

## COMMUNITY AREA 52 - EAST SIDE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	6,469				
*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	5,225	66.9%	African American	1.1%	63.4%
Renter Occupied Units	2,174	27.8%	Asian	0.4%	100.0%
Vacant Units	416	5.3%	White	65.0%	75.0%
<b>Total Units</b>	<b>7,815</b>	<b>100%</b>	Other	33.4%	62.0%
			Hispanic*	55.0%	63.8%
<b>Median Family Income</b>		\$44,059	<b>Total</b>	<b>NA</b>	<b>70.6%</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	505	\$59,159	130	10
Non-Bank Mortgage Companies	77	\$10,353	24	0
<b>Total Single Family Lending</b>	<b>582</b>	<b>\$69,512</b>	<b>154</b>	<b>10</b>

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

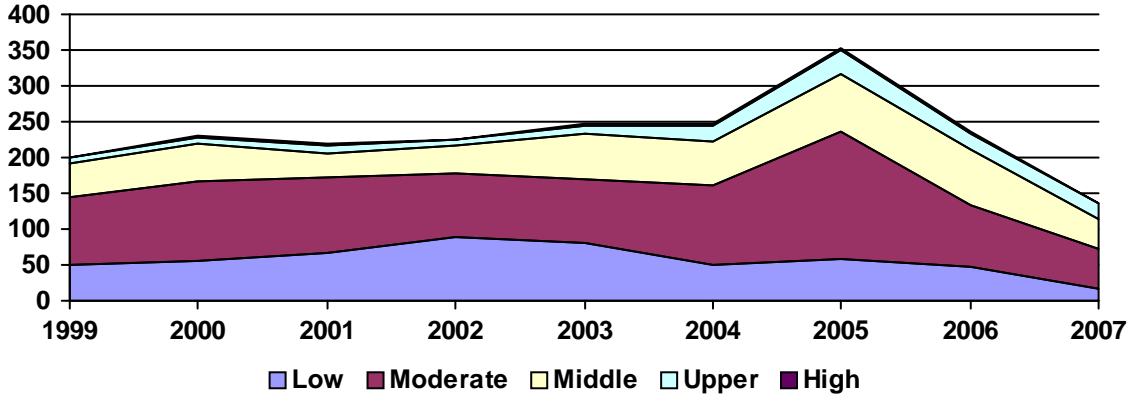
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	8	1	12.5%	2	25.0%	0	0.0%
African American	43	20	46.5%	15	34.9%	4	26.7%
Latino	839	281	33.5%	396	47.2%	110	27.8%
White	252	63	25.0%	132	52.4%	37	28.0%
Other	3	1	33.3%	1	33.3%	0	0.0%
Not Reported	103	31	30.1%	36	35.0%	13	36.1%
<b>Total</b>	<b>1,248</b>	<b>397</b>	<b>31.8%</b>	<b>582</b>	<b>46.6%</b>	<b>164</b>	<b>28.2%</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	168	210	256	386	367	159	-5.4%
FHA/VA Home Purchase	82	65	33	19	13	10	-87.8%
Refinance	503	695	599	500	492	370	-26.4%
Home Improvement	58	43	82	90	111	105	81.0%
Multifamily	3	4	3	2	1	4	33.3%
<b>Total Lending</b>	<b>814</b>	<b>1,017</b>	<b>973</b>	<b>997</b>	<b>984</b>	<b>648</b>	<b>-20.4%</b>
<b>Foreclosures</b>	<b>58</b>	<b>58</b>	<b>50</b>	<b>48</b>	<b>56</b>	<b>84</b>	<b>44.8%</b>

## COMMUNITY AREA 52 - EAST SIDE

### 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>				
RBS CITIZENS BANK, N.A.	60	6	1	13	39	0.0%	0
JPMORGAN CHASE BANK	38	19	0	16	3	15.8%	0
COUNTRYWIDE HOME LOANS	35	9	2	22	2	21.9%	0
PARK NATIONAL BANK	35	11	0	19	5	8.6%	0
COUNTRYWIDE BANK, FSB	32	8	3	20	1	25.0%	0
WASHINGTON MUTUAL BANK	26	8	0	18	0	34.6%	0
FIRST SAVINGS BANK OF HEGEWISC	24	3	0	11	10	0.0%	0
CITIMORTGAGE, INC	22	2	0	14	6	14.3%	0
BANK OF AMERICA, N.A.	20	8	1	9	2	5.3%	0
ROYAL SAVINGS BANK	15	3	0	11	1	13.3%	0
INDYMAC BANK, F.S.B.	14	2	0	9	3	64.3%	0
LASALLE BANK NA	13	4	0	4	4	0.0%	1
STANDARD BANK & TRUST COMPANY	12	2	0	2	8	8.3%	0
TCF NATIONAL BANK	12	1	0	10	1	66.7%	0
CITICORP TRUST BANK, FSB	10	0	0	9	1	90.0%	0
FIFTH THIRD MORTGAGE COMPANY	9	3	1	5	0	0.0%	0
EQUIFIRST CORPORATION	9	2	1	6	0	100.0%	0
TAYLOR, BEAN & WHITAKER	8	1	0	6	0	0.0%	0
FIRST FRANKLIN CORPORATION	8	0	0	8	0	100.0%	0
HARRIS N.A.	8	4	0	3	1	12.5%	0
WELLS FARGO FIN'L ILLINOIS INC	8	0	0	8	0	100.0%	0
NATIONAL CITY BANK	7	2	0	4	1	28.6%	0
CITIBANK, N.A.	7	0	0	4	3	14.3%	0
CHASE MANHATTAN BANK USA, NA	7	1	0	5	1	100.0%	0
WELLS FARGO BANK, NA	7	1	0	5	1	28.6%	0
FIRST NLC FINANCIAL SERVICES,	6	1	1	4	0	0.0%	0
ARGENT MORTGAGE COMPANY	6	0	0	6	0	100.0%	0
GUARANTEED RATE INC	6	3	1	2	0	0.0%	0
AM MTG NETWORK DBA VERTI	6	2	0	4	0	0.0%	0
FIRST AMERICAN BANK	6	0	0	2	4	16.7%	0