

## COMMUNITY AREA 28 - NEAR WEST SIDE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,846				
*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	4,751	22.2%	African American	47.3%	12.6%
Renter Occupied Units	13,424	62.7%	Asian	9.5%	16.0%
Vacant Units	3,233	15.1%	White	37.4%	45.2%
<b>Total Units</b>	<b>21,408</b>	<b>100%</b>	Other	5.8%	30.7%
			Hispanic*	7.3%	33.7%
<b>Median Family Income</b>		\$32,822	<b>Total</b>	<b>NA</b>	<b>26.1%</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	3,225	\$789,978	260	17
Non-Bank Mortgage Companies	659	\$161,569	49	8
<b>Total Single Family Lending</b>	<b>3,884</b>	<b>\$951,547</b>	<b>309</b>	<b>25</b>

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

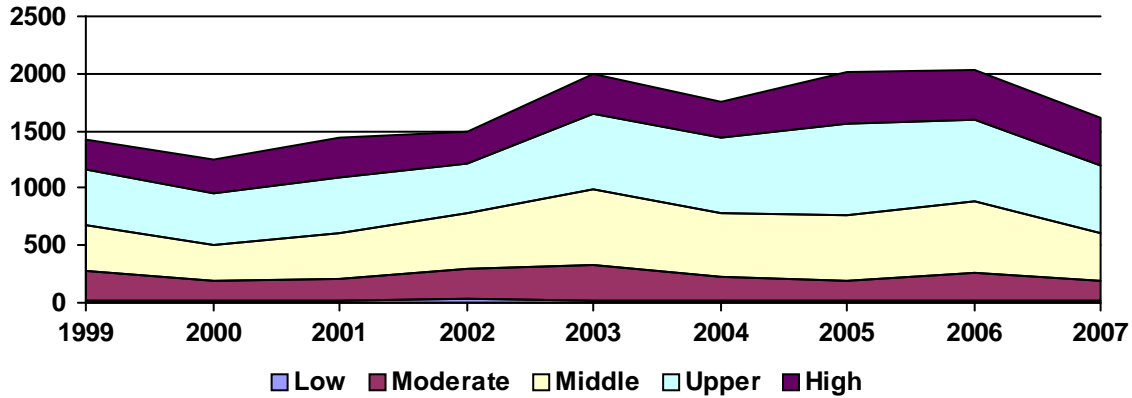
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	617	89	14.4%	415	67.3%	18	4.3%
African American	634	222	35.0%	275	43.4%	73	26.5%
Latino	567	109	19.2%	326	57.5%	37	11.3%
White	3,710	510	13.7%	2,473	66.7%	187	7.6%
Other	45	10	22.2%	25	55.6%	1	4.0%
Not Reported	728	159	21.8%	370	50.8%	18	4.9%
<b>Total</b>	<b>6,301</b>	<b>1,099</b>	<b>17.4%</b>	<b>3,884</b>	<b>61.6%</b>	<b>334</b>	<b>8.6%</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	1,705	2,292	2,020	2,367	3,200	2,487	45.9%
FHA/VA Home Purchase	19	11	9	1	5	4	-78.9%
Refinance	2,096	2,931	1,570	1,204	1,159	1,330	-36.5%
Home Improvement	51	58	60	72	62	74	45.1%
Multifamily	36	54	33	33	23	25	-30.6%
<b>Total Lending</b>	<b>3,907</b>	<b>5,346</b>	<b>3,692</b>	<b>3,677</b>	<b>4,449</b>	<b>3,920</b>	<b>0.3%</b>
<b>Foreclosures</b>	<b>66</b>	<b>64</b>	<b>74</b>	<b>81</b>	<b>87</b>	<b>152</b>	<b>130.3%</b>

## COMMUNITY AREA 28 - NEAR WEST SIDE

### 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>				
NATIONAL CITY BANK	301	137	100	61	1	1.0%	0
CITIMORTGAGE, INC	288	166	13	107	2	1.4%	0
JPMORGAN CHASE BANK	280	133	51	89	7	4.3%	0
WELLS FARGO BANK, NA	264	193	33	36	2	3.1%	0
BANK OF AMERICA, N.A.	224	123	35	62	3	4.0%	1
GUARANTEED RATE INC	196	117	37	42	0	0.0%	0
ABN AMRO MTG GROUP INC	188	96	25	65	2	0.0%	0
COUNTRYWIDE BANK, FSB	149	52	20	75	2	23.6%	0
WASHINGTON MUTUAL BANK	148	58	6	79	2	18.6%	3
COUNTRYWIDE HOME LOANS	135	75	6	54	0	17.0%	0
LASALLE BANK NA	92	41	15	26	10	2.2%	0
FIFTH THIRD MORTGAGE COMPANY	86	41	0	45	0	8.1%	0
HARRIS N.A.	80	18	26	28	4	5.3%	4
CHICAGO BANCORP, INC	80	46	10	24	0	3.8%	0
ING BANK, FSB	69	45	0	24	0	0.0%	0
CITIBANK, N.A.	61	0	32	21	7	6.7%	1
GMAC BANK	57	26	10	21	0	10.5%	0
US BANK, N.A.	53	27	2	24	0	0.0%	0
AMTRUST BANK	52	25	2	25	0	7.7%	0
1ST ADVANTAGE MORTGAGE, LLC	44	20	5	19	0	0.0%	0
MID AMERICA BANK	37	26	4	6	0	11.1%	0
SUNTRUST MORTGAGE, INC	32	13	7	12	0	3.1%	0
TAYLOR, BEAN & WHITAKER	30	15	2	13	0	0.0%	0
INDYMAC BANK, F.S.B.	30	10	2	15	3	40.0%	0
FLAGSTAR BANK	26	16	1	8	0	8.0%	0
FREEDOM MORTGAGE CORP.	25	8	0	17	0	16.0%	0
HSBC MORTGAGE CORP	25	11	2	12	0	4.0%	0
DRAPER AND KRAMER MORTGAGE COR	25	18	3	4	0	0.0%	0
FIRST AMERICAN BANK	24	0	14	10	0	0.0%	0
PROVIDENT FUNDING ASSOCIATES	22	8	0	12	0	0.0%	2