

COMMUNITY AREA 3 - UPTOWN

HOUSING DATA

	Number	Percent
Owner-Occupied Units	7,354	23%
Renter-Occupied Units	23,279	72%
Vacant	1,807	6%
Total (2000 Census Data)	32,440	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,234	\$241,062
Independent Mortgage Companies	241	\$35,120
Total	1,475	\$276,182

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	85	304	367	599	120

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	92	54	58.7%	19	20.7%
Black	99	43	43.4%	31	31.3%
Hispanic	119	79	66.4%	20	16.8%
White	1,386	1,076	77.6%	122	8.8%
Other	31	25	80.6%	2	6.5%
Unreported	405	198	48.9%	81	20.0%
Total	2,132	1,475	69.2%	275	12.9%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	447	670	687	834	997	975	118.1%
VA/FHA Purchase	17	18	32	21	9	11	-35.3%
Refinance	147	229	288	835	579	342	132.7%
Home Improvement	51	229	65	102	145	79	54.9%
Multi-Family	66	55	63	94	62	68	3.0%
Total Loans	728	1,042	1,135	1,886	1,792	1,475	102.6%

CHICAGO COMMUNITY AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2000)

AREA: 3 UPTOWN

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
AMERICAN HOME MORTGAGE CORP	0	0	5	721	AMERICAN HOME MORTGAGE CORP	2	294
BANCGROUP MORTGAGE CORP.	0	0	9	1,595	AMERIQUEST MORTGAGE COMPANY	3	491
BANK OF AMERICA, N.A.	0	0	25	3,679	BANK OF AMERICA, N.A.	2	275
BANK ONE, NA	0	0	22	2,450	BANK ONE, NA	45	2,808
BANK UNITED	0	0	7	1,283	BANK UNITED	5	736
CENDANT MORTGAGE	0	0	25	4,046	CHARTER ONE BANK	2	121
CHARTER ONE BANK	0	0	9	1,202	CHASE MANHATTAN MORTGAGE CORP	4	697
CHASE MANHATTAN BANK USA, NA	0	0	21	496	CHEVY CHASE BANK, F.S.B.	2	379
CHASE MANHATTAN MORTGAGE CORP	1	192	15	2,129	CITIBANK, F.S.B.	11	913
CHEVY CHASE BANK, F.S.B.	0	0	9	1,629	COUNTRYWIDE HOME LOANS	5	715
CITIBANK, F.S.B.	0	0	22	3,462	CROSSLAND MORTGAGE CORPORATION	3	469
CITIMORTGAGE INC.	0	0	50	8,657	FIDELITY FEDERAL SAVINGS BANK	3	206
COLE TAYLOR BANK	0	0	10	704	FIELDSTONE MORTGAGE COMPANY	3	349
COUNTRYWIDE HOME LOANS	0	0	23	3,258	FIRST AMERICAN BANK	6	253
DRAPER & KRAMER MORTGAGE CORP	5	593	0	0	FIRST FRANKLIN FINANCIAL CORP	2	434
EMIGRANT MORTGAGE COMPANY	0	0	12	2,989	FIRST HORIZON HOME LOAN CORP.	4	462
FIRST AMERICAN BANK	0	0	5	295	FLAGSTAR BANK, FSB	5	595
FIRST HORIZON HOME LOAN CORP.	0	0	4	680	FLEET NATIONAL BANK	3	352
FIRST SECURITY TRUST & SAVINGS	0	0	5	493	GE CAPITAL MORTGAGE SERVICES	3	433
FIRSTAR BANK, N.A.	0	0	4	404	GMAC MORTGAGE	3	306
FLAGSTAR BANK, FSB	0	0	12	1,747	GN MORTGAGE	2	374
FLEET NATIONAL BANK	0	0	6	944	GREENPOINT MORTGAGE FUNDING	3	514
GREENPOINT MORTGAGE FUNDING	0	0	12	1,945	LASALLE BANK NA	40	5,667
GUARANTEED FINANCIAL MORTGAGE	0	0	27	3,101	LIBERTY HOME MORTGAGE	2	624
HARRIS TRUST AND SAVINGS BANK	0	0	10	1,125	MIDAMERICA BANK	2	401
HSBC MORTGAGE CORPORATION	0	0	7	1,156	NATIONAL CITY MORTGAGE COMPANY	4	814
LASALLE BANK NA	1	140	111	18,201	NORTH AMERICAN MORTGAGE CO.	7	1,008
LIBERTY HOME MORTGAGE	1	140	9	1,914	OHIO SAVINGS BANK	6	997
MIDAMERICA BANK	0	0	11	1,663	OLD KENT BANK	3	75
NATIONAL CITY MORTGAGE COMPANY	0	0	10	1,571	OLD KENT MORTGAGE COMPANY	4	789
NATIONAL CITY MORTGAGE SERVICE	0	0	9	1,198	OPTION ONE MORTGAGE CORP.	4	496
OHIO SAVINGS BANK	0	0	39	6,899	PAN AMERICAN BANK, F.S.B	4	366
OLD KENT MORTGAGE COMPANY	0	0	16	2,726	PNC MORTGAGE CORP OF AMERICA	11	1,945
PNC MORTGAGE CORP OF AMERICA	1	124	25	3,965	PRISM MORTGAGE COMPANY	9	1,433
PRISM MORTGAGE COMPANY	0	0	51	6,671	RBMG, INC.	3	355
RBMG, INC.	0	0	8	1,009	RESIDENTIAL LOAN CENTERS OF AM	6	964
SUNTRUST MORTGAGE, INC	0	0	8	1,019	SUNTRUST MORTGAGE, INC	3	320
TAYLOR, BEAN & WHITAKER MORT	0	0	10	1,183	TAYLOR, BEAN & WHITAKER MORT	2	190
TCF MORTGAGE CORPORATION	0	0	13	2,071	TCF NATIONAL BANK	5	437
THE FIRST MORTGAGE CORPORATION	0	0	10	1,350	THE NORTHERN TRUST COMPANY	5	973
THE NORTHERN TRUST COMPANY	0	0	35	6,398	WASHINGTON MUTUAL BANK, FA	21	5,319
WASHINGTON MUTUAL BANK, FA	0	0	71	14,500	WELLS FARGO BANK WEST, NA	2	107
WELLS FARGO HOME MORTGAGE	1	54	20	3,256	WELLS FARGO HOME MORTGAGE	5	736
WINDSOR MORTGAGE	0	0	15	2,328	WINDSOR MORTGAGE	3	497
WORLD SAVINGS BANK, FSB	0	0	6	699	WORLD SAVINGS BANK, FSB	8	1,741

Top Home Improvement Lenders	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	2	14
BANK ONE, NA	9	341
CITIBANK, F.S.B.	5	222
COLE TAYLOR BANK	16	504
FIDELITY FEDERAL SAVINGS BANK	2	45
FIRST AMERICAN BANK	5	136
NORTH COMMUNITY BANK	3	71
REGENCY SAVINGS BANK	3	30
THE MONEY STORE	6	202
THE NORTHERN TRUST COMPANY	5	150

Top Multi-Family Lenders	Loans	\$1,000
1ST EQUITY BANK	3	1,081
BRICKYARD BANK	3	1,650
CITIBANK, F.S.B.	6	3,587
COMMUNITY BANK OF RAVENSWOOD	6	2,707
COVEST BANC, NA	6	14,521
LASALLE BANK NA	2	1,650
OLD KENT BANK	2	7,840
TCF NATIONAL BANK	2	1,188
THE NORTHERN TRUST COMPANY	4	2,451
UPTOWN NATIONAL BANK OF CHICAG	3	590