

## COMMUNITY AREA 1 - ROGERS PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	5,270				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<u>Number</u>	<u>Percent</u>	<u>Race/Ethnicity</u>	<u>Share of Householders</u>	<u>Home - Ownership Rate</u>
Owner-Occupied Units	4,684	17.1%	African American	30.2%	10.3%
Renter Occupied Units	20,853	76.2%	Asian	5.9%	21.7%
Vacant Units	1,821	6.7%	White	51.3%	24.3%
<b>Total Units</b>	<b>27,358</b>	<b>100%</b>	Other	12.6%	11.9%
			Hispanic*	17.3%	11.4%
<b>Median Family Income</b>		\$34,728	<b>Total</b>	<b>NA</b>	<b>18.3%</b>

### Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>High Cost Loans</u>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	1,402	\$242,658	104	2
Non-Bank Mortgage Companies	775	\$127,682	215	10
<b>Total Single Family Lending</b>	<b>2,177</b>	<b>\$370,340</b>	<b>319</b>	<b>12</b>

### Conventional Single-Family Lending By Race/Ethnicity

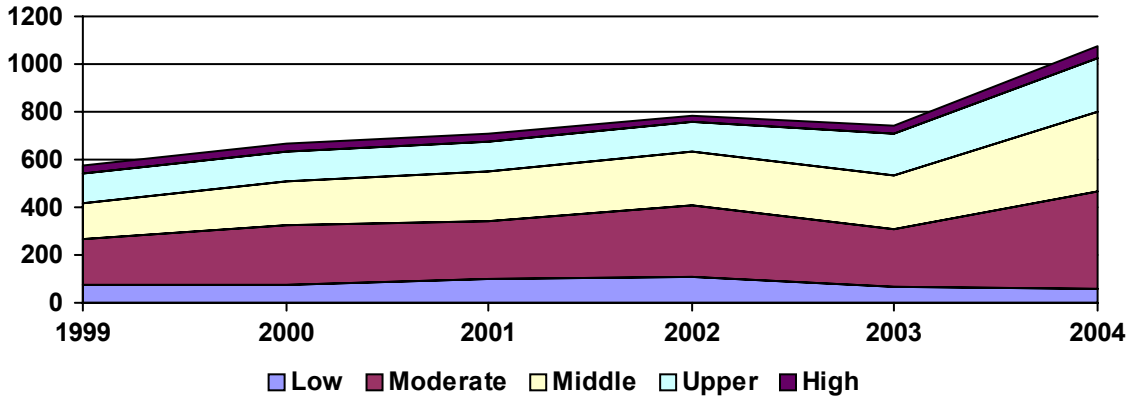
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	261	55	21.1%	154	59.0%	23	14.9%
African American	506	142	28.1%	260	51.4%	82	31.5%
Hispanic	370	62	16.8%	223	60.3%	47	21.1%
White	2,036	324	15.9%	1,338	65.7%	146	10.9%
Other	25	14	56.0%	8	32.0%	4	50.0%
Not Reported	550	164	29.8%	194	35.3%	29	14.9%
<b>Total</b>	<b>3,748</b>	<b>761</b>	<b>20.3%</b>	<b>2,177</b>	<b>58.1%</b>	<b>331</b>	<b>15.2%</b>

### Six-Year Trends

	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>Change 1999 to 2004</u>
Conv. Home Purchase	595	701	766	830	808	1,192	100.3%
FHA/VA Home Purchase	31	47	37	29	8	15	-51.6%
Refinance	514	304	1,059	1,197	1,731	941	83.1%
Home Improvement	158	62	49	36	38	65	-58.9%
Multifamily	139	91	126	149	165	116	-16.5%
<b>Total Lending</b>	<b>1,437</b>	<b>1,205</b>	<b>2,037</b>	<b>2,241</b>	<b>2,750</b>	<b>2,329</b>	<b>62.1%</b>
<b>Foreclosures</b>	<b>64</b>	<b>42</b>	<b>44</b>	<b>62</b>	<b>62</b>	<b>36</b>	<b>-43.8%</b>

## COMMUNITY AREA 1 - ROGERS PARK

### Home Purchase Lending Trends by Borrower Income Level



### Top Lenders

<u>Lender</u>	<u>Total Loans</u>	<u>Conv. Home Purchase</u>	<u>FHA/VA Home Purchase</u>	<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. High Cost Share</u>	<u>Total Multifamily</u>
COUNTRYWIDE HOME LOANS	147	90	0	53	4	15.6%	0
WASHINGTON MUTUAL BANK, FA	146	60	0	73	1	1.5%	12
LASALLE BANK NA	108	47	0	59	0	0.0%	2
WELLS FARGO BANK, NA	86	51	0	35	0	2.4%	0
AMERICAN HOME MORTGAGE	80	55	1	24	0	7.6%	0
CITIMORTGAGE, INC.	77	40	1	34	2	0.0%	0
ARGENT MORTGAGE COMPANY	76	46	0	28	2	51.3%	0
CHASE MANHATTAN MORTGAGE CORP.	69	32	3	32	2	1.6%	0
BANK OF AMERICA, N.A.	52	35	1	15	1	0.0%	0
NATIONAL CITY BANK, INDIANA	51	26	5	20	0	18.6%	0
GMAC BANK	44	12	0	32	0	0.0%	0
NEW CENTURY MTG CORPORATION	43	21	0	21	1	48.8%	0
LEHMAN BROTHERS BANK	38	25	0	13	0	39.5%	0
CHICAGO BANCORP, INC	36	30	0	6	0	11.1%	0
FLAGSTAR BANK	35	23	0	12	0	0.0%	0
MIDAMERICA BANK	34	24	0	8	1	0.0%	1
HARRIS TRUST AND SAVINGS BANK	31	11	0	11	5	0.0%	4
CENDANT MORTGAGE	30	26	0	4	0	0.0%	0
JP MORGAN CHASE BANK, NA	29	0	0	25	4	3.4%	0
WORLD SAVINGS BANK	29	7	0	22	0	0.0%	0
RBC MORTGAGE	24	15	0	9	0	4.2%	0
OHIO SAVINGS BANK	24	21	0	3	0	0.0%	0
LONG BEACH MORTGAGE CO.	23	19	0	4	0	30.4%	0
CITIBANK, FSB	22	3	0	1	1	0.0%	17
CHARTER ONE BANK	22	15	0	5	0	0.0%	2
INDYMAC BANK, F.S.B.	21	12	0	8	1	4.8%	0
GREENPOINT MORTGAGE FUNDING	20	11	0	9	0	10.0%	0
HSBC MORTGAGE CORP	20	16	0	3	1	5.0%	0
THE NORTHERN TRUST COMPANY	19	10	0	6	0	0.0%	3
OPTION ONE MORTGAGE CORP.	18	8	0	8	2	44.4%	0