

COMMUNITY AREA 6 - LAKEVIEW

Housing Data

					<u>Total</u>
Mortgageable Single Family Properties (estimated 2000)*					19,157
*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	17,123	28.8%	African American	4.0%	15.7%
Renter Occupied Units	39,839	67.1%	Asian	5.2%	22.4%
Vacant Units	2,434	4.1%	White	86.4%	31.6%
Total Units	59,396	100%	Other	4.4%	22.6%
			Hispanic*	6.4%	25.3%
Median Family Income		\$84,458	Total	NA	30.1%

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	4,025	\$1,150,978	334	42
Non-Bank Mortgage Companies	1,087	\$277,848	233	33
Total Single Family Lending	5,112	\$1,428,826	567	75

Conventional Single-Family Lending By Race/Ethnicity

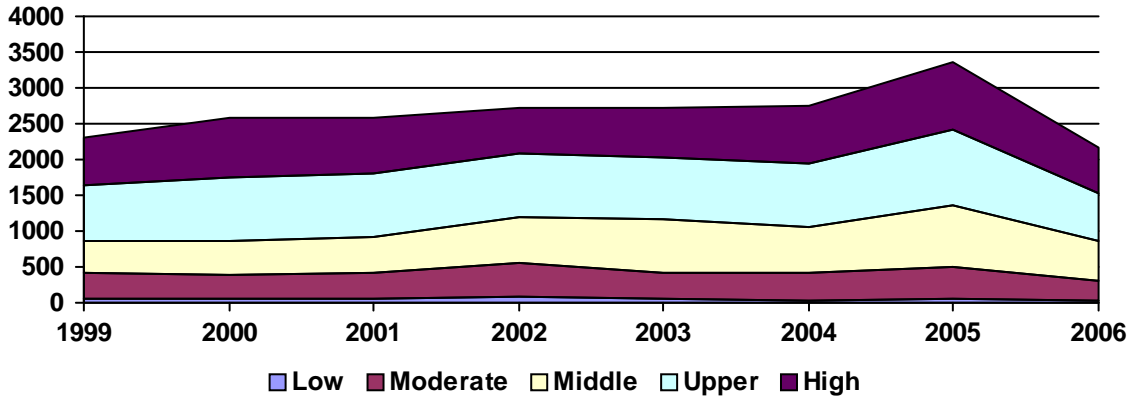
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	397	59	14.9%	281	70.8%	49	17.4%
African American	181	56	30.9%	83	45.9%	30	36.1%
Latino	332	73	22.0%	177	53.3%	46	26.0%
White	5,903	786	13.3%	4,120	69.8%	471	11.4%
Other	40	5	12.5%	31	77.5%	5	16.1%
Not Reported	829	126	15.2%	420	50.7%	41	9.8%
Total	7,682	1,105	14.4%	5,112	66.5%	642	12.6%

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	2,854	3,046	3,048	3,116	3,921	3,325	16.5%
FHA/VA Home Purchase	9	6	4	2	3	1	-88.9%
Refinance	4,303	5,795	7,115	2,660	1,855	1,675	-61.1%
Home Improvement	144	120	72	119	112	120	-16.7%
Multifamily	121	143	178	105	109	90	-25.6%
Total Lending	7,431	9,110	10,417	6,002	6,000	5,211	-29.9%
Foreclosures	42	60	63	52	55	76	81.0%

COMMUNITY AREA 6 - LAKEVIEW

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				
LASALLE BANK NA	390	195	48	123	19	0.3%	5
WELLS FARGO BANK, NA	389	246	67	73	3	2.8%	0
BANK OF AMERICA, N.A.	302	195	44	60	3	0.3%	0
COUNTRYWIDE HOME LOANS	297	178	13	99	6	16.2%	0
JPMORGAN CHASE BANK	282	126	45	109	1	1.8%	1
NATIONAL CITY BANK	264	95	91	73	5	20.8%	0
WASHINGTON MUTUAL BANK	223	79	6	116	10	5.7%	12
CITIMORTGAGE, INC	188	129	4	51	4	0.0%	0
AMERICAN HOME MORTGAGE CORP.	182	77	28	77	0	20.9%	0
ING BANK, FSB	167	129	0	38	0	0.0%	0
CITIBANK, N.A.	116	0	59	43	10	1.8%	4
COUNTRYWIDE BANK, N.A.	86	31	11	40	4	23.3%	0
HARRIS N.A.	86	33	15	34	3	2.4%	1
OHIO SAVINGS BANK	77	41	10	26	0	5.2%	0
CHICAGO BANCORP, INC.	76	36	9	31	0	7.9%	0
GMAC BANK	74	37	19	17	1	0.0%	0
TAYLOR, BEAN & WHITAKER	54	31	4	19	0	0.0%	0
PHH HOME LOANS	52	46	3	3	0	3.8%	0
INDYMAC BANK, F.S.B.	49	19	19	9	2	28.6%	0
AMERICAN MORTGAGE	45	21	11	13	0	22.2%	0
1ST ADVANTAGE MORTGAGE LLC	42	29	5	8	0	2.4%	0
ARGENT MORTGAGE COMPANY	42	17	9	16	0	100.0%	0
US BANK, N.A.	42	25	2	15	0	4.8%	0
FIRST AMERICAN BANK	41	1	17	16	7	0.0%	0
MIDAMERICA BANK, FSB	41	23	3	12	0	7.9%	3
FIFTH THIRD MORTGAGE COMPANY	40	20	0	19	1	2.5%	0
FIRST MAGNUS FINANCIAL CORP	40	13	8	19	0	42.5%	0
FREMONT INVESTMENT & LOAN	38	17	10	11	0	97.4%	0
BANGROUP MORTGAGE CORPORATION	36	17	5	14	0	8.3%	0
KEY MORTGAGE SERVICES, INC.	35	24	8	3	0	0.0%	0