

COMMUNITY AREA 77 EDGEWATER

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	10,493	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	9,701	30%
Renter-Occupied Units	21,172	65%
Vacant	1,843	6%
Total (2000 Census Data)	32,716	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$42,557

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	2,414	\$409,713
Independent Mortgage Companies	599	\$88,637
Total	3,013	\$498,350

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	232	730	826	1,004	221

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	265	187	70.6%	36	13.6%
Black	261	143	54.8%	63	24.1%
Hispanic	280	198	70.7%	39	13.9%
White	2,547	2,020	79.3%	224	8.8%
Other	87	57	65.5%	18	20.7%
Unreported	852	408	47.9%	194	22.8%
Total	4,292	3,013	70.2%	574	13.4%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	662	767	838	980	1,276	1,041	57.3%
VA/FHA Purchase	48	56	44	30	28	26	-45.8%
Refinance	335	437	1,088	742	498	1,793	435.2%
Home Improvement	335	110	140	171	98	80	-76.1%
Multi-Family	48	65	81	63	40	73	52.1%
Total Loans	1,189	1,435	2,191	1,986	1,940	3,013	153.4%

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

AREA: 77 EDGEWATER

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
ALLIANCE MORTGAGE COMPANY	0	0	5	1,116	ALLIANCE MORTGAGE COMPANY	7	1,135
AMERICAN HOME MORTGAGE CORP.	2	288	13	2,158	AMERICAN HOME MORTGAGE CORP.	23	3,373
BANCGROUP MORTGAGE CORPORATION	0	0	24	2,941	AMERIQUEST MORTGAGE COMPANY	12	1,826
BANK OF AMERICA, N.A.	0	0	17	2,241	BANK OF AMERICA, N.A.	31	6,040
BANK ONE, NA	0	0	24	3,359	BANK ONE, NA	79	7,619
CENDANT MORTGAGE	0	0	20	3,040	BENEFICIAL CORPORATION	7	756
CHARTER ONE BANK	0	0	11	1,628	CENDANT MORTGAGE	12	1,964
CHASE MANHATTAN BANK USA, NA	0	0	9	221	CHARTER ONE BANK	31	3,806
CHASE MANHATTAN MORTGAGE CORP	1	83	19	3,384	CHASE MANHATTAN MORTGAGE CORP	43	7,165
CITIBANK, F.S.B.	0	0	8	1,613	CITIBANK, F.S.B.	31	4,241
CITIMORTGAGE INC.	0	0	17	3,079	CITIMORTGAGE INC.	18	2,598
COLE TAYLOR BANK	1	100	5	453	COUNTRYWIDE HOME LOANS	85	12,196
COUNTRYWIDE HOME LOANS	0	0	25	4,425	FIFTH THIRD MORTGAGE COMPANY	12	1,458
CRESCENT MORTGAGE SVC, INC	1	126	5	707	FIRST UNION MORTGAGE CORP.	33	5,707
EMIGRANT MORTGAGE COMPANY	0	0	7	2,865	FLAGSTAR BANK, FSB	54	8,220
FIDELITY FEDERAL SAVINGS BANK	0	0	7	787	GHS MORTGAGE, LLC	12	2,143
FIFTH THIRD MORTGAGE COMPANY	0	0	8	1,071	GMAC MORTGAGE	41	5,437
FIRST UNION MORTGAGE CORP.	0	0	6	910	GN MORTGAGE	13	1,718
FLAGSTAR BANK, FSB	0	0	14	2,175	GREENPOINT MORTGAGE FUNDING	10	1,500
GHS MORTGAGE, LLC	0	0	20	3,600	HARRIS TRUST AND SAVINGS BANK	24	3,021
GMAC MORTGAGE	0	0	14	2,410	HOMESIDE MORTGAGE, INC.	24	3,509
GN MORTGAGE	1	223	8	1,030	HSBC MORTGAGE CORPORATION	13	3,169
GREENPOINT MORTGAGE FUNDING	0	0	15	2,573	INDYMAC BK FSB	11	2,271
HARRIS TRUST AND SAVINGS BANK	0	0	16	3,241	LASALLE BANK NA	260	39,805
HOMESIDE MORTGAGE, INC.	0	0	10	983	LONG BEACH MORTGAGE COMPANY	8	1,373
LASALLE BANK NA	1	106	162	25,896	MID AMERICA BANK, FSB	7	1,250
MARKET STREET MORTGAGE CORP	0	0	6	845	MORTGAGE SERVICES, INC	9	1,217
MATRIX FINANCIAL SERVICES CORP	0	0	7	873	NATIONAL CITY MORTGAGE COMPANY	24	4,402
MID AMERICA BANK, FSB	0	0	10	1,386	NEW CENTURY MORTGAGE CORP.	16	2,518
NATIONAL CITY MORTGAGE SERVICES	0	0	9	922	NORTH AMERICAN MORTGAGE CO	22	4,112
NATIONAL CITY MORTGAGE COMPANY	0	0	17	2,169	NORTH SIDE FS & LA	21	2,948
NORTH AMERICAN MORTGAGE CO	0	0	9	1,981	OHIO SAVINGS BANK	12	2,128
OHIO SAVINGS BANK	0	0	18	3,036	OPTION ONE MORTGAGE CORP.	13	1,550
OPTION ONE MORTGAGE CORP.	0	0	5	597	PRISM MORTGAGE COMPANY	58	10,260
PRISM MORTGAGE COMPANY	2	217	82	13,132	PROVIDENT FUNDING ASSOCIATES	10	2,000
ST. FRANCIS MORTGAGE CORP.	0	0	6	587	ST. FRANCIS MORTGAGE CORP.	7	1,134
TAYLOR, BEAN & WHITAKER	2	378	11	1,119	TAYLOR, BEAN & WHITAKER	15	1,982
THE FIRST MORTGAGE CORPORATION	0	0	6	862	TCF MORTGAGE CORPORATION	9	1,119
THE NORTHERN TRUST COMPANY	0	0	17	2,725	THE NORTHERN TRUST COMPANY	26	4,318
UNION PLANTERS BANK, N.A.	0	0	10	1,205	UNION PLANTERS BANK, N.A.	8	1,387
US BANK, N.A.	0	0	6	1,225	US BANK, N.A.	21	3,791
WASHINGTON MUTUAL BANK, FA	1	117	90	11,814	WASHINGTON MUTUAL BANK, FA	181	28,716
WELLS FARGO BANK WISCONSIN, NA	0	0	9	241	WELLS FARGO BANK WEST, NA	8	146
WELLS FARGO HOME MORTGAGE	4	505	54	9,909	WELLS FARGO HOME MORTGAGE	120	20,186
WORLD SAVINGS BANK	0	0	12	1,637	WORLD SAVINGS BANK	19	2,842

Top Home Improvement Lenders	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	3	18
BANK ONE, NA	7	144
BENEFICIAL CORPORATION	5	55
CHICAGO PATROLMEN'S F.C.U.	8	44
COLE TAYLOR BANK	7	364
FIRST AMERICAN BANK	3	48
GB HOME EQUITY	3	90
THE NORTHERN TRUST COMPANY	5	34
UPTOWN NATIONAL BANK OF CHGO	3	55
US BANK, N.A.	3	95

Top Multi-Family Lenders	Loans	\$1,000
CENTRAL FEDERAL SAVINGS & LOAN	4	1,705
CITIBANK, F.S.B.	9	9,363
COMMUNITY SAVINGS BANK	3	1,370
COVEST BANC, N.A.	6	3,347
FIDELITY FEDERAL SAVINGS BANK	3	1,136
LASALLE BANK NA	10	7,778
MB FINANCIAL BANK, NA	4	2,130
NORTH COMMUNITY BANK	4	5,545
THE FIRST COMMERCIAL BANK	3	1,875
UPTOWN NATIONAL BANK OF CHGO	2	1,604