

COMMUNITY AREA 14 - ALBANY PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	6,841				
*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	5,782	32.4%	African American	3.7%	8.3%
Renter Occupied Units	11,300	63.3%	Asian	16.7%	31.9%
Vacant Units	760	4.3%	White	56.5%	40.2%
Total Units	17,842	100%	Other	23.0%	23.7%
			Hispanic*	35.9%	25.8%
Median Family Income		\$43,470	Total	NA	33.8%

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	1,033	\$235,603	176	2
Non-Bank Mortgage Companies	169	\$41,919	31	0
Total Single Family Lending	1,202	\$277,522	207	2

Conventional Single-Family Lending By Race/Ethnicity

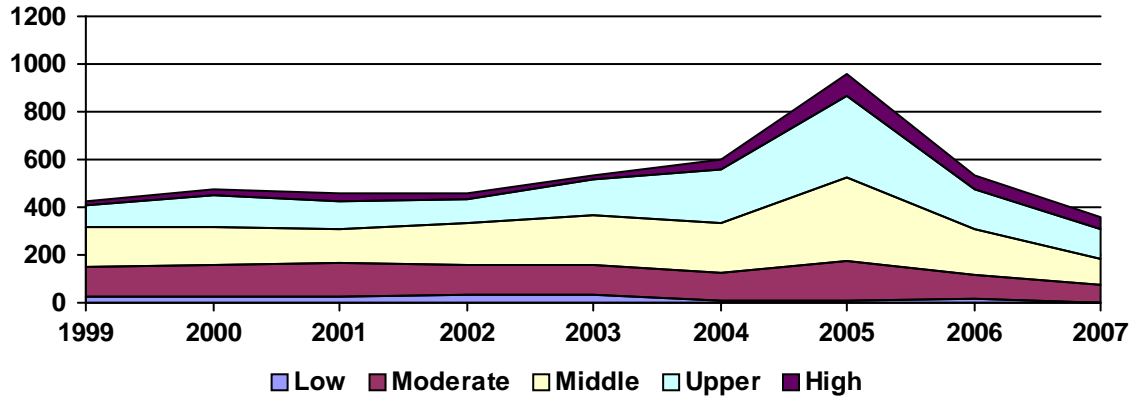
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	230	79	34.3%	109	47.4%	22	20.2%
African American	50	19	38.0%	22	44.0%	2	9.1%
Latino	798	320	40.1%	308	38.6%	86	27.9%
White	1,137	211	18.6%	696	61.2%	87	12.5%
Other	29	6	20.7%	9	31.0%	2	22.2%
Not Reported	196	72	36.7%	58	29.6%	10	17.2%
Total	2,440	707	29.0%	1,202	49.3%	209	17.4%

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	497	593	664	1,054	879	507	2.0%
FHA/VA Home Purchase	18	13	4	4	0	2	-88.9%
Refinance	1,329	1,878	982	882	810	634	-52.3%
Home Improvement	73	55	81	84	77	65	-11.0%
Multifamily	71	60	44	51	31	21	-70.4%
Total Lending	1,988	2,599	1,775	2,075	1,797	1,229	-38.2%
Foreclosures	46	29	46	27	47	119	158.7%

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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	143	53	20	64	6	6.3%	0
WASHINGTON MUTUAL BANK	86	18	0	66	0	21.4%	2
BANK OF AMERICA, N.A.	75	33	12	27	3	2.7%	0
CITIMORTGAGE, INC	74	30	2	39	2	6.8%	0
COUNTRYWIDE BANK, FSB	64	20	7	35	2	23.4%	0
NATIONAL CITY BANK	48	23	11	14	0	12.5%	0
COUNTRYWIDE HOME LOANS	43	15	1	25	2	9.3%	0
INDYMAC BANK, F.S.B.	41	12	3	25	1	46.3%	0
LASALLE BANK NA	38	13	3	13	9	0.0%	0
ABN AMRO MTG GROUP INC	37	17	7	12	1	0.0%	0
GUARANTEED RATE INC	35	20	4	11	0	0.0%	0
HARRIS N.A.	28	2	8	12	6	0.0%	0
WELLS FARGO BANK, NA	27	10	1	14	2	7.4%	0
FIFTH THIRD MORTGAGE COMPANY	21	7	1	13	0	9.5%	0
FIRST FRANKLIN CORPORATION	18	5	4	9	0	94.4%	0
AM MTG NETWORK DBA VERTI	18	6	1	10	0	17.6%	0
WORLD SAVINGS BANK, FSB	16	0	0	16	0	43.8%	0
US BANK, N.A.	14	7	1	6	0	23.1%	0
FIRST AMERICAN BANK	13	0	2	7	3	0.0%	1
CITIBANK, N.A.	13	0	3	7	2	25.0%	1
HSBC MORTGAGE CORP	12	4	0	7	1	8.3%	0
GMAC BANK	12	1	1	10	0	8.3%	0
PROVIDENT FUNDING ASSOCIATES	12	3	1	5	0	0.0%	3
LEHMAN BROTHERS BANK, FSB	11	4	2	5	0	72.7%	0
CHICAGO BANCORP, INC	11	6	1	4	0	9.1%	0
RBS CITIZENS BANK, N.A.	10	0	1	2	7	0.0%	0
EQUIFIRST CORPORATION	10	2	2	6	0	100.0%	0
TCF NATIONAL BANK	10	0	0	9	1	20.0%	0
ING BANK, FSB	9	4	0	5	0	0.0%	0
TAYLOR, BEAN & WHITAKER	8	3	0	5	0	0.0%	0