

## COMMUNITY AREA 58 - BRIGHTON PARK

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	7,839				
*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	6,365	47.5%	African American	0.8%	24.8%
Renter Occupied Units	6,100	45.6%	Asian	2.9%	80.4%
Vacant Units	921	6.9%	White	58.8%	51.2%
<b>Total Units</b>	<b>13,386</b>	<b>100%</b>	Other	37.5%	49.1%
			Hispanic*	63.2%	48.5%
<b>Median Family Income</b>		\$38,561	<b>Total</b>	<b>NA</b>	<b>51.1%</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	815	\$145,301	211	14
Non-Bank Mortgage Companies	86	\$17,985	38	2
<b>Total Single Family Lending</b>	<b>901</b>	<b>\$163,286</b>	<b>249</b>	<b>16</b>

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

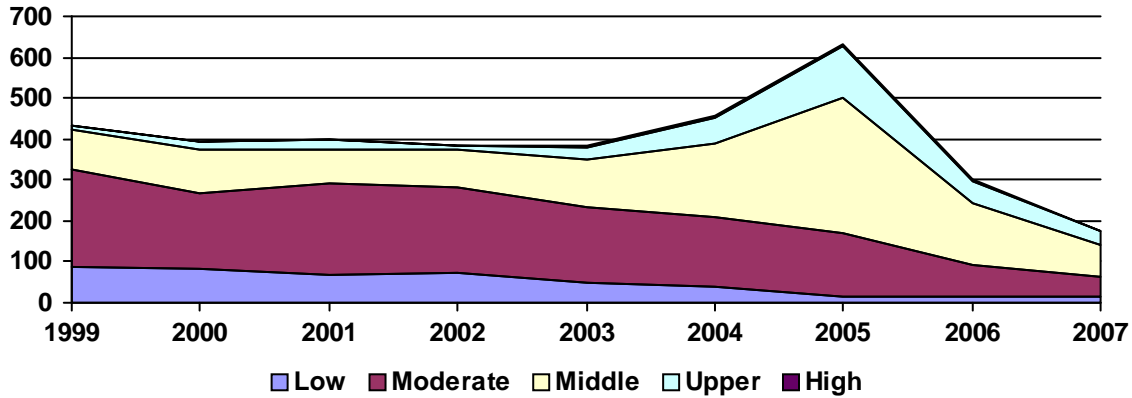
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	96	17	17.7%	62	64.6%	3	4.8%
African American	27	2	7.4%	10	37.0%	3	30.0%
Latino	1,679	649	38.7%	704	41.9%	222	31.5%
White	188	61	32.4%	86	45.7%	25	29.1%
Other	4	0	0.0%	2	50.0%	0	0.0%
Not Reported	135	62	45.9%	37	27.4%	12	32.4%
<b>Total</b>	<b>2,129</b>	<b>791</b>	<b>37.2%</b>	<b>901</b>	<b>42.3%</b>	<b>265</b>	<b>29.4%</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	307	376	513	733	519	231	-24.8%
FHA/VA Home Purchase	155	101	46	17	10	8	-94.8%
Refinance	886	1,268	994	978	734	594	-33.0%
Home Improvement	40	49	108	94	104	110	175.0%
Multifamily	6	7	6	8	1	1	-83.3%
<b>Total Lending</b>	<b>1,394</b>	<b>1,801</b>	<b>1,667</b>	<b>1,830</b>	<b>1,368</b>	<b>944</b>	<b>-32.3%</b>
<b>Foreclosures</b>	<b>91</b>	<b>61</b>	<b>54</b>	<b>50</b>	<b>80</b>	<b>128</b>	<b>40.7%</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>				
JPMORGAN CHASE BANK	85	14	4	58	7	11.0%	0
TCF NATIONAL BANK	74	5	2	54	13	35.1%	0
WASHINGTON MUTUAL BANK	60	9	4	44	3	26.7%	0
CITIMORTGAGE, INC	54	29	0	21	4	0.0%	0
COUNTRYWIDE HOME LOANS	42	12	1	26	3	40.5%	0
COUNTRYWIDE BANK, FSB	40	8	3	22	7	17.9%	0
SECOND FEDERAL SAVINGS & LOAN	31	8	0	21	1	0.0%	1
BANK OF AMERICA, N.A.	28	8	4	15	1	7.4%	0
INDYMAC BANK, F.S.B.	27	5	1	17	4	51.9%	0
LASALLE BANK NA	25	5	1	10	9	0.0%	0
HARRIS N.A.	24	2	0	19	3	16.7%	0
CHASE MANHATTAN BANK USA, NA	24	8	2	13	1	100.0%	0
NATIONAL CITY BANK	22	4	0	16	1	21.1%	0
CITIBANK, N.A.	21	0	4	7	10	9.5%	0
WELLS FARGO BANK, NA	17	3	0	13	1	26.7%	0
FIFTH THIRD MORTGAGE COMPANY	17	2	0	15	0	12.5%	0
FIRST FRANKLIN CORPORATION	15	3	2	10	0	100.0%	0
WORLD SAVINGS BANK, FSB	15	2	0	13	0	40.0%	0
MARQUETTE BANK	14	4	0	4	6	0.0%	0
LEHMAN BROTHERS BANK, FSB	12	6	0	6	0	41.7%	0
TAYLOR, BEAN & WHITAKER	9	1	0	8	0	0.0%	0
MID AMERICA BANK	9	2	1	5	1	22.2%	0
DECISION ONE MORTGAGE	8	1	1	5	1	87.5%	0
COLORADO FEDERAL SAVINGS BANK	8	2	0	4	0	16.7%	0
THE CIT GROUP/CONSUMER FINANCE	8	2	0	3	3	100.0%	0
RBS CITIZENS BANK, N.A.	8	0	0	3	5	0.0%	0
GREENPOINT MORTGAGE FUNDING	7	5	0	2	0	42.9%	0
EQUIFIRST CORPORATION	7	1	1	5	0	100.0%	0
DELTA FUNDING CORPORATION	7	2	0	5	0	100.0%	0
HOMEcomings FINANCIAL LLC	7	1	1	5	0	42.9%	0