

COMMUNITY AREA 197 - WILL COUNTY

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2007)*			204,208		
*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	139,411	79.4%	African American	9.4%	57.2%
Renter Occupied Units	28,131	16.0%	Asian	1.9%	87.0%
Vacant Units	7,982	4.5%	White	84.9%	86.6%
Total Units	175,524	100%	Other	3.8%	70.1%
			Hispanic*	6.0%	73.8%
Median Family Income		\$69,608	Total	NA	83.2%

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	23,973	\$4,366,067	4,349	425
Non-Bank Mortgage Companies	6,213	\$1,257,883	1,066	155
Total Single Family Lending	30,186	\$5,623,950	5,415	580

Conventional Single-Family Lending By Race/Ethnicity

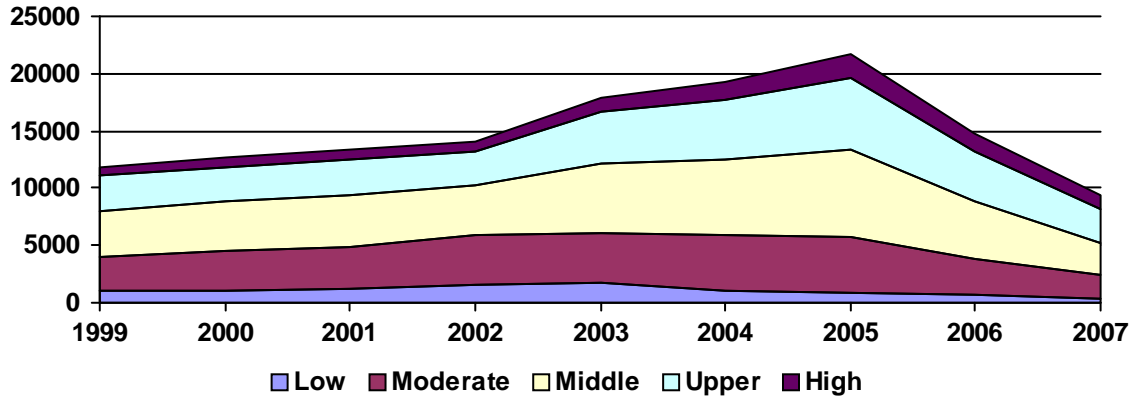
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	2,597	601	23.1%	1,425	54.9%	177	12.4%
African American	5,857	2,257	38.5%	2,221	37.9%	939	42.3%
Latino	7,516	2,471	32.9%	3,337	44.4%	978	29.3%
White	34,456	6,804	19.7%	20,815	60.4%	3,403	16.3%
Other	365	107	29.3%	177	48.5%	42	23.7%
Not Reported	6,486	1,953	30.1%	2,211	34.1%	456	20.6%
Total	57,277	14,193	24.8%	30,186	52.7%	5,995	19.9%

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	13,746	16,536	19,363	23,103	20,675	11,373	-17.3%
FHA/VA Home Purchase	3,202	3,050	1,989	1,209	866	695	-78.3%
Refinance	33,869	51,488	23,475	23,483	21,276	17,638	-47.9%
Home Improvement	1,355	1,388	2,122	2,155	2,617	2,420	78.6%
Multifamily	61	46	52	39	30	23	-62.3%
Total Lending	52,233	72,508	47,001	49,989	45,464	32,149	-38.5%
Foreclosures	2,179	1,911	1,781	1,894	2,742	3,388	55.5%

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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	1,904	562	105	1,095	114	8.0%	0
HARRIS N.A.	1,612	225	67	972	345	7.2%	3
NATIONAL CITY BANK	1,552	586	155	692	52	8.4%	0
WELLS FARGO BANK, NA	1,538	667	99	601	89	11.6%	0
COUNTRYWIDE HOME LOANS	1,360	403	36	865	40	26.5%	0
COUNTRYWIDE BANK, FSB	1,311	318	85	838	63	14.9%	0
BANK OF AMERICA, N.A.	1,057	427	86	474	67	6.7%	0
CITIMORTGAGE, INC	873	321	10	495	29	10.0%	0
WASHINGTON MUTUAL BANK	785	205	13	542	23	22.6%	2
BANGGROUP MORTGAGE CORPORATION	606	379	28	185	0	15.4%	0
FIFTH THIRD MORTGAGE COMPANY	595	216	0	379	0	7.1%	0
TAYLOR, BEAN & WHITAKER	555	118	14	411	0	0.0%	0
US BANK, N.A.	462	166	15	260	0	2.4%	0
1ST ADVANTAGE MORTGAGE, LLC	417	150	20	233	1	3.1%	0
LASALLE BANK NA	407	95	20	206	84	3.5%	0
SUNTRUST MORTGAGE, INC	400	113	21	254	0	6.7%	0
INDYMAC BANK, F.S.B.	391	122	26	224	18	51.4%	0
ABN AMRO MTG GROUP INC	386	112	24	234	16	0.8%	0
MID AMERICA BANK	370	157	5	173	16	9.9%	1
CITIBANK, N.A.	365	0	55	228	81	12.4%	1
GMAC BANK	347	96	25	203	16	12.8%	0
PROVIDENT FUNDING ASSOCIATES	332	65	7	260	0	0.9%	0
FIRST FRANKLIN CORPORATION	319	106	47	155	11	97.8%	0
MARQUETTE BANK	314	143	18	126	27	0.0%	0
AMTRUST BANK	310	125	15	170	0	13.9%	0
WELLS FARGO FIN'L ILLINOIS INC	298	0	0	283	15	98.7%	0
FIRST MIDWEST BANK	289	31	4	136	116	6.3%	2
CHASE MANHATTAN BANK USA, NA	244	45	13	173	13	98.8%	0
HFC COMPANY LLC	242	2	0	177	63	94.6%	0
EQUIFIRST CORPORATION	242	34	17	183	8	97.5%	0