

COMMUNITY AREA 30 - SOUTH LAWNSDALE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	9,810				
*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	6,925	33.0%	African American	5.4%	20.8%
Renter Occupied Units	12,288	58.5%	Asian	0.2%	30.0%
Vacant Units	1,778	8.5%	White	32.4%	41.8%
Total Units	20,991	100%	Other	62.0%	34.4%
			Hispanic*	88.9%	35.2%
Median Family Income		\$32,317	Total	NA	36.0%

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	1,018	\$149,039	308	15
Non-Bank Mortgage Companies	860	\$132,770	617	18
Total Single Family Lending	1,878	\$281,809	925	33

Conventional Single-Family Lending By Race/Ethnicity

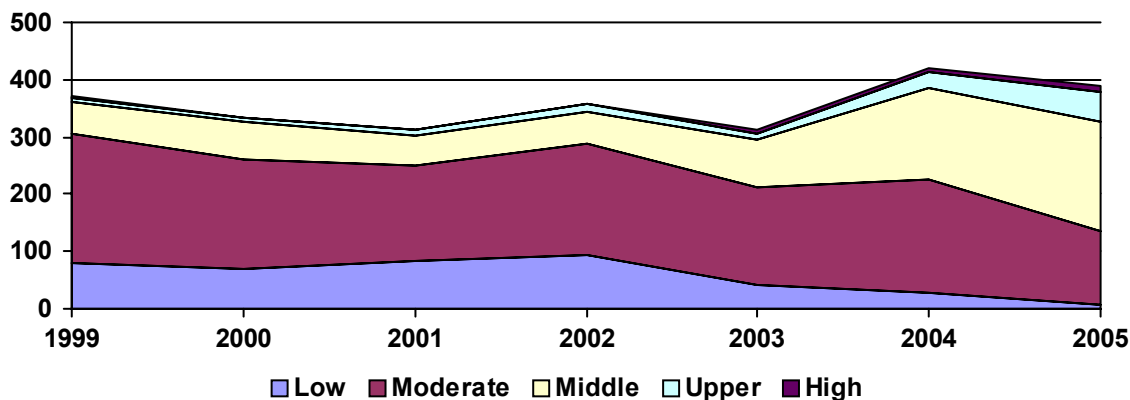
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	19	4	21.1%	6	31.6%	3	50.0%
African American	141	54	38.3%	47	33.3%	30	63.8%
Hispanic	3,122	825	26.4%	1,584	50.7%	797	50.3%
White	247	43	17.4%	127	51.4%	55	43.3%
Other	10	2	20.0%	3	30.0%	3	100.0%
Not Reported	397	142	35.8%	111	28.0%	70	63.1%
Total	3,936	1,070	27.2%	1,878	47.7%	958	51.0%

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	208	235	283	274	560	680	226.9%
FHA/VA Home Purchase	167	130	155	114	57	17	-89.8%
Refinance	449	869	965	1,289	1,067	1,064	137.0%
Home Improvement	128	133	69	78	135	154	20.3%
Multifamily	21	20	22	38	27	33	57.1%
Total Lending	973	1,387	1,494	1,793	1,846	1,948	100.2%
Foreclosures	102	107	112	94	68	87	-14.7%

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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				
ARGENT MORTGAGE COMPANY LLC	140	46	25	69	0	81.4%	0
LONG BEACH MORTGAGE CO.	113	45	34	34	0	93.8%	0
COUNTRYWIDE HOME LOANS	99	37	7	48	7	43.2%	0
ACCREDITED HOME LENDERS, INC	58	19	14	25	0	93.1%	0
TCF NATIONAL BANK	56	4	0	51	1	12.5%	0
WASHINGTON MUTUAL BANK	54	9	0	42	3	1.9%	0
ENCORE CREDIT CORP	51	6	4	40	1	98.0%	0
AMERICAN HOME MORTGAGE CORP.	50	17	12	21	0	40.0%	0
RESMAE MORTGAGE CORPORATION	48	16	15	17	0	87.5%	0
NATIONAL CITY BANK OF INDIANA	47	9	4	34	0	65.1%	0
WORLD SAVINGS BANK	46	7	0	38	0	0.0%	1
SECOND FEDERAL SAVINGS & LOAN	45	12	0	30	0	40.5%	3
FREMONT INVESTMENT & LOAN	44	10	8	25	1	86.4%	0
BNC MORTGAGE	43	12	6	25	0	100.0%	0
LASALLE BANK NA	42	10	1	20	10	2.4%	1
MILA, INC.	42	13	10	9	10	90.5%	0
JPMORGAN CHASE BANK	36	9	1	19	7	8.6%	0
MIDAMERICA BANK	35	13	3	13	4	6.3%	2
WELLS FARGO BANK, NA	33	8	0	20	5	35.5%	0
INDYMAC BANK, F.S.B.	32	12	6	10	4	28.1%	0
FIRST NLC FINANCIAL SERVICES	30	7	6	17	0	90.0%	0
CITIBANK, FSB	29	3	1	12	11	7.4%	2
NEW CENTURY MORTGAGE CORPORATI	25	4	3	16	2	96.0%	0
WMC MORTGAGE CORP.	25	5	5	15	0	88.0%	0
CITIMORTGAGE, INC	23	1	0	16	6	0.0%	0
DECISION ONE MORTGAGE	20	7	2	11	0	100.0%	0
AIG FEDERAL SAVINGS BANK	19	5	4	10	0	84.2%	0
GREENPOINT MORTGAGE FUNDING	19	2	0	13	2	17.6%	2
COUNTRYWIDE BANK, N. A.	17	2	0	13	2	11.8%	0
BAYTREE LENDING	16	5	3	8	0	43.8%	0