

COMMUNITY AREA 043 - DUPAGE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	263,713	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	248,762	74%
Renter-Occupied Units	76,839	23%
Vacant	10,020	3%
Total (2000 Census Data)	335,621	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$79,314

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	80,724	\$15,152,252
Independent Mortgage Companies	27,502	\$5,123,230
Total	108,226	\$20,275,482

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	4,474	17,565	26,615	49,985	9,587

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	13,304	9,659	72.6%	1,311	9.9%
Black	2,715	1,457	53.7%	628	23.1%
Hispanic	9,116	5,584	61.3%	1,517	16.6%
White	104,999	80,629	76.8%	8,490	8.1%
Other	2,995	1,616	54.0%	538	18.0%
Unreported	16,900	9,281	54.9%	2,642	15.6%
Total	150,029	108,226	72.1%	15,126	10.1%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	17,040	17,393	17,331	17,426	17,629	19,032	11.7%
VA/FHA Purchase	2,780	3,257	2,864	2,872	2,240	1,830	-34.2%
Refinance	37,946	20,225	9,782	44,556	60,093	85,067	124.2%
Home Improvement	3,312	3,036	2,905	2,399	1,775	2,026	-38.8%
Multi-Family	165	175	115	207	237	271	64.2%
Total Loans	61,243	44,086	32,997	67,460	81,974	108,226	76.7%

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

AREA: 043 DUPAGE CO.

Top Home Purchase Lenders		VA/FHA		Conventional		Top Refinance Lenders	
Lender	Loans	\$1,000	Loans	\$1,000	Lender	Loans	\$1,000
1ST ADVANTAGE MORTGAGE, LLC	17	2,842	219	41,444	1ST ADVANTAGE MORTGAGE, LLC	882	168,663
AMERICAN FIDELITY MORTGAGE	41	7,136	119	21,566	AEGIS WHOLESALE CORPORATION	829	138,763
AMERICAN HOME MORTGAGE	157	26,130	608	121,051	AMERICAN FIDELITY MORTGAGE	550	92,696
AMERICAN SECURITY MORTGAGE	55	9,548	80	13,884	AMERICAN HOME MORTGAGE	2,456	479,053
ARGENT MORTGAGE COMPANY	0	0	140	27,792	AMERICAN MORTGAGE LLC	936	184,731
BANGGROUP MORTGAGE CORPORATION	30	4,697	404	80,295	AMERIQUEST MORTGAGE COMPANY	456	86,348
BANK OF AMERICA, N.A.	0	0	277	55,997	ARGENT MORTGAGE COMPANY	485	96,415
BANK ONE, NA	3	531	172	40,098	BANGGROUP MORTGAGE CORPORATION	795	143,430
CENDANT MORTGAGE	15	2,589	493	92,181	BANK OF AMERICA, N.A.	1,454	297,076
CHARTER ONE BANK	7	1,280	385	91,347	BANK ONE, NA	2,308	318,545
CHASE MANHATTAN MORTGAGE CORP	52	8,249	449	94,172	CAPITOL COMMERCE MORTGAGE	492	90,388
CHERRY CREEK MORTGAGE CO., INC	39	6,249	83	15,544	CENDANT MORTGAGE	443	80,828
CHICAGO BANCORP, INC.	32	5,266	148	25,388	CHARTER ONE BANK	2,014	347,085
CITIMORTGAGE, INC	1	143	196	53,415	CHASE MANHATTAN MORTGAGE CORP	2,670	483,103
COMPASS MORTGAGE, INC.	23	3,682	286	61,447	CITIMORTGAGE, INC	1,168	219,946
COUNTRYWIDE HOME LOANS	73	12,256	1,003	214,907	COMPASS MORTGAGE, INC.	967	196,649
FIELDSTONE MORTGAGE COMPANY	2	263	108	12,647	COUNTRYWIDE HOME LOANS	3,689	690,010
FIFTH THIRD MORTGAGE COMPANY	9	1,509	106	22,081	FIFTH THIRD MORTGAGE COMPANY	733	122,477
FIRST FRANKLIN FINANCIAL CORP.	0	0	169	24,790	FLAGSTAR BANK	1,058	190,061
FIRST SUBURBAN MORTGAGE CORP	27	4,601	177	36,624	GMAC BANK	1,696	339,092
FLAGSTAR BANK	3	525	187	37,318	GMAC MORTGAGE CORPORATION	1,244	199,962
FREMONT INVESTMENT & LOAN	0	0	138	19,826	GN MORTGAGE, LLC	703	120,089
GMAC BANK	7	1,292	245	50,161	GUARANTY RESIDENTIAL LENDING	467	90,165
GMAC MORTGAGE CORPORATION	18	2,823	142	29,807	HARRIS TRUST AND SAVINGS BANK	1,456	251,431
GN MORTGAGE, LLC	28	4,654	170	31,491	HSBC MORTGAGE CORPORATION	738	164,313
HARRIS TRUST AND SAVINGS BANK	0	0	345	76,676	IRWIN MORTGAGE CORP	986	175,955
HSBC MORTGAGE CORPORATION	0	0	158	36,781	LASALLE BANK NA	4,884	888,271
IRWIN MORTGAGE CORP	13	2,297	226	41,420	LISLE SAVINGS BANK	525	73,094
LASALLE BANK NA	73	12,187	1,079	235,082	MIDAMERICA BANK	2,750	507,947
MIDAMERICA BANK	40	6,284	1,378	284,029	MORTGAGE SERVICES, INC.	489	86,743
NATIONAL CITY MORTGAGE CORP	177	28,983	321	66,217	NATIONAL CITY MORTGAGE CORP	1,702	335,738
OHIO SAVINGS BANK	0	0	170	34,443	OHIO SAVINGS BANK	478	95,520
OLD SECOND MORTGAGE	19	3,061	97	17,388	PRINCIPAL RESIDENTIAL MTG, INC	1,135	187,483
PARAGON HOME LENDING, LLC	42	6,727	151	25,334	PROVIDENT FUNDING ASSOCIATES	725	152,009
PLATINUM HOME MORTGAGE CORP	37	6,657	199	33,961	RBC MORTGAGE COMPANY	627	142,073
PRINCIPAL RESIDENTIAL MTG, INC	26	4,387	160	31,245	SIB MORTGAGE CORP.	519	101,225
RBC MORTGAGE COMPANY	16	2,771	166	38,464	TAYLOR, BEAN, & WHITAKER	778	144,679
RYLAND MORTGAGE COMPANY	26	5,265	110	18,869	TCF MORTGAGE CORPORATION	491	69,922
SIB MORTGAGE CORP.	17	2,870	143	29,306	UNION PLANTERS BANK, N.A.	634	116,497
SUNTRUST MORTGAGE, INC	23	3,726	183	30,054	UNITED FINANCIAL MORTGAGE CORP	471	86,974
UNION PLANTERS BANK, N.A.	12	1,762	155	28,200	US BANK, N.A.	1,855	349,489
US BANK, N.A.	46	7,532	318	64,431	WASHINGTON MUTUAL BANK, FA	6,359	115,917
WASHINGTON MUTUAL BANK, FA	163	27,298	956	203,644	WELLS FARGO FUNDING	564	140,512
WELLS FARGO HOME MORTGAGE	128	21,113	1,143	299,356	WELLS FARGO HOME MORTGAGE	9,408	181,539
WORLD SAVINGS BANK	0	0	205	38,603	WEST SUBURBAN BANK	553	72,894

Top Home Improvement Lenders		Loans	\$1,000
Lender			
BANK ONE, NA	123	4,215	
COLE TAYLOR BANK	53	3,097	
FIRST AMERICAN BANK	39	557	
FIRST SUBURBAN MORTGAGE CORP	37	6,651	
GB HOME EQUITY, LLC	68	2,543	
GMAC MORTGAGE CORPORATION	39	1,634	
KEYBANK USA, N.A.	105	1,123	
LASALLE BANK NA	42	3,595	
MIDAMERICA BANK	410	39,845	
WEST SUBURBAN BANK	388	13,110	

Top Multi-Family Lenders		Loans	\$1,000
Lender			
BANKFINANCIAL, F.S.B.	46	19,106	
CHARTER ONE BANK	5	23,066	
CITIBANK, FSB	59	47,490	
HARRIS BANK NAPERVILLE	5	9,539	
ITASCA BANK & TRUST CO.	4	1,050	
LASALLE BANK NA	19	27,486	
MIDAMERICA BANK	40	18,837	
OAK BROOK BANK	5	6,379	
TCF NATIONAL BANK	6	2,697	
WORLD SAVINGS BANK	9	3,326	