

COMMUNITY AREA 043 DUPAGE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	263,713	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	248,762	74%
Renter-Occupied Units	76,839	23%
Vacant	10,020	3%
Total (2000 Census Data)	335,621	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$79,314

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	51,510	\$12,068,889
Independent Mortgage Companies	17,280	\$3,036,026
Total	68,790	\$15,104,915

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	4,523	15,849	22,367	33,446	5,789

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	10,005	7,851	78.5%	633	6.3%
Black	1,733	1,009	58.2%	301	17.4%
Hispanic	6,289	4,017	63.9%	940	14.9%
White	73,157	57,704	78.9%	4,418	6.0%
Other	2,004	1,381	68.9%	195	9.7%
Unreported	19,386	10,012	51.6%	3,702	19.1%
Total	112,574	81,974	72.8%	10,189	9.1%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	3,813	17,040	17,393	17,331	17,426	17,629	27.6%
VA/FHA Purchase	2,963	2,780	3,257	2,864	2,872	2,240	-24.4%
Refinance	14,317	37,946	20,225	9,782	44,556	60,093	319.7%
Home Improvement	3,939	3,312	3,036	2,905	2,399	1,775	-54.9%
Multi-Family	111	165	175	115	207	237	113.5%
Total Loans	35,143	61,243	44,086	32,997	67,460	81,974	133.3%

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

AREA: 043 DUPAGE CO.

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
1ST SUBURBAN MORTGAGE CORP.	36	5,987	156	32,182	AEGIS MORTGAGE CORPORATION	414	72,135
AEGIS MORTGAGE CORPORATION	36	5,708	61	10,437	AMERICAN FIDELITY MORTGAGE	373	59,066
AMERICAN FIDELITY MORTGAGE	70	10,866	130	22,391	AMERICAN HOME MORTGAGE CORP.	1,230	223,901
AMERICAN HOME MORTGAGE CORP.	154	24,314	468	78,224	AMERICAN MORTGAGE LLC	1,139	217,344
AMERICAN MORTGAGE LLC	49	7,863	197	35,724	AMERIQUEST MORTGAGE COMPANY	437	76,190
BANCGROUP MORTGAGE CORPORATION	41	6,551	435	74,541	BANCGROUP MORTGAGE CORPORATION	593	103,980
BANK OF AMERICA, N.A.	1	172	185	38,500	BANK OF AMERICA, N.A.	1,054	211,024
BANK ONE, NA	3	494	196	36,719	BANK ONE, NA	2,192	282,257
CENDANT MORTGAGE	29	4,898	447	80,891	CENDANT MORTGAGE	331	59,324
CHARTER ONE BANK	9	1,523	778	149,597	CHARTER ONE BANK	2,018	378,962
CHASE MANHATTAN MORTGAGE CORP	63	10,188	371	76,276	CHASE MANHATTAN MORTGAGE CORP	1,741	316,983
CHERRY CREEK MORTGAGE CO., INC	67	10,586	38	6,783	CITIBANK, FSB	581	126,850
CHICAGO BANCORP	47	7,519	339	63,836	COUNTRYWIDE HOME LOANS	2,258	418,307
CITIBANK, FSB	0	0	97	26,638	CRESCENT MORTGAGE SVC, INC	342	58,221
COUNTRYWIDE HOME LOANS	35	5,848	640	126,230	FIFTH THIRD MORTGAGE COMPANY	614	101,466
CRESCENT MORTGAGE SVC, INC	6	1,037	114	18,322	FIRST ALLIANCE BANK, FSB	267	60,433
CTX MORTGAGE COMPANY, LLC	37	6,114	70	8,751	FLAGSTAR BANK	1,218	215,027
FIFTH THIRD MORTGAGE COMPANY	13	1,730	113	22,411	GMAC BANK	696	132,339
FLAGSTAR BANK	4	561	211	35,857	GMAC MORTGAGE	1,115	171,696
GMAC BANK	3	328	172	32,046	GN MORTGAGE, LLC	827	140,055
GMAC MORTGAGE	20	3,214	167	33,168	GUARANTY RESIDENTIAL LENDING	284	53,745
GN MORTGAGE, LLC	20	2,859	177	29,566	HARRIS TRUST AND SAVINGS BANK	938	183,064
GREENPOINT MORTGAGE FUNDING	0	0	104	18,990	HSBC MORTGAGE CORPORATION	350	85,162
HARRIS TRUST AND SAVINGS BANK	0	0	355	76,750	LASALLE BANK NA	3,542	645,257
LASALLE BANK NA	133	21,363	1,291	249,694	LISLE SAVINGS BANK	337	47,640
MARKET STREET MORTGAGE CORP	36	5,559	69	9,038	MERRILL LYNCH CREDIT CORP.	257	83,242
MIDAMERICA BANK, F.S.B.	48	7,604	1,280	258,752	MIDAMERICA BANK, F.S.B.	2,214	422,524
MORTGAGE SERVICES, INC.	7	978	92	15,134	MORTGAGE SERVICES, INC.	410	74,383
NATIONAL CITY MORTGAGE COMPANY	183	28,909	225	42,129	NATIONAL CITY MORTGAGE COMPANY	1,093	222,530
NATIONAL CITY MORTGAGE SERVICE	37	5,464	85	16,034	NATIONAL CITY MORTGAGE SERVICE	316	66,130
OHIO SAVINGS BANK	0	0	209	42,077	OHIO SAVINGS BANK	286	58,516
OLD SECOND MORTGAGE	19	2,643	110	16,264	PRINCIPAL RESIDENTIAL MTG, INC.	1,181	203,801
PARAGON HOME LENDING, LLC	40	6,186	118	19,557	PROVIDENT FUNDING ASSOCIATES	525	106,653
PLATINUM CAPITAL GROUP	64	10,475	45	6,593	RBC MORTGAGE COMPANY	559	121,384
PLATINUM HOME MORTGAGE CORP	76	12,247	204	31,942	SIB MORTGAGE CORP.	304	55,299
PRINCIPAL RESIDENTIAL MTG, INC.	43	7,117	238	42,402	SUNTRUST MORTGAGE, INC	287	51,062
PULTE MORTGAGE CORPORATION	31	5,032	125	16,525	TCF MORTGAGE CORPORATION	345	48,265
RBC MORTGAGE COMPANY	30	4,822	210	37,372	TCF NATIONAL BANK	306	40,091
ST FRANCIS MORTGAGE CORP.	7	1,142	85	14,308	UNION PLANTERS BANK, N.A.	603	111,785
SUNTRUST MORTGAGE, INC	30	4,380	173	26,706	US BANK, N.A.	1,227	236,676
UNION PLANTERS BANK, N.A.	10	1,633	143	24,940	WACHOVIA MORTGAGE	279	50,431
US BANK, N.A.	57	8,867	354	68,352	WASHINGTON MUTUAL BANK, FA	5,144	990,188
WASHINGTON MUTUAL BANK, FA	153	24,127	1,127	222,779	WELLS FARGO FUNDING	414	104,448
WELLS FARGO HOME MORTGAGE	207	33,099	1,482	331,910	WELLS FARGO HOME MORTGAGE	7,591	1543281
WORLD SAVINGS BANK	0	0	182	28,600	WEST SUBURBAN BANK	345	46,944

Top Home Improvement Lenders		Loans	\$1,000
Lender			
BANK ONE, NA	128	3,681	
COLE TAYLOR BANK	144	6,627	
FIRST AMERICAN BANK - IL	56	822	
GB HOME EQUITY	36	2,051	
GMAC MORTGAGE	32	2,375	
HARRIS TRUST AND SAVINGS BANK	41	1,267	
KEYBANK USA, N.A.	74	678	
MIDAMERICA BANK, F.S.B.	245	15,921	
SOUTH CENTRAL BANK	77	802	
WEST SUBURBAN BANK	188	5,523	

Top Multi-Family Lenders		Loans	\$1,000
Lender			
BANKFINANCIAL	15	10,250	
CITIBANK, FSB	33	22,532	
HARRIS BANK NAPERVILLE	5	1,791	
LASALLE BANK NA	39	42,141	
LIBERTY BANK FOR SAVINGS	5	1,634	
LISLE SAVINGS BANK	7	1,287	
MB FINANCIAL BANK, NA	5	2,880	
MIDAMERICA BANK, F.S.B.	38	22,730	
TCF NATIONAL BANK	16	16,431	
WORLD SAVINGS BANK	8	5,862	