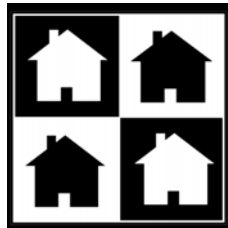


Lorain County Community Lending Factbook

CARRIE PLEASANTS
SAMANTHA HOOVER

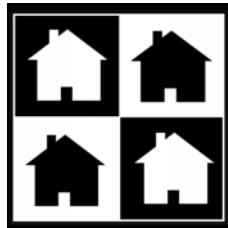


August 2008

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About the Housing Research & Advocacy Center

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

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Introduction

This factbook is designed to provide basic information on home mortgage lending in 2006 (the most recent data available) in Lorain County, Ohio, and its geographic areas.¹ For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the geography and the home ownership rates of each of these groups;
- Housing data, including the number of housing units that are owner-occupied, renter-occupied, and vacant;
- Income data, including the median family income and the percent of families living in poverty;
- Single-family mortgage lending data for 2006, 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 2006 based on applications and originations;
- Top ten refinance lenders in 2006 based on applications and originations.

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

¹ See map on page 3 for Lorain County geographic areas. See Appendix for description of how geographic areas were determined.

Notes on the Data

Race and Ethnic Data

For purposes of this factbook, we examined the following racial categories: African Americans, Asians, Native Americans, whites, and “other.” Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the 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 individuals categorized as “Hispanic” are also listed in one of the racial designations listed above. Therefore, adding up the racial and ethnic categories will result in double-counting individuals categorized as “Hispanic.”²

Mortgage Data

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

Lenders without offices in metropolitan areas and/or who originate or accept fewer than five applications in metropolitan areas are exempt from the HMDA reporting requirements.³ Lenders with small assets size are not required to report data for the following year.⁴ Lenders who are covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.⁵

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

³ See FFIEC, “2006 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/hmda/reportde2006.htm>, and FFIEC, “2006 Reporting Criteria for Nondepository Institutions,” available at <http://www.ffiec.gov/hmda/reportno2006.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), at A109.

⁴ Lenders with less than \$35 million in assets on December 31, 2005, did not have to report data in 2006. FFIEC, “2006 Reporting Requirements for Depository Institutions.”

⁵ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” April 3, 2006, at 2, available at <http://www.federalreserve.gov/boarddocs/press/bcreg/2006/20060403/attachment.pdf>.

Although not all lenders are required to provide data under the Act, HMDA data is generally regarded as providing the most thorough information available on mortgage lending.⁶

Nationwide, there were over 33.7 million loan records reported for calendar year 2006, with 8,886 institutions reporting.⁷ These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2006.⁸ In Ohio, there were over 1.03 million loan records reported for calendar year 2006, with approximately 1,205 institutions reporting. In Lorain County, there were 29,134 loan records reported for calendar year 2006, with approximately 383 institutions reporting.

Under HMDA, lenders are required to report data on the race, ethnicity, gender, and income of an applicant; the type, amount, and, in some instances, price of the loan; the disposition of the application; the type and location of the property; and whether the loan was sold.⁹ 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.”¹⁰

“High-cost” lending refers to mortgage loans in which the annual percentage rate (APR) is more than 3% (or, for second-lien mortgages, 5%) above the rate on Treasury securities of comparable maturity. This rate was chosen by the Federal Reserve Board for all HMDA-reporting lenders as the threshold for lenders to report certain pricing information about their mortgage loans to the federal government beginning with the 2004 HMDA submissions. The Federal Reserve Board has indicated that it chose the 3% and 5% thresholds in the belief that they would exclude the vast majority of prime-rate loans and include the vast majority of subprime-rate loans.¹¹

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

⁶ See, e.g., Carsey Institute, “Subprime and Predatory Lending in Rural America: Mortgage Lending Practices that Can Trap Low-Income Rural People,” Policy Brief No. 4 (Fall 2006), at 2.

⁷ Of these, 10.9 million were home purchase loans, 14.0 million were refinancing loans, 2.5 million were home improvement loans, and 6.2 million were loans purchased from other institutions. Avery, *et al.*, (2007), A77-78.

⁸ Avery, *et al.*, A73.

⁹ Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” at 1; Avery, *et al.*, at A109.

¹⁰ 12 C.F.R. §202.13(b).

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

Overview of Mortgage Lending in Lorain County

Denial Rates

Racial disparities in mortgage loan application denial rates were found throughout the region. Countywide, African Americans were denied single-family mortgage loans 38.53% of the time, compared to 31.64% for Hispanics/Latinos, 24.80% for whites, and 22.41% for Asians.

African Americans were denied at the highest rates in Sheffield Township (40.91% of the time), Elyria (40.41%), and the City of Lorain (39.70%). Hispanics/Latinos were denied loans at the highest rates in Sheffield Township (41.18%), Sheffield Lake (39.13%), and the City of Lorain (34.99%). Whites were denied loans at the highest rates in Sheffield Lake (33.18%), Sheffield Township (30.65%), and the City of Lorain (30.58%). Asians were denied loans at the highest rates in the City of Lorain (38.89%), North Ridgeville (21.43%), and Elyria (20.00%).¹²

Elyria and the City of Lorain were the only two geographic areas in which at least 10 loan applications were received for Native Americans. The denial rate for Native Americans was four and one-third times higher in the City of Lorain (68.42%) than in Elyria (15.79%).

High-Cost Lending and Loans by Subprime Lenders

High-cost lending revealed similar racial and ethnic disparities. Countywide, 27.97% of all single-family mortgage loans were high-cost. In all geographic areas, African Americans obtained high-cost loans at rates higher than whites.¹³ Countywide, African Americans were over two times more likely to obtain a high-cost loan than whites (57.82% of the time compared to 25.37%), while Hispanics/Latinos obtained high-cost loans 36.44% of the time, nearly one and one-half times that of whites.

The greatest incidence of high-cost single-family mortgage lending for both African Americans and Asians occurred in the City of Lorain, where 67.28% of loans obtained by African Americans were high-cost and 46.67% of loans obtained by Asians were high-cost. Hispanics/Latinos experienced the greatest incidence of high-cost single-family mortgage lending in Avon Lake (50.00%).

Among Lorain County geographic areas with at least 10 loans originated to African Americans, high-cost lending disparities between African Americans and whites were greatest in Oberlin, Avon, and the City of Lorain. African Americans obtained high-cost loans at over two and three-fourth times the rate of whites in Oberlin (48.57% compared to 17.45%), at more than two times the rate of whites in Avon (25.00% compared to 11.51%), and at one and three-fourths times the rate of whites in the City of Lorain.

¹² 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.

¹³ High-cost disparities were only calculated based on geographic areas in which there were at least 10 loan originations for each racial or ethnic group.

Lending Trends

Countywide, Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending has declined every year since 2002. Conventional home purchase mortgage lending increased every year from 2002 to 2005 but decreased in 2006. In the five-year period starting 2002, conventional home purchase lending, as a percentage of total lending, peaked in 2006 at 43.32%. This percentage was up from a five-year low of 26.07% in 2003. In 2006, FHA/VA home purchase lending comprised 3.91% of total lending, down from 6.15% in 2002. In all but one subdivision, the greatest number of total loans originated occurred in 2003.¹⁴ Refinance lending peaked in Lorain County in 2003, comprising 67.11% of total lending, and was nearly two and one-half times higher than it was in 2006. Home improvement loans have increased significantly each year since 2003 from 2.59% of total lending to 8.05% in 2006.

Loan Applications

Countrywide Home Loans had the greatest market share of applications for home purchase lending (763 applications, or 7.05%) in the county, receiving the most home purchase loan applications in eight of the county's geographic areas, followed by Third Federal Savings and Loan which received seven. Additionally, Countrywide Bank, the parent of Countrywide Home Loans, had a 2.31% market share of home purchase loan applications.

The greatest market share for refinance lending applications was also Countrywide Home Loans with 761 applications (4.83%). Countrywide Home Loans received the most refinance applications in 15 of the county's 20 geographic areas.

Loan Originations

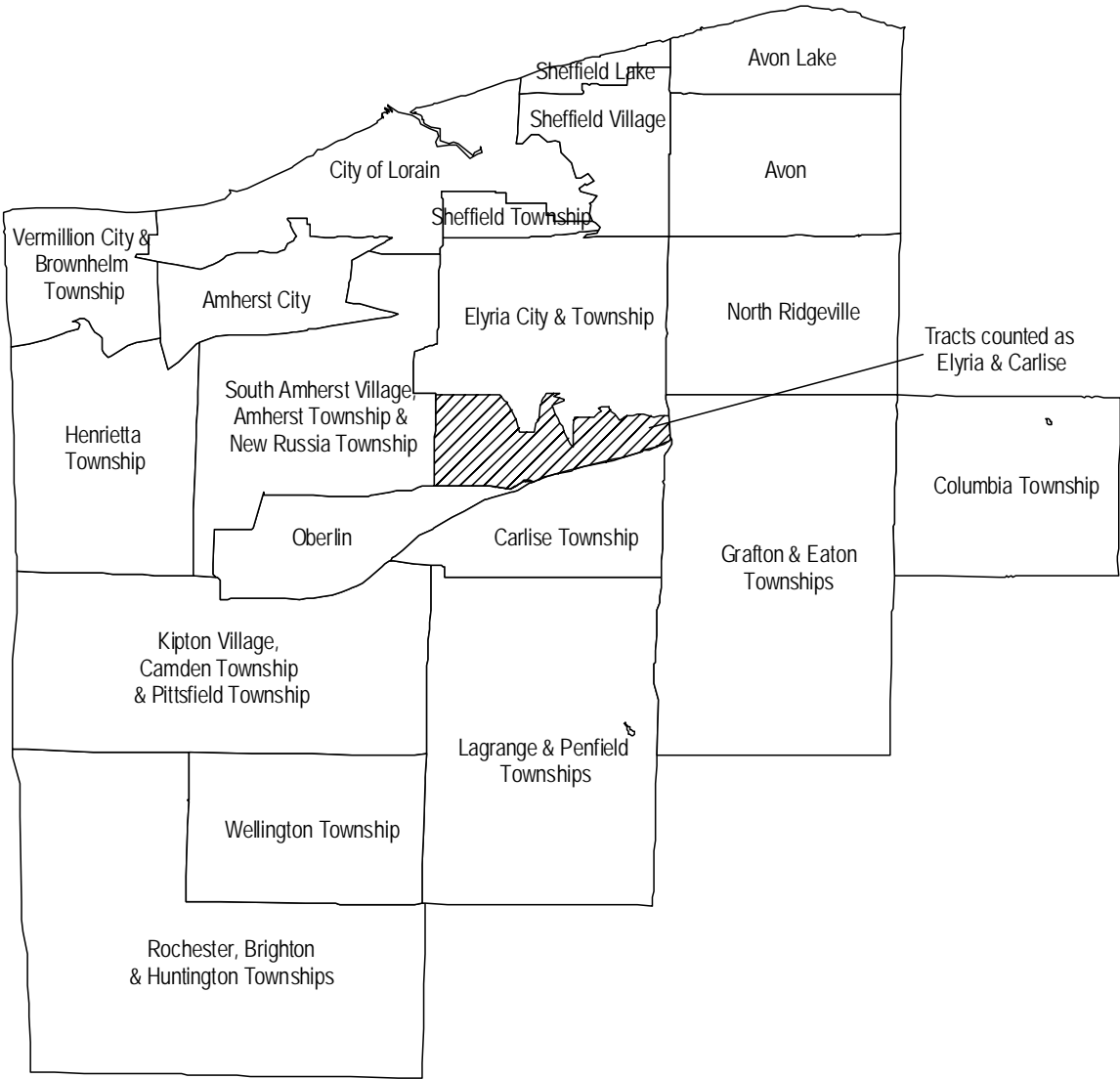
Although Countrywide Home Loans received more home purchase and refinancing applications than any other lender, it had only a 31.59% origination rate for home purchase loans and a 30.88% origination rate for refinance loans. By contrast, Third Federal Savings and Loan originated 588 home purchase loans from its 632 applications, for a 93.04% origination rate.

Countywide, Third Federal Savings and Loan had the greatest market share of single-family or manufactured home purchase originations at 10.65%, while National City Bank had the greatest share of refinance originations at 4.61%.

When considering home purchase loan originations, Third Federal Savings and Loan was the top loan originator by volume in 10 of the 20 geographic areas of Lorain County. First Federal Savings and Loan of Lorain led in four geographic areas, followed by Fifth Third Mortgage Company in three. Third Federal originated the most refinance loans in five geographic areas, followed by Lorain National Bank (4), FirstMerit Bank (3), and First Federal, Countrywide, and Fifth Third with two each.

¹⁴ Loan originations peaked in Sheffield Township in 2002.

Map of Lorain County Geographic Areas



LORAIN COUNTY

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	24,203	8.50%	44.50%
Asian	1,777	0.62%	71.92%
Native American	845	0.30%	55.38%
White	243,514	85.54%	80.69%
Other	14,325	5.03%	50.47%
Hispanic*	19,676	6.91%	54.46%
Total	284,664	100%	75.18%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	78,481	70.47%
Renter Occupied Units	27,355	24.56%
Vacant Units	5,532	4.97%
Total Units	111,368	100%

Income Data

Median Family Income	\$53,858
Percent Family Poverty	6.7%

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	8,516	\$953,782	1,821	21.38%
Non-Depository Institutions	3,114	\$370,056	1,432	45.99%
Total Single Family Lending	11,630	\$1,323,838	3,253	27.97%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,360	524	38.53%	486	35.74%	281	57.82%
Asian	174	39	22.41%	99	56.90%	24	24.24%
Native American	78	30	38.46%	25	32.05%	9	36.00%
White	18,478	4,582	24.80%	9,996	54.10%	2,536	25.37%
Other	221	59	26.70%	114	51.58%	30	26.32%
Not Reported	3,776	1,367	36.20%	910	24.10%	373	40.99%
Hispanic*	983	311	31.64%	461	46.90%	168	36.44%
Total	24,087	6,601	27.40%	11,630	48.28%	3,253	27.97%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	4,202	5,180	5,415	5,928	5,065
FHA/VA Home Purchase	965	839	716	687	457
Refinance	9,925	13,332	6,855	6,422	5,230
Home Improvement	596	515	698	928	941
Total Lending	15,688	19,866	13,684	13,965	11,693

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	763	7.05%	\$103,174	\$135
THIRD FEDERAL SAVINGS AND LOAN	632	5.84%	\$113,664	\$180
NATIONAL CITY BANK	485	4.48%	\$48,866	\$101
US BANK, N.A.	468	4.32%	\$54,527	\$117
WELLS FARGO BANK, NA	389	3.59%	\$49,759	\$128
FIFTH THIRD MORTGAGE COMPANY	368	3.40%	\$50,317	\$137
CITIMORTGAGE, INC	305	2.82%	\$34,239	\$112
FIRST PLACE BANK	277	2.56%	\$41,613	\$150
COUNTRYWIDE BANK, N.A.	250	2.31%	\$21,755	\$87
FIRST FEDERAL S & L OF LORAIN	239	2.21%	\$27,000	\$113

By Originations

THIRD FEDERAL SAVINGS AND LOAN	588	10.65%	\$105,855	\$180
NATIONAL CITY BANK	342	6.19%	\$35,818	\$105
FIFTH THIRD MORTGAGE COMPANY	286	5.18%	\$39,925	\$140
WELLS FARGO BANK, NA	265	4.80%	\$36,332	\$137
FIRST PLACE BANK	241	4.36%	\$36,523	\$152
COUNTRYWIDE HOME LOANS	241	4.36%	\$33,090	\$137
FIRST FEDERAL S & L OF LORAIN	183	3.31%	\$20,655	\$113
HOWARD HANNA MORTGAGE SERVICES	144	2.61%	\$17,873	\$124
THE AMERICAN EAGLE MORTGAGE CO	142	2.57%	\$17,587	\$124
JPMORGAN CHASE BANK	126	2.28%	\$17,753	\$141

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	761	4.83%	\$101,959	\$134
AMERIQUEST MORTGAGE COMPANY	544	3.45%	\$77,125	\$142
HFC COMPANY LLC	505	3.20%	\$62,043	\$123
NATIONAL CITY BANK	463	2.94%	\$48,755	\$105
JPMORGAN CHASE BANK	391	2.48%	\$41,492	\$106
NATIONSTAR MORTGAGE LLC	389	2.47%	\$49,642	\$128
FIRSTMERIT BANK NA	365	2.32%	\$20,092	\$55
ABN AMRO MORTGAGE GROUP, INC.	364	2.31%	\$47,196	\$130
FIFTH THIRD MORTGAGE COMPANY	340	2.16%	\$45,831	\$135
THIRD FEDERAL SAVINGS AND LOAN	325	2.06%	\$36,532	\$112

By Originations

NATIONAL CITY BANK	241	4.61%	\$24,616	\$102
COUNTRYWIDE HOME LOANS	235	4.49%	\$32,154	\$137
THIRD FEDERAL SAVINGS AND LOAN	234	4.47%	\$24,734	\$106
FIFTH THIRD MORTGAGE COMPANY	230	4.40%	\$30,196	\$131
LORAIN NATIONAL BANK	225	4.30%	\$19,820	\$88
FIRSTMERIT BANK NA	215	4.11%	\$10,202	\$47
QUICKEN LOANS	181	3.46%	\$17,704	\$98
JPMORGAN CHASE BANK	156	2.98%	\$17,088	\$110
FIRST FEDERAL S & L OF LORAIN	146	2.79%	\$10,902	\$75
WELLS FARGO BANK, NA	109	2.08%	\$12,748	\$117

AMHERST

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	73	0.53%	81.69%
Asian	95	0.69%	89.41%
Native American	22	0.16%	79.17%
White	13,353	96.71%	88.62%
Other	264	1.91%	73.47%
Hispanic*	409	2.96%	85.63%
Total	13,807	100%	88.36%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,578	83.54%
Renter Occupied Units	728	13.28%
Vacant Units	174	3.18%
Total Units	5,480	100%

Income Data

Median Family Income	\$57,294
Percent Family Poverty	1.0%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	395	\$45,078	49	12.41%
Non-Depository Institutions	124	\$17,522	54	43.55%
Total Single Family Lending	519	\$62,600	103	19.85%

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%	2	50.00%	2	100.00%
Asian	10	1	10.00%	9	90.00%	3	33.33%
Native American	3	0	0.00%	1	33.33%	0	0.00%
White	836	181	21.65%	474	56.70%	86	18.14%
Other	4	2	50.00%	1	25.00%	0	0.00%
Not Reported	126	40	31.75%	32	25.40%	12	37.50%
Hispanic*	19	5	26.32%	9	47.37%	2	22.22%
Total	983	226	22.99%	519	52.80%	103	19.85%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	189	277	255	261	194
FHA/VA Home Purchase	33	29	27	36	21
Refinance	517	754	302	271	264
Home Improvement	31	25	36	34	49
Total Lending	770	1,085	620	602	528

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

Lorain County Community Lending Factbook

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIRST FEDERAL S & L OF LORAIN	32	8.14%	\$5,252	\$164
COUNTRYWIDE HOME LOANS	28	7.12%	\$3,781	\$135
FIFTH THIRD MORTGAGE COMPANY	25	6.36%	\$4,021	\$161
THIRD FEDERAL SAVINGS AND LOAN	23	5.85%	\$3,663	\$159
LORAIN NATIONAL BANK	17	4.33%	\$1,362	\$80
US BANK, N.A.	16	4.07%	\$1,979	\$124
CITIMORTGAGE, INC	16	4.07%	\$1,671	\$104
THE AMERICAN EAGLE MORTGAGE CO	14	3.56%	\$2,172	\$155
WELLS FARGO BANK, NA	13	3.31%	\$1,841	\$142
COUNTRYWIDE BANK, N.A.	13	3.31%	\$1,489	\$115

By Originations

FIRST FEDERAL S & L OF LORAIN	26	12.09%	\$4,012	\$154
THIRD FEDERAL SAVINGS AND LOAN	21	9.77%	\$3,400	\$162
FIFTH THIRD MORTGAGE COMPANY	15	6.98%	\$2,290	\$153
THE AMERICAN EAGLE MORTGAGE CO	14	6.51%	\$2,172	\$155
COUNTRYWIDE HOME LOANS	12	5.58%	\$1,743	\$145
LORAIN NATIONAL BANK	12	5.58%	\$1,277	\$106
WELLS FARGO BANK, NA	10	4.65%	\$1,584	\$158
NATIONAL CITY BANK	8	3.72%	\$1,382	\$173
OPTION ONE MORTGAGE CORP	7	3.26%	\$773	\$110
OHIO SAVINGS BANK	6	2.79%	\$877	\$146

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	29	4.25%	\$4,469	\$154
FIRSTMERIT BANK NA	26	3.81%	\$1,366	\$53
ABN AMRO MORTGAGE GROUP, INC.	22	3.22%	\$3,385	\$154
LORAIN NATIONAL BANK	22	3.22%	\$3,172	\$144
FIRST FEDERAL S & L OF LORAIN	22	3.22%	\$2,410	\$110
JPMORGAN CHASE BANK	21	3.07%	\$3,109	\$148
NATIONSTAR MORTGAGE LLC	20	2.93%	\$2,791	\$140
AMERIQUEST MORTGAGE COMPANY	19	2.78%	\$2,966	\$156
FIFTH THIRD MORTGAGE COMPANY	18	2.64%	\$2,450	\$136
HFC COMPANY LLC	16	2.34%	\$2,268	\$142

By Originations

LORAIN NATIONAL BANK	20	7.58%	\$2,890	\$145
FIRSTMERIT BANK NA	18	6.82%	\$932	\$52
JPMORGAN CHASE BANK	14	5.30%	\$2,049	\$146
FIFTH THIRD MORTGAGE COMPANY	14	5.30%	\$1,790	\$128
FIRST FEDERAL S & L OF LORAIN	13	4.92%	\$1,099	\$85
THIRD FEDERAL SAVINGS AND LOAN	11	4.17%	\$1,309	\$119
QUICKEN LOANS	9	3.41%	\$1,024	\$114
COUNTRYWIDE HOME LOANS	8	3.03%	\$1,237	\$155
FIRSTMERIT MORTGAGE CORP	8	3.03%	\$1,103	\$138
NEW CENTURY MORTGAGE CORPORATION	6	2.27%	\$674	\$112

AVON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	82	0.72%	46.38%
Asian	118	1.03%	82.76%
Native American	20	0.17%	42.11%
White	11,105	97.02%	90.48%
Other	121	1.06%	73.33%
Hispanic*	147	1.28%	72.83%
Total	11,446	100%	89.92%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,609	84.11%
Renter Occupied Units	479	11.16%
Vacant Units	203	4.73%
Total Units	4,291	100%

Income Data

Median Family Income	\$75,438
Percent Family Poverty	1.0%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	715	\$120,075	62	8.67%
Non-Depository Institutions	248	\$48,175	63	25.40%
Total Single Family Lending	963	\$168,250	125	12.98%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	29	4	13.79%	16	55.17%	4	25.00%
Asian	35	4	11.43%	23	65.71%	3	13.04%
Native American	2	0	0.00%	1	50.00%	1	100.00%
White	1,254	167	13.32%	834	66.51%	96	11.51%
Other	15	1	6.67%	12	80.00%	1	8.33%
Not Reported	206	50	24.27%	77	37.38%	20	25.97%
Hispanic*	22	4	18.18%	10	45.45%	1	10.00%
Total	1,541	226	14.67%	963	62.49%	125	12.98%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	545	590	680	635	583
FHA/VA Home Purchase	7	17	7	15	8
Refinance	692	1,177	421	362	328
Home Improvement	20	17	27	42	45
Total Lending	1,264	1,801	1,135	1,054	964

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	109	11.40%	\$21,630	\$198
THIRD FEDERAL SAVINGS AND LOAN	102	10.67%	\$22,464	\$220
NVR MORTGAGE FINANCE INC.	54	5.65%	\$10,920	\$202
XPULTE MORTGAGE LLC	52	5.44%	\$9,506	\$183
WELLS FARGO BANK, NA	45	4.71%	\$8,752	\$194
NATIONAL CITY BANK	45	4.71%	\$6,111	\$136
COUNTRYWIDE BANK, N.A.	45	4.71%	\$5,875	\$131
FIRST PLACE BANK	33	3.45%	\$6,567	\$199
FIFTH THIRD MORTGAGE COMPANY	27	2.82%	\$5,731	\$212
JPMORGAN CHASE BANK	24	2.51%	\$5,038	\$210

By Originations

THIRD FEDERAL SAVINGS AND LOAN	97	16.41%	\$21,558	\$222
XPULTE MORTGAGE LLC	46	7.78%	\$8,383	\$182
NATIONAL CITY BANK	37	6.26%	\$4,734	\$128
WELLS FARGO BANK, NA	36	6.09%	\$6,984	\$194
COUNTRYWIDE HOME LOANS	34	5.75%	\$6,507	\$191
FIRST PLACE BANK	30	5.08%	\$5,747	\$192
NVR MORTGAGE FINANCE INC.	29	4.91%	\$6,576	\$227
FIFTH THIRD MORTGAGE COMPANY	23	3.89%	\$4,704	\$205
JPMORGAN CHASE BANK	20	3.38%	\$4,084	\$204
HOWARD HANNA MORTGAGE SERVICES	19	3.21%	\$2,957	\$156

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	49	6.05	11,768	\$240
NATIONAL CITY BANK	36	4.44	4,975	\$138
THIRD FEDERAL SAVINGS AND LOAN	35	4.32	4,427	\$126
FIFTH THIRD MORTGAGE COMPANY	32	3.95	6,489	\$203
HFC COMPANY LLC	27	3.33	5,689	\$211
AMERIQUEST MORTGAGE COMPANY	22	2.72	4,907	\$223
QUICKEN LOANS	21	2.59	3,014	\$144
NATIONSTAR MORTGAGE LLC	20	2.47	4,165	\$208
KEYBANK NATIONAL ASSOCIATION	20	2.47	2,129	\$106
JPMORGAN CHASE BANK	18	2.22	3,083	\$171

By Originations

THIRD FEDERAL SAVINGS AND LOAN	29	8.84	3,329	\$115
NATIONAL CITY BANK	22	6.71	2,807	\$128
FIFTH THIRD MORTGAGE COMPANY	20	6.10	2,925	\$146
QUICKEN LOANS	16	4.88	2,195	\$137
COUNTRYWIDE HOME LOANS	15	4.57	3,192	\$213
LORAIN NATIONAL BANK	15	4.57	1,762	\$117
ABN AMRO MORTGAGE GROUP, INC.	8	2.44	1,440	\$180
THE HUNTINGTON NATIONAL BANK	8	2.44	1,284	\$161
JPMORGAN CHASE BANK	8	2.44	1,127	\$141
FIRSTMERIT MORTGAGE CORP	7	2.13	1,411	\$202

AVON LAKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	82	0.45%	77.22%
Asian	182	1.00%	90.86%
Native American	29	0.16%	77.78%
White	17,656	97.31%	89.93%
Other	196	1.08%	69.31%
Hispanic*	226	1.25%	84.97%
Total	18,145	100%	89.75%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,837	84.18%
Renter Occupied Units	874	12.60%
Vacant Units	223	3.22%
Total Units	6,934	100%

Income Data

Median Family Income	\$78,610
Percent Family Poverty	1.0%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	890	\$155,780	95	10.67%
Non-Depository Institutions	237	\$35,551	68	28.69%
Total Single Family Lending	1,127	\$191,331	163	14.46%

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	3	33.33%	4	44.44%	2	50.00%
Asian	13	2	15.38%	9	69.23%	0	0.00%
Native American	2	0	0.00%	2	100.00%	0	0.00%
White	1,536	241	15.69%	1,019	66.34%	141	13.84%
Other	6	1	16.67%	5	83.33%	0	0.00%
Not Reported	233	54	23.18%	88	37.77%	20	22.73%
Hispanic*	30	3	10.00%	22	73.33%	11	50.00%
Total	1,799	301	16.73%	1,127	62.65%	163	14.46%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	508	558	613	718	631
FHA/VA Home Purchase	41	32	22	25	20
Refinance	994	1,434	545	448	433
Home Improvement	27	33	36	45	46
Total Lending	1,570	2,057	1,216	1,236	1,130

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	106	9.98%	\$22,239	\$210
COUNTRYWIDE HOME LOANS	70	6.59%	\$13,834	\$198
WELLS FARGO BANK, NA	69	6.50%	\$11,872	\$172
FIRST PLACE BANK	68	6.40%	\$11,246	\$165
NATIONAL CITY BANK	51	4.80%	\$7,520	\$147
FIRST FEDERAL OF LAKEWOOD	43	4.05%	\$11,738	\$273
US BANK, N.A.	39	3.67%	\$5,826	\$149
FIFTH THIRD MORTGAGE COMPANY	36	3.39%	\$6,256	\$174
CITIMORTGAGE, INC	30	2.82%	\$4,262	\$142
NVR MORTGAGE FINANCE INC.	22	2.07%	\$5,142	\$234

By Originations

THIRD FEDERAL SAVINGS AND LOAN	99	15.21%	\$20,571	\$208
FIRST PLACE BANK	62	9.52%	\$10,479	\$169
WELLS FARGO BANK, NA	46	7.07%	\$8,817	\$192
NATIONAL CITY BANK	42	6.45%	\$6,067	\$144
FIRST FEDERAL OF LAKEWOOD	33	5.07%	\$9,508	\$288
COUNTRYWIDE HOME LOANS	30	4.61%	\$6,774	\$226
FIFTH THIRD MORTGAGE COMPANY	30	4.61%	\$5,565	\$186
OHIO SAVINGS BANK	20	3.07%	\$4,174	\$209
HOWARD HANNA MORTGAGE SERVICES	20	3.07%	\$2,872	\$144
CCO MORTGAGE	18	2.76%	\$3,026	\$168

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	54	5.28%	\$12,312	\$228
NATIONAL CITY BANK	52	5.08%	\$8,624	\$166
HFC COMPANY LLC	41	4.01%	\$7,045	\$172
THIRD FEDERAL SAVINGS AND LOAN	39	3.81%	\$5,652	\$145
AMERIQUEST MORTGAGE COMPANY	33	3.23%	\$6,075	\$184
QUICKEN LOANS	32	3.13%	\$3,653	\$114
FIFTH THIRD MORTGAGE COMPANY	29	2.83%	\$5,526	\$191
THE HUNTINGTON NATIONAL BANK	28	2.74%	\$3,393	\$121
WELLS FARGO BANK, NA	27	2.64%	\$3,873	\$143
CHARTER ONE BANK	24	2.35%	\$2,035	\$85

By Originations

NATIONAL CITY BANK	29	6.70%	\$4,858	\$168
THIRD FEDERAL SAVINGS AND LOAN	29	6.70%	\$4,047	\$140
QUICKEN LOANS	24	5.54%	\$2,655	\$111
FIFTH THIRD MORTGAGE COMPANY	23	5.31%	\$4,863	\$211
COUNTRYWIDE HOME LOANS	22	5.08%	\$5,840	\$265
THE HUNTINGTON NATIONAL BANK	20	4.62%	\$2,425	\$121
FIRST FEDERAL OF LAKEWOOD	19	4.39%	\$1,862	\$98
CHARTER ONE BANK	17	3.93%	\$1,363	\$80
WELLS FARGO BANK, NA	16	3.70%	\$1,920	\$120
COUNTRYWIDE BANK, N.A.	11	2.54%	\$1,781	\$162

CARLISLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	581	6.16%	16.67%
Asian	22	0.23%	81.82%
Native American	30	0.32%	85.71%
White	8,559	90.72%	89.64%
Other	243	2.58%	53.91%
Hispanic*	190	2.01%	45.00%
Total	9,435	100%	85.74%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,960	83.52%
Renter Occupied Units	465	13.12%
Vacant Units	119	3.36%
Total Units	3,544	100%

Income Data

Median Family Income	\$55,357
Percent Family Poverty	8.1%

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	285	\$30,171	58	20.35%
Non-Depository Institutions	78	\$10,492	41	52.56%
Total Single Family Lending	363	\$40,663	99	27.27%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	20	7	35.00%	5	25.00%	4	80.00%
Asian	3	1	33.33%	2	66.67%	1	50.00%
Native American	2	0	0.00%	0	0.00%	0	N/A
White	557	124	22.26%	325	58.35%	87	26.77%
Other	4	0	0.00%	4	100.00%	0	0.00%
Not Reported	117	44	37.61%	27	23.08%	7	25.93%
Hispanic*	4	1	25.00%	2	50.00%	0	0.00%
Total	703	176	25.04%	363	51.64%	99	27.27%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	164	191	159	156	123
FHA/VA Home Purchase	21	22	16	19	14
Refinance	341	448	228	216	190
Home Improvement	15	20	27	37	44
Total Lending	541	681	430	428	371

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	21	8.86%	\$2,657	\$127
THIRD FEDERAL SAVINGS AND LOAN	12	5.06%	\$1,804	\$150
21ST MORTGAGE CORPORATION	12	5.06%	\$300	\$25
FIRST PLACE BANK	10	4.22%	\$2,034	\$203
US BANK, N.A.	10	4.22%	\$1,510	\$151
FIFTH THIRD MORTGAGE COMPANY	10	4.22%	\$1,479	\$148
WELLS FARGO BANK, NA	10	4.22%	\$1,195	\$120
NATIONAL CITY BANK	7	2.95%	\$604	\$86
COUNTRYWIDE BANK, N.A.	6	2.53%	\$866	\$144
FIRST FEDERAL S & L OF LORAIN	6	2.53%	\$583	\$97

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	8.03%	\$1,657	\$151
FIRST PLACE BANK	10	7.30%	\$2,034	\$203
FIFTH THIRD MORTGAGE COMPANY	10	7.30%	\$1,479	\$148
WELLS FARGO BANK, NA	9	6.57%	\$1,056	\$117
COUNTRYWIDE HOME LOANS	9	6.57%	\$862	\$96
FIRST FEDERAL S & L OF LORAIN	6	4.38%	\$583	\$97
21ST MORTGAGE CORPORATION	6	4.38%	\$144	\$24
THE AMERICAN EAGLE MORTGAGE CO	4	2.92%	\$644	\$161
AMERICAN HOME MORTGAGE CORP.	4	2.92%	\$442	\$111
OPTION ONE MORTGAGE CORP	4	2.92%	\$251	\$63

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	27	5.33%	\$3,674	\$136
FIRSTMERIT BANK NA	24	4.73%	\$993	\$41
NATIONAL CITY BANK	21	4.14%	\$1,907	\$91
THIRD FEDERAL SAVINGS AND LOAN	20	3.94%	\$1,972	\$99
HFC COMPANY LLC	13	2.56%	\$1,942	\$149
AMERIQUEST MORTGAGE COMPANY	13	2.56%	\$1,858	\$143
JPMORGAN CHASE BANK	12	2.37%	\$1,188	\$99
ABN AMRO MORTGAGE GROUP, INC.	11	2.17%	\$1,647	\$150
LEHMAN BROTHERS BANK	10	1.97%	\$1,400	\$140
GMAC MORTGAGE LLC	10	1.97%	\$1,209	\$121

By Originations

THIRD FEDERAL SAVINGS AND LOAN	16	8.42%	\$1,605	\$100
FIRSTMERIT BANK NA	15	7.89%	\$530	\$35
COUNTRYWIDE HOME LOANS	10	5.26%	\$1,579	\$158
NATIONAL CITY BANK	10	5.26%	\$921	\$92
FIFTH THIRD MORTGAGE COMPANY	7	3.68%	\$768	\$110
LORAIN NATIONAL BANK	7	3.68%	\$660	\$94
FIRSTMERIT MORTGAGE CORP	6	3.16%	\$683	\$114
FIRST FEDERAL S & L OF LORAIN	5	2.63%	\$286	\$57
HFC COMPANY LLC	4	2.11%	\$809	\$202
WELLS FARGO BANK, NA	4	2.11%	\$606	\$152

COLUMBIA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.26%	100.00%
Asian	28	0.41%	100.00%
Native American	5	0.07%	50.00%
White	6,789	98.22%	91.49%
Other	72	1.04%	96.55%
Hispanic*	74	1.07%	92.31%
Total	6,912	100%	91.53%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,166	88.34%
Renter Occupied Units	222	9.05%
Vacant Units	64	2.61%
Total Units	2,452	100%

Income Data

Median Family Income	\$63,637
Percent Family Poverty	0.8%

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	207	\$30,772	37	17.87%
Non-Depository Institutions	65	\$9,653	29	44.62%
Total Single Family Lending	272	\$40,425	66	24.26%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	6	0	0.00%	2	33.33%	0	0.00%
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	1	0	0.00%	1	100.00%	1	100.00%
White	480	124	25.83%	248	51.67%	59	23.79%
Other	2	0	0.00%	2	100.00%	1	50.00%
Not Reported	91	33	36.26%	19	20.88%	5	26.32%
Hispanic*	7	2	28.57%	2	28.57%	2	100.00%
Total	581	158	27.19%	272	46.82%	66	24.26%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	112	110	125	126	108
FHA/VA Home Purchase	6	7	6	10	5
Refinance	268	409	196	179	147
Home Improvement	11	5	14	17	13
Total Lending	397	531	341	332	273

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	22	11.46%	\$4,663	\$212
COUNTRYWIDE HOME LOANS	16	8.33%	\$1,930	\$121
NATIONAL CITY BANK	12	6.25%	\$1,928	\$161
COUNTRYWIDE BANK, N.A.	9	4.69%	\$568	\$63
WILMINGTON FINANCE, INC.	8	4.17%	\$756	\$95
CITIMORTGAGE, INC	7	3.65%	\$949	\$136
FIRST PLACE BANK	6	3.13%	\$1,087	\$181
WELLS FARGO BANK, NA	6	3.13%	\$975	\$163
FIRSTMERIT MORTGAGE CORP	5	2.60%	\$1,373	\$275
HOWARD HANNA MORTGAGE SERVICES	5	2.60%	\$963	\$193

By Originations

THIRD FEDERAL SAVINGS AND LOAN	20	17.70%	\$4,125	\$206
NATIONAL CITY BANK	10	8.85%	\$1,616	\$162
WELLS FARGO BANK, NA	6	5.31%	\$975	\$163
COUNTRYWIDE HOME LOANS	6	5.31%	\$765	\$128
FIRST PLACE BANK	5	4.42%	\$867	\$173
JPMORGAN CHASE BANK	5	4.42%	\$803	\$161
WILMINGTON FINANCE, INC.	5	4.42%	\$585	\$117
FIRSTMERIT MORTGAGE CORP	4	3.54%	\$1,257	\$314
HOWARD HANNA MORTGAGE SERVICES	4	3.54%	\$723	\$181
COUNTRYWIDE BANK, N.A.	4	3.54%	\$152	\$38

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	23	5.12%	\$4,017	\$175
NATIONSTAR MORTGAGE LLC	21	4.68%	\$3,120	\$149
THIRD FEDERAL SAVINGS AND LOAN	17	3.79%	\$2,131	\$125
WELLS FARGO FIN'L OHIO 1, INC	15	3.34%	\$2,750	\$183
JPMORGAN CHASE BANK	15	3.34%	\$2,747	\$183
NATIONAL CITY BANK	13	2.90%	\$1,181	\$91
FIFTH THIRD MORTGAGE COMPANY	12	2.67%	\$1,790	\$149
HFC COMPANY LLC	12	2.67%	\$1,717	\$143
ABN AMRO MORTGAGE GROUP, INC.	10	2.23%	\$1,468	\$147
CHARTER ONE BANK	10	2.23%	\$657	\$66

By Originations

THIRD FEDERAL SAVINGS AND LOAN	11	7.48%	\$1,355	\$123
NATIONAL CITY BANK	9	6.12%	\$898	\$100
FIFTH THIRD MORTGAGE COMPANY	7	4.76%	\$920	\$131
DOLLAR BANK, FSB	7	4.76%	\$850	\$121
COUNTRYWIDE HOME LOANS	5	3.40%	\$1,038	\$208
CHARTER ONE BANK	5	3.40%	\$315	\$63
FIRSTMERIT BANK NA	5	3.40%	\$314	\$63
WILMINGTON FINANCE, INC.	4	2.72%	\$639	\$160
QUICKEN LOANS	4	2.72%	\$361	\$90
ABN AMRO MORTGAGE GROUP, INC.	4	2.72%	\$360	\$90

ELYRIA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	8,094	12.72%	46.50%
Asian	378	0.59%	68.03%
Native American	175	0.28%	44.59%
White	52,776	82.95%	73.99%
Other	2,203	3.46%	55.15%
Hispanic*	1,742	2.74%	51.20%
Total	63,626	100%	70.01%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	16,995	63.13%
Renter Occupied Units	8,401	31.21%
Vacant Units	1,524	5.66%
Total Units	26,920	100%

Income Data

Median Family Income	\$46,800
Percent Family Poverty	8.9%

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	1,553	\$122,898	442	28.46%
Non-Depository Institutions	657	\$64,793	345	52.51%
Total Single Family Lending	2,210	\$187,691	787	35.61%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	490	198	40.41%	161	32.86%	87	54.04%
Asian	30	6	20.00%	17	56.67%	7	41.18%
Native American	19	3	15.79%	10	52.63%	4	40.00%
White	3,636	1,026	28.22%	1,807	49.70%	575	31.82%
Other	63	18	28.57%	31	49.21%	14	45.16%
Not Reported	827	330	39.90%	184	22.25%	100	54.35%
Hispanic*	97	27	27.84%	54	55.67%	16	29.63%
Total	5,065	1,581	32.21%	2,210	43.63%	787	35.61%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	640	920	924	1,032	847
FHA/VA Home Purchase	242	204	183	186	115
Refinance	1,881	2,311	1,296	1,297	1,030
Home Improvement	170	131	157	207	243
Total Lending	2,933	3,566	2,560	2,722	2,235

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
US BANK, N.A.	149	7.05%	\$15,596	\$105
COUNTRYWIDE HOME LOANS	145	6.86%	\$13,589	\$94
NATIONAL CITY BANK	105	4.97%	\$8,577	\$82
FIFTH THIRD MORTGAGE COMPANY	86	4.07%	\$9,135	\$106
XPULTE MORTGAGE LLC	66	3.12%	\$8,405	\$127
WELLS FARGO BANK, NA	62	2.93%	\$5,641	\$91
FIRST PLACE BANK	61	2.89%	\$6,883	\$113
LEHMAN BROTHERS BANK	56	2.65%	\$4,195	\$75
COUNTRYWIDE BANK, N.A.	50	2.37%	\$2,929	\$59
CITIMORTGAGE, INC	44	2.08%	\$4,091	\$93

By Originations

FIFTH THIRD MORTGAGE COMPANY	68	7.07%	\$7,512	\$110
NATIONAL CITY BANK	67	6.96%	\$6,170	\$92
XPULTE MORTGAGE LLC	53	5.51%	\$7,117	\$134
COUNTRYWIDE HOME LOANS	52	5.41%	\$4,669	\$90
FIRST PLACE BANK	51	5.30%	\$5,831	\$114
WELLS FARGO BANK, NA	39	4.05%	\$3,475	\$89
FIRSTMERIT MORTGAGE CORP	32	3.33%	\$3,139	\$98
THIRD FEDERAL SAVINGS AND LOAN	28	2.91%	\$3,249	\$116
THE AMERICAN EAGLE MORTGAGE CO	28	2.91%	\$3,047	\$109
HOWARD HANNA MORTGAGE SERVICES	28	2.91%	\$2,743	\$98

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	163	4.76%	\$16,528	\$101
AMERIQUEST MORTGAGE COMPANY	133	3.88%	\$15,610	\$117
HFC COMPANY LLC	126	3.68%	\$12,905	\$102
FIRSTMERIT BANK NA	115	3.36%	\$4,872	\$42
NATIONAL CITY BANK	102	2.98%	\$8,226	\$81
NATIONSTAR MORTGAGE LLC	100	2.92%	\$10,389	\$104
ADVANCED FINANCIAL SERVICES IN	70	2.04%	\$4,548	\$65
JPMORGAN CHASE BANK	68	1.98%	\$5,982	\$88
DELTA FUNDING CORPORATION	66	1.93%	\$7,505	\$114
RESIDENTIAL FUNDING CORP.	66	1.93%	\$5,114	\$77

By Originations

FIRSTMERIT BANK NA	62	6.02%	\$2,706	\$44
NATIONAL CITY BANK	50	4.85%	\$3,899	\$78
COUNTRYWIDE HOME LOANS	49	4.76%	\$5,048	\$103
THIRD FEDERAL SAVINGS AND LOAN	34	3.30%	\$2,733	\$80
QUICKEN LOANS	33	3.20%	\$2,284	\$69
LORAIN NATIONAL BANK	31	3.01%	\$2,405	\$78
FIRSTMERIT MORTGAGE CORP	26	2.52%	\$2,295	\$88
INTERVALE MORTGAGE	26	2.52%	\$2,283	\$88
FIFTH THIRD MORTGAGE COMPANY	25	2.43%	\$2,514	\$101
WELLS FARGO BANK, NA	22	2.14%	\$1,931	\$88

GRAFTON/EATON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,186	14.92 %	55.81%
Asian	54	0.37%	97.06%
Native American	35	0.24%	64.29%
White	12,223	83.42%	90.05%
Other	154	1.05%	97.59%
Hispanic*	238	1.62%	95.77%
Total	14,652	100%	89.96%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,351	87.11%
Renter Occupied Units	414	10.76%
Vacant Units	82	2.13%
Total Units	3,847	100%

Income Data

Median Family Income	\$60,863
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	402	\$45,064	91	22.64%
Non-Depository Institutions	112	\$14,825	50	44.64%
Total Single Family Lending	514	\$59,889	141	27.43%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	8	4	50.00%	3	37.50%	2	66.67%
Asian	2	0	0.00%	2	100.00%	0	0.00%
Native American	3	1	33.33%	1	33.33%	0	0.00%
White	852	196	23.00%	469	55.05%	131	27.93%
Other	6	0	0.00%	3	50.00%	2	66.67%
Not Reported	177	53	29.94%	36	20.34%	6	16.67%
Hispanic*	7	2	28.57%	4	57.14%	3	75.00%
Total	1,048	254	24.24%	514	49.05%	141	27.43%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	158	190	237	242	184
FHA/VA Home Purchase	24	16	24	19	15
Refinance	423	592	333	290	269
Home Improvement	23	21	24	45	51
Total Lending	628	819	618	596	519

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	22	6.01%	\$3,701	\$168
FIRST PLACE BANK	17	4.64%	\$2,509	\$148
CITIMORTGAGE, INC	16	4.37%	\$2,393	\$150
COUNTRYWIDE HOME LOANS	15	4.10%	\$2,269	\$151
NATIONAL CITY BANK	14	3.83%	\$1,523	\$109
WELLS FARGO BANK, NA	13	3.55%	\$1,266	\$97
US BANK, N.A.	12	3.28%	\$1,441	\$120
INTERVALE MORTGAGE	11	3.01%	\$826	\$75
FIFTH THIRD MORTGAGE COMPANY	10	2.73%	\$1,817	\$182
FIRSTMERIT MORTGAGE CORP	10	2.73%	\$1,587	\$159

By Originations

THIRD FEDERAL SAVINGS AND LOAN	21	10.55%	\$3,518	\$168
FIRST PLACE BANK	16	8.04%	\$2,352	\$147
NATIONAL CITY BANK	13	6.53%	\$1,379	\$106
WELLS FARGO BANK, NA	12	6.03%	\$1,243	\$104
FIFTH THIRD MORTGAGE COMPANY	9	4.52%	\$1,693	\$188
FIRSTMERIT MORTGAGE CORP	9	4.52%	\$1,423	\$158
INTERVALE MORTGAGE	9	4.52%	\$666	\$74
HOWARD HANNA MORTGAGE SERVICES	6	3.02%	\$743	\$124
OPTION ONE MORTGAGE CORP	6	3.02%	\$618	\$103
SUNTRUST MORTGAGE, INC	6	3.02%	\$573	\$96

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	35	4.46%	\$4,556	130
HFC COMPANY LLC	31	3.95%	\$3,400	110
NATIONAL CITY BANK	26	3.31%	\$2,838	109
THIRD FEDERAL SAVINGS AND LOAN	25	3.18%	\$2,475	99
FIFTH THIRD MORTGAGE COMPANY	23	2.93%	\$3,456	150
ABN AMRO MORTGAGE GROUP, INC.	22	2.80%	\$2,584	117
FIRSTMERIT BANK NA	20	2.55%	\$1,006	50
NATIONSTAR MORTGAGE LLC	19	2.42%	\$2,298	121
DELTA FUNDING CORPORATION	18	2.29%	\$2,574	143
AMERIQUEST MORTGAGE COMPANY	17	2.17%	\$3,252	191

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	8.18%	\$2,114	\$96
FIFTH THIRD MORTGAGE COMPANY	13	4.83%	\$1,958	\$151
FIRSTMERIT BANK NA	13	4.83%	\$611	\$47
FIRST PLACE BANK	11	4.09%	\$1,684	\$153
CHARTER ONE BANK	11	4.09%	\$882	\$80
NATIONAL CITY BANK	11	4.09%	\$874	\$79
QUICKEN LOANS	10	3.72%	\$1,240	\$124
COUNTRYWIDE HOME LOANS	9	3.35%	\$1,297	\$144
LORAIN NATIONAL BANK	9	3.35%	\$901	\$100
JPMORGAN CHASE BANK	6	2.23%	\$1,134	\$189

HENRIETTA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	9	0.38%	100.00%
Asian	2	0.08%	N/A
Native American	10	0.42%	100.00%
White	2,338	98.11%	90.46%
Other	24	1.01%	33.33%
Hispanic*	44	1.85%	66.67%
Total	2,383	100%	90.10%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	763	87.00%
Renter Occupied Units	86	9.81%
Vacant Units	28	3.19%
Total Units	877	100%

Income Data

Median Family Income	\$58,958
Percent Family Poverty	1.3%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	58	\$7,142	7	12.07%
Non-Depository Institutions	12	\$1,414	6	50.00%
Total Single Family Lending	70	\$8,556	13	18.57%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	1	100.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
White	135	39	28.89%	64	47.41%	12	18.75%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	18	5	27.78%	5	27.78%	1	20.00%
Hispanic*	1	0	0.00%	0	0.00%	0	N/A
Total	155	45	29.03%	70	45.16%	13	18.57%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	28	26	38	36	21
FHA/VA Home Purchase	1	4	4	3	1
Refinance	92	143	66	67	44
Home Improvement	4	2	5	5	5
Total Lending	125	175	113	111	71

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	5	12.50%	\$614	\$123
FIFTH THIRD MORTGAGE COMPANY	4	10.00%	\$931	\$233
FIRST FEDERAL S & L OF LORAIN	4	10.00%	\$543	\$136
CITIMORTGAGE, INC	4	10.00%	\$457	\$114
THIRD FEDERAL SAVINGS AND LOAN	3	7.50%	\$358	\$119
JPMORGAN CHASE BANK	2	5.00%	\$262	\$131
COLONY MORTGAGE CORPORATION	2	5.00%	\$250	\$125
FARM CREDIT SERVICES OF MIDAM	2	5.00%	\$146	\$73
SUNTRUST MORTGAGE, INC	2	5.00%	\$135	\$68
FREMONT INVESTMENT & LOAN	2	5.00%	\$130	\$65

By Originations

FIFTH THIRD MORTGAGE COMPANY	3	13.64%	\$681	\$227
THIRD FEDERAL SAVINGS AND LOAN	3	13.64%	\$358	\$119
COUNTRYWIDE HOME LOANS	3	13.64%	\$330	\$110
JPMORGAN CHASE BANK	2	9.09%	\$262	\$131
COLONY MORTGAGE CORPORATION	2	9.09%	\$250	\$125
SUNTRUST MORTGAGE, INC	2	9.09%	\$135	\$68
BANKUNITED, FSB	1	4.55%	\$300	\$300
GEAUGA SAVINGS BANK	1	4.55%	\$236	\$236
FIRSTMERIT MORTGAGE CORP	1	4.55%	\$135	\$135
FIRST FEDERAL S & L OF LORAIN	1	4.55%	\$126	\$126

Top Ten Refinance Lenders

By Application

ABN AMRO MORTGAGE GROUP, INC.	6	4.80%	\$1,209	\$202
COUNTRYWIDE HOME LOANS	6	4.80%	\$1,134	\$189
NATIONSTAR MORTGAGE LLC	6	4.80%	\$802	\$134
FIRST FEDERAL S & L OF LORAIN	5	4.00%	\$427	\$85
FLAGSTAR BANK	4	3.20%	\$1,297	\$324
INTERVALE MORTGAGE	4	3.20%	\$1,147	\$287
JPMORGAN CHASE BANK	4	3.20%	\$392	\$98
CHARTER ONE BANK	4	3.20%	\$293	\$73
FIRSTMERIT BANK NA	4	3.20%	\$170	\$43
NOVASTAR MORTGAGE, INC.	3	2.40%	\$859	\$286

By Originations

FLAGSTAR BANK	3	6.82%	\$667	\$222
LORAIN NATIONAL BANK	3	6.82%	\$209	\$70
FIRSTMERIT BANK NA	3	6.82%	\$158	\$53
FIRST FEDERAL S & L OF LORAIN	3	6.82%	\$156	\$52
FIFTH THIRD MORTGAGE COMPANY	2	4.55%	\$531	\$266
NEW CENTURY MORTGAGE CORPORATI	2	4.55%	\$358	\$179
JPMORGAN CHASE BANK	2	4.55%	\$225	\$113
FIRSTMERIT MORTGAGE CORP	1	2.27%	\$270	\$270
PROGRESSIVE MORTGAGE COMPANY	1	2.27%	\$226	\$226
COUNTRYWIDE HOME LOANS	1	2.27%	\$225	\$225

KIPTON/CAMDEN/PITTSFIELD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	14	0.47%	92.86%
Asian	9	0.30%	100.00%
Native American	6	0.20%	100.00%
White	2,912	97.36%	90.94%
Other	50	1.67%	78.57%
Hispanic*	24	0.80%	88.46%
Total	2,991	100%	90.87%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	986	87.26%
Renter Occupied Units	107	9.47%
Vacant Units	37	3.27%
Total Units	1,130	100%

Income Data

Median Family Income	\$60,357
Percent Family Poverty	0.2%

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	84	\$8,613	12	14.29%
Non-Depository Institutions	23	\$3,124	4	17.39%
Total Single Family Lending	107	\$11,737	16	14.95%

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	3	1	33.33%	1	33.33%	0	0.00%
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
White	172	33	19.19%	98	56.98%	15	15.31%
Other	1	1	100.00%	0	0.00%	0	N/A
Not Reported	38	17	44.74%	6	15.79%	1	16.67%
Hispanic*	1	0	0.00%	1	100.00%	0	0.00%
Total	216	52	24.07%	107	49.54%	16	14.95%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	30	48	40	38	30
FHA/VA Home Purchase	3	5	3	1	4
Refinance	101	112	78	78	58
Home Improvement	5	3	12	12	15
Total Lending	139	168	133	129	107

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	6	8.57%	\$745	\$124
CITIMORTGAGE, INC	5	7.14%	\$889	\$178
FIFTH THIRD MORTGAGE COMPANY	5	7.14%	\$851	\$170
THIRD FEDERAL SAVINGS AND LOAN	5	7.14%	\$693	\$139
THE AMERICAN EAGLE MORTGAGE CO	4	5.71%	\$807	\$202
US BANK, N.A.	4	5.71%	\$502	\$126
HOWARD HANNA MORTGAGE SERVICES	4	5.71%	\$371	\$93
NATIONAL CITY BANK	3	4.29%	\$510	\$170
IRWIN MORTGAGE CORPORATION	3	4.29%	\$506	\$169
LEHMAN BROTHERS BANK	3	4.29%	\$270	\$90

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	14.71%	\$693	\$139
FIFTH THIRD MORTGAGE COMPANY	4	11.76%	\$706	\$177
HOWARD HANNA MORTGAGE SERVICES	4	11.76%	\$371	\$93
THE AMERICAN EAGLE MORTGAGE CO	3	8.82%	\$593	\$198
NATIONAL CITY BANK	2	5.88%	\$359	\$180
THE HOME SAVINGS AND LOAN CO.	1	2.94%	\$240	\$240
QUICKEN LOANS	1	2.94%	\$212	\$212
LORAIN NATIONAL BANK	1	2.94%	\$209	\$209
ABN AMRO MORTGAGE GROUP, INC.	1	2.94%	\$204	\$204
NEW CENTURY MORTGAGE CORPORATI	1	2.94%	\$180	\$180

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	10	6.45%	\$1,495	\$150
FIRSTMERIT BANK NA	9	5.81%	\$446	\$50
BENEFICIAL COMPANY LLC	8	5.16%	\$591	\$74
AMERIQUEST MORTGAGE COMPANY	7	4.52%	\$1,118	\$160
THIRD FEDERAL SAVINGS AND LOAN	7	4.52%	\$693	\$99
JPMORGAN CHASE BANK	6	3.87%	\$989	\$165
NATIONAL CITY BANK	6	3.87%	\$463	\$77
ADVANCED FINANCIAL SERVICES IN	5	3.23%	\$525	\$105
FIFTH THIRD MORTGAGE COMPANY	4	2.58%	\$633	\$158
HFC COMPANY LLC	4	2.58%	\$572	\$143

By Originations

COUNTRYWIDE HOME LOANS	5	8.62%	\$722	\$144
FIRSTMERIT BANK NA	5	8.62%	\$237	\$47
NATIONAL CITY BANK	4	6.90%	\$292	\$73
THIRD FEDERAL SAVINGS AND LOAN	3	5.17%	\$272	\$91
CHARTER ONE BANK	3	5.17%	\$148	\$49
CTX MORTGAGE COMPANY, LLC	2	3.45%	\$390	\$195
FIRSTMERIT MORTGAGE CORP	2	3.45%	\$345	\$173
JPMORGAN CHASE BANK	2	3.45%	\$336	\$168
FLAGSTAR BANK	2	3.45%	\$275	\$138
FIFTH THIRD MORTGAGE COMPANY	2	3.45%	\$200	\$100

LAGRANGE/PENFIELD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	21	0.27%	45.45%
Asian	13	0.17%	71.43%
Native American	15	0.20%	62.96%
White	7,568	98.50%	89.61%
Other	66	0.86%	65.79%
Hispanic*	64	0.83%	79.41%
Total	7,683	100%	89.31%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,303	86.19%
Renter Occupied Units	282	10.55%
Vacant Units	87	3.26%
Total Units	2,672	100%

Income Data

Median Family Income	\$61,490
Percent Family Poverty	4.6%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	217	\$28,857	40	18.43%
Non-Depository Institutions	96	\$11,301	44	45.83%
Total Single Family Lending	313	\$40,158	84	26.84%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	5	2	40.00%	2	40.00%	2	100.00%
Asian	3	2	66.67%	0	0.00%	0	N/A
Native American	4	4	100.00%	0	0.00%	0	N/A
White	596	167	28.02%	291	48.83%	71	24.40%
Other	7	1	14.29%	2	28.57%	0	0.00%
Not Reported	108	49	45.37%	18	16.67%	11	61.11%
Hispanic*	4	1	25.00%	1	25.00%	1	100.00%
Total	723	225	31.12%	313	43.29%	84	26.84%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	109	123	143	180	120
FHA/VA Home Purchase	7	12	16	13	10
Refinance	276	425	227	220	167
Home Improvement	8	13	21	35	19
Total Lending	400	573	407	448	316

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	15	5.47%	\$2,835	\$189
COUNTRYWIDE HOME LOANS	12	4.38%	\$1,450	\$121
CITIMORTGAGE, INC	11	4.01%	\$1,649	\$150
NEW CENTURY MORTGAGE CORPORATI	11	4.01%	\$1,428	\$130
FIRSTMERIT MORTGAGE CORP	9	3.28%	\$1,680	\$187
FIFTH THIRD MORTGAGE COMPANY	9	3.28%	\$1,502	\$167
NATIONAL CITY BANK	9	3.28%	\$765	\$85
FIRST PLACE BANK	7	2.55%	\$1,423	\$203
ABN AMRO MORTGAGE GROUP, INC.	7	2.55%	\$1,034	\$148
WELLS FARGO BANK, NA	7	2.55%	\$861	\$123

By Originations

THIRD FEDERAL SAVINGS AND LOAN	15	11.54%	\$2,835	\$189
FIRST PLACE BANK	7	5.38%	\$1,423	\$203
FIRSTMERIT MORTGAGE CORP	7	5.38%	\$1,251	\$179
FIFTH THIRD MORTGAGE COMPANY	7	5.38%	\$1,144	\$163
HOWARD HANNA MORTGAGE SERVICES	6	4.62%	\$741	\$124
WELLS FARGO BANK, NA	5	3.85%	\$649	\$130
OPTION ONE MORTGAGE CORP	5	3.85%	\$539	\$108
LORAIN NATIONAL BANK	4	3.08%	\$660	\$165
THE AMERICAN EAGLE MORTGAGE CO	4	3.08%	\$643	\$161
NATIONAL CITY BANK	4	3.08%	\$339	\$85

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	30	5.77%	\$4,079	\$136
ABN AMRO MORTGAGE GROUP, INC.	20	3.85%	\$2,987	\$149
FIRSTMERIT BANK NA	18	3.46%	\$1,746	\$97
NATIONAL CITY BANK	17	3.27%	\$2,457	\$145
AMERIQUEST MORTGAGE COMPANY	16	3.08%	\$2,374	\$148
QUICKEN LOANS	16	3.08%	\$2,094	\$131
BENEFICIAL COMPANY LLC	14	2.69%	\$1,832	\$131
THIRD FEDERAL SAVINGS AND LOAN	13	2.50%	\$1,721	\$132
FIFTH THIRD MORTGAGE COMPANY	13	2.50%	\$1,565	\$120
NATIONSTAR MORTGAGE LLC	11	2.12%	\$1,803	\$164

By Originations

FIRSTMERIT BANK NA	13	7.78%	\$559	\$43
THIRD FEDERAL SAVINGS AND LOAN	10	5.99%	\$1,344	\$134
FIFTH THIRD MORTGAGE COMPANY	10	5.99%	\$1,160	\$116
QUICKEN LOANS	8	4.79%	\$1,189	\$149
ABN AMRO MORTGAGE GROUP, INC.	7	4.19%	\$1,206	\$172
FIRST PLACE BANK	7	4.19%	\$962	\$137
LORAIN NATIONAL BANK	7	4.19%	\$634	\$91
FIRSTMERIT MORTGAGE CORP	6	3.59%	\$1,440	\$240
NATIONAL CITY BANK	6	3.59%	\$794	\$132
FARMERS SAVINGS BANK	4	2.40%	\$955	\$239

CITY OF LORAIN

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,612	15.73%	38.83%
Asian	250	0.37%	67.14%
Native American	289	0.43%	49.38%
White	47,251	70.03%	70.13%
Other	9,066	13.44%	47.33%
Hispanic*	14,022	20.78%	52.44%
Total	67,468	100%	62.41%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	16,014	57.59%
Renter Occupied Units	10,023	36.04%
Vacant Units	1,772	6.37%
Total Units	27,809	100%

Income Data

Median Family Income	\$40,502
Percent Family Poverty	13.8%

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	1,465	\$113,124	511	34.88%
Non-Depository Institutions	648	\$56,160	391	60.34%
Total Single Family Lending	2,113	\$169,284	902	42.69%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	603	240	38.80%	217	35.99%	146	67.28%
Asian	36	14	38.89%	15	41.67%	7	46.67%
Native American	19	13	68.42%	3	15.79%	1	33.33%
White	3,450	1,055	30.58%	1,663	48.20%	634	38.12%
Other	53	20	37.74%	20	37.74%	6	30.00%
Not Reported	945	385	40.74%	195	20.63%	108	55.38%
Hispanic*	643	225	34.99%	279	43.39%	106	37.99%
Total	5,106	1,727	33.82%	2,113	41.38%	902	42.69%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	621	813	821	1,032	851
FHA/VA Home Purchase	279	208	233	191	108
Refinance	1,771	1,977	1,291	1,294	967
Home Improvement	156	94	158	220	190
Total Lending	2,827	3,092	2,503	2,737	2,116

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	139	6.05%	\$13,412	\$96
FIRST FEDERAL S & L OF LORAIN	116	5.05%	\$9,724	\$84
US BANK, N.A.	104	4.53%	\$10,502	\$101
NATIONAL CITY BANK	98	4.26%	\$7,385	\$75
CITIMORTGAGE, INC	72	3.13%	\$6,558	\$91
THE AMERICAN EAGLE MORTGAGE CO	68	2.96%	\$7,066	\$104
LEHMAN BROTHERS BANK	66	2.87%	\$4,729	\$72
NEW CENTURY MORTGAGE CORPORATI	61	2.65%	\$4,846	\$79
WELLS FARGO BANK, NA	59	2.57%	\$4,505	\$76
THIRD FEDERAL SAVINGS AND LOAN	57	2.48%	\$8,254	\$145

By Originations

FIRST FEDERAL S & L OF LORAIN	85	8.86%	\$7,089	\$83
NATIONAL CITY BANK	67	6.99%	\$5,039	\$75
THE AMERICAN EAGLE MORTGAGE CO	54	5.63%	\$5,788	\$107
THIRD FEDERAL SAVINGS AND LOAN	51	5.32%	\$7,361	\$144
WELLS FARGO BANK, NA	31	3.23%	\$2,627	\$85
NEW CENTURY MORTGAGE CORPORATI	30	3.13%	\$2,158	\$72
COUNTRYWIDE HOME LOANS	29	3.02%	\$2,640	\$91
FIFTH THIRD MORTGAGE COMPANY	28	2.92%	\$2,665	\$95
SUNTRUST MORTGAGE, INC	28	2.92%	\$2,339	\$84
JPMORGAN CHASE BANK	23	2.40%	\$2,727	\$119

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	127	3.84%	\$11,725	\$92
AMERIQUEST MORTGAGE COMPANY	118	3.56%	\$13,504	\$114
FIRST FEDERAL S & L OF LORAIN	112	3.38%	\$7,952	\$71
JPMORGAN CHASE BANK	111	3.35%	\$9,540	\$86
HFC COMPANY LLC	106	3.20%	\$10,132	\$96
LORAIN NATIONAL BANK	81	2.45%	\$4,526	\$56
NATIONAL CITY BANK	79	2.39%	\$6,201	\$78
NATIONSTAR MORTGAGE LLC	78	2.36%	\$8,682	\$111
DELTA FUNDING CORPORATION	73	2.21%	\$6,968	\$95
CITIFINANCIAL, INC.	73	2.21%	\$4,597	\$63

By Originations

FIRST FEDERAL S & L OF LORAIN	81	8.38%	\$5,307	\$66
LORAIN NATIONAL BANK	71	7.34%	\$4,018	\$57
JPMORGAN CHASE BANK	48	4.96%	\$3,997	\$83
COUNTRYWIDE HOME LOANS	43	4.45%	\$3,682	\$86
NATIONAL CITY BANK	39	4.03%	\$2,940	\$75
FIFTH THIRD MORTGAGE COMPANY	33	3.41%	\$3,516	\$107
CITIFINANCIAL, INC.	27	2.79%	\$2,079	\$77
FIRSTMERIT BANK NA	27	2.79%	\$1,242	\$46
WELLS FARGO BANK, NA	24	2.48%	\$2,213	\$92
NEW CENTURY MORTGAGE CORPORATI	20	2.07%	\$1,680	\$84

NORTH RIDGEVILLE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	192	0.86%	82.47%
Asian	207	0.93%	85.87%
Native American	48	0.21%	77.27%
White	21,526	96.36%	90.68%
Other	365	1.63%	82.95%
Hispanic*	445	1.99%	92.50%
Total	22,338	100%	90.45%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	7,417	86.37%
Renter Occupied Units	939	10.94%
Vacant Units	231	2.69%
Total Units	8,587	100%

Income Data

Median Family Income	\$61,348
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	1,092	\$123,826	167	15.29%
Non-Depository Institutions	380	\$47,976	130	34.21%
Total Single Family Lending	1,472	\$171,802	297	20.18%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	40	11	27.50%	17	42.50%	4	23.53%
Asian	28	6	21.43%	16	57.14%	2	12.50%
Native American	7	1	14.29%	1	14.29%	0	0.00%
White	2,243	485	21.62%	1,308	58.31%	255	19.50%
Other	27	2	7.41%	21	77.78%	4	19.05%
Not Reported	348	100	28.74%	109	31.32%	32	29.36%
Hispanic*	56	13	23.21%	29	51.79%	10	34.48%
Total	2,693	605	22.47%	1,472	54.66%	297	20.18%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	544	681	741	794	763
FHA/VA Home Purchase	128	129	71	81	67
Refinance	1,097	1,543	787	709	565
Home Improvement	36	45	62	70	80
Total Lending	1,805	2,398	1,661	1,654	1,475

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	176	12.44%	\$28,462	\$162
COUNTRYWIDE HOME LOANS	109	7.70%	\$16,522	\$152
NATIONAL CITY BANK	67	4.73%	\$6,136	\$92
WELLS FARGO BANK, NA	63	4.45%	\$7,688	\$122
NVR MORTGAGE FINANCE INC.	57	4.03%	\$11,366	\$199
US BANK, N.A.	43	3.04%	\$5,658	\$132
FIFTH THIRD MORTGAGE COMPANY	42	2.97%	\$5,460	\$130
CITIMORTGAGE, INC	41	2.90%	\$4,648	\$113
XPULTE MORTGAGE LLC	35	2.47%	\$5,369	\$153
COUNTRYWIDE BANK, N.A.	35	2.47%	\$3,194	\$91

By Originations

THIRD FEDERAL SAVINGS AND LOAN	164	19.76%	\$26,542	\$162
WELLS FARGO BANK, NA	48	5.78%	\$5,863	\$122
NVR MORTGAGE FINANCE INC.	45	5.42%	\$9,040	\$201
NATIONAL CITY BANK	43	5.18%	\$4,160	\$97
FIFTH THIRD MORTGAGE COMPANY	35	4.22%	\$4,638	\$133
COUNTRYWIDE HOME LOANS	35	4.22%	\$4,564	\$130
UNION NATIONAL MORTGAGE CO.	27	3.25%	\$3,741	\$139
SUNTRUST MORTGAGE, INC	26	3.13%	\$2,559	\$98
FIRST FEDERAL OF LAKEWOOD	25	3.01%	\$4,242	\$170
FIRST PLACE BANK	24	2.89%	\$2,602	\$108

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	83	5.09%	\$11,153	\$134
HFC COMPANY LLC	66	4.05%	\$9,418	\$143
ABN AMRO MORTGAGE GROUP, INC.	57	3.50%	\$7,158	\$126
THIRD FEDERAL SAVINGS AND LOAN	54	3.31%	\$5,670	\$105
NATIONAL CITY BANK	49	3.01%	\$4,155	\$85
AMERIQUEST MORTGAGE COMPANY	45	2.76%	\$6,797	\$151
CHARTER ONE BANK	43	2.64%	\$3,488	\$81
GMAC MORTGAGE LLC	40	2.45%	\$5,457	\$136
RESIDENTIAL FUNDING CORP.	40	2.45%	\$2,937	\$73
COUNTRYWIDE BANK, N.A.	39	2.39%	\$4,407	\$113

By Originations

THIRD FEDERAL SAVINGS AND LOAN	40	7.08%	\$3,773	\$94
COUNTRYWIDE HOME LOANS	32	5.66%	\$4,013	\$125
NATIONAL CITY BANK	30	5.31%	\$2,632	\$88
FIFTH THIRD MORTGAGE COMPANY	28	4.96%	\$3,666	\$131
QUICKEN LOANS	27	4.78%	\$2,244	\$83
ABN AMRO MORTGAGE GROUP, INC.	21	3.72%	\$2,262	\$108
JPMORGAN CHASE BANK	20	3.54%	\$2,059	\$103
CHARTER ONE BANK	20	3.54%	\$1,251	\$63
FIRST FEDERAL OF LAKEWOOD	17	3.01%	\$1,092	\$64
COUNTRYWIDE BANK, N.A.	14	2.48%	\$1,048	\$75

OBERLIN

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,667	18.28%	59.63%
Asian	303	3.32%	25.44%
Native American	44	0.48%	22.22%
White	6,615	72.53%	58.83%
Other	491	5.38%	37.30%
Hispanic*	280	3.07%	27.61%
Total	9,120	100%	57.39%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,613	50.23%
Renter Occupied Units	1,422	44.29%
Vacant Units	176	5.48%
Total Units	3,211	100%

Income Data

Median Family Income	\$59,922
Percent Family Poverty	6.4%

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	160	\$16,369	25	15.63%
Non-Depository Institutions	48	\$4,555	24	50.00%
Total Single Family Lending	208	\$20,924	49	23.56%

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	95	36	37.89%	35	36.84%	17	48.57%
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
White	248	53	21.37%	149	60.08%	26	17.45%
Other	9	3	33.33%	3	33.33%	0	0.00%
Not Reported	65	29	44.62%	20	30.77%	6	30.00%
Hispanic*	8	1	12.50%	6	75.00%	0	0.00%
Total	418	121	28.95%	208	49.76%	49	23.56%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	73	88	73	95	91
FHA/VA Home Purchase	17	11	7	10	9
Refinance	196	267	125	126	88
Home Improvement	9	9	17	33	21
Total Lending	295	375	222	264	209

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	19	9.41%	\$3,199	\$168
FIFTH THIRD MORTGAGE COMPANY	15	7.43%	\$1,512	\$101
COUNTRYWIDE HOME LOANS	14	6.93%	\$1,419	\$101
MILA, INC	8	3.96%	\$1,000	\$125
US BANK, N.A.	8	3.96%	\$875	\$109
FIRSTMERIT MORTGAGE CORP	6	2.97%	\$1,230	\$205
NATIONAL CITY BANK	6	2.97%	\$473	\$79
WELLS FARGO BANK, NA	5	2.48%	\$539	\$108
FREEDOM MORTGAGE CORPORATION	5	2.48%	\$429	\$86
SUNTRUST MORTGAGE, INC	5	2.48%	\$334	\$67

By Originations

THIRD FEDERAL SAVINGS AND LOAN	17	17.00%	\$2,780	\$164
FIFTH THIRD MORTGAGE COMPANY	13	13.00%	\$1,308	\$101
FIRSTMERIT MORTGAGE CORP	6	6.00%	\$1,230	\$205
FREEDOM MORTGAGE CORPORATION	5	5.00%	\$429	\$86
LORAIN NATIONAL BANK	4	4.00%	\$727	\$182
CCO MORTGAGE	3	3.00%	\$465	\$155
SEBRING CAPITAL PARTNERS, LP	3	3.00%	\$330	\$110
COUNTRYWIDE BANK, N.A.	3	3.00%	\$324	\$108
WELLS FARGO BANK, NA	3	3.00%	\$272	\$91
SUNTRUST MORTGAGE, INC	3	3.00%	\$230	\$77

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	14	6.14%	\$2,106	\$150
AMERIQUEST MORTGAGE COMPANY	8	3.51%	\$1,325	\$166
LORAIN NATIONAL BANK	8	3.51%	\$646	\$81
CITIMORTGAGE, INC	7	3.07%	\$697	\$100
FIFTH THIRD MORTGAGE COMPANY	7	3.07%	\$564	\$81
HOME123 CORPORATION	6	2.63%	\$916	\$153
THIRD FEDERAL SAVINGS AND LOAN	6	2.63%	\$711	\$119
FIRSTMERIT BANK NA	6	2.63%	\$283	\$47
FIRSTMERIT MORTGAGE CORP	5	2.19%	\$847	\$169
ACCREDITED HOME LENDERS, INC	5	2.19%	\$735	\$147

By Originations

LORAIN NATIONAL BANK	8	9.09%	\$646	\$81
COUNTRYWIDE HOME LOANS	5	5.68%	\$732	\$146
THIRD FEDERAL SAVINGS AND LOAN	5	5.68%	\$636	\$127
THE OHIO EDUCATIONAL CU	5	5.68%	\$392	\$78
FIRSTMERIT MORTGAGE CORP	4	4.55%	\$725	\$181
FIFTH THIRD MORTGAGE COMPANY	4	4.55%	\$266	\$67
FIRSTMERIT BANK NA	4	4.55%	\$133	\$33
ACCREDITED HOME LENDERS, INC	3	3.41%	\$320	\$107
HOME LOAN CENTER, INC	2	2.27%	\$499	\$250
FIRST PLACE BANK	2	2.27%	\$336	\$168

ROCHESTER/BRIGHTON/HUNTINGTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	24	0.81%	91.30%
Asian	5	0.17%	N/A
Native American	4	0.13%	100.00%
White	2,931	98.49%	89.60%
Other	12	0.40%	100.00%
Hispanic*	25	0.84%	73.33%
Total	2,976	100%	89.65%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	894	86.71%
Renter Occupied Units	112	10.86%
Vacant Units	25	2.42%
Total Units	1,031	100%

Income Data

Median Family Income	\$55,663
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	79	\$8,460	12	15.19%
Non-Depository Institutions	30	\$3,987	14	46.67%
Total Single Family Lending	109	\$12,447	26	23.85%

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	2	2	100.00%	0	0.00%	0	N/A
White	206	59	28.64%	100	48.54%	19	19.00%
Other	5	2	40.00%	1	20.00%	0	0.00%
Not Reported	45	19	42.22%	8	17.78%	7	87.50%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	259	82	31.66%	109	42.08%	26	23.85%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	38	48	47	41	27
FHA/VA Home Purchase	4	11	3	2	1
Refinance	98	159	88	90	67
Home Improvement	8	9	7	17	16
Total Lending	148	227	145	150	111

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	6	9.68%	\$1,007	\$168
FIFTH THIRD MORTGAGE COMPANY	5	8.06%	\$933	\$187
COUNTRYWIDE HOME LOANS	5	8.06%	\$780	\$156
FARM CREDIT SERVICES OF MIDAM	4	6.45%	\$529	\$132
FARMERS SAVINGS BANK	4	6.45%	\$491	\$123
JPMORGAN CHASE BANK	2	3.23%	\$354	\$177
SUNTRUST MORTGAGE, INC	2	3.23%	\$330	\$165
US BANK, N.A.	2	3.23%	\$237	\$119
WELLS FARGO BANK, NA	2	3.23%	\$203	\$102
RESIDENTIAL FUNDING CORP.	2	3.23%	\$202	\$101

By Originations

THIRD FEDERAL SAVINGS AND LOAN	5	17.86%	\$873	\$175
FIFTH THIRD MORTGAGE COMPANY	4	14.29%	\$582	\$146
JPMORGAN CHASE BANK	2	7.14%	\$354	\$177
FARMERS SAVINGS BANK	2	7.14%	\$303	\$152
HOMECOMING FINANCIAL NETWORK	2	7.14%	\$144	\$72
FREEDOM MORTGAGE CORPORATION	1	3.57%	\$208	\$208
FIRST HORIZON HOME LOAN CORP	1	3.57%	\$202	\$202
CONSUMERS MORTGAGE CORP OF OHI	1	3.57%	\$178	\$178
COUNTRYWIDE HOME LOANS	1	3.57%	\$176	\$176
WELLS FARGO BANK, NA	1	3.57%	\$168	\$168

Top Ten Refinance Lenders

By Application

FIFTH THIRD MORTGAGE COMPANY	12	5.88%	\$1,352	\$113
AMERIQUEST MORTGAGE COMPANY	10	4.90%	\$1,391	\$139
COUNTRYWIDE HOME LOANS	7	3.43%	\$1,254	\$179
KEYBANK NATIONAL ASSOCIATION	7	3.43%	\$652	\$93
FIRSTMERIT BANK NA	7	3.43%	\$198	\$28
FIRST NLC FINANCIAL SERVICES,	6	2.94%	\$1,022	\$170
HFC COMPANY LLC	6	2.94%	\$946	\$158
NOVASTAR MORTGAGE, INC.	6	2.94%	\$753	\$126
ACCREDITED HOME LENDERS, INC	5	2.45%	\$726	\$145
HOME123 CORPORATION	5	2.45%	\$655	\$131

By Originations

FIFTH THIRD MORTGAGE COMPANY	9	13.43%	\$1,060	\$118
THIRD FEDERAL SAVINGS AND LOAN	5	7.46%	\$642	\$128
FARMERS SAVINGS BANK	5	7.46%	\$346	\$69
NOVASTAR MORTGAGE, INC.	3	4.48%	\$487	\$162
EQUITY ONE, INC.	3	4.48%	\$445	\$148
FIFTH THIRD BANK	3	4.48%	\$152	\$51
THE AMERICAN EAGLE MORTGAGE CO	2	2.99%	\$410	\$205
FARM CREDIT SERVICES OF MIDAM	2	2.99%	\$322	\$161
QUICKEN LOANS	2	2.99%	\$269	\$135
MORTGAGEIT	2	2.99%	\$220	\$110

SHEFFIELD LAKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	91	0.97%	54.76%
Asian	29	0.31%	78.26%
Native American	38	0.41%	66.67%
White	9,059	96.67%	83.90%
Other	154	1.64%	78.17%
Hispanic*	281	3.00%	74.32%
Total	9,371	100%	83.47%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,808	74.36%
Renter Occupied Units	690	18.27%
Vacant Units	278	7.36%
Total Units	3,776	100%

Income Data

Median Family Income	\$55,021
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	290	\$29,446	86	29.66%
Non-Depository Institutions	145	\$14,559	75	51.72%
Total Single Family Lending	435	\$44,005	161	37.01%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	13	5	38.46%	5	38.46%	5	100.00%
Asian	3	1	33.33%	0	0.00%	0	N/A
Native American	4	1	25.00%	2	50.00%	1	50.00%
White	874	290	33.18%	389	44.51%	138	35.48%
Other	9	4	44.44%	5	55.56%	1	20.00%
Not Reported	163	66	40.49%	34	20.86%	16	47.06%
Hispanic*	23	9	39.13%	9	39.13%	3	33.33%
Total	1,066	367	34.43%	435	40.81%	161	37.01%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	137	182	141	182	182
FHA/VA Home Purchase	55	57	41	37	33
Refinance	365	501	285	237	188
Home Improvement	22	30	33	38	32
Total Lending	579	770	500	494	435

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	33	7.10%	\$3,775	\$114
NATIONAL CITY BANK	25	5.38%	\$2,205	\$88
US BANK, N.A.	24	5.16%	\$2,587	\$108
FIFTH THIRD MORTGAGE COMPANY	18	3.87%	\$1,775	\$99
GMAC MORTGAGE LLC	16	3.44%	\$1,751	\$109
WELLS FARGO BANK, NA	16	3.44%	\$1,488	\$93
WILMINGTON FINANCE, INC.	12	2.58%	\$850	\$71
CITIMORTGAGE, INC	11	2.37%	\$854	\$78
THIRD FEDERAL SAVINGS AND LOAN	10	2.15%	\$1,864	\$186
WASHINGTON MUTUAL BANK	10	2.15%	\$970	\$97

By Originations

NATIONAL CITY BANK	19	8.84%	\$1,665	\$88
FIFTH THIRD MORTGAGE COMPANY	16	7.44%	\$1,578	\$99
COUNTRYWIDE HOME LOANS	14	6.51%	\$1,733	\$124
WELLS FARGO BANK, NA	11	5.12%	\$1,049	\$95
THIRD FEDERAL SAVINGS AND LOAN	10	4.65%	\$1,864	\$186
HOWARD HANNA MORTGAGE SERVICES	9	4.19%	\$893	\$99
UNION NATIONAL MORTGAGE CO.	8	3.72%	\$872	\$109
GMAC MORTGAGE LLC	7	3.26%	\$750	\$107
WILMINGTON FINANCE, INC.	6	2.79%	\$308	\$51
CCO MORTGAGE	5	2.33%	\$940	\$188

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	46	6.61%	\$4,624	\$101
AMERIQUEST MORTGAGE COMPANY	31	4.45%	\$3,616	\$117
NATIONSTAR MORTGAGE LLC	30	4.31%	\$4,050	\$135
HFC COMPANY LLC	25	3.59%	\$2,966	\$119
JPMORGAN CHASE BANK	22	3.16%	\$1,785	\$81
NATIONAL CITY BANK	19	2.73%	\$1,752	\$92
GMAC MORTGAGE LLC	17	2.44%	\$2,364	\$139
BENEFICIAL COMPANY LLC	17	2.44%	\$1,823	\$107
RESIDENTIAL FUNDING CORP.	17	2.44%	\$1,292	\$76
ABN AMRO MORTGAGE GROUP, INC.	15	2.16%	\$2,155	\$144

By Originations

COUNTRYWIDE HOME LOANS	13	6.91%	\$1,343	\$103
NATIONAL CITY BANK	12	6.38%	\$1,179	\$98
JPMORGAN CHASE BANK	10	5.32%	\$971	\$97
QUICKEN LOANS	8	4.26%	\$685	\$86
WELLS FARGO FIN'L OHIO 1, INC	7	3.72%	\$717	\$102
FIFTH THIRD MORTGAGE COMPANY	6	3.19%	\$628	\$105
COUNTRYWIDE BANK, N.A.	5	2.66%	\$669	\$134
NEW CENTURY MORTGAGE CORPORATI	5	2.66%	\$607	\$121
WASHINGTON MUTUAL BANK	4	2.13%	\$1,352	\$338
WILMINGTON FINANCE, INC.	4	2.13%	\$483	\$121

SHEFFIELD TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	688	12.74%	34.97%
Asian	15	0.28%	40.00%
Native American	40	0.74%	26.83%
White	4,043	74.87%	67.07%
Other	614	11.37%	39.68%
Hispanic*	1,004	18.59%	34.91%
Total	5,400	100%	59.88%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,186	54.68%
Renter Occupied Units	859	39.60%
Vacant Units	124	5.72%
Total Units	2,169	100%

Income Data

Median Family Income	\$35,763
Percent Family Poverty	15.6%

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	122	\$8,818	38	31.15%
Non-Depository Institutions	50	\$3,927	28	56.00%
Total Single Family Lending	172	\$12,745	66	38.37%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	22	9	40.91%	6	27.27%	3	50.00%
Asian	3	2	66.67%	1	33.33%	1	100.00%
Native American	1	0	0.00%	0	0.00%	0	N/A
White	310	95	30.65%	149	48.06%	58	38.93%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	75	30	40.00%	13	17.33%	4	30.77%
Hispanic*	34	14	41.18%	14	41.18%	5	35.71%
Total	415	137	33.01%	172	41.45%	66	38.37%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	55	50	62	59	59
FHA/VA Home Purchase	16	13	9	7	9
Refinance	140	143	110	96	86
Home Improvement	12	13	15	16	21
Total Lending	223	219	196	178	175

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	11	6.83%	\$669	\$61
US BANK, N.A.	10	6.21%	\$909	\$91
NATIONAL CITY BANK	8	4.97%	\$700	\$88
CITIMORTGAGE, INC	8	4.97%	\$700	\$88
THE AMERICAN EAGLE MORTGAGE CO	7	4.35%	\$679	\$97
FIFTH THIRD MORTGAGE COMPANY	6	3.73%	\$513	\$86
NEW CENTURY MORTGAGE CORPORATI	6	3.73%	\$434	\$72
WELLS FARGO BANK, NA	5	3.11%	\$573	\$115
FIRST FEDERAL S & L OF LORAIN	4	2.48%	\$358	\$90
FIRSTMERIT MORTGAGE CORP	4	2.48%	\$322	\$81

By Originations

NATIONAL CITY BANK	5	7.35%	\$532	\$106
THE AMERICAN EAGLE MORTGAGE CO	5	7.35%	\$399	\$80
FIRST FEDERAL S & L OF LORAIN	4	5.88%	\$358	\$90
NEW CENTURY MORTGAGE CORPORATI	4	5.88%	\$253	\$63
COUNTRYWIDE HOME LOANS	4	5.88%	\$192	\$48
WELLS FARGO BANK, NA	3	4.41%	\$369	\$123
FIRSTMERIT MORTGAGE CORP	3	4.41%	\$288	\$96
FIFTH THIRD MORTGAGE COMPANY	3	4.41%	\$252	\$84
OPTION ONE MORTGAGE CORP	3	4.41%	\$171	\$57
THIRD FEDERAL SAVINGS AND LOAN	2	2.94%	\$310	\$155

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	15	5.08%	\$1,672	\$111
AMERIQUEST MORTGAGE COMPANY	13	4.41%	\$1,154	\$89
JPMORGAN CHASE BANK	12	4.07%	\$747	\$62
DELTA FUNDING CORPORATION	11	3.73%	\$964	\$88
HFC COMPANY LLC	10	3.39%	\$760	\$76
FIRST FEDERAL S & L OF LORAIN	9	3.05%	\$689	\$77
LORAIN NATIONAL BANK	9	3.05%	\$404	\$45
GMAC MORTGAGE LLC	8	2.71%	\$864	\$108
EQUIFIRST CORPORATION	8	2.71%	\$766	\$96
ADVANCED FINANCIAL SERVICES IN	8	2.71%	\$388	\$49

By Originations

FIRST FEDERAL S & L OF LORAIN	9	10.47%	\$689	\$77
LORAIN NATIONAL BANK	6	6.98%	\$294	\$49
NEW CENTURY MORTGAGE CORPORATI	5	5.81%	\$468	\$94
WELLS FARGO BANK, NA	4	4.65%	\$321	\$80
COUNTRYWIDE HOME LOANS	4	4.65%	\$314	\$79
JPMORGAN CHASE BANK	3	3.49%	\$211	\$70
INDYMAC BANK, F.S.B.	3	3.49%	\$161	\$54
QUICKEN LOANS	3	3.49%	\$147	\$49
MORTGAGE NETWORK, INC.	2	2.33%	\$290	\$145
SUNTRUST MORTGAGE, INC	2	2.33%	\$222	\$111

SHEFFIELD VILLAGE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	126	4.27%	64.00%
Asian	27	0.92%	100.00%
Native American	3	0.10%	N/A
White	2,680	90.88%	90.43%
Other	113	3.83%	66.67%
Hispanic*	175	5.93%	68.24%
Total	2,949	100%	88.64%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	956	83.35%
Renter Occupied Units	133	11.60%
Vacant Units	58	5.06%
Total Units	1,147	100%

Income Data

Median Family Income	\$66,136
Percent Family Poverty	2.5%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	111	\$12,558	11	9.91%
Non-Depository Institutions	30	\$4,909	7	23.33%
Total Single Family Lending	141	\$17,467	18	12.77%

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	1	12.50%	6	75.00%	0	0.00%
Asian	2	0	0.00%	0	0.00%	0	N/A
Native American	1	0	0.00%	1	100.00%	0	0.00%
White	205	45	21.95%	127	61.95%	17	13.39%
Other	2	1	50.00%	0	0.00%	0	N/A
Not Reported	32	14	43.75%	7	21.88%	1	14.29%
Hispanic*	10	2	20.00%	6	60.00%	1	16.67%
Total	250	61	24.40%	141	56.40%	18	12.77%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	70	80	70	61	51
FHA/VA Home Purchase	16	6	5	3	4
Refinance	149	214	104	80	68
Home Improvement	5	11	12	9	18
Total Lending	240	311	191	153	141

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	13	12.50%	\$2,509	\$193
NVR MORTGAGE FINANCE INC.	9	8.65%	\$1,905	\$212
FIRST PLACE BANK	5	4.81%	\$460	\$92
THIRD FEDERAL SAVINGS AND LOAN	4	3.85%	\$804	\$201
GMAC MORTGAGE LLC	4	3.85%	\$635	\$159
WELLS FARGO BANK, NA	4	3.85%	\$496	\$124
WASHINGTON MUTUAL BANK	4	3.85%	\$458	\$115
NATIONAL CITY BANK	4	3.85%	\$401	\$100
COUNTRYWIDE BANK, N.A.	4	3.85%	\$180	\$45
FIRST FEDERAL S & L OF LORAIN	3	2.88%	\$731	\$244

By Originations

NVR MORTGAGE FINANCE INC.	9	16.36%	\$1,905	\$212
COUNTRYWIDE HOME LOANS	4	7.27%	\$861	\$215
HOWARD HANNA MORTGAGE SERVICES	3	5.45%	\$694	\$231
THIRD FEDERAL SAVINGS AND LOAN	3	5.45%	\$596	\$199
NATIONAL CITY BANK	3	5.45%	\$313	\$104
FIRST PLACE BANK	3	5.45%	\$287	\$96
SOUTHSTAR FUNDING, LLC	3	5.45%	\$250	\$83
FIRST FEDERAL S & L OF LORAIN	2	3.64%	\$483	\$242
GMAC MORTGAGE LLC	2	3.64%	\$337	\$169
WELLS FARGO BANK, NA	2	3.64%	\$322	\$161

Top Ten Refinance Lenders

By Application

FIRSTMERIT BANK NA	11	6.83%	\$1,162	\$106
AMERIQUEST MORTGAGE COMPANY	8	4.97%	\$1,124	\$141
COUNTRYWIDE HOME LOANS	8	4.97%	\$993	\$124
ABN AMRO MORTGAGE GROUP, INC.	7	4.35%	\$1,150	\$164
NATIONAL CITY BANK	7	4.35%	\$1,091	\$156
CHARTER ONE BANK	7	4.35%	\$591	\$84
THIRD FEDERAL SAVINGS AND LOAN	6	3.73%	\$608	\$101
JPMORGAN CHASE BANK	6	3.73%	\$514	\$86
WELLS FARGO BANK, NA	4	2.48%	\$725	\$181
FIRST FEDERAL OF LAKEWOOD	4	2.48%	\$715	\$179

By Originations

FIRSTMERIT BANK NA	9	13.24%	\$794	\$88
THIRD FEDERAL SAVINGS AND LOAN	5	7.35%	\$448	\$90
CHARTER ONE BANK	5	7.35%	\$310	\$62
JPMORGAN CHASE BANK	4	5.88%	\$434	\$109
NATIONAL CITY BANK	3	4.41%	\$718	\$239
FIRST FEDERAL OF LAKEWOOD	3	4.41%	\$408	\$136
QUICKEN LOANS	3	4.41%	\$314	\$105
COUNTRYWIDE BANK, N.A.	3	4.41%	\$244	\$81
KEYBANK NATIONAL ASSOCIATION	3	4.41%	\$242	\$81
SCHOOL EMPLOYEES LORAIN COUNTY	3	4.41%	\$162	\$54

SOUTH AMHERST/AMHERST TOWNSHIP/NEW RUSSIA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	126	1.72%	89.55%
Asian	25	0.34%	100.00%
Native American	23	0.31%	85.19%
White	6,994	95.55%	90.73%
Other	152	2.08%	88.37%
Hispanic*	257	3.51%	92.27%
Total	7,320	100%	90.68%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,322	87.69%
Renter Occupied Units	253	9.55%
Vacant Units	73	2.76%
Total Units	2,648	100%

Income Data

Median Family Income	\$62,528
Percent Family Poverty	2.5%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	193	\$19,910	39	20.21%
Non-Depository Institutions	68	\$9,654	35	51.47%
Total Single Family Lending	261	\$29,564	74	28.35%

Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	0	0.00%	7	58.33%	5	71.43%
Asian	1	0	0.00%	0	0.00%	0	N/A
Native American	5	4	80.00%	1	20.00%	1	100.00%
White	391	81	20.72%	226	57.80%	54	23.89%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	83	23	27.71%	26	31.33%	14	53.85%
Hispanic*	13	1	7.69%	10	76.92%	2	20.00%
Total	493	108	21.91%	261	52.94%	74	28.35%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	75	94	107	85	87
FHA/VA Home Purchase	27	19	13	11	11
Refinance	273	320	178	178	140
Home Improvement	12	15	18	25	25
Total Lending	387	448	316	299	263

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	10	5.65%	\$1,502	\$150
FIRST FEDERAL S & L OF LORAIN	9	5.08%	\$1,452	\$161
THIRD FEDERAL SAVINGS AND LOAN	8	4.52%	\$1,189	\$149
COUNTRYWIDE HOME LOANS	8	4.52%	\$980	\$123
THE AMERICAN EAGLE MORTGAGE CO	7	3.95%	\$1,064	\$152
GMAC MORTGAGE LLC	7	3.95%	\$967	\$138
US BANK, N.A.	7	3.95%	\$945	\$135
JPMORGAN CHASE BANK	6	3.39%	\$757	\$126
NATIONAL CITY BANK	6	3.39%	\$751	\$125
MORTGAGETREE LENDING	6	3.39%	\$691	\$115

By Originations

FIRST FEDERAL S & L OF LORAIN	8	8.16%	\$1,202	\$150
THIRD FEDERAL SAVINGS AND LOAN	8	8.16%	\$1,189	\$149
FIFTH THIRD MORTGAGE COMPANY	7	7.14%	\$1,059	\$151
THE AMERICAN EAGLE MORTGAGE CO	6	6.12%	\$914	\$152
MORTGAGETREE LENDING	6	6.12%	\$691	\$115
NATIONAL CITY BANK	5	5.10%	\$620	\$124
HOWARD HANNA MORTGAGE SERVICES	4	4.08%	\$624	\$156
FIRSTMERIT MORTGAGE CORP	4	4.08%	\$533	\$133
SUNTRUST MORTGAGE, INC	4	4.08%	\$411	\$103
GMAC MORTGAGE LLC	3	3.06%	\$490	\$163

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	13	3.64%	\$2,060	\$158
COUNTRYWIDE HOME LOANS	13	3.64%	\$1,479	\$114
FIFTH THIRD MORTGAGE COMPANY	12	3.36%	\$1,436	\$120
ABN AMRO MORTGAGE GROUP, INC.	11	3.08%	\$1,450	\$132
LORAIN NATIONAL BANK	10	2.80%	\$974	\$97
CITIFINANCIAL, INC.	10	2.80%	\$773	\$77
FIRSTMERIT MORTGAGE CORP	9	2.52%	\$1,299	\$144
FIRST FEDERAL S & L OF LORAIN	9	2.52%	\$1,201	\$133
NATIONAL CITY BANK	9	2.52%	\$971	\$108
GMAC MORTGAGE LLC	8	2.24%	\$1,136	\$142

By Originations

LORAIN NATIONAL BANK	10	7.14%	\$974	\$97
FIFTH THIRD MORTGAGE COMPANY	9	6.43%	\$1,125	\$125
FIRST FEDERAL S & L OF LORAIN	8	5.71%	\$801	\$100
COUNTRYWIDE HOME LOANS	7	5.00%	\$671	\$96
FIRSTMERIT BANK NA	7	5.00%	\$175	\$25
NATIONAL CITY BANK	6	4.29%	\$487	\$81
INTERVALE MORTGAGE	4	2.86%	\$613	\$153
MORTGAGETREE LENDING	4	2.86%	\$461	\$115
JPMORGAN CHASE BANK	4	2.86%	\$337	\$84
ABN AMRO MORTGAGE GROUP, INC.	3	2.14%	\$511	\$170

VERMILLION/BROWNHelm

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	20	0.29%	60.87%
Asian	12	0.18%	33.33%
Native American	12	0.18%	44.44%
White	6,650	97.77%	79.08%
Other	108	1.59%	69.05%
Hispanic*	126	1.85%	76.62%
Total	6,802	100%	78.80%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,955	71.90%
Renter Occupied Units	571	21.00%
Vacant Units	193	7.10%
Total Units	2,719	100%

Income Data

Median Family Income	\$60,884
Percent Family Poverty	5.7%

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	201	\$23,643	41	20.40%
Non-Depository Institutions	41	\$4,945	19	46.34%
Total Single Family Lending	242	\$28,588	60	24.79%

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	3	3	100.00%	0	0.00%	0	N/A
Asian	3	0	0.00%	3	100.00%	0	0.00%
Native American	2	1	50.00%	0	0.00%	0	N/A
White	413	98	23.73%	224	54.24%	54	24.11%
Other	4	1	25.00%	2	50.00%	1	50.00%
Not Reported	84	22	26.19%	13	15.48%	5	38.46%
Hispanic*	6	1	16.67%	5	83.33%	5	100.00%
Total	509	125	24.56%	242	47.54%	60	24.79%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	93	123	133	131	99
FHA/VA Home Purchase	29	23	20	21	5
Refinance	262	386	187	169	117
Home Improvement	12	16	20	23	21
Total Lending	396	548	360	344	242

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	13	6.60%	\$1,808	\$139
FIRST FEDERAL S & L OF LORAIN	12	6.09%	\$1,546	\$129
NATIONAL CITY BANK	11	5.58%	\$805	\$73
THIRD FEDERAL SAVINGS AND LOAN	10	5.08%	\$2,261	\$226
FIRSTMERIT MORTGAGE CORP	9	4.57%	\$1,274	\$142
COUNTRYWIDE HOME LOANS	9	4.57%	\$1,221	\$136
FIRST PLACE BANK	8	4.06%	\$1,206	\$151
CITIMORTGAGE, INC	6	3.05%	\$803	\$134
JPMORGAN CHASE BANK	6	3.05%	\$718	\$120
US BANK, N.A.	6	3.05%	\$507	\$85

By Originations

FIRST FEDERAL S & L OF LORAIN	11	10.58%	\$1,498	\$136
THIRD FEDERAL SAVINGS AND LOAN	10	9.62%	\$2,261	\$226
NATIONAL CITY BANK	10	9.62%	\$707	\$71
FIRSTMERIT MORTGAGE CORP	9	8.65%	\$1,274	\$142
FIFTH THIRD MORTGAGE COMPANY	7	6.73%	\$1,085	\$155
FIRST PLACE BANK	6	5.77%	\$919	\$153
JPMORGAN CHASE BANK	5	4.81%	\$613	\$123
WELLS FARGO BANK, NA	3	2.88%	\$714	\$238
REAL ESTATE MORTGAGE CORP	3	2.88%	\$231	\$77
KEYBANK NATIONAL ASSOCIATION	2	1.92%	\$546	\$273

Top Ten Refinance Lenders

By Application

AMERIQUEST MORTGAGE COMPANY	15	4.23%	\$2,035	\$136
LORAIN NATIONAL BANK	15	4.23%	\$1,298	\$87
COUNTRYWIDE HOME LOANS	14	3.94%	\$1,839	\$131
ABN AMRO MORTGAGE GROUP, INC.	11	3.10%	\$1,204	\$109
NATIONSTAR MORTGAGE LLC	10	2.82%	\$1,083	\$108
FIRSTMERIT BANK NA	9	2.54%	\$413	\$46
DELTA FUNDING CORPORATION	8	2.25%	\$1,271	\$159
JPMORGAN CHASE BANK	8	2.25%	\$1,216	\$152
HFC COMPANY LLC	8	2.25%	\$1,042	\$130
GMAC MORTGAGE LLC	8	2.25%	\$895	\$112

By Originations

LORAIN NATIONAL BANK	15	12.82%	\$1,298	\$87
FIRST FEDERAL S & L OF LORAIN	8	6.84%	\$783	\$98
FIFTH THIRD MORTGAGE COMPANY	7	5.98%	\$624	\$89
ABN AMRO MORTGAGE GROUP, INC.	5	4.27%	\$622	\$124
LONG BEACH MORTGAGE CO.	4	3.42%	\$549	\$137
FLAGSTAR BANK	3	2.56%	\$635	\$212
JPMORGAN CHASE BANK	3	2.56%	\$618	\$206
CORINTHIAN MORTGAGE CORP	3	2.56%	\$321	\$107
FIRSTMERIT MORTGAGE CORP	3	2.56%	\$302	\$101
FIRSTMERIT BANK NA	3	2.56%	\$88	\$29

WELLINGTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	67	1.13%	53.70%
Asian	15	0.25%	33.33%
Native American	13	0.22%	66.67%
White	5,746	97.32%	75.32%
Other	63	1.07%	55.56%
Hispanic*	63	1.07%	59.02%
Total	5,904	100%	74.89%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,571	66.65%
Renter Occupied Units	636	26.98%
Vacant Units	150	6.36%
Total Units	2,357	100%

Income Data

Median Family Income	\$47,100
Percent Family Poverty	3.1%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	174	\$20,212	37	21.26%
Non-Depository Institutions	74	\$9,066	31	41.89%
Total Single Family Lending	248	\$29,278	68	27.42%

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	1	50.00%	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	0	0.00%	0	N/A
White	447	108	24.16%	234	52.35%	66	28.21%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	77	37	48.05%	13	16.88%	2	15.38%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	529	147	27.79%	248	46.88%	68	27.42%

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

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Conventional Home Purchase	100	94	116	112	100
FHA/VA Home Purchase	18	24	19	12	10
Refinance	184	245	149	158	127
Home Improvement	17	12	17	26	12
Total Lending	319	375	301	308	249

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	18	8.29%	\$2,022	\$112
COUNTRYWIDE HOME LOANS	14	6.45%	\$1,830	\$131
US BANK, N.A.	12	5.53%	\$1,237	\$103
LEHMAN BROTHERS BANK	8	3.69%	\$752	\$94
FARMERS SAVINGS BANK	8	3.69%	\$722	\$90
THIRD FEDERAL SAVINGS AND LOAN	7	3.23%	\$1,338	\$191
FIRSTMERIT MORTGAGE CORP	7	3.23%	\$1,052	\$150
WELLS FARGO BANK, NA	7	3.23%	\$799	\$114
FIRST PLACE BANK	6	2.76%	\$962	\$160
THE AMERICAN EAGLE MORTGAGE CO	6	2.76%	\$854	\$142

By Originations

FIFTH THIRD MORTGAGE COMPANY	10	9.09%	\$1,247	\$125
THIRD FEDERAL SAVINGS AND LOAN	7	6.36%	\$1,338	\$191
FARMERS SAVINGS BANK	7	6.36%	\$679	\$97
FIRSTMERIT MORTGAGE CORP	6	5.45%	\$861	\$144
THE AMERICAN EAGLE MORTGAGE CO	6	5.45%	\$854	\$142
WESTFIELD BANK	6	5.45%	\$580	\$97
FIRST PLACE BANK	5	4.55%	\$802	\$160
NATIONAL CITY BANK	4	3.64%	\$381	\$95
REAL ESTATE MORTGAGE CORP	3	2.73%	\$364	\$121
FREEDOM MORTGAGE CORPORATION	3	2.73%	\$283	\$94

Top Ten Refinance Lenders

By Application

COUNTRYWIDE HOME LOANS	23	6.08%	\$2,979	\$130
AMERIQUEST MORTGAGE COMPANY	20	5.29%	\$4,252	\$213
FIFTH THIRD MORTGAGE COMPANY	17	4.50%	\$2,469	\$145
BENEFICIAL COMPANY LLC	13	3.44%	\$993	\$76
NATIONSTAR MORTGAGE LLC	11	2.91%	\$1,430	\$130
QUICKEN LOANS	11	2.91%	\$1,209	\$110
ACCREDITED HOME LENDERS, INC	10	2.65%	\$1,612	\$161
ABN AMRO MORTGAGE GROUP, INC.	9	2.38%	\$1,375	\$153
NATIONAL CITY BANK	9	2.38%	\$1,335	\$148
FIRSTMERIT BANK NA	9	2.38%	\$896	\$100

By Originations

FIFTH THIRD MORTGAGE COMPANY	11	8.66%	\$1,742	\$158
QUICKEN LOANS	8	6.30%	\$920	\$115
FARMERS SAVINGS BANK	7	5.51%	\$986	\$141
COUNTRYWIDE HOME LOANS	6	4.72%	\$913	\$152
OPTION ONE MORTGAGE CORP	6	4.72%	\$709	\$118
FIRSTMERIT BANK NA	6	4.72%	\$389	\$65
NATIONAL CITY BANK	5	3.94%	\$810	\$162
THIRD FEDERAL SAVINGS AND LOAN	5	3.94%	\$548	\$110
GREENPOINT MORTGAGE FUNDING	4	3.15%	\$668	\$167
ABN AMRO MORTGAGE GROUP, INC.	4	3.15%	\$575	\$144

APPENDIX

Data Sources

Population, Housing, and Income Data

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

Mortgage Data

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

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2006, the most current available as of summer 2008. 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 Lorain County Geographic Areas

In Lorain 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. Two census tracts (713 and 715) were counted in both the Elyria and Carlisle, because the census tract was divided nearly evenly between the two geographies. The table below lists the census tracts that comprise each geographic area in this report.

List of Census Tracts for Geographic Areas

Subdivision	Census Tract(s)	Notes
Amherst	502, 503, 504	City of Amherst
Avon	131, 132	City of Avon
Avon Lake	101, 102, 103, 104	City of Avon Lake
Carlisle	713, 715, 771	Carlisle Township. Census tracts 713 and 715 also reported in Elyria
Columbia	901, 902	Columbia Township
Elyria	701.01, 701.02, 702-708, 709.01, 709.02, 710-715	Elyria City and Township
Grafton/Eaton	911, 912, 951	Grafton Township, Grafton Village, Eaton Township
Henrietta	921	Henrietta Township
Kipton/Camden/ Pittsfield	931	Kipton Village, Camden Township, Pittsfield Township
Lagrange/Penfield	941	Lagrange Township, Lagrange Village, Penfield Township
City of Lorain	221-237, 241, 242	
North Ridgeville	801.01, 801.02, 805, 806, 807	City of North Ridgeville
Oberlin	601, 602	City of Oberlin. Includes parts of New Russia Township and Carlisle Township
Rochester/Brighton/ Huntington	971	Rochester Township, Rochester Village, Brighton Township, Huntington Township
Sheffield Lake	211, 212	City of Sheffield Lake
Sheffield Township	238, 239, 240	
Sheffield Village	281	
South Amherst/ Amherst Township/ New Russia	501, 571	South Amherst Village, Amherst Township, and New Russia Township
Vermillion/ Brownhelm	301	City of Vermillion and Brownhelm Township. Does not include census tract 401, as it is located in Erie County
Wellington	961	Wellington Township and Wellington Village