

COMMUNITY AREA 4 - LINCOLN SQUARE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	6,353				
*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	5,798	29.7%	African American	3.1%	13.2%
Renter Occupied Units	12,854	65.8%	Asian	11.0%	32.2%
Vacant Units	897	4.6%	White	74.0%	33.0%
Total Units	19,549	100%	Other	12.0%	23.0%
			Hispanic*	18.6%	21.6%
Median Family Income		\$48,215	Total	NA	31.1%

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	1,123	\$288,989	109	3
Non-Bank Mortgage Companies	502	\$117,531	161	1
Total Single Family Lending	1,625	\$406,520	270	4

Conventional Single-Family Lending By Race/Ethnicity

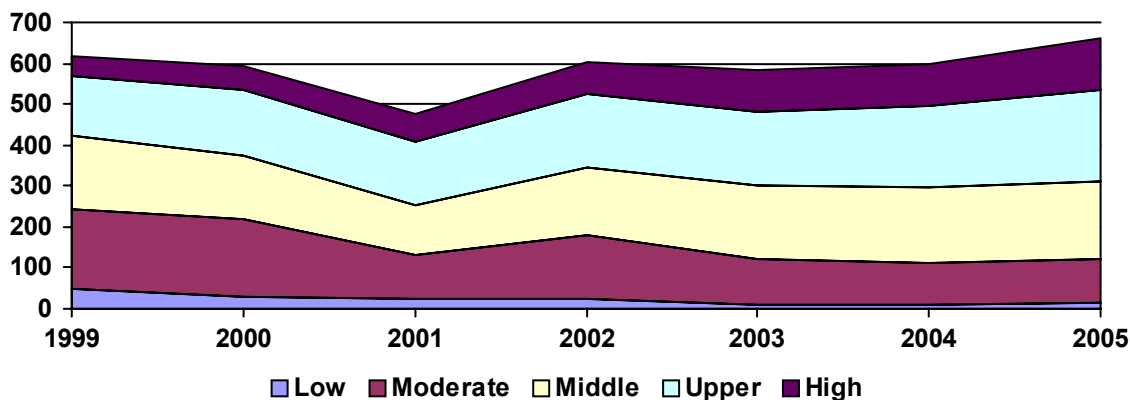
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	260	43	16.5%	150	57.7%	42	28.0%
African American	59	19	32.2%	21	35.6%	7	33.3%
Hispanic	351	85	24.2%	183	52.1%	61	33.3%
White	1,710	255	14.9%	1,157	67.7%	141	12.2%
Other	25	2	8.0%	10	40.0%	3	30.0%
Not Reported	291	80	27.5%	104	35.7%	20	19.2%
Total	2,696	484	18.0%	1,625	60.3%	274	16.9%

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	635	523	657	644	752	905	42.5%
FHA/VA Home Purchase	21	3	6	2	3	0	-100.0%
Refinance	340	1,183	1,375	1,879	826	672	97.6%
Home Improvement	109	81	50	31	67	53	-51.4%
Multifamily	36	61	60	77	45	45	25.0%
Total Lending	1,141	1,851	2,148	2,633	1,693	1,675	46.8%
Foreclosures	18	20	36	22	29	23	27.8%

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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				
LASALLE BANK NA	101	54	7	34	5	0.0%	1
WASHINGTON MUTUAL BANK	98	25	0	59	3	0.0%	11
COUNTRYWIDE HOME LOANS	93	53	3	34	3	9.7%	0
WELLS FARGO BANK, NA	80	44	4	31	1	2.5%	0
GUARANTEED RATE INC	79	54	25	0	0	2.5%	0
JPMORGAN CHASE BANK	72	28	11	28	5	1.4%	0
BANK OF AMERICA, N.A.	60	35	3	21	1	1.7%	0
NATIONAL CITY BANK OF INDIANA	47	29	6	12	0	27.7%	0
GMAC BANK	44	22	2	20	0	2.3%	0
AMERICAN HOME MORTGAGE CORP.	36	19	4	13	0	20.0%	0
BNC MORTGAGE	31	11	4	16	0	96.8%	0
CITIMORTGAGE, INC	29	17	0	10	2	3.4%	0
CHICAGO BANCORP, INC	28	21	6	1	0	7.1%	0
LONG BEACH MORTGAGE CO.	26	10	9	7	0	92.3%	0
OHIO SAVINGS BANK	26	13	3	10	0	7.7%	0
MIDAMERICA BANK	24	7	2	10	4	0.0%	1
ARGENT MORTGAGE COMPANY LLC	22	8	4	10	0	77.3%	0
CITIBANK, FSB	19	2	9	2	1	0.0%	5
NEW CENTURY MORTGAGE CORPORATI	18	8	4	5	1	88.9%	0
FREMONT INVESTMENT & LOAN	17	7	4	6	0	88.2%	0
INDYMAC BANK, F.S.B.	16	6	0	9	1	12.5%	0
WORLD SAVINGS BANK	16	2	0	13	1	0.0%	0
1ST ADVANTAGE MORTGAGE L.L.C.	15	12	1	2	0	0.0%	0
HARRIS N.A.	15	7	1	6	1	0.0%	0
MILA, INC.	15	7	5	3	0	93.3%	0
SOVEREIGN BANK	15	9	0	6	0	0.0%	0
FIRST MAGNUS FINANCIAL CORP.	14	2	2	10	0	0.0%	0
PHH MORTGAGE CORPORATION	14	13	0	1	0	0.0%	0
ACCREDITED HOME LENDERS, INC	14	3	3	8	0	85.7%	0
COUNTRYWIDE BANK, N. A.	14	5	0	9	0	14.3%	0