

## COMMUNITY AREA 11 - JEFFERSON PARK

### Housing Data

			<u>Total</u>		
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)					
	<u>Number</u>	<u>Percent</u>	<u>Race/Ethnicity</u>	<u>Share of Householders</u>	<u>Home - Ownership Rate</u>
Owner-Occupied Units	7,027	64.8%	African American	0.5%	46.3%
Renter Occupied Units	3,469	32.0%	Asian	3.4%	66.9%
Vacant Units	354	3.3%	White	91.3%	68.1%
<b>Total Units</b>	<b>10,850</b>	<b>100%</b>	Other	4.8%	46.7%
			Hispanic*	7.4%	57.6%
<b>Median Family Income</b>		\$60,696	<b>Total</b>	<b>NA</b>	<b>66.9%</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	926	\$186,798	52	3
Non-Bank Mortgage Companies	426	\$94,063	90	1
<b>Total Single Family Lending</b>	<b>1,352</b>	<b>\$280,861</b>	<b>142</b>	<b>4</b>

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

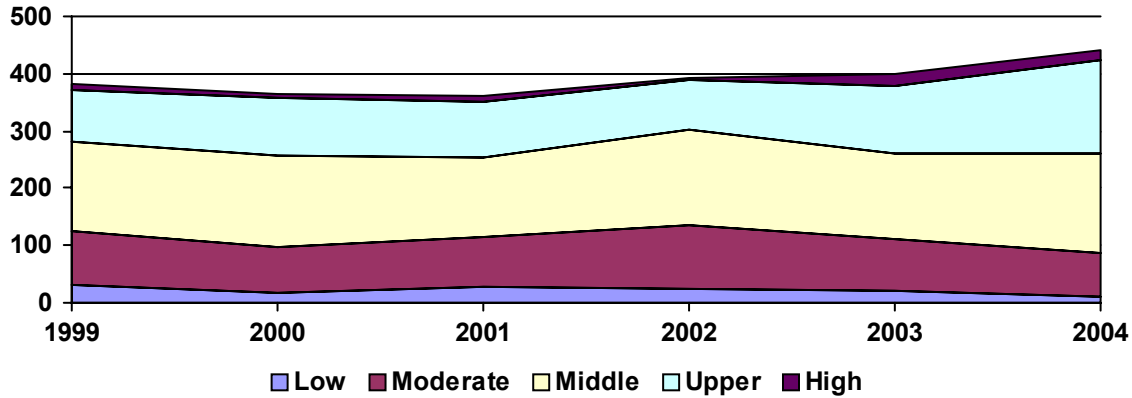
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	168	29	17.3%	98	58.3%	18	18.4%
African American	15	3	20.0%	5	33.3%	2	40.0%
Hispanic	353	62	17.6%	204	57.8%	30	14.7%
White	1,341	197	14.7%	912	68.0%	78	8.6%
Other	22	1	4.5%	17	77.3%	3	17.6%
Not Reported	288	75	26.0%	116	40.3%	15	12.9%
<b>Total</b>	<b>2,187</b>	<b>367</b>	<b>16.8%</b>	<b>1,352</b>	<b>61.8%</b>	<b>146</b>	<b>10.8%</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	382	391	399	441	458	494	29.3%
FHA/VA Home Purchase	32	25	17	13	6	2	-93.8%
Refinance	434	222	1,022	1,208	1,722	784	80.6%
Home Improvement	97	81	72	83	65	89	-8.2%
Multifamily	7	6	8	8	13	13	85.7%
<b>Total Lending</b>	<b>952</b>	<b>725</b>	<b>1,518</b>	<b>1,753</b>	<b>2,264</b>	<b>1,382</b>	<b>45.2%</b>
<b>Foreclosures</b>	<b>19</b>	<b>14</b>	<b>25</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>26.3%</b>

## COMMUNITY AREA 11 - JEFFERSON 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>
WASHINGTON MUTUAL BANK, FA	111	26	0	83	1	0.0%	1
COUNTRYWIDE HOME LOANS	86	44	0	39	3	11.6%	0
MIDAMERICA BANK	79	37	0	32	9	0.0%	1
ARGENT MORTGAGE COMPANY	64	22	0	38	4	29.7%	0
BANK OF AMERICA, N.A.	49	14	0	33	2	0.0%	0
WELLS FARGO BANK, NA	48	16	0	32	0	0.0%	0
LASALLE BANK NA	39	21	0	18	0	0.0%	0
NATIONAL CITY BANK, INDIANA	36	14	0	21	1	5.7%	0
AMERICAN HOME MORTGAGE	33	14	0	18	1	6.3%	0
TCF NATIONAL BANK	28	1	0	27	0	0.0%	0
NEW CENTURY MTG CORPORATION	22	12	0	9	1	45.5%	0
CHASE MANHATTAN MORTGAGE CORP.	21	6	0	14	1	0.0%	0
CITIMORTGAGE, INC.	21	9	0	12	0	0.0%	0
FREMONT INVESTMENT & LOAN	19	11	0	8	0	89.5%	0
WORLD SAVINGS BANK	19	8	0	10	1	0.0%	0
FIRST MAGNUS FINANCIAL CORP.	17	10	0	7	0	0.0%	0
CHARTER ONE BANK	17	8	0	9	0	0.0%	0
FINANCE AMERICA, LLC	17	9	0	8	0	58.8%	0
GMAC BANK	16	1	0	15	0	0.0%	0
CHICAGO PATROLMEN'S F.C.U.	15	1	0	3	11	0.0%	0
FIELDSTONE MORTGAGE COMPANY	15	14	0	1	0	13.3%	0
LEHMAN BROTHERS BANK	15	5	0	10	0	33.3%	0
LIBERTY BANK FOR SAVINGS	14	2	0	9	3	0.0%	0
JP MORGAN CHASE BANK, NA	14	2	0	6	6	0.0%	0
ACCREDITED HOME LENDERS, INC.	14	10	0	4	0	35.7%	0
AMERIQUEST MORTGAGE COMPANY	14	0	0	12	2	50.0%	0
UNITED FINANCIAL MORTGAGE CORP	14	4	0	10	0	0.0%	0
INDYMAC BANK, F.S.B.	11	2	0	7	2	27.3%	0
FLAGSTAR BANK	11	6	0	5	0	0.0%	0
WMC MORTGAGE CORP.	11	6	0	5	0	54.5%	0