

COMMUNITY AREA 4 - LINCOLN SQUARE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	6,353	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	5,817	30%
Renter-Occupied Units	12,834	66%
Vacant	897	5%
Total (2000 Census Data)	19,548	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$48,215

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	2,082	\$504,460
Independent Mortgage Companies	551	\$122,571
Total	2,633	\$627,031

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	100	445	700	1,143	245

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	294	182	61.9%	54	18.4%
Black	46	27	58.7%	7	15.2%
Hispanic	405	228	56.3%	86	21.2%
White	2,383	1,874	78.6%	214	9.0%
Other	122	50	41.0%	48	39.3%
Unreported	504	272	54.0%	87	17.3%
Total	3,754	2,633	70.1%	496	13.2%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	427	652	635	523	657	644	50.8%
VA/FHA Purchase	21	22	21	3	6	2	-90.5%
Refinance	768	514	340	1,183	1,375	1,879	144.7%
Home Improvement	112	141	109	81	50	31	-72.3%
Multi-Family	63	59	36	61	60	77	22.2%
Total Loans	1,391	1,388	1,141	1,851	2,148	2,633	89.3%

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

AREA: 4 LINCOLN SQUARE

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	6	1,086	AMERICAN HOME MORTGAGE	29	5,742
AMERICAN HOME MORTGAGE	0	0	9	2,232	ARGENT MORTGAGE COMPANY	16	3,682
BANGGROUP MORTGAGE CORPORATION	0	0	4	719	BANGGROUP MORTGAGE CORPORATION	12	2,399
BANK OF AMERICA, N.A.	0	0	15	3,313	BANK OF AMERICA, N.A.	20	4,654
BANK ONE, NA	0	0	3	1,323	BANK ONE, NA	68	9,840
BNC MORTGAGE	0	0	5	1,112	CAPITOL COMMERCE MORTGAGE	11	2,744
CENDANT MORTGAGE	0	0	22	4,400	CENDANT MORTGAGE	29	6,719
CHARTER ONE BANK	0	0	8	1,308	CHARTER ONE BANK	33	3,763
CHASE MANHATTAN MORTGAGE CORP	0	0	20	5,021	CHASE MANHATTAN MORTGAGE CORP	63	14,018
CHICAGO BANCORP, INC.	0	0	18	5,150	CHICAGO BANCORP, INC.	29	7,065
CITIMORTGAGE, INC	0	0	38	10,120	CITIMORTGAGE, INC	87	17,985
COUNTRYWIDE HOME LOANS	0	0	22	5,573	COUNTRYWIDE HOME LOANS	69	15,563
FINANCE AMERICA, LLC	0	0	8	1,435	CRESCENT MORTGAGE SVC, INC	12	1,792
FIRST ALLIANCE BANK, FSB	0	0	3	395	FIFTH THIRD MORTGAGE COMPANY	10	2,332
FIRST FRANKLIN FINANCIAL CORP.	0	0	4	756	FIRST ALLIANCE BANK, FSB	13	2,680
FLAGSTAR BANK	0	0	8	1,763	FLAGSTAR BANK	24	5,001
FREMONT INVESTMENT & LOAN	0	0	5	979	GMAC BANK	43	10,598
GB HOME EQUITY, LLC	0	0	8	443	GMAC MORTGAGE CORPORATION	15	2,600
GMAC BANK	0	0	9	2,691	GN MORTGAGE, LLC	17	3,890
GREENPOINT MORTGAGE FUNDING	0	0	4	1,183	GUARANTY RESIDENTIAL LENDING	13	2,908
HARRIS TRUST AND SAVINGS BANK	0	0	4	620	HARRIS TRUST AND SAVINGS BANK	14	2,050
HSBC MORTGAGE CORPORATION	0	0	8	1,875	HSBC MORTGAGE CORPORATION	13	3,071
INDYMAC BANK, F.S.B.	0	0	7	1,663	IRWIN MORTGAGE CORP	11	2,246
IRWIN MORTGAGE CORP	0	0	5	863	LASALLE BANK NA	177	33,553
KEY MORTGAGE SERVICES, INC.	0	0	10	2,298	MIDAMERICA BANK	18	3,451
LASALLE BANK NA	0	0	68	14,647	MORTGAGE SERVICES, INC.	11	2,354
MIDAMERICA BANK	0	0	13	2,359	NATIONAL CITY MORTGAGE CORP	34	7,387
NATIONAL CITY MORTGAGE CORP	0	0	6	1,739	NEW CENTURY MORTGAGE CORP.	15	3,982
NEW CENTURY MORTGAGE CORP.	0	0	4	917	OHIO SAVINGS BANK	17	4,392
OHIO SAVINGS BANK	0	0	8	2,372	PRINCIPAL RESIDENTIAL MTG, INC	17	3,705
OPTION ONE MORTGAGE CORP.	0	0	4	1,079	RBC MORTGAGE COMPANY	40	8,791
PARAGON HOME LENDING, LLC	0	0	4	646	SIB MORTGAGE CORP.	17	3,389
PEOPLE'S CHOICE HOME LOAN, INC	0	0	4	987	ST. FRANCIS MORTGAGE CORP.	10	1,992
PLATINUM HOME MORTGAGE CORP	0	0	8	1,659	SUNTRUST MORTGAGE, INC	22	4,347
PRINCIPAL RESIDENTIAL MTG, INC	0	0	3	759	TCF MORTGAGE CORPORATION	10	1,954
RBC MORTGAGE COMPANY	0	0	16	4,460	TCF NATIONAL BANK	9	1,484
RBMG, INC.	0	0	3	627	THE NORTHERN TRUST COMPANY	10	2,094
RESIDENTIAL LOAN CENTERS	0	0	4	779	UNION PLANTERS BANK, N.A.	16	3,414
SIB MORTGAGE CORP.	0	0	9	2,377	UNITED FINANCIAL MORTGAGE CORP	10	2,165
SUNTRUST MORTGAGE, INC	0	0	14	2,140	US BANK, N.A.	22	4,435
THE FIRST MORTGAGE CORPORATION	0	0	4	814	WACHOVIA BANK	9	1,450
THE NORTHERN TRUST COMPANY	0	0	3	1,022	WASHINGTON MUTUAL BANK, FA	227	51,450
WASHINGTON MUTUAL BANK, FA	1	150	59	15,939	WELLS FARGO FUNDING	13	3,683
WELLS FARGO HOME MORTGAGE	0	0	34	9,518	WELLS FARGO HOME MORTGAGE	142	28,744
WESTAMERICA MORTGAGE COMPANY	0	0	3	588	WORLD SAVINGS BANK	11	2,232

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK ONE, NA	3	165
CHICAGO PATROLMEN'S F.C.U.	6	51
COLE TAYLOR BANK	1	50
GB HOME EQUITY, LLC	2	150
KRAFT FOODS FEDERAL CU	3	80
LASALLE BANK NA	1	333
MIDAMERICA BANK	2	120
NEW CENTURY MORTGAGE CORP.	1	33
THE FIRST MORTGAGE CORPORATION	1	86
WASHINGTON MUTUAL BANK, FA	1	20

Top Multi-Family Lenders Lender	Loans	\$1,000
ALBANY BANK	3	2,588
BANK ONE, NA	2	1,987
CITIBANK, FSB	21	16,570
COLE TAYLOR BANK	3	6,720
MB FINANCIAL BANK, NA	4	5,868
MIDAMERICA BANK	2	1,350
TCF NATIONAL BANK	4	2,365
THE NORTHERN TRUST COMPANY	6	8,896
THE PRIVATE BANK & TRUST CO.	4	5,120
WASHINGTON MUTUAL BANK, FA	10	11,323