

COMMUNITY AREA 16 - IRVING PARK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			9,963		
*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	8,595	39.3%	African American	2.4%	17.7%
Renter Occupied Units	12,281	56.1%	Asian	6.2%	48.8%
Vacant Units	1,002	4.6%	White	71.5%	43.6%
Total Units	21,878	100%	Other	20.0%	33.0%
			Hispanic*	31.8%	34.9%
Median Family Income		\$47,449	Total	NA	41.2%

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	1,776	\$395,391	113	8
Non-Bank Mortgage Companies	899	\$210,325	214	1
Total Single Family Lending	2,675	\$605,716	327	9

Conventional Single-Family Lending By Race/Ethnicity

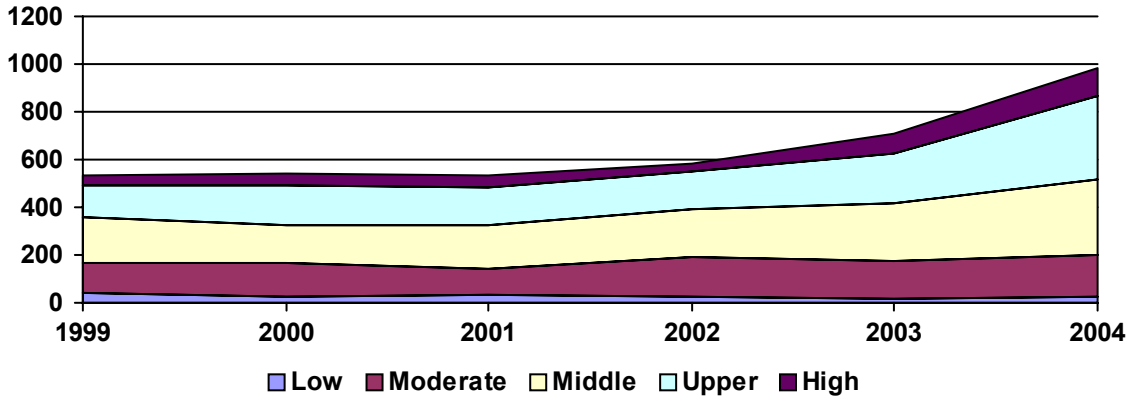
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	295	51	17.3%	194	65.8%	28	14.4%
African American	73	25	34.2%	29	39.7%	4	13.8%
Hispanic	1,403	283	20.2%	785	56.0%	156	19.9%
White	2,028	222	10.9%	1,426	70.3%	125	8.8%
Other	50	7	14.0%	32	64.0%	2	6.3%
Not Reported	588	162	27.6%	209	35.5%	21	10.0%
Total	4,437	750	16.9%	2,675	60.3%	336	12.6%

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	473	546	561	665	805	1,105	133.6%
FHA/VA Home Purchase	107	73	47	32	10	6	-94.4%
Refinance	932	525	1,689	2,012	2,654	1,475	58.3%
Home Improvement	229	175	102	80	92	120	-47.6%
Multifamily	73	45	74	65	62	55	-24.7%
Total Lending	1,814	1,364	2,473	2,854	3,623	2,761	52.2%
Foreclosures	46	43	52	59	49	53	15.2%

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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	197	70	0	121	3	0.0%	3
COUNTRYWIDE HOME LOANS	158	69	1	79	9	10.2%	0
ARGENT MORTGAGE COMPANY	94	52	0	34	8	54.3%	0
WELLS FARGO BANK, NA	91	33	0	55	3	2.2%	0
CITIMORTGAGE, INC.	85	46	0	39	0	1.2%	0
CHASE MANHATTAN MORTGAGE CORP.	80	27	1	50	2	1.3%	0
MIDAMERICA BANK	77	40	0	30	3	0.0%	4
BANK OF AMERICA, N.A.	75	39	0	33	3	0.0%	0
AMERICAN HOME MORTGAGE	70	30	0	38	2	2.9%	0
WORLD SAVINGS BANK	70	10	0	58	2	1.4%	0
LASALLE BANK NA	67	23	0	39	3	0.0%	2
NATIONAL CITY BANK, INDIANA	62	34	1	27	0	13.3%	0
CHICAGO BANCORP, INC	61	55	0	6	0	4.9%	0
GMAC BANK	50	19	0	31	0	0.0%	0
LEHMAN BROTHERS BANK	42	15	0	27	0	31.0%	0
LONG BEACH MORTGAGE CO.	37	24	0	12	1	37.8%	0
NEW CENTURY MTG CORPORATION	36	14	0	20	2	33.3%	0
FREMONT INVESTMENT & LOAN	36	19	0	17	0	83.3%	0
HSBC MORTGAGE CORP	34	15	0	19	0	2.9%	0
RESMAE MORTGAGE CORPORATION	30	24	0	6	0	46.7%	0
AMERIQUEST MORTGAGE COMPANY	30	0	0	27	3	36.7%	0
INDYMAC BANK, F.S.B.	28	12	0	12	4	14.3%	0
FLAGSTAR BANK	28	15	0	12	1	3.6%	0
GREENPOINT MORTGAGE FUNDING	27	12	0	15	0	3.7%	0
JP MORGAN CHASE BANK, NA	27	3	1	17	6	0.0%	0
OHIO SAVINGS BANK	26	14	0	12	0	0.0%	0
FINANCE AMERICA, LLC	26	13	0	13	0	38.5%	0
ENCORE CREDIT CORP.	25	4	0	21	0	48.0%	0
FIELDSTONE MORTGAGE COMPANY	25	16	0	9	0	36.0%	0
CHARTER ONE BANK	23	8	0	14	0	0.0%	1