

COMMUNITY AREA 097 LAKE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	190,071	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	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%

MEDIAN FAMILY INCOME (2000 Census Data) \$76,424

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	37,430	\$7,337,001
Independent Mortgage Companies	12,292	\$2,178,765
Total	49,722	\$9,515,766

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	2,469	8,045	12,024	23,617	3,567

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	2,962	2,414	81.5%	186	6.3%
Black	1,783	996	55.9%	425	23.8%
Hispanic	5,969	3,950	66.2%	922	15.4%
White	44,512	35,397	79.5%	3,350	7.5%
Other	571	390	68.3%	72	12.6%
Unreported	14,711	6,575	44.7%	3,665	24.9%
Total	70,508	49,722	70.5%	8,620	12.2%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	10,128	9,383	11,494	11,753	11,879	12,441	22.8%
VA/FHA Purchase	2,701	2,823	2,308	2,921	2,880	3,038	12.5%
Refinance	9,841	11,203	27,913	15,171	7,515	32,600	231.3%
Home Improvement	9,841	2,629	2,629	2,291	2,046	1,567	-84.1%
Multi-Family	53	50	74	66	56	76	43.4%
Total Loans	25,120	26,088	44,418	32,202	24,376	49,722	97.9%

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

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.	146	20,773	424	85,508	ALLIANCE MORTGAGE COMPANY	156	33,997
BANCGROUP MORTGAGE CORPORATION	33	5,528	275	53,034	AMERICAN HOME MORTGAGE CORP.	1,020	205,736
BANK OF AMERICA, N.A.	0	0	174	39,991	AMERIQUEST MORTGAGE COMPANY	164	25,498
BANK ONE, NA	3	440	109	22,308	BANK OF AMERICA, N.A.	613	142,087
CENDANT MORTGAGE	57	8,582	326	73,069	BANK ONE, NA	1,000	118,847
CH MORTGAGE COMPANY I LTD	7	1,211	98	19,249	CENDANT MORTGAGE	255	46,335
CHARTER ONE BANK	1	197	128	37,166	CHARTER ONE BANK	475	117,251
CHASE MANHATTAN MORTGAGE CORP	210	29,605	343	75,760	CHASE MANHATTAN MORTGAGE CORP	1,018	202,717
CITIBANK, F.S.B.	0	0	91	27,746	CITIBANK, F.S.B.	241	72,687
COUNTRYWIDE HOME LOANS	23	3,380	354	69,672	COUNTRYWIDE HOME LOANS	1,140	227,793
CTX MORTGAGE COMPANY, LLC	501	64,554	253	36,181	CTX MORTGAGE COMPANY, LLC	647	82,367
FIELDSTONE MORTGAGE COMPANY	63	8,174	17	2,524	FIFTH THIRD MORTGAGE COMPANY	351	61,306
FIFTH THIRD MORTGAGE COMPANY	15	1,899	124	21,879	FIRST NATIONWIDE MORTGAGE CORP	247	77,342
FIRST UNION MORTGAGE CORP.	4	550	79	18,142	FIRST NATL BANK EMPLOYEE OWNED	166	22,446
FLAGSTAR BANK, FSB	0	0	118	21,802	FIRST UNION MORTGAGE CORP.	182	36,833
GHS MORTGAGE, LLC	2	299	216	56,164	FLAGSTAR BANK, FSB	499	84,291
GMAC MORTGAGE	16	2,103	147	29,524	FLEET NATIONAL BANK	198	25,771
GN MORTGAGE	45	5,844	54	10,743	GHS MORTGAGE, LLC	164	44,302
GREENPOINT MORTGAGE FUNDING	0	0	151	32,065	GMAC MORTGAGE	699	112,425
HARRIS TRUST AND SAVINGS BANK	0	0	348	98,609	GN MORTGAGE	315	49,326
HOMESIDE MORTGAGE, INC.	44	6,275	95	16,880	GREENPOINT MORTGAGE FUNDING	226	79,537
IRWIN MORTGAGE CORPORATION	84	10,487	6	918	HARRIS TRUST AND SAVINGS BANK	662	159,156
LAKE FOREST BANK & TRUST CO.	1	700	83	14,153	HOMESIDE MORTGAGE, INC.	558	100,741
LASALLE BANK NA	158	21,153	907	193,980	HSBC MORTGAGE CORPORATION	231	79,636
MAJESTIC MORTGAGE CORPORATION	48	7,420	202	28,331	LAKE FOREST BANK & TRUST CO.	338	60,553
MARKET STREET MORTGAGE CORP	81	12,240	126	19,885	LASALLE BANK NA	2,649	541,751
MID AMERICA BANK, FSB	7	952	120	24,370	MAJESTIC MORTGAGE CORPORATION	417	76,750
NATIONAL CITY BANK	0	0	78	3,847	MORTGAGE SERVICES, INC	152	28,526
NATIONAL CITY MORTGAGE SERVICES	54	6,913	175	23,020	NATIONAL CITY BANK	190	12,993
NATIONAL CITY MORTGAGE COMPANY	204	27,059	202	43,339	NATIONAL CITY MORTGAGE SERVICES	484	74,999
NORTH AMERICAN MORTGAGE CO	6	1,128	132	30,018	NATIONAL CITY MORTGAGE COMPANY	938	184,041
NORTH SHORE TRUST AND SAVINGS	43	4,635	71	10,267	NORTH AMERICAN MORTGAGE CO	508	111,127
OHIO SAVINGS BANK	0	0	84	16,382	NORTH SHORE TRUST AND SAVINGS	227	26,154
PARAGON HOME LENDING LLC	6	762	68	11,874	PRINCIPAL RESIDENTIAL MTG, INC.	162	29,261
PLATINUM HOME MORTGAGE CORP	126	17,311	221	33,389	PRISM MORTGAGE COMPANY	845	162,090
PRISM MORTGAGE COMPANY	360	46,798	603	106,110	PROVIDENT FUNDING ASSOCIATES	201	40,880
STATE BANK OF THE LAKES	0	0	84	11,798	STATE BANK OF THE LAKES	452	56,657
SUNTRUST MORTGAGE, INC	17	2,305	127	21,140	SUNTRUST MORTGAGE, INC	227	38,314
TAYLOR, BEAN & WHITAKER	23	3,186	59	8,901	TAYLOR, BEAN & WHITAKER	282	46,260
THE NORTHERN TRUST COMPANY	0	0	145	55,391	THE NORTHERN TRUST COMPANY	185	75,470
UNION PLANTERS BANK, N.A.	17	2,551	55	10,697	UNION PLANTERS BANK, N.A.	215	39,341
US BANK, N.A.	10	1,440	197	45,893	US BANK, N.A.	437	90,879
WASHINGTON MUTUAL BANK, FA	56	7,740	1,042	220,286	WASHINGTON MUTUAL BANK, FA	2,835	653,326
WELLS FARGO HOME MORTGAGE	148	20,684	1,052	259,309	WAUKEGAN SAVINGS AND LOAN	177	24,331
WESTAMERICA MORTGAGE COMPANY	50	6,390	39	4,961	WELLS FARGO HOME MORTGAGE	3,170	678,828

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	106	2,667
BENEFICIAL CORPORATION	52	858
COLE TAYLOR BANK	57	3,090
FIRST AMERICAN BANK	57	1,482
FIRST MIDWEST BANK	103	2,564
KEY BANK USA, N.A.	51	837
NATIONAL CITY BANK	143	6,071
SOUTH CENTRAL BANK	54	778
STATE BANK OF THE LAKES	84	1,899
THE NORTHERN TRUST COMPANY	110	8,244

Top Multi-Family Lenders	Loans	\$1,000
BANK OF WAUKEGAN	8	3,700
CITIBANK, F.S.B.	4	10,800
HARRIS BANK BARRINGTON, N.A.	3	11,225
HARRIS BANK LIBERTYVILLE	5	4,235
LASALLE BANK NA	7	2,036
LIBERTYVILLE BANK AND TRUST CO	3	1,638
NORTHSIDE COMMUNITY BANK	3	2,470
PLATINUM HOME MORTGAGE CORP	4	438
TCF NATIONAL BANK	13	7,275
WESTAMERICA MORTGAGE COMPANY	4	611