

## COMMUNITY AREA 3 - UPTOWN

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,904				
*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	7,388	22.8%	African American	20.2%	8.7%
Renter Occupied Units	23,244	71.7%	Asian	11.1%	16.9%
Vacant Units	1,807	5.6%	White	59.0%	32.7%
<b>Total Units</b>	<b>32,439</b>	<b>100%</b>	Other	9.7%	12.2%
			Hispanic*	13.0%	11.6%
<b>Median Family Income</b>		\$36,306	<b>Total</b>	<b>NA</b>	<b>24.1%</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	1,821	\$353,814	165	9
Non-Bank Mortgage Companies	505	\$98,363	127	19
<b>Total Single Family Lending</b>	<b>2,326</b>	<b>\$452,177</b>	<b>292</b>	<b>28</b>

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

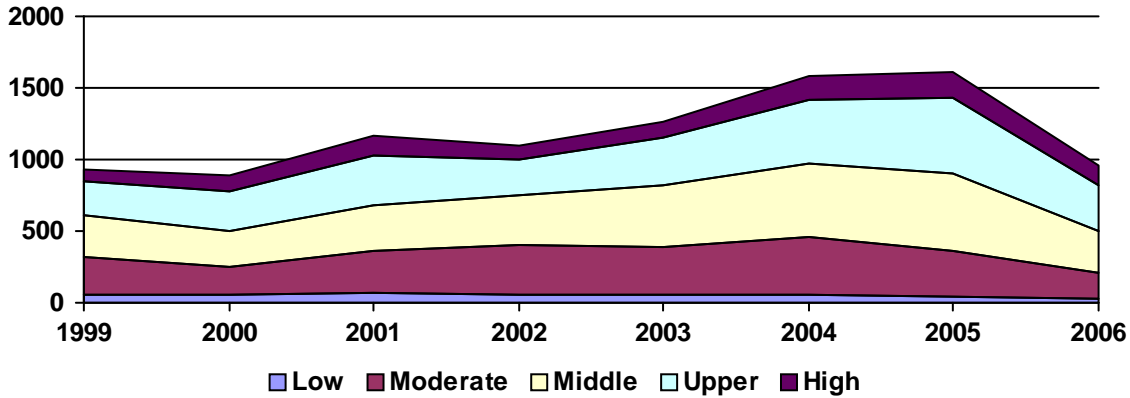
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	247	50	20.2%	148	59.9%	22	14.9%
African American	160	42	26.3%	73	45.6%	20	27.4%
Latino	267	74	27.7%	130	48.7%	37	28.5%
White	2,581	384	14.9%	1,758	68.1%	204	11.6%
Other	26	5	19.2%	15	57.7%	2	13.3%
Not Reported	405	87	21.5%	202	49.9%	35	17.3%
<b>Total</b>	<b>3,686</b>	<b>642</b>	<b>17.4%</b>	<b>2,326</b>	<b>63.1%</b>	<b>320</b>	<b>13.8%</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	1,263	1,205	1,362	1,746	1,825	1,440	14.0%
FHA/VA Home Purchase	14	18	10	11	6	4	-71.4%
Refinance	1,500	1,998	2,696	1,017	926	811	-45.9%
Home Improvement	61	46	43	64	65	77	26.2%
Multifamily	82	90	107	59	52	66	-19.5%
<b>Total Lending</b>	<b>2,920</b>	<b>3,357</b>	<b>4,218</b>	<b>2,897</b>	<b>2,874</b>	<b>2,398</b>	<b>-17.9%</b>
<b>Foreclosures</b>	<b>29</b>	<b>41</b>	<b>37</b>	<b>38</b>	<b>38</b>	<b>74</b>	<b>155.2%</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				
JPMORGAN CHASE BANK	195	83	29	73	9	2.6%	1
LASALLE BANK NA	170	86	26	50	8	0.6%	0
WELLS FARGO BANK, NA	149	86	31	27	5	4.7%	0
BANK OF AMERICA, N.A.	136	76	25	28	7	1.5%	0
NATIONAL CITY BANK	122	48	39	33	1	14.9%	0
COUNTRYWIDE HOME LOANS	121	69	8	39	5	14.0%	0
CITIMORTGAGE, INC	115	77	4	31	3	0.9%	0
WASHINGTON MUTUAL BANK	99	32	3	57	1	5.4%	6
CITIBANK, N.A.	69	0	26	28	7	1.6%	8
AMERICAN HOME MORTGAGE CORP.	66	28	8	30	0	22.7%	0
ING BANK, FSB	55	45	0	10	0	0.0%	0
CHICAGO BANCORP, INC.	49	26	7	16	0	10.2%	0
HARRIS N.A.	41	14	3	21	1	0.0%	2
COUNTRYWIDE BANK, N.A.	35	10	6	16	3	28.6%	0
TAYLOR, BEAN & WHITAKER	33	17	7	9	0	0.0%	0
GMAC BANK	32	18	9	4	1	6.3%	0
US BANK, N.A.	30	15	2	13	0	3.3%	0
FIRST MAGNUS FINANCIAL CORP	27	8	6	13	0	40.7%	0
PHH HOME LOANS	27	21	2	4	0	0.0%	0
OHIO SAVINGS BANK	23	9	4	10	0	8.7%	0
ARGENT MORTGAGE COMPANY	20	10	3	7	0	100.0%	0
FIRST AMERICAN BANK	20	1	11	6	2	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	19	8	0	11	0	0.0%	0
AMERICAN MORTGAGE	16	8	2	6	0	6.3%	0
SUNTRUST MORTGAGE, INC	16	9	6	1	0	0.0%	0
FLAGSTAR BANK	15	7	1	3	3	7.1%	0
INDYMAC BANK, F.S.B.	14	6	4	4	0	28.6%	0
GHS MORTGAGE LLC	14	10	3	1	0	0.0%	0
ACCREDITED HOME LENDERS, INC	13	2	1	10	0	100.0%	0
FREMONT INVESTMENT & LOAN	13	5	3	5	0	100.0%	0