

COMMUNITY AREA 8 - NEAR NORTH SIDE

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	19,798	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	18,812	37%
Renter-Occupied Units	26,620	52%
Vacant	5,724	11%
Total (2000 Census Data)	51,156	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$93,934

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	8,954	\$2,742,376
Independent Mortgage Companies	1,786	\$412,109
Total	10,740	\$3,154,485

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	168	1,136	1,862	6,884	690

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	946	717	75.8%	93	9.8%
Black	363	201	55.4%	88	24.2%
Hispanic	330	204	61.8%	46	13.9%
White	10,559	8,131	77.0%	908	8.6%
Other	327	230	70.3%	43	13.1%
Unreported	1,896	1,257	66.3%	239	12.6%
Total	14,421	10,740	74.5%	1,417	9.8%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	2,451	3,339	3,169	2,708	3,280	3,718	51.7%
VA/FHA Purchase	51	36	90	38	27	21	-58.8%
Refinance	2,378	1,543	835	4,152	5,307	6,882	189.4%
Home Improvement	136	181	141	125	98	79	-41.9%
Multi-Family	27	31	29	42	34	40	48.1%
Total Loans	5,043	5,130	4,264	7,065	8,746	10,740	113.0%

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

AREA: 8 NEAR NORTH SIDE

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMERICAN HOME MORTGAGE	1	213	53	12,719	AMERICAN HOME MORTGAGE	122	25,628
ARGENT MORTGAGE COMPANY	0	0	29	7,454	AMERICAN MORTGAGE LLC	41	9,187
ASTORIA FEDERAL MORTGAGE CORP.	0	0	39	16,471	ASTORIA FEDERAL MORTGAGE CORP.	31	13,279
BANK OF AMERICA, N.A.	0	0	110	26,814	BANCGROUP MORTGAGE CORPORATION	29	8,364
BANK ONE, NA	0	0	65	22,696	BANK OF AMERICA, N.A.	230	68,633
CENDANT MORTGAGE	0	0	71	15,202	BANK ONE, NA	208	61,375
CHARTER ONE BANK	0	0	20	5,825	CENDANT MORTGAGE	63	13,583
CHASE MANHATTAN MORTGAGE CORP	0	0	108	28,326	CHARTER ONE BANK	46	13,346
CHEVY CHASE BANK, F.S.B.	0	0	16	8,320	CHASE MANHATTAN MORTGAGE CORP	325	76,476
CHICAGO BANCORP, INC.	1	149	61	12,970	CHICAGO BANCORP, INC.	90	18,117
CITIBANK, FSB	0	0	22	10,555	CITIBANK, FSB	62	24,414
CITIMORTGAGE, INC	0	0	156	53,318	CITIMORTGAGE, INC	394	103,141
COUNTRYWIDE HOME LOANS	1	187	266	74,053	COUNTRYWIDE HOME LOANS	247	61,026
DRAPER AND KRAMER MORTGAGE	0	0	24	5,417	DRAPER AND KRAMER MORTGAGE	50	9,888
FIELDSTONE MORTGAGE COMPANY	0	0	15	2,616	FIFTH THIRD MORTGAGE COMPANY	42	11,971
FIFTH THIRD MORTGAGE COMPANY	0	0	21	6,079	FLAGSTAR BANK	76	15,392
FLAGSTAR BANK	0	0	48	10,224	GMAC BANK	227	50,575
GB HOME EQUITY, LLC	0	0	17	740	GMAC MORTGAGE CORPORATION	57	9,636
GHS MORTGAGE, LLC	0	0	34	8,020	GREENPOINT MORTGAGE FUNDING	26	10,798
GMAC BANK	0	0	38	8,737	HARRIS TRUST AND SAVINGS BANK	92	22,328
GMAC MORTGAGE CORPORATION	1	194	15	3,840	HSBC MORTGAGE CORPORATION	76	23,005
GREENPOINT MORTGAGE FUNDING	0	0	52	18,144	IRWIN MORTGAGE CORP	50	9,911
HARRIS TRUST AND SAVINGS BANK	0	0	86	25,458	KEY MORTGAGE SERVICES, INC.	30	7,014
HSBC MORTGAGE CORPORATION	0	0	43	12,423	LASALLE BANK NA	643	163,404
INDYMAC BANK, F.S.B.	0	0	17	5,357	MARKET STREET MORTGAGE CORP	26	6,120
IRWIN MORTGAGE CORP	0	0	16	3,286	MERRILL LYNCH CREDIT CORP.	71	25,691
KEY MORTGAGE SERVICES, INC.	0	0	50	10,235	MIDAMERICA BANK	49	15,343
LASALLE BANK NA	2	383	434	125,471	MORTGAGE SERVICES, INC.	35	7,466
MARKET STREET MORTGAGE CORP	1	166	14	2,986	NATIONAL CITY MORTGAGE CORP	145	38,874
MERRILL LYNCH CREDIT CORP.	0	0	40	17,005	OAK BANK	35	7,224
MIDAMERICA BANK	1	129	103	36,628	OHIO SAVINGS BANK	58	13,731
NATIONAL CITY MORTGAGE CORP	3	535	47	14,929	PRINCIPAL RESIDENTIAL MTG, INC	58	11,601
NEW CENTURY MORTGAGE CORP.	0	0	27	8,112	RBC MORTGAGE COMPANY	127	31,476
OHIO SAVINGS BANK	0	0	58	16,115	RESIDENTIAL LOAN CENTERS	37	6,217
PRINCIPAL RESIDENTIAL MTG, INC	0	0	27	5,346	SIB MORTGAGE CORP.	81	17,641
RBC MORTGAGE COMPANY	0	0	67	21,877	SUNTRUST MORTGAGE, INC	56	12,950
RESIDENTIAL LOAN CENTERS	0	0	18	3,831	TAYLOR, BEAN, & WHITAKER	26	5,195
SIB MORTGAGE CORP.	0	0	53	13,048	TCF MORTGAGE CORPORATION	26	4,514
SUNTRUST MORTGAGE, INC	0	0	30	8,642	THE NORTHERN TRUST COMPANY	103	48,588
THE NORTHERN TRUST COMPANY	0	0	60	22,748	UNION PLANTERS BANK, N.A.	37	6,666
US BANK, N.A.	0	0	28	9,992	US BANK, N.A.	68	14,849
WASHINGTON MUTUAL BANK, FA	3	522	293	94,569	WACHOVIA BANK	24	6,529
WELLS FARGO FUNDING	0	0	16	4,596	WASHINGTON MUTUAL BANK, FA	825	234,915
WELLS FARGO HOME MORTGAGE	2	364	220	64,330	WELLS FARGO FUNDING	45	14,906
WORLD SAVINGS BANK	0	0	26	6,723	WELLS FARGO HOME MORTGAGE	612	155,838

Top Home Improvement Lenders Lender	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	3	100
BANK ONE, NA	8	300
BANKFINANCIAL, F.S.B.	3	290
GMAC MORTGAGE CORPORATION	3	197
LASALLE BANK NA	5	152
MIDAMERICA BANK	17	5,746
NEW CENTURY MORTGAGE CORP.	7	578
NORTH FEDERAL SAVINGS BANK	4	126
OAK BANK	3	127
REGENCY SAVINGS BANK	4	154

Top Multi-Family Lenders Lender	Loans	\$1,000
BANK ONE, NA	1	1,050
BARRINGTON BANK & TRUST CO.	7	6,500
CORUS BANK	2	135,000
HARRIS BANK ROSELLE	2	5,045
ITASCA BANK & TRUST CO.	2	1,665
LASALLE BANK NA	3	5,941
MIDAMERICA BANK	1	900
OAK BANK	2	2,150
TRI CAPITAL COMPANY, INC	5	29,268
WASHINGTON MUTUAL BANK, FA	1	875