

## COMMUNITY AREA 30 - SOUTH LAWNSDALE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	10,079				
*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	6,925	33.0%	African American	5.4%	20.8%
Renter Occupied Units	12,288	58.5%	Asian	0.2%	30.0%
Vacant Units	1,778	8.5%	White	32.4%	41.8%
<b>Total Units</b>	<b>20,991</b>	<b>100%</b>	Other	62.0%	34.4%
			Hispanic*	88.9%	35.2%
<b>Median Family Income</b>		\$32,317	<b>Total</b>	<b>NA</b>	<b>36.0%</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	874	\$144,209	276	14
Non-Bank Mortgage Companies	116	\$21,596	39	6
<b>Total Single Family Lending</b>	<b>990</b>	<b>\$165,805</b>	<b>315</b>	<b>20</b>

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

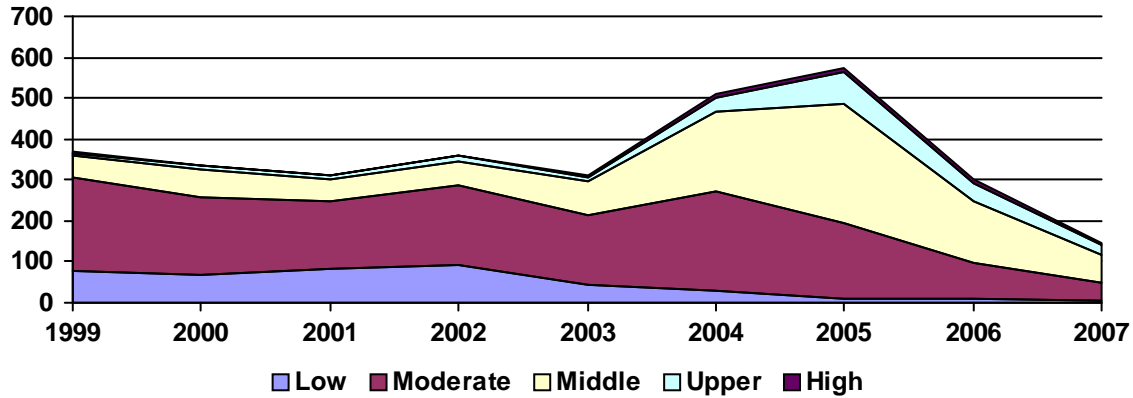
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3	2	66.7%	0	0.0%	0	NA
African American	88	39	44.3%	24	27.3%	9	37.5%
Latino	2,143	820	38.3%	871	40.6%	293	33.6%
White	124	30	24.2%	55	44.4%	15	27.3%
Other	8	3	37.5%	4	50.0%	2	50.0%
Not Reported	174	66	37.9%	36	20.7%	16	44.4%
<b>Total</b>	<b>2,540</b>	<b>960</b>	<b>37.8%</b>	<b>990</b>	<b>39.0%</b>	<b>335</b>	<b>33.8%</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	283	274	560	680	536	202	-28.6%
FHA/VA Home Purchase	155	114	57	17	7	7	-95.5%
Refinance	965	1,289	1,067	1,064	803	669	-30.7%
Home Improvement	69	78	135	154	134	149	115.9%
Multifamily	22	38	27	33	25	19	-13.6%
<b>Total Lending</b>	<b>1,494</b>	<b>1,793</b>	<b>1,846</b>	<b>1,948</b>	<b>1,505</b>	<b>1,046</b>	<b>-30.0%</b>
<b>Foreclosures</b>	<b>112</b>	<b>94</b>	<b>68</b>	<b>87</b>	<b>109</b>	<b>181</b>	<b>61.6%</b>

## COMMUNITY AREA 30 - SOUTH LAWNSDALE

### 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>				
WASHINGTON MUTUAL BANK	81	9	2	66	4	30.9%	0
TCF NATIONAL BANK	78	10	3	55	10	39.7%	0
COUNTRYWIDE HOME LOANS	61	14	3	38	6	38.3%	0
JPMORGAN CHASE BANK	61	14	7	28	12	8.2%	0
SECOND FEDERAL SAVINGS & LOAN	48	2	0	41	0	2.3%	5
BANK OF AMERICA, N.A.	47	10	1	26	9	2.2%	0
CITIMORTGAGE, INC	43	14	0	27	2	9.5%	0
INDYMAC BANK, F.S.B.	39	8	1	20	10	53.8%	0
COUNTRYWIDE BANK, FSB	38	6	3	25	4	18.9%	0
FIRST FRANKLIN CORPORATION	25	4	2	19	0	100.0%	0
WORLD SAVINGS BANK, FSB	24	1	0	23	0	45.8%	0
LASALLE BANK NA	22	2	1	10	9	0.0%	0
RBS CITIZENS BANK, N.A.	19	1	0	4	14	0.0%	0
CHASE MANHATTAN BANK USA, NA	19	2	1	13	3	100.0%	0
WELLS FARGO BANK, NA	18	2	0	14	2	29.4%	0
COLUMBIA MORTGAGE & FUNDING CO	17	0	0	17	0	5.9%	0
CITIBANK, N.A.	16	0	3	9	3	0.0%	1
LEHMAN BROTHERS BANK, FSB	14	7	0	5	2	71.4%	0
HARRIS N.A.	14	1	1	8	4	7.1%	0
FIFTH THIRD MORTGAGE COMPANY	13	2	0	11	0	7.7%	0
NATIONAL CITY BANK	12	5	0	5	1	27.3%	0
EQUIFIRST CORPORATION	12	0	0	10	2	100.0%	0
GREENPOINT MORTGAGE FUNDING	11	4	0	6	0	70.0%	1
CREDIT SUISSE	11	5	0	6	0	72.7%	0
DECISION ONE MORTGAGE	10	2	1	6	1	100.0%	0
MID AMERICA BANK	9	1	1	2	3	14.3%	1
METROPOLITAN BANK AND TRUST CO	9	1	0	4	0	0.0%	4
BNC MORTGAGE	8	0	0	8	0	100.0%	0
GE MONEY BANK	8	0	0	5	3	100.0%	0
AM MTG NETWORK DBA VERTI	8	1	0	7	0	0.0%	0