

## COMMUNITY AREA 4 - LINCOLN SQUARE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	6,353				
*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	5,798	29.7%	African American	3.1%	13.2%
Renter Occupied Units	12,854	65.8%	Asian	11.0%	32.2%
Vacant Units	897	4.6%	White	74.0%	33.0%
<b>Total Units</b>	<b>19,549</b>	<b>100%</b>	Other	12.0%	23.0%
			Hispanic*	18.6%	21.6%
<b>Median Family Income</b>		\$48,215	<b>Total</b>	<b>NA</b>	<b>31.1%</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	1,248	\$298,909	184	12
Non-Bank Mortgage Companies	375	\$97,335	130	16
<b>Total Single Family Lending</b>	<b>1,623</b>	<b>\$396,244</b>	<b>314</b>	<b>28</b>

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

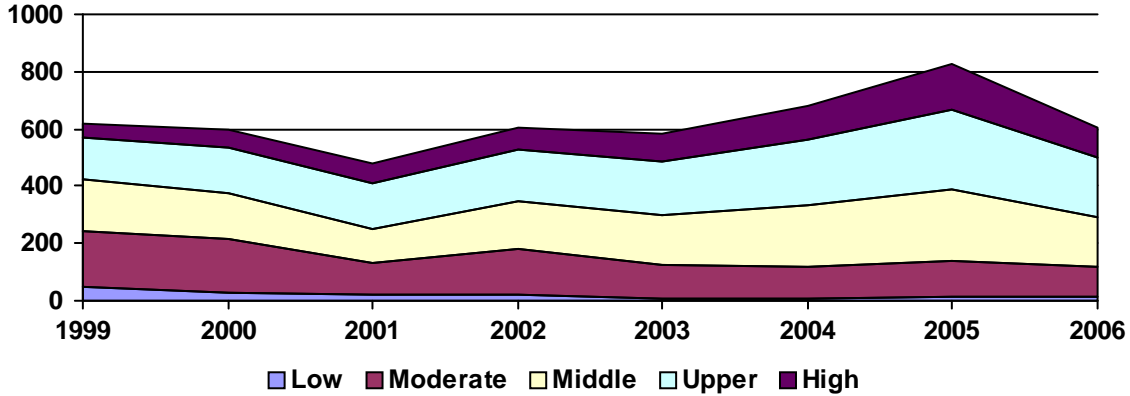
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	253	65	25.7%	127	50.2%	29	22.8%
African American	53	23	43.4%	16	30.2%	8	50.0%
Latino	362	92	25.4%	178	49.2%	65	36.5%
White	1,755	295	16.8%	1,154	65.8%	209	18.1%
Other	25	15	60.0%	4	16.0%	2	50.0%
Not Reported	276	48	17.4%	144	52.2%	29	20.1%
<b>Total</b>	<b>2,724</b>	<b>538</b>	<b>19.8%</b>	<b>1,623</b>	<b>59.6%</b>	<b>342</b>	<b>21.1%</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	523	657	644	752	905	937	79.2%
FHA/VA Home Purchase	3	6	2	3	0	1	-66.7%
Refinance	1,183	1,375	1,879	826	672	637	-46.2%
Home Improvement	81	50	31	67	53	52	-35.8%
Multifamily	61	60	77	45	45	37	-39.3%
<b>Total Lending</b>	<b>1,851</b>	<b>2,148</b>	<b>2,633</b>	<b>1,693</b>	<b>1,675</b>	<b>1,664</b>	<b>-10.1%</b>
<b>Foreclosures</b>	<b>20</b>	<b>36</b>	<b>22</b>	<b>29</b>	<b>23</b>	<b>38</b>	<b>90.0%</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	113	61	1	45	3	8.2%	3
JPMORGAN CHASE BANK	101	40	16	39	6	1.0%	0
COUNTRYWIDE HOME LOANS	99	56	5	37	1	19.2%	0
LASALLE BANK NA	93	46	18	26	3	0.0%	0
WELLS FARGO BANK, NA	83	48	13	16	5	6.1%	0
NATIONAL CITY BANK	82	39	30	13	0	29.3%	0
CITIMORTGAGE, INC	58	36	0	22	0	1.7%	0
BANK OF AMERICA, N.A.	55	27	10	18	0	0.0%	0
AMERICAN HOME MORTGAGE CORP.	50	20	9	20	1	34.0%	0
COUNTRYWIDE BANK, N.A.	39	12	5	22	0	46.2%	0
CITIBANK, N.A.	33	0	14	10	4	3.6%	5
INDYMAC BANK, F.S.B.	31	15	8	8	0	32.3%	0
LONG BEACH MORTGAGE CO.	28	14	9	5	0	96.4%	0
ING BANK, FSB	25	21	0	4	0	0.0%	0
HARRIS N.A.	24	8	2	11	2	0.0%	1
GMAC BANK	22	9	1	12	0	4.5%	0
CHICAGO BANCORP, INC.	21	9	0	12	0	19.0%	0
OHIO SAVINGS BANK	20	9	2	9	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	18	7	5	6	0	38.9%	0
ARGENT MORTGAGE COMPANY	17	6	4	7	0	88.2%	0
CHARTER ONE BANK	17	0	0	7	9	0.0%	1
US BANK, N.A.	17	11	4	2	0	0.0%	0
ACCREDITED HOME LENDERS, INC	16	5	4	7	0	81.3%	0
FREMONT INVESTMENT & LOAN	16	6	3	7	0	93.8%	0
TAYLOR, BEAN & WHITAKER	15	7	3	5	0	0.0%	0
WMC MORTGAGE COMPANY	14	4	4	6	0	100.0%	0
BANGGROUP MORTGAGE CORPORATION	13	8	1	4	0	23.1%	0
PHH HOME LOANS	12	9	0	3	0	0.0%	0
CHASE MANHATTAN BANK USA, NA	12	4	3	5	0	100.0%	0
FIRST AMERICAN BANK	12	0	5	4	2	0.0%	1