

## COMMUNITY AREA 43 - SOUTH SHORE

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,471				
*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	5,945	20.5%	African American	96.3%	22.6%
Renter Occupied Units	19,724	68.1%	Asian	0.5%	50.4%
Vacant Units	3,277	11.3%	White	1.3%	63.7%
<b>Total Units</b>	<b>28,946</b>	<b>100%</b>	Other	1.8%	18.6%
			Hispanic*	0.5%	18.8%
<b>Median Family Income</b>		\$31,121	<b>Total</b>	<b>NA</b>	<b>23.2%</b>

### 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	1,009	\$167,608	378	25
Non-Bank Mortgage Companies	236	\$43,374	93	10
<b>Total Single Family Lending</b>	<b>1,245</b>	<b>\$210,982</b>	<b>471</b>	<b>35</b>

### Conventional Single-Family Lending By Race/Ethnicity

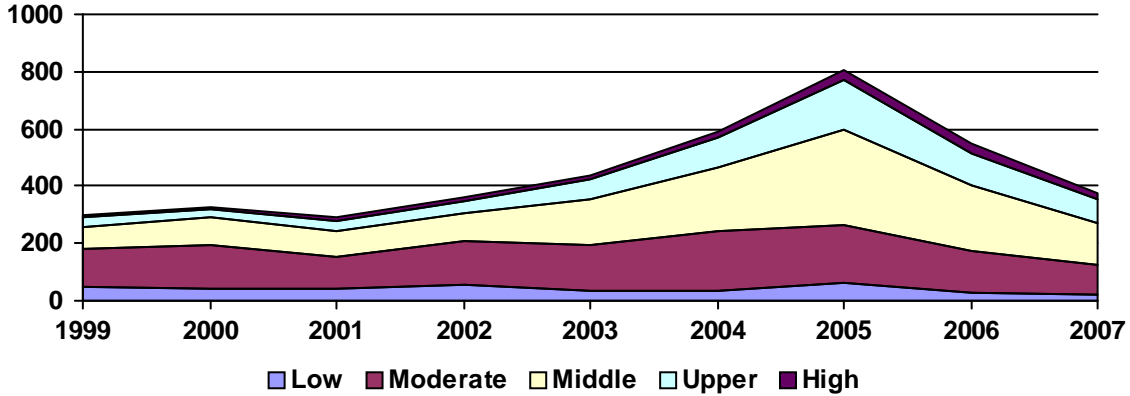
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	25	10	40.0%	8	32.0%	3	37.5%
African American	2,483	992	40.0%	925	37.3%	390	42.2%
Latino	116	47	40.5%	33	28.4%	18	54.5%
White	351	108	30.8%	141	40.2%	42	29.8%
Other	20	9	45.0%	6	30.0%	2	33.3%
Not Reported	506	174	34.4%	132	26.1%	51	38.6%
<b>Total</b>	<b>3,501</b>	<b>1,340</b>	<b>38.3%</b>	<b>1,245</b>	<b>35.6%</b>	<b>506</b>	<b>40.6%</b>

### 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	395	498	772	1,050	959	510	29.1%
FHA/VA Home Purchase	50	44	39	10	14	16	-68.0%
Refinance	747	1,116	926	966	954	681	-8.8%
Home Improvement	110	73	119	129	150	120	9.1%
Multifamily	178	165	168	152	141	114	-36.0%
<b>Total Lending</b>	<b>1,480</b>	<b>1,896</b>	<b>2,024</b>	<b>2,307</b>	<b>2,218</b>	<b>1,441</b>	<b>-2.6%</b>
<b>Foreclosures</b>	<b>284</b>	<b>233</b>	<b>190</b>	<b>203</b>	<b>331</b>	<b>431</b>	<b>51.8%</b>

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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>				
COUNTRYWIDE HOME LOANS	86	21	5	58	2	53.0%	0
SHOREBANK	79	16	0	13	15	0.0%	35
BANK OF AMERICA, N.A.	63	25	13	21	3	14.5%	0
JPMORGAN CHASE BANK	62	29	3	24	6	12.9%	0
WASHINGTON MUTUAL BANK	56	14	0	28	2	31.8%	12
CHASE MANHATTAN BANK USA, NA	55	11	2	38	4	90.9%	0
COUNTRYWIDE BANK, FSB	51	13	1	35	2	20.4%	0
WELLS FARGO BANK, NA	49	15	3	22	6	22.0%	0
LASALLE BANK NA	45	23	2	10	5	5.0%	3
CITIMORTGAGE, INC	39	20	1	16	2	7.9%	0
INDYMAC BANK, F.S.B.	36	16	3	12	5	61.1%	0
NATIONAL CITY BANK	33	17	3	11	2	19.4%	0
CITIBANK, N.A.	24	0	2	9	4	26.7%	9
BNC MORTGAGE	22	5	1	16	0	95.5%	0
LEHMAN BROTHERS BANK, FSB	20	15	1	3	1	85.0%	0
WELLS FARGO FIN'L ILLINOIS INC	20	0	0	19	1	100.0%	0
GREENPOINT MORTGAGE FUNDING	20	13	0	6	0	78.9%	1
FIRST FRANKLIN CORPORATION	19	9	3	6	1	100.0%	0
FIRST NLC FINANCIAL SERVICES,	18	4	0	14	0	0.0%	0
EQUIFIRST CORPORATION	18	5	2	10	1	83.3%	0
HARRIS N.A.	17	7	1	5	2	6.7%	2
CHICAGO BANCORP, INC	15	12	1	2	0	0.0%	0
OPTION ONE MORTGAGE CORP	15	3	0	12	0	93.3%	0
RBS CITIZENS BANK, N.A.	15	2	0	3	8	0.0%	2
TAYLOR, BEAN & WHITAKER	14	4	1	9	0	0.0%	0
DELTA FUNDING CORPORATION	14	0	0	12	1	84.6%	1
SUNTRUST MORTGAGE, INC	13	4	2	6	0	12.5%	0
FIFTH THIRD MORTGAGE COMPANY	13	3	0	10	0	0.0%	0
GE MONEY BANK	12	2	1	2	7	58.3%	0
HFC COMPANY LLC	12	0	0	10	2	83.3%	0