

COMMUNITY AREA 11 - JEFFERSON PARK

HOUSING DATA

	Number	Percent
Owner-Occupied Units	7,020	65%
Renter-Occupied Units	3,476	32%
Vacant	354	3%
Total (2000 Census Data)	10,850	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	582	\$79,708
Independent Mortgage Companies	143	\$22,367
Total	725	\$102,075

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	49	144	288	203	42

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	78	51	65.4%	11	14.1%
Black	9	3	33.3%	3	33.3%
Hispanic	136	77	56.6%	35	25.7%
White	702	515	73.4%	92	13.1%
Other	9	7	77.8%	1	11.1%
Unreported	225	73	32.4%	61	27.1%
Total	1,159	726	62.6%	203	17.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	302	326	308	351	382	391	29.5%
VA/FHA Purchase	22	34	34	24	32	25	13.6%
Refinance	155	280	304	721	434	222	43.2%
Home Improvement	76	280	86	89	97	81	6.6%
Multi-Family	6	5	7	13	7	6	0.0%
Total Loans	561	745	739	1,198	952	725	29.2%

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

AREA: 11 JEFFERSON PARK

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	6	849	AMERICAN HOME MORTGAGE CORP	2	240
ALLIANCE MORTGAGE COMPANY	0	0	4	696	AMERIQUEST MORTGAGE COMPANY	6	994
BANK OF AMERICA, N.A.	0	0	5	1,115	ARGO FEDERAL SAVINGS BANK, FSB	2	340
BANK ONE, NA	0	0	13	2,343	BANK ONE, NA	14	694
CENDANT MORTGAGE	1	192	9	1,705	CENDANT MORTGAGE	1	100
CHARTER ONE BANK	0	0	7	1,101	CHAMPION MORTGAGE CO/KEYCORP	2	310
CHASE MANHATTAN MORTGAGE CORP	1	183	10	1,800	CHARTER ONE BANK	4	366
CITIMORTGAGE INC.	1	214	4	587	CHASE MANHATTAN MORTGAGE CORP	8	1,090
COMMUNITY SAVINGS BANK	0	0	3	409	COMMUNITY SAVINGS BANK	2	202
COUNTRYWIDE HOME LOANS	1	159	8	1,277	COUNTRYWIDE HOME LOANS	7	1,400
CRESCENT MORTGAGE SVC	1	214	3	512	CRESCENT MORTGAGE SVC	2	182
EMIGRANT MORTGAGE COMPANY	0	0	3	656	FIDELITY FEDERAL SAVINGS BANK	1	172
FAIRFIELD SAVINGS BANK, F.S.B.	0	0	4	484	FIRST AMERICAN BANK	5	253
FIDELITY FEDERAL SAVINGS BANK	0	0	4	703	FIRST FRANKLIN FINANCIAL CORP	3	614
FIRST AMERICAN BANK	0	0	3	346	FIRST UNION NATIONAL BANK - DE	2	207
FIRST FRANKLIN FINANCIAL CORP	0	0	6	991	FIRSTAR BANK, N.A.	2	215
FIRSTAR BANK, N.A.	0	0	2	185	FLAGSTAR BANK, FSB	5	742
FLAGSTAR BANK, FSB	0	0	2	384	FLEET NATIONAL BANK	2	231
FLEET NATIONAL BANK	0	0	3	457	GB HOME EQUITY	2	89
GMAC MORTGAGE	0	0	4	757	GE CAPITAL MORTGAGE SERVICES	2	207
GN MORTGAGE	2	337	2	286	GMAC MORTGAGE	3	462
GREENPOINT MORTGAGE FUNDING	0	0	7	1,381	GN MORTGAGE	3	523
GUARANTEED FINANCIAL MORTGAGE	0	0	4	564	GREENPOINT MORTGAGE FUNDING	2	192
HARRIS TRUST AND SAVINGS BANK	0	0	4	608	HARRIS TRUST AND SAVINGS BANK	1	96
HOYNE SAVINGS BANK	0	0	2	318	HEARTLAND ENTERPRISES, INC.	2	132
LABE BANK	0	0	4	651	HOYNE SAVINGS BANK	3	288
LASALLE BANK NA	3	575	42	6,852	LASALLE BANK NA	21	2,662
LIBERTY BANK FOR SAVINGS	0	0	9	1,197	LIBERTY BANK FOR SAVINGS	1	68
MIDAMERICA BANK	0	0	24	3,641	LONG BEACH MORTGAGE COMPANY	2	410
NATIONAL CITY BANK	0	0	2	56	MIDAMERICA BANK	3	361
NATIONAL CITY MORTGAGE COMPANY	1	213	5	815	NATIONAL CITY MORTGAGE COMPANY	6	949
NORTH AMERICAN MORTGAGE CO.	0	0	6	1,039	NORTH AMERICAN MORTGAGE CO.	6	777
OHIO SAVINGS BANK	0	0	12	2,381	OHIO SAVINGS BANK	1	180
OLD KENT MORTGAGE COMPANY	0	0	6	618	OLD KENT MORTGAGE COMPANY	2	396
PNC MORTGAGE CORP OF AMERICA	1	167	17	3,114	PARKWAY MORTGAGE	2	83
PRISM MORTGAGE COMPANY	1	173	6	980	PINNFUND, USA	3	480
PROVIDENT FUNDING ASSOCIATES	0	0	7	1,006	PNC MORTGAGE CORP OF AMERICA	8	1,242
ST. FRANCIS MORTGAGE CORP.	0	0	4	670	PRISM MORTGAGE COMPANY	1	203
SUNTRUST MORTGAGE, INC	0	0	4	532	RESIDENTIAL LOAN CENTERS OF AM	4	603
TAYLOR, BEAN & WHITAKER MORT	0	0	13	1,833	SHAMROCK BANCORP, INC.	2	366
U.S. BANK NATL ASSOCIATION ND	0	0	3	292	TAYLOR, BEAN & WHITAKER MORT	6	837
WASHINGTON MUTUAL BANK, FA	0	0	27	4,618	TCF NATIONAL BANK	3	115
WELLS FARGO HOME MORTGAGE	1	209	14	2,600	WASHINGTON MUTUAL BANK, FA	8	1,401
WESTAMERICA MORTGAGE COMPANY	2	315	1	140	WELLS FARGO HOME MORTGAGE	4	678
WORLD SAVINGS BANK, FSB	0	0	6	930	WORLD SAVINGS BANK, FSB	8	1,387

Top Home Improvement Lenders	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	11	92
BANK ONE, NA	6	137
COLE TAYLOR BANK	6	189
COMMUNITY SAVINGS BANK	3	33
FIDELITY FEDERAL SAVINGS BANK	7	231
FIRST AMERICAN BANK	6	175
LASALLE BANK NA	3	54
LIBERTY BANK FOR SAVINGS	5	110
MIDAMERICA BANK	4	75
SOUTH CENTRAL BANK	3	17

Top Multi-Family Lenders	Loans	\$1,000
BLOOMINGDALE BANK AND TRUST	1	300
DRAPER & KRAMER MORTGAGE CORP	1	205
FIRST SECURITY TRUST & SAVINGS	1	712
FNB OF LINCOLNWOOD	1	356
LABE BANK	1	325
LIBERTY BANK FOR SAVINGS	1	215