

## COMMUNITY AREA 14 - ALBANY PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	6,629				
*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	5,782	32.4%	African American	3.7%	8.3%
Renter Occupied Units	11,300	63.3%	Asian	16.7%	31.9%
Vacant Units	760	4.3%	White	56.5%	40.2%
<b>Total Units</b>	<b>17,842</b>	<b>100%</b>	Other	23.0%	23.7%
			Hispanic*	35.9%	25.8%
<b>Median Family Income</b>		\$43,470	<b>Total</b>	<b>NA</b>	<b>33.8%</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	1,118	\$244,879	83	0
Non-Bank Mortgage Companies	593	\$139,004	140	0
<b>Total Single Family Lending</b>	<b>1,711</b>	<b>\$383,883</b>	<b>223</b>	<b>0</b>

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

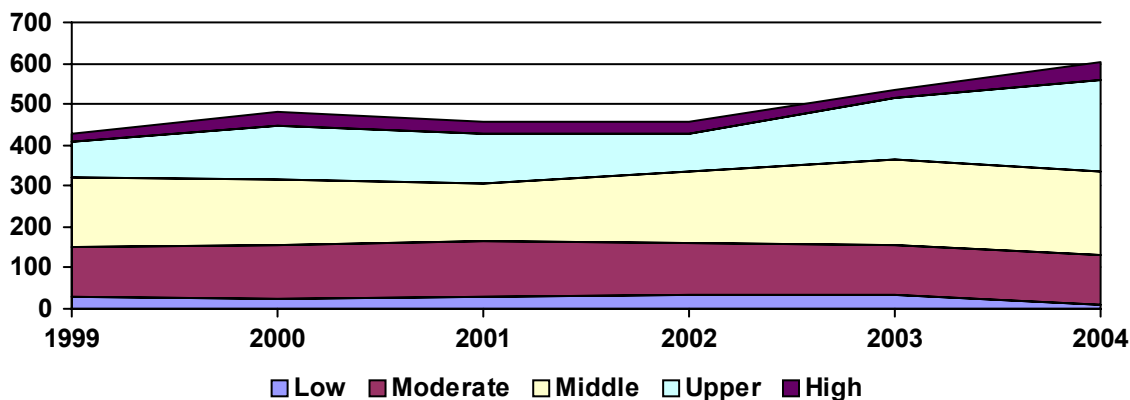
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	316	61	19.3%	193	61.1%	32	16.6%
African American	37	9	24.3%	14	37.8%	3	21.4%
Hispanic	1,003	201	20.0%	580	57.8%	97	16.7%
White	1,197	174	14.5%	775	64.7%	68	8.8%
Other	27	7	25.9%	13	48.1%	5	38.5%
Not Reported	372	107	28.8%	136	36.6%	18	13.2%
<b>Total</b>	<b>2,952</b>	<b>559</b>	<b>18.9%</b>	<b>1,711</b>	<b>58.0%</b>	<b>223</b>	<b>13.0%</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	378	498	488	497	593	664	75.7%
FHA/VA Home Purchase	73	34	29	18	13	4	-94.5%
Refinance	576	343	1,193	1,329	1,878	982	70.5%
Home Improvement	166	108	75	73	55	81	-51.2%
Multifamily	74	56	69	71	60	44	-40.5%
<b>Total Lending</b>	<b>1,267</b>	<b>1,039</b>	<b>1,854</b>	<b>1,988</b>	<b>2,599</b>	<b>1,775</b>	<b>40.1%</b>
<b>Foreclosures</b>	<b>32</b>	<b>25</b>	<b>27</b>	<b>46</b>	<b>29</b>	<b>46</b>	<b>43.8%</b>

## COMMUNITY AREA 14 - ALBANY 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	120	33	0	84	1	0.0%	2
COUNTRYWIDE HOME LOANS	101	52	0	46	3	8.9%	0
WELLS FARGO BANK, NA	70	29	0	41	0	5.7%	0
ARGENT MORTGAGE COMPANY	67	34	0	25	8	46.3%	0
AMERICAN HOME MORTGAGE	61	20	2	37	2	5.2%	0
LASALLE BANK NA	56	23	0	32	1	0.0%	0
CITIMORTGAGE, INC.	52	20	0	31	1	0.0%	0
NATIONAL CITY BANK, INDIANA	50	17	0	33	0	10.2%	0
BANK OF AMERICA, N.A.	48	18	0	25	5	0.0%	0
LEHMAN BROTHERS BANK	44	20	0	24	0	29.5%	0
WORLD SAVINGS BANK	36	3	0	32	1	0.0%	0
MIDAMERICA BANK	34	11	0	14	4	0.0%	5
LONG BEACH MORTGAGE CO.	32	24	0	8	0	28.1%	0
CHASE MANHATTAN MORTGAGE CORP.	31	11	0	20	0	3.2%	0
WMC MORTGAGE CORP.	30	16	0	14	0	50.0%	0
GMAC BANK	28	8	0	20	0	0.0%	0
JP MORGAN CHASE BANK, NA	27	5	0	18	4	0.0%	0
NEW CENTURY MTG CORPORATION	26	6	0	18	2	30.8%	0
FREMONT INVESTMENT & LOAN	25	11	0	14	0	88.0%	0
HSBC MORTGAGE CORP	25	13	0	12	0	0.0%	0
RESMAE MORTGAGE CORPORATION	24	16	0	8	0	41.7%	0
CHICAGO BANCORP, INC	18	14	0	4	0	11.1%	0
FINANCE AMERICA, LLC	17	10	0	7	0	35.3%	0
INDYMAC BANK, F.S.B.	16	11	0	5	0	6.3%	0
AMERIQUEST MORTGAGE COMPANY	15	0	0	14	1	53.3%	0
ENCORE CREDIT CORP.	15	7	0	8	0	33.3%	0
GREENPOINT MORTGAGE FUNDING	15	11	0	4	0	0.0%	0
UNION PLANTERS BANK	15	4	0	11	0	0.0%	0
GN MORTGAGE, LLC	14	3	0	11	0	7.1%	0
FLAGSTAR BANK	13	8	0	5	0	0.0%	0