

## 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%
<b>Total Units</b>	<b>92,908</b>	<b>100%</b>	Other	2.6%	54.2%
			Hispanic*	4.7%	55.3%
			<b>Total</b>	<b>NA</b>	<b>83.1%</b>

### 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	12,293	\$2,103,992	2,254	325
Non-Bank Mortgage Companies	5,760	\$1,043,899	1,829	377
<b>Total Single Family Lending</b>	<b>18,053</b>	<b>\$3,147,891</b>	<b>4,083</b>	<b>702</b>

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

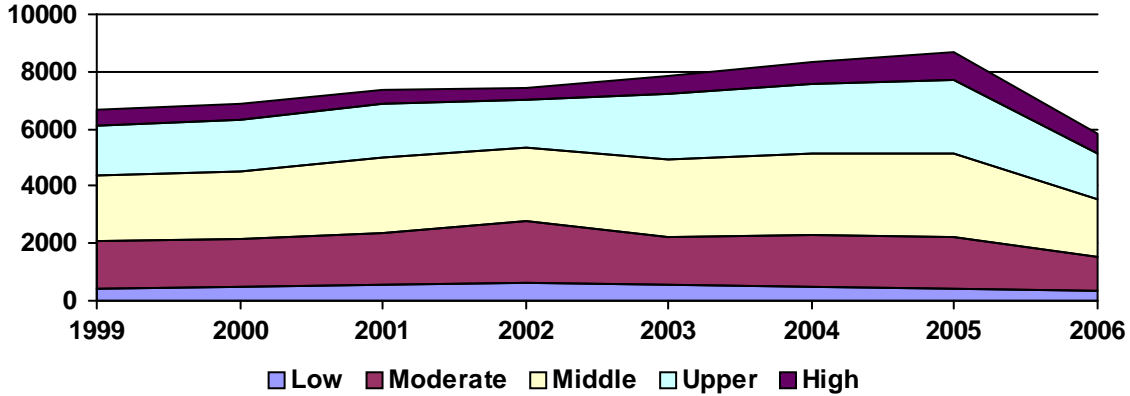
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	672	130	19.3%	393	58.5%	87	22.1%
African American	365	87	23.8%	169	46.3%	87	51.5%
Latino	3,026	864	28.6%	1,452	48.0%	653	45.0%
White	23,352	4,140	17.7%	14,539	62.3%	3,505	24.1%
Other	147	46	31.3%	68	46.3%	26	38.2%
Not Reported	3,902	971	24.9%	1,432	36.7%	427	29.8%
<b>Total</b>	<b>31,464</b>	<b>6,238</b>	<b>19.8%</b>	<b>18,053</b>	<b>57.4%</b>	<b>4,785</b>	<b>26.5%</b>

### 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	6,383	6,875	7,539	8,717	9,451	7,970	24.9%
FHA/VA Home Purchase	1,502	1,277	1,138	699	476	391	-74.0%
Refinance	15,445	19,613	29,859	12,078	11,135	9,400	-39.1%
Home Improvement	783	668	555	889	908	1,056	34.9%
Multifamily	23	28	42	18	28	23	0.0%
<b>Total Lending</b>	<b>24,136</b>	<b>28,461</b>	<b>39,133</b>	<b>22,401</b>	<b>21,998</b>	<b>18,840</b>	<b>-21.9%</b>
<b>Foreclosures</b>	<b>614</b>	<b>812</b>	<b>736</b>	<b>729</b>	<b>809</b>	<b>1,014</b>	<b>65.1%</b>

## COMMUNITY AREA 111 - MCHENRY COUNTY

### 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>				
WELLS FARGO BANK, NA	940	524	65	278	34	10.5%	0
JPMORGAN CHASE BANK	864	222	70	461	97	6.2%	0
COUNTRYWIDE HOME LOANS	850	334	67	424	18	35.6%	0
NATIONAL CITY BANK	781	249	117	359	36	43.7%	0
HARRIS N.A.	770	164	23	479	102	3.4%	2
LASALLE BANK NA	540	171	38	290	41	1.5%	0
WASHINGTON MUTUAL BANK	463	165	10	257	20	4.2%	4
BANK OF AMERICA, N.A.	433	169	36	206	22	1.6%	0
AMERICAN HOME MORTGAGE CORP.	417	133	56	203	4	29.8%	0
TAYLOR, BEAN & WHITAKER	355	113	26	203	0	0.0%	0
CITIMORTGAGE, INC	301	161	3	130	5	4.0%	0
OHIO SAVINGS BANK	280	114	35	131	0	6.4%	0
XPULTE MORTGAGE LLC	253	237	15	0	0	6.3%	0
CITIBANK, N.A.	251	0	32	164	55	4.4%	0
AMCORE BANK, N.A.	249	70	3	102	65	4.2%	0
ARGENT MORTGAGE COMPANY	243	57	31	155	0	96.7%	0
FREMONT INVESTMENT & LOAN	241	59	34	137	11	97.5%	0
NEW CENTURY MORTGAGE CORPORATI	218	47	18	144	9	93.1%	0
SUNTRUST MORTGAGE, INC	202	71	36	82	0	14.1%	0
ACCREDITED HOME LENDERS, INC	201	42	28	131	0	94.5%	0
CTX MORTGAGE COMPANY, LLC	196	105	45	3	0	11.8%	0
UNIVERSAL AMERICAN MTG. CO.LLC	184	127	35	6	0	14.9%	0
US BANK, N.A.	176	75	8	86	0	0.0%	0
WMC MORTGAGE COMPANY	176	39	36	101	0	96.6%	0
GMAC BANK	169	74	13	72	5	6.8%	0
PLATINUM HOME MORTGAGE CORP	165	98	36	6	0	0.0%	0
COUNTRYWIDE BANK, N.A.	164	23	22	97	22	23.2%	0
1ST ADVANTAGE MORTGAGE LLC	162	67	10	81	2	3.8%	0
EQUIFIRST CORPORATION	160	47	26	79	8	96.3%	0
FIFTH THIRD MORTGAGE COMPANY	159	53	0	104	0	5.1%	0