

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	\$1,398,152
Independent Mortgage Companies	7,055	\$763,071
Total	18,955	\$2,161,223

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	3,713	6,608	4,500	3,004	2,285

LOANS BY RACE

	Number of Applications	Loans Originated Number	Percent	Applications Denied Number	Percent
Race					
Asian	267	147	55.1%	51	19.1%
Black	19,129	9,392	49.1%	4,257	22.3%
Hispanic	2,296	1,412	61.5%	380	16.6%
White	9,585	6,050	63.1%	1,237	12.9%
Other	580	313	54.0%	108	18.6%
Unreported	10,161	2,796	27.5%	3,955	38.9%
Total	42,018	20,110	47.9%	9,988	23.8%

LENDING OVER SIX YEARS (Originations)

							Change
Loan Type	1997	1998	1999	2000	2001	2002	1996-2001
Conventional Purchase	3,248	3,638	4,193	4,536	4,582	5,546	70.8%
VA/FHA Purchase	2,633	2,438	2,706	2,367	2,603	2,085	-20.8%
Refinance	5,789	10,815	8,140	4,633	10,095	11,631	100.9%
Home Improvement	2,405	2,610	1,805	1,447	1,044	730	-69.6%
Multi-Family	79	87	107	95	93	118	49.4%
Total Loans	14,154	19,588	16,951	13,078	18,417	20,110	42.1%

SUBURBAN AREA LENDING PROFILES
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2002)

AREA: 031 SUBURBAN COOK SOUTH

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
ACCREDITED HOME LENDERS, INC.	0	0	73	6,383	ADVANCE BANK	130	12,194
AEGIS MORTGAGE CORPORATION	34	3,742	53	6,204	AEGIS MORTGAGE CORPORATION	276	33,361
AMERICAN HOME MORTGAGE CORP.	156	17,727	54	6,487	AMERICAN HOME MORTGAGE CORP.	130	15,843
AMERICAN MORTGAGE LLC	34	3,481	13	1,520	AMERICAN MORTGAGE LLC	97	11,820
AMERIQUEST MORTGAGE COMPANY	0	0	44	5,838	AMERIQUEST MORTGAGE COMPANY	361	37,661
BANGGROUP MORTGAGE CORPORATION	21	2,153	59	6,291	BANK OF AMERICA, N.A.	142	19,478
BANK OF AMERICA, N.A.	1	145	61	7,965	BANK ONE, NA	321	23,741
BANK ONE, NA	9	1,128	48	5,215	BANKFINANCIAL	252	21,463
CENDANT MORTGAGE	50	5,883	121	13,063	CHARTER ONE BANK	188	20,833
CHARTER ONE BANK	0	0	50	6,143	CHASE MANHATTAN MORTGAGE CORP	467	55,329
CHASE MANHATTAN MORTGAGE CORP	74	8,332	149	17,213	CITIBANK, FSB	151	14,554
CITIBANK, FSB	0	0	48	5,863	CITICORP TRUST BANK, FSB	94	9,017
COUNTRYWIDE HOME LOANS	30	3,693	123	14,056	COUNTRYWIDE HOME LOANS	414	43,408
FIELDSTONE MORTGAGE COMPANY	9	1,081	63	6,167	CROWN MORTGAGE COMPANY	85	7,889
FIFTH THIRD MORTGAGE COMPANY	8	787	58	7,073	FIELDSTONE MORTGAGE COMPANY	76	9,339
FINANCE AMERICA, LLC	0	0	44	5,035	FIFTH THIRD MORTGAGE COMPANY	107	10,623
FIRST FRANKLIN FINANCIAL CORP.	0	0	196	15,697	FIRST FRANKLIN FINANCIAL CORP.	77	7,382
FIRST NATIONAL BANK OF ARIZONA	0	0	54	6,538	FIRST SAVINGS BANK OF HEGEWISC	81	6,632
FIRST NLC FINANCIAL SERVICES	0	0	49	4,757	FLAGSTAR BANK	263	28,588
FLAGSTAR BANK	9	847	58	6,521	FREMONT INVESTMENT & LOAN	100	11,104
FREMONT INVESTMENT & LOAN	0	0	226	20,615	GMAC MORTGAGE	162	16,080
GMAC MORTGAGE	39	4,100	36	4,040	GN MORTGAGE, LLC	82	8,439
GREENPOINT MORTGAGE FUNDING	0	0	77	8,290	GREAT LAKES BANK, N.A.	146	13,780
HARRIS TRUST AND SAVINGS BANK	0	0	75	8,367	H & R BLOCK MORTGAGE CORP.	62	6,929
IRWIN MORTGAGE	32	3,127	19	1,902	HARRIS TRUST AND SAVINGS BANK	103	10,859
IVANHOE FINANCIAL, INC	28	3,349	32	3,659	HOUSEHOLD BANK, F.S.B.	63	6,904
LASALLE BANK NA	80	8,863	230	30,901	IVANHOE FINANCIAL, INC	68	7,210
LONG BEACH MORTGAGE CO	0	0	92	9,561	LASALLE BANK NA	407	45,735
MARKET STREET MORTGAGE CORP	63	10,100	38	5,709	LONG BEACH MORTGAGE CO	118	12,590
MERITAGE MORTGAGE CORPORATION	0	0	174	12,128	MIDFIRST BANK	64	3,810
MIDAMERICA BANK, F.S.B.	7	737	44	7,175	NATIONAL CITY MORTGAGE COMPANY	259	32,238
MORTGAGE EXPRESS, INC.	0	0	50	6,108	NEW CENTURY MORTGAGE CORP.	181	19,176
NATIONAL CITY MORTGAGE COMPANY	161	17,129	82	8,410	NEW FREEDOM MORTGAGE CORP	62	5,550
NATIONAL CITY MORTGAGE SERVICE	35	3,833	13	2,221	OPTION ONE MORTGAGE CORP.	138	13,532
NEW CENTURY MORTGAGE CORP.	0	0	60	7,197	PRINCIPAL RESIDENTIAL MTG, INC.	236	24,684
OPTION ONE MORTGAGE CORP.	0	0	101	10,601	RESIDENTIAL LOAN CENTERS OF AM	90	9,438
PARAGON HOME LENDING, LLC	32	3,782	44	4,915	SUNTRUST MORTGAGE, INC	61	7,709
PEOPLE'S CHOICE HOME LOAN, INC	0	0	52	4,401	TCF NATIONAL BANK	68	5,849
PLATINUM HOME MORTGAGE CORP	44	6,538	15	1,921	THE FIRST MORTGAGE CORPORATION	170	19,922
PRINCIPAL RESIDENTIAL MTG, INC.	23	2,305	65	8,144	UNIVERSAL FINANCIAL GROUP, INC	71	6,855
THE FIRST MORTGAGE CORPORATION	221	24,972	204	22,519	US BANK, N.A.	69	6,401
US BANK, N.A.	10	1,128	36	2,629	WACHOVIA MORTGAGE	83	8,590
WASHINGTON MUTUAL BANK, FA	178	20,807	239	30,821	WASHINGTON MUTUAL BANK, FA	819	90,903
WELLS FARGO HOME MORTGAGE	236	27,321	312	34,796	WELLS FARGO HOME MORTGAGE	762	90,719
WESTAMERICA MORTGAGE COMPANY	65	6,607	55	5,766	WESTAMERICA MORTGAGE COMPANY	84	8,201

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK CALUMET, NA	33	313
BANK ONE, NA	39	649
BANKFINANCIAL	31	377
BENEFICIAL CORPORATION	53	694
GREAT LAKES BANK, N.A.	60	1,394
HERITAGE COMMUNITY BANK	30	1,397
ILLIANA FINANCIAL CR UNION	23	530
KEYBANK USA, N.A.	34	425
SOUTH CENTRAL BANK	47	580
SOUTH HOLLAND TR & SAV BANK	38	482

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL	22	4,201
CITIBANK, FSB	12	3,415
FIDELITY FEDERAL SAVINGS BANK	6	1,148
FIRST SAVINGS BANK OF HEGEWISC	2	565
LASALLE BANK NA	20	8,275
SOUTH HOLLAND TR & SAV BANK	3	477
TCF NATIONAL BANK	2	500
THE NORTHEN TRUST COMPANY	2	577
UNIVERSAL FINANCIAL GROUP, INC	3	215
WASHINGTON MUTUAL BANK, FA	2	541