

COMMUNITY AREA 3 - UPTOWN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,904				
*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	7,388	22.8%	African American	20.2%	8.7%
Renter Occupied Units	23,244	71.7%	Asian	11.1%	16.9%
Vacant Units	1,807	5.6%	White	59.0%	32.7%
Total Units	32,439	100%	Other	9.7%	12.2%
			Hispanic*	13.0%	11.6%
Median Family Income		\$36,306	Total	NA	24.1%

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	2,114	\$413,639	71	0
Non-Bank Mortgage Companies	708	\$125,557	104	3
Total Single Family Lending	2,822	\$539,196	175	3

Conventional Single-Family Lending By Race/Ethnicity

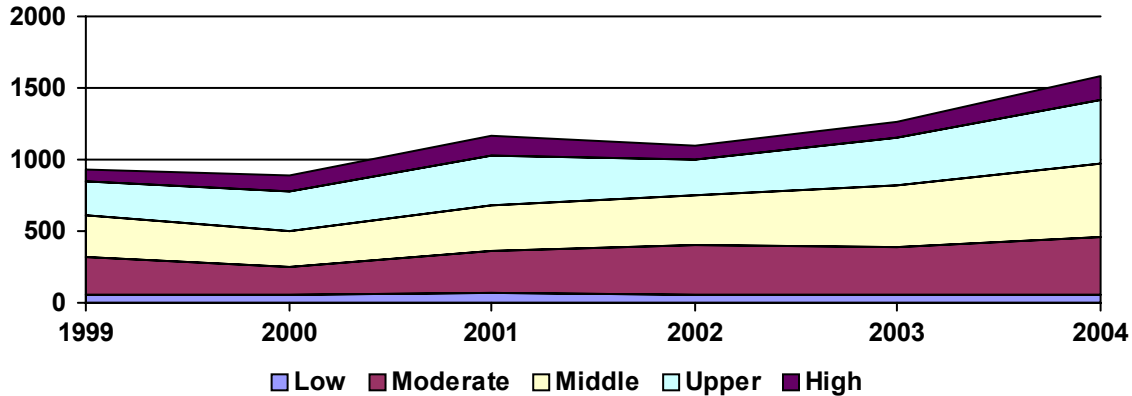
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	277	53	19.1%	159	57.4%	16	10.1%
African American	190	39	20.5%	108	56.8%	21	19.4%
Hispanic	278	54	19.4%	175	62.9%	18	10.3%
White	2,922	331	11.3%	2,106	72.1%	106	5.0%
Other	36	12	33.3%	19	52.8%	4	21.1%
Not Reported	534	105	19.7%	255	47.8%	13	5.1%
Total	4,237	594	14.0%	2,822	66.6%	178	6.3%

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	997	975	1,263	1,205	1,362	1,746	75.1%
FHA/VA Home Purchase	9	11	14	18	10	11	22.2%
Refinance	579	342	1,500	1,998	2,696	1,017	75.6%
Home Improvement	145	79	61	46	43	64	-55.9%
Multifamily	62	68	82	90	107	59	-4.8%
Total Lending	1,792	1,475	2,920	3,357	4,218	2,897	61.7%
Foreclosures	37	22	29	41	37	38	2.7%

COMMUNITY AREA 3 - UPTOWN

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>
COUNTRYWIDE HOME LOANS	216	146	3	65	2	3.8%	0
WASHINGTON MUTUAL BANK, FA	170	85	1	78	1	0.0%	5
WELLS FARGO BANK, NA	161	124	0	37	0	3.7%	0
CITIMORTGAGE, INC.	156	92	0	63	1	0.0%	0
BANK OF AMERICA, N.A.	136	74	0	59	3	0.0%	0
LASALLE BANK NA	131	64	1	62	2	1.6%	2
CHASE MANHATTAN MORTGAGE CORP.	95	59	0	36	0	1.1%	0
HSBC MORTGAGE CORP	94	48	0	46	0	0.0%	0
AMERICAN HOME MORTGAGE	90	59	1	30	0	9.0%	0
GMAC BANK	82	41	0	38	3	0.0%	0
MIDAMERICA BANK	78	60	0	10	7	0.0%	1
NATIONAL CITY BANK, INDIANA	73	46	2	22	3	2.8%	0
CHICAGO BANCORP, INC	66	50	0	16	0	1.5%	0
FLAGSTAR BANK	57	42	0	15	0	0.0%	0
CENDANT MORTGAGE	50	40	0	9	1	2.0%	0
ARGENT MORTGAGE COMPANY	43	30	0	11	2	48.8%	0
OHIO SAVINGS BANK	38	28	0	10	0	0.0%	0
HARRIS TRUST AND SAVINGS BANK	36	22	0	9	4	0.0%	1
LEHMAN BROTHERS BANK	32	15	0	17	0	18.8%	0
JP MORGAN CHASE BANK, NA	29	8	0	17	4	3.6%	0
RBC MORTGAGE	28	19	1	8	0	0.0%	0
US BANK, N.A.	27	13	0	14	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	26	21	0	5	0	0.0%	0
LONG BEACH MORTGAGE CO.	23	21	0	2	0	39.1%	0
TREASURY BANK NATIONAL ASSOC.	22	17	0	4	1	0.0%	0
GHS MORTGAGE, LLC	22	19	0	3	0	0.0%	0
GMAC MORTGAGE CORPORATION	22	9	0	12	1	0.0%	0
TOWNSTONE FINANCIAL INC,	22	8	0	14	0	0.0%	0
WORLD SAVINGS BANK	21	10	0	10	1	0.0%	0
NEW CENTURY MTG CORPORATION	19	13	0	6	0	36.8%	0