

COMMUNITY AREA 59 - MCKINLEY PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	3,129				
*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	2,589	47.0%	African American	1.5%	50.6%
Renter Occupied Units	2,508	45.5%	Asian	6.2%	80.3%
Vacant Units	410	7.4%	White	62.6%	51.7%
Total Units	5,507	100%	Other	29.7%	42.7%
			Hispanic*	49.8%	43.7%
Median Family Income		\$40,353	Total	NA	50.8%

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	450	\$78,119	79	3
Non-Bank Mortgage Companies	232	\$38,804	133	7
Total Single Family Lending	682	\$116,923	212	10

Conventional Single-Family Lending By Race/Ethnicity

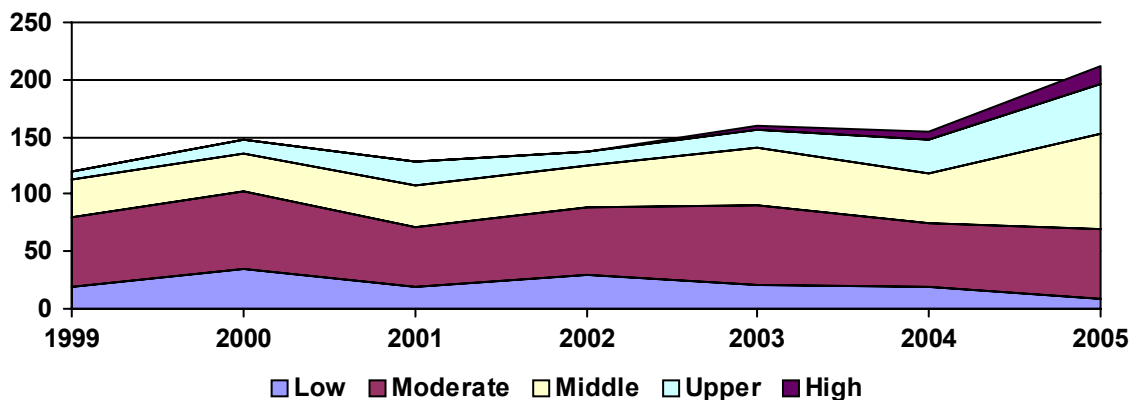
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	177	17	9.6%	136	76.8%	12	8.8%
African American	7	5	71.4%	1	14.3%	0	0.0%
Hispanic	619	117	18.9%	353	57.0%	154	43.6%
White	259	47	18.1%	160	61.8%	42	26.3%
Other	5	0	0.0%	4	80.0%	0	0.0%
Not Reported	120	45	37.5%	28	23.3%	14	50.0%
Total	1,187	231	19.5%	682	57.5%	222	32.6%

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	118	100	135	176	200	335	183.9%
FHA/VA Home Purchase	40	41	24	15	5	0	-100.0%
Refinance	114	304	330	453	358	303	165.8%
Home Improvement	32	41	22	23	42	47	46.9%
Multifamily	9	7	7	11	5	9	0.0%
Total Lending	313	493	518	678	610	694	121.7%
Foreclosures	20	23	26	18	20	12	-40.0%

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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				
CCO MORTGAGE CORP	41	33	0	7	1	0.0%	0
COUNTRYWIDE HOME LOANS	37	24	2	10	1	24.3%	0
ARGENT MORTGAGE COMPANY LLC	36	9	3	23	1	77.8%	0
JPMORGAN CHASE BANK	34	7	1	22	4	0.0%	0
WASHINGTON MUTUAL BANK	21	6	1	14	0	0.0%	0
AMERICAN HOME MORTGAGE CORP.	19	9	5	3	2	31.6%	0
NAB BANK	18	16	0	2	0	0.0%	0
WELLS FARGO BANK, NA	16	5	1	6	4	18.8%	0
BNC MORTGAGE	15	5	3	7	0	100.0%	0
FREMONT INVESTMENT & LOAN	15	7	3	5	0	80.0%	0
PACIFIC GLOBAL BANK	15	11	0	3	1	0.0%	0
MILA, INC.	14	4	4	2	4	78.6%	0
ACCREDITED HOME LENDERS, INC	14	6	5	3	0	100.0%	0
ENCORE CREDIT CORP	14	0	0	14	0	92.9%	0
LONG BEACH MORTGAGE CO.	14	5	4	5	0	92.9%	0
MARQUETTE BANK	13	2	0	9	2	0.0%	0
NATIONAL CITY BANK OF INDIANA	13	5	2	6	0	46.2%	0
WORLD SAVINGS BANK	12	5	0	7	0	0.0%	0
TOWNSTONE FINANCIAL INC,	11	3	3	5	0	18.2%	0
BANK OF AMERICA, N.A.	11	2	1	5	3	0.0%	0
CITIMORTGAGE, INC	11	5	0	5	1	0.0%	0
LASALLE BANK NA	11	4	0	5	2	0.0%	0
TCF NATIONAL BANK	11	1	0	10	0	9.1%	0
WASHINGTON FEDERAL BANK	8	3	0	5	0	0.0%	0
RESMAE MORTGAGE CORPORATION	8	4	3	1	0	100.0%	0
CHICAGO COMMUNITY BANK	8	2	0	6	0	0.0%	0
FIRST NLC FINANCIAL SERVICES	8	3	3	2	0	100.0%	0
CHARTER ONE BANK	7	0	0	6	1	0.0%	0
GMAC BANK	7	2	0	5	0	0.0%	0
MIDAMERICA BANK	6	2	0	1	1	25.0%	2