

## COMMUNITY AREA 031 - SOUTH SUBURBAN COOK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	124,207				
*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	107,052	70.7%	African American	46.4%	65.2%
Renter Occupied Units	36,757	24.3%	Asian	0.7%	74.5%
Vacant Units	7,507	5.0%	White	48.4%	84.0%
<b>Total Units</b>	<b>151,316</b>	<b>100%</b>	Other	4.5%	66.3%
			Hispanic*	6.1%	69.3%
			<b>Total</b>	<b>NA</b>	<b>74.4%</b>

### Median Family Income

#### 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	14,268	\$1,627,112	6,363	695
Non-Bank Mortgage Companies	11,828	\$1,357,374	8,384	487
<b>Total Single Family Lending</b>	<b>26,096</b>	<b>\$2,984,486</b>	<b>14,747</b>	<b>1,182</b>

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

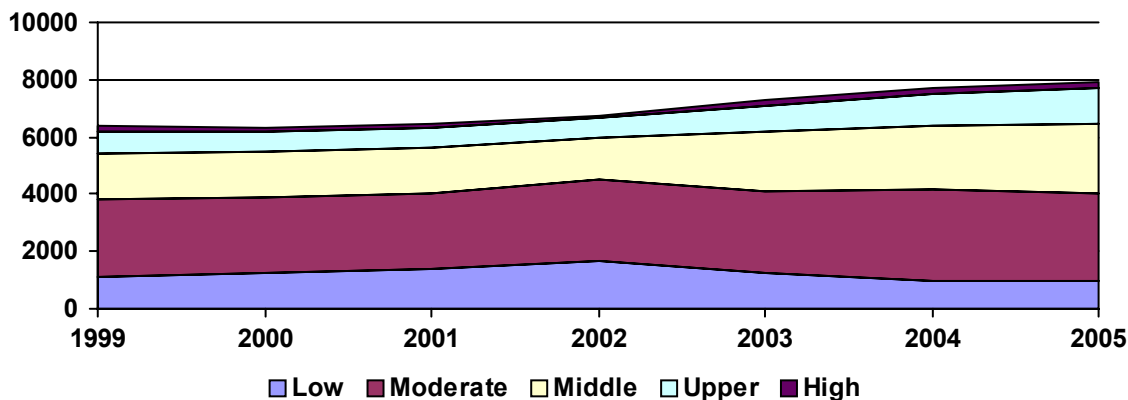
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	492	111	22.6%	250	50.8%	118	47.2%
African American	36,270	11,342	31.3%	15,566	42.9%	10,737	69.0%
Hispanic	4,446	1,148	25.8%	2,200	49.5%	1,247	56.7%
White	10,883	2,520	23.2%	5,579	51.3%	2,297	41.2%
Other	278	67	24.1%	86	30.9%	47	54.7%
Not Reported	11,079	4,493	40.6%	2,415	21.8%	1,483	61.4%
<b>Total</b>	<b>63,448</b>	<b>19,681</b>	<b>31.0%</b>	<b>26,096</b>	<b>41.1%</b>	<b>15,929</b>	<b>61.0%</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	4,536	4,582	5,546	6,916	9,804	12,505	175.7%
FHA/VA Home Purchase	2,367	2,603	2,085	1,564	1,141	759	-67.9%
Refinance	4,633	10,095	11,631	19,043	12,873	13,274	186.5%
Home Improvement	1,447	1,044	730	796	1,213	1,370	-5.3%
Multifamily	95	93	118	180	158	127	33.7%
<b>Total Lending</b>	<b>13,078</b>	<b>18,417</b>	<b>20,110</b>	<b>28,499</b>	<b>25,189</b>	<b>28,035</b>	<b>114.4%</b>
<b>Foreclosures</b>	<b>2,445</b>	<b>3,218</b>	<b>3,818</b>	<b>3,389</b>	<b>3,169</b>	<b>3,290</b>	<b>34.6%</b>

## COMMUNITY AREA 031 - SOUTH SUBURBAN COOK

## 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	1,519	582	148	725	64	57.5%	0
FREMONT INVESTMENT & LOAN	1,407	540	383	476	8	94.5%	0
ARGENT MORTGAGE COMPANY LLC	1,317	447	128	728	14	84.5%	0
LONG BEACH MORTGAGE CO.	1,080	479	299	291	11	93.3%	0
NATIONAL CITY BANK OF INDIANA	1,044	474	128	435	7	79.3%	0
WELLS FARGO BANK, NA	957	407	11	505	34	39.3%	0
NEW CENTURY MORTGAGE CORPORATI	776	259	153	334	29	93.5%	1
AMERICAN HOME MORTGAGE CORP.	686	310	102	262	12	39.2%	0
BNC MORTGAGE	672	281	82	309	0	98.5%	0
MILA, INC.	635	282	222	98	33	90.7%	0
JPMORGAN CHASE BANK	612	172	13	369	57	7.9%	1
WASHINGTON MUTUAL BANK	594	151	4	417	16	2.6%	6
ACCREDITED HOME LENDERS, INC	584	209	129	246	0	94.3%	0
OPTION ONE MORTGAGE CORP	497	144	83	250	20	97.6%	0
THE FIRST MORTGAGE CORPORATION	493	362	72	54	5	48.4%	0
FINANCE AMERICA	450	200	96	154	0	97.1%	0
AMERIQUEST MORTGAGE COMPANY	429	5	3	416	5	86.5%	0
WMC MORTGAGE CORP.	407	127	92	188	0	94.1%	0
DECISION ONE MORTGAGE	403	169	59	175	0	94.5%	0
EQUIFIRST CORPORATION	381	128	74	166	13	91.3%	0
AEGIS WHOLESALE CORPORATION	330	86	41	203	0	58.1%	0
ENCORE CREDIT CORP	330	54	24	244	8	97.0%	0
BANK OF AMERICA, N.A.	301	109	23	154	15	2.1%	0
LASALLE BANK NA	279	105	7	130	34	5.6%	3
RESMAE MORTGAGE CORPORATION	279	111	79	89	0	96.4%	0
HARRIS N.A.	269	85	2	148	28	9.9%	6
AIG FEDERAL SAVINGS BANK	259	53	27	179	0	81.5%	0
FIELDSTONE MORTGAGE COMPANY	255	96	65	94	0	92.5%	0
FIRST NLC FINANCIAL SERVICES	248	33	16	199	0	87.1%	0
CITIMORTGAGE, INC	241	96	0	136	9	4.2%	0