

Rockford - MSA 40420

Housing Data

			<u>Total</u>		
Mortgageable Single Family Properties (estimated 2000)*			123,488		
*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	101,501	67.6%	African American	7.1%	41.4%
Renter Occupied Units	40,354	26.9%	Asian	0.9%	62.0%
Vacant Units	8,383	5.6%	White	88.2%	74.9%
Total Units	150,238	100%	Other	3.7%	52.7%
			Hispanic*	4.7%	54.8%
Median Family Income		\$59,800	Total	NA	71.6%

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	13,875	\$1,330,498	1,702	111
Non-Bank Mortgage Companies	3,149	\$332,742	1,432	54
Total Single Family Lending	17,024	\$1,663,240	3,134	165

Conventional Single-Family Lending By Race/Ethnicity

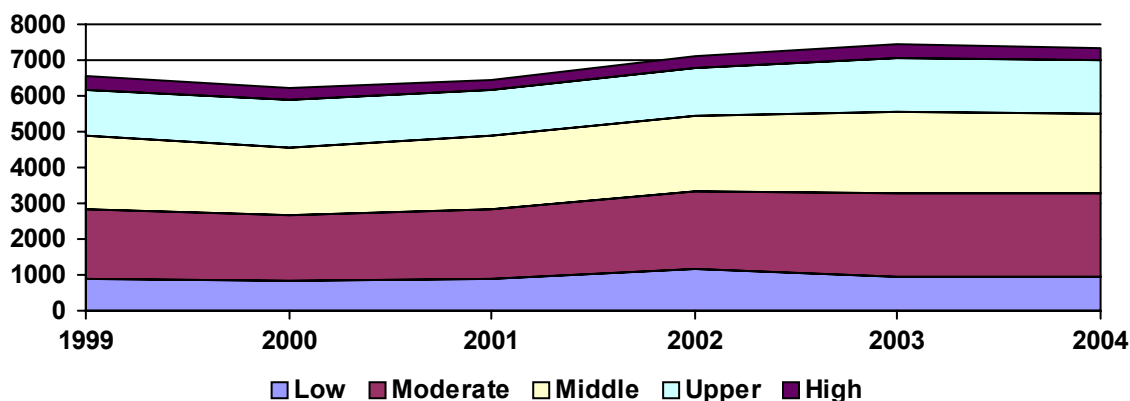
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High Cost Loans</u>	<u>High Cost Share</u>
Asian	415	71	17.1%	236	56.9%	36	15.3%
African American	1,641	624	38.0%	639	38.9%	257	40.2%
Hispanic	2,369	610	25.7%	1,246	52.6%	348	27.9%
White	21,886	4,161	19.0%	13,556	61.9%	2,346	17.3%
Other	151	52	34.4%	69	45.7%	18	26.1%
Not Reported	4,800	1,795	37.4%	1,278	26.6%	294	23.0%
Total	31,262	7,313	23.4%	17,024	54.5%	3,299	19.4%

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	5,174	4,981	5,273	6,053	6,821	7,472	44.4%
FHA/VA Home Purchase	1,918	1,795	1,851	2,042	1,883	1,138	-40.7%
Refinance	7,952	4,271	16,338	19,401	26,313	9,129	14.8%
Home Improvement	1,815	1,569	1,405	1,092	1,025	1,282	-29.4%
Multifamily	69	41	55	67	71	78	13.0%
Total Lending	16,928	12,657	24,922	28,655	36,113	19,099	12.8%

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Home Purchase Lending Trends by Borrower Income Level

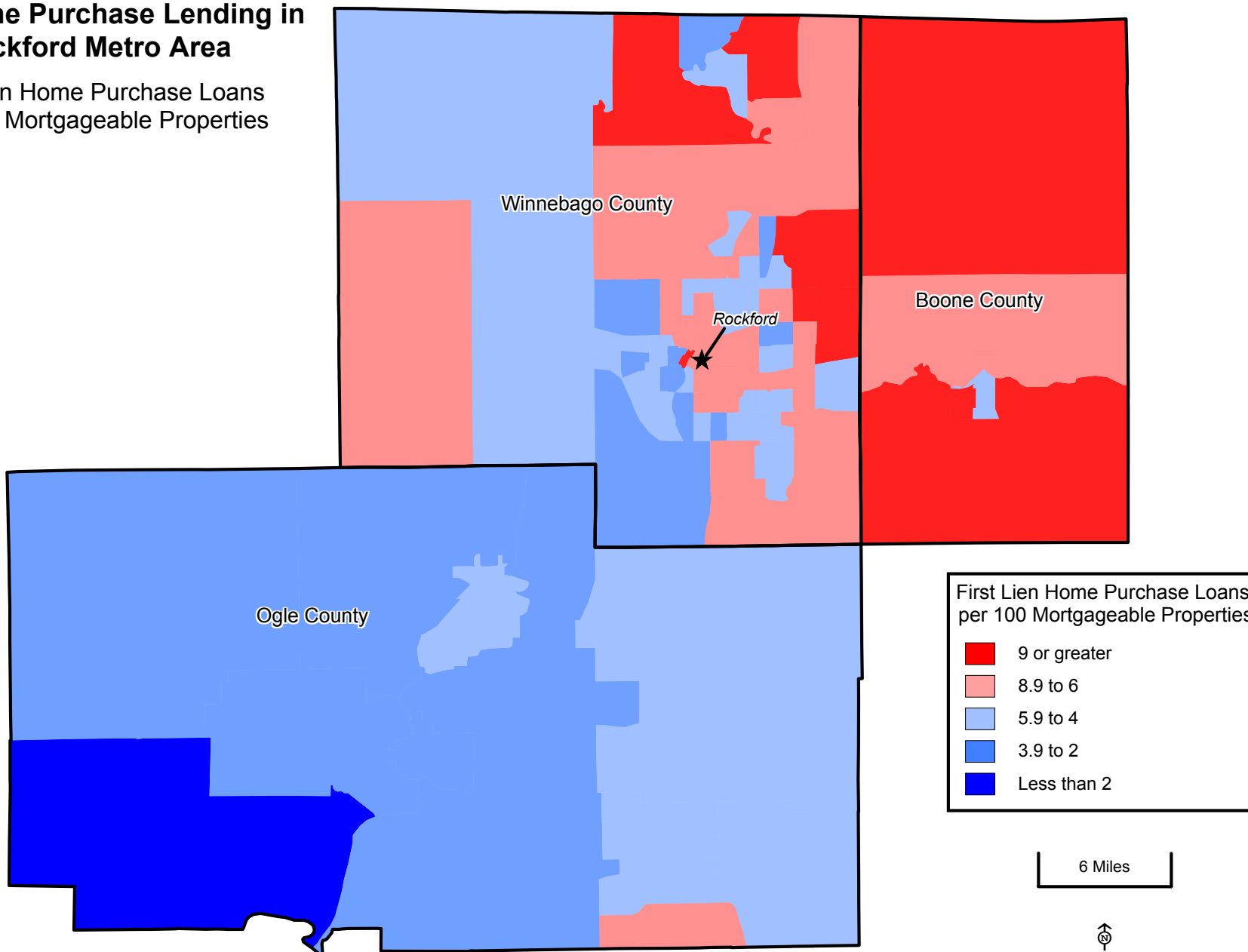


Top Lenders

<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>
AMCORE BANK, N.A.	1,681	679	159	600	224	3.8%	19
NATIONAL CITY BANK, INDIANA	1,533	698	250	577	8	25.6%	0
COUNTRYWIDE HOME LOANS	1,298	715	68	478	37	20.5%	0
ALPINE BANK	1,213	495	10	624	84	1.1%	0
FIRST FEDERAL CAPITAL BANK	717	257	3	367	90	4.9%	0
ARGENT MORTGAGE COMPANY	491	237	0	238	16	67.2%	0
CHASE MANHATTAN MORTGAGE CORP.	463	180	59	219	5	4.9%	0
BLACKHAWK STATE BANK	455	185	3	210	55	5.8%	2
STILLMAN BANCCORP, N.A.	439	125	0	276	38	7.1%	0
JP MORGAN CHASE BANK, NA	431	44	0	339	48	9.0%	0
NORTHWEST BANK OF ROCKFORD	423	155	0	259	7	0.0%	2
WELLS FARGO BANK, NA	408	189	21	196	2	13.6%	0
RIVERSIDE COMMUNITY BANK	391	181	0	193	15	2.1%	2
IRWIN MORTGAGE CORP	346	152	100	94	0	20.2%	0
RBC MORTGAGE	322	49	166	107	0	2.0%	0
GN MORTGAGE, LLC	314	151	14	149	0	17.8%	0
WASHINGTON MUTUAL BANK, FA	269	84	18	165	1	0.0%	1
MIDWEST COMMUNITY BANK	251	171	0	69	0	0.4%	11
US BANK, N.A.	250	112	13	125	0	0.0%	0
AMERICAN HOME MORTGAGE	238	96	29	113	0	12.5%	0
FIRST NATIONAL BANK & TRUST CO	237	75	0	118	42	18.3%	2
OPTION ONE MORTGAGE CORP.	237	133	0	99	5	56.1%	0
ASSOCIATED BANK, N.A.	222	18	0	79	125	4.1%	0
LASALLE BANK NA	222	105	3	113	0	0.0%	1
FREMONT INVESTMENT & LOAN	217	110	0	106	1	85.7%	0
ASSOCIATED MORTGAGE CO, INC	205	46	3	156	0	0.0%	0
AIG FSB	137	25	0	112	0	40.1%	0
FIRST NATIONAL BANK AND TRUST	131	38	0	59	33	4.6%	1
ROCK VALLEY FEDERAL CU	129	18	0	80	31	0.0%	0
AMERIQUEST MORTGAGE COMPANY	128	0	0	118	10	72.7%	0

2004 Home Purchase Lending in Rockford Metro Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Rockford Metro Area

