

## COMMUNITY AREA 63 - GAGE PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,349				
*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	5,907	57.8%	African American	7.9%	40.2%
Renter Occupied Units	3,806	37.2%	Asian	0.5%	64.6%
Vacant Units	515	5.0%	White	54.0%	62.1%
<b>Total Units</b>	<b>10,228</b>	<b>100%</b>	Other	37.6%	63.2%
			Hispanic*	66.7%	62.3%
<b>Median Family Income</b>		\$40,110	<b>Total</b>	<b>NA</b>	<b>60.8%</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	800	\$134,447	241	16
Non-Bank Mortgage Companies	116	\$21,107	53	6
<b>Total Single Family Lending</b>	<b>916</b>	<b>\$155,554</b>	<b>294</b>	<b>22</b>

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

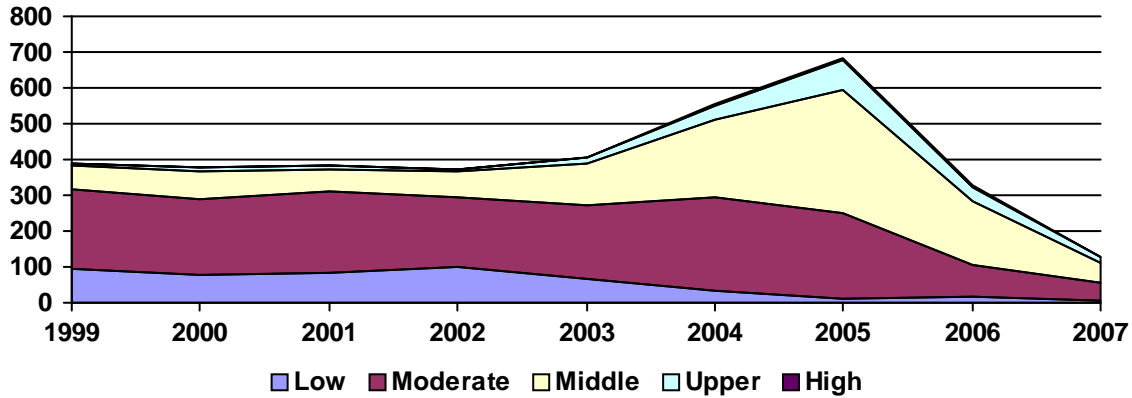
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	7	3	42.9%	3	42.9%	0	0.0%
African American	114	46	40.4%	41	36.0%	22	53.7%
Latino	1,909	751	39.3%	786	41.2%	262	33.3%
White	138	47	34.1%	58	42.0%	21	36.2%
Not Reported	144	63	43.8%	28	19.4%	11	39.3%
<b>Total</b>	<b>2,312</b>	<b>910</b>	<b>39.4%</b>	<b>916</b>	<b>39.6%</b>	<b>316</b>	<b>34.5%</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	263	342	586	780	568	166	-36.9%
FHA/VA Home Purchase	176	128	55	9	4	3	-98.3%
Refinance	901	1,270	1,072	1,073	792	665	-26.2%
Home Improvement	48	62	119	123	124	124	158.3%
Multifamily	9	17	9	14	10	4	-55.6%
<b>Total Lending</b>	<b>1,397</b>	<b>1,819</b>	<b>1,841</b>	<b>1,999</b>	<b>1,498</b>	<b>962</b>	<b>-31.1%</b>
<b>Foreclosures</b>	<b>115</b>	<b>95</b>	<b>70</b>	<b>87</b>	<b>109</b>	<b>157</b>	<b>36.5%</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>				
JPMORGAN CHASE BANK	70	12	2	50	6	7.2%	0
LASALLE BANK NA	64	8	1	33	22	3.1%	0
WASHINGTON MUTUAL BANK	56	6	0	45	5	28.6%	0
COUNTRYWIDE HOME LOANS	54	14	1	36	3	33.3%	0
TCF NATIONAL BANK	54	7	4	32	11	44.4%	0
COUNTRYWIDE BANK, FSB	47	6	1	37	3	20.0%	0
CITIMORTGAGE, INC	36	5	0	24	7	16.7%	0
BANK OF AMERICA, N.A.	31	5	2	17	7	6.7%	0
INDYMAC BANK, F.S.B.	30	5	0	18	7	43.3%	0
FIRST FRANKLIN CORPORATION	28	2	0	25	1	100.0%	0
WORLD SAVINGS BANK, FSB	27	0	0	25	2	59.3%	0
HARRIS N.A.	21	0	1	20	0	0.0%	0
CITIBANK, N.A.	19	0	3	10	6	21.1%	0
SECOND FEDERAL SAVINGS & LOAN	16	2	0	13	0	0.0%	1
NATIONAL CITY BANK	16	1	1	13	0	26.7%	0
MARQUETTE BANK	14	2	0	7	5	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	13	1	0	12	0	0.0%	0
ARGENT MORTGAGE COMPANY	13	3	3	7	0	84.6%	0
BNC MORTGAGE	13	1	1	11	0	100.0%	0
WELLS FARGO BANK, NA	11	2	0	8	1	18.2%	0
COLUMBIA MORTGAGE & FUNDING CO	11	0	0	11	0	18.2%	0
CHASE MANHATTAN BANK USA, NA	10	2	0	8	0	100.0%	0
RBS CITIZENS BANK, N.A.	9	0	0	2	7	0.0%	0
THE CIT GROUP/CONSUMER FINANCE	9	1	1	4	3	100.0%	0
EQUIFIRST CORPORATION	9	2	1	6	0	100.0%	0
MID AMERICA BANK	9	1	1	4	2	33.3%	0
BEAR STEARNS RESIDENTIAL MORTG	8	0	0	8	0	87.5%	0
CITIFINANCIAL SERVICES, INC.	8	0	0	5	3	100.0%	0
LEHMAN BROTHERS BANK, FSB	8	2	0	6	0	37.5%	0
PARK FEDERAL SAVINGS BANK	8	1	0	7	0	0.0%	0