

COMMUNITY AREA 28 - NEAR WEST SIDE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	6,830				
*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	4,751	22.2%	African American	47.3%	12.6%
Renter Occupied Units	13,424	62.7%	Asian	9.5%	16.0%
Vacant Units	3,233	15.1%	White	37.4%	45.2%
Total Units	21,408	100%	Other	5.8%	30.7%
			Hispanic*	7.3%	33.7%
Median Family Income		\$32,822	Total	NA	26.1%

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	2,692	\$643,794	87	4
Non-Bank Mortgage Companies	941	\$215,893	162	1
Total Single Family Lending	3,633	\$859,687	249	5

Conventional Single-Family Lending By Race/Ethnicity

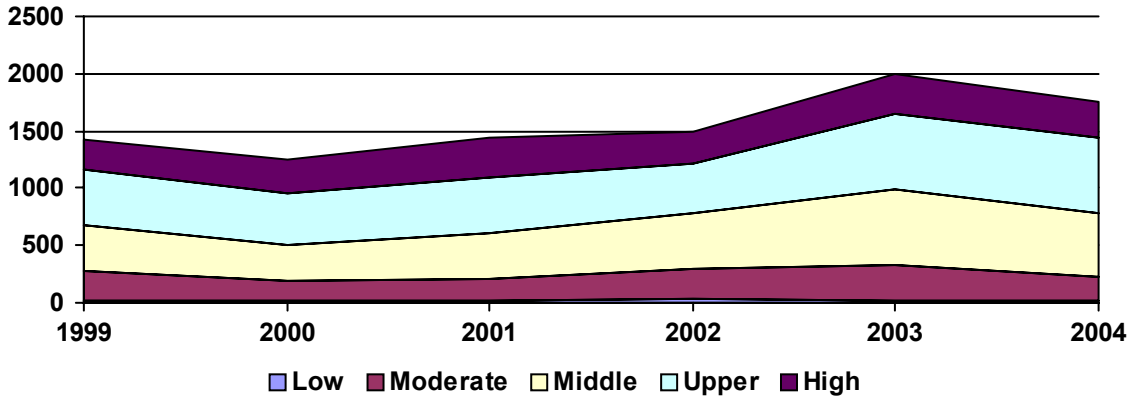
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	514	56	10.9%	368	71.6%	10	2.7%
African American	548	152	27.7%	254	46.4%	63	24.8%
Hispanic	491	112	22.8%	261	53.2%	32	12.3%
White	3,334	369	11.1%	2,395	71.8%	123	5.1%
Other	46	10	21.7%	27	58.7%	2	7.4%
Not Reported	719	181	25.2%	328	45.6%	24	7.3%
Total	5,652	880	15.6%	3,633	64.3%	254	7.0%

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	1,573	1,367	1,659	1,705	2,292	2,020	28.4%
FHA/VA Home Purchase	62	43	13	19	11	9	-85.5%
Refinance	418	313	1,689	2,096	2,931	1,570	275.6%
Home Improvement	80	62	63	51	58	60	-25.0%
Multifamily	19	24	21	36	54	33	73.7%
Total Lending	2,152	1,809	3,445	3,907	5,346	3,692	71.6%
Foreclosures	28	46	39	66	64	74	164.3%

COMMUNITY AREA 28 - NEAR WEST SIDE

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	233	115	1	113	4	0.0%	0
LASALLE BANK NA	232	115	0	115	0	0.0%	2
WELLS FARGO BANK, NA	213	134	1	78	0	1.0%	0
COUNTRYWIDE HOME LOANS	200	105	0	92	3	6.5%	0
BANK OF AMERICA, N.A.	162	96	0	66	0	0.0%	0
CITIMORTGAGE, INC.	148	82	0	65	1	0.0%	0
HSBC MORTGAGE CORP	133	74	0	59	0	1.5%	0
CHASE MANHATTAN MORTGAGE CORP.	132	73	0	58	1	1.5%	0
AMERICAN HOME MORTGAGE	131	70	1	59	1	3.9%	0
NATIONAL CITY BANK, INDIANA	97	54	0	42	1	3.2%	0
GMAC BANK	94	33	0	61	0	0.0%	0
OHIO SAVINGS BANK	91	74	0	17	0	0.0%	0
MIDAMERICA BANK	78	54	0	15	7	0.0%	2
ARGENT MORTGAGE COMPANY	74	33	0	36	5	43.2%	0
CHICAGO BANCORP, INC	74	58	0	16	0	2.7%	0
TOWNSTONE FINANCIAL INC,	57	15	0	42	0	7.0%	0
FLAGSTAR BANK	51	28	0	23	0	0.0%	0
LEHMAN BROTHERS BANK	48	32	0	16	0	22.9%	0
NEW CENTURY MTG CORPORATION	42	32	0	10	0	50.0%	0
HARRIS TRUST AND SAVINGS BANK	42	32	0	10	0	0.0%	0
CENDANT MORTGAGE	39	24	0	15	0	0.0%	0
WORLD SAVINGS BANK	36	23	0	13	0	0.0%	0
JP MORGAN CHASE BANK, NA	34	18	0	11	5	0.0%	0
FREMONT INVESTMENT & LOAN	29	13	0	16	0	89.7%	0
BANGROUP MORTGAGE CORPORATION	29	16	0	13	0	10.3%	0
GREENPOINT MORTGAGE FUNDING	28	19	0	9	0	7.1%	0
WELLS FARGO FUNDING, INC	26	18	0	8	0	0.0%	0
GMAC MORTGAGE CORPORATION	25	9	1	12	3	12.5%	0
CHARTER ONE BANK	25	15	0	8	0	0.0%	2
GB HOME EQUITY, LLC	24	15	0	8	1	0.0%	0