

COMMUNITY AREA 197 - WILL CO.

HOUSING DATA

	Number	Percent
Owner-Occupied Units	139,311	79%
Renter-Occupied Units	28,231	16%
Vacant	7,982	5%
Total (2000 Census Data)	175,524	100%

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	17,865	\$2,056,404
Independent Mortgage Companies	5,840	\$749,891
Total	23,705	\$2,806,295

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-54,000	\$55-81,000	\$82,000+	Unreported
Number of Loans	2242	5724	7902	7019	819

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	894	640	71.6%	100	11.2%
Black	3,438	1,633	47.5%	1,016	29.6%
Hispanic	2,423	1,567	64.7%	401	16.5%
White	23,612	16,987	71.9%	2,902	12.3%
Other	454	311	68.5%	69	15.2%
Unreported	8,732	2,568	29.4%	3,212	36.8%
Total	39,553	23,706	59.9%	7,700	19.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1995	1996	1997	1998	1999	2000	Change
							1995-2000
Conventional Purchase	7,987	8,229	7,728	9,343	10,523	11,534	44.4%
VA/FHA Purchase	1,780	2,253	2,231	2,333	3,511	3,427	92.5%
Refinance	3,999	6,465	7,863	20,246	11,671	6,285	57.2%
Home Improvement	1,588	6,465	2,782	2,584	2,420	2,411	51.8%
Multi-Family	15	24	39	58	30	48	220.0%
Total Loans	15,369	19,448	20,643	34,564	28,155	23,705	54.2%

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

AREA: 197 WILL CO.

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
BANGGROUP MORTGAGE CORP.	75	9,737	284	41,678	AMERICAN BUSINESS FINANCIAL	39	3,173
BANK OF AMERICA, N.A.	1	189	131	18,439	AMERIQUEST MORTGAGE COMPANY	161	18,215
BANK ONE, NA	17	1,931	379	45,980	ASSOCIATES FINANCIAL SERVICES	40	3,499
BANK UNITED	55	6,981	56	9,261	ASSOCIATES HOME EQUITY SERVICE	102	8,780
CENDANT MORTGAGE	144	18,279	358	52,182	BANK ONE, NA	1,070	53,975
CHARTER ONE BANK	7	768	331	68,020	CHAMPION MORTGAGE CO/KEYCORP	67	5,413
CHASE MANHATTAN MORTGAGE CORP	109	15,418	380	57,455	CHARTER ONE BANK	100	12,175
CITIBANK, F.S.B.	0	0	84	16,898	CHASE MANHATTAN MORTGAGE CORP	115	15,983
COLUMBIA NATIONAL, INC.	58	8,077	28	3,658	CONSECO BANK, INC.	38	2,339
COUNTRYWIDE HOME LOANS	47	6,013	227	31,501	COUNTRYWIDE HOME LOANS	114	16,235
CROSSLAND MORTGAGE CORPORATION	82	10,603	43	6,051	CROSSLAND MORTGAGE CORPORATION	38	5,034
CROWN MORTGAGE COMPANY	54	6,454	30	4,119	FIELDSTONE MORTGAGE COMPANY	36	4,086
CTX MORTGAGE COMPANY	66	8,646	48	5,569	FIRST AMERICAN BANK	163	6,359
DRAPER & KRAMER MORTGAGE CORP	128	17,928	149	22,132	FIRST FRANKLIN FINANCIAL CORP	40	3,917
FIRST FEDERAL SAVINGS BANK	5	603	95	14,724	FIRST HORIZON HOME LOAN CORP.	33	4,787
FIRST FRANKLIN FINANCIAL CORP	0	0	97	8,621	FIRST NATIONAL BANK OF JOLIET	233	14,556
FIRST NATIONAL BANK OF JOLIET	0	0	175	15,937	FIRST UNITED BANK	37	5,658
FIRSTAR BANK, N.A.	15	1,777	104	18,533	FIRSTAR BANK, N.A.	79	7,442
FLEET NATIONAL BANK	136	16,948	79	11,989	FLAGSTAR BANK, FSB	39	4,658
GMAC MORTGAGE	24	2,932	89	13,972	FLEET NATIONAL BANK	181	21,988
GN MORTGAGE	52	6,833	63	7,965	GB HOME EQUITY	34	1,418
GREENPOINT MORTGAGE FUNDING	1	95	128	17,404	GN MORTGAGE	84	10,343
HARRIS TRUST AND SAVINGS BANK	0	0	227	36,302	HARRIS TRUST AND SAVINGS BANK	62	9,771
HOMESTAR BANK	0	0	93	13,188	LASALLE BANK NA	193	25,002
IRWIN MORTGAGE CORPORATION	122	17,673	19	2,153	LONG BEACH MORTGAGE COMPANY	34	4,404
LASALLE BANK NA	56	7,268	570	80,951	MIDAMERICA BANK	84	13,056
MARKET STREET MORTGAGE CORP	307	43,121	200	28,657	MORTGAGE SERVICES, INC.	55	8,102
MIDAMERICA BANK	42	6,152	667	119,964	NATIONAL CITY BANK	33	2,490
NATIONAL CITY MORTGAGE COMPANY	147	18,982	140	21,784	NATIONAL CITY MORTGAGE COMPANY	74	11,471
NATIONAL CITY MORTGAGE SERVICE	298	33,975	381	39,945	NATIONAL CITY MORTGAGE SERVICE	79	9,298
NORTH AMERICAN MORTGAGE CO.	10	1,371	127	18,685	NATIONSCREDIT FINANCIAL SERVIC	41	4,821
OHIO SAVINGS BANK	0	0	282	40,656	NEW CENTURY MORTGAGE CORP.	66	7,092
OLD KENT MORTGAGE COMPANY	54	6,986	214	31,633	NORTH AMERICAN MORTGAGE CO.	54	6,466
PLATINUM HOME MORTGAGE CORP	121	18,058	82	11,200	OHIO SAVINGS BANK	40	7,619
PNC MORTGAGE CORP OF AMERICA	57	7,635	266	43,659	OLD KENT BANK	128	4,488
PRINCIPAL RESIDENTIAL MTG, INC.	23	2,932	61	12,139	OLD KENT MORTGAGE COMPANY	83	11,973
PRISM MORTGAGE COMPANY	21	2,953	68	10,109	OPTION ONE MORTGAGE CORP.	51	5,724
STANDARD BANK AND TRUST	0	0	88	9,385	PNC MORTGAGE CORP OF AMERICA	75	12,195
STERLING CAPITAL MORTGAGE CO.	83	13,469	115	18,272	TAYLOR, BEAN & WHITAKER MORT	48	6,075
SUNTRUST MORTGAGE, INC	3	421	123	18,375	TCF NATIONAL BANK	93	6,245
TAYLOR, BEAN & WHITAKER MORT	33	4,055	98	13,706	UNITED FINANCIAL MORTGAGE CORP	33	4,932
THE FIRST MORTGAGE CORPORATION	233	23,424	476	50,284	WASHINGTON MUTUAL BANK, FA	97	17,625
WASHINGTON MUTUAL BANK, FA	0	0	280	44,582	WELLS FARGO BANK WEST, NA	55	1,566
WELLS FARGO HOME MORTGAGE	101	12,692	400	73,772	WELLS FARGO HOME MORTGAGE	90	13,551
WORLD SAVINGS BANK, FSB	0	0	160	21,797	WORLD SAVINGS BANK, FSB	37	5,822

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	169	3,397
CONSECO FINANCE SERVICING CORP	80	1,771
FIRST AMERICAN BANK	106	2,504
FIRST MIDWEST BANK, N.A.	197	4,663
FIRST NATIONAL BANK	112	518
FIRST NATIONAL BANK OF JOLIET	240	4,454
MIDAMERICA BANK	141	4,680
NLSB BANK	150	3,139
SOUTH CENTRAL BANK	109	1,140
THE MONEY STORE	82	2,206

Top Multi-Family Lenders	Loans	\$1,000
BANKFINANCIAL F.S.B.	3	844
CITIBANK, F.S.B.	4	3,175
DRAPER & KRAMER MORTGAGE CORP	13	1,373
FIRST COMMUNITY BANK AND TRUST	1	185
FIRST NATIONAL BANK OF JOLIET	2	354
LASALLE BANK NA	3	593
LOANSDIRECT	13	1,761
MIDAMERICA BANK	1	270
NLSB BANK	1	65
TCF NATIONAL BANK	1	440