

COMMUNITY AREA 29 NORTH LAWNSDALE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	5,342	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	3,232	22%
Renter-Occupied Units	9,170	63%
Vacant	2,218	15%
Total (2000 Census Data)	14,620	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$20,253

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	401	\$44,020
Independent Mortgage Companies	281	\$32,598
Total	682	\$76,618

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	171	208	144	61	90

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	12	4	33.3%	3	25.0%
Black	1,028	448	43.6%	267	26.0%
Hispanic	139	63	45.3%	38	27.3%
White	157	75	47.8%	36	22.9%
Other	16	5	31.3%	6	37.5%
Unreported	379	79	20.8%	154	40.6%
Total	1,731	674	38.9%	504	29.1%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	48	63	115	116	140	197	310.4%
VA/FHA Purchase	66	47	50	45	51	40	-39.4%
Refinance	349	428	459	332	330	359	2.9%
Home Improvement	154	182	147	95	65	55	-64.3%
Multi-Family	10	14	13	22	25	23	130.0%
Total Loans	627	734	784	610	611	674	7.5%

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

AREA: 29 NORTH LAWDALE

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders			
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
1ST SECURITY FEDERAL SAVINGS	0	0	2	192	AAMES FINANCIAL CORPORATION	4	448		
AAMES FINANCIAL CORPORATION	0	0	3	496	AEGIS MORTGAGE CORPORATION	19	2,618		
AEGIS MORTGAGE CORPORATION	1	103	2	316	AMERICAN HOME MORTGAGE CORP.	3	284		
AMERICAN HOME MORTGAGE CORP.	1	187	2	152	AMERICAN MORTGAGE LLC	5	563		
AMERICAN MORTGAGE LLC	1	166	1	125	AMERIQUEST MORTGAGE COMPANY	26	2,844		
BANK ONE, NA	1	178	3	331	BANK OF AMERICA, N.A.	2	309		
CHAPEL MORTGAGE CO.	0	0	2	99	BANK ONE, NA	13	891		
CHARTER ONE BANK	0	0	2	268	BNC MORTGAGE, INC	6	758		
CHASE MANHATTAN MORTGAGE CORP	0	0	4	492	CHARTER ONE BANK	4	200		
CHICAGO BANCORP	2	257	3	456	CHASE MANHATTAN MORTGAGE CORP	11	1,346		
CITIMORTGAGE, INC.	2	256	1	102	CITIBANK, FSB	3	200		
COMMUNITY BANK OF NORTHERN VA	0	0	4	391	COLUMBIA MORTGAGE & FUNDING CO	3	145		
CRESCENT MORTGAGE SVC, INC	0	0	2	257	COUNTRYWIDE HOME LOANS	6	378		
DELTA FUNDING CORPORATION	0	0	2	185	DELTA FUNDING CORPORATION	3	340		
FIELDSTONE MORTGAGE COMPANY	0	0	6	706	FIELDSTONE MORTGAGE COMPANY	3	472		
FINANCE AMERICA, LLC	0	0	4	628	FINANCE AMERICA, LLC	8	932		
FIRST BANK OF THE AMERICAS SSB	0	0	2	404	FIRST FRANKLIN FINANCIAL CORP.	8	1,020		
FIRST FRANKLIN FINANCIAL CORP.	0	0	7	796	FIRST NATIONAL BANK OF ARIZONA	2	342		
FIRST GUARANTY MORTGAGE CORP.	0	0	4	297	FIRST NLC FINANCIAL SERVICES	3	466		
FIRST NATIONAL BANK OF ARIZONA	0	0	4	494	FLAGSTAR BANK	5	456		
FIRST NLC FINANCIAL SERVICES	0	0	6	534	FREMONT INVESTMENT & LOAN	7	862		
FREMONT INVESTMENT & LOAN	0	0	9	711	H & R BLOCK MORTGAGE CORP.	3	340		
GMAC MORTGAGE	2	327	0	0	HOMEcomings FINANCIAL NETWORK	2	244		
GN MORTGAGE, LLC	0	0	3	544	HOUSEHOLD FINANCE CORPORATION	5	565		
HARRIS TRUST AND SAVINGS BANK	0	0	2	224	IVANHOE FINANCIAL, INC	3	327		
HOMEcomings FINANCIAL NETWORK	0	0	3	344	LASALLE BANK NA	9	674		
HOUSEHOLD BANK, F.S.B.	0	0	2	360	LONG BEACH MORTGAGE CO	8	907		
INDYMAC BANK F.S.B.	0	0	4	352	MATRIX FINANCIAL SERVICES CORP	2	312		
LASALLE BANK NA	3	409	1	130	MERITAGE MORTGAGE CORPORATION	2	215		
LONG BEACH MORTGAGE CO	0	0	6	638	MIDAMERICA BANK, F.S.B.	2	183		
MARKET STREET MORTGAGE CORP	2	241	0	0	MORTGAGE EXPRESS, INC.	2	233		
MATRIX FINANCIAL SERVICES CORP	0	0	2	281	NATIONAL CITY MORTGAGE COMPANY	13	1,509		
MERITAGE MORTGAGE CORPORATION	0	0	10	997	NEW CENTURY MORTGAGE CORP.	22	2,573		
MIDAMERICA BANK, F.S.B.	0	0	3	316	NOVASTAR MORTGAGE INC.	8	740		
MORTGAGE EXPRESS, INC.	0	0	2	276	OHIO SAVINGS BANK	3	333		
NATIONAL CITY MORTGAGE COMPANY	2	351	3	440	OPTION ONE MORTGAGE CORP.	8	832		
OPTION ONE MORTGAGE CORP.	0	0	4	575	PEOPLE'S CHOICE HOME LOAN, INC	2	210		
PARAGON HOME LENDING, LLC	0	0	7	780	SIB MORTGAGE CORP.	3	486		
PEOPLE'S CHOICE HOME LOAN, INC	0	0	3	374	SOUTH CENTRAL BANK	2	190		
SECOND FEDERAL SAVINGS & LOAN	0	0	3	327	ST FRANCIS MORTGAGE CORP.	2	441		
ST FRANCIS MORTGAGE CORP.	0	0	4	548	TCF NATIONAL BANK	10	1,163		
TAYLOR, BEAN & WHITAKER MTG	1	204	1	160	THE NORTHEN TRUST COMPANY	2	227		
UNIVERSAL SAVINGS BANK	0	0	2	274	WASHINGTON MUTUAL BANK, FA	17	1,947		
WASHINGTON MUTUAL BANK, FA	1	122	10	1,320	WELLS FARGO HOME MORTGAGE	11	1,372		
WELLS FARGO HOME MORTGAGE	12	1,921	9	1,136	WORLD SAVINGS BANK	4	480		

Top Home Improvement Lenders		Loans		\$1,000	
Lender	Loans	\$1,000	Lender	Loans	\$1,000
BANK ONE, NA	5	156	BRICKYARD BANK	2	226
CHEVY CHASE BANK, F.S.B.	3	38	COLE TAYLOR BANK	1	252
CHICAGO PATROLMENS F.C.U.	3	14	COMMUNITY BANK OF LAWDALE	1	180
FIFTH THIRD BANK	3	137	DELTA FUNDING CORPORATION	2	170
KEYBANK USA, N.A.	12	114	MIDWEST BANK & TRUST CO. (HMDA)	2	643
MIDAMERICA BANK, F.S.B.	1	16	PLAZA BANK	2	435
SOUTH CENTRAL BANK	8	212	SHOREBANK	4	1,051
TCF NATIONAL BANK	1	100	TCF NATIONAL BANK	1	300
THE CIT GROUP/CONSUMER FINANCE	2	249	THE NORTHEN TRUST COMPANY	1	203
THE NORTHEN TRUST COMPANY	1	25	UNITED COMMUNITY BANK OF LISLE	2	578

Top Multi-Family Lenders		Loans		\$1,000	
Lender	Loans	\$1,000	Lender	Loans	\$1,000
BRICKYARD BANK	2	226	BRICKYARD BANK	2	226
COLE TAYLOR BANK	1	252	COLE TAYLOR BANK	1	252
COMMUNITY BANK OF LAWDALE	1	180	COMMUNITY BANK OF LAWDALE	1	180
DELTA FUNDING CORPORATION	2	170	DELTA FUNDING CORPORATION	2	170
MIDWEST BANK & TRUST CO. (HMDA)	2	643	MIDWEST BANK & TRUST CO. (HMDA)	2	643
PLAZA BANK	2	435	PLAZA BANK	2	435
SHOREBANK	4	1,051	SHOREBANK	4	1,051
TCF NATIONAL BANK	1	300	TCF NATIONAL BANK	1	300
THE NORTHEN TRUST COMPANY	1	203	THE NORTHEN TRUST COMPANY	1	203
UNITED COMMUNITY BANK OF LISLE	2	578	UNITED COMMUNITY BANK OF LISLE	2	578