

COMMUNITY AREA 3 UPTOWN

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	7,904	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	7,354	23%
Renter-Occupied Units	23,279	72%
Vacant	1,807	6%
Total (2000 Census Data)	32,440	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$36,306

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	2,371	\$469,190
Independent Mortgage Companies	549	\$91,186
Total	2,920	\$560,376

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	155	601	770	1,201	193

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	204	151	74.0%	18	8.8%
Black	166	105	63.3%	28	16.9%
Hispanic	176	121	68.8%	27	15.3%
White	2,514	2,061	82.0%	171	6.8%
Other	56	44	78.6%	3	5.4%
Unreported	765	438	57.3%	121	15.8%
Total	3,881	2,920	75.2%	368	9.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	670	687	834	997	975	1,263	88.5%
VA/FHA Purchase	18	32	21	9	11	14	-22.2%
Refinance	229	288	835	579	342	1,500	555.0%
Home Improvement	229	65	102	145	79	61	-73.4%
Multi-Family	55	63	94	62	68	82	49.1%
Total Loans	1,042	1,135	1,886	1,792	1,475	2,920	180.2%

CHICAGO COMMUNITY AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2001)

AREA: 3 UPTOWN

Top Home Purchase Lenders Lender	VA/FHA		Conventional	
	Loans	\$1,000	Loans	\$1,000
AMERICAN HOME MORTGAGE CORP.	0	0	14	2,370
BANCGROUP MORTGAGE CORPORATION	0	0	17	3,577
BANK OF AMERICA, N.A.	0	0	44	6,424
BANK ONE, NA	0	0	19	3,261
BANKFINANCIAL F.S.B.	0	0	7	933
CENDANT MORTGAGE	2	165	38	6,734
CHARTER ONE BANK	0	0	16	2,674
CHASE MANHATTAN BANK USA, NA	0	0	24	818
CHASE MANHATTAN MORTGAGE CORP	0	0	30	5,968
CITIBANK, F.S.B.	0	0	9	1,682
CITIMORTGAGE INC.	1	104	30	5,989
COLE TAYLOR BANK	0	0	8	1,728
COUNTRYWIDE HOME LOANS	0	0	62	8,690
FIFTH THIRD MORTGAGE COMPANY	0	0	14	2,053
FLAGSTAR BANK, FSB	0	0	18	3,560
GHS MORTGAGE, LLC	0	0	27	5,202
GMAC MORTGAGE	0	0	25	4,866
GN MORTGAGE	0	0	5	611
GREENPOINT MORTGAGE FUNDING	0	0	6	794
HARRIS TRUST AND SAVINGS BANK	0	0	9	1,159
HOMESIDE MORTGAGE, INC.	0	0	6	1,032
HSBC MORTGAGE CORPORATION	0	0	5	1,078
ILLINOIS STATE BANK	0	0	10	2,256
LASALLE BANK NA	3	447	176	31,022
MARKET STREET MORTGAGE CORP	0	0	45	5,140
MB FINANCIAL BANK, NA	0	0	4	1,286
MERRILL LYNCH CREDIT CORP.	0	0	7	1,220
MID AMERICA BANK, FSB	0	0	10	1,498
NATIONAL CITY BANK	0	0	10	442
NATIONAL CITY MORTGAGE SERVICES	0	0	12	1,797
NATIONAL CITY MORTGAGE COMPANY	2	373	12	2,010
NORTH AMERICAN MORTGAGE CO	0	0	18	4,242
OHIO SAVINGS BANK	0	0	14	2,714
PRISM MORTGAGE COMPANY	0	0	83	12,114
SUNTRUST MORTGAGE, INC	0	0	15	2,288
TAYLOR, BEAN & WHITAKER	0	0	9	1,284
THE FIRST MORTGAGE CORPORATION	0	0	11	1,472
THE NORTHERN TRUST COMPANY	0	0	39	7,043
UNION PLANTERS BANK, N.A.	0	0	4	473
US BANK NORTH DAKOTA	0	0	7	478
US BANK, N.A.	1	220	11	2,009
WASHINGTON MUTUAL BANK, FA	1	66	102	17,831
WELLS FARGO BANK WISCONSIN, NA	0	0	10	336
WELLS FARGO HOME MORTGAGE	2	313	84	15,818
WORLD SAVINGS BANK	0	0	6	661

Top Refinance Lenders Lender	Loans \$1,000	
	Loans	\$1,000
ALLIANCE MORTGAGE COMPANY	5	863
AMERICAN HOME MORTGAGE CORP.	18	2,931
BANK OF AMERICA, N.A.	33	6,156
BANK ONE, NA	44	5,371
CENDANT MORTGAGE	22	3,510
CHARTER ONE BANK	16	2,937
CHASE MANHATTAN MORTGAGE CORP	46	8,840
CITIBANK, F.S.B.	24	4,373
CITIMORTGAGE INC.	37	7,316
COMCOR MORTGAGE CORPORATION	5	875
COUNTRYWIDE HOME LOANS	59	9,316
DRAPER AND KRAMER MORTGAGE	5	920
FIFTH THIRD MORTGAGE COMPANY	18	2,593
FIRST NATIONWIDE MORTGAGE CORP	9	1,465
FIRST UNION MORTGAGE CORP.	19	3,469
FLAGSTAR BANK, FSB	37	6,319
FLEET NATIONAL BANK	6	758
GHS MORTGAGE, LLC	9	1,832
GMAC MORTGAGE	49	8,815
GN MORTGAGE	12	1,750
GREENPOINT MORTGAGE FUNDING	8	2,200
GUARANTY RESIDENTIAL LENDING	6	720
HARRIS TRUST AND SAVINGS BANK	18	2,100
HOMESIDE MORTGAGE, INC.	20	3,761
HSBC MORTGAGE CORPORATION	6	1,199
INDYMAC BK FSB	7	1,523
LASALLE BANK NA	202	32,624
MID AMERICA BANK, FSB	9	1,601
NATIONAL CITY MORTGAGE SERVICES	6	768
NATIONAL CITY MORTGAGE COMPANY	18	3,935
NORTH AMERICAN MORTGAGE CO	29	4,916
OHIO SAVINGS BANK	11	2,472
PRISM MORTGAGE COMPANY	69	12,246
PROVIDENT FUNDING ASSOCIATES	5	893
REGENCY SAVINGS BANK	5	540
SUNTRUST MORTGAGE, INC	7	1,213
TAYLOR, BEAN & WHITAKER	11	1,684
TCF NATIONAL BANK	8	525
THE NORTHERN TRUST COMPANY	39	6,879
UNION PLANTERS BANK, N.A.	12	1,934
US BANK, N.A.	19	3,329
WASHINGTON MUTUAL BANK, FA	154	31,784
WELLS FARGO FUNDING	5	760
WELLS FARGO HOME MORTGAGE	106	18,847
WORLD SAVINGS BANK	9	1,501

Top Home Improvement Lenders Lender	Loans \$1,000	
	Loans	\$1,000
BANK ONE, NA	9	100
CHICAGO PATROLMEN'S F.C.U.	9	41
CITIBANK, F.S.B.	3	160
COLE TAYLOR BANK	7	280
FIRST AMERICAN BANK	4	105
FLEET NATIONAL BANK	2	140
HARRIS TRUST AND SAVINGS BANK	2	70
NORTH COMMUNITY BANK	4	105
SOUTH CENTRAL BANK	3	38
THE NORTHERN TRUST COMPANY	2	102

Top Multi-Family Lenders Lender	Loans \$1,000	
	Loans	\$1,000
BANKFINANCIAL F.S.B.	6	7,228
BRIDGEVIEW BANK AND TRUST	3	3,594
CHARTER ONE BANK	2	8,100
CITIBANK, F.S.B.	21	19,081
LASALLE BANK NA	7	12,059
MB FINANCIAL BANK, NA	3	1,078
NEW CENTURY BANK	3	3,250
NORTH COMMUNITY BANK	4	3,290
THE NORTHERN TRUST COMPANY	2	1,604
UPTOWN NATIONAL BANK OF CHGO	2	75