

**COMMUNITY AREA 9 EDISON PARK**

**HOUSING DATA**

	<b>Number</b>	
Mortgageable Single-Family Properties (estimated 2000)	4,038	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	<b>Number</b>	<b>Percent</b>
Owner-Occupied Units	3,852	78%
Renter-Occupied Units	958	20%
Vacant	100	2%
<b>Total (2000 Census Data)</b>	<b>4,910</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$69,064

<b>TOTAL HOUSING LENDING</b>	<b>Total Number of Loans</b>	<b>Total Dollar Amount (\$1,000)</b>
Banks, S+Ls, Bank-Owned Mortgage Companies	633	\$101,577
Independent Mortgage Companies	148	\$25,489
<b>Total</b>	<b>781</b>	<b>\$127,066</b>

**LOANS BY INCOME OF APPLICANT**

	<b>\$1-35,000</b>	<b>\$36-56,000</b>	<b>\$57-84,000</b>	<b>\$84,000+</b>	<b>Unreported</b>
Number of Loans	32	159	223	325	42

**LOANS BY RACE**

<b>Race</b>	<b>Number of Applications</b>	<b>Loans Originated</b>		<b>Applications Denied</b>	
		<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Asian	13	9	69.2%	1	7.7%
Black	1	1	100.0%	0	0.0%
Hispanic	31	21	67.7%	4	12.9%
White	765	656	85.8%	37	4.8%
Other	8	5	62.5%	2	25.0%
Unreported	155	89	57.4%	20	12.9%
<b>Total</b>	<b>973</b>	<b>781</b>	<b>80.3%</b>	<b>64</b>	<b>6.6%</b>

**LENDING OVER SIX YEARS (Originations)**

<b>Loan Type</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>Change</b>
							<b>1996-2001</b>
Conventional Purchase	186	146	177	200	211	183	-1.6%
VA/FHA Purchase	5	9	1	4	2	2	-60.0%
Refinance	124	162	464	251	110	545	339.5%
Home Improvement	124	64	50	60	47	45	-63.7%
Multi-Family	1	5	4	5	2	6	500.0%
<b>Total Loans</b>	<b>365</b>	<b>386</b>	<b>696</b>	<b>520</b>	<b>372</b>	<b>781</b>	<b>114.0%</b>

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

AREA: 9 EDISON PARK

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	1	133			ALLIANCE MORTGAGE COMPANY	13	2,777
ALLIANCE MORTGAGE COMPANY	0	0	2	317			AMERICAN HOME MORTGAGE CORP.	7	1,265
AMERICAN MORTGAGE LLC	0	0	1	227			AMERICAN MORTGAGE LLC	4	621
BANCGROUP MORTGAGE CORPORATION	0	0	4	619			BANK OF AMERICA, N.A.	5	771
BANK OF AMERICA, N.A.	0	0	1	206			BANK ONE, NA	17	1,833
BANK ONE, NA	0	0	3	524			CENDANT MORTGAGE	2	318
CENDANT MORTGAGE	0	0	3	531			CHARTER ONE BANK	12	2,362
CHARTER ONE BANK	0	0	5	1,214			CHASE MANHATTAN MORTGAGE CORP	21	3,835
CHASE MANHATTAN MORTGAGE CORP	0	0	3	477			CITIBANK, F.S.B.	4	386
COLE TAYLOR BANK	0	0	3	719			COUNTRYWIDE HOME LOANS	20	3,225
COUNTRYWIDE HOME LOANS	0	0	3	485			CRESCENT MORTGAGE SVC, INC	3	365
CRESCENT MORTGAGE SVC, INC	0	0	2	225			CU/AMERICA FINAN.SVCS	3	673
FIFTH THIRD MORTGAGE COMPANY	0	0	1	260			FIFTH THIRD MORTGAGE COMPANY	7	876
FIRST FRANKLIN FINANCIAL CORP.	0	0	1	198			FIRST AMERICAN BANK	4	174
FIRST UNION MORTGAGE CORP.	0	0	2	415			FIRST UNION MORTGAGE CORP.	4	923
FLAGSTAR BANK, FSB	0	0	4	1,115			FLAGSTAR BANK, FSB	14	2,661
FRANKLIN FINANCIAL	0	0	2	143			FLEET NATIONAL BANK	2	336
GMAC MORTGAGE	0	0	2	357			GMAC MORTGAGE	16	2,681
GN MORTGAGE	0	0	1	112			GN MORTGAGE	6	881
GREENPOINT MORTGAGE FUNDING	0	0	4	795			GUARANTY RESIDENTIAL LENDING	8	1,482
GUARANTY RESIDENTIAL LENDING	1	234	0	0			HARRIS TRUST AND SAVINGS BANK	7	1,394
HARRIS TRUST AND SAVINGS BANK	0	0	3	437			HOMESIDE MORTGAGE, INC.	6	973
HOMESIDE MORTGAGE, INC.	0	0	1	175			HOYNE SAVINGS BANK	5	804
HOYNE SAVINGS BANK	0	0	1	190			HSBC MORTGAGE CORPORATION	3	435
INDYMAC BK FSB	0	0	1	175			IVANHOE FINANCIAL, INC.	3	805
LASALLE BANK NA	0	0	28	4,061			LASALLE BANK NA	56	7,242
LIBERTY BANK FOR SAVINGS	0	0	4	424			LIBERTY BANK FOR SAVINGS	9	1,199
MID AMERICA BANK, FSB	0	0	5	913			MID AMERICA BANK, FSB	3	334
MOLTON, ALLEN & WILLIAMS MTG	0	0	1	95			MORTGAGE SERVICES, INC	13	2,875
MORTGAGE SERVICES, INC	0	0	3	275			NATIONAL CITY MORTGAGE COMPANY	8	1,317
NATIONAL CITY BANK	0	0	1	35			NORTH AMERICAN MORTGAGE CO	9	1,636
NATIONAL CITY MORTGAGE COMPANY	0	0	3	715			NORTHWEST COMMUNITY CR UNION	5	559
NORTH AMERICAN MORTGAGE CO	0	0	2	192			OHIO SAVINGS BANK	4	517
OHIO SAVINGS BANK	0	0	2	508			PRISM MORTGAGE COMPANY	16	2,706
PARKWAY BANK & TRUST CO.	0	0	3	1,376			PROVIDENT FUNDING ASSOCIATES	6	1,125
PRISM MORTGAGE COMPANY	0	0	9	1,288			SHAMROCK BANCORP, INC	8	1,390
RBMG, INC.	0	0	2	370			SUNTRUST MORTGAGE, INC	4	619
SUNTRUST MORTGAGE, INC	0	0	2	233			TAYLOR, BEAN & WHITAKER	11	1,836
TAYLOR, BEAN & WHITAKER	0	0	3	599			TCF MORTGAGE CORPORATION	6	901
TCF MORTGAGE CORPORATION	0	0	1	130			TCF NATIONAL BANK	5	698
UNION PLANTERS BANK, N.A.	0	0	2	253			UNION PLANTERS BANK, N.A.	4	654
US BANK, N.A.	0	0	4	849			US BANK, N.A.	13	1,915
WASHINGTON MUTUAL BANK, FA	1	186	7	1,355			WASHINGTON MUTUAL BANK, FA	41	6,696
WELLS FARGO BANK WEST, NA	0	0	2	51			WELLS FARGO HOME MORTGAGE	52	10,124
WELLS FARGO HOME MORTGAGE	0	0	24	4,591			WORLD SAVINGS BANK	3	413

Top Home Improvement Lenders		
Lender	Loans	\$1,000
BANK ONE, NA	3	73
CHICAGO PATROLMEN'S F.C.U.	8	53
CITIBANK, F.S.B.	2	56
FIRST AMERICAN BANK	3	55
FLEET NATIONAL BANK	2	75
MID AMERICA BANK, FSB	2	55
NATIONAL CITY BANK	2	150
PULLMAN BANK AND TRUST	2	70
SOUTH CENTRAL BANK	3	21
US BANK, N.A.	2	41

Top Multi-Family Lenders		
Lender	Loans	\$1,000
AMERICAN ENTERPRISE BANK	1	800
LASALLE BANK NA	4	1,285
PARKWAY BANK & TRUST CO.	1	936