

COMMUNITY AREA 9 - EDISON PARK

HOUSING DATA

	Number	Percent
Owner-Occupied Units	3,852	78%
Renter-Occupied Units	958	20%
Vacant	100	2%
Total (2000 Census Data)	4,910	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	314	\$41,398
Independent Mortgage Companies	58	\$9,635
Total	372	\$51,033

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	14	79	110	154	15

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	7	6	85.7%	1	14.3%
Black	5	0	0.0%	3	60.0%
Hispanic	13	9	69.2%	2	15.4%
White	396	325	82.1%	22	5.6%
Other	6	2	33.3%	0	0.0%
Unreported	93	30	32.3%	18	19.4%
Total	520	372	71.5%	46	8.8%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	125	186	146	177	200	211	68.8%
VA/FHA Purchase	5	5	9	1	4	2	-60.0%
Refinance	94	124	162	464	251	110	17.0%
Home Improvement	45	124	64	50	60	47	4.4%
Multi-Family	5	1	5	4	5	2	-60.0%
Total Loans	274	365	386	696	520	372	35.8%

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

AREA: 9 EDISON PARK

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
ALLIANCE MORTGAGE COMPANY	0	0	7	1,318	AMERICAN HOME MORTGAGE CORP	2	275
AMERICAN HOME MORTGAGE CORP	0	0	2	326	AMERIQUEST MORTGAGE COMPANY	2	461
ARGO FEDERAL SAVINGS BANK, FSB	0	0	1	221	ARGO FEDERAL SAVINGS BANK, FSB	2	290
BANCGROUP MORTGAGE CORP.	0	0	2	375	ASSOCIATES HOME EQUITY SERVICE	2	110
BANK OF AMERICA, N.A.	0	0	3	385	BANK ONE, NA	13	894
BANK UNITED	0	0	2	234	BANK UNITED	2	386
CENDANT MORTGAGE	0	0	6	1,053	CENTRAL FEDERAL SAVINGS & LOAN	1	180
CHARTER ONE BANK	0	0	3	267	CHARTER ONE BANK	1	65
CHASE MANHATTAN BANK USA, NA	0	0	2	78	CHASE MANHATTAN MORTGAGE CORP	2	443
CHASE MANHATTAN MORTGAGE CORP	0	0	10	1,839	CITIBANK, F.S.B.	3	381
CITIBANK, F.S.B.	0	0	4	545	COMMUNITY SAVINGS BANK	1	90
COUNTRYWIDE HOME LOANS	0	0	4	636	COUNTRYWIDE HOME LOANS	2	333
COVEST BANC, NA	0	0	6	530	CRESCENT MORTGAGE SVC	1	230
EMIGRANT MORTGAGE COMPANY	0	0	2	463	FIRST AMERICAN BANK	2	70
FIDELITY FEDERAL SAVINGS BANK	0	0	4	615	FIRST UNION MORTGAGE CORP.	1	110
FIRST BANK OF THE AMERICAS SSB	0	0	2	270	FIRSTAR BANK, N.A.	1	234
FIRSTAR BANK, N.A.	0	0	2	379	FLEET NATIONAL BANK	3	240
FLEET NATIONAL BANK	1	223	0	0	FNB OF LINCOLNWOOD	1	179
GE CAPITAL MORTGAGE SERVICES	0	0	2	405	FULL SPECTRUM LENDING, INC.	1	98
GN MORTGAGE	0	0	4	525	GB HOME EQUITY	1	100
GREENPOINT MORTGAGE FUNDING	0	0	2	489	GREATER CHICAGO BANK	1	125
GUARANTEED FINANCIAL MORTGAGE	0	0	6	1,187	GREENPOINT MORTGAGE FUNDING	2	372
HARRIS TRUST AND SAVINGS BANK	0	0	2	379	HARRIS TRUST AND SAVINGS BANK	2	228
HSBC MORTGAGE CORPORATION	0	0	2	406	HOMESIDE LENDING, INC.	1	230
LABE BANK	0	0	1	240	HOYNE SAVINGS BANK	1	150
LASALLE BANK NA	0	0	25	3,666	LASALLE BANK NA	14	1,905
LIBERTY BANK FOR SAVINGS	0	0	4	609	LIBERTY BANK FOR SAVINGS	1	165
LIBERTY HOME MORTGAGE	1	177	1	80	LIBERTY HOME MORTGAGE	1	138
MIDAMERICA BANK	0	0	9	1,627	M&I BANK FSB	1	106
NATIONAL CITY MORTGAGE COMPANY	0	0	4	701	MANUFACTURERS BANK	1	64
NAVY FEDERAL CREDIT UNION	0	0	1	65	MIDAMERICA BANK	1	65
NORTH AMERICAN MORTGAGE CO.	0	0	1	198	NORTH AMERICAN MORTGAGE CO.	2	350
OHIO SAVINGS BANK	0	0	12	2,256	NORTHWEST CIMUMMUNITY	1	90
PNC MORTGAGE CORP OF AMERICA	0	0	7	1,135	OHIO SAVINGS BANK	5	996
PRISM MORTGAGE COMPANY	0	0	6	838	OLD KENT BANK	3	110
PRIVATEBANK & TRUST COMPANY	0	0	2	408	PNC MORTGAGE CORP OF AMERICA	3	405
REGENCY SAVINGS BANK	0	0	2	372	PRISM MORTGAGE COMPANY	1	274
SHAMROCK BANCORP, INC.	0	0	3	405	PROVIDENT FUNDING ASSOCIATES	2	356
TAYLOR, BEAN & WHITAKER MORT	0	0	5	941	SEAWAY NATIONAL BANK	1	260
TCF MORTGAGE CORPORATION	0	0	2	461	ST. FRANCIS MORTGAGE CORP.	2	280
TCF NATIONAL BANK	0	0	1	130	SUNTRUST MORTGAGE, INC	4	663
UNIVERSAL SAVINGS BANK, F.A.	0	0	2	220	TCF MORTGAGE CORPORATION	1	88
WASHINGTON MUTUAL BANK, FA	0	0	12	1,712	TCF NATIONAL BANK	3	79
WELLS FARGO HOME MORTGAGE	0	0	11	1,727	WELLS FARGO HOME MORTGAGE	1	200
WORLD SAVINGS BANK, FSB	0	0	1	308	WORLD SAVINGS BANK, FSB	5	964

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	2	23
CITIBANK, F.S.B.	3	73
COLE TAYLOR BANK	7	364
FIDELITY FEDERAL SAVINGS BANK	2	85
FIRST AMERICAN BANK	4	80
FIRST MIDWEST BANK, N.A.	2	41
GB HOME EQUITY	3	78
MIDAMERICA BANK	2	159
NORTHWEST CIMUMMUNITY	2	110
SOUTH CENTRAL BANK	2	19

Top Multi-Family Lenders	Loans	\$1,000
LASALLE BANK NA	2	684