

COMMUNITY AREA 5 - NORTH CENTER

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			7,799		
*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	6,097	38.6%	African American	3.8%	16.3%
Renter Occupied Units	8,699	55.1%	Asian	3.3%	41.2%
Vacant Units	999	6.3%	White	84.4%	42.6%
Total Units	15,795	100%	Other	8.5%	38.7%
			Hispanic*	13.5%	36.7%
Median Family Income		\$62,183	Total	NA	41.2%

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	1,450	\$481,636	41	2
Non-Bank Mortgage Companies	418	\$125,894	45	0
Total Single Family Lending	1,868	\$607,530	86	2

Conventional Single-Family Lending By Race/Ethnicity

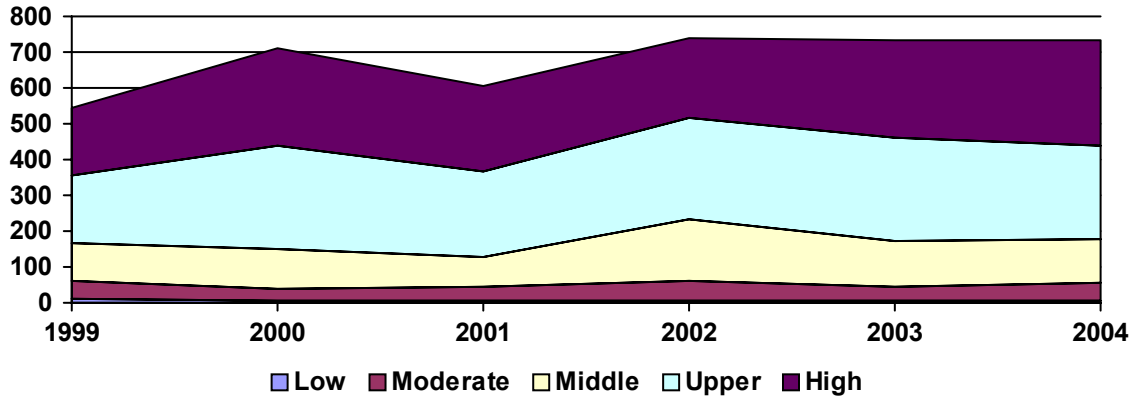
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	107	13	12.1%	72	67.3%	4	5.6%
African American	26	8	30.8%	14	53.8%	1	7.1%
Hispanic	219	53	24.2%	115	52.5%	11	9.6%
White	1,942	172	8.9%	1,504	77.4%	66	4.4%
Other	11	6	54.5%	4	36.4%	0	0.0%
Not Reported	316	68	21.5%	159	50.3%	6	3.8%
Total	2,621	320	12.2%	1,868	71.3%	88	4.7%

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	598	781	669	825	804	817	36.6%
FHA/VA Home Purchase	4	3	6	1	1	1	-75.0%
Refinance	711	366	1,512	1,910	2,372	998	40.4%
Home Improvement	137	99	53	46	40	59	-56.9%
Multifamily	38	21	26	28	29	24	-36.8%
Total Lending	1,488	1,270	2,266	2,810	3,246	1,899	27.6%
Foreclosures	15	21	16	26	19	18	20.0%

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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	152	50	0	98	2	0.0%	2
COUNTRYWIDE HOME LOANS	119	47	0	71	1	5.9%	0
WELLS FARGO BANK, NA	114	61	0	51	2	0.0%	0
HSBC MORTGAGE CORP	85	33	0	51	1	0.0%	0
LASALLE BANK NA	74	28	0	46	0	1.4%	0
BANK OF AMERICA, N.A.	70	29	0	41	0	0.0%	0
CITIMORTGAGE, INC.	70	29	0	40	1	0.0%	0
CHASE MANHATTAN MORTGAGE CORP.	69	38	0	30	1	0.0%	0
NATIONAL CITY BANK, INDIANA	59	23	1	34	1	3.4%	0
GMAC BANK	59	17	0	42	0	0.0%	0
AMERICAN HOME MORTGAGE	54	22	0	32	0	1.9%	0
MIDAMERICA BANK	49	26	0	20	2	0.0%	1
CHICAGO BANCORP, INC	43	39	0	4	0	0.0%	0
OHIO SAVINGS BANK	30	18	0	12	0	0.0%	0
FLAGSTAR BANK	26	14	0	11	1	0.0%	0
HARRIS TRUST AND SAVINGS BANK	23	13	0	10	0	0.0%	0
WELLS FARGO FUNDING, INC	22	13	0	9	0	0.0%	0
TOWNSTONE FINANCIAL INC,	22	3	0	19	0	0.0%	0
ARGENT MORTGAGE COMPANY	18	3	0	15	0	33.3%	0
GREENPOINT MORTGAGE FUNDING	18	9	0	9	0	5.6%	0
CENDANT MORTGAGE	17	9	0	7	1	0.0%	0
NEW CENTURY MTG CORPORATION	16	7	0	8	1	31.3%	0
LEHMAN BROTHERS BANK	16	2	0	13	1	18.8%	0
ASTORIA FEDERAL MORTGAGE CORP.	16	9	0	7	0	0.0%	0
JP MORGAN CHASE BANK, NA	15	5	0	8	2	6.7%	0
RBC MORTGAGE	15	6	0	9	0	0.0%	0
US BANK, N.A.	15	6	0	9	0	0.0%	0
WORLD SAVINGS BANK	14	5	0	9	0	0.0%	0
SUNTRUST MORTGAGE, INC	13	7	0	6	0	0.0%	0
INDYMAC BANK, F.S.B.	13	6	0	7	0	7.7%	0