

## COMMUNITY AREA 031 - SOUTH SUBURBAN COOK

### Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			131,272		
*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	107,052	70.7%	African American	46.4%	65.2%
Renter Occupied Units	36,757	24.3%	Asian	0.7%	74.5%
Vacant Units	7,507	5.0%	White	48.4%	84.0%
<b>Total Units</b>	<b>151,316</b>	<b>100%</b>	Other	4.5%	66.3%
			Hispanic*	6.1%	69.3%
<b>Median Family Income</b>		\$51,016	<b>Total</b>	<b>NA</b>	<b>74.4%</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	12,007	\$1,593,311	4,526	456
Non-Bank Mortgage Companies	3,066	\$445,237	1,321	183
<b>Total Single Family Lending</b>	<b>15,073</b>	<b>\$2,038,548</b>	<b>5,847</b>	<b>639</b>

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

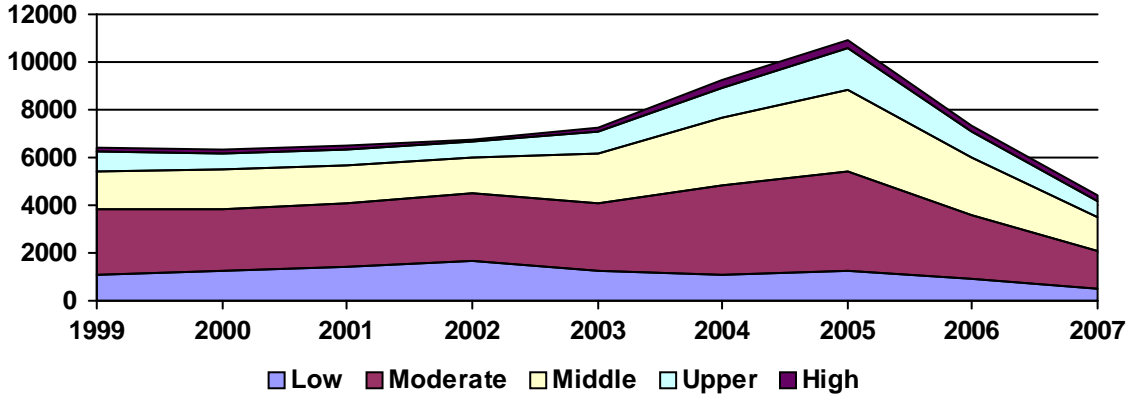
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	279	88	31.5%	127	45.5%	41	32.3%
African American	24,700	10,181	41.2%	8,663	35.1%	4,337	50.1%
Latino	3,087	1,088	35.2%	1,304	42.2%	497	38.1%
White	6,848	1,900	27.7%	3,427	50.0%	954	27.8%
Other	172	85	49.4%	58	33.7%	23	39.7%
Not Reported	5,895	2,325	39.4%	1,494	25.3%	634	42.4%
<b>Total</b>	<b>40,981</b>	<b>15,667</b>	<b>38.2%</b>	<b>15,073</b>	<b>36.8%</b>	<b>6,486</b>	<b>43.0%</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	5,546	6,916	9,804	12,505	11,622	5,563	0.3%
FHA/VA Home Purchase	2,085	1,564	1,141	759	533	478	-77.1%
Refinance	11,631	19,043	12,873	13,274	12,179	9,443	-18.8%
Home Improvement	730	796	1,213	1,370	1,517	1,340	83.6%
Multifamily	118	180	158	127	85	100	-15.3%
<b>Total Lending</b>	<b>20,110</b>	<b>28,499</b>	<b>25,189</b>	<b>28,035</b>	<b>25,936</b>	<b>16,924</b>	<b>-15.8%</b>
<b>Foreclosures</b>	<b>3,818</b>	<b>3,389</b>	<b>3,169</b>	<b>3,290</b>	<b>4,174</b>	<b>4,773</b>	<b>25.0%</b>

## COMMUNITY AREA 031 - SOUTH SUBURBAN COOK

### 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>				
COUNTRYWIDE HOME LOANS	889	226	30	559	47	47.3%	0
JPMORGAN CHASE BANK	869	238	26	490	88	18.4%	0
COUNTRYWIDE BANK, FSB	664	152	32	428	38	29.9%	0
WELLS FARGO BANK, NA	596	140	10	339	62	29.8%	1
BANK OF AMERICA, N.A.	561	230	74	207	41	17.1%	0
WASHINGTON MUTUAL BANK	490	158	5	307	12	43.4%	8
NATIONAL CITY BANK	485	193	20	225	14	32.2%	0
CITIMORTGAGE, INC	457	195	1	235	22	23.8%	0
FIRST FRANKLIN CORPORATION	413	162	54	177	20	98.8%	0
CHASE MANHATTAN BANK USA, NA	390	113	21	241	15	98.5%	0
HARRIS N.A.	362	87	5	223	45	14.7%	2
THE FIRST MORTGAGE CORPORATION	321	187	5	101	0	47.4%	0
EQUIFIRST CORPORATION	300	59	11	216	14	96.3%	0
INDYMAC BANK, F.S.B.	287	105	11	158	13	59.9%	0
TAYLOR, BEAN & WHITAKER	267	87	10	153	0	0.0%	0
LASALLE BANK NA	252	97	7	95	48	7.9%	0
LEHMAN BROTHERS BANK, FSB	225	127	10	84	4	81.3%	0
BNC MORTGAGE	222	58	6	158	0	95.5%	0
WELLS FARGO FIN'L ILLINOIS INC	221	0	0	211	10	99.1%	0
FIFTH THIRD MORTGAGE COMPANY	203	78	1	120	0	16.9%	0
FLAGSTAR BANK	178	82	2	86	5	42.6%	0
THE CIT GROUP/CONSUMER FINANCE	173	82	25	41	25	97.7%	0
BENEFICIAL COMPANY LLC	173	0	0	125	48	94.2%	0
RBS CITIZENS BANK, N.A.	170	11	2	52	104	2.4%	1
TCF NATIONAL BANK	164	23	7	103	30	50.3%	1
OPTION ONE MORTGAGE CORP	162	59	7	94	2	98.1%	0
FIRST NLC FINANCIAL SERVICES,	162	18	4	140	0	0.0%	0
1ST ADVANTAGE MORTGAGE, LLC	157	52	0	78	1	20.4%	0
GE MONEY BANK	156	32	25	46	53	79.5%	0
SUNTRUST MORTGAGE, INC	153	45	8	94	0	16.5%	0