

COMMUNITY AREA 35 - DOUGLAS

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	2,195				
*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	1,366	10.0%	African American	91.8%	12.5%
Renter Occupied Units	9,445	69.4%	Asian	3.9%	6.2%
Vacant Units	2,793	20.5%	White	2.7%	19.2%
Total Units	13,604	100%	Other	1.6%	24.0%
			Hispanic*	0.7%	22.4%
Median Family Income		\$25,720	Total	NA	12.6%

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	368	\$74,346	72	4
Non-Bank Mortgage Companies	63	\$13,140	21	3
Total Single Family Lending	431	\$87,486	93	7

Conventional Single-Family Lending By Race/Ethnicity

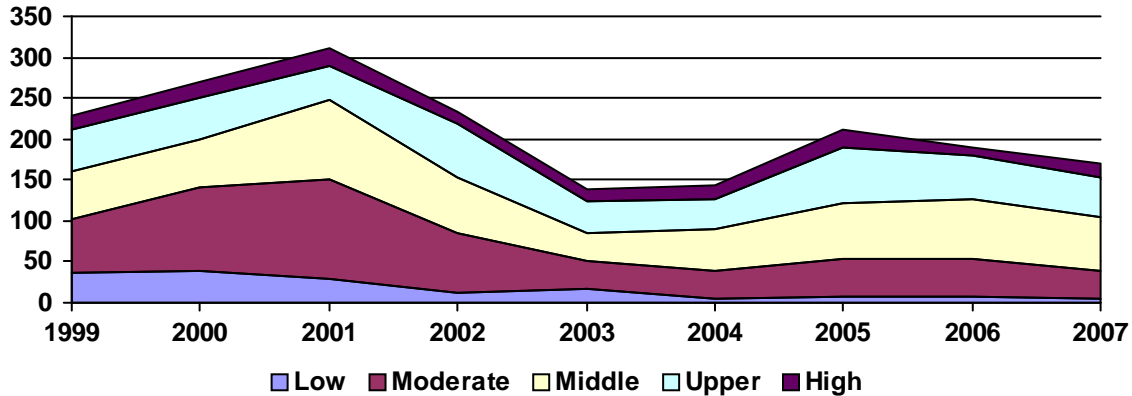
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	25	3	12.0%	14	56.0%	1	7.1%
African American	592	208	35.1%	252	42.6%	63	25.0%
Latino	57	21	36.8%	23	40.4%	4	17.4%
White	184	42	22.8%	98	53.3%	19	19.4%
Other	7	3	42.9%	2	28.6%	0	0.0%
Not Reported	145	57	39.3%	42	29.0%	13	31.0%
Total	1,010	334	33.1%	431	42.7%	100	23.2%

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	253	151	182	236	290	228	-9.9%
FHA/VA Home Purchase	31	11	6	4	8	1	-96.8%
Refinance	377	581	343	285	213	188	-50.1%
Home Improvement	21	14	28	25	13	20	-4.8%
Multifamily	2	4	6	6	1	3	50.0%
Total Lending	684	761	565	556	525	440	-35.7%
Foreclosures	46	39	58	34	55	79	71.7%

COMMUNITY AREA 35 - DOUGLAS

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	36	14	3	19	0	16.7%	0
COUNTRYWIDE BANK, FSB	33	16	2	14	1	21.2%	0
CITIMORTGAGE, INC	32	22	0	9	1	0.0%	0
BANK OF AMERICA, N.A.	25	15	2	7	1	8.0%	0
COUNTRYWIDE HOME LOANS	22	11	0	9	2	4.5%	0
NATIONAL CITY BANK	17	7	5	5	0	0.0%	0
WELLS FARGO BANK, NA	14	6	2	4	1	15.4%	0
LASALLE BANK NA	13	7	2	3	1	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	11	6	0	5	0	0.0%	0
WASHINGTON MUTUAL BANK	11	3	1	7	0	54.5%	0
CITIBANK, N.A.	11	0	2	5	4	18.2%	0
MARKET STREET MORTGAGE CORP	10	10	0	0	0	10.0%	0
FIRST FRANKLIN CORPORATION	10	3	0	7	0	80.0%	0
GUARANTEED RATE INC	8	7	1	0	0	0.0%	0
SHOREBANK	8	3	0	2	2	0.0%	1
GMAC BANK	7	4	0	3	0	14.3%	0
INDYMAC BANK, F.S.B.	6	4	0	2	0	50.0%	0
CHICAGO BANCORP, INC	6	6	0	0	0	0.0%	0
CHASE MANHATTAN BANK USA, NA	6	1	1	4	0	100.0%	0
HARRIS N.A.	5	3	1	1	0	0.0%	0
MORTGAGE SERVICES III, L.L.C.	5	1	0	4	0	20.0%	0
GREENPOINT MORTGAGE FUNDING	4	3	0	1	0	50.0%	0
LEHMAN BROTHERS BANK, FSB	4	0	0	4	0	50.0%	0
FIRST NATIONAL BANK OF ARIZONA	4	1	0	3	0	50.0%	0
BENEFICIAL COMPANY LLC	4	0	0	3	1	75.0%	0
ABN AMRO MTG GROUP INC	4	2	1	1	0	0.0%	0
ACCREDITED HOME LENDERS, INC	4	1	1	2	0	100.0%	0
AMTRUST BANK	4	3	0	1	0	25.0%	0
1ST ADVANTAGE MORTGAGE, LLC	3	2	0	1	0	33.3%	0
DELTA FUNDING CORPORATION	3	0	0	2	1	100.0%	0