

COMMUNITY AREA 4 - LINCOLN SQUARE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	6,353				
*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	5,798	29.7%	African American	3.1%	13.2%
Renter Occupied Units	12,854	65.8%	Asian	11.0%	32.2%
Vacant Units	897	4.6%	White	74.0%	33.0%
Total Units	19,549	100%	Other	12.0%	23.0%
			Hispanic*	18.6%	21.6%
Median Family Income		\$48,215	Total	NA	31.1%

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	1,183	\$292,197	41	0
Non-Bank Mortgage Companies	452	\$110,168	80	2
Total Single Family Lending	1,635	\$402,365	121	2

Conventional Single-Family Lending By Race/Ethnicity

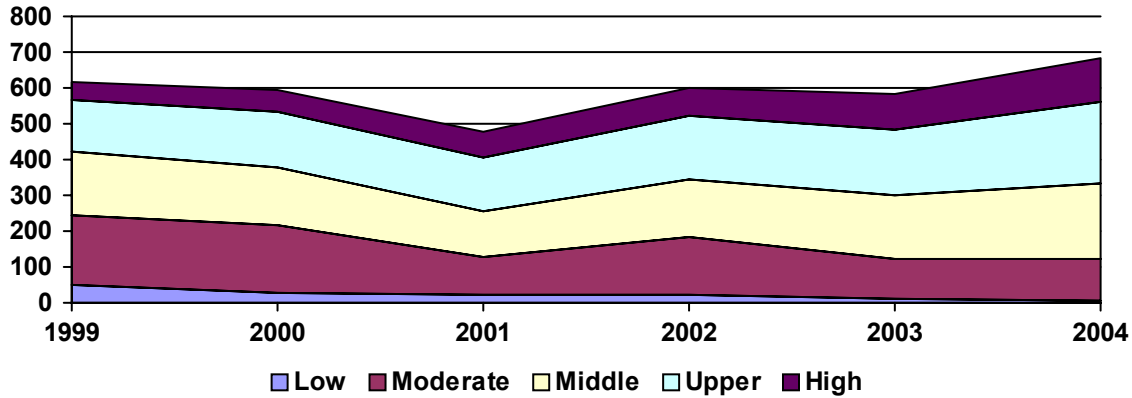
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	240	49	20.4%	134	55.8%	20	14.9%
African American	57	10	17.5%	24	42.1%	4	16.7%
Hispanic	277	53	19.1%	161	58.1%	24	14.9%
White	1,683	182	10.8%	1,177	69.9%	64	5.4%
Other	21	4	19.0%	12	57.1%	3	25.0%
Not Reported	342	95	27.8%	127	37.1%	8	6.3%
Total	2,620	393	15.0%	1,635	62.4%	123	7.5%

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	652	635	523	657	644	752	15.3%
FHA/VA Home Purchase	22	21	3	6	2	3	-86.4%
Refinance	514	340	1,183	1,375	1,879	826	60.7%
Home Improvement	141	109	81	50	31	67	-52.5%
Multifamily	59	36	61	60	77	45	-23.7%
Total Lending	1,388	1,141	1,851	2,148	2,633	1,693	22.0%
Foreclosures	21	18	20	36	22	29	38.1%

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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>
WASHINGTON MUTUAL BANK, FA	141	44	0	87	3	0.0%	7
COUNTRYWIDE HOME LOANS	103	62	0	37	4	9.7%	0
BANK OF AMERICA, N.A.	80	47	0	32	1	1.3%	0
WELLS FARGO BANK, NA	80	44	0	36	0	0.0%	0
LASALLE BANK NA	79	30	1	45	2	0.0%	1
CITIMORTGAGE, INC.	65	29	0	36	0	0.0%	0
AMERICAN HOME MORTGAGE	62	31	1	29	1	0.0%	0
NATIONAL CITY BANK, INDIANA	47	24	0	22	1	2.1%	0
CHASE MANHATTAN MORTGAGE CORP.	46	19	0	27	0	2.2%	0
HSBC MORTGAGE CORP	45	25	0	19	1	4.4%	0
ARGENT MORTGAGE COMPANY	40	15	0	22	3	30.0%	0
GMAC BANK	40	16	1	23	0	0.0%	0
FLAGSTAR BANK	29	14	0	15	0	0.0%	0
MIDAMERICA BANK	27	13	0	12	1	0.0%	1
NEW CENTURY MTG CORPORATION	26	14	0	11	1	34.6%	0
HARRIS TRUST AND SAVINGS BANK	25	14	0	8	3	0.0%	0
OHIO SAVINGS BANK	24	14	0	10	0	0.0%	0
CHICAGO BANCORP, INC	23	16	0	7	0	4.3%	0
WORLD SAVINGS BANK	22	7	0	11	2	0.0%	2
JP MORGAN CHASE BANK, NA	19	8	0	8	3	0.0%	0
LEHMAN BROTHERS BANK	18	11	0	7	0	33.3%	0
INDYMAC BANK, F.S.B.	17	5	0	11	1	5.9%	0
CHARTER ONE BANK	14	3	0	8	1	0.0%	2
RESIDENTIAL LOAN CENTERS	14	3	0	11	0	0.0%	0
US BANK, N.A.	14	7	0	7	0	0.0%	0
ACCREDITED HOME LENDERS, INC.	13	7	0	6	0	53.8%	0
ENCORE CREDIT CORP.	13	7	0	6	0	15.4%	0
GREENPOINT MORTGAGE FUNDING	12	5	0	7	0	8.3%	0
GHS MORTGAGE, LLC	11	11	0	0	0	0.0%	0
BANCGROUP MORTGAGE CORPORATION	11	4	0	7	0	9.1%	0