

## COMMUNITY AREA 197 - WILL COUNTY

### Housing Data

	<b>Total</b>
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%
<b>Total Units</b>	<b>175,524</b>	<b>100%</b>	Other	3.8%	70.1%
			Hispanic*	6.0%	73.8%
			<b>Total</b>	<b>NA</b>	<b>83.2%</b>

### 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	28,318	\$4,768,438	6,525	989
Non-Bank Mortgage Companies	15,356	\$2,698,272	5,980	1,218
<b>Total Single Family Lending</b>	<b>43,674</b>	<b>\$7,466,710</b>	<b>12,505</b>	<b>2,207</b>

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

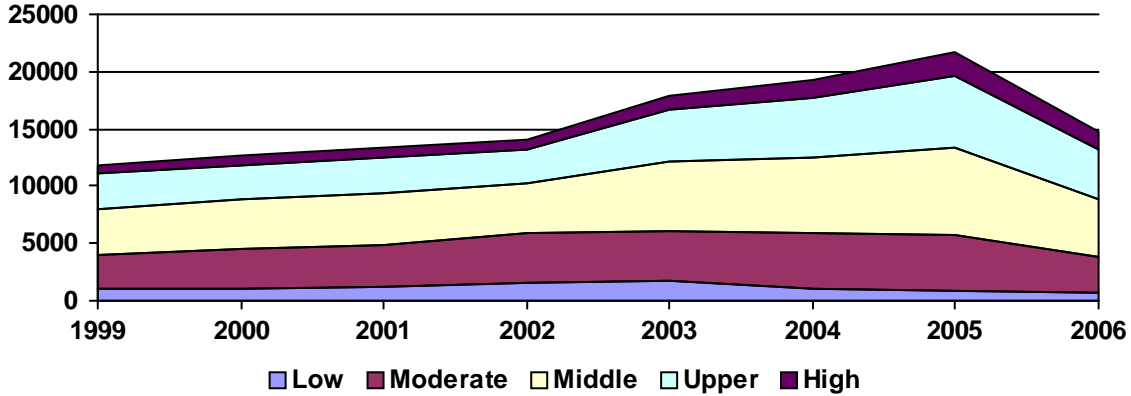
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	3,417	668	19.5%	2,069	60.6%	462	22.3%
African American	9,070	2,907	32.1%	3,932	43.4%	2,479	63.0%
Latino	11,197	3,077	27.5%	5,692	50.8%	2,688	47.2%
White	44,472	7,823	17.6%	27,827	62.6%	7,427	26.7%
Other	515	126	24.5%	271	52.6%	96	35.4%
Not Reported	10,507	2,713	25.8%	3,883	37.0%	1,560	40.2%
<b>Total</b>	<b>79,178</b>	<b>17,314</b>	<b>21.9%</b>	<b>43,674</b>	<b>55.2%</b>	<b>14,712</b>	<b>33.7%</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	12,182	13,746	16,536	19,363	23,103	20,675	69.7%
FHA/VA Home Purchase	3,493	3,202	3,050	1,989	1,209	866	-75.2%
Refinance	26,572	33,869	51,488	23,475	23,483	21,276	-19.9%
Home Improvement	1,918	1,355	1,388	2,122	2,155	2,617	36.4%
Multifamily	46	61	46	52	39	30	-34.8%
<b>Total Lending</b>	<b>44,211</b>	<b>52,233</b>	<b>72,508</b>	<b>47,001</b>	<b>49,989</b>	<b>45,464</b>	<b>2.8%</b>
<b>Foreclosures</b>	<b>1,811</b>	<b>2,179</b>	<b>1,911</b>	<b>1,781</b>	<b>1,894</b>	<b>2,742</b>	<b>51.4%</b>

## COMMUNITY AREA 197 - WILL 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>				
NATIONAL CITY BANK	2,353	883	403	888	76	48.9%	0
COUNTRYWIDE HOME LOANS	2,317	878	161	1,173	86	34.3%	0
WELLS FARGO BANK, NA	2,170	1,107	170	727	96	18.5%	0
JPMORGAN CHASE BANK	1,860	548	135	927	224	7.8%	0
HARRIS N.A.	1,567	297	21	932	313	5.1%	4
AMERICAN HOME MORTGAGE CORP.	1,126	394	175	475	9	36.0%	0
BANK OF AMERICA, N.A.	1,039	479	115	397	47	3.0%	0
TAYLOR, BEAN & WHITAKER	938	266	83	556	0	0.0%	0
LASALLE BANK NA	927	322	86	441	77	0.9%	0
WASHINGTON MUTUAL BANK	886	267	21	545	29	7.6%	3
ARGENT MORTGAGE COMPANY	798	197	85	516	0	95.2%	0
BANGGROUP MORTGAGE CORPORATION	782	516	51	195	0	22.8%	0
MIDAMERICA BANK, FSB	732	440	27	240	8	10.4%	3
WMC MORTGAGE COMPANY	702	177	153	372	0	96.6%	0
NEW CENTURY MORTGAGE CORPORATI	700	205	130	347	18	96.0%	0
FREMONT INVESTMENT & LOAN	693	214	138	327	14	98.4%	0
INDYMAC BANK, F.S.B.	610	227	173	191	19	57.4%	0
ACCREDITED HOME LENDERS, INC	599	158	83	358	0	93.8%	0
CITIMORTGAGE, INC	552	285	4	247	9	3.6%	0
AEGIS WHOLESALE CORPORATION	533	88	48	371	0	44.3%	0
CTX MORTGAGE COMPANY, LLC	505	308	132	8	0	16.6%	0
CITIBANK, N.A.	469	0	84	295	90	8.3%	0
DHI MORTGAGE COMPANY LIMITED	467	375	71	6	0	12.8%	0
COUNTRYWIDE BANK, N.A.	445	94	60	255	36	29.2%	0
EQUIFIRST CORPORATION	393	95	58	216	24	93.4%	0
FIRST MAGNUS FINANCIAL CORP	388	112	78	197	0	33.7%	0
TCF NATIONAL BANK	379	61	19	285	14	12.1%	0
THE FIRST MORTGAGE CORPORATION	369	250	44	29	3	38.7%	0
BNC MORTGAGE	368	100	50	218	0	98.9%	0
1ST ADVANTAGE MORTGAGE LLC	349	147	29	172	0	5.5%	0