

## COMMUNITY AREA 3 - UPTOWN

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,904				
*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	7,388	22.8%	African American	20.2%	8.7%
Renter Occupied Units	23,244	71.7%	Asian	11.1%	16.9%
Vacant Units	1,807	5.6%	White	59.0%	32.7%
<b>Total Units</b>	<b>32,439</b>	<b>100%</b>	Other	9.7%	12.2%
			Hispanic*	13.0%	11.6%
<b>Median Family Income</b>		\$36,306	<b>Total</b>	<b>NA</b>	<b>24.1%</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	1,923	\$378,983	160	2
Non-Bank Mortgage Companies	890	\$165,689	260	9
<b>Total Single Family Lending</b>	<b>2,813</b>	<b>\$544,672</b>	<b>420</b>	<b>11</b>

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

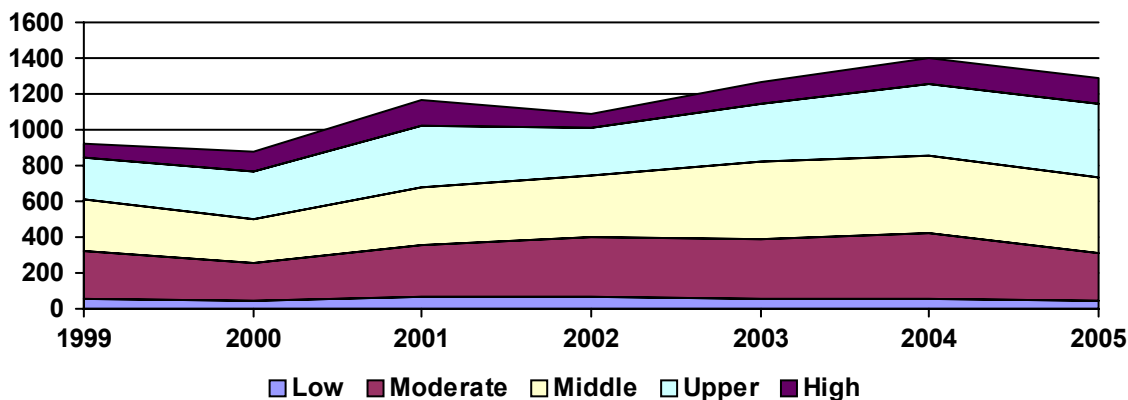
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	267	44	16.5%	166	62.2%	38	22.9%
African American	216	68	31.5%	90	41.7%	32	35.6%
Hispanic	252	53	21.0%	145	57.5%	37	25.5%
White	3,118	386	12.4%	2,212	70.9%	297	13.4%
Other	34	7	20.6%	18	52.9%	3	16.7%
Not Reported	445	114	25.6%	182	40.9%	24	13.2%
<b>Total</b>	<b>4,332</b>	<b>672</b>	<b>15.5%</b>	<b>2,813</b>	<b>64.9%</b>	<b>431</b>	<b>15.3%</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	975	1,263	1,205	1,362	1,746	1,825	87.2%
FHA/VA Home Purchase	11	14	18	10	11	6	-45.5%
Refinance	342	1,500	1,998	2,696	1,017	926	170.8%
Home Improvement	79	61	46	43	64	65	-17.7%
Multifamily	68	82	90	107	59	52	-23.5%
<b>Total Lending</b>	<b>1,475</b>	<b>2,920</b>	<b>3,357</b>	<b>4,218</b>	<b>2,897</b>	<b>2,874</b>	<b>94.8%</b>
<b>Foreclosures</b>	<b>22</b>	<b>29</b>	<b>41</b>	<b>37</b>	<b>38</b>	<b>38</b>	<b>72.7%</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				
COUNTRYWIDE HOME LOANS	227	146	5	72	4	9.7%	0
LASALLE BANK NA	189	116	12	56	4	0.0%	1
GUARANTEED RATE INC	147	110	37	0	0	4.1%	0
WELLS FARGO BANK, NA	139	78	12	47	2	2.2%	0
JPMORGAN CHASE BANK	137	59	18	55	5	1.5%	0
WASHINGTON MUTUAL BANK	128	59	5	50	2	0.9%	12
OHIO SAVINGS BANK	88	55	15	18	0	8.0%	0
AMERICAN HOME MORTGAGE CORP.	81	47	10	24	0	23.5%	0
GMAC BANK	81	42	3	33	3	1.2%	0
CHICAGO BANCORP, INC	77	47	22	8	0	10.4%	0
BANK OF AMERICA, N.A.	76	42	5	24	5	1.3%	0
CITIMORTGAGE, INC	76	42	1	33	0	0.0%	0
NATIONAL CITY BANK OF INDIANA	69	44	8	15	2	36.2%	0
ARGENT MORTGAGE COMPANY LLC	46	21	11	14	0	76.1%	0
MIDAMERICA BANK	42	15	7	18	2	0.0%	0
NEW CENTURY MORTGAGE CORPORATI	39	17	15	7	0	92.3%	0
LONG BEACH MORTGAGE CO.	37	11	10	16	0	86.5%	0
US BANK, N.A.	36	16	10	8	0	0.0%	2
PHH MORTGAGE CORPORATION	33	27	0	6	0	0.0%	0
CITIBANK, FSB	31	3	8	15	1	3.7%	4
FLAGSTAR BANK	29	15	4	10	0	0.0%	0
HARRIS N.A.	25	16	0	7	0	0.0%	2
TOWNSTONE FINANCIAL INC,	25	10	1	14	0	8.0%	0
BNC MORTGAGE	23	11	4	8	0	100.0%	0
BANGROUP MORTGAGE	22	15	5	2	0	18.2%	0
WELLS FARGO FUNDING, INC	21	18	0	3	0	0.0%	0
ENCORE CREDIT CORP	21	8	6	7	0	81.0%	0
GREENPOINT MORTGAGE FUNDING	21	18	0	2	1	4.8%	0
ACCREDITED HOME LENDERS, INC	20	6	4	8	2	85.0%	0
WMC MORTGAGE CORP.	20	7	3	10	0	80.0%	0