

COMMUNITY AREA 19 BELMONT CRAGIN

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	13,620	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	12,074	53%
Renter-Occupied Units	9,777	43%
Vacant	780	3%
Total (2000 Census Data)	22,631	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$45,936

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	2,511	\$375,172
Independent Mortgage Companies	887	\$146,974
Total	3,398	\$522,146

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	305	1,178	1,136	365	414

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	119	84	70.6%	18	15.1%
Black	161	54	33.5%	59	36.6%
Hispanic	3,689	2,336	63.3%	687	18.6%
White	908	622	68.5%	130	14.3%
Other	50	25	50.0%	12	24.0%
Unreported	1,019	277	27.2%	369	36.2%
Total	5,946	3,398	57.1%	1,275	21.4%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	480	299	423	482	571	581	21.0%
VA/FHA Purchase	425	394	417	509	320	274	-35.5%
Refinance	504	642	1,353	1,132	772	2,358	367.9%
Home Improvement	504	206	328	264	236	144	-71.4%
Multi-Family	36	30	46	46	38	41	13.9%
Total Loans	1,654	1,571	2,567	2,433	1,937	3,398	105.4%

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

AREA: 19 BELMONT CRAGIN

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
1ST SECURITY FEDERAL SAVINGS	0	0	6	570	AEGIS MORTGAGE CORPORATION	32	5,119
AEGIS MORTGAGE CORPORATION	8	1,604	9	1,697	AMERICAN HOME MORTGAGE CORP.	30	5,010
AMERICAN HOME MORTGAGE CORP.	10	2,291	7	1,354	AMERIQUEST MORTGAGE COMPANY	17	2,744
BANCGROUP MORTGAGE CORPORATION	5	866	10	1,618	BANK OF AMERICA, N.A.	12	1,838
BANK ONE, NA	0	0	8	1,172	BANK ONE, NA	59	3,990
CHASE MANHATTAN MORTGAGE CORP	8	1,616	9	1,711	CHARTER ONE BANK	37	4,566
COUNTRYWIDE HOME LOANS	0	0	13	2,452	CHASE MANHATTAN MORTGAGE CORP	128	20,361
CTX MORTGAGE COMPANY, LLC	3	652	3	691	CITIBANK, F.S.B.	12	1,344
CU/AMERICA FINAN.SVCS	1	228	6	1,193	COLUMBIA MORTGAGE & FUNDING CO	63	9,600
FIDELITY FEDERAL SAVINGS BANK	0	0	13	2,554	COMCOR MORTGAGE CORPORATION	36	5,619
FIELDSTONE MORTGAGE COMPANY	14	2,923	3	753	COMMUNITY SAVINGS BANK	18	1,860
FIFTH THIRD MORTGAGE COMPANY	4	724	7	1,048	COUNTRYWIDE HOME LOANS	65	9,635
FIRST FRANKLIN FINANCIAL CORP.	0	0	6	646	CRESCENT MORTGAGE SVC, INC	21	3,335
FIRST NATIONAL BANK OF ARIZONA	0	0	19	4,146	FIDELITY FEDERAL SAVINGS BANK	12	1,858
FIRST SUBURBAN MORTGAGE	16	3,008	2	272	FIFTH THIRD MORTGAGE COMPANY	25	3,573
FIRST UNION MORTGAGE CORP.	0	0	12	2,255	FIRST SUBURBAN MORTGAGE	11	2,135
FLAGSTAR BANK, FSB	0	0	15	2,934	FIRST UNION MORTGAGE CORP.	50	7,895
GN MORTGAGE	6	1,119	8	1,478	FLAGSTAR BANK, FSB	47	7,729
GREENPOINT MORTGAGE FUNDING	0	0	40	7,787	FLEET NATIONAL BANK	56	9,099
HARRIS TRUST AND SAVINGS BANK	0	0	6	887	FREMONT INVESTMENT AND LOAN	21	3,364
HOME MORTGAGE, INC	8	1,604	2	416	GMAC MORTGAGE	14	2,102
HOMESIDE MORTGAGE, INC.	27	5,715	12	2,038	GN MORTGAGE	85	13,847
INDYMAC BK FSB	0	0	7	1,188	GREENPOINT MORTGAGE FUNDING	11	1,823
LASALLE BANK NA	24	4,813	48	7,761	GUARANTY RESIDENTIAL LENDING	26	4,117
LIBERTY BANK FOR SAVINGS	0	0	7	1,578	HARRIS TRUST AND SAVINGS BANK	15	1,721
MATRIX FINANCIAL SERVICES CORP	6	986	2	416	HOME MORTGAGE, INC	29	4,938
MERITAGE MORTGAGE CORPORATION	0	0	7	749	HOMESIDE MORTGAGE, INC.	78	11,869
MID AMERICA BANK, FSB	4	777	34	6,027	INDYMAC BK FSB	17	2,661
MOLTON, ALLEN & WILLIAMS MTG	5	1,009	4	773	LASALLE BANK NA	297	35,080
MORTGAGE EXPRESS, INC.	0	0	13	2,431	LIBERTY BANK FOR SAVINGS	18	2,143
NATIONAL CITY MORTGAGE COMPANY	43	8,494	13	2,419	MID AMERICA BANK, FSB	39	5,069
NEW CENTURY MORTGAGE CORP.	0	0	7	1,047	MORTGAGE EXPRESS, INC.	23	3,978
OPTION ONE MORTGAGE CORP.	0	0	7	1,153	NATIONAL CITY MORTGAGE COMPANY	89	14,541
PLATINUM CAPITAL GROUP	8	1,746	4	585	NATIONSCREDIT FINANCIAL SERV.	14	2,109
PLATINUM HOME MORTGAGE CORP	3	593	11	1,783	NEW CENTURY MORTGAGE CORP.	28	4,729
PRISM MORTGAGE COMPANY	8	1,632	6	1,009	NORTH AMERICAN MORTGAGE CO	17	2,643
ST. FRANCIS MORTGAGE CORP.	0	0	8	1,389	OPTION ONE MORTGAGE CORP.	23	3,835
SUNTRUST MORTGAGE, INC	3	532	3	533	PLATINUM CAPITAL GROUP	14	2,209
TAYLOR, BEAN & WHITAKER	3	522	15	2,714	TAYLOR, BEAN & WHITAKER	37	6,009
UNITED FINANCIAL MORTGAGE CORP	8	1,888	1	199	TCF NATIONAL BANK	17	2,489
US BANK, N.A.	2	341	4	603	UNION PLANTERS BANK, N.A.	12	2,118
WASHINGTON MUTUAL BANK, FA	10	1,924	38	7,534	UNITED FINANCIAL MORTGAGE CORP	15	2,573
WELLS FARGO HOME MORTGAGE	11	1,792	10	1,712	WASHINGTON MUTUAL BANK, FA	183	29,254
WESTAMERICA MORTGAGE COMPANY	4	784	2	248	WELLS FARGO HOME MORTGAGE	63	9,442
WORLD SAVINGS BANK	0	0	12	2,048	WORLD SAVINGS BANK	23	3,784

Top Home Improvement Lenders Lender	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	19	162
BANK ONE, NA	11	271
BENEFICIAL CORPORATION	6	304
CHICAGO PATROLMEN'S F.C.U.	8	34
COLE TAYLOR BANK	5	127
FIDELITY FEDERAL SAVINGS BANK	4	73
GB HOME EQUITY	5	145
KEY BANK USA, N.A.	13	160
MID AMERICA BANK, FSB	12	430
SOUTH CENTRAL BANK	19	197

Top Multi-Family Lenders Lender	Loans	\$1,000
1ST SECURITY FEDERAL SAVINGS	2	726
ARCHER BANK	3	924
BANKFINANCIAL F.S.B.	3	867
COMMUNITY SAVINGS BANK	4	796
COVEST BANC, N.A.	4	1,831
FIDELITY FEDERAL SAVINGS BANK	7	2,322
LASALLE BANK NA	2	1,283
LIBERTY BANK FOR SAVINGS	2	514
MID AMERICA BANK, FSB	1	370
WESTAMERICA MORTGAGE COMPANY	5	1,162