

## COMMUNITY AREA 7 - LINCOLN PARK

### Housing Data

|   | <u>Total</u>  |                |                       |                              |                              |
|---|---------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2000)*   | 16,238        |                |                       |                              |                              |
| *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  | 14,343        | 38.3%          | African American      | 4.2%                         | 7.5%                         |
| Renter Occupied Units   | 21,433        | 57.2%          | Asian                 | 3.6%                         | 34.0%                        |
| Vacant Units  | 1,678         | 4.5%           | White                 | 89.6%                        | 42.3%                        |
| <b>Total Units</b>  | <b>37,454</b> | <b>100%</b>    | Other                 | 2.5%                         | 25.1%                        |
|   |               |                | Hispanic*             | 3.9%                         | 26.9%                        |
| <b>Median Family Income</b>   | \$132,894     |                | <b>Total</b>          | <b>NA</b>                    | <b>40.1%</b>                 |

### 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 | 2,825              | \$1,049,053                         | 131                      | 4              |
| Non-Bank Mortgage Companies                     | 1,031              | \$339,566                           | 188                      | 5              |
| <b>Total Single Family Lending</b>              | <b>3,856</b>       | <b>\$1,388,619</b>                  | <b>319</b>               | <b>9</b>       |

### Conventional Single-Family Lending By Race/Ethnicity

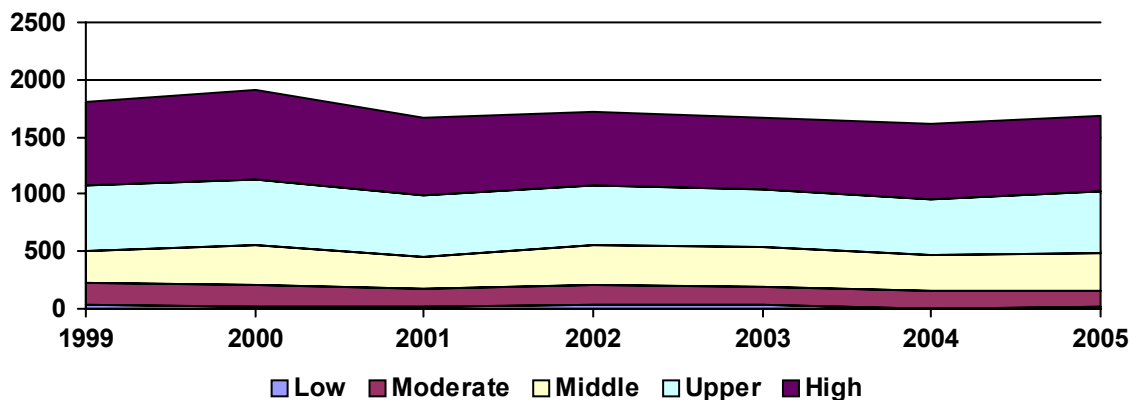
| <u>Race/Ethnicity</u> | <u>Applications</u> | <u>Denials</u> | <u>Denial Rate</u> | <u>Total Originations</u> | <u>Origination Rate</u> | <u>Higher Cost Loans</u> | <u>Higher Cost Share</u> |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|--------------------------|--------------------------|
| Asian                 | 214                 | 34             | 15.9%              | 139                       | 65.0%                   | 11                       | 7.9%                     |
| African American      | 86                  | 29             | 33.7%              | 42                        | 48.8%                   | 16                       | 38.1%                    |
| Hispanic              | 181                 | 41             | 22.7%              | 110                       | 60.8%                   | 23                       | 20.9%                    |
| White                 | 4,384               | 462            | 10.5%              | 3,232                     | 73.7%                   | 255                      | 7.9%                     |
| Other                 | 27                  | 4              | 14.8%              | 18                        | 66.7%                   | 0                        | 0.0%                     |
| Not Reported          | 563                 | 86             | 15.3%              | 315                       | 56.0%                   | 23                       | 7.3%                     |
| <b>Total</b>          | <b>5,455</b>        | <b>656</b>     | <b>12.0%</b>       | <b>3,856</b>              | <b>70.7%</b>            | <b>328</b>               | <b>8.5%</b>              |

### 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  | 2,068        | 1,820        | 1,884        | 1,903        | 2,072        | 2,505        | 21.1%                      |
| FHA/VA Home Purchase | 14           | 11           | 9            | 2            | 1            | 5            | -64.3%                     |
| Refinance            | 686          | 3,546        | 4,813        | 5,630        | 2,091        | 1,277        | 86.2%                      |
| Home Improvement     | 127          | 102          | 75           | 60           | 65           | 76           | -40.2%                     |
| Multifamily          | 43           | 62           | 90           | 100          | 53           | 58           | 34.9%                      |
| <b>Total Lending</b> | <b>2,938</b> | <b>5,541</b> | <b>6,871</b> | <b>7,695</b> | <b>4,282</b> | <b>3,921</b> | <b>33.5%</b>               |
| <b>Foreclosures</b>  | <b>35</b>    | <b>32</b>    | <b>35</b>    | <b>54</b>    | <b>39</b>    | <b>40</b>    | <b>14.3%</b>               |

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### Owner Occupied Home Purchase Lending Trends by Borrower Income Level



### Top Lenders

| <u>Lender</u>                  | <u>Total Loans</u> | <u>Home Purchase</u> |                    | <u>Total Refinance</u> | <u>Total Home Imp.</u> | <u>Conv. Higher Cost Share</u> | <u>Total Multifamily</u> |
|--------------------------------|--------------------|----------------------|--------------------|------------------------|------------------------|--------------------------------|--------------------------|
|                                |                    | <u>First Lien</u>    | <u>Junior Lien</u> |                        |                        |                                |                          |
| WELLS FARGO BANK, NA           | 264                | 158                  | 22                 | 79                     | 4                      | 0.4%                           | 1                        |
| LASALLE BANK NA                | 256                | 150                  | 17                 | 82                     | 7                      | 0.8%                           | 0                        |
| JPMORGAN CHASE BANK            | 197                | 114                  | 27                 | 48                     | 8                      | 0.5%                           | 0                        |
| GUARANTEED RATE INC            | 192                | 149                  | 42                 | 1                      | 0                      | 1.0%                           | 0                        |
| WASHINGTON MUTUAL BANK         | 186                | 85                   | 4                  | 92                     | 2                      | 0.0%                           | 3                        |
| BANK OF AMERICA, N.A.          | 182                | 102                  | 17                 | 56                     | 7                      | 1.1%                           | 0                        |
| COUNTRYWIDE HOME LOANS         | 177                | 115                  | 2                  | 54                     | 6                      | 6.2%                           | 0                        |
| NATIONAL CITY BANK OF INDIANA  | 173                | 132                  | 11                 | 29                     | 1                      | 11.0%                          | 0                        |
| AMERICAN HOME MORTGAGE CORP.   | 171                | 82                   | 23                 | 66                     | 0                      | 11.1%                          | 0                        |
| GMAC BANK                      | 119                | 55                   | 2                  | 60                     | 2                      | 0.8%                           | 0                        |
| CITIMORTGAGE, INC              | 98                 | 59                   | 3                  | 34                     | 2                      | 0.0%                           | 0                        |
| OHIO SAVINGS BANK              | 92                 | 48                   | 8                  | 36                     | 0                      | 5.4%                           | 0                        |
| CHICAGO BANCORP, INC           | 85                 | 55                   | 23                 | 7                      | 0                      | 11.8%                          | 0                        |
| MIDAMERICA BANK                | 68                 | 22                   | 15                 | 27                     | 3                      | 1.5%                           | 1                        |
| TOWNSTONE FINANCIAL INC,       | 64                 | 17                   | 6                  | 41                     | 0                      | 10.9%                          | 0                        |
| HARRIS N.A.                    | 51                 | 28                   | 1                  | 19                     | 1                      | 0.0%                           | 2                        |
| FLAGSTAR BANK                  | 42                 | 27                   | 9                  | 6                      | 0                      | 0.0%                           | 0                        |
| PHH MORTGAGE CORPORATION       | 39                 | 32                   | 1                  | 6                      | 0                      | 0.0%                           | 0                        |
| CITIBANK, FSB                  | 38                 | 8                    | 7                  | 12                     | 4                      | 0.0%                           | 7                        |
| ING BANK, FSB                  | 38                 | 25                   | 0                  | 13                     | 0                      | 0.0%                           | 0                        |
| MERRILL LYNCH CREDIT CORP.     | 38                 | 9                    | 0                  | 28                     | 1                      | 0.0%                           | 0                        |
| THE NORTHERN TRUST COMPANY     | 37                 | 18                   | 0                  | 11                     | 0                      | 0.0%                           | 8                        |
| BANKUNITED, FSB                | 33                 | 21                   | 0                  | 12                     | 0                      | 0.0%                           | 0                        |
| US BANK, N.A.                  | 33                 | 20                   | 3                  | 10                     | 0                      | 0.0%                           | 0                        |
| GMAC MORTGAGE CORPORATION      | 30                 | 12                   | 0                  | 14                     | 4                      | 0.0%                           | 0                        |
| GHS MORTGAGE, LLC              | 29                 | 26                   | 0                  | 3                      | 0                      | 3.4%                           | 0                        |
| HSBC MORTGAGE CORPORATION      | 28                 | 18                   | 0                  | 9                      | 1                      | 0.0%                           | 0                        |
| ASTORIA FEDERAL MORTGAGE CORP. | 27                 | 17                   | 0                  | 10                     | 0                      | 0.0%                           | 0                        |
| WELLS FARGO FUNDING, INC       | 27                 | 13                   | 0                  | 14                     | 0                      | 0.0%                           | 0                        |
| FIFTH THIRD MORTGAGE COMPANY   | 26                 | 18                   | 0                  | 8                      | 0                      | 3.8%                           | 0                        |