



January 31, 2008

NEIGHBORHOOD LENDING DATA												
Background Information				High Cost Lending Data			Foreclosure and Vacancy Rates					
	Avg. Sales Price for Single Family (1-4 units) Source: Multiple Listing Service	Total # Loans	Mortgagable Properties (2000 US Census)	% High Cost Loans	# High Cost Loans	% Change (year over year)	Foreclosure Starts	% Change (year over year)	Foreclosures as a % of Total Mortgagable Properties	Estimated % of vacant mortgageable properties due to foreclosure	Estimated Number of Vacancies caused by foreclosure	Rates for all properties (USPS Vacancy Survey)
South Chicago												
2004		803	7,241	40.70%	327		189		2.61%	1.31%	95	
2005	\$152,752	957	7,241	65.10%	623	90.63%	181	-4.23%	2.50%	1.25%	91	8.80%
2006	\$175,325	889	7,241	67.40%	599	-3.82%	303	67.40%	4.18%	2.09%	151	8.60%
Jan-June 2007							169					
Projected 2007	\$143,943		7,241				430	41.91%	5.94%	2.97%	215	9.80%
Projected 2008			7,241				520	20.93%	7.18%	3.59%	260	10.80%
Humboldt Park												
2004		2,140	9,552	25.19%	539		214		2.24%	1.12%	107	
2005	\$197,114	2,031	9,552	54.46%	1106	105.19%	225	5.14%	2.36%	1.18%	113	6.50%
2006	\$224,383	1,762	9,552	55.11%	971	-12.21%	283	25.78%	2.96%	1.48%	142	7.90%
Jan-June 2007							189					
Projected 2007	\$195,808		9,552				440	55.48%	4.61%	2.30%	220	8.00%
Projected 2008			9,552				562	27.73%	5.88%	2.94%	281	8.80%
Auburn Gresham												
2004		1,756	11,356	43.39%	762		268		2.36%	1.18%	127	
2005	\$142,649	1,985	11,356	66.75%	1325	73.88%	326	21.64%	2.87%	1.44%	163	5.80%
2006	\$154,912	1,673	11,356	62.34%	1043	-21.28%	366	12.27%	3.22%	1.61%	183	5.90%
Jan-June 2007							207					
Projected 2007	\$150,460		11,356				520	42.08%	4.58%	2.29%	260	6.80%
Projected 2008			11,356				629	20.96%	5.54%	2.77%	315	7.60%
North Lawndale												
2004		701	5,342	37.80%	265		133		2.49%	1.24%	67	
2005	\$135,841	828	5,342	63.16%	523	97.36%	163	22.56%	3.05%	1.53%	82	8.10%
2006	\$186,755	768	5,342	59.77%	459	-12.24%	214	31.29%	4.01%	2.00%	107	9.30%
Jan-June 2007							142					
Projected 2007	\$191,576		5,342				287	34.11%	5.37%	2.69%	144	10.70%
Projected 2008			5,342				336	17.07%	6.29%	3.14%	168	11.80%

Background Information				High Cost Lending Data			Foreclosure and Vacancy Rates					
	Avg. Sales Price for Single Family (1-4 units) Source: MLS	Total # Loans	Mortgagable Properties (2000)	% HC Loans	# HC Loans	% Change	Foreclosure Starts	% Change (year over year)	Foreclosures as a % of Total Mortgagable Properties	Estimated % of vacant mortgageable properties due to foreclosure	Estimated Number of Vacancies caused by foreclosure	Rates for all properties (USPS Vacancy Survey)
Englewood												
2004		702	7,383	47.90%	336		271		3.67%	1.84%	136	
2005	\$136,809	886	7,383	75.70%	671	99.46%	259	-4.43%	3.51%	1.75%	129	13.10%
2006	\$163,842	729	7,383	75.20%	548	-18.26%	443	71.04%	6.00%	3.00%	221	14.30%
Jan-June 2007							276					
Projected 2007	\$141,145		7,383				637	43.79%	8.63%	4.31%	318	14.60%
Projected 2008			7,383				777	21.98%	10.52%	5.26%	388	16.10%
West Englewood												
2004		1,094	9,827	50.18%	549		360		3.66%	1.83%	180	
2005	\$93,688	1,396	9,827	75.36%	1052	91.62%	417	15.83%	4.24%	2.12%	209	8.00%
2006	\$103,471	1,143	9,827	74.19%	848	-19.39%	544	30.46%	5.54%	2.77%	272	8.70%
Jan-June 2007							348					
Projected 2007	\$79,911		9,827				861	58.27%	8.76%	4.38%	431	10.20%
Projected 2008			9,827				1112	29.15%	11.32%	5.66%	556	11.70%
Chicago Lawn												
2004		2,171	11,029	35.10%	762		268		2.43%	1.21%	133	
2005	\$201,895	2,440	11,029	60.40%	1474	93.40%	284	5.97%	2.58%	1.29%	142	7.40%
2006	\$219,554	1,757	11,029	60.20%	1058	-28.23%	403	41.90%	3.65%	1.83%	202	7.90%
Jan-June 2007							242					
Projected 2007	\$183,033		11,029				664	64.76%	6.02%	3.01%	332	7.20%
Projected 2008			11,029				880	32.53%	7.98%	3.99%	440	8.10%
Chicago												
2004		102,669	556,737	17.10%	17556		7195		1.29%	0.65%	3598	
2005	\$325,529	100,815	556,737	34.30%	34580	96.97%	7499	4.23%	1.35%	0.67%	3750	5.40%
2006	\$339,476	84,510	556,737	35.50%	30039	-13.13%	10268	36.92%	1.84%	0.92%	5134	5.70%
Jan-June 2007												
Projected 2007	\$361,667		556,737				13210	28.65%	2.37%	1.19%	6605	5.80%
Projected 2008			556,737				15099	14.30%	2.71%	1.36%	7550	6.30%