

## Suburban Six County Area

### Housing Data

|   |                  |                | <u>Total</u>          |                              |                              |
|---|------------------|----------------|-----------------------|------------------------------|------------------------------|
| Mortgageable Single Family Properties (estimated 2000)  |                  |                | 1,538,499             |                              |                              |
| *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  | 1,410,364        | 73.7%          | African American      | 8.7%                         | 54.8%                        |
| Renter Occupied Units   | 434,861          | 22.7%          | Asian                 | 4.1%                         | 67.7%                        |
| Vacant Units  | 67,299           | 3.5%           | White                 | 82.3%                        | 80.3%                        |
| <b>Total Units</b>  | <b>1,912,524</b> | <b>100%</b>    | Other                 | 5.0%                         | 57.9%                        |
|   |                  |                | Hispanic*             | 8.0%                         | 58.9%                        |
| <b>Median Family Income</b>   |                  | \$68,634       | <b>Total</b>          | <b>NA</b>                    | <b>76.4%</b>                 |

### Conventional Single-Family Mortgage Lending

|   | <u>Total Loans</u> | <u>Dollars Loaned (\$Thousands)</u> | <u>High Cost Loans</u> |                       |
|---|--------------------|-------------------------------------|------------------------|-----------------------|
|   |                    |                                     | <u>High Rate</u>       | <u>Very High Rate</u> |
| Bank, Thrift, and Direct Operating Subsidiaries | 221,829            | \$42,644,431                        | 18,152                 | 1,034                 |
| Non-Bank Mortgage Companies                     | 110,021            | \$19,835,726                        | 28,578                 | 701                   |
| <b>Total Single Family Lending</b>              | <b>331,850</b>     | <b>\$62,480,157</b>                 | <b>46,730</b>          | <b>1,735</b>          |

### Conventional Lending By Race/Ethnicity

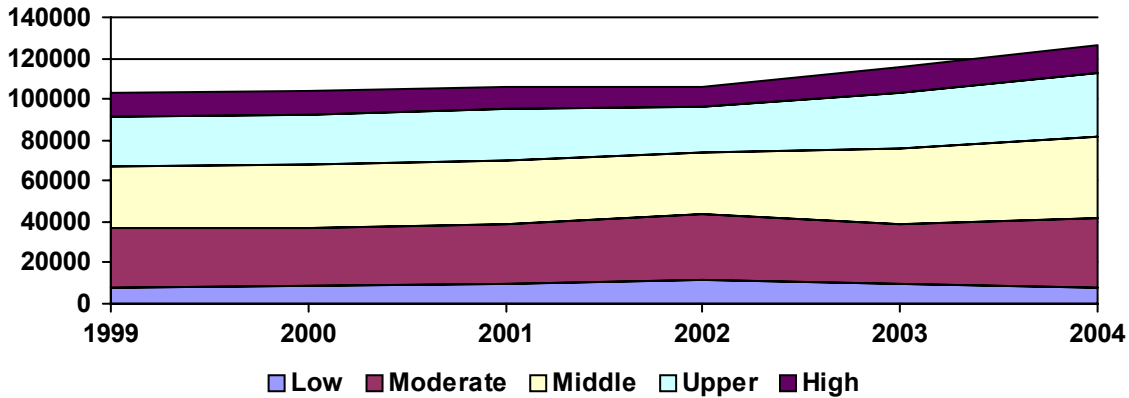
| <u>Race/Ethnicity</u> | <u>Applications</u> | <u>Denials</u> | <u>Denial Rate</u> | <u>Total Originations</u> | <u>Origination Rate</u> | <u>High Cost Loans</u> | <u>High Cost</u> |
|-----------------------|---------------------|----------------|--------------------|---------------------------|-------------------------|------------------------|------------------|
| Asian                 | 30,943              | 4,115          | 13.3%              | 20,753                    | 67.1%                   | 1,693                  | 8.2%             |
| African American      | 53,737              | 15,939         | 29.7%              | 23,618                    | 44.0%                   | 9,312                  | 39.4%            |
| Hispanic              | 71,158              | 15,001         | 21.1%              | 39,262                    | 55.2%                   | 10,000                 | 25.5%            |
| White                 | 327,272             | 45,243         | 13.8%              | 219,411                   | 67.0%                   | 22,335                 | 10.2%            |
| Other                 | 4,039               | 957            | 23.7%              | 2,059                     | 51.0%                   | 449                    | 21.8%            |
| Not Reported          | 83,437              | 25,736         | 30.8%              | 26,747                    | 32.1%                   | 4,676                  | 17.5%            |
| <b>Total</b>          | <b>570,586</b>      | <b>106,991</b> | <b>18.8%</b>       | <b>331,850</b>            | <b>58.2%</b>            | <b>48,465</b>          | <b>14.6%</b>     |

### Six-Year 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  | 89,386         | 92,745         | 96,198         | 101,469        | 113,255        | 133,890        | 49.8%                      |
| FHA/VA Home Purchase | 22,940         | 21,494         | 21,723         | 18,603         | 15,811         | 9,800          | -57.3%                     |
| Refinance            | 111,427        | 56,943         | 232,822        | 306,669        | 444,163        | 192,194        | 72.5%                      |
| Home Improvement     | 19,210         | 16,983         | 13,695         | 10,136         | 10,691         | 15,181         | -21.0%                     |
| Multifamily          | 1,310          | 982            | 1,466          | 1,598          | 1,924          | 1,490          | 13.7%                      |
| <b>Total Lending</b> | <b>244,273</b> | <b>189,147</b> | <b>365,904</b> | <b>438,475</b> | <b>585,844</b> | <b>352,555</b> | <b>44.3%</b>               |
| <b>Foreclosures</b>  | <b>10,420</b>  | <b>10,955</b>  | <b>13,396</b>  | <b>15,975</b>  | <b>14,321</b>  | <b>12,939</b>  | <b>24.2%</b>               |

## Suburban Six County Area

### Home Purchase Lending Trends by Borrower Income Level

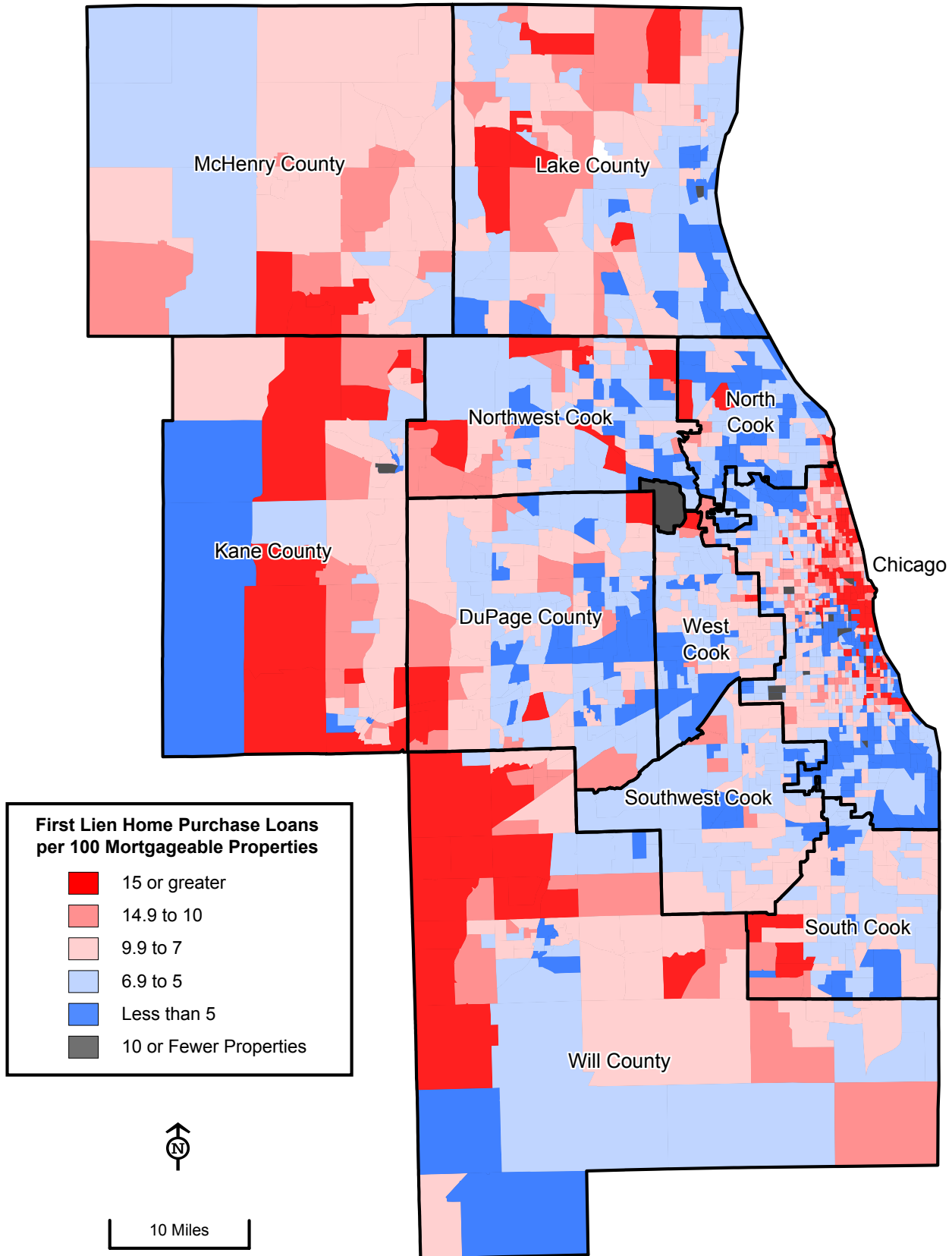


### Top Lenders

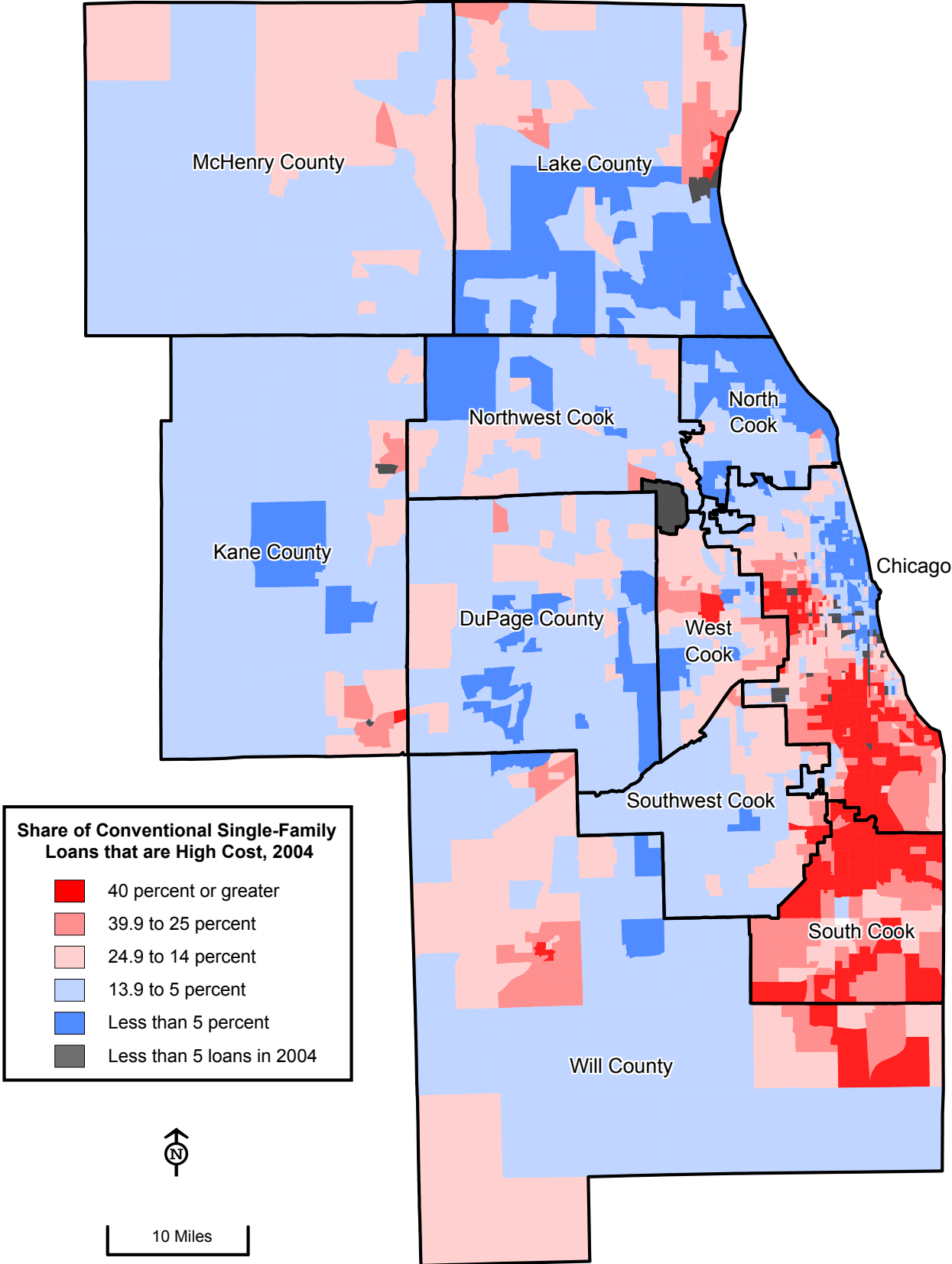
| <u>Lender</u>                  | <u>Total Loans</u> | <u>Conv. Home Purchase</u> | <u>FHA/VA Home Purchase</u> | <u>Total Refinance</u> | <u>Total Home Imp.</u> | <u>Conv. Subprime Share</u> | <u>Total Multifamily</u> |
|--------------------------------|--------------------|----------------------------|-----------------------------|------------------------|------------------------|-----------------------------|--------------------------|
| COUNTRYWIDE HOME LOANS         | 18,368             | 8,592                      | 341                         | 9,000                  | 435                    | 16.5%                       | 0                        |
| WELLS FARGO BANK, NA           | 16,846             | 6,686                      | 481                         | 9,552                  | 126                    | 3.4%                        | 1                        |
| WASHINGTON MUTUAL BANK, FA     | 16,560             | 5,113                      | 575                         | 10,412                 | 392                    | 0.1%                        | 68                       |
| NATIONAL CITY BANK, INDIANA    | 13,264             | 5,121                      | 1,249                       | 6,770                  | 124                    | 16.1%                       | 0                        |
| LASALLE BANK NA                | 12,426             | 4,163                      | 117                         | 7,862                  | 236                    | 0.4%                        | 48                       |
| ARGENT MORTGAGE COMPANY        | 11,482             | 4,904                      | 0                           | 5,800                  | 778                    | 47.7%                       | 0                        |
| AMERICAN HOME MORTGAGE         | 10,844             | 4,446                      | 565                         | 5,684                  | 149                    | 4.9%                        | 0                        |
| CHASE MANHATTAN MORTGAGE CORP. | 10,229             | 3,837                      | 577                         | 5,685                  | 130                    | 1.7%                        | 0                        |
| MIDAMERICA BANK                | 10,139             | 5,435                      | 146                         | 3,546                  | 823                    | 0.0%                        | 189                      |
| BANK OF AMERICA, N.A.          | 9,084              | 3,066                      | 29                          | 5,752                  | 237                    | 0.1%                        | 0                        |
| HARRIS TRUST AND SAVINGS BANK  | 5,854              | 2,322                      | 0                           | 3,309                  | 215                    | 0.3%                        | 8                        |
| FREMONT INVESTMENT & LOAN      | 4,804              | 2,590                      | 0                           | 2,195                  | 19                     | 86.4%                       | 0                        |
| CITIMORTGAGE, INC.             | 4,526              | 1,476                      | 10                          | 2,936                  | 104                    | 1.0%                        | 0                        |
| GMAC BANK                      | 4,410              | 1,314                      | 42                          | 2,982                  | 72                     | 0.9%                        | 0                        |
| HSBC MORTGAGE CORP             | 4,151              | 1,629                      | 0                           | 2,458                  | 64                     | 2.0%                        | 0                        |
| JP MORGAN CHASE BANK, NA       | 4,135              | 588                        | 11                          | 2,740                  | 795                    | 5.0%                        | 1                        |
| US BANK, N.A.                  | 4,051              | 1,315                      | 121                         | 2,608                  | 0                      | 0.2%                        | 7                        |
| WORLD SAVINGS BANK             | 3,985              | 1,406                      | 0                           | 2,493                  | 39                     | 0.4%                        | 47                       |
| NEW CENTURY MTG CORPORATION    | 3,712              | 1,407                      | 0                           | 2,161                  | 139                    | 49.6%                       | 5                        |
| LEHMAN BROTHERS BANK           | 3,647              | 1,532                      | 8                           | 2,107                  | 0                      | 39.2%                       | 0                        |
| AMERIQUEST MORTGAGE COMPANY    | 3,472              | 9                          | 0                           | 3,225                  | 238                    | 59.4%                       | 0                        |
| CHARTER ONE BANK               | 3,404              | 972                        | 4                           | 2,178                  | 219                    | 0.1%                        | 31                       |
| BANGGROUP MORTGAGE CORPORATION | 3,274              | 2,011                      | 126                         | 1,137                  | 0                      | 5.1%                        | 0                        |
| CENDANT MORTGAGE               | 3,179              | 2,336                      | 61                          | 767                    | 15                     | 1.3%                        | 0                        |
| FLAGSTAR BANK                  | 3,040              | 1,195                      | 25                          | 1,811                  | 9                      | 2.3%                        | 0                        |
| GMAC MORTGAGE CORPORATION      | 2,980              | 620                        | 77                          | 1,823                  | 460                    | 6.0%                        | 0                        |
| PRINCIPAL RESIDENTIAL MORTGAGE | 2,695              | 580                        | 107                         | 2,008                  | 0                      | 0.3%                        | 0                        |
| LONG BEACH MORTGAGE CO.        | 2,665              | 1,625                      | 0                           | 1,033                  | 7                      | 46.6%                       | 0                        |
| AEGIS WHOLESALE CORPORATION    | 2,634              | 245                        | 264                         | 2,125                  | 0                      | 0.7%                        | 0                        |
| OHIO SAVINGS BANK              | 2,410              | 1,303                      | 0                           | 1,107                  | 0                      | 1.7%                        | 0                        |

# 2004 Home Purchase Lending in the Chicago Six-County Area

First Lien Home Purchase Loans per 100 Mortgageable Properties



# 2004 Distribution of High Cost Lending in the Chicago Six-County Area



# 2004 Foreclosures in the Chicago Six-County Area

Foreclosures per 1,000 Mortgageable Properties

