

Peoria - MSA 37900

Housing Data

	Total				
Mortgageable Single Family Properties (estimated 2000)*	122,375				
*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	98,188	67.9%	African American	7.2%	37.2%
Renter Occupied Units	37,669	26.0%	Asian	0.9%	49.6%
Vacant Units	8,807	6.1%	White	90.5%	75.6%
Total Units	144,664	100%	Other	1.3%	50.5%
			Hispanic*	1.0%	55.0%
Median Family Income		\$58,700	Total	NA	72.3%

Conventional Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$Thousands)	High Cost Loans	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	11,882	\$1,156,748	1,041	88
Non-Bank Mortgage Companies	1,475	\$141,652	700	35
Total Single Family Lending	13,357	\$1,298,400	1,741	123

Conventional Single-Family Lending By Race/Ethnicity

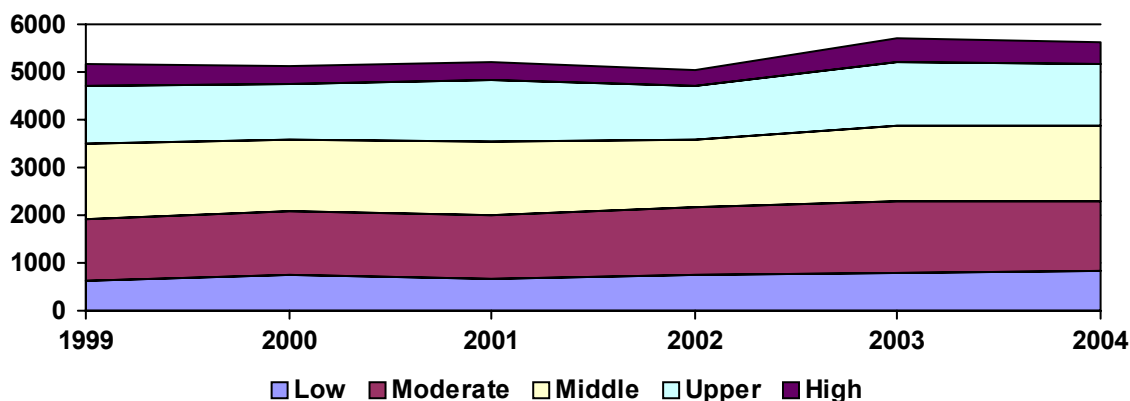
Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High Cost Loans	High Cost Share
Asian	244	27	11.1%	191	78.3%	6	3.1%
African American	1,038	376	36.2%	440	42.4%	144	32.7%
Hispanic	299	58	19.4%	190	63.5%	36	18.9%
White	17,611	3,149	17.9%	11,813	67.1%	1,458	12.3%
Other	93	44	47.3%	34	36.6%	6	17.6%
Not Reported	2,653	1,003	37.8%	689	26.0%	214	31.1%
Total	21,938	4,657	21.2%	13,357	60.9%	1,864	14.0%

Six-Year Mortgage Lending Trends

	1999	2000	2001	2002	2003	2004	Change 1999 to 2004
Conv. Home Purchase	4,851	4,899	4,756	4,775	5,527	5,689	17.3%
FHA/VA Home Purchase	815	758	937	914	902	769	-5.6%
Refinance	7,075	3,846	11,900	13,634	17,981	7,112	0.5%
Home Improvement	2,413	1,654	1,616	1,147	955	1,108	-54.1%
Multifamily	30	27	38	52	28	47	56.7%
Total Lending	15,184	11,184	19,247	20,522	25,393	14,725	-3.0%

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Home Purchase Lending Trends by Borrower Income Level

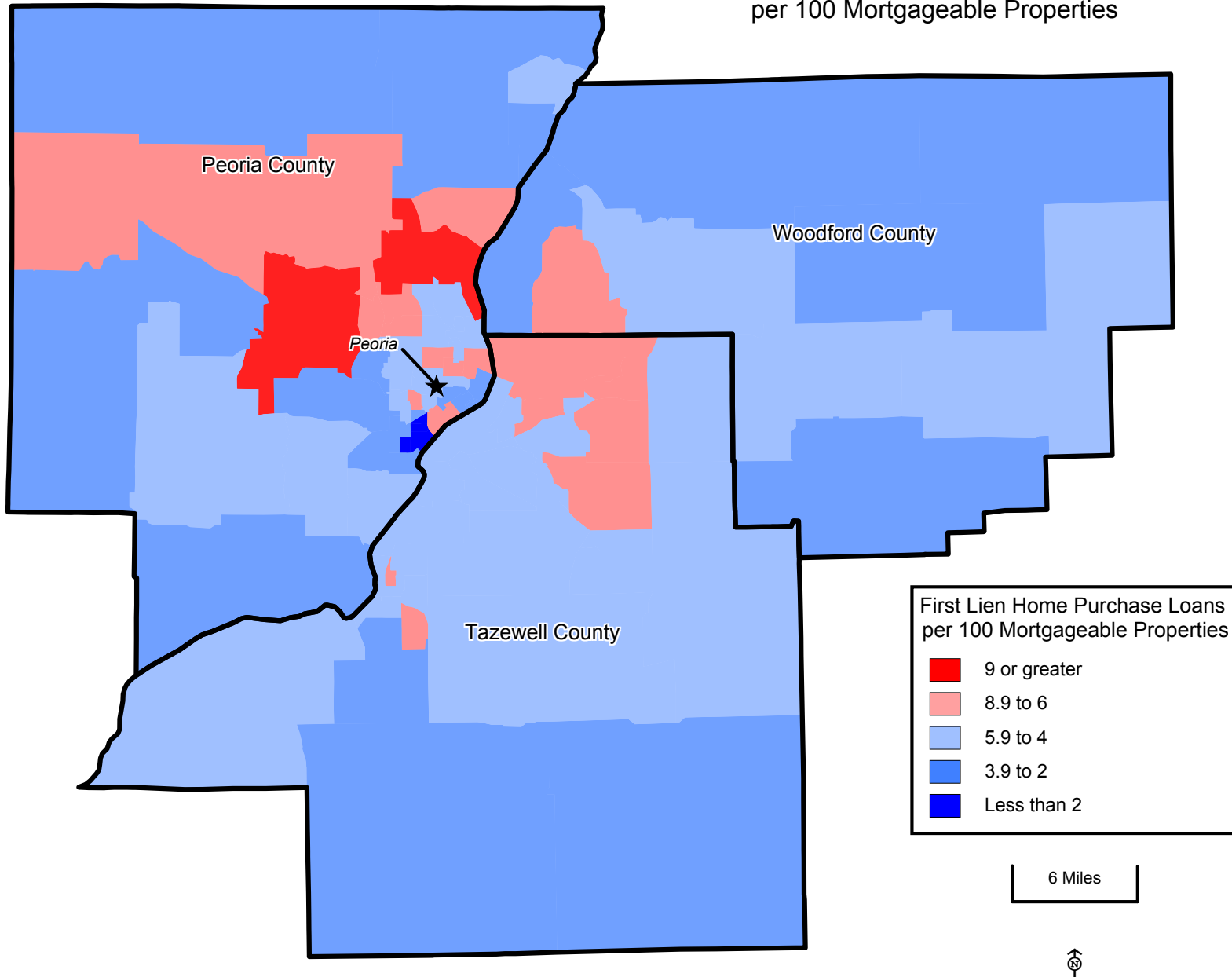


Top Lenders

<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>
NATIONAL CITY BANK, INDIANA	1,979	874	509	587	9	11.3%	0
CEFCU	1,744	736	0	930	78	0.3%	0
ASSOCIATED BANK, N.A.	678	112	0	300	256	5.1%	10
COUNTRYWIDE HOME LOANS	675	365	35	257	18	13.8%	0
MORTON COMMUNITY BANK	665	396	0	246	20	0.0%	3
HEARTLAND BANK & TRUST	497	194	1	216	77	2.1%	9
SOUTH SIDE TRUST & SAVINGS BAN	460	196	0	209	49	3.7%	6
WELLS FARGO BANK, NA	455	165	41	245	4	15.3%	0
FIRST CAPITAL BANK	366	181	59	124	2	0.0%	0
LASALLE BANK NA	361	189	0	167	5	0.3%	0
BANKPLUS, FSB	332	112	0	215	5	0.0%	0
ASSOCIATED MORTGAGE CO, INC	292	101	2	188	1	0.0%	0
BANK OF AMERICA, N.A.	248	128	0	116	4	1.6%	0
HARRIS TRUST AND SAVINGS BANK	223	108	0	112	3	0.0%	0
ARGENT MORTGAGE COMPANY	204	70	0	125	9	67.6%	0
HERITAGE BANK OF CENTRAL ILL	198	83	1	93	20	7.7%	1
PEKIN SAVINGS BANK	194	62	0	98	34	22.2%	0
NATIONAL CITY BANK	190	73	0	93	24	14.2%	0
JP MORGAN CHASE BANK, NA	171	7	0	139	25	13.5%	0
HERGET NATIONAL BANK OF PEKIN	158	70	0	86	2	7.0%	0
CHASE MANHATTAN MORTGAGE CORP.	145	51	17	71	6	6.5%	0
CITIFINANCIAL SERVICES, INC	135	0	0	91	44	85.9%	0
WASHINGTON MUTUAL BANK, FA	133	29	0	101	3	2.5%	0
BETTER BANKS	127	58	0	59	9	11.1%	1
THE HEIGHTS BANK	122	47	0	63	12	55.7%	0
OPTION ONE MORTGAGE CORP.	120	66	0	53	1	54.2%	0
ALPHA COMMUNITY BANK	120	37	0	63	20	30.8%	0
UNION PLANTERS BANK	119	47	4	67	1	13.9%	0
COUNTRYWIDE MTG. VENTURES, LLC	119	117	1	1	0	0.8%	0
REDBRAND CREDIT UNION	110	0	0	63	47	0.0%	0

2004 Home Purchase Lending in the Peoria Metro Area

First Lien Home Purchase Loans
per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Peoria Metro Area

