

## COMMUNITY AREA 2 - WEST RIDGE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	12,438				
*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	12,104	45.6%	African American	6.6%	26.4%
Renter Occupied Units	13,387	50.5%	Asian	18.0%	40.9%
Vacant Units	1,042	3.9%	White	65.3%	53.1%
<b>Total Units</b>	<b>26,533</b>	<b>100%</b>	Other	10.1%	36.6%
			Hispanic*	11.0%	37.4%
<b>Median Family Income</b>		\$47,233	<b>Total</b>	<b>NA</b>	<b>47.5%</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	2,010	\$403,951	310	13
Non-Bank Mortgage Companies	1,246	\$261,435	637	16
<b>Total Single Family Lending</b>	<b>3,256</b>	<b>\$665,386</b>	<b>947</b>	<b>29</b>

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

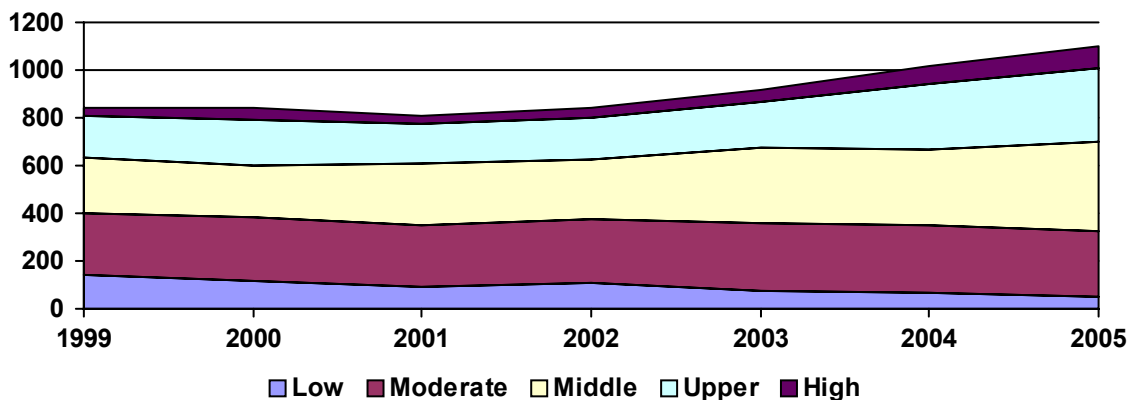
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	1,218	290	23.8%	623	51.1%	210	33.7%
African American	453	132	29.1%	190	41.9%	88	46.3%
Hispanic	866	236	27.3%	410	47.3%	169	41.2%
White	3,012	570	18.9%	1,807	60.0%	421	23.3%
Other	63	20	31.7%	17	27.0%	9	52.9%
Not Reported	673	180	26.7%	209	31.1%	79	37.8%
<b>Total</b>	<b>6,285</b>	<b>1,428</b>	<b>22.7%</b>	<b>3,256</b>	<b>51.8%</b>	<b>976</b>	<b>30.0%</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	895	879	940	1,039	1,335	1,687	88.5%
FHA/VA Home Purchase	34	35	21	21	3	1	-97.1%
Refinance	507	1,779	2,281	3,158	1,601	1,472	190.3%
Home Improvement	123	99	79	71	96	112	-8.9%
Multifamily	58	59	95	101	72	39	-32.8%
<b>Total Lending</b>	<b>1,617</b>	<b>2,851</b>	<b>3,416</b>	<b>4,390</b>	<b>3,107</b>	<b>3,311</b>	<b>104.8%</b>
<b>Foreclosures</b>	<b>54</b>	<b>57</b>	<b>58</b>	<b>54</b>	<b>65</b>	<b>61</b>	<b>13.0%</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	269	107	3	146	7	0.4%	6
COUNTRYWIDE HOME LOANS	213	127	6	77	3	14.6%	0
LASALLE BANK NA	168	70	9	81	7	0.0%	1
ARGENT MORTGAGE COMPANY LLC	126	50	25	49	2	87.3%	0
LONG BEACH MORTGAGE CO.	121	50	48	23	0	90.9%	0
AMERICAN HOME MORTGAGE CORP.	117	45	22	50	0	23.1%	0
GUARANTEED RATE INC	94	77	17	0	0	3.2%	0
JPMORGAN CHASE BANK	85	22	5	48	9	3.6%	1
NATIONAL CITY BANK OF INDIANA	79	36	11	30	2	44.3%	0
WMC MORTGAGE CORP.	78	27	21	30	0	88.5%	0
WELLS FARGO BANK, NA	74	27	3	43	1	8.1%	0
BNC MORTGAGE	72	32	15	25	0	97.2%	0
BANK OF AMERICA, N.A.	64	26	3	28	7	0.0%	0
INDYMAC BANK, F.S.B.	63	27	13	19	4	20.6%	0
WORLD SAVINGS BANK	53	12	0	41	0	0.0%	0
FREMONT INVESTMENT & LOAN	52	17	11	24	0	90.4%	0
MILA, INC.	52	24	21	6	1	80.8%	0
CITIMORTGAGE, INC	52	22	0	29	1	0.0%	0
ACCREDITED HOME LENDERS, INC	49	18	14	17	0	91.8%	0
COUNTRYWIDE BANK, N. A.	42	20	1	20	1	0.0%	0
HARRIS N.A.	42	29	0	11	2	0.0%	0
FIRST MAGNUS FINANCIAL CORP.	41	16	11	14	0	0.0%	0
GMAC BANK	41	12	1	26	2	0.0%	0
ENCORE CREDIT CORP	35	4	2	29	0	97.1%	0
NEW CENTURY MORTGAGE CORPORATI	35	12	8	12	3	97.1%	0
RESMAE MORTGAGE CORPORATION	33	11	8	14	0	90.9%	0
FLAGSTAR BANK	33	15	3	15	0	12.1%	0
GREENPOINT MORTGAGE FUNDING	33	16	0	17	0	15.2%	0
OHIO SAVINGS BANK	30	15	4	11	0	6.7%	0
AMERICAN MORTGAGE NETWORK	28	13	3	12	0	7.1%	0