

COMMUNITY AREA 49 - ROSELAND

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			13,948		
*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	10,723	59.7%	African American	97.7%	63.9%
Renter Occupied Units	6,031	33.6%	Asian	0.3%	100.0%
Vacant Units	1,219	6.8%	White	0.9%	74.3%
Total Units	17,973	100%	Other	1.1%	54.7%
			Hispanic*	0.5%	60.7%
Median Family Income		\$42,401	Total	NA	64.0%

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	1,055	\$97,171	338	16
Non-Bank Mortgage Companies	1,135	\$113,381	651	16
Total Single Family Lending	2,190	\$210,552	989	32

Conventional Single-Family Lending By Race/Ethnicity

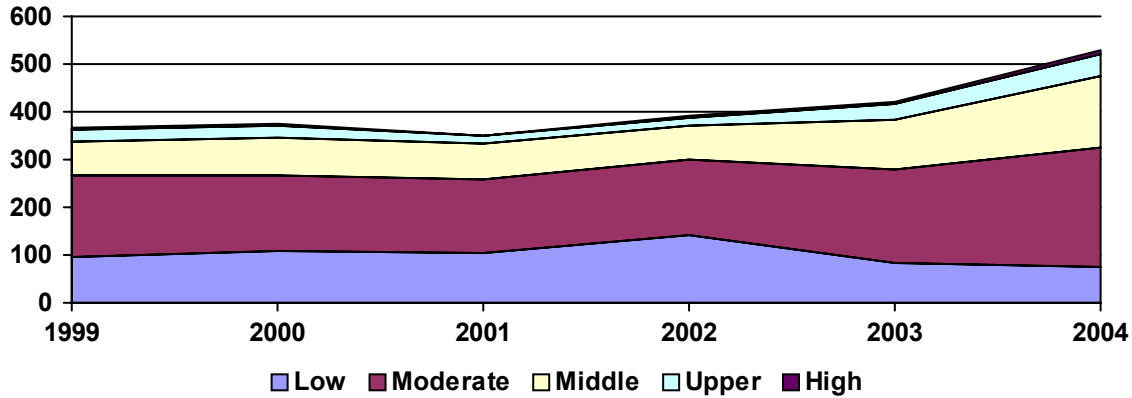
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	21	6	28.6%	9	42.9%	4	44.4%
African American	4,086	1,277	31.3%	1,683	41.2%	787	46.8%
Hispanic	99	26	26.3%	47	47.5%	29	61.7%
White	496	117	23.6%	208	41.9%	93	44.7%
Other	33	13	39.4%	10	30.3%	5	50.0%
Not Reported	1,318	585	44.4%	233	17.7%	103	44.2%
Total	6,053	2,024	33.4%	2,190	36.2%	1,021	46.6%

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	268	294	280	388	511	778	190.3%
FHA/VA Home Purchase	149	133	138	128	74	41	-72.5%
Refinance	1,236	791	900	1,004	1,454	1,371	10.9%
Home Improvement	420	251	185	104	133	209	-50.2%
Multifamily	16	14	17	28	14	26	62.5%
Total Lending	2,089	1,483	1,520	1,652	2,186	2,425	16.1%
Foreclosures	389	364	454	543	440	387	-0.5%

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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	249	102	0	140	7	61.0%	0
COUNTRYWIDE HOME LOANS	118	48	4	61	5	51.0%	0
NATIONAL CITY BANK, INDIANA	99	32	7	60	0	40.7%	0
AMERIQUEST MORTGAGE COMPANY	86	0	0	78	8	86.0%	0
FREMONT INVESTMENT & LOAN	81	52	0	29	0	97.5%	0
WELLS FARGO BANK, NA	79	21	1	57	0	32.4%	0
LEHMAN BROTHERS BANK	66	18	0	48	0	52.3%	0
NEW CENTURY MTG CORPORATION	54	13	0	38	3	53.7%	0
WASHINGTON MUTUAL BANK, FA	51	8	5	36	2	0.0%	0
LONG BEACH MORTGAGE CO.	49	31	0	17	1	67.3%	0
AMERICAN HOME MORTGAGE	46	20	7	19	0	21.6%	0
OPTION ONE MORTGAGE CORP.	45	6	0	39	0	73.3%	0
CHASE MANHATTAN MORTGAGE CORP.	40	10	3	25	2	12.1%	0
ACCREDITED HOME LENDERS, INC.	36	20	0	16	0	77.8%	0
SHOREBANK	35	15	0	8	5	0.0%	7
PEOPLE'S CHOICE HOME LOAN, INC	33	20	0	13	0	66.7%	0
JP MORGAN CHASE BANK, NA	30	1	1	18	10	13.8%	0
THE CIT GROUP/CONSUMER FINANCE	29	22	0	4	3	86.2%	0
FINANCE AMERICA, LLC	29	9	0	20	0	65.5%	0
MILA INC	27	17	0	10	0	85.2%	0
PULLMAN BANK AND TRUST	27	0	0	5	21	0.0%	1
FIELDSTONE MORTGAGE COMPANY	26	10	0	16	0	48.0%	0
CHARTER ONE BANK	26	2	0	20	4	0.0%	0
LASALLE BANK NA	25	6	0	15	3	0.0%	1
WMC MORTGAGE CORP.	24	11	0	13	0	66.7%	0
CITIMORTGAGE, INC.	24	5	1	16	2	5.0%	0
CHICAGO PATROLMEN'S F.C.U.	22	1	0	0	21	0.0%	0
ENCORE CREDIT CORP.	22	3	0	19	0	68.2%	0
WELLS FARGO FIN'L ILLINOIS INC	22	0	0	19	3	95.5%	0
HOMEcomings FINANCIAL NETWORK	20	11	0	9	0	60.0%	0