

COMMUNITY AREA 19 - BELMONT CRAGIN

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	13,620				
*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	12,064	53.3%	African American	2.7%	51.4%
Renter Occupied Units	9,816	43.3%	Asian	2.1%	73.3%
Vacant Units	767	3.4%	White	65.4%	54.8%
Total Units	22,647	100%	Other	29.8%	55.0%
			Hispanic*	52.6%	54.9%
Median Family Income		\$45,936	Total	NA	55.1%

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	2,135	\$457,550	605	20
Non-Bank Mortgage Companies	1,863	\$385,827	1,295	24
Total Single Family Lending	3,998	\$843,377	1,900	44

Conventional Single-Family Lending By Race/Ethnicity

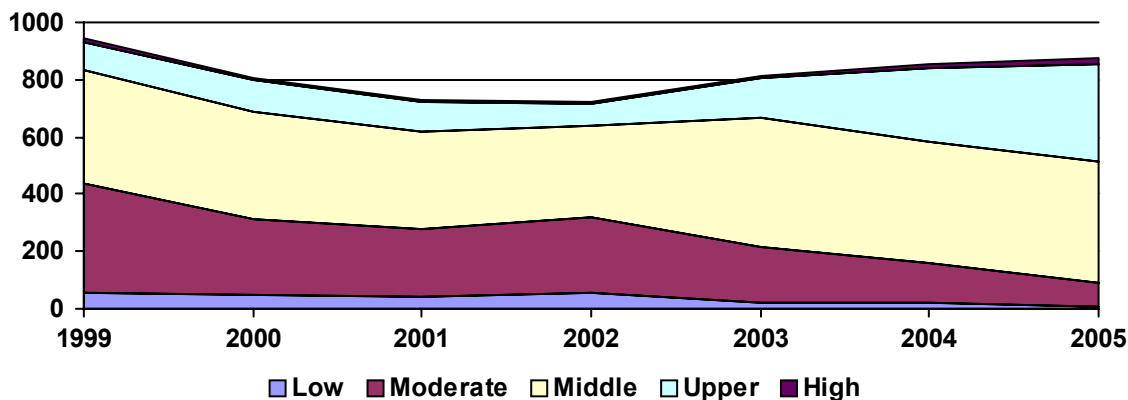
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	177	41	23.2%	100	56.5%	54	54.0%
African American	153	46	30.1%	64	41.8%	31	48.4%
Hispanic	5,481	1,280	23.4%	2,915	53.2%	1,461	50.1%
White	1,206	247	20.5%	658	54.6%	228	34.7%
Other	39	9	23.1%	13	33.3%	4	30.8%
Not Reported	767	218	28.4%	248	32.3%	166	66.9%
Total	7,823	1,841	23.5%	3,998	51.1%	1,944	48.6%

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	571	581	706	898	1,262	1,547	170.9%
FHA/VA Home Purchase	320	274	190	87	19	4	-98.8%
Refinance	772	2,358	2,264	3,076	2,327	2,252	191.7%
Home Improvement	236	144	120	121	201	233	-1.3%
Multifamily	38	41	55	51	31	31	-18.4%
Total Lending	1,937	3,398	3,335	4,233	3,840	4,067	110.0%
Foreclosures	121	153	146	144	99	132	9.1%

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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				
COUNTRYWIDE HOME LOANS	248	97	13	128	10	21.9%	0
ARGENT MORTGAGE COMPANY LLC	226	70	44	107	5	71.2%	0
LONG BEACH MORTGAGE CO.	215	88	77	48	2	84.7%	0
WASHINGTON MUTUAL BANK	158	10	0	142	4	0.0%	2
ACCREDITED HOME LENDERS, INC	142	47	44	51	0	91.5%	0
MILA, INC.	142	56	47	22	17	86.6%	0
LASALLE BANK NA	139	23	5	69	42	2.9%	0
WORLD SAVINGS BANK	132	12	0	117	3	0.0%	0
AMERICAN HOME MORTGAGE CORP.	111	33	27	49	2	37.3%	0
NATIONAL CITY BANK OF INDIANA	108	27	10	70	1	71.0%	0
RESMAE MORTGAGE CORPORATION	107	41	35	31	0	92.5%	0
FREMONT INVESTMENT & LOAN	107	30	19	56	2	91.6%	0
ENCORE CREDIT CORP	105	15	5	84	1	95.2%	0
MIDAMERICA BANK	94	34	6	46	5	3.3%	3
NEW CENTURY MORTGAGE CORPORATI	82	21	15	39	7	95.1%	0
BNC MORTGAGE	79	29	17	33	0	98.7%	0
FIRST NLC FINANCIAL SERVICES	74	23	22	29	0	87.8%	0
JPMORGAN CHASE BANK	73	11	1	57	4	0.0%	0
WELLS FARGO BANK, NA	70	15	0	48	7	25.0%	0
INDYMAC BANK, F.S.B.	57	10	6	35	6	33.3%	0
WMC MORTGAGE CORP.	55	16	14	25	0	80.0%	0
DECISION ONE MORTGAGE	47	10	6	31	0	97.9%	0
AIG FEDERAL SAVINGS BANK	46	11	10	25	0	89.1%	0
FINANCE AMERICA	45	15	6	24	0	100.0%	0
FIELDSTONE MORTGAGE COMPANY	43	15	13	15	0	97.7%	0
GREENPOINT MORTGAGE FUNDING	40	14	1	22	1	5.3%	2
OPTION ONE MORTGAGE CORP	40	4	2	26	8	95.0%	0
MORTGAGEIT, INC	39	4	0	35	0	2.6%	0
TCF NATIONAL BANK	34	1	1	32	0	2.9%	0
FIRST NATIONAL BANK OF ARIZONA	33	15	11	7	0	36.4%	0