

## COMMUNITY AREA 29 - NORTH LAWNSDALE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	5,413				
*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	3,226	22.1%	African American	95.3%	25.6%
Renter Occupied Units	9,176	62.8%	Asian	0.2%	71.0%
Vacant Units	2,218	15.2%	White	1.9%	38.5%
<b>Total Units</b>	<b>14,620</b>	<b>100%</b>	Other	2.5%	29.1%
			Hispanic*	3.6%	32.0%
<b>Median Family Income</b>		\$20,253	<b>Total</b>	<b>NA</b>	<b>26.0%</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	723	\$147,334	266	26
Non-Bank Mortgage Companies	190	\$39,074	92	12
<b>Total Single Family Lending</b>	<b>913</b>	<b>\$186,408</b>	<b>358</b>	<b>38</b>

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

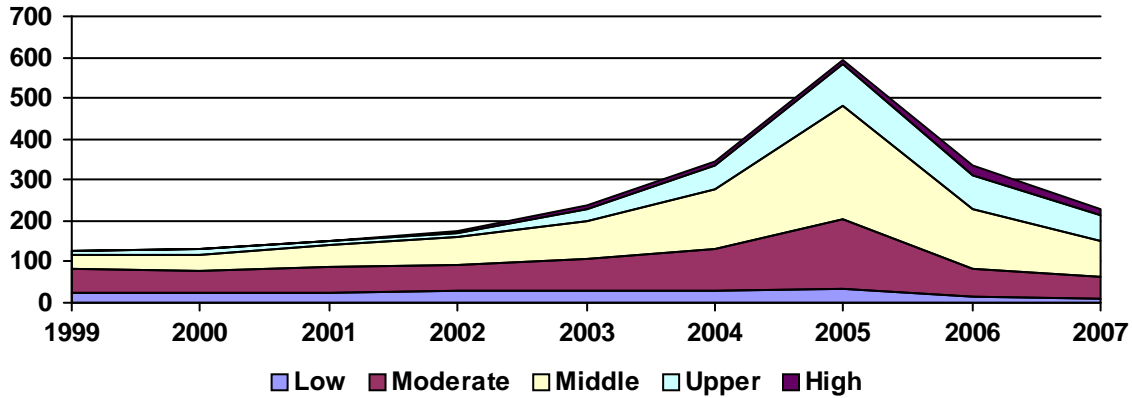
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	32	12	37.5%	17	53.1%	5	29.4%
African American	1,584	654	41.3%	564	35.6%	275	48.8%
Latino	270	100	37.0%	105	38.9%	38	36.2%
White	368	137	37.2%	146	39.7%	43	29.5%
Other	13	4	30.8%	5	38.5%	3	60.0%
Not Reported	268	101	37.7%	76	28.4%	32	42.1%
<b>Total</b>	<b>2,535</b>	<b>1,008</b>	<b>39.8%</b>	<b>913</b>	<b>36.0%</b>	<b>396</b>	<b>43.4%</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	197	329	490	730	675	357	81.2%
FHA/VA Home Purchase	40	32	35	66	13	12	-70.0%
Refinance	359	530	605	710	674	496	38.2%
Home Improvement	55	41	83	91	102	88	60.0%
Multifamily	23	35	41	49	34	29	26.1%
<b>Total Lending</b>	<b>674</b>	<b>967</b>	<b>1,254</b>	<b>1,646</b>	<b>1,498</b>	<b>982</b>	<b>45.7%</b>
<b>Foreclosures</b>	<b>237</b>	<b>187</b>	<b>133</b>	<b>163</b>	<b>214</b>	<b>302</b>	<b>27.4%</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>				
CHASE MANHATTAN BANK USA, NA	50	15	4	30	1	96.0%	0
JPMORGAN CHASE BANK	49	24	3	18	1	11.1%	0
BANK OF AMERICA, N.A.	48	21	10	15	2	12.5%	0
COUNTRYWIDE HOME LOANS	40	20	2	17	1	50.0%	0
WASHINGTON MUTUAL BANK	38	7	1	27	3	44.7%	0
CITIMORTGAGE, INC	37	18	0	14	3	11.4%	0
COUNTRYWIDE BANK, FSB	33	0	3	27	3	25.0%	0
SHOREBANK	32	5	0	12	10	0.0%	5
INDYMAC BANK, F.S.B.	31	9	0	15	7	41.9%	0
NATIONAL CITY BANK	30	8	6	15	1	21.4%	0
FIRST FRANKLIN CORPORATION	25	9	1	13	2	100.0%	0
BNC MORTGAGE	22	3	2	17	0	90.9%	0
FIFTH THIRD MORTGAGE COMPANY	21	6	1	14	0	14.3%	0
DELTA FUNDING CORPORATION	21	2	0	18	1	61.9%	0
WELLS FARGO BANK, NA	21	10	0	9	2	66.7%	0
LEHMAN BROTHERS BANK, FSB	19	17	0	2	0	89.5%	0
TAYLOR, BEAN & WHITAKER	16	5	0	11	0	0.0%	0
HARRIS N.A.	15	3	2	6	3	7.1%	1
MID AMERICA BANK	14	10	1	1	0	16.7%	1
THE CIT GROUP/CONSUMER FINANCE	13	7	3	1	2	100.0%	0
OPTION ONE MORTGAGE CORP	13	2	2	8	1	100.0%	0
EQUIFIRST CORPORATION	13	5	0	6	2	84.6%	0
HOMECOMINGS FINANCIAL LLC	12	4	2	6	0	50.0%	0
GE MONEY BANK	11	2	1	5	3	72.7%	0
BEAR STEARNS RESIDENTIAL MORTG	10	1	0	9	0	70.0%	0
LASALLE BANK NA	10	5	0	4	1	20.0%	0
ARGENT MORTGAGE COMPANY	10	2	2	6	0	100.0%	0
RBS CITIZENS BANK, N.A.	9	2	0	3	4	0.0%	0
GMAC BANK	8	2	0	6	0	42.9%	0
CHICAGO BANCORP, INC	8	2	0	6	0	14.3%	0