

## COMMUNITY AREA 2 - WEST RIDGE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	12,437				
*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	12,104	45.6%	African American	6.6%	26.4%
Renter Occupied Units	13,387	50.5%	Asian	18.0%	40.9%
Vacant Units	1,042	3.9%	White	65.3%	53.1%
<b>Total Units</b>	<b>26,533</b>	<b>100%</b>	Other	10.1%	36.6%
			Hispanic*	11.0%	37.4%
<b>Median Family Income</b>		\$47,233	<b>Total</b>	<b>NA</b>	<b>47.5%</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	1,966	\$416,049	407	18
Non-Bank Mortgage Companies	394	\$94,628	84	9
<b>Total Single Family Lending</b>	<b>2,360</b>	<b>\$510,677</b>	<b>491</b>	<b>27</b>

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

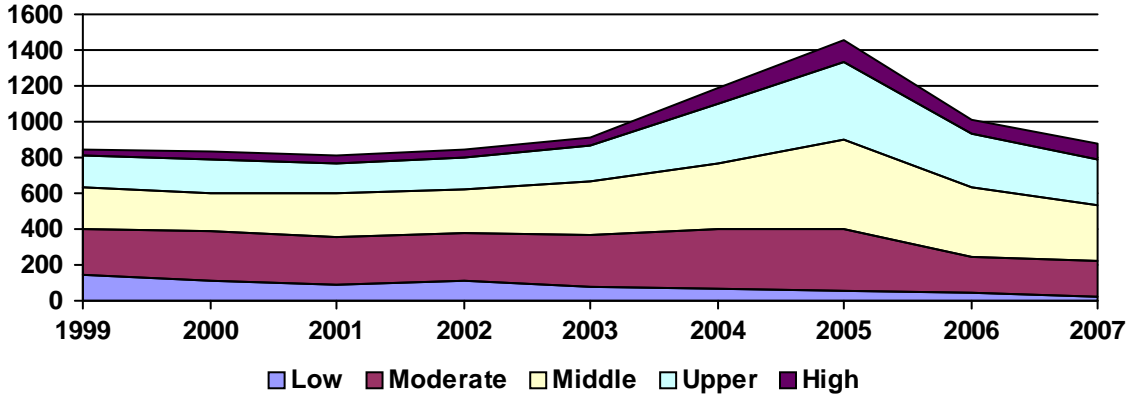
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	815	240	29.4%	364	44.7%	71	19.5%
African American	326	103	31.6%	130	39.9%	41	31.5%
Latino	615	194	31.5%	279	45.4%	68	24.4%
White	2,800	776	27.7%	1,446	51.6%	314	21.7%
Other	53	19	35.8%	16	30.2%	2	12.5%
Not Reported	406	128	31.5%	125	30.8%	22	17.6%
<b>Total</b>	<b>5,015</b>	<b>1,460</b>	<b>29.1%</b>	<b>2,360</b>	<b>47.1%</b>	<b>518</b>	<b>21.9%</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	940	1,039	1,335	1,687	1,631	1,167	24.1%
FHA/VA Home Purchase	21	21	3	1	1	3	-85.7%
Refinance	2,281	3,158	1,601	1,472	1,300	1,126	-50.6%
Home Improvement	79	71	96	112	125	83	5.1%
Multifamily	95	101	72	39	49	36	-62.1%
<b>Total Lending</b>	<b>3,416</b>	<b>4,390</b>	<b>3,107</b>	<b>3,311</b>	<b>3,106</b>	<b>2,415</b>	<b>-29.3%</b>
<b>Foreclosures</b>	<b>58</b>	<b>54</b>	<b>65</b>	<b>61</b>	<b>109</b>	<b>210</b>	<b>262.1%</b>

## COMMUNITY AREA 2 - WEST RIDGE

### 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>				
COUNTRYWIDE BANK, FSB	199	99	15	83	2	25.6%	0
JPMORGAN CHASE BANK	179	70	13	89	7	8.4%	0
COUNTRYWIDE HOME LOANS	173	86	9	76	2	27.3%	0
WASHINGTON MUTUAL BANK	151	39	8	95	1	23.1%	8
CITIMORTGAGE, INC	140	61	0	78	1	5.0%	0
BANK OF AMERICA, N.A.	113	66	18	27	2	5.3%	0
NATIONAL CITY BANK	94	46	16	29	3	5.3%	0
GUARANTEED RATE INC	79	48	7	24	0	0.0%	0
INDYMAC BANK, F.S.B.	79	37	8	30	4	53.2%	0
LASALLE BANK NA	56	13	3	33	6	3.6%	1
ABN AMRO MTG GROUP INC	54	21	4	29	0	0.0%	0
WELLS FARGO BANK, NA	51	30	2	17	2	16.0%	0
FIFTH THIRD MORTGAGE COMPANY	51	29	0	22	0	21.6%	0
CITIBANK, N.A.	46	0	12	21	9	16.7%	4
AM MTG NETWORK DBA VERTI	37	15	4	18	0	24.3%	0
SUNTRUST MORTGAGE, INC	33	15	4	14	0	3.0%	0
HARRIS N.A.	33	7	7	18	1	15.2%	0
FIRST FRANKLIN CORPORATION	30	11	5	13	1	100.0%	0
LEHMAN BROTHERS BANK, FSB	27	17	4	6	0	74.1%	0
GMAC BANK	25	9	0	15	1	0.0%	0
TAYLOR, BEAN & WHITAKER	24	10	1	13	0	0.0%	0
FREEDOM MORTGAGE CORP.	23	7	0	16	0	21.7%	0
WORLD SAVINGS BANK, FSB	22	3	0	18	1	22.7%	0
RBS CITIZENS BANK, N.A.	21	0	0	10	11	0.0%	0
US BANK, N.A.	19	9	1	8	0	22.2%	0
CHICAGO BANCORP, INC	19	8	1	10	0	10.5%	0
CHASE MANHATTAN BANK USA, NA	18	11	0	7	0	94.4%	0
PROVIDENT FUNDING ASSOCIATES	18	1	0	14	0	0.0%	3
AMTRUST BANK	18	8	0	10	0	16.7%	0
GREENPOINT MORTGAGE FUNDING	17	5	0	12	0	70.6%	0