

COMMUNITY AREA 1 - ROGERS PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	5,270				
*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	4,684	17.1%	African American	30.2%	10.3%
Renter Occupied Units	20,853	76.2%	Asian	5.9%	21.7%
Vacant Units	1,821	6.7%	White	51.3%	24.3%
Total Units	27,358	100%	Other	12.6%	11.9%
			Hispanic*	17.3%	11.4%
Median Family Income		\$34,728	Total	NA	18.3%

Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	1,601	\$275,489	218	11
Non-Bank Mortgage Companies	972	\$156,093	448	12
Total Single Family Lending	2,573	\$431,582	666	23

Conventional Single-Family Lending By Race/Ethnicity

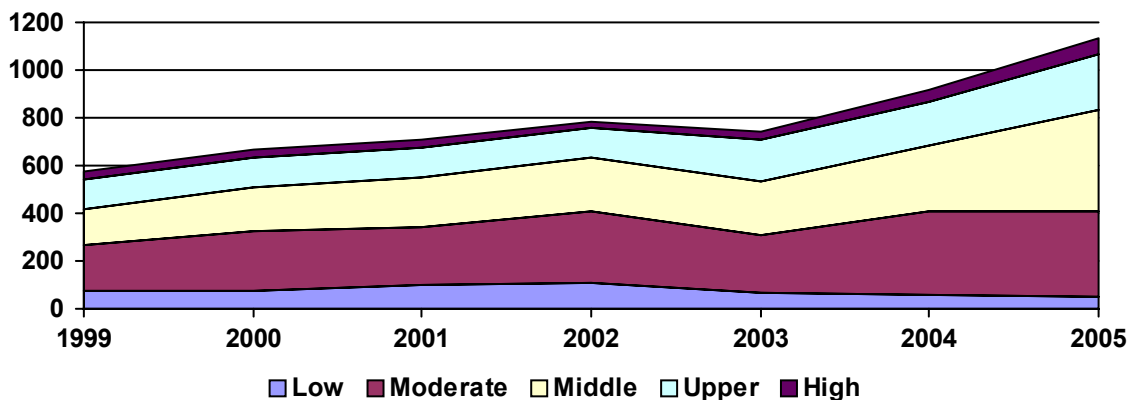
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	316	85	26.9%	163	51.6%	56	34.4%
African American	599	168	28.0%	269	44.9%	119	44.2%
Hispanic	549	127	23.1%	317	57.7%	149	47.0%
White	2,373	312	13.1%	1,607	67.7%	299	18.6%
Other	29	5	17.2%	20	69.0%	8	40.0%
Not Reported	533	146	27.4%	197	37.0%	58	29.4%
Total	4,399	843	19.2%	2,573	58.5%	689	26.8%

Six-Year Trends

	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>Change 2000 to 2005</u>
Conv. Home Purchase	701	766	830	808	1,192	1,680	139.7%
FHA/VA Home Purchase	47	37	29	8	15	3	-93.6%
Refinance	304	1,059	1,197	1,731	941	828	172.4%
Home Improvement	62	49	36	38	65	77	24.2%
Multifamily	91	126	149	165	116	80	-12.1%
Total Lending	1,205	2,037	2,241	2,750	2,329	2,668	121.4%
Foreclosures	42	44	62	62	36	57	35.7%

COMMUNITY AREA 1 - ROGERS PARK

Owner Occupied Home Purchase Lending Trends by Borrower Income Level



Top Lenders

Lender	Total Loans	Home Purchase		Total Refinance	Total Home Imp.	Conv. Higher Cost Share	Total Multifamily
		First Lien	Junior Lien				
COUNTRYWIDE HOME LOANS	161	108	6	45	2	14.4%	0
WASHINGTON MUTUAL BANK	150	58	5	70	3	0.0%	14
LASALLE BANK NA	121	75	9	32	4	0.8%	1
WELLS FARGO BANK, NA	106	58	10	34	4	3.8%	0
ARGENT MORTGAGE COMPANY LLC	105	47	31	27	0	82.9%	0
JPMORGAN CHASE BANK	102	43	11	45	3	0.0%	0
AMERICAN HOME MORTGAGE CORP.	97	44	13	37	3	22.7%	0
GUARANTEED RATE INC	95	72	23	0	0	7.4%	0
BANK OF AMERICA, N.A.	73	46	5	18	4	1.4%	0
LONG BEACH MORTGAGE CO.	71	31	28	12	0	87.3%	0
CITIMORTGAGE, INC	69	49	1	18	1	0.0%	0
NATIONAL CITY BANK OF INDIANA	67	41	13	13	0	33.3%	0
CHICAGO BANCORP, INC	65	41	20	4	0	6.2%	0
OHIO SAVINGS BANK	57	31	14	12	0	10.5%	0
BNC MORTGAGE	49	25	11	13	0	98.0%	0
GMAC BANK	49	25	4	19	1	2.0%	0
MIDAMERICA BANK	38	17	11	9	1	0.0%	0
ACCREDITED HOME LENDERS, INC	37	12	12	13	0	89.2%	0
INDYMAC BANK, F.S.B.	34	14	7	8	5	23.5%	0
NEW CENTURY MORTGAGE CORPORATI	34	12	8	12	2	97.1%	0
PHH MORTGAGE CORPORATION	34	28	2	4	0	0.0%	0
CITIBANK, FSB	27	2	7	6	1	0.0%	11
FREMONT INVESTMENT & LOAN	27	10	8	9	0	88.9%	0
RESMAE MORTGAGE CORPORATION	27	15	8	4	0	92.6%	0
THE NORTHERN TRUST COMPANY	27	18	0	8	1	0.0%	0
WMC MORTGAGE CORP.	25	7	5	13	0	88.0%	0
MILA, INC.	23	9	7	3	4	78.3%	0
FLAGSTAR BANK	22	10	2	10	0	9.1%	0
WORLD SAVINGS BANK	21	8	0	13	0	0.0%	0
ENCORE CREDIT CORP	20	4	2	14	0	90.0%	0