

## COMMUNITY AREA 59 - MCKINLEY PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	3,129				
*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	2,589	47.0%	African American	1.5%	50.6%
Renter Occupied Units	2,508	45.5%	Asian	6.2%	80.3%
Vacant Units	410	7.4%	White	62.6%	51.7%
<b>Total Units</b>	<b>5,507</b>	<b>100%</b>	Other	29.7%	42.7%
			Hispanic*	49.8%	43.7%
<b>Median Family Income</b>		\$40,353	<b>Total</b>	<b>NA</b>	<b>50.8%</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	395	\$73,960	85	11
Non-Bank Mortgage Companies	159	\$29,618	91	12
<b>Total Single Family Lending</b>	<b>554</b>	<b>\$103,578</b>	<b>176</b>	<b>23</b>

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

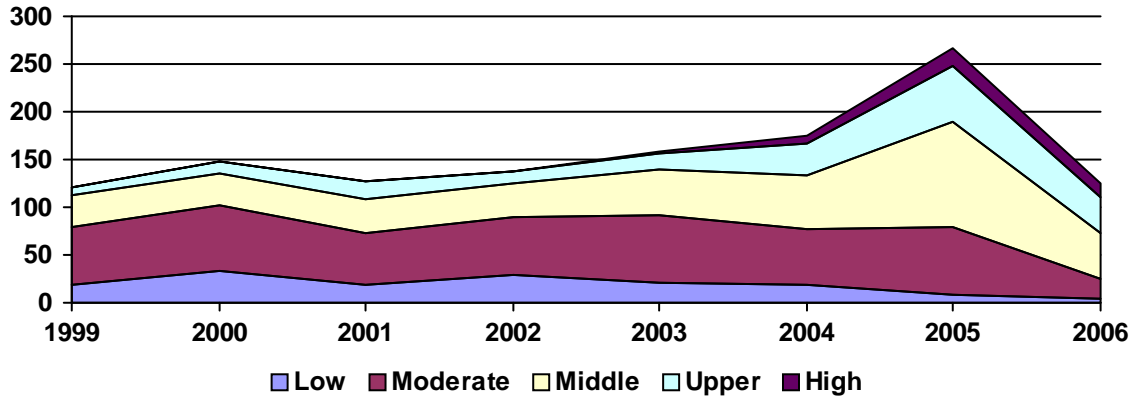
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	102	18	17.6%	69	67.6%	4	5.8%
African American	10	2	20.0%	3	30.0%	1	33.3%
Latino	650	173	26.6%	327	50.3%	142	43.4%
White	246	63	25.6%	128	52.0%	37	28.9%
Other	5	2	40.0%	3	60.0%	2	66.7%
Not Reported	69	22	31.9%	24	34.8%	13	54.2%
<b>Total</b>	<b>1,082</b>	<b>280</b>	<b>25.9%</b>	<b>554</b>	<b>51.2%</b>	<b>199</b>	<b>35.9%</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	100	135	176	200	335	216	116.0%
FHA/VA Home Purchase	41	24	15	5	0	0	-100.0%
Refinance	304	330	453	358	303	305	0.3%
Home Improvement	41	22	23	42	47	37	-9.8%
Multifamily	7	7	11	5	9	6	-14.3%
<b>Total Lending</b>	<b>493</b>	<b>518</b>	<b>678</b>	<b>610</b>	<b>694</b>	<b>564</b>	<b>14.4%</b>
<b>Foreclosures</b>	<b>23</b>	<b>26</b>	<b>18</b>	<b>20</b>	<b>12</b>	<b>20</b>	<b>-13.0%</b>

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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	32	17	1	13	1	31.3%	0
JPMORGAN CHASE BANK	29	7	2	13	7	0.0%	0
CITIMORTGAGE, INC	24	7	0	16	1	0.0%	0
NATIONAL CITY BANK	20	6	3	11	0	50.0%	0
WASHINGTON MUTUAL BANK	17	5	1	11	0	11.8%	0
LASALLE BANK NA	15	4	0	8	3	0.0%	0
AMERICAN HOME MORTGAGE CORP.	15	5	3	7	0	33.3%	0
INDYMAC BANK, F.S.B.	15	4	3	5	3	66.7%	0
TCF NATIONAL BANK	14	4	0	8	2	7.1%	0
WELLS FARGO BANK, NA	14	4	1	9	0	35.7%	0
ACCREDITED HOME LENDERS, INC	13	3	3	7	0	92.3%	0
ARGENT MORTGAGE COMPANY	13	3	2	8	0	100.0%	0
WMC MORTGAGE COMPANY	12	3	2	7	0	100.0%	0
CCO MORTGAGE	11	7	3	1	0	0.0%	0
FREMONT INVESTMENT & LOAN	11	2	1	8	0	100.0%	0
MARQUETTE BANK	11	2	1	8	0	0.0%	0
BNC MORTGAGE	10	3	3	4	0	100.0%	0
CHARTER ONE BANK	10	0	0	9	1	0.0%	0
OHIO SAVINGS BANK	9	1	1	7	0	0.0%	0
MILA, INC	9	4	3	0	2	77.8%	0
AMERICAN MORTGAGE	8	4	3	1	0	25.0%	0
CHASE MANHATTAN BANK USA, NA	8	1	1	6	0	100.0%	0
PACIFIC GLOBAL BANK	8	4	0	1	2	0.0%	1
GMAC BANK	7	1	0	6	0	28.6%	0
WORLD SAVINGS BANK, FSB	7	0	0	6	1	0.0%	0
BANK OF AMERICA, N.A.	6	0	0	6	0	0.0%	0
WASHINGTON FEDERAL BANK FOR SA	6	3	0	2	1	0.0%	0
RESMAE MORTGAGE CORPORATION	6	2	2	2	0	100.0%	0
COUNTRYWIDE BANK, N.A.	6	1	0	3	2	16.7%	0
DECISION ONE MORTGAGE	6	2	1	3	0	83.3%	0