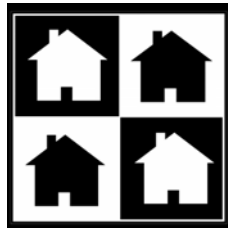


Cuyahoga County Community Lending Factbook

CARRIE PLEASANTS
DAVID M. BROWN

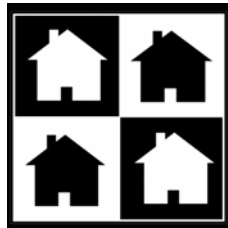


May 2007

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Acknowledgements

Funding for this report was provided by the Board of Cuyahoga County Commissioners. This report was edited by Jeffrey D. Dillman, Executive Director of the Housing Research & Advocacy Center. The authors are grateful for assistance and suggestions provided by Geoff Smith of the Woodstock Institute, Chicago, IL.

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 2005 (the most recent data available) in Cuyahoga County, Ohio, and its 58 cities and villages. For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the city 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 2005, including:
 - Volume of lending done by depository institutions and their subsidiaries and by non-depository institutions and a comparison of the rates of high-cost lending by these two groups;
 - Origination rates, denial rates, and high-cost lending rates by race and ethnicity;
- Five-year mortgage loan origination trends, covering both single-family and manufactured homes, including:
 - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement);
 - Volume of lending by subprime lenders;
- Top ten home purchase lenders in 2005 based on applications and originations;
- Top ten refinance lenders in 2005 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, whites, and “other.” Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the geographies studied, these two groups were combined into the “Asian” category. Similarly, because the total number of Alaska Natives was relatively small in these geographies, 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 individuals categorized as “Hispanic” are also listed in one of the racial designations listed above. Therefore, adding up the racial and ethnic categories will result in double-counting individuals categorized as “Hispanic.”¹

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.² Lenders with small assets size are not required to report data for the following year.³ Lenders who are covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.⁴

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

² See FFIEC, “2005 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/hmda/reportde2005.htm>, and FFIEC, “2005 Reporting Criteria for Nondepository Institutions,” available at <http://www.ffiec.gov/hmda/reportno2005.htm>. However, if a lender is required to report HMDA data, it must report information on all of its applications and loans (other than HELOCs, as is discussed below), including those in non-metropolitan areas. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, “Higher-Priced Home Lending and the 2005 HMDA Data,” *Federal Reserve Bulletin* (2006), at A165.

³ 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.”

⁴ 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>.

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.⁵

Nationwide, there were over 36 million loan records reported for calendar year 2005, with 8,848 institutions reporting.⁶ These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2005.⁷ In Ohio, there were over 1.16 million loan records reported for calendar year 2005, with approximately 1,200 institutions reporting. In Cuyahoga County, there were 132,035 loan records reported for calendar year 2005, with approximately 543 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.⁸ 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.”⁹

This report lists data for both “high-cost lending” and for loans by “subprime lenders.” These two terms are not synonymous. Data on loans by subprime lenders was obtained utilizing the lists developed by the U.S. Department of Housing and Urban Development (HUD) for the years 2001-2005, inclusive.¹⁰ These lists include mortgage lenders whose primary focus is on making subprime loans, or “loans with higher interest rates that are designed for borrowers with impaired credit or who do not otherwise qualify for loans in the conventional prime market.”¹¹

The HUD lists of subprime lenders undercount subprime loans because some lenders who primarily originate prime loans may originate *some* subprime loans in a given year and would not be counted as a “subprime lender.” For example, in 2005, Countrywide Mortgage was not included on the HUD list of subprime lenders, and therefore none of their loans would be reported in this factbook as “loans by subprime lenders.” However, Countrywide reported that 657 of the 2,704 loans they originated in 2005 in Cuyahoga County for single-family and manufactured homes were “high-cost.” These loans would be considered subprime by most definitions. The HUD list may also potentially overcount other subprime loans, because some subprime lenders may originate some prime loans.

⁵ 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.

⁶ Of these, 11.67 million were home purchase loans, 15.90 were refinancing loans, 2.54 were home improvement loans, and 5.87 were loans purchased from other institutions. Avery, *et al.*, A129.

⁷ Avery, *et al.*, A123.

⁸ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” at 1; Avery, *et al.*, at A165-166.

⁹ 12 C.F.R. §202.13(b).

¹⁰ The HUD subprime lender lists are compiled by and were obtained from Randall M. Scheessele, U.S. Department of Housing and Urban Development.

¹¹ Kathleen Engel & Patricia McCoy, “A Tale of Three Markets: The Law and Economics of Predatory Lending,” September 1, 2001, at 7, citing, *inter alia*, Board of Governors of the Federal Reserve System *et al.*, Interagency Guidance on Subprime Lending 1 (Mar. 3, 1999) (defining subprime lending as credit extensions “to borrowers who exhibit characteristics indicating a significantly higher risk of default than traditional bank lending customers.”) and Board of Governors of the Federal Reserve System, Expanded Interagency Guidance for Subprime Lending Programs (Jan. 31, 2001).

Despite these limitations, by examining the amount of subprime lending over a five-year period, we believe that one can determine overall trends of this segment of lending to determine if it is increasing or decreasing and by how much.

“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.¹²

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

¹² Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” at 4.

Overview of Mortgage Lending in Cuyahoga County

Denial Rates

Racial disparities in mortgage loan application denial rates were found throughout the region. Countywide, African Americans were denied single-family mortgage loans 37.16% of the time, compared to 36.44% for Hispanics/Latinos, 22.48% for whites, and 22.19% for Asians.

African Americans were denied at the highest rates in North Royalton (61.54% of the time), Brecksville (52.94%), and Newburg Heights (52.94%). Hispanics/Latinos were denied loans at the highest rates in Euclid (51.22%), Broadview Heights (46.15%), and Bedford Heights (46.15%). Whites were denied loans at the highest rates in North Randall (41.67%), East Cleveland (36.72%), and Maple Heights (31.53%). Asians were denied loans at the highest rates in Maple Heights (44.74%), Cleveland (35.84%), and Euclid (34.21%).¹³

High-Cost Lending and Loans by Subprime Lenders

High-cost lending revealed similar racial and ethnic disparities. Countywide, 31.42% of all single-family mortgage loans were high-cost. With the exception of Warrensville Heights and East Cleveland, in every jurisdiction in which at least 10 loans were originated, African Americans obtained high-cost loans at rates higher than whites. Countywide, African Americans were two and one-half times more likely to obtain a high-cost loan than whites (55.28% of the time compared to 21.39%), while Hispanics/Latinos obtained high-cost loans 30.57% of the time, more than one and one-half times that of whites.

The greatest incidence of high-cost single-family mortgage lending for both African Americans and whites occurred in East Cleveland, where 67.80% of loans obtained by African Americans were high-cost and 75.00% of loans obtained by whites were high-cost.

Among cities with at least 10 loans originated, high-cost lending disparities between African Americans and whites were greatest in three Eastside suburban communities: African Americans obtained high-cost loans at seven times the rate of whites in the Village of Orange (50.00% compared to 7.14%), at more than six and three-fourths times the rate of whites in Highland Heights (50.00% compared to 7.31%), and at more than six times the rate of whites in Beachwood (41.86% compared to 6.75%).

In 2001, loans by subprime lenders comprised 12.30% of total lending in Cuyahoga County. By 2005, the ratio of loans by subprime lenders nearly doubled to 22.95%. Countywide, 45.55% of all loans by subprime lenders were obtained in Cleveland. Additionally, among jurisdictions originating at least 10 loans in 2005, the highest ratios of loans by subprime lenders to total lending occurred in East Cleveland (54.82%), Cleveland (37.18%), and Oakwood (35.87%).

These racial disparities in high-cost lending are troubling. Although some claim that subprime lending has resulted in greater homeownership, a recent study by the Center for Responsible

¹³ For comparison purposes, we only considered jurisdictions in which at least 10 loan applications were received for each racial or ethnic group.

Lending concluded the opposite: that subprime lending has actually resulted in a net homeownership *loss*, especially for African Americans and Hispanics/Latinos, due to high interest rates, prepayment penalties, and subsequent foreclosures.¹⁴ The exploding foreclosure rates in Cuyahoga County, which reached 13,610 filings in 2006, provide further evidence for this argument.¹⁵

Lending Trends

Countywide, conventional home purchase mortgage lending has increased every year since 2001, while Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending has declined every year during this same period. In the five-year period starting 2001, conventional home purchase lending, as a percentage of total lending, peaked in 2005 at 44.39%, up from 27.53% in 2001. In 2005, FHA/VA home purchase lending comprised 3.16% of total lending, down from 6.07% in 2001. In all but six jurisdictions, the greatest number of total loans originated occurred in 2003.¹⁶ Refinance lending peaked in Cuyahoga County in 2003, comprising 68.73% of total lending.

Loan Applications

Ameriquist Mortgage Company had the greatest market share of applications for refinance lending in the county (6,021 applications, or 8.44%). Moreover, Ameriquist's refinance market share nearly doubled to 15.04% when incorporating those of its subsidiary, Argent Mortgage Company. Ameriquist received the most refinance applications in 26 cities, followed by Third Federal (18), Argent (5), and Countrywide (5).

The greatest market share for home purchase lending applications was Argent Mortgage Company, with 4,324 applications (8.57%). Third Federal Savings & Loan received the most home purchase applications in 23 cities, followed by Argent (11), and Countrywide (9).

Loan Originations

Although Ameriquist received more refinancing applications than any other lender, it originated only 390 of those 6,021 applications, an origination rate of 6.48%. Argent Mortgage Company originated 1,746 of the 4,324 home purchase loan applications it received, for an origination rate of 40.38%. By contrast, Third Federal Savings and Loan (the top home purchase and refinance originator) originated 87.22% of the home purchase applications and 71.74% of the refinance applications it received.

¹⁴ See Center for Responsible Lending, "Subprime Lending is a Net Drain on Homeownership," (March 27, 2007) available at <http://www.responsiblelending.org/pdfs/Net-Losership-3-26.pdf>.

¹⁵ See Schiller, Zach, "Foreclosure Growth in Ohio 2007," Policy Matters Ohio, March 2007, available at <http://www.policymattersohio.org/ForeclosureGrowthOhio2007.htm>.

¹⁶ Loan originations peaked in Cuyahoga Heights in 2005, in East Cleveland in 2001, in Glenwillow in 2004, in Highland Heights in 2004, in North Randall in 2001, and in Warrensville Heights in 2004.

Countywide, Third Federal Savings and Loan had the greatest market share of single-family or manufactured home purchase and refinance originations at 9.79% and 8.13%, respectively.

When considering home purchase loan originations, Third Federal Savings and Loan was the top loan originator by volume in 27 of the 58 municipalities of Cuyahoga County. Howard Hanna Mortgage Services led in 7 jurisdictions, followed by National City and Wells Fargo with 4 each. Third Federal originated the most refinance loans in 35 cities, followed by Countrywide (8) and Argent (7).

CUYAHOGA COUNTY

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	382,634	27.45%	47.95%
Asian	25,583	1.84%	59.07%
Native American	2,529	0.18%	47.22%
White	938,863	67.35%	76.86%
Other	44,369	3.18%	48.60%
Hispanic*	47,078	3.38%	49.43%
Total	1,393,978	100%	67.79%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	35,735	\$4,230,233	6,450	18.05%
Non-Depository Institutions	18,302	\$2,022,326	10,544	57.61%
Total Single Family Lending	54,037	\$6,252,559	16,994	31.45%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	30,805	11,446	37.16%	12,076	39.20%	6,676	55.28%
Asian	1,663	369	22.19%	943	56.70%	135	14.32%
Native American	452	134	29.65%	126	27.88%	43	34.13%
White	60,499	13,599	22.48%	35,185	58.16%	7,525	21.39%
Other	826	192	23.24%	446	54.00%	88	19.73%
Not Reported	21,558	8,140	37.76%	5,261	24.40%	2,527	48.03%
Hispanic*	2,758	1,005	36.44%	1,171	42.46%	358	30.57%
Total	115,803	33,880	29.26%	54,037	46.66%	16,994	31.45%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	17,257	17,589	19,983	21,175	24,009
FHA/VA Home Purchase	3,805	2,833	2,497	2,002	1,711
Refinance	37,054	38,676	55,370	28,100	24,568
Home Improvement	4,574	3,136	2,712	3,683	3,795
Total Lending	62,690	62,234	80,562	54,960	54,083
Loans by Subprime Lenders	7,713	7,934	9,936	13,489	12,397

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	4,324	8.57	\$398,984	\$92
THIRD FEDERAL SAVINGS AND LOAN	2,888	5.84	\$443,804	\$154
COUNTRYWIDE HOME LOANS	2,870	5.81	\$371,043	\$129
WELLS FARGO BANK, NA	1,693	3.42	\$246,223	\$145
NATIONAL CITY BANK OF INDIANA	1,660	3.36	\$223,931	\$135
LEHMAN BROTHERS BANK	1,351	2.73	\$124,832	\$92
AEGIS FUNDING CORPORATION	1,311	2.65	\$94,917	\$72
HOWARD HANNA MORTGAGE SERVICES	1,040	2.10	\$158,928	\$153
NEW CENTURY MORTGAGE CORPORATION	1,017	2.06	\$98,052	\$96
FIRST PLACE BANK	1,014	2.05	\$129,610	\$128

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2,519	9.79	\$388,909	\$154
ARGENT MORTGAGE COMPANY LLC	1,746	6.79	\$158,213	\$91
COUNTRYWIDE HOME LOANS	1,320	5.13	\$163,468	\$124
WELLS FARGO BANK, NA	1,292	5.02	\$189,972	\$147
NATIONAL CITY BANK OF INDIANA	1,202	4.67	\$166,127	\$138
HOWARD HANNA MORTGAGE SERVICES	943	3.67	\$143,334	\$152
FIRST PLACE BANK	877	3.41	\$110,273	\$126
FIFTH THIRD MORTGAGE COMPANY	756	2.94	\$98,258	\$130
CCO MORTGAGE CORP	626	2.43	\$72,208	\$115
REAL ESTATE MORTGAGE CORP	601	2.34	\$82,700	\$138

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	6,021	8.44	\$717,970	\$119
ARGENT MORTGAGE COMPANY LLC	4,708	6.60	\$471,390	\$100
HFC COMPANY LLC	3,336	4.67	\$396,010	\$119
COUNTRYWIDE HOME LOANS	3,244	4.54	\$427,439	\$132
THIRD FEDERAL SAVINGS AND LOAN	2,785	3.90	\$351,136	\$126
BENEFICIAL HOMEOWNERS SERVICE	2,396	3.36	\$265,922	\$111
JPMORGAN CHASE BANK	1,842	2.58	\$201,639	\$109
DELTA FUNDING CORPORATION	1,580	2.21	\$171,963	\$109
AEGIS LENDING CORPORATION	1,557	2.18	\$161,606	\$104
CHARTER ONE BANK	1,396	1.96	\$124,442	\$89

By Originations

THIRD FEDERAL SAVINGS AND LOAN	1,998	8.13	\$255,653	\$128
ARGENT MORTGAGE COMPANY LLC	1,801	7.33	\$176,675	\$98
COUNTRYWIDE HOME LOANS	1,328	5.41	\$162,593	\$122
JPMORGAN CHASE BANK	803	3.27	\$94,363	\$118
NATIONAL CITY BANK OF INDIANA	689	2.80	\$102,609	\$149
CHARTER ONE BANK	688	2.80	\$55,204	\$80
WELLS FARGO BANK, NA	572	2.33	\$75,948	\$133
WASHINGTON MUTUAL BANK	543	2.21	\$71,612	\$132
OHIO SAVINGS BANK	465	1.89	\$51,847	\$111
HFC COMPANY LLC	462	1.88	\$52,472	\$114

BAY VILLAGE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	43	0.27%	63.64%
Asian	117	0.73%	80.41%
Native American	4	0.02%	66.67%
White	15,773	98.05%	93.57%
Other	150	0.93%	93.88%
Hispanic*	157	0.98%	88.24%
Total	16,087	100%	92.19%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	627	\$99,856	58	9.25%
Non-Depository Institutions	195	\$29,514	61	31.28%
Total Single Family Lending	822	\$129,370	119	14.48%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	3	25.00%	8	66.67%	5	62.50%
Asian	8	0	0.00%	7	87.50%	0	0.00%
Native American	4	2	50.00%	0	0.00%	0	0.00%
White	1,123	190	16.92%	721	64.20%	94	13.04%
Other	8	2	25.00%	4	50.00%	0	0.00%
Not Reported	179	43	24.02%	82	45.81%	20	24.39%
Hispanic*	6	1	16.67%	4	66.67%	1	25.00%
Total	1,334	240	17.99%	822	61.62%	119	14.55%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	364	411	399	371	387
FHA/VA Home Purchase	29	39	37	22	21
Refinance	774	836	1,256	476	356
Home Improvement	46	29	76	51	59
Total Lending	1,213	1,315	1,768	920	823
Loans by Subprime Lenders	41	56	71	82	89

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	51	8.21	\$8,602	\$169
WELLS FARGO BANK, NA	48	7.73	\$7,772	\$162
FIRST PLACE BANK	44	7.09	\$6,595	\$150
THIRD FEDERAL SAVINGS AND LOAN	43	6.92	\$8,800	\$205
REAL ESTATE MORTGAGE CORP	29	4.67	\$4,175	\$144
NATIONAL CITY BANK OF INDIANA	22	3.54	\$3,077	\$140
HOWARD HANNA MORTGAGE SERVICES	19	3.06	\$2,544	\$134
CITIMORTGAGE, INC	17	2.74	\$3,052	\$180
THE HUNTINGTON NATIONAL BANK	15	2.42	\$3,173	\$212
OHIO SAVINGS BANK	15	2.42	\$1,937	\$129

By Originations

WELLS FARGO BANK, NA	40	9.80	\$6,136	\$153
FIRST PLACE BANK	40	9.80	\$6,052	\$151
THIRD FEDERAL SAVINGS AND LOAN	39	9.56	\$7,996	\$205
REAL ESTATE MORTGAGE CORP	26	6.37	\$3,825	\$147
COUNTRYWIDE HOME LOANS	25	6.13	\$4,137	\$165
NATIONAL CITY BANK OF INDIANA	18	4.41	\$2,385	\$133
HOWARD HANNA MORTGAGE SERVICES	18	4.41	\$2,371	\$132
FIRST FEDERAL OF LAKEWOOD	12	2.94	\$2,221	\$185
OHIO SAVINGS BANK	12	2.94	\$1,354	\$113
THE HUNTINGTON NATIONAL BANK	9	2.21	\$2,154	\$239

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	52	6.61	\$9,217	\$177
THIRD FEDERAL SAVINGS AND LOAN	46	5.84	\$7,773	\$169
COUNTRYWIDE HOME LOANS	40	5.08	\$8,908	\$223
HFC COMPANY LLC	40	5.08	\$6,237	\$156
NATIONAL CITY BANK OF INDIANA	24	3.05	\$3,586	\$149
CHARTER ONE BANK	24	3.05	\$2,717	\$113
THE HUNTINGTON NATIONAL BANK	22	2.80	\$4,014	\$182
JPMORGAN CHASE BANK	20	2.54	\$3,173	\$159
WELLS FARGO FIN'L OHIO 1, INC	18	2.29	\$2,920	\$162
WELLS FARGO BANK, NA	16	2.03	\$3,448	\$216

By Originations

THIRD FEDERAL SAVINGS AND LOAN	35	9.83	\$5,972	\$171
CHARTER ONE BANK	17	4.78	\$1,762	\$104
NATIONAL CITY BANK OF INDIANA	15	4.21	\$2,124	\$142
COUNTRYWIDE HOME LOANS	14	3.93	\$2,860	\$204
FIRST PLACE BANK	13	3.65	\$2,302	\$177
JPMORGAN CHASE BANK	13	3.65	\$2,045	\$157
THE HUNTINGTON NATIONAL BANK	12	3.37	\$2,402	\$200
WELLS FARGO BANK, NA	11	3.09	\$2,686	\$244
CITIMORTGAGE, INC	10	2.81	\$1,949	\$195
FLAGSTAR BANK	9	2.53	\$1,987	\$221

BEACHWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,106	9.08%	77.95%
Asian	393	3.23%	40.87%
Native American	10	0.08%	70.00%
White	10,541	86.50%	76.21%
Other	136	1.12%	55.37%
Hispanic*	95	0.78%	77.17%
Total	12,186	100%	64.37%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	286	\$58,959	19	6.64%
Non-Depository Institutions	62	\$13,252	22	35.48%
Total Single Family Lending	348	\$72,211	41	11.78%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	77	17	22.08%	43	55.84%	18	41.86%
Asian	27	1	3.70%	18	66.67%	1	5.56%
Native American	1	0	0.00%	0	0.00%	0	NA
White	339	43	12.68%	237	69.91%	16	6.75%
Other	6	0	0.00%	4	66.67%	1	25.00%
Not Reported	122	19	15.57%	46	37.70%	5	10.87%
Hispanic*	5	0	0.00%	3	60.00%	0	0.00%
Total	572	80	13.99%	348	60.84%	41	11.78%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	149	145	177	150	154
FHA/VA Home Purchase	5	4	2	3	1
Refinance	345	385	641	199	167
Home Improvement	12	5	5	17	27
Total Lending	511	539	825	369	349
Loans by Subprime Lenders	23	17	25	30	26

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

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	26	10.00	\$7,055	\$271
COUNTRYWIDE HOME LOANS	21	8.61	\$4,326	\$206
PARK VIEW FEDERAL SAVINGS BANK	20	8.20	\$3,931	\$197
HOWARD HANNA MORTGAGE SERVICES	14	5.74	\$3,270	\$234
WELLS FARGO BANK, NA	12	4.92	\$3,558	\$297
OHIO SAVINGS BANK	11	4.51	\$1,897	\$172
FIRST PLACE BANK	8	3.28	\$1,523	\$190
ARGENT MORTGAGE COMPANY LLC	7	2.87	\$1,061	\$152
NATIONAL CITY BANK OF INDIANA	6	2.46	\$1,802	\$300
AMERIQUEST MORTGAGE COMPANY	6	2.46	\$465	\$78

By Originations

THIRD FEDERAL SAVINGS AND LOAN	19	12.26	\$5,199	\$274
PARK VIEW FEDERAL SAVINGS BANK	19	12.26	\$3,571	\$188
HOWARD HANNA MORTGAGE SERVICES	13	8.39	\$2,721	\$209
COUNTRYWIDE HOME LOANS	11	7.10	\$2,348	\$213
WELLS FARGO BANK, NA	10	6.45	\$3,042	\$304
OHIO SAVINGS BANK	8	5.16	\$1,405	\$176
FIRST PLACE BANK	6	3.87	\$966	\$161
JPMORGAN CHASE BANK	5	3.23	\$1,209	\$242
NATIONAL CITY BANK OF INDIANA	4	2.58	\$1,210	\$303
REAL ESTATE MORTGAGE CORP	4	2.58	\$803	\$201

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	29	8.38	\$9,280	\$320
THIRD FEDERAL SAVINGS AND LOAN	20	5.78	\$3,989	\$199
SKY BANK	16	4.62	\$3,443	\$215
PARK VIEW FEDERAL SAVINGS BANK	15	4.34	\$1,554	\$104
AMERIQUEST MORTGAGE COMPANY	14	4.05	\$2,110	\$151
WASHINGTON MUTUAL BANK	11	3.18	\$2,290	\$208
OHIO SAVINGS BANK	11	3.18	\$1,749	\$159
FIRST PLACE BANK	10	2.89	\$2,146	\$215
ARGENT MORTGAGE COMPANY LLC	9	2.60	\$2,176	\$242
NATIONAL CITY BANK OF INDIANA	9	2.60	\$1,800	\$200

By Originations

THIRD FEDERAL SAVINGS AND LOAN	20	11.98	\$3,989	\$199
PARK VIEW FEDERAL SAVINGS BANK	13	7.78	\$1,299	\$100
FIRST PLACE BANK	9	5.39	\$2,026	\$225
OHIO SAVINGS BANK	9	5.39	\$1,452	\$161
COUNTRYWIDE HOME LOANS	7	4.19	\$1,820	\$260
NATIONAL CITY BANK OF INDIANA	6	3.59	\$1,053	\$176
SKY BANK	6	3.59	\$686	\$114
WASHINGTON MUTUAL BANK	5	2.99	\$1,030	\$206
JPMORGAN CHASE BANK	5	2.99	\$1,008	\$202
DOLLAR BANK, FSB	4	2.40	\$1,017	\$254

BEDFORD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,506	17.63%	44.11%
Asian	156	1.10%	48.05%
Native American	24	0.17%	45.83%
White	11,231	79.01%	73.35%
Other	297	2.09%	44.68%
Hispanic*	152	1.07%	60.66%
Total	14,214	100%	60.05%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	397	\$33,700	132	33.25%
Non-Depository Institutions	225	\$21,427	141	62.67%
Total Single Family Lending	622	\$55,127	273	43.89%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	544	154	28.31%	249	45.77%	131	52.61%
Asian	3	2	66.67%	1	33.33%	0	0.00%
Native American	6	2	33.33%	0	0.00%	0	NA
White	605	166	27.44%	295	48.76%	99	33.56%
Other	13	2	15.38%	4	30.77%	3	75.00%
Not Reported	308	123	39.94%	73	23.70%	40	54.79%
Hispanic*	8	2	25.00%	2	25.00%	2	100.00%
Total	1,479	449	30.36%	622	42.06%	273	43.89%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	134	150	190	242	264
FHA/VA Home Purchase	77	70	56	29	42
Refinance	376	355	507	294	273
Home Improvement	48	27	38	29	43
Total Lending	635	602	791	594	622
Loans by Subprime Lenders	79	83	116	168	162

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	55	8.86	\$5,247	\$95
ARGENT MORTGAGE COMPANY LLC	25	4.03	\$2,482	\$99
NATIONAL CITY BANK OF INDIANA	24	3.86	\$2,298	\$96
AEGIS FUNDING CORPORATION	24	3.86	\$1,841	\$77
WELLS FARGO BANK, NA	20	3.22	\$1,739	\$87
THIRD FEDERAL SAVINGS AND LOAN	19	3.06	\$1,950	\$103
MILA, INC.	16	2.58	\$1,335	\$83
OWNIT MORTGAGE SOLUTIONS, INC	15	2.42	\$1,424	\$95
WASHINGTON MUTUAL BANK	14	2.25	\$1,312	\$94
US BANK, NA	12	1.93	\$1,316	\$110

By Originations

COUNTRYWIDE HOME LOANS	25	8.17	\$2,313	\$93
NATIONAL CITY BANK OF INDIANA	18	5.88	\$1,741	\$97
AEGIS FUNDING CORPORATION	18	5.88	\$1,274	\$71
THIRD FEDERAL SAVINGS AND LOAN	16	5.23	\$1,776	\$111
WELLS FARGO BANK, NA	15	4.90	\$1,395	\$93
OWNIT MORTGAGE SOLUTIONS, INC	11	3.59	\$977	\$89
SOUTHSTAR FUNDING	10	3.27	\$1,094	\$109
ARGENT MORTGAGE COMPANY LLC	8	2.61	\$884	\$111
OHIO SAVINGS BANK	8	2.61	\$816	\$102
FMF CAPITAL LLC	8	2.61	\$802	\$100

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	65	6.94	\$7,363	\$113
HFC COMPANY LLC	50	5.35	\$5,094	\$102
COUNTRYWIDE HOME LOANS	48	5.13	\$4,804	\$100
ARGENT MORTGAGE COMPANY LLC	39	4.17	\$4,758	\$122
CHARTER ONE BANK	30	3.21	\$2,082	\$69
DELTA FUNDING CORPORATION	28	2.99	\$3,100	\$111
BENEFICIAL HOMEOWNERS SERVICE	28	2.99	\$2,739	\$98
NATIONAL CITY BANK OF INDIANA	24	2.57	\$2,670	\$111
JPMORGAN CHASE BANK	24	2.57	\$2,290	\$95
WASHINGTON MUTUAL BANK	22	2.35	\$2,202	\$100

By Originations

COUNTRYWIDE HOME LOANS	24	8.79	\$2,327	\$97
CHARTER ONE BANK	15	5.49	\$787	\$52
ARGENT MORTGAGE COMPANY LLC	13	4.76	\$1,510	\$116
NATIONAL CITY BANK OF INDIANA	13	4.76	\$1,206	\$93
THIRD FEDERAL SAVINGS AND LOAN	12	4.40	\$1,048	\$87
INTERVALE MORTGAGE	12	4.40	\$1,026	\$86
WELLS FARGO BANK, NA	9	3.30	\$890	\$99
NEW CENTURY MORTGAGE CORPORATION	8	2.93	\$936	\$117
WELLS FARGO FIN'L OHIO 1, INC	7	2.56	\$758	\$108
OPTION ONE MORTGAGE CORP	6	2.20	\$666	\$111

BEDFORD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7,669	67.42%	54.02%
Asian	217	1.91%	41.58%
Native American	23	0.20%	57.14%
White	3,173	27.89%	75.45%
Other	293	2.58%	53.67%
Hispanic*	182	1.60%	53.19%
Total	11,375	100%	53.12%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	247	\$23,805	85	34.41%
Non-Depository Institutions	115	\$13,279	83	72.17%
Total Single Family Lending	362	\$37,084	168	46.41%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	646	237	36.69%	240	37.15%	113	47.08%
Asian	6	4	66.67%	2	33.33%	1	50.00%
Native American	5	0	0.00%	1	20.00%	0	0.00%
White	154	38	24.68%	68	44.16%	30	44.12%
Other	11	4	36.36%	1	9.09%	0	0.00%
Not Reported	223	82	36.77%	50	22.42%	24	48.00%
Hispanic*	13	6	46.15%	2	15.38%	0	0.00%
Total	1,045	365	34.93%	362	34.64%	168	46.41%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	71	90	97	127	120
FHA/VA Home Purchase	24	30	22	7	14
Refinance	267	227	335	237	201
Home Improvement	39	20	23	25	30
Total Lending	401	367	477	396	365
Loans by Subprime Lenders	88	78	125	151	104

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	30	8.40	\$3,423	\$114
NATIONAL CITY BANK OF INDIANA	22	6.16	\$2,209	\$100
COUNTRYWIDE HOME LOANS	18	5.04	\$1,837	\$102
MILA, INC.	16	4.48	\$1,778	\$111
AEGIS FUNDING CORPORATION	13	3.64	\$974	\$75
AAMES FUNDING CORPORATION	9	2.52	\$688	\$76
FINANCE AMERICA	9	2.52	\$662	\$74
NEW CENTURY MORTGAGE CORPORATION	8	2.24	\$1,030	\$129
THIRD FEDERAL SAVINGS AND LOAN	8	2.24	\$989	\$124
INTERVALE MORTGAGE	8	2.24	\$663	\$83

By Originations

NATIONAL CITY BANK OF INDIANA	15	11.19	\$1,501	\$100
COUNTRYWIDE HOME LOANS	9	6.72	\$1,020	\$113
THIRD FEDERAL SAVINGS AND LOAN	7	5.22	\$845	\$121
ARGENT MORTGAGE COMPANY LLC	6	4.48	\$683	\$114
AAMES FUNDING CORPORATION	6	4.48	\$438	\$73
NEW CENTURY MORTGAGE CORPORATION	5	3.73	\$686	\$137
OWNIT MORTGAGE SOLUTIONS, INC	5	3.73	\$576	\$115
INTERVALE MORTGAGE	5	3.73	\$423	\$85
FINANCE AMERICA	4	2.99	\$283	\$71
AIG FEDERAL SAVINGS BANK	4	2.99	\$267	\$67

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	67	9.46	\$8,645	\$129
HFC COMPANY LLC	49	6.92	\$6,797	\$139
ARGENT MORTGAGE COMPANY LLC	41	5.79	\$4,621	\$113
BENEFICIAL HOMEOWNERS SERVICE	31	4.38	\$3,566	\$115
COUNTRYWIDE HOME LOANS	28	3.95	\$3,257	\$116
JPMORGAN CHASE BANK	20	2.82	\$1,818	\$91
AEGIS LENDING CORPORATION	17	2.40	\$2,133	\$125
NATIONAL CITY BANK OF INDIANA	16	2.26	\$1,958	\$122
KEYBANK NATIONAL ASSOCIATION	16	2.26	\$1,218	\$76
DELTA FUNDING CORPORATION	15	2.12	\$1,408	\$94

By Originations

ARGENT MORTGAGE COMPANY LLC	18	8.96	\$2,119	\$118
COUNTRYWIDE HOME LOANS	13	6.47	\$1,388	\$107
NATIONAL CITY BANK OF INDIANA	10	4.98	\$1,186	\$119
JPMORGAN CHASE BANK	9	4.48	\$845	\$94
HFC COMPANY LLC	8	3.98	\$1,175	\$147
THIRD FEDERAL SAVINGS AND LOAN	7	3.48	\$612	\$87
NEW CENTURY MORTGAGE CORPORATION	6	2.99	\$856	\$143
WELLS FARGO BANK, NA	6	2.99	\$574	\$96
FIRST PLACE BANK	5	2.49	\$713	\$143
INTERVALE MORTGAGE	5	2.49	\$432	\$86

BENTLYVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	8	0.84%	100.00%
Asian	17	1.80%	100.00%
Native American	0	0.00%	0.00%
White	920	97.15%	98.49%
Other	2	0.21%	0.00%
Hispanic*	9	0.95%	100.00%
Total	947	100%	97.98%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	29	\$10,587	1	3.45%
Non-Depository Institutions	5	\$2,180	1	20.00%
Total Single Family Lending	34	\$12,767	2	5.88%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	1	100.00%
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	54	13	24.07%	28	51.85%	1	3.57%
Other	0	0	NA	0	NA	0	NA
Not Reported	13	1	7.69%	5	38.46%	0	0.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	68	14	20.59%	34	50.00%	2	5.88%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	12	15	20	24	20
FHA/VA Home Purchase	0	0	0	0	0
Refinance	47	65	92	29	12
Home Improvement	2	1	1	4	2
Total Lending	61	81	113	57	34
Loans by Subprime Lenders	1	2	0	6	1

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	8	21.05	\$5,183	\$648
COUNTRYWIDE HOME LOANS	2	5.26	\$1,530	\$765
WACHOVIA MORTGAGE	2	5.26	\$1,392	\$696
BANK OF AMERICA, N.A.	2	5.26	\$1,050	\$525
ABN AMRO MORTGAGE GROUP, INC.	2	5.26	\$973	\$487
THIRD FEDERAL SAVINGS AND LOAN	2	5.26	\$766	\$383
FIRST PLACE BANK	2	5.26	\$443	\$222
JPMORGAN CHASE BANK	2	5.26	\$157	\$79
THE HOME SAVINGS AND LOAN COMP	1	2.63	\$750	\$750
WACHOVIA BANK	1	2.63	\$680	\$680

By Originations

WELLS FARGO BANK, NA	5	25.00	\$2,981	\$596
THIRD FEDERAL SAVINGS AND LOAN	2	10.00	\$766	\$383
FIRST PLACE BANK	2	10.00	\$443	\$222
COUNTRYWIDE HOME LOANS	1	5.00	\$960	\$960
WACHOVIA MORTGAGE	1	5.00	\$680	\$680
HOWARD HANNA MORTGAGE SERVICES	1	5.00	\$648	\$648
NOVASTAR MORTGAGE, INC.	1	5.00	\$452	\$452
PHH MORTGAGE CORPORATION	1	5.00	\$360	\$360
ABN AMRO MORTGAGE GROUP, INC.	1	5.00	\$325	\$325
FIFTH THIRD MORTGAGE COMPANY	1	5.00	\$299	\$299

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	4	9.76	\$1,671	\$418
COUNTRYWIDE HOME LOANS	3	7.32	\$1,085	\$362
FIRST HORIZON HOME LOAN CORP	3	7.32	\$1,048	\$349
HOME LOAN CENTER, INC	3	7.32	\$987	\$329
WELLS FARGO BANK, NA	2	4.88	\$1,099	\$550
FIFTH THIRD MORTGAGE COMPANY	2	4.88	\$874	\$437
CENTEX HOME EQUITY COMPANY LLC	2	4.88	\$763	\$382
THIRD FEDERAL SAVINGS AND LOAN	2	4.88	\$467	\$234
JPMORGAN CHASE BANK	2	4.88	\$457	\$229
HFC COMPANY LLC	2	4.88	\$450	\$225

By Originations

FIFTH THIRD MORTGAGE COMPANY	2	16.67	\$874	\$437
HOME LOAN CENTER, INC	2	16.67	\$720	\$360
WELLS FARGO BANK, NA	1	8.33	\$480	\$480
PARK VIEW FEDERAL SAVINGS BANK	1	8.33	\$425	\$425
NATIONAL CITY BANK OF INDIANA	1	8.33	\$405	\$405
LIBERTY SAVINGS BANK, FSB	1	8.33	\$360	\$360
FIRST HORIZON HOME LOAN CORP	1	8.33	\$354	\$354
FIRST PLACE BANK	1	8.33	\$297	\$297
JPMORGAN CHASE BANK	1	8.33	\$158	\$158
THIRD FEDERAL SAVINGS AND LOAN	1	8.33	\$85	\$85

BEREA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	974	5.13%	66.55%
Asian	176	0.93%	56.49%
Native American	46	0.07%	38.78%
White	17,353	91.48%	78.48%
Other	421	2.22%	46.67%
Hispanic*	301	1.59%	59.90%
Total	18,970	100%	71.23%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	574	\$57,513	94	16.38%
Non-Depository Institutions	258	\$32,297	88	34.11%
Total Single Family Lending	832	\$89,810	182	21.88%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	60	21	35.00%	27	45.00%	11	40.74%
Asian	8	0	0.00%	5	62.50%	1	20.00%
Native American	14	5	35.71%	4	28.57%	4	100.00%
White	1,259	274	21.76%	722	57.35%	135	18.70%
Other	24	5	20.83%	9	37.50%	1	11.11%
Not Reported	268	110	41.04%	65	24.25%	30	46.15%
Hispanic*	12	4	33.33%	6	50.00%	3	50.00%
Total	1,633	415	25.41%	832	50.95%	182	21.88%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	228	222	235	318	352
FHA/VA Home Purchase	66	47	39	37	50
Refinance	613	641	841	416	368
Home Improvement	66	51	38	48	62
Total Lending	973	961	1,153	819	832
Loans by Subprime Lenders	61	68	86	148	122

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	61	8.97	\$8,236	\$135
COUNTRYWIDE HOME LOANS	56	8.24	\$9,159	\$164
NVR MORTGAGE FINANCE INC.	50	7.35	\$9,053	\$181
WELLS FARGO BANK, NA	26	3.82	\$3,153	\$121
NATIONAL CITY BANK OF INDIANA	25	3.68	\$2,829	\$113
SOUTHSTAR FUNDING	18	2.65	\$1,624	\$90
UNION NATIONAL MORTGAGE CO.	17	2.50	\$1,784	\$105
WASHINGTON MUTUAL BANK	15	2.21	\$1,899	\$127
WELLS FARGO FUNDING, INC	14	2.06	\$1,654	\$118
FIFTH THIRD MORTGAGE COMPANY	14	2.06	\$1,612	\$115

By Originations

THIRD FEDERAL SAVINGS AND LOAN	57	14.18	\$7,549	\$132
NVR MORTGAGE FINANCE INC.	44	10.95	\$7,955	\$181
WELLS FARGO BANK, NA	21	5.22	\$2,555	\$122
NATIONAL CITY BANK OF INDIANA	20	4.98	\$2,456	\$123
UNION NATIONAL MORTGAGE CO.	17	4.23	\$1,784	\$105
SOUTHSTAR FUNDING	15	3.73	\$1,423	\$95
CCO MORTGAGE CORP	14	3.48	\$710	\$51
CONSUMERS MORTGAGE CORP OF OHIO	13	3.23	\$1,652	\$127
HOWARD HANNA MORTGAGE SERVICES	12	2.99	\$1,667	\$139
COUNTRYWIDE HOME LOANS	11	2.74	\$1,251	\$114

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	107	10.02	\$13,645	\$128
HFC COMPANY LLC	74	6.93	\$9,096	\$123
COUNTRYWIDE HOME LOANS	43	4.03	\$5,547	\$129
THIRD FEDERAL SAVINGS AND LOAN	40	3.75	\$4,467	\$112
BENEFICIAL HOMEOWNERS SERVICE	30	2.81	\$3,682	\$123
ABN AMRO MORTGAGE GROUP, INC.	29	2.72	\$3,285	\$113
FIFTH THIRD MORTGAGE COMPANY	26	2.43	\$3,183	\$122
WASHINGTON MUTUAL BANK	26	2.43	\$2,913	\$112
JPMORGAN CHASE BANK	26	2.43	\$2,688	\$103
CENTEX HOME EQUITY COMPANY LLC	25	2.34	\$3,203	\$128

By Originations

THIRD FEDERAL SAVINGS AND LOAN	30	8.15	\$3,148	\$105
COUNTRYWIDE HOME LOANS	25	6.79	\$3,123	\$125
FIFTH THIRD MORTGAGE COMPANY	17	4.62	\$2,053	\$121
CHARTER ONE BANK	16	4.35	\$1,457	\$91
NATIONAL CITY BANK OF INDIANA	14	3.80	\$1,641	\$117
THE HUNTINGTON NATIONAL BANK	12	3.26	\$1,329	\$111
JPMORGAN CHASE BANK	11	2.99	\$1,187	\$108
ABN AMRO MORTGAGE GROUP, INC.	11	2.99	\$1,166	\$106
ARGENT MORTGAGE COMPANY LLC	10	2.72	\$1,226	\$123
HFC COMPANY LLC	9	2.45	\$1,022	\$114

BRATENAHL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	165	12.34%	82.04%
Asian	10	0.75%	85.71%
Native American	1	0.07%	0.00%
White	1,134	84.82%	87.40%
Other	27	2.02%	100.00%
Hispanic*	15	1.12%	100.00%
Total	1,337	100%	84.67%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	69	\$21,452	12	17.39%
Non-Depository Institutions	17	\$4,027	7	41.18%
Total Single Family Lending	86	\$25,479	19	22.09%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	35	18	51.43%	8	22.86%	4	50.00%
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	129	31	24.03%	70	54.26%	14	20.00%
Other	0	0	NA	0	NA	0	NA
Not Reported	39	18	46.15%	8	20.51%	1	12.50%
Hispanic*	1	0	0.00%	0	0.00%	0	NA
Total	203	67	33.00%	86	42.36%	19	22.09%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	46	35	33	42	47
FHA/VA Home Purchase	0	0	0	1	0
Refinance	62	77	130	43	35
Home Improvement	4	0	3	2	4
Total Lending	112	112	166	88	86
Loans by Subprime Lenders	4	7	6	7	11

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	11	10.28	\$1,217	\$111
WELLS FARGO BANK, NA	8	7.48	\$3,568	\$446
NATIONAL CITY BANK OF INDIANA	6	5.61	\$1,018	\$170
COUNTRYWIDE HOME LOANS	6	5.61	\$989	\$165
WASHINGTON MUTUAL BANK	5	4.67	\$2,402	\$480
THIRD FEDERAL SAVINGS AND LOAN	4	3.74	\$1,087	\$272
OPTEUM FINANCIAL SERVICES, LLC	4	3.74	\$439	\$110
AEGIS WHOLESALE CORPORATION	4	3.74	\$395	\$99
CCO MORTGAGE CORP	3	2.80	\$1,228	\$409
EQUIFIRST CORPORATION	3	2.80	\$924	\$308

By Originations

WELLS FARGO BANK, NA	5	10.64	\$1,275	\$255
COUNTRYWIDE HOME LOANS	4	8.51	\$658	\$165
WASHINGTON MUTUAL BANK	3	6.38	\$2,060	\$687
CCO MORTGAGE CORP	3	6.38	\$1,228	\$409
THIRD FEDERAL SAVINGS AND LOAN	3	6.38	\$922	\$307
HOWARD HANNA MORTGAGE SERVICES	3	6.38	\$892	\$297
NATIONAL CITY BANK OF INDIANA	2	4.26	\$555	\$278
REAL ESTATE MORTGAGE CORP	2	4.26	\$513	\$257
EQUIFIRST CORPORATION	2	4.26	\$486	\$243
ABN AMRO MORTGAGE GROUP, INC.	2	4.26	\$239	\$120

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	11	9.82	\$1,832	\$167
COUNTRYWIDE HOME LOANS	7	6.25	\$1,956	\$279
WASHINGTON MUTUAL BANK	6	5.36	\$3,984	\$664
BENEFICIAL HOMEOWNERS SERVICE	6	5.36	\$965	\$161
NATIONAL CITY BANK OF INDIANA	4	3.57	\$1,193	\$298
GEAUGA SAVINGS BANK	3	2.68	\$1,398	\$466
THIRD FEDERAL SAVINGS AND LOAN	3	2.68	\$1,340	\$447
AAMES FUNDING CORPORATION	3	2.68	\$1,000	\$333
JPMORGAN CHASE BANK	3	2.68	\$919	\$306
ARGENT MORTGAGE COMPANY LLC	3	2.68	\$904	\$301

By Originations

WASHINGTON MUTUAL BANK	4	11.43	\$2,344	\$586
THIRD FEDERAL SAVINGS AND LOAN	3	8.57	\$1,340	\$447
NATIONAL CITY BANK OF INDIANA	3	8.57	\$1,104	\$368
COUNTRYWIDE HOME LOANS	3	8.57	\$859	\$286
CCO MORTGAGE CORP	2	5.71	\$739	\$370
QUICKEN LOANS	2	5.71	\$394	\$197
EQUIFIRST CORPORATION	2	5.71	\$305	\$153
BANKUNITED, FSB	1	2.86	\$1,500	\$1,500
SOUTHSTAR FUNDING	1	2.86	\$640	\$640
FIFTH THIRD MORTGAGE COMPANY	1	2.86	\$515	\$515

BRECKSVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	255	1.91%	71.15%
Asian	343	2.56%	92.10%
Native American	4	0.03%	100.00%
White	12,695	94.87%	91.72%
Other	85	0.64%	87.69%
Hispanic*	136	1.02%	89.08%
Total	13,382	100%	88.40%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	443	\$92,792	27	6.09%
Non-Depository Institutions	90	\$18,110	30	33.33%
Total Single Family Lending	533	\$110,902	57	10.69%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	17	9	52.94%	2	11.76%	2	100.00%
Asian	24	7	29.17%	10	41.67%	1	10.00%
Native American	4	1	25.00%	1	25.00%	0	0.00%
White	660	83	12.58%	467	70.76%	46	9.85%
Other	4	1	25.00%	2	50.00%	0	0.00%
Not Reported	128	29	22.66%	51	39.84%	8	15.69%
Hispanic*	8	3	37.50%	5	62.50%	1	20.00%
Total	837	130	15.53%	533	63.68%	57	10.69%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	262	282	289	276	268
FHA/VA Home Purchase	4	4	3	1	1
Refinance	492	543	878	299	233
Home Improvement	22	20	10	26	31
Total Lending	780	849	1,180	602	533
Loans by Subprime Lenders	23	20	44	50	50

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	55	13.55	\$11,780	\$214
WELLS FARGO BANK, NA	36	8.87	\$9,297	\$258
COUNTRYWIDE HOME LOANS	28	6.90	\$7,733	\$276
JPMORGAN CHASE BANK	16	3.94	\$3,768	\$236
HOWARD HANNA MORTGAGE SERVICES	16	3.94	\$2,823	\$176
OHIO SAVINGS BANK	13	3.20	\$1,983	\$153
NATIONAL CITY BANK OF INDIANA	11	2.71	\$3,054	\$278
FIFTH THIRD MORTGAGE COMPANY	11	2.71	\$2,612	\$237
CCO MORTGAGE CORP	9	2.22	\$2,054	\$228
CITIMORTGAGE, INC	8	1.97	\$2,562	\$320

By Originations

THIRD FEDERAL SAVINGS AND LOAN	49	18.22	\$10,866	\$222
WELLS FARGO BANK, NA	30	11.15	\$7,873	\$262
HOWARD HANNA MORTGAGE SERVICES	14	5.20	\$2,618	\$187
OHIO SAVINGS BANK	12	4.46	\$1,898	\$158
COUNTRYWIDE HOME LOANS	11	4.09	\$3,061	\$278
NATIONAL CITY BANK OF INDIANA	11	4.09	\$3,054	\$278
JPMORGAN CHASE BANK	10	3.72	\$2,936	\$294
FIFTH THIRD MORTGAGE COMPANY	9	3.35	\$2,349	\$261
CCO MORTGAGE CORP	7	2.60	\$1,137	\$162
CITIMORTGAGE, INC	6	2.23	\$2,099	\$350

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	51	10.52	\$9,725	\$191
AMERIQUEST MORTGAGE COMPANY	25	5.15	\$5,221	\$209
COUNTRYWIDE HOME LOANS	20	4.12	\$5,197	\$260
WASHINGTON MUTUAL BANK	17	3.51	\$3,877	\$228
JPMORGAN CHASE BANK	16	3.30	\$3,369	\$211
NATIONAL CITY BANK OF INDIANA	13	2.68	\$4,193	\$323
CHARTER ONE BANK	13	2.68	\$2,599	\$200
ABN AMRO MORTGAGE GROUP, INC.	11	2.27	\$2,863	\$260
HFC COMPANY LLC	11	2.27	\$2,821	\$256
KEYBANK NATIONAL ASSOCIATION	11	2.27	\$1,563	\$142

By Originations

THIRD FEDERAL SAVINGS AND LOAN	44	18.88	\$8,228	\$187
JPMORGAN CHASE BANK	10	4.29	\$1,776	\$178
CCO MORTGAGE CORP	9	3.86	\$2,328	\$259
WASHINGTON MUTUAL BANK	9	3.86	\$1,995	\$222
NATIONAL CITY BANK OF INDIANA	8	3.43	\$2,084	\$261
COUNTRYWIDE HOME LOANS	8	3.43	\$1,882	\$235
FIFTH THIRD MORTGAGE COMPANY	8	3.43	\$1,540	\$193
AIG FEDERAL SAVINGS BANK	6	2.58	\$1,869	\$312
ABN AMRO MORTGAGE GROUP, INC.	6	2.58	\$1,709	\$285
KEYBANK NATIONAL ASSOCIATION	6	2.58	\$1,026	\$171

BROADVIEW HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	126	0.79%	12.61%
Asian	481	3.01%	54.24%
Native American	12	0.08%	33.33%
White	15,170	95.01%	82.31%
Other	178	1.11%	63.38%
Hispanic*	147	0.92%	52.46%
Total	15,967	100%	77.35%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	695	\$112,131	61	8.78%
Non-Depository Institutions	294	\$51,565	40	13.61%
Total Single Family Lending	989	\$163,696	101	10.21%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	38	15	39.47%	12	31.58%	3	25.00%
Asian	81	10	12.35%	61	75.31%	3	4.92%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	1,289	196	15.21%	832	64.55%	76	9.13%
Other	12	1	8.33%	8	66.67%	0	0.00%
Not Reported	214	42	19.63%	75	35.05%	19	25.33%
Hispanic*	13	6	46.15%	6	46.15%	0	0.00%
Total	1,636	265	16.20%	989	60.45%	101	10.21%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	345	459	623	647	597
FHA/VA Home Purchase	8	9	12	13	8
Refinance	556	658	1,131	399	342
Home Improvement	26	21	20	22	42
Total Lending	935	1,147	1,786	1,081	989
Loans by Subprime Lenders	36	44	57	71	70

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
PULTE MORTGAGE LLC	151	16.01	\$24,284	\$161
THIRD FEDERAL SAVINGS AND LOAN	124	13.15	\$23,409	\$189
COUNTRYWIDE HOME LOANS	60	6.36	\$12,873	\$215
WELLS FARGO BANK, NA	40	4.24	\$7,411	\$185
NATIONAL CITY BANK OF INDIANA	36	3.82	\$4,944	\$137
HOWARD HANNA MORTGAGE SERVICES	32	3.39	\$6,340	\$198
FIFTH THIRD MORTGAGE COMPANY	25	2.65	\$3,557	\$142
COUNTRYWIDE BANK, N. A.	25	2.65	\$2,642	\$106
JPMORGAN CHASE BANK	22	2.33	\$3,981	\$181
OHIO SAVINGS BANK	18	1.91	\$2,965	\$165

By Originations

PULTE MORTGAGE LLC	129	21.32	\$21,370	\$166
THIRD FEDERAL SAVINGS AND LOAN	103	17.02	\$18,931	\$184
WELLS FARGO BANK, NA	37	6.12	\$6,742	\$182
HOWARD HANNA MORTGAGE SERVICES	29	4.79	\$5,661	\$195
NATIONAL CITY BANK OF INDIANA	25	4.13	\$3,672	\$147
COUNTRYWIDE HOME LOANS	24	3.97	\$4,767	\$199
FIFTH THIRD MORTGAGE COMPANY	21	3.47	\$2,902	\$138
JPMORGAN CHASE BANK	20	3.31	\$3,854	\$193
OHIO SAVINGS BANK	14	2.31	\$2,264	\$162
CCO MORTGAGE CORP	13	2.15	\$1,905	\$147

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	78	9.62	\$12,840	\$165
AMERIQUEST MORTGAGE COMPANY	45	5.55	\$9,143	\$203
COUNTRYWIDE HOME LOANS	38	4.69	\$8,696	\$229
CHARTER ONE BANK	26	3.21	\$2,169	\$83
WASHINGTON MUTUAL BANK	22	2.71	\$4,259	\$194
NATIONAL CITY BANK OF INDIANA	22	2.71	\$3,886	\$177
HFC COMPANY LLC	21	2.59	\$2,808	\$134
ABN AMRO MORTGAGE GROUP, INC.	18	2.22	\$3,980	\$221
WELLS FARGO FIN'L OHIO 1, INC	18	2.22	\$3,865	\$215
DOLLAR BANK, FSB	18	2.22	\$2,489	\$138

By Originations

THIRD FEDERAL SAVINGS AND LOAN	64	18.71	\$11,029	\$172
NATIONAL CITY BANK OF INDIANA	19	5.56	\$3,355	\$177
CHARTER ONE BANK	16	4.68	\$1,391	\$87
COUNTRYWIDE HOME LOANS	14	4.09	\$2,553	\$182
WASHINGTON MUTUAL BANK	10	2.92	\$1,663	\$166
DOLLAR BANK, FSB	10	2.92	\$1,473	\$147
AIG FEDERAL SAVINGS BANK	9	2.63	\$1,708	\$190
JPMORGAN CHASE BANK	9	2.63	\$1,336	\$148
WELLS FARGO FIN'L OHIO 1, INC	8	2.34	\$1,512	\$189
KEYBANK NATIONAL ASSOCIATION	8	2.34	\$1,421	\$178

BROOKLYN

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	196	1.69%	5.41%
Asian	265	2.29%	59.77%
Native American	12	0.10%	0.00%
White	10,736	92.66%	70.23%
Other	377	3.25%	47.04%
Hispanic*	449	3.88%	55.26%
Total	11,586	100%	62.08%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	260	\$22,777	52	20.00%
Non-Depository Institutions	104	\$10,283	48	46.15%
Total Single Family Lending	364	\$33,060	100	27.47%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	11	2	18.18%	5	45.45%	2	40.00%
Asian	20	3	15.00%	17	85.00%	0	0.00%
Native American	1	0	0.00%	0	0.00%	0	NA
White	574	154	26.83%	309	53.83%	81	26.21%
Other	6	2	33.33%	4	66.67%	1	25.00%
Not Reported	109	45	41.28%	29	26.61%	16	55.17%
Hispanic*	33	13	39.39%	18	54.55%	1	5.56%
Total	721	206	28.57%	364	50.49%	100	27.47%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	97	109	137	147	146
FHA/VA Home Purchase	37	24	25	20	23
Refinance	258	241	347	178	166
Home Improvement	46	26	17	32	29
Total Lending	438	400	526	377	364
Loans by Subprime Lenders	29	36	36	66	71

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	29	9.24	\$2,876	\$99
COUNTRYWIDE HOME LOANS	20	6.37	\$1,865	\$93
NATIONAL CITY BANK OF INDIANA	13	4.14	\$1,016	\$78
WELLS FARGO BANK, NA	11	3.50	\$1,114	\$101
US BANK, N.A.	10	3.18	\$947	\$95
DECISION ONE MORTGAGE	10	3.18	\$809	\$81
OHIO SAVINGS BANK	8	2.55	\$770	\$96
AIG FEDERAL SAVINGS BANK	8	2.55	\$764	\$96
INTERVALE MORTGAGE	8	2.55	\$499	\$62
REAL ESTATE MORTGAGE CORP	7	2.23	\$824	\$118

By Originations

THIRD FEDERAL SAVINGS AND LOAN	26	15.38	\$2,572	\$99
NATIONAL CITY BANK OF INDIANA	13	7.69	\$1,016	\$78
INTERVALE MORTGAGE	8	4.73	\$499	\$62
REAL ESTATE MORTGAGE CORP	7	4.14	\$824	\$118
FREEDOM MORTGAGE CORPORATION	7	4.14	\$485	\$69
WELLS FARGO BANK, NA	6	3.55	\$662	\$110
COUNTRYWIDE HOME LOANS	6	3.55	\$618	\$103
US BANK, N.A.	6	3.55	\$534	\$89
FIFTH THIRD MORTGAGE COMPANY	5	2.96	\$559	\$112
HOWARD HANNA MORTGAGE SERVICES	5	2.96	\$539	\$108

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	31	6.86	\$3,861	\$125
AMERIQUEST MORTGAGE COMPANY	31	6.86	\$3,335	\$108
THIRD FEDERAL SAVINGS AND LOAN	29	6.42	\$2,815	\$97
ARGENT MORTGAGE COMPANY LLC	21	4.65	\$2,241	\$107
CHARTER ONE BANK	19	4.20	\$1,393	\$73
BENEFICIAL HOMEOWNERS SERVICE	17	3.76	\$2,024	\$119
JPMORGAN CHASE BANK	13	2.88	\$1,197	\$92
AEGIS LENDING CORPORATION	11	2.43	\$1,445	\$131
AIG FEDERAL SAVINGS BANK	11	2.43	\$1,158	\$105
COUNTRYWIDE HOME LOANS	11	2.43	\$1,114	\$101

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	13.25	\$2,287	\$104
ARGENT MORTGAGE COMPANY LLC	10	6.02	\$1,136	\$114
CHARTER ONE BANK	10	6.02	\$724	\$72
AIG FEDERAL SAVINGS BANK	7	4.22	\$796	\$114
NATIONAL CITY BANK OF INDIANA	7	4.22	\$757	\$108
HFC COMPANY LLC	6	3.61	\$791	\$132
DOLLAR BANK, FSB	6	3.61	\$574	\$96
JPMORGAN CHASE BANK	6	3.61	\$438	\$73
AMERIQUEST MORTGAGE COMPANY	5	3.01	\$584	\$117
COUNTRYWIDE HOME LOANS	4	2.41	\$507	\$127

BROOKLYN HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	12	0.77%	100.00%
Asian	11	0.71%	100.00%
Native American	2	0.13%	100.00%
White	1,516	97.30%	87.62%
Other	17	1.09%	75.00%
Hispanic*	21	1.35%	100.00%
Total	1,558	100%	89.73%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	37	\$5,305	12	32.43%
Non-Depository Institutions	19	\$2,858	8	42.11%
Total Single Family Lending	56	\$8,163	20	35.71%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2	0	0.00%	2	100.00%	1	50.00%
Asian	4	0	0.00%	2	50.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	70	9	12.86%	47	67.14%	18	38.30%
Other	0	0	NA	0	NA	0	NA
Not Reported	16	5	31.25%	5	31.25%	1	20.00%
Hispanic*	1	0	0.00%	1	100.00%	1	100.00%
Total	92	14	15.22%	56	60.87%	20	35.71%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	14	21	20	15	21
FHA/VA Home Purchase	2	1	1	1	1
Refinance	46	51	77	30	33
Home Improvement	9	2	3	1	3
Total Lending	71	75	101	47	58
Loans by Subprime Lenders	4	5	5	7	17

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	6	19.35	\$999	\$167
FIFTH THIRD MORTGAGE COMPANY	4	12.90	\$683	\$171
REAL ESTATE MORTGAGE CORP	2	6.45	\$352	\$176
COUNTRYWIDE HOME LOANS	2	6.45	\$329	\$165
AEGIS FUNDING CORPORATION	2	6.45	\$226	\$113
NATIONAL CITY BANK OF INDIANA	2	6.45	\$150	\$75
FIRST MAGNUS FINANCIAL CORP.	2	6.45	\$102	\$51
INDYMAC BANK, F.S.B.	1	3.23	\$267	\$267
PHH MORTGAGE CORPORATION	1	3.23	\$261	\$261
FIRST HORIZON HOME LOAN CORP	1	3.23	\$224	\$224

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	27.27	\$999	\$167
FIFTH THIRD MORTGAGE COMPANY	3	13.64	\$560	\$187
REAL ESTATE MORTGAGE CORP	2	9.09	\$352	\$176
AEGIS FUNDING CORPORATION	2	9.09	\$226	\$113
INDYMAC BANK, F.S.B.	1	4.55	\$267	\$267
PHH MORTGAGE CORPORATION	1	4.55	\$261	\$261
COUNTRYWIDE HOME LOANS	1	4.55	\$223	\$223
OWNIT MORTGAGE SOLUTIONS, INC	1	4.55	\$150	\$150
INTERVALE MORTGAGE	1	4.55	\$110	\$110
OHIO SAVINGS BANK	1	4.55	\$99	\$99

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	7	10.14	\$954	\$136
AMERIQUEST MORTGAGE COMPANY	6	8.70	\$522	\$87
M&I BANK FSB	3	4.35	\$505	\$168
JPMORGAN CHASE BANK	3	4.35	\$447	\$149
COUNTRYWIDE HOME LOANS	2	2.90	\$433	\$217
THE CITY GROUP/CONSUMER FINANCE	2	2.90	\$334	\$167
EQUITY ONE, INC.	2	2.90	\$310	\$155
LEHMAN BROTHERS BANK	2	2.90	\$308	\$154
US BANK NORTH DAKOTA	2	2.90	\$304	\$152
QUICKEN LOANS	2	2.90	\$286	\$143

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	18.18	\$775	\$129
THE CIT GROUP/CONSUMER FINANCE	2	6.06	\$334	\$167
EQUITY ONE, INC.	2	6.06	\$310	\$155
QUICKEN LOANS	2	6.06	\$286	\$143
NOVASTAR MORTGAGE, INC.	1	3.03	\$273	\$273
M&I BANK FSB	1	3.03	\$230	\$230
AIG FEDERAL SAVINGS BANK	1	3.03	\$226	\$226
HFC COMPANY LLC	1	3.03	\$192	\$192
MBNA AMERICA (DELAWARE), N.A.	1	3.03	\$186	\$186
BNC MORTGAGE	1	3.03	\$172	\$172

BROOKPARK

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	414	1.95%	47.85%
Asian	268	1.26%	84.56%
Native American	48	0.23%	84.31%
White	20,048	94.49%	87.08%
Other	440	2.07%	77.35%
Hispanic*	423	1.99%	82.26%
Total	21,218	100%	83.61%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	637	\$58,050	125	19.62%
Non-Depository Institutions	200	\$20,813	102	51.00%
Total Single Family Lending	837	\$78,863	227	27.12%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	35	15	42.86%	15	42.86%	7	46.67%
Asian	28	9	32.14%	12	42.86%	3	25.00%
Native American	6	3	50.00%	1	16.67%	0	0.00%
White	1,385	386	27.87%	714	51.55%	176	24.65%
Other	11	3	27.27%	5	45.45%	2	40.00%
Not Reported	344	137	39.83%	90	26.16%	39	43.33%
Hispanic*	31	6	19.35%	19	61.29%	4	21.05%
Total	1,809	553	30.57%	837	46.27%	227	27.12%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	219	217	242	236	286
FHA/VA Home Purchase	76	50	38	38	31
Refinance	676	608	956	526	450
Home Improvement	83	59	57	59	70
Total Lending	1,054	934	1,293	859	837
Loans by Subprime Lenders	92	98	151	166	154

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	55	10.07	\$6,162	\$112
COUNTRYWIDE HOME LOANS	29	5.31	\$3,256	\$112
NATIONAL CITY BANK OF INDIANA	28	5.13	\$2,606	\$93
OHIO SAVINGS BANK	20	3.66	\$1,639	\$82
WELLS FARGO BANK, NA	19	3.48	\$2,196	\$116
CCO MORTGAGE CORPORATION	16	2.93	\$1,313	\$82
WASHINGTON MUTUAL BANK	15	2.75	\$1,637	\$109
OPTION ONE MORTGAGE CORP	15	2.75	\$1,151	\$77
THE HUNTINGTON NATIONAL BANK	13	2.38	\$1,671	\$129
US BANK, NA	13	2.38	\$1,571	\$121

By Originations

THIRD FEDERAL SAVINGS AND LOAN	48	15.14	\$5,418	\$113
NATIONAL CITY BANK OF INDIANA	23	7.26	\$2,048	\$89
CCO MORTGAGE CORP	16	5.05	\$1,313	\$82
WELLS FARGO BANK, NA	15	4.73	\$1,682	\$112
OHIO SAVINGS BANK	15	4.73	\$1,274	\$85
COUNTRYWIDE HOME LOANS	12	3.79	\$1,193	\$99
OWNIT MORTGAGE SOLUTIONS, INC	11	3.47	\$931	\$85
OPTION ONE MORTGAGE CORP	11	3.47	\$781	\$71
REAL ESTATE MORTGAGE CORP	10	3.15	\$1,212	\$121
FIFTH THIRD MORTGAGE COMPANY	9	2.84	\$1,100	\$122

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	105	8.06	\$12,381	\$118
HFC COMPANY LLC	67	5.15	\$8,711	\$130
THIRD FEDERAL SAVINGS AND LOAN	61	4.69	\$5,841	\$96
COUNTRYWIDE HOME LOANS	53	4.07	\$6,040	\$114
BENEFICIAL HOMEOWNERS SERVICE	50	3.84	\$6,603	\$132
CHARTER ONE BANK	44	3.38	\$3,809	\$87
ARGENT MORTGAGE COMPANY LLC	43	3.30	\$5,117	\$119
JPMORGAN CHASE BANK	37	2.84	\$3,579	\$97
ABN AMRO MORTGAGE GROUP, INC	31	2.38	\$3,403	\$110
AIG FEDERAL SAVINGS BANK	29	2.23	\$3,599	\$124

By Originations

THIRD FEDERAL SAVINGS AND LOAN	48	10.67	\$4,604	\$96
COUNTRYWIDE HOME LOANS	23	5.11	\$2,483	\$108
JPMORGAN CHASE BANK	23	5.11	\$2,390	\$104
CHARTER ONE BANK	20	4.44	\$1,497	\$75
INTERVALE MORTGAGE	18	4.00	\$1,612	\$90
OHIO SAVINGS BANK	18	4.00	\$1,606	\$89
AIG FEDERAL SAVINGS BANK	17	3.78	\$2,086	\$123
NATIONAL CITY BANK OF INDIANA	16	3.56	\$1,549	\$97
THE HUNTINGTON NATIONAL BANK	13	2.89	\$966	\$74
DOLLAR BANK, FSB	13	2.89	\$940	\$72

CHAGRIN FALLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2	0.05%	0.00%
Asian	18	0.45%	100.00%
Native American	1	0.02%	0.00%
White	3,972	98.71%	81.18%
Other	31	0.77%	81.48%
Hispanic*	36	0.89%	53.85%
Total	4,024	100%	72.99%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	181	\$40,287	12	6.63%
Non-Depository Institutions	49	\$10,218	10	20.41%
Total Single Family Lending	230	\$50,505	22	9.57%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	4	1	25.00%	3	75.00%	1	33.33%
Asian	0	0	NA	0	NA	0	NA
Native American	4	0	0.00%	0	0.00%	0	NA
White	323	38	11.76%	212	65.63%	18	8.49%
Other	1	0	0.00%	0	0.00%	0	NA
Not Reported	54	12	22.22%	15	27.78%	3	20.00%
Hispanic*	4	1	25.00%	2	50.00%	0	0.00%
Total	386	51	13.21%	230	59.59%	22	9.57%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	86	108	106	109	111
FHA/VA Home Purchase	5	0	1	2	1
Refinance	218	251	344	116	100
Home Improvement	11	4	9	12	18
Total Lending	320	363	460	239	230
Loans by Subprime Lenders	13	8	19	15	13

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	17	9.34	\$3,335	\$196
COUNTRYWIDE HOME LOANS	16	8.79	\$4,272	\$267
WELLS FARGO BANK, NA	11	6.04	\$2,178	\$198
PARK VIEW FEDERAL SAVINGS BANK	9	4.95	\$1,566	\$174
FIRST PLACE BANK	9	4.95	\$1,482	\$165
MILA, INC.	9	4.95	\$643	\$71
THIRD FEDERAL SAVINGS AND LOAN	8	4.40	\$2,271	\$284
CCO MORTGAGE CORP	7	3.85	\$4,728	\$675
NATIONAL CITY BANK OF INDIANA	7	3.85	\$2,863	\$409
SKY BANK	6	3.30	\$2,563	\$427

By Originations

HOWARD HANNA MORTGAGE SERVICES	14	12.50	\$3,093	\$221
COUNTRYWIDE HOME LOANS	12	10.71	\$2,270	\$189
PARK VIEW FEDERAL SAVINGS BANK	9	8.04	\$1,566	\$174
THIRD FEDERAL SAVINGS AND LOAN	8	7.14	\$2,271	\$284
NATIONAL CITY BANK OF INDIANA	7	6.25	\$2,863	\$409
WELLS FARGO BANK, NA	5	4.46	\$987	\$197
FIRST PLACE BANK	5	4.46	\$700	\$140
CCO MORTGAGE CORP	4	3.57	\$2,918	\$730
SKY BANK	3	2.68	\$1,170	\$390
REAL ESTATE MORTGAGE CORP	3	2.68	\$626	\$209

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	18	8.00	\$3,656	\$203
AMERIQUEST MORTGAGE COMPANY	13	5.78	\$3,007	\$231
CCO MORTGAGE CORP	13	5.78	\$2,755	\$212
KEYBANK NATIONAL ASSOCIATION	13	5.78	\$1,839	\$141
NATIONAL CITY BANK OF INDIANA	10	4.44	\$1,959	\$196
SKY BANK	9	4.00	\$2,246	\$250
JPMORGAN CHASE BANK	6	2.67	\$2,354	\$392
WASHINGTON MUTUAL BANK	6	2.67	\$1,477	\$246
WELLS FARGO BANK, NA	6	2.67	\$1,408	\$235
THIRD FEDERAL SAVINGS AND LOAN	6	2.67	\$1,120	\$187

By Originations

CCO MORTGAGE CORP	9	9.00	\$2,020	\$224
COUNTRYWIDE HOME LOANS	9	9.00	\$1,874	\$208
SKY BANK	7	7.00	\$1,580	\$226
NATIONAL CITY BANK OF INDIANA	7	7.00	\$1,229	\$176
JPMORGAN CHASE BANK	6	6.00	\$2,354	\$392
THIRD FEDERAL SAVINGS AND LOAN	5	5.00	\$887	\$177
KEYBANK NATIONAL ASSOCIATION	5	5.00	\$741	\$148
WASHINGTON MUTUAL BANK	4	4.00	\$1,153	\$288
WELLS FARGO BANK, NA	4	4.00	\$970	\$243
HOWARD HANNA MORTGAGE SERVICES	4	4.00	\$907	\$227

CLEVELAND

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	243,939	50.99%	43.11%
Asian	6,622	1.38%	47.72%
Native American	1,458	0.30%	43.28%
White	198,510	41.49%	61.65%
Other	27,874	5.83%	44.79%
Hispanic*	34,728	7.26%	45.52%
Total	478,403	100%	48.54%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	7,931	\$616,803	1,781	22.46%
Non-Depository Institutions	7,262	\$576,672	5,472	75.35%
Total Single Family Lending	15,193	\$1,193,475	7,253	47.74%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	15,495	5,967	38.51%	5,974	38.55%	3,577	59.88%
Asian	413	148	35.84%	180	43.58%	42	23.33%
Native American	164	66	40.24%	49	29.88%	17	34.69%
White	14,686	4,438	30.22%	7,314	49.80%	2,533	34.63%
Other	210	74	35.24%	81	38.57%	30	37.04%
Not Reported	8,165	3,601	44.10%	1,595	19.53%	1,054	66.08%
Hispanic*	1,905	737	38.69%	767	40.26%	261	34.03%
Total	39,133	14,294	36.53%	15,193	38.82%	7,253	47.74%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	3,812	4,003	4,807	5,383	6,596
FHA/VA Home Purchase	1,247	981	753	670	538
Refinance	9,329	8,286	10,357	8,072	6,999
Home Improvement	1,733	1,169	942	1,283	1,074
Total Lending	16,121	14,439	16,859	15,408	15,207
Loans by Subprime Lenders	4,055	3,621	4,364	6,344	5,654

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	2,925	18.36	\$237,483	\$81
AEGIS FUNDING CORPORATION	834	5.24	\$53,015	\$64
COUNTRYWIDE HOME LOANS	746	4.68	\$59,007	\$79
NEW CENTURY MORTGAGE CORPORATION	675	4.24	\$54,358	\$81
LEHMAN BROTHERS BANK	665	4.17	\$47,711	\$72
LONG BEACH MORTGAGE CO.	515	3.23	\$41,139	\$80
FINANCE AMERICA	463	2.91	\$33,268	\$72
THIRD FEDERAL SAVINGS AND LOAN	441	2.77	\$49,514	\$112
PEOPLE'S CHOICE FINANCIAL CORP	348	2.18	\$26,227	\$75
CCO MORTGAGE CORP	320	2.01	\$19,786	\$62

By Originations

ARGENT MORTGAGE COMPANY LLC	1,258	17.63	\$100,568	\$80
NEW CENTURY MORTGAGE CORPORATION	375	5.26	\$30,109	\$80
THIRD FEDERAL SAVINGS AND LOAN	358	5.02	\$39,696	\$111
AEGIS FUNDING CORPORATION	345	4.84	\$20,894	\$61
COUNTRYWIDE HOME LOANS	313	4.39	\$25,443	\$81
LONG BEACH MORTGAGE CO.	305	4.28	\$24,692	\$81
CCO MORTGAGE CORP	232	3.25	\$14,051	\$61
NATIONAL CITY BANK OF INDIANA	210	2.94	\$32,066	\$153
FIFTH THIRD MORTGAGE COMPANY	206	2.89	\$23,169	\$112
WELLS FARGO BANK, NA	194	2.72	\$18,023	\$93

Top Ten Refinance Lenders

By Application

ARGENT MORTGAGE COMPANY LLC	2,836	11.98	\$240,808	\$85
AMERIQUEST MORTGAGE COMPANY	2,525	10.67	\$229,225	\$91
HFC COMPANY LLC	1,382	5.84	\$127,837	\$93
BENEFICIAL HOMEOWNERS SERVICE	1,045	4.41	\$94,173	\$90
COUNTRYWIDE HOME LOANS	1,003	4.24	\$88,256	\$88
AEGIS LENDING CORPORATION	773	3.27	\$69,299	\$90
DELTA FUNDING CORPORATION	729	3.05	\$67,451	\$93
LEHMAN BROTHERS BANK	612	2.59	\$52,717	\$86
JPMORGAN CHASE BANK	603	2.55	\$44,765	\$74
PEOPLE'S CHOICE FINANCIAL CORP	542	2.29	\$45,462	\$84

By Originations

ARGENT MORTGAGE COMPANY LLC	1,165	16.65	\$97,893	\$84
COUNTRYWIDE HOME LOANS	409	5.84	\$34,928	\$85
THIRD FEDERAL SAVINGS AND LOAN	276	3.94	\$22,891	\$83
NEW CENTURY MORTGAGE CORPORATION	254	3.63	\$21,181	\$83
JPMORGAN CHASE BANK	229	3.27	\$16,231	\$71
PEOPLE'S CHOICE FINANCIAL CORP	224	3.20	\$17,662	\$79
HFC COMPANY LLC	203	2.90	\$19,080	\$94
AMERICAN HOME MORTGAGE CORP.	166	2.37	\$12,305	\$74
BENEFICIAL HOMEOWNERS SERVICE	163	2.33	\$14,968	\$92
WELLS FARGO BANK, NA	153	2.19	\$12,520	\$82

CLEVELAND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	20,873	41.78%	71.18%
Asian	1,285	2.57%	31.81%
Native American	81	0.16%	65.06%
White	26,229	52.50%	69.25%
Other	1,490	2.98%	53.98%
Hispanic*	791	1.58%	49.54%
Total	49,958	100%	62.11%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,554	\$185,082	311	20.01%
Non-Depository Institutions	839	\$114,942	442	52.68%
Total Single Family Lending	2,393	\$300,024	753	31.47%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2,042	747	36.58%	793	38.83%	413	52.08%
Asian	58	15	25.86%	34	58.62%	5	14.71%
Native American	11	2	18.18%	6	54.55%	5	83.33%
White	1,926	329	17.08%	1,259	65.37%	195	15.49%
Other	54	13	24.07%	32	59.26%	4	12.50%
Not Reported	979	345	35.24%	269	27.48%	131	48.70%
Hispanic*	54	16	29.63%	25	46.30%	9	36.00%
Total	5,070	1,451	28.62%	2,393	47.20%	753	31.47%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	645	645	707	791	994
FHA/VA Home Purchase	115	79	74	74	63
Refinance	1,480	1,636	2,336	1,187	1,087
Home Improvement	231	189	160	264	249
Total Lending	2,471	2,549	3,277	2,316	2,393
Loans by Subprime Lenders	360	380	505	553	560

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	171	8.24	\$22,930	\$134
COUNTRYWIDE HOME LOANS	106	5.11	\$14,465	\$136
HOWARD HANNA MORTGAGE SERVICES	105	5.06	\$17,018	\$162
NATIONAL CITY BANK OF INDIANA	84	4.05	\$12,696	\$151
THIRD FEDERAL SAVINGS AND LOAN	72	3.47	\$12,347	\$171
WELLS FARGO BANK, NA	60	2.89	\$10,191	\$170
LEHMAN BROTHERS BANK	58	2.80	\$8,467	\$146
FIRST PLACE BANK	55	2.65	\$6,803	\$117
OHIO SAVINGS BANK	55	2.65	\$7,174	\$130
NEW CENTURY MORTGAGE CORPORATION	47	2.27	\$6,331	\$135

By Originations

HOWARD HANNA MORTGAGE SERVICES	97	9.18	\$15,329	\$158
ARGENT MORTGAGE COMPANY LLC	73	6.91	\$10,077	\$138
THIRD FEDERAL SAVINGS AND LOAN	63	5.96	\$10,901	\$173
NATIONAL CITY BANK OF INDIANA	61	5.77	\$9,007	\$148
COUNTRYWIDE HOME LOANS	51	4.82	\$7,256	\$142
OHIO SAVINGS BANK	45	4.26	\$5,807	\$129
WELLS FARGO BANK, NA	43	4.07	\$7,576	\$176
FIRST PLACE BANK	42	3.97	\$5,844	\$139
REAL ESTATE MORTGAGE CORP	38	3.60	\$5,800	\$153
JPMORGAN CHASE BANK	27	2.55	\$5,442	\$202

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	214	6.90	\$29,788	\$139
ARGENT MORTGAGE COMPANY LLC	206	6.64	\$26,292	\$128
COUNTRYWIDE HOME LOANS	134	4.32	\$15,981	\$119
BENEFICIAL HOMEOWNERS SERVICE	86	2.77	\$11,150	\$130
HFC COMPANY LLC	83	2.68	\$10,688	\$129
THIRD FEDERAL SAVINGS AND LOAN	83	2.68	\$10,130	\$122
DELTA FUNDING CORPORATION	79	2.55	\$9,211	\$117
JPMORGAN CHASE BANK	79	2.55	\$8,632	\$109
KEYBANK NATIONAL ASSOCIATION	66	2.13	\$6,150	\$93
WASHINGTON MUTUAL BANK	65	2.10	\$8,189	\$126

By Originations

ARGENT MORTGAGE COMPANY LLC	69	6.35	\$8,888	\$129
THIRD FEDERAL SAVINGS AND LOAN	55	5.06	\$7,351	\$134
COUNTRYWIDE HOME LOANS	44	4.05	\$5,043	\$115
JPMORGAN CHASE BANK	34	3.13	\$3,578	\$105
NATIONAL CITY BANK OF INDIANA	32	2.94	\$4,685	\$146
WASHINGTON MUTUAL BANK	32	2.94	\$4,246	\$133
OHIO SAVINGS BANK	32	2.94	\$3,262	\$102
NATIONAL CITY BANK	31	2.85	\$2,711	\$87
WELLS FARGO BANK, NA	24	2.21	\$3,334	\$139
UNION CAPITAL MORTGAGE CORPORATION	22	2.02	\$3,966	\$180

CUYAHOGA HEIGHTS

Population Data

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

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	27	\$3,063	4	14.81%
Non-Depository Institutions	5	\$479	4	80.00%
Total Single Family Lending	32	\$3,542	8	25.00%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2	0	0.00%	0	0.00%	0	NA
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	41	9	21.95%	24	58.54%	6	25.00%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	16	4	25.00%	7	43.75%	2	28.57%
Hispanic*	0	0	NA	0	NA	0	NA
Total	60	13	21.67%	32	53.33%	8	25.00%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	3	6	7	9	7
FHA/VA Home Purchase	1	0	1	0	1
Refinance	21	20	15	13	21
Home Improvement	3	0	1	2	3
Total Lending	28	26	24	24	32
Loans by Subprime Lenders	6	6	1	4	5

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	2	11.11	\$272	\$136
FIRST PLACE BANK	2	11.11	\$156	\$78
OWNIT MORTGAGE SOLUTIONS, INC	2	11.11	\$152	\$76
AIG FEDERAL SAVINGS BANK	2	11.11	\$150	\$75
OPTEUM FINANCIAL SERVICES, LLC	2	11.11	\$95	\$48
SUNTRUST MORTGAGE, INC	1	5.56	\$189	\$189
REAL ESTATE MORTGAGE CORP	1	5.56	\$189	\$189
ABN AMRO MORTGAGE GROUP, INC.	1	5.56	\$152	\$152
DECISION ONE MORTGAGE	1	5.56	\$152	\$152
AMERIQUEST MORTGAGE COMPANY	1	5.56	\$140	\$140

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2	25.00	\$272	\$136
FIRST PLACE BANK	2	25.00	\$156	\$78
OWNIT MORTGAGE SOLUTIONS, INC	2	25.00	\$152	\$76
REAL ESTATE MORTGAGE CORP	1	12.50	\$189	\$189
PARK VIEW FEDERAL SAVINGS BANK	1	12.50	\$91	\$91

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	7	17.50	\$729	\$104
NATIONAL CITY BANK	3	7.50	\$658	\$219
NATIONAL CITY BANK OF INDIANA	3	7.50	\$523	\$174
OHIO SAVINGS BANK	2	5.00	\$294	\$147
COUNTRYWIDE HOME LOANS	2	5.00	\$276	\$138
AAMES FUNDING CORPORATION	2	5.00	\$138	\$69
CMG MORTGAGE	2	5.00	\$80	\$40
ADVANCED FINANCIAL SERVICES INC	1	2.50	\$180	\$180
ARGENT MORTGAGE COMPANY LLC	1	2.50	\$167	\$167
THE HUNTINGTON NATIONAL BANK	1	2.50	\$165	\$165

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	28.57	\$617	\$103
NATIONAL CITY BANK OF INDIANA	2	9.52	\$243	\$122
AAMES FUNDING CORPORATION	2	9.52	\$138	\$69
NATIONAL CITY BANK	1	4.76	\$257	\$257
COUNTRYWIDE HOME LOANS	1	4.76	\$164	\$164
FIRST HORIZON HOME LOAN CORP	1	4.76	\$160	\$160
OHIO SAVINGS BANK	1	4.76	\$144	\$144
WELLS FARGO FIN'L OHIO 1, INC	1	4.76	\$129	\$129
DOLLAR BANK, FSB	1	4.76	\$123	\$123
WELLS FARGO BANK, NA	1	4.76	\$117	\$117

EAST CLEVELAND

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	25,418	93.39%	41.61%
Asian	65	0.24%	25.93%
Native American	59	0.22%	39.22%
White	1,240	4.56%	30.25%
Other	435	1.60%	28.64%
Hispanic*	207	0.76%	30.18%
Total	27,217	100%	35.54%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	297	\$20,629	142	47.81%
Non-Depository Institutions	398	\$30,426	338	84.92%
Total Single Family Lending	695	\$51,055	480	69.06%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,419	551	38.83%	528	37.21%	358	67.80%
Asian	8	1	12.50%	3	37.50%	3	100.00%
Native American	6	1	16.67%	1	16.67%	1	100.00%
White	177	65	36.72%	68	38.42%	51	75.00%
Other	9	3	33.33%	6	66.67%	2	33.33%
Not Reported	444	171	38.51%	89	20.05%	65	73.03%
Hispanic*	13	4	30.77%	5	38.46%	3	60.00%
Total	2,063	792	38.39%	695	33.69%	480	69.06%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	164	157	213	257	305
FHA/VA Home Purchase	27	16	12	8	7
Refinance	442	425	415	362	331
Home Improvement	75	67	44	63	57
Total Lending	708	665	684	690	695
Loans by Subprime Lenders	315	330	352	429	381

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	243	30.15	\$19,329	\$80
AEGIS FUNDING CORPORATION	56	6.95	\$3,484	\$62
LONG BEACH MORTGAGE CO.	32	3.97	\$2,483	\$78
LEHMAN BROTHERS BANK	32	3.97	\$2,472	\$77
FINANCE AMERICA	31	3.85	\$2,242	\$72
PEOPLE'S CHOICE FINANCIAL CORP	28	3.47	\$2,302	\$82
NEW CENTURY MORTGAGE CORPORATION	27	3.35	\$1,994	\$74
COUNTRYWIDE HOME LOANS	25	3.10	\$1,972	\$79
ALL STATE HOME MORTGAGE	20	2.48	\$1,385	\$69
NATIONAL CITY BANK OF INDIANA	15	1.86	\$1,067	\$71

By Originations

ARGENT MORTGAGE COMPANY LLC	111	35.58	\$8,802	\$79
ALL STATE HOME MORTGAGE	20	6.41	\$1,385	\$69
AEGIS FUNDING CORPORATION	20	6.41	\$1,146	\$57
NEW CENTURY MORTGAGE CORPORATION	18	5.77	\$1,418	\$79
LONG BEACH MORTGAGE CO.	16	5.13	\$1,245	\$78
PEOPLE'S CHOICE FINANCIAL CORP	13	4.17	\$969	\$75
COUNTRYWIDE HOME LOANS	9	2.88	\$899	\$100
NATIONAL CITY BANK OF INDIANA	7	2.24	\$485	\$69
FINANCE AMERICA	7	2.24	\$463	\$66
WELLS FARGO BANK, NA	6	1.92	\$460	\$77

Top Ten Refinance Lenders

By Application

ARGENT MORTGAGE COMPANY LLC	154	11.88	\$12,616	\$82
AMERIQUEST MORTGAGE COMPANY	114	8.80	\$10,646	\$93
BENEFICIAL HOMEOWNERS SERVICE	88	6.79	\$8,044	\$91
HFC COMPANY LLC	80	6.17	\$6,775	\$85
DELTA FUNDING CORPORATION	44	3.40	\$4,192	\$95
KEYBANK NATIONAL ASSOCIATION	42	3.24	\$2,305	\$55
AEGIS LENDING CORPORATION	40	3.09	\$3,071	\$77
JPMORGAN CHASE BANK	36	2.78	\$2,940	\$82
CITIFINANCIAL, INC.	34	2.62	\$1,872	\$55
COUNTRYWIDE HOME LOANS	33	2.55	\$2,442	\$74

By Originations

ARGENT MORTGAGE COMPANY LLC	51	15.64	\$4,042	\$79
NEW CENTURY MORTGAGE CORPORATION	16	4.91	\$1,145	\$72
COUNTRYWIDE HOME LOANS	14	4.29	\$951	\$68
JPMORGAN CHASE BANK	13	3.99	\$964	\$74
KEYBANK NATIONAL ASSOCIATION	12	3.68	\$622	\$52
HFC COMPANY LLC	11	3.37	\$1,007	\$92
LONG BEACH MORTGAGE CO.	10	3.07	\$765	\$77
BENEFICIAL HOMEOWNERS SERVICE	9	2.76	\$891	\$99
AMERIQUEST MORTGAGE COMPANY	9	2.76	\$734	\$82
FINANCE AMERICA	8	2.45	\$534	\$67

EUCLID

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	16,116	30.57%	34.64%
Asian	506	0.96%	54.96%
Native American	62	0.12%	50.00%
White	34,985	66.36%	79.39%
Other	1,048	1.99%	48.69%
Hispanic*	604	1.15%	56.85%
Total	52,717	100%	59.45%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,349	\$116,007	390	28.91%
Non-Depository Institutions	859	\$84,532	477	55.53%
Total Single Family Lending	2,208	\$200,539	867	39.27%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,964	715	36.41%	773	39.36%	390	50.45%
Asian	38	13	34.21%	16	42.11%	5	31.25%
Native American	30	6	20.00%	6	20.00%	2	33.33%
White	2,081	489	23.50%	1,160	55.74%	323	27.84%
Other	44	9	20.45%	25	56.82%	6	24.00%
Not Reported	980	356	36.33%	228	23.27%	141	61.84%
Hispanic*	41	21	51.22%	11	26.83%	3	27.27%
Total	5,137	1588	30.91%	2,208	42.98%	867	39.27%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	520	555	700	820	904
FHA/VA Home Purchase	346	276	234	196	139
Refinance	1,297	1,316	1,914	1,117	1,034
Home Improvement	168	140	100	141	132
Total Lending	2,331	2,287	2,948	2,274	2,209
Loans by Subprime Lenders	272	325	417	616	584

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	170	7.84	\$16,370	\$96
ARGENT MORTGAGE COMPANY LLC	119	5.49	\$13,741	\$115
NATIONAL CITY BANK OF INDIANA	87	4.01	\$7,660	\$88
THIRD FEDERAL SAVINGS AND LOAN	69	3.18	\$7,546	\$109
LEHMAN BROTHERS BANK	65	3.00	\$5,392	\$83
MILA, INC.	61	2.81	\$4,701	\$77
AEGIS FUNDING CORPORATION	60	2.77	\$4,261	\$71
WELLS FARGO BANK, NA	58	2.67	\$6,306	\$109
US BANK, N.A.	48	2.21	\$4,975	\$104
HOWARD HANNA MORTGAGE SERVICES	47	2.17	\$4,769	\$101

By Originations

COUNTRYWIDE HOME LOANS	97	9.30	\$9,426	\$97
THIRD FEDERAL SAVINGS AND LOAN	62	5.94	\$6,916	\$112
NATIONAL CITY BANK OF INDIANA	56	5.37	\$4,900	\$88
WELLS FARGO BANK, NA	47	4.51	\$4,953	\$105
HOWARD HANNA MORTGAGE SERVICES	46	4.41	\$4,720	\$103
ARGENT MORTGAGE COMPANY LLC	45	4.31	\$4,589	\$102
PHH MORTGAGE CORPORATION	41	3.93	\$4,363	\$106
SOUTHSTAR FUNDING	28	2.68	\$1,872	\$67
FIFTH THIRD MORTGAGE COMPANY	27	2.59	\$2,781	\$103
FIRST PLACE BANK	26	2.49	\$2,279	\$88

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	266	8.03	\$29,459	\$111
BENEFICIAL HOMEOWNERS SERVICE	190	5.73	\$19,924	\$105
COUNTRYWIDE HOME LOANS	176	5.31	\$17,157	\$97
ARGENT MORTGAGE COMPANY LLC	159	4.80	\$17,155	\$108
HFC COMPANY LLC	125	3.77	\$14,504	\$116
NATIONAL CITY BANK OF INDIANA	74	2.23	\$7,576	\$102
THIRD FEDERAL SAVINGS AND LOAN	68	2.05	\$6,523	\$96
AIG FEDERAL SAVINGS BANK	66	1.99	\$6,251	\$95
AEGIS LENDING CORPORATION	65	1.96	\$6,688	\$103
JPMORGAN CHASE BANK	62	1.87	\$5,405	\$87

By Originations

COUNTRYWIDE HOME LOANS	74	7.16	\$7,113	\$96
ARGENT MORTGAGE COMPANY LLC	57	5.51	\$6,407	\$112
NATIONAL CITY BANK OF INDIANA	45	4.35	\$4,255	\$95
THIRD FEDERAL SAVINGS AND LOAN	42	4.06	\$3,723	\$89
AIG FEDERAL SAVINGS BANK	35	3.38	\$3,222	\$92
WASHINGTON MUTUAL BANK	25	2.42	\$2,271	\$91
CHARTER ONE BANK	25	2.42	\$1,909	\$76
AMERIQUEST MORTGAGE COMPANY	23	2.22	\$2,491	\$108
INTERVALE MORTGAGE	22	2.13	\$2,083	\$95
JPMORGAN CHASE BANK	21	2.03	\$1,756	\$84

FAIRVIEW PARK

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	113	0.64%	22.77%
Asian	280	1.59%	48.57%
Native American	18	0.10%	18.75%
White	16,864	95.97%	81.08%
Other	297	1.69%	52.91%
Hispanic*	264	1.50%	71.43%
Total	17,572	100%	73.23%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	619	\$66,455	75	12.12%
Non-Depository Institutions	182	\$21,965	58	31.87%
Total Single Family Lending	801	\$88,420	133	16.60%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	17	6	35.29%	6	35.29%	5	83.33%
Asian	14	1	7.14%	9	64.29%	1	11.11%
Native American	4	0	0.00%	1	25.00%	0	0.00%
White	1,086	192	17.68%	718	66.11%	108	15.04%
Other	4	0	0.00%	4	100.00%	0	0.00%
Not Reported	210	72	34.29%	63	30.00%	19	30.16%
Hispanic*	16	3	18.75%	10	62.50%	4	40.00%
Total	1,335	271	20.30%	801	60.00%	133	16.60%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	334	345	335	306	381
FHA/VA Home Purchase	55	33	38	27	25
Refinance	538	609	911	370	345
Home Improvement	79	46	37	45	50
Total Lending	1,006	1,033	1,321	748	801
Loans by Subprime Lenders	36	59	63	77	88

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	52	8.57	\$7,014	\$135
FIRST PLACE BANK	45	7.41	\$4,717	\$105
WELLS FARGO BANK, NA	34	5.60	\$3,745	\$110
COUNTRYWIDE HOME LOANS	23	3.79	\$2,817	\$122
NATIONAL CITY BANK OF INDIANA	21	3.46	\$2,277	\$108
FIFTH THIRD MORTGAGE COMPANY	20	3.29	\$2,587	\$129
CCO MORTGAGE CORP	20	3.29	\$2,017	\$101
OHIO SAVINGS BANK	16	2.64	\$2,119	\$132
REAL ESTATE MORTGAGE CORP	16	2.64	\$1,890	\$118
ARGENT MORTGAGE COMPANY LLC	15	2.47	\$1,908	\$127

By Originations

THIRD FEDERAL SAVINGS AND LOAN	48	11.82	\$6,585	\$137
FIRST PLACE BANK	40	9.85	\$4,127	\$103
WELLS FARGO BANK, NA	28	6.90	\$3,098	\$111
NATIONAL CITY BANK OF INDIANA	20	4.93	\$2,148	\$107
FIFTH THIRD MORTGAGE COMPANY	18	4.43	\$2,378	\$132
REAL ESTATE MORTGAGE CORP	15	3.69	\$1,761	\$117
CCO MORTGAGE CORP	15	3.69	\$1,521	\$101
JPMORGAN CHASE BANK	12	2.96	\$1,331	\$111
OHIO SAVINGS BANK	12	2.96	\$1,323	\$110
FIRST FEDERAL OF LAKEWOOD	11	2.71	\$1,428	\$130

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	54	6.54	\$6,124	\$113
COUNTRYWIDE HOME LOANS	44	5.33	\$5,951	\$135
AMERIQUEST MORTGAGE COMPANY	42	5.08	\$6,061	\$144
HFC COMPANY LLC	41	4.96	\$5,865	\$143
JPMORGAN CHASE BANK	25	3.03	\$2,864	\$115
BENEFICIAL HOMEOWNERS SERVICE	24	2.91	\$3,406	\$142
WASHINGTON MUTUAL BANK	23	2.78	\$3,280	\$143
WELLS FARGO BANK, NA	18	2.18	\$2,553	\$142
CHARTER ONE BANK	18	2.18	\$1,670	\$93
COUNTRYWIDE BANK, NA	17	2.06	\$2,285	\$134

By Originations

THIRD FEDERAL SAVINGS AND LOAN	47	13.62	\$5,254	\$112
COUNTRYWIDE HOME LOANS	19	5.51	\$2,473	\$130
JPMORGAN CHASE BANK	12	3.48	\$1,568	\$131
CHARTER ONE BANK	12	3.48	\$867	\$72
WASHINGTON MUTUAL BANK	11	3.19	\$1,538	\$140
FIRST FEDERAL OF LAKEWOOD	11	3.19	\$1,396	\$127
DOLLAR BANK, FSB	11	3.19	\$1,267	\$115
WELLS FARGO BANK, NA	10	2.90	\$1,277	\$128
ABN AMRO MORTGAGE GROUP, INC.	9	2.61	\$940	\$104
FIFTH THIRD MORTGAGE COMPANY	8	2.32	\$1,341	\$168

GARFIELD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,164	16.80%	67.15%
Asian	289	0.94%	85.20%
Native American	48	0.16%	55.77%
White	24,807	80.72%	85.58%
Other	426	1.39%	71.12%
Hispanic*	388	1.26%	83.93%
Total	30,734	100%	79.91%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	953	\$76,811	304	31.90%
Non-Depository Institutions	541	\$47,059	353	65.25%
Total Single Family Lending	1,494	\$123,870	657	43.98%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,066	403	37.80%	434	40.71%	250	57.60%
Asian	31	5	16.13%	21	67.74%	2	9.52%
Native American	12	4	33.33%	4	33.33%	0	0.00%
White	1,643	445	27.08%	871	53.01%	300	34.44%
Other	24	9	37.50%	10	41.67%	6	60.00%
Not Reported	650	257	39.54%	154	23.69%	99	64.29%
Hispanic*	44	20	45.45%	17	38.64%	6	35.29%
Total	3,426	1,123	32.78%	1,494	43.61%	657	43.98%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	323	334	390	533	624
FHA/VA Home Purchase	185	140	140	94	72
Refinance	860	837	1,149	725	692
Home Improvement	166	119	96	108	106
Total Lending	1,534	1,430	1,775	1,460	1,494
Loans by Subprime Lenders	219	261	307	443	447

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	94	6.09	\$8,825	\$94
COUNTRYWIDE HOME LOANS	91	5.89	\$8,166	\$90
NATIONAL CITY BANK OF INDIANA	89	5.76	\$8,273	\$93
THIRD FEDERAL SAVINGS AND LOAN	75	4.86	\$8,704	\$116
AEGIS FUNDING CORPORATION	56	3.63	\$4,025	\$72
LEHMAN BROTHERS BANK	45	2.91	\$3,528	\$78
MILA, INC.	44	2.85	\$3,122	\$71
WASHINGTON MUTUAL BANK	35	2.27	\$2,749	\$79
SOUTHSTAR FUNDING	35	2.27	\$1,882	\$54
FINANCE AMERICA	33	2.14	\$2,636	\$80

By Originations

NATIONAL CITY BANK OF INDIANA	61	8.76	\$5,649	\$93
THIRD FEDERAL SAVINGS AND LOAN	56	8.05	\$6,287	\$112
COUNTRYWIDE HOME LOANS	49	7.04	\$4,277	\$87
UNION NATIONAL MORTGAGE CO.	28	4.02	\$2,804	\$100
ARGENT MORTGAGE COMPANY LLC	27	3.88	\$2,603	\$96
INTERVALE MORTGAGE	24	3.45	\$1,497	\$62
SOUTHSTAR FUNDING	22	3.16	\$1,221	\$56
WELLS FARGO BANK, NA	21	3.02	\$2,222	\$106
AEGIS FUNDING CORPORATION	21	3.02	\$1,455	\$69
OWNIT MORTGAGE SOLUTIONS, INC	20	2.87	\$1,675	\$84

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	193	9.11	\$20,799	\$108
HFC COMPANY LLC	126	5.95	\$14,287	\$113
ARGENT MORTGAGE COMPANY LLC	122	5.76	\$11,930	\$98
COUNTRYWIDE HOME LOANS	83	3.92	\$8,195	\$99
THIRD FEDERAL SAVINGS AND LOAN	73	3.45	\$6,040	\$83
BENEFICIAL HOMEOWNERS SERVICE	66	3.11	\$7,351	\$111
WASHINGTON MUTUAL BANK	52	2.45	\$4,660	\$90
JPMORGAN CHASE BANK	51	2.41	\$4,326	\$85
AEGIS LENDING CORPORATION	49	2.31	\$4,863	\$99
NATIONAL CITY BANK OF INDIANA	46	2.17	\$4,380	\$95

By Originations

ARGENT MORTGAGE COMPANY LLC	49	7.08	\$4,709	\$96
THIRD FEDERAL SAVINGS AND LOAN	45	6.50	\$3,534	\$79
COUNTRYWIDE HOME LOANS	35	5.06	\$3,550	\$101
INTERVALE MORTGAGE	28	4.05	\$2,207	\$79
NATIONAL CITY BANK OF INDIANA	27	3.90	\$2,519	\$93
HFC COMPANY LLC	25	3.61	\$3,015	\$121
JPMORGAN CHASE BANK	21	3.03	\$1,825	\$87
AMERIQUEST MORTGAGE COMPANY	17	2.46	\$1,655	\$97
AIG FEDERAL SAVINGS BANK	16	2.31	\$1,677	\$105
NEW CENTURY MORTGAGE CORPORATION	15	2.17	\$1,407	\$94

GATES MILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	23	0.92%	100.00%
Asian	87	3.49%	93.67%
Native American	5	0.20%	100.00%
White	2,346	94.10%	95.34%
Other	32	1.28%	68.18%
Hispanic*	40	1.60%	84.09%
Total	2,493	100%	92.86%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	73	\$30,516	1	1.37%
Non-Depository Institutions	22	\$10,177	1	4.55%
Total Single Family Lending	95	\$40,693	2	2.11%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	9	6	66.67%	0	0.00%	0	NA
Asian	4	1	25.00%	2	50.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	129	11	8.53%	87	67.44%	2	2.30%
Other	3	0	0.00%	3	100.00%	0	0.00%
Not Reported	13	4	30.77%	3	23.08%	0	0.00%
Hispanic*	1	0	0.00%	0	0.00%	0	NA
Total	158	22	13.92%	95	60.13%	2	2.11%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	42	28	47	32	46
FHA/VA Home Purchase	0	0	0	0	0
Refinance	95	137	202	60	47
Home Improvement	6	3	4	7	2
Total Lending	143	168	253	99	95
Loans by Subprime Lenders	2	0	6	2	1

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	10	11.36	\$3,045	\$305
COUNTRYWIDE HOME LOANS	8	9.09	\$2,941	\$368
WASHINGTON MUTUAL BANK	6	6.82	\$4,618	\$770
KEYBANK NATIONAL ASSOCIATION	5	5.68	\$3,535	\$707
PARK VIEW FEDERAL SAVINGS BANK	4	4.55	\$2,238	\$560
REAL ESTATE MORTGAGE CORP	4	4.55	\$1,405	\$351
CITIMORTGAGE, INC	4	4.55	\$1,148	\$287
THIRD FEDERAL SAVINGS AND LOAN	4	4.55	\$1,139	\$285
LEHMAN BROTHERS BANK	3	3.41	\$1,825	\$608
GMAC MORTGAGE CORPORATION	3	3.41	\$791	\$264

By Originations

HOWARD HANNA MORTGAGE SERVICES	10	21.74	\$3,045	\$305
THIRD FEDERAL SAVINGS AND LOAN	4	8.70	\$1,139	\$285
PARK VIEW FEDERAL SAVINGS BANK	3	6.52	\$1,988	\$663
REAL ESTATE MORTGAGE CORP	3	6.52	\$1,265	\$422
WASHINGTON MUTUAL BANK	2	4.35	\$1,745	\$873
SUNTRUST MORTGAGE, INC	2	4.35	\$1,237	\$619
THE HOME SAVINGS AND LOAN COMPANY	2	4.35	\$418	\$209
COLORADO FEDERAL SAVINGS BANK	2	4.35	\$410	\$205
PHH MORTGAGE CORPORATION	2	4.35	\$375	\$188
KEYBANK NATIONAL ASSOCIATION	1	2.17	\$980	\$980

Top Ten Refinance Lenders

By Application

PARK VIEW FEDERAL SAVINGS BANK	8	8.70	\$2,864	\$358
THIRD FEDERAL SAVINGS AND LOAN	7	7.61	\$2,642	\$377
NATIONAL CITY BANK OF INDIANA	5	5.43	\$3,309	\$662
GEAUGA SAVINGS BANK	4	4.35	\$2,408	\$602
COUNTRYWIDE HOME LOANS	4	4.35	\$2,026	\$507
AAMES FUNDING CORPORATION	4	4.35	\$1,848	\$462
AMERIQUEST MORTGAGE COMPANY	4	4.35	\$1,800	\$450
NATIONAL CITY BANK	3	3.26	\$1,432	\$477
THE HOME SAVINGS AND LOAN COMPANY	3	3.26	\$1,279	\$426
CCO MORTGAGE CORP	3	3.26	\$1,056	\$352

By Originations

PARK VIEW FEDERAL SAVINGS BANK	6	12.77	\$2,080	\$347
THIRD FEDERAL SAVINGS AND LOAN	5	10.64	\$1,647	\$329
CCO MORTGAGE CORP	3	6.38	\$1,056	\$352
SKY BANK	2	4.26	\$2,485	\$1,243
NATIONAL CITY BANK OF INDIANA	2	4.26	\$1,647	\$824
JPMORGAN CHASE BANK	2	4.26	\$1,582	\$791
GREENPOINT MORTGAGE FUNDING	2	4.26	\$986	\$493
DOLLAR BANK, FSB	2	4.26	\$960	\$480
THE HUNTINGTON NATIONAL BANK	2	4.26	\$831	\$416
KEYBANK NATIONAL ASSOCIATION	2	4.26	\$598	\$299

GLENWILLOW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	19	4.23%	100.00%
Asian	0	0.00%	NA
Native American	0	0.00%	NA
White	425	94.65%	74.58%
Other	5	1.11%	0.00%
Hispanic*	3	0.67%	0.00%
Total	449	100%	75.61%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	20	\$4,837	4	20.00%
Non-Depository Institutions	21	\$4,466	14	66.67%
Total Single Family Lending	41	\$9,303	18	43.90%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	41	12	29.27%	22	53.66%	13	59.09%
Asian	4	0	0.00%	3	75.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	27	4	14.81%	16	59.26%	5	31.25%
Other	0	0	NA	0	NA	0	NA
Not Reported	10	3	30.00%	0	0.00%	0	NA
Hispanic*	4	3	75.00%	1	25.00%	0	0.00%
Total	82	19	23.17%	41	50.00%	18	43.90%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	6	8	19	28	26
FHA/VA Home Purchase	0	0	0	0	0
Refinance	5	13	19	15	13
Home Improvement	1	0	2	1	2
Total Lending	12	21	40	44	41
Loans by Subprime Lenders	2	1	12	10	12

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
AEGIS WHOLESALE CORPORATION	8	16.67	\$1,785	\$223
INDYMAC BANK, F.S.B.	6	12.50	\$1,335	\$223
THIRD FEDERAL SAVINGS AND LOAN	4	8.33	\$936	\$234
SOUTHSTAR FUNDING	4	8.33	\$875	\$219
FIRST PLACE BANK	3	6.25	\$490	\$163
PLATINUM CAPITAL GROUP	2	4.17	\$450	\$225
MERRILL LYNCH MORTGAGE LENDING	2	4.17	\$399	\$200
NOVASTAR MORTGAGE, INC.	2	4.17	\$399	\$200
SUNTRUST MORTGAGE, INC	2	4.17	\$212	\$106
FREEDOM MORTGAGE CORPORATION	2	4.17	\$212	\$106

By Originations

AEGIS WHOLESALE CORPORATION	8	30.77	\$1,785	\$223
THIRD FEDERAL SAVINGS AND LOAN	4	15.38	\$936	\$234
PLATINUM CAPITAL GROUP	2	7.69	\$450	\$225
NOVASTAR MORTGAGE, INC.	2	7.69	\$399	\$200
FREEDOM MORTGAGE CORPORATION	2	7.69	\$212	\$106
COUNTRYWIDE HOME LOANS	1	3.85	\$340	\$340
LONG BEACH MORTGAGE CO.	1	3.85	\$340	\$340
FIRST PLACE BANK	1	3.85	\$236	\$236
AIG FEDERAL SAVINGS BANK	1	3.85	\$175	\$175
NEW CENTURY MORTGAGE CORPORATION	1	3.85	\$152	\$152

Top Ten Refinance Lenders

By Application

WASHINGTON MUTUAL BANK	2	4.65	\$935	\$468
GMAC MORTGAGE CORPORATION	2	4.65	\$759	\$380
HOME123 CORPORATION	2	4.65	\$697	\$349
MARKET STREET MORTGAGE CORP	2	4.65	\$663	\$332
NEW CENTURY MORTGAGE CORPORATION	2	4.65	\$645	\$323
HFC COMPANY LLC	2	4.65	\$633	\$317
OPTEUM FINANCIAL SERVICES, LLC	2	4.65	\$586	\$293
FIRST HORIZON HOME LOAN CORP	2	4.65	\$517	\$259
THIRD FEDERAL SAVINGS AND LOAN	2	4.65	\$445	\$223
NOVASTAR MORTGAGE, INC.	2	4.65	\$414	\$207

By Originations

WASHINGTON MUTUAL BANK	2	15.38	\$935	\$468
NEW CENTURY MORTGAGE CORPORATION	2	15.38	\$645	\$323
THIRD FEDERAL SAVINGS AND LOAN	2	15.38	\$445	\$223
AIG FEDERAL SAVINGS BANK	1	7.69	\$367	\$367
GMAC BANK	1	7.69	\$360	\$360
MARKET STREET MORTGAGE CORP	1	7.69	\$343	\$343
OPTEUM FINANCIAL SERVICES, LLC	1	7.69	\$293	\$293
CHARTER ONE BANK	1	7.69	\$92	\$92
EQUIFIRST CORPORATION	1	7.69	\$55	\$55
SAXON MORTGAGE	1	7.69	\$55	\$55

HIGHLAND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	112	1.39%	93.40%
Asian	372	4.60%	99.16%
Native American	1	0.01%	100.00%
White	7,531	93.18%	97.66%
Other	66	0.82%	100.00%
Hispanic*	36	0.45%	100.00%
Total	8,082	100%	97.27%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	287	\$60,582	16	5.57%
Non-Depository Institutions	57	\$12,369	14	24.56%
Total Single Family Lending	344	\$72,951	30	8.72%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	25	7	28.00%	10	40.00%	5	50.00%
Asian	20	0	0.00%	16	80.00%	0	0.00%
Native American	10	5	50.00%	1	10.00%	1	100.00%
White	437	60	13.73%	301	68.88%	22	7.31%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	59	21	35.59%	13	22.03%	2	15.38%
Hispanic*	2	1	50.00%	0	0.00%	0	NA
Total	555	94	16.94%	344	61.98%	30	8.72%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	152	131	159	178	186
FHA/VA Home Purchase	5	2	4	1	4
Refinance	265	385	567	160	137
Home Improvement	6	6	7	16	18
Total Lending	428	524	737	355	345
Loans by Subprime Lenders	13	18	25	25	24

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	70	23.57	\$18,869	\$270
COUNTRYWIDE HOME LOANS	23	7.74	\$5,695	\$248
FIRST PLACE BANK	12	4.04	\$2,257	\$188
CCO MORTGAGE CORP	10	3.37	\$3,267	\$327
CITIMORTGAGE, INC	10	3.37	\$1,733	\$173
REAL ESTATE MORTGAGE CORP	9	3.03	\$1,838	\$204
WELLS FARGO BANK, NA	8	2.69	\$1,611	\$201
FLAGSTAR BANK	7	2.36	\$1,622	\$232
HOWARD HANNA MORTGAGE SERVICES	7	2.36	\$1,449	\$207
LEHMAN BROTHERS BANK	7	2.36	\$1,416	\$202

By Originations

THIRD FEDERAL SAVINGS AND LOAN	65	34.21	\$17,894	\$275
COUNTRYWIDE HOME LOANS	12	6.32	\$2,553	\$213
FIRST PLACE BANK	10	5.26	\$1,836	\$184
REAL ESTATE MORTGAGE CORP	8	4.21	\$1,614	\$202
CCO MORTGAGE CORP	7	3.68	\$2,898	\$414
HOWARD HANNA MORTGAGE SERVICES	7	3.68	\$1,449	\$207
WELLS FARGO BANK, NA	6	3.16	\$1,141	\$190
LEHMAN BROTHERS BANK	5	2.63	\$525	\$105
PARK VIEW FEDERAL SAVINGS BANK	4	2.11	\$1,163	\$291
ABN AMRO MORTGAGE GROUP, INC.	4	2.11	\$847	\$212

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	23	7.26	\$4,504	\$196
COUNTRYWIDE HOME LOANS	17	5.36	\$4,454	\$262
ARGENT MORTGAGE COMPANY LLC	16	5.05	\$3,773	\$236
AMERIQUEST MORTGAGE COMPANY	16	5.05	\$3,646	\$228
NATIONAL CITY BANK OF INDIANA	12	3.79	\$2,776	\$231
CITIMORTGAGE, INC	9	2.84	\$1,803	\$200
JPMORGAN CHASE BANK	9	2.84	\$1,425	\$158
WELLS FARGO BANK, NA	8	2.52	\$2,044	\$256
SKY BANK	8	2.52	\$1,386	\$173
NATIONAL CITY BANK	8	2.52	\$518	\$65

By Originations

THIRD FEDERAL SAVINGS AND LOAN	17	12.41	\$3,297	\$194
COUNTRYWIDE HOME LOANS	9	6.57	\$2,445	\$272
ARGENT MORTGAGE COMPANY LLC	5	3.65	\$1,375	\$275
UNION CAPITAL MORTGAGE CORPORATION	5	3.65	\$1,298	\$260
FIRST PLACE BANK	5	3.65	\$1,026	\$205
NATIONAL CITY BANK OF INDIANA	5	3.65	\$1,021	\$204
JPMORGAN CHASE BANK	5	3.65	\$740	\$148
CHARTER ONE BANK	5	3.65	\$721	\$144
NATIONAL CITY BANK	5	3.65	\$241	\$48
WELLS FARGO BANK, NA	4	2.92	\$1,261	\$315

HIGHLAND HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,053	65.08%	61.59%
Asian	15	0.93%	0.00%
Native American	1	0.06%	0.00%
White	493	30.47%	35.71%
Other	56	3.46%	57.14%
Hispanic*	32	1.98%	0.00%
Total	1,618	100%	53.68%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	12	\$827	6	50.00%
Non-Depository Institutions	2	\$125	2	100.00%
Total Single Family Lending	14	\$952	8	57.14%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	30	14	46.67%	8	26.67%	3	37.50%
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	5	2	40.00%	3	60.00%	2	66.67%
Other	0	0	NA	0	NA	0	NA
Not Reported	11	6	54.55%	3	27.27%	3	100.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	46	22	47.83%	14	30.43%	8	57.14%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	2	5	3	5	5
FHA/VA Home Purchase	1	1	1	1	0
Refinance	13	15	14	19	8
Home Improvement	1	1	3	1	1
Total Lending	17	22	21	26	14
Loans by Subprime Lenders	4	7	7	12	3

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	2	13.33	\$126	\$63
ARGENT MORTGAGE COMPANY LLC	2	13.33	\$125	\$63
CREVECOR MORTGAGE	1	6.67	\$130	\$130
BANK OF AMERICA, N.A.	1	6.67	\$113	\$113
DELTA FUNDING CORPORATION	1	6.67	\$84	\$84
ING BANK, FSB	1	6.67	\$75	\$75
UNION NATIONAL MORTGAGE CO.	1	6.67	\$71	\$71
PARK VIEW FEDERAL SAVINGS BANK	1	6.67	\$67	\$67
MORTGAGEIT, INC	1	6.67	\$64	\$64
ENCORE CREDIT CORP	1	6.67	\$60	\$60

By Originations

COUNTRYWIDE HOME LOANS	2	40.00	\$126	\$63
BANK OF AMERICA, N.A.	1	20.00	\$113	\$113
PARK VIEW FEDERAL SAVINGS BANK	1	20.00	\$67	\$67
SOUTHSTAR FUNDING	1	20.00	\$25	\$25

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	3	10.00	\$340	\$113
AIG FEDERAL SAVINGS BANK	3	10.00	\$304	\$101
AMERIQUEST MORTGAGE COMPANY	3	10.00	\$244	\$81
ARGENT MORTGAGE COMPANY LLC	2	6.67	\$222	\$111
ACCREDITED HOME LENDERS, INC	2	6.67	\$215	\$108
BENEFICIAL HOMEOWNERS SERVICE	2	6.67	\$189	\$95
JPMORGAN CHASE BANK	2	6.67	\$181	\$91
COUNTRYWIDE HOME LOANS	2	6.67	\$179	\$90
THIRD FEDERAL SAVINGS AND LOAN	1	3.33	\$132	\$132
EQUITY ONE, INC.	1	3.33	\$111	\$111

By Originations

COUNTRYWIDE HOME LOANS	2	25.00	\$179	\$90
EQUITY ONE, INC.	1	12.50	\$111	\$111
SOUTHSTAR FUNDING	1	12.50	\$100	\$100
WRIGHT-PATT CREDIT UNION INC	1	12.50	\$79	\$79
CHASE MANHATTAN BANK USA, NA	1	12.50	\$68	\$68
FIFTH THIRD MORTGAGE COMPANY	1	12.50	\$68	\$68
COUNTRYWIDE BANK, N. A.	1	12.50	\$13	\$13

HUNTING VALLEY

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1	0.14%	0.00%
Asian	5	0.68%	80.00%
Native American	0	0.00%	NA
White	728	99.05%	87.35%
Other	1	0.14%	0.00%
Hispanic*	4	0.54%	100.00%
Total	735	100%	85.56%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	26	\$22,007	0	0.00%
Non-Depository Institutions	1	\$1,548	0	0.00%
Total Single Family Lending	27	\$23,555	0	0.00%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	NA	0	NA	0	NA
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	32	0	0.00%	26	81.25%	0	0.00%
Other	1	0	0.00%	0	0.00%	0	NA
Not Reported	2	0	0.00%	1	50.00%	0	0.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	35	0	0.00%	27	77.14%	0	0.00%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	12	13	9	8	13
FHA/VA Home Purchase	0	0	0	0	0
Refinance	27	31	37	16	13
Home Improvement	4	0	0	0	1
Total Lending	43	44	46	24	27
Loans by Subprime Lenders	1	0	0	0	0

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
KEYBANK NATIONAL ASSOCIATION	4	21.05	\$1,420	\$355
COUNTRYWIDE HOME LOANS	2	10.53	\$1,849	\$925
FIRST PLACE BANK	2	10.53	\$1,100	\$550
NATIONAL CITY BANK OF INDIANA	2	10.53	\$707	\$354
FIRST FEDERAL OF LAKEWOOD	1	5.26	\$1,548	\$1,548
UNION CAPITAL MORTGAGE CORPORATION	1	5.26	\$1,548	\$1,548
GEAUGA SAVINGS BANK	1	5.26	\$1,000	\$1,000
WELLS FARGO BANK, NA	1	5.26	\$880	\$880
US BANK, N.A.	1	5.26	\$660	\$660
AMERICAN HOME MORTGAGE CORP.	1	5.26	\$660	\$660

By Originations

KEYBANK NATIONAL ASSOCIATION	4	30.77	\$1,420	\$355
FIRST PLACE BANK	2	15.38	\$1,100	\$550
NATIONAL CITY BANK OF INDIANA	2	15.38	\$707	\$354
FIRST FEDERAL OF LAKEWOOD	1	7.69	\$1,548	\$1,548
UNION CAPITAL MORTGAGE CORPORATION	1	7.69	\$1,548	\$1,548
WELLS FARGO BANK, NA	1	7.69	\$880	\$880
WORLD SAVINGS BANK	1	7.69	\$578	\$578
PARK VIEW FEDERAL SAVINGS BANK	1	7.69	\$360	\$360

Top Ten Refinance Lenders

By Application

NATIONAL CITY BANK OF INDIANA	3	13.64	\$2,879	\$960
THIRD FEDERAL SAVINGS AND LOAN	2	9.09	\$2,682	\$1,341
WELLS FARGO BANK, NA	2	9.09	\$2,500	\$1,250
FIFTH THIRD MORTGAGE COMPANY	2	9.09	\$1,735	\$868
PARK VIEW FEDERAL SAVINGS BANK	2	9.09	\$719	\$360
MERRILL LYNCH CREDIT CORP.	2	9.09	\$697	\$349
PHH MORTGAGE CORPORATION	2	9.09	\$697	\$349
CITIMORTGAGE, INC	1	4.55	\$5,000	\$5,000
THE HUNTINGTON NATIONAL BANK	1	4.55	\$4,000	\$4,000
E*TRADE BANK	1	4.55	\$1,500	\$1,500

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2	15.38	\$2,682	\$1,341
NATIONAL CITY BANK OF INDIANA	2	15.38	\$2,500	\$1,250
WELLS FARGO BANK, NA	2	15.38	\$2,500	\$1,250
MERRILL LYNCH CREDIT CORP.	2	15.38	\$697	\$349
THE HUNTINGTON NATIONAL BANK	1	7.69	\$4,000	\$4,000
FIFTH THIRD MORTGAGE COMPANY	1	7.69	\$735	\$735
CHEVY CHASE BANK, F.S.B.	1	7.69	\$505	\$505
PARK VIEW FEDERAL SAVINGS BANK	1	7.69	\$359	\$359
UNION FEDERAL BANK OF INDIANAPOLIS	1	7.69	\$336	\$336

INDEPENDENCE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	41	0.58%	83.33%
Asian	92	1.29%	95.24%
Native American	0	0.00%	NA
White	6,937	97.58%	95.14%
Other	39	0.55%	100.00%
Hispanic*	58	0.82%	100.00%
Total	7,109	100%	94.58%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	188	\$31,351	24	12.77%
Non-Depository Institutions	48	\$8,648	17	35.42%
Total Single Family Lending	236	\$39,999	41	17.37%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	5	1	20.00%	1	20.00%	1	100.00%
Asian	5	1	20.00%	3	60.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	331	52	15.71%	209	63.14%	34	16.27%
Other	0	0	NA	0	NA	0	NA
Not Reported	72	27	37.50%	23	31.94%	6	26.09%
Hispanic*	0	0	NA	0	NA	0	NA
Total	413	81	19.61%	236	57.14%	41	17.37%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	107	76	112	87	101
FHA/VA Home Purchase	2	3	5	1	0
Refinance	201	269	433	153	123
Home Improvement	20	17	6	17	12
Total Lending	330	365	556	258	236
Loans by Subprime Lenders	8	14	24	19	29

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	28	16.87	\$5,979	\$214
COUNTRYWIDE HOME LOANS	10	6.02	\$1,949	\$195
WELLS FARGO BANK, NA	9	5.42	\$2,180	\$242
AIG FEDERAL SAVINGS BANK	8	4.82	\$1,610	\$201
REAL ESTATE MORTGAGE CORP	6	3.61	\$1,194	\$199
AMERICAN HOME MORTGAGE CORP.	6	3.61	\$842	\$140
MILA, INC.	5	3.01	\$1,485	\$297
NATIONAL CITY BANK OF INDIANA	5	3.01	\$962	\$192
PARK VIEW FEDERAL SAVINGS BANK	5	3.01	\$898	\$180
HOWARD HANNA MORTGAGE SERVICES	5	3.01	\$801	\$160

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	21.78	\$3,992	\$181
WELLS FARGO BANK, NA	7	6.93	\$1,636	\$234
AIG FEDERAL SAVINGS BANK	6	5.94	\$1,110	\$185
AMERICAN HOME MORTGAGE CORP.	6	5.94	\$842	\$140
PARK VIEW FEDERAL SAVINGS BANK	5	4.95	\$898	\$180
FIRST PLACE BANK	5	4.95	\$532	\$106
REAL ESTATE MORTGAGE CORP	4	3.96	\$757	\$189
COUNTRYWIDE HOME LOANS	4	3.96	\$737	\$184
HOWARD HANNA MORTGAGE SERVICES	4	3.96	\$625	\$156
NATIONAL CITY BANK OF INDIANA	3	2.97	\$477	\$159

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	32	11.99	\$4,979	\$156
AMERIQUEST MORTGAGE COMPANY	27	10.11	\$4,702	\$174
COUNTRYWIDE HOME LOANS	16	5.99	\$3,013	\$188
KEYBANK NATIONAL ASSOCIATION	10	3.75	\$2,060	\$206
CHARTER ONE BANK	10	3.75	\$1,190	\$119
WASHINGTON MUTUAL BANK	9	3.37	\$3,624	\$403
DOLLAR BANK, FSB	9	3.37	\$916	\$102
JPMORGAN CHASE BANK	8	3.00	\$1,380	\$173
AIG FEDERAL SAVINGS BANK	5	1.87	\$1,236	\$247
BENEFICIAL HOMEOWNERS SERVICE	5	1.87	\$943	\$189

By Originations

THIRD FEDERAL SAVINGS AND LOAN	28	22.76	\$4,301	\$154
CHARTER ONE BANK	7	5.69	\$857	\$122
DOLLAR BANK, FSB	7	5.69	\$610	\$87
JPMORGAN CHASE BANK	4	3.25	\$837	\$209
COUNTRYWIDE HOME LOANS	4	3.25	\$536	\$134
WASHINGTON MUTUAL BANK	3	2.44	\$1,998	\$666
AMERICAN HOME MORTGAGE CORP.	3	2.44	\$615	\$205
AIG FEDERAL SAVINGS BANK	3	2.44	\$607	\$202
CCO MORTGAGE CORP	3	2.44	\$562	\$187
OHIO SAVINGS BANK	3	2.44	\$414	\$138

LAKEWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,116	1.97%	17.40%
Asian	815	1.44%	39.08%
Native American	139	0.25%	32.24%
White	52,723	93.07%	56.16%
Other	1,853	3.27%	35.08%
Hispanic*	1,269	2.24%	38.57%
Total	56,646	100%	45.19%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,590	\$176,428	224	14.09%
Non-Depository Institutions	531	\$63,878	242	45.57%
Total Single Family Lending	2,121	\$240,306	466	21.97%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	75	23	30.67%	32	42.67%	17	53.13%
Asian	36	8	22.22%	17	47.22%	6	35.29%
Native American	21	4	19.05%	8	38.10%	3	37.50%
White	3,105	673	21.67%	1,870	60.23%	374	20.00%
Other	23	3	13.04%	15	65.22%	0	0.00%
Not Reported	623	191	30.66%	179	28.73%	66	36.87%
Hispanic*	44	16	36.36%	20	45.45%	4	20.00%
Total	3,883	902	23.23%	2,121	54.62%	466	21.97%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	801	874	922	861	990
FHA/VA Home Purchase	154	101	111	74	71
Refinance	1,553	1,558	2,299	1,116	922
Home Improvement	187	128	107	137	139
Total Lending	2,695	2,661	3,439	2,188	2,122
Loans by Subprime Lenders	193	172	266	349	284

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	111	6.00	\$13,990	\$126
WELLS FARGO BANK, NA	93	5.03	\$11,232	\$121
NATIONAL CITY BANK OF INDIANA	87	4.71	\$10,794	\$124
FIRST PLACE BANK	85	4.60	\$8,881	\$104
THIRD FEDERAL SAVINGS AND LOAN	81	4.38	\$10,407	\$128
FIRST FEDERAL OF LAKEWOOD	62	3.35	\$6,739	\$109
HOWARD HANNA MORTGAGE SERVICES	56	3.03	\$6,234	\$111
LEHMAN BROTHERS BANK	56	3.03	\$5,124	\$92
JPMORGAN CHASE BANK	45	2.43	\$4,458	\$99
ARGENT MORTGAGE COMPANY LLC	41	2.22	\$4,883	\$119

By Originations

FIRST PLACE BANK	82	7.73	\$8,509	\$104
WELLS FARGO BANK, NA	73	6.88	\$9,066	\$124
NATIONAL CITY BANK OF INDIANA	69	6.50	\$8,632	\$125
THIRD FEDERAL SAVINGS AND LOAN	67	6.31	\$8,842	\$132
COUNTRYWIDE HOME LOANS	56	5.28	\$7,083	\$126
HOWARD HANNA MORTGAGE SERVICES	53	5.00	\$5,779	\$109
FIRST FEDERAL OF LAKEWOOD	52	4.90	\$5,814	\$112
CCO MORTGAGE CORP	34	3.20	\$3,928	\$116
FIFTH THIRD MORTGAGE COMPANY	30	2.83	\$3,670	\$122
JPMORGAN CHASE BANK	27	2.54	\$2,967	\$110

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	146	6.33	\$19,450	\$133
HFC COMPANY LLC	145	6.28	\$23,277	\$161
COUNTRYWIDE HOME LOANS	129	5.59	\$17,317	\$134
BENEFICIAL HOMEOWNERS SERVICE	82	3.55	\$10,137	\$124
ARGENT MORTGAGE COMPANY LLC	73	3.16	\$9,360	\$128
FIRST FEDERAL OF LAKEWOOD	62	2.69	\$7,111	\$115
CHARTER ONE BANK	59	2.56	\$5,141	\$87
ABN AMRO MORTGAGE GROUP, INC.	51	2.21	\$5,931	\$116
THIRD FEDERAL SAVINGS AND LOAN	51	2.21	\$5,854	\$115
JPMORGAN CHASE BANK	50	2.17	\$5,701	\$114

By Originations

COUNTRYWIDE HOME LOANS	56	6.07	\$7,242	\$129
FIRST FEDERAL OF LAKEWOOD	46	4.99	\$4,741	\$103
THIRD FEDERAL SAVINGS AND LOAN	40	4.34	\$4,768	\$119
CHARTER ONE BANK	35	3.80	\$2,304	\$66
NATIONAL CITY BANK OF INDIANA	32	3.47	\$4,496	\$141
ARGENT MORTGAGE COMPANY LLC	29	3.15	\$3,635	\$125
JPMORGAN CHASE BANK	27	2.93	\$2,792	\$103
NATIONAL CITY BANK	24	2.60	\$1,682	\$70
WELLS FARGO BANK, NA	23	2.49	\$3,060	\$133
WASHINGTON MUTUAL BANK	21	2.28	\$2,477	\$118

LINNDALE

Population Data

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

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	3	\$164	0	0.00%
Non-Depository Institutions	2	\$143	2	100.00%
Total Single Family Lending	5	\$307	2	40.00%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	NA	0	NA	0	NA
Asian	2	0	0.00%	0	0.00%	0	NA
Native American	0	0	NA	0	NA	0	NA
White	10	1	10.00%	3	30.00%	1	33.33%
Other	0	0	NA	0	NA	0	NA
Not Reported	4	1	25.00%	2	50.00%	1	50.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	16	2	12.50%	5	31.25%	2	40.00%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	0	0	1	0	1
FHA/VA Home Purchase	0	0	0	0	0
Refinance	2	0	4	3	4
Home Improvement	0	1	1	0	0
Total Lending	2	1	6	3	5
Loans by Subprime Lenders	0	0	2	0	2

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	2	50.00	\$166	\$83
ARGENT MORTGAGE COMPANY LLC	1	25.00	\$107	\$107
COUNTRYWIDE BANK, N. A.	1	25.00	\$76	\$76

By Originations

COUNTRYWIDE HOME LOANS	1	100.00	\$76	\$76
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Top Ten Refinance Lenders

By Application

ARGENT MORTGAGE COMPANY LLC	5	55.56	\$338	\$68
ENCORE CREDIT CORP	1	11.11	\$71	\$71
FLAGSTAR BANK	1	11.11	\$62	\$62
COUNTRYWIDE HOME LOANS	1	11.11	\$53	\$53
OHIO SAVINGS BANK	1	11.11	\$35	\$35

By Originations

ARGENT MORTGAGE COMPANY LLC	1	25.00	\$72	\$72
ENCORE CREDIT CORP	1	25.00	\$71	\$71
COUNTRYWIDE HOME LOANS	1	25.00	\$53	\$53
OHIO SAVINGS BANK	1	25.00	\$35	\$35

LYNDHURST

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	196	1.28%	68.28%
Asian	184	1.20%	93.30%
Native American	1	0.01%	0.00%
White	14,778	96.72%	91.69%
Other	120	0.79%	97.85%
Hispanic*	104	0.68%	93.30%
Total	15,279	100%	88.02%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	568	\$65,872	70	12.32%
Non-Depository Institutions	200	\$24,226	70	35.00%
Total Single Family Lending	768	\$90,098	140	18.23%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	77	29	37.66%	40	51.95%	11	27.50%
Asian	20	6	30.00%	11	55.00%	3	27.27%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	953	140	14.69%	649	68.10%	99	15.25%
Other	15	0	0.00%	8	53.33%	1	12.50%
Not Reported	184	59	32.07%	59	32.07%	26	44.07%
Hispanic*	5	0	0.00%	4	80.00%	0	0.00%
Total	1,251	235	18.78%	768	61.39%	140	18.23%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	296	293	311	337	395
FHA/VA Home Purchase	33	31	34	23	30
Refinance	496	616	882	327	298
Home Improvement	56	32	31	38	45
Total Lending	881	972	1,258	725	768
Loans by Subprime Lenders	38	47	72	81	82

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	62	9.67	\$7,880	\$127
THIRD FEDERAL SAVINGS AND LOAN	59	9.20	\$8,052	\$136
WELLS FARGO BANK, NA	31	4.84	\$4,302	\$139
HOWARD HANNA MORTGAGE SERVICES	29	4.52	\$3,379	\$117
NATIONAL CITY BANK OF INDIANA	28	4.37	\$3,839	\$137
OHIO SAVINGS BANK	25	3.90	\$2,934	\$117
CCO MORTGAGE CORP	19	2.96	\$2,242	\$118
FIRST PLACE BANK	19	2.96	\$1,789	\$94
FIFTH THIRD MORTGAGE COMPANY	13	2.03	\$1,606	\$124
WASHINGTON MUTUAL BANK	13	2.03	\$1,570	\$121

By Originations

THIRD FEDERAL SAVINGS AND LOAN	56	13.18	\$7,634	\$136
COUNTRYWIDE HOME LOANS	37	8.71	\$4,623	\$125
WELLS FARGO BANK, NA	26	6.12	\$3,616	\$139
HOWARD HANNA MORTGAGE SERVICES	26	6.12	\$2,829	\$109
NATIONAL CITY BANK OF INDIANA	21	4.94	\$2,697	\$128
OHIO SAVINGS BANK	21	4.94	\$2,597	\$124
FIRST PLACE BANK	18	4.24	\$1,669	\$93
CCO MORTGAGE CORP	14	3.29	\$1,718	\$123
FIFTH THIRD MORTGAGE COMPANY	11	2.59	\$1,382	\$126
UNION CAPITAL MORTGAGE CORPORATION	10	2.35	\$1,338	\$134

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	57	8.13	\$8,526	\$150
THIRD FEDERAL SAVINGS AND LOAN	38	5.42	\$4,577	\$120
COUNTRYWIDE HOME LOANS	37	5.28	\$4,898	\$132
NATIONAL CITY BANK OF INDIANA	27	3.85	\$3,526	\$131
JPMORGAN CHASE BANK	21	3.00	\$2,469	\$118
WELLS FARGO FIN'L OHIO 1, INC	18	2.57	\$2,819	\$157
KEYBANK NATIONAL ASSOCIATION	18	2.57	\$2,428	\$135
ARGENT MORTGAGE COMPANY LLC	17	2.43	\$2,544	\$150
HFC COMPANY LLC	16	2.28	\$2,829	\$177
WASHINGTON MUTUAL BANK	15	2.14	\$2,164	\$144

By Originations

THIRD FEDERAL SAVINGS AND LOAN	30	10.07	\$3,710	\$124
NATIONAL CITY BANK OF INDIANA	26	8.72	\$3,371	\$130
KEYBANK NATIONAL ASSOCIATION	10	3.36	\$1,900	\$190
AMERIQUEST MORTGAGE COMPANY	10	3.36	\$1,488	\$149
COUNTRYWIDE HOME LOANS	10	3.36	\$1,198	\$120
CHARTER ONE BANK	10	3.36	\$890	\$89
FIFTH THIRD MORTGAGE COMPANY	8	2.68	\$1,224	\$153
JPMORGAN CHASE BANK	8	2.68	\$1,144	\$143
WELLS FARGO BANK, NA	8	2.68	\$844	\$106
OHIO SAVINGS BANK	7	2.35	\$600	\$86

MAPLE HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	11,598	44.34%	82.93%
Asian	458	1.75%	80.90%
Native American	33	0.13%	87.50%
White	13,509	51.65%	89.57%
Other	558	2.13%	75.89%
Hispanic*	316	1.21%	80.51%
Total	26,156	100%	83.75%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	878	\$67,991	316	35.99%
Non-Depository Institutions	624	\$54,142	433	69.39%
Total Single Family Lending	1,502	\$122,133	749	49.87%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2,288	840	36.71%	895	39.12%	468	52.29%
Asian	38	17	44.74%	9	23.68%	2	22.22%
Native American	26	6	23.08%	1	3.85%	1	100.00%
White	885	279	31.53%	402	45.42%	150	37.31%
Other	39	11	28.21%	17	43.59%	8	47.06%
Not Reported	869	354	40.74%	178	20.48%	120	67.42%
Hispanic*	40	15	37.50%	19	47.50%	12	63.16%
Total	4,145	1,507	36.36%	1,502	36.24%	749	49.87%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	215	291	383	459	558
FHA/VA Home Purchase	223	164	111	93	60
Refinance	765	828	1,046	862	789
Home Improvement	129	94	90	97	96
Total Lending	1,332	1,377	1,630	1,511	1,503
Loans by Subprime Lenders	229	313	399	566	496

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	145	9.51	\$13,955	\$96
COUNTRYWIDE HOME LOANS	105	6.89	\$8,573	\$82
NATIONAL CITY BANK OF INDIANA	94	6.16	\$7,934	\$84
AEGIS FUNDING CORPORATION	65	4.26	\$4,258	\$66
LEHMAN BROTHERS BANK	44	2.89	\$3,121	\$71
THIRD FEDERAL SAVINGS AND LOAN	43	2.82	\$4,025	\$94
MILA, INC.	39	2.56	\$2,721	\$70
WASHINGTON MUTUAL BANK	36	2.36	\$2,619	\$73
OPTION ONE MORTGAGE CORP	35	2.30	\$2,422	\$69
OWNIT MORTGAGE SOLUTIONS, INC	32	2.10	\$2,456	\$77

By Originations

NATIONAL CITY BANK OF INDIANA	63	10.19	\$5,248	\$83
COUNTRYWIDE HOME LOANS	43	6.96	\$3,786	\$88
ARGENT MORTGAGE COMPANY LLC	42	6.80	\$4,237	\$101
THIRD FEDERAL SAVINGS AND LOAN	35	5.66	\$3,530	\$101
AEGIS FUNDING CORPORATION	31	5.02	\$1,714	\$55
OWNIT MORTGAGE SOLUTIONS, INC	23	3.72	\$1,840	\$80
OPTION ONE MORTGAGE CORP	18	2.91	\$1,251	\$70
INTERVALE MORTGAGE	15	2.43	\$907	\$60
UNION NATIONAL MORTGAGE CO.	14	2.27	\$1,377	\$98
WELLS FARGO BANK, NA	14	2.27	\$1,270	\$91

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	256	9.28	\$25,976	\$101
ARGENT MORTGAGE COMPANY LLC	199	7.22	\$19,267	\$97
HFC COMPANY LLC	118	4.28	\$12,324	\$104
COUNTRYWIDE HOME LOANS	116	4.21	\$10,619	\$92
BENEFICIAL HOMEOWNERS SERVICE	92	3.34	\$9,639	\$105
JPMORGAN CHASE BANK	78	2.83	\$6,752	\$87
THIRD FEDERAL SAVINGS AND LOAN	66	2.39	\$5,450	\$83
DELTA FUNDING CORPORATION	58	2.10	\$5,553	\$96
AEGIS LENDING CORPORATION	50	1.81	\$4,998	\$100
RESIDENTIAL FUNDING CORPORATION	46	1.67	\$3,900	\$85

By Originations

ARGENT MORTGAGE COMPANY LLC	76	9.63	\$7,359	\$97
COUNTRYWIDE HOME LOANS	45	5.70	\$3,798	\$84
THIRD FEDERAL SAVINGS AND LOAN	39	4.94	\$3,005	\$77
JPMORGAN CHASE BANK	29	3.68	\$2,577	\$89
INTERVALE MORTGAGE	28	3.55	\$2,481	\$89
NATIONAL CITY BANK OF INDIANA	24	3.04	\$2,248	\$94
AIG FEDERAL SAVINGS BANK	23	2.92	\$1,981	\$86
WASHINGTON MUTUAL BANK	22	2.79	\$1,726	\$78
WELLS FARGO BANK, NA	20	2.53	\$1,667	\$83
HFC COMPANY LLC	18	2.28	\$1,946	\$108

MAYFIELD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	45	1.31%	16.67%
Asian	123	3.58%	65.81%
Native American	1	0.03%	0.00%
White	3,244	94.44%	86.31%
Other	22	0.64%	50.00%
Hispanic*	27	0.79%	67.86%
Total	3,435	100%	81.75%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	90	\$17,664	7	7.78%
Non-Depository Institutions	18	\$3,350	3	16.67%
Total Single Family Lending	108	\$21,014	10	9.26%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2	0	0.00%	1	50.00%	0	0.00%
Asian	7	2	28.57%	4	57.14%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	131	13	9.92%	95	72.52%	8	8.42%
Other	0	0	NA	0	NA	0	NA
Not Reported	20	6	30.00%	8	40.00%	2	25.00%
Hispanic*	3	1	33.33%	1	33.33%	0	0.00%
Total	160	21	13.13%	108	67.50%	10	9.26%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	47	42	46	52	44
FHA/VA Home Purchase	2	1	1	0	0
Refinance	103	125	182	64	53
Home Improvement	7	6	4	3	11
Total Lending	159	174	233	119	108
Loans by Subprime Lenders	7	8	5	14	9

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	15	22.06	\$2,948	\$197
COUNTRYWIDE HOME LOANS	4	5.88	\$593	\$148
OHIO SAVINGS BANK	4	5.88	\$534	\$134
ABN AMRO MORTGAGE GROUP, INC.	3	4.41	\$1,063	\$354
NATIONAL CITY BANK OF INDIANA	3	4.41	\$731	\$244
HOWARD HANNA MORTGAGE SERVICES	3	4.41	\$677	\$226
FIRST PLACE BANK	2	2.94	\$446	\$223
GMAC BANK	2	2.94	\$437	\$219
GMAC MORTGAGE CORPORATION	2	2.94	\$436	\$218
PARK VIEW FEDERAL SAVINGS BANK	2	2.94	\$406	\$203

By Originations

THIRD FEDERAL SAVINGS AND LOAN	14	31.82	\$2,733	\$195
OHIO SAVINGS BANK	4	9.09	\$534	\$134
HOWARD HANNA MORTGAGE SERVICES	3	6.82	\$677	\$226
PARK VIEW FEDERAL SAVINGS BANK	2	4.55	\$406	\$203
COUNTRYWIDE HOME LOANS	2	4.55	\$322	\$161
FIFTH THIRD MORTGAGE COMPANY	2	4.55	\$287	\$144
EQUIFIRST CORPORATION	2	4.55	\$175	\$88
ABN AMRO MORTGAGE GROUP, INC.	1	2.27	\$567	\$567
REAL LIVING MORTGAGE, LLC	1	2.27	\$242	\$242
OWNIT MORTGAGE SOLUTIONS, INC	1	2.27	\$230	\$230

Top Ten Refinance Lenders

By Application

CCO MORTGAGE CORP	7	7.00	\$1,737	\$248
THIRD FEDERAL SAVINGS AND LOAN	7	7.00	\$1,402	\$200
COUNTRYWIDE HOME LOANS	5	5.00	\$1,226	\$245
JPMORGAN CHASE BANK	4	4.00	\$1,770	\$443
COUNTRYWIDE BANK, N. A.	4	4.00	\$1,173	\$293
AMERIQUEST MORTGAGE COMPANY	4	4.00	\$458	\$115
CHARTER ONE BANK	4	4.00	\$250	\$63
AIG FEDERAL SAVINGS BANK	3	3.00	\$584	\$195
NATIONAL CITY BANK OF INDIANA	3	3.00	\$368	\$123
NETBANK FSB	2	2.00	\$756	\$378

By Originations

THIRD FEDERAL SAVINGS AND LOAN	7	13.21	\$1,402	\$200
CCO MORTGAGE CORP	5	9.43	\$1,193	\$239
JPMORGAN CHASE BANK	3	5.66	\$1,628	\$543
AIG FEDERAL SAVINGS BANK	3	5.66	\$584	\$195
NATIONAL CITY BANK OF INDIANA	3	5.66	\$368	\$123
NETBANK FSB	2	3.77	\$756	\$378
FIRST HORIZON HOME LOAN CORP	2	3.77	\$596	\$298
WASHINGTON MUTUAL BANK	2	3.77	\$544	\$272
SKY BANK	2	3.77	\$426	\$213
COLUMBIA HOME LOANS, LLC	2	3.77	\$234	\$117

MAYFIELD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	577	2.98%	10.65%
Asian	783	4.04%	25.91%
Native American	5	0.03%	11.11%
White	17,806	91.85%	61.91%
Other	215	1.11%	31.29%
Hispanic*	201	1.04%	48.59%
Total	19,386	100%	50.79%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	546	\$61,008	68	12.45%
Non-Depository Institutions	152	\$19,346	44	28.95%
Total Single Family Lending	698	\$80,354	112	16.05%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	21	6	28.57%	11	52.38%	4	36.36%
Asian	27	2	7.41%	23	85.19%	1	4.35%
Native American	3	1	33.33%	1	33.33%	0	0.00%
White	959	174	18.14%	596	62.15%	88	14.77%
Other	13	2	15.38%	8	61.54%	0	0.00%
Not Reported	181	50	27.62%	59	32.60%	19	32.20%
Hispanic*	22	8	36.36%	8	36.36%	3	37.50%
Total	1,204	235	19.52%	698	57.97%	112	16.05%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	216	193	273	275	331
FHA/VA Home Purchase	24	32	14	16	17
Refinance	499	476	764	304	307
Home Improvement	51	20	37	37	44
Total Lending	790	721	1,088	632	699
Loans by Subprime Lenders	44	51	67	86	88

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

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	60	10.97	\$7,109	\$118
THIRD FEDERAL SAVINGS AND LOAN	51	9.32	\$6,552	\$128
COUNTRYWIDE HOME LOANS	44	8.04	\$5,014	\$114
HOWARD HANNA MORTGAGE SERVICES	21	3.84	\$2,325	\$111
OHIO SAVINGS BANK	19	3.47	\$1,963	\$103
NATIONAL CITY BANK OF INDIANA	17	3.11	\$1,900	\$112
FLAGSTAR BANK	14	2.56	\$2,412	\$172
WASHINGTON MUTUAL BANK	14	2.56	\$1,808	\$129
LEHMAN BROTHERS BANK	13	2.38	\$1,413	\$109
FIRST PLACE BANK	12	2.19	\$1,476	\$123

By Originations

WELLS FARGO BANK, NA	45	12.93	\$5,206	\$116
THIRD FEDERAL SAVINGS AND LOAN	43	12.36	\$5,554	\$129
COUNTRYWIDE HOME LOANS	28	8.05	\$2,941	\$105
HOWARD HANNA MORTGAGE SERVICES	20	5.75	\$2,221	\$111
OHIO SAVINGS BANK	14	4.02	\$1,425	\$102
NATIONAL CITY BANK OF INDIANA	12	3.45	\$1,400	\$117
PARK VIEW FEDERAL SAVINGS BANK	9	2.59	\$1,218	\$135
FIRST PLACE BANK	9	2.59	\$1,036	\$115
JPMORGAN CHASE BANK	9	2.59	\$915	\$102
AMERICAN MIDWEST MORTGAGE CORP	8	2.30	\$1,244	\$156

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	52	7.28	\$6,319	\$122
THIRD FEDERAL SAVINGS AND LOAN	38	5.32	\$4,264	\$112
COUNTRYWIDE HOME LOANS	25	3.50	\$2,816	\$113
WASHINGTON MUTUAL BANK	23	3.22	\$3,173	\$138
JPMORGAN CHASE BANK	23	3.22	\$2,731	\$119
CHARTER ONE BANK	23	3.22	\$1,846	\$80
ARGENT MORTGAGE COMPANY LLC	21	2.94	\$3,285	\$156
US BANK NORTH DAKOTA	17	2.38	\$1,955	\$115
NATIONAL CITY BANK OF INDIANA	15	2.10	\$2,090	\$139
WELLS FARGO FIN'L OHIO 1, INC	14	1.96	\$1,835	\$131

By Originations

THIRD FEDERAL SAVINGS AND LOAN	32	10.42	\$3,608	\$113
COUNTRYWIDE HOME LOANS	17	5.54	\$1,967	\$116
JPMORGAN CHASE BANK	16	5.21	\$1,714	\$107
OHIO SAVINGS BANK	12	3.91	\$1,286	\$107
WASHINGTON MUTUAL BANK	10	3.26	\$1,300	\$130
THE HUNTINGTON NATIONAL BANK	10	3.26	\$1,064	\$106
US BANK NORTH DAKOTA	10	3.26	\$897	\$90
CHARTER ONE BANK	10	3.26	\$716	\$72
NATIONAL CITY BANK OF INDIANA	9	2.93	\$1,210	\$134
WELLS FARGO BANK, NA	7	2.28	\$887	\$127

MIDDLEBURG HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	206	1.33%	24.38%
Asian	362	2.33%	46.80%
Native American	24	0.15%	30.00%
White	14,708	94.63%	80.45%
Other	242	1.56%	56.42%
Hispanic*	197	1.27%	72.60%
Total	15,542	100%	73.15%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	505	\$54,660	65	12.87%
Non-Depository Institutions	99	\$12,813	31	31.31%
Total Single Family Lending	604	\$67,473	96	15.89%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	17	4	23.53%	8	47.06%	1	12.50%
Asian	19	4	21.05%	9	47.37%	3	33.33%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	838	138	16.47%	540	64.44%	79	14.63%
Other	3	1	33.33%	1	33.33%	0	0.00%
Not Reported	145	41	28.28%	45	31.03%	13	28.89%
Hispanic*	15	6	40.00%	8	53.33%	2	25.00%
Total	1,024	189	18.46%	604	58.98%	96	15.89%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	303	308	310	283	304
FHA/VA Home Purchase	16	9	9	9	8
Refinance	414	471	713	296	250
Home Improvement	33	29	21	41	43
Total Lending	766	817	1,053	629	605
Loans by Subprime Lenders	25	48	50	65	58

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	83	17.74	\$10,246	\$123
COUNTRYWIDE HOME LOANS	23	4.91	\$2,686	\$117
NATIONAL CITY BANK OF INDIANA	21	4.49	\$2,383	\$113
FIFTH THIRD MORTGAGE COMPANY	16	3.42	\$2,076	\$130
WELLS FARGO BANK, NA	14	2.99	\$1,527	\$109
FIRST FEDERAL OF LAKEWOOD	12	2.56	\$1,920	\$160
CCO MORTGAGE CORP	11	2.35	\$1,444	\$131
OHIO SAVINGS BANK	11	2.35	\$1,278	\$116
FIRST PLACE BANK	11	2.35	\$1,172	\$107
ARGENT MORTGAGE COMPANY LLC	9	1.92	\$1,307	\$145

By Originations

THIRD FEDERAL SAVINGS AND LOAN	76	24.36	\$9,240	\$122
NATIONAL CITY BANK OF INDIANA	14	4.49	\$1,432	\$102
FIFTH THIRD MORTGAGE COMPANY	13	4.17	\$1,658	\$128
WELLS FARGO BANK, NA	11	3.53	\$1,105	\$100
FIRST FEDERAL OF LAKEWOOD	10	3.21	\$1,543	\$154
CCO MORTGAGE CORP	10	3.21	\$1,312	\$131
OHIO SAVINGS BANK	10	3.21	\$1,158	\$116
FIRST PLACE BANK	10	3.21	\$1,047	\$105
COUNTRYWIDE HOME LOANS	9	2.88	\$1,205	\$134
UNION NATIONAL MORTGAGE CO.	8	2.56	\$939	\$117

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	58	9.72	\$7,166	\$124
AMERIQUEST MORTGAGE COMPANY	38	6.37	\$5,359	\$141
NATIONAL CITY BANK	29	4.86	\$2,409	\$83
COUNTRYWIDE HOME LOANS	26	4.36	\$3,598	\$138
CHARTER ONE BANK	25	4.19	\$2,010	\$80
KEYBANK NATIONAL ASSOCIATION	19	3.18	\$2,206	\$116
BENEFICIAL HOMEOWNERS SERVICE	16	2.68	\$2,283	\$143
WELLS FARGO BANK, NA	16	2.68	\$2,193	\$137
ABN AMRO MORTGAGE GROUP, INC.	15	2.51	\$2,405	\$160
JPMORGAN CHASE BANK	15	2.51	\$1,468	\$98

By Originations

THIRD FEDERAL SAVINGS AND LOAN	39	15.60	\$4,516	\$116
CHARTER ONE BANK	14	5.60	\$1,213	\$87
NATIONAL CITY BANK	11	4.40	\$633	\$58
NATIONAL CITY BANK OF INDIANA	9	3.60	\$1,304	\$145
WELLS FARGO BANK, NA	9	3.60	\$1,285	\$143
KEYBANK NATIONAL ASSOCIATION	9	3.60	\$912	\$101
COUNTRYWIDE HOME LOANS	8	3.20	\$1,037	\$130
ABN AMRO MORTGAGE GROUP, INC.	7	2.80	\$1,168	\$167
CCO MORTGAGE CORP	7	2.80	\$763	\$109
WASHINGTON MUTUAL BANK	6	2.40	\$675	\$113

MORELAND HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	100	3.03%	93.94%
Asian	107	3.24%	100.00%
Native American	1	0.03%	0.00%
White	3,067	93.00%	95.77%
Other	23	0.70%	92.86%
Hispanic*	22	0.67%	100.00%
Total	3,298	100%	95.02%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	100	\$35,803	4	4.00%
Non-Depository Institutions	35	\$12,352	4	11.43%
Total Single Family Lending	135	\$48,155	8	5.93%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	20	4	20.00%	9	45.00%	3	33.33%
Asian	11	0	0.00%	9	81.82%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	182	26	14.29%	103	56.59%	3	2.91%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	53	15	28.30%	12	22.64%	2	16.67%
Hispanic*	0	0	NA	0	NA	0	NA
Total	268	45	16.79%	135	50.37%	8	5.93%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	73	58	62	75	58
FHA/VA Home Purchase	1	0	0	1	0
Refinance	156	220	294	88	66
Home Improvement	4	4	1	11	11
Total Lending	234	282	357	175	135
Loans by Subprime Lenders	4	9	11	11	6

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	9	10.00	\$3,448	\$383
COUNTRYWIDE HOME LOANS	9	10.00	\$3,427	\$381
THIRD FEDERAL SAVINGS AND LOAN	8	8.89	\$1,985	\$248
WELLS FARGO BANK, NA	7	7.78	\$3,440	\$491
OHIO SAVINGS BANK	7	7.78	\$1,820	\$260
CCO MORTGAGE CORP	4	4.44	\$1,438	\$360
CITIMORTGAGE, INC	3	3.33	\$1,141	\$380
PARK VIEW FEDERAL SAVINGS BANK	3	3.33	\$708	\$236
REAL ESTATE MORTGAGE CORP	3	3.33	\$689	\$230
FIRST PLACE BANK	3	3.33	\$599	\$200

By Originations

HOWARD HANNA MORTGAGE SERVICES	7	12.07	\$2,800	\$400
THIRD FEDERAL SAVINGS AND LOAN	7	12.07	\$1,505	\$215
WELLS FARGO BANK, NA	6	10.34	\$2,690	\$448
OHIO SAVINGS BANK	6	10.34	\$1,499	\$250
CCO MORTGAGE CORP	3	5.17	\$1,162	\$387
PARK VIEW FEDERAL SAVINGS BANK	3	5.17	\$708	\$236
REAL ESTATE MORTGAGE CORP	3	5.17	\$689	\$230
FIRST HORIZON HOME LOAN CORP	2	3.45	\$1,356	\$678
FIFTH THIRD MORTGAGE COMPANY	2	3.45	\$494	\$247
FIRST PLACE BANK	2	3.45	\$427	\$214

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	38	19.19	\$7,731	\$203
COUNTRYWIDE HOME LOANS	14	7.07	\$8,025	\$573
WASHINGTON MUTUAL BANK	6	3.03	\$3,104	\$517
WELLS FARGO BANK, NA	6	3.03	\$2,995	\$499
JPMORGAN CHASE BANK	6	3.03	\$1,459	\$243
KEYBANK NATIONAL ASSOCIATION	5	2.53	\$3,009	\$602
THIRD FEDERAL SAVINGS AND LOAN	5	2.53	\$2,168	\$434
SKY BANK	5	2.53	\$1,453	\$291
COUNTRYWIDE BANK, N. A.	4	2.02	\$3,160	\$790
BANK OF AMERICA, N.A.	4	2.02	\$1,852	\$463

By Originations

COUNTRYWIDE HOME LOANS	8	12.12	\$3,838	\$480
WELLS FARGO BANK, NA	5	7.58	\$2,439	\$488
JPMORGAN CHASE BANK	4	6.06	\$1,214	\$304
KEYBANK NATIONAL ASSOCIATION	3	4.55	\$1,929	\$643
SKY BANK	3	4.55	\$1,074	\$358
THIRD FEDERAL SAVINGS AND LOAN	3	4.55	\$822	\$274
FIRST FEDERAL OF LAKEWOOD	2	3.03	\$1,110	\$555
WASHINGTON MUTUAL BANK	2	3.03	\$1,044	\$522
WORLD SAVINGS BANK	2	3.03	\$781	\$391
CCO MORTGAGE CORP	2	3.03	\$543	\$272

NEWBURGH HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	75	3.14%	28.79%
Asian	3	0.13%	100.00%
Native American	5	0.21%	0.00%
White	2,257	94.47%	66.70%
Other	49	2.05%	58.33%
Hispanic*	59	2.47%	43.75%
Total	2,389	100%	63.21%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	65	\$4,443	14	21.54%
Non-Depository Institutions	37	\$2,668	27	72.97%
Total Single Family Lending	102	\$7,111	41	40.20%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	34	18	52.94%	9	26.47%	7	77.78%
Asian	1	0	0.00%	1	100.00%	1	100.00%
Native American	0	0	NA	0	NA	0	NA
White	161	50	31.06%	85	52.80%	29	34.12%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	15	37.50%	6	15.00%	4	66.67%
Hispanic*	7	1	14.29%	4	57.14%	1	25.00%
Total	237	83	35.02%	102	43.04%	41	40.20%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	21	11	34	35	45
FHA/VA Home Purchase	4	8	5	4	3
Refinance	56	64	71	61	45
Home Improvement	6	11	5	6	9
Total Lending	87	94	115	106	102
Loans by Subprime Lenders	8	16	17	32	29

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	13	14.13	\$1,052	\$81
COUNTRYWIDE HOME LOANS	6	6.52	\$325	\$54
NATIONAL CITY BANK OF INDIANA	3	3.26	\$252	\$84
UNION NATIONAL MORTGAGE CO.	3	3.26	\$246	\$82
LONG BEACH MORTGAGE CO.	3	3.26	\$240	\$80
OPTION ONE MORTGAGE CORP	3	3.26	\$209	\$70
FIRST PLACE BANK	3	3.26	\$197	\$66
AAMES FUNDING CORPORATION	3	3.26	\$162	\$54
CCO MORTGAGE CORP	3	3.26	\$100	\$33
REAL ESTATE MORTGAGE CORP	2	2.17	\$187	\$94

By Originations

ARGENT MORTGAGE COMPANY LLC	6	12.50	\$510	\$85
UNION NATIONAL MORTGAGE CO.	3	6.25	\$246	\$82
COUNTRYWIDE HOME LOANS	3	6.25	\$168	\$56
CCO MORTGAGE CORP	3	6.25	\$100	\$33
OPTION ONE MORTGAGE CORP	2	4.17	\$189	\$95
NATIONAL CITY BANK OF INDIANA	2	4.17	\$164	\$82
FIRST PLACE BANK	2	4.17	\$144	\$72
PEOPLE'S CHOICE FINANCIAL CORP	2	4.17	\$138	\$69
PINNACLE FINANCIAL	2	4.17	\$119	\$60
ACCREDITED HOME LENDERS, INC	2	4.17	\$104	\$52

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	12	8.89	\$959	\$80
ARGENT MORTGAGE COMPANY LLC	9	6.67	\$749	\$83
WASHINGTON MUTUAL BANK	9	6.67	\$705	\$78
WELLS FARGO FIN'L OHIO 1, INC	7	5.19	\$627	\$90
BENEFICIAL HOMEOWNERS SERVICE	7	5.19	\$499	\$71
AMERIQUEST MORTGAGE COMPANY	6	4.44	\$539	\$90
JPMORGAN CHASE BANK	6	4.44	\$505	\$84
HFC COMPANY LLC	4	2.96	\$319	\$80
COUNTRYWIDE BANK, N. A.	4	2.96	\$287	\$72
THIRD FEDERAL SAVINGS AND LOAN	4	2.96	\$279	\$70

By Originations

COUNTRYWIDE HOME LOANS	8	17.78	\$627	\$78
JPMORGAN CHASE BANK	3	6.67	\$266	\$89
WASHINGTON MUTUAL BANK	3	6.67	\$250	\$83
ARGENT MORTGAGE COMPANY LLC	3	6.67	\$242	\$81
BENEFICIAL HOMEOWNERS SERVICE	3	6.67	\$241	\$80
WELLS FARGO FIN'L OHIO 1, INC	2	4.44	\$167	\$84
CCO MORTGAGE CORP	2	4.44	\$163	\$82
THIRD FEDERAL SAVINGS AND LOAN	2	4.44	\$151	\$76
AEGIS FUNDING CORPORATION	2	4.44	\$100	\$50
WELLS FARGO BANK, NA	1	2.22	\$105	\$105

NORTH OLMSTED

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	346	1.01%	33.23%
Asian	940	2.76%	71.32%
Native American	43	0.13%	38.10%
White	32,055	93.97%	84.92%
Other	729	2.14%	64.33%
Hispanic*	575	1.69%	65.27%
Total	34,113	100%	79.70%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	985	\$102,564	141	14.31%
Non-Depository Institutions	343	\$41,500	122	35.57%
Total Single Family Lending	1,328	\$144,064	263	19.80%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	29	13	44.83%	8	27.59%	3	37.50%
Asian	63	12	19.05%	32	50.79%	12	37.50%
Native American	17	3	17.65%	6	35.29%	0	0.00%
White	2,066	439	21.25%	1,169	56.58%	220	18.82%
Other	15	2	13.33%	8	53.33%	1	12.50%
Not Reported	456	169	37.06%	105	23.03%	27	25.71%
Hispanic*	38	15	39.47%	13	34.21%	2	15.38%
Total	2,646	638	24.11%	1,328	50.19%	263	19.80%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	528	496	556	559	582
FHA/VA Home Purchase	69	49	67	44	50
Refinance	1,037	1,136	1,693	706	587
Home Improvement	87	70	65	66	109
Total Lending	1,721	1,751	2,381	1,375	1,328
Loans by Subprime Lenders	87	132	165	191	185

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	77	6.83	\$9,602	\$125
COUNTRYWIDE HOME LOANS	58	5.15	\$7,424	\$128
FIRST PLACE BANK	57	5.06	\$5,992	\$105
WELLS FARGO BANK, NA	51	4.53	\$5,479	\$107
HOWARD HANNA MORTGAGE SERVICES	37	3.28	\$5,159	\$139
NATIONAL CITY BANK OF INDIANA	35	3.11	\$3,955	\$113
JPMORGAN CHASE BANK	31	2.75	\$3,972	\$128
OHIO SAVINGS BANK	29	2.57	\$2,954	\$102
ARGENT MORTGAGE COMPANY LLC	28	2.48	\$3,393	\$121
REAL ESTATE MORTGAGE CORP	23	2.04	\$2,995	\$130

By Originations

THIRD FEDERAL SAVINGS AND LOAN	69	10.92	\$8,630	\$125
FIRST PLACE BANK	53	8.39	\$5,535	\$104
WELLS FARGO BANK, NA	42	6.65	\$4,669	\$111
HOWARD HANNA MORTGAGE SERVICES	35	5.54	\$4,869	\$139
COUNTRYWIDE HOME LOANS	26	4.11	\$3,324	\$128
NATIONAL CITY BANK OF INDIANA	26	4.11	\$2,786	\$107
OHIO SAVINGS BANK	21	3.32	\$1,935	\$92
JPMORGAN CHASE BANK	20	3.16	\$2,880	\$144
REAL ESTATE MORTGAGE CORP	20	3.16	\$2,607	\$130
FIFTH THIRD MORTGAGE COMPANY	16	2.53	\$1,914	\$120

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	142	8.34	\$20,969	\$148
THIRD FEDERAL SAVINGS AND LOAN	101	5.93	\$12,029	\$119
HFC COMPANY LLC	89	5.23	\$11,745	\$132
COUNTRYWIDE HOME LOANS	75	4.40	\$9,284	\$124
CHARTER ONE BANK	53	3.11	\$4,872	\$92
ABN AMRO MORTGAGE GROUP, INC.	47	2.76	\$6,317	\$134
JPMORGAN CHASE BANK	47	2.76	\$4,803	\$102
BENEFICIAL HOMEOWNERS SERVICE	42	2.47	\$6,637	\$158
AEGIS LENDING CORPORATION	37	2.17	\$4,763	\$129
CENTEX HOME EQUITY COMPANY LLC	36	2.11	\$4,797	\$133

By Originations

THIRD FEDERAL SAVINGS AND LOAN	73	12.44	\$8,536	\$117
COUNTRYWIDE HOME LOANS	29	4.94	\$3,482	\$120
JPMORGAN CHASE BANK	25	4.26	\$2,488	\$100
INTERVALE MORTGAGE	23	3.92	\$2,337	\$102
NATIONAL CITY BANK OF INDIANA	22	3.75	\$2,931	\$133
CHARTER ONE BANK	22	3.75	\$1,905	\$87
WELLS FARGO BANK, NA	19	3.24	\$2,455	\$129
ABN AMRO MORTGAGE GROUP, INC.	14	2.39	\$1,938	\$138
ARGENT MORTGAGE COMPANY LLC	13	2.21	\$2,008	\$154
AIG FEDERAL SAVINGS BANK	13	2.21	\$1,676	\$129

NORTH RANDALL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	650	71.74%	25.35%
Asian	9	0.99%	0.00%
Native American	3	0.33%	0.00%
White	191	21.08%	77.38%
Other	53	5.85%	6.25%
Hispanic*	66	7.28%	0.00%
Total	906	100%	28.17%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	13	\$934	5	38.46%
Non-Depository Institutions	7	\$768	4	57.14%
Total Single Family Lending	20	\$1,702	9	45.00%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	27	6	22.22%	15	55.56%	7	46.67%
Asian	0	0	NA	0	NA	0	NA
Native American	0	0	NA	0	NA	0	NA
White	12	5	41.67%	4	33.33%	1	25.00%
Other	0	0	NA	0	NA	0	NA
Not Reported	22	14	63.64%	1	4.55%	1	100.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	61	25	40.98%	20	32.79%	9	45.00%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	4	3	2	2	6
FHA/VA Home Purchase	3	1	0	1	0
Refinance	11	9	12	13	10
Home Improvement	1	2	1	2	4
Total Lending	19	15	15	18	20
Loans by Subprime Lenders	6	2	2	8	4

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	6	27.27	\$553	\$92
COUNTRYWIDE HOME LOANS	4	18.18	\$307	\$77
OPTION ONE MORTGAGE CORP	2	9.09	\$299	\$150
THE HUNTINGTON NATIONAL BANK	2	9.09	\$227	\$114
CENTEX HOME EQUITY COMPANY LLC	2	9.09	\$218	\$109
LONG BEACH MORTGAGE CO.	2	9.09	\$191	\$96
NEW CENTURY MORTGAGE CORPORATION	1	4.55	\$138	\$138
FINANCE AMERICA	1	4.55	\$118	\$118
NATIONAL CITY BANK OF INDIANA	1	4.55	\$68	\$68
LEHMAN BROTHERS BANK	1	4.55	\$68	\$68
<u>By Originations</u>				
COUNTRYWIDE HOME LOANS	3	50.00	\$225	\$75
NEW CENTURY MORTGAGE CORPORATION	1	16.67	\$138	\$138
LONG BEACH MORTGAGE CO.	1	16.67	\$71	\$71
NATIONAL CITY BANK OF INDIANA	1	16.67	\$68	\$68

Top Ten Refinance Lenders

<u>By Application</u>				
HFC COMPANY LLC	4	11.11	\$529	\$132
DELTA FUNDING CORPORATION	4	11.11	\$471	\$118
ARGENT MORTGAGE COMPANY LLC	4	11.11	\$403	\$101
BENEFICIAL HOMEOWNERS SERVICE	2	5.56	\$283	\$142
AMERIQUEST MORTGAGE COMPANY	2	5.56	\$267	\$134
WELLS FARGO FIN'L OHIO 1, INC	2	5.56	\$255	\$128
KEYBANK NATIONAL ASSOCIATION	2	5.56	\$95	\$48
HOME123 CORPORATION	1	2.78	\$185	\$185
COUNTRYWIDE HOME LOANS	1	2.78	\$176	\$176
H&R BLOCK MORTGAGE CORPORATION	1	2.78	\$176	\$176
<u>By Originations</u>				
H&R BLOCK MORTGAGE CORPORATION	1	10.00	\$176	\$176
HFC COMPANY LLC	1	10.00	\$136	\$136
ARGENT MORTGAGE COMPANY LLC	1	10.00	\$135	\$135
REAL ESTATE MORTGAGE CORP	1	10.00	\$96	\$96
OPTION ONE MORTGAGE CORP	1	10.00	\$92	\$92
CCO MORTGAGE CORP	1	10.00	\$91	\$91
OHIO SAVINGS BANK	1	10.00	\$90	\$90
JAMES B. NUTTER & CO.	1	10.00	\$60	\$60
KEYBANK NATIONAL ASSOCIATION	1	10.00	\$40	\$40
GB HOME EQUITY, LLC	1	10.00	\$14	\$14

NORTH ROYALTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	203	0.71%	16.86%
Asian	576	2.01%	75.23%
Native American	33	0.12%	40.00%
White	27,553	96.18%	82.74%
Other	283	0.99%	72.32%
Hispanic*	273	0.95%	63.16%
Total	28,648	100%	74.93%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	855	\$118,493	111	12.98%
Non-Depository Institutions	252	\$41,584	73	28.97%
Total Single Family Lending	1,107	\$160,077	184	16.62%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	13	8	61.54%	3	23.08%	1	33.33%
Asian	45	7	15.56%	28	62.22%	6	21.43%
Native American	4	0	0.00%	1	25.00%	0	0.00%
White	1,519	302	19.88%	957	63.00%	139	14.52%
Other	19	4	21.05%	12	63.16%	2	16.67%
Not Reported	325	81	24.92%	106	32.62%	36	33.96%
Hispanic*	22	6	27.27%	11	50.00%	1	9.09%
Total	1,925	402	20.88%	1,107	57.51%	184	16.62%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	495	508	536	447	497
FHA/VA Home Purchase	55	24	27	19	17
Refinance	852	976	1,639	641	520
Home Improvement	55	25	20	48	73
Total Lending	1,457	1,533	2,222	1,155	1,107
Loans by Subprime Lenders	51	79	106	118	112

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	126	14.57	\$20,302	\$161
COUNTRYWIDE HOME LOANS	74	8.55	\$14,197	\$192
WELLS FARGO BANK, NA	39	4.51	\$6,144	\$158
NVR MORTGAGE FINANCE INC.	35	4.05	\$8,105	\$232
NATIONAL CITY BANK OF INDIANA	28	3.24	\$3,936	\$141
HOWARD HANNA MORTGAGE SERVICES	24	2.77	\$3,700	\$154
FIFTH THIRD MORTGAGE COMPANY	23	2.66	\$4,870	\$212
OHIO SAVINGS BANK	20	2.31	\$3,074	\$154
ABN AMRO MORTGAGE GROUP, INC.	17	1.97	\$2,254	\$133
WASHINGTON MUTUAL BANK	15	1.73	\$2,522	\$168

By Originations

THIRD FEDERAL SAVINGS AND LOAN	109	21.21	\$17,036	\$156
WELLS FARGO BANK, NA	33	6.42	\$5,325	\$161
NVR MORTGAGE FINANCE INC.	31	6.03	\$7,248	\$234
COUNTRYWIDE HOME LOANS	25	4.86	\$4,053	\$162
HOWARD HANNA MORTGAGE SERVICES	21	4.09	\$3,305	\$157
NATIONAL CITY BANK OF INDIANA	18	3.50	\$2,618	\$145
FIFTH THIRD MORTGAGE COMPANY	17	3.31	\$2,941	\$173
FIRST PLACE BANK	15	2.92	\$2,499	\$167
OHIO SAVINGS BANK	15	2.92	\$2,074	\$138
REAL ESTATE MORTGAGE CORP	11	2.14	\$1,650	\$150

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	110	8.86	\$15,943	\$145
AMERIQUEST MORTGAGE COMPANY	67	5.39	\$11,899	\$178
COUNTRYWIDE HOME LOANS	65	5.23	\$10,372	\$160
CHARTER ONE BANK	45	3.62	\$4,221	\$94
WASHINGTON MUTUAL BANK	34	2.74	\$5,509	\$162
HFC COMPANY LLC	31	2.50	\$5,567	\$180
JPMORGAN CHASE BANK	29	2.33	\$3,655	\$126
AIG FEDERAL SAVINGS BANK	28	2.25	\$4,589	\$164
NATIONAL CITY BANK OF INDIANA	28	2.25	\$4,168	\$149
KEYBANK NATIONAL ASSOCIATION	28	2.25	\$2,988	\$107

By Originations

THIRD FEDERAL SAVINGS AND LOAN	89	17.12	\$12,545	\$141
CHARTER ONE BANK	27	5.19	\$2,346	\$87
COUNTRYWIDE HOME LOANS	26	5.00	\$4,394	\$169
NATIONAL CITY BANK OF INDIANA	22	4.23	\$3,541	\$161
WELLS FARGO BANK, NA	18	3.46	\$2,968	\$165
FIFTH THIRD MORTGAGE COMPANY	16	3.08	\$3,007	\$188
JPMORGAN CHASE BANK	14	2.69	\$1,637	\$117
COUNTRYWIDE BANK, N. A.	13	2.50	\$2,285	\$176
DOLLAR BANK, FSB	13	2.50	\$1,691	\$130
AIG FEDERAL SAVINGS BANK	12	2.31	\$1,823	\$152

OAKWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,062	56.23%	80.73%
Asian	14	0.38%	43.75%
Native American	7	0.19%	57.14%
White	1,491	40.66%	77.23%
Other	93	2.54%	67.47%
Hispanic*	51	1.39%	46.15%
Total	3,667	100%	72.39%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	102	\$11,779	27	26.47%
Non-Depository Institutions	79	\$10,228	55	69.62%
Total Single Family Lending	181	\$22,007	82	45.30%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	272	90	33.09%	103	37.87%	52	50.49%
Asian	7	5	71.43%	2	28.57%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	92	27	29.35%	44	47.83%	11	25.00%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	123	43	34.96%	31	25.20%	19	61.29%
Hispanic*	6	2	33.33%	1	16.67%	0	0.00%
Total	496	166	33.47%	181	36.49%	82	45.30%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	23	30	33	66	56
FHA/VA Home Purchase	13	10	8	2	5
Refinance	105	115	128	91	110
Home Improvement	12	7	5	10	13
Total Lending	153	162	174	169	184
Loans by Subprime Lenders	33	44	36	50	66

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	19	11.05	\$2,675	\$141
COUNTRYWIDE HOME LOANS	13	7.56	\$1,482	\$114
NATIONAL CITY BANK OF INDIANA	11	6.40	\$1,412	\$128
OPTION ONE MORTGAGE CORP	10	5.81	\$1,359	\$136
THIRD FEDERAL SAVINGS AND LOAN	7	4.07	\$1,416	\$202
SOUTHSTAR FUNDING	6	3.49	\$690	\$115
NVR MORTGAGE FINANCE INC.	5	2.91	\$675	\$135
LEHMAN BROTHERS BANK	5	2.91	\$614	\$123
WELLS FARGO BANK, NA	4	2.33	\$858	\$215
FIRST GREENSBORO HOME EQUITY	4	2.33	\$348	\$87

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	8.20	\$928	\$186
OPTION ONE MORTGAGE CORP	5	8.20	\$827	\$165
ARGENT MORTGAGE COMPANY LLC	4	6.56	\$599	\$150
FIRST GREENSBORO HOME EQUITY	4	6.56	\$348	\$87
NATIONAL CITY BANK OF INDIANA	3	4.92	\$532	\$177
COUNTRYWIDE HOME LOANS	3	4.92	\$525	\$175
REAL ESTATE MORTGAGE CORP	3	4.92	\$311	\$104
AAMES FUNDING CORPORATION	2	3.28	\$295	\$148
LEHMAN BROTHERS BANK	2	3.28	\$239	\$120
SOUTHSTAR FUNDING	2	3.28	\$228	\$114

Top Ten Refinance Lenders

By Application

ARGENT MORTGAGE COMPANY LLC	25	7.37	\$3,427	\$137
AMERIQUEST MORTGAGE COMPANY	23	6.78	\$3,090	\$134
DELTA FUNDING CORPORATION	16	4.72	\$2,082	\$130
HFC COMPANY LLC	14	4.13	\$1,892	\$135
THIRD FEDERAL SAVINGS AND LOAN	14	4.13	\$1,758	\$126
COUNTRYWIDE HOME LOANS	13	3.83	\$1,456	\$112
NATIONAL CITY BANK OF INDIANA	10	2.95	\$1,659	\$166
PEOPLE'S CHOICE FINANCIAL CORP	10	2.95	\$1,346	\$135
BENEFICIAL HOMEOWNERS SERVICE	9	2.65	\$1,354	\$150
JPMORGAN CHASE BANK	8	2.36	\$961	\$120

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	8.18	\$960	\$107
ARGENT MORTGAGE COMPANY LLC	8	7.27	\$976	\$122
COUNTRYWIDE HOME LOANS	6	5.45	\$643	\$107
NATIONAL CITY BANK OF INDIANA	4	3.64	\$724	\$181
ACCREDITED HOME LENDERS, INC	4	3.64	\$662	\$166
JPMORGAN CHASE BANK	4	3.64	\$656	\$164
PEOPLE'S CHOICE FINANCIAL CORP	4	3.64	\$556	\$139
FLAGSTAR BANK	3	2.73	\$401	\$134
INTERVALE MORTGAGE	3	2.73	\$254	\$85
THE HUNTINGTON NATIONAL BANK	2	1.82	\$480	\$240

OLMSTED TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	119	1.13%	58.68%
Asian	136	1.29%	55.00%
Native American	3	0.03%	0.00%
White	10,164	96.11%	85.71%
Other	153	1.45%	77.78%
Hispanic*	164	1.55%	55.00%
Total	10,575	100%	80.43%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	500	\$67,416	61	12.20%
Non-Depository Institutions	237	\$34,629	45	18.99%
Total Single Family Lending	737	\$102,045	106	14.38%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	18	1	5.56%	12	66.67%	4	33.33%
Asian	26	1	3.85%	19	73.08%	3	15.79%
Native American	4	1	25.00%	1	25.00%	1	100.00%
White	968	154	15.91%	649	67.05%	86	13.25%
Other	13	3	23.08%	7	53.85%	1	14.29%
Not Reported	178	55	30.90%	49	27.53%	11	22.45%
Hispanic*	13	0	0.00%	8	61.54%	1	12.50%
Total	1,207	215	17.81%	737	61.06%	106	14.38%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	250	262	381	313	440
FHA/VA Home Purchase	15	6	24	19	6
Refinance	337	445	621	277	270
Home Improvement	24	19	19	16	31
Total Lending	626	732	1,045	625	747
Loans by Subprime Lenders	46	56	56	79	78

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
PULTE MORTGAGE LLC	109	15.84	\$14,547	\$133
FIFTH THIRD MORTGAGE COMPANY	68	9.88	\$5,318	\$78
FIRST PLACE BANK	43	6.25	\$6,916	\$161
WELLS FARGO BANK, NA	43	6.25	\$4,459	\$104
THIRD FEDERAL SAVINGS AND LOAN	39	5.67	\$6,572	\$169
COUNTRYWIDE HOME LOANS	29	4.22	\$4,599	\$159
CITIMORTGAGE, INC	17	2.47	\$2,983	\$175
FIFTH THIRD BANK (OHIO)	15	2.18	\$710	\$47
ARGENT MORTGAGE COMPANY LLC	14	2.03	\$1,455	\$104
HOWARD HANNA MORTGAGE SERVICES	13	1.89	\$2,060	\$158

By Originations

PULTE MORTGAGE LLC	101	22.65	\$13,810	\$137
FIFTH THIRD MORTGAGE COMPANY	59	13.23	\$4,681	\$79
FIRST PLACE BANK	38	8.52	\$6,316	\$166
THIRD FEDERAL SAVINGS AND LOAN	36	8.07	\$5,993	\$166
WELLS FARGO BANK, NA	33	7.40	\$3,567	\$108
HOWARD HANNA MORTGAGE SERVICES	11	2.47	\$1,685	\$153
SOUTHSTAR FUNDING	10	2.24	\$1,165	\$117
CCO MORTGAGE CORP	10	2.24	\$1,064	\$106
OHIO SAVINGS BANK	7	1.57	\$724	\$103
FIFTH THIRD BANK (OHIO)	7	1.57	\$272	\$39

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	45	6.80	\$8,499	\$189
THIRD FEDERAL SAVINGS AND LOAN	37	5.59	\$5,703	\$154
COUNTRYWIDE HOME LOANS	32	4.83	\$5,491	\$172
BENEFICIAL HOMEOWNERS SERVICE	24	3.63	\$4,137	\$172
WELLS FARGO FIN'L OHIO 1, INC	21	3.17	\$4,189	\$199
NATIONAL CITY BANK	17	2.57	\$1,547	\$91
WASHINGTON MUTUAL BANK	15	2.27	\$2,671	\$178
NATIONAL CITY BANK OF INDIANA	15	2.27	\$2,554	\$170
HFC COMPANY LLC	15	2.27	\$2,547	\$170
KEYBANK NATIONAL ASSOCIATION	15	2.27	\$1,759	\$117

By Originations

THIRD FEDERAL SAVINGS AND LOAN	32	11.85	\$4,983	\$156
ABN AMRO MORTGAGE GROUP, INC.	10	3.70	\$1,391	\$139
DOLLAR BANK, FSB	9	3.33	\$1,006	\$112
COUNTRYWIDE HOME LOANS	8	2.96	\$1,334	\$167
NATIONAL CITY BANK OF INDIANA	8	2.96	\$1,173	\$147
FIFTH THIRD MORTGAGE COMPANY	7	2.59	\$1,361	\$194
FLAGSTAR BANK	7	2.59	\$1,241	\$177
KEYBANK NATIONAL ASSOCIATION	7	2.59	\$949	\$136
GREENPOINT MORTGAGE FUNDING	6	2.22	\$1,314	\$219
WELLS FARGO FIN'L OHIO 1, INC	6	2.22	\$1,201	\$200

OLMSTED FALLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	104	1.31%	72.04%
Asian	63	0.79%	70.21%
Native American	3	0.04%	100.00%
White	7,700	96.71%	86.50%
Other	92	1.16%	88.71%
Hispanic*	120	1.51%	75.24%
Total	7,962	100%	83.34%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	359	\$39,833	50	13.93%
Non-Depository Institutions	121	\$14,093	49	40.50%
Total Single Family Lending	480	\$53,926	99	20.63%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	16	7	43.75%	8	50.00%	3	37.50%
Asian	4	1	25.00%	3	75.00%	0	0.00%
Native American	2	1	50.00%	0	0.00%	0	NA
White	695	157	22.59%	420	60.43%	79	18.81%
Other	11	4	36.36%	4	36.36%	2	50.00%
Not Reported	132	34	25.76%	45	34.09%	15	33.33%
Hispanic*	10	0	0.00%	9	90.00%	0	0.00%
Total	860	204	23.72%	480	55.81%	99	20.63%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	169	186	240	206	227
FHA/VA Home Purchase	29	20	21	19	18
Refinance	322	322	501	211	209
Home Improvement	14	6	10	22	26
Total Lending	534	534	772	458	480
Loans by Subprime Lenders	24	29	47	50	73

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	25	6.38	\$3,304	\$132
WELLS FARGO BANK, NA	20	5.10	\$2,176	\$109
COUNTRYWIDE HOME LOANS	18	4.59	\$1,836	\$102
FIRST PLACE BANK	16	4.08	\$1,457	\$91
FIFTH THIRD MORTGAGE COMPANY	12	3.06	\$1,438	\$120
HOWARD HANNA MORTGAGE SERVICES	12	3.06	\$1,435	\$120
PULTE MORTGAGE LLC	12	3.06	\$1,121	\$93
WASHINGTON MUTUAL BANK	11	2.81	\$1,495	\$136
CCO MORTGAGE CORP	10	2.55	\$1,933	\$193
ABN AMRO MORTGAGE GROUP, INC.	10	2.55	\$1,314	\$131

By Originations

THIRD FEDERAL SAVINGS AND LOAN	23	9.39	\$3,011	\$131
WELLS FARGO BANK, NA	19	7.76	\$2,093	\$110
FIRST PLACE BANK	13	5.31	\$1,148	\$88
COUNTRYWIDE HOME LOANS	12	4.90	\$1,228	\$102
HOWARD HANNA MORTGAGE SERVICES	11	4.49	\$1,405	\$128
FIFTH THIRD MORTGAGE COMPANY	11	4.49	\$1,329	\$121
OHIO SAVINGS BANK	10	4.08	\$778	\$78
ABN AMRO MORTGAGE GROUP, INC.	8	3.27	\$971	\$121
CCO MORTGAGE CORP	7	2.86	\$1,394	\$199
OWNIT MORTGAGE SOLUTIONS, INC	7	2.86	\$773	\$110

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	38	6.86	\$5,365	\$141
HFC COMPANY LLC	31	5.60	\$3,736	\$121
THIRD FEDERAL SAVINGS AND LOAN	28	5.05	\$3,597	\$128
JPMORGAN CHASE BANK	28	5.05	\$3,532	\$126
COUNTRYWIDE HOME LOANS	24	4.33	\$3,114	\$130
AIG FEDERAL SAVINGS BANK	16	2.89	\$2,000	\$125
DOLLAR BANK, FSB	14	2.53	\$1,352	\$97
WASHINGTON MUTUAL BANK	13	2.35	\$1,581	\$122
CHARTER ONE BANK	13	2.35	\$1,126	\$87
NATIONAL CITY BANK	13	2.35	\$1,048	\$81

By Originations

THIRD FEDERAL SAVINGS AND LOAN	21	10.05	\$2,671	\$127
COUNTRYWIDE HOME LOANS	14	6.70	\$1,678	\$120
JPMORGAN CHASE BANK	11	5.26	\$1,420	\$129
DOLLAR BANK, FSB	10	4.78	\$902	\$90
CHARTER ONE BANK	8	3.83	\$559	\$70
AIG FEDERAL SAVINGS BANK	7	3.35	\$932	\$133
ABN AMRO MORTGAGE GROUP, INC.	5	2.39	\$688	\$138
KEYBANK NATIONAL ASSOCIATION	5	2.39	\$678	\$136
WELLS FARGO BANK, NA	5	2.39	\$668	\$134
INTERVALE MORTGAGE	5	2.39	\$395	\$79

ORANGE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	409	12.64%	93.90%
Asian	139	4.30%	87.07%
Native American	2	0.06%	100.00%
White	2,636	81.46%	96.82%
Other	50	1.55%	100.00%
Hispanic*	23	0.71%	80.00%
Total	3,236	100%	95.73%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	117	\$28,889	10	8.55%
Non-Depository Institutions	39	\$8,555	14	35.90%
Total Single Family Lending	156	\$37,444	24	15.38%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	59	21	35.59%	26	44.07%	13	50.00%
Asian	12	2	16.67%	6	50.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	171	24	14.04%	112	65.50%	8	7.14%
Other	0	0	NA	0	NA	0	NA
Not Reported	43	13	30.23%	12	27.91%	3	25.00%
Hispanic*	4	2	50.00%	2	50.00%	0	0.00%
Total	285	60	21.05%	156	54.74%	24	15.38%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	76	63	68	61	74
FHA/VA Home Purchase	2	1	0	0	1
Refinance	134	201	264	74	77
Home Improvement	6	6	7	6	4
Total Lending	218	271	339	141	156
Loans by Subprime Lenders	10	11	19	13	22

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	10	9.26	\$3,049	\$305
COUNTRYWIDE HOME LOANS	10	9.26	\$3,006	\$301
NATIONAL CITY BANK OF INDIANA	7	6.48	\$2,779	\$397
WASHINGTON MUTUAL BANK	6	5.56	\$1,645	\$274
PARK VIEW FEDERAL SAVINGS BANK	4	3.70	\$1,010	\$253
HOWARD HANNA MORTGAGE SERVICES	4	3.70	\$949	\$237
MERRILL LYNCH CREDIT CORP.	3	2.78	\$1,136	\$379
COUNTRYWIDE BANK, N. A.	3	2.78	\$524	\$175
OWNIT MORTGAGE SOLUTIONS, INC	3	2.78	\$484	\$161
JPMORGAN CHASE BANK	3	2.78	\$431	\$144

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	12.00	\$2,882	\$320
NATIONAL CITY BANK OF INDIANA	7	9.33	\$2,779	\$397
COUNTRYWIDE HOME LOANS	6	8.00	\$1,537	\$256
PARK VIEW FEDERAL SAVINGS BANK	4	5.33	\$1,010	\$253
HOWARD HANNA MORTGAGE SERVICES	4	5.33	\$949	\$237
MERRILL LYNCH CREDIT CORP.	3	4.00	\$1,136	\$379
OWNIT MORTGAGE SOLUTIONS, INC	3	4.00	\$484	\$161
JPMORGAN CHASE BANK	3	4.00	\$431	\$144
WASHINGTON MUTUAL BANK	2	2.67	\$915	\$458
WELLS FARGO BANK, NA	2	2.67	\$535	\$268

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	12	6.25	\$2,837	\$236
THIRD FEDERAL SAVINGS AND LOAN	9	4.69	\$2,506	\$278
NATIONAL CITY BANK OF INDIANA	9	4.69	\$2,280	\$253
AMERIQUEST MORTGAGE COMPANY	8	4.17	\$2,072	\$259
RESIDENTIAL FUNDING CORPORATION	7	3.65	\$1,945	\$278
WASHINGTON MUTUAL BANK	7	3.65	\$1,740	\$249
HFC COMPANY LLC	7	3.65	\$1,568	\$224
ABN AMRO MORTGAGE GROUP, INC.	5	2.60	\$1,804	\$361
CITIMORTGAGE, INC	5	2.60	\$1,193	\$239
ARGENT MORTGAGE COMPANY LLC	4	2.08	\$1,021	\$255

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	7.79	\$1,502	\$250
ARGENT MORTGAGE COMPANY LLC	4	5.19	\$1,021	\$255
NATIONAL CITY BANK OF INDIANA	4	5.19	\$797	\$199
RBC MORTGAGE	3	3.90	\$1,062	\$354
GREENPOINT MORTGAGE FUNDING	3	3.90	\$759	\$253
WASHINGTON MUTUAL BANK	3	3.90	\$656	\$219
PROVIDENT FUNDING ASSOCIATES	3	3.90	\$636	\$212
PARK VIEW FEDERAL SAVINGS BANK	3	3.90	\$623	\$208
REAL ESTATE MORTGAGE CORP	2	2.60	\$658	\$329
MERRILL LYNCH CREDIT CORP.	2	2.60	\$521	\$261

PARMA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	905	1.06%	10.77%
Asian	1,366	1.59%	60.56%
Native American	118	0.14%	63.72%
White	81,948	95.67%	82.69%
Other	1,318	1.54%	52.82%
Hispanic*	1,323	1.54%	54.70%
Total	85,655	100%	77.47%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	2,519	\$233,815	441	17.51%
Non-Depository Institutions	856	\$87,186	389	45.44%
Total Single Family Lending	3,375	\$321,001	830	24.59%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	74	30	40.54%	25	33.78%	13	52.00%
Asian	76	22	28.95%	37	48.68%	12	32.43%
Native American	24	8	33.33%	11	45.83%	4	36.36%
White	5,074	1,187	23.39%	2,983	58.79%	665	22.29%
Other	37	8	21.62%	21	56.76%	3	14.29%
Not Reported	1,104	439	39.76%	298	26.99%	133	44.63%
Hispanic*	102	28	27.45%	55	53.92%	13	23.64%
Total	6,389	1,694	26.51%	3,375	52.83%	830	24.59%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	994	1,045	1,193	1,231	1,371
FHA/VA Home Purchase	335	211	240	195	153
Refinance	2,428	2,390	3,656	1,728	1,578
Home Improvement	270	203	171	220	274
Total Lending	4,027	3,849	5,260	3,374	3,376
Loans by Subprime Lenders	250	363	435	546	576

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	247	9.37	\$27,814	\$113
COUNTRYWIDE HOME LOANS	159	6.03	\$17,307	\$109
NATIONAL CITY BANK OF INDIANA	114	4.32	\$11,469	\$101
WELLS FARGO BANK, NA	90	3.41	\$9,772	\$109
FIFTH THIRD MORTGAGE COMPANY	76	2.88	\$8,544	\$112
US BANK, N.A.	64	2.43	\$7,370	\$115
LEHMAN BROTHERS BANK	61	2.31	\$5,650	\$93
JPMORGAN CHASE BANK	59	2.24	\$5,800	\$98
WASHINGTON MUTUAL BANK	58	2.20	\$6,271	\$108
OWNIT MORTGAGE SOLUTIONS, INC	57	2.16	\$5,088	\$89

By Originations

THIRD FEDERAL SAVINGS AND LOAN	226	14.83	\$25,461	\$113
NATIONAL CITY BANK OF INDIANA	86	5.64	\$8,828	\$103
COUNTRYWIDE HOME LOANS	80	5.25	\$8,263	\$103
WELLS FARGO BANK, NA	74	4.86	\$8,304	\$112
FIFTH THIRD MORTGAGE COMPANY	61	4.00	\$6,776	\$111
OWNIT MORTGAGE SOLUTIONS, INC	43	2.82	\$3,696	\$86
HOWARD HANNA MORTGAGE SERVICES	41	2.69	\$4,268	\$104
REAL ESTATE MORTGAGE CORP	40	2.62	\$4,630	\$116
FREEDOM MORTGAGE CORPORATION	40	2.62	\$4,059	\$101
OHIO SAVINGS BANK	36	2.36	\$3,686	\$102

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	343	8.27	\$41,739	\$122
THIRD FEDERAL SAVINGS AND LOAN	307	7.40	\$30,601	\$100
HFC COMPANY LLC	210	5.06	\$27,474	\$131
CHARTER ONE BANK	166	4.00	\$15,215	\$92
COUNTRYWIDE HOME LOANS	159	3.83	\$17,660	\$111
ARGENT MORTGAGE COMPANY LLC	121	2.92	\$14,155	\$117
JPMORGAN CHASE BANK	99	2.39	\$9,375	\$95
BENEFICIAL HOMEOWNERS SERVICE	97	2.34	\$12,008	\$124
AEGIS LENDING CORPORATION	97	2.34	\$11,030	\$114
WASHINGTON MUTUAL BANK	82	1.98	\$8,380	\$102

By Originations

THIRD FEDERAL SAVINGS AND LOAN	232	14.70	\$22,895	\$99
CHARTER ONE BANK	70	4.44	\$5,117	\$73
COUNTRYWIDE HOME LOANS	69	4.37	\$7,478	\$108
JPMORGAN CHASE BANK	49	3.11	\$4,433	\$90
INTERVALE MORTGAGE	48	3.04	\$4,265	\$89
HFC COMPANY LLC	43	2.72	\$5,701	\$133
ARGENT MORTGAGE COMPANY LLC	41	2.60	\$4,777	\$117
DOLLAR BANK, FSB	40	2.53	\$3,888	\$97
WASHINGTON MUTUAL BANK	36	2.28	\$3,501	\$97
AIG FEDERAL SAVINGS BANK	35	2.22	\$4,151	\$119

PARMA HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	253	1.17%	14.62%
Asian	508	2.35%	30.08%
Native American	29	0.13%	41.18%
White	20,523	94.76%	68.67%
Other	346	1.60%	44.32%
Hispanic*	351	1.62%	51.70%
Total	21,659	100%	59.90%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	552	\$50,558	88	15.94%
Non-Depository Institutions	188	\$19,692	87	46.28%
Total Single Family Lending	740	\$70,250	175	23.65%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	11	5	45.45%	4	36.36%	2	50.00%
Asian	32	7	21.88%	14	43.75%	4	28.57%
Native American	4	1	25.00%	1	25.00%	0	0.00%
White	1,157	266	22.99%	662	57.22%	143	21.60%
Other	11	3	27.27%	6	54.55%	3	50.00%
Not Reported	204	72	35.29%	53	25.98%	23	43.40%
Hispanic*	18	4	22.22%	12	66.67%	1	8.33%
Total	1,419	354	24.95%	740	52.15%	175	23.65%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	249	277	274	281	343
FHA/VA Home Purchase	62	51	45	29	32
Refinance	550	537	747	368	320
Home Improvement	63	53	35	48	45
Total Lending	924	918	1,101	726	740
Loans by Subprime Lenders	51	77	95	128	97

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	60	9.22	\$6,774	\$113
FIFTH THIRD MORTGAGE COMPANY	42	6.45	\$4,122	\$98
COUNTRYWIDE HOME LOANS	35	5.38	\$3,532	\$101
WELLS FARGO BANK, NA	22	3.38	\$2,231	\$101
US BANK, N.A.	21	3.23	\$2,306	\$110
CCO MORTGAGE CORP	21	3.23	\$1,721	\$82
NATIONAL CITY BANK OF INDIANA	20	3.07	\$1,833	\$92
WASHINGTON MUTUAL BANK	16	2.46	\$1,702	\$106
LEHMAN BROTHERS BANK	16	2.46	\$1,381	\$86
ABN AMRO MORTGAGE GROUP, INC.	15	2.30	\$1,181	\$79

By Originations

THIRD FEDERAL SAVINGS AND LOAN	53	14.13	\$5,912	\$112
FIFTH THIRD MORTGAGE COMPANY	37	9.87	\$3,503	\$95
COUNTRYWIDE HOME LOANS	19	5.07	\$1,799	\$95
CCO MORTGAGE CORP	19	5.07	\$1,556	\$82
WELLS FARGO BANK, NA	17	4.53	\$1,766	\$104
NATIONAL CITY BANK OF INDIANA	16	4.27	\$1,504	\$94
FIRST PLACE BANK	11	2.93	\$1,044	\$95
AMERICAN MIDWEST MORTGAGE CORP	10	2.67	\$1,145	\$115
REAL ESTATE MORTGAGE CORP	9	2.40	\$1,089	\$121
HOWARD HANNA MORTGAGE SERVICES	8	2.13	\$1,024	\$128

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	71	8.25	\$6,801	\$96
AMERIQUEST MORTGAGE COMPANY	46	5.34	\$5,890	\$128
HFC COMPANY LLC	42	4.88	\$6,092	\$145
CHARTER ONE BANK	37	4.30	\$3,186	\$86
COUNTRYWIDE HOME LOANS	31	3.60	\$3,636	\$117
ARGENT MORTGAGE COMPANY LLC	29	3.37	\$3,400	\$117
JPMORGAN CHASE BANK	25	2.90	\$2,561	\$102
DELTA FUNDING CORPORATION	24	2.79	\$2,589	\$108
BENEFICIAL HOMEOWNERS SERVICE	23	2.67	\$2,946	\$128
ABN AMRO MORTGAGE GROUP, INC.	19	2.21	\$1,729	\$91

By Originations

THIRD FEDERAL SAVINGS AND LOAN	53	16.56	\$4,921	\$93
COUNTRYWIDE HOME LOANS	15	4.69	\$1,530	\$102
CHARTER ONE BANK	15	4.69	\$1,305	\$87
ABN AMRO MORTGAGE GROUP, INC.	11	3.44	\$933	\$85
DOLLAR BANK, FSB	11	3.44	\$849	\$77
FIFTH THIRD MORTGAGE COMPANY	10	3.13	\$1,158	\$116
ARGENT MORTGAGE COMPANY LLC	10	3.13	\$1,103	\$110
OHIO SAVINGS BANK	9	2.81	\$1,052	\$117
WELLS FARGO BANK, NA	9	2.81	\$904	\$100
INTERVALE MORTGAGE	8	2.50	\$940	\$118

PEPPER PIKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	294	4.87%	81.71%
Asian	251	4.16%	96.79%
Native American	3	0.05%	0.00%
White	5,432	89.93%	97.37%
Other	60	0.99%	59.38%
Hispanic*	70	1.16%	100.00%
Total	6,040	100%	95.60%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	185	\$62,633	12	6.49%
Non-Depository Institutions	58	\$17,858	17	29.31%
Total Single Family Lending	243	\$80,491	29	11.93%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	54	21	38.89%	21	38.89%	5	23.81%
Asian	23	0	0.00%	18	78.26%	0	0.00%
Native American	4	0	0.00%	0	0.00%	0	NA
White	264	37	14.02%	165	62.50%	18	10.91%
Other	7	0	0.00%	5	71.43%	0	0.00%
Not Reported	94	23	24.47%	34	36.17%	6	17.65%
Hispanic*	5	0	0.00%	4	80.00%	0	0.00%
Total	446	81	18.16%	243	54.48%	29	11.93%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	101	93	95	79	112
FHA/VA Home Purchase	2	0	1	0	0
Refinance	221	357	469	151	121
Home Improvement	2	3	7	13	10
Total Lending	326	453	572	243	243
Loans by Subprime Lenders	15	14	12	22	26

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	12	5.97	\$5,158	\$430
COUNTRYWIDE HOME LOANS	9	4.48	\$3,864	\$429
NATIONAL CITY BANK OF INDIANA	9	4.48	\$2,697	\$300
WASHINGTON MUTUAL BANK	8	3.98	\$3,690	\$461
PARK VIEW FEDERAL SAVINGS BANK	8	3.98	\$2,243	\$280
HOWARD HANNA MORTGAGE SERVICES	8	3.98	\$2,072	\$259
UNION CAPITAL MORTGAGE CORPORATION	7	3.48	\$2,200	\$314
CCO MORTGAGE CORP	7	3.48	\$1,574	\$225
OWNIT MORTGAGE SOLUTIONS, INC	6	2.99	\$1,916	\$319
THIRD FEDERAL SAVINGS AND LOAN	6	2.99	\$1,757	\$293

By Originations

HOWARD HANNA MORTGAGE SERVICES	8	7.14	\$2,072	\$259
WELLS FARGO BANK, NA	7	6.25	\$2,341	\$334
WASHINGTON MUTUAL BANK	6	5.36	\$2,799	\$467
UNION CAPITAL MORTGAGE CORPORATION	6	5.36	\$1,850	\$308
NATIONAL CITY BANK OF INDIANA	6	5.36	\$1,772	\$295
THIRD FEDERAL SAVINGS AND LOAN	6	5.36	\$1,757	\$293
PARK VIEW FEDERAL SAVINGS BANK	6	5.36	\$1,493	\$249
THE HUNTINGTON NATIONAL BANK	4	3.57	\$1,990	\$498
REAL ESTATE MORTGAGE CORP	4	3.57	\$1,534	\$384
FIRST FEDERAL OF LAKEWOOD	4	3.57	\$1,411	\$353

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	15	5.00	\$5,734	\$382
AMERIQUEST MORTGAGE COMPANY	15	5.00	\$4,359	\$291
NATIONAL CITY BANK OF INDIANA	11	3.67	\$4,701	\$427
THIRD FEDERAL SAVINGS AND LOAN	11	3.67	\$3,216	\$292
AIG FEDERAL SAVINGS BANK	9	3.00	\$3,234	\$359
OHIO SAVINGS BANK	9	3.00	\$2,381	\$265
WASHINGTON MUTUAL BANK	8	2.67	\$3,982	\$498
CITIMORTGAGE, INC	7	2.33	\$2,097	\$300
WELLS FARGO BANK, NA	6	2.00	\$3,329	\$555
RESIDENTIAL FUNDING CORPORATION	6	2.00	\$2,548	\$425

By Originations

THIRD FEDERAL SAVINGS AND LOAN	9	7.44	\$2,650	\$294
OHIO SAVINGS BANK	7	5.79	\$1,800	\$257
NATIONAL CITY BANK OF INDIANA	6	4.96	\$3,056	\$509
COUNTRYWIDE HOME LOANS	5	4.13	\$1,996	\$399
KEYBANK NATIONAL ASSOCIATION	5	4.13	\$1,228	\$246
JPMORGAN CHASE BANK	4	3.31	\$2,050	\$513
WASHINGTON MUTUAL BANK	4	3.31	\$1,816	\$454
FIRST FEDERAL OF LAKEWOOD	4	3.31	\$1,679	\$420
CCO MORTGAGE CORP	4	3.31	\$1,152	\$288
FLAGSTAR BANK	4	3.31	\$938	\$235

RICHMOND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,612	23.87%	46.61%
Asian	523	4.78%	61.36%
Native American	6	0.05%	80.00%
White	7,549	68.98%	79.53%
Other	254	2.32%	52.15%
Hispanic*	173	1.58%	51.95%
Total	10,944	100%	63.12%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	298	\$40,151	46	15.44%
Non-Depository Institutions	138	\$20,932	70	50.72%
Total Single Family Lending	436	\$61,083	116	26.61%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	362	97	26.80%	168	46.41%	68	40.48%
Asian	26	0	0.00%	15	57.69%	0	0.00%
Native American	4	2	50.00%	2	50.00%	1	50.00%
White	382	88	23.04%	206	53.93%	34	16.50%
Other	4	2	50.00%	2	50.00%	1	50.00%
Not Reported	171	49	28.65%	43	25.15%	12	27.91%
Hispanic*	9	3	33.33%	3	33.33%	1	33.33%
Total	949	238	25.08%	436	45.94%	116	26.61%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	160	135	157	209	223
FHA/VA Home Purchase	27	20	12	12	16
Refinance	290	326	531	214	180
Home Improvement	19	15	14	20	17
Total Lending	496	496	714	455	436
Loans by Subprime Lenders	36	49	59	98	85

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	45	9.74	\$7,375	\$164
NATIONAL CITY BANK OF INDIANA	29	6.28	\$4,038	\$139
THIRD FEDERAL SAVINGS AND LOAN	22	4.76	\$3,593	\$163
HOWARD HANNA MORTGAGE SERVICES	17	3.68	\$2,338	\$138
ARGENT MORTGAGE COMPANY LLC	16	3.46	\$2,987	\$187
JPMORGAN CHASE BANK	14	3.03	\$1,786	\$128
WELLS FARGO BANK, NA	12	2.60	\$1,679	\$140
MILA, INC.	9	1.95	\$1,186	\$132
RESIDENTIAL FUNDING CORPORATION	8	1.73	\$1,383	\$173
LEHMAN BROTHERS BANK	8	1.73	\$1,186	\$148

By Originations

COUNTRYWIDE HOME LOANS	21	8.79	\$3,607	\$172
THIRD FEDERAL SAVINGS AND LOAN	20	8.37	\$3,331	\$167
NATIONAL CITY BANK OF INDIANA	18	7.53	\$2,487	\$138
HOWARD HANNA MORTGAGE SERVICES	14	5.86	\$1,872	\$134
JPMORGAN CHASE BANK	12	5.02	\$1,636	\$136
WELLS FARGO BANK, NA	11	4.60	\$1,644	\$149
FIRST PLACE BANK	7	2.93	\$829	\$118
THE AMERICAN EAGLE MORTGAGE CO	6	2.51	\$962	\$160
NOVASTAR MORTGAGE, INC.	6	2.51	\$934	\$156
OWNIT MORTGAGE SOLUTIONS, INC	6	2.51	\$782	\$130

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	38	6.69	\$7,005	\$184
COUNTRYWIDE HOME LOANS	36	6.34	\$5,299	\$147
THIRD FEDERAL SAVINGS AND LOAN	17	2.99	\$2,479	\$146
ARGENT MORTGAGE COMPANY LLC	16	2.82	\$2,026	\$127
HFC COMPANY LLC	15	2.64	\$3,044	\$203
BENEFICIAL HOMEOWNERS SERVICE	15	2.64	\$2,959	\$197
NATIONAL CITY BANK OF INDIANA	15	2.64	\$2,354	\$157
JPMORGAN CHASE BANK	14	2.46	\$1,991	\$142
ABN AMRO MORTGAGE GROUP, INC.	13	2.29	\$1,401	\$108
WELLS FARGO BANK, NA	11	1.94	\$1,656	\$151

By Originations

COUNTRYWIDE HOME LOANS	11	6.11	\$1,650	\$150
THIRD FEDERAL SAVINGS AND LOAN	11	6.11	\$1,462	\$133
NATIONAL CITY BANK OF INDIANA	8	4.44	\$1,214	\$152
ABN AMRO MORTGAGE GROUP, INC.	8	4.44	\$772	\$97
JPMORGAN CHASE BANK	6	3.33	\$1,023	\$171
WELLS FARGO BANK, NA	6	3.33	\$904	\$151
INTERVALE MORTGAGE	5	2.78	\$476	\$95
SKY BANK	5	2.78	\$462	\$92
CHARTER ONE BANK	5	2.78	\$408	\$82
LONG BEACH MORTGAGE CO.	4	2.22	\$1,003	\$251

ROCKY RIVER

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	84	0.41%	32.35%
Asian	280	1.35%	66.55%
Native American	14	0.07%	40.00%
White	20,077	96.83%	79.35%
Other	280	1.35%	57.33%
Hispanic*	248	1.20%	55.35%
Total	20,735	100%	71.19%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	717	\$118,069	52	7.25%
Non-Depository Institutions	155	\$24,911	45	29.03%
Total Single Family Lending	872	\$142,980	97	11.12%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	11	4	36.36%	2	18.18%	2	100.00%
Asian	13	1	7.69%	8	61.54%	0	0.00%
Native American	3	0	0.00%	1	33.33%	0	0.00%
White	1,176	174	14.80%	797	67.77%	86	10.79%
Other	6	1	16.67%	5	83.33%	0	0.00%
Not Reported	182	50	27.47%	59	32.42%	9	15.25%
Hispanic*	14	5	35.71%	5	35.71%	1	20.00%
Total	1,391	230	16.53%	872	62.69%	97	11.12%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	447	440	439	464	478
FHA/VA Home Purchase	29	11	27	7	10
Refinance	727	793	1,205	464	334
Home Improvement	40	25	21	34	50
Total Lending	1,243	1,269	1,692	969	872
Loans by Subprime Lenders	30	39	57	77	70

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	66	9.12	\$10,865	\$165
WELLS FARGO BANK, NA	55	7.60	\$8,594	\$156
FIRST PLACE BANK	37	5.11	\$4,743	\$128
JPMORGAN CHASE BANK	35	4.83	\$7,866	\$225
NATIONAL CITY BANK OF INDIANA	34	4.70	\$6,560	\$193
COUNTRYWIDE HOME LOANS	28	3.87	\$7,040	\$251
HOWARD HANNA MORTGAGE SERVICES	23	3.18	\$3,149	\$137
CCO MORTGAGE CORP	21	2.90	\$1,856	\$88
FIFTH THIRD MORTGAGE COMPANY	20	2.76	\$3,730	\$187
REAL ESTATE MORTGAGE CORP	19	2.62	\$5,503	\$290

By Originations

THIRD FEDERAL SAVINGS AND LOAN	61	12.50	\$10,208	\$167
WELLS FARGO BANK, NA	46	9.43	\$7,454	\$162
JPMORGAN CHASE BANK	33	6.76	\$5,837	\$177
FIRST PLACE BANK	33	6.76	\$4,250	\$129
NATIONAL CITY BANK OF INDIANA	29	5.94	\$5,829	\$201
HOWARD HANNA MORTGAGE SERVICES	21	4.30	\$2,791	\$133
COUNTRYWIDE HOME LOANS	18	3.69	\$5,189	\$288
REAL ESTATE MORTGAGE CORP	18	3.69	\$3,023	\$168
FIFTH THIRD MORTGAGE COMPANY	16	3.28	\$3,010	\$188
CCO MORTGAGE CORP	16	3.28	\$1,342	\$84

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	47	6.18	\$7,419	\$158
COUNTRYWIDE HOME LOANS	46	6.05	\$9,361	\$204
AMERIQUEST MORTGAGE COMPANY	39	5.13	\$6,031	\$155
HFC COMPANY LLC	28	3.68	\$5,423	\$194
JPMORGAN CHASE BANK	27	3.55	\$4,600	\$170
NATIONAL CITY BANK	22	2.89	\$2,404	\$109
CCO MORTGAGE CORP	21	2.76	\$4,410	\$210
WASHINGTON MUTUAL BANK	20	2.63	\$3,710	\$186
BENEFICIAL HOMEOWNERS SERVICE	20	2.63	\$2,752	\$138
CHARTER ONE BANK	19	2.50	\$2,786	\$147

By Originations

THIRD FEDERAL SAVINGS AND LOAN	41	12.28	\$6,580	\$160
JPMORGAN CHASE BANK	18	5.39	\$3,323	\$185
CCO MORTGAGE CORP	12	3.59	\$3,346	\$279
COUNTRYWIDE HOME LOANS	12	3.59	\$2,805	\$234
CHARTER ONE BANK	12	3.59	\$1,476	\$123
NATIONAL CITY BANK	11	3.29	\$854	\$78
NATIONAL CITY BANK OF INDIANA	10	2.99	\$1,911	\$191
WASHINGTON MUTUAL BANK	9	2.69	\$1,816	\$202
FIRST PLACE BANK	9	2.69	\$1,727	\$192
FIRST FEDERAL OF LAKEWOOD	9	2.69	\$1,457	\$162

SEVEN HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.15%	100.00%
Asian	256	2.12%	92.34%
Native American	3	0.02%	0.00%
White	11,739	97.18%	96.74%
Other	64	0.53%	100.00%
Hispanic*	92	0.76%	100.00%
Total	12,080	100%	96.62%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	376	\$48,900	35	9.31%
Non-Depository Institutions	80	\$11,294	28	35.00%
Total Single Family Lending	456	\$60,194	63	13.82%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	4	33.33%	6	50.00%	2	33.33%
Asian	14	4	28.57%	9	64.29%	0	0.00%
Native American	1	0	0.00%	0	0.00%	0	NA
White	597	96	16.08%	400	67.00%	54	13.50%
Other	4	1	25.00%	2	50.00%	0	0.00%
Not Reported	115	31	26.96%	39	33.91%	7	17.95%
Hispanic*	2	2	100%	0	0.00%	0	NA
Total	743	136	18.30%	456	61.37%	63	13.82%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	198	175	177	203	191
FHA/VA Home Purchase	7	7	8	5	6
Refinance	342	348	565	239	221
Home Improvement	31	16	23	35	38
Total Lending	578	546	773	482	456
Loans by Subprime Lenders	26	32	33	61	47

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	70	24.05	\$9,813	\$140
COUNTRYWIDE HOME LOANS	17	5.84	\$2,483	\$146
NATIONAL CITY BANK OF INDIANA	10	3.44	\$1,971	\$197
JPMORGAN CHASE BANK	9	3.09	\$1,460	\$162
FIFTH THIRD MORTGAGE COMPANY	9	3.09	\$1,441	\$160
WELLS FARGO BANK, NA	8	2.75	\$1,400	\$175
HOWARD HANNA MORTGAGE SERVICES	8	2.75	\$1,133	\$142
SUNTRUST MORTGAGE, INC	8	2.75	\$766	\$96
FLAGSTAR BANK	6	2.06	\$839	\$140
MILA, INC.	6	2.06	\$617	\$103

By Originations

THIRD FEDERAL SAVINGS AND LOAN	60	30.46	\$8,521	\$142
NATIONAL CITY BANK OF INDIANA	9	4.57	\$1,781	\$198
COUNTRYWIDE HOME LOANS	8	4.06	\$1,337	\$167
JPMORGAN CHASE BANK	8	4.06	\$1,295	\$162
HOWARD HANNA MORTGAGE SERVICES	7	3.55	\$998	\$143
FIFTH THIRD MORTGAGE COMPANY	7	3.55	\$974	\$139
WELLS FARGO BANK, NA	6	3.05	\$1,024	\$171
SUNTRUST MORTGAGE, INC	5	2.54	\$544	\$109
ABN AMRO MORTGAGE GROUP, INC.	4	2.03	\$747	\$187
AMERICAN MIDWEST MORTGAGE CORP	4	2.03	\$505	\$126

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	50	10.57	\$6,417	\$128
COUNTRYWIDE HOME LOANS	33	6.98	\$5,044	\$153
AMERIQUEST MORTGAGE COMPANY	26	5.50	\$4,513	\$174
CHARTER ONE BANK	22	4.65	\$2,054	\$93
KEYBANK NATIONAL ASSOCIATION	17	3.59	\$1,498	\$88
ABN AMRO MORTGAGE GROUP, INC.	14	2.96	\$2,357	\$168
ARGENT MORTGAGE COMPANY LLC	13	2.75	\$1,895	\$146
WELLS FARGO BANK, NA	12	2.54	\$1,544	\$129
JPMORGAN CHASE BANK	12	2.54	\$1,482	\$124
HFC COMPANY LLC	11	2.33	\$1,913	\$174

By Originations

THIRD FEDERAL SAVINGS AND LOAN	42	19.00	\$5,396	\$128
COUNTRYWIDE HOME LOANS	19	8.60	\$3,022	\$159
CHARTER ONE BANK	13	5.88	\$1,282	\$99
KEYBANK NATIONAL ASSOCIATION	12	5.43	\$1,084	\$90
NATIONAL CITY BANK OF INDIANA	7	3.17	\$1,142	\$163
FLAGSTAR BANK	7	3.17	\$1,085	\$155
JPMORGAN CHASE BANK	7	3.17	\$703	\$100
WELLS FARGO BANK, NA	6	2.71	\$812	\$135
COUNTRYWIDE BANK, N. A.	5	2.26	\$1,004	\$201
OHIO SAVINGS BANK	5	2.26	\$798	\$160

SHAKER HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,030	34.11%	59.57%
Asian	932	3.17%	43.54%
Native American	19	0.06%	91.67%
White	17,624	59.94%	81.59%
Other	800	2.72%	52.05%
Hispanic*	339	1.15%	62.77%
Total	29,405	100%	64.93%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	879	\$158,428	114	12.97%
Non-Depository Institutions	450	\$80,739	175	38.89%
Total Single Family Lending	1,329	\$239,167	289	21.75%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,044	394	37.74%	406	38.89%	183	45.07%
Asian	43	6	13.95%	29	67.44%	4	13.79%
Native American	8	2	25.00%	1	12.50%	0	0.00%
White	1,039	153	14.73%	707	68.05%	65	9.19%
Other	35	3	8.57%	27	77.14%	1	3.70%
Not Reported	511	152	29.75%	159	31.12%	36	22.64%
Hispanic*	24	9	37.50%	12	50.00%	2	16.67%
Total	2,680	710	26.49%	1,329	49.59%	289	21.75%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	516	455	486	542	596
FHA/VA Home Purchase	54	33	32	22	21
Refinance	985	1,159	1,678	685	579
Home Improvement	129	76	58	99	134
Total Lending	1,684	1,723	2,254	1,348	1,330
Loans by Subprime Lenders	149	168	211	259	216

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	93	7.51	\$21,549	\$232
COUNTRYWIDE HOME LOANS	77	6.22	\$13,737	\$178
ARGENT MORTGAGE COMPANY LLC	64	5.17	\$10,413	\$163
NATIONAL CITY BANK OF INDIANA	54	4.36	\$13,656	\$253
THIRD FEDERAL SAVINGS AND LOAN	52	4.20	\$12,111	\$233
WELLS FARGO BANK, NA	42	3.39	\$9,374	\$223
MILA, INC.	35	2.83	\$3,786	\$108
CITIMORTGAGE, INC	33	2.67	\$6,966	\$211
FIRST PLACE BANK	30	2.42	\$6,126	\$204
LEHMAN BROTHERS BANK	27	2.18	\$4,369	\$162

By Originations

HOWARD HANNA MORTGAGE SERVICES	89	14.42	\$20,704	\$233
THIRD FEDERAL SAVINGS AND LOAN	47	7.62	\$11,363	\$242
NATIONAL CITY BANK OF INDIANA	41	6.65	\$10,233	\$250
COUNTRYWIDE HOME LOANS	36	5.83	\$5,140	\$143
WELLS FARGO BANK, NA	30	4.86	\$7,019	\$234
FIRST PLACE BANK	21	3.40	\$4,153	\$198
OHIO SAVINGS BANK	21	3.40	\$3,583	\$171
JPMORGAN CHASE BANK	20	3.24	\$4,554	\$228
REAL ESTATE MORTGAGE CORP	20	3.24	\$4,016	\$201
ARGENT MORTGAGE COMPANY LLC	18	2.92	\$2,881	\$160

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	101	6.41	\$17,007	\$168
COUNTRYWIDE HOME LOANS	70	4.44	\$14,095	\$201
ARGENT MORTGAGE COMPANY LLC	69	4.38	\$9,730	\$141
THIRD FEDERAL SAVINGS AND LOAN	60	3.81	\$13,068	\$218
HFC COMPANY LLC	55	3.49	\$9,255	\$168
KEYBANK NATIONAL ASSOCIATION	49	3.11	\$7,550	\$154
NATIONAL CITY BANK OF INDIANA	37	2.35	\$8,259	\$223
DELTA FUNDING CORPORATION	37	2.35	\$5,073	\$137
WASHINGTON MUTUAL BANK	35	2.22	\$6,751	\$193
JPMORGAN CHASE BANK	35	2.22	\$5,255	\$150

By Originations

THIRD FEDERAL SAVINGS AND LOAN	41	7.08	\$8,184	\$200
COUNTRYWIDE HOME LOANS	32	5.53	\$6,234	\$195
NATIONAL CITY BANK OF INDIANA	26	4.49	\$6,989	\$269
ARGENT MORTGAGE COMPANY LLC	26	4.49	\$3,596	\$138
WELLS FARGO BANK, NA	20	3.45	\$3,824	\$191
KEYBANK NATIONAL ASSOCIATION	19	3.28	\$3,606	\$190
OHIO SAVINGS BANK	19	3.28	\$3,024	\$159
NATIONAL CITY BANK	18	3.11	\$1,216	\$68
JPMORGAN CHASE BANK	16	2.76	\$2,930	\$183
WASHINGTON MUTUAL BANK	14	2.42	\$2,042	\$146

SOLON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,334	6.12%	82.88%
Asian	1,072	4.92%	84.55%
Native American	8	0.04%	100.00%
White	19,140	87.79%	92.05%
Other	248	1.14%	67.81%
Hispanic*	153	0.70%	70.91%
Total	21,802	100%	87.78%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	813	\$189,266	105	12.92%
Non-Depository Institutions	252	\$65,143	78	30.95%
Total Single Family Lending	1,065	\$254,409	183	17.18%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	327	94	28.75%	140	42.81%	71	50.71%
Asian	109	13	11.93%	84	77.06%	5	5.95%
Native American	6	0	0.00%	5	83.33%	0	0.00%
White	1,093	159	14.55%	732	66.97%	80	10.93%
Other	13	0	0.00%	11	84.62%	3	27.27%
Not Reported	269	69	25.65%	93	34.57%	24	25.81%
Hispanic*	16	5	31.25%	5	31.25%	3	60.00%
Total	1,817	335	18.44%	1,065	58.61%	183	17.18%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	515	429	443	509	532
FHA/VA Home Purchase	22	11	14	4	12
Refinance	985	1,198	1,846	576	478
Home Improvement	32	19	25	53	44
Total Lending	1,554	1,657	2,328	1,142	1,066
Loans by Subprime Lenders	76	58	113	138	126

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	83	9.24	\$22,810	\$275
COUNTRYWIDE HOME LOANS	58	6.46	\$15,301	\$264
WELLS FARGO BANK, NA	48	5.35	\$13,738	\$286
FIRST PLACE BANK	36	4.01	\$10,244	\$285
HOWARD HANNA MORTGAGE SERVICES	30	3.34	\$8,633	\$288
NATIONAL CITY BANK OF INDIANA	30	3.34	\$7,070	\$236
PARK VIEW FEDERAL SAVINGS BANK	30	3.34	\$6,853	\$228
JPMORGAN CHASE BANK	29	3.23	\$8,321	\$287
MILA, INC.	29	3.23	\$6,825	\$235
OHIO SAVINGS BANK	19	2.12	\$4,169	\$219

By Originations

THIRD FEDERAL SAVINGS AND LOAN	77	14.15	\$21,106	\$274
WELLS FARGO BANK, NA	40	7.35	\$11,665	\$292
FIRST PLACE BANK	31	5.70	\$9,276	\$299
PARK VIEW FEDERAL SAVINGS BANK	27	4.96	\$6,163	\$228
COUNTRYWIDE HOME LOANS	25	4.60	\$5,767	\$231
HOWARD HANNA MORTGAGE SERVICES	23	4.23	\$6,426	\$279
NATIONAL CITY BANK OF INDIANA	21	3.86	\$4,534	\$216
JPMORGAN CHASE BANK	18	3.31	\$3,662	\$203
MERITAGE MORTGAGE CORP	13	2.39	\$5,350	\$412
FIFTH THIRD MORTGAGE COMPANY	13	2.39	\$4,652	\$358

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	68	6.13	\$14,164	\$208
AMERIQUEST MORTGAGE COMPANY	66	5.95	\$16,879	\$256
COUNTRYWIDE HOME LOANS	60	5.41	\$16,249	\$271
JPMORGAN CHASE BANK	34	3.07	\$7,377	\$217
WASHINGTON MUTUAL BANK	26	2.34	\$6,543	\$252
ARGENT MORTGAGE COMPANY LLC	26	2.34	\$5,747	\$221
NATIONAL CITY BANK OF INDIANA	24	2.16	\$5,514	\$230
HFC COMPANY LLC	23	2.07	\$5,791	\$252
GMAC MORTGAGE CORPORATION	20	1.80	\$5,186	\$259
KEYBANK NATIONAL ASSOCIATION	20	1.80	\$3,816	\$191

By Originations

THIRD FEDERAL SAVINGS AND LOAN	49	10.25	\$10,697	\$218
COUNTRYWIDE HOME LOANS	20	4.18	\$4,408	\$220
NATIONAL CITY BANK OF INDIANA	18	3.77	\$4,337	\$241
JPMORGAN CHASE BANK	17	3.56	\$4,152	\$244
FIRST PLACE BANK	15	3.14	\$2,569	\$171
OHIO SAVINGS BANK	14	2.93	\$3,127	\$223
ABN AMRO MORTGAGE GROUP, INC.	12	2.51	\$3,463	\$289
THE HUNTINGTON NATIONAL BANK	12	2.51	\$2,198	\$183
WASHINGTON MUTUAL BANK	10	2.09	\$2,217	\$222
HOWARD HANNA MORTGAGE SERVICES	10	2.09	\$2,197	\$220

SOUTH EUCLID

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,032	21.38%	78.49%
Asian	356	1.51%	75.68%
Native American	24	0.10%	58.33%
White	17,709	75.24%	87.58%
Other	416	1.77%	78.26%
Hispanic*	241	1.02%	71.50%
Total	23,537	100%	83.86%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	860	\$81,463	179	20.81%
Non-Depository Institutions	432	\$47,087	215	49.77%
Total Single Family Lending	1,292	\$128,550	394	30.50%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	940	326	34.68%	398	42.34%	183	45.98%
Asian	32	3	9.38%	24	75.00%	2	8.33%
Native American	5	0	0.00%	2	40.00%	1	50.00%
White	1,192	259	21.73%	706	59.23%	147	20.82%
Other	28	6	21.43%	18	64.29%	1	5.56%
Not Reported	497	161	32.39%	144	28.97%	60	41.67%
Hispanic*	32	11	34.38%	16	50.00%	5	31.25%
Total	2,694	755	28.03%	1,292	47.96%	394	30.50%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	516	455	476	559	585
FHA/VA Home Purchase	54	33	86	70	58
Refinance	985	1,159	1,346	623	573
Home Improvement	129	76	66	109	76
Total Lending	1,684	1,723	1,974	1,361	1,292
Loans by Subprime Lenders	149	168	267	291	288

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	86	6.96	\$9,232	\$107
ARGENT MORTGAGE COMPANY LLC	79	6.39	\$9,220	\$117
THIRD FEDERAL SAVINGS AND LOAN	58	4.69	\$6,534	\$113
NATIONAL CITY BANK OF INDIANA	52	4.21	\$5,177	\$100
WELLS FARGO BANK, NA	41	3.32	\$4,756	\$116
HOWARD HANNA MORTGAGE SERVICES	40	3.24	\$4,958	\$124
MILA, INC.	33	2.67	\$2,708	\$82
OHIO SAVINGS BANK	31	2.51	\$3,172	\$102
LEHMAN BROTHERS BANK	30	2.43	\$2,836	\$95
REAL ESTATE MORTGAGE CORP	29	2.35	\$3,422	\$118

By Originations

THIRD FEDERAL SAVINGS AND LOAN	51	7.93	\$5,925	\$116
COUNTRYWIDE HOME LOANS	48	7.47	\$5,091	\$106
NATIONAL CITY BANK OF INDIANA	40	6.22	\$4,095	\$102
HOWARD HANNA MORTGAGE SERVICES	32	4.98	\$3,958	\$124
WELLS FARGO BANK, NA	32	4.98	\$3,831	\$120
ARGENT MORTGAGE COMPANY LLC	26	4.04	\$3,165	\$122
REAL ESTATE MORTGAGE CORP	25	3.89	\$2,961	\$118
OHIO SAVINGS BANK	22	3.42	\$2,183	\$99
FIFTH THIRD MORTGAGE COMPANY	19	2.95	\$2,053	\$108
PHH MORTGAGE CORPORATION	15	2.33	\$1,940	\$129

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	111	6.87	\$13,638	\$123
ARGENT MORTGAGE COMPANY LLC	82	5.08	\$9,847	\$120
COUNTRYWIDE HOME LOANS	74	4.58	\$8,758	\$118
BENEFICIAL HOMEOWNERS SERVICE	61	3.78	\$9,222	\$151
HFC COMPANY LLC	54	3.34	\$7,245	\$134
JPMORGAN CHASE BANK	44	2.72	\$4,167	\$95
THIRD FEDERAL SAVINGS AND LOAN	43	2.66	\$4,479	\$104
AIG FEDERAL SAVINGS BANK	40	2.48	\$4,305	\$108
CITIFINANCIAL, INC.	38	2.35	\$2,346	\$62
WELLS FARGO FIN'L OHIO 1, INC	33	2.04	\$3,702	\$112

By Originations

COUNTRYWIDE HOME LOANS	33	5.76	\$3,911	\$119
THIRD FEDERAL SAVINGS AND LOAN	32	5.58	\$3,242	\$101
OHIO SAVINGS BANK	26	4.54	\$2,623	\$101
ARGENT MORTGAGE COMPANY LLC	23	4.01	\$2,960	\$129
AIG FEDERAL SAVINGS BANK	20	3.49	\$2,187	\$109
JPMORGAN CHASE BANK	17	2.97	\$1,563	\$92
WASHINGTON MUTUAL BANK	16	2.79	\$1,384	\$87
CHARTER ONE BANK	16	2.79	\$1,053	\$66
NATIONAL CITY BANK OF INDIANA	15	2.62	\$1,773	\$118
WELLS FARGO BANK, NA	13	2.27	\$1,219	\$94

STRONGSVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	551	1.26%	58.32%
Asian	1,410	3.21%	81.06%
Native American	21	0.05%	53.33%
White	41,304	94.18%	88.37%
Other	572	1.30%	75.11%
Hispanic*	557	1.27%	80.66%
Total	43,858	100%	82.69%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,429	\$214,601	156	10.92%
Non-Depository Institutions	351	\$57,259	94	26.78%
Total Single Family Lending	1,780	\$271,860	250	14.04%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	63	12	19.05%	37	58.73%	11	29.73%
Asian	86	11	12.79%	55	63.95%	0	0.00%
Native American	9	2	22.22%	1	11.11%	0	0.00%
White	2,378	391	16.44%	1,525	64.13%	199	13.05%
Other	28	3	10.71%	22	78.57%	0	0.00%
Not Reported	490	145	29.59%	140	28.57%	40	28.57%
Hispanic*	38	7	18.42%	20	52.63%	2	10.00%
Total	3,054	564	18.47%	1,780	58.28%	250	14.04%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	920	885	857	787	777
FHA/VA Home Purchase	50	34	43	33	31
Refinance	1,583	1,894	3,026	1,016	860
Home Improvement	82	52	62	71	113
Total Lending	2,635	2,865	3,988	1,907	1,781
Loans by Subprime Lenders	82	114	177	221	169

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	180	13.87	\$31,584	\$175
WELLS FARGO BANK, NA	112	8.63	\$18,803	\$168
COUNTRYWIDE HOME LOANS	86	6.63	\$16,232	\$189
JPMORGAN CHASE BANK	34	2.62	\$5,351	\$157
HOWARD HANNA MORTGAGE SERVICES	34	2.62	\$4,809	\$141
FIFTH THIRD MORTGAGE COMPANY	33	2.54	\$6,039	\$183
NATIONAL CITY BANK OF INDIANA	33	2.54	\$5,338	\$162
CITIMORTGAGE, INC	31	2.39	\$5,345	\$172
FIRST PLACE BANK	31	2.39	\$4,741	\$153
CCO MORTGAGE CORP	30	2.31	\$6,198	\$207

By Originations

THIRD FEDERAL SAVINGS AND LOAN	156	19.31	\$27,277	\$175
WELLS FARGO BANK, NA	89	11.01	\$14,722	\$165
COUNTRYWIDE HOME LOANS	42	5.20	\$7,727	\$184
FIRST PLACE BANK	29	3.59	\$4,455	\$154
HOWARD HANNA MORTGAGE SERVICES	28	3.47	\$4,184	\$149
FIFTH THIRD MORTGAGE COMPANY	26	3.22	\$4,399	\$169
NATIONAL CITY BANK OF INDIANA	26	3.22	\$4,077	\$157
JPMORGAN CHASE BANK	25	3.09	\$4,229	\$169
CCO MORTGAGE CORP	24	2.97	\$5,064	\$211
UNION NATIONAL MORTGAGE CO.	22	2.72	\$3,956	\$180

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	162	8.04	\$23,952	\$148
AMERIQUEST MORTGAGE COMPANY	144	7.15	\$26,517	\$184
COUNTRYWIDE HOME LOANS	110	5.46	\$19,812	\$180
WASHINGTON MUTUAL BANK	60	2.98	\$10,569	\$176
JPMORGAN CHASE BANK	60	2.98	\$9,752	\$163
FIFTH THIRD MORTGAGE COMPANY	50	2.48	\$8,102	\$162
CHARTER ONE BANK	50	2.48	\$6,100	\$122
NATIONAL CITY BANK OF INDIANA	49	2.43	\$8,647	\$176
HFC COMPANY LLC	44	2.18	\$8,163	\$186
DOLLAR BANK, FSB	41	2.03	\$4,951	\$121

By Originations

THIRD FEDERAL SAVINGS AND LOAN	130	15.12	\$18,873	\$145
COUNTRYWIDE HOME LOANS	51	5.93	\$8,792	\$172
FIFTH THIRD MORTGAGE COMPANY	39	4.53	\$6,231	\$160
NATIONAL CITY BANK OF INDIANA	33	3.84	\$6,077	\$184
CHARTER ONE BANK	32	3.72	\$3,634	\$114
JPMORGAN CHASE BANK	29	3.37	\$4,631	\$160
DOLLAR BANK, FSB	25	2.91	\$3,243	\$130
WASHINGTON MUTUAL BANK	24	2.79	\$4,514	\$188
WELLS FARGO BANK, NA	23	2.67	\$4,158	\$181
AIG FEDERAL SAVINGS BANK	21	2.44	\$2,988	\$142

UNIVERSITY HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,916	20.61%	80.55%
Asian	246	1.74%	74.88%
Native American	14	0.10%	50.00%
White	10,671	75.43%	81.33%
Other	299	2.11%	71.02%
Hispanic*	221	1.56%	79.08%
Total	14,146	100%	75.13%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	481	\$54,350	72	14.97%
Non-Depository Institutions	206	\$26,604	69	33.50%
Total Single Family Lending	687	\$80,954	141	20.52%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	327	126	38.53%	131	40.06%	57	43.51%
Asian	18	2	11.11%	10	55.56%	0	0.00%
Native American	3	0	0.00%	1	33.33%	0	0.00%
White	668	92	13.77%	470	70.36%	59	12.55%
Other	15	1	6.67%	12	80.00%	3	25.00%
Not Reported	186	47	25.27%	63	33.87%	22	34.92%
Hispanic*	12	3	25.00%	8	66.67%	3	37.50%
Total	1,217	268	22.02%	687	56.45%	141	20.52%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	247	266	287	298	347
FHA/VA Home Purchase	51	32	19	16	18
Refinance	456	536	785	283	261
Home Improvement	59	28	34	48	62
Total Lending	813	862	1,125	645	688
Loans by Subprime Lenders	67	66	89	90	100

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	36	5.92	\$4,808	\$134
COUNTRYWIDE HOME LOANS	34	5.59	\$4,417	\$130
NATIONAL CITY BANK OF INDIANA	34	5.59	\$3,680	\$108
WELLS FARGO BANK, NA	28	4.61	\$4,153	\$148
FIRST PLACE BANK	24	3.95	\$2,508	\$105
THIRD FEDERAL SAVINGS AND LOAN	22	3.62	\$3,358	\$153
ARGENT MORTGAGE COMPANY LLC	21	3.45	\$2,904	\$138
JPMORGAN CHASE BANK	20	3.29	\$2,586	\$129
UNION CAPITAL MORTGAGE CORPORATION	15	2.47	\$2,359	\$157
CITIMORTGAGE, INC	15	2.47	\$1,856	\$124

By Originations

HOWARD HANNA MORTGAGE SERVICES	36	9.86	\$4,808	\$134
NATIONAL CITY BANK OF INDIANA	32	8.77	\$3,366	\$105
WELLS FARGO BANK, NA	23	6.30	\$3,277	\$142
THIRD FEDERAL SAVINGS AND LOAN	21	5.75	\$3,192	\$152
COUNTRYWIDE HOME LOANS	19	5.21	\$2,650	\$139
FIRST PLACE BANK	19	5.21	\$1,784	\$94
UNION CAPITAL MORTGAGE CORPORATION	14	3.84	\$2,177	\$156
OHIO SAVINGS BANK	14	3.84	\$1,262	\$90
JPMORGAN CHASE BANK	13	3.56	\$1,747	\$134
PARK VIEW FEDERAL SAVINGS BANK	11	3.01	\$1,091	\$99

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	45	6.77	\$6,342	\$141
COUNTRYWIDE HOME LOANS	29	4.36	\$3,802	\$131
WELLS FARGO FIN'L OHIO 1, INC	26	3.91	\$3,931	\$151
HFC COMPANY LLC	23	3.46	\$3,687	\$160
THIRD FEDERAL SAVINGS AND LOAN	22	3.31	\$2,483	\$113
ARGENT MORTGAGE COMPANY LLC	19	2.86	\$2,758	\$145
WASHINGTON MUTUAL BANK	18	2.71	\$2,602	\$145
JPMORGAN CHASE BANK	15	2.26	\$2,128	\$142
ABN AMRO MORTGAGE GROUP, INC.	15	2.26	\$1,936	\$129
OHIO SAVINGS BANK	15	2.26	\$1,864	\$124

By Originations

THIRD FEDERAL SAVINGS AND LOAN	18	6.90	\$1,915	\$106
ARGENT MORTGAGE COMPANY LLC	11	4.21	\$1,655	\$150
OHIO SAVINGS BANK	11	4.21	\$1,446	\$131
WELLS FARGO FIN'L OHIO 1, INC	10	3.83	\$1,637	\$164
COUNTRYWIDE HOME LOANS	9	3.45	\$1,095	\$122
WASHINGTON MUTUAL BANK	8	3.07	\$938	\$117
AIG FEDERAL SAVINGS BANK	7	2.68	\$1,156	\$165
CHARTER ONE BANK	7	2.68	\$510	\$73
OPTION ONE MORTGAGE CORP	6	2.30	\$1,105	\$184
UNION CAPITAL MORTGAGE CORPORATION	6	2.30	\$1,097	\$183

VALLEY VIEW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7	0.32%	100.00%
Asian	15	0.69%	100.00%
Native American	1	0.05%	100.00%
White	2,141	98.26%	92.43%
Other	15	0.69%	69.23%
Hispanic*	11	0.50%	100.00%
Total	2,179	100%	91.91%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	42	\$5,629	5	11.90%
Non-Depository Institutions	16	\$2,939	5	31.25%
Total Single Family Lending	58	\$8,568	10	17.24%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	1	100%	0	0.00%	0	NA
Asian	1	0	0.00%	0	0.00%	0	NA
Native American	0	0	NA	0	NA	0	NA
White	90	17	18.89%	57	63.33%	10	17.54%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	22	8	36.36%	0	0.00%	0	NA
Hispanic*	0	0	NA	0	NA	0	NA
Total	115	26	22.61%	58	50.43%	10	17.24%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	14	13	22	15	21
FHA/VA Home Purchase	2	1	3	0	0
Refinance	57	69	91	51	31
Home Improvement	3	6	5	4	6
Total Lending	76	89	121	70	58
Loans by Subprime Lenders	4	7	5	8	8

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	6	15.00	\$979	\$163
NATIONAL CITY BANK OF INDIANA	5	12.50	\$456	\$91
WASHINGTON MUTUAL BANK	3	7.50	\$432	\$144
COUNTRYWIDE HOME LOANS	2	5.00	\$558	\$279
WMC MORTGAGE CORP.	2	5.00	\$213	\$107
ARGENT MORTGAGE COMPANY LLC	2	5.00	\$184	\$92
LEHMAN BROTHERS BANK	2	5.00	\$170	\$85
HOME LOAN CORPORATION	2	5.00	\$170	\$85
AEGIS WHOLESALE CORPORATION	1	2.50	\$368	\$368
PEOPLE'S CHOICE FINANCIAL CORP	1	2.50	\$344	\$344

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	23.81	\$701	\$140
NATIONAL CITY BANK OF INDIANA	3	14.29	\$340	\$113
WMC MORTGAGE CORP.	2	9.52	\$213	\$107
HOME LOAN CORPORATION	2	9.52	\$170	\$85
AEGIS WHOLESALE CORPORATION	1	4.76	\$368	\$368
OPTION ONE MORTGAGE CORP	1	4.76	\$344	\$344
CITIFINANCIAL MTG CO, INC	1	4.76	\$304	\$304
WASHINGTON MUTUAL BANK	1	4.76	\$262	\$262
REAL ESTATE MORTGAGE CORP	1	4.76	\$242	\$242
FIRST PLACE BANK	1	4.76	\$219	\$219

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	7	8.43	\$1,024	\$146
AMERIQUEST MORTGAGE COMPANY	6	7.23	\$945	\$158
ABN AMRO MORTGAGE GROUP, INC.	5	6.02	\$1,046	\$209
ARGENT MORTGAGE COMPANY LLC	5	6.02	\$535	\$107
COUNTRYWIDE HOME LOANS	4	4.82	\$824	\$206
BENEFICIAL HOMEOWNERS SERVICE	4	4.82	\$761	\$190
NEW CENTURY MORTGAGE CORPORATION	3	3.61	\$530	\$177
OHIO SAVINGS BANK	3	3.61	\$346	\$115
FIFTH THIRD MORTGAGE COMPANY	3	3.61	\$192	\$64
CHARTER ONE BANK	3	3.61	\$190	\$63

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	16.13	\$762	\$152
COUNTRYWIDE HOME LOANS	2	6.45	\$317	\$159
OHIO CATHOLIC FCU	2	6.45	\$238	\$119
NEW CENTURY MORTGAGE CORPORATION	2	6.45	\$230	\$115
OHIO SAVINGS BANK	2	6.45	\$210	\$105
FIFTH THIRD MORTGAGE COMPANY	2	6.45	\$158	\$79
CHARTER ONE BANK	2	6.45	\$141	\$71
AIG FEDERAL SAVINGS BANK	1	3.23	\$293	\$293
MID-AMERICA MORTGAGE CORP.	1	3.23	\$259	\$259
THE BANKERS GUARANTEE T & T CO	1	3.23	\$238	\$238

WALTON HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	50	2.08%	93.75%
Asian	12	0.50%	100.00%
Native American	0	0.00%	NA
White	2,315	96.46%	97.70%
Other	23	0.96%	100.00%
Hispanic*	22	0.92%	100.00%
Total	2,400	100%	96.90%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	61	\$10,034	7	11.48%
Non-Depository Institutions	26	\$3,727	6	23.08%
Total Single Family Lending	87	\$13,761	13	14.94%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	8	0	0.00%	7	87.50%	3	42.86%
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	NA	0	NA	0	NA
White	121	27	22.31%	72	59.50%	8	11.11%
Other	2	0	0.00%	2	100.00%	1	50.00%
Not Reported	25	10	40.00%	5	20.00%	1	20.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	157	37	23.57%	87	55.41%	13	14.94%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	23	27	45	34	42
FHA/VA Home Purchase	1	0	0	0	1
Refinance	77	84	129	55	32
Home Improvement	6	6	3	2	12
Total Lending	107	117	177	91	87
Loans by Subprime Lenders	4	3	4	8	8

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
PULTE MORTGAGE LLC	12	21.05	\$1,265	\$105
THIRD FEDERAL SAVINGS AND LOAN	9	15.79	\$2,115	\$235
WELLS FARGO BANK, NA	3	5.26	\$603	\$201
REAL ESTATE MORTGAGE CORP	3	5.26	\$482	\$161
HOWARD HANNA MORTGAGE SERVICES	2	3.51	\$401	\$201
CITIMORTGAGE, INC	2	3.51	\$377	\$189
MERITAGE MORTGAGE CORP	2	3.51	\$340	\$170
COUNTRYWIDE HOME LOANS	2	3.51	\$298	\$149
SOUTHSTAR FUNDING	2	3.51	\$293	\$147
THE CIT GROUP/CONSUMER FINANCE	2	3.51	\$248	\$124

By Originations

PULTE MORTGAGE LLC	11	25.58	\$1,120	\$102
THIRD FEDERAL SAVINGS AND LOAN	8	18.60	\$1,952	\$244
WELLS FARGO BANK, NA	3	6.98	\$603	\$201
REAL ESTATE MORTGAGE CORP	3	6.98	\$482	\$161
HOWARD HANNA MORTGAGE SERVICES	2	4.65	\$401	\$201
MERITAGE MORTGAGE CORP	2	4.65	\$340	\$170
SOUTHSTAR FUNDING	2	4.65	\$293	\$147
PARK VIEW FEDERAL SAVINGS BANK	2	4.65	\$248	\$124
THE HOME SAVINGS AND LOAN COMP	1	2.33	\$302	\$302
FIRST PLACE BANK	1	2.33	\$291	\$291

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	9	9.47	\$1,150	\$128
AMERIQUEST MORTGAGE COMPANY	7	7.37	\$1,184	\$169
COUNTRYWIDE HOME LOANS	7	7.37	\$1,005	\$144
BENEFICIAL HOMEOWNERS SERVICE	5	5.26	\$952	\$190
ARGENT MORTGAGE COMPANY LLC	5	5.26	\$823	\$165
GREENPOINT MORTGAGE FUNDING	3	3.16	\$592	\$197
ACCREDITED HOME LENDERS, INC	3	3.16	\$561	\$187
NATIONAL CITY BANK OF INDIANA	3	3.16	\$468	\$156
OHIO CATHOLIC FCU	3	3.16	\$356	\$119
CHARTER ONE BANK	3	3.16	\$301	\$100

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	18.75	\$894	\$149
ACCREDITED HOME LENDERS, INC	3	9.38	\$561	\$187
COUNTRYWIDE HOME LOANS	3	9.38	\$329	\$110
PARK VIEW FEDERAL SAVINGS BANK	2	6.25	\$432	\$216
WELLS FARGO BANK, NA	2	6.25	\$245	\$123
OHIO CATHOLIC FCU	2	6.25	\$206	\$103
ABN AMRO MORTGAGE GROUP, INC.	1	3.13	\$282	\$282
FIRST FEDERAL OF LAKEWOOD	1	3.13	\$247	\$247
UNION CAPITAL MORTGAGE CORPORATION	1	3.13	\$247	\$247
FIRSTMERIT MORTGAGE CORP.	1	3.13	\$245	\$245

WARRENSVILLE HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	13,660	90.41%	51.29%
Asian	144	0.95%	8.46%
Native American	26	0.17%	38.89%
White	993	6.57%	61.23%
Other	286	1.89%	49.42%
Hispanic*	113	0.75%	20.00%
Total	15,109	100%	48.00%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	321	\$24,946	110	34.27%
Non-Depository Institutions	191	\$16,698	134	70.16%
Total Single Family Lending	512	\$41,644	244	47.66%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	961	334	34.76%	367	38.19%	162	44.14%
Asian	3	1	33.33%	1	33.33%	0	0.00%
Native American	5	2	40.00%	2	40.00%	1	50.00%
White	132	35	26.52%	61	46.21%	35	57.38%
Other	8	4	50.00%	3	37.50%	1	33.33%
Not Reported	331	125	37.76%	78	23.56%	45	57.69%
Hispanic*	14	5	35.71%	4	28.57%	1	25.00%
Total	1,440	501	34.79%	512	35.56%	244	47.66%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	71	85	113	150	140
FHA/VA Home Purchase	37	30	16	20	13
Refinance	304	250	328	293	301
Home Improvement	65	33	37	51	58
Total Lending	477	398	494	514	512
Loans by Subprime Lenders	136	124	150	214	171

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	52	12.29	\$4,589	\$88
COUNTRYWIDE HOME LOANS	26	6.15	\$1,948	\$75
NATIONAL CITY BANK OF INDIANA	25	5.91	\$2,361	\$94
NEW CENTURY MORTGAGE CORPORATION	16	3.78	\$1,287	\$80
FINANCE AMERICA	15	3.55	\$1,142	\$76
LEHMAN BROTHERS BANK	15	3.55	\$1,075	\$72
THIRD FEDERAL SAVINGS AND LOAN	14	3.31	\$1,770	\$126
NOVASTAR MORTGAGE, INC.	13	3.07	\$1,064	\$82
OWNIT MORTGAGE SOLUTIONS, INC	11	2.60	\$865	\$79
MILA, INC.	10	2.36	\$531	\$53

By Originations

NATIONAL CITY BANK OF INDIANA	13	8.50	\$1,377	\$106
THIRD FEDERAL SAVINGS AND LOAN	12	7.84	\$1,603	\$134
ARGENT MORTGAGE COMPANY LLC	11	7.19	\$1,006	\$91
OWNIT MORTGAGE SOLUTIONS, INC	8	5.23	\$720	\$90
COUNTRYWIDE HOME LOANS	8	5.23	\$558	\$70
NEW CENTURY MORTGAGE CORPORATION	7	4.58	\$563	\$80
REAL ESTATE MORTGAGE CORP	6	3.92	\$648	\$108
NOVASTAR MORTGAGE, INC.	5	3.27	\$498	\$100
AMERICAN HOME MORTGAGE CORP.	5	3.27	\$335	\$67
WELLS FARGO BANK, NA	4	2.61	\$281	\$70

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	86	8.45	\$7,928	\$92
ARGENT MORTGAGE COMPANY LLC	83	8.15	\$7,813	\$94
HFC COMPANY LLC	73	7.17	\$7,178	\$98
BENEFICIAL HOMEOWNERS SERVICE	50	4.91	\$5,243	\$105
COUNTRYWIDE HOME LOANS	45	4.42	\$3,698	\$82
JPMORGAN CHASE BANK	27	2.65	\$2,310	\$86
AEGIS LENDING CORPORATION	25	2.46	\$2,687	\$107
DELTA FUNDING CORPORATION	24	2.36	\$2,281	\$95
KEYBANK NATIONAL ASSOCIATION	24	2.36	\$1,678	\$70
LEHMAN BROTHERS BANK	17	1.67	\$1,638	\$96

By Originations

ARGENT MORTGAGE COMPANY LLC	24	7.97	\$2,147	\$89
COUNTRYWIDE HOME LOANS	21	6.98	\$1,778	\$85
BENEFICIAL HOMEOWNERS SERVICE	16	5.32	\$1,690	\$106
HFC COMPANY LLC	10	3.32	\$1,017	\$102
JPMORGAN CHASE BANK	10	3.32	\$739	\$74
INTERVALE MORTGAGE	9	2.99	\$918	\$102
KEYBANK NATIONAL ASSOCIATION	8	2.66	\$560	\$70
PEOPLE'S CHOICE FINANCIAL CORP	7	2.33	\$631	\$90
THIRD FEDERAL SAVINGS AND LOAN	7	2.33	\$518	\$74
WELLS FARGO BANK, NA	6	1.99	\$593	\$99

WESTLAKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	301	0.95%	40.43%
Asian	1,337	4.22%	75.61%
Native American	18	0.06%	60.87%
White	29,477	92.93%	83.16%
Other	586	1.85%	74.69%
Hispanic*	402	1.27%	74.93%
Total	31,719	100%	74.81%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,098	\$209,559	107	9.74%
Non-Depository Institutions	252	\$52,130	79	31.35%
Total Single Family Lending	1,350	\$261,689	186	13.78%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	29	4	13.79%	10	34.48%	5	50.00%
Asian	64	11	17.19%	43	67.19%	3	6.98%
Native American	10	1	10.00%	3	30.00%	1	33.33%
White	1,814	294	16.21%	1,163	64.11%	162	13.93%
Other	21	0	0.00%	19	90.48%	0	0.00%
Not Reported	324	83	25.62%	112	34.57%	15	13.39%
Hispanic*	28	4	14.29%	15	53.57%	1	6.67%
Total	2,262	393	17.37%	1,350	59.68%	186	13.78%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	722	694	679	637	678
FHA/VA Home Purchase	31	24	21	19	12
Refinance	1,060	1,334	1,926	696	590
Home Improvement	63	31	25	57	71
Total Lending	1,876	2,083	2,651	1,409	1,351
Loans by Subprime Lenders	41	79	80	109	135

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

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	103	9.07	\$23,603	\$229
WELLS FARGO BANK, NA	72	6.34	\$13,361	\$186
COUNTRYWIDE HOME LOANS	63	5.55	\$14,499	\$230
FIRST PLACE BANK	46	4.05	\$7,579	\$165
NATIONAL CITY BANK OF INDIANA	38	3.35	\$8,456	\$223
FIRST FEDERAL OF LAKEWOOD	32	2.82	\$10,297	\$322
WASHINGTON MUTUAL BANK	32	2.82	\$8,094	\$253
HOWARD HANNA MORTGAGE SERVICES	30	2.64	\$4,742	\$158
JPMORGAN CHASE BANK	28	2.47	\$6,094	\$218
US BANK, N.A.	27	2.38	\$4,627	\$171

By Originations

THIRD FEDERAL SAVINGS AND LOAN	93	13.48	\$21,482	\$231
WELLS FARGO BANK, NA	60	8.70	\$11,224	\$187
FIRST PLACE BANK	40	5.80	\$6,811	\$170
NATIONAL CITY BANK OF INDIANA	33	4.78	\$7,458	\$226
FIRST FEDERAL OF LAKEWOOD	29	4.20	\$9,395	\$324
HOWARD HANNA MORTGAGE SERVICES	28	4.06	\$4,356	\$156
COUNTRYWIDE HOME LOANS	27	3.91	\$5,090	\$189
JPMORGAN CHASE BANK	24	3.48	\$5,322	\$222
FIFTH THIRD MORTGAGE COMPANY	24	3.48	\$5,295	\$221
REAL ESTATE MORTGAGE CORP	16	2.32	\$3,248	\$203

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	83	6.23	\$16,975	\$205
COUNTRYWIDE HOME LOANS	81	6.08	\$21,607	\$267
AMERIQUEST MORTGAGE COMPANY	72	5.40	\$15,924	\$221
HFC COMPANY LLC	49	3.68	\$7,567	\$154
CHARTER ONE BANK	42	3.15	\$5,143	\$122
JPMORGAN CHASE BANK	38	2.85	\$8,913	\$235
NATIONAL CITY BANK OF INDIANA	32	2.40	\$8,593	\$269
FIRST FEDERAL OF LAKEWOOD	32	2.40	\$4,918	\$154
WELLS FARGO BANK, NA	31	2.32	\$5,602	\$181
DOLLAR BANK, FSB	31	2.32	\$4,903	\$158

By Originations

THIRD FEDERAL SAVINGS AND LOAN	71	12.03	\$13,238	\$186
COUNTRYWIDE HOME LOANS	31	5.25	\$5,955	\$192
FIRST FEDERAL OF LAKEWOOD	31	5.25	\$4,850	\$156
CHARTER ONE BANK	28	4.75	\$2,566	\$92
DOLLAR BANK, FSB	23	3.90	\$3,620	\$157
JPMORGAN CHASE BANK	22	3.73	\$5,380	\$245
WELLS FARGO BANK, NA	22	3.73	\$3,418	\$155
AIG FEDERAL SAVINGS BANK	19	3.22	\$4,432	\$233
NATIONAL CITY BANK OF INDIANA	18	3.05	\$4,346	\$241
FIFTH THIRD MORTGAGE COMPANY	17	2.88	\$4,038	\$238

WOODMERE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	411	49.64%	58.57%
Asian	64	7.73%	17.46%
Native American	1	0.12%	0.00%
White	329	39.73%	26.14%
Other	23	2.78%	18.75%
Hispanic*	7	0.85%	33.33%
Total	828	100%	31.37%

Housing Data

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

Income Data

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

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	10	\$1,706	0	0.00%
Non-Depository Institutions	5	\$621	2	40.00%
Total Single Family Lending	15	\$2,327	2	13.33%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	16	3	18.75%	10	62.50%	1	10.00%
Asian	0	0	NA	0	NA	0	NA
Native American	1	0	0.00%	0	0.00%	0	NA
White	10	5	50.00%	3	30.00%	0	0.00%
Other	0	0	NA	0	NA	0	NA
Not Reported	7	2	28.57%	2	28.57%	1	50.00%
Hispanic*	0	0	NA	0	NA	0	NA
Total	34	10	29.41%	15	44.12%	2	13.33%

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

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	3	4	6	5	4
FHA/VA Home Purchase	1	2	0	0	0
Refinance	10	22	25	13	11
Home Improvement	2	1	0	3	0
Total Lending	16	29	31	21	15
Loans by Subprime Lenders	3	2	5	5	3

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	2	22.22	\$252	\$126
CITIBANK, FSB	1	11.11	\$767	\$767
THIRD FEDERAL SAVINGS AND LOAN	1	11.11	\$268	\$268
THE HUNTINGTON NATIONAL BANK	1	11.11	\$128	\$128
REAL ESTATE MORTGAGE CORP	1	11.11	\$128	\$128
E-LOAN, INC.	1	11.11	\$120	\$120
NOVASTAR MORTGAGE, INC.	1	11.11	\$116	\$116
NEW CENTURY MORTGAGE CORPORATION	1	11.11	\$100	\$100

By Originations

THIRD FEDERAL SAVINGS AND LOAN	1	25.00	\$268	\$268
THE HUNTINGTON NATIONAL BANK	1	25.00	\$128	\$128
REAL ESTATE MORTGAGE CORP	1	25.00	\$128	\$128
NOVASTAR MORTGAGE, INC.	1	25.00	\$116	\$116

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	2	7.14	\$447	\$224
GMAC BANK	2	7.14	\$358	\$179
GMAC MORTGAGE CORPORATION	2	7.14	\$358	\$179
AMERIQUEST MORTGAGE COMPANY	2	7.14	\$355	\$178
OHIO SAVINGS BANK	2	7.14	\$347	\$174
HFC COMPANY LLC	2	7.14	\$275	\$138
ARGENT MORTGAGE COMPANY LLC	2	7.14	\$271	\$136
PEOPLE'S CHOICE FINANCIAL CORP	1	3.57	\$750	\$750
AMERICAN EQUITY MORTGAGE, INC.	1	3.57	\$380	\$380
GE MONEY BANK	1	3.57	\$203	\$203

By Originations

GMAC BANK	2	18.18	\$358	\$179
COUNTRYWIDE HOME LOANS	1	9.09	\$320	\$320
AMERIQUEST MORTGAGE COMPANY	1	9.09	\$187	\$187
CCO MORTGAGE CORP	1	9.09	\$165	\$165
KEYBANK NATIONAL ASSOCIATION	1	9.09	\$158	\$158
OHIO SAVINGS BANK	1	9.09	\$125	\$125
JPMORGAN CHASE BANK	1	9.09	\$118	\$118
HOMEcomings FINANCIAL NETWORK	1	9.09	\$98	\$98
ARGENT MORTGAGE COMPANY LLC	1	9.09	\$92	\$92
THIRD FEDERAL SAVINGS AND LOAN	1	9.09	\$66	\$66

APPENDIX

Data Sources

Population, Housing, and Income Data

Population, race, and ethnicity data were obtained from 2000 U.S. Census Summary File 1 (SF1), tables P7 and P8. Housing tenure and occupancy status were obtained from 2000 SF1, tables H3 and H4. Homeownership rates were calculated using 2000 SF1, tables H11A through H11H. Rates were calculated by dividing the population in owner occupied housing units of a given race/ethnicity by the total population of that race/ethnicity in occupied housing. Median family income and percent family poverty were gathered from the 2000 SF3, table DP-3.

Mortgage Data

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

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2005, the most current available as of spring 2007. Data fields include the lender's name, the number of loans (either applications or actual loans originated), the market share of the lender based on the number of loans, the total dollar amount of the loans (either as applied for or actually originated) and the average size of the loans.