Medina County Community Lending Factbook

SAMANTHA HOOVER CARRIE PLEASANTS



October 2009

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

Medina County Community Lending Factbook

SAMANTHA HOOVER CARRIE PLEASANTS



October 2009

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

Copyright © 2009, Housing Research & Advocacy Center. Permission to reproduce this report is granted provided that credit is given to the Housing Research & Advocacy Center. All rights reserved.

About the Authors

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

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

Acknowledgements

The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The authors and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the view of the Federal Government.

This report was edited by Jeffery D. Dillman, Executive Director of the Housing Research & Advocacy Center. Additional research assistance was provided by Dana Cohen, an intern at the Housing Center.

About the Housing Research & Advocacy Center

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

TABLE OF CONTENTS

Introductionii
Notes on the Dataiii
Overview of Mortgage Lending in Medina County1
Map of Medina County with Geographic Areas
Lending Data
Medina County4
Brunswick/Brunswick Hills Township
Chatham Township
Granger Township
Guilford Township/Rittman/Seville
Harrisville Township14
Hinkley Township
Homer Township/Spencer Township/Spencer
Lafayette Township/Chippewa Lake
Litchfield Township
Liverpool Township
Lodi
City of Medina
Medina Township
Montville Township
Sharon Township
Wadsworth/Wadsworth Township
Westfield Township/Westfield Center/Gloria Glens Park/Creston
York Township
•
Appendix42

Introduction

This factbook is designed to provide basic information on home mortgage lending in 2007 in Medina 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 2007, including:
 - Volume of lending done by depository institutions and their subsidiaries and by non-depository institutions and a comparison of the rates of high-cost lending by these two groups;
 - Origination rates, denial rates, and high-cost lending rates by race and ethnicity;
- Five-year mortgage loan origination trends, covering both single-family and manufactured homes, including:
 - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement)
- Top ten home purchase lenders in 2007 based on applications and originations;
- Top ten refinance lenders in 2007 based on applications and originations.

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

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

Notes on the Data

Race and Ethnicity Data

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

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

Mortgage Data

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

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

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

³ According to 2007 population estimates, nationwide 92.5% of Hispanics/Latinos are white alone, compared to 3.8% of whom are African American alone, 1.4% of whom are Native American alone, 0.9% of whom are Asian alone, and 1.4% of whom are two or more races. In Medina County, 94.5% of Hispanics/Latinos are white alone, compared to 2.3% who are African American alone, 1.2% who are Native American alone, 1.0% who are Asian, and 1.0% who are two or more races. U.S. Census Bureau, Population Estimate Program, T4-2007. Hispanic or Latino by Race, Data Set: 2007 Population Estimates.

⁴ See FFIEC, "2007 Reporting Criteria for Depository Institutions," available at

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

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

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

Nationwide, there were over 26.2 million loan records reported for calendar year 2007, with 8,610 institutions reporting.⁸ These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2007.⁹ In Ohio, there were over 774,000 loan records reported for calendar year 2007, with approximately 1,150 institutions reporting. In Medina County, there were 12,535 loan records reported for calendar year 2007, with approximately 278 institutions reporting.¹⁰

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

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

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

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

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

⁸ Of these, 7.6 million were home purchase loans, 11.5 million were refinancing loans, 2.2 million were home improvement loans, and 4.8 million were loans purchased from other institutions. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, "The 2007 HMDA Data," Federal Reserve Bulletin (December 2008), A109. ⁹ Avery, *et al.*, (2008), p. A107.

¹⁰ 2007 HMDA data.

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

¹² 12 C.F.R. §202.13(b).

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

Overview of Mortgage Lending in Medina County

Race and Ethnicity in Medina County

While the population of Medina County has more than doubled since 1970, increased from 82,717 to 169,832 in 2007, it remains an overwhelmingly white county. In 2000, non-Hispanic whites made up 96.60% of the County's population, with less than one percent each for African Americans, Asians, and Hispanics/Latinos. By 2007, the percentage of non-Hispanic whites had decreased slightly, with the percentage of African Americans rising from 0.9% to 1.5% of the County's population, Hispanics from 0.9% to 1.3%, and Asians from 0.7% to 0.9%.¹⁴

Denial Rates

Racial disparities in mortgage loan application denial rates were found in Medina County. The denial rate for all loans was 30.50%. Countywide, African Americans were denied single-family mortgage loans 48.65% of the time, compared to 32.63% for Hispanics/Latinos, 28.56% for non-Hispanic whites, and 21.54% for Asians. Native Americans were denied loans at the highest rate, 64.00% of the time, though as a group, had significantly less applications than all other groups.¹⁵

High-Cost Lending

Rates of high-cost lending revealed similar racial disparities in Medina County. Overall, 12.82% of all loans in Medina County were high-cost. Countywide, African Americans were over one and three-quarters times more likely to obtain a high-cost loan than whites (22.00% of the time compared to 12.42%). Hispanics obtained high-cost loans 12.00% of the time, while the high-cost lending rate for Asians was 7.69%.¹⁶

Lending Trends

Countywide, total lending has consistently decreased each year form 2003 to 2007, with the largest decrease occurring between 2003 and 2004, when total lending dropped 42.26%, from 15,103 loan originations to 8,721. In all of the geographic areas, the greatest number of total loan originations occurred in 2003, while the least number of total loan originations occurred in 2003, while the least number of total loan originations occurred in 2003 to 2,348 loans in 2007, a 78.04% drop. Refinance lending comprised 70.80% of total lending in 2003 and dropped to only 41.44% of total lending in 2007. The largest one-year change, a 59.03% decrease in refinance lending, occurred from 2003 to 2004.

¹⁴ Housing Research & Advocacy Center, "The State of Fair Housing in Northeast Ohio: April 2009," available at <u>http://www.thehousingcenter.org/Publications/Research-Reports.html</u>.

¹⁵ Racial and ethnic disparities in loan application denial rates and high-cost lending rates were only analyzed at the county level, because very few of the smaller geographic areas had at least 10 loan applications and originations for each racial or ethnic group.

¹⁶ Native Americans only had eight loan originations in all of Medina County, so the group was not included in high-cost lending analysis.

Housing Research & Advocacy Center

Although conventional home purchase lending has decreased in number from 2003 to 2007, the percentage of conventional loans in total lending has increased from 24.05% in 2003 to 46.31% in 2007. Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending decreased every year from 2003 to 2006, then increased in 2007. The percentage of FHA/VA lending has increased from 2.24% in 2003 to 3.57% of total lending in 2007. The number of home improvement loans peaked in 2005 and decreased each year from 2005 to 2007. The percentage of home improvement loans though, has increased each year during this five-year period, from 2.91% of total lending in 2003 to 8.68% in 2007.

Loan Applications

Countrywide Home Loans had the greatest market share of applications for home purchase lending (481 applications, or 9.90%) in the County, receiving the most home purchase loan applications in seven of the County's geographic areas, followed by Third Federal Savings and Loan, which received six. Additionally, Countrywide Bank, the parent company of Countrywide Home Loans, had a 6.20% market share of home purchase loan applications.

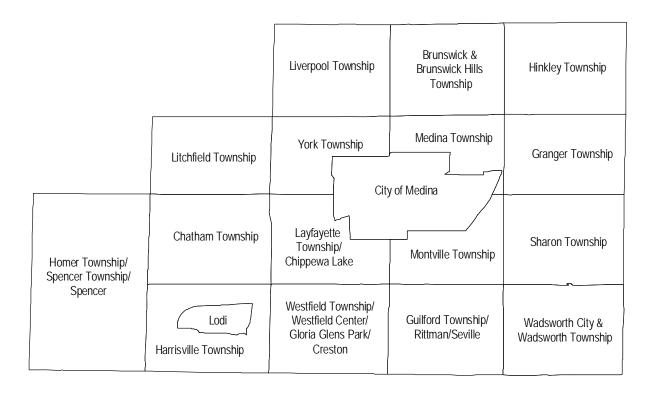
The greatest market share for refinance lending applications was also Countrywide Home Loans, with 482 applications (7.40%). Countrywide Home Loans received the most refinance applications in 10 of the County's 18 geographic areas.

Loan Originations

Although Countrywide Home Loans received more home purchase and refinancing applications than any other lender, it had only a 29.31% origination rate for home purchase loans and a 20.54% origination rate for refinance loans. By contrast, Third Federal Savings and Loan had an 89.20% origination rate for home purchase loans and a 59.81% origination rate for refinance loans.

Third Federal Savings and Loan had the greatest market share of single-family or manufactured home purchase originations at 14.61% and was the top loan originator by volume in 10 of the 18 geographic areas of Medina County. Third Federal Savings and Loan also had the greatest share of refinance loan originations at 8.05% and originated the most refinance loans in seven of the County's geographic areas.

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



Prepared by: Housing Research & Advocacy Center

MEDINA COUNTY

Population Data

			<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	1,323	0.88%	50.53%
Asian	994	0.66%	79.73%
Native American	232	0.15%	67.45%
Non-Hispanic White	145,960	96.60%	85.53%
Other	1,590	1.05%	69.36%
Hispanic*	1,399	0.93%	71.94%
Total	151,095	100%	85.00%

Housing Data		Number	Percent
Owner-Occupied U	nits	44,316	78.03%
Renter Occupied U	nits	10,226	18.01%
Vacant Units		2,251	3.96%
Total Units		56,793	100%
Single-Family M	ortgage	Lending	Total
			Loans
Depository Institution	ons & Sul	4.651	

Income Data	
Median Family Income	\$62,8
Percent Family Poverty	3.

2,882 3.5%

Single-Family wortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	4,651	\$655,243	589	12.66%
Non-Depository Institutions	997	\$165,001	135	13.54%
Total Single Family Lending	5,648	\$820,244	724	12.82%

Single-Family Mortgage Lending By Race/Ethnicity

					-	<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	<u>Rate</u>	Loans	<u>Share</u>
African American	126	54	48.65%	50	39.68%	11	22.00%
Asian	70	14	21.54%	39	55.71%	3	7.69%
Native American	28	16	64.00%	8	28.57%	1	12.50%
Non-Hispanic White	8,817	2,250	28.56%	4,968	56.35%	617	12.42%
Other	85	39	50.00%	34	40.00%	1	2.94%
Not Reported	1,191	373	40.28%	430	36.10%	74	17.21%
Hispanic*	106	31	32.63%	50	47.17%	6	12.00%
Total	10,595	2,842	30.50%	5,648	53.31%	724	12.82%

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

	2003	2004	2005	2006	<u>2007</u>
Conventional Home Purchase	3,633	3,625	3,945	3,400	2,624
FHA/VA Home Purchase	338	261	235	185	202
Refinance	10,693	4,381	3,915	3,202	2,348
Home Improvement	439	454	546	515	492
Total Lending	15,103	8,721	8,641	7,302	5,666

Top Ten Home Purchase Lenders	7			Average
By Application	<u>Count</u>	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
COUNTRYWIDE HOME LOANS	481	9.90%	\$82,301	\$171
THIRD FEDERAL SAVINGS AND LOAN	463	9.53%	\$84,321	\$182
WELLS FARGO BANK, NA	303	6.24%	\$48,468	\$160
COUNTRYWIDE BANK, FSB	301	6.20%	\$45,496	\$151
NATIONAL CITY BANK	199	4.10%	\$26,413	\$133
US BANK, N.A.	193	3.97%	\$26,348	\$137
JPMORGAN CHASE BANK	185	3.81%	\$28,452	\$154
CITIMORTGAGE, INC	167	3.44%	\$24,463	\$146
FIFTH THIRD MORTGAGE COMPANY	153	3.15%	\$28,832	\$188
HOWARD HANNA MORTGAGE SERVICES	148	3.05%	\$21,396	\$145
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	413	14.61%	\$74,472	\$180
WELLS FARGO BANK, NA	238	8.42%	\$38,163	\$160
NATIONAL CITY BANK	164	5.80%	\$22,601	\$138
COUNTRYWIDE HOME LOANS	141	4.99%	\$22,951	\$163
HOWARD HANNA MORTGAGE SERVICES	136	4.81%	\$19,650	\$144
FIFTH THIRD MORTGAGE COMPANY	127	4.49%	\$23,963	\$189
JPMORGAN CHASE BANK	108	3.82%	\$17,684	\$164
FIRSTMERIT MORTGAGE CORP	107	3.79%	\$18,009	\$168
COUNTRYWIDE BANK, FSB	104	3.68%	\$12,814	\$123
NVR MORTGAGE FINANCE INC	84	2.97%	\$17,714	\$211
Top Ten Refinance Lenders]			
Top Ten Refinance Lenders]			
•	482	7.40%	\$76,999	\$160
By Application		7.40% 4.85%	\$76,999 \$43,546	\$160 \$138
By Application COUNTRYWIDE HOME LOANS	-			
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	316	4.85%	\$43,546	\$138
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB	316 313	4.85% 4.81%	\$43,546 \$47,276	\$138 \$151
<u>By Application</u> COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK	316 313 308	4.85% 4.81% 4.73%	\$43,546 \$47,276 \$45,191	\$138 \$151 \$147
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC	316 313 308 278	4.85% 4.81% 4.73% 4.27%	\$43,546 \$47,276 \$45,191 \$41,383	\$138 \$151 \$147 \$149
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA	316 313 308 278 206	4.85% 4.81% 4.73% 4.27% 3.16%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318	\$138 \$151 \$147 \$149 \$65
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK	316 313 308 278 206 201	4.85% 4.81% 4.73% 4.27% 3.16% 3.09%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011	\$138 \$151 \$147 \$149 \$65 \$124
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC	316 313 308 278 206 201 186	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084	\$138 \$151 \$147 \$149 \$65 \$124 \$162
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations	316 313 308 278 206 201 186 185 179	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC	316 313 308 278 206 201 186 185	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	316 313 308 278 206 201 186 185 179 189 150	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.86% 2.84% 2.75% 8.05% 6.39%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$127 \$157
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB	316 313 308 278 206 201 186 185 179 189 150 125	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$127 \$157 \$142
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK	316 313 308 278 206 201 186 185 179 189 150 125 121	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$142 \$124
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK FIRSTMERIT BANK NA	316 313 308 278 206 201 186 185 179 189 150 125 121 117	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15% 4.98%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949 \$6,170	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$142 \$124 \$53
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK FIRSTMERIT BANK NA	316 313 308 278 206 201 186 185 179 189 150 125 121 117 100	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15% 4.98% 4.26%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949 \$6,170 \$17,772	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$157 \$142 \$124 \$53 \$178
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK FIRSTMERIT BANK NA FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE HOME LOANS	316 313 308 278 206 201 186 185 179 189 150 125 121 117 100 99	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15% 4.98% 4.26% 4.22%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949 \$6,170 \$17,772 \$14,691	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$142 \$124 \$124 \$53 \$178 \$148
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK FIRSTMERIT BANK NA FIRTH THIRD MORTGAGE COMPANY COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP	316 313 308 278 206 201 186 185 179 189 150 125 121 117 100 99 90	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15% 4.98% 4.26% 4.22% 3.83%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949 \$6,170 \$17,772 \$14,691 \$12,499	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$142 \$124 \$124 \$53 \$178 \$148 \$139
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA NATIONAL CITY BANK NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC CITIMORTGAGE, INC By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK FIRSTMERIT BANK NA FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE HOME LOANS	316 313 308 278 206 201 186 185 179 189 150 125 121 117 100 99	4.85% 4.81% 4.73% 4.27% 3.16% 3.09% 2.86% 2.84% 2.75% 8.05% 6.39% 5.32% 5.15% 4.98% 4.26% 4.22%	\$43,546 \$47,276 \$45,191 \$41,383 \$13,318 \$25,011 \$30,084 \$30,152 \$26,616 \$24,057 \$23,617 \$17,744 \$14,949 \$6,170 \$17,772 \$14,691	\$138 \$151 \$147 \$149 \$65 \$124 \$162 \$163 \$149 \$127 \$157 \$142 \$124 \$124 \$53 \$178 \$148

BRUNSWICK/BRUNSWICK HILLS TOWNSHIP

Population Data

				<u>Home</u>
Race/Ethnicity	Number	Per	cent	Ownership Rate
African American	263	0.6	8%	64.52%
Asian	345	0.8	9%	83.38%
Native American	51	0.1	3%	58.54%
Non-Hispanic White	37,395	96.2	24%	86.02%
Other	442	1.1	4%	74.07%
Hispanic*	526	1.3	5%	74.48%
Total	38,857	10	0%	85.65%
Housing Data	<u>Nur</u>	mber	Percer	<u>nt</u>
Owner-Occupied Units	11	,314	79.55%	%
Renter Occupied Units	2	2,493	17.539	%
Vacant Units		415	2.929	%
Total Units	14	,222	100%	6
Single-Family Mortg	ng	Tota	al Dollars L	
				(****

Income DataMedian Family Income\$62,135Percent Family Poverty3.2%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	1,188	\$142,749	165	13.89%
Non-Depository Institutions	259	\$38,165	30	11.58%
Total Single Family Lending	1,447	\$180,914	195	13.48%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Tatal	Origination	<u>High-</u>	<u>High-</u>
Race/Ethnicity	Applications	Denials	Rate	<u>Total</u> Originations	Origination Rate	<u>Cost</u> Loans	<u>Cost</u> Share
African American	29	16	57.14%	12	41.38%	3	25.00%
Asian	21	7	36.84%	10	47.62%	1	10.00%
Native American	10	7	70.00%	3	30.00%	1	33.33%
Non-Hispanic White	2,248	570	28.39%	1,271	56.54%	161	12.67%
Other	19	8	50.00%	7	36.84%	0	0.00%
Not Reported	297	99	42.86%	110	37.04%	25	22.73%
Hispanic*	20	5	26.32%	12	60.00%	1	8.33%
Total	2,701	735	30.87%	1,447	53.57%	195	13.48%

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

	<u>2003</u>	2004	2005	<u>2006</u>	2007
Conventional Home Purchase	936	976	1,047	867	643
FHA/VA Home Purchase	84	66	77	60	63
Refinance	2,702	1,114	1,041	824	607
Home Improvement	116	106	151	128	134
Total Lending	3,838	2,262	2,316	1,879	1,447

Top Ten Home Purchase Lenders	7	Morket	Dellara Lagnad	Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	161	13.14%	\$25,630	\$159
COUNTRYWIDE HOME LOANS	124	10.12%	\$18,323	\$148
COUNTRYWIDE BANK, FSB	82	6.69%	\$10,125	\$123
WELLS FARGO BANK, NA	49	4.00%	\$6,106	\$125
NATIONAL CITY BANK	49	4.00%	\$5,646	\$115
US BANK, N.A.	46	3.76%	\$5,934	\$129
FIFTH THIRD MORTGAGE COMPANY	40	3.27%	\$5,732	\$143
PULTE MORTGAGE LLC	39	3.18%	\$5,813	\$149
JPMORGAN CHASE BANK	38	3.10%	\$5,186	\$136
NVR MORTGAGE FINANCE INC	34	2.78%	\$6,654	\$196
	01	2.1070	<i>\$</i> 0,001	<i>Q</i> 100
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	148	20.96%	\$23,511	\$159
WELLS FARGO BANK, NA	41	5.81%	\$5,207	\$127
NATIONAL CITY BANK	37	5.24%	\$4,395	\$119
PULTE MORTGAGE LLC	32	4.53%	\$4,924	\$154
FIFTH THIRD MORTGAGE COMPANY	31	4.39%	\$4,505	\$145
COUNTRYWIDE HOME LOANS	31	4.39%	\$4,397	\$142
COUNTRYWIDE BANK, FSB	27	3.82%	\$2,990	\$111
NVR MORTGAGE FINANCE INC	26	3.68%	\$5,289	\$203
JPMORGAN CHASE BANK	23	3.26%	\$3,142	\$137
HOWARD HANNA MORTGAGE SERVICES	16	2.27%	\$2,527	\$158
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	129	7.86%	\$13,551	\$105
COUNTRYWIDE HOME LOANS	111	6.76%	\$15,830	\$143
JPMORGAN CHASE BANK	94	5.73%	\$12,385	\$132
BENEFICIAL COMPANY LLC	78	4.75%	\$11,938	\$153
COUNTRYWIDE BANK, FSB	65	3.96%	\$7,606	\$117
CITIMORTGAGE, INC	54	3.29%	\$6,388	\$118
NATIONAL CITY BANK	51	3.11%	\$5,178	\$102
GMAC MORTGAGE LLC	48	2.93%	\$7,308	\$152
WELLS FARGO FIN\'L OHIO 1, INC	43	2.62%	\$6,889	\$160
WELLS FARGO BANK, NA	43	2.62%	\$6,595	\$153
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	84	13.84%	\$8,562	\$102
JPMORGAN CHASE BANK	39	6.43%	\$5,907	\$151
COUNTRYWIDE BANK, FSB	32	5.27%	\$3,184	\$100
·				
NATIONAL CITY BANK	30	4.94%	\$2,949	\$98
NATIONAL CITY BANK COUNTRYWIDE HOME LOANS	30 29	4.94% 4.78%	\$2,949 \$3,798	\$98 \$131
COUNTRYWIDE HOME LOANS	29	4.78%	\$3,798	\$131
COUNTRYWIDE HOME LOANS FIRSTMERIT BANK NA	29 25	4.78% 4.12%	\$3,798 \$1,279	\$131 \$51
COUNTRYWIDE HOME LOANS FIRSTMERIT BANK NA QUICKEN LOANS	29 25 20	4.78% 4.12% 3.29%	\$3,798 \$1,279 \$2,723	\$131 \$51 \$136
COUNTRYWIDE HOME LOANS FIRSTMERIT BANK NA QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY	29 25 20 17	4.78% 4.12% 3.29% 2.80%	\$3,798 \$1,279 \$2,723 \$2,502	\$131 \$51 \$136 \$147
COUNTRYWIDE HOME LOANS FIRSTMERIT BANK NA QUICKEN LOANS	29 25 20	4.78% 4.12% 3.29%	\$3,798 \$1,279 \$2,723	\$131 \$51 \$136

CHATHAM TOWNSHIP

Population Data

				<u>Home</u>	
Race/Ethnicity	Number	Per	<u>cent</u> <u>C</u>	wnership Rate	
African American	9	0.4	2%	44.44%	
Asian	4	0.1	9%	N/A	
Native American	2	0.0	9%	100.00%	
Non-Hispanic White	2,104	94.1	15%	94.15%	
Other	22	1.0	2%	94.44%	
Hispanic*	29	1.3	4%	100.00%	
Total	2,162	10	0%	93.99%	
Housing Data	Nu	mber	Percent		Income
Owner-Occupied Ur	nits	694	90.72%		Median I
Renter Occupied Ur	nits	46	6.01%		Percent
Vacant Units		25	3.27%		
Total Units		765	100%		
Single-Family Mo	ortgage Lend	ina			
Onigie i anny me	rigage Lena	ing	Total		
			Loans	<u>(\$00</u>	<u>0s)</u>
Depository Institutio	ns & Subsidiari	es	40	\$6,2	56
Non-Depository Inst	itutions		8	\$1,4	20
Total Single Family	/ Lending		48	\$7,6	76

Income Data		
Median Family I	ncome	\$60,000
Percent Family F	Poverty	3.4%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	40	\$6,256	3	7.50%
Non-Depository Institutions	8	\$1,420	2	25.00%
Total Single Family Lending	48	\$7,676	5	10.42%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	Rate	Loans	Share
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	109	42	42.86%	45	41.28%	5	11.11%
Other	3	1	100.00%	0	0.00%	0	N/A
Not Reported	13	4	44.44%	3	23.08%	0	0.00%
Hispanic*	1	1	100.00%	0	0.00%	0	N/A
Total	129	49	44.55%	48	37.21%	5	10.42%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	38	26	35	20	16
FHA/VA Home Purchase	3	2	1	3	0
Refinance	138	63	68	61	25
Home Improvement	4	12	8	10	8
Total Lending	183	103	112	94	49

Top Ten Home Purchase Lenders		Market	Dollars Loaned	Average
By Application	Count	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
CITIMORTGAGE, INC	3	9.09%	\$576	\$192
MANUFACTURERS AND TRADERS TRUS	2	6.06%	\$472	\$236
FIFTH THIRD MORTGAGE COMPANY	2	6.06%	\$441	\$221
QUICKEN LOANS	2	6.06%	\$363	\$182
THIRD FEDERAL SAVINGS AND LOAN	2	6.06%	\$279	\$140
NATIONAL CITY BANK	2	6.06%	\$207	\$104
FIRST PLACE BANK	1	3.03%	\$379	\$379
DOLLAR BANK, FSB	1	3.03%	\$287	\$287
HOWARD HANNA MORTGAGE SERVICES	1	3.03%	\$285	\$285
GMAC MORTGAGE LLC	1	3.03%	\$228	\$228
By Originations				
FIFTH THIRD MORTGAGE COMPANY	2	12.50%	\$441	\$221
THIRD FEDERAL SAVINGS AND LOAN	2	12.50%	\$279	\$ <u>1</u> 40
NATIONAL CITY BANK	2	12.50%	\$207	\$104
FIRST PLACE BANK	1	6.25%	\$379	\$379
DOLLAR BANK, FSB	1	6.25%	\$287	\$287
HOWARD HANNA MORTGAGE SERVICES	1	6.25%	\$285	\$285
QUICKEN LOANS	1	6.25%	\$228	\$228
MANUFACTURERS AND TRADERS TRUS	1	6.25%	\$211	\$211
MORTGAGE NETWORK INC	1	6.25%	\$198	\$198
	1	6.25%	\$195	\$195
	-		·	·
Top Ten Refinance Lenders				
By Application				
COUNTRYWIDE HOME LOANS	8	8.60%	\$1,320	\$165
QUICKEN LOANS	7	7.53%	\$936	\$134
THIRD FEDERAL SAVINGS AND LOAN	7	7.53%	\$765	\$109
NATIONAL CITY BANK	6	6.45%	\$1,127	\$188
COUNTRYWIDE BANK, FSB	6	6.45%	\$900	\$150
GMAC MORTGAGE LLC	5	5.38%	\$1,125	\$225
JPMORGAN CHASE BANK	5	5.38%	\$842	\$168
ADVANCED FINANCIAL SERVICES IN	4	4.30%	\$445	\$111
CITIFINANCIAL, INC.	4	4.30%	\$444	\$111
INDYMAC BANK, F.S.B.	3	3.23%	\$466	\$155
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	4	16.00%	\$595	\$149
JPMORGAN CHASE BANK	2	8.00%	\$361	\$181
COUNTRYWIDE HOME LOANS	2	8.00%	\$305	\$153
QUICKEN LOANS	2	8.00%	\$282	\$141
COUNTRYWIDE BANK, FSB	2	8.00%	\$263	\$132
SKY BANK C/O HUNTINGTON BANK	1	4.00%	\$592	\$592
GMAC BANK	1	4.00%	\$334	\$334
ACCREDITED HOME LENDERS, INC	1	4.00%	\$306	\$306
FIRST FEDERAL OF LAKEWOOD	1	4.00%	\$232	\$232
SUNTRUST MORTGAGE, INC	1	4.00%	\$218	\$218

GRANGER TOWNSHIP

Population Data

				<u>Home</u>
Race/Ethnicity	Number	Per	<u>cent</u>	Ownership Rate
African American	18	0.4	6%	100.00%
Asian	19	0.4	8%	100.00%
Native American	9	0.2	3%	100.00%
Non-Hispanic White	3,838	97.7	71%	92.78%
Other	34	0.8	7%	100.00%
Hispanic*	14	0.3	6%	100.00%
Total	3,928	10	0%	92.69%
Housing Data	Nu	mber	Percer	<u>nt</u>
Owner-Occupied Units		1,269	88.87%	6
Renter Occupied Units		118	8.26%	6
Vacant Units		41	2.87%	6
Total Units		l,428	100%	6
Single-Family Mortg	Tota	al Dollars L		
			Loar	
Depository Institutions &	Depository Institutions & Subsidiaries			<u> </u>
Non-Depository Instituti	ons		23	\$5,72
Total Single Family Lending			141	\$31,5

Income Data	
Median Family Income	\$72,031
Percent Family Poverty	1.0%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	118	\$25,808	10	8.47%
Non-Depository Institutions	23	\$5,724	4	17.39%
Total Single Family Lending	141	\$31,532	14	9.93%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> <u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	Rate	Loans	Share
African American	1	0	N/A	0	0.00%	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	201	40	22.10%	118	58.71%	11	9.32%
Other	1	1	N/A	0	0.00%	0	N/A
Not Reported	39	9	28.13%	19	48.72%	2	10.53%
Hispanic*	8	4	50.00%	3	37.50%	1	33.33%
Total	253	55	24.44%	141	55.73%	14	9.93%

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

	<u>2003</u>	2004	<u>2005</u>	<u>2006</u>	2007
Conventional Home Purchase	73	71	87	85	66
FHA/VA Home Purchase	0	0	1	0	0
Refinance	315	125	93	86	67
Home Improvement	11	7	16	12	8
Total Lending	399	203	197	183	141

Top Ten Home Purchase Lenders]	Market	Dollars Loaned	Average
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	13	11.71%	\$3,518	\$271
WELLS FARGO BANK, NA	13	11.71%	\$2,881	\$222
COUNTRYWIDE HOME LOANS	10	9.01%	\$2,784	\$278
COUNTRYWIDE BANK, FSB	10	9.01%	\$2,734	\$273
BANK OF AMERICA, N.A.	6	5.41%	\$1,961	\$327
JPMORGAN CHASE BANK	5	4.50%	\$1,527	\$305
PARK VIEW FEDERAL SAVINGS BANK	5	4.50%	\$879	\$176
RBS CITIZENS BANK, N.A.	5	4.50%	\$596	\$119
FIFTH THIRD MORTGAGE COMPANY	4	3.60%	\$948	\$237
FIRST TENNESSEE BANK NA	4	3.60%	\$797	\$199
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	10	15.15%	\$2,789	\$279
WELLS FARGO BANK, NA	10	15.15%	\$2,656	\$266
PARK VIEW FEDERAL SAVINGS BANK	5	7.58%	\$879	\$176
FIFTH THIRD MORTGAGE COMPANY	4	6.06%	\$948	\$237
FIRST TENNESSEE BANK NA	4	6.06%	\$797	\$199
JPMORGAN CHASE BANK	3	4.55%	\$790	\$263
NATIONAL CITY BANK	3	4.55%	\$586	\$195
COUNTRYWIDE HOME LOANS	3	4.55%	\$527	\$176
THE HUNTINGTON NATIONAL BANK	2	3.03%	\$582	\$291
HOWARD HANNA MORTGAGE SERVICES	2	3.03%	\$573	\$287
Top Ten Refinance Lenders				
Top Ten Refinance Lenders]			
	21	11.86%	\$5,287	\$252
By Application	21 15	11.86% 8.47%	\$5,287 \$3,702	\$252 \$247
By Application COUNTRYWIDE HOME LOANS				
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB	15	8.47%	\$3,702	\$247
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS	15 12	8.47% 6.78%	\$3,702 \$2,575	\$247 \$215
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK	15 12 10	8.47% 6.78% 5.65%	\$3,702 \$2,575 \$1,658	\$247 \$215 \$166
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY	15 12 10 9	8.47% 6.78% 5.65% 5.08%	\$3,702 \$2,575 \$1,658 \$2,815	\$247 \$215 \$166 \$313
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN	15 12 10 9 7	8.47% 6.78% 5.65% 5.08% 3.95%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554	\$247 \$215 \$166 \$313 \$222
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC	15 12 10 9 7 7	8.47% 6.78% 5.65% 5.08% 3.95% 3.95%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298	\$247 \$215 \$166 \$313 \$222 \$185
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A.	15 12 10 9 7 7 7	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.95%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789	\$247 \$215 \$166 \$313 \$222 \$185 \$113
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC	15 12 10 9 7 7 7 6	8.47% 6.78% 5.65% 3.95% 3.95% 3.95% 3.95% 3.39%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FIN\'L OHIO 1, INC	15 12 10 9 7 7 7 6	8.47% 6.78% 5.65% 3.95% 3.95% 3.95% 3.95% 3.39%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FINVL OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK	15 12 10 9 7 7 7 6 5	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FIN'L OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB	15 12 10 9 7 7 7 6 5	8.47% 6.78% 5.65% 3.95% 3.95% 3.95% 3.39% 2.82%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$211 \$180 \$264
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FIN\'L OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY	15 12 10 9 7 7 7 6 5 9 8 6 6	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$211 \$180 \$264 \$264
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FINVL OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY	15 12 10 9 7 7 7 6 5 9 8 6 6 3	8.47% 6.78% 5.65% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94% 8.96%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$211 \$180 \$264
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FINVL OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE HOME LOANS	15 12 10 9 7 7 6 5 9 8 6 6 3 3 3	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94% 8.96%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586 \$1,581	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$248 \$248 \$248 \$248
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FIN'L OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	15 12 10 9 7 7 6 5 9 8 6 6 3 3 3 3	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94% 8.96% 8.96% 4.48% 4.48%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586 \$1,581 \$954 \$812 \$414	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$248 \$248 \$248 \$248 \$248 \$24
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FINI'L OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN HOME SAVINGS & LOAN COMPANY	15 12 10 9 7 7 6 5 9 8 6 6 3 3 3 3 2	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94% 8.96% 4.48% 4.48% 4.48% 2.99%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586 \$1,581 \$954 \$812 \$414 \$817	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$248 \$248 \$248 \$248 \$248 \$24
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB QUICKEN LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY THIRD FEDERAL SAVINGS AND LOAN BENEFICIAL COMPANY LLC CITIBANK, N.A. CITIMORTGAGE, INC WELLS FARGO FIN'L OHIO 1, INC By Originations QUICKEN LOANS NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	15 12 10 9 7 7 6 5 9 8 6 6 3 3 3 3	8.47% 6.78% 5.65% 5.08% 3.95% 3.95% 3.39% 2.82% 13.43% 11.94% 8.96% 8.96% 4.48% 4.48%	\$3,702 \$2,575 \$1,658 \$2,815 \$1,554 \$1,298 \$789 \$1,007 \$1,240 \$1,899 \$1,438 \$1,586 \$1,581 \$954 \$812 \$414	\$247 \$215 \$166 \$313 \$222 \$185 \$113 \$168 \$248 \$248 \$248 \$248 \$248 \$248 \$248 \$24

GUILFORD TOWNSHIP/RITTMAN/SEVILLE

Population Data

-							
		_	_	Home			
Race/Ethnicity	<u>Number</u>	Per	<u>cent</u> <u>C</u>	wnership Rate			
African American	13	0.2	24%	35.29%			
Asian	13	0.2	24%	100.00%			
Native American	11	0.2	20%	100.00%			
Non-Hispanic White	5,344	98.	11%	85.73%			
Other	38	0.7	'0%	85.71%			
Hispanic*	34	0.6	62%	33.33%			
Total	5,447	10	0%	85.53%			
Housing Data	Nur	nber	Percent		Inc	ome Data	
Owner-Occupied Unit	:s 1	,651	80.97%		Med	lian Family Income	\$57,604
Renter Occupied Unit	S	303	14.86%		Per	cent Family Poverty	2.3%
Vacant Units		85	4.17%				
Total Units	2	,039	100%				
Single-Family Mor	tgage Lendi	ng	Total	Dollars Lo	aned	High-Cost	High-Cost
			Loans			Loans	Share
Depository Institutions	s & Subsidiarie	S	161	\$18,65		19	11.80%
Non-Depository Institu		-	28	\$3,47		4	14.29%
Total Single Family			189	\$22,12		23	12.17%
	Lenang		103	Ψ ΖΖ ,ΙΖ		25	12.17/0

Single-Family Mortgage Lending By Race/Ethnicity

	00	0,					
					-	<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	<u>Rate</u>	Loans	<u>Share</u>
African American	4	2	50.00%	1	25.00%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	2	100.00%	0	0.00%	0	N/A
Non-Hispanic White	325	111	37.50%	173	53.23%	21	12.14%
Other	4	3	75.00%	1	25.00%	0	0.00%
Not Reported	38	12	50.00%	10	26.32%	2	20.00%
Hispanic*	2	1	50.00%	1	50.00%	0	0.00%
Total	381	133	39.47%	189	49.61%	23	12.17%

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	108	67	101	77	78
FHA/VA Home Purchase	10	7	2	5	8
Refinance	334	173	126	111	83
Home Improvement	15	15	29	15	20
Total Lending	467	262	258	208	189

Top Ten Home Purchase Lenders		Morket	Dellara Leonad	Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
FIRSTMERIT MORTGAGE CORP	9	6.62%	\$1,342	\$149
WELLS FARGO BANK, NA	8	5.88%	\$1,233	\$154
HOWARD HANNA MORTGAGE SERVICES	8	5.88%	\$999	\$125
JPMORGAN CHASE BANK	8	5.88%	\$776	\$97
NATIONAL CITY BANK	8	5.88%	\$711	\$89
THIRD FEDERAL SAVINGS AND LOAN	7	5.15%	\$1,039	\$148
COUNTRYWIDE HOME LOANS	7	5.15%	\$870	\$124
US BANK, N.A.	7	5.15%	\$838	\$120
THE HOME MORTGAGE COMPANY, INC	6	4.41%	\$622	\$104
THE HUNTINGTON NATIONAL BANK	5	3.68%	\$798	\$160
By Originations				
FIRSTMERIT MORTGAGE CORP	8	9.30%	\$1,265	\$158
THIRD FEDERAL SAVINGS AND LOAN	7	8.14%	\$1,039	\$148
WELLS FARGO BANK, NA	7	8.14%	\$1,005	\$144
HOWARD HANNA MORTGAGE SERVICES	7	8.14%	\$922	\$132
THE HOME MORTGAGE COMPANY, INC	6	6.98%	\$622	\$104
NATIONAL CITY BANK	6	6.98%	\$539	\$90
FIFTH THIRD MORTGAGE COMPANY	4	4.65%	\$682	\$171
THE HUNTINGTON NATIONAL BANK	3	3.49%	\$607	\$202
JPMORGAN CHASE BANK	3	3.49%	\$432	\$144
WESTFIELD BANK FSB	3	3.49%	\$389	\$130
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
•	16	6.20%	\$1,614	\$101
By Application	 16 15	6.20% 5.81%	\$1,614 \$1,875	\$101 \$125
By Application COUNTRYWIDE HOME LOANS	-			
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC	15	5.81%	\$1,875	\$125
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK	15 12	5.81% 4.65%	\$1,875 \$1,466	\$125 \$122
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK	15 12 11	5.81% 4.65% 4.26%	\$1,875 \$1,466 \$1,060	\$125 \$122 \$96
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC	15 12 11 10	5.81% 4.65% 4.26% 3.88%	\$1,875 \$1,466 \$1,060 \$1,620	\$125 \$122 \$96 \$162
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC FIRSTMERIT BANK NA	15 12 11 10 10	5.81% 4.65% 4.26% 3.88% 3.88%	\$1,875 \$1,466 \$1,060 \$1,620 \$705	\$125 \$122 \$96 \$162 \$71
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN\'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN	15 12 11 10 10 9	5.81% 4.65% 4.26% 3.88% 3.88% 3.49%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348	\$125 \$122 \$96 \$162 \$71 \$150
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN\'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC	15 12 11 10 10 9 9	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344	\$125 \$122 \$96 \$162 \$71 \$150 \$149
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC	15 12 11 10 10 9 9 8	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN\'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK	15 12 11 10 10 9 9 8	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN\'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations	15 12 11 10 10 9 9 8 8	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195 \$925	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149 \$116
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA	15 12 11 10 10 9 9 8 8 8	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149 \$116 \$162
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK	15 12 11 10 9 9 8 8 8 8	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149 \$116 \$162 \$140
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FINN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK NATIONAL CITY BANK	15 12 11 10 10 9 9 8 8 8 8 6 6 6	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23% 7.23%	\$1,875 \$1,466 \$1,060 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837 \$625	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$116 \$162 \$140 \$104
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FINI'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA	15 12 11 10 10 9 9 8 8 8 8 6 6 6 6 6	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23% 7.23% 7.23%	\$1,875 \$1,466 \$1,060 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837 \$625 \$300	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$116 \$162 \$162 \$140 \$104 \$50
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FINI'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIRSTMERIT BANK NA	15 12 11 10 9 9 8 8 8 8 6 6 6 6 5	5.81% 4.65% 4.26% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23% 7.23% 7.23% 6.02%	\$1,875 \$1,466 \$1,060 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837 \$625 \$300 \$639	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149 \$149 \$116 \$162 \$140 \$104 \$50 \$128
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FIN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY FIRSTMERIT MORTGAGE CORP	15 12 11 10 9 9 8 8 8 8 6 6 6 6 5 5	5.81% 4.65% 4.26% 3.88% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23% 7.23% 7.23% 6.02% 6.02%	\$1,875 \$1,466 \$1,060 \$1,620 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837 \$625 \$300 \$639 \$620	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$149 \$116 \$162 \$140 \$104 \$50 \$128 \$128 \$124
By Application COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK NATIONAL CITY BANK WELLS FARGO FINN'L OHIO 1, INC FIRSTMERIT BANK NA ADVANCED FINANCIAL SERVICES IN NATIONSTAR MORTGAGE LLC HFC COMPANY LLC THE HUNTINGTON NATIONAL BANK By Originations WELLS FARGO BANK, NA JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIRSTMERIT BANK NA FIRSTMERIT BANK NA FIRSTMERIT MORTGAGE COMPANY FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK	15 12 11 10 10 9 9 8 8 8 8 6 6 6 6 5 5 5 5	5.81% 4.65% 4.26% 3.88% 3.49% 3.49% 3.10% 3.10% 7.23% 7.23% 7.23% 7.23% 6.02% 6.02%	\$1,875 \$1,466 \$1,060 \$705 \$1,348 \$1,344 \$1,195 \$925 \$969 \$837 \$625 \$300 \$639 \$620 \$478	\$125 \$122 \$96 \$162 \$71 \$150 \$149 \$116 \$162 \$140 \$104 \$50 \$128 \$124 \$96

HARRISVILLE TOWNSHIP

Population Data

Race/Ethnicity	Number	Per	cent (<u>Home</u> Dwnership Rate		
African American	0	0.0	0%	N/A		
Asian	0	0.0	0%	N/A		
Native American	0	0.0	0%	N/A		
Non-Hispanic White	1,701	98.8	34%	92.93%		
Other	14	0.8	1%	94.12%		
Hispanic*	9	0.5	2%	87.50%		
Total	1,721	10	0%	92.97%		
Housing Data	Nu	mber	Percent		Inco	ome Data
Owner-Occupied Units		558	87.87%	,	Med	an Family Income
Renter Occupied Units		52	8.19%	,	Perc	ent Family Poverty
Vacant Units		25	3.94%	,		
Total Units		635	100%	,		
Single-Family Morto	age Lendi	ina	T ()			
		5	<u>Total</u> Loan:			<u>High-Cost</u> Loans
Depository Institutions	8 Subsidiari	20	<u>Loan</u> 47	<u>\$ (\$000</u> \$6,42	-	10
, ,		55	47 9			10
Non-Depository Instituti			9 56	\$1,60 \$ 8 0		11
Total Single Family Le	nung		90	\$8,02	24	11

\$50,156 1.6%

High-Cost Share 21.28% 11.11% **19.64%**

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	<u>Rate</u>	Loans	<u>Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	1	100.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	101	30	33.71%	53	52.48%	9	16.98%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	12	4	57.14%	2	16.67%	1	50.00%
Hispanic*	1	0	0.00%	1	100.00%	1	100.00%
Total	115	35	35.71%	56	48.70%	11	19.64%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	31	17	27	14	13
FHA/VA Home Purchase	2	0	3	2	2
Refinance	117	53	41	33	38
Home Improvement	5	5	10	8	3
Total Lending	155	75	81	57	56

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
COUNTRYWIDE HOME LOANS	7	22.58%	\$940	\$134
COUNTRYWIDE BANK, FSB	3	9.68%	\$332	\$111
RBS CITIZENS BANK, N.A.	3	9.68%	\$200	\$67
US BANK, N.A.	2	6.45%	\$311	\$156
JPMORGAN CHASE BANK	2	6.45%	\$291	\$146
REAL ESTATE MORTGAGE CORP	2	6.45%	\$252	\$126
E-LOAN INC	1	3.23%	\$339	\$339
ABN AMRO MTG GROUP INC	1	3.23%	\$199	\$199
FIRST TENNESSEE BANK NA	1	3.23%	\$175	\$175
NATIONAL CITY BANK	1	3.23%	\$160	\$160
By Originations				
COUNTRYWIDE HOME LOANS	3	20.00%	\$428	\$143
JPMORGAN CHASE BANK	2	13.33%	\$291	\$146
REAL ESTATE MORTGAGE CORP	2	13.33%	\$252	\$126
ABN AMRO MTG GROUP INC	1	6.67%	\$199	\$199
FIRST TENNESSEE BANK NA	1	6.67%	\$175	\$175
NATIONAL CITY BANK	1	6.67%	\$160	\$160
WAYNE SAVINGS COMMUNITY BANK	1	6.67%	\$154	\$154
BANK OF AMERICA, N.A.	1	6.67%	\$150	\$150
US BANK, N.A.	1	6.67%	\$137	\$137
FIRST PLACE BANK	1	6.67%	\$134	\$134
Top Ten Refinance Lenders				
By Application				
COUNTRYWIDE HOME LOANS	6	6.12%	\$1,085	\$181
FIRSTMERIT BANK NA	6	6.12%	\$282	\$47
COUNTRYWIDE BANK, FSB	5	5.10%	\$864	\$173
DELTA FUNDING CORPORATION	4	4.08%	\$839	\$210
JPMORGAN CHASE BANK	4	4.08%	\$615	\$154
THIRD FEDERAL SAVINGS AND LOAN	4	4.08%	\$574	\$144
FIRSTMERIT MORTGAGE CORP	3	3.06%	\$635	\$212
BENEFICIAL COMPANY LLC	3	3.06%	\$402	\$134
QUICKEN LOANS	3	3.06%	\$292	\$97
RBS CITIZENS BANK, N.A.	3	3.06%	\$182	\$61
By Originations				
FIRSTMERIT BANK NA	4	10.53%	\$182	\$46
COUNTRYWIDE BANK, FSB	3	7.89%	\$573	\$191
FIRSTMERIT MORTGAGE CORP	2	5.26%	\$450	\$225
UNITED MIDWEST SAVINGS BANK	2	5.26%	\$433	\$217
RBS CITIZENS BANK, N.A.	2	5.26%	\$172	\$86
FIFTH THIRD MORTGAGE COMPANY	1	2.63%	\$292	\$292
ADVANCED FINANCIAL SERVICES IN	1	2.63%	\$280	\$280
ABN AMRO MTG GROUP INC	1	2.63%	\$264	\$264
ABN AMRO MTG GROUP INC HOWARD HANNA MORTGAGE SERVICES		2.63% 2.63%	\$264 \$257	\$264 \$257

HINKLEY TOWNSHIP

Population Data

· · · · · · · · · · · · · · · · · · ·				
				<u>Home</u>
Race/Ethnicity	Number	Per	cent	Ownership Rate
African American	7	0.1	0%	100.00%
Asian	55	0.8	1%	100.00%
Native American	3	0.0	4%	100.00%
Non-Hispanic White	6,594	97.6	65%	96.02%
Other	51	0.7	6%	94.59%
Hispanic*	48	0.7	1%	100.00%
Total	6,753	10	0%	96.06%
Housing Data	<u>N</u>	<u>umber</u>	Percer	<u>it</u>
Owner-Occupied Units		2,218	92.49%	6
Renter Occupied Units		112	4.67%	6
Vacant Units		68	2.84%	6
Total Units		2,398	100%	6
Single-Family Morto	jage Len	ding	Tota	al Dollars
			Loar	(* -
Depository Institutions &	& Subsidia	ries	211	
Non-Depository Institutions		100	21	
Total Single Family Le			24	÷-,
Total Single Failing Le	nung		200	aca

Income Data	
Median Family Income	\$74,883
Percent Family Poverty	2.4%

-

<u>High-Cost</u>	
<u>Loans</u>	<u>High-Cost</u> Share
18	8.53%
2	8.33%
20	8.51%
	Loans 18 2

Single-Family Mortgage Lending By Race/Ethnicity

					-	<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	7	2	50.00%	2	28.57%	0	0.00%
Asian	6	2	33.33%	1	16.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	315	60	21.05%	190	60.32%	16	8.42%
Other	5	2	40.00%	3	60.00%	1	33.33%
Not Reported	58	15	30.61%	31	53.45%	3	9.68%
Hispanic*	5	0	0.00%	1	20.00%	0	0.00%
Total	407	85	23.55%	235	57.74%	20	8.51%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	158	152	128	109	110
FHA/VA Home Purchase	4	1	1	2	2
Refinance	454	168	162	153	96
Home Improvement	14	10	18	22	27
Total Lending	630	331	309	286	235

Top Ten Home Purchase Lenders	7	Market	Dellars Leaned	Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
COUNTRYWIDE HOME LOANS	20	10.42%	\$7,982	\$399
THIRD FEDERAL SAVINGS AND LOAN	20	10.42%	\$5,592	\$280
FIFTH THIRD MORTGAGE COMPANY	11	5.73%	\$3,026	\$275
COUNTRYWIDE BANK, FSB	10	5.21%	\$4,191	\$419
WELLS FARGO BANK, NA	10	5.21%	\$3,117	\$312
FIRST TENNESSEE BANK NA	7	3.65%	\$1,714	\$245
PARK VIEW FEDERAL SAVINGS BANK	6	3.13%	\$2,596	\$433
JPMORGAN CHASE BANK	6	3.13%	\$2,015	\$336
FIRSTMERIT MORTGAGE CORP	6	3.13%	\$1,584	\$264
NATIONAL CITY BANK	5	2.60%	\$1,042	\$208
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	16	14.29%	\$4,692	\$293
FIFTH THIRD MORTGAGE COMPANY	10	8.93%	\$2,894	\$289
WELLS FARGO BANK, NA	8	7.14%	\$2,689	\$336
COUNTRYWIDE HOME LOANS	7	6.25%	\$1,964	\$281
FIRST TENNESSEE BANK NA	7	6.25%	\$1,714	\$245
NATIONAL CITY BANK	5	4.46%	\$1,042	\$208
WESTFIELD BANK FSB	4	3.57%	\$871	\$218
FIRST PLACE BANK	4	3.57%	\$765	\$191
HOWARD HANNA MORTGAGE SERVICES	4	3.57%	\$659	\$165
UNION CAPITAL MORTGAGE CORPORA	3	2.68%	\$1,750	\$583
Top Ten Refinance Lenders				
Top Ten Refinance Lenders				
•	24	11.06%	\$5,869	\$245
By Application	24 16	11.06% 7.37%	\$5,869 \$4,665	\$245 \$292
By Application THIRD FEDERAL SAVINGS AND LOAN				
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS	16	7.37%	\$4,665	\$292
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY	16 11	7.37% 5.07%	\$4,665 \$2,888	\$292 \$263
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB	16 11 10	7.37% 5.07% 4.61%	\$4,665 \$2,888 \$3,350	\$292 \$263 \$335
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK	16 11 10 8	7.37% 5.07% 4.61% 3.69%	\$4,665 \$2,888 \$3,350 \$1,339	\$292 \$263 \$335 \$167
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC	16 11 10 8 7	7.37% 5.07% 4.61% 3.69% 3.23%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082	\$292 \$263 \$335 \$167 \$155
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC	16 11 10 8 7 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265	\$292 \$263 \$335 \$167 \$155 \$211
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK	16 11 10 8 7 6 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115	\$292 \$263 \$335 \$167 \$155 \$211 \$186
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations	16 11 10 8 7 6 6 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,082 \$1,265 \$1,115 \$894 \$492	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A.	16 11 10 8 7 6 6 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations	16 11 10 8 7 6 6 6 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,082 \$1,265 \$1,115 \$894 \$492	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK	16 11 10 8 7 6 6 6 6 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB	16 11 10 8 7 6 6 6 6 6 14 8 6 5	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 2.76% 14.58% 8.33% 6.25% 5.21%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191 \$1,561	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199 \$312
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK	16 11 10 8 7 6 6 6 6 6 14 8 6	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 14.58% 8.33% 6.25%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK US BANK, N.A.	16 11 10 8 7 6 6 6 6 6 14 8 6 5	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 2.76% 14.58% 8.33% 6.25% 5.21%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191 \$1,561	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199 \$312 \$192 \$248
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN\'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK	16 11 10 8 7 6 6 6 6 6 14 8 6 5 5 4 4	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 2.76% 4.76% 8.33% 6.25% 5.21% 5.21%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191 \$1,561 \$958 \$991 \$991	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199 \$312 \$192 \$248 \$236
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK US BANK, N.A. WACHOVIA MORTAGE RBS CITIZENS BANK, N.A.	16 11 10 8 7 6 6 6 6 6 14 8 6 5 5 4 4 4	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 2.76% 4.17%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191 \$1,561 \$958 \$991 \$944 \$175	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199 \$312 \$192 \$248 \$236 \$236 \$44
By Application THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK WELLS FARGO FIN'L OHIO 1, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK FIRSTMERIT BANK NA RBS CITIZENS BANK, N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY PARK VIEW FEDERAL SAVINGS BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK US BANK, N.A. WACHOVIA MORTAGE	16 11 10 8 7 6 6 6 6 6 14 8 6 5 5 4 4	7.37% 5.07% 4.61% 3.69% 3.23% 2.76% 2.76% 2.76% 2.76% 2.76% 14.58% 8.33% 6.25% 5.21% 5.21% 5.21% 4.17%	\$4,665 \$2,888 \$3,350 \$1,339 \$1,082 \$1,265 \$1,115 \$894 \$492 \$3,245 \$2,063 \$1,191 \$1,561 \$958 \$991 \$991	\$292 \$263 \$335 \$167 \$155 \$211 \$186 \$149 \$82 \$232 \$258 \$199 \$312 \$192 \$248 \$236

HOMER TOWNSHIP/SPENCER TOWNSHIP/SPENCER

\$49,961

High-Cost

<u>Share</u> 16.48% 26.92% **18.80%**

8.8%

Population Data

				<u>Home</u>		
Race/Ethnicity	Number	Per	cent	<u>Ownership Rate</u>		
African American	24	0.6	2%	56.52%		
Asian	2	0.0	5%	N/A		
Native American	13	0.3	3%	84.00%		
Non-Hispanic White	3,801	97.7	71%	87.13%		
Other	21	0.5	4%	94.12%		
Hispanic*	34	0.8	7%	100.00%		
Total	3,890	10	0%	87.04%		
Housing Data	<u>Nu</u>	<u>imber</u>	Percen	<u>t</u>	h	ncome Data
Owner-Occupied Units		1,048	82.33%	, D	N	ledian Family Income
Renter Occupied Units		184	14.45%	, D	Р	ercent Family Poverty
Vacant Units		41	3.22%	, 0		
Total Units		1,273	100%	0		
Single-Family Mortg	age Lend	ing	Tata		aanad	High Cost
	•		<u>Tota</u> Loan			<u>High-Cost</u> Loans
Dependent Institutions	Cubaidiari	~~		-	-	
Depository Institutions &		es	91	\$10,3		15
Non-Depository Institution	ons		26	\$3,54	43	7
Total Single Family Le	nding		117	\$13,8	853	22

Single-Family Mortgage Lending By Race/Ethnicity

			Devial	T - 4 - 1		<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	1	100.00%
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	210	70	38.04%	103	49.05%	16	15.53%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	22	6	37.50%	8	36.36%	5	62.50%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	243	80	37.91%	117	48.15%	22	18.80%

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

	2003	<u>2004</u>	2005	2006	<u>2007</u>
Conventional Home Purchase	43	78	70	48	36
FHA/VA Home Purchase	7	3	7	4	2
Refinance	189	99	111	105	76
Home Improvement	13	23	25	12	7
Total Lending	252	203	213	169	121

Top Ten Home Purchase Lenders]	Market	Dollars Loaned	Average
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
FARMERS SAVINGS BANK	14	24.14%	\$1,450	\$104
FARM CREDIT SERVICES OF MIDAM	5	8.62%	\$422	\$84
WELLS FARGO BANK, NA	4	6.90%	\$622	\$156
GMAC MORTGAGE LLC	4	6.90%	\$549	\$137
FIRSTMERIT MORTGAGE CORP	3	5.17%	\$436	\$145
LEHMAN BROTHERS BANK, FSB	2	3.45%	\$253	\$127
NATIONAL CITY BANK	2	3.45%	\$200	\$100
THE AMERICAN EAGLE MORTGAGE CO	2	3.45%	\$199	\$100
E-LOAN INC	2	3.45%	\$145	\$73
SUNTRUST MORTGAGE, INC	1	1.72%	\$297	\$297
By Originations				
FARMERS SAVINGS BANK	13	34.21%	\$1,402	\$108
WELLS FARGO BANK, NA	4	10.53%	\$622	\$156
FARM CREDIT SERVICES OF MIDAM	4	10.53%	\$298	\$75
FIRSTMERIT MORTGAGE CORP	3	7.89%	\$436	\$145
THE AMERICAN EAGLE MORTGAGE CO	2	5.26%	\$199	\$100
SUNTRUST MORTGAGE, INC	1	2.63%	\$297	\$297
FIRST FEDERAL SAVINGS OF LORAI	1	2.63%	\$248	\$248
FIFTH THIRD MORTGAGE COMPANY	1	2.63%	\$245	\$245
TAYLOR, BEAN & WHITAKER	1	2.63%	\$204	\$204
LEHMAN BROTHERS BANK, FSB	1	2.63%	\$179	\$179
Top Ten Refinance Lenders]			
Top Ten Refinance Lenders By Application]			
	20	9.95%	\$1,035	\$52
By Application] 20 19	9.95% 9.45%	\$1,035 \$2,340	\$52 \$123
By Application FARMERS SAVINGS BANK	-			
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS	19	9.45%	\$2,340	\$123
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC	19 13	9.45% 6.47%	\$2,340 \$1,480	\$123 \$114
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB	19 13 11	9.45% 6.47% 5.47%	\$2,340 \$1,480 \$1,228	\$123 \$114 \$112
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC	19 13 11 9	9.45% 6.47% 5.47% 4.48%	\$2,340 \$1,480 \$1,228 \$1,324	\$123 \$114 \$112 \$147
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC	19 13 11 9 8	9.45% 6.47% 5.47% 4.48% 3.98%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105	\$123 \$114 \$112 \$147 \$138
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK	19 13 11 9 8 7	9.45% 6.47% 5.47% 4.48% 3.98% 3.48%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984	\$123 \$114 \$112 \$147 \$138 \$141
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS	19 13 11 9 8 7 6	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814	\$123 \$114 \$112 \$147 \$138 \$141 \$136
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY	19 13 11 9 8 7 6 6	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A.	19 13 11 9 8 7 6 6	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations	19 13 11 9 8 7 6 6 6	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99% 2.99% 2.99%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY	19 13 11 9 8 7 6 6 6 6 6 17 5 5	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99% 2.99% 2.99%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS	19 13 11 9 8 7 6 6 6 6 6 17 5	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99% 2.99% 2.99% 2.99% 2.29%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS THIRD FEDERAL SAVINGS AND LOAN	19 13 11 9 8 7 6 6 6 6 6 17 5 5 4 4	9.45% 6.47% 5.47% 4.48% 3.98% 2.99% 2.99% 2.99% 2.99% 2.99% 6.58%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681 \$681	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155 \$76
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	19 13 11 9 8 7 6 6 6 6 6 17 5 5 4 4 3	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 5.26% 5.26% 5.26% 3.95%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681 \$681 \$641 \$641 \$619 \$302 \$460	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155 \$76 \$153
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP	19 13 11 9 8 7 6 6 6 6 6 17 5 5 4 4 3 3	9.45% 6.47% 5.47% 4.48% 3.98% 3.48% 2.99% 2.99% 2.99% 2.99% 2.99% 6.58% 6.58% 5.26%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681 \$681 \$641 \$619 \$302 \$460 \$295	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155 \$76
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP FARM CREDIT SERVICES OF MIDAM	19 13 11 9 8 7 6 6 6 6 6 17 5 5 4 4 3 3 2	9.45% 6.47% 5.47% 4.48% 3.98% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 6.58% 6.58% 5.26% 3.95% 3.95% 2.63%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681 \$641 \$641 \$641 \$619 \$302 \$460 \$295 \$445	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155 \$76 \$153 \$98 \$223
By Application FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS BENEFICIAL COMPANY LLC COUNTRYWIDE BANK, FSB NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC JPMORGAN CHASE BANK QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY RBS CITIZENS BANK, N.A. By Originations FARMERS SAVINGS BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP	19 13 11 9 8 7 6 6 6 6 6 17 5 5 4 4 3 3	9.45% 6.47% 5.47% 4.48% 3.98% 2.99% 2.99% 2.99% 2.99% 2.99% 6.58% 6.58% 5.26% 5.26% 3.95%	\$2,340 \$1,480 \$1,228 \$1,324 \$1,105 \$984 \$814 \$806 \$593 \$696 \$681 \$681 \$641 \$619 \$302 \$460 \$295	\$123 \$114 \$112 \$147 \$138 \$141 \$136 \$134 \$99 \$41 \$136 \$128 \$155 \$76 \$153 \$98

LAFAYETTE TOWNSHIP/CHIPPEWA LAKE

\$61,477

High-Cost

Share

15.15%

19.35%

15.95%

3.6%

Population Data

				Home		
Race/Ethnicity	<u>Number</u>	Perc	<u>cent</u> <u>C</u>	Ownership Rate		
African American	14	0.3	0%	77.78%		
Asian	9	0.1	9%	100.00%		
Native American	2	0.0	4%	100.00%		
Non-Hispanic White	4,558	97.7	′1%	89.32%		
Other	48	1.0	3%	80.00%		
Hispanic*	45	0.9	6%	94.74%		
Total	4,665	100	0%	89.22%		
Housing Data	Nu	mber	Percent	<u>t</u>	Incor	ne Data
Owner-Occupied Units	1	,479	81.89%)	Media	n Family Income
Renter Occupied Units		198	10.96%)	Perce	nt Family Poverty
Vacant Units		129	7.14%)		
Total Units	1	, 80 6, I	100%	•		
Single-Family Morto	jage Lendi	ing	Total	Dollars Loar	and	High-Cost
			Loans	(*)	ieu	Loans
Depository Institutions &	& Subsidiarie	es	132			20
Non-Depository Instituti			31	\$4,328		6
Total Single Family Le			163	\$19,699		26

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> <u>Cost</u>
Race/Ethnicity	Applications	Denials	Rate	Originations	Rate	Loans	Share
African American	1	0	N/A	0	0.00%	0	N/A
Asian	2	0	0.00%	2	100.00%	0	0.00%
Native American	2	0	0.00%	2	100.00%	0	0.00%
Non-Hispanic White	323	107	38.35%	149	46.13%	24	16.11%
Other	6	3	60.00%	1	16.67%	0	0.00%
Not Reported	40	12	40.00%	9	22.50%	2	22.22%
Hispanic*	3	2	66.67%	0	0.00%	0	N/A
Total	381	125	38.82%	163	42.78%	26	15.95%

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

	<u>2003</u>	2004	<u>2005</u>	2006	2007
Conventional Home Purchase	128	100	128	80	55
FHA/VA Home Purchase	6	10	7	1	6
Refinance	344	161	176	113	88
Home Improvement	21	23	25	20	16
Total Lending	499	294	336	214	165

Top Ten Home Purchase Lenders	7	Marshart		Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	15	13.76%	\$2,215	\$148
WELLS FARGO BANK, NA	8	7.34%	\$1,559	\$195
COUNTRYWIDE HOME LOANS	8	7.34%	\$984	\$123
CITIMORTGAGE, INC	6	5.50%	\$932	\$155
COUNTRYWIDE BANK, FSB	6	5.50%	\$886	\$148
FIFTH THIRD MORTGAGE COMPANY	5	4.59%	\$776	\$155
NATIONAL CITY BANK	5	4.59%	\$690	\$138
US BANK, N.A.	4	3.67%	\$508	\$127
HOWARD HANNA MORTGAGE SERVICES	4	3.67%	\$444	\$111
ABN AMRO MTG GROUP INC	3	2.75%	\$457	\$152
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	15	24.59%	\$2,215	\$148
WELLS FARGO BANK, NA	5	8.20%	\$908	\$182
FIFTH THIRD MORTGAGE COMPANY	4	6.56%	\$567	\$142
HOWARD HANNA MORTGAGE SERVICES	4	6.56%	\$444	\$111
NATIONAL CITY BANK	3	4.92%	\$450	\$150
FIRSTMERIT MORTGAGE CORP	3	4.92%	\$297	\$99
QUICKEN LOANS	2	3.28%	\$425	\$213
FLAGSTAR BANK	2	3.28%	\$366	\$183
ABN AMRO MTG GROUP INC	2	3.28%	\$295	\$148
CONSUMERS MORTGAGE CORP OF OHIO	2	3.28%	\$275	\$138
Top Ten Refinance Lenders				
Top Ten Refinance Lenders				
·	15	5.34%	\$3,007	\$200
By Application	 15 15	5.34% 5.34%	\$3,007 \$2,373	\$200 \$158
By Application BENEFICIAL COMPANY LLC	-			
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC	15	5.34%	\$2,373	\$158
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC	15 14	5.34% 4.98%	\$2,373 \$2,255	\$158 \$161
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS	15 14 13	5.34% 4.98% 4.63%	\$2,373 \$2,255 \$1,983	\$158 \$161 \$153
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK	15 14 13 12	5.34% 4.98% 4.63% 4.27%	\$2,373 \$2,255 \$1,983 \$1,654	\$158 \$161 \$153 \$138
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA	15 14 13 12 11	5.34% 4.98% 4.63% 4.27% 3.91%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265	\$158 \$161 \$153 \$138 \$115
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC	15 14 13 12 11 10	5.34% 4.98% 4.63% 4.27% 3.91% 3.56%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567	\$158 \$161 \$153 \$138 \$115 \$157
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA	15 14 13 12 11 10 10	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531	\$158 \$161 \$153 \$138 \$115 \$157 \$53
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC	15 14 13 12 11 10 10 9	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN	15 14 13 12 11 10 10 9	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINY'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations	15 14 13 12 11 10 10 9 9	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20% 3.20%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FIN'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA	15 14 13 12 11 10 10 9 9 9	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20% 3.20% 3.20%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK	15 14 13 12 11 10 10 9 9 9 7 6	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20% 3.20% 7.95% 6.82%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK	15 14 13 12 11 10 10 9 9 9 7 6 5	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.20% 3.20% 7.95% 6.82% 5.68%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773 \$657	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129 \$131
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK THIRD FEDERAL SAVINGS AND LOAN	15 14 13 12 11 10 9 9 7 6 5 4	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.20% 3.20% 3.20% 7.95% 6.82% 5.68% 4.55%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773 \$657 \$670	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129 \$131 \$168
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FIN'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY	15 14 13 12 11 10 10 9 9 9 7 6 5 4 4	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.56% 3.20% 3.20% 3.20% 7.95% 6.82% 5.68% 4.55%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773 \$657 \$670 \$626	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129 \$131 \$168 \$157
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS	15 14 13 12 11 10 10 9 9 9 7 6 5 4 4 4	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.20% 3.20% 3.20% 7.95% 6.82% 5.68% 4.55% 4.55%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773 \$657 \$670 \$626 \$501	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129 \$131 \$168 \$157 \$125
By Application BENEFICIAL COMPANY LLC CITIMORTGAGE, INC HFC COMPANY LLC COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC FIRSTMERIT BANK NA WELLS FARGO FINI'L OHIO 1, INC THIRD FEDERAL SAVINGS AND LOAN By Originations FIRSTMERIT BANK NA JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK	15 14 13 12 11 10 10 9 9 9 7 6 5 4 4 4 4 4	5.34% 4.98% 4.63% 4.27% 3.91% 3.56% 3.20% 3.20% 7.95% 6.82% 5.68% 4.55% 4.55% 4.55%	\$2,373 \$2,255 \$1,983 \$1,654 \$1,265 \$1,567 \$531 \$1,362 \$1,323 \$388 \$773 \$657 \$670 \$626 \$501 \$353	\$158 \$161 \$153 \$138 \$115 \$157 \$53 \$151 \$147 \$55 \$129 \$131 \$168 \$157 \$125 \$88

LITCHFIELD TOWNSHIP

\$58,571

High-Cost Share 12.09% 15.38% **12.50%**

4.1%

Population Data

				Home		
Race/Ethnicity	<u>Number</u>	Per	cent	Ownership Rate		
African American	26	0.8	0%	100.00%		
Asian	13	0.4	0%	100.00%		
Native American	4	0.1	2%	100.00%		
Non-Hispanic White	3,171	97.5	57%	95.33%		
Other	28	0.8	6%	72.22%		
Hispanic*	12	0.3	7%	100.00%		
Total	3,250	10	0%	95.28%		
Housing Data	Nur	nber	Percen	<u>t</u>	Inco	me Data
Owner-Occupied Units		977	92.69%	0	Medi	an Family Income
Renter Occupied Units		56	5.31%	0	Perce	ent Family Poverty
Vacant Units		21	1.99%	/ 0		
Total Units	1	,054	100%	6		
Single-Family Mortg	age Lendi	ng	τ	Delland La		Link Orat
		•	<u>Tota</u> Loar			<u>High-Cost</u> Loans
Dependent Institutions	Quhaidiaria					
Depository Institutions &		s	91	\$11,66		11
Non-Depository Instituti			13	\$2,132		2
Total Single Family Le	ending		104	\$13,79	8	13

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	Denials	Rate	Originations	Rate	Loans	<u>Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	187	49	31.21%	89	47.59%	12	13.48%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	36	12	40.00%	12	33.33%	1	8.33%
Hispanic*	2	0	0.00%	1	50.00%	0	0.00%
Total	232	64	32.82%	104	44.83%	13	12.50%

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	47	66	68	34	35
FHA/VA Home Purchase	5	3	3	3	0
Refinance	223	94	87	78	54
Home Improvement	8	15	15	12	15
Total Lending	283	178	173	127	104

Top Ten Home Purchase Lenders		Market	Dollars Loaned	Average
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	8	12.90%	\$1,607	\$201
COUNTRYWIDE HOME LOANS	4	6.45%	\$622	\$156
GEAUGA SAVINGS BANK	3	4.84%	\$720	\$240
WELLS FARGO BANK, NA	3	4.84%	\$635	\$212
FIFTH THIRD MORTGAGE COMPANY	3	4.84%	\$548	\$183
COUNTRYWIDE BANK, FSB	3	4.84%	\$455	\$152
NATIONAL CITY BANK	3	4.84%	\$446	\$149
US BANK, N.A.	3	4.84%	\$379	\$126
CITIMORTGAGE, INC	2	3.23%	\$418	\$209
SKY BANK C/O HUNTINGTON BANK	2	3.23%	\$370	\$185
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	6	17.14%	\$1,200	\$200
WELLS FARGO BANK, NA	3	8.57%	\$635	\$212
NATIONAL CITY BANK	3	8.57%	\$446	\$149
FIFTH THIRD MORTGAGE COMPANY	2	5.71%	\$343	\$172
HOWARD HANNA MORTGAGE SERVICES	2	5.71%	\$240	\$120
FIRST TENNESSEE BANK NA	2	5.71%	\$213	\$107
SUNTRUST MORTGAGE, INC	2	5.71%	\$195	\$98
FIRSTMERIT MORTGAGE CORP	2	5.71%	\$160	\$80
CONSUMERS MORTGAGE CORP OF OHI	1	2.86%	\$323	\$323
GEAUGA SAVINGS BANK	1	2.86%	\$240	\$240
Top Ten Refinance Lenders]			
Top Ten Refinance Lenders By Application]			
•	12	6.98%	\$1,752	\$146
By Application] 12 11	6.98% 6.40%	\$1,752 \$1,806	\$146 \$164
By Application NATIONAL CITY BANK				
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS	11	6.40%	\$1,806	\$164
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP	11 10	6.40% 5.81%	\$1,806 \$1,612	\$164 \$161
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB	11 10 10	6.40% 5.81% 5.81%	\$1,806 \$1,612 \$1,248	\$164 \$161 \$125
<u>By Application</u> NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC	11 10 10 9	6.40% 5.81% 5.81% 5.23%	\$1,806 \$1,612 \$1,248 \$1,506	\$164 \$161 \$125 \$167
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC	11 10 10 9 8	6.40% 5.81% 5.81% 5.23% 4.65%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456	\$164 \$161 \$125 \$167 \$182
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK	11 10 10 9 8 8	6.40% 5.81% 5.23% 4.65% 4.65%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454	\$164 \$161 \$125 \$167 \$182 \$182
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA	11 10 10 9 8 8 8 8	6.40% 5.81% 5.23% 4.65% 4.65% 4.65%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332	\$164 \$161 \$125 \$167 \$182 \$182 \$182 \$42
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY	11 10 9 8 8 8 8 6	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012	\$164 \$161 \$125 \$167 \$182 \$182 \$182 \$42 \$169
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA	11 10 9 8 8 8 8 6	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012	\$164 \$161 \$125 \$167 \$182 \$182 \$182 \$42 \$169
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations	11 10 9 8 8 8 8 6 6	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009	\$164 \$161 \$125 \$167 \$182 \$182 \$182 \$42 \$169 \$168
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK	11 10 9 8 8 8 6 6 6	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB	11 10 9 8 8 8 8 6 6 6 5	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49% 11.11% 9.26%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108 \$108 \$151
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP	11 10 9 8 8 8 8 6 6 6 5 5	6.40% 5.81% 5.23% 4.65% 4.65% 3.49% 3.49% 111.11% 9.26% 9.26%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757 \$605	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108 \$151 \$121
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP SKY BANK C/O HUNTINGTON BANK	11 10 9 8 8 8 6 6 6 5 5 3	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49% 11.11% 9.26% 9.26% 5.56%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757 \$605 \$580	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108 \$108 \$151 \$121 \$121 \$193
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP SKY BANK C/O HUNTINGTON BANK FIFTH THIRD MORTGAGE COMPANY	11 10 9 8 8 8 6 6 5 5 3 3 3	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49% 3.49% 11.11% 9.26% 9.26% 5.56%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757 \$605 \$580 \$486	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108 \$108 \$151 \$121 \$193 \$162
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP SKY BANK C/O HUNTINGTON BANK FIFTH THIRD MORTGAGE COMPANY	11 10 9 8 8 8 6 6 5 5 3 3 3 3 3	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49% 3.49% 11.11% 9.26% 9.26% 5.56% 5.56%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757 \$605 \$580 \$486 \$439	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$108 \$151 \$121 \$121 \$193 \$162 \$146
By Application NATIONAL CITY BANK COUNTRYWIDE HOME LOANS FIRSTMERIT MORTGAGE CORP COUNTRYWIDE BANK, FSB GMAC MORTGAGE LLC NATIONSTAR MORTGAGE LLC JPMORGAN CHASE BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA By Originations NATIONAL CITY BANK COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP SKY BANK C/O HUNTINGTON BANK FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN	11 10 9 8 8 8 6 6 6 5 5 3 3 3 3 3 3 3 3	6.40% 5.81% 5.23% 4.65% 4.65% 4.65% 3.49% 3.49% 11.11% 9.26% 9.26% 5.56% 5.56% 5.56%	\$1,806 \$1,612 \$1,248 \$1,506 \$1,456 \$1,454 \$332 \$1,012 \$1,009 \$649 \$757 \$605 \$580 \$486 \$439 \$140	\$164 \$161 \$125 \$167 \$182 \$182 \$42 \$169 \$168 \$151 \$121 \$121 \$193 \$162 \$146 \$47

LIVERPOOL TOWNSHIP

Population Data

			<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	32	0.74%	100.00%
Asian	11	0.25%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	4,216	97.39%	92.58%
Other	43	0.99%	72.41%
Hispanic*	45	1.04%	71.43%
Total	4,329	1 00%	92.36%

Housing Data	<u>Number</u>	Percent
Owner-Occupied Units	1,317	88.93%
Renter Occupied Units	124	8.37%
Vacant Units	40	2.70%
Total Units	1,481	100%
Single-Family Mortgag	e Lending	Total
Single-Family Mortgag	e Lending	<u>Total</u> Loans
Single-Family Mortgag		
	ubsidiaries	Loans

|--|

Median Family Income\$66,853Percent Family Poverty2.3%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	120	\$18,348	17	14.17%
Non-Depository Institutions	23	\$3,734	4	17.39%
Total Single Family Lending	143	\$22,082	21	14.69%

Single-Family Mortgage Lending By Race/Ethnicity

					-	<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	4	3	75.00%	1	25.00%	1	100.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	208	46	24.73%	123	59.13%	15	12.20%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	14	48.28%	12	30.00%	4	33.33%
Hispanic*	5	2	40.00%	3	60.00%	1	33.33%
Total	265	68	29.44%	143	53.96%	21	14.69%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	<u>2007</u>
Conventional Home Purchase	90	81	84	105	64
FHA/VA Home Purchase	1	2	1	1	0
Refinance	326	120	139	85	72
Home Improvement	12	8	12	11	8
Total Lending	429	211	236	202	144

Top Ten Home Purchase Lenders		Market	Dollars Loaned	Average
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	18	16.51%	\$3,002	\$167
HOME SAVINGS & LOAN COMPANY	7	6.42%	\$1,364	\$195
NATIONAL CITY BANK	7	6.42%	\$1,208	\$173
COUNTRYWIDE HOME LOANS	6	5.50%	\$1,334	\$222
THE HUNTINGTON NATIONAL BANK	5	4.59%	\$1,181	\$236
WELLS FARGO BANK, NA	5	4.59%	\$871	\$174
FIFTH THIRD MORTGAGE COMPANY	4	3.67%	\$865	\$216
US BANK, N.A.	4	3.67%	\$723	\$181
COUNTRYWIDE BANK, FSB	4	3.67%	\$709	\$177
CITIMORTGAGE, INC	4	3.67%	\$510	\$128
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	15	23.44%	\$2,540	\$169
NATIONAL CITY BANK	6	9.38%	\$968	\$161
HOME SAVINGS & LOAN COMPANY	4	6.25%	\$1,017	\$254
FIFTH THIRD MORTGAGE COMPANY	4	6.25%	\$865	\$216
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$709	\$236
HOWARD HANNA MORTGAGE SERVICES	3	4.69%	\$500	\$167
WESTFIELD BANK FSB	3	4.69%	\$424	\$141
AMERICAN MORTGAGE SERVICE CO	2	3.13%	\$445	\$223
COUNTRYWIDE BANK, FSB	2	3.13%	\$383	\$192
WELLS FARGO BANK, NA	2	3.13%	\$245	\$123
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application				
	13	7.39%	\$2,116	\$163
By Application	 13 12	7.39% 6.82%	\$2,116 \$2,274	\$163 \$190
By Application NATIONSTAR MORTGAGE LLC	-			
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS	12	6.82%	\$2,274	\$190
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	12 9	6.82% 5.11%	\$2,274 \$1,730	\$190 \$192
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB	12 9 9	6.82% 5.11% 5.11%	\$2,274 \$1,730 \$1,642	\$190 \$192 \$182
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC	12 9 9 8	6.82% 5.11% 5.11% 4.55%	\$2,274 \$1,730 \$1,642 \$1,404	\$190 \$192 \$182 \$176
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC	12 9 9 8 7	6.82% 5.11% 5.11% 4.55% 3.98%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187	\$190 \$192 \$182 \$176 \$170
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK	12 9 9 8 7 7	6.82% 5.11% 5.11% 4.55% 3.98% 3.98%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915	\$190 \$192 \$182 \$176 \$170 \$131
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION	12 9 9 8 7 7 6	6.82% 5.11% 5.55% 3.98% 3.98% 3.41%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953	\$190 \$192 \$182 \$176 \$170 \$131 \$159
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations	12 9 8 7 7 6 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN	12 9 8 7 7 6 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS	12 9 8 7 7 6 5 5 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 8.33% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$181 \$142
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK	12 9 8 7 7 6 5 5 5 6 4 4	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 8.33% 5.56% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$142 \$137
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK	12 9 9 7 7 6 5 5 5 6 4 4 4	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 8.33% 5.56% 5.56% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$142 \$137 \$95
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK	12 9 9 8 7 7 6 5 5 6 4 4 4 3	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$142 \$137 \$95 \$270
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WATIONAL CITY BANK MATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK	12 9 8 7 6 5 5 6 4 4 4 3 3	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$125 \$181 \$142 \$137 \$95 \$270 \$153
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK COUNTRYWIDE HOME LOANS	12 9 9 8 7 7 6 5 5 5 6 4 4 3 3 3 3	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458 \$404	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$125 \$181 \$142 \$137 \$95 \$270 \$153 \$135
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON NATIONAL BANK OUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK COUNTRYWIDE HOME LOANS FIFTH THIRD MORTGAGE COMPANY	12 9 9 8 7 7 6 5 5 5 6 4 4 3 3 3 2	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 5.56% 5.56% 4.17% 4.17% 4.17% 4.17% 2.78%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458 \$404 \$501	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$125 \$181 \$142 \$137 \$95 \$270 \$153 \$135 \$251
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK COUNTRYWIDE HOME LOANS	12 9 9 8 7 7 6 5 5 5 6 4 4 3 3 3 3	6.82% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17% 4.17% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458 \$404	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$125 \$181 \$142 \$137 \$95 \$270 \$153 \$135

LODI

Population Data

			Home
Race/Ethnicity	Number	Percent	Ownership Rate
African American	3	0.09%	N/A
Asian	6	0.19%	100.00%
Native American	11	0.34%	75.00%
Non-Hispanic White	3,128	98.09%	70.58%
Other	29	0.91%	33.33%
Hispanic*	15	0.47%	76.92%
Total	3,189	100%	70.42%

Housing Data	Number	Percent
Owner-Occupied U	nits 881	63.34%
Renter Occupied U	nits 440	31.63%
Vacant Units	70	5.03%
Total Units	1,391	1 00 %
Single-Family M	Total	
		Loans
Depository Institution	48	
Non-Depository Ins	13	
Total Single Famil	61	

Income Data		
Median Family In	ncome	\$44,167
Percent Family F	Poverty	8.0%

Total	Dollars Loaned	High-Cost	High-Cost	
Loans	<u>(\$000s)</u>	Loans	Share	
48	\$4,224	9	18.75%	
13	\$1,308	2	15.38%	
61	\$5,532	11	18.03%	
	48 13	Loans (\$000s) 48 \$4,224 13 \$1,308	Loans (\$000s) Loans 48 \$4,224 9 13 \$1,308 2	

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	Rate	Loans	<u>Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	159	71	51.08%	55	34.59%	9	16.36%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	14	9	75.00%	3	21.43%	1	33.33%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	180	84	53.16%	61	33.89%	11	18.03%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	30	35	53	28	21
FHA/VA Home Purchase	5	9	7	4	5
Refinance	110	61	51	43	28
Home Improvement	12	6	12	4	9
Total Lending	157	111	123	79	63

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
US BANK, N.A.	7	11.48%	\$750	\$107
COUNTRYWIDE HOME LOANS	4	6.56%	\$473	\$118
WELLS FARGO BANK, NA	4	6.56%	\$378	\$95
CITIMORTGAGE, INC	3	4.92%	\$355	\$118
THE HUNTINGTON NATIONAL BANK	3	4.92%	\$309	\$103
THIRD FEDERAL SAVINGS AND LOAN	3	4.92%	\$265	\$88
NATIONAL CITY BANK	3	4.92%	\$259	\$86
PHH MORTGAGE CORPORATION	3	4.92%	\$228	\$76
FIRSTMERIT BANK NA	3	4.92%	\$123	\$41
FIFTH THIRD MORTGAGE COMPANY	2	3.28%	\$364	\$182
By Originations				
WELLS FARGO BANK, NA	3	11.54%	\$293	\$98
THIRD FEDERAL SAVINGS AND LOAN	3	11.54%	\$265	\$88
PHH MORTGAGE CORPORATION	3	11.54%	\$228	\$76
THE HOME MORTGAGE COMPANY, INC	2	7.69%	\$170	\$85
FIRSTMERIT MORTGAGE CORP	1	3.85%	\$170	\$170
WESTFIELD BANK FSB	1	3.85%	\$148	\$148
NATIONAL CITY BANK	1	3.85%	\$124	\$124
GMAC MORTGAGE LLC	1	3.85%	\$122	\$122
THE HUNTINGTON NATIONAL BANK	1	3.85%	\$119	\$119
REAL ESTATE MORTGAGE CORP	1	3.85%	\$119	\$119
Top Ten Refinance Lenders				
By Application				
BENEFICIAL COMPANY LLC	13	10.83%	\$1,369	\$105
NATIONSTAR MORTGAGE LLC	10	8.33%	\$1,294	\$129
COUNTRYWIDE HOME LOANS	7	5.83%	\$837	\$120
GMAC MORTGAGE LLC	7	5.83%	\$829	\$118
COUNTRYWIDE BANK, FSB	6	5.00%	\$554	\$92
FIRST FRANKLIN CORPORATION	4	3.33%	\$472	\$118
FIFTH THIRD MORTGAGE COMPANY	4	3.33%	\$423	\$106
WELLS FARGO FIN\'L OHIO 1, INC	4	3.33%	\$308	\$77
CITIFINANCIAL, INC.	4	3.33%	\$285	\$71
HFC COMPANY LLC	3	2.50%	\$351	\$117
HFC COMPANY LLC By Originations	3	2.50%	\$351	\$117
	3 3	2.50% 10.71%	\$351 \$242	\$117 \$81
By Originations				
By Originations JPMORGAN CHASE BANK	3	10.71%	\$242	\$81
<u>By Originations</u> JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION	3 2	10.71% 7.14%	\$242 \$219	\$81 \$110
<u>By Originations</u> JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION FLAGSTAR BANK	3 2 2	10.71% 7.14% 7.14%	\$242 \$219 \$200	\$81 \$110 \$100
<u>By Originations</u> JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION FLAGSTAR BANK CITIFINANCIAL, INC.	3 2 2 2	10.71% 7.14% 7.14% 7.14%	\$242 \$219 \$200 \$153	\$81 \$110 \$100 \$77
<u>By Originations</u> JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION FLAGSTAR BANK CITIFINANCIAL, INC. WELLS FARGO FIN\'L OHIO 1, INC	3 2 2 2 2	10.71% 7.14% 7.14% 7.14% 7.14%	\$242 \$219 \$200 \$153 \$112	\$81 \$110 \$100 \$77 \$56
<u>By Originations</u> JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION FLAGSTAR BANK CITIFINANCIAL, INC. WELLS FARGO FIN\'L OHIO 1, INC COUNTRYWIDE BANK, FSB	3 2 2 2 2 2 2	10.71% 7.14% 7.14% 7.14% 7.14% 7.14%	\$242 \$219 \$200 \$153 \$112 \$103	\$81 \$110 \$100 \$77 \$56 \$52
By Originations JPMORGAN CHASE BANK FIRST FRANKLIN CORPORATION FLAGSTAR BANK CITIFINANCIAL, INC. WELLS FARGO FIN\'L OHIO 1, INC COUNTRYWIDE BANK, FSB WASHINGTON MUTUAL BANK	3 2 2 2 2 2 1	10.71% 7.14% 7.14% 7.14% 7.14% 7.14% 3.57%	\$242 \$219 \$200 \$153 \$112 \$103 \$200	\$81 \$110 \$100 \$77 \$56 \$52 \$200

CITY OF MEDINA

Population Data

			<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	750	2.26%	33.80%
Asian	290	0.88%	64.58%
Native American	52	0.16%	34.33%
Non-Hispanic White	31,300	94.51%	78.25%
Other	497	1.50%	51.15%
Hispanic*	327	0.99%	57.64%
Total	33,119	100%	76.76%

Housing Data	Number	Percent
Owner-Occupied U	nits 8,708	67.14%
Renter Occupied U	nits 3,616	27.88%
Vacant Units	645	4.97%
Total Units	12,969	100%
Single-Family M	ortgage Lending	Total
		Loans
Depository Institution	ons & Subsidiaries	1,097
Non-Depository Ins	titutions	255
Total Single Famil	v Lendina	1.352

Income Data Median Family Income \$63,262

Percent Family Poverty 4.4%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	1,097	\$144,183	136	12.40%
Non-Depository Institutions	255	\$41,377	32	12.55%
Total Single Family Lending	1,352	\$185,560	168	12.43%

Single-Family Mortgage Lending By Race/Ethnicity

					-	<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	55	21	44.68%	20	36.36%	5	25.00%
Asian	26	0	0.00%	18	69.23%	0	0.00%
Native American	4	1	50.00%	0	0.00%	0	N/A
Non-Hispanic White	1,978	462	25.81%	1,190	60.16%	150	12.61%
Other	23	14	60.87%	7	30.43%	0	0.00%
Not Reported	252	76	39.38%	86	34.13%	9	10.47%
Hispanic*	34	10	35.71%	14	41.18%	1	7.14%
Total	2,411	596	27.88%	1,352	56.08%	168	12.43%

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

	2003	2004	2005	2006	2007
Conventional Home Purchase	1,029	989	1,009	989	725
FHA/VA Home Purchase	116	89	63	45	59
Refinance	2,505	921	794	659	463
Home Improvement	85	89	81	96	113
Total Lending	3,735	2,088	1,947	1,789	1,360

Top Ten Home Purchase Lenders				Average
By Application	Count	<u>Market</u> Share %	Dollars Loaned (\$000s)	<u>Loan Size</u> (\$000s)
COUNTRYWIDE HOME LOANS	144	10.43%	\$24,847	\$173
THIRD FEDERAL SAVINGS AND LOAN	118	8.54%	\$20,585	\$174
WELLS FARGO BANK, NA	102	7.39%	\$15,736	\$154
COUNTRYWIDE BANK, FSB	94	6.81%	\$14,751	\$157
CITIMORTGAGE, INC	73	5.29%	\$10,091	\$138
US BANK, N.A.	71	5.14%	\$10,261	\$145
JPMORGAN CHASE BANK	60	4.34%	\$9,227	\$154
NATIONAL CITY BANK	50	3.62%	\$5,841	\$117
HOWARD HANNA MORTGAGE SERVICES	48	3.48%	\$6,590	\$137
FIFTH THIRD MORTGAGE COMPANY	43	3.11%	\$8,644	\$201
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	103	13.14%	\$17,303	\$168
WELLS FARGO BANK, NA	81	10.33%	\$12,856	\$159
HOWARD HANNA MORTGAGE SERVICES	45	5.74%	\$6,011	\$134
NATIONAL CITY BANK	43	5.48%	\$5,206	\$121
COUNTRYWIDE HOME LOANS	40	5.10%	\$7,900	\$198
JPMORGAN CHASE BANK	39	4.97%	\$6,024	\$154
NVR MORTGAGE FINANCE INC	36	4.59%	\$6,985	\$194
COUNTRYWIDE BANK, FSB	36	4.59%	\$4,129	\$115
FIFTH THIRD MORTGAGE COMPANY	32	4.08%	\$6,392	\$200
WESTFIELD BANK FSB	31	3.95%	\$4,486	\$145
Top Ten Refinance Lenders				
By Application				
COUNTRYWIDE HOME LOANS				
	100	7.69%	\$14,292	\$143
COUNTRYWIDE BANK, FSB	100 62	7.69% 4.77%	\$14,292 \$8,440	\$143 \$136
COUNTRYWIDE BANK, FSB	62	4.77%	\$8,440	\$136
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC	62 59	4.77% 4.54%	\$8,440 \$8,044	\$136 \$136
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK	62 59 58	4.77% 4.54% 4.46%	\$8,440 \$8,044 \$8,256	\$136 \$136 \$142
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN	62 59 58 57	4.77% 4.54% 4.46% 4.38%	\$8,440 \$8,044 \$8,256 \$6,189	\$136 \$136 \$142 \$109
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC	62 59 58 57 47	4.77% 4.54% 4.46% 4.38% 3.62%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443	\$136 \$136 \$142 \$109 \$158
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA	62 59 58 57 47 46	4.77% 4.54% 4.46% 4.38% 3.62% 3.54%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230	\$136 \$136 \$142 \$109 \$158 \$48
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK	62 59 58 57 47 46 44	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670	\$136 \$136 \$142 \$109 \$158 \$48 \$129
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY	62 59 58 57 47 46 44 42	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38% 3.23%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC	62 59 58 57 47 46 44 42	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38% 3.23%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC By Originations	62 59 58 57 47 46 44 42 42	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38% 3.23% 3.23%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,333	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN	62 59 58 57 47 46 44 42 42 33	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38% 3.23% 3.23% 7.13%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,333 \$3,469	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	62 59 58 57 47 46 44 42 42 42 33 29	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.23% 3.23% 3.23% 7.13% 6.26%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,720 \$6,333 \$3,469 \$4,631	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY	62 59 58 57 47 46 44 42 42 42 33 29 29	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.23% 3.23% 7.13% 6.26% 6.26%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,720 \$6,333 \$3,469 \$4,631 \$3,515	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160 \$121
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA	62 59 58 57 47 46 44 42 42 42 33 29 29 29 28	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.38% 3.23% 3.23% 7.13% 6.26% 6.26% 6.26%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,333 \$3,469 \$4,631 \$3,515 \$1,430	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160 \$121 \$51
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY	62 59 58 57 47 46 44 42 42 42 33 29 29 28 27	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.23% 3.23% 3.23% 7.13% 6.26% 6.26% 6.05% 5.83%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,333 \$3,469 \$4,631 \$3,515 \$1,430 \$3,896	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160 \$121 \$51 \$144
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB	62 59 58 57 47 46 44 42 42 42 33 29 29 28 27 26 22 19	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.23% 3.23% 3.23% 7.13% 6.26% 6.26% 6.26% 6.05% 5.83% 5.62%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,720 \$6,333 \$3,469 \$4,631 \$3,515 \$1,430 \$3,896 \$3,441	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160 \$121 \$51 \$144 \$132
COUNTRYWIDE BANK, FSB BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN GMAC MORTGAGE LLC FIRSTMERIT BANK NA NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY NATIONSTAR MORTGAGE LLC <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK NATIONAL CITY BANK FIRSTMERIT BANK NA FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB COUNTRYWIDE HOME LOANS	62 59 58 57 47 46 44 42 42 42 33 29 29 29 28 27 26 22	4.77% 4.54% 4.46% 4.38% 3.62% 3.54% 3.23% 3.23% 7.13% 6.26% 6.26% 6.26% 6.26% 5.83% 5.62% 4.75%	\$8,440 \$8,044 \$8,256 \$6,189 \$7,443 \$2,230 \$5,670 \$6,720 \$6,720 \$6,333 \$3,469 \$4,631 \$3,515 \$1,430 \$3,896 \$3,441 \$3,018	\$136 \$136 \$142 \$109 \$158 \$48 \$129 \$160 \$151 \$105 \$160 \$121 \$51 \$144 \$132 \$137

MEDINA TOWNSHIP

Population Data

				<u>Home</u>	
Race/Ethnicity	Number	Perc	cent	Ownership R	ate
African American	26	0.7	0%	100.00%	
Asian	34	0.9	2%	100.00%	
Native American	3	0.0	8%	100.00%	
Non-Hispanic White	3,564	96.3	35%	94.59%	
Other	35	0.9	5%	88.24%	
Hispanic*	46	1.2	4%	89.74%	
Total	3,699	100	0%	94.57%	
Housing Data	<u>Nur</u>	mber	Percen	<u>t</u>	
Owner-Occupied Units	1	,217	90.48%	/ 0	
Renter Occupied Units		76	5.65%	, 0	
Vacant Units		52	3.87%	/ 0	
Total Units	1	,345	100%	, 0	
Single-Family Morto	ng	Tota		llars Lo	
			Loan	15	<u>(\$000s</u>

Income Data	
Median Family Income	\$69,167
Percent Family Poverty	2.9%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	128	\$25,165	13	10.16%
Non-Depository Institutions	30	\$6,031	4	13.33%
Total Single Family Lending	158	\$31,196	17	10.76%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate	Originations	Rate	Loans	Share
African American	4	1	33.33%	2	50.00%	0	0.00%
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	225	41	21.03%	140	62.22%	13	9.29%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	41	13	44.83%	12	29.27%	4	33.33%
Hispanic*	0	0	N/A	0	N/A	0	N/A
Total	278	56	24.03%	158	56.83%	17	10.76%

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

	2003	2004	<u>2005</u>	2006	2007
Conventional Home Purchase	101	104	99	92	68
FHA/VA Home Purchase	8	6	2	3	3
Refinance	295	90	94	88	67
Home Improvement	14	13	11	13	20
Total Lending	418	213	206	196	158

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
COUNTRYWIDE HOME LOANS	15	12.20%	\$3,215	\$214
NVR MORTGAGE FINANCE INC	10	8.13%	\$2,453	\$245
THIRD FEDERAL SAVINGS AND LOAN	9	7.32%	\$1,991	\$221
COUNTRYWIDE BANK, FSB	8	6.50%	\$1,246	\$156
WELLS FARGO BANK, NA	7	5.69%	\$1,229	\$176
FLAGSTAR BANK	6	4.88%	\$2,493	\$416
PARK VIEW FEDERAL SAVINGS BANK	6	4.88%	\$1,960	\$327
WESTFIELD BANK FSB	5	4.07%	\$1,129	\$226
NATIONAL CITY BANK	5	4.07%	\$875	\$175
SKY BANK C/O HUNTINGTON BANK	4	3.25%	\$5,465	\$1,366
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	9	12.68%	\$1,991	\$221
NVR MORTGAGE FINANCE INC	7	9.86%	\$1,721	\$246
PARK VIEW FEDERAL SAVINGS BANK	6	8.45%	\$1,960	\$327
NATIONAL CITY BANK	5	7.04%	\$875	\$175
WELLS FARGO BANK, NA	5	7.04%	\$725	\$145
WESTFIELD BANK FSB	3	4.23%	\$935	\$312
FIFTH THIRD MORTGAGE COMPANY	3	4.23%	\$783	\$261
PHH MORTGAGE CORPORATION	3	4.23%	\$541	\$180
COUNTRYWIDE HOME LOANS	3	4.23%	\$536	\$179
SUNTRUST MORTGAGE, INC	3	4.23%	\$361	\$120
Top Ten Refinance Lenders				
Top Ten Refinance Lenders By Application]			
•	14	8.14%	\$2,811	\$201
By Application] 14 13	8.14% 7.56%	\$2,811 \$2,140	\$201 \$165
By Application COUNTRYWIDE HOME LOANS				
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	13	7.56%	\$2,140	\$165
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	13 9	7.56% 5.23%	\$2,140 \$1,658	\$165 \$184
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC	13 9 8	7.56% 5.23% 4.65%	\$2,140 \$1,658 \$1,455	\$165 \$184 \$182
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS	13 9 8 8	7.56% 5.23% 4.65% 4.65%	\$2,140 \$1,658 \$1,455 \$1,096	\$165 \$184 \$182 \$137
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC	13 9 8 8 6	7.56% 5.23% 4.65% 4.65% 3.49%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545	\$165 \$184 \$182 \$137 \$258
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC	13 9 8 8 6 6	7.56% 5.23% 4.65% 4.65% 3.49% 3.49%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883	\$165 \$184 \$182 \$137 \$258 \$147
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY	13 9 8 6 6 5	7.56% 5.23% 4.65% 4.65% 3.49% 3.49% 2.91%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803	\$165 \$184 \$182 \$137 \$258 \$147 \$161
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations	13 9 8 6 6 5 5	7.56% 5.23% 4.65% 4.65% 3.49% 3.49% 2.91%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK	13 9 8 6 6 5 5 5 7	7.56% 5.23% 4.65% 4.65% 3.49% 3.49% 2.91%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN	13 9 8 6 5 5 5 7 7	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 2.91% 10.45%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS	13 9 8 6 5 5 5 7 7 6	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 10.45% 10.45% 8.96%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS	13 9 8 6 5 5 5 7 7 6 4	7.56% 5.23% 4.65% 3.49% 2.91% 2.91% 2.91% 10.45% 8.96% 5.97%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS WESTFIELD BANK FSB	13 9 8 6 6 5 5 5 7 7 7 6 4 4	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 2.91% 10.45% 10.45% 8.96% 5.97%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036 \$984	\$165 \$184 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259 \$246
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS WESTFIELD BANK FSB HOME SAVINGS & LOAN COMPANY	13 9 8 6 5 5 5 7 7 6 4 4 3	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 2.91% 10.45% 8.96% 5.97% 5.97% 4.48%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036 \$984 \$699	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259 \$246 \$233
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS WESTFIELD BANK FSB HOME SAVINGS & LOAN COMPANY EQUITY ONE, INC.	13 9 8 6 5 5 5 7 7 6 4 4 3 3	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 10.45% 8.96% 5.97% 5.97% 4.48% 4.48%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036 \$984 \$699 \$536	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259 \$148 \$259 \$246 \$233 \$179
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS WESTFIELD BANK FSB HOME SAVINGS & LOAN COMPANY EQUITY ONE, INC. FIRSTMERIT MORTGAGE CORP	13 9 8 6 5 5 5 7 7 6 4 4 3 3 3	7.56% 5.23% 4.65% 3.49% 3.49% 2.91% 2.91% 2.91% 10.45% 8.96% 5.97% 4.48% 4.48%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036 \$984 \$699 \$536 \$260	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259 \$246 \$233 \$179 \$87
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC QUICKEN LOANS NATIONSTAR MORTGAGE LLC CITIMORTGAGE, INC FIFTH THIRD MORTGAGE COMPANY COUNTRYWIDE BANK, FSB FIRSTMERIT MORTGAGE CORP By Originations JPMORGAN CHASE BANK THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS COUNTRYWIDE HOME LOANS WESTFIELD BANK FSB HOME SAVINGS & LOAN COMPANY EQUITY ONE, INC.	13 9 8 6 5 5 5 7 7 6 4 4 3 3	7.56% 5.23% 4.65% 4.65% 3.49% 2.91% 2.91% 2.91% 10.45% 8.96% 5.97% 5.97% 4.48% 4.48%	\$2,140 \$1,658 \$1,455 \$1,096 \$1,545 \$883 \$803 \$713 \$610 \$1,235 \$1,114 \$886 \$1,036 \$984 \$699 \$536	\$165 \$184 \$182 \$137 \$258 \$147 \$161 \$143 \$122 \$176 \$159 \$148 \$259 \$148 \$259 \$246 \$233 \$179

MONTVILLE TOWNSHIP

Population Data

				<u>Home</u>	
Race/Ethnicity	Number	Per	cent (Ownership Rate	<u>)</u>
African American	13	0.4	5%	100.00%	
Asian	20	0.6	9%	75.00%	
Native American	3	0.1	0%	N/A	
Non-Hispanic White	2,853	98.2	24%	96.52%	
Other	4	0.1	4%	N/A	
Hispanic*	11	0.3	8%	100.00%	
Total	2,904	10	0%	96.41%	
Housing Data	Nu	mber	Percen	<u>t</u>	
Owner-Occupied Units		922	92.29%	, D	
Renter Occupied Units		37	3.70%	, D	
Vacant Units		40	4.00%	, D	
Total Units		999	100%	, D	
Single-Family Morte	gage Lend	ing	Tata	L Deller	
			<u>Tota</u> Loan		<u>s Loa</u> 000s)
Denesiten (Institutions					-
Depository Institutions		es	219		27,867
Non-Depository Institut			38		5,896
Total Single Family Le	Total Single Family Lending			\$3	3,763

Income Data	
Median Family Income	\$63,438
Percent Family Poverty	0.7%

٦

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	219	\$27,867	31	14.16%
Non-Depository Institutions	38	\$5,896	6	15.79%
Total Single Family Lending	257	\$33,763	37	14.40%

Single-Family Mortgage Lending By Race/Ethnicity

					-	<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	Cost
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	Rate	Loans	<u>Share</u>
African American	5	0	0.00%	5	100.00%	1	20.00%
Asian	2	2	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	432	119	30.43%	234	54.17%	34	14.53%
Other	2	0	0.00%	1	50.00%	0	0.00%
Not Reported	43	14	41.18%	14	32.56%	2	14.29%
Hispanic*	2	1	50.00%	1	50.00%	0	0.00%
Total	489	137	31.21%	257	52.56%	37	14.40%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	156	244	223	168	124
FHA/VA Home Purchase	24	17	14	15	8
Refinance	573	227	171	156	106
Home Improvement	22	32	33	21	19
Total Lending	775	520	441	360	257

Top Ten Home Purchase Lenders]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
COUNTRYWIDE HOME LOANS	36	16.74%	\$4,770	\$133
HOWARD HANNA MORTGAGE SERVICES	14	6.51%	\$1,850	\$132
WELLS FARGO BANK, NA	13	6.05%	\$1,944	\$150
JPMORGAN CHASE BANK	13	6.05%	\$1,463	\$113
COUNTRYWIDE BANK, FSB	13	6.05%	\$1,158	\$89
FIFTH THIRD MORTGAGE COMPANY	10	4.65%	\$2,020	\$202
THIRD FEDERAL SAVINGS AND LOAN	9	4.19%	\$1,381	\$153
US BANK, N.A.	9	4.19%	\$1,165	\$129
FIRSTMERIT MORTGAGE CORP	8	3.72%	\$905	\$113
WESTFIELD BANK FSB	7	3.26%	\$704	\$101
By Originations				
HOWARD HANNA MORTGAGE SERVICES	13	9.85%	\$1,672	\$129
COUNTRYWIDE HOME LOANS	13	9.85%	\$1,669	\$128
WELLS FARGO BANK, NA	11	8.33%	\$1,725	\$157
FIFTH THIRD MORTGAGE COMPANY	9	6.82%	\$1,540	\$171
THIRD FEDERAL SAVINGS AND LOAN	9	6.82%	\$1,381	\$153
JPMORGAN CHASE BANK	9	6.82%	\$1,039	\$115
FIRSTMERIT MORTGAGE CORP	8	6.06%	\$905	\$113
WESTFIELD BANK FSB	7	5.30%	\$704	\$101
FIRST PLACE BANK	6	4.55%	\$1,073	\$179
PHH HOME LOANS	4	3.03%	\$802	\$201
Top Ten Refinance Lenders]			
Top Ten Refinance Lenders By Application]			
•	27	8.39%	\$3,841	\$142
By Application	27 23	8.39% 7.14%	\$3,841 \$2,737	\$142 \$119
By Application COUNTRYWIDE HOME LOANS				
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB	23	7.14%	\$2,737	\$119
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA	23 17	7.14% 5.28%	\$2,737 \$2,324	\$119 \$137
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC	23 17 16	7.14% 5.28% 4.97%	\$2,737 \$2,324 \$1,949	\$119 \$137 \$122
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK	23 17 16 15	7.14% 5.28% 4.97% 4.66%	\$2,737 \$2,324 \$1,949 \$2,088	\$119 \$137 \$122 \$139
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP	23 17 16 15 11	7.14% 5.28% 4.97% 4.66% 3.42%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617	\$119 \$137 \$122 \$139 \$147
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK	23 17 16 15 11 11	7.14% 5.28% 4.97% 4.66% 3.42% 3.42%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045	\$119 \$137 \$122 \$139 \$147 \$95
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A.	23 17 16 15 11 11 11	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788	\$119 \$137 \$122 \$139 \$147 \$95 \$72
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC	23 17 16 15 11 11 11 11	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.42% 3.11%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA	23 17 16 15 11 11 11 11	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.42% 3.11%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations	23 17 16 15 11 11 11 10 9	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB	23 17 16 15 11 11 11 10 9	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK	23 17 16 15 11 11 11 10 9 9	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$104
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK WELLS FARGO BANK, NA	23 17 16 15 11 11 11 10 9 9 8 7	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55% 6.60%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166 \$957	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$146 \$137
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK WELLS FARGO BANK, NA FIRSTMERIT MORTGAGE CORP	23 17 16 15 11 11 10 9 9 8 7 7	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55% 6.60% 6.60%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166 \$957 \$790	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$146 \$137 \$113
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK WELLS FARGO BANK, NA FIRSTMERIT MORTGAGE CORP RBS CITIZENS BANK, NA FIRSTMERIT MORTGAGE CORP RBS CITIZENS BANK, N.A.	23 17 16 15 11 11 11 10 9 9 8 7 7 7	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55% 6.60% 6.60% 6.60%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166 \$957 \$790 \$483	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$104 \$146 \$137 \$113 \$69
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK WELLS FARGO BANK, NA FIRSTMERIT MORTGAGE CORP RBS CITIZENS BANK, N.A. COUNTRYWIDE HOME LOANS	23 17 16 15 11 11 10 9 9 8 7 7 7 6	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55% 6.60% 6.60% 6.60% 6.60% 5.66%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166 \$957 \$790 \$483 \$973	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$146 \$137 \$113 \$69 \$162
By Application COUNTRYWIDE HOME LOANS COUNTRYWIDE BANK, FSB WELLS FARGO BANK, NA BENEFICIAL COMPANY LLC JPMORGAN CHASE BANK FIRSTMERIT MORTGAGE CORP THE HUNTINGTON NATIONAL BANK RBS CITIZENS BANK, N.A. HFC COMPANY LLC FIRSTMERIT BANK NA By Originations COUNTRYWIDE BANK, FSB JPMORGAN CHASE BANK WELLS FARGO BANK, NA FIRSTMERIT MORTGAGE CORP RBS CITIZENS BANK, N.A. COUNTRYWIDE HOME LOANS THE HUNTINGTON NATIONAL BANK	23 17 16 15 11 11 10 9 8 7 7 7 6 5	7.14% 5.28% 4.97% 4.66% 3.42% 3.42% 3.42% 3.11% 2.80% 8.49% 7.55% 6.60% 6.60% 6.60% 5.66% 4.72%	\$2,737 \$2,324 \$1,949 \$2,088 \$1,617 \$1,045 \$788 \$1,385 \$586 \$940 \$1,166 \$957 \$790 \$483 \$973 \$579	\$119 \$137 \$122 \$139 \$147 \$95 \$72 \$139 \$65 \$104 \$146 \$137 \$113 \$69 \$162 \$116

Medina County Community Lending Factbook

SHARON TOWNSHIP

Population Data

			Home
Race/Ethnicity	<u>Number</u>	Percent [Ownership Rate
African American	24	0.57%	94.74%
Asian	28	0.66%	100.00%
Native American	2	0.05%	N/A
Non-Hispanic White	4,143	97.62%	90.86%
Other	23	0.54%	90.91%
Hispanic*	28	0.66%	16.67%
Total	4,244	100%	90.48%

Housing Data	Number	Percent
Owner-Occupied U	nits 1,340	84.38%
Renter Occupied U	nits 177	11.15%
Vacant Units	71	4.47%
Total Units	1,588	100%
Single Femily M	artagaa Londing	
Single-Family We	ortgage Lending	Total
Single-Failing Wi		<u>Total</u> Loans
Depository Institutio		
	ns & Subsidiaries	Loans

Income Data	
Median Family Income	\$60
Percent Family Poverty	1

60,280 1.8%

Single-Family Mortgage Lending	Total	Dollars Loaned	<u>High-Cost</u>	High-Cost
	Loans	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	126	\$14,153	14	11.11%
Non-Depository Institutions	22	\$2,850	7	31.82%
Total Single Family Lending	148	\$17,003	21	14.19%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	Denials	Rate	Originations	Rate	Loans	Share
African American	0	0	N/A	0	N/A	0	N/A
Asian	3	1	33.33%	1	33.33%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	258	80	34.19%	128	49.61%	19	14.84%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	36	18	54.55%	11	30.56%	1	9.09%
Hispanic*	3	1	33.33%	2	66.67%	0	0.00%
Total	309	102	36.30%	148	47.90%	21	14.19%

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

	<u>2003</u>	<u>2004</u>	2005	<u>2006</u>	2007
Conventional Home Purchase	126	93	114	88	61
FHA/VA Home Purchase	15	11	7	6	10
Refinance	323	143	113	77	61
Home Improvement	16	11	21	19	16
Total Lending	480	258	255	190	148

Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
COUNTRYWIDE HOME LOANS	18	13.85%	\$2,326	\$129
COUNTRYWIDE BANK, FSB	11	8.46%	\$1,155	\$105
THIRD FEDERAL SAVINGS AND LOAN	9	6.92%	\$1,397	\$155
US BANK, N.A.	9	6.92%	\$1,259	\$140
JPMORGAN CHASE BANK	8	6.15%	\$944	\$118
NATIONAL CITY BANK	6	4.62%	\$747	\$125
FIFTH THIRD MORTGAGE COMPANY	5	3.85%	\$654	\$131
WELLS FARGO BANK, NA	5	3.85%	\$532	\$106
SUNTRUST MORTGAGE, INC	4	3.08%	\$502	\$126
FLAGSTAR BANK	3	2.31%	\$400	\$133
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	9	12.68%	\$1,397	\$155
COUNTRYWIDE HOME LOANS	5	7.04%	\$885	\$177
NATIONAL CITY BANK	5	7.04%	\$602	\$120
JPMORGAN CHASE BANK	4	5.63%	\$566	\$142
FIFTH THIRD MORTGAGE COMPANY	4	5.63%	\$536	\$134
WELLS FARGO BANK, NA	4	5.63%	\$447	\$112
CHASE MANHATTAN BANK USA, NA	3	4.23%	\$263	\$88
PARK VIEW FEDERAL SAVINGS BANK	3	4.23%	\$245	\$82
COUNTRYWIDE BANK, FSB	3	4.23%	\$206	\$69
FIRST PLACE BANK	2	2.82%	\$321	\$161
Top Ten Refinance Lenders				
Top Ten Refinance Lenders				
	17	8.90%	\$2,128	\$125
By Application	 17 15	8.90% 7.85%	\$2,128 \$1,689	\$125 \$113
By Application COUNTRYWIDE HOME LOANS				
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	15	7.85%	\$1,689	\$113
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	15 13	7.85% 6.81%	\$1,689 \$1,745	\$113 \$134
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC	15 13 8	7.85% 6.81% 4.19%	\$1,689 \$1,745 \$1,278	\$113 \$134 \$160
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA	15 13 8 8	7.85% 6.81% 4.19% 4.19%	\$1,689 \$1,745 \$1,278 \$1,086	\$113 \$134 \$160 \$136
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC	15 13 8 8 7	7.85% 6.81% 4.19% 4.19% 3.66%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125	\$113 \$134 \$160 \$136 \$161
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC	15 13 8 7 7 7	7.85% 6.81% 4.19% 4.19% 3.66% 3.66%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084	\$113 \$134 \$160 \$136 \$161 \$155
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB	15 13 8 7 7 6	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657	\$113 \$134 \$160 \$136 \$161 \$155 \$110
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations	15 13 8 7 7 6 5 5	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN	15 13 8 7 7 6 5 5 5	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK	15 13 8 7 7 6 5 5 5 9 7	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS	15 13 8 7 7 6 5 5 5 9 7 5	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75% 11.48% 8.20%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK	15 13 8 7 7 6 5 5 5 9 7 5 3	7.85% 6.81% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$1120 \$117
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK	15 13 8 7 7 6 5 5 9 7 5 3 3 3	7.85% 6.81% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351 \$268	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$117 \$89
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY WASHINGTON MUTUAL BANK	15 13 8 7 7 6 5 5 9 7 5 3 3 3 3 3	7.85% 6.81% 4.19% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92% 4.92%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351 \$268 \$242	\$113 \$134 \$160 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$117 \$89 \$81
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY WASHINGTON MUTUAL BANK FIRST TENNESSEE BANK NA	15 13 8 7 7 6 5 5 5 9 7 5 3 3 3 3 2	7.85% 6.81% 4.19% 3.66% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92% 4.92% 4.92% 3.28%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351 \$268 \$242 \$358	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$117 \$89 \$81 \$179
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY WASHINGTON MUTUAL BANK FIRST TENNESSEE BANK NA AMTRUST BANK	15 13 8 7 7 6 5 5 5 9 7 5 3 3 3 3 2 2	7.85% 6.81% 4.19% 3.66% 3.66% 3.14% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92% 4.92% 4.92% 3.28% 3.28%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351 \$268 \$242 \$358 \$280	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$117 \$89 \$81 \$179 \$140
By Application COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK BENEFICIAL COMPANY LLC WELLS FARGO BANK, NA NATIONSTAR MORTGAGE LLC GMAC MORTGAGE LLC COUNTRYWIDE BANK, FSB FIFTH THIRD BANK NATIONAL CITY BANK By Originations THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK COUNTRYWIDE HOME LOANS NATIONAL CITY BANK FIFTH THIRD MORTGAGE COMPANY WASHINGTON MUTUAL BANK FIRST TENNESSEE BANK NA	15 13 8 7 7 6 5 5 5 9 7 5 3 3 3 3 2	7.85% 6.81% 4.19% 3.66% 3.66% 3.66% 2.62% 2.62% 14.75% 11.48% 8.20% 4.92% 4.92% 4.92% 3.28%	\$1,689 \$1,745 \$1,278 \$1,086 \$1,125 \$1,084 \$657 \$539 \$447 \$959 \$1,063 \$600 \$351 \$268 \$242 \$358	\$113 \$134 \$160 \$136 \$161 \$155 \$110 \$108 \$89 \$107 \$152 \$120 \$117 \$89 \$81 \$179

WADSWORTH /WADSWORTH TOWNSHIP

Population Data

Vacant Units

Total Units

		Home
<u>Number</u>	Percent	Ownership Rate
77	0.34%	77.42%
126	0.56%	82.50%
46	0.21%	69.05%
21,896	97.61%	81.68%
192	0.86%	65.57%
142	0.63%	66.30%
22,433	100%	81.52%
Nur	<u>nber</u> <u>Per</u>	<u>cent</u>
6	,651 73.9	90%
1	,980 22.0)0%
	77 126 46 21,896 192 142 22,433 <u>Nur</u> 6	77 0.34% 126 0.56% 46 0.21% 21,896 97.61% 192 0.86% 142 0.63%

369

9,000

Income Data		
Median Family In	ncome	\$59,003
Percent Family F	overty	3.7%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	<u>Loans</u>	<u>(\$000s)</u>	Loans	<u>Share</u>
Depository Institutions & Subsidiaries	661	\$77,370	90	13.62%
Non-Depository Institutions	130	\$17,740	17	13.08%
Total Single Family Lending	791	\$95,110	107	13.53%

4.10%

100%

Single-Family Mortgage Lending By Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	11	5	45.45%	6	54.55%	1	16.67%
Asian	4	2	50.00%	2	50.00%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	1,292	337	29.30%	718	55.57%	94	13.09%
Other	8	4	50.00%	3	37.50%	0	0.00%
Not Reported	133	45	41.28%	49	36.84%	9	18.37%
Hispanic*	15	6	50.00%	6	40.00%	0	0.00%
Total	1,481	408	31.15%	791	53.41%	107	13.53%

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	2006	2007
Conventional Home Purchase	464	550	607	502	364
FHA/VA Home Purchase	73	49	37	42	38
Refinance	1,483	661	512	419	329
Home Improvement	61	80	83	88	60
Total Lending	2,081	1,340	1,239	1,051	791

Top Ten Home Purchase Lenders]	Market	Dollars Loaned	Average
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
COUNTRYWIDE HOME LOANS	88	13.04%	\$11,507	\$131
WELLS FARGO BANK, NA	48	7.11%	\$5,830	\$121
COUNTRYWIDE BANK, FSB	48	7.11%	\$4,481	\$93
HOWARD HANNA MORTGAGE SERVICES	40	5.93%	\$5,153	\$129
JPMORGAN CHASE BANK	39	5.78%	\$4,593	\$118
FIRSTMERIT MORTGAGE CORP	34	5.04%	\$3,682	\$108
US BANK, N.A.	27	4.00%	\$3,112	\$115
NATIONAL CITY BANK	25	3.70%	\$3,449	\$138
CITIMORTGAGE, INC	22	3.26%	\$2,632	\$120
THIRD FEDERAL SAVINGS AND LOAN	21	3.11%	\$3,099	\$148
By Originations				
WELLS FARGO BANK, NA	41	10.20%	\$5,222	\$127
HOWARD HANNA MORTGAGE SERVICES	35	8.71%	\$4,354	\$124
COUNTRYWIDE HOME LOANS	33	8.21%	\$4,283	\$130
FIRSTMERIT MORTGAGE CORP	32	7.96%	\$3,470	\$108
JPMORGAN CHASE BANK	27	6.72%	\$3,283	\$122
COUNTRYWIDE BANK, FSB	24	5.97%	\$2,543	\$106
NATIONAL CITY BANK	21	5.22%	\$2,823	\$134
THIRD FEDERAL SAVINGS AND LOAN	19	4.73%	\$2,941	\$155
FIFTH THIRD MORTGAGE COMPANY	17	4.23%	\$2,644	\$156
THE HOME MORTGAGE COMPANY, INC	14	3.48%	\$1,667	\$119
Top Ten Refinance Lenders]			
By Application				
COUNTRYWIDE HOME LOANS	73	7.84%	\$9,643	\$132
JPMORGAN CHASE BANK	56	6.02%	\$7,189	\$128
COUNTRYWIDE BANK, FSB	54	5.80%	\$6,703	\$124
FIRSTMERIT BANK NA	45	4.83%	\$3,832	\$85
HFC COMPANY LLC	42	4.51%	\$6,174	\$147
RBS CITIZENS BANK, N.A.	36	3.87%	\$2,871	\$80
BENEFICIAL COMPANY LLC	33	3.54%	\$4,211	\$128
FIRSTMERIT MORTGAGE CORP	31	3.33%	\$4,380	\$141
WELLS FARGO BANK, NA	29	3.11%	\$3,420	\$118
THE HUNTINGTON NATIONAL BANK	23	2.47%	\$2,460	\$107
By Originations				
JPMORGAN CHASE BANK	29	8.81%	\$3,614	\$125
FIRSTMERIT MORTGAGE CORP	23	6.99%	\$2,952	\$128
FIRSTMERIT BANK NA	22	6.69%	\$1,405	\$64
RBS CITIZENS BANK, N.A.	21	6.38%	\$1,687	\$80
COUNTRYWIDE BANK, FSB	20	6.08%	\$2,356	\$118
COUNTRYWIDE HOME LOANS	15	4.56%	\$2,339	\$156
NATIONAL CITY BANK	12	3.65%	\$1,259	\$105
WELLS FARGO BANK, NA	11	3.34%	\$1,328	\$121
THE HUNTINGTON NATIONAL BANK	11	3.34%	\$1,179	\$107
THIRD FEDERAL SAVINGS AND LOAN	9	2.74%	\$1,021	\$113

WESTFIELD TOWNSHIP/WESTFIELD CENTER/ GLORIA GLENS PARK/CRESTON

Population Data

Race/Ethnicity	Number	Per	cent	Home Ownership Rate
African American	15	0.3	6%	100.00%
Asian	9	0.2	2%	25.00%
Native American	6	0.1	4%	66.67%
Non-Hispanic White	4,099	98.2	25%	90.69%
Other	29	0.7	0%	81.48%
Hispanic*	19	0.4	6%	63.64%
Total	4,172	10	0%	90.40%
Housing Data	<u>Nu</u>	<u>mber</u>	Percer	<u>nt</u>
Owner-Occupied Units	1	,335	84.239	%
Renter Occupied Units		157	9.919	%
Vacant Units		93	5.879	%
Total Units	1	,585	100%	6

Income Data

Median Family Income\$66,853Percent Family Poverty2.6%

Single-Family Mortgage Lending	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	120	\$18,348	17	14.17%
Non-Depository Institutions	23	\$3,734	4	17.39%
Total Single Family Lending	143	\$22,082	21	14.69%

Single-Family Mortgage Lending By Race/Ethnicity

			Dawial	Tatal	Out at a still a	High-	<u>High-</u>
	A 1 ¹ <i>c</i> ¹	.	<u>Denial</u>	Total	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate	<u>Originations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	4	3	75.00%	1	25.00%	1	100.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	2	1	50.00%	1	50.00%	0	0.00%
Non-Hispanic White	208	46	24.73%	123	59.13%	15	12.20%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	40	14	48.28%	12	30.00%	4	33.33%
Hispanic*	5	2	40.00%	3	60.00%	1	33.33%
Total	265	68	29.44%	143	53.96%	21	14.69%

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	2007
Conventional Home Purchase	90	81	84	105	64
FHA/VA Home Purchase	1	2	1	1	0
Refinance	326	120	139	85	72
Home Improvement	12	8	12	11	8
Total Lending	429	211	236	202	144

Top Ten Home Purchase Lenders		Market	Dollars Loaned	Average
By Application	Count	Share %	<u>(\$000s)</u>	<u>Loan Size</u> (\$000s)
THIRD FEDERAL SAVINGS AND LOAN	18	16.51%	\$3,002	\$167
HOME SAVINGS & LOAN COMPANY	7	6.42%	\$1,364	\$195
NATIONAL CITY BANK	7	6.42%	\$1,208	\$173
COUNTRYWIDE HOME LOANS	6	5.50%	\$1,334	\$222
THE HUNTINGTON NATIONAL BANK	5	4.59%	\$1,181	\$236
WELLS FARGO BANK, NA	5	4.59%	\$871	\$174
FIFTH THIRD MORTGAGE COMPANY	4	3.67%	\$865	\$216
US BANK, N.A.	4	3.67%	\$723	\$181
COUNTRYWIDE BANK, FSB	4	3.67%	\$709	\$177
CITIMORTGAGE, INC	4	3.67%	\$510	\$128
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	15	23.44%	\$2,540	\$169
NATIONAL CITY BANK	6	9.38%	\$968	\$161
HOME SAVINGS & LOAN COMPANY	4	6.25%	\$1,017	\$254
FIFTH THIRD MORTGAGE COMPANY	4	6.25%	\$865	\$216
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$709	\$236
HOWARD HANNA MORTGAGE SERVICES	3	4.69%	\$500	\$167
WESTFIELD BANK FSB	3	4.69%	\$424	\$141
AMERICAN MORTGAGE SERVICE CO	2	3.13%	\$445	\$223
COUNTRYWIDE BANK, FSB	2	3.13%	\$383	\$192
WELLS FARGO BANK, NA	2	3.13%	\$245	\$123
- - - - - -				
Top Ten Refinance Lenders				
By Application				
		7.39%	\$2,116	\$163
By Application	13 12	7.39% 6.82%	\$2,116 \$2,274	\$163 \$190
By Application NATIONSTAR MORTGAGE LLC	-			
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS	12	6.82%	\$2,274	\$190
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN	12 9	6.82% 5.11%	\$2,274 \$1,730	\$190 \$192
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB	12 9 9	6.82% 5.11% 5.11%	\$2,274 \$1,730 \$1,642	\$190 \$192 \$182
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC	12 9 9 8	6.82% 5.11% 5.11% 4.55%	\$2,274 \$1,730 \$1,642 \$1,404	\$190 \$192 \$182 \$176
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC	12 9 9 8 7	6.82% 5.11% 5.11% 4.55% 3.98%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187	\$190 \$192 \$182 \$176 \$170
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK	12 9 9 8 7 7	6.82% 5.11% 5.11% 4.55% 3.98% 3.98%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915	\$190 \$192 \$182 \$176 \$170 \$131
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION	12 9 9 8 7 7 6	6.82% 5.11% 5.55% 3.98% 3.98% 3.41%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953	\$190 \$192 \$182 \$176 \$170 \$131 \$159
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK	12 9 8 7 7 6 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK	12 9 8 7 7 6 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations	12 9 8 7 7 6 5 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN	12 9 8 7 7 6 5 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS	12 9 8 7 7 6 5 5 5	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 8.33% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$181 \$142
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK	12 9 8 7 7 6 5 5 5 6 4 4	6.82% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 8.33% 5.56% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546	\$190 \$192 \$182 \$176 \$131 \$159 \$263 \$125 \$181 \$142 \$137
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK	12 9 9 8 7 7 6 5 5 5 6 4 4 4	6.82% 5.11% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 8.33% 5.56% 5.56% 5.56%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378	\$190 \$192 \$182 \$176 \$131 \$159 \$263 \$125 \$181 \$142 \$137 \$95
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK	12 9 9 8 7 7 6 5 5 6 4 4 4 3	6.82% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$181 \$142 \$137 \$95 \$270
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WATIONAL CITY BANK JPMORGAN CHASE BANK WATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK	12 9 8 7 6 5 5 6 4 4 4 3 3	6.82% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 5.56% 5.56% 4.17% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458	\$190 \$192 \$182 \$176 \$170 \$131 \$159 \$263 \$125 \$125 \$181 \$142 \$137 \$95 \$270 \$153
By Application NATIONSTAR MORTGAGE LLC COUNTRYWIDE HOME LOANS THIRD FEDERAL SAVINGS AND LOAN COUNTRYWIDE BANK, FSB CITIMORTGAGE, INC BENEFICIAL COMPANY LLC NATIONAL CITY BANK DELTA FUNDING CORPORATION JPMORGAN CHASE BANK THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN QUICKEN LOANS THE HUNTINGTON NATIONAL BANK NATIONAL CITY BANK JPMORGAN CHASE BANK WASHINGTON MUTUAL BANK COUNTRYWIDE HOME LOANS	12 9 9 8 7 7 6 5 5 5 6 4 4 3 3 3 3	6.82% 5.11% 4.55% 3.98% 3.98% 3.41% 2.84% 2.84% 2.84% 5.56% 5.56% 5.56% 4.17% 4.17% 4.17%	\$2,274 \$1,730 \$1,642 \$1,404 \$1,187 \$915 \$953 \$1,314 \$626 \$1,088 \$569 \$546 \$378 \$810 \$458 \$404	\$190 \$192 \$182 \$176 \$131 \$159 \$263 \$125 \$181 \$142 \$137 \$95 \$270 \$153 \$135

YORK TOWNSHIP

Population Data

				<u>Home</u>
Race/Ethnicity	Number	Per	cent (<u> Ownership Rate</u>
African American	9	0.3	9%	100.00%
Asian	10	0.4	3%	100.00%
Native American	14	0.6	0%	100.00%
Non-Hispanic White	2,255	96.6	6%	93.62%
Other	40	1.7	1%	96.15%
Hispanic*	15	0.6	4%	100.00%
Total	2,333	10	0%	93.73%
Housing Data	<u>Nı</u>	umber	Percen	<u>t</u>
Owner-Occupied Units		737	90.43%	D
Renter Occupied Units		57	6.99%	, D
Vacant Units		21	2.58%	, D
Total Units		815	100%	, D
Single-Family Morto	jage Lend	ling	Tota	I Dollars I
			Loan	14
Depository Institutions &	& Subsidiari	es	85	\$14,
Non-Depository Instituti	ons		31	\$5,9
Total Single Family Lending			116	\$20,

Income Data		
Median Family In	ncome	\$73,405
Percent Family F	Poverty	2.8%

Single-Family Mortgage Lending	<u>Total</u>	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	85	\$14,195	14	16.47%
Non-Depository Institutions	31	\$5,903	3	9.68%
Total Single Family Lending	116	\$20,098	17	14.66%

Single-Family Mortgage Lending By Race/Ethnicity

			Denial	Total	Origination	<u>High-</u>	<u>High-</u>
Race/Ethnicity	Applications	Denials	Rate	Originations	Rate	<u>Cost</u> Loans	<u>Cost</u> Share
African American	3	2	66.67%	1	33.33%	0	0.00%
Asian	3	2	66.67%	1	33.33%	0	0.00%
	-			1		•	
Native American	2	2	100.00%	0	0.00%	0	N/A
Non-Hispanic White	167	34	22.37%	101	60.48%	15	14.85%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	20	5	29.41%	11	55.00%	2	18.18%
Hispanic*	2	0	0.00%	1	50.00%	0	0.00%
Total	199	46	25.41%	116	58.29%	17	14.66%

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

	<u>2003</u>	2004	<u>2005</u>	<u>2006</u>	2007
Conventional Home Purchase	46	37	48	47	70
FHA/VA Home Purchase	1	3	3	1	2
Refinance	168	73	69	56	38
Home Improvement	8	8	6	16	6
Total Lending	223	121	126	120	116

Top Ten Home Purchase Lenders]	Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
PULTE MORTGAGE LLC	19	16.52%	\$2,915	\$153
COUNTRYWIDE HOME LOANS	14	12.17%	\$2,970	\$212
THIRD FEDERAL SAVINGS AND LOAN	13	11.30%	\$2,969	\$228
NVR MORTGAGE FINANCE INC	12	10.43%	\$3,108	\$259
COUNTRYWIDE BANK, FSB	8	6.96%	\$1,337	\$167
NATIONAL CITY BANK	7	6.09%	\$763	\$109
EQUITY RESOURCES INC	4	3.48%	\$892	\$223
RBS CITIZENS BANK, N.A.	3	2.61%	\$629	\$210
JPMORGAN CHASE BANK	3	2.61%	\$563	\$188
FIRST PLACE BANK	3	2.61%	\$563	\$188
By Originations				
PULTE MORTGAGE LLC	15	20.83%	\$2,493	\$166
THIRD FEDERAL SAVINGS AND LOAN	12	16.67%	\$2,716	\$226
NVR MORTGAGE FINANCE INC	9	12.50%	\$2,340	\$260
NATIONAL CITY BANK	6	8.33%	\$712	\$119
COUNTRYWIDE HOME LOANS	4	5.56%	\$560	\$140
FIRST PLACE BANK	3	4.17%	\$563	\$188
LEHMAN BROTHERS BANK, FSB	2	2.78%	\$1,330	\$665
FIRST TENNESSEE BANK NA	2	2.78%	\$577	\$289
FIFTH THIRD MORTGAGE COMPANY	2	2.78%	\$438	\$219
RBS CITIZENS BANK, N.A.	1	1.39%	\$336	\$336
- - - - - -	7			
Top Ten Refinance Lenders				
By Application				
	12	13.04%	\$1,359	\$113
By Application	 12 9	13.04% 9.78%	\$1,359 \$1,563	\$113 \$174
By Application COUNTRYWIDE HOME LOANS				
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK	9	9.78%	\$1,563	\$174
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB	9 7	9.78% 7.61%	\$1,563 \$750	\$174 \$107
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK	9 7 5	9.78% 7.61% 5.43%	\$1,563 \$750 \$598	\$174 \$107 \$120
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC	9 7 5 4	9.78% 7.61% 5.43% 4.35%	\$1,563 \$750 \$598 \$597	\$174 \$107 \$120 \$149
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA	9 7 5 4 4	9.78% 7.61% 5.43% 4.35% 4.35%	\$1,563 \$750 \$598 \$597 \$179	\$174 \$107 \$120 \$149 \$45
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC	9 7 5 4 4 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780	\$174 \$107 \$120 \$149 \$45 \$260
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB	9 7 4 4 3 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588	\$174 \$107 \$120 \$149 \$45 \$260 \$196
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations	9 7 4 4 3 3 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26% 3.26% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK	9 7 4 4 3 3 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26% 3.26% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations	9 7 4 3 3 3 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26% 3.26% 3.26% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK	9 7 4 3 3 3 3	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 3.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$1,003	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA	9 7 4 3 3 3 3 3 3	9.78% 7.61% 5.43% 4.35% 4.35% 3.26% 3.26% 3.26% 3.26% 3.26% 15.79% 7.89%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$1,003 \$432	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167 \$144
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK	9 7 4 3 3 3 3 6 3 3	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 15.79% 7.89% 7.89%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$1,003 \$432 \$355	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167 \$144 \$118
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA	9 7 4 3 3 3 3 6 3 3 3 3	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 3.26% 7.89% 7.89% 7.89%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$1,003 \$432 \$355 \$154	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167 \$144 \$118 \$51
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA COUNTRYWIDE HOME LOANS	9 7 4 3 3 3 3 6 3 3 3 2	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 3.26% 7.89% 7.89% 7.89% 5.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$1,003 \$432 \$355 \$154 \$314	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167 \$144 \$118 \$51 \$157
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK, NA COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA COUNTRYWIDE HOME LOANS NATIONAL CITY BANK	9 7 4 3 3 3 3 6 3 3 2 2	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 3.26% 7.89% 7.89% 7.89% 7.89% 5.26% 5.26%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$154 \$314 \$206	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$118 \$167 \$144 \$118 \$51 \$157 \$103
By Application COUNTRYWIDE HOME LOANS JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB NATIONAL CITY BANK BENEFICIAL COMPANY LLC FIRSTMERIT BANK NA CITIMORTGAGE, INC CITICORP TRUST BANK, FSB THIRD FEDERAL SAVINGS AND LOAN PARK VIEW FEDERAL SAVINGS BANK By Originations JPMORGAN CHASE BANK COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA COUNTRYWIDE BANK, FSB PARK VIEW FEDERAL SAVINGS BANK FIRSTMERIT BANK NA COUNTRYWIDE HOME LOANS NATIONAL CITY BANK ABN AMRO MTG GROUP INC	9 7 4 3 3 3 3 6 3 3 2 2 1	9.78% 7.61% 5.43% 4.35% 3.26% 3.26% 3.26% 3.26% 7.89% 7.89% 7.89% 7.89% 5.26% 5.26% 2.63%	\$1,563 \$750 \$598 \$597 \$179 \$780 \$588 \$391 \$355 \$154 \$314 \$314 \$206 \$271	\$174 \$107 \$120 \$149 \$45 \$260 \$196 \$130 \$118 \$167 \$144 \$118 \$51 \$157 \$103 \$271

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, complied by PCi's CRA Wiz ®. Percent family poverty data were gathered from the 2000 SF3, table DP-3.

Mortgage Data

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

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2007. 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 Medina County Geographic Areas

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

In cases where the census tract was divided between two or more cities/villages/townships, the census tract was counted in the geography where the majority of the census tract was located. The geographic area of Lodi includes a small part of Harrisville Township, and the City of Medina area includes small parts of Montville Township, Medina Township, Lafayette Township, and York Township. The table below lists the census tracts that comprise each geographic area in this report.

Subdivision	Census Tract(s)	Notes
Brunswick/Brunswick Hills	4151, 4152, 4153, 4154,	
Township	4158, 4160, 4161, 4162,	
_	4163, 4164	
Chatham Township	4090.01	
Granger Township	4050	
Guilford Township/	4130	
Rittman/Seville		
Harrisville Township	4110.01	
Hinkley Township	4001	
Homer Township/	4100	
Spencer Township/Spencer		
Lafayette	4090.02	
Township/Chippewa Lake		
Litchfield Township	4030.01	
Liverpool Township	4020	
Lodi	4110.02	Includes part of Harrisville
		Township
City of Medina	4080, 4081, 4082,	Includes parts of Montville, Medina,
	4083.01, 4083.02	Lafayette, and York Townships
Medina Township	4040	
Montville Township	4070	
Sharon Township	4060	
Wadsworth/Wadsworth	4170, 4171, 4172, 4173	
Township		
Westfield Township/	4120	
Westfield Center/Gloria		
Glens Park/Creston		
York Township	4030.02	

List of Census Tracts for Geographic Areas