

COMMUNITY AREA 69 - GR. GRAND CROSSING

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,056				
*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	5,270	32.7%	African American	97.8%	36.5%
Renter Occupied Units	9,113	56.5%	Asian	0.4%	80.4%
Vacant Units	1,734	10.8%	White	0.8%	47.7%
Total Units	16,117	100%	Other	1.0%	31.1%
			Hispanic*	0.3%	53.2%
Median Family Income		\$31,951	Total	NA	36.6%

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	695	\$107,828	286	33
Non-Bank Mortgage Companies	181	\$29,944	76	11
Total Single Family Lending	876	\$137,772	362	44

Conventional Single-Family Lending By Race/Ethnicity

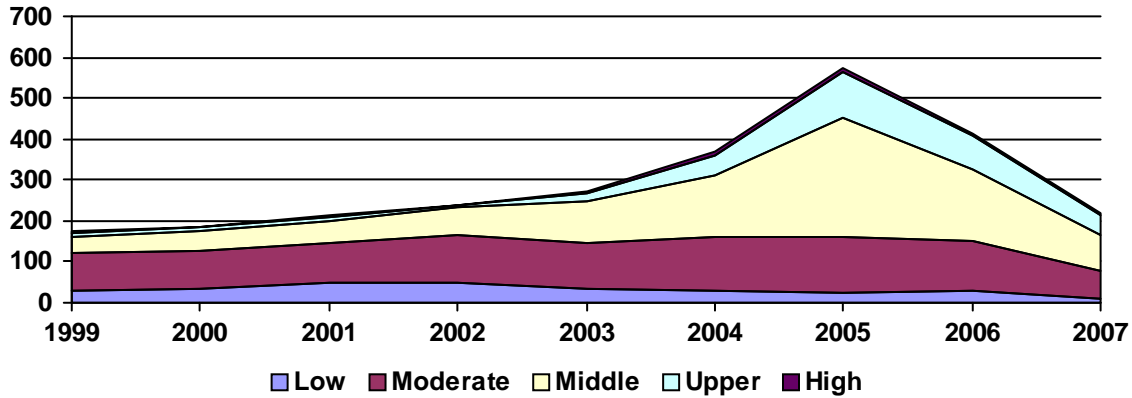
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	19	7	36.8%	8	42.1%	0	0.0%
African American	2,110	878	41.6%	707	33.5%	339	47.9%
Latino	67	29	43.3%	20	29.9%	8	40.0%
White	227	102	44.9%	64	28.2%	29	45.3%
Other	11	5	45.5%	5	45.5%	2	40.0%
Not Reported	318	122	38.4%	72	22.6%	28	38.9%
Total	2,752	1,143	41.5%	876	31.8%	406	46.3%

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	245	367	502	784	755	314	28.2%
FHA/VA Home Purchase	63	38	21	12	17	19	-69.8%
Refinance	504	729	747	785	700	529	5.0%
Home Improvement	64	77	114	94	110	97	51.6%
Multifamily	50	66	69	70	38	42	-16.0%
Total Lending	926	1,277	1,453	1,745	1,620	1,001	8.1%
Foreclosures	300	247	192	200	284	378	26.0%

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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	50	14	0	28	7	14.3%	0
CHASE MANHATTAN BANK USA, NA	49	16	3	28	2	91.8%	0
WASHINGTON MUTUAL BANK	48	11	1	31	1	54.5%	4
SHOREBANK	42	14	0	11	2	0.0%	15
WELLS FARGO BANK, NA	40	17	1	17	3	60.0%	1
COUNTRYWIDE HOME LOANS	37	16	3	16	1	69.4%	0
BANK OF AMERICA, N.A.	33	16	6	10	0	12.9%	0
COUNTRYWIDE BANK, FSB	28	5	1	20	2	22.2%	0
GE MONEY BANK	24	3	2	4	15	54.2%	0
EQUIFIRST CORPORATION	23	3	2	17	1	87.0%	0
NATIONAL CITY BANK	23	5	0	14	2	21.1%	0
CITIMORTGAGE, INC	21	12	0	9	0	23.8%	0
INDYMAC BANK, F.S.B.	21	10	0	9	2	47.6%	0
DELTA FUNDING CORPORATION	20	0	0	18	1	73.7%	1
FIRST NLC FINANCIAL SERVICES,	18	5	3	10	0	0.0%	0
LEHMAN BROTHERS BANK, FSB	17	8	0	8	1	82.4%	0
LASALLE BANK NA	16	7	0	5	3	13.3%	1
FIRST FRANKLIN CORPORATION	16	4	2	10	0	100.0%	0
FLAGSTAR BANK	15	8	0	5	0	8.3%	0
TAYLOR, BEAN & WHITAKER	15	3	1	11	0	0.0%	0
BEAR STEARNS RESIDENTIAL MORTG	13	0	0	13	0	84.6%	0
BNC MORTGAGE	13	2	0	11	0	100.0%	0
FIFTH THIRD MORTGAGE COMPANY	13	4	0	8	0	16.7%	0
CITIBANK, N.A.	11	1	0	4	4	0.0%	2
WELLS FARGO FIN'L ILLINOIS INC	11	0	0	10	1	100.0%	0
HEMCOMINGS FINANCIAL LLC	11	6	3	2	0	54.5%	0
THE CIT GROUP/CONSUMER FINANCE	11	4	2	0	5	100.0%	0
TCF NATIONAL BANK	11	1	0	8	2	36.4%	0
FIRST AMERICAN BANK	11	0	0	1	10	0.0%	0
OPTION ONE MORTGAGE CORP	11	3	1	7	0	100.0%	0