

COMMUNITY AREA 77 - EDGEWATER

Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2007)*					10,991
*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	9,684	29.6%	African American	18.0%	13.9%
Renter Occupied Units	21,189	64.8%	Asian	10.0%	31.3%
Vacant Units	1,843	5.6%	White	62.4%	38.1%
Total Units	32,716	100%	Other	9.7%	20.5%
			Hispanic*	11.9%	20.2%
Median Family Income		\$42,557	Total	NA	31.4%

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	1,706	\$354,292	178	17
Non-Bank Mortgage Companies	367	\$81,531	40	2
Total Single Family Lending	2,073	\$435,823	218	19

Conventional Single-Family Lending By Race/Ethnicity

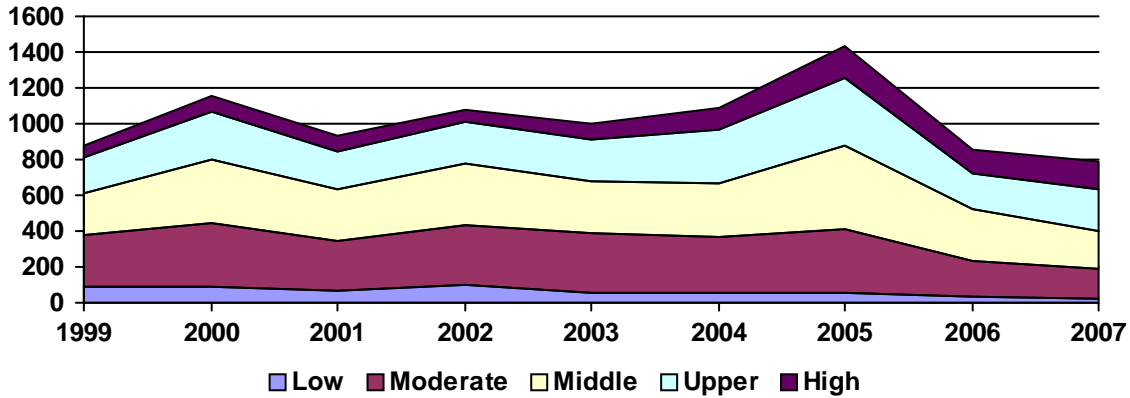
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	277	73	26.4%	146	52.7%	22	15.1%
African American	222	72	32.4%	98	44.1%	29	29.6%
Latino	289	91	31.5%	140	48.4%	20	14.3%
White	2,384	455	19.1%	1,495	62.7%	143	9.6%
Other	33	15	45.5%	11	33.3%	1	9.1%
Not Reported	468	127	27.1%	183	39.1%	22	12.0%
Total	3,673	833	22.7%	2,073	56.4%	237	11.4%

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	1,190	1,124	1,244	1,624	1,307	1,111	-6.6%
FHA/VA Home Purchase	21	20	8	5	2	2	-90.5%
Refinance	2,206	2,915	1,256	1,074	975	898	-59.3%
Home Improvement	89	58	82	90	91	76	-14.6%
Multifamily	81	97	69	50	57	38	-53.1%
Total Lending	3,587	4,214	2,659	2,843	2,432	2,125	-40.8%
Foreclosures	61	59	76	59	89	117	91.8%

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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	228	98	28	95	6	7.1%	1
CITIMORTGAGE, INC	139	68	2	65	4	1.4%	0
GUARANTEED RATE INC	117	80	14	23	0	0.0%	0
WASHINGTON MUTUAL BANK	110	31	4	64	2	19.8%	9
BANK OF AMERICA, N.A.	108	70	10	26	2	2.8%	0
COUNTRYWIDE BANK, FSB	101	44	12	44	1	20.0%	0
NATIONAL CITY BANK	92	37	28	26	1	2.2%	0
WELLS FARGO BANK, NA	91	49	10	30	2	7.7%	0
COUNTRYWIDE HOME LOANS	82	36	3	41	2	11.0%	0
ABN AMRO MTG GROUP INC	81	35	11	34	1	0.0%	0
LASALLE BANK NA	62	23	7	21	10	0.0%	1
HARRIS N.A.	46	13	11	16	5	11.1%	1
CHICAGO BANCORP, INC	44	26	2	16	0	13.6%	0
FIFTH THIRD MORTGAGE COMPANY	44	20	0	24	0	2.3%	0
CITIBANK, N.A.	33	0	9	11	9	10.3%	4
GMAC BANK	25	10	3	11	1	8.0%	0
AMTRUST BANK	24	12	4	8	0	0.0%	0
INDYMAC BANK, F.S.B.	24	11	2	9	2	33.3%	0
US BANK, N.A.	22	9	1	12	0	4.5%	0
ING BANK, FSB	22	13	0	9	0	0.0%	0
TAYLOR, BEAN & WHITAKER	19	8	0	11	0	0.0%	0
CHASE MANHATTAN BANK USA, NA	18	3	0	12	3	100.0%	0
1ST ADVANTAGE MORTGAGE, LLC	18	10	0	8	0	5.9%	0
FREEDOM MORTGAGE CORP.	16	6	0	10	0	6.3%	0
FIRST AMERICAN BANK	14	1	5	7	1	7.1%	0
HSBC MORTGAGE CORP	14	8	1	5	0	0.0%	0
KEY MORTGAGE SERVICES, INC	13	12	1	0	0	0.0%	0
AM MTG NETWORK DBA VERTI	13	4	1	8	0	0.0%	0
DIAMOND BANK, FSB	12	2	1	9	0	0.0%	0
SUNTRUST MORTGAGE, INC	12	6	0	6	0	8.3%	0