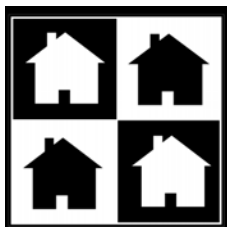


Geauga County Community Lending Factbook

SAMANTHA HOOVER
CARRIE PLEASANTS

JULY 2010

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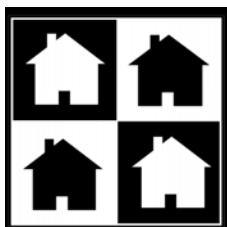
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This report was edited by Jeffery D. Dillman, Executive Director of the Housing Research & Advocacy Center.

About the Housing Research & Advocacy Center and the Fair Housing Resource 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.

The Fair Housing Resource Center, Inc. is a 501(c)(3) non-profit organization that offers several housing programs that benefits residents of Lake County, Ohio, and its surrounding communities. The mission of Fair Housing Resource Center is to promote equal housing opportunities for all persons, and to advocate for fair housing and diversity in Lake and surrounding counties through education and involvement of the public, governments, and the business community. Fair Housing Resource Center operates a fair housing intake/complete service for victims of housing discrimination, a Landlord/Tenant hotline, and provides foreclosure prevention counseling service to county residents to assist them with their housing rights.

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Introduction

This factbook is designed to provide basic information on home mortgage lending in 2008 in Geauga County, Ohio, and its geographic areas.¹ For each jurisdiction, the factbook provides the following information:

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

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

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

Notes on the Data

Race and Ethnicity Data

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

Under U.S. Census definitions, “Hispanic” is considered an ethnic designation and not a racial designation; individuals categorized as “Hispanic” may be of any racial group.² Because the U.S. Census considers the vast majority of Hispanic individuals as white,³ we excluded Hispanics from the “white” racial category. Therefore, data for a white Hispanic would be reported only under “Hispanic” category. Hispanics of other races (African American, Asian, Native American, and Other) are included in both the relevant racial category and also in the Hispanic ethnic category. Therefore, adding up the racial and ethnic categories will result in double-counting non-white Hispanics.

Mortgage Data

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

Lenders without offices in metropolitan areas and/or who originate or accept fewer than five applications in metropolitan areas are exempt from the HMDA reporting requirements.⁴ Lenders with small assets size are not required to report data for the following year.⁵ Lenders who are

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

³ According to 2008 population estimates, nationwide of 91.9% Hispanics/Latinos are white alone, compared to 4.0% of whom are African American alone, 1.6% of whom are Native American alone, 0.7% of whom are Asian alone, and 1.5% of whom are two or more races. In Geauga County, 93.8% of Hispanics/Latinos are white alone, compared to 1.9% who are African American alone, 1.6% who are Native American alone, 0.3 % who are Asian, and 2.4% who are two or more races. U.S. Census Bureau, Population Estimate Program, T4-2008. Hispanic or Latino by Race, Data Set: 2008 Population Estimates.

⁴ See FFIEC, “2008 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/HMDA/reportde2008.htm>, and FFIEC, “2008 Reporting Criteria for Nondepository Institutions,” available at <https://www.ffiec.gov/hmda/reportno2008.htm>. However, if a lender is required to report HMDA data, it must report information on all of its applications and loans (other than HELOCs, as is discussed below), including those in non-metropolitan areas. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, “The 2006 HMDA Data,” *Federal Reserve Bulletin* (December 2007), p. A109.

⁵ Lenders with less than \$37 million in assets on December 31, 2007, did not have to report data in 2008. FFIEC, “2008 Reporting Criteria for Depository Institutions.”

covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.⁶ Although not all lenders are required to provide data under the Act, HMDA data is generally regarded as providing the most thorough information available on mortgage lending.⁷

Nationwide, there were 17.1 million loan records reported for calendar year 2008, with 8,388 institutions reporting.⁸ These lenders are estimated to account for the “majority of home lending nationwide” in 2008.⁹ In Ohio, there were over 533,639 loan records reported for calendar year 2008, with approximately 1,029 institutions reporting. In Geauga County, there were 4,020 loan records reported for calendar year 2008, with approximately 204 institutions reporting.¹⁰

Under HMDA, lenders are required to report data on the race, ethnicity, gender, and income of an applicant; the type, amount, and, in some instances, price of the loan; the disposition of the application; the type and location of the property; and whether the loan was sold.¹¹ While some HMDA data on race and ethnicity is not reported, under Federal Reserve Board guidelines, lenders are required to complete this information based on “visual observation or surname.”¹²

“High-cost” lending refers to mortgage loans in which the annual percentage rate (APR) is more than 3% (or, for second-lien mortgages, 5%) above the rate on Treasury securities of comparable maturity. This rate was chosen by the Federal Reserve Board for all HMDA-reporting lenders as the threshold for lenders to report certain pricing information about their mortgage loans to the federal government beginning with the 2004 HMDA submissions. The Federal Reserve Board has indicated that it chose the 3% and 5% thresholds in the belief that they would exclude the vast majority of prime-rate loans and include the vast majority of subprime-rate loans.¹³

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

⁶ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” April 3, 2006, p. 2, available at <http://www.federalreserve.gov/boarddocs/press/bcreg/2006/20060403/attachment.pdf>.

⁷ See, e.g., Carsey Institute, “Subprime and Predatory Lending in Rural America: Mortgage Lending Practices that Can Trap Low-Income Rural People,” Policy Brief No. 4 (Fall 2006), p. 2.

⁸ Of these, 5.0 million were home purchase loans, 7.7 million were refinancing loans, 1.4 million were home improvement loans, and 2.9 million were loans purchased from other institutions. Avery, Robert B., Kenneth Brevoort, and Glenn B. Canner, “The 2008 HMDA Data: The Mortgage Market during a Turbulent Year,” draft of forthcoming article in the *Federal Reserve Bulletin* (September 2009), p. 42.

⁹ Avery, *et al.*, (2009), p. 2.

¹⁰ Housing Center analysis of 2008 HMDA data.

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

¹² 12 C.F.R. §202.13(b).

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

Overview of Mortgage Lending in Geauga County

Denial Rates

Racial disparities in mortgage loan application denial rates were found in Geauga County. The denial rate for all loans was 26.25%. Countywide, African Americans were denied single-family mortgage loans 55.10% of the time, compared to 31.82% for Asians, 25.00% for Hispanics/Latinos, and 24.92% for non-Hispanic whites.

High-Cost Lending

Rates of high-cost lending revealed similar racial disparities in Geauga County. Overall, 7.59% of all loans in Geauga County were high-cost. Countywide, African Americans were more likely to obtain a high-cost loan than whites (11.76% of the time compared to 7.62%). Asians obtained high-cost loans 6.67% of the time, while Hispanics obtained no high-cost loans.¹⁴

Lending Trends

Countywide, total lending has decreased by 54.58% from 2004 to 2008, from 4,205 loan originations to 1,910. The largest percentage decrease during this five-year time period occurred between 2007 and 2008, when lending dropped by 27.35%, from 2,629 loan originations to 1,910 loan originations. In all of the geographic areas, the least number of total loan originations occurred in 2008.

Refinance lending has also decreased every year from 2004 to 2008, decreasing from 2,394 loans to 990 loans. In 2004, refinance lending accounted for 56.93% of total lending but dropped to 51.83% of total lending in 2008. The largest one-year percentage change in refinance lending occurred from 2006 to 2007, when refinance loan originations decreased by 25.43%, from 1,750 to 1,305.

Conventional home purchase lending increased slightly from 2004 to 2005, then decreased each year from 2005 to 2008. The largest one-year drop in conventional home purchase lending, a 41.39% decrease, occurred between 2007 and 2008.

FHA/VA home purchase lending remained relatively steady from 2004 to 2007, moving from 42 up to 48 in 2006, followed by a drop to 44 in 2007. In 2008, FHA/VA lending increased by 256.81% to 157. Home improvement lending peaked in 2006 at 371 but decreased by over half in 2008 with 154 loans.

Loan Applications

JPMorgan Chase Bank, NA, had the greatest market share of applications for home purchase lending (121 applications, or 9.42%) in the County, followed by Howard Hanna Mortgage Services which received 113 applications, or 8.80%. Howard Hanna Mortgage Services received

¹⁴ Native Americans only had three loan originations in all of Geauga County, so the group was not included in high-cost lending analysis.

the most home purchase loan applications in five of Geauga County's 18 geographic areas, while Third Federal Savings and Loan received the most in four geographic areas.¹⁵

The greatest market share for refinance lending applications was also JPMorgan Chase Bank, NA, with 178 applications (7.63%), which received the most refinance applications in six of the County's 18 geographic areas. Countrywide Bank, FSB, received the most refinance applications in five areas, while Middlefield Banking Co. received the most in three.

Loan Originations

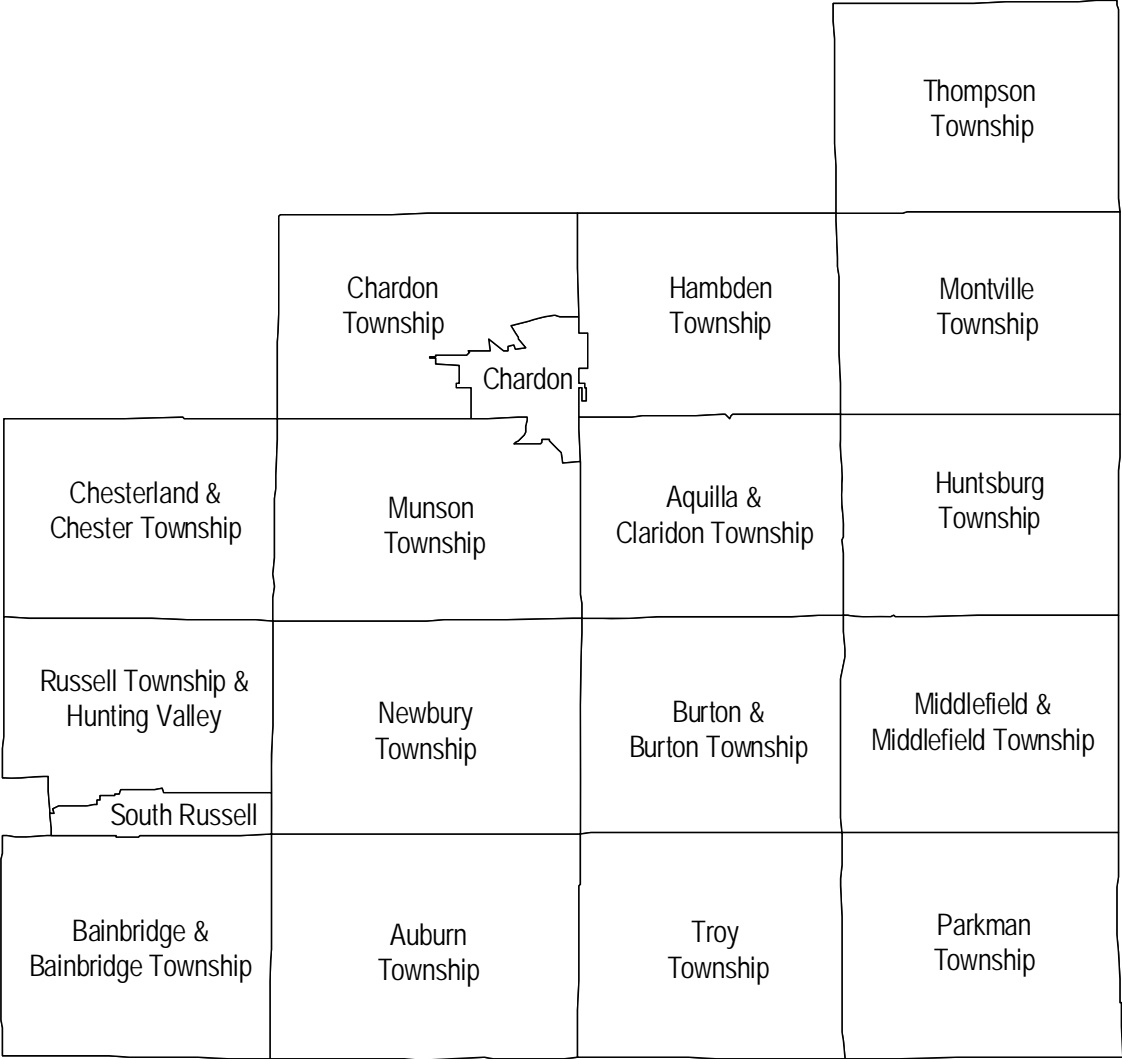
Howard Hanna Mortgage Services had the greatest market share of home purchase loan originations (99 originations, or 12.92%), followed by Third Federal Savings and Loan, with 80 originations (10.44%). Howard Hanna Mortgage Services and Third Federal Savings and Loan each originated the most loans in six of the County's 18 geographic areas.

Although JPMorgan Chase Bank, NA, received more home purchase and refinance applications than any other lender, it had only a 25.62% origination rate for home purchase loans. By contrast, Howard Hanna Mortgage Services had an 87.61% origination rate for home purchase loans.

Third Federal Savings and Loan had the greatest market share of refinance loan originations, with 98 originations (9.09%). JPMorgan Chase Bank, NA, was the top refinance loan originator by volume in five of the County's 18 geographic areas, while Third Federal Savings and Loan was the top originator in four, and Middlefield Banking Co. and Countrywide Bank, FSB, originated the most in three.

¹⁵ A list of top 10 lenders is provided for all geographies. Top 10 lenders are ranked by count (number of loan applications or originations). In the case of a tie, lenders are ranked by total dollar amount of loan applications or originations.

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



Prepared by: Housing Research & Advocacy Center

GEAUGA COUNTY

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,110	1.22%	72.29%
Asian	395	0.43%	89.75%
Native American	69	0.08%	74.32%
Non-Hispanic white	88,161	96.99%	89.78%
Other	768	0.84%	75.89%
Hispanic	538	0.59%	77.60%
Total	90,895	100%	89.44%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	27,574	84.05%
Renter Occupied Units	4,056	12.36%
Vacant Units	1,175	3.58%
Total Units	32,805	100%

Income Data

Median Family Income	\$70,972
Percent Family Poverty	2.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,521	\$284,979	93	6.11%
Non-Depository Institutions	389	\$74,952	52	13.37%
Total Single Family Lending	1,910	\$359,931	145	7.59%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	55	27	55.10%	17	30.91%	2	11.76%
Asian	22	7	31.82%	15	68.18%	1	6.67%
Native American	4	0	0.00%	3	75.00%	1	33.33%
Non-Hispanic white	2,888	628	24.92%	1,679	58.14%	128	7.62%
Other	24	6	31.58%	11	45.83%	2	18.18%
Not Reported	351	88	30.77%	155	44.16%	10	6.45%
Hispanic	20	4	25.00%	11	55.00%	0	0.00%
Total	3,407	775	26.25%	1,910	56.06%	145	7.59%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	1,490	1,547	1,319	1,039	609
FHA/VA Home Purchase	42	44	48	44	157
Refinance	2,394	2,029	1,750	1,305	990
Home Improvement	279	327	371	241	154
Total Lending	4,205	3,947	3,488	2,629	1,910

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	121	9.42%	\$27,881	\$9.80
HOWARD HANNA MORTGAGE SERVICES	113	8.80%	\$26,018	\$9.14
THIRD FEDERAL SAVINGS AND LOAN	93	7.24%	\$21,269	\$7.48
COUNTRYWIDE BANK, FSB	86	6.70%	\$17,469	\$6.14
WELLS FARGO BANK, NA	55	4.28%	\$16,856	\$5.92
HOME SAVINGS & LOAN COMPANY	47	3.66%	\$11,718	\$4.12
THE HUNTINGTON NATIONAL BANK	41	3.19%	\$7,779	\$2.73
CITIMORTGAGE, INC	40	3.12%	\$7,993	\$2.81
FIRST PLACE BANK	39	3.04%	\$8,986	\$3.16
US BANK, N.A.	36	2.80%	\$16,162	\$5.68

By Originations

HOWARD HANNA MORTGAGE SERVICES	99	12.92%	\$22,054	\$223
THIRD FEDERAL SAVINGS AND LOAN	80	10.44%	\$17,591	\$220
HOME SAVINGS & LOAN COMPANY	43	5.61%	\$9,521	\$221
WELLS FARGO BANK, NA	39	5.09%	\$10,773	\$276
FIRST PLACE BANK	35	4.57%	\$8,275	\$236
THE HUNTINGTON NATIONAL BANK	33	4.31%	\$6,541	\$198
JPMORGAN CHASE BANK, NA	31	4.05%	\$5,265	\$170
COUNTRYWIDE BANK, FSB	30	3.92%	\$4,998	\$167
UNION NATIONAL MORTGAGE CO.	27	3.52%	\$4,030	\$149
FIFTH THIRD MORTGAGE COMPANY	25	3.26%	\$5,930	\$237

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	178	7.63%	\$36,808	\$207
COUNTRYWIDE BANK, FSB	171	7.33%	\$35,164	\$206
THE HUNTINGTON NATIONAL BANK	152	6.51%	\$24,871	\$164
THIRD FEDERAL SAVINGS AND LOAN	146	6.26%	\$28,122	\$193
HFC COMPANY LLC	127	5.44%	\$26,442	\$208
MIDDLEFIELD BANKING CO	98	4.20%	\$10,353	\$106
FIFTH THIRD MORTGAGE COMPANY	80	3.43%	\$18,641	\$233
CITIMORTGAGE, INC	69	2.96%	\$13,741	\$199
WELLS FARGO BANK, NA	65	2.78%	\$17,198	\$265
PARK VIEW FEDERAL SAVINGS BANK	62	2.66%	\$11,177	\$180

By Originations

THIRD FEDERAL SAVINGS AND LOAN	98	9.90%	\$17,640	\$180
MIDDLEFIELD BANKING CO	80	8.08%	\$8,186	\$102
THE HUNTINGTON NATIONAL BANK	78	7.88%	\$12,069	\$155
JPMORGAN CHASE BANK, NA	73	7.37%	\$12,723	\$174
COUNTRYWIDE BANK, FSB	65	6.57%	\$12,583	\$194
PARK VIEW FEDERAL SAVINGS BANK	45	4.55%	\$8,023	\$178
FIFTH THIRD MORTGAGE COMPANY	37	3.74%	\$9,737	\$263
HOME SAVINGS & LOAN COMPANY	33	3.33%	\$9,210	\$279
QUICKEN LOANS	25	2.53%	\$4,649	\$186
NATIONAL CITY BANK	24	2.42%	\$4,611	\$192

AUBURN TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	42	0.81%	82.50%
Asian	23	0.45%	83.33%
Native American	6	0.12%	40.00%
Non-Hispanic white	5,016	97.25%	94.21%
Other	58	1.12%	77.50%
Hispanic*	41	0.79%	62.50%
Total	5,158	100%	93.89%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,636	87.67%
Renter Occupied Units	122	6.54%
Vacant Units	108	5.79%
Total Units	1,866	100%

Income Data

Median Family Income	\$81,844
Percent Family Poverty	0.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	140	\$31,609	6	4.29%
Non-Depository Institutions	28	\$7,104	3	10.71%
Total Lending	168	\$38,713	9	5.36%

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	100.00%	0	0.00%	0	N/A
Asian	4	1	25.00%	3	75.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	250	59	25.76%	150	60.00%	8	5.33%
Other	2	0	0.00%	2	100.00%	1	50.00%
Not Reported	26	6	28.57%	12	46.15%	0	0.00%
Hispanic	2	0	0.00%	1	50.00%	0	0.00%
Total	287	68	26.15%	168	58.54%	9	5.36%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	129	128	117	109	60
FHA/VA Home Purchase	1	2	3	2	4
Refinance	167	163	128	93	93
Home Improvement	11	23	28	6	11
Total Lending	308	316	276	210	168

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	12	11.54%	\$2,937	\$11.17
JPMORGAN CHASE BANK, NA	8	7.69%	\$2,364	\$8.99
FIFTH THIRD MORTGAGE COMPANY	6	5.77%	\$1,689	\$6.42
WELLS FARGO BANK, NA	6	5.77%	\$1,315	\$5.00
HOME SAVINGS & LOAN COMPANY	6	5.77%	\$1,271	\$4.83
COUNTRYWIDE BANK, FSB	5	4.81%	\$1,659	\$6.31
THIRD FEDERAL SAVINGS AND LOAN	5	4.81%	\$1,170	\$4.45
CITIMORTGAGE, INC	4	3.85%	\$805	\$3.06
FIRST PLACE BANK	3	2.88%	\$788	\$3.00
PHH MORTGAGE CORPORATION	3	2.88%	\$779	\$2.96

By Originations

HOWARD HANNA MORTGAGE SERVICES	10	15.63%	\$2,430	\$243
HOME SAVINGS & LOAN COMPANY	6	9.38%	\$1,271	\$212
FIFTH THIRD MORTGAGE COMPANY	5	7.81%	\$1,452	\$290
WELLS FARGO BANK, NA	5	7.81%	\$1,117	\$223
FIRST PLACE BANK	3	4.69%	\$788	\$263
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$729	\$243
PARK VIEW FEDERAL SAVINGS BANK	3	4.69%	\$633	\$211
THIRD FEDERAL SAVINGS AND LOAN	3	4.69%	\$606	\$202
NFCU	2	3.13%	\$790	\$395
SUNTRUST MORTGAGE, INC	2	3.13%	\$533	\$267

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	18	9.09%	\$4,033	\$224
HFC COMPANY LLC	15	7.58%	\$5,124	\$342
THIRD FEDERAL SAVINGS AND LOAN	15	7.58%	\$3,409	\$227
THE HUNTINGTON NATIONAL BANK	15	7.58%	\$3,028	\$202
COUNTRYWIDE BANK, FSB	13	6.57%	\$4,165	\$320
FIFTH THIRD MORTGAGE COMPANY	10	5.05%	\$2,732	\$273
PARK VIEW FEDERAL SAVINGS BANK	9	4.55%	\$1,445	\$161
FIRST PLACE BANK	7	3.54%	\$1,433	\$205
CITIMORTGAGE, INC	6	3.03%	\$1,385	\$231
WELLS FARGO BANK, NA	6	3.03%	\$1,285	\$214

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	11.83%	\$2,447	\$222
JPMORGAN CHASE BANK, NA	10	10.75%	\$2,098	\$210
THE HUNTINGTON NATIONAL BANK	10	10.75%	\$2,058	\$206
FIRST PLACE BANK	7	7.53%	\$1,433	\$205
PARK VIEW FEDERAL SAVINGS BANK	6	6.45%	\$1,044	\$174
HOME SAVINGS & LOAN COMPANY	5	5.38%	\$1,157	\$231
FIFTH THIRD MORTGAGE COMPANY	5	5.38%	\$1,035	\$207
NATIONAL CITY BANK	5	5.38%	\$859	\$172
WELLS FARGO BANK, NA	3	3.23%	\$578	\$193
COUNTRYWIDE BANK, FSB	2	2.15%	\$1,236	\$618

BAINBRIDGE/BAINBRIDGE TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	564	5.17%	70.42%
Asian	51	0.47%	100.00%
Native American	4	0.04%	100.00%
Non-Hispanic white	10,127	92.77%	94.55%
Other	132	1.21%	63.51%
Hispanic*	61	0.56%	83.10%
Total	10,916	100%	93.10%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,549	89.17%
Renter Occupied Units	296	7.44%
Vacant Units	135	3.39%
Total Units	3,980	100%

Income Data

Median Family Income	\$93,424
Percent Family Poverty	3.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	224	\$56,195	5	2.23%
Non-Depository Institutions	62	\$15,551	3	4.84%
Total Lending	286	\$71,746	8	2.80%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	33	16	57.14%	11	33.33%	1	9.09%
Asian	4	2	50.00%	2	50.00%	0	0.00%
Native American	1	0	0.00%	1	100.00%	1	100.00%
Non-Hispanic white	375	65	20.83%	229	61.07%	4	1.75%
Other	8	4	80.00%	1	12.50%	1	100.00%
Not Reported	67	10	18.52%	38	56.72%	1	2.63%
Hispanic*	6	2	40.00%	3	50.00%	0	0.00%
Total	497	101	24.51%	286	57.55%	8	2.80%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	246	256	244	201	121
FHA/VA Home Purchase	1	8	3	2	18
Refinance	298	259	217	193	133
Home Improvement	26	28	43	23	14
Total Lending	571	551	507	419	286

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	36	15.45%	\$9,123	\$14.06
JPMORGAN CHASE BANK, NA	23	9.87%	\$6,895	\$10.63
WELLS FARGO BANK, NA	15	6.44%	\$5,982	\$9.22
FIRST PLACE BANK	15	6.44%	\$3,218	\$4.96
HOME SAVINGS & LOAN COMPANY	14	6.01%	\$3,441	\$5.30
THIRD FEDERAL SAVINGS AND LOAN	10	4.29%	\$3,011	\$4.64
CITIMORTGAGE, INC	9	3.86%	\$2,042	\$3.15
COUNTRYWIDE BANK, FSB	9	3.86%	\$1,753	\$2.70
FIFTH THIRD MORTGAGE COMPANY	7	3.00%	\$2,272	\$3.50
FRANKLIN AMERICAN MORTGAGE CO	7	3.00%	\$1,895	\$2.92

By Originations

HOWARD HANNA MORTGAGE SERVICES	32	23.02%	\$7,946	\$248
FIRST PLACE BANK	13	9.35%	\$2,881	\$222
HOME SAVINGS & LOAN COMPANY	12	8.63%	\$2,638	\$220
WELLS FARGO BANK, NA	10	7.19%	\$3,691	\$369
THIRD FEDERAL SAVINGS AND LOAN	8	5.76%	\$2,181	\$273
NATIONAL CITY BANK	6	4.32%	\$1,838	\$306
FIRST FEDERAL OF LAKEWOOD	5	3.60%	\$1,802	\$360
FIFTH THIRD MORTGAGE COMPANY	5	3.60%	\$1,752	\$350
THE HUNTINGTON NATIONAL BANK	4	2.88%	\$1,285	\$321
COUNTRYWIDE BANK, FSB	4	2.88%	\$686	\$172

Top Ten Refinance Lenders

By Application

HFC COMPANY LLC	28	8.64%	\$5,487	\$196
COUNTRYWIDE BANK, FSB	23	7.10%	\$5,407	\$235
JPMORGAN CHASE BANK, NA	21	6.48%	\$7,048	\$336
THIRD FEDERAL SAVINGS AND LOAN	21	6.48%	\$5,578	\$266
THE HUNTINGTON NATIONAL BANK	17	5.25%	\$3,535	\$208
PARK VIEW FEDERAL SAVINGS BANK	17	5.25%	\$3,319	\$195
CITIMORTGAGE, INC	14	4.32%	\$3,385	\$242
WELLS FARGO BANK, NA	13	4.01%	\$6,781	\$522
FIFTH THIRD MORTGAGE COMPANY	12	3.70%	\$3,230	\$269
GMAC MORTGAGE LLC	11	3.40%	\$2,234	\$203

By Originations

PARK VIEW FEDERAL SAVINGS BANK	13	9.77%	\$2,744	\$211
FIFTH THIRD MORTGAGE COMPANY	10	7.52%	\$2,892	\$289
THIRD FEDERAL SAVINGS AND LOAN	10	7.52%	\$2,495	\$250
HOME SAVINGS & LOAN COMPANY	9	6.77%	\$3,853	\$428
THE HUNTINGTON NATIONAL BANK	9	6.77%	\$1,946	\$216
COUNTRYWIDE BANK, FSB	8	6.02%	\$1,598	\$200
WELLS FARGO BANK, NA	6	4.51%	\$1,944	\$324
JPMORGAN CHASE BANK, NA	6	4.51%	\$1,291	\$215
FIRST FEDERAL OF LAKEWOOD	5	3.76%	\$2,668	\$534
KEYBANK NATIONAL ASSOCIATION	5	3.76%	\$1,517	\$303

BURTON/BURTON TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	24	0.55%	48.28%
Asian	8	0.18%	50.00%
Native American	5	0.11%	100.00%
Non-Hispanic white	4,241	97.32%	81.31%
Other	43	0.99%	87.88%
Hispanic*	43	0.99%	74.19%
Total	4,358	100%	81.01%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,176	73.32%
Renter Occupied Units	373	23.25%
Vacant Units	55	3.43%
Total Units	1,604	100%

Income Data

Median Family Income	\$55,919
Percent Family Poverty	2.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	49	\$6,983	4	8.16%
Non-Depository Institutions	20	\$3,581	6	30.00%
Total Lending	69	\$10,564	10	14.49%

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	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	143	46	36.22%	62	43.36%	9	14.52%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	12	4	36.36%	5	41.67%	1	20.00%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	158	51	36.17%	69	43.67%	10	14.49%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	65	59	55	18	14
FHA/VA Home Purchase	4	5	2	4	7
Refinance	118	98	85	50	44
Home Improvement	13	15	18	11	4
Total Lending	200	177	160	83	69

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
GEAUGA SAVINGS BANK	7	13.73%	\$835	\$10.51
COUNTRYWIDE BANK, FSB	5	9.80%	\$938	\$11.81
WELLS FARGO BANK, NA	4	7.84%	\$983	\$12.38
JPMORGAN CHASE BANK, NA	4	7.84%	\$740	\$9.32
US BANK, N.A.	3	5.88%	\$354	\$4.46
MIDDLEFIELD BANKING CO	3	5.88%	\$220	\$2.77
FIRST FEDERAL OF LAKEWOOD	2	3.92%	\$460	\$5.79
QUICKEN LOANS	2	3.92%	\$434	\$5.46
THE HUNTINGTON NATIONAL BANK	2	3.92%	\$410	\$5.16
AMERICAN MIDWEST MORTGAGE	2	3.92%	\$391	\$4.92

By Originations

GEAUGA SAVINGS BANK	5	23.81%	\$699	\$140
FIRST FEDERAL OF LAKEWOOD	2	9.52%	\$460	\$230
QUICKEN LOANS	2	9.52%	\$434	\$217
AMERICAN MIDWEST MORTGAGE	2	9.52%	\$391	\$196
UNION NATIONAL MORTGAGE CO.	2	9.52%	\$256	\$128
WELLS FARGO BANK, NA	1	4.76%	\$312	\$312
THE HUNTINGTON NATIONAL BANK	1	4.76%	\$280	\$280
PARK VIEW FEDERAL SAVINGS BANK	1	4.76%	\$159	\$159
HOWARD HANNA MORTGAGE SERVICES	1	4.76%	\$150	\$150
AMERICAN MORTGAGE SERVICE COMP	1	4.76%	\$143	\$143

Top Ten Refinance Lenders

By Application

THE HUNTINGTON NATIONAL BANK	12	9.84%	\$1,422	\$119
JPMORGAN CHASE BANK, NA	10	8.20%	\$1,675	\$168
HFC COMPANY LLC	10	8.20%	\$1,463	\$146
THIRD FEDERAL SAVINGS AND LOAN	7	5.74%	\$815	\$116
CITIFINANCIAL, INC	7	5.74%	\$550	\$79
GMAC MORTGAGE LLC	6	4.92%	\$722	\$120
ADVANCED FINANCIAL SERVICES IN	5	4.10%	\$864	\$173
RBS CITIZENS, N.A.	5	4.10%	\$484	\$97
GEAUGA SAVINGS BANK	4	3.28%	\$939	\$235
HOME SAVINGS & LOAN COMPANY	4	3.28%	\$696	\$174

By Originations

JPMORGAN CHASE BANK, NA	6	13.64%	\$761	\$127
THIRD FEDERAL SAVINGS AND LOAN	5	11.36%	\$625	\$125
THE HUNTINGTON NATIONAL BANK	5	11.36%	\$598	\$120
HOME SAVINGS & LOAN COMPANY	4	9.09%	\$696	\$174
UNION NATIONAL MORTGAGE CO.	4	9.09%	\$618	\$155
QUICKEN LOANS	3	6.82%	\$770	\$257
MIDDLEFIELD BANKING CO	3	6.82%	\$391	\$130
FIRST PLACE BANK	2	4.55%	\$454	\$227
BANK OF AMERICA, N.A.	2	4.55%	\$141	\$71
CITIZENS BANK	1	2.27%	\$297	\$297

CHARDON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	27	0.50%	42.86%
Asian	28	0.52%	47.62%
Native American	1	0.02%	100.00%
Non-Hispanic white	5,235	97.34%	69.91%
Other	71	1.32%	61.22%
Hispanic*	24	0.45%	63.16%
Total	5,378	100%	69.59%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,367	58.32%
Renter Occupied Units	849	36.22%
Vacant Units	128	5.46%
Total Units	2,344	100%

Income Data

Median Family Income	\$60,085
Percent Family Poverty	1.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	77	\$9,053	9	11.69%
Non-Depository Institutions	33	\$4,648	6	18.18%
Total Lending	110	\$13,701	15	13.64%

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	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic white	159	33	23.40%	102	64.15%	15	14.71%
Other	1	1	100.00%	0	0.00%	0	N/A
Not Reported	16	7	53.85%	6	37.50%	0	0.00
Hispanic	2	1	50.00%	0	0.00%	0	N/A
Total	183	45	27.78%	110	60.11%	15	13.64%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	127	130	79	72	35
FHA/VA Home Purchase	7	10	6	6	24
Refinance	137	115	105	67	41
Home Improvement	14	13	25	16	10
Total Lending	285	268	215	161	110

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	15	14.42%	\$2,398	\$16.70
JPMORGAN CHASE BANK, NA	15	14.42%	\$2,038	\$14.19
COUNTRYWIDE BANK, FSB	13	12.50%	\$1,166	\$8.12
THIRD FEDERAL SAVINGS AND LOAN	6	5.77%	\$1,066	\$7.42
UNION NATIONAL MORTGAGE CO.	5	4.81%	\$620	\$4.32
FIRSTMERIT MORTGAGE CORP	4	3.85%	\$519	\$3.61
TAYLOR, BEAN & WHITAKER	4	3.85%	\$447	\$3.11
FRANKLIN AMERICAN MORTGAGE CO	4	3.85%	\$431	\$3.00
RBS CITIZENS, N.A.	4	3.85%	\$329	\$2.29
CITIMORTGAGE, INC	3	2.88%	\$425	\$2.96

By Originations

HOWARD HANNA MORTGAGE SERVICES	13	22.03%	\$2,009	\$155
COUNTRYWIDE BANK, FSB	6	10.17%	\$709	\$118
THIRD FEDERAL SAVINGS AND LOAN	5	8.47%	\$807	\$161
UNION NATIONAL MORTGAGE CO.	5	8.47%	\$620	\$124
JPMORGAN CHASE BANK, NA	4	6.78%	\$560	\$140
FIRSTMERIT MORTGAGE CORP	4	6.78%	\$519	\$130
TAYLOR, BEAN & WHITAKER	3	5.08%	\$323	\$108
LIBERTY SAVINGS BANK, FSB	2	3.39%	\$358	\$179
FIRST NATIONAL BANK OF PA	2	3.39%	\$173	\$87

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	9	9.00%	\$1,411	\$157
THIRD FEDERAL SAVINGS AND LOAN	8	8.00%	\$967	\$121
HFC COMPANY LLC	7	7.00%	\$1,465	\$209
COUNTRYWIDE BANK, FSB	6	6.00%	\$830	\$138
THE HUNTINGTON NATIONAL BANK	6	6.00%	\$720	\$120
US BANK, N.A.	5	5.00%	\$730	\$146
QUICKEN LOANS	4	4.00%	\$680	\$170
HOME SAVINGS & LOAN COMPANY	4	4.00%	\$574	\$144
CITIMORTGAGE, INC	4	4.00%	\$523	\$131
FIFTH THIRD BANK	4	4.00%	\$402	\$101

By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	19.51%	\$967	\$121
JPMORGAN CHASE BANK, NA	4	9.76%	\$607	\$152
THE HUNTINGTON NATIONAL BANK	3	7.32%	\$531	\$177
UNION NATIONAL MORTGAGE CO.	3	7.32%	\$429	\$143
COUNTRYWIDE BANK, FSB	3	7.32%	\$419	\$140
US BANK, N.A.	2	4.88%	\$336	\$168
FIFTH THIRD BANK	2	4.88%	\$197	\$99
FIRSTMERIT BANK NA	2	4.88%	\$68	\$34
FLAGSTAR BANK	1	2.44%	\$253	\$253
GMAC MORTGAGE LLC	1	2.44%	\$229	\$229

CHARDON TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	27	0.59%	100.00%
Asian	20	0.44%	100.00%
Native American	8	0.18%	100.00%
Non-Hispanic white	4,437	97.71%	94.68%
Other	34	0.75%	69.23%
Hispanic*	17	0.37%	100.00%
Total	4,541	100%	94.63%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,498	89.59%
Renter Occupied Units	106	6.34%
Vacant Units	68	4.07%
Total Units	1,672	100%

Income Data

Median Family Income	\$66,898
Percent Family Poverty	2.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	66	\$11,257	3	4.55%
Non-Depository Institutions	15	\$2,985	2	13.33%
Total Lending	81	\$14,242	5	6.17%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	3	1	33.33%	2	66.67%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	128	27	25.23%	67	52.34%	5	7.46%
Other	2	0	0.00%	1	50.00%	0	0.00%
Not Reported	15	3	23.08%	9	60.00%	0	0.00%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	150	31	24.41%	81	54.00%	5	6.17%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	127	56	50	27	23
FHA/VA Home Purchase	7	0	2	3	3
Refinance	137	92	74	58	45
Home Improvement	14	13	17	12	10
Total Lending	285	161	143	100	81

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	4	10.53%	\$1,271	\$16.28
TAYLOR, BEAN & WHITAKER	3	7.89%	\$657	\$8.42
COUNTRYWIDE BANK, FSB	3	7.89%	\$454	\$5.82
FARM CREDIT SERVICES OF MIDAM	3	7.89%	\$363	\$4.65
NATIONAL CITY BANK	2	5.26%	\$610	\$7.81
FIRSTMERIT MORTGAGE CORP	2	5.26%	\$551	\$7.06
CITIMORTGAGE, INC	2	5.26%	\$356	\$4.56
LIBERTY SAVINGS BANK, FSB	2	5.26%	\$256	\$3.28
FIFTH THIRD MORTGAGE COMPANY	2	5.26%	\$203	\$2.60
HOME SAVINGS & LOAN COMPANY	1	2.63%	\$374	\$4.79

By Originations

THIRD FEDERAL SAVINGS AND LOAN	4	15.38%	\$1,271	\$318
TAYLOR, BEAN & WHITAKER	3	11.54%	\$657	\$219
NATIONAL CITY BANK	2	7.69%	\$610	\$305
FIRSTMERIT MORTGAGE CORP	2	7.69%	\$551	\$276
FARM CREDIT SERVICES OF MIDAM	2	7.69%	\$289	\$145
FIFTH THIRD MORTGAGE COMPANY	2	7.69%	\$203	\$102
GMAC MORTGAGE LLC	1	3.85%	\$336	\$336
LAKE NATIONAL BANK	1	3.85%	\$320	\$320
BANK OF AMERICA, N.A.	1	3.85%	\$304	\$304
CITIMORTGAGE, INC	1	3.85%	\$221	\$221

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	13	11.02%	\$2,794	\$215
COUNTRYWIDE BANK, FSB	12	10.17%	\$2,961	\$247
HFC COMPANY LLC	10	8.47%	\$1,937	\$194
THE HUNTINGTON NATIONAL BANK	8	6.78%	\$1,149	\$144
FIFTH THIRD MORTGAGE COMPANY	6	5.08%	\$1,531	\$255
THIRD FEDERAL SAVINGS AND LOAN	6	5.08%	\$970	\$162
CITIMORTGAGE, INC	4	3.39%	\$789	\$197
UNION NATIONAL MORTGAGE CO.	4	3.39%	\$682	\$171
FIRSTMERIT BANK NA	4	3.39%	\$539	\$135
RBS CITIZENS, N.A.	4	3.39%	\$438	\$110

By Originations

COUNTRYWIDE BANK, FSB	6	13.33%	\$1,245	\$208
THE HUNTINGTON NATIONAL BANK	6	13.33%	\$1,068	\$178
THIRD FEDERAL SAVINGS AND LOAN	6	13.33%	\$970	\$162
UNION NATIONAL MORTGAGE CO.	4	8.89%	\$682	\$171
JPMORGAN CHASE BANK, NA	3	6.67%	\$537	\$179
FIRSTMERIT BANK NA	3	6.67%	\$122	\$41
KEYBANK NATIONAL ASSOCIATION	2	4.44%	\$415	\$208
RBS CITIZENS, N.A.	2	4.44%	\$285	\$143
FIRSTMERIT MORTGAGE CORP	1	2.22%	\$417	\$417
FIFTH THIRD MORTGAGE COMPANY	1	2.22%	\$376	\$376

CHESTERLAND/CHESTER TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	69	0.63%	89.83%
Asian	67	0.61%	87.10%
Native American	4	0.04%	N/A
Non-Hispanic white	10,695	97.51%	94.75%
Other	65	0.59%	80.00%
Hispanic*	90	0.82%	68.12%
Total	10,968	100%	94.53%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,696	91.53%
Renter Occupied Units	256	6.34%
Vacant Units	86	2.13%
Total Units	4,038	100%

Income Data

Median Family Income	\$73,364
Percent Family Poverty	1.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	163	\$28,038	4	2.45%
Non-Depository Institutions	34	\$6,431	3	8.82%
Total Lending	197	\$34,469	7	3.55%

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	3	60.00%	0	0.00%	0	N/A
Asian	2	0	0.00%	2	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	301	73	27.14%	171	56.81%	6	3.51%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	35	6	19.35%	19	54.29%	1	5.26%
Hispanic	2	0	0.00%	2	100.00%	0	0.00%
Total	352	84	26.58%	197	55.97%	7	3.55%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	143	165	126	84	65
FHA/VA Home Purchase	2	3	5	6	17
Refinance	262	222	191	141	103
Home Improvement	33	33	43	20	12
Total Lending	440	423	365	251	197

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	16	11.94%	\$2,863	\$9.14
JPMORGAN CHASE BANK, NA	14	10.45%	\$2,604	\$8.31
HOWARD HANNA MORTGAGE SERVICES	9	6.72%	\$1,771	\$5.65
COUNTRYWIDE BANK, FSB	8	5.97%	\$4,026	\$12.85
WELLS FARGO BANK, NA	8	5.97%	\$3,325	\$10.61
FIFTH THIRD MORTGAGE COMPANY	5	3.73%	\$911	\$2.91
CITIMORTGAGE, INC	5	3.73%	\$852	\$2.72
US BANK, N.A.	5	3.73%	\$696	\$2.22
HOME SAVINGS & LOAN COMPANY	4	2.99%	\$1,726	\$5.51
FIRSTMERIT MORTGAGE CORP	4	2.99%	\$1,328	\$4.24

By Originations

THIRD FEDERAL SAVINGS AND LOAN	14	17.07%	\$2,353	\$168
HOWARD HANNA MORTGAGE SERVICES	9	10.98%	\$1,771	\$197
JPMORGAN CHASE BANK, NA	6	7.32%	\$1,150	\$192
FIRSTMERIT MORTGAGE CORP	4	4.88%	\$1,328	\$332
COUNTRYWIDE BANK, FSB	4	4.88%	\$781	\$195
FIRST PLACE BANK	3	3.66%	\$1,115	\$372
HOME SAVINGS & LOAN COMPANY	3	3.66%	\$706	\$235
FIRST FEDERAL OF LAKEWOOD	3	3.66%	\$685	\$228
WELLS FARGO BANK, NA	3	3.66%	\$680	\$227
FIFTH THIRD MORTGAGE COMPANY	3	3.66%	\$569	\$190

Top Ten Refinance Lenders

By Application

THIRD FEDERAL SAVINGS AND LOAN	26	10.83%	\$4,253	\$164
COUNTRYWIDE BANK, FSB	21	8.75%	\$3,911	\$186
HFC COMPANY LLC	17	7.08%	\$2,916	\$172
THE HUNTINGTON NATIONAL BANK	17	7.08%	\$2,547	\$150
JPMORGAN CHASE BANK, NA	13	5.42%	\$2,026	\$156
CITIMORTGAGE, INC	12	5.00%	\$1,812	\$151
FIFTH THIRD MORTGAGE COMPANY	11	4.58%	\$1,909	\$174
WELLS FARGO BANK, NA	8	3.33%	\$1,591	\$199
QUICKEN LOANS	8	3.33%	\$1,362	\$170
PARK VIEW FEDERAL SAVINGS BANK	7	2.92%	\$989	\$141

By Originations

THIRD FEDERAL SAVINGS AND LOAN	20	19.42%	\$2,979	\$149
COUNTRYWIDE BANK, FSB	12	11.65%	\$2,153	\$179
THE HUNTINGTON NATIONAL BANK	8	7.77%	\$1,151	\$144
JPMORGAN CHASE BANK, NA	6	5.83%	\$1,084	\$181
PARK VIEW FEDERAL SAVINGS BANK	6	5.83%	\$742	\$124
FIFTH THIRD MORTGAGE COMPANY	4	3.88%	\$706	\$177
CITIMORTGAGE, INC	4	3.88%	\$476	\$119
KEYBANK NATIONAL ASSOCIATION	3	2.91%	\$520	\$173
LIBERTY SAVINGS BANK, FSB	3	2.91%	\$474	\$158
QUICKEN LOANS	3	2.91%	\$458	\$153

CLARIDON TOWNSHIP/AQUILLA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	39	1.23%	92.31%
Asian	9	0.28%	100.00%
Native American	6	0.19%	0.00%
Non-Hispanic white	3,076	96.94%	89.39%
Other	36	1.13%	68.75%
Hispanic*	15	0.47%	33.33%
Total	3,173	100%	89.16%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	999	83.81%
Renter Occupied Units	137	11.49%
Vacant Units	56	4.70%
Total Units	1,192	100%

Income Data

Median Family Income	\$59,813
Percent Family Poverty	5.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	45	\$6,285	5	11.11%
Non-Depository Institutions	18	\$2,717	3	16.67%
Total Lending	63	\$9,002	8	12.70%

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%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	109	29	29.90%	57	52.29%	8	14.04%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	14	4	33.33%	5	35.71%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	124	33	30.00%	63	50.81%	8	12.70%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	40	35	43	35	10
FHA/VA Home Purchase	6	0	3	2	5
Refinance	63	68	61	45	38
Home Improvement	3	13	15	11	10
Total Lending	112	116	122	93	63

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE BANK, FSB	4	15.38%	\$597	\$13.70
THIRD FEDERAL SAVINGS AND LOAN	4	15.38%	\$508	\$11.65
THE HUNTINGTON NATIONAL BANK	2	7.69%	\$364	\$8.35
US BANK, N.A.	2	7.69%	\$289	\$6.63
FIRST TENNESSEE BANK NA	1	3.85%	\$341	\$7.82
FARM CREDIT SERVICES OF MIDAM	1	3.85%	\$322	\$7.39
FIRST PLACE BANK	1	3.85%	\$256	\$5.87
WELLS FARGO BANK, NA	1	3.85%	\$236	\$5.41
HOME SAVINGS & LOAN COMPANY	1	3.85%	\$212	\$4.86
JPMORGAN CHASE BANK, NA	1	3.85%	\$202	\$4.63

By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	20.00%	\$445	\$148
FIRST TENNESSEE BANK NA	1	6.67%	\$341	\$341
FARM CREDIT SERVICES OF MIDAM	1	6.67%	\$322	\$322
FIRST PLACE BANK	1	6.67%	\$256	\$256
WELLS FARGO BANK, NA	1	6.67%	\$236	\$236
HOME SAVINGS & LOAN COMPANY	1	6.67%	\$212	\$212
HOWARD HANNA MORTGAGE SERVICES	1	6.67%	\$202	\$202
US BANK, N.A.	1	6.67%	\$199	\$199
THE HUNTINGTON NATIONAL BANK	1	6.67%	\$185	\$185
FIRSTMERIT MORTGAGE CORP	1	6.67%	\$184	\$184

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	12	11.54%	\$2,172	\$181
GEAUGA SAVINGS BANK	8	7.69%	\$1,228	\$154
QUICKEN LOANS	6	5.77%	\$1,498	\$250
COUNTRYWIDE BANK, FSB	6	5.77%	\$976	\$163
NATIONAL CITY BANK	4	3.85%	\$796	\$199
FLAGSTAR BANK	4	3.85%	\$711	\$178
FIRST OHIO BANC & LENDING INC	4	3.85%	\$570	\$143
FIFTH THIRD MORTGAGE COMPANY	4	3.85%	\$565	\$141
THIRD FEDERAL SAVINGS AND LOAN	4	3.85%	\$526	\$132
MIDDLEFIELD BANKING CO	4	3.85%	\$240	\$60

By Originations

JPMORGAN CHASE BANK, NA	5	13.16%	\$874	\$175
FIFTH THIRD MORTGAGE COMPANY	3	7.89%	\$505	\$168
UNION NATIONAL MORTGAGE CO.	3	7.89%	\$498	\$166
MIDDLEFIELD BANKING CO	3	7.89%	\$200	\$67
FIFTH THIRD BANK	3	7.89%	\$98	\$33
QUICKEN LOANS	2	5.26%	\$470	\$235
NATIONAL CITY BANK	2	5.26%	\$444	\$222
FIRST OHIO BANC & LENDING INC	2	5.26%	\$294	\$147
THIRD FEDERAL SAVINGS AND LOAN	2	5.26%	\$204	\$102
SUNTRUST MORTGAGE, INC	1	2.63%	\$242	\$242

HAMB DEN TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	26	0.65%	100.00%
Asian	8	0.20%	100.00%
Native American	2	0.05%	N/A
Non-Hispanic white	3,944	98.01%	93.62%
Other	30	0.75%	100.00%
Hispanic*	17	0.42%	55.56%
Total	4,024	100%	93.60%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,359	90.24%
Renter Occupied Units	91	6.04%
Vacant Units	56	3.72%
Total Units	1,506	100%

Income Data

Median Family Income	\$61,667
Percent Family Poverty	2.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	77	\$14,956	6	7.79%
Non-Depository Institutions	19	\$3,514	2	10.53%
Total Single Family Lending	96	\$18,470	8	8.33%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	158	46	33.09%	86	54.43%	6	6.98%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	17	3	20.00%	7	41.18%	1	14.29%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	180	51	32.08%	96	53.33%	8	8.33%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	68	64	50	50	19
FHA/VA Home Purchase	2	1	1	2	12
Refinance	122	96	96	64	58
Home Improvement	15	14	12	24	7
Total Lending	207	175	159	140	96

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	6	11.54%	\$1,546	\$14.74
COUNTRYWIDE BANK, FSB	6	11.54%	\$1,278	\$12.19
FIRST PLACE BANK	6	11.54%	\$1,030	\$9.82
THE HUNTINGTON NATIONAL BANK	4	7.69%	\$557	\$5.31
JPMORGAN CHASE BANK, NA	3	5.77%	\$627	\$5.98
US BANK, N.A.	2	3.85%	\$356	\$3.39
AMERICAN MIDWEST MORTGAGE	2	3.85%	\$309	\$2.95
FIFTH THIRD MORTGAGE COMPANY	2	3.85%	\$275	\$2.62
UNION NATIONAL MORTGAGE CO.	2	3.85%	\$262	\$2.50
TAYLOR, BEAN & WHITAKER	2	3.85%	\$213	\$2.03

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	19.35%	\$1,546	\$258
COUNTRYWIDE BANK, FSB	4	12.90%	\$806	\$202
FIRST PLACE BANK	4	12.90%	\$656	\$164
THE HUNTINGTON NATIONAL BANK	3	9.68%	\$383	\$128
JPMORGAN CHASE BANK, NA	2	6.45%	\$351	\$176
AMERICAN MIDWEST MORTGAGE	2	6.45%	\$309	\$155
UNION NATIONAL MORTGAGE CO.	2	6.45%	\$262	\$131
AMERICAN MORTGAGE SERVICE COMP	1	3.23%	\$276	\$276
REAL LIVING MORTGAGE, LLC	1	3.23%	\$268	\$268
CITIMORTGAGE, INC	1	3.23%	\$237	\$237

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	13	9.63%	\$2,943	\$226
JPMORGAN CHASE BANK, NA	9	6.67%	\$1,793	\$199
THIRD FEDERAL SAVINGS AND LOAN	7	5.19%	\$1,878	\$268
THE HUNTINGTON NATIONAL BANK	7	5.19%	\$1,418	\$203
QUICKEN LOANS	7	5.19%	\$1,126	\$161
GMAC MORTGAGE LLC	6	4.44%	\$1,604	\$267
HFC COMPANY LLC	5	3.70%	\$1,412	\$282
WELLS FARGO BANK, NA	5	3.70%	\$866	\$173
GEAUGA SAVINGS BANK	5	3.70%	\$708	\$142
NATIONAL CITY BANK	5	3.70%	\$608	\$122

By Originations

COUNTRYWIDE BANK, FSB	6	10.34%	\$1,393	\$232
THIRD FEDERAL SAVINGS AND LOAN	5	8.62%	\$1,346	\$269
QUICKEN LOANS	5	8.62%	\$761	\$152
THE HUNTINGTON NATIONAL BANK	4	6.90%	\$892	\$223
NATIONAL CITY BANK	4	6.90%	\$538	\$135
JPMORGAN CHASE BANK, NA	3	5.17%	\$808	\$269
PARK VIEW FEDERAL SAVINGS BANK	3	5.17%	\$597	\$199
RBS CITIZENS, N.A.	3	5.17%	\$353	\$118
FIRST PLACE BANK	2	3.45%	\$685	\$343
HOME SAVINGS & LOAN COMPANY	2	3.45%	\$617	\$309

HUNTSBURG TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	24	0.73%	95.45%
Asian	1	0.03%	N/A
Native American	1	0.03%	N/A
Non-Hispanic white	3,241	98.30%	90.41%
Other	19	0.58%	100.00%
Hispanic*	12	0.36%	100.00%
Total	3,297	100%	90.55%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	761	86.87%
Renter Occupied Units	97	11.07%
Vacant Units	18	2.05%
Total Units	876	100%

Income Data

Median Family Income	\$51,927
Percent Family Poverty	3.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	48	\$5,153	3	6.25%
Non-Depository Institutions	13	\$1,697	4	30.77%
Total Lending	61	\$6,850	7	11.48%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	3	1	33.33%	1	33.33%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic white	98	17	20.48%	59	60.20%	7	11.86%
Other	1	0	N/A	0	0.00%	0	N/A
Not Reported	8	6	100.00%	0	0.00%	0	N/A
Hispanic	1	0	N/A	0	0.00%	0	N/A
Total	111	24	25.81%	61	54.95%	7	11.48%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	42	30	32	25	17
FHA/VA Home Purchase	2	0	2	2	5
Refinance	94	59	68	50	35
Home Improvement	15	30	19	18	4
Total Lending	153	119	121	95	61

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
MIDDLEFIELD BANKING CO	8	23.53%	\$831	\$19.41
FARM CREDIT SERVICES OF MIDAM	5	14.71%	\$636	\$14.85
UNION NATIONAL MORTGAGE CO.	4	11.76%	\$554	\$12.94
COUNTRYWIDE BANK, FSB	3	8.82%	\$548	\$12.80
JPMORGAN CHASE BANK, NA	2	5.88%	\$288	\$6.73
HOME SAVINGS & LOAN COMPANY	2	5.88%	\$95	\$2.22
RBS CITIZENS, N.A.	1	2.94%	\$230	\$5.37
WELLS FARGO FUNDING, INC	1	2.94%	\$178	\$4.16
THE HUNTINGTON NATIONAL BANK	1	2.94%	\$149	\$3.48
REAL ESTATE MORTGAGE CORP	1	2.94%	\$149	\$3.48

By Originations

MIDDLEFIELD BANKING CO	5	22.73%	\$551	\$110
UNION NATIONAL MORTGAGE CO.	4	18.18%	\$554	\$139
FARM CREDIT SERVICES OF MIDAM	4	18.18%	\$513	\$128
COUNTRYWIDE BANK, FSB	2	9.09%	\$313	\$157
HOME SAVINGS & LOAN COMPANY	2	9.09%	\$95	\$48
REAL ESTATE MORTGAGE CORP	1	4.55%	\$149	\$149
WELLS FARGO BANK, NA	1	4.55%	\$120	\$120
FIRST FEDERAL OF LAKEWOOD	1	4.55%	\$98	\$98
HOWARD HANNA MORTGAGE SERVICES	1	4.55%	\$98	\$98
FIFTH THIRD MORTGAGE COMPANY	1	4.55%	\$82	\$82

Top Ten Refinance Lenders

By Application

MIDDLEFIELD BANKING CO	15	18.52%	\$1,133	\$76
JPMORGAN CHASE BANK, NA	7	8.64%	\$1,123	\$160
THE HUNTINGTON NATIONAL BANK	7	8.64%	\$587	\$84
FARM CREDIT SERVICES OF MIDAM	5	6.17%	\$723	\$145
FIFTH THIRD MORTGAGE COMPANY	4	4.94%	\$806	\$202
FIRSTMERIT MORTGAGE CORP	4	4.94%	\$506	\$127
GMAC MORTGAGE LLC	3	3.70%	\$474	\$158
NATIONAL CITY BANK	3	3.70%	\$467	\$156
WELLS FARGO BANK, NA	3	3.70%	\$270	\$90
THIRD FEDERAL SAVINGS AND LOAN	2	2.47%	\$466	\$233

By Originations

MIDDLEFIELD BANKING CO	14	40.00%	\$1,002	\$72
FIRSTMERIT MORTGAGE CORP	3	8.57%	\$344	\$115
THE HUNTINGTON NATIONAL BANK	3	8.57%	\$267	\$89
JPMORGAN CHASE BANK, NA	2	5.71%	\$370	\$185
FARM CREDIT SERVICES OF MIDAM	2	5.71%	\$289	\$145
LIBERTY SAVINGS BANK, FSB	1	2.86%	\$282	\$282
RBS CITIZENS, N.A.	1	2.86%	\$246	\$246
FIFTH THIRD MORTGAGE COMPANY	1	2.86%	\$238	\$238
EAGLE NATIONAL BANK – MORTGAGE	1	2.86%	\$214	\$214
FIRST NATIONAL BANK OF PA	1	2.86%	\$187	\$187

MIDDLEFIELD/MIDDLEFIELD TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	39	0.59%	19.51%
Asian	14	0.21%	100.00%
Native American	6	0.09%	35.71%
Non-Hispanic white	6,531	98.20%	75.93%
Other	36	0.54%	0.00%
Hispanic*	28	0.42%	64.29%
Total	6,651	100%	75.35%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,444	64.38%
Renter Occupied Units	711	31.70%
Vacant Units	88	3.92%
Total Units	2,243	100%

Income Data

Median Family Income	\$43,515
Percent Family Poverty	7.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	105	\$12,153	15	14.29%
Non-Depository Institutions	26	\$3,130	7	26.92%
Total Lending	131	\$15,283	22	16.79%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	186	38	23.17%	119	63.98%	20	16.81%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	12	0	0.00%	10	83.33%	2	20.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	203	41	22.78%	131	64.53%	22	16.79%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	96	103	77	70	36
FHA/VA Home Purchase	5	7	6	5	10
Refinance	126	109	109	84	73
Home Improvement	25	31	43	16	12
Total Lending	252	250	235	175	131

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
MIDDLEFIELD BANKING CO	13	18.84%	\$1,738	\$20.28
JPMORGAN CHASE BANK, NA	8	11.59%	\$906	\$10.57
THIRD FEDERAL SAVINGS AND LOAN	6	8.70%	\$836	\$9.75
FARM CREDIT SERVICES OF MIDAM	6	8.70%	\$632	\$7.37
UNION NATIONAL MORTGAGE CO.	5	7.25%	\$588	\$6.86
COUNTRYWIDE BANK, FSB	4	5.80%	\$473	\$5.52
GEAUGA SAVINGS BANK	3	4.35%	\$344	\$4.01
WELLS FARGO FUNDING, INC	2	2.90%	\$268	\$3.13
FLAGSTAR BANK	2	2.90%	\$236	\$2.75
THE HUNTINGTON NATIONAL BANK	2	2.90%	\$193	\$2.25

By Originations

MIDDLEFIELD BANKING CO	11	23.91%	\$1,540	\$140
THIRD FEDERAL SAVINGS AND LOAN	6	13.04%	\$836	\$139
FARM CREDIT SERVICES OF MIDAM	6	13.04%	\$632	\$105
UNION NATIONAL MORTGAGE CO.	5	10.87%	\$588	\$118
GEAUGA SAVINGS BANK	3	6.52%	\$344	\$115
JPMORGAN CHASE BANK, NA	3	6.52%	\$314	\$105
FLAGSTAR BANK	2	4.35%	\$236	\$118
FIRST TENNESSEE BANK NA	1	2.17%	\$224	\$224
HOWARD HANNA MORTGAGE SERVICES	1	2.17%	\$197	\$197
BANK OF AMERICA, N.A.	1	2.17%	\$171	\$171

Top Ten Refinance Lenders

By Application

MIDDLEFIELD BANKING CO	39	29.10%	\$4,035	\$103
THE HUNTINGTON NATIONAL BANK	9	6.72%	\$1,141	\$127
HFC COMPANY LLC	7	5.22%	\$1,007	\$144
FARM CREDIT SERVICES OF MIDAM	7	5.22%	\$957	\$137
JPMORGAN CHASE BANK, NA	7	5.22%	\$956	\$137
COUNTRYWIDE BANK, FSB	6	4.48%	\$574	\$96
QUICKEN LOANS	4	2.99%	\$603	\$151
BENEFICIAL COMPANY LLC	4	2.99%	\$448	\$112
THIRD FEDERAL SAVINGS AND LOAN	4	2.99%	\$437	\$109
WELLS FARGO FUNDING, INC	3	2.24%	\$479	\$160

By Originations

MIDDLEFIELD BANKING CO	34	46.58%	\$3,516	\$103
THE HUNTINGTON NATIONAL BANK	4	5.48%	\$674	\$169
COUNTRYWIDE BANK, FSB	3	4.11%	\$318	\$106
THIRD FEDERAL SAVINGS AND LOAN	3	4.11%	\$317	\$106
JPMORGAN CHASE BANK, NA	2	2.74%	\$365	\$183
UNION NATIONAL MORTGAGE CO.	2	2.74%	\$327	\$164
FARM CREDIT SERVICES OF MIDAM	2	2.74%	\$293	\$147
GEAUGA SAVINGS BANK	1	1.37%	\$256	\$256
FLAGSTAR BANK	1	1.37%	\$252	\$252
FIRST TENNESSEE BANK NA	1	1.37%	\$180	\$180

MONTVILLE TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	21	1.06%	65.00%
Asian	11	0.55%	100.00%
Native American	1	0.05%	100.00%
Non-Hispanic white	1,936	97.58%	90.81%
Other	11	0.55%	N/A
Hispanic*	5	0.25%	100.00%
Total	1,984	100%	90.63%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	628	85.21%
Renter Occupied Units	69	9.36%
Vacant Units	40	5.43%
Total Units	737	100%

Income Data

Median Family Income	\$60,144
Percent Family Poverty	0.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	30	\$2,948	2	6.67%
Non-Depository Institutions	11	\$1,816	0	0.00%
Total Lending	41	\$4,764	2	4.88%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	74	22	36.07%	37	50.00%	2	5.41%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	11	6	60.00%	3	27.27%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	87	28	38.89%	41	47.13%	2	4.88%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	26	54	21	18	8
FHA/VA Home Purchase	2	3	2	0	6
Refinance	63	59	56	34	21
Home Improvement	11	8	8	8	6
Total Lending	102	124	87	60	41

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	3	10.34%	\$594	\$12.77
GMAC MORTGAGE LLC	3	10.34%	\$551	\$11.84
HOWARD HANNA MORTGAGE SERVICES	3	10.34%	\$402	\$8.64
CITIMORTGAGE, INC	2	6.90%	\$309	\$6.64
NORTH AMERICAN SAVINGS BANK	1	3.45%	\$300	\$6.45
BRANCH BANKING AND TRUST CO	1	3.45%	\$258	\$5.55
AMERICAN MORTGAGE SERVICE COMP	1	3.45%	\$258	\$5.55
GEAUGA SAVINGS BANK	1	3.45%	\$221	\$4.75
WELLS FARGO FUNDING, INC	1	3.45%	\$190	\$4.08
EVERBANK	1	3.45%	\$190	\$4.08

By Originations

HOWARD HANNA MORTGAGE SERVICES	3	21.43%	\$402	\$134
NORTH AMERICAN SAVINGS BANK	1	7.14%	\$300	\$300
AMERICAN MORTGAGE SERVICE COMP	1	7.14%	\$258	\$258
GEAUGA SAVINGS BANK	1	7.14%	\$221	\$221
EVERBANK	1	7.14%	\$190	\$190
AMERICAN MIDWEST MORTGAGE	1	7.14%	\$179	\$179
PARK VIEW FEDERAL SAVINGS BANK	1	7.14%	\$174	\$174
PHH MORTGAGE CORPORATION	1	7.14%	\$135	\$135
THE HUNTINGTON NATIONAL BANK	1	7.14%	\$119	\$119
UNION CAPITAL MORTGAGE CORPORA	1	7.14%	\$114	\$114

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	9	15.25%	\$1,311	\$146
HFC COMPANY LLC	5	8.47%	\$957	\$191
GEAUGA SAVINGS BANK	3	5.08%	\$560	\$187
CITIMORTGAGE, INC	3	5.08%	\$464	\$155
THIRD FEDERAL SAVINGS AND LOAN	3	5.08%	\$381	\$127
CITIFINANCIAL, INC	3	5.08%	\$376	\$125
THE HUNTINGTON NATIONAL BANK	3	5.08%	\$203	\$68
COUNTRYWIDE BANK, FSB	2	3.39%	\$309	\$155
CITIBANK, N.A.	2	3.39%	\$130	\$65
MIDDLEFIELD BANKING CO	2	3.39%	\$82	\$41

By Originations

JPMORGAN CHASE BANK, NA	3	14.29%	\$389	\$130
THIRD FEDERAL SAVINGS AND LOAN	2	9.52%	\$236	\$118
CITIFINANCIAL, INC.	2	9.52%	\$178	\$89
THE HUNTINGTON NATIONAL BANK	2	9.52%	\$63	\$32
AMERICAN MORTGAGE SERVICES COMP	1	4.76%	\$196	\$196
QUICKEN LOANS	1	4.76%	\$184	\$184
FIRST OHIO BANC & LENDING INC	1	4.76%	\$174	\$174
SCHMIDT MORTGAGE COMPANY	1	4.76%	\$174	\$174
COUNTRYWIDE BANK, FSB	1	4.76%	\$172	\$172
FLAGSTAR BANK	1	4.76%	\$171	\$171

MUNSON TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	48	0.74%	100.00%
Asian	29	0.45%	100.00%
Native American	6	0.09%	100.00%
Non-Hispanic white	6,304	97.74%	95.23%
Other	39	0.60%	100.00%
Hispanic*	33	0.51%	100.00%
Total	6,450	100%	95.30%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,991	91.75%
Renter Occupied Units	114	5.25%
Vacant Units	65	3.00%
Total Units	2,170	100%

Income Data

Median Family Income	\$75,261
Percent Family Poverty	1.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	119	\$21,079	4	3.36%
Non-Depository Institutions	19	\$4,064	5	26.32%
Total Lending	138	\$25,143	9	6.52%

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%	1	100.00%
Asian	1.00	0.00	0.00%	1.00	100.00%	0.00	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	196	34	19.77%	121	61.73%	7	5.79%
Other	0.00	0.00	N/A	0.00	N/A	0.00	N/A
Not Reported	25	5	22.73%	13	52.00%	1	7.69%
Hispanic	1	0	0.00%	1	100.00%	0	0.00
Total	227	39	19.60%	138	60.79%	9	6.52%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	87	113	105	78	48
FHA/VA Home Purchase	1	1	2	2	6
Refinance	168	142	103	92	71
Home Improvement	26	28	21	10	13
Total Lending	282	284	231	182	138

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

Top Ten Home Purchase Lenders

<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	17.05%	\$3,597	\$240
JPMORGAN CHASE BANK, NA	7	7.95%	\$1,498	\$214
COUNTRYWIDE BANK, FSB	7	7.95%	\$1,422	\$203
FIFTH THIRD MORTGAGE COMPANY	6	6.82%	\$1,142	\$190
HOWARD HANNA MORTGAGE SERVICES	4	4.55%	\$874	\$219
WELLS FARGO FUNDING, INC	4	4.55%	\$779	\$195
US BANK, N.A.	4	4.55%	\$654	\$164
THE HUNTINGTON NATIONAL BANK	4	4.55%	\$388	\$97
MERRILL LYNCH CREDIT CORP.	3	3.41%	\$931	\$310
UNION NATIONAL MORTGAGE CO.	3	3.41%	\$676	\$225

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	20.37%	\$2,517	\$229
FIFTH THIRD MORTGAGE COMPANY	6	11.11%	\$1,142	\$190
THE HUNTINGTON NATIONAL BANK	4	7.41%	\$388	\$97
HOWARD HANNA MORTGAGE SERVICES	3	5.56%	\$682	\$227
UNION NATIONAL MORTGAGE CO.	3	5.56%	\$676	\$225
FIRST PLACE BANK	3	5.56%	\$661	\$220
JPMORGAN CHASE BANK, NA	3	5.56%	\$462	\$154
COUNTRYWIDE BANK, FSB	2	3.70%	\$465	\$233
HOME SAVINGS & LOAN COMPANY	2	3.70%	\$437	\$219
WELLS FARGO BANK, NA	2	3.70%	\$296	\$148

Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	18	11.46%	\$3,196	\$178
THIRD FEDERAL SAVINGS AND LOAN	16	10.19%	\$2,581	\$161
COUNTRYWIDE BANK, FSB	14	8.92%	\$3,225	\$230
PARK VIEW FEDERAL SAVINGS BANK	9	5.73%	\$1,227	\$136
GEAUGA SAVINGS BANK	8	5.10%	\$2,055	\$257
FIFTH THIRD MORTGAGE COMPANY	8	5.10%	\$1,854	\$232
THE HUNTINGTON NATIONAL BANK	7	4.46%	\$921	\$132
HFC COMPANY LLC	4	2.55%	\$934	\$234
RBS CITIZENS, N.A.	4	2.55%	\$868	\$217
SUNTRUST MORTGAGE, INC	3	1.91%	\$735	\$245

By Originations

JPMORGAN CHASE BANK, NA	10	14.08%	\$1,659	\$166
THIRD FEDERAL SAVINGS AND LOAN	10	14.08%	\$1,508	\$151
PARK VIEW FEDERAL SAVINGS BANK	8	11.27%	\$1,067	\$133
COUNTRYWIDE BANK, FSB	5	7.04%	\$1,100	\$220
THE HUNTINGTON NATIONAL BANK	4	5.63%	\$710	\$178
GEAUGA SAVINGS BANK	2	2.82%	\$780	\$390
SUNTRUST MORTGAGE, INC	2	2.82%	\$546	\$273
FIRST OHIO BANC & LENDING INC	2	2.82%	\$444	\$222
RBS CITIZENS, N.A.	2	2.82%	\$435	\$218
TAYLOR, BEAN & WHITAKER	2	2.82%	\$431	\$216

NEWBURY TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	57	0.98%	25.00%
Asian	28	0.48%	100.00%
Native American	12	0.21%	100.00%
Non-Hispanic white	5,652	97.36%	86.60%
Other	39	0.67%	66.67%
Hispanic*	33	0.57%	91.67%
Total	5,805	100%	86.02%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,793	81.80%
Renter Occupied Units	319	14.55%
Vacant Units	80	3.65%
Total Units	2,192	100%

Income Data

Median Family Income	\$62,435
Percent Family Poverty	2.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	75	\$11,471	8	10.67%
Non-Depository Institutions	13	\$2,602	0	0.00%
Total Lending	88	\$14,073	8	9.09%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	4.00	1.00	25.00%	3.00	75.00%	1.00	33.33%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	149	31	25.20%	78	52.35%	7	8.97%
Other	1.00	0.00	0.00%	1.00	100.00%	0.00	0.00%
Not Reported	30	9	50.00%	5	16.67%	0	0.00%
Hispanic	2	1	50.00%	1	50.00%	0	0.00%
Total	189	44	29.33%	88	46.56%	8	9.09%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	77	87	67	58	27
FHA/VA Home Purchase	3	1	0	2	7
Refinance	155	121	94	92	49
Home Improvement	18	14	23	16	5
Total Lending	253	223	184	168	88

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

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	5	7.69%	\$1,820	\$14.34
COUNTRYWIDE BANK, FSB	5	7.69%	\$681	\$5.36
HOME SAVINGS & LOAN COMPANY	5	7.69%	\$606	\$4.77
JPMORGAN CHASE BANK, NA	4	6.15%	\$913	\$7.19
GEAUGA SAVINGS BANK	4	6.15%	\$902	\$7.10
HOWARD HANNA MORTGAGE SERVICES	4	6.15%	\$793	\$6.25
GMAC BANK	3	4.62%	\$1,359	\$10.70
THIRD FEDERAL SAVINGS AND LOAN	3	4.62%	\$646	\$5.09
FRANKLIN AMERICAN MORTGAGE CO	3	4.62%	\$507	\$3.99
CITIMORTGAGE, INC	3	4.62%	\$476	\$3.75

By Originations

HOME SAVINGS & LOAN COMPANY	5	14.71%	\$606	\$121
WELLS FARGO BANK, NA	4	11.76%	\$1,694	\$424
THIRD FEDERAL SAVINGS AND LOAN	3	8.82%	\$646	\$215
HOWARD HANNA MORTGAGE SERVICES	3	8.82%	\$556	\$185
JPMORGAN CHASE BANK, NA	2	5.88%	\$327	\$164
FIRST PLACE BANK	2	5.88%	\$247	\$124
NORTHWEST SAVINGS BANK	2	5.88%	\$106	\$53
GEAUGA SAVINGS BANK	1	2.94%	\$360	\$360
WEICHERT FINANCIAL SERVICES	1	2.94%	\$260	\$260
FIFTH THIRD MORTGAGE COMPANY	1	2.94%	\$178	\$178

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	14	10.29%	\$2,205	\$158
JPMORGAN CHASE BANK, NA	13	9.56%	\$2,554	\$196
GEAUGA SAVINGS BANK	11	8.09%	\$1,583	\$144
FIFTH THIRD MORTGAGE COMPANY	6	4.41%	\$1,243	\$207
THIRD FEDERAL SAVINGS AND LOAN	5	3.68%	\$697	\$139
AMTRUST BANK	4	2.94%	\$862	\$216
NATIONAL CITY BANK	4	2.94%	\$838	\$210
PARK VIEW FEDERAL SAVINGS BANK	4	2.94%	\$630	\$158
MIDDLEFIELD BANKING CO	4	2.94%	\$627	\$157
RBS CITIZENS, N.A.	4	2.94%	\$626	\$157

By Originations

JPMORGAN CHASE BANK, NA	6	12.24%	\$927	\$155
COUNTRYWIDE BANK, FSB	5	10.20%	\$584	\$117
NATIONAL CITY BANK	3	6.12%	\$478	\$159
THIRD FEDERAL SAVINGS AND LOAN	3	6.12%	\$453	\$151
PARK VIEW FEDERAL SAVINGS BANK	3	6.12%	\$296	\$99
AMTRUST BANK	2	4.08%	\$563	\$282
WELLS FARGO BANK, NA	2	4.08%	\$533	\$267
TAYLOR, BEAN & WHITAKER	2	4.08%	\$437	\$219
QUICKEN LOANS	2	4.08%	\$325	\$163
RBS CITIZENS, N.A.	2	4.08%	\$298	\$149

PARKMAN TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10	0.28%	76.92%
Asian	4	0.11%	N/A
Native American	1	0.03%	100.00%
Non-Hispanic white	3,488	98.36%	85.74%
Other	23	0.65%	62.96%
Hispanic*	21	0.59%	72.73%
Total	3,546	100%	85.50%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	785	78.97%
Renter Occupied Units	169	17.00%
Vacant Units	40	4.02%
Total Units	994	100%

Income Data

Median Family Income	\$51,424
Percent Family Poverty	12.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	48	\$5,847	2	4.17%
Non-Depository Institutions	20	\$2,590	1	5.00%
Total Lending	68	\$8,437	3	4.41%

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	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	N/A	0	0.00%	0	N/A
Non-Hispanic white	109	21	22.34%	61	55.96%	3	4.92%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	12	5	55.56%	3	25.00%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	129	27	25.00%	68	52.71%	3	4.41%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	58	32	29	37	14
FHA/VA Home Purchase	2	2	1	1	4
Refinance	87	87	77	41	44
Home Improvement	15	17	10	15	6
Total Lending	162	138	117	94	68

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FARM CREDIT SERVICES OF MIDAM	6	17.14%	\$736	\$14.59
JPMORGAN CHASE BANK, NA	4	11.43%	\$631	\$12.51
COUNTRYWIDE BANK, FSB	3	8.57%	\$658	\$13.05
THE HUNTINGTON NATIONAL BANK	3	8.57%	\$495	\$9.81
GEAUGA SAVINGS BANK	2	5.71%	\$276	\$5.47
THIRD FEDERAL SAVINGS AND LOAN	2	5.71%	\$252	\$5.00
MIDDLEFIELD BANKING CO	2	5.71%	\$81	\$1.61
WELLS FARGO FUNDING, INC	1	2.86%	\$290	\$5.75
CONSUMERS MORTGAGE CORP OF OHI	1	2.86%	\$290	\$5.75
PHH MORTGAGE CORPORATION	1	2.86%	\$190	\$3.77

By Originations

FARM CREDIT SERVICES OF MIDAM	4	22.22%	\$520	\$130
THE HUNTINGTON NATIONAL BANK	2	11.11%	\$377	\$189
THIRD FEDERAL SAVINGS AND LOAN	2	11.11%	\$252	\$126
MIDDLEFIELD BANKING CO	2	11.11%	\$81	\$41
CONSUMERS MORTGAGE CORP OF OHI	1	5.56%	\$290	\$290
PHH MORTGAGE CORPORATION	1	5.56%	\$190	\$190
QUICKEN LOANS	1	5.56%	\$159	\$159
GREATER WARREN COMMUNITY FCU	1	5.56%	\$147	\$147
JPMORGAN CHASE BANK, NA	1	5.56%	\$141	\$141
PARK VIEW FEDERAL SAVINGS BANK	1	5.56%	\$140	\$140

Top Ten Refinance Lenders

By Application

MIDDLEFIELD BANKING CO	19	20.65%	\$2,143	\$113
FARM CREDIT SERVICES OF MIDAM	14	15.22%	\$1,630	\$116
FIRSTMERIT MORTGAGE CORP	10	10.87%	\$1,386	\$139
THE HUNTINGTON NATIONAL BANK	7	7.61%	\$685	\$98
BENEFICIAL COMPANY LLC	6	6.52%	\$734	\$122
THIRD FEDERAL SAVINGS AND LOAN	3	3.26%	\$765	\$255
WELLS FARGO FIN/L OHIO 1, INC	3	3.26%	\$657	\$219
QUICKEN LOANS	3	3.26%	\$601	\$200
COUNTRYWIDE BANK, FSB	3	3.26%	\$587	\$196
WELLS FARGO BANK, NA	2	2.17%	\$942	\$471

By Originations

MIDDLEFIELD BANKING CO	17	38.64%	\$1,971	\$116
FARM CREDIT SERVICES OF MIDAM	8	18.18%	\$808	\$101
FIRSTMERIT MORTGAGE CORP	6	13.64%	\$832	\$139
THE HUNTINGTON NATIONAL BANK	3	6.82%	\$270	\$90
THIRD FEDERAL SAVINGS AND LOAN	1	2.27%	\$265	\$265
FIRST TENNESSEE BANK NA	1	2.27%	\$201	\$201
CORTLAND SAVINGS & BANKING CO	1	2.27%	\$194	\$194
WELLS FARGO BANK, NA	1	2.27%	\$192	\$192
SHORE MORTGAGE	1	2.27%	\$184	\$184
NATIONAL CITY BANK	1	2.27%	\$165	\$165

RUSSELL TOWNSHIP/HUNTING VALLEY

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	59	1.04%	90.32%
Asian	54	0.95%	100.00%
Native American	3	0.05%	0.00%
Non-Hispanic white	5,466	96.33%	94.98%
Other	53	0.93%	97.78%
Hispanic*	49	0.86%	82.76%
Total	5,674	100%	94.91%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,010	92.03%
Renter Occupied Units	128	5.86%
Vacant Units	46	2.11%
Total Units	2,184	100%

Income Data

Median Family Income	\$90,705
Percent Family Poverty	1.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	111	\$35,317	3	2.70%
Non-Depository Institutions	20	\$5,172	1	5.00%
Total Lending	131	\$40,489	4	3.05%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	3	1	50.00%	1	33.33%	0	0.00%
Asian	5.00	3.00	60.00%	2.00	40.00%	0.00	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	186	29	18.13%	114	61.29%	4	3.51%
Other	0.00	0.00	N/A	0.00	N/A	0.00	N/A
Not Reported	23	4	23.53%	11	47.83%	0	0.00%
Hispanic	1	0	0.00%	1	100.00%	0	0.00%
Total	224	39	20.63%	131	58.48%	4	3.05%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	98	86	88	54	46
FHA/VA Home Purchase	1	0	3	2	12
Refinance	181	143	123	82	56
Home Improvement	13	13	14	14	17
Total Lending	293	242	228	152	131

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	12	13.79%	\$3,589	\$9.84
JPMORGAN CHASE BANK, NA	11	12.64%	\$4,885	\$13.39
THIRD FEDERAL SAVINGS AND LOAN	7	8.05%	\$2,449	\$6.71
US BANK, N.A.	4	4.60%	\$11,523	\$31.58
FIRST FEDERAL OF LAKEWOOD	4	4.60%	\$1,561	\$4.28
HOME SAVINGS & LOAN COMPANY	4	4.60%	\$1,399	\$3.83
FIRST PLACE BANK	4	4.60%	\$1,188	\$3.26
CITIMORTGAGE, INC	4	4.60%	\$990	\$2.71
COUNTRYWIDE BANK, FSB	4	4.60%	\$810	\$2.22
WELLS FARGO BANK, NA	4	4.60%	\$739	\$2.03

By Originations

HOWARD HANNA MORTGAGE SERVICES	8	13.79%	\$2,127	\$266
THIRD FEDERAL SAVINGS AND LOAN	7	12.07%	\$2,449	\$350
FIRST FEDERAL OF LAKEWOOD	4	6.90%	\$1,561	\$390
HOME SAVINGS & LOAN COMPANY	4	6.90%	\$1,399	\$350
FIRST PLACE BANK	4	6.90%	\$1,188	\$297
WELLS FARGO BANK, NA	4	6.90%	\$739	\$185
US BANK, N.A.	3	5.17%	\$11,266	\$3755
JPMORGAN CHASE BANK, NA	3	5.17%	\$503	\$168
THE HUNTINGTON NATIONAL BANK	2	3.45%	\$565	\$283
NATIONAL CITY BANK	2	3.45%	\$528	\$264

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	15	11.45%	\$2,577	\$172
THIRD FEDERAL SAVINGS AND LOAN	11	8.40%	\$2,439	\$222
THE HUNTINGTON NATIONAL BANK	9	6.87%	\$3,876	\$431
FIFTH THIRD MORTGAGE COMPANY	8	6.11%	\$2,962	\$370
JPMORGAN CHASE BANK, NA	8	6.11%	\$2,802	\$350
CITIMORTGAGE, INC	6	4.58%	\$1,086	\$181
NATIONSTAR MORTGAGE LLC	6	4.58%	\$964	\$161
WELLS FARGO FIN/L OHIO 1, INC	5	3.82%	\$1,188	\$238
PARK VIEW FEDERAL SAVINGS BANK	4	3.05%	\$1,091	\$273
QUICKEN LOANS	4	3.05%	\$913	\$228

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	10.71%	\$1,366	\$228
COUNTRYWIDE BANK, FSB	6	10.71%	\$982	\$164
FIFTH THIRD MORTGAGE COMPANY	5	8.93%	\$2,558	\$512
HOME SAVINGS & LOAN COMPANY	4	7.14%	\$527	\$132
UNION CAPITAL MORTGAGE CORPORA	3	5.36%	\$698	\$233
JPMORGAN CHASE BANK, NA	3	5.36%	\$337	\$112
PARK VIEW FEDERAL SAVINGS BANK	2	3.57%	\$624	\$312
FIRST FEDERAL OF LAKEWOOD	2	3.57%	\$550	\$275
NATIONAL CITY BANK	2	3.57%	\$428	\$214
FIRST NATIONAL BANK OF PA	2	3.57%	\$177	\$89

SOUTH RUSSELL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	14	0.35%	100.00%
Asian	32	0.80%	90.48%
Native American	0	0.00%	N/A
Non-Hispanic white	3,931	97.74%	98.15%
Other	17	0.42%	56.25%
Hispanic*	29	0.72%	71.43%
Total	4,022	100%	97.81%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,333	95.15%
Renter Occupied Units	31	2.21%
Vacant Units	37	2.64%
Total Units	1,401	100%

Income Data

Median Family Income	\$103,174
Percent Family Poverty	0.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	75	\$17,373	3	4.00%
Non-Depository Institutions	16	\$4,075	0	0.00%
Total Lending	91	\$21,448	3	3.30%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	1	1	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	127	21	18.42%	82	64.57%	2	2.44%
Other	3	0	0.00%	2	66.67%	0	0.00%
Not Reported	17	7	46.67%	5	29.41%	1	20.00%
Hispanic	1	0	N/A	0	0.00%	0	N/A
Total	151	29	21.48%	91	60.26%	3	3.30%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	73	96	86	65	45
FHA/VA Home Purchase	0	1	2	3	6
Refinance	124	104	76	51	34
Home Improvement	9	14	13	10	6
Total Lending	206	215	177	129	91

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	11	14.67%	\$2,979	\$16.21
HOME SAVINGS & LOAN COMPANY	7	9.33%	\$1,961	\$10.67
JPMORGAN CHASE BANK, NA	7	9.33%	\$1,702	\$9.26
THE HUNTINGTON NATIONAL BANK	7	9.33%	\$1,390	\$7.56
THIRD FEDERAL SAVINGS AND LOAN	6	8.00%	\$1,527	\$8.31
WELLS FARGO BANK, NA	5	6.67%	\$1,408	\$7.66
CITIMORTGAGE, INC	4	5.33%	\$1,034	\$5.63
FIRST FEDERAL OF LAKEWOOD	3	4.00%	\$1,088	\$5.92
LAKE MICHIGAN CREDIT UNION	3	4.00%	\$728	\$3.96
FIFTH THIRD MORTGAGE COMPANY	2	2.67%	\$664	\$3.61

By Originations

HOWARD HANNA MORTGAGE SERVICES	11	21.57%	\$2,979	\$271
HOME SAVINGS & LOAN COMPANY	7	13.73%	\$1,961	\$280
THE HUNTINGTON NATIONAL BANK	6	11.76%	\$1,095	\$183
WELLS FARGO BANK, NA	5	9.80%	\$1,408	\$282
THIRD FEDERAL SAVINGS AND LOAN	5	9.80%	\$1,155	\$231
FIRST FEDERAL OF LAKEWOOD	3	5.88%	\$1,088	\$363
FIRST PLACE BANK	2	3.92%	\$483	\$242
BANK OF AMERICA, N.A.	1	1.96%	\$417	\$417
FIFTH THIRD MORTGAGE COMPANY	1	1.96%	\$336	\$336
MORTGAGE NETWORK	1	1.96%	\$328	\$328

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	8	8.42%	\$2,061	\$258
JPMORGAN CHASE BANK, NA	8	8.42%	\$1,473	\$184
WELLS FARGO BANK, NA	7	7.37%	\$1,654	\$236
THIRD FEDERAL SAVINGS AND LOAN	6	6.32%	\$1,637	\$273
HFC COMPANY LLC	6	6.32%	\$1,462	\$244
THE HUNTINGTON NATIONAL BANK	5	5.26%	\$1,132	\$226
GMAC MORTGAGE LLC	5	5.26%	\$804	\$161
HOME SAVINGS & LOAN COMPANY	4	4.21%	\$1,224	\$306
FIRST PLACE BANK	3	3.16%	\$1,046	\$349
FIFTH THIRD MORTGAGE COMPANY	3	3.16%	\$685	\$228

By Originations

HOME SAVINGS & LOAN COMPANY	4	11.76%	\$1,224	\$306
THIRD FEDERAL SAVINGS AND LOAN	4	11.76%	\$1,139	\$285
WELLS FARGO BANK, NA	4	11.76%	\$1,117	\$279
FIFTH THIRD MORTGAGE COMPANY	3	8.82%	\$685	\$228
THE HUNTINGTON NATIONAL BANK	2	5.88%	\$450	\$225
SUNTRUST MORTGAGE, INC	2	5.88%	\$368	\$184
KEYBANK NATIONAL ASSOCIATION	2	5.88%	\$329	\$165
JPMORGAN CHASE BANK, NA	2	5.88%	\$277	\$139
NATIONAL CITY BANK	1	2.94%	\$417	\$417
PARK VIEW FEDERAL SAVINGS BANK	1	2.94%	\$415	\$415

THOMPSON TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10	0.42%	73.33%
Asian	4	0.17%	N/A
Native American	2	0.08%	100.00%
Non-Hispanic white	2,331	97.82%	92.82%
Other	25	1.05%	80.00%
Hispanic*	12	0.50%	75.00%
Total	2,383	100%	92.53%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	788	87.56%
Renter Occupied Units	78	8.67%
Vacant Units	34	3.78%
Total Units	900	100%

Income Data

Median Family Income	\$53,571
Percent Family Poverty	0.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	34	\$4,561	4	11.76%
Non-Depository Institutions	11	\$1,489	0	0.00%
Total Lending	45	\$6,050	4	8.89%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	77	23	33.82%	43	55.84%	4	9.30%
Other	1	0	N/A	0	0.00%	0	N/A
Not Reported	5	2	66.67%	0	0.00%	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	85	25	34.25%	45	52.94%	4	8.89%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	33	29	27	15	12
FHA/VA Home Purchase	0	0	5	0	8
Refinance	61	61	54	37	21
Home Improvement	10	11	8	7	4
Total Lending	104	101	94	59	45

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	4	10.00%	\$544	\$9.58
COUNTRYWIDE BANK, FSB	4	10.00%	\$466	\$8.21
US BANK, N.A.	4	10.00%	\$462	\$8.14
FRANKLIN AMERICAN MORTGAGE CO	3	7.50%	\$494	\$8.70
THIRD FEDERAL SAVINGS AND LOAN	2	5.00%	\$427	\$7.52
HOWARD HANNA MORTGAGE SERVICES	2	5.00%	\$305	\$5.37
PHH MORTGAGE CORPORATION	2	5.00%	\$287	\$5.05
POLARIS HOME FUNDING CORP.	2	5.00%	\$233	\$4.10
REAL ESTATE MORTGAGE CORP	2	5.00%	\$228	\$4.02
AMERICAN MIDWEST MORTGAGE	2	5.00%	\$159	\$2.80

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2	10.00%	\$427	\$214
HOWARD HANNA MORTGAGE SERVICES	2	10.00%	\$305	\$153
REAL ESTATE MORTGAGE CORP	2	10.00%	\$228	\$114
AMERICAN MIDWEST MORTGAGE	2	10.00%	\$159	\$80
FIRST TENNESSEE BANK NA	1	5.00%	\$236	\$236
FIFTH THIRD MORTGAGE COMPANY	1	5.00%	\$216	\$216
CITIZENS BANK	1	5.00%	\$212	\$212
HOME SAVINGS & LOAN COMPANY	1	5.00%	\$196	\$196
FLAGSTAR BANK	1	5.00%	\$161	\$161
UNION CAPITAL MORTGAGE CORPORA	1	5.00%	\$149	\$149

Top Ten Refinance Lenders

By Application

COUNTRYWIDE BANK, FSB	5	9.26%	\$1,038	\$208
GMAC MORTGAGE LLC	4	7.41%	\$675	\$169
CITIMORTGAGE, INC	4	7.41%	\$639	\$160
NATIONSTAR MORTGAGE LLC	4	7.41%	\$584	\$146
US BANK NORTH DAKOTA	3	5.56%	\$676	\$225
QUICKEN LOANS	3	5.56%	\$559	\$186
CARDINAL COMMUNITY CU	3	5.56%	\$136	\$45
ADVANCED FINANCIAL SERVICES IN	2	3.70%	\$604	\$302
HFC COMPANY LLC	2	3.70%	\$375	\$188
JPMORGAN CHASE BANK, NA	2	3.70%	\$339	\$170

By Originations

COUNTRYWIDE BANK, FSB	3	14.29%	\$690	\$230
CARDINAL COMMUNITY CU	3	14.29%	\$136	\$45
QUICKEN LOANS	2	9.52%	\$348	\$174
JPMORGAN CHASE BANK, NA	2	9.52%	\$339	\$170
THIRD FEDERAL SAVINGS AND LOAN	2	9.52%	\$323	\$162
FIRST OHIO BANC & LENDING INC	1	4.76%	\$212	\$212
NATIONAL CITY BANK	1	4.76%	\$180	\$180
LIBERTY SAVINGS BANK, FSB	1	4.76%	\$161	\$161
CITIMORTGAGE, INC	1	4.76%	\$158	\$158
MIDDLEFIELD BANKING CO	1	4.76%	\$112	\$112

TROY TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10	0.39%	100.00%
Asian	4	0.16%	100.00%
Native American	1	0.04%	N/A
Non-Hispanic white	2,510	97.78%	87.56%
Other	37	1.44%	100.00%
Hispanic*	8	0.31%	N/A
Total	2,567	100%	87.77%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	761	84.00%
Renter Occupied Units	110	12.14%
Vacant Units	35	3.86%
Total Units	906	100%

Income Data

Median Family Income	\$55,149
Percent Family Poverty	4.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	35	\$4,701	7	20.00%
Non-Depository Institutions	11	\$1,786	6	54.55%
Total Lending	46	\$6,487	13	28.26%

Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic white	63	14	23.33%	41	65.08%	11	26.83%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	6	1	20.00%	4	66.67%	2	50.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	70	15	22.73%	46	65.71%	13	28.26%

Five-Year Mortgage Loan Origination Trends

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Conventional Home Purchase	23	24	23	23	9
FHA/VA Home Purchase	0	0	0	0	3
Refinance	54	31	33	31	31
Home Improvement	11	9	11	4	3
Total Lending	88	64	67	58	46

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THE HUNTINGTON NATIONAL BANK	3	15.00%	\$652	\$19.83
FARM CREDIT SERVICES OF MIDAM	3	15.00%	\$408	\$12.41
HOWARD HANNA MORTGAGE SERVICES	2	10.00%	\$402	\$12.23
UNION NATIONAL MORTGAGE CO.	2	10.00%	\$299	\$9.09
JPMORGAN CHASE BANK, NA	2	10.00%	\$268	\$8.15
MIDDLEFIELD BANKING CO	2	10.00%	\$159	\$4.84
COUNTRYWIDE BANK, FSB	1	5.00%	\$256	\$7.79
METROCITIES MORTGAGE LLC	1	5.00%	\$256	\$7.79
WELLS FARGO FUNDING, INC	1	5.00%	\$204	\$6.20
WELLS FARGO BANK, NA	1	5.00%	\$152	\$4.62

By Originations

THE HUNTINGTON NATIONAL BANK	3	25.00%	\$652	\$217
HOWARD HANNA MORTGAGE SERVICES	2	16.67%	\$402	\$201
UNION NATIONAL MORTGAGE CO.	2	16.67%	\$299	\$150
FARM CREDIT SERVICES OF MIDAM	2	16.67%	\$245	\$123
MIDDLEFIELD BANKING CO	2	16.67%	\$159	\$80
METROCITIES MORTGAGE LLC	1	8.33%	\$256	\$256

Top Ten Refinance Lenders

By Application

THE HUNTINGTON NATIONAL BANK	15	27.78%	\$1,501	\$100
MIDDLEFIELD BANKING CO	8	14.81%	\$1,186	\$148
COUNTRYWIDE BANK, FSB	6	11.11%	\$765	\$128
BENEFICIAL COMPANY LLC	4	7.41%	\$721	\$180
WELLS FARGO BANK, NA	3	5.56%	\$760	\$253
UNION NATIONAL MORTGAGE CO.	3	5.56%	\$482	\$161
FIRSTMERIT MORTGAGE CORP	2	3.70%	\$326	\$163
MORTGAGE INVESTORS CORP	1	1.85%	\$216	\$216
QUICKEN LOANS	1	1.85%	\$195	\$195
HFC COMPANY LLC	1	1.85%	\$180	\$180

By Originations

THE HUNTINGTON NATIONAL BANK	11	35.48%	\$976	\$89
MIDDLEFIELD BANKING CO	6	19.35%	\$882	\$147
UNION NATIONAL MORTGAGE CO.	3	9.68%	\$482	\$161
COUNTRYWIDE BANK, FSB	3	9.68%	\$397	\$132
WELLS FARGO BANK, NA	2	6.45%	\$693	\$347
FIRSTMERIT MORTGAGE CORP	2	6.45%	\$326	\$163
BENEFICIAL COMPANY LLC	1	3.23%	\$320	\$320
LAKE NATIONAL BANK	1	3.23%	\$158	\$158
FAIRWAY INDEPENDENT MORT. CORP	1	3.23%	\$102	\$102
RBS CITIZENS, N.A.	1	3.23%	\$61	\$61

Appendix

Data Sources

Population, Housing, and Income Data

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

Mortgage Data

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

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

Methodology for Determining Geauga County Geographic Areas

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

In cases where two geographies shared one census tract, the two geographies were combined. In cases where two geographies shared significant parts of two census tracts, the geographies and census tracts were combined. The table below lists the census tracts that comprise each geographic area in this report.

List of Census Tracts for Geographic Areas

Subdivision	Census Tract(s)	Notes
Auburn Township	3119.00	
Bainbridge/ Bainbridge Township	3117.00 3118.00	Combined, as both geographies share significant parts of two census tracts
Burton/Burton Township	3113.00	Combined, as both geographies share one census tract
Chardon	3122.01	
Chardon Township	3122.02	
Chesterland/ Chester Township	3106.00 3107.00	Combined, as both geographies share significant parts of both census tracts
Claridon Township/Aquilla	3109.00	
Hambden Township	3122.03	
Huntsburg Township	3110.00	
Middlefield/ Middlefield Township	3123.00 3124.00	Combined, as both geographies share significant parts of both census tracts
Montville Township	3102.00	
Munson Township	3108.00	
Newbury Township	3114.00	
Parkman Township	3121.00	
Russell Township/ Hunting Valley	3115.00	Combined, as both geographies share one census tract
South Russell	3116.00	
Thompson Township	3101.00	
Troy Township	3120.00	