

Cuyahoga County Community Lending Factbook

May 2012

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About the Housing Research & Advocacy Center

The Housing Research & Advocacy Center (the "Housing Center") is a 501(c)(3) non-profit organization whose mission is to 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.

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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

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

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

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

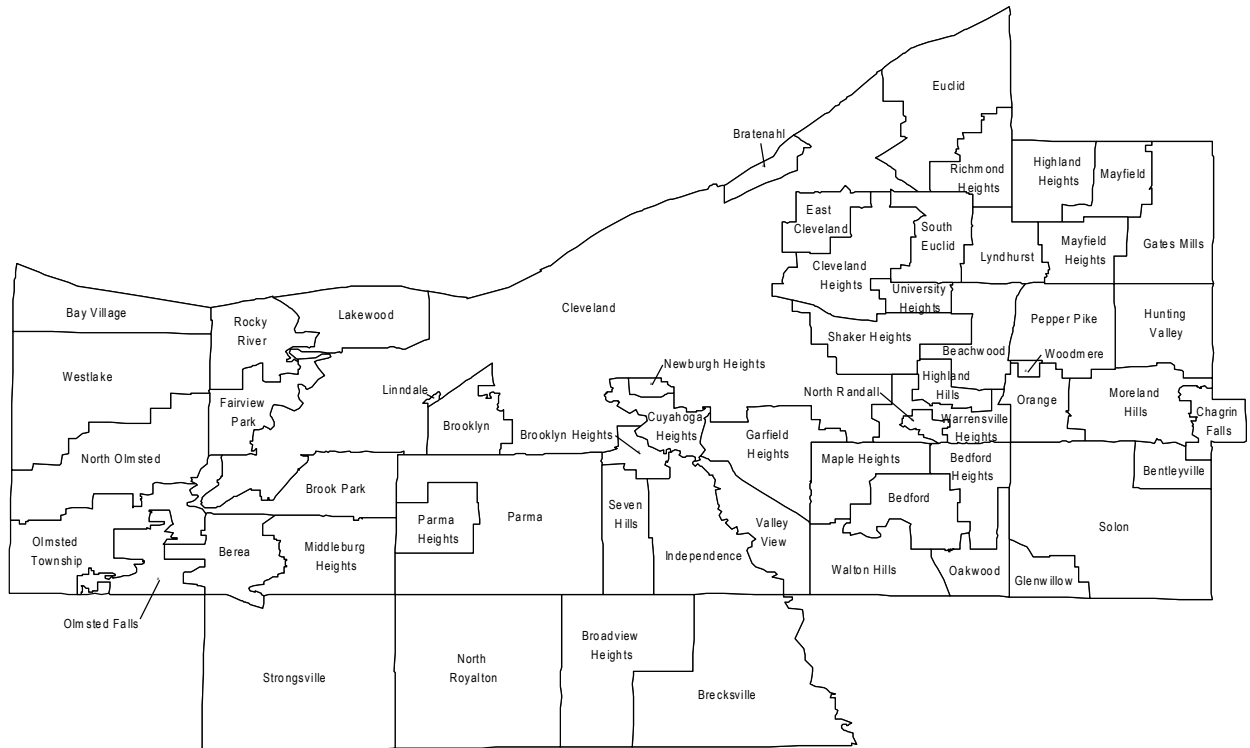
Bank of America had the greatest market share of applications for home purchase lending in the County (1,657 applications, or 11.07%). Third Federal Savings and Loan had the greatest market share of applications for refinance lending in the County (4,801 applications, or 15.60%).

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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home</u> <u>Ownership Rate</u>
African American	380,198	29.70%	39.61%
Asian	33,168	2.57%	52.96%
Native American	2,578	0.20%	76.83%
Non-Hispanic White	785,977	61.40%	71.94%
Other	23,339	1.82%	45.32%
Hispanic*	61,270	4.79%	58.22%
Total	1,280,122	100%	60.90%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	331,876	53.38%
Renter Occupied Units	213,180	34.29%
Vacant Units	76,707	12.34%
Total Units	621,763	100%

Income Data

Median Family Income	\$58,064
Percent Family Poverty	12.4%

Mortgage Lending by Type of Institution

	<u>Total</u> <u>Loans</u>	<u>Dollars Loaned</u> <u>(\$000s)</u>	<u>High-Cost</u> <u>Loans</u>	<u>High-Cost</u> <u>Share</u>
Depository Institutions & Subsidiaries	17,951	\$2,595,606	157	0.88%
Non-Depository Institutions	5,228	\$818,956	61	1.17%
Total Single Family Lending	23,179	\$3,414,562	218	0.94%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial</u> <u>Rate*</u>	<u>Total</u> <u>Originations</u>	<u>Origination</u> <u>Rate</u>	<u>High-</u> <u>Cost</u> <u>Loans</u>	<u>High-</u> <u>Cost</u> <u>Share</u>
African American	5,058	2,340	52.53%	1,872	37.01%	51	2.72%
Asian	1,100	251	26.39%	638	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%	17,548	62.43%	144	0.82%
Other	376	76	22.49%	248	65.96%	2	0.81%
Not Reported	4,835	1,466	36.62%	2,196	45.42%	10	0.46%
Hispanic	866	385	49.11%	360	41.57%	4	1.11%
Total	40,856	10,815	30.02%	23,179	56.73%	218	0.94%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	21,201	13,293	6,375	4,467	3,962
FHA/VA Home Purchase	1,280	1,321	3,774	4,239	3,634
Refinance	18,183	12,663	8,612	14,364	14,514
Home Improvement	4,146	3,763	2,488	1,334	1,069
Total Lending	44,810	31,040	21,249	24,404	23,179

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
THIRD FEDERAL SAVINGS AND LOAN	1,074	7.17%	\$169,095	\$157
FIFTH THIRD MORTGAGE COMPANY	926	6.19%	\$118,273	\$128
JPMORGAN CHASE BANK, NA	658	4.40%	\$95,017	\$144
FIRST PLACE BANK	608	4.06%	\$88,916	\$146
US 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	\$157
FIFTH THIRD MORTGAGE COMPANY	626	8.24%	\$84,258	\$135
FIRST PLACE BANK	500	6.58%	\$74,523	\$149
FIRST FEDERAL OF LAKEWOOD	458	6.03%	\$73,194	\$160
WELLS FARGO BANK, NA	388	5.11%	\$54,573	\$141
AMERICAN MIDWEST MORTGAGE CORP	355	4.67%	\$44,778	\$126
THE HUNTINGTON NATIONAL BANK	208	2.74%	\$38,475	\$185
KEYBANK NATIONAL ASSOCIATION	204	2.69%	\$28,933	\$142
PNC BANK N.A.	192	2.53%	\$24,928	\$130

Top Ten Refinance LendersBy Application

THIRD FEDERAL SAVINGS AND LOAN	4,801	15.60%	\$698,167	\$145
WELLS FARGO BANK, NA	2,043	6.64%	\$298,150	\$146
BANK OF AMERICA, N.A.	1,901	6.18%	\$280,491	\$148
JPMORGAN CHASE BANK, NA	1,803	5.86%	\$300,674	\$167
FIFTH THIRD MORTGAGE COMPANY	1,695	5.51%	\$276,737	\$163
THE HUNTINGTON NATIONAL BANK	1,448	4.70%	\$203,530	\$141
FIFTH THIRD BANK	1,215	3.95%	\$130,417	\$107
QUICKEN LOANS	1,075	3.49%	\$172,367	\$160
PARK VIEW FEDERAL SAVINGS BANK	932	3.03%	\$148,004	\$159
PNC BANK N.A.	907	2.95%	\$124,283	\$137

By Originations

THIRD FEDERAL SAVINGS AND LOAN	2,994	20.63%	\$427,661	\$143
WELLS FARGO BANK, NA	985	6.79%	\$152,333	\$155
FIFTH THIRD MORTGAGE COMPANY	856	5.90%	\$149,377	\$175
JPMORGAN CHASE BANK, NA	812	5.59%	\$127,587	\$157
QUICKEN LOANS	651	4.49%	\$108,307	\$166
THE HUNTINGTON NATIONAL BANK	639	4.40%	\$106,216	\$166
PARK VIEW FEDERAL SAVINGS BANK	619	4.26%	\$95,539	\$154
FIFTH THIRD BANK	503	3.47%	\$50,638	\$101
BANK OF AMERICA, N.A.	500	3.44%	\$71,550	\$143
DOLLAR BANK, FSB	474	3.27%	\$61,529	\$130

BAY VILLAGE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	85	0.54%	65.52%
Asian	149	0.95%	95.35%
Native American	16	0.10%	100.00%
Non-Hispanic White	14,973	95.67%	91.71%
Other	53	0.34%	100.00%
Hispanic*	251	1.60%	78.08%
Total	15,651	100%	91.48%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,670	88.10%
Renter Occupied Units	528	8.52%
Vacant Units	238	3.70%
Total Units	6,436	100%

Income Data

Median Family Income	\$93,827
Percent Family Poverty	1.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	593	\$104,481	6	1.01%
Non-Depository Institutions	111	\$21,167	0	0.00%
Total Single Family Lending	704	\$125,648	6	0.85%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	5	3	60.00%	2	40.00%	0	0.00%
Asian	4	3	75.00%	1	25.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	895	156	19.50%	604	67.49%	5	0.83%
Other	6	0	N/A	0	0.00%	0	N/A
Not Reported	138	26	21.67%	75	54.35%	1	1.33%
Hispanic	9	1	14.29%	6	66.67%	0	0.00%
Total	1,072	190	19.94%	704	65.67%	6	0.85%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	359	284	155	142	125
FHA/VA Home Purchase	15	18	44	90	59
Refinance	304	210	173	455	492
Home Improvement	62	67	61	23	28
Total Lending	740	579	433	710	704

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIRST PLACE BANK	58	18.07%	\$10,408	\$179
BANK OF AMERICA, N.A.	30	9.35%	\$5,572	\$186
HOWARD HANNA MORTGAGE SERVICES	30	9.35%	\$5,509	\$184
THIRD FEDERAL SAVINGS AND LOAN	27	8.41%	\$5,548	\$205
WELLS FARGO FUNDING, INC	25	7.79%	\$4,713	\$189
FIFTH THIRD MORTGAGE COMPANY	16	4.98%	\$2,903	\$181
FIRST FEDERAL OF LAKEWOOD	12	3.74%	\$2,397	\$200
JPMORGAN CHASE BANK, NA	11	3.43%	\$1,992	\$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

THIRD FEDERAL SAVINGS AND LOAN	125	14.04%	\$19,178	\$153
THE HUNTINGTON NATIONAL BANK	58	6.52%	\$9,998	\$172
FIRST PLACE BANK	53	5.96%	\$11,248	\$212
JPMORGAN CHASE BANK, NA	49	5.51%	\$11,005	\$225
WELLS FARGO BANK, NA	48	5.39%	\$7,533	\$157
FIFTH THIRD MORTGAGE COMPANY	44	4.94%	\$7,855	\$179
BANK OF AMERICA, N.A.	39	4.38%	\$7,518	\$193
QUICKEN LOANS	36	4.04%	\$6,656	\$185
FIRST FEDERAL OF LAKEWOOD	34	3.82%	\$7,051	\$207
PNC BANK N.A.	30	3.37%	\$4,813	\$160

By Originations

THIRD FEDERAL SAVINGS AND LOAN	82	16.67%	\$12,220	\$149
FIRST PLACE BANK	47	9.55%	\$9,937	\$211
THE HUNTINGTON NATIONAL BANK	33	6.71%	\$5,602	\$170
FIFTH THIRD MORTGAGE COMPANY	28	5.69%	\$5,192	\$185
JPMORGAN CHASE BANK, NA	27	5.49%	\$6,428	\$238
FIRST FEDERAL OF LAKEWOOD	26	5.28%	\$4,145	\$159
WELLS FARGO BANK, NA	24	4.88%	\$3,752	\$156
QUICKEN LOANS	23	4.67%	\$3,978	\$173
PNC BANK N.A.	18	3.66%	\$2,747	\$153
FIFTH THIRD BANK	17	3.46%	\$1,991	\$117

BEACHWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,152	57.49%
Renter Occupied Units	1,912	34.87%
Vacant Units	419	7.64%
Total Units	5,483	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	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>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	21	13.04%	\$5,086	\$242
THIRD FEDERAL SAVINGS AND LOAN	17	10.56%	\$3,435	\$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%	\$3,435	\$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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,527	50.74%
Renter Occupied Units	2,738	39.39%
Vacant Units	686	9.87%
Total Units	6,951	100%

Income Data

Median Family Income	\$51,348
Percent Family Poverty	13.4

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	114	\$8,501	2	1.75%
Non-Depository Institutions	50	\$4,645	0	0.00%
Total Single Family Lending	164	\$13,146	2	1.22%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	113	39	37.86%	54	47.79%	1	1.85%
Asian	2	1	50.00%	1	50.00%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	172	50	34.01%	91	52.91%	1	1.10%
Other	4	2	50.00%	2	50.00%	0	0.00%
Not Reported	37	17	56.67%	12	32.43%	0	0.00%
Hispanic	6	1	20.00%	4	66.67%	0	0.00%
Total	339	114	38.64%	164	48.38%	2	1.22%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	223	130	46	23	8
FHA/VA Home Purchase	25	26	55	52	57
Refinance	220	160	79	88	89
Home Improvement	46	36	15	7	10
Total Lending	514	352	195	170	164

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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
<u>By Originations</u>				
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

<u>By Application</u>				
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
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	7	2.95%	\$516	\$74
FIFTH THIRD MORTGAGE COMPANY	6	2.53%	\$770	\$128
<u>By Originations</u>				
THIRD FEDERAL SAVINGS AND LOAN	13	14.61%	\$691	\$53
PARK VIEW FEDERAL SAVINGS BANK	10	11.24%	\$833	\$83
WELLS FARGO BANK, NA	8	8.99%	\$785	\$98
THE HUNTINGTON NATIONAL BANK	5	5.62%	\$373	\$75
JPMORGAN CHASE BANK, NA	4	4.49%	\$341	\$85
FIFTH THIRD MORTGAGE COMPANY	3	3.37%	\$414	\$138
BANK OF AMERICA, N.A.	3	3.37%	\$311	\$104
AMERICAN MIDWEST MORTGAGE CORP	3	3.37%	\$278	\$93
CITIMORTGAGE, INC	3	3.37%	\$242	\$81
QUICKEN LOANS	3	3.37%	\$230	\$77

BEDFORD HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	8,263	76.86%	44.62%
Asian	124	1.15%	65.91%
Native American	11	0.10%	20.00%
Non-Hispanic White	1,916	17.82%	73.91%
Other	120	1.12%	50.00%
Hispanic*	282	2.62%	58.07%
Total	10,751	100%	51.05%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,609	45.37%
Renter Occupied Units	2,502	43.51%
Vacant Units	639	11.11%
Total Units	5,750	100%

Income Data

Median Family Income	\$46,250
Percent Family Poverty	6.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	51	\$4,038	3	5.88%
Non-Depository Institutions	40	\$5,832	0	0.00%
Total Single Family Lending	91	\$9,870	3	3.30%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	148	63	48.09%	59	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%	19	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%	91	40.27%	3	3.30%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	151	73	26	15	9
FHA/VA Home Purchase	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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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

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

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
QUICKEN LOANS	3	7.89%	\$293	\$98
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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	6	0.69%	100.00%
Asian	24	2.78%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	816	94.44%	96.53%
Other	0	0.00%	N/A
Hispanic*	5	0.58%	100.00%
Total	864	100%	96.70%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	293	92.14%
Renter Occupied Units	10	3.15%
Vacant Units	15	4.72%
Total Units	318	100%

Income Data

Median Family Income	\$212,600
Percent Family Poverty	1.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	44	\$15,095	0	0.00%
Non-Depository Institutions	7	\$2,851	0	0.00%
Total Single Family Lending	51	\$17,946	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	N/A	0	0.00%	0	N/A
Asian	0	0	N/A	0	0.00%	0	N/A
Native American	0	0	N/A	0	0.00%	0	N/A
Non-Hispanic White	67	9	16.07%	43	64.18%	0	0.00%
Other	0	0	N/A	0	0.00%	0	N/A
Not Reported	11	1	10.00%	7	63.64%	0	0.00%
Hispanic	0	0	N/A	0	0.00%	0	N/A
Total	79	10	14.93%	51	64.56%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	29	19	12	20	13
FHA/VA Home Purchase	0	0	0	1	2
Refinance	15	14	16	33	34
Home Improvement	2	2	0	0	2
Total Lending	46	35	28	54	51

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	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

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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,240	65.85%
Renter Occupied Units	2,231	28.04%
Vacant Units	487	6.12%
Total Units	7,958	100%

Income Data

Median Family Income	\$68,063
Percent Family Poverty	7.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	269	\$25,723	1	0.37%
Non-Depository Institutions	101	\$12,005	1	0.99%
Total Single Family Lending	370	\$37,728	2	0.54%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	16	5	35.71%	7	43.75%	1	14.29%
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	509	104	23.06%	324	63.65%	1	0.31%
Other	13	5	45.45%	6	46.15%	0	0.00%
Not Reported	63	16	32.00%	23	36.51%	0	0.00%
Hispanic	6	1	16.67%	5	83.33%	0	0.00%
Total	618	134	24.81%	370	59.87%	2	0.54%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	355	261	116	65	61
FHA/VA Home Purchase	37	30	69	112	67
Refinance	279	200	157	220	234
Home Improvement	57	73	44	13	8
Total Lending	728	564	386	410	370

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
BANK OF AMERICA, N.A.	35	13.46%	\$3,849	\$110
WELLS FARGO FUNDING, INC	27	10.38%	\$3,134	\$116
FIFTH THIRD MORTGAGE COMPANY	20	7.69%	\$2,008	\$100
HOWARD HANNA MORTGAGE SERVICES	18	6.92%	\$1,886	\$105
THIRD FEDERAL SAVINGS AND LOAN	11	4.23%	\$1,078	\$98
JPMORGAN 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 LendersBy Application

THIRD FEDERAL SAVINGS AND LOAN	53	10.79%	\$5,162	\$97
FIFTH THIRD BANK	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
JPMORGAN 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
JPMORGAN 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
PNC BANK N.A.	8	3.42%	\$629	\$79

BRATEN AHL

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	186	15.54%	70.21%
Asian	30	2.51%	92.31%
Native American	3	0.25%	0.00%
Non-Hispanic White	954	79.70%	83.51%
Other	3	0.25%	100.00%
Hispanic*	11	0.92%	85.71%
Total	1,197	100%	81.74%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	555	68.43%
Renter Occupied Units	124	15.29%
Vacant Units	132	16.28%
Total Units	811	100%

Income Data

Median Family Income	\$111,667
Percent Family Poverty	2.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	38	\$11,002	0	0.00%
Non-Depository Institutions	6	\$1,316	0	0.00%
Total Single Family Lending	44	\$12,318	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	11	9	81.82%	2	18.18%	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	61	15	27.27%	33	54.10%	0	0.00%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	14	5	45.45%	5	35.71%	0	0.00%
Hispanic	3	0	0.00%	2	66.67%	0	0.00%
Total	91	29	35.80%	44	48.35%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	36	21	19	16	7
FHA/VA Home Purchase	0	0	5	4	3
Refinance	40	17	14	37	31
Home Improvement	8	4	4	1	3
Total Lending	84	42	42	58	44

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	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

<u>By Application</u>				
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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	238	1.74%	74.29%
Asian	473	3.46%	85.09%
Native American	8	0.06%	100.00%
Non-Hispanic White	12,594	92.22%	87.89%
Other	38	0.28%	50.00%
Hispanic*	192	1.41%	81.48%
Total	13,656	100%	87.62%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,687	83.35%
Renter Occupied Units	662	11.77%
Vacant Units	274	4.87%
Total Units	5,623	100%

Income Data

Median Family Income	\$106,168
Percent Family Poverty	2.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	425	\$84,562	3	0.71%
Non-Depository Institutions	87	\$19,040	0	0.00%
Total Single Family Lending	512	\$103,602	3	0.59%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	18	1	7.14%	12	66.67%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	623	90	16.19%	439	70.47%	1	0.23%
Other	6	0	0.00%	6	100.00%	1	16.67%
Not Reported	77	14	22.22%	43	55.84%	1	2.33%
Hispanic	3	0	0.00%	2	66.67%	0	0.00%
Total	745	110	16.37%	512	68.72%	3	0.59%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	259	206	111	94	98
FHA/VA Home Purchase	0	6	17	23	32
Refinance	177	142	131	379	366
Home Improvement	38	42	21	8	16
Total Lending	474	396	280	504	512

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	400	2.06%	20.63%
Asian	1,004	5.18%	81.70%
Native American	28	0.14%	50.00%
Non-Hispanic White	17,403	89.71%	84.13%
Other	70	0.36%	0.00%
Hispanic*	353	1.82%	53.85%
Total	19,400	100%	82.15%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,324	76.78%
Renter Occupied Units	1,374	16.68%
Vacant Units	539	6.54%
Total Units	8,237	100%

Income Data

Median Family Income	\$93,112
Percent Family Poverty	4.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	638	\$113,303	0	0.00%
Non-Depository Institutions	115	\$24,036	0	0.00%
Total Single Family Lending	753	\$137,339	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	4	0	0.00%	3	75.00%	0	0.00%
Asian	53	8	17.39%	38	71.70%	0	0.00%
Native American	6	1	50.00%	1	16.67%	0	0.00%
Non-Hispanic White	869	116	14.95%	617	71.00%	0	0.00%
Other	11	1	11.11%	8	72.73%	0	0.00%
Not Reported	118	18	19.35%	67	56.78%	0	0.00%
Hispanic	4	1	25.00%	3	75.00%	0	0.00%
Total	1,085	147	15.46%	753	69.40%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	509	339	196	136	149
FHA/VA Home Purchase	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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	54	17.48%	\$10,289	\$191
HOWARD HANNA MORTGAGE SERVICES	28	9.06%	\$5,583	\$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 LendersBy 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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	577	5.17%	7.30%
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,025	54.94%
Renter Occupied Units	2,128	38.65%
Vacant Units	353	6.41%
Total Units	5,506	100%

Income Data

Median Family Income	\$45,953
Percent Family Poverty	11.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	154	\$12,111	2	1.30%
Non-Depository Institutions	46	\$4,222	0	0.00%
Total Single Family Lending	200	\$16,333	2	1.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	4	2	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%	157	60.85%	2	1.27%
Other	2	1	100.00%	0	0.00%	0	N/A
Not Reported	42	8	22.86%	24	57.14%	0	0.00%
Hispanic	20	7	41.18%	10	50.00%	0	0.00%
Total	348	86	28.38%	200	57.47%	2	1.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	138	101	43	30	40
FHA/VA Home Purchase	11	17	40	44	58
Refinance	123	87	68	96	89
Home Improvement	45	37	20	12	13
Total Lending	317	242	171	182	200

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
BANK OF AMERICA, N.A.	26	13.33%	\$2,440	\$94
THIRD FEDERAL SAVINGS AND LOAN	17	8.72%	\$1,303	\$77
DOLLAR BANK, FSB	14	7.18%	\$1,319	\$94
HOWARD HANNA MORTGAGE SERVICES	13	6.67%	\$1,157	\$89
FIFTH THIRD MORTGAGE COMPANY	13	6.67%	\$1,004	\$77
WELLS FARGO FUNDING, INC	12	6.15%	\$1,072	\$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	\$96
FRANKLIN AMERICAN MORTGAGE CO	5	2.56%	\$450	\$90

By Originations

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%	\$966	\$88
AMERICAN MIDWEST MORTGAGE CORP	10	10.20%	\$926	\$93
FIFTH THIRD MORTGAGE COMPANY	8	8.16%	\$629	\$79
FIRST PLACE BANK	7	7.14%	\$670	\$96
US BANK, N.A.	4	4.08%	\$375	\$94
QUICKEN LOANS	3	3.06%	\$285	\$95
THE AMERICAN EAGLE MORTGAGE CO	3	3.06%	\$274	\$91
FIRSTMERIT MORTGAGE CORP	3	3.06%	\$217	\$72

Top Ten Refinance Lenders

By Application

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	\$73
FIFTH THIRD MORTGAGE COMPANY	15	7.46%	\$1,437	\$96
WELLS FARGO BANK, NA	13	6.47%	\$1,227	\$94
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	\$117
FIFTH THIRD BANK	8	3.98%	\$635	\$79
US BANK, N.A.	7	3.48%	\$723	\$103

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	\$79
DOLLAR BANK, FSB	7	7.87%	\$533	\$76
US BANK NORTH DAKOTA	6	6.74%	\$311	\$52
US BANK, N.A.	5	5.62%	\$491	\$98
JPMORGAN CHASE BANK, NA	4	4.49%	\$388	\$97
QUICKEN LOANS	4	4.49%	\$371	\$93
WELLS FARGO BANK, NA	4	4.49%	\$340	\$85
BANK OF AMERICA, N.A.	3	3.37%	\$350	\$117

BROOKLYN HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	1.17%	33.33%
Asian	26	1.67%	85.71%
Native American	9	0.58%	N/A
Non-Hispanic White	1,441	93.39%	89.55%
Other	6	0.39%	N/A
Hispanic*	38	2.46%	75.00%
Total	1,543	100%	88.74%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	528	84.61%
Renter Occupied Units	67	10.74%
Vacant Units	29	4.65%
Total Units	624	100%

Income Data

Median Family Income	\$81,932
Percent Family Poverty	1.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	30	\$3,392	0	0.00%
Non-Depository Institutions	5	\$719	1	20.00%
Total Single Family Lending	35	\$4,111	1	2.86%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	48	15	32.61%	31	64.58%	1	3.23%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	6	1	33.33%	1	16.67%	0	0.00%
Hispanic	1	1	100.00%	0	0.00%	0	N/A
Total	59	18	33.33%	35	59.32%	1	2.86%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	32	18	9	13	6
FHA/VA Home Purchase	0	0	5	3	5
Refinance	33	26	13	20	24
Home Improvement	5	7	5	1	0
Total Lending	70	51	32	37	35

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
<u>By Originations</u>				
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

<u>By Application</u>				
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
<u>By Originations</u>				
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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,317	77.31%
Renter Occupied Units	1,482	18.14%
Vacant Units	372	4.55%
Total Units	8,171	100%

Income Data

Median Family Income	\$62,479
Percent Family Poverty	4.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	224	\$19,043	2	0.89%
Non-Depository Institutions	80	\$8,161	1	1.25%
Total Single Family Lending	304	\$27,204	3	0.99%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

	<u>2006</u>	<u>2007</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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 LendersBy Application

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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	18	0.44%	33.33%
Asian	36	0.88%	73.33%
Native American	2	0.05%	N/A
Non-Hispanic White	4,001	97.28%	70.56%
Other	3	0.07%	N/A
Hispanic*	36	0.88%	64.29%
Total	4,113	100%	70.35%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,317	64.50%
Renter Occupied Units	555	27.18%
Vacant Units	170	8.33%
Total Units	2,042	100%

Income Data

Median Family Income	\$102,356
Percent Family Poverty	3.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	172	\$40,880	1	0.58%
Non-Depository Institutions	51	\$13,448	0	0.00%
Total Single Family Lending	223	\$54,328	1	0.45%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	N/A	0	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%	173	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%	223	70.35%	1	0.45%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	95	104	61	52	54
FHA/VA Home Purchase	1	2	10	11	11
Refinance	76	60	50	166	147
Home Improvement	17	11	8	6	11
Total Lending	189	177	129	235	223

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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 LendersBy 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

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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	211,672	53.34%	35.90%
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	73,911	35.61%
Renter Occupied Units	93,579	45.09%
Vacant Units	40,046	19.30%
Total Units	207,536	100%

Income Data

Median Family Income	\$34,495
Percent Family Poverty	26.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,879	\$150,269	50	2.66%
Non-Depository Institutions	602	\$58,735	14	2.33%
Total Single Family Lending	2,481	\$209,004	64	2.58%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,874	1,070	64.36%	504	26.89%	31	6.15%
Asian	103	46	51.11%	39	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%	1,504	49.05%	24	1.60%
Other	48	16	38.10%	23	47.92%	0	0.00%
Not Reported	859	448	60.30%	253	29.45%	3	1.19%
Hispanic	446	243	59.12%	151	33.86%	4	2.65%
Total	6,376	2,847	50.60%	2,481	38.91%	64	2.58%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	5,353	2,822	946	515	405
FHA/VA Home Purchase	411	393	917	762	666
Refinance	4,701	3,054	1,609	1,287	1,108
Home Improvement	1,118	1,070	718	447	302
Total Lending	11,583	7,339	4,190	3,011	2,481

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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
 <u>By Originations</u>				
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

<u>By Application</u>				
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
 <u>By Originations</u>				
THIRD FEDERAL SAVINGS AND LOAN	153	13.81%	\$13,408	\$88
JPMORGAN CHASE BANK, NA	70	6.32%	\$5,938	\$85
FIFTH THIRD MORTGAGE COMPANY	66	5.96%	\$6,156	\$93
BANK OF AMERICA, N.A.	66	5.96%	\$5,332	\$81
QUICKEN LOANS	60	5.42%	\$6,180	\$103
WELLS FARGO BANK, NA	59	5.32%	\$5,486	\$93
THE HUNTINGTON NATIONAL BANK	59	5.32%	\$4,893	\$83
PNC BANK N.A.	45	4.06%	\$3,425	\$76
DOLLAR BANK, FSB	43	3.88%	\$4,047	\$94
FIFTH THIRD BANK	43	3.88%	\$2,985	\$69

CLEVELAND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	11,242	50.04%
Renter Occupied Units	8,715	38.79%
Vacant Units	2,508	11.16%
Total Units	22,465	100%

Income Data

Median Family Income	\$66,581
Percent Family Poverty	13.5%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	677	\$89,756	9	1.33%
Non-Depository Institutions	201	\$29,498	1	0.50%
Total Single Family Lending	878	\$119,254	10	1.14%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	397	183	52.44%	138	34.76%	7	5.07%
Asian	40	12	35.29%	21	52.50%	0	0.00%
Native American	7	6	85.71%	1	14.29%	0	0.00%
Non-Hispanic White	893	184	22.91%	576	64.50%	2	0.35%
Other	28	4	18.18%	15	53.57%	0	0.00%
Not Reported	213	66	37.08%	104	48.83%	1	0.96%
Hispanic	26	14	53.85%	12	46.15%	0	0.00%
Total	1,614	463	32.49%	878	54.40%	10	1.14%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	894	561	262	157	176
FHA/VA Home Purchase	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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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%	\$5,380	\$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 LendersBy 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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	4	0.63%	0.00%
Asian	9	1.41%	80.00%
Native American	1	0.16%	N/A
Non-Hispanic White	615	96.40%	67.60%
Other	1	0.16%	N/A
Hispanic*	6	0.94%	0.00%
Total	638	100%	67.44%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	174	62.59%
Renter Occupied Units	84	30.22%
Vacant Units	20	7.19%
Total Units	278	100%

Income Data

Median Family Income	\$87,500
Percent Family Poverty	3.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	8	\$810	0	0.00%
Non-Depository Institutions	N/A	N/A	N/A	N/A
Total Single Family Lending	N/A	N/A	N/A	N/A

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Asian	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Native American	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Hispanic White	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Not Reported	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	7	2	6	0	3
FHA/VA Home Purchase	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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
JPMORGAN CHASE BANK, NA	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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	16,638	93.25%	34.20%
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,783	22.22%
Renter Occupied Units	5,503	43.94%
Vacant Units	4,237	33.83%
Total Units	12,523	100%

Income Data

Median Family Income	\$27,217
Percent Family Poverty	29.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	28	\$1,702	2	7.14%
Non-Depository Institutions	9	\$694	0	0.00%
Total Single Family Lending	37	\$2,396	2	5.41%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	143	101	77.69%	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%	37	20.79%	2	5.41%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	239	84	6	0	2
FHA/VA Home Purchase	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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
FIFTH THIRD MORTGAGE COMPANY	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 LendersBy 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

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Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	12,259	47.08%
Renter Occupied Units	10,426	40.04%
Vacant Units	3,352	12.87%
Total Units	26,037	100%

Income Data

Median Family Income	\$51,871
Percent Family Poverty	12.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	361	\$28,471	9	2.49%
Non-Depository Institutions	183	\$16,958	0	0.00%
Total Single Family Lending	544	\$45,429	9	1.65%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	433	158	42.59%	197	45.50%	2	1.02%
Asian	11	4	50.00%	3	27.27%	0	0.00%
Native American	3	2	66.67%	1	33.33%	0	0.00%
Non-Hispanic White	527	158	33.69%	291	55.22%	7	2.41%
Other	11	3	30.00%	6	54.55%	0	0.00%
Not Reported	113	48	50.00%	41	36.28%	0	0.00%
Hispanic	13	5	45.45%	3	23.08%	0	0.00%
Total	1,119	382	39.18%	544	48.61%	9	1.65%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	902	48	160	84	48
FHA/VA Home Purchase	89	103	221	241	193
Refinance	719	485	279	327	258
Home Improvement	163	109	68	41	45
Total Lending	1,873	1,245	728	693	544

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
BANK OF AMERICA, N.A.	87	14.82%	\$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	42	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.	24	4.09%	\$1,984	\$83
WELLS FARGO BANK, NA	24	4.09%	\$1,763	\$73
JPMORGAN CHASE BANK, NA	21	3.58%	\$1,509	\$72
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%	\$2,587	\$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 LendersBy 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%	\$5,056	\$86
FIFTH THIRD MORTGAGE COMPANY	53	7.53%	\$4,873	\$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	14	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	3.10%	\$645	\$81
CITIMORTGAGE, INC	7	2.71%	\$533	\$76

FAIRVIEW PARK

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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>	<u>Percent</u>
Owner-Occupied Units	5,551	68.46%
Renter Occupied Units	2,013	24.82%
Vacant Units	545	6.72%
Total Units	8,109	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	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>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	5	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>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	292	226	85	87	84
FHA/VA Home Purchase	22	21	68	97	76
Refinance	254	169	122	247	294
Home Improvement	61	48	57	19	15
Total Lending	629	464	332	450	469

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	8,137	69.60%
Renter Occupied Units	3,554	30.40%
Vacant Units	1,434	12.27%
Total Units	11,691	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	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>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	545	306	71	36	25
FHA/VA Home Purchase	69	63	125	137	125
Refinance	507	372	233	160	138
Home Improvement	127	80	57	22	14
Total Lending	1,248	821	486	355	302

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
BANK OF AMERICA, N.A.	44	12.75%	\$3,350	\$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
<u>By Originations</u>				
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

<u>By Application</u>				
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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	853	85.99%
Renter Occupied Units	66	6.65%
Vacant Units	73	7.36%
Total Units	992	100%

Income Data

Median Family Income	\$182,404
Percent Family Poverty	0.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	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

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	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%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
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 Lending	100	73	53	85	99

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	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	3.70%	\$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	1	7.14%	\$417	\$417
FIRST FEDERAL OF LAKEWOOD	1	7.14%	\$400	\$400
FIRST PLACE BANK	1	7.14%	\$240	\$240

Top Ten Refinance LendersBy Application

THIRD FEDERAL SAVINGS AND LOAN	29	18.47%	\$9,400	\$324
JPMORGAN CHASE BANK, NA	12	7.64%	\$6,988	\$582
WELLS FARGO BANK, NA	11	7.01%	\$4,874	\$443
PARK VIEW FEDERAL SAVINGS BANK	10	6.37%	\$3,117	\$312
THE HUNTINGTON NATIONAL BANK	10	6.37%	\$3,089	\$309
FIFTH THIRD MORTGAGE COMPANY	8	5.10%	\$2,996	\$375
KEYBANK NATIONAL ASSOCIATION	6	3.82%	\$2,241	\$374
RBS CITIZENS, N.A.	5	3.18%	\$2,053	\$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	\$412
FIFTH THIRD MORTGAGE COMPANY	4	4.76%	\$1,226	\$307
FIRST FEDERAL OF LAKEWOOD	3	3.57%	\$1,702	\$567
RBS CITIZENS, N.A.	3	3.57%	\$1,059	\$353

GLENWILLOW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	265	28.71%	89.06%
Asian	96	10.40%	96.30%
Native American	2	0.22%	100.00%
Non-Hispanic White	524	56.77%	79.45%
Other	3	0.33%	N/A
Hispanic*	10	1.08%	50.00%
Total	923	100%	82.91%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	262	68.41%
Renter Occupied Units	54	14.10%
Vacant Units	67	17.49%
Total Units	383	100%

Income Data

Median Family Income	\$87,917
Percent Family Poverty	13.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	23	\$4,712	0	0.00%
Non-Depository Institutions	6	\$1,279	0	0.00%
Total Single Family Lending	29	\$5,991	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	9	4	44.44%	4	44.44%	0	0.00%
Asian	13	1	9.09%	10	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	3	1	33.33%	2	66.67%	0	0.00%
Not Reported	6	0	0.00%	2	33.33%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	45	7	17.50%	29	64.44%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	22	9	21	8	4
FHA/VA Home Purchase	0	0	5	1	4
Refinance	16	13	11	14	20
Home Improvement	1	1	1	0	1
Total Lending	39	23	38	23	29

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	3	23.08%	\$804	\$268
JPMORGAN CHASE BANK, NA	2	15.38%	\$409	\$205
ING 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 LendersBy 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
WELLS FARGO FUNDING, INC	2	5.00%	\$434	\$217
KEYBANK NATIONAL ASSOCIATION	2	5.00%	\$393	\$197
PNC BANK N.A.	2	5.00%	\$368	\$184
USAA FEDERAL SAVINGS BANK	1	2.50%	\$392	\$392

By Originations

THIRD FEDERAL SAVINGS AND LOAN	4	20.00%	\$665	\$166
WELLS FARGO BANK, NA	3	15.00%	\$686	\$229
US BANK, N.A.	3	15.00%	\$677	\$226
AMERISAVE MORTGAGE CORPORATION	2	10.00%	\$435	\$218
FIFTH THIRD MORTGAGE COMPANY	2	10.00%	\$360	\$180
CROSSCOUNTRY MORTGAGE INC	1	5.00%	\$298	\$298
RBS CITIZENS, N.A.	1	5.00%	\$268	\$268
KEYBANK NATIONAL ASSOCIATION	1	5.00%	\$220	\$220
OHIO CATHOLIC FCU	1	5.00%	\$137	\$137
BIRMINGHAM BANCORP MORTGAGE	1	5.00%	\$137	\$137

HIGHLAND HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	155	1.86%	69.64%
Asian	483	5.80%	96.89%
Native American	10	0.12%	100.00%
Non-Hispanic White	7,496	89.83%	95.83%
Other	29	0.35%	50.00%
Hispanic*	116	1.39%	92.00%
Total	8,345	100%	95.32%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,055	89.72%
Renter Occupied Units	150	4.41%
Vacant Units	200	5.87%
Total Units	3,405	100%

Income Data

Median Family Income	\$103,975
Percent Family Poverty	1.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	254	\$49,341	0	0.00%
Non-Depository Institutions	62	\$13,381	0	0.00%
Total Single Family Lending	316	\$62,722	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	13	1	9.09%	9	69.23%	0	0.00%
Asian	32	5	21.74%	16	50.00%	0	0.00%
Native American	1	0	0.00%	1	100.00%	0	0.00%
Non-Hispanic White	366	63	19.27%	249	68.03%	0	0.00%
Other	5	0	0.00%	5	100.00%	0	0.00%
Not Reported	49	8	20.00%	30	61.22%	0	0.00%
Hispanic	3	1	33.33%	2	66.67%	0	0.00%
Total	475	79	18.99%	316	66.53%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	175	149	73	56	60
FHA/VA Home Purchase	1	4	6	14	17
Refinance	115	99	89	248	234
Home Improvement	26	24	10	6	5
Total Lending	317	276	178	324	316

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	22	17.89%	\$4,331	\$197
WELLS FARGO FUNDING, INC	11	8.94%	\$2,285	\$208
HOWARD HANNA MORTGAGE SERVICES	9	7.32%	\$2,537	\$282
BANK OF AMERICA, N.A.	9	7.32%	\$1,586	\$176
HOME SAVINGS AND LOAN	8	6.50%	\$2,979	\$372
FIFTH THIRD MORTGAGE COMPANY	5	4.07%	\$1,684	\$337
FIRST PLACE BANK	4	3.25%	\$1,101	\$275
JPMORGAN CHASE BANK, NA	4	3.25%	\$758	\$190
AMERICAN MIDWEST MORTGAGE CORP	4	3.25%	\$528	\$132
DOLLAR BANK, FSB	3	2.44%	\$952	\$317

By Originations

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

THIRD FEDERAL SAVINGS AND LOAN	100	22.94%	\$21,943	\$219
JPMORGAN 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
JPMORGAN 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
FIFTH THIRD MORTGAGE COMPANY	6	2.56%	\$1,495	\$249

HIGHLAND HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	841	74.42%	44.58%
Asian	3	0.27%	0.00%
Native American	1	0.09%	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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	115	36.51%
Renter Occupied Units	153	48.57%
Vacant Units	47	14.92%
Total Units	315	100%

Income Data

Median Family Income	\$33,750
Percent Family Poverty	32.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	3	\$244	0	0.00%
Non-Depository Institutions	1	\$81	0	0.00%
Total Single Family Lending	4	\$325	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	11	5	50.00%	4	36.36%	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	1	1	100.00%	0	0.00%	0	N/A
Other	1	1	100.00%	0	0.00%	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	13	7	58.33%	4	30.77%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	2	2	1	0	0
FHA/VA Home Purchase	0	0	0	0	0
Refinance	9	5	5	3	4
Home Improvement	3	1	1	1	0
Total Lending	14	8	7	4	4

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
N/A	N/A	N/A	N/A	N/A

By Originations

N/A	N/A	N/A	N/A	N/A
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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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	4	0.57%	N/A
Asian	8	1.14%	100.00%
Native American	0	0.00%	N/A
Non-Hispanic White	665	94.33%	85.04%
Other	2	0.28%	100.00%
Hispanic*	19	2.70%	100.00%
Total	705	100%	85.20%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	236	73.29%
Renter Occupied Units	41	12.73%
Vacant Units	45	13.98%
Total Units	322	100%

Income Data

Median Family Income	\$250,000
Percent Family Poverty	0.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	25	\$14,845	0	0.00%
Non-Depository Institutions	2	\$1,580	0	0.00%
Total Single Family Lending	27	\$16,425	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	1	0	0.00%	1	100.00%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	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 Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	5	8	0	5	6
FHA/VA Home Purchase	0	0	0	0	0
Refinance	14	8	8	13	20
Home Improvement	0	0	0	0	1
Total Lending	19	16	8	18	27

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	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

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

INDEPENDENCE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,541	88.60%
Renter Occupied Units	229	7.99%
Vacant Units	98	3.42%
Total Units	2,868	100%

Income Data

Median Family Income	\$86,667
Percent Family Poverty	1.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	208	\$37,386	2	0.96%
Non-Depository Institutions	44	\$9,979	2	4.55%
Total Single Family Lending	252	\$47,365	4	1.59%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	36	27.48%	\$7,608	\$211
BANK OF AMERICA, N.A.	11	8.40%	\$2,256	\$205
WELLS FARGO FUNDING, INC	10	7.63%	\$2,328	\$233
JPMORGAN CHASE BANK, NA	8	6.11%	\$1,781	\$223
DOLLAR BANK, FSB	6	4.58%	\$1,228	\$205
WELLS FARGO BANK, NA	6	4.58%	\$1,129	\$188
FIRST PLACE BANK	5	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	\$232

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	15	8.88%	\$2,471	\$165
PARK VIEW FEDERAL SAVINGS BANK	13	7.69%	\$2,284	\$176
WELLS FARGO BANK, NA	9	5.33%	\$1,921	\$213
QUICKEN LOANS	8	4.73%	\$1,698	\$212
JPMORGAN CHASE BANK, NA	7	4.14%	\$1,250	\$179
KEYBANK NATIONAL ASSOCIATION	6	3.55%	\$999	\$167
PNC BANK N.A.	5	2.96%	\$850	\$170
US BANK, N.A.	4	2.37%	\$931	\$233
FIFTH THIRD MORTGAGE COMPANY	4	2.37%	\$788	\$197

LAKEWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	10,956	38.44%
Renter Occupied Units	14,318	50.24%
Vacant Units	3,224	11.31%
Total Units	28,498	100%

Income Data

Median Family Income	\$59,718
Percent Family Poverty	11.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	707	\$81,566	6	0.85%
Non-Depository Institutions	188	\$24,235	2	1.06%
Total Single Family Lending	895	\$105,801	8	0.89%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	22	7	35.00%	11	50.00%	0	0.00%
Asian	22	10	47.62%	10	45.45%	0	0.00%
Native American	4	2	66.67%	0	0.00%	0	N/A
Non-Hispanic White	1,339	360	29.98%	774	57.80%	8	1.03%
Other	8	3	37.50%	4	50.00%	0	0.00%
Not Reported	182	55	37.16%	79	43.41%	0	0.00%
Hispanic	26	13	54.17%	9	34.62%	0	0.00%
Total	1,627	458	31.70%	895	55.01%	8	0.89%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	863	559	311	226	177
FHA/VA Home Purchase	62	51	158	203	181
Refinance	695	474	315	505	496
Home Improvement	177	208	111	53	41
Total Lending	1,797	1,292	895	987	895

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
FIRST FEDERAL OF LAKEWOOD	117	17.01%	\$11,108	\$95
BANK OF AMERICA, N.A.	83	12.06%	\$10,344	\$125
WELLS FARGO FUNDING, INC	49	7.12%	\$6,048	\$123
HOWARD HANNA MORTGAGE SERVICES	45	6.54%	\$5,096	\$113
FIRST PLACE BANK	41	5.96%	\$5,281	\$129
FIFTH THIRD MORTGAGE COMPANY	30	4.36%	\$3,710	\$124
JPMORGAN 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

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
JPMORGAN 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
JPMORGAN CHASE BANK, NA	24	4.84%	\$3,502	\$146
QUICKEN LOANS	23	4.64%	\$3,365	\$146
BANK OF AMERICA, N.A.	18	3.63%	\$2,713	\$151
DOLLAR BANK, FSB	18	3.63%	\$1,936	\$108
PNC BANK N.A.	16	3.23%	\$2,483	\$155

LINNDALE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	50	27.93%	38.89%
Asian	3	1.68%	0.00%
Native American	0	0.00%	N/A
Non-Hispanic White	96	53.63%	38.46%
Other	8	4.47%	N/A
Hispanic*	31	17.32%	12.50%
Total	179	100%	34.85%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	23	30.67%
Renter Occupied Units	43	57.33%
Vacant Units	9	12.00%
Total Units	75	100%

Income Data

Median Family Income	\$86,250
Percent Family Poverty	7.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1	\$51	0	0.00%
Non-Depository Institutions	1	\$64	0	0.00%
Total Single Family Lending	2	\$115	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	1	0	0.00%	1	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	1	1	100.00%	0	0.00%	0	N/A
Total	3	1	33.33%	2	66.67%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	0	1	0	0	0
FHA/VA Home Purchase	0	0	0	0	1
Refinance	1	0	1	1	1
Home Improvement	0	0	0	1	0
Total Lending	1	1	1	2	2

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
QUICKEN LOANS	1	100.00	64	64

By Originations

QUICKEN LOANS	1	100.00	64	64
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Top Ten Refinance Lenders

By Application

JPMORGAN CHASE BANK, NA	1	50.00	78	78
RBS CITIZENS, N.A.	1	50.00	51	51

By Originations

RBS CITIZENS, N.A.	1	100.00	51	51
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LYNDHURST

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	901	6.44%	60.39%
Asian	224	1.60%	80.90%
Native American	5	0.04%	50.00%
Non-Hispanic White	12,531	89.50%	87.44%
Other	57	0.41%	66.67%
Hispanic*	185	1.32%	78.95%
Total	14,001	100%	85.85%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,535	80.33%
Renter Occupied Units	912	13.24%
Vacant Units	443	6.43%
Total Units	6,890	100%

Income Data

Median Family Income	\$81,773
Percent Family Poverty	2.0%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	312	\$37,434	4	1.28%
Non-Depository Institutions	113	\$14,732	1	0.89%
Total Single Family Lending	425	\$52,166	5	1.18%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	33	7	25.00%	20	60.61%	0	0.00%
Asian	11	5	45.45%	6	54.55%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	561	122	24.45%	351	62.57%	5	1.42%
Other	8	1	12.50%	7	87.50%	0	0.00%
Not Reported	65	20	34.48%	35	53.85%	0	0.00%
Hispanic	8	2	33.33%	4	50.00%	0	0.00%
Total	692	160	25.97%	425	61.42%	5	1.18%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	342	231	116	81	64
FHA/VA Home Purchase	19	30	72	107	92
Refinance	225	179	136	259	254
Home Improvement	59	37	22	17	15
Total Lending	645	477	346	464	425

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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%	\$2,955	\$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 LendersBy Application

THIRD FEDERAL SAVINGS AND LOAN	78	14.86%	\$9,968	\$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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	7,013	64.38%
Renter Occupied Units	2,502	22.97%
Vacant Units	1,379	12.66%
Total Units	10,894	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	152	\$9,370	2	1.32%
Non-Depository Institutions	87	\$7,032	1	1.15%
Total Single Family Lending	239	\$16,402	3	1.26%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	544	239	79	26	16
FHA/VA Home Purchase	39	47	140	107	97
Refinance	580	371	237	135	110
Home Improvement	104	78	48	21	16
Total Lending	1,267	735	504	289	239

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
<u>By Originations</u>				
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

<u>By Application</u>				
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
<u>By Originations</u>				
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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	96	2.78%	15.79%
Asian	206	5.95%	43.75%
Native American	1	0.03%	100.00%
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,085	67.22%
Renter Occupied Units	446	27.63%
Vacant Units	83	5.14%
Total Units	1,614	100%

Income Data

Median Family Income	\$98,167
Percent Family Poverty	0.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	72	\$12,593	1	1.39%
Non-Depository Institutions	23	\$4,501	0	0.00%
Total Single Family Lending	95	\$17,094	1	1.05%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	3	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	125	27	24.32%	79	63.20%	1	1.27%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	19	3	21.43%	11	57.89%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	154	32	24.06%	95	61.69%	1	1.05%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	44	49	25	26	13
FHA/VA Home Purchase	0	0	4	10	9
Refinance	43	38	28	79	71
Home Improvement	4	4	9	2	2
Total Lending	91	91	66	117	95

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
<u>By Originations</u>				
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

<u>By Application</u>				
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	4.32%	\$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
<u>By Originations</u>				
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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,905	46.55%
Renter Occupied Units	4,757	45.14%
Vacant Units	876	8.31%
Total Units	10,538	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	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>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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>
Conventional Home Purchase	299	218	134	72	75
FHA/VA Home Purchase	11	21	63	95	61
Refinance	255	160	136	251	238
Home Improvement	59	37	25	10	10
Total Lending	624	436	358	428	384

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	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	\$131

By Originations

THIRD FEDERAL SAVINGS AND LOAN	22	16.18%	\$2,784	\$127
HOWARD HANNA MORTGAGE SERVICES	21	15.44%	\$2,862	\$136
FIFTH THIRD MORTGAGE COMPANY	14	10.29%	\$1,539	\$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	\$119
RBS CITIZENS, N.A.	11	4.62%	\$1,291	\$117
PNC BANK N.A.	10	4.20%	\$1,257	\$126
THE HUNTINGTON NATIONAL BANK	10	4.20%	\$1,049	\$105

MIDDLEBURG HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,182	68.31%
Renter Occupied Units	1,932	25.47%
Vacant Units	472	6.22%
Total Units	7,586	100%

Income Data

Median Family Income	\$66,337
Percent Family Poverty	7.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	306	\$33,062	3	0.98%
Non-Depository Institutions	54	\$7,415	0	0.00%
Total Single Family Lending	360	\$40,477	3	0.83%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	4	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%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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 LendersBy 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%	\$2,658	\$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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	123	3.70%	86.36%
Asian	154	4.64%	89.58%
Native American	2	0.06%	100.00%
Non-Hispanic White	2,945	88.71%	94.63%
Other	9	0.27%	100.00%
Hispanic*	37	1.11%	100.00%
Total	3,320	100%	93.98%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,186	86.19%
Renter Occupied Units	76	5.52%
Vacant Units	114	8.29%
Total Units	1,376	100%

Income Data

Median Family Income	\$146,932
Percent Family Poverty	0.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	125	\$40,324	1	0.80%
Non-Depository Institutions	35	\$10,739	1	2.86%
Total Single Family Lending	160	\$51,063	2	1.25%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	4	1	100.00%	0	0.00%	0	N/A
Asian	6	1	16.67%	5	83.33%	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	195	26	15.57%	129	66.15%	1	0.78%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	41	12	31.58%	24	58.54%	1	4.17%
Hispanic	1	1	100.00%	0	0.00%	0	N/A
Total	249	41	19.07%	160	64.26%	2	1.25%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	74	53	33	26	29
FHA/VA Home Purchase	1	0	4	5	4
Refinance	77	71	49	124	123
Home Improvement	13	10	4	5	4
Total Lending	165	134	90	160	160

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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%	\$5,594	\$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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	510	44.54%
Renter Occupied Units	448	39.13%
Vacant Units	187	16.33%
Total Units	1,145	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	12	\$545	1	8.33%
Non-Depository Institutions	3	\$223	0	0.00%
Total Single Family Lending	15	\$768	1	6.67%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
BANK OF AMERICA, N.A.	4	19.05%	\$279	\$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	\$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%	\$77	\$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 LendersBy 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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	10,413	71.81%
Renter Occupied Units	3,232	22.29%
Vacant Units	855	5.90%
Total Units	14,500	100%

Income Data

Median Family Income	\$73,858
Percent Family Poverty	4.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	557	\$61,483	5	0.90%
Non-Depository Institutions	149	\$19,613	0	0.00%
Total Single Family Lending	706	\$81,096	5	0.71%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	14	4	36.36%	7	50.00%	0	0.00%
Asian	18	6	37.50%	9	50.00%	0	0.00%
Native American	2	0	0.00%	2	100.00%	0	0.00%
Non-Hispanic White	950	200	23.95%	596	62.74%	5	0.84%
Other	11	1	10.00%	9	81.82%	0	0.00%
Not Reported	127	30	28.85%	66	51.97%	0	0.00%
Hispanic	22	6	33.33%	10	45.45%	0	0.00%
Total	1,152	247	24.65%	706	61.28%	5	0.71%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	500	348	180	124	88
FHA/VA Home Purchase	45	36	101	122	107
Refinance	491	316	251	423	494
Home Improvement	117	106	71	30	17
Total Lending	1,153	806	603	699	706

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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 LendersBy 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%	\$3,508	\$135
THE HUNTINGTON NATIONAL BANK	22	4.45%	\$2,658	\$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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	886	86.27%	20.57%
Asian	13	1.27%	0.00%
Native American	9	0.88%	100.00%
Non-Hispanic White	102	9.93%	61.11%
Other	2	0.20%	N/A
Hispanic*	7	0.68%	14.29%
Total	1,027	100%	25.11%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	116	20.32%
Renter Occupied Units	346	60.60%
Vacant Units	109	19.09%
Total Units	571	100%

Income Data

Median Family Income	\$34,926
Percent Family Poverty	20.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	3	\$160	0	0.00%
Non-Depository Institutions	4	\$254	1	25.00%
Total Single Family Lending	7	\$414	1	14.29%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	6	0	0.00%	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 Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO BANK, NA	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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	348	1.14%	20.40%
Asian	843	2.77%	73.19%
Native American	19	0.06%	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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	9,274	67.64%
Renter Occupied Units	3,670	26.77%
Vacant Units	766	5.59%
Total Units	13,710	100%

Income Data

Median Family Income	\$80,409
Percent Family Poverty	3.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	679	\$102,616	2	0.30%
Non-Depository Institutions	141	\$26,648	1	0.71%
Total Single Family Lending	820	\$129,264	3	0.37%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	2	1	50.00%	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	1,063	222	23.32%	690	64.91%	3	0.43%
Other	12	1	8.33%	11	91.67%	0	0.00%
Not Reported	148	34	26.77%	81	54.73%	0	0.00%
Hispanic	5	3	60.00%	2	40.00%	0	0.00%
Total	1,294	278	24.11%	820	63.37%	3	0.37%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	533	341	198	141	136
FHA/VA Home Purchase	7	12	67	71	68
Refinance	391	323	249	566	598
Home Improvement	81	58	33	19	18
Total Lending	1,012	734	547	797	820

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
JPMORGAN CHASE BANK, NA	9	2.54%	\$1,364	\$152

By Originations

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

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
JPMORGAN 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
JPMORGAN CHASE BANK, NA	21	3.51%	\$3,795	\$181
PNC BANK N.A.	19	3.18%	\$3,145	\$166
DOLLAR BANK, FSB	18	3.01%	\$1,935	\$108

OAKWOOD

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,130	68.57%
Renter Occupied Units	414	25.12%
Vacant Units	205	12.44%
Total Units	1,648	100%

Income Data

Median Family Income	\$54,067
Percent Family Poverty	9.2%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	55	\$7,173	0	0.00%
Non-Depository Institutions	24	\$3,730	1	4.17%
Total Single Family Lending	79	\$10,903	1	1.27%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	82	26	34.67%	45	54.88%	1	2.22%
Asian	2	1	50.00%	1	50.00%	0	0.00%
Native American	2	1	100.00%	0	0.00%	0	N/A
Non-Hispanic White	45	11	30.56%	23	51.11%	0	0.00%
Other	0	0	N/A	0	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%	79	51.30%	1	1.27%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	83	44	24	3	11
FHA/VA Home Purchase	0	6	22	22	24
Refinance	76	56	27	34	41
Home Improvement	15	7	7	2	3
Total Lending	174	113	80	61	79

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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

OLMSTED TOWNSHIP

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,240	70.71%
Renter Occupied Units	1,331	22.20%
Vacant Units	425	7.09%
Total Units	5,996	100%

Income Data

Median Family Income	\$81,915
Percent Family Poverty	2.3%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	348	\$53,607	1	0.29%
Non-Depository Institutions	140	\$24,487	0	0.00%
Total Single Family Lending	488	\$78,094	1	0.21%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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%

Five-Year Mortgage Loan Origination Trends

	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
BANK OF AMERICA, N.A.	52	19.33%	\$8,856	\$170
NVR MORTGAGE FINANCE INC	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
FIRST FEDERAL OF LAKEWOOD	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

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

By Application

THIRD FEDERAL SAVINGS AND LOAN	97	14.74%	\$14,054	\$145
BANK OF AMERICA, N.A.	59	8.97%	\$10,866	\$184
JPMORGAN 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
QUICKEN LOANS	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

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
JPMORGAN 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
DOLLAR BANK, FSB	14	4.06%	\$1,745	\$125
FIRST PLACE BANK	10	2.90%	\$1,685	\$169

OLMSTED FALLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,972	76.26%
Renter Occupied Units	712	18.27%
Vacant Units	213	5.47%
Total Units	3,897	100%

Income Data

Median Family Income	\$76,733
Percent Family Poverty	3.7%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	152	\$17,014	0	0.00%
Non-Depository Institutions	53	\$7,499	0	0.00%
Total Single Family Lending	205	\$24,513	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	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>	<u>2008</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
BANK OF AMERICA, N.A.	16	11.94%	\$1,810	\$113
FIFTH THIRD MORTGAGE COMPANY	11	8.21%	\$1,699	\$154
WELLS FARGO FUNDING, INC	11	8.21%	\$1,478	\$134
FIRST PLACE BANK	8	5.97%	\$864	\$108
THIRD FEDERAL SAVINGS AND LOAN	8	5.97%	\$796	\$100
HOWARD HANNA MORTGAGE SERVICES	7	5.22%	\$833	\$119
AMERICAN MIDWEST MORTGAGE CORP	6	4.48%	\$966	\$161
WELLS FARGO BANK, NA	6	4.48%	\$886	\$148
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	\$98
DOLLAR BANK, FSB	5	3.88%	\$481	\$96
RBS CITIZENS, N.A.	4	3.10%	\$620	\$155

ORANGE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,182	86.03%
Renter Occupied Units	95	6.91%
Vacant Units	97	7.06%
Total Units	1,374	100%

Income Data

Median Family Income	\$130,125
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	97	\$24,561	0	0.00%
Non-Depository Institutions	35	\$8,733	2	5.71%
Total Single Family Lending	132	\$33,294	2	1.52%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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
FIFTH THIRD MORTGAGE COMPANY	3	5.00%	\$784	\$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%	\$2,966	\$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 LendersBy 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	\$314
US BANK, N.A.	5	5.32%	\$1,347	\$269
WELLS FARGO BANK, NA	5	5.32%	\$1,212	\$242
UNION CAPITAL MORTGAGE CORPORA	5	5.32%	\$957	\$191
AMERICAN INTERNET MORTGAGE, IN	3	3.19%	\$1,067	\$356

PARMA

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	25,576	69.87%
Renter Occupied Units	8,913	24.35%
Vacant Units	2,119	5.79%
Total Units	36,608	100%

Income Data

Median Family Income	\$59,851
Percent Family Poverty	5.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,151	\$101,011	6	0.52%
Non-Depository Institutions	336	\$34,779	2	0.60%
Total Single Family Lending	1,487	\$135,790	8	0.54%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	17	5	33.33%	9	52.94%	0	0.00%
Asian	37	13	37.14%	19	51.35%	0	0.00%
Native American	5	4	80.00%	1	20.00%	0	0.00%
Non-Hispanic White	2,157	567	29.23%	1,281	59.39%	6	0.47%
Other	18	3	25.00%	9	50.00%	0	0.00%
Not Reported	249	71	36.22%	113	45.38%	2	1.77%
Hispanic	54	22	46.81%	23	42.59%	0	0.00%
Total	2,583	694	30.28%	1,487	57.57%	8	0.54%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	1,304	742	420	259	213
FHA/VA Home Purchase	107	97	359	401	313
Refinance	1,191	836	601	840	870
Home Improvement	261	286	187	109	91
Total Lending	2,863	1,961	1,567	1,609	1,487

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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 LendersBy 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
THE HUNTINGTON NATIONAL BANK	53	2.78%	\$5,750	\$108

By Originations

THIRD FEDERAL SAVINGS AND LOAN	246	28.28%	\$22,389	\$91
FIFTH THIRD MORTGAGE COMPANY	55	6.32%	\$6,013	\$109
WELLS FARGO BANK, NA	52	5.98%	\$5,284	\$102
BANK OF AMERICA, N.A.	41	4.71%	\$4,291	\$105
FIFTH THIRD BANK	39	4.48%	\$3,388	\$87
QUICKEN LOANS	38	4.37%	\$4,195	\$110
DOLLAR BANK, FSB	38	4.37%	\$3,025	\$80
JPMORGAN CHASE BANK, NA	37	4.25%	\$4,041	\$109
PARK VIEW FEDERAL SAVINGS BANK	25	2.87%	\$2,587	\$103
THE HUNTINGTON NATIONAL BANK	24	2.76%	\$2,407	\$100

PARMA HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,668	55.06%
Renter Occupied Units	3,866	37.55%
Vacant Units	761	7.39%
Total Units	10,295	100%

Income Data

Median Family Income	\$58,646
Percent Family Poverty	9.3%

Mortgage Lending by Type of Institution

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

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	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>	<u>2008</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
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 LendersBy 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
PNC BANK N.A.	15	7.01%	\$1,131	\$75
WELLS FARGO BANK, NA	13	6.07%	\$1,357	\$104
BANK OF AMERICA, N.A.	11	5.14%	\$1,172	\$107
PARK VIEW FEDERAL SAVINGS BANK	10	4.67%	\$917	\$92
FIFTH THIRD BANK	9	4.21%	\$560	\$62
QUICKEN LOANS	7	3.27%	\$819	\$117
AMERICAN MIDWEST MORTGAGE CORP	7	3.27%	\$696	\$99
FIFTH THIRD MORTGAGE COMPANY	7	3.27%	\$647	\$92

PEPPER PIKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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>	<u>Percent</u>
Owner-Occupied Units	2,063	87.83%
Renter Occupied Units	113	4.81%
Vacant Units	173	7.37%
Total Units	2,349	100%

Income Data

Median Family Income	\$166,765
Percent Family Poverty	1.4%

Mortgage Lending by Type of Institution

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

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	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>	<u>2007</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	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%	\$7,486	\$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 LendersBy 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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,057	56.93%
Renter Occupied Units	1,709	31.83%
Vacant Units	604	11.25%
Total Units	5,370	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	156	\$18,294	1	0.64%
Non-Depository Institutions	78	\$11,086	1	1.28%
Total Single Family Lending	234	\$29,380	2	0.86%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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

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

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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,697	65.78%
Renter Occupied Units	2,586	25.40%
Vacant Units	898	8.82%
Total Units	10,181	100%

Income Data

Median Family Income	\$91,583
Percent Family Poverty	3.9%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	566	\$105,428	3	0.53%
Non-Depository Institutions	154	\$30,960	0	0.00%
Total Single Family Lending	720	\$136,388	3	0.42%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1	0	0.00%	1	100.00%	0	0.00%
Asian	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%	611	69.35%	3	0.49%
Other	11	1	10.00%	8	72.73%	0	0.00%
Not Reported	141	34	27.87%	76	53.90%	0	0.00%
Hispanic	11	2	18.18%	8	72.73%	0	0.00%
Total	1,073	182	18.98%	720	67.10%	3	0.42%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	406	315	196	187	170
FHA/VA Home Purchase	7	11	47	63	51
Refinance	311	210	185	442	482
Home Improvement	65	35	46	19	17
Total Lending	789	571	474	711	720

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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%	\$8,855	\$197
FIFTH THIRD MORTGAGE COMPANY	45	5.15%	\$7,528	\$167
THE HUNTINGTON NATIONAL BANK	40	4.58%	\$8,447	\$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%	\$4,495	\$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%	\$3,453	\$216
RBS CITIZENS, N.A.	15	3.11%	\$2,950	\$197

SEVEN HILLS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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>	<u>Percent</u>
Owner-Occupied Units	4,727	91.48%
Renter Occupied Units	262	5.07%
Vacant Units	178	3.45%
Total Units	5,167	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	324	\$40,237	1	0.31%
Non-Depository Institutions	66	\$10,063	0	0.00%
Total Single Family Lending	390	\$50,300	1	0.26%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	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%

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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	45	20.45%	\$5,658	\$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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,545	37.07%	46.94%
Asian	1,310	4.60%	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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	7,569	56.83%
Renter Occupied Units	4,271	32.07%
Vacant Units	1,478	11.10%
Total Units	13,318	100%

Income Data

Median Family Income	\$105,063
Percent Family Poverty	5.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	611	\$133,719	3	0.49%
Non-Depository Institutions	239	\$56,256	7	2.93%
Total Single Family Lending	850	\$189,975	10	1.18%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	197	78	45.09%	87	44.16%	0	0.00%
Asian	47	9	23.08%	24	51.06%	0	0.00%
Native American	1	0	0.00%	0	0.00%	0	N/A
Non-Hispanic White	872	128	16.33%	606	69.50%	10	1.65%
Other	26	5	20.00%	20	76.92%	0	0.00%
Not Reported	188	44	27.33%	96	51.06%	0	0.00%
Hispanic	10	2	22.22%	6	60.00%	0	0.00%
Total	1,355	269	22.31%	850	62.73%	10	1.18%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	542	420	262	193	197
FHA/VA Home Purchase	23	27	75	85	81
Refinance	406	305	257	487	538
Home Improvement	101	115	77	46	34
Total Lending	1,072	867	671	811	850

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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

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

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

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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%	90.56%
Other	90	0.39%	100.00%
Hispanic*	357	1.53%	68.54%
Total	23,348	100%	86.87%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	7,255	82.77%
Renter Occupied Units	1,097	12.52%
Vacant Units	413	4.71%
Total Units	8,765	100%

Income Data

Median Family Income	\$112,076
Percent Family Poverty	3.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	764	\$178,050	0	0.00%
Non-Depository Institutions	231	\$55,831	3	1.30%
Total Single Family Lending	995	\$233,881	3	0.30%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	83	23	30.67%	49	59.04%	0	0.00%
Asian	191	13	7.83%	138	72.77%	0	0.00%
Native American	4	1	33.33%	2	50.00%	0	0.00%
Non-Hispanic White	990	160	18.41%	662	66.87%	1	0.15%
Other	21	2	9.52%	18	85.71%	1	5.56%
Not Reported	188	33	22.76%	100	53.19%	0	0.00%
Hispanic	10	1	12.50%	6	60.00%	0	0.00%
Total	1,514	235	17.95%	995	65.72%	3	0.30%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	456	337	236	204	168
FHA/VA Home Purchase	4	5	42	57	45
Refinance	402	298	266	734	767
Home Improvement	65	55	38	15	15
Total Lending	927	695	582	1,010	995

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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%	\$5,635	\$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%	\$2,897	\$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%	\$6,599	\$275
BANK OF AMERICA, N.A.	24	3.13%	\$5,230	\$218

SOUTH EUCLID

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<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%

Income Data

Median Family Income	\$69,952
Percent Family Poverty	5.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	289	\$26,090	3	1.04%
Non-Depository Institutions	119	\$12,520	2	1.68%
Total Single Family Lending	408	\$68,610	5	1.23%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</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%	\$3,560	\$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%	\$2,400	\$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>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	14,270	77.24%
Renter Occupied Units	3,389	18.34%
Vacant Units	817	4.42%
Total Units	18,476	100%

Income Data

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

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1,224	\$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

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	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

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

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	81	12.24%	\$15,474	\$191
WELLS FARGO FUNDING, INC	71	10.73%	\$12,710	\$179
FIFTH THIRD MORTGAGE COMPANY	52	7.85%	\$9,068	\$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	\$147
WELLS FARGO BANK, NA	23	3.47%	\$4,675	\$203
FRANKLIN AMERICAN MORTGAGE CO	21	3.17%	\$3,623	\$173
PULTE MORTGAGE LLC	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 LendersBy 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	3.54%	\$7,037	\$176
DOLLAR BANK, FSB	37	3.27%	\$4,566	\$123
FIRST FEDERAL OF LAKEWOOD	34	3.01%	\$4,814	\$142
BANK OF AMERICA, N.A.	30	2.65%	\$5,258	\$175

UNIVERSITY HEIGHTS

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3,133	23.14%	57.70%
Asian	330	2.44%	62.50%
Native American	14	0.10%	100.00%
Non-Hispanic White	9,497	70.15%	74.95%
Other	121	0.89%	71.43%
Hispanic*	374	2.76%	48.48%
Total	13,539	100%	69.79%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,357	63.97%
Renter Occupied Units	1,453	27.69%
Vacant Units	438	8.35%
Total Units	5,248	100%

Income Data

Median Family Income	\$88,892
Percent Family Poverty	3.9%

Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	257	\$30,386	2	0.78%
Non-Depository Institutions	86	\$12,306	3	3.49%
Total Single Family Lending	343	\$42,692	5	1.46%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	74	30	46.15%	33	44.59%	0	0.00%
Asian	8	0	0.00%	6	75.00	0	0.00%
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	376	66	19.47%	255	67.82%	5	1.96%
Other	2	0	0.00%	2	100.00%	0	0.00%
Not Reported	78	10	15.87%	45	57.69%	0	0.00%
Hispanic	3	1	33.33%	1	33.33%	0	0.00%
Total	545	108	22.50%	343	62.94%	5	1.46%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	261	214	125	84	78
FHA/VA Home Purchase	9	14	44	64	49
Refinance	210	143	91	200	204
Home Improvement	53	45	34	18	12
Total Lending	533	416	294	366	343

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
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	12	5.24%	\$1,670	\$139
FIRST PLACE BANK	10	4.37%	\$1,163	\$116
THIRD FEDERAL SAVINGS AND LOAN	10	4.37%	\$1,092	\$109
FIFTH THIRD MORTGAGE COMPANY	10	4.37%	\$1,091	\$109
WELLS FARGO BANK, NA	10	4.37%	\$1,066	\$107
<u>By Originations</u>				
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

<u>By Application</u>				
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
<u>By Originations</u>				
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	\$114
FIFTH THIRD BANK	6	2.94%	\$530	\$88

VALLEY VIEW

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	691	87.47%
Renter Occupied Units	67	8.48%
Vacant Units	32	4.05%
Total Units	790	100%

Income Data

Median Family Income	\$93,750
Percent Family Poverty	0.8%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	41	\$6,928	0	0.00%
Non-Depository Institutions	9	\$1,608	0	0.00%
Total Single Family Lending	50	\$8,536	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	0	0	N/A	0	N/A	0	N/A
Asian	0	0	N/A	0	N/A	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	4	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 LendersBy 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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	185	8.11%	89.36%
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/A
Hispanic*	17	0.75%	100.00%
Total	2,281	100%	96.27%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	902	93.09%
Renter Occupied Units	35	3.61%
Vacant Units	32	3.30%
Total Units	969	100%

Income Data

Median Family Income	\$78,387
Percent Family Poverty	2.4%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	60	\$8,224	1	1.67%
Non-Depository Institutions	13	\$2,411	1	7.69%
Total Single Family Lending	73	\$10,635	2	2.74%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	7	1	14.29%	6	85.71%	0	0.00%
Asian	2	1	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	96	17	20.48%	62	64.58%	2	3.23%
Other	0	0	N/A	0	N/A	0	N/A
Not Reported	8	2	28.57%	5	62.50%	0	0.00%
Hispanic	0	0	N/A	0	N/A	0	N/A
Total	114	21	21.21%	73	64.04%	2	2.74%

Five-Year Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	22	24	14	8	9
FHA/VA Home Purchase	0	1	2	8	7
Refinance	32	27	31	35	55
Home Improvement	12	6	2	4	2
Total Lending	66	58	49	55	73

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
HOWARD HANNA MORTGAGE SERVICES	6	26.09%	\$1,112	\$185
THIRD FEDERAL SAVINGS AND LOAN	6	26.09%	\$902	\$150
JPMORGAN CHASE BANK, NA	2	8.70%	\$341	\$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
FIRSTMERIT MORTGAGE CORP	1	4.35%	\$164	\$164
FIRST PLACE BANK	1	4.35%	\$161	\$161
THE HUNTINGTON NATIONAL BANK	1	4.35%	\$152	\$152
WELLS FARGO BANK, NA	1	4.35%	\$127	\$127

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 LendersBy 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 BANK	6	10.91%	\$917	\$153
JPMORGAN CHASE BANK, NA	4	7.27%	\$552	\$138
OHIO CATHOLIC FCU	4	7.27%	\$518	\$130
RBS CITIZENS, N.A.	3	5.45%	\$565	\$188
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

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
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

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,618	38.83%
Renter Occupied Units	3,425	50.79%
Vacant Units	700	10.38%
Total Units	6,743	100%

Income Data

Median Family Income	\$40,720
Percent Family Poverty	13.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	47	\$3,345	1	2.13%
Non-Depository Institutions	19	\$1,839	0	0.00%
Total Single Family Lending	66	\$5,184	1	1.52%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	181	91	60.26%	52	28.73%	1	1.92%
Asian	1	1	100.00%	0	0.00%	0	N/A
Native American	0	0	N/A	0	N/A	0	N/A
Non-Hispanic White	13	3	33.33%	6	46.15%	0	0.00%
Other	0	0	N/A	0	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%	66	29.33%	1	1.52%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	161	87	23	11	6
FHA/VA Home Purchase	6	7	25	28	19
Refinance	211	138	61	52	33
Home Improvement	43	43	21	13	8
Total Lending	421	275	130	104	66

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
WELLS FARGO FUNDING, INC	7	7.69%	\$798	\$114
BANK OF AMERICA, N.A.	7	7.69%	\$584	\$83
US BANK, N.A.	6	6.59%	\$554	\$92
FIFTH THIRD MORTGAGE COMPANY	6	6.59%	\$399	\$67
FIRST OHIO BANC & LENDING INC	5	5.49%	\$585	\$117
DOLLAR BANK, FSB	4	4.40%	\$400	\$100
WELLS FARGO BANK, NA	4	4.40%	\$303	\$76
HOWARD HANNA MORTGAGE SERVICES	3	3.30%	\$220	\$73
AMERICAN MORTGAGE SERVICE COMP	3	3.30%	\$163	\$54
THE HUNTINGTON NATIONAL BANK	3	3.30%	\$132	\$44
<u>By Originations</u>				
FIFTH THIRD MORTGAGE COMPANY	4	16.00%	\$263	\$66
FIRST OHIO BANC & LENDING INC	2	8.00%	\$238	\$119
HOWARD HANNA MORTGAGE SERVICES	2	8.00%	\$184	\$92
ARK-LA-TEX FINANCIAL SERVICES	1	4.00%	\$237	\$237
PNC BANK N.A.	1	4.00%	\$226	\$226
PARK VIEW FEDERAL SAVINGS BANK	1	4.00%	\$185	\$185
DOLLAR BANK, FSB	1	4.00%	\$113	\$113
US BANK, N.A.	1	4.00%	\$99	\$99
M&I BANK FSB	1	4.00%	\$98	\$98
EAGLE NATIONAL BANK - MTG DIV	1	4.00%	\$78	\$78

Top Ten Refinance Lenders

<u>By Application</u>				
WELLS FARGO BANK, NA	16	12.31%	\$1,385	\$87
THE HUNTINGTON NATIONAL BANK	11	8.46%	\$1,133	\$103
BANK OF AMERICA, N.A.	11	8.46%	\$1,074	\$98
JPMORGAN CHASE BANK, NA	10	7.69%	\$873	\$87
KEYBANK NATIONAL ASSOCIATION	6	4.62%	\$342	\$57
PNC BANK N.A.	5	3.85%	\$270	\$54
ALLY BANK F/K/A/ GMAC BANK	4	3.08%	\$461	\$115
GMAC MORTGAGE LLC	4	3.08%	\$461	\$115
CITIMORTGAGE, INC	4	3.08%	\$288	\$72
US BANK NORTH DAKOTA	4	3.08%	\$276	\$69
<u>By Originations</u>				
BANK OF AMERICA, N.A.	3	9.09%	\$285	\$95
THE HUNTINGTON NATIONAL BANK	3	9.09%	\$242	\$81
THIRD FEDERAL SAVINGS AND LOAN	3	9.09%	\$225	\$75
CROSSCOUNTRY MORTGAGE INC	2	6.06%	\$204	\$102
WELLS FARGO BANK, NA	2	6.06%	\$161	\$81
JPMORGAN CHASE BANK, NA	2	6.06%	\$156	\$78
KEYBANK NATIONAL ASSOCIATION	2	6.06%	\$132	\$66
THE AMERICAN EAGLE MORTGAGE CO	1	3.03%	\$156	\$156
JAMES B. NUTTER & CO.	1	3.03%	\$132	\$132
IFREEDOM DIRECT CORPORATION	1	3.03%	\$124	\$124

WESTLAKE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	518	1.58%	30.56%
Asian	1,617	4.94%	71.50%
Native American	23	0.07%	37.50%
Non-Hispanic White	29,279	89.46%	73.82%
Other	195	0.60%	75.00%
Hispanic*	812	2.48%	53.60%
Total	32,729	100%	72.54%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	10,061	67.78%
Renter Occupied Units	3,809	25.66%
Vacant Units	973	6.56%
Total Units	14,843	100%

Income Data

Median Family Income	\$94,182
Percent Family Poverty	3.1%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	943	\$190,120	5	0.53%
Non-Depository Institutions	192	\$42,218	1	0.52%
Total Single Family Lending	1,135	\$232,338	6	0.53%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
African American	3	1	33.33%	2	66.67%	0	0.00%
Asian	68	10	17.24%	44	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%	928	68.14%	5	0.54%
Other	18	3	17.65%	13	72.22%	0	0.00%
Not Reported	212	34	19.65%	121	57.08%	1	0.83%
Hispanic	18	5	38.46%	6	33.33%	0	0.00%
Total	1,705	286	18.97%	1,135	66.57%	6	0.53%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	646	408	276	229	264
FHA/VA Home Purchase	21	14	44	78	60
Refinance	419	343	310	788	785
Home Improvement	83	75	41	20	26
Total Lending	1,169	840	671	1,115	1,135

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

Top Ten Home Purchase Lenders

		<u>Market</u>	<u>Dollars Loaned</u>	<u>Average</u>
<u>By Application</u>	<u>Count</u>	<u>Share %</u>	<u>(\$000s)</u>	<u>Loan Size</u>
				<u>(\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	64	11.72%	\$12,656	\$198
FIRST PLACE BANK	51	9.34%	\$9,390	\$184
FIRST FEDERAL OF LAKEWOOD	43	7.88%	\$11,208	\$261
WELLS FARGO FUNDING, INC	41	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	\$164
JPMORGAN CHASE BANK, NA	23	4.21%	\$5,326	\$232
WELLS FARGO BANK, NA	22	4.03%	\$4,984	\$227
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 LendersBy 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	\$198
DOLLAR BANK, FSB	34	4.33%	\$5,015	\$148
QUICKEN LOANS	33	4.20%	\$7,320	\$222
THE HUNTINGTON NATIONAL BANK	33	4.20%	\$6,677	\$202
FIRST PLACE BANK	31	3.95%	\$6,947	\$224
PNC BANK N.A.	30	3.82%	\$5,371	\$179

WOODMERE

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	547	61.88%	42.31%
Asian	33	3.73%	13.33%
Native American	0	0.00%	N/A
Non-Hispanic White	256	28.96%	18.86%
Other	9	1.02%	N/A
Hispanic*	33	3.73%	15.39%
Total	884	100%	30.72%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	137	29.27%
Renter Occupied Units	309	66.03%
Vacant Units	22	4.70%
Total Units	468	100%

Income Data

Median Family Income	\$40,893
Percent Family Poverty	6.6%

Mortgage Lending by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	5	\$955	0	0.00%
Non-Depository Institutions	7	\$1,315	0	0.00%
Total Single Family Lending	12	\$2,270	0	0.00%

Mortgage Lending by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate*</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	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	60.00%	0	0.00%

Five-Year Mortgage Loan Origination Trends

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Conventional Home Purchase	2	5	2	1	0
FHA/VA Home Purchase	1	0	1	2	3
Refinance	17	11	6	7	9
Home Improvement	0	1	0	0	0
Total Lending	20	15	9	10	12

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
WELLS FARGO 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 MORTGAGE 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

APPENDIX

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.

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