

COMMUNITY AREA 6 - LAKEVIEW

Housing Data

		<u>Total</u>			
Mortgageable Single Family Properties (estimated 2000)*		19,157			
*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	17,123	28.8%	African American	4.0%	15.7%
Renter Occupied Units	39,839	67.1%	Asian	5.2%	22.4%
Vacant Units	2,434	4.1%	White	86.4%	31.6%
Total Units	59,396	100%	Other	4.4%	22.6%
			Hispanic*	6.4%	25.3%
Median Family Income		\$84,458	Total	NA	30.1%

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	4,118	\$1,208,372	184	6
Non-Bank Mortgage Companies	1,767	\$454,058	390	10
Total Single Family Lending	5,885	\$1,662,430	574	16

Conventional Single-Family Lending By Race/Ethnicity

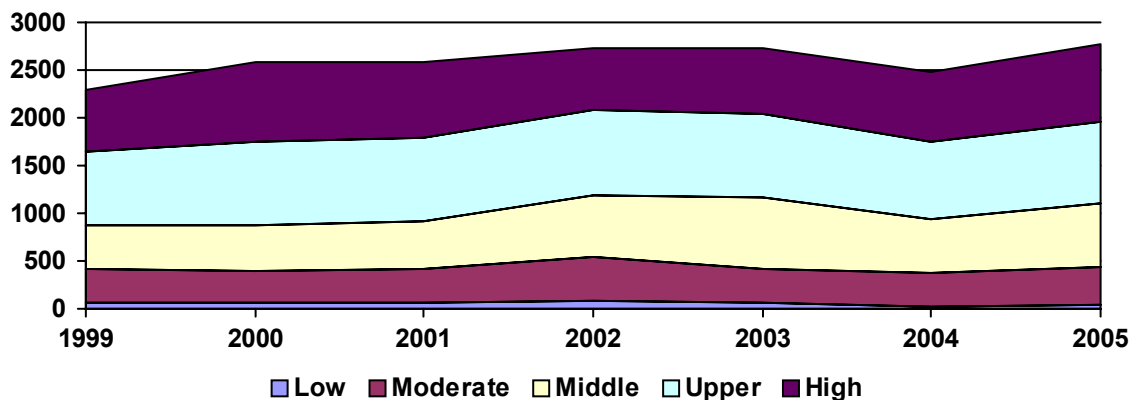
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	414	64	15.5%	255	61.6%	32	12.5%
African American	171	45	26.3%	89	52.0%	28	31.5%
Hispanic	366	62	16.9%	227	62.0%	50	22.0%
White	6,521	682	10.5%	4,768	73.1%	437	9.2%
Other	46	6	13.0%	32	69.6%	7	21.9%
Not Reported	900	133	14.8%	514	57.1%	36	7.0%
Total	8,418	992	11.8%	5,885	69.9%	590	10.0%

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	2,832	2,854	3,046	3,048	3,116	3,921	38.5%
FHA/VA Home Purchase	13	9	6	4	2	3	-76.9%
Refinance	848	4,303	5,795	7,115	2,660	1,855	118.8%
Home Improvement	195	144	120	72	119	112	-42.6%
Multifamily	96	121	143	178	105	109	13.5%
Total Lending	3,984	7,431	9,110	10,417	6,002	6,000	50.6%
Foreclosures	40	42	60	63	52	55	37.5%

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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				
WELLS FARGO BANK, NA	441	308	36	92	5	1.1%	0
LASALLE BANK NA	367	218	23	111	12	0.8%	3
GUARANTEED RATE INC	360	268	92	0	0	4.2%	0
COUNTRYWIDE HOME LOANS	336	236	3	91	6	4.5%	0
WASHINGTON MUTUAL BANK	305	142	4	141	4	0.0%	14
JPMORGAN CHASE BANK	287	136	39	104	8	0.7%	0
AMERICAN HOME MORTGAGE CORP.	260	125	44	88	3	16.5%	0
BANK OF AMERICA, N.A.	232	124	22	78	8	1.3%	0
NATIONAL CITY BANK OF INDIANA	171	104	13	53	1	12.9%	0
CHICAGO BANCORP, INC	163	105	42	16	0	9.8%	0
GMAC BANK	159	76	4	79	0	1.3%	0
CITIMORTGAGE, INC	156	106	1	48	1	0.0%	0
OHIO SAVINGS BANK	150	82	21	47	0	2.7%	0
MIDAMERICA BANK	137	58	31	39	6	0.0%	3
HARRIS N.A.	64	40	2	20	2	0.0%	0
ARGENT MORTGAGE COMPANY LLC	63	31	17	15	0	74.6%	0
CITIBANK, FSB	61	9	21	12	5	2.1%	14
TOWNSTONE FINANCIAL INC,	58	14	5	39	0	6.9%	0
FLAGSTAR BANK	58	35	11	12	0	0.0%	0
US BANK, N.A.	52	30	3	19	0	0.0%	0
ING BANK, FSB	52	39	0	13	0	0.0%	0
GHS MORTGAGE, LLC	51	44	1	6	0	3.9%	0
1ST ADVANTAGE MORTGAGE L.L.C.	50	27	1	22	0	0.0%	0
PHH MORTGAGE CORPORATION	50	41	2	7	0	0.0%	0
WELLS FARGO FUNDING, INC	48	29	0	19	0	0.0%	0
NEW CENTURY MORTGAGE CORPORATI	46	22	11	13	0	93.5%	0
SUNTRUST MORTGAGE, INC	39	18	7	14	0	2.6%	0
INDYMAC BANK, F.S.B.	38	12	4	21	1	15.8%	0
NATIONAL CITY BANK	38	0	33	5	0	0.0%	0
RESIDENTIAL LOAN CENTERS	38	18	3	17	0	8.1%	0