

COMMUNITY AREA 15 - PORTAGE PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	15,121				
*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	13,583	55.2%	African American	0.7%	30.6%
Renter Occupied Units	10,153	41.2%	Asian	3.0%	66.4%
Vacant Units	878	3.6%	White	86.0%	57.7%
Total Units	24,614	100%	Other	10.3%	52.0%
			Hispanic*	16.1%	55.8%
Median Family Income		\$53,130	Total	NA	57.2%

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	1,759	\$401,605	308	12
Non-Bank Mortgage Companies	271	\$70,296	56	6
Total Single Family Lending	2,030	\$471,901	364	18

Conventional Single-Family Lending By Race/Ethnicity

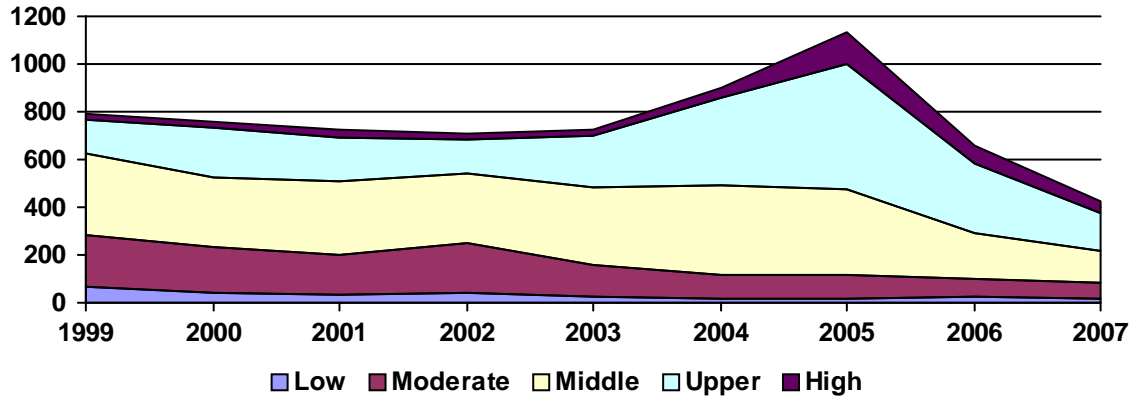
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	196	52	26.5%	100	51.0%	26	26.0%
African American	31	9	29.0%	12	38.7%	3	25.0%
Latino	1,419	484	34.1%	616	43.4%	152	24.7%
White	2,040	414	20.3%	1,171	57.4%	175	14.9%
Other	19	6	31.6%	8	42.1%	4	50.0%
Not Reported	385	116	30.1%	123	31.9%	22	17.9%
Total	4,090	1,081	26.4%	2,030	49.6%	382	18.8%

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	774	851	1,043	1,296	1,077	609	-21.3%
FHA/VA Home Purchase	49	21	5	5	2	2	-95.9%
Refinance	2,336	3,352	1,748	1,739	1,573	1,260	-46.1%
Home Improvement	118	141	177	216	208	180	52.5%
Multifamily	34	42	34	23	27	21	-38.2%
Total Lending	3,311	4,407	3,007	3,279	2,887	2,072	-37.4%
Foreclosures	91	87	71	79	99	210	130.8%

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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>				
WASHINGTON MUTUAL BANK	161	22	2	131	4	18.9%	2
COUNTRYWIDE BANK, FSB	142	40	24	70	8	20.4%	0
COUNTRYWIDE HOME LOANS	132	44	3	80	5	17.4%	0
JPMORGAN CHASE BANK	128	33	12	81	2	7.8%	0
LASALLE BANK NA	102	12	3	55	32	4.9%	0
CITIMORTGAGE, INC	94	29	1	60	4	5.3%	0
NATIONAL CITY BANK	71	16	12	34	9	9.9%	0
INDYMAC BANK, F.S.B.	63	19	4	37	3	47.6%	0
BANK OF AMERICA, N.A.	63	19	4	33	7	4.8%	0
WELLS FARGO BANK, NA	59	26	4	26	3	7.0%	0
HARRIS N.A.	58	6	9	35	7	5.3%	1
MID AMERICA BANK	51	14	0	31	5	8.0%	1
FIFTH THIRD MORTGAGE COMPANY	45	18	0	27	0	2.2%	0
CITIBANK, N.A.	37	0	9	18	8	8.6%	2
TAYLOR, BEAN & WHITAKER	30	6	1	22	0	0.0%	0
GUARANTEED RATE INC	30	13	3	14	0	0.0%	0
ABN AMRO MTG GROUP INC	25	9	4	10	2	0.0%	0
AM MTG NETWORK DBA VERTI	25	7	1	17	0	20.0%	0
WORLD SAVINGS BANK, FSB	25	1	0	21	2	29.2%	1
TCF NATIONAL BANK	24	1	1	20	1	17.4%	1
US BANK, N.A.	23	5	1	17	0	0.0%	0
EQUIFIRST CORPORATION	21	2	1	16	2	100.0%	0
PROVIDENT FUNDING ASSOCIATES	19	1	0	15	0	0.0%	3
LEHMAN BROTHERS BANK, FSB	18	6	1	10	1	66.7%	0
SUNTRUST MORTGAGE, INC	18	6	2	10	0	0.0%	0
RBS CITIZENS BANK, N.A.	18	0	2	8	8	5.6%	0
CHASE MANHATTAN BANK USA, NA	17	1	1	13	2	94.1%	0
AMTRUST BANK	15	5	0	10	0	0.0%	0
GMAC BANK	15	4	1	10	0	20.0%	0
1ST ADVANTAGE MORTGAGE, LLC	15	4	1	10	0	6.7%	0