

COMMUNITY AREA 6 - LAKEVIEW

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			19,836		
*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	17,123	28.8%	African American	4.0%	15.7%
Renter Occupied Units	39,839	67.1%	Asian	5.2%	22.4%
Vacant Units	2,434	4.1%	White	86.4%	31.6%
Total Units	59,396	100%	Other	4.4%	22.6%
			Hispanic*	6.4%	25.3%
Median Family Income		\$84,458	Total	NA	30.1%

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	4,045	\$1,197,668	206	10
Non-Bank Mortgage Companies	816	\$218,273	38	5
Total Single Family Lending	4,861	\$1,415,941	244	15

Conventional Single-Family Lending By Race/Ethnicity

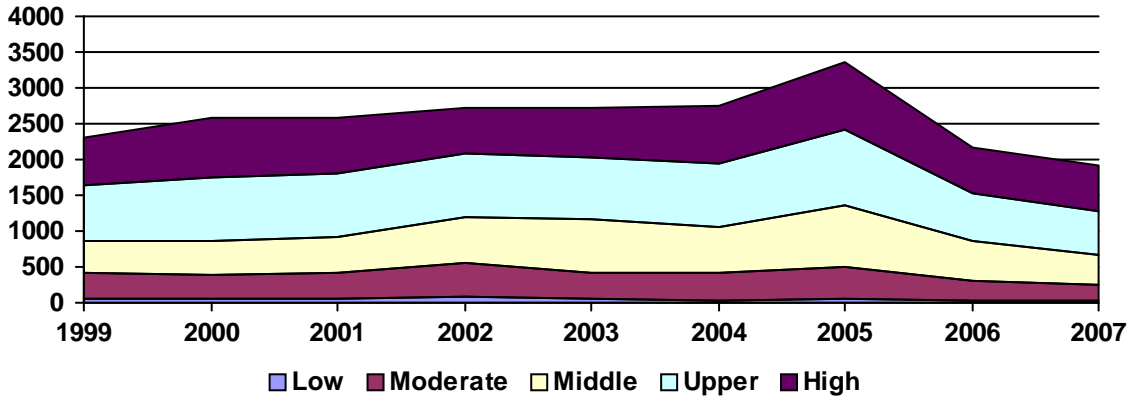
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	336	44	13.1%	241	71.7%	7	2.9%
African American	106	37	34.9%	56	52.8%	10	17.9%
Latino	269	52	19.3%	152	56.5%	12	7.9%
White	5,519	669	12.1%	3,954	71.6%	206	5.2%
Other	30	5	16.7%	20	66.7%	3	15.0%
Not Reported	758	126	16.6%	438	57.8%	21	4.8%
Total	7,018	933	13.3%	4,861	69.3%	259	5.3%

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	3,046	3,048	3,116	3,921	3,325	2,875	-5.6%
FHA/VA Home Purchase	6	4	2	3	1	4	-33.3%
Refinance	5,795	7,115	2,660	1,855	1,675	1,879	-67.6%
Home Improvement	120	72	119	112	120	117	-2.5%
Multifamily	143	178	105	109	90	85	-40.6%
Total Lending	9,110	10,417	6,002	6,000	5,211	4,960	-45.6%
Foreclosures	60	63	52	55	76	110	83.3%

COMMUNITY AREA 6 - LAKEVIEW

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	432	194	63	171	4	2.5%	0
CITIMORTGAGE, INC	332	162	11	151	8	1.5%	0
NATIONAL CITY BANK	295	105	119	67	3	4.1%	0
WELLS FARGO BANK, NA	270	162	35	66	7	4.8%	0
GUARANTEED RATE INC	256	167	26	63	0	0.0%	0
ABN AMRO MTG GROUP INC	251	115	37	97	2	0.8%	0
BANK OF AMERICA, N.A.	250	137	41	63	8	1.2%	0
WASHINGTON MUTUAL BANK	209	71	6	106	3	11.3%	23
COUNTRYWIDE BANK, FSB	171	57	18	91	5	12.9%	0
ING BANK, FSB	142	86	0	56	0	0.0%	0
HARRIS N.A.	128	31	35	53	6	6.4%	3
COUNTRYWIDE HOME LOANS	125	70	2	52	1	8.1%	0
FIFTH THIRD MORTGAGE COMPANY	122	75	0	47	0	0.0%	0
LASALLE BANK NA	111	38	13	44	13	1.9%	3
GMAC BANK	97	39	21	36	1	2.1%	0
CITIBANK, N.A.	96	0	40	40	9	2.2%	7
CHICAGO BANCORP, INC	96	51	10	35	0	3.1%	0
AMTRUST BANK	93	44	5	44	0	5.4%	0
1ST ADVANTAGE MORTGAGE, LLC	67	23	4	40	0	3.0%	0
TAYLOR, BEAN & WHITAKER	55	37	4	14	0	0.0%	0
ASTORIA FEDERAL MORTGAGE CORP.	47	23	0	24	0	0.0%	0
DIAMOND BANK, FSB	46	12	7	27	0	2.2%	0
INDYMAC BANK, F.S.B.	46	12	2	23	9	23.9%	0
US BANK, N.A.	43	27	4	12	0	2.3%	0
FLAGSTAR BANK	40	27	2	11	0	5.3%	0
KEY MORTGAGE SERVICES, INC	33	23	5	5	0	0.0%	0
PROVIDENT FUNDING ASSOCIATES	30	9	2	19	0	3.3%	0
BANGGROUP MORTGAGE CORPORATION	29	23	2	4	0	20.7%	0
SUNTRUST MORTGAGE, INC	29	10	4	15	0	3.6%	0
FREEDOM MORTGAGE CORP.	29	15	0	14	0	3.4%	0