

**COMMUNITY AREA 197 WILL CO.**

**HOUSING DATA**

	<b>Number</b>	
Mortgageable Single-Family Properties (estimated 2000)	156,647	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

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

**MEDIAN FAMILY INCOME** (2000 Census Data) \$69,608

<b>TOTAL HOUSING LENDING</b>	<b>Total Number of Loans</b>	<b>Total Dollar Amount (\$1,000)</b>
Banks, S+Ls, Bank-Owned Mortgage Companies	32,716	\$4,552,909
Independent Mortgage Companies	11,495	\$1,662,558
<b>Total</b>	<b>44,211</b>	<b>\$6,215,467</b>

**LOANS BY INCOME OF APPLICANT**

	<b>\$1-35,000</b>	<b>\$36-56,000</b>	<b>\$57-84,000</b>	<b>\$84,000+</b>	<b>Unreported</b>
Number of Loans	3,222	9,195	13,624	14,349	3,821

**LOANS BY RACE**

<b>Race</b>	<b>Number of Applications</b>	<b>Loans Originated</b>		<b>Applications Denied</b>	
		<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Asian	1,743	1,384	79.4%	145	8.3%
Black	4,224	2,254	53.4%	1,106	26.2%
Hispanic	4,035	2,765	68.5%	628	15.6%
White	41,629	32,638	78.4%	3,787	9.1%
Other	641	434	67.7%	84	13.1%
Unreported	13,134	4,736	36.1%	4,297	32.7%
<b>Total</b>	<b>65,406</b>	<b>44,211</b>	<b>67.6%</b>	<b>10,047</b>	<b>15.4%</b>

**LENDING OVER SIX YEARS (Originations)**

<b>Loan Type</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>Change</b>
							<b>1996-2001</b>
Conventional Purchase	8,229	7,728	9,343	10,523	11,534	12,182	48.0%
VA/FHA Purchase	2,253	2,231	2,333	3,511	3,427	3,493	55.0%
Refinance	6,465	7,863	20,246	11,671	6,285	26,572	311.0%
Home Improvement	6,465	2,782	2,584	2,420	2,411	1,918	-70.3%
Multi-Family	24	39	58	30	48	46	91.7%
<b>Total Loans</b>	<b>19,448</b>	<b>20,643</b>	<b>34,564</b>	<b>28,155</b>	<b>23,705</b>	<b>44,211</b>	<b>127.3%</b>

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

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	Loans	\$1,000
AMERICAN HOME MORTGAGE CORP.	140	18,750	158	23,395	AMERICAN HOME MORTGAGE CORP.	383	63,424		
AMERICAN MORTGAGE LLC	13	1,530	57	9,918	AMERICAN MORTGAGE LLC	280	46,160		
BANCGROUP MORTGAGE CORPORATION	80	11,398	561	90,872	AMERIQUEST MORTGAGE COMPANY	175	22,579		
BANK OF AMERICA, N.A.	1	159	96	15,862	BANK OF AMERICA, N.A.	239	37,043		
BANK ONE, NA	7	824	139	21,237	BANK ONE, NA	1,342	89,459		
CENDANT MORTGAGE	143	18,513	413	62,544	BANKFINANCIAL F.S.B.	197	19,044		
CHARTER ONE BANK	16	2,485	343	60,289	CENDANT MORTGAGE	259	37,813		
CHASE MANHATTAN MORTGAGE CORP	176	26,047	451	74,765	CHARTER ONE BANK	793	126,786		
COUNTRYWIDE HOME LOANS	28	4,051	247	35,160	CHASE MANHATTAN MORTGAGE CORP	1,040	161,605		
CTX MORTGAGE COMPANY, LLC	82	11,406	75	9,457	COUNTRYWIDE HOME LOANS	916	143,578		
DRAPER AND KRAMER MORTGAGE	105	16,953	172	25,567	E*TRADE BANK	127	21,716		
FIFTH THIRD MORTGAGE COMPANY	31	4,287	206	32,817	FIFTH THIRD MORTGAGE COMPANY	527	77,531		
FIRST FEDERAL SAVINGS BK - IL	5	604	113	19,633	FIRST AMERICAN BANK	252	8,752		
FIRST FRANKLIN FINANCIAL CORP.	0	0	82	8,649	FIRST UNION MORTGAGE CORP.	128	18,847		
FLAGSTAR BANK, FSB	33	4,402	95	14,076	FIRST UNITED BANK	171	22,106		
GMAC MORTGAGE	65	9,521	220	37,740	FLAGSTAR BANK, FSB	390	58,778		
GN MORTGAGE	61	7,754	123	20,140	FLEET NATIONAL BANK	309	39,981		
GREENPOINT MORTGAGE FUNDING	0	0	142	21,425	GMAC MORTGAGE	657	90,437		
HARRIS BANK JOLIET	0	0	122	11,680	GN MORTGAGE	388	56,829		
HARRIS TRUST AND SAVINGS BANK	0	0	252	41,453	GRUNDY COUNTY NATIONAL BANK	105	11,679		
HOMESIDE MORTGAGE, INC.	99	14,392	52	8,202	GUARANTY RESIDENTIAL LENDING	150	20,199		
HOMESTAR BANK	0	0	122	17,156	HARRIS BANK JOLIET	578	43,927		
IRWIN MORTGAGE CORPORATION	118	18,750	16	2,817	HARRIS TRUST AND SAVINGS BANK	485	70,110		
LASALLE BANK NA	120	16,907	626	101,723	HOMESIDE MORTGAGE, INC.	381	53,804		
MAPLE PARK MORTGAGE	20	2,739	64	7,425	HOMESTAR BANK	353	46,002		
MARKET STREET MORTGAGE CORP	267	39,459	171	26,135	JAMES B. NUTTER AND COMPANY	141	17,905		
MID AMERICA BANK, FSB	58	8,578	601	109,346	LASALLE BANK NA	1,383	214,002		
MORTGAGE SERVICES, INC	0	0	142	18,797	MARKET STREET MORTGAGE CORP	117	18,184		
NATIONAL CITY MORTGAGE SERVICES	217	24,532	482	46,067	MID AMERICA BANK, FSB	624	114,768		
NATIONAL CITY MORTGAGE COMPANY	163	21,273	184	29,290	MORTGAGE SERVICES, INC	634	88,032		
NORTH AMERICAN MORTGAGE CO	9	953	167	28,382	NATIONAL CITY MORTGAGE SERVICES	724	93,148		
OHIO SAVINGS BANK	0	0	139	21,056	NATIONAL CITY MORTGAGE COMPANY	646	101,056		
PLATINUM HOME MORTGAGE CORP	102	16,310	121	20,744	NORTH AMERICAN MORTGAGE CO	495	82,435		
PRINCIPAL RESIDENTIAL MTG, INC.	11	1,244	160	21,607	PRINCIPAL RESIDENTIAL MTG, INC.	337	43,690		
PRISM MORTGAGE COMPANY	23	3,798	77	12,266	PRISM MORTGAGE COMPANY	139	22,064		
PULTE MORTGAGE CORPORATION	3	378	71	15,654	PROVIDENT FUNDING ASSOCIATES	153	29,560		
STERLING CAPITAL MORTGAGE CO.	51	8,709	81	13,431	SUNTRUST MORTGAGE, INC	162	24,855		
SUNTRUST MORTGAGE, INC	7	1,091	91	12,985	TAYLOR, BEAN & WHITAKER	348	51,463		
TAYLOR, BEAN & WHITAKER	64	8,719	129	17,596	TCF MORTGAGE CORPORATION	104	13,860		
THE FIRST MORTGAGE CORPORATION	231	24,496	488	57,318	TCF NATIONAL BANK	155	13,949		
UNION PLANTERS BANK, N.A.	6	846	66	11,711	THE FIRST MORTGAGE CORPORATION	250	29,495		
US BANK, N.A.	20	2,939	111	16,696	UNION PLANTERS BANK, N.A.	164	26,339		
WASHINGTON MUTUAL BANK, FA	120	16,841	451	76,230	US BANK, N.A.	263	42,070		
WELLS FARGO HOME MORTGAGE	193	26,440	611	120,495	WASHINGTON MUTUAL BANK, FA	1,373	222,413		
WORLD SAVINGS BANK	0	0	95	14,240	WELLS FARGO HOME MORTGAGE	1,736	298,659		

Top Home Improvement Lenders	Loans	\$1,000
BANK ONE, NA	154	3,161
COLE TAYLOR BANK	75	2,101
FIRST AMERICAN BANK	92	2,126
FIRST MIDWEST BANK	151	4,299
FIRST NATIONAL BANK - IL	46	208
HARRIS BANK JOLIET	209	3,865
MID AMERICA BANK, FSB	110	4,780
NATIONAL CITY BANK	92	3,342
NLSB BANK	125	2,817
SOUTH CENTRAL BANK	71	859

Top Multi-Family Lenders	Loans	\$1,000
CHARTER ONE BANK	1	655
CITIBANK, F.S.B.	12	13,308
COVEST BANC, N.A.	2	412
FIDELITY FEDERAL SAVINGS BANK	2	584
FIRST AMERICAN BANK	2	52
HARRIS BANK JOLIET	3	448
KANKAKEE FEDERAL SAVINGS BANK	7	854
LASALLE BANK NA	3	2,132
MARQUETTE BANK	1	472
MID AMERICA BANK, FSB	2	270