

Sheet1

Top 25 Lenders Ranked by Number of High-Cost Home Mortgage Loans

Cleveland, Ohio MSA

2006

Rank Institution	<i>Number of High-Cost Loans</i>	<i>Number of Non-High Cost Loans</i>	<i>Total Loans</i>
1 NEW CENTURY MORTGAGE CORPORATION	1,731	100	1,831
2 NATIONAL CITY BANK	1,340	3,159	4,499
3 COUNTRYWIDE HOME LOANS	1,309	3,570	4,879
4 ARGENT MORTGAGE COMPANY	1,001	38	1,039
5 WELLS FARGO BANK, NA	816	1,895	2,711
6 BNC MORTGAGE	617	37	654
7 NOVASTAR MORTGAGE, INC.	614	16	630
8 INTERVALE MORTGAGE	583	63	646
9 OPTION ONE MORTGAGE CORP	580	15	595
10 AMERICAN HOME MORTGAGE CORP.	523	744	1,267
11 HFC COMPANY LLC	496	50	546
12 SOUTHSTAR FUNDING, LLC	463	96	559
13 WILMINGTON FINANCE, INC.	449	106	555
14 AEGIS FUNDING CORPORATION	448	9	457
15 CHASE MANHATTAN BANK USA, NA	440	47	487
16 BENEFICIAL COMPANY LLC	422	124	546
17 ACCREDITED HOME LENDERS, INC	419	17	436
18 LONG BEACH MORTGAGE CO.	384	3	387
19 QUICKEN LOANS	359	1,108	1,467
20 CITIFINANCIAL, INC.	344	32	376
21 INDYMAC BANK, F.S.B.	339	271	610
22 SUNTRUST MORTGAGE, INC	331	729	1,060
23 EQUIFIRST CORPORATION	291	17	308
24 WELLS FARGO FIN\L OHIO 1, INC	283	40	323
25 FREMONT INVESTMENT & LOAN	273	9	282
Loans by depositories	1,780	3,206	4,986
Loans by Top 25	14,855	12,295	27,150
Depository % of top 25	11.98%	26.08%	18.36%

Bold type = local depository bank affiliate

Source: 2006 HMDA Data

Prepared by: Housing Research & Advocacy Center

High-Cost
%

94.54%
29.78%
26.83%
96.34%
30.10%
94.34%
97.46%
90.25%
97.48%
41.28%
90.84%
82.83%
80.90%
98.03%
90.35%
77.29%
96.10%
99.22%
24.47%
91.49%
55.57%
31.23%
94.48%
87.62%
96.81%

35.70%
54.71%