

COMMUNITY AREA 37 - FULLER PARK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			730		
*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	448	27.8%	African American	95.1%	35.4%
Renter Occupied Units	829	51.5%	Asian	0.0%	NA
Vacant Units	334	20.7%	White	1.4%	27.8%
Total Units	1,611	100%	Other	3.4%	29.5%
			Hispanic*	1.3%	76.5%
Median Family Income		\$29,887	Total	NA	35.1%

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	63	\$5,418	24	1
Non-Bank Mortgage Companies	64	\$7,597	44	2
Total Single Family Lending	127	\$13,015	68	3

Conventional Single-Family Lending By Race/Ethnicity

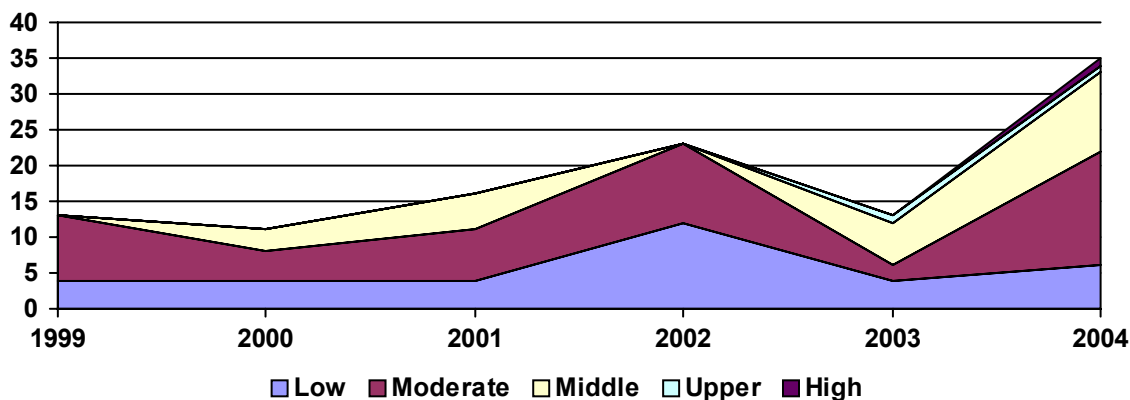
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	9	4	44.4%	3	33.3%	0	0.0%
African American	228	96	42.1%	73	32.0%	44	60.3%
Hispanic	33	9	27.3%	14	42.4%	8	57.1%
White	35	7	20.0%	17	48.6%	8	47.1%
Other	3	0	0.0%	1	33.3%	0	0.0%
Not Reported	80	27	33.8%	19	23.8%	11	57.9%
Total	388	143	36.9%	127	32.7%	71	55.9%

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	11	15	21	30	24	51	363.6%
FHA/VA Home Purchase	3	0	3	3	4	1	-66.7%
Refinance	58	39	39	42	53	69	19.0%
Home Improvement	18	8	12	7	10	12	-33.3%
Multifamily	0	1	0	2	3	3	NA
Total Lending	90	63	75	84	94	136	51.1%
Foreclosures	20	22	24	26	19	26	30.0%

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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	18	10	0	6	2	83.3%	0
FREMONT INVESTMENT & LOAN	9	6	0	3	0	77.8%	0
COUNTRYWIDE HOME LOANS	8	6	0	0	2	37.5%	0
AMERIQUEST MORTGAGE COMPANY	7	0	0	6	1	100.0%	0
NATIONAL CITY BANK, INDIANA	6	3	0	3	0	50.0%	0
JP MORGAN CHASE BANK, NA	5	1	0	3	1	60.0%	0
SHOREBANK	5	1	0	1	1	0.0%	2
WASHINGTON MUTUAL BANK, FA	5	1	0	4	0	0.0%	0
PEOPLE'S CHOICE HOME LOAN, INC	4	3	0	1	0	75.0%	0
LONG BEACH MORTGAGE CO.	4	3	0	1	0	50.0%	0
LEHMAN BROTHERS BANK	3	1	0	2	0	33.3%	0
NEW CENTURY MTG CORPORATION	3	0	0	3	0	33.3%	0
OPTION ONE MORTGAGE CORP.	3	0	0	3	0	66.7%	0
FIRST AMERICAN BANK	2	0	0	0	2	50.0%	0
CITIMORTGAGE, INC.	2	2	0	0	0	0.0%	0
AMERICAN HOME MORTGAGE	2	1	0	1	0	0.0%	0
AAMES FUNDING CORPORATION	2	1	0	1	0	100.0%	0
SOUTH CENTRAL BANK, N.A.	2	0	0	1	1	50.0%	0
PROVIDENT BANK	2	0	0	2	0	50.0%	0
ENCORE CREDIT CORP.	2	0	0	2	0	50.0%	0
COLE TAYLOR BANK	2	0	0	1	1	50.0%	0
AEGIS FUNDING CORPORATION	2	2	0	0	0	50.0%	0
TOWN & COUNTRY CREDIT CORP	2	0	0	2	0	100.0%	0
DECISION ONE MORTGAGE	2	1	0	1	0	100.0%	0
DELTA FUNDING CORPORATION	2	1	0	1	0	100.0%	0
IMPAC FUNDING CORP	1	1	0	0	0	100.0%	0
ACCREDITED HOME LENDERS, INC.	1	1	0	0	0	100.0%	0
CHASE MANHATTAN MORTGAGE CORP.	1	0	0	1	0	100.0%	0
NORTH SHORE COMMUNITY BANK	1	0	0	1	0	0.0%	0
FIELDSTONE MORTGAGE COMPANY	1	0	0	1	0	#Num!	0