

COMMUNITY AREA 41 - HYDE PARK

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	4,762				
*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	4,552	29.9%	African American	41.9%	28.3%
Renter Occupied Units	9,808	64.4%	Asian	8.8%	22.7%
Vacant Units	867	5.7%	White	45.2%	37.5%
Total Units	15,227	100%	Other	4.1%	21.2%
			Hispanic*	3.4%	14.7%
Median Family Income		\$57,460	Total	NA	31.7%

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	483	\$94,706	52	4
Non-Bank Mortgage Companies	100	\$22,023	12	2
Total Single Family Lending	583	\$116,729	64	6

Conventional Single-Family Lending By Race/Ethnicity

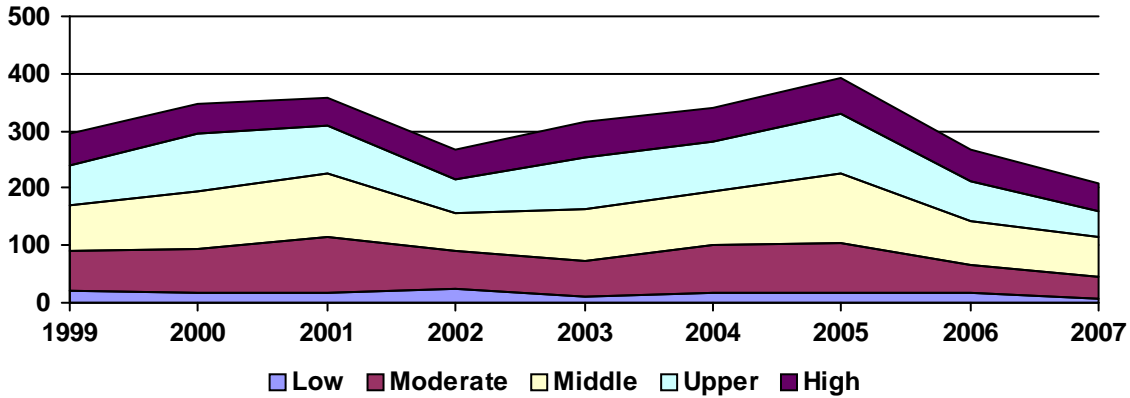
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	97	21	21.6%	60	61.9%	3	5.0%
African American	503	185	36.8%	195	38.8%	45	23.1%
Latino	42	10	23.8%	21	50.0%	1	4.8%
White	341	40	11.7%	236	69.2%	16	6.8%
Other	13	6	46.2%	2	15.4%	1	50.0%
Not Reported	177	52	29.4%	69	39.0%	4	5.8%
Total	1,173	314	26.8%	583	49.7%	70	12.0%

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	293	349	380	454	391	294	0.3%
FHA/VA Home Purchase	6	4	2	2	0	2	-66.7%
Refinance	655	1,005	451	337	298	258	-60.6%
Home Improvement	18	25	51	47	35	32	77.8%
Multifamily	44	43	31	27	24	17	-61.4%
Total Lending	1,016	1,426	915	867	748	603	-40.6%
Foreclosures	38	43	37	39	41	50	31.6%

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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	42	15	3	19	5	7.1%	0
BANK OF AMERICA, N.A.	40	23	1	15	1	0.0%	0
CITIMORTGAGE, INC	36	21	0	14	1	2.8%	0
WELLS FARGO BANK, NA	28	14	0	13	1	7.1%	0
WASHINGTON MUTUAL BANK	26	8	0	16	0	29.2%	2
NATIONAL CITY BANK	24	13	4	7	0	0.0%	0
LASALLE BANK NA	20	5	1	10	1	5.9%	3
HARRIS N.A.	19	5	2	10	2	5.3%	0
COUNTRYWIDE BANK, FSB	19	6	1	12	0	5.3%	0
CITIBANK, N.A.	18	0	6	6	5	0.0%	1
GUARANTEED RATE INC	16	8	3	4	0	0.0%	0
ABN AMRO MTG GROUP INC	15	6	0	8	1	0.0%	0
FIFTH THIRD MORTGAGE COMPANY	12	8	0	4	0	8.3%	0
COUNTRYWIDE HOME LOANS	11	7	0	4	0	0.0%	0
BANKFINANCIAL, F.S.B.	10	1	0	5	2	0.0%	2
CHICAGO BANCORP, INC	9	4	0	5	0	11.1%	0
SHOREBANK	9	2	0	1	0	0.0%	6
INDYMAC BANK, F.S.B.	9	2	0	7	0	0.0%	0
ING BANK, FSB	9	5	0	4	0	0.0%	0
DRAPER AND KRAMER MORTGAGE COR	8	6	2	0	0	0.0%	0
USAA FEDERAL SAVINGS BANK	8	6	1	1	0	0.0%	0
AMTRUST BANK	7	4	1	2	0	14.3%	0
CHASE MANHATTAN BANK USA, NA	7	2	0	4	1	100.0%	0
WELLS FARGO FIN'L ILLINOIS INC	6	0	0	6	0	100.0%	0
GMAC BANK	6	1	1	3	1	0.0%	0
THE NORTHERN TRUST COMPANY	5	4	0	1	0	0.0%	0
GE MONEY BANK	5	1	1	1	2	80.0%	0
DELTA FUNDING CORPORATION	5	0	0	5	0	40.0%	0
KEY MORTGAGE SERVICES, INC	4	3	1	0	0	0.0%	0
MANUFACTURERS AND TRADERS TRUS	4	4	0	0	0	0.0%	0