

COMMUNITY AREA 04 LINCOLN SQUARE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	6,353	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	5,817	30%
Renter-Occupied Units	12,834	66%
Vacant	897	5%
Total (2000 Census Data)	19,548	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$48,215

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,530	\$400,102
Independent Mortgage Companies	390	\$78,552
Total	1,920	\$478,654

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	114	519	570	785	160

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	222	160	72.1%	27	12.2%
Black	44	28	63.6%	8	18.2%
Hispanic	304	186	61.2%	46	15.1%
White	1,808	1,451	80.3%	109	6.0%
Other	60	42	70.0%	5	8.3%
Unreported	530	281	53.0%	102	19.2%
Total	2,968	2,148	72.4%	297	10.0%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	304	427	652	635	523	657	116.1%
VA/FHA Purchase	29	21	22	21	3	6	-79.3%
Refinance	292	768	514	340	1,183	1,375	370.9%
Home Improvement	87	112	141	109	81	50	-42.5%
Multi-Family	51	63	59	36	61	60	17.6%
Total Loans	763	1,391	1,388	1,141	1,851	2,148	181.5%

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

AREA: 4 LINCOLN SQUARE

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMERICAN HOME MORTGAGE CORP.	0	0	10	1,438	AMERICAN HOME MORTGAGE CORP.	16	3,384
BANGROUP MORTGAGE CORPORATION	0	0	15	3,370	AMERICAN MORTGAGE LLC	7	2,018
BANK OF AMERICA, N.A.	0	0	9	1,487	AMERIQUEST MORTGAGE COMPANY	12	2,519
BANK ONE, NA	0	0	7	1,052	BANGROUP MORTGAGE CORPORATION	9	1,440
CENDANT MORTGAGE	0	0	19	4,487	BANK OF AMERICA, N.A.	33	7,060
CHARTER ONE BANK	0	0	9	1,812	BANK ONE, NA	41	5,293
CHASE MANHATTAN BANK USA, NA	0	0	6	288	CENDANT MORTGAGE	14	2,551
CHASE MANHATTAN MORTGAGE CORP	0	0	15	4,136	CHARTER ONE BANK	34	4,551
CHICAGO BANCORP	0	0	51	9,735	CHASE MANHATTAN MORTGAGE CORP	40	8,040
CITIBANK, FSB	0	0	6	1,384	CHICAGO BANCORP	9	2,527
CITIMORTGAGE, INC.	0	0	27	6,932	CITIBANK, FSB	15	2,709
COLE TAYLOR BANK	0	0	9	700	CITIMORTGAGE, INC.	33	8,116
COUNTRYWIDE HOME LOANS	0	0	23	5,547	COUNTRYWIDE HOME LOANS	58	11,620
CRESCENT MORTGAGE SVC, INC	0	0	7	1,536	CRESCENT MORTGAGE SVC, INC	10	1,749
FIRST FRANKLIN FINANCIAL CORP.	0	0	3	801	FIFTH THIRD MORTGAGE COMPANY	9	1,343
FLAGSTAR BANK	0	0	6	1,075	FIRST NATIONWIDE MORTGAGE CORP	16	3,264
GHS MORTGAGE, LLC	0	0	8	1,952	FLAGSTAR BANK	33	5,506
GMAC BANK	0	0	7	1,724	GMAC BANK	24	4,338
GMAC MORTGAGE	0	0	3	472	GMAC MORTGAGE	16	2,563
GN MORTGAGE, LLC	0	0	7	1,462	GN MORTGAGE, LLC	7	1,312
GREENPOINT MORTGAGE FUNDING	0	0	9	2,445	HARRIS TRUST AND SAVINGS BANK	14	3,016
HARRIS TRUST AND SAVINGS BANK	0	0	5	837	HOMECOMINGS FINANCIAL NETWORK	7	1,675
HSBC MORTGAGE CORPORATION	0	0	8	2,156	HSBC MORTGAGE CORPORATION	6	1,289
INDYMAC BANK F.S.B.	0	0	5	1,335	IVANHOE FINANCIAL, INC	9	2,123
LASALLE BANK NA	0	0	73	15,066	LASALLE BANK NA	160	32,247
LINCOLN PARK SAVINGS BANK	0	0	6	1,592	LINCOLN PARK SAVINGS BANK	7	1,239
MARQUETTE BANK	0	0	3	733	MIDAMERICA BANK, F.S.B.	12	1,969
MIDAMERICA BANK, F.S.B.	0	0	14	3,147	MORTGAGE SERVICES, INC.	12	2,429
NATIONAL CITY MORTGAGE COMPANY	1	164	6	1,465	NATIONAL CITY MORTGAGE COMPANY	15	2,927
NATIONAL CITY MORTGAGE SERVICE	0	0	6	1,047	NATIONAL CITY MORTGAGE SERVICE	9	2,436
NEW CENTURY MORTGAGE CORP.	0	0	4	1,113	NEW CENTURY MORTGAGE CORP.	18	4,403
OHIO SAVINGS BANK	0	0	15	3,908	NORTH SIDE FS&LA	8	1,445
OPTION ONE MORTGAGE CORP.	0	0	3	848	OHIO SAVINGS BANK	13	3,237
PARAGON HOME LENDING, LLC	1	179	3	687	PRINCIPAL RESIDENTIAL MTG, INC.	10	2,239
PRINCIPAL RESIDENTIAL MTG, INC.	0	0	6	1,245	RBC MORTGAGE COMPANY	39	8,638
RBC MORTGAGE COMPANY	0	0	12	2,267	SIB MORTGAGE CORP.	16	3,909
SIB MORTGAGE CORP.	0	0	3	517	SUNTRUST MORTGAGE, INC	15	2,574
SUNTRUST MORTGAGE, INC	0	0	11	1,649	TCF NATIONAL BANK	8	1,263
THE FIRST MORTGAGE CORPORATION	0	0	6	1,191	THE NORTHEN TRUST COMPANY	14	3,478
THE NORTHEN TRUST COMPANY	0	0	8	2,088	UNION PLANTERS BANK, N.A.	17	3,300
UNION PLANTERS BANK, N.A.	0	0	6	1,202	US BANK, N.A.	15	3,004
US BANK, N.A.	0	0	3	1,140	WACHOVIA MORTGAGE	12	2,385
WASHINGTON MUTUAL BANK, FA	0	0	55	13,092	WASHINGTON MUTUAL BANK, FA	167	37,693
WELLS FARGO HOME MORTGAGE	1	286	34	8,381	WELLS FARGO HOME MORTGAGE	97	21,710
WORLD SAVINGS BANK	0	0	10	1,917	WORLD SAVINGS BANK	12	2,738

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK ONE, NA	5	133
CHICAGO BANCORP	1	100
CHICAGO PATROLMENS F.C.U.	5	35
COLE TAYLOR BANK	10	484
GMAC MORTGAGE	1	11
MIDAMERICA BANK, F.S.B.	2	200
SOUTH CENTRAL BANK	2	20
THE FIRST MORTGAGE CORPORATION	4	65
THE NORTHEN TRUST COMPANY	1	40
US BANK, N.A.	2	45

Top Multi-Family Lenders Lender	Loans	\$1,000
CITIBANK, FSB	20	12,538
COLE TAYLOR BANK	3	7,598
GREATBANK A NATIONAL ASSOC	2	3,880
LABE BANK	2	1,123
LASALLE BANK NA	3	1,731
LIBERTY BANK FOR SAVINGS	2	600
NORTH COMMUNITY BANK	2	2,780
THE NORTHEN TRUST COMPANY	4	4,638
UPTOWN NATIONAL BANK OF CHGO	2	845
WASHINGTON MUTUAL BANK, FA	7	10,525