

Champaign-Urbana - MSA 16580

Housing Data

	Total				
Mortgageable Single Family Properties (estimated 2000)*	51,351				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	Number	Percent	Race/Ethnicity	Share of Householders	Home - Ownership Rate
Owner-Occupied Units	39,334	52.3%	African American	10.2%	33.3%
Renter Occupied Units	31,263	41.5%	Asian	5.6%	20.8%
Vacant Units	4,683	6.2%	White	81.5%	61.9%
Total Units	75,280	100%	Other	2.6%	26.4%
			Hispanic*	2.0%	27.8%
Median Family Income		\$58,400	Total	NA	55.7%

Conventional Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$Thousands)	High Cost Loans	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	5,879	\$624,106	355	38
Non-Bank Mortgage Companies	952	\$100,201	305	19
Total Single Family Lending	6,831	\$724,307	660	57

Conventional Single-Family Lending By Race/Ethnicity

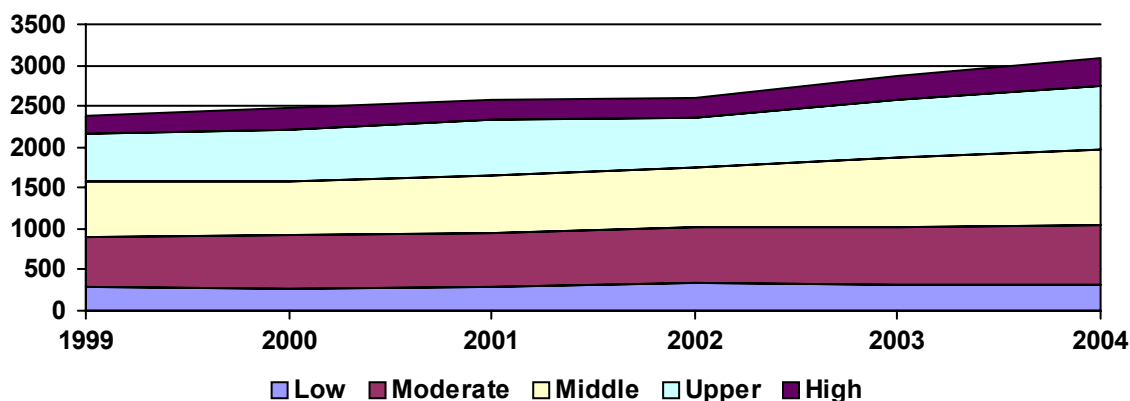
Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High Cost Loans	High Cost Share
Asian	410	35	8.5%	313	76.3%	7	2.2%
African American	794	228	28.7%	404	50.9%	100	24.8%
Hispanic	192	36	18.8%	119	62.0%	14	11.8%
White	7,594	974	12.8%	5,599	73.7%	519	9.3%
Other	50	18	36.0%	21	42.0%	1	4.8%
Not Reported	1,305	447	34.3%	375	28.7%	76	20.3%
Total	10,345	1,738	16.8%	6,831	66.0%	717	10.5%

Six-Year Mortgage Lending Trends

	1999	2000	2001	2002	2003	2004	Change 1999 to 2004
Conv. Home Purchase	2,180	2,418	2,506	2,628	3,062	3,283	50.6%
FHA/VA Home Purchase	448	325	381	422	365	347	-22.5%
Refinance	2,420	1,076	4,322	5,895	8,473	3,242	34.0%
Home Improvement	792	656	664	621	534	650	-17.9%
Multifamily	71	46	112	84	70	126	77.5%
Total Lending	5,911	4,521	7,985	9,650	12,504	7,648	29.4%

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Home Purchase Lending Trends by Borrower Income Level

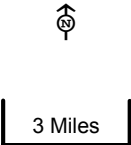
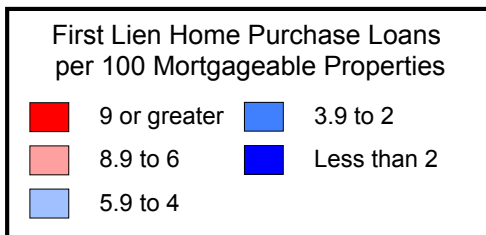
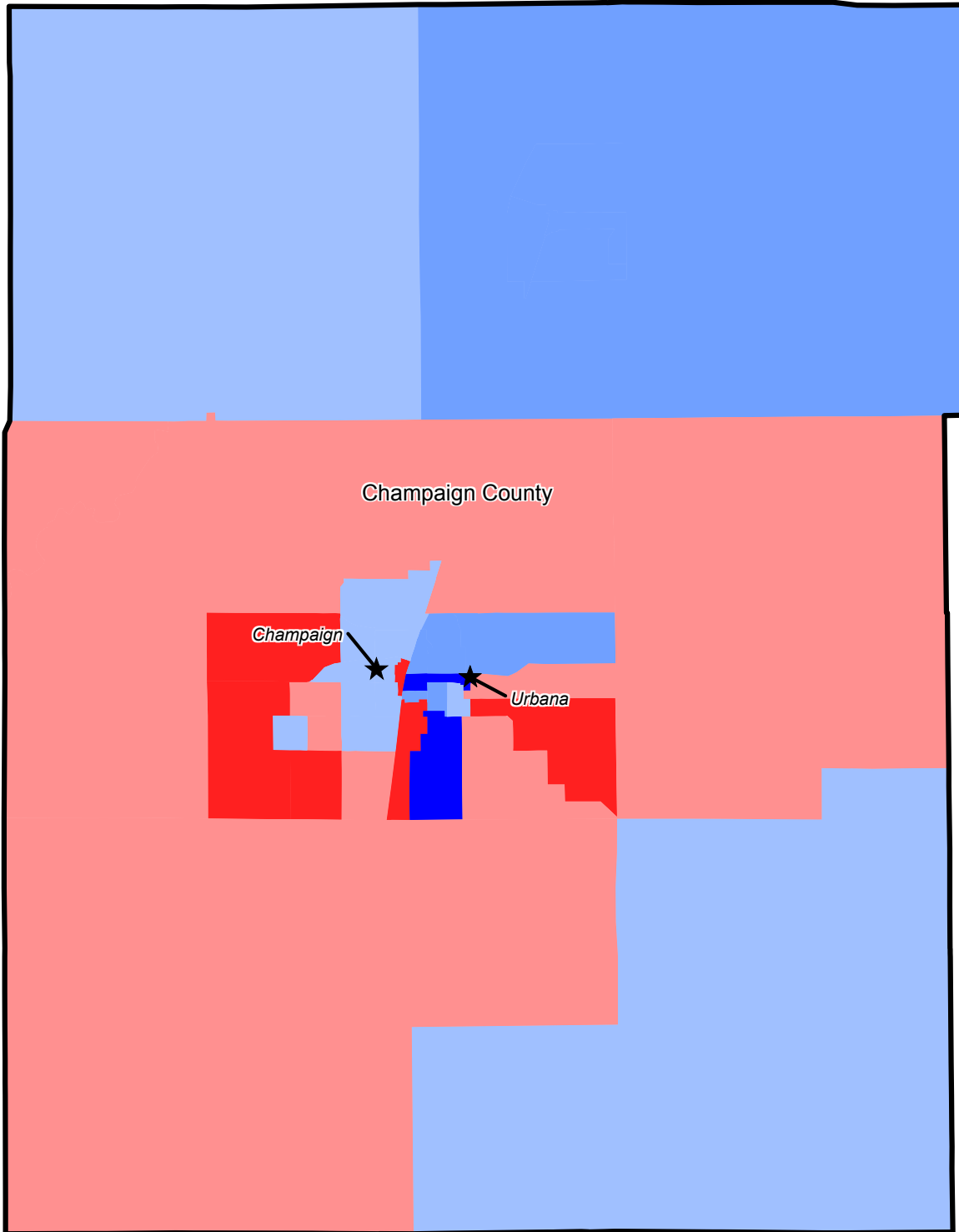


Top Lenders

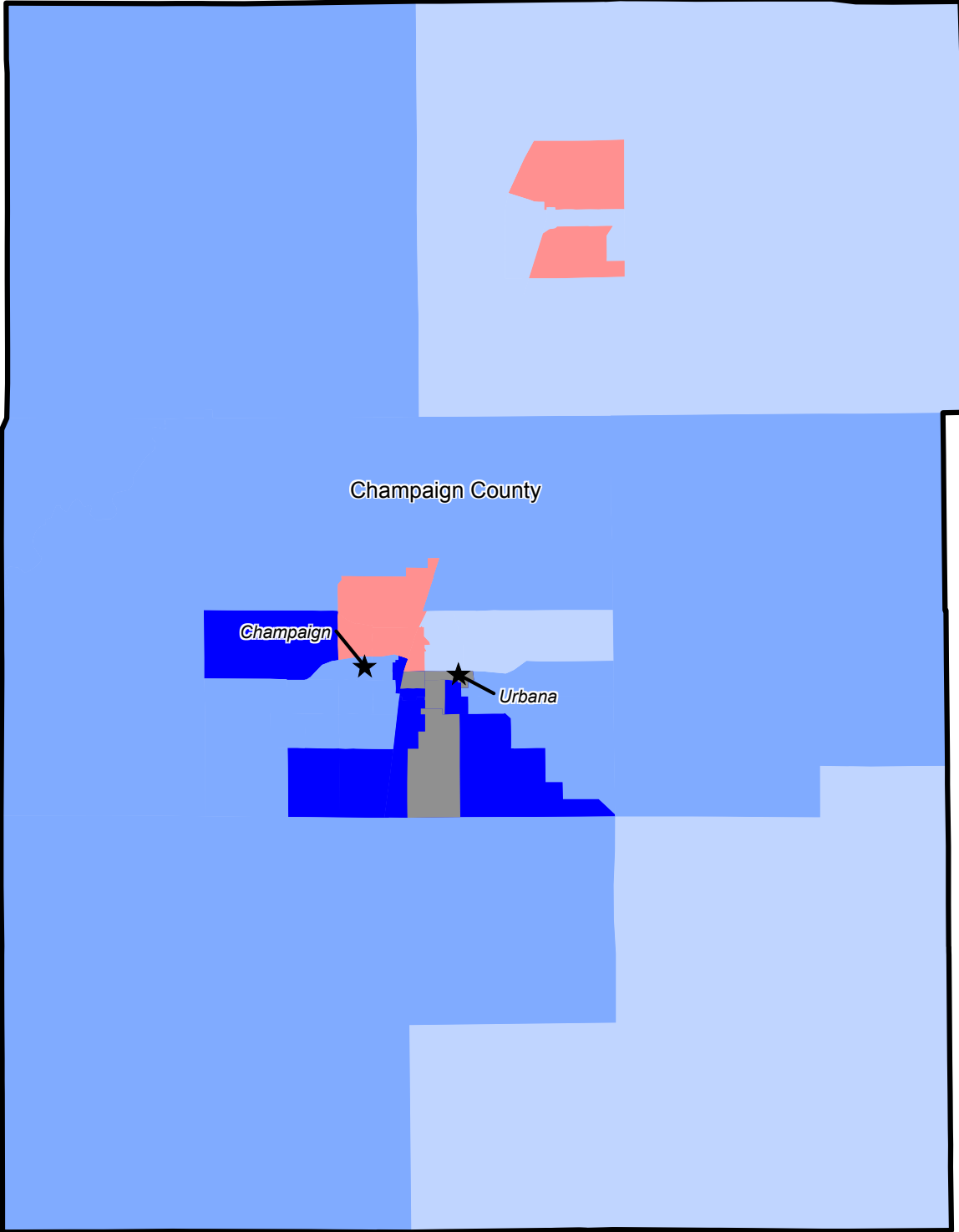
<u>Lender</u>	<u>Total Loans</u>	<u>Conv. Home Purchase</u>	<u>FHA/VA Home Purchase</u>	<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. High Cost Share</u>	<u>Total Multifamily</u>
BUSEY BANK	1,239	638	33	436	94	2.2%	38
NATIONAL CITY BANK, INDIANA	581	275	100	192	14	10.4%	0
BANKILLINOIS	565	290	20	189	43	0.4%	23
LASALLE BANK NA	488	208	0	278	2	0.2%	0
HEARTLAND BANK & TRUST	363	199	0	130	31	1.7%	3
FIRST FEDERAL SAVINGS BANK C-U	303	119	0	140	37	9.5%	7
RBC MORTGAGE	287	158	43	86	0	0.0%	0
UNIV OF IL EMP CREDIT UNION	279	39	0	65	175	0.0%	0
CTX MORTGAGE COMPANY, LLC	211	84	84	43	0	8.8%	0
WELLS FARGO BANK, NA	183	72	25	85	1	6.1%	0
CENDANT MORTGAGE	168	94	7	64	3	0.6%	0
COUNTRYWIDE HOME LOANS	161	80	8	68	5	20.0%	0
MORTGAGE SERVICES INC.	147	35	2	110	0	0.0%	0
BANK OF AMERICA, N.A.	141	72	0	67	2	2.1%	0
FIRST MID-ILLINOIS BANK	122	58	0	48	10	4.3%	6
CENTRUE BANK	120	55	0	60	0	0.0%	5
NATIONAL CITY BANK	112	65	0	34	13	3.6%	0
JP MORGAN CHASE BANK, NA	111	11	0	71	27	9.3%	2
BANKCHAMPAIGN, N.A.	102	67	0	18	11	1.0%	6
THE GIFFORD STATE BANK	97	33	0	52	12	0.0%	0
WASHINGTON MUTUAL BANK, FA	73	10	1	62	0	0.0%	0
PEOPLES STATE BANK - MANSFIELD	66	22	0	31	13	30.3%	0
ARGENT MORTGAGE COMPANY	59	13	0	45	1	57.6%	0
FIRST BANK RICHMOND, NA	52	50	0	1	1	57.7%	0
UNION PLANTERS BANK	51	20	2	26	2	2.1%	1
FIRST NATIONAL BANK OF OGDEN	50	21	0	17	3	7.3%	9
CHASE MANHATTAN MORTGAGE CORP.	49	11	5	33	0	4.8%	0
GMAC MORTGAGE CORPORATION	48	10	5	21	12	27.0%	0
BENEFICIAL	43	0	0	43	0	67.4%	0
1ST ADVANTAGE MORTGAGE L.L.C.	41	12	0	29	0	34.1%	0

2004 Home Purchase Lending in Champaign-Urbana Metro Area







First Lien Home Purchase Loans per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Champaign-Urbana Metro Area



Share of Conventional Single-Family Loans that are High Cost, 2004

	40 percent or greater		13.9 to 5 percent
	39.9 to 25 percent		Less than 5 percent
	24.9 to 14 percent		Less than 10 loans in 2004

