

COMMUNITY AREA 26 - WEST GARFIELD PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	2,878				
*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	2,017	25.5%	African American	98.3%	29.3%
Renter Occupied Units	4,874	61.6%	Asian	0.4%	76.9%
Vacant Units	1,018	12.9%	White	0.5%	17.6%
Total Units	7,909	100%	Other	0.8%	10.7%
			Hispanic*	0.6%	14.6%
Median Family Income		\$26,908	Total	NA	29.3%

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	385	\$73,102	160	22
Non-Bank Mortgage Companies	116	\$23,006	52	6
Total Single Family Lending	501	\$96,108	212	28

Conventional Single-Family Lending By Race/Ethnicity

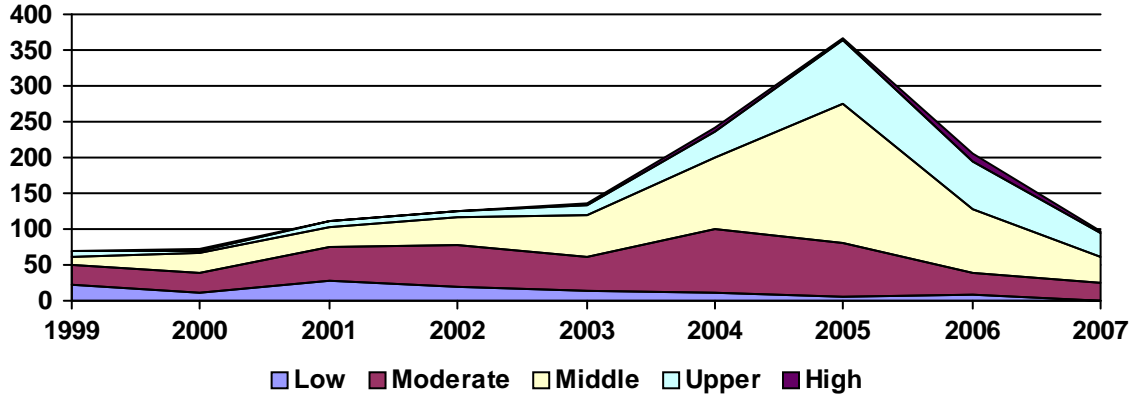
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	15	5	33.3%	4	26.7%	1	25.0%
African American	1,055	479	45.4%	329	31.2%	165	50.2%
Latino	92	33	35.9%	41	44.6%	19	46.3%
White	194	71	36.6%	72	37.1%	33	45.8%
Other	9	8	88.9%	1	11.1%	1	100.0%
Not Reported	194	60	30.9%	54	27.8%	21	38.9%
Total	1,559	656	42.1%	501	32.1%	240	47.9%

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	139	177	340	481	433	172	23.7%
FHA/VA Home Purchase	32	20	8	7	5	2	-93.8%
Refinance	244	374	441	456	419	309	26.6%
Home Improvement	32	22	50	53	62	39	21.9%
Multifamily	12	14	20	17	9	12	0.0%
Total Lending	459	607	859	1,014	928	534	16.3%
Foreclosures	141	112	90	101	174	218	54.6%

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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>				
COUNTRYWIDE BANK, FSB	25	6	4	15	0	29.2%	0
CHASE MANHATTAN BANK USA, NA	25	12	0	10	3	92.0%	0
JPMORGAN CHASE BANK	25	10	4	9	1	26.1%	0
WASHINGTON MUTUAL BANK	24	8	2	14	0	54.2%	0
NATIONAL CITY BANK	19	3	3	12	1	15.8%	0
COUNTRYWIDE HOME LOANS	19	6	2	10	1	52.6%	0
DELTA FUNDING CORPORATION	18	0	0	18	0	55.6%	0
CITIMORTGAGE, INC	18	9	0	9	0	31.3%	0
WELLS FARGO BANK, NA	16	4	0	12	0	73.3%	0
FIRST FRANKLIN CORPORATION	14	5	1	8	0	100.0%	0
LASALLE BANK NA	14	5	0	5	4	0.0%	0
EQUIFIRST CORPORATION	14	4	1	8	1	85.7%	0
INDYMAC BANK, F.S.B.	13	7	0	5	1	69.2%	0
TCF NATIONAL BANK	11	0	0	10	1	36.4%	0
BANK OF AMERICA, N.A.	11	7	1	2	1	36.4%	0
TAYLOR, BEAN & WHITAKER	10	3	0	7	0	0.0%	0
LEHMAN BROTHERS BANK, FSB	10	6	1	3	0	70.0%	0
FIRST NLC FINANCIAL SERVICES, SHOREBANK	9	2	1	6	0	0.0%	0
SHOREBANK	8	3	0	3	1	0.0%	1
WELLS FARGO FIN'L ILLINOIS INC	8	0	0	8	0	100.0%	0
BEAR STEARNS RESIDENTIAL MORTG	8	0	0	8	0	75.0%	0
THE CIT GROUP/CONSUMER FINANCE	7	3	2	2	0	100.0%	0
GREENPOINT MORTGAGE FUNDING	7	3	0	3	0	100.0%	1
HOMECOMINGS FINANCIAL LLC	6	2	0	4	0	50.0%	0
PERFORMANCE CREDIT CORPORATION	6	1	0	5	0	100.0%	0
PARK NATIONAL BANK	6	1	0	2	2	0.0%	1
BNC MORTGAGE	6	0	0	6	0	83.3%	0
FIRST NATIONAL BANK OF ARIZONA	5	2	1	2	0	60.0%	0
ACCREDITED HOME LENDERS, INC	5	1	0	4	0	100.0%	0
GEORGE WASHINGTON SAVINGS BANK	5	3	0	2	0	0.0%	0