

COMMUNITY AREA 31 - LOWER WEST SIDE

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	5,324				
*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	3,311	23.0%	African American	3.2%	15.2%
Renter Occupied Units	9,486	65.8%	Asian	0.8%	30.2%
Vacant Units	1,613	11.2%	White	43.5%	30.1%
Total Units	14,410	100%	Other	52.5%	22.9%
			Hispanic*	80.1%	23.9%
Median Family Income		\$28,891	Total	NA	25.9%

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	470	\$97,120	107	3
Non-Bank Mortgage Companies	73	\$16,612	16	2
Total Single Family Lending	543	\$113,732	123	5

Conventional Single-Family Lending By Race/Ethnicity

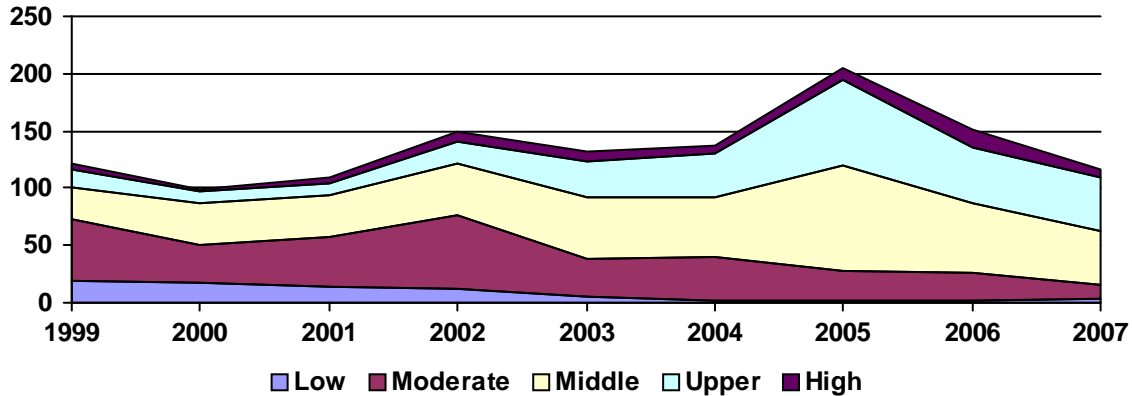
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	24	5	20.8%	17	70.8%	2	11.8%
African American	22	8	36.4%	13	59.1%	3	23.1%
Latino	726	221	30.4%	337	46.4%	93	27.6%
White	242	67	27.7%	133	55.0%	20	15.0%
Other	5	3	60.0%	1	20.0%	1	100.0%
Not Reported	114	33	28.9%	42	36.8%	9	21.4%
Total	1,133	337	29.7%	543	47.9%	128	23.6%

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	162	154	179	268	267	182	12.3%
FHA/VA Home Purchase	31	24	10	2	0	2	-93.5%
Refinance	415	594	445	418	343	312	-24.8%
Home Improvement	53	33	59	70	77	62	17.0%
Multifamily	48	63	56	50	48	33	-31.3%
Total Lending	709	868	749	808	735	591	-16.6%
Foreclosures	41	25	29	27	46	59	43.9%

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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	50	9	1	32	8	14.3%	0
WASHINGTON MUTUAL BANK	36	7	0	25	2	20.6%	2
COUNTRYWIDE HOME LOANS	28	10	1	14	3	32.1%	0
CITIMORTGAGE, INC	23	10	0	9	4	4.5%	0
NATIONAL CITY BANK	22	8	6	8	0	4.5%	0
BANK OF AMERICA, N.A.	22	6	2	12	2	5.0%	0
MUTUAL FEDERAL SAVINGS	19	3	0	4	2	0.0%	10
INDYMAC BANK, F.S.B.	16	3	1	12	0	56.3%	0
WELLS FARGO BANK, NA	16	3	5	3	5	26.7%	0
COUNTRYWIDE BANK, FSB	16	4	2	9	1	18.8%	0
LASALLE BANK NA	13	1	0	8	4	7.7%	0
GUARANTEED RATE INC	11	7	1	3	0	0.0%	0
ABN AMRO MTG GROUP INC	9	2	0	7	0	0.0%	0
CITIBANK, N.A.	9	0	1	5	3	11.1%	0
CHASE MANHATTAN BANK USA, NA	8	1	0	4	3	100.0%	0
GREENPOINT MORTGAGE FUNDING	8	2	0	4	0	50.0%	2
HARRIS N.A.	8	1	0	5	2	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	7	2	0	5	0	33.3%	0
MID AMERICA BANK	7	4	1	1	1	28.6%	0
RBS CITIZENS BANK, N.A.	7	1	1	1	4	0.0%	0
SECOND FEDERAL SAVINGS & LOAN	7	1	0	5	0	16.7%	1
METROPOLITAN BANK AND TRUST CO	7	1	0	3	0	0.0%	3
HOMECOMINGS FINANCIAL LLC	7	2	1	4	0	71.4%	0
CHICAGO COMMUNITY BANK	7	3	0	3	0	0.0%	1
WORLD SAVINGS BANK, FSB	6	0	0	6	0	16.7%	0
1ST ADVANTAGE MORTGAGE, LLC	6	3	1	2	0	16.7%	0
AM MTG NETWORK DBA VERTI	6	2	1	3	0	16.7%	0
FIRST AMERICAN BANK	6	0	1	1	4	0.0%	0
FIRST FRANKLIN CORPORATION	6	3	1	2	0	100.0%	0
TAYLOR, BEAN & WHITAKER	6	1	0	5	0	0.0%	0