

COMMUNITY AREA 36 - OAKLAND

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	1,291				
*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	203	7.1%	African American	98.0%	8.9%
Renter Occupied Units	2,057	72.2%	Asian	0.0%	NA
Vacant Units	589	20.7%	White	0.2%	100.0%
Total Units	2,849	100%	Other	1.8%	0.0%
			Hispanic*	0.9%	25.0%
Median Family Income		\$16,908	Total	NA	9.0%

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	159	\$38,998	29	1
Non-Bank Mortgage Companies	20	\$6,143	4	2
Total Single Family Lending	179	\$45,141	33	3

Conventional Single-Family Lending By Race/Ethnicity

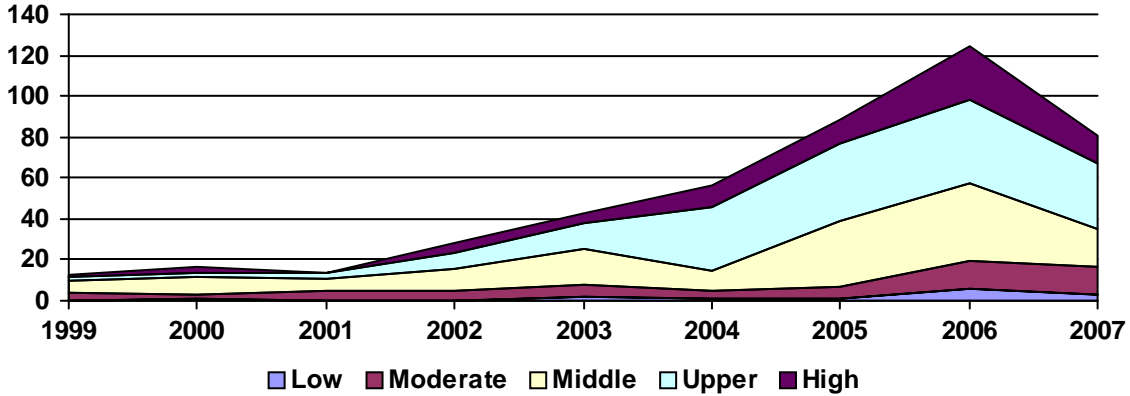
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	9	3	33.3%	5	55.6%	1	20.0%
African American	235	80	34.0%	92	39.1%	21	22.8%
Latino	16	3	18.8%	8	50.0%	1	12.5%
White	100	24	24.0%	48	48.0%	8	16.7%
Not Reported	67	26	38.8%	26	38.8%	5	19.2%
Total	427	136	31.9%	179	41.9%	36	20.1%

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	29	43	62	94	182	113	289.7%
FHA/VA Home Purchase	4	3	0	1	0	1	-75.0%
Refinance	44	75	50	70	58	63	43.2%
Home Improvement	2	6	5	1	9	4	100.0%
Multifamily	3	0	2	0	2	0	-100.0%
Total Lending	82	127	119	166	251	181	120.7%
Foreclosures	12	4	7	10	13	23	91.7%

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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	24	14	4	6	0	4.2%	0
CITIMORTGAGE, INC	16	11	0	5	0	18.8%	0
COUNTRYWIDE BANK, FSB	15	6	2	7	0	13.3%	0
BANK OF AMERICA, N.A.	13	8	3	2	0	0.0%	0
NATIONAL CITY BANK	12	9	2	1	0	16.7%	0
COUNTRYWIDE HOME LOANS	12	6	0	6	0	16.7%	0
WASHINGTON MUTUAL BANK	9	3	1	5	0	22.2%	0
HARRIS N.A.	8	2	1	5	0	12.5%	0
WELLS FARGO BANK, NA	7	6	1	0	0	42.9%	0
CHICAGO BANCORP, INC	5	4	0	1	0	0.0%	0
LASALLE BANK NA	4	4	0	0	0	0.0%	0
AMTRUST BANK	4	3	0	1	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	3	1	0	2	0	0.0%	0
THE CIT GROUP/CONSUMER FINANCE	3	1	1	0	1	100.0%	0
ABN AMRO MTG GROUP INC	2	2	0	0	0	0.0%	0
AM MTG NETWORK DBA VERTI	2	1	1	0	0	50.0%	0
TOWNSTONE FINANCIAL INC,	2	0	0	2	0	50.0%	0
THE NORTHERN TRUST COMPANY	2	2	0	0	0	0.0%	0
MANUFACTURERS AND TRADERS TRUS	2	2	0	0	0	50.0%	0
FLAGSTAR BANK	2	1	0	1	0	50.0%	0
BNC MORTGAGE	2	1	1	0	0	100.0%	0
RESIDENTIAL LOAN CENTERS	2	0	0	2	0	0.0%	0
CITIBANK, N.A.	1	0	0	1	0	0.0%	0
BANGROUP MORTGAGE CORPORATION	1	1	0	0	0	100.0%	0
CAPITAL ONE HOME LOANS, LLC	1	0	0	1	0	0.0%	0
BENEFICIAL COMPANY LLC	1	0	0	0	1	100.0%	0
EASTERN SAVINGS BANK, FSB	1	0	0	1	0	100.0%	0
ARGENT MORTGAGE COMPANY	1	0	0	1	0	100.0%	0
FIRST AMERICAN BANK	1	0	1	0	0	0.0%	0
FIRST FRANKLIN CORPORATION	1	0	0	1	0	100.0%	0