Cuyahoga County Community Lending Factbook

May 2012

KRISSIE WELLS JILLIAN WATSON



Cuyahoga County Community Lending Factbook

May 2012

KRISSIE WELLS JILLIAN WATSON



Copyright © 2012, 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

KRISSIE WELLS is the Housing Center's Fair Housing Research Associate. She received her M.S.S.A. from Case Western Reserve University's Mandel School of Applied Social Sciences.

JILLIAN WATSON is the Housing Center's Fair Housing Intern. She is currently a Master's student at Cleveland State University's Maxine Goodman Levin College of Urban Affairs.

Acknowledgements

Funding for this report was provided by the Cuyahoga County Department of Community Development.

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 promote fair housing and diverse communities, and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education, 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.

Introduction	iii
Notes on the Data	iv
Overview of Mortgage Lending in Cuyahoga County	1
Map of Cuyahoga County	3
Lending Data	
Cuyahoga County	
Bay Village	6
Beachwood	8
Bedford	10
Bedford Heights	12
Bentleyville	14
Berea	
Bratenahl Village	
Brecksville	
Broadview Heights	
Brooklyn	
, Brooklyn Heights Village	
Brook Park	
Chagrin Falls Township	30
Cleveland	
Cleveland Heights	
Cuyahoga Heights Village	
East Cleveland	
Euclid	40
Fairview Park	42
Garfield Heights	44
Gates Mills Village	46
Glenwillow Village	
Highland Heights	
Highland Hills Village	
Hunting Valley Village	
Independence	
Lakewood	58
Linndale Village	60
Lyndhurst	
, Maple Heights	
Mayfield Village	
Mayfield Heights	

Middleburg Heights	
Moreland Hills Village	72
Newburgh Heights Village	74
North Olmsted	
North Randall Village	
North Royalton	80
Oakwood Village	82
Olmsted Township	
Olmsted Falls	86
Orange Village	88
Parma	
Parma Heights	
Pepper Pike	
Richmond Heights	
Rocky River	
Seven Hills	100
Shaker Heights	102
Solon	
South Euclid	106
Strongsville	108
University Heights	110
Valley View Village	112
Walton Hills Village	114
Warrensville Heights	116
Westlake	118
Woodmere Village	120
Appendix	122

Introduction

This factbook is designed to provide basic information on home mortgage lending in 2010 (the most recent data available) in Cuyahoga County, Ohio, and its 58 cities, villages, and townships. For each jurisdiction, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the jurisdiction 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 2010, 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 single-family mortgage loan origination trends, including:
 - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement);
- Top ten home purchase lenders in 2010 based on applications and originations;
- Top ten refinance lenders in 2010 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 county-wide as well as in individual communities.

Notes on the Data

Race and Ethnic Data

For purposes of this factbook, we examined the following racial categories: African Americans, Asians, Native Americans, 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 "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.¹ Because the U.S. Census considers the vast majority of Hispanic individuals as white,² 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.³ Lenders with small assets size are not required to report data for the following year.⁴ Lenders

http://www.ffiec.gov/hmda/reportde2011.htm, and FFIEC, "2010 Reporting Criteria for Nondepository Institutions," available at http://www.ffiec.gov/hmda/reportno2011.htm.

¹ See U.S. Census, "Race and Hispanic Origin in 2010," available at www.census.gov/prod/cen2010/briefs/c2010br-02.pdf.

² According to 2010 population estimates, nationwide of 59.34% of Hispanics/Latinos are white alone, compared to 1.79% of whom are African American alone, 0.9% of whom are Native American alone, 0.34% of whom are Asian alone, 0.42% are two or more races, and 33.35% of whom are other. In Cuyahoga County, 60.49% of Hispanics/Latinos are white alone, compared to 6.1% who are African American alone, 1.06% who are Native American alone, 0.48% who are Asian, 7.6% who are two or more races, and 24.13% who are Other. U.S. Census Bureau, American Community Survey, 5-Year Estimates. Hispanic or Latino by Race, Data Set: 2006-2010 Population Estimates.

³ See FFIEC, "2010 Reporting Criteria for Depository Institutions," available at

⁴ Lenders with less than \$39 million in assets on December 31, 2010, did not have to report data in 2010. FFIEC, "2010 Reporting Criteria for Depository Institutions."

who are covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.⁵ Although not all lenders are required to provide data under the Act, HMDA data is generally regarded as providing the most thorough information available on mortgage lending.⁶

Nationwide, there were 12.95 million loan records reported for calendar year 2010, with 7,923 institutions reporting.⁷ This is a 14% decrease from 2009.⁸ Statewide, the overall number of home purchase and refinance lending originations decreased significantly over the last five years, from 378,472 loan originations in 2006 to 274,230 in 2010, a 27.54% decrease.⁹

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.¹⁰ 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."¹¹

"High-cost" lending refers to mortgage loans in which the annual percentage rate (APR) is more than 1.5% (for first-lien loans) or 3.5% (for junior lien loans) above the "average prime offer" rate on Freddie Mac Primary Market Mortgage Survey (PMMS).

⁵ 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.

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

⁷ Of these, 5.0 million were home purchase loans, 7.7 million were refinancing loans, 1.4 million were home improvement loans, and 2.9 million were loans purchased from other institutions. Avery, Robert B.. Neil Bhutta, Kenneth Brevoort, Glenn B. Canner, and Christa N. Gibbs, "The 2008 HMDA Data," *Federal Reserve Bulletin* (April 2010), p. A172.

⁸ Ibid.

⁹ Housing Reseach & Advocacy Center, "Racial & Ethnic Disparities in 2010 Mortgage Lending," March 2012, available at <u>http://www.thehousingcenter.org/New-Research/Housing-Center-Releases-Racial-Ethnic-Disparities-in-2010-Ohio-Mortgage-Lending-Report.html</u>.

¹⁰ Avery, Robert B., Neil Bhutta, Kenneth Brevoort, & Glenn B. Canner, "The Mortgage Market in 2010," *Federal Reserve Bulletin* (December 2011), p. 59.

¹¹ 12 C.F.R. §202.13(b).

Overview of Mortgage Lending in Cuyahoga County

Denial Rates

Racial and ethnic disparities in mortgage loan application denial rates were found throughout the region. Countywide, African Americans were denied single-family mortgage loans 52.53% of the time, compared to 49.11% for Hispanics/Latinos, 26.39% for Asians, and 24.80% for Whites.

African Americans were denied at the highest rates in Bratenahl (81.82% of the time), East Cleveland (77.69%), and Cleveland (64.36%). Hispanics/Latinos were denied loans at the highest rates in Maple Heights (60.00%), Cleveland (59.12%), and Lakewood (54.17%). Whites were denied loans at the highest rates in East Cleveland (58.33%), Newburgh Heights (44.44%), and Maple Heights (43.06%). Asians were denied loans at the highest rates in South Euclid (66.67%), Maple Heights (60.00%), and Cleveland (51.11%).¹²

High-Cost Lending

High-cost lending continues to be problematic in Cuyahoga County, although numbers have decreased substantially. Overall, 0.94% of single-family mortgage loans were high cost in 2010, compared to 31.45% just five years before in 2005. The greatest overall incidence of high-cost single-family mortgage lending occurred in Newburgh Heights (6.67% high cost) and East Cleveland (5.41% high cost).¹³

Countywide, 2010 mortgage lending data revealed racial and ethnic disparities in high-cost lending. African Americans were over three times more likely to obtain a high-cost loan than whites in the County (2.72% of the time compared to 0.82%), and Hispanic/Latinos were almost one and a half times as likely (1.11%) to receive such loans. Furthermore, in 8 of the 25 cities where at least 10% of the population consists of African Americans, African Americans received high-cost loans at higher rates than whites.¹⁴

Among the 25 cities with at least 10 loans originated and 10% of the population consisting of African Americans, high-cost lending disparities between African Americans and whites were greatest in the city of Cleveland and two Eastside inner-ring suburbs. African Americans obtained high-cost loans at higher rates than whites in East Cleveland (7.41% compared to

¹² For comparison purposes, we only considered jurisdictions in which at least 10 loan applications were received.

¹³ In cities where at least 10 loans were originated in 2010.

¹⁴ In the remaining seventeen cities — Beachwood, Bedford Heights, Bratenahl, Euclid, Garfield Heights, Glenwillow, Highland Heights, Linndale, Maple Heights, Mayfield Heights, Newburgh Heights, North Randall, Orange, Shaker Heights, Solon, University Heights, and Woodmere — whites received more high-cost loans than African Americans. This is a change from 2008 data in which African Americans received high-cost loans in higher rates in 63.16% of jurisdictions where at least 10% of the population consisted of African Americans.

0.00%), in Cleveland Heights (5.07% compared to 0.35%), and in Cleveland (6.15% compared to 1.60%).

Lending Trends

Countywide, total single-family lending decreased slightly from 2009 to 2010 (24,404 total loans to 23,179). Conventional home purchase, FHA/VA home purchase, and home improvement loans all decreased from 2009 to 2010. Only home refinance loans saw an increase in this time period.

Loan Applications

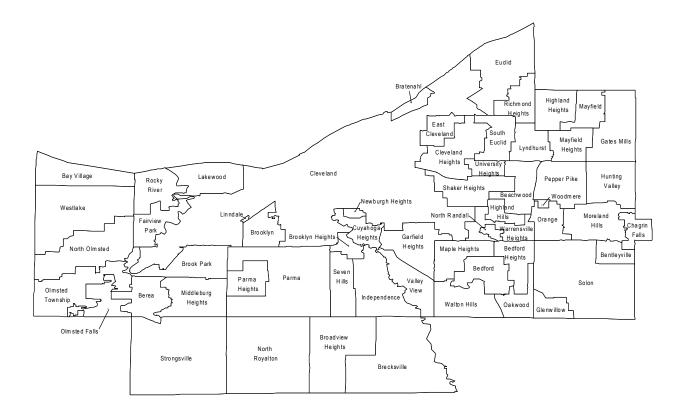
Bank of America had the greatest market share of applications for home purchase lending in the County (1,657 applications, or 11.07%). Third Federal Savings and Loan had the greatest market share of applications for refinance lending in the County (4,801 applications, or 15.60%).

Loan Originations

Howard Hanna Mortgage Services originated the highest number of home purchase loans in the County with 990, or 13.03% of the market share, with an origination rate of 88.79%. Howard Hanna Mortgage Services was the top home purchase loan originator by volume in 18 of the 58 jurisdictions of Cuyahoga County. Third Federal Savings and Loan led in 15 jurisdictions, followed by Fifth Third Mortgage Company in five jurisdictions.

Third Federal Savings and Loan originated 20.63% of refinance loans in the County (2,994 of the 4,801 home refinance loan applications it received, for an origination rate of 62.36%). Third Federal Savings and Loan originated the most refinance loans in 45 jurisdictions, followed by J.P. Morgan Chase Bank (3).

Map of Cuyahoga County



CUYAHOGA COUNTY

Population Data

· ·	J		Ц	ome				
Race/Ethnicity	Number	Percent		l <u>ome</u> rship Rate	2			
African American	380,198	29.70%		9.61%	<u> </u>			
Asian	33,168	2.57%		2.96%				
Native American	2,578	0.20%		5.83%				
Non-Hispanic White	785,977	61.40%		L.94%				
Other	23,339	1.82%		5.32%				
Hispanic*	61,270	4.79%		3.22%				
Total	1,280,122	100%		0.90%				
Housing Data	Numt	oer Pe	rcent_			Income D	Data	
Owner-Occupied Unit			.38%			Median F	amily Income	\$58,064
Renter Occupied Units			.29%				Family Poverty	12.4%
Vacant Units	,76,7		.34%				,	
Total Units	621,7		100%					
								
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Do	llars Loa	<u>ned</u>	<u>High-Cost</u>	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s)</u>	<u>l</u>	<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiaries	5	17,951	\$	2,595,6	06	157	0.88%
Non-Depository Instit	utions		5,228	:	\$818,95	6	61	1.17%
Total Single Family Le	nding		23,179	\$	3,414,5	52	218	0.94%
			-					
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Tot</u>		Origination	<u>n Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>		<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	5,058	2,340	52.53%	1,8		37.01%	51	2.72%
Asian	1,100	251	26.39%	63		58.00%	3	0.47%
Native American	95	39	50.65%	34		35.79%	0	0.00%
Non-Hispanic White	28,108	6,218	24.80%	17,5		62.43%	144	0.82%
Other	376	76	22.49%	24	-	65.96%	2	0.81%
Not Reported	4,835	1,466	36.62%	2,1		45.42%	10	0.46%
Hispanic	866	385	49.11%	36		41.57%	4	1.11%
Total	40,856	10,815	30.02%	23,1	.79	56.73%	218	0.94%
Г								
Five-Year Mortgage L	oan Originatior	n Trends						
			2006	2007	2008	2009	2010	
Conventional Home P	urchase		21,201	13,293	6,375		3,962	
FHA/VA Home Purcha			1,280	1,321	3,774		3,634	
Refinance			18,183	12,663	8,612		14,514	
Home Improvement			4,146	3,763	2,488		1,069	
Total Lending			44,810	31,040	21,24		23,179	
			,	. ,	.,=	.,	-,	

		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	1,657	11.07%	\$204,716	\$124
HOWARD HANNA MORTGAGE SERVICES	1,115	7.45%	\$176,379	\$158
WELLS FARGO FUNDING, INC	1,101	7.35%	\$154,570	\$140
FHIRD FEDERAL SAVINGS AND LOAN	1,074	7.17%	\$169,095	\$157
	926	6.19%	\$118,273	\$128
PMORGAN CHASE BANK, NA	658	4.40%	\$95,017	\$144
FIRST PLACE BANK	608	4.06%	\$88,916	\$146
JS BANK, N.A.	595	3.97%	\$64,393	\$108
WELLS FARGO BANK, NA	593	3.96%	\$77,752	\$131
FIRST FEDERAL OF LAKEWOOD	553	3.69%	\$89,114	\$161
By Originations				
HOWARD HANNA MORTGAGE SERVICES	990	13.03%	\$157,870	\$159
THIRD FEDERAL SAVINGS AND LOAN	900	11.85%	\$141,663	\$155 \$157
	626	8.24%	\$84,258	\$135
FIRST PLACE BANK	500	6.58%	\$74,523	\$135 \$149
FIRST FEDERAL OF LAKEWOOD	458	6.03%	\$73,194	\$140 \$160
WELLS FARGO BANK, NA	388	5.11%	\$54,573	\$100 \$141
AMERICAN MIDWEST MORTGAGE CORP	355	4.67%	\$44,778	\$141 \$126
THE HUNTINGTON NATIONAL BANK	208	2.74%	\$38,475	\$120 \$185
(EYBANK NATIONAL ASSOCIATION	208	2.74%	\$28,933	\$183 \$142
PNC BANK N.A.	192	2.09%	\$24,928	\$142 \$130
		2.3370	<i>924,92</i> 0	ŶIJŨ
Гор Ten Refinance Lenders				
3y Application	4 801	15 60%	\$698 167	\$145
THIRD FEDERAL SAVINGS AND LOAN	4,801	15.60%	\$698,167 \$298 150	\$145 \$146
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA	2,043	6.64%	\$298,150	\$146
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A.	2,043 1,901	6.64% 6.18%	\$298,150 \$280,491	\$146 \$148
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA	2,043 1,901 1,803	6.64% 6.18% 5.86%	\$298,150 \$280,491 \$300,674	\$146 \$148 \$167
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY	2,043 1,901 1,803 1,695	6.64% 6.18% 5.86% 5.51%	\$298,150 \$280,491 \$300,674 \$276,737	\$146 \$148 \$167 \$163
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK	2,043 1,901 1,803 1,695 1,448	6.64% 6.18% 5.86% 5.51% 4.70%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530	\$146 \$148 \$167 \$163 \$141
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK	2,043 1,901 1,803 1,695 1,448 1,215	6.64% 6.18% 5.86% 5.51% 4.70% 3.95%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417	\$146 \$148 \$167 \$163 \$141 \$107
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS	2,043 1,901 1,803 1,695 1,448 1,215 1,075	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367	\$146 \$148 \$167 \$163 \$141 \$107 \$160
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK	2,043 1,901 1,803 1,695 1,448 1,215	6.64% 6.18% 5.86% 5.51% 4.70% 3.95%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417	\$146 \$148 \$167 \$163 \$141 \$107
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A.	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$143 \$155
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$155 \$175
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY PMORGAN CHASE BANK, NA	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856 812	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90% 5.59%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377 \$127,587	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$155 \$175 \$157
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY PMORGAN CHASE BANK, NA QUICKEN LOANS	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856 812 651	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90% 5.59% 4.49%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377 \$127,587 \$108,307	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$143 \$155 \$175 \$157 \$166
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY PMORGAN CHASE BANK, NA QUICKEN LOANS THE HUNTINGTON NATIONAL BANK	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856 812 651 639	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90% 5.59% 4.49% 4.40%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377 \$127,587 \$108,307 \$106,216	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$155 \$175 \$157 \$166 \$166
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY PMORGAN CHASE BANK, NA QUICKEN LOANS THE HUNTINGTON NATIONAL BANK PARK VIEW FEDERAL SAVINGS BANK	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856 812 651 639 619	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90% 5.59% 4.49% 4.40% 4.26%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377 \$127,587 \$108,307 \$106,216 \$95,539	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$155 \$155 \$155 \$157 \$166 \$166 \$154
THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY THE HUNTINGTON NATIONAL BANK FIFTH THIRD BANK QUICKEN LOANS PARK VIEW FEDERAL SAVINGS BANK PNC BANK N.A. BY Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY PMORGAN CHASE BANK, NA QUICKEN LOANS THE HUNTINGTON NATIONAL BANK	2,043 1,901 1,803 1,695 1,448 1,215 1,075 932 907 2,994 985 856 812 651 639	6.64% 6.18% 5.86% 5.51% 4.70% 3.95% 3.49% 3.03% 2.95% 20.63% 6.79% 5.90% 5.59% 4.49% 4.40%	\$298,150 \$280,491 \$300,674 \$276,737 \$203,530 \$130,417 \$172,367 \$148,004 \$124,283 \$427,661 \$152,333 \$149,377 \$127,587 \$108,307 \$106,216	\$146 \$148 \$167 \$163 \$141 \$107 \$160 \$159 \$137 \$143 \$155 \$175 \$157 \$166 \$166

BAY VILLAGE

Population Data								
			Ho	ome				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owners	ship Rate	<u>e</u>			
African American	85	0.54%	65.	.52%				
Asian	149	0.95%	95.	.35%				
Native American	16	0.10%	100	0.00%				
Non-Hispanic White	14,973	95.67%	91.	.71%				
Other	53	0.34%	100	0.00%				
Hispanic*	251	1.60%	78.	.08%				
Total	15,651	100%	91.	.48%				
Housing Data	Num	ber Pe	rcent			Income Da	ta	
Owner-Occupied Units			.10%			Median Fai	mily Income	\$93,827
Renter Occupied Units			.52%				mily Poverty	1.7%
Vacant Units			.70%					,.
Total Units			L00%					
Mortgage Lending by	Type of Institu	ition	Total	Do	llars Loai	ned H	igh-Cost	High-Cost
			Loans	<u></u>	(\$000s)		Loans	Share
Depository Institution	s & Subsidiarie	S	593		\$104,481		6	1.01%
Non-Depository Institu		-	111		\$21,167		0	0.00%
Total Single Family Le			704		\$125,648		6	0.85%
	-							
Mortgage Lending by	Race/Ethnicity	/]					
			_				High-	
			Denial	To	tal	Origination	<u>Cost</u>	High-Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origin</u>	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	5	3	60.00%	:	2	40.00%	0	0.00%
Asian	4	3	75.00%	:	1	25.00%	0	0.00%
Native American	0	0	N/A	(D	N/A	0	N/A
Non-Hispanic White	895	156	19.50%	6	04	67.49%	5	0.83%
Other	6	0	N/A	(D	0.00%	0	N/A
Not Reported	138	26	21.67%	7	'5	54.35%	1	1.33%
Hispanic	9	1	14.29%	(6	66.67%	0	0.00%
Total	1,072	190	19.94%	7	04	65.67%	6	0.85%
Five-Year Mortgage Lo	oan Originatio	n Trends				7		
			2006	2007	2008	2009	<u>2010</u>	
Conventional Home P	urchase		359	284	155	142	125	
FHA/VA Home Purcha			15	18	44	90	59	
	se							
•	se							
Refinance	se		304	210	173	455	492	
•	se							

Top Ten Home Purchase Lenders		Markot	Dollars Loaned	Averag
By Application	<u>Count</u>	<u>Market</u> Share <u>%</u>	<u>Dollars Loaned</u> (\$000s)	<u>Loan Siz</u> (\$000s
FIRST PLACE BANK	<u>58</u>	<u>18.07%</u>	\$10,408	<u>(3000s</u> \$179
BANK OF AMERICA, N.A.	30	9.35%	\$5,572	\$186
HOWARD HANNA MORTGAGE SERVICES	30	9.35% 9.35%	\$5,509	\$180 \$184
THIRD FEDERAL SAVINGS AND LOAN	27	9.33% 8.41%	\$5,548	\$184
WELLS FARGO FUNDING, INC	27	8.41% 7.79%	\$3,548 \$4,713	\$205 \$189
FIFTH THIRD MORTGAGE COMPANY	25 16	4.98%	\$4,713 \$2,903	\$189 \$181
FIRST FEDERAL OF LAKEWOOD	10	4.98% 3.74%		
			\$2,397 \$1,992	\$200
JPMORGAN CHASE BANK, NA	11	3.43%		\$181
KEYBANK NATIONAL ASSOCIATION	8	2.49%	\$1,728	\$216
US BANK, N.A.	8	2.49%	\$1,367	\$171
By Originations				
FIRST PLACE BANK	52	28.26%	\$9,478	\$182
HOWARD HANNA MORTGAGE SERVICES	27	14.67%	\$4,818	\$178
THIRD FEDERAL SAVINGS AND LOAN	24	13.04%	\$4,879	\$203
FIFTH THIRD MORTGAGE COMPANY	14	7.61%	\$2,548	\$182
FIRST FEDERAL OF LAKEWOOD	9	4.89%	\$1,571	\$175
KEYBANK NATIONAL ASSOCIATION	7	3.80%	\$1,444	\$206
WELLS FARGO BANK, NA	5	2.72%	\$897	\$179
QUICKEN LOANS	3	1.63%	\$611	\$204
FIRSTMERIT MORTGAGE CORP	3	1.63%	\$413	\$138
AMERICAN MIDWEST MORTGAGE CORP	2	1.09%	\$407	\$204
Top Ten Refinance Lenders]			
By Application			4	4
THIRD FEDERAL SAVINGS AND LOAN	125	14.04%	\$19,178	\$153
THE HUNTINGTON NATIONAL BANK	58	6.52%	\$9,998	\$172
	53	5.96%	\$11,248	\$212
IPMORGAN CHASE BANK, NA	49	5.51%	\$11,005	\$212 \$225
IPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA			\$11,005 \$7,533	\$212 \$225 \$157
IPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY	49	5.51%	\$11,005 \$7,533 \$7,855	\$212 \$225 \$157 \$179
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A.	49 48 44 39	5.51% 5.39%	\$11,005 \$7,533 \$7,855 \$7,518	\$212 \$225 \$157 \$179 \$193
IPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A.	49 48 44	5.51% 5.39% 4.94%	\$11,005 \$7,533 \$7,855	\$212 \$225 \$157 \$179 \$193
IPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS	49 48 44 39	5.51% 5.39% 4.94% 4.38%	\$11,005 \$7,533 \$7,855 \$7,518	\$212 \$225 \$157 \$179 \$193 \$185
IPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD	49 48 44 39 36	5.51% 5.39% 4.94% 4.38% 4.04%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656	\$212 \$225 \$157 \$179 \$193 \$185 \$207
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A.	49 48 44 39 36 34	5.51% 5.39% 4.94% 4.38% 4.04% 3.82%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051	\$212 \$225 \$157 \$179 \$193 \$185 \$207
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. <u>By Originations</u>	49 48 44 39 36 34	5.51% 5.39% 4.94% 4.38% 4.04% 3.82%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN	49 48 44 39 36 34 30	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK	49 48 44 39 36 34 30 82	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK	49 48 44 39 36 34 30 82 47	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211 \$170
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK FIFTH THIRD MORTGAGE COMPANY	49 48 44 39 36 34 30 82 47 33	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55% 6.71%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937 \$5,602	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211 \$170 \$185
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA	49 48 44 39 36 34 30 82 47 33 28	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55% 6.71% 5.69%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937 \$5,602 \$5,192	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211 \$170 \$185 \$238
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. By Originations THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA FIRST FEDERAL OF LAKEWOOD	49 48 44 39 36 34 30 82 47 33 28 27	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55% 6.71% 5.69% 5.49%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937 \$5,602 \$5,192 \$6,428 \$4,145	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211 \$170 \$185 \$238 \$159
JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA FIRST FEDERAL OF LAKEWOOD WELLS FARGO BANK, NA	49 48 44 39 36 34 30 82 47 33 28 27 26 24	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55% 6.71% 5.69% 5.49% 5.28% 4.88%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937 \$5,602 \$5,192 \$6,428 \$4,145 \$3,752	\$212 \$225 \$157 \$179 \$193 \$185 \$207 \$160 \$149 \$211 \$170 \$185 \$238 \$159 \$156
FIRST PLACE BANK JPMORGAN CHASE BANK, NA WELLS FARGO BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS FIRST FEDERAL OF LAKEWOOD PNC BANK N.A. <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIRST PLACE BANK THE HUNTINGTON NATIONAL BANK FIFTH THIRD MORTGAGE COMPANY JPMORGAN CHASE BANK, NA FIRST FEDERAL OF LAKEWOOD WELLS FARGO BANK, NA QUICKEN LOANS PNC BANK N.A.	49 48 44 39 36 34 30 82 47 33 28 27 26	5.51% 5.39% 4.94% 4.38% 4.04% 3.82% 3.37% 16.67% 9.55% 6.71% 5.69% 5.49% 5.28%	\$11,005 \$7,533 \$7,855 \$7,518 \$6,656 \$7,051 \$4,813 \$12,220 \$9,937 \$5,602 \$5,192 \$6,428 \$4,145	\$212 \$225 \$157

BEACHWOOD

Population Data	
------------------------	--

-			
			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	1,635	13.68%	57.99%
Asian	888	7.43%	39.26%
Native American	5	0.04%	33.33%
Non-Hispanic White	9,065	75.84%	65.05%
Other	49	0.41%	37.50%
Hispanic*	229	1.92%	46.43%
Total	11,953	100%	62.24%

Mortgage Lending	Tot		
Total Units		5,483	100%
Vacant Units		419	7.64%
Renter Occupied U	Inits	1,912	34.87%
Owner-Occupied U	Jnits	3,152	57.49%
Housing Data		<u>Number</u>	<u>Percent</u>

Income Data	
Median Family Income	\$103,431
Percent Family Poverty	1.9%

Mortgage Lending by Type of Institution	<u>Total</u>	Dollars Loaned	<u>High-Cost</u>	High-Cost
	<u>Loans</u>	<u>(\$000s)</u>	Loans	Share
Depository Institutions & Subsidiaries	268	\$53,854	0	0.00%
Non-Depository Institutions	73	\$16,655	1	1.37%
Total Single Family Lending	341	\$70,509	1	0.29%

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>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	44	13	32.50%	25	56.82%	0	0.00%
Asian	38	7	21.21%	24	63.16%	0	0.00%
Native American	0	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	354	51	16.45%	246	69.49%	1	0.41%
Other	4	2	50.00%	2	50.00%	0	0.00%
Not Reported	64	24	42.11%	32	50.00%	0	0.00%
Hispanic	3	1	33.33%	2	66.67%	0	0.00%
Total	519	99	21.62%	341	65.70%	1	0.29%

Five-Year Mortgage Loan Origination Trends					
	2006	2007	2008	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	149	120	73	90	72
FHA/VA Home Purchase	2	3	12	14	20
Refinance	128	113	83	253	244
Home Improvement	19	16	14	10	5
Total Lending	298	252	182	367	341

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders]			<u>Average</u>
	4	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	21	13.04%	\$5,086	\$242
THIRD FEDERAL SAVINGS AND LOAN	17	10.56%	\$3 <i>,</i> 435	\$202
FIFTH THIRD MORTGAGE COMPANY	14	8.70%	\$2,912	\$208
WELLS FARGO FUNDING, INC	11	6.83%	\$2,962	\$269
THE HUNTINGTON NATIONAL BANK	9	5.59%	\$2,228	\$248
JPMORGAN CHASE BANK, NA	9	5.59%	\$1,654	\$184
WELLS FARGO BANK, NA	8	4.97%	\$1,853	\$232
BANK OF AMERICA, N.A.	8	4.97%	\$1,643	\$205
FIRST PLACE BANK	8	4.97%	\$1,346	\$168
ING BANK, FSB	6	3.73%	\$725	\$121
By Originations				
HOWARD HANNA MORTGAGE SERVICES	21	22.83%	\$5,086	\$242
THIRD FEDERAL SAVINGS AND LOAN	17	18.48%	\$3 <i>,</i> 435	\$202
FIFTH THIRD MORTGAGE COMPANY	10	10.87%	\$2,247	\$225
FIRST PLACE BANK	7	7.61%	\$1,146	\$164
THE HUNTINGTON NATIONAL BANK	6	6.52%	\$1,311	\$219
WELLS FARGO BANK, NA	4	4.35%	\$1,046	\$262
US BANK, N.A.	4	4.35%	\$576	\$144
FIRST FEDERAL OF LAKEWOOD	3	3.26%	\$729	\$243
PARK VIEW FEDERAL SAVINGS BANK	2	2.17%	\$687	\$344
CARDINAL COMMUNITY CREDIT UNIO	2	2.17%	\$493	\$247
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	68	15.28%	\$12,954	\$191
PARK VIEW FEDERAL SAVINGS BANK	48	10.79%	\$7,946	\$166
JPMORGAN CHASE BANK, NA	39	8.76%	\$7,716	\$198
BANK OF AMERICA, N.A.	26	5.84%	\$6,211	\$239
FIFTH THIRD MORTGAGE COMPANY	21	4.72%	\$6,594	\$314
THE HUNTINGTON NATIONAL BANK	17	3.82%	\$3,135	\$184
QUICKEN LOANS	16	3.60%	\$3,180	\$199
WELLS FARGO BANK, NA	15	3.37%	\$2,476	\$165
PNC BANK N.A.	13	2.92%	\$2,517	\$194
FIRST FEDERAL OF LAKEWOOD	11	2.47%	\$4,184	\$380
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	41	16.80%	\$7,818	\$191
PARK VIEW FEDERAL SAVINGS BANK	36	14.75%	\$5,838	\$162
FIFTH THIRD MORTGAGE COMPANY	14	5.74%	\$4,105	\$293
QUICKEN LOANS	14	5.74%	\$2,816	\$201
THE HUNTINGTON NATIONAL BANK	13	5.33%	\$2,275	\$175
JPMORGAN CHASE BANK, NA	11	4.51%	\$2,331	\$212
HOWARD HANNA MORTGAGE SERVICES	8	3.28%	\$2,218	\$277
PNC BANK N.A.	8	3.28%	\$1,790	\$224
BANK OF AMERICA, N.A.	8	3.28%	\$1,536	\$192
WELLS FARGO BANK, NA	8	3.28%	\$1,178	\$147

BEDFORD

Population Data								
			H	ome				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owner	ship Rate	<u>.</u>			
African American	5,479	41.91%	37	.47%				
Asian	115	0.88%	37	.50%				
Native American	24	0.18%	50	.00%				
Non-Hispanic White	6,963	53.26%	68	.98%				
Other	83	0.63%	66	.67%				
Hispanic*	256	1.96%	46	.05%				
Total	13,074	100%	56	.30%				
Housing Data	Num	ber Pe	rcent			Income D	ata	
Owner-Occupied Units			.74%			Median Fa	amily Income	\$51,348
Renter Occupied Units	-		.39%				amily Poverty	13.4
Vacant Units			.87%					10.1
Total Units			100%					
Mortgage Lending by								
wortgage centuing by	Type of motie		<u>Total</u>		ars Loa		High-Cost	High-Cost
Den esite a la stitution		_	Loans		(\$000s)		<u>Loans</u>	Share
Depository Institution		S	114		\$8,501		2	1.75%
Non-Depository Institu Total Single Family Le			50 164		\$4,645 \$13,14 6		0 2	0.00% 1.22%
TOLAL SINGLE FAILING LE						3		
2 / -			104	•	,10,140		-	2.22/0
Mortgage Lending by	_	/]		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	-	/
	_	1]		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-		
	_	/	 	Tota		Origination	- <u>High-</u> <u>Cost</u>	High- Cost
	_	<u>/</u> Denials]		al		<u>High-</u>	<u>High-</u>
Mortgage Lending by	Race/Ethnicity		 <u>Denial</u>	Tota	<u>al</u> tions	Origination	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Mortgage Lending by	Race/Ethnicity	<u>Denials</u>] Denial <u>Rate*</u>	<u>Tota</u> Origina	<u>al</u> tions	<u>Origination</u> <u>Rate</u>	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
Mortgage Lending by Race/Ethnicity African American	Race/Ethnicity Applications 113	Denials 39	Denial <u>Rate*</u> 37.86%	<u>Tota</u> <u>Origina</u> 54	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 47.79%	<u>High-</u> <u>Cost</u> Loans 1	<u>High-</u> <u>Cost</u> Share 1.85%
Mortgage Lending by Race/Ethnicity African American Asian	Race/Ethnicity Applications 113 2	Denials 39 1	Denial <u>Rate*</u> 37.86% 50.00%	<u>Tota</u> Origina 54 1	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 47.79% 50.00%	<u>High-</u> <u>Cost</u> Loans 1 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.85% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American	Race/Ethnicity Applications 113 2 1	<u>Denials</u> 39 1 0	Denial Rate* 37.86% 50.00% 0.00%	<u>Tota</u> <u>Origina</u> 54 1 1	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 47.79% 50.00% 100.00%	High- Cost Loans 1 0 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.85% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Race/Ethnicity Applications 113 2 1 1 172	<u>Denials</u> 39 1 0 50	Denial <u>Rate*</u> 37.86% 50.00% 0.00% 34.01%	<u>Tot:</u> <u>Origina</u> 54 1 1 91	al tions	<u>Origination</u> <u>Rate</u> 47.79% 50.00% 100.00% 52.91%	High- Cost Loans 1 0 0 1	<u>High-</u> <u>Cost</u> <u>Share</u> 1.85% 0.00% 0.00% 1.10%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	Race/Ethnicity Applications 113 2 1 172 4	<u>Denials</u> 39 1 0 50 2	Denial <u>Rate*</u> 37.86% 50.00% 0.00% 34.01% 50.00%	<u>Tota</u> <u>Origina</u> 54 1 91 2	al tions	<u>Origination</u> <u>Rate</u> 47.79% 50.00% 100.00% 52.91% 50.00%	High- Cost Loans 1 0 0 1 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.85% 0.00% 0.00% 1.10% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported	Race/Ethnicity Applications 113 2 1 172 4 37	Denials 39 1 0 50 2 17	Denial <u>Rate*</u> 37.86% 50.00% 0.00% 34.01% 50.00% 56.67%	<u>Tota</u> <u>Origina</u> 54 1 1 91 2 12	al tions	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43%	High- Cost Loans 1 0 0 1 0 0 0	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 113 2 1 172 4 37 6 339	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 0.00% 34.01% 50.00% 56.67% 20.00%	<u>Tot:</u> <u>Origina</u> 54 1 1 91 2 12 4	al tions	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67%	High- Cost Loans 1 0 0 1 0 0 0 0	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Race/Ethnicity Applications 113 2 1 172 4 37 6 339	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 0.00% 34.01% 50.00% 56.67% 20.00%	<u>Tot:</u> <u>Origina</u> 54 1 1 91 2 12 4	al tions	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67%	High- Cost Loans 1 0 0 1 0 0 0 0	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	Race/Ethnicity Applications 113 2 1 172 4 37 6 339 Doan Originatio	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 0.00% 34.01% 50.00% 56.67% 20.00%	<u>Tot:</u> <u>Origina</u> 54 1 1 91 2 12 4	al tions	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67% 48.38%	High- Cost Loans 1 0 0 1 0 0 0 0	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	Race/Ethnicity Applications 113 2 1 172 4 37 6 339 Doan Originatio	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 34.01% 50.00% 56.67% 20.00% 38.64%	<u>Tota</u> <u>Origina</u> 54 1 91 2 12 4 16 2007 130	<u>al</u> tions 4 <u>2008</u> 46	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67% 48.38%	High- Cost Loans 1 0 1 0 1 0 0 2 2010 8	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Race/Ethnicity Applications 113 2 1 172 4 37 6 339 Doan Originatio	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 34.01% 50.00% 56.67% 20.00% 38.64% 2006 223 25	<u>Tota</u> <u>Origina</u> 54 1 1 91 2 12 4 16 2007 130 26	<u>al</u> tions 4 <u>2008</u> 46 55	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67% 48.38%	High- Cost Loans 1 0 1 0 1 0 0 0 2 2010 8 57	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pre FHA/VA Home Purcha Refinance	Race/Ethnicity Applications 113 2 1 172 4 37 6 339 Doan Originatio	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 34.01% 50.00% 56.67% 20.00% 38.64% 223 25 220	<u>Tota</u> <u>Origina</u> 54 1 91 2 12 4 16 2007 130 26 160	<u>al</u> tions 4 <u>2008</u> 46 55 79	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67% 48.38% 2009 23 52 88	High- Cost Loans 1 0 0 1 0 0 0 2 2010 8 57 89	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Race/Ethnicity Applications 113 2 1 172 4 37 6 339 Doan Originatio	Denials 39 1 0 50 2 17 1 1 114	Denial Rate* 37.86% 50.00% 34.01% 50.00% 56.67% 20.00% 38.64% 2006 223 25	<u>Tota</u> <u>Origina</u> 54 1 1 91 2 12 4 16 2007 130 26	<u>al</u> tions 4 <u>2008</u> 46 55	Origination Rate 47.79% 50.00% 100.00% 52.91% 50.00% 32.43% 66.67% 48.38%	High- Cost Loans 1 0 1 0 1 0 0 0 2 2010 8 57	High- Cost Share 1.85% 0.00% 0.00% 1.10% 0.00% 0.00%

Ton Ton Llomo Durchasa Landara	٦			Average
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
BANK OF AMERICA, N.A.	17	11.04%	\$1,630	\$96
WELLS FARGO FUNDING, INC	15	9.74%	\$1,561	\$104
HOWARD HANNA MORTGAGE SERVICES	13	8.44%	\$1,091	\$84
US BANK, N.A.	11	7.14%	\$1,106	\$101
WELLS FARGO BANK, NA	9	5.84%	\$737	\$82
FIFTH THIRD MORTGAGE COMPANY	8	5.19%	\$471	\$59
FIRST OHIO BANC & LENDING INC	7	4.55%	\$849	\$121
JPMORGAN CHASE BANK, NA	6	3.90%	\$486	\$81
KEYBANK NATIONAL ASSOCIATION	6	3.90%	\$367	\$61
FIRST PLACE BANK	5	3.25%	\$403	\$81
By Originations				
HOWARD HANNA MORTGAGE SERVICES	9	13.85%	\$737	\$82
FIRST OHIO BANC & LENDING INC	7	10.77%	\$849	\$121
WELLS FARGO BANK, NA	5	7.69%	\$446	\$89
FIRST PLACE BANK	5	7.69%	\$403	\$81
UNION CAPITAL MORTGAGE CORPORA	4	6.15%	\$293	\$73
DOLLAR BANK, FSB	4	6.15%	\$264	\$66
FIFTH THIRD MORTGAGE COMPANY	4	6.15%	\$253	\$63
THIRD FEDERAL SAVINGS AND LOAN	3	4.62%	\$319	\$106
KEYBANK NATIONAL ASSOCIATION	3	4.62%	\$265	\$88
PNC BANK N.A.	3	4.62%	\$200	\$67
Top Ten Refinance Lenders]			
By Application	20	42.240/	ća 074	600
WELLS FARGO BANK, NA	29	12.24%	\$2,871	\$99
BANK OF AMERICA, N.A.	23	9.70%	\$2,658	\$116
THIRD FEDERAL SAVINGS AND LOAN	22	9.28%	\$1,477	\$67
THE HUNTINGTON NATIONAL BANK	13	5.49%	\$878	\$68
PARK VIEW FEDERAL SAVINGS BANK	11	4.64%	\$938	\$85 ¢80
FIFTH THIRD BANK	9	3.80%	\$800	\$89
JPMORGAN CHASE BANK, NA	8	3.38%	\$744	\$93
CITIMORTGAGE, INC	7	2.95%	\$573	\$82
QUICKEN LOANS FIFTH THIRD MORTGAGE COMPANY	7 6	2.95% 2.53%	\$516 \$770	\$74 \$128
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	13	14.61%	\$691	\$53
PARK VIEW FEDERAL SAVINGS BANK	10	11.24%	\$833	\$83
		8.99%	\$785	\$98
WELLS FARGO BANK, NA	8			r
-				\$75
THE HUNTINGTON NATIONAL BANK	5	5.62%	\$373	\$75 \$85
THE HUNTINGTON NATIONAL BANK JPMORGAN CHASE BANK, NA	5 4	5.62% 4.49%	\$373 \$341	\$85
THE HUNTINGTON NATIONAL BANK JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY	5 4 3	5.62% 4.49% 3.37%	\$373 \$341 \$414	\$85 \$138
WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. AMERICAN MIDWEST MORTGAGE CORP	5 4 3 3	5.62% 4.49% 3.37% 3.37%	\$373 \$341 \$414 \$311	\$85 \$138 \$104
THE HUNTINGTON NATIONAL BANK JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY	5 4 3	5.62% 4.49% 3.37%	\$373 \$341 \$414	\$85 \$138

BEDFORD HEIGHTS

Population Data

•								
Race/Ethnicity	Number	Percent		<u>ome</u> ship Rate	2			
African American	8,263	76.86%		.62%	<u> </u>			
Asian	124	1.15%		.91%				
Native American	11	0.10%		.00%				
Non-Hispanic White	1,916	17.82%		.91%				
Other	120	1.12%		.00%				
Hispanic*	282	2.62%		.07%				
Total	10,751	100%		.05%				
	·							
Housing Data	Numb	oer Per	<u>cent</u>			Income Dat	ta	
Owner-Occupied Units			.37%			Median Fan	nily Income	\$46,250
Renter Occupied Units	-		.51%				nily Poverty	6.5%
Vacant Units			.11%				,	0.070
Total Units	5,7		.00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Do	lars Loar	<u>ned</u> <u>Hi</u>	gh-Cost	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institutions		5	51		\$4,038		3	5.88%
Non-Depository Institu			40		\$5,832		0	0.00%
Total Single Family Lei	nding		91		\$9,870		3	3.30%
			1					
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			<u>Denial</u>		<u>ital</u>	<u>Origination</u>	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate*</u>		<u>ations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	148	63	48.09%		9	39.86%	1	1.69%
Asian	3	2	66.67%		1	33.33%	1	100.00%
Native American	2	2	100.00%		0	0.00%	0	N/A
Non-Hispanic White	44	14	37.84%		.9	43.18%	1	5.26%
Other	2	0	0.00%		2	100.00%	0	0.00%
Not Reported	26	14	58.33%		9	34.62%	0	0.00%
Hispanic	3	1	33.33%		1	33.33%	0	0.00%
Total	226	95	47.50%	y	1	40.27%	3	3.30%
		Turnela						
Five-Year Mortgage Lo	ban Origination	n Trenas						
			<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	
Conventional Home Pu	urchase		151	73	26	15	9	
FHA/VA Home Purchas	se		14	23	49	52	38	
Refinance			170	108	53	67	38	
Home Improvement			35	27	18	14	6	
Total Lending			370	231	146	148	91	

Top Top Homo Durchaso Londors	7			Avorago
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
BANK OF AMERICA, N.A.	21	18.92%	\$2,563	\$122
NVR MORTGAGE FINANCE INC	15	13.51%	\$3,227	\$215
WELLS FARGO FUNDING, INC	11	9.91%	\$1,592	\$145
WELLS FARGO BANK, NA	9	8.11%	\$858	\$95
FIFTH THIRD MORTGAGE COMPANY	9	8.11%	\$833	\$93
JPMORGAN CHASE BANK, NA	6	5.41%	\$782	\$130
AMERICAN MIDWEST MORTGAGE CORP	6	5.41%	\$497	\$83
HOWARD HANNA MORTGAGE SERVICES	5	4.50%	\$303	\$61
THE HUNTINGTON NATIONAL BANK	4	3.60%	\$310	\$78
PNC BANK N.A.	3	2.70%	\$296	\$99
By Originations				
NVR MORTGAGE FINANCE INC	12	25.53%	\$2,616	\$218
AMERICAN MIDWEST MORTGAGE CORP	5	10.64%	\$433	\$87
FIFTH THIRD MORTGAGE COMPANY	4	8.51%	\$336	\$84
WELLS FARGO BANK, NA	4	8.51%	\$331	\$83
PNC BANK N.A.	3	6.38%	\$296	\$99
THE HUNTINGTON NATIONAL BANK	3	6.38%	\$261	\$87
HOWARD HANNA MORTGAGE SERVICES	3	6.38%	\$188	\$63
THE AMERICAN EAGLE MORTGAGE CO	2	4.26%	\$434	\$217
FIRST OHIO BANC & LENDING INC	2	4.26%	\$251	\$126
DOLLAR BANK, FSB	2	4.26%	\$188	\$94
Top Ten Refinance Lenders				
By Application			4.5.5.5	4
WELLS FARGO BANK, NA	21	13.55%	\$2,343	\$112
BANK OF AMERICA, N.A.	12	7.74%	\$1,521	\$127
THE HUNTINGTON NATIONAL BANK	12	7.74%	\$1,290	\$108
THIRD FEDERAL SAVINGS AND LOAN	8	5.16%	\$665	\$83
FIFTH THIRD MORTGAGE COMPANY	7	4.52%	\$661	\$94
CITIFINANCIAL, INC	7	4.52%	\$588	\$84
QUICKEN LOANS	6	3.87%	\$742	\$124
PNC BANK N.A.	6	3.87%	\$461	\$77
FLAGSTAR BANK	5	3.23%	\$596	\$119
JPMORGAN CHASE BANK, NA	5	3.23%	\$569	\$114
By Originations	A	10 5201	ć 400	640C
WELLS FARGO BANK, NA	4	10.53%	\$422	\$106
PARK VIEW FEDERAL SAVINGS BANK	3	7.89%	\$382	\$127
JPMORGAN CHASE BANK, NA	3	7.89%	\$340	\$113 ¢02
	3	7.89%	\$293	\$98 ¢06
FIFTH THIRD MORTGAGE COMPANY	3	7.89%	\$289	\$96
THE HUNTINGTON NATIONAL BANK	3	7.89%	\$214	\$71
SHORE MORTGAGE	2	5.26%	\$347	\$174
AMERICAN MIDWEST MORTGAGE CORP	2	5.26%	\$169	\$85
CMCO MORTGAGE, LLC DBA HOME LE	1	2.63%	\$234	\$234
FREEDOM MORTGAGE CORP.	1	2.63%	\$149	\$149

BENTLEYVILLE

Population Data								
			<u>He</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	2			
African American	6	0.69%	100	0.00%				
Asian	24	2.78%	100	0.00%				
Native American	0	0.00%	Ν	N/A				
Non-Hispanic White	816	94.44%	96	.53%				
Other	0	0.00%		N/A				
Hispanic*	5	0.58%	100	0.00%				
Total	864	100%	96	.70%				
Housing Data	Num	oer Per	cent			Income Da	ata	
Owner-Occupied Unit			14%			Median Fa	mily Income	\$212,600
Renter Occupied Units		10 3.	15%				, amily Poverty	1.7%
Vacant Units			72%				, ,	
Total Units	3	18 1	00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loa	ned I	High-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiaries	S	44		\$15,095		0	0.00%
Non-Depository Institu	utions		7		\$2,851		0	0.00%
Total Single Family Le	nding		51		\$17,946	5	0	0.00%
			1					
Mortgage Lending by	Race/Ethnicity	,						
]				<u>High-</u>	<u>High-</u>
	-		<u>Denial</u>	<u>Tot</u>		<u>Origination</u>	<u>High-</u> <u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Origina		<u>Rate</u>	<u>Cost</u> Loans	<u>Cost</u> Share
African American	Applications 0	<u>Denials</u> 0	<u>Rate*</u> N/A	<u>Origina</u> 0		<u>Rate</u> 0.00%	<u>Cost</u> Loans 0	<u>Cost</u> <u>Share</u> N/A
African American Asian	Applications 0 0	Denials 0 0	Rate* N/A N/A	<u>Origina</u> 0 0		<u>Rate</u> 0.00% 0.00%	Cost Loans 0 0	<u>Cost</u> <u>Share</u> N/A N/A
African American Asian Native American	Applications 0 0 0	Denials 0 0 0	Rate* N/A N/A N/A	<u>Origina</u> 0 0 0	<u>tions</u>	<u>Rate</u> 0.00% 0.00% 0.00%	Cost Loans 0 0 0	Cost Share N/A N/A N/A
African American Asian Native American Non-Hispanic White	Applications 0 0 0 67	<u>Denials</u> 0 0 0 9	<u>Rate*</u> N/A N/A N/A 16.07%	<u>Origina</u> 0 0 0 43	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18%	Cost Loans 0 0 0 0	Cost Share N/A N/A N/A 0.00%
African American Asian Native American Non-Hispanic White Other	Applications 0 0 0 67 0	<u>Denials</u> 0 0 0 9 0	Rate* N/A N/A N/A 16.07% N/A	<u>Origina</u> 0 0 0 43 0	<u>tions</u>	<u>Rate</u> 0.00% 0.00% 0.00% 64.18% 0.00%	Cost Loans 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported	<u>Applications</u> 0 0 0 67 0 11	Denials 0 0 9 0 1	Rate* N/A N/A N/A 16.07% N/A 10.00%	<u>Origina</u> 0 0 0 43 0 7	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64%	Cost Loans 0 0 0 0 0 0 0	<u>Cost</u> <u>Share</u> N/A N/A N/A 0.00% N/A 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 0 0 0 67 0 11 0	Denials 0 0 9 0 1 0	Rate* N/A N/A N/A 16.07% N/A 10.00% N/A	<u>Origina</u> 0 0 43 0 7 0	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00%	Cost Loans 0 0 0 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported	<u>Applications</u> 0 0 0 67 0 11	Denials 0 0 9 0 1	Rate* N/A N/A N/A 16.07% N/A 10.00%	<u>Origina</u> 0 0 0 43 0 7	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64%	Cost Loans 0 0 0 0 0 0 0	<u>Cost</u> <u>Share</u> N/A N/A N/A 0.00% N/A 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 0 0 67 0 11 0 79	Denials 0 0 9 0 1 0 10	Rate* N/A N/A N/A 16.07% N/A 10.00% N/A	<u>Origina</u> 0 0 43 0 7 0	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00%	Cost Loans 0 0 0 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 0 0 67 0 11 0 79	Denials 0 0 9 0 1 0 10	Rate* N/A N/A 16.07% N/A 10.00% N/A 14.93%	Origina 0 0 43 0 7 0 51	tions	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56%	Cost Loans 0 0 0 0 0 0 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L	Applications 0 0 67 0 11 0 79 oan Origination	Denials 0 0 9 0 1 0 10	Rate* N/A N/A N/A 16.07% N/A 10.00% N/A 14.93%	Origina 0 0 43 0 7 0 51 2007	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P	Applications 0 0 67 0 11 0 79 oan Origination	Denials 0 0 9 0 1 0 10	Rate* N/A N/A 16.07% N/A 10.00% N/A 14.93%	Origina 0 0 43 0 7 0 51	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0 	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P FHA/VA Home Purcha	Applications 0 0 67 0 11 0 79 oan Origination	Denials 0 0 9 0 1 0 10	Rate* N/A N/A 16.07% N/A 10.00% N/A 14.93% 2006 29 0	<u>Origina</u> 0 0 43 0 7 0 51 51 2007 19 0	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0 	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P FHA/VA Home Purcha Refinance	Applications 0 0 67 0 11 0 79 oan Origination	Denials 0 0 9 0 1 0 10	Rate* N/A N/A 16.07% N/A 10.00% N/A 14.93% 2006 29	<u>Origina</u> 0 0 43 0 7 0 51 <u>2007</u> 19	<u>tions</u>	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0 	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P FHA/VA Home Purcha	Applications 0 0 67 0 11 0 79 oan Origination	Denials 0 0 9 0 1 0 10	Rate* N/A N/A 16.07% N/A 10.00% N/A 14.93% 2006 29 0 15	<u>Origina</u> 0 0 43 0 7 0 51 51 2007 19 0 14	<u>iions</u> 2008 12 0 16	Rate 0.00% 0.00% 0.00% 64.18% 0.00% 63.64% 0.00% 64.56% 2009 20 1 33	Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cost Share N/A N/A N/A 0.00% N/A 0.00% N/A

Top Ten Home Purchase Lenders				Average
Top Ten nome Furchase Lenders		Market	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	(\$000s)
WELLS FARGO BANK, NA	4	16.00%	\$1,714	\$429
HOME SAVINGS AND LOAN	3	12.00%	\$765	\$255
HOWARD HANNA MORTGAGE SERVICES	2	8.00%	\$927	\$464
THIRD FEDERAL SAVINGS AND LOAN	2	8.00%	\$483	\$242
FIRST FEDERAL OF LAKEWOOD	1	4.00%	\$868	\$868
MERRILL LYNCH CREDIT CORP	1	4.00%	\$700	\$700
WELLS FARGO FUNDING, INC	1	4.00%	\$670	\$670
US BANK, N.A.	1	4.00%	\$560	\$560
ALLY BANK F/K/A/ GMAC BANK	1	4.00%	\$474	\$474
FIRSTMERIT MORTGAGE CORP	1	4.00%	\$417	\$417
By Originations				
WELLS FARGO BANK, NA	3	20.00%	\$1,297	\$432
HOWARD HANNA MORTGAGE SERVICES	2	13.33%	\$927	\$464
THIRD FEDERAL SAVINGS AND LOAN	2	13.33%	\$483	\$242
HOME SAVINGS AND LOAN	2	13.33%	\$440	\$220
FIRST FEDERAL OF LAKEWOOD	1	6.67%	\$868	\$868
US BANK, N.A.	1	6.67%	\$560	\$560
FIRSTMERIT MORTGAGE CORP	1	6.67%	\$417	\$417
FIFTH THIRD MORTGAGE COMPANY	1	6.67%	\$316	\$316
FIRST PLACE BANK	1	6.67%	\$308	\$308
REAL ESTATE MORTGAGE NETWORK	1	6.67%	\$208	\$208
Top Ten Refinance Lenders				
By Application				
WELLS FARGO BANK, NA	6	8.96%	\$2,352	\$392
THIRD FEDERAL SAVINGS AND LOAN	6	8.96%	\$1,717	\$286
PARK VIEW FEDERAL SAVINGS BANK	5	7.46%	\$936	\$187
DOLLAR BANK, FSB	3	4.48%	\$1,513	\$504
FIRST FEDERAL OF LAKEWOOD	3	4.48%	\$1,050	\$350
KEYBANK NATIONAL ASSOCIATION	3	4.48%	\$967	\$322
JPMORGAN CHASE BANK, NA	3	4.48%	\$940	\$313
BANK OF AMERICA, N.A.	3	4.48%	\$912	\$304
CITIMORTGAGE, INC	3	4.48%	\$905	\$302
FIFTH THIRD MORTGAGE COMPANY	3	4.48%	\$866	\$289
By Originations	_		4.0	4
PARK VIEW FEDERAL SAVINGS BANK	5	14.71%	\$936	\$187
WELLS FARGO BANK, NA	3	8.82%	\$1,101	\$367
FIRST FEDERAL OF LAKEWOOD	3	8.82%	\$1,050	\$350
KEYBANK NATIONAL ASSOCIATION	3	8.82%	\$967	\$322
THIRD FEDERAL SAVINGS AND LOAN	3	8.82%	\$784	\$261
RBS CITIZENS, N.A.	2	5.88%	\$1,167	\$584
DOLLAR BANK, FSB	2	5.88%	\$1,001	\$501
HOME SAVINGS AND LOAN	2	5.88%	\$749	\$375
FIFTH THIRD MORTGAGE COMPANY	2	5.88%	\$577	\$289
THE HUNTINGTON NATIONAL BANK	2	5.88%	\$495	\$248

BEREA

Population Data								
	<u>i</u>		He	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	2			
African American	1,260	6.60%	51	.67%				
Asian	291	1.52%	62	.65%				
Native American	36	0.19%	64	.29%				
Non-Hispanic White	16,619	87.04%	72	.07%				
Other	119	0.62%	33	.33%				
Hispanic*	534	2.80%	42	.14%				
Total	19,093	100%	70	.14%				
Housing Data	Num	her Per	<u>cent</u>			Income Da	ata	
Owner-Occupied Units			.85%			Median Fa	amily Income	\$68,063
Renter Occupied Units			.04%				amily Poverty	7.0%
Vacant Units			.12%			rereentre	uning i overty	7.070
Total Units								
Mortgage Lending by	Type of Institu	ition	<u>Total</u>	Dol	lars Loa	ined H	<u> High-Cost</u>	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s)</u>	<u>)</u>	<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiarie	S	269		\$25,723	3	1	0.37%
Non-Depository Institu	utions		101		\$12,005	5	1	0.99%
Total Single Family Le	nding		370		\$37,728	8	2	0.54%
			1					
Mortgage Lending by	Race/Ethnicity	1]					
Mortgage Lending by	Race/Ethnicity	1]				<u>High-</u>	<u>High-</u>
	-] Denial	Tot	_	<u>Origination</u>	<u>High-</u> <u>Cost</u>	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	Rate*	Origina	itions	Rate	<u>Cost</u> Loans	<u>Cost</u> Share
Race/Ethnicity African American	Applications 16	Denials 5	<u>Rate*</u> 35.71%	<u>Origina</u> 7	<u>itions</u>	<u>Rate</u> 43.75%	<u>Cost</u> Loans 1	<u>Cost</u> <u>Share</u> 14.29%
<u>Race/Ethnicity</u> African American Asian	Applications 16 3	Denials 5 1	<u>Rate*</u> 35.71% 33.33%	<u>Origina</u> 7 2	<u>itions</u>	<u>Rate</u> 43.75% 66.67%	Cost Loans 1 0	<u>Cost</u> <u>Share</u> 14.29% 0.00%
Race/Ethnicity African American Asian Native American	Applications 16 3 1	Denials 5 1 0	<u>Rate*</u> 35.71% 33.33% 0.00%	<u>Origina</u> 7 2 1	<u>itions</u>	<u>Rate</u> 43.75% 66.67% 100.00%	<u>Cost</u> Loans 1	<u>Cost</u> <u>Share</u> 14.29% 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Applications 16 3 1 509	<u>Denials</u> 5 1 0 104	Rate* 35.71% 33.33% 0.00% 23.06%	<u>Origina</u> 7 2 1 32	<u>itions</u>	Rate 43.75% 66.67% 100.00% 63.65%	Cost Loans 1 0 0 1	<u>Cost</u> <u>Share</u> 14.29% 0.00% 0.00% 0.31%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	Applications 16 3 1 509 13	<u>Denials</u> 5 1 0 104 5	Rate* 35.71% 33.33% 0.00% 23.06% 45.45%	<u>Origina</u> 7 2 1 32 6	<u>itions</u> 4	Rate 43.75% 66.67% 100.00% 63.65% 46.15%	Cost Loans 1 0 0 1 0	<u>Cost</u> <u>Share</u> 14.29% 0.00% 0.00% 0.31% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 16 3 1 509 13 63	<u>Denials</u> 5 1 0 104 5 16	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00%	Origina 7 2 1 32 6 23	tions 4	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51%	Cost Loans 1 0 0 1 0 0 0	<u>Cost</u> <u>Share</u> 14.29% 0.00% 0.00% 0.31% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 16 3 1 509 13 63 6	Denials 5 1 0 104 5 16 1	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67%	Origina 7 2 1 32 6 23 5	tions 4	Rate43.75%66.67%100.00%63.65%46.15%36.51%83.33%	Cost Loans 1 0 0 1 0 0 0 0	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 16 3 1 509 13 63	<u>Denials</u> 5 1 0 104 5 16	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00%	Origina 7 2 1 32 6 23	tions 4	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51%	Cost Loans 1 0 0 1 0 0 0	Cost Share 14.29% 0.00% 0.31% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 16 3 1 509 13 63 6 6 618	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67%	Origina 7 2 1 32 6 23 5	tions 4	Rate43.75%66.67%100.00%63.65%46.15%36.51%83.33%	Cost Loans 1 0 0 1 0 0 0 0	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 16 3 1 509 13 63 6 6 618	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81%	Origina 7 2 1 32 6 23 5 37	<u>tions</u> 4 0	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87%	Cost Loans 1 0 1 0 1 0 0 0 2	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 16 3 1 509 13 63 6 618 Dean Origination	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81%	Origina 7 2 1 32 6 23 5 37 2007	<u>tions</u> 4 0 <u>2008</u>	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87%	<u>Cost</u> <u>Loans</u> 1 0 1 0 0 0 2 2010	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pe	Applications 16 3 1 509 13 63 6 618 Dean Origination urchase	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81%	<u>Origina</u> 7 2 1 32 6 23 5 37 <u>2007</u> 261	4 9 0 <u>2008</u> 116	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87% 2009 65	<u>Cost</u> <u>Loans</u> 1 0 1 0 0 0 2 <u>2010</u> 61	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Purcha	Applications 16 3 1 509 13 63 6 618 Dean Origination urchase	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81% 2006 355 37	<u>Origina</u> 7 2 1 32 6 23 5 37 2007 261 30	t <u>ions</u> 4 9 0 <u>2008</u> 116 69	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87%	<u>Cost</u> <u>Loans</u> 1 0 1 0 0 0 0 2 2 2010 61 67	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purcha Refinance	Applications 16 3 1 509 13 63 6 618 Dean Origination urchase	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81% 2006 355 37 279	<u>Origina</u> 7 2 1 32 6 23 5 37 <u>2007</u> 261 30 200	tions 4 6 2008 116 69 157	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87% 2009 65 112 220	<u>Cost</u> <u>Loans</u> 1 0 1 0 0 0 0 2 2 2010 61 67 234	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Purcha	Applications 16 3 1 509 13 63 6 618 Dean Origination urchase	Denials 5 1 0 104 5 16 1 134	Rate* 35.71% 33.33% 0.00% 23.06% 45.45% 32.00% 16.67% 24.81% 2006 355 37	<u>Origina</u> 7 2 1 32 6 23 5 37 2007 261 30	t <u>ions</u> 4 9 0 <u>2008</u> 116 69	Rate 43.75% 66.67% 100.00% 63.65% 46.15% 36.51% 83.33% 59.87%	<u>Cost</u> <u>Loans</u> 1 0 1 0 0 0 0 2 2 2010 61 67	Cost Share 14.29% 0.00% 0.00% 0.31% 0.00% 0.00% 0.00%

Top Ten Home Purchase Lenders		Markat	Dollars	<u>Average</u>
By Application	<u>Count</u>	<u>Market</u> Share %	<u>Dollars Loaned</u> (\$000s)	<u>Loan Siz</u> (\$000s)
BANK OF AMERICA, N.A.	<u>200111</u> 35	<u>13.46%</u>	<u>(\$000\$)</u> \$3,849	<u>(3000s)</u> \$110
WELLS FARGO FUNDING, INC	55 27	10.38%	\$3,134	\$110 \$116
FIFTH THIRD MORTGAGE COMPANY				
	20	7.69%	\$2,008	\$100
HOWARD HANNA MORTGAGE SERVICES	18	6.92%	\$1,886	\$105 ¢08
THIRD FEDERAL SAVINGS AND LOAN	11	4.23%	\$1,078	\$98
IPMORGAN CHASE BANK, NA	10	3.85%	\$1,043	\$104
NVR MORTGAGE FINANCE INC	8	3.08%	\$1,535	\$192
FIRST PLACE BANK	8	3.08%	\$857	\$107
KEYBANK NATIONAL ASSOCIATION	8	3.08%	\$740	\$93
FRANKLIN AMERICAN MORTGAGE CO	7	2.69%	\$886	\$127
By Originations				
HOWARD HANNA MORTGAGE SERVICES	16	12.50%	\$1,723	\$108
FIFTH THIRD MORTGAGE COMPANY	14	10.94%	\$1,399	\$100
THIRD FEDERAL SAVINGS AND LOAN	9	7.03%	\$838	\$93
FIRST PLACE BANK	7	5.47%	\$714	\$102
CMCO MORTGAGE, LLC DBA HOME LE	7	5.47%	\$703	\$100
WELLS FARGO BANK, NA	6	4.69%	\$625	\$104
UNION NATIONAL MORTGAGE CO.	6	4.69%	\$591	\$99
KEYBANK NATIONAL ASSOCIATION	6	4.69%	\$534	\$89
THE HUNTINGTON NATIONAL BANK	5	3.91%	\$543	\$109
NVR MORTGAGE FINANCE INC	4	3.13%	\$841	\$210
Top Ten Refinance Lenders				
By Application	50	40 70%	¢5.462	ć07
THIRD FEDERAL SAVINGS AND LOAN	53	10.79%	\$5,162	\$97
	50	10.18%	\$5,125	\$103
FIFTH THIRD MORTGAGE COMPANY	43	8.76%	\$4,617	\$107
BANK OF AMERICA, N.A.	40	8.15%	\$4,639	\$116
WELLS FARGO BANK, NA	37	7.54%	\$4,058	\$110
THE HUNTINGTON NATIONAL BANK	31	6.31%	\$2,987	\$96
IPMORGAN CHASE BANK, NA	23	4.68%	\$2,184	\$95
QUICKEN LOANS	19	3.87%	\$2,141	\$113
DOLLAR BANK, FSB	14	2.85%	\$1,677	\$120
FIRST FEDERAL OF LAKEWOOD	13	2.65%	\$1,198	\$92
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	31	13.25%	\$2,884	\$93
FIFTH THIRD BANK	24	10.26%	\$1,820	\$76
WELLS FARGO BANK, NA	23	9.83%	\$2,387	\$104
FIFTH THIRD MORTGAGE COMPANY	18	7.69%	\$2,021	\$112
IPMORGAN CHASE BANK, NA	14	5.98%	\$1,237	\$88
THE HUNTINGTON NATIONAL BANK	13	5.56%	\$1,237	\$95
QUICKEN LOANS	10	4.27%	\$1,103	\$110
FIRST FEDERAL OF LAKEWOOD	9	3.85%	\$853	\$95
US BANK, N.A.	8	3.42%	\$830	\$104

BRATENAHL

Population Data]							
· ·	1		ŀ	lome				
Race/Ethnicity	Number	Perce		rship Rate				
African American	186	15.54	1% 7	0.21%				
Asian	30	2.519	% 9	2.31%				
Native American	3	0.259	% C	.00%				
Non-Hispanic White	954	79.70)% 8	3.51%				
Other	3	0.25	% 10	0.00%				
Hispanic*	11	0.929	% 8	5.71%				
Total	1,197	100%	% 8	1.74%				
Housing Data	Num	ıber	Percent			Income D	ata	
Owner-Occupied Unit		555	68.43%			Median Fa	amily Income	\$111,667
Renter Occupied Units		124	15.29%				amily Poverty	2.6%
Vacant Units		132	16.28%					,
Total Units		811	100%					
Mortgage Lending by	Type of Institu	ution	Total	Dalla		nod	lligh Cost	Lligh Cost
montgage terraing by	Type of motion	ation	<u>Total</u> Loans		<u>ars Loa</u> \$000s)		<u>High-Cost</u> Loans	<u>High-Cost</u> <u>Share</u>
			LUalis	<u>r</u>				
Depository Institution	c & Subsidiarie	20	38	ć	11 002		0	
Depository Institution		25	38		11,002		0	0.00%
Non-Depository Institu	utions	es	6	ç	\$1,316		0	0.00%
	utions	25		ç				
Non-Depository Institu Total Single Family Le	utions nding		6	ç	\$1,316		0	0.00%
Non-Depository Institu	utions nding		6	ç	\$1,316		0 0	0.00% 0.00%
Non-Depository Institu Total Single Family Le	utions nding		6 44	\$	\$1,316 12,318	3	0 0 <u>High-</u>	0.00% 0.00% <u>High-</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by	utions nding Race/Ethnicit	y	6 44 	\$ \$ <u>Tota</u>	\$1,316 12,318	<u>Origination</u>	0 0 <u>High-</u> <u>Cost</u>	0.00% 0.00% <u>High-</u> <u>Cost</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by Race/Ethnicity	utions nding Race/Ethnicit Applications	y Denia	6 44 Denial als Rate*	\$ \$ <u>Tota</u> <u>Originat</u>	\$1,316 12,318	<u>Origination</u> <u>Rate</u>	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u>	0.00% 0.00% <u>High-</u> <u>Cost</u> <u>Share</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by	utions nding Race/Ethnicit Applications 11	<mark>y</mark> Denia 9	6 44 <u>Denial</u> als <u>Rate*</u> 81.82%	\$ \$ <u>Originat</u> 2	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18%	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0	0.00% 0.00% <u>High-</u> <u>Cost</u> <u>Share</u> 0.00%
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian	utions nding Race/Ethnicit Applications 11 0	<mark>у</mark> <u>Denia</u> 9 0	6 44 	S S <u>Tota</u> Originat 2 0	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18% N/A	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0	0.00% 0.00% <u>High-</u> <u>Cost</u> <u>Share</u> 0.00% N/A
Non-Depository Institu Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American	utions nding Race/Ethnicit Applications 11	y <u>Denia</u> 9 0 0	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A	\$ \$ <u>Originat</u> 2 0 0	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18% N/A N/A	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian	utions nding Race/Ethnicit Applications 11 0 0 61	y <u>Denia</u> 9 0 0 15	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A 27.27%	S S <u>Tota</u> Originat 2 0 0 33	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18% N/A N/A 54.10%	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0 0	0.00% 0.00% <u>High-</u> <u>Cost</u> <u>Share</u> 0.00% N/A
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	utions nding Race/Ethnicit Applications 11 0 0 0	y <u>Denia</u> 9 0 0	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A	<u>Tota</u> <u>Originat</u> 2 0 0 33 2	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18% N/A N/A	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0	0.00% 0.00% <u>High- Cost</u> <u>Share</u> 0.00% N/A N/A 0.00%
Non-Depository Institu Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 11 0 61 2 14	y <u>Denia</u> 9 0 0 15 0	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45%	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5	\$1,316 12,318	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71%	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- Cost</u> <u>Share</u> 0.00% N/A N/A 0.00% 0.00%
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	utions nding Race/Ethnicity Applications 11 0 0 61 2	y <u>Denia</u> 9 0 0 15 0 5	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00%	<u>Tota</u> <u>Originat</u> 2 0 0 33 2	\$1,316 12,318	<u>Origination</u> <u>Rate</u> 18.18% N/A N/A 54.10% 100.00%	0 0 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High-</u> <u>Cost</u> <u>Share</u> 0.00% N/A N/A 0.00% 0.00%
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 11 0 61 2 14 3	y <u>Denia</u> 9 0 0 15 0 5 0	6 44 <u>Denial</u> als <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00%	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2	\$1,316 12,318	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67%	0 0 High- <u>Cost</u> Loans 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	utions nding Race/Ethnicit Applications 11 0 0 61 2 14 3 91	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80%	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2	\$1,316 12,318	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67%	0 0 High- <u>Cost</u> Loans 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	utions nding Race/Ethnicit Applications 11 0 0 61 2 14 3 91	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80%	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2	\$1,316 12,318	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67% 48.35%	0 0 High- <u>Cost</u> Loans 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	utions nding Race/Ethnicity Applications 11 0 0 61 2 14 3 91 oan Originatio	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80% ds	5 <u>Tota</u> <u>Originat</u> 0 0 33 2 5 2 44	\$1,316 12,318 <u>l</u> ions	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67% 48.35%	0 0 High- <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	utions nding Race/Ethnicit Applications 11 0 0 61 2 14 3 91 oan Originatio urchase	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80% ds <u>2006</u>	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2 44 2007	\$1,316 12,318 <u>I</u> <u>ions</u> <u>2008</u>	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67% 48.35%	0 0 High- <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha Refinance	utions nding Race/Ethnicit Applications 11 0 0 61 2 14 3 91 oan Originatio urchase	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80% ds <u>2006</u> 36	\$ <u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2 44 <u>2007</u> 21	\$1,316 12,318 <u>I</u> ions <u>2008</u> 19	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67% 48.35%	0 0 High- <u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>
Non-Depository Institu Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	utions nding Race/Ethnicit Applications 11 0 0 61 2 14 3 91 oan Originatio urchase	y Denia 9 0 15 0 5 0 29	6 44 <u>Denial</u> <u>Rate*</u> 81.82% N/A N/A 27.27% 0.00% 45.45% 0.00% 35.80% ds <u>2006</u> 36 0	<u>Tota</u> <u>Originat</u> 2 0 0 33 2 5 2 44 <u>2007</u> 21 0	\$1,316 12,318 <u>1</u> <u>ions</u> <u>2008</u> 19 5	Origination Rate 18.18% N/A N/A 54.10% 100.00% 35.71% 66.67% 48.35%	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00% 0.00% <u>High- <u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A 0.00% 0.00% 0.00%</u>

Top Ten Home Purchase Lenders	7			Average
	_]	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	6	22.22%	\$792	\$132
BANK OF AMERICA, N.A.	4	14.81%	\$626	\$157
THIRD FEDERAL SAVINGS AND LOAN	2	7.41%	\$817	\$409
THE HUNTINGTON NATIONAL BANK	2	7.41%	\$491	\$246
WELLS FARGO BANK, NA	2	7.41%	\$256	\$128
ING BANK, FSB	1	3.70%	\$1,470	\$1470
LORAIN NATIONAL BANK	1	3.70%	\$417	\$417
PARK VIEW FEDERAL SAVINGS BANK	1	3.70%	\$268	\$268
M&I BANK FSB	1	3.70%	\$247	\$247
AMERICAN MIDWEST MORTGAGE CORP	1	3.70%	\$159	\$159
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	2	20.00%	\$817	\$409
FIFTH THIRD MORTGAGE COMPANY	2	20.00%	\$299	\$150
WELLS FARGO BANK, NA	2	20.00%	\$256	\$128
ING BANK, FSB	1	10.00%	\$1,470	\$1470
LORAIN NATIONAL BANK	1	10.00%	\$417	\$417
PARK VIEW FEDERAL SAVINGS BANK	1	10.00%	\$268	\$268
CMCO MORTGAGE, LLC DBA HOME LE	1	10.00%	\$107	\$107
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	14	21.54%	\$3,587	\$256
FIFTH THIRD MORTGAGE COMPANY	5	7.69%	\$1,677	\$335
WELLS FARGO BANK, NA	4	6.15%	\$744	\$186
BANK OF AMERICA, N.A.	4	6.15%	\$467	\$117
FIRST FEDERAL OF LAKEWOOD	3	4.62%	\$699	\$233
RBS CITIZENS, N.A.	3	4.62%	\$629	\$210
PNC BANK N.A.	3	4.62%	\$624	\$208
THE HUNTINGTON NATIONAL BANK	2	3.08%	\$1,161	\$581
KEYBANK NATIONAL ASSOCIATION	2	3.08%	\$680	\$340
CITIMORTGAGE, INC	2	3.08%	\$616	\$308
By Originations				
FIFTH THIRD MORTGAGE COMPANY	4	12.90%	\$1,545	\$386
THIRD FEDERAL SAVINGS AND LOAN	4	12.90%	\$532	\$133
PNC BANK N.A.	3	9.68%	\$624	\$208
WELLS FARGO BANK, NA	2	6.45%	\$577	\$289
FIRST FEDERAL OF LAKEWOOD	2	6.45%	\$509	\$255
RBS CITIZENS, N.A.	2	6.45%	\$321	\$161
BANK OF AMERICA, N.A.	2	6.45%	\$170	\$85
THE HUNTINGTON NATIONAL BANK	1	3.23%	\$1,100	\$1100
FIRSTMERIT MORTGAGE CORP	1	3.23%	\$417	\$417
20TH CENTURY FOX FCU	1	3.23%	\$417	\$417

BRECKSVILLE

Population Data								
			H	ome				
Race/Ethnicity	<u>Number</u>	Percent	t <u>Owner</u>	ship Rate	2			
African American	238	1.74%	74	.29%				
Asian	473	3.46%	85	.09%				
Native American	8	0.06%	100	0.00%				
Non-Hispanic White	12,594	92.22%	ы́ 87	.89%				
Other	38	0.28%	50	.00%				
Hispanic*	192	1.41%	81	.48%				
Total	13,656	100%	87	.62%				
Housing Data	Numl	ber P	ercent			Income D	ata	
Owner-Occupied Units			33.35%			Median Fa	amily Income	\$106,168
Renter Occupied Units			1.77%				amily Poverty	2.6%
Vacant Units			4.87%					,
Total Units	5,6	523	100%					
Mortgage Lending by	Type of Institu	tion						
wortgage terraing by	Type of institu		<u>Total</u>		lars Loa		High-Cost	High-Cost
Den esitem (la stitution		-	Loans		<u>(\$000s)</u>		Loans	Share
Depository Institution		S	425		\$84,562		3	0.71%
Non-Depository Institu Total Single Family Le			87 512		\$19,040 \$ 103,60		0 3	0.00% 0.59%
Total Single Failing Le	nung		512	-	5105,60	2	3	0.59%
Mortgage Lending by	Race/Ethnicity	1						
Mortgage Lending by	Race/Ethnicity	1					High-	High-
Mortgage Lending by	Race/Ethnicity	1	Denial	Tot	al	Origination	<u>High-</u> Cost	<u>High-</u> Cost
	-		 <u>Denial</u> s Rate*	<u>Tot</u> Origina		Origination Rate	Cost	<u>Cost</u>
Mortgage Lending by Race/Ethnicity African American	Race/Ethnicity <u>Applications</u> 1	Denials		<u>Tot</u> <u>Origina</u> 1	tions	Origination Rate 100.00%		
Race/Ethnicity	<u>Applications</u>		s Rate*	Origina	<u>itions</u>	<u>Rate</u>	Cost Loans	<u>Cost</u> <u>Share</u>
<u>Race/Ethnicity</u> African American	Applications 1	<u>Denials</u> 0	<u>s Rate*</u> 0.00%	<u>Origina</u> 1	<u>itions</u>	<u>Rate</u> 100.00%	Cost Loans 0	<u>Cost</u> <u>Share</u> 0.00%
<u>Race/Ethnicity</u> African American Asian Native American	Applications 1 18	<u>Denials</u> 0 1	<u>s Rate*</u> 0.00% 7.14%	<u>Origina</u> 1 12	<u>itions</u>	<u>Rate</u> 100.00% 66.67%	Cost Loans 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian	Applications 1 18 1	Denials 0 1 0	<u>s Rate*</u> 0.00% 7.14% 0.00%	<u>Origina</u> 1 12 1	<u>itions</u> 2 9	<u>Rate</u> 100.00% 66.67% 100.00%	Cost Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White	Applications 1 18 1 623	<u>Denials</u> 0 1 0 90	<u>s Rate*</u> 0.00% 7.14% 0.00% 16.19%	<u>Origina</u> 1 12 1 43	<u>itions</u> 2 9	<u>Rate</u> 100.00% 66.67% 100.00% 70.47%	Cost Loans 0 0 0 1	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other	Applications 1 18 1 623 6	<u>Denials</u> 0 1 0 90 0	<u>Rate*</u> 0.00% 7.14% 0.00% 16.19% 0.00%	<u>Origina</u> 1 12 1 43 6	9 3	Rate 100.00% 66.67% 100.00% 70.47% 100.00%	Cost Loans 0 0 0 1 1	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 1 18 1 623 6 77	Denials 0 1 0 90 0 14	<u>Rate*</u> 0.00% 7.14% 0.00% 16.19% 0.00% 22.22%	<u>Origina</u> 1 12 1 43 6 43	<u>e</u> 9	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84%	Cost Loans 0 0 1 1 1 1	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 1 18 1 623 6 77 3	Denials 0 1 0 90 0 14 0	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00%	<u>Origina</u> 1 12 1 43 6 43 2	<u>e</u> 9	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67%	Cost Loans 0 0 1 1 1 1 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 1 18 1 623 6 77 3 745	Denials 0 1 0 90 0 14 0 110	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37%	<u>Origina</u> 1 12 1 43 6 43 2	<u>e</u> 9	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67%	Cost Loans 0 0 1 1 1 1 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 1 18 1 623 6 77 3 745	Denials 0 1 0 90 0 14 0 110	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37%	<u>Origina</u> 1 12 1 43 6 43 2	<u>e</u> 9	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67% 68.72%	Cost Loans 0 0 1 1 1 1 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 1 18 1 623 6 77 3 745 Dan Origination	Denials 0 1 0 90 0 14 0 110	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37%	<u>Origina</u> 1 12 1 43 6 43 2 51	<u>itions</u> 2 9 8 2	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67% 68.72%	Cost Loans 0 0 1 1 1 1 0 3	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per	Applications 1 18 1 623 6 77 3 745 Dean Origination	Denials 0 1 0 90 0 14 0 110	<u>Rate*</u> 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37%	Origina 1 12 1 43 6 43 2 51 51	<u>itions</u> 2 9 2 2 2 2 2 2 2 2 2 2	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67% 68.72%	Cost Loans 0 0 1 1 1 1 0 3 2010	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	Applications 1 18 1 623 6 77 3 745 Dean Origination	Denials 0 1 0 90 0 14 0 110	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37% 2006 259	Origina 1 12 1 43 6 43 2 51 51 2007 2007	<u>itions</u> 2 9 3 2 2 2 2 2 2 2 2 2 1 1 1 1 1 1 1 1 1 1	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67% 68.72% 2009 94	<u>Cost</u> <u>Loans</u> 0 0 1 1 1 1 0 3 2010 98	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per	Applications 1 18 1 623 6 77 3 745 Dean Origination	Denials 0 1 0 90 0 14 0 110	s Rate* 0.00% 7.14% 0.00% 16.19% 0.00% 22.22% 0.00% 16.37% 5 2006 259 0	<u>Origina</u> 1 12 1 43 6 43 2 51 51 2007 206 6	ttions 2 9 2 2 2 2 2 2008 111 17	Rate 100.00% 66.67% 100.00% 70.47% 100.00% 55.84% 66.67% 68.72%	Cost Loans 0 0 1 1 1 1 0 3 2010 98 32	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.23% 16.67% 2.33% 0.00%

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	31	14.03%	\$7,059	\$228
HOWARD HANNA MORTGAGE SERVICES	17	7.69%	\$3,626	\$213
WELLS FARGO FUNDING, INC	14	6.33%	\$3,244	\$232
BANK OF AMERICA, N.A.	13	5.88%	\$2,614	\$201
FIRST PLACE BANK	12	5.43%	\$2,190	\$183
FIFTH THIRD MORTGAGE COMPANY	12	5.43%	\$2,010	\$168
JPMORGAN CHASE BANK, NA	11	4.98%	\$2,427	\$221
WELLS FARGO BANK, NA	10	4.52%	\$2,100	\$210
US BANK, N.A.	8	3.62%	\$2,066	\$258
FIRST FEDERAL OF LAKEWOOD	8	3.62%	\$2,053	\$257
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	26	20.00%	\$5,203	\$200
HOWARD HANNA MORTGAGE SERVICES	15	11.54%	\$3,039	\$203
WELLS FARGO BANK, NA	9	6.92%	\$1,932	\$215
FIRST PLACE BANK	9	6.92%	\$1,886	\$210
FIFTH THIRD MORTGAGE COMPANY	8	6.15%	\$1,183	\$148
FIRST FEDERAL OF LAKEWOOD	7	5.38%	\$1,692	\$242
UNION NATIONAL MORTGAGE CO.	4	3.08%	\$1,057	\$264
PNC BANK N.A.	4	3.08%	\$907	\$227
AMERICAN MIDWEST MORTGAGE CORP	4	3.08%	\$907	\$227
THE HUNTINGTON NATIONAL BANK	4	3.08%	\$695	\$174
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	147	24.10%	\$28,221	\$192
WELLS FARGO BANK, NA	42	6.89%	\$7,880	\$188
JPMORGAN CHASE BANK, NA	39	6.39%	\$8,637	\$221
FIFTH THIRD MORTGAGE COMPANY	37	6.07%	\$8,503	\$230
PARK VIEW FEDERAL SAVINGS BANK	32	5.25%	\$7,039	\$220
BANK OF AMERICA, N.A.	30	4.92%	\$6,890	\$230
QUICKEN LOANS	28	4.59%	\$6,325	\$226
DOLLAR BANK, FSB	21	3.44%	\$3,215	\$153
PNC BANK N.A.	19	3.11%	\$4,111	\$216
US BANK, N.A.	18	2.95%	\$4,621	\$257
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	104	28.42%	\$19,532	\$188
WELLS FARGO BANK, NA	32	8.74%	\$6,061	\$189
PARK VIEW FEDERAL SAVINGS BANK	25	6.83%	\$5,014	\$201
FIFTH THIRD MORTGAGE COMPANY	22	6.01%	\$5,223	\$237
QUICKEN LOANS	18	4.92%	\$4,349	\$242
DOLLAR BANK, FSB	18	4.92%	\$2,730	\$152
JPMORGAN CHASE BANK, NA	14	3.83%	\$2,498	\$178
US BANK, N.A.	13	3.55%	\$3,080	\$237
PNC BANK N.A.	12	3.28%	\$2,486	\$207
THE HUNTINGTON NATIONAL BANK	8	2.19%	\$2,051	\$256

BROADVIEW HEIGHTS

Population Data

•	1							
	Number	Deveent		<u>ome</u> abia Data	_			
<u>Race/Ethnicity</u> African American	<u>Number</u> 400	<u>Percent</u> 2.06%		<u>ship Rate</u> .63%	2			
Asian	400 1,004	2.06% 5.18%		.03%				
Native American	28	0.14%		.70%				
Non-Hispanic White	28 17,403	0.14% 89.71%		.13%				
Other	70	0.36%		00%				
Hispanic*	353	0.30% 1.82%		.85%				
Total	19,400	1.02%		.15%				
lotal	13,400	100/0	02	.13/0				
Housing Data	Numb	oor Dor	cont			Income D	ata	
Owner-Occupied Units			<u>cent</u> 78%					¢02 112
Renter Occupied Units	-		68%				amily Income	\$93,112 4.5%
Vacant Units			.54%			Percent F	amily Poverty	4.5%
Total Units	8,2		.00%					
	0,2	.57 1	0078					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loai	ned	High-Cost	High-Cost
			Loans		<u>(\$000s)</u>		Loans	Share
Depository Institution	s & Subsidiaries	5	638		\$113,303	3	0	0.00%
Non-Depository Institu			115		\$24,036		0	0.00%
Total Single Family Le			753		\$137,339		0	0.00%
Mortgage Lending by	Race/Ethnicity	,						
			1				<u>High-</u>	<u>High-</u>
			Denial	Tot	al	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	4	0	0.00%	3		75.00%	0	0.00%
Asian	53	8	17.39%	38	3	71.70%	0	0.00%
Native American	6	1	50.00%	1		16.67%	0	0.00%
Non-Hispanic White	869	116	14.95%	61	7	71.00%	0	0.00%
Other	11	1	11.11%	8		72.73%	0	0.00%
Not Reported	118	18	19.35%	67	7	56.78%	0	0.00%
Hispanic	4	1	25.00%	3		75.00%	0	0.00%
Total	1,085	147	15.46%	75	3	69.40%	0	0.00%
						_		
Five-Year Mortgage L	oan Originatior	n Trends						
			2006	2007	2008	2009	<u>2010</u>	
Conventional Home P	urchase		509	339	196	136	149	
FHA/VA Home Purcha			5	9	31	35	54	
Refinance			297	216	198	492	537	
Home Improvement			52	47	28	16	13	
Total Lending			863	611	453	679	753	
						575		

Top Ten Home Purchase Lenders]			<u>Average</u>
	_	<u>Market</u>	Dollars Loaned	<u>Loan Size</u>
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	54	17.48%	\$10,289	\$191
HOWARD HANNA MORTGAGE SERVICES	28	9.06%	\$5 <i>,</i> 583	\$199
WELLS FARGO BANK, NA	24	7.77%	\$4,860	\$203
WELLS FARGO FUNDING, INC	24	7.77%	\$4,539	\$189
FIFTH THIRD MORTGAGE COMPANY	24	7.77%	\$4,083	\$170
JPMORGAN CHASE BANK, NA	19	6.15%	\$4,005	\$211
BANK OF AMERICA, N.A.	17	5.50%	\$2,999	\$176
FIRST PLACE BANK	16	5.18%	\$2,994	\$187
THE HUNTINGTON NATIONAL BANK	8	2.59%	\$1,237	\$155
FIRST FEDERAL OF LAKEWOOD	6	1.94%	\$1,226	\$204
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	45	22.17%	\$7,904	\$176
HOWARD HANNA MORTGAGE SERVICES	22	10.84%	\$4,703	\$214
WELLS FARGO BANK, NA	20	9.85%	\$4,209	\$210
FIFTH THIRD MORTGAGE COMPANY	18	8.87%	\$3,176	\$176
FIRST PLACE BANK	14	6.90%	\$2,596	\$185
JPMORGAN CHASE BANK, NA	7	3.45%	\$1,275	\$182
THE HUNTINGTON NATIONAL BANK	7	3.45%	\$1,139	\$163
UNION CAPITAL MORTGAGE CORPORA	6	2.96%	\$1,178	\$196
HOME SAVINGS AND LOAN	6	2.96%	\$797	\$133
FIRST FEDERAL OF LAKEWOOD	5	2.46%	\$1,005	\$201
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	195	21.24%	\$32,987	\$169
WELLS FARGO BANK, NA	84	9.15%	\$16,392	\$195
JPMORGAN CHASE BANK, NA	63	6.86%	\$12,586	\$200
PARK VIEW FEDERAL SAVINGS BANK	55	5.99%	\$9,738	\$177
FIFTH THIRD MORTGAGE COMPANY	44	4.79%	\$8,153	\$185
FIFTH THIRD BANK	37	4.03%	\$4,883	\$132
BANK OF AMERICA, N.A.	36	3.92%	\$6,976	\$194
QUICKEN LOANS	30	3.27%	\$6,853	\$228
DOLLAR BANK, FSB	28	3.05%	\$3,960	\$141
THE HUNTINGTON NATIONAL BANK	26	2.83%	\$5,062	\$195
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	139	25.88%	\$23,145	\$167
WELLS FARGO BANK, NA	51	9.50%	\$9,703	\$190
PARK VIEW FEDERAL SAVINGS BANK	40	7.45%	\$6,267	\$157
JPMORGAN CHASE BANK, NA	33	6.15%	\$6,532	\$198
THE HUNTINGTON NATIONAL BANK	22	4.10%	\$4,421	\$201
DOLLAR BANK, FSB	21	3.91%	\$2,705	\$129
FIFTH THIRD BANK	21	3.91%	\$2,373	\$113
QUICKEN LOANS	20	3.72%	\$4,621	\$231
FIFTH THIRD MORTGAGE COMPANY	20	3.72%	\$3,575	\$179
BANK OF AMERICA, N.A.	14	2.61%	\$2,993	\$214

BROOKLYN

Population Data								
			<u>Hc</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owners</u>	ship Rate	<u>e</u>			
African American	577	5.17%	7.3	30%				
Asian	441	3.95%	63.	.70%				
Native American	18	0.16%	60.	.00%				
Non-Hispanic White	8,808	78.86%	64.	.34%				
Other	452	4.05%	50.	.00%				
Hispanic*	1,165	10.43%	35.	.56%				
Total	11,169	100%	58.	.70%				
Housing Data	Num	ber Per	<u>rcent</u>			Income Da	ta	
Owner-Occupied Units			.94%			Median Fai	mily Income	\$45,953
Renter Occupied Units	-		.65%				mily Poverty	11.6%
Vacant Units			.41%				,	
Total Units			L 00%					
Mortgage Lending by	Type of Institu	ition	<u>Total</u>	Do	llars Loa	ned H	igh-Cost	High-Cost
			Loans	<u></u>	<u>(\$000s)</u>		Loans	<u>Share</u>
Depository Institutions	s & Subsidiarie	s	154		\$12,111		2	1.30%
Non-Depository Institu		-	46		\$4,222		0	0.00%
Total Single Family Le			200		\$16,333		2	1.00%
	-							
Mortgage Lending by	Race/Ethnicity	1						
			1				<u>High-</u>	<u>High-</u>
			Denial	To	<u>tal</u>	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Origin	ations	Rate	Loans	Share
African American	4	2	66.67%	:	1	25.00%	0	0.00%
Asian	20	8	47.06%		7	35.00%	0	0.00%
Native American	1	1	100.00%	(0	0.00%	0	N/A
Non-Hispanic White	258	59	25.99%	1	57	60.85%	2	1.27%
Other	2	1	100.00%	(0	0.00%	0	N/A
Not Reported	42	8	22.86%	2	24	57.14%	0	0.00%
Hispanic	20	7	41.18%	1	.0	50.00%	0	0.00%
Total	348	86	28.38%	2	00	57.47%	2	1.00%
Five-Year Mortgage Lo	oan Originatio	n Trends						
			2006	2007	2008	2009	2010	
Conventional Home Pu	urchase		138	101	43	30	40	
FHA/VA Home Purchas			11	17	40	44	58	
Refinance			123	87	68	96	89	
Home Improvement			45	37	20	12	13	
Total Lending							200	
I Utal Lenuing			317	242	171	182	200	

By Application Count Market Dollars Loaned Loan: By Application Count Share % (\$50003) (\$5007) BANK OF AMERICA, N.A. 26 13.33% \$2,440 \$99 THRD FEDERAL SAVINGS AND LOAN 17 8.72% \$1,303 \$77 DOLLAR BANK, FSB 14 7.18% \$1,131 \$97 HOWARD HANNA MORTGAGE SERVICES 13 6.67% \$1,004 \$77 WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$88 US BANK, N.A. 10 5.13% \$926 \$99 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$99 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$99 HIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1,015 \$99 HIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 10 10.20% \$926 <th>Top Ten Home Purchase Lenders</th> <th></th> <th></th> <th></th> <th><u>Average</u></th>	Top Ten Home Purchase Lenders				<u>Average</u>
BANK OF AMERICA, N.A. 26 13.33% \$2,440 \$9. THIRD FEDERAL SAVINGS AND LOAN 17 8.72% \$1,303 \$7. DOLLAR BANK, FSB 14 7.18% \$1,319 \$9. HOWARD HANNA MORTGAGE SERVICES 13 6.67% \$1,157 \$88 FIFTH THIRD MORTGAGE COMPANY 13 6.67% \$1,004 \$7. WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$88 US BANK, N.A. 10 5.13% \$930 \$92 FIRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE COP 10 5.256% \$450 \$91 HIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$10.15 \$91 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$467 \$91 HOWARD HANNA MORTGAGE CORP 10 10.20% \$926 \$93 FIRST PLACE BANK 7 7.14% \$670 <t< th=""><th></th><th>]</th><th><u>Market</u></th><th>Dollars Loaned</th><th>Loan Size</th></t<>]	<u>Market</u>	Dollars Loaned	Loan Size
THRD FEDERAL SAVINGS AND LOAN 17 8.72% \$1,303 \$77 DOLLAR BANK, FSB 14 7.18% \$1,319 \$99 HOWARD HANNA MORTGAGE SERVICES 13 6.67% \$1,157 \$88 FIFTH THIRD MORTGAGE COMPANY 13 6.67% \$1,004 \$77 WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$81 US BANK, N.A. 10 5.13% \$926 \$93 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$93 FRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE CORP 10 5.13% \$926 \$93 DOLLAR BANK, FSB 11 11.122% \$1,015 \$97 HOWARD HANNA MORTGAGE SERVICES 11 11.122% \$966 \$88 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$925 \$97 FIRST PLACE BANK 7 7.14% \$670 \$99 JUS BANK, N.A. 4 4.08% \$375 \$97 QUICKEN LOANS 3 3.06% \$227 \$97	By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
DOLLAR BANK, FSB 14 7.18% \$1,319 \$9- HOWARD HANNA MORTGAGE SERVICES 13 6.67% \$1,157 \$8: FIFT THIRD MORTGAGE COMPANY 13 6.67% \$1,004 \$77 WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$8: US BANK, N.A. 10 5.13% \$930 \$99 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$99 FIRST PLACE BANK 7 3.59% \$670 \$99 FIRST PLACE BANK 7 3.59% \$670 \$99 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$1,015 \$91 HOWARD HANNA MORTGAGE CORP 10 10.20% \$926 \$93 FIFST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$227 \$99 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK,	BANK OF AMERICA, N.A.	26	13.33%	\$2,440	\$94
HOWARD HANNA MORTGAGE SERVICES 13 6.67% \$1,157 \$88 FIFTH THIRD MORTGAGE COMPANY 13 6.67% \$1,004 \$77 WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$88 US BANK, N.A. 10 5.13% \$930 \$93 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$97 FIRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$97 DOLLAR BANK, FSB 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 GUICKEN LOANS 3 3.06% \$225 \$97 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, NA. 4 4.08% \$375 \$97 QUICKEN LOANS 3 3.06% \$2217 \$77	THIRD FEDERAL SAVINGS AND LOAN	17	8.72%	\$1,303	\$77
FIFTH THIRD MORTGAGE COMPANY 13 6.67% \$1,004 \$77 WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$88 US BANK, N.A. 10 5.13% \$930 \$937 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$937 FIRST PLACE BANK 7 3.59% \$670 \$947 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$947 DOLLAR BANK, FSB 11 11.22% \$906 \$838 AMERICAN MIDWEST MORTGAGE SERVICES 11 11.22% \$966 \$838 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$937 FIRST PLACE BANK 7 7.14% \$670 \$949 US BANK, N.A. 4 4.08% \$375 \$94 QUICKEN LOANS 3 3.06% \$227 \$97 FIRST PLACE BANK 7 7.14% \$670 \$949 QUICKEN LOANS 3 3.06% \$2217 \$77 FIRST PLACE BANK 7 7.14% \$670 \$949 QUI	DOLLAR BANK, FSB	14	7.18%	\$1,319	\$94
WELLS FARGO FUNDING, INC 12 6.15% \$1,072 \$83 US BANK, N.A. 10 5.13% \$930 \$93 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$93 FIRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$94 PU Originations T 11.122% \$1,015 \$93 DOLLAR BANK, FSB 11 11.22% \$1,015 \$93 AMERICAN MIDWEST MORTGAGE SERVICES 11 11.22% \$966 \$83 AMERICAN MIDWEST MORTGAGE SERVICES 11 11.22% \$926 \$92 EIFTH THRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 QUICKEN LOANS 3 3.06% \$285 \$99 Guitant RANK, NA 4 4.08% \$375 \$9 QUICKEN LOANS 3 3.06% \$217 \$77 THE	HOWARD HANNA MORTGAGE SERVICES	13	6.67%	\$1,157	\$89
US BANK, N.A. 10 5.13% \$930 \$93 AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$93 FIRST PLACE BANK 7 3.59% \$670 \$94 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$94 BY Originations T T T 11.22% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1,015 \$99 \$99 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$966 \$88 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$99 IFIRT THIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$6670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$217 \$77 THE AMERICAN EAGLE MORTGAGE COP 3 3.06% \$217 \$77 TOP TEN REfinance Lenders 20 9.95%	FIFTH THIRD MORTGAGE COMPANY	13	6.67%	\$1,004	\$77
AMERICAN MIDWEST MORTGAGE CORP 10 5.13% \$926 \$93 FIRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$99 By Originations T THIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1,015 \$92 AMERICAN MIDWEST MORTGAGE SERVICES 11 11.22% \$966 \$88 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$92 FIFT THIND MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 QUICKEN LOANS 3 3.06% \$2217 \$77 Top Ten Refinance Lenders 3 3.06% \$217 \$77 Top Ten Refinance Lenders 20 9.95% \$1,570 \$77 US BANK, NORTH DAKOTA 17 8.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 <	WELLS FARGO FUNDING, INC	12	6.15%	\$1,072	\$89
FIRST PLACE BANK 7 3.59% \$670 \$99 FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$90 By Originations 11 11.22% \$1015 \$91 THIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1015 \$92 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$966 \$83 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$92 FIFST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 UICKEN LOANS 3 3.06% \$227 \$97 FIRST MERIT MORTGAGE CORP 3 3.06% \$217 \$77 THRO FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,437 \$99 VELLS FARGO BANK, NA 13 6.47% \$1,437 \$99	US BANK, N.A.	10	5.13%	\$930	\$93
FRANKLIN AMERICAN MORTGAGE CO 5 2.56% \$450 \$94 BY Originations 1 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE CORP 10 10.20% \$926 \$93 FIFT HIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$228 \$99 FIRST PLACE BANK 7 7.14% \$670 \$97 GUICKEN LOANS 3 3.06% \$2274 \$97 FIRST PLACE BANK 7 7.14% \$670 \$97 The AMERICAN EAGLE MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders 5 \$1,370 \$77 Su Sank NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY	AMERICAN MIDWEST MORTGAGE CORP	10	5.13%	\$926	\$93
By Originations THIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$77 DOLLAR BANK, FSB 11 11.22% \$1,015 \$95 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$1,015 \$95 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$93 FIRT HTHIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$227 \$97 FIRST PLACE BANK 7 7.14% \$670 \$99 GUICKEN LOANS 3 3.06% \$227 \$97 FIRST MERIT MORTGAGE CORP 3 3.06% \$217 \$77 ThIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,437 \$99<	FIRST PLACE BANK	7	3.59%	\$670	\$96
THIRD FEDERAL SAVINGS AND LOAN 13 13.27% \$904 \$70 DOLLAR BANK, FSB 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$1,015 \$92 HOWARD HANNA MORTGAGE CORP 10 10.20% \$926 \$92 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$3375 \$99 QUICKEN LOANS 3 3.06% \$2217 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 QUICKEN LOANS 3 3.06% \$2217 \$97 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$217 \$77 Top Ten Refinance Lenders 9 3.06% \$217 \$77 By Application 7 7.46% \$1,570 \$77 THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,227 \$99	FRANKLIN AMERICAN MORTGAGE CO	5	2.56%	\$450	\$90
DOLLAR BANK, FSB 11 11.22% \$1,015 \$97 HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$966 \$88 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$97 FIFTH THIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$96 QUICKEN LOANS 3 3.06% \$285 \$99 QUICKEN LOANS 3 3.06% \$217 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 QUICKEN LOANS 3 3.06% \$2217 \$77 GUICKEN LOANS 3 3.06% \$217 \$77 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders 9 9 \$95 \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99	By Originations				
HOWARD HANNA MORTGAGE SERVICES 11 11.22% \$966 \$88 AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$97 FIFTH THIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$3375 \$99 QUICKEN LOANS 3 3.06% \$2285 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$217 \$77 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 VUELS FARGO BANK, NA 13 6.47% \$1,227 \$99 VELLS FARGO BANK, NA 13 6.47% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 13 6.47% \$1,043 \$88	THIRD FEDERAL SAVINGS AND LOAN	13	13.27%	\$904	\$70
AMERICAN MIDWEST MORTGAGE CORP 10 10.20% \$926 \$93 FIFTH THIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$94 QUICKEN LOANS 3 3.06% \$2285 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$2274 \$97 FIRSTMERIT MORTGAGE CORP 3 3.06% \$2217 \$77 Top Ten Refinance Lenders 9 \$1570 \$77 By Application 7 7.46% \$1,234 \$77 THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,227 \$94 WELLS FARGO BANK, NA 10 4.98% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$1,052 \$111 <t< td=""><td></td><td>11</td><td>11.22%</td><td>\$1,015</td><td>\$92</td></t<>		11	11.22%	\$1,015	\$92
FIFTH THIRD MORTGAGE COMPANY 8 8.16% \$629 \$77 FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$225 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$2217 \$77 TOT TEN REFIT MORTGAGE CORP 3 3.06% \$2217 \$77 Top Ten Refinance Lenders 5 5 \$99 \$1,570 \$77 Top Ten Refinance Lenders 5 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 PIC BANK N.A. 13 6.47% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$95 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK N.A. 10 4.98% \$1052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 <t< td=""><td>HOWARD HANNA MORTGAGE SERVICES</td><td>11</td><td>11.22%</td><td>\$966</td><td>\$88</td></t<>	HOWARD HANNA MORTGAGE SERVICES	11	11.22%	\$966	\$88
FIRST PLACE BANK 7 7.14% \$670 \$99 US BANK, N.A. 4 4.08% \$375 \$99 QUICKEN LOANS 3 3.06% \$285 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$274 \$97 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 VELLS FARGO BANK, NA 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$99 BANK OF AMERICA, N.A. 7 3.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$79 BANK, N.A. 7 3.48% \$1,872 \$88 F	AMERICAN MIDWEST MORTGAGE CORP	10	10.20%	\$926	\$93
US BANK, N.A. 4 4.08% \$375 \$94 QUICKEN LOANS 3 3.06% \$285 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$217 \$77 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$100 By Originations T T 3.60% \$1,872 \$88	FIFTH THIRD MORTGAGE COMPANY	8	8.16%	\$629	\$79
QUICKEN LOANS 3 3.06% \$285 \$99 THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$274 \$99 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 By Originations T 7 7.87% \$533 \$77	FIRST PLACE BANK	7	7.14%	\$670	\$96
THE AMERICAN EAGLE MORTGAGE CO 3 3.06% \$274 \$99 FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application TINT FOR Refinance Lenders By Application TIND FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$100 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 PNC BANK N.A	US BANK, N.A.	4	4.08%	\$375	\$94
FIRSTMERIT MORTGAGE CORP 3 3.06% \$217 \$77 Top Ten Refinance Lenders By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$77 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$100 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 PNC BANK N.A. 7 3.48% \$723 \$100 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88	QUICKEN LOANS	3	3.06%	\$285	\$95
By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$79 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$111 FIFTH THIRD BANK 8 3.98% \$635 \$79 US BANK, N.A. 7 3.48% \$1,052 \$111 FIFTH THIRD BANK 8 3.98% \$635 \$79 US BANK, N.A. 7 3.48% \$1,052 \$111 FIFTH THIRD BANK 8 8.99% \$633 \$79 DVIGINATIONS 21 23.60% \$1,872 \$88 <	THE AMERICAN EAGLE MORTGAGE CO	3	3.06%	\$274	\$91
By Application THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$88 DOLLAR BANK, FSB 20 9.95% \$1,570 \$75 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 By Originations 7 7.87% \$533 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$77 US BANK NORTH DAKOTA 6 6.74% \$311 \$55 </td <td>FIRSTMERIT MORTGAGE CORP</td> <td>3</td> <td>3.06%</td> <td>\$217</td> <td>\$72</td>	FIRSTMERIT MORTGAGE CORP	3	3.06%	\$217	\$72
THIRD FEDERAL SAVINGS AND LOAN 31 15.42% \$2,766 \$89 DOLLAR BANK, FSB 20 9.95% \$1,570 \$79 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$77 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$99 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$88 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 BY Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 PNC BANK N.A. 8 8.99% \$6633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$57 DOLLAR BANK, FSB 5 5.62% <	Top Ten Refinance Lenders				
DOLLAR BANK, FSB 20 9.95% \$1,570 \$75 US BANK NORTH DAKOTA 17 8.46% \$1,234 \$75 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$96 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$97 PNC BANK N.A. 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 By Originations 7 3.48% \$723 \$10 THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$57 US BANK, N.A. <t< td=""><td></td><td>24</td><td>45 420/</td><td>62 766</td><td>ć o o</td></t<>		24	45 420/	62 766	ć o o
US BANK NORTH DAKOTA 17 8.46% \$1,234 \$75 FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$94 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$95 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$1,052 \$10 BANK OF AMERICA, N.A. 7 3.48% \$723 \$10 US BANK, N.A. 7 3.48% \$535 \$77 US BANK, N.A. 7 3.48% \$635 \$77 US BANK, N.A. 7 3.48% \$635 \$77 US BANK, N.A. 8 8.99% \$663 \$75 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$55 US BANK, N.A. 5 5.62% <td></td> <td>-</td> <td></td> <td></td> <td></td>		-			
FIFTH THIRD MORTGAGE COMPANY 15 7.46% \$1,437 \$94 WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 BAY Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$633 \$77 DOLLAR BANK, N.A. 8 8.99% \$633 \$77 JDMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% </td <td></td> <td>-</td> <td></td> <td></td> <td></td>		-			
WELLS FARGO BANK, NA 13 6.47% \$1,227 \$94 PNC BANK N.A. 13 6.47% \$1,043 \$86 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$97 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$77 US BANK, N.A. 7 3.48% \$723 \$10 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 PNC BANK N.A. 8 8.99% \$696 \$88 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$371 \$98 US BANK, N.A. 4 4.49% \$340 \$88					
PNC BANK N.A. 13 6.47% \$1,043 \$80 JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$79 US BANK, N.A. 7 3.48% \$723 \$10 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$6696 \$88 PNC BANK N.A. 8 8.99% \$6633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK, N.A. 5 5.62% \$491 \$97 JPMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% \$340 \$88		-			
JPMORGAN CHASE BANK, NA 10 4.98% \$919 \$92 BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$79 US BANK, N.A. 7 3.48% \$723 \$10 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$89 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$87 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$371 \$97 WELLS FARGO BANK, NA 4 4.49% \$340 \$88		-			
BANK OF AMERICA, N.A. 9 4.48% \$1,052 \$11 FIFTH THIRD BANK 8 3.98% \$635 \$75 US BANK, N.A. 7 3.48% \$723 \$10 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$85 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$87 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$57 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% \$340 \$88		-			
FIFTH THIRD BANK 8 3.98% \$635 \$79 US BANK, N.A. 7 3.48% \$723 \$10 By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$89 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$89 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$57 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$371 \$93 WELLS FARGO BANK, NA 4 4.49% \$340 \$88					\$92
US BANK, N.A. 7 3.48% \$723 \$10 By Originations 7 3.48% \$723 \$10 THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$88 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$87 PNC BANK N.A. 8 8.99% \$633 \$77 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$55 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$371 \$93 WELLS FARGO BANK, NA 4 4.49% \$340 \$88					\$117
By Originations THIRD FEDERAL SAVINGS AND LOAN 21 23.60% \$1,872 \$85 FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$87 PNC BANK N.A. 8 8.99% \$633 \$76 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$57 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$371 \$97 WELLS FARGO BANK, NA 4 4.49% \$340 \$88					\$79
THIRD FEDERAL SAVINGS AND LOAN2123.60%\$1,872\$85FIFTH THIRD MORTGAGE COMPANY88.99%\$696\$87PNC BANK N.A.88.99%\$633\$75DOLLAR BANK, FSB77.87%\$533\$76US BANK NORTH DAKOTA66.74%\$311\$57US BANK, N.A.55.62%\$491\$98JPMORGAN CHASE BANK, NA44.49%\$388\$97QUICKEN LOANS44.49%\$340\$88	US BANK, N.A.	7	3.48%	\$723	\$103
FIFTH THIRD MORTGAGE COMPANY 8 8.99% \$696 \$87 PNC BANK N.A. 8 8.99% \$633 \$75 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$55 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% \$340 \$88				A	4
PNC BANK N.A. 8 8.99% \$633 \$75 DOLLAR BANK, FSB 7 7.87% \$533 \$76 US BANK NORTH DAKOTA 6 6.74% \$311 \$55 US BANK, N.A. 5 5.62% \$491 \$98 JPMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% \$340 \$88					\$89
DOLLAR BANK, FSB77.87%\$533\$76US BANK NORTH DAKOTA66.74%\$311\$57US BANK, N.A.55.62%\$491\$98JPMORGAN CHASE BANK, NA44.49%\$388\$97QUICKEN LOANS44.49%\$371\$98WELLS FARGO BANK, NA44.49%\$340\$88					\$87
US BANK NORTH DAKOTA66.74%\$311\$52US BANK, N.A.55.62%\$491\$92JPMORGAN CHASE BANK, NA44.49%\$388\$92QUICKEN LOANS44.49%\$371\$93WELLS FARGO BANK, NA44.49%\$340\$85				•	\$79
US BANK, N.A.55.62%\$491\$98JPMORGAN CHASE BANK, NA44.49%\$388\$97QUICKEN LOANS44.49%\$371\$97WELLS FARGO BANK, NA44.49%\$340\$85					\$76
JPMORGAN CHASE BANK, NA 4 4.49% \$388 \$97 QUICKEN LOANS 4 4.49% \$371 \$97 WELLS FARGO BANK, NA 4 4.49% \$340 \$88					\$52
QUICKEN LOANS 4 4.49% \$371 \$93 WELLS FARGO BANK, NA 4 4.49% \$340 \$83					\$98
WELLS FARGO BANK, NA 4 4.49% \$340 \$85					\$97
					\$93
BANK OF AMERICA, N.A. 3 3.37% \$350 \$11					\$85
	BANK OF AMERICA, N.A.	3	3.37%	\$350	\$117

BROOKLYN HEIGHTS

	_							
Population Data								
	-		<u>Hc</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owners</u>	ship Rate				
African American	18	1.17%	33.	33%				
Asian	26	1.67%	85.	71%				
Native American	9	0.58%	N	I/A				
Non-Hispanic White	1,441	93.39%	89.	55%				
Other	6	0.39%	N	I/A				
Hispanic*	38	2.46%	75.	.00%				
Total	1,543	100%	88.	74%				
Housing Data	Numt	oer Per	cent			Income Dat	а	
Owner-Occupied Unit			61%			Median Fan		\$81,932
Renter Occupied Units			74%				nily Poverty	1.0%
Vacant Units			65%			Fercentral	inty FOVEILy	1.078
Total Units		-	.00%					
	_							
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dolla	ars Loar	<u>ned</u> <u>Hi</u>	<u>gh-Cost</u>	<u>High-Cost</u>
			<u>Loans</u>	-	<u>\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institution		5	30		\$3,392		0	0.00%
Non Donositon/Institu	utions		5		6740		1	20.00%
Non-Depository Institu					\$719		1	
Total Single Family Le			35 35	:	\$719 \$4,111		1 1	2.86%
Total Single Family Le	nding			2				
	nding			:			1	2.86%
Total Single Family Le	nding		35		\$4,111	Origination	1 <u>High-</u>	2.86% <u>High-</u>
Total Single Family Le	nding	Denials		<u>Tot</u> Origina	\$ 4,111 al	<u>Origination</u> <u>Rate</u>	1 <u>High-</u> <u>Cost</u>	2.86%
Total Single Family Le Mortgage Lending by	nding Race/Ethnicity		35	Tot	\$4,111 al ations	-	1 <u>High-</u>	2.86% <u>High-</u> <u>Cost</u>
Total Single Family Le Mortgage Lending by Race/Ethnicity	nding Race/Ethnicity Applications	<u>Denials</u>	35 Denial Rate*	<u>Tot</u> Origina	\$4,111 <u>al</u> ations	Rate	1 <u>High-</u> <u>Cost</u> Loans	2.86% <u>High-</u> <u>Cost</u> <u>Share</u>
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American	nding Race/Ethnicity Applications 0	Denials 0	35 Denial Rate* N/A	<u>Tot</u> <u>Origina</u> 0	\$4,111 al ations	Rate N/A	1 <u>High-</u> <u>Cost</u> <u>Loans</u> 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A
Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian	nding Race/Ethnicity Applications 0 0	Denials 0 0	35 Denial <u>Rate*</u> N/A N/A	<u>Tot</u> <u>Origina</u> 0 0	\$4,111 <u>al</u> ations	<u>Rate</u> N/A N/A	1 <u>High-</u> <u>Cost</u> <u>Loans</u> 0 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American	nding Race/Ethnicity Applications 0 0 0 0	Denials 0 0 0	35 Denial Rate* N/A N/A N/A	<u>Tot</u> <u>Origina</u> 0 0 0	\$4,111 <u>al</u> <u>ations</u>	Rate N/A N/A N/A	1 <u>High-</u> <u>Cost</u> Loans 0 0 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	nding Race/Ethnicity Applications 0 0 0 48	<u>Denials</u> 0 0 0 15	35 Denial Rate* N/A N/A N/A 32.61%	<u>Tot</u> <u>Origina</u> 0 0 31	\$4,111 al ations	Rate N/A N/A N/A 64.58%	1 High- Cost Loans 0 0 0 1	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23%
Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other	nding Race/Ethnicity Applications 0 0 0 48 1	Denials 0 0 0 15 0	35 <u>Denial</u> <u>Rate*</u> N/A N/A N/A 32.61% 0.00%	<u>Tot</u> <u>Origina</u> 0 0 31 1	\$4,111 <u>al</u> ations	Rate N/A N/A N/A 64.58% 100.00%	1 High- Cost Loans 0 0 0 0 1 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00%
Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	nding Race/Ethnicity Applications 0 0 0 48 1 1 6	Denials 0 0 0 15 0 1	35 <u>Denial</u> <u>Rate*</u> N/A N/A N/A 32.61% 0.00% 33.33%	<u>Tot</u> <u>Origina</u> 0 0 0 31 1 1	\$4,111 <u>al</u> <u>itions</u>	Rate N/A N/A N/A 64.58% 100.00% 16.67%	1 High- Cost Loans 0 0 0 1 0 1 0 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00%
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A N/A 32.61% 0.00% 33.33% 100.00%	<u>Tot</u> Origina 0 0 0 31 1 1 0	\$4,111 <u>al</u> <u>itions</u>	Rate N/A N/A 04.58% 100.00% 16.67% 0.00%	1 High- Cost Loans 0 0 0 1 0 1 0 0 0	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A N/A 32.61% 0.00% 33.33% 100.00% 33.33%	<u>Tot</u> Origina 0 0 31 1 1 1 35	\$4,111 al ations	Rate N/A N/A 64.58% 100.00% 16.67% 0.00% 59.32%	1 High- Cost Loans 0 0 0 1 0 0 1 0 0 1	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59 oan Origination	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A N/A 32.61% 0.00% 33.33% 100.00% 33.33% 100.00% 33.33%	<u>Tot</u> Origina 0 0 31 1 1 0 35 2007	\$4,111 al ations t 2008	Rate N/A N/A 64.58% 100.00% 16.67% 0.00% 59.32%	1 High- Cost Loans 0 0 1 0 0 1 0 0 1 2010	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A
Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home P	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59 oan Origination urchase	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A 32.61% 0.00% 33.33% 100.00% 33.33% 100.00% 33.33%	<u>Tot</u> <u>Origina</u> 0 0 31 1 1 0 35 2007 18	\$4,111 al ations t <u>2008</u> 9	Rate N/A N/A 04.58% 100.00% 16.67% 0.00% 59.32%	1 High- Cost Loans 0 0 1 0 1 0 1 2010 6	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A
Total Single Family Le Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Purcha	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59 oan Origination urchase	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A 32.61% 0.00% 33.33% 100.00% 33.33% 100.00% 33.33%	Tot Origina 0 0 0 31 1 1 1 0 35 2007 18 0	\$4,111 <u>al</u> <u>ations</u> <u>2008</u> 9 5	Rate N/A N/A 64.58% 100.00% 16.67% 0.00% 59.32%	1 High- Cost Loans 0 0 0 1 0 0 1 0 0 1 2010 6 5	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A
Total Single Family Le Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home P	nding Race/Ethnicity Applications 0 0 0 48 1 6 1 59 oan Origination urchase	Denials 0 0 15 0 1 1 1 18	35 <u>Denial</u> <u>Rate*</u> N/A N/A 32.61% 0.00% 33.33% 100.00% 33.33% 100.00% 33.33%	<u>Tot</u> <u>Origina</u> 0 0 31 1 1 0 35 2007 18	\$4,111 al ations t <u>2008</u> 9	Rate N/A N/A 04.58% 100.00% 16.67% 0.00% 59.32%	1 High- Cost Loans 0 0 1 0 1 0 1 2010 6	2.86% <u>High-</u> <u>Cost</u> <u>Share</u> N/A N/A N/A 3.23% 0.00% 0.00% N/A

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

70

Total Lending

51

32

37

35

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	3	18.75%	\$425	\$142
US BANK, N.A.	3	18.75%	\$269	\$90
FIRST PLACE BANK	2	12.50%	\$167	\$84
FIFTH THIRD MORTGAGE COMPANY	1	6.25%	\$212	\$212
MORTGAGE SERVICES III, L.L.C.	1	6.25%	\$146	\$146
WELLS FARGO BANK, NA	1	6.25%	\$136	\$136
THIRD FEDERAL SAVINGS AND LOAN	1	6.25%	\$128	\$128
WRIGHT-PATT FINANCIAL GROUP	1	6.25%	\$127	\$127
FIRSTMERIT MORTGAGE CORP	1	6.25%	\$120	\$120
WELLS FARGO FUNDING, INC	1	6.25%	\$117	\$117
By Originations				
US BANK, N.A.	3	27.27%	\$269	\$90
FIRST PLACE BANK	2	18.18%	\$167	\$84
FIFTH THIRD MORTGAGE COMPANY	1	9.09%	\$212	\$212
MORTGAGE SERVICES III, L.L.C.	1	9.09%	\$146	\$146
WELLS FARGO BANK, NA	1	9.09%	\$136	\$136
THIRD FEDERAL SAVINGS AND LOAN	1	9.09%	\$128	\$128
FIRSTMERIT MORTGAGE CORP	1	9.09%	\$120	\$120
CMCO MORTGAGE, LLC DBA HOME LE	1	9.09%	\$78	\$78

Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	13	25.00%	\$1,671	\$129
PARK VIEW FEDERAL SAVINGS BANK	3	5.77%	\$632	\$211
NEW YORK COMMUNITY BANK	3	5.77%	\$620	\$207
FLAGSTAR BANK	3	5.77%	\$403	\$134
FIFTH THIRD BANK	3	5.77%	\$206	\$69
DOLLAR BANK, FSB	2	3.85%	\$297	\$149
US BANK, N.A.	2	3.85%	\$288	\$144
JPMORGAN CHASE BANK, NA	2	3.85%	\$284	\$142
NEW PENN FINANCIAL, INC.	2	3.85%	\$270	\$135
BANK OF AMERICA, N.A.	2	3.85%	\$194	\$97
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	8	33.33%	\$971	\$121
PARK VIEW FEDERAL SAVINGS BANK	2	8.33%	\$448	\$224
PNC BANK N.A.	2	8.33%	\$54	\$27
UNION CAPITAL MORTGAGE CORPORA	1	4.17%	\$225	\$225
FIRST OHIO BANC & LENDING INC	1	4.17%	\$151	\$151
THE HUNTINGTON NATIONAL BANK	1	4.17%	\$140	\$140
NEW PENN FINANCIAL, INC.	1	4.17%	\$137	\$137
NATIONS LENDING CORPORATION	1	4.17%	\$128	\$128
NEW YORK COMMUNITY BANK	1	4.17%	\$126	\$126
JPMORGAN CHASE BANK, NA	1	4.17%	\$122	\$122

BROOKPARK

Population Data	
------------------------	--

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	624	3.25%	34.73%
Asian	303	1.58%	87.23%
Native American	31	0.16%	55.56%
Non-Hispanic White	17,286	90.00%	83.08%
Other	170	0.89%	50.00%
Hispanic*	662	3.45%	66.30%
Total	19,212	100%	81.00%

Housing Data	Number	Percent
Owner-Occupied Units	6,317	77.31%
Renter Occupied Units	1,482	18.14%
Vacant Units	372	4.55%
Total Units	8,171	100%
Mortgage Lending by Type	of Institution	Tota
		Loai

Total Single Family Lending	
Non-Depository Institutions	
Depository Institutions & Subsidiaries	
	<u> </u>

Income Data		
Median Family I	ncome	\$62,479
Percent Family F	Poverty	4.8%

overty	4.0/0

<u>High-Cost</u>	<u>High-Cost</u>
<u>Loans</u>	<u>Share</u>
2	0.89%
1	1.25%
3	0.99%
	Loans 2 1

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	19	9	52.94%	7	36.84%	0	0.00%
Asian	8	5	62.50%	3	37.50%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	460	145	34.44%	257	55.87%	3	1.17%
Other	2	0	0.00%	0	0.00%	0	N/A
Not Reported	65	18	35.29%	27	41.54%	0	0.00%
Hispanic	15	7	50.00%	6	40.00%	0	0.00%
Total	576	186	35.84%	304	52.78%	3	0.99%

Five-Year Mortgage Loan Origination Trends

				1	
	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	254	190	78	42	31
FHA/VA Home Purchase	19	17	76	113	83
Refinance	351	256	128	221	174
Home Improvement	86	94	38	25	16
Total Lending	710	557	320	401	304

Top Ten Home Purchase Lenders				<u>Average</u>
		Market	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	30	12.45%	\$3,039	\$101
FIFTH THIRD MORTGAGE COMPANY	25	10.37%	\$2,315	\$93
WELLS FARGO FUNDING, INC	20	8.30%	\$1,908	\$95
HOWARD HANNA MORTGAGE SERVICES	16	6.64%	\$1,662	\$104
THIRD FEDERAL SAVINGS AND LOAN	13	5.39%	\$953	\$73
JPMORGAN CHASE BANK, NA	12	4.98%	\$1,165	\$97
AMERICAN MIDWEST MORTGAGE CORP	9	3.73%	\$978	\$109
WELLS FARGO BANK, NA	9	3.73%	\$810	\$90
ALLY BANK F/K/A/ GMAC BANK	7	2.90%	\$823	\$118
GMAC MORTGAGE LLC	7	2.90%	\$823	\$118
By Originations				
FIFTH THIRD MORTGAGE COMPANY	18	15.79%	\$1,655	\$92
HOWARD HANNA MORTGAGE SERVICES	15	13.16%	\$1,552	\$103
THIRD FEDERAL SAVINGS AND LOAN	10	8.77%	\$742	\$74
AMERICAN MIDWEST MORTGAGE CORP	8	7.02%	\$863	\$108
CMCO MORTGAGE, LLC DBA HOME LE	7	6.14%	\$687	\$98
FIRST FEDERAL OF LAKEWOOD	6	5.26%	\$510	\$85
FIRST SECURITY MORTGAGE CORP.	5	4.39%	\$550	\$110
WELLS FARGO BANK, NA	5	4.39%	\$484	\$97
FIRST PLACE BANK	4	3.51%	\$387	\$97
UNION NATIONAL MORTGAGE CO.	4	3.51%	\$275	\$69
Top Ten Refinance Lenders				
By Application			4	4
THIRD FEDERAL SAVINGS AND LOAN	61	14.42%	\$5,254	\$86
BANK OF AMERICA, N.A.	30	7.09%	\$3,323	\$111
JPMORGAN CHASE BANK, NA	27	6.38%	\$2,575	\$95
US BANK NORTH DAKOTA	27	6.38%	\$2,223	\$82
WELLS FARGO BANK, NA	23	5.44%	\$2,294	\$100
FIFTH THIRD MORTGAGE COMPANY	21	4.96%	\$2,162	\$103
THE HUNTINGTON NATIONAL BANK	17	4.02%	\$1,665	\$98
FIFTH THIRD BANK	17	4.02%	\$1,496	\$88
WELLS FARGO FUNDING, INC	15	3.55%	\$1,600	\$107
RBS CITIZENS, N.A.	15	3.55%	\$1,395	\$93
By Originations		_		
THIRD FEDERAL SAVINGS AND LOAN	37	21.26%	\$2,840	\$77
JPMORGAN CHASE BANK, NA	9	5.17%	\$971	\$108
FIFTH THIRD MORTGAGE COMPANY	9	5.17%	\$908	\$101
RBS CITIZENS, N.A.	9	5.17%	\$840	\$93
US BANK NORTH DAKOTA	9	5.17%	\$571	\$63
BANK OF AMERICA, N.A.	8	4.60%	\$824	\$103
THE HUNTINGTON NATIONAL BANK	8	4.60%	\$790	\$99
QUICKEN LOANS	8	4.60%	\$681	\$85
PNC BANK N.A.	8	4.60%	\$583	\$73
FIFTH THIRD BANK	7	4.02%	\$527	\$75

CHAGRIN FALLS

Г

٦

Population Data]							
	-		<u>H</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	2			
African American	18	0.44%		.33%				
Asian	36	0.88%		.33%				
Native American	2	0.05%		N/A				
Non-Hispanic White	4,001	97.28%		.56%				
Other	3	0.07%		N/A				
Hispanic*	36	0.88%		.29%				
Total	4,113	100%	70	.35%				
Housing Data	Num	oer Per	cent			Income D	ata	
Owner-Occupied Unit			50%			Median Fa	amily Income	\$102,356
Renter Occupied Units			18%				amily Poverty	3.4%
Vacant Units		.70 8.	33%				, ,	
Total Units	2,0	42 1	00%					
Mortgage Lending by	Type of Institu	tion	Total	Dal		nod	Lligh Cost	Uigh Cost
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		<u>Total</u>		<u>lars Loa</u> (\$000s)		High-Cost	<u>High-Cost</u> <u>Share</u>
Depository Institution	c & Subsidiaria	-	<u>Loans</u> 172		<u>(30003</u> \$40,880		<u>Loans</u> 1	0.58%
Non-Depository Institution		5	51		\$40,880 \$13,448		0	0.38%
Total Single Family Le			223		\$54,328		1	0.00% 0.45%
Total Single Fulling Le			225		φ υ -1,5 - ι	•	-	014370
Mortgage Lending by	Race/Ethnicity	,						
			1				<u>High-</u>	<u>High-</u>
			Denial	<u>Tot</u>	al	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>	<u>itions</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	0	0	N/A	0		0.00%	0	N/A
Asian	1	0	0.00%	1		100.00%	0	0.00%
Native American	1	0	0.00%	1		100.00%	0	0.00%
Non-Hispanic White	251	36	16.44%	17	3	68.92%	0	0.00%
Other	2	0	0.00%	2		100.00%	0	0.00%
Not Reported	51	7	14.29%	39)	76.47%	1	2.56%
Hispanic	0	0	N/A	0		N/A	0	N/A
Total	317	45	15.90%	22	3	70.35%	1	0.45%
	517	45	13.30/0		-			
Five-Year Mortgage I	-		13.50%					
Five-Year Mortgage L	-			2007				
	oan Origination		2006	2007	2008	2009	<u>2010</u>	
Conventional Home P	oan Origination		<u>2006</u> 95	104	<u>2008</u> 61		<u>2010</u> 54	
Conventional Home P FHA/VA Home Purcha	oan Origination		<u>2006</u> 95 1	104 2	<u>2008</u> 61 10	2009 52 11	<u>2010</u> 54 11	
Conventional Home P FHA/VA Home Purcha Refinance	oan Origination		2006 95 1 76	104 2 60	2008 61 10 50	2009 52 11 166	2010 54 11 147	
Conventional Home P FHA/VA Home Purcha	oan Origination		<u>2006</u> 95 1	104 2	<u>2008</u> 61 10	2009 52 11	<u>2010</u> 54 11	

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders]			Average
· ·	1	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	13	12.50%	\$2,843	\$219
FIRST FEDERAL OF LAKEWOOD	11	10.58%	\$3,278	\$298
FIFTH THIRD MORTGAGE COMPANY	9	8.65%	\$2,365	\$263
WELLS FARGO FUNDING, INC	8	7.69%	\$1,634	\$204
JPMORGAN CHASE BANK, NA	7	6.73%	\$1,720	\$246
BANK OF AMERICA, N.A.	6	5.77%	\$1,282	\$214
HOME SAVINGS AND LOAN	5	4.81%	\$1,580	\$316
THIRD FEDERAL SAVINGS AND LOAN	5	4.81%	\$1,488	\$298
WELLS FARGO BANK, NA	5	4.81%	\$1,274	\$255
FIRST PLACE BANK	5	4.81%	\$959	\$192
By Originations				
HOWARD HANNA MORTGAGE SERVICES	13	20.00%	\$2,843	\$219
FIRST FEDERAL OF LAKEWOOD	11	16.92%	\$3,278	\$298
FIFTH THIRD MORTGAGE COMPANY	8	12.31%	\$2,155	\$269
HOME SAVINGS AND LOAN	5	7.69%	\$1,580	\$316
THIRD FEDERAL SAVINGS AND LOAN	4	6.15%	\$1,158	\$290
PARK VIEW FEDERAL SAVINGS BANK	3	4.62%	\$925	\$308
WELLS FARGO BANK, NA	3	4.62%	\$656	\$219
FIRST PLACE BANK	3	4.62%	\$492	\$164
US BANK, N.A.	2	3.08%	\$445	\$223
KEYBANK NATIONAL ASSOCIATION	1	1.54%	\$400	\$400
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	25	9.33%	\$6,499	\$260
JPMORGAN CHASE BANK, NA	23	8.58%	\$6,158	\$268
HOWARD HANNA MORTGAGE SERVICES	15	5.60%	\$4,774	\$318
WELLS FARGO BANK, NA	15	5.60%	\$3,933	\$262
BANK OF AMERICA, N.A.	14	5.22%	\$3,167	\$226
PARK VIEW FEDERAL SAVINGS BANK	14	5.22%	\$3,125	\$223
HOME SAVINGS AND LOAN	13	4.85%	\$2,722	\$209
THE HUNTINGTON NATIONAL BANK	11	4.10%	\$2,472	\$225
KEYBANK NATIONAL ASSOCIATION	11	4.10%	\$2,290	\$208
FIFTH THIRD MORTGAGE COMPANY	10	3.73%	\$1,806	\$181
By Originations			A	4
THIRD FEDERAL SAVINGS AND LOAN	21	14.29%	\$5,245	\$250
JPMORGAN CHASE BANK, NA	12	8.16%	\$3,443	\$287
HOWARD HANNA MORTGAGE SERVICES	11	7.48%	\$3,684	\$335
WELLS FARGO BANK, NA	9	6.12%	\$2,050	\$228
HOME SAVINGS AND LOAN	9	6.12%	\$1,813	\$201
THE HUNTINGTON NATIONAL BANK	9	6.12%	\$1,812	\$201
KEYBANK NATIONAL ASSOCIATION	8	5.44%	\$1,580	\$198
FIRST FEDERAL OF LAKEWOOD	7	4.76%	\$2,912	\$416
RBS CITIZENS, N.A.	7	4.76%	\$1,534	\$219
PARK VIEW FEDERAL SAVINGS BANK	4	2.72%	\$1,044	\$261

CLEVELAND

Population Data								
II			H	ome				
Race/Ethnicity	Number	Percent		ship Rate	e			
African American	211,672	53.34%		.90%	_			
Asian	7,447	1.88%	33	.63%				
Native American	1,340	0.34%	36	.12%				
Non-Hispanic White	132,710	33.44%	57	.30%				
Other	17,502	4.41%	31	.91%				
Hispanic*	39,534	9.96%	38	.49%				
Total	396,815	100%	44	.13%				
Housing Data	Numl	oer Pe	rcent			Income D	ata	
Owner-Occupied Units			5.61%				amily Income	\$34,495
Renter Occupied Units			5.09%				amily Poverty	26.4%
Vacant Units	, 55,5 40,0		9.30%			rercentri		20.470
Total Units	207,5		100%					
	•							
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Do	llars Loa	ined	<u>High-Cost</u>	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s</u>)	<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiarie	S	1,879	9	\$150,26	9	50	2.66%
Non-Depository Institu	utions		602		\$58,73	5	14	2.33%
Total Single Family Le	nding		2,481	5	\$209,00	4	64	2.58%
			-					
Mortgage Lending by	Race/Ethnicity	,						
			_				<u>High-</u>	<u>High-</u>
			Denial	<u>Tot</u>	<u>al</u>	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>		<u>Origina</u>	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	1,874	1,070	64.36%	50		26.89%	31	6.15%
Asian	103	46	51.11%	39	Э	37.86%	2	5.13%
Native American	22	10	58.82%	5		22.73%	0	0.00%
Non-Hispanic White	3,066	1,062	39.20%	1,5		49.05%	24	1.60%
Other	48	16	38.10%	23		47.92%	0	0.00%
Not Reported	859	448	60.30%	25		29.45%	3	1.19%
Hispanic	446	243	59.12%	15		33.86%	4	2.65%
Total	6,376	2,847	50.60%	2,4	81	38.91%	64	2.58%
Five-Year Mortgage Lo	oan Originatio	n Trends						
			2006	2007	2008	2009	<u>2010</u>	
Conventional Home Pu	irchase		<u>2000</u> 5,353	2,822	<u>2008</u> 946	<u>2009</u> 515	405	
FHA/VA Home Purcha			411	393	917		666	
Refinance			4,701	3,054	1,609		1,108	
Home Improvement			1,118	1,070	718		302	
Total Lending			11,583	7,339	4,190		2,481	
			,303	.,	-,		-,	

Top Ten Home Purchase Lenders	7			Average
Top Ten Home Furchase Lenders		Market	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	(\$000s)
BANK OF AMERICA, N.A.	300	12.39%	\$27,019	\$90
US BANK, N.A.	157	6.48%	\$12,999	\$83
FIFTH THIRD MORTGAGE COMPANY	149	6.15%	\$11,801	\$79
WELLS FARGO FUNDING, INC	143	5.91%	\$13,669	\$96
KEYBANK NATIONAL ASSOCIATION	131	5.41%	\$18,289	\$140
HOWARD HANNA MORTGAGE SERVICES	117	4.83%	\$12,601	\$108
WELLS FARGO BANK, NA	106	4.38%	\$7,711	\$73
JPMORGAN CHASE BANK, NA	89	3.68%	\$7,509	\$84
THE HUNTINGTON NATIONAL BANK	80	3.30%	\$8,101	\$101
FIRST FEDERAL OF LAKEWOOD	76	3.14%	\$8,199	\$108
By Originations				
HOWARD HANNA MORTGAGE SERVICES	100	9.34%	\$10,816	\$108
FIFTH THIRD MORTGAGE COMPANY	97	9.06%	\$8,146	\$84
KEYBANK NATIONAL ASSOCIATION	86	8.03%	\$12,130	\$141
FIRST FEDERAL OF LAKEWOOD	64	5.98%	\$7,100	\$111
AMERICAN MIDWEST MORTGAGE CORP	62	5.79%	\$5,734	\$92
WELLS FARGO BANK, NA	62	5.79%	\$4,734	\$76
DOLLAR BANK, FSB	58	5.42%	\$3,770	\$65
FIRST PLACE BANK	52	4.86%	\$5,188	\$100
THIRD FEDERAL SAVINGS AND LOAN	52	4.86%	\$3,828	\$74
PNC BANK N.A.	35	3.27%	\$3,968	\$113
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	363	9.66%	\$32,638	\$90
BANK OF AMERICA, N.A.	310	8.25%	\$28,680	\$93
THE HUNTINGTON NATIONAL BANK	264	7.03%	\$20,905	\$79
WELLS FARGO BANK, NA	224	5.96%	\$18,789	\$84
FIFTH THIRD MORTGAGE COMPANY	188	5.00%	\$16,748	\$89
FIFTH THIRD BANK	182	4.84%	\$13,392	\$74
PNC BANK N.A.	178	4.74%	\$13,820	\$78
JPMORGAN CHASE BANK, NA	166	4.42%	\$15,079	\$91
US BANK NORTH DAKOTA	157	4.18%	\$10,611	\$68
QUICKEN LOANS	142	3.78%	\$15,011	\$106
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	153	13.81%	\$13,408	\$88
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA	153 70	13.81% 6.32%	\$5,938	\$85
			\$5,938 \$6,156	\$85 \$93
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA	70	6.32%	\$5,938	\$85
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY	70 66	6.32% 5.96%	\$5,938 \$6,156	\$85 \$93
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS	70 66 66	6.32% 5.96% 5.96%	\$5,938 \$6,156 \$5,332	\$85 \$93 \$81
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS WELLS FARGO BANK, NA	70 66 66 60	6.32% 5.96% 5.96% 5.42%	\$5,938 \$6,156 \$5,332 \$6,180	\$85 \$93 \$81 \$103
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A.	70 66 66 60 59	6.32% 5.96% 5.96% 5.42% 5.32%	\$5,938 \$6,156 \$5,332 \$6,180 \$5,486	\$85 \$93 \$81 \$103 \$93
THIRD FEDERAL SAVINGS AND LOAN JPMORGAN CHASE BANK, NA FIFTH THIRD MORTGAGE COMPANY BANK OF AMERICA, N.A. QUICKEN LOANS WELLS FARGO BANK, NA THE HUNTINGTON NATIONAL BANK	70 66 60 59 59	6.32% 5.96% 5.96% 5.42% 5.32% 5.32%	\$5,938 \$6,156 \$5,332 \$6,180 \$5,486 \$4,893	\$85 \$93 \$81 \$103 \$93 \$83

CLEVELAND HEIGHTS

Population Data

	1		<u>H</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	2			
African American	19,587	42.47%	53	.13%				
Asian	1,906	4.13%	24	.62%				
Native American	74	0.16%	58	.82%				
Non-Hispanic White	22,536	48.86%	62	.04%				
Other	275	0.60%	41	03%				
Hispanic*	903	1.96%	46	.82%				
Total	46,121	100%	56	.33%				
Housing Data	Numl	<u>per</u> <u>Per</u>	cent			Income D	ata	
Owner-Occupied Units	s 11,2	242 50.	.04%			Median F	amily Income	\$66,581
Renter Occupied Units	s 8,7	15 38.	79%			Percent F	amily Poverty	13.5%
Vacant Units	2,5	608 11.	16%					
Total Units	22,4	65 1	.00%					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loa	ned	High-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiarie	s	677		\$89,756	j	9	1.33%
Non-Depository Institu	utions		201		\$29,498	}	1	0.50%
Total Single Family Le	nding		878	9	\$119,25	4	10	1.14%
Mortgage Lending by	Race/Ethnicity	,]					
			1				<u>High-</u>	<u>High-</u>
			Denial	Tot	al	Origination	Cost	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	397	183	52.44%	13	8	34.76%	7	5.07%
Asian	40	12	35.29%	22	L	52.50%	0	0.00%
Native American	7	6	85.71%	1		14.29%	0	0.00%
Non-Hispanic White	893	184	22.91%	57	6	64.50%	2	0.35%
Other	28	4	18.18%	15	5	53.57%	0	0.00%
Not Reported	213	66	37.08%	10	4	48.83%	1	0.96%
Hispanic	26	14	53.85%	12	<u>2</u>	46.15%	0	0.00%
Total	1,614	463	32.49%	87	8	54.40%	10	1.14%
Five-Year Mortgage L	oan Originatio	n Trends						
			2006	2007	2008	2009	<u>2010</u>	
Conventional Home P	urchase		894	561	262	157	176	
FHA/VA Home Purcha			44	57	131	163	138	
Refinance			748	519	329	494	487	
Home Improvement			272	217	160	87	77	
Total Lending			1,958	1,354	882	901	878	
0			,	-,				

Top Ten Home Purchase Lenders]			<u>Average</u>
	4	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	68	10.69%	\$8,325	\$122
HOWARD HANNA MORTGAGE SERVICES	63	9.91%	\$9,451	\$150
WELLS FARGO FUNDING, INC	44	6.92%	\$5,892	\$134
FIFTH THIRD MORTGAGE COMPANY	35	5.50%	\$3,804	\$109
THIRD FEDERAL SAVINGS AND LOAN	34	5.35%	\$5,410	\$159
FIRST FEDERAL OF LAKEWOOD	30	4.72%	\$5 <i>,</i> 380	\$179
JPMORGAN CHASE BANK, NA	29	4.56%	\$3,936	\$136
WELLS FARGO BANK, NA	28	4.40%	\$3,220	\$115
US BANK, N.A.	25	3.93%	\$2,669	\$107
THE HUNTINGTON NATIONAL BANK	22	3.46%	\$3,343	\$152
By Originations				
HOWARD HANNA MORTGAGE SERVICES	53	16.88%	\$7,740	\$146
FIRST FEDERAL OF LAKEWOOD	30	9.55%	\$5,380	\$179
THIRD FEDERAL SAVINGS AND LOAN	30	9.55%	\$4,740	\$158
FIFTH THIRD MORTGAGE COMPANY	23	7.32%	\$2,967	\$129
THE HUNTINGTON NATIONAL BANK	17	5.41%	\$2,743	\$161
WELLS FARGO BANK, NA	17	5.41%	\$2,013	\$118
FIRST OHIO BANC & LENDING INC	15	4.78%	\$1,907	\$127
FIRST PLACE BANK	13	4.14%	\$1,610	\$124
KEYBANK NATIONAL ASSOCIATION	10	3.18%	\$1,256	\$126
AMERICAN MIDWEST MORTGAGE CORP	9	2.87%	\$1,198	\$133
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	121	10.78%	\$18,070	\$149
JPMORGAN CHASE BANK, NA	96	8.56%	\$13,694	\$143
THE HUNTINGTON NATIONAL BANK	70	6.24%	\$10,011	\$143
BANK OF AMERICA, N.A.	70	6.24%	\$8,563	\$122
WELLS FARGO BANK, NA	67	5.97%	\$8,520	\$127
FIFTH THIRD MORTGAGE COMPANY	61	5.44%	\$7,911	\$130
FIFTH THIRD BANK	48	4.28%	\$5,725	\$119
QUICKEN LOANS	42	3.74%	\$5,293	\$126
KEYBANK NATIONAL ASSOCIATION	39	3.48%	\$4,864	\$125
CITIMORTGAGE, INC	36	3.21%	\$5,190	\$144
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	77	15.81%	\$11,488	\$149
JPMORGAN CHASE BANK, NA	52	10.68%	\$7,253	\$139
THE HUNTINGTON NATIONAL BANK	33	6.78%	\$5,743	\$174
FIFTH THIRD MORTGAGE COMPANY	29	5.95%	\$4,075	\$141
BANK OF AMERICA, N.A.	26	5.34%	\$3,582	\$138
WELLS FARGO BANK, NA	24	4.93%	\$3,553	\$148
QUICKEN LOANS	23	4.72%	\$3,097	\$135
PNC BANK N.A.	19	3.90%	\$2,831	\$149
CITIMORTGAGE, INC	15	3.08%	\$2,317	\$154
FIFTH THIRD BANK	14	2.87%	\$1,200	\$86

CUYAHOGA HEIGHTS

Population Data

	2		F	lome				
Race/Ethnicity	Number	Percent	<u>Owne</u>	rship Rate	2			
African American	4	0.63%	0	.00%				
Asian	9	1.41%	80	0.00%				
Native American	1	0.16%		N/A				
Non-Hispanic White	615	96.40%	67	7.60%				
Other	1	0.16%		N/A				
Hispanic*	6	0.94%	0	.00%				
Total	638	100%	67	7.44%				
Housing Data	Num	<u>per Per</u>	rcent			Income Da	ata	
Owner-Occupied Unit	s 1	.74 62	.59%			Median Fa	mily Income	\$87,500
Renter Occupied Units	5	84 30	.22%				mily Poverty	3.8%
Vacant Units		20 7	.19%					
Total Units	2	2 78 1	L00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loar	<u>ned</u> <u>H</u>	ligh-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiaries	S	8		\$810		0	0.00%
Non-Depository Institu	utions		N/A		N/A		N/A	N/A
Total Single Family Le	nding		N/A		N/A		N/A	N/A
Mortgage Lending by	Race/Ethnicity	1]					
			-				<u>High-</u>	<u>High-</u>
			Denial	<u>Tot</u>	al	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	N/A	N/A	N/A	N/		N/A	N/A	N/A
Asian	N/A	N/A	N/A	N/		N/A	N/A	N/A
Native American	N/A	N/A	N/A	N/		N/A	N/A	N/A
Non-Hispanic White	N/A	N/A	N/A	N/		N/A	N/A	N/A
Other	N/A	N/A	N/A	N/		N/A	N/A	N/A
Not Reported	N/A	N/A	N/A	N/		N/A	N/A	N/A
Hispanic	N/A	N/A	N/A	N/		N/A	N/A	N/A
Total	N/A	N/A	N/A	N/	A	N/A	N/A	N/A
Five-Year Mortgage L	oan Origination	n Trends						
			<u>2006</u>	<u>2007</u>	<u>2008</u>	2009	<u>2010</u>	
Conventional Home P	urchase		7	2	6	0	3	
FHA/VA Home Purcha	se		0	0	0	0	0	
Refinance			6	8	3	4	4	
Home Improvement			1	3	1	0	1	
Total Lending			14	13	10	4	8	

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders]			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
JPMORGAN CHASE BANK, NA	1	14.29%	\$190	\$190
FIRSTMERIT MORTGAGE CORP	1	14.29%	\$131	\$131
PHH MORTGAGE CORPORATION	1	14.29%	\$104	\$104
THIRD FEDERAL SAVINGS AND LOAN	1	14.29%	\$100	\$100
ALLY BANK F/K/A/ GMAC BANK	1	14.29%	\$96	\$96
USAA FEDERAL SAVINGS BANK	1	14.29%	\$96	\$96
GMAC MORTGAGE LLC	1	14.29%	\$96	\$96
By Originations				
FIRSTMERIT MORTGAGE CORP	1	33.33%	\$131	\$131
THIRD FEDERAL SAVINGS AND LOAN	1	33.33%	\$100	\$100
USAA FEDERAL SAVINGS BANK	1	33.33%	\$96	\$96

Top Ten Refinance Lenders				
By Application				
DOLLAR BANK, FSB	3	27.27%	\$340	\$113
THIRD FEDERAL SAVINGS AND LOAN	2	18.18%	\$283	\$142
RBS CITIZENS, N.A.	2	18.18%	\$155	\$78
BANK OF AMERICA, N.A.	1	9.09%	\$156	\$156
FLAGSTAR BANK	1	9.09%	\$138	\$138
THE OHIO EDUCATIONAL CU	1	9.09%	\$136	\$136
THE HUNTINGTON NATIONAL BANK	1	9.09%	\$86	\$86
By Originations				
DOLLAR BANK, FSB	2	50.00%	\$200	\$100
FLAGSTAR BANK	1	25.00%	\$138	\$138
RBS CITIZENS, N.A.	1	25.00%	\$80	\$80

EAST CLEVELAND

Population Data

<u> </u>	1		Ho	ome				
Race/Ethnicity	Number	Percent		ship Rate	е			
African American	16,638	93.25%	-	20%	_			
Asian	40	0.22%	19.	05%				
Native American	40	0.22%	27.	27%				
Non-Hispanic White	796	4.46%	28.	38%				
Other	37	0.21%	50.	00%				
Hispanic*	179	1.00%	18.	84%				
Total	17,843	100%	33.	60%				
Housing Data	Num	oer Per	<u>cent</u>			Income Dat	ta	
Owner-Occupied Units			22%			Median Far	mily Income	\$27,217
Renter Occupied Units			94%				, mily Poverty	29.8%
Vacant Units	4,2	37 33.	83%					
Total Units	12,5	23 1	00%					
Mortgage Lending by	Type of Institu	tion	Total	Do	llars Loai	ned Hi	igh-Cost	High-Cost
			Loans		<u>(\$000s)</u>		Loans	<u>Share</u>
Depository Institution	s & Subsidiaries	5	28		\$1,702		2	7.14%
Non-Depository Institu	utions		9		\$694		0	0.00%
Total Single Family Le	nding		37		\$2,396		2	5.41%
Mortgage Lending by	Race/Ethnicity	,						
			1				<u>High-</u>	<u>High-</u>
			Denial	To	<u>tal</u>	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origir</u>	<u>ations</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	143	101	77.69%	2	27	18.88%	2	7.41%
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	14	7	58.33%		5	35.71%	0	0.00%
Other	1	1	100.00%		0	0.00%	0	N/A
Not Reported	20	10	62.50%		5	25.00%	0	0.00%
Hispanic	1	1	100.00%		0	0.00%	0	N/A
Total	178	119	74.84%	3	37	20.79%	2	5.41%
Five-Year Mortgage Lo	oan Origination	n Trends						
			2006	2007	2008	2009	2010	
Conventional Home Pu	urchase		239	84	6	0	2	
FHA/VA Home Purcha	se		5	8	10	11	8	
Refinance			222	102	47	28	18	
Home Improvement			56	44	41	13	9	
Total Lending			522	238	104	52	37	

Top Ten Home Purchase Lenders	7			Average
	_	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	4	17.39	394	99
BANK OF AMERICA, N.A.	3	13.04	174	58
WELLS FARGO BANK, NA	2	8.70	212	106
ALLIED HOME MORTGAGE CORP.	2	8.70	140	70
JPMORGAN CHASE BANK, NA	2	8.70	132	66
US BANK, N.A.	2	8.70	89	45
FIRST PLACE BANK	1	4.35	84	84
FLAGSTAR BANK	1	4.35	75	75
MORTGAGE NOW, INC.	1	4.35	74	74
QUICKEN LOANS	1	4.35	64	64
By Originations				
FIFTH THIRD MORTGAGE COMPANY	3	30.00	325	108
WELLS FARGO BANK, NA	2	20.00	212	106
MORTGAGE NOW, INC.	1	10.00	74	74
QUICKEN LOANS	1	10.00	64	64
ALLIED HOME MORTGAGE CORP.	1	10.00	61	61
CMCO MORTGAGE, LLC DBA HOME LE	1	10.00	38	38
THIRD FEDERAL SAVINGS AND LOAN	1	10.00	34	34

Top Ten Refinance Lenders				
By Application				
THE HUNTINGTON NATIONAL BANK	18	15.25	1,384	77
WELLS FARGO BANK, NA	13	11.02	930	72
BANK OF AMERICA, N.A.	10	8.47	911	91
PNC BANK N.A.	10	8.47	429	43
FIFTH THIRD BANK	8	6.78	566	71
JPMORGAN CHASE BANK, NA	7	5.93	583	83
US BANK NORTH DAKOTA	5	4.24	387	77
THIRD FEDERAL SAVINGS AND LOAN	4	3.39	397	99
QUICKEN LOANS	4	3.39	333	83
KEYBANK NATIONAL ASSOCIATION	4	3.39	307	77
By Originations				
JPMORGAN CHASE BANK, NA	2	11.11	248	124
WELLS FARGO BANK, NA	2	11.11	154	77
CITIMORTGAGE, INC	2	11.11	147	74
THE HUNTINGTON NATIONAL BANK	2	11.11	128	64
UNION CAPITAL MORTGAGE CORPORA	1	5.56	148	148
THIRD FEDERAL SAVINGS AND LOAN	1	5.56	136	136
HOWARD HANNA MORTGAGE SERVICES	1	5.56	101	101
MORTGAGE INVESTORS CORP	1	5.56	100	100
CITICORP TRUST BANK, FSB	1	5.56	78	78
QUICKEN LOANS	1	5.56	61	61

EUCLID

Population Data								
			<u>H</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	<u>•</u>			
African American	25,751	52.64%	32	.28%				
Asian	363	0.74%	68	.66%				
Native American	102	0.21%	36	.84%				
Non-Hispanic White	21,101	43.13%	77	.01%				
Other	169	0.35%	60	.00%				
Hispanic*	769	1.57%	44	.13%				
Total	48,920	100%	54	.04%				
Housing Data	Numl	or Dor	<u>cent</u>			Income D	ata	
Owner-Occupied Units			.08%					\$51,871
Renter Occupied Units			.08%				amily Income	
Vacant Units			.04 <i>%</i> .87%			Percent F	amily Poverty	12.0%
Total Units	26,0		.07%					
	20,0		.00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loa	ined	High-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s</u>)	<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiarie	5	361	:	\$28,47	1	9	2.49%
Non-Depository Institu	utions		183	:	\$16,958	8	0	0.00%
Total Single Family Le	malim a					•	•	4 650/
Total Single Failing Le	naing		544	:	\$45,42	9	9	1.65%
	naing		544	:	\$45,42	9	9	1.65%
Mortgage Lending by		,	544	:	\$45,42	9	9	1.65%
		,	544	:	\$45,42	9	9 <u>High-</u>	1.65% <u>High-</u>
		,	544 <u> Denial</u>	<u>Tot</u> i		<u>Origination</u>	High-	
		Denials]		al		<u>High-</u>	<u>High-</u>
Mortgage Lending by	Race/Ethnicity		 Denial	Tota	<u>al</u> tions	Origination	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Mortgage Lending by	Race/Ethnicity	<u>Denials</u>		<u>Tot</u> a <u>Origina</u>	<u>al</u> tions	Origination Rate	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
Mortgage Lending by Race/Ethnicity African American	Race/Ethnicity Applications 433	Denials 158	Denial <u>Rate*</u> 42.59%	<u>Tota</u> <u>Origina</u> 19	<u>al</u> tions	Origination Rate 45.50%	<u>High-</u> <u>Cost</u> <u>Loans</u> 2	<u>High-</u> <u>Cost</u> Share 1.02%
Mortgage Lending by Race/Ethnicity African American Asian	Race/Ethnicity Applications 433 11	Denials 158 4	Denial <u>Rate*</u> 42.59% 50.00%	<u>Tot:</u> <u>Origina</u> 19 ⁻ 3	<u>al</u> tions 7	<u>Origination</u> <u>Rate</u> 45.50% 27.27%	<u>High-</u> <u>Cost</u> Loans 2 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.02% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American	Race/Ethnicity Applications 433 11 3	<u>Denials</u> 158 4 2	<u>Denial</u> <u>Rate*</u> 42.59% 50.00% 66.67%	<u>Tota</u> <u>Origina</u> 19 [°] 3 1	<u>al</u> tions 7	Origination Rate 45.50% 27.27% 33.33%	High- Cost Loans 2 0 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.02% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Race/Ethnicity Applications 433 11 3 527	<u>Denials</u> 158 4 2 158	Denial Rate* 42.59% 50.00% 66.67% 33.69%	<u>Tots</u> <u>Origina</u> 19 [°] 3 1 29°	<u>al</u> <u>tions</u> 7	<u>Origination</u> <u>Rate</u> 45.50% 27.27% 33.33% 55.22%	High- Cost Loans 2 0 0 7	<u>High-</u> <u>Cost</u> <u>Share</u> 1.02% 0.00% 0.00% 2.41%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	Race/Ethnicity Applications 433 11 3 527 11	Denials 158 4 2 158 3	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00%	<u>Tot.</u> <u>Origina</u> 19 3 1 29 6	<u>al</u> <u>tions</u> 7	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55%	High- Cost Loans 2 0 0 7 7 0	<u>High-</u> <u>Cost</u> <u>Share</u> 1.02% 0.00% 0.00% 2.41% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Race/Ethnicity Applications 433 11 3 527 11 113	Denials 158 4 2 158 3 48	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00%	<u>Tot:</u> Origina 19 3 1 29 6 41	<u>al</u> tions 7	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28%	High- Cost Loans 2 0 0 7 0 7 0	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 433 11 3 527 11 113 13 13 1,119	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45%	<u>Tot:</u> <u>Origina</u> 19 3 1 29 6 41 3	<u>al</u> tions 7	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08%	High- Cost Loans 2 0 0 7 0 7 0 0 0	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Race/Ethnicity Applications 433 11 3 527 11 113 13 13 1,119	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45%	<u>Tot:</u> <u>Origina</u> 19 3 1 29 6 41 3	<u>al</u> tions 7	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08%	High- Cost Loans 2 0 0 7 0 7 0 0 0	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le	Race/Ethnicity Applications 433 11 3 527 11 113 13 1,119 Dan Origination	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45% 39.18%	<u>Tot</u> ; <u>Origina</u> 19 3 1 29 6 41 3 54 2007	<u>al</u> tions 7 1 4 <u>2008</u>	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08% 48.61%	High- Cost Loans 2 0 0 7 0 7 0 0 0 9	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lead Conventional Home Pro-	Race/Ethnicity Applications 433 11 3 527 11 113 13 1,119 Dan Origination	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45% 39.18% 2006 902	<u>Tot</u> : <u>Origina</u> 19 3 1 29 6 41 3 54 2007 48	<u>al</u> tions 7 1 4 <u>2008</u> 160	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08% 48.61%	High- Cost Loans 2 0 0 7 0 7 0 0 0 9 2 010 48	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Race/Ethnicity Applications 433 11 3 527 11 113 13 1,119 Dan Origination	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45% 39.18%	<u>Tot</u> ; <u>Origina</u> 19 3 1 29 6 41 3 54 2007 48 103	al tions 7 1 4 <u>2008</u> 160 221	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08% 48.61%	High- Cost Loans 2 0 0 7 0 7 0 0 0 9 2 0 9	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Purchal Refinance	Race/Ethnicity Applications 433 11 3 527 11 113 13 1,119 Dan Origination	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45% 39.18% 2006 902	<u>Tot</u> : <u>Origina</u> 19 3 1 29 6 41 3 54 2007 48	<u>al</u> tions 7 1 4 <u>2008</u> 160	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08% 48.61%	High- Cost Loans 2 0 0 7 0 7 0 0 0 9 2 010 48	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Race/Ethnicity Applications 433 11 3 527 11 113 13 1,119 Dan Origination	Denials 158 4 2 158 3 48 5 382	Denial Rate* 42.59% 50.00% 66.67% 33.69% 30.00% 50.00% 45.45% 39.18% 2006 902 89	<u>Tot</u> ; <u>Origina</u> 19 3 1 29 6 41 3 54 2007 48 103	al tions 7 1 4 <u>2008</u> 160 221	Origination Rate 45.50% 27.27% 33.33% 55.22% 54.55% 36.28% 23.08% 48.61% 2009 84 241	High- Cost Loans 2 0 0 7 0 7 0 0 0 9 2 0 9	High- Cost Share 1.02% 0.00% 0.00% 2.41% 0.00% 0.00%

Top Ten Home Purchase Lenders		<u>Market</u>	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	<u>87</u>	<u>14.82%</u>	\$8,026	\$92
US BANK, N.A.	55	9.37%	\$5,799	\$105
WELLS FARGO FUNDING, INC	48	8.18%	\$4,250	\$89
HOWARD HANNA MORTGAGE SERVICES	40	7.16%	\$3,652	\$87
FIRST OHIO BANC & LENDING INC	25	4.26%	\$3,095	\$124
FIFTH THIRD MORTGAGE COMPANY	25	4.26%	\$1,713	\$69
UNION NATIONAL MORTGAGE CO.	23	4.20%	\$1,984	\$03 \$83
WELLS FARGO BANK, NA	24	4.09%	\$1,763	\$83 \$73
-	24		\$1,509	\$73 \$72
JPMORGAN CHASE BANK, NA		3.58%		
AMERICAN MIDWEST MORTGAGE CORP	15	2.56%	\$1,199	\$80
By Originations				
HOWARD HANNA MORTGAGE SERVICES	35	14.52%	\$2,876	\$82
FIRST OHIO BANC & LENDING INC	21	8.71%	\$2 <i>,</i> 587	\$123
UNION NATIONAL MORTGAGE CO.	21	8.71%	\$1,651	\$79
FIFTH THIRD MORTGAGE COMPANY	17	7.05%	\$1,210	\$71
AMERICAN MIDWEST MORTGAGE CORP	14	5.81%	\$1,131	\$81
WELLS FARGO BANK, NA	14	5.81%	\$1,073	\$77
CROSSCOUNTRY MORTGAGE INC	10	4.15%	\$941	\$94
DOLLAR BANK, FSB	9	3.73%	\$748	\$83
THIRD FEDERAL SAVINGS AND LOAN	8	3.32%	\$761	\$95
US BANK, N.A.	7	2.90%	\$543	\$78
Top Ten Refinance Lenders				
By Application				
BANK OF AMERICA, N.A.	62	8.81%	\$6,106	\$98
THIRD FEDERAL SAVINGS AND LOAN	60	8.52%	\$6,648	\$111
THE HUNTINGTON NATIONAL BANK	59	8.38%	\$5 <i>,</i> 056	\$86
FIFTH THIRD MORTGAGE COMPANY	53	7.53%	\$4 <i>,</i> 873	\$92
WELLS FARGO BANK, NA	50	7.10%	\$4,912	\$98
FIFTH THIRD BANK	48	6.82%	\$3,771	\$79
JPMORGAN CHASE BANK, NA	34	4.83%	\$3,036	\$89
QUICKEN LOANS	23	3.27%	\$2,147	\$93
PNC BANK N.A.	22	3.13%	\$2,196	\$100
NEW PENN FINANCIAL, INC.	17	2.41%	\$2,226	\$131
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	37	14.34%	\$4,428	\$120
FIFTH THIRD MORTGAGE COMPANY	24	9.30%	\$2,454	\$102
WELLS FARGO BANK, NA	19	7.36%	\$1,811	\$95
THE HUNTINGTON NATIONAL BANK	19	7.36%	\$1,597	\$84
BANK OF AMERICA, N.A.	16	6.20%	\$1,428	\$89
FIFTH THIRD BANK	10	5.43%	\$856	\$61
JPMORGAN CHASE BANK, NA	13	5.04%	\$1,145	\$88
AMERICAN MIDWEST MORTGAGE CORP	9	3.49%	\$903	\$100
QUICKEN LOANS	8	3.49%	\$903 \$645	\$100 \$81
CITIMORTGAGE, INC	8 7	2.71%	\$533	\$81 \$76
CITIVIONI GAGE, INC	/	2./170	ξοσξ	\$10

FAIRVIEW PARK

Popul	lation	Data
-------	--------	------

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	303	1.80%	15.75%
Asian	273	1.62%	53.47%
Native American	19	0.11%	80.00%
Non-Hispanic White	15,512	92.19%	75.31%
Other	135	0.80%	33.33%
Hispanic*	557	3.31%	52.94%
Total	16,826	100%	73.39%

Housing Data	<u>Number</u>	Percent
Owner-Occupied Units	5,551	68.46%
Renter Occupied Units	2,013	24.82%
Vacant Units	545	6.72%
Total Units	8,109	100%
Mortgage Lending by Type o	of Institution	Tota

Income Data	
Median Family Income	\$73,709
Percent Family Poverty	4.1%

Mortgage Lending by Type of Institution	<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
	<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	374	\$42,790	0	0.00%
Non-Depository Institutions	95	\$11,943	1	1.05%
Total Single Family Lending	469	\$54,733	1	0.21%

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>	<u>Loans</u>	<u>Share</u>
African American	5	0	0.00%	3	60.00%	0	0.00%
Asian	4	0	0.00%	3	75.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	599	114	20.88%	405	67.61%	1	0.25%
Other	8	0	0.00%	7	87.50%	0	0.00%
Not Reported	73	18	26.87%	39	53.42%	0	0.00%
Hispanic	8	0	0.00%	5	62.50%	0	0.00%
Total	706	133	20.75%	469	66.43%	1	0.21%

Five-Year Mortgage Loan Origination Trends				
	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>
Conventional Home Purchase	292	226	85	87
FHA/VA Home Purchase	22	21	68	97
Refinance	254	169	122	247
Home Improvement	61	48	57	19
Total Lending	629	464	332	450

Top Ten Home Purchase Lenders]			<u>Average</u>
	4	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
WELLS FARGO FUNDING, INC	26	9.39%	\$3,390	\$130
HOWARD HANNA MORTGAGE SERVICES	26	9.39%	\$2,873	\$111
BANK OF AMERICA, N.A.	25	9.03%	\$3,070	\$123
FIFTH THIRD MORTGAGE COMPANY	23	8.30%	\$2,781	\$121
THIRD FEDERAL SAVINGS AND LOAN	23	8.30%	\$2,565	\$112
FIRST PLACE BANK	20	7.22%	\$2,350	\$118
FIRST FEDERAL OF LAKEWOOD	17	6.14%	\$1,485	\$87
JPMORGAN CHASE BANK, NA	16	5.78%	\$1,843	\$115
WELLS FARGO BANK, NA	9	3.25%	\$1,062	\$118
PNC BANK N.A.	6	2.17%	\$708	\$118
By Originations				
HOWARD HANNA MORTGAGE SERVICES	24	15.00%	\$2,769	\$115
THIRD FEDERAL SAVINGS AND LOAN	20	12.50%	\$2,294	\$115
FIFTH THIRD MORTGAGE COMPANY	19	11.88%	\$2,383	\$125
FIRST PLACE BANK	18	11.25%	\$2,255	\$125
FIRST FEDERAL OF LAKEWOOD	14	8.75%	\$1,237	\$88
WELLS FARGO BANK, NA	6	3.75%	\$799	\$133
AMERICAN MIDWEST MORTGAGE CORP	6	3.75%	\$628	\$105
PNC BANK N.A.	5	3.13%	\$573	\$115
UNION NATIONAL MORTGAGE CO.	5	3.13%	\$487	\$97
KEYBANK NATIONAL ASSOCIATION	4	2.50%	\$536	\$134
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	88	16.15%	\$10,280	\$117
FIFTH THIRD MORTGAGE COMPANY	48	8.81%	\$6,247	\$130
WELLS FARGO BANK, NA	37	6.79%	\$4,645	\$126
BANK OF AMERICA, N.A.	35	6.42%	\$4,705	\$134
JPMORGAN CHASE BANK, NA	27	4.95%	\$3,476	\$129
FIRST FEDERAL OF LAKEWOOD	27	4.95%	\$2,565	\$95
QUICKEN LOANS	25	4.59%	\$3,740	\$150
FIFTH THIRD BANK	22	4.04%	\$2,220	\$101
KEYBANK NATIONAL ASSOCIATION	16	2.94%	\$2,409	\$151
THE HUNTINGTON NATIONAL BANK	14	2.57%	\$1,948	\$139
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	59	20.07%	\$6,606	\$112
FIFTH THIRD MORTGAGE COMPANY	30	10.20%	\$4,061	\$135
WELLS FARGO BANK, NA	21	7.14%	\$2,506	\$119
FIRST FEDERAL OF LAKEWOOD	21	7.14%	\$2,220	\$106
QUICKEN LOANS	18	6.12%	\$2,520	\$140
JPMORGAN CHASE BANK, NA	12	4.08%	\$1,610	\$134
FIFTH THIRD BANK	12	4.08%	\$1,025	\$85
RBS CITIZENS, N.A.	10	3.40%	\$1,076	\$108
KEYBANK NATIONAL ASSOCIATION	9	3.06%	\$1,202	\$134
DOLLAR BANK, FSB	8	2.72%	\$743	\$93

GARFIELD HEIGHTS

Population Data

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	10,288	35.66%	50.36%
Asian	395	1.37%	67.52%
Native American	45	0.16%	50.00%
Non-Hispanic White	17,019	58.99%	79.54%
Other	159	0.55%	50.00%
Hispanic*	656	2.27%	65.59%
Total	28,849	100%	69.60%

Owner-Occupied Units Renter Occupied Units	8,137 3,554	69.60% 30.40%
Vacant Units	3,334 1,434	30.40 <i>%</i> 12.27%
Total Units	11,691	100%
Mortgage Lending by Type of	Tota	

Income Data	
Median Family Income	\$51,219
Percent Family Poverty	9.1%

Ş51,219
9.1%

Mortgage Lending by Type of Institution	<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
	<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	202	\$13,072	2	0.99%
Non-Depository Institutions	100	\$8,118	2	2.00%
Total Single Family Lending	302	\$21,190	4	1.32%

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<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	214	77	42.08%	98	45.79%	0	0.00%
Asian	16	4	30.77%	9	56.25%	0	0.00%
Native American	5	2	40.00%	3	60.00%	0	0.00%
Non-Hispanic White	325	111	38.28%	161	49.54%	4	2.48%
Other	4	0	0.00%	3	75.00%	0	0.00%
Not Reported	79	41	59.42%	21	26.58%	0	0.00%
Hispanic	14	7	53.85%	6	42.86%	0	0.00%
Total	662	245	42.24%	302	45.62%	4	1.32%

Five-Year Mortgage Loan Origination Trends

			1	
<u>2006</u>	<u>2007</u>	2008	2009	<u>2010</u>
545	306	71	36	25
69	63	125	137	125
507	372	233	160	138
127	80	57	22	14
1,248	821	486	355	302
	545 69 507 127	545306696350737212780	5453067169631255073722331278057	54530671366963125137507372233160127805722

Top Ten Home Purchase Lenders	7			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	44	12.75%	\$3 <i>,</i> 350	\$76
US BANK, N.A.	25	7.25%	\$2,241	\$90
WELLS FARGO FUNDING, INC	20	5.80%	\$1,567	\$78
FIRST OHIO BANC & LENDING INC	19	5.51%	\$2,070	\$109
WELLS FARGO BANK, NA	16	4.64%	\$1,151	\$72
FIFTH THIRD MORTGAGE COMPANY	16	4.64%	\$987	\$62
AMERICAN MIDWEST MORTGAGE CORP	15	4.35%	\$1,183	\$79
HOWARD HANNA MORTGAGE SERVICES	13	3.77%	\$911	\$70
JPMORGAN CHASE BANK, NA	9	2.61%	\$696	\$77
GMAC MORTGAGE LLC	8	2.32%	\$566	\$71
By Originations				
FIRST OHIO BANC & LENDING INC	16	10.67%	\$1,745	\$109
AMERICAN MIDWEST MORTGAGE CORP	13	8.67%	\$994	\$76
HOWARD HANNA MORTGAGE SERVICES	11	7.33%	\$779	\$71
WELLS FARGO BANK, NA	11	7.33%	\$762	\$69
FIFTH THIRD MORTGAGE COMPANY	9	6.00%	\$557	\$62
UNION NATIONAL MORTGAGE CO.	5	3.33%	\$347	\$69
FIRST PLACE BANK	5	3.33%	\$323	\$65
QUICKEN LOANS	5	3.33%	\$318	\$64
KEYBANK NATIONAL ASSOCIATION	5	3.33%	\$305	\$61
PNC BANK N.A.	5	3.33%	\$304	\$61
Top Ten Refinance Lenders				
By Application				
BANK OF AMERICA, N.A.	37	9.05%	\$3,500	\$95
WELLS FARGO BANK, NA	36	8.80%	\$3,054	\$85
THIRD FEDERAL SAVINGS AND LOAN	35	8.56%	\$2,348	\$67
US BANK NORTH DAKOTA	29	7.09%	\$2,082	\$72
THE HUNTINGTON NATIONAL BANK	23	5.62%	\$1,749	\$76
OHIO CATHOLIC FCU	15	3.67%	\$1,097	\$73
FIFTH THIRD BANK	15	3.67%	\$1,084	\$72
PNC BANK N.A.	14	3.42%	\$1,062	\$76
FIFTH THIRD MORTGAGE COMPANY	14	3.42%	\$883	\$63
JPMORGAN CHASE BANK, NA	13	3.18%	\$998	\$77
<u>By Originations</u>				
THIRD FEDERAL SAVINGS AND LOAN	21	15.22%	\$1,356	\$65
WELLS FARGO BANK, NA	14	10.14%	\$1,087	\$78
BANK OF AMERICA, N.A.	11	7.97%	\$983	\$89
US BANK NORTH DAKOTA	9	6.52%	\$495	\$55
FIFTH THIRD MORTGAGE COMPANY	8	5.80%	4521	\$65
JPMORGAN CHASE BANK, NA	7	5.07%	\$505	\$72
THE HUNTINGTON NATIONAL BANK	6	4.35%	\$502	\$84
OHIO CATHOLIC FCU	6	4.35%	\$278	\$46
PNC BANK N.A.	5	3.62%	\$281	\$56
RBS CITIZENS, N.A.	4	2.90%	\$289	\$72

GATES MILLS

Home Home African American 30 1.32% 100.00% Asian 91 4.01% 90.00% Native American 3 0.13% 50.00% Non-Hispanic White 2,069 91.15% 93.12% Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total 2,270 100% 92.82% Median Family Income \$182,404 Owner-Occupied Units 853 85.99% Median Family Income \$182,404 Owner-Occupied Units 73 7.36% Median Family Income \$182,404 Mortgage Lending by Type of Institution Total Dollars Loaned High-Cost Share Jono-Depository Institutions \$15 \$4,377 0 0.00% Non-Depository Institutions 15 \$4,377 0 0.00% Mortgage Lending by Race/Ethnicity Pericat Mate East Origination Rate Loans Stare <th>Population Data</th> <th>]</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Population Data]							
African American 30 1.32% 100.00% Asian 91 4.01% 90.00% Native American 3 0.13% 50.00% Non-Hispanic White $2,069$ 91.15% 93.12% Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total $2,270$ 100% 92.82% Mosing Data Number Percent Median Family Income $$182,404$ Owner-Occupied Units 853 85.99% Median Family Income $$182,404$ Vacant Units 992 100% 2.82% No.% 0.0% 0.0% Mortgage Lending by Type of Institution Total Dollars Loaned High-Cost Share Depository Institutions & Subsidiaries 84 $$30,569$ 0 0.00% Mortgage Lending by Race/Ethnicity Denials Total Total Origination Share Arrican American 1 0 0.00% 1 100.00% 0.00% 0.00% Race/Ethnicity Applic									
Asian 91 4.01% 90.00% Native American 3 0.13% 50.00% Non-Hispanic White 2,069 91.15% 93.12% Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total 2,270 100% 92.82% Housing Data Number Percent Median Family Income \$182,404 Renter Occupied Units 853 85.99% Median Family Income \$182,404 Percent Family Vacant Units 73 7.36% Median Family Income \$182,404 Mortgage Lending by Type of Institution Total Dollars Loaned High-Cost High-Cost Mortgage Lending by Race/Ethnicity Total Dollars Loaned High-Cost Cost Cost<						2			
Native American 3 0.13% 50.00% Non-Hispanic White $2,069$ 91.15% 93.12% Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total $2,270$ 100% 92.82% Housing Data Number Percent Income Data Owner-Occupied Units 853 85.99% Median Family Income $$182,404$ Vacant Units 73 7.36% Total $Dollars$ $Dollars$ $Dollars$ 0.0% Mortgage Lending by Type of Institution Total Dollars Loaned High-Cost Share Depository Institutions & Subsidiaries 84 $530,569$ 0 0.00% Non-Depository Institutions 15 $$4,377$ 0 0.00% Mortgage Lending by Race/Ethnicity Denials Rate Origination Cost Cost African American 1 0 N/A 0 0.00% 0.00% Asian 3 1 33.33% 2 66.67% 0 0.00% <									
Non-Hispanic White 2,069 91.15% 93.12% Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total 2,270 100% 92.82% Housing Data Number Percent Income Data Owner-Occupied Units 853 85.99% Median Family Income \$182,404 Renter Occupied Units 66 6.65% Percent Family Poverty 0.0% Vacant Units 73 7.36% Dollars Loaned High-Cost Share Depository Institutions 15 \$4,377 0 0.00% Non-Depository Institutions 15 \$4,377 0 0.00% Mortgage Lending by Race/Ethnicity Denial Total Origination Rate Loans Share African American 1 0 N/A 0 0.00% 0 0.00% Native American 1 0 0.00% 2 66.67% 0 0.00% Native American 1 0 0.00% 2 66.67% 0 0.00%		-							
Other 9 0.40% 100.00% Hispanic* 43 1.89% 93.33% Total 2,270 100% 92.82% Housing Data Number Percent Income Data Owner-Occupied Units 85.39 Median Family Income \$182,404 Percent Vacant Units 73 7.36% Median Family Income \$182,404 Vacant Units 73 7.36% Income Data High-Cost Share Depository Institutions & Subsidiaries 84 \$30,569 0 0.00% Non-Depository Institutions 15 \$4,377 0 0.00% Mortgage Lending by Race/Ethnicity Penial Total Origination Cost Cost African American 1 0 0.00% 1 100.00% 0 0.00% 0.00% Not Reported 21 36 30.77% 77 59.69% 0 0.00% Mortgage Lending by Race/Ethnicity Applications Denials Rate* 0'igination Cost Cost African American 1 0 0.00									
Hispanic* 43 1.89% 93.33% Total 2,270 100% 92.82% Housing Data Number Percent Income Data Median Family Income \$182,404 Owner-Occupied Units 853 85.99% Median Family Income \$182,404 Renter Occupied Units 66 6.65% Median Family Income \$182,404 Vacant Units 73 7.36% Total Units Dollars Loaned High-Cost Share Depository Institutions Subsidiaries 84 \$30,569 0 0.00% Mortgage Lending by Type of Institutions 15 \$4,377 0 0.00% Total Single Family Lending Denials Rate* Originations Rate Loans Share African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Native American 1 0 N/A 0 N/A 0 0.00% Native American 163 45 30.20%									
Total2,270100%92.82%Housing Data Owner-Occupied UnitsNumber 853Percent 853Income Data Median Family Income Percent Family Poverty\$182,404 0.0%Owner-Occupied Units737.36%Median Family Income Percent Family Poverty $5182,404$ 0.0%Mortgage Lending by Type of Institution SubsidiariesTotalDollars Loaned (\$2005)High-Cost LoansHigh-Cost Share 0.00%Mortgage Lending by Type of Institution Non-Depository Institutions Total Single Family LendingTotalDollars Loaned (\$2005)High-Cost LoansShare Share 0.00%Mortgage Lending by Race/EthnicityTotalDollars Loaned (\$2005)High-Cost LoansShare Share 0.00%Mortgage Lending by Race/EthnicityDenial 0N/AOO.00% 0.00%N/AAfrican American10N/A0N/AAsian3133.33%266.67%0Notke American100.00%1100.00%0Not Reported21628.57%1466.67%0Not Reported21628.57%1466.67%0Not Reported21628.57%1466.67%0Not Reported21628.57%1466.67%0Not Reported21628.57%1466.67%0Not Reported21628.57%1466.67%0Not Rep		-							
Housing DataNumberPercentIncome DataOwner-Occupied Units85385.99%Median Family Income\$182,404Renter Occupied Units737.36%Percent Family Poverty 0.0% Yacant Units737.36%Percent Family Poverty 0.0% Total Units992100%IoansShareDepository Institutions & Subsidiaries84\$30,5690 0.00% Non-Depository Institutions15\$4,3770 0.00% Total Single Family Lending99\$34,9460 0.00% Mortgage Lending by Race/EthnicityDenialsRate*OriginationsRateCostAfrican American10 N/A 0 0.00% 0.00% Non-Hispanic White1293630.77\%7759.69%0 0.00% Non-Hispanic White1293630.27\%1466.67%0 0.00% Norteported21628.57%1466.67%0 0.00% Not Reported21628.57%1466.67%0 0.00% Not Reported21628.57%1466.67%0 0.00% Hispanic00N/A0N/A0N/ATotal1634530.20%9960.74%0 0.00% Hispanic00N/A0N/A0N/AHispanic0000200.	-								
Owner-Occupied Units 853 85.99% Median Family Income \$182,404 Renter Occupied Units 66 6.65% Percent Family Poverty 0.0% Vacant Units 73 7.36% Percent Family Poverty 0.0% Mortgage Lending by Type of Institution Total Dollars Loaned High-Cost High-Cost Depository Institutions & Subsidiaries 84 \$30,5569 0 0.00% Non-Depository Institutions 15 \$43,377 0 0.00% Mortgage Lending by Race/Ethnicity 99 \$34,946 0 0.00% Mortgage Lending by Race/Ethnicity Denials Rate* Originations Rate Loans Share African American 1 0 N/A 0 0.00% 0 N/A Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Notre American 1 0 N/A 0 N/A 0 0.00% Notre American 1 0 0.00	TOLAT	2,270	100%	92	.0270				
Renter Occupied Units666.65% 4 cant UnitsPercent Family Poverty0.0%Vacant Units737.36%737.36%0.0%Total Units992100%100%100%100%Mortgage Lending by Type of Institution Depository Institutions & Subsidiaries84\$30,56900.00%Non-Depository Institutions15\$4,37700.00%Total Single Family Lending99\$34,94600.00%Mortgage Lending by Race/Ethnicity99\$34,94600.00%Mortgage Lending by Race/EthnicityDenials Rate*Originations OriginationsRate Rate*Loans CostShare LoansAfrican American10 N/A 00.00%0N/ANon-Hispanic White12936 30.77% 7759.69%00.00%Non-Hispanic White12936 30.20% 9 60.74% 00.00%Not Reported21628.57%14 66.67% 00.00%Hispanic00N/A0N/A0N/ATotal16345 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends10 2 0 2009 2010 Conventional Home Purchase4 4 2 3 1 1 Hispanic10 2 0 2009 2010 <tr <td="">$1$$0$$2$</tr>	Housing Data	Numb	<u>per</u> <u>Per</u>	<u>cent</u>			Income D	ata	
Vacant Units 73 7.36% Total Units 992 100% Mortgage Lending by Type of Institution Total Loans Dollars Loaned (\$000\$) High-Cost Loans High-Cost Share Depository Institutions & Subsidiaries 84 \$30,569 0 0.00% Non-Depository Institutions 15 \$4,377 0 0.00% Total Single Family Lending 99 \$34,946 0 0.00% Mortgage Lending by Race/Ethnicity Denials Denial Rate* Originations Rate Loans Share African American 1 0 0.00% 1 100.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14	Owner-Occupied Units	s 8	53 85	.99%			Median F	amily Income	\$182,404
Total Units992100%Mortgage Lending by Type of InstitutionTotal Loans $Dollars Loanel($000s)High-CostLoansHigh-CostShareDepository Institutions & Subsidiaries84$30,56900.00%Non-Depository Institutions15$4,37700.00%Total Single Family Lending99$34,94600.00%Mortgage Lending by Race/EthnicityDenialsTotalOriginationsRate0.00%0.00%African American10N/A00.00%0Non-Hispanic White1293630.77%7759.69%00.00%Non-Hispanic00N/A00.00%0.00%0.00%Not Reported21628.57%1466.67%00.00%Hispanic00N/A0N/A00.00%Hispanic00N/A0N/A00.00%Hispanic1634530.20%9960.74%00.00%Five-Year Mortgage Loar Drigination20052007200820092010FHA/VA Home Purchase4742311Hindince48293070844231Hispanic42311111Non-Hispanic1634530.20%9960.74%00.00%Hispanic4$	Renter Occupied Units	5	66 6	.65%			Percent F	amily Poverty	0.0%
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Vacant Units		73 7	.36%					
LotainDotainsDotainsDotainsIngit CostIngit CostDepository Institutions & Subsidiaries84 $\$30,569$ 00.00%Non-Depository Institutions15 $\$4,377$ 00.00%Total Single Family Lending99 $\$34,946$ 00.00%Mortgage Lending by Race/EthnicityDenials $Total$ OriginationCostCostRace/EthnicityApplicationsDenials $Rate*$ OriginationsRateLoansShareAfrican American10N/A00.00%0N/AAsian31 33.33% 266.67%00.00%Non-Hispanic White12936 30.77% 7759.69%00.00%Other52 50.00% 2 40.00% 00.00%Not Reported216 28.57% 1466.67%00.00%Hispanic00N/A0N/A0N/ATotal16345 30.20% 99 60.74% 00.00%Five-Year Mortgage Loan Origination Trends100200Finance4829307084Home Improvement42311	Total Units	9	92 1	.00%					
LoansLoans($5000s$)LoansShareDepository Institutions & Subsidiaries84 $$30,569$ 00.00%Non-Depository Institutions15 $$4,377$ 00.00%Total Single Family Lending99 $$34,946$ 00.00%Mortgage Lending by Race/Ethnicity99 $$34,946$ 00.00%Marce/EthnicityApplicationsDenials $Total$ $Originations$ $Cost$ CostAfrican American10N/A00.00%0N/AAsian3133.33%266.67%00.00%Non-Hispanic White1293630.77%7759.69%00.00%Not Reported21628.57%1466.67%00.00%Hispanic00N/A0N/A0N/ATotal1634530.20%9960.74%00.00%Five-Year Mortgage Loan Origination Trends100200FiHA/VA Home Purchase10020014Fihance482930708442311	Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loa	ined	High-Cost	High-Cost
Depository Institutions & Subsidiaries 84 $\$30,569$ 0 0.00% Non-Depository Institutions 15 $\$4,377$ 0 0.00% Total Single Family Lending 99 $\$34,946$ 0 0.00% Mortgage Lending by Race/Ethnicity Denials Total Origination Rate Originations High- Race/Ethnicity Applications Denials Rate* Originations Rate Loans Share African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Non-Hispanic 0 0 N/A 0 N/A 0 0.00% Non-Hispanic 0 0 N/A 0 N/A 0 0.00% Non-Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99								-	
Total Single Family Lending 99 \$34,946 0 0.00% Mortgage Lending by Race/Ethnicity Denial Total Origination Cost Cost Race/Ethnicity Applications Denials Total Origination Cost Cost African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Five-Year Mortgage Loan Origination Trends 163 45 30.20% 99 60.74% 0 0.00% Conventional Home Purchase 47 42	Depository Institution	s & Subsidiaries	5	84					
Mortgage Lending by Race/EthnicityPace/EthnicityApplicationsDenialsTotalOriginationCostCostRace/EthnicityApplicationsDenialsRate*OriginationsRateLoansShareAfrican American10N/A00.00%0N/AAsian3133.33%266.67%00.00%Native American100.00%1100.00%00.00%Non-Hispanic White1293630.77%7759.69%00.00%Other5250.00%240.00%00.00%Not Reported21628.57%1466.67%00.00%Hispanic00N/A0N/A0N/ATotal1634530.20%9960.74%00.00%Eve-Year Mortgage Loan Origination TrendsConventional Home Purchase4742201214FHA/VA Home Purchase10020Refinance482930708442311	Non-Depository Institu	utions		15		\$4,377		0	0.00%
High- Arrican American High- Cost High- Cost African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 1 0 0 2 0 Refinance <td>Total Single Family Le</td> <td>nding</td> <td></td> <td>99</td> <td></td> <td>\$34,940</td> <td>5</td> <td>0</td> <td>0.00%</td>	Total Single Family Le	nding		99		\$34,940	5	0	0.00%
High- Arrican American High- Cost High- Cost African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 1 0 0 2 0 Refinance <td></td> <td></td> <td></td> <td>7</td> <td></td> <td></td> <td></td> <td></td> <td></td>				7					
Penial Race/EthnicityApplications ApplicationsDenials DenialsTotal Rate*Originations OriginationsCost RateCost LoansCost ShareAfrican American10N/A00.00%0N/AAsian3133.33%266.67%00.00%Native American100.00%1100.00%00.00%Non-Hispanic White1293630.77%7759.69%00.00%Other5250.00%240.00%00.00%Not Reported21628.57%1466.67%00.00%Hispanic00N/A0N/A0N/ATotal1634530.20%9960.74%00.00%Conventional Home Purchase4742201214FHA/VA Home Purchase10020Refinance4829307084Home Improvement42311	Mortgage Lending by	Race/Ethnicity							
Race/Ethnicity Applications Denials Rate* Originations Rate Loans Share African American 1 0 N/A 0 0.00% 0 N/A Asian 3 1 33.33% 2 66.67% 0 0.00% Native American 1 0 0.00% 1 100.00% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td><u>High-</u></td> <td><u>High-</u></td>								<u>High-</u>	<u>High-</u>
African American10N/A00.00%0N/AAsian3133.33%266.67%00.00%Native American100.00%1100.00%00.00%Non-Hispanic White1293630.77%7759.69%00.00%Other5250.00%240.00%00.00%Not Reported21628.57%1466.67%00.00%Hispanic00N/A0N/A0N/ATotal1634530.20%9960.74%00.00%Five-Year Mortgage Loan Origination Trends $20062007200820092010Conventional Home Purchase10020Refinance4829307084Home Improvement42311$				<u>Denial</u>	<u>Tot</u>	al	Origination	<u>Cost</u>	<u>Cost</u>
Asian 3 1 33.33% 2 66.67% 0 0.00% Native American 1 0 0.00% 1 100.00% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Conventional Home Purchase FHA/VA Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	Race/Ethnicity	Applications	<u>Denials</u>		<u>Origina</u>	<u>ations</u>	<u>Rate</u>	<u>Loans</u>	
Native American 1 0 0.00% 1 100.00% 0 0.00% Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	African American	1	0					0	
Non-Hispanic White 129 36 30.77% 77 59.69% 0 0.00% Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	Asian								
Other 5 2 50.00% 2 40.00% 0 0.00% Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1					_				
Not Reported 21 6 28.57% 14 66.67% 0 0.00% Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends Image: Conventional Home Purchase Image: Conventional Home Purchase Image: Conventional Home Purchase Image: Conventional Home Purchase 1 0 0 2009 2010 Kefinance 48 29 30 70 84 4 2 3 1 1	-								
Hispanic 0 0 N/A 0 N/A 0 N/A Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends Image: Conventional Home Purchase 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1									
Total 163 45 30.20% 99 60.74% 0 0.00% Five-Year Mortgage Loan Origination Trends Conventional Home Purchase 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1									
Five-Year Mortgage Loan Origination Trends 2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	•			-			-		-
2006 2007 2008 2009 2010 Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	Total	163	45	30.20%	99)	60.74%	0	0.00%
Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1	Five-Year Mortgage L	oan Originatior	n Trends						
Conventional Home Purchase 47 42 20 12 14 FHA/VA Home Purchase 1 0 0 2 0 Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1				2006	2007	2008	2009	2010	
FHA/VA Home Purchase10020Refinance4829307084Home Improvement42311	Conventional Home P	urchase							
Refinance 48 29 30 70 84 Home Improvement 4 2 3 1 1									
Home Improvement 4 2 3 1 1					-			-	
·				-			-	-	
	•			100			85	99	

Ton Ton Home Durchase Londors	7			Avorago
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	5	18.52%	\$1,389	\$278
FIFTH THIRD MORTGAGE COMPANY	4	14.81%	\$1,541	\$385
WELLS FARGO FUNDING, INC	4	14.81%	\$1,401	\$350
FRANKLIN AMERICAN MORTGAGE CO	2	7.41%	\$704	\$352
THIRD FEDERAL SAVINGS AND LOAN	2	7.41%	\$492	\$246
PARK VIEW FEDERAL SAVINGS BANK	1	3.70%	\$447	\$447
PNC BANK N.A.	1	3.70%	\$417	\$417
KEYBANK NATIONAL ASSOCIATION	1	3.70%	\$417	, \$417
PHH MORTGAGE CORPORATION	1	3.70%	\$417	, \$417
FIRST FEDERAL OF LAKEWOOD	1	3.705	\$400	\$400
By Originations				
HOWARD HANNA MORTGAGE SERVICES	5	35.71%	\$1,389	\$278
FIFTH THIRD MORTGAGE COMPANY	3	21.43%	\$1,124	\$375
THIRD FEDERAL SAVINGS AND LOAN	2	14.29%	\$492	\$246
PNC BANK N.A.	1	7.14%	\$417	\$417
KEYBANK NATIONAL ASSOCIATION	-	7.14%	\$417	\$417
FIRST FEDERAL OF LAKEWOOD	1	7.14%	\$400	\$400
FIRST PLACE BANK	1	7.14%	\$240	\$240
Top Ten Refinance Lenders	7			
· ·				
<u>By Application</u> THIRD FEDERAL SAVINGS AND LOAN	20	18.47%	ćo 400	6224
JPMORGAN CHASE BANK, NA	29 12	7.64%	\$9,400 \$6,988	\$324 \$582
WELLS FARGO BANK, NA	12	7.04%	\$0,988 \$4,874	\$582 \$443
PARK VIEW FEDERAL SAVINGS BANK	11	6.37%	\$4,874 \$3,117	\$445 \$312
THE HUNTINGTON NATIONAL BANK	10	6.37%	\$3,089	\$309
FIFTH THIRD MORTGAGE COMPANY	8	5.10%	\$2,996	\$309 \$375
KEYBANK NATIONAL ASSOCIATION	6	3.82%	\$2,241	\$375 \$374
RBS CITIZENS, N.A.	5	3.18%	\$2,053	\$374 \$411
PNC BANK N.A.	5	3.18%	\$1,909	\$382
CITIMORTGAGE, INC	5	3.18%	\$1,822	\$364
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	17	20.24%	\$5,587	\$329
WELLS FARGO BANK, NA	8	9.52%	\$2,163	\$270
JPMORGAN CHASE BANK, NA	6	7.14%	\$4,749	\$792
THE HUNTINGTON NATIONAL BANK	6	7.14%	\$2,163	\$361
PNC BANK N.A.	5	5.95%	\$1,909	\$382
PARK VIEW FEDERAL SAVINGS BANK	5	5.95%	\$1,545	\$309
KEYBANK NATIONAL ASSOCIATION	4	4.76%	\$1,648	\$309 \$412
FIFTH THIRD MORTGAGE COMPANY	4	4.76%	\$1,048	\$412 \$307
FIRST FEDERAL OF LAKEWOOD	4	4.76% 3.57%	\$1,702	\$567 \$567
RBS CITIZENS, N.A.	3	3.57%	\$1,059	\$353
	5	5.5770	ςτ ⁰ 22	دردې

GLENWILLOW

Г

Population Data								
	-		<u>H</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent		ship Rate	2			
African American	265	28.71%		.06%				
Asian	96	10.40%		.30%				
Native American	2	0.22%		0.00%				
Non-Hispanic White	524	56.77%	-	.45%				
Other	3	0.33%		N/A				
Hispanic*	10	1.08%		.00%				
Total	923	100%	82	.91%				
Housing Data	Numb	<u>per</u> <u>Per</u>	<u>cent</u>			Income D	Data	
Owner-Occupied Units	s 2	62 68	.41%			Median F	amily Income	\$87,917
Renter Occupied Units	5	54 14	.10%			Percent F	amily Poverty	13.4%
Vacant Units		67 17	.49%					
Total Units	3	83 1	00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loai	ned	High-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institution	s & Subsidiarie	S	23		\$4,712		0	0.00%
Non-Depository Institu	utions		6		\$1,279		0	0.00%
Total Single Family Le	nding		29		\$5,991		0	0.00%
Г			1					
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
_ /			<u>Denial</u>	<u>Tot</u>		<u>Origination</u>		<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>		<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	9	4	44.44%	4		44.44%	0	0.00%
Asian	13	1	9.09%	1(76.92%	0	0.00%
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White	14	1	7.69%	11		78.57%	0	0.00%
Other Not Bonortod	3	1	33.33%	2		66.67%	0	0.00%
Not Reported	6 0	0 0	0.00% N/A	2		33.33% N/A	0 0	0.00% N/A
Hispanic Total	45	0 7	17.50%	29		64.44%	0	0.00%
Total	45	/	17.50%	2:	,	04.44%	U	0.00%
Five-Year Mortgage L	oan Origination	n Trends						
			2006	2007	2000	2009	2010	
			<u>2006</u>	<u>2007</u>	<u>2008</u>	2005	2010	
Conventional Home P	urchase		2006 22	<u>2007</u> 9	<u>2008</u> 21	8	4	
Conventional Home Port FHA/VA Home Purcha								
			22	9	21	8	4	
FHA/VA Home Purcha			22 0	9 0	21 5	8 1	4	

				<u>Average</u>
	Count	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
WELLS FARGO BANK, NA	3	23.08%	\$804	\$268
IPMORGAN CHASE BANK, NA	2	15.38%	\$409	\$205
NG BANK, FSB	1	7.69%	\$383	\$383
THIRD FEDERAL SAVINGS AND LOAN	1	7.69%	\$316	\$316
US BANK, N.A.	1	7.69%	\$266	\$266
THE HUNTINGTON NATIONAL BANK	1	7.69%	\$250	\$250
NATIONSTAR MORTGAGE LLC	1	7.69%	\$247	\$247
FIRST FEDERAL OF LAKEWOOD	1	7.69%	\$226	\$226
FIFTH THIRD MORTGAGE COMPANY	1	7.69%	\$214	\$214
MORTGAGE LENDERS OF AMERICA	1	7.69%	\$162	\$162
By Originations				
WELLS FARGO BANK, NA	2	25.00%	\$523	\$262
THIRD FEDERAL SAVINGS AND LOAN	1	12.50%	\$316	\$316
US BANK, N.A.	1	12.50%	\$266	\$266
NATIONSTAR MORTGAGE LLC	1	12.50%	\$247	\$247
FIRST FEDERAL OF LAKEWOOD	1	12.50%	\$226	\$226
FIFTH THIRD MORTGAGE COMPANY	1	12.50%	\$214	\$214
MORTGAGE LENDERS OF AMERICA	1	12.50%	\$162	\$162
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	5	12.50%	\$894	\$179
WELLS FARGO BANK, NA	4	10.00%	\$898	\$225
RBS CITIZENS, N.A.	3	7.50%	\$770	\$257
US BANK, N.A.	3	7.50%	\$677	\$226
FIFTH THIRD MORTGAGE COMPANY	3	7.50%	\$542	\$181
AMERISAVE MORTGAGE CORPORATION	2	5.00%	\$435	\$218
	2	E 000/	\$434	
WELLS FARGO FUNDING, INC	2	5.00%	Ş454	\$217
WELLS FARGO FUNDING, INC KEYBANK NATIONAL ASSOCIATION	2	5.00% 5.00%	\$393	\$217 \$197
KEYBANK NATIONAL ASSOCIATION	2	5.00%	\$393	\$197
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A.	2 2	5.00% 5.00%	\$393 \$368	\$197 \$184
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK	2 2	5.00% 5.00%	\$393 \$368	\$197 \$184
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations	2 2 1	5.00% 5.00% 2.50%	\$393 \$368 \$392	\$197 \$184 \$392
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN	2 2 1 4	5.00% 5.00% 2.50% 20.00%	\$393 \$368 \$392 \$665	\$197 \$184 \$392 \$166
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA	2 2 1 4 3	5.00% 5.00% 2.50% 20.00% 15.00%	\$393 \$368 \$392 \$665 \$686	\$197 \$184 \$392 \$166 \$229
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA US BANK, N.A.	2 2 1 4 3 3	5.00% 5.00% 2.50% 20.00% 15.00% 15.00%	\$393 \$368 \$392 \$665 \$686 \$677	\$197 \$184 \$392 \$166 \$229 \$226
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA US BANK, N.A. AMERISAVE MORTGAGE CORPORATION	2 2 1 4 3 3 2	5.00% 5.00% 2.50% 20.00% 15.00% 15.00% 10.00%	\$393 \$368 \$392 \$665 \$686 \$677 \$435	\$197 \$184 \$392 \$166 \$229 \$226 \$218 \$180
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA US BANK, N.A. AMERISAVE MORTGAGE CORPORATION FIFTH THIRD MORTGAGE COMPANY CROSSCOUNTRY MORTGAGE INC	2 2 1 4 3 3 2 2	5.00% 5.00% 2.50% 20.00% 15.00% 10.00% 10.00% 5.00%	\$393 \$368 \$392 \$665 \$686 \$677 \$435 \$360 \$298	\$197 \$184 \$392 \$166 \$229 \$226 \$218 \$180 \$298
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA US BANK, N.A. AMERISAVE MORTGAGE CORPORATION FIFTH THIRD MORTGAGE COMPANY CROSSCOUNTRY MORTGAGE INC RBS CITIZENS, N.A.	2 2 1 4 3 3 2 2 1	5.00% 5.00% 2.50% 20.00% 15.00% 10.00% 10.00% 5.00%	\$393 \$368 \$392 \$665 \$686 \$677 \$435 \$360 \$298 \$268	\$197 \$184 \$392 \$166 \$229 \$226 \$218 \$180 \$298 \$268
KEYBANK NATIONAL ASSOCIATION PNC BANK N.A. USAA FEDERAL SAVINGS BANK By Originations THIRD FEDERAL SAVINGS AND LOAN WELLS FARGO BANK, NA US BANK, N.A. AMERISAVE MORTGAGE CORPORATION FIFTH THIRD MORTGAGE COMPANY CROSSCOUNTRY MORTGAGE INC	2 2 1 4 3 3 2 2 1 1	5.00% 5.00% 2.50% 20.00% 15.00% 10.00% 10.00% 5.00%	\$393 \$368 \$392 \$665 \$686 \$677 \$435 \$360 \$298	\$197 \$184 \$392 \$166 \$229 \$226 \$218 \$180 \$298

HIGHLAND HEIGHTS

Population Data								
	J							
De es /Etherisite	Number	Devee		<u>ome</u> shin Data				
Race/Ethnicity	Number	Percent		ship Rate	-			
African American Asian	155 483	1.86%		.64%				
Native American	483	5.80% 0.12%		.89%).00%				
Non-Hispanic White	7,496	89.83%		.83%				
Other	29	0.35%		.00%				
Hispanic*	116	1.39%		.00%				
Total	8,345	1.55% 100%		.32%				
	0,343	100/0		.32/0				
Housing Data	Num	<u>ber Pe</u>	ercent			Income D	ata	
Owner-Occupied Unit	s 3,0	055 89	9.72%			Median Fa	amily Income	\$103,975
Renter Occupied Unit		150 4	4.41%				, amily Poverty	1.8%
Vacant Units	:	200	5.87%					
Total Units	3,4	405	100%					
Mortgage Lending by	Type of Institu	ution	-					
montgage Lenang by			<u>Total</u>		lars Loa		<u>High-Cost</u>	High-Cost
Dopository Institution	c & Subsidiaria	c	<u>Loans</u> 254		<u>(\$000s)</u> \$40.241	-	<u>Loans</u> 0	<u>Share</u> 0.00%
Depository Institution Non-Depository Instit		5	254 62		\$49,341 \$13,381		0	0.00%
Total Single Family Le			316		\$62,722		0	0.00%
	inunig		510		,02,722	-	U	0.0078
Mortgage Lending by	Race/Ethnicity	/						
							High-	High-
		·	 Denial	Tota	al	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	Denials	 <u>Denial</u> <u>Rate*</u>	<u>Tot</u> Origina		<u>Origination</u> <u>Rate</u>	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
<u>Race/Ethnicity</u> African American	Applications 13						Cost	<u>Cost</u>
		<u>Denials</u>	Rate*	<u>Origina</u>	<u>tions</u>	Rate	<u>Cost</u> Loans	<u>Cost</u> Share
African American	13	Denials	<u>Rate*</u> 9.09%	<u>Origina</u> 9	<u>tions</u>	<u>Rate</u> 69.23%	<u>Cost</u> Loans 0	<u>Cost</u> <u>Share</u> 0.00%
African American Asian	13 32	Denials 1 5	<u>Rate*</u> 9.09% 21.74%	<u>Origina</u> 9 16	<u>tions</u>	<u>Rate</u> 69.23% 50.00%	<u>Cost</u> <u>Loans</u> 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
African American Asian Native American	13 32 1	Denials 1 5 0	<u>Rate*</u> 9.09% 21.74% 0.00%	<u>Origina</u> 9 16 1	<u>tions</u>	<u>Rate</u> 69.23% 50.00% 100.00%	<u>Cost</u> Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White	13 32 1 366	<u>Denials</u> 1 5 0 63	<u>Rate*</u> 9.09% 21.74% 0.00% 19.27%	<u>Origina</u> 9 16 1 249	tions 9	Rate 69.23% 50.00% 100.00% 68.03%	<u>Cost</u> <u>Loans</u> 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other	13 32 1 366 5	<u>Denials</u> 1 5 0 63 0	<u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00%	<u>Origina</u> 9 16 1 249	tions 9	Rate 69.23% 50.00% 100.00% 68.03% 100.00%	Cost Loans 0 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported	13 32 1 366 5 49	Denials 1 5 0 63 0 8	<u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00% 20.00%	<u>Origina</u> 9 16 1 249 5 30	<u>tions</u>	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22%	Cost Loans 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	13 32 1 366 5 49 3	Denials 1 5 0 63 0 8 1	 <u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 	<u>Origina</u> 9 16 1 249 5 30 2	<u>tions</u>	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	13 32 1 366 5 49 3 475	Denials 1 5 0 63 0 8 1 79	 <u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 	<u>Origina</u> 9 16 1 249 5 30 2	<u>tions</u>	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	13 32 1 366 5 49 3 475	Denials 1 5 0 63 0 8 1 79	 <u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 	<u>Origina</u> 9 16 1 249 5 30 2	<u>tions</u>	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67% 66.53%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	13 32 1 366 5 49 3 475 oan Originatio	Denials 1 5 0 63 0 8 1 79	 <u>Rate*</u> 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 18.99% 	Origina 9 16 1 249 5 30 2 31 0	<u>tions</u> 9 6	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67% 66.53%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L	13 32 1 366 5 49 3 475 oan Originatio	Denials 1 5 0 63 0 8 1 79	Rate* 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 18.99%	Origina 9 16 1 249 5 30 2 31 2 31	<u>tions</u> 9 5 <u>2008</u>	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67% 66.53%	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P	13 32 1 366 5 49 3 475 oan Originatio	Denials 1 5 0 63 0 8 1 79	Rate* 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 18.99% 2006 175	Origina 9 16 1 249 5 30 2 31 2 2007 149	<u>tions</u> 5 <u>2008</u> 73	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67% 66.53% 2009 56	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P FHA/VA Home Purcha	13 32 1 366 5 49 3 475 oan Originatio	Denials 1 5 0 63 0 8 1 79	Rate* 9.09% 21.74% 0.00% 19.27% 0.00% 20.00% 33.33% 18.99% 2006 175 1	Origina 9 16 1 249 5 30 2 310 <u>2007</u> 149 4	<u>tions</u> 5 5 <u>2008</u> 73 6	Rate 69.23% 50.00% 100.00% 68.03% 100.00% 61.22% 66.67% 66.53% 2009 56 14	<u>Cost</u> <u>Loans</u> 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>Cost</u> Share 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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

Top Ten Home Purchase Lenders		Markat	Dollars Loanad	<u>Average</u>
By Application	Count	<u>Market</u> Share %	<u>Dollars Loaned</u> (\$000s)	<u>Loan Siz</u> (\$000s
THIRD FEDERAL SAVINGS AND LOAN	<u>Count</u> 22	<u>17.89%</u>	<u>(\$0005)</u> \$4,331	<u>(\$000s</u> \$197
	11	8.94%	\$4,551 \$2,285	\$197 \$208
WELLS FARGO FUNDING, INC HOWARD HANNA MORTGAGE SERVICES	9			
	9	7.32%	\$2,537	\$282
BANK OF AMERICA, N.A. HOME SAVINGS AND LOAN	8	7.32%	\$1,586 \$2,979	\$176 \$372
FIFTH THIRD MORTGAGE COMPANY	o 5	6.50% 4.07%	\$2,979 \$1,684	\$372 \$337
FIRST PLACE BANK	5 4		\$1,084 \$1,101	\$337 \$275
	4	3.25%	\$758	
JPMORGAN CHASE BANK, NA		3.25%		\$190
AMERICAN MIDWEST MORTGAGE CORP	4	3.25%	\$528	\$132
DOLLAR BANK, FSB	3	2.44%	\$952	\$317
By Originations		/	.	4.0-
THIRD FEDERAL SAVINGS AND LOAN	22	28.57%	\$4,331	\$197
HOME SAVINGS AND LOAN	7	9.09%	\$1,943	\$278
HOWARD HANNA MORTGAGE SERVICES	7	9.09%	\$1,828	\$261
FIRST PLACE BANK	4	5.19%	\$1,101	\$275
AMERICAN MIDWEST MORTGAGE CORP	4	5.19%	\$528	\$132
PARK VIEW FEDERAL SAVINGS BANK	3	3.90%	\$854	\$285
FIRST FEDERAL OF LAKEWOOD	3	3.90%	\$644	\$215
FIFTH THIRD MORTGAGE COMPANY	3	3.90%	\$386	\$129
UNION CAPITAL MORTGAGE CORPORA	2	2.60%	\$439	\$220
BANK OF AMERICA, N.A.	2	2.60%	\$392	\$196
Top Ten Refinance Lenders				
By Application			44.4.4.4	4.4.4.4
THIRD FEDERAL SAVINGS AND LOAN	100	22.94%	\$21,943	\$219
IPMORGAN CHASE BANK, NA	28	6.42%	\$5,489	\$196
WELLS FARGO BANK, NA	28	6.42%	\$5,329	\$190
PARK VIEW FEDERAL SAVINGS BANK	23	5.28%	\$4,372	\$190
BANK OF AMERICA, N.A.	21	4.82%	\$4,361	\$208
FIFTH THIRD MORTGAGE COMPANY	19	4.36%	\$3,936	\$207
THE HUNTINGTON NATIONAL BANK	16	3.67%	\$2,841	\$178
QUICKEN LOANS	13	2.98%	\$3,483	\$268
RBS CITIZENS, N.A.	11	2.52%	\$2,627	\$239
PNC BANK N.A.	11	2.52%	\$2,361	\$215
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	66	28.21%	\$13,256	\$201
WELLS FARGO BANK, NA	16	6.84%	\$2,897	\$181
PARK VIEW FEDERAL SAVINGS BANK	15	6.41%	\$2,277	\$152
THE HUNTINGTON NATIONAL BANK	11	4.70%	\$1,936	\$176
IPMORGAN CHASE BANK, NA	10	4.27%	\$1,777	\$178
HOME SAVINGS AND LOAN	8	3.42%	\$1,891	\$236
UNION CAPITAL MORTGAGE CORPORA	8	3.42%	\$1,880	\$235
QUICKEN LOANS	7	2.99%	\$1,928	\$275
BANK OF AMERICA, N.A.	7	2.99%	\$1,279	\$183
			\$1,495	\$249

HIGHLAND HILLS

Population Data]							
	_		Но	<u>ome</u>				
Race/Ethnicity	Number	<u>Percent</u>		hip Rate				
African American	841	74.42%	44.	58%				
Asian	3	0.27%	0.0	00%				
Native American	1	0.09%	0.0	00%				
Non-Hispanic White	245	21.68%	23.	08%				
Other	3	0.27%	N	/A				
Hispanic*	30	2.65%	100	.00%				
Total	1,130	100%	42.	91%				
Housing Data	Numb		<u>cent</u>			Income Dat		
Owner-Occupied Unit			.51%			Median Fam	-	\$33,750
Renter Occupied Unit			.57%			Percent Fan	nily Poverty	32.8%
Vacant Units			.92%					
Total Units	3	15 1	.00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dollars	s Loar	ned Hig	<u>gh-Cost</u>	High-Cost
			Loans		000s)		<u>oans</u>	Share
Depository Institution	s & Subsidiaries	S	3		244	-	0	0.00%
Non-Depository Instit			1		581		0	0.00%
Total Single Family Le			4		325		0	0.00%
			-					
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>		<u>Origination</u>	<u>Cost</u>	Cost
Race/Ethnicity	<u>Applications</u>	<u>Denials</u>	<u>Denial</u> <u>Rate*</u>	<u>Total</u> Originatio		<u>Origination</u> <u>Rate</u>	<u>Cost</u> Loans	
<u>Race/Ethnicity</u> African American	Applications 11	<u>Denials</u> 5	<u>Rate*</u> 50.00%			<u>Rate</u> 36.36%		<u>Cost</u> <u>Share</u> 0.00%
			Rate* 50.00% N/A	Originati		Rate	<u>Loans</u>	<u>Cost</u> Share
African American	11	5	<u>Rate*</u> 50.00%	<u>Originati</u> 4		<u>Rate</u> 36.36%	<u>Loans</u> 0	<u>Cost</u> <u>Share</u> 0.00%
African American Asian	11 0	5 0	Rate* 50.00% N/A	<u>Originati</u> 4 0		<u>Rate</u> 36.36% N/A	Loans 0 0	Cost Share 0.00% N/A
African American Asian Native American	11 0 0	5 0 0	Rate* 50.00% N/A N/A 100.00% 100.00%	<u>Origination</u> 4 0 0		Rate 36.36% N/A N/A 0.00% 0.00%	Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White	11 0 0 1	5 0 0 1	Rate* 50.00% N/A N/A 100.00%	<u>Originatio</u> 4 0 0 0		Rate 36.36% N/A N/A 0.00%	<u>Loans</u> 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A
African American Asian Native American Non-Hispanic White Other	11 0 0 1 1	5 0 0 1 1	Rate* 50.00% N/A N/A 100.00% 100.00%	<u>Originati</u> 4 0 0 0 0		Rate 36.36% N/A N/A 0.00% 0.00%	<u>Loans</u> 0 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported	11 0 0 1 1 0	5 0 1 1 0	Rate* 50.00% N/A N/A 100.00% 100.00% N/A	<u>Originati</u> 4 0 0 0 0 0		Rate 36.36% N/A N/A 0.00% 0.00% N/A	<u>Loans</u> 0 0 0 0 0 0	Cost Share 0.00% N/A N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	11 0 1 1 0 0 13	5 0 1 1 0 0 7	Rate* 50.00% N/A N/A 100.00% 100.00% N/A N/A	<u>Originati</u> 4 0 0 0 0 0 0		Rate 36.36% N/A N/A 0.00% 0.00% N/A N/A	<u>Loans</u> 0 0 0 0 0 0	Cost Share 0.00% N/A N/A N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	11 0 1 1 0 0 13	5 0 1 1 0 0 7	Rate* 50.00% N/A N/A 100.00% 100.00% N/A N/A 58.33%	<u>Originati</u> 4 0 0 0 0 0 0 4	<u>ons</u>	Rate 36.36% N/A N/A 0.00% 0.00% N/A N/A 30.77%	<u>Loans</u> 0 0 0 0 0 0	Cost Share 0.00% N/A N/A N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	11 0 1 1 0 0 13	5 0 1 1 0 0 7	Rate* 50.00% N/A N/A 100.00% 100.00% N/A N/A	<u>Originati</u> 4 0 0 0 0 0 0 4		Rate 36.36% N/A N/A 0.00% 0.00% N/A N/A	<u>Loans</u> 0 0 0 0 0 0	Cost Share 0.00% N/A N/A N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	11 0 1 1 0 0 13 oan Origination	5 0 1 1 0 0 7	Rate* 50.00% N/A N/A 100.00% 100.00% N/A N/A 58.33% 2006 2	<u>Originati</u> 4 0 0 0 0 0 0 4	<u>ons</u>	Rate 36.36% N/A N/A 0.00% 0.00% N/A N/A 30.77%	Loans 0 0 0 0 0 0 0 0	Cost Share 0.00% N/A N/A N/A N/A N/A N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L	11 0 1 1 0 0 13 0 0 13	5 0 1 1 0 0 7	Rate* 50.00% N/A N/A 100.00% 100.00% N/A N/A 58.33%	<u>Originati</u> 4 0 0 0 0 0 4 2007	<u>2008</u>	Rate 36.36% N/A N/A 0.00% N/A N/A N/A N/A 2009	Loans 0 0 0 0 0 0 0 0 0 0 2010	Cost Share 0.00% N/A N/A N/A N/A N/A N/A

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

Home Improvement

Total Lending

Top Ten Home Purchase Lenders]	<u>Market</u>	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
N/A	N/A	N/A	N/A	N/A
By Originations	NI / A	N/A	NI / A	NI / A
N/A	N/A	N/A	N/A	N/A

Top Ten Refinance Lenders				
By Application				
JPMORGAN CHASE BANK, NA	3	21.43%	\$248	\$83
FIFTH THIRD MORTGAGE COMPANY	1	7.14%	\$113	\$113
ALLY BANK F/K/A/ GMAC BANK	1	7.14%	\$81	\$81
GMAC MORTGAGE LLC	1	7.14%	\$81	\$81
AMERICAN EQUITY MORTGAGE, INC.	1	7.14%	\$81	\$81
QUICKEN LOANS	1	7.14%	\$59	\$59
KEYBANK NATIONAL ASSOCIATION	1	7.14%	\$58	\$58
PHH MORTGAGE CORPORATION	1	7.14%	\$58	\$58
CITIMORTGAGE, INC	1	7.14%	\$57	\$57
By Originations				
JPMORGAN CHASE BANK, NA	1	25.00%	\$129	\$129
AMERICAN EQUITY MORTGAGE, INC.	1	25.00%	\$81	\$81
KEYBANK NATIONAL ASSOCIATION	1	25.00%	\$58	\$58
CITICORP TRUST BANK, FSB	1	25.00%	\$57	\$57

HUNTING VALLEY

Population Data]							
· · ·	1		Н	ome				
Race/Ethnicity	Number	Percent		ship Rate				
African American	4	0.57%		N/A				
Asian	8	1.14%	100	0.00%				
Native American	0	0.00%	Ν	N/A				
Non-Hispanic White	665	94.33%	85	.04%				
Other	2	0.28%	100	0.00%				
Hispanic*	19	2.70%	100	0.00%				
Total	705	100%	85	.20%				
Housing Data	Numb	<u>er</u> <u>Pe</u>	<u>rcent</u>			Income Da	ata	
Owner-Occupied Unit	s 2	36 73	.29%			Median Fa	amily Income	\$250,000
Renter Occupied Unit	5	41 12	.73%			Percent Fa	amily Poverty	0.0%
Vacant Units		45 13	.98%					
Total Units	3	22	100%					
Mortgage Lending by	Type of Institu	tion	Tatal	Della		a a al an	lich Coat	Lich Cost
	- ype of motifu		<u>Total</u>		rs Loa		High-Cost	High-Cost
Depository Institution	c & Subsidiaria		<u>Loans</u> 25		<u>\$000s)</u> 14,845		<u>Loans</u> 0	<u>Share</u> 0.00%
Non-Depository Institution)	25		14,845 51,580		0	0.00%
Total Single Family Le			2 27		16,425	:	0	0.00%
Total Single Failing Le	nung		27	ب	10,423		0	0.0078
Mortgage Lending by	Race/Ethnicity		7					
							<u>High-</u>	<u>High-</u>
			Denial	Total		Origination	Cost	Cost
Race/Ethnicity	Applications	Denials	Rate*	Originati	-	Rate	Loans	Share
African American	0	0	N/A	0		N/A	0	N/A
Asian	1	0	0.00%	1		100.00%	0	0.00%
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White	32	4	14.81%	21		65.63%	0	0.00%
Other	0	0	N/A	0		N/A	0	N/A
Not Reported	7	1	20.00%	3		42.86%	0	0.00%
Hispanic	0	0	N/A	0		N/A	0	N/A
Total	42	5	14.29%	27		64.29%	0	0.00%
Five-Year Mortgage L	oan Originatior	n Trends						
			2006	2007	2008	2009	<u>2010</u>	
			1000			2005	2010	
Conventional Home P	urchase		5	8	0	5	6	
			5 0	8 0	0 0	5 0	6 0	
Conventional Home P FHA/VA Home Purcha Refinance			5 0 14	8 0 8	0 0 8	5 0 13	6 0 20	

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

Home Improvement

Total Lending

Top Ten Home Purchase Lenders]			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	2	18.18%	\$1,280	\$640
THE HUNTINGTON NATIONAL BANK	2	18.18%	\$1,230	\$615
FIFTH THIRD MORTGAGE COMPANY	1	9.09%	\$1,430	\$1,430
LAKE MICHIGAN CREDIT UNION	1	9.09%	\$1,000	\$1,000
UNION CAPITAL MORTGAGE CORPORATION	1	9.09%	\$1,000	\$1,000
ING BANK, FSB	1	9.09%	\$800	\$800
HOME SAVINGS AND LOAN	1	9.09%	\$799	\$799
DOLLAR BANK, FSB	1	9.09%	\$700	\$700
FIRST FEDERAL OF LAKEWOOD	1	9.09%	\$560	\$560
By Originations				
FIFTH THIRD MORTGAGE COMPANY	1	16.67%	\$1,430	\$1,430
UNION CAPITAL MORTGAGE CORPORA	1	16.67%	\$1,000	\$1,000
HOME SAVINGS AND LOAN	1	16.67%	\$799	\$799
THE HUNTINGTON NATIONAL BANK	1	16.67%	\$580	\$580
HOWARD HANNA MORTGAGE SERVICES	1	16.67%	\$580	\$580
FIRST FEDERAL OF LAKEWOOD	1	16.67%	\$560	\$560
Top Ten Refinance Lenders]			
By Application	_		4.5	4
FIFTH THIRD MORTGAGE COMPANY	5	14.71%	\$3,754	\$751
THE HUNTINGTON NATIONAL BANK	3	8.82%	\$1,642	\$547
THIRD FEDERAL SAVINGS AND LOAN	3	8.82%	\$1,547	\$516
WELLS FARGO BANK, NA	2	5.88%	\$1,757	\$879
KEYBANK NATIONAL ASSOCIATION	2	5.88%	\$1,487	\$744
PNC BANK N.A.	2	5.88%	\$1,194	\$597
PHH MORTGAGE CORPORATION	2	5.88%	\$622	\$311
PARK VIEW FEDERAL SAVINGS BANK	2	5.88%	\$263	\$132
UBS BANK, USA	1	2.94%	\$2,094	\$2,094
HOME SAVINGS AND LOAN	1	2.94%	\$1,696	\$1,696
By Originations				
FIFTH THIRD MORTGAGE COMPANY	5	25.00%	\$3,754	\$751
THE HUNTINGTON NATIONAL BANK	3	15.00%	\$1,642	\$547
THIRD FEDERAL SAVINGS AND LOAN	3	15.00%	\$1,547	\$516
KEYBANK NATIONAL ASSOCIATION	2	10.00%	\$1,487	\$744
PARK VIEW FEDERAL SAVINGS BANK	2	10.00%	\$263	\$132
FIRST FEDERAL OF LAKEWOOD	1	5.00%	\$995	\$995
ING BANK, FSB	1	5.00%	\$680	\$680
DOLLAR BANK, FSB	1	5.00%	\$441	\$441
WELLS FARGO BANK, NA	1	5.00%	\$362	\$362
MERRILL LYNCH CREDIT CORP	1	5.00%	\$205	\$205

Income Data

Dollars Loaned

<u>(\$000s)</u>

\$37,386

\$9,979

\$47,365

Median Family Income

Percent Family Poverty

High-Cost

Loans

2

2

4

\$86,667

1.8%

High-Cost

<u>Share</u>

0.96%

4.55%

1.59%

INDEPENDENCE

Population	Data

	1		<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	30	0.42%	81.82%
Asian	136	1.91%	91.67%
Native American	4	0.06%	100.00%
Non-Hispanic White	6,833	95.79%	91.97%
Other	15	0.22%	100.00%
Hispanic*	77	1.08%	73.68%
Total	7,133	100%	91.73%

Housing Data		Number	Percent
Owner-Occupied U	nits	2,541	88.60%
Renter Occupied Units		229	7.99%
Vacant Units		98	3.42%
Total Units		2,868	100%
Mortgage Lending	Total		
			Loans

	L
Depository Institutions & Subsidiaries	
Non-Depository Institutions	
Total Single Family Lending	

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<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	0	0	N/A	0	N/A	0	N/A
Asian	7	1	14.29%	6	85.71%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	312	51	18.68%	207	66.35%	4	1.93%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	48	9	21.43%	30	62.50%	0	0.00%
Hispanic	4	1	25.00%	3	75.00%	0	0.00%
Total	378	63	18.92%	252	66.67%	4	1.59%

208

44

252

Five-Year Mortgage Loan Origination Trends					
	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	126	74	62	43	57
FHA/VA Home Purchase	1	2	10	16	16
Refinance	107	87	70	172	169
Home Improvement	28	23	16	12	10
Total Lending	262	186	158	243	252

	-			
Top Ten Home Purchase Lenders		Maulust	Delland Lean ed	<u>Average</u>
Dy Application	Count	<u>Market</u>	Dollars Loaned	Loan Size
<u>By Application</u> THIRD FEDERAL SAVINGS AND LOAN	<u>Count</u> 36	<u>Share %</u> 27.48%	<u>(\$000s)</u> \$7,608	<u>(\$000s)</u> \$211
BANK OF AMERICA, N.A.	30 11	8.40%	\$2,256	\$205
WELLS FARGO FUNDING, INC	10	7.63%	\$2,328	\$203 \$233
JPMORGAN CHASE BANK, NA	8	6.11%	\$1,781	\$233 \$223
DOLLAR BANK, FSB	6	4.58%	\$1,228	\$205
WELLS FARGO BANK, NA	6	4.58%	\$1,129	\$188
FIRST PLACE BANK	5	4.38% 3.82%	\$1,283	\$257
HOWARD HANNA MORTGAGE SERVICES	5	3.82%	\$892	\$178
NVR MORTGAGE FINANCE INC	3	2.29%	\$1,015	\$338
FIFTH THIRD MORTGAGE COMPANY	3	2.29%	\$697	\$338 \$232
FIFTH THIRD MORTGAGE COMPANY	5	2.29/0	2027	3232
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	27	36.99%	\$5,564	\$206
HOWARD HANNA MORTGAGE SERVICES	5	6.85%	\$892	\$178
NVR MORTGAGE FINANCE INC	3	4.11%	\$1,015	\$338
FIRST PLACE BANK	3	4.11%	\$722	\$241
FIFTH THIRD MORTGAGE COMPANY	3	4.11%	\$697	\$232
FIRST FEDERAL OF LAKEWOOD	3	4.11%	\$525	\$175
AMERICAN MIDWEST MORTGAGE CORP	2	2.74%	\$560	\$280
WELLS FARGO BANK, NA	2	2.74%	\$521	\$261
THE HUNTINGTON NATIONAL BANK	2	2.74%	\$326	\$163
UNION NATIONAL MORTGAGE CO.	2	2.74%	\$302	\$151
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	79	26.78%	\$13,744	\$174
DOLLAR BANK, FSB	20	6.78%	\$3,440	\$172
JPMORGAN CHASE BANK, NA	18	6.10%	\$4,017	\$223
PARK VIEW FEDERAL SAVINGS BANK	15	5.08%	\$2,729	\$182
WELLS FARGO BANK, NA	14	4.75%	\$2,762	\$197
BANK OF AMERICA, N.A.	12	4.07%	\$2,410	\$201
QUICKEN LOANS	10	3.39%	\$2,003	\$200
KEYBANK NATIONAL ASSOCIATION	9	3.05%	\$1,294	\$144
FIFTH THIRD BANK	7	2.37%	\$1,491	\$213
FIFTH THIRD MORTGAGE COMPANY	7	2.37%	\$1,406	\$201
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	50	29.59%	\$8,078	\$162
DOLLAR BANK, FSB	50 15	29.39 <i>%</i> 8.88%	\$2,471	\$162 \$165
PARK VIEW FEDERAL SAVINGS BANK	13	8.88 <i>%</i> 7.69%	\$2,284	\$105 \$176
WELLS FARGO BANK, NA	9	5.33%	\$2,284 \$1,921	\$176 \$213
QUICKEN LOANS	8	5.55% 4.73%	\$1,698	\$215 \$212
	8 7		\$1,698 \$1,250	\$212 \$179
JPMORGAN CHASE BANK, NA KEYBANK NATIONAL ASSOCIATION	6	4.14% 2.55%	\$1,250 \$999	
PNC BANK N.A.		3.55%		\$167 \$170
-	5	2.96%	\$850 \$021	\$170 \$222
US BANK, N.A.	4	2.37%	\$931 \$788	\$233 \$107
FIFTH THIRD MORTGAGE COMPANY	4	2.37%	\$788	\$197

LAKEWOOD

Population Data								
			H	<u>ome</u>				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	<u>•</u>			
African American	3,340	6.41%	7.	07%				
Asian	997	1.91%	31	.52%				
Native American	149	0.29%	29	.31%				
Non-Hispanic White	44,341	85.06%	47	.32%				
Other	655	1.26%	28	.21%				
Hispanic*	2,147	4.12%	23	.29%				
Total	52,131	100%	43	.35%				
Housing Data	Numb	oer Der	<u>cent</u>			Income D	ata	
Owner-Occupied Units			44%					ĆEO 719
Renter Occupied Units	-		24%				amily Income	\$59,718
Vacant Units	3,2		24 <i>%</i> 31%			Percent F	amily Poverty	11.3%
Total Units	28,4		.00%					
			0078					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loa	ined	High-Cost	High-Cost
			<u>Loans</u>		<u>(\$000s</u>)	<u>Loans</u>	<u>Share</u>
Depository Institutions	s & Subsidiaries	5	707	:	\$81,566	6	6	0.85%
Non-Depository Institu	utions		188	:	\$24,23	5	2	1.06%
Total Single Family Le	nding		895	\$	105,80	1	8	0.89%
	-				•			
			1		·			
Mortgage Lending by	Race/Ethnicity	,]		·			
Mortgage Lending by	Race/Ethnicity	,			-		<u>High-</u>	<u>High-</u>
<u> </u>	-		Denial	Tota	al	<u>Origination</u>	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	<u>al</u> tions	<u>Rate</u>	<u>Cost</u> Loans	<u>Cost</u> Share
Race/Ethnicity African American	Applications 22	<u>Denials</u> 7	<u>Rate*</u> 35.00%	<u>Origina</u> 11	<u>al</u> tions	<u>Rate</u> 50.00%	<u>Cost</u> Loans 0	<u>Cost</u> <u>Share</u> 0.00%
<u>Race/Ethnicity</u> African American Asian	Applications 22 22	Denials 7 10	<u>Rate*</u> 35.00% 47.62%	<u>Origina</u> 11 10	<u>al</u> tions	<u>Rate</u> 50.00% 45.45%	Cost Loans 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American	Applications 22 22 4	<u>Denials</u> 7 10 2	Rate* 35.00% 47.62% 66.67%	<u>Origina</u> 11 10 0	al tions	<u>Rate</u> 50.00% 45.45% 0.00%	Cost Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Applications 22 22 4 1,339	<u>Denials</u> 7 10 2 360	<u>Rate*</u> 35.00% 47.62% 66.67% 29.98%	<u>Origina</u> 11 10 0 774	al tions	<u>Rate</u> 50.00% 45.45% 0.00% 57.80%	Cost Loans 0 0 0 8	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other	Applications 22 22 4 1,339 8	Denials 7 10 2 360 3	Rate* 35.00% 47.62% 66.67% 29.98% 37.50%	<u>Origina</u> 11 10 0 774 4	<u>al</u> tions 4	Rate 50.00% 45.45% 0.00% 57.80% 50.00%	Cost Loans 0 0 0 8 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 22 22 4 1,339 8 182	Denials 7 10 2 360 3 55	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16%	<u>Origina</u> 11 10 0 774 4 79	<u>al</u> tions 4	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41%	Cost Loans 0 0 0 8 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 22 22 4 1,339 8 182 26	Denials 7 10 2 360 3 55 13	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17%	<u>Origina</u> 11 10 0 774 4 79 9	<u>al</u> tions 4	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62%	Cost Loans 0 0 0 8 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 22 22 4 1,339 8 182	Denials 7 10 2 360 3 55	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16%	<u>Origina</u> 11 10 0 774 4 79	<u>al</u> tions 4	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41%	Cost Loans 0 0 0 8 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 22 22 4 1,339 8 182 26 1,627	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17%	<u>Origina</u> 11 10 0 774 4 79 9	<u>al</u> tions 4	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62%	Cost Loans 0 0 0 8 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 22 22 4 1,339 8 182 26 1,627	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70%	<u>Origina</u> 11 10 0 774 4 79 9 89	<u>al</u> tions 4 5	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01%	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 0 8 8	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 22 22 4 1,339 8 182 26 1,627 Dan Origination	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70%	<u>Origina</u> 11 10 0 774 4 79 9 89 8	<u>al</u> tions 4 5 <u>2008</u>	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01%	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 8 8 2010	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 22 22 4 1,339 8 182 26 1,627 Dan Origination	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70%	<u>Origina</u> 11 10 0 774 4 79 9 89 9 89 9 89 9	al tions 4 5 <u>2008</u> 311	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01%	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 8 8 <u>2010</u> 177	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 22 22 4 1,339 8 182 26 1,627 Dan Origination	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70%	<u>Origina</u> 11 10 0 774 4 79 9 89 89 89 5 51	<u>al</u> tions 4 5 <u>2008</u> 311 158	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01% 2009 226 203	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 8 <u>2010</u> 177 181	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Pu FHA/VA Home Purchas Refinance	Applications 22 22 4 1,339 8 182 26 1,627 Dan Origination	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70% 2006 863 62 695	<u>Origina</u> 11 10 0 774 4 79 9 89 89 89 5 559 51 474	al tions 4 5 <u>2008</u> 311 158 315	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01% 2009 226 203 505	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 0 8 2010 177 181 496	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 22 22 4 1,339 8 182 26 1,627 Dan Origination	Denials 7 10 2 360 3 55 13 458	Rate* 35.00% 47.62% 66.67% 29.98% 37.50% 37.16% 54.17% 31.70%	<u>Origina</u> 11 10 0 774 4 79 9 89 89 89 5 51	<u>al</u> tions 4 5 <u>2008</u> 311 158	Rate 50.00% 45.45% 0.00% 57.80% 50.00% 43.41% 34.62% 55.01% 2009 226 203	<u>Cost</u> <u>Loans</u> 0 0 8 0 0 0 8 <u>2010</u> 177 181	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.03% 0.00% 0.00% 0.00%

Top Ten Home Purchase Lenders		Markat	Dollars	<u>Averag</u>
By Application	Count	<u>Market</u> <u>Share %</u>	<u>Dollars Loaned</u> (\$000s)	<u>Loan Siz</u> (\$000s
FIRST FEDERAL OF LAKEWOOD	<u>Count</u> 117	<u>17.01%</u>	\$11,108	<u>(3000s</u> \$95
	83		\$11,108 \$10,344	\$95 \$125
BANK OF AMERICA, N.A.	83 49	12.06%	. ,	
WELLS FARGO FUNDING, INC	-	7.12%	\$6,048	\$123
HOWARD HANNA MORTGAGE SERVICES	45	6.54%	\$5,096	\$113
	41	5.96%	\$5,281	\$129
FIFTH THIRD MORTGAGE COMPANY	30	4.36%	\$3,710	\$124
IPMORGAN CHASE BANK, NA	27	3.92%	\$3,019	\$112
THIRD FEDERAL SAVINGS AND LOAN	24	3.49%	\$3,311	\$138
PNC BANK N.A.	24	3.49%	\$2,616	\$109
THE HUNTINGTON NATIONAL BANK	19	2.76%	\$2,583	\$136
By Originations				
FIRST FEDERAL OF LAKEWOOD	92	25.70%	\$8,915	\$97
HOWARD HANNA MORTGAGE SERVICES	43	12.01%	\$4,868	\$113
FIRST PLACE BANK	30	8.38%	\$4,055	\$135
FIFTH THIRD MORTGAGE COMPANY	28	7.82%	\$3,487	\$125
THIRD FEDERAL SAVINGS AND LOAN	21	5.87%	\$3,061	\$146
PNC BANK N.A.	17	4.75%	\$1,936	\$114
AMERICAN MIDWEST MORTGAGE CORP	9	2.51%	\$1,137	\$126
CMCO MORTGAGE, LLC DBA HOME LE	8	2.23%	\$1,018	\$127
KEYBANK NATIONAL ASSOCIATION	8	2.23%	\$943	\$118
THE HUNTINGTON NATIONAL BANK	7	1.96%	\$918	\$131
Top Ten Refinance Lenders				
By Application		40.400/	640 7 07	6440
THIRD FEDERAL SAVINGS AND LOAN	116	10.13%	\$13,707	\$118
THE HUNTINGTON NATIONAL BANK	102	8.91%	\$12,388	\$121
FIRST FEDERAL OF LAKEWOOD	90	7.86%	\$10,876	\$121
BANK OF AMERICA, N.A.	84	7.34%	\$11,334	\$135
WELLS FARGO BANK, NA	70	6.11%	\$9,056	\$129
IPMORGAN CHASE BANK, NA	64	5.59%	\$8,534	\$133
FIFTH THIRD MORTGAGE COMPANY	58	5.07%	\$7,065	\$122
QUICKEN LOANS	43	3.76%	\$6,139	\$143
FIFTH THIRD BANK	42	3.67%	\$4,228	\$101
PNC BANK N.A.	33	2.88%	\$5,270	\$160
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	69	13.91%	\$7,346	\$106
FIRST FEDERAL OF LAKEWOOD	49	9.88%	\$5,541	\$113
WELLS FARGO BANK, NA	33	6.65%	\$4,187	\$127
THE HUNTINGTON NATIONAL BANK	30	6.05%	\$3,427	\$114
FIFTH THIRD MORTGAGE COMPANY	29	5.85%	\$3,713	\$128
IPMORGAN CHASE BANK, NA	24	4.84%	\$3,502	\$146
	23	4.64%	\$3,365	\$146
QUICKEN LOANS	25			
QUICKEN LOANS BANK OF AMERICA, N.A.	18	3.63%	\$2,713	\$151
			\$2,713 \$1,936	\$151 \$108

LINNDALE

Population Data								
			<u>Hc</u>	<u>ome</u>				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owners</u>	ship Rate	<u>e</u>			
African American	50	27.93%	38.	89%				
Asian	3	1.68%		00%				
Native American	0	0.00%	N	I/A				
Non-Hispanic White	96	53.63%		46%				
Other	8	4.47%		I/A				
Hispanic*	31	17.32%	12.	50%				
Total	179	100%	34.	85%				
Housing Data	Num	oer Per	cent			Income Da	ta	
Owner-Occupied Units			.67%				nily Income	\$86,250
Renter Occupied Units			.33%				mily Poverty	7.7%
Vacant Units			.00%			rerechtra	iniy i overty	7.770
Total Units			.00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>		lars Loar	<u>ned</u> <u>H</u>	igh-Cost	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institutions		5	1		\$51		0	0.00%
Non-Depository Institu			1		\$64		0	0.00%
Total Single Family Les	ndina		2		C11E		^	0.00%
Total Single Family Le	nung		2		\$115		0	0.0070
			2		311 5		U	0.0076
Mortgage Lending by		,	2		ŞTT2		-	
		,]	τ.		Origination	High-	<u>High-</u>
Mortgage Lending by	Race/Ethnicity		 Denial	To	tal	Origination	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Mortgage Lending by Race/Ethnicity	Race/Ethnicity	<u>Denials</u>	Denial Rate*	<u>Origin</u>	tal ations	Rate	<u>High-</u> <u>Cost</u> <u>Loans</u>	<u>High-</u> <u>Cost</u> <u>Share</u>
Mortgage Lending by <u>Race/Ethnicity</u> African American	Race/Ethnicity Applications 1	<u>Denials</u> 0	Denial <u>Rate*</u> 0.00%	<u>Origin</u> 1	<u>tal</u> ations	<u>Rate</u> 100.00%	High- Cost Loans 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00%
Mortgage Lending by Race/Ethnicity African American Asian	Race/Ethnicity Applications 1 0	Denials 0 0	<u>Denial</u> <u>Rate*</u> 0.00% N/A	<u>Origin</u> 1 (<u>tal</u> ations L	<u>Rate</u> 100.00% N/A	High- <u>Cost</u> Loans 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A
Mortgage Lending by Race/Ethnicity African American Asian Native American	Race/Ethnicity Applications 1 0 0	Denials 0 0 0	<u>Denial</u> <u>Rate*</u> 0.00% N/A N/A	<u>Origin</u> 1 ((<u>tal</u> ations L)	<u>Rate</u> 100.00% N/A N/A	High- Cost Loans 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Race/Ethnicity Applications 1 0 0 1 1	Denials 0 0 0 0	<u>Denial</u> <u>Rate*</u> 0.00% N/A N/A 0.00%	<u>Origin</u> 1 ((1	<u>tal</u> ations L) L	Rate 100.00% N/A N/A 100.00%	High- Cost Loans 0 0 0 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% N/A N/A 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	Race/Ethnicity Applications 1 0 1 1 0 1 0 1 0 1 0 1 0 0 1 0 0 0 1 0	<u>Denials</u> 0 0 0 0 0	<u>Denial</u> <u>Rate*</u> 0.00% N/A N/A 0.00% N/A	<u>Origin</u> 1 ((1 (<u>tal</u> ations L)) L	Rate 100.00% N/A N/A 100.00% N/A	High- Cost Loans 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A 0.00% N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported	Race/Ethnicity Applications 1 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>Denials</u> 0 0 0 0 0 0	Denial <u>Rate*</u> 0.00% N/A N/A 0.00% N/A N/A	<u>Origin</u> 1 (() () () () () (<u>tal</u> ations L)) L)	Rate 100.00% N/A N/A 100.00% N/A N/A	High- Cost Loans 0 0 0 0 0 0 0	High- <u>Cost</u> Share 0.00% N/A N/A 0.00% N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Race/Ethnicity	Denials 0 0 0 0 0 0 1	Denial Rate* 0.00% N/A N/A 0.00% N/A N/A 100.00%	<u>Origin</u> 1 ((1 ((((((tal ations L)) L))	Rate 100.00% N/A N/A 100.00% N/A N/A 0.00%	High- Cost Loans 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported	Race/Ethnicity Applications 1 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>Denials</u> 0 0 0 0 0 0	Denial <u>Rate*</u> 0.00% N/A N/A 0.00% N/A N/A	<u>Origin</u> 1 ((1 ((tal ations L)) L))	Rate 100.00% N/A N/A 100.00% N/A N/A	High- Cost Loans 0 0 0 0 0 0 0	High- <u>Cost</u> Share 0.00% N/A N/A 0.00% N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Race/Ethnicity Applications 1 0 1 0 1 0 1 0 1 3	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A N/A 100.00%	<u>Origin</u> 1 ((1 ((((((tal ations L)) L))	Rate 100.00% N/A N/A 100.00% N/A N/A 0.00%	High- Cost Loans 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 1 0 1 0 1 0 1 0 1 3	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A N/A 100.00% 33.33%	<u>Origin</u> 1 (1 (2 2	<u>tal</u> ations L))))	Rate 100.00% N/A 100.00% N/A 100.00% N/A 0.00% 66.67%	High- Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 1 0 1 0 1 0 1 3 Dan Origination	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A N/A 100.00%	<u>Origin</u> 1 ((1 ((((((tal ations L)) L))	Rate 100.00% N/A N/A 100.00% N/A N/A 0.00%	High- Cost Loans 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Loc Conventional Home Pu	Race/Ethnicity Applications 1 0 0 1 0 1 3 Dan Origination	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A 100.00% 33.33%	<u>Origin</u> 1 (1 (1 (((2 2 2 2007	<u>tal</u> ations L)) L) 2 2008	Rate 100.00% N/A 100.00% N/A 100.00% N/A 0.00% 66.67%	High- Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Race/Ethnicity Applications 1 0 0 1 0 1 3 Dan Origination	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A 100.00% 33.33%	<u>Origin</u> 1 0 1 0 1 0 0 0 0 2 0 2 2 0 7 1	<u>tal</u> ations L)) L) 2 2008 0	Rate 100.00% N/A 100.00% N/A 100.00% N/A 0.00% 66.67% 2009 0	High- Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Loc Conventional Home Purchas	Race/Ethnicity Applications 1 0 0 1 0 1 3 Dan Origination	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A 100.00% 33.33%	<u>Origin</u> 1 0 1 0 1 0 2 2007 1 0	<u>tal</u> ations L)))) 2 2 2008 0 0	Rate 100.00% N/A 100.00% N/A 0.00% 66.67% 2009 0 0	High- Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A
Mortgage Lending by Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas Refinance	Race/Ethnicity Applications 1 0 0 1 0 1 3 Dan Origination	Denials 0 0 0 0 0 0 1 1 1	Denial Rate* 0.00% N/A N/A 0.00% N/A N/A 100.00% 33.33% 2006 0 0 1	<u>Origin</u> 1 0 1 0 0 2 2007 1 0 0	tal ations L))) 2 2 2 2008 0 0 1	Rate 100.00% N/A N/A 100.00% N/A 0.00% 66.67% 2009 0 1	High- Cost Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% N/A N/A N/A N/A N/A

Top Ten Home Purchase Lenders By Application QUICKEN LOANS	 <u>Count</u> 1	<u>Market</u> <u>Share %</u> 100.00	<u>Dollars Loaned</u> <u>(\$000s)</u> 64	<u>Average</u> <u>Loan Size</u> <u>(\$000s)</u> 64
<u>By Originations</u> QUICKEN LOANS	1	100.00	64	64
Top Ten Refinance Lenders By Application JPMORGAN CHASE BANK, NA RBS CITIZENS, N.A.	1 1	50.00 50.00	78 51	78 51
By Originations	1	100.00	۲4	54

RBS CITIZENS, N.A.

100.00 51

51

LYNDHURST

Г

٦

Population Data								
			<u>H</u> (ome				
Race/Ethnicity	<u>Number</u>	Percent		ship Rate	2			
African American	901	6.44%		.39%				
Asian	224	1.60%		.90%				
Native American	5	0.04%		.00%				
Non-Hispanic White	12,531	89.50%		.44%				
Other	57	0.41%		.67%				
Hispanic*	185	1.32%		.95%				
Total	14,001	100%	85	.85%				
Housing Data	Num	oer Per	<u>cent</u>			Income D	ata	
Owner-Occupied Units			33%			Median F	amily Income	\$81,773
Renter Occupied Units			24%				amily Poverty	2.0%
Vacant Units		43 6.	43%					
Total Units	6,8	90 1	00%					
Mortgage Lending by	Type of Institu	tion	Tatal	D - I			ulah Cast	
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		<u>Total</u>		lars Loa		High-Cost	High-Cost
Donocitory Institution	e & Subsidiaria	-	<u>Loans</u> 312		(\$000s)		<u>Loans</u> 4	<u>Share</u> 1.28%
Depository Institutions Non-Depository Institu		5	312 113		\$37,434 \$14,732			1.28% 0.89%
Total Single Family Le			425		\$14,752 \$52,16 6		1 5	0.89% 1.18%
Total Single Lanny Le	iuiiig		723		,JZ,IUC	,	5	1.10/0
Mortgage Lending by	Race/Ethnicity	,						
Mortgage Lending by	Race/Ethnicity	,					High-	High-
Mortgage Lending by	Race/Ethnicity	,	Denial	Tot	<u>al</u>	<u>Origination</u>		<u>High-</u> <u>Cost</u>
Mortgage Lending by	Race/Ethnicity	Denials	<u>Denial</u> <u>Rate*</u>	<u>Tot</u> <u>Origina</u>		<u>Origination</u> <u>Rate</u>		
	-				<u>itions</u>		Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	n <u>tions</u>)	<u>Rate</u>	<u>Cost</u> Loans	<u>Cost</u> Share
Race/Ethnicity African American	Applications 33	<u>Denials</u> 7	<u>Rate*</u> 25.00%	<u>Origina</u> 20	n <u>tions</u>)	<u>Rate</u> 60.61%	<u>Cost</u> Loans O	Cost Share 0.00%
<u>Race/Ethnicity</u> African American Asian	Applications 33 11	Denials 7 5	<u>Rate*</u> 25.00% 45.45%	<u>Origina</u> 20 6	i <u>tions</u>)	<u>Rate</u> 60.61% 54.55%	Cost Loans 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American	Applications 33 11 0	Denials 7 5 0	Rate* 25.00% 45.45% N/A	<u>Origina</u> 20 6 0	i <u>tions</u>) 1	<u>Rate</u> 60.61% 54.55% N/A	Cost Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A
Race/Ethnicity African American Asian Native American Non-Hispanic White	Applications 33 11 0 561	<u>Denials</u> 7 5 0 122	<u>Rate*</u> 25.00% 45.45% N/A 24.45%	<u>Origina</u> 20 6 0 35) 1	<u>Rate</u> 60.61% 54.55% N/A 62.57%	Cost Loans 0 0 0 5	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.42%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other	Applications 33 11 0 561 8	Denials 7 5 0 122 1	Rate* 25.00% 45.45% N/A 24.45% 12.50%	<u>Origina</u> 20 6 0 35 7	1	<u>Rate</u> 60.61% 54.55% N/A 62.57% 87.50%	Cost Loans 0 0 0 5 0	Cost Share 0.00% 0.00% N/A 1.42% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 33 11 0 561 8 65	Denials 7 5 0 122 1 20	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48%	<u>Origina</u> 20 6 0 35 7 35	1	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85%	Cost Loans 0 0 0 5 0 0	Cost Share 0.00% 0.00% N/A 1.42% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 33 11 0 561 8 65 8 692	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33%	<u>Origina</u> 20 6 0 35 7 35 4	1	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00%	Cost Loans 0 0 0 5 0 0 0 0	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 33 11 0 561 8 65 8 692	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33%	<u>Origina</u> 20 6 0 35 7 35 4	1	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00%	Cost Loans 0 0 0 5 0 0 0 0	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 33 11 0 561 8 65 8 692	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33%	<u>Origina</u> 20 6 0 35 7 35 4	1	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00% 61.42%	Cost Loans 0 0 0 5 0 0 0 0	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 33 11 0 561 8 65 8 692 Dan Origination	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33% 25.97% 2006 342	<u>Origina</u> 20 6 0 35 7 35 4 42 <u>2007</u> 231	tions) 1 5 5 <u>2008</u> 116	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00% 61.42%	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 2010 64	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 33 11 0 561 8 65 8 692 Dan Origination	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33% 25.97% 2006 342 19	<u>Origina</u> 20 6 0 35 7 35 4 42 2007 231 30	tions) 1 5 5 <u>2008</u> 116 72	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00% 61.42% 2009 81 107	Cost Loans 0 0 5 0 0 0 0 5 5 2010 64 92	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas Refinance	Applications 33 11 0 561 8 65 8 692 Dan Origination	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33% 25.97% 2006 342 19 225	<u>Origina</u> 20 6 0 35 7 35 4 4 4 2 2007 231 30 179	ttions) 1 5 5 2008 116 72 136	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00% 61.42% 2009 81 107 259	Cost Loans 0 0 5 0 0 0 0 5 5 2010 64 92 254	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 33 11 0 561 8 65 8 692 Dan Origination	Denials 7 5 0 122 1 20 2 160	Rate* 25.00% 45.45% N/A 24.45% 12.50% 34.48% 33.33% 25.97% 2006 342 19	<u>Origina</u> 20 6 0 35 7 35 4 42 2007 231 30	tions) 1 5 5 <u>2008</u> 116 72	Rate 60.61% 54.55% N/A 62.57% 87.50% 53.85% 50.00% 61.42% 2009 81 107	Cost Loans 0 0 5 0 0 0 0 5 5 2010 64 92	Cost Share 0.00% 0.00% N/A 1.42% 0.00% 0.00% 0.00%

Top Ten Home Purchase Lenders]			<u>Average</u>
	-	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	35	12.37%	\$3,962	\$113
HOWARD HANNA MORTGAGE SERVICES	32	11.31%	\$3,890	\$122
WELLS FARGO FUNDING, INC	25	8.83%	\$3,053	\$122
THIRD FEDERAL SAVINGS AND LOAN	21	7.42%	\$3,171	\$151
FIFTH THIRD MORTGAGE COMPANY	17	6.01%	\$2,015	\$119
JPMORGAN CHASE BANK, NA	14	4.95%	\$1,686	\$120
WELLS FARGO BANK, NA	12	4.24%	\$1,687	\$141
US BANK, N.A.	11	3.89%	\$1,394	\$127
FIRST PLACE BANK	11	3.89%	\$1,099	\$100
GMAC MORTGAGE LLC	9	3.18%	\$943	\$105
By Originations				
HOWARD HANNA MORTGAGE SERVICES	30	19.23%	\$3,582	\$119
THIRD FEDERAL SAVINGS AND LOAN	20	12.82%	\$2 <i>,</i> 955	\$148
FIFTH THIRD MORTGAGE COMPANY	13	8.33%	\$1,485	\$114
FIRST PLACE BANK	11	7.05%	\$1,099	\$100
WELLS FARGO BANK, NA	9	5.77%	\$1,299	\$144
AMERICAN MIDWEST MORTGAGE CORP	6	3.85%	\$753	\$126
UNION CAPITAL MORTGAGE CORPORA	5	3.21%	\$665	\$133
PNC BANK N.A.	5	3.21%	\$656	\$131
UNION NATIONAL MORTGAGE CO.	5	3.21%	\$533	\$107
BANK OF AMERICA, N.A.	5	3.21%	\$532	\$106
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	78	14.86%	\$9 <i>,</i> 968	\$128
BANK OF AMERICA, N.A.	49	9.33%	\$7,194	\$147
WELLS FARGO BANK, NA	37	7.05%	\$4,738	\$128
JPMORGAN CHASE BANK, NA	37	7.05%	\$4,684	\$127
FIFTH THIRD MORTGAGE COMPANY	29	5.52%	\$4,210	\$145
QUICKEN LOANS	28	5.33%	\$4,062	\$145
THE HUNTINGTON NATIONAL BANK	27	5.14%	\$3,496	\$129
PARK VIEW FEDERAL SAVINGS BANK	27	5.14%	\$3,323	\$123
PNC BANK N.A.	11	2.10%	\$1,914	\$174
US BANK, N.A.	10	1.90%	\$1,931	\$193
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	39	15.35%	\$4,918	\$126
JPMORGAN CHASE BANK, NA	22	8.66%	\$2,646	\$120
FIFTH THIRD MORTGAGE COMPANY	18	7.09%	\$2,658	\$148
QUICKEN LOANS	18	7.09%	\$2,435	\$135
PARK VIEW FEDERAL SAVINGS BANK	18	7.09%	\$2,243	\$125
THE HUNTINGTON NATIONAL BANK	14	5.51%	\$2,266	\$162
WELLS FARGO BANK, NA	14	5.51%	\$1,879	\$134
BANK OF AMERICA, N.A.	8	3.15%	\$953	\$119
US BANK, N.A.	6	2.36%	\$764	\$127
RBS CITIZENS, N.A.	6	2.36%	\$558	\$93

MAPLE HEIGHTS

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	15,788	68.23%	66.63%
Asian	236	1.02%	71.23%
Native American	39	0.17%	36.36%
Non-Hispanic White	6,373	27.54%	86.83%
Other	118	0.51%	60.00%
Hispanic*	357	1.54%	62.04%
Total	23,138	100%	73.71%

Mortgage Lending	by Type of	Institution	Tota
Total Units		10,894	100%
Vacant Units		1,379	12.66%
Renter Occupied U	Inits	2,502	22.97%
Owner-Occupied U	Jnits	7,013	64.38%
Housing Data		<u>Number</u>	Percent

Income Data	
Median Family Income	\$48,681
Percent Family Poverty	14.4%

<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
152	\$9 <i>,</i> 370	2	1.32%
87	\$7,032	1	1.15%
239	\$16,402	3	1.26%

Mortgage Lending by Race/Ethnicity

Depository Institutions & Subsidiaries

Non-Depository Institutions Total Single Family Lending

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<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	352	163	52.24%	132	37.50%	1	0.76%
Asian	17	9	60.00%	5	29.41%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	156	62	43.06%	74	47.44%	1	1.35%
Other	3	0	0.00%	2	66.67%	0	0.00%
Not Reported	90	43	60.56%	22	24.44%	1	4.55%
Hispanic	11	6	60.00%	4	36.36%	0	0.00%
Total	628	282	50.90%	239	38.96%	3	1.26%

Five-Year Mortgage Loan Origination Trends

			1	
<u>2006</u>	<u>2007</u>	2008	2009	<u>2010</u>
544	239	79	26	16
39	47	140	107	97
580	371	237	135	110
104	78	48	21	16
1,267	735	504	289	239
	544 39 580 104	544239394758037110478	5442397939471405803712371047848	54423979263947140107580371237135104784821

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	48	16.16%	\$3,711	\$77
US BANK, N.A.	38	12.79%	\$3,083	\$81
WELLS FARGO BANK, NA	26	8.75%	\$1,685	\$65
FIRST OHIO BANC & LENDING INC	21	7.07%	\$2,285	\$109
WELLS FARGO FUNDING, INC	21	7.07%	\$1,687	\$80
FIFTH THIRD MORTGAGE COMPANY	19	6.40%	\$1,094	\$58
AMERICAN MIDWEST MORTGAGE CORP	10	3.37%	\$642	\$64
HOWARD HANNA MORTGAGE SERVICES	9	3.03%	\$720	\$80
UNION NATIONAL MORTGAGE CO.	6	2.02%	\$438	\$73
KEYBANK NATIONAL ASSOCIATION	6	2.02%	\$385	\$64
By Originations				
FIRST OHIO BANC & LENDING INC	18	15.93%	\$2,016	\$112
WELLS FARGO BANK, NA	14	12.39%	\$1,004	\$72
US BANK, N.A.	11	9.73%	\$706	\$64
FIFTH THIRD MORTGAGE COMPANY	9	7.96%	\$596	\$66
HOWARD HANNA MORTGAGE SERVICES	7	6.19%	\$528	\$75
AMERICAN MIDWEST MORTGAGE CORP	7	6.19%	\$477	\$68
UNION NATIONAL MORTGAGE CO.	6	5.31%	\$438	\$73
CMCO MORTGAGE, LLC DBA HOME LE	4	3.54%	\$279	\$70
BANK OF AMERICA, N.A.	3	2.65%	\$194	\$65
QUICKEN LOANS	3	2.65%	\$135	\$45
Top Ten Refinance Lenders				
By Application				
BANK OF AMERICA, N.A.	43	11.14%	\$3,820	\$89
WELLS FARGO BANK, NA	40	10.36%	\$3,166	\$79
QUICKEN LOANS	24	6.22%	\$2,405	\$100
FIFTH THIRD MORTGAGE COMPANY	20	5.18%	\$1,598	\$80
JPMORGAN CHASE BANK, NA	19	4.92%	\$1,399	\$74
US BANK NORTH DAKOTA	15	3.89%	\$995	\$66
THIRD FEDERAL SAVINGS AND LOAN	15	3.89%	\$883	\$59
THE HUNTINGTON NATIONAL BANK	14	3.63%	\$1,168	\$83
FIFTH THIRD BANK	13	3.37%	\$884	\$68
OHIO CATHOLIC FCU	12	3.11%	\$929	\$77
By Originations				
JPMORGAN CHASE BANK, NA	11	10.00%	\$820	\$75
THIRD FEDERAL SAVINGS AND LOAN	10	9.09%	\$592	\$59
FIFTH THIRD MORTGAGE COMPANY	9	8.18%	\$788	\$88
BANK OF AMERICA, N.A.	9	8.18%	\$658	\$73
WELLS FARGO BANK, NA	9	8.18%	\$592	\$66
AMERICAN MIDWEST MORTGAGE CORP	8	7.27%	\$555	\$69
QUICKEN LOANS	6	5.45%	\$410	\$68
CITIMORTGAGE, INC	4	3.64%	\$230	\$58
DOLLAR BANK, FSB	4	3.64%	\$221	\$55
PNC BANK N.A.	4	3.64%	\$169	\$42

MAYFIELD

Population Data]							
	-		He	ome				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owner	ship Rate	<u>.</u>			
African American	96	2.78%	15	.79%				
Asian	206	5.95%	43	.75%				
Native American	1	0.03%	100	0.00%				
Non-Hispanic White	3,082	89.08%	74	.23%				
Other	4	0.12%	0.	00%				
Hispanic*	42	1.21%	38	.46%				
Total	3,460	100%	70	.87%				
Housing Data	Numb	or De	ercent			Income Da	ata	
Owner-Occupied Unit			7.22%					¢09.167
Renter Occupied Unit			7.63%				amily Income	\$98,167
Vacant Units			5.14%			Percent Fa	amily Poverty	0.8%
Total Units	1,6		100%					
	1,0	14	100%					
Mortgage Lending by	Type of Institu	tion	Total	Doll	ars Loai	ned H	-ligh-Cost	High-Cost
			Loans		(\$000s)		Loans	Share
Depository Institution	s & Subsidiaries	5	72		\$12,593		1	1.39%
Non-Depository Instit			23		\$4,501		0	0.00%
Total Single Family Le			95		\$17,094		1	1.05%
	-				-			
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			Denial	Tota	<u>al</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	<u>Origina</u>	<u>tions</u>	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	3	2	66.67%	1		33.33%	0	0.00%
Asian	6	0	0.00%	3		50.00%	0	0.00%
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White		27	a a a a a a a a a a	70		63.20%	1	1.27%
	125	27	24.32%	79			-	
Other	1	27 0	24.32% 0.00%	79 1		100.00%	0	0.00%
			0.00% 21.43%			100.00% 57.89%		0.00% 0.00%
Other	1	0	0.00%	1 11 0		100.00%	0	0.00%
Other Not Reported	1 19	0 3	0.00% 21.43%	1 11		100.00% 57.89%	0 0	0.00% 0.00%
Other Not Reported Hispanic	1 19 0 154	0 3 0 32	0.00% 21.43% N/A	1 11 0		100.00% 57.89% N/A	0 0 0	0.00% 0.00% N/A
Other Not Reported Hispanic Total	1 19 0 154	0 3 0 32	0.00% 21.43% N/A 24.06%	1 11 0 95		100.00% 57.89% N/A 61.69%	0 0 0 1	0.00% 0.00% N/A
Other Not Reported Hispanic Total Five-Year Mortgage L	1 19 0 154 oan Origination	0 3 0 32	0.00% 21.43% N/A 24.06%	1 11 0 95 <u>2007</u>	2008	100.00% 57.89% N/A 61.69%	0 0 1 <u>2010</u>	0.00% 0.00% N/A
Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P	1 19 0 154 oan Origination	0 3 0 32	0.00% 21.43% N/A 24.06% <u>2006</u> 44	1 11 0 95 <u>2007</u> 49	<u>2008</u> 25	100.00% 57.89% N/A 61.69% <u>2009</u> 26	0 0 1 <u>2010</u> 13	0.00% 0.00% N/A
Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P FHA/VA Home Purcha	1 19 0 154 oan Origination	0 3 0 32	0.00% 21.43% N/A 24.06% <u>2006</u> 44 0	1 11 0 95 <u>2007</u> 49 0	<u>2008</u> 25 4	100.00% 57.89% N/A 61.69% <u>2009</u> 26 10	0 0 1 <u>2010</u> 13 9	0.00% 0.00% N/A
Other Not Reported Hispanic Total Five-Year Mortgage L Conventional Home P	1 19 0 154 oan Origination	0 3 0 32	0.00% 21.43% N/A 24.06% <u>2006</u> 44	1 11 0 95 <u>2007</u> 49	<u>2008</u> 25	100.00% 57.89% N/A 61.69% <u>2009</u> 26	0 0 1 <u>2010</u> 13	0.00% 0.00% N/A

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

91

Total Lending

91

66

117

95

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	6	13.04%	\$893	\$149
HOWARD HANNA MORTGAGE SERVICES	5	10.87%	\$876	\$175
WELLS FARGO FUNDING, INC	4	8.70%	\$975	\$244
FIFTH THIRD MORTGAGE COMPANY	4	8.70%	\$675	\$169
FRANKLIN AMERICAN MORTGAGE CO	3	6.52%	\$622	\$207
JPMORGAN CHASE BANK, NA	2	4.35%	\$598	\$299
ALLY BANK F/K/A/ GMAC BANK	2	4.35%	\$407	\$204
NVR MORTGAGE FINANCE INC	2	4.35%	\$376	\$188
BANK OF AMERICA, N.A.	2	4.35%	\$363	\$182
THE HUNTINGTON NATIONAL BANK	2	4.35%	\$204	\$102
By Originations				
HOWARD HANNA MORTGAGE SERVICES	4	18.18%	\$736	\$184
THIRD FEDERAL SAVINGS AND LOAN	4	18.18%	\$564	\$141
FIFTH THIRD MORTGAGE COMPANY	2	9.09%	\$447	\$224
JPMORGAN CHASE BANK, NA	1	4.55%	\$500	\$500
SCHMIDT MORTGAGE COMPANY	1	4.55%	\$417	\$417
US BANK, N.A.	1	4.55%	\$301	\$301
USAA FEDERAL SAVINGS BANK	1	4.55%	\$210	\$210
VAN DYK MORTGAGE CORPORATION	1	4.55%	\$199	\$199
NATIONAL BANK OF KANSAS CITY	1	4.55%	\$159	\$159
FIRST PLACE BANK	1	4.55%	\$142	\$142
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	23	16.55%	\$4,547	\$198
BANK OF AMERICA, N.A.	10	7.19%	\$1,557	\$156
JPMORGAN CHASE BANK, NA	9	6.47%	\$1,770	\$197
THE HUNTINGTON NATIONAL BANK	9	6.47%	\$1,454	\$162
PARK VIEW FEDERAL SAVINGS BANK	6	4.32%	\$1,036	\$173
WELLS FARGO BANK, NA	6	4.325	\$975	\$163
QUICKEN LOANS	5	3.60%	\$1,018	\$204
RBS CITIZENS, N.A.	5	3.60%	\$957	\$191
FIFTH THIRD MORTGAGE COMPANY	5	3.60%	\$805	\$161
WELLS FARGO FUNDING, INC	4	2.88%	\$829	\$207
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	18	25.35%	\$3,280	\$182
QUICKEN LOANS	5	7.04%	\$1,018	\$204
THE HUNTINGTON NATIONAL BANK	5	7.04%	\$930	\$186
FIFTH THIRD MORTGAGE COMPANY	5	7.04%	\$805	\$161
RBS CITIZENS, N.A.	3	4.23%	\$526	\$175
PARK VIEW FEDERAL SAVINGS BANK	3	4.23%	\$519	\$173
BANK OF AMERICA, N.A.	3	4.23%	\$418	\$139
AMERICAN MIDWEST MORTGAGE CORP	2	2.82%	\$371	\$186
SCHMIDT MORTGAGE COMPANY	2	2.82%	\$354	\$177
WELLS FARGO BANK, NA	2	2.82%	\$330	\$165

MAYFIELD HEIGHTS

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	1,979	10.33%	6.97%
Asian	1,342	7.01%	24.45%
Native American	19	0.10%	25.00%
Non-Hispanic White	15,141	79.04%	58.36%
Other	90	0.47%	33.33%
Hispanic*	391	2.04%	14.06%
Total	19,155	100%	50.77%

Housing Data	Number	Percent
Owner-Occupied Units	4,905	46.55%
Renter Occupied Units	4,757	45.14%
Vacant Units	876	8.31%
Total Units	10,538	100%
Mortgage Lending by Typ	Tota	

Income Data	
Median Family Income	\$57,510
Percent Family Poverty	6.7%

Mortgage Lending by Type of Institution	<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
	<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	296	\$33,890	5	1.69%
Non-Depository Institutions	88	\$11,898	2	2.27%
Total Single Family Lending	384	\$45,788	7	1.82%

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>	<u>Loans</u>	<u>Share</u>
African American	7	1	14.29%	5	71.43%	0	0.00%
Asian	35	7	23.33%	21	60.00%	0	0.00%
Native American	2	0	0.00%	1	50.00%	0	0.00%
Non-Hispanic White	496	103	23.09%	317	63.91%	7	2.21%
Other	4	1	25.00%	3	75.00%	0	0.00%
Not Reported	62	13	26.53%	29	46.77%	0	0.00%
Hispanic	5	1	20.00%	3	60.00%	0	0.00%
Total	621	129	23.45%	384	61.84%	7	1.82%

Five-Year Mortgage Loan Origination Trends

<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
299	218	134	72	75
11	21	63	95	61
255	160	136	251	238
59	37	25	10	10
624	436	358	428	384
	299 11 255 59	299 218 11 21 255 160 59 37	299218134112163255160136593725	299218134721121639525516013625159372510

Tan Tan Uama Dunchasa Landara	7			Average
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	25	10.20%	\$3,116	\$125
WELLS FARGO FUNDING, INC	23	9.39%	\$3,099	\$135
HOWARD HANNA MORTGAGE SERVICES	21	8.57%	\$2,862	\$136
BANK OF AMERICA, N.A.	20	8.16%	\$2,562	\$128
FIFTH THIRD MORTGAGE COMPANY	19	7.76%	\$1,942	\$102
JPMORGAN CHASE BANK, NA	13	5.31%	\$1,368	\$105
US BANK, N.A.	10	4.08%	\$1,116	\$112
AMERICAN MIDWEST MORTGAGE CORP	8	3.27%	\$990	\$124
FRANKLIN AMERICAN MORTGAGE CO	7	2.86%	\$1,202	\$172
FIRST FEDERAL OF LAKEWOOD	7	2.86%	\$915	\$172
Py Originations				
By Originations THIRD FEDERAL SAVINGS AND LOAN	22	16.18%	\$2,784	\$127
HOWARD HANNA MORTGAGE SERVICES	22			
FIFTH THIRD MORTGAGE COMPANY	21 14	15.44%	\$2,862 \$1,539	\$136 \$110
		10.29%	. ,	\$110
AMERICAN MIDWEST MORTGAGE CORP	8	5.88%	4990	\$124
FIRST FEDERAL OF LAKEWOOD	7	5.15%	\$915	\$131
FIRSTMERIT MORTGAGE CORP	5	3.68%	\$664	\$133
FIRST PLACE BANK	5	3.68%	\$526	\$105
RBS CITIZENS, N.A.	5	3.68%	\$430	\$86
WELLS FARGO BANK, NA	4	2.94%	\$492	\$123
PNC BANK N.A.	4	2.94%	\$477	\$119
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	82	16.43%	\$9,344	\$114
WELLS FARGO BANK, NA	32	6.41%	\$3,803	\$119
JPMORGAN CHASE BANK, NA	29	5.81%	\$3,268	\$113
BANK OF AMERICA, N.A.	27	5.41%	\$3,782	\$140
FIFTH THIRD MORTGAGE COMPANY	23	4.61%	\$2,603	\$113
PNC BANK N.A.	21	4.21%	\$2,620	\$125
PARK VIEW FEDERAL SAVINGS BANK	21	4.21%	\$2,400	\$114
WELLS FARGO FUNDING, INC	20	4.01%	\$3,289	\$164
THE HUNTINGTON NATIONAL BANK	19	3.81%	\$1,996	\$105
RBS CITIZENS, N.A.	15	3.01%	\$1,828	\$122
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	48	20.17%	\$5,046	\$105
WELLS FARGO BANK, NA	22	9.24%	\$2,661	\$121
PARK VIEW FEDERAL SAVINGS BANK	15	6.30%	\$1,774	\$118
FIFTH THIRD MORTGAGE COMPANY	14	5.88%	\$1,778	\$127
JPMORGAN CHASE BANK, NA	12	5.04%	\$1,312	\$109
AMERICAN MIDWEST MORTGAGE CORP	11	4.62%	\$1,636	\$149
QUICKEN LOANS	11	4.62%	\$1,308	\$149 \$119
RBS CITIZENS, N.A.	11	4.62%	\$1,291	\$119 \$117
PNC BANK N.A.	11		\$1,291 \$1,257	\$117 \$126
THE HUNTINGTON NATIONAL BANK		4.20%	\$1,237 \$1,049	\$126 \$105
	10	4.20%	ş1,049	\$102

Income Data

Dollars Loaned

<u>(\$000s)</u>

\$33,062

\$7,415

\$40,477

Median Family Income

Percent Family Poverty

High-Cost

Loans

3

0

3

\$66,337

7.9%

High-Cost

<u>Share</u> 0.98%

0.00%

0.83%

MIDDLEBURG HEIGHTS

Population Data

			<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	253	1.59%	23.28%
Asian	891	5.59%	23.44%
Native American	27	0.17%	60.00%
Non-Hispanic White	14,287	89.60%	76.96%
Other	96	0.60%	50.00%
Hispanic*	356	2.23%	47.11%
Total	15,946	100%	72.84%

Housing Data		Number	Percent
Owner-Occupied U	nits	5,182	68.31%
Renter Occupied Units		1,932	25.47%
Vacant Units		472	6.22%
Total Units		7,586	100%
Mortgage Lending	by Typ	e of Institutior	n Total
			Loans

	1
Depository Institutions & Subsidiaries	
Non-Depository Institutions	
Total Single Family Lending	

Mortgage Lending by Race/Ethnicity

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	4	0	0.00%	3	75.00%	0	0.00%
Asian	13	1	9.09%	10	76.92%	0	0.00%
Native American	3	1	50.00%	1	33.33%	0	0.00%
Non-Hispanic White	515	126	27.21%	313	60.78%	3	0.96%
Other	3	1	50.00%	1	33.33%	0	0.00%
Not Reported	46	11	29.73%	24	52.17%	0	0.00%
Hispanic	8	2	28.57%	5	62.50%	0	0.00%
Total	598	145	27.26%	360	60.20%	3	0.83%

306

54

360

	2006	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	275	177	112	89	59
FHA/VA Home Purchase	10	15	37	49	28
Refinance	202	162	122	218	257
Home Improvement	49	57	23	8	16
Total Lending	536	411	294	364	360

Top Ten Home Purchase Lenders		N A subject	Delleveleeved	<u>Average</u>
De Anglinsting	C t	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	23	15.75%	\$2,255	\$98
BANK OF AMERICA, N.A.	15	10.27%	\$2,018	\$135
FIFTH THIRD MORTGAGE COMPANY	14	9.59%	\$1,389	\$99
WELLS FARGO FUNDING, INC	10	6.85%	\$1,288	\$129
JPMORGAN CHASE BANK, NA	9	6.16%	\$1,315	\$146
HOWARD HANNA MORTGAGE SERVICES	6	4.11%	\$948	\$158
RBS CITIZENS, N.A.	5	3.42%	\$661	\$132
FIRST FEDERAL OF LAKEWOOD	5	3.42%	\$588	\$118
FIRST PLACE BANK	5	3.42%	\$540	\$108
THE HUNTINGTON NATIONAL BANK	5	3.42%	\$426	\$85
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	22	25.29%	\$2,168	\$99
FIFTH THIRD MORTGAGE COMPANY	10	11.49%	\$935	\$94
HOWARD HANNA MORTGAGE SERVICES	5	5.75%	\$776	\$155
FIRST PLACE BANK	5	5.75%	\$540	\$108
RBS CITIZENS, N.A.	4	4.60%	\$509	\$127
AMERICAN MIDWEST MORTGAGE CORP	4	4.60%	\$470	\$118
THE HUNTINGTON NATIONAL BANK	4	4.60%	\$366	\$92
WELLS FARGO BANK, NA	3	3.45%	\$370	\$123
JPMORGAN CHASE BANK, NA	3	3.45%	\$353	\$118
BANK OF AMERICA, N.A.	3	3.45%	\$347	\$116
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	124	24.70%	\$14,209	\$115
FIFTH THIRD MORTGAGE COMPANY	36	7.17%	\$4,959	\$138
FIFTH THIRD BANK	36	7.17%	\$3,418	\$95
WELLS FARGO BANK, NA	32	6.37%	\$3,583	\$112
DOLLAR BANK, FSB	24	4.78%	\$2,579	\$107
US BANK NORTH DAKOTA	23	4.58%	\$2,515	\$109
JPMORGAN CHASE BANK, NA	21	4.18%	\$2 <i>,</i> 658	\$127
PARK VIEW FEDERAL SAVINGS BANK	17	3.39%	\$2,309	\$136
PNC BANK N.A.	17	3.39%	\$1,862	\$110
QUICKEN LOANS	15	2.99%	\$2,099	\$140
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	73	28.40%	\$7,565	\$104
WELLS FARGO BANK, NA	17	6.61%%	\$1,997	\$117
DOLLAR BANK, FSB	17	6.61%	\$1,726	\$102
FIFTH THIRD MORTGAGE COMPANY	16	6.23%	\$2,387	\$149
FIFTH THIRD BANK	16	6.23%	\$1,479	\$92
PARK VIEW FEDERAL SAVINGS BANK	14	5.45%	\$1,851	\$132
PNC BANK N.A.	11	4.28%	\$1,191	\$108
US BANK NORTH DAKOTA	9	3.50%	\$809	\$90
QUICKEN LOANS	8	3.11%	\$1,042	\$130
JPMORGAN CHASE BANK, NA	8	3.11%	\$1,019	\$127
·	-		• •	•

MORELAND HILLS

Demulation Date	1							
Population Data								
Race/Ethnicity	Number	Percent		o <u>me</u> ship Rate	`			
African American	123	3.70%	-	36%	<u>-</u>			
Asian	154	4.64%		58%				
Native American	2	0.06%		.00%				
Non-Hispanic White	2,945	88.71%		63%				
Other	9	0.27%	100	.00%				
Hispanic*	37	1.11%	100	.00%				
Total	3,320	100%	93.	98%				
Housing Data	Numl		<u>rcent</u>			Income Dat	a	
Owner-Occupied Units			.19%			Median Fan	-	\$146,932
Renter Occupied Units			.52%			Percent Fan	nily Poverty	0.7%
Vacant Units			.29%					
Total Units	1,3	3 76 1	L 00%					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loai	ned Hi	gh-Cost	High-Cost
			Loans		(\$000s)		Loans	Share
Depository Institution	s & Subsidiarie	5	125		\$40,324		1	0.80%
Non-Depository Institu	utions		35		\$10,739		1	2.86%
Total Single Family Le	nding		160		\$51,063		2	1.25%
			1					
Mortgage Lending by	Race/Ethnicity	1						
							<u>High-</u>	High-
	A 11 - 11	.	<u>Denial</u>		<u>tal</u>	Origination	<u>Cost</u>	Cost
Race/Ethnicity	Applications	Denials	Rate*	<u>Origin</u>	ations	Rate	Loans	<u>Cost</u> Share
African American	4	1	<u>Rate*</u> 100.00%	<u>Origin</u> (ations)	<u>Rate</u> 0.00%	Loans 0	<u>Cost</u> <u>Share</u> N/A
African American Asian	4 6	1 1	Rate* 100.00% 16.67%	<u>Origin</u> (ations) 5	<u>Rate</u> 0.00% 83.33%	Loans 0 0	<u>Cost</u> <u>Share</u> N/A 0.00%
African American Asian Native American	4 6 0	1 1 0	Rate* 100.00% 16.67% N/A	<u>Origin</u> (5	ations) 5)	<u>Rate</u> 0.00% 83.33% N/A	Loans 0 0 0	Cost Share N/A 0.00% N/A
African American Asian Native American Non-Hispanic White	4 6 0 195	1 1 0 26	<u>Rate*</u> 100.00% 16.67% N/A 15.57%	Origin (5 (12	ations) 5) 29	Rate 0.00% 83.33% N/A 66.15%	<u>Loans</u> 0 0 1	<u>Cost</u> <u>Share</u> N/A 0.00% N/A 0.78%
African American Asian Native American Non-Hispanic White Other	4 6 0 195 2	1 1 0 26 0	Rate* 100.00% 16.67% N/A 15.57% 0.00%	Origin ((12	ations) 5) 29 2	Rate 0.00% 83.33% N/A 66.15% 100.00%	Loans 0 0 1 1 0	Cost Share N/A 0.00% N/A 0.78% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported	4 6 0 195 2 41	1 1 0 26 0 12	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58%	<u>Origin</u> (12 2	ations) 5) 29 2 4	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54%	Loans 0 0 1 0 1	<u>Cost</u> <u>Share</u> N/A 0.00% N/A 0.78% 0.00% 4.17%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	4 6 0 195 2 41 1	1 1 26 0 12 1	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00%	<u>Origin</u> (5 (12 2 2 (ations) 5 29 2 4)	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00%	Loans 0 0 1 0 1 0 1 0	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported	4 6 0 195 2 41	1 1 0 26 0 12	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58%	<u>Origin</u> (5 (12 2 2 (ations) 5) 29 2 4	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54%	Loans 0 0 1 0 1	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	4 6 0 195 2 41 1 249	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00%	<u>Origin</u> (5 (12 2 2 (ations) 5 29 2 4)	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00%	Loans 0 0 1 0 1 0 1 0	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	4 6 0 195 2 41 1 249	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00% 19.07%	<u>Origin</u> (5 (12 2 2 (12 2 2 (16	ations) 5 29 2 4) 50	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00% 64.26%	Loans 0 0 1 0 1 0 2	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	4 6 0 195 2 41 1 249 Doan Origination	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00%	<u>Origin</u> (5 (12 2 2 (ations) 5 29 2 4)	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00%	Loans 0 0 1 0 1 0 1 0	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pe	4 6 0 195 2 41 1 249 Dean Origination	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00% 19.07%	Origin (5 (12 2 (16 2 2 (16 2 2 0 16 2 0 0 16 2 007	ations) 29 2 4 5 5 0 2 2 2 4 2 2 2 2 2 2 2 2 2 2 2 2 2	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00% 64.26%	Loans 0 0 1 0 1 0 2 2010	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	4 6 0 195 2 41 1 249 Dean Origination	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00% 19.07% 2006 74	<u>Origin</u> (53	ations) 29 2 4 5 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00% 64.26% 2009 26	Loans 0 0 1 0 1 0 2 2010 29	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	4 6 0 195 2 41 1 249 Dean Origination	1 1 0 26 0 12 1 41	Rate* 100.00% 16.67% N/A 15.57% 0.00% 31.58% 100.00% 19.07% 2006 74 1	<u>Origin</u> (12 2 2 (16 2 2 2 0 16 2 2007 53 0	ations) 29 29 4) 50 2008 33 4	Rate 0.00% 83.33% N/A 66.15% 100.00% 58.54% 0.00% 64.26%	Loans 0 0 1 0 1 0 1 0 2 2010 29 4	Cost Share N/A 0.00% N/A 0.78% 0.00% 4.17% N/A

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

165

Total Lending

134

90

160

160

Top Ten Home Purchase Lenders	7			<u>Average</u>
	_	<u>Market</u>	Dollars Loaned	<u>Loan Size</u>
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	9	15.79%	\$2,568	\$285
WELLS FARGO FUNDING, INC	6	10.53%	\$1,659	\$277
BANK OF AMERICA, N.A.	5	8.77%	\$1,324	\$265
PNC BANK N.A.	5	8.77%	\$1,031	\$206
THE HUNTINGTON NATIONAL BANK	4	7.02%	\$1,773	\$443
FIFTH THIRD MORTGAGE COMPANY	4	7.02%	\$1,360	\$340
WELLS FARGO BANK, NA	3	5.26%	\$754	\$251
HOME SAVINGS AND LOAN	2	3.51%	\$850	\$425
RBS CITIZENS, N.A.	2	3.51%	\$834	\$417
JPMORGAN CHASE BANK, NA	2	3.51%	\$642	\$321
By Originations				
HOWARD HANNA MORTGAGE SERVICES	8	24.24%	\$2,208	\$276
THE HUNTINGTON NATIONAL BANK	3	9.09%	\$1,473	\$491
WELLS FARGO BANK, NA	3	9.09%	\$754	\$251
PNC BANK N.A.	3	9.09%	\$621	\$207
FIFTH THIRD MORTGAGE COMPANY	2	6.06%	\$952	\$476
HOME SAVINGS AND LOAN	2	6.06%	\$850	\$425
RBS CITIZENS, N.A.	2	6.06%	\$834	\$417
DOLLAR BANK, FSB	2	6.06%	\$396	\$198
FIRST FEDERAL OF LAKEWOOD	1	3.03%	\$605	\$605
PRIMARY CAPITAL ADVISORS LLC	1	3.03%	\$417	\$417
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	24	10.34%	\$6,723	\$280
JPMORGAN CHASE BANK, NA	20	8.62%	\$4,925	\$246
THE HUNTINGTON NATIONAL BANK	17	7.33%	\$5,743	\$338
FIFTH THIRD MORTGAGE COMPANY	15	6.47%	\$4,889	\$326
FIRST FEDERAL OF LAKEWOOD	12	5.17%	\$5 <i>,</i> 594	\$466
PARK VIEW FEDERAL SAVINGS BANK	12	5.17%	\$3,005	\$250
KEYBANK NATIONAL ASSOCIATION	11	4.74%	\$4,380	\$398
BANK OF AMERICA, N.A.	8	3.45%	\$2,243	\$280
WELLS FARGO BANK, NA	8	3.45%	\$1,826	\$228
DOLLAR BANK	6	2.59%	\$2,124	\$354
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	17	13.82%	\$4,585	\$270
THE HUNTINGTON NATIONAL BANK	12	9.76%	\$4,810	\$401
FIFTH THIRD MORTGAGE COMPANY	10	8.13%	\$2,622	\$262
FIRST FEDERAL OF LAKEWOOD	8	6.50%	\$3,186	\$398
PARK VIEW FEDERAL SAVINGS BANK	7	5.69%	\$1,560	\$223
JPMORGAN CHASE BANK, NA	7	5.69%	\$1,503	\$215
QUICKEN LOANS	6	4.88%	\$1,515	\$253
DOLLAR BANK, FSB	5	4.07%	\$1,979	\$396
WELLS FARGO BANK, NA	5	4.07%	\$1,139	\$228
AMERICAN MIDWEST MORTGAGE CORP	4	3.25%	\$1,258	\$315

NEWBURGH HEIGHTS

			<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	323	14.91%	12.28%
Asian	7	0.32%	100.00%
Native American	3	0.14%	33.33%
Non-Hispanic White	1,654	76.33%	59.10%
Other	50	2.31%	100.00%
Hispanic*	118	5.45%	57.14%
Total	2,167	100%	53.24%

Housing Data	Number	Percent
Owner-Occupied Units	510	44.54%
Renter Occupied Units	448	39.13%
Vacant Units	187	16.33%
Total Units	1,145	100%
Mortgage Lending by Type	Tota	

wortgage Lending by Type of Institution	To
	Loa
Depository Institutions & Subsidiaries	1
Non-Depository Institutions	Э
Total Single Family Lending	1

Income Data	
Median Family Income	\$39,750
Percent Family Poverty	16.1%

pe of Institution	Total	Dollars Loaned	High-Cost	High-Cost
	Loans	<u>(\$000s)</u>	Loans	<u>Share</u>
Subsidiaries	12	\$545	1	8.33%
ons	3	\$223	0	0.00%
ing	15	\$768	1	6.67%

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	34	12	44.44%	14	41.18%	1	7.14%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	4	2	100.00%	0	0.00%	0	N/A
Hispanic	2	2	100.00%	0	0.00%	0	N/A
Total	44	19	54.29%	15	34.09%	1	6.67%

Five-Year Mortgage Loan Origination Trends					
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	30	11	8	0	0
FHA/VA Home Purchase	2	2	7	9	6
Refinance	29	28	7	5	8
Home Improvement	13	10	4	0	1
Total Lending	74	51	26	14	15

Tau Tau Uawa Dunchasa Landana	٦			A
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>
BANK OF AMERICA, N.A.	<u>count</u> 4	<u>19.05%</u>	\$279	<u>(\$6005)</u> \$70
FIFTH THIRD MORTGAGE COMPANY	3	14.29%	\$134	\$45
WELLS FARGO BANK, NA	2	9.52%	\$121	\$61
MORTGAGE RESEARCH CENTER, LLC	1	4.76%	\$78	\$78
US BANK, N.A.	1	4.76%	\$77	\$70 \$77
IFREEDOM DIRECT CORPORATION	1	4.76%	\$77	\$77
ROSS MORTGAGE CORPORATION	1	4.76%	\$76	\$76
WELLS FARGO FUNDING, INC	- 1	4.76%	\$75	\$75
HOWARD HANNA MORTGAGE SERVICES	1	4.76%	\$75	\$75
FIRST PLACE BANK	1	4.76%	\$69	\$69
By Originations				
WELLS FARGO BANK, NA	1	16.67%	\$89	\$89
IFREEDOM DIRECT CORPORATION	1	16.67%	\$05 \$77	\$05 \$77
HOWARD HANNA MORTGAGE SERVICES	1	16.67%	\$75	\$75
FIRST PLACE BANK	1	16.67%	\$69	\$69
FIFTH THIRD MORTGAGE COMPANY	1	16.67%	\$47	\$47
KEYBANK NATIONAL ASSOCIATION	1	16.67	\$43	\$43
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	5	20.00%	\$221	\$44
FIRSTMERIT BANK NA	4	16.00%	\$71	\$18
WELLS FARGO BANK, NA	2	8.00%	\$155	\$78
BANK OF AMERICA, N.A.	2	8.00%	\$140	\$70
US BANK NORTH DAKOTA	2	8.00%	\$129	\$65
FIFTH THIRD BANK	2	8.00%	\$107	\$54
PARK VIEW FEDERAL SAVINGS BANK	2	8.00%	\$86	\$43
BANK OF ENGLAND	1	4.00%	\$100	\$100
SHORE MORTGAGE	1	4.00%	\$93	\$93
JAMES B. NUTTER & CO.	1	4.00%	\$71	\$71
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	2	25.00%	\$62	\$31
FIRSTMERIT BANK NA	2	25.00%	\$31	\$16
WELLS FARGO BANK, NA	1	12.50%	\$75	\$75
JAMES B. NUTTER & CO.	1	12.50%	\$71	\$71
BANK OF AMERICA, N.A.	1	12.50%	\$68	\$68
PARK VIEW FEDERAL SAVINGS BANK	1	12.50%	\$46	\$46

NORTH OLMSTED

Population Data								
	-		<u>H</u> (ome				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	Owner	ship Rate	-			
African American	642	1.96%	28	.06%				
Asian	889	2.72%	69	.28%				
Native American	34	0.10%	50	.00%				
Non-Hispanic White	29,568	90.37%	78	.42%				
Other	305	0.93%	40	.00%				
Hispanic*	1,136	3.47%	49	.73%				
Total	32,718	100%	76	.31%				
Housing Data	Num	ber Pei	<u>rcent</u>			Income D	ata	
Owner-Occupied Unit			.81%			Median Fa	amily Income	\$73,858
Renter Occupied Units	-		.29%				amily Poverty	4.3%
Vacant Units			.90%				, ,	
Total Units	14,5	00 1	L 00%					
Mortgage Lending by	Type of Institu	ion	<u>Total</u>	Dolla	ars Loa	ned I	High-Cost	High-Cost
			Loans		\$000s)		Loans	Share
Depository Institution	s & Subsidiaries	S	557	\$	61,483		5	0.90%
Non-Depository Institu			149		, 19,613		0	0.00%
Total Single Family Le			706	\$	81,096		5	0.71%
Mortgage Lending by	Race/Fthnicity							
<u> </u>							High-	High-
		,	Denial	Tota	al	Origination	<u>High-</u> Cost	<u>High-</u> Cost
Race/Ethnicity	Applications	Denials	Denial <u>Rate*</u>	<u>Tota</u> Origina		Origination Rate	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
Race/Ethnicity African American							Cost	Cost
	Applications	<u>Denials</u>	Rate*	Origina		<u>Rate</u>	<u>Cost</u> Loans	<u>Cost</u> Share
African American	Applications 14	Denials 4	<u>Rate*</u> 36.36%	<u>Origina</u> 7		<u>Rate</u> 50.00%	<u>Cost</u> <u>Loans</u> 0	Cost Share 0.00%
African American Asian	Applications 14 18	Denials 4 6	<u>Rate*</u> 36.36% 37.50%	<u>Origina</u> 7 9	<u>tions</u>	<u>Rate</u> 50.00% 50.00%	Cost Loans 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
African American Asian Native American	Applications 14 18 2	Denials 4 6 0	<u>Rate*</u> 36.36% 37.50% 0.00%	<u>Origina</u> 7 9 2	<u>tions</u>	<u>Rate</u> 50.00% 50.00% 100.00%	Cost Loans 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00%
African American Asian Native American Non-Hispanic White	Applications 14 18 2 950	<u>Denials</u> 4 6 0 200	Rate* 36.36% 37.50% 0.00% 23.95%	<u>Origina</u> 7 9 2 590	tions	<u>Rate</u> 50.00% 50.00% 100.00% 62.74%	Cost Loans 0 0 0 5	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84%
African American Asian Native American Non-Hispanic White Other	Applications 14 18 2 950 11	<u>Denials</u> 4 6 0 200 1	Rate* 36.36% 37.50% 0.00% 23.95% 10.00%	<u>Origina</u> 7 9 2 596 9	tions	Rate 50.00% 50.00% 100.00% 62.74% 81.82%	Cost Loans 0 0 0 5 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.84% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported	Applications 14 18 2 950 11 127	Denials 4 6 0 200 1 30	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85%	<u>Origina</u> 7 9 2 596 9 66	tions 5	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97%	Cost Loans 0 0 0 5 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 14 18 2 950 11 127 22 1,152	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33%	<u>Origina</u> 7 9 2 596 9 66 10	tions 5	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45%	Cost Loans 0 0 0 5 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 14 18 2 950 11 127 22 1,152	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33%	<u>Origina</u> 7 9 2 596 9 66 10	tions 5	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45%	Cost Loans 0 0 0 5 0 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage L	Applications 14 18 2 950 11 127 22 1,152 Doan Origination	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33% 24.65%	Origina 7 9 2 596 9 66 10 706 2007	<u>tions</u> 5 5 <u>2008</u>	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45% 61.28%	Cost Loans 0 0 5 0 0 0 5 5 2010	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home P	Applications 14 18 2 950 11 127 22 1,152 Doan Origination urchase	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33% 24.65% 2006 500	Origina 7 9 2 596 9 66 10 706	tions 5 5 2008 180	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45% 61.28% 2009 124	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 <u>2010</u> 88	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Applications 14 18 2 950 11 127 22 1,152 Doan Origination urchase	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33% 24.65% 2006 500 45	<u>Origina</u> 7 9 2 596 9 66 10 706 2007 348 36	tions 5 5 2008 180 101	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45% 61.28% 2009 124 122	Cost Loans 0 0 5 0 0 0 0 5 5 2010 88 107	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage La Conventional Home Per FHA/VA Home Purcha Refinance	Applications 14 18 2 950 11 127 22 1,152 Doan Origination urchase	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33% 24.65% 2006 500	Origina 7 9 2 596 9 66 10 706 706 2007 348 36 316	tions 5 5 2008 180 101 251	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45% 61.28% 2009 124 122 423	Cost Loans 0 0 5 0 0 0 0 5 5 2010 88 107 494	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%
African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha	Applications 14 18 2 950 11 127 22 1,152 Doan Origination urchase	<u>Denials</u> 4 6 200 1 30 6 247	Rate* 36.36% 37.50% 0.00% 23.95% 10.00% 28.85% 33.33% 24.65% 2006 500 45	<u>Origina</u> 7 9 2 596 9 66 10 706 2007 348 36	tions 5 5 2008 180 101	Rate 50.00% 50.00% 100.00% 62.74% 81.82% 51.97% 45.45% 61.28% 2009 124 122	Cost Loans 0 0 5 0 0 0 0 5 5 2010 88 107	<u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.84% 0.00% 0.00%

Top Ten Home Purchase Lenders]			<u>Average</u>
	4	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	54	13.67%	\$6,789	\$126
FIFTH THIRD MORTGAGE COMPANY	28	7.09%	\$3,487	\$125
FIRST PLACE BANK	27	6.84%	\$3,349	\$124
JPMORGAN CHASE BANK, NA	25	6.33%	\$3,242	\$130
WELLS FARGO FUNDING, INC	24	6.08%	\$2,844	\$119
FIRST FEDERAL OF LAKEWOOD	22	5.57%	\$2,805	\$128
THIRD FEDERAL SAVINGS AND LOAN	22	5.57%	\$2,185	\$99
HOWARD HANNA MORTGAGE SERVICES	20	5.06%	\$2,161	\$108
WELLS FARGO BANK, NA	15	3.80%	\$1,909	\$127
US BANK, N.A.	12	3.04%	\$1,422	\$119
By Originations				
FIRST PLACE BANK	22	11.28%	\$2,723	\$124
FIFTH THIRD MORTGAGE COMPANY	18	9.23%	\$2,277	\$127
HOWARD HANNA MORTGAGE SERVICES	17	8.72%	\$1,838	\$108
THIRD FEDERAL SAVINGS AND LOAN	15	7.69%	\$1,528	\$102
FIRST FEDERAL OF LAKEWOOD	14	7.18%	\$1,918	\$137
WELLS FARGO BANK, NA	11	5.64%	\$1,320	\$120
AMERICAN MIDWEST MORTGAGE CORP	11	5.64%	\$1,189	\$108
UNION NATIONAL MORTGAGE CO.	7	3.59%	\$825	\$118
PNC BANK N.A.	7	3.59%	\$807	\$115
BANK OF AMERICA, N.A.	5	2.56%	\$700	\$140
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	158	16.54%	\$17,748	\$112
WELLS FARGO BANK, NA	70	7.33%	\$8,510	\$122
BANK OF AMERICA, N.A.	61	6.39%	\$8,329	\$137
JPMORGAN CHASE BANK, NA	49	5.13%	\$6,058	\$124
FIFTH THIRD MORTGAGE COMPANY	48	5.03%	\$6,270	\$131
DOLLAR BANK, FSB	42	4.40%	\$3,982	\$95
QUICKEN LOANS	38	3.98%	\$5,382	\$142
THE HUNTINGTON NATIONAL BANK	36	3.77%	\$3,967	\$110
FIRST FEDERAL OF LAKEWOOD	35	3.66%	\$3,505	\$100
FIFTH THIRD BANK	34	3.56%	\$2,889	\$85
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	91	18.42%	\$9,738	\$107
WELLS FARGO BANK, NA	35	7.09%	\$4,158	\$119
FIFTH THIRD MORTGAGE COMPANY	31	6.28%	\$4,155	\$134
FIRST FEDERAL OF LAKEWOOD	31	6.28%	\$3,057	\$99
DOLLAR BANK, FSB	31	6.28%	\$2,892	\$93
JPMORGAN CHASE BANK, NA	29	5.87%	\$3,344	\$115
QUICKEN LOANS	26	5.26%	\$3 <i>,</i> 508	\$135
THE HUNTINGTON NATIONAL BANK	22	4.45%	\$2 <i>,</i> 658	\$121
BANK OF AMERICA, N.A.	18	3.64%	\$2,139	\$119
PNC BANK N.A.	18	3.64%	\$1,660	\$92

NORTH RANDALL

Population Data

	-		<u>H</u>	<u>ome</u>			
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	<u>Owner</u>	<u>ship Rate</u>			
African American	886	86.27%	20	.57%			
Asian	13	1.27%	0.	.00%			
Native American	9	0.88%	10	0.00%			
Non-Hispanic White	102	9.93%	61	11%			
Other	2	0.20%	1	N/A			
Hispanic*	7	0.68%	14	.29%			
Total	1,027	100%	25	.11%			
Housing Data	Numl	ber <u>Pe</u> i	rcent		Income D	ata	
Owner-Occupied Unit	s 1	16 20	.32%		Median F	amily Income	\$34,926
Renter Occupied Units	6 3	846 60	.60%			, amily Poverty	20.8%
Vacant Units		109 19	.09%			, ,	
Total Units	5	5 71 1	L00%				
Mortgage Lending by	Type of Institu	tion	Total	Dollars Lo	aned	High-Cost	High-Cost
			Loans	(\$000		Loans	Share
Depository Institution	s & Subsidiarie	S	3	\$160	-	0	0.00%
Non-Depository Institu			4	\$254		1	25.00%
Total Single Family Le	nding		7	\$414		1	14.29%
Mortgage Lending by	Race/Ethnicity	,]				
			_			High-	<u>High-</u>
			Denial	Total	Origination		Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Originations	Rate	Loans	Share
African American	6	0	0.00%	4	66.67%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	2	0	0.00%	2	100.00%	0	0.00%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	0	0	N/A	0	N/A	0	N/A
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	9	0	0.00%	7	77.78%	1	14.29%
Five-Year Mortgage L	oan Originatio	n Trends					

Five-feat wortgage Loan Ongination frenus					
	2006	2007	<u>2008</u>	2009	<u>2010</u>
Conventional Home Purchase	1	5	3	0	1
FHA/VA Home Purchase	1	0	2	2	4
Refinance	7	2	1	0	2
Home Improvement	0	0	2	0	0
Total Lending	9	7	8	2	7

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	<u>Loan Size</u>
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
WELLS FARGO BANK, NA	2	25.00%	\$132	\$66
WELLS FARGO FUNDING, INC	2	25.00%	\$129	\$65
AMERICAN MIDWEST MORTGAGE CORP	1	12.50%	\$85	\$85
FIRST OHIO BANC & LENDING INC	1	12.50%	\$78	\$78
HOWARD HANNA MORTGAGE SERVICES	1	12.50%	\$51	\$51
US BANK, N.A.	1	12.50%	\$49	\$49
By Originations				
WELLS FARGO BANK, NA	2	40.00%	\$132	\$66
AMERICAN MIDWEST MORTGAGE CORP	1	20.00%	\$85	\$85
FIRST OHIO BANC & LENDING INC	1	20.00%	\$78	\$78
HOWARD HANNA MORTGAGE SERVICES	1	20.00%	\$51	\$51

Top Ten Refinance Lenders				
By Application				
KEYBANK NATIONAL ASSOCIATION	2	50.00%	\$128	\$64
URBAN FINANCIAL GROUP	1	25.00%	\$40	\$40
BANK OF AMERICA, N.A.	1	25.00%	\$28	\$28
By Originations				
URBAN FINANCIAL GROUP	1	50.00%	\$40	\$40
BANK OF AMERICA, N.A.	1	50.00%	\$28	\$28

NORTH ROYALTON

Population Data									
· · ·	1		H	ome					
Race/Ethnicity	Number	Percent		ship Rate	2				
African American	348	1.14%	-	.40%	-				
Asian	843	2.77%	73.19%						
Native American	19	0.06%	87	87.50%					
Non-Hispanic White	28,449	93.45%	72	.72%					
Other	88	0.29%	75	.00%					
Hispanic*	473	1.56%	44	.44%					
Total	30,444	100%	71	.65%					
Housing Data	Num	her Pe	rcent			Income D	ata		
Owner-Occupied Units			7.64%				amily Income	\$80,409	
Renter Occupied Units	-		5.77%				amily Poverty	3.8%	
Vacant Units			5.59%			reitenti	anniy i overty	5.670	
Total Units	13,7		100%						
			20070						
Mortgage Lending by	Type of Institu	tion	Total		lars Loa		<u>High-Cost</u>	<u>High-Cost</u>	
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>	
Depository Institutions & Subsidiaries		679	\$102,616			2	0.30%		
Non-Depository Institutions			141	. ,			1	0.71%	
Total Single Family Le	nding		820	20 \$129,264 3			0.37%		
Γ	_		٦						
Mortgage Lending by	Race/Ethnicity								
							<u>High-</u>	<u>High-</u>	
_ /			<u>Denial</u>	<u>Tot</u>		<u>Origination</u>	Cost	<u>Cost</u>	
Race/Ethnicity	Applications	<u>Denials</u>		<u>Origina</u>		<u>Rate</u>	Loans	<u>Share</u>	
African American	2	1	50.00%	1		50.00%	0	0.00%	
Asian	38	11	35.48%	18		47.37%	0	0.00%	
Native American	2	1	50.00%	1		50.00%	0	0.00%	
Non-Hispanic White	1 062		72 270/	60			2		
	1,063	222	23.32%	69		64.91%	3	0.43%	
Other	12	1	8.33%	11		91.67%	0	0.00%	
Not Reported	12 148	1 34	8.33% 26.77%	11 81	-	91.67% 54.73%	0 0	0.00% 0.00%	
Not Reported Hispanic	12 148 5	1 34 3	8.33% 26.77% 60.00%	11 81 2	-	91.67% 54.73% 40.00%	0 0 0	0.00% 0.00% 0.00%	
Not Reported	12 148	1 34	8.33% 26.77%	11 81	-	91.67% 54.73%	0 0	0.00% 0.00%	
Not Reported Hispanic	12 148 5 1,294	1 34 3 278	8.33% 26.77% 60.00%	11 81 2	-	91.67% 54.73% 40.00%	0 0 0	0.00% 0.00% 0.00%	
Not Reported Hispanic Total	12 148 5 1,294	1 34 3 278	8.33% 26.77% 60.00% 24.11%	11 81 2 82	0	91.67% 54.73% 40.00% 63.37%	0 0 3	0.00% 0.00% 0.00%	
Not Reported Hispanic Total Five-Year Mortgage Lo	12 148 5 1,294	1 34 3 278	8.33% 26.77% 60.00% 24.11% <u>2006</u>	11 81 2 82 <u>2007</u>	0 <u>2008</u>	91.67% 54.73% 40.00% 63.37%	0 0 3 <u>2010</u>	0.00% 0.00% 0.00%	
Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pe	12 148 5 1,294 Dan Origination	1 34 3 278	8.33% 26.77% 60.00% 24.11%	11 81 2 82 <u>2007</u> 341	0 <u>2008</u> 198	91.67% 54.73% 40.00% 63.37%	0 0 3 <u>2010</u> 136	0.00% 0.00% 0.00%	
Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pe FHA/VA Home Purcha	12 148 5 1,294 Dan Origination	1 34 3 278	8.33% 26.77% 60.00% 24.11% <u>2006</u> 533 7	11 81 2 82 <u>2007</u> 341 12	0 2008 198 67	91.67% 54.73% 40.00% 63.37% 2009 141 71	0 0 3 <u>2010</u> 136 68	0.00% 0.00% 0.00%	
Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Per FHA/VA Home Purcha Refinance	12 148 5 1,294 Dan Origination	1 34 3 278	8.33% 26.77% 60.00% 24.11% <u>2006</u> 533 7 391	11 81 2 82 2007 341 12 323	0 2008 198 67 249	91.67% 54.73% 40.00% 63.37% 2009 141 71 566	0 0 3 <u>2010</u> 136 68 598	0.00% 0.00% 0.00%	
Not Reported Hispanic Total Five-Year Mortgage Le Conventional Home Pe FHA/VA Home Purcha	12 148 5 1,294 Dan Origination	1 34 3 278	8.33% 26.77% 60.00% 24.11% <u>2006</u> 533 7	11 81 2 82 <u>2007</u> 341 12	0 2008 198 67	91.67% 54.73% 40.00% 63.37% 2009 141 71	0 0 3 <u>2010</u> 136 68	0.00% 0.00% 0.00%	

Top Ten Home Purchase Lenders				Average
Du Application	Court	<u>Market</u>	Dollars Loaned	Loan Siz
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	63	17.75%	\$10,657	\$169
BANK OF AMERICA, N.A.	35	9.86%	\$6,289	\$180
WELLS FARGO FUNDING, INC	23	6.48%	\$3,527	\$153
FIFTH THIRD MORTGAGE COMPANY	23	6.48%	\$3,012	\$131
WELLS FARGO BANK, NA	16	4.51%	\$2,510	\$157
HOWARD HANNA MORTGAGE SERVICES	15	4.23%	\$2,181	\$145
PNC BANK N.A.	13	3.66%	\$1,556	\$120
NVR MORTGAGE FINANCE INC	11	3.10%	\$2,619	\$238
FIRST PLACE BANK	11	3.10%	\$1,635	\$149
IPMORGAN CHASE BANK, NA	9	2.54%	\$1,364	\$152
By Originations		/		4
THIRD FEDERAL SAVINGS AND LOAN	59	28.92%	\$10,128	\$172
FIFTH THIRD MORTGAGE COMPANY	14	6.86%	\$2,266	\$162
WELLS FARGO BANK, NA	11	5.39%	\$1,958	\$178
HOWARD HANNA MORTGAGE SERVICES	11	5.39%	\$1,724	\$157
FIRST PLACE BANK	10	4.90%	\$1,480	\$148
PNC BANK N.A.	9	4.41%	\$1,231	\$137
NVR MORTGAGE FINANCE INC	8	3.92%	\$1,922	\$240
FIRST FEDERAL OF LAKEWOOD	8	3.92%	\$1,013	\$127
HOME SAVINGS AND LOAN	5	2.45%	\$663	\$133
UNION NATIONAL MORTGAGE CO.	5	2.45%	\$624	\$125
Top Ten Refinance Lenders				
By Application				<u> </u>
THIRD FEDERAL SAVINGS AND LOAN	262	24.06%	\$38,515	\$147
FIFTH THIRD BANK	85	7.81%	\$9,252	\$109
WELLS FARGO BANK, NA	69	6.34%	\$10,218	\$148
BANK OF AMERICA, N.A.	57	5.23%	\$10,661	\$187
PARK VIEW FEDERAL SAVINGS BANK	57	5.23%	\$8,777	\$154
FIFTH THIRD MORTGAGE COMPANY	53	4.87%	\$10,382	\$196
IPMORGAN CHASE BANK, NA	48	4.41%	\$9,539	\$199
QUICKEN LOANS	41	3.76%	\$8,138	\$198
PNC BANK N.A.	32	2.94%	\$4,965	\$155
RBS CITIZENS, N.A.	28	2.57%	\$4,021	\$144
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	171	28.60%	\$23,725	\$139
FIFTH THIRD BANK	46	7.69%	\$4,944	\$107
WELLS FARGO BANK, NA	42	7.02%	\$6,427	\$153
PARK VIEW FEDERAL SAVINGS BANK	41	6.86%	\$6,618	\$161
FIFTH THIRD MORTGAGE COMPANY	33	5.52%	\$6,866	\$208
QUICKEN LOANS	30	5.02%	\$6,348	\$212
BANK OF AMERICA, N.A.	22	3.68%	\$4,254	\$193
DANK OF AMERICA, N.A.				
JPMORGAN CHASE BANK, NA	21	3.51%	\$3,795	\$181
	21 19	3.51% 3.18%	\$3,795 \$3,145	\$181 \$166

OAKWOOD

Population Data	7							
			<u>Hc</u>	ome				
Race/Ethnicity	<u>Number</u>	Percent	Owners	ship Rate	2			
African American	2,372	64.69%	75.	79%				
Asian	29	0.79%	40.	.00%				
Native American	7	0.19%	100	.00%				
Non-Hispanic White	1,081	29.48%	73.	60%				
Other	8	0.22%	100	.00%				
Hispanic*	84	2.29%	27.	27%				
Total	3,667	100%	73.	19%				
Housing Data	Numl	her Per	cent			Income Da	ata	
Owner-Occupied Uni			.57%				mily Income	\$54,067
Renter Occupied Uni			.12%				-	,534,007 9.2%
Vacant Units			.12%			Percent Fa	mily Poverty	9.2%
Total Units			.00%					
			.0078					
Mortgage Lending b	y Type of Institu	tion	<u>Total</u>	Dol	lars Loa	ned <u>H</u>	ligh-Cost	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s)</u>		<u>Loans</u>	<u>Share</u>
Depository Institutio	ns & Subsidiarie	s	55		\$7,173		0	0.00%
Non-Depository Insti	tutions		24		\$3,730		1	4.17%
Total Single Family L	ending		79		\$10,903	ł	1	1.27%
Mortgage Lending b	v Paco /Ethnicity		1					
wortgage Lenuing D							Lliab	Lliab
			Denial	То	tal	Origination	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate*		ations	Rate	Loans	<u>Share</u>
African American	<u>Applications</u> 82	<u>Demais</u> 26	34.67%	-	.5	54.88%	1	2.22%
Asian	2	1	50.00%		1	50.00%	0	0.00%
Native American	2	1	100.00%		-)	0.00%	0	N/A
Non-Hispanic White	45	11	30.56%		.3	51.11%	0	0.00%
Other	0	0	N/A			N/A	0	N/A
Not Reported	20	6	40.00%		8	40.00%	0	0.00%
Hispanic	4	1	33.33%		2	50.00%	0	0.00%
Total	154	45	34.35%		'9	51.30%	1	1.27%
lotal	104	43	54.5570		5		-	1.2770
Five-Year Mortgage	Loan Originatio	n Trends						
Five-Year Mortgage	Loan Origination	n Trends	<u>2006</u>	2007	<u>2008</u>		<u>2010</u>	
Five-Year Mortgage	-	n Trends	<u>2006</u> 83	<u>2007</u> 44	<u>2008</u> 24	<u>2009</u> 3	<u>2010</u> 11	
	Purchase	n Trends						
Conventional Home	Purchase	n Trends	83	44	24	3	11	
Conventional Home FHA/VA Home Purch	Purchase	n Trends	83 0	44 6	24 22	3 22	11 24	

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

174

Total Lending

113

80

61

79

Top Ten Home Purchase Lenders]			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	13	18.57%	\$2,198	\$169
NVR MORTGAGE FINANCE INC	9	12.86%	\$1,865	\$207
THIRD FEDERAL SAVINGS AND LOAN	7	10.00%	\$855	\$122
JPMORGAN CHASE BANK, NA	5	7.14%	\$609	\$122
WELLS FARGO FUNDING, INC	3	4.29%	\$460	\$153
AMERICAN MIDWEST MORTGAGE CORP	3	4.29%	\$435	\$145
HOWARD HANNA MORTGAGE SERVICES	3	4.29%	\$375	\$125
HOME SAVINGS AND LOAN	3	4.29%	\$366	\$122
US BANK, N.A.	3	4.29%	\$238	\$79
FRANKLIN AMERICAN MORTGAGE CO	2	2.86%	\$332	\$166
By Originations				
NVR MORTGAGE FINANCE INC	8	22.86%	\$1,697	\$212
THIRD FEDERAL SAVINGS AND LOAN	6	17.14%	\$724	\$121
HOME SAVINGS AND LOAN	2	5.71%	\$205	\$103
WELLS FARGO BANK, NA	2	5.71%	\$183	\$92
BANK OF AMERICA, N.A.	2	5.71%	\$181	\$91
FIRST PLACE BANK	1	2.86%	\$206	\$206
AMERICAN MIDWEST MORTGAGE CORP	1	2.86%	\$195	\$195
UNION NATIONAL MORTGAGE CO.	1	2.86%	\$182	\$182
FIFTH THIRD MORTGAGE COMPANY	1	2.86%	\$167	\$167
THE AMERICAN EAGLE MORTGAGE CO	1	2.86%	\$129	\$129
Top Ten Refinance Lenders]			
By Application				
BANK OF AMERICA, N.A.	11	10.00%	\$1,803	\$164
PARK VIEW FEDERAL SAVINGS BANK	9	8.18%	\$896	\$100
WELLS FARGO BANK, NA	8	7.27%	\$1,196	\$150
THIRD FEDERAL SAVINGS AND LOAN	6	5.45%	\$1,009	\$168
RELIANCE FIRST CAPITAL LLC	5	4.55%	\$960	\$192
JPMORGAN CHASE BANK, NA	5	4.55%	\$750	\$150
CITIFINANCIAL, INC	4	3.64%	\$208	\$52
CITIMORTGAGE, INC	3	2.73%	\$468	\$156
FIFTH THIRD MORTGAGE COMPANY	3	2.73%	\$451	\$150
THE HUNTINGTON NATIONAL BANK	3	2.73%	\$410	\$137
By Originations				
WELLS FARGO BANK, NA	6	14.63%	\$952	\$159
BANK OF AMERICA, N.A.	5	12.20%	\$931	\$186
PARK VIEW FEDERAL SAVINGS BANK	5	12.20%	\$577	\$115
CITIMORTGAGE, INC	3	7.32%	\$468	\$156
JPMORGAN CHASE BANK, NA	3	7.32%	\$328	\$109
METLIFE BANK, N.A.	2	4.88%	\$356	\$178
THIRD FEDERAL SAVINGS AND LOAN	2	4.88%	\$239	\$120
MORTGAGE SERVICES III, L.L.C.	1	2.44%	\$305	\$305
FREEDOM MORTGAGE CORP.	1	2.44%	\$268	\$268
CROSSCOUNTRY MORTGAGE INC	1	2.44%	\$236	\$236

Income Data

Dollars Loaned

<u>(\$000s)</u>

\$53,607

\$24,487

\$78,094

Median Family Income

Percent Family Poverty

High-Cost

Loans

1

0

1

\$81,915

2.3%

High-Cost

<u>Share</u> 0.29%

0.00%

0.21%

OLMSTED TOWNSHIP

Population Data

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	223	1.65%	53.93%
Asian	283	2.09%	85.71%
Native American	12	0.09%	66.67%
Non-Hispanic White	12,436	92.03%	76.75%
Other	93	0.69%	0.00%
Hispanic*	411	3.04%	58.48%
Total	13,513	100%	76.11%

Housing Data		Number	Percent
Owner-Occupied L	nits	4,240	70.71%
Renter Occupied U	nits	1,331	22.20%
Vacant Units		425	7.09%
Total Units		5,996	100%
Mortgage Lending	by Ty	pe of Institution	n Total
			Loans

	L
Depository Institutions & Subsidiaries	
Non-Depository Institutions	
Total Single Family Lending	

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<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	18	4	25.00%	12	66.67%	0	0.00%
Asian	18	2	12.50%	14	77.78%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	594	105	19.34%	397	66.84%	1	0.25%
Other	8	2	25.00%	6	75.00%	0	0.00%
Not Reported	78	16	25.40%	44	56.41%	0	0.00%
Hispanic	4	0	0.00%	3	75.00%	0	0.00%
Total	738	132	19.88%	488	66.12%	1	0.21%

348

140

488

Five-Year Mortgage Loan Origination Trends

				1	
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	286	196	132	68	60
FHA/VA Home Purchase	12	7	99	76	77
Refinance	227	150	146	302	345
Home Improvement	44	38	22	7	6
Total Lending	569	391	399	453	488

Top Ten Home Purchase Lenders		Marlist	Dollars	<u>Average</u>
By Application	Count	<u>Market</u> Sharo %	<u>Dollars Loaned</u> (\$000s)	<u>Loan Siz</u> (\$000s
<u>By Application</u> BANK OF AMERICA, N.A.	<u>Count</u> 52	<u>Share %</u> 19.33%	\$8,856	<u>(30003</u> \$170
	52 44			
		16.36%	\$7,329	\$167
WELLS FARGO FUNDING, INC	23	8.55%	\$3,606	\$157
FIRST PLACE BANK	16	5.95%	\$2,340	\$146
THIRD FEDERAL SAVINGS AND LOAN	15	5.58%	\$2,422	\$161
	14	5.20%	\$2,295	\$164
FIFTH THIRD MORTGAGE COMPANY	11	4.09%	\$1,818	\$165
WELLS FARGO BANK, NA	11	4.09%	\$1,594	\$145
THE HUNTINGTON NATIONAL BANK	10	3.72%	\$1,954	\$195
HOWARD HANNA MORTGAGE SERVICES	10	3.72%	\$1,449	\$145
By Originations		2 2 2 22	AC 740	44.50
NVR MORTGAGE FINANCE INC	40	29.20%	\$6,719	\$168
FIRST PLACE BANK	14	10.22%	\$2,064	\$147
THIRD FEDERAL SAVINGS AND LOAN	13	9.49%	\$2,156	\$166
FIRST FEDERAL OF LAKEWOOD	12	8.76%	\$1,931	\$161
HOWARD HANNA MORTGAGE SERVICES	10	7.30%	\$1,449	\$145
WELLS FARGO BANK, NA	8	5.84%	\$1,281	\$160
FIFTH THIRD MORTGAGE COMPANY	8	5.84%	\$1,256	\$157
AMERICAN MIDWEST MORTGAGE CORP	4	2.92%	\$724	\$181
THE AMERICAN EAGLE MORTGAGE CO	3	2.19%	\$463	\$154
THE HUNTINGTON NATIONAL BANK	3	2.19%	\$455	\$152
Top Ten Refinance Lenders				
<u>By Application</u> THIRD FEDERAL SAVINGS AND LOAN	07	1 4 7 4 9/	с́14 ОГ 4	Ć14F
	97	14.74% 8.97%	\$14,054	\$145
BANK OF AMERICA, N.A.	59		\$10,866	\$184
IPMORGAN CHASE BANK, NA	49	7.45%	\$8,407	\$172
FIFTH THIRD MORTGAGE COMPANY	46	6.99%	\$8,320	\$181
WELLS FARGO BANK, NA	43	6.53%	\$6,742	\$157
	30	4.56%	\$5,725	\$191
THE HUNTINGTON NATIONAL BANK	28	4.26%	\$4,449	\$159
FIRST FEDERAL OF LAKEWOOD	28	4.26%	\$3,722	\$133
WELLS FARGO FUNDING, INC	16	2.43%	\$3,141	\$196
DOLLAR BANK, FSB	16	2.43%	\$1,898	\$119
By Originations			Ac	1 · -
THIRD FEDERAL SAVINGS AND LOAN	67	19.42%	\$9,102	\$136
FIFTH THIRD MORTGAGE COMPANY	24	6.96%	\$4,501	\$188
QUICKEN LOANS	22	6.38%	\$3,889	\$177
WELLS FARGO BANK, NA	22	6.38%	\$3,333	\$152
IPMORGAN CHASE BANK, NA	21	6.09%	\$3,692	\$176
BANK OF AMERICA, N.A.	20	5.80%	\$3,315	\$166
THE HUNTINGTON NATIONAL BANK	16	4.64%	\$2,578	\$161
FIRST FEDERAL OF LAKEWOOD	15	4.35%	\$1,894	\$126
		1 0 6 0/	\$1,745	\$125
DOLLAR BANK, FSB	14	4.06%	\$1,745	Ş125

OLMSTED FALLS

Population Data	
------------------------	--

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	179	1.98%	63.33%
Asian	109	1.21%	89.19%
Native American	8	0.09%	50.00%
Non-Hispanic White	8,405	93.14%	81.26%
Other	40	0.44%	66.67%
Hispanic*	231	2.56%	67.61%
Total	9,024	100%	80.67%

Housing Data		Number	Percent
Owner-Occupied U	nits	2,972	76.26%
Renter Occupied U	nits	712	18.27%
Vacant Units		213	5.47%
Total Units		3,897	100%
Mortgage Lending	by Type	e of Institution	Tota
			Loar

	<u>L</u>
Depository Institutions & Subsidiaries	
Non-Depository Institutions	
Total Single Family Lending	

Income Data Median Family Income Percent Family Poverty

\$76,733 3.7%

<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
152	\$17,014	0	0.00%
53	\$7,499	0	0.00%
205	\$24,513	0	0.00%

Mortgage Lending by Race/Ethnicity

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	1	0	N/A	0	0.00%	0	N/A
Asian	4	1	25.00%	3	75.00%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	291	62	23.85%	184	63.23%	0	0.00%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	22	6	33.33%	10	45.45%	0	0.00%
Hispanic	3	2	66.67%	1	33.33%	0	0.00%
Total	330	72	24.57%	205	62.12%	0	0.00%

Five-Year Mortgage Loan Origination Trends	
	_

	<u>2006</u>	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	173	121	56	35	30
FHA/VA Home Purchase	10	10	32	41	39
Refinance	142	85	61	129	129
Home Improvement	35	26	15	8	7
Total Lending	360	242	164	213	205

Top Ten Home Purchase Lenders		<u>Market</u>	Dollars Loaned	<u>Average</u> Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	<u>16</u>	<u>11.94%</u>	\$1,810	\$113
FIFTH THIRD MORTGAGE COMPANY	10	8.21%	\$1,699	\$154
WELLS FARGO FUNDING, INC	11	8.21%	\$1,478	\$134 \$134
FIRST PLACE BANK	8	5.97%	\$864	\$108
THIST FLACE BANK	8	5.97%	\$804 \$796	\$108 \$100
HOWARD HANNA MORTGAGE SERVICES	8 7	5.22%	\$833	\$100 \$119
AMERICAN MIDWEST MORTGAGE CORP	6	4.48%	\$966	\$161
	6	4.48% 4.48%	\$900 \$886	\$101 \$148
WELLS FARGO BANK, NA	-		•	•
FRANKLIN AMERICAN MORTGAGE CO	6	4.48%	\$826	\$138
GMAC MORTGAGE LLC	4	2.99%	\$464	\$116
By Originations				
FIFTH THIRD MORTGAGE COMPANY	7	10.14%	\$905	\$129
HOWARD HANNA MORTGAGE SERVICES	7	10.14%	\$833	\$119
AMERICAN MIDWEST MORTGAGE CORP	6	8.70%	\$966	\$161
FIRST PLACE BANK	6	8.70%	\$730	\$122
THIRD FEDERAL SAVINGS AND LOAN	6	8.70%	\$618	\$103
WELLS FARGO BANK, NA	5	7.25%	\$816	\$163
UNION CAPITAL MORTGAGE CORPORA	3	4.35%	\$410	\$137
PNC BANK N.A.	3	4.35%	\$215	\$72
UNION NATIONAL MORTGAGE CO.	2	2.90%	\$367	\$184
FIRST OHIO BANC & LENDING INC	2	2.90%	\$282	\$141
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	36	13.74%	\$4,114	\$114
WELLS FARGO BANK, NA	32	12.21%	\$4,237	\$132
FIFTH THIRD MORTGAGE COMPANY	19	7.25%	\$2,359	\$124
FIRST FEDERAL OF LAKEWOOD	18	6.87%	\$1,904	\$106
FIFTH THIRD BANK	14	5.34%	\$1,524	\$109
THE HUNTINGTON NATIONAL BANK	13	4.96%	\$1,626	\$125
JPMORGAN CHASE BANK, NA	12	4.58%	\$1,506	\$126
CITIMORTGAGE, INC	9	3.44%	\$1,307	\$145
WELLS FARGO FUNDING, INC	8	3.05%	\$1,293	\$162
QUICKEN LOANS	8	3.05%	\$1,174	\$147
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	22	17.05%	\$2,250	\$102
WELLS FARGO BANK, NA	15	11.63%	\$2,203	\$147
FIRST FEDERAL OF LAKEWOOD	12	9.30%	\$1,128	\$94
FIFTH THIRD MORTGAGE COMPANY	8	6.20%	\$955	\$119
QUICKEN LOANS	7	5.43%	\$1,011	\$144
THE HUNTINGTON NATIONAL BANK	, 7	5.43%	\$796	\$114
JPMORGAN CHASE BANK, NA	5	3.88%	\$515	\$103
FIFTH THIRD BANK	5	3.88%	\$489	\$103 \$98
DOLLAR BANK, FSB	5	3.88%	\$489 \$481	\$96 \$96
RBS CITIZENS, N.A.	4		\$620	\$90 \$155
NDS CITIZENS, N.A.	4	3.10%	ΨΟΖΟ	2005 2005

ORANGE

Popu	lation	Data
------	--------	------

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	480	14.44%	76.69%
Asian	192	5.78%	87.30%
Native American	2	0.06%	100.00%
Non-Hispanic White	2,535	76.27%	96.26%
Other	23	0.69%	100.00%
Hispanic*	52	1.57%	46.67%
Total	3,323	100%	92.56%

Housing Data		Number	Percent
Owner-Occupied U	Inits	1,182	86.03%
Renter Occupied Units		95	6.91%
Vacant Units		97	7.06%
Total Units		1,374	100%
Mortgage Lending	n <u>Total</u>		
			Loans

	LOans
Depository Institutions & Subsidiaries	97
Non-Depository Institutions	35
Total Single Family Lending	132

Income Data \$130.125 Median Family Income Percent Family Poverty

\$150,125
2.4%

<u>High-Cost</u>	<u>High-Cost</u>
<u>Loans</u>	<u>Share</u>
0	0.00%
2	5.71%
2	1.52%
	Loans 0 2

Mortgage Lending by Race/Ethnicity

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	13	5	50.00%	3	23.08%	0	0.00%
Asian	13	4	30.77%	8	61.54%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	166	36	25.90%	98	59.04%	2	2.04%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	31	10	37.04%	17	54.84%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	231	56	28.57%	132	57.14%	2	1.52%

Five-Year Mortgage Loan Origination Trends					
	<u>2006</u>	2007	2008	2009	<u>2010</u>
Conventional Home Purchase	61	42	34	37	28
FHA/VA Home Purchase	1	0	4	8	7
Refinance	62	54	32	117	94
Home Improvement	10	5	1	2	3
Total Lending	134	101	71	164	132

	_			A
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	9	15.00%	\$2,966	\$330
THIRD FEDERAL SAVINGS AND LOAN	7	11.67%	\$1,906	\$272
AMERICAN MIDWEST MORTGAGE CORP	, 5	8.33%	\$1,013	\$203
JPMORGAN CHASE BANK, NA	4	6.67%	\$1,399	\$350
FIRST FEDERAL OF LAKEWOOD	3	5.00%	\$842	\$281
WELLS FARGO FUNDING, INC	3	5.00%	\$803	\$268 \$268
FIFTH THIRD MORTGAGE COMPANY	3	5.00%	\$803 \$784	\$263 \$261
FRANKLIN AMERICAN MORTGAGE CO	3			
	-	5.00%	\$750	\$250
THE HUNTINGTON NATIONAL BANK	2	3.33%	\$500	\$250
ALLY BANK F/K/A/ GMAC BANK	2	3.33%	\$500	\$250
By Originations				
HOWARD HANNA MORTGAGE SERVICES	9	25.71%	\$2 <i>,</i> 966	\$330
THIRD FEDERAL SAVINGS AND LOAN	5	14.29%	\$1,126	\$225
AMERICAN MIDWEST MORTGAGE CORP	5	14.29%	\$1,013	\$203
FIFTH THIRD MORTGAGE COMPANY	3	8.57%	\$784	\$261
JPMORGAN CHASE BANK, NA	2	5.71%	\$952	\$476
FIRST FEDERAL OF LAKEWOOD	2	5.71%	\$557	\$279
KEYBANK NATIONAL ASSOCIATION	2	5.71%	\$450	\$225
WELLS FARGO BANK, NA	2	5.71%	\$314	\$157
THE HUNTINGTON NATIONAL BANK	1	2.86%	\$480	\$480
FIRST PLACE BANK	1	2.86%	\$363	\$363
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	24	11.88%	\$6,163	\$257
JPMORGAN CHASE BANK, NA	18	8.91%	\$5,190	\$288
THE HUNTINGTON NATIONAL BANK	12	5.94%	\$2,951	\$246
BANK OF AMERICA, N.A.	12	5.94%	\$2,896	\$241
PARK VIEW FEDERAL SAVINGS BANK	11	5.45%	\$2,531	\$230
FIFTH THIRD MORTGAGE COMPANY	10	4.95%	\$3,513	\$351
KEYBANK NATIONAL ASSOCIATION	9	4.46%	\$2,629	\$292
WELLS FARGO BANK, NA	7	3.47%	\$1,809	\$258
US BANK, N.A.	7	3.47%	\$1,674	\$239
FIRSTMERIT MORTGAGE CORP	5	2.48%	\$1,634	\$327
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	9	9.57%	\$2,029	\$225
PARK VIEW FEDERAL SAVINGS BANK	8	8.51%	\$2,118	\$265
THE HUNTINGTON NATIONAL BANK	8	8.51%	\$1,726	\$216
JPMORGAN CHASE BANK, NA	7	7.45%	\$2,203	\$315
FIFTH THIRD MORTGAGE COMPANY	6	6.38%	\$2,690	\$448
KEYBANK NATIONAL ASSOCIATION	5	5.32%	\$1,572	\$448 \$314
US BANK, N.A.	5	5.32%	\$1,347	\$314 \$269
-				
WELLS FARGO BANK, NA	5	5.32%	\$1,212	\$242
UNION CAPITAL MORTGAGE CORPORA	5	5.32%	\$957	\$191 \$256
AMERICAN INTERNET MORTGAGE, IN	3	3.19%	\$1,067	\$356

PARMA

Population Data								
			H	<u>ome</u>				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	<u>Owner</u>	ship Rate	2			
African American	1,887	2.31%	10	.03%				
Asian	1,524	1.87%	58	.32%				
Native American	151	0.19%	58	.00%				
Non-Hispanic White	74,186	90.91%	76	.87%				
Other	834	1.02%	62	.50%				
Hispanic*	2,915	3.57%	45	.14%				
Total	81,601	100%	74	.16%				
Housing Data	Numt	her Per	<u>cent</u>			Income Da	ata	
Owner-Occupied Units			.87%				mily Income	\$59,851
Renter Occupied Units			.35%				mily Poverty	5.4%
Vacant Units	2,1		.79%			rercentre	ining i overty	5.470
Total Units	36,6		.00%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>		lars Loa		ligh-Cost	<u>High-Cost</u>
			<u>Loans</u>		<u>(\$000s</u>		<u>Loans</u>	<u>Share</u>
Depository Institutions		5	1,151		\$101,01		6	0.52%
Non-Depository Institu			336		\$34,779		2	0.60%
Total Single Family Lei	nding		1,487	S	\$135,79	0	8	0.54%
• •	0		, -	•			•	
			1	·	, -		-	
Mortgage Lending by		,]				-	
Mortgage Lending by		,]		-		<u>High-</u>	<u>High-</u>
	Race/Ethnicity		 Denial	Tot	al	Origination	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Race/Ethnicity	Race/Ethnicity	<u>Denials</u>	Denial <u>Rate*</u>	<u>Tot</u> Origina	al itions	<u>Origination</u> <u>Rate</u>	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
Race/Ethnicity African American	Race/Ethnicity Applications 17	<u>Denials</u> 5	Denial <u>Rate*</u> 33.33%	<u>Tot</u> <u>Origina</u> 9	al Itions	<u>Origination</u> <u>Rate</u> 52.94%	<u>High-</u> <u>Cost</u> Loans 0	<u>High-</u> <u>Cost</u> Share 0.00%
<u>Race/Ethnicity</u> African American Asian	Race/Ethnicity Applications 17 37	Denials 5 13	<u>Denial</u> <u>Rate*</u> 33.33% 37.14%	<u>Tot</u> <u>Origina</u> 9	<u>al</u> itions	<u>Origination</u> <u>Rate</u> 52.94% 51.35%	<u>High-</u> <u>Cost</u> Loans 0 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American	Race/Ethnicity Applications 17 37 5	<u>Denials</u> 5 13 4	Denial Rate* 33.33% 37.14% 80.00%	<u>Tot</u> <u>Origina</u> 9 19 1	al itions	<u>Origination</u> <u>Rate</u> 52.94% 51.35% 20.00%	High- Cost Loans 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Applications 17 37 5 2,157	<u>Denials</u> 5 13 4 567	Denial Rate* 33.33% 37.14% 80.00% 29.23%	<u>Tot</u> <u>Origina</u> 9 19 1 1 2,28	<u>al</u> itions 9	Origination <u>Rate</u> 52.94% 51.35% 20.00% 59.39%	<u>High-</u> <u>Cost</u> Loans 0 0 0 6	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% 0.00% 0.47%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other	Race/Ethnicity Applications 17 37 5 2,157 18	Denials 5 13 4 567 3	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00%	<u>Tot</u> Origina 9 19 1 1,28 9	<u>al</u> itions 31	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00%	High- Cost Loans 0 0 0 6 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% 0.47% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 17 37 5 2,157 18 249	Denials 5 13 4 567 3 71	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22%	<u>Tot</u> Origina 9 19 1 1,28 9 11	<u>al</u> itions 31 3	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38%	High- Cost Loans 0 0 0 6 0 2	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 17 37 5 2,157 18 249 54	Denials 5 13 4 567 3 71 22	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81%	<u>Tot</u> <u>Origina</u> 9 19 1 1,28 9 11 23	al itions 31 3	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59%	High- Cost Loans 0 0 0 6 0 2 0	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 17 37 5 2,157 18 249	Denials 5 13 4 567 3 71	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22%	<u>Tot</u> Origina 9 19 1 1,28 9 11	al itions 31 3	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38%	High- Cost Loans 0 0 0 6 0 2	High- Cost Share 0.00% 0.00% 0.47% 0.00% 1.77%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 17 37 5 2,157 18 249 54 2,583	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81%	<u>Tot</u> <u>Origina</u> 9 19 1 1,28 9 11 23	al itions 31 3	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59%	High- Cost Loans 0 0 0 6 0 2 0	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 17 37 5 2,157 18 249 54 2,583	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28%	<u>Tot</u> Origina 9 19 1,28 9 11 23 1,4 8	al attions 31 3 3 3 3 7	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57%	High- Cost Loans 0 0 0 6 0 2 0 2 0 8	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 17 37 5 2,157 18 249 54 2,583 Dan Origination	Denials 5 13 4 567 3 71 22 694	<u>Denial</u> <u>Rate*</u> 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28%	<u>Tot</u> <u>Origina</u> 9 19 1,28 9 11 23 1,48 2007	<u>al</u> <u>itions</u> 31 3 37 <u>2008</u>	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57%	High- Cost Loans 0 0 0 6 0 2 0 8 8	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Race/Ethnicity Applications 17 37 5 2,157 18 249 54 2,583 Dan Origination	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28% 2006 1,304	<u>Tot</u> <u>Origina</u> 9 19 1,28 9 11 23 1,48 <u>2007</u> 742	<u>al</u> <u>itions</u> 31 3 3 3 37 <u>2008</u> 420	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57%	High- Cost Loans 0 0 0 6 0 2 0 8 8	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Race/Ethnicity Applications 17 37 5 2,157 18 249 54 2,583 Dan Origination	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28% 2006 1,304 107	<u>Tot</u> <u>Origina</u> 9 19 1 1,28 9 11 23 1,48 <u>2007</u> 742 97	al itions 31 3 37 2008 420 359	Origination <u>Rate</u> 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57% 2009 259 401	High- Cost Loans 0 0 0 6 0 2 0 2 0 8 2010 213 313	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Pu FHA/VA Home Purchas Refinance	Race/Ethnicity Applications 17 37 5 2,157 18 249 54 2,583 Dan Origination	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28% 2006 1,304 107 1,191	<u>Tot</u> <u>Origina</u> 9 19 1,28 9 11 23 1,48 2007 742 97 836	al htions 31 3 37 2008 420 359 601	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57% 2009 259 401 840	High- Cost Loans 0 0 0 6 0 2 0 8 8 2010 213 313 870	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Race/Ethnicity Applications 17 37 5 2,157 18 249 54 2,583 Dan Origination	Denials 5 13 4 567 3 71 22 694	Denial Rate* 33.33% 37.14% 80.00% 29.23% 25.00% 36.22% 46.81% 30.28% 2006 1,304 107	<u>Tot</u> <u>Origina</u> 9 19 1 1,28 9 11 23 1,48 <u>2007</u> 742 97	al itions 31 3 37 2008 420 359	Origination Rate 52.94% 51.35% 20.00% 59.39% 50.00% 45.38% 42.59% 57.57% 2009 259 401 840 109	High- Cost Loans 0 0 0 6 0 2 0 2 0 8 2010 213 313	High- Cost Share 0.00% 0.00% 0.00% 0.47% 0.00% 1.77% 0.00%

	7			
Top Ten Home Purchase Lenders		Markat	Dollars Loopod	<u>Average</u>
Dy Application	Count	<u>Market</u>	Dollars Loaned	Loan Size
By Application	Count	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	142	13.87%	\$14,619	\$103
THIRD FEDERAL SAVINGS AND LOAN	81	7.91%	\$6,964	\$86
FIFTH THIRD MORTGAGE COMPANY	75	7.32%	\$6,861	\$91
WELLS FARGO FUNDING, INC	74	7.23%	\$7,400	\$100
HOWARD HANNA MORTGAGE SERVICES	73	7.13%	\$6,812	\$93
US BANK, N.A.	48	4.69%	\$4,645	\$97
JPMORGAN CHASE BANK, NA	46	4.49%	\$4,225	\$92
AMERICAN MIDWEST MORTGAGE CORP	44	4.30%	\$4,429	\$101
FIRST PLACE BANK	37	3.61%	\$3,240	\$88
WELLS FARGO BANK, NA	24	2.34%	\$2,128	\$89
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	69	13.12%	\$6,137	\$89
HOWARD HANNA MORTGAGE SERVICES	67	12.74%	\$6,147	\$92
FIFTH THIRD MORTGAGE COMPANY	55	10.46%	\$5,114	\$93
AMERICAN MIDWEST MORTGAGE CORP	42	7.98%	\$4,164	\$99
FIRST PLACE BANK	25	4.75%	\$2,207	\$88
US BANK, N.A.	19	3.61%	\$1,848	\$97
WELLS FARGO BANK, NA	18	3.42%	\$1,721	\$96
UNION NATIONAL MORTGAGE CO.	14	2.66%	\$1,236	\$88
CROSSCOUNTRY MORTGAGE INC	13	2.47%	\$1,249	\$96
FIRSTMERIT MORTGAGE CORP	13	2.47%	\$1,075	\$83
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	406	21.29%	\$38,573	\$95
BANK OF AMERICA, N.A.	134	7.03%	\$15,119	\$113
WELLS FARGO BANK, NA	114	5.98%	\$12,022	\$105
FIFTH THIRD MORTGAGE COMPANY	107	5.61%	\$11,601	\$108
FIFTH THIRD BANK	99	5.19%	\$9,172	\$93
JPMORGAN CHASE BANK, NA	89	4.67%	\$9,419	\$106
US BANK NORTH DAKOTA	69	3.62%	\$6,809	\$99
DOLLAR BANK, FSB	64	3.36%	\$5,647	\$88
QUICKEN LOANS	61	3.20%	\$6,950	\$114
	61 53	3.20% 2.78%	\$6,950 \$5,750	\$114 \$108
QUICKEN LOANS THE HUNTINGTON NATIONAL BANK By Originations				
THE HUNTINGTON NATIONAL BANK				
THE HUNTINGTON NATIONAL BANK <u>By Originations</u>	53	2.78%	\$5,750	\$108
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN	53 246	2.78% 28.28%	\$5,750 \$22,389	\$108 \$91
THE HUNTINGTON NATIONAL BANK By Originations THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY	53 246 55	2.78% 28.28% 6.32%	\$5,750 \$22,389 \$6,013 \$5,284	\$108 \$91 \$109
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA BANK OF AMERICA, N.A.	53 246 55 52 41	2.78% 28.28% 6.32% 5.98% 4.71%	\$5,750 \$22,389 \$6,013 \$5,284 \$4,291	\$108 \$91 \$109 \$102 \$105
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA BANK OF AMERICA, N.A. FIFTH THIRD BANK	53 246 55 52 41 39	2.78% 28.28% 6.32% 5.98% 4.71% 4.48%	\$5,750 \$22,389 \$6,013 \$5,284 \$4,291 \$3,388	\$108 \$91 \$109 \$102 \$105 \$87
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA BANK OF AMERICA, N.A. FIFTH THIRD BANK QUICKEN LOANS	53 246 55 52 41 39 38	2.78% 28.28% 6.32% 5.98% 4.71% 4.48% 4.37%	\$5,750 \$22,389 \$6,013 \$5,284 \$4,291 \$3,388 \$4,195	\$108 \$91 \$109 \$102 \$105 \$87 \$110
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA BANK OF AMERICA, N.A. FIFTH THIRD BANK QUICKEN LOANS DOLLAR BANK, FSB	53 246 55 52 41 39 38 38	2.78% 28.28% 6.32% 5.98% 4.71% 4.48% 4.37% 4.37%	\$5,750 \$22,389 \$6,013 \$5,284 \$4,291 \$3,388 \$4,195 \$3,025	\$108 \$91 \$109 \$102 \$105 \$87 \$110 \$80
THE HUNTINGTON NATIONAL BANK <u>By Originations</u> THIRD FEDERAL SAVINGS AND LOAN FIFTH THIRD MORTGAGE COMPANY WELLS FARGO BANK, NA BANK OF AMERICA, N.A. FIFTH THIRD BANK QUICKEN LOANS	53 246 55 52 41 39 38	2.78% 28.28% 6.32% 5.98% 4.71% 4.48% 4.37%	\$5,750 \$22,389 \$6,013 \$5,284 \$4,291 \$3,388 \$4,195	\$108 \$91 \$109 \$102 \$105 \$87 \$110

PARMA HEIGHTS

Popu	lation	Data
------	--------	------

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	571	2.76%	7.91%
Asian	640	3.09%	28.77%
Native American	35	0.17%	63.64%
Non-Hispanic White	18,400	88.81%	62.47%
Other	217	1.05%	62.50%
Hispanic*	793	3.83%	34.89%
Total	20,718	100%	59.45%

Housing Data	Number	<u>Percent</u>
Owner-Occupied Unit	s 5,668	55.06%
Renter Occupied Unit	s 3,866	37.55%
Vacant Units	761	7.39%
Total Units	10,295	100%
Mortgage Lending by	Type of Institution	Tota

	L
Depository Institutions & Subsidiaries	
Non-Depository Institutions	
Total Single Family Lending	

Income DataMedian Family Income\$58,646Percent Family Poverty9.3%

<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
271	\$22,438	2	0.74%
82	\$8,709	0	0.00%
353	\$31,147	2	0.57%

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	4	1	33.33%	2	50.00%	0	0.00%
Native American	4	2	50.00%	2	50.00%	0	0.00%
Non-Hispanic White	472	102	24.11%	304	64.41%	2	0.00%
Other	6	2	40.00%	3	50.00%	0	0.66%
Not Reported	71	19	36.54%	31	43.66%	0	0.00%
Hispanic	12	5	41.67%	7	58.33%	0	0.00%
Total	577	133	26.23%	353	61.18%	2	0.57%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	300	217	94	84	33
FHA/VA Home Purchase	23	22	78	123	87
Refinance	265	189	107	197	214
Home Improvement	59	50	36	21	19
Total Lending	647	478	315	425	353

Top Ten Home Purchase Lenders	1			Average
Top Ten Home Fulchase Lenders	1	Market	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	(\$000s)
BANK OF AMERICA, N.A.	37	14.98%	\$3,790	\$102
HOWARD HANNA MORTGAGE SERVICES	22	8.91%	\$2,131	\$97
FIFTH THIRD MORTGAGE COMPANY	17	6.88%	\$1,600	\$94
THIRD FEDERAL SAVINGS AND LOAN	17	6.88%	\$1,322	\$78
WELLS FARGO FUNDING, INC	16	6.48%	\$1,598	\$100
JPMORGAN CHASE BANK, NA	14	5.67%	\$1,496	\$107
US BANK, N.A.	14	5.67%	\$1,443	\$103
FIRST PLACE BANK	14	5.67%	\$1,312	\$94
FRANKLIN AMERICAN MORTGAGE CO	7	2.83%	\$773	\$110
AMERICAN MIDWEST MORTGAGE CORP	7	2.83%	\$767	\$110
By Originations				
HOWARD HANNA MORTGAGE SERVICES	19	15.83%	\$1,865	\$98
FIFTH THIRD MORTGAGE COMPANY	15	12.50%	\$1,462	\$97
THIRD FEDERAL SAVINGS AND LOAN	14	11.67%	\$1,091	\$78
FIRST PLACE BANK	10	8.33%	\$890	\$89
FIRST FEDERAL OF LAKEWOOD	7	5.83%	\$567	\$81
AMERICAN MIDWEST MORTGAGE CORP	6	5.00%	\$644	\$107
UNION NATIONAL MORTGAGE CO.	6	5.00%	\$487	\$81
WELLS FARGO BANK, NA	4	3.33%	\$347	\$87
CROSSCOUNTRY MORTGAGE INC	3	2.50%	\$408	\$136
FIRST SECURITY MORTGAGE CORP.	3	2.50%	\$336	\$112
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	96	22.70%	\$8,223	\$86
WELLS FARGO BANK, NA	36	8.51%	\$4,125	\$115
BANK OF AMERICA, N.A.	27	6.38%	\$3,031	\$112
JPMORGAN CHASE BANK, NA	23	5.44%	\$2,198	\$96
FIFTH THIRD MORTGAGE COMPANY	21	4.96%	\$2,024	\$96
FIFTH THIRD BANK	20	4.73%	\$1,669	\$83
PNC BANK N.A.	19	4.49%	\$1,433	\$75
QUICKEN LOANS	14	3.31%	\$1,648	\$118
US BANK NORTH DAKOTA	12	2.84%	\$1,053	\$88
PARK VIEW FEDERAL SAVINGS BANK	11	2.60%	\$1,035	\$94
By Originations		_		
THIRD FEDERAL SAVINGS AND LOAN	67	31.31%	\$5,434	\$81
JPMORGAN CHASE BANK, NA	15	7.01%	\$1,272	\$85
	15	7.01%	\$1,131	\$75
PNC BANK N.A.				
WELLS FARGO BANK, NA	13	6.07%	\$1,357	\$104
		6.07% 5.14%	\$1,172	\$107
WELLS FARGO BANK, NA	13		\$1,172 \$917	\$107 \$92
WELLS FARGO BANK, NA BANK OF AMERICA, N.A.	13 11	5.14%	\$1,172	\$107
WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PARK VIEW FEDERAL SAVINGS BANK	13 11 10	5.14% 4.67%	\$1,172 \$917	\$107 \$92
WELLS FARGO BANK, NA BANK OF AMERICA, N.A. PARK VIEW FEDERAL SAVINGS BANK FIFTH THIRD BANK	13 11 10 9	5.14% 4.67% 4.21%	\$1,172 \$917 \$560	\$107 \$92 \$62

PEPPER PIKE

Population Data			
	-		<u>Home</u>
Race/Ethnicity	Number	Percent	Ownership Rate
African American	386	6.46%	74.77%
Asian	326	5.45%	94.83%
Native American	10	0.17%	N/A
Non-Hispanic White	5,087	85.08%	96.04%
Other	6	0.10%	N/A
Hispanic*	86	1.44%	89.47%
Total	5,979	100%	94.81%

Housing Data	<u>Number</u>	Percent
Owner-Occupied Units	2,063	87.83%
Renter Occupied Units	113	4.81%
Vacant Units	173	7.37%
Total Units	2,349	100%
Mortgage Lending by Type	Tota	

Income Data	
Median Family Income	\$166,76
Percent Family Poverty	1.4%

\$166,76	5
1.4%	

<u>Total</u>	Dollars Loaned	<u>High-Cost</u>	<u>High-Cost</u>
<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
222	\$66,305	1	0.45%
70	\$22,734	3	4.29%
292	\$89,039	4	1.37%

Mortgage Lending by Race/Ethnicity

Depository Institutions & Subsidiaries

Non-Depository Institutions Total Single Family Lending

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	12	4	44.44%	3	25.00%	0	0.00%
Asian	30	2	8.00%	23	76.67%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	319	49	17.44%	223	69.91%	4	1.79%
Other	8	1	12.50%	7	87.50%	0	0.00%
Not Reported	66	9	18.75%	31	46.97%	0	0.00%
Hispanic	7	3	50.00%	2	28.57%	0	0.00%
Total	447	70	18.32%	292	65.32%	4	1.37%

Five-Year Mortgage Loan Origination Trends					
	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	126	118	68	63	88
FHA/VA Home Purchase	0	1	7	7	6
Refinance	73	79	69	201	193
Home Improvement	7	5	8	8	5
Total Lending	206	203	152	279	292

Top Ten Home Purchase Lenders	7			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	24	15.19%	\$6,807	\$284
HOWARD HANNA MORTGAGE SERVICES	22	13.92%	\$8,757	\$398
DOLLAR BANK, FSB	10	6.33%	\$4,285	\$429
WELLS FARGO FUNDING, INC	10	6.33%	\$2,456	\$246
BANK OF AMERICA, N.A.	9	5.70%	\$2,892	\$321
FIRST FEDERAL OF LAKEWOOD	8	5.06%	\$3,671	\$459
THE HUNTINGTON NATIONAL BANK	6	3.80%	\$2,700	\$450
FIFTH THIRD MORTGAGE COMPANY	6	3.80%	\$1,900	\$317
JPMORGAN CHASE BANK, NA	6	3.80%	\$1,875	\$313
FIRST PLACE BANK	6	3.80%	\$1,479	\$247
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	22	23.40%	\$6,332	\$288
HOWARD HANNA MORTGAGE SERVICES	19	20.21%	\$7 <i>,</i> 486	\$394
DOLLAR BANK, FSB	8	8.51%	\$3,561	\$445
THE HUNTINGTON NATIONAL BANK	6	6.38%	\$2,700	\$450
FIRST PLACE BANK	6	6.38%	\$1,479	\$247
FIRST FEDERAL OF LAKEWOOD	5	5.32%	\$2,311	\$462
FIFTH THIRD MORTGAGE COMPANY	4	4.26%	\$1,448	\$362
AMERICAN MIDWEST MORTGAGE CORP	4	4.26%	\$1,175	\$294
UNION CAPITAL MORTGAGE CORPORA	3	3.19%	\$1,045	\$348
BANK OF AMERICA, N.A.	2	2.13%	\$907	\$454
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	51	14.01%	\$13,802	\$271
JPMORGAN CHASE BANK, NA	34	9.34%	\$9,813	\$289
FIFTH THIRD MORTGAGE COMPANY	24	6.59%	\$8,980	\$374
BANK OF AMERICA, N.A.	21	5.77%	\$6,587	\$314
WELLS FARGO BANK, NA	18	4.95%	\$5,406	\$300
PARK VIEW FEDERAL SAVINGS BANK	16	4.40%	\$4,360	\$273
THE HUNTINGTON NATIONAL BANK	13	3.57%	\$3,433	\$264
PNC BANK N.A.	11	3.02%	\$3,119	\$284
AMERICAN MIDWEST MORTGAGE CORP	10	2.75%	\$3,336	\$334
CITIMORTGAGE, INC	10	2.75%	\$3,113	\$311
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	40	20.73%	\$10,027	\$251
JPMORGAN CHASE BANK, NA	13	6.74%	\$3,271	\$252
FIFTH THIRD MORTGAGE COMPANY	12	6.22%	\$4,595	\$383
AMERICAN MIDWEST MORTGAGE CORP	9	4.66%	\$2,971	\$330
WELLS FARGO BANK, NA	9	4.66%	\$2,751	\$306
THE HUNTINGTON NATIONAL BANK	9	4.66%	\$2,669	\$297
BANK OF AMERICA, N.A.	8	4.15%	\$2,174	\$272
PARK VIEW FEDERAL SAVINGS BANK	8	4.15%	\$1,910	\$239
QUICKEN LOANS	7	3.63%	\$1,868	\$267
US BANK, N.A.	6	3.11%	\$1,899	\$317

RICHMOND HEIGHTS

Popula	tion	Data
--------	------	------

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	4,731	44.86%	46.40%
Asian	459	4.35%	73.42%
Native American	7	0.07%	75.00%
Non-Hispanic White	5,012	47.53%	78.62%
Other	49	0.47%	50.00%
Hispanic*	189	1.79%	50.70%
Total	10,546	100%	64.14%

Housing Data	Number	Percent
Owner-Occupied Units	3,057	56.93%
Renter Occupied Units	1,709	31.83%
Vacant Units	604	11.25%
Total Units	5,370	100%
Mortgage Lending by Type o	Total	

Mortgage Lending by Type of Institution	<u>Total</u>
	<u>Loans</u>
Depository Institutions & Subsidiaries	156
Non-Depository Institutions	78
Total Single Family Lending	234

Income Data	
Median Family Income	\$65,208
Percent Family Poverty	1.3%

Dollars Loaned	High-Cost	<u>High-Cost</u>
<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
\$18,294	1	0.64%
\$11,086	1	1.28%
\$29,380	2	0.86%

Mortgage Lending by Race/Ethnicity

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	189	57	35.40%	98	51.85%	1	1.02%
Asian	15	2	16.67%	9	60.00%	0	0.00%
Native American	1	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	176	59	35.76%	100	56.82%	1	1.00%
Other	3	1	33.33%	2	66.67%	0	0.00%
Not Reported	54	17	50.00%	16	29.63%	0	0.00%
Hispanic	10	0	0.00%	9	90.00%	0	0.00%
Total	452	138	35.75%	234	51.77%	2	0.85%

Five-Year Mortgage Loan Origination Trends

				1	
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	189	97	53	38	25
FHA/VA Home Purchase	12	14	53	54	76
Refinance	158	123	63	100	127
Home Improvement	26	21	13	4	6
Total Lending	385	255	182	196	234

Top Ten Home Purchase Lenders				<u>Average</u>
		Market	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	(\$000s)
BANK OF AMERICA, N.A.	29	12.95%	\$4,265	\$147
NVR MORTGAGE FINANCE INC	25	11.16%	\$4,419	\$177
WELLS FARGO FUNDING, INC	17	7.59%	\$2,459	\$145
HOWARD HANNA MORTGAGE SERVICES	16	7.14%	\$1,956	\$122
FIFTH THIRD MORTGAGE COMPANY	15	6.70%	\$1,834	\$122
WELLS FARGO BANK, NA	12	5.36%	\$1,781	\$148
JPMORGAN CHASE BANK, NA	12	5.36%	\$1,493	\$124
AMERICAN MIDWEST MORTGAGE CORP	9	4.02%	\$1,127	\$125
FIRST OHIO BANC & LENDING INC	8	3.57%	\$1,294	\$162
THIRD FEDERAL SAVINGS AND LOAN	8	3.57%	\$1,027	\$128
By Originations				
NVR MORTGAGE FINANCE INC	16	15.84%	\$2,891	\$181
HOWARD HANNA MORTGAGE SERVICES	14	13.86%	\$1,692	\$121
AMERICAN MIDWEST MORTGAGE CORP	9	8.91%	\$1,127	\$125
WELLS FARGO BANK, NA	7	6.93%	\$1,098	\$157
THIRD FEDERAL SAVINGS AND LOAN	7	6.93%	\$893	\$128
FIRST OHIO BANC & LENDING INC	6	5.94%	\$953	\$159
FIFTH THIRD MORTGAGE COMPANY	6	5.94%	\$738	\$123
CMCO MORTGAGE, LLC DBA HOME LE	4	3.96%	\$533	\$133
HOME SAVINGS AND LOAN	4	3.96%	\$524	\$131
JPMORGAN CHASE BANK, NA	3	2.97%	\$343	\$114
Top Ten Refinance Lenders				
By Application			4	4
THIRD FEDERAL SAVINGS AND LOAN	37	12.63%	\$4,899	\$132
WELLS FARGO BANK, NA	28	9.56%	\$4,151	\$148
JPMORGAN CHASE BANK, NA	23	7.85%	\$3,298	\$143
BANK OF AMERICA, N.A.	22	7.51%	\$3,353	\$152
THE HUNTINGTON NATIONAL BANK	21	7.17%	\$2,415	\$115
FIFTH THIRD MORTGAGE COMPANY	15	5.12%	\$2,111	\$141
QUICKEN LOANS	13	4.44%	\$1,948	\$150
KEYBANK NATIONAL ASSOCIATION	9	3.07%	\$1,020	\$113
RELIANCE FIRST CAPITAL LLC	8	2.73%	\$1,215	\$152
FIFTH THIRD BANK	8	2.73%	\$951	\$119
By Originations	• -		A	4
THIRD FEDERAL SAVINGS AND LOAN	20	15.75%	\$2,294	\$115
WELLS FARGO BANK, NA	15	11.81%	\$1,981	\$132
JPMORGAN CHASE BANK, NA	13	10.24%	\$1,719	\$132
QUICKEN LOANS	8	6.30%	\$1,191	\$149
THE HUNTINGTON NATIONAL BANK	8	6.30%	\$1,059	\$132
BANK OF AMERICA, N.A.	7	5.51%	\$834	\$119
FIFTH THIRD MORTGAGE COMPANY	7	5.51%	\$801	\$114
PARK VIEW FEDERAL SAVINGS BANK	5	3.94%	\$452	\$90
DOLLAR BANK, FSB	5	3.94%	\$407	\$81
PNC BANK N.A.	3	2.36%	\$502	\$167

ROCKY RIVER

Population Data]							
· ·	1		H	<u>ome</u>				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	<u>)</u>			
African American	204	1.01%	17	.35%				
Asian	364	1.80%	66	.67%				
Native American	19	0.09%	16	.67%				
Non-Hispanic White	19,040	94.20%	73	.27%				
Other	73	0.36%	0.	00%				
Hispanic*	367	1.82%	55	.20%				
Total	20,213	100%	72	.14%				
Housing Data	Numb	or Dor	<u>cent</u>					
			78%			Income Da	ata	
Owner-Occupied Unit						Median Fa	mily Income	\$91,583
Renter Occupied Units			40%			Percent Fa	mily Poverty	3.9%
Vacant Units Total Units			82%					
	10,1	<u> </u>	00%					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loa	ned H	ligh-Cost	High-Cost
			Loans		(\$000s)		Loans	Share
Depository Institution	s & Subsidiaries	5	566		5105,42		3	0.53%
Non-Depository Instit			154		\$30,960		0	0.00%
Total Single Family Le	nding		720	ç	136,38	8	3	0.42%
	-							
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			Denial	Tot	al	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	tions	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	1	0	0.00%	1		100.00%	0	0.00%
Asian	15	4	30.77%	9		60.00%	0	0.00%
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White	881	138	17.47%	61	1	69.35%	3	0.49%
Other	11	1	10.00%	8		72.73%	0	0.00%
Not Reported	141	34	27.87%	76	5	53.90%	0	0.00%
Hispanic	11	2	18.18%	8		72.73%	0	0.00%
Total	1,073	182	18.98%	72	D	67.10%	3	0.42%
Five-Year Mortgage L	oan Originatior	Trends						
			2006	2007	2000	2000	2010	
Conventional Home P	urchaco		<u>2006</u>	2007 215	2008		<u>2010</u> 170	
			406	315	196	187	170 51	
FHA/VA Home Purcha	se		7	11	47 105	63	51	
Refinance			311	210	185	442	482	
Home Improvement			65	35	46	19	17	

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

789

Total Lending

571

474

711

720

Top Ten Home Purchase Lenders	7			<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
FIRST PLACE BANK	42	10.99%	\$7,069	\$168
HOWARD HANNA MORTGAGE SERVICES	37	9.69%	\$6,827	\$185
THIRD FEDERAL SAVINGS AND LOAN	36	9.42%	\$6,200	\$172
FIRST FEDERAL OF LAKEWOOD	33	8.64%	\$6,680	\$202
BANK OF AMERICA, N.A.	31	8.12%	\$5,372	\$173
WELLS FARGO FUNDING, INC	31	8.12%	\$5,197	\$168
JPMORGAN CHASE BANK, NA	21	5.50%	\$4,468	\$213
FIFTH THIRD MORTGAGE COMPANY	16	4.19%	\$2,797	\$175
PNC BANK N.A.	13	3.40%	\$2,323	\$179
WELLS FARGO BANK, NA	12	3.14%	\$2,383	\$199
By Originations				
FIRST PLACE BANK	37	16.74%	\$6,240	\$169
HOWARD HANNA MORTGAGE SERVICES	35	15.84%	\$6,624	\$189
THIRD FEDERAL SAVINGS AND LOAN	28	12.67%	\$4,719	\$169
FIRST FEDERAL OF LAKEWOOD	24	10.86%	\$3,979	\$166
FIFTH THIRD MORTGAGE COMPANY	10	4.52%	\$2,065	\$207
PNC BANK N.A.	9	4.07%	\$1,823	\$203
RBS CITIZENS, N.A.	7	3.17%	\$1,812	\$259
WELLS FARGO BANK, NA	6	2.71%	\$1,217	\$203
JPMORGAN CHASE BANK, NA	6	2.71%	\$1,134	\$189
THE HUNTINGTON NATIONAL BANK	5	2.26%	\$1,759	\$352
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	167	19.13%	\$29,114	\$174
FIRST FEDERAL OF LAKEWOOD	53	6.07%	\$12,175	\$230
JPMORGAN CHASE BANK, NA	52	5.96%	\$11,786	\$227
WELLS FARGO BANK, NA	45	5.15%	\$8 <i>,</i> 855	\$197
FIFTH THIRD MORTGAGE COMPANY	45	5.15%	\$7,528	\$167
THE HUNTINGTON NATIONAL BANK	40	4.58%	\$8 <i>,</i> 447	\$211
BANK OF AMERICA, N.A.	37	4.24%	\$7,561	\$204
QUICKEN LOANS	32	3.67%	\$7,312	\$229
PNC BANK N.A.	30	3.44%	\$6,255	\$209
FIFTH THIRD BANK	29	3.32%	\$3,933	\$136
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	113	23.44%	\$19,586	\$173
FIRST FEDERAL OF LAKEWOOD	39	8.09%	\$8,937	\$229
FIFTH THIRD MORTGAGE COMPANY	29	6.02%	\$4,968	\$171
THE HUNTINGTON NATIONAL BANK	25	5.19%	\$5,374	\$215
PNC BANK N.A.	24	4.98%	\$4,826	\$201
JPMORGAN CHASE BANK, NA	23	4.77%	\$4 <i>,</i> 495	\$195
WELLS FARGO BANK, NA	22	4.56%	\$3,860	\$175
QUICKEN LOANS	21	4.36%	\$4,152	\$198
HOWARD HANNA MORTGAGE SERVICES	16	3.32%	\$3 <i>,</i> 453	\$216
RBS CITIZENS, N.A.	15	3.11%	\$2,950	\$197

SEVEN HILLS

Popul	lation	Data
-------	--------	------

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	96	0.81%	75.86%
Asian	294	2.49%	97.12%
Native American	8	0.07%	50.00%
Non-Hispanic White	11,175	94.67%	94.93%
Other	29	0.25%	100.00%
Hispanic*	153	1.30%	87.50%
Total	11,804	100%	94.75%

Housing Data		<u>Number</u>	Percent
Owner-Occupied U	Inits	4,727	91.48%
Renter Occupied U	262	5.07%	
Vacant Units	178	3.45%	
Total Units		5,167	100%
Mortgage Lending	Total		
			Loans
Depository Institut	324		

Income Data	
Median Family Income	\$75,319
Percent Family Poverty	5.3%

Dollars Loaned	High-Cost	<u>High-Cost</u>
<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
\$40,237	1	0.31%
\$10,063	0	0.00%
\$50,300	1	0.26%

Mortgage Lending by Race/Ethnicity

Non-Depository Institutions

Total Single Family Lending

						<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Total</u>	Origination	<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	4	2	50.00%	1	25.00%	0	0.00%
Asian	11	1	12.50%	4	36.36%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	523	108	22.98%	335	64.05%	1	0.30%
Other	6	1	16.67%	5	83.33%	0	0.00%
Not Reported	55	7	15.91%	32	58.18%	0	0.00%
Hispanic	13	3	25.00%	8	61.54%	0	0.00%
Total	623	126	22.78%	390	62.60%	1	0.26%

66

390

Five-Year Mortgage Loan Origination Trends]	
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	214	150	76	61	74
FHA/VA Home Purchase	4	4	27	39	51
Refinance	173	137	125	186	251
Home Improvement	34	43	30	13	14
Total Lending	425	334	258	299	390

Top Ten Home Purchase Lenders	1			<u>Average</u>
	-4	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	45	20.45%	\$5 <i>,</i> 658	\$126
BANK OF AMERICA, N.A.	23	10.45%	\$3,861	\$168
WELLS FARGO FUNDING, INC	16	7.27%	\$2,506	\$157
HOWARD HANNA MORTGAGE SERVICES	14	6.36%	\$1,972	\$141
NVR MORTGAGE FINANCE INC	11	5.00%	\$2,808	\$255
FIFTH THIRD MORTGAGE COMPANY	11	5.00%	\$1,487	\$135
WELLS FARGO BANK, NA	9	4.09%	\$1,274	\$142
FIRST PLACE BANK	9	4.09%	\$1,219	\$135
JPMORGAN CHASE BANK, NA	8	3.64%	\$1,218	\$152
US BANK, N.A.	7	3.18%	\$1,053	\$150
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	35	28.00%	\$4,264	\$122
HOWARD HANNA MORTGAGE SERVICES	12	9.60%	\$1,624	\$135
NVR MORTGAGE FINANCE INC	9	7.20%	\$2,303	\$256
WELLS FARGO BANK, NA	7	5.60%	\$1,063	\$152
FIFTH THIRD MORTGAGE COMPANY	7	5.60%	\$1,006	\$144
FIRST PLACE BANK	7	5.60%	\$901	\$129
AMERICAN MIDWEST MORTGAGE CORP	5	4.00%	\$606	\$121
US BANK, N.A.	4	3.20%	\$624	\$156
USAA FEDERAL SAVINGS BANK	3	2.40%	\$471	\$157
KEYBANK NATIONAL ASSOCIATION	3	2.40%	\$401	\$134
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	149	31.43%	\$19,102	\$128
WELLS FARGO BANK, NA	29	6.12%	\$3,780	\$130
JPMORGAN CHASE BANK, NA	27	5.70%	\$3,924	\$145
BANK OF AMERICA, N.A.	21	4.43%	\$3,272	\$156
FIFTH THIRD BANK	20	4.22%	\$2,352	\$118
FIFTH THIRD MORTGAGE COMPANY	19	4.01%	\$2,586	\$136
DOLLAR BANK, FSB	18	3.80%	\$1,910	\$106
PNC BANK N.A.	15	3.16%	\$1,782	\$119
PARK VIEW FEDERAL SAVINGS BANK	13	2.74%	\$1,669	\$128
RBS CITIZENS, N.A.	12	2.53%	\$1,803	\$150
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	98	39.04%	\$12,411	\$127
JPMORGAN CHASE BANK, NA	15	5.98%	\$1,993	\$133
FIFTH THIRD BANK	13	5.18%	\$1,451	\$112
DOLLAR BANK, FSB	13	5.18%	\$1,309	\$101
WELLS FARGO BANK, NA	12	4.78%	\$1,533	\$128
RBS CITIZENS, N.A.	9	3.59%	\$1,252	\$139
FIFTH THIRD MORTGAGE COMPANY	8	3.19%	\$1,109	\$139
PNC BANK N.A.	8	3.19%	\$1,104	\$138
QUICKEN LOANS	8	3.19%	\$1,066	\$133
PARK VIEW FEDERAL SAVINGS BANK	8	3.19%	\$969	\$121

SHAKER HEIGHTS

Population Data								
			H	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate				
African American	10,545	37.07%	46	.94%				
Asian	1,310	4.60%	46	46.06%				
Native American	42	0.15%	76	.92%				
Non-Hispanic White	15,270	53.68%	78	.07%				
Other	161	0.57%	57	.90%				
Hispanic*	626	2.20%	53	.59%				
Total	28,448	100%	63	.93%				
Housing Data	Numl	oor Dou	<u>rcent</u>			Income D	ata	
Owner-Occupied Units			.83%					¢105.062
Renter Occupied Units			.07%				amily Income	\$105,063
Vacant Units			.07%			Percent F	amily Poverty	5.4%
Total Units	13,3		.10% L 00%					
			100%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Doll	ars Loa	ned	<u>High-Cost</u>	<u>High-Cost</u>
			<u>Loans</u>		(\$000s)		<u>Loans</u>	<u>Share</u>
Depository Institutions	Depository Institutions & Subsidiaries			\$133,719		9	3	0.49%
Non-Depository Institu	utions		239	9 \$56,256		7	2.93%	
Total Single Family Lending			850	850 \$189,975 10			1.18%	
0 /				+	,	-		
				Ŧ		-		
Mortgage Lending by		,]	Ŧ		-		
		,]	Ŧ		-	High-	High-
		,] Denial	Tota	-	Origination		
		, Denials]		al		<u>High-</u>	<u>High-</u>
Mortgage Lending by	Race/Ethnicity] Denial	Tota	<u>al</u> tions	<u>Origination</u>	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Mortgage Lending by	Race/Ethnicity	<u>Denials</u>] <u>Denial</u> <u>Rate*</u>	<u>Tota</u> Origina	<u>al</u> tions	<u>Origination</u> <u>Rate</u>	<u>High-</u> <u>Cost</u> Loans	<u>High-</u> <u>Cost</u> <u>Share</u>
Mortgage Lending by <u>Race/Ethnicity</u> African American	Race/Ethnicity Applications 197	Denials 78] <u>Denial</u> <u>Rate*</u> 45.09%	<u>Tota</u> Origina 87	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 44.16%	<u>High-</u> <u>Cost</u> Loans 0	<u>High-</u> <u>Cost</u> Share 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian	Race/Ethnicity Applications 197 47	Denials 78 9	Denial <u>Rate*</u> 45.09% 23.08%	<u>Tota</u> <u>Origina</u> 87 24	al tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06%	<u>High-</u> <u>Cost</u> Loans 0 0	<u>High-</u> <u>Cost</u> Share 0.00% 0.00%
Mortgage Lending by Race/Ethnicity African American Asian Native American	Race/Ethnicity Applications 197 47 1	<u>Denials</u> 78 9 0	Denial Rate* 45.09% 23.08% 0.00%	<u>Tota</u> <u>Origina</u> 87 24 0	al tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00%	<u>High-</u> <u>Cost</u> Loans 0 0 0	<u>High-</u> <u>Cost</u> Share 0.00% 0.00% N/A
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Race/Ethnicity Applications 197 47 1 872	<u>Denials</u> 78 9 0 128	Denial <u>Rate*</u> 45.09% 23.08% 0.00% 16.33%	<u>Tota</u> <u>Origina</u> 87 24 0 606	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50%	<u>High-</u> <u>Cost</u> Loans 0 0 0 10	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other	Race/Ethnicity Applications 197 47 1 872 26	<u>Denials</u> 78 9 0 128 5	Denial <u>Rate*</u> 45.09% 23.08% 0.00% 16.33% 20.00%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92%	High- Cost Loans 0 0 0 10 0	<u>High-</u> <u>Cost</u> Share 0.00% 0.00% N/A 1.65% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported	Race/Ethnicity Applications 197 47 1 872 26 188	<u>Denials</u> 78 9 0 128 5 44	Denial <u>Rate*</u> 45.09% 23.08% 0.00% 16.33% 20.00% 27.33%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96	al tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92% 51.06%	High- Cost Loans 0 0 0 10 0 10 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6	al tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00%	High- Cost Loans 0 0 0 10 0 0 0 0	High- Cost Share 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6	al tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00%	High- Cost Loans 0 0 0 10 0 0 0 0	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6	al tions	Origination Rate 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00% 62.73%	High- Cost Loans 0 0 0 10 0 0 0 0	High- Cost Share 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355 Dan Origination	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22% 22.31%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6 850	al tions	Origination Rate 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00% 62.73%	High- Cost Loans 0 0 0 10 0 0 0 10 10 2010 197	High- Cost Share 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355 Dan Origination	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22% 22.31%	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6 850 2007	<u>al</u> tions	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00% 62.73%	High- Cost Loans 0 0 0 10 0 0 0 10 10	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Loc	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355 Dan Origination	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22% 22.31% 2006 542	<u>Tota</u> <u>Origina</u> 87 24 0 606 20 96 6 850 <u>2007</u> 420	<u>al</u> tions 5 2008 262	Origination Rate 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00% 62.73%	High- Cost Loans 0 0 0 10 0 0 0 10 10 2010 197	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65% 0.00% 0.00%
Mortgage Lending by <u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Race/Ethnicity Applications 197 47 1 872 26 188 10 1,355 Dan Origination	Denials 78 9 0 128 5 44 2 269	Denial Rate* 45.09% 23.08% 0.00% 16.33% 20.00% 27.33% 22.22% 22.31% 2006 542 23	Tota Origina 87 24 0 606 20 96 6 850 2007 420 27	al tions 5 2008 262 75	<u>Origination</u> <u>Rate</u> 44.16% 51.06% 0.00% 69.50% 76.92% 51.06% 60.00% 62.73% 	High- Cost Loans 0 0 0 10 0 0 0 0 10 10 2010 197 81	<u>High-</u> <u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.65% 0.00% 0.00%

Top Ten Home Purchase Lenders				Avorago
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	(\$000s)	(\$000s)
HOWARD HANNA MORTGAGE SERVICES	75	13.74%	\$18,130	\$242
BANK OF AMERICA, N.A.	43	7.88%	\$7,999	\$186
WELLS FARGO FUNDING, INC	39	7.14%	\$7,693	\$197
JPMORGAN CHASE BANK, NA	31	5.68%	\$8,694	, \$280
THIRD FEDERAL SAVINGS AND LOAN	25	4.58%	\$5,236	, \$209
FIFTH THIRD MORTGAGE COMPANY	25	4.58%	\$4,918	, \$197
FIRST FEDERAL OF LAKEWOOD	24	4.40%	\$5,280	, \$220
WELLS FARGO BANK, NA	22	4.03%	\$3,959	\$180
FRANKLIN AMERICAN MORTGAGE CO	21	3.85%	\$4,058	, \$193
THE HUNTINGTON NATIONAL BANK	18	3.30%	\$5,146	\$286
By Originations				
HOWARD HANNA MORTGAGE SERVICES	69	24.82%	\$16,902	\$245
FIRST FEDERAL OF LAKEWOOD	20	7.19%	\$4,749	\$237
THIRD FEDERAL SAVINGS AND LOAN	20	7.19%	\$4,327	\$216
FIFTH THIRD MORTGAGE COMPANY	14	5.04%	\$3,339	\$239
WELLS FARGO BANK, NA	13	4.68%	\$2,652	\$204
THE HUNTINGTON NATIONAL BANK	12	4.32%	\$4,030	\$336
FIRST PLACE BANK	12	4.32%	\$2,699	\$225
KEYBANK NATIONAL ASSOCIATION	11	3.96%	\$2,560	\$233
AMERICAN MIDWEST MORTGAGE CORP	10	3.60%	\$2,042	\$204
HOME SAVINGS AND LOAN	9	3.24%	\$3,705	\$412
Top Ten Refinance Lenders				
By Application	100	44.600/		6004
THIRD FEDERAL SAVINGS AND LOAN	123	11.63%	\$27,244	\$221
JPMORGAN CHASE BANK, NA	99	9.36%	\$21,819	\$220
WELLS FARGO BANK, NA	61	5.77%	\$12,380	\$203
THE HUNTINGTON NATIONAL BANK	60	5.67%	\$12,473	\$208
BANK OF AMERICA, N.A.	51	4.82%	\$9,630	\$189
FIFTH THIRD MORTGAGE COMPANY	44	4.16%	\$10,689	\$243
QUICKEN LOANS	38	3.59%	\$8,437	\$222
PNC BANK N.A.	38	3.59%	\$8,227	\$217
HOWARD HANNA MORTGAGE SERVICES	35	3.31%	\$9,960	\$285
WELLS FARGO FUNDING, INC	27	2.55%	\$7,050	\$261
By Originations			4	4
THIRD FEDERAL SAVINGS AND LOAN	75	13.94%	\$16,976	\$226
JPMORGAN CHASE BANK, NA	45	8.36%	\$9,129	\$203
HOWARD HANNA MORTGAGE SERVICES	35	6.51%	\$9,960	\$285
WELLS FARGO BANK, NA	35	6.51%	\$7,790	\$223
QUICKEN LOANS	29	5.39%	\$6,491	\$224
THE HUNTINGTON NATIONAL BANK	27	5.02%	\$5,977	\$221
FIFTH THIRD MORTGAGE COMPANY	25	4.65%	\$6,115	\$245
PNC BANK N.A.	22	4.09%	\$4,727	\$215
UNION CAPITAL MORTGAGE CORPORA	18	3.35%	\$4,693	\$261
US BANK, N.A.	15	2.79%	\$3,486	\$232

SOLON

Г

٦

Population Data								
				ome				
Race/Ethnicity	<u>Number</u>	<u>Percent</u>	-	Ownership Rate				
African American	2,476	10.61%	63.46%					
Asian	2,347	10.05%		83.48%				
Native American	14	0.06%		N/A				
Non-Hispanic White	17,867	76.52%		.56%				
Other	90	0.39%		0.00%				
Hispanic*	357	1.53%		.54%				
Total	23,348	100%	86	.87%				
Housing Data	Numb	<u>per Per</u>	rcent			Income D	ata	
Owner-Occupied Units	5 7,2	.55 82	.77%			Median Fa	amily Income	\$112,076
Renter Occupied Units	. 1,0	97 12	.52%				amily Poverty	3.1%
Vacant Units	4	13 4	.71%					
Total Units	8,7	'65 1	L 00%					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loa	aned	High-Cost	<u>High-Cost</u>
			Loans		(\$000s		Loans	Share
Depository Institutions	Depository Institutions & Subsidiaries			764 \$178,050			0	0.00%
Non-Depository Institu	Non-Depository Institutions			231 \$55,831			3	1.30%
Total Single Family Le	nding		995	Ş	5233,88	31	3	0.30%
			-					
Mortgage Lending by	Race/Ethnicity	,						
			-				<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Tot</u>	al	Origination	<u>Cost</u>	<u>Cost</u>
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	itions	Rate	<u>Loans</u>	<u>Share</u>
African American	83	23	30.67%	49)	59.04%	0	0.00%
Asian	191	13	7.83%	13	8	72.77%	0	0.00%
Native American	4	1	33.33%	2		50.00%	0	0.00%
Non-Hispanic White	990	160	18.41%	66	2	66.87%	1	0.15%
Other	21	2	9.52%	18	3	85.71%	1	5.56%
Not Reported	188	33	22.76%	10	0	53.19%	0	0.00%
Hispanic	10	1	12.50%	6		60.00%	0	0.00%
Total	1,514	235	17.95%	99	5	65.72%	3	0.30%
Five-Year Mortgage Lo	oan Originatior	n Trends						
	-		2006	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>	
Conventional Home Pu	irchase		<u>2000</u> 456	<u>2007</u> 337	236		168	
FHA/VA Home Purchas			430	5	42	204 57	45	
Refinance			402	298	266	734	767	
Home Improvement			402	200	200	/ 54	101	
nome improvement			65	55	22	15	15	
Total Lending			65 927	55 695	38 582	15 1,010	15 995	

Top Ten Home Purchase Lenders]			<u>Average</u>
	-	<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	49	12.53%	\$12,606	\$257
HOWARD HANNA MORTGAGE SERVICES	49	12.53%	\$11,467	\$234
BANK OF AMERICA, N.A.	31	7.93%	\$6,180	\$199
WELLS FARGO FUNDING, INC	31	7.93%	\$5 <i>,</i> 635	\$182
FIFTH THIRD MORTGAGE COMPANY	27	6.91%	\$4,734	\$175
JPMORGAN CHASE BANK, NA	20	5.12%	\$4,939	\$247
FIRST PLACE BANK	19	4.86%	\$4,940	\$260
THE HUNTINGTON NATIONAL BANK	18	4.60%	\$4,890	\$272
AMERICAN MIDWEST MORTGAGE CORP	13	3.32%	\$3,050	\$235
WELLS FARGO BANK, NA	12	3.07%	\$3,205	\$267
By Originations				
HOWARD HANNA MORTGAGE SERVICES	45	21.13%	\$10,879	\$242
THIRD FEDERAL SAVINGS AND LOAN	37	17.37%	\$9,647	\$261
FIRST PLACE BANK	17	7.98%	\$4,620	\$272
FIFTH THIRD MORTGAGE COMPANY	13	6.10%	\$2,617	\$201
THE HUNTINGTON NATIONAL BANK	12	5.63%	\$3,924	\$327
AMERICAN MIDWEST MORTGAGE CORP	12	5.63%	\$2 <i>,</i> 897	\$241
WELLS FARGO BANK, NA	7	3.29%	\$2,097	\$300
BANK OF AMERICA, N.A.	7	3.29%	\$1,456	\$208
PARK VIEW FEDERAL SAVINGS BANK	5	2.35%	\$834	\$167
FIRST FEDERAL OF LAKEWOOD	4	1.88%	\$2,105	\$526
Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	184	13.02%	\$39,481	\$215
JPMORGAN CHASE BANK, NA	104	7.36%	\$25,739	\$247
FIFTH THIRD MORTGAGE COMPANY	92	6.51%	\$22,887	\$249
PARK VIEW FEDERAL SAVINGS BANK	88	6.23%	\$17,339	\$197
WELLS FARGO BANK, NA	75	5.31%	\$17,313	\$231
BANK OF AMERICA, N.A.	64	4.53%	\$14,649	\$229
THE HUNTINGTON NATIONAL BANK	59	4.18%	\$14,393	\$244
US BANK, N.A.	46	3.26%	\$11,875	\$258
QUICKEN LOANS	46	3.26%	\$10,830	\$235
CITIMORTGAGE, INC	43	3.04%	\$10,237	\$238
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	127	16.56%	\$27,207	\$214
PARK VIEW FEDERAL SAVINGS BANK	64	8.34%	\$12,421	\$194
WELLS FARGO BANK, NA	48	6.26%	\$11,296	\$235
FIFTH THIRD MORTGAGE COMPANY	46	6.00%	\$12,341	\$268
THE HUNTINGTON NATIONAL BANK	40	5.22%	\$10,435	\$261
US BANK, N.A.	39	5.08%	\$9,981	\$256
QUICKEN LOANS	36	4.69%	\$8,586	\$239
JPMORGAN CHASE BANK, NA	35	4.56%	\$7,081	\$202
AMERICAN MIDWEST MORTGAGE CORP	24	3.13%	\$6 <i>,</i> 599	\$275
BANK OF AMERICA, N.A.	24	3.13%	\$5,230	\$218

SOUTH EUCLID

Population Da	ita
----------------------	-----

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	9,073	40.70%	66.86%
Asian	440	1.97%	72.79%
Native American	16	0.07%	80.00%
Non-Hispanic White	11,867	52.42%	88.54%
Other	148	0.66%	72.73%
Hispanic*	447	2.01%	74.11%
Total	22,295	100%	80.22%

Housing Data	Number	<u>Percent</u>
Owner-Occupied Units	7,150	74.43%
Renter Occupied Units	1,763	18.35%
Vacant Units	694	7.22%
Total Units	9,607	100%
Mortgage Lending by Type	of Institution	Tota
		Loai

Total Single Family Lending	
Non-Depository Institutions	
Depository Institutions & Subsidiaries	
	L

Income Data Median Family Income Percent Family Poverty

\$69,952
5.1%

Dollars Loaned	<u>High-Cost</u>	<u>High-Cost</u>
<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
\$26,090	3	1.04%
\$12,520	2	1.68%
\$68,610	5	1.23%
	<u>(\$000s)</u> \$26,090 \$12,520	(\$000s) Loans \$26,090 3 \$12,520 2

Mortgage Lending by Race/Ethnicity

			-			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	Originations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	230	76	36.71%	120	52.17%	2	1.67%
Asian	12	8	66.67%	4	33.33%	0	0.00%
Native American	1	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	423	110	29.41%	239	56.50%	3	1.26%
Other	3	2	66.67%	1	33.33%	0	0.00%
Not Reported	104	38	44.71%	39	37.50%	0	0.00%
Hispanic	9	3	37.50%	4	44.44%	0	0.00%
Total	790	241	34.73%	408	51.65%	5	1.23%

Five-Year Mortgage Loan Origination Trends
--

	<u>2006</u>	2007	2008	2009	<u>2010</u>
Conventional Home Purchase	512	285	122	68	37
FHA/VA Home Purchase	50	41	137	164	124
Refinance	417	286	192	259	220
Home Improvement	108	91	68	35	27
Total Lending	1,087	703	519	526	408

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>(\$000s)</u>
BANK OF AMERICA, N.A.	56	14.89%	\$5,077	\$91
HOWARD HANNA MORTGAGE SERVICES	32	8.51%	\$3,370	\$105
WELLS FARGO FUNDING, INC	26	6.91%	\$2,689	\$103
JPMORGAN CHASE BANK, NA	25	6.65%	\$2,357	\$94
WELLS FARGO BANK, NA	19	5.05%	\$1,900	\$100
FIFTH THIRD MORTGAGE COMPANY	19	5.05%	\$1,840	\$97
US BANK, N.A.	18	4.79%	\$1,844	\$102
AMERICAN MIDWEST MORTGAGE CORP	14	3.72%	\$1,261	\$90
FIRST OHIO BANC & LENDING INC	13	3.46%	\$1,564	\$120
FRANKLIN AMERICAN MORTGAGE CO	12	3.19%	\$1,273	\$106
By Originations				
HOWARD HANNA MORTGAGE SERVICES	28	17.39%	\$2,936	\$105
WELLS FARGO BANK, NA	15	9.32%	\$1,462	\$97
FIFTH THIRD MORTGAGE COMPANY	13	8.07%	\$1,281	\$99
AMERICAN MIDWEST MORTGAGE CORP	12	7.45%	\$1,121	\$93
FIRST OHIO BANC & LENDING INC	7	4.35%	\$806	\$115
BANK OF AMERICA, N.A.	7	4.35%	\$627	\$90
UNION NATIONAL MORTGAGE CO.	6	3.73%	\$571	\$95
THIRD FEDERAL SAVINGS AND LOAN	6	3.73%	\$514	\$86
FIRST FEDERAL OF LAKEWOOD	5	3.11%	\$514	\$103
US BANK, N.A.	4	2.48%	\$450	\$113
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	68	12.34%	\$7,568	\$111
WELLS FARGO BANK, NA	53	9.62%	\$5,016	\$95
BANK OF AMERICA, N.A.	45	8.17%	\$4,777	\$106
FIFTH THIRD MORTGAGE COMPANY	32	5.81%	\$3 <i>,</i> 560	\$111
THE HUNTINGTON NATIONAL BANK	31	5.63%	\$2,824	\$91
JPMORGAN CHASE BANK, NA	24	4.36%	\$2,130	\$89
FIFTH THIRD BANK	22	3.99%	\$1,832	\$83
QUICKEN LOANS	20	3.63%	\$2 <i>,</i> 400	\$120
US BANK NORTH DAKOTA	19	3.45%	\$1,862	\$98
PARK VIEW FEDERAL SAVINGS BANK	14	2.54%	\$1,603	\$115
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	40	18.18%	\$3,894	\$97
WELLS FARGO BANK, NA	19	8.64%	\$1,843	\$97
FIFTH THIRD MORTGAGE COMPANY	17	7.73%	\$2,126	\$125
THE HUNTINGTON NATIONAL BANK	14	6.36%	\$1,296	\$93
JPMORGAN CHASE BANK, NA	14	6.36%	\$1,234	\$88
QUICKEN LOANS	10	4.55%	\$1,207	\$121
DOLLAR BANK, FSB	10	4.55%	\$789	\$79
BANK OF AMERICA, N.A.	9	4.09%	\$935	\$104
FIFTH THIRD BANK	8	3.64%	\$638	\$80
PARK VIEW FEDERAL SAVINGS BANK	7	3.18%	\$845	\$121

STRONGSVILLE

Population Data	
------------------------	--

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	845	1.89%	51.07%
Asian	1,847	4.13%	81.37%
Native American	42	0.09%	50.00%
Non-Hispanic White	40,559	90.64%	81.74%
Other	190	0.43%	50.00%
Hispanic*	912	2.04%	63.60%
Total	44,750	100%	80.81%

Housing Data	Number	Percent
Owner-Occupied Units	14,270	77.24%
Renter Occupied Units	3,389	18.34%
Vacant Units	817	4.42%
Total Units	18,476	100%
Mortgage Lending by Typ	e of Institution	Tot
Depository Institutions &	Subsidiaries	<u>Loa</u> 1,22

Income Data	
Median Family Income	\$93,835
Percent Family Poverty	3.2%

High-

High-

\$93,835
3.2%

Mortgage Lending by Type of Institution	<u>Total</u>	Dollars Loaned	High-Cost	<u>High-Cost</u>
	<u>Loans</u>	<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>
Depository Institutions & Subsidiaries	1,224	\$188,675	3	0.25%
Non-Depository Institutions	297	\$51,798	2	0.67%
Total Single Family Lending	1,521	\$240,2473	5	0.33%

Mortgage Lending by Race/Ethnicity

			Denial	<u>Total</u>	Origination	<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	19	4	23.53%	13	68.42%	0	0.00%
Asian	76	18	26.87%	42	55.26%	0	0.00%
Native American	6	0	0.00%	4	66.67%	0	0.00%
Non-Hispanic White	1,935	328	19.04%	1,297	67.03%	4	0.31%
Other	19	5	31.25%	9	47.37%	0	0.00%
Not Reported	243	48	25.13%	119	48.97%	0	0.00%
Hispanic	17	2	13.33%	13	76.47%	0	0.00%
Total	2,361	414	19.97%	1,521	64.42%	5	0.33%

Five-Year Mortgage Loan Origination Trends

			1	
<u>2006</u>	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>
732	528	297	276	248
21	24	114	137	122
677	488	437	1,063	1,131
112	113	78	36	20
1,542	1,153	926	1,512	1,521
	732 21 677 112	732 528 21 24 677 488 112 113	732 528 297 21 24 114 677 488 437 112 113 78	732 528 297 276 21 24 114 137 677 488 437 1,063 112 113 78 36

Tau Tau Ulana Danahara Landara	7			A
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	<u>81</u>	12.24%	\$15,474	\$191
WELLS FARGO FUNDING, INC	71	10.73%	\$12,710	\$179
FIFTH THIRD MORTGAGE COMPANY	52	7.85%	\$9,068	\$175 \$174
HOWARD HANNA MORTGAGE SERVICES	52	7.85%	\$8,740	\$168
BANK OF AMERICA, N.A.	51	7.70%	\$8,094	\$159
JPMORGAN CHASE BANK, NA	33	4.98%	\$4,864	\$135 \$147
WELLS FARGO BANK, NA	23	4.98% 3.47%	\$4,675	\$203
FRANKLIN AMERICAN MORTGAGE CO	23		\$3,623	\$203 \$173
		3.17%	. ,	
	19	2.87%	\$3,889	\$205
FIRST FEDERAL OF LAKEWOOD	19	2.87%	\$3,006	\$158
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	69	18.65%	\$12,869	\$187
HOWARD HANNA MORTGAGE SERVICES	49	13.24%	\$8,529	\$174
FIFTH THIRD MORTGAGE COMPANY	38	10.27%	\$6,710	\$177
WELLS FARGO BANK, NA	18	4.86%	\$3,566	\$198
AMERICAN MIDWEST MORTGAGE CORP	17	4.59%	\$2,764	\$163
FIRST FEDERAL OF LAKEWOOD	16	4.32%	\$2,700	\$169
HOME SAVINGS AND LOAN	13	3.51%	\$2,594	\$200
FIRST PLACE BANK	12	3.24%	\$2,119	\$177
PULTE MORTGAGE LLC	11	2.97%	\$2,227	\$202
PNC BANK N.A.	11	2.97%	\$1,714	\$156
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	444	21.33%	\$64,186	\$145
WELLS FARGO BANK, NA	163	7.83%	\$27,252	\$167
FIFTH THIRD MORTGAGE COMPANY	156	7.49%	\$26,986	\$173
JPMORGAN CHASE BANK, NA	119	5.72%	\$18,633	\$157
FIFTH THIRD BANK	110	5.28%	\$13,261	\$121
BANK OF AMERICA, N.A.	103	4.95%	\$18,689	\$181
PARK VIEW FEDERAL SAVINGS BANK	94	4.51%	\$15,483	\$165
QUICKEN LOANS	62	2.98%	\$10,495	\$169
DOLLAR BANK, FSB	53	2.55%	\$6,575	\$124
THE HUNTINGTON NATIONAL BANK	47	2.26%	\$6,698	\$143
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	288	25.46%	\$39,897	\$139
WELLS FARGO BANK, NA	103	9.11%	\$16,955	\$165
FIFTH THIRD MORTGAGE COMPANY	73	6.45%	\$13,823	\$189
PARK VIEW FEDERAL SAVINGS BANK	66	5.84%	\$10,404	\$158
JPMORGAN CHASE BANK, NA	64	5.66%	\$9,821	\$153
FIFTH THIRD BANK	61	5.39%	\$6,449	\$106
QUICKEN LOANS	40		\$6,449 \$7,037	\$106 \$176
		3.54%		
DOLLAR BANK, FSB	37	3.27%	\$4,566	\$123 \$142
FIRST FEDERAL OF LAKEWOOD	34	3.01%	\$4,814	\$142 \$175
BANK OF AMERICA, N.A.	30	2.65%	\$5,258	\$175

UNIVERSITY HEIGHTS

Population Data								
			<u>H</u> (<u>ome</u>				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owner</u>	ship Rate	2			
African American	3,133	23.14%	57	.70%				
Asian	330	2.44%	62	.50%				
Native American	14	0.10%	100	0.00%				
Non-Hispanic White	9,497	70.15%	74	.95%				
Other	121	0.89%		.43%				
Hispanic*	374	2.76%		.48%				
Total	13,539	100%	69	.79%				
Housing Data	Numb	<u>per</u> <u>Per</u>	cent			Income Da	ita	
Owner-Occupied Units	3,3	57 63.	97%			Median Fa	mily Income	\$88,892
Renter Occupied Units	-		69%				mily Poverty	3.9%
Vacant Units			35%				,,	
Total Units	5,2	.48 1	00%					
Single-Family Mortgag	ge Lending	Т	otal	Dollar	s Loane	d Hi	gh-Cost	<u>High-Cost</u>
			<u>oans</u>	-	<u>000s)</u>		Loans	Share
Depository Institutions	s & Subsidiaries		257	-	0,386	-	2	0.78%
Non-Depository Institu			86		2,306		3	3.49%
Total Single Family Le		3	343		2,692		5	1.46%
U ,	U							
Mortgage Lending by	Race/Ethnicity	,						
Mortgage Lending by	Race/Ethnicity	,					High-	High-
Mortgage Lending by	Race/Ethnicity	,	Denial	<u>Tot</u>	<u>al</u>	<u>Origination</u>	<u>High-</u> <u>Cost</u>	<u>High-</u> <u>Cost</u>
Mortgage Lending by	Race/Ethnicity	Denials	<u>Denial</u> <u>Rate*</u>	<u>Tot</u> <u>Origina</u>		<u>Origination</u> <u>Rate</u>	-	-
	-				itions		Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Origina	itions	Rate	<u>Cost</u> Loans	<u>Cost</u> Share
Race/Ethnicity African American	Applications 74	Denials 30	<u>Rate*</u> 46.15%	<u>Origina</u> 33	itions	<u>Rate</u> 44.59%	<u>Cost</u> Loans 0	<u>Cost</u> <u>Share</u> 0.00%
<u>Race/Ethnicity</u> African American Asian	Applications 74 8	Denials 30 0	<u>Rate*</u> 46.15% 0.00%	<u>Origina</u> 33 6	i <u>tions</u>	<u>Rate</u> 44.59% 75.00	<u>Cost</u> <u>Loans</u> 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American	Applications 74 8 0	<u>Denials</u> 30 0 0	<u>Rate*</u> 46.15% 0.00% N/A	<u>Origina</u> 33 6 0	<u>itions</u> 3	<u>Rate</u> 44.59% 75.00 N/A	<u>Cost</u> <u>Loans</u> 0 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White	Applications 74 8 0 376	<u>Denials</u> 30 0 0 66	<u>Rate*</u> 46.15% 0.00% N/A 19.47%	<u>Origina</u> 33 6 0 25	<u>itions</u> 3	<u>Rate</u> 44.59% 75.00 N/A 67.82%	<u>Cost</u> <u>Loans</u> 0 0 0 5	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.96%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other	Applications 74 8 0 376 2	<u>Denials</u> 30 0 0 66 0	Rate* 46.15% 0.00% N/A 19.47% 0.00%	<u>Origina</u> 33 6 0 255 2	<u>itions</u> 3	Rate 44.59% 75.00 N/A 67.82% 100.00%	Cost Loans 0 0 0 5 0	Cost Share 0.00% 0.00% N/A 1.96% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported	Applications 74 8 0 376 2 78	Denials 30 0 0 66 0 10	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87%	<u>Origina</u> 33 6 0 25 2 2 45	tions 5	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69%	<u>Cost</u> <u>Loans</u> 0 0 0 5 0 0	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.96% 0.00%
<u>Race/Ethnicity</u> African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total	Applications 74 8 0 376 2 78 3 545	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33%	<u>Origina</u> 33 6 0 25 2 2 45 1	tions 5	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33%	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 0	Cost Share 0.00% 0.00% N/A 1.96% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic	Applications 74 8 0 376 2 78 3 545	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50%	<u>Origina</u> 33 6 0 25! 2 45 1 34	<u>itions</u> 5 5 3	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94%	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 0 5 0 5	Cost Share 0.00% 0.00% N/A 1.96% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 74 8 0 376 2 78 3 545 545	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50%	<u>Origina</u> 33 6 0 255 2 45 1 34 3 4	tions 5 3 3 2008	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94%	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 2010	Cost Share 0.00% 0.00% N/A 1.96% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo	Applications 74 8 0 376 2 78 3 545 Dan Origination	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50% 2006 261	<u>Origina</u> 33 6 0 25 2 45 1 34 34 2007 214	tions 5 3 3 <u>2008</u> 125	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94% 2009 84	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 <u>2010</u> 78	Cost Share 0.00% 0.00% N/A 1.96% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 74 8 0 376 2 78 3 545 Dan Origination	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50% 2006 261 9	<u>Origina</u> 33 6 0 25 2 45 1 34 3 4 2 1 3 4 1 4	tions 5 3 3 <u>2008</u> 125 44	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94% 2009 84 64	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 <u>2010</u> 78 49	Cost Share 0.00% 0.00% N/A 1.96% 0.00% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Puchas Refinance	Applications 74 8 0 376 2 78 3 545 Dan Origination	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50% 2006 261 9 210	<u>Origina</u> 33 6 0 25 2 45 1 34 34 2007 214 14 143	tions 5 3 3 2 008 125 44 91	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94% 2009 84 64 200	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 2010 78 49 204	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.96% 0.00% 0.00%
Race/Ethnicity African American Asian Native American Non-Hispanic White Other Not Reported Hispanic Total Five-Year Mortgage Lo Conventional Home Purchas	Applications 74 8 0 376 2 78 3 545 Dan Origination	Denials 30 0 66 0 10 1 108	Rate* 46.15% 0.00% N/A 19.47% 0.00% 15.87% 33.33% 22.50% 2006 261 9	<u>Origina</u> 33 6 0 25 2 45 1 34 3 4 2 1 3 4 1 4	tions 5 3 3 <u>2008</u> 125 44	Rate 44.59% 75.00 N/A 67.82% 100.00% 57.69% 33.33% 62.94% 2009 84 64	<u>Cost</u> <u>Loans</u> 0 0 5 0 0 0 5 5 <u>2010</u> 78 49	<u>Cost</u> <u>Share</u> 0.00% 0.00% N/A 1.96% 0.00% 0.00%

Top Ten Home Purchase Lenders				Average
Top Tell Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	(\$000s)
HOWARD HANNA MORTGAGE SERVICES	23	10.04%	\$3,190	\$139
BANK OF AMERICA, N.A.	19	8.30%	\$2,462	\$130
WELLS FARGO FUNDING, INC	17	7.42%	\$2,321	\$137
FIRST FEDERAL OF LAKEWOOD	16	6.99%	\$2,239	\$140
JPMORGAN CHASE BANK, NA	13	5.68%	\$1,841	\$142
THE HUNTINGTON NATIONAL BANK	13	5.24%	\$1,670	\$139
FIRST PLACE BANK	10	4.37%	\$1,163	\$135 \$116
THIRD FEDERAL SAVINGS AND LOAN	10	4.37%	\$1,092	\$109
FIFTH THIRD MORTGAGE COMPANY	10	4.37%	\$1,092	\$105 \$109
WELLS FARGO BANK, NA	10	4.37%	\$1,051	\$109 \$107
WELLS FARGO DAINK, NA	10	4.57%	\$1,000	\$107
By Originations				
HOWARD HANNA MORTGAGE SERVICES	21	16.54%	\$2,967	\$141
FIRST FEDERAL OF LAKEWOOD	15	11.81%	\$2,179	\$145
THE HUNTINGTON NATIONAL BANK	11	8.66%	\$1,543	\$140
FIRST PLACE BANK	10	7.87%	\$1,163	\$116
THIRD FEDERAL SAVINGS AND LOAN	8	6.30%	\$883	\$110
FIFTH THIRD MORTGAGE COMPANY	7	5.51%	\$829	\$118
UNION CAPITAL MORTGAGE CORPORA	6	4.72%	\$768	\$128
AMERICAN MIDWEST MORTGAGE CORP	6	4.72%	\$739	\$123
WELLS FARGO BANK, NA	6	4.72%	\$673	\$112
DOLLAR BANK, FSB	4	3.15%	\$410	\$103
Top Ten Refinance Lenders				
By Application			4.5.5.5	4
THIRD FEDERAL SAVINGS AND LOAN	76	18.36%	\$9,298	\$122
BANK OF AMERICA, N.A.	27	6.52%	\$3,647	\$135
JPMORGAN CHASE BANK, NA	27	6.52%	\$3,469	\$128
FIFTH THIRD MORTGAGE COMPANY	24	5.80%	\$2,922	\$122
WELLS FARGO BANK, NA	23	5.56%	\$2,927	\$127
THE HUNTINGTON NATIONAL BANK	22	5.31%	\$2,451	\$111
PARK VIEW FEDERAL SAVINGS BANK	18	4.35%	\$2,038	\$113
QUICKEN LOANS	17	4.11%	\$2,505	\$147
FIFTH THIRD BANK	14	3.38%	\$1,526	\$109
WELLS FARGO FUNDING, INC	12	2.90%	\$1,811	\$151
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	46	22.55%	\$5,276	\$115
WELLS FARGO BANK, NA	14	6.86%	\$1,866	\$133
JPMORGAN CHASE BANK, NA	13	6.37%	\$1,566	\$120
FIFTH THIRD MORTGAGE COMPANY	12	5.88%	\$1,627	\$136
BANK OF AMERICA, N.A.	11	5.39%	\$1,397	\$127
QUICKEN LOANS	10	4.90%	\$1,355	\$136
UNION CAPITAL MORTGAGE CORPORA	9	4.41%	\$1,724	\$192
THE HUNTINGTON NATIONAL BANK	9	4.41%	\$1,087	\$121
PARK VIEW FEDERAL SAVINGS BANK	9	4.41%	\$1,025	\$121 \$114
FIFTH THIRD BANK	6	2.94%	\$530	\$88
	U	2.34/0	0000	006

VALLEY VIEW

Population Data	
------------------------	--

			<u>Home</u>
Race/Ethnicity	<u>Number</u>	Percent	Ownership Rate
African American	4	0.20%	100.00%
Asian	21	1.03%	100.00%
Native American	1	0.05%	100.00%
Non-Hispanic White	1,953	96.02%	91.28%
Other	9	0.44%	100.00%
Hispanic*	26	1.28%	71.43%
Total	2,034	100%	91.16%

Housing Data	Numb	er <u>Percent</u>
Owner-Occupied L	nits 69	91 87.47%
Renter Occupied U	nits 6	67 8.48%
Vacant Units		4.05%
Total Units	79	90 100%
Mortgage Lending	by Type of Institut	ion Total
Mortgage Lending	by Type of Institut	ion <u>Total</u> Loans
	by Type of Institut	Loans

Income Data		
Median Family I	ncome	\$93,750
Percent Family F	Poverty	0.8%

Dollars Loaned	<u>High-Cost</u>	High-Cost
<u>(\$000s)</u>	<u>Loans</u>	<u>Share</u>

	50	\$8,536	0	0.00%
	9	\$1,608	0	0.00%
i	41	\$6,928	0	0.00%
	Loans	<u>(\$000s)</u>	Loans	<u>Snare</u>

Mortgage Lending by Race/Ethnicity

Total Single Family Lending

			•			<u>High-</u>	<u>High-</u>
			Denial	<u>Total</u>	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	<u>Rate*</u>	Originations	<u>Rate</u>	<u>Loans</u>	<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	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	72	18	27.69%	44	61.11%	0	0.00%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	9	1	20.00%	4	44.44%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	87	21	28.00%	50	57.47%	0	0.00%

Five-Year Mortgage Loan Origination Trends					
	2006	<u>2007</u>	2008	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	22	12	8	6	8
FHA/VA Home Purchase	0	0	1	4	3
Refinance	39	22	15	31	37
Home Improvement	5	13	3	3	2
Total Lending	66	47	27	44	50

Cuyahoga County Community Lending Factbook

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	4	17.39%	\$688	\$172
JPMORGAN CHASE BANK, NA	4	17.39%	\$654	\$164
FIRST PLACE BANK	3	13.04%	\$764	\$255
BANK OF AMERICA, N.A.	2	8.70%	\$253	\$127
FRANKLIN AMERICAN MORTGAGE CO	2	8.70%	\$230	\$115
CROSSCOUNTRY MORTGAGE INC	1	4.35%	\$268	\$268
NFCU	1	4.35%	\$223	\$223
FIRST FEDERAL OF LAKEWOOD	1	4.35%	\$188	\$188
UNION NATIONAL MORTGAGE CO.	1	4.35%	\$180	\$180
WELLS FARGO FUNDING, INC	1	4.35%	\$166	\$166
By Originations				
FIRST PLACE BANK	2	18.18%	\$384	\$192
THIRD FEDERAL SAVINGS AND LOAN	2	18.18%	\$356	\$178
CROSSCOUNTRY MORTGAGE INC	1	9.09%	\$268	\$268
NFCU	1	9.09%	\$223	\$223
BANK OF AMERICA, N.A.	1	9.09%	\$189	\$189
FIRST FEDERAL OF LAKEWOOD	1	9.09%	\$188	\$188
AMERICAN MIDWEST MORTGAGE CORP	1	9.09%	\$142	\$142
FIFTH THIRD BANK	1	9.09%	\$125	\$125
FRANKLIN AMERICAN MORTGAGE CO	1	9.09%	\$64	\$64

Top Ten Refinance Lenders]			
By Application				
THIRD FEDERAL SAVINGS AND LOAN	17	22.08%	\$2,735	\$161
WELLS FARGO BANK, NA	4	5.19%	\$757	\$189
OHIO CATHOLIC FCU	4	5.19%	\$615	\$154
NEW DAY FINANCIAL, LLC	3	3.90%	\$852	\$284
US BANK, N.A.	3	3.90%	\$723	\$241
PARK VIEW FEDERAL SAVINGS BANK	3	3.90%	\$723	\$241
FIRST PLACE BANK	3	3.90%	\$473	\$158
EMBRACE HOME LOANS, INC.	2	2.60%	\$541	\$271
FIFTH THIRD MORTGAGE COMPANY	2	2.60%	\$486	\$243
WELLS FARGO FUNDING, INC	2	2.60%	\$451	\$226
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	13	35.14%	\$2,169	\$167
FIRST PLACE BANK	3	8.11%	\$473	\$158
AMERICAN MIDWEST MORTGAGE CORP	2	5.41%	\$363	\$182
WELLS FARGO BANK, NA	2	5.41%	\$302	\$151
OHIO CATHOLIC FCU	2	5.41%	\$301	\$151
FIFTH THIRD BANK	2	5.41%	\$232	\$116
ONEWEST BANK, FSB	1	2.70%	\$354	\$354
USAA FEDERAL SAVINGS BANK	1	2.70%	\$245	\$245
SHORE MORTGAGE	1	2.70%	\$210	\$210
UNION NATIONAL MORTGAGE CO.	1	2.70%	\$207	\$207

WALTON HILLS

Population Data]							
	1		Ho	ome				
Race/Ethnicity	Number	Percent		ship Rate				
African American	185	8.11%		36%				
Asian	7	0.31%	100	.00%				
Native American	4	0.18%	100	.00%				
Non-Hispanic White	2,057	90.18%	96.	59%				
Other	1	0.04%	N	I/A				
Hispanic*	17	0.75%	100	.00%				
Total	2,281	100%	96.	27%				
Housing Data	Niumak					Income Da	ta	
	<u>Numb</u>		rcent					470.007
Owner-Occupied Unit			3.09%				mily Income	\$78,387
Renter Occupied Units			3.61%			Percent Fa	mily Poverty	2.4%
Vacant Units			3.30%					
Total Units	9	69	100%					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Doll	ars Loai	ned H	igh-Cost	High-Cost
			Loans		(\$000s)	<u> </u>	Loans	Share
Depository Institution	s & Subsidiaries	5	60		\$8,224		1	1.67%
Non-Depository Institu			13		\$2,411		1	7.69%
Total Single Family Le			73		\$ 10,635		2	2.74%
	-							
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			<u>Denial</u>	Tot	tal	Origination	Cost	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*	Origina	ations	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	7	1	14.29%	6	j	85.71%	0	0.00%
Asian	2	1	100.00%	C)	0.00%	0	N/A
Native American	0	0	N/A	C)	N/A	0	N/A
Non-Hispanic White				6	n	64.58%	2	3.23%
	96	17	20.48%	0.	2	0113070		
Other	96 0	17 0	20.48% N/A	C		N/A	0	N/A
•)		0 0	N/A 0.00%
Other	0	0	N/A	C)	N/A		
Other Not Reported	0 8	0 2	N/A 28.57%	0 5) ;)	N/A 62.50%	0	0.00%
Other Not Reported Hispanic Total	0 8 0 114	0 2 0	N/A 28.57% N/A	0 5 0) ;)	N/A 62.50% N/A	0 0	0.00% N/A
Other Not Reported Hispanic	0 8 0 114	0 2 0	N/A 28.57% N/A	0 5 0) ;)	N/A 62.50% N/A	0 0	0.00% N/A
Other Not Reported Hispanic Total	0 8 0 114	0 2 0	N/A 28.57% N/A	0 5 0) ;)	N/A 62.50% N/A	0 0	0.00% N/A
Other Not Reported Hispanic Total	0 8 0 114 ation Trends	0 2 0	N/A 28.57% N/A 21.21%	0 5 0 73	3	N/A 62.50% N/A 64.04%	0 0 2	0.00% N/A
Other Not Reported Hispanic Total Five-Year Loan Origin	0 8 0 114 ation Trends	0 2 0	N/A 28.57% N/A 21.21%	2 <u>007</u>	2 <u>008</u>	N/A 62.50% N/A 64.04%	0 0 2 <u>2010</u>	0.00% N/A
Other Not Reported Hispanic Total Five-Year Loan Origin Conventional Home P	0 8 0 114 ation Trends	0 2 0	N/A 28.57% N/A 21.21% <u>2006</u> 22	2007 24	3 2 008 14	N/A 62.50% N/A 64.04%	0 0 2 <u>2010</u> 9	0.00% N/A

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

66

Total Lending

58

49

55

73

Cuyahoga County Community Lending Factbook

Tau Tau Ulawa Dunchasa Landana				A
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	<u>6</u>	26.09%	\$1,112	\$185
THIRD FEDERAL SAVINGS AND LOAN	6	26.09%	\$902	\$150
JPMORGAN CHASE BANK, NA	2	8.70%	\$341	\$150 \$171
BANK OF AMERICA, N.A.	2	8.70%	\$288	\$144
ALLY BANK F/K/A/ GMAC BANK	1	4.35%	\$214	\$214
GMAC MORTGAGE LLC	1	4.35%	\$214	\$214 \$214
FIRSTMERIT MORTGAGE CORP	1	4.35%	\$164	\$164
FIRST PLACE BANK	1	4.35%	\$164	\$161
THE HUNTINGTON NATIONAL BANK	1	4.35%	\$151	\$152
WELLS FARGO BANK, NA	1	4.35%	\$132	\$132 \$127
WELLS FARGO BAINK, INA	T	4.55%	Ş127	<i>λ</i> 121
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	6	37.50%	\$902	\$150
HOWARD HANNA MORTGAGE SERVICES	4	25.00%	\$694	\$174
FIRSTMERIT MORTGAGE CORP	1	6.25%	\$164	\$164
FIRST PLACE BANK	1	6.25%	\$161	\$161
THE HUNTINGTON NATIONAL BANK	1	6.25%	\$152	\$152
WELLS FARGO BANK, NA	1	6.25%	\$127	\$127
BANK OF AMERICA, N.A.	1	6.25%	\$127	\$127
US BANK, N.A.	1	6.25%	\$98	\$98
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	14	13.46%	\$2,211	\$158
PARK VIEW FEDERAL SAVINGS BANK	8	7.69%	\$1,346	\$168
BANK OF AMERICA, N.A.	6	5.77%	\$1,088	\$181
OHIO CATHOLIC FCU	6	5.77%	\$891	\$149
JPMORGAN CHASE BANK, NA	6	5.77%	\$813	\$136
RBS CITIZENS, N.A.	4	3.85%	\$673	\$168
WELLS FARGO BANK, NA	4	3.85%	\$592	\$148
FIFTH THIRD MORTGAGE COMPANY	4	3.85%	\$591	\$148
DOLLAR BANK, FSB	4	3.85%	\$567	\$142
WELLS FARGO FUNDING, INC	4	3.85%	\$518	\$130
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	7	12.73%	\$909	\$130
PARK VIEW FEDERAL SAVINGS AND LOAN	6		\$909 \$917	\$130 \$153
	6 4	10.91% 7.27%		
JPMORGAN CHASE BANK, NA			\$552 \$518	\$138 \$130
	4	7.27%		•
RBS CITIZENS, N.A.	3	5.45%	\$565	\$188 \$102
FIRST FEDERAL OF LAKEWOOD	3	5.45%	\$306	\$102
FIRSTMERIT MORTGAGE CORP	2	3.64%	\$294	\$147
DOLLAR BANK, FSB	2	3.64%	\$239	\$120
FIRST PLACE BANK	2	3.64%	\$229	\$115
CITIMORTGAGE, INC	2	3.64%	\$177	\$89

WARRENSVILLE HEIGHTS

Population Data

	2		Ho	ome				
Race/Ethnicity	<u>Number</u>	Percent	<u>Owners</u>	ship Rate	2			
African American	12,657	93.47%	42.	72%				
Asian	35	0.26%	40.	.00%				
Native American	24	0.18%	54.	55%				
Non-Hispanic White	487	3.60%	64.	35%				
Other	56	0.41%	16.	67%				
Hispanic*	192	1.42%	40.	35%				
Total	13,542	100%	43.	32%				
Housing Data	Numl	<u>per</u> <u>Per</u>	<u>cent</u>			Income Da	ta	
Owner-Occupied Units	s 2,6	518 38.	83%			Median Fa	mily Income	\$40,720
Renter Occupied Units	s 3,4	25 50.	79%				<i>.</i> mily Poverty	13.6%
Vacant Units	7	<i>'</i> 00 10.	38%					
Total Units	6,7	43 1	00%					
Mortgage Lending by	Type of Institu	tion	Total	Dol	lars Loa	<u>ned</u> <u>H</u>	igh-Cost	High-Cost
			Loans		<u>(\$000s)</u>		Loans	Share
Depository Institution	s & Subsidiarie	S	47		\$3,345		1	2.13%
Non-Depository Institu	utions		19		\$1,839		0	0.00%
Total Single Family Le	nding		66		\$5,184		1	1.52%
Mortgage Lending by	Race/Ethnicity	,]					
wortgage Lenang by			J				High-	<u>High-</u>
			Denial	То	tal	Origination	<u>Cost</u>	Cost
Race/Ethnicity	Applications	<u>Denials</u>	Rate*		ations	Rate	Loans	<u>Share</u>
African American	181	91	60.26%	-	2	28.73%	1	1.92%
Asian	1	1	100.00%		_)	0.00%	0	N/A
Native American	0	0	N/A		0	N/A	0	N/A
Non-Hispanic White	13	3	33.33%	(5	, 46.15%	0	0.00%
Other	0	0	N/A	(C	N/A	0	N/A
Not Reported	29	13	, 59.09%		8	, 27.59%	0	0.00%
Hispanic	4	3	75.00%	:	1	25.00%	0	0.00%
Total	225	109	59.24%	6	6	29.33%	1	1.52%
Five-Year Mortgage L	oan Originatio	n Trends						
_			<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	
Conventional Home P			161	87	23	11	6	
FHA/VA Home Purcha	se		6	7	25	28	19	
Refinance			211	138	61	52	33	
Home Improvement Total Lending			43	43	21	13	8	
			421	275	130	104	66	

_			<u>Average</u>
	Market	Dollars Loaned	Loan Size
Count	Share %		(\$000s)
7	7.69%	\$798	\$114
7	7.69%	\$584	\$83
6	6.59%	\$554	\$92
6	6.59%		\$67
5	5.49%		\$117
4	4.40%		\$100
4	4.40%		\$76
3	3.30%		\$73
3	3.30%		\$54
3	3.30%	\$132	\$44
4	16.00%	\$263	\$66
2	8.00%	\$238	\$119
2	8.00%	\$184	\$92
1	4.00%	\$237	\$237
1	4.00%	\$226	\$226
1	4.00%	\$185	\$185
1	4.00%	\$113	\$113
1	4.00%	\$99	\$99
1	4.00%	\$98	\$98
1	4.00%	\$78	\$78
		4	+ - -
			\$87
			\$103
			\$98
-			\$87
-		•	\$57
-			\$54
			\$115
			\$115
4	3.08%		\$72
4	3.08%	\$276	\$69
-	0.000/	4000	4
			\$95
			\$81
			\$75
			\$102
	E 0.60/	\$161	\$81
2	6.06%		
2	6.06%	\$156	\$78
2 2	6.06% 6.06%	\$156 \$132	\$78 \$66
2 2 1	6.06% 6.06% 3.03%	\$156 \$132 \$156	\$78 \$66 \$156
2 2	6.06% 6.06%	\$156 \$132	\$78 \$66
	7 6 6 5 4 4 3 3 3 4 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 7.69% 7 7.69% 6 6.59% 5 5.49% 4 4.40% 4 4.40% 3 3.30% 3 3.30% 3 3.30% 3 3.30% 2 8.00% 1 4.00% 1 3.08% 4 3.08% 4 3.08% 4 3.08% 4 3.08% 3 9.09% 3 9.09%	$\begin{array}{c cccc} \underline{Count} & \underline{Share \%} & \underline{(\$000s)} \\ \hline 7 & 7.69\% & \$798 \\ \hline 7 & 7.69\% & \$584 \\ \hline 6 & 6.59\% & \$399 \\ \hline 5 & 5.49\% & \$585 \\ \hline 4 & 4.40\% & \$400 \\ \hline 4 & 4.40\% & \$303 \\ \hline 3 & 3.30\% & \$163 \\ \hline 3 & 3.30\% & \$163 \\ \hline 3 & 3.30\% & \$132 \\ \hline \\ 4 & 16.00\% & \$263 \\ \hline 2 & 8.00\% & \$238 \\ \hline 2 & 8.00\% & \$184 \\ \hline 1 & 4.00\% & \$227 \\ \hline 1 & 4.00\% & \$226 \\ \hline 1 & 4.00\% & \$185 \\ \hline 1 & 4.00\% & \$113 \\ \hline 1 & 4.00\% & \$113 \\ \hline 1 & 4.00\% & \$185 \\ 1 & 4.00\% & \$185 \\ 1 & 4.00\% & \$185 \\ 1 & 4.00\% & \$78 \\ \hline \\ \hline \\ 1 & 4.00\% & \$78 \\ \hline \\ \hline \\ 1 & 4.00\% & \$78 \\ \hline \\ \hline \\ \hline \\ 1 & 8.46\% & \$1,074 \\ 10 & 7.69\% & \$873 \\ \hline 6 & 4.62\% & \$342 \\ \hline 5 & 3.85\% & \$270 \\ \hline 4 & 3.08\% & \$461 \\ \hline 4 & 3.08\% & \$288 \\ \hline 4 & 3.08\% & \$228 \\ \hline 3 & 9.09\% & \$225 \\ \hline $

WESTLAKE

Population Data								
		_		<u>ome</u>				
Race/Ethnicity	Number	Percent		ship Rate	<u>9</u>			
African American	518	1.58%		0.56%				
Asian	1,617	4.94%		50%				
Native American	23	0.07%		.50%				
Non-Hispanic White	29,279	89.46%		.82%				
Other	195	0.60%		.00%				
Hispanic*	812	2.48%		.60%				
Total	32,729	100%	12	.54%				
Housing Data	Numt	ber Pe	ercent			Income D	ata	
Owner-Occupied Units			7.78%			Median Fa	amily Income	\$94,182
Renter Occupied Units			5.66%				amily Poverty	3.1%
Vacant Units			6.56%				, ,	
Total Units	14,8	43	100%					
Mortgage Lending by	Type of Institu	tion	Total	Do	lars Loa	aned	High-Cost	High-Cost
			Loans	<u>D0</u>	(\$000s)		Loans	<u>Share</u>
Depository Institutions	& Subsidiarie	5	943		\$190,12		5	0.53%
Non-Depository Institu				192 \$42,218			1	0.52%
Total Single Family Lending		1,135	\$232,338		6	0.53%		
	0		,			-	-	
Mortgage Lending by	Race/Ethnicity							
							<u>High-</u>	<u>High-</u>
			<u>Denial</u>	<u>Tot</u>	al.	Origination	<u>Cost</u>	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>	Rate*	<u>Origina</u>	ations –	<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	3	1	33.33%	2		66.67%	0	0.00%
Asian	68	10	17.24%	44	1	64.71%	0	0.00%
Native American	2	0	0.00%	1		50.00%	0	0.00%
Non-Hispanic White	1,362	233	19.05%	92		68.14%	5	0.54%
Other	18	3	17.65%	13		72.22%	0	0.00%
Not Reported	212	34	19.65%	12		57.08%	1	0.83%
Hispanic	18	5	38.46%	6		33.33%	0	0.00%
Total	1,705	286	18.97%	1,1	35	66.57%	6	0.53%
Five-Year Mortgage Loan Origination Trends								
	oan Origination	n Trends						
	oan Originatior	n Trends	2006	2007	2008	2009	2010	
Conventional Home Pu		n Trends	<u>2006</u> 646	<u>2007</u> 408	<u>2008</u> 276		<u>2010</u> 264	
Conventional Home Pu	irchase	n Trends	646	408	276	229	264	
FHA/VA Home Purchas	irchase	n Trends	646 21	408 14	276 44	229 78	264 60	
FHA/VA Home Purchas Refinance	irchase	n Trends	646 21 419	408 14 343	276 44 310	229 78 788	264 60 785	
FHA/VA Home Purchas	irchase	n Trends	646 21	408 14	276 44	229 78	264 60	

Tau Tau Usura Daushara Lau dan	7			A
Top Ten Home Purchase Lenders		Market	Dollars Loaned	<u>Average</u> Loan Size
By Application	Count	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	<u>64</u>	<u>11.72%</u>	\$12,656	\$198
FIRST PLACE BANK	51	9.34%	\$9,390	\$184
FIRST FEDERAL OF LAKEWOOD	43	7.88%	\$11,208	\$164 \$261
WELLS FARGO FUNDING, INC	43	7.51%	\$8,003	\$195
HOWARD HANNA MORTGAGE SERVICES	39	7.14%	\$9,259	\$237
FIFTH THIRD MORTGAGE COMPANY	36	6.59%	\$7,188	\$200
BANK OF AMERICA, N.A.	34	6.23%	\$5,586	\$200 \$164
-	23	0.23% 4.21%	\$5,326 \$5,326	\$104 \$232
JPMORGAN CHASE BANK, NA	-			
WELLS FARGO BANK, NA	22	4.03%	\$4,984	\$227 \$250
THE HUNTINGTON NATIONAL BANK	19	3.48%	\$4,742	\$250
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	55	16.98%	\$11,237	\$204
FIRST PLACE BANK	40	12.35%	\$7,352	\$184
FIRST FEDERAL OF LAKEWOOD	36	11.11%	\$9,219	\$256
HOWARD HANNA MORTGAGE SERVICES	35	10.80%	\$8,365	\$239
FIFTH THIRD MORTGAGE COMPANY	21	6.48%	\$4,396	\$209
WELLS FARGO BANK, NA	16	4.94%	\$3,992	\$250
THE HUNTINGTON NATIONAL BANK	14	4.32%	\$3,738	\$267
RBS CITIZENS, N.A.	9	2.78%	\$1,878	\$209
AMERICAN MIDWEST MORTGAGE CORP	7	2.16%	\$1,225	\$175
PARK VIEW FEDERAL SAVINGS BANK	6	1.85%	\$1,468	\$245
Top Ten Refinance Lenders				
By Application				
THIRD FEDERAL SAVINGS AND LOAN	257	18.30%	\$49,886	\$194
WELLS FARGO BANK, NA	94	6.70%	\$21,560	\$229
JPMORGAN CHASE BANK, NA	86	6.13%	\$19,139	\$223
FIFTH THIRD MORTGAGE COMPANY	77	5.48%	\$21,511	\$279
FIRST FEDERAL OF LAKEWOOD	67	4.77%	\$12,734	\$190
THE HUNTINGTON NATIONAL BANK	65	4.63%	\$12,729	\$196
BANK OF AMERICA, N.A.	53	3.77%	\$11,617	\$219
DOLLAR BANK, FSB	51	3.63%	\$6,874	\$135
PNC BANK N.A.	47	3.35%	\$8,679	\$185
PARK VIEW FEDERAL SAVINGS BANK	46	3.28%	\$8,449	\$184
By Originations				
THIRD FEDERAL SAVINGS AND LOAN	180	22.93%	\$33,333	\$185
WELLS FARGO BANK, NA	61	7.77%	\$12,574	\$206
FIRST FEDERAL OF LAKEWOOD	51	6.50%	\$10,013	\$196
FIFTH THIRD MORTGAGE COMPANY	45	5.73%	\$10,723	\$238
JPMORGAN CHASE BANK, NA	34	4.33%	\$6,746	\$238 \$198
-	34 34		\$5,015	\$198 \$148
DOLLAR BANK, FSB		4.33%		
QUICKEN LOANS	33	4.20%	\$7,320 \$6,677	\$222 \$202
THE HUNTINGTON NATIONAL BANK	33	4.20%	\$6,677	\$202
	31	3.95%	\$6,947	\$224 ¢170
PNC BANK N.A.	30	3.82%	\$5,371	\$179

WOODMERE

Population Data]							
· ·	_		Н	ome				
Race/Ethnicity	Number	Percent		ship Rate	2			
African American	547	61.88%	42	2.31%				
Asian	33	3.73%	13	3.33%				
Native American	0	0.00%	I	N/A				
Non-Hispanic White	256	28.96%	5 18	3.86%				
Other	9	1.02%	I	N/A				
Hispanic*	33	3.73%	15	5.39%				
Total	884	100%	30).72%				
Housing Data	Numl	her P	ercent_			Income D	ata	
Owner-Occupied Unit			.9.27%				amily Income	\$40,893
Renter Occupied Unit			6.03%				amily Poverty	6.6%
Vacant Units	5 5		4.70%			reitenti	anning Foverty	0.078
Total Units	4	168	100%					
[100/0					
Mortgage Lending by	Type of Institu	tion	<u>Total</u>	Dol	lars Loa	ined	<u>High-Cost</u>	High-Cost
			<u>Loans</u>		<u>(\$000s)</u>	<u>)</u>	<u>Loans</u>	<u>Share</u>
Depository Institution	is & Subsidiarie	s	5		\$955		0	0.00%
Non-Depository Instit	Non-Depository Institutions			\$1,315			0	0.00%
Total Single Family Le	ending		12		\$2,270		0	0.00%
[
Mortgage Lending by	Race/Ethnicity	,						
							<u>High-</u>	<u>High-</u>
			Denial	<u>Tot</u>	al	Origination	Cost	<u>Cost</u>
<u>Race/Ethnicity</u>	Applications	<u>Denials</u>		<u>Origina</u>		<u>Rate</u>	<u>Loans</u>	<u>Share</u>
African American	12	5	50.00%	5		41.67%	0	0.00%
Asian	0	0	N/A	0		N/A	0	N/A
Native American	0	0	N/A	0		N/A	0	N/A
Non-Hispanic White	7	0	0.00%	6		85.71%	0	0.00%
Other	0	0	N/A	0		N/A	0	N/A
Not Reported	1	0	0.00%	1		100.00%	0	0.00%
Hispanic	0	0	N/A	0		N/A	0	N/A
Total	20	5	27.78%	12	2	60.00%	0	0.00%
Five-Year Mortgage L	oan Originatio	n Trends						
			2006	2007	2008	2009	<u>2010</u>	
Conventional Home P	urchase		2	5	2	1	0	
FHA/VA Home Purcha			1	0	1	2	3	
	130							
Refinance	130		17	11	6	7	9	
Refinance Home Improvement			17 0	11 1	6 0	7 0	9 0	

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

20

Total Lending

15

9

10

12

Top Ten Home Purchase Lenders				<u>Average</u>
		<u>Market</u>	Dollars Loaned	Loan Size
By Application	<u>Count</u>	Share %	<u>(\$000s)</u>	<u>(\$000s)</u>
WELLS FARGO FUNDING, INC	1	12.50%	\$280	\$280
FIRST OHIO BANC & LENDING INC	1	12.50%	\$280	\$280
FRANKLIN AMERICAN MORTGAGE CO	1	12.50%	\$230	\$230
BANK OF AMERICA, N.A.	1	12.50%	\$229	\$229
WELLS FARGO BANK, NA	1	12.50%	\$222	\$222
RBS CITIZENS, N.A.	1	12.50%	\$135	\$135
FREEDOM MORTAGAGE CORP.	1	12.50%	\$126	\$126
HOWARD HANNA MORTGAGE	1	12.50%	\$126	\$126
By Originations				
FIRST OHIO BANC & LENDING INC	1	33.33%	\$280	\$280
WELLS FARGO BANK, NA	1	33.33%	\$222	\$222
HOWARD HANNA MORTGAGE SERVICES	1	33.33%	\$126	\$126

Top Ten Refinance Lenders				
By Application				
THE AMERICAN EAGLE MORTGAGE CO	2	11.76%	\$388	\$194
PARK VIEW FEDERAL SAVINGS BANK	2	11.76%	\$183	\$92
FIFTH THIRD BANK	1	5.88%	\$417	\$417
NEW PENN FINANCIAL, INC.	1	5.88%	\$267	\$267
METLIFE BANK, N.A.	1	5.88%	\$265	\$265
JPMORGAN CHASE BANK, NA	1	5.88%	\$260	\$260
CROSSCOUNTRY MORTGAGE INC	1	5.88%	\$260	\$260
PHH MORTGAGE CORPORATION	1	5.88%	\$190	\$190
BANK OF AMERICA, N.A.	1	5.88%	\$160	\$160
RELIANCE FIRST CAPITAL LLC	1	5.88%	\$160	\$160
By Originations				
THE AMERICAN EAGLE MORTGAGE CO	2	22.22%	\$388	\$194
FIFTH THIRD BANK	1	11.11%	\$417	\$417
CROSSCOUNTRY MORTGAGE INC	1	11.11%	\$260	\$260
RELIANCE FIRST CAPITAL LLC	1	11.11%	\$160	\$160
FIFTH THIRD MORTGAGE COMPANY	1	11.11%	\$135	\$135
GMAC MORTGAGE LLC	1	11.11%	\$101	\$101
PARK VIEW FEDERAL SAVINGS BANK	1	11.11%	\$93	\$93
RBS CITIZENS, N.A.	1	11.11%	\$88	\$88

<u>APPENDIX</u>

Data Sources

Population, Housing, and Income Data

Population, race, and ethnicity data were obtained from 2010 U.S. Census Profile of General Population and Housing Characteristics. Housing tenure and occupancy status were obtained from U.S. Census 2010 Summary File 1. Home ownership rates by race/ethnicity 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 household income and household poverty rate were gathered from U.S. Census 2010 American Community Survey 1-Year Estimates.

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 2010, the most current available as of winter 2011. 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.

The Housing Research & Advocacy Center is a not-for-profit agency whose mission is to promote fair housing and diverse communities, and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education and advocacy.

> Housing Research & Advocacy Center 3631 Perkins Avenue, #3A-2 Cleveland, Ohio 44114 (216) 361-9240 (Phone) (216) 426-1290 (Fax) www.thehousingcenter.org