

## COMMUNITY AREA 77 - EDGEWATER

### Housing Data

	<b>Total</b>
Mortgageable Single Family Properties (estimated 2000)*	10,493

\*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	9,684	29.6%	African American	18.0%	13.9%
Renter Occupied Units	21,189	64.8%	Asian	10.0%	31.3%
Vacant Units	1,843	5.6%	White	62.4%	38.1%
<b>Total Units</b>	<b>32,716</b>	<b>100%</b>	Other	9.7%	20.5%
			Hispanic*	11.9%	20.2%
<b>Median Family Income</b>		\$42,557	<b>Total</b>	<b>NA</b>	<b>31.4%</b>

### Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u> High Rate	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	1,741	\$337,353	243	27
Non-Bank Mortgage Companies	623	\$115,977	211	38
<b>Total Single Family Lending</b>	<b>2,364</b>	<b>\$453,330</b>	<b>454</b>	<b>65</b>

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

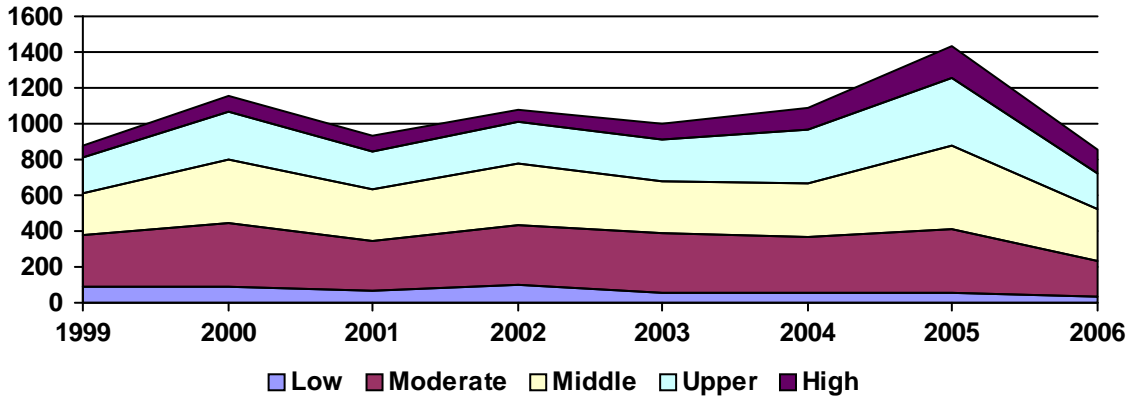
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	361	80	22.2%	201	55.7%	60	29.9%
African American	328	101	30.8%	144	43.9%	59	41.0%
Latino	384	102	26.6%	191	49.7%	65	34.0%
White	2,528	457	18.1%	1,628	64.4%	290	17.8%
Other	55	14	25.5%	27	49.1%	10	37.0%
Not Reported	459	126	27.5%	173	37.7%	35	20.2%
<b>Total</b>	<b>4,115</b>	<b>880</b>	<b>21.4%</b>	<b>2,364</b>	<b>57.4%</b>	<b>519</b>	<b>22.0%</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	1,041	1,190	1,124	1,244	1,624	1,307	25.6%
FHA/VA Home Purchase	26	21	20	8	5	2	-92.3%
Refinance	1,793	2,206	2,915	1,256	1,074	975	-45.6%
Home Improvement	80	89	58	82	90	91	13.8%
Multifamily	73	81	97	69	50	57	-21.9%
<b>Total Lending</b>	<b>3,013</b>	<b>3,587</b>	<b>4,214</b>	<b>2,659</b>	<b>2,843</b>	<b>2,432</b>	<b>-19.3%</b>
<b>Foreclosures</b>	<b>53</b>	<b>61</b>	<b>59</b>	<b>76</b>	<b>59</b>	<b>89</b>	<b>67.9%</b>

## COMMUNITY AREA 77 - EDGEWATER

### 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				
JPMORGAN CHASE BANK	176	77	21	68	10	1.7%	0
COUNTRYWIDE HOME LOANS	164	84	5	68	6	18.4%	0
LASALLE BANK NA	131	57	10	54	9	1.5%	1
WASHINGTON MUTUAL BANK	127	33	3	71	7	8.8%	13
BANK OF AMERICA, N.A.	109	65	13	29	2	0.9%	0
WELLS FARGO BANK, NA	103	60	17	24	2	6.8%	0
CITIMORTGAGE, INC	99	66	1	31	1	0.0%	0
NATIONAL CITY BANK	91	34	26	27	4	22.0%	0
AMERICAN HOME MORTGAGE CORP.	73	26	11	33	3	24.7%	0
CHICAGO BANCORP, INC.	47	28	5	14	0	6.4%	0
CITIBANK, N.A.	46	0	16	21	6	4.7%	3
COUNTRYWIDE BANK, N.A.	43	17	9	14	3	25.6%	0
WMC MORTGAGE COMPANY	42	11	10	21	0	100.0%	0
INDYMAC BANK, F.S.B.	41	12	11	15	3	41.5%	0
HARRIS N.A.	35	9	4	16	3	9.4%	3
NEW CENTURY MORTGAGE CORPORATI	33	14	6	13	0	87.9%	0
ARGENT MORTGAGE COMPANY	33	10	3	20	0	93.9%	0
ING BANK, FSB	31	25	0	6	0	0.0%	0
GMAC BANK	29	6	7	15	0	0.0%	0
FREMONT INVESTMENT & LOAN	28	10	7	11	0	100.0%	0
PHH HOME LOANS	26	21	0	5	0	15.4%	0
1ST ADVANTAGE MORTGAGE LLC	23	15	4	4	0	4.3%	0
TAYLOR, BEAN & WHITAKER	22	5	1	16	0	0.0%	0
AMERICAN MORTGAGE	21	7	5	9	0	19.0%	0
OHIO SAVINGS BANK	21	13	3	5	0	23.8%	0
ACCREDITED HOME LENDERS, INC	19	3	1	15	0	94.7%	0
FIFTH THIRD MORTGAGE COMPANY	19	8	0	11	0	0.0%	0
MIDAMERICA BANK, FSB	18	11	2	2	1	12.5%	2
EQUIFIRST CORPORATION	18	5	5	7	1	100.0%	0
GREENPOINT MORTGAGE FUNDING	18	6	3	9	0	33.3%	0