

## COMMUNITY AREA 11 - JEFFERSON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,382				
*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	7,027	64.8%	African American	0.5%	46.3%
Renter Occupied Units	3,469	32.0%	Asian	3.4%	66.9%
Vacant Units	354	3.3%	White	91.3%	68.1%
<b>Total Units</b>	<b>10,850</b>	<b>100%</b>	Other	4.8%	46.7%
			Hispanic*	7.4%	57.6%
<b>Median Family Income</b>		\$60,696	<b>Total</b>	<b>NA</b>	<b>66.9%</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	931	\$198,899	156	18
Non-Bank Mortgage Companies	320	\$78,941	124	13
<b>Total Single Family Lending</b>	<b>1,251</b>	<b>\$277,840</b>	<b>280</b>	<b>31</b>

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

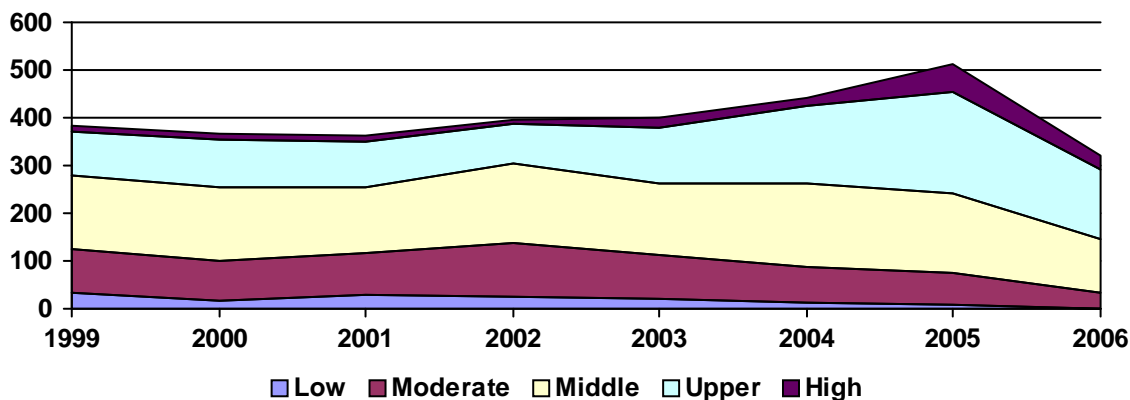
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	165	29	17.6%	105	63.6%	29	27.6%
African American	20	6	30.0%	9	45.0%	5	55.6%
Latino	461	133	28.9%	218	47.3%	78	35.8%
White	1,217	196	16.1%	815	67.0%	178	21.8%
Other	16	3	18.8%	11	68.8%	2	18.2%
Not Reported	213	53	24.9%	93	43.7%	19	20.4%
<b>Total</b>	<b>2,092</b>	<b>420</b>	<b>20.1%</b>	<b>1,251</b>	<b>59.8%</b>	<b>311</b>	<b>24.9%</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	399	441	458	494	595	520	30.3%
FHA/VA Home Purchase	17	13	6	2	0	1	-94.1%
Refinance	1,022	1,208	1,722	784	731	639	-37.5%
Home Improvement	72	83	65	89	87	94	30.6%
Multifamily	8	8	13	13	4	7	-12.5%
<b>Total Lending</b>	<b>1,518</b>	<b>1,753</b>	<b>2,264</b>	<b>1,382</b>	<b>1,417</b>	<b>1,261</b>	<b>-16.9%</b>
<b>Foreclosures</b>	<b>25</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>35</b>	<b>48</b>	<b>92.0%</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	78	37	2	33	6	17.9%	0
WASHINGTON MUTUAL BANK	75	15	2	55	3	5.3%	0
JPMORGAN CHASE BANK	63	14	8	35	6	7.9%	0
WELLS FARGO BANK, NA	62	28	5	22	7	4.8%	0
LASALLE BANK NA	55	12	6	27	10	1.8%	0
NATIONAL CITY BANK	40	7	8	20	5	17.5%	0
MIDAMERICA BANK, FSB	36	13	2	20	0	20.0%	1
BANK OF AMERICA, N.A.	33	13	6	12	2	3.0%	0
TAYLOR, BEAN & WHITAKER	32	8	4	20	0	0.0%	0
AMERICAN HOME MORTGAGE CORP.	31	9	7	14	1	41.9%	0
INDYMAC BANK, F.S.B.	27	11	9	6	1	40.7%	0
FIRST MAGNUS FINANCIAL CORP	23	8	5	10	0	43.5%	0
CITIBANK, N.A.	21	0	7	8	6	4.8%	0
COUNTRYWIDE BANK, N.A.	21	4	5	12	0	33.3%	0
FREMONT INVESTMENT & LOAN	19	6	2	11	0	100.0%	0
TCF NATIONAL BANK	18	1	1	14	2	11.1%	0
AMERICAN MORTGAGE	17	6	2	9	0	11.8%	0
LONG BEACH MORTGAGE CO.	17	5	5	6	1	100.0%	0
NEW CENTURY MORTGAGE CORPORATI	16	3	1	11	1	75.0%	0
FIRST AMERICAN BANK	16	0	1	9	6	0.0%	0
EQUIFIRST CORPORATION	16	4	2	9	1	100.0%	0
WMC MORTGAGE COMPANY	16	5	4	7	0	100.0%	0
ARGENT MORTGAGE COMPANY	15	1	0	14	0	93.3%	0
CHARTER ONE BANK	14	0	0	3	9	0.0%	2
SUNTRUST MORTGAGE, INC	14	5	4	5	0	7.1%	0
CITIMORTGAGE, INC	13	6	0	7	0	0.0%	0
HARRIS N.A.	13	3	2	8	0	0.0%	0
HEMOCOMING FINANCIAL NETWORK	13	6	3	4	0	15.4%	0
LIBERTY BANK FOR SAVINGS	12	2	0	8	2	0.0%	0
LEHMAN BROTHERS BANK	11	5	3	3	0	27.3%	0