

COMMUNITY AREA 34 - ARMOUR SQUARE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	1,983				
*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	1,392	26.9%	African American	20.3%	2.6%
Renter Occupied Units	3,338	64.4%	Asian	52.1%	35.3%
Vacant Units	452	8.7%	White	23.0%	41.8%
Total Units	5,182	100%	Other	4.7%	20.5%
			Hispanic*	3.7%	29.5%
Median Family Income		\$28,483	Total	NA	29.4%

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	240	\$48,645	14	1
Non-Bank Mortgage Companies	16	\$3,575	3	0
Total Single Family Lending	256	\$52,220	17	1

Conventional Single-Family Lending By Race/Ethnicity

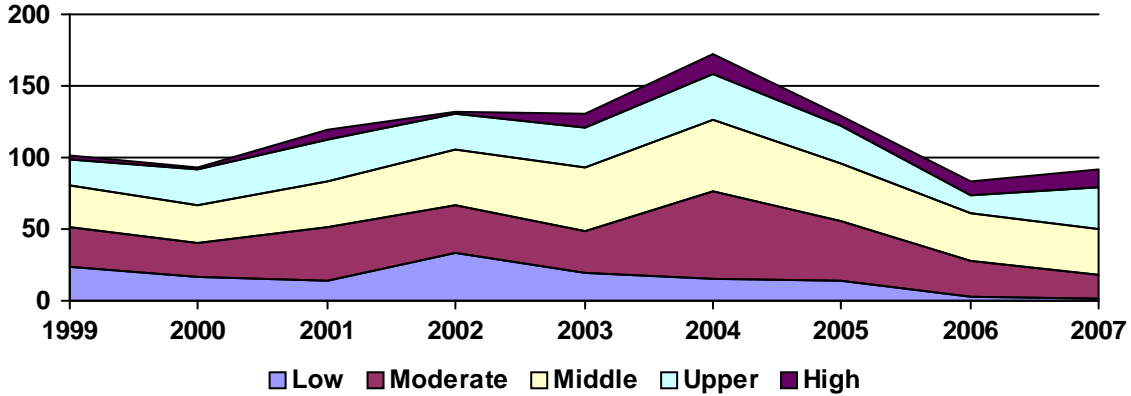
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	198	26	13.1%	145	73.2%	5	3.4%
African American	39	10	25.6%	17	43.6%	1	5.9%
Latino	17	5	29.4%	9	52.9%	1	11.1%
White	118	23	19.5%	70	59.3%	8	11.4%
Other	4	1	25.0%	3	75.0%	1	33.3%
Not Reported	24	4	16.7%	12	50.0%	2	16.7%
Total	400	69	17.3%	256	64.0%	18	7.0%

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	157	148	198	152	121	131	-16.6%
FHA/VA Home Purchase	2	0	3	1	0	0	-100.0%
Refinance	170	279	171	107	97	106	-37.6%
Home Improvement	10	12	6	9	11	21	110.0%
Multifamily	5	10	11	11	5	6	20.0%
Total Lending	344	449	389	280	234	264	-23.3%
Foreclosures	1	7	7	5	2	4	300.0%

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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>				
CITIMORTGAGE, INC	48	27	0	18	3	0.0%	0
JPMORGAN CHASE BANK	19	7	0	11	1	0.0%	0
COUNTRYWIDE HOME LOANS	18	12	0	6	0	11.1%	0
NATIONAL CITY BANK	15	7	4	4	0	0.0%	0
PACIFIC GLOBAL BANK	13	7	0	5	1	0.0%	0
BANK OF AMERICA, N.A.	12	7	3	2	0	8.3%	0
WELLS FARGO BANK, NA	10	5	2	2	1	0.0%	0
RBS CITIZENS BANK, N.A.	9	1	0	8	0	0.0%	0
CITIBANK, N.A.	9	0	2	4	2	12.5%	1
WASHINGTON MUTUAL BANK	8	1	0	5	1	0.0%	1
CATHAY BANK	8	5	0	0	3	0.0%	0
INDYMAC BANK, F.S.B.	7	2	1	4	0	14.3%	0
COUNTRYWIDE BANK, FSB	6	3	2	1	0	0.0%	0
ABN AMRO MTG GROUP INC	6	3	0	3	0	0.0%	0
LASALLE BANK NA	6	2	1	1	2	0.0%	0
WORLD SAVINGS BANK, FSB	5	4	0	1	0	20.0%	0
PROVIDENT FUNDING ASSOCIATES	4	1	0	3	0	0.0%	0
MARQUETTE BANK	4	1	0	2	0	0.0%	1
FLAGSTAR BANK	4	4	0	0	0	0.0%	0
GUARANTEED RATE INC	3	2	0	1	0	0.0%	0
SOUTH CENTRAL BANK	3	1	0	1	1	33.3%	0
LEHMAN BROTHERS BANK, FSB	3	1	0	2	0	100.0%	0
GMAC BANK	2	1	0	1	0	0.0%	0
AMTRUST BANK	2	0	0	2	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	2	0	0	2	0	0.0%	0
CHICAGO COMMUNITY BANK	2	0	0	0	1	0.0%	1
FIRST AMERICAN BANK	2	0	0	0	1	0.0%	1
SHOREBANK	2	1	0	0	0	0.0%	1
LAKESIDE BANK	2	1	0	1	0	0.0%	0
WASHINGTON FEDERAL BANK FOR SA	2	0	0	1	1	0.0%	0