

COMMUNITY AREA 29 - NORTH LAWNSDALE

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			5,342		
*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	3,226	22.1%	African American	95.3%	25.6%
Renter Occupied Units	9,176	62.8%	Asian	0.2%	71.0%
Vacant Units	2,218	15.2%	White	1.9%	38.5%
Total Units	14,620	100%	Other	2.5%	29.1%
			Hispanic*	3.6%	32.0%
Median Family Income		\$20,253	Total	NA	26.0%

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	542	\$79,482	141	9
Non-Bank Mortgage Companies	579	\$87,798	293	6
Total Single Family Lending	1,121	\$167,280	434	15

Conventional Single-Family Lending By Race/Ethnicity

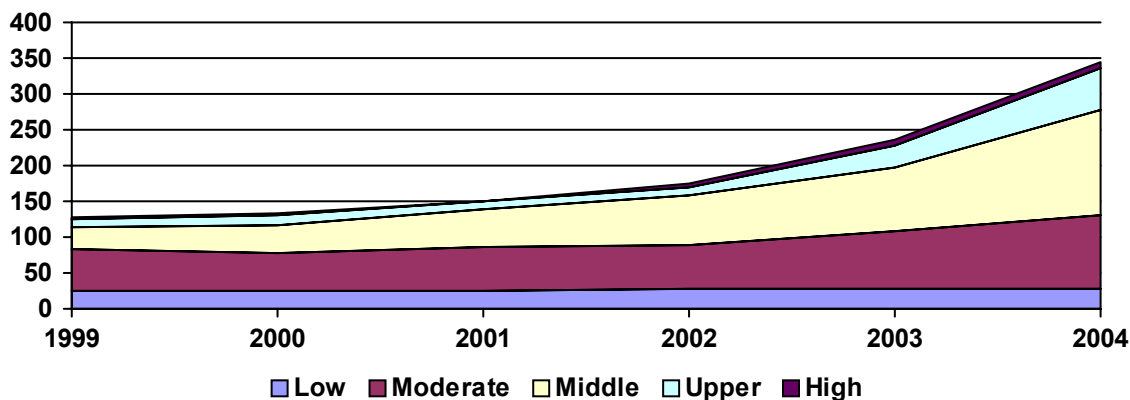
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	45	6	13.3%	29	64.4%	7	24.1%
African American	1,681	584	34.7%	643	38.3%	271	42.1%
Hispanic	311	75	24.1%	148	47.6%	57	38.5%
White	358	78	21.8%	177	49.4%	62	35.0%
Other	17	6	35.3%	5	29.4%	1	20.0%
Not Reported	472	170	36.0%	119	25.2%	51	42.9%
Total	2,884	919	31.9%	1,121	38.9%	449	40.1%

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	115	116	140	197	329	490	326.1%
FHA/VA Home Purchase	50	45	51	40	32	35	-30.0%
Refinance	459	332	330	359	530	605	31.8%
Home Improvement	147	95	65	55	41	83	-43.5%
Multifamily	13	22	25	23	35	41	215.4%
Total Lending	784	610	611	674	967	1,254	59.9%
Foreclosures	142	161	184	237	187	133	-6.3%

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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>
ARGENT MORTGAGE COMPANY	118	54	0	56	8	58.5%	0
COUNTRYWIDE HOME LOANS	68	26	10	28	4	29.1%	0
FREMONT INVESTMENT & LOAN	61	31	0	29	1	86.9%	0
NATIONAL CITY BANK, INDIANA	51	15	3	32	1	31.1%	0
LONG BEACH MORTGAGE CO.	47	36	0	11	0	38.3%	0
LEHMAN BROTHERS BANK	40	17	0	23	0	60.0%	0
NEW CENTURY MTG CORPORATION	38	16	0	19	2	48.6%	1
WASHINGTON MUTUAL BANK, FA	29	15	3	11	0	0.0%	0
AMERIQUEST MORTGAGE COMPANY	26	0	0	21	5	65.4%	0
WELLS FARGO BANK, NA	25	6	0	19	0	18.2%	0
ACCREDITED HOME LENDERS, INC.	24	15	0	9	0	58.3%	0
OPTION ONE MORTGAGE CORP.	23	3	0	19	1	69.6%	0
AMERICAN HOME MORTGAGE	22	11	0	11	0	36.4%	0
GREENPOINT MORTGAGE FUNDING	22	10	0	10	0	15.0%	2
CHASE MANHATTAN MORTGAGE CORP.	22	6	1	13	2	9.5%	0
MILA INC	18	17	0	1	0	72.2%	0
SHOREBANK	18	7	0	3	5	0.0%	3
AEGIS WHOLESALE CORPORATION	17	1	12	4	0	100.0%	0
ENCORE CREDIT CORP.	17	6	0	11	0	64.7%	0
PEOPLE'S CHOICE HOME LOAN, INC	17	11	0	6	0	47.1%	0
CHARTER ONE BANK	17	8	0	6	1	0.0%	2
MIDAMERICA BANK	16	7	1	7	1	0.0%	0
TCF NATIONAL BANK	15	0	0	14	1	6.7%	0
FINANCE AMERICA, LLC	15	9	0	6	0	66.7%	0
DELTA FUNDING CORPORATION	13	5	0	7	1	84.6%	0
CHICAGO BANCORP, INC	13	9	1	3	0	25.0%	0
BANK OF AMERICA, N.A.	12	7	1	4	0	0.0%	0
THE CIT GROUP/CONSUMER FINANCE	11	8	0	1	2	90.9%	0
GN MORTGAGE, LLC	11	10	0	1	0	54.5%	0
FIRST NATIONAL BANK OF ARIZONA	11	8	0	3	0	45.5%	0