

COMMUNITY AREA 111 MCHENRY CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	83,969	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	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%

MEDIAN FAMILY INCOME (2000 Census Data) \$71,553

TOTAL HOUSING LENDING	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	17,914	\$2,594,075
Independent Mortgage Companies	6,222	\$955,002
Total	24,136	\$3,549,077

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	1,301	4,674	7,513	8,538	2,110

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	616	466	75.6%	47	7.6%
Black	195	105	53.8%	43	22.1%
Hispanic	1,433	1,009	70.4%	192	13.4%
White	24,671	19,522	79.1%	2,053	8.3%
Other	232	158	68.1%	42	18.1%
Unreported	6,686	2,876	43.0%	1,676	25.1%
Total	33,833	24,136	71.3%	4,053	12.0%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	4,453	4,017	4,997	5,641	5,867	6,383	43.3%
VA/FHA Purchase	1,306	1,289	955	1,388	1,437	1,502	15.0%
Refinance	4,233	5,046	12,720	6,966	3,455	15,445	264.9%
Home Improvement	4,233	1,325	1,273	1,106	957	783	-81.5%
Multi-Family	15	16	31	22	26	23	53.3%
Total Loans	11,431	11,693	19,976	15,123	11,742	24,136	111.1%

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

AREA: 111 MCHENRY CO.

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
AMCORE MORTGAGE, INC.	18	2,178	96	15,564	ALLIANCE MORTGAGE COMPANY	81	15,750
AMERICAN HOME MORTGAGE CORP.	84	12,093	141	23,149	AMCORE MORTGAGE, INC.	298	45,468
AMERITRUST MORTGAGE CORP	40	5,747	21	3,356	AMERICAN HOME MORTGAGE CORP.	352	55,213
BANCGROUP MORTGAGE CORPORATION	16	2,387	86	13,958	AMERIQUEST MORTGAGE COMPANY	76	11,537
BANK OF AMERICA, N.A.	0	0	89	12,725	AMERITRUST MORTGAGE CORP	207	31,199
BANK ONE, NA	1	127	49	7,824	BANK OF AMERICA, N.A.	239	38,998
CENDANT MORTGAGE	41	5,904	166	28,295	BANK ONE, NA	495	35,624
CH MORTGAGE COMPANY I LTD	20	3,144	86	13,653	CENDANT MORTGAGE	142	22,983
CHARTER ONE BANK	1	167	81	15,956	CHARTER ONE BANK	180	33,139
CHASE MANHATTAN MORTGAGE CORP	166	21,471	266	42,270	CHASE MANHATTAN MORTGAGE CORP	827	122,173
COUNTRYWIDE HOME LOANS	19	2,606	200	30,591	CITIBANK, F.S.B.	127	15,934
CTX MORTGAGE COMPANY, LLC	74	10,234	51	7,329	COMCOR MORTGAGE CORPORATION	74	11,320
DRAPER AND KRAMER MORTGAGE	33	5,001	104	16,701	COUNTRYWIDE HOME LOANS	574	89,803
ELGIN FINANCIAL SAVINGS BANK	0	0	54	9,766	CTX MORTGAGE COMPANY, LLC	119	16,571
FIFTH THIRD MORTGAGE COMPANY	25	3,458	118	15,800	ELGIN FINANCIAL SAVINGS BANK	61	8,893
FIRST FRANKLIN FINANCIAL CORP.	0	0	38	4,500	FIFTH THIRD MORTGAGE COMPANY	286	40,236
GMAC MORTGAGE	35	4,746	122	19,883	FIRST AMERICAN BANK	63	2,700
GN MORTGAGE	51	7,371	67	10,032	FIRST NATIONAL BANK OF MCHENRY	126	12,447
GREENPOINT MORTGAGE FUNDING	0	0	65	11,549	FIRST UNION MORTGAGE CORP.	67	11,890
HARRIS TRUST AND SAVINGS BANK	0	0	274	43,422	FLAGSTAR BANK, FSB	162	26,548
HOME STATE BANK	0	0	121	18,108	FLEET NATIONAL BANK	123	15,908
HOMESIDE MORTGAGE, INC.	26	3,952	58	9,238	GMAC MORTGAGE	474	68,265
LASALLE BANK NA	37	5,410	320	53,548	GN MORTGAGE	200	30,177
MAJESTIC MORTGAGE CORPORATION	10	1,590	61	8,791	HARRIS TRUST AND SAVINGS BANK	708	99,623
MARKET STREET MORTGAGE CORP	11	1,732	32	4,620	HARVARD SAVINGS BANK	88	10,822
MCHENRY SAVINGS BANK	0	0	75	9,203	HOME STATE BANK	291	40,476
MID AMERICA BANK, FSB	23	3,356	129	22,233	HOMESIDE MORTGAGE, INC.	229	33,863
NATIONAL CITY MORTGAGE SERVICES	3	450	32	5,750	LASALLE BANK NA	768	118,915
NATIONAL CITY MORTGAGE COMPANY	132	18,696	151	24,809	MAJESTIC MORTGAGE CORPORATION	90	16,246
NORTH AMERICAN MORTGAGE CO	5	743	49	7,249	MCHENRY SAVINGS BANK	193	21,744
OHIO SAVINGS BANK	0	0	59	11,054	NATIONAL CITY MORTGAGE SERVICES	67	12,436
PARAGON HOME LENDING LLC	4	695	51	6,719	NATIONAL CITY MORTGAGE COMPANY	461	76,690
PLATINUM HOME MORTGAGE CORP	56	8,413	80	12,333	NORTH AMERICAN MORTGAGE CO	202	32,052
PRISM MORTGAGE COMPANY	72	10,949	163	23,698	PRINCIPAL RESIDENTIAL MTG, INC.	102	15,225
PULTE MORTGAGE CORPORATION	9	1,803	146	27,661	PRISM MORTGAGE COMPANY	221	37,692
RYLAND MORTGAGE COMPANY	4	870	50	10,539	PROVIDENT FUNDING ASSOCIATES	110	18,317
SUNTRUST MORTGAGE, INC	10	1,381	64	8,285	SHAMROCK BANCORP, INC	84	12,093
TAYLOR, BEAN & WHITAKER	21	2,938	50	6,919	SUNTRUST MORTGAGE, INC	81	13,280
UNION PLANTERS BANK, N.A.	11	1,596	61	9,086	TAYLOR, BEAN & WHITAKER	229	34,137
US BANK, N.A.	14	2,103	103	17,330	UNION PLANTERS BANK, N.A.	167	25,696
WASHINGTON MUTUAL BANK, FA	88	12,842	316	51,776	US BANK, N.A.	203	33,360
WELLS FARGO BANK WEST, NA	0	0	37	1,191	WASHINGTON MUTUAL BANK, FA	923	146,163
WELLS FARGO HOME MORTGAGE	144	22,066	570	100,120	WELLS FARGO BANK WEST, NA	68	2,259
WONDER LAKE STATE BANK	0	0	35	5,494	WELLS FARGO HOME MORTGAGE	1,286	220,375
WORLD SAVINGS BANK	0	0	41	5,986	WONDER LAKE STATE BANK	127	13,643

Top Home Improvement Lenders		Top Multi-Family Lenders			
Lender	Loans	\$1,000	Lender	Loans	\$1,000
AMCORE BANK N.A.	67	1,267	AMERICAN COMMUNITY BANK & TR	1	620
BANK ONE, NA	44	917	COMMUNITY SAVINGS BANK	2	487
COLE TAYLOR BANK	20	654	FIRST NATIONAL BANK OF MARENGO	1	163
FIRST AMERICAN BANK	36	807	HARRIS BANK CARY-GROVE	1	55
FIRST MIDWEST BANK	25	640	HARRIS BANK WOODSTOCK	1	73
FIRST NATIONAL BANK OF MARENGO	42	1,066	HOME STATE BANK	1	975
HARRIS BANK BARRINGTON, N.A.	34	836	LASALLE BANK NA	3	1,073
HARRIS BANK WOODSTOCK	34	2,269	LIBERTYVILLE BANK AND TRUST CO	3	2,274
HOME STATE BANK	24	507	MIDWEST BANK OF MCHENRY COUNTY	1	211
SOUTH CENTRAL BANK	45	892	WASHINGTON MUTUAL BANK, FA	1	350