

COMMUNITY AREA 097 - LAKE COUNTY

Housing Data

	Total
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)

	<u>Number</u>	<u>Percent</u>	<u>Race/Ethnicity</u>	<u>Share of Householders</u>	<u>Home - Ownership Rate</u>
Owner-Occupied Units	168,293	74.5%	African American	6.5%	42.7%
Renter Occupied Units	48,004	21.2%	Asian	3.4%	73.1%
Vacant Units	9,622	4.3%	White	84.2%	82.1%
Total Units	225,919	100%	Other	5.9%	57.3%
			Hispanic*	9.0%	57.6%
Median Family Income		\$76,424	Total	NA	77.8%

Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>High Cost Loans</u>	<u>High Rate</u>	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	28,047	\$6,473,376	1,892		106
Non-Bank Mortgage Companies	13,491	\$2,762,767	2,858		92
Total Single Family Lending	41,538	\$9,236,143	4,750		198

Conventional Single-Family Lending By Race/Ethnicity

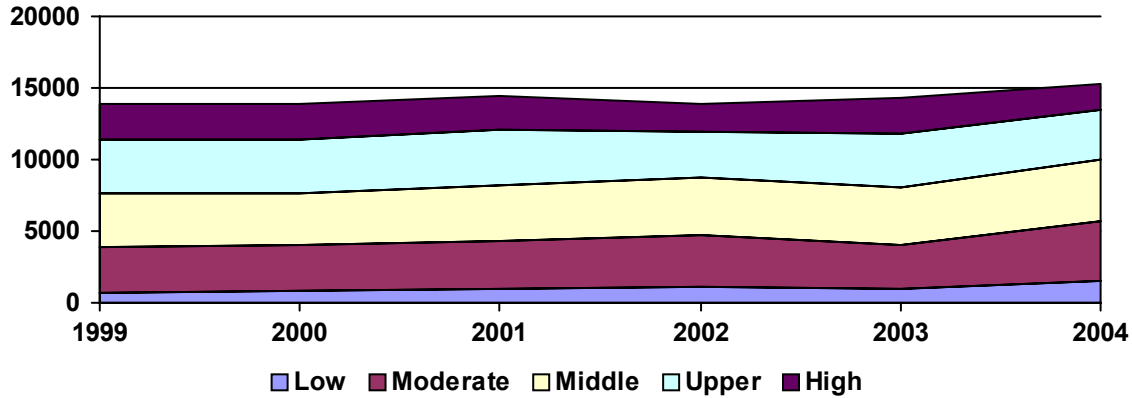
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	3,831	461	12.0%	2,652	69.2%	189	7.1%
African American	2,902	892	30.7%	1,176	40.5%	386	32.8%
Hispanic	8,736	2,027	23.2%	4,436	50.8%	1,240	28.0%
White	44,492	6,201	13.9%	29,483	66.3%	2,561	8.7%
Other	430	95	22.1%	242	56.3%	46	19.0%
Not Reported	10,013	2,812	28.1%	3,549	35.4%	526	14.8%
Total	70,404	12,488	17.7%	41,538	59.0%	4,948	11.9%

Six-Year Trends

	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>Change 1999 to 2004</u>
Conv. Home Purchase	11,753	11,879	12,441	12,451	13,605	15,960	35.8%
FHA/VA Home Purchase	2,921	2,880	3,038	2,678	2,168	1,362	-53.4%
Refinance	15,171	7,515	32,600	45,399	62,549	25,095	65.4%
Home Improvement	2,291	2,046	1,567	1,159	1,043	1,639	-28.5%
Multifamily	66	56	76	101	124	83	25.8%
Total Lending	32,202	24,376	49,722	61,788	79,489	44,139	37.1%
Foreclosures	1,198	1,305	1,520	1,879	1,687	1,476	23.2%

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Home Purchase Lending Trends by Borrower Income Level



Top Lenders

<u>Lender</u>	<u>Total Loans</u>	<u>Conv. Home Purchase</u>	<u>FHA/VA Home Purchase</u>	<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. High Cost Share</u>	<u>Total Multifamily</u>
WASHINGTON MUTUAL BANK, FA	2,653	798	45	1,727	76	0.2%	7
WELLS FARGO BANK, NA	2,286	980	39	1,246	21	2.4%	0
COUNTRYWIDE HOME LOANS	2,118	900	14	1,151	53	14.9%	0
NATIONAL CITY BANK, INDIANA	1,794	605	130	1,039	20	12.8%	0
LASALLE BANK NA	1,790	558	21	1,187	23	0.1%	1
AMERICAN HOME MORTGAGE	1,730	684	43	978	25	4.8%	0
BANK OF AMERICA, N.A.	1,460	418	1	1,005	36	0.1%	0
CHASE MANHATTAN MORTGAGE CORP.	1,337	511	84	722	20	1.2%	0
ARGENT MORTGAGE COMPANY	1,152	524	0	546	82	48.4%	0
HARRIS TRUST AND SAVINGS BANK	844	348	0	482	12	0.4%	2
HSBC MORTGAGE CORP	712	229	0	476	7	1.0%	0
GMAC BANK	711	163	2	536	10	0.3%	0
CTX MORTGAGE COMPANY, LLC	655	205	246	204	0	3.3%	0
CITIMORTGAGE, INC.	581	177	0	394	10	0.3%	0
CENDANT MORTGAGE	533	376	11	139	7	0.4%	0
IRWIN MORTGAGE CORP	526	236	97	193	0	2.7%	0
US BANK, N.A.	520	162	10	348	0	0.2%	0
AMERIQUEST MORTGAGE COMPANY	468	5	0	452	11	59.2%	0
FIRST MAGNUS FINANCIAL CORP.	448	170	66	212	0	2.8%	0
PRINCIPAL RESIDENTIAL MORTGAGE	445	90	21	334	0	0.2%	0
FREMONT INVESTMENT & LOAN	400	198	0	201	1	86.0%	0
LEHMAN BROTHERS BANK	372	149	0	223	0	42.6%	0
JP MORGAN CHASE BANK, NA	367	69	1	223	74	6.0%	0
WORLD SAVINGS BANK	364	118	0	242	4	0.0%	0
NEW CENTURY MTG CORPORATION	359	126	0	221	12	48.7%	0
GMAC MORTGAGE CORPORATION	358	77	8	209	64	5.6%	0
PROVIDENT FUNDING ASSOCIATES,	357	47	0	310	0	0.0%	0
LAKE FOREST BANK & TRUST CO.	348	78	0	262	8	0.0%	0
FLAGSTAR BANK	335	114	0	220	1	1.8%	0
MARKET STREET MORTGAGE CORP	328	252	37	39	0	2.8%	0