

COMMUNITY AREA 27 - EAST GARFIELD PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	3,059				
*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	1,829	23.8%	African American	97.7%	27.4%
Renter Occupied Units	4,724	61.6%	Asian	0.0%	NA
Vacant Units	1,120	14.6%	White	1.4%	62.9%
Total Units	7,673	100%	Other	0.9%	25.4%
			Hispanic*	0.9%	0.0%
Median Family Income		\$27,185	Total	NA	27.9%

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	504	\$111,382	167	19
Non-Bank Mortgage Companies	147	\$32,245	49	13
Total Single Family Lending	651	\$143,627	216	32

Conventional Single-Family Lending By Race/Ethnicity

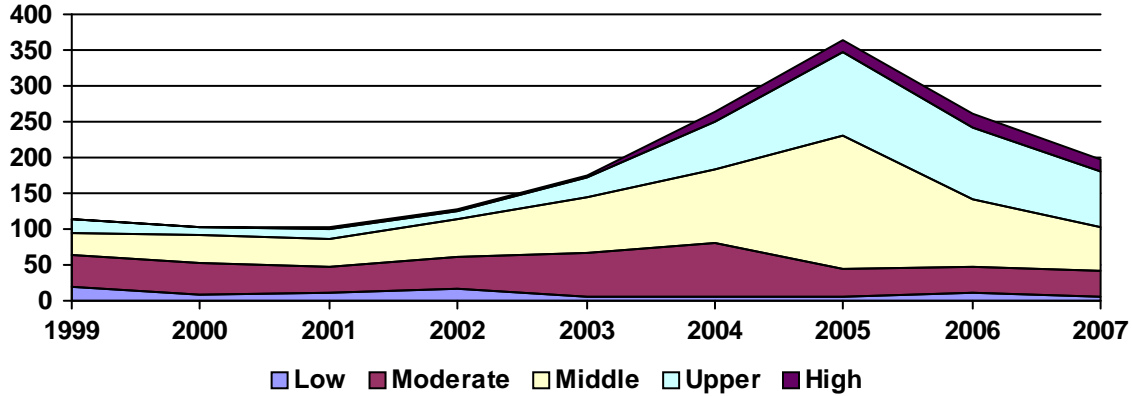
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	34	12	35.3%	14	41.2%	6	42.9%
African American	892	365	40.9%	344	38.6%	147	42.7%
Latino	234	82	35.0%	94	40.2%	37	39.4%
White	342	122	35.7%	136	39.8%	41	30.1%
Other	4	0	0.0%	3	75.0%	1	33.3%
Not Reported	211	70	33.2%	60	28.4%	16	26.7%
Total	1,717	651	37.9%	651	37.9%	248	38.1%

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	145	236	348	495	503	269	85.5%
FHA/VA Home Purchase	21	15	3	3	2	3	-85.7%
Refinance	342	447	423	474	446	339	-0.9%
Home Improvement	30	33	63	46	55	52	73.3%
Multifamily	13	10	17	12	9	21	61.5%
Total Lending	551	741	854	1,030	1,015	684	24.1%
Foreclosures	133	93	92	73	129	197	48.1%

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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 HOME LOANS	42	16	3	22	1	47.6%	0
WASHINGTON MUTUAL BANK	40	12	0	22	3	29.7%	3
COUNTRYWIDE BANK, FSB	34	6	1	24	2	18.8%	0
INDYMAC BANK, F.S.B.	30	17	2	10	1	66.7%	0
CHASE MANHATTAN BANK USA, NA	29	9	1	18	1	82.8%	0
CITIMORTGAGE, INC	29	12	0	17	0	6.9%	0
BANK OF AMERICA, N.A.	27	10	5	7	5	3.7%	0
JPMORGAN CHASE BANK	24	10	3	10	1	8.3%	0
NATIONAL CITY BANK	21	15	1	5	0	9.5%	0
WELLS FARGO BANK, NA	20	15	0	5	0	35.0%	0
GUARANTEED RATE INC	15	11	1	3	0	0.0%	0
THE CIT GROUP/CONSUMER FINANCE	15	7	4	1	3	93.3%	0
LEHMAN BROTHERS BANK, FSB	14	9	1	4	0	85.7%	0
DELTA FUNDING CORPORATION	14	2	0	11	1	35.7%	0
FIRST FRANKLIN CORPORATION	13	5	3	3	2	100.0%	0
HEMCOMINGS FINANCIAL LLC	12	4	2	6	0	58.3%	0
TAYLOR, BEAN & WHITAKER	12	2	0	10	0	0.0%	0
BNC MORTGAGE	12	3	0	9	0	100.0%	0
WORLD SAVINGS BANK, FSB	11	1	0	8	2	36.4%	0
EQUIFIRST CORPORATION	10	3	1	5	1	100.0%	0
FIFTH THIRD MORTGAGE COMPANY	10	3	0	7	0	0.0%	0
SHOREBANK	9	2	0	3	3	0.0%	1
HARRIS N.A.	8	4	1	3	0	0.0%	0
ABN AMRO MTG GROUP INC	8	3	1	3	1	0.0%	0
LASALLE BANK NA	7	2	0	4	0	16.7%	1
AM MTG NETWORK DBA VERTI	7	2	1	4	0	28.6%	0
TCF NATIONAL BANK	6	0	0	4	2	83.3%	0
IMPAC FUNDING CORP	6	3	2	1	0	0.0%	0
OPTION ONE MORTGAGE CORP	6	1	0	5	0	100.0%	0
COLUMBIA MORTGAGE & FUNDING CO	5	0	0	5	0	0.0%	0