

COMMUNITY AREA 043 - DUPAGE COUNTY

Housing Data

		<u>Total</u>			
Mortgageable Single Family Properties (estimated 2007)*		280,500			
*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	248,771	74.1%	African American	2.9%	39.1%
Renter Occupied Units	76,830	22.9%	Asian	6.5%	70.6%
Vacant Units	10,020	3.0%	White	87.3%	78.9%
Total Units	335,621	100%	Other	3.3%	55.1%
			Hispanic*	5.7%	54.5%
Median Family Income		\$79,314	Total	NA	76.4%

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	28,760	\$6,672,024	3,593	256
Non-Bank Mortgage Companies	6,943	\$1,629,800	843	78
Total Single Family Lending	35,703	\$8,301,824	4,436	334

Conventional Single-Family Lending By Race/Ethnicity

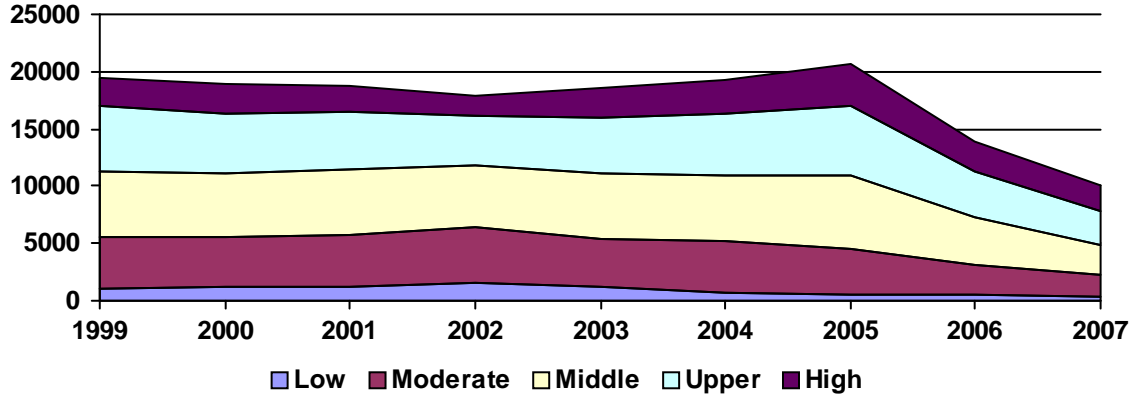
<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>Higher Cost Loans</u>	<u>Higher Cost Share</u>
Asian	5,441	1,030	18.9%	3,299	60.6%	338	10.2%
African American	1,614	552	34.2%	694	43.0%	190	27.4%
Latino	6,674	2,130	31.9%	2,909	43.6%	798	27.4%
White	40,716	7,027	17.3%	26,042	64.0%	3,076	11.8%
Other	420	116	27.6%	190	45.2%	32	16.8%
Not Reported	6,235	1,512	24.3%	2,569	41.2%	336	13.1%
Total	61,100	12,367	20.2%	35,703	58.4%	4,770	13.4%

Six-Year Trends

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Change 2002 to 2007</u>
Conv. Home Purchase	17,629	19,032	20,850	23,420	20,252	13,191	-25.2%
FHA/VA Home Purchase	2,240	1,830	998	543	401	272	-87.9%
Refinance	60,093	85,067	32,801	27,961	23,542	20,640	-65.7%
Home Improvement	1,775	2,026	2,680	2,446	2,656	2,492	40.4%
Multifamily	237	271	207	189	126	107	-54.9%
Total Lending	81,974	108,226	57,536	54,559	46,977	36,702	-55.2%
Foreclosures	1,621	1,467	1,282	1,288	1,886	2,640	62.9%

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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>				
JPMORGAN CHASE BANK	2,164	632	131	1,312	82	6.2%	0
WELLS FARGO BANK, NA	1,839	911	105	676	113	6.0%	0
COUNTRYWIDE BANK, FSB	1,669	468	100	1,050	50	12.5%	0
COUNTRYWIDE HOME LOANS	1,573	530	43	948	37	18.5%	0
CITIMORTGAGE, INC	1,527	591	19	851	63	5.3%	0
HARRIS N.A.	1,351	190	140	866	149	4.2%	6
WASHINGTON MUTUAL BANK	1,322	320	25	931	34	17.9%	12
NATIONAL CITY BANK	1,321	455	202	605	45	7.2%	0
BANK OF AMERICA, N.A.	1,256	526	117	524	87	6.8%	0
WEST SUBURBAN BANK	924	67	9	394	452	0.0%	2
US BANK, N.A.	829	313	27	474	1	1.7%	1
LASALLE BANK NA	828	196	44	392	195	1.8%	1
FIFTH THIRD MORTGAGE COMPANY	818	284	1	530	2	4.2%	0
ABN AMRO MTG GROUP INC	784	271	53	439	21	0.6%	0
MID AMERICA BANK	688	274	12	323	46	9.0%	14
1ST ADVANTAGE MORTGAGE, LLC	654	245	43	348	0	2.2%	0
PROVIDENT FUNDING ASSOCIATES	646	121	10	515	0	0.8%	0
BANCGROUP MORTGAGE CORPORATION	605	349	20	230	0	12.4%	0
TAYLOR, BEAN & WHITAKER	596	151	19	420	0	0.0%	0
INDYMAC BANK, F.S.B.	493	143	39	291	20	43.2%	0
GMAC BANK	491	133	42	304	7	7.5%	0
CITIBANK, N.A.	478	2	69	283	111	8.4%	13
AMTRUST BANK	365	151	20	194	0	7.1%	0
RBS CITIZENS BANK, N.A.	344	39	10	176	118	2.0%	0
ING BANK, FSB	340	135	0	205	0	0.0%	0
SUNTRUST MORTGAGE, INC	295	80	24	185	0	5.1%	0
GUARANTEED RATE INC	274	131	28	114	0	0.0%	0
COMPASS MORTGAGE, INC.	258	123	8	127	0	5.1%	0
FREEDOM MORTGAGE CORP.	252	76	0	176	0	6.0%	0
TCF NATIONAL BANK	244	48	13	164	18	27.6%	1