

## COMMUNITY AREA 11 - JEFFERSON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,705				
*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	7,027	64.8%	African American	0.5%	46.3%
Renter Occupied Units	3,469	32.0%	Asian	3.4%	66.9%
Vacant Units	354	3.3%	White	91.3%	68.1%
<b>Total Units</b>	<b>10,850</b>	<b>100%</b>	Other	4.8%	46.7%
			Hispanic*	7.4%	57.6%
<b>Median Family Income</b>		\$60,696	<b>Total</b>	<b>NA</b>	<b>66.9%</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	820	\$190,801	114	5
Non-Bank Mortgage Companies	130	\$32,451	24	2
<b>Total Single Family Lending</b>	<b>950</b>	<b>\$223,252</b>	<b>138</b>	<b>7</b>

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

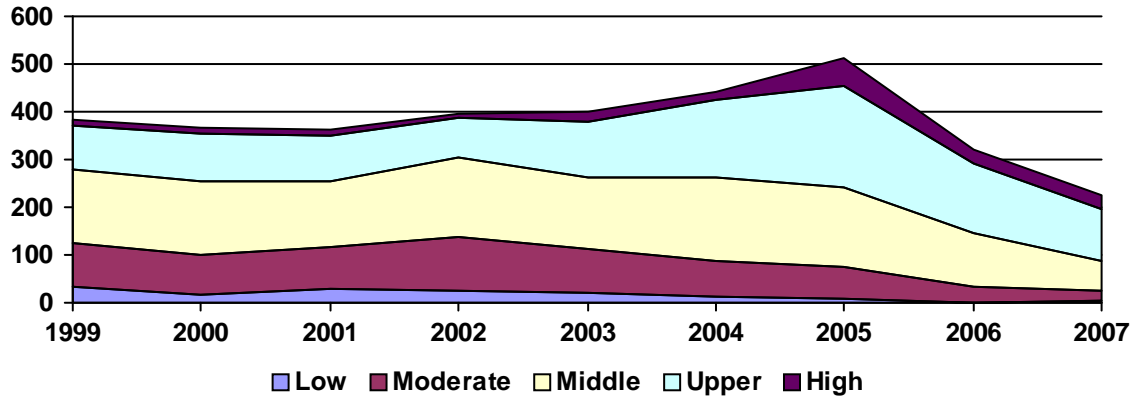
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	146	47	32.2%	67	45.9%	10	14.9%
African American	17	7	41.2%	5	29.4%	3	60.0%
Latino	273	86	31.5%	122	44.7%	31	25.4%
White	1,104	195	17.7%	691	62.6%	93	13.5%
Other	12	3	25.0%	5	41.7%	0	0.0%
Not Reported	138	38	27.5%	60	43.5%	8	13.3%
<b>Total</b>	<b>1,690</b>	<b>376</b>	<b>22.2%</b>	<b>950</b>	<b>56.2%</b>	<b>145</b>	<b>15.3%</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	441	458	494	595	520	299	-32.2%
FHA/VA Home Purchase	13	6	2	0	1	0	-100.0%
Refinance	1,208	1,722	784	731	639	576	-52.3%
Home Improvement	83	65	89	87	94	77	-7.2%
Multifamily	8	13	13	4	7	12	50.0%
<b>Total Lending</b>	<b>1,753</b>	<b>2,264</b>	<b>1,382</b>	<b>1,417</b>	<b>1,261</b>	<b>964</b>	<b>-45.0%</b>
<b>Foreclosures</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>35</b>	<b>48</b>	<b>65</b>	<b>75.7%</b>

## COMMUNITY AREA 11 - JEFFERSON PARK

### 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	68	19	7	40	2	10.3%	0
WASHINGTON MUTUAL BANK	65	11	1	52	1	18.5%	0
COUNTRYWIDE HOME LOANS	59	27	2	29	1	8.5%	0
CITIMORTGAGE, INC	42	15	1	26	0	9.5%	0
LASALLE BANK NA	35	7	2	14	12	0.0%	0
COUNTRYWIDE BANK, FSB	35	7	8	20	0	17.1%	0
MID AMERICA BANK	32	11	1	16	3	0.0%	1
WELLS FARGO BANK, NA	32	11	1	17	3	12.5%	0
BANK OF AMERICA, N.A.	30	8	2	18	2	0.0%	0
NATIONAL CITY BANK	28	5	1	18	4	3.6%	0
INDYMAC BANK, F.S.B.	25	6	2	16	1	28.0%	0
HARRIS N.A.	23	3	4	12	4	8.7%	0
FIFTH THIRD MORTGAGE COMPANY	19	7	1	11	0	15.8%	0
AMTRUST BANK	17	5	1	11	0	5.9%	0
GMAC BANK	16	5	0	10	1	12.5%	0
ABN AMRO MTG GROUP INC	15	4	0	10	1	0.0%	0
GUARANTEED RATE INC	14	7	2	5	0	0.0%	0
US BANK, N.A.	13	3	1	9	0	0.0%	0
AM MTG NETWORK DBA VERTI	13	5	2	6	0	30.8%	0
PROVIDENT FUNDING ASSOCIATES	13	3	1	5	0	0.0%	4
TCF NATIONAL BANK	12	1	0	11	0	16.7%	0
SUNTRUST MORTGAGE, INC	11	5	2	4	0	0.0%	0
FIRST AMERICAN BANK	11	0	0	3	7	10.0%	1
EQUIFIRST CORPORATION	11	1	1	9	0	90.9%	0
LIBERTY BANK FOR SAVINGS	11	2	0	6	3	0.0%	0
ASSOCIATED BANK, N.A.	10	0	1	3	6	0.0%	0
MANUFACTURERS AND TRADERS TRUS	9	4	0	5	0	0.0%	0
CITIBANK, N.A.	9	0	0	8	1	0.0%	0
CHICAGO BANCORP, INC	9	2	0	7	0	22.2%	0
GREENPOINT MORTGAGE FUNDING	8	6	0	2	0	62.5%	0