

## COMMUNITY AREA 111 - MCHENRY CO.

### HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	83,969	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	74,391	80%
Renter-Occupied Units	15,012	16%
Vacant	3,505	4%
<b>Total (2000 Census Data)</b>	<b>92,908</b>	<b>100%</b>

**MEDIAN FAMILY INCOME** (2000 Census Data) \$71,553

### TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	29,164	\$4,737,150
Independent Mortgage Companies	9,969	\$1,680,434
<b>Total</b>	<b>39,133</b>	<b>\$6,417,584</b>

### LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	1,877	6,688	11,117	15,278	4,173

### LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	1,171	880	75.1%	110	9.4%
Black	318	186	58.5%	65	20.4%
Hispanic	2,509	1,638	65.3%	373	14.9%
White	43,575	32,564	74.7%	4,112	9.4%
Other	987	387	39.2%	281	28.5%
Unreported	7,202	3,478	48.3%	1,248	17.3%
<b>Total</b>	<b>55,762</b>	<b>39,133</b>	<b>70.2%</b>	<b>6,189</b>	<b>11.1%</b>

### LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	4,997	5,641	5,867	6,383	6,875	7,539	50.9%
VA/FHA Purchase	955	1,388	1,437	1,502	1,277	1,138	19.2%
Refinance	12,720	6,966	3,455	15,445	19,613	29,859	134.7%
Home Improvement	1,273	1,106	957	783	668	555	-56.4%
Multi-Family	31	22	26	23	28	42	35.5%
<b>Total Loans</b>	<b>19,976</b>	<b>15,123</b>	<b>11,742</b>	<b>24,136</b>	<b>28,461</b>	<b>39,133</b>	<b>95.9%</b>

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

AREA: 111 MCHENRY CO.

Top Home Purchase Lenders Lender	VA/FHA		Conventional		Top Refinance Lenders Lender	Loans	\$1,000
	Loans	\$1,000	Loans	\$1,000			
AMCORE BANK, N.A.	35	4,864	130	21,704	AEGIS WHOLESALE CORPORATION	398	62,733
AMERICAN HOME MORTGAGE	44	6,985	146	27,890	AMCORE BANK, N.A.	556	82,273
AMERITRUST MORTGAGE CORP	36	5,846	29	5,377	AMERICAN FIDELITY MORTGAGE	160	27,794
ARGENT MORTGAGE COMPANY	0	0	46	7,782	AMERICAN HOME MORTGAGE	597	105,687
BANK OF AMERICA, N.A.	0	0	150	24,817	AMERICAN MORTGAGE LLC	152	27,565
CENDANT MORTGAGE	10	1,930	236	40,656	AMERIQUEST MORTGAGE COMPANY	180	28,785
CH MORTGAGE	5	1,029	61	13,203	AMERITRUST MORTGAGE CORP	372	55,679
CHASE MANHATTAN MORTGAGE CORP	119	18,431	229	42,451	ARGENT MORTGAGE COMPANY	177	32,392
CITIMORTGAGE, INC	1	132	47	8,408	BANK OF AMERICA, N.A.	621	111,180
COUNTRYWIDE HOME LOANS	10	1,749	291	52,288	BANK ONE, NA	552	58,532
CTX MORTGAGE COMPANY, LLC	46	7,192	39	6,054	CENDANT MORTGAGE	195	35,612
DEL WEBB	1	205	85	12,420	CHARTER ONE BANK	156	26,461
EFS BANK	0	0	56	10,345	CHASE MANHATTAN MORTGAGE CORP	1,446	228,397
FIRST FRANKLIN FINANCIAL CORP.	0	0	79	9,367	CITIMORTGAGE, INC	329	47,826
FLAGSTAR BANK	1	227	52	8,407	COMMUNITY BANC MORTGAGE LLC	192	35,589
FREMONT INVESTMENT & LOAN	0	0	69	8,499	COUNTRYWIDE HOME LOANS	1,140	189,572
GMAC BANK	8	1,168	81	15,207	CRYSTAL LAKE BANK & TRUST	194	29,772
GN MORTGAGE, LLC	12	1,902	67	10,875	CTX MORTGAGE COMPANY, LLC	139	20,361
HARRIS TRUST AND SAVINGS BANK	0	0	367	68,518	FIFTH THIRD MORTGAGE COMPANY	293	39,035
HOME STATE BANK, N.A.	0	0	96	15,662	FLAGSTAR BANK	251	41,739
IRWIN MORTGAGE CORP	57	7,756	76	13,513	GMAC BANK	416	73,796
KEY MORTGAGE SERVICES, INC.	18	2,973	76	11,940	GMAC MORTGAGE CORPORATION	385	56,449
LASALLE BANK NA	28	4,575	365	73,204	GN MORTGAGE, LLC	199	31,249
MAJESTIC MORTGAGE CORPORATION	9	1,580	71	12,453	HARRIS TRUST AND SAVINGS BANK	1,132	168,084
MARKET STREET MORTGAGE CORP	16	2,973	50	8,228	HARVARD SAVINGS BANK	162	19,614
MCHENRY SAVINGS BANK	0	0	91	13,379	HOME STATE BANK, N.A.	461	66,911
MIDAMERICA BANK	4	734	154	32,458	IRWIN MORTGAGE CORP	310	52,787
NATIONAL CITY MORTGAGE CORP	120	19,101	212	39,369	LASALLE BANK NA	1,466	246,433
NEW CENTURY MORTGAGE CORP.	0	0	48	8,244	MAJESTIC MORTGAGE CORPORATION	141	26,394
OHIO SAVINGS BANK	0	0	87	16,867	MCHENRY SAVINGS BANK	528	66,794
OPTION ONE MORTGAGE CORP.	0	0	52	8,416	MORTGAGE SERVICES, INC.	167	27,669
PARAGON HOME LENDING, LLC	41	6,779	80	13,181	NATIONAL CITY MORTGAGE CORP	978	172,421
PLATINUM HOME MORTGAGE CORP	21	3,321	115	20,807	OHIO SAVINGS BANK	245	42,123
PRINCIPAL RESIDENTIAL MTG, INC	15	2,149	69	12,952	PRINCIPAL RESIDENTIAL MTG, INC	411	68,906
PULTE MORTGAGE LLC	2	292	112	17,536	RBC MORTGAGE COMPANY	184	35,955
RBC MORTGAGE COMPANY	52	8,369	57	11,583	SIB MORTGAGE CORP.	209	37,786
RYLAND MORTGAGE COMPANY	6	1,328	64	14,172	STATE BANK	170	17,333
SIB MORTGAGE CORP.	6	963	51	8,277	STATE BANK OF THE LAKES	173	26,182
SUNTRUST MORTGAGE, INC	31	5,035	60	9,011	SUNTRUST MORTGAGE, INC	168	29,065
UNION PLANTERS BANK, N.A.	17	2,813	87	14,747	TAYLOR, BEAN, & WHITAKER	216	36,719
UNITED FINANCIAL MORTGAGE CORP	1	151	57	8,552	UNION PLANTERS BANK, N.A.	340	56,391
UNIVERSAL AMERICAN MTG CO.,LLC	9	1,703	128	28,917	UNITED FINANCIAL MORTGAGE CORP	503	73,542
US BANK, N.A.	8	1,221	91	17,984	US BANK, N.A.	383	65,670
WASHINGTON MUTUAL BANK, FA	69	11,945	237	45,270	WASHINGTON MUTUAL BANK, FA	1,759	286,996
WELLS FARGO HOME MORTGAGE	67	11,482	584	127,308	WELLS FARGO HOME MORTGAGE	3,128	518,058

Top Home Improvement Lenders Lender	Loans	\$1,000
AMCORE BANK, N.A.	26	420
BANK ONE, NA	28	794
BENEFICIAL	18	420
FIFTH THIRD BANK (MICHIGAN)	18	676
FIRST NATIONAL BANK OF MARENGO	24	745
HARRIS BANK HUNTLEY	16	1,012
HOME STATE BANK, N.A.	28	3,140
KEYBANK USA, N.A.	43	607
MOTOROLA EMPLOYEES CRED UNION	16	696
SOUTH CENTRAL BANK	17	171

Top Multi-Family Lenders Lender	Loans	\$1,000
AMCORE BANK, N.A.	3	2,310
AMERICAN CHARTERED BANK	2	1,467
CASTLE BANK N.A.	2	433
CITIBANK, FSB	3	1,004
EFS BANK	2	1,338
HARRIS BANK MARENGO	2	719
M&I MARSHALL & ILSLEY BANK	2	8,856
MIDWEST BANK AND TRUST COMPANY	2	478
WASHINGTON MUTUAL BANK, FA	3	2,428
WORLD SAVINGS BANK	4	4,223