

1 ROGERS PARK

Housing Data

Mortgageable Single Family Properties (estimated 2000)*

Total

5,270

*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)

	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>	
Owner-Occupied Units	4,688	17.1%	African American	10.3%
Renter Occupied Units	20,849	76.2%	Asian	21.7%
Vacant Units	1,821	6.7%	White	24.3%
Total Units	27,358	100%	Other	11.9%
			Hispanic*	11.4%
Median Family Income		\$34,728	Total	18.3%

Total Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned</u>	<u>Subprime Loans</u>	<u>High Rate Subprime</u>
Bank, Thrift, and Bank-Owned Mortgage Companies	2,136	\$517,613	57	5
Independent Mortgage Companies	614	\$102,969	155	2
Total Single Family Lending	2,750	\$620,582	212	7

Lending By Race/Ethnicity

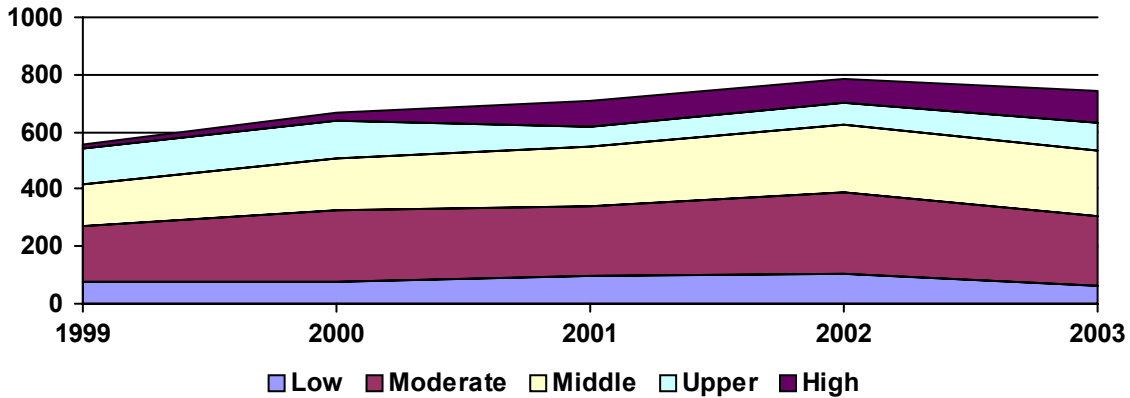
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Subprime Originations</u>	<u>Subprime Share</u>
Asian	225	48	21.3%	123	54.7%	18	15.0%
Black	521	121	23.2%	269	51.6%	40	15.0%
Hispanic	399	83	20.8%	232	58.1%	35	15.0%
White	2,530	313	12.4%	1,716	67.8%	257	15.0%
Other	153	48	31.4%	60	39.2%	9	15.0%
Unreported	813	174	21.4%	350	43.1%	53	15.0%
Total	4,641	787	17.0%	2,750	59.3%	413	15.0%

Six-Year Trends

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>Change 1998 to 2003</u>
Conv. Home Purchase	515	595	701	766	830	808	56.9%
FHA/VA Home Purchase	43	31	47	37	29	8	-81.4%
Refinance	594	514	304	1,059	1,197	1,731	191.4%
Home Improvement	104	158	62	49	36	38	-63.5%
Multifamily	101	139	91	126	149	165	63.4%
Total Lending	1,357	1,437	1,205	2,037	2,241	2,750	102.7%
Foreclosures	9	19	11	28	53	64	611.1%

1 ROGERS PARK

Home Purchase Lending Trends by Borrower Income



Top Lenders

Lender	Total Loans	Home Purchase	Conv. Home Purchase	FHAA/VA Home Purchase	Total Refinance	Total Home Imp.	Conv. Subprime Share	Total Multifamily
WASHINGTON MUTUAL BANK, FA	272	50	50	0	196	0	0.8%	26
LASALLE BANK NA	250	88	88	0	147	3	0.0%	12
COUNTRYWIDE HOME LOANS	122	40	40	0	82	0	0.8%	0
CHASE MANHATTAN MORTGAGE C	69	16	16	0	53	0	0.0%	0
BANK ONE, NA	68	8	8	0	53	3	0.0%	4
RBC MORTGAGE COMPANY	62	20	20	0	42	0	0.0%	0
CITIBANK, FSB	56	2	2	0	17	2	0.0%	35
CENDANT MORTGAGE	55	31	31	0	24	0	0.0%	0
GMAC BANK	54	13	13	0	41	0	0.0%	0
CHICAGO BANCORP, INC.	52	26	26	0	26	0	0.0%	0
BANK OF AMERICA, N.A.	48	21	21	0	27	0	0.0%	0
AMERICAN HOME MORTGAGE	47	27	21	3	23	0	9.1%	0
CHARTER ONE BANK	42	12	12	0	27	0	0.0%	3
MIDAMERICA BANK	41	13	13	0	16	2	0.0%	10
FLAGSTAR BANK	36	8	8	0	28	0	0.0%	0
HARRIS TRUST AND SAVINGS BANK	32	13	13	0	17	1	0.0%	1
OHIO SAVINGS BANK	28	14	14	0	14	0	0.0%	0
NEW CENTURY MORTGAGE CORP.	27	4	4	0	21	2	0.0%	0
PROVIDENT FUNDING ASSOCIATES,	27	1	1	0	26	0	0.0%	0
SIB MORTGAGE CORP.	26	10	10	0	16	0	0.0%	0
FREMONT INVESTMENT & LOAN	23	15	15	0	8	0	0.0%	0
OPTION ONE MORTGAGE CORP.	23	8	8	0	15	0	0.0%	0
THE NORTHERN TRUST COMPANY	23	6	6	0	12	0	0.0%	5
GMAC MORTGAGE CORPORATION	21	3	3	0	18	0	9.5%	0
IRWIN MORTGAGE CORP	21	6	6	0	15	0	0.0%	0
SUNTRUST MORTGAGE, INC	21	10	10	0	11	0	9.5%	0
WORLD SAVINGS BANK	21	8	8	0	13	0	0.0%	0
ARGENT MORTGAGE COMPANY	20	9	9	0	11	0	0.0%	0
UNION PLANTERS BANK, N.A.	19	4	4	0	15	0	0.0%	0

2 WEST RIDGE

Housing Data

Mortgageable Single Family Properties (estimated 2000)*

Total

12,438

*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)

	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>	
Owner-Occupied Units	12,097	45.6%	African American	26.4%
Renter Occupied Units	13,394	50.5%	Asian	40.9%
Vacant Units	1,042	3.9%	White	53.1%
Total Units	26,533	100%	Other	36.6%
			Hispanic*	37.4%
Median Family Income		\$47,233	Total	47.5%

Total Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned</u>	<u>Subprime Loans</u>	<u>High Rate Subprime</u>
Bank, Thrift, and Bank-Owned Mortgage Companies	3,472	\$670,738	57	5
Independent Mortgage Companies	918	\$187,254	155	2
Total Single Family Lending	4,390	\$857,992	212	7

Lending By Race/Ethnicity

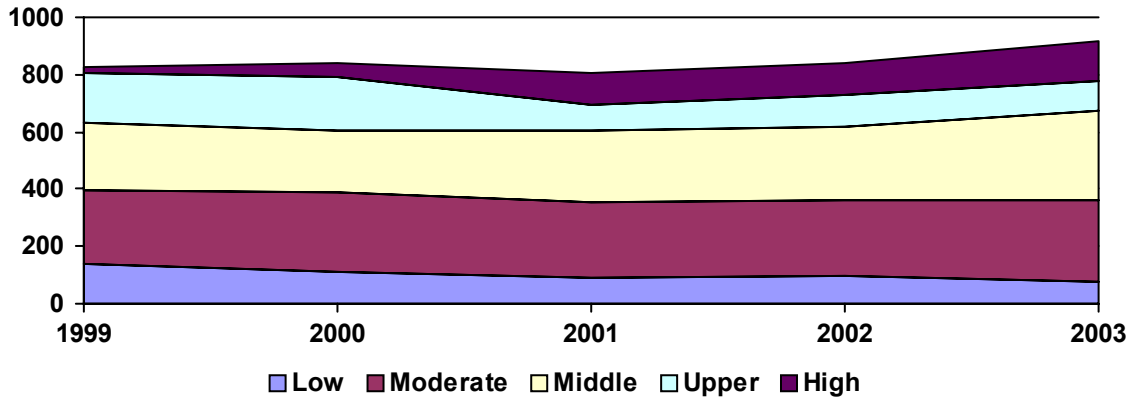
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Subprime Originations</u>	<u>Subprime Share</u>
Asian	1,097	199	18.1%	679	61.9%	102	15.0%
Black	327	77	23.5%	183	56.0%	27	15.0%
Hispanic	815	179	22.0%	492	60.4%	74	15.0%
White	3,585	506	14.1%	2,495	69.6%	374	15.0%
Other	306	93	30.4%	139	45.4%	21	15.0%
Unreported	902	217	24.1%	402	44.6%	60	15.0%
Total	7,032	1,271	18.1%	4,390	62.4%	659	15.0%

Six-Year Trends

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>Change 1998 to 2003</u>
Conv. Home Purchase	710	860	895	879	940	1,039	46.3%
FHA/VA Home Purchase	52	57	34	35	21	21	-59.6%
Refinance	1,298	856	507	1,779	2,281	3,158	143.3%
Home Improvement	124	211	123	99	79	71	-42.7%
Multifamily	71	86	58	59	95	101	42.3%
Total Lending	2,255	2,070	1,617	2,851	3,416	4,390	94.7%
Foreclosures	11	18	8	29	51	59	436.4%

2 WEST RIDGE

Home Purchase Lending Trends by Borrower Income



Top Lenders

Lender	Total Loans	Home Purchase	Conv. Home Purchase	FHA/VA Home Purchase	Total Refinance	Total Home Imp.	Conv. Subprime Share	Total Multifamily
WASHINGTON MUTUAL BANK, FA	485	90	88	1	389	0	0.4%	7
LASALLE BANK NA	429	110	110	0	305	5	0.5%	9
COUNTRYWIDE HOME LOANS	191	68	68	0	123	0	0.0%	0
CHASE MANHATTAN MORTGAGE C	156	26	26	0	130	0	0.0%	0
BANK ONE, NA	110	5	5	0	94	8	0.0%	3
CHARTER ONE BANK	86	15	15	0	69	0	0.0%	2
BANK OF AMERICA, N.A.	80	12	12	0	68	0	0.0%	0
RBC MORTGAGE COMPANY	72	18	18	0	54	0	0.0%	0
GN MORTGAGE, LLC	67	19	19	0	48	0	0.0%	0
FLAGSTAR BANK	66	21	21	0	45	0	1.5%	0
AMERICAN HOME MORTGAGE	61	15	13	1	47	0	6.7%	0
NEW CENTURY MORTGAGE CORP.	58	14	14	0	40	4	0.0%	0
UNION PLANTERS BANK, N.A.	58	11	11	0	47	0	0.0%	0
WORLD SAVINGS BANK	58	22	22	0	35	0	0.0%	1
GMAC BANK	52	13	13	0	38	1	0.0%	0
ARGENT MORTGAGE COMPANY	51	22	22	0	29	0	0.0%	0
MIDAMERICA BANK	48	23	21	1	14	6	2.4%	6
BANKFINANCIAL, F.S.B.	41	2	2	0	29	9	0.0%	1
BNC MORTGAGE	40	14	14	0	26	0	0.0%	0
CENDANT MORTGAGE	39	23	23	0	16	0	0.0%	0
INDYMAC BANK, F.S.B.	37	13	13	0	24	0	0.0%	0
CHICAGO BANCORP, INC.	36	21	21	0	15	0	0.0%	0
HARRIS TRUST AND SAVINGS BANK	36	9	9	0	25	2	0.0%	0
HSBC MORTGAGE CORPORATION	35	12	12	0	23	0	0.0%	0
IRWIN MORTGAGE CORP	35	4	4	0	31	0	5.7%	0
LONG BEACH MORTGAGE CO.	32	17	17	0	15	0	0.0%	0
CITIBANK, FSB	32	0	0	0	10	0	0.0%	22
BANGROUP MORTGAGE CORPOR	31	9	9	0	22	0	0.0%	0
ENCORE CREDIT CORP.	31	17	17	0	14	0	0.0%	0

3 UPTOWN

Housing Data

Mortgageable Single Family Properties (estimated 2000)*

Total

7,904

*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)

	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>	
Owner-Occupied Units	7,354	22.7%	African American	8.7%
Renter Occupied Units	23,279	71.8%	Asian	16.9%
Vacant Units	1,807	5.6%	White	32.7%
Total Units	32,440	100%	Other	12.2%
			Hispanic*	11.6%
Median Family Income		\$36,306	Total	24.1%

Total Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned</u>	<u>Subprime Loans</u>	<u>High Rate Subprime</u>
Bank, Thrift, and Bank-Owned Mortgage Companies	3,384	\$727,823	57	5
Independent Mortgage Companies	834	\$148,375	155	2
Total Single Family Lending	4,218	\$876,198	212	7

Lending By Race/Ethnicity

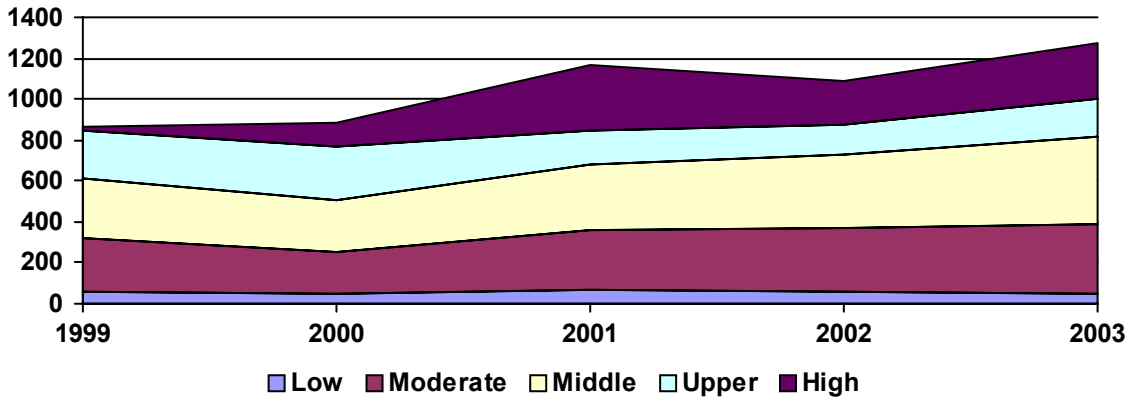
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Subprime Originations</u>	<u>Subprime Share</u>
Asian	364	63	17.3%	216	59.3%	32	15.0%
Black	193	49	25.4%	108	56.0%	16	15.0%
Hispanic	279	61	21.9%	177	63.4%	27	15.0%
White	4,000	338	8.5%	3,144	78.6%	472	15.0%
Other	127	35	27.6%	64	50.4%	10	15.0%
Unreported	814	123	15.1%	509	62.5%	76	15.0%
Total	5,777	669	11.6%	4,218	73.0%	633	15.0%

Six-Year Trends

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>Change 1998 to 2003</u>
Conv. Home Purchase	834	997	975	1,263	1,205	1,362	63.3%
FHA/VA Home Purchase	21	9	11	14	18	10	-52.4%
Refinance	835	579	342	1,500	1,998	2,696	222.9%
Home Improvement	102	145	79	61	46	43	-57.8%
Multifamily	94	62	68	82	90	107	13.8%
Total Lending	1,886	1,792	1,475	2,920	3,357	4,218	123.6%
Foreclosures	9	21	1	30	41	42	366.7%

3 UPTOWN

Home Purchase Lending Trends by Borrower Income



Top Lenders

Lender	Total Loans	Home Purchase	Conv. Home Purchase	FHA/VA Home Purchase	Total Refinance	Total Home Imp.	Conv. Subprime Share	Total Multifamily
WASHINGTON MUTUAL BANK, FA	406	103	103	0	294	0	0.3%	9
LASALLE BANK NA	385	115	113	1	258	3	0.3%	10
COUNTRYWIDE HOME LOANS	274	136	132	2	140	0	1.1%	0
CHASE MANHATTAN MORTGAGE C	146	35	35	0	111	0	0.0%	0
CHICAGO BANCORP, INC.	116	66	66	0	50	0	0.0%	0
GMAC BANK	109	30	30	0	79	0	0.0%	0
CENDANT MORTGAGE	89	52	52	0	37	0	0.0%	0
BANK OF AMERICA, N.A.	87	36	36	0	51	0	0.0%	0
BANK ONE, NA	81	17	17	0	52	8	0.0%	4
RBC MORTGAGE COMPANY	70	25	25	0	45	0	0.0%	0
SIB MORTGAGE CORP.	58	21	21	0	37	0	0.0%	0
CITIBANK, FSB	54	5	5	0	32	0	0.0%	17
AMERICAN HOME MORTGAGE	53	15	15	0	38	0	0.0%	0
HSBC MORTGAGE CORPORATION	53	17	17	0	36	0	0.0%	0
MIDAMERICA BANK	52	24	24	0	18	5	0.0%	5
FLAGSTAR BANK	51	21	21	0	30	0	0.0%	0
PRINCIPAL RESIDENTIAL MTG, INC	49	13	13	0	36	0	0.0%	0
OHIO SAVINGS BANK	45	19	19	0	26	0	0.0%	0
HARRIS TRUST AND SAVINGS BANK	40	19	19	0	21	0	0.0%	0
US BANK, N.A.	37	10	10	0	27	0	0.0%	0
CHARTER ONE BANK	36	10	10	0	25	0	0.0%	1
SUNTRUST MORTGAGE, INC	36	14	14	0	22	0	0.0%	0
THE NORTHERN TRUST COMPANY	36	9	9	0	25	0	0.0%	2
IRWIN MORTGAGE CORP	35	5	5	0	30	0	0.0%	0
GMAC MORTGAGE CORPORATION	34	2	2	0	31	1	0.0%	0
INDYMAC BANK, F.S.B.	32	15	15	0	17	0	0.0%	0
BANGGROUP MORTGAGE CORPOR	28	11	11	0	17	0	0.0%	0
UNION PLANTERS BANK, N.A.	27	5	5	0	22	0	0.0%	0
GHS MORTGAGE, LLC	24	15	15	0	9	0	0.0%	0

4 LINCOLN SQUARE

Housing Data

Mortgageable Single Family Properties (estimated 2000)*

Total

6,353

*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)

	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>	
Owner-Occupied Units	5,817	29.8%	African American	13.2%
Renter Occupied Units	12,834	65.7%	Asian	32.2%
Vacant Units	897	4.6%	White	33.0%
Total Units	19,548	100%	Other	23.0%
			Hispanic*	21.6%
Median Family Income		\$48,215	Total	31.1%

Total Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned</u>	<u>Subprime Loans</u>	<u>High Rate Subprime</u>
Bank, Thrift, and Bank-Owned Mortgage Companies	2,082	\$504,460	57	5
Independent Mortgage Companies	551	\$122,571	155	2
Total Single Family Lending	2,633	\$627,031	212	7

Lending By Race/Ethnicity

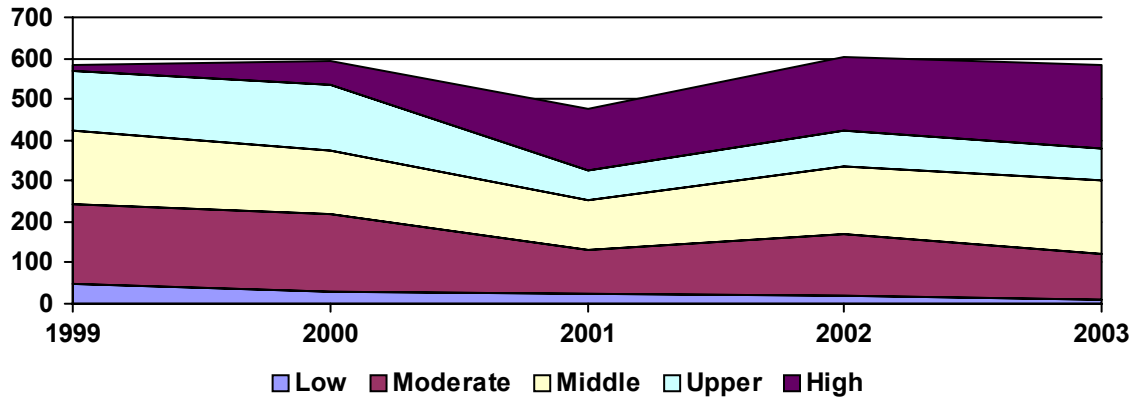
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Subprime Originations</u>	<u>Subprime Share</u>
Asian	294	54	18.4%	182	61.9%	27	15.0%
Black	46	7	15.2%	27	58.7%	4	15.0%
Hispanic	405	86	21.2%	228	56.3%	34	15.0%
White	2,383	214	9.0%	1,874	78.6%	281	15.0%
Other	122	48	39.3%	50	41.0%	8	15.0%
Unreported	504	87	17.3%	272	54.0%	41	15.0%
Total	3,754	496	13.2%	2,633	70.1%	395	15.0%

Six-Year Trends

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>Change 1998 to 2003</u>
Conv. Home Purchase	427	652	635	523	657	644	50.8%
FHA/VA Home Purchase	21	22	21	3	6	2	-90.5%
Refinance	768	514	340	1,183	1,375	1,879	144.7%
Home Improvement	112	141	109	81	50	31	-72.3%
Multifamily	63	59	36	61	60	77	22.2%
Total Lending	1,391	1,388	1,141	1,851	2,148	2,633	89.3%
Foreclosures	4	6	1	10	34	35	775.0%

4 LINCOLN SQUARE

Home Purchase Lending Trends by Borrower Income



Top Lenders

Lender	Total Loans	Home Purchase	Conv. Home Purchase	FHA/VA Home Purchase	Total Refinance	Total Home Imp.	Conv. Subprime Share	Total Multifamily
WASHINGTON MUTUAL BANK, FA	298	61	59	1	227	1	0.3%	10
LASALLE BANK NA	247	68	68	0	177	1	0.4%	1
COUNTRYWIDE HOME LOANS	91	22	22	0	69	0	2.2%	0
CHASE MANHATTAN MORTGAGE C	83	20	20	0	63	0	0.0%	0
BANK ONE, NA	76	3	3	0	68	3	0.0%	2
RBC MORTGAGE COMPANY	56	16	16	0	40	0	0.0%	0
GMAC BANK	52	9	9	0	43	0	0.0%	0
CENDANT MORTGAGE	51	22	22	0	29	0	0.0%	0
CHICAGO BANCORP, INC.	47	18	18	0	29	0	0.0%	0
CHARTER ONE BANK	41	8	8	0	33	0	0.0%	0
AMERICAN HOME MORTGAGE	38	9	9	0	29	0	2.6%	0
SUNTRUST MORTGAGE, INC	36	14	14	0	22	0	0.0%	0
BANK OF AMERICA, N.A.	35	15	15	0	20	0	0.0%	0
MIDAMERICA BANK	35	13	13	0	18	2	0.0%	2
FLAGSTAR BANK	32	8	8	0	24	0	0.0%	0
SIB MORTGAGE CORP.	26	9	9	0	17	0	0.0%	0
OHIO SAVINGS BANK	25	8	8	0	17	0	0.0%	0
CITIBANK, FSB	25	1	1	0	3	0	0.0%	21
US BANK, N.A.	24	2	2	0	22	0	4.2%	0
HSBC MORTGAGE CORPORATION	21	8	8	0	13	0	0.0%	0
NEW CENTURY MORTGAGE CORP.	20	4	4	0	15	1	0.0%	0
PRINCIPAL RESIDENTIAL MTG, INC	20	3	3	0	17	0	5.0%	0
THE NORTHERN TRUST COMPANY	19	3	3	0	10	0	0.0%	6
ARGENT MORTGAGE COMPANY	18	2	2	0	16	0	0.0%	0
GN MORTGAGE, LLC	18	1	1	0	17	0	0.0%	0
HARRIS TRUST AND SAVINGS BANK	18	4	4	0	14	0	0.0%	0
UNION PLANTERS BANK, N.A.	18	2	2	0	16	0	0.0%	0
BANGGROUP MORTGAGE CORPOR	16	4	4	0	12	0	0.0%	0
KEY MORTGAGE SERVICES, INC.	16	10	10	0	6	0	0.0%	0

5 NORTH CENTER

Housing Data

Mortgageable Single Family Properties (estimated 2000)*

Total

7,799

*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)

	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>	
Owner-Occupied Units	6,101	38.6%	African American	16.3%
Renter Occupied Units	8,695	55.0%	Asian	41.2%
Vacant Units	999	6.3%	White	42.6%
Total Units	15,795	100%	Other	38.7%
			Hispanic*	36.7%
Median Family Income		\$62,183	Total	41.2%

Total Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned</u>	<u>Subprime Loans</u>	<u>High Rate Subprime</u>
Bank, Thrift, and Bank-Owned Mortgage Companies	2,660	\$786,209	57	5
Independent Mortgage Companies	586	\$164,164	155	2
Total Single Family Lending	3,246	\$950,373	212	7

Lending By Race/Ethnicity

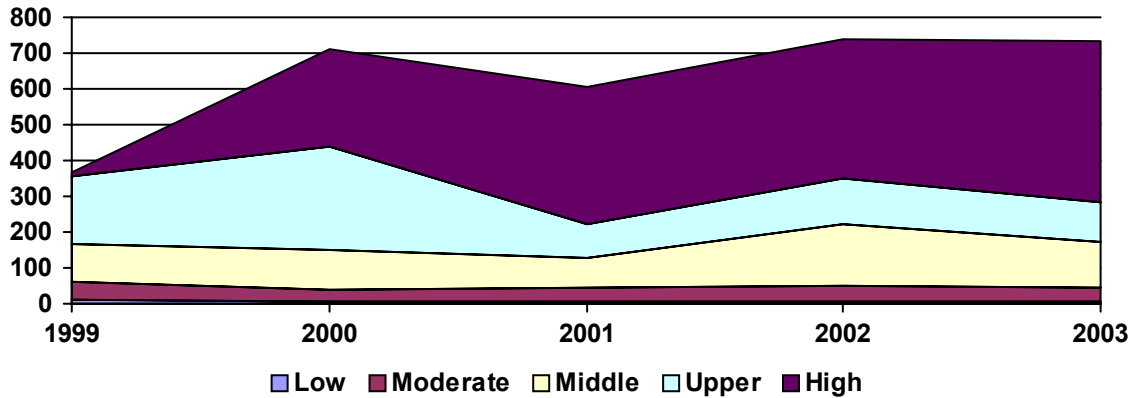
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Subprime Originations</u>	<u>Subprime Share</u>
Asian	124	15	12.1%	87	70.2%	13	15.0%
Black	44	7	15.9%	25	56.8%	4	15.0%
Hispanic	287	55	19.2%	185	64.5%	28	15.0%
White	3,270	267	8.2%	2,619	80.1%	393	15.0%
Other	38	11	28.9%	20	52.6%	3	15.0%
Unreported	540	84	15.6%	310	57.4%	47	15.0%
Total	4,303	439	10.2%	3,246	75.4%	487	15.0%

Six-Year Trends

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>Change 1998 to 2003</u>
Conv. Home Purchase	547	598	781	669	825	804	47.0%
FHA/VA Home Purchase	7	4	3	6	1	1	-85.7%
Refinance	1,126	711	366	1,512	1,910	2,372	110.7%
Home Improvement	107	137	99	53	46	40	-62.6%
Multifamily	32	38	21	26	28	29	-9.4%
Total Lending	1,819	1,488	1,270	2,266	2,810	3,246	78.4%
Foreclosures	5	13	2	18	24	26	420.0%

5 NORTH CENTER

Home Purchase Lending Trends by Borrower Income



Top Lenders

Lender	<u>Total</u> Loans	<u>Home</u> <u>Purchase</u>	<u>Conv.</u> <u>Home</u> <u>Purchase</u>	<u>FHA/VA</u> <u>Home</u> <u>Purchase</u>	<u>Total</u> Refinance	<u>Total</u> Home Imp.	<u>Conv.</u> <u>Subprime</u> Share	<u>Total</u> Multifamily
WASHINGTON MUTUAL BANK, FA	330	60	60	0	268	0	0.0%	2
LASALLE BANK NA	304	74	74	0	228	2	0.0%	0
COUNTRYWIDE HOME LOANS	125	32	32	0	93	0	0.0%	0
CHASE MANHATTAN MORTGAGE C	122	31	31	0	91	0	0.8%	0
GMAC BANK	87	12	12	0	75	0	0.0%	0
BANK OF AMERICA, N.A.	85	28	28	0	56	1	0.0%	0
HSBC MORTGAGE CORPORATION	62	20	20	0	42	0	0.0%	0
RBC MORTGAGE COMPANY	61	16	16	0	45	0	0.0%	0
AMERICAN HOME MORTGAGE	55	7	7	0	48	0	0.0%	0
CHICAGO BANCORP, INC.	55	15	15	0	40	0	0.0%	0
MIDAMERICA BANK	52	25	25	0	22	4	0.0%	1
SIB MORTGAGE CORP.	50	10	10	0	40	0	0.0%	0
BANK ONE, NA	48	6	6	0	37	5	0.0%	0
HARRIS TRUST AND SAVINGS BANK	39	19	19	0	18	1	0.0%	1
OHIO SAVINGS BANK	39	12	12	0	27	0	0.0%	0
FLAGSTAR BANK	37	8	8	0	29	0	0.0%	0
LINCOLN PARK SAVINGS BANK	36	4	4	0	31	0	0.0%	1
US BANK, N.A.	32	6	6	0	26	0	0.0%	0
SUNTRUST MORTGAGE, INC	31	6	6	0	25	0	0.0%	0
ASTORIA FEDERAL MORTGAGE CO	30	11	11	0	19	0	0.0%	0
CENDANT MORTGAGE	30	22	22	0	8	0	0.0%	0
UNION PLANTERS BANK, N.A.	26	5	5	0	21	0	0.0%	0
PRINCIPAL RESIDENTIAL MTG, INC	25	5	5	0	20	0	0.0%	0
RESIDENTIAL LOAN CENTERS	24	9	9	0	15	0	0.0%	0
BANGGROUP MORTGAGE CORPOR	23	8	8	0	15	0	0.0%	0
MERRILL LYNCH CREDIT CORP.	22	6	6	0	15	1	0.0%	0
CITIBANK, FSB	22	3	3	0	11	0	0.0%	8
IRWIN MORTGAGE CORP	21	3	3	0	18	0	0.0%	0
CHARTER ONE BANK	21	6	6	0	14	0	0.0%	1