

## COMMUNITY AREA 11 - JEFFERSON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,382				
*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	7,027	64.8%	African American	0.5%	46.3%
Renter Occupied Units	3,469	32.0%	Asian	3.4%	66.9%
Vacant Units	354	3.3%	White	91.3%	68.1%
<b>Total Units</b>	<b>10,850</b>	<b>100%</b>	Other	4.8%	46.7%
			Hispanic*	7.4%	57.6%
<b>Median Family Income</b>		\$60,696	<b>Total</b>	<b>NA</b>	<b>66.9%</b>

### 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	937	\$207,378	123	3
Non-Bank Mortgage Companies	467	\$102,190	218	8
<b>Total Single Family Lending</b>	<b>1,404</b>	<b>\$309,568</b>	<b>341</b>	<b>11</b>

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

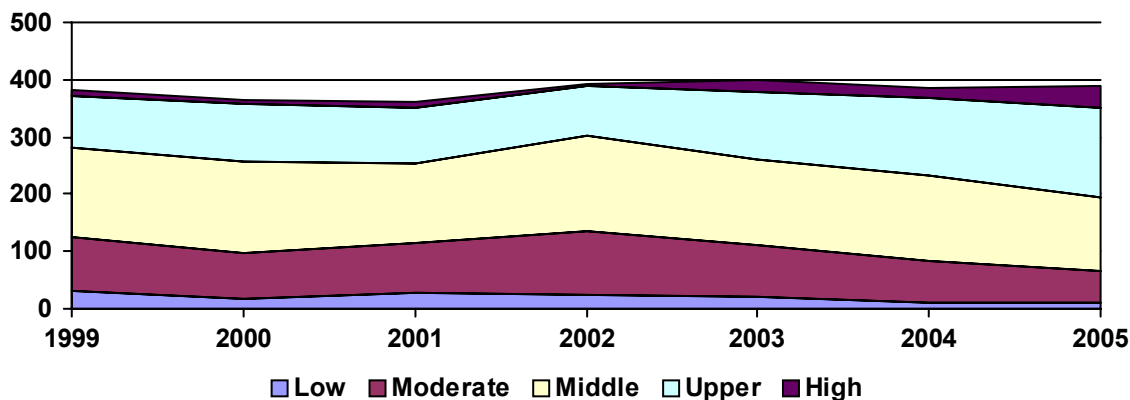
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	189	36	19.0%	120	63.5%	28	23.3%
African American	18	4	22.2%	10	55.6%	8	80.0%
Hispanic	467	101	21.6%	242	51.8%	89	36.8%
White	1,407	191	13.6%	943	67.0%	204	21.6%
Other	22	1	4.5%	18	81.8%	5	27.8%
Not Reported	233	60	25.8%	71	30.5%	18	25.4%
<b>Total</b>	<b>2,336</b>	<b>393</b>	<b>16.8%</b>	<b>1,404</b>	<b>60.1%</b>	<b>352</b>	<b>25.1%</b>

### 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	391	399	441	458	494	595	52.2%
FHA/VA Home Purchase	25	17	13	6	2	0	-100.0%
Refinance	222	1,022	1,208	1,722	784	731	229.3%
Home Improvement	81	72	83	65	89	87	7.4%
Multifamily	6	8	8	13	13	4	-33.3%
<b>Total Lending</b>	<b>725</b>	<b>1,518</b>	<b>1,753</b>	<b>2,264</b>	<b>1,382</b>	<b>1,417</b>	<b>95.4%</b>
<b>Foreclosures</b>	<b>14</b>	<b>25</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>35</b>	<b>150.0%</b>

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### 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				
WASHINGTON MUTUAL BANK	84	21	0	59	4	0.0%	0
COUNTRYWIDE HOME LOANS	81	37	1	43	0	7.4%	0
MIDAMERICA BANK	75	32	7	30	6	4.0%	0
LASALLE BANK NA	72	18	7	35	12	0.0%	0
WELLS FARGO BANK, NA	53	12	1	38	2	7.5%	0
ARGENT MORTGAGE COMPANY LLC	41	18	9	13	1	78.0%	0
JPMORGAN CHASE BANK	39	13	5	17	4	2.6%	0
NATIONAL CITY BANK OF INDIANA	34	15	7	10	2	52.9%	0
MILA, INC.	31	13	10	6	2	93.5%	0
LONG BEACH MORTGAGE CO.	30	12	10	7	1	90.0%	0
BANK OF AMERICA, N.A.	29	9	1	19	0	0.0%	0
AMERICAN HOME MORTGAGE CORP.	29	10	6	12	1	20.7%	0
GMAC BANK	27	6	0	19	2	3.7%	0
TCF NATIONAL BANK	25	2	0	22	1	0.0%	0
ENCORE CREDIT CORP	25	6	4	15	0	88.0%	0
BNC MORTGAGE	23	6	4	13	0	100.0%	0
INDYMAC BANK, F.S.B.	22	7	4	8	3	22.7%	0
NEW CENTURY MORTGAGE CORPORATI	20	6	3	11	0	90.0%	0
WORLD SAVINGS BANK	20	7	0	11	0	0.0%	2
GUARANTEED RATE INC	19	13	6	0	0	0.0%	0
FIRST MAGNUS FINANCIAL CORP.	18	5	2	11	0	5.6%	0
TAYLOR, BEAN & WHITAKER	18	4	1	13	0	0.0%	0
IRWIN MORTGAGE CORP	16	8	0	8	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	16	11	0	5	0	0.0%	0
COUNTRYWIDE BANK, N. A.	16	8	0	8	0	0.0%	0
CITIMORTGAGE, INC	15	5	0	10	0	0.0%	0
HARRIS N.A.	15	6	0	9	0	0.0%	0
RESMAE MORTGAGE CORPORATION	15	6	5	4	0	93.3%	0
ACCREDITED HOME LENDERS, INC	15	4	3	8	0	100.0%	0
FREMONT INVESTMENT & LOAN	14	6	3	4	1	100.0%	0