

## City of Chicago

**Housing Data**

	<b>Total</b>				
Mortgageable Single Family Properties (estimated 2000)*	556,737				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<b>Number</b>	<b>Percent</b>	<b>Race/Ethnicity</b>	<b>Share of Householders</b>	<b>Home - Ownership Rate</b>
Owner-Occupied Units	464,905	40.3%	African American	34.1%	36.9%
Renter Occupied Units	596,795	51.8%	Asian	4.3%	36.7%
Vacant Units	90,867	7.9%	White	49.6%	50.5%
<b>Total Units</b>	<b>1,152,567</b>	<b>100%</b>	Other	12.0%	38.0%
			Hispanic*	17.9%	39.6%
<b>Median Family Income</b>		\$46,888	<b>Total</b>	<b>NA</b>	<b>43.8%</b>

**Conventional Single-Family Mortgage Lending**

	<b>Total Loans</b>	<b>Dollars Loaned (\$Thousands)</b>	<b>Higher Cost Loans</b>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	90,073	\$18,822,990	23,414	2,977
Non-Bank Mortgage Companies	38,815	\$7,638,158	19,788	3,287
<b>Total Single Family Lending</b>	<b>128,888</b>	<b>\$26,461,148</b>	<b>43,202</b>	<b>6,264</b>

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

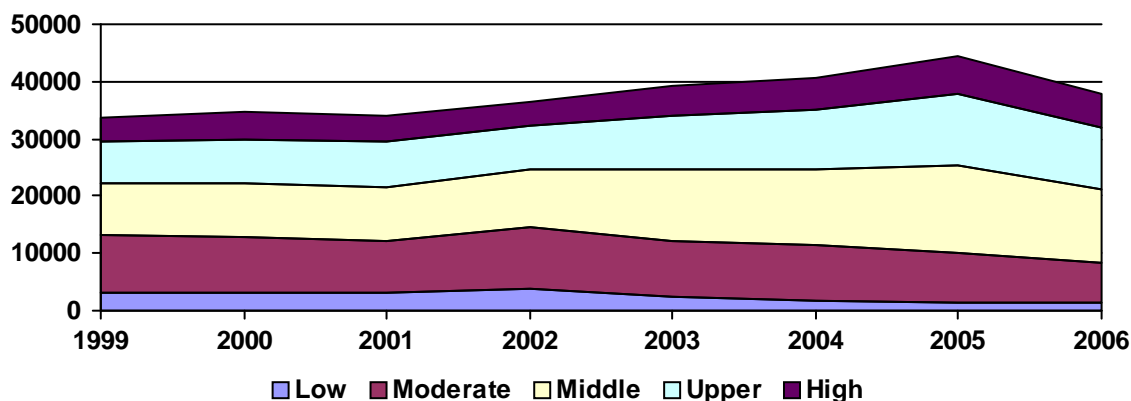
<b>Race/Ethnicity</b>	<b>Applications</b>	<b>Denials</b>	<b>Denial Rate</b>	<b>Total Originations</b>	<b>Origination Rate</b>	<b>Higher Cost Loans</b>	<b>Higher Cost Share</b>
Asian	10,458	2,218	21.2%	6,058	57.9%	1,325	21.9%
African American	78,155	27,625	35.3%	31,243	40.0%	19,547	62.6%
Latino	59,200	17,610	29.7%	28,013	47.3%	12,800	45.7%
White	84,616	15,529	18.4%	52,545	62.1%	11,402	21.7%
Other	1,392	400	28.7%	652	46.8%	235	36.0%
Not Reported	30,404	8,341	27.4%	10,377	34.1%	4,157	40.1%
<b>Total</b>	<b>264,225</b>	<b>71,723</b>	<b>27.1%</b>	<b>128,888</b>	<b>48.8%</b>	<b>49,466</b>	<b>38.4%</b>

**Six-Year Trends**

	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Change 2001 to 2006</b>
Conv. Home Purchase	34,012	38,589	44,045	55,702	72,855	64,230	88.8%
FHA/VA Home Purchase	5,054	4,079	2,771	1,401	741	484	-90.4%
Refinance	72,580	85,810	118,768	71,603	67,089	58,616	-19.2%
Home Improvement	6,462	4,806	4,813	7,401	7,230	7,626	18.0%
Multifamily	2,244	2,588	2,864	2,414	2,099	1,804	-19.6%
<b>Total Lending</b>	<b>120,352</b>	<b>135,872</b>	<b>173,261</b>	<b>138,521</b>	<b>150,014</b>	<b>132,760</b>	<b>10.3%</b>
<b>Foreclosures</b>	<b>8,533</b>	<b>9,907</b>	<b>8,188</b>	<b>7,195</b>	<b>7,499</b>	<b>10,268</b>	<b>20.3%</b>

## City of Chicago

## Owner Occupied Home Purchase Lending Trends by Borrower Income Level

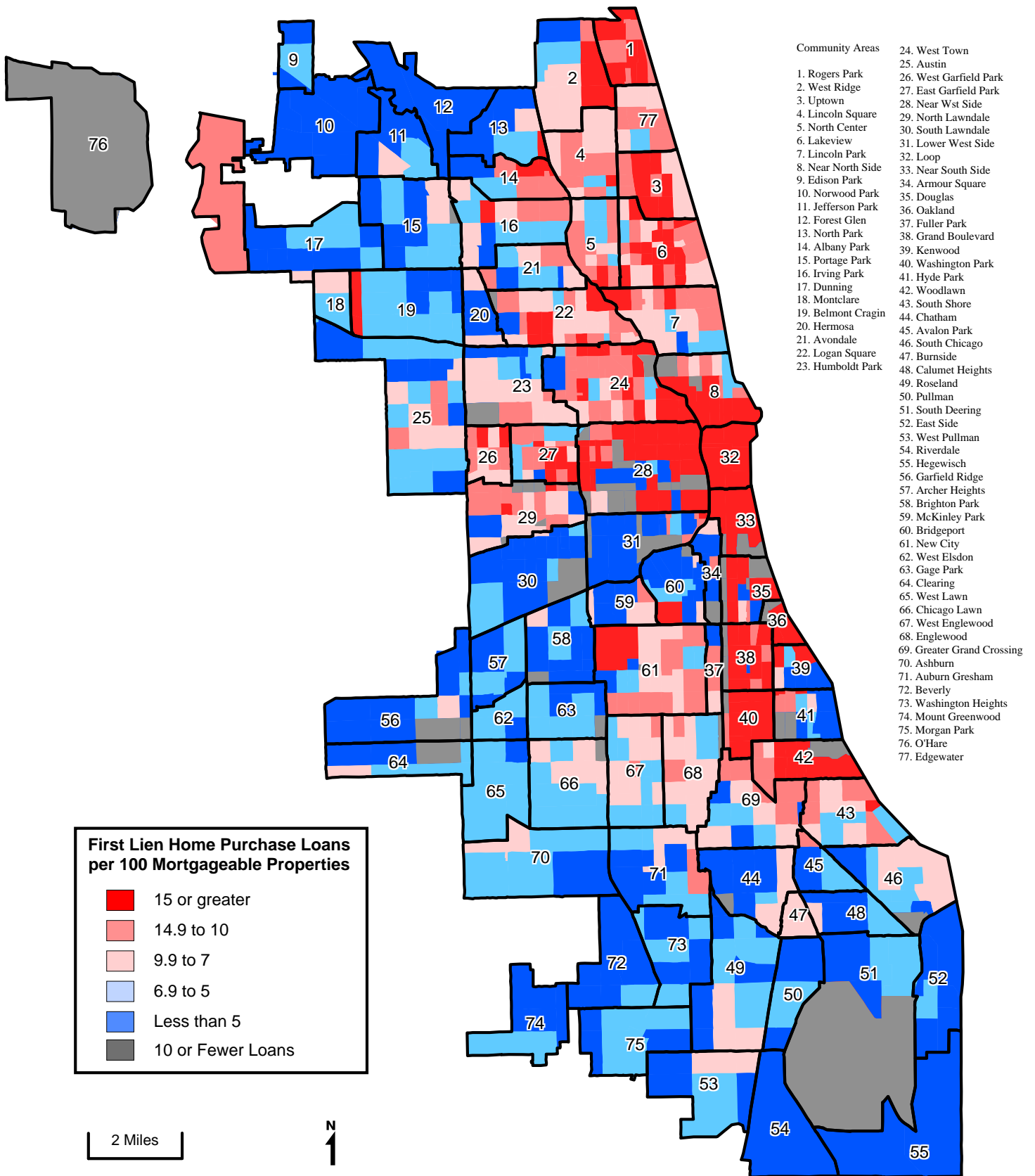


## Top Lenders

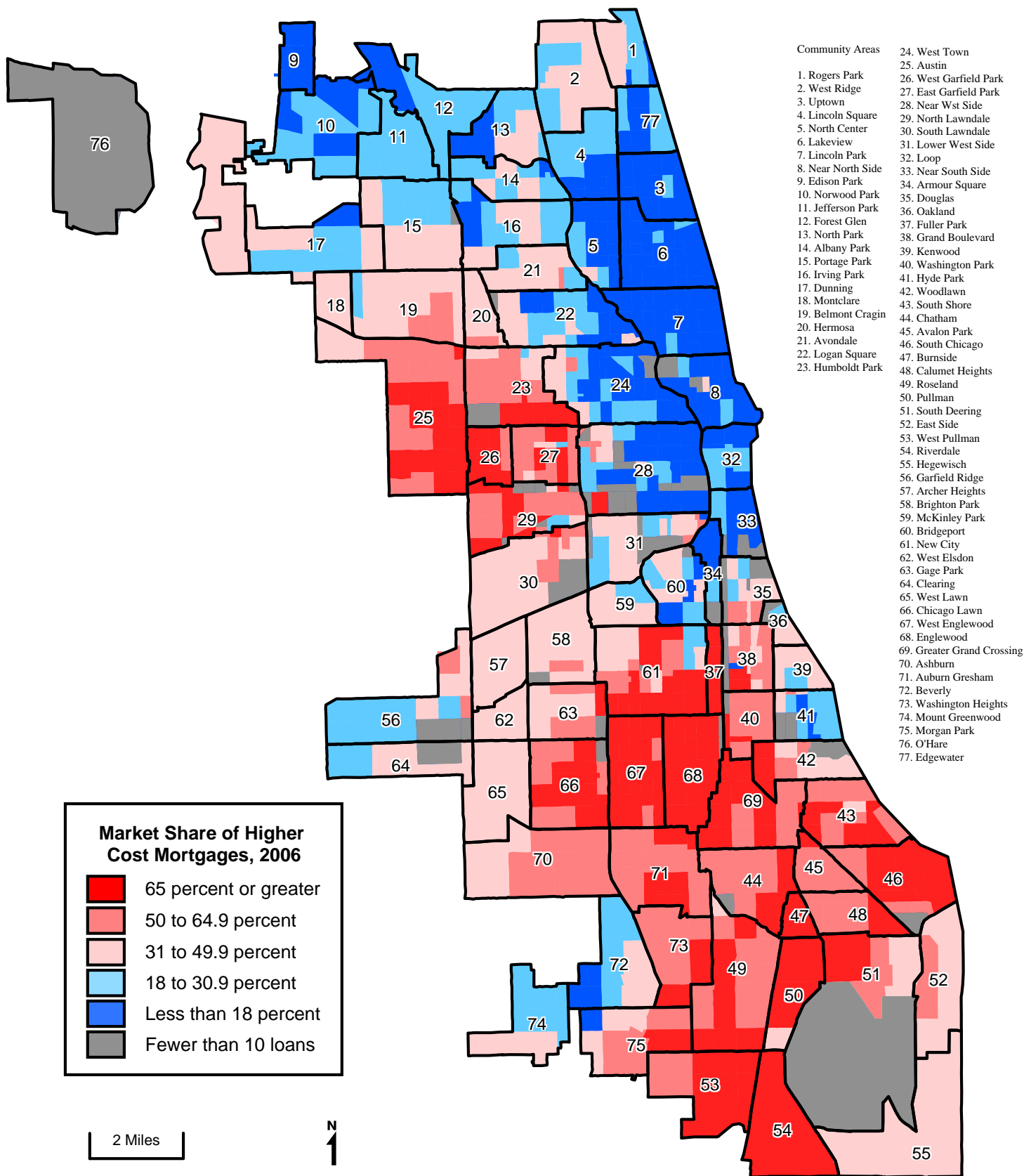
Lender	Total Loans	Home Purchase		Total Refinance	Total Home Imp.	Conv. Higher Cost Share	Total Multifamily
		First Lien	Junior Lien				
COUNTRYWIDE HOME LOANS	8,084	3,629	605	3,474	350	34.3%	0
JPMORGAN CHASE BANK	5,690	1,856	563	2,740	493	5.0%	2
LASALLE BANK NA	5,504	2,196	558	2,096	620	2.6%	28
WELLS FARGO BANK, NA	5,487	2,863	608	1,733	223	21.3%	3
NATIONAL CITY BANK	5,306	2,003	1,294	1,848	135	51.1%	0
WASHINGTON MUTUAL BANK	4,843	1,471	135	2,902	191	9.6%	132
BANK OF AMERICA, N.A.	3,922	2,118	497	1,161	141	2.5%	2
AMERICAN HOME MORTGAGE CORP.	3,762	1,317	680	1,649	67	40.5%	0
FREMONT INVESTMENT & LOAN	3,355	1,159	758	1,357	81	98.0%	0
ARGENT MORTGAGE COMPANY	3,233	968	375	1,888	2	92.8%	0
CITIMORTGAGE, INC	3,101	1,772	30	1,202	95	2.5%	0
WMC MORTGAGE COMPANY	2,690	898	762	1,030	0	96.8%	0
INDYMAC BANK, F.S.B.	2,449	856	698	753	142	51.9%	0
NEW CENTURY MORTGAGE CORPORATI	2,287	730	385	1,089	83	93.8%	0
LONG BEACH MORTGAGE CO.	2,276	1,023	618	619	16	97.8%	0
ACCREDITED HOME LENDERS, INC	2,066	643	402	1,021	0	93.5%	0
COUNTRYWIDE BANK, N.A.	1,945	563	212	1,027	143	31.9%	0
CITIBANK, N.A.	1,911	1	612	816	367	4.1%	115
TAYLOR, BEAN & WHITAKER	1,712	561	203	934	1	0.0%	0
BNC MORTGAGE	1,707	517	184	1,006	0	97.8%	0
HARRIS N.A.	1,605	446	81	836	185	4.5%	57
MIDAMERICA BANK, FSB	1,567	860	96	492	32	12.1%	73
CHASE MANHATTAN BANK USA, NA	1,559	259	182	1,069	49	86.4%	0
EQUIFIRST CORPORATION	1,396	353	215	727	101	94.8%	0
TCF NATIONAL BANK	1,367	123	62	1,052	128	23.7%	2
FIRST MAGNUS FINANCIAL CORP	1,336	473	282	570	0	38.9%	0
AMERICAN MORTGAGE	1,249	458	241	550	0	18.5%	0
ING BANK, FSB	1,054	770	0	284	0	0.2%	0
FIRST NLC FINANCIAL SERVICES,	1,052	213	155	684	0	68.5%	0
GMAC BANK	1,035	360	128	505	31	7.2%	0

## 2006 Home Purchase Lending in the City of Chicago

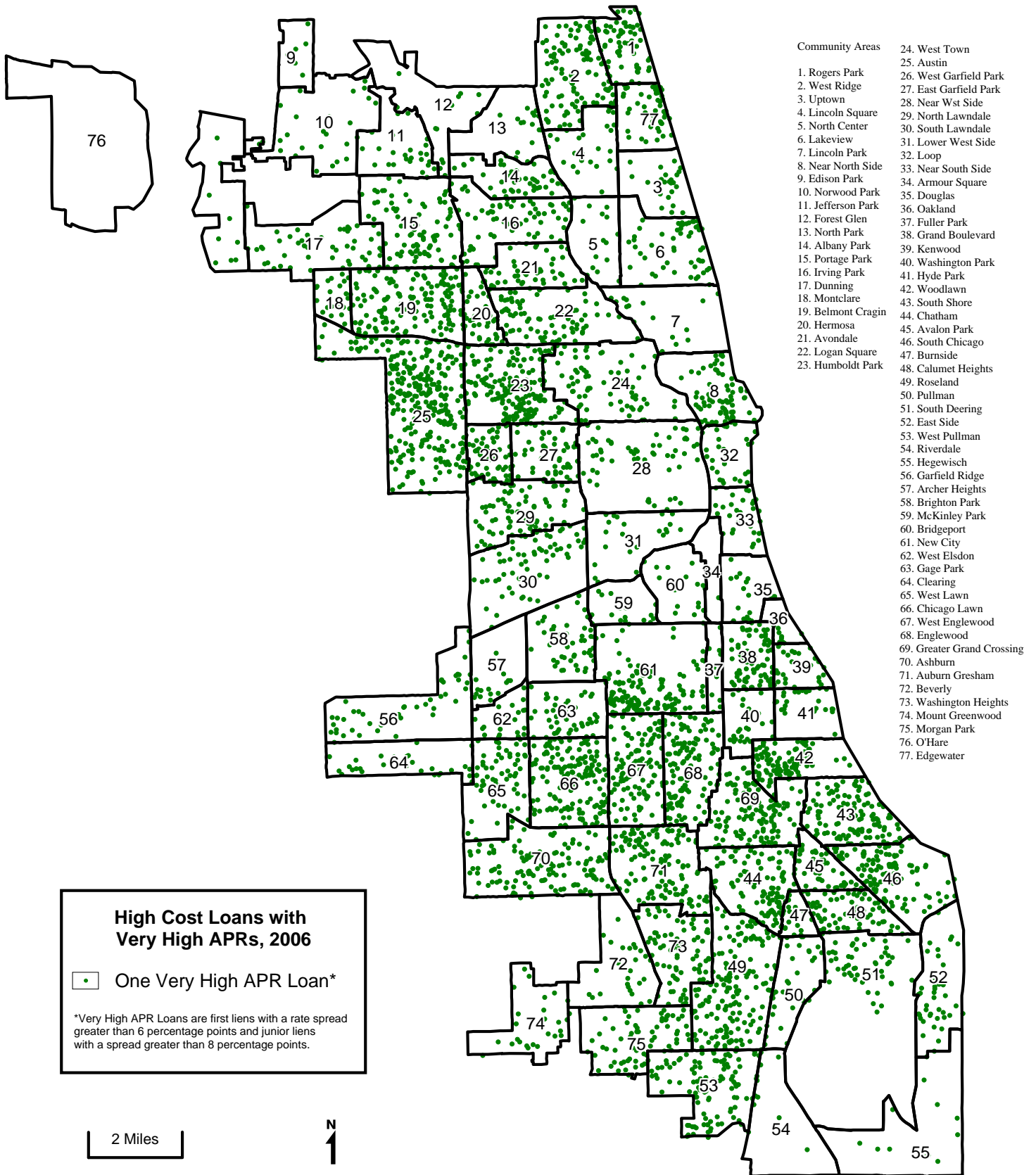
First Lien Home Purchase Loans per 100 Mortgageable Properties



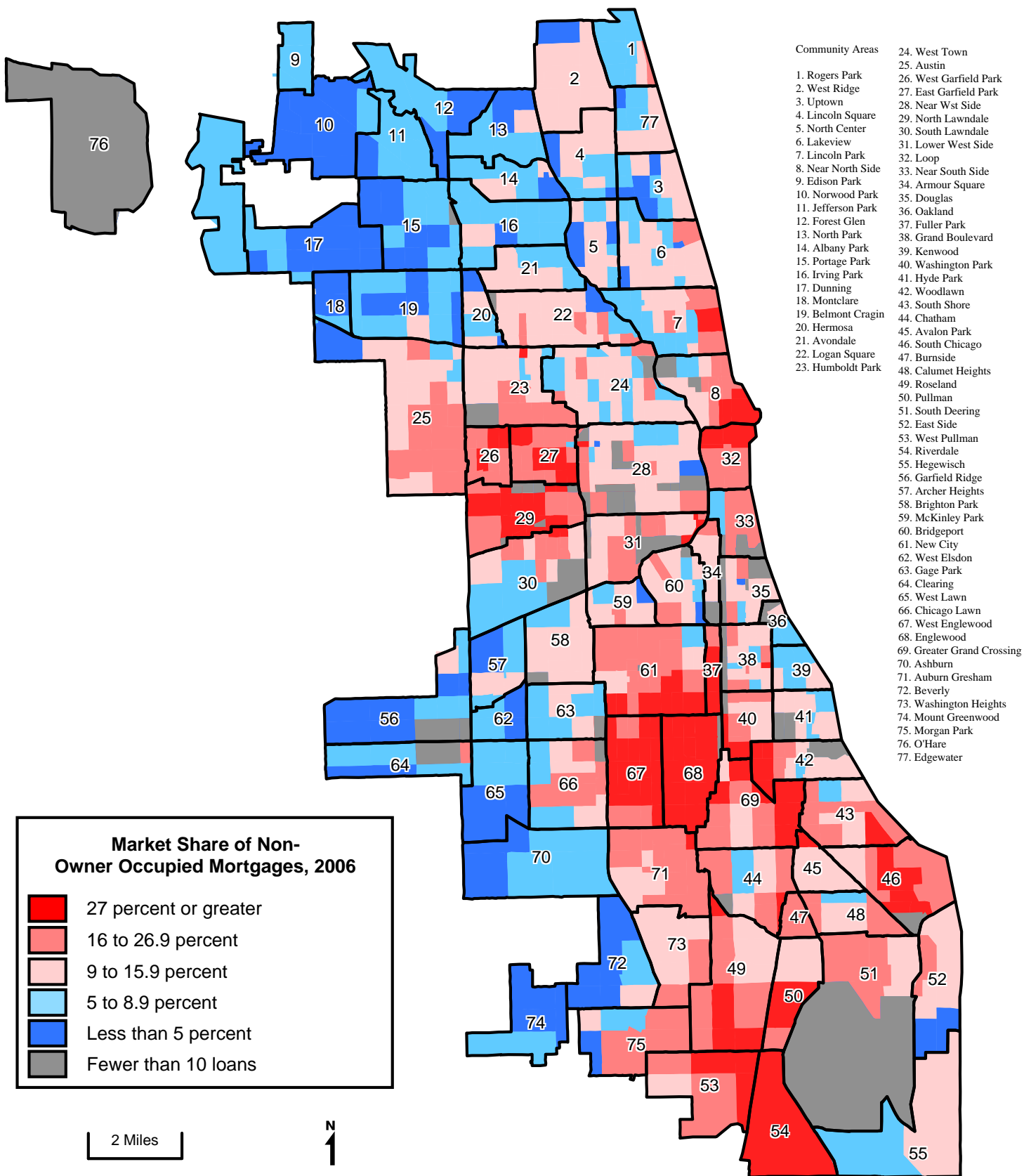
## Market Share of Higher Cost Loans City of Chicago, 2006



## Higher Cost Mortgages with Very High APRs City of Chicago, 2006



## Market Share of Non-Owner Occupied Loans City of Chicago, 2006



## Foreclosures per 1,000 Mortgageable Properties City of Chicago, 2006

