

COMMUNITY AREA 12 - FOREST GLEN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	6,413				
*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	6,186	87.1%	African American	0.3%	100.0%
Renter Occupied Units	773	10.9%	Asian	7.3%	84.5%
Vacant Units	141	2.0%	White	90.0%	89.4%
Total Units	7,100	100%	Other	2.3%	82.6%
			Hispanic*	4.8%	80.4%
Median Family Income		\$80,202	Total	NA	88.9%

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	622	\$199,019	64	1
Non-Bank Mortgage Companies	124	\$42,167	13	1
Total Single Family Lending	746	\$241,186	77	2

Conventional Single-Family Lending By Race/Ethnicity

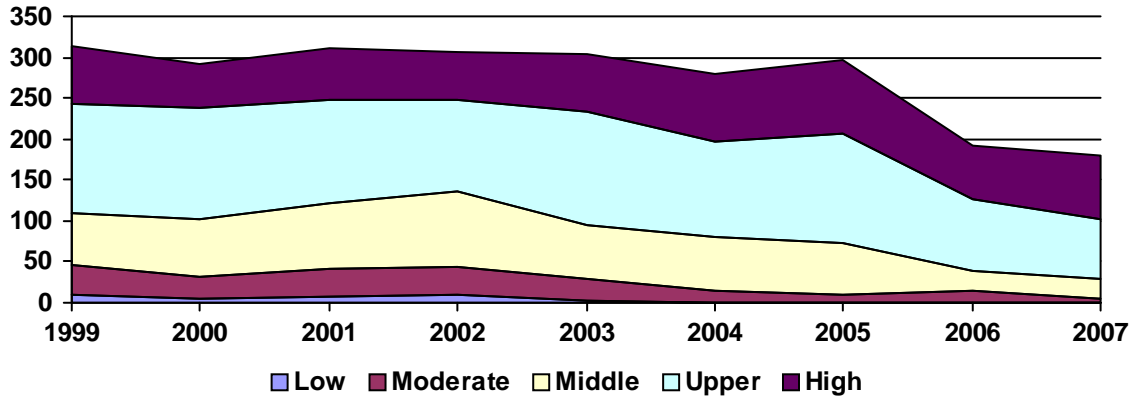
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	135	32	23.7%	69	51.1%	10	14.5%
African American	20	6	30.0%	7	35.0%	4	57.1%
Latino	110	29	26.4%	58	52.7%	8	13.8%
White	876	159	18.2%	549	62.7%	50	9.1%
Other	13	4	30.8%	5	38.5%	1	20.0%
Not Reported	124	33	26.6%	58	46.8%	6	10.3%
Total	1,278	263	20.6%	746	58.4%	79	10.6%

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	323	330	309	326	284	249	-22.9%
FHA/VA Home Purchase	2	2	2	0	0	2	0.0%
Refinance	1,264	1,791	652	579	498	449	-64.5%
Home Improvement	51	44	54	64	74	51	0.0%
Multifamily	1	2	1	1	0	3	200.0%
Total Lending	1,641	2,169	1,018	970	856	754	-54.1%
Foreclosures	32	25	22	18	29	40	25.0%

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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	69	16	2	48	3	1.4%	0
CITIMORTGAGE, INC	50	21	2	25	2	2.0%	0
LASALLE BANK NA	45	10	3	23	9	2.2%	0
WASHINGTON MUTUAL BANK	45	8	2	31	4	8.9%	0
COUNTRYWIDE BANK, FSB	39	10	1	27	1	7.7%	0
WELLS FARGO BANK, NA	25	10	2	10	2	4.2%	0
COUNTRYWIDE HOME LOANS	23	3	0	19	1	17.4%	0
BANK OF AMERICA, N.A.	22	8	3	9	2	13.6%	0
ABN AMRO MTG GROUP INC	20	6	1	12	1	0.0%	0
NATIONAL CITY BANK	18	3	2	11	2	5.6%	0
PROVIDENT FUNDING ASSOCIATES	18	0	0	17	0	0.0%	1
CITIBANK, N.A.	15	0	0	12	3	0.0%	0
ING BANK, FSB	14	6	0	8	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	14	6	0	8	0	14.3%	0
US BANK, N.A.	13	3	1	9	0	0.0%	0
AM MTG NETWORK DBA VERTI	12	4	3	5	0	0.0%	0
AMTRUST BANK	12	4	0	8	0	0.0%	0
TAYLOR, BEAN & WHITAKER	11	4	0	7	0	0.0%	0
GUARANTEED RATE INC	10	3	2	5	0	0.0%	0
1ST ADVANTAGE MORTGAGE, LLC	10	5	0	5	0	0.0%	0
GMAC BANK	10	4	0	6	0	0.0%	0
INDYMAC BANK, F.S.B.	9	2	0	7	0	55.6%	0
BANCGROUP MORTGAGE CORPORATION	8	5	1	2	0	12.5%	0
HARRIS N.A.	7	3	2	2	0	14.3%	0
RBS CITIZENS BANK, N.A.	7	0	2	4	1	0.0%	0
SUNTRUST MORTGAGE, INC	7	3	3	1	0	0.0%	0
FREEDOM MORTGAGE CORP.	7	0	0	7	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	6	1	0	5	0	16.7%	0
ASSOCIATED BANK, N.A.	6	1	0	2	3	0.0%	0
DIAMOND BANK, FSB	6	1	1	4	0	0.0%	0