

Springfield - MSA 44100

Housing Data

	Total				
Mortgageable Single Family Properties (estimated 2000)*	75,927				
*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	58,944	65.0%	African American	7.6%	37.1%
Renter Occupied Units	24,651	27.2%	Asian	0.8%	57.8%
Vacant Units	7,149	7.9%	White	90.3%	73.8%
Total Units	90,744	100%	Other	1.3%	44.6%
			Hispanic*	0.7%	56.1%
Median Family Income		\$60,300	Total	NA	70.5%

Conventional Single-Family Mortgage Lending

	Total Loans	Dollars Loaned (\$Thousands)	High Cost Loans	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	8,512	\$778,064	620	69
Non-Bank Mortgage Companies	988	\$92,691	484	19
Total Single Family Lending	9,500	\$870,755	1,104	88

Conventional Single-Family Lending By Race/Ethnicity

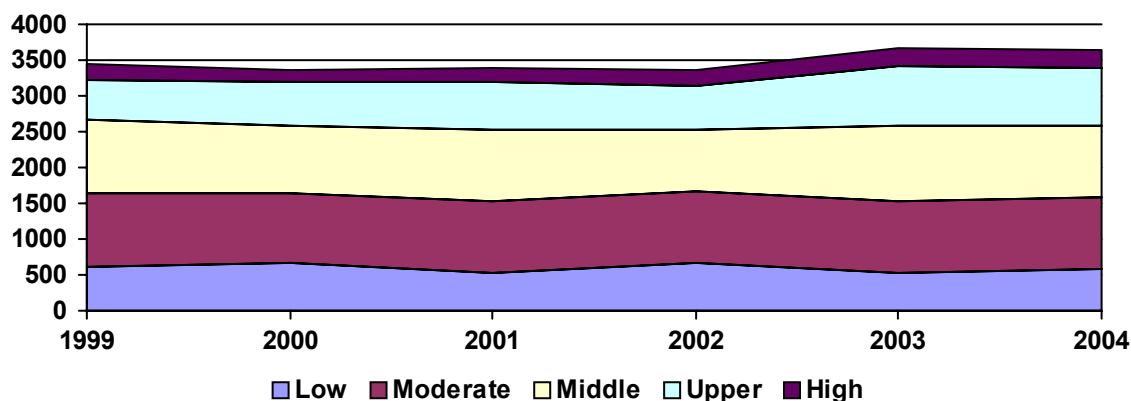
Race/Ethnicity	Applications	Denials	Denial Rate	Total Originations	Origination Rate	High Cost Loans	High Cost Share
Asian	153	21	13.7%	97	63.4%	6	6.2%
African American	806	293	36.4%	324	40.2%	92	28.4%
Hispanic	148	32	21.6%	85	57.4%	12	14.1%
White	12,027	1,846	15.3%	8,458	70.3%	902	10.7%
Other	51	18	35.3%	29	56.9%	9	31.0%
Not Reported	1,657	560	33.8%	507	30.6%	171	33.7%
Total	14,842	2,770	18.7%	9,500	64.0%	1,192	12.5%

Six-Year Mortgage Lending Trends

	1999	2000	2001	2002	2003	2004	Change 1999 to 2004
Conv. Home Purchase	3,338	3,365	3,213	3,332	3,689	3,858	15.6%
FHA/VA Home Purchase	530	427	547	521	535	362	-31.7%
Refinance	4,107	2,361	9,321	12,356	16,204	5,191	26.4%
Home Improvement	1,103	1,041	1,348	832	624	771	-30.1%
Multifamily	13	18	40	41	26	27	107.7%
Total Lending	9,091	7,212	14,469	17,082	21,078	10,209	12.3%

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Home Purchase Lending Trends by Borrower Income Level

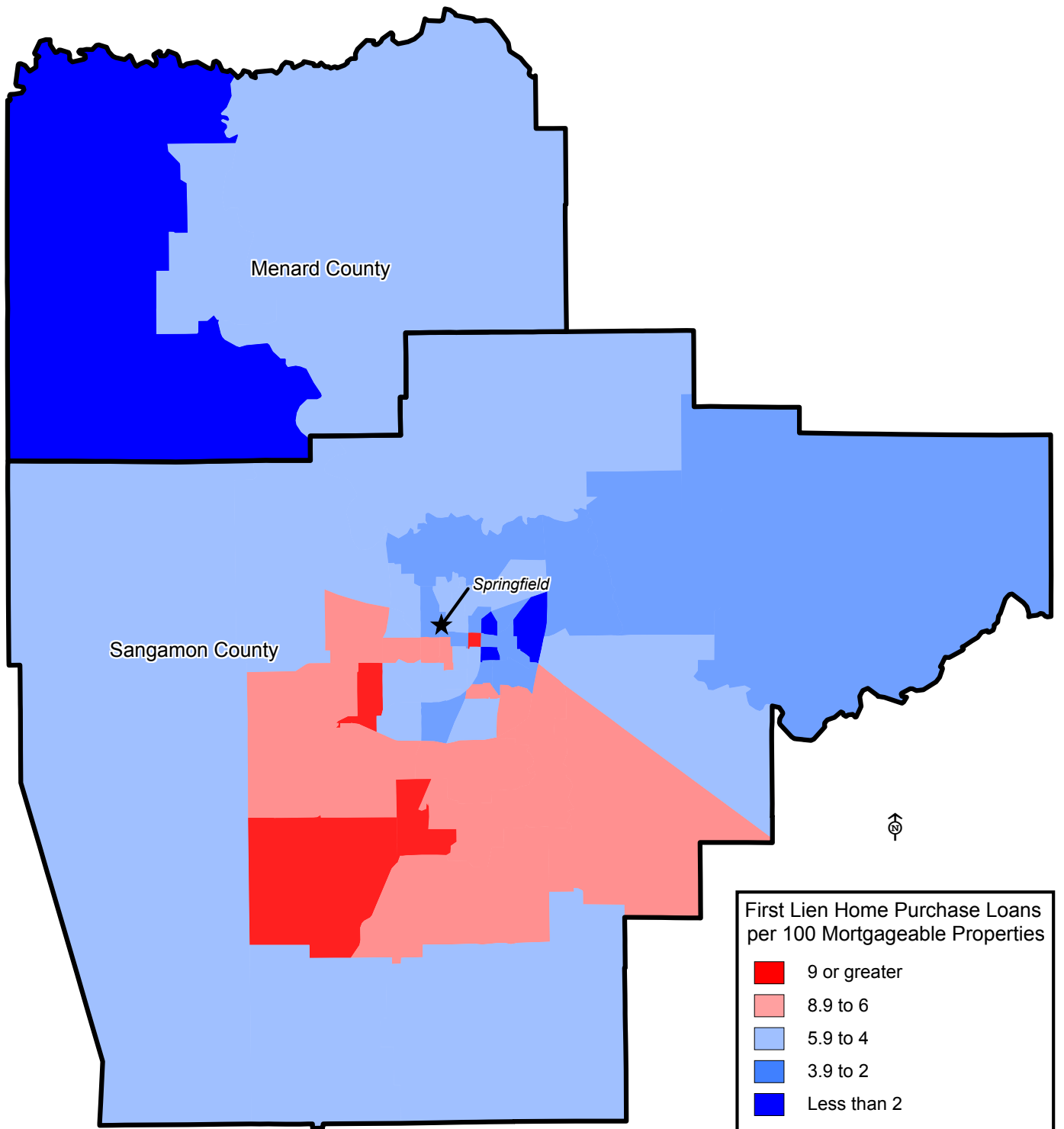


Top Lenders

<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>
MARINE BANK, SPRINGFIELD	1,301	583	16	579	114	0.9%	9
BANK OF SPRINGFIELD	898	350	0	480	68	1.2%	0
UNITED COMMUNITY BANK	803	275	3	466	59	3.6%	0
NATIONAL CITY BANK, INDIANA	721	317	219	177	8	10.8%	0
ILLINOIS NATIONAL BANK	602	294	0	263	44	4.7%	1
HEARTLAND CREDIT UNION	465	57	0	378	30	0.0%	0
TOWN & COUNTRY BANC MORTGAGE	392	169	0	213	10	0.3%	0
SECURITY BANK	339	164	0	141	34	0.0%	0
COUNTRYWIDE HOME LOANS	275	132	4	134	5	24.1%	0
WELLS FARGO BANK, NA	256	92	13	150	1	27.0%	0
WILLIAMSVILLE STATE BANK & TRU	188	94	0	86	8	4.8%	0
JP MORGAN CHASE BANK, NA	177	17	0	124	36	16.9%	0
ARGENT MORTGAGE COMPANY	169	88	0	75	6	67.5%	0
US BANK, N.A.	162	86	11	64	0	0.0%	1
TOWN AND COUNTRY BANK	143	36	0	55	51	10.6%	1
CARROLLTON BANK	138	47	0	77	13	0.0%	1
NATIONAL BANK OF PETERSBURG	134	44	0	63	27	22.4%	0
OHIO SAVINGS BANK	131	70	0	61	0	1.5%	0
NATIONAL CITY BANK	128	37	0	77	14	28.1%	0
OPTION ONE MORTGAGE CORP.	123	77	0	46	0	52.0%	0
FNB MT PULASKI	109	37	1	59	10	0.0%	2
TAYLOR, BEAN & WHITAKER	104	11	26	66	1	0.0%	0
BANK & TRUST COMPANY	103	30	1	64	6	2.0%	2
WARREN-BOYTON STATE BANK	97	33	0	54	10	0.0%	0
ILLINI BANK	84	17	0	46	19	0.0%	2
CENDANT MORTGAGE	78	54	9	15	0	7.2%	0
PETEFISH, SKILES & CO BANK	76	15	0	48	12	2.7%	1
ATHENS STATE BANK	68	30	0	27	11	10.3%	0
CITIFINANCIAL SERVICES, INC	65	0	0	38	27	87.7%	0
IRWIN MORTGAGE CORP	64	16	33	15	0	15.4%	0

2004 Home Purchase Lending in Springfield Metro Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



2004 Distribution of High Cost Lending in the Springfield Metro Area

