

COMMUNITY AREA 097 - LAKE CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	190,071	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	168,301	74%
Renter-Occupied Units	47,996	21%
Vacant	9,622	4%
Total (2000 Census Data)	225,919	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$76,424

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	59,929	\$12,757,280
Independent Mortgage Companies	19,560	\$3,731,175
Total	79,489	\$16,488,455

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	3,136	11,546	17,263	40,048	7,496

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	5,721	4,297	75.1%	467	8.2%
Black	3,198	1,615	50.5%	774	24.2%
Hispanic	9,472	5,605	59.2%	1,738	18.3%
White	77,422	59,009	76.2%	6,771	8.7%
Other	2,517	990	39.3%	612	24.3%
Unreported	15,330	7,973	52.0%	2,568	16.8%
Total	113,660	79,489	69.9%	12,930	11.4%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	11,494	11,753	11,879	12,441	12,451	13,605	18.4%
VA/FHA Purchase	2,308	2,921	2,880	3,038	2,678	2,168	-6.1%
Refinance	27,913	15,171	7,515	32,600	45,399	62,549	124.1%
Home Improvement	2,629	2,291	2,046	1,567	1,159	1,043	-60.3%
Multi-Family	74	66	56	76	101	124	67.6%
Total Loans	44,418	32,202	24,376	49,722	61,788	79,489	79.0%

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

AREA: 097 LAKE CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional	
	Loans	\$1,000	Loans	\$1,000
AMERICAN HOME MORTGAGE	49	7,585	389	85,746
ARGENT MORTGAGE COMPANY	0	0	95	17,170
BANGROUP MORTGAGE CORPORATION	6	1,053	86	21,932
BANK OF AMERICA, N.A.	1	125	249	68,818
BANK ONE, NA	0	0	97	26,344
BAXTER CREDIT UNION	0	0	75	15,702
CENDANT MORTGAGE	21	3,855	460	104,925
CH MORTGAGE	41	7,003	308	54,685
CHASE MANHATTAN MORTGAGE CORP	116	18,931	435	92,258
CITIMORTGAGE, INC	1	171	140	41,110
COUNTRYWIDE HOME LOANS	30	4,205	666	156,966
CTX MORTGAGE COMPANY, LLC	361	52,232	247	35,683
FIELDSTONE MORTGAGE COMPANY	0	0	85	11,818
FIRST FRANKLIN FINANCIAL CORP.	0	0	127	17,498
FLAGSTAR BANK	3	421	108	19,449
FREMONT INVESTMENT & LOAN	0	0	99	11,320
GHS MORTGAGE, LLC	1	164	121	33,517
GMAC BANK	1	162	98	23,161
GN MORTGAGE, LLC	8	1,313	83	15,407
HARRIS TRUST AND SAVINGS BANK	0	0	322	96,398
HSBC MORTGAGE CORPORATION	0	0	90	24,720
IRWIN MORTGAGE CORP	126	19,219	187	34,720
KEY MORTGAGE SERVICES, INC.	8	1,191	110	18,806
LASALLE BANK NA	53	8,465	884	232,527
MAJESTIC MORTGAGE CORPORATION	40	6,486	148	24,101
MARKET STREET MORTGAGE CORP	32	5,794	160	31,894
MIDAMERICA BANK	10	1,788	224	46,530
NATIONAL CITY MORTGAGE CORP	269	40,534	382	79,203
NORTH SHORE TRUST AND SAVINGS	53	7,067	59	9,744
OHIO SAVINGS BANK	0	0	109	22,868
OPTION ONE MORTGAGE CORP.	0	0	77	10,624
PARAGON HOME LENDING, LLC	55	8,360	111	17,659
PLATINUM HOME MORTGAGE CORP	59	8,753	245	39,292
PRINCIPAL RESIDENTIAL MTG, INC	46	6,782	135	25,020
RBC MORTGAGE COMPANY	105	16,228	250	64,921
RYLAND MORTGAGE COMPANY	38	7,168	66	12,363
SIB MORTGAGE CORP.	5	834	77	18,064
SIERRA PACIFIC MORTGAGE	39	5,876	38	6,187
SUNTRUST MORTGAGE, INC	22	3,481	178	32,605
UNION PLANTERS BANK, N.A.	3	356	82	16,228
UNIVERSAL AMERICAN MTG CO., LLC	60	9,593	107	20,495
US BANK, N.A.	10	1,539	109	29,188
WASHINGTON MUTUAL BANK, FA	115	16,781	907	245,760
WELLS FARGO HOME MORTGAGE	82	13,229	998	276,062
WESTAMERICA MORTGAGE COMPANY	47	6,817	66	8,920

Top Refinance Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
AEGIS WHOLESALE CORPORATION	621	91,677		
AMERICAN HOME MORTGAGE	1,749	387,286		
AMERICAN MORTGAGE LLC	393	83,346		
AMERIQUEST MORTGAGE COMPANY	405	64,974		
ARGENT MORTGAGE COMPANY	317	62,140		
BANK OF AMERICA, N.A.	1,744	469,951		
BANK ONE, NA	917	173,692		
BAXTER CREDIT UNION	537	94,006		
CENDANT MORTGAGE	546	126,676		
CHARTER ONE BANK	408	93,986		
CHASE MANHATTAN MORTGAGE CORP	2,238	425,034		
CITIMORTGAGE, INC	1,051	249,294		
COUNTRYWIDE HOME LOANS	2,399	509,080		
CTX MORTGAGE COMPANY, LLC	716	95,586		
FIFTH THIRD MORTGAGE COMPANY	305	54,310		
FLAGSTAR BANK	684	121,061		
GMAC BANK	1,055	240,698		
GN MORTGAGE CORPORATION	637	103,008		
GN MORTGAGE, LLC	347	60,280		
GREAT LAKES CREDIT UNION	315	37,387		
GUARANTY RESIDENTIAL LENDING	288	63,268		
HARRIS TRUST AND SAVINGS BANK	1,101	271,086		
HSBC MORTGAGE CORPORATION	443	113,893		
IRWIN MORTGAGE CORP	747	140,192		
LAKE FOREST BANK & TRUST CO.	889	169,791		
LASALLE BANK NA	4,427	931,269		
MAJESTIC MORTGAGE CORPORATION	564	109,023		
MORTGAGE SERVICES, INC.	363	64,462		
NATIONAL CITY MORTGAGE CORP	2,237	452,787		
NEW CENTURY MORTGAGE CORP.	270	56,710		
NORTH SHORE TRUST AND SAVINGS	333	41,551		
OHIO SAVINGS BANK	388	76,894		
PRINCIPAL RESIDENTIAL MTG, INC	971	177,323		
PROVIDENT FUNDING ASSOCIATES	325	70,268		
RBC MORTGAGE COMPANY	1,136	297,699		
SIB MORTGAGE CORP.	356	78,634		
STATE BANK OF THE LAKES	931	119,882		
SUNTRUST MORTGAGE, INC	617	128,456		
TAYLOR, BEAN, & WHITAKER	545	102,309		
UNION PLANTERS BANK, N.A.	505	99,370		
US BANK, N.A.	867	184,161		
WASHINGTON MUTUAL BANK, FA	6,077	137,237		
WAUKEGAN SAVINGS AND LOAN, SB	326	38,481		
WELLS FARGO FUNDING	324	96,482		
WELLS FARGO HOME MORTGAGE	6,661	139,981		

Top Home Improvement Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
BANK OF WAUKEGAN	46	1,314		
BANK ONE, NA	57	2,099		
BANKFINANCIAL, F.S.B.	40	1,399		
BAYTREE NATIONAL BANK & TRUST	31	5,674		
BENEFICIAL	54	697		
COMMUNITY TRUST CREDIT UNION	38	1,041		
KEYBANK USA, N.A.	63	851		
KRAFT FOODS FEDERAL CU	60	4,878		
MIDAMERICA BANK	40	2,724		
STATE BANK OF THE LAKES	57	1,406		

Top Multi-Family Lenders Lender	Loans		\$1,000	
	Loans	\$1,000	Loans	\$1,000
BANK OF WAUKEGAN	15	5,485		
BANK ONE, NA	4	3,476		
BANKFINANCIAL, F.S.B.	5	2,812		
CITIBANK, FSB	15	14,576		
HARRIS BANK LIBERTYVILLE	5	3,706		
LASALLE BANK NA	4	2,177		
LIBERTYVILLE BANK & TRUST CO	9	7,459		
MIDAMERICA BANK	3	1,239		
NORTHSIDE COMMUNITY BANK	6	2,660		
WASHINGTON MUTUAL BANK, FA	9	8,717		