

COMMUNITY AREA 031 SUBURBAN COOK SOUTH

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	124,207	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	107,030	71%
Renter-Occupied Units	36,765	24%
Vacant	7,505	5%
Total (2000 Census Data)	151,300	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$51,016

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	11,900	\$1,151,692
Independent Mortgage Companies	6,517	\$671,569
Total	18,417	\$1,823,261

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	3,038	5,781	4,458	3,081	2,059

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	272	167	61.4%	42	15.4%
Black	17,930	8,583	47.9%	5,217	29.1%
Hispanic	2,130	1,325	62.2%	421	19.8%
White	8,799	5,647	64.2%	1,598	18.2%
Other	423	176	41.6%	122	28.8%
Unreported	11,122	2,519	22.6%	5,135	46.2%
Total	40,676	18,417	45.3%	12,535	30.8%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	3,411	3,248	3,638	4,193	4,536	4,582	34.3%
VA/FHA Purchase	2,460	2,633	2,438	2,706	2,367	2,603	5.8%
Refinance	5,001	5,789	10,815	8,140	4,633	10,095	101.9%
Home Improvement	5,001	2,405	2,610	1,805	1,447	1,044	-79.1%
Multi-Family	108	79	87	107	95	93	-13.9%
Total Loans	13,107	14,154	19,588	16,951	13,078	18,417	40.5%

SUBURBAN AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2001)

AREA: 031 SUBURBAN COOK SOUTH

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender
ACCREDITED HOME LENDERS, INC.	0	0	51	4,902	AAMES FUNDING CORPORATION	69	5,022
AMERICAN HOME MORTGAGE CORP.	181	19,378	80	7,729	ADVANCE BANK	102	8,868
AMERICAN MORTGAGE LLC	79	7,323	27	2,825	AMERICAN HOME MORTGAGE CORP.	158	18,277
BANCGROUP MORTGAGE CORPORATION	15	1,786	58	5,671	AMERIQUEST MORTGAGE COMPANY	226	22,611
BANK OF AMERICA, N.A.	0	0	50	4,429	BANK OF AMERICA, N.A.	82	9,390
BANK ONE, NA	5	696	56	7,145	BANK ONE, NA	371	21,400
CARLOTN MORTGAGE SERVICES	40	4,837	4	563	BANKFINANCIAL F.S.B.	182	13,292
CENDANT MORTGAGE	116	12,955	117	13,765	CENDANT MORTGAGE	63	6,606
CHARTER ONE BANK	1	64	40	5,459	CHARTER ONE BANK	253	23,763
CHASE MANHATTAN MORTGAGE CORP	101	11,466	100	10,949	CHASE MANHATTAN MORTGAGE CORP	311	34,771
COUNTRYWIDE HOME LOANS	42	4,673	93	8,379	CITIBANK, F.S.B.	80	9,061
CTX MORTGAGE COMPANY, LLC	61	7,557	26	4,152	COUNTRYWIDE HOME LOANS	431	44,238
FIELDSTONE MORTGAGE COMPANY	37	3,594	24	3,035	FIFTH THIRD MORTGAGE COMPANY	134	14,793
FIFTH THIRD MORTGAGE COMPANY	23	2,424	56	5,816	FIRST FRANKLIN FINANCIAL CORP.	63	5,737
FIRST FRANKLIN FINANCIAL CORP.	0	0	132	9,582	FIRST UNION MORTGAGE CORP.	81	8,978
FIRST HORIZON HOME LOAN CORP.	73	6,679	11	1,237	FLAGSTAR BANK, FSB	198	21,339
FIRST UNION MORTGAGE CORP.	8	756	34	3,523	FLEET NATIONAL BANK	155	16,340
FLAGSTAR BANK, FSB	30	2,919	38	4,051	FREMONT INVESTMENT AND LOAN	80	8,131
FLEET NATIONAL BANK	46	4,838	20	2,290	GMAC MORTGAGE	205	18,417
FREMONT INVESTMENT AND LOAN	0	0	96	8,395	GN MORTGAGE	122	12,806
GMAC MORTGAGE	68	7,666	66	8,050	GREAT LAKES BANK, N.A.	155	12,286
GN MORTGAGE	15	1,671	44	4,429	GUARANTY RESIDENTIAL LENDING	74	7,925
GREAT LAKES BANK, N.A.	0	0	61	3,399	HARRIS TRUST AND SAVINGS BANK	120	11,965
GREENPOINT MORTGAGE FUNDING	0	0	92	10,634	HOMESIDE MORTGAGE, INC.	170	17,762
HARRIS TRUST AND SAVINGS BANK	0	0	70	7,393	JAMES B. NUTTER AND COMPANY	69	7,113
HOMESIDE MORTGAGE, INC.	101	11,941	42	4,245	LASALLE BANK NA	434	42,192
IRWIN MORTGAGE CORPORATION	61	6,304	21	1,730	LONG BEACH MORTGAGE COMPANY	67	6,404
LASALLE BANK NA	65	7,605	231	28,216	MB FINANCIAL BANK, NA	80	6,571
LONG BEACH MORTGAGE COMPANY	0	0	67	6,877	MBC MORTGAGE CORPORATION	64	6,891
MARKET STREET MORTGAGE CORP	58	8,096	26	3,604	MORTGAGE EXPRESS, INC.	60	6,709
MBC MORTGAGE CORPORATION	63	6,899	28	2,888	NATIONAL CITY MORTGAGE COMPANY	219	26,235
MERITAGE MORTGAGE CORPORATION	0	0	127	8,524	NATIONSCREDIT FINANCIAL SERV.	78	7,324
MORTGAGE EXPRESS, INC.	0	0	58	5,418	NEW CENTURY MORTGAGE CORP.	118	10,830
NATIONAL CITY MORTGAGE COMPANY	98	10,368	78	8,491	NORTH AMERICAN MORTGAGE CO	79	8,636
NATIONSCREDIT FINANCIAL SERV.	0	0	60	5,763	OPTION ONE MORTGAGE CORP.	118	10,827
OPTION ONE MORTGAGE CORP.	0	0	90	9,114	PRINCIPAL RESIDENTIAL MTG, INC.	114	11,781
PLATINUM HOME MORTGAGE CORP	37	5,837	9	1,382	SUNTRUST MORTGAGE, INC	59	7,585
PRINCIPAL RESIDENTIAL MTG, INC.	10	1,070	48	6,236	TAYLOR, BEAN & WHITAKER	125	13,313
PRISM MORTGAGE COMPANY	20	2,020	22	2,550	TCF NATIONAL BANK	61	5,820
TAYLOR, BEAN & WHITAKER	44	4,808	41	4,193	THE FIRST MORTGAGE CORPORATION	115	12,251
THE FIRST MORTGAGE CORPORATION	288	30,776	232	26,227	TRAVELERS BANK & TRUST, FSB	63	5,583
US BANK, N.A.	5	702	57	3,582	US BANK, N.A.	82	6,168
WASHINGTON MUTUAL BANK, FA	116	13,031	155	18,447	WASHINGTON MUTUAL BANK, FA	583	68,035
WELLS FARGO HOME MORTGAGE	258	27,875	175	18,280	WELLS FARGO HOME MORTGAGE	486	55,400
WESTAMERICA MORTGAGE COMPANY	86	9,103	40	4,040	WESTAMERICA MORTGAGE COMPANY	73	7,363

Top Home Improvement Lenders	Loans	\$1,000
BANCO POPULAR NORTH AMERICA	58	416
BANK CALUMET, NA	31	272
BANK ONE, NA	58	1,012
BANKFINANCIAL F.S.B.	46	911
BENEFICIAL CORPORATION	40	382
FIFTH THIRD BANK	35	502
GREAT LAKES BANK, N.A.	106	2,153
KEY BANK USA, N.A.	56	776
SOUTH CENTRAL BANK	76	1,062
SOUTH HOLLAND TR. & SAV. BANK	76	1,172

Top Multi-Family Lenders	Loans	\$1,000
ADVANCE BANK	3	1,550
BANK ONE, NA	3	1,060
BANKFINANCIAL F.S.B.	9	2,086
CITIBANK, F.S.B.	15	5,851
FIDELITY FEDERAL SAVINGS BANK	4	758
LASALLE BANK NA	13	4,638
MB FINANCIAL BANK, NA	4	999
SHOREBANK	5	1,418
THE NORTHERN TRUST COMPANY	4	1,509
WESTAMERICA MORTGAGE COMPANY	8	672