

## COMMUNITY AREA 089 KANE CO.

### HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	115,326	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	101,739	73%
Renter-Occupied Units	32,162	23%
Vacant	5,097	4%
<b>Total (2000 Census Data)</b>	<b>138,998</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$66,558

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	23,517	\$4,857,072
Independent Mortgage Companies	9,229	\$1,494,305
<b>Total</b>	<b>32,746</b>	<b>\$6,351,377</b>

### LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	3,204	8,749	10,236	13,229	3,202

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	1,366	982	71.9%	130	9.5%
Black	1,260	724	57.5%	256	20.3%
Hispanic	8,166	5,332	65.3%	1,174	14.4%
White	34,068	26,666	78.3%	2,293	6.7%
Other	593	440	74.2%	50	8.4%
Unreported	9,404	4,476	47.6%	2,229	23.7%
<b>Total</b>	<b>54,857</b>	<b>38,620</b>	<b>70.4%</b>	<b>6,132</b>	<b>11.2%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	5,204	6,325	7,051	7,855	8,528	9,040	73.7%
VA/FHA Purchase	2,257	2,473	2,730	2,619	2,776	2,628	16.4%
Refinance	6,232	15,285	8,713	4,808	19,660	26,084	318.5%
Home Improvement	1,983	1,579	1,552	1,344	1,056	797	-59.8%
Multi-Family	59	79	46	53	58	71	20.3%
<b>Total Loans</b>	<b>15,735</b>	<b>25,741</b>	<b>20,092</b>	<b>16,679</b>	<b>32,078</b>	<b>38,620</b>	<b>145.4%</b>

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

AREA: 089 KANE CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
1ST SUBURBAN MORTGAGE CORP.	81	9,856	7	2,172	AEGIS MORTGAGE CORPORATION	286	43,428
AEGIS MORTGAGE CORPORATION	46	6,592	32	4,976	AMERICAN FIDELITY MORTGAGE	126	21,020
AMERICAN HOME MORTGAGE CORP.	131	19,839	158	27,234	AMERICAN HOME MORTGAGE CORP.	469	80,423
AMERICAN MORTGAGE LLC	26	3,740	150	26,941	AMERICAN MORTGAGE LLC	421	77,290
BANGROUP MORTGAGE CORPORATION	21	2,942	121	21,347	AMERIQUEST MORTGAGE COMPANY	256	36,666
BANK OF AMERICA, N.A.	1	201	85	16,807	BANGROUP MORTGAGE CORPORATION	135	25,183
BANK ONE, NA	2	316	80	14,059	BANK OF AMERICA, N.A.	350	60,432
CENDANT MORTGAGE	17	2,869	188	35,031	BANK ONE, NA	991	120,404
CHARTER ONE BANK	7	942	209	43,536	CASTLE BANK N.A.	122	20,595
CHASE MANHATTAN MORTGAGE CORP	204	27,907	186	35,666	CENDANT MORTGAGE	206	35,301
CHERRY CREEK MORTGAGE CO., INC	172	24,470	82	12,990	CHARTER ONE BANK	315	62,985
CHICAGO BANCORP	65	8,330	93	13,592	CHASE MANHATTAN MORTGAGE CORP	648	104,199
COLUMBIA NATIONAL, INC.	45	5,391	17	1,861	CHERRY CREEK MORTGAGE CO., INC	166	28,894
COUNTRYWIDE HOME LOANS	17	2,688	258	46,063	CITIBANK, FSB	132	25,530
EFS BANK	0	0	140	22,599	COUNTRYWIDE HOME LOANS	984	162,961
FIFTH THIRD MORTGAGE COMPANY	11	1,469	109	19,881	CRESCENT MORTGAGE SVC, INC	177	25,797
FIRST FEDERAL SAVINGS BK - IL	1	111	66	15,932	EFS BANK	448	58,824
FLAGSTAR BANK	3	411	60	10,419	FIFTH THIRD MORTGAGE COMPANY	593	83,475
GMAC BANK	2	235	90	19,367	FLAGSTAR BANK	455	76,688
GMAC MORTGAGE	16	2,647	82	16,006	GMAC BANK	345	62,818
GN MORTGAGE, LLC	14	2,145	98	14,654	GMAC MORTGAGE	498	76,230
HARRIS TRUST AND SAVINGS BANK	0	0	226	44,382	GN MORTGAGE, LLC	405	61,849
KH FINANCIAL, LP	5	1,147	138	26,841	HARRIS TRUST AND SAVINGS BANK	454	73,664
LASALLE BANK NA	70	10,842	492	91,054	HSBC MORTGAGE CORPORATION	164	32,058
MAJESTIC MORTGAGE CORPORATION	49	7,926	54	7,006	LASALLE BANK NA	1,157	194,137
MARKET STREET MORTGAGE CORP	41	6,664	145	24,538	MAJESTIC MORTGAGE CORPORATION	122	19,721
MIDAMERICA BANK, F.S.B.	23	3,947	533	109,499	MIDAMERICA BANK, F.S.B.	609	112,887
NATIONAL CITY MORTGAGE COMPANY	230	30,586	142	25,899	MORTGAGE SERVICES, INC.	128	21,354
NATIONAL CITY MORTGAGE SERVICE	172	21,334	141	20,586	NATIONAL CITY MORTGAGE COMPANY	600	95,574
OHIO SAVINGS BANK	0	0	94	18,003	NATIONAL CITY MORTGAGE SERVICE	374	55,124
OLD SECOND MORTGAGE	61	8,263	290	39,036	NEW CENTURY MORTGAGE CORP.	144	23,106
PARAGON HOME LENDING, LLC	44	6,580	65	10,525	OLD SECOND MORTGAGE	1,062	164,983
PLATINUM CAPITAL GROUP	84	11,608	14	1,720	PRINCIPAL RESIDENTIAL MTG, INC.	537	86,873
PLATINUM HOME MORTGAGE CORP	74	11,003	144	23,392	PROVIDENT FUNDING ASSOCIATES	182	35,753
PRINCIPAL RESIDENTIAL MTG, INC.	52	6,665	103	18,945	RBC MORTGAGE COMPANY	147	27,160
PULTE MORTGAGE CORPORATION	5	701	67	12,079	REGENCY SAVINGS BANK	130	18,654
RBC MORTGAGE COMPANY	82	11,171	54	8,985	SIB MORTGAGE CORP.	116	20,940
RYLAND MORTGAGE COMPANY	93	16,753	377	68,261	SUNTRUST MORTGAGE, INC	131	24,535
SUNTRUST MORTGAGE, INC	12	1,964	89	13,098	UNION PLANTERS BANK, N.A.	257	44,596
UNION PLANTERS BANK, N.A.	12	1,412	90	15,320	US BANK, N.A.	382	66,912
US BANK, N.A.	27	3,944	125	23,011	WACHOVIA MORTGAGE	148	28,125
WASHINGTON MUTUAL BANK, FA	203	28,398	404	73,086	WASHINGTON MUTUAL BANK, FA	1,827	309,185
WELLS FARGO FUNDING	0	0	60	14,430	WELLS FARGO FUNDING	159	43,513
WELLS FARGO HOME MORTGAGE	138	21,455	728	150,848	WELLS FARGO HOME MORTGAGE	2,937	543,631
WORLD SAVINGS BANK	0	0	131	18,822	WORLD SAVINGS BANK	158	22,050

Top Home Improvement Lenders Lender	Loans	\$1,000
AMCORE BANK, N.A.	33	491
BANK ONE, NA	55	1,148
COLE TAYLOR BANK	53	1,683
FIFTH THIRD BANK	27	1,102
FIRST AMERICAN BANK - IL	44	683
KEYBANK USA, N.A.	32	395
MIDAMERICA BANK, F.S.B.	39	1,645
OLD SECOND NATIONAL BANK	82	1,250
SOUTH CENTRAL BANK	34	401
WEST SUBURBAN BANK	42	1,490

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL	10	4,195
CITIBANK, FSB	5	1,979
EFS BANK	3	1,272
FIDELITY FEDERAL SAVINGS BANK	5	1,202
FIFTH THIRD BANK	3	1,693
FIRST COMMUNITY BANK	3	845
HARRIS BANK AURORA, N.A.	3	413
LASALLE BANK NA	14	15,736
MIDAMERICA BANK, F.S.B.	3	3,795
OLD SECOND NATIONAL BANK	3	3,104