

COMMUNITY AREA 34 ARMOUR SQUARE

HOUSING DATA

Number

Mortgageable Single-Family Properties (estimated 2000) 2,024
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	Number	Percent
Owner-Occupied Units	1,393	27%
Renter-Occupied Units	3,337	64%
Vacant	452	9%
Total (2000 Census Data)	5,182	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$28,483

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	270	\$45,631
Independent Mortgage Companies	33	\$4,588
Total	303	\$50,219

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	59	82	111	77	15

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	231	203	87.9%	13	5.6%
Black	19	10	52.6%	3	15.8%
Hispanic	22	13	59.1%	2	9.1%
White	130	88	67.7%	13	10.0%
Other	5	4	80.0%	1	20.0%
Unreported	53	26	49.1%	12	22.6%
Total	460	344	74.8%	44	9.6%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change 1996-2001
Conventional Purchase	50	42	106	120	120	157	214.0%
VA/FHA Purchase	13	2	6	4	10	2	-84.6%
Refinance	23	54	64	39	145	170	639.1%
Home Improvement	7	15	15	10	11	10	42.9%
Multi-Family	3	8	11	7	12	5	66.7%
Total Loans	96	121	202	180	298	344	258.3%

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

AREA: 34 ARMOUR SQUARE

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders			
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
ALLIANCE MORTGAGE COMPANY	0	0	1	99	AMERICAN BUSINESS FINANCIAL	2	230		
AMERICAN HOME MORTGAGE CORP.	0	0	1	146	AMERICAN HOME MORTGAGE CORP.	1	140		
BANK OF AMERICA, N.A.	0	0	1	230	AMERICAN MORTGAGE LLC	3	624		
BANK ONE, NA	0	0	2	265	AMERIQUEST MORTGAGE COMPANY	2	326		
CHARTER ONE BANK	0	0	34	3,729	BANK OF AMERICA, N.A.	1	197		
CHASE MANHATTAN MORTGAGE CORP	1	162	1	153	BANK ONE, NA	4	703		
CHICAGO BANCORP	0	0	3	389	BNC MORTGAGE, INC	2	298		
CHICAGO COMMUNITY BANK	0	0	1	108	CENTRAL FED. SAV. & LOAN ASSN.	1	140		
COUNTRYWIDE HOME LOANS	0	0	2	252	CHARTER ONE BANK	34	3,814		
CRESCENT MORTGAGE SVC, INC	0	0	2	242	CHASE MANHATTAN MORTGAGE CORP	5	999		
FLAGSTAR BANK	0	0	1	88	CHEVY CHASE BANK, F.S.B.	1	175		
GHS MORTGAGE, LLC	0	0	1	216	CHICAGO COMMUNITY BANK	1	180		
GUARANTY RESIDENTIAL LENDING	0	0	1	215	CITIBANK, FSB	1	147		
HARRIS TRUST AND SAVINGS BANK	0	0	2	275	CITIMORTGAGE, INC.	2	399		
HOME EQUITY OF AMERICA, INC.	0	0	1	100	COUNTRYWIDE HOME LOANS	12	1,832		
HSBC MORTGAGE CORPORATION	0	0	4	570	CRESCENT MORTGAGE SVC, INC	3	386		
INTERNATIONAL BANK OF CHICAGO	0	0	1	90	FLAGSTAR BANK	3	633		
LAKESIDE BANK	0	0	4	547	GHS MORTGAGE, LLC	1	176		
LASALLE BANK NA	0	0	11	2,496	GMAC MORTGAGE	1	26		
M&I MARSHALL & ILSLEY BANK	0	0	2	236	GUARANTY RESIDENTIAL LENDING	2	338		
MARKET STREET MORTGAGE CORP	0	0	1	162	HSBC MORTGAGE CORPORATION	5	774		
MORTGAGEIT, INC.	0	0	1	62	LAKESIDE BANK	1	785		
NAB BANK	0	0	29	3,823	LASALLE BANK NA	5	844		
NATIONAL CITY BANK	0	0	1	30	MARKET STREET MORTGAGE CORP	1	213		
NATIONAL CITY MORTGAGE SERVICE	0	0	1	158	MARQUETTE BANK	3	261		
OHIO SAVINGS BANK	0	0	1	137	MIDAMERICA BANK, F.S.B.	2	368		
PACIFIC GLOBAL BANK	0	0	23	3,058	MORTGAGE SERVICES, INC.	1	138		
PLATINUM HOME MORTGAGE CORP	0	0	1	80	MORTGAGEIT, INC.	1	119		
PRIMWEST MORTGAGE CORP.	0	0	1	200	NAB BANK	6	940		
RBC MORTGAGE COMPANY	1	216	1	176	NATIONAL CITY MORTGAGE COMPANY	3	492		
SOUTH CENTRAL BANK	0	0	2	253	OHIO SAVINGS BANK	2	275		
UNION PLANTERS BANK, N.A.	0	0	4	458	OPTION ONE MORTGAGE CORP.	2	470		
US BANK NORTH DAKOTA	0	0	1	140	PACIFIC GLOBAL BANK	4	577		
WASHINGTON FEDERAL BK FOR SAV	0	0	3	688	PULASKI SAVINGS BANK	1	111		
WASHINGTON MUTUAL BANK, FA	0	0	8	1,228	SOUTH CENTRAL BANK	6	872		
WELLS FARGO HOME MORTGAGE	0	0	2	187	STANDARD BANK & TRUST CO.	1	135		
WORLD SAVINGS BANK	0	0	1	100	SUNTRUST MORTGAGE, INC	2	297		
					TCF NATIONAL BANK	1	26		
					THE NORTHEN TRUST COMPANY	1	160		
					UNITED FINANCIAL MORTGAGE CORP	2	284		
					WACHOVIA BANK OF DELAWARE	1	126		
					WASHINGTON FEDERAL BK FOR SAV	1	149		
					WASHINGTON MUTUAL BANK, FA	11	1,732		
					WEBSTER BANK	1	191		
					WELLS FARGO HOME MORTGAGE	13	1,687		

Top Home Improvement Lenders		Top Multi-Family Lenders			
Lender	Loans	\$1,000	Lender	Loans	\$1,000
ALLIANCE MORTGAGE COMPANY	1	130	CHICAGO COMMUNITY BANK	1	1,000
BANK ONE, NA	2	75	LAKESIDE BANK	1	150
BENEFICIAL CORPORATION	1	3	NAB BANK	1	120
CHICAGO COMMUNITY BANK	1	50	PACIFIC GLOBAL BANK	2	333
CHICAGO PATROLMENS F.C.U.	1	3			
GMAC MORTGAGE	1	50			
HARRIS BANK HINSDALE, N.A.	1	430			
LAKESIDE BANK	1	475			
SOUTH HOLLAND TR & SAV BANK	1	7			