

COMMUNITY AREA 19 - BELMONT CRAGIN

HOUSING DATA

| | Number | Percent |
|---------------------------------|---------------|-------------|
| Owner-Occupied Units | 12,074 | 53% |
| Renter-Occupied Units | 9,777 | 43% |
| Vacant | 780 | 3% |
| Total (2000 Census Data) | 22,631 | 100% |

TOTAL HOUSING LENDING

| | Total Number of Loans | Total Dollar Amount (\$1,000) |
|--------------------------------------------|--------------------------|----------------------------------|
| Banks, S+Ls, Bank-Owned Mortgage Companies | 1,509 | \$189,695 |
| Independent Mortgage Companies | 428 | \$61,377 |
| Total | 1,937 | \$251,072 |

LOANS BY INCOME OF APPLICANT

| | \$1-34,000 | \$35-54,000 | \$55-81,000 | \$82,000+ | Unreported |
|-----------------|------------|-------------|-------------|-----------|------------|
| Number of Loans | 171 | 656 | 727 | 257 | 126 |

LOANS BY RACE

| Race | Number of Applications | Loans Originated | | Applications Denied | |
|--------------|---------------------------|------------------|--------------|---------------------|--------------|
| | | Number | Percent | Number | Percent |
| Asian | 86 | 56 | 65.1% | 16 | 18.6% |
| Black | 145 | 51 | 35.2% | 48 | 33.1% |
| Hispanic | 2,199 | 1,221 | 55.5% | 530 | 24.1% |
| White | 662 | 396 | 59.8% | 130 | 19.6% |
| Other | 40 | 27 | 67.5% | 8 | 20.0% |
| Unreported | 858 | 186 | 21.7% | 343 | 40.0% |
| Total | 3,990 | 1,937 | 48.5% | 1,075 | 26.9% |

LENDING OVER SIX YEARS (Originations)

| Loan Type | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | Change |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | | | | | 1995-2000 |
| Conventional Purchase | 510 | 480 | 299 | 423 | 482 | 571 | 12.0% |
| VA/FHA Purchase | 337 | 425 | 394 | 417 | 509 | 320 | -5.0% |
| Refinance | 235 | 504 | 642 | 1,353 | 1,132 | 772 | 228.5% |
| Home Improvement | 198 | 504 | 206 | 328 | 264 | 236 | 19.2% |
| Multi-Family | 15 | 36 | 30 | 46 | 46 | 38 | 153.3% |
| Total Loans | 1,295 | 1,654 | 1,571 | 2,567 | 2,433 | 1,937 | 49.6% |

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

AREA: 19 BELMONT CRAGIN

| Top Home Purchase Lenders | | VA/FHA | | Conventional | | Top Refinance Lenders | |
|--------------------------------|-------|---------|-------|--------------|--------------------------------|-----------------------|--------|
| Lender | Loans | \$1,000 | Loans | \$1,000 | Loans | \$1,000 | Lender |
| AEGIS MORTGAGE CORPORATION | 14 | 2,440 | 6 | 742 | ADVANTA NATIONAL BANK | 7 | 949 |
| AMERICAN HOME MORTGAGE CORP | 6 | 987 | 3 | 355 | AMERIQUEST MORTGAGE COMPANY | 9 | 1,264 |
| ASSOCIATES FINANCIAL SERVICES | 0 | 0 | 7 | 273 | BANK ONE, NA | 88 | 6,731 |
| ASSOCIATES HOME EQUITY SERVICE | 0 | 0 | 6 | 634 | BANK UNITED | 13 | 1,931 |
| BANCGROUP MORTGAGE CORP. | 1 | 176 | 5 | 760 | CHAMPION MORTGAGE CO/KEYCORP | 7 | 522 |
| BANK OF AMERICA, N.A. | 0 | 0 | 7 | 1,104 | CHARTER ONE BANK | 8 | 519 |
| BANK ONE, NA | 1 | 164 | 20 | 3,258 | CHASE MANHATTAN MORTGAGE CORP | 37 | 5,745 |
| BANK UNITED | 7 | 1,407 | 9 | 1,455 | COLUMBIA MORTGAGE & FUNDING CO | 20 | 2,686 |
| CHARTER ONE BANK | 0 | 0 | 7 | 1,028 | COMCOR MORTGAGE CORPORATION | 6 | 949 |
| CHASE MANHATTAN MORTGAGE CORP | 8 | 1,444 | 23 | 4,319 | COMMUNITY SAVINGS BANK | 5 | 528 |
| CITIMORTGAGE INC. | 3 | 463 | 8 | 1,166 | COUNTRYWIDE HOME LOANS | 15 | 2,152 |
| COUNTRYWIDE HOME LOANS | 10 | 1,818 | 12 | 1,751 | CROSSLAND MORTGAGE CORPORATION | 5 | 734 |
| CRESCENT MORTGAGE SVC | 0 | 0 | 5 | 785 | FIELDSTONE MORTGAGE COMPANY | 6 | 963 |
| CROSSLAND MORTGAGE CORPORATION | 7 | 1,029 | 2 | 303 | FIRST FRANKLIN FINANCIAL CORP | 12 | 1,814 |
| CTX MORTGAGE COMPANY | 11 | 1,793 | 0 | 0 | FIRST UNION MORTGAGE CORP. | 12 | 2,076 |
| FIDELITY FEDERAL SAVINGS BANK | 0 | 0 | 11 | 1,776 | FLAGSTAR BANK, FSB | 6 | 864 |
| FIELDSTONE MORTGAGE COMPANY | 8 | 1,461 | 8 | 1,057 | FLEET NATIONAL BANK | 26 | 3,818 |
| FIRST FRANKLIN FINANCIAL CORP | 0 | 0 | 9 | 1,074 | GMAC MORTGAGE | 5 | 669 |
| FIRST HORIZON HOME LOAN CORP. | 4 | 644 | 1 | 177 | GN MORTGAGE | 23 | 3,344 |
| FIRST UNION MORTGAGE CORP. | 13 | 2,285 | 2 | 333 | GREENPOINT MORTGAGE FUNDING | 8 | 1,358 |
| FLAGSTAR BANK, FSB | 2 | 262 | 6 | 1,115 | HEARTLAND ENTERPRISES, INC. | 6 | 599 |
| FLEET NATIONAL BANK | 31 | 5,449 | 11 | 1,598 | HOME MORTGAGE, INC. | 6 | 994 |
| GMAC MORTGAGE | 6 | 1,115 | 4 | 719 | LASALLE BANK NA | 62 | 5,319 |
| GN MORTGAGE | 9 | 1,615 | 9 | 1,462 | LIBERTY BANK FOR SAVINGS | 7 | 1,059 |
| GREENPOINT MORTGAGE FUNDING | 0 | 0 | 20 | 3,454 | MIDAMERICA BANK | 10 | 1,260 |
| HOME MORTGAGE, INC. | 8 | 1,599 | 3 | 546 | NATIONAL CITY MORTGAGE COMPANY | 5 | 770 |
| HOMESIDE LENDING, INC. | 18 | 3,245 | 1 | 147 | NATIONSCREDIT FINANCIAL SERVIC | 10 | 1,379 |
| LASALLE BANK NA | 23 | 3,734 | 46 | 6,130 | NEW CENTURY MORTGAGE CORP. | 10 | 1,310 |
| LIBERTY BANK FOR SAVINGS | 0 | 0 | 7 | 1,314 | OHIO SAVINGS BANK | 8 | 1,066 |
| MIDAMERICA BANK | 7 | 1,276 | 33 | 4,709 | OLD KENT BANK | 6 | 303 |
| NATIONAL CITY MORTGAGE COMPANY | 35 | 6,069 | 6 | 803 | OLD KENT MORTGAGE COMPANY | 13 | 1,769 |
| NORTH AMERICAN MORTGAGE CO. | 4 | 586 | 3 | 394 | OPTION ONE MORTGAGE CORP. | 13 | 1,607 |
| OHIO SAVINGS BANK | 0 | 0 | 9 | 1,286 | PINNFUND, USA | 6 | 885 |
| OLD KENT MORTGAGE COMPANY | 7 | 1,283 | 13 | 1,878 | PNC MORTGAGE CORP OF AMERICA | 7 | 1,000 |
| PLATINUM HOME MORTGAGE CORP | 7 | 1,187 | 5 | 789 | PROVIDENT BANK | 8 | 1,169 |
| PNC MORTGAGE CORP OF AMERICA | 4 | 653 | 7 | 993 | PROVIDENT FUNDING ASSOCIATES | 7 | 875 |
| PRISM MORTGAGE COMPANY | 6 | 1,150 | 3 | 496 | RESIDENTIAL LOAN CENTERS OF AM | 10 | 1,049 |
| PROVIDENT FUNDING ASSOCIATES | 0 | 0 | 5 | 780 | TAYLOR, BEAN & WHITAKER MORT | 6 | 745 |
| TAYLOR, BEAN & WHITAKER MORT | 5 | 956 | 7 | 915 | TCF NATIONAL BANK | 17 | 1,682 |
| TEMPLE-INLAND MORTGAGE CO | 2 | 316 | 5 | 592 | TEMPLE-INLAND MORTGAGE CO | 16 | 2,381 |
| UNITED FINANCIAL MORTGAGE CORP | 5 | 818 | 3 | 462 | TRAVELERS BANK & TRUST, FSB | 7 | 925 |
| WASHINGTON MUTUAL BANK, FA | 0 | 0 | 70 | 11,582 | UNION PLANTERS BANK, N.A. | 11 | 1,456 |
| WELLS FARGO HOME MORTGAGE | 2 | 299 | 5 | 734 | WASHINGTON MUTUAL BANK, FA | 21 | 3,305 |
| WESTAMERICA MORTGAGE COMPANY | 15 | 2,689 | 1 | 146 | WELLS FARGO HOME MORTGAGE | 8 | 1,234 |
| WORLD SAVINGS BANK, FSB | 0 | 0 | 29 | 3,632 | WORLD SAVINGS BANK, FSB | 13 | 1,946 |

| Top Home Improvement Lenders | Loans | \$1,000 |
|-------------------------------|-------|---------|
| ALLIANCE MORTGAGE COMPANY | 10 | 1,432 |
| BANCO POPULAR NORTH AMERICA | 30 | 233 |
| BANK ONE, NA | 17 | 271 |
| FIDELITY FEDERAL SAVINGS BANK | 7 | 171 |
| HARRIS TRUST AND SAVINGS BANK | 7 | 169 |
| LASALLE BANK NA | 7 | 137 |
| MIDAMERICA BANK | 16 | 423 |
| SOUTH CENTRAL BANK | 31 | 294 |
| THE MONEY STORE | 13 | 161 |
| UNION PLANTERS BANK, N.A. | 10 | 1,051 |

| Top Multi-Family Lenders | Loans | \$1,000 |
|-------------------------------|-------|---------|
| 1ST EQUITY BANK | 5 | 1,816 |
| BANCO POPULAR NORTH AMERICA | 4 | 248 |
| CITIBANK, F.S.B. | 3 | 1,026 |
| COMMUNITY BANK OF RAVENSWOOD | 3 | 1,463 |
| COMMUNITY SAVINGS BANK | 2 | 832 |
| COVEST BANC, NA | 2 | 885 |
| FIDELITY FEDERAL SAVINGS BANK | 3 | 929 |
| HARRIS BANK HINSDALE, N.A. | 2 | 900 |
| LABE BANK | 2 | 508 |
| LIBERTY BANK FOR SAVINGS | 1 | 190 |