

## COMMUNITY AREA 4 - LINCOLN SQUARE

### HOUSING DATA

	Number	Percent
Owner-Occupied Units	5,817	30%
Renter-Occupied Units	12,834	66%
Vacant	897	5%
<b>Total (2000 Census Data)</b>	<b>19,548</b>	<b>100%</b>

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	940	\$150,450
Independent Mortgage Companies	201	\$31,166
<b>Total</b>	<b>1,141</b>	<b>\$181,616</b>

### LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	79	294	305	390	73

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	124	75	60.5%	20	16.1%
Black	43	22	51.2%	9	20.9%
Hispanic	187	109	58.3%	39	20.9%
White	1,017	787	77.4%	107	10.5%
Other	26	15	57.7%	7	26.9%
Unreported	350	133	38.0%	75	21.4%
<b>Total</b>	<b>1,747</b>	<b>1,141</b>	<b>65.3%</b>	<b>257</b>	<b>14.7%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	264	327	304	427	652	635	140.5%
VA/FHA Purchase	56	41	29	21	22	21	-62.5%
Refinance	150	236	292	768	514	340	126.7%
Home Improvement	61	236	87	112	141	109	78.7%
Multi-Family	40	47	51	63	59	36	-10.0%
<b>Total Loans</b>	<b>571</b>	<b>748</b>	<b>763</b>	<b>1,391</b>	<b>1,388</b>	<b>1,141</b>	<b>99.8%</b>

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

AREA: 4 LINCOLN SQUARE

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
BANGGROUP MORTGAGE CORP.	0	0	8	1,000	AAMES FUNDING CORPORATION	3	724
BANK OF AMERICA, N.A.	0	0	14	2,633	AMERIQUEST MORTGAGE COMPANY	3	675
BANK ONE, NA	0	0	22	2,991	ASSOCIATES FINANCIAL SERVICES	3	57
CENDANT MORTGAGE	0	0	15	2,310	BANK OF AMERICA, N.A.	9	1,859
CHARTER ONE BANK	0	0	7	1,276	BANK ONE, NA	43	2,978
CHASE MANHATTAN BANK USA, NA	0	0	8	196	BANK UNITED	5	903
CHASE MANHATTAN MORTGAGE CORP	0	0	11	1,802	BNC MORTGAGE INC	3	673
CITIMORTGAGE INC.	0	0	18	3,470	CHARTER ONE BANK	2	375
COLE TAYLOR BANK	0	0	5	268	CHASE MANHATTAN MORTGAGE CORP	7	1,514
CORUS BANK	0	0	4	199	CITIBANK, F.S.B.	7	489
COUNTRYWIDE HOME LOANS	0	0	11	1,757	COMMUNITY BANK OF RAVENSWOOD	2	84
CRESCENT MORTGAGE SVC	0	0	5	702	COUNTRYWIDE HOME LOANS	12	2,081
DRAPER & KRAMER MORTGAGE CORP	0	0	5	503	CROSSLAND MORTGAGE CORPORATION	3	471
EMIGRANT MORTGAGE COMPANY	0	0	5	1,433	FIELDSTONE MORTGAGE COMPANY	3	616
FIRST AMERICAN BANK	0	0	5	110	FIRST AMERICAN BANK	2	130
FIRST HORIZON HOME LOAN CORP.	0	0	5	916	FIRST FRANKLIN FINANCIAL CORP	2	350
FIRSTAR BANK, N.A.	0	0	3	374	FIRST UNION MORTGAGE CORP.	2	499
FLAGSTAR BANK, FSB	0	0	7	955	FIRSTAR BANK, N.A.	5	510
FLEET NATIONAL BANK	1	101	2	358	FLAGSTAR BANK, FSB	2	332
GE CAPITAL MORTGAGE SERVICES	0	0	4	573	FLEET NATIONAL BANK	8	1,252
GREENPOINT MORTGAGE FUNDING	0	0	7	1,336	GN MORTGAGE	3	447
GUARANTEED FINANCIAL MORTGAGE	0	0	12	2,140	GREENPOINT MORTGAGE FUNDING	3	458
HARRIS TRUST AND SAVINGS BANK	0	0	6	771	HOMECOMINGS FINANCIAL NETWORK	2	147
LASALLE BANK NA	5	606	68	10,399	HOMESIDE LENDING, INC.	2	330
LIBERTY BANK FOR SAVINGS	0	0	3	574	LASALLE BANK NA	29	4,514
LIBERTY HOME MORTGAGE	1	209	2	462	LIBERTY BANK FOR SAVINGS	4	650
MIDAMERICA BANK	0	0	7	1,218	LIBERTY FEDERAL BANK	2	648
MOLTON, ALLEN & WILLIAMS LLC	1	113	3	382	LIBERTY HOME MORTGAGE	6	1,176
NATIONAL CITY MORTGAGE SERVICE	0	0	6	721	LONG BEACH MORTGAGE COMPANY	2	266
NORTH AMERICAN MORTGAGE CO.	0	0	8	1,029	M&I BANK FSB	2	130
OHIO SAVINGS BANK	0	0	21	3,315	MIDAMERICA BANK	3	552
OLD KENT MORTGAGE COMPANY	1	104	11	1,496	NEW CENTURY MORTGAGE CORP.	6	858
PNC MORTGAGE CORP OF AMERICA	0	0	19	3,823	NORTH AMERICAN MORTGAGE CO.	4	459
PRISM MORTGAGE COMPANY	0	0	30	4,912	OHIO SAVINGS BANK	4	796
PROVIDENT FUNDING ASSOCIATES	0	0	6	742	PLAZA BANK	2	213
SUCCESS NATIONAL BANK	0	0	4	271	PNC MORTGAGE CORP OF AMERICA	3	481
SUNTRUST MORTGAGE, INC	0	0	7	771	PRISM MORTGAGE COMPANY	3	490
TAYLOR, BEAN & WHITAKER MORT	0	0	4	727	RESIDENTIAL LOAN CENTERS OF AM	3	537
TCF MORTGAGE CORPORATION	0	0	16	2,699	SUCCESS NATIONAL BANK	5	246
THE FIRST MORTGAGE CORPORATION	1	122	7	1,143	TAYLOR, BEAN & WHITAKER MORT	4	512
THE NORTHERN TRUST COMPANY	0	0	17	2,649	THE NORTHERN TRUST COMPANY	4	691
WASHINGTON MUTUAL BANK, FA	0	0	57	9,590	WASHINGTON MUTUAL BANK, FA	37	7,753
WELLS FARGO HOME MORTGAGE	0	0	21	4,329	WELLS FARGO HOME MORTGAGE	3	543
WINDSOR MORTGAGE	4	404	9	2,194	WINDSOR MORTGAGE	4	492
WORLD SAVINGS BANK, FSB	0	0	10	1,581	WORLD SAVINGS BANK, FSB	7	1,222

Top Home Improvement Lenders	Loans	\$1,000
ALLIANCE MORTGAGE COMPANY	3	586
BANCO POPULAR NORTH AMERICA	3	18
BANK ONE, NA	16	408
CITIBANK, F.S.B.	4	157
COLE TAYLOR BANK	7	189
CORUS BANK	6	290
FIRST AMERICAN BANK	4	96
FIRSTAR BANK, N.A.	4	103
LIBERTY FEDERAL BANK	17	771
SOUTH CENTRAL BANK	5	213

Top Multi-Family Lenders	Loans	\$1,000
CITIBANK, F.S.B.	5	2,959
COMMUNITY BANK OF RAVENSWOOD	4	2,475
FIDELITY FEDERAL SAVINGS BANK	2	777
LAKESIDE BANK	2	550
LASALLE BANK NA	1	240
LIBERTY BANK FOR SAVINGS	2	796
LIBERTY FEDERAL BANK	1	466
PRIVATEBANK & TRUST COMPANY	2	1,466
THE NORTHERN TRUST COMPANY	1	1,519
WORLD SAVINGS BANK, FSB	1	545