

## COMMUNITY AREA 031 - SUBURBAN COOK SOUTH

### HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	124,207	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	107,030	71%
Renter-Occupied Units	36,765	24%
Vacant	7,505	5%
<b>Total (2000 Census Data)</b>	<b>151,300</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$51,016

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	18,016	\$2,015,201
Independent Mortgage Companies	10,483	\$1,196,137
<b>Total</b>	<b>28,499</b>	<b>\$3,211,338</b>

### LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	3,462	8,155	7,018	5,632	4,232

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	414	245	59.2%	83	20.0%
Black	28,501	13,912	48.8%	7,588	26.6%
Hispanic	3,239	1,905	58.8%	634	19.6%
White	14,144	8,806	62.3%	2,754	19.5%
Other	1,474	423	28.7%	719	48.8%
Unreported	10,575	3,208	30.3%	3,911	37.0%
<b>Total</b>	<b>58,347</b>	<b>28,499</b>	<b>48.8%</b>	<b>15,689</b>	<b>26.9%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	3,638	4,193	4,536	4,582	5,546	6,916	90.1%
VA/FHA Purchase	2,438	2,706	2,367	2,603	2,085	1,564	-35.8%
Refinance	10,815	8,140	4,633	10,095	11,631	19,043	76.1%
Home Improvement	2,610	1,805	1,447	1,044	730	796	-69.5%
Multi-Family	87	107	95	93	118	180	106.9%
<b>Total Loans</b>	<b>19,588</b>	<b>16,951</b>	<b>13,078</b>	<b>18,417</b>	<b>20,110</b>	<b>28,499</b>	<b>45.5%</b>

**SUBURBAN AREA LENDING PROFILES  
FOR THE MOST ACTIVE BANKS, SAVINGS & LOANS, AND MORTGAGE COMPANIES (2003)**

**AREA: 031 SUBURBAN COOK SOUTH**

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AAMES FUNDING CORPORATION	0	0	76	7,051	AEGIS WHOLESALE CORPORATION	450	58,162
AMERICAN HOME MORTGAGE	92	10,545	80	10,018	AMERICAN HOME MORTGAGE	304	34,831
ARGENT MORTGAGE COMPANY	0	0	294	32,832	AMERICAN MORTGAGE LLC	101	13,109
BANCGROUP MORTGAGE CORPORATION	5	477	52	6,031	AMERIQUEST MORTGAGE COMPANY	391	41,799
BANK OF AMERICA, N.A.	1	95	64	9,796	ARGENT MORTGAGE COMPANY	455	53,340
BANK ONE, NA	4	388	59	7,193	BANK OF AMERICA, N.A.	295	34,167
BNC MORTGAGE	0	0	58	6,564	BANK ONE, NA	448	36,238
CENDANT MORTGAGE	13	1,535	175	19,064	BANKFINANCIAL, F.S.B.	348	28,149
CHASE MANHATTAN MORTGAGE CORP	73	8,886	138	17,566	BNC MORTGAGE	116	13,251
CITIMORTGAGE, INC	6	540	57	7,239	CHARTER ONE BANK	269	26,878
COUNTRYWIDE HOME LOANS	54	6,574	217	25,481	CHASE MANHATTAN MORTGAGE CORP	682	80,772
DECISION ONE MORTGAGE	0	0	84	10,120	CITIBANK, FSB	127	11,077
FIELDSTONE MORTGAGE COMPANY	1	132	84	8,808	CITICORP TRUST BANK, FSB	101	11,393
FIFTH THIRD MORTGAGE COMPANY	6	811	65	7,699	CITIMORTGAGE, INC	348	35,310
FINANCE AMERICA, LLC	0	0	64	5,816	COUNTRYWIDE HOME LOANS	648	71,533
FIRST FRANKLIN FINANCIAL CORP.	0	0	248	26,037	CROWN MORTGAGE COMPANY	153	14,407
FIRST NATIONAL BANK OF ARIZONA	0	0	63	7,667	DECISION ONE MORTGAGE	110	13,512
FLAGSTAR BANK	9	1,153	68	8,459	FIELDSTONE MORTGAGE COMPANY	122	14,996
FREMONT INVESTMENT & LOAN	0	0	257	26,139	FIFTH THIRD MORTGAGE COMPANY	195	18,999
GMAC MORTGAGE CORPORATION	18	2,186	36	3,719	FIRST FRANKLIN FINANCIAL CORP.	139	15,432
GREENPOINT MORTGAGE FUNDING	0	0	53	5,075	FIRST SAV. BANK OF HEGEWISCH	103	8,885
HOMECOMINGS FINANCIAL NETWORK	0	0	56	5,791	FLAGSTAR BANK	236	24,602
IRWIN MORTGAGE CORP	48	5,964	61	7,951	FREMONT INVESTMENT & LOAN	179	21,020
LASALLE BANK NA	47	5,918	128	19,260	GMAC MORTGAGE CORPORATION	257	29,061
LONG BEACH MORTGAGE CO.	0	0	92	9,084	GREAT LAKES BANK, N.A.	172	15,560
MARKET STREET MORTGAGE CORP	45	7,633	115	16,372	HARRIS TRUST AND SAVINGS BANK	205	20,698
MERITAGE MORTGAGE CORP	0	0	75	6,775	IRWIN MORTGAGE CORP	145	17,446
MIDAMERICA BANK	7	855	278	40,527	LASALLE BANK NA	642	69,968
MILA, INC.	0	0	73	4,638	LONG BEACH MORTGAGE CO.	121	14,803
NATIONAL CITY MORTGAGE CORP	203	24,866	132	16,907	MIDFIRST BANK	137	9,096
NEW CENTURY MORTGAGE CORP.	0	0	109	14,341	MORTGAGE INVESTORS CORPORATION	116	11,762
OPTION ONE MORTGAGE CORP.	0	0	121	11,618	NATIONAL CITY MORTGAGE CORP	475	59,647
PARAGON HOME LENDING, LLC	40	4,719	77	9,728	NEW CENTURY MORTGAGE CORP.	265	29,871
PEOPLE'S CHOICE HOME LOAN, INC	0	0	76	8,783	NEW FREEDOM MORTGAGE CORP	125	12,492
PLATINUM HOME MORTGAGE CORP	29	4,500	36	5,242	OPTION ONE MORTGAGE CORP.	218	24,154
PRINCIPAL RESIDENTIAL MTG, INC	11	1,454	52	7,189	PRINCIPAL RESIDENTIAL MTG, INC	200	23,047
RBMG, INC.	3	477	121	16,482	RESIDENTIAL LOAN CENTERS	130	12,881
TAYLOR, BEAN, & WHITAKER	19	2,288	43	6,314	SIB MORTGAGE CORP.	103	12,395
THE CIT GROUP/CONSUMER FINANCE	0	0	67	6,853	TAYLOR, BEAN, & WHITAKER	218	23,925
THE FIRST MORTGAGE CORPORATION	149	16,884	281	34,318	THE FIRST MORTGAGE CORPORATION	293	34,657
WASHINGTON MUTUAL BANK, FA	92	12,150	171	22,098	WACHOVIA BANK	102	11,089
WEBSTER BANK	35	4,046	18	1,920	WASHINGTON MUTUAL BANK, FA	1,183	135,680
WELLS FARGO HOME MORTGAGE	160	18,720	301	39,436	WEBSTER BANK	106	11,580
WESTAMERICA MORTGAGE COMPANY	52	6,415	64	6,907	WELLS FARGO HOME MORTGAGE	1,584	179,287
WMC MORTGAGE CORP.	0	0	51	5,776	WESTAMERICA MORTGAGE COMPANY	123	12,799

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK CALUMET, NA	38	335
BANK ONE, NA	33	694
BANKFINANCIAL, F.S.B.	45	876
BENEFICIAL	50	286
EQUITY ONE, INC.	34	102
FIRST AMERICAN BANK	31	274
GREAT LAKES BANK, N.A.	64	1,908
KEYBANK USA, N.A.	51	471
SOUTH CENTRAL BANK	29	252
THE CIT GROUP/CONSUMER FINANCE	35	5,008

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL, F.S.B.	11	2,821
CHARTER ONE BANK	18	11,862
CITIBANK, FSB	28	6,130
HARRIS BANK FRANKFORT	10	3,049
LASALLE BANK NA	8	3,617
MB FINANCIAL BANK, NA	8	1,669
MIDAMERICA BANK	6	1,338
SHOREBANK	6	2,146
TCF NATIONAL BANK	10	1,866
THE NORTHERN TRUST COMPANY	6	2,949