

## COMMUNITY AREA 031 - NORTH SUBURBAN COOK

### Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			132,856		
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<u>Number</u>	<u>Percent</u>	<u>Race/Ethnicity</u>	<u>Share of Householders</u>	<u>Home - Ownership Rate</u>
Owner-Occupied Units	119,401	75.0%	African American	4.7%	46.3%
Renter Occupied Units	35,418	22.3%	Asian	9.3%	69.2%
Vacant Units	4,342	2.7%	White	83.2%	80.5%
<b>Total Units</b>	<b>159,161</b>	<b>100%</b>	Other	2.7%	55.2%
			Hispanic*	3.2%	58.2%
<b>Median Family Income</b>		\$82,837	<b>Total</b>	<b>NA</b>	<b>77.1%</b>

### Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	13,774	\$5,095,216	1,507	66
Non-Bank Mortgage Companies	2,489	\$823,294	322	18
<b>Total Single Family Lending</b>	<b>16,263</b>	<b>\$5,918,510</b>	<b>1,829</b>	<b>84</b>

### Conventional Single-Family Lending By Race/Ethnicity

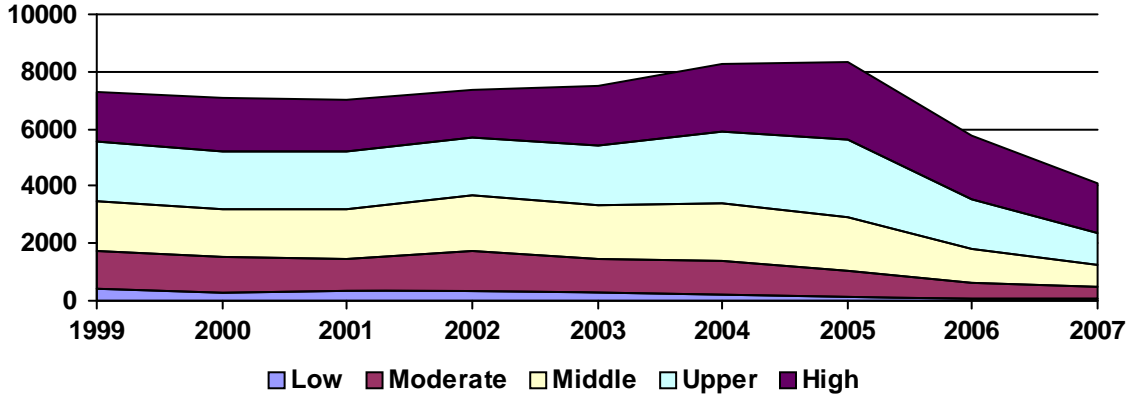
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3,798	928	24.4%	2,173	57.2%	276	12.7%
African American	1,207	409	33.9%	510	42.3%	147	28.8%
Latino	1,485	469	31.6%	627	42.2%	120	19.1%
White	18,400	3,331	18.1%	11,793	64.1%	1,249	10.6%
Other	209	95	45.5%	77	36.8%	15	19.5%
Not Reported	2,579	665	25.8%	1,083	42.0%	106	9.8%
<b>Total</b>	<b>27,678</b>	<b>5,897</b>	<b>21.3%</b>	<b>16,263</b>	<b>58.8%</b>	<b>1,913</b>	<b>11.8%</b>

### Six-Year Trends

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Change 2002 to 2007</u>
Conv. Home Purchase	8,080	8,334	9,413	9,697	8,210	5,519	-31.7%
FHA/VA Home Purchase	111	74	33	8	9	14	-87.4%
Refinance	27,047	36,757	14,782	11,779	10,732	10,059	-62.8%
Home Improvement	654	608	837	865	852	740	13.1%
Multifamily	161	169	113	102	91	81	-49.7%
<b>Total Lending</b>	<b>36,053</b>	<b>45,942</b>	<b>25,178</b>	<b>22,451</b>	<b>19,894</b>	<b>16,413</b>	<b>-54.5%</b>
<b>Foreclosures</b>	<b>499</b>	<b>408</b>	<b>360</b>	<b>378</b>	<b>575</b>	<b>962</b>	<b>92.8%</b>

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### Owner Occupied Home Purchase Lending Trends by Borrower Income Level



### Top Lenders

<u>Lender</u>	<u>Total Loans</u>	<u>Home Purchase</u>		<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. Higher Cost Share</u>	<u>Total Multifamily</u>
		<u>First Lien</u>	<u>Junior Lien</u>				
WASHINGTON MUTUAL BANK	1,152	236	33	839	25	17.9%	19
JPMORGAN CHASE BANK	1,147	323	90	705	28	4.0%	0
CITIMORTGAGE, INC	952	313	7	604	28	2.1%	0
COUNTRYWIDE BANK, FSB	852	245	76	507	24	15.9%	0
COUNTRYWIDE HOME LOANS	763	276	17	448	21	15.2%	0
BANK OF AMERICA, N.A.	696	254	48	346	47	4.2%	0
ABN AMRO MTG GROUP INC	607	225	16	347	19	0.3%	0
LASALLE BANK NA	597	120	43	321	111	1.0%	2
WELLS FARGO BANK, NA	564	257	23	255	28	4.3%	0
NATIONAL CITY BANK	537	134	92	284	26	10.9%	0
HARRIS N.A.	396	98	27	233	38	2.8%	0
FIFTH THIRD MORTGAGE COMPANY	375	114	0	261	0	5.1%	0
ING BANK, FSB	375	118	0	257	0	0.0%	0
FREEDOM MORTGAGE CORP.	321	52	3	266	0	3.7%	0
PROVIDENT FUNDING ASSOCIATES	311	57	3	247	0	0.7%	4
US BANK, N.A.	249	60	3	183	1	1.2%	1
INDYMAC BANK, F.S.B.	239	81	26	119	13	36.8%	0
CITIBANK, N.A.	209	0	39	123	39	8.5%	8
AMTRUST BANK	187	64	7	116	0	3.7%	0
GMAC BANK	185	64	12	107	1	2.7%	0
TAYLOR, BEAN & WHITAKER	178	36	5	136	0	0.0%	0
GUARANTEED RATE INC	175	80	13	82	0	0.0%	0
WESTAMERICA MORTGAGE COMPANY	171	29	2	140	0	39.2%	0
NORTH SHORE COMMUNITY BANK	163	75	10	75	2	3.1%	1
AM MTG NETWORK DBA VERTI	162	41	12	109	0	15.4%	0
1ST ADVANTAGE MORTGAGE, LLC	138	45	5	88	0	1.5%	0
MID AMERICA BANK	134	53	8	70	1	9.1%	1
SUNTRUST MORTGAGE, INC	129	47	25	57	0	1.6%	0
GLENVIEW STATE BANK	128	28	2	71	27	0.0%	0
WORLD SAVINGS BANK, FSB	123	16	0	100	5	22.3%	2