

COMMUNITY AREA 11 - JEFFERSON PARK

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	7,382	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	7,020	65%
Renter-Occupied Units	3,476	32%
Vacant	354	3%
Total (2000 Census Data)	10,850	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$60,696

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	1,842	\$321,994
Independent Mortgage Companies	422	\$84,712
Total	2,264	\$406,706

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	97	460	744	748	215

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	223	141	63.2%	31	13.9%
Black	22	6	27.3%	6	27.3%
Hispanic	389	256	65.8%	65	16.7%
White	2,188	1,664	76.1%	219	10.0%
Other	65	23	35.4%	23	35.4%
Unreported	346	174	50.3%	76	22.0%
Total	3,233	2,264	70.0%	420	13.0%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	351	382	391	399	441	458	30.5%
VA/FHA Purchase	24	32	25	17	13	6	-75.0%
Refinance	721	434	222	1,022	1,208	1,722	138.8%
Home Improvement	89	97	81	72	83	65	-27.0%
Multi-Family	13	7	6	8	8	13	0.0%
Total Loans	1,198	952	725	1,518	1,753	2,264	89.0%

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

AREA: 11 JEFFERSON PARK

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders			
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
AMERICAN HOME MORTGAGE	0	0	8	1,822	1ST SECURITY FEDERAL SAVINGS	8	858		
AMERICAN MORTGAGE LLC	0	0	2	575	AEGIS WHOLESALE CORPORATION	15	3,201		
ARGENT MORTGAGE COMPANY	0	0	4	1,072	AMERICAN HOME MORTGAGE	25	4,523		
BANCROUP MORTGAGE CORPORATION	0	0	5	650	AMERICAN MORTGAGE LLC	19	3,491		
BANK OF AMERICA, N.A.	0	0	5	1,153	ARGENT MORTGAGE COMPANY	13	3,427		
BANK ONE, NA	0	0	3	458	BANK OF AMERICA, N.A.	44	6,820		
CENDANT MORTGAGE	1	255	4	1,154	BANK ONE, NA	42	4,678		
CHARTER ONE BANK	0	0	2	388	CENDANT MORTGAGE	14	2,879		
CHASE MANHATTAN MORTGAGE CORP	0	0	9	2,162	CHARTER ONE BANK	21	2,793		
CHICAGO BANCORP, INC.	0	0	4	777	CHASE MANHATTAN MORTGAGE CORP	64	10,781		
CITIMORTGAGE, INC	0	0	6	1,333	CITIMORTGAGE, INC	28	4,471		
COUNTRYWIDE HOME LOANS	0	0	34	7,852	COUNTRYWIDE HOME LOANS	61	9,880		
DECISION ONE MORTGAGE	0	0	3	737	CRESCENT MORTGAGE SVC, INC	14	2,063		
DRAPER AND KRAMER MORTGAGE	0	0	3	660	FIRST ALLIANCE BANK, FSB	23	4,579		
ENCORE CREDIT CORP.	0	0	3	874	FLAGSTAR BANK	33	6,274		
FIELDSTONE MORTGAGE COMPANY	0	0	6	862	GMAC BANK	34	6,858		
FIRST ALLIANCE BANK, FSB	0	0	5	1,192	GMAC MORTGAGE CORPORATION	16	2,308		
FIRST NATIONAL BANK OF ARIZONA	0	0	6	1,600	GN MORTGAGE, LLC	23	4,609		
FLAGSTAR BANK	0	0	8	1,709	GUARANTY RESIDENTIAL LENDING	21	3,806		
FREMONT INVESTMENT & LOAN	0	0	5	1,266	HARRIS TRUST AND SAVINGS BANK	15	1,687		
GB HOME EQUITY, LLC	0	0	4	225	HOYNE SAVINGS BANK	15	2,295		
GMAC BANK	0	0	4	1,121	HSBC MORTGAGE CORPORATION	9	1,327		
GMAC MORTGAGE CORPORATION	0	0	4	761	INDYMAC BANK, F.S.B.	12	2,516		
GN MORTGAGE, LLC	0	0	8	2,008	IRWIN MORTGAGE CORP	11	1,520		
HARRIS TRUST AND SAVINGS BANK	0	0	4	489	LASALLE BANK NA	161	24,355		
INDYMAC BANK, F.S.B.	0	0	8	1,884	LIBERTY BANK FOR SAVINGS	24	2,811		
LABE BANK	0	0	5	1,233	MIDAMERICA BANK	40	6,047		
LASALLE BANK NA	1	228	34	6,598	MORTGAGE SERVICES, INC.	16	2,945		
LIBERTY BANK FOR SAVINGS	0	0	7	1,936	NATIONAL CITY MORTGAGE CORP	21	4,005		
LONG BEACH MORTGAGE CO.	0	0	5	701	NEW CENTURY MORTGAGE CORP.	10	1,895		
MIDAMERICA BANK	0	0	32	7,090	OHIO SAVINGS BANK	9	1,834		
NATIONAL CITY MORTGAGE CORP	0	0	11	2,044	PRINCIPAL RESIDENTIAL MTG, INC	19	3,559		
NEW CENTURY MORTGAGE CORP.	0	0	4	1,212	RBC MORTGAGE COMPANY	8	1,542		
OHIO SAVINGS BANK	0	0	5	1,152	SIB MORTGAGE CORP.	8	1,375		
PRINCIPAL RESIDENTIAL MTG, INC	0	0	5	1,531	SUNTRUST MORTGAGE, INC	20	3,827		
RBMG, INC.	0	0	6	1,537	TAYLOR, BEAN, & WHITAKER	10	2,299		
SUNTRUST MORTGAGE, INC	0	0	4	613	TCF NATIONAL BANK	27	3,471		
TAYLOR, BEAN, & WHITAKER	0	0	3	824	UNION PLANTERS BANK, N.A.	26	4,686		
TCF NATIONAL BANK	0	0	2	377	UNITED FINANCIAL MORTGAGE CORP	9	1,439		
UNION PLANTERS BANK, N.A.	0	0	4	1,198	US BANK, N.A.	13	2,223		
US BANK, N.A.	0	0	4	1,105	WACHOVIA BANK	25	4,055		
WASHINGTON MUTUAL BANK, FA	0	0	57	12,885	WASHINGTON MUTUAL BANK, FA	189	35,086		
WELLS FARGO FUNDING	0	0	3	910	WEBSTER BANK	9	1,711		
WELLS FARGO HOME MORTGAGE	0	0	16	4,061	WELLS FARGO HOME MORTGAGE	145	23,715		
WESTAMERICA MORTGAGE COMPANY	1	240	2	516	WORLD SAVINGS BANK	10	1,820		

Top Home Improvement Lenders		Loans	\$1,000
Lender			
ASSOCIATED BANK CHICAGO	6	193	
CHICAGO PATROLMEN'S F.C.U.	7	36	
CU / AMERICA FINANCIAL SERVICE	2	425	
GB HOME EQUITY, LLC	7	466	
KRAFT FOODS FEDERAL CU	2	60	
LASALLE BANK NA	5	197	
LIBERTY BANK FOR SAVINGS	4	109	
MIDAMERICA BANK	16	968	
PULLMAN BANK	3	127	
SOUTH CENTRAL BANK	2	15	

Top Multi-Family Lenders		Loans	\$1,000
Lender			
BANKFINANCIAL, F.S.B.	1	275	
COMMUNITY SAVINGS BANK	1	250	
FIRST SECURITY TRUST & SAVINGS	4	2,504	
GREATBANK A NATIONAL ASSOC	2	1,142	
LASALLE BANK NA	1	275	
MB FINANCIAL BANK, NA	1	392	
MIDAMERICA BANK	2	594	
PARKWAY BANK & TRUST CO.	1	470	