

COMMUNITY AREA 39 - KENWOOD

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	3,030				
*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	2,617	26.2%	African American	75.5%	27.0%
Renter Occupied Units	6,318	63.3%	Asian	4.5%	3.3%
Vacant Units	1,039	10.4%	White	17.4%	45.6%
Total Units	9,974	100%	Other	2.6%	31.9%
			Hispanic*	1.4%	16.0%
Median Family Income		\$43,554	Total	NA	29.3%

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	446	\$107,261	82	9
Non-Bank Mortgage Companies	259	\$57,435	152	3
Total Single Family Lending	705	\$164,696	234	12

Conventional Single-Family Lending By Race/Ethnicity

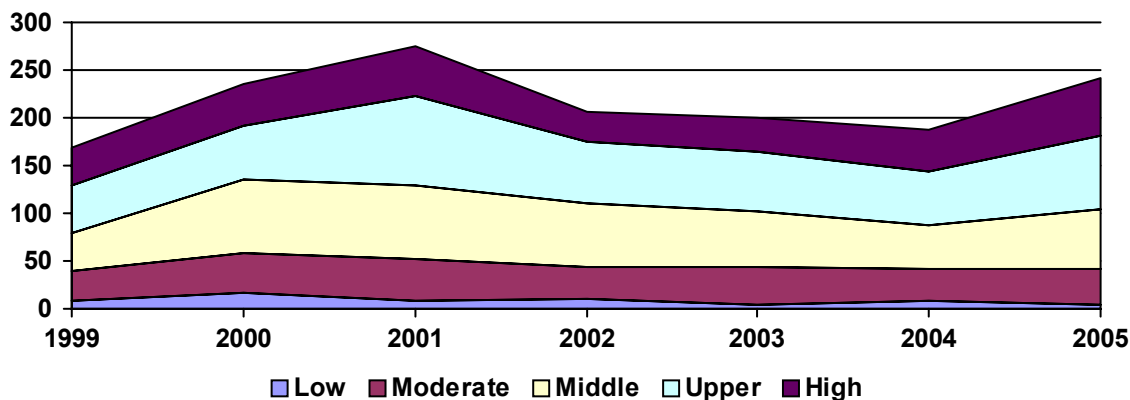
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	73	24	32.9%	32	43.8%	9	28.1%
African American	954	277	29.0%	407	42.7%	161	39.6%
Hispanic	41	16	39.0%	17	41.5%	6	35.3%
White	291	53	18.2%	154	52.9%	43	27.9%
Other	12	3	25.0%	4	33.3%	1	25.0%
Not Reported	268	74	27.6%	91	34.0%	26	28.6%
Total	1,639	447	27.3%	705	43.0%	246	34.9%

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	249	291	239	233	252	368	47.8%
FHA/VA Home Purchase	5	9	0	5	3	2	-60.0%
Refinance	129	295	420	660	352	310	140.3%
Home Improvement	25	21	22	25	37	30	20.0%
Multifamily	14	11	17	19	14	14	0.0%
Total Lending	422	627	698	942	658	724	71.6%
Foreclosures	38	38	49	45	58	52	36.8%

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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	56	28	5	20	3	30.4%	0
ARGENT MORTGAGE COMPANY LLC	37	15	7	14	1	83.8%	0
WELLS FARGO BANK, NA	36	19	2	15	0	19.4%	0
LONG BEACH MORTGAGE CO.	30	10	6	14	0	100.0%	0
FREMONT INVESTMENT & LOAN	28	7	5	16	0	85.7%	0
WASHINGTON MUTUAL BANK	28	11	0	14	1	0.0%	2
BANK OF AMERICA, N.A.	24	16	2	6	0	0.0%	0
LASALLE BANK NA	22	11	0	10	1	0.0%	0
JPMORGAN CHASE BANK	18	7	1	9	1	0.0%	0
NATIONAL CITY BANK OF INDIANA	17	8	2	7	0	23.5%	0
CITIMORTGAGE, INC	15	11	0	4	0	0.0%	0
NEW CENTURY MORTGAGE CORPORATI	14	5	4	4	1	85.7%	0
AMERICAN HOME MORTGAGE CORP.	13	4	2	7	0	15.4%	0
SHOREBANK	13	3	0	4	3	0.0%	3
ACCREDITED HOME LENDERS, INC	11	4	4	3	0	81.8%	0
BNC MORTGAGE	11	3	0	8	0	100.0%	0
GUARANTEED RATE INC	11	8	3	0	0	9.1%	0
WMC MORTGAGE CORP.	10	3	3	4	0	90.0%	0
RESMAE MORTGAGE CORPORATION	10	4	4	2	0	70.0%	0
HARRIS N.A.	10	5	0	4	1	0.0%	0
MIDAMERICA BANK	10	4	1	5	0	10.0%	0
MILA, INC.	10	4	3	1	2	80.0%	0
ENCORE CREDIT CORP	9	1	1	7	0	66.7%	0
FLAGSTAR BANK	8	2	2	4	0	12.5%	0
INDYMAC BANK, F.S.B.	8	1	1	6	0	37.5%	0
OHIO SAVINGS BANK	8	5	3	0	0	0.0%	0
CHICAGO BANCORP, INC	7	5	2	0	0	42.9%	0
IRWIN MORTGAGE CORP	7	4	3	0	0	28.6%	0
PEOPLE'S CHOICE FINANCIAL CORP	7	2	1	4	0	71.4%	0
GREENPOINT MORTGAGE FUNDING	6	3	0	3	0	16.7%	0