

## COMMUNITY AREA 097 - LAKE COUNTY

### Housing Data

				<u>Total</u>	
Mortgageable Single Family Properties (estimated 2007)*				213,911	
*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	168,293	74.5%	African American	6.5%	42.7%
Renter Occupied Units	48,004	21.2%	Asian	3.4%	73.1%
Vacant Units	9,622	4.3%	White	84.2%	82.1%
<b>Total Units</b>	<b>225,919</b>	<b>100%</b>	Other	5.9%	57.3%
			Hispanic*	9.0%	57.6%
<b>Median Family Income</b>		\$76,424	<b>Total</b>	<b>NA</b>	<b>77.8%</b>

### Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			<u>High Rate</u>	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	21,593	\$5,641,688	3,166	256
Non-Bank Mortgage Companies	5,650	\$1,413,485	669	84
<b>Total Single Family Lending</b>	<b>27,243</b>	<b>\$7,055,173</b>	<b>3,835</b>	<b>340</b>

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

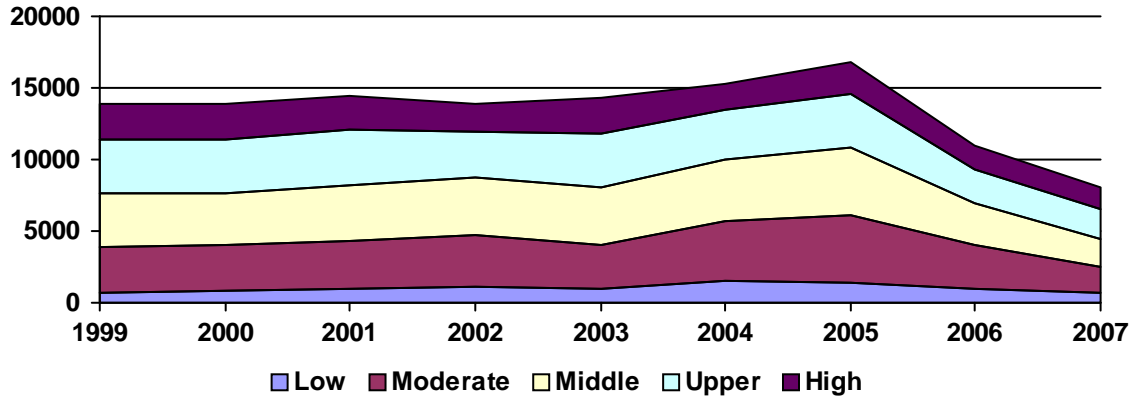
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	2,635	501	19.0%	1,613	61.2%	146	9.1%
African American	2,039	836	41.0%	717	35.2%	262	36.5%
Latino	7,318	2,567	35.1%	3,039	41.5%	978	32.2%
White	31,643	5,979	18.9%	19,692	62.2%	2,476	12.6%
Other	292	85	29.1%	140	47.9%	29	20.7%
Not Reported	5,181	1,411	27.2%	2,042	39.4%	284	13.9%
<b>Total</b>	<b>49,108</b>	<b>11,379</b>	<b>23.2%</b>	<b>27,243</b>	<b>55.5%</b>	<b>4,175</b>	<b>15.3%</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	12,451	13,605	15,960	18,447	15,123	9,900	-20.5%
FHA/VA Home Purchase	2,678	2,168	1,362	813	657	438	-83.6%
Refinance	45,399	62,549	25,095	21,115	18,173	16,559	-63.5%
Home Improvement	1,159	1,043	1,639	1,676	1,697	1,485	28.1%
Multifamily	101	124	83	117	97	72	-28.7%
<b>Total Lending</b>	<b>61,788</b>	<b>79,489</b>	<b>44,139</b>	<b>42,168</b>	<b>35,747</b>	<b>28,454</b>	<b>-53.9%</b>
<b>Foreclosures</b>	<b>1,879</b>	<b>1,687</b>	<b>1,476</b>	<b>1,631</b>	<b>2,219</b>	<b>2,781</b>	<b>48.0%</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	1,443	467	75	833	53	7.3%	0
CITIMORTGAGE, INC	1,275	390	12	842	27	4.4%	0
WELLS FARGO BANK, NA	1,257	614	80	449	70	5.2%	0
NATIONAL CITY BANK	1,194	419	151	539	40	9.6%	0
WASHINGTON MUTUAL BANK	1,177	264	23	852	29	17.6%	9
COUNTRYWIDE BANK, FSB	1,164	254	70	771	65	14.1%	0
COUNTRYWIDE HOME LOANS	1,046	295	20	669	50	22.9%	0
BANK OF AMERICA, N.A.	1,033	398	86	484	63	7.3%	0
HARRIS N.A.	988	239	77	586	81	5.8%	5
ABN AMRO MTG GROUP INC	808	247	41	500	20	0.7%	0
PROVIDENT FUNDING ASSOCIATES	640	104	5	531	0	1.1%	0
FIFTH THIRD MORTGAGE COMPANY	605	190	0	406	1	3.7%	0
LASALLE BANK NA	540	133	34	270	103	2.8%	0
US BANK, N.A.	515	109	11	393	0	2.0%	0
FREEDOM MORTGAGE CORP.	452	72	1	374	0	4.3%	0
GUARANTEED RATE INC	348	172	23	147	0	0.0%	0
ING BANK, FSB	340	122	0	218	0	0.0%	0
TAYLOR, BEAN & WHITAKER	336	70	5	252	0	0.0%	0
LAKE FOREST BANK & TRUST CO	331	66	6	256	1	6.1%	2
INDYMAC BANK, F.S.B.	330	89	22	195	24	50.9%	0
AMTRUST BANK	321	142	14	165	0	7.5%	0
GMAC BANK	311	90	20	190	5	7.3%	0
CITIBANK, N.A.	308	0	74	173	59	13.1%	2
WESTAMERICA MORTGAGE COMPANY	305	48	0	253	0	36.6%	0
SUNTRUST MORTGAGE, INC	283	68	21	189	0	5.2%	0
1ST ADVANTAGE MORTGAGE, LLC	262	90	9	158	0	2.5%	0
DHI MORTGAGE COMPANY LIMITED	253	196	18	9	0	3.2%	0
FLAGSTAR BANK	209	49	4	116	8	10.6%	0
PULTE MORTGAGE LLC	208	185	13	0	0	2.5%	0
BAXTER CREDIT UNION	206	84	10	82	30	7.3%	0