

COMMUNITY AREA 51 - SOUTH DEERING

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	4,674				
*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	3,814	64.5%	African American	61.7%	71.8%
Renter Occupied Units	1,734	29.3%	Asian	0.6%	100.0%
Vacant Units	366	6.2%	White	23.6%	67.4%
Total Units	5,914	100%	Other	14.1%	56.4%
			Hispanic*	24.1%	57.4%
Median Family Income		\$38,242	Total	NA	68.7%

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	357	\$34,904	156	14
Non-Bank Mortgage Companies	74	\$7,458	31	4
Total Single Family Lending	431	\$42,362	187	18

Conventional Single-Family Lending By Race/Ethnicity

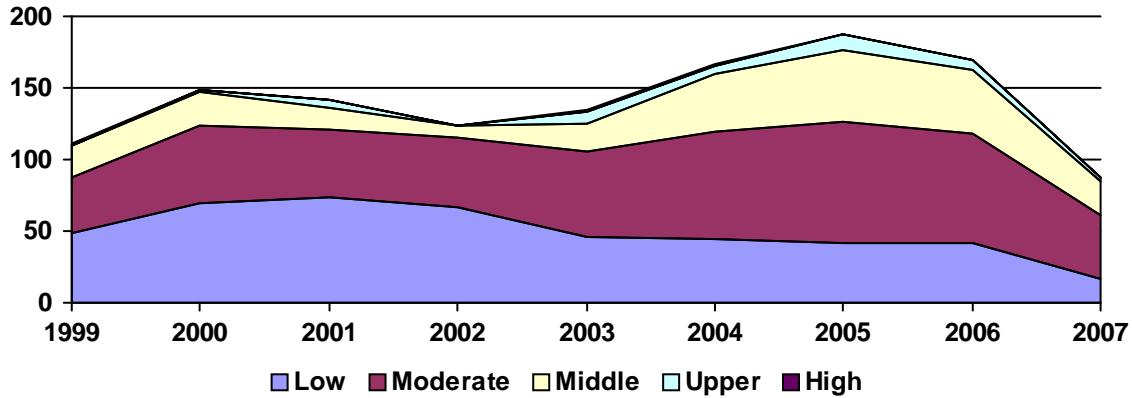
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	11	1	9.1%	6	54.5%	5	83.3%
African American	741	315	42.5%	271	36.6%	143	52.8%
Latino	161	50	31.1%	75	46.6%	24	32.0%
White	86	30	34.9%	37	43.0%	9	24.3%
Other	1	1	100.0%	0	0.0%	0	NA
Not Reported	175	66	37.7%	42	24.0%	24	57.1%
Total	1,175	463	39.4%	431	36.7%	205	47.6%

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	113	140	201	250	294	113	0.0%
FHA/VA Home Purchase	42	35	21	14	12	11	-73.8%
Refinance	325	476	443	412	404	297	-8.6%
Home Improvement	42	46	67	52	77	66	57.1%
Multifamily	1	1	1	0	3	1	0.0%
Total Lending	523	698	733	728	790	488	-6.7%
Foreclosures	168	130	110	101	114	140	-16.7%

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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	33	8	2	23	0	57.1%	0
JPMORGAN CHASE BANK	23	7	1	10	5	23.8%	0
WELLS FARGO FIN'L ILLINOIS INC	17	0	0	16	1	100.0%	0
RBS CITIZENS BANK, N.A.	17	1	0	1	15	5.9%	0
BANK OF AMERICA, N.A.	16	6	0	9	0	33.3%	0
CITIMORTGAGE, INC	15	5	0	7	3	14.3%	0
CHASE MANHATTAN BANK USA, NA	14	3	0	11	0	100.0%	0
COUNTRYWIDE BANK, FSB	14	3	0	9	2	21.4%	0
LASALLE BANK NA	14	8	0	4	2	14.3%	0
WELLS FARGO BANK, NA	13	3	0	8	1	50.0%	0
BENEFICIAL COMPANY LLC	12	0	0	10	2	100.0%	0
TCF NATIONAL BANK	12	2	0	7	3	58.3%	0
WASHINGTON MUTUAL BANK	12	0	0	12	0	41.7%	0
FIRST FRANKLIN CORPORATION	10	3	0	7	0	100.0%	0
TAYLOR, BEAN & WHITAKER	10	1	0	9	0	0.0%	0
BNC MORTGAGE	10	3	1	6	0	100.0%	0
PARK NATIONAL BANK	9	3	0	5	1	0.0%	0
EQUIFIRST CORPORATION	9	1	1	6	1	100.0%	0
INDYMAC BANK, F.S.B.	8	4	0	2	2	50.0%	0
CITIBANK, N.A.	8	0	0	5	3	12.5%	0
CITIFINANCIAL SERVICES, INC.	8	0	0	5	3	75.0%	0
SHOREBANK	7	3	0	3	0	0.0%	1
NATIONAL CITY BANK	7	2	0	5	0	0.0%	0
DELTA FUNDING CORPORATION	6	0	0	6	0	83.3%	0
ROYAL SAVINGS BANK	6	1	1	4	0	16.7%	0
GE MONEY BANK	5	0	0	3	2	60.0%	0
FIRST NLC FINANCIAL SERVICES,	5	0	0	5	0	0.0%	0
MARQUETTE BANK	5	4	0	0	1	0.0%	0
FLAGSTAR BANK	5	1	0	4	0	40.0%	0
THE FIRST MORTGAGE CORPORATION	5	3	0	1	0	25.0%	0