

COMMUNITY AREA 39 - KENWOOD

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	3,030				
*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	2,617	26.2%	African American	75.5%	27.0%
Renter Occupied Units	6,318	63.3%	Asian	4.5%	3.3%
Vacant Units	1,039	10.4%	White	17.4%	45.6%
Total Units	9,974	100%	Other	2.6%	31.9%
			Hispanic*	1.4%	16.0%
Median Family Income		\$43,554	Total	NA	29.3%

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	452	\$114,676	108	18
Non-Bank Mortgage Companies	152	\$37,823	75	14
Total Single Family Lending	604	\$152,499	183	32

Conventional Single-Family Lending By Race/Ethnicity

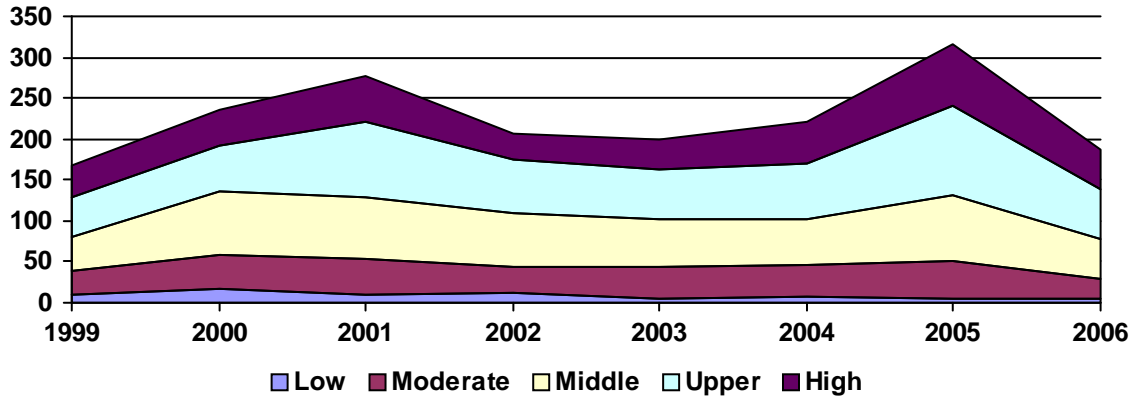
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	41	10	24.4%	17	41.5%	2	11.8%
African American	893	309	34.6%	356	39.9%	142	39.9%
Latino	47	20	42.6%	13	27.7%	7	53.8%
White	266	67	25.2%	127	47.7%	24	18.9%
Other	8	3	37.5%	3	37.5%	0	0.0%
Not Reported	240	68	28.3%	88	36.7%	40	45.5%
Total	1,495	477	31.9%	604	40.4%	215	35.6%

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	291	239	233	252	368	301	3.4%
FHA/VA Home Purchase	9	0	5	3	2	1	-88.9%
Refinance	295	420	660	352	310	278	-5.8%
Home Improvement	21	22	25	37	30	27	28.6%
Multifamily	11	17	19	14	14	9	-18.2%
Total Lending	627	698	942	658	724	616	-1.8%
Foreclosures	38	49	45	58	52	67	76.3%

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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	59	24	10	24	1	59.3%	0
JPMORGAN CHASE BANK	30	9	4	14	3	6.9%	0
WELLS FARGO BANK, NA	30	16	4	10	0	16.7%	0
BANK OF AMERICA, N.A.	25	14	3	8	0	0.0%	0
NATIONAL CITY BANK	24	12	8	4	0	29.2%	0
WASHINGTON MUTUAL BANK	23	6	0	15	2	8.7%	0
FREMONT INVESTMENT & LOAN	21	6	4	10	1	95.2%	0
LASALLE BANK NA	21	7	1	11	2	4.8%	0
AMERICAN HOME MORTGAGE CORP.	18	8	4	6	0	50.0%	0
CITIMORTGAGE, INC	17	9	0	8	0	0.0%	0
CITIBANK, N.A.	15	0	5	7	2	0.0%	1
INDYMAC BANK, F.S.B.	12	4	2	5	1	50.0%	0
NEW CENTURY MORTGAGE CORPORATI	12	6	3	3	0	91.7%	0
ARGENT MORTGAGE COMPANY	10	3	1	6	0	90.0%	0
HARRIS N.A.	9	4	0	4	1	0.0%	0
LONG BEACH MORTGAGE CO.	9	5	2	2	0	100.0%	0
WMC MORTGAGE COMPANY	9	2	1	6	0	88.9%	0
AMERICAN MORTGAGE	8	2	1	5	0	0.0%	0
COUNTRYWIDE BANK, N.A.	8	1	0	7	0	12.5%	0
FIFTH THIRD MORTGAGE COMPANY	7	4	0	3	0	0.0%	0
OHIO SAVINGS BANK	7	3	2	2	0	0.0%	0
CCO MORTGAGE	7	3	2	2	0	0.0%	0
FIRST HORIZON HOME LOAN CORP	6	1	0	5	0	0.0%	0
US BANK, N.A.	6	3	2	1	0	0.0%	0
WORLD SAVINGS BANK, FSB	6	0	0	5	1	0.0%	0
FIELDSTONE MORTGAGE COMPANY	5	1	0	4	0	40.0%	0
WELLS FARGO FIN'L ILLINOIS INC	5	0	0	5	0	80.0%	0
SHOREBANK	5	3	0	2	0	0.0%	0
HOMECOMING FINANCIAL NETWORK	5	3	2	0	0	40.0%	0
DECISION ONE MORTGAGE	5	2	2	1	0	80.0%	0