

Suburban Chicago

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			1,710,133		
*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	1,410,364	73.7%	African American	8.7%	54.8%
Renter Occupied Units	434,861	22.7%	Asian	4.1%	67.7%
Vacant Units	67,299	3.5%	White	82.3%	80.3%
Total Units	1,912,524	100%	Other	5.0%	57.9%
			Hispanic*	8.0%	58.9%
Median Family Income		\$68,634	Total	NA	76.4%

Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			<u>High Rate</u>	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	180,572	\$38,992,972	30,089	2,239
Non-Bank Mortgage Companies	43,198	\$9,522,763	7,257	845
Total Single Family Lending	223,770	\$48,515,735	37,346	3,084

Conventional Single-Family Lending By Race/Ethnicity

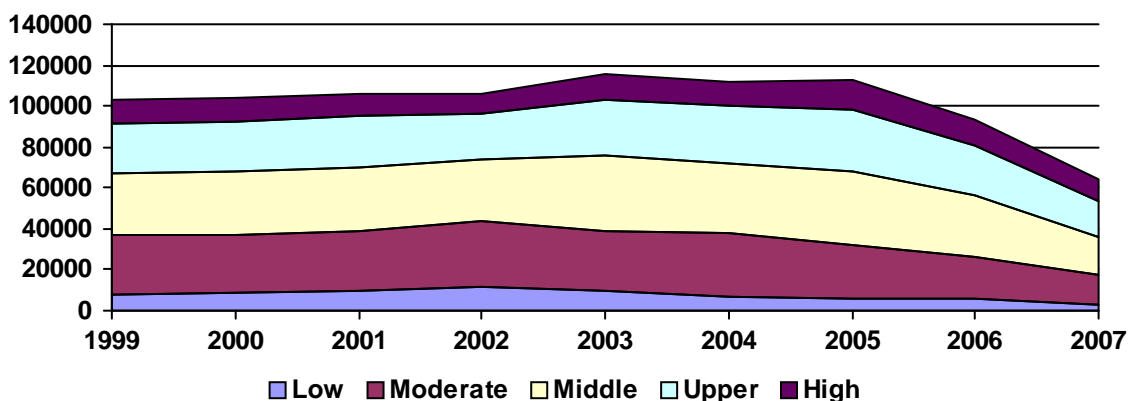
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	23,397	4,960	21.2%	13,749	58.8%	1,549	11.3%
African American	44,643	17,692	39.6%	16,352	36.6%	7,170	43.8%
Latino	60,801	20,451	33.6%	26,421	43.5%	7,782	29.5%
White	243,213	46,650	19.2%	150,139	61.7%	20,700	13.8%
Other	2,450	798	32.6%	1,095	44.7%	234	21.4%
Not Reported	44,162	12,810	29.0%	16,014	36.3%	2,995	18.7%
Total	418,666	103,361	24.7%	223,770	53.4%	40,430	18.1%

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	101,469	113,255	133,890	157,258	135,197	81,514	-19.7%
FHA/VA Home Purchase	18,603	15,811	9,800	5,602	3,874	3,194	-82.8%
Refinance	306,669	444,163	192,194	174,600	154,198	133,447	-56.5%
Home Improvement	10,136	10,691	15,181	15,537	17,115	15,447	52.4%
Multifamily	1,598	1,924	1,490	1,267	1,027	950	-40.6%
Total Lending	438,475	585,844	352,555	354,264	311,411	234,552	-46.5%
Foreclosures	15,975	14,321	12,939	13,803	18,729	24,343	52.4%

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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	13,987	4,066	830	8,226	744	7.5%	0
COUNTRYWIDE HOME LOANS	10,194	3,228	269	6,265	329	23.8%	0
COUNTRYWIDE BANK, FSB	10,164	2,535	679	6,456	451	15.4%	0
WELLS FARGO BANK, NA	10,112	4,449	561	4,162	621	8.2%	2
NATIONAL CITY BANK	8,981	3,187	1,083	4,143	302	9.9%	0
CITIMORTGAGE, INC	8,926	3,257	99	5,218	313	6.9%	0
WASHINGTON MUTUAL BANK	8,861	2,054	177	6,290	232	20.6%	108
HARRIS N.A.	8,815	1,433	603	5,573	1,172	5.8%	34
BANK OF AMERICA, N.A.	8,036	3,134	718	3,619	539	7.6%	1
FIFTH THIRD MORTGAGE COMPANY	4,909	1,671	18	3,194	4	6.2%	0
LASALLE BANK NA	4,757	1,031	267	2,424	1,015	2.5%	7
ABN AMRO MTG GROUP INC	4,530	1,540	233	2,607	150	0.7%	0
TAYLOR, BEAN & WHITAKER	3,627	894	125	2,516	1	0.0%	0
US BANK, N.A.	3,601	1,184	107	2,229	2	2.1%	6
PROVIDENT FUNDING ASSOCIATES	3,362	635	43	2,662	0	0.9%	22
INDYMAC BANK, F.S.B.	3,178	955	239	1,799	184	48.9%	0
MID AMERICA BANK	3,052	1,304	102	1,315	181	11.3%	80
CITIBANK, N.A.	2,869	4	459	1,690	635	10.9%	81
1ST ADVANTAGE MORTGAGE, LLC	2,703	944	135	1,531	7	3.3%	0
BANGROUP MORTGAGE CORPORATION	2,657	1,554	109	945	0	14.3%	1
GMAC BANK	2,622	736	177	1,612	60	9.8%	0
AMTRUST BANK	2,609	1,088	114	1,407	0	9.0%	0
SUNTRUST MORTGAGE, INC	2,314	665	181	1,403	0	5.4%	0
FIRST FRANKLIN CORPORATION	2,197	660	280	1,186	71	98.3%	0
FREEDOM MORTGAGE CORP.	2,000	483	10	1,497	0	8.3%	0
TCF NATIONAL BANK	1,936	390	123	1,269	142	34.6%	12
ING BANK, FSB	1,817	633	0	1,184	0	0.0%	0
GUARANTEED RATE INC	1,798	901	137	741	0	0.0%	0
RBS CITIZENS BANK, N.A.	1,681	159	57	793	668	1.5%	3
EQUIFIRST CORPORATION	1,648	251	80	1,237	80	95.6%	0