

COMMUNITY AREA 49 - ROSELAND

Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2000)*					13,948
*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	10,723	59.7%	African American	97.7%	63.9%
Renter Occupied Units	6,031	33.6%	Asian	0.3%	100.0%
Vacant Units	1,219	6.8%	White	0.9%	74.3%
Total Units	17,973	100%	Other	1.1%	54.7%
			Hispanic*	0.5%	60.7%
Median Family Income		\$42,401	Total	NA	64.0%

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	1,394	\$136,081	662	64
Non-Bank Mortgage Companies	1,390	\$139,875	1,050	50
Total Single Family Lending	2,784	\$275,956	1,712	114

Conventional Single-Family Lending By Race/Ethnicity

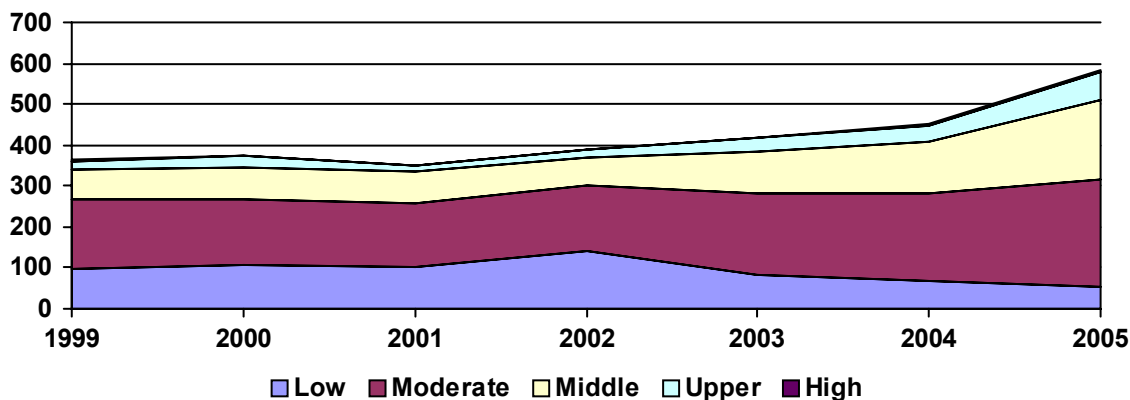
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	57	13	22.8%	23	40.4%	15	65.2%
African American	5,236	1,696	32.4%	2,174	41.5%	1,433	65.9%
Hispanic	137	35	25.5%	61	44.5%	48	78.7%
White	577	128	22.2%	242	41.9%	141	58.3%
Other	26	8	30.8%	7	26.9%	6	85.7%
Not Reported	1,223	482	39.4%	277	22.6%	183	66.1%
Total	7,256	2,362	32.6%	2,784	38.4%	1,826	65.6%

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	294	280	388	511	778	1,165	296.3%
FHA/VA Home Purchase	133	138	128	74	41	43	-67.7%
Refinance	791	900	1,004	1,454	1,371	1,515	91.5%
Home Improvement	251	185	104	133	209	204	-18.7%
Multifamily	14	17	28	14	26	29	107.1%
Total Lending	1,483	1,520	1,652	2,186	2,425	2,956	99.3%
Foreclosures	364	454	543	440	387	390	7.1%

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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	220	85	14	119	2	85.0%	0
LONG BEACH MORTGAGE CO.	177	82	48	46	1	98.3%	0
FREMONT INVESTMENT & LOAN	174	65	43	64	2	96.0%	0
COUNTRYWIDE HOME LOANS	147	44	16	79	8	53.4%	0
BNC MORTGAGE	88	34	10	44	0	97.7%	0
NATIONAL CITY BANK OF INDIANA	79	25	5	47	2	69.6%	0
AMERICAN HOME MORTGAGE CORP.	76	29	15	32	0	51.6%	0
AMERIQUEST MORTGAGE COMPANY	74	0	0	74	0	93.2%	0
WELLS FARGO BANK, NA	68	19	0	47	2	40.4%	0
JPMORGAN CHASE BANK	61	14	0	33	14	7.0%	0
NEW CENTURY MORTGAGE CORPORATI	59	20	12	24	3	93.2%	0
ENCORE CREDIT CORP	57	10	5	40	2	93.0%	0
ACCREDITED HOME LENDERS, INC	56	18	12	26	0	91.1%	0
MILA, INC.	54	24	16	10	4	92.6%	0
WMC MORTGAGE CORP.	52	17	11	24	0	94.2%	0
WASHINGTON MUTUAL BANK	52	12	0	39	1	2.1%	0
SHOREBANK	47	17	1	8	7	0.0%	14
FINANCE AMERICA	42	18	6	18	0	100.0%	0
EQUIFIRST CORPORATION	41	12	8	18	3	92.7%	0
PEOPLE'S CHOICE FINANCIAL CORP	40	10	3	27	0	90.0%	0
DECISION ONE MORTGAGE	36	11	7	18	0	91.7%	0
CHASE MANHATTAN BANK USA, NA	35	4	2	27	2	74.3%	0
TCF NATIONAL BANK	34	0	0	29	5	5.9%	0
OPTION ONE MORTGAGE CORP	33	4	4	25	0	87.9%	0
MARIBELLA MORTGAGE, LLC.	32	14	8	10	0	71.9%	0
LASALLE BANK NA	30	2	0	21	6	17.9%	1
RESMAE MORTGAGE CORPORATION	29	9	3	17	0	86.2%	0
FIRST NLC FINANCIAL SERVICES	26	1	1	24	0	76.9%	0
INDYMAC BANK, F.S.B.	26	7	5	13	1	57.7%	0
BANK OF AMERICA, N.A.	25	8	2	15	0	8.3%	0