

## COMMUNITY AREA 13 - NORTH PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	3,651				
*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	3,472	51.3%	African American	1.6%	12.9%
Renter Occupied Units	3,034	44.8%	Asian	20.9%	49.3%
Vacant Units	266	3.9%	White	69.4%	56.6%
<b>Total Units</b>	<b>6,772</b>	<b>100%</b>	Other	8.2%	44.5%
			Hispanic*	11.6%	41.5%
<b>Median Family Income</b>		\$58,984	<b>Total</b>	<b>NA</b>	<b>53.4%</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	402	\$102,397	63	4
Non-Bank Mortgage Companies	90	\$27,937	11	1
<b>Total Single Family Lending</b>	<b>492</b>	<b>\$130,334</b>	<b>74</b>	<b>5</b>

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

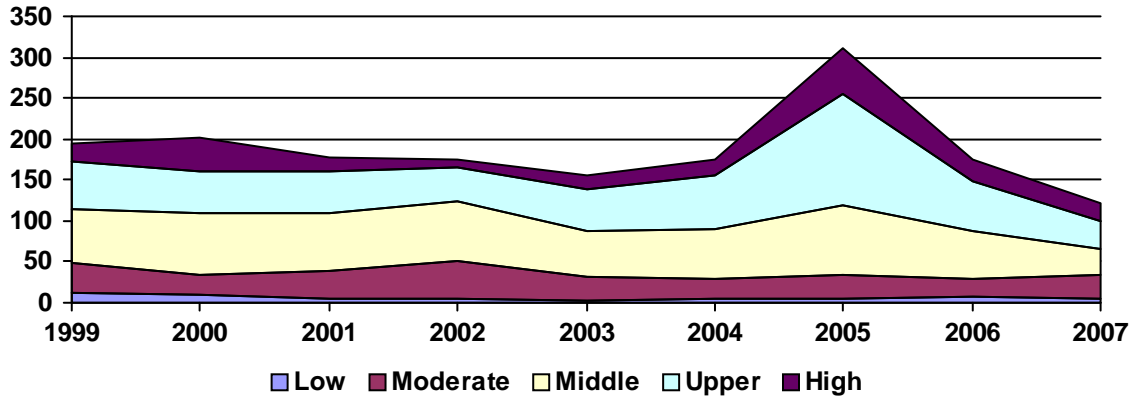
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	218	64	29.4%	112	51.4%	11	9.8%
African American	15	6	40.0%	5	33.3%	1	20.0%
Latino	176	64	36.4%	82	46.6%	24	29.3%
White	480	124	25.8%	253	52.7%	35	13.8%
Other	10	6	60.0%	2	20.0%	1	50.0%
Not Reported	80	21	26.3%	38	47.5%	7	18.4%
<b>Total</b>	<b>979</b>	<b>285</b>	<b>29.1%</b>	<b>492</b>	<b>50.3%</b>	<b>79</b>	<b>16.1%</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	189	169	204	346	264	168	-11.1%
FHA/VA Home Purchase	3	1	0	0	0	0	-100.0%
Refinance	690	941	395	386	332	297	-57.0%
Home Improvement	28	26	31	31	39	28	0.0%
Multifamily	14	18	6	7	6	7	-50.0%
<b>Total Lending</b>	<b>924</b>	<b>1,155</b>	<b>636</b>	<b>770</b>	<b>641</b>	<b>500</b>	<b>-45.9%</b>
<b>Foreclosures</b>	<b>18</b>	<b>13</b>	<b>14</b>	<b>10</b>	<b>21</b>	<b>43</b>	<b>138.9%</b>

## COMMUNITY AREA 13 - NORTH 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>				
WASHINGTON MUTUAL BANK	36	5	0	29	1	14.3%	1
CITIMORTGAGE, INC	32	11	0	21	0	6.3%	0
COUNTRYWIDE BANK, FSB	29	15	3	9	2	24.1%	0
COUNTRYWIDE HOME LOANS	25	8	2	14	1	4.0%	0
GUARANTEED RATE INC	20	8	0	12	0	0.0%	0
LASALLE BANK NA	19	4	2	11	2	0.0%	0
BANK OF AMERICA, N.A.	19	9	2	8	0	5.3%	0
NATIONAL CITY BANK	18	5	3	9	1	5.6%	0
JPMORGAN CHASE BANK	17	7	0	9	1	5.9%	0
PROVIDENT FUNDING ASSOCIATES	12	3	0	8	0	0.0%	1
CITIBANK, N.A.	12	0	1	7	3	9.1%	1
FIFTH THIRD MORTGAGE COMPANY	9	3	0	6	0	0.0%	0
TCF NATIONAL BANK	9	2	0	5	2	33.3%	0
CHASE MANHATTAN BANK USA, NA	8	5	2	1	0	100.0%	0
ABN AMRO MTG GROUP INC	8	2	0	6	0	0.0%	0
AM MTG NETWORK DBA VERTI	8	4	1	3	0	12.5%	0
TAYLOR, BEAN & WHITAKER	7	2	1	4	0	0.0%	0
ING BANK, FSB	7	2	0	5	0	0.0%	0
WELLS FARGO BANK, NA	7	2	1	3	1	0.0%	0
HARRIS N.A.	6	0	1	5	0	0.0%	0
WORLD SAVINGS BANK, FSB	6	0	0	6	0	16.7%	0
RBS CITIZENS BANK, N.A.	6	0	0	3	3	0.0%	0
FREEDOM MORTGAGE CORP.	6	3	0	3	0	16.7%	0
LEHMAN BROTHERS BANK, FSB	5	1	0	4	0	100.0%	0
INDYMAC BANK, F.S.B.	5	2	1	2	0	60.0%	0
FIRST FRANKLIN CORPORATION	5	1	1	3	0	100.0%	0
US BANK, N.A.	5	0	0	5	0	0.0%	0
SUNTRUST MORTGAGE, INC	5	1	1	3	0	20.0%	0
AMTRUST BANK	5	0	0	5	0	0.0%	0
EQUIFIRST CORPORATION	5	2	1	2	0	100.0%	0