

COMMUNITY AREA 29 - NORTH LAWNSDALE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	5,342				
*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	3,226	22.1%	African American	95.3%	25.6%
Renter Occupied Units	9,176	62.8%	Asian	0.2%	71.0%
Vacant Units	2,218	15.2%	White	1.9%	38.5%
Total Units	14,620	100%	Other	2.5%	29.1%
			Hispanic*	3.6%	32.0%
Median Family Income		\$20,253	Total	NA	26.0%

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	891	\$160,832	404	59
Non-Bank Mortgage Companies	539	\$99,618	330	67
Total Single Family Lending	1,430	\$260,450	734	126

Conventional Single-Family Lending By Race/Ethnicity

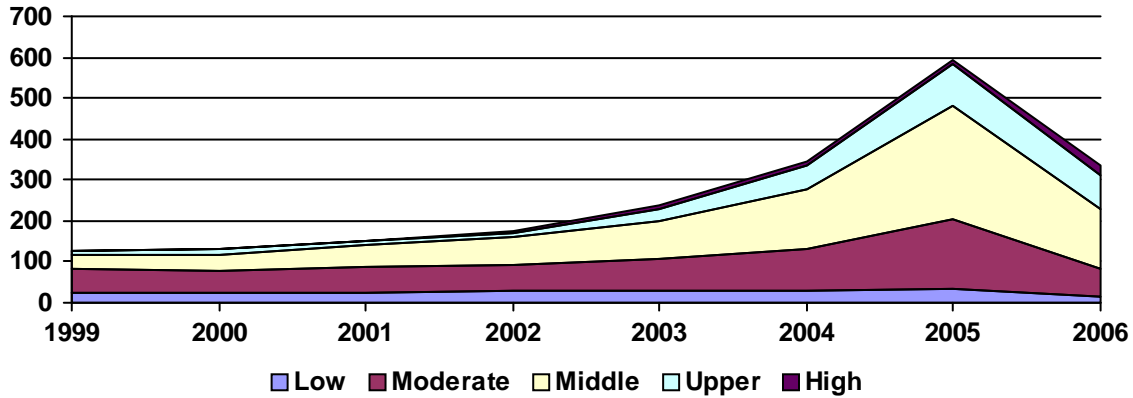
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	54	18	33.3%	25	46.3%	10	40.0%
African American	2,231	844	37.8%	858	38.5%	545	63.5%
Latino	535	165	30.8%	199	37.2%	117	58.8%
White	517	160	30.9%	214	41.4%	110	51.4%
Other	27	10	37.0%	9	33.3%	6	66.7%
Not Reported	468	170	36.3%	125	26.7%	72	57.6%
Total	3,832	1,367	35.7%	1,430	37.3%	860	60.1%

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	140	197	329	490	730	675	382.1%
FHA/VA Home Purchase	51	40	32	35	66	13	-74.5%
Refinance	330	359	530	605	710	674	104.2%
Home Improvement	65	55	41	83	91	102	56.9%
Multifamily	25	23	35	41	49	34	36.0%
Total Lending	611	674	967	1,254	1,646	1,498	145.2%
Foreclosures	184	237	187	133	163	214	16.3%

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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	84	35	7	39	2	49.4%	0
FREMONT INVESTMENT & LOAN	66	21	16	23	6	98.5%	0
NATIONAL CITY BANK	66	19	12	29	4	76.2%	0
ARGENT MORTGAGE COMPANY	63	22	9	32	0	93.7%	0
LONG BEACH MORTGAGE CO.	55	26	14	14	1	96.4%	0
AMERICAN HOME MORTGAGE CORP.	48	16	11	20	0	64.4%	0
WELLS FARGO BANK, NA	47	15	1	29	2	65.9%	0
WMC MORTGAGE COMPANY	38	12	9	17	0	89.5%	0
BNC MORTGAGE	36	11	4	21	0	100.0%	0
SHOREBANK	35	8	0	5	18	0.0%	4
JPMORGAN CHASE BANK	34	11	3	17	3	8.8%	0
NEW CENTURY MORTGAGE CORPORATI	33	14	6	12	1	87.9%	0
ACCREDITED HOME LENDERS, INC	33	15	10	8	0	97.0%	0
INDYMAC BANK, F.S.B.	32	9	8	13	2	50.0%	0
WASHINGTON MUTUAL BANK	29	6	2	19	2	24.1%	0
CHASE MANHATTAN BANK USA, NA	27	3	2	21	1	77.8%	0
ENCORE CREDIT CORP	24	2	1	21	0	100.0%	0
GREENPOINT MORTGAGE FUNDING	23	5	3	15	0	69.6%	0
EQUIFIRST CORPORATION	22	3	2	16	1	86.4%	0
FIRST NLC FINANCIAL SERVICES,	21	9	5	7	0	76.2%	0
AEGIS WHOLESALE CORPORATION	20	3	2	7	0	81.8%	0
TAYLOR, BEAN & WHITAKER	19	8	4	7	0	0.0%	0
COUNTRYWIDE BANK, N.A.	18	5	1	11	1	22.2%	0
CREDIT SUISSE FINANCIAL CORP	18	8	7	3	0	22.2%	0
LASALLE BANK NA	18	10	1	1	5	5.9%	1
BANK OF AMERICA, N.A.	17	10	1	5	1	11.8%	0
MIDAMERICA BANK, FSB	17	10	1	4	1	6.3%	1
TCF NATIONAL BANK	17	0	0	16	1	23.5%	0
FIRST MAGNUS FINANCIAL CORP	16	6	4	6	0	43.8%	0
CITIMORTGAGE, INC	15	7	0	8	0	0.0%	0