

## COMMUNITY AREA 9 - EDISON PARK

### HOUSING DATA

**Number**

Mortgageable Single-Family Properties (estimated 2000) 4,038  
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	<b>Number</b>	<b>Percent</b>
Owner-Occupied Units	3,852	78%
Renter-Occupied Units	958	20%
Vacant	100	2%
<b>Total (2000 Census Data)</b>	<b>4,910</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$69,064

### TOTAL HOUSING LENDING

	<b>Total Number of Loans</b>	<b>Total Dollar Amount (\$1,000)</b>
Banks, S+Ls, Bank-Owned Mortgage Companies	1,090	\$195,456
Independent Mortgage Companies	204	\$43,186
<b>Total</b>	<b>1,294</b>	<b>\$238,642</b>

### LOANS BY INCOME OF APPLICANT

	<b>\$1-34,000</b>	<b>\$35-55,000</b>	<b>\$56-82,000</b>	<b>\$82,000+</b>	<b>Unreported</b>
Number of Loans	47	162	398	597	90

### LOANS BY RACE

<b>Race</b>	<b>Number of Applications</b>	<b>Loans Originated</b>		<b>Applications Denied</b>	
		<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Asian	27	22	81.5%	4	14.8%
Black	4	1	25.0%	1	25.0%
Hispanic	55	42	76.4%	5	9.1%
White	1,373	1,121	81.6%	96	7.0%
Other	25	10	40.0%	11	44.0%
Unreported	177	98	55.4%	22	12.4%
<b>Total</b>	<b>1,661</b>	<b>1,294</b>	<b>77.9%</b>	<b>139</b>	<b>8.4%</b>

### LENDING OVER SIX YEARS (Originations)

<b>Loan Type</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Change</b>
							<b>1998-2003</b>
Conventional Purchase	177	200	211	183	203	236	33.3%
VA/FHA Purchase	1	4	2	2	3	2	100.0%
Refinance	464	251	110	545	726	1,019	119.6%
Home Improvement	50	60	47	45	29	31	-38.0%
Multi-Family	4	5	2	6	0	6	50.0%
<b>Total Loans</b>	<b>696</b>	<b>520</b>	<b>372</b>	<b>781</b>	<b>961</b>	<b>1,294</b>	<b>85.9%</b>

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

AREA: 9 EDISON PARK

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMERICAN HOME MORTGAGE	0	0	6	1,643	AEGIS WHOLESALE CORPORATION	5	1,053
AMERICAN MORTGAGE LLC	0	0	1	131	AMERICAN HOME MORTGAGE	17	3,377
AMERICAN MORTGAGE NETWORK, INC	0	0	2	178	AMERICAN MORTGAGE LLC	12	2,254
ARGENT MORTGAGE COMPANY	0	0	4	1,112	BANCGROUP MORTGAGE CORPORATION	7	1,320
BANCGROUP MORTGAGE CORPORATION	0	0	2	452	BANK OF AMERICA, N.A.	32	5,539
BANK OF AMERICA, N.A.	0	0	14	2,426	BANK ONE, NA	25	3,487
CENDANT MORTGAGE	0	0	2	539	CHARTER ONE BANK	13	1,911
CHARTER ONE BANK	0	0	3	431	CHASE MANHATTAN MORTGAGE CORP	54	10,292
CHASE MANHATTAN MORTGAGE CORP	0	0	8	2,041	CITIMORTGAGE, INC	24	4,020
CITIMORTGAGE, INC	0	0	7	1,413	COUNTRYWIDE HOME LOANS	30	4,817
COMMUNITY SAVINGS BANK	0	0	2	366	CRESCENT MORTGAGE SVC, INC	4	785
COUNTRYWIDE HOME LOANS	0	0	8	1,591	FIFTH THIRD MORTGAGE COMPANY	8	840
FIFTH THIRD MORTGAGE COMPANY	0	0	1	165	FIRST ALLIANCE BANK, FSB	28	6,018
FINANCE AMERICA, LLC	0	0	2	899	FIRST FRANKLIN FINANCIAL CORP.	5	723
FIRST ALLIANCE BANK, FSB	0	0	9	2,342	FLAGSTAR BANK	8	1,488
FIRST FRANKLIN FINANCIAL CORP.	0	0	2	252	GMAC BANK	23	4,825
FLAGSTAR BANK	0	0	2	446	GMAC MORTGAGE CORPORATION	11	1,869
GMAC BANK	0	0	6	1,118	GUARANTY RESIDENTIAL LENDING	7	1,333
GUARANTY RESIDENTIAL LENDING	0	0	2	426	HARRIS TRUST AND SAVINGS BANK	12	1,969
HARRIS TRUST AND SAVINGS BANK	0	0	3	705	HOYNE SAVINGS BANK	14	2,430
HOYNE SAVINGS BANK	0	0	2	506	HSBC MORTGAGE CORPORATION	8	1,670
HSBC MORTGAGE CORPORATION	0	0	1	249	IRWIN MORTGAGE CORP	17	3,316
IRWIN MORTGAGE CORP	0	0	5	1,320	LASALLE BANK NA	119	17,780
LASALLE BANK NA	0	0	23	4,828	LIBERTY BANK FOR SAVINGS	14	1,882
LIBERTY BANK FOR SAVINGS	0	0	3	662	MIDAMERICA BANK	9	1,359
MIDAMERICA BANK	0	0	2	338	MORTGAGE SERVICES, INC.	9	1,630
MORTGAGE SERVICES, INC.	0	0	1	188	NATIONAL CITY MORTGAGE CORP	20	3,714
NATIONAL CITY MORTGAGE CORP	1	129	4	515	NEW CENTURY MORTGAGE CORP.	4	809
NEW CENTURY MORTGAGE CORP.	0	0	2	522	OHIO SAVINGS BANK	9	2,282
OHIO SAVINGS BANK	0	0	1	245	PRINCIPAL RESIDENTIAL MTG, INC	17	3,552
PLATINUM HOME MORTGAGE CORP	0	0	2	282	PROVIDENT FUNDING ASSOCIATES	6	976
PRINCIPAL RESIDENTIAL MTG, INC	0	0	6	1,588	RBC MORTGAGE COMPANY	9	1,976
RBC MORTGAGE COMPANY	0	0	9	1,842	SHAMROCK BANCORP, INC.	9	1,849
RBMG, INC.	0	0	3	537	SIB MORTGAGE CORP.	10	2,061
RESIDENTIAL LOAN CENTERS	0	0	2	295	ST. FRANCIS MORTGAGE CORP.	5	892
SHAMROCK BANCORP, INC.	0	0	3	705	SUNTRUST MORTGAGE, INC	18	3,639
SIB MORTGAGE CORP.	0	0	2	453	TAYLOR, BEAN, & WHITAKER	7	1,489
SUNTRUST MORTGAGE, INC	0	0	5	928	TCF MORTGAGE CORPORATION	7	993
TAYLOR, BEAN, & WHITAKER	0	0	3	701	TCF NATIONAL BANK	10	1,327
TCF NATIONAL BANK	0	0	1	136	UNION PLANTERS BANK, N.A.	5	1,029
UNION PLANTERS BANK, N.A.	0	0	6	1,442	US BANK, N.A.	14	2,353
WACHOVIA BANK	0	0	1	375	WACHOVIA BANK	24	4,289
WASHINGTON MUTUAL BANK, FA	0	0	17	3,285	WASHINGTON MUTUAL BANK, FA	76	13,948
WASHTENAW MORTGAGE COMPANY	0	0	1	220	WASHTENAW MORTGAGE COMPANY	4	921
WELLS FARGO HOME MORTGAGE	1	223	14	3,438	WELLS FARGO HOME MORTGAGE	101	16,976

Top Home Improvement Lenders Lender	Loans	\$1,000
ACCESS CREDIT UNION	2	76
BANK ONE, NA	1	15
CHICAGO PATROLMEN'S F.C.U.	7	39
FIRST AMERICAN BANK	2	63
HOYNE SAVINGS BANK	1	21
LASALLE BANK NA	1	53
MIDAMERICA BANK	2	166
NATIONAL BANK OF KANSAS CITY	2	452
PULLMAN BANK	2	29
WASHINGTON MUTUAL BANK, FA	1	65

Top Multi-Family Lenders Lender	Loans	\$1,000
LIBERTY BANK FOR SAVINGS	1	530
LINCOLN PARK SAVINGS BANK	1	759
MB FINANCIAL BANK, NA	1	340
MIDAMERICA BANK	1	480
TCF NATIONAL BANK	1	565
WORLD SAVINGS BANK	1	470