

## COMMUNITY AREA 18 - MONTCLARE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	3,134				
*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	2,760	64.1%	African American	2.3%	36.1%
Renter Occupied Units	1,379	32.0%	Asian	2.2%	85.7%
Vacant Units	166	3.9%	White	78.6%	66.2%
<b>Total Units</b>	<b>4,305</b>	<b>100%</b>	Other	16.8%	70.6%
			Hispanic*	26.1%	69.2%
<b>Median Family Income</b>		\$52,512	<b>Total</b>	<b>NA</b>	<b>66.7%</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	422	\$92,249	92	3
Non-Bank Mortgage Companies	61	\$14,459	10	4
<b>Total Single Family Lending</b>	<b>483</b>	<b>\$106,708</b>	<b>102</b>	<b>7</b>

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

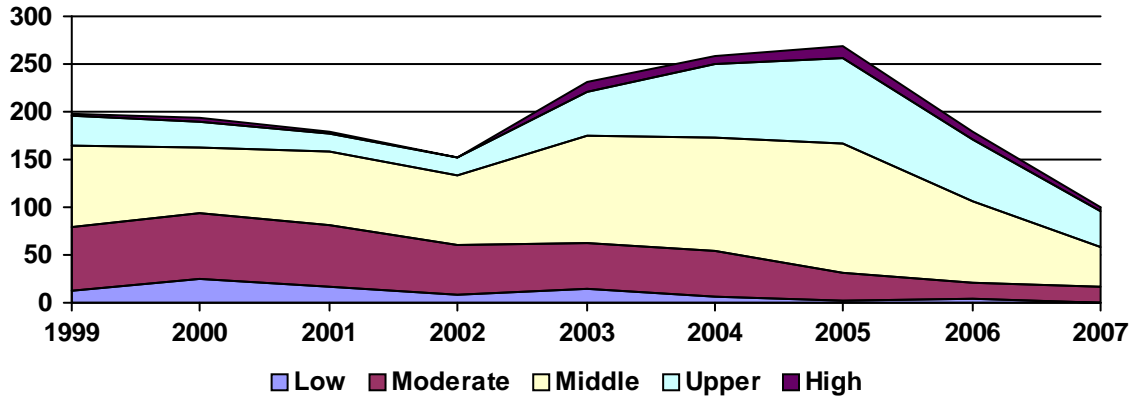
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	21	9	42.9%	7	33.3%	2	28.6%
African American	28	14	50.0%	4	14.3%	2	50.0%
Latino	571	189	33.1%	249	43.6%	57	22.9%
White	357	100	28.0%	195	54.6%	40	20.5%
Other	6	2	33.3%	2	33.3%	2	100.0%
Not Reported	83	27	32.5%	26	31.3%	6	23.1%
<b>Total</b>	<b>1,066</b>	<b>341</b>	<b>32.0%</b>	<b>483</b>	<b>45.3%</b>	<b>109</b>	<b>22.6%</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	159	250	290	316	292	137	-13.8%
FHA/VA Home Purchase	21	13	4	0	0	1	-95.2%
Refinance	462	665	461	394	381	321	-30.5%
Home Improvement	33	32	49	35	49	37	12.1%
Multifamily	9	8	6	8	7	2	-77.8%
<b>Total Lending</b>	<b>684</b>	<b>968</b>	<b>810</b>	<b>753</b>	<b>729</b>	<b>498</b>	<b>-27.2%</b>
<b>Foreclosures</b>	<b>25</b>	<b>24</b>	<b>29</b>	<b>24</b>	<b>35</b>	<b>54</b>	<b>116.0%</b>

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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	42	7	2	30	2	29.3%	1
COUNTRYWIDE HOME LOANS	37	12	1	23	1	16.2%	0
COUNTRYWIDE BANK, FSB	34	8	2	23	1	14.7%	0
JPMORGAN CHASE BANK	25	6	2	16	0	12.5%	0
MID AMERICA BANK	23	8	4	10	1	13.0%	0
LASALLE BANK NA	22	2	1	14	5	0.0%	0
CITIMORTGAGE, INC	19	5	1	11	2	0.0%	0
NATIONAL CITY BANK	18	6	4	8	0	5.6%	0
INDYMAC BANK, F.S.B.	18	5	1	12	0	38.9%	0
HARRIS N.A.	12	0	0	10	2	0.0%	0
BANK OF AMERICA, N.A.	11	2	0	8	1	9.1%	0
RBS CITIZENS BANK, N.A.	10	0	0	6	4	0.0%	0
TCF NATIONAL BANK	10	1	0	9	0	30.0%	0
FIFTH THIRD MORTGAGE COMPANY	9	0	0	9	0	0.0%	0
WELLS FARGO BANK, NA	9	1	1	7	0	11.1%	0
TAYLOR, BEAN & WHITAKER	9	1	0	8	0	0.0%	0
FIRST FRANKLIN CORPORATION	8	2	2	4	0	100.0%	0
GREENPOINT MORTGAGE FUNDING	7	2	0	4	0	50.0%	1
US BANK, N.A.	7	2	0	5	0	0.0%	0
FLAGSTAR BANK	6	2	0	4	0	0.0%	0
AMTRUST BANK	6	0	0	6	0	16.7%	0
AM MTG NETWORK DBA VERTI	6	2	0	4	0	33.3%	0
QUICKEN LOANS	5	1	1	3	0	20.0%	0
MORTGAGEIT	5	0	0	5	0	0.0%	0
EQUIFIRST CORPORATION	5	1	1	3	0	100.0%	0
ABN AMRO MTG GROUP INC	5	3	1	1	0	0.0%	0
GMAC BANK	4	0	0	4	0	50.0%	0
1ST ADVANTAGE MORTGAGE, LLC	4	1	0	3	0	0.0%	0
WORLD SAVINGS BANK, FSB	4	0	0	3	1	0.0%	0
BENEFICIAL COMPANY LLC	4	0	0	2	2	100.0%	0