

COMMUNITY AREA 77 - EDGEWATER

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			10,493		
*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	9,684	29.6%	African American	18.0%	13.9%
Renter Occupied Units	21,189	64.8%	Asian	10.0%	31.3%
Vacant Units	1,843	5.6%	White	62.4%	38.1%
Total Units	32,716	100%	Other	9.7%	20.5%
			Hispanic*	11.9%	20.2%
Median Family Income		\$42,557	Total	NA	31.4%

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	1,857	\$356,857	89	3
Non-Bank Mortgage Companies	715	\$134,542	158	1
Total Single Family Lending	2,572	\$491,399	247	4

Conventional Single-Family Lending By Race/Ethnicity

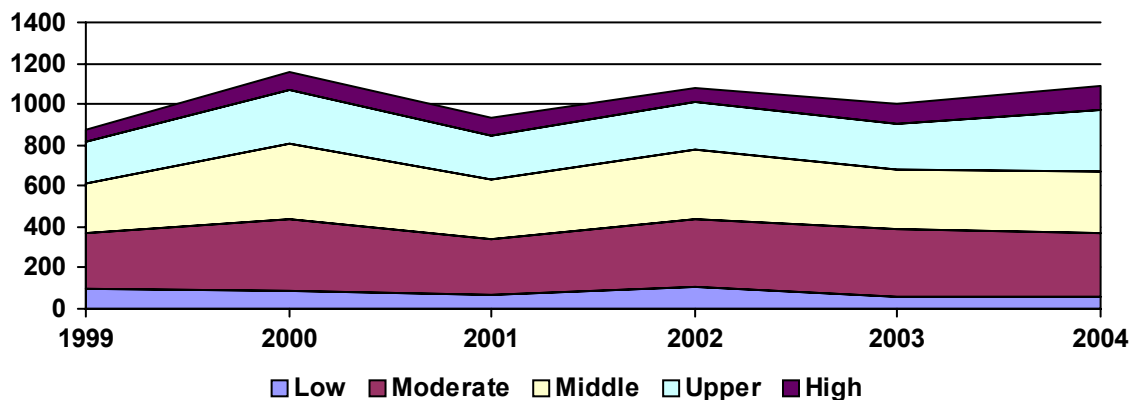
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	345	60	17.4%	216	62.6%	22	10.2%
African American	279	78	28.0%	133	47.7%	29	21.8%
Hispanic	357	74	20.7%	204	57.1%	35	17.2%
White	2,597	382	14.7%	1,746	67.2%	135	7.7%
Other	43	8	18.6%	25	58.1%	5	20.0%
Not Reported	653	167	25.6%	248	38.0%	25	10.1%
Total	4,274	769	18.0%	2,572	60.2%	251	9.8%

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	980	1,276	1,041	1,190	1,124	1,244	26.9%
FHA/VA Home Purchase	30	28	26	21	20	8	-73.3%
Refinance	742	498	1,793	2,206	2,915	1,256	69.3%
Home Improvement	171	98	80	89	58	82	-52.0%
Multifamily	63	40	73	81	97	69	9.5%
Total Lending	1,986	1,940	3,013	3,587	4,214	2,659	33.9%
Foreclosures	46	28	53	61	59	76	65.2%

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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	194	62	0	118	5	0.0%	9
COUNTRYWIDE HOME LOANS	151	77	1	66	7	7.3%	0
CITIMORTGAGE, INC.	134	70	0	63	1	0.0%	0
WELLS FARGO BANK, NA	118	69	1	47	1	0.9%	0
BANK OF AMERICA, N.A.	109	57	0	47	5	0.0%	0
LASALLE BANK NA	108	46	0	57	1	0.0%	4
CHASE MANHATTAN MORTGAGE CORP.	91	42	0	49	0	2.2%	0
ARGENT MORTGAGE COMPANY	81	45	0	32	4	53.1%	0
AMERICAN HOME MORTGAGE	79	47	0	32	0	5.1%	0
NATIONAL CITY BANK, INDIANA	61	30	0	30	1	11.5%	0
GMAC BANK	53	23	0	30	0	0.0%	0
HSBC MORTGAGE CORP	51	26	0	24	1	7.8%	0
MIDAMERICA BANK	46	28	0	12	3	0.0%	3
CENDANT MORTGAGE	45	34	0	11	0	0.0%	0
CHICAGO BANCORP, INC	42	34	1	7	0	7.3%	0
JP MORGAN CHASE BANK, NA	37	4	0	28	5	2.7%	0
FLAGSTAR BANK	34	25	0	9	0	2.9%	0
INDYMAC BANK, F.S.B.	33	21	0	11	1	3.0%	0
OHIO SAVINGS BANK	32	20	0	12	0	6.3%	0
LEHMAN BROTHERS BANK	29	10	0	19	0	41.4%	0
NEW CENTURY MTG CORPORATION	29	14	0	14	1	34.5%	0
GREENPOINT MORTGAGE FUNDING	29	23	0	6	0	0.0%	0
RBC MORTGAGE	29	15	0	14	0	0.0%	0
CHARTER ONE BANK	27	14	0	10	1	0.0%	2
WORLD SAVINGS BANK	25	5	0	19	0	0.0%	1
HARRIS TRUST AND SAVINGS BANK	25	11	0	9	2	0.0%	3
US BANK, N.A.	25	6	1	17	0	0.0%	1
FREMONT INVESTMENT & LOAN	22	12	0	10	0	68.2%	0
GHS MORTGAGE, LLC	20	15	0	5	0	0.0%	0
SUNTRUST MORTGAGE, INC	20	9	0	11	0	0.0%	0