

## COMMUNITY AREA 2 - WEST RIDGE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	12,438				
*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	12,104	45.6%	African American	6.6%	26.4%
Renter Occupied Units	13,387	50.5%	Asian	18.0%	40.9%
Vacant Units	1,042	3.9%	White	65.3%	53.1%
<b>Total Units</b>	<b>26,533</b>	<b>100%</b>	Other	10.1%	36.6%
			Hispanic*	11.0%	37.4%
<b>Median Family Income</b>		\$47,233	<b>Total</b>	<b>NA</b>	<b>47.5%</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	2,205	\$442,418	514	62
Non-Bank Mortgage Companies	844	\$184,578	412	74
<b>Total Single Family Lending</b>	<b>3,049</b>	<b>\$626,996</b>	<b>926</b>	<b>136</b>

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

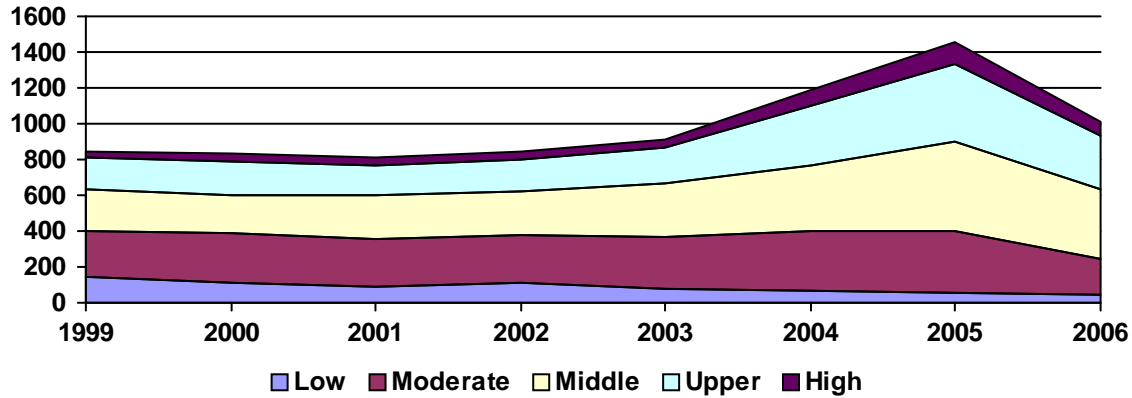
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	1,087	320	29.4%	517	47.6%	187	36.2%
African American	436	153	35.1%	194	44.5%	107	55.2%
Latino	950	275	28.9%	460	48.4%	176	38.3%
White	2,837	645	22.7%	1,662	58.6%	502	30.2%
Other	67	17	25.4%	25	37.3%	11	44.0%
Not Reported	570	137	24.0%	191	33.5%	79	41.4%
<b>Total</b>	<b>5,947</b>	<b>1,547</b>	<b>26.0%</b>	<b>3,049</b>	<b>51.3%</b>	<b>1,062</b>	<b>34.8%</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	879	940	1,039	1,335	1,687	1,631	85.6%
FHA/VA Home Purchase	35	21	21	3	1	1	-97.1%
Refinance	1,779	2,281	3,158	1,601	1,472	1,300	-26.9%
Home Improvement	99	79	71	96	112	125	26.3%
Multifamily	59	95	101	72	39	49	-16.9%
<b>Total Lending</b>	<b>2,851</b>	<b>3,416</b>	<b>4,390</b>	<b>3,107</b>	<b>3,311</b>	<b>3,106</b>	<b>8.9%</b>
<b>Foreclosures</b>	<b>57</b>	<b>58</b>	<b>54</b>	<b>65</b>	<b>61</b>	<b>109</b>	<b>91.2%</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				
WASHINGTON MUTUAL BANK	308	182	5	115	2	17.4%	4
COUNTRYWIDE HOME LOANS	249	148	11	88	2	24.9%	0
JPMORGAN CHASE BANK	157	45	13	86	13	4.5%	0
LASALLE BANK NA	126	42	10	64	10	2.4%	0
INDYMAC BANK, F.S.B.	107	39	34	30	4	55.1%	0
COUNTRYWIDE BANK, N.A.	94	54	3	37	0	52.1%	0
BANK OF AMERICA, N.A.	88	46	12	28	2	6.8%	0
AMERICAN HOME MORTGAGE CORP.	87	27	19	38	3	35.6%	0
NATIONAL CITY BANK	80	40	16	22	2	52.5%	0
WMC MORTGAGE COMPANY	80	28	23	29	0	97.5%	0
CITIMORTGAGE, INC	73	41	0	30	2	4.1%	0
AMERICAN MORTGAGE	67	28	17	22	0	20.9%	0
WELLS FARGO BANK, NA	65	26	8	25	6	16.9%	0
ARGENT MORTGAGE COMPANY	64	26	11	27	0	98.4%	0
CITIBANK, N.A.	62	0	20	28	6	3.7%	8
FREMONT INVESTMENT & LOAN	57	24	13	20	0	98.2%	0
TAYLOR, BEAN & WHITAKER	45	16	1	28	0	0.0%	0
ACCREDITED HOME LENDERS, INC	40	14	9	17	0	100.0%	0
CHARTER ONE BANK	38	0	3	21	14	0.0%	0
NEW CENTURY MORTGAGE CORPORATI	37	17	7	12	1	100.0%	0
RESMAE MORTGAGE CORPORATION	35	15	10	10	0	100.0%	0
WORLD SAVINGS BANK, FSB	34	4	0	26	4	2.9%	0
BNC MORTGAGE	32	13	9	10	0	100.0%	0
LONG BEACH MORTGAGE CO.	32	19	11	2	0	100.0%	0
HARRIS N.A.	30	4	0	21	4	0.0%	1
CHASE MANHATTAN BANK USA, NA	28	8	6	13	1	96.4%	0
GREENPOINT MORTGAGE FUNDING	28	14	4	9	0	51.9%	1
OHIO SAVINGS BANK	26	6	2	18	0	11.5%	0
FIRST MAGNUS FINANCIAL CORP	25	9	3	13	0	32.0%	0
MILA, INC	23	9	7	6	1	82.6%	0