

City of Chicago

Housing Data

	Total				
Mortgageable Single Family Properties (estimated 2007)*	568,795				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	Number	Percent	Race/Ethnicity	Share of Householders	Home - Ownership Rate
Owner-Occupied Units	464,905	40.3%	African American	34.1%	36.9%
Renter Occupied Units	596,795	51.8%	Asian	4.3%	36.7%
Vacant Units	90,867	7.9%	White	49.6%	50.5%
Total Units	1,152,567	100%	Other	12.0%	38.0%
			Hispanic*	17.9%	39.6%
Median Family Income		\$46,888	Total	NA	43.8%

Conventional Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$Thousands)	Higher Cost Loans	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	81,945	\$18,799,416	16,754	1,211
Non-Bank Mortgage Companies	15,767	\$3,642,743	3,587	447
Total Single Family Lending	97,712	\$22,442,159	20,341	1,658

Conventional Single-Family Lending By Race/Ethnicity

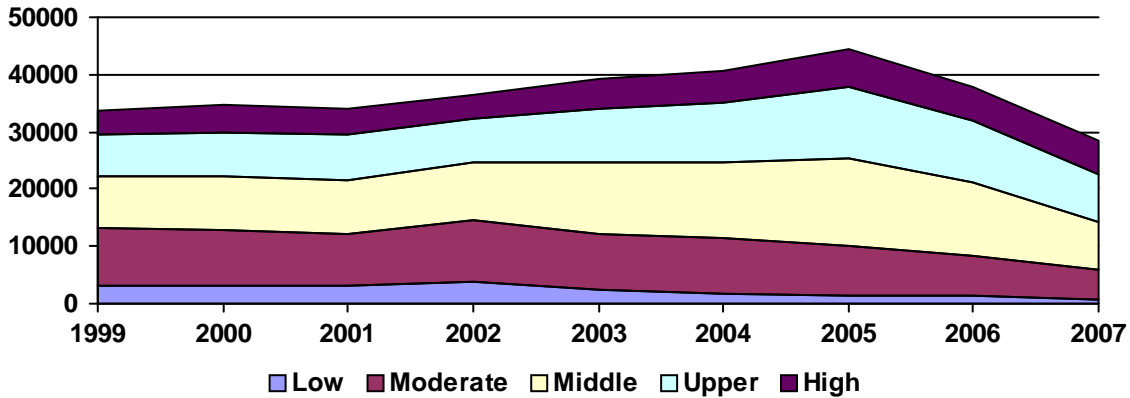
Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	Higher Cost Loans	Higher Cost Share
Asian	8,691	1,886	21.7%	5,023	57.8%	568	11.3%
African American	55,326	22,076	39.9%	20,465	37.0%	9,189	44.9%
Latino	41,232	14,316	34.7%	18,004	43.7%	5,119	28.4%
White	74,762	14,375	19.2%	46,056	61.6%	5,446	11.8%
Other	1,044	352	33.7%	446	42.7%	98	22.0%
Not Reported	21,244	6,345	29.9%	7,718	36.3%	1,579	20.5%
Total	202,299	59,350	29.3%	97,712	48.3%	21,999	22.5%

Six-Year Trends

	2002	2003	2004	2005	2006	2007	Change 2002 to 2007
Conv. Home Purchase	38,589	44,045	55,702	72,855	64,230	41,754	8.2%
FHA/VA Home Purchase	4,079	2,771	1,401	741	484	505	-87.6%
Refinance	85,810	118,768	71,603	67,089	58,616	51,331	-40.2%
Home Improvement	4,806	4,813	7,401	7,230	7,626	6,908	43.7%
Multifamily	2,588	2,864	2,414	2,099	1,804	1,548	-40.2%
Total Lending	135,872	173,261	138,521	150,014	132,760	102,046	-24.9%
Foreclosures	9,907	8,188	7,195	7,499	10,268	13,872	40.0%

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Owner Occupied Home Purchase Lending Trends by Borrower Income Level



Top Lenders

Lender	Total Loans	Home Purchase		Total Refinance	Total Home Imp.	Conv. Higher Cost Share	Total Multifamily
		First Lien	Junior Lien				
JPMORGAN CHASE BANK	7,054	2,694	654	3,359	313	7.2%	1
CITIMORTGAGE, INC	5,295	2,479	73	2,514	217	5.4%	0
WASHINGTON MUTUAL BANK	5,086	1,210	128	3,432	147	25.9%	169
COUNTRYWIDE BANK, FSB	4,661	1,419	440	2,576	221	20.4%	0
COUNTRYWIDE HOME LOANS	4,505	1,636	172	2,500	176	29.8%	0
BANK OF AMERICA, N.A.	4,475	2,087	576	1,547	248	7.2%	2
NATIONAL CITY BANK	4,024	1,542	935	1,413	96	8.2%	0
WELLS FARGO BANK, NA	3,918	1,961	294	1,391	216	13.6%	1
LASALLE BANK NA	2,697	788	164	1,183	529	3.8%	26
GUARANTEED RATE INC	2,436	1,461	296	676	0	0.0%	0
ABN AMRO MTG GROUP INC	2,400	1,084	255	1,021	40	0.3%	0
INDYMAC BANK, F.S.B.	2,066	687	134	1,064	181	46.7%	0
FIFTH THIRD MORTGAGE COMPANY	1,920	770	16	1,132	0	8.3%	0
HARRIS N.A.	1,868	393	319	923	193	6.4%	40
CHASE MANHATTAN BANK USA, NA	1,758	487	104	1,065	102	95.2%	0
CITIBANK, N.A.	1,556	2	449	656	342	10.2%	107
FIRST FRANKLIN CORPORATION	1,244	327	125	730	62	98.3%	0
TCF NATIONAL BANK	1,164	100	43	796	220	37.3%	5
TAYLOR, BEAN & WHITAKER	1,138	332	61	734	0	0.0%	0
CHICAGO BANCORP, INC	1,095	628	73	390	1	7.5%	0
ING BANK, FSB	1,089	595	0	494	0	0.0%	0
AMTRUST BANK	1,068	449	57	562	0	7.9%	0
GMAC BANK	1,061	335	122	579	18	10.3%	0
LEHMAN BROTHERS BANK, FSB	929	449	61	406	13	72.9%	0
EQUIFIRST CORPORATION	913	139	57	636	81	95.1%	0
US BANK, N.A.	896	358	45	477	0	3.5%	9
MID AMERICA BANK	887	361	47	363	73	14.9%	31
RBS CITIZENS BANK, N.A.	879	60	29	299	481	1.9%	9
WORLD SAVINGS BANK, FSB	868	98	1	727	35	35.3%	7
BNC MORTGAGE	732	125	17	590	0	93.7%	0