

## COMMUNITY AREA 20 - HERMOSA

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	3,901				
*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	3,272	43.1%	African American	3.3%	23.3%
Renter Occupied Units	3,995	52.6%	Asian	0.5%	42.1%
Vacant Units	333	4.4%	White	46.8%	48.8%
<b>Total Units</b>	<b>7,600</b>	<b>100%</b>	Other	49.4%	43.0%
			Hispanic*	75.8%	43.5%
<b>Median Family Income</b>		\$40,949	<b>Total</b>	<b>NA</b>	<b>45.0%</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	527	\$116,004	151	4
Non-Bank Mortgage Companies	86	\$20,251	27	3
<b>Total Single Family Lending</b>	<b>613</b>	<b>\$136,255</b>	<b>178</b>	<b>7</b>

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

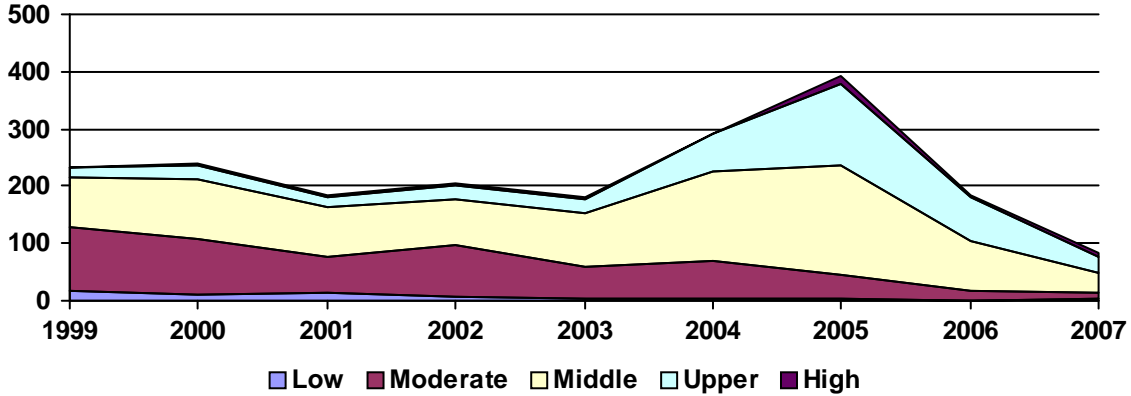
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	10	4	40.0%	5	50.0%	0	0.0%
African American	25	12	48.0%	4	16.0%	3	75.0%
Latino	1,089	369	33.9%	509	46.7%	156	30.6%
White	159	53	33.3%	71	44.7%	19	26.8%
Other	8	4	50.0%	2	25.0%	0	0.0%
Not Reported	101	23	22.8%	22	21.8%	7	31.8%
<b>Total</b>	<b>1,392</b>	<b>465</b>	<b>33.4%</b>	<b>613</b>	<b>44.0%</b>	<b>185</b>	<b>30.2%</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	202	210	324	443	350	138	-31.7%
FHA/VA Home Purchase	64	29	5	1	0	2	-96.9%
Refinance	693	842	701	632	592	416	-40.0%
Home Improvement	36	44	83	69	75	67	86.1%
Multifamily	19	22	27	17	11	12	-36.8%
<b>Total Lending</b>	<b>1,014</b>	<b>1,147</b>	<b>1,140</b>	<b>1,162</b>	<b>1,028</b>	<b>635</b>	<b>-37.4%</b>
<b>Foreclosures</b>	<b>63</b>	<b>52</b>	<b>32</b>	<b>39</b>	<b>60</b>	<b>106</b>	<b>68.3%</b>

## COMMUNITY AREA 20 - HERMOSA

### 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>				
WASHINGTON MUTUAL BANK	56	1	0	51	3	25.5%	1
JPMORGAN CHASE BANK	39	10	3	26	0	5.1%	0
COUNTRYWIDE BANK, FSB	34	9	3	18	4	32.4%	0
LASALLE BANK NA	30	3	1	18	8	10.0%	0
COUNTRYWIDE HOME LOANS	27	10	2	12	3	38.5%	0
INDYMAC BANK, F.S.B.	25	5	1	18	1	40.0%	0
CITIMORTGAGE, INC	22	7	0	11	4	4.5%	0
WORLD SAVINGS BANK, FSB	21	0	0	21	0	47.6%	0
TCF NATIONAL BANK	18	2	0	12	4	38.9%	0
HARRIS N.A.	16	0	2	10	4	0.0%	0
CHASE MANHATTAN BANK USA, NA	14	1	1	11	1	100.0%	0
BANK OF AMERICA, N.A.	14	6	1	5	2	21.4%	0
AM MTG NETWORK DBA VERTI	13	3	0	10	0	23.1%	0
GREENPOINT MORTGAGE FUNDING	12	3	0	8	1	41.7%	0
HEMCOMINGS FINANCIAL LLC	12	0	0	12	0	33.3%	0
FIRST FRANKLIN CORPORATION	11	2	0	9	0	100.0%	0
MID AMERICA BANK	11	4	1	5	1	36.4%	0
LEHMAN BROTHERS BANK, FSB	10	4	2	4	0	80.0%	0
CITIBANK, N.A.	10	0	1	5	3	0.0%	1
AMTRUST BANK	9	2	0	7	0	11.1%	0
WELLS FARGO BANK, NA	8	4	0	3	1	28.6%	0
COMMUNITY SAVINGS BANK	8	0	0	4	4	0.0%	0
NATIONAL CITY BANK	8	1	1	6	0	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	7	1	0	6	0	0.0%	0
BANCO POPULAR NORTH AMERICA	6	1	0	0	5	16.7%	0
RBS CITIZENS BANK, N.A.	5	0	0	2	3	0.0%	0
GE MONEY BANK	5	0	0	5	0	100.0%	0
1ST ADVANTAGE MORTGAGE, LLC	5	2	1	2	0	20.0%	0
FIRST NLC FINANCIAL SERVICES,	5	2	1	2	0	0.0%	0
SUNTRUST MORTGAGE, INC	5	3	0	2	0	20.0%	0