

## COMMUNITY AREA 39 - KENWOOD

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	3,030				
*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	2,617	26.2%	African American	75.5%	27.0%
Renter Occupied Units	6,318	63.3%	Asian	4.5%	3.3%
Vacant Units	1,039	10.4%	White	17.4%	45.6%
<b>Total Units</b>	<b>9,974</b>	<b>100%</b>	Other	2.6%	31.9%
			Hispanic*	1.4%	16.0%
<b>Median Family Income</b>		\$43,554	<b>Total</b>	<b>NA</b>	<b>29.3%</b>

### 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	424	\$107,359	35	1
Non-Bank Mortgage Companies	207	\$46,001	75	1
<b>Total Single Family Lending</b>	<b>631</b>	<b>\$153,360</b>	<b>110</b>	<b>2</b>

### Conventional Single-Family Lending By Race/Ethnicity

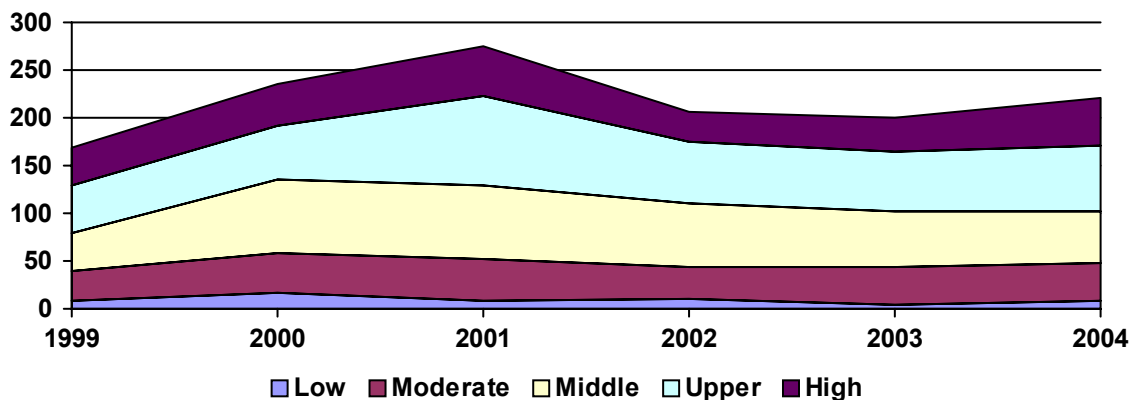
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	36	8	22.2%	20	55.6%	1	5.0%
African American	723	176	24.3%	358	49.5%	74	20.7%
Hispanic	16	6	37.5%	8	50.0%	2	25.0%
White	246	39	15.9%	153	62.2%	14	9.2%
Other	3	0	0.0%	2	66.7%	0	0.0%
Not Reported	242	77	31.8%	90	37.2%	21	23.3%
<b>Total</b>	<b>1,266</b>	<b>306</b>	<b>24.2%</b>	<b>631</b>	<b>49.8%</b>	<b>112</b>	<b>17.7%</b>

### 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	182	249	291	239	233	252	38.5%
FHA/VA Home Purchase	5	5	9	0	5	3	-40.0%
Refinance	197	129	295	420	660	352	78.7%
Home Improvement	63	25	21	22	25	37	-41.3%
Multifamily	11	14	11	17	19	14	27.3%
<b>Total Lending</b>	<b>458</b>	<b>422</b>	<b>627</b>	<b>698</b>	<b>942</b>	<b>658</b>	<b>43.7%</b>
<b>Foreclosures</b>	<b>37</b>	<b>38</b>	<b>38</b>	<b>49</b>	<b>45</b>	<b>58</b>	<b>56.8%</b>

## COMMUNITY AREA 39 - KENWOOD

### 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	39	13	0	26	0	0.0%	0
WELLS FARGO BANK, NA	37	17	0	19	1	0.0%	0
COUNTRYWIDE HOME LOANS	35	16	2	16	1	18.2%	0
ARGENT MORTGAGE COMPANY	27	15	0	11	1	51.9%	0
NATIONAL CITY BANK, INDIANA	21	7	0	14	0	9.5%	0
CHASE MANHATTAN MORTGAGE CORP.	20	8	0	12	0	10.5%	0
BANK OF AMERICA, N.A.	20	9	0	10	1	0.0%	0
LASALLE BANK NA	18	3	0	14	1	0.0%	0
PEOPLE'S CHOICE HOME LOAN, INC	18	16	0	2	0	38.9%	0
CITIMORTGAGE, INC.	14	6	0	7	1	0.0%	0
FREMONT INVESTMENT & LOAN	12	4	0	8	0	75.0%	0
LEHMAN BROTHERS BANK	11	6	0	5	0	63.6%	0
WMC MORTGAGE CORP.	11	6	0	5	0	45.5%	0
JP MORGAN CHASE BANK, NA	11	3	0	4	4	9.1%	0
HARRIS TRUST AND SAVINGS BANK	11	5	0	4	1	0.0%	1
HSBC MORTGAGE CORP	11	2	0	9	0	0.0%	0
GMAC BANK	10	4	0	6	0	0.0%	0
THE NORTHERN TRUST COMPANY	9	2	0	7	0	0.0%	0
MIDAMERICA BANK	8	4	0	4	0	0.0%	0
AMERIQUEST MORTGAGE COMPANY	7	0	0	6	1	57.1%	0
LONG BEACH MORTGAGE CO.	7	6	0	1	0	28.6%	0
NEW CENTURY MTG CORPORATION	7	1	0	6	0	28.6%	0
CHICAGO BANCORP, INC	7	4	0	3	0	0.0%	0
FLAGSTAR BANK	7	1	0	6	0	0.0%	0
RBC MORTGAGE	7	5	0	2	0	0.0%	0
FINANCE AMERICA, LLC	7	5	0	2	0	85.7%	0
ENCORE CREDIT CORP.	6	1	0	5	0	83.3%	0
WORLD SAVINGS BANK	6	1	0	5	0	0.0%	0
US BANK, N.A.	6	1	0	5	0	0.0%	0
SOUTH CENTRAL BANK, N.A.	6	0	0	6	0	0.0%	0