

## COMMUNITY AREA 111 - MCHENRY COUNTY

### Housing Data

	<u>Total</u>				
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)					
	<u>Number</u>	<u>Percent</u>	<u>Race/Ethnicity</u>	<u>Share of Householders</u>	<u>Home - Ownership Rate</u>
Owner-Occupied Units	74,324	80.0%	African American	0.5%	65.7%
Renter Occupied Units	15,079	16.2%	Asian	1.0%	79.7%
Vacant Units	3,505	3.8%	White	95.9%	84.0%
<b>Total Units</b>	<b>92,908</b>	<b>100%</b>	Other	2.6%	54.2%
			Hispanic*	4.7%	55.3%
<b>Median Family Income</b>		\$71,553	<b>Total</b>	<b>NA</b>	<b>83.1%</b>

### Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>High Cost Loans</u>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	14,301	\$2,435,576	1,124	55
Non-Bank Mortgage Companies	6,745	\$1,164,978	1,456	45
<b>Total Single Family Lending</b>	<b>21,046</b>	<b>\$3,600,554</b>	<b>2,580</b>	<b>100</b>

### Conventional Single-Family Lending By Race/Ethnicity

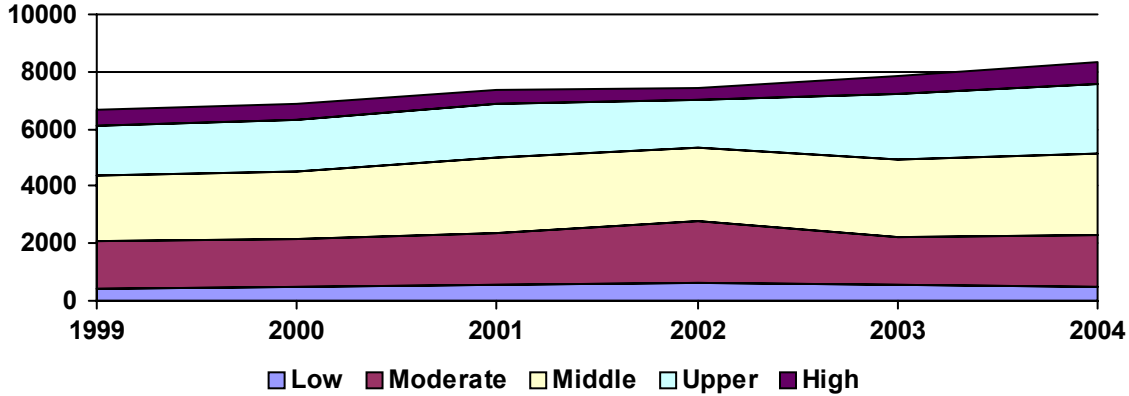
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	803	91	11.3%	545	67.9%	41	7.5%
African American	388	76	19.6%	191	49.2%	49	25.7%
Hispanic	2,258	482	21.3%	1,271	56.3%	312	24.5%
White	26,408	4,015	15.2%	17,158	65.0%	2,014	11.7%
Other	179	38	21.2%	103	57.5%	20	19.4%
Not Reported	5,192	1,443	27.8%	1,778	34.2%	244	13.7%
<b>Total</b>	<b>35,228</b>	<b>6,145</b>	<b>17.4%</b>	<b>21,046</b>	<b>59.7%</b>	<b>2,680</b>	<b>12.7%</b>

### 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	5,641	5,867	6,383	6,875	7,539	8,717	54.5%
FHA/VA Home Purchase	1,388	1,437	1,502	1,277	1,138	699	-49.6%
Refinance	6,966	3,455	15,445	19,613	29,859	12,078	73.4%
Home Improvement	1,106	957	783	668	555	889	-19.6%
Multifamily	22	26	23	28	42	18	-18.2%
<b>Total Lending</b>	<b>15,123</b>	<b>11,742</b>	<b>24,136</b>	<b>28,461</b>	<b>39,133</b>	<b>22,401</b>	<b>48.1%</b>
<b>Foreclosures</b>	<b>219</b>	<b>633</b>	<b>614</b>	<b>812</b>	<b>736</b>	<b>729</b>	<b>232.9%</b>

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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>
WELLS FARGO BANK, NA	1,203	513	38	645	7	2.8%	0
COUNTRYWIDE HOME LOANS	980	436	11	505	28	19.7%	0
NATIONAL CITY BANK, INDIANA	868	342	73	442	11	12.2%	0
CHASE MANHATTAN MORTGAGE CORP.	817	306	70	437	4	1.1%	0
HARRIS TRUST AND SAVINGS BANK	762	373	0	380	9	0.0%	0
WASHINGTON MUTUAL BANK, FA	743	227	37	460	18	0.1%	1
LASALLE BANK NA	630	235	3	381	11	0.6%	0
BANK OF AMERICA, N.A.	571	223	0	329	19	0.0%	0
AMERICAN HOME MORTGAGE	539	260	24	248	7	9.1%	0
ARGENT MORTGAGE COMPANY	470	154	0	279	37	48.1%	0
DEL WEBB LLC	352	352	0	0	0	0.3%	0
AMCORE BANK, N.A.	340	136	10	156	36	1.8%	2
GMAC BANK	331	116	8	202	5	0.9%	0
FREMONT INVESTMENT & LOAN	307	143	0	162	2	83.7%	0
JP MORGAN CHASE BANK, NA	265	36	2	179	48	6.1%	0
HOME STATE BANK N.A.	259	68	0	189	1	1.6%	1
CITIMORTGAGE, INC.	253	82	0	168	3	0.4%	0
US BANK, N.A.	250	88	18	144	0	0.0%	0
OHIO SAVINGS BANK	233	125	0	108	0	0.4%	0
IRWIN MORTGAGE CORP	228	92	48	88	0	2.9%	0
AMERIQUEST MORTGAGE COMPANY	222	0	0	216	6	54.5%	0
CENDANT MORTGAGE	219	158	6	55	0	0.5%	0
GMAC MORTGAGE CORPORATION	209	38	12	110	49	10.8%	0
UNIVERSAL AMERICAN MTG CO.,LLC	206	171	31	4	0	1.1%	0
UNITED FINANCIAL MORTGAGE CORP	199	56	7	136	0	1.1%	0
LEHMAN BROTHERS BANK	199	98	0	101	0	26.4%	0
MCHENRY SAVINGS BANK	190	71	0	119	0	0.0%	0
NEW CENTURY MTG CORPORATION	187	61	0	121	5	47.6%	0
UNION PLANTERS BANK	185	55	9	121	0	1.8%	0
AMERITRUST MORTGAGE CORPORATIO	178	26	28	124	0	0.0%	0