

COMMUNITY AREA 9 - EDISON PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	4,039				
*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	3,853	78.5%	African American	0.1%	0.0%
Renter Occupied Units	960	19.6%	Asian	1.5%	75.7%
Vacant Units	95	1.9%	White	96.9%	80.5%
Total Units	4,908	100%	Other	1.4%	60.3%
			Hispanic*	1.9%	72.5%
Median Family Income		\$69,064	Total	NA	80.1%

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	373	\$80,982	38	2
Non-Bank Mortgage Companies	62	\$18,783	10	1
Total Single Family Lending	435	\$99,765	48	3

Conventional Single-Family Lending By Race/Ethnicity

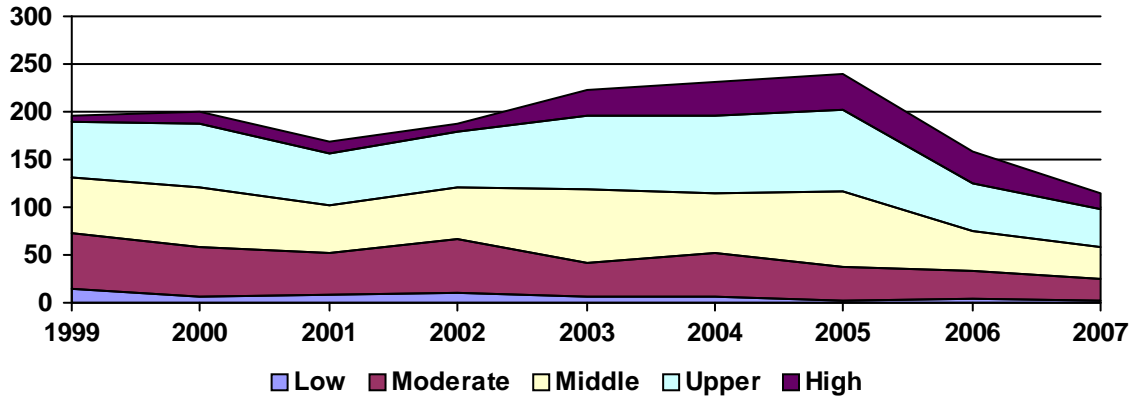
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	8	2	25.0%	6	75.0%	0	0.0%
Latino	31	2	6.5%	23	74.2%	4	17.4%
White	575	84	14.6%	380	66.1%	46	12.1%
Not Reported	58	11	19.0%	26	44.8%	1	3.8%
Total	672	99	14.7%	435	64.7%	51	11.7%

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	203	236	256	276	251	149	-26.6%
FHA/VA Home Purchase	3	2	1	1	1	1	-66.7%
Refinance	726	1,019	351	343	267	245	-66.3%
Home Improvement	29	31	44	46	41	45	55.2%
Multifamily	0	6	6	7	5	2	NA
Total Lending	961	1,294	658	673	565	442	-54.0%
Foreclosures	13	4	8	8	11	15	15.4%

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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>				
LASALLE BANK NA	37	5	2	17	13	2.7%	0
JPMORGAN CHASE BANK	28	5	2	18	3	7.1%	0
WELLS FARGO BANK, NA	23	13	2	7	1	8.7%	0
BANK OF AMERICA, N.A.	21	6	2	11	2	4.8%	0
COUNTRYWIDE HOME LOANS	20	9	0	10	1	15.0%	0
CITIMORTGAGE, INC	19	6	0	13	0	10.5%	0
NATIONAL CITY BANK	17	6	2	9	0	17.6%	0
WASHINGTON MUTUAL BANK	17	4	0	13	0	5.9%	0
COUNTRYWIDE BANK, FSB	17	4	5	7	1	23.5%	0
TAYLOR, BEAN & WHITAKER	12	2	0	10	0	0.0%	0
US BANK, N.A.	12	4	1	7	0	0.0%	0
INDYMAC BANK, F.S.B.	10	5	3	2	0	50.0%	0
CITIBANK, N.A.	10	0	1	7	2	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	9	4	0	5	0	0.0%	0
RBS CITIZENS BANK, N.A.	8	0	1	3	4	0.0%	0
HARRIS N.A.	8	1	1	6	0	12.5%	0
ABN AMRO MTG GROUP INC	8	7	0	1	0	0.0%	0
WESTAMERICA MORTGAGE COMPANY	7	1	0	6	0	0.0%	0
GMAC BANK	6	3	0	3	0	0.0%	0
AMTRUST BANK	5	2	0	3	0	0.0%	0
FREEDOM MORTGAGE CORP.	5	1	0	4	0	0.0%	0
FIRST AMERICAN BANK	5	0	1	1	3	0.0%	0
PROVIDENT FUNDING ASSOCIATES	5	0	0	5	0	0.0%	0
ASSOCIATED BANK, N.A.	5	2	1	1	1	0.0%	0
BEAR STEARNS RESIDENTIAL MORTG	4	1	0	3	0	75.0%	0
TCF NATIONAL BANK	4	0	0	4	0	0.0%	0
QUICKEN LOANS	4	2	0	2	0	25.0%	0
MID AMERICA BANK	4	0	0	2	2	0.0%	0
ING BANK, FSB	4	3	0	1	0	0.0%	0
FIRST FRANKLIN CORPORATION	3	1	0	2	0	100.0%	0