

COMMUNITY AREA 097 - LAKE CO.

HOUSING DATA

| | Number | Percent |
|---------------------------------|----------------|-------------|
| Owner-Occupied Units | 168,301 | 74% |
| Renter-Occupied Units | 47,996 | 21% |
| Vacant | 9,622 | 4% |
| Total (2000 Census Data) | 225,919 | 100% |

TOTAL HOUSING LENDING

| | Total Number of Loans | Total Dollar Amount (\$1,000) |
|--|--------------------------|----------------------------------|
| Banks, S+Ls, Bank-Owned Mortgage Companies | 18,814 | \$3,225,750 |
| Independent Mortgage Companies | 5,562 | \$868,651 |
| Total | 24,376 | \$4,094,401 |

LOANS BY INCOME OF APPLICANT

| | \$1-34,000 | \$35-54,000 | \$55-81,000 | \$82,000+ | Unreported |
|-----------------|------------|-------------|-------------|-----------|------------|
| Number of Loans | 1644 | 4784 | 6167 | 11029 | 752 |

LOANS BY RACE

| Race | Number of Applications | Loans Originated | | Applications Denied | |
|--------------|---------------------------|------------------|--------------|---------------------|--------------|
| | | Number | Percent | Number | Percent |
| Asian | 1,371 | 993 | 72.4% | 144 | 10.5% |
| Black | 1,431 | 698 | 48.8% | 385 | 26.9% |
| Hispanic | 3,817 | 2,340 | 61.3% | 739 | 19.4% |
| White | 23,332 | 16,925 | 72.5% | 2,478 | 10.6% |
| Other | 451 | 307 | 68.1% | 69 | 15.3% |
| Unreported | 8,764 | 3,113 | 35.5% | 2,817 | 32.1% |
| Total | 39,166 | 24,376 | 62.2% | 6,632 | 16.9% |

LENDING OVER SIX YEARS (Originations)

| Loan Type | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | Change |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| | | | | | | | 1995-2000 |
| Conventional Purchase | 8,763 | 10,128 | 9,383 | 11,494 | 11,753 | 11,879 | 35.6% |
| VA/FHA Purchase | 2,355 | 2,701 | 2,823 | 2,308 | 2,921 | 2,880 | 22.3% |
| Refinance | 5,896 | 9,841 | 11,203 | 27,913 | 15,171 | 7,515 | 27.5% |
| Home Improvement | 1,987 | 9,841 | 2,629 | 2,629 | 2,291 | 2,046 | 3.0% |
| Multi-Family | 57 | 53 | 50 | 74 | 66 | 56 | -1.8% |
| Total Loans | 19,058 | 25,120 | 26,088 | 44,418 | 32,202 | 24,376 | 27.9% |

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

AREA: 097 LAKE 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 | 44 | 5,637 | 84 | 15,247 | AMERICAN HOME MORTGAGE CORP | 54 | 10,834 |
| ASSOCIATES HOME EQUITY SERVICE | 0 | 0 | 80 | 7,595 | AMERIQUEST MORTGAGE COMPANY | 135 | 18,060 |
| BANGROUP MORTGAGE CORP. | 38 | 5,073 | 105 | 20,532 | ASSOCIATES HOME EQUITY SERVICE | 65 | 5,032 |
| BANK OF AMERICA, N.A. | 2 | 175 | 224 | 53,260 | BANK OF AMERICA, N.A. | 62 | 15,760 |
| BANK ONE, NA | 1 | 126 | 232 | 51,406 | BANK ONE, NA | 696 | 46,181 |
| BANK UNITED | 65 | 7,986 | 77 | 15,075 | BANK UNITED | 101 | 36,997 |
| CENDANT MORTGAGE | 68 | 9,833 | 372 | 74,890 | CENDANT MORTGAGE | 51 | 7,145 |
| CHARTER ONE BANK | 0 | 0 | 236 | 70,195 | CHARTER ONE BANK | 79 | 19,975 |
| CHASE MANHATTAN BANK USA, NA | 0 | 0 | 78 | 3,180 | CHASE MANHATTAN MORTGAGE CORP | 167 | 33,781 |
| CHASE MANHATTAN MORTGAGE CORP | 168 | 21,286 | 302 | 50,924 | CITIBANK, F.S.B. | 75 | 14,330 |
| CITIBANK, F.S.B. | 0 | 0 | 144 | 49,824 | CONSECO BANK, INC. | 63 | 3,818 |
| COUNTRYWIDE HOME LOANS | 71 | 8,814 | 258 | 44,500 | COUNTRYWIDE HOME LOANS | 176 | 29,078 |
| CTX MORTGAGE COMPANY | 589 | 69,065 | 204 | 24,432 | CTX MORTGAGE COMPANY | 79 | 8,783 |
| EMIGRANT MORTGAGE COMPANY | 0 | 0 | 103 | 39,786 | FIRST AMERICAN BANK | 85 | 4,918 |
| FIRSTAR BANK, N.A. | 13 | 1,758 | 124 | 30,495 | FIRST FRANKLIN FINANCIAL CORP | 53 | 7,930 |
| FLEET NATIONAL BANK | 59 | 7,709 | 50 | 10,292 | FIRST HORIZON HOME LOAN CORP. | 54 | 14,442 |
| GMAC MORTGAGE | 14 | 1,857 | 67 | 13,079 | FIRST NATIONWIDE MORTGAGE CORP | 60 | 20,315 |
| GN MORTGAGE | 47 | 6,111 | 48 | 7,604 | FIRST UNION NATIONAL BANK - DE | 57 | 5,280 |
| GREENPOINT MORTGAGE FUNDING | 0 | 0 | 99 | 19,679 | FIRSTAR BANK, N.A. | 95 | 17,012 |
| HARRIS TRUST AND SAVINGS BANK | 0 | 0 | 399 | 105,648 | FLAGSTAR BANK, FSB | 66 | 12,201 |
| HSBC MORTGAGE CORPORATION | 0 | 0 | 96 | 31,671 | FLEET NATIONAL BANK | 111 | 12,159 |
| IRWIN MORTGAGE CORPORATION | 123 | 14,272 | 4 | 403 | GN MORTGAGE | 58 | 6,679 |
| LAKE FOREST BANK & TRUST CO. | 0 | 0 | 84 | 16,956 | HARRIS TRUST AND SAVINGS BANK | 120 | 26,794 |
| LASALLE BANK NA | 75 | 9,677 | 691 | 131,029 | HSBC MORTGAGE CORPORATION | 59 | 18,281 |
| MAJESTIC MORTGAGE CORPORATION | 66 | 9,629 | 208 | 33,647 | LAKE FOREST BANK & TRUST CO. | 49 | 9,300 |
| MARKET STREET MORTGAGE CORP | 65 | 8,683 | 61 | 11,265 | LASALLE BANK NA | 643 | 114,632 |
| MIDAMERICA BANK | 14 | 2,090 | 203 | 40,051 | MAJESTIC MORTGAGE CORPORATION | 46 | 6,760 |
| NATIONAL CITY MORTGAGE COMPANY | 168 | 20,549 | 177 | 31,944 | NATIONAL CITY BANK | 56 | 4,162 |
| NATIONAL CITY MORTGAGE SERVICE | 49 | 6,060 | 137 | 19,439 | NATIONAL CITY MORTGAGE COMPANY | 125 | 28,964 |
| NORTH AMERICAN MORTGAGE CO. | 11 | 1,077 | 114 | 18,150 | NATIONAL CITY MORTGAGE SERVICE | 68 | 9,499 |
| NORTH SHORE TRUST & SAVINGS | 51 | 5,736 | 48 | 6,527 | NEW CENTURY MORTGAGE CORP. | 62 | 10,669 |
| OHIO SAVINGS BANK | 0 | 0 | 285 | 52,972 | NORTH AMERICAN MORTGAGE CO. | 66 | 11,077 |
| OLD KENT MORTGAGE COMPANY | 58 | 7,736 | 113 | 17,524 | OHIO SAVINGS BANK | 131 | 26,098 |
| PLATINUM HOME MORTGAGE CORP | 107 | 13,197 | 102 | 14,303 | OLD KENT BANK | 104 | 3,991 |
| PNC MORTGAGE CORP OF AMERICA | 39 | 5,328 | 505 | 99,384 | OLD KENT MORTGAGE COMPANY | 131 | 25,796 |
| PRISM MORTGAGE COMPANY | 340 | 42,997 | 560 | 90,872 | OPTION ONE MORTGAGE CORP. | 78 | 9,953 |
| RYLAND MORTGAGE COMPANY | 12 | 2,252 | 66 | 11,369 | PNC MORTGAGE CORP OF AMERICA | 174 | 37,710 |
| SUNTRUST MORTGAGE, INC | 15 | 1,906 | 143 | 24,821 | PRISM MORTGAGE COMPANY | 94 | 19,310 |
| TAYLOR, BEAN & WHITAKER MORT | 12 | 1,662 | 97 | 14,232 | STATE BANK OF THE LAKES | 71 | 7,486 |
| THE NORTHERN TRUST COMPANY | 0 | 0 | 141 | 42,689 | SUNTRUST MORTGAGE, INC | 54 | 12,074 |
| WASHINGTON MUTUAL BANK, FA | 0 | 0 | 708 | 165,977 | TCF NATIONAL BANK | 64 | 5,422 |
| WELLS FARGO HOME MORTGAGE | 60 | 7,537 | 745 | 174,395 | TRAVELERS BANK & TRUST, FSB | 64 | 7,076 |
| WESTAMERICA MORTGAGE COMPANY | 50 | 6,282 | 36 | 5,292 | WASHINGTON MUTUAL BANK, FA | 354 | 111,796 |
| WINDSOR MORTGAGE | 8 | 986 | 219 | 52,387 | WELLS FARGO HOME MORTGAGE | 198 | 46,310 |
| WORLD SAVINGS BANK, FSB | 0 | 0 | 177 | 29,220 | WORLD SAVINGS BANK, FSB | 60 | 10,371 |

| Top Home Improvement Lenders | Loans | \$1,000 |
|--------------------------------|-------|---------|
| BANK ONE, NA | 119 | 3,259 |
| CITIBANK, F.S.B. | 55 | 3,620 |
| CONSECO FINANCE SERVICING CORP | 72 | 1,971 |
| FIRST AMERICAN BANK | 120 | 3,151 |
| FIRST MIDWEST BANK, N.A. | 141 | 3,804 |
| LAKE FOREST BANK & TRUST CO. | 56 | 4,946 |
| NATIONAL CITY BANK | 80 | 2,891 |
| SOUTH CENTRAL BANK | 78 | 889 |
| STATE BANK OF THE LAKES | 131 | 2,998 |
| THE NORTHERN TRUST COMPANY | 67 | 5,129 |

| Top Multi-Family Lenders | Loans | \$1,000 |
|--------------------------------|-------|---------|
| BANK OF WAUKEGAN | 2 | 743 |
| BANKFINANCIAL F.S.B. | 3 | 840 |
| DRAPER & KRAMER MORTGAGE CORP | 2 | 300 |
| FIRST NAT'L BANK EMPLOYEE OWNE | 3 | 1,401 |
| HARRIS BANK LIBERTYVILLE | 2 | 1,042 |
| LASALLE BANK NA | 4 | 1,293 |
| LOANSDIRECT | 5 | 654 |
| NORTHVIEW BANK & TRUST | 3 | 1,373 |
| OLD KENT BANK | 3 | 1,416 |
| THE NORTHERN TRUST COMPANY | 7 | 2,554 |