

## COMMUNITY AREA 61 - NEW CITY

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	8,135				
*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	4,970	31.2%	African American	35.4%	33.9%
Renter Occupied Units	9,020	56.6%	Asian	0.4%	72.9%
Vacant Units	1,941	12.2%	White	38.3%	39.9%
<b>Total Units</b>	<b>15,931</b>	<b>100%</b>	Other	25.8%	30.7%
			Hispanic*	43.1%	28.9%
<b>Median Family Income</b>		\$27,331	<b>Total</b>	<b>NA</b>	<b>35.5%</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	975	\$167,235	375	31
Non-Bank Mortgage Companies	209	\$38,442	82	15
<b>Total Single Family Lending</b>	<b>1,184</b>	<b>\$205,677</b>	<b>457</b>	<b>46</b>

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

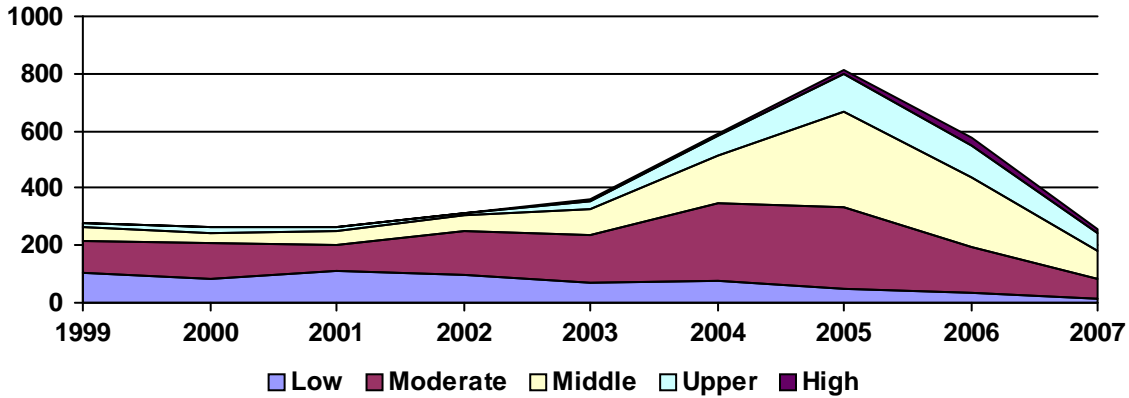
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	81	18	22.2%	45	55.6%	7	15.6%
African American	1,043	469	45.0%	308	29.5%	176	57.1%
Latino	1,213	473	39.0%	475	39.2%	226	47.6%
White	597	188	31.5%	284	47.6%	72	25.4%
Other	11	4	36.4%	1	9.1%	0	0.0%
Not Reported	289	103	35.6%	71	24.6%	22	31.0%
<b>Total</b>	<b>3,234</b>	<b>1,255</b>	<b>38.8%</b>	<b>1,184</b>	<b>36.6%</b>	<b>503</b>	<b>42.5%</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	302	422	784	1,097	1,162	401	32.8%
FHA/VA Home Purchase	113	89	41	16	7	12	-89.4%
Refinance	729	940	933	973	926	699	-4.1%
Home Improvement	65	75	125	137	132	117	80.0%
Multifamily	19	11	15	18	12	10	-47.4%
<b>Total Lending</b>	<b>1,228</b>	<b>1,537</b>	<b>1,898</b>	<b>2,241</b>	<b>2,239</b>	<b>1,239</b>	<b>0.9%</b>
<b>Foreclosures</b>	<b>264</b>	<b>196</b>	<b>181</b>	<b>181</b>	<b>277</b>	<b>438</b>	<b>65.9%</b>

## COMMUNITY AREA 61 - NEW CITY

### 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	71	20	2	41	6	14.5%	0
CHASE MANHATTAN BANK USA, NA	66	27	8	29	2	98.5%	0
COUNTRYWIDE HOME LOANS	64	19	3	38	4	51.6%	0
WASHINGTON MUTUAL BANK	52	11	1	39	1	46.2%	0
CITIMORTGAGE, INC	50	28	0	21	1	8.2%	0
BANK OF AMERICA, N.A.	47	17	4	20	5	23.9%	0
COUNTRYWIDE BANK, FSB	47	11	4	29	3	31.9%	0
INDYMAC BANK, F.S.B.	46	10	4	27	5	41.3%	0
TCF NATIONAL BANK	42	4	1	28	9	57.1%	0
FIRST FRANKLIN CORPORATION	26	5	4	12	5	100.0%	0
NATIONAL CITY BANK	26	7	3	16	0	16.7%	0
WELLS FARGO BANK, NA	24	5	1	16	1	25.0%	0
LASALLE BANK NA	20	6	0	6	7	10.5%	1
EQUIFIRST CORPORATION	20	5	4	9	2	90.0%	0
MARQUETTE BANK	19	2	1	11	5	0.0%	0
FIRST NLC FINANCIAL SERVICES,	18	3	1	14	0	0.0%	0
CITIBANK, N.A.	17	0	3	8	6	17.6%	0
TAYLOR, BEAN & WHITAKER	16	4	3	9	0	0.0%	0
RBS CITIZENS BANK, N.A.	15	1	1	7	6	13.3%	0
LEHMAN BROTHERS BANK, FSB	15	7	1	7	0	66.7%	0
BNC MORTGAGE	15	2	1	12	0	100.0%	0
THE CIT GROUP/CONSUMER FINANCE	14	5	0	5	4	100.0%	0
WORLD SAVINGS BANK, FSB	14	0	0	11	2	30.8%	1
DELTA FUNDING CORPORATION	14	0	0	13	1	71.4%	0
HARRIS N.A.	14	7	2	4	0	7.7%	1
FIFTH THIRD MORTGAGE COMPANY	12	3	0	9	0	16.7%	0
ABN AMRO MTG GROUP INC	12	3	1	8	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	12	4	0	7	1	66.7%	0
SHOREBANK	12	5	0	4	1	0.0%	2
BEAR STEARNS RESIDENTIAL MORTG	11	3	0	8	0	54.5%	0