

COMMUNITY AREA 5 - NORTH CENTER

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,822				
*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	6,097	38.6%	African American	3.8%	16.3%
Renter Occupied Units	8,699	55.1%	Asian	3.3%	41.2%
Vacant Units	999	6.3%	White	84.4%	42.6%
Total Units	15,795	100%	Other	8.5%	38.7%
			Hispanic*	13.5%	36.7%
Median Family Income		\$62,183	Total	NA	41.2%

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	1,421	\$523,829	100	5
Non-Bank Mortgage Companies	325	\$113,295	32	0
Total Single Family Lending	1,746	\$637,124	132	5

Conventional Single-Family Lending By Race/Ethnicity

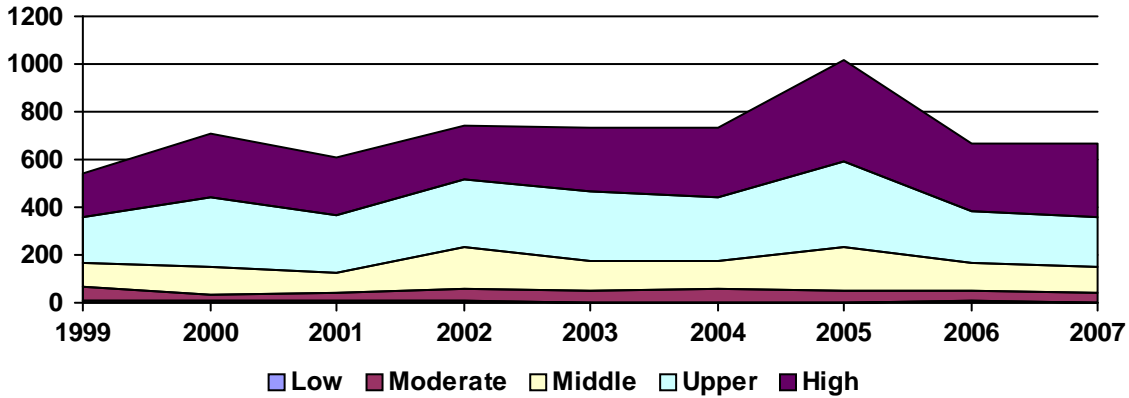
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	100	20	20.0%	57	57.0%	4	7.0%
African American	27	10	37.0%	14	51.9%	2	14.3%
Latino	135	32	23.7%	76	56.3%	9	11.8%
White	2,088	277	13.3%	1,439	68.9%	113	7.9%
Other	7	1	14.3%	4	57.1%	0	0.0%
Not Reported	266	43	16.2%	156	58.6%	9	5.8%
Total	2,623	383	14.6%	1,746	66.6%	137	7.8%

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	825	804	817	1,133	991	945	14.5%
FHA/VA Home Purchase	1	1	1	0	1	0	-100.0%
Refinance	1,910	2,372	998	746	640	741	-61.2%
Home Improvement	46	40	59	66	59	61	32.6%
Multifamily	28	29	24	21	26	15	-46.4%
Total Lending	2,810	3,246	1,899	1,966	1,717	1,762	-37.3%
Foreclosures	26	19	18	16	28	44	69.2%

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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>				
CITIMORTGAGE, INC	140	65	0	71	4	3.6%	0
JPMORGAN CHASE BANK	137	65	27	44	1	2.2%	0
NATIONAL CITY BANK	114	33	35	44	2	4.4%	0
WELLS FARGO BANK, NA	102	66	11	25	0	4.9%	0
GUARANTEED RATE INC	100	56	9	35	0	0.0%	0
ABN AMRO MTG GROUP INC	100	46	11	42	1	2.0%	0
BANK OF AMERICA, N.A.	80	37	11	29	3	5.0%	0
WASHINGTON MUTUAL BANK	78	25	2	45	3	22.7%	3
ING BANK, FSB	60	32	0	28	0	0.0%	0
COUNTRYWIDE BANK, FSB	58	19	8	30	1	13.8%	0
CHICAGO BANCORP, INC	43	19	6	18	0	2.3%	0
LASALLE BANK NA	42	10	4	23	5	2.4%	0
COUNTRYWIDE HOME LOANS	40	23	1	14	2	15.0%	0
AMTRUST BANK	38	13	5	20	0	2.6%	0
HARRIS N.A.	35	10	14	6	5	5.7%	0
CITIBANK, N.A.	29	0	13	11	3	3.7%	2
GMAC BANK	28	9	6	12	1	3.6%	0
FIFTH THIRD MORTGAGE COMPANY	26	14	0	12	0	3.8%	0
ASTORIA FEDERAL MORTGAGE CORP.	23	10	0	13	0	0.0%	0
INDYMAC BANK, F.S.B.	18	6	0	12	0	27.8%	0
1ST ADVANTAGE MORTGAGE, LLC	16	9	2	5	0	0.0%	0
US BANK, N.A.	15	7	1	7	0	0.0%	0
TAYLOR, BEAN & WHITAKER	15	6	0	9	0	0.0%	0
PROVIDENT FUNDING ASSOCIATES	14	5	0	6	0	0.0%	3
DIAMOND BANK, FSB	11	2	2	7	0	0.0%	0
FREEDOM MORTGAGE CORP.	11	4	0	7	0	0.0%	0
HSBC MORTGAGE CORP	11	2	0	9	0	0.0%	0
THE NORTHERN TRUST COMPANY	10	5	0	1	4	0.0%	0
BANGGROUP MORTGAGE CORPORATION	10	8	1	1	0	20.0%	0
HOMEcomings FINANCIAL LLC	10	1	1	8	0	30.0%	0