

COMMUNITY AREA 7 - LINCOLN PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	16,238				
*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	14,343	38.3%	African American	4.2%	7.5%
Renter Occupied Units	21,433	57.2%	Asian	3.6%	34.0%
Vacant Units	1,678	4.5%	White	89.6%	42.3%
Total Units	37,454	100%	Other	2.5%	25.1%
			Hispanic*	3.9%	26.9%
Median Family Income		\$132,894	Total	NA	40.1%

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	2,555	\$986,930	156	9
Non-Bank Mortgage Companies	603	\$221,834	109	11
Total Single Family Lending	3,158	\$1,208,764	265	20

Conventional Single-Family Lending By Race/Ethnicity

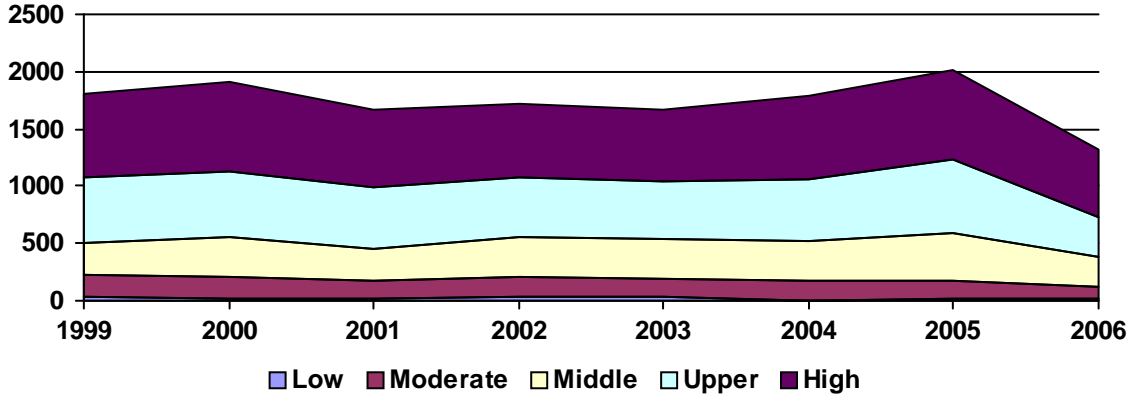
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	217	36	16.6%	135	62.2%	13	9.6%
African American	104	31	29.8%	37	35.6%	12	32.4%
Latino	152	29	19.1%	97	63.8%	23	23.7%
White	3,604	411	11.4%	2,593	71.9%	205	7.9%
Other	18	1	5.6%	13	72.2%	1	7.7%
Not Reported	529	85	16.1%	283	53.5%	31	11.0%
Total	4,624	593	12.8%	3,158	68.3%	285	9.0%

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	1,820	1,884	1,903	2,072	2,505	1,956	7.5%
FHA/VA Home Purchase	11	9	2	1	5	0	-100.0%
Refinance	3,546	4,813	5,630	2,091	1,277	1,117	-68.5%
Home Improvement	102	75	60	65	76	86	-15.7%
Multifamily	62	90	100	53	58	48	-22.6%
Total Lending	5,541	6,871	7,695	4,282	3,921	3,207	-42.1%
Foreclosures	32	35	54	39	40	50	56.3%

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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	297	186	55	48	7	2.0%	1
LASALLE BANK NA	238	121	30	75	10	0.8%	2
BANK OF AMERICA, N.A.	225	121	36	60	8	0.4%	0
NATIONAL CITY BANK	167	72	51	39	5	13.2%	0
JPMORGAN CHASE BANK	165	85	22	52	6	0.0%	0
WASHINGTON MUTUAL BANK	165	54	5	88	6	6.5%	12
COUNTRYWIDE HOME LOANS	141	81	6	53	1	14.9%	0
AMERICAN HOME MORTGAGE CORP.	116	40	10	63	3	15.5%	0
CITIMORTGAGE, INC	115	80	1	33	1	0.9%	0
ING BANK, FSB	93	63	0	30	0	1.1%	0
CITIBANK, N.A.	70	0	28	32	7	1.5%	3
HARRIS N.A.	59	21	7	29	2	1.7%	0
GMAC BANK	58	23	7	27	1	3.4%	0
COUNTRYWIDE BANK, N.A.	48	18	2	27	1	33.3%	0
CHICAGO BANCORP, INC.	46	27	5	14	0	6.5%	0
PHH HOME LOANS	41	33	3	5	0	4.9%	0
THE NORTHERN TRUST COMPANY	38	32	0	5	0	0.0%	1
OHIO SAVINGS BANK	35	18	4	13	0	5.7%	0
FIRST MAGNUS FINANCIAL CORP	33	15	6	12	0	24.2%	0
ASTORIA FEDERAL MORTGAGE CORP.	29	11	0	18	0	3.4%	0
FIFTH THIRD MORTGAGE COMPANY	27	13	0	14	0	0.0%	0
KEY MORTGAGE SERVICES, INC.	26	18	5	3	0	3.8%	0
MERRILL LYNCH CREDIT CORP.	26	14	0	12	0	0.0%	0
INDYMAC BANK, F.S.B.	24	6	2	15	1	25.0%	0
MIDAMERICA BANK, FSB	24	12	0	7	1	5.0%	4
US BANK, N.A.	23	16	1	6	0	0.0%	0
1ST ADVANTAGE MORTGAGE LLC	23	11	3	9	0	0.0%	0
TAYLOR, BEAN & WHITAKER	21	6	0	15	0	0.0%	0
DIAMOND BANK, FSB	17	3	2	12	0	0.0%	0
FIRST AMERICAN BANK	16	2	5	8	1	0.0%	0