

COMMUNITY AREA 5 - NORTH CENTER

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,799				
*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	6,097	38.6%	African American	3.8%	16.3%
Renter Occupied Units	8,699	55.1%	Asian	3.3%	41.2%
Vacant Units	999	6.3%	White	84.4%	42.6%
Total Units	15,795	100%	Other	8.5%	38.7%
			Hispanic*	13.5%	36.7%
Median Family Income		\$62,183	Total	NA	41.2%

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	1,335	\$464,857	75	6
Non-Bank Mortgage Companies	602	\$193,924	113	3
Total Single Family Lending	1,937	\$658,781	188	9

Conventional Single-Family Lending By Race/Ethnicity

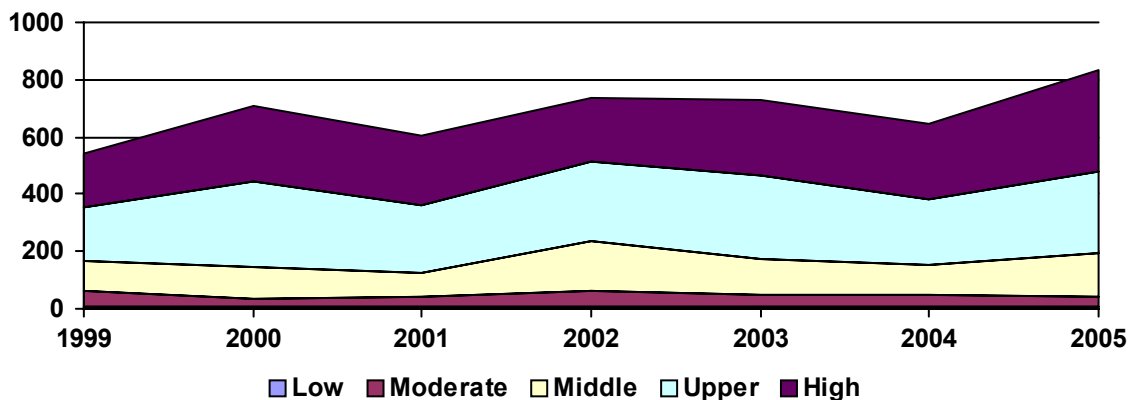
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	106	21	19.8%	66	62.3%	9	13.6%
African American	56	15	26.8%	28	50.0%	11	39.3%
Hispanic	258	53	20.5%	147	57.0%	34	23.1%
White	2,179	241	11.1%	1,563	71.7%	134	8.6%
Other	5	0	0.0%	5	100.0%	0	0.0%
Not Reported	259	58	22.4%	128	49.4%	9	7.0%
Total	2,863	388	13.6%	1,937	67.7%	197	10.2%

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	781	669	825	804	817	1,133	45.1%
FHA/VA Home Purchase	3	6	1	1	1	0	-100.0%
Refinance	366	1,512	1,910	2,372	998	746	103.8%
Home Improvement	99	53	46	40	59	66	-33.3%
Multifamily	21	26	28	29	24	21	0.0%
Total Lending	1,270	2,266	2,810	3,246	1,899	1,966	54.8%
Foreclosures	21	16	26	19	18	16	-23.8%

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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	138	83	8	41	6	2.2%	0
WELLS FARGO BANK, NA	123	63	14	40	6	2.4%	0
GUARANTEED RATE INC	121	89	32	0	0	0.8%	0
WASHINGTON MUTUAL BANK	116	35	1	75	3	0.0%	2
COUNTRYWIDE HOME LOANS	95	51	2	37	5	9.5%	0
AMERICAN HOME MORTGAGE CORP.	93	48	12	32	1	10.8%	0
BANK OF AMERICA, N.A.	70	35	7	26	2	0.0%	0
JPMORGAN CHASE BANK	69	29	7	31	2	0.0%	0
NATIONAL CITY BANK OF INDIANA	56	35	3	17	1	14.3%	0
CITIMORTGAGE, INC	48	26	0	19	3	0.0%	0
GMAC BANK	48	21	1	26	0	0.0%	0
CHICAGO BANCORP, INC	45	26	11	8	0	2.2%	0
OHIO SAVINGS BANK	41	19	5	17	0	2.4%	0
MIDAMERICA BANK	40	14	6	15	4	0.0%	1
TOWNSTONE FINANCIAL INC,	25	7	3	15	0	16.0%	0
FREMONT INVESTMENT & LOAN	22	8	4	10	0	90.9%	0
FIRST MAGNUS FINANCIAL CORP.	20	4	4	12	0	0.0%	0
LONG BEACH MORTGAGE CO.	19	7	5	7	0	78.9%	0
US BANK, N.A.	19	8	1	10	0	0.0%	0
BNC MORTGAGE	18	8	4	6	0	100.0%	0
GREENPOINT MORTGAGE FUNDING	18	8	0	10	0	5.6%	0
HARRIS N.A.	18	8	1	8	1	0.0%	0
1ST ADVANTAGE MORTGAGE L.L.C.	17	9	1	7	0	0.0%	0
WELLS FARGO FUNDING, INC	17	9	0	8	0	0.0%	0
ASTORIA FEDERAL MORTGAGE CORP.	15	8	0	7	0	0.0%	0
PHH MORTGAGE CORPORATION	14	12	1	1	0	0.0%	0
NEW CENTURY MORTGAGE CORPORATI	14	7	5	2	0	92.9%	0
ARGENT MORTGAGE COMPANY LLC	14	7	2	5	0	64.3%	0
TAYLOR, BEAN & WHITAKER	14	3	0	11	0	0.0%	0
AMERICAN MORTGAGE NETWORK	13	4	1	8	0	0.0%	0