

COMMUNITY AREA 33 - NEAR SOUTH SIDE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	2,180				
*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	1,785	32.0%	African American	65.6%	18.4%
Renter Occupied Units	2,901	52.0%	Asian	2.5%	77.1%
Vacant Units	892	16.0%	White	29.9%	77.3%
Total Units	5,578	100%	Other	2.1%	48.5%
			Hispanic*	1.9%	87.4%
Median Family Income		\$49,743	Total	NA	38.1%

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	1,905	\$501,682	163	8
Non-Bank Mortgage Companies	370	\$100,582	16	1
Total Single Family Lending	2,275	\$602,264	179	9

Conventional Single-Family Lending By Race/Ethnicity

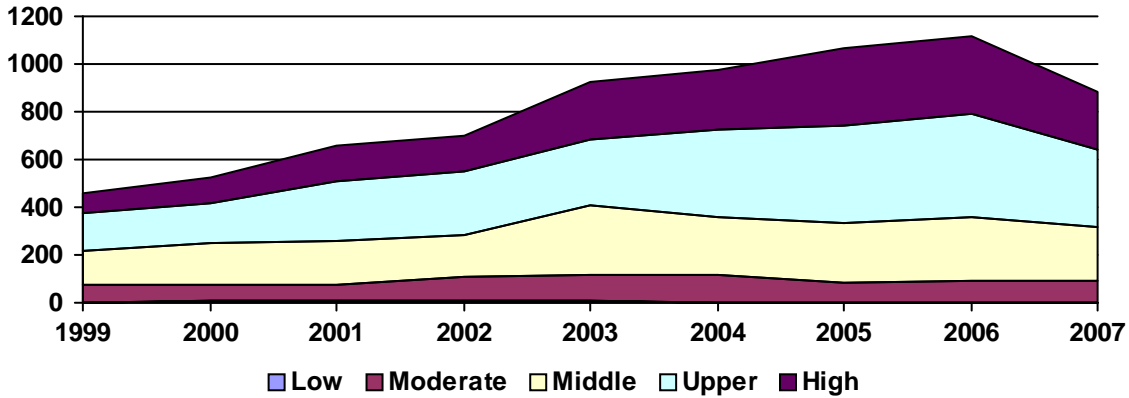
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	545	77	14.1%	341	62.6%	22	6.5%
African American	427	104	24.4%	223	52.2%	38	17.0%
Latino	166	28	16.9%	101	60.8%	11	10.9%
White	2,046	280	13.7%	1,373	67.1%	104	7.6%
Other	37	9	24.3%	21	56.8%	1	4.8%
Not Reported	433	104	24.0%	216	49.9%	12	5.6%
Total	3,654	602	16.5%	2,275	62.3%	188	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	846	1,079	1,154	1,350	2,004	1,454	71.9%
FHA/VA Home Purchase	6	10	2	0	0	2	-66.7%
Refinance	894	1,323	641	649	623	798	-10.7%
Home Improvement	25	13	27	26	34	28	12.0%
Multifamily	4	9	7	7	6	3	-25.0%
Total Lending	1,775	2,434	1,831	2,032	2,667	2,285	28.7%
Foreclosures	18	22	30	20	51	65	261.1%

COMMUNITY AREA 33 - NEAR SOUTH 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>				
JPMORGAN CHASE BANK	180	106	21	52	1	6.1%	0
WELLS FARGO BANK, NA	170	124	14	30	2	6.5%	0
COUNTRYWIDE BANK, FSB	143	73	12	57	1	16.1%	0
BANK OF AMERICA, N.A.	143	74	20	46	3	3.5%	0
CITIMORTGAGE, INC	141	81	7	51	2	2.8%	0
NATIONAL CITY BANK	130	51	43	34	2	6.2%	0
GUARANTEED RATE INC	126	96	6	24	0	0.0%	0
COUNTRYWIDE HOME LOANS	91	46	3	41	0	7.8%	0
ABN AMRO MTG GROUP INC	89	48	8	33	0	0.0%	0
WASHINGTON MUTUAL BANK	70	30	2	38	0	15.7%	0
FIFTH THIRD MORTGAGE COMPANY	55	31	0	24	0	3.6%	0
HARRIS N.A.	53	12	16	21	4	3.8%	0
CHICAGO BANCORP, INC	50	34	7	9	0	4.2%	0
ING BANK, FSB	46	25	0	21	0	0.0%	0
LASALLE BANK NA	42	27	8	7	0	2.4%	0
GMAC BANK	39	16	7	16	0	7.9%	0
CITIBANK, N.A.	33	0	17	15	1	15.2%	0
US BANK, N.A.	32	12	0	20	0	0.0%	0
INDYMAC BANK, F.S.B.	31	17	5	7	2	58.1%	0
AMTRUST BANK	30	16	2	12	0	3.3%	0
1ST ADVANTAGE MORTGAGE, LLC	27	13	2	12	0	0.0%	0
TAYLOR, BEAN & WHITAKER	23	9	2	12	0	0.0%	0
FLAGSTAR BANK	21	15	1	5	0	4.8%	0
HSBC MORTGAGE CORP	21	8	0	12	1	4.8%	0
LEHMAN BROTHERS BANK, FSB	18	10	3	5	0	77.8%	0
BANGROUP MORTGAGE CORPORATION	15	9	0	6	0	6.7%	0
MARQUETTE BANK	15	8	2	4	1	0.0%	0
FREEDOM MORTGAGE CORP.	13	8	0	5	0	0.0%	0
AM MTG NETWORK DBA VERTI	13	9	1	3	0	0.0%	0
SUNTRUST MORTGAGE, INC	12	6	3	3	0	8.3%	0