

COMMUNITY AREA 08 NEAR NORTH SIDE

HOUSING DATA

Number

Mortgageable Single-Family Properties (estimated 2000) 19,798
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	Number	Percent
Owner-Occupied Units	18,812	37%
Renter-Occupied Units	26,620	52%
Vacant	5,724	11%
Total (2000 Census Data)	51,156	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$93,934

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	5,934	\$2,072,406
Independent Mortgage Companies	1,276	\$290,436
Total	7,210	\$2,362,842

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	194	1,084	1,702	5,332	434

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	691	563	81.5%	41	5.9%
Black	284	159	56.0%	52	18.3%
Hispanic	266	168	63.2%	45	16.9%
White	7,962	6,342	79.7%	475	6.0%
Other	258	199	77.1%	23	8.9%
Unreported	2,032	1,315	64.7%	226	11.1%
Total	11,493	8,746	76.1%	862	7.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	1,895	2,451	3,339	3,169	2,708	3,280	73.1%
VA/FHA Purchase	57	51	36	90	38	27	-52.6%
Refinance	869	2,378	1,543	835	4,152	5,307	510.7%
Home Improvement	131	136	181	141	125	98	-25.2%
Multi-Family	20	27	31	29	42	34	70.0%
Total Loans	2,972	5,043	5,130	4,264	7,065	8,746	194.3%

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

AREA: 8 NEAR NORTH SIDE

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	23	4,473	AMERICAN HOME MORTGAGE CORP.	61	13,784
AMERICAN MORTGAGE LLC	1	169	16	3,624	AMERICAN MORTGAGE LLC	42	9,896
BANGROUP MORTGAGE CORPORATION	0	0	20	4,520	ASTORIA FEDERAL MORTGAGE CORP	30	11,908
BANK OF AMERICA, N.A.	0	0	73	20,754	BANGROUP MORTGAGE CORPORATION	20	3,441
BANK ONE, NA	0	0	46	11,510	BANK OF AMERICA, N.A.	158	49,384
BANK ONE, NA	0	0	23	10,593	BANK ONE, NA	150	27,250
CENDANT MORTGAGE	1	252	77	15,086	BANK ONE, NA	53	24,870
CHARTER ONE BANK	0	0	34	7,929	CENDANT MORTGAGE	46	9,402
CHASE MANHATTAN BANK USA, NA	0	0	13	523	CHARTER ONE BANK	55	14,802
CHASE MANHATTAN MORTGAGE CORP	2	252	68	16,301	CHASE MANHATTAN MORTGAGE CORP	175	40,653
CHICAGO BANCORP	2	334	144	29,134	CHICAGO BANCORP	28	5,426
CITIBANK, FSB	0	0	63	21,038	CITIBANK, FSB	159	49,503
CITIMORTGAGE, INC.	0	0	39	10,399	CITIMORTGAGE, INC.	72	21,867
COUNTRYWIDE HOME LOANS	0	0	106	25,864	COUNTRYWIDE HOME LOANS	149	30,212
EMIGRANT MORTGAGE COMPANY	0	0	16	6,990	EMIGRANT MORTGAGE COMPANY	19	12,039
FLAGSTAR BANK	0	0	45	9,496	FIFTH THIRD MORTGAGE COMPANY	42	8,353
FREMONT INVESTMENT & LOAN	0	0	13	2,742	FIRST NATIONWIDE MORTGAGE CORP	60	17,540
GHS MORTGAGE, LLC	0	0	48	10,979	FLAGSTAR BANK	81	15,711
GMAC BANK	0	0	34	6,588	GHS MORTGAGE, LLC	26	6,116
GREENPOINT MORTGAGE FUNDING	0	0	33	8,387	GMAC BANK	94	19,462
HARRIS TRUST AND SAVINGS BANK	0	0	65	14,631	GMAC MORTGAGE	59	10,837
HSBC MORTGAGE CORPORATION	0	0	12	4,290	HARRIS TRUST AND SAVINGS BANK	93	26,508
LASALLE BANK NA	5	937	481	119,421	HSBC MORTGAGE CORPORATION	60	17,281
LONG BEACH MORTGAGE CO	0	0	13	2,247	LASALLE BANK NA	570	146,640
MARKET STREET MORTGAGE CORP	0	0	118	24,300	MARKET STREET MORTGAGE CORP	20	3,366
MERRILL LYNCH CREDIT CORP.	0	0	38	15,165	MERRILL LYNCH CREDIT CORP.	83	28,396
MIDAMERICA BANK, F.S.B.	0	0	57	13,681	MIDAMERICA BANK, F.S.B.	49	10,783
MORTGAGE SERVICES, INC.	0	0	15	3,271	MORTGAGE SERVICES, INC.	39	8,994
MSDW CREDIT CORPORATION	0	0	11	1,907	MSDW CREDIT CORPORATION	23	8,975
NATIONAL CITY BANK	0	0	14	467	NATIONAL CITY MORTGAGE COMPANY	80	19,292
NATIONAL CITY MORTGAGE COMPANY	2	248	38	8,946	NATIONAL CITY MORTGAGE SERVICE	27	6,563
NATIONAL CITY MORTGAGE SERVICE	0	0	19	5,435	OAK BANK	21	3,613
OHIO SAVINGS BANK	0	0	53	12,246	OHIO SAVINGS BANK	72	17,762
PLATINUM HOME MORTGAGE CORP	1	155	23	4,812	PRINCIPAL RESIDENTIAL MTG, INC.	53	10,863
PRINCIPAL RESIDENTIAL MTG, INC.	0	0	43	9,211	RBC MORTGAGE COMPANY	110	28,901
RBC MORTGAGE COMPANY	0	0	70	15,743	SIB MORTGAGE CORP.	59	12,516
SIB MORTGAGE CORP.	0	0	19	4,515	SUNTRUST MORTGAGE, INC	32	5,709
SUNTRUST MORTGAGE, INC	1	194	11	2,058	TCF MORTGAGE CORPORATION	29	4,493
THE NORTHEN TRUST COMPANY	0	0	63	21,840	THE NORTHEN TRUST COMPANY	115	37,965
UNION PLANTERS BANK, N.A.	0	0	21	4,757	UNION PLANTERS BANK, N.A.	29	4,835
US BANK, N.A.	1	136	27	5,729	US BANK, N.A.	53	12,704
WACHOVIA MORTGAGE	0	0	17	4,409	WACHOVIA MORTGAGE	21	5,276
WASHINGTON MUTUAL BANK, FA	2	339	321	88,431	WASHINGTON MUTUAL BANK, FA	780	217,724
WELLS FARGO HOME MORTGAGE	5	779	257	74,491	WELLS FARGO FUNDING	42	13,725
WORLD SAVINGS BANK	0	0	34	8,021	WELLS FARGO HOME MORTGAGE	526	136,388

Top Home Improvement Lenders Lender	Loans	\$1,000
ASSOCIATED BANK CHICAGO	3	130
BANK ONE, NA	6	361
CITIBANK, FSB	3	94
COLE TAYLOR BANK	20	1,262
MIDAMERICA BANK, F.S.B.	3	981
NORTH FEDERAL SAVINGS BANK	3	320
OAK BANK	2	99
PALOS BANK AND TRUST	2	54
THE NORTHEN TRUST COMPANY	24	1,733
WELLS FARGO BANK, NA	5	255

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL	4	1,648
BARRINGTON BANK & TRUST CO.	2	2,900
CITIBANK, FSB	3	4,650
COVEST BANC, NA	2	7,600
FREMONT INVESTMENT & LOAN	1	52,000
HARRIS BANK ROSELLE	4	3,824
LASALLE BANK NA	2	27,406
MIDAMERICA BANK, F.S.B.	1	305
NORTH FEDERAL SAVINGS BANK	1	475
OAK BANK	3	1,828