

COMMUNITY AREA 031 - NORTHWEST SUBURBAN COOK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			201,921		
*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	182,053	72.7%	African American	2.4%	38.5%
Renter Occupied Units	61,798	24.7%	Asian	7.7%	57.6%
Vacant Units	6,547	2.6%	White	85.7%	78.2%
Total Units	250,398	100%	Other	4.3%	55.4%
			Hispanic*	7.6%	53.3%
Median Family Income		\$70,875	Total	NA	74.7%

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	23,166	\$4,715,481	3,266	148
Non-Bank Mortgage Companies	4,848	\$1,047,779	653	63
Total Single Family Lending	28,014	\$5,763,260	3,919	211

Conventional Single-Family Lending By Race/Ethnicity

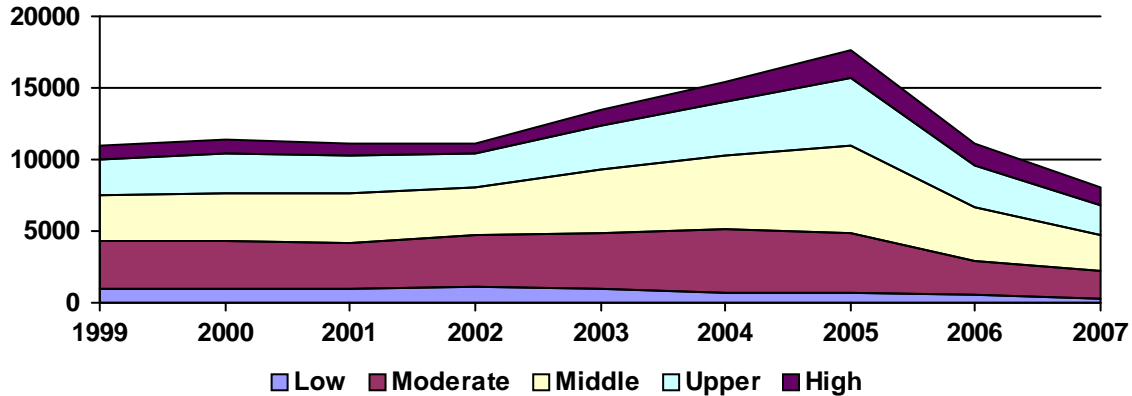
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	5,304	1,037	19.6%	3,264	61.5%	337	10.3%
African American	844	279	33.1%	353	41.8%	88	24.9%
Latino	6,863	2,270	33.1%	2,990	43.6%	921	30.8%
White	30,944	5,676	18.3%	19,521	63.1%	2,479	12.7%
Other	334	90	26.9%	166	49.7%	29	17.5%
Not Reported	4,319	1,099	25.4%	1,720	39.8%	276	16.0%
Total	48,608	10,451	21.5%	28,014	57.6%	4,130	14.7%

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	12,597	13,587	16,520	19,970	16,199	10,621	-15.7%
FHA/VA Home Purchase	1,668	1,417	778	462	220	208	-87.5%
Refinance	39,517	56,053	22,416	20,323	18,347	16,326	-58.7%
Home Improvement	987	1,004	1,461	1,624	1,717	1,459	47.8%
Multifamily	283	280	197	168	148	141	-50.2%
Total Lending	55,052	72,341	41,372	42,547	36,631	28,755	-47.8%
Foreclosures	1,130	1,019	942	990	1,472	1,971	74.4%

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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>				
JPMORGAN CHASE BANK	1,850	559	123	1,081	82	7.0%	0
COUNTRYWIDE HOME LOANS	1,432	547	51	807	25	17.3%	0
COUNTRYWIDE BANK, FSB	1,408	391	114	857	42	15.4%	0
WELLS FARGO BANK, NA	1,392	687	72	538	67	5.5%	0
CITIMORTGAGE, INC	1,341	491	14	797	37	4.4%	0
HARRIS N.A.	1,306	191	124	849	138	4.4%	4
WASHINGTON MUTUAL BANK	1,301	308	24	925	30	17.6%	14
NATIONAL CITY BANK	1,136	462	158	460	28	7.0%	0
BANK OF AMERICA, N.A.	1,129	451	108	520	48	7.0%	0
ABN AMRO MTG GROUP INC	754	283	44	400	27	0.7%	0
LASALLE BANK NA	663	116	45	369	128	2.0%	2
FIFTH THIRD MORTGAGE COMPANY	640	231	5	404	0	6.1%	0
US BANK, N.A.	573	191	14	361	0	3.2%	0
PROVIDENT FUNDING ASSOCIATES	549	128	6	414	0	1.1%	1
CITIBANK, N.A.	493	2	74	298	95	9.8%	24
FREEDOM MORTGAGE CORP.	428	103	2	323	0	4.9%	0
INDYMAC BANK, F.S.B.	401	129	36	214	22	50.1%	0
TAYLOR, BEAN & WHITAKER	393	100	16	265	1	0.0%	0
MID AMERICA BANK	368	167	24	141	13	10.9%	18
SUNTRUST MORTGAGE, INC	328	99	26	196	0	6.4%	0
AMTRUST BANK	325	130	7	188	0	4.0%	0
GMAC BANK	323	99	19	198	4	6.0%	0
ING BANK, FSB	311	124	0	187	0	0.0%	0
TCF NATIONAL BANK	311	90	29	188	2	36.9%	2
1ST ADVANTAGE MORTGAGE, LLC	304	109	10	179	3	1.7%	0
GUARANTEED RATE INC	299	174	28	97	0	0.0%	0
AM MTG NETWORK DBA VERTI	224	79	19	126	0	12.9%	0
WESTAMERICA MORTGAGE COMPANY	192	38	2	149	0	35.2%	0
FIRST FRANKLIN CORPORATION	188	52	25	106	5	98.4%	0
WORLD SAVINGS BANK, FSB	186	29	0	145	8	25.3%	4