

## COMMUNITY AREA 45 - AVALON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	3,490				
*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	3,018	71.4%	African American	96.0%	74.2%
Renter Occupied Units	1,034	24.5%	Asian	0.4%	64.7%
Vacant Units	177	4.2%	White	1.8%	91.5%
<b>Total Units</b>	<b>4,229</b>	<b>100%</b>	Other	1.8%	77.0%
			Hispanic*	0.5%	47.6%
<b>Median Family Income</b>		\$52,745	<b>Total</b>	<b>NA</b>	<b>74.5%</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	348	\$46,091	126	18
Non-Bank Mortgage Companies	67	\$9,987	23	8
<b>Total Single Family Lending</b>	<b>415</b>	<b>\$56,078</b>	<b>149</b>	<b>26</b>

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

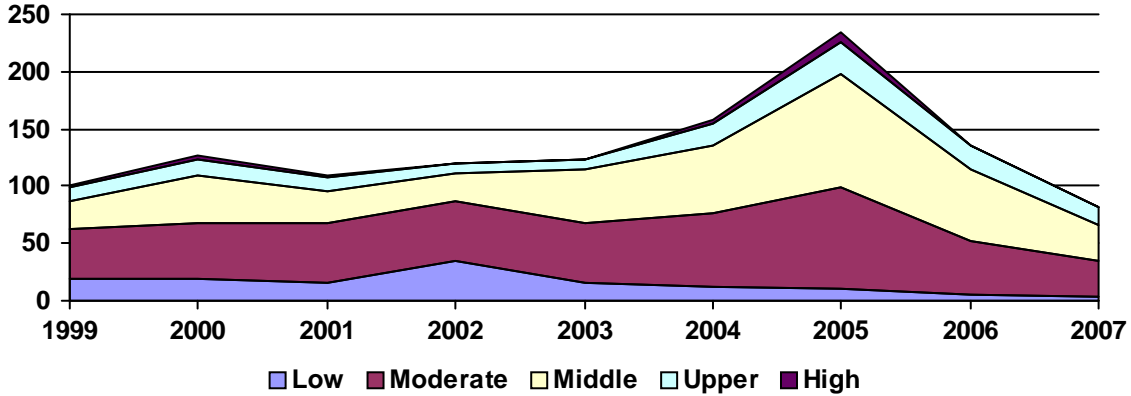
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	6	3	50.0%	3	50.0%	2	66.7%
African American	857	360	42.0%	323	37.7%	136	42.1%
Latino	16	7	43.8%	7	43.8%	2	28.6%
White	61	14	23.0%	29	47.5%	13	44.8%
Other	4	0	0.0%	2	50.0%	1	50.0%
Not Reported	177	62	35.0%	51	28.8%	21	41.2%
<b>Total</b>	<b>1,121</b>	<b>446</b>	<b>39.8%</b>	<b>415</b>	<b>37.0%</b>	<b>175</b>	<b>42.2%</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	114	128	186	282	234	115	0.9%
FHA/VA Home Purchase	26	16	17	7	6	4	-84.6%
Refinance	304	488	408	400	367	299	-1.6%
Home Improvement	39	31	59	60	61	54	38.5%
Multifamily	8	6	6	6	7	3	-62.5%
<b>Total Lending</b>	<b>491</b>	<b>669</b>	<b>676</b>	<b>755</b>	<b>675</b>	<b>475</b>	<b>-3.3%</b>
<b>Foreclosures</b>	<b>129</b>	<b>95</b>	<b>82</b>	<b>87</b>	<b>119</b>	<b>103</b>	<b>-20.2%</b>

## COMMUNITY AREA 45 - AVALON PARK

### 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	24	5	1	18	0	50.0%	0
JPMORGAN CHASE BANK	24	6	0	15	3	13.0%	0
WELLS FARGO BANK, NA	22	4	0	16	1	57.1%	0
COUNTRYWIDE BANK, FSB	21	2	0	18	1	20.0%	0
CITIMORTGAGE, INC	21	5	0	11	5	10.5%	0
WASHINGTON MUTUAL BANK	17	2	0	12	3	52.9%	0
SHOREBANK	16	7	0	4	2	0.0%	3
BANK OF AMERICA, N.A.	15	9	1	4	1	13.3%	0
LASALLE BANK NA	14	3	0	9	2	0.0%	0
NATIONAL CITY BANK	11	2	1	8	0	18.2%	0
WELLS FARGO FIN'L ILLINOIS INC	11	0	0	11	0	100.0%	0
BNC MORTGAGE	10	2	1	7	0	90.0%	0
CHASE MANHATTAN BANK USA, NA	10	0	0	10	0	90.0%	0
EQUIFIRST CORPORATION	10	1	0	9	0	90.0%	0
CITIBANK, N.A.	9	0	1	3	5	33.3%	0
RBS CITIZENS BANK, N.A.	8	0	0	2	6	0.0%	0
FIRST FRANKLIN CORPORATION	8	4	2	2	0	100.0%	0
FLAGSTAR BANK	7	1	0	5	1	50.0%	0
OPTION ONE MORTGAGE CORP	6	2	1	3	0	100.0%	0
LEHMAN BROTHERS BANK, FSB	6	2	0	4	0	50.0%	0
GE MONEY BANK	6	2	2	0	2	100.0%	0
DELTA FUNDING CORPORATION	6	1	1	4	0	100.0%	0
WESTAMERICA MORTGAGE COMPANY	6	1	0	4	0	100.0%	0
HFC COMPANY LLC	6	0	0	4	2	100.0%	0
SUNTRUST MORTGAGE, INC	6	1	0	5	0	0.0%	0
WORLD SAVINGS BANK, FSB	5	0	0	5	0	20.0%	0
WACHOVIA MORTGAGE	5	0	0	5	0	0.0%	0
INDYMAC BANK, F.S.B.	5	3	0	2	0	80.0%	0
FIFTH THIRD MORTGAGE COMPANY	5	3	0	2	0	0.0%	0
FIRST NLC FINANCIAL SERVICES,	5	0	0	5	0	0.0%	0