

COMMUNITY AREA 59 - MCKINLEY PARK

Housing Data

| | <u>Total</u> | | | | |
|---|---------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2007)* | 3,143 | | | | |
| *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 | 2,589 | 47.0% | African American | 1.5% | 50.6% |
| Renter Occupied Units | 2,508 | 45.5% | Asian | 6.2% | 80.3% |
| Vacant Units | 410 | 7.4% | White | 62.6% | 51.7% |
| Total Units | 5,507 | 100% | Other | 29.7% | 42.7% |
| | | | Hispanic* | 49.8% | 43.7% |
| Median Family Income | | \$40,353 | Total | NA | 50.8% |

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 | 343 | \$66,059 | 43 | 2 |
| Non-Bank Mortgage Companies | 46 | \$10,530 | 13 | 2 |
| Total Single Family Lending | 389 | \$76,589 | 56 | 4 |

Conventional Single-Family Lending By Race/Ethnicity

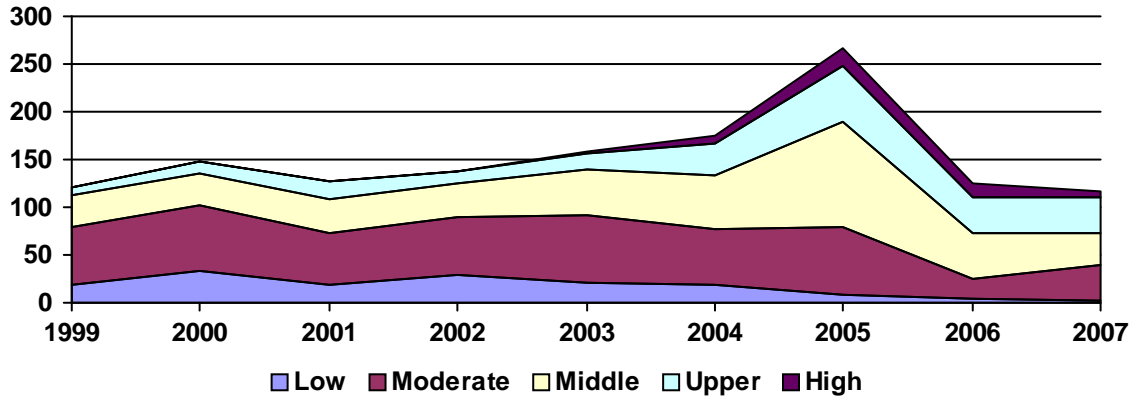
| <u>Race/Ethnicity</u> | <u>Applications</u> | <u>Denials</u> | <u>Denial Rate</u> | <u>Total Originations</u> | <u>Origination Rate</u> | <u>Higher Cost Loans</u> | <u>Higher Cost Share</u> |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|--------------------------|--------------------------|
| Asian | 155 | 31 | 20.0% | 97 | 62.6% | 3 | 3.1% |
| African American | 13 | 6 | 46.2% | 1 | 7.7% | 1 | 100.0% |
| Latino | 398 | 132 | 33.2% | 193 | 48.5% | 42 | 21.8% |
| White | 130 | 25 | 19.2% | 72 | 55.4% | 9 | 12.5% |
| Other | 2 | 0 | 0.0% | 1 | 50.0% | 0 | 0.0% |
| Not Reported | 85 | 34 | 40.0% | 25 | 29.4% | 5 | 20.0% |
| Total | 783 | 228 | 29.1% | 389 | 49.7% | 60 | 15.4% |

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 | 135 | 176 | 200 | 335 | 216 | 147 | 8.9% |
| FHA/VA Home Purchase | 24 | 15 | 5 | 0 | 0 | 1 | -95.8% |
| Refinance | 330 | 453 | 358 | 303 | 305 | 225 | -31.8% |
| Home Improvement | 22 | 23 | 42 | 47 | 37 | 25 | 13.6% |
| Multifamily | 7 | 11 | 5 | 9 | 6 | 3 | -57.1% |
| Total Lending | 518 | 678 | 610 | 694 | 564 | 401 | -22.6% |
| Foreclosures | 26 | 18 | 20 | 12 | 20 | 30 | 15.4% |

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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 | 51 | 35 | 0 | 15 | 1 | 0.0% | 0 |
| JPMORGAN CHASE BANK | 35 | 12 | 4 | 17 | 2 | 8.6% | 0 |
| WASHINGTON MUTUAL BANK | 18 | 5 | 0 | 13 | 0 | 27.8% | 0 |
| NATIONAL CITY BANK | 18 | 2 | 2 | 14 | 0 | 29.4% | 0 |
| COUNTRYWIDE HOME LOANS | 18 | 6 | 0 | 11 | 1 | 5.9% | 0 |
| COUNTRYWIDE BANK, FSB | 17 | 7 | 1 | 8 | 1 | 5.9% | 0 |
| BANK OF AMERICA, N.A. | 15 | 8 | 0 | 6 | 1 | 0.0% | 0 |
| LASALLE BANK NA | 13 | 5 | 2 | 4 | 2 | 0.0% | 0 |
| MARQUETTE BANK | 13 | 1 | 0 | 10 | 2 | 0.0% | 0 |
| RBS CITIZENS BANK, N.A. | 10 | 0 | 0 | 8 | 2 | 0.0% | 0 |
| FIFTH THIRD MORTGAGE COMPANY | 9 | 3 | 1 | 5 | 0 | 11.1% | 0 |
| PACIFIC GLOBAL BANK | 8 | 6 | 0 | 2 | 0 | 0.0% | 0 |
| INDYMAC BANK, F.S.B. | 8 | 2 | 0 | 6 | 0 | 25.0% | 0 |
| CITIBANK, N.A. | 8 | 0 | 2 | 4 | 2 | 25.0% | 0 |
| TCF NATIONAL BANK | 8 | 1 | 0 | 7 | 0 | 50.0% | 0 |
| AMTRUST BANK | 6 | 1 | 0 | 5 | 0 | 16.7% | 0 |
| HARRIS N.A. | 6 | 1 | 0 | 5 | 0 | 0.0% | 0 |
| ABN AMRO MTG GROUP INC | 6 | 2 | 0 | 4 | 0 | 0.0% | 0 |
| PROVIDENT FUNDING ASSOCIATES | 5 | 3 | 0 | 2 | 0 | 0.0% | 0 |
| DIAMOND BANK, FSB | 5 | 2 | 0 | 3 | 0 | 0.0% | 0 |
| TAYLOR, BEAN & WHITAKER | 5 | 1 | 0 | 4 | 0 | 0.0% | 0 |
| WELLS FARGO BANK, NA | 5 | 2 | 0 | 2 | 1 | 0.0% | 0 |
| CHICAGO BANCORP, INC | 5 | 5 | 0 | 0 | 0 | 20.0% | 0 |
| SECOND FEDERAL SAVINGS & LOAN | 4 | 1 | 0 | 3 | 0 | 0.0% | 0 |
| SOUTH CENTRAL BANK | 4 | 1 | 0 | 2 | 1 | 0.0% | 0 |
| FIRST AMERICAN BANK | 3 | 0 | 0 | 1 | 1 | 0.0% | 1 |
| COLUMBIA MORTGAGE & FUNDING CO | 3 | 0 | 0 | 3 | 0 | 0.0% | 0 |
| COLORADO FEDERAL SAVINGS BANK | 3 | 0 | 0 | 3 | 0 | 0.0% | 0 |
| HSBC MORTGAGE CORP | 3 | 1 | 0 | 2 | 0 | 0.0% | 0 |
| METROPOLITAN BANK AND TRUST CO | 3 | 1 | 0 | 0 | 1 | 0.0% | 1 |