

COMMUNITY AREA 37 - FULLER PARK

Housing Data

| | <u>Total</u> | | | | |
|---|---------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2007)* | 857 | | | | |
| *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 | 448 | 27.8% | African American | 95.1% | 35.4% |
| Renter Occupied Units | 829 | 51.5% | Asian | 0.0% | NA |
| Vacant Units | 334 | 20.7% | White | 1.4% | 27.8% |
| Total Units | 1,611 | 100% | Other | 3.4% | 29.5% |
| | | | Hispanic* | 1.3% | 76.5% |
| Median Family Income | | \$29,887 | Total | NA | 35.1% |

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 | 81 | \$13,596 | 43 | 4 |
| Non-Bank Mortgage Companies | 16 | \$2,516 | 9 | 2 |
| Total Single Family Lending | 97 | \$16,112 | 52 | 6 |

Conventional Single-Family Lending By Race/Ethnicity

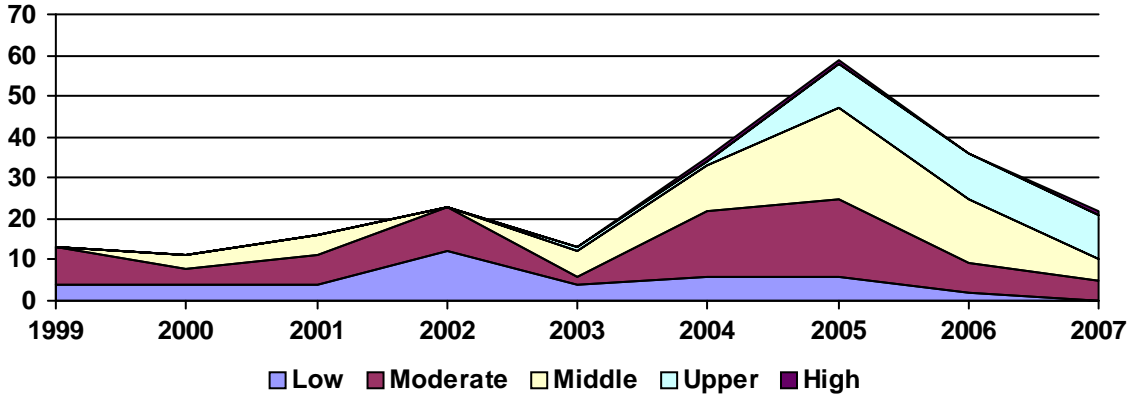
| <u>Race/Ethnicity</u> | <u>Applications</u> | <u>Denials</u> | <u>Denial Rate</u> | <u>Total Originations</u> | <u>Origination Rate</u> | <u>Higher Cost Loans</u> | <u>Higher Cost Share</u> |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|--------------------------|--------------------------|
| African American | 231 | 110 | 47.6% | 62 | 26.8% | 38 | 61.3% |
| Latino | 42 | 17 | 40.5% | 15 | 35.7% | 9 | 60.0% |
| White | 40 | 20 | 50.0% | 10 | 25.0% | 5 | 50.0% |
| Not Reported | 50 | 23 | 46.0% | 10 | 20.0% | 6 | 60.0% |
| Total | 363 | 170 | 46.8% | 97 | 26.7% | 58 | 59.8% |

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 | 30 | 24 | 51 | 101 | 92 | 36 | 20.0% |
| FHA/VA Home Purchase | 3 | 4 | 1 | 0 | 0 | 0 | -100.0% |
| Refinance | 42 | 53 | 69 | 69 | 80 | 53 | 26.2% |
| Home Improvement | 7 | 10 | 12 | 6 | 8 | 8 | 14.3% |
| Multifamily | 2 | 3 | 3 | 0 | 0 | 1 | -50.0% |
| Total Lending | 84 | 94 | 136 | 176 | 180 | 98 | 16.7% |
| Foreclosures | 26 | 19 | 26 | 22 | 27 | 42 | 61.5% |

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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> | | | | |
| COUNTRYWIDE HOME LOANS | 10 | 6 | 2 | 2 | 0 | 60.0% | 0 |
| CHASE MANHATTAN BANK USA, NA | 8 | 5 | 1 | 2 | 0 | 100.0% | 0 |
| JPMORGAN CHASE BANK | 6 | 0 | 0 | 6 | 0 | 0.0% | 0 |
| BANK OF AMERICA, N.A. | 5 | 2 | 1 | 1 | 1 | 40.0% | 0 |
| EQUIFIRST CORPORATION | 5 | 0 | 0 | 4 | 1 | 100.0% | 0 |
| LEHMAN BROTHERS BANK, FSB | 4 | 2 | 0 | 2 | 0 | 100.0% | 0 |
| FIRST NLC FINANCIAL SERVICES, | 4 | 1 | 0 | 3 | 0 | 0.0% | 0 |
| FIRST FRANKLIN CORPORATION | 4 | 1 | 1 | 2 | 0 | 100.0% | 0 |
| SHOREBANK | 3 | 1 | 0 | 0 | 2 | 0.0% | 0 |
| THE CIT GROUP/CONSUMER FINANCE | 3 | 2 | 0 | 1 | 0 | 100.0% | 0 |
| COUNTRYWIDE BANK, FSB | 3 | 2 | 1 | 0 | 0 | 66.7% | 0 |
| GREENPOINT MORTGAGE FUNDING | 3 | 1 | 1 | 1 | 0 | 66.7% | 0 |
| FIFTH THIRD MORTGAGE COMPANY | 2 | 0 | 0 | 2 | 0 | 0.0% | 0 |
| WELLS FARGO FIN'L ILLINOIS INC | 2 | 0 | 0 | 2 | 0 | 100.0% | 0 |
| US BANK, N.A. | 2 | 1 | 1 | 0 | 0 | 50.0% | 0 |
| CITIMORTGAGE, INC | 2 | 0 | 0 | 2 | 0 | 0.0% | 0 |
| WASHINGTON MUTUAL BANK | 2 | 0 | 0 | 2 | 0 | 50.0% | 0 |
| BNC MORTGAGE | 2 | 0 | 0 | 2 | 0 | 100.0% | 0 |
| HOMECOMINGS FINANCIAL LLC | 2 | 0 | 0 | 2 | 0 | 100.0% | 0 |
| BENEFICIAL COMPANY LLC | 2 | 0 | 0 | 1 | 1 | 100.0% | 0 |
| CORNERSTONE NATIONAL BANK | 1 | 1 | 0 | 0 | 0 | 0.0% | 0 |
| COLE TAYLOR BANK | 1 | 0 | 0 | 1 | 0 | 100.0% | 0 |
| CITICORP TRUST BANK, FSB | 1 | 0 | 0 | 0 | 1 | 100.0% | 0 |
| ACCREDITED HOME LENDERS, INC | 1 | 0 | 0 | 1 | 0 | 100.0% | 0 |
| BANKUNITED, FSB | 1 | 1 | 0 | 0 | 0 | 100.0% | 0 |
| AVELO MORTGAGE DBA SENDERRA | 1 | 0 | 0 | 1 | 0 | 100.0% | 0 |
| AMTRUST BANK | 1 | 0 | 0 | 1 | 0 | 0.0% | 0 |
| CITIBANK, N.A. | 1 | 0 | 0 | 0 | 1 | 100.0% | 0 |
| INDYMAC BANK, F.S.B. | 1 | 0 | 0 | 1 | 0 | 0.0% | 0 |
| WELLS FARGO BANK, NA | 1 | 0 | 0 | 0 | 1 | 0.0% | 0 |