

COMMUNITY AREA 09 EDISON PARK

HOUSING DATA

Number

Mortgageable Single-Family Properties (estimated 2000) 4,038
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	Number	Percent
Owner-Occupied Units	3,852	78%
Renter-Occupied Units	958	20%
Vacant	100	2%
Total (2000 Census Data)	4,910	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$69,064

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	633	\$139,906
Independent Mortgage Companies	131	\$23,977
Total	764	\$163,883

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	43	218	287	352	61

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	14	10	71.4%	3	21.4%
Black	4	1	25.0%	2	50.0%
Hispanic	47	29	61.7%	8	17.0%
White	971	809	83.3%	44	4.5%
Other	19	15	78.9%	2	10.5%
Unreported	172	97	56.4%	22	12.8%
Total	1,227	961	78.3%	81	6.6%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	146	177	200	211	183	203	39.0%
VA/FHA Purchase	9	1	4	2	2	3	-66.7%
Refinance	162	464	251	110	545	726	348.1%
Home Improvement	64	50	60	47	45	29	-54.7%
Multi-Family	5	4	5	2	6	0	-100.0%
Total Loans	386	696	520	372	781	961	149.0%

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

AREA: 9 EDISON PARK

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	4	687	AEGIS MORTGAGE CORPORATION	5	1,031
AMERICAN MORTGAGE LLC	0	0	3	578	AMERICAN HOME MORTGAGE CORP.	14	2,512
BANGGROUP MORTGAGE CORPORATION	0	0	3	640	AMERICAN MORTGAGE LLC	23	4,511
BANK OF AMERICA, N.A.	0	0	2	400	BANK OF AMERICA, N.A.	23	3,629
BANK ONE, NA	0	0	5	774	BANK ONE, NA	16	1,277
CHARTER ONE BANK	0	0	4	564	CENDANT MORTGAGE	3	271
CHASE MANHATTAN BANK USA, NA	0	0	2	76	CHARTER ONE BANK	21	2,637
CHASE MANHATTAN MORTGAGE CORP	0	0	4	690	CHASE MANHATTAN MORTGAGE CORP	31	5,960
CHICAGO BANCORP	0	0	6	1,127	CITIBANK, FSB	10	1,749
CHICAGO PATROLMENS F.C.U.	0	0	1	168	CITIMORTGAGE, INC.	5	967
CITIMORTGAGE, INC.	0	0	2	436	COMMUNITY SAVINGS BANK	6	825
COMMUNITY SAVINGS BANK	0	0	4	603	COUNTRYWIDE HOME LOANS	18	3,311
COUNTRYWIDE HOME LOANS	0	0	6	1,226	CRESCENT MORTGAGE SVC, INC	5	809
CRESCENT MORTGAGE SVC, INC	0	0	1	250	FIRST ALLIANCE BANK, FSB	15	3,287
CTX MORTGAGE COMPANY, LLC	0	0	2	465	FIRST NATIONWIDE MORTGAGE CORP	5	826
FINANCE AMERICA, LLC	0	0	3	527	FLAGSTAR BANK	11	2,298
FIRST ALLIANCE BANK, FSB	0	0	3	670	GMAC BANK	10	1,708
FIRST FRANKLIN FINANCIAL CORP.	0	0	3	455	GMAC MORTGAGE	7	798
GMAC BANK	0	0	1	140	GN MORTGAGE, LLC	5	1,121
GN MORTGAGE, LLC	0	0	1	363	GUARANTY RESIDENTIAL LENDING	10	1,846
HARRIS TRUST AND SAVINGS BANK	0	0	4	809	HARRIS TRUST AND SAVINGS BANK	5	1,023
HOYNE SAVINGS BANK	0	0	2	320	HOYNE SAVINGS BANK	7	1,135
HSBC MORTGAGE CORPORATION	0	0	2	513	LASALLE BANK NA	76	12,747
LASALLE BANK NA	0	0	22	4,350	LIBERTY BANK FOR SAVINGS	11	1,374
LIBERTY BANK FOR SAVINGS	0	0	5	818	MORTGAGE SERVICES, INC.	7	1,289
MAJESTIC MORTGAGE CORPORATION	0	0	2	304	MORTGAGEIT, INC.	7	1,642
MIDAMERICA BANK, F.S.B.	0	0	2	418	NATIONAL CITY MORTGAGE COMPANY	8	1,461
MORTGAGEIT, INC.	0	0	1	256	NATIONAL CITY MORTGAGE SERVICE	3	455
NATIONAL CITY BANK	0	0	3	84	NORTHWEST COMMUNITY	7	1,092
NATIONAL CITY MORTGAGE COMPANY	0	0	2	435	OHIO SAVINGS BANK	5	945
NATIONAL CITY MORTGAGE SERVICE	0	0	2	356	PRINCIPAL RESIDENTIAL MTG, INC.	13	2,598
OHIO SAVINGS BANK	0	0	4	891	PROVIDENT FUNDING ASSOCIATES	5	634
PRINCIPAL RESIDENTIAL MTG, INC.	0	0	3	420	RBC MORTGAGE COMPANY	5	992
RBC MORTGAGE COMPANY	0	0	5	740	SHAMROCK BANCORP, INC.	6	972
SHAMROCK BANCORP, INC.	0	0	1	173	SUNTRUST MORTGAGE, INC	11	1,790
SUNTRUST MORTGAGE, INC	1	231	2	437	TCF MORTGAGE CORPORATION	8	1,017
TCF MORTGAGE CORPORATION	0	0	1	70	TCF NATIONAL BANK	5	744
TCF NATIONAL BANK	0	0	1	345	THE NORTHEN TRUST COMPANY	3	479
THE NORTHEN TRUST COMPANY	0	0	1	225	UNION PLANTERS BANK, N.A.	8	1,474
UNION PLANTERS BANK, N.A.	0	0	1	255	US BANK, N.A.	12	2,229
US BANK, N.A.	1	238	1	108	WACHOVIA MORTGAGE	7	1,236
WACHOVIA MORTGAGE	0	0	1	156	WASHINGTON MUTUAL BANK, FA	60	10,125
WASHINGTON MUTUAL BANK, FA	0	0	14	2,017	WASHTENAW MORGAGE COMPANY	4	759
WEBSTER BANK	0	0	2	423	WEBSTER BANK	3	774
WELLS FARGO HOME MORTGAGE	0	0	35	7,321	WELLS FARGO HOME MORTGAGE	108	19,220

Top Home Improvement Lenders Lender	Loans	\$1,000
AMALGAMATED BANK OF CHICAGO	2	85
BANK ONE, NA	2	80
CHICAGO PATROLMENS F.C.U.	9	36
COLE TAYLOR BANK	2	61
COMMUNITY SAVINGS BANK	1	15
FIDELITY FEDERAL SAVINGS BANK	1	20
GB HOME EQUITY	1	34
KEYBANK USA, N.A.	1	2
THE NORTHEN TRUST COMPANY	4	150
WELLS FARGO BANK, NA	1	30

Top Multi-Family Lenders Lender	Loans	\$1,000
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