

Kankakee - MSA 28100

Housing Data

| | Total | | | | |
|---|---------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2000)* | 34,252 | | | | |
| *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 | 26,502 | 65.3% | African American | 13.5% | 45.6% |
| Renter Occupied Units | 11,680 | 28.8% | Asian | 0.5% | 63.5% |
| Vacant Units | 2,428 | 6.0% | White | 83.2% | 73.9% |
| Total Units | 40,610 | 100% | Other | 2.8% | 50.9% |
| | | | Hispanic* | 3.1% | 53.0% |
| Median Family Income | | \$55,300 | Total | NA | 69.4% |

Conventional Single-Family Mortgage Lending

| | Total Loans | Dollars Loaned (\$Thousands) | High Cost Loans | |
|---|--------------------|-------------------------------------|------------------------|----------------|
| | | | High Rate | Very High Rate |
| Bank, Thrift, and Direct Operating Subsidiaries | 3,230 | \$339,747 | 394 | 32 |
| Non-Bank Mortgage Companies | 900 | \$88,989 | 429 | 19 |
| Total Single Family Lending | 4,130 | \$428,736 | 823 | 51 |

Conventional Single-Family Lending By Race/Ethnicity

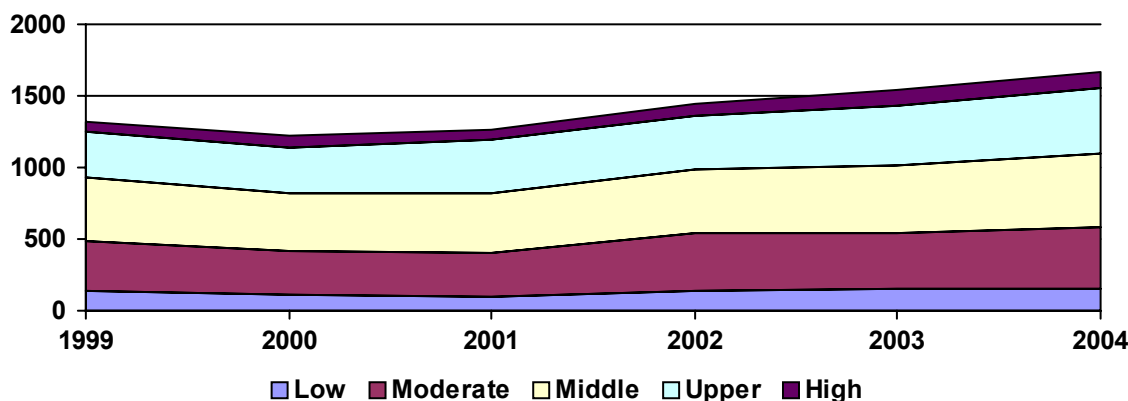
| Race/Ethnicity | Applications | Denials | Denial Rate | Total Originations | Origination Rate | High Cost Loans | High Cost Share |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|------------------------|------------------------|
| Asian | 45 | 3 | 6.7% | 30 | 66.7% | 0 | 0.0% |
| African American | 889 | 337 | 37.9% | 388 | 43.6% | 212 | 54.6% |
| Hispanic | 325 | 82 | 25.2% | 171 | 52.6% | 58 | 33.9% |
| White | 5,213 | 967 | 18.5% | 3,292 | 63.1% | 523 | 15.9% |
| Other | 44 | 14 | 31.8% | 23 | 52.3% | 4 | 17.4% |
| Not Reported | 1,351 | 614 | 45.4% | 226 | 16.7% | 77 | 34.1% |
| Total | 7,867 | 2,017 | 25.6% | 4,130 | 52.5% | 874 | 21.2% |

Six-Year Mortgage Lending Trends

| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | Change 1999 to 2004 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| Conv. Home Purchase | 1,142 | 1,197 | 1,238 | 1,393 | 1,586 | 1,826 | 59.9% |
| FHA/VA Home Purchase | 309 | 210 | 213 | 251 | 206 | 219 | -29.1% |
| Refinance | 1,917 | 1,016 | 3,236 | 3,458 | 4,605 | 2,172 | 13.3% |
| Home Improvement | 278 | 347 | 347 | 237 | 209 | 272 | -2.2% |
| Multifamily | 14 | 22 | 17 | 26 | 26 | 27 | 92.9% |
| Total Lending | 3,660 | 2,792 | 5,051 | 5,365 | 6,632 | 4,516 | 23.4% |

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Home Purchase Lending Trends by Borrower Income Level

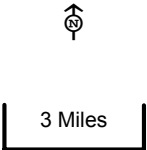
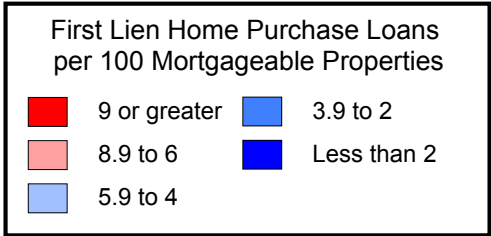
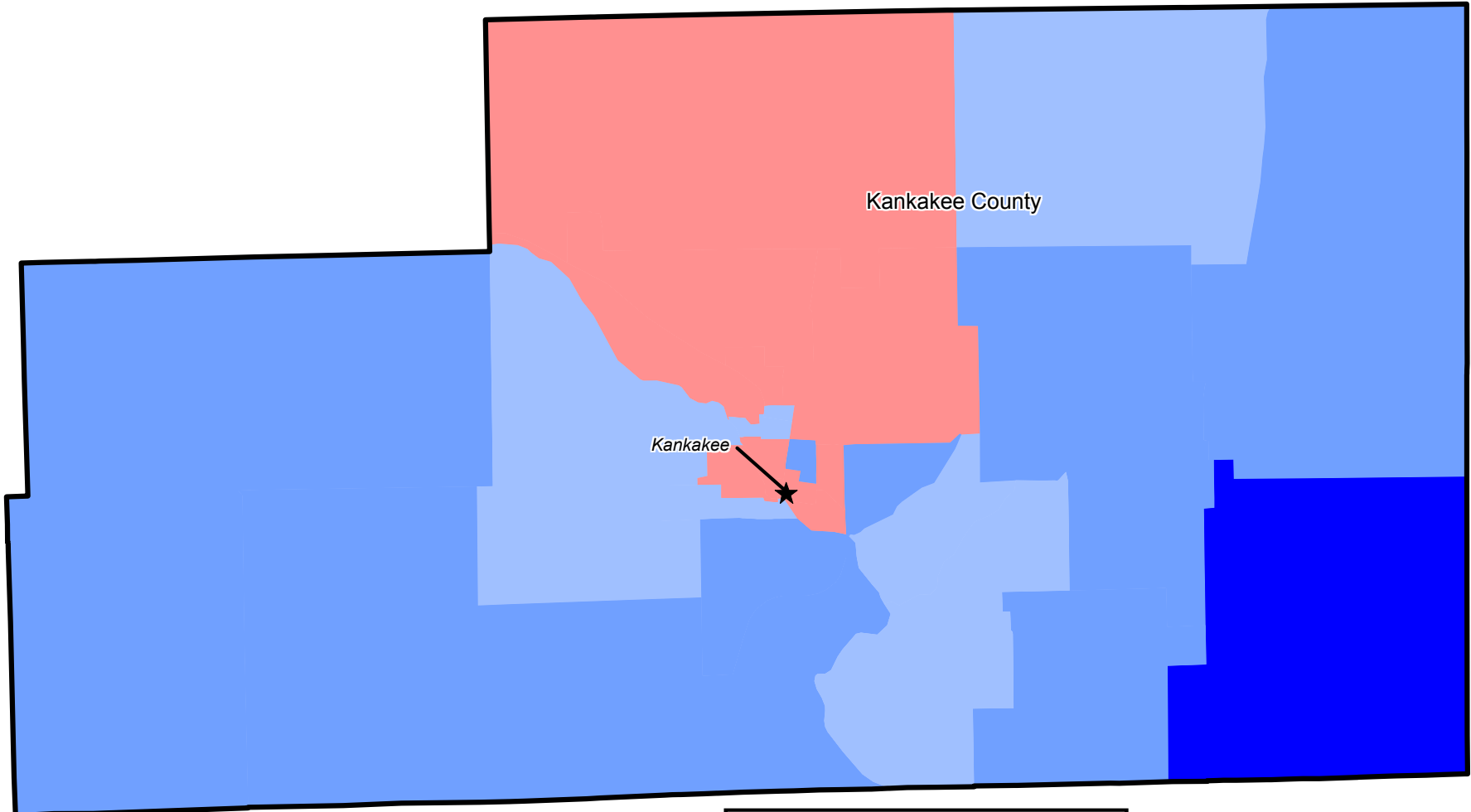


Top Lenders

| <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> |
|--------------------------------|--------------------|----------------------------|-----------------------------|------------------------|------------------------|------------------------------|--------------------------|
| HOMESTAR BANK | 938 | 323 | 0 | 526 | 85 | 9.1% | 4 |
| NATIONAL CITY BANK, INDIANA | 515 | 201 | 130 | 182 | 2 | 13.5% | 0 |
| CENTRUE BANK | 211 | 103 | 0 | 107 | 0 | 0.0% | 1 |
| PEOPLES BANK OF KANKAKEE CTY | 202 | 78 | 0 | 98 | 22 | 1.0% | 4 |
| LONG BEACH MORTGAGE CO. | 145 | 125 | 0 | 19 | 1 | 80.7% | 0 |
| MUNICIPAL TRUST & SAVINGS BANK | 123 | 61 | 0 | 44 | 13 | 16.1% | 5 |
| STATE BANK OF HERSCHER | 94 | 30 | 0 | 61 | 3 | 0.0% | 0 |
| COUNTRYWIDE HOME LOANS | 88 | 26 | 2 | 56 | 4 | 32.1% | 0 |
| NATIONAL CITY BANK | 75 | 34 | 0 | 26 | 15 | 16.0% | 0 |
| WELLS FARGO BANK, NA | 75 | 28 | 8 | 37 | 2 | 12.5% | 0 |
| FIRST TRUST BANK OF ILLINOIS | 70 | 30 | 0 | 39 | 1 | 12.9% | 0 |
| MARIBELLA MORTGAGE, LLC. | 63 | 50 | 0 | 13 | 0 | 0.0% | 0 |
| FIRST AMERICAN BANK | 60 | 5 | 0 | 39 | 16 | 15.0% | 0 |
| FREMONT INVESTMENT & LOAN | 59 | 43 | 0 | 15 | 1 | 89.8% | 0 |
| ARGENT MORTGAGE COMPANY | 57 | 27 | 0 | 28 | 2 | 56.1% | 0 |
| CHASE MANHATTAN MORTGAGE CORP. | 55 | 21 | 4 | 30 | 0 | 6.3% | 0 |
| WASHINGTON MUTUAL BANK, FA | 54 | 11 | 4 | 37 | 2 | 0.0% | 0 |
| AMERIQUEST MORTGAGE COMPANY | 53 | 0 | 0 | 52 | 1 | 69.8% | 0 |
| CENDANT MORTGAGE | 52 | 40 | 2 | 10 | 0 | 6.3% | 0 |
| COMMONWEALTH CREDIT UNION | 45 | 10 | 0 | 18 | 17 | 2.2% | 0 |
| UNION FED BK OF INDIANAPOLIS | 41 | 16 | 15 | 10 | 0 | 4.5% | 0 |
| GMAC MORTGAGE CORPORATION | 40 | 15 | 3 | 19 | 3 | 12.5% | 0 |
| MAINSOURCE BANK OF ILLINOIS | 39 | 19 | 0 | 17 | 3 | 0.0% | 0 |
| NEW CENTURY MTG CORPORATION | 37 | 10 | 0 | 27 | 0 | 62.2% | 0 |
| FARMERS STATE BANK OF DANFORTH | 36 | 9 | 0 | 19 | 8 | 0.0% | 0 |
| FNB OF GRANT PARK | 34 | 7 | 0 | 25 | 2 | 38.2% | 0 |
| OPTION ONE MORTGAGE CORP. | 31 | 18 | 0 | 12 | 1 | 77.4% | 0 |
| CITICORP TRUST BANK, FSB | 31 | 0 | 0 | 30 | 1 | 54.8% | 0 |
| AMERICAN HOME MORTGAGE | 31 | 14 | 3 | 14 | 0 | 12.5% | 0 |
| LASALLE BANK NA | 28 | 16 | 1 | 10 | 0 | 7.7% | 1 |

2004 Home Purchase Lending in Kankakee Metro Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Kankakee Metro Area

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