

## COMMUNITY AREA 54 - RIVERDALE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	1,853				
*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	381	11.8%	African American	95.0%	12.2%
Renter Occupied Units	2,487	77.1%	Asian	0.0%	NA
Vacant Units	358	11.1%	White	2.0%	58.9%
<b>Total Units</b>	<b>3,226</b>	<b>100%</b>	Other	3.1%	18.2%
			Hispanic*	3.0%	41.2%
<b>Median Family Income</b>		\$13,819	<b>Total</b>	<b>NA</b>	<b>13.3%</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	51	\$3,655	28	2
Non-Bank Mortgage Companies	13	\$996	5	0
<b>Total Single Family Lending</b>	<b>64</b>	<b>\$4,651</b>	<b>33</b>	<b>2</b>

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

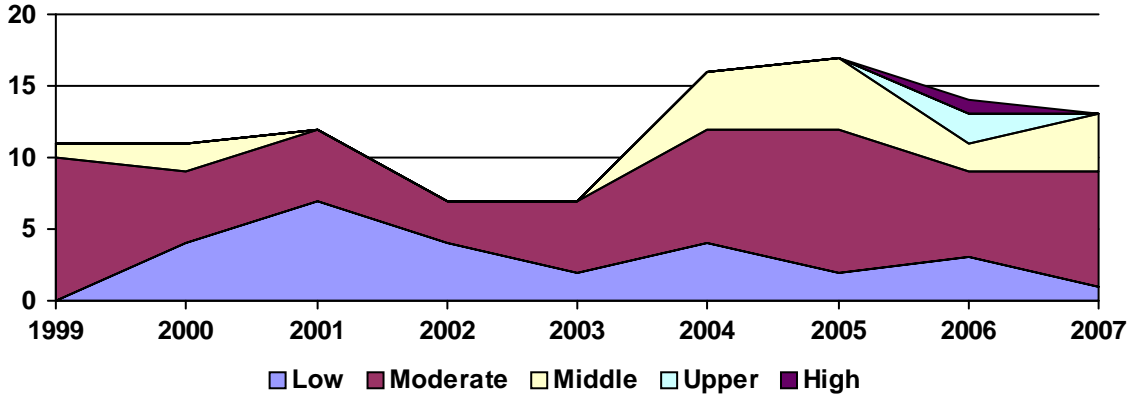
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
African American	137	50	36.5%	56	40.9%	28	50.0%
Latino	6	1	16.7%	1	16.7%	0	0.0%
White	8	1	12.5%	4	50.0%	4	100.0%
Not Reported	23	11	47.8%	3	13.0%	3	100.0%
<b>Total</b>	<b>174</b>	<b>63</b>	<b>36.2%</b>	<b>64</b>	<b>36.8%</b>	<b>35</b>	<b>54.7%</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	6	14	26	30	33	16	166.7%
FHA/VA Home Purchase	2	3	1	1	0	2	0.0%
Refinance	20	43	36	40	40	49	145.0%
Home Improvement	1	0	9	7	5	2	100.0%
Multifamily	0	0	0	1	1	0	NA
<b>Total Lending</b>	<b>29</b>	<b>60</b>	<b>72</b>	<b>79</b>	<b>79</b>	<b>69</b>	<b>137.9%</b>
<b>Foreclosures</b>	<b>20</b>	<b>18</b>	<b>24</b>	<b>9</b>	<b>18</b>	<b>20</b>	<b>0.0%</b>

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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>				
HARRIS N.A.	8	1	0	7	0	0.0%	0
CHASE MANHATTAN BANK USA, NA	5	1	0	4	0	100.0%	0
COLUMBIA MORTGAGE & FUNDING CO	4	0	0	4	0	0.0%	0
WASHINGTON MUTUAL BANK	3	0	0	3	0	33.3%	0
WACHOVIA BANK NA	3	0	0	3	0	100.0%	0
FIRST TENNESSEE BANK NA	3	1	0	2	0	100.0%	0
NATIONAL CITY BANK	3	0	0	3	0	0.0%	0
JPMORGAN CHASE BANK	2	0	0	2	0	0.0%	0
DELTA FUNDING CORPORATION	2	0	0	2	0	100.0%	0
EQUIFIRST CORPORATION	2	0	0	2	0	100.0%	0
FLAGSTAR BANK	2	0	0	2	0	100.0%	0
HSBC MORTGAGE CORP	2	1	0	1	0	50.0%	0
WELLS FARGO FIN'L ILLINOIS INC	2	0	0	2	0	100.0%	0
THE MORTGAGE STORE FINANCIAL	2	1	1	0	0	0.0%	0
WELLS FARGO BANK, NA	2	1	0	0	0	100.0%	0
AMTRUST BANK	1	1	0	0	0	100.0%	0
BANK OF AMERICA, N.A.	1	1	0	0	0	100.0%	0
BANKFINANCIAL, F.S.B.	1	0	0	1	0	0.0%	0
BANKUNITED, FSB	1	1	0	0	0	100.0%	0
CHICAGO PATROLMEN'S F.C.U	1	0	0	1	0	0.0%	0
CITIMORTGAGE, INC	1	0	0	1	0	100.0%	0
WACHOVIA MORTGAGE	1	0	0	1	0	0.0%	0
COUNTRYWIDE BANK, FSB	1	0	0	1	0	0.0%	0
COUNTRYWIDE HOME LOANS	1	0	0	1	0	100.0%	0
LEHMAN BROTHERS BANK, FSB	1	1	0	0	0	100.0%	0
FIELDSTONE MORTGAGE COMPANY	1	0	0	1	0	0.0%	0
RESIDENTIAL LOAN CENTERS	1	0	0	0	0	#Num!	0
THE FIRST MORTGAGE CORPORATION	1	1	0	0	0	100.0%	0
FRANKLIN BANK SSB	1	0	0	1	0	#Num!	0
SOUTHPORT BANK	1	1	0	0	0	100.0%	0