

COMMUNITY AREA 5 - NORTH CENTER

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	7,799				
*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	6,097	38.6%	African American	3.8%	16.3%
Renter Occupied Units	8,699	55.1%	Asian	3.3%	41.2%
Vacant Units	999	6.3%	White	84.4%	42.6%
Total Units	15,795	100%	Other	8.5%	38.7%
			Hispanic*	13.5%	36.7%
Median Family Income		\$62,183	Total	NA	41.2%

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	1,298	\$463,859	138	7
Non-Bank Mortgage Companies	392	\$123,739	95	11
Total Single Family Lending	1,690	\$587,598	233	18

Conventional Single-Family Lending By Race/Ethnicity

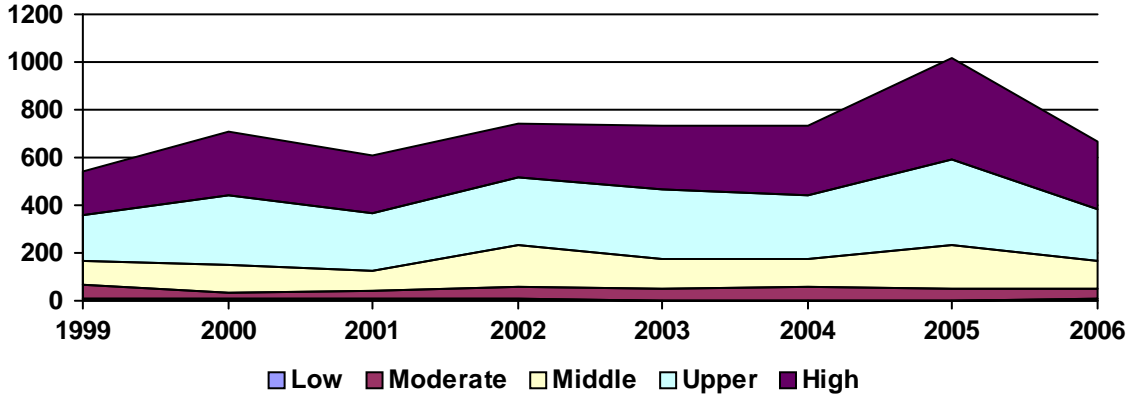
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	77	6	7.8%	58	75.3%	1	1.7%
African American	65	16	24.6%	33	50.8%	15	45.5%
Latino	210	50	23.8%	123	58.6%	25	20.3%
White	1,828	247	13.5%	1,308	71.6%	175	13.4%
Other	1	0	0.0%	1	100.0%	1	100.0%
Not Reported	300	52	17.3%	167	55.7%	34	20.4%
Total	2,481	371	15.0%	1,690	68.1%	251	14.9%

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	669	825	804	817	1,133	991	48.1%
FHA/VA Home Purchase	6	1	1	1	0	1	-83.3%
Refinance	1,512	1,910	2,372	998	746	640	-57.7%
Home Improvement	53	46	40	59	66	59	11.3%
Multifamily	26	28	29	24	21	26	0.0%
Total Lending	2,266	2,810	3,246	1,899	1,966	1,717	-24.2%
Foreclosures	16	26	19	18	16	28	75.0%

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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				
WELLS FARGO BANK, NA	124	78	13	28	5	2.4%	0
LASALLE BANK NA	118	61	14	33	8	0.9%	2
WASHINGTON MUTUAL BANK	105	34	3	63	2	5.9%	3
NATIONAL CITY BANK	89	38	19	30	2	31.5%	0
JPMORGAN CHASE BANK	86	32	16	34	3	2.4%	0
BANK OF AMERICA, N.A.	80	41	12	24	3	0.0%	0
CHICAGO BANCORP, INC.	79	56	12	11	0	5.1%	0
COUNTRYWIDE HOME LOANS	68	40	2	26	0	26.5%	0
AMERICAN HOME MORTGAGE CORP.	64	31	7	25	1	25.0%	0
CITIMORTGAGE, INC	51	24	6	20	1	2.0%	0
COUNTRYWIDE BANK, N.A.	38	11	6	19	2	36.8%	0
CITIBANK, N.A.	37	0	11	22	3	0.0%	1
ING BANK, FSB	37	31	0	6	0	0.0%	0
OHIO SAVINGS BANK	28	15	6	7	0	3.6%	0
GMAC BANK	26	13	4	8	1	11.5%	0
HARRIS N.A.	24	9	2	9	4	4.2%	0
US BANK, N.A.	23	10	4	8	0	0.0%	1
ASTORIA FEDERAL MORTGAGE CORP.	20	4	0	16	0	5.0%	0
TOWNSTONE FINANCIAL INC,	17	3	3	11	0	23.5%	0
INDYMAC BANK, F.S.B.	16	5	4	4	3	31.3%	0
LONG BEACH MORTGAGE CO.	15	10	4	1	0	100.0%	0
TAYLOR, BEAN & WHITAKER	15	6	1	8	0	0.0%	0
1ST ADVANTAGE MORTGAGE LLC	14	5	1	8	0	7.1%	0
RESIDENTIAL LOAN CENTERS	14	7	4	3	0	14.3%	0
FIFTH THIRD MORTGAGE COMPANY	12	6	0	6	0	0.0%	0
PHH HOME LOANS	12	9	1	2	0	0.0%	0
WORLD SAVINGS BANK, FSB	12	2	0	10	0	0.0%	0
M&T MORTGAGE CORPORATION	11	6	2	3	0	27.3%	0
DIAMOND BANK, FSB	10	4	1	5	0	0.0%	0
FIRST AMERICAN BANK	10	0	4	5	0	0.0%	1