

COMMUNITY AREA 031 - SUBURBAN COOK SOUTH

HOUSING DATA

	Number	Percent
Owner-Occupied Units	107,030	71%
Renter-Occupied Units	36,765	24%
Vacant	7,505	5%
Total (2000 Census Data)	151,300	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	8,696	\$703,030
Independent Mortgage Companies	4,382	\$406,647
Total	13,078	\$1,109,677

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	2599	4530	3366	2067	516

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	260	169	65.0%	54	20.8%
Black	15,894	6,312	39.7%	5,098	32.1%
Hispanic	1,496	853	57.0%	331	22.1%
White	6,479	3,458	53.4%	1,433	22.1%
Other	449	222	49.4%	114	25.4%
Unreported	10,384	2,064	19.9%	5,036	48.5%
Total	34,962	13,078	37.4%	12,066	34.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	3,523	3,411	3,248	3,638	4,193	4,536	28.8%
VA/FHA Purchase	2,476	2,460	2,633	2,438	2,706	2,367	-4.4%
Refinance	2,955	5,001	5,789	10,815	8,140	4,633	56.8%
Home Improvement	1,499	5,001	2,405	2,610	1,805	1,447	-3.5%
Multi-Family	51	108	79	87	107	95	86.3%
Total Loans	10,504	13,107	14,154	19,588	16,951	13,078	24.5%

SUBURBAN AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2000)

AREA: 031 SUBURBAN COOK SOUTH

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans \$1,000	
	Loans	\$1,000	Loans	\$1,000		Loans	\$1,000
ACCREDITED HOME LENDERS, INC.	0	0	47	3,858	AAMES FUNDING CORPORATION	85	6,294
AEGIS MORTGAGE CORPORATION	31	3,057	29	2,346	ACCREDITED HOME LENDERS, INC.	38	3,234
AMERICAN HOME MORTGAGE CORP	29	2,862	25	2,737	ADVANTA NATIONAL BANK	44	4,314
ASSOCIATES FINANCIAL SERVICES	0	0	54	3,481	AMERICAN BUSINESS FINANCIAL	37	2,999
ASSOCIATES HOME EQUITY SERVICE	0	0	201	18,032	AMERIQUEST MORTGAGE COMPANY	244	21,943
BANGCROUP MORTGAGE CORP.	17	1,819	30	2,639	ASSOCIATES FINANCIAL SERVICES	41	2,399
BANK OF AMERICA, N.A.	6	605	110	11,146	ASSOCIATES HOME EQUITY SERVICE	197	15,431
BANK ONE, NA	9	910	122	13,602	BANK OF HOMEWOOD	49	3,332
BANK UNITED	32	3,345	22	2,531	BANK ONE, NA	457	21,644
CENDANT MORTGAGE	90	8,990	64	6,378	BANKFINANCIAL F.S.B.	28	2,309
CHARTER ONE BANK	3	365	43	4,525	CHAMPION MORTGAGE CO/KEYCORP	42	2,573
CHASE MANHATTAN MORTGAGE CORP	79	7,513	105	10,495	CHARTER ONE BANK	53	4,128
CITIMORTGAGE INC.	29	2,661	31	2,618	CHASE MANHATTAN MORTGAGE CORP	77	7,497
COLE TAYLOR BANK	53	5,256	18	988	CITIBANK, F.S.B.	40	2,045
COLUMBIA NATIONAL, INC.	46	4,515	6	469	CITIMORTGAGE INC.	34	1,988
COUNTRYWIDE HOME LOANS	65	7,027	100	10,243	CONSECO BANK, INC.	64	5,645
CROSSLAND MORTGAGE CORPORATION	93	9,555	33	3,684	COUNTRYWIDE HOME LOANS	78	7,594
CROWN MORTGAGE COMPANY	44	4,615	5	496	CROSSLAND MORTGAGE CORPORATION	35	3,459
CTX MORTGAGE COMPANY	47	5,580	5	745	FIELDSTONE MORTGAGE COMPANY	36	2,999
EMBASSY MORTGAGE CORP	24	2,294	31	2,408	FIRST FRANKLIN FINANCIAL CORP	73	6,031
FIRST FRANKLIN FINANCIAL CORP	0	0	117	7,868	FIRST UNION NATIONAL BANK - DE	27	2,723
FIRSTSTAR BANK, N.A.	7	609	68	2,677	FIRSTSTAR BANK, N.A.	39	3,012
FLAGSTAR BANK, FSB	14	1,354	49	4,821	FLAGSTAR BANK, FSB	30	3,051
FLEET NATIONAL BANK	131	12,886	34	3,329	FLEET NATIONAL BANK	99	9,067
FREMONT INVESTMENT & LOAN	0	0	64	5,778	FREMONT INVESTMENT & LOAN	41	3,449
GMAC MORTGAGE	26	2,769	39	4,280	FULL SPECTRUM LENDING, INC.	37	2,676
GN MORTGAGE	23	2,342	24	2,128	GN MORTGAGE	44	4,073
GREENPOINT MORTGAGE FUNDING	2	172	80	8,068	LASALLE BANK NA	150	11,789
HARRIS TRUST AND SAVINGS BANK	0	0	52	5,843	LONG BEACH MORTGAGE COMPANY	64	5,343
HOMESIDE LENDING, INC.	51	5,766	3	378	MORTGAGE LENDERS NETWORK USA	40	3,399
IRWIN MORTGAGE CORPORATION	74	7,166	21	1,980	NATIONAL CITY MORTGAGE COMPANY	45	5,528
LASALLE BANK NA	53	5,717	216	23,085	NATIONSCREDIT FINANCIAL SERVIC	169	17,054
LONG BEACH MORTGAGE COMPANY	0	0	49	4,736	NEW CENTURY MORTGAGE CORP.	113	10,178
MARKET STREET MORTGAGE CORP	54	7,100	27	3,187	NORTH AMERICAN MORTGAGE CO.	27	2,761
NATIONAL CITY MORTGAGE COMPANY	93	9,353	68	6,520	OLD KENT BANK	67	2,502
NATIONSCREDIT FINANCIAL SERVIC	0	0	113	11,545	OLD KENT MORTGAGE COMPANY	50	4,869
OLD KENT MORTGAGE COMPANY	27	3,029	52	6,157	OPTION ONE MORTGAGE CORP.	120	10,654
OPTION ONE MORTGAGE CORP.	0	0	63	6,528	PINNFUND, USA	46	4,365
PNC MORTGAGE CORP OF AMERICA	45	4,508	63	7,258	PROVIDENT BANK	40	3,455
PRISM MORTGAGE COMPANY	34	3,703	18	1,905	RESIDENTIAL LOAN CENTERS OF AM	45	3,690
TAYLOR, BEAN & WHITAKER MORT	39	4,106	56	5,065	SUPERIOR BANK	36	2,887
THE FIRST MORTGAGE CORPORATION	306	29,380	196	20,646	TAYLOR, BEAN & WHITAKER MORT	30	2,515
WASHINGTON MUTUAL BANK, FA	0	0	96	11,008	TCF NATIONAL BANK	50	3,591
WELLS FARGO HOME MORTGAGE	133	13,936	122	11,379	WASHINGTON MUTUAL BANK, FA	46	5,774
WESTAMERICA MORTGAGE COMPANY	115	11,622	27	2,770	WELLS FARGO HOME MORTGAGE	53	5,427

Top Home Improvement Lenders Lender	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	80	620
BANK OF HOMEWOOD	71	1,658
BANK ONE, NA	80	1,542
BANKFINANCIAL F.S.B.	48	1,299
CONSECO FINANCE SERVICING CORP	82	1,359
FIRST MIDWEST BANK, N.A.	47	1,179
OLD KENT BANK	54	1,190
SOUTH CENTRAL BANK	133	1,410
SOUTH HOLLAND TR & SV BANK	78	1,161
THE MONEY STORE	109	2,050

Top Multi-Family Lenders Lender	Loans	\$1,000
ADVANCE BANK	4	715
BANCO POPULAR NORTH AMERICA	2	523
BANKFINANCIAL F.S.B.	14	3,316
CITIBANK, F.S.B.	9	3,489
DRAPER & KRAMER MORTGAGE CORP	5	361
LASALLE BANK NA	10	2,066
OLD KENT BANK	4	795
SOUTH HOLLAND TR & SV BANK	4	724
SOUTH SHORE BANK	6	618
THE NORTHERN TRUST COMPANY	3	667