

COMMUNITY AREA 19 - BELMONT CRAGIN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	13,736				
*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	12,064	53.3%	African American	2.7%	51.4%
Renter Occupied Units	9,816	43.3%	Asian	2.1%	73.3%
Vacant Units	767	3.4%	White	65.4%	54.8%
Total Units	22,647	100%	Other	29.8%	55.0%
			Hispanic*	52.6%	54.9%
Median Family Income		\$45,936	Total	NA	55.1%

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	1,922	\$439,342	518	21
Non-Bank Mortgage Companies	283	\$70,404	94	10
Total Single Family Lending	2,205	\$509,746	612	31

Conventional Single-Family Lending By Race/Ethnicity

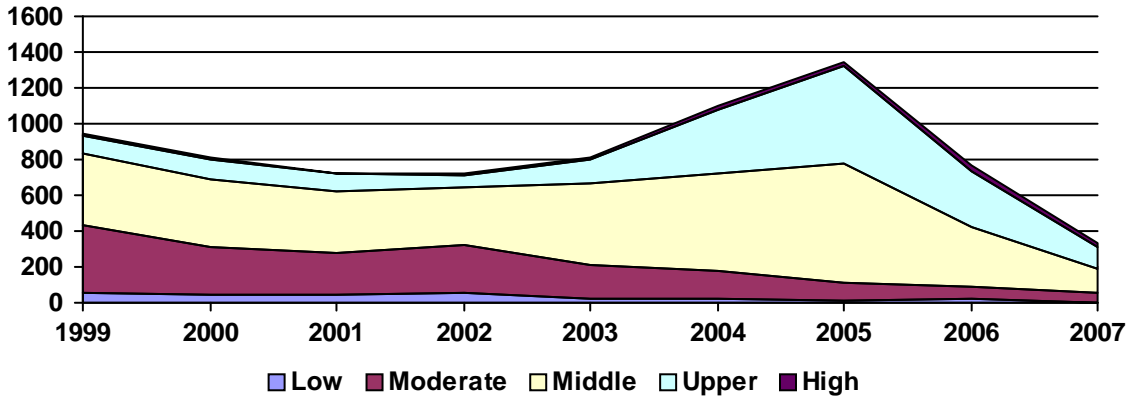
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	110	37	33.6%	56	50.9%	13	23.2%
African American	124	45	36.3%	46	37.1%	20	43.5%
Latino	3,694	1,279	34.6%	1,610	43.6%	498	30.9%
White	786	210	26.7%	402	51.1%	84	20.9%
Other	24	16	66.7%	6	25.0%	0	0.0%
Not Reported	340	124	36.5%	85	25.0%	28	32.9%
Total	5,078	1,711	33.7%	2,205	43.4%	643	29.2%

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	706	898	1,262	1,547	1,405	494	-30.0%
FHA/VA Home Purchase	190	87	19	4	2	2	-98.9%
Refinance	2,264	3,076	2,327	2,252	1,996	1,538	-32.1%
Home Improvement	120	121	201	233	255	198	65.0%
Multifamily	55	51	31	31	21	28	-49.1%
Total Lending	3,335	4,233	3,840	4,067	3,679	2,260	-32.2%
Foreclosures	146	144	99	132	189	334	128.8%

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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	195	20	5	152	15	34.4%	3
COUNTRYWIDE BANK, FSB	167	37	14	106	10	21.0%	0
JPMORGAN CHASE BANK	137	34	10	83	10	11.7%	0
COUNTRYWIDE HOME LOANS	134	28	5	96	5	20.9%	0
LASALLE BANK NA	106	7	3	68	26	1.0%	2
CITIMORTGAGE, INC	99	25	0	68	6	9.1%	0
INDYMAC BANK, F.S.B.	97	19	7	62	9	39.2%	0
FIFTH THIRD MORTGAGE COMPANY	56	14	0	42	0	16.1%	0
WORLD SAVINGS BANK, FSB	49	0	0	46	2	37.5%	1
CHASE MANHATTAN BANK USA, NA	47	3	2	38	4	97.9%	0
MID AMERICA BANK	47	15	3	26	3	19.1%	0
TCF NATIONAL BANK	45	5	1	34	5	22.2%	0
BANK OF AMERICA, N.A.	43	11	3	22	7	7.0%	0
FIRST FRANKLIN CORPORATION	42	9	7	25	1	100.0%	0
WELLS FARGO BANK, NA	41	7	0	30	4	7.5%	0
NATIONAL CITY BANK	40	12	4	23	1	12.8%	0
HARRIS N.A.	36	0	3	25	7	0.0%	1
LEHMAN BROTHERS BANK, FSB	34	13	2	19	0	61.8%	0
EQUIFIRST CORPORATION	29	3	1	21	4	96.6%	0
CITIBANK, N.A.	29	0	9	13	6	7.1%	1
AM MTG NETWORK DBA VERTI	22	6	0	16	0	18.2%	0
RBS CITIZENS BANK, N.A.	21	0	0	11	10	0.0%	0
GREENPOINT MORTGAGE FUNDING	21	4	0	16	1	47.6%	0
TAYLOR, BEAN & WHITAKER	20	1	0	19	0	0.0%	0
COMMUNITY SAVINGS BANK	19	1	0	11	6	0.0%	1
HEMCOMINGS FINANCIAL LLC	19	3	2	14	0	42.1%	0
THE CIT GROUP/CONSUMER FINANCE	19	4	4	9	2	94.7%	0
DECISION ONE MORTGAGE	18	3	3	11	1	100.0%	0
COLUMBIA MORTGAGE & FUNDING CO	17	0	0	17	0	5.9%	0
US BANK, N.A.	16	1	0	15	0	0.0%	0