

COMMUNITY AREA 17 - DUNNING

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			13,711		
*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	12,421	77.5%	African American	0.2%	43.3%
Renter Occupied Units	3,150	19.6%	Asian	2.4%	89.8%
Vacant Units	460	2.9%	White	92.3%	80.1%
Total Units	16,031	100%	Other	5.1%	70.7%
			Hispanic*	9.1%	76.3%
Median Family Income		\$56,785	Total	NA	79.8%

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	1,464	\$325,709	223	10
Non-Bank Mortgage Companies	218	\$53,326	48	3
Total Single Family Lending	1,682	\$379,035	271	13

Conventional Single-Family Lending By Race/Ethnicity

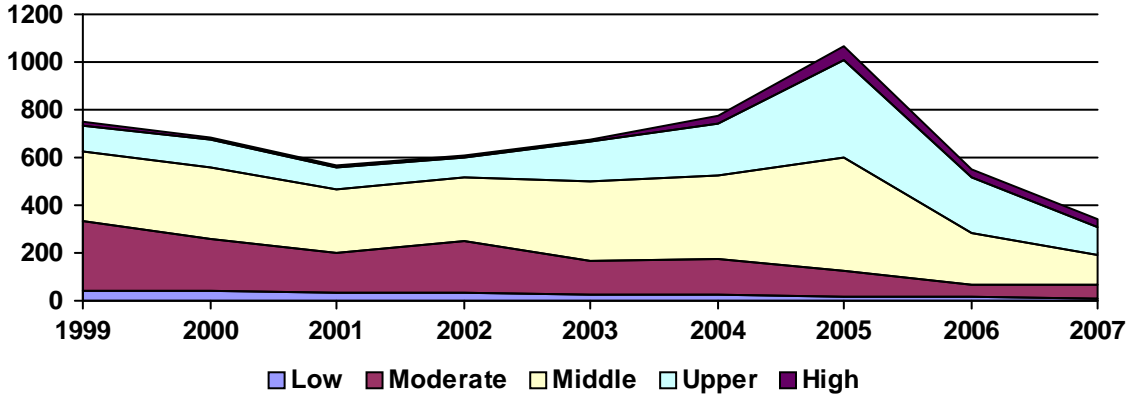
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	110	25	22.7%	54	49.1%	11	20.4%
African American	18	9	50.0%	6	33.3%	1	16.7%
Latino	697	234	33.6%	325	46.6%	76	23.4%
White	2,067	439	21.2%	1,196	57.9%	173	14.5%
Other	21	7	33.3%	11	52.4%	1	9.1%
Not Reported	273	88	32.2%	90	33.0%	22	24.4%
Total	3,186	802	25.2%	1,682	52.8%	284	16.9%

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	687	753	908	1,206	901	446	-35.1%
FHA/VA Home Purchase	51	28	5	5	2	4	-92.2%
Refinance	2,035	2,880	1,395	1,391	1,308	1,127	-44.6%
Home Improvement	123	122	152	149	175	123	0.0%
Multifamily	18	21	11	3	3	10	-44.4%
Total Lending	2,914	3,804	2,471	2,754	2,389	1,710	-41.3%
Foreclosures	62	54	54	68	82	160	158.1%

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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	140	10	3	123	3	8.6%	1
COUNTRYWIDE BANK, FSB	135	32	8	92	3	13.3%	0
JPMORGAN CHASE BANK	128	26	12	84	5	6.3%	0
COUNTRYWIDE HOME LOANS	125	34	2	84	5	12.8%	0
LASALLE BANK NA	86	12	2	46	26	5.8%	0
MID AMERICA BANK	67	25	3	35	4	7.5%	0
CITIMORTGAGE, INC	55	24	0	30	1	1.8%	0
FIFTH THIRD MORTGAGE COMPANY	53	9	1	43	0	7.5%	0
BANK OF AMERICA, N.A.	48	15	4	24	5	4.2%	0
INDYMAC BANK, F.S.B.	47	16	6	21	4	46.8%	0
NATIONAL CITY BANK	44	12	2	27	3	9.5%	0
WELLS FARGO BANK, NA	42	6	2	27	6	15.0%	0
TAYLOR, BEAN & WHITAKER	38	11	1	26	0	0.0%	0
HARRIS N.A.	35	1	5	24	5	5.7%	0
US BANK, N.A.	27	7	1	19	0	0.0%	0
CITIBANK, N.A.	27	0	10	13	4	3.7%	0
ABN AMRO MTG GROUP INC	27	4	0	21	2	0.0%	0
PROVIDENT FUNDING ASSOCIATES	23	2	0	18	0	0.0%	3
SUNTRUST MORTGAGE, INC	20	6	1	13	0	0.0%	0
RBS CITIZENS BANK, N.A.	19	1	3	8	7	5.3%	0
GUARANTEED RATE INC	18	8	0	10	0	0.0%	0
AMTRUST BANK	18	3	1	14	0	0.0%	0
GMAC BANK	17	6	2	9	0	0.0%	0
FREEDOM MORTGAGE CORP.	16	4	0	12	0	18.8%	0
EQUIFIRST CORPORATION	14	0	0	12	2	92.9%	0
WORLD SAVINGS BANK, FSB	14	2	0	11	0	38.5%	1
COMMUNITY SAVINGS BANK	14	4	0	7	3	0.0%	0
AM MTG NETWORK DBA VERTI	13	5	0	8	0	30.8%	0
GREENPOINT MORTGAGE FUNDING	13	3	1	9	0	46.2%	0
CHASE MANHATTAN BANK USA, NA	11	1	1	8	1	100.0%	0