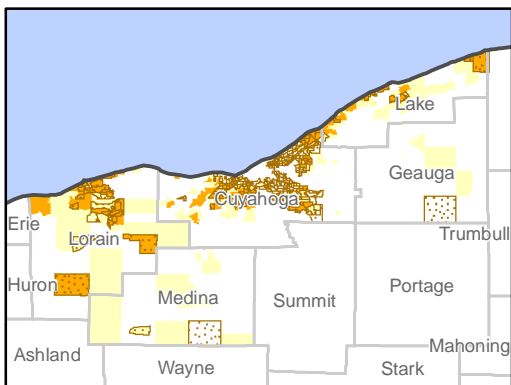


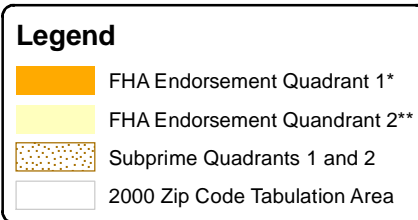
Convergence of FHA and Subprime Lending Patterns Cleveland-Elyria-Mentor, OH



Cleveland, OH: Relationship of Quartile Rankings, Volume of BY FHA Home Purchase Loans as Percent of All Such Loans Originated in 2004 - 2005

		Quartiles, FHA as a Percent of All Loans				
		1	2	3	4	Total
Quartiles, Number of FHA Loans	1	120	52	5	0	177
	2	37	82	59	1	179
	3	10	28	85	29	152
	4	3	6	21	138	168
	Total	170	168	170	168	676

A Quartile Ranking of '1' Denotes the Quartile with the Highest Value



* FHA Endorsement Quadrant 1 includes the Census Tracts in the upper quartile ranking for both FHA market share and the number of FHA loans originated in 2004 and 2005.

** FHA Endorsement Quadrant 2 includes the Census tracts not in Quadrant 1 but otherwise in the first two quartiles on both measures, (e.g., in the upper quartile for FHA loan volume but only in the second highest quartile for FHA market share.)

