

COMMUNITY AREA 4 LINCOLN SQUARE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	6,353	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	5,817	30%
Renter-Occupied Units	12,834	66%
Vacant	897	5%
Total (2000 Census Data)	19,548	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$48,215

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,530	\$310,890
Independent Mortgage Companies	321	\$61,824
Total	1,851	\$372,714

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	98	389	483	748	133

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	176	122	69.3%	20	11.4%
Black	30	18	60.0%	6	20.0%
Hispanic	304	203	66.8%	54	17.8%
White	1,545	1,249	80.8%	132	8.5%
Other	43	27	62.8%	4	9.3%
Unreported	519	232	44.7%	107	20.6%
Total	2,617	1,851	70.7%	323	12.3%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	327	304	427	652	635	523	59.9%
VA/FHA Purchase	41	29	21	22	21	3	-92.7%
Refinance	236	292	768	514	340	1,183	401.3%
Home Improvement	236	87	112	141	109	81	-65.7%
Multi-Family	47	51	63	59	36	61	29.8%
Total Loans	748	763	1,391	1,388	1,141	1,851	147.5%

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

AREA: 4 LINCOLN SQUARE

Top Home Purchase Lenders			VA/FHA		Conventional		Top Refinance Lenders		
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
AEGIS MORTGAGE CORPORATION	0	0	4	549	AEGIS MORTGAGE CORPORATION	10	1,571		
AMERICAN HOME MORTGAGE CORP.	0	0	5	1,041	ALLIANCE MORTGAGE COMPANY	10	2,525		
BANCGROUP MORTGAGE CORPORATION	0	0	11	2,226	AMERICAN HOME MORTGAGE CORP.	21	3,649		
BANK OF AMERICA, N.A.	0	0	8	1,383	BANK OF AMERICA, N.A.	8	1,548		
BANK ONE, NA	0	0	10	1,468	BANK ONE, NA	53	5,833		
CENDANT MORTGAGE	0	0	8	1,922	CENDANT MORTGAGE	13	2,634		
CHARTER ONE BANK	0	0	3	480	CHARTER ONE BANK	14	2,031		
CHASE MANHATTAN BANK USA, NA	0	0	10	364	CHASE MANHATTAN MORTGAGE CORP	28	6,105		
CHASE MANHATTAN MORTGAGE CORP	0	0	10	1,994	CITIBANK, F.S.B.	6	777		
CITIBANK, F.S.B.	0	0	3	702	CITIMORTGAGE INC.	20	4,512		
CITIMORTGAGE INC.	0	0	15	2,867	COUNTRYWIDE HOME LOANS	35	6,418		
COLE TAYLOR BANK	0	0	7	742	CRESCENT MORTGAGE SVC, INC	7	1,126		
CORUS BANK	0	0	3	313	FIFTH THIRD MORTGAGE COMPANY	8	958		
COUNTRYWIDE HOME LOANS	0	0	5	870	FIRST AMERICAN BANK	6	298		
EMIGRANT MORTGAGE COMPANY	0	0	7	2,532	FIRST UNION MORTGAGE CORP.	19	4,660		
FIFTH THIRD MORTGAGE COMPANY	0	0	11	1,746	FLAGSTAR BANK, FSB	31	5,938		
FIRST UNION MORTGAGE CORP.	0	0	5	1,078	FLEET NATIONAL BANK	8	1,730		
FLAGSTAR BANK, FSB	0	0	4	880	GHS MORTGAGE, LLC	5	1,661		
FLEET NATIONAL BANK	0	0	3	633	GMAC MORTGAGE	24	4,031		
GB HOME EQUITY	0	0	4	216	GN MORTGAGE	13	2,354		
GHS MORTGAGE, LLC	0	0	6	1,499	GREENPOINT MORTGAGE FUNDING	7	1,825		
GMAC MORTGAGE	0	0	9	1,664	HARRIS TRUST AND SAVINGS BANK	11	2,289		
GN MORTGAGE	0	0	9	1,365	HOMESIDE MORTGAGE, INC.	14	2,266		
GREENPOINT MORTGAGE FUNDING	0	0	12	2,404	INDYMAC BK FSB	5	1,001		
HARRIS TRUST AND SAVINGS BANK	0	0	5	1,213	LASALLE BANK NA	153	27,024		
HOMESIDE MORTGAGE, INC.	0	0	2	275	LIBERTY BANK FOR SAVINGS	7	1,392		
HSBC MORTGAGE CORPORATION	0	0	4	1,175	LINCOLN PARK SAVINGS BANK	7	1,385		
INDYMAC BK FSB	0	0	4	1,003	MARKET STREET MORTGAGE CORP	4	640		
LASALLE BANK NA	1	148	94	18,402	MORTGAGE EXPRESS, INC.	5	1,134		
MID AMERICA BANK, FSB	0	0	6	1,390	MORTGAGE SERVICES, INC	6	1,336		
NATIONAL CITY BANK	0	0	3	118	NATIONAL CITY MORTGAGE SERVICES	12	1,700		
NATIONAL CITY MORTGAGE SERVICES	0	0	13	2,191	NATIONAL CITY MORTGAGE COMPANY	14	2,468		
NATIONAL CITY MORTGAGE COMPANY	0	0	3	559	NEW CENTURY MORTGAGE CORP.	6	1,257		
NORTH AMERICAN MORTGAGE CO	0	0	12	2,666	NORTH AMERICAN MORTGAGE CO	15	3,409		
OHIO SAVINGS BANK	0	0	6	1,104	NORTH SIDE FS & LA	5	917		
PARAGON HOME LENDING LLC	0	0	3	336	OHIO SAVINGS BANK	11	2,196		
PRISM MORTGAGE COMPANY	0	0	20	3,499	PRISM MORTGAGE COMPANY	40	8,194		
SUNTRUST MORTGAGE, INC	0	0	7	1,304	SUNTRUST MORTGAGE, INC	9	1,814		
TAYLOR, BEAN & WHITAKER	0	0	4	695	TAYLOR, BEAN & WHITAKER	19	3,375		
THE FIRST MORTGAGE CORPORATION	0	0	5	595	THE NORTHERN TRUST COMPANY	22	3,890		
THE NORTHERN TRUST COMPANY	0	0	8	1,802	UNION PLANTERS BANK, N.A.	5	790		
US BANK, N.A.	0	0	4	807	US BANK, N.A.	11	2,162		
WASHINGTON MUTUAL BANK, FA	0	0	43	10,117	WASHINGTON MUTUAL BANK, FA	144	26,064		
WELLS FARGO BANK WISCONSIN, NA	0	0	4	108	WELLS FARGO HOME MORTGAGE	101	20,810		
WELLS FARGO HOME MORTGAGE	0	0	30	6,086	WORLD SAVINGS BANK	6	1,135		

Top Home Improvement Lenders			Top Multi-Family Lenders		
Lender	Loans	\$1,000	Lender	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	4	34	ALBANY BANK	4	1,899
BANK ONE, NA	20	445	BANCO POPULAR NORTH AMERICA	2	820
CHICAGO PATROLMEN'S F.C.U.	7	43	BANKFINANCIAL F.S.B.	2	1,155
COLE TAYLOR BANK	7	418	CITIBANK, F.S.B.	8	4,691
GB HOME EQUITY	2	113	HYDE PARK BANK	2	1,367
LIBERTY BANK FOR SAVINGS	2	215	LASALLE BANK NA	4	4,240
MB FINANCIAL BANK, NA	3	300	LIBERTY BANK FOR SAVINGS	2	666
SOUTH CENTRAL BANK	3	32	MB FINANCIAL BANK, NA	3	5,640
THE NORTHERN TRUST COMPANY	2	317	MID AMERICA BANK, FSB	2	935
UPTOWN NATIONAL BANK OF CHGO	4	274	THE NORTHERN TRUST COMPANY	5	4,655