

COMMUNITY AREA 9 - EDISON PARK

Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2000)*					4,038
*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	3,853	78.5%	African American	0.1%	0.0%
Renter Occupied Units	960	19.6%	Asian	1.5%	75.7%
Vacant Units	95	1.9%	White	96.9%	80.5%
Total Units	4,908	100%	Other	1.4%	60.3%
			Hispanic*	1.9%	72.5%
Median Family Income		\$69,064	Total	NA	80.1%

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	494	\$104,378	44	2
Non-Bank Mortgage Companies	166	\$40,254	52	0
Total Single Family Lending	660	\$144,632	96	2

Conventional Single-Family Lending By Race/Ethnicity

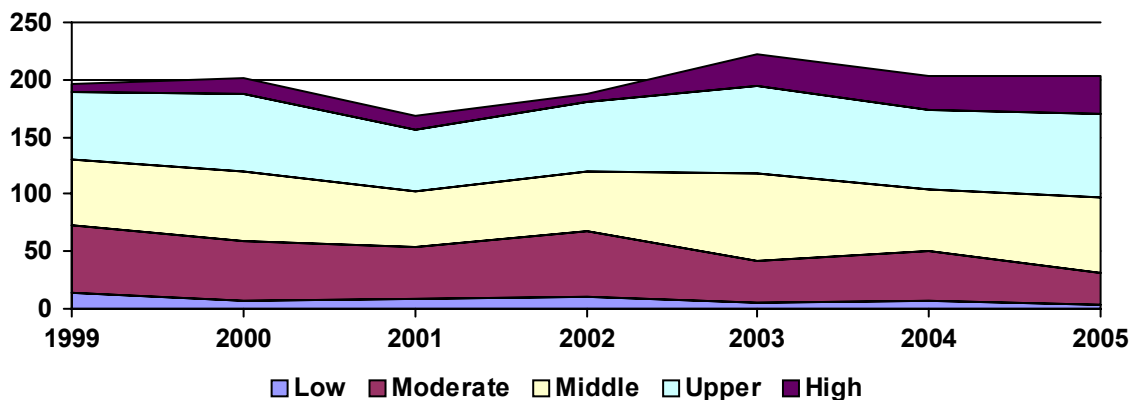
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	19	7	36.8%	9	47.4%	1	11.1%
African American	6	0	0.0%	3	50.0%	0	0.0%
Hispanic	47	13	27.7%	28	59.6%	10	35.7%
White	788	75	9.5%	587	74.5%	79	13.5%
Other	2	0	0.0%	0	0.0%	0	NA
Not Reported	90	18	20.0%	33	36.7%	8	24.2%
Total	952	113	11.9%	660	69.3%	98	14.8%

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	211	183	203	236	256	276	30.8%
FHA/VA Home Purchase	2	2	3	2	1	1	-50.0%
Refinance	110	545	726	1,019	351	343	211.8%
Home Improvement	47	45	29	31	44	46	-2.1%
Multifamily	2	6	0	6	6	7	250.0%
Total Lending	372	781	961	1,294	658	673	80.9%
Foreclosures	4	7	13	4	8	8	100.0%

COMMUNITY AREA 9 - EDISON PARK

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				
LASALLE BANK NA	47	16	3	23	5	2.1%	0
WELLS FARGO BANK, NA	41	18	0	19	4	0.0%	0
WASHINGTON MUTUAL BANK	27	11	0	15	0	0.0%	1
BANK OF AMERICA, N.A.	24	7	1	13	3	0.0%	0
MIDAMERICA BANK	23	8	1	13	1	4.3%	0
COUNTRYWIDE HOME LOANS	21	15	0	6	0	9.5%	0
JPMORGAN CHASE BANK	21	8	0	10	3	0.0%	0
AMERICAN HOME MORTGAGE CORP.	18	6	1	10	1	5.6%	0
GMAC BANK	16	6	0	10	0	0.0%	0
EVERBANK	13	4	0	9	0	0.0%	0
NATIONAL CITY BANK OF INDIANA	13	5	1	6	1	7.7%	0
US BANK, N.A.	12	3	1	7	0	0.0%	1
SUNTRUST MORTGAGE, INC	12	2	2	8	0	0.0%	0
ARGENT MORTGAGE COMPANY LLC	11	5	0	6	0	54.5%	0
TCF NATIONAL BANK	11	4	1	6	0	0.0%	0
WELLS FARGO FUNDING, INC	11	3	0	8	0	0.0%	0
CITIBANK, FSB	10	0	2	6	2	0.0%	0
CITIMORTGAGE, INC	10	3	0	6	1	0.0%	0
AMERICAN MORTGAGE NETWORK	9	1	0	8	0	0.0%	0
TAYLOR, BEAN & WHITAKER	9	3	0	6	0	0.0%	0
ENCORE CREDIT CORP	9	3	1	5	0	88.9%	0
INDYMAC BANK, F.S.B.	9	4	0	4	1	0.0%	0
FINANCE AMERICA	8	4	2	2	0	100.0%	0
LIBERTY BANK FOR SAVINGS	8	3	0	2	3	0.0%	0
PINNACLE FINANCIAL	8	5	1	2	0	25.0%	0
RESMAE MORTGAGE CORPORATION	7	2	2	3	0	100.0%	0
CHICAGO BANCORP, INC	7	2	0	5	0	0.0%	0
CHICAGO PATROLMEN'S F.C.U.	7	2	0	4	1	0.0%	0
GUARANTEED RATE INC	7	4	3	0	0	0.0%	0
SOVEREIGN BANK	6	2	0	4	0	0.0%	0