

## COMMUNITY AREA 8 - NEAR NORTH SIDE

### HOUSING DATA

	Number	Percent
Owner-Occupied Units	18,812	37%
Renter-Occupied Units	26,620	52%
Vacant	5,724	11%
<b>Total (2000 Census Data)</b>	<b>51,156</b>	<b>100%</b>

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	3,711	\$870,653
Independent Mortgage Companies	553	\$185,282
<b>Total</b>	<b>4,264</b>	<b>\$1,055,935</b>

### LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	94	447	819	2752	152

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	314	241	76.8%	33	10.5%
Black	170	87	51.2%	45	26.5%
Hispanic	126	77	61.1%	31	24.6%
White	4,228	3,244	76.7%	369	8.7%
Other	109	83	76.1%	11	10.1%
Unreported	899	532	59.2%	153	17.0%
<b>Total</b>	<b>5,846</b>	<b>4,264</b>	<b>72.9%</b>	<b>642</b>	<b>11.0%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	1,516	1,672	1,895	2,451	3,339	3,169	109.0%
VA/FHA Purchase	74	58	57	51	36	90	21.6%
Refinance	524	761	869	2,378	1,543	835	59.4%
Home Improvement	87	761	131	136	181	141	62.1%
Multi-Family	18	20	20	27	31	29	61.1%
<b>Total Loans</b>	<b>2,219</b>	<b>2,631</b>	<b>2,972</b>	<b>5,043</b>	<b>5,130</b>	<b>4,264</b>	<b>92.2%</b>

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

AREA: 8 NEAR NORTH SIDE

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
1ST SECURITY FED SAVINGS BANK	0	0	12	2,127	AMERICAN NAT'L BANK & TR	9	3,867
AMERICAN NAT'L BANK & TR	0	0	49	31,531	BANK OF AMERICA, N.A.	17	4,439
BANCGROUP MORTGAGE CORP.	0	0	17	3,478	BANK ONE, NA	90	8,258
BANK OF AMERICA, N.A.	0	0	82	20,429	BANK UNITED	10	4,401
BANK ONE, NA	0	0	124	28,565	BNC MORTGAGE INC	7	1,429
BANK UNITED	0	0	15	2,400	CENDANT MORTGAGE	4	647
CENDANT MORTGAGE	2	275	53	11,690	CHARTER ONE BANK	15	3,556
CHARTER ONE BANK	0	0	47	12,934	CHASE MANHATTAN MORTGAGE CORP	12	3,819
CHASE MANHATTAN BANK USA, NA	0	0	44	1,707	CITIBANK, F.S.B.	27	3,967
CHASE MANHATTAN MORTGAGE CORP	0	0	63	17,126	COUNTRYWIDE HOME LOANS	12	3,358
CHEVY CHASE BANK, F.S.B.	0	0	23	5,606	EMIGRANT MORTGAGE COMPANY	6	3,513
CITIBANK, F.S.B.	0	0	109	28,260	FIRST AMERICAN BANK	4	140
CITIMORTGAGE INC.	0	0	40	7,471	FIRST HORIZON HOME LOAN CORP.	5	829
COLE TAYLOR BANK	0	0	28	4,388	FIRSTAR BANK, N.A.	8	1,293
COUNTRYWIDE HOME LOANS	1	129	38	6,160	FLAGSTAR BANK, FSB	5	490
DRAPER & KRAMER MORTGAGE CORP	50	9,880	1	144	FLEET NATIONAL BANK	9	869
EMIGRANT MORTGAGE COMPANY	0	0	64	24,711	FREMONT INVESTMENT & LOAN	4	839
FIRST AMERICAN BANK	0	0	19	1,575	FULL SPECTRUM LENDING, INC.	5	631
FIRST NATIONWIDE MORTGAGE CORP	0	0	16	5,223	GE CAPITAL MORTGAGE SERVICES	5	427
FIRST UNION MORTGAGE CORP.	0	0	20	4,883	GMAC MORTGAGE	8	1,891
FIRSTAR BANK, N.A.	0	0	12	2,375	GREENPOINT MORTGAGE FUNDING	8	1,098
FLAGSTAR BANK, FSB	0	0	38	6,745	HARRIS TRUST AND SAVINGS BANK	11	3,634
GMAC MORTGAGE	0	0	15	3,334	HSBC MORTGAGE CORPORATION	8	2,546
GREENPOINT MORTGAGE FUNDING	0	0	39	6,884	LASALLE BANK NA	114	20,310
GUARANTEED FINANCIAL MORTGAGE	0	0	36	6,812	LIBERTY HOME MORTGAGE	4	772
HARRIS TRUST AND SAVINGS BANK	0	0	72	19,078	MARKET STREET MORTGAGE CORP	6	817
HSBC MORTGAGE CORPORATION	0	0	48	15,565	MIDAMERICA BANK	4	661
LASALLE BANK NA	6	1,062	289	66,131	NATIONAL CITY MORTGAGE COMPANY	6	1,949
MARKET STREET MORTGAGE CORP	2	224	79	15,940	NORTH AMERICAN MORTGAGE CO.	6	2,235
MERRILL LYNCH CREDIT CORP.	0	0	29	12,219	OHIO SAVINGS BANK	14	3,053
MIDAMERICA BANK	2	237	61	14,733	OLD KENT BANK	6	527
NATIONAL CITY MORTGAGE COMPANY	2	369	15	3,579	OLD KENT MORTGAGE COMPANY	11	2,720
NATIONAL CITY MORTGAGE SERVICE	0	0	19	3,391	OPTION ONE MORTGAGE CORP.	5	1,264
NORTH AMERICAN MORTGAGE CO.	0	0	35	5,438	PNC MORTGAGE CORP OF AMERICA	11	2,079
OHIO SAVINGS BANK	0	0	88	16,881	PRISM MORTGAGE COMPANY	24	4,098
OLD KENT MORTGAGE COMPANY	4	439	40	8,324	PROVIDENT FUNDING ASSOCIATES	4	529
PNC MORTGAGE CORP OF AMERICA	0	0	107	22,367	SUNTRUST MORTGAGE, INC	4	882
PRISM MORTGAGE COMPANY	7	840	119	22,154	TEMPLE-INLAND MORTGAGE CO	5	711
SUNTRUST MORTGAGE, INC	0	0	36	5,235	THE NORTHERN TRUST COMPANY	18	6,281
TCF MORTGAGE CORPORATION	0	0	28	6,501	UNITED FINANCIAL MORTGAGE CORP	7	863
THE NORTHERN TRUST COMPANY	0	0	104	30,038	WASHINGTON MUTUAL BANK, FA	100	26,034
WASHINGTON MUTUAL BANK, FA	0	0	345	85,616	WELLS FARGO BANK WEST, NA	6	178
WELLS FARGO HOME MORTGAGE	1	136	120	27,844	WELLS FARGO HOME MORTGAGE	24	5,067
WINDSOR MORTGAGE	0	0	54	12,572	WINDSOR MORTGAGE	9	1,670
WORLD SAVINGS BANK, FSB	0	0	21	6,382	WORLD SAVINGS BANK, FSB	11	2,693

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	19	645
BESTSOURCE CREDIT UNION	5	149
CITIBANK, F.S.B.	22	2,074
COLE TAYLOR BANK	10	506
FIRST AMERICAN BANK	7	224
FLEET NATIONAL BANK	3	173
MID-TOWN BANK	3	118
MIDAMERICA BANK	5	275
OLD KENT BANK	3	117
THE NORTHERN TRUST COMPANY	21	1,244

Top Multi-Family Lenders	Loans	\$1,000
1ST SECURITY FED SAVINGS BANK	2	1,000
ARCS COMMERCIAL	4	10,741
BARRINGTON BANK & TRUST COMPAN	2	906
CIB BANK, ATTN: STEVE HEROD	4	15,950
CITIBANK, F.S.B.	1	1,350
DRAPER & KRAMER MORTGAGE CORP	1	196
FIRSTAR BANK, N.A.	1	625
HARRIS BANK ROSELLE	3	3,175
LASALLE BANK NA	3	2,327
MIDCITY NATIONAL BANK	1	128