

## COMMUNITY AREA 19 BELMONT CRAGIN

### HOUSING DATA

	<b>Number</b>
Mortgageable Single-Family Properties (estimated 2000)	13,620
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]	

	<b>Number</b>	<b>Percent</b>
Owner-Occupied Units	12,074	53%
Renter-Occupied Units	9,777	43%
Vacant	780	3%
<b>Total (2000 Census Data)</b>	<b>22,631</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$45,936

### TOTAL HOUSING LENDING

	<b>Total Number of Loans</b>	<b>Total Dollar Amount (\$1,000)</b>
Banks, S+Ls, Bank-Owned Mortgage Companies	2,511	\$407,929
Independent Mortgage Companies	891	\$162,543
<b>Total</b>	<b>3,402</b>	<b>\$570,472</b>

### LOANS BY INCOME OF APPLICANT

	<b>\$1-37,000</b>	<b>\$38-60,000</b>	<b>\$61-90,000</b>	<b>\$91,000+</b>	<b>Unreported</b>
Number of Loans	341	1,267	1,001	305	421

### LOANS BY RACE

<b>Race</b>	<b>Number of Applications</b>	<b>Loans Originated</b>		<b>Applications Denied</b>	
		<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Asian	153	88	57.5%	29	19.0%
Black	140	67	47.9%	23	16.4%
Hispanic	3,765	2,235	59.4%	685	18.2%
White	919	614	66.8%	113	12.3%
Other	66	45	68.2%	11	16.7%
Unreported	826	286	34.6%	263	31.8%
<b>Total</b>	<b>5,869</b>	<b>3,335</b>	<b>56.8%</b>	<b>1,124</b>	<b>19.2%</b>

### LENDING OVER SIX YEARS (Originations)

<b>Loan Type</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>Change</b>
							<b>1996-2001</b>
Conventional Purchase	299	423	482	571	581	706	136.1%
VA/FHA Purchase	394	417	509	320	274	190	-51.8%
Refinance	642	1,353	1,132	772	2,358	2,264	252.6%
Home Improvement	206	328	264	236	144	120	-41.7%
Multi-Family	30	46	46	38	41	55	83.3%
<b>Total Loans</b>	<b>1,571</b>	<b>2,567</b>	<b>2,433</b>	<b>1,937</b>	<b>3,398</b>	<b>3,335</b>	<b>112.3%</b>

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

AREA: 19 BELMONT CRAGIN

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
ACCREDITED HOME LENDERS, INC.	0	0	8	1,134	AEGIS MORTGAGE CORPORATION	40	7,287
AEGIS MORTGAGE CORPORATION	7	1,543	14	3,200	AMERICAN HOME MORTGAGE CORP.	14	1,933
AMERICAN HOME MORTGAGE CORP.	5	1,175	2	404	AMERICAN MORTGAGE LLC	20	3,419
AMERICAN MORTGAGE LLC	6	1,321	5	930	AMERIQUEST MORTGAGE COMPANY	34	5,997
BANGROUP MORTGAGE CORPORATION	1	195	6	1,081	BANK OF AMERICA, N.A.	24	3,785
CENDANT MORTGAGE	3	535	4	834	BANK ONE, NA	35	3,535
CHASE MANHATTAN MORTGAGE CORP	4	721	14	3,121	CHARTER ONE BANK	32	4,531
CHICAGO BANCORP	6	1,174	16	3,260	CHASE MANHATTAN MORTGAGE CORP	87	14,980
COMCOR MORTGAGE CORPORATION	0	0	6	1,076	CITIBANK, FSB	16	1,399
COMMUNITY SAVINGS BANK	0	0	6	922	CITIMORTGAGE, INC.	13	2,347
COUNTRYWIDE HOME LOANS	7	1,583	42	8,420	COLUMBIA MORTGAGE & FUNDING CO	55	8,448
CRESCENT MORTGAGE SVC, INC	1	232	4	650	COMCOR MORTGAGE CORPORATION	39	6,909
CTX MORTGAGE COMPANY, LLC	4	833	1	118	COMMUNITY SAVINGS BANK	26	3,230
CU/AMERICA FINANCIAL SERVICES	0	0	5	1,073	COUNTRYWIDE HOME LOANS	85	13,153
FIDELITY FEDERAL SAVINGS BANK	0	0	12	2,548	CRESCENT MORTGAGE SVC, INC	27	4,716
FIELDSTONE MORTGAGE COMPANY	1	226	9	1,606	CTX MORTGAGE COMPANY, LLC	15	2,959
FIFTH THIRD MORTGAGE COMPANY	0	0	7	1,366	FIDELITY FEDERAL SAVINGS BANK	18	3,521
FIRST FRANKLIN FINANCIAL CORP.	0	0	17	2,482	FIELDSTONE MORTGAGE COMPANY	17	3,747
FIRST NATIONAL BANK OF ARIZONA	0	0	51	12,981	FIFTH THIRD MORTGAGE COMPANY	21	3,243
FLAGSTAR BANK	0	0	8	1,654	FIRST FRANKLIN FINANCIAL CORP.	21	3,525
FREMONT INVESTMENT & LOAN	0	0	8	1,691	FIRST NATIONAL BANK OF ARIZONA	16	3,024
GN MORTGAGE, LLC	0	0	9	2,133	FLAGSTAR BANK	56	9,119
GREENPOINT MORTGAGE FUNDING	0	0	22	4,653	FREMONT INVESTMENT & LOAN	15	2,833
HOMECOMINGS FINANCIAL NETWORK	0	0	8	1,651	GMAC MORTGAGE	15	1,924
INDYMAC BANK F.S.B.	0	0	6	1,239	GN MORTGAGE, LLC	41	7,468
IVANHOE FINANCIAL, INC	3	756	5	1,227	HARRIS TRUST AND SAVINGS BANK	13	2,026
LASALLE BANK NA	17	3,735	57	10,691	INDYMAC BANK F.S.B.	17	2,712
LONG BEACH MORTGAGE CO	0	0	5	574	IVANHOE FINANCIAL, INC	21	3,856
MATRIX FINANCIAL SERVICES CORP	4	861	4	862	LASALLE BANK NA	207	26,662
MERITAGE MORTGAGE CORPORATION	0	0	7	874	LIBERTY BANK FOR SAVINGS	18	2,636
MIDAMERICA BANK, F.S.B.	4	863	29	5,713	LONG BEACH MORTGAGE CO	29	5,493
MORTGAGEIT, INC.	11	2,346	13	3,064	MATRIX FINANCIAL SERVICES CORP	14	2,652
NATIONAL CITY MORTGAGE COMPANY	25	5,263	18	4,109	MIDAMERICA BANK, F.S.B.	46	6,044
NEW CENTURY MORTGAGE CORP.	0	0	9	1,752	MORTGAGEIT, INC.	26	4,431
OHIO SAVINGS BANK	0	0	8	1,410	NATIONAL CITY MORTGAGE COMPANY	60	10,619
OPTION ONE MORTGAGE CORP.	0	0	16	3,508	NEW CENTURY MORTGAGE CORP.	77	14,669
PARAGON HOME LENDING, LLC	3	629	7	1,036	OPTION ONE MORTGAGE CORP.	35	6,111
PLATINUM CAPITAL GROUP	3	672	4	559	PRINCIPAL RESIDENTIAL MTG, INC.	23	4,139
PLATINUM HOME MORTGAGE CORP	4	780	6	1,184	ST FRANCIS MORTGAGE CORP.	30	5,262
ST FRANCIS MORTGAGE CORP.	1	177	16	3,831	TCF NATIONAL BANK	19	2,360
UNION PLANTERS BANK, N.A.	3	733	9	1,641	UNION PLANTERS BANK, N.A.	23	4,509
UNITED FINANCIAL MORTGAGE CORP	4	877	2	276	WACHOVIA MORTGAGE	30	5,494
WACHOVIA MORTGAGE	1	128	8	1,834	WASHINGTON MUTUAL BANK, FA	216	36,136
WASHINGTON MUTUAL BANK, FA	15	3,015	56	11,353	WELLS FARGO HOME MORTGAGE	102	15,458
WELLS FARGO HOME MORTGAGE	16	3,342	24	4,564	WORLD SAVINGS BANK	48	8,394

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK ONE, NA	3	69
BENEFICIAL CORPORATION	6	42
CHICAGO PATROLMENS F.C.U.	8	32
COLE TAYLOR BANK	4	81
COMMUNITY SAVINGS BANK	10	126
FIDELITY FEDERAL SAVINGS BANK	4	100
FIRST AMERICAN BANK - IL	4	143
KEYBANK USA, N.A.	12	168
MIDAMERICA BANK, F.S.B.	12	496
SOUTH CENTRAL BANK	20	177

Top Multi-Family Lenders Lender	Loans	\$1,000
ARCHER BANK	2	698
ASSOCIATED BANK CHICAGO	2	1,294
BANCO POPULAR NORTH AMERICA	3	630
BANKFINANCIAL	3	989
CITIBANK, FSB	4	1,880
COMMUNITY SAVINGS BANK	5	1,124
FIDELITY FEDERAL SAVINGS BANK	8	2,855
LABE BANK	4	1,233
MIDAMERICA BANK, F.S.B.	4	2,007
PARK RIDGE COMMUNITY BANK	2	1,014