

COMMUNITY AREA 69 - GR. GRAND CROSSING

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,047				
*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	5,270	32.7%	African American	97.8%	36.5%
Renter Occupied Units	9,113	56.5%	Asian	0.4%	80.4%
Vacant Units	1,734	10.8%	White	0.8%	47.7%
Total Units	16,117	100%	Other	1.0%	31.1%
			Hispanic*	0.3%	53.2%
Median Family Income		\$31,951	Total	NA	36.6%

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	759	\$96,748	377	31
Non-Bank Mortgage Companies	851	\$114,841	635	40
Total Single Family Lending	1,610	\$211,589	1,012	71

Conventional Single-Family Lending By Race/Ethnicity

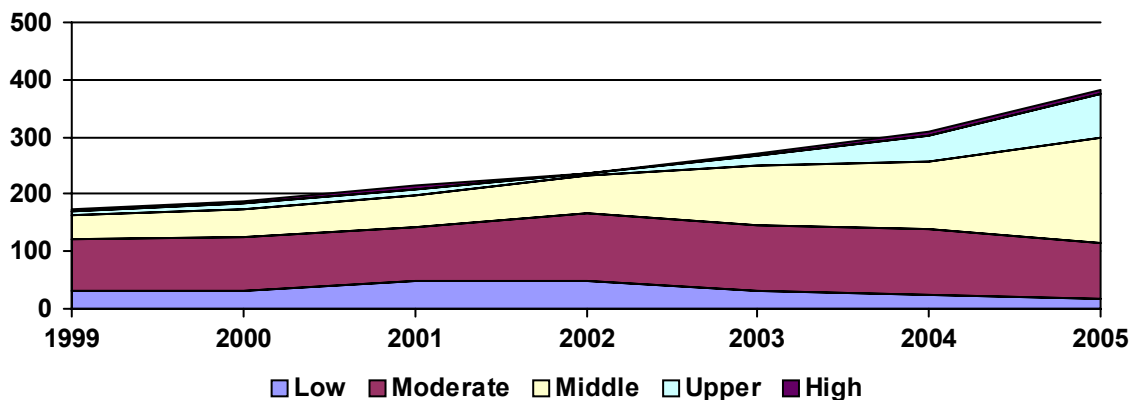
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	32	8	25.0%	9	28.1%	6	66.7%
African American	2,985	915	30.7%	1,221	40.9%	811	66.4%
Hispanic	106	22	20.8%	58	54.7%	45	77.6%
White	333	78	23.4%	149	44.7%	99	66.4%
Other	12	2	16.7%	2	16.7%	0	0.0%
Not Reported	692	231	33.4%	171	24.7%	122	71.3%
Total	4,160	1,256	30.2%	1,610	38.7%	1,083	67.3%

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	165	176	245	367	502	784	375.2%
FHA/VA Home Purchase	68	83	63	38	21	12	-82.4%
Refinance	385	470	504	729	747	785	103.9%
Home Improvement	102	104	64	77	114	94	-7.8%
Multifamily	41	36	50	66	69	70	70.7%
Total Lending	761	869	926	1,277	1,453	1,745	129.3%
Foreclosures	191	248	300	247	192	200	4.7%

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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				
FREMONT INVESTMENT & LOAN	121	51	34	35	1	90.1%	0
LONG BEACH MORTGAGE CO.	120	56	33	31	0	95.0%	0
ARGENT MORTGAGE COMPANY LLC	116	39	11	64	2	84.5%	0
COUNTRYWIDE HOME LOANS	88	33	8	44	3	50.6%	0
BNC MORTGAGE	58	24	9	25	0	98.3%	0
SHOREBANK	54	12	0	8	9	0.0%	25
NEW CENTURY MORTGAGE CORPORATI	50	14	8	26	1	91.8%	1
NATIONAL CITY BANK OF INDIANA	43	17	4	22	0	85.4%	0
WELLS FARGO BANK, NA	39	8	0	29	2	52.8%	0
ENCORE CREDIT CORP	39	8	6	25	0	87.2%	0
MILA, INC.	37	16	13	7	1	81.1%	0
RESMAE MORTGAGE CORPORATION	35	14	12	9	0	91.4%	0
ACCREDITED HOME LENDERS, INC	34	12	10	12	0	91.2%	0
AMERIQUEST MORTGAGE COMPANY	34	1	0	33	0	85.3%	0
JPMORGAN CHASE BANK	34	7	0	22	5	22.6%	0
WASHINGTON MUTUAL BANK	32	4	0	23	1	0.0%	4
FINANCE AMERICA	28	10	5	13	0	92.9%	0
AMERICAN HOME MORTGAGE CORP.	26	8	3	14	1	50.0%	0
OPTION ONE MORTGAGE CORP	26	11	6	9	0	92.3%	0
WMC MORTGAGE CORP.	26	9	5	12	0	88.5%	0
PEOPLE'S CHOICE FINANCIAL CORP	24	14	4	6	0	91.7%	0
BANK OF AMERICA, N.A.	19	10	1	6	2	0.0%	0
ACOUSTIC HOME LOANS, LLC	16	9	3	4	0	87.5%	0
DECISION ONE MORTGAGE	16	3	1	12	0	93.8%	0
FIRST NLC FINANCIAL SERVICES	15	1	0	14	0	86.7%	0
LASALLE BANK NA	15	0	0	11	3	0.0%	1
AEGIS FUNDING CORPORATION	14	4	4	6	0	85.7%	0
CHASE MANHATTAN BANK USA, NA	14	3	1	10	0	42.9%	0
CITIBANK, FSB	14	1	2	5	4	0.0%	2
DELTA FUNDING CORPORATION	14	1	0	11	0	100.0%	2