

## COMMUNITY AREA 7 - LINCOLN PARK

### Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			16,238		
*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	14,343	38.3%	African American	4.2%	7.5%
Renter Occupied Units	21,433	57.2%	Asian	3.6%	34.0%
Vacant Units	1,678	4.5%	White	89.6%	42.3%
<b>Total Units</b>	<b>37,454</b>	<b>100%</b>	Other	2.5%	25.1%
			Hispanic*	3.9%	26.9%
<b>Median Family Income</b>	\$132,894		<b>Total</b>	<b>NA</b>	<b>40.1%</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	3,337	\$1,231,942	54	5
Non-Bank Mortgage Companies	885	\$287,891	47	0
<b>Total Single Family Lending</b>	<b>4,222</b>	<b>\$1,519,833</b>	<b>101</b>	<b>5</b>

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

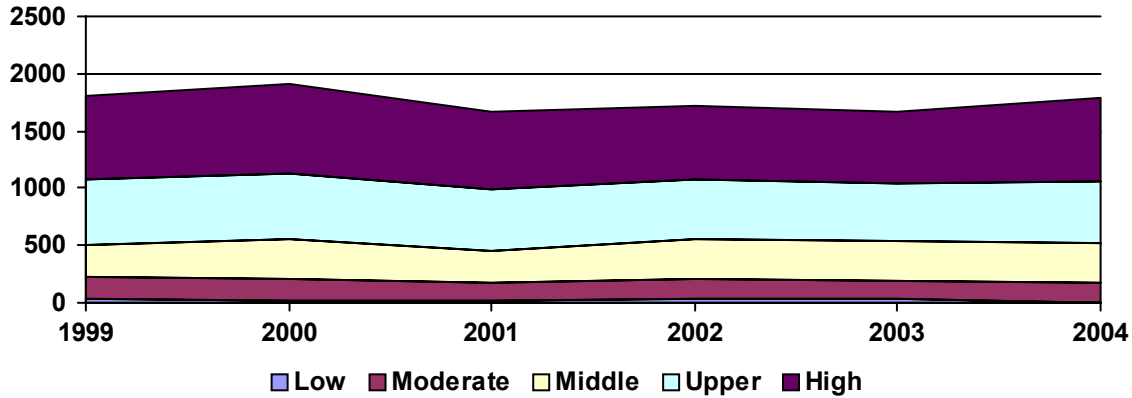
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	253	22	8.7%	179	70.8%	5	2.8%
African American	76	10	13.2%	49	64.5%	8	16.3%
Hispanic	107	12	11.2%	72	67.3%	6	8.3%
White	4,508	362	8.0%	3,494	77.5%	78	2.2%
Other	24	6	25.0%	15	62.5%	0	0.0%
Not Reported	714	126	17.6%	413	57.8%	9	2.2%
<b>Total</b>	<b>5,682</b>	<b>538</b>	<b>9.5%</b>	<b>4,222</b>	<b>74.3%</b>	<b>106</b>	<b>2.5%</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	1,942	2,068	1,820	1,884	1,903	2,072	6.7%
FHA/VA Home Purchase	13	14	11	9	2	1	-92.3%
Refinance	1,549	686	3,546	4,813	5,630	2,091	35.0%
Home Improvement	157	127	102	75	60	65	-58.6%
Multifamily	62	43	62	90	100	53	-14.5%
<b>Total Lending</b>	<b>3,723</b>	<b>2,938</b>	<b>5,541</b>	<b>6,871</b>	<b>7,695</b>	<b>4,282</b>	<b>15.0%</b>
<b>Foreclosures</b>	<b>31</b>	<b>35</b>	<b>32</b>	<b>35</b>	<b>54</b>	<b>39</b>	<b>25.8%</b>

## COMMUNITY AREA 7 - LINCOLN PARK

### Home Purchase Lending Trends by Borrower Income Level



### Top Lenders

<u>Lender</u>	<u>Total</u> <u>Loans</u>	<u>Conv.</u> <u>Home</u> <u>Purchase</u>	<u>FHA/VA</u> <u>Home</u> <u>Purchase</u>	<u>Total</u> <u>Refinance</u>	<u>Total</u> <u>Home</u> <u>Imp.</u>	<u>Conv.</u> <u>High Cost</u> <u>Share</u>	<u>Total</u> <u>Multifamily</u>
WASHINGTON MUTUAL BANK, FA	314	111	0	197	3	0.0%	3
COUNTRYWIDE HOME LOANS	259	139	0	118	2	1.5%	0
WELLS FARGO BANK, NA	242	135	0	106	1	0.0%	0
HSBC MORTGAGE CORP	235	121	0	113	1	1.3%	0
CITIMORTGAGE, INC.	234	100	0	130	4	0.0%	0
LASALLE BANK NA	228	100	0	124	3	0.4%	1
BANK OF AMERICA, N.A.	207	94	0	111	2	0.0%	0
GMAC BANK	159	42	0	117	0	0.0%	0
CHASE MANHATTAN MORTGAGE CORP.	144	82	0	60	2	0.0%	0
AMERICAN HOME MORTGAGE	133	62	1	69	1	0.0%	0
NATIONAL CITY BANK, INDIANA	114	68	0	44	2	5.3%	0
MIDAMERICA BANK	92	51	0	36	3	0.0%	2
CHICAGO BANCORP, INC	82	63	0	19	0	1.2%	0
HARRIS TRUST AND SAVINGS BANK	82	42	0	37	3	1.2%	0
TOWNSTONE FINANCIAL INC,	79	29	0	50	0	1.3%	0
OHIO SAVINGS BANK	67	37	0	30	0	0.0%	0
CENDANT MORTGAGE	60	36	0	24	0	0.0%	0
FLAGSTAR BANK	60	28	0	32	0	0.0%	0
THE NORTHERN TRUST COMPANY	52	36	0	15	1	0.0%	0
JP MORGAN CHASE BANK, NA	51	30	0	21	0	0.0%	0
WELLS FARGO FUNDING, INC	46	30	0	16	0	0.0%	0
MERRILL LYNCH CREDIT CORP.	43	15	0	28	0	0.0%	0
GHS MORTGAGE, LLC	37	29	0	8	0	0.0%	0
LEHMAN BROTHERS BANK	34	11	0	23	0	26.5%	0
US BANK, N.A.	33	9	0	24	0	0.0%	0
GMAC MORTGAGE CORPORATION	30	14	0	15	1	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	24	17	0	7	0	0.0%	0
BRIDGEVIEW BANK GROUP	24	5	0	12	0	5.9%	7
PRINCIPAL RESIDENTIAL MORTGAGE	23	6	0	17	0	0.0%	0
RBC MORTGAGE	22	12	0	10	0	4.5%	0