

COMMUNITY AREA 39 - KENWOOD

Housing Data

| | <u>Total</u> | | | | |
|---|---------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2007)* | 3,072 | | | | |
| *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 | 2,617 | 26.2% | African American | 75.5% | 27.0% |
| Renter Occupied Units | 6,318 | 63.3% | Asian | 4.5% | 3.3% |
| Vacant Units | 1,039 | 10.4% | White | 17.4% | 45.6% |
| Total Units | 9,974 | 100% | Other | 2.6% | 31.9% |
| | | | Hispanic* | 1.4% | 16.0% |
| Median Family Income | | \$43,554 | Total | NA | 29.3% |

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 | 450 | \$135,260 | 96 | 11 |
| Non-Bank Mortgage Companies | 88 | \$24,139 | 25 | 7 |
| Total Single Family Lending | 538 | \$159,399 | 121 | 18 |

Conventional Single-Family Lending By Race/Ethnicity

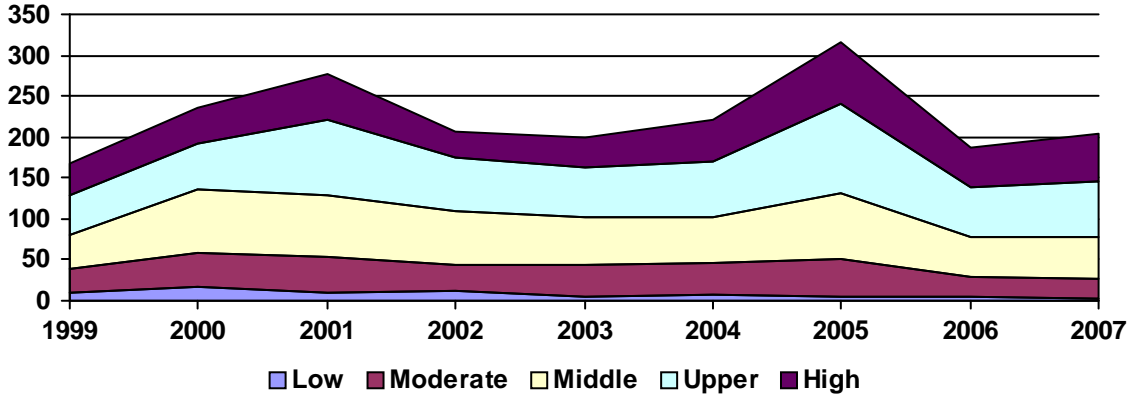
| <u>Race/Ethnicity</u> | <u>Applications</u> | <u>Denials</u> | <u>Denial Rate</u> | <u>Total Originations</u> | <u>Origination Rate</u> | <u>Higher Cost Loans</u> | <u>Higher Cost Share</u> |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|--------------------------|--------------------------|
| Asian | 42 | 6 | 14.3% | 28 | 66.7% | 2 | 7.1% |
| African American | 726 | 263 | 36.2% | 291 | 40.1% | 100 | 34.4% |
| Latino | 29 | 15 | 51.7% | 12 | 41.4% | 3 | 25.0% |
| White | 259 | 68 | 26.3% | 129 | 49.8% | 19 | 14.7% |
| Other | 5 | 1 | 20.0% | 2 | 40.0% | 0 | 0.0% |
| Not Reported | 186 | 51 | 27.4% | 76 | 40.9% | 15 | 19.7% |
| Total | 1,247 | 404 | 32.4% | 538 | 43.1% | 139 | 25.8% |

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 | 239 | 233 | 252 | 368 | 301 | 278 | 16.3% |
| FHA/VA Home Purchase | 0 | 5 | 3 | 2 | 1 | 0 | #Num! |
| Refinance | 420 | 660 | 352 | 310 | 278 | 235 | -44.0% |
| Home Improvement | 22 | 25 | 37 | 30 | 27 | 30 | 36.4% |
| Multifamily | 17 | 19 | 14 | 14 | 9 | 13 | -23.5% |
| Total Lending | 698 | 942 | 658 | 724 | 616 | 556 | -20.3% |
| Foreclosures | 49 | 45 | 58 | 52 | 67 | 81 | 65.3% |

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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 | 38 | 16 | 3 | 19 | 0 | 5.3% | 0 |
| WASHINGTON MUTUAL BANK | 34 | 14 | 0 | 18 | 0 | 28.1% | 2 |
| NATIONAL CITY BANK | 33 | 18 | 12 | 3 | 0 | 6.3% | 0 |
| COUNTRYWIDE BANK, FSB | 33 | 9 | 4 | 20 | 0 | 9.1% | 0 |
| BANK OF AMERICA, N.A. | 30 | 13 | 1 | 13 | 3 | 10.0% | 0 |
| COUNTRYWIDE HOME LOANS | 23 | 9 | 0 | 13 | 1 | 34.8% | 0 |
| WELLS FARGO BANK, NA | 23 | 16 | 0 | 6 | 1 | 26.1% | 0 |
| CITIMORTGAGE, INC | 19 | 13 | 0 | 6 | 0 | 5.3% | 0 |
| INDYMAC BANK, F.S.B. | 17 | 7 | 4 | 6 | 0 | 47.1% | 0 |
| SHOREBANK | 14 | 5 | 0 | 3 | 0 | 0.0% | 6 |
| HARRIS N.A. | 14 | 5 | 1 | 6 | 2 | 7.1% | 0 |
| CITIBANK, N.A. | 11 | 0 | 1 | 6 | 4 | 0.0% | 0 |
| GUARANTEED RATE INC | 10 | 5 | 1 | 4 | 0 | 0.0% | 0 |
| LASALLE BANK NA | 9 | 3 | 0 | 4 | 1 | 12.5% | 1 |
| CHASE MANHATTAN BANK USA, NA | 8 | 2 | 0 | 6 | 0 | 100.0% | 0 |
| FLAGSTAR BANK | 8 | 2 | 0 | 5 | 1 | 25.0% | 0 |
| MID AMERICA BANK | 8 | 3 | 0 | 4 | 1 | 37.5% | 0 |
| ABN AMRO MTG GROUP INC | 8 | 4 | 2 | 2 | 0 | 0.0% | 0 |
| OPTION ONE MORTGAGE CORP | 7 | 5 | 2 | 0 | 0 | 100.0% | 0 |
| WORLD SAVINGS BANK, FSB | 6 | 1 | 0 | 4 | 1 | 0.0% | 0 |
| FIFTH THIRD MORTGAGE COMPANY | 6 | 4 | 0 | 2 | 0 | 0.0% | 0 |
| FIRST FRANKLIN CORPORATION | 6 | 3 | 0 | 3 | 0 | 100.0% | 0 |
| BNC MORTGAGE | 6 | 2 | 0 | 4 | 0 | 100.0% | 0 |
| WELLS FARGO FIN'L ILLINOIS INC | 6 | 0 | 0 | 6 | 0 | 100.0% | 0 |
| BEAR STEARNS RESIDENTIAL MORTG | 6 | 2 | 2 | 2 | 0 | 83.3% | 0 |
| ARGENT MORTGAGE COMPANY | 6 | 2 | 2 | 2 | 0 | 100.0% | 0 |
| CHICAGO BANCORP, INC | 6 | 4 | 1 | 1 | 0 | 0.0% | 0 |
| EQUIFIRST CORPORATION | 5 | 0 | 0 | 3 | 2 | 100.0% | 0 |
| AMTRUST BANK | 5 | 2 | 1 | 2 | 0 | 20.0% | 0 |
| FREMONT INVESTMENT & LOAN | 5 | 4 | 0 | 1 | 0 | 80.0% | 0 |