

COMMUNITY AREA 197 - WILL COUNTY

Housing Data

	<u>Total</u>				
Mortgageable Single Family Properties (estimated 2000)*	156,647				
*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	139,411	79.4%	African American	9.4%	57.2%
Renter Occupied Units	28,131	16.0%	Asian	1.9%	87.0%
Vacant Units	7,982	4.5%	White	84.9%	86.6%
Total Units	175,524	100%	Other	3.8%	70.1%
			Hispanic*	6.0%	73.8%
			Total	NA	83.2%

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	30,232	\$5,136,245	6,089	381
Non-Bank Mortgage Companies	17,494	\$2,926,877	8,069	439
Total Single Family Lending	47,726	\$8,063,122	14,158	820

Conventional Single-Family Lending By Race/Ethnicity

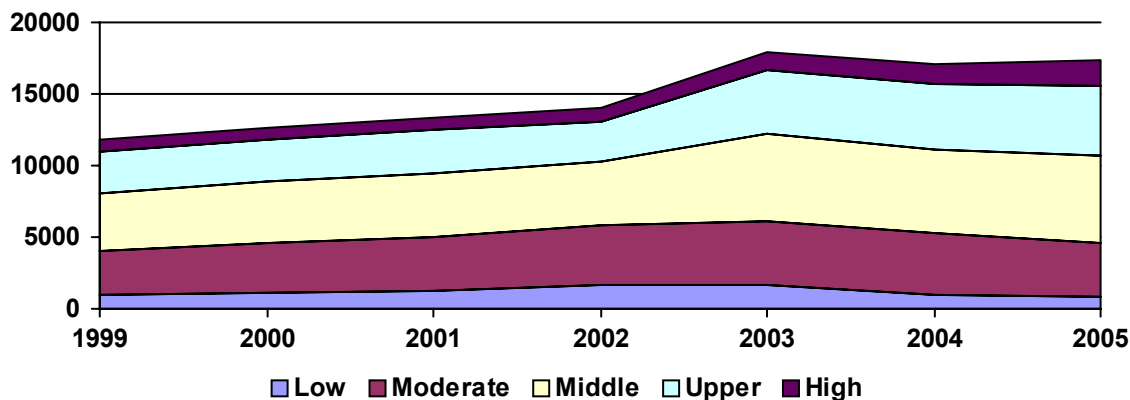
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3,495	553	15.8%	2,257	64.6%	507	22.5%
African American	9,240	2,839	30.7%	4,134	44.7%	2,481	60.0%
Hispanic	11,092	2,413	21.8%	6,028	54.3%	2,809	46.6%
White	50,649	8,510	16.8%	31,610	62.4%	7,876	24.9%
Other	639	142	22.2%	321	50.2%	110	34.3%
Not Reported	10,115	2,922	28.9%	3,376	33.4%	1,195	35.4%
Total	85,230	17,379	20.4%	47,726	56.0%	14,978	31.4%

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	11,534	12,182	13,746	16,536	19,363	23,103	100.3%
FHA/VA Home Purchase	3,427	3,493	3,202	3,050	1,989	1,209	-64.7%
Refinance	6,285	26,572	33,869	51,488	23,475	23,483	273.6%
Home Improvement	2,411	1,918	1,355	1,388	2,122	2,155	-10.6%
Multifamily	48	46	61	46	52	39	-18.8%
Total Lending	23,705	44,211	52,233	72,508	47,001	49,989	110.9%
Foreclosures	1,420	1,811	2,179	1,911	1,781	1,894	33.4%

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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				
COUNTRYWIDE HOME LOANS	2,551	1,180	138	1,156	77	27.0%	0
WELLS FARGO BANK, NA	2,336	1,239	65	966	66	9.6%	0
JPMORGAN CHASE BANK	1,956	744	97	977	138	3.8%	0
NATIONAL CITY BANK OF INDIANA	1,951	940	175	821	15	47.1%	0
MIDAMERICA BANK	1,492	616	200	643	29	1.4%	4
ARGENT MORTGAGE COMPANY LLC	1,364	430	217	716	1	79.3%	0
WASHINGTON MUTUAL BANK	1,299	439	25	799	35	0.6%	1
HARRIS N.A.	1,163	363	16	655	120	4.4%	9
AMERICAN HOME MORTGAGE CORP.	1,145	496	163	476	10	24.8%	0
FREMONT INVESTMENT & LOAN	1,069	368	278	417	6	91.2%	0
BANK OF AMERICA, N.A.	945	375	70	450	49	0.5%	1
LASALLE BANK NA	922	333	48	483	58	2.0%	0
LONG BEACH MORTGAGE CO.	787	304	240	237	6	91.9%	0
BANCGROUP MORTGAGE	780	537	25	218	0	22.3%	0
ACCREDITED HOME LENDERS, INC	761	219	166	376	0	93.7%	0
NEW CENTURY MORTGAGE CORPORATI	711	219	131	347	14	94.1%	0
ENCORE CREDIT CORP	576	103	46	425	2	92.4%	0
BNC MORTGAGE	535	188	75	272	0	97.0%	0
US BANK, N.A.	513	231	44	237	1	0.6%	0
TAYLOR, BEAN & WHITAKER	512	132	12	367	1	0.0%	0
AEGIS WHOLESAL CORPORATION	470	95	37	338	0	16.3%	0
MILA, INC.	466	180	150	100	36	87.3%	0
DHI MORTGAGE COMPANY LIMITED	461	410	49	2	0	11.0%	0
WMC MORTGAGE CORP.	449	117	90	242	0	88.6%	0
CITIMORTGAGE, INC	447	180	1	256	10	1.4%	0
DECISION ONE MORTGAGE	442	153	63	226	0	94.1%	0
1ST ADVANTAGE MORTGAGE L.L.C.	436	187	28	221	0	0.5%	0
PULTE MORTGAGE LLC	426	333	86	7	0	7.5%	0
GMAC BANK	418	150	11	228	29	1.7%	0
MARKET STREET MORTGAGE CORP	413	282	112	19	0	8.9%	0