

COMMUNITY AREA 77 - EDGEWATER

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	10,493				
*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	9,684	29.6%	African American	18.0%	13.9%
Renter Occupied Units	21,189	64.8%	Asian	10.0%	31.3%
Vacant Units	1,843	5.6%	White	62.4%	38.1%
Total Units	32,716	100%	Other	9.7%	20.5%
			Hispanic*	11.9%	20.2%
Median Family Income		\$42,557	Total	NA	31.4%

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	1,850	\$347,704	257	3
Non-Bank Mortgage Companies	927	\$172,767	357	14
Total Single Family Lending	2,777	\$520,471	614	17

Conventional Single-Family Lending By Race/Ethnicity

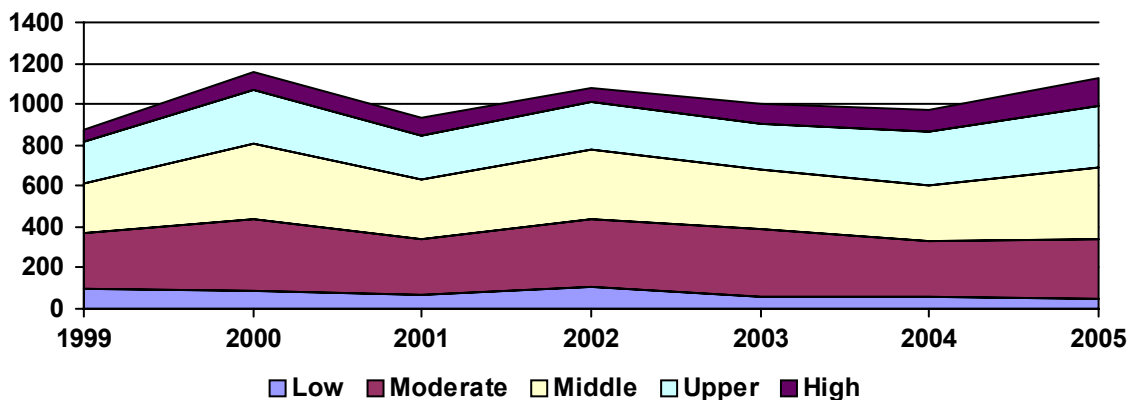
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	373	61	16.4%	241	64.6%	69	28.6%
African American	334	106	31.7%	154	46.1%	71	46.1%
Hispanic	411	106	25.8%	214	52.1%	62	29.0%
White	2,960	464	15.7%	1,942	65.6%	364	18.7%
Other	35	5	14.3%	20	57.1%	5	25.0%
Not Reported	586	123	21.0%	206	35.2%	60	29.1%
Total	4,699	865	18.4%	2,777	59.1%	631	22.7%

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	1,276	1,041	1,190	1,124	1,244	1,624	27.3%
FHA/VA Home Purchase	28	26	21	20	8	5	-82.1%
Refinance	498	1,793	2,206	2,915	1,256	1,074	115.7%
Home Improvement	98	80	89	58	82	90	-8.2%
Multifamily	40	73	81	97	69	50	25.0%
Total Lending	1,940	3,013	3,587	4,214	2,659	2,843	46.5%
Foreclosures	28	53	61	59	76	59	110.7%

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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				
WASHINGTON MUTUAL BANK	185	65	3	100	2	0.6%	15
COUNTRYWIDE HOME LOANS	177	112	7	55	3	19.2%	0
LASALLE BANK NA	162	97	11	46	6	1.3%	2
AMERICAN HOME MORTGAGE CORP.	118	53	20	41	4	25.6%	0
JPMORGAN CHASE BANK	118	45	11	54	8	3.4%	0
WELLS FARGO BANK, NA	111	64	7	36	4	2.7%	0
BANK OF AMERICA, N.A.	89	50	7	31	1	0.0%	0
GUARANTEED RATE INC	76	56	20	0	0	7.9%	0
CHICAGO BANCORP, INC	75	46	20	8	0	14.9%	1
CITIMORTGAGE, INC	67	38	1	27	1	1.5%	0
INDYMAC BANK, F.S.B.	60	22	16	18	4	35.0%	0
OHIO SAVINGS BANK	58	31	12	15	0	6.9%	0
LONG BEACH MORTGAGE CO.	57	24	21	12	0	93.0%	0
ARGENT MORTGAGE COMPANY LLC	55	27	13	14	1	78.2%	0
NATIONAL CITY BANK OF INDIANA	52	30	5	17	0	36.5%	0
NEW CENTURY MORTGAGE CORPORATI	48	24	15	9	0	97.9%	0
BNC MORTGAGE	43	15	9	19	0	97.7%	0
GMAC BANK	43	20	0	22	1	0.0%	0
MIDAMERICA BANK	38	13	6	17	0	2.8%	2
PHH MORTGAGE CORPORATION	36	29	2	5	0	0.0%	0
FREMONT INVESTMENT & LOAN	34	11	9	13	1	91.2%	0
FLAGSTAR BANK	33	17	6	10	0	0.0%	0
1ST ADVANTAGE MORTGAGE L.L.C.	24	10	1	13	0	0.0%	0
ENCORE CREDIT CORP	24	7	2	15	0	95.8%	0
GREENPOINT MORTGAGE FUNDING	24	13	0	10	1	8.3%	0
CCO MORTGAGE CORP	23	12	5	6	0	0.0%	0
WMC MORTGAGE CORP.	21	10	7	4	0	90.5%	0
BANGGROUP MORTGAGE	20	11	2	7	0	35.0%	0
FINANCE AMERICA	19	4	3	12	0	94.7%	0
US BANK, N.A.	18	10	1	7	0	0.0%	0