

COMMUNITY AREA 50 - PULLMAN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	2,889				
*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	1,648	46.4%	African American	78.5%	48.5%
Renter Occupied Units	1,615	45.5%	Asian	0.0%	NA
Vacant Units	286	8.1%	White	16.8%	63.9%
Total Units	3,549	100%	Other	4.7%	36.4%
			Hispanic*	7.3%	40.9%
Median Family Income		\$37,002	Total	NA	50.5%

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	188	\$21,974	75	6
Non-Bank Mortgage Companies	57	\$6,777	21	3
Total Single Family Lending	245	\$28,751	96	9

Conventional Single-Family Lending By Race/Ethnicity

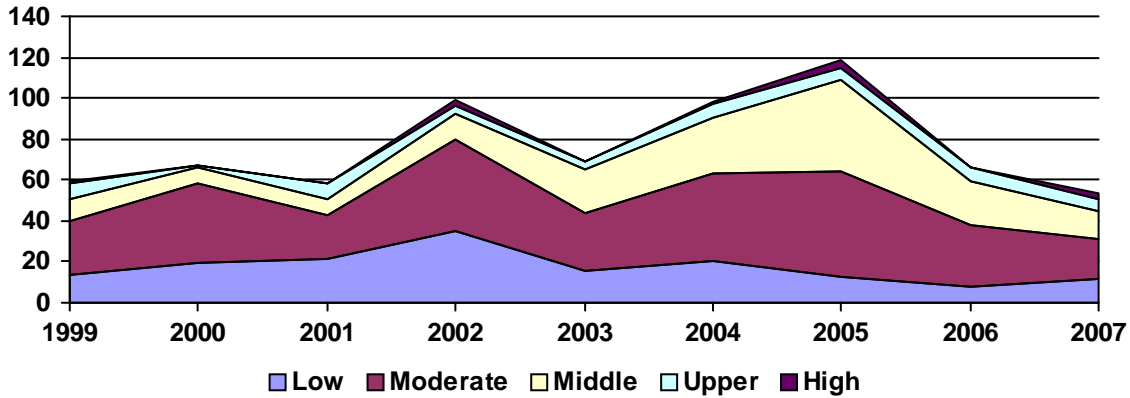
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3	0	0.0%	3	100.0%	2	66.7%
African American	422	161	38.2%	161	38.2%	83	51.6%
Latino	25	9	36.0%	12	48.0%	3	25.0%
White	72	12	16.7%	44	61.1%	8	18.2%
Other	3	2	66.7%	1	33.3%	1	100.0%
Not Reported	73	32	43.8%	24	32.9%	8	33.3%
Total	598	216	36.1%	245	41.0%	105	42.9%

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	85	79	128	158	116	75	-11.8%
FHA/VA Home Purchase	29	12	7	5	6	3	-89.7%
Refinance	146	241	213	215	178	159	8.9%
Home Improvement	13	23	36	31	40	28	115.4%
Multifamily	0	4	2	0	1	1	NA
Total Lending	273	359	386	409	341	266	-2.6%
Foreclosures	76	51	58	58	65	65	-14.5%

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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	18	3	0	14	0	53.3%	0
JPMORGAN CHASE BANK	16	7	0	7	0	0.0%	0
WELLS FARGO BANK, NA	14	4	0	6	4	30.8%	0
CHASE MANHATTAN BANK USA, NA	11	2	0	8	1	100.0%	0
LASALLE BANK NA	10	4	0	3	3	0.0%	0
BANK OF AMERICA, N.A.	10	5	1	2	2	40.0%	0
COUNTRYWIDE BANK, FSB	8	3	1	3	1	25.0%	0
PARK NATIONAL BANK	8	1	0	4	3	12.5%	0
CITIMORTGAGE, INC	7	3	0	4	0	28.6%	0
FIRST NLC FINANCIAL SERVICES,	6	1	0	5	0	0.0%	0
FIRST FRANKLIN CORPORATION	6	2	1	2	1	100.0%	0
TAYLOR, BEAN & WHITAKER	6	0	0	6	0	0.0%	0
LEHMAN BROTHERS BANK, FSB	5	3	0	2	0	80.0%	0
WASHINGTON MUTUAL BANK	5	2	0	3	0	40.0%	0
OPTION ONE MORTGAGE CORP	4	0	0	4	0	100.0%	0
EQUIFIRST CORPORATION	4	1	0	3	0	100.0%	0
GMAC MORTGAGE LLC	4	1	0	3	0	0.0%	0
NATIONAL CITY BANK	4	1	0	3	0	75.0%	0
THE FIRST MORTGAGE CORPORATION	4	2	0	2	0	50.0%	0
SHOREBANK	4	2	0	2	0	0.0%	0
INDYMAC BANK, F.S.B.	4	1	0	3	0	50.0%	0
THE CIT GROUP/CONSUMER FINANCE	4	2	1	1	0	100.0%	0
HFC COMPANY LLC	3	0	0	3	0	100.0%	0
GUARANTEED RATE INC	3	1	0	2	0	0.0%	0
HSBC MORTGAGE CORP	3	1	0	2	0	0.0%	0
1ST ADVANTAGE MORTGAGE, LLC	3	1	0	2	0	0.0%	0
GMAC BANK	3	0	0	3	0	0.0%	0
DECISION ONE MORTGAGE	3	0	0	3	0	100.0%	0
CITIBANK, N.A.	3	0	0	1	2	0.0%	0
BNC MORTGAGE	3	1	0	2	0	100.0%	0