

COMMUNITY AREA 089 KANE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	115,326	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	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%

MEDIAN FAMILY INCOME (2000 Census Data) \$66,558

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	23,517	\$3,492,783
Independent Mortgage Companies	8,561	\$1,327,335
Total	32,078	\$4,820,118

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	2,419	7,067	8,664	11,120	2,808

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	1,024	739	72.2%	112	10.9%
Black	1,234	657	53.2%	285	23.1%
Hispanic	7,576	4,981	65.7%	1,236	16.3%
White	27,737	22,038	79.5%	2,134	7.7%
Other	334	217	65.0%	49	14.7%
Unreported	8,673	3,446	39.7%	2,486	28.7%
Total	46,578	32,078	68.9%	6,302	13.5%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	5,260	5,204	6,325	7,051	7,855	8,528	62.1%
VA/FHA Purchase	2,233	2,257	2,473	2,730	2,619	2,776	24.3%
Refinance	5,072	6,232	15,285	8,713	4,808	19,660	287.6%
Home Improvement	5,072	1,983	1,579	1,552	1,344	1,056	-79.2%
Multi-Family	43	59	79	46	53	58	34.9%
Total Loans	14,712	15,735	25,741	20,092	16,679	32,078	118.0%

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

AREA: 089 KANE CO.

Top Home Purchase Lenders			VA/FHA		Conventional		Top Refinance Lenders		
Lender	Loans	\$1,000	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
AMERICAN HOME MORTGAGE CORP.	333	42,533	164	26,372	ALLIANCE MORTGAGE COMPANY	102	19,334		
AMERICAN MORTGAGE LLC	7	1,054	112	17,058	AMCORE MORTGAGE, INC.	110	20,337		
BANCGROUP MORTGAGE CORPORATION	18	2,712	191	35,298	AMERICAN HOME MORTGAGE CORP.	498	76,458		
BANK OF AMERICA, N.A.	0	0	80	12,466	AMERICAN MORTGAGE LLC	183	31,618		
BANK ONE, NA	4	679	102	19,510	AMERIQUEST MORTGAGE COMPANY	128	16,633		
CENDANT MORTGAGE	41	5,855	198	38,628	BANK OF AMERICA, N.A.	202	32,903		
CH MORTGAGE COMPANY I LTD	3	573	73	14,775	BANK ONE, NA	812	66,596		
CHARTER ONE BANK	1	129	198	44,199	CENDANT MORTGAGE	123	22,021		
CHASE MANHATTAN MORTGAGE CORP	214	27,459	176	30,302	CHARTER ONE BANK	283	54,592		
CHERRY CREEK MORTGAGE CO., INC	100	11,890	86	14,288	CHASE MANHATTAN MORTGAGE CORP	463	73,607		
COLUMBIA NATIONAL, INC.	68	7,768	17	2,577	CHERRY CREEK MORTGAGE CO., INC	140	23,457		
COUNTRYWIDE HOME LOANS	26	3,039	218	35,585	CITIMORTGAGE INC.	93	13,499		
CTX MORTGAGE COMPANY, LLC	50	7,779	127	21,211	COUNTRYWIDE HOME LOANS	649	103,747		
DEL WEBB MORTGAGE CORPORATION	0	0	128	17,291	CRESCENT MORTGAGE SVC, INC	115	15,260		
DRAPER AND KRAMER MORTGAGE	28	4,341	56	9,835	ELGIN FINANCIAL SAVINGS BANK	301	36,597		
ELGIN FINANCIAL SAVINGS BANK	0	0	153	20,399	FIFTH THIRD BANK	107	3,466		
FIELDSTONE MORTGAGE COMPANY	50	6,564	14	1,910	FIFTH THIRD MORTGAGE COMPANY	499	67,635		
FIFTH THIRD MORTGAGE COMPANY	38	5,815	172	25,967	FIRST AMERICAN BANK	181	7,357		
FIRST FEDERAL SAVINGS BK - IL	2	326	61	13,050	FIRST UNION MORTGAGE CORP.	103	19,190		
GMAC MORTGAGE	24	3,336	207	40,045	FLAGSTAR BANK, FSB	223	31,920		
GN MORTGAGE	104	14,072	115	17,281	FLEET NATIONAL BANK	243	33,023		
GREENPOINT MORTGAGE FUNDING	0	0	81	13,804	GMAC MORTGAGE	554	87,465		
HARRIS TRUST AND SAVINGS BANK	0	0	229	41,695	GN MORTGAGE	385	51,488		
HOMESIDE MORTGAGE, INC.	75	9,414	56	8,855	HARRIS TRUST AND SAVINGS BANK	524	78,919		
LASALLE BANK NA	60	8,178	424	75,180	HOMESIDE MORTGAGE, INC.	260	36,548		
MAJESTIC MORTGAGE CORPORATION	63	9,482	50	6,098	HSBC MORTGAGE CORPORATION	103	22,805		
MAPLE PARK MORTGAGE	81	10,327	267	32,331	LASALLE BANK NA	954	151,603		
MARKET STREET MORTGAGE CORP	35	5,712	57	9,992	MAJESTIC MORTGAGE CORPORATION	134	20,978		
MID AMERICA BANK, FSB	33	4,548	338	73,669	MAPLE PARK MORTGAGE	876	127,534		
NATIONAL CITY MORTGAGE SERVICES	103	11,939	143	14,550	MID AMERICA BANK, FSB	418	77,556		
NATIONAL CITY MORTGAGE COMPANY	194	24,251	134	22,828	NATIONAL CITY MORTGAGE SERVICES	246	30,738		
NORTH AMERICAN MORTGAGE CO	4	491	108	19,530	NATIONAL CITY MORTGAGE COMPANY	440	66,871		
OHIO SAVINGS BANK	0	0	87	15,334	NORTH AMERICAN MORTGAGE CO	372	62,819		
OLD SECOND NATIONAL BANK	0	0	64	8,437	OLD SECOND NATIONAL BANK	139	15,252		
PARAGON HOME LENDING LLC	8	1,027	52	7,722	PRINCIPAL RESIDENTIAL MTG, INC.	188	25,331		
PLATINUM HOME MORTGAGE CORP	100	13,441	145	21,508	PRISM MORTGAGE COMPANY	135	21,626		
PRINCIPAL RESIDENTIAL MTG, INC.	48	5,650	31	5,318	PROVIDENT FUNDING ASSOCIATES	176	30,822		
PRISM MORTGAGE COMPANY	62	7,496	72	12,555	REGENCY SAVINGS BANK	125	19,415		
RYLAND MORTGAGE COMPANY	128	21,186	224	37,432	TAYLOR, BEAN & WHITAKER	242	37,466		
SUNTRUST MORTGAGE, INC	8	1,056	89	10,761	UNION PLANTERS BANK, N.A.	141	23,398		
TAYLOR, BEAN & WHITAKER	16	2,395	94	16,946	US BANK, N.A.	301	47,228		
US BANK, N.A.	34	4,187	129	22,086	WASHINGTON MUTUAL BANK, FA	1,126	182,468		
WASHINGTON MUTUAL BANK, FA	116	15,452	345	64,336	WELLS FARGO HOME MORTGAGE	1,893	323,890		
WELLS FARGO HOME MORTGAGE	150	21,293	702	142,706	WEST SUBURBAN BANK	109	11,081		
WORLD SAVINGS BANK	0	0	154	21,118	WORLD SAVINGS BANK	147	21,329		

Top Home Improvement Lenders		
Lender	Loans	\$1,000
BANK ONE, NA	92	1,888
COLE TAYLOR BANK	35	1,228
FIFTH THIRD BANK	71	1,995
FIRST AMERICAN BANK	71	1,360
KEY BANK USA, N.A.	30	431
MID AMERICA BANK, FSB	67	2,678
NATIONAL CITY BANK	68	2,090
OLD SECOND NATIONAL BANK	91	1,119
SOUTH CENTRAL BANK	48	500
WEST SUBURBAN BANK	45	896

Top Multi-Family Lenders		
Lender	Loans	\$1,000
CITIBANK, F.S.B.	2	1,415
FIRST COMMUNITY BANK	4	685
HARRIS BANK BARRINGTON, N.A.	2	918
HARRIS BANK BARTLETT	2	520
KANE COUNTY BANK	2	261
LASALLE BANK NA	15	5,504
MID AMERICA BANK, FSB	2	2,610
OLD SECOND NATIONAL BANK	2	1,100
TCF NATIONAL BANK	3	554
US BANK, N.A.	2	321