

COMMUNITY AREA 11 JEFFERSON PARK

HOUSING DATA

Number

Mortgageable Single-Family Properties (estimated 2000) 7,382
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	Number	Percent
Owner-Occupied Units	7,020	65%
Renter-Occupied Units	3,476	32%
Vacant	354	3%
Total (2000 Census Data)	10,850	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$60,696

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,254	\$242,554
Independent Mortgage Companies	306	\$55,096
Total	1,560	\$297,650

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	112	468	598	465	110

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	134	101	75.4%	12	9.0%
Black	15	10	66.7%	1	6.7%
Hispanic	283	178	62.9%	48	17.0%
White	1,581	1,237	78.2%	115	7.3%
Other	32	20	62.5%	6	18.8%
Unreported	406	207	51.0%	84	20.7%
Total	2,451	1,753	71.5%	266	10.9%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	308	351	382	391	399	441	43.2%
VA/FHA Purchase	34	24	32	25	17	13	-61.8%
Refinance	304	721	434	222	1,022	1,208	297.4%
Home Improvement	86	89	97	81	72	83	-3.5%
Multi-Family	7	13	7	6	8	8	14.3%
Total Loans	739	1,198	952	725	1,518	1,753	137.2%

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

AREA: 11 JEFFERSON PARK

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
ACCREDITED HOME LENDERS, INC.	0	0	3	576	AEGIS MORTGAGE CORPORATION	11	2,118
AEGIS MORTGAGE CORPORATION	0	0	4	896	AMERICAN HOME MORTGAGE CORP.	16	2,314
AMERICAN HOME MORTGAGE CORP.	0	0	6	1,436	AMERICAN MORTGAGE LLC	10	2,017
AMERICAN MORTGAGE LLC	0	0	4	863	AMERIQUEST MORTGAGE COMPANY	10	1,672
BANGGROUP MORTGAGE CORPORATION	0	0	5	769	ASSOCIATED MORTGAGE CO, INC	6	922
BANK OF AMERICA, N.A.	0	0	6	1,200	BANGGROUP MORTGAGE CORPORATION	7	1,372
BANK ONE, NA	0	0	3	393	BANK OF AMERICA, N.A.	19	3,136
CENDANT MORTGAGE	0	0	11	2,120	BANK ONE, NA	38	4,471
CHARTER ONE BANK	0	0	7	1,212	CHARTER ONE BANK	17	2,470
CHASE MANHATTAN MORTGAGE CORP	1	211	3	572	CHASE MANHATTAN MORTGAGE CORP	38	6,708
CHICAGO BANCORP	1	238	6	936	CITIBANK, FSB	7	708
COLE TAYLOR BANK	0	0	5	310	COMCOR MORTGAGE CORPORATION	8	1,478
COUNTRYWIDE HOME LOANS	0	0	15	2,907	COUNTRYWIDE HOME LOANS	49	8,171
FIELDSTONE MORTGAGE COMPANY	0	0	4	583	CRESCENT MORTGAGE SVC, INC	10	1,484
FIRST FRANKLIN FINANCIAL CORP.	0	0	12	1,957	FIRST ALLIANCE BANK, FSB	7	1,521
FIRST NATIONAL BANK OF ARIZONA	0	0	6	1,298	FLAGSTAR BANK	34	5,964
FLAGSTAR BANK	0	0	8	1,982	GMAC BANK	11	1,909
GMAC MORTGAGE	2	397	0	0	GMAC MORTGAGE	16	2,105
GN MORTGAGE, LLC	0	0	3	779	GN MORTGAGE, LLC	17	3,580
GREENPOINT MORTGAGE FUNDING	0	0	6	1,477	HARRIS TRUST AND SAVINGS BANK	12	1,730
HOMEcomings FINANCIAL NETWORK	0	0	3	545	HOMEcomings FINANCIAL NETWORK	10	1,388
INDYMAC BANK F.S.B.	0	0	3	651	HOYNE SAVINGS BANK	20	2,470
LABE BANK	0	0	4	520	IVANHOE FINANCIAL, INC	9	1,628
LASALLE BANK NA	3	580	48	9,231	LASALLE BANK NA	123	20,957
LIBERTY BANK FOR SAVINGS	0	0	8	841	LIBERTY BANK FOR SAVINGS	25	3,712
MIDAMERICA BANK, F.S.B.	0	0	26	5,579	MIDAMERICA BANK, F.S.B.	21	3,192
MORTGAGEIT, INC.	1	268	4	965	MORTGAGE SERVICES, INC.	7	1,237
NATIONAL CITY BANK	0	0	7	228	MORTGAGEIT, INC.	12	2,425
NATIONAL CITY MORTGAGE COMPANY	2	465	6	1,114	NATIONAL CITY MORTGAGE COMPANY	15	3,205
NATIONAL CITY MORTGAGE SERVICE	0	0	5	860	NATIONAL CITY MORTGAGE SERVICE	6	1,189
NEW CENTURY MORTGAGE CORP.	0	0	4	935	NEW CENTURY MORTGAGE CORP.	9	2,027
OHIO SAVINGS BANK	0	0	5	1,203	OHIO SAVINGS BANK	10	1,962
PARAGON HOME LENDING, LLC	1	1	4	768	PRINCIPAL RESIDENTIAL MTG, INC.	17	2,986
PLATINUM HOME MORTGAGE CORP	0	0	3	601	RBC MORTGAGE COMPANY	8	1,386
PRINCIPAL RESIDENTIAL MTG, INC.	1	183	5	913	SIB MORTGAGE CORP.	7	1,400
RBC MORTGAGE COMPANY	0	0	5	1,281	SUNTRUST MORTGAGE, INC	12	1,766
ST FRANCIS MORTGAGE CORP.	0	0	4	925	TCF MORTGAGE CORPORATION	9	1,401
SUNTRUST MORTGAGE, INC	0	0	10	1,665	TCF NATIONAL BANK	18	2,864
UNION PLANTERS BANK, N.A.	0	0	5	937	UNION PLANTERS BANK, N.A.	18	3,473
US BANK, N.A.	0	0	4	628	US BANK, N.A.	9	1,805
WACHOVIA MORTGAGE	0	0	2	331	WACHOVIA MORTGAGE	10	1,687
WASHINGTON MUTUAL BANK, FA	0	0	54	11,057	WASHINGTON MUTUAL BANK, FA	158	27,651
WEBSTER BANK	0	0	4	1,044	WELLS FARGO FUNDING	8	1,182
WELLS FARGO HOME MORTGAGE	1	180	23	4,434	WELLS FARGO HOME MORTGAGE	102	17,583
WORLD SAVINGS BANK	0	0	5	1,033	WORLD SAVINGS BANK	6	1,041

Top Home Improvement Lenders		Loans	\$1,000
Lender			
ASSOCIATED BANK CHICAGO	8	111	
BANK ONE, NA	3	138	
CHICAGO PATROLMENS F.C.U.	17	87	
CITIBANK, FSB	3	91	
COLE TAYLOR BANK	8	392	
FIDELITY FEDERAL SAVINGS BANK	3	65	
FIRST AMERICAN BANK - IL	3	45	
GB HOME EQUITY	5	225	
HOYNE SAVINGS BANK	4	115	
MIDAMERICA BANK, F.S.B.	7	344	

Top Multi-Family Lenders		Loans	\$1,000
Lender			
ASSOCIATED BANK CHICAGO	1	412	
BANKFINANCIAL	1	268	
FIRST SECURITY TRUST & SAVINGS	1	548	
HARRIS TRUST AND SAVINGS BANK	1	600	
LASALLE BANK NA	1	200	
LINCOLN PARK SAVINGS BANK	1	516	
MB FINANCIAL BANK, NA	1	400	
PARK RIDGE COMMUNITY BANK	1	738	