

## St. Louis (IL) - MSA 41180

**Housing Data**

	<b>Total</b>				
Mortgageable Single Family Properties (estimated 2000)*	213,565				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<b>Number</b>	<b>Percent</b>	<b>Race/Ethnicity</b>	<b>Share of Householders</b>	<b>Home - Ownership Rate</b>
Owner-Occupied Units	164,864	66.8%	African American	13.8%	46.0%
Renter Occupied Units	65,024	26.3%	Asian	0.4%	59.5%
Vacant Units	16,972	6.9%	White	84.2%	76.3%
<b>Total Units</b>	<b>246,860</b>	<b>100%</b>	Other	1.5%	55.8%
			Hispanic*	1.2%	62.6%
<b>Median Family Income</b>		\$63,800	<b>Total</b>	<b>NA</b>	<b>71.7%</b>

**Conventional Single-Family Mortgage Lending**

	<b>Total Loans</b>	<b>Dollars Loaned (\$Thousands)</b>	<b>High Cost Loans</b>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	20,079	\$2,052,017	2,314	220
Non-Bank Mortgage Companies	5,990	\$613,283	2,326	105
<b>Total Single Family Lending</b>	<b>26,069</b>	<b>\$2,665,300</b>	<b>4,640</b>	<b>325</b>

**Conventional Single-Family Lending By Race/Ethnicity**

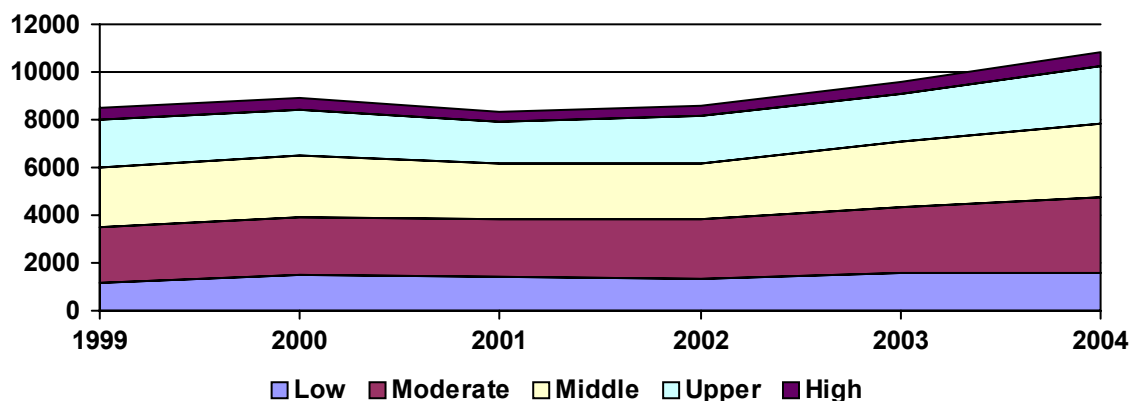
<b>Race/Ethnicity</b>	<b>Applications</b>	<b>Denials</b>	<b>Denial Rate</b>	<b>Total Originations</b>	<b>Origination Rate</b>	<b>High Cost Loans</b>	<b>High Cost Share</b>
Asian	254	41	16.1%	164	64.6%	20	12.2%
African American	4,865	1,759	36.2%	1,809	37.2%	866	47.9%
Hispanic	643	121	18.8%	344	53.5%	84	24.4%
White	32,980	5,571	16.9%	21,556	65.4%	3,360	15.6%
Other	225	94	41.8%	79	35.1%	28	35.4%
Not Reported	7,798	2,724	34.9%	2,117	27.1%	607	28.7%
<b>Total</b>	<b>46,765</b>	<b>10,310</b>	<b>22.0%</b>	<b>26,069</b>	<b>55.7%</b>	<b>4,965</b>	<b>19.0%</b>

**Six-Year Mortgage Lending Trends**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>Change 1999 to 2004</b>
Conv. Home Purchase	7,433	7,604	7,133	7,401	8,761	10,338	39.1%
FHA/VA Home Purchase	2,143	2,328	2,344	2,324	2,216	2,014	-6.0%
Refinance	12,405	7,281	18,844	23,198	34,102	14,859	19.8%
Home Improvement	3,015	2,699	2,319	1,992	2,161	2,172	-28.0%
Multifamily	66	54	114	102	93	123	86.4%
<b>Total Lending</b>	<b>25,062</b>	<b>19,966</b>	<b>30,754</b>	<b>35,017</b>	<b>47,333</b>	<b>29,506</b>	<b>17.7%</b>

## St. Louis (IL) - MSA 41180

## 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>
FIRST COLLINSVILLE BANK	1,523	797	0	460	251	2.2%	15
WELLS FARGO BANK, NA	1,477	602	109	756	10	19.9%	0
UNION PLANTERS BANK	1,259	472	83	673	28	4.9%	3
COUNTRYWIDE HOME LOANS	1,019	383	40	570	26	16.8%	0
THE BANK OF EDWARDSVILLE	900	309	0	466	118	9.9%	7
FIRST COUNTY BANK	842	394	0	307	124	1.8%	17
CHASE MANHATTAN MORTGAGE CORP.	800	293	133	366	8	4.9%	0
FIRST HORIZON HOME LOAN CORP	789	300	138	351	0	5.6%	0
CENDANT MORTGAGE	645	305	141	194	5	5.7%	0
US BANK, N.A.	589	300	59	230	0	1.2%	0
ARGENT MORTGAGE COMPANY	507	192	0	303	12	68.8%	0
GERSHMAN INVESTMENT CORPORATIO	503	202	209	91	1	0.7%	0
ASSOCIATED BANK, N.A.	493	78	0	189	208	5.3%	18
GMAC MORTGAGE CORPORATION	480	105	128	212	35	8.4%	0
FIRST BANK	475	139	5	236	90	3.5%	5
BANK OF AMERICA, N.A.	473	213	9	219	32	0.6%	0
MARKET STREET MORTGAGE CORP	400	131	214	55	0	10.5%	0
FIRST NATIONAL BANK OF WATERLO	359	122	0	215	20	0.0%	2
WASHINGTON MUTUAL BANK, FA	358	35	60	256	7	0.4%	0
ASSOCIATED MORTGAGE CO, INC	358	107	2	248	1	0.0%	0
HEMCOMINGS FINANCIAL NETWORK	347	197	0	150	0	66.9%	0
FIRST NAT'L BANK IN STAUNTON	345	83	0	213	46	14.3%	3
AMERIQUEST MORTGAGE COMPANY	310	0	0	287	23	66.8%	0
WEST POINTE BANK AND TRUST CO.	298	127	0	121	37	20.7%	13
WELLS FARGO FIN'L ILLINOIS INC	297	4	0	273	20	94.9%	0
FLAGSTAR BANK	281	88	6	186	1	5.1%	0
TAYLOR, BEAN & WHITAKER	277	43	113	120	1	0.0%	0
NATIONAL CITY BANK, INDIANA	265	123	12	129	1	38.6%	0
LASALLE BANK NA	251	65	3	182	1	1.6%	0
DECISION ONE MORTGAGE	235	96	0	139	0	54.9%	0

## St. Louis (MO) - MSA 41180

**Housing Data**

	<b>Total</b>				
Mortgageable Single Family Properties (estimated 2000)*	566,250				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<b>Number</b>	<b>Percent</b>	<b>Race/Ethnicity</b>	<b>Share of Householders</b>	<b>Home - Ownership Rate</b>
Owner-Occupied Units	488,837	73.0%	African American	11.5%	58.1%
Renter Occupied Units	146,618	21.9%	Asian	1.3%	55.3%
Vacant Units	34,246	5.1%	White	85.8%	80.1%
<b>Total Units</b>	<b>669,701</b>	<b>100%</b>	Other	1.3%	60.2%
			Hispanic*	1.0%	60.0%
<b>Median Family Income</b>		\$63,800	<b>Total</b>	<b>NA</b>	<b>76.9%</b>

**Conventional Single-Family Mortgage Lending**

	<b>Total Loans</b>	<b>Dollars Loaned (\$Thousands)</b>	<b>High Cost Loans</b>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	71,125	\$10,213,481	7,578	674
Non-Bank Mortgage Companies	29,595	\$3,912,359	8,829	936
<b>Total Single Family Lending</b>	<b>100,720</b>	<b>\$14,125,840</b>	<b>16,407</b>	<b>1,610</b>

**Conventional Single-Family Lending By Race/Ethnicity**

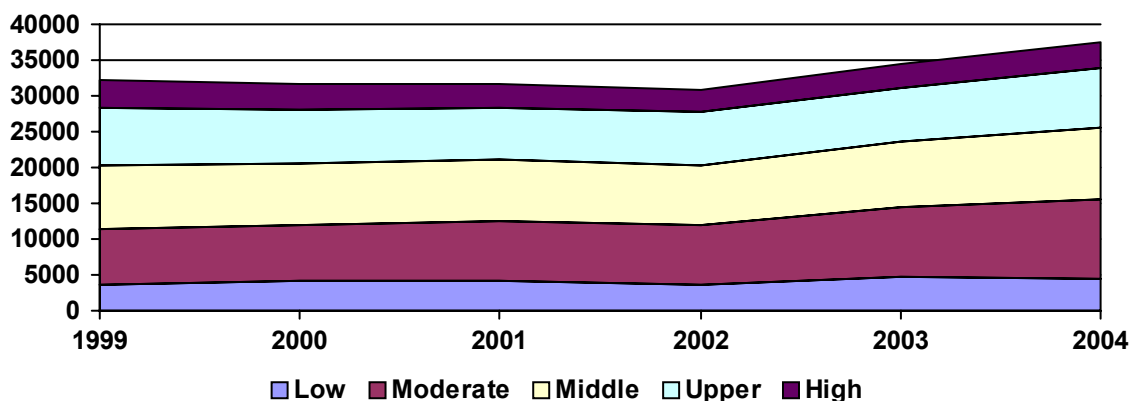
<b>Race/Ethnicity</b>	<b>Applications</b>	<b>Denials</b>	<b>Denial Rate</b>	<b>Total Originations</b>	<b>Origination Rate</b>	<b>High Cost Loans</b>	<b>High Cost Share</b>
Asian	2,538	340	13.4%	1,674	66.0%	131	7.8%
African American	21,686	6,188	28.5%	9,167	42.3%	4,522	49.3%
Hispanic	2,080	424	20.4%	1,106	53.2%	256	23.1%
White	117,568	17,052	14.5%	77,382	65.8%	10,654	13.8%
Other	885	236	26.7%	447	50.5%	83	18.6%
Not Reported	31,382	8,570	27.3%	10,944	34.9%	2,371	21.7%
<b>Total</b>	<b>176,139</b>	<b>32,810</b>	<b>18.6%</b>	<b>100,720</b>	<b>57.2%</b>	<b>18,017</b>	<b>17.9%</b>

**Six-Year Mortgage Lending Trends**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>Change 1999 to 2004</b>
Conv. Home Purchase	27,492	27,239	27,277	28,071	32,914	37,606	36.8%
FHA/VA Home Purchase	7,555	7,376	7,478	6,108	5,080	4,209	-44.3%
Refinance	39,243	23,423	76,443	100,886	142,781	62,274	58.7%
Home Improvement	6,948	5,419	5,335	3,788	3,041	4,089	-41.1%
Multifamily	142	112	193	131	158	190	33.8%
<b>Total Lending</b>	<b>81,380</b>	<b>63,569</b>	<b>116,726</b>	<b>138,984</b>	<b>183,974</b>	<b>108,368</b>	<b>33.2%</b>

## St. Louis (MO) - MSA 41180

## 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>
COUNTRYWIDE HOME LOANS	6,029	1,878	134	3,868	149	17.6%	0
WELLS FARGO BANK, NA	4,974	1,836	147	2,956	33	9.7%	2
US BANK, N.A.	4,795	2,142	355	2,290	4	0.4%	4
PULASKI BANK	4,270	2,374	548	1,331	11	3.8%	6
BANK OF AMERICA, N.A.	3,990	1,382	66	2,271	269	0.2%	2
CHASE MANHATTAN MORTGAGE CORP.	3,764	1,022	209	2,471	62	8.2%	0
FLAGSTAR BANK	3,007	851	31	2,113	12	1.9%	0
NATIONAL CITY BANK, INDIANA	2,909	1,189	197	1,495	28	30.4%	0
ARGENT MORTGAGE COMPANY	2,412	846	0	1,492	74	70.0%	0
ABN AMRO MORTGAGE GROUP, INC.	2,401	633	6	1,732	30	0.1%	0
CITIMORTGAGE, INC.	2,380	677	8	1,634	61	0.8%	0
FIRST HORIZON HOME LOAN CORP	2,111	755	169	1,187	0	5.8%	0
OHIO SAVINGS BANK	1,765	696	0	1,069	0	1.9%	0
CENDANT MORTGAGE	1,514	1,108	55	338	13	3.9%	0
GERSHMAN INVESTMENT CORPORATIO	1,500	635	148	717	0	0.4%	0
AMERIQUEST MORTGAGE COMPANY	1,487	1	0	1,394	92	57.8%	0
WASHINGTON MUTUAL BANK, FA	1,481	275	44	1,135	27	0.2%	0
PARAMOUNT BOND & MORT CO INC	1,386	552	297	535	2	0.0%	0
GMAC MORTGAGE CORPORATION	1,329	407	94	716	112	2.9%	0
HEMCOMINGS FINANCIAL NETWORK	1,316	530	0	785	1	62.8%	0
PRINCIPAL RESIDENTIAL MORTGAGE	1,270	290	51	929	0	0.3%	0
GORMAN & GORMAN RES MTG SRV IN	1,238	308	11	916	2	0.1%	1
EAGLE BANK AND TRUST COMPANY	1,156	510	33	603	6	1.7%	4
HEARTLAND BANK	1,139	350	67	722	0	1.2%	0
AMERICAN HOME MORTGAGE	1,063	339	25	677	22	3.5%	0
RBMG, INC	1,021	326	60	619	16	0.1%	0
INTERVALE MORTGAGE	1,020	435	0	585	0	62.5%	0
NORTH AMERICAN SAVINGS BANK	984	488	117	371	8	1.7%	0
MARKET STREET MORTGAGE CORP	900	335	310	255	0	3.2%	0
RBC MORTGAGE	877	367	68	442	0	2.7%	0

## St. Louis city - MSA 41180

**Housing Data**

	<b>Total</b>				
Mortgageable Single Family Properties (estimated 2000)*	103,535				
*Includes single-family structures (1-4 units) and condos (owner occupied units in buildings with 5+ units)					
	<b>Number</b>	<b>Percent</b>	<b>Race/Ethnicity</b>	<b>Share of Householders</b>	<b>Home - Ownership Rate</b>
Owner-Occupied Units	68,917	39.1%	African American	45.1%	38.7%
Renter Occupied Units	78,159	44.3%	Asian	1.8%	34.0%
Vacant Units	29,278	16.6%	White	50.7%	55.0%
<b>Total Units</b>	<b>176,354</b>	<b>100%</b>	Other	2.4%	36.9%
			Hispanic*	1.6%	41.1%
<b>Median Family Income</b>		\$63,800	<b>Total</b>	<b>NA</b>	<b>46.9%</b>

**Conventional Single-Family Mortgage Lending**

	<b>Total Loans</b>	<b>Dollars Loaned (\$Thousands)</b>	<b>High Cost Loans</b>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	9,800	\$1,051,994	1,676	169
Non-Bank Mortgage Companies	5,458	\$528,794	2,525	244
<b>Total Single Family Lending</b>	<b>15,258</b>	<b>\$1,580,788</b>	<b>4,201</b>	<b>413</b>

**Conventional Single-Family Lending By Race/Ethnicity**

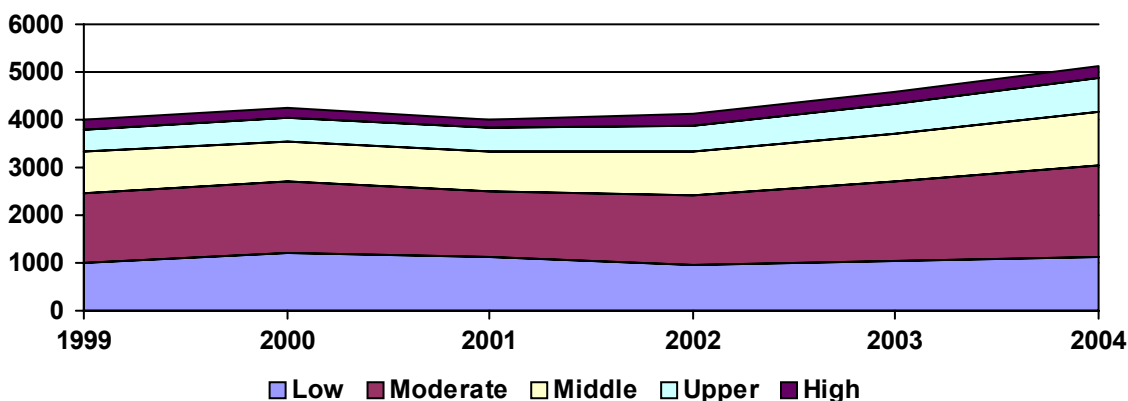
<b>Race/Ethnicity</b>	<b>Applications</b>	<b>Denials</b>	<b>Denial Rate</b>	<b>Total Originations</b>	<b>Origination Rate</b>	<b>High Cost Loans</b>	<b>High Cost Share</b>
Asian	563	145	25.8%	303	53.8%	41	13.5%
African American	10,064	3,389	33.7%	3,721	37.0%	2,100	56.4%
Hispanic	519	117	22.5%	273	52.6%	98	35.9%
White	14,357	2,320	16.2%	8,968	62.5%	1,701	19.0%
Other	211	86	40.8%	70	33.2%	20	28.6%
Not Reported	6,452	2,104	32.6%	1,923	29.8%	654	34.0%
<b>Total</b>	<b>32,166</b>	<b>8,161</b>	<b>25.4%</b>	<b>15,258</b>	<b>47.4%</b>	<b>4,614</b>	<b>30.2%</b>

**Six-Year Mortgage Lending Trends**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>Change 1999 to 2004</b>
Conv. Home Purchase	3,918	4,280	3,812	4,075	5,094	6,199	58.2%
FHA/VA Home Purchase	1,309	1,278	1,211	1,076	780	650	-50.3%
Refinance	5,640	4,652	7,934	9,359	13,773	8,790	55.9%
Home Improvement	1,056	864	817	613	533	755	-28.5%
Multifamily	102	106	174	113	126	139	36.3%
<b>Total Lending</b>	<b>12,025</b>	<b>11,180</b>	<b>13,948</b>	<b>15,236</b>	<b>20,307</b>	<b>16,533</b>	<b>37.5%</b>

## St. Louis city - MSA 41180

## Home Purchase Lending Trends by Borrower Income Level

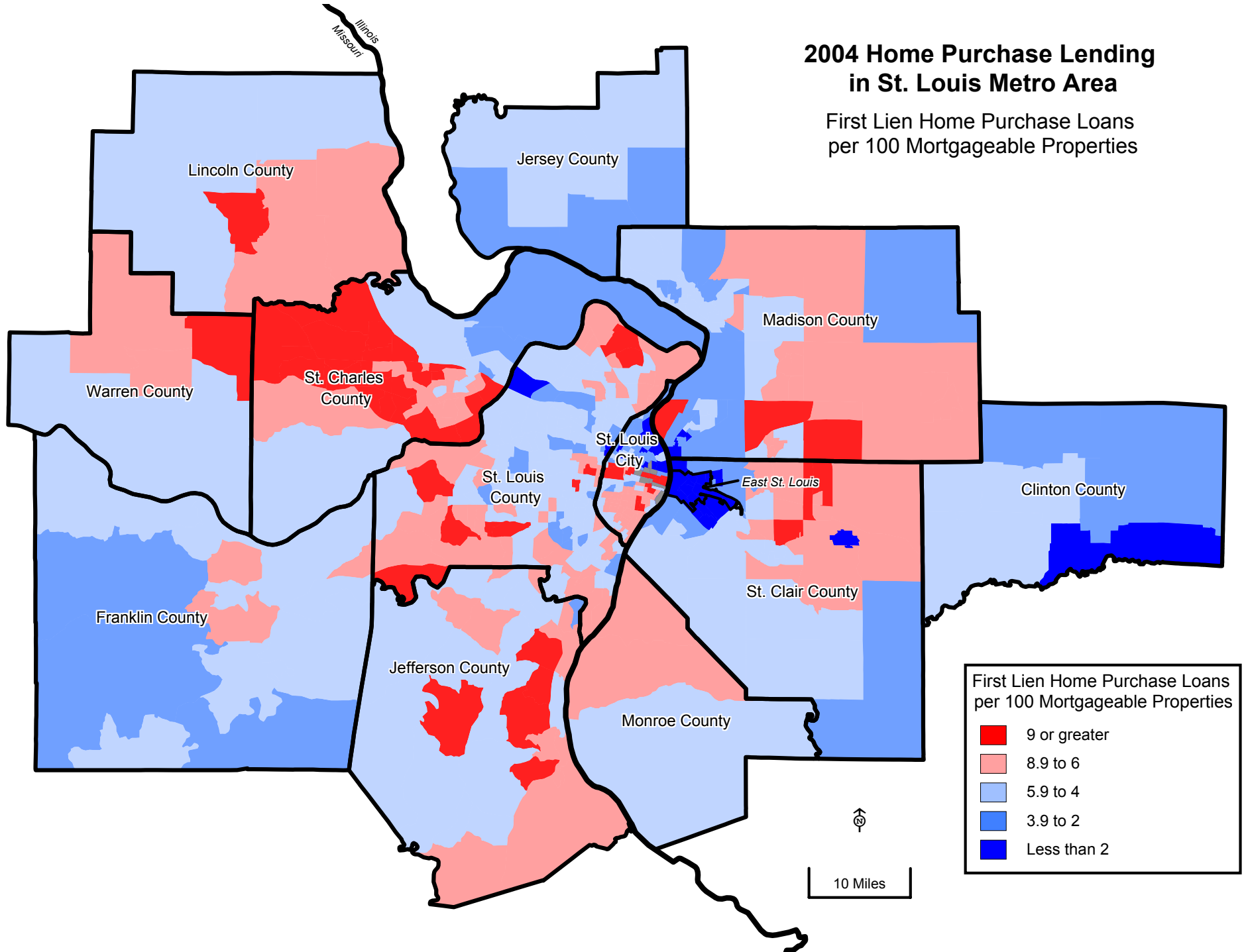


## Top Lenders

<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>
ARGENT MORTGAGE COMPANY	985	459	0	502	24	75.9%	0
COUNTRYWIDE HOME LOANS	931	311	27	542	51	25.7%	0
WELLS FARGO BANK, NA	695	265	35	393	2	19.7%	0
PULASKI BANK	683	399	72	204	5	3.0%	3
US BANK, N.A.	677	343	60	271	0	0.2%	3
BANK OF AMERICA, N.A.	646	291	14	296	44	0.5%	1
NATIONAL CITY BANK, INDIANA	574	205	47	309	13	41.9%	0
CHASE MANHATTAN MORTGAGE CORP.	550	153	25	347	25	25.3%	0
FIRST HORIZON HOME LOAN CORP	340	127	27	186	0	8.3%	0
ABN AMRO MORTGAGE GROUP, INC.	319	83	1	229	6	0.3%	0
FLAGSTAR BANK	283	87	7	189	0	3.6%	0
HEMCOMINGS FINANCIAL NETWORK	276	135	0	140	1	70.3%	0
LEHMAN BROTHERS BANK	235	104	0	131	0	72.5%	0
OHIO SAVINGS BANK	220	104	0	116	0	2.3%	0
WASHINGTON MUTUAL BANK, FA	215	47	9	158	1	0.0%	0
GORMAN & GORMAN RES MTG SRV IN	212	63	2	147	0	0.0%	0
NEW CENTURY MTG CORPORATION	208	54	0	139	14	72.5%	1
CITIMORTGAGE, INC.	205	68	2	124	11	3.4%	0
AMERIQUEST MORTGAGE COMPANY	204	1	0	188	15	69.1%	0
RBMG, INC	189	76	15	94	3	0.6%	1
CENDANT MORTGAGE	185	127	6	46	6	5.1%	0
ACCREDITED HOME LENDERS, INC.	169	67	0	99	3	62.7%	0
INTERVALE MORTGAGE	162	73	0	89	0	67.9%	0
OPTION ONE MORTGAGE CORP.	161	85	0	75	1	68.3%	0
THE CIT GROUP/CONSUMER FINANCE	155	35	0	55	65	64.5%	0
AMERICAN HOME MORTGAGE	152	46	2	99	5	6.0%	0
LONG BEACH MORTGAGE CO.	140	95	0	43	2	72.1%	0
PARAMOUNT BOND & MORT CO INC	137	51	39	46	1	0.0%	0
FIRST INTEGRITY MORTGAGE SERVI	129	91	31	7	0	0.0%	0
AMERICAN MORTGAGE EXPRESS	129	34	12	83	0	8.1%	0

### 2004 Home Purchase Lending in St. Louis Metro Area

First Lien Home Purchase Loans  
per 100 Mortgageable Properties



### 2004 Distribution of High Cost Lending in the St. Louis Metro Area

