

## COMMUNITY AREA 089 - KANE CO.

### HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	115,326	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	101,739	73%
Renter-Occupied Units	32,162	23%
Vacant	5,097	4%
<b>Total (2000 Census Data)</b>	<b>138,998</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$66,558

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	36,656	\$6,159,008
Independent Mortgage Companies	14,133	\$2,423,012
<b>Total</b>	<b>50,789</b>	<b>\$8,582,020</b>

### LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	3,370	9,736	12,671	19,762	5,250

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	1,932	1,329	68.8%	256	13.3%
Black	1,812	979	54.0%	396	21.9%
Hispanic	11,572	7,170	62.0%	1,951	16.9%
White	48,338	36,626	75.8%	4,264	8.8%
Other	968	438	45.2%	239	24.7%
Unreported	8,696	4,247	48.8%	1,562	18.0%
<b>Total</b>	<b>73,318</b>	<b>50,789</b>	<b>69.3%</b>	<b>8,668</b>	<b>11.8%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	6,325	7,051	7,855	8,528	9,040	10,377	64.1%
VA/FHA Purchase	2,473	2,730	2,619	2,776	2,628	2,422	-2.1%
Refinance	15,285	8,713	4,808	19,660	26,084	37,055	142.4%
Home Improvement	1,579	1,552	1,344	1,056	797	841	-46.7%
Multi-Family	79	46	53	58	71	94	19.0%
<b>Total Loans</b>	<b>25,741</b>	<b>20,092</b>	<b>16,679</b>	<b>32,078</b>	<b>38,620</b>	<b>50,789</b>	<b>97.3%</b>

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

AREA: 089 KANE CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AEGIS WHOLESALE CORPORATION	54	8,658	25	5,119	AEGIS WHOLESALE CORPORATION	737	110,446
AMERICAN HOME MORTGAGE	96	15,510	190	38,834	AMCORE BANK, N.A.	180	24,186
ARGENT MORTGAGE COMPANY	0	0	86	13,888	AMERICAN FIDELITY MORTGAGE	171	27,554
BANGROUP MORTGAGE CORPORATION	11	1,935	98	20,004	AMERICAN HOME MORTGAGE	914	174,701
BANK OF AMERICA, N.A.	0	0	86	17,217	AMERICAN MORTGAGE LLC	300	54,964
CENDANT MORTGAGE	9	1,681	167	32,391	AMERIQUEST MORTGAGE COMPANY	254	41,957
CHARTER ONE BANK	3	539	190	46,794	ARGENT MORTGAGE COMPANY	335	54,679
CHASE MANHATTAN MORTGAGE CORP	236	35,614	285	58,687	BANK OF AMERICA, N.A.	493	92,842
CHERRY CREEK MORTGAGE CO., INC	61	9,599	143	25,586	BANK ONE, NA	997	122,568
CHICAGO BANCORP, INC.	62	8,561	63	9,331	CAPITOL COMMERCE MORTGAGE	218	39,895
COMPASS MORTGAGE, INC.	14	2,396	108	24,329	CASTLE BANK N.A.	183	30,254
COUNTRYWIDE HOME LOANS	76	11,998	433	78,725	CENDANT MORTGAGE	216	40,802
CTX MORTGAGE COMPANY, LLC	93	14,663	97	13,686	CHARTER ONE BANK	400	76,504
DEL WEBB	1	173	182	24,628	CHASE MANHATTAN MORTGAGE CORP	1,049	170,840
EFS BANK	0	0	144	22,837	CHERRY CREEK MORTGAGE CO., INC	255	49,099
FIFTH THIRD MORTGAGE COMPANY	13	2,002	71	14,113	CITIMORTGAGE, INC	297	50,828
FIRST FRANKLIN FINANCIAL CORP.	0	0	99	13,180	COMPASS MORTGAGE, INC.	318	67,205
FIRST SUBURBAN MORTGAGE CORP	84	10,749	6	1,259	COUNTRYWIDE HOME LOANS	1,336	234,991
FLAGSTAR BANK	23	2,979	54	9,868	EFS BANK	546	77,314
FREMONT INVESTMENT & LOAN	0	0	89	11,703	FIFTH THIRD MORTGAGE COMPANY	683	102,088
GMAC BANK	5	706	121	24,113	FLAGSTAR BANK	450	74,782
GMAC MORTGAGE CORPORATION	13	2,235	63	13,300	GMAC BANK	678	131,891
GN MORTGAGE, LLC	12	1,899	72	13,567	GN MORTGAGE CORPORATION	477	77,432
HARRIS TRUST AND SAVINGS BANK	0	0	261	53,808	GN MORTGAGE, LLC	376	60,358
IRWIN MORTGAGE CORP	67	9,649	78	13,428	HARRIS TRUST AND SAVINGS BANK	750	113,104
KEY MORTGAGE SERVICES, INC.	5	901	91	16,549	HSBC MORTGAGE CORPORATION	369	69,113
KH FINANCIAL, L.P.	2	422	83	15,628	IRWIN MORTGAGE CORP	336	56,211
LASALLE BANK NA	48	7,948	377	80,716	LASALLE BANK NA	1,473	264,446
MARKET STREET MORTGAGE CORP	22	4,328	183	34,594	MAJESTIC MORTGAGE CORPORATION	177	30,002
MIDAMERICA BANK	24	4,088	573	118,146	MIDAMERICA BANK	781	147,212
NATIONAL CITY MORTGAGE CORP	329	44,620	303	51,491	NATIONAL CITY MORTGAGE CORP	1,360	217,703
OHIO SAVINGS BANK	0	0	127	25,258	NEW CENTURY MORTGAGE CORP.	224	35,859
OLD SECOND MORTGAGE	69	9,871	263	37,301	OHIO SAVINGS BANK	305	51,658
PARAGON HOME LENDING, LLC	46	7,248	98	14,935	OLD SECOND MORTGAGE	1,411	206,363
PLATINUM CAPITAL GROUP	109	15,436	13	1,941	PRINCIPAL RESIDENTIAL MTG, INC	482	76,808
PLATINUM HOME MORTGAGE CORP	29	4,633	172	28,745	PROVIDENT FUNDING ASSOCIATES	212	42,639
PRINCIPAL RESIDENTIAL MTG, INC	21	3,151	72	13,747	SIB MORTGAGE CORP.	197	35,386
PULTE MORTGAGE LLC	18	2,434	263	41,460	SUNTRUST MORTGAGE, INC	227	42,693
RYLAND MORTGAGE COMPANY	54	10,177	279	59,482	TAYLOR, BEAN, & WHITAKER	328	57,974
SUNTRUST MORTGAGE, INC	20	3,564	119	20,385	UNION PLANTERS BANK, N.A.	306	53,353
UNION PLANTERS BANK, N.A.	14	2,280	82	15,439	US BANK, N.A.	516	93,521
US BANK, N.A.	21	3,083	80	13,345	WASHINGTON MUTUAL BANK, FA	2,132	357,600
WASHINGTON MUTUAL BANK, FA	180	27,924	320	59,991	WELLS FARGO FUNDING	222	54,112
WELLS FARGO HOME MORTGAGE	106	17,200	602	138,676	WELLS FARGO HOME MORTGAGE	3,942	686,844
WORLD SAVINGS BANK	0	0	87	15,320	WORLD SAVINGS BANK	195	28,723

Top Home Improvement Lenders Lender	Loans	\$1,000
BANK ONE, NA	42	1,181
BENEFICIAL	22	270
FIFTH THIRD BANK (MICHIGAN)	42	1,875
FIRST AMERICAN BANK	27	301
GMAC MORTGAGE CORPORATION	24	956
KEYBANK USA, N.A.	51	660
MIDAMERICA BANK	70	4,030
OLD SECOND NATIONAL BANK	105	1,313
REGENCY SAVINGS BANK	23	448
WEST SUBURBAN BANK	95	3,574

Top Multi-Family Lenders Lender	Loans	\$1,000
BANKFINANCIAL, F.S.B.	5	1,884
CITIBANK, FSB	5	1,748
EFS BANK	14	4,903
FIRST COMMUNITY BANK	5	2,757
HARRIS BANK AURORA, N.A.	3	1,419
LASALLE BANK NA	7	7,563
MIDAMERICA BANK	7	2,251
OLD SECOND NATIONAL BANK	6	10,438
STATE BANK OF ILLINOIS	4	1,423
TCF NATIONAL BANK	4	1,105