

COMMUNITY AREA 38 - GRAND BLVD.

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	2,408				
*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	1,344	9.8%	African American	98.4%	13.1%
Renter Occupied Units	8,639	62.9%	Asian	0.1%	100.0%
Vacant Units	3,761	27.4%	White	0.4%	57.1%
Total Units	13,744	100%	Other	1.1%	25.0%
			Hispanic*	0.4%	0.0%
Median Family Income		\$18,159	Total	NA	13.5%

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	821	\$190,084	240	19
Non-Bank Mortgage Companies	146	\$31,920	48	8
Total Single Family Lending	967	\$222,004	288	27

Conventional Single-Family Lending By Race/Ethnicity

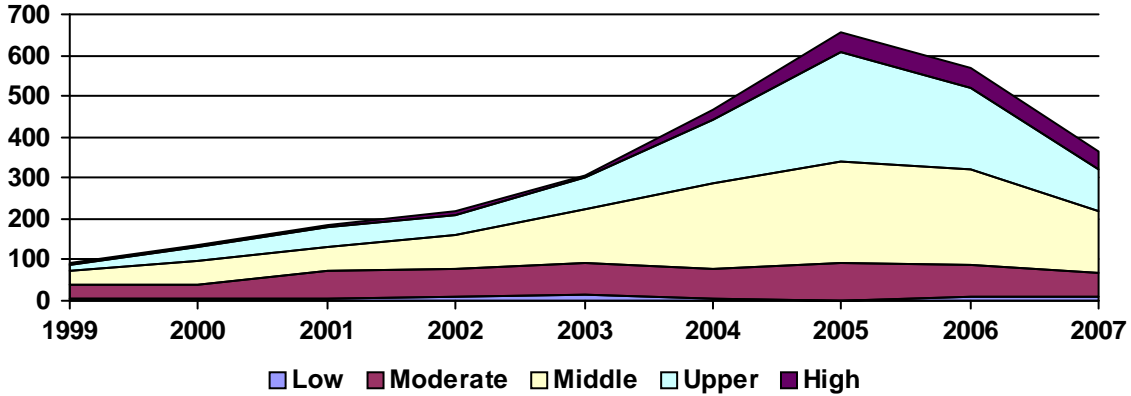
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	27	14	51.9%	6	22.2%	2	33.3%
African American	1,617	631	39.0%	622	38.5%	220	35.4%
Latino	109	45	41.3%	35	32.1%	13	37.1%
White	420	132	31.4%	194	46.2%	57	29.4%
Other	17	5	29.4%	9	52.9%	4	44.4%
Not Reported	325	122	37.5%	101	31.1%	19	18.8%
Total	2,515	949	37.7%	967	38.4%	315	32.6%

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	220	351	539	778	984	522	137.3%
FHA/VA Home Purchase	26	10	7	1	2	1	-96.2%
Refinance	247	420	390	460	472	409	65.6%
Home Improvement	31	26	37	33	41	43	38.7%
Multifamily	34	34	32	33	25	22	-35.3%
Total Lending	558	841	1,005	1,305	1,524	997	78.7%
Foreclosures	92	91	91	81	161	210	128.3%

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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>				
BANK OF AMERICA, N.A.	85	42	17	21	5	20.0%	0
JPMORGAN CHASE BANK	73	41	2	28	2	12.3%	0
COUNTRYWIDE BANK, FSB	65	18	5	40	2	26.2%	0
CITIMORTGAGE, INC	57	30	0	26	1	16.1%	0
WASHINGTON MUTUAL BANK	44	17	2	25	0	36.4%	0
COUNTRYWIDE HOME LOANS	39	20	2	16	1	53.8%	0
NATIONAL CITY BANK	39	18	8	12	1	10.3%	0
LASALLE BANK NA	27	17	1	7	2	7.4%	0
WELLS FARGO BANK, NA	24	16	0	7	1	17.4%	0
GUARANTEED RATE INC	20	13	5	2	0	0.0%	0
FIRST FRANKLIN CORPORATION	20	8	4	7	1	100.0%	0
CHASE MANHATTAN BANK USA, NA	19	8	2	9	0	100.0%	0
INDYMAC BANK, F.S.B.	19	6	1	11	1	52.6%	0
LEHMAN BROTHERS BANK, FSB	18	14	2	2	0	88.9%	0
HARRIS N.A.	16	5	1	8	2	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	15	11	0	4	0	0.0%	0
SHOREBANK	15	4	0	1	4	0.0%	6
TAYLOR, BEAN & WHITAKER	13	3	2	8	0	0.0%	0
ABN AMRO MTG GROUP INC	13	6	2	5	0	0.0%	0
EQUIFIRST CORPORATION	11	3	1	6	1	100.0%	0
QUICKEN LOANS	10	2	1	7	0	10.0%	0
CREDIT SUISSE	10	7	1	2	0	100.0%	0
BNC MORTGAGE	9	3	0	6	0	88.9%	0
FLAGSTAR BANK	9	5	1	3	0	44.4%	0
ING BANK, FSB	9	5	0	4	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	8	3	0	4	0	100.0%	1
CITIBANK, N.A.	8	0	6	0	2	25.0%	0
DECISION ONE MORTGAGE	8	0	0	8	0	100.0%	0
CHICAGO BANCORP, INC	7	6	0	1	0	14.3%	0
US BANK, N.A.	7	4	0	3	0	14.3%	0