

COMMUNITY AREA 197 - WILL COUNTY

Housing Data

	Total
Mortgageable Single Family Properties (estimated 2000)*	156,647

*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	139,411	79.4%	African American	9.4%	57.2%
Renter Occupied Units	28,131	16.0%	Asian	1.9%	87.0%
Vacant Units	7,982	4.5%	White	84.9%	86.6%
Total Units	175,524	100%	Other	3.8%	70.1%
			Hispanic*	6.0%	73.8%
Median Family Income		\$69,608	Total	NA	83.2%

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	28,492	\$4,736,547	2,696	168
Non-Bank Mortgage Companies	14,917	\$2,494,333	3,951	106
Total Single Family Lending	43,409	\$7,230,880	6,647	274

Conventional Single-Family Lending By Race/Ethnicity

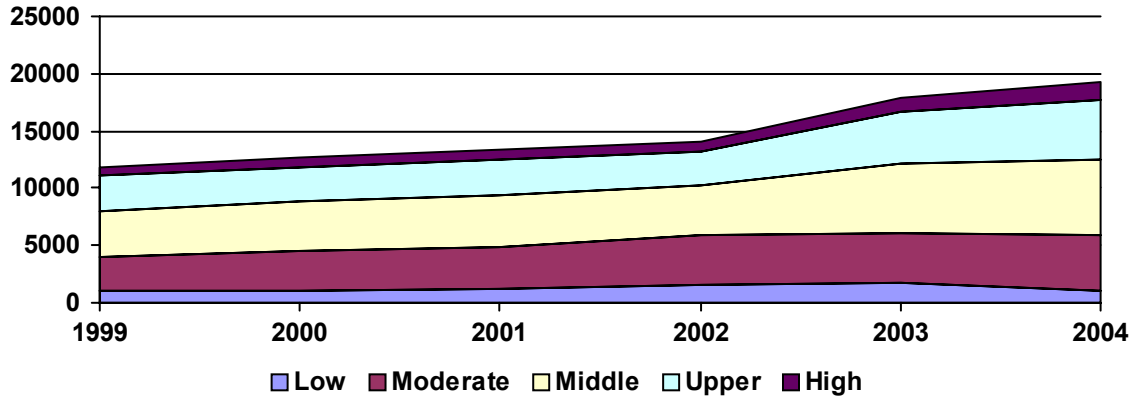
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	3,237	437	13.5%	2,148	66.4%	178	8.3%
African American	6,770	1,898	28.0%	3,117	46.0%	1,125	36.1%
Hispanic	8,033	1,674	20.8%	4,517	56.2%	1,158	25.6%
White	45,621	6,882	15.1%	29,910	65.6%	3,751	12.5%
Other	509	137	26.9%	271	53.2%	71	26.2%
Not Reported	11,131	3,763	33.8%	3,446	31.0%	638	18.5%
Total	75,301	14,791	19.6%	43,409	57.6%	6,921	15.9%

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	10,523	11,534	12,182	13,746	16,536	19,363	84.0%
FHA/VA Home Purchase	3,511	3,427	3,493	3,202	3,050	1,989	-43.3%
Refinance	11,671	6,285	26,572	33,869	51,488	23,475	101.1%
Home Improvement	2,420	2,411	1,918	1,355	1,388	2,122	-12.3%
Multifamily	30	48	46	61	46	52	73.3%
Total Lending	28,155	23,705	44,211	52,233	72,508	47,001	66.9%
Foreclosures	1,257	1,420	1,811	2,179	1,911	1,781	41.7%

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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	2,499	1,283	105	1,093	18	3.9%	0
NATIONAL CITY BANK, INDIANA	2,312	921	271	1,105	15	16.4%	0
COUNTRYWIDE HOME LOANS	2,223	1,075	75	1,035	38	18.1%	0
WASHINGTON MUTUAL BANK, FA	1,623	457	112	1,019	31	0.1%	4
MIDAMERICA BANK	1,531	879	49	499	101	0.0%	3
CHASE MANHATTAN MORTGAGE CORP.	1,502	634	91	763	14	1.5%	0
ARGENT MORTGAGE COMPANY	1,361	555	0	725	81	48.6%	0
LASALLE BANK NA	1,233	462	17	734	19	0.2%	1
AMERICAN HOME MORTGAGE	1,119	418	130	557	14	5.4%	0
BANK OF AMERICA, N.A.	1,052	364	7	665	16	0.1%	0
HARRIS TRUST AND SAVINGS BANK	859	383	0	465	11	0.1%	0
FREMONT INVESTMENT & LOAN	770	416	0	350	4	86.5%	0
JP MORGAN CHASE BANK, NA	692	75	2	481	134	6.1%	0
BANCGROUP MORTGAGE CORPORATION	681	474	31	176	0	4.6%	0
THE FIRST MORTGAGE CORPORATION	675	454	96	105	20	17.8%	0
AEGIS WHOLESALE CORPORATION	509	45	44	420	0	0.0%	0
NEW CENTURY MTG CORPORATION	491	203	0	272	16	50.9%	0
GMAC MORTGAGE CORPORATION	471	133	9	235	94	11.2%	0
AMERIQUEST MORTGAGE COMPANY	469	0	0	449	20	59.7%	0
DRAPER AND KRAMER MORTGAGE COR	460	343	72	45	0	0.0%	0
US BANK, N.A.	453	150	13	290	0	0.0%	0
CHARTER ONE BANK	448	173	1	246	28	0.2%	0
FLAGSTAR BANK	417	170	9	237	1	1.7%	0
CENDANT MORTGAGE	412	318	22	71	1	2.3%	0
LEHMAN BROTHERS BANK	410	194	3	213	0	40.5%	0
HSBC MORTGAGE CORP	391	166	0	216	9	5.1%	0
MARKET STREET MORTGAGE CORP	386	287	79	20	0	3.4%	0
CITIMORTGAGE, INC.	381	154	2	220	5	2.4%	0
GMAC BANK	363	141	6	209	7	2.0%	0
PULTE MORTGAGE LLC	358	336	4	18	0	1.1%	0