

## COMMUNITY AREA 097 - LAKE COUNTY

**Housing Data**

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	190,071				
*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	168,293	74.5%	African American	6.5%	42.7%
Renter Occupied Units	48,004	21.2%	Asian	3.4%	73.1%
Vacant Units	9,622	4.3%	White	84.2%	82.1%
<b>Total Units</b>	<b>225,919</b>	<b>100%</b>	Other	5.9%	57.3%
			Hispanic*	9.0%	57.6%
			<b>Total</b>	<b>NA</b>	<b>77.8%</b>

**Median Family Income**

<b>Conventional Single-Family Mortgage Lending</b>	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			High Rate	Very High Rate
Bank, Thrift, and Direct Operating Subsidiaries	25,665	\$6,136,867	3,724	213
Non-Bank Mortgage Companies	14,857	\$3,001,076	5,930	273
<b>Total Single Family Lending</b>	<b>40,522</b>	<b>\$9,137,943</b>	<b>9,654</b>	<b>486</b>

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

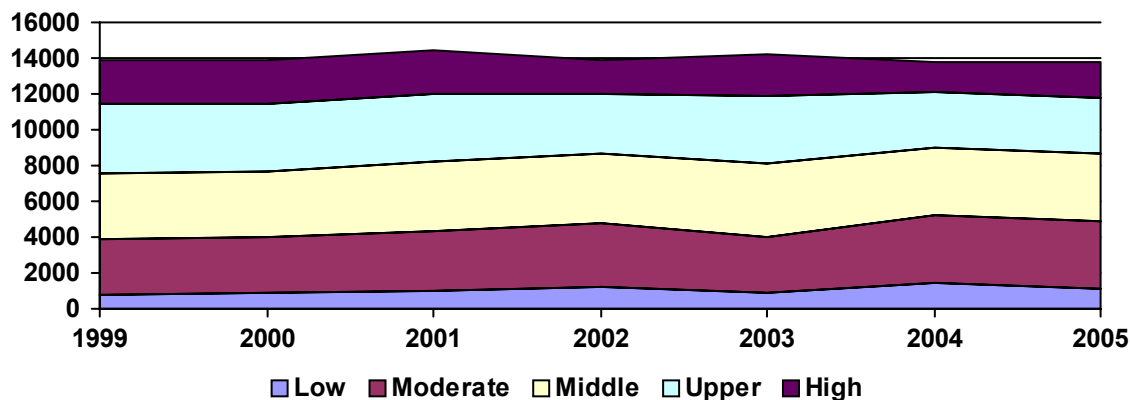
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3,634	523	14.4%	2,347	64.6%	467	19.9%
African American	3,418	1,124	32.9%	1,357	39.7%	680	50.1%
Hispanic	11,226	2,772	24.7%	5,460	48.6%	2,880	52.7%
White	44,354	7,043	15.9%	28,119	63.4%	5,226	18.6%
Other	462	101	21.9%	216	46.8%	62	28.7%
Not Reported	8,464	2,211	26.1%	3,023	35.7%	825	27.3%
<b>Total</b>	<b>71,558</b>	<b>13,774</b>	<b>19.2%</b>	<b>40,522</b>	<b>56.6%</b>	<b>10,140</b>	<b>25.0%</b>

**Six-Year Trends**

	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>Change 2000 to 2005</u>
Conv. Home Purchase	11,879	12,441	12,451	13,605	15,960	18,447	55.3%
FHA/VA Home Purchase	2,880	3,038	2,678	2,168	1,362	813	-71.8%
Refinance	7,515	32,600	45,399	62,549	25,095	21,115	181.0%
Home Improvement	2,046	1,567	1,159	1,043	1,639	1,676	-18.1%
Multifamily	56	76	101	124	83	117	108.9%
<b>Total Lending</b>	<b>24,376</b>	<b>49,722</b>	<b>61,788</b>	<b>79,489</b>	<b>44,139</b>	<b>42,168</b>	<b>73.0%</b>
<b>Foreclosures</b>	<b>1,305</b>	<b>1,520</b>	<b>1,879</b>	<b>1,687</b>	<b>1,476</b>	<b>1,631</b>	<b>25.0%</b>

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## Owner Occupied Home Purchase Lending Trends by Borrower Income Level



## Top Lenders

Lender	Total Loans	Home Purchase		Total Refinance	Total Home Imp.	Conv. Higher Cost Share	Total Multifamily
		First Lien	Junior Lien				
WASHINGTON MUTUAL BANK	2,090	736	33	1,230	54	0.2%	37
COUNTRYWIDE HOME LOANS	2,025	974	78	915	58	19.6%	0
WELLS FARGO BANK, NA	1,864	953	45	807	59	6.0%	0
AMERICAN HOME MORTGAGE CORP.	1,593	583	152	822	36	16.0%	0
JPMORGAN CHASE BANK	1,514	554	64	819	77	1.8%	0
LASALLE BANK NA	1,375	513	49	734	78	1.2%	1
ARGENT MORTGAGE COMPANY LLC	1,320	429	276	609	6	79.6%	0
NATIONAL CITY BANK OF INDIANA	1,313	507	111	675	20	41.5%	0
BANK OF AMERICA, N.A.	1,091	385	55	572	79	1.8%	0
FIRST MAGNUS FINANCIAL CORP.	965	451	120	394	0	10.7%	0
HARRIS N.A.	861	370	16	427	47	2.8%	1
LONG BEACH MORTGAGE CO.	672	259	220	186	7	93.6%	0
CITIMORTGAGE, INC	594	223	2	353	16	1.7%	0
GMAC BANK	544	188	9	325	22	2.0%	0
ACCREDITED HOME LENDERS, INC	517	147	117	253	0	93.2%	0
FREMONT INVESTMENT & LOAN	508	158	123	221	6	90.9%	0
PHH MORTGAGE CORPORATION	490	375	11	99	5	2.3%	0
OHIO SAVINGS BANK	453	214	32	207	0	4.0%	0
WMC MORTGAGE CORP.	442	136	118	188	0	88.7%	0
ENCORE CREDIT CORP	439	87	42	307	3	91.8%	0
BNC MORTGAGE	431	148	73	210	0	98.4%	0
US BANK, N.A.	427	177	27	222	0	0.5%	1
IRWIN MORTGAGE CORP	412	187	4	202	19	2.8%	0
PINNACLE FINANCIAL	387	220	7	160	0	15.3%	0
NEW CENTURY MORTGAGE CORPORATI	378	100	59	207	12	90.5%	0
1ST ADVANTAGE MORTGAGE L.L.C.	374	131	10	225	8	0.3%	0
TAYLOR, BEAN & WHITAKER	369	106	8	252	3	0.0%	0
MIDAMERICA BANK	312	126	52	121	10	2.6%	3
INDYMAC BANK, F.S.B.	290	85	33	157	15	24.1%	0
BAXTER CREDIT UNION	286	118	22	115	31	5.9%	0