

COMMUNITY AREA 8 NEAR NORTH SIDE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	19,798	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	18,812	37%
Renter-Occupied Units	26,620	52%
Vacant	5,724	11%
Total (2000 Census Data)	51,156	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$93,934

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	5,934	\$1,483,207
Independent Mortgage Companies	1,131	\$247,491
Total	7,065	\$1,730,698

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	128	808	1,266	4,540	323

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	464	358	77.2%	30	6.5%
Black	269	172	63.9%	49	18.2%
Hispanic	195	140	71.8%	26	13.3%
White	6,378	5,258	82.4%	363	5.7%
Other	132	93	70.5%	10	7.6%
Unreported	1,752	1,044	59.6%	235	13.4%
Total	9,190	7,065	76.9%	713	7.8%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	1,672	1,895	2,451	3,339	3,169	2,708	62.0%
VA/FHA Purchase	58	57	51	36	90	38	-34.5%
Refinance	761	869	2,378	1,543	835	4,152	445.6%
Home Improvement	761	131	136	181	141	125	-83.6%
Multi-Family	20	20	27	31	29	42	110.0%
Total Loans	2,631	2,972	5,043	5,130	4,264	7,065	168.5%

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

AREA: 8 NEAR NORTH SIDE

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMERICAN HOME MORTGAGE CORP.	1	140	33	5,369	ALLIANCE MORTGAGE COMPANY	22	4,037
AMERICAN NATIONAL BANK & TRUST	0	0	14	8,306	AMERICAN HOME MORTGAGE CORP.	51	10,744
ASTORIA FEDERAL MORTGAGE CORP	0	0	12	3,988	AMERICAN NATIONAL BANK & TRUST	16	8,205
BANCGROUP MORTGAGE CORPORATION	0	0	30	6,160	ASTORIA FEDERAL MORTGAGE CORP	20	7,916
BANK OF AMERICA, N.A.	0	0	54	13,252	BANK OF AMERICA, N.A.	114	34,291
BANK ONE, NA	0	0	67	12,337	BANK ONE, NA	126	20,463
CENDANT MORTGAGE	2	288	54	11,192	CENDANT MORTGAGE	34	8,751
CHARTER ONE BANK	0	0	44	9,470	CHARTER ONE BANK	72	17,852
CHASE MANHATTAN BANK USA, NA	0	0	30	1,383	CHASE MANHATTAN MORTGAGE CORP	117	31,015
CHASE MANHATTAN MORTGAGE CORP	1	133	49	14,307	CITIBANK, F.S.B.	125	34,545
CITIBANK, F.S.B.	0	0	58	19,276	CITIMORTGAGE INC.	19	6,892
CITIMORTGAGE INC.	0	0	21	4,921	COUNTRYWIDE HOME LOANS	117	25,212
COLE TAYLOR BANK	0	0	14	3,756	DRAPER AND KRAMER MORTGAGE	38	6,585
COUNTRYWIDE HOME LOANS	0	0	50	10,872	E*TRADE BANK	13	2,120
DRAPER AND KRAMER MORTGAGE	8	1,339	47	8,871	EMIGRANT MORTGAGE COMPANY	30	15,069
EMIGRANT MORTGAGE COMPANY	0	0	54	28,148	FIFTH THIRD MORTGAGE COMPANY	46	9,455
FIFTH THIRD MORTGAGE COMPANY	0	0	31	7,626	FIRST NATIONWIDE MORTGAGE CORP	41	13,478
FIRST NATIONWIDE MORTGAGE CORP	0	0	11	4,158	FIRST UNION MORTGAGE CORP.	46	7,939
FIRST UNION MORTGAGE CORP.	0	0	19	2,922	FLAGSTAR BANK, FSB	71	14,428
FLAGSTAR BANK, FSB	0	0	49	8,605	GHS MORTGAGE, LLC	38	10,867
GHS MORTGAGE, LLC	0	0	85	20,572	GMAC MORTGAGE	104	20,660
GMAC MORTGAGE	1	159	26	5,741	GN MORTGAGE	16	2,345
GN MORTGAGE	0	0	13	2,060	HARRIS TRUST AND SAVINGS BANK	94	26,835
GREENPOINT MORTGAGE FUNDING	0	0	30	7,369	HOMESIDE MORTGAGE, INC.	45	7,517
HARRIS TRUST AND SAVINGS BANK	0	0	60	20,306	HSBC MORTGAGE CORPORATION	48	17,288
HOMESIDE MORTGAGE, INC.	0	0	11	2,103	LASALLE BANK NA	513	125,716
HSBC MORTGAGE CORPORATION	0	0	17	6,217	MARKET STREET MORTGAGE CORP	51	9,725
LASALLE BANK NA	2	304	376	85,102	MERRILL LYNCH CREDIT CORP.	25	5,564
MARKET STREET MORTGAGE CORP	1	175	24	5,049	MID AMERICA BANK, FSB	40	10,982
MERRILL LYNCH CREDIT CORP.	0	0	20	7,303	NATIONAL CITY MORTGAGE SERVICES	35	8,107
MID AMERICA BANK, FSB	1	105	40	8,960	NATIONAL CITY MORTGAGE COMPANY	61	14,226
NATIONAL CITY BANK	0	0	20	1,188	NEW CENTURY MORTGAGE CORP.	14	3,779
NATIONAL CITY MORTGAGE SERVICES	1	121	22	5,650	NORTH AMERICAN MORTGAGE CO	79	21,504
NATIONAL CITY MORTGAGE COMPANY	3	520	38	8,835	OHIO SAVINGS BANK	45	10,458
NORTH AMERICAN MORTGAGE CO	0	0	24	5,032	PRISM MORTGAGE COMPANY	127	26,041
OHIO SAVINGS BANK	0	0	53	11,091	PROVIDENT FUNDING ASSOCIATES	24	4,730
PRISM MORTGAGE COMPANY	1	85	117	19,074	SOUTH CENTRAL BANK	17	3,077
SUNTRUST MORTGAGE, INC	0	0	10	1,950	SUNTRUST MORTGAGE, INC	16	3,089
TAYLOR, BEAN & WHITAKER	0	0	16	2,450	TAYLOR, BEAN & WHITAKER	15	2,555
THE NORTHERN TRUST COMPANY	0	0	67	31,082	TCF MORTGAGE CORPORATION	15	2,653
US BANK, N.A.	1	214	16	4,105	THE NORTHERN TRUST COMPANY	89	34,745
WASHINGTON MUTUAL BANK, FA	2	383	287	71,522	US BANK, N.A.	55	13,916
WELLS FARGO BANK WISCONSIN, NA	0	0	14	517	WASHINGTON MUTUAL BANK, FA	457	124,054
WELLS FARGO HOME MORTGAGE	5	925	177	43,518	WELLS FARGO HOME MORTGAGE	410	95,412
WORLD SAVINGS BANK	0	0	18	3,990	WORLD SAVINGS BANK	18	4,462

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK OF AMERICA, N.A.	3	378
BANK ONE, NA	12	528
BESTSOURCE CREDIT UNION	3	183
COLE TAYLOR BANK	19	2,178
FIFTH THIRD BANK	2	102
MID AMERICA BANK, FSB	6	322
PNC BANK NA	3	195
THE NORTHERN TRUST COMPANY	27	2,445
US BANK NORTH DAKOTA	6	598
US BANK, N.A.	2	35

Top Multi-Family Lenders Lender	Loans	\$1,000
ARCS COMMERCIAL MORTGAGE CO	2	2,680
BANK OF BOURBONNAIS	11	3,480
BANKFINANCIAL F.S.B.	1	185
BARRINGTON BANK & TRUST COMPAN	2	1,500
CITIBANK, F.S.B.	1	920
CITIZENS BANK AND TRUST CO.	2	2,776
LASALLE BANK NA	1	1,380
NORTH FEDERAL SAVINGS BANK	1	500
OAK BROOK BANK	2	6,900
THE NORTHERN TRUST COMPANY	3	900