

COMMUNITY AREA 22 - LOGAN SQUARE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	12,213				
*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	8,876	28.1%	African American	5.9%	12.8%
Renter Occupied Units	20,068	63.6%	Asian	1.6%	25.4%
Vacant Units	2,592	8.2%	White	58.2%	34.2%
Total Units	31,536	100%	Other	34.3%	27.9%
			Hispanic*	50.8%	28.3%
Median Family Income		\$36,915	Total	NA	30.7%

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	2,307	\$671,000	292	13
Non-Bank Mortgage Companies	465	\$127,780	60	8
Total Single Family Lending	2,772	\$798,780	352	21

Conventional Single-Family Lending By Race/Ethnicity

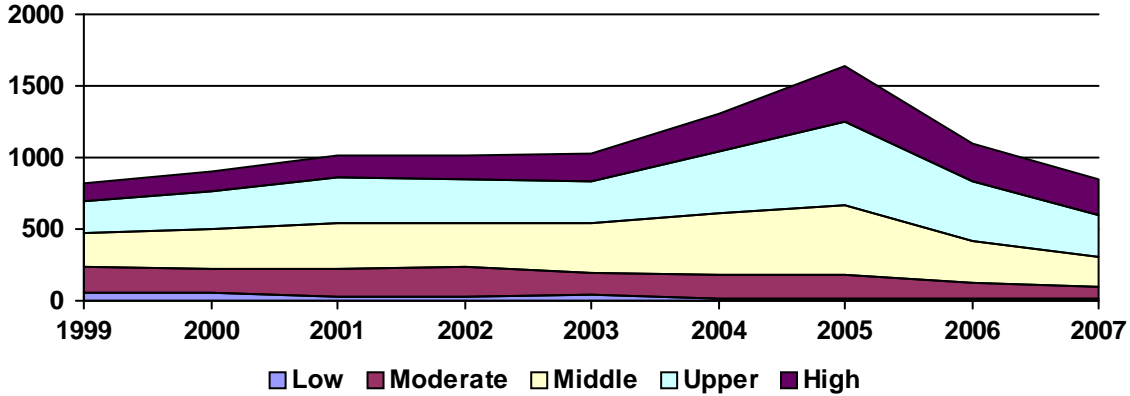
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	141	23	16.3%	93	66.0%	6	6.5%
African American	127	45	35.4%	57	44.9%	15	26.3%
Latino	1,511	514	34.0%	671	44.4%	160	23.8%
White	2,725	447	16.4%	1,744	64.0%	171	9.8%
Other	26	5	19.2%	11	42.3%	0	0.0%
Not Reported	414	110	26.6%	196	47.3%	21	10.7%
Total	4,944	1,144	23.1%	2,772	56.1%	373	13.5%

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	1,115	1,176	1,499	1,948	1,780	1,265	13.5%
FHA/VA Home Purchase	51	30	8	0	3	1	-98.0%
Refinance	2,634	3,315	1,969	1,618	1,493	1,374	-47.8%
Home Improvement	106	128	165	151	158	144	35.8%
Multifamily	116	107	97	81	77	69	-40.5%
Total Lending	4,022	4,756	3,738	3,798	3,511	2,853	-29.1%
Foreclosures	112	91	81	80	106	174	55.4%

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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	210	82	22	97	9	3.8%	0
CITIMORTGAGE, INC	198	81	6	104	7	3.5%	0
WASHINGTON MUTUAL BANK	158	32	6	111	5	20.8%	4
NATIONAL CITY BANK	151	53	41	55	2	4.6%	0
BANK OF AMERICA, N.A.	134	64	18	46	5	3.8%	1
ABN AMRO MTG GROUP INC	116	53	16	46	1	0.0%	0
GUARANTEED RATE INC	113	67	18	28	0	0.0%	0
WELLS FARGO BANK, NA	105	43	12	45	5	2.9%	0
COUNTRYWIDE BANK, FSB	100	32	12	49	7	22.0%	0
COUNTRYWIDE HOME LOANS	94	37	6	47	4	27.7%	0
LASALLE BANK NA	63	16	6	25	16	0.0%	0
CITIBANK, N.A.	57	0	19	18	11	2.1%	9
FIFTH THIRD MORTGAGE COMPANY	55	24	0	31	0	7.4%	0
INDYMAC BANK, F.S.B.	55	20	2	30	3	30.9%	0
HARRIS N.A.	54	7	18	25	3	11.3%	1
ING BANK, FSB	44	26	0	18	0	0.0%	0
CHICAGO BANCORP, INC	43	22	4	17	0	11.6%	0
AMTRUST BANK	41	12	2	27	0	4.9%	0
WORLD SAVINGS BANK, FSB	37	2	0	34	1	40.5%	0
MID AMERICA BANK	32	8	3	19	1	9.7%	1
GMAC BANK	28	7	4	17	0	7.1%	0
US BANK, N.A.	27	11	2	13	0	0.0%	1
HSBC MORTGAGE CORP	25	6	1	17	1	8.0%	0
LEHMAN BROTHERS BANK, FSB	25	11	3	11	0	88.0%	0
LIBERTY BANK FOR SAVINGS	24	0	0	17	5	0.0%	2
TAYLOR, BEAN & WHITAKER	22	6	2	14	0	0.0%	0
FIRST FRANKLIN CORPORATION	20	4	1	14	1	100.0%	0
CHASE MANHATTAN BANK USA, NA	20	3	2	14	1	85.0%	0
1ST ADVANTAGE MORTGAGE, LLC	19	8	1	10	0	0.0%	0
GREENPOINT MORTGAGE FUNDING	18	4	1	13	0	61.1%	0