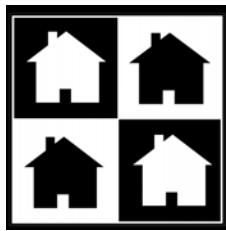


# Lake County Community Lending Factbook

SAMANTHA HOOVER  
CARRIE PLEASANTS



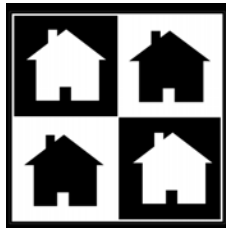
July 2009

HOUSING RESEARCH & ADVOCACY CENTER  
3631 PERKINS AVENUE, #3A-2  
CLEVELAND, OHIO 44114  
(216) 361-9240 (PHONE)  
(216) 426-1290 (FAX)  
[www.thehousingcenter.org](http://www.thehousingcenter.org)



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### About the Authors

SAMANTHA HOOVER is the Housing Center's Fair Housing Research Associate. She is a graduate of Kent State University's Honors College, earning dual Bachelor of Arts degrees in English and Sociology, a certificate in Nonprofit/Human Services Management, and a Writing minor.

CARRIE PLEASANTS is the Associate Director at the Housing Center. She received her M.A. in Geography, with an emphasis on Urban Geography, from Kent State University and has conducted a number of research projects at the Housing Center related to lending discrimination and impediments to fair housing.

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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

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

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## **Introduction**

This factbook is designed to provide basic information on home mortgage lending in 2007 (the most recent data available) in Lake County, Ohio, and its geographic areas.<sup>1</sup> For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the geography and the home ownership rates of each of these groups;
- Housing data, including the number of housing units that are owner-occupied, renter-occupied, and vacant;
- Income data, including the median family income and the percent of families living in poverty;
- Single-family mortgage lending data for 2007, including:
  - Volume of lending done by depository institutions and their subsidiaries and by non-depository institutions and a comparison of the rates of high-cost lending by these two groups;
  - Origination rates, denial rates, and high-cost lending rates by race and ethnicity;
- Five-year mortgage loan origination trends, covering both single-family and manufactured homes, including:
  - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement)
- Top ten home purchase lenders in 2007 based on applications and originations;
- Top ten refinance lenders in 2007 based on applications and originations.

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

---

<sup>1</sup> See map on page 3 for Lake County geographic areas. 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.<sup>2</sup> Because the U.S. Census considers the vast majority of Hispanic individuals as white,<sup>3</sup> 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.<sup>4</sup> Lenders with small assets size are not required to report data for the following year.<sup>5</sup> Lenders who are

---

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

<sup>3</sup> According to 2007 population estimates, nationwide 92.5% of Hispanics/Latinos are white alone, compared to 3.8% of whom are African American alone, 1.4% of whom are Native American alone, 0.9% of whom are Asian alone, and 1.4% of whom are two or more races. In Lake County, 92.5% of Hispanics/Latinos are white alone, compared to 2.8% who are African American alone, 0.6% who are Native American alone, 0.8% who are Asian, and 2.2% who are two or more races. U.S. Census Bureau, Population Estimate Program, T4-2007. Hispanic or Latino by Race, Data Set: 2007 Population Estimates.

<sup>4</sup> See FFIEC, “2007 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/HMDA/reportde2007.htm>, and FFIEC, “2007 Reporting Criteria for Nondepository Institutions,” available at <https://www.ffiec.gov/hmda/reportno2007.htm>. However, if a lender is required to report HMDA data, it must report information on all of its applications and loans (other than HELOCs, as is discussed below), including those in non-metropolitan areas. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, “The 2006 HMDA Data,” *Federal Reserve Bulletin* (December 2007), p. A109.

<sup>5</sup> Lenders with less than \$36 million in assets on December 31, 2006, did not have to report data in 2007. FFIEC, “2007 Reporting Criteria for Depository Institutions.”

covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.<sup>6</sup> 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.<sup>7</sup>

Nationwide, there were over 26.2 million loan records reported for calendar year 2007, with 8,610 institutions reporting.<sup>8</sup> These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2007.<sup>9</sup> In Ohio, there were over 774,000 loan records reported for calendar year 2007, with approximately 1,150 institutions reporting. In Lake County, there were 15,747 loan records reported for calendar year 2007, with approximately 289 institutions reporting.<sup>10</sup>

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.<sup>11</sup> 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.”<sup>12</sup>

“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.<sup>13</sup>

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.”

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<sup>6</sup> 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>.

<sup>7</sup> 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.

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

<sup>9</sup> Avery, *et al.*, (2008), p. A107.

<sup>10</sup> 2007 HMDA data.

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

<sup>12</sup> 12 C.F.R. §202.13(b).

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



## **Overview of Mortgage Lending in Lake County**

### **Denial Rates**

Racial disparities in mortgage loan application denial rates were found throughout the county. Countywide, African Americans were denied single-family mortgage loans 55.00% of the time, compared to 46.82% for Hispanics/Latinos, 45.45% for Native Americans, 32.63% for Asians, and 30.23% for non-Hispanic whites.

African Americans were denied at the highest rates in Painesville Township/Grand River (71.43% of the time), Mentor (66.67%), and Painesville (62.20%). Hispanics/Latinos were denied loans at the highest rates in Eastlake (58.82%), Painesville (50.00%), and Willowick (50.00%). Asians were denied loans at the highest rates in the Painesville (57.14%), Willoughby Hills (33.33%), and Painesville Township/Grand River (27.27%). Non-Hispanic whites were denied loans at the highest rates in Waite Hill (46.43%), Lakeline (41.67%), and North Perry (40.63%).<sup>14</sup>

### **High-Cost Lending**

High-cost lending revealed similar racial and ethnic disparities. Countywide, 14.12% of all single-family mortgage loans were high-cost. African Americans in Lake County were more than twice as likely to obtain a high-cost loan than non-Hispanic whites (28.57% of the time compared to 13.57%), while Hispanics/Latinos obtained high-cost loans 14.08% of the time. Countywide, Native Americans obtained high-cost loans most often, 36.36% of the time, though there were much fewer loan originations made to Native Americans than to any other racial or ethnic group.

### **Lending Trends**

Total home mortgage lending in Lake County steadily decreased from 2003 to 2007, with the most significant drop happening between 2003 and 2004, when it declined by 36.93%. Refinance lending accounted for the highest percentage of total lending during each year. From 2003 to 2004, the number of refinance loans dropped more than 50%, from 12,996 to 6,112, and by 2007 refinance originations had dropped an additional 50%, to 2,919. Conventional home purchase mortgage lending increased each year from 2003 to 2005 but decreased in 2006 and again in 2007. Conventional home purchase lending, as a percentage of total lending, began increasing from 21.50% in 2003, peaked in 2006 at 43.15%, then decreased in 2007 to 42.69% of total lending. Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending has declined every year since 2003. Home improvement loans have increased significantly each year since 2003 from 2.17% of total lending to 8.26% in 2006. In all but one subdivision, the greatest number of total loans originated occurred in 2003.<sup>15</sup>

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<sup>14</sup> For comparison purposes, denial rate disparities were only calculated based on county geographic areas in which at least 10 loan applications were received for each racial or ethnic group. There were no geographic areas in which there were at least 10 loan applications for Native Americans.

<sup>15</sup> Loan originations peaked in Lakeline in 2005.

### Loan Applications

In Lake County, Countrywide Home Loans had the greatest market share of applications for home purchase lending (871 applications, or 15.17%), receiving the most home purchase loan applications in fifteen of the county's geographic areas. Countrywide Home Loans also had the greatest market share for refinance lending applications, with 640 applications (7.45%). Countrywide Home Loans received the most refinance applications in 10 of the county's 22 geographic areas.

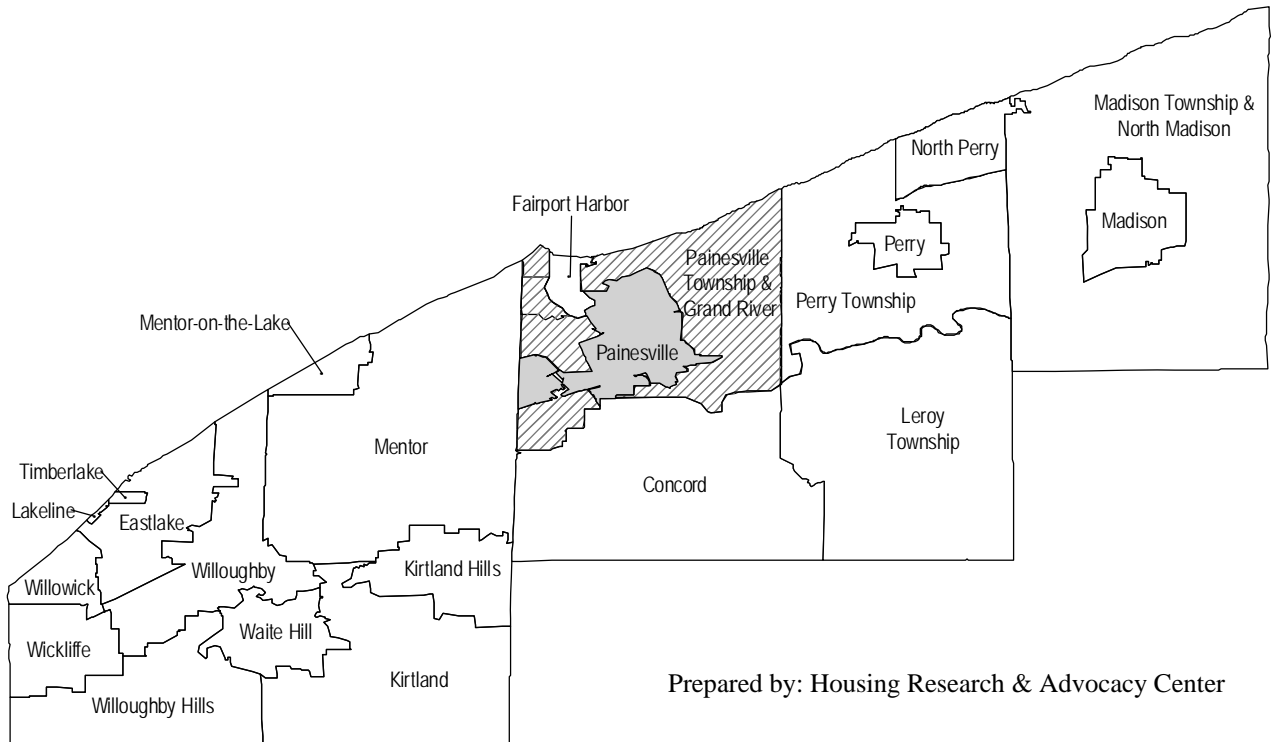
### Loan Originations

Although Countrywide Home Loans received more home purchase and refinancing applications than any other lender, it had only a 39.27% origination rate for home purchase loans and a 17.66% origination rate for refinance loans. By contrast, Third Federal Savings and Loan originated 591 home purchase loans from its 751 applications, for a 78.70% origination rate.

In Lake County, Third Federal Savings and Loan had the greatest market share of single-family or manufactured home purchase originations at 12.19%, while JPMorgan Chase had the greatest share of refinance originations at 7.79%.

Third Federal Savings and Loan was the top home purchase loan originator by volume in nine of the 22 geographic areas of Lake County, followed by Countrywide Home Loans, which was the top home purchase originator in eight geographic areas. JPMorgan Chase originated the most refinance loans in six geographic areas, followed by Third Federal (4) and Countrywide Bank (4).

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



# LAKE COUNTY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	4,527	1.99%	44.36%
Asian	2,089	0.92%	64.19%
Native American	251	0.11%	52.27%
Non-Hispanic White	214,881	94.45%	82.55%
Other	3,603	1.58%	46.49%
Hispanic	3,879	1.70%	40.62%
<b>Total</b>	<b>227,511</b>	<b>100%</b>	<b>80.93%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	69,521	74.36%
Renter Occupied Units	20,179	21.58%
Vacant Units	3,787	4.05%
<b>Total Units</b>	<b>93,487</b>	<b>100.00%</b>

## Income Data

Median Family Income	\$58,817
Percent Family Poverty	3.5%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	5,483	\$667,984	781	14.24%
Non-Depository Institutions	1,109	\$163,021	150	13.53%
<b>Total Single Family Lending</b>	<b>6,592</b>	<b>\$831,005</b>	<b>931</b>	<b>14.12%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	270	121	55.00%	63	23.33%	18	28.57%
Asian	109	31	32.63%	56	51.38%	5	8.93%
Native American	28	10	45.45%	11	39.29%	4	36.36%
Non-Hispanic White	10,790	2,905	30.23%	5,786	53.62%	785	13.57%
Other	102	46	48.94%	46	45.10%	5	10.87%
Not Reported	1,396	476	44.69%	452	32.38%	86	19.03%
Hispanic	194	81	46.82%	71	36.60%	10	14.08%
<b>Total</b>	<b>13,097</b>	<b>3,717</b>	<b>32.44%</b>	<b>6,592</b>	<b>50.33%</b>	<b>931</b>	<b>14.12%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	3,831	4,052	4,648	4,113	2,822
FHA/VA Home Purchase	603	486	411	336	323
Refinance	12,996	6,112	5,352	4,339	2,919
Home Improvement	387	587	727	743	546
<b>Total Lending</b>	<b>17,817</b>	<b>11,237</b>	<b>11,138</b>	<b>9,531</b>	<b>6,610</b>

\*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 HOME LOANS	871	15.17	105,462	121
COUNTRYWIDE BANK, FSB	503	8.76	55,102	110
THIRD FEDERAL SAVINGS AND LOAN	422	7.35	70,203	166
US BANK, N.A.	323	5.62	39,284	122
JPMORGAN CHASE BANK	257	4.48	34,568	135
HOWARD HANNA MORTGAGE SERVICES	257	4.48	34,146	133
CITIMORTGAGE, INC	227	3.95	31,400	138
NATIONAL CITY BANK	216	3.76	24,305	113
WELLS FARGO BANK, NA	185	3.22	27,264	147
FIFTH THIRD MORTGAGE COMPANY	169	2.94	25,712	152

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	382	12.19	62,440	163
COUNTRYWIDE HOME LOANS	342	10.92	36,413	106
HOWARD HANNA MORTGAGE SERVICES	230	7.34	30,725	134
COUNTRYWIDE BANK, FSB	213	6.80	22,253	104
NATIONAL CITY BANK	158	5.04	17,592	111
WELLS FARGO BANK, NA	144	4.60	20,720	144
JPMORGAN CHASE BANK	143	4.56	19,692	138
FIFTH THIRD MORTGAGE COMPANY	132	4.21	19,544	148
FIRST PLACE BANK	102	3.26	15,301	150
NVR MORTGAGE FINANCE INC	88	2.81	15,954	181

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	640	7.45	91,218	143
HFC COMPANY LLC	589	6.86	81,238	138
COUNTRYWIDE BANK, FSB	434	5.05	57,716	133
JPMORGAN CHASE BANK	429	4.99	56,588	132
THIRD FEDERAL SAVINGS AND LOAN	329	3.83	42,198	128
CITIMORTGAGE, INC	275	3.20	38,997	142
NATIONSTAR MORTGAGE LLC	264	3.07	37,859	143
GMAC MORTGAGE LLC	260	3.03	36,939	142
RBS CITIZENS BANK, N.A.	254	2.96	24,650	97
NATIONAL CITY BANK	253	2.94	29,782	118

#### By Originations

JPMORGAN CHASE BANK	227	7.79	30,601	135
THIRD FEDERAL SAVINGS AND LOAN	209	7.17	27,104	130
COUNTRYWIDE BANK, FSB	166	5.70	20,841	126
NATIONAL CITY BANK	153	5.25	18,913	124
QUICKEN LOANS	124	4.26	17,325	140
RBS CITIZENS BANK, N.A.	124	4.26	10,538	85
COUNTRYWIDE HOME LOANS	113	3.88	15,005	133
FIFTH THIRD MORTGAGE COMPANY	96	3.29	13,810	144
THE HUNTINGTON NATIONAL BANK	90	3.09	11,899	132
SKY BANK C/O HUNTINGTON BANK	90	3.09	10,207	113

## CONCORD TOWNSHIP

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	75	0.49%	65.75%
Asian	159	1.04%	86.47%
Native American	12	0.08%	18.18%
Non-Hispanic White	14,839	97.10%	92.81%
Other	136	0.89%	66.67%
Hispanic	84	0.55%	70.59%
<b>Total</b>	<b>15,282</b>	<b>100%</b>	<b>92.32%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,229	88.46%
Renter Occupied Units	501	8.48%
Vacant Units	181	3.06%
<b>Total Units</b>	<b>5,911</b>	<b>100%</b>

**Income Data**

Median Family Income	\$77,077
Percent Family Poverty	1.5%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	534	\$88,587	35	6.55%
Non-Depository Institutions	99	\$19,242	9	9.09%
<b>Total Single Family Lending</b>	<b>633</b>	<b>\$107,829</b>	<b>44</b>	<b>6.95%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	9	2	33.33%	4	44.44%	0	0.00%
Asian	16	2	15.38%	9	56.25%	1	11.11%
Native American	4	2	66.67%	1	25.00%	0	0.00%
Non-Hispanic White	903	154	19.49%	558	61.79%	39	6.99%
Other	11	1	10.00%	8	72.73%	0	0.00%
Not Reported	90	21	28.38%	39	43.33%	4	10.26%
Hispanic	8	2	33.33%	4	50.00%	1	25.00%
<b>Total</b>	<b>1,059</b>	<b>188</b>	<b>20.43%</b>	<b>633</b>	<b>59.77%</b>	<b>44</b>	<b>6.95%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	414	473	549	464	326
FHA/VA Home Purchase	30	32	12	15	15
Refinance	1236	430	412	312	251
Home Improvement	16	38	57	39	41
<b>Total Lending</b>	<b>1,696</b>	<b>973</b>	<b>1,030</b>	<b>830</b>	<b>633</b>

\*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	79	13.62	14,751	187
COUNTRYWIDE HOME LOANS	64	11.03	11,371	178
COUNTRYWIDE BANK, FSB	45	7.76	6,327	141
NVR MORTGAGE FINANCE INC	39	6.72	7,120	183
WELLS FARGO BANK, NA	24	4.14	5,367	224
JPMORGAN CHASE BANK	23	3.97	3,912	170
NATIONAL CITY BANK	22	3.79	2,978	135
HOWARD HANNA MORTGAGE SERVICES	19	3.28	3,167	167
FIRST PLACE BANK	18	3.10	3,529	196
CITIMORTGAGE, INC	17	2.93	3,603	212

By Originations

THIRD FEDERAL SAVINGS AND LOAN	74	21.70	13,339	180
NVR MORTGAGE FINANCE INC	20	5.87	4,021	201
WELLS FARGO BANK, NA	17	4.99	3,625	213
FIRST PLACE BANK	16	4.69	3,198	200
HOME SAVINGS & LOAN COMPANY	15	4.40	3,229	215
COUNTRYWIDE HOME LOANS	15	4.40	2,821	188
HOWARD HANNA MORTGAGE SERVICES	15	4.40	2,520	168
COUNTRYWIDE BANK, FSB	15	4.40	1,868	125
JPMORGAN CHASE BANK	12	3.52	1,813	151
FIFTH THIRD MORTGAGE COMPANY	10	2.93	2,345	235

**Top Ten Refinance Lenders**

By Application

COUNTRYWIDE HOME LOANS	56	9.06	9,602	171
THIRD FEDERAL SAVINGS AND LOAN	36	5.83	5,310	148
COUNTRYWIDE BANK, FSB	32	5.18	5,676	177
HFC COMPANY LLC	27	4.37	5,402	200
JPMORGAN CHASE BANK	25	4.05	5,139	206
RBS CITIZENS BANK, N.A.	23	3.72	2,886	125
CITIMORTGAGE, INC	22	3.56	3,896	177
FIFTH THIRD MORTGAGE COMPANY	21	3.40	3,653	174
GMAC MORTGAGE LLC	20	3.24	3,561	178
NATIONSTAR MORTGAGE LLC	20	3.24	3,279	164

By Originations

THIRD FEDERAL SAVINGS AND LOAN	26	10.36	3,857	148
JPMORGAN CHASE BANK	17	6.77	3,282	193
FIFTH THIRD MORTGAGE COMPANY	13	5.18	2,121	163
RBS CITIZENS BANK, N.A.	13	5.18	1,422	109
COUNTRYWIDE HOME LOANS	12	4.78	1,660	138
HOME SAVINGS & LOAN COMPANY	10	3.98	1,904	190
NATIONAL CITY BANK	10	3.98	1,667	167
COUNTRYWIDE BANK, FSB	9	3.59	1,636	182
QUICKEN LOANS	9	3.59	1,569	174
SKY BANK C/O HUNTINGTON BANK	8	3.19	767	96

# EASTLAKE

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	110	0.54%	53.93%
Asian	198	0.98%	81.72%
Native American	32	0.16%	83.33%
Non-Hispanic White	19,602	96.92%	83.25%
Other	178	0.88%	80.41%
Hispanic	141	0.70%	90.91%
<b>Total</b>	<b>20,224</b>	<b>100%</b>	<b>83.12%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,271	75.56%
Renter Occupied Units	1,773	21.36%
Vacant Units	255	3.07%
<b>Total Units</b>	<b>8,299</b>	<b>100%</b>

## Income Data

Median Family Income	\$53,125
Percent Family Poverty	3.7%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	502	\$50,086	98	19.52%
Non-Depository Institutions	94	\$11,311	22	23.40%
<b>Total Single Family Lending</b>	<b>596</b>	<b>\$61,397</b>	<b>120</b>	<b>20.13%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	6	1	33.33%	0	0.00%	0	N/A
Asian	3	1	50.00%	1	33.33%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	1,080	362	37.17%	530	49.07%	107	20.19%
Other	2	1	50.00%	1	50.00%	1	100.00%
Not Reported	140	54	50.94%	42	30.00%	8	19.05%
Hispanic	18	10	58.82%	5	27.78%	2	40.00%
<b>Total</b>	<b>1,279</b>	<b>432</b>	<b>38.30%</b>	<b>596</b>	<b>46.60%</b>	<b>120</b>	<b>20.13%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	252	260	327	277	211
FHA/VA Home Purchase	69	61	56	34	42
Refinance	1,077	665	512	382	280
Home Improvement	41	70	80	78	64
<b>Total Lending</b>	<b>1,439</b>	<b>1,056</b>	<b>975</b>	<b>771</b>	<b>597</b>

\*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 HOME LOANS	83	17.51	8,794	106
US BANK, N.A.	44	9.28	5,118	116
COUNTRYWIDE BANK, FSB	40	8.44	3,214	80
NATIONAL CITY BANK	23	4.85	2,467	107
FIFTH THIRD MORTGAGE COMPANY	20	4.22	3,094	155
JPMORGAN CHASE BANK	19	4.01	2,484	131
CITIMORTGAGE, INC	19	4.01	2,102	111
THIRD FEDERAL SAVINGS AND LOAN	17	3.59	2,247	132
HOWARD HANNA MORTGAGE SERVICES	15	3.16	1,636	109
WELLS FARGO BANK, NA	12	2.53	1,465	122

#### By Originations

COUNTRYWIDE HOME LOANS	41	16.27	4,027	98
NATIONAL CITY BANK	21	8.33	2,217	106
FIFTH THIRD MORTGAGE COMPANY	17	6.75	2,297	135
THIRD FEDERAL SAVINGS AND LOAN	17	6.75	2,247	132
COUNTRYWIDE BANK, FSB	17	6.75	862	51
HOWARD HANNA MORTGAGE SERVICES	13	5.16	1,322	102
JPMORGAN CHASE BANK	12	4.76	1,626	136
WELLS FARGO BANK, NA	11	4.37	1,360	124
US BANK, N.A.	11	4.37	1,227	112
SUNTRUST MORTGAGE, INC	7	2.78	1,202	172

### Top Ten Refinance Lenders

#### By Application

HFC COMPANY LLC	76	8.63	9,349	123
COUNTRYWIDE HOME LOANS	52	5.90	7,831	151
JPMORGAN CHASE BANK	51	5.79	6,277	123
THIRD FEDERAL SAVINGS AND LOAN	35	3.97	3,642	104
RBS CITIZENS BANK, N.A.	34	3.86	2,644	78
COUNTRYWIDE BANK, FSB	30	3.41	4,878	163
NATIONSTAR MORTGAGE LLC	25	2.84	3,104	124
NATIONAL CITY BANK	25	2.84	2,495	100
CITIMORTGAGE, INC	22	2.50	2,829	129
HOME LOAN INVESTMENT BANK	22	2.50	2,448	111

#### By Originations

JPMORGAN CHASE BANK	25	8.93	3,356	134
THIRD FEDERAL SAVINGS AND LOAN	20	7.14	1,848	92
RBS CITIZENS BANK, N.A.	19	6.79	1,248	66
NATIONAL CITY BANK	11	3.93	925	84
COUNTRYWIDE BANK, FSB	10	3.57	1,473	147
COUNTRYWIDE HOME LOANS	10	3.57	1,348	135
QUICKEN LOANS	10	3.57	1,057	106
FIFTH THIRD BANK	9	3.21	622	69
FIFTH THIRD MORTGAGE COMPANY	8	2.86	1,143	143
CHASE MANHATTAN BANK USA, NA	8	2.86	682	85

## FAIRPORT HARBOR

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.57%	18.75%
Asian	6	0.19%	40.00%
Native American	3	0.09%	N/A
Non-Hispanic White	3,076	96.73%	62.51%
Other	38	1.19%	53.33%
Hispanic	44	1.38%	32.26%
<b>Total</b>	<b>3,180</b>	<b>100%</b>	<b>61.96%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	845	54.66%
Renter Occupied Units	559	36.16%
Vacant Units	142	9.18%
<b>Total Units</b>	<b>1,546</b>	<b>100%</b>

### Income Data

Median Family Income	\$45,142
Percent Family Poverty	5.9%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	83	\$8,270	16	19.28%
Non-Depository Institutions	5	\$632	0	0.00%
<b>Total Single Family Lending</b>	<b>88</b>	<b>\$8,902</b>	<b>16</b>	<b>18.18%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	6	4	80.00%	1	16.67%	1	100.00%
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	174	53	35.81%	77	44.25%	14	18.18%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	28	12	70.59%	5	17.86%	1	20.00%
Hispanic	2	0	0.00%	1	50.00%	0	0.00%
<b>Total</b>	<b>215</b>	<b>70</b>	<b>39.77%</b>	<b>88</b>	<b>40.93%</b>	<b>16</b>	<b>18.18%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	62	58	58	88	32
FHA/VA Home Purchase	6	4	3	7	5
Refinance	139	85	84	54	44
Home Improvement	8	7	14	10	7
<b>Total Lending</b>	<b>215</b>	<b>154</b>	<b>159</b>	<b>159</b>	<b>88</b>

\*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 HOME LOANS	19	20.65	1,771	93
US BANK, N.A.	10	10.87	1,200	120
COUNTRYWIDE BANK, FSB	9	9.78	893	99
SUNTRUST MORTGAGE, INC	7	7.61	669	96
WELLS FARGO BANK, NA	5	5.43	543	109
NATIONAL CITY BANK	4	4.35	407	102
FIFTH THIRD MORTGAGE COMPANY	4	4.35	301	75
JPMORGAN CHASE BANK	3	3.26	369	123
FIRST PLACE BANK	3	3.26	119	40
THE HUNTINGTON NATIONAL BANK	2	2.17	221	111

#### By Originations

COUNTRYWIDE HOME LOANS	8	21.62	771	96
WELLS FARGO BANK, NA	5	13.51	543	109
SUNTRUST MORTGAGE, INC	4	10.81	382	96
JPMORGAN CHASE BANK	2	5.41	296	148
THIRD FEDERAL SAVINGS AND LOAN	2	5.41	196	98
NATIONAL CITY BANK	2	5.41	191	96
FIFTH THIRD MORTGAGE COMPANY	2	5.41	146	73
COUNTRYWIDE BANK, FSB	2	5.41	142	71
FIRST PLACE BANK	2	5.41	81	41
LAKE NATIONAL BANK	1	2.70	500	500

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	18	11.46	1,688	94
HFC COMPANY LLC	13	8.28	1,308	101
COUNTRYWIDE BANK, FSB	10	6.37	998	100
NATIONSTAR MORTGAGE LLC	8	5.10	791	99
WASHINGTON MUTUAL BANK	6	3.82	623	104
SUNTRUST MORTGAGE, INC	6	3.82	539	90
WELLS FARGO BANK, NA	5	3.18	1,013	203
GMAC MORTGAGE LLC	5	3.18	565	113
CITIMORTGAGE, INC	5	3.18	518	104
JPMORGAN CHASE BANK	5	3.18	459	92

#### By Originations

WASHINGTON MUTUAL BANK	6	13.64	623	104
SUNTRUST MORTGAGE, INC	6	13.64	539	90
JPMORGAN CHASE BANK	2	4.55	271	136
FIRST FRANKLIN CORPORATION	2	4.55	202	101
THIRD FEDERAL SAVINGS AND LOAN	2	4.55	186	93
COUNTRYWIDE HOME LOANS	2	4.55	172	86
SKY BANK C/O HUNTINGTON BANK	2	4.55	169	85
CITIFINANCIAL, INC.	2	4.55	118	59
FIRSTMERIT BANK NA	2	4.55	74	37
WELLS FARGO BANK, NA	1	2.27	343	343

## KIRTLAND

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.27%	68.75%
Asian	30	0.45%	65.00%
Native American	10	0.15%	100.00%
Non-Hispanic White	6,539	98.04%	89.48%
Other	46	0.69%	85.71%
Hispanic	37	0.55%	88.24%
<b>Total</b>	<b>6,670</b>	<b>100%</b>	<b>89.36%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,120	82.88%
Renter Occupied Units	325	12.71%
Vacant Units	113	4.42%
<b>Total Units</b>	<b>2,558</b>	<b>100%</b>

**Income Data**

Median Family Income	\$75,491
Percent Family Poverty	1.8%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	155	\$29,616	13	8.39%
Non-Depository Institutions	23	\$5,778	0	0.00%
<b>Total Single Family Lending</b>	<b>178</b>	<b>\$35,394</b>	<b>13</b>	<b>7.30%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	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	258	49	21.12%	160	62.02%	12	7.50%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	37	12	33.33%	12	32.43%	0	0.00%
Hispanic	2	1	33.33%	1	50.00%	0	0.00%
<b>Total</b>	<b>307</b>	<b>64</b>	<b>23.53%</b>	<b>178</b>	<b>57.98%</b>	<b>13</b>	<b>7.30%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	96	78	79	69	56
FHA/VA Home Purchase	1	2	3	1	0
Refinance	448	174	126	118	106
Home Improvement	8	16	14	22	16
<b>Total Lending</b>	<b>553</b>	<b>270</b>	<b>222</b>	<b>210</b>	<b>178</b>

\*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	9	9.38	1,587	176
NATIONAL CITY BANK	7	7.29	1,393	199
COUNTRYWIDE HOME LOANS	7	7.29	1,108	158
JPMORGAN CHASE BANK	6	6.25	1,048	175
COUNTRYWIDE BANK, FSB	6	6.25	946	158
HOWARD HANNA MORTGAGE SERVICES	5	5.21	1,196	239
HOME SAVINGS & LOAN COMPANY	4	4.17	1,610	403
FIRST PLACE BANK	4	4.17	1,369	342
CITIMORTGAGE, INC	4	4.17	1,263	316
THE HUNTINGTON NATIONAL BANK	4	4.17	930	233

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	7	12.50	1,262	180
NATIONAL CITY BANK	6	10.71	1,258	210
JPMORGAN CHASE BANK	5	8.93	893	179
HOME SAVINGS & LOAN COMPANY	4	7.14	1,610	403
HOWARD HANNA MORTGAGE SERVICES	4	7.14	1,041	260
COUNTRYWIDE HOME LOANS	4	7.14	592	148
FIRST PLACE BANK	3	5.36	869	290
THE HUNTINGTON NATIONAL BANK	3	5.36	850	283
PARK VIEW FEDERAL SAVINGS BANK	2	3.57	785	393
AMTRUST BANK	2	3.57	685	343

### Top Ten Refinance Lenders

#### By Application

RBS CITIZENS BANK, N.A.	21	9.86	2,699	129
COUNTRYWIDE HOME LOANS	17	7.98	3,765	221
THIRD FEDERAL SAVINGS AND LOAN	17	7.98	2,961	174
NATIONAL CITY BANK	12	5.63	2,642	220
CITIMORTGAGE, INC	11	5.16	2,324	211
JPMORGAN CHASE BANK	11	5.16	1,872	170
GMAC MORTGAGE LLC	9	4.23	2,326	258
QUICKEN LOANS	8	3.76	1,507	188
COUNTRYWIDE BANK, FSB	7	3.29	1,678	240
THE HUNTINGTON NATIONAL BANK	6	2.82	865	144

#### By Originations

RBS CITIZENS BANK, N.A.	18	16.98	1,706	95
THIRD FEDERAL SAVINGS AND LOAN	12	11.32	2,332	194
NATIONAL CITY BANK	8	7.55	2,120	265
QUICKEN LOANS	7	6.60	1,269	181
JPMORGAN CHASE BANK	7	6.60	1,167	167
UNION CAPITAL MORTGAGE CORPORA	4	3.77	1,294	324
WASHINGTON MUTUAL BANK	4	3.77	732	183
THE HUNTINGTON NATIONAL BANK	4	3.77	654	164
FIRST FEDERAL OF LAKEWOOD	3	2.83	1,114	371
COUNTRYWIDE HOME LOANS	3	2.83	625	208

# KIRTLAND HILLS

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2	0.34%	N/A
Asian	1	0.17%	N/A
Native American	0	0.00%	N/A
Non-Hispanic White	583	97.65%	92.03
Other	8	1.34%	100.00
Hispanic	3	0.50%	N/A
<b>Total</b>	<b>597</b>	<b>100%</b>	<b>92.13%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	201	83.06%
Renter Occupied Units	22	9.09%
Vacant Units	19	7.85%
<b>Total Units</b>	<b>242</b>	<b>100%</b>

## Income Data

Median Family Income	\$144,134
Percent Family Poverty	2.1%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	22	\$6,604	1	4.55%
Non-Depository Institutions	7	\$3,144	1	14.29%
<b>Total Single Family Lending</b>	<b>29</b>	<b>\$9,748</b>	<b>2</b>	<b>6.90%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	33	4	12.90%	23	69.70%	1	4.35%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	8	0	0.00%	5	62.50%	1	20.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>43</b>	<b>5</b>	<b>12.82%</b>	<b>29</b>	<b>67.44%</b>	<b>2</b>	<b>6.90%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	41	18	14	20	14
FHA/VA Home Purchase	0	0	1	0	0
Refinance	41	11	15	15	13
Home Improvement	3	2	3	0	2
<b>Total Lending</b>	<b>85</b>	<b>31</b>	<b>33</b>	<b>35</b>	<b>29</b>

\*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 HOME LOANS	3	14.29	687	229
PARK VIEW FEDERAL SAVINGS BANK	3	14.29	672	224
QUICKEN LOANS	2	9.52	1,250	625
COUNTRYWIDE BANK, FSB	2	9.52	376	188
THE HUNTINGTON NATIONAL BANK	1	4.76	417	417
CITIMORTGAGE, INC	1	4.76	290	290
TAYLOR, BEAN & WHITAKER	1	4.76	280	280
FIRST PLACE BANK	1	4.76	279	279
RBS CITIZENS BANK, N.A.	1	4.76	278	278
THE AMERICAN EAGLE MORTGAGE CO	1	4.76	260	260

#### By Originations

QUICKEN LOANS	2	14.29	1,250	625
PARK VIEW FEDERAL SAVINGS BANK	2	14.29	289	145
THE HUNTINGTON NATIONAL BANK	1	7.14	417	417
COUNTRYWIDE BANK, FSB	1	7.14	337	337
COUNTRYWIDE HOME LOANS	1	7.14	311	311
TAYLOR, BEAN & WHITAKER	1	7.14	280	280
RBS CITIZENS BANK, N.A.	1	7.14	278	278
THE AMERICAN EAGLE MORTGAGE CO	1	7.14	260	260
HOME SAVINGS & LOAN COMPANY	1	7.14	205	205
HOWARD HANNA MORTGAGE SERVICES	1	7.14	134	134

### Top Ten Refinance Lenders

#### By Application

JPMORGAN CHASE BANK	3	11.11	2,306	769
BANK OF AMERICA, N.A.	2	7.41	2,088	1044
KEYBANK NATIONAL ASSOCIATION	2	7.41	1,567	784
QUICKEN LOANS	2	7.41	1,274	637
FIFTH THIRD MORTGAGE COMPANY	2	7.41	517	259
CITIMORTGAGE, INC	2	7.41	303	152
WORLD SAVINGS BANK, FSB	1	3.70	1,470	1470
BANKUNITED, FSB	1	3.70	1,450	1450
BNC MORTGAGE	1	3.70	674	674
FIRSTMERIT MORTGAGE CORP	1	3.70	577	577

#### By Originations

KEYBANK NATIONAL ASSOCIATION	2	15.38	1,567	784
JPMORGAN CHASE BANK	2	15.38	1,306	653
FIFTH THIRD MORTGAGE COMPANY	2	15.38	517	259
QUICKEN LOANS	1	7.69	1,000	1000
DOLLAR BANK, FSB	1	7.69	285	285
WELLS FARGO BANK, NA	1	7.69	277	277
PROVIDENT FUNDING ASSOCIATES	1	7.69	220	220
HOME SAVINGS & LOAN COMPANY	1	7.69	200	200
THIRD FEDERAL SAVINGS AND LOAN	1	7.69	185	185
US BANK NORTH DAKOTA	1	7.69	150	150

# LAKELINE

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	0	0.00%	N/A
Asian	0	0.00%	N/A
Native American	0	0.00%	N/A
Non-Hispanic White	196	100.00%	91.84
Other	0	0.00%	N/A
Hispanic	0	0.00%	N/A
<b>Total</b>	<b>196</b>	<b>100%</b>	<b>91.84%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	69	85.19%
Renter Occupied Units	8	9.88%
Vacant Units	4	4.94%
<b>Total Units</b>	<b>81</b>	<b>100%</b>

## Income Data

Median Family Income	\$50,000
Percent Family Poverty	0.0%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	6	\$666	1	16.67%
Non-Depository Institutions	2	\$261	2	100.00%
<b>Total Single Family Lending</b>	<b>8</b>	<b>\$927</b>	<b>3</b>	<b>37.50%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	13	5	41.67%	7	53.85%	3	42.86%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	1	0	0.00%	1	100.00%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>14</b>	<b>5</b>	<b>38.46%</b>	<b>8</b>	<b>57.14%</b>	<b>3</b>	<b>37.50%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	2	8	7	2	7
FHA/VA Home Purchase	0	2	2	0	0
Refinance	14	2	9	4	1
Home Improvement	1	2	0	1	0
<b>Total Lending</b>	<b>17</b>	<b>14</b>	<b>18</b>	<b>7</b>	<b>8</b>

\*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>
FIFTH THIRD MORTGAGE COMPANY	3	20.00	319	106
NATIONSTAR MORTGAGE LLC	2	13.33	197	99
SUNTRUST MORTGAGE, INC	2	13.33	148	74
US BANK, N.A.	1	6.67	187	187
OPTION ONE MORTGAGE CORP	1	6.67	160	160
KEYBANK NATIONAL ASSOCIATION	1	6.67	122	122
COUNTRYWIDE HOME LOANS	1	6.67	122	122
COUNTRYWIDE BANK, FSB	1	6.67	122	122
CITIMORTGAGE, INC	1	6.67	118	118
AMTRUST BANK	1	6.67	108	108
<u>By Originations</u>				
FIFTH THIRD MORTGAGE COMPANY	2	28.57	149	75
US BANK, N.A.	1	14.29	187	187
OPTION ONE MORTGAGE CORP	1	14.29	160	160
KEYBANK NATIONAL ASSOCIATION	1	14.29	122	122
AMTRUST BANK	1	14.29	108	108
NATIONSTAR MORTGAGE LLC	1	14.29	101	101

**Top Ten Refinance Lenders**

<u>By Application</u>				
RBS CITIZENS BANK, N.A.	1	50.00	100	100
HSBC MORTGAGE SERVICES, INC.	1	50.00	99	99

<u>By Originations</u>				
RBS CITIZENS BANK, N.A.	1	100.00	100	100

# LEROY TOWNSHIP

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	16	0.51%	100.00%
Asian	6	0.19%	N/A
Native American	3	0.10%	100.00%
Non-Hispanic White	3,072	98.40%	95.49%
Other	22	0.70%	100.00%
Hispanic	3	0.10%	N/A
<b>Total</b>	<b>3,122</b>	<b>100%</b>	<b>95.55%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,022	92.49%
Renter Occupied Units	57	5.16%
Vacant Units	26	2.35%
<b>Total Units</b>	<b>1,105</b>	<b>100%</b>

## Income Data

Median Family Income	\$66,510
Percent Family Poverty	2.2%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	77	\$11,495	12	15.58%
Non-Depository Institutions	13	\$2,386	3	23.08%
<b>Total Single Family Lending</b>	<b>90</b>	<b>\$13,881</b>	<b>15</b>	<b>16.67%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	1	0	0.00%	0	0.00%	0	N/A
Non-Hispanic White	174	47	31.97%	87	50.00%	13	14.94%
Other	1	1	100.00%	0	0.00%	0	N/A
Not Reported	19	8	57.14%	2	10.53%	1	50.00%
Hispanic	2	1	100.00%	0	0.00%	0	N/A
<b>Total</b>	<b>200</b>	<b>58</b>	<b>35.15%</b>	<b>90</b>	<b>45.00%</b>	<b>15</b>	<b>16.67%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	41	38	71	40	29
FHA/VA Home Purchase	3	1	1	0	0
Refinance	240	99	99	82	53
Home Improvement	10	13	16	16	9
<b>Total Lending</b>	<b>294</b>	<b>151</b>	<b>187</b>	<b>138</b>	<b>91</b>

\*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	9.68	1,162	194
COUNTRYWIDE HOME LOANS	6	9.68	1,008	168
THE HUNTINGTON NATIONAL BANK	5	8.06	837	167
COUNTRYWIDE BANK, FSB	4	6.45	620	155
NATIONAL CITY BANK	4	6.45	578	145
HOME SAVINGS & LOAN COMPANY	3	4.84	610	203
SKY BANK C/O HUNTINGTON BANK	3	4.84	398	133
CITIMORTGAGE, INC	3	4.84	387	129
HOWARD HANNA MORTGAGE SERVICES	3	4.84	387	129
SUNTRUST MORTGAGE, INC	2	3.23	330	165

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	3	10.71	576	192
NATIONAL CITY BANK	3	10.71	447	149
HOME SAVINGS & LOAN COMPANY	2	7.14	540	270
SKY BANK C/O HUNTINGTON BANK	2	7.14	368	184
NORTHWEST SAVINGS BANK	2	7.14	160	80
FIRST FRANKLIN CORPORATION	2	7.14	133	67
THE HUNTINGTON NATIONAL BANK	1	3.57	306	306
FIRST TENNESSEE BANK NA	1	3.57	270	270
COUNTRYWIDE BANK, FSB	1	3.57	198	198
STERLING NATIONAL MORTGAGE CO.	1	3.57	197	197

### Top Ten Refinance Lenders

#### By Application

NATIONAL CITY BANK	10	6.37	1,063	106
COUNTRYWIDE HOME LOANS	9	5.73	1,673	186
NATIONSTAR MORTGAGE LLC	8	5.10	922	115
COUNTRYWIDE BANK, FSB	7	4.46	1,378	197
GMAC MORTGAGE LLC	6	3.82	1,312	219
WELLS FARGO FIN'L OHIO 1, INC	6	3.82	1,282	214
DELTA FUNDING CORPORATION	6	3.82	1,219	203
HFC COMPANY LLC	6	3.82	1,182	197
THIRD FEDERAL SAVINGS AND LOAN	6	3.82	1,095	183
JPMORGAN CHASE BANK	5	3.18	1,344	269

#### By Originations

NATIONAL CITY BANK	7	13.21	837	120
COUNTRYWIDE BANK, FSB	5	9.43	988	198
PARK VIEW FEDERAL SAVINGS BANK	4	7.55	762	191
QUICKEN LOANS	3	5.66	689	230
FIRSTMERIT BANK NA	3	5.66	218	73
SKY BANK C/O HUNTINGTON BANK	3	5.66	93	31
JPMORGAN CHASE BANK	2	3.77	636	318
FIFTH THIRD MORTGAGE COMPANY	2	3.77	397	199
DOLLAR BANK, FSB	2	3.77	357	179
COUNTRYWIDE HOME LOANS	2	3.77	336	168

## MADISON

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	13	0.45%	33.33%
Asian	6	0.21%	25.00%
Native American	4	0.14%	100.00%
Non-Hispanic White	2,851	97.60%	80.18%
Other	25	0.86%	72.73%
Hispanic	24	0.82%	68.18%
<b>Total</b>	<b>2,921</b>	<b>100%</b>	<b>79.89%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	844	72.08%
Renter Occupied Units	263	22.46%
Vacant Units	64	5.47%
<b>Total Units</b>	<b>1,171</b>	<b>100%</b>

**Income Data**

Median Family Income	\$56,761
Percent Family Poverty	2.3%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	85	\$8,178	12	14.12%
Non-Depository Institutions	19	\$2,834	1	5.26%
<b>Total Single Family Lending</b>	<b>104</b>	<b>\$11,012</b>	<b>13</b>	<b>12.50%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	1	100.00%	1	100.00%
Non-Hispanic White	193	65	36.93%	94	48.70%	11	11.70%
Other	1	1	100.00%	0	0.00%	0	N/A
Not Reported	23	10	58.82%	6	26.09%	0	0.00%
Hispanic	1	1	100.00%	0	0.00%	0	N/A
<b>Total</b>	<b>221</b>	<b>76</b>	<b>38.38%</b>	<b>104</b>	<b>47.06%</b>	<b>13</b>	<b>12.50%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	46	72	76	60	34
FHA/VA Home Purchase	9	9	6	8	6
Refinance	174	80	87	57	51
Home Improvement	13	8	7	9	13
<b>Total Lending</b>	<b>242</b>	<b>169</b>	<b>176</b>	<b>134</b>	<b>104</b>

\*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 HOME LOANS	14	20.00	1,482	106
COUNTRYWIDE BANK, FSB	7	10.00	542	77
JPMORGAN CHASE BANK	4	5.71	507	127
HOWARD HANNA MORTGAGE SERVICES	4	5.71	423	106
NATIONAL CITY BANK	4	5.71	404	101
CITIMORTGAGE, INC	3	4.29	593	198
FIFTH THIRD MORTGAGE COMPANY	3	4.29	581	194
SUNTRUST MORTGAGE, INC	3	4.29	551	184
FLAGSTAR BANK	3	4.29	499	166
TAYLOR, BEAN & WHITAKER	2	2.86	456	228

By Originations

COUNTRYWIDE HOME LOANS	8	20.00	814	102
HOWARD HANNA MORTGAGE SERVICES	4	10.00	423	106
SUNTRUST MORTGAGE, INC	3	7.50	551	184
JPMORGAN CHASE BANK	3	7.50	389	130
NATIONAL CITY BANK	3	7.50	274	91
TAYLOR, BEAN & WHITAKER	2	5.00	456	228
FIFTH THIRD MORTGAGE COMPANY	2	5.00	426	213
FLAGSTAR BANK	2	5.00	363	182
WELLS FARGO BANK, NA	2	5.00	206	103
COUNTRYWIDE BANK, FSB	2	5.00	146	73

**Top Ten Refinance Lenders**

By Application

COUNTRYWIDE HOME LOANS	16	11.11	1,741	109
HFC COMPANY LLC	11	7.64	1,428	130
COUNTRYWIDE BANK, FSB	11	7.64	1,038	94
ADVANCED FINANCIAL SERVICES IN	7	4.86	1,131	162
JPMORGAN CHASE BANK	7	4.86	671	96
SKY BANK C/O HUNTINGTON BANK	6	4.17	803	134
QUICKEN LOANS	5	3.47	644	129
GMAC MORTGAGE LLC	4	2.78	714	179
WELLS FARGO FIN'L OHIO 1, INC	4	2.78	687	172
BENEFICIAL COMPANY LLC	4	2.78	563	141

By Originations

COUNTRYWIDE BANK, FSB	6	11.76	434	72
FIFTH THIRD MORTGAGE COMPANY	4	7.84	547	137
COUNTRYWIDE HOME LOANS	4	7.84	368	92
JPMORGAN CHASE BANK	4	7.84	329	82
NATIONAL CITY BANK	3	5.88	458	153
QUICKEN LOANS	3	5.88	420	140
TAYLOR, BEAN & WHITAKER	2	3.92	442	221
INDYMAC BANK, F.S.B.	2	3.92	228	114
SUNTRUST MORTGAGE, INC	2	3.92	165	83
SKY BANK C/O HUNTINGTON BANK	2	3.92	113	57

## MADISON TOWNSHIP/NORTH MADISON

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	52	0.34%	68.18%
Asian	55	0.35%	100.00%
Native American	27	0.17%	72.73%
Non-Hispanic White	15,074	97.21%	84.84%
Other	167	1.08%	62.40%
Hispanic	187	1.21%	60.61%
<b>Total</b>	<b>15,507</b>	<b>100%</b>	<b>84.60%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,765	76.69%
Renter Occupied Units	928	14.94%
Vacant Units	520	8.37%
<b>Total Units</b>	<b>6,213</b>	<b>100%</b>

### Income Data

Median Family Income	\$50,784
Percent Family Poverty	3.2%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	342	\$37,421	85	24.85%
Non-Depository Institutions	71	\$9,736	8	11.27%
<b>Total Single Family Lending</b>	<b>413</b>	<b>\$47,157</b>	<b>93</b>	<b>22.52%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	4	3	75.00%	1	25.00%	1	100.00%
Asian	4	1	25.00%	3	75.00%	1	33.33%
Native American	3	1	50.00%	1	33.33%	1	100.00%
Non-Hispanic White	749	236	36.25%	361	48.20%	76	21.05%
Other	8	5	71.43%	2	25.00%	1	50.00%
Not Reported	126	53	53.00%	37	29.37%	11	29.73%
Hispanic	4	1	33.33%	1	25.00%	0	0.00%
<b>Total</b>	<b>913</b>	<b>307</b>	<b>39.16%</b>	<b>413</b>	<b>45.24%</b>	<b>93</b>	<b>22.52%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	194	218	293	200	127
FHA/VA Home Purchase	76	47	38	38	28
Refinance	755	468	384	328	220
Home Improvement	41	44	47	63	42
<b>Total Lending</b>	<b>1,066</b>	<b>777</b>	<b>762</b>	<b>629</b>	<b>417</b>

\*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 HOME LOANS	50	16.56	5,735	115
COUNTRYWIDE BANK, FSB	26	8.61	2,626	101
JPMORGAN CHASE BANK	22	7.28	3,023	137
THIRD FEDERAL SAVINGS AND LOAN	20	6.62	3,206	160
US BANK, N.A.	17	5.63	1,897	112
TAYLOR, BEAN & WHITAKER	15	4.97	1,902	127
CITIMORTGAGE, INC	13	4.30	1,709	131
HOWARD HANNA MORTGAGE SERVICES	9	2.98	1,350	150
WELLS FARGO BANK, NA	9	2.98	1,317	146
GMAC MORTGAGE LLC	8	2.65	1,009	126

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	17	11.18	2,685	158
COUNTRYWIDE HOME LOANS	17	11.18	1,805	106
TAYLOR, BEAN & WHITAKER	13	8.55	1,694	130
COUNTRYWIDE BANK, FSB	13	8.55	1,282	99
JPMORGAN CHASE BANK	11	7.24	1,778	162
HOWARD HANNA MORTGAGE SERVICES	9	5.92	1,350	150
WELLS FARGO BANK, NA	6	3.95	972	162
NATIONAL CITY BANK	6	3.95	760	127
SUNTRUST MORTGAGE, INC	4	2.63	537	134
LEHMAN BROTHERS BANK, FSB	4	2.63	474	119

### Top Ten Refinance Lenders

#### By Application

HFC COMPANY LLC	48	7.13	6,099	127
COUNTRYWIDE HOME LOANS	48	7.13	5,886	123
COUNTRYWIDE BANK, FSB	37	5.50	3,983	108
BENEFICIAL COMPANY LLC	35	5.20	3,043	87
JPMORGAN CHASE BANK	28	4.16	3,087	110
GMAC MORTGAGE LLC	23	3.42	2,924	127
CITIMORTGAGE, INC	21	3.12	2,948	140
FIRSTMERIT BANK NA	20	2.97	800	40
NATIONSTAR MORTGAGE LLC	19	2.82	2,348	124
CITIFINANCIAL, INC.	19	2.82	952	50

#### By Originations

COUNTRYWIDE BANK, FSB	16	7.31	1,554	97
TAYLOR, BEAN & WHITAKER	11	5.02	1,412	128
JPMORGAN CHASE BANK	11	5.02	1,339	122
THIRD FEDERAL SAVINGS AND LOAN	10	4.57	1,039	104
CITIFINANCIAL, INC.	10	4.57	629	63
NORTHWEST SAVINGS BANK	10	4.57	577	58
FIRSTMERIT BANK NA	10	4.57	319	32
COUNTRYWIDE HOME LOANS	9	4.11	1,240	138
THE HUNTINGTON NATIONAL BANK	8	3.65	1,571	196
FIRSTMERIT MORTGAGE CORP	8	3.65	855	107

## MENTOR

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	324	0.64%	71.70%
Asian	613	1.22%	79.26%
Native American	24	0.05%	40.00%
Non-Hispanic White	48,650	96.76%	89.33%
Other	397	0.79%	70.80%
Hispanic	363	0.72%	69.84%
<b>Total</b>	<b>50,278</b>	<b>100%</b>	<b>88.94%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	16,438	85.17%
Renter Occupied Units	2,359	12.22%
Vacant Units	504	2.61%
<b>Total Units</b>	<b>19,301</b>	<b>100%</b>

**Income Data**

Median Family Income	\$65,593
Percent Family Poverty	1.8%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,204	\$148,578	136	11.30%
Non-Depository Institutions	241	\$34,940	28	11.62%
<b>Total Single Family Lending</b>	<b>1,445</b>	<b>\$183,518</b>	<b>164</b>	<b>11.35%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	29	12	66.67%	5	17.24%	3	60.00%
Asian	24	5	25.00%	14	58.33%	2	14.29%
Native American	7	3	60.00%	2	28.57%	1	50.00%
Non-Hispanic White	2,285	562	27.70%	1,282	56.11%	139	10.84%
Other	18	6	35.29%	11	61.11%	0	0.00%
Not Reported	274	83	39.90%	96	35.04%	17	17.71%
Hispanic	22	7	31.82%	9	40.91%	0	0.00%
<b>Total</b>	<b>2,719</b>	<b>696</b>	<b>29.33%</b>	<b>1,445</b>	<b>53.14%</b>	<b>164</b>	<b>11.35%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	937	906	1,008	854	645
FHA/VA Home Purchase	103	79	71	54	62
Refinance	3,375	1,323	1,161	980	634
Home Improvement	63	113	177	162	110
<b>Total Lending</b>	<b>4,478</b>	<b>2,421</b>	<b>2,417</b>	<b>2,050</b>	<b>1,451</b>

\*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 HOME LOANS	158	12.93	19,070	121
COUNTRYWIDE BANK, FSB	105	8.59	11,662	111
THIRD FEDERAL SAVINGS AND LOAN	101	8.27	16,164	160
HOWARD HANNA MORTGAGE SERVICES	72	5.89	9,596	133
US BANK, N.A.	65	5.32	7,634	117
JPMORGAN CHASE BANK	60	4.91	8,508	142
CITIMORTGAGE, INC	59	4.83	7,913	134
WELLS FARGO BANK, NA	48	3.93	7,490	156
FIFTH THIRD MORTGAGE COMPANY	47	3.85	6,332	135
FIRST PLACE BANK	34	2.78	5,507	162

By Originations

THIRD FEDERAL SAVINGS AND LOAN	96	13.66	15,369	160
HOWARD HANNA MORTGAGE SERVICES	67	9.53	8,995	134
COUNTRYWIDE HOME LOANS	61	8.68	6,038	99
COUNTRYWIDE BANK, FSB	48	6.83	6,145	128
FIFTH THIRD MORTGAGE COMPANY	40	5.69	5,331	133
JPMORGAN CHASE BANK	35	4.98	5,200	149
WELLS FARGO BANK, NA	34	4.84	5,313	156
FIRST PLACE BANK	33	4.69	5,358	162
NATIONAL CITY BANK	24	3.41	2,308	96
SUNTRUST MORTGAGE, INC	20	2.84	2,521	126

**Top Ten Refinance Lenders**

By Application

HFC COMPANY LLC	138	7.62	19,640	142
COUNTRYWIDE HOME LOANS	117	6.46	17,309	148
JPMORGAN CHASE BANK	98	5.41	13,322	136
COUNTRYWIDE BANK, FSB	97	5.35	12,578	130
THIRD FEDERAL SAVINGS AND LOAN	84	4.64	10,162	121
RBS CITIZENS BANK, N.A.	70	3.86	5,919	85
NATIONSTAR MORTGAGE LLC	62	3.42	10,822	175
GMAC MORTGAGE LLC	61	3.37	8,398	138
NATIONAL CITY BANK	58	3.20	7,000	121
QUICKEN LOANS	55	3.04	6,449	117

By Originations

THIRD FEDERAL SAVINGS AND LOAN	61	9.64	7,174	118
JPMORGAN CHASE BANK	57	9.00	7,738	136
NATIONAL CITY BANK	36	5.69	4,801	133
QUICKEN LOANS	36	5.69	4,078	113
COUNTRYWIDE BANK, FSB	31	4.90	3,851	124
RBS CITIZENS BANK, N.A.	30	4.74	2,127	71
THE HUNTINGTON NATIONAL BANK	23	3.63	2,930	127
FIFTH THIRD MORTGAGE COMPANY	19	3.00	3,036	160
SKY BANK C/O HUNTINGTON BANK	16	2.53	1,946	122
COUNTRYWIDE HOME LOANS	15	2.37	2,357	157

## MENTOR-ON-THE-LAKE

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	66	0.81%	45.00%
Asian	53	0.65%	61.40%
Native American	6	0.07%	56.25%
Non-Hispanic White	7,833	96.38%	75.27%
Other	107	1.32%	53.49%
Hispanic	97	1.19%	65.38%
<b>Total</b>	<b>8,127</b>	<b>100%</b>	<b>74.69%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,276	66.84%
Renter Occupied Units	1,028	30.19%
Vacant Units	101	2.97%
<b>Total Units</b>	<b>3,405</b>	<b>100%</b>

### Income Data

Median Family Income	\$50,567
Percent Family Poverty	4.2%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	174	\$17,867	35	20.11%
Non-Depository Institutions	21	\$2,513	2	9.52%
<b>Total Single Family Lending</b>	<b>195</b>	<b>\$20,380</b>	<b>37</b>	<b>18.97%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	8	3	60.00%	0	0.00%	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	354	114	36.19%	179	50.56%	33	18.44%
Other	4	3	75.00%	1	25.00%	0	0.00%
Not Reported	42	20	64.52%	10	23.81%	3	30.00%
Hispanic	5	4	80.00%	0	0.00%	0	N/A
<b>Total</b>	<b>417</b>	<b>143</b>	<b>39.29%</b>	<b>195</b>	<b>46.76%</b>	<b>37</b>	<b>18.97%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	124	112	155	143	72
FHA/VA Home Purchase	29	18	25	18	13
Refinance	443	233	212	177	99
Home Improvement	9	25	19	20	11
<b>Total Lending</b>	<b>605</b>	<b>388</b>	<b>411</b>	<b>358</b>	<b>195</b>

\*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 HOME LOANS	28	19.18	3,171	113
COUNTRYWIDE BANK, FSB	18	12.33	1,225	68
US BANK, N.A.	10	6.85	1,231	123
NATIONAL CITY BANK	10	6.85	1,029	103
HOWARD HANNA MORTGAGE SERVICES	9	6.16	1,225	136
JPMORGAN CHASE BANK	8	5.48	1,165	146
CITIMORTGAGE, INC	7	4.79	739	106
SUNTRUST MORTGAGE, INC	5	3.42	635	127
WELLS FARGO BANK, NA	5	3.42	395	79
FIFTH THIRD MORTGAGE COMPANY	4	2.74	514	129

#### By Originations

COUNTRYWIDE HOME LOANS	17	20.00	1,789	105
COUNTRYWIDE BANK, FSB	13	15.29	840	65
HOWARD HANNA MORTGAGE SERVICES	9	10.59	1,225	136
NATIONAL CITY BANK	9	10.59	829	92
WELLS FARGO BANK, NA	5	5.88	395	79
SUNTRUST MORTGAGE, INC	4	4.71	492	123
FIRST PLACE BANK	3	3.53	484	161
JPMORGAN CHASE BANK	3	3.53	475	158
FIFTH THIRD MORTGAGE COMPANY	3	3.53	394	131
UNION NATIONAL MORTGAGE CO.	2	2.35	304	152

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	23	7.26	2,677	116
HFC COMPANY LLC	21	6.62	2,580	123
CITIMORTGAGE, INC	18	5.68	2,179	121
COUNTRYWIDE BANK, FSB	18	5.68	1,758	98
JPMORGAN CHASE BANK	15	4.73	2,048	137
NATIONSTAR MORTGAGE LLC	15	4.73	1,758	117
THIRD FEDERAL SAVINGS AND LOAN	14	4.42	1,287	92
RBS CITIZENS BANK, N.A.	13	4.10	1,171	90
GMAC MORTGAGE LLC	11	3.47	1,364	124
NATIONAL CITY BANK	10	3.15	903	90

#### By Originations

JPMORGAN CHASE BANK	7	7.07	1,145	164
COUNTRYWIDE HOME LOANS	7	7.07	730	104
COUNTRYWIDE BANK, FSB	7	7.07	715	102
THIRD FEDERAL SAVINGS AND LOAN	6	6.06	587	98
NATIONAL CITY BANK	6	6.06	547	91
FIFTH THIRD MORTGAGE COMPANY	5	5.05	683	137
RBS CITIZENS BANK, N.A.	4	4.04	404	101
SKY BANK C/O HUNTINGTON BANK	4	4.04	294	74
SUNTRUST MORTGAGE, INC	3	3.03	481	160
CHASE MANHATTAN BANK USA, NA	3	3.03	405	135

# NORTH PERRY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2	0.24%	0.00%
Asian	1	0.12%	N/A
Native American	1	0.12%	0.00%
Non-Hispanic White	819	98.56%	89.19%
Other	4	0.48%	100.00%
Hispanic	4	0.48%	N/A
<b>Total</b>	<b>831</b>	<b>100%</b>	<b>88.57%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	263	84.29%
Renter Occupied Units	36	11.54%
Vacant Units	13	4.17%
<b>Total Units</b>	<b>312</b>	<b>100%</b>

## Income Data

Median Family Income	\$52,115
Percent Family Poverty	6.1%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	15	\$2,083	3	20.00%
Non-Depository Institutions	1	\$206	0	0.00%
<b>Total Single Family Lending</b>	<b>16</b>	<b>\$2,289</b>	<b>3</b>	<b>18.75%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	35	13	40.63%	14	40.00%	3	21.43%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	5	3	60.00%	2	40.00%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>41</b>	<b>16</b>	<b>43.24%</b>	<b>16</b>	<b>39.02%</b>	<b>3</b>	<b>18.75%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	8	22	12	7	4
FHA/VA Home Purchase	2	3	0	2	0
Refinance	50	18	28	20	11
Home Improvement	4	1	1	7	1
<b>Total Lending</b>	<b>64</b>	<b>44</b>	<b>41</b>	<b>36</b>	<b>16</b>

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

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIRST PLACE BANK	2	22.22	545	273
WELLS FARGO BANK, NA	1	11.11	190	190
AMTRUST BANK	1	11.11	158	158
E-LOAN INC	1	11.11	125	125
JPMORGAN CHASE BANK	1	11.11	109	109
MORTGAGEIT	1	11.11	107	107
WELLS FARGO FUNDING, INC	1	11.11	90	90
E*TRADE BANK	1	11.11	90	90
FIRST PLACE BANK	2	22.22	545	273
WELLS FARGO BANK, NA	1	11.11	190	190
<u>By Originations</u>				
FIRST PLACE BANK	1	25.00	335	335
WELLS FARGO BANK, NA	1	25.00	190	190
AMTRUST BANK	1	25.00	158	158
E*TRADE BANK	1	25.00	90	90

**Top Ten Refinance Lenders**

<u>By Application</u>				
NATIONAL CITY BANK	3	10.00	549	183
COUNTRYWIDE HOME LOANS	3	10.00	285	95
THE HUNTINGTON NATIONAL BANK	2	6.67	478	239
CITIFINANCIAL, INC.	2	6.67	294	147
NATIONSTAR MORTGAGE LLC	2	6.67	222	111
COUNTRYWIDE BANK, FSB	2	6.67	170	85
GMAC MORTGAGE LLC	1	3.33	305	305
UNION CAPITAL MORTGAGE CORPORA	1	3.33	206	206
FIFTH THIRD MORTGAGE COMPANY	1	3.33	191	191
WELLS FARGO BANK, NA	1	3.33	144	144
<u>By Originations</u>				
THE HUNTINGTON NATIONAL BANK	2	18.18	478	239
COUNTRYWIDE HOME LOANS	2	18.18	135	68
UNION CAPITAL MORTGAGE CORPORA	1	9.09	206	206
FIFTH THIRD MORTGAGE COMPANY	1	9.09	191	191
COUNTRYWIDE BANK, FSB	1	9.09	150	150
WELLS FARGO BANK, NA	1	9.09	144	144
FIRSTMERIT MORTGAGE CORP	1	9.09	84	84
FIRSTMERIT BANK NA	1	9.09	50	50
CITIFINANCIAL, INC.	1	9.09	48	48
THE HUNTINGTON NATIONAL BANK	2	18.18	478	239

## PAINESVILLE

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,264	12.95%	45.66%
Asian	75	0.43%	41.38%
Native American	51	0.29%	42.31%
Non-Hispanic White	12,487	71.40%	59.12%
Other	1,638	9.37%	26.95%
Hispanic	2,256	12.90%	27.31%
<b>Total</b>	<b>17,488</b>	<b>100%</b>	<b>52.93%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,398	49.05%
Renter Occupied Units	3,122	45.06%
Vacant Units	408	5.89%
<b>Total Units</b>	<b>6,928</b>	<b>100%</b>

**Income Data**

Median Family Income	\$41,279
Percent Family Poverty	13.4%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	331	\$29,068	65	19.64%
Non-Depository Institutions	72	\$8,842	14	19.44%
<b>Total Single Family Lending</b>	<b>403</b>	<b>\$37,910</b>	<b>79</b>	<b>19.60%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	99	51	62.20%	17	17.17%	4	23.53%
Asian	15	8	57.14%	6	40.00%	1	16.67%
Native American	2	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	658	227	39.21%	306	46.50%	59	19.28%
Other	12	8	72.73%	3	25.00%	0	0.00%
Not Reported	139	58	55.24%	36	25.90%	7	19.44%
Hispanic	95	42	50.00%	35	36.84%	6	17.14%
<b>Total</b>	<b>1,023</b>	<b>391</b>	<b>44.58%</b>	<b>403</b>	<b>39.39%</b>	<b>79</b>	<b>19.60%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	227	321	308	313	164
FHA/VA Home Purchase	81	59	46	46	36
Refinance	636	381	337	257	175
Home Improvement	20	53	44	47	29
<b>Total Lending</b>	<b>964</b>	<b>814</b>	<b>735</b>	<b>663</b>	<b>404</b>

\*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 HOME LOANS	101	21.86	9,345	93
COUNTRYWIDE BANK, FSB	47	10.17	3,855	82
US BANK, N.A.	37	8.01	3,923	106
JPMORGAN CHASE BANK	25	5.41	2,389	96
NVR MORTGAGE FINANCE INC	20	4.33	3,534	177
NATIONAL CITY BANK	18	3.90	1,546	86
THIRD FEDERAL SAVINGS AND LOAN	17	3.68	2,713	160
CITIMORTGAGE, INC	14	3.03	1,801	129
LEHMAN BROTHERS BANK, FSB	10	2.16	1,116	112
PHH MORTGAGE CORPORATION	10	2.16	1,022	102

#### By Originations

COUNTRYWIDE HOME LOANS	43	21.61	3,134	73
COUNTRYWIDE BANK, FSB	17	8.54	1,148	68
THIRD FEDERAL SAVINGS AND LOAN	16	8.04	2,487	155
NVR MORTGAGE FINANCE INC	12	6.03	2,187	182
JPMORGAN CHASE BANK	12	6.03	1,128	94
FIRST PLACE BANK	10	5.03	680	68
HOWARD HANNA MORTGAGE SERVICES	9	4.52	1,402	156
NATIONAL CITY BANK	9	4.52	869	97
WELLS FARGO BANK, NA	7	3.52	865	124
PHH MORTGAGE CORPORATION	7	3.52	660	94

### Top Ten Refinance Lenders

#### By Application

HFC COMPANY LLC	60	9.23	7,143	119
COUNTRYWIDE HOME LOANS	46	7.08	5,367	117
JPMORGAN CHASE BANK	41	6.31	3,830	93
NATIONSTAR MORTGAGE LLC	28	4.31	2,952	105
COUNTRYWIDE BANK, FSB	24	3.69	2,677	112
CITIMORTGAGE, INC	18	2.77	2,009	112
WELLS FARGO FIN'L OHIO 1, INC	17	2.62	2,072	122
CITIFINANCIAL, INC.	16	2.46	1,115	70
WELLS FARGO BANK, NA	15	2.31	1,740	116
GMAC MORTGAGE LLC	15	2.31	1,658	111

#### By Originations

JPMORGAN CHASE BANK	21	12.00	1,749	83
THIRD FEDERAL SAVINGS AND LOAN	11	6.29	999	91
COUNTRYWIDE HOME LOANS	9	5.14	1,071	119
NATIONAL CITY BANK	7	4.00	727	104
THE HUNTINGTON NATIONAL BANK	7	4.00	435	62
WELLS FARGO BANK, NA	6	3.43	650	108
COUNTRYWIDE BANK, FSB	6	3.43	622	104
FIFTH THIRD MORTGAGE COMPANY	6	3.43	599	100
DOLLAR BANK, FSB	6	3.43	549	92
RBS CITIZENS BANK, N.A.	6	3.43	382	64

## PAINESVILLE TOWNSHIP/GRAND RIVER

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	238	1.55%	45.58%
Asian	87	0.57%	93.65%
Native American	16	0.10%	72.73%
Non-Hispanic White	14,760	95.86%	84.19%
Other	205	1.33%	60.90%
Hispanic	165	1.07%	57.34%
<b>Total</b>	<b>15,397</b>	<b>100%</b>	<b>83.29%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,924	79.23%
Renter Occupied Units	1,071	17.23%
Vacant Units	220	3.54%
<b>Total Units</b>	<b>6,215</b>	<b>100%</b>

### Income Data

Median Family Income	\$56,979
Percent Family Poverty	3.5%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	482	\$55,038	70	14.52%
Non-Depository Institutions	108	\$15,915	12	11.11%
<b>Total Single Family Lending</b>	<b>590</b>	<b>\$70,953</b>	<b>82</b>	<b>13.90%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	15	10	71.43%	3	20.00%	0	0.00%
Asian	13	3	27.27%	5	38.46%	0	0.00%
Native American	3	0	0.00%	2	66.67%	1	50.00%
Non-Hispanic White	1,012	288	32.40%	518	51.19%	72	13.90%
Other	13	5	38.46%	7	53.85%	0	0.00%
Not Reported	136	38	39.18%	45	33.09%	7	15.56%
Hispanic	11	1	12.50%	6	54.55%	1	16.67%
<b>Total</b>	<b>1,221</b>	<b>356</b>	<b>33.84%</b>	<b>590</b>	<b>48.32%</b>	<b>82</b>	<b>13.90%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	397	452	510	359	279
FHA/VA Home Purchase	52	61	38	31	28
Refinance	960	489	475	362	248
Home Improvement	32	42	64	70	37
<b>Total Lending</b>	<b>1,441</b>	<b>1,044</b>	<b>1,087</b>	<b>822</b>	<b>592</b>

\*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 HOME LOANS	88	15.52	10,289	117
COUNTRYWIDE BANK, FSB	54	9.52	6,149	114
THIRD FEDERAL SAVINGS AND LOAN	34	6.00	4,882	144
NATIONAL CITY BANK	30	5.29	3,470	116
NVR MORTGAGE FINANCE INC	29	5.11	4,824	166
HOWARD HANNA MORTGAGE SERVICES	29	5.11	4,297	148
WELLS FARGO BANK, NA	23	4.06	3,162	137
CITIMORTGAGE, INC	22	3.88	3,576	163
US BANK, N.A.	22	3.88	2,783	127
JPMORGAN CHASE BANK	21	3.70	3,038	145

#### By Originations

COUNTRYWIDE HOME LOANS	28	9.15	3,056	109
HOWARD HANNA MORTGAGE SERVICES	27	8.82	4,011	149
THIRD FEDERAL SAVINGS AND LOAN	27	8.82	3,692	137
COUNTRYWIDE BANK, FSB	26	8.50	2,850	110
NATIONAL CITY BANK	23	7.52	2,686	117
NVR MORTGAGE FINANCE INC	22	7.19	3,898	177
WELLS FARGO BANK, NA	17	5.56	2,300	135
JPMORGAN CHASE BANK	15	4.90	2,199	147
SUNTRUST MORTGAGE, INC	9	2.94	1,142	127
FIFTH THIRD MORTGAGE COMPANY	8	2.61	1,208	151

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	67	8.47	8,804	131
HFC COMPANY LLC	59	7.46	8,399	142
COUNTRYWIDE BANK, FSB	42	5.31	5,003	119
JPMORGAN CHASE BANK	32	4.05	3,472	109
SKY BANK C/O HUNTINGTON BANK	32	4.05	3,453	108
CITIMORTGAGE, INC	27	3.41	3,030	112
QUICKEN LOANS	26	3.29	3,462	133
NATIONSTAR MORTGAGE LLC	24	3.03	2,934	122
WELLS FARGO FIN'L OHIO 1, INC	19	2.40	2,663	140
GMAC MORTGAGE LLC	19	2.40	2,303	121

#### By Originations

COUNTRYWIDE BANK, FSB	25	10.12	2,999	120
JPMORGAN CHASE BANK	17	6.88	2,154	127
SKY BANK C/O HUNTINGTON BANK	17	6.88	1,645	97
THIRD FEDERAL SAVINGS AND LOAN	12	4.86	1,216	101
NATIONAL CITY BANK	11	4.45	853	78
FIRSTMERIT BANK NA	10	4.05	352	35
COUNTRYWIDE HOME LOANS	9	3.64	1,434	159
DOLLAR BANK, FSB	9	3.64	661	73
QUICKEN LOANS	8	3.24	1,067	133
SUNTRUST MORTGAGE, INC	8	3.24	1,027	128

# PERRY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1	0.08%	N/A
Asian	8	0.67%	N/A
Native American	2	0.17%	100.00%
Non-Hispanic White	1,173	98.16%	85.89%
Other	8	0.67%	66.67%
Hispanic	5	0.42%	N/A
<b>Total</b>	<b>1,195</b>	<b>100%</b>	<b>85.86%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	355	81.05%
Renter Occupied Units	71	16.21%
Vacant Units	12	2.74%
<b>Total Units</b>	<b>438</b>	<b>100%</b>

## Income Data

Median Family Income	\$58,281
Percent Family Poverty	1.5%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	44	\$4,710	2	4.55%
Non-Depository Institutions	11	\$1,506	1	9.09%
<b>Total Single Family Lending</b>	<b>55</b>	<b>\$6,216</b>	<b>3</b>	<b>5.45%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	85	18	24.00%	49	57.65%	2	4.08%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	15	4	33.33%	5	33.33%	1	20.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>101</b>	<b>22</b>	<b>25.00%</b>	<b>55</b>	<b>54.46%</b>	<b>3</b>	<b>5.45%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	48	47	44	51	21
FHA/VA Home Purchase	3	1	1	2	2
Refinance	88	50	34	45	25
Home Improvement	1	2	4	7	7
<b>Total Lending</b>	<b>140</b>	<b>100</b>	<b>83</b>	<b>105</b>	<b>55</b>

\*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 HOME LOANS	9	21.43	1,090	121
COUNTRYWIDE BANK, FSB	5	11.90	663	133
THIRD FEDERAL SAVINGS AND LOAN	5	11.90	526	105
SKY BANK C/O HUNTINGTON BANK	3	7.14	540	180
QUICKEN LOANS	2	4.76	339	170
US BANK, N.A.	2	4.76	266	133
THE HUNTINGTON NATIONAL BANK	2	4.76	239	120
CITIMORTGAGE, INC	2	4.76	126	63
FIFTH THIRD MORTGAGE COMPANY	1	2.38	267	267
SEVEN SEVENTEEN CREDIT UNION	1	2.38	189	189

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	21.74	526	105
SKY BANK C/O HUNTINGTON BANK	2	8.70	369	185
COUNTRYWIDE HOME LOANS	2	8.70	354	177
QUICKEN LOANS	2	8.70	339	170
THE HUNTINGTON NATIONAL BANK	2	8.70	239	120
FIFTH THIRD MORTGAGE COMPANY	1	4.35	267	267
SEVEN SEVENTEEN CREDIT UNION	1	4.35	189	189
SHORE MORTGAGE	1	4.35	182	182
SUNTRUST MORTGAGE, INC	1	4.35	179	179
WELLS FARGO BANK, NA	1	4.35	139	139

**Top Ten Refinance Lenders**

By Application

JPMORGAN CHASE BANK	7	10.45	744	106
COUNTRYWIDE HOME LOANS	5	7.46	750	150
COUNTRYWIDE BANK, FSB	4	5.97	628	157
FIRSTMERIT BANK NA	4	5.97	142	36
WELLS FARGO BANK, NA	3	4.48	468	156
QUICKEN LOANS	3	4.48	282	94
CITIMORTGAGE, INC	3	4.48	266	89
PHH MORTGAGE CORPORATION	2	2.99	441	221
CHASE MANHATTAN BANK USA, NA	2	2.99	404	202
WACHOVIA MORTGAGE	2	2.99	346	173

By Originations

JPMORGAN CHASE BANK	4	16.00	421	105
FIRSTMERIT BANK NA	4	16.00	142	36
CITIMORTGAGE, INC	3	12.00	266	89
WELLS FARGO BANK, NA	2	8.00	297	149
QUICKEN LOANS	2	8.00	247	124
PARK VIEW FEDERAL SAVINGS BANK	1	4.00	312	312
RBS CITIZENS BANK, N.A.	1	4.00	216	216
HOWARD HANNA MORTGAGE SERVICES	1	4.00	202	202
LAKE NATIONAL BANK	1	4.00	169	169
TAYLOR, BEAN & WHITAKER	1	4.00	162	162

# PERRY TOWNSHIP

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	23	0.37%	52.94%
Asian	10	0.16%	100.00%
Native American	3	0.05%	0.00%
Non-Hispanic White	6,075	97.76%	92.63%
Other	62	1.00%	61.22%
Hispanic	60	0.97%	57.14%
<b>Total</b>	<b>6,214</b>	<b>100%</b>	<b>92.13%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,937	88.33%
Renter Occupied Units	185	8.44%
Vacant Units	71	3.24%
<b>Total Units</b>	<b>2,193</b>	<b>100%</b>

## Income Data

Median Family Income	\$61,051
Percent Family Poverty	1.9%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	155	\$19,669	23	14.84%
Non-Depository Institutions	36	\$5,271	5	13.89%
<b>Total Single Family Lending</b>	<b>191</b>	<b>\$24,940</b>	<b>28</b>	<b>14.66%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	1	0	0.00%	1	100.00%	1	100.00%
Asian	3	3	100.00%	0	0.00%	0	N/A
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	306	71	25.63%	171	55.88%	25	14.62%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	11	35.48%	13	32.50%	2	15.38%
Hispanic	3	1	50.00%	1	33.33%	0	0.00%
<b>Total</b>	<b>358</b>	<b>87</b>	<b>27.19%</b>	<b>191</b>	<b>53.35%</b>	<b>28</b>	<b>14.66%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	77	114	135	102	76
FHA/VA Home Purchase	17	2	12	11	6
Refinance	379	190	189	143	92
Home Improvement	15	10	13	19	18
<b>Total Lending</b>	<b>488</b>	<b>316</b>	<b>349</b>	<b>275</b>	<b>192</b>

\*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 HOME LOANS	27	19.42	4,018	149
COUNTRYWIDE BANK, FSB	19	13.67	2,800	147
THIRD FEDERAL SAVINGS AND LOAN	10	7.19	2,099	210
JPMORGAN CHASE BANK	7	5.04	932	133
HOWARD HANNA MORTGAGE SERVICES	6	4.32	859	143
GMAC MORTGAGE LLC	5	3.60	722	144
US BANK, N.A.	4	2.88	650	163
WELLS FARGO BANK, NA	4	2.88	646	162
TAYLOR, BEAN & WHITAKER	4	2.88	542	136
NATIONAL CITY BANK	4	2.88	504	126

#### By Originations

COUNTRYWIDE HOME LOANS	14	17.07	1,631	117
THIRD FEDERAL SAVINGS AND LOAN	10	12.20	2,099	210
COUNTRYWIDE BANK, FSB	9	10.98	1,184	132
HOWARD HANNA MORTGAGE SERVICES	6	7.32	859	143
NATIONAL CITY BANK	4	4.88	504	126
JPMORGAN CHASE BANK	4	4.88	499	125
FIRST PLACE BANK	4	4.88	475	119
FIFTH THIRD MORTGAGE COMPANY	3	3.66	557	186
WELLS FARGO BANK, NA	3	3.66	511	170
TAYLOR, BEAN & WHITAKER	3	3.66	414	138

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	27	9.96	4,660	173
HFC COMPANY LLC	18	6.64	3,164	176
COUNTRYWIDE BANK, FSB	18	6.64	2,977	165
JPMORGAN CHASE BANK	11	4.06	1,620	147
QUICKEN LOANS	10	3.69	1,484	148
GMAC MORTGAGE LLC	9	3.32	1,718	191
CITIMORTGAGE, INC	8	2.95	1,155	144
NATIONAL CITY BANK	8	2.95	932	117
CITIFINANCIAL, INC.	7	2.58	747	107
THE HUNTINGTON NATIONAL BANK	7	2.58	629	90

#### By Originations

QUICKEN LOANS	6	6.59	918	153
COUNTRYWIDE BANK, FSB	6	6.59	847	141
COUNTRYWIDE HOME LOANS	5	5.49	711	142
NATIONAL CITY BANK	5	5.49	412	82
JPMORGAN CHASE BANK	4	4.40	461	115
REAL ESTATE MORTGAGE CORP	4	4.40	432	108
CITIZENS BANK	3	3.30	542	181
TAYLOR, BEAN & WHITAKER	3	3.30	539	180
FIRST PLACE BANK	3	3.30	520	173
HFC COMPANY LLC	3	3.30	431	144

# TIMBERLAKE

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	0	0.00%	N/A
Asian	2	0.26%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	758	97.81%	93.83%
Other	5	0.65%	100.00%
Hispanic	11	1.42%	100.00%
<b>Total</b>	<b>775</b>	<b>100%</b>	<b>93.94%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	294	91.59%
Renter Occupied Units	15	4.67%
Vacant Units	12	3.74%
<b>Total Units</b>	<b>321</b>	<b>100%</b>

## Income Data

Median Family Income	\$57,604
Percent Family Poverty	0.9%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	15	\$1,895	2	13.33%
Non-Depository Institutions	2	\$251	0	0.00%
<b>Total Single Family Lending</b>	<b>17</b>	<b>\$2,146</b>	<b>2</b>	<b>11.76%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	38	10	29.41%	17	44.74%	2	11.76%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	5	1	33.33%	0	0.00%	0	N/A
Hispanic	1	1	100.00%	0	0.00%	0	N/A
<b>Total</b>	<b>44</b>	<b>12</b>	<b>31.58%</b>	<b>17</b>	<b>38.64%</b>	<b>2</b>	<b>11.76%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	12	15	10	17	7
FHA/VA Home Purchase	1	2	4	0	1
Refinance	47	30	21	16	7
Home Improvement	1	2	8	4	2
<b>Total Lending</b>	<b>61</b>	<b>49</b>	<b>43</b>	<b>37</b>	<b>17</b>

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

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
US BANK, N.A.	3	15.79	424	141
THIRD FEDERAL SAVINGS AND LOAN	2	10.53	358	179
CITIZENS BANK	1	5.26	392	392
COUNTRYWIDE HOME LOANS	1	5.26	299	299
COUNTRYWIDE BANK, FSB	1	5.26	299	299
THE HUNTINGTON NATIONAL BANK	1	5.26	265	265
E-LOAN INC	1	5.26	212	212
PARK VIEW FEDERAL SAVINGS BANK	1	5.26	200	200
AMTRUST BANK	1	5.26	147	147
SUNTRUST MORTGAGE, INC	1	5.26	145	145

#### By Originations

CITIZENS BANK	1	12.50	392	392
AMTRUST BANK	1	12.50	147	147
THIRD FEDERAL SAVINGS AND LOAN	1	12.50	146	146
US BANK, N.A.	1	12.50	141	141
FIFTH THIRD MORTGAGE COMPANY	1	12.50	139	139
HOWARD HANNA MORTGAGE SERVICES	1	12.50	107	107
WASHINGTON MUTUAL BANK	1	12.50	102	102
JPMORGAN CHASE BANK	1	12.50	67	67

### Top Ten Refinance Lenders

#### By Application

THIRD FEDERAL SAVINGS AND LOAN	4	13.79	515	129
FIRST PLACE BANK	2	6.90	695	348
E-LOAN INC	2	6.90	362	181
GMAC MORTGAGE LLC	2	6.90	350	175
CITIFINANCIAL, INC.	2	6.90	325	163
COUNTRYWIDE BANK, FSB	2	6.90	319	160
COUNTRYWIDE HOME LOANS	2	6.90	286	143
HFC COMPANY LLC	2	6.90	278	139
NATIONAL CITY BANK	2	6.90	277	139
BENEFICIAL COMPANY LLC	1	3.45	500	500

#### By Originations

NATIONAL CITY BANK	2	28.57	277	139
THIRD FEDERAL SAVINGS AND LOAN	2	28.57	255	128
HFC COMPANY LLC	1	14.29	164	164
QUICKEN LOANS	1	14.29	144	144
DOLLAR BANK, FSB	1	14.29	47	47

## WAITE HILL

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	0	0.00%	N/A
Asian	4	0.90%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	438	98.21%	86.68%
Other	4	0.90%	N/A
Hispanic	0	0.00%	N/A
<b>Total</b>	<b>446</b>	<b>100%</b>	<b>86.77%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	157	79.70%
Renter Occupied Units	26	13.20%
Vacant Units	14	7.11%
<b>Total Units</b>	<b>197</b>	<b>100%</b>

### Income Data

Median Family Income	\$134,041
Percent Family Poverty	1.4%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	8	\$4,710	1	12.50%
Non-Depository Institutions	2	\$506	0	0.00%
<b>Total Single Family Lending</b>	<b>10</b>	<b>\$5,216</b>	<b>1</b>	<b>10.00%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	2	0	0.00%	0	0.00%	0	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	34	13	46.43%	10	29.41%	1	10.00%
Other	1	0	0.00%	0	0.00%	0	N/A
Not Reported	3	1	100.00%	0	0.00%	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>40</b>	<b>14</b>	<b>48.28%</b>	<b>10</b>	<b>25.00%</b>	<b>1</b>	<b>10.00%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	8	12	10	7	4
FHA/VA Home Purchase	0	0	0	0	0
Refinance	36	8	6	10	6
Home Improvement	1	1	0	3	0
<b>Total Lending</b>	<b>45</b>	<b>21</b>	<b>16</b>	<b>20</b>	<b>10</b>

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



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	3	18.75	1,091	364
LORAIN NATIONAL BANK	2	12.50	493	247
INDYMAC BANK, F.S.B.	2	12.50	450	225
PARK VIEW FEDERAL SAVINGS BANK	2	12.50	405	203
BANK OF AMERICA, N.A.	1	6.25	765	765
SKY BANK C/O HUNTINGTON BANK	1	6.25	620	620
FIFTH THIRD MORTGAGE COMPANY	1	6.25	528	528
FIRST TENNESSEE BANK NA	1	6.25	400	400
ALL STATE HOME MORTGAGE	1	6.25	400	400
BANCO POPULAR NORTH AMERICA	1	6.25	183	183
<u>By Originations</u>				
SKY BANK C/O HUNTINGTON BANK	1	25.00	620	620
FIFTH THIRD MORTGAGE COMPANY	1	25.00	528	528
FIRST TENNESSEE BANK NA	1	25.00	400	400
ALL STATE HOME MORTGAGE	1	25.00	400	400

### Top Ten Refinance Lenders

<u>By Application</u>				
NATIONSTAR MORTGAGE LLC	5	17.86	2,391	478
THIRD FEDERAL SAVINGS AND LOAN	3	10.71	2,505	835
JPMORGAN CHASE BANK	3	10.71	977	326
FIFTH THIRD MORTGAGE COMPANY	2	7.14	1,772	886
CITIMORTGAGE, INC	2	7.14	1,102	551
INDYMAC BANK, F.S.B.	2	7.14	671	336
IRWIN HOME EQUITY CORP	2	7.14	281	141
AMTRUST BANK	1	3.57	990	990
GMAC MORTGAGE LLC	1	3.57	417	417
SUNTRUST MORTGAGE, INC	1	3.57	226	226
<u>By Originations</u>				
THIRD FEDERAL SAVINGS AND LOAN	2	33.33	2,050	1025
CITIMORTGAGE, INC	1	16.67	760	760
SUNTRUST MORTGAGE, INC	1	16.67	226	226
THE HUNTINGTON NATIONAL BANK	1	16.67	126	126
PROVIDENT FUNDING ASSOCIATES	1	16.67	106	106

## WICKLIFFE

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	384	2.85%	78.13%
Asian	108	0.80%	80.00%
Native American	6	0.04%	100.00%
Non-Hispanic White	12,810	95.00%	86.11%
Other	126	0.93%	86.76%
Hispanic	72	0.53%	85.71%
<b>Total</b>	<b>13,484</b>	<b>100%</b>	<b>85.86%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,730	81.73%
Renter Occupied Units	874	15.10%
Vacant Units	183	3.16%
<b>Total Units</b>	<b>5,787</b>	<b>100%</b>

**Income Data**

Median Family Income	\$52,706
Percent Family Poverty	3.6%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	281	\$28,936	51	18.15%
Non-Depository Institutions	60	\$6,643	12	20.00%
<b>Total Single Family Lending</b>	<b>341</b>	<b>\$35,579</b>	<b>63</b>	<b>18.48%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	27	11	47.83%	7	25.93%	1	14.29%
Asian	2	0	0.00%	2	100.00%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	556	163	31.65%	297	53.42%	50	16.84%
Other	6	3	50.00%	3	50.00%	1	33.33%
Not Reported	67	26	49.09%	21	31.34%	6	28.57%
Hispanic	3	1	33.33%	1	33.33%	0	0.00%
<b>Total</b>	<b>680</b>	<b>211</b>	<b>34.09%</b>	<b>341</b>	<b>50.15%</b>	<b>63</b>	<b>18.48%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	206	199	238	221	144
FHA/VA Home Purchase	26	27	26	13	15
Refinance	611	332	268	246	148
Home Improvement	19	42	48	41	34
<b>Total Lending</b>	<b>862</b>	<b>600</b>	<b>580</b>	<b>521</b>	<b>341</b>

\*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 HOME LOANS	38	13.29	3,914	103
COUNTRYWIDE BANK, FSB	27	9.44	2,539	94
THIRD FEDERAL SAVINGS AND LOAN	25	8.74	3,770	151
US BANK, N.A.	19	6.64	2,376	125
HOWARD HANNA MORTGAGE SERVICES	15	5.24	1,448	97
JPMORGAN CHASE BANK	12	4.20	1,437	120
WELLS FARGO BANK, NA	11	3.85	1,167	106
CITIMORTGAGE, INC	11	3.85	1,065	97
NATIONAL CITY BANK	8	2.80	784	98
FIFTH THIRD MORTGAGE COMPANY	7	2.45	890	127

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	13.84	3,354	152
COUNTRYWIDE HOME LOANS	18	11.32	1,761	98
HOWARD HANNA MORTGAGE SERVICES	14	8.81	1,411	101
COUNTRYWIDE BANK, FSB	11	6.92	965	88
WELLS FARGO BANK, NA	9	5.66	1,012	112
FIFTH THIRD MORTGAGE COMPANY	7	4.40	890	127
US BANK, N.A.	6	3.77	791	132
JPMORGAN CHASE BANK	6	3.77	783	131
AMTRUST BANK	6	3.77	761	127
QUICKEN LOANS	6	3.77	573	96

**Top Ten Refinance Lenders**

By Application

COUNTRYWIDE HOME LOANS	35	8.01	4,018	115
JPMORGAN CHASE BANK	28	6.41	2,531	90
COUNTRYWIDE BANK, FSB	24	5.49	2,549	106
HFC COMPANY LLC	22	5.03	2,614	119
RBS CITIZENS BANK, N.A.	16	3.66	1,381	86
GMAC MORTGAGE LLC	15	3.43	1,917	128
CITICORP TRUST BANK, FSB	14	3.20	1,719	123
THIRD FEDERAL SAVINGS AND LOAN	14	3.20	1,453	104
NATIONAL CITY BANK	14	3.20	1,444	103
QUICKEN LOANS	12	2.75	1,421	118

By Originations

JPMORGAN CHASE BANK	12	8.11	1,237	103
COUNTRYWIDE BANK, FSB	11	7.43	1,065	97
THIRD FEDERAL SAVINGS AND LOAN	10	6.76	997	100
NATIONAL CITY BANK	9	6.08	864	96
QUICKEN LOANS	8	5.41	918	115
THE HUNTINGTON NATIONAL BANK	8	5.41	663	83
WELLS FARGO BANK, NA	7	4.73	850	121
WASHINGTON MUTUAL BANK	6	4.05	864	144
AMTRUST BANK	5	3.38	535	107
COUNTRYWIDE HOME LOANS	5	3.38	364	73

# WILLOUGHBY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	258	1.14%	35.37
Asian	275	1.22%	46.15
Native American	38	0.17%	33.33
Non-Hispanic White	21,695	95.91%	67.09
Other	228	1.01%	50.00
Hispanic	161	0.71%	47.79
<b>Total</b>	<b>22,621</b>	<b>100%</b>	<b>66.25%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,142	57.40%
Renter Occupied Units	4,123	38.53%
Vacant Units	435	4.07%
<b>Total Units</b>	<b>10,700</b>	<b>100%</b>

## Income Data

Median Family Income	\$54,558
Percent Family Poverty	4.3%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	466	\$53,005	56	12.02%
Non-Depository Institutions	110	\$16,401	12	10.91%
<b>Total Single Family Lending</b>	<b>576</b>	<b>\$69,406</b>	<b>68</b>	<b>11.81%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	17	9	52.94%	6	35.29%	1	16.67%
Asian	15	3	23.08%	9	60.00%	0	0.00%
Native American	2	0	0.00%	2	100.00%	0	0.00%
Non-Hispanic White	898	227	28.02%	507	56.46%	57	11.24%
Other	14	6	50.00%	6	42.86%	1	16.67%
Not Reported	89	23	33.33%	38	42.70%	9	23.68%
Hispanic	7	3	42.86%	3	42.86%	0	0.00%
<b>Total</b>	<b>1,052</b>	<b>271</b>	<b>28.92%</b>	<b>576</b>	<b>54.75%</b>	<b>68</b>	<b>11.81%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	361	328	372	418	283
FHA/VA Home Purchase	35	32	19	20	23
Refinance	1,142	520	443	383	226
Home Improvement	31	49	62	67	46
<b>Total Lending</b>	<b>1,569</b>	<b>929</b>	<b>896</b>	<b>888</b>	<b>578</b>

\*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 HOME LOANS	54	10.55	6,930	128
COUNTRYWIDE BANK, FSB	37	7.23	5,083	137
THIRD FEDERAL SAVINGS AND LOAN	33	6.45	5,747	174
US BANK, N.A.	31	6.05	3,602	116
NATIONAL CITY BANK	25	4.88	2,927	117
HOWARD HANNA MORTGAGE SERVICES	24	4.69	2,856	119
NVR MORTGAGE FINANCE INC	23	4.49	4,642	202
CITIMORTGAGE, INC	22	4.30	2,939	134
FIFTH THIRD MORTGAGE COMPANY	19	3.71	2,410	127
JPMORGAN CHASE BANK	19	3.71	1,852	97

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	30	9.84	5,249	175
COUNTRYWIDE HOME LOANS	25	8.20	2,899	116
HOWARD HANNA MORTGAGE SERVICES	20	6.56	2,375	119
NVR MORTGAGE FINANCE INC	18	5.90	3,723	207
NATIONAL CITY BANK	18	5.90	1,850	103
FIFTH THIRD MORTGAGE COMPANY	16	5.25	2,069	129
WELLS FARGO BANK, NA	14	4.59	1,939	139
COUNTRYWIDE BANK, FSB	13	4.26	1,802	139
AMTRUST BANK	12	3.93	1,495	125
JPMORGAN CHASE BANK	12	3.93	1,265	105

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	43	6.95	5,642	131
HFC COMPANY LLC	36	5.82	5,102	142
COUNTRYWIDE BANK, FSB	28	4.52	3,551	127
JPMORGAN CHASE BANK	27	4.36	3,313	123
GMAC MORTGAGE LLC	23	3.72	3,161	137
THIRD FEDERAL SAVINGS AND LOAN	23	3.72	2,651	115
SKY BANK C/O HUNTINGTON BANK	23	3.72	2,324	101
NATIONAL CITY BANK	22	3.55	1,819	83
QUICKEN LOANS	21	3.39	2,554	122
FIFTH THIRD MORTGAGE COMPANY	20	3.23	2,468	123

#### By Originations

JPMORGAN CHASE BANK	19	8.44	2,122	112
NATIONAL CITY BANK	15	6.67	1,261	84
FIFTH THIRD MORTGAGE COMPANY	14	6.22	1,716	123
THIRD FEDERAL SAVINGS AND LOAN	13	5.78	1,572	121
COUNTRYWIDE HOME LOANS	13	5.78	1,550	119
COUNTRYWIDE BANK, FSB	12	5.33	1,290	108
QUICKEN LOANS	10	4.44	1,232	123
RBS CITIZENS BANK, N.A.	10	4.44	1,089	109
SKY BANK C/O HUNTINGTON BANK	9	4.00	724	80
WELLS FARGO FIN'L OHIO 1, INC	8	3.56	924	116

# WILLOUGHBY HILLS

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	556	6.47%	2.86%
Asian	305	3.55%	18.24%
Native American	6	0.07%	0.00%
Non-Hispanic White	7,588	88.28%	72.30%
Other	92	1.07%	32.84%
Hispanic	60	0.70%	43.18%
<b>Total</b>	<b>8,595</b>	<b>100%</b>	<b>65.48%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,165	50.44%
Renter Occupied Units	1,808	42.12%
Vacant Units	319	7.43%
<b>Total Units</b>	<b>4,292</b>	<b>100%</b>

## Income Data

Median Family Income	\$60,672
Percent Family Poverty	1.7%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	180	\$31,219	22	12.22%
Non-Depository Institutions	37	\$5,701	8	21.62%
<b>Total Single Family Lending</b>	<b>217</b>	<b>\$36,920</b>	<b>30</b>	<b>13.82%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	42	13	34.21%	18	42.86%	6	33.33%
Asian	10	3	33.33%	5	50.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	277	52	20.72%	169	61.01%	17	10.06%
Other	3	1	50.00%	1	33.33%	1	100.00%
Not Reported	41	8	24.24%	21	51.22%	5	23.81%
Hispanic	0	0	N/A	0	N/A	0	N/A
<b>Total</b>	<b>380</b>	<b>78</b>	<b>23.08%</b>	<b>217</b>	<b>57.11%</b>	<b>30</b>	<b>13.82%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	79	111	115	150	114
FHA/VA Home Purchase	7	2	4	10	2
Refinance	343	126	129	106	85
Home Improvement	9	8	13	20	16
<b>Total Lending</b>	<b>438</b>	<b>247</b>	<b>261</b>	<b>286</b>	<b>217</b>

\*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 HOME LOANS	52	23.21	8,592	165
THIRD FEDERAL SAVINGS AND LOAN	42	18.75	7,663	182
COUNTRYWIDE BANK, FSB	19	8.48	2,404	127
NVR MORTGAGE FINANCE INC	18	8.04	2,311	128
NATIONAL CITY BANK	12	5.36	954	80
FIRST FRANKLIN CORPORATION	10	4.46	1,169	117
CITIMORTGAGE, INC	8	3.57	1,109	139
EQUITY RESOURCES INC	8	3.57	1,089	136
FIFTH THIRD MORTGAGE COMPANY	4	1.79	1,293	323
THE HUNTINGTON NATIONAL BANK	4	1.79	960	240

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	40	34.48	7,409	185
NVR MORTGAGE FINANCE INC	16	13.79	2,125	133
COUNTRYWIDE HOME LOANS	10	8.62	1,752	175
COUNTRYWIDE BANK, FSB	9	7.76	1,050	117
NATIONAL CITY BANK	7	6.03	538	77
THE HUNTINGTON NATIONAL BANK	4	3.45	960	240
FIRST FRANKLIN CORPORATION	4	3.45	364	91
HOWARD HANNA MORTGAGE SERVICES	3	2.59	434	145
CENTURY BANK	2	1.72	1,272	636
FIFTH THIRD MORTGAGE COMPANY	2	1.72	425	213

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	19	9.55	4,425	233
THIRD FEDERAL SAVINGS AND LOAN	16	8.04	2,832	177
COUNTRYWIDE BANK, FSB	13	6.53	2,372	182
HFC COMPANY LLC	12	6.03	2,157	180
CITIMORTGAGE, INC	9	4.52	2,104	234
SKY BANK C/O HUNTINGTON BANK	8	4.02	2,622	328
JPMORGAN CHASE BANK	8	4.02	1,488	186
NATIONAL CITY BANK	7	3.52	1,920	274
THE HUNTINGTON NATIONAL BANK	7	3.52	1,206	172
RBS CITIZENS BANK, N.A.	6	3.02	694	116

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	8	9.41	1,618	202
SKY BANK C/O HUNTINGTON BANK	5	5.88	1,438	288
NATIONAL CITY BANK	5	5.88	1,252	250
THE HUNTINGTON NATIONAL BANK	5	5.88	1,006	201
COUNTRYWIDE BANK, FSB	5	5.88	975	195
JPMORGAN CHASE BANK	5	5.88	860	172
WASHINGTON MUTUAL BANK	4	4.71	755	189
CITIMORTGAGE, INC	3	3.53	609	203
COUNTRYWIDE HOME LOANS	3	3.53	486	162
WELLS FARGO BANK, NA	3	3.53	389	130

## WILLOWICK

**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	107	0.75%	18.10%
Asian	88	0.61%	63.16%
Native American	7	0.05%	87.50%
Non-Hispanic White	13,963	97.23%	86.27%
Other	107	0.75%	70.83%
Hispanic	102	0.71%	74.19%
<b>Total</b>	<b>14,361</b>	<b>100%</b>	<b>85.48%</b>

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,076	80.93%
Renter Occupied Units	1,025	16.34%
Vacant Units	171	2.73%
<b>Total Units</b>	<b>6,272</b>	<b>100%</b>

**Income Data**

Median Family Income	\$53,291
Percent Family Poverty	3.2%

**Single-Family Mortgage Lending**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	322	\$30,283	42	13.04%
Non-Depository Institutions	75	\$9,002	10	13.33%
<b>Total Single Family Lending</b>	<b>397</b>	<b>\$39,285</b>	<b>52</b>	<b>13.10%</b>

**Single-Family Mortgage Lending By Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	4	2	50.00%	0	0.00%	0	N/A
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	3	1	33.33%	2	66.67%	0	0.00%
Non-Hispanic White	675	172	28.01%	370	54.81%	49	13.24%
Other	5	5	100.00%	0	0.00%	0	N/A
Not Reported	68	30	58.82%	16	23.53%	3	18.75%
Hispanic	10	5	50.00%	4	40.00%	0	0.00%
<b>Total</b>	<b>770</b>	<b>215</b>	<b>31.07%</b>	<b>397</b>	<b>51.56%</b>	<b>52</b>	<b>13.10%</b>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	185	190	258	251	173
FHA/VA Home Purchase	53	42	43	26	39
Refinance	754	398	321	242	144
Home Improvement	41	39	36	38	41
<b>Total Lending</b>	<b>1,033</b>	<b>669</b>	<b>658</b>	<b>557</b>	<b>397</b>

\*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 HOME LOANS	68	17.57	6,666	98
US BANK, N.A.	35	9.04	4,360	125
COUNTRYWIDE BANK, FSB	31	8.01	2,757	89
HOWARD HANNA MORTGAGE SERVICES	30	7.75	3,337	111
JPMORGAN CHASE BANK	21	5.43	2,879	137
CITIMORTGAGE, INC	20	5.17	1,928	96
THIRD FEDERAL SAVINGS AND LOAN	14	3.62	1,659	119
FIFTH THIRD MORTGAGE COMPANY	12	3.10	1,681	140
NATIONAL CITY BANK	11	2.84	1,214	110
THE HUNTINGTON NATIONAL BANK	11	2.84	1,208	110

#### By Originations

COUNTRYWIDE HOME LOANS	29	13.68	2,682	92
HOWARD HANNA MORTGAGE SERVICES	27	12.74	3,023	112
THIRD FEDERAL SAVINGS AND LOAN	13	6.13	1,538	118
COUNTRYWIDE BANK, FSB	13	6.13	988	76
FIFTH THIRD MORTGAGE COMPANY	10	4.72	1,439	144
FIRST PLACE BANK	10	4.72	1,076	108
WELLS FARGO BANK, NA	10	4.72	931	93
JPMORGAN CHASE BANK	9	4.25	1,072	119
NATIONAL CITY BANK	9	4.25	969	108
RBS CITIZENS BANK, N.A.	5	2.36	645	129

### Top Ten Refinance Lenders

#### By Application

COUNTRYWIDE HOME LOANS	36	7.68	4,549	126
HFC COMPANY LLC	35	7.46	4,498	129
COUNTRYWIDE BANK, FSB	27	5.76	3,245	120
JPMORGAN CHASE BANK	24	5.12	2,088	87
CITIMORTGAGE, INC	23	4.90	2,808	122
THIRD FEDERAL SAVINGS AND LOAN	20	4.26	1,914	96
NATIONAL CITY BANK	18	3.84	1,582	88
GMAC MORTGAGE LLC	17	3.62	1,976	116
RBS CITIZENS BANK, N.A.	14	2.99	1,020	73
NATIONSTAR MORTGAGE LLC	13	2.77	1,508	116

#### By Originations

COUNTRYWIDE BANK, FSB	13	9.03	1,412	109
FIFTH THIRD MORTGAGE COMPANY	11	7.64	1,373	125
JPMORGAN CHASE BANK	11	7.64	1,028	93
NATIONAL CITY BANK	10	6.94	1,054	105
THIRD FEDERAL SAVINGS AND LOAN	9	6.25	749	83
RBS CITIZENS BANK, N.A.	9	6.25	559	62
SUNTRUST MORTGAGE, INC	7	4.86	1,118	160
QUICKEN LOANS	7	4.86	1,010	144
THE HUNTINGTON NATIONAL BANK	4	2.78	709	177
AMTRUST BANK	4	2.78	370	93

## **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 H11B through H11I. Rates were calculated by dividing the population in owner occupied housing units of a given race/ethnicity by the total population of that race/ethnicity in occupied housing. Median family income data were gathered from 2000 U.S. Census, compiled by PCi's CRA Wiz ®. Percent family poverty data were gathered from the 2000 SF3, table DP-3.

#### **Mortgage Data**

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

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2007, the most current available as of summer 2009. 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 Lake County Geographic Areas**

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

In cases where the census tract was divided between two or more cities/villages/townships, the census tract was counted in the geography where the majority of the census tract was located. The table below lists the census tracts that comprise each geographic area in this report.

**List of Census Tracts for Geographic Areas**

<b>Subdivision</b>	<b>Census Tract(s)</b>
Concord Township	2050.01, 2050.02, 2051
Eastlake	2018, 2019, 2020, 2021, 2022
Fairport Harbor	2040
Kirtland	2038, 2039
Kirtland Hills	2036
Lakeline	2023.01
Leroy Township	2052
Madison	2061
Madison Township/North Madison	2057.01, 2057.02, 2058, 2059, 2060
Mentor	2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035
Mentor-on-the-Lake	2024, 2025
North Perry	2056
Painesville	2042, 2043, 2044, 2045
Painesville Township/Grand River	2041, 2046, 2047, 2048, 2049
Perry	2054
Perry Township	2053, 2055
Timberlake	2023.02
Waite Hill	2037
Wickliffe	2006, 2007, 2008, 2009
Willoughby	2012, 2013, 2014, 2015, 2016, 2017
Willoughby Hills	2010, 2011
Willowick	2001, 2002, 2003, 2004, 2005