

COMMUNITY AREA 097 - LAKE COUNTY

Housing Data

	Total
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%
Total Units	225,919	100%	Other	5.9%	57.3%
			Hispanic*	9.0%	57.6%
			Total	NA	77.8%

Median Family Income

Conventional Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$Thousands)</u>	<u>Higher Cost Loans</u>	
			<u>High Rate</u>	<u>Very High Rate</u>
Bank, Thrift, and Direct Operating Subsidiaries	23,119	\$5,576,052	4,234	675
Non-Bank Mortgage Companies	11,293	\$2,441,931	3,622	767
Total Single Family Lending	34,412	\$8,017,983	7,856	1,442

Conventional Single-Family Lending By Race/Ethnicity

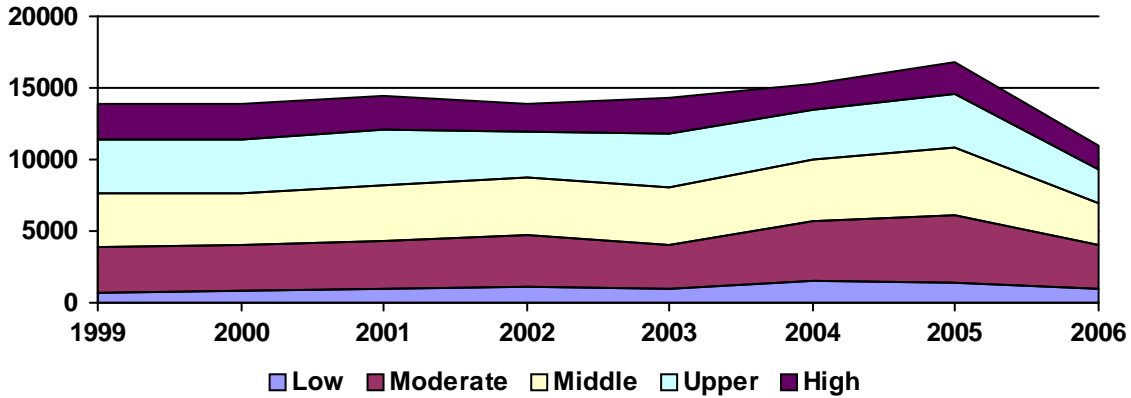
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3,177	575	18.1%	2,011	63.3%	343	17.1%
African American	3,002	980	32.6%	1,245	41.5%	649	52.1%
Latino	10,776	3,268	30.3%	4,778	44.3%	2,458	51.4%
White	37,322	6,442	17.3%	23,523	63.0%	5,006	21.3%
Other	312	83	26.6%	164	52.6%	41	25.0%
Not Reported	7,366	1,881	25.5%	2,691	36.5%	801	29.8%
Total	61,955	13,229	21.4%	34,412	55.5%	9,298	27.0%

Six-Year Trends

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>Change 2001 to 2006</u>
Conv. Home Purchase	12,441	12,451	13,605	15,960	18,447	15,123	21.6%
FHA/VA Home Purchase	3,038	2,678	2,168	1,362	813	657	-78.4%
Refinance	32,600	45,399	62,549	25,095	21,115	18,173	-44.3%
Home Improvement	1,567	1,159	1,043	1,639	1,676	1,697	8.3%
Multifamily	76	101	124	83	117	97	27.6%
Total Lending	49,722	61,788	79,489	44,139	42,168	35,747	-28.1%
Foreclosures	1,520	1,879	1,687	1,476	1,631	2,219	46.0%

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Owner Occupied Home Purchase Lending Trends by Borrower Income Level



Top Lenders

<u>Lender</u>	<u>Total Loans</u>	<u>Home Purchase</u>		<u>Total Refinance</u>	<u>Total Home Imp.</u>	<u>Conv. Higher Cost Share</u>	<u>Total Multifamily</u>
		<u>First Lien</u>	<u>Junior Lien</u>				
COUNTRYWIDE HOME LOANS	1,939	815	140	902	71	31.7%	0
WELLS FARGO BANK, NA	1,595	842	130	518	71	9.9%	0
WASHINGTON MUTUAL BANK	1,531	427	47	959	65	6.8%	28
LASALLE BANK NA	1,463	523	96	743	96	1.6%	2
NATIONAL CITY BANK	1,458	458	224	666	64	38.1%	0
AMERICAN HOME MORTGAGE CORP.	1,388	412	149	771	20	20.2%	0
JPMORGAN CHASE BANK	1,339	442	108	675	91	5.4%	0
BANK OF AMERICA, N.A.	1,001	423	64	446	68	3.1%	0
FIRST MAGNUS FINANCIAL CORP	873	208	96	412	0	30.2%	0
HARRIS N.A.	821	211	58	466	83	4.8%	3
CITIMORTGAGE, INC	664	272	1	366	18	2.6%	0
TAYLOR, BEAN & WHITAKER	548	138	39	353	0	0.0%	0
ARGENT MORTGAGE COMPANY	513	121	51	341	0	94.7%	0
INDYMAC BANK, F.S.B.	506	162	122	187	35	52.4%	0
FREMONT INVESTMENT & LOAN	456	145	107	196	8	97.6%	0
WMC MORTGAGE COMPANY	423	115	97	211	0	98.3%	0
COUNTRYWIDE BANK, N.A.	389	72	45	239	33	31.1%	0
ACCREDITED HOME LENDERS, INC	389	82	51	256	0	94.3%	0
NEW CENTURY MORTGAGE CORPORATI	388	98	47	231	12	83.0%	0
US BANK, N.A.	374	124	18	224	0	1.6%	0
CITIBANK, N.A.	368	0	82	216	66	9.6%	4
PROVIDENT FUNDING ASSOCIATES	354	84	15	251	0	0.6%	4
PINNACLE FINANCIAL	346	188	6	122	0	32.3%	0
OHIO SAVINGS BANK	346	158	32	156	0	7.2%	0
LAKE FOREST BANK & TRUST CO	316	78	6	231	0	11.7%	1
AMERICAN MORTGAGE	310	86	41	183	0	22.5%	0
GMAC BANK	301	98	17	169	12	7.2%	0
PHH HOME LOANS	298	233	14	50	0	3.4%	0
FIFTH THIRD MORTGAGE COMPANY	271	103	0	168	0	1.5%	0
ING BANK, FSB	261	138	0	123	0	0.0%	0