

COMMUNITY AREA 043 - DUPAGE CO.

HOUSING DATA

	Number	Percent
Owner-Occupied Units	248,762	74%
Renter-Occupied Units	76,839	23%
Vacant	10,020	3%
Total (2000 Census Data)	335,621	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	26,449	\$3,990,916
Independent Mortgage Companies	6,548	\$1,007,948
Total	32,997	\$4,998,864

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	2043	6443	9408	13805	1,305

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	3,408	2,439	71.6%	367	10.8%
Black	1,200	655	54.6%	267	22.3%
Hispanic	3,303	2,040	61.8%	619	18.7%
White	31,913	23,468	73.5%	3,212	10.1%
Other	839	563	67.1%	114	13.6%
Unreported	10,954	3,839	35.0%	3,172	29.0%
Total	51,617	33,004	63.9%	7,751	15.0%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	13,129	14,363	13,813	17,040	17,393	17,331	32.0%
VA/FHA Purchase	2,461	2,705	2,963	2,780	3,257	2,864	16.4%
Refinance	7,456	12,353	14,317	37,946	20,225	9,782	31.2%
Home Improvement	3,138	12,353	3,939	3,312	3,036	2,905	-7.4%
Multi-Family	98	162	111	165	175	115	17.3%
Total Loans	26,282	33,133	35,143	61,243	44,086	32,997	25.5%

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

AREA: 043 DUPAGE CO.

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
AEGIS MORTGAGE CORPORATION	44	5,769	59	7,710	AMERIQUEST MORTGAGE COMPANY	143	22,115
AMERICAN HOME MORTGAGE CORP	59	7,770	126	20,513	ASSOCIATES HOME EQUITY SERVICE	97	8,511
BANCGROUP MORTGAGE CORP.	67	8,976	442	71,633	BANK OF AMERICA, N.A.	66	11,043
BANK OF AMERICA, N.A.	1	145	221	44,415	BANK ONE, NA	1,372	86,747
BANK ONE, NA	9	1,255	521	98,856	BANK UNITED	70	15,919
BANK UNITED	116	15,261	98	16,223	CHARTER ONE BANK	236	39,408
CENDANT MORTGAGE	88	12,262	421	70,626	CHASE MANHATTAN MORTGAGE CORP	200	37,759
CHARTER ONE BANK	11	1,384	755	156,869	CITIBANK, F.S.B.	135	18,246
CHASE MANHATTAN BANK USA, NA	0	0	126	6,110	COUNTRYWIDE HOME LOANS	221	35,786
CHASE MANHATTAN MORTGAGE CORP	95	13,355	449	78,796	CRESCENT MORTGAGE SVC	47	7,025
CITIBANK, F.S.B.	0	0	168	41,312	CROSSLAND MORTGAGE CORPORATION	51	6,730
COLE TAYLOR BANK	13	1,449	87	10,045	FIRST AMERICAN BANK	132	6,648
COUNTRYWIDE HOME LOANS	45	6,187	334	54,217	FIRST FRANKLIN FINANCIAL CORP	65	8,822
CROWN MORTGAGE COMPANY	66	7,930	43	6,041	FIRST HORIZON HOME LOAN CORP.	54	11,365
FIRST SUBURBAN MORTGAGE CORP.	36	5,064	65	9,173	FIRSTAR BANK, N.A.	148	21,785
FIRST UNION MORTGAGE CORP.	35	4,398	77	15,411	FLAGSTAR BANK, FSB	74	11,213
FIRSTAR BANK, N.A.	56	7,558	284	53,752	FLEET NATIONAL BANK	210	25,829
FLEET NATIONAL BANK	120	16,437	111	16,347	GB HOME EQUITY	48	2,056
GMAC MORTGAGE	22	2,770	124	21,164	GMAC MORTGAGE	85	11,776
GN MORTGAGE	97	13,063	242	32,662	GN MORTGAGE	126	18,255
GREENPOINT MORTGAGE FUNDING	0	0	158	24,759	GREENPOINT MORTGAGE FUNDING	57	7,882
HARRIS TRUST AND SAVINGS BANK	0	0	406	77,494	HARRIS TRUST AND SAVINGS BANK	154	28,786
HSBC MORTGAGE CORPORATION	0	0	163	39,936	HSBC MORTGAGE CORPORATION	53	15,542
LASALLE BANK NA	105	14,042	1,003	157,820	LASALLE BANK NA	545	80,382
LIBERTY HOME MORTGAGE	21	2,749	181	29,498	LIBERTY HOME MORTGAGE	73	11,630
LISLE SAVINGS BANK	0	0	97	13,814	LISLE SAVINGS BANK	49	5,792
MAPLE PARK MORTGAGE	39	5,260	79	11,533	MIDAMERICA BANK	295	51,498
MARKET STREET MORTGAGE CORP	45	6,728	53	9,712	NATIONAL CITY MORTGAGE COMPANY	118	21,478
MIDAMERICA BANK	75	9,666	1,299	233,715	NEW CENTURY MORTGAGE CORP.	76	11,689
NATIONAL CITY MORTGAGE COMPANY	136	17,725	229	42,095	NORTH AMERICAN MORTGAGE CO.	128	21,612
NATIONAL CITY MORTGAGE SERVICE	28	2,914	89	13,703	OHIO SAVINGS BANK	98	17,515
NORTH AMERICAN MORTGAGE CO.	27	2,995	265	40,426	OLD KENT BANK	247	8,609
OHIO SAVINGS BANK	0	0	441	73,666	OLD KENT MORTGAGE COMPANY	186	32,296
OLD KENT MORTGAGE COMPANY	127	16,493	288	44,305	OPTION ONE MORTGAGE CORP.	48	7,880
PLATINUM HOME MORTGAGE CORP	132	19,268	104	15,734	PNC MORTGAGE CORP OF AMERICA	216	48,631
PNC MORTGAGE CORP OF AMERICA	109	15,463	627	132,631	PRINCIPAL RESIDENTIAL MTG, INC.	46	9,660
PRINCIPAL RESIDENTIAL MTG, INC.	20	2,755	121	24,592	PROVIDENT FUNDING ASSOCIATES	98	18,014
PRISM MORTGAGE COMPANY	57	8,060	261	41,379	SUNTRUST MORTGAGE, INC	58	10,041
PROVIDENT FUNDING ASSOCIATES	0	0	218	36,319	TAYLOR, BEAN & WHITAKER MORT	73	10,202
PULTE MORTGAGE CORPORATION	42	5,938	94	15,824	TCF NATIONAL BANK	123	7,998
SUNTRUST MORTGAGE, INC	9	1,371	235	33,169	WASHINGTON MUTUAL BANK, FA	328	80,152
TAYLOR, BEAN & WHITAKER MORT	47	6,641	242	34,849	WELLS FARGO BANK WEST, NA	74	2,444
WASHINGTON MUTUAL BANK, FA	0	0	682	130,554	WELLS FARGO HOME MORTGAGE	290	56,542
WELLS FARGO HOME MORTGAGE	140	19,121	875	165,783	WEST SUBURBAN BANK	113	16,262
WORLD SAVINGS BANK, FSB	0	0	427	56,127	WORLD SAVINGS BANK, FSB	139	23,876

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	268	5,765
CHAMPION MORTGAGE CO/KEYCORP	62	1,474
CITIBANK, F.S.B.	102	4,851
COLE TAYLOR BANK	85	3,009
FIRST AMERICAN BANK	162	3,844
LIBERTY FEDERAL BANK	84	4,185
MIDAMERICA BANK	369	14,785
OLD KENT BANK	132	4,994
SOUTH CENTRAL BANK	211	2,051
WEST SUBURBAN BANK	158	4,073

Top Multi-Family Lenders	Loans	\$1,000
BANKFINANCIAL F.S.B.	10	3,723
CITIBANK, F.S.B.	13	21,194
DRAPER & KRAMER MORTGAGE CORP	7	865
FIDELITY FEDERAL SAVINGS BANK	4	1,697
LASALLE BANK NA	24	39,504
LIBERTY BANK FOR SAVINGS	3	892
MIDAMERICA BANK	3	1,377
TCF NATIONAL BANK	3	6,350
WASHINGTON MUTUAL BANK, FA	3	2,300
WEST SUBURBAN BANK	6	1,463