

## COMMUNITY AREA 1 - ROGERS PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	5,334				
*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	4,684	17.1%	African American	30.2%	10.3%
Renter Occupied Units	20,853	76.2%	Asian	5.9%	21.7%
Vacant Units	1,821	6.7%	White	51.3%	24.3%
<b>Total Units</b>	<b>27,358</b>	<b>100%</b>	Other	12.6%	11.9%
			Hispanic*	17.3%	11.4%
<b>Median Family Income</b>		\$34,728	<b>Total</b>	<b>NA</b>	<b>18.3%</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	1,410	\$256,430	218	8
Non-Bank Mortgage Companies	257	\$50,430	25	1
<b>Total Single Family Lending</b>	<b>1,667</b>	<b>\$306,860</b>	<b>243</b>	<b>9</b>

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

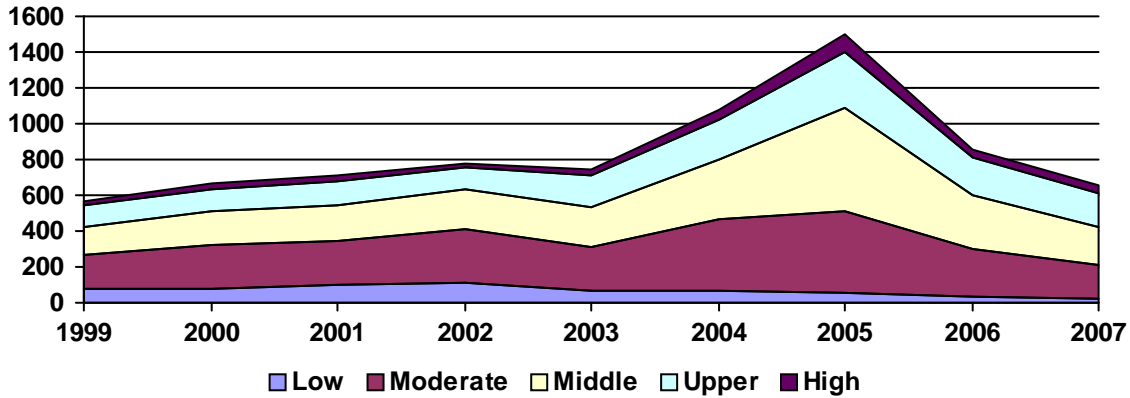
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	172	46	26.7%	99	57.6%	20	20.2%
African American	482	206	42.7%	177	36.7%	46	26.0%
Latino	392	134	34.2%	176	44.9%	43	24.4%
White	1,780	385	21.6%	1,067	59.9%	127	11.9%
Other	32	10	31.3%	13	40.6%	3	23.1%
Not Reported	374	110	29.4%	135	36.1%	13	9.6%
<b>Total</b>	<b>3,232</b>	<b>891</b>	<b>27.6%</b>	<b>1,667</b>	<b>51.6%</b>	<b>252</b>	<b>15.1%</b>

### Six-Year Trends

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Change 2002 to 2007</u>
Conv. Home Purchase	830	808	1,192	1,680	1,350	918	10.6%
FHA/VA Home Purchase	29	8	15	3	3	4	-86.2%
Refinance	1,197	1,731	941	828	833	692	-42.2%
Home Improvement	36	38	65	77	68	71	97.2%
Multifamily	149	165	116	80	71	67	-55.0%
<b>Total Lending</b>	<b>2,241</b>	<b>2,750</b>	<b>2,329</b>	<b>2,668</b>	<b>2,325</b>	<b>1,752</b>	<b>-21.8%</b>
<b>Foreclosures</b>	<b>62</b>	<b>62</b>	<b>36</b>	<b>57</b>	<b>72</b>	<b>112</b>	<b>80.6%</b>

## COMMUNITY AREA 1 - ROGERS PARK

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



### Top Lenders

<u>Lender</u>	<u>Total Loans</u>	<u>Home Purchase</u>		<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. Higher Cost Share</u>	<u>Total Multifamily</u>
		<u>First Lien</u>	<u>Junior Lien</u>				
JPMORGAN CHASE BANK	169	85	23	54	7	5.9%	0
CITIMORTGAGE, INC	125	69	3	48	5	2.4%	0
BANK OF AMERICA, N.A.	109	60	12	28	9	4.6%	0
WASHINGTON MUTUAL BANK	101	32	6	41	2	27.2%	20
NATIONAL CITY BANK	85	43	27	15	0	4.7%	0
COUNTRYWIDE BANK, FSB	80	35	7	32	6	26.3%	0
COUNTRYWIDE HOME LOANS	70	29	3	33	4	10.1%	0
ABN AMRO MTG GROUP INC	69	32	5	32	0	0.0%	0
GUARANTEED RATE INC	54	38	8	8	0	0.0%	0
HARRIS N.A.	50	8	6	34	0	4.2%	2
WELLS FARGO BANK, NA	50	25	9	15	0	10.4%	0
LASALLE BANK NA	44	23	2	12	7	2.3%	0
INDYMAC BANK, F.S.B.	38	18	2	18	0	57.9%	0
CHICAGO BANCORP, INC	36	31	0	5	0	2.8%	0
CITIBANK, N.A.	28	0	9	13	3	12.0%	3
FIFTH THIRD MORTGAGE COMPANY	26	10	0	16	0	3.8%	0
TAYLOR, BEAN & WHITAKER	20	7	0	13	0	0.0%	0
US BANK, N.A.	19	10	2	7	0	10.5%	0
AMTRUST BANK	17	8	0	9	0	17.6%	0
FLAGSTAR BANK	13	6	1	5	0	10.0%	0
EQUIFIRST CORPORATION	13	2	1	7	3	92.3%	0
FIRST FRANKLIN CORPORATION	13	4	2	7	0	100.0%	0
ING BANK, FSB	13	10	0	3	0	0.0%	0
1ST ADVANTAGE MORTGAGE, LLC	12	6	0	6	0	8.3%	0
SOVEREIGN BANK	12	0	0	1	0	0.0%	11
WORLD SAVINGS BANK, FSB	12	2	0	9	1	33.3%	0
MID AMERICA BANK	12	2	0	6	2	10.0%	2
QUICKEN LOANS	11	2	0	9	0	9.1%	0
GMAC BANK	11	3	3	5	0	9.1%	0
GREENPOINT MORTGAGE FUNDING	10	5	1	4	0	70.0%	0