

COMMUNITY AREA 111 - MCHENRY COUNTY

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	83,969				
*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	74,324	80.0%	African American	0.5%	65.7%
Renter Occupied Units	15,079	16.2%	Asian	1.0%	79.7%
Vacant Units	3,505	3.8%	White	95.9%	84.0%
Total Units	92,908	100%	Other	2.6%	54.2%
			Hispanic*	4.7%	55.3%
			Total	NA	83.1%

Median Family Income**Conventional Single-Family Mortgage Lending**

	<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	13,686	\$2,407,399	2,147	96
Non-Bank Mortgage Companies	7,446	\$1,294,758	2,858	113
Total Single Family Lending	21,132	\$3,702,157	5,005	209

Conventional Single-Family Lending By Race/Ethnicity

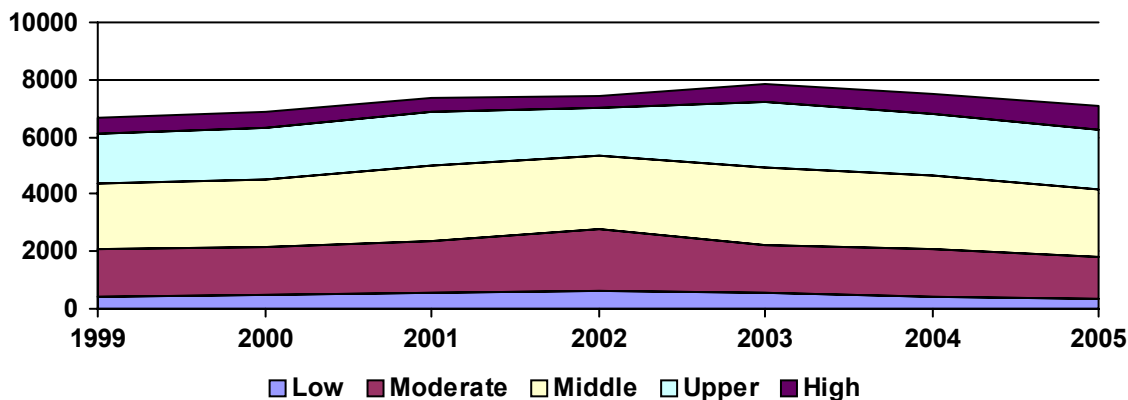
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	857	126	14.7%	549	64.1%	117	21.3%
African American	426	93	21.8%	215	50.5%	96	44.7%
Hispanic	2,952	713	24.2%	1,530	51.8%	682	44.6%
White	27,078	4,448	16.4%	17,180	63.4%	3,869	22.5%
Other	192	44	22.9%	90	46.9%	29	32.2%
Not Reported	4,481	1,167	26.0%	1,568	35.0%	421	26.8%
Total	35,986	6,591	18.3%	21,132	58.7%	5,214	24.7%

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	5,867	6,383	6,875	7,539	8,717	9,451	61.1%
FHA/VA Home Purchase	1,437	1,502	1,277	1,138	699	476	-66.9%
Refinance	3,455	15,445	19,613	29,859	12,078	11,135	222.3%
Home Improvement	957	783	668	555	889	908	-5.1%
Multifamily	26	23	28	42	18	28	7.7%
Total Lending	11,742	24,136	28,461	39,133	22,401	21,998	87.3%
Foreclosures	633	614	812	736	729	809	27.8%

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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				
WELLS FARGO BANK, NA	1,100	545	37	489	29	7.9%	0
JPMORGAN CHASE BANK	894	260	43	553	38	2.1%	0
COUNTRYWIDE HOME LOANS	860	370	43	428	19	25.4%	0
HARRIS N.A.	734	220	24	416	73	2.3%	1
NATIONAL CITY BANK OF INDIANA	705	286	69	333	17	46.8%	0
WASHINGTON MUTUAL BANK	647	227	16	377	24	0.0%	3
BANK OF AMERICA, N.A.	550	194	49	261	46	1.3%	0
AMERICAN HOME MORTGAGE CORP.	532	235	81	207	9	20.2%	0
LASALLE BANK NA	499	180	22	265	32	1.2%	0
ARGENT MORTGAGE COMPANY LLC	456	123	66	263	4	77.2%	0
FREMONT INVESTMENT & LOAN	349	108	81	157	3	89.7%	0
PULTE MORTGAGE LLC	334	305	29	0	0	2.7%	0
HOME STATE BANK N.A.	291	93	12	178	5	2.1%	3
UNIVERSAL AMERICAN MTG. CO.LLC	289	255	24	10	0	7.1%	0
NEW CENTURY MORTGAGE CORPORATI	281	80	53	143	5	96.8%	0
AMCORE BANK, N.A.	279	126	3	117	30	2.3%	3
GMAC BANK	260	106	6	131	17	2.0%	0
LONG BEACH MORTGAGE CO.	255	90	79	83	3	90.2%	0
US BANK, N.A.	255	117	21	117	0	0.0%	0
ACCREDITED HOME LENDERS, INC	251	61	52	138	0	94.0%	0
PHH MORTGAGE CORPORATION	250	186	29	33	2	2.5%	0
ENCORE CREDIT CORP	247	43	19	185	0	91.5%	0
CITIMORTGAGE, INC	241	86	0	150	5	1.7%	0
TAYLOR, BEAN & WHITAKER	231	71	5	153	2	0.0%	0
OHIO SAVINGS BANK	230	110	22	98	0	3.5%	0
SUNTRUST MORTGAGE, INC	219	108	41	70	0	4.3%	0
1ST ADVANTAGE MORTGAGE L.L.C.	197	78	8	110	1	0.0%	0
SOVEREIGN BANK	195	64	3	128	0	1.6%	0
BNC MORTGAGE	189	60	28	101	0	94.2%	0
OPTION ONE MORTGAGE CORP	182	62	23	85	12	88.5%	0