

## COMMUNITY AREA 111 MCHENRY CO.

### HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	83,969	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	74,391	80%
Renter-Occupied Units	15,012	16%
Vacant	3,505	4%
<b>Total (2000 Census Data)</b>	<b>92,908</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$71,553

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	17,914	\$3,484,328
Independent Mortgage Companies	6,299	\$1,009,921
<b>Total</b>	<b>24,213</b>	<b>\$4,494,249</b>

### LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	1,753	6,218	8,954	9,202	2,334

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	822	640	77.9%	64	7.8%
Black	214	133	62.1%	37	17.3%
Hispanic	1,546	1,070	69.2%	211	13.6%
White	28,583	22,319	78.1%	1,918	6.7%
Other	428	320	74.8%	30	7.0%
Unreported	7,894	3,979	50.4%	1,687	21.4%
<b>Total</b>	<b>39,487</b>	<b>28,461</b>	<b>72.1%</b>	<b>3,947</b>	<b>10.0%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1997	1998	1999	2000	2001	2002	Change
							1996-2001
Conventional Purchase	4,017	4,997	5,641	5,867	6,383	6,875	71.1%
VA/FHA Purchase	1,289	955	1,388	1,437	1,502	1,277	-0.9%
Refinance	5,046	12,720	6,966	3,455	15,445	19,613	288.7%
Home Improvement	1,325	1,273	1,106	957	783	668	-49.6%
Multi-Family	16	31	22	26	23	28	75.0%
<b>Total Loans</b>	<b>11,693</b>	<b>19,976</b>	<b>15,123</b>	<b>11,742</b>	<b>24,136</b>	<b>28,461</b>	<b>143.4%</b>

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

AREA: 111 MCHENRY CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AEGIS MORTGAGE CORPORATION	24	3,594	15	2,092	AEGIS MORTGAGE CORPORATION	158	24,666
AMCORE MORTGAGE, INC.	16	2,163	128	19,878	ALGONQUIN STATE BANK NA	135	16,245
AMERICAN HOME MORTGAGE CORP.	48	7,434	116	19,462	AMCORE MORTGAGE, INC.	376	56,001
AMERICAN MORTGAGE LLC	6	976	38	6,692	AMERICAN HOME MORTGAGE CORP.	337	59,024
AMERITRUST MORTGAGE CORP	29	4,392	26	4,472	AMERICAN MORTGAGE LLC	174	30,344
BANGGROUP MORTGAGE CORPORATION	12	1,811	38	6,451	AMERIQUEST MORTGAGE COMPANY	155	24,222
BANK OF AMERICA, N.A.	0	0	97	15,390	AMERITRUST MORTGAGE CORP	327	48,865
BANK ONE, NA	0	0	49	8,647	BANK OF AMERICA, N.A.	416	69,062
CENDANT MORTGAGE	23	3,676	216	36,115	BANK ONE, NA	506	53,986
CH MORTGAGE COMPANY I, LTD	8	1,411	68	10,854	CENDANT MORTGAGE	157	28,418
CHARTER ONE BANK	1	170	88	15,489	CHARTER ONE BANK	215	38,428
CHASE MANHATTAN MORTGAGE CORP	125	17,791	243	42,222	CHASE MANHATTAN MORTGAGE CORP	1,005	158,851
COUNTRYWIDE HOME LOANS	20	3,271	263	44,922	CITIBANK, FSB	145	19,782
CTX MORTGAGE COMPANY, LLC	61	8,839	35	4,856	COMMUNITY BANC MORTGAGE LLC	104	17,794
EFS BANK	0	0	66	11,688	COUNTRYWIDE HOME LOANS	763	121,737
FIFTH THIRD MORTGAGE COMPANY	6	865	48	8,202	CTX MORTGAGE COMPANY, LLC	108	15,618
FIRST FRANKLIN FINANCIAL CORP.	0	0	54	5,187	EFS BANK	116	17,802
FLAGSTAR BANK	0	0	45	7,890	FIFTH THIRD MORTGAGE COMPANY	180	23,632
GMAC BANK	3	475	49	8,342	FLAGSTAR BANK	241	41,152
GMAC MORTGAGE	12	1,791	69	12,122	GMAC BANK	167	28,804
GN MORTGAGE, LLC	11	1,689	50	7,818	GMAC MORTGAGE	394	55,377
GREENPOINT MORTGAGE FUNDING	0	0	47	8,582	GN MORTGAGE, LLC	220	35,531
HARRIS TRUST AND SAVINGS BANK	0	0	330	52,975	GREATBANK ALGONQUIN	86	13,199
HOME STATE BANK	0	0	98	15,161	GUARANTY RESIDENTIAL LENDING	88	13,992
LASALLE BANK NA	64	9,873	413	73,752	HARRIS TRUST AND SAVINGS BANK	669	106,015
MAJESTIC MORTGAGE CORPORATION	15	2,630	80	10,752	HARVARD SAVINGS BANK	139	17,083
MARKET STREET MORTGAGE CORP	26	4,914	68	10,026	HOME STATE BANK	413	58,234
MCHENRY SAVINGS BANK	0	0	78	9,766	LASALLE BANK NA	1,054	174,005
MIDAMERICA BANK, F.S.B.	18	3,070	114	19,682	MAJESTIC MORTGAGE CORPORATION	105	19,508
NATIONAL CITY MORTGAGE COMPANY	118	17,939	147	26,496	MCHENRY SAVINGS BANK	276	32,140
NATIONAL CITY MORTGAGE SERVICE	11	1,710	40	7,310	MORTGAGE SERVICES, INC.	102	17,218
OHIO SAVINGS BANK	0	0	70	13,055	NATIONAL CITY MORTGAGE COMPANY	581	104,272
PARAGON HOME LENDING, LLC	39	5,781	67	11,025	NATIONAL CITY MORTGAGE SERVICE	95	17,419
PLATINUM HOME MORTGAGE CORP	28	4,555	79	12,618	OHIO SAVINGS BANK	99	17,197
PRINCIPAL RESIDENTIAL MTG, INC.	14	2,132	74	12,618	PRINCIPAL RESIDENTIAL MTG, INC.	346	59,710
PULTE MORTGAGE CORPORATION	5	998	254	43,178	PROVIDENT FUNDING ASSOCIATES	103	17,633
RBC MORTGAGE COMPANY	93	14,770	114	20,439	RBC MORTGAGE COMPANY	228	40,893
SIB MORTGAGE CORP.	2	375	40	7,583	SIB MORTGAGE CORP.	102	18,243
STATE BANK	0	0	39	4,722	STATE BANK	177	18,338
SUNTRUST MORTGAGE, INC	11	1,817	80	10,455	STATE BANK OF THE LAKES	119	17,812
UNION PLANTERS BANK, N.A.	11	1,723	109	16,529	SUNTRUST MORTGAGE, INC	125	19,339
US BANK, N.A.	12	1,696	94	16,849	UNION PLANTERS BANK, N.A.	317	50,927
WASHINGTON MUTUAL BANK, FA	112	17,048	321	56,437	US BANK, N.A.	292	47,807
WELLS FARGO HOME MORTGAGE	138	23,172	658	127,939	WASHINGTON MUTUAL BANK, FA	1,276	210,954
WORLD SAVINGS BANK	0	0	42	7,377	WELLS FARGO HOME MORTGAGE	1,979	346,068

Top Home Improvement Lenders Lender	Loans	\$1,000
AMCORE BANK, N.A.	39	819
BANK ONE, NA	47	1,085
COLE TAYLOR BANK	47	1,527
FIRST NATIONAL BANK OF MARENGO	33	1,437
FIRST NATIONAL BANK OF MCHENRY	19	536
GB HOME EQUITY	23	681
HARRIS BANK BARRINGTON, N.A.	30	822
HOME STATE BANK	41	4,265
KEYBANK USA, N.A.	21	313
SOUTH CENTRAL BANK	39	380

Top Multi-Family Lenders Lender	Loans	\$1,000
AMERICAN CHARTERED BANK	2	1,228
AMERICAN COMMUNITY BANK & TR	2	2,988
BARRINGTON BANK & TRUST CO.	2	964
CITIBANK, FSB	1	341
CRYSTAL LAKE BANK & TRUST	2	1,014
FIRST NATIONAL BANK OF MARENGO	2	354
HARRIS BANK CARY-GROVE	6	1,201
HARRIS BANK WOODSTOCK	3	2,218
HOME STATE BANK	1	340
LASALLE BANK NA	3	1,305