

COMMUNITY AREA 097 LAKE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	190,071	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	168,301	74%
Renter-Occupied Units	47,996	21%
Vacant	9,622	4%
Total (2000 Census Data)	225,919	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$76,424

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	37,430	\$10,389,860
Independent Mortgage Companies	12,846	\$2,412,801
Total	50,276	\$12,802,661

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	3,271	10,717	14,839	28,945	4,016

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	4,133	3,380	81.8%	218	5.3%
Black	1,984	1,105	55.7%	326	16.4%
Hispanic	6,343	4,157	65.5%	877	13.8%
White	55,666	43,996	79.0%	3,205	5.8%
Other	1,100	785	71.4%	93	8.5%
Unreported	16,226	8,365	51.6%	3,208	19.8%
Total	85,452	61,788	72.3%	7,927	9.3%

LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	9,383	11,494	11,753	11,879	12,441	12,451	32.7%
VA/FHA Purchase	2,823	2,308	2,921	2,880	3,038	2,678	-5.1%
Refinance	11,203	27,913	15,171	7,515	32,600	45,399	305.2%
Home Improvement	2,629	2,629	2,291	2,046	1,567	1,159	-55.9%
Multi-Family	50	74	66	56	76	101	102.0%
Total Loans	26,088	44,418	32,202	24,376	49,722	61,788	136.8%

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

AREA: 097 LAKE CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMERICAN HOME MORTGAGE CORP.	59	8,676	368	71,635	AEGIS MORTGAGE CORPORATION	271	41,184
AMERICAN MORTGAGE LLC	26	3,731	74	15,265	AMERICAN HOME MORTGAGE CORP.	1,124	242,011
BANGROUP MORTGAGE CORPORATION	18	2,903	115	22,916	AMERICAN MORTGAGE LLC	504	106,133
BANK OF AMERICA, N.A.	0	0	168	42,757	AMERIQUEST MORTGAGE COMPANY	413	64,895
BANK ONE, NA	1	165	90	21,570	BANK OF AMERICA, N.A.	1,135	284,192
BAXTER CREDIT UNION	0	0	86	21,230	BANK ONE, NA	959	139,822
CENDANT MORTGAGE	40	6,809	424	90,364	BAXTER CREDIT UNION	306	51,885
CH MORTGAGE COMPANY I, LTD	18	3,692	92	16,260	CENDANT MORTGAGE	397	86,926
CHARTER ONE BANK	1	151	130	32,876	CHARTER ONE BANK	540	136,160
CHASE MANHATTAN MORTGAGE CORP	197	29,494	381	76,112	CHASE MANHATTAN MORTGAGE CORP	1,369	273,536
CHICAGO BANCORP	6	925	103	28,386	CITIBANK, FSB	322	88,425
CITIBANK, FSB	0	0	69	24,549	CITIMORTGAGE, INC.	255	76,749
COUNTRYWIDE HOME LOANS	30	4,757	530	107,947	COUNTRYWIDE HOME LOANS	1,783	346,155
CTX MORTGAGE COMPANY, LLC	390	52,003	187	26,631	CTX MORTGAGE COMPANY, LLC	510	66,674
FLAGSTAR BANK	0	0	138	25,666	FIFTH THIRD MORTGAGE COMPANY	250	43,489
GHS MORTGAGE, LLC	2	365	147	36,637	FIRST NATIONWIDE MORTGAGE CORP	260	72,639
GMAC BANK	2	240	92	20,186	FIRST NATL BANK EMPLOYEE OWNED	213	29,546
GMAC MORTGAGE	6	842	73	15,309	FLAGSTAR BANK	798	143,603
GN MORTGAGE, LLC	8	1,203	88	14,413	GMAC BANK	481	104,048
GREENPOINT MORTGAGE FUNDING	0	0	79	20,162	GMAC MORTGAGE	554	88,565
HARRIS TRUST AND SAVINGS BANK	0	0	327	105,465	GN MORTGAGE, LLC	410	68,168
LAKE FOREST BANK & TRUST CO.	0	0	68	13,153	GREAT LAKES CREDIT UNION	227	28,157
LASALLE BANK NA	160	21,798	1,037	223,094	HARRIS TRUST AND SAVINGS BANK	797	221,954
MAJESTIC MORTGAGE CORPORATION	44	6,910	195	28,640	HSBC MORTGAGE CORPORATION	215	58,813
MARKET STREET MORTGAGE CORP	92	14,729	94	14,846	LAKE FOREST BANK & TRUST CO.	579	110,977
MIDAMERICA BANK, F.S.B.	29	4,268	203	40,795	LASALLE BANK NA	3,358	699,463
NATIONAL CITY MORTGAGE COMPANY	241	33,516	211	51,039	MAJESTIC MORTGAGE CORPORATION	426	84,070
NATIONAL CITY MORTGAGE SERVICE	63	8,824	151	25,979	MERRILL LYNCH CREDIT CORP.	219	80,061
NORTH SHORE TRUST AND SAVINGS	45	5,748	71	11,091	MORTGAGE SERVICES, INC.	260	54,466
OHIO SAVINGS BANK	0	0	125	25,251	NATIONAL CITY MORTGAGE COMPANY	1,282	284,915
OPTION ONE MORTGAGE CORP.	0	0	72	11,217	NATIONAL CITY MORTGAGE SERVICE	575	98,780
PARAGON HOME LENDING, LLC	64	8,970	81	13,908	NORTH SHORE TRUST AND SAVINGS	295	39,284
PLATINUM HOME MORTGAGE CORP	110	15,451	229	36,180	OHIO SAVINGS BANK	237	49,769
PRINCIPAL RESIDENTIAL MTG, INC.	47	6,647	134	27,108	PRINCIPAL RESIDENTIAL MTG, INC.	712	139,946
RBC MORTGAGE COMPANY	345	48,413	457	87,945	RBC MORTGAGE COMPANY	1,189	298,401
SIERRA PACIFIC MORTGAGE CO, INC	41	5,580	48	6,883	STATE BANK OF THE LAKES	724	93,436
STATE BANK OF THE LAKES	0	0	74	12,401	SUNTRUST MORTGAGE, INC	403	75,041
SUNTRUST MORTGAGE, INC	17	2,482	145	24,575	THE NORTHEN TRUST COMPANY	281	116,859
THE NORTHEN TRUST COMPANY	0	0	112	40,326	UNION PLANTERS BANK, N.A.	460	93,446
UNION PLANTERS BANK, N.A.	7	959	94	17,497	US BANK, N.A.	595	134,856
US BANK, N.A.	12	1,757	155	41,437	WACHOVIA MORTGAGE	217	43,585
WASHINGTON MUTUAL BANK, FA	122	17,525	1,001	243,415	WASHINGTON MUTUAL BANK, FA	4,754	115,895
WELLS FARGO HOME MORTGAGE	146	22,081	1,094	269,875	WAUKEGAN SAVINGS AND LOAN, SB	338	40,002
WESTAMERICA MORTGAGE COMPANY	34	4,724	32	4,107	WELLS FARGO FUNDING	268	79,592
WORLD SAVINGS BANK	0	0	81	15,632	WELLS FARGO HOME MORTGAGE	5,325	120,782

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK OF WAUKEGAN	46	1,062
BANK ONE, NA	66	1,941
BENEFICIAL CORPORATION	36	508
COLE TAYLOR BANK	82	5,479
COMMUNITY TRUST CREDIT UNION	37	694
KEYBANK USA, N.A.	43	555
KRAFT FOODS FEDERAL C.U.	45	3,216
SOUTH CENTRAL BANK	58	670
STATE BANK OF THE LAKES	55	1,124
THE NORTHEN TRUST COMPANY	99	8,092

Top Multi-Family Lenders Lender	Loans	\$1,000
BANK OF WAUKEGAN	11	11,257
CITIBANK, FSB	4	3,195
HARRIS BANK LIBERTYVILLE	4	1,411
LAKE FOREST BANK & TRUST CO.	3	1,591
LASALLE BANK NA	15	10,726
LIBERTYVILLE BANK AND TRUST CO	4	1,690
MIDAMERICA BANK, F.S.B.	3	1,583
NORTHSIDE COMMUNITY BANK	4	1,376
NORTHVIEW BANK & TRUST	3	2,541
TCF NATIONAL BANK	6	8,400