

Decatur - 19500

Housing Data

				<u>Total</u>	
Mortgageable Single Family Properties (estimated 2000)*				42,602	
*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	33,379	66.4%	African American	12.6%	41.8%
Renter Occupied Units	13,182	26.2%	Asian	0.5%	40.6%
Vacant Units	3,680	7.3%	White	86.2%	76.5%
Total Units	50,241	100%	Other	0.8%	43.0%
			Hispanic*	0.6%	40.7%
Median Family Income		\$53,500	Total	NA	71.7%

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	2,661	\$221,000	367	55
Non-Bank Mortgage Companies	559	\$47,295	340	17
Total Single Family Lending	3,220	\$268,295	707	72

Conventional Single-Family Lending By Race/Ethnicity

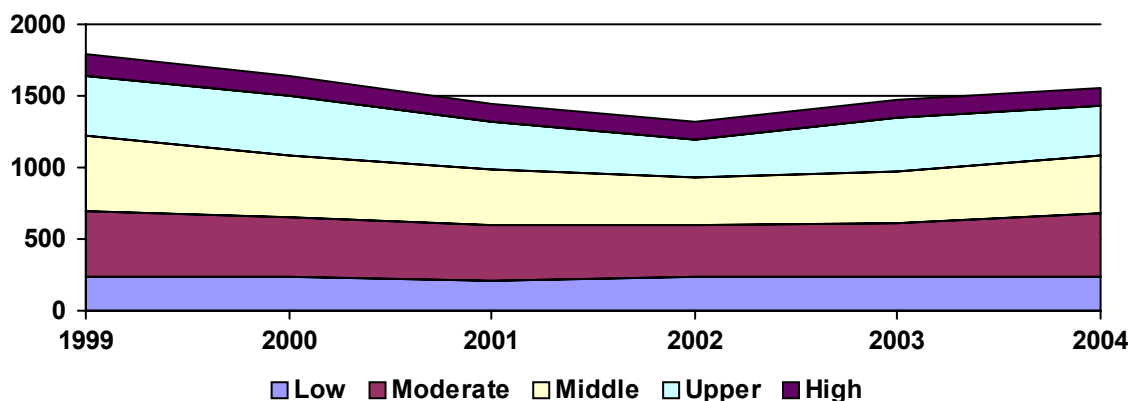
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	40	4	10.0%	30	75.0%	3	10.0%
African American	525	211	40.2%	215	41.0%	97	45.1%
Hispanic	56	11	19.6%	33	58.9%	10	30.3%
White	4,194	805	19.2%	2,735	65.2%	576	21.1%
Other	17	8	47.1%	6	35.3%	1	16.7%
Not Reported	794	288	36.3%	201	25.3%	92	45.8%
Total	5,626	1,327	23.6%	3,220	57.2%	779	24.2%

Six-Year Mortgage Lending 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	1,363	1,434	1,160	1,087	1,259	1,487	9.1%
FHA/VA Home Purchase	595	394	431	408	408	322	-45.9%
Refinance	1,694	952	2,815	3,179	4,690	1,685	-0.5%
Home Improvement	493	408	313	274	260	270	-45.2%
Multifamily	14	14	12	4	4	7	-50.0%
Total Lending	4,159	3,202	4,731	4,952	6,621	3,771	-9.3%

Decatur - 19500

Home Purchase Lending Trends by Borrower Income Level

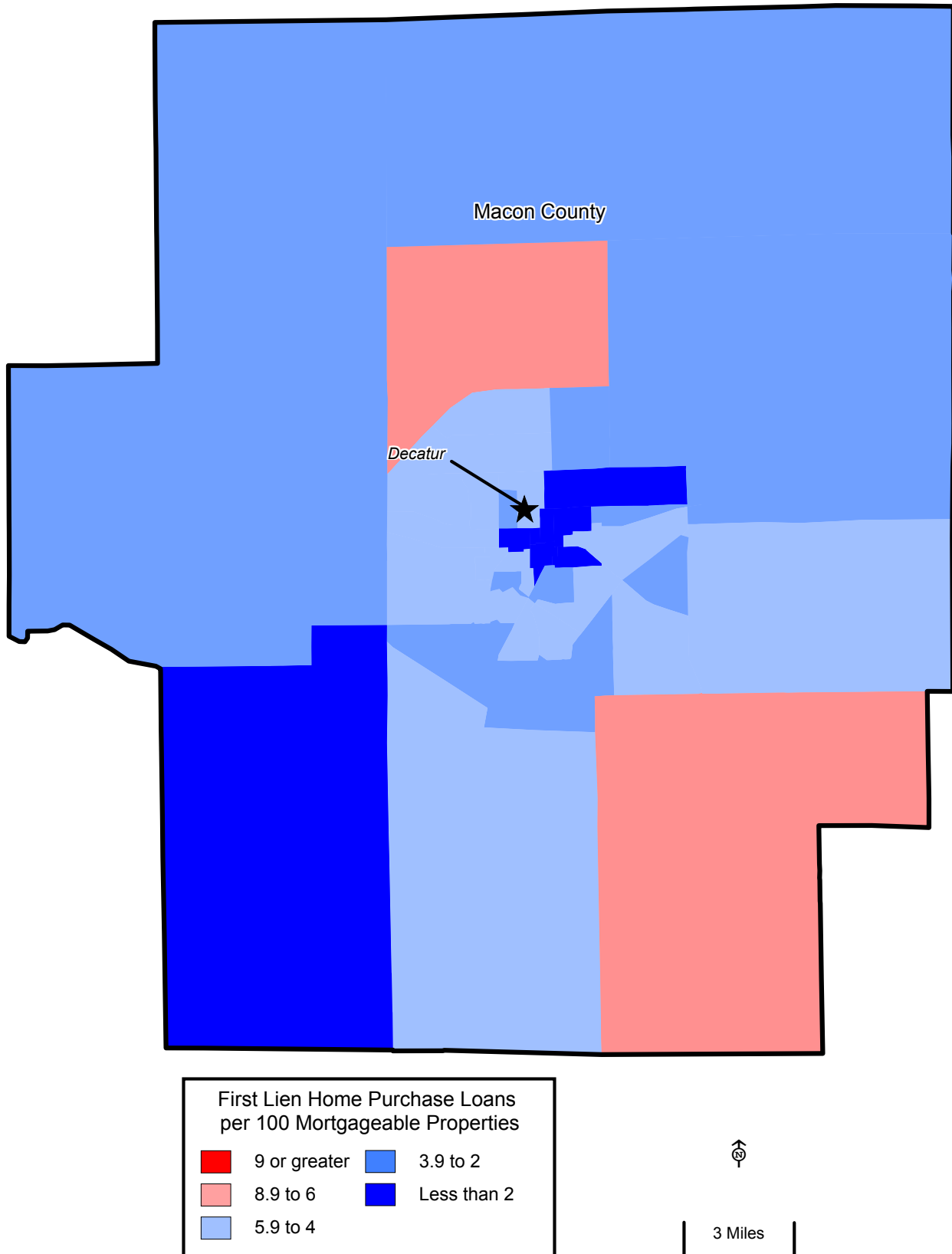


Top Lenders

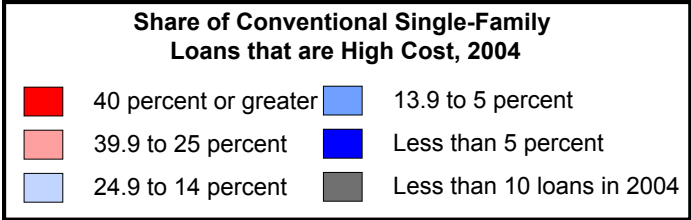
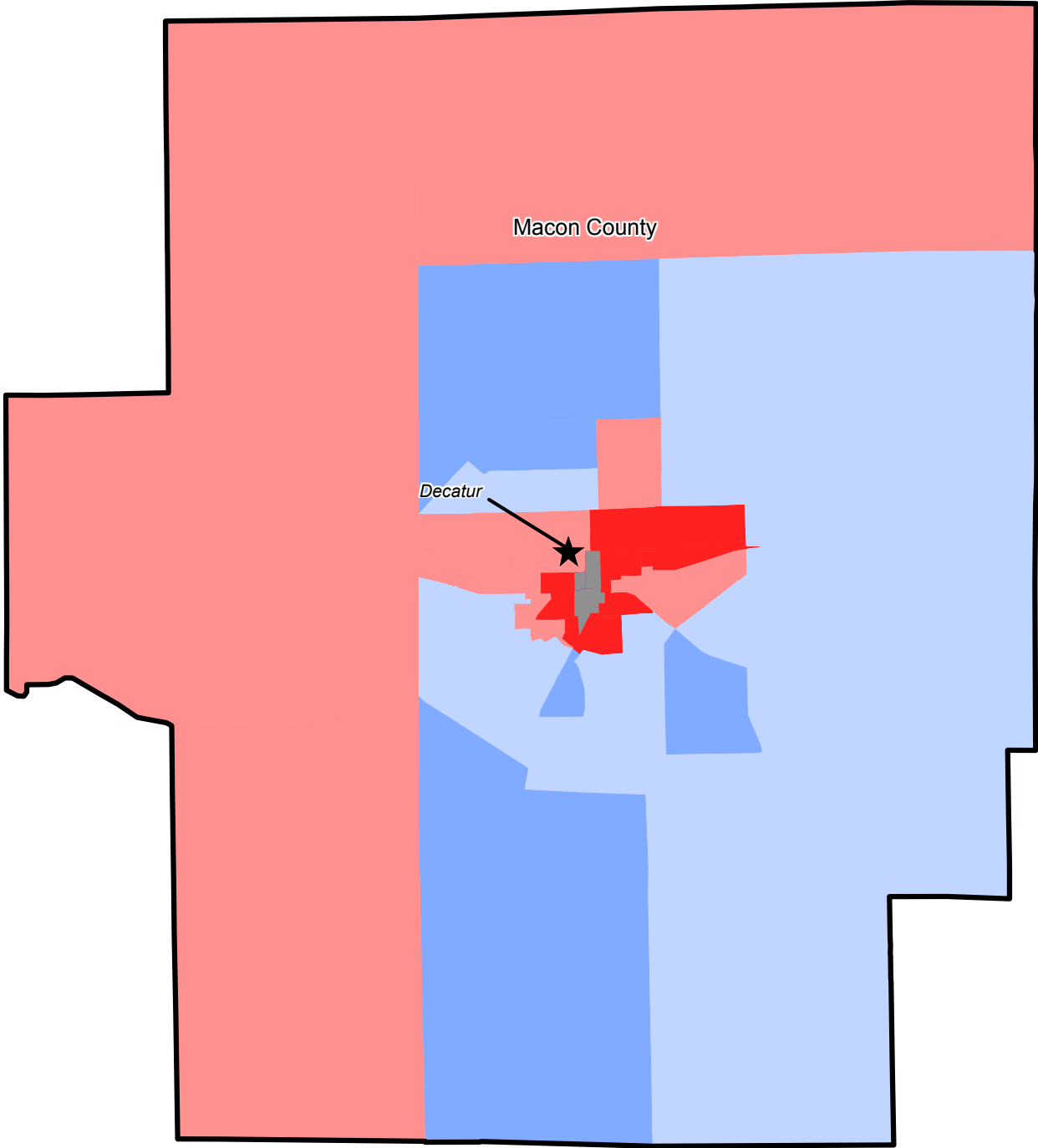
<u>Lender</u>	<u>Total Loans</u>	<u>Conv. Home Purchase</u>	<u>FHA/VA Home Purchase</u>	<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. High Cost Share</u>	<u>Total Multifamily</u>
NATIONAL CITY BANK, INDIANA	592	195	221	175	1	13.5%	0
FIRST NATIONAL BANK OF DECATUR	375	220	0	148	7	4.5%	0
HICKORY POINT BANK & TRUST FSB	243	110	0	88	44	0.0%	1
SOY CAPITAL BANK & TRUST CO.	212	70	0	60	81	1.4%	1
TOWN AND COUNTRY BANK	203	87	0	113	3	6.9%	0
UNION PLANTERS BANK	177	93	5	74	5	4.7%	0
MORTGAGE SERVICES INC.	151	55	35	61	0	0.0%	0
COUNTRYWIDE HOME LOANS	147	75	6	57	9	32.1%	0
STATE BANK OF NIANTIC	99	54	0	32	13	93.9%	0
ARGENT MORTGAGE COMPANY	97	57	0	39	1	79.4%	0
HSBC MORTGAGE CORP	87	29	0	56	2	0.0%	0
WELLS FARGO BANK, NA	78	41	3	33	1	24.0%	0
1ST ADVANTAGE MORTGAGE L.L.C.	64	38	4	18	4	75.0%	0
PRAIRIE STATE BANK & TRUST	63	30	0	30	2	27.4%	1
CEFCU	52	21	0	29	2	1.9%	0
IRWIN MORTGAGE CORP	51	11	12	28	0	7.7%	0
AMERIQUEST MORTGAGE COMPANY	44	0	0	42	2	75.0%	0
BENEFICIAL	43	0	0	39	4	72.1%	0
NATIONAL CITY BANK	41	15	0	15	11	4.9%	0
THE GERBER STATE BANK	40	6	0	17	16	33.3%	1
OPTION ONE MORTGAGE CORP.	39	19	0	20	0	66.7%	0
CITIFINANCIAL SERVICES, INC	39	0	0	27	12	84.6%	0
WASHINGTON MUTUAL BANK, FA	37	2	10	25	0	0.0%	0
WELLS FARGO FIN'L ILLINOIS INC	35	0	0	34	1	100.0%	0
CENDANT MORTGAGE	34	18	15	1	0	5.3%	0
LASALLE BANK NA	34	20	1	13	0	0.0%	0
LAND OF LINCOLN CREDIT UNION	30	0	0	20	10	0.0%	0
CHASE MANHATTAN MORTGAGE CORP.	23	5	2	15	1	14.3%	0
ALLIED HOME MORTGAGE CORP.	22	17	0	5	0	63.6%	0
FIRST MID-ILLINOIS BANK	19	8	0	7	3	11.1%	1

2004 Home Purchase Lending in Decatur Metro Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Decatur Metro Area



3 Miles