

COMMUNITY AREA 111 - MCHENRY CO.

HOUSING DATA

	Number	Percent
Owner-Occupied Units	74,391	80%
Renter-Occupied Units	15,012	16%
Vacant	3,505	4%
Total (2000 Census Data)	92,908	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	9,117	\$1,158,588
Independent Mortgage Companies	2,625	\$370,194
Total	11,742	\$1,528,782

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	852	2558	3860	4030	443

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	343	235	68.5%	48	14.0%
Black	155	90	58.1%	44	28.4%
Hispanic	835	537	64.3%	141	16.9%
White	12,950	9,333	72.1%	1,457	11.3%
Other	194	128	66.0%	39	20.1%
Unreported	3,893	1,420	36.5%	1,224	31.4%
Total	18,370	11,743	63.9%	2,953	16.1%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	4,089	4,453	4,017	4,997	5,641	5,867	43.5%
VA/FHA Purchase	1,122	1,306	1,289	955	1,388	1,437	28.1%
Refinance	2,510	4,233	5,046	12,720	6,966	3,455	37.6%
Home Improvement	1,147	4,233	1,325	1,273	1,106	957	-16.6%
Multi-Family	19	15	16	31	22	26	36.8%
Total Loans	8,887	11,431	11,693	19,976	15,123	11,742	32.1%

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

AREA: 111 MCHENRY CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans \$1,000	
	Loans	\$1,000	Loans	\$1,000		Loans	\$1,000
AEGIS MORTGAGE CORPORATION	13	1,837	27	3,734	1ST NATIONAL BANK OF MCHENRY	22	2,157
AMCORE MORTGAGE, INC.	18	1,752	71	9,549	AMCORE BANK N.A.	21	1,809
AMERICAN HOME MORTGAGE CORP	18	2,479	26	3,304	AMCORE MORTGAGE, INC.	49	6,244
AMERITRUST MORTGAGE CORP	31	3,998	15	2,164	AMERIQUEST MORTGAGE COMPANY	55	6,611
ASSOCIATES HOME EQUITY SERVICE	0	0	117	8,070	ASSOCIATES HOME EQUITY SERVICE	62	4,179
BANCGROUP MORTGAGE CORP.	16	2,408	31	3,784	BANK OF AMERICA, N.A.	22	3,355
BANK OF AMERICA, N.A.	0	0	75	11,686	BANK ONE, NA	443	20,627
BANK ONE, NA	4	571	123	19,742	BANK UNITED	28	4,108
BANK UNITED	51	6,923	56	8,505	CARDUNAL SAVINGS BANK FSB	31	3,731
CARDUNAL SAVINGS BANK FSB	0	0	48	6,554	CHARTER ONE BANK	24	3,848
CENDANT MORTGAGE	45	6,207	160	26,479	CHASE MANHATTAN MORTGAGE CORP	68	9,321
CHARTER ONE BANK	1	203	128	24,532	CITIBANK, F.S.B.	70	4,776
CHASE MANHATTAN MORTGAGE CORP	166	20,944	266	39,510	COUNTRYWIDE HOME LOANS	79	10,737
COUNTRYWIDE HOME LOANS	37	4,798	181	26,077	COVEST BANC, NA	23	1,921
CTX MORTGAGE COMPANY	76	10,479	73	10,633	DELTA FUNDING CORP	23	2,406
DRAPER & KRAMER MORTGAGE CORP	38	5,232	33	4,692	FIRST AMERICAN BANK	48	2,328
ELGIN FINANCIAL SAVINGS BANK	0	0	46	7,384	FIRST FRANKLIN FINANCIAL CORP	24	3,707
FIRST FRANKLIN FINANCIAL CORP	0	0	43	4,785	FIRST UNION NATIONAL BANK - DE	27	2,308
FIRSTAR BANK, N.A.	8	882	111	22,497	FIRSTAR BANK, N.A.	48	5,180
FLEET NATIONAL BANK	52	6,763	23	3,322	FLEET NATIONAL BANK	78	8,817
GMAC MORTGAGE	12	1,502	59	9,819	GB HOME EQUITY	24	1,135
GN MORTGAGE	35	4,770	34	4,905	GMAC MORTGAGE	28	3,769
GREENPOINT MORTGAGE FUNDING	0	0	55	9,393	GN MORTGAGE	26	3,266
HARRIS TRUST AND SAVINGS BANK	0	0	244	37,174	HARRIS TRUST AND SAVINGS BANK	98	14,618
HOME STATE BANK, NA	0	0	107	18,795	HOME STATE BANK, NA	58	7,901
LASALLE BANK NA	27	3,574	203	29,755	LASALLE BANK NA	127	17,900
MAJESTIC MORTGAGE CORPORATION	15	2,205	51	7,850	MCHENRY SAVINGS BANK	31	3,082
MCHENRY SAVINGS BANK	0	0	39	4,652	MIDWEST BANK OF MCHENRY COUNTY	30	4,375
MIDAMERICA BANK	30	4,543	203	32,318	NATIONAL CITY MORTGAGE COMPANY	70	11,039
NATIONAL CITY MORTGAGE COMPANY	70	9,275	142	22,298	NEW CENTURY MORTGAGE CORP.	28	3,785
NATIONAL CITY MORTGAGE SERVICE	10	1,123	38	6,209	NORTH AMERICAN MORTGAGE CO.	31	5,124
NORTH AMERICAN MORTGAGE CO.	15	1,781	48	6,858	OHIO SAVINGS BANK	44	6,793
OHIO SAVINGS BANK	0	0	96	15,328	OLD KENT BANK	83	2,840
OLD KENT MORTGAGE COMPANY	58	7,788	131	18,010	OLD KENT MORTGAGE COMPANY	68	9,577
PLATINUM HOME MORTGAGE CORP	47	6,832	62	9,906	OPTION ONE MORTGAGE CORP.	24	3,122
PNC MORTGAGE CORP OF AMERICA	59	7,839	286	47,059	PNC MORTGAGE CORP OF AMERICA	72	10,769
PRISM MORTGAGE COMPANY	101	13,496	107	16,088	PROVIDENT FUNDING ASSOCIATES	22	3,867
PULTE MORTGAGE CORPORATION	3	558	80	13,749	SUNTRUST MORTGAGE, INC	31	4,408
RYLAND MORTGAGE COMPANY	23	4,393	44	7,517	TAYLOR, BEAN & WHITAKER MORT	38	4,454
SUNTRUST MORTGAGE, INC	8	988	83	10,787	TCF NATIONAL BANK	30	1,962
TAYLOR, BEAN & WHITAKER MORT	41	5,521	108	14,177	WASHINGTON MUTUAL BANK, FA	63	12,706
WASHINGTON MUTUAL BANK, FA	0	0	168	32,782	WELLS FARGO BANK WEST, NA	44	1,400
WELLS FARGO HOME MORTGAGE	59	8,039	345	63,167	WELLS FARGO HOME MORTGAGE	78	11,825
WESTAMERICA MORTGAGE COMPANY	25	3,251	15	2,089	WONDER LAKE STATE BANK	58	4,024
WORLD SAVINGS BANK, FSB	0	0	65	9,159	WORLD SAVINGS BANK, FSB	30	5,751

Top Home Improvement Lenders Lender	Loans	\$1,000
AMCORE BANK N.A.	67	1,231
BANK ONE, NA	73	1,554
FIRST AMERICAN BANK	39	1,225
FIRST MIDWEST BANK, N.A.	66	1,428
FIRST NATIONAL BANK OF MARENGO	40	750
HARRIS BANK BARRINGTON, N.A.	33	656
HOME STATE BANK, NA	30	820
SOUTH CENTRAL BANK	46	542
STATE FINANCIAL BANK, NA	34	770
THE MONEY STORE	34	884

Top Multi-Family Lenders Lender	Loans	\$1,000
CITIBANK, F.S.B.	1	300
COVEST BANC, NA	1	243
DRAPER & KRAMER MORTGAGE CORP	3	364
HARRIS BANK CARY-GROVE	3	857
HARRIS BANK WOODSTOCK	1	125
HOME STATE BANK, NA	1	191
LASALLE BANK NA	4	1,774
LOANSDIRECT	2	255
MIDWEST BANK OF MCHENRY COUNTY	1	286
OLD KENT BANK	2	1,600