

COMMUNITY AREA 41 - HYDE PARK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			4,796		
*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	4,552	29.9%	African American	41.9%	28.3%
Renter Occupied Units	9,808	64.4%	Asian	8.8%	22.7%
Vacant Units	867	5.7%	White	45.2%	37.5%
Total Units	15,227	100%	Other	4.1%	21.2%
			Hispanic*	3.4%	14.7%
Median Family Income		\$57,460	Total	NA	31.7%

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	648	\$121,235	37	2
Non-Bank Mortgage Companies	224	\$36,567	70	2
Total Single Family Lending	872	\$157,802	107	4

Conventional Single-Family Lending By Race/Ethnicity

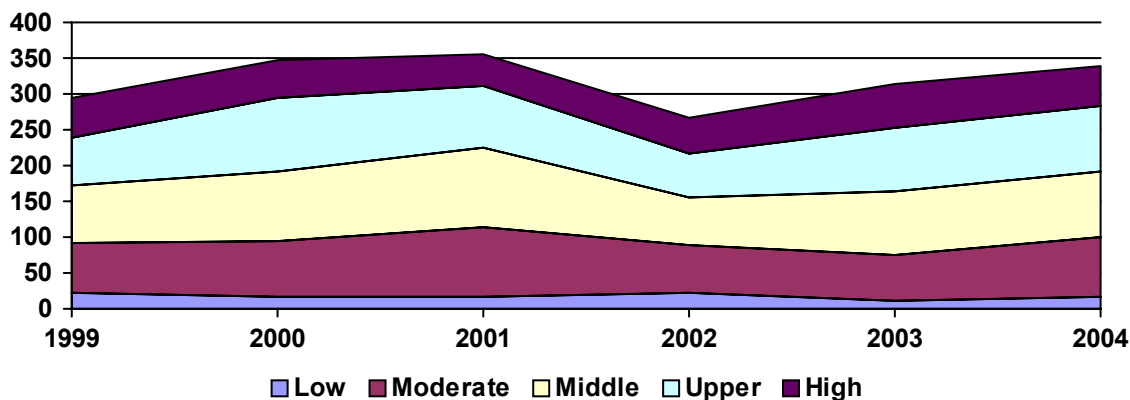
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	74	6	8.1%	53	71.6%	5	9.4%
African American	533	137	25.7%	268	50.3%	62	23.1%
Hispanic	39	7	17.9%	22	56.4%	5	22.7%
White	574	71	12.4%	401	69.9%	27	6.7%
Other	10	0	0.0%	9	90.0%	0	0.0%
Not Reported	298	71	23.8%	119	39.9%	12	10.1%
Total	1,528	292	19.1%	872	57.1%	111	12.7%

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	311	345	346	293	349	380	22.2%
FHA/VA Home Purchase	8	37	44	6	4	2	-75.0%
Refinance	277	133	466	655	1,005	451	62.8%
Home Improvement	69	40	34	18	25	51	-26.1%
Multifamily	20	33	27	44	43	31	55.0%
Total Lending	685	588	917	1,016	1,426	915	33.6%
Foreclosures	37	39	46	38	43	37	0.0%

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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>
WASHINGTON MUTUAL BANK, FA	64	20	0	36	2	0.0%	6
WELLS FARGO BANK, NA	52	25	0	27	0	5.8%	0
BANK OF AMERICA, N.A.	52	32	0	19	1	0.0%	0
CITIMORTGAGE, INC.	45	17	0	26	2	0.0%	0
COUNTRYWIDE HOME LOANS	44	29	0	14	1	20.9%	0
CHASE MANHATTAN MORTGAGE CORP.	38	12	0	26	0	2.6%	0
LASALLE BANK NA	32	16	0	13	2	0.0%	1
HARRIS TRUST AND SAVINGS BANK	31	18	0	10	3	0.0%	0
UNIVERSITY NATIONAL BANK	23	2	0	7	11	0.0%	3
ARGENT MORTGAGE COMPANY	22	8	0	12	2	68.2%	0
HSBC MORTGAGE CORP	18	10	0	8	0	0.0%	0
NATIONAL CITY BANK, INDIANA	18	7	1	10	0	17.6%	0
SHOREBANK	16	8	0	4	3	0.0%	1
NCB, FSB	16	7	0	8	1	0.0%	0
CHICAGO BANCORP, INC	15	14	0	1	0	0.0%	0
RBC MORTGAGE	13	5	0	8	0	0.0%	0
US BANK, N.A.	12	2	0	10	0	0.0%	0
AMERICAN HOME MORTGAGE	12	5	0	7	0	18.2%	0
HYDE PARK BANK	12	2	0	0	0	0.0%	10
MIDAMERICA BANK	11	8	0	3	0	0.0%	0
GMAC BANK	11	6	0	5	0	0.0%	0
AMERIQUEST MORTGAGE COMPANY	10	0	0	8	2	60.0%	0
LONG BEACH MORTGAGE CO.	10	7	0	3	0	20.0%	0
CENDANT MORTGAGE	10	6	0	4	0	10.0%	0
JP MORGAN CHASE BANK, NA	10	0	0	8	2	10.0%	0
CHARTER ONE BANK	10	4	0	4	0	0.0%	2
FLAGSTAR BANK	10	5	0	5	0	0.0%	0
GMAC MORTGAGE CORPORATION	9	0	0	6	3	33.3%	0
LEHMAN BROTHERS BANK	9	2	0	7	0	22.2%	0
FIELDSTONE MORTGAGE COMPANY	9	6	0	3	0	44.4%	0