

COMMUNITY AREA 48 - CALUMET HEIGHTS

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	5,180				
*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	4,603	75.5%	African American	93.7%	78.9%
Renter Occupied Units	1,248	20.5%	Asian	0.0%	NA
Vacant Units	245	4.0%	White	3.5%	83.2%
Total Units	6,096	100%	Other	2.9%	64.9%
			Hispanic*	3.3%	62.9%
Median Family Income		\$54,701	Total	NA	78.7%

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	524	\$71,470	180	21
Non-Bank Mortgage Companies	101	\$15,903	46	3
Total Single Family Lending	625	\$87,373	226	24

Conventional Single-Family Lending By Race/Ethnicity

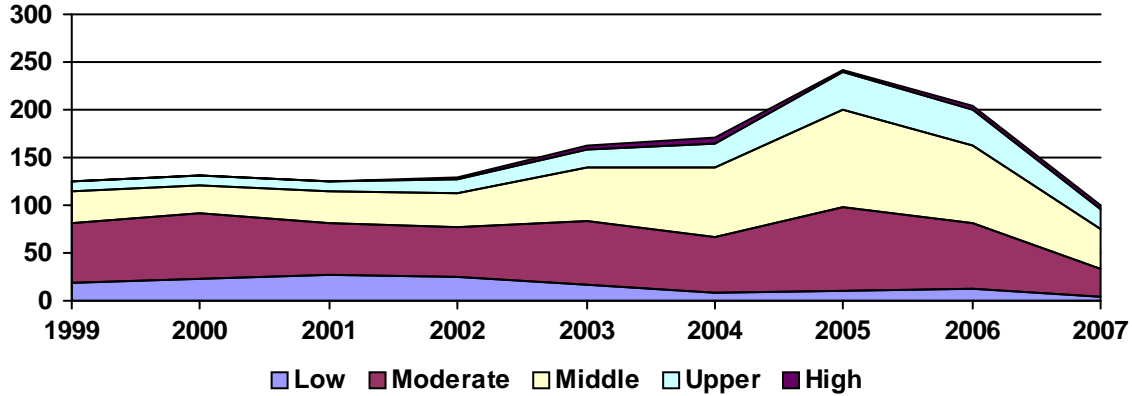
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	5	0	0.0%	3	60.0%	0	0.0%
African American	1,221	454	37.2%	505	41.4%	213	42.2%
Latino	54	20	37.0%	15	27.8%	5	33.3%
White	87	26	29.9%	39	44.8%	14	35.9%
Other	6	4	66.7%	1	16.7%	0	0.0%
Not Reported	205	70	34.1%	62	30.2%	18	29.0%
Total	1,578	574	36.4%	625	39.6%	250	40.0%

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	106	165	204	301	332	150	41.5%
FHA/VA Home Purchase	49	27	15	10	14	10	-79.6%
Refinance	471	659	560	574	556	417	-11.5%
Home Improvement	45	76	110	88	101	103	128.9%
Multifamily	2	6	2	5	3	1	-50.0%
Total Lending	673	933	891	978	1,006	681	1.2%
Foreclosures	137	133	100	112	124	156	13.9%

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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	48	5	1	38	3	42.6%	0
JPMORGAN CHASE BANK	40	7	0	29	3	17.9%	0
BANK OF AMERICA, N.A.	32	17	6	5	4	15.6%	0
RBS CITIZENS BANK, N.A.	27	3	2	1	21	0.0%	0
WELLS FARGO BANK, NA	26	4	1	14	5	57.1%	0
COUNTRYWIDE BANK, FSB	26	5	0	17	4	28.0%	0
CITIMORTGAGE, INC	19	6	0	10	3	5.3%	0
CITIBANK, N.A.	19	0	0	13	6	15.8%	0
CHASE MANHATTAN BANK USA, NA	18	4	1	13	0	100.0%	0
LASALLE BANK NA	18	0	0	14	4	5.6%	0
WASHINGTON MUTUAL BANK	13	3	1	9	0	15.4%	0
BNC MORTGAGE	12	1	0	11	0	83.3%	0
TCF NATIONAL BANK	11	0	0	7	4	63.6%	0
FIRST FRANKLIN CORPORATION	11	4	1	6	0	100.0%	0
WELLS FARGO FIN'L ILLINOIS INC	11	0	0	9	2	100.0%	0
NATIONAL CITY BANK	11	3	1	5	1	20.0%	0
INDYMAC BANK, F.S.B.	10	5	0	3	2	80.0%	0
SHOREBANK	9	3	0	4	2	0.0%	0
EQUIFIRST CORPORATION	9	1	0	7	1	77.8%	0
HFC COMPANY LLC	9	0	0	6	3	100.0%	0
CITIFINANCIAL SERVICES, INC.	9	0	0	8	1	77.8%	0
DELTA FUNDING CORPORATION	8	0	0	8	0	62.5%	0
GE MONEY BANK	8	1	1	3	3	87.5%	0
PARK NATIONAL BANK	8	0	0	5	3	12.5%	0
FIFTH THIRD MORTGAGE COMPANY	8	5	0	3	0	12.5%	0
THE FIRST MORTGAGE CORPORATION	8	4	1	2	0	0.0%	0
FLAGSTAR BANK	6	3	0	3	0	33.3%	0
SOUTH CENTRAL BANK	6	0	0	0	6	25.0%	0
ACCREDITED HOME LENDERS, INC	6	1	1	4	0	100.0%	0
US BANK, N.A.	6	1	1	3	0	0.0%	0