

COMMUNITY AREA 7 - LINCOLN PARK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			16,368		
*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	14,343	38.3%	African American	4.2%	7.5%
Renter Occupied Units	21,433	57.2%	Asian	3.6%	34.0%
Vacant Units	1,678	4.5%	White	89.6%	42.3%
Total Units	37,454	100%	Other	2.5%	25.1%
			Hispanic*	3.9%	26.9%
Median Family Income		\$132,894	Total	NA	40.1%

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	2,784	\$1,119,932	150	9
Non-Bank Mortgage Companies	490	\$164,264	27	2
Total Single Family Lending	3,274	\$1,284,196	177	11

Conventional Single-Family Lending By Race/Ethnicity

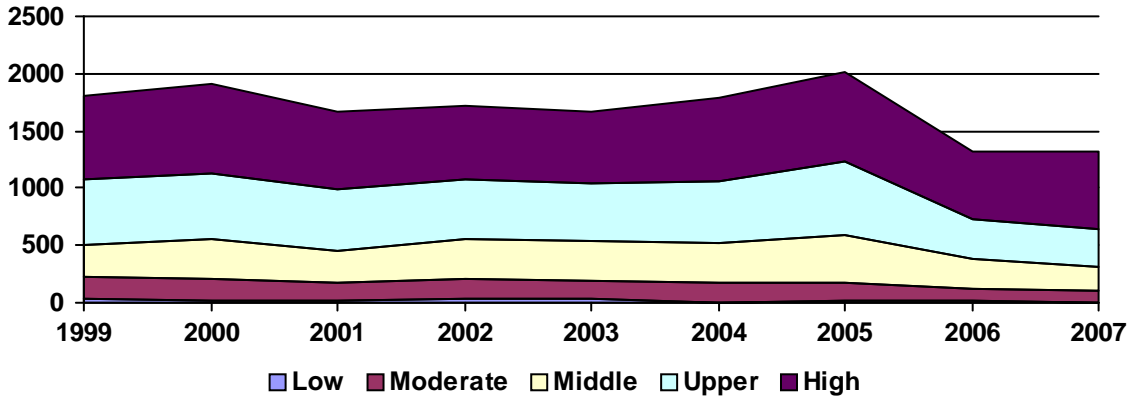
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	204	28	13.7%	141	69.1%	9	6.4%
African American	67	23	34.3%	26	38.8%	9	34.6%
Latino	139	30	21.6%	78	56.1%	7	9.0%
White	3,671	408	11.1%	2,718	74.0%	149	5.5%
Other	22	6	27.3%	14	63.6%	2	14.3%
Not Reported	510	68	13.3%	297	58.2%	12	4.0%
Total	4,613	563	12.2%	3,274	71.0%	188	5.7%

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	1,884	1,903	2,072	2,505	1,956	1,902	1.0%
FHA/VA Home Purchase	9	2	1	5	0	0	-100.0%
Refinance	4,813	5,630	2,091	1,277	1,117	1,310	-72.8%
Home Improvement	75	60	65	76	86	64	-14.7%
Multifamily	90	100	53	58	48	50	-44.4%
Total Lending	6,871	7,695	4,282	3,921	3,207	3,326	-51.6%
Foreclosures	35	54	39	40	50	82	134.3%

COMMUNITY AREA 7 - LINCOLN PARK

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	292	138	41	110	3	0.3%	0
CITIMORTGAGE, INC	248	130	5	107	6	0.4%	0
BANK OF AMERICA, N.A.	227	113	40	69	5	1.8%	0
WELLS FARGO BANK, NA	219	140	27	42	10	1.8%	0
NATIONAL CITY BANK	178	71	53	54	0	3.4%	0
ABN AMRO MTG GROUP INC	170	84	17	66	3	0.0%	0
GUARANTEED RATE INC	145	80	21	44	0	0.0%	0
WASHINGTON MUTUAL BANK	123	38	4	69	6	16.2%	6
ING BANK, FSB	118	67	0	51	0	0.0%	0
COUNTRYWIDE BANK, FSB	101	38	21	41	1	17.8%	0
HARRIS N.A.	82	24	22	31	1	3.8%	4
COUNTRYWIDE HOME LOANS	76	39	1	34	2	10.5%	0
AMTRUST BANK	72	42	8	22	0	4.2%	0
LASALLE BANK NA	63	23	6	32	1	3.2%	1
FIFTH THIRD MORTGAGE COMPANY	60	29	0	31	0	0.0%	0
CITIBANK, N.A.	58	0	20	22	3	2.2%	13
CHICAGO BANCORP, INC	57	26	2	29	0	1.8%	0
GMAC BANK	45	21	8	16	0	2.2%	0
US BANK, N.A.	44	22	4	17	0	4.7%	1
DIAMOND BANK, FSB	34	9	3	20	1	6.1%	1
1ST ADVANTAGE MORTGAGE, LLC	33	19	3	11	0	0.0%	0
INDYMAC BANK, F.S.B.	31	10	3	18	0	19.4%	0
ASTORIA FEDERAL MORTGAGE CORP.	27	9	0	18	0	0.0%	0
THE NORTHERN TRUST COMPANY	26	21	1	4	0	0.0%	0
FLAGSTAR BANK	26	12	1	13	0	3.8%	0
MERRILL LYNCH CREDIT CORP.	23	9	0	14	0	0.0%	0
TAYLOR, BEAN & WHITAKER	23	11	2	10	0	0.0%	0
KEY MORTGAGE SERVICES, INC	21	14	0	7	0	0.0%	0
ALLIANT CREDIT UNION	18	11	0	7	0	0.0%	0
USAA FEDERAL SAVINGS BANK	17	9	4	4	0	0.0%	0