

COMMUNITY AREA 29 - NORTH LAWNSDALE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	5,342				
*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	3,226	22.1%	African American	95.3%	25.6%
Renter Occupied Units	9,176	62.8%	Asian	0.2%	71.0%
Vacant Units	2,218	15.2%	White	1.9%	38.5%
Total Units	14,620	100%	Other	2.5%	29.1%
			Hispanic*	3.6%	32.0%
Median Family Income		\$20,253	Total	NA	26.0%

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	715	\$116,362	322	21
Non-Bank Mortgage Companies	785	\$127,596	601	24
Total Single Family Lending	1,500	\$243,958	923	45

Conventional Single-Family Lending By Race/Ethnicity

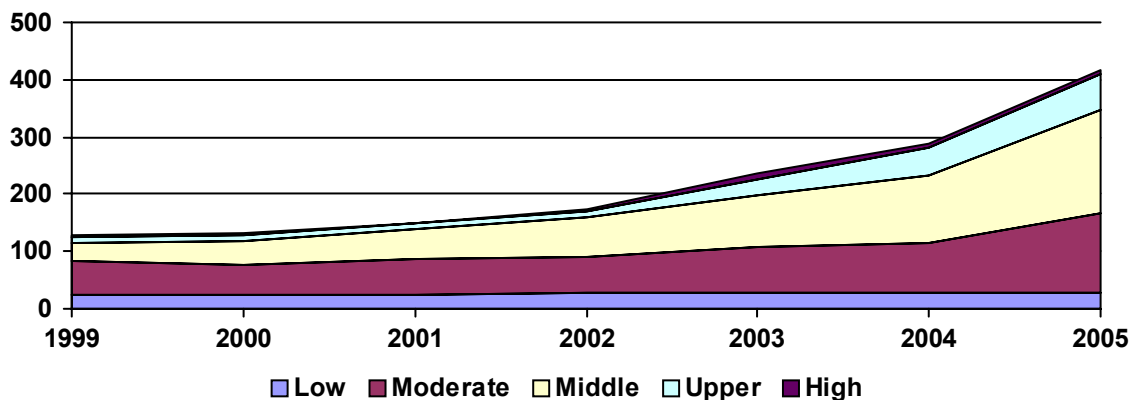
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	60	18	30.0%	21	35.0%	9	42.9%
African American	2,198	711	32.3%	887	40.4%	590	66.5%
Hispanic	435	109	25.1%	219	50.3%	144	65.8%
White	500	109	21.8%	258	51.6%	146	56.6%
Other	22	6	27.3%	11	50.0%	10	90.9%
Not Reported	516	221	42.8%	104	20.2%	69	66.3%
Total	3,731	1,174	31.5%	1,500	40.2%	968	64.5%

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	116	140	197	329	490	730	529.3%
FHA/VA Home Purchase	45	51	40	32	35	66	46.7%
Refinance	332	330	359	530	605	710	113.9%
Home Improvement	95	65	55	41	83	91	-4.2%
Multifamily	22	25	23	35	41	49	122.7%
Total Lending	610	611	674	967	1,254	1,646	169.8%
Foreclosures	161	184	237	187	133	163	1.2%

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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				
LONG BEACH MORTGAGE CO.	147	69	48	30	0	95.2%	0
COUNTRYWIDE HOME LOANS	97	56	7	24	10	40.9%	0
FREMONT INVESTMENT & LOAN	93	38	22	31	2	94.6%	0
ARGENT MORTGAGE COMPANY LLC	80	36	9	35	0	83.8%	0
AEGIS WHOLESALE CORPORATION	77	63	6	8	0	56.3%	0
ACCREDITED HOME LENDERS, INC	57	16	15	26	0	94.7%	0
BNC MORTGAGE	53	24	6	23	0	98.1%	0
MILA, INC.	47	20	15	10	2	95.7%	0
WELLS FARGO BANK, NA	39	11	0	26	2	42.1%	0
AMERICAN HOME MORTGAGE CORP.	39	16	7	16	0	41.0%	0
NATIONAL CITY BANK OF INDIANA	39	9	4	25	1	65.8%	0
ENCORE CREDIT CORP	38	3	2	31	2	89.5%	0
WASHINGTON MUTUAL BANK	31	6	0	21	4	6.7%	0
NEW CENTURY MORTGAGE CORPORATI	30	8	3	17	1	79.3%	1
SHOREBANK	29	9	0	7	7	0.0%	6
AMERIQUEST MORTGAGE COMPANY	26	0	0	26	0	88.5%	0
RESMAE MORTGAGE CORPORATION	21	8	6	7	0	90.5%	0
WMC MORTGAGE CORP.	19	5	2	12	0	89.5%	0
CITIMORTGAGE, INC	18	4	0	14	0	0.0%	0
FINANCE AMERICA	17	4	2	11	0	100.0%	0
LASALLE BANK NA	17	9	0	7	1	6.7%	0
MARIBELLA MORTGAGE, LLC.	15	5	4	6	0	73.3%	0
OPTION ONE MORTGAGE CORP	15	2	0	12	1	93.3%	0
GN MORTGAGE, LLC	15	6	6	3	0	57.1%	0
JPMORGAN CHASE BANK	15	1	0	8	6	13.3%	0
HARRIS N.A.	14	3	0	8	0	0.0%	3
THE CIT GROUP/CONSUMER FINANCE	14	3	2	0	9	100.0%	0
DELTA FUNDING CORPORATION	13	1	0	9	2	91.7%	1
PEOPLE'S CHOICE FINANCIAL CORP	13	4	1	8	0	92.3%	0
FIRST MAGNUS FINANCIAL CORP.	12	2	2	8	0	8.3%	0