

## Bloomington-Normal - MSA 14060

**Housing Data**

	<b>Total</b>				
Mortgageable Single Family Properties (estimated 2000)*	45,497				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<b>Number</b>	<b>Percent</b>	<b>Race/Ethnicity</b>	<b>Share of Householders</b>	<b>Home - Ownership Rate</b>
Owner-Occupied Units	37,707	62.9%	African American	5.5%	36.0%
Renter Occupied Units	19,039	31.7%	Asian	1.9%	31.8%
Vacant Units	3,226	5.4%	White	91.0%	69.4%
<b>Total Units</b>	<b>59,972</b>	<b>100%</b>	Other	1.5%	43.4%
			Hispanic*	1.8%	46.2%
<b>Median Family Income</b>		\$68,900	<b>Total</b>	<b>NA</b>	<b>66.4%</b>

**Conventional Single-Family Mortgage Lending**

	<b>Total Loans</b>	<b>Dollars Loaned (\$Thousands)</b>	<b>High Cost Loans</b>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	6,137	\$706,489	463	34
Non-Bank Mortgage Companies	768	\$90,196	334	16
<b>Total Single Family Lending</b>	<b>6,905</b>	<b>\$796,685</b>	<b>797</b>	<b>50</b>

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

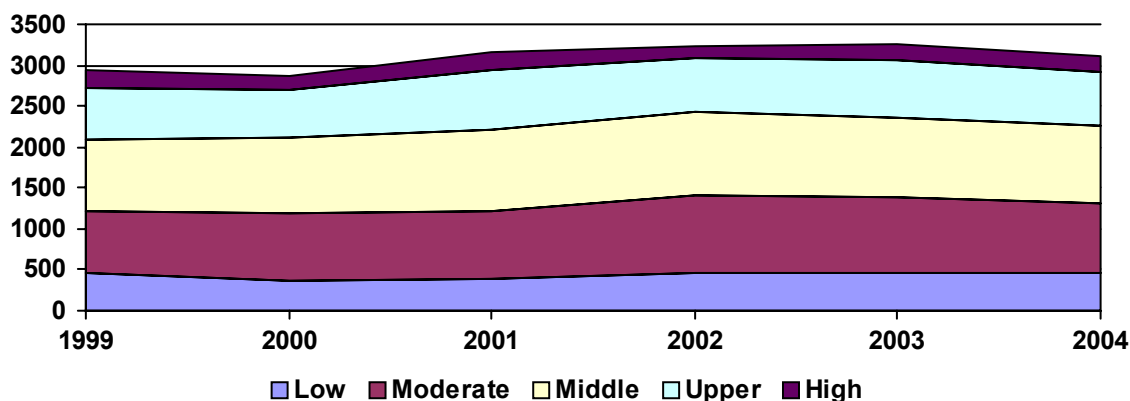
<b>Race/Ethnicity</b>	<b>Applications</b>	<b>Denials</b>	<b>Denial Rate</b>	<b>Total Originations</b>	<b>Origination Rate</b>	<b>High Cost Loans</b>	<b>High Cost Share</b>
Asian	198	21	10.6%	146	73.7%	4	2.7%
African American	487	149	30.6%	220	45.2%	49	22.3%
Hispanic	202	53	26.2%	110	54.5%	21	19.1%
White	8,511	1,144	13.4%	6,023	70.8%	674	11.2%
Other	56	20	35.7%	27	48.2%	3	11.1%
Not Reported	1,409	441	31.3%	379	26.9%	96	25.3%
<b>Total</b>	<b>10,863</b>	<b>1,828</b>	<b>16.8%</b>	<b>6,905</b>	<b>63.6%</b>	<b>847</b>	<b>12.3%</b>

**Six-Year Mortgage Lending Trends**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>Change 1999 to 2004</b>
Conv. Home Purchase	2,823	2,804	3,021	3,149	3,220	3,189	13.0%
FHA/VA Home Purchase	392	305	455	552	529	413	5.4%
Refinance	2,420	1,392	6,308	7,999	10,979	3,523	45.6%
Home Improvement	471	542	526	331	287	402	-14.6%
Multifamily	51	44	82	63	73	74	45.1%
<b>Total Lending</b>	<b>6,157</b>	<b>5,087</b>	<b>10,392</b>	<b>12,094</b>	<b>15,088</b>	<b>7,601</b>	<b>23.5%</b>

## Bloomington-Normal - MSA 14060

## Home Purchase Lending Trends by Borrower Income Level

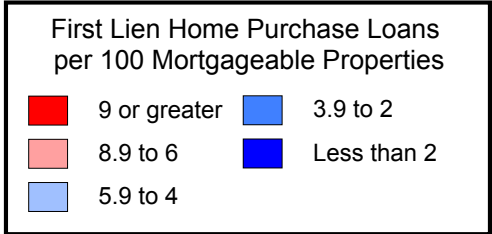
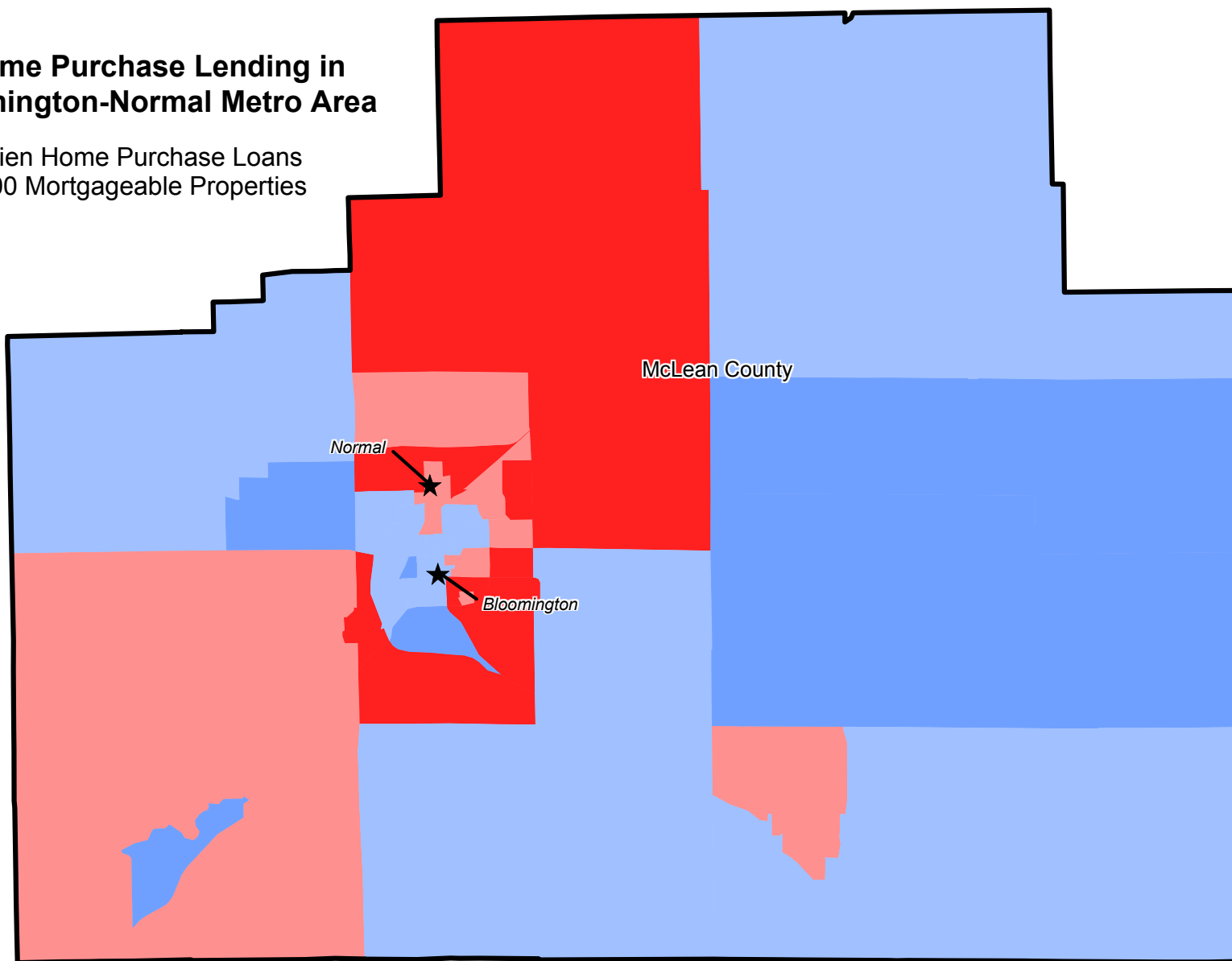


## Top Lenders

<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>
NATIONAL CITY BANK, INDIANA	1,563	671	284	586	22	5.2%	0
HEARTLAND BANK & TRUST	720	314	0	296	103	2.7%	7
BUSEY BANK	588	260	1	299	26	1.2%	2
MORTGAGE SERVICES INC.	354	135	52	162	5	0.0%	0
COUNTRYWIDE HOME LOANS	308	112	3	182	11	10.9%	0
WELLS FARGO BANK, NA	241	137	11	90	3	8.0%	0
PONTIAC NATIONAL BANK, IT'S SU	235	146	1	74	12	6.9%	2
NATIONAL CITY BANK	203	112	0	68	23	8.9%	0
FLANAGAN STATE BANK	198	108	1	83	5	10.2%	1
CITIZENS SAVINGS BANK	175	57	0	89	27	1.7%	2
1ST ADVANTAGE MORTGAGE L.L.C.	164	98	7	58	1	41.8%	0
STATE FARM BANK	160	120	0	35	5	0.6%	0
COMMERCE BANK, N.A.	146	39	0	71	8	2.5%	28
US BANK, N.A.	141	69	3	68	0	0.0%	1
CEFCU	139	60	0	72	7	0.7%	0
BANK OF ILLINOIS IN NORMAL	119	30	0	83	1	1.8%	5
JP MORGAN CHASE BANK, NA	97	15	0	68	14	4.1%	0
UNION PLANTERS BANK	93	33	6	50	4	4.7%	0
FIRST STATE BANK OF BLOOMINGTO	75	13	0	57	2	4.2%	3
HSBC MORTGAGE CORP	74	47	0	27	0	4.1%	0
BENEFICIAL	72	0	0	68	4	59.7%	0
WASHINGTON MUTUAL BANK, FA	69	6	9	53	1	0.0%	0
TOWN & COUNTRY BANC MORTGAGE	65	43	0	22	0	0.0%	0
FREMONT INVESTMENT & LOAN	63	36	0	27	0	81.0%	0
BANK OF AMERICA, N.A.	58	31	0	27	0	1.7%	0
CENDANT MORTGAGE	52	24	3	24	1	0.0%	0
WELLS FARGO FIN'L ILLINOIS INC	48	3	0	39	6	93.8%	0
IAA CREDIT UNION	47	22	0	25	0	93.6%	0
AMERIQUEST MORTGAGE COMPANY	43	0	0	41	2	86.0%	0
CITIFINANCIAL SERVICES, INC	40	0	0	27	13	82.5%	0

## 2004 Home Purchase Lending in the Bloomington-Normal Metro Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



4 Miles

### 2004 Distribution of High Cost Lending in the Bloomington-Normal Metro Area

