

COMMUNITY AREA 2 - WEST RIDGE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	12,438				
*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	12,104	45.6%	African American	6.6%	26.4%
Renter Occupied Units	13,387	50.5%	Asian	18.0%	40.9%
Vacant Units	1,042	3.9%	White	65.3%	53.1%
Total Units	26,533	100%	Other	10.1%	36.6%
			Hispanic*	11.0%	37.4%
Median Family Income		\$47,233	Total	NA	47.5%

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	2,050	\$403,094	147	8
Non-Bank Mortgage Companies	974	\$205,582	280	2
Total Single Family Lending	3,024	\$608,676	427	10

Conventional Single-Family Lending By Race/Ethnicity

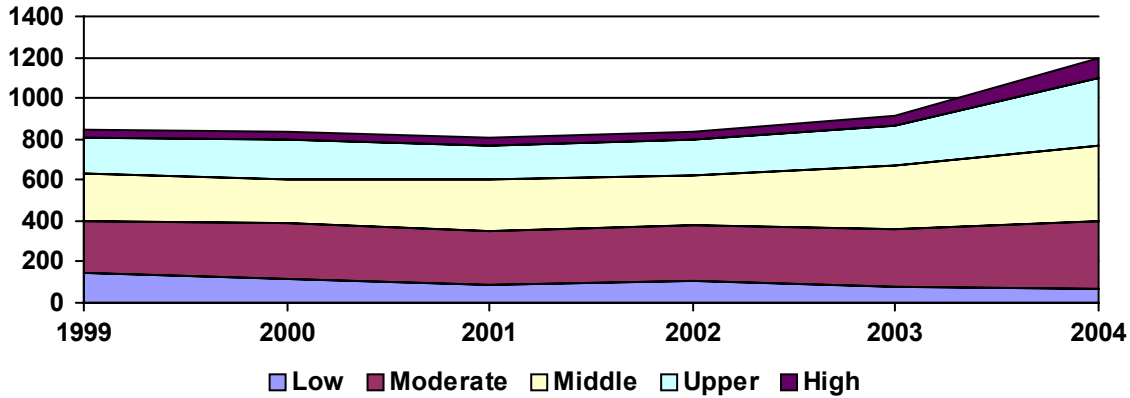
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	951	201	21.1%	563	59.2%	74	13.1%
African American	360	78	21.7%	171	47.5%	47	27.5%
Hispanic	738	151	20.5%	415	56.2%	96	23.1%
White	2,694	449	16.7%	1,655	61.4%	185	11.2%
Other	72	24	33.3%	31	43.1%	4	12.9%
Not Reported	683	223	32.7%	189	27.7%	31	16.4%
Total	5,498	1,126	20.5%	3,024	55.0%	437	14.5%

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	860	895	879	940	1,039	1,335	55.2%
FHA/VA Home Purchase	57	34	35	21	21	3	-94.7%
Refinance	856	507	1,779	2,281	3,158	1,601	87.0%
Home Improvement	211	123	99	79	71	96	-54.5%
Multifamily	86	58	59	95	101	72	-16.3%
Total Lending	2,070	1,617	2,851	3,416	4,390	3,107	50.1%
Foreclosures	53	54	57	58	54	65	22.6%

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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	321	113	0	203	2	0.3%	3
COUNTRYWIDE HOME LOANS	178	106	0	68	4	13.0%	0
ARGENT MORTGAGE COMPANY	146	74	0	63	9	50.7%	0
LASALLE BANK NA	134	50	0	83	0	0.8%	1
AMERICAN HOME MORTGAGE	103	48	0	55	0	5.8%	0
CHASE MANHATTAN MORTGAGE CORP.	84	30	0	54	0	1.2%	0
WELLS FARGO BANK, NA	83	28	0	55	0	1.2%	0
WORLD SAVINGS BANK	83	25	0	58	0	1.2%	0
LEHMAN BROTHERS BANK	77	46	0	31	0	32.5%	0
NATIONAL CITY BANK, INDIANA	73	28	1	43	1	8.3%	0
CITIMORTGAGE, INC.	72	25	0	44	3	0.0%	0
BANK OF AMERICA, N.A.	64	26	0	37	1	0.0%	0
CHARTER ONE BANK	59	16	0	36	4	0.0%	3
GMAC BANK	51	19	0	32	0	0.0%	0
NEW CENTURY MTG CORPORATION	51	35	0	16	0	49.0%	0
LONG BEACH MORTGAGE CO.	49	38	0	10	1	34.7%	0
GREENPOINT MORTGAGE FUNDING	48	30	0	17	0	4.3%	1
JP MORGAN CHASE BANK, NA	47	8	0	28	11	4.3%	0
FINANCE AMERICA, LLC	46	28	0	18	0	47.8%	0
WMC MORTGAGE CORP.	44	28	0	16	0	61.4%	0
FLAGSTAR BANK	44	21	1	22	0	7.0%	0
FREMONT INVESTMENT & LOAN	43	19	0	23	1	79.1%	0
INDYMAC BANK, F.S.B.	34	21	0	11	2	0.0%	0
MORTGAGE MASTER, INC.	31	19	0	12	0	6.5%	0
CENDANT MORTGAGE	31	23	0	8	0	0.0%	0
MIDAMERICA BANK	29	19	0	9	1	0.0%	0
GN MORTGAGE, LLC	28	12	0	16	0	21.4%	0
OHIO SAVINGS BANK	25	16	0	9	0	0.0%	0
FIRST MAGNUS FINANCIAL CORP.	24	9	0	15	0	0.0%	0
CHICAGO BANCORP, INC	22	17	0	5	0	0.0%	0