

## COMMUNITY AREA 4 - LINCOLN SQUARE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	6,356				
*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	5,798	29.7%	African American	3.1%	13.2%
Renter Occupied Units	12,854	65.8%	Asian	11.0%	32.2%
Vacant Units	897	4.6%	White	74.0%	33.0%
<b>Total Units</b>	<b>19,549</b>	<b>100%</b>	Other	12.0%	23.0%
			Hispanic*	18.6%	21.6%
<b>Median Family Income</b>		\$48,215	<b>Total</b>	<b>NA</b>	<b>31.1%</b>

### 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	1,267	\$310,809	132	9
Non-Bank Mortgage Companies	257	\$69,655	23	2
<b>Total Single Family Lending</b>	<b>1,524</b>	<b>\$380,464</b>	<b>155</b>	<b>11</b>

### Conventional Single-Family Lending By Race/Ethnicity

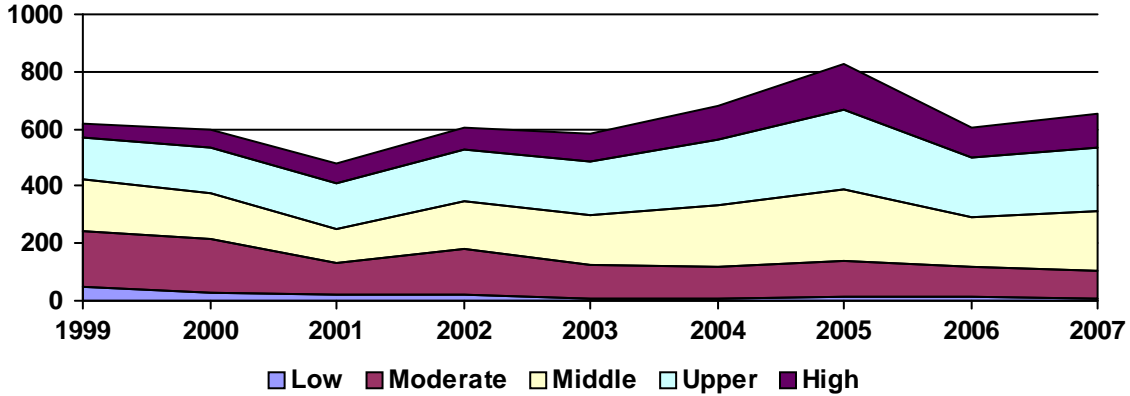
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	212	69	32.5%	111	52.4%	13	11.7%
African American	36	11	30.6%	13	36.1%	6	46.2%
Latino	242	81	33.5%	108	44.6%	22	20.4%
White	1,839	322	17.5%	1,164	63.3%	118	10.1%
Other	18	2	11.1%	13	72.2%	2	15.4%
Not Reported	250	65	26.0%	115	46.0%	5	4.3%
<b>Total</b>	<b>2,597</b>	<b>550</b>	<b>21.2%</b>	<b>1,524</b>	<b>58.7%</b>	<b>166</b>	<b>10.9%</b>

### 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	657	644	752	905	937	912	38.8%
FHA/VA Home Purchase	6	2	3	0	1	1	-83.3%
Refinance	1,375	1,879	826	672	637	565	-58.9%
Home Improvement	50	31	67	53	52	50	0.0%
Multifamily	60	77	45	45	37	49	-18.3%
<b>Total Lending</b>	<b>2,148</b>	<b>2,633</b>	<b>1,693</b>	<b>1,675</b>	<b>1,664</b>	<b>1,577</b>	<b>-26.6%</b>
<b>Foreclosures</b>	<b>36</b>	<b>22</b>	<b>29</b>	<b>23</b>	<b>38</b>	<b>65</b>	<b>80.6%</b>

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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	129	62	17	43	7	5.4%	0
CITIMORTGAGE, INC	101	64	1	34	2	3.0%	0
COUNTRYWIDE BANK, FSB	93	44	13	33	3	18.3%	0
GUARANTEED RATE INC	89	57	15	17	0	0.0%	0
BANK OF AMERICA, N.A.	86	54	15	15	2	2.3%	0
NATIONAL CITY BANK	76	27	31	17	1	5.3%	0
WASHINGTON MUTUAL BANK	76	16	0	45	2	12.7%	13
WELLS FARGO BANK, NA	73	43	9	17	3	4.2%	0
ABN AMRO MTG GROUP INC	67	38	9	19	1	0.0%	0
COUNTRYWIDE HOME LOANS	65	36	3	26	0	16.9%	0
CHICAGO BANCORP, INC	37	23	5	9	0	2.7%	0
FIFTH THIRD MORTGAGE COMPANY	33	18	0	15	0	6.1%	0
CITIBANK, N.A.	32	0	14	10	4	32.1%	4
ING BANK, FSB	31	20	0	11	0	0.0%	0
INDYMAC BANK, F.S.B.	30	17	3	8	2	43.3%	0
HARRIS N.A.	29	2	7	14	3	11.5%	3
AMTRUST BANK	27	10	4	13	0	7.4%	0
LASALLE BANK NA	23	9	2	7	5	4.3%	0
SUNTRUST MORTGAGE, INC	20	9	4	7	0	0.0%	0
US BANK, N.A.	20	10	0	9	0	5.3%	1
GMAC BANK	18	8	6	4	0	11.1%	0
1ST ADVANTAGE MORTGAGE, LLC	18	5	0	13	0	0.0%	0
DIAMOND BANK, FSB	15	8	3	2	0	7.7%	2
AM MTG NETWORK DBA VERTI	14	6	0	8	0	7.1%	0
PROVIDENT FUNDING ASSOCIATES	14	2	1	6	0	0.0%	5
FIRST AMERICAN BANK	12	0	7	4	0	0.0%	1
FLAGSTAR BANK	11	9	0	2	0	9.1%	0
FIRST FRANKLIN CORPORATION	11	8	0	3	0	90.9%	0
LEHMAN BROTHERS BANK, FSB	11	4	1	6	0	81.8%	0
TAYLOR, BEAN & WHITAKER	10	1	0	9	0	0.0%	0