

COMMUNITY AREA 03 UPTOWN

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	7,904	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	7,354	23%
Renter-Occupied Units	23,279	72%
Vacant	1,807	6%
Total (2000 Census Data)	32,440	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$36,306

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	2,371	\$633,752
Independent Mortgage Companies	606	\$111,309
Total	2,977	\$745,061

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	186	778	941	1,221	231

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	236	163	69.1%	25	10.6%
Black	169	99	58.6%	38	22.5%
Hispanic	221	141	63.8%	36	16.3%
White	2,984	2,407	80.7%	155	5.2%
Other	75	50	66.7%	10	13.3%
Unreported	834	497	59.6%	128	15.3%
Total	4,519	3,357	74.3%	392	8.7%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	687	834	997	975	1,263	1,205	75.4%
VA/FHA Purchase	32	21	9	11	14	18	-43.8%
Refinance	288	835	579	342	1,500	1,998	593.8%
Home Improvement	65	102	145	79	61	46	-29.2%
Multi-Family	63	94	62	68	82	90	42.9%
Total Loans	1,135	1,886	1,792	1,475	2,920	3,357	195.8%

CHICAGO COMMUNITY AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2002)

AREA: 3 UPTOWN

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
AMERICAN HOME MORTGAGE CORP.	0	0	9	1,739	AMERICAN HOME MORTGAGE CORP.	24	4,799
BANGROUP MORTGAGE CORPORATION	1	150	15	2,776	AMERICAN MORTGAGE LLC	16	2,485
BANK OF AMERICA, N.A.	0	0	27	4,663	BANGROUP MORTGAGE CORPORATION	10	2,205
BANK ONE, NA	0	0	18	2,751	BANK OF AMERICA, N.A.	33	6,785
CENDANT MORTGAGE	1	148	39	7,221	BANK ONE, NA	57	6,906
CHARTER ONE BANK	0	0	11	1,671	CENDANT MORTGAGE	23	4,025
CHASE MANHATTAN BANK USA, NA	0	0	7	289	CHARTER ONE BANK	24	5,194
CHASE MANHATTAN MORTGAGE CORP	0	0	31	6,278	CHASE MANHATTAN MORTGAGE CORP	69	12,870
CHICAGO BANCORP	0	0	83	14,945	CHICAGO BANCORP	15	2,689
CITIBANK, FSB	0	0	12	1,953	CITIBANK, FSB	25	4,226
CITIMORTGAGE, INC.	0	0	47	10,637	CITIMORTGAGE, INC.	72	15,698
COLE TAYLOR BANK	0	0	4	103	COUNTRYWIDE HOME LOANS	98	16,656
COUNTRYWIDE HOME LOANS	3	374	97	16,739	FIFTH THIRD MORTGAGE COMPANY	9	1,800
FLAGSTAR BANK	0	0	17	2,962	FIRST NATIONWIDE MORTGAGE CORP	14	3,400
GHS MORTGAGE, LLC	0	0	19	3,791	FLAGSTAR BANK	43	7,720
GMAC BANK	0	0	16	2,645	GMAC BANK	54	11,057
GMAC MORTGAGE	0	0	4	1,090	GMAC MORTGAGE	37	5,412
GREENPOINT MORTGAGE FUNDING	0	0	7	1,189	GN MORTGAGE, LLC	8	1,460
HARRIS TRUST AND SAVINGS BANK	0	0	17	3,016	GUARANTY RESIDENTIAL LENDING	14	2,987
HSBC MORTGAGE CORPORATION	0	0	11	2,495	H & R BLOCK MORTGAGE CORP.	9	1,340
INDYMAC BANK F.S.B.	0	0	9	1,843	HARRIS TRUST AND SAVINGS BANK	17	3,873
LASALLE BANK NA	1	150	161	29,667	HSBC MORTGAGE CORPORATION	16	3,867
LONG BEACH MORTGAGE CO	0	0	5	659	INDYMAC BANK F.S.B.	7	1,765
MARKET STREET MORTGAGE CORP	2	272	15	1,880	LASALLE BANK NA	223	42,366
MERRILL LYNCH CREDIT CORP.	0	0	6	1,518	MERRILL LYNCH CREDIT CORP.	14	2,681
MIDAMERICA BANK, F.S.B.	0	0	15	2,508	MIDAMERICA BANK, F.S.B.	23	4,688
MORTGAGE SERVICES, INC.	0	0	4	742	MORTGAGEIT, INC.	8	774
NATIONAL CITY MORTGAGE COMPANY	3	441	14	2,340	NATIONAL CITY MORTGAGE COMPANY	25	5,050
NATIONAL CITY MORTGAGE SERVICE	0	0	5	1,069	NATIONAL CITY MORTGAGE SERVICE	11	2,101
NEXSTAR FINANCIAL CORPORATION	0	0	5	616	NEW CENTURY MORTGAGE CORP.	16	3,016
OHIO SAVINGS BANK	0	0	31	6,192	OHIO SAVINGS BANK	18	4,277
PLATINUM HOME MORTGAGE CORP	0	0	5	810	PRINCIPAL RESIDENTIAL MTG, INC.	34	6,372
PRINCIPAL RESIDENTIAL MTG, INC.	0	0	9	2,061	QUICKEN LOANS, INC.	7	1,135
QUICKEN LOANS, INC.	0	0	6	822	RBC MORTGAGE COMPANY	43	8,716
RBC MORTGAGE COMPANY	1	129	25	4,528	SIB MORTGAGE CORP.	29	5,547
REGENCY SAVINGS BANK	0	0	4	599	SUNTRUST MORTGAGE, INC	17	3,170
SIB MORTGAGE CORP.	0	0	14	2,507	TCF MORTGAGE CORPORATION	16	2,793
SUNTRUST MORTGAGE, INC	0	0	9	1,335	TCF NATIONAL BANK	7	855
THE FIRST MORTGAGE CORPORATION	0	0	6	1,296	THE NORTHEN TRUST COMPANY	38	8,491
THE NORTHEN TRUST COMPANY	0	0	18	3,166	UNION PLANTERS BANK, N.A.	20	3,330
UNION PLANTERS BANK, N.A.	0	0	8	1,384	US BANK, N.A.	26	5,752
US BANK, N.A.	0	0	12	1,711	WACHOVIA MORTGAGE	11	1,924
WACHOVIA MORTGAGE	1	183	4	681	WASHINGTON MUTUAL BANK, FA	234	44,535
WASHINGTON MUTUAL BANK, FA	0	0	92	17,865	WELLS FARGO FUNDING	11	3,003
WELLS FARGO HOME MORTGAGE	0	0	95	17,797	WELLS FARGO HOME MORTGAGE	159	31,179

Top Home Improvement Lenders		Loans \$1,000	
Lender	Loans	\$1,000	
BANK ONE, NA	7	94	
BANKFINANCIAL	1	100	
CHICAGO PATROLMENS F.C.U.	3	10	
COLE TAYLOR BANK	11	879	
MIDAMERICA BANK, F.S.B.	3	66	
NATIONAL CITY BANK	1	18	
PROVIDENT BANK	2	376	
THE FIRST MORTGAGE CORPORATION	4	103	
THE NORTHEN TRUST COMPANY	1	10	
US BANK, N.A.	1	75	

Top Multi-Family Lenders		Loans \$1,000	
Lender	Loans	\$1,000	
BANKFINANCIAL	2	3,500	
CITIBANK, FSB	14	9,823	
COLE TAYLOR BANK	3	1,950	
COVEST BANC, NA	7	29,970	
HARRIS TRUST AND SAVINGS BANK	2	6,020	
HYDE PARK BANK	4	1,255	
LASALLE BANK NA	10	41,955	
NAB BANK	2	1,014	
THE NORTHEN TRUST COMPANY	5	5,178	
WASHINGTON MUTUAL BANK, FA	6	8,076	