

COMMUNITY AREA 3 - UPTOWN

HOUSING DATA

| | Number | |
|--|---------------|-------------|
| Mortgageable Single-Family Properties (estimated 2000) | 7,904 | |
| [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)] | | |
| | Number | Percent |
| Owner-Occupied Units | 7,354 | 23% |
| Renter-Occupied Units | 23,279 | 72% |
| Vacant | 1,807 | 6% |
| Total (2000 Census Data) | 32,440 | 100% |

MEDIAN FAMILY INCOME (2000 Census Data) \$36,306

TOTAL HOUSING LENDING

| | Total Number of Loans | Total Dollar Amount (\$1,000) |
|--|--------------------------|----------------------------------|
| Banks, S+Ls, Bank-Owned Mortgage Companies | 3,384 | \$727,823 |
| Independent Mortgage Companies | 834 | \$148,375 |
| Total | 4,218 | \$876,198 |

LOANS BY INCOME OF APPLICANT

| | \$1-34,000 | \$35-55,000 | \$56-82,000 | \$82,000+ | Unreported |
|-----------------|------------|-------------|-------------|-----------|------------|
| Number of Loans | 167 | 891 | 1,121 | 1,721 | 318 |

LOANS BY RACE

| Race | Number of Applications | Loans Originated | | Applications Denied | |
|--------------|---------------------------|------------------|--------------|---------------------|--------------|
| | | Number | Percent | Number | Percent |
| Asian | 364 | 216 | 59.3% | 63 | 17.3% |
| Black | 193 | 108 | 56.0% | 49 | 25.4% |
| Hispanic | 279 | 177 | 63.4% | 61 | 21.9% |
| White | 4,000 | 3,144 | 78.6% | 338 | 8.5% |
| Other | 127 | 64 | 50.4% | 35 | 27.6% |
| Unreported | 814 | 509 | 62.5% | 123 | 15.1% |
| Total | 5,777 | 4,218 | 73.0% | 669 | 11.6% |

LENDING OVER SIX YEARS (Originations)

| Loan Type | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | Change |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| | | | | | | | 1998-2003 |
| Conventional Purchase | 834 | 997 | 975 | 1,263 | 1,205 | 1,362 | 63.3% |
| VA/FHA Purchase | 21 | 9 | 11 | 14 | 18 | 10 | -52.4% |
| Refinance | 835 | 579 | 342 | 1,500 | 1,998 | 2,696 | 222.9% |
| Home Improvement | 102 | 145 | 79 | 61 | 46 | 43 | -57.8% |
| Multi-Family | 94 | 62 | 68 | 82 | 90 | 107 | 13.8% |
| Total Loans | 1,886 | 1,792 | 1,475 | 2,920 | 3,357 | 4,218 | 123.6% |

CHICAGO COMMUNITY AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2003)

AREA: 3 UPTOWN

| Top Home Purchase Lenders Lender | VA/FHA | | Conventional | | Top Refinance Lenders Lender | Loans | \$1,000 |
|-------------------------------------|--------|---------|--------------|---------|---------------------------------|-------|---------|
| | Loans | \$1,000 | Loans | \$1,000 | | | |
| 1ST ADVANTAGE MORTGAGE, LLC | 0 | 0 | 7 | 1,419 | 1ST ADVANTAGE MORTGAGE, LLC | 14 | 2,452 |
| AMERICAN HOME MORTGAGE | 0 | 0 | 15 | 2,724 | AEGIS WHOLESALE CORPORATION | 12 | 1,930 |
| ARGENT MORTGAGE COMPANY | 0 | 0 | 7 | 1,328 | AMERICAN HOME MORTGAGE | 38 | 7,291 |
| BANCGROUP MORTGAGE CORPORATION | 0 | 0 | 11 | 1,963 | AMERICAN MORTGAGE LLC | 12 | 2,224 |
| BANK OF AMERICA, N.A. | 0 | 0 | 36 | 6,335 | BANCGROUP MORTGAGE CORPORATION | 17 | 3,688 |
| BANK ONE, NA | 0 | 0 | 17 | 3,432 | BANK OF AMERICA, N.A. | 51 | 9,674 |
| CENDANT MORTGAGE | 0 | 0 | 52 | 8,297 | BANK ONE, NA | 52 | 7,309 |
| CHARTER ONE BANK | 0 | 0 | 10 | 2,258 | CAPITOL COMMERCE MORTGAGE | 11 | 2,620 |
| CHASE MANHATTAN BANK USA, NA | 0 | 0 | 8 | 334 | CENDANT MORTGAGE | 37 | 7,031 |
| CHASE MANHATTAN MORTGAGE CORP | 0 | 0 | 35 | 7,051 | CHARTER ONE BANK | 25 | 4,284 |
| CHICAGO BANCORP, INC. | 0 | 0 | 66 | 10,194 | CHASE MANHATTAN MORTGAGE CORP | 111 | 20,780 |
| CITIBANK, FSB | 0 | 0 | 5 | 901 | CHICAGO BANCORP, INC. | 50 | 8,262 |
| CITIMORTGAGE, INC | 0 | 0 | 79 | 16,813 | CITIBANK, FSB | 32 | 5,328 |
| COUNTRYWIDE HOME LOANS | 2 | 246 | 132 | 23,159 | CITIMORTGAGE, INC | 198 | 38,070 |
| FIELDSTONE MORTGAGE COMPANY | 0 | 0 | 6 | 739 | COUNTRYWIDE HOME LOANS | 140 | 28,065 |
| FIFTH THIRD MORTGAGE COMPANY | 0 | 0 | 6 | 1,233 | FIFTH THIRD MORTGAGE COMPANY | 13 | 1,617 |
| FLAGSTAR BANK | 0 | 0 | 21 | 4,108 | FLAGSTAR BANK | 30 | 4,912 |
| FREMONT INVESTMENT & LOAN | 0 | 0 | 8 | 1,147 | GMAC BANK | 79 | 16,266 |
| GB HOME EQUITY, LLC | 0 | 0 | 12 | 527 | GMAC MORTGAGE CORPORATION | 31 | 4,442 |
| GHS MORTGAGE, LLC | 0 | 0 | 15 | 3,060 | GUARANTY RESIDENTIAL LENDING | 14 | 2,825 |
| GMAC BANK | 0 | 0 | 30 | 5,548 | HARRIS TRUST AND SAVINGS BANK | 21 | 3,964 |
| GN MORTGAGE, LLC | 0 | 0 | 7 | 1,299 | HSBC MORTGAGE CORPORATION | 36 | 7,574 |
| HARRIS TRUST AND SAVINGS BANK | 0 | 0 | 19 | 3,822 | INDYMAC BANK, F.S.B. | 17 | 3,449 |
| HSBC MORTGAGE CORPORATION | 0 | 0 | 17 | 3,703 | IRWIN MORTGAGE CORP | 30 | 5,096 |
| INDYMAC BANK, F.S.B. | 0 | 0 | 15 | 2,543 | LASALLE BANK NA | 258 | 46,606 |
| IRWIN MORTGAGE CORP | 0 | 0 | 5 | 1,103 | MERRILL LYNCH CREDIT CORP. | 15 | 2,986 |
| KEY MORTGAGE SERVICES, INC. | 0 | 0 | 14 | 2,312 | MIDAMERICA BANK | 18 | 4,581 |
| LASALLE BANK NA | 1 | 117 | 113 | 23,609 | MORTGAGE SERVICES, INC. | 15 | 3,539 |
| MIDAMERICA BANK | 0 | 0 | 24 | 3,888 | NATIONAL CITY MORTGAGE CORP | 44 | 10,060 |
| NATIONAL CITY BANK | 0 | 0 | 14 | 450 | NEW CENTURY MORTGAGE CORP. | 11 | 1,950 |
| NATIONAL CITY MORTGAGE CORP | 2 | 278 | 22 | 4,455 | OHIO SAVINGS BANK | 26 | 4,919 |
| NEW CENTURY MORTGAGE CORP. | 0 | 0 | 8 | 1,699 | PRINCIPAL RESIDENTIAL MTG, INC | 36 | 6,341 |
| OHIO SAVINGS BANK | 0 | 0 | 19 | 4,217 | RBC MORTGAGE COMPANY | 45 | 8,504 |
| PRINCIPAL RESIDENTIAL MTG, INC | 0 | 0 | 13 | 2,573 | SIB MORTGAGE CORP. | 37 | 7,924 |
| RBC MORTGAGE COMPANY | 0 | 0 | 25 | 4,598 | SUNTRUST MORTGAGE, INC | 22 | 3,611 |
| RBMG, INC. | 0 | 0 | 8 | 1,726 | TAYLOR, BEAN, & WHITAKER | 16 | 2,949 |
| SHAMROCK BANCORP, INC. | 0 | 0 | 9 | 1,336 | TCF MORTGAGE CORPORATION | 11 | 1,279 |
| SIB MORTGAGE CORP. | 0 | 0 | 21 | 4,466 | THE NORTHERN TRUST COMPANY | 25 | 4,474 |
| SUNTRUST MORTGAGE, INC | 0 | 0 | 14 | 2,880 | UNION PLANTERS BANK, N.A. | 22 | 3,585 |
| THE NORTHERN TRUST COMPANY | 0 | 0 | 9 | 1,453 | US BANK, N.A. | 27 | 4,300 |
| UNION PLANTERS BANK, N.A. | 0 | 0 | 5 | 517 | WACHOVIA BANK | 11 | 1,965 |
| US BANK, N.A. | 0 | 0 | 10 | 2,270 | WASHINGTON MUTUAL BANK, FA | 294 | 59,148 |
| WASHINGTON MUTUAL BANK, FA | 0 | 0 | 103 | 21,585 | WASHTENAW MORTGAGE COMPANY | 12 | 1,746 |
| WELLS FARGO HOME MORTGAGE | 1 | 180 | 88 | 17,369 | WELLS FARGO FUNDING | 23 | 5,225 |
| WORLD SAVINGS BANK | 0 | 0 | 6 | 1,513 | WELLS FARGO HOME MORTGAGE | 185 | 34,925 |

| Top Home Improvement Lenders Lender | Loans | \$1,000 |
|--|-------|---------|
| AMALGAMATED BANK OF CHICAGO | 2 | 85 |
| BANK ONE, NA | 8 | 152 |
| CHICAGO PATROLMEN'S F.C.U. | 4 | 14 |
| COLE TAYLOR BANK | 8 | 449 |
| FRANKLIN FINANCIAL GROUP | 3 | 345 |
| GMAC MORTGAGE CORPORATION | 1 | 30 |
| LASALLE BANK NA | 3 | 116 |
| MIDAMERICA BANK | 5 | 394 |
| NATIONAL CITY BANK | 1 | 30 |
| THE FIRST MORTGAGE CORPORATION | 2 | 48 |

| Top Multi-Family Lenders Lender | Loans | \$1,000 |
|------------------------------------|-------|---------|
| BANK ONE, NA | 4 | 3,317 |
| BANKFINANCIAL, F.S.B. | 5 | 6,395 |
| BRIDGEVIEW BANK GROUP | 7 | 5,765 |
| CITIBANK, FSB | 17 | 15,249 |
| HARRIS BANK GLENCOE-NORTHBROOK | 3 | 2,673 |
| HYDE PARK BANK | 3 | 1,800 |
| LASALLE BANK NA | 10 | 9,432 |
| MB FINANCIAL BANK, NA | 3 | 1,443 |
| MIDAMERICA BANK | 5 | 4,595 |
| WASHINGTON MUTUAL BANK, FA | 9 | 9,944 |