

COMMUNITY AREA 197 WILL CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	156,647	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		

	Number	Percent
Owner-Occupied Units	139,311	79%
Renter-Occupied Units	28,231	16%
Vacant	7,982	5%
Total (2000 Census Data)	175,524	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$69,608

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	32,716	\$6,097,834
Independent Mortgage Companies	12,780	\$1,953,653
Total	45,496	\$8,051,487

LOANS BY INCOME OF APPLICANT

	\$1-37,000	\$38-60,000	\$61-90,000	\$91,000+	Unreported
Number of Loans	4,169	12,275	15,603	15,922	4,265

LOANS BY RACE

	Number of Applications	Loans Originated Number	Percent	Applications Denied Number	Percent
Race					
Asian	2,759	2,140	77.6%	192	7.0%
Black	4,573	2,518	55.1%	902	19.7%
Hispanic	5,008	3,295	65.8%	713	14.2%
White	48,551	37,298	76.8%	3,724	7.7%
Other	1,023	696	68.0%	108	10.6%
Unreported	14,841	6,287	42.4%	4,184	28.2%
Total	76,755	52,234	68.1%	9,823	12.8%

LENDING OVER SIX YEARS (Originations)

	1997	1998	1999	2000	2001	2002	Change 1996-2001
Loan Type							
Conventional Purchase	7,728	9,343	10,523	11,534	12,182	13,746	77.9%
VA/FHA Purchase	2,231	2,333	3,511	3,427	3,493	3,202	43.5%
Refinance	7,863	20,246	11,671	6,285	26,572	33,869	330.7%
Home Improvement	2,782	2,584	2,420	2,411	1,918	1,355	-51.3%
Multi-Family	39	58	30	48	46	61	56.4%
Total Loans	20,643	34,564	28,155	23,705	44,211	52,233	153.0%

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

AREA: 197 WILL CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional	
	Loans	\$1,000	Loans	\$1,000
AEGIS MORTGAGE CORPORATION	66	10,608	51	7,155
AMERICAN HOME MORTGAGE CORP.	89	13,845	167	25,553
AMERICAN MORTGAGE LLC	53	7,428	168	27,777
BANGGROUP MORTGAGE CORPORATION	67	9,918	378	58,963
BANK OF AMERICA, N.A.	0	0	123	22,062
BANK ONE, NA	5	593	88	14,399
CENDANT MORTGAGE	113	15,202	402	67,984
CHARTER ONE BANK	10	1,404	325	65,671
CHASE MANHATTAN MORTGAGE CORP	232	39,479	569	96,649
CHICAGO BANCORP	47	7,129	200	34,887
CITIBANK, FSB	0	0	79	18,193
COUNTRYWIDE HOME LOANS	31	4,481	396	68,567
CTX MORTGAGE COMPANY, LLC	70	11,782	111	15,604
FIFTH THIRD MORTGAGE COMPANY	2	292	155	26,155
FIRST FEDERAL SAVINGS BK – IL	7	1,058	107	19,307
FIRST FRANKLIN FINANCIAL CORP.	0	0	133	14,110
FLAGSTAR BANK	27	3,512	107	17,939
FREMONT INVESTMENT & LOAN	0	0	99	9,897
GMAC MORTGAGE	36	4,882	147	26,292
GN MORTGAGE, LLC	10	1,277	101	16,463
GREENPOINT MORTGAGE FUNDING	0	0	103	16,928
HARRIS TRUST AND SAVINGS BANK	0	0	348	57,704
HOMESTAR BANK	0	0	84	13,310
IRWIN MORTGAGE	139	23,524	28	4,364
LASALLE BANK NA	158	23,613	765	130,900
MARKET STREET MORTGAGE CORP	229	40,268	208	33,360
MIDAMERICA BANK, F.S.B.	79	12,417	826	155,598
MORTGAGE SERVICES, INC.	6	1,030	99	14,624
NATIONAL CITY BANK	0	0	141	3,279
NATIONAL CITY MORTGAGE COMPANY	172	24,295	131	20,661
NATIONAL CITY MORTGAGE SERVICE	235	29,372	333	43,881
OHIO SAVINGS BANK	0	0	221	37,441
PARAGON HOME LENDING, LLC	28	3,592	90	12,722
PLATINUM HOME MORTGAGE CORP	85	14,088	134	23,922
PRINCIPAL RESIDENTIAL MTG, INC.	92	13,218	212	32,918
PULTE MORTGAGE CORPORATION	15	2,703	230	39,205
RBC MORTGAGE COMPANY	12	1,986	74	14,250
RYLAND MORTGAGE COMPANY	37	7,287	178	32,852
SUNTRUST MORTGAGE, INC	12	1,824	100	14,372
THE FIRST MORTGAGE CORPORATION	140	17,009	448	56,007
UNION PLANTERS BANK, N.A.	10	1,360	83	13,802
US BANK, N.A.	30	4,484	126	21,057
WASHINGTON MUTUAL BANK, FA	167	24,697	577	102,419
WELLS FARGO HOME MORTGAGE	190	29,831	934	187,103
WORLD SAVINGS BANK	0	0	96	15,098

Top Refinance Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
AEGIS MORTGAGE CORPORATION	426	63,784		
AMERICAN HOME MORTGAGE CORP.	374	63,586		
AMERICAN MORTGAGE LLC	767	129,430		
AMERIQUEST MORTGAGE COMPANY	357	53,748		
BANGGROUP MORTGAGE CORPORATION	347	56,627		
BANK OF AMERICA, N.A.	486	80,442		
BANK ONE, NA	1,163	102,820		
BANKFINANCIAL	277	27,044		
CENDANT MORTGAGE	228	35,522		
CHARTER ONE BANK	761	126,927		
CHASE MANHATTAN MORTGAGE CORP	1,317	209,371		
CITIBANK, FSB	152	25,969		
COUNTRYWIDE HOME LOANS	1,251	205,311		
CRESCENT MORTGAGE SVC, INC	179	27,682		
FIFTH THIRD MORTGAGE COMPANY	483	70,455		
FIRST UNITED BANK	268	39,323		
FLAGSTAR BANK	604	100,082		
GMAC BANK	255	47,575		
GMAC MORTGAGE	567	80,309		
GN MORTGAGE, LLC	394	57,899		
GRUNDY BANK	184	19,729		
GUARANTY RESIDENTIAL LENDING	171	30,569		
HARRIS TRUST AND SAVINGS BANK	706	94,714		
HOMESTAR BANK	523	69,484		
LASALLE BANK NA	1,706	280,630		
MARQUETTE BANK	212	34,126		
MIDAMERICA BANK, F.S.B.	834	156,257		
MORTGAGE SERVICES, INC.	529	76,536		
NATIONAL CITY MORTGAGE COMPANY	902	147,088		
NATIONAL CITY MORTGAGE SERVICE	870	123,485		
NEW CENTURY MORTGAGE CORP.	187	29,124		
PRINCIPAL RESIDENTIAL MTG, INC.	745	113,686		
RBC MORTGAGE COMPANY	170	32,305		
SIB MORTGAGE CORP.	234	37,361		
STANDARD BANK & TRUST CO.	199	24,931		
SUNTRUST MORTGAGE, INC	147	25,806		
TAYLOR, BEAN & WHITAKER MTG	145	21,883		
TCF NATIONAL BANK	224	26,291		
THE FIRST MORTGAGE CORPORATION	345	42,704		
UNION PLANTERS BANK, N.A.	243	41,452		
UNITED FINANCIAL MORTGAGE CORP	176	29,435		
US BANK, N.A.	443	75,748		
WACHOVIA MORTGAGE	149	23,362		
WASHINGTON MUTUAL BANK, FA	2,224	365,459		
WELLS FARGO HOME MORTGAGE	2,854	520,520		

Top Home Improvement Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
BANK ONE, NA	100	2,165		
BENEFICIAL CORPORATION	46	681		
COLE TAYLOR BANK	57	1,666		
FIRST AMERICAN BANK – IL	47	1,109		
HARRIS BANK JOLIET N.A.	114	2,693		
KEYBANK USA, N.A.	46	530		
MIDAMERICA BANK, F.S.B.	80	3,314		
NLSB BANK	98	1,953		
SOUTH CENTRAL BANK	43	686		
WEST SUBURBAN BANK	44	1,105		

Top Multi-Family Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
BANKFINANCIAL	8	2,003		
CITIBANK, FSB	10	4,608		
HARRIS BANK JOLIET N.A.	9	2,626		
HARRIS BANK ROSELLE	4	1,777		
HOMESTAR BANK	1	300		
LASALLE BANK NA	5	2,979		
MIDAMERICA BANK, F.S.B.	3	1,334		
NLSB BANK	3	383		
OLD SECOND NATIONAL BANK	3	1,920		
WORLD SAVINGS BANK	1	840		