

COMMUNITY AREA 73 - WASHINGTON HEIGHTS

HOUSING DATA

Number

Mortgageable Single-Family Properties (estimated 2000) 8,622
 [Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]

	Number	Percent
Owner-Occupied Units	7,554	73%
Renter-Occupied Units	2,295	22%
Vacant	490	5%
Total (2000 Census Data)	10,339	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$47,671

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	941	\$84,400
Independent Mortgage Companies	587	\$60,999
Total	1,528	\$145,399

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	340	533	331	152	172

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	9	4	44.4%	4	44.4%
Black	2,680	1,234	46.0%	768	28.7%
Hispanic	28	10	35.7%	11	39.3%
White	211	74	35.1%	64	30.3%
Other	102	25	24.5%	60	58.8%
Unreported	669	181	27.1%	252	37.7%
Total	3,699	1,528	41.3%	1,159	31.3%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	261	120	176	130	186	316	21.1%
VA/FHA Purchase	303	108	89	92	82	63	-79.2%
Refinance	770	798	488	598	699	1,035	34.4%
Home Improvement	363	295	153	130	87	95	-73.8%
Multi-Family	3	8	7	16	10	19	533.3%
Total Loans	1,700	1,329	913	966	1,064	1,528	-10.1%

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

AREA: 73 WASHINGTON HEIGHTS

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
1ST SECURITY FEDERAL SAVINGS	0	0	3	207	AAMES FUNDING CORPORATION	10	997
AAMES FUNDING CORPORATION	0	0	6	563	AEGIS FUNDING CORPORATION	6	612
AMERICAN HOME MORTGAGE	6	629	4	461	AEGIS WHOLESALE CORPORATION	16	1,736
ARGENT MORTGAGE COMPANY	0	0	17	1,744	AMERICAN HOME MORTGAGE	11	1,247
BANK ONE, NA	0	0	6	581	AMERIQUEST MORTGAGE COMPANY	48	5,127
CENDANT MORTGAGE	1	80	4	406	ARGENT MORTGAGE COMPANY	46	5,598
CHARTER ONE BANK	0	0	3	273	BANK OF AMERICA, N.A.	8	663
CHASE MANHATTAN MORTGAGE CORP	3	384	1	123	BANK ONE, NA	38	2,708
CITIMORTGAGE, INC	1	133	4	528	BENEFICIAL	10	1,103
COLUMBIA NATIONAL, INC.	2	235	2	350	BNC MORTGAGE	13	1,617
CONCORDE ACCEPTANCE CORP	0	0	3	318	CENDANT MORTGAGE	6	631
COUNTRYWIDE HOME LOANS	4	509	5	537	CHARTER ONE BANK	17	967
DECISION ONE MORTGAGE	0	0	6	695	CHASE MANHATTAN MORTGAGE CORP	27	2,352
ENCORE CREDIT CORP.	0	0	4	327	CITIBANK, FSB	20	1,176
EQUITY PLUS, INC	0	0	5	505	CITIFINANCIAL SERVICES, INC.	11	657
FIELDSTONE MORTGAGE COMPANY	0	0	13	1,228	CITIMORTGAGE, INC	27	2,130
FIFTH THIRD MORTGAGE COMPANY	2	238	3	350	COLUMBIA MORTGAGE & FUNDING CO	8	632
FIRST FRANKLIN FINANCIAL CORP.	0	0	14	1,185	COUNTRYWIDE HOME LOANS	46	4,182
FIRST MAGNUS FINANCIAL CORP	1	123	2	207	DELTA FUNDING CORPORATION	7	762
FLAGSTAR BANK	0	0	4	383	ENCORE CREDIT CORP.	5	606
FREMONT INVESTMENT & LOAN	0	0	11	1,140	FIELDSTONE MORTGAGE COMPANY	9	1,000
HOMECOMINGS FINANCIAL NETWORK	0	0	3	286	FIFTH THIRD MORTGAGE COMPANY	14	1,261
INDYMAC BANK, F.S.B.	0	0	4	473	FIRST FRANKLIN FINANCIAL CORP.	18	1,783
IRWIN MORTGAGE CORP	2	250	4	564	FIRST MAGNUS FINANCIAL CORP	5	764
LASALLE BANK NA	0	0	5	662	FIRST NLC FINANCIAL SERVICES	7	765
LONG BEACH MORTGAGE CO.	0	0	7	419	FLAGSTAR BANK	13	1,253
MARKET STREET MORTGAGE CORP	0	0	3	345	FREMONT INVESTMENT & LOAN	19	1,791
MERITAGE MORTGAGE CORP	0	0	10	839	FULL SPECTRUM LENDING	8	691
MIDAMERICA BANK	0	0	12	1,567	GN MORTGAGE, LLC	6	544
NATIONAL CITY MORTGAGE CORP	9	1,078	7	966	H&R BLOCK ,ORTGAGE CORPORATION	7	792
NEW CENTURY MORTGAGE CORP.	0	0	4	323	LASALLE BANK NA	53	4,334
OPTION ONE MORTGAGE CORP.	0	0	2	171	LONG BEACH MORTGAGE CO.	14	1,467
PARAGON HOME LENDING, LLC	1	94	8	840	MORTGAGE INVESTORS CORPORATION	6	580
PEOPLE'S CHOICE HOME LOAN, INC	0	0	4	424	NATIONAL CITY MORTGAGE CORP	29	2,987
RBC MORTGAGE COMPANY	4	375	3	194	NEW CENTURY MORTGAGE CORP.	25	2,841
RBMG, INC.	0	0	7	851	OPTION ONE MORTGAGE CORP.	23	2,092
SHOREBANK	0	0	3	278	PEOPLE'S CHOICE HOME LOAN, INC	7	677
ST. FRANCIS MORTGAGE CORP.	0	0	3	291	RESIDENTIAL LOAN CENTERS	12	1,191
TCF NATIONAL BANK	0	0	2	196	TCF NATIONAL BANK	14	1,158
THE CIT GROUP/CONSUMER FINANCE	0	0	4	418	THE FIRST MORTGAGE CORPORATION	7	795
THE FIRST MORTGAGE CORPORATION	3	388	6	712	THE NORTHERN TRUST COMPANY	6	490
UNIVERSAL MORTGAGE CORPORATION	4	465	1	108	UNION PLANTERS BANK, N.A.	6	863
WASHINGTON MUTUAL BANK, FA	1	167	6	440	WASHINGTON MUTUAL BANK, FA	36	3,241
WELLS FARGO HOME MORTGAGE	11	1,444	17	1,908	WELLS FARGO FIN'L ILLINOIS INC	8	607
WMC MORTGAGE CORP.	0	0	5	496	WELLS FARGO HOME MORTGAGE	70	7,105

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK ONE, NA	5	245
BENEFICIAL	3	14
CHICAGO PATROLMEN'S F.C.U.	10	60
CITIBANK, FSB	2	40
EQUITY ONE, INC.	5	15
FIRST AMERICAN BANK	5	35
KEYBANK USA, N.A.	18	127
LASALLE BANK NA	2	85
PULLMAN BANK	5	16
SOUTH CENTRAL BANK	10	70

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL, F.S.B.	2	425
CHARTER ONE BANK	2	610
CITIBANK, FSB	1	195
COVEST BANC, NA	1	544
MIDAMERICA BANK	1	566
PULLMAN BANK	1	250
SHOREBANK	10	2,224
TCF NATIONAL BANK	1	424