

COMMUNITY AREA 19 - BELMONT CRAGIN

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			13,620		
*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	12,064	53.3%	African American	2.7%	51.4%
Renter Occupied Units	9,816	43.3%	Asian	2.1%	73.3%
Vacant Units	767	3.4%	White	65.4%	54.8%
Total Units	22,647	100%	Other	29.8%	55.0%
			Hispanic*	52.6%	54.9%
Median Family Income		\$45,936	Total	NA	55.1%

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	2,416	\$512,913	765	65
Non-Bank Mortgage Companies	1,215	\$273,307	712	106
Total Single Family Lending	3,631	\$786,220	1,477	171

Conventional Single-Family Lending By Race/Ethnicity

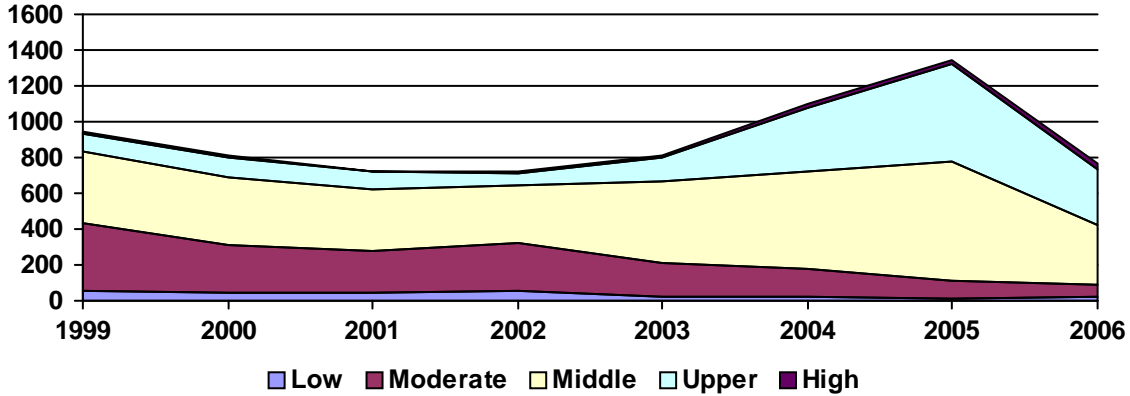
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	199	50	25.1%	99	49.7%	40	40.4%
African American	122	34	27.9%	52	42.6%	25	48.1%
Latino	5,416	1,593	29.4%	2,583	47.7%	1,234	47.8%
White	1,144	237	20.7%	691	60.4%	246	35.6%
Other	60	25	41.7%	27	45.0%	16	59.3%
Not Reported	591	150	25.4%	179	30.3%	87	48.6%
Total	7,532	2,089	27.7%	3,631	48.2%	1,648	45.4%

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	581	706	898	1,262	1,547	1,405	141.8%
FHA/VA Home Purchase	274	190	87	19	4	2	-99.3%
Refinance	2,358	2,264	3,076	2,327	2,252	1,996	-15.4%
Home Improvement	144	120	121	201	233	255	77.1%
Multifamily	41	55	51	31	31	21	-48.8%
Total Lending	3,398	3,335	4,233	3,840	4,067	3,679	8.3%
Foreclosures	153	146	144	99	132	189	23.5%

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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	227	91	16	104	16	32.3%	0
WASHINGTON MUTUAL BANK	149	18	5	120	6	8.7%	0
JPMORGAN CHASE BANK	148	24	9	99	16	6.1%	0
WMC MORTGAGE COMPANY	147	49	44	54	0	94.6%	0
INDYMAC BANK, F.S.B.	145	42	40	38	25	49.7%	0
LASALLE BANK NA	132	23	10	79	20	1.5%	0
FREMONT INVESTMENT & LOAN	127	34	30	60	3	97.6%	0
ACCREDITED HOME LENDERS, INC	108	27	21	60	0	90.7%	0
NATIONAL CITY BANK	108	33	26	47	1	67.3%	0
ARGENT MORTGAGE COMPANY	102	30	22	50	0	98.0%	0
COUNTRYWIDE BANK, N.A.	97	23	5	59	10	28.9%	0
AMERICAN MORTGAGE	92	23	17	52	0	23.9%	0
WORLD SAVINGS BANK, FSB	91	5	0	79	7	4.4%	0
AMERICAN HOME MORTGAGE CORP.	78	20	14	41	3	53.8%	0
MIDAMERICA BANK, FSB	67	26	2	37	1	19.7%	1
FIRST NLC FINANCIAL SERVICES,	64	20	18	26	0	70.3%	0
WELLS FARGO BANK, NA	64	15	3	40	6	30.2%	0
CHASE MANHATTAN BANK USA, NA	60	12	11	36	1	91.7%	0
GREENPOINT MORTGAGE FUNDING	53	15	6	32	0	50.9%	0
BNC MORTGAGE	49	10	6	33	0	100.0%	0
MILA, INC	48	11	10	17	10	83.3%	0
TAYLOR, BEAN & WHITAKER	48	15	7	26	0	0.0%	0
CITIMORTGAGE, INC	47	18	0	23	5	0.0%	0
BANK OF AMERICA, N.A.	43	15	4	24	0	0.0%	0
HARRIS N.A.	43	3	2	27	10	4.8%	1
NEW CENTURY MORTGAGE CORPORATI	42	10	6	22	4	100.0%	0
FIRST NATIONAL BANK OF ARIZONA	41	6	2	33	0	56.1%	0
RESMAE MORTGAGE CORPORATION	40	13	9	18	0	100.0%	0
FIRST MAGNUS FINANCIAL CORP	38	9	6	23	0	34.2%	0
LONG BEACH MORTGAGE CO.	37	11	10	16	0	100.0%	0