

COMMUNITY AREA 031 - WEST SUBURBAN COOK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			153,701		
*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	137,249	64.8%	African American	12.5%	53.8%
Renter Occupied Units	66,931	31.6%	Asian	2.0%	56.5%
Vacant Units	7,755	3.7%	White	75.2%	71.6%
Total Units	211,935	100%	Other	10.2%	53.6%
			Hispanic*	16.8%	55.2%
Median Family Income		\$56,698	Total	NA	67.2%

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	16,422	\$3,488,478	3,254	183
Non-Bank Mortgage Companies	3,317	\$750,889	766	70
Total Single Family Lending	19,739	\$4,239,367	4,020	253

Conventional Single-Family Lending By Race/Ethnicity

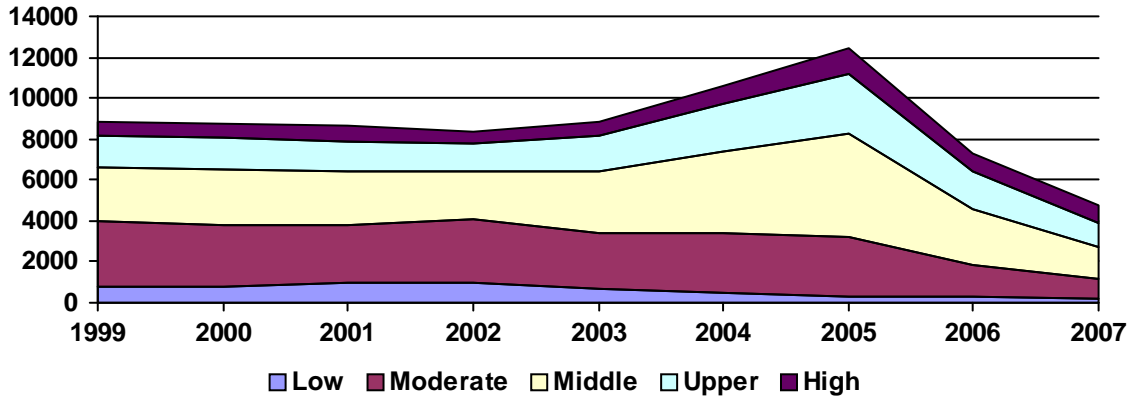
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	874	207	23.7%	493	56.4%	64	13.0%
African American	5,228	2,054	39.3%	1,947	37.2%	777	39.9%
Latino	12,782	4,509	35.3%	5,475	42.8%	1,582	28.9%
White	17,098	3,404	19.9%	10,430	61.0%	1,539	14.8%
Other	181	68	37.6%	74	40.9%	18	24.3%
Not Reported	3,996	1,209	30.3%	1,320	33.0%	293	22.2%
Total	40,159	11,451	28.5%	19,739	49.2%	4,273	21.6%

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	7,749	8,807	11,360	13,999	11,429	6,234	-19.6%
FHA/VA Home Purchase	1,664	1,323	698	273	157	137	-91.8%
Refinance	23,410	34,894	18,658	17,122	15,122	12,416	-47.0%
Home Improvement	1,064	1,267	1,707	1,761	1,896	1,637	53.9%
Multifamily	330	394	363	267	227	209	-36.7%
Total Lending	34,217	46,685	32,786	33,422	28,831	20,633	-39.7%
Foreclosures	1,611	1,421	1,282	1,390	1,793	2,545	58.0%

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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	1,203	319	88	717	76	8.0%	0
WASHINGTON MUTUAL BANK	986	204	21	704	32	22.3%	25
COUNTRYWIDE HOME LOANS	978	271	19	652	31	27.4%	0
COUNTRYWIDE BANK, FSB	902	201	56	586	59	13.6%	0
CITIMORTGAGE, INC	853	316	9	474	52	7.6%	0
NATIONAL CITY BANK	685	220	102	319	36	9.8%	0
BANK OF AMERICA, N.A.	680	225	57	326	68	8.0%	0
WELLS FARGO BANK, NA	673	249	28	339	47	9.4%	0
MID AMERICA BANK	585	204	16	288	57	15.8%	14
LASALLE BANK NA	585	105	35	301	142	2.4%	1
HARRIS N.A.	526	48	28	364	81	7.5%	5
FIFTH THIRD MORTGAGE COMPANY	438	146	6	284	0	7.4%	0
INDYMAC BANK, F.S.B.	424	102	37	251	34	49.1%	0
TAYLOR, BEAN & WHITAKER	357	83	16	250	0	0.0%	0
ABN AMRO MTG GROUP INC	343	126	15	188	14	0.9%	0
RBS CITIZENS BANK, N.A.	318	20	10	148	139	2.2%	1
BANGGROUP MORTGAGE CORPORATION	286	166	8	107	0	18.9%	0
US BANK, N.A.	285	99	12	161	0	2.0%	2
CITIBANK, N.A.	260	0	51	137	60	13.3%	12
FIRST FRANKLIN CORPORATION	259	53	26	170	10	98.5%	0
TCF NATIONAL BANK	258	23	6	205	22	30.5%	2
GMAC BANK	240	58	7	167	4	11.0%	0
1ST ADVANTAGE MORTGAGE, LLC	215	60	11	139	1	4.4%	0
WORLD SAVINGS BANK, FSB	209	15	0	185	8	37.5%	1
CHASE MANHATTAN BANK USA, NA	207	35	15	141	16	97.1%	0
PROVIDENT FUNDING ASSOCIATES	181	30	3	139	0	1.2%	9
AM MTG NETWORK DBA VERTI	180	53	12	115	0	17.8%	0
AMTRUST BANK	175	63	7	105	0	11.4%	0
EQUIFIRST CORPORATION	172	20	6	135	11	94.2%	0
GUARANTEED RATE INC	169	94	17	58	0	0.0%	0