

COMMUNITY AREA 3 - UPTOWN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,926				
*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	7,388	22.8%	African American	20.2%	8.7%
Renter Occupied Units	23,244	71.7%	Asian	11.1%	16.9%
Vacant Units	1,807	5.6%	White	59.0%	32.7%
Total Units	32,439	100%	Other	9.7%	12.2%
			Hispanic*	13.0%	11.6%
Median Family Income		\$36,306	Total	NA	24.1%

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	1,751	\$354,648	139	5
Non-Bank Mortgage Companies	411	\$87,260	32	4
Total Single Family Lending	2,162	\$441,908	171	9

Conventional Single-Family Lending By Race/Ethnicity

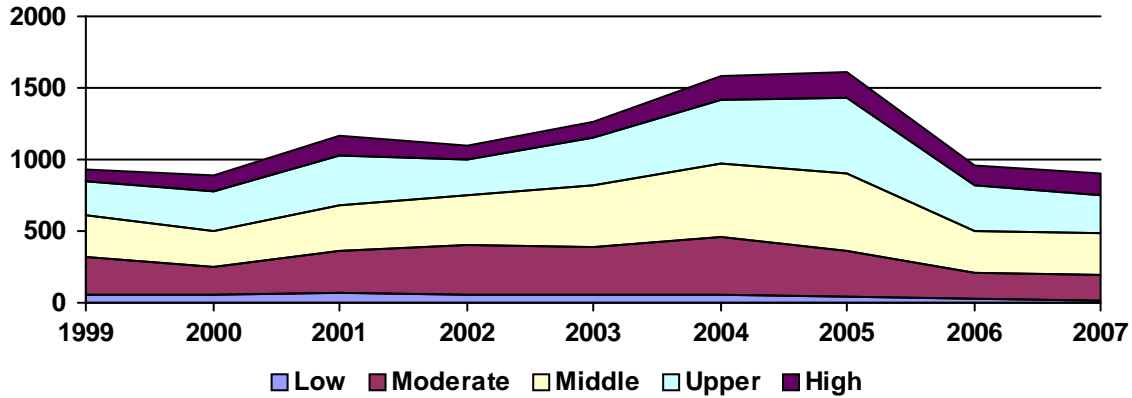
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	164	35	21.3%	95	57.9%	4	4.2%
African American	151	45	29.8%	77	51.0%	21	27.3%
Latino	198	53	26.8%	102	51.5%	13	12.7%
White	2,413	327	13.6%	1,697	70.3%	125	7.4%
Other	18	5	27.8%	10	55.6%	1	10.0%
Not Reported	376	73	19.4%	181	48.1%	16	8.8%
Total	3,320	538	16.2%	2,162	65.1%	180	8.3%

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	1,205	1,362	1,746	1,825	1,440	1,274	5.7%
FHA/VA Home Purchase	18	10	11	6	4	3	-83.3%
Refinance	1,998	2,696	1,017	926	811	824	-58.8%
Home Improvement	46	43	64	65	77	70	52.2%
Multifamily	90	107	59	52	66	41	-54.4%
Total Lending	3,357	4,218	2,897	2,874	2,398	2,212	-34.1%
Foreclosures	41	37	38	38	74	95	131.7%

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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>				
JPMORGAN CHASE BANK	208	93	34	71	9	4.4%	0
NATIONAL CITY BANK	165	78	51	33	2	3.7%	0
CITIMORTGAGE, INC	157	81	1	73	2	3.8%	0
BANK OF AMERICA, N.A.	129	65	14	46	4	4.7%	0
GUARANTEED RATE INC	126	74	28	24	0	0.0%	0
ABN AMRO MTG GROUP INC	119	60	12	46	1	0.0%	0
WELLS FARGO BANK, NA	105	68	10	23	4	2.9%	0
WASHINGTON MUTUAL BANK	69	14	1	50	1	12.1%	3
COUNTRYWIDE HOME LOANS	65	32	3	30	0	18.5%	0
COUNTRYWIDE BANK, FSB	61	23	7	29	2	13.1%	0
LASALLE BANK NA	50	20	5	21	3	2.0%	1
CITIBANK, N.A.	49	0	17	19	11	6.4%	2
HARRIS N.A.	47	10	15	17	5	6.4%	0
CHICAGO BANCORP, INC	37	25	0	12	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	37	18	0	19	0	2.7%	0
AMTRUST BANK	34	23	1	10	0	14.7%	0
ING BANK, FSB	32	15	0	17	0	0.0%	0
GMAC BANK	28	9	3	16	0	0.0%	0
US BANK, N.A.	24	15	1	6	0	4.5%	1
INDYMAC BANK, F.S.B.	22	8	3	8	3	40.9%	0
BANCGROUP MORTGAGE CORPORATION	22	16	3	3	0	18.2%	0
PROVIDENT FUNDING ASSOCIATES	17	5	1	9	0	0.0%	2
1ST ADVANTAGE MORTGAGE, LLC	17	7	1	9	0	5.9%	0
CHASE MANHATTAN BANK USA, NA	16	7	3	4	2	100.0%	0
KEY MORTGAGE SERVICES, INC	16	12	2	2	0	0.0%	0
TAYLOR, BEAN & WHITAKER	16	6	3	7	0	0.0%	0
FIRST AMERICAN BANK	15	0	6	9	0	0.0%	0
FLAGSTAR BANK	14	8	3	3	0	7.1%	0
HSBC MORTGAGE CORP	14	6	0	8	0	0.0%	0
FREEDOM MORTGAGE CORP.	14	4	0	10	0	21.4%	0