

COMMUNITY AREA 11 JEFFERSON PARK

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	7,382	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	7,020	65%
Renter-Occupied Units	3,476	32%
Vacant	354	3%
Total (2000 Census Data)	10,850	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$60,696

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,254	\$198,462
Independent Mortgage Companies	264	\$44,590
Total	1,518	\$243,052

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	78	346	540	442	113

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	114	86	75.4%	17	14.9%
Black	9	5	55.6%	2	22.2%
Hispanic	261	177	67.8%	46	17.6%
White	1,319	1,047	79.4%	107	8.1%
Other	30	16	53.3%	5	16.7%
Unreported	428	188	43.9%	91	21.3%
Total	2,161	1,519	70.3%	268	12.4%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	326	308	351	382	391	399	22.4%
VA/FHA Purchase	34	34	24	32	25	17	-50.0%
Refinance	280	304	721	434	222	1,022	265.0%
Home Improvement	280	86	89	97	81	72	-74.3%
Multi-Family	5	7	13	7	6	8	60.0%
Total Loans	745	739	1,198	952	725	1,518	103.8%

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

AREA: 11 JEFFERSON 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
1ST SECURITY FEDERAL SAVINGS	0	0	5	739	AEGIS MORTGAGE CORPORATION	7	1,340		
AEGIS MORTGAGE CORPORATION	1	231	1	225	ALLIANCE MORTGAGE COMPANY	19	3,743		
ALLIANCE MORTGAGE COMPANY	0	0	4	832	AMERICAN HOME MORTGAGE CORP.	11	1,684		
AMERICAN HOME MORTGAGE CORP.	0	0	2	308	BANK OF AMERICA, N.A.	10	1,346		
BANGROUP MORTGAGE CORPORATION	1	192	7	863	BANK ONE, NA	40	3,716		
BANK ONE, NA	0	0	4	1,007	CHARTER ONE BANK	24	3,708		
BNC MORTGAGE INC	0	0	3	729	CHASE MANHATTAN MORTGAGE CORP	29	5,482		
CENDANT MORTGAGE	1	172	9	1,555	CITIBANK, F.S.B.	10	1,335		
CHARTER ONE BANK	0	0	4	624	CITIMORTGAGE INC.	5	767		
CHASE MANHATTAN BANK USA, NA	0	0	4	98	COMMUNITY SAVINGS BANK	4	510		
CHASE MANHATTAN MORTGAGE CORP	1	203	8	1,316	COUNTRYWIDE HOME LOANS	24	3,792		
CITIMORTGAGE INC.	0	0	2	331	CRESCENT MORTGAGE SVC, INC	6	928		
COLE TAYLOR BANK	0	0	2	300	FIFTH THIRD MORTGAGE COMPANY	7	948		
COMMUNITY SAVINGS BANK	0	0	5	940	FIRST AMERICAN BANK	5	256		
COUNTRYWIDE HOME LOANS	0	0	9	1,753	FIRST UNION MORTGAGE CORP.	17	2,541		
CRESCENT MORTGAGE SVC, INC	0	0	2	343	FLAGSTAR BANK, FSB	23	3,819		
FIDELITY FEDERAL SAVINGS BANK	0	0	5	995	FLEET NATIONAL BANK	6	1,064		
FIFTH THIRD MORTGAGE COMPANY	1	190	3	598	GMAC MORTGAGE	21	3,003		
FIRST FRANKLIN FINANCIAL CORP.	0	0	4	573	GN MORTGAGE	14	2,330		
FIRST NATIONAL BANK OF ARIZONA	0	0	3	733	GUARANTY RESIDENTIAL LENDING	5	639		
FIRST UNION MORTGAGE CORP.	0	0	4	979	HARRIS TRUST AND SAVINGS BANK	11	1,335		
FLAGSTAR BANK, FSB	0	0	11	2,297	HOMESIDE MORTGAGE, INC.	17	3,290		
GN MORTGAGE	0	0	4	1,188	HOYNE SAVINGS BANK	10	1,549		
GREENPOINT MORTGAGE FUNDING	0	0	11	2,576	HSBC MORTGAGE CORPORATION	5	1,084		
HOMECOMINGS FINANCIAL NETWORK	0	0	3	262	LASALLE BANK NA	114	15,592		
HOMESIDE MORTGAGE, INC.	1	196	4	674	LIBERTY BANK FOR SAVINGS	25	3,254		
INDYMAC BK FSB	0	0	4	694	MID AMERICA BANK, FSB	34	5,312		
LABE BANK	0	0	2	258	MORTGAGE EXPRESS, INC.	4	833		
LASALLE BANK NA	4	859	58	10,222	MORTGAGE SERVICES, INC	9	1,603		
LIBERTY BANK FOR SAVINGS	0	0	3	361	NATIONAL CITY MORTGAGE COMPANY	13	2,338		
MID AMERICA BANK, FSB	0	0	29	4,615	NORTH AMERICAN MORTGAGE CO	15	2,699		
MORTGAGE EXPRESS, INC.	0	0	5	981	OHIO SAVINGS BANK	9	1,663		
NATIONAL CITY BANK	0	0	3	73	PRISM MORTGAGE COMPANY	9	1,696		
NATIONAL CITY MORTGAGE COMPANY	0	0	8	1,278	PROVIDENT FUNDING ASSOCIATES	6	1,025		
NORTH AMERICAN MORTGAGE CO	0	0	7	1,451	SHAMROCK BANCORP, INC	7	1,291		
OHIO SAVINGS BANK	0	0	3	636	ST. FRANCIS MORTGAGE CORP.	6	1,282		
PRISM MORTGAGE COMPANY	0	0	7	1,238	TAYLOR, BEAN & WHITAKER	18	3,086		
SHAMROCK BANCORP, INC	1	223	2	495	TCF MORTGAGE CORPORATION	7	1,104		
SIB MORTGAGE CORP.	0	0	3	464	TCF NATIONAL BANK	10	1,160		
SUNTRUST MORTGAGE, INC	0	0	3	697	UNION PLANTERS BANK, N.A.	6	857		
TAYLOR, BEAN & WHITAKER	1	192	8	1,499	US BANK, N.A.	14	2,244		
US BANK, N.A.	0	0	4	558	WASHINGTON MUTUAL BANK, FA	106	17,941		
WASHINGTON MUTUAL BANK, FA	0	0	46	9,076	WELLS FARGO HOME MORTGAGE	99	17,097		
WELLS FARGO HOME MORTGAGE	2	416	21	3,692	WESTAMERICA MORTGAGE COMPANY	5	845		
WORLD SAVINGS BANK	0	0	6	1,237	WORLD SAVINGS BANK	6	955		

Top Home Improvement Lenders		
Lender	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	3	18
CHICAGO PATROLMEN'S F.C.U.	8	32
CITIBANK, F.S.B.	2	35
COLE TAYLOR BANK	6	211
FIDELITY FEDERAL SAVINGS BANK	4	114
FIRST AMERICAN BANK	4	162
LIBERTY BANK FOR SAVINGS	8	342
MID AMERICA BANK, FSB	9	344
SHAMROCK BANCORP, INC	2	368
US BANK NORTH DAKOTA	4	200

Top Multi-Family Lenders		
Lender	Loans	\$1,000
1ST SECURITY FEDERAL SAVINGS	1	476
ASSOCIATED BANK CHICAGO	1	552
CITIBANK, F.S.B.	1	2,940
FIRST SECURITY TRUST & SAVINGS	1	504
FNB LINCOLNWOOD	1	654
LINCOLN PARK SAVINGS BANK	1	422
WESTAMERICA MORTGAGE COMPANY	1	220
WORLD SAVINGS BANK	1	560