

WESTFIELD TOWNSHIP/WESTFIELD CENTER/
GLORIA GLENS PARK/CRESTON

Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15	0.36%	100.00%
Asian	9	0.22%	25.00%
Native American	6	0.14%	66.67%
Non-Hispanic White	4,099	98.25%	90.69%
Other	29	0.70%	81.48%
Hispanic*	19	0.46%	63.64%
Total	4,172	100%	90.40%

Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,335	84.23%
Renter Occupied Units	157	9.91%
Vacant Units	93	5.87%
Total Units	1,585	100%

Income Data

Median Family Income	\$66,853
Percent Family Poverty	2.6%

Single-Family Mortgage Lending

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

Single-Family Mortgage Lending By Race/Ethnicity

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

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

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

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

Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	18	16.51%	\$3,002	\$167
HOME SAVINGS & LOAN COMPANY	7	6.42%	\$1,364	\$195
NATIONAL CITY BANK	7	6.42%	\$1,208	\$173
COUNTRYWIDE HOME LOANS	6	5.50%	\$1,334	\$222
THE HUNTINGTON NATIONAL BANK	5	4.59%	\$1,181	\$236
WELLS FARGO BANK, NA	5	4.59%	\$871	\$174
FIFTH THIRD MORTGAGE COMPANY	4	3.67%	\$865	\$216
US BANK, N.A.	4	3.67%	\$723	\$181
COUNTRYWIDE BANK, FSB	4	3.67%	\$709	\$177
CITIMORTGAGE, INC	4	3.67%	\$510	\$128

By Originations

THIRD FEDERAL SAVINGS AND LOAN	15	23.44%	\$2,540	\$169
NATIONAL CITY BANK	6	9.38%	\$968	\$161
HOME SAVINGS & LOAN COMPANY	4	6.25%	\$1,017	\$254
FIFTH THIRD MORTGAGE COMPANY	4	6.25%	\$865	\$216
THE HUNTINGTON NATIONAL BANK	3	4.69%	\$709	\$236
HOWARD HANNA MORTGAGE SERVICES	3	4.69%	\$500	\$167
WESTFIELD BANK FSB	3	4.69%	\$424	\$141
AMERICAN MORTGAGE SERVICE CO	2	3.13%	\$445	\$223
COUNTRYWIDE BANK, FSB	2	3.13%	\$383	\$192
WELLS FARGO BANK, NA	2	3.13%	\$245	\$123

Top Ten Refinance Lenders

By Application

NATIONSTAR MORTGAGE LLC	13	7.39%	\$2,116	\$163
COUNTRYWIDE HOME LOANS	12	6.82%	\$2,274	\$190
THIRD FEDERAL SAVINGS AND LOAN	9	5.11%	\$1,730	\$192
COUNTRYWIDE BANK, FSB	9	5.11%	\$1,642	\$182
CITIMORTGAGE, INC	8	4.55%	\$1,404	\$176
BENEFICIAL COMPANY LLC	7	3.98%	\$1,187	\$170
NATIONAL CITY BANK	7	3.98%	\$915	\$131
DELTA FUNDING CORPORATION	6	3.41%	\$953	\$159
JPMORGAN CHASE BANK	5	2.84%	\$1,314	\$263
THE HUNTINGTON NATIONAL BANK	5	2.84%	\$626	\$125

By Originations

THIRD FEDERAL SAVINGS AND LOAN	6	8.33%	\$1,088	\$181
QUICKEN LOANS	4	5.56%	\$569	\$142
THE HUNTINGTON NATIONAL BANK	4	5.56%	\$546	\$137
NATIONAL CITY BANK	4	5.56%	\$378	\$95
JPMORGAN CHASE BANK	3	4.17%	\$810	\$270
WASHINGTON MUTUAL BANK	3	4.17%	\$458	\$153
COUNTRYWIDE HOME LOANS	3	4.17%	\$404	\$135
FIFTH THIRD MORTGAGE COMPANY	2	2.78%	\$501	\$251
PROVIDENT FUNDING ASSOCIATES	2	2.78%	\$298	\$149
FIFTH THIRD BANK	2	2.78%	\$276	\$138