

## COMMUNITY AREA 23 - HUMBOLDT PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	9,830				
*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	6,695	33.8%	African American	48.9%	37.6%
Renter Occupied Units	11,135	56.1%	Asian	0.7%	46.8%
Vacant Units	2,004	10.1%	White	21.6%	39.3%
<b>Total Units</b>	<b>19,834</b>	<b>100%</b>	Other	28.8%	36.0%
			Hispanic*	43.8%	35.5%
<b>Median Family Income</b>		\$30,125	<b>Total</b>	<b>NA</b>	<b>37.5%</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	1,287	\$262,253	450	31
Non-Bank Mortgage Companies	265	\$54,616	101	20
<b>Total Single Family Lending</b>	<b>1,552</b>	<b>\$316,869</b>	<b>551</b>	<b>51</b>

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

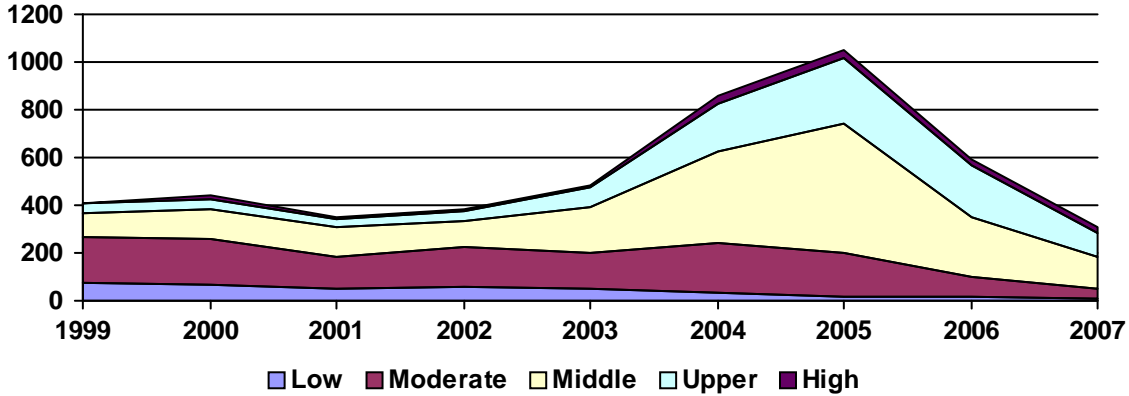
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	39	18	46.2%	8	20.5%	2	25.0%
African American	1,149	465	40.5%	422	36.7%	207	49.1%
Latino	1,970	758	38.5%	743	37.7%	246	33.1%
White	605	209	34.5%	269	44.5%	86	32.0%
Other	9	2	22.2%	5	55.6%	3	60.0%
Not Reported	398	128	32.2%	105	26.4%	58	55.2%
<b>Total</b>	<b>4,170</b>	<b>1,580</b>	<b>37.9%</b>	<b>1,552</b>	<b>37.2%</b>	<b>602</b>	<b>38.8%</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	398	563	1,055	1,289	1,134	480	20.6%
FHA/VA Home Purchase	93	70	37	15	9	5	-94.6%
Refinance	1,185	1,588	1,689	1,623	1,404	978	-17.5%
Home Improvement	107	88	178	165	162	125	16.8%
Multifamily	46	40	42	36	27	20	-56.5%
<b>Total Lending</b>	<b>1,829</b>	<b>2,349</b>	<b>3,001</b>	<b>3,128</b>	<b>2,736</b>	<b>1,608</b>	<b>-12.1%</b>
<b>Foreclosures</b>	<b>334</b>	<b>273</b>	<b>214</b>	<b>225</b>	<b>283</b>	<b>416</b>	<b>24.6%</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	116	25	5	79	4	34.5%	3
COUNTRYWIDE HOME LOANS	98	31	6	54	7	42.3%	0
JPMORGAN CHASE BANK	92	28	8	53	3	14.3%	0
COUNTRYWIDE BANK, FSB	77	19	5	47	6	24.7%	0
CHASE MANHATTAN BANK USA, NA	62	16	1	43	2	88.7%	0
INDYMAC BANK, F.S.B.	57	17	4	27	9	50.9%	0
CITIMORTGAGE, INC	56	15	0	36	4	18.9%	0
BANK OF AMERICA, N.A.	50	20	6	20	4	16.0%	0
FIRST FRANKLIN CORPORATION	44	10	5	26	3	97.7%	0
LASALLE BANK NA	38	8	1	22	6	2.7%	1
NATIONAL CITY BANK	38	12	5	20	0	24.3%	0
FIFTH THIRD MORTGAGE COMPANY	33	6	1	26	0	9.1%	0
WELLS FARGO BANK, NA	30	8	2	14	6	30.0%	0
BEAR STEARNS RESIDENTIAL MORTG	29	1	0	28	0	79.3%	0
LEHMAN BROTHERS BANK, FSB	29	15	1	13	0	69.0%	0
EQUIFIRST CORPORATION	29	6	4	19	0	96.6%	0
BNC MORTGAGE	29	7	0	22	0	96.6%	0
HARRIS N.A.	27	0	7	16	2	8.0%	2
WORLD SAVINGS BANK, FSB	24	1	0	20	3	20.8%	0
TCF NATIONAL BANK	22	1	0	16	5	54.5%	0
DELTA FUNDING CORPORATION	19	0	0	19	0	68.4%	0
TAYLOR, BEAN & WHITAKER	18	3	2	13	0	0.0%	0
COLUMBIA MORTGAGE & FUNDING CO	17	0	0	17	0	0.0%	0
FIRST NLC FINANCIAL SERVICES,	17	4	3	10	0	0.0%	0
GUARANTEED RATE INC	15	5	1	9	0	0.0%	0
CITIBANK, N.A.	14	0	2	8	4	21.4%	0
AM MTG NETWORK DBA VERTI	14	6	3	5	0	42.9%	0
GREENPOINT MORTGAGE FUNDING	13	3	0	9	1	46.2%	0
CREDIT SUISSE	13	5	1	7	0	84.6%	0
THE CIT GROUP/CONSUMER FINANCE	13	5	0	5	3	100.0%	0