

COMMUNITY AREA 21 - AVONDALE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	6,526				
*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	5,127	35.2%	African American	1.8%	24.7%
Renter Occupied Units	8,536	58.7%	Asian	2.5%	45.7%
Vacant Units	885	6.1%	White	60.7%	40.2%
Total Units	14,548	100%	Other	35.0%	33.0%
			Hispanic*	48.9%	37.7%
Median Family Income		\$38,379	Total	NA	37.5%

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	1,084	\$263,024	190	10
Non-Bank Mortgage Companies	247	\$58,556	40	5
Total Single Family Lending	1,331	\$321,580	230	15

Conventional Single-Family Lending By Race/Ethnicity

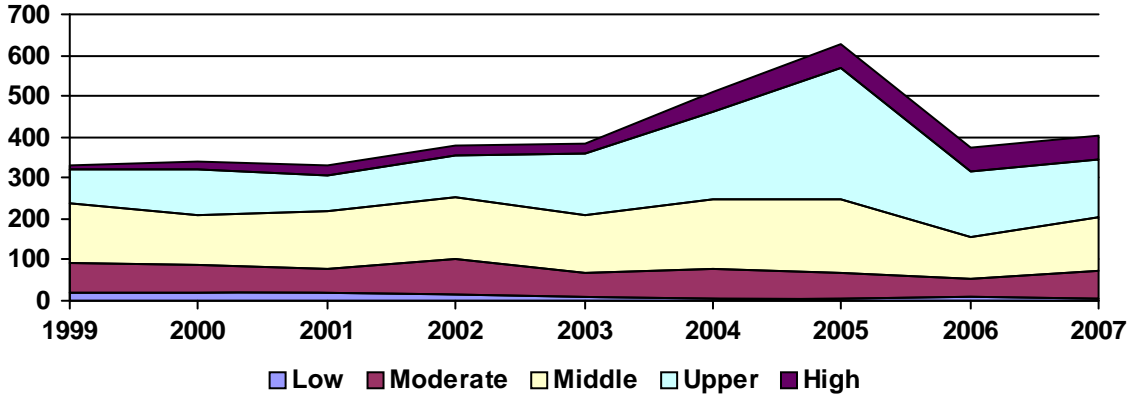
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	114	21	18.4%	67	58.8%	9	13.4%
African American	48	17	35.4%	22	45.8%	4	18.2%
Latino	1,298	458	35.3%	548	42.2%	136	24.8%
White	1,033	237	22.9%	594	57.5%	79	13.3%
Other	21	5	23.8%	13	61.9%	3	23.1%
Not Reported	220	58	26.4%	87	39.5%	14	16.1%
Total	2,734	796	29.1%	1,331	48.7%	245	18.4%

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	424	461	595	725	638	613	44.6%
FHA/VA Home Purchase	43	15	4	0	0	1	-97.7%
Refinance	1,096	1,462	1,020	899	756	655	-40.2%
Home Improvement	56	55	105	76	92	70	25.0%
Multifamily	34	38	39	19	17	20	-41.2%
Total Lending	1,653	2,031	1,763	1,719	1,503	1,359	-17.8%
Foreclosures	68	42	42	35	62	102	50.0%

COMMUNITY AREA 21 - AVONDALE

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	108	50	13	43	2	3.7%	0
WASHINGTON MUTUAL BANK	108	20	3	78	5	23.6%	2
CITIMORTGAGE, INC	72	35	1	32	4	2.8%	0
COUNTRYWIDE BANK, FSB	70	19	10	40	1	18.6%	0
CHICAGO BANCORP, INC	63	53	5	5	0	7.9%	0
COUNTRYWIDE HOME LOANS	55	22	3	23	7	23.6%	0
NATIONAL CITY BANK	51	18	7	25	1	3.9%	0
BANK OF AMERICA, N.A.	51	26	6	16	3	3.9%	0
WELLS FARGO BANK, NA	50	27	4	16	3	14.3%	0
INDYMAC BANK, F.S.B.	49	14	3	29	3	36.7%	0
LASALLE BANK NA	48	19	4	18	7	2.1%	0
GUARANTEED RATE INC	29	14	7	8	0	0.0%	0
CITIBANK, N.A.	23	0	14	6	3	17.4%	0
WORLD SAVINGS BANK, FSB	22	1	0	20	1	31.8%	0
GMAC BANK	21	5	8	8	0	19.0%	0
ABN AMRO MTG GROUP INC	21	11	1	8	1	0.0%	0
TAYLOR, BEAN & WHITAKER	21	5	3	13	0	0.0%	0
LEHMAN BROTHERS BANK, FSB	21	9	1	11	0	76.2%	0
MID AMERICA BANK	18	6	0	9	3	27.8%	0
AMTRUST BANK	17	4	1	12	0	0.0%	0
FIRST FRANKLIN CORPORATION	16	2	2	11	1	100.0%	0
FIFTH THIRD MORTGAGE COMPANY	15	8	0	7	0	13.3%	0
CHASE MANHATTAN BANK USA, NA	15	3	1	10	1	86.7%	0
HARRIS N.A.	13	3	3	7	0	0.0%	0
HSBC MORTGAGE CORP	12	1	0	11	0	8.3%	0
ING BANK, FSB	11	7	0	4	0	0.0%	0
HEMCOMINGS FINANCIAL LLC	10	4	3	3	0	60.0%	0
GREENPOINT MORTGAGE FUNDING	10	4	0	6	0	50.0%	0
US BANK, N.A.	10	6	1	3	0	0.0%	0
TCF NATIONAL BANK	10	1	2	7	0	10.0%	0