

## COMMUNITY AREA 1 - ROGERS PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	5,270				
*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	4,684	17.1%	African American	30.2%	10.3%
Renter Occupied Units	20,853	76.2%	Asian	5.9%	21.7%
Vacant Units	1,821	6.7%	White	51.3%	24.3%
<b>Total Units</b>	<b>27,358</b>	<b>100%</b>	Other	12.6%	11.9%
			Hispanic*	17.3%	11.4%
<b>Median Family Income</b>		\$34,728	<b>Total</b>	<b>NA</b>	<b>18.3%</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	1,608	\$271,399	309	26
Non-Bank Mortgage Companies	636	\$109,282	266	42
<b>Total Single Family Lending</b>	<b>2,244</b>	<b>\$380,681</b>	<b>575</b>	<b>68</b>

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

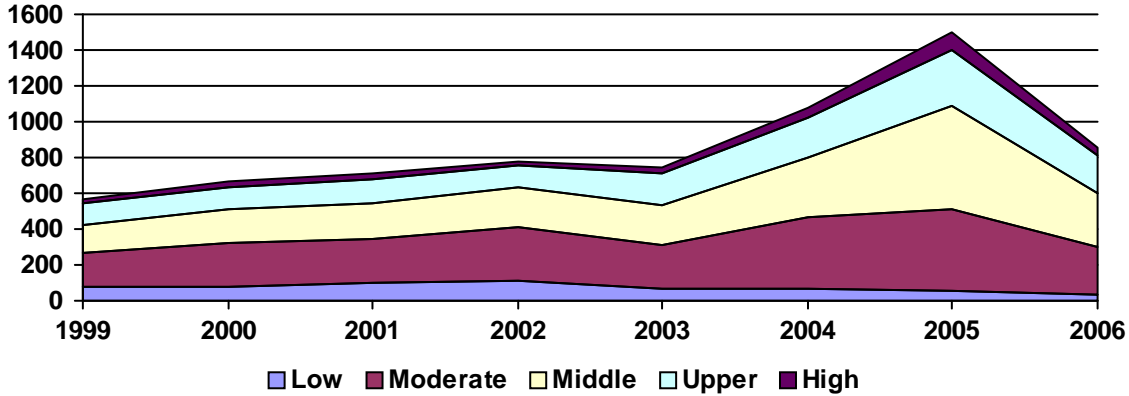
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	279	67	24.0%	164	58.8%	73	44.5%
African American	665	241	36.2%	289	43.5%	138	47.8%
Latino	572	149	26.0%	263	46.0%	111	42.2%
White	2,085	370	17.7%	1,344	64.5%	258	19.2%
Other	35	10	28.6%	13	37.1%	4	30.8%
Not Reported	492	140	28.5%	171	34.8%	59	34.5%
<b>Total</b>	<b>4,128</b>	<b>977</b>	<b>23.7%</b>	<b>2,244</b>	<b>54.4%</b>	<b>643</b>	<b>28.7%</b>

### 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	766	830	808	1,192	1,680	1,350	76.2%
FHA/VA Home Purchase	37	29	8	15	3	3	-91.9%
Refinance	1,059	1,197	1,731	941	828	833	-21.3%
Home Improvement	49	36	38	65	77	68	38.8%
Multifamily	126	149	165	116	80	71	-43.7%
<b>Total Lending</b>	<b>2,037</b>	<b>2,241</b>	<b>2,750</b>	<b>2,329</b>	<b>2,668</b>	<b>2,325</b>	<b>14.1%</b>
<b>Foreclosures</b>	<b>44</b>	<b>62</b>	<b>62</b>	<b>36</b>	<b>57</b>	<b>72</b>	<b>63.6%</b>

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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				
COUNTRYWIDE HOME LOANS	157	97	12	45	3	23.6%	0
JPMORGAN CHASE BANK	141	56	24	60	1	1.4%	0
LASALLE BANK NA	128	72	20	32	4	0.8%	0
BANK OF AMERICA, N.A.	97	59	11	22	5	2.1%	0
WELLS FARGO BANK, NA	96	45	19	30	2	8.3%	0
CITIMORTGAGE, INC	95	68	2	22	3	4.2%	0
WASHINGTON MUTUAL BANK	93	25	2	53	3	8.4%	10
NATIONAL CITY BANK	83	34	25	20	4	43.4%	0
CITIBANK, N.A.	61	0	25	21	9	7.3%	6
INDYMAC BANK, F.S.B.	54	25	22	5	2	79.6%	0
AMERICAN HOME MORTGAGE CORP.	51	22	9	20	0	48.0%	0
WMC MORTGAGE COMPANY	46	19	17	10	0	93.5%	0
ARGENT MORTGAGE COMPANY	44	15	10	19	0	97.7%	0
COMUNITY LENDING INCORPORATED	36	8	5	23	0	30.6%	0
COUNTRYWIDE BANK, N.A.	36	11	7	17	1	30.6%	0
HARRIS N.A.	33	9	1	17	3	3.3%	3
ING BANK, FSB	29	22	0	7	0	0.0%	0
ACCREDITED HOME LENDERS, INC	28	7	5	16	0	96.4%	0
CHICAGO BANCORP, INC.	28	17	2	9	0	0.0%	0
GMAC BANK	26	8	7	9	2	4.0%	0
PHH HOME LOANS	26	23	1	2	0	3.8%	0
1ST ADVANTAGE MORTGAGE LLC	23	14	5	2	2	17.4%	0
FREMONT INVESTMENT & LOAN	22	5	4	13	0	95.5%	0
US BANK, N.A.	21	15	4	2	0	4.8%	0
FIRST MAGNUS FINANCIAL CORP	20	10	6	4	0	25.0%	0
LONG BEACH MORTGAGE CO.	19	5	5	9	0	100.0%	0
CHASE MANHATTAN BANK USA, NA	19	6	3	10	0	89.5%	0
THE CIT GROUP/CONSUMER FINANCE	19	6	5	8	0	100.0%	0
FIRST AMERICAN BANK	19	0	7	9	2	0.0%	1
AMERICAN MORTGAGE	19	8	4	7	0	21.1%	0