

## COMMUNITY AREA 49 - ROSELAND

### Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2007)*					13,907
*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	10,723	59.7%	African American	97.7%	63.9%
Renter Occupied Units	6,031	33.6%	Asian	0.3%	100.0%
Vacant Units	1,219	6.8%	White	0.9%	74.3%
<b>Total Units</b>	<b>17,973</b>	<b>100%</b>	Other	1.1%	54.7%
			Hispanic*	0.5%	60.7%
<b>Median Family Income</b>		\$42,401	<b>Total</b>	<b>NA</b>	<b>64.0%</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	1,178	\$139,934	513	55
Non-Bank Mortgage Companies	247	\$31,366	109	12
<b>Total Single Family Lending</b>	<b>1,425</b>	<b>\$171,300</b>	<b>622</b>	<b>67</b>

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

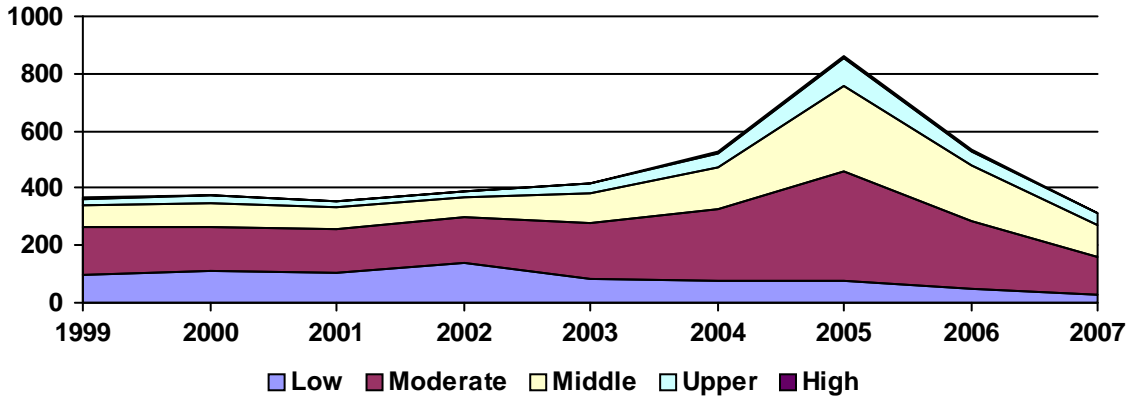
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	31	15	48.4%	8	25.8%	6	75.0%
African American	3,235	1,325	41.0%	1,157	35.8%	568	49.1%
Latino	59	24	40.7%	24	40.7%	12	50.0%
White	253	81	32.0%	98	38.7%	47	48.0%
Other	12	7	58.3%	0	0.0%	0	NA
Not Reported	503	192	38.2%	138	27.4%	56	40.6%
<b>Total</b>	<b>4,093</b>	<b>1,644</b>	<b>40.2%</b>	<b>1,425</b>	<b>34.8%</b>	<b>689</b>	<b>48.4%</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	388	511	778	1,165	1,034	427	10.1%
FHA/VA Home Purchase	128	74	41	43	35	31	-75.8%
Refinance	1,004	1,454	1,371	1,515	1,235	957	-4.7%
Home Improvement	104	133	209	204	217	177	70.2%
Multifamily	28	14	26	29	14	21	-25.0%
<b>Total Lending</b>	<b>1,652</b>	<b>2,186</b>	<b>2,425</b>	<b>2,956</b>	<b>2,535</b>	<b>1,613</b>	<b>-2.4%</b>
<b>Foreclosures</b>	<b>543</b>	<b>440</b>	<b>387</b>	<b>390</b>	<b>495</b>	<b>580</b>	<b>6.8%</b>

## COMMUNITY AREA 49 - ROSELAND

### 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	89	23	4	52	6	47.5%	0
CHASE MANHATTAN BANK USA, NA	69	14	2	47	6	94.2%	0
JPMORGAN CHASE BANK	66	22	0	31	9	26.7%	0
COUNTRYWIDE BANK, FSB	65	16	3	40	6	42.6%	0
BANK OF AMERICA, N.A.	63	25	11	21	5	15.3%	0
WELLS FARGO BANK, NA	54	6	0	38	2	52.6%	0
WASHINGTON MUTUAL BANK	52	17	0	33	2	44.2%	0
FIRST FRANKLIN CORPORATION	44	12	5	27	0	95.5%	0
CITIMORTGAGE, INC	39	10	0	25	4	16.7%	0
LASALLE BANK NA	38	11	1	21	5	13.2%	0
INDYMAC BANK, F.S.B.	36	9	1	25	1	50.0%	0
WELLS FARGO FIN'L ILLINOIS INC	35	1	0	31	3	97.1%	0
SHOREBANK	33	12	0	14	1	0.0%	6
RBS CITIZENS BANK, N.A.	29	2	0	6	21	0.0%	0
NATIONAL CITY BANK	29	9	0	18	1	40.0%	0
PARK NATIONAL BANK	28	5	0	15	8	7.1%	0
BNC MORTGAGE	28	4	1	23	0	92.9%	0
LEHMAN BROTHERS BANK, FSB	25	9	2	14	0	68.0%	0
HFC COMPANY LLC	23	0	0	20	3	100.0%	0
DELTA FUNDING CORPORATION	23	1	0	21	1	73.9%	0
TAYLOR, BEAN & WHITAKER	21	5	1	14	0	0.0%	0
FLAGSTAR BANK	20	5	0	15	0	50.0%	0
EQUIFIRST CORPORATION	20	7	0	13	0	90.0%	0
TCF NATIONAL BANK	19	0	0	13	6	47.4%	0
GE MONEY BANK	19	4	2	3	10	63.2%	0
HARRIS N.A.	19	6	1	8	2	5.9%	2
THE CIT GROUP/CONSUMER FINANCE	18	10	2	2	4	100.0%	0
WORLD SAVINGS BANK, FSB	18	1	0	16	1	44.4%	0
CITIBANK, N.A.	18	0	1	10	6	11.8%	1
BENEFICIAL COMPANY LLC	17	0	0	13	4	100.0%	0