

## COMMUNITY AREA 111 - MCHENRY COUNTY

### Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2007)*	103,778				
*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	74,324	80.0%	African American	0.5%	65.7%
Renter Occupied Units	15,079	16.2%	Asian	1.0%	79.7%
Vacant Units	3,505	3.8%	White	95.9%	84.0%
<b>Total Units</b>	<b>92,908</b>	<b>100%</b>	Other	2.6%	54.2%
			Hispanic*	4.7%	55.3%
<b>Median Family Income</b>		\$71,553	<b>Total</b>	<b>NA</b>	<b>83.1%</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	10,872	\$1,977,728	1,552	109
Non-Bank Mortgage Companies	2,760	\$551,942	376	44
<b>Total Single Family Lending</b>	<b>13,632</b>	<b>\$2,529,670</b>	<b>1,928</b>	<b>153</b>

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

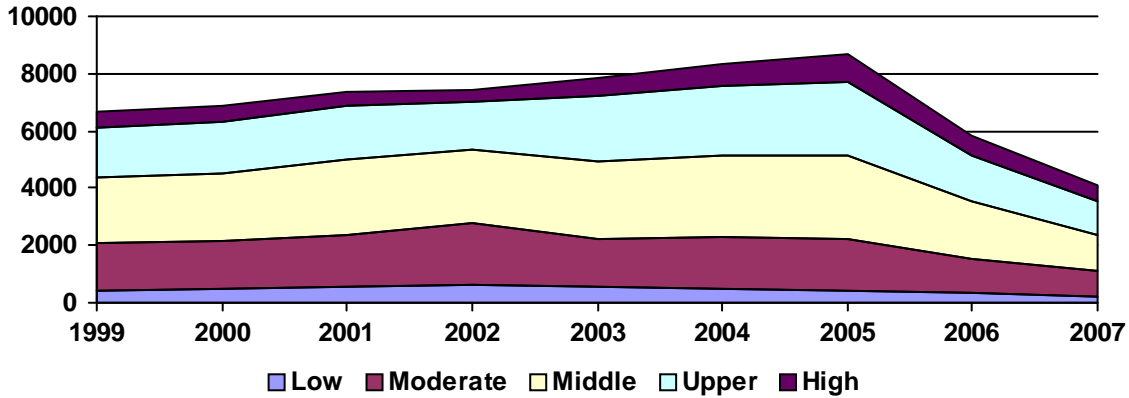
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	485	115	23.7%	268	55.3%	32	11.9%
African American	191	67	35.1%	83	43.5%	17	20.5%
Latino	2,123	686	32.3%	967	45.5%	255	26.4%
White	18,973	4,037	21.3%	11,283	59.5%	1,614	14.3%
Other	123	43	35.0%	55	44.7%	13	23.6%
Not Reported	2,570	720	28.0%	976	38.0%	150	15.4%
<b>Total</b>	<b>24,465</b>	<b>5,668</b>	<b>23.2%</b>	<b>13,632</b>	<b>55.7%</b>	<b>2,081</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	6,875	7,539	8,717	9,451	7,970	4,994	-27.4%
FHA/VA Home Purchase	1,277	1,138	699	476	391	300	-76.5%
Refinance	19,613	29,859	12,078	11,135	9,400	8,241	-58.0%
Home Improvement	668	555	889	908	1,056	928	38.9%
Multifamily	28	42	18	28	23	21	-25.0%
<b>Total Lending</b>	<b>28,461</b>	<b>39,133</b>	<b>22,401</b>	<b>21,998</b>	<b>18,840</b>	<b>14,484</b>	<b>-49.1%</b>
<b>Foreclosures</b>	<b>812</b>	<b>736</b>	<b>729</b>	<b>809</b>	<b>1,014</b>	<b>1,366</b>	<b>68.2%</b>

## COMMUNITY AREA 111 - MCHENRY COUNTY

### 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	895	258	45	515	60	6.6%	0
HARRIS N.A.	884	149	45	561	127	4.8%	2
WELLS FARGO BANK, NA	681	295	40	270	41	5.4%	0
NATIONAL CITY BANK	542	179	51	287	14	8.7%	0
CITIMORTGAGE, INC	519	197	9	299	13	6.9%	0
COUNTRYWIDE HOME LOANS	481	138	7	311	15	20.1%	0
BANK OF AMERICA, N.A.	458	167	40	222	28	7.2%	0
COUNTRYWIDE BANK, FSB	451	99	27	291	30	15.0%	0
WASHINGTON MUTUAL BANK	370	78	6	277	7	21.7%	2
FIFTH THIRD MORTGAGE COMPANY	298	121	0	175	0	8.1%	0
AMTRUST BANK	287	108	7	172	0	5.6%	0
ABN AMRO MTG GROUP INC	280	98	11	158	13	0.7%	0
HOME STATE MORTGAGE GROUP, INC	257	108	3	128	15	4.4%	0
LASALLE BANK NA	236	34	10	150	41	2.6%	0
TAYLOR, BEAN & WHITAKER	230	50	8	164	0	0.0%	0
SUNTRUST MORTGAGE, INC	202	52	14	127	0	3.1%	0
CITIBANK, N.A.	194	0	19	126	48	6.7%	1
PROVIDENT FUNDING ASSOCIATES	186	34	2	149	0	0.5%	1
US BANK, N.A.	180	70	5	100	0	1.2%	0
GMAC BANK	138	47	12	74	4	9.8%	0
PLATINUM HOME MORTGAGE CORP	125	83	14	15	0	0.0%	0
INDYMAC BANK, F.S.B.	124	38	11	68	7	48.4%	0
AMCORE BANK, N.A.	121	29	4	58	28	7.6%	0
FIRST FRANKLIN CORPORATION	119	25	15	78	1	99.2%	0
1ST ADVANTAGE MORTGAGE, LLC	117	43	12	60	0	1.0%	0
TCF NATIONAL BANK	113	38	12	63	0	46.9%	0
FIRST TENNESSEE BANK NA	108	44	4	55	2	15.8%	0
KEY MORTGAGE SERVICES, INC	106	77	12	17	0	7.6%	0
CTX MORTGAGE COMPANY, LLC	104	70	6	2	0	5.1%	0
EQUIFIRST CORPORATION	94	15	5	67	7	92.6%	0