

COMMUNITY AREA 031 - SOUTH SUBURBAN COOK

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			124,207		
*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	107,052	70.7%	African American	46.4%	65.2%
Renter Occupied Units	36,757	24.3%	Asian	0.7%	74.5%
Vacant Units	7,507	5.0%	White	48.4%	84.0%
Total Units	151,316	100%	Other	4.5%	66.3%
			Hispanic*	6.1%	69.3%
			Total	NA	74.4%

Median Family Income

Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			<u>High Rate</u>	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	14,417	\$1,744,642	6,501	1,276
Non-Bank Mortgage Companies	10,048	\$1,265,103	6,162	1,360
Total Single Family Lending	24,465	\$3,009,745	12,663	2,636

Conventional Single-Family Lending By Race/Ethnicity

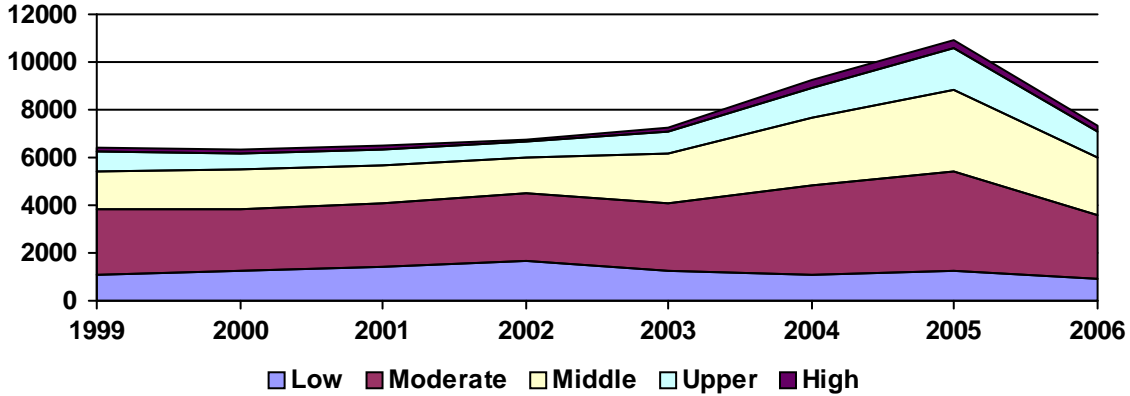
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	378	100	26.5%	196	51.9%	100	51.0%
African American	36,211	12,330	34.1%	14,932	41.2%	10,408	69.7%
Latino	4,381	1,295	29.6%	2,008	45.8%	1,116	55.6%
White	9,584	2,329	24.3%	4,751	49.6%	2,097	44.1%
Other	209	76	36.4%	88	42.1%	51	58.0%
Not Reported	9,436	3,121	33.1%	2,490	26.4%	1,527	61.3%
Total	60,199	19,251	32.0%	24,465	40.6%	15,299	62.5%

Six-Year Trends

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>Change 2001 to 2006</u>
Conv. Home Purchase	4,582	5,546	6,916	9,804	12,505	11,622	153.6%
FHA/VA Home Purchase	2,603	2,085	1,564	1,141	759	533	-79.5%
Refinance	10,095	11,631	19,043	12,873	13,274	12,179	20.6%
Home Improvement	1,044	730	796	1,213	1,370	1,517	45.3%
Multifamily	93	118	180	158	127	85	-8.6%
Total Lending	18,417	20,110	28,499	25,189	28,035	25,936	40.8%
Foreclosures	3,218	3,818	3,389	3,169	3,290	4,174	29.7%

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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>				
COUNTRYWIDE HOME LOANS	1,764	638	226	791	93	60.5%	0
NATIONAL CITY BANK	1,300	543	264	448	30	82.1%	0
NEW CENTURY MORTGAGE CORPORATI	1,036	362	202	428	44	97.0%	0
FREMONT INVESTMENT & LOAN	893	329	184	363	17	97.8%	0
WELLS FARGO BANK, NA	863	289	18	436	64	55.1%	3
ARGENT MORTGAGE COMPANY	818	243	49	526	0	93.5%	0
AMERICAN HOME MORTGAGE CORP.	720	235	118	277	11	55.6%	0
JPMORGAN CHASE BANK	714	180	26	395	94	10.3%	0
WMC MORTGAGE COMPANY	689	221	169	299	0	97.7%	0
BNC MORTGAGE	583	196	60	327	0	98.5%	0
EQUIFIRST CORPORATION	582	181	101	269	31	94.7%	0
ACCREDITED HOME LENDERS, INC	580	192	83	305	0	97.8%	0
THE FIRST MORTGAGE CORPORATION	460	302	42	25	0	50.7%	0
LONG BEACH MORTGAGE CO.	455	211	119	123	2	98.0%	0
OPTION ONE MORTGAGE CORP	410	158	58	184	10	99.3%	0
WASHINGTON MUTUAL BANK	362	96	15	224	18	12.5%	4
TAYLOR, BEAN & WHITAKER	341	92	28	206	0	0.0%	0
LASALLE BANK NA	337	138	12	133	47	11.9%	0
FIRST NLC FINANCIAL SERVICES,	336	50	34	252	0	76.5%	0
BANK OF AMERICA, N.A.	333	140	30	139	22	6.7%	0
CHASE MANHATTAN BANK USA, NA	319	57	35	216	11	94.7%	0
HARRIS N.A.	315	72	3	190	49	11.1%	1
AEGIS WHOLESAL CORPORATION	307	60	29	195	0	53.2%	0
CITIMORTGAGE, INC	291	139	0	136	8	10.6%	0
MILA, INC	263	99	69	76	19	93.9%	0
DECISION ONE MORTGAGE	252	102	29	121	0	96.4%	0
FIELDSTONE MORTGAGE COMPANY	238	113	48	75	2	76.1%	0
INDYMAC BANK, F.S.B.	236	69	43	109	15	70.3%	0
ENCORE CREDIT CORP	227	37	19	171	0	96.9%	0
GREAT LAKES BANK, N.A.	221	41	0	124	54	3.2%	2