

COMMUNITY AREA 56 - GARFIELD RIDGE

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			11,683		
*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	10,439	79.1%	African American	9.6%	47.3%
Renter Occupied Units	2,436	18.5%	Asian	1.0%	84.3%
Vacant Units	320	2.4%	White	83.1%	85.0%
Total Units	13,195	100%	Other	6.4%	80.5%
			Hispanic*	11.6%	82.8%
Median Family Income		\$54,229	Total	NA	81.1%

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	1,148	\$203,406	223	10
Non-Bank Mortgage Companies	170	\$33,781	29	5
Total Single Family Lending	1,318	\$237,187	252	15

Conventional Single-Family Lending By Race/Ethnicity

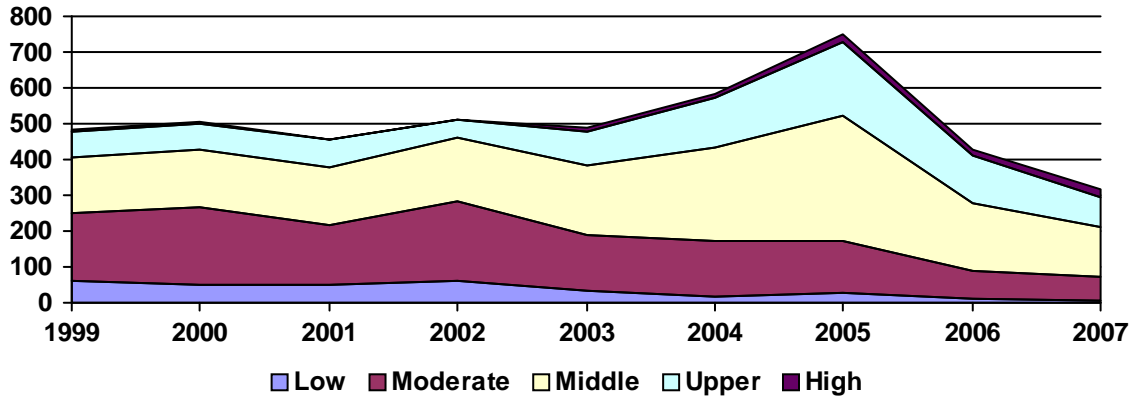
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	17	5	29.4%	9	52.9%	1	11.1%
African American	147	42	28.6%	67	45.6%	26	38.8%
Latino	973	289	29.7%	516	53.0%	111	21.5%
White	1,086	276	25.4%	632	58.2%	110	17.4%
Other	9	2	22.2%	4	44.4%	0	0.0%
Not Reported	202	52	25.7%	90	44.6%	19	21.1%
Total	2,434	666	27.4%	1,318	54.1%	267	20.3%

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	480	514	655	877	635	398	-17.1%
FHA/VA Home Purchase	98	53	28	9	10	17	-82.7%
Refinance	1,313	2,108	1,024	1,118	908	795	-39.5%
Home Improvement	135	171	208	150	166	162	20.0%
Multifamily	6	1	1	2	4	2	-66.7%
Total Lending	2,032	2,847	1,916	2,156	1,723	1,374	-32.4%
Foreclosures	82	88	61	67	94	142	73.2%

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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>				
JPMORGAN CHASE BANK	104	41	12	42	6	7.9%	0
LASALLE BANK NA	74	16	4	35	18	2.7%	0
COUNTRYWIDE BANK, FSB	68	19	8	34	7	19.4%	0
COUNTRYWIDE HOME LOANS	65	23	2	35	5	25.4%	0
MARQUETTE BANK	59	10	3	15	31	0.0%	0
WASHINGTON MUTUAL BANK	58	18	1	38	1	20.7%	0
TCF NATIONAL BANK	58	3	1	47	7	20.7%	0
CITIMORTGAGE, INC	53	21	0	27	5	9.4%	0
MID AMERICA BANK	43	17	1	20	4	2.4%	0
BANK OF AMERICA, N.A.	40	15	2	21	1	7.7%	0
FIFTH THIRD MORTGAGE COMPANY	36	11	0	25	0	11.1%	0
NATIONAL CITY BANK	33	12	2	17	2	6.1%	0
WELLS FARGO BANK, NA	32	11	2	14	5	20.7%	0
HARRIS N.A.	28	1	1	17	9	7.1%	0
INDYMAC BANK, F.S.B.	23	8	2	13	0	65.2%	0
CITIBANK, N.A.	22	0	5	12	5	13.6%	0
FIRST FRANKLIN CORPORATION	21	5	3	11	2	100.0%	0
TAYLOR, BEAN & WHITAKER	20	2	0	18	0	0.0%	0
BANCGROUP MORTGAGE CORPORATION	16	11	1	4	0	12.5%	0
CHASE MANHATTAN BANK USA, NA	15	3	1	10	1	93.3%	0
ABN AMRO MTG GROUP INC	15	8	0	7	0	0.0%	0
GMAC BANK	15	1	0	12	0	25.0%	0
EQUIFIRST CORPORATION	14	0	0	14	0	100.0%	0
BNC MORTGAGE	12	0	0	12	0	83.3%	0
HFC COMPANY LLC	10	0	0	7	3	100.0%	0
US BANK, N.A.	10	2	0	8	0	0.0%	0
PROVIDENT FUNDING ASSOCIATES	10	2	0	7	0	0.0%	1
RBS CITIZENS BANK, N.A.	10	0	0	6	4	0.0%	0
PARK FEDERAL SAVINGS BANK	9	0	0	0	9	0.0%	0
WORLD SAVINGS BANK, FSB	9	1	0	7	1	22.2%	0