

## COMMUNITY AREA 9 - EDISON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	4,038				
*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	3,853	78.5%	African American	0.1%	0.0%
Renter Occupied Units	960	19.6%	Asian	1.5%	75.7%
Vacant Units	95	1.9%	White	96.9%	80.5%
<b>Total Units</b>	<b>4,908</b>	<b>100%</b>	Other	1.4%	60.3%
			Hispanic*	1.9%	72.5%
<b>Median Family Income</b>		\$69,064	<b>Total</b>	<b>NA</b>	<b>80.1%</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	429	\$92,852	41	3
Non-Bank Mortgage Companies	128	\$32,787	39	4
<b>Total Single Family Lending</b>	<b>557</b>	<b>\$125,639</b>	<b>80</b>	<b>7</b>

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

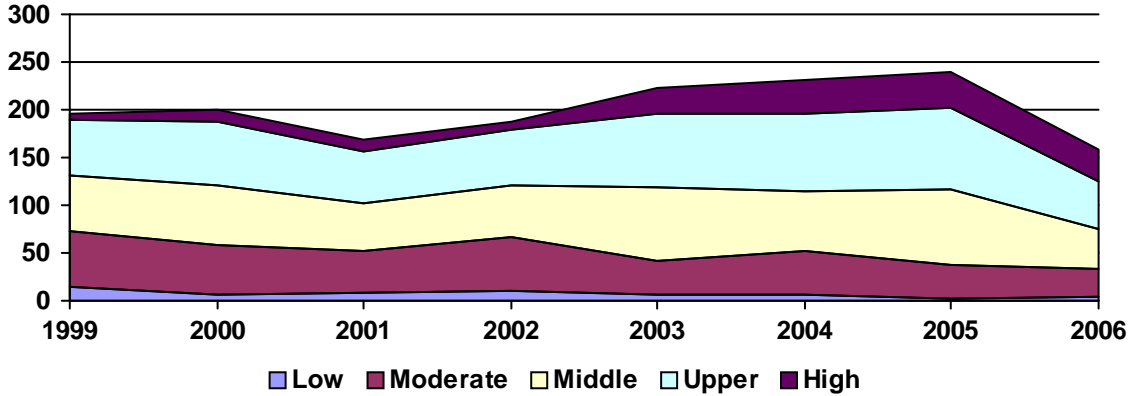
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	7	0	0.0%	4	57.1%	0	0.0%
African American	5	3	60.0%	0	0.0%	0	NA
Latino	52	11	21.2%	32	61.5%	4	12.5%
White	683	91	13.3%	496	72.6%	77	15.5%
Other	3	0	0.0%	3	100.0%	0	0.0%
Not Reported	63	11	17.5%	22	34.9%	6	27.3%
<b>Total</b>	<b>813</b>	<b>116</b>	<b>14.3%</b>	<b>557</b>	<b>68.5%</b>	<b>87</b>	<b>15.6%</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	183	203	236	256	276	251	37.2%
FHA/VA Home Purchase	2	3	2	1	1	1	-50.0%
Refinance	545	726	1,019	351	343	267	-51.0%
Home Improvement	45	29	31	44	46	41	-8.9%
Multifamily	6	0	6	6	7	5	-16.7%
<b>Total Lending</b>	<b>781</b>	<b>961</b>	<b>1,294</b>	<b>658</b>	<b>673</b>	<b>565</b>	<b>-27.7%</b>
<b>Foreclosures</b>	<b>7</b>	<b>13</b>	<b>4</b>	<b>8</b>	<b>8</b>	<b>11</b>	<b>57.1%</b>

## COMMUNITY AREA 9 - EDISON PARK

### 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	44	15	4	21	4	0.0%	0
WELLS FARGO BANK, NA	37	19	3	14	1	8.1%	0
BANK OF AMERICA, N.A.	33	14	4	15	0	0.0%	0
AMERICAN HOME MORTGAGE CORP.	30	11	7	12	0	23.3%	0
NATIONAL CITY BANK	26	9	9	8	0	19.2%	0
JPMORGAN CHASE BANK	25	4	2	13	6	8.0%	0
WASHINGTON MUTUAL BANK	22	5	1	15	1	0.0%	0
COUNTRYWIDE HOME LOANS	19	7	0	10	2	15.8%	0
CITIBANK, N.A.	19	0	5	6	8	5.3%	0
TAYLOR, BEAN & WHITAKER	13	7	0	6	0	0.0%	0
CHARTER ONE BANK	11	0	0	4	7	0.0%	0
CITIMORTGAGE, INC	10	3	0	7	0	0.0%	0
US BANK, N.A.	10	6	1	3	0	0.0%	0
SUNTRUST MORTGAGE, INC	9	3	2	4	0	0.0%	0
GMAC BANK	8	2	2	4	0	0.0%	0
MIDAMERICA BANK, FSB	7	7	0	0	0	0.0%	0
ARGENT MORTGAGE COMPANY	7	2	2	3	0	100.0%	0
NEW CENTURY MORTGAGE CORPORATI	7	2	1	4	0	85.7%	0
INDYMAC BANK, F.S.B.	7	2	2	3	0	57.1%	0
EVERBANK	7	1	0	6	0	0.0%	0
FIRST AMERICAN BANK	7	0	1	5	1	0.0%	0
HARRIS N.A.	6	2	0	4	0	0.0%	0
OHIO SAVINGS BANK	6	3	1	2	0	16.7%	0
1ST ADVANTAGE MORTGAGE LLC	5	2	2	1	0	0.0%	0
AMERICAN MORTGAGE	5	2	1	2	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	5	1	0	4	0	0.0%	0
FREMONT INVESTMENT & LOAN	5	1	1	3	0	100.0%	0
PROVIDENT FUNDING ASSOCIATES	5	1	0	4	0	0.0%	0
QUICKEN LOANS	5	0	0	5	0	0.0%	0
TCF NATIONAL BANK	5	0	1	4	0	0.0%	0