

COMMUNITY AREA 089 - KANE CO.

HOUSING DATA

| | Number | Percent |
|---------------------------------|----------------|-------------|
| Owner-Occupied Units | 101,739 | 73% |
| Renter-Occupied Units | 32,162 | 23% |
| Vacant | 5,097 | 4% |
| Total (2000 Census Data) | 138,998 | 100% |

TOTAL HOUSING LENDING

| | Total Number of Loans | Total Dollar Amount (\$1,000) |
|--|--------------------------|----------------------------------|
| Banks, S+Ls, Bank-Owned Mortgage Companies | 12,642 | \$1,609,716 |
| Independent Mortgage Companies | 4,037 | \$550,832 |
| Total | 16,679 | \$2,160,548 |

LOANS BY INCOME OF APPLICANT

| | \$1-34,000 | \$35-54,000 | \$55-81,000 | \$82,000+ | Unreported |
|-----------------|------------|-------------|-------------|-----------|------------|
| Number of Loans | 1511 | 4180 | 4896 | 5524 | 569 |

LOANS BY RACE

| Race | Number of Applications | Loans Originated | | Applications Denied | |
|--------------|---------------------------|------------------|--------------|---------------------|--------------|
| | | Number | Percent | Number | Percent |
| Asian | 519 | 374 | 72.1% | 62 | 11.9% |
| Black | 946 | 488 | 51.6% | 233 | 24.6% |
| Hispanic | 4,652 | 2,754 | 59.2% | 989 | 21.3% |
| White | 15,096 | 10,920 | 72.3% | 1,727 | 11.4% |
| Other | 345 | 248 | 71.9% | 50 | 14.5% |
| Unreported | 5,802 | 1,896 | 32.7% | 2,048 | 35.3% |
| Total | 27,360 | 16,680 | 61.0% | 5,109 | 18.7% |

LENDING OVER SIX YEARS (Originations)

| Loan Type | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | Change |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| | | | | | | | 1995-2000 |
| Conventional Purchase | 4,856 | 5,260 | 5,204 | 6,325 | 7,051 | 7,855 | 61.8% |
| VA/FHA Purchase | 2,014 | 2,233 | 2,257 | 2,473 | 2,730 | 2,619 | 30.0% |
| Refinance | 3,196 | 5,072 | 6,232 | 15,285 | 8,713 | 4,808 | 50.4% |
| Home Improvement | 1,400 | 5,072 | 1,983 | 1,579 | 1,552 | 1,344 | -4.0% |
| Multi-Family | 31 | 43 | 59 | 79 | 46 | 53 | 71.0% |
| Total Loans | 11,497 | 14,712 | 15,735 | 25,741 | 20,092 | 16,679 | 45.1% |

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

AREA: 089 KANE CO.

| Top Home Purchase Lenders | | VA/FHA | | Conventional | | Top Refinance Lenders | |
|---------------------------------|-------|---------|-------|--------------|--------------------------------|-----------------------|---------|
| Lender | Loans | \$1,000 | Loans | \$1,000 | Lender | Loans | \$1,000 |
| AMERICAN HOME MORTGAGE CORP | 60 | 7,838 | 64 | 10,760 | AMERIQUEST MORTGAGE COMPANY | 106 | 12,219 |
| BANCGROUP MORTGAGE CORP. | 33 | 4,693 | 78 | 13,707 | ASSOCIATES FINANCIAL SERVICES | 37 | 2,838 |
| BANK OF AMERICA, N.A. | 1 | 140 | 107 | 15,785 | ASSOCIATES HOME EQUITY SERVICE | 80 | 4,695 |
| BANK ONE, NA | 9 | 1,194 | 195 | 31,743 | BANK ONE, NA | 660 | 33,608 |
| BANK UNITED | 78 | 9,933 | 60 | 7,884 | BANK UNITED | 26 | 3,280 |
| CARDUNAL SAVINGS BANK FSB | 0 | 0 | 69 | 10,318 | CARDUNAL SAVINGS BANK FSB | 30 | 4,111 |
| CENDANT MORTGAGE | 47 | 6,417 | 174 | 30,289 | CHARTER ONE BANK | 28 | 3,420 |
| CH MORTGAGE COMPANY I LTD. | 10 | 1,370 | 68 | 11,415 | CHASE MANHATTAN MORTGAGE CORP | 69 | 8,584 |
| CHARTER ONE BANK | 0 | 0 | 144 | 28,200 | CITIBANK, F.S.B. | 27 | 3,640 |
| CHASE MANHATTAN MORTGAGE CORP | 136 | 15,843 | 152 | 23,976 | CONSECO BANK, INC. | 32 | 2,996 |
| CHERY CREEK MORTGAGE CO., INC | 57 | 6,817 | 43 | 5,957 | COUNTRYWIDE HOME LOANS | 92 | 11,470 |
| COLUMBIA NATIONAL, INC. | 73 | 7,455 | 16 | 1,593 | ELGIN FINANCIAL SAVINGS BANK | 29 | 3,430 |
| COUNTRYWIDE HOME LOANS | 93 | 11,790 | 171 | 23,047 | FIRST AMERICAN BANK | 124 | 5,006 |
| CTX MORTGAGE COMPANY | 47 | 7,606 | 72 | 11,587 | FIRST FRANKLIN FINANCIAL CORP | 30 | 3,595 |
| ELGIN FINANCIAL SAVINGS BANK | 0 | 0 | 131 | 20,387 | FIRST UNION NATIONAL BANK - DE | 28 | 1,918 |
| FAIRMOUNT MORTGAGE, INC. | 0 | 0 | 63 | 7,835 | FIRSTSTAR BANK, N.A. | 50 | 7,533 |
| FIRST FEDERAL SAVINGS BANK | 0 | 0 | 62 | 13,590 | FLAGSTAR BANK, FSB | 31 | 4,072 |
| FIRSTSTAR BANK, N.A. | 45 | 4,977 | 114 | 22,612 | FLEET NATIONAL BANK | 153 | 18,589 |
| FLEET NATIONAL BANK | 140 | 17,238 | 81 | 11,244 | GB HOME EQUITY | 27 | 1,131 |
| GMAC MORTGAGE | 16 | 2,150 | 51 | 8,026 | GN MORTGAGE | 91 | 10,549 |
| GN MORTGAGE | 84 | 10,102 | 105 | 14,618 | HARRIS TRUST AND SAVINGS BANK | 59 | 10,152 |
| HARRIS TRUST AND SAVINGS BANK | 0 | 0 | 197 | 34,101 | LASALLE BANK NA | 153 | 20,534 |
| LASALLE BANK NA | 43 | 5,524 | 312 | 47,784 | LONG BEACH MORTGAGE COMPANY | 25 | 3,127 |
| MAJESTIC MORTGAGE CORPORATION | 83 | 11,464 | 19 | 2,797 | MAPLE PARK MORTGAGE | 187 | 24,668 |
| MAPLE PARK MORTGAGE | 84 | 9,739 | 245 | 31,100 | MIDAMERICA BANK | 96 | 17,938 |
| MIDAMERICA BANK | 18 | 2,241 | 384 | 73,404 | NATIONAL CITY MORTGAGE COMPANY | 49 | 7,281 |
| NATIONAL CITY MORTGAGE COMPANY | 125 | 14,445 | 108 | 17,813 | NEW CENTURY MORTGAGE CORP. | 38 | 4,508 |
| NATIONAL CITY MORTGAGE SERVICE | 152 | 15,471 | 173 | 18,994 | NORTH AMERICAN MORTGAGE CO. | 45 | 5,965 |
| NORTH AMERICAN MORTGAGE CO. | 5 | 603 | 84 | 13,621 | OHIO SAVINGS BANK | 43 | 6,201 |
| OHIO SAVINGS BANK | 0 | 0 | 175 | 28,812 | OLD KENT BANK | 221 | 7,318 |
| OLD KENT MORTGAGE COMPANY | 87 | 11,330 | 205 | 29,331 | OLD KENT MORTGAGE COMPANY | 143 | 19,269 |
| OLD SECOND NATIONAL BANK | 0 | 0 | 78 | 12,599 | OLD SECOND NATIONAL BANK | 59 | 6,560 |
| PLATINUM HOME MORTGAGE CORP | 116 | 13,446 | 90 | 10,981 | OPTION ONE MORTGAGE CORP. | 54 | 6,668 |
| PNC MORTGAGE CORP OF AMERICA | 32 | 4,274 | 185 | 32,394 | PINNFUND, USA | 26 | 3,077 |
| PRINCIPAL RESIDENTIAL MTG, INC. | 16 | 1,805 | 46 | 8,581 | PNC MORTGAGE CORP OF AMERICA | 39 | 6,142 |
| PRISM MORTGAGE COMPANY | 65 | 8,297 | 76 | 11,507 | RESIDENTIAL LOAN CENTERS OF AM | 26 | 2,703 |
| REGENCY SAVINGS BANK | 0 | 0 | 86 | 15,827 | SUNTRUST MORTGAGE, INC | 33 | 4,946 |
| RYLAND MORTGAGE COMPANY | 113 | 17,224 | 144 | 21,852 | TAYLOR, BEAN & WHITAKER MORT | 39 | 5,824 |
| STERLING CAPITAL MORTGAGE CO. | 25 | 4,425 | 77 | 12,670 | TCF NATIONAL BANK | 26 | 1,653 |
| SUNTRUST MORTGAGE, INC | 2 | 251 | 81 | 11,604 | TRAVELERS BANK & TRUST, FSB | 25 | 3,073 |
| TAYLOR, BEAN & WHITAKER MORT | 38 | 4,653 | 119 | 17,935 | WASHINGTON MUTUAL BANK, FA | 91 | 14,981 |
| WASHINGTON MUTUAL BANK, FA | 0 | 0 | 207 | 35,487 | WELLS FARGO BANK WEST, NA | 45 | 1,320 |
| WELLS FARGO HOME MORTGAGE | 110 | 14,870 | 485 | 92,819 | WELLS FARGO HOME MORTGAGE | 104 | 17,908 |
| WESTAMERICA MORTGAGE COMPANY | 60 | 7,568 | 21 | 3,076 | WEST SUBURBAN BANK | 25 | 2,457 |
| WORLD SAVINGS BANK, FSB | 0 | 0 | 193 | 27,628 | WORLD SAVINGS BANK, FSB | 50 | 7,078 |

| Top Home Improvement Lenders | Loans | \$1,000 |
|--------------------------------|-------|---------|
| BANK ONE, NA | 117 | 2,196 |
| COLE TAYLOR BANK | 37 | 998 |
| CONSECO FINANCE SERVICING CORP | 48 | 1,017 |
| FIRST AMERICAN BANK | 114 | 2,351 |
| MIDAMERICA BANK | 84 | 3,057 |
| NATIONAL CITY BANK | 37 | 671 |
| OLD KENT BANK | 125 | 3,152 |
| OLD SECOND NATIONAL BANK | 99 | 1,047 |
| SOUTH CENTRAL BANK | 76 | 767 |
| THE MONEY STORE | 26 | 602 |

| Top Multi-Family Lenders | Loans | \$1,000 |
|-------------------------------|-------|---------|
| CITIBANK, F.S.B. | 2 | 2,045 |
| COLE TAYLOR BANK | 2 | 304 |
| DRAPER & KRAMER MORTGAGE CORP | 2 | 225 |
| ELGIN FINANCIAL SAVINGS BANK | 3 | 1,369 |
| FIRST COMMUNITY BANK | 4 | 1,468 |
| HARRIS TRUST AND SAVINGS BANK | 3 | 843 |
| LASALLE BANK NA | 9 | 3,212 |
| LOANSDIRECT | 2 | 236 |
| OLD SECOND NATIONAL BANK | 2 | 276 |
| PARKWAY BANK & TRUST CO. | 12 | 8,303 |