

COMMUNITY AREA 49 - ROSELAND

Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2000)*					13,948
*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	10,723	59.7%	African American	97.7%	63.9%
Renter Occupied Units	6,031	33.6%	Asian	0.3%	100.0%
Vacant Units	1,219	6.8%	White	0.9%	74.3%
Total Units	17,973	100%	Other	1.1%	54.7%
			Hispanic*	0.5%	60.7%
Median Family Income		\$42,401	Total	NA	64.0%

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	1,525	\$159,859	764	123
Non-Bank Mortgage Companies	865	\$96,353	579	110
Total Single Family Lending	2,390	\$256,212	1,343	233

Conventional Single-Family Lending By Race/Ethnicity

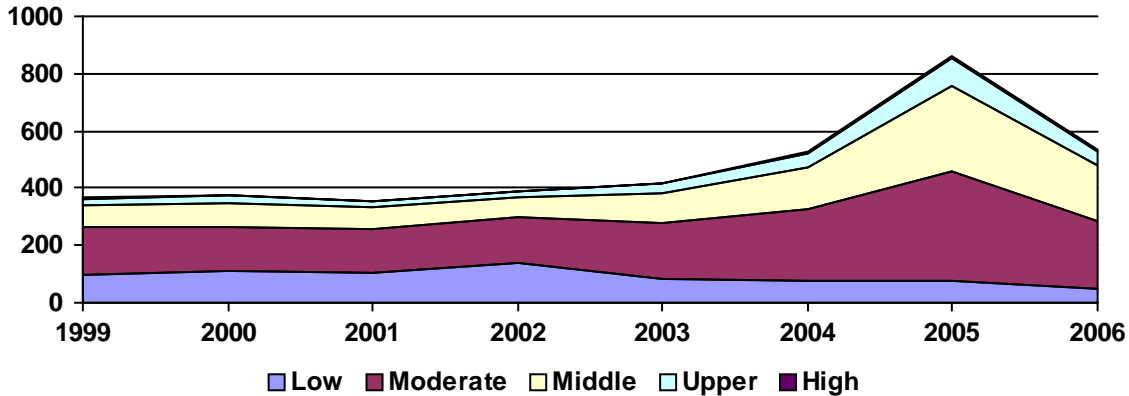
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	36	11	30.6%	18	50.0%	8	44.4%
African American	4,630	1,683	36.3%	1,869	40.4%	1,251	66.9%
Latino	134	36	26.9%	68	50.7%	51	75.0%
White	517	147	28.4%	196	37.9%	115	58.7%
Other	21	7	33.3%	9	42.9%	7	77.8%
Not Reported	844	273	32.3%	230	27.3%	144	62.6%
Total	6,182	2,157	34.9%	2,390	38.7%	1,576	65.9%

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	280	388	511	778	1,165	1,034	269.3%
FHA/VA Home Purchase	138	128	74	41	43	35	-74.6%
Refinance	900	1,004	1,454	1,371	1,515	1,235	37.2%
Home Improvement	185	104	133	209	204	217	17.3%
Multifamily	17	28	14	26	29	14	-17.6%
Total Lending	1,520	1,652	2,186	2,425	2,956	2,535	66.8%
Foreclosures	454	543	440	387	390	495	9.0%

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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				
COUNTRYWIDE HOME LOANS	172	52	23	90	5	62.9%	0
ARGENT MORTGAGE COMPANY	119	34	8	77	0	89.9%	0
NATIONAL CITY BANK	115	51	18	44	2	90.3%	0
FREMONT INVESTMENT & LOAN	102	43	18	33	8	100.0%	0
LONG BEACH MORTGAGE CO.	83	45	18	19	1	98.8%	0
AMERICAN HOME MORTGAGE CORP.	77	26	15	31	1	71.0%	0
NEW CENTURY MORTGAGE CORPORATI	74	24	10	39	1	93.2%	0
WELLS FARGO BANK, NA	73	16	0	46	5	68.2%	0
CHASE MANHATTAN BANK USA, NA	67	9	4	52	2	82.1%	0
WMC MORTGAGE COMPANY	64	15	12	37	0	96.9%	0
JPMORGAN CHASE BANK	61	10	2	38	9	15.8%	0
ACCREDITED HOME LENDERS, INC	58	15	9	34	0	100.0%	0
BNC MORTGAGE	55	15	5	35	0	96.4%	0
LASALLE BANK NA	43	15	0	16	11	4.9%	0
EQUIFIRST CORPORATION	42	13	7	21	1	97.6%	0
WASHINGTON MUTUAL BANK	36	7	1	24	2	25.0%	0
SHOREBANK	34	14	0	8	7	0.0%	5
BANK OF AMERICA, N.A.	32	14	2	12	3	6.5%	0
INDYMAC BANK, F.S.B.	32	12	6	13	1	53.1%	0
PARK NATIONAL BANK	31	1	0	19	11	0.0%	0
TCF NATIONAL BANK	31	1	0	25	5	38.7%	0
CITIMORTGAGE, INC	30	13	0	17	0	11.5%	0
CITIBANK, N.A.	28	0	2	18	7	11.1%	1
THE CIT GROUP/CONSUMER FINANCE	25	12	6	3	4	100.0%	0
MILA, INC	25	10	6	7	2	100.0%	0
OPTION ONE MORTGAGE CORP	24	7	3	12	2	100.0%	0
HOMECOMING FINANCIAL NETWORK	23	7	4	12	0	69.6%	0
RESMAE MORTGAGE CORPORATION	23	11	8	4	0	100.0%	0
FIRST NLC FINANCIAL SERVICES,	23	1	1	21	0	82.6%	0
DECISION ONE MORTGAGE	21	8	1	12	0	95.2%	0