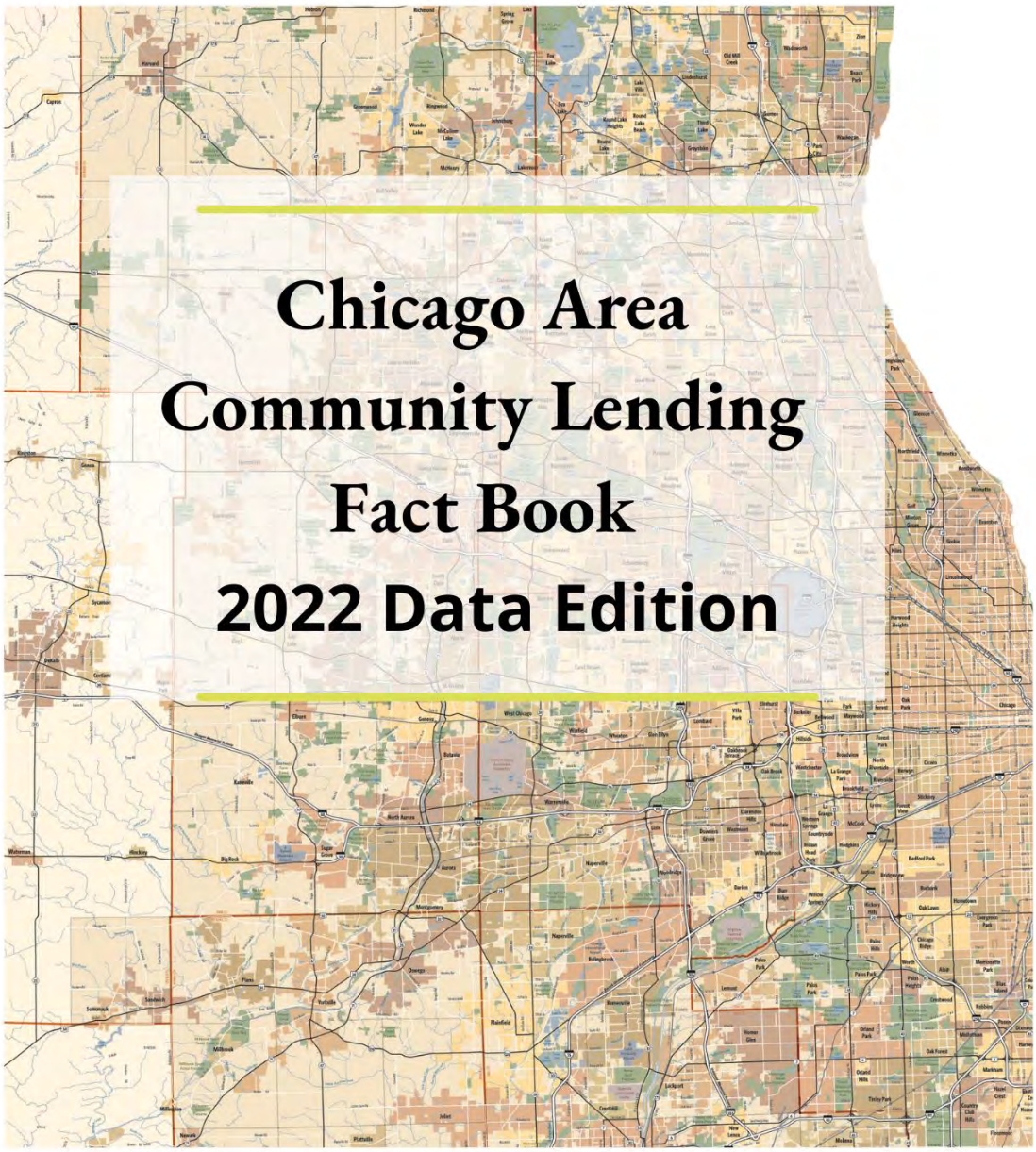


Chicago Area Community Lending Fact Book 2022 Data Edition

WOODSTOCK INSTITUTE

Advancing Economic Security and Community Prosperity

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Community Lending Fact Book 2022 Data Edition

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Preface

Woodstock Institute is pleased to present the Community Lending Fact Book 2022 Data Edition (Fact Book). This Fact Book continues a series begun in 1986 as part of our mission to analyze and disseminate data on access to loans and financial opportunity in the Chicago metropolitan area and beyond.

After sharing Community Lending Fact Book data only online for several years, in 2020 we decided to again print a limited number of full-length Fact Books, starting with the 2019 data and ending with this Fact Book of the 2022 data. Historically, Fact Books have provided comprehensive and accessible community data pages that have been an important tool for community-based organizations, residents, advocates, lenders, investors, foundations, and government agencies in monitoring and advocating for equitable lending in low- and moderate-income areas and communities of color. In December 2023, the research team will launch an updated Community Lending Data Portal that will provide virtual accessibility to all users.

We gratefully acknowledge those institutional donors who provided support for the Community Lending Fact Book 2022 – 2023:

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We also thank Natalie Cheng, Research Associate, Amber S. Hendley, Director of Research, and Sukriti Sood, Research Analyst for their work bringing this Fact Book together, and all staff who assisted with the Fact Book and its publication: Brent Adams, Beverly Berryhill, Jane Doyle, Barbara Lacker-Ware, Rob Mayo, and Horacio Méndez.

If you have questions, comments or suggestions related to the Community Lending Fact Book, please contact Woodstock Institute's research department, by email at research@woodstockinst.org.

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Introduction

This edition represents an update from previous years, with some modest, but notable, changes from past editions. The changes in this edition reflect changes in the underlying data sources and our own sense of what's most useful based on conversations with users, and experience handling community loan data. See Appendix for details on these changes.

The Community Lending Fact Book is made up of area profiles that include information on mortgage lending, community demographics, foreclosure trends, bank branch locations, the income levels of local homebuyers, and the activity of top lenders. These data enable Fact Book users to monitor changes to key indicators of financial health in neighborhoods, as well as the implementation and efficacy of the Community Reinvestment Act (CRA), a federal law established in 1977 requiring banks to invest back into the diverse and low-and moderate-income communities they are chartered to serve. The CRA is meant to address the fact that lower-income and communities of color typically don't receive the financial services they need from their local banks, which can contribute to inequity. We sort lending institutions into two categories based on whether or not they are subject to the CRA: "lenders subject to the CRA" include banks, thrifts, and their direct operating subsidiaries, and "lenders not subject to the CRA" include non-bank mortgage companies, credit unions and online lenders that are not subsidiaries or affiliates of banks.

The lending data in the Fact Book come from reports required by the federal Home Mortgage Disclosure Act (HMDA). More information about HMDA data is provided later in this introduction. In recent years, the Fact Book has included small business loan data reported by some banks under the CRA. For this and future years, Woodstock will publish the business lending data on its online Data Portal. Woodstock decided to separate the mortgage and business lending data publication because the business lending data that banks report under the CRA is not publicly available for about six months after the HMDA data. Waiting for the business lending data meant delaying the publication of the mortgage data in the Fact Book. Rather than accept the delay, Woodstock decided to separate the two data sets and publish the mortgage data edition closer to the time when the mortgage data become available. In addition, the Consumer Financial Protection Bureau (CFPB) is considering rules to implement Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act which will greatly expand the data reported on small business lending when the rules take effect. Woodstock is preparing for the expanded data by creating a separate analysis publication devoted primarily to small business lending.

User Guide

The Fact Book is organized by geographic area. Each geographic area presents the same 5 data sections:

Housing & Demographic Data

Each community area and suburban region profile begins with a summary of basic Census Bureau data on housing and demographic characteristics. This includes an estimate of the household income ranges, number of units in the structure, and data on the percentage of owner-occupied units, renter-occupied units, vacant units, and total housing units.

Also included are local data on the racial and ethnic composition of the population and homeownership rates by race and ethnicity. These data are from the 2020 Five-Year American Community Survey (ACS 5-year). Note that data on race are now reported *exclusive of ethnicity*; therefore, Latine is considered as equivalent to a "race," and population share figures for all groups in this section add up to 100 percent. That is, Asian is now non-

Hispanic Asian, Black is non-Hispanic Black, etc., and Latine includes all people reporting as Latino/a or Hispanic, regardless of whether they also reported identifying as one of the other races. The one exception to the way race is reported for the Fact Book is for the Homeownership Rate. The census does not produce data separately for Latine and non-Latine racial groups, and so each race in the Homeownership Rate chart includes both Latine and non-Latine owners of that race.

Mortgage Lending Data

The housing lending data are listed for two lender types:

- Banks, Thrifts, and Direct Operating Subsidiaries Subject to CRA Requirements ("lenders subject to the CRA")
- Non-Bank Mortgage Companies and other Lenders, including Credit Unions, Not Subject to CRA Requirements ("lenders not subject to the CRA")

The first three rows show applications, originations and denials by race, ethnicity and low- and moderate-income (LMI) borrowers. The balance of the table presents figures on the number and aggregated value of all loan originations broken down by the race, ethnicity, or income level of the applicant. The origination data were revised in 2019 to incorporate several new variables available under the CFPB's expanded HMDA reporting requirements.

The data include the number of conventional loans, loan purpose, and type of property. They also include loan characteristics such as number of mortgages with a high loan-to-value or debt-to-income ratio, or the number of originations with high closing costs.

The number of applications that result in either loan originations or denials might not equal the total number of applications. An applicant may withdraw an application, an application may be incomplete, or a loan may be offered but not taken by the applicant.

Top Lenders (by number of loan originations)

Data for the top 20 lenders is broken down by the number and dollar amount of originations, number of purchase or refinance originations, and number of originations to racial/ethnic minority borrowers or LMI borrowers. Note that many areas have more lenders originating loans than are listed on the page. The Fact Book lists only the 20 lenders originating the largest number of loans based on HMDA data.

Trends - Past Five Years

Loan Originations Number and Amount (Dollar Value)

This section first shows the number and value of loan originations by loan purpose and type for the last five years for all lenders combined. It also shows trends in the income level of home purchase borrowers.

This chart can be used to track shifts in the volume of home purchase lending and the income level of homebuyers moving into a community. Chart data include only home purchase loans for owner-occupied properties. Home purchase loans are also made for non-owner-occupied properties, but these may have been acquired by investors or as rental properties. Loans for non-owner-occupied properties are excluded from the chart because the buyer may not reside in the neighborhood.

Owner-occupied Home Purchase Lending by Borrower Income

Income levels used in the chart are calculated using Federal Financial Institutions Examination Council (FFIEC) median family income figures for metropolitan divisions. Cook, DuPage, Kendall, McHenry, and Will counties are in the Chicago-Arlington Heights, IL Metropolitan Division. Lake County is in the Lake County-Kenosha County, IL-WI Metropolitan Division. Kane County is in the Elgin, IL Metropolitan Division.

The definition of "low-income" and "moderate-income" depends on the area median income. (See Appendix for more information about metropolitan divisions and median family income.) Income level categories are defined to resemble the income level measures used by federal regulators. A low-income borrower is one whose income is less than 50% of the area median; a moderate-income borrower has income 50% to 80% of the area median; a middle-income borrower is one with income 80% to 120% of the area median.

Typically, an upper-income borrower would be one whose income is above 120% of the regional median; however, given the dynamics of the Chicago housing market, it is useful to divide this income category into two sub-categories. The first is "upper-income," which includes borrowers with incomes between 120% and 200% of the area median. The second is "high-income," which includes borrowers with incomes equal to or greater than 200% of the area median.

Foreclosure Filings and Bank Branches

The final two charts in the "Trends – Past Five Years" section show the number of foreclosure filings and bank branches in each year. In 2021, we removed the bank branch chart because of concerns about the meaningfulness of the data we were reporting, which included deposit-taking Automated Teller Machines (ATMs). For the 2022 Edition, we have added this chart back in, separating out ATMs to report only physical brick-and-mortar branches that offer a full range of banking services provided by actual human beings. See Appendix for more details. Please refer to data in this edition for true physical bank branch counts for past years.

Observations

2021 Recap

In 2021, we observed a decline in lending among lenders subject to the CRA and an increase in lending among lenders not subject to the CRA. We noted that the increase in lending among lenders not subject to the CRA was more pronounced among Black, Latine, and lower-income borrowers, and that these loans generally came with higher costs and less local investment than loans from lenders subject to the CRA, given most lenders not subject to the CRA are mortgage companies that only offer mortgage loans.

2022 Summary

In 2022, lending declined significantly for both lenders subject to the CRA and lenders not subject to the CRA, and the decrease was greatest among those who receive a high share of overall loans already, that is White borrowers. At the same time, lending declined more for lenders not subject to the CRA, from whom Black, Latine, and lower-income groups borrowed more frequently. A higher percentage of loans from lenders not subject to the CRA had loan costs of over $5,000 and were more likely to be Federal Housing Administration (FHA) loans than loans from lenders subject to the CRA. Further, Black and Latine borrowers continue to receive far more FHA loans than White and Asian borrowers, even when they would appear to qualify for conventional loans.

Overall Lending Declined Less Among Black, Latine and Lower-Income Households

In 2022, overall application and origination activity fell to roughly half the amount of activity in 2021. Post-pandemic mortgage activity had been abnormally high amidst a "hot" housing market and favorable interest rates, so this decline is a return to a more normal activity level.

While all lending fell significantly, the drop was greater among lenders not subject the CRA.

- Lending activity among lenders not subject to the CRA fell 50%, while lending activity among lenders subject to the CRA declined 41% (7 Counties[1]).

Overall lending declined less among groups that traditionally have received lower levels of loans, which is encouraging to see. Loans to Black and lower-income borrowers fell at just half and one-third the rate of White loans.

- Loans to Black and Latine people fell 39% and 44% respectively, while loans to Whites and Asians fell 64% and 60%, respectively. Originations to LMI borrowers fell 32% (7 Counties).

Compared to their shares of the population, declines in lending were concentrated among White households, especially in Chicago. In the City, both Black and White residents represent about the same percentage of the population, but White households accounted for more than eight times the overall decline in lending than Black households.

- White residents represent 33% of the Chicago population, but accounted for 79% of the decline in loans, while Black residents represent 29% of the population, but accounted for just 9% of the decline in loans (Chicago).

Borrowing From Lenders Not Subject to the CRA Continues to be Highest Among Black, Latine, Lower-Income Households

As in years past, the highest rates of borrowing from lenders not subject to the CRA were among Black, Latine, and lower-income households.

- 72% of loans to Black borrowers were from lenders not subject to the CRA, compared to 57% and 62% of loans to White and Asian borrowers, respectively. Sixty-six percent and 67% of loans to Latine and lower-income borrowers, respectively, were from lenders not subject to the CRA (7 Counties).

In 2022, loans from lenders subject to the CRA constituted a larger percentage of all loans and increased more for White and Asian households than Black and lower-income households. For Black households, the percentage of all loans from lenders subject to the CRA increased 3 percentage points (from 25% to 28%), compared to increases of 6 percentage points for White and Asian households (from 37% to 43% and from 32% to 38%, respectively) (7 Counties). For lower-income groups, the percentage of all loans coming from lenders subject to the CRA increased just 1 percentage point (from 32% to 33%) (7 Counties).

[1] The 7 Counties includes the seven counties in and around Chicago: Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will counties

High Cost and FHA Loans

In 2021, we focused on high cost loans, and the data showed higher rates of high cost[2] and FHA lending among lenders not subject to the CRA. Why this focus? First, Black, Latine, and lower-income groups borrow more frequently from lenders not subject to the CRA, so it's important to pay attention to how reliance on lenders not subject to the CRA might affect these more vulnerable populations. Second, while FHA loans do make homeownership more accessible to borrowers with lower incomes, down payments, and credit scores, decades of testing from fair housing groups and anecdotal evidence show that borrowers of color tend to be "steered" toward FHA loans, even when they might qualify for conventional loans that don't require the extra expenses and additional hoops of FHA mortgages.

High Cost Loans More Prevalent Among Lenders Not Subject to the CRA

Fifty-five percent of all loans made by lenders not subject to the CRA had loan costs greater than $5,000, compared to 45% of all loans originated by lenders subject to the CRA (7 Counties).

FHA Loans More Prevalent Among Black Borrowers, Even for Well-Qualified Applicants

In 2022, the share of FHA loans as a percentage of all loans increased slightly from 9% to 12%, but grew more among all loans originated by lenders not subject to the CRA, from 12% to 17%. Among loans originated by lenders subject to the CRA, FHA loans increased from just 2% to 4% of all loans made (7 Counties).

Across all originations, Black and Latine borrowers received a far higher percentage of FHA loans than Whites and Asians.

- In 2022, Black borrowers were over 8 and 5 times as likely as Asian and White borrowers to receive an FHA loan, and Latine borrowers were nearly 6 and 4 times as likely as Asian and White borrowers to receive an FHA loan: 35% and 23% of Black and Latine borrowers received FHA loans, compared to just 4% and 6% of Asian and White borrowers, respectively) (7 Counties).
- Differences between groups in Chicago were even greater, where Black borrowers were over 17 and 11 times as likely as Asian and White borrowers to receive an FHA loan, and Latine borrowers were over 10 and 6 times as likely as Asian and White borrowers to receive an FHA loan: 35% and 21% of Black and Latine borrowers, respectively received FHA loans, compared to just 2% and 3% of Asian and White borrowers, respectively (Chicago).

Since FHA loans were created as products for low-income borrowers, we might ascribe differences in FHA rates to differences in race, since we know that Black and Latine households tend to have lower wealth and less income than White households. But even accounting for wealth and income differences by equalizing a few basic underwriting measures (Loan-to-Value ratio < 80% and Debt-to-Income ratio < 43%) that define a "financially well-qualified" borrower, Black and Latine borrowers still took out far more FHA loans than conventional loans: 23% and 13% of financially well-qualified Black and Latine borrowers, respectively, took out FHA loans in 2022, compared to just 4% and 2% of financially well-qualified White and Asian borrowers, respectively (7 Counties).

[2] High-cost loans are mortgages with closing costs in excess of $5,000

This 19 percentage point difference in FHA rates between similarly-situated Black and White borrowers in 2022 is larger than the difference in 2021 (15 percentage points) (7 Counties).

Once again, racial disparities were even greater across lenders not subject to the CRA, where well-qualified Black borrowers received FHA loans nearly 5 times as often as well-qualified White borrowers (29% of Black borrowers versus 6% of White borrowers). The 23 percentage point difference between FHA loan rates for well-qualified Black and White applicants in 2022 is also wider than the difference in 2021 (18 percentage points) (7 Counties).

While HMDA does not provide credit score information, (an important piece of the financial puzzle), research shows that among homebuyers, people of color tend to have the lowest credit scores.[3] Even with similar incomes and down payment percentages, meaningful racial disparities within the credit scoring system make it difficult to understand how to effectively address the unequal distribution of costlier FHA loans identified here.

Home Mortgage Disclosure Act (HMDA)

Congress passed the Home Mortgage Disclosure Act to help remedy the effects of redlining, a federal government policy that originated in 1933 with the Home Owners' Loan Corporation (HOLC), which refinanced mortgages to help homeowners avoid foreclosure during the Great Depression. To determine neighborhoods where it would or would not refinance loans, the HOLC created color-coded maps. Areas colored green or yellow were considered safe for refinancing, areas colored red were considered "hazardous," and the HOLC generally would not supporting lending in those neighborhoods. "A neighborhood earned a red color if African Americans lived in it, even if it was a solid middle-class neighborhood of single-family homes."[4]

Congress passed HMDA in 1975 in response to concerns that banks were refusing to make mortgage loans to qualified applicants in lower-income urban neighborhoods and communities of color. HMDA requires lending institutions to report census tract level race, ethnicity, gender, and income data on mortgage applications and originations.

The data collected under HMDA may be used to ensure that lenders adequately serve the housing finance needs of all communities, to enforce fair lending laws, and to provide information on gaps in local housing markets and opportunities for investment. HMDA requires most mortgage lenders to report data annually on the disposition of mortgage loan applications. As of 2017, HMDA regulations required depository institutions (banks, savings associations and credit unions with more than $44 million in assets and a home or branch office in a metropolitan area) to report their lending activity if they originated 25 or more loans in each of the preceding two years.

Before that, HMDA regulations (Regulation C) required all institutions meeting these criteria to report if they originated one or more home purchase or refinancing loans. HMDA regulations also require non-depository lenders, such as mortgage and consumer finance companies, that are active in metropolitan areas and meet certain criteria for mortgage lending activity, to report data. The data reported under HMDA cover the majority of lending activity, particularly in urban areas, but not all of it. In 2017, over 5,800 lenders nationwide reported HMDA data. In the seven-county Chicago area, 831 lenders reported HMDA data.

[3]Shift Credit Card Processing. 2021, August 2. *Credit score statistics.* https://shiftprocessing.com/credit-score/#race
[4] Rothstein, Richard. 2017. *The Color of Law*, Liveright Publishing Corporation, New York, NY, p. 64.

The data required to be reported under HMDA have changed substantially since Congress first passed the law. Initially, HMDA only applied to depository institutions and required them to report data on the census tract location of mortgage originations in metropolitan areas. Amendments to the law, and changes to the regulation that implements the law, have greatly enhanced the data collected under HMDA and expanded the types of lenders covered.

Amendments made in 1989 expanded data collection beyond simply loan originations to include loan applicants and denials by the race, gender, and income. In 1993, many mortgage companies that were previously exempt from HMDA data collection were required to begin reporting.

In 2004, the Federal Reserve Board enacted major changes to Regulation C, which implements HMDA. These changes were a response to the expanded use of risk-based pricing in the mortgage lending market and concerns around disparities in mortgage pricing between White borrowers and borrowers of color. Starting in 2004, lenders were required by law (the Home Ownership and Equity Protection Act, or HOEPA) to report additional data on the pricing of higher-cost mortgage loans. For loans originated on single-family properties, lenders now had to report the difference, or spread, between a loan's annual percentage rate (APR) and the rate of U.S. Treasury securities of comparable maturity if that spread exceeds three percentage points for first liens or five percentage points for junior liens.

In addition to rate spread, the 2004 changes required lenders to report:

- A loan's lien status
- The type of property that secures a mortgage
- Whether a loan is subject to HOEPA
- Whether a loan application was subject to a request for pre-approval

Additionally, the method of recording data on the race and ethnicity of applicants was changed to reflect standards established by the Office of Management and Budget (OMB). Race and ethnicity began being reported separately, giving applicants the opportunity to state whether they are of Hispanic or Latino/a origin. Also of note is a change implemented in 2003 that required lenders to ask applicants for information on their race and ethnicity on telephone, internet, and mail applications.

In 2010, Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act in response to the 2008 financial crisis. The Dodd-Frank Act transferred HMDA data rulemaking authority to the CFPB, which was created by the Act. In 2015, the CFPB issued new rules expanding the data points to be collected and reported by mortgage lenders. Some of the new data fields that institutions are now required to report include: age of the borrower, credit score, combined loan-to-value ratio, borrower's debt-to-income ratio, loan points and fees, loan term, prepayment penalties, and interest rate.

The rules also changed the coverage requirements for institutions, transactions, and reporting. These new rules first went into effect for data reported in 2018, which was released in 2019, and for all subsequent years. The data on loan-to-value (LTV), debt-to-income (DTI) and total loan costs are now included in our Community Lending Fact Book. In May of 2018, Congress passed legislation that exempts small lenders from having to report these new data fields, which means that the data are not available from a significant percentage of all lenders, although they are for most loans.

Data Quality

HMDA Data

The mortgage lending data contained in the Community Lending Fact Book come from the 2022 HMDA data obtained from the CFPB. HMDA data comes from reports that mortgage lenders submit to federal regulators.

On March 1 of each year, lenders are required to submit their Loan Application Register (LAR) to the CFPB through the HMDA Platform. The LAR contains data on all the mortgage applications the lender received in the previous calendar year. Although regulators are charged with ensuring a high level of data quality, inaccuracies may exist due to faulty reporting, inaccurate compilation, or insufficient data cleaning.

Problems in HMDA Loan Application Register files might include invalid census tract numbers or incorrect loan or income amounts. For the Fact Book, applications with missing census tract information were not used in tabulations based on location (i.e., community area, city, or county subregion pages).

In 2017, the CFPB changed how it made HMDA data available to the public. In previous years, the Federal Financial Institutions Examination Council (FFIEC) made static HMDA loan-level data available to the public in the fall of each year. For data reported since 2017, the CFPB updated the data it made available to the public on an ongoing basis to reflect late submissions and resubmissions. The Fact Book uses the CFPB dataset for the 2022 HMDA data, updated May 2023.

Changes to reporting requirements implemented in 2017 mean that post-2017 HMDA data cover a smaller proportion of lenders than in previous years. Changes to HMDA's Regulation C exempted depository institutions from reporting data if they originated fewer than 25 loans in each of the two preceding calendar years. In 2017, the number of reporting institutions declined nationally by 13% and by another 2.9% in 2018, due in part to this reporting threshold change. For 2019, the number of reporting institutions was down another 3%.[5] For markets served by small lenders but not served by large financial institutions (rural markets, for example), this rule change can create a data "vacuum" by which fair housing organizations cannot assess and identify lending disparities.

The CFPB made significant changes to variables within HMDA datasets for 2018 data going forward. To allow Fact Book users to compare data over multiple years, several new variable options were consolidated to approximate the 2017 categories more closely. For example, the property type variable went from three values in 2017 ("single-family," "manufactured housing," and "multifamily") to four values ("single family," "multifamily," "single-family manufactured," and "multifamily manufactured").

Similarly, 2017 HMDA data only had loan purpose values of "home purchase," "home improvement," and "refinancing." The newer HMDA data has additional values of "cash-out refinancing" and "other purpose." In

[5] Federal Financial Institutions Examination Council. "FFIEC Announces Availability of 2017 Data on Mortgage Lending Data," May 7, 2018. https://www.ffiec.gov/press/pr050818.htm; Consumer Financial Protection Bureau. "FFIEC Announces Availability of 2018 Data on Mortgage Lending," August 30, 2018, https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/, downloaded September 15, 2021 and : 2019 Mortgage Market Activity and Trends, downloaded from https://files.consumerfinance.gov/f/documents/cfpb_2019-mortgage-market-activity-trends_report.pdf, downloaded June 20, 2020.

interpreting HMDA data for the Fact Book, the value "single-family manufactured" is considered parallel to the 2017 value "manufactured housing" and both "multifamily" and "multifamily manufactured" values are combined into the category "multifamily." Also, the loan purpose value of "cash-out refinancing" is consolidated into the overall category of "refinancing" and the value "other purpose" excluded from the analysis.

The CFPB also changed the variables for race, ethnicity, and loan amount in 2018, and those changes still apply to current HMDA data. The variable for race now includes codes for subgroups within the race categories. To preserve comparability with earlier Fact Book data, the subgroups were re-aggregated under the broader group racial designation. The same change applied to the ethnicity variable, with more detailed data on subgroups.

As with race, the subgroups were re-aggregated to the broader category to preserve comparability with earlier data. The reported data for the applicant is used to categorize race or ethnicity of the borrower for purposes of the Fact Book analysis. In previous HMDA datasets, loan amounts were reported within $1,000 dollar ranges. As of the 2018 HMDA data, the reported loan amount data are grouped in $10,000 dollar ranges. The lowest range value is $5,000 and all reported loan amounts below this value were automatically rounded up by the CFPB to $5,000.

Unreported race, ethnicity, and income data remain a significant concern when working with HMDA data. Nearly 24% of HMDA data entries for the seven-county Chicago region in 2021 lacked data on the race of the applicant. These missing data may be attributable to non-reporting by applicants on mail, telephone, and internet applications.

In analyzing data found in the Fact Book, it is important to consider the differing sizes and business models of lending institutions. The size and focus of an institution will affect the type and/or amount of lending it does and the relationship it has to a particular community.

It should also be noted that top lender data in the Fact Book is only for mortgage lending. Some institutions specialize in commercial lending and may be actively providing business loans in a community.

Although the data reported in the Fact Book represent the majority of mortgage lending activity of for-profit lenders, the Fact Book does not include mortgage lending by non-profit lenders, which are not required to report data under HMDA. Numerous community development financial institutions (CDFIs) and other non-bank lenders receive some funding from financial institutions and other sources to make housing loans for community development purposes. These loans are perceived as riskier than those banks would normally make and typically reach segments of the housing or business lending market that may have difficulty accessing credit from mainstream financial institutions.

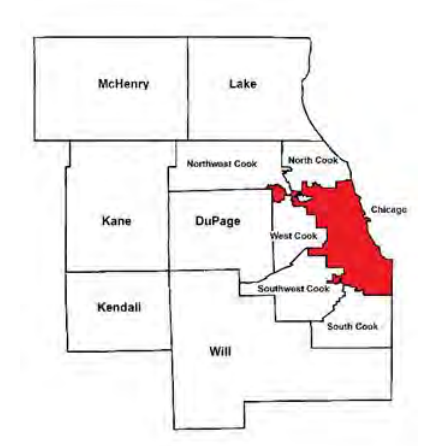
Chicago Data

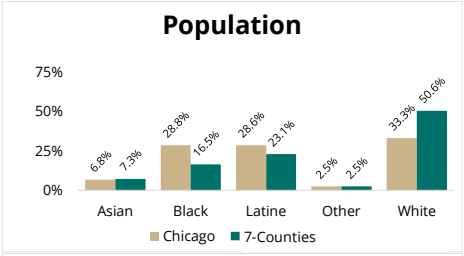
This section of the Fact Book includes a 2-page spread for Chicago City, plus maps of 2022 Chicago data.

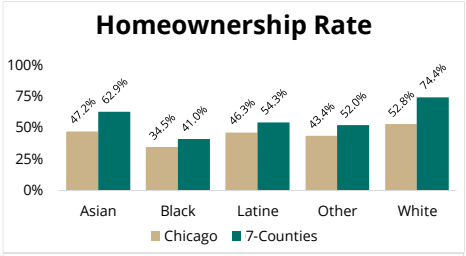
Chicago

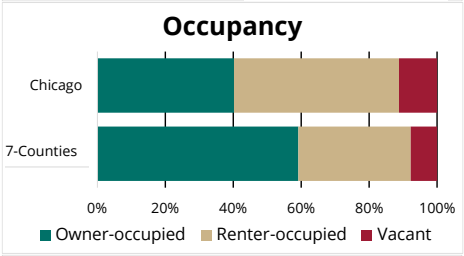
Total Housing Units: 1,214,133

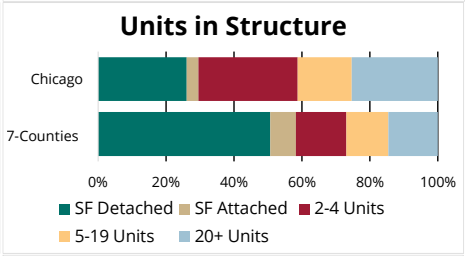
Total Population: 2,698,334

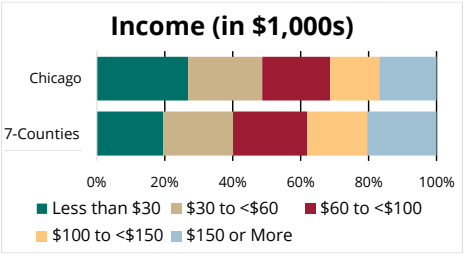


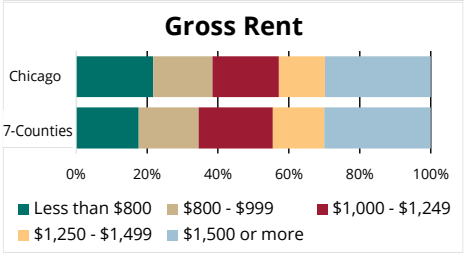


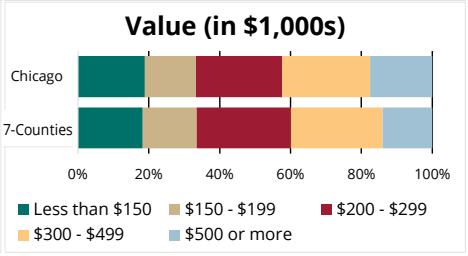












Mortgage Lending

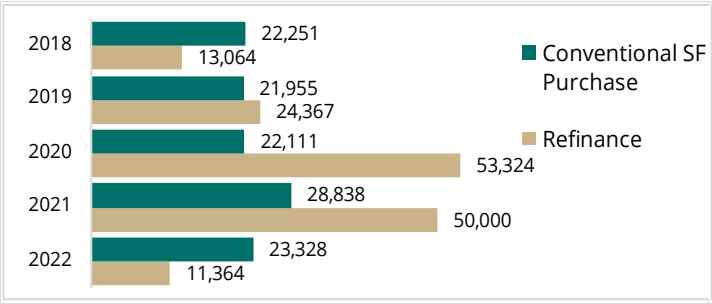
Community Area: Chicago	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2,724	5,276	6,705	415	17,641	10,045	11,364	36,101
Originations	1,561 (57%)	2,088 (40%)	2,973 (44%)	152 (37%)	9,965 (56%)	3,620 (36%)	4,651 (41%)	17,386 (48%)
Denials	425 (16%)	1,783 (34%)	1,971 (29%)	162 (39%)	2,983 (17%)	1,296 (13%)	3,414 (30%)	6,649 (18%)
Originations								
Total Amount ($1,000s)	$8,044,845	$8,165,970	$668,815	$8,606,270	$4,736,055	$5,018,340	$7,826,885	$8,642,870
Conventional Loans	1,551	1,649	2,658	137	9,630	3,471	4,117	16,438
Purchase	1,120	1,129	1,539	75	5,508	1,908	2,523	9,740
Refinance	276	652	896	39	2,652	1,216	1,420	4,835
For Principal Residence	1,365	1,939	2,743	144	9,116	1,998	4,453	14,562
Single-family	1,396	1,721	2,309	122	8,824	2,124	3,918	14,187
2-4 Family	159	357	652	30	1,082	572	727	2,200
Avg Loan Amount ($1,000s)	$5,153.6	$3,910.9	$225.0	$56,620.2	$475.3	$1,386.3	$1,682.8	$497.1
Avg Borrower Income ($1,000s)	$206.8	$218.4	$103.8	$206.6	$182.6	$201.1	$268.6	$205.8
Avg Property Value ($1,000s)	$793.1	$840.0	$352.6	$778.4	$997.7	$566.5	$963.9	$774.7
LTV > 90	146 of 1,391	824 of 2,035	817 of 2,888	40 of 148	1,430 of 9,566	410 of 2,963	1,333 of 4,471	2,850 of 16,103
DTI > 45	211 of 1,366	406 of 2,024	615 of 2,877	31 of 149	1,272 of 9,498	299 of 2,145	1,188 of 4,454	2,219 of 15,182
Loan Costs > $5,000	734 of 1,144	827 of 1,642	1,110 of 2,266	47 of 104	4,132 of 7,510	998 of 1,648	1,676 of 3,661	6,738 of 12,048
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2,928	10,170	8,858	425	21,984	16,470	17,865	51,977
Originations	1,773 (61%)	4,569 (45%)	5,143 (58%)	199 (47%)	14,132 (64%)	5,632 (34%)	9,039 (51%)	26,305 (51%)
Denials	239 (8%)	2,164 (21%)	1,286 (15%)	85 (20%)	2,147 (10%)	2,063 (13%)	3,511 (20%)	6,698 (13%)
Originations								
Total Amount ($1,000s)	$8,622,640	$8,166,470	$1,341,435	$9,180,180	$4,507,555	$6,458,935	$7,410,970	$9,233,945
Conventional Loans	1,686	2,425	3,592	136	12,267	4,608	6,216	21,122
Purchase	1,474	2,974	3,796	147	10,830	3,489	6,412	18,914
Refinance	264	1,425	1,211	47	2,868	1,925	2,389	6,529
For Principal Residence	1,510	4,249	4,721	184	13,014	4,119	8,675	23,076
Single-family	1,564	3,478	3,952	158	12,194	4,248	7,493	21,642
2-4 Family	206	1,088	1,186	41	1,927	1,098	1,545	4,360
Avg Loan Amount ($1,000s)	$4,863.3	$1,787.4	$260.8	$46,131.6	$319.0	$1,146.8	$819.9	$351.0
Avg Borrower Income ($1,000s)	$146.8	$160.0	$96.9	$148.9	$151.1	$137.6	$199.2	$148.6
Avg Property Value ($1,000s)	$472.6	$509.6	$330.5	$472.5	$499.7	$412.3	$580.8	$471.5
LTV > 90	336 of 1,753	2,375 of 4,429	2,468 of 5,003	87 of 192	4,165 of 13,862	1,482 of 5,434	3,947 of 8,808	8,445 of 25,670
DTI > 45	257 of 1,733	1,292 of 4,405	1,424 of 4,963	55 of 195	2,443 of 13,809	887 of 4,455	2,822 of 8,895	4,934 of 24,597
Loan Costs > $5,000	1,254 of 1,564	3,098 of 3,955	3,590 of 4,442	144 of 176	9,962 of 12,544	3,052 of 3,987	6,245 of 8,105	17,510 of 22,226

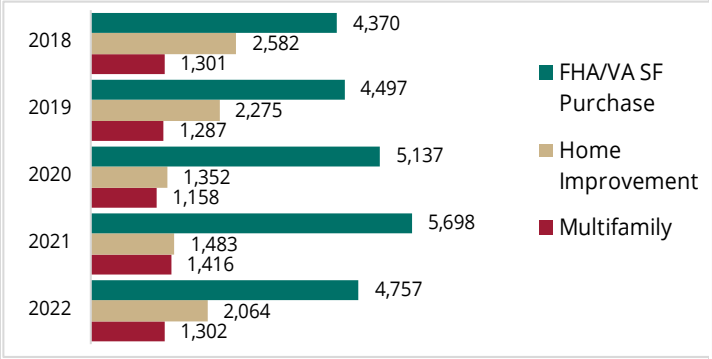
Top Lenders - Chicago

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	8,663	4,624 (53%)	$1,707,500	4,085 (88%)	539 (12%)	1,589 (34%)	1,180 (26%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	5,219	2,906 (56%)	$1,820,050	1,738 (60%)	1,061 (37%)	1,134 (39%)	813 (28%)
THE HUNTINGTON NATIONAL BANK	3,602	1,825 (51%)	$670,915	964 (53%)	373 (20%)	612 (34%)	439 (24%)
ROCKET MORTGAGE, LLC	2,466	1,548 (63%)	$375,400	598 (39%)	865 (56%)	723 (47%)	672 (43%)
UNITED SHORE FINANCIAL SERVICES, LLC	1,982	1,380 (70%)	$408,470	1,049 (76%)	331 (24%)	765 (55%)	569 (41%)
LOANDEPOT.COM, LLC	2,237	1,333 (60%)	$358,815	911 (68%)	382 (29%)	764 (57%)	693 (52%)
CROSSCOUNTRY MORTGAGE, INC.	1,886	1,181 (63%)	$418,555	1,000 (85%)	166 (14%)	473 (40%)	340 (29%)
U.S. BANK NATIONAL ASSOCIATION	3,609	1,047 (29%)	$343,765	462 (44%)	292 (28%)	431 (41%)	310 (30%)
BANK OF AMERICA, NATIONAL ASSOCIATION	2,385	983 (41%)	$384,565	566 (58%)	229 (23%)	456 (46%)	355 (36%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	1,245	935 (75%)	$528,665	737 (79%)	149 (16%)	298 (32%)	159 (17%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	1,414	867 (61%)	$262,165	747 (86%)	110 (13%)	439 (51%)	392 (45%)
NEIGHBORHOOD LOANS, INC.	1,150	783 (68%)	$211,075	693 (89%)	90 (11%)	480 (61%)	453 (58%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	1,962	659 (34%)	$222,375	278 (42%)	218 (33%)	305 (46%)	189 (29%)
PROPER RATE, LLC	924	656 (71%)	$280,930	595 (91%)	61 (9%)	120 (18%)	96 (15%)
PNC BANK, NATIONAL ASSOCIATION	1,288	632 (49%)	$172,130	187 (30%)	203 (32%)	212 (34%)	203 (32%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	2,131	621 (29%)	$351,235	333 (54%)	264 (43%)	236 (38%)	137 (22%)
BARRINGTON BANK & TRUST COMPANY, N.A.	921	615 (67%)	$186,565	478 (78%)	116 (19%)	295 (48%)	232 (38%)
THE FEDERAL SAVINGS BANK	1,014	607 (60%)	$170,835	520 (86%)	79 (13%)	406 (67%)	297 (49%)
A&N MORTGAGE SERVICES, INC.	678	587 (87%)	$234,925	520 (89%)	67 (11%)	161 (27%)	118 (20%)
BMO HARRIS BANK NATIONAL ASSOCIATION	1,451	558 (38%)	$237,160	153 (27%)	137 (25%)	221 (40%)	185 (33%)

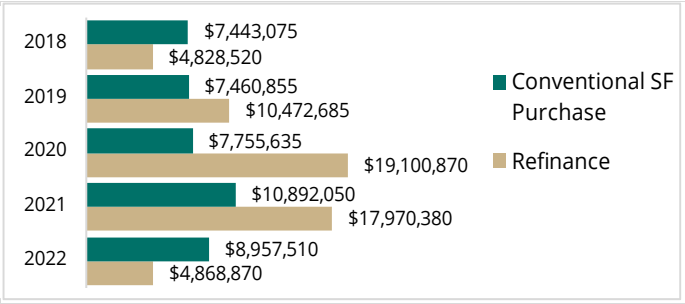
Trend – Past Five Years:

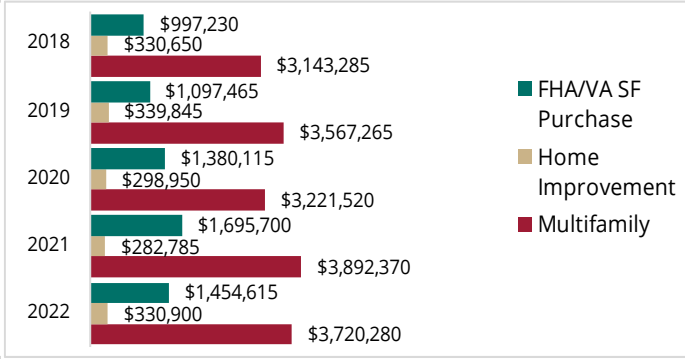
Number of Originations



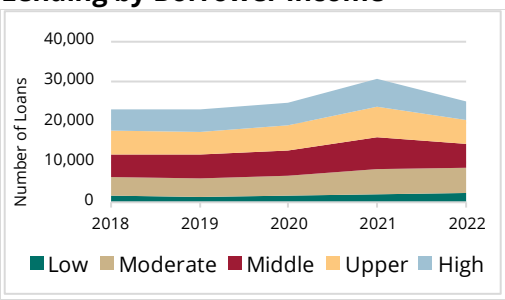


Amount of Originations (in $1,000s)

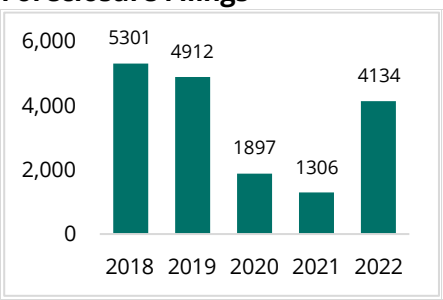




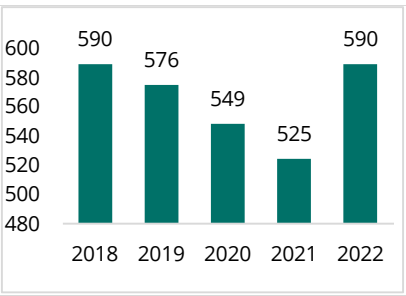
Owner-occupied Home Purchase Lending by Borrower Income



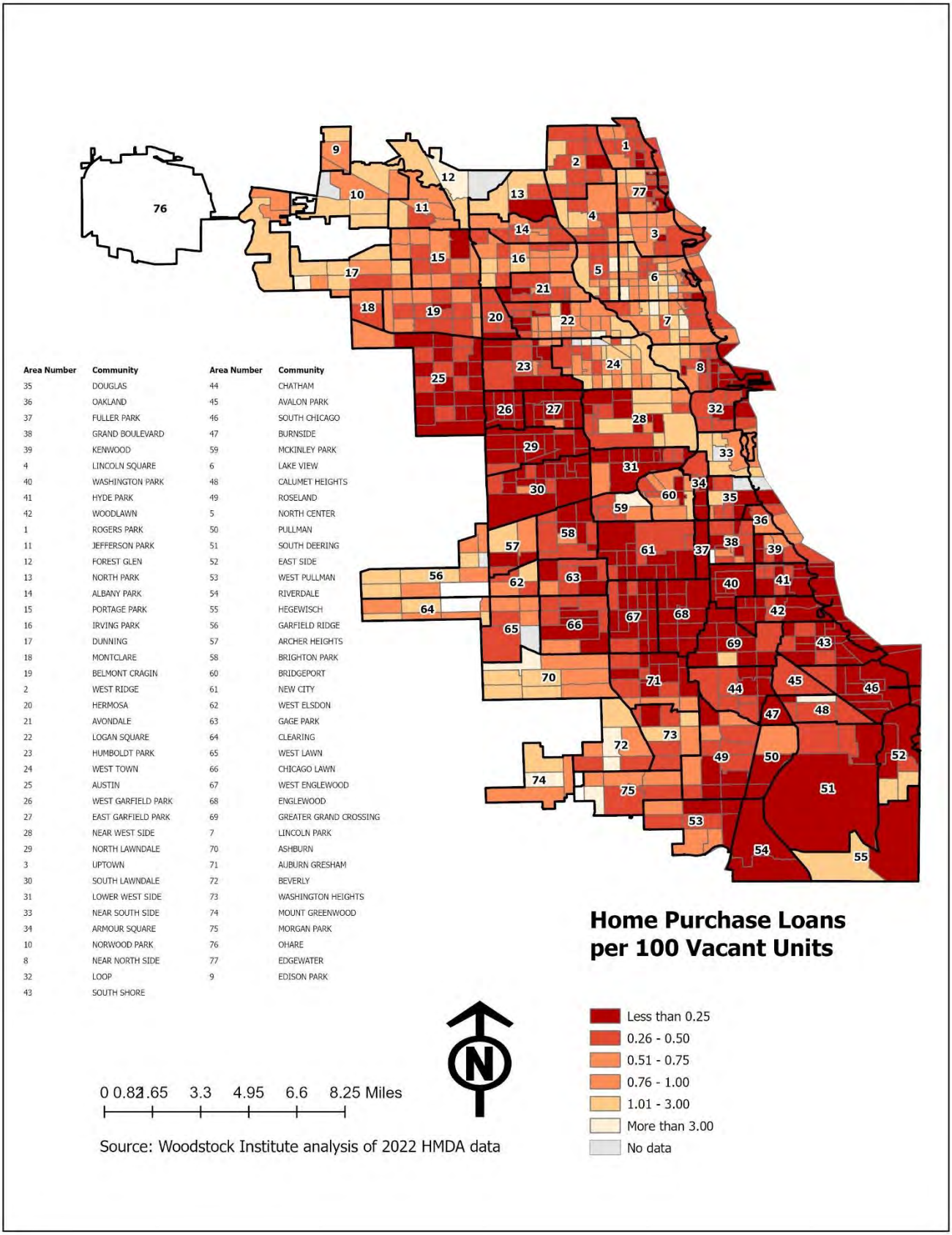
Foreclosure Filings



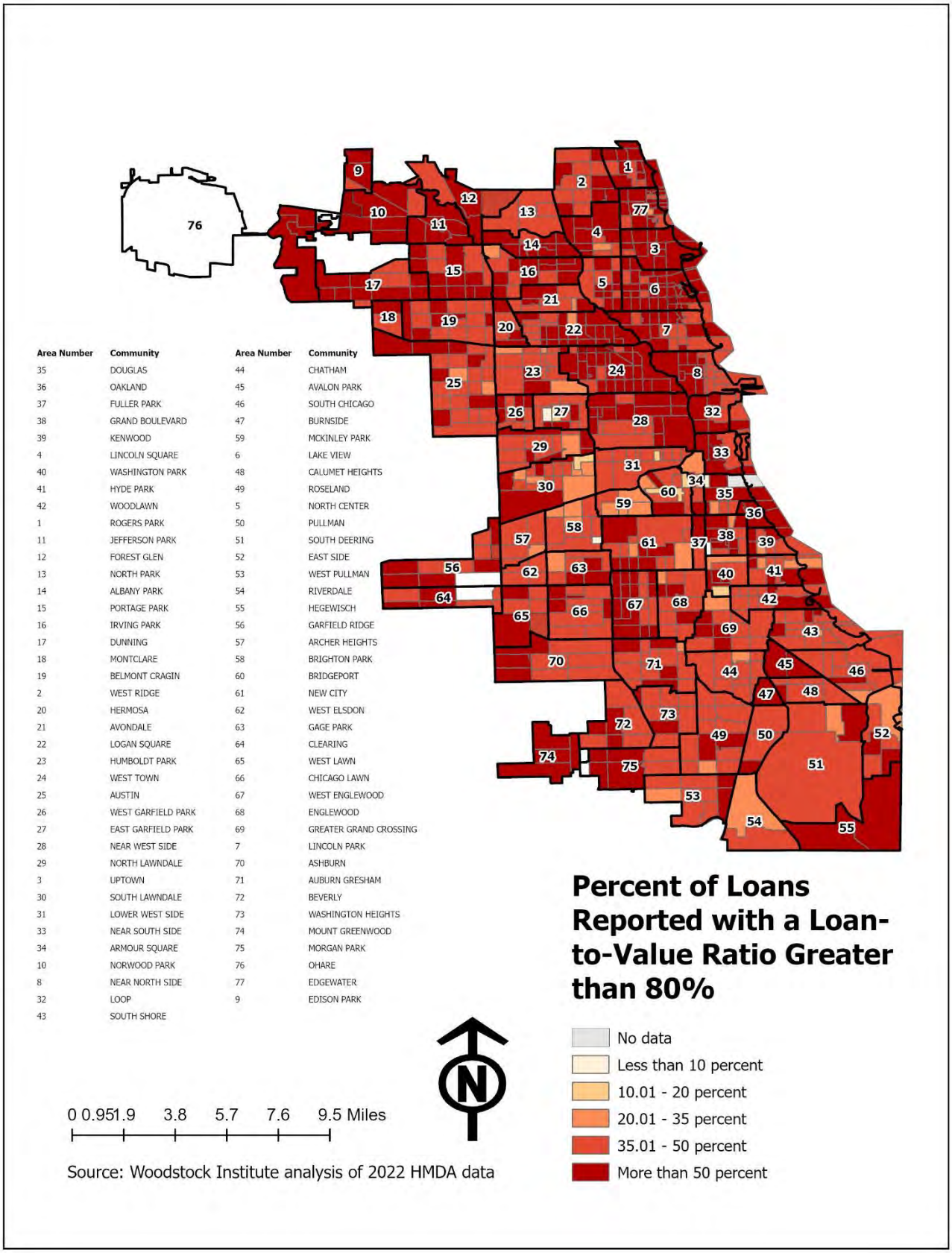
Bank Branches



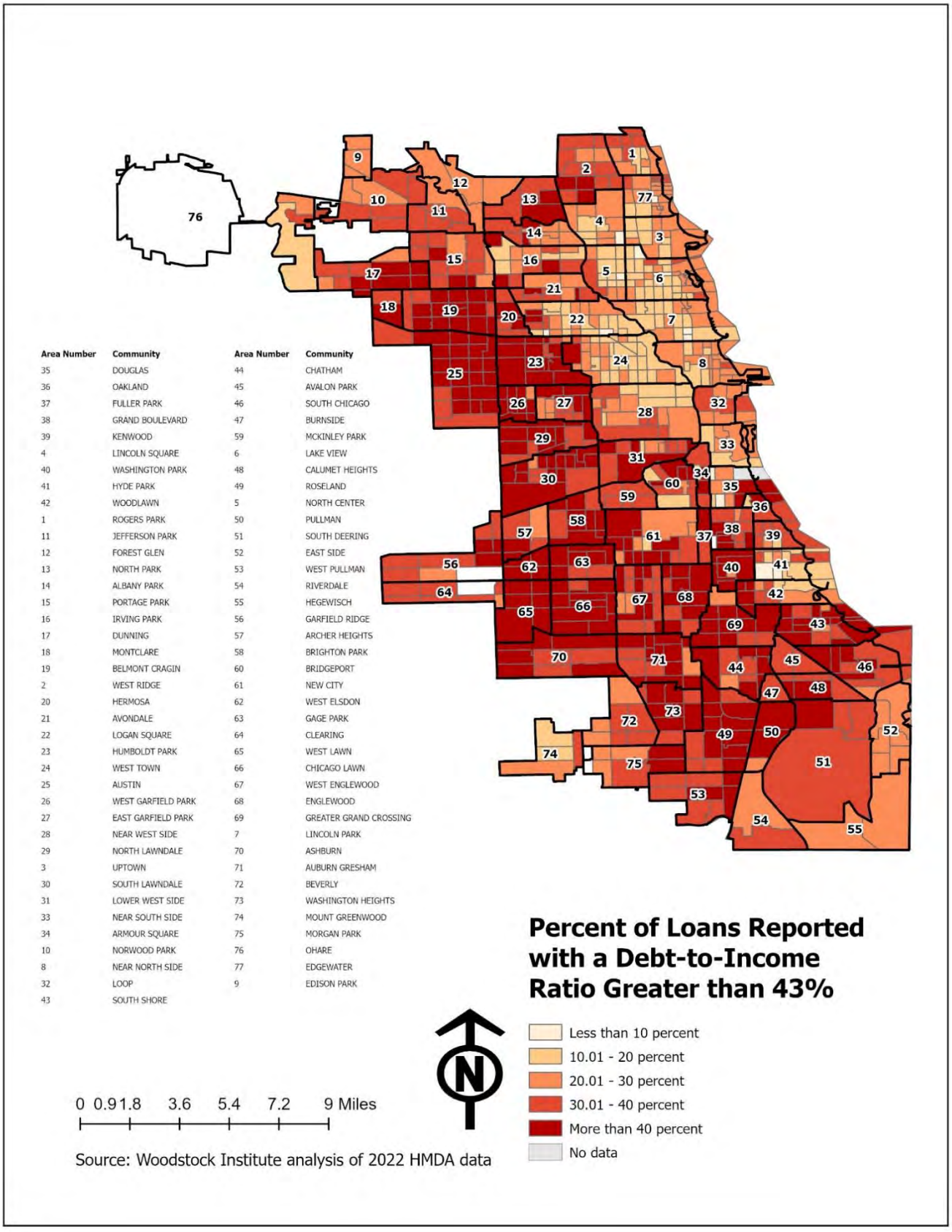
Map 1: Home Purchase Lending in the City of Chicago, 2022



Map 2: High Loan-to-Value Lending in the City of Chicago, 2022

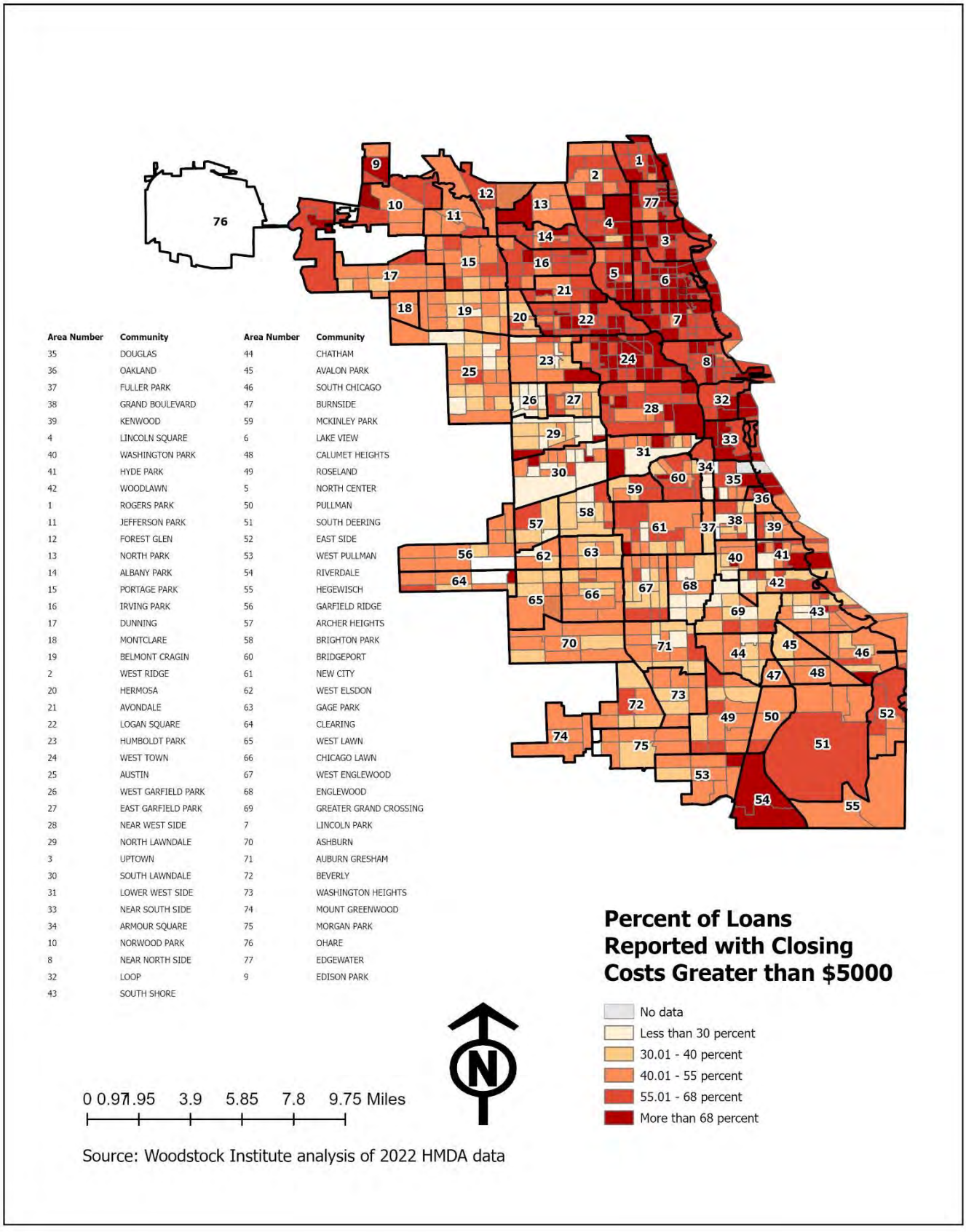


Map 3: High Debt-to-Income Lending in the City of Chicago, 2022



Area Number	Community	Area Number	Community
35	DOUGLAS	44	CHATHAM
36	OAKLAND	45	AVALON PARK
37	FULLER PARK	46	SOUTH CHICAGO
38	GRAND BOULEVARD	47	BURNSIDE
39	KENWOOD	59	MCKINLEY PARK
4	LINCOLN SQUARE	6	LAKE VIEW
40	WASHINGTON PARK	48	CALUMET HEIGHTS
41	HYDE PARK	49	ROSELAND
42	WOODLAWN	5	NORTH CENTER
1	ROGERS PARK	50	PULLMAN
11	JEFFERSON PARK	51	SOUTH DEERING
12	FOREST GLEN	52	EAST SIDE
13	NORTH PARK	53	WEST PULLMAN
14	ALBANY PARK	54	RIVERDALE
15	PORTAGE PARK	55	HEGEWISCH
16	IRVING PARK	56	GARFIELD RIDGE
17	DUNNING	57	ARCHER HEIGHTS
18	MONTCLARE	58	BRIGHTON PARK
19	BELMONT CRAGIN	60	BRIDGEPORT
2	WEST RIDGE	61	NEW CITY
20	HERMOSA	62	WEST ELSDON
21	AVONDALE	63	GAGE PARK
22	LOGAN SQUARE	64	CLEARING
23	HUMBOLDT PARK	65	WEST LAWN
24	WEST TOWN	66	CHICAGO LAWN
25	AUSTIN	67	WEST ENGLEWOOD
26	WEST GARFIELD PARK	68	ENGLEWOOD
27	EAST GARFIELD PARK	69	GREATER GRAND CROSSING
28	NEAR WEST SIDE	7	LINCOLN PARK
29	NORTH LAWNDALE	70	ASHBURN
3	UPTOWN	71	AUBURN GRESHAM
30	SOUTH LAWNDALE	72	BEVERLY
31	LOWER WEST SIDE	73	WASHINGTON HEIGHTS
33	NEAR SOUTH SIDE	74	MOUNT GREENWOOD
34	ARMOUR SQUARE	75	MORGAN PARK
10	NORWOOD PARK	76	OHARE
8	NEAR NORTH SIDE	77	EDGEWATER
32	LOOP	9	EDISON PARK
43	SOUTH SHORE		

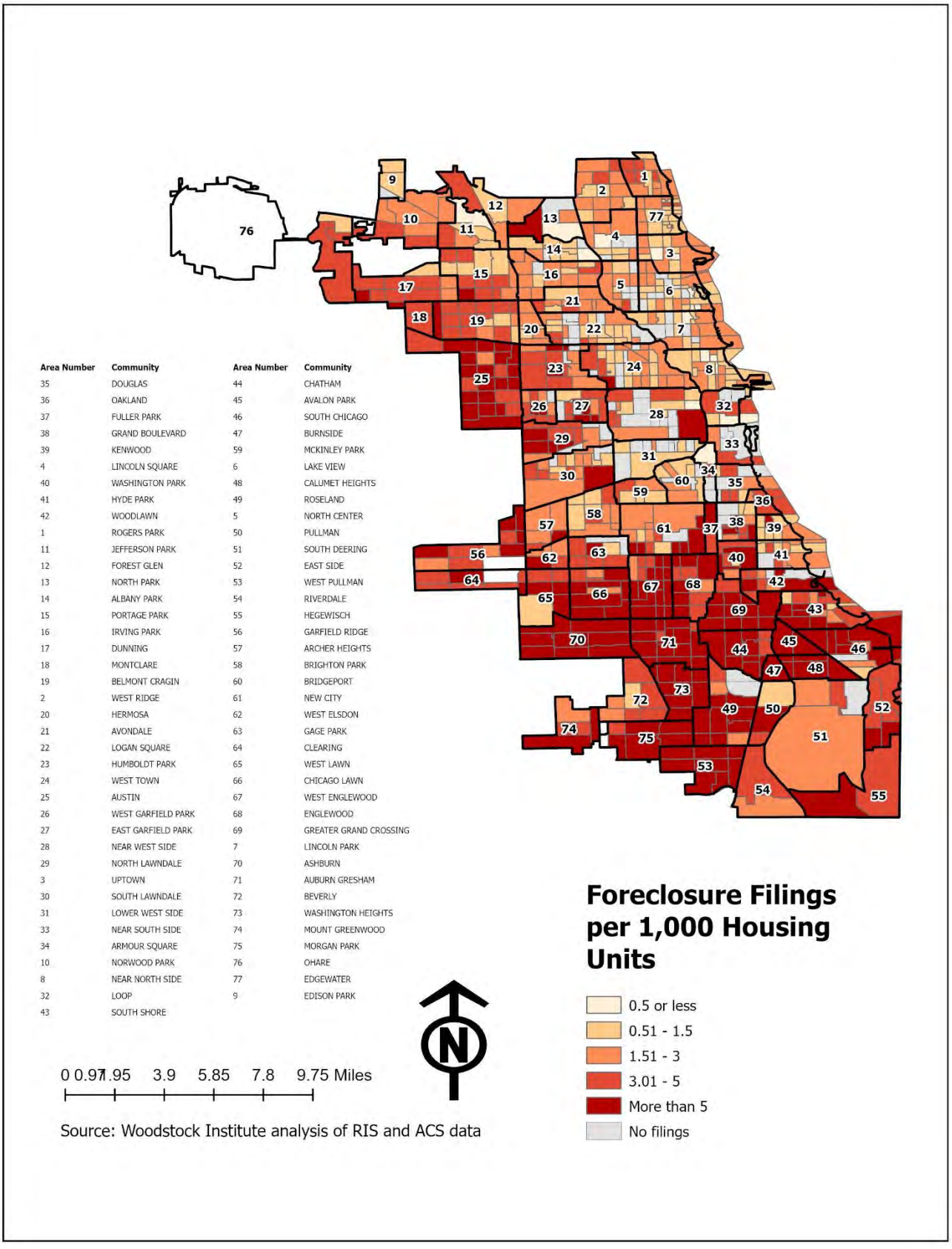
Map 4: High Total Loan Cost Originations in the City of Chicago, 2022



Area Number	Community	Area Number	Community
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34	ARMOUR SQUARE	75	MORGAN PARK
10	NORWOOD PARK	76	OHARE
8	NEAR NORTH SIDE	77	EDGEWATER
32	LOOP	9	EDISON PARK
43	SOUTH SHORE		

Source: Woodstock Institute analysis of 2022 HMDA data

Map 5: Foreclosure Filings in the City of Chicago, 2022



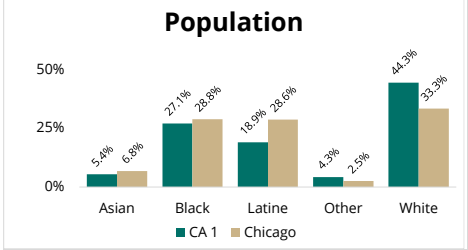
Area Number	Community	Area Number	Community
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30	SOUTH LAWNDALE	72	BEVERLY
31	LOWER WEST SIDE	73	WASHINGTON HEIGHTS
33	NEAR SOUTH SIDE	74	MOUNT GREENWOOD
34	ARMOUR SQUARE	75	MORGAN PARK
10	NORWOOD PARK	76	OHARE
8	NEAR NORTH SIDE	77	EDGEWATER
32	LOOP	9	EDISON PARK
43	SOUTH SHORE		

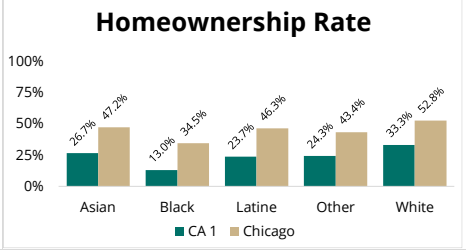
Community Level Data

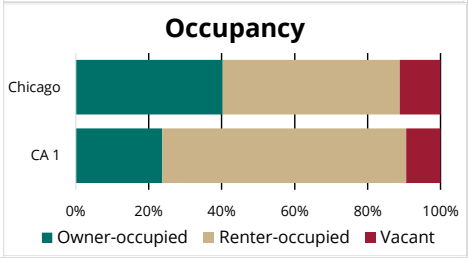
This section of the Fact Book is divided into 2-page spreads for each Chicago community area.

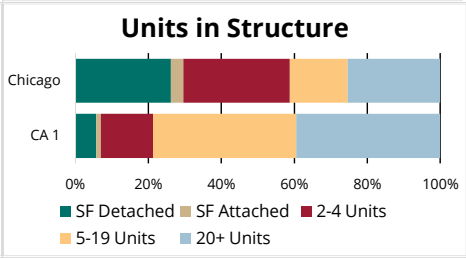
Community Area 1: Rogers Park Total Housing Units: 27,445 Total Population: 55,643

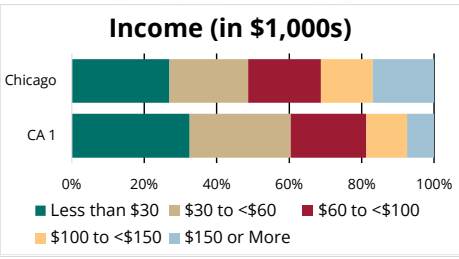


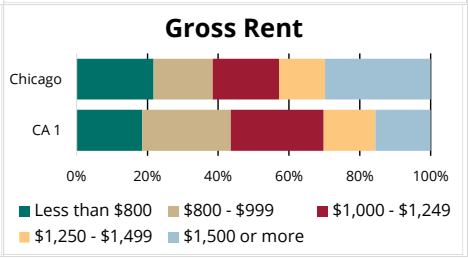


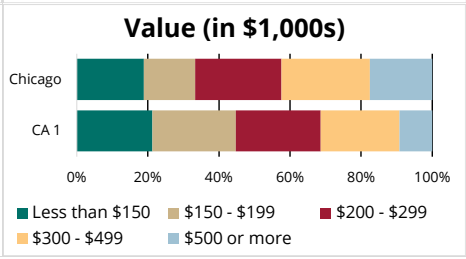












Mortgage Lending

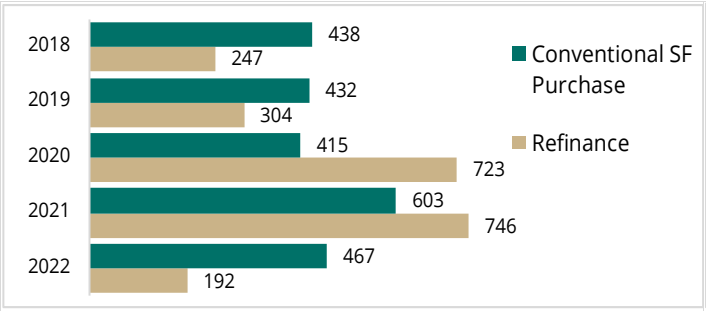
Community Area: 1	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	37	62	55	4	299	193	237	595
Originations	21 (57%)	28 (45%)	27 (49%)	3 (75%)	166 (56%)	77 (40%)	112 (47%)	295 (50%)
Denials	5 (14%)	17 (27%)	12 (22%)	0 (0%)	40 (13%)	15 (8%)	39 (16%)	77 (13%)
Originations								
Total Amount ($1,000s)	$157,450	$156,575	$3,985	$161,170	$120,835	$50,070	$144,405	$161,525
Conventional Loans	20	26	25	3	164	77	108	290
Purchase	13	20	16	2	88	41	79	164
Refinance	5	7	8	0	51	30	27	93
For Principal Residence	17	28	25	3	149	24	109	221
Single-family	19	26	25	3	146	22	106	216
2-4 Family	2	2	2	0	17	6	6	27
Avg Loan Amount ($1,000s)	$7,497.6	$5,592.0	$147.6	$53,723.3	$727.9	$650.3	$1,289.3	$547.5
Avg Borrower Income ($1,000s)	$119.3	$123.7	$83.2	$118.6	$89.6	$120.3	$172.7	$118.0
Avg Property Value ($1,000s)	$969.9	$987.9	$240.9	$924.0	$1,603.5	$344.1	$1,359.2	$917.3
LTV > 90	7 of 21	10 of 26	4 of 27	0 of 3	24 of 157	7 of 71	37 of 109	48 of 278
DTI > 45	4 of 21	2 of 26	7 of 27	1 of 3	27 of 156	6 of 23	26 of 109	40 of 229
Loan Costs > $5,000	7 of 16	13 of 26	6 of 24	1 of 2	45 of 122	11 of 19	44 of 99	77 of 185
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	58	99	95	5	441	233	382	836
Originations	36 (62%)	56 (57%)	63 (66%)	4 (80%)	283 (64%)	89 (38%)	224 (59%)	468 (56%)
Denials	7 (12%)	15 (15%)	4 (4%)	0 (0%)	40 (9%)	21 (9%)	49 (13%)	83 (10%)
Originations								
Total Amount ($1,000s)	$107,660	$105,010	$12,475	$114,100	$53,515	$78,835	$78,770	$114,780
Conventional Loans	36	48	59	3	270	83	211	440
Purchase	30	48	45	3	219	54	177	354
Refinance	5	7	16	1	55	31	43	99
For Principal Residence	32	52	60	4	261	63	221	412
Single-family	34	54	60	4	269	76	219	437
2-4 Family	2	2	3	0	14	7	5	25
Avg Loan Amount ($1,000s)	$2,990.6	$1,875.2	$198.0	$28,525.0	$189.1	$885.8	$351.7	$245.3
Avg Borrower Income ($1,000s)	$108.2	$110.9	$101.0	$107.4	$102.4	$105.2	$155.5	$107.4
Avg Property Value ($1,000s)	$337.5	$346.7	$272.0	$332.2	$397.0	$274.0	$444.3	$331.2
LTV > 90	7 of 36	24 of 53	21 of 62	1 of 3	79 of 277	15 of 86	78 of 216	126 of 455
DTI > 45	6 of 36	15 of 54	10 of 63	1 of 4	44 of 280	8 of 78	42 of 222	74 of 452
Loan Costs > $5,000	27 of 35	39 of 49	41 of 58	3 of 4	192 of 251	48 of 65	154 of 210	309 of 404

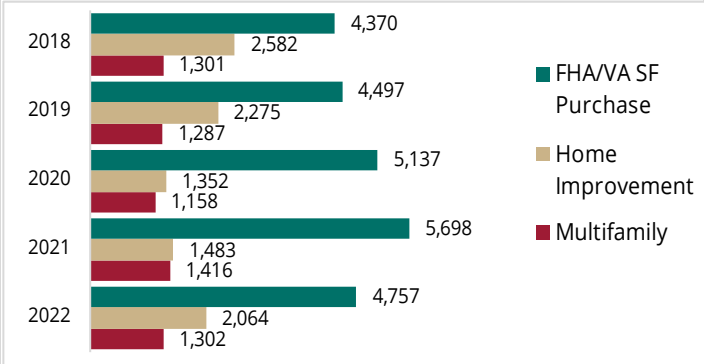
Top Lenders – Community Area 1: Rogers Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	185	87 (47%)	$19,745	71 (82%)	16 (18%)	30 (34%)	36 (41%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	130	85 (65%)	$67,045	41 (48%)	42 (49%)	21 (25%)	33 (39%)
CROSSCOUNTRY MORTGAGE, INC.	58	38 (66%)	$8,780	31 (82%)	5 (13%)	15 (39%)	15 (39%)
ROCKET MORTGAGE, LLC	34	24 (71%)	$4,430	14 (58%)	10 (42%)	4 (17%)	13 (54%)
THE HUNTINGTON NATIONAL BANK	64	23 (36%)	$4,605	10 (43%)	4 (17%)	8 (35%)	9 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC	25	19 (76%)	$3,085	16 (84%)	3 (16%)	11 (58%)	12 (63%)
U.S. BANK NATIONAL ASSOCIATION	61	18 (30%)	$4,190	8 (44%)	3 (17%)	3 (17%)	4 (22%)
BARRINGTON BANK & TRUST COMPANY, N.A.	21	18 (86%)	$3,400	17 (94%)	0 (0%)	7 (39%)	13 (72%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	23	16 (70%)	$18,650	14 (88%)	2 (13%)	6 (38%)	6 (38%)
A&N MORTGAGE SERVICES, INC.	20	15 (75%)	$3,595	15 (100%)	0 (0%)	7 (47%)	9 (60%)
LOANDEPOT.COM, LLC	23	15 (65%)	$4,405	11 (73%)	4 (27%)	6 (40%)	7 (47%)
KEY MORTGAGE SERVICES, INC.	22	15 (68%)	$3,335	15 (100%)	0 (0%)	5 (33%)	8 (53%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	22	13 (59%)	$2,365	12 (92%)	1 (8%)	2 (15%)	10 (77%)
NATIONSTAR MORTGAGE LLC	19	12 (63%)	$2,230	1 (8%)	11 (92%)	3 (25%)	6 (50%)
NEIGHBORHOOD LOANS, INC.	16	11 (69%)	$2,075	10 (91%)	1 (9%)	9 (82%)	8 (73%)
BANK OF AMERICA, NATIONAL ASSOCIATION	27	11 (41%)	$2,145	9 (82%)	2 (18%)	6 (55%)	6 (55%)
PROPER RATE, LLC	16	11 (69%)	$2,105	11 (100%)	0 (0%)	0 (0%)	5 (45%)
DRAPER AND KRAMER MORTGAGE CORP.	12	11 (92%)	$2,835	11 (100%)	0 (0%)	4 (36%)	3 (27%)
MARQUETTE BANK	11	10 (91%)	$17,560	2 (20%)	8 (80%)	0 (0%)	0 (0%)
BMO HARRIS BANK NATIONAL ASSOCIATION	19	10 (53%)	$1,290	4 (40%)	2 (20%)	0 (0%)	5 (50%)

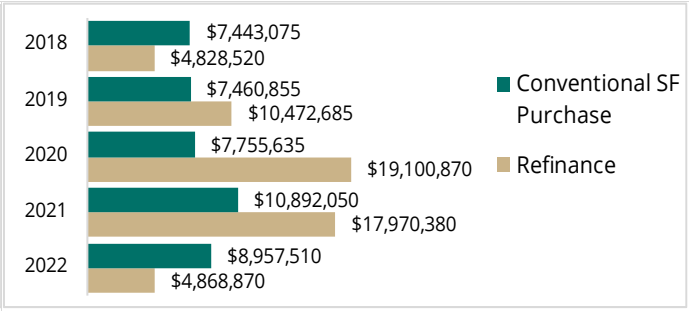
Trend – Past Five Years:

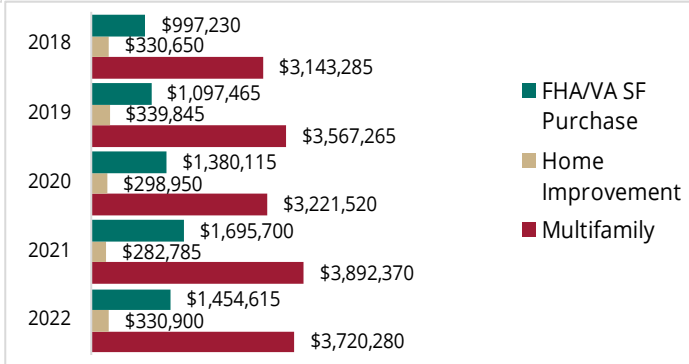
Number of Originations



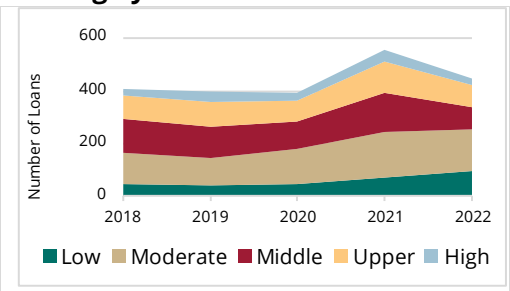


Amount of Originations (in $1,000s)

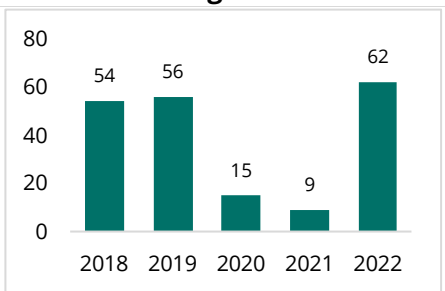




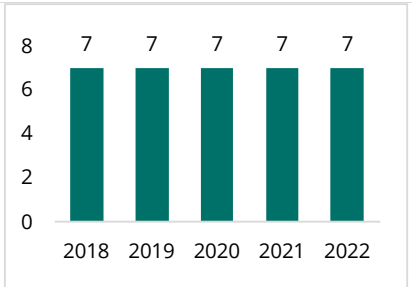
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

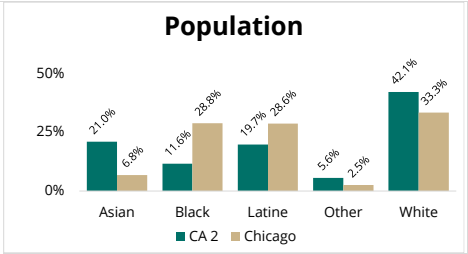


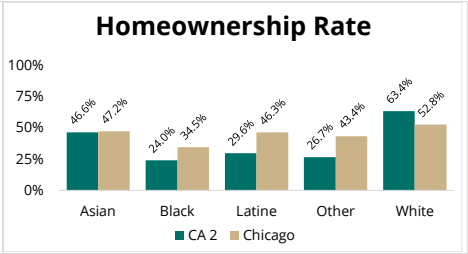
Bank Branches

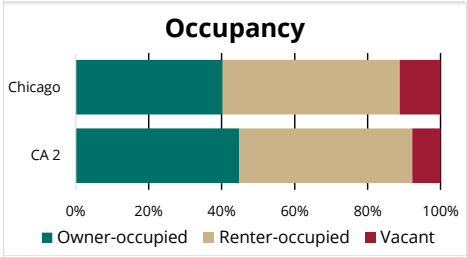


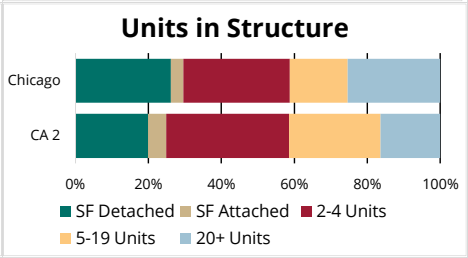
Community Area 2: West Ridge Total Housing Units: 28,008 Total Population: 78,763

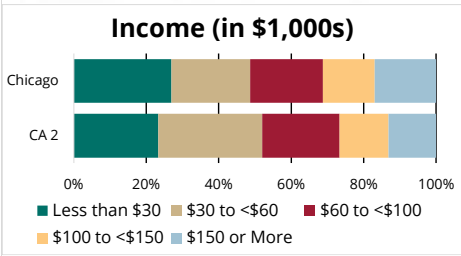


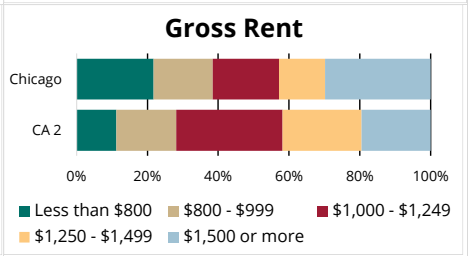


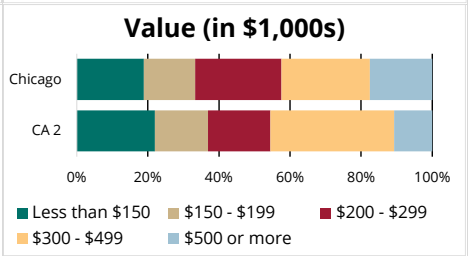












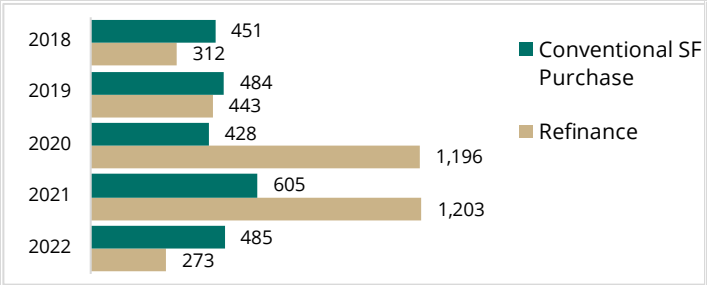
Mortgage Lending

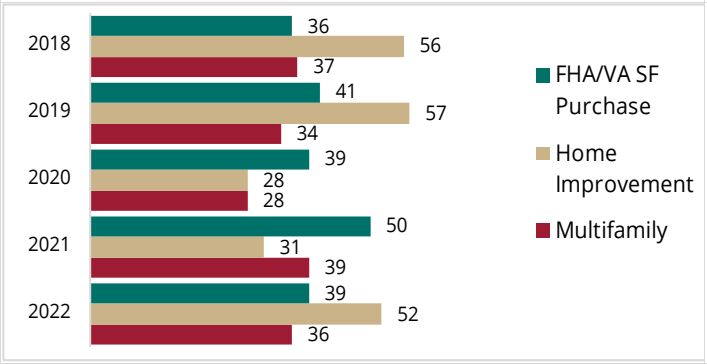
Community Area: 2	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	150	63	82	6	421	174	321	814
Originations	77 (51%)	25 (40%)	42 (51%)	0 (0%)	226 (54%)	74 (43%)	146 (45%)	402 (49%)
Denials	38 (25%)	19 (30%)	18 (22%)	4 (0%)	69 (16%)	17 (10%)	81 (25%)	147 (18%)
Originations								
Total Amount ($1,000s)	$135,575	$149,765	$7,450	$153,990	$86,020	$90,610	$128,790	$153,990
Conventional Loans	75	25	41	0	224	73	144	397
Purchase	45	11	23	0	91	35	85	182
Refinance	16	8	12	0	88	26	42	138
For Principal Residence	62	23	41	0	197	38	140	320
Single-family	60	22	38	0	196	43	136	321
2-4 Family	17	3	4	0	28	5	10	53
Avg Loan Amount ($1,000s)	$1,760.7	$5,990.6	$177.4	$0.0	$380.6	$1,224.5	$882.1	$383.1
Avg Borrower Income ($1,000s)	$176.4	$164.4	$79.8	$162.0	$132.6	$159.6	$233.3	$162.0
Avg Property Value ($1,000s)	$634.3	$605.1	$282.8	$584.0	$699.0	$452.8	$776.2	$584.0
LTV > 90	10 of 74	5 of 24	13 of 41	0 of 0	35 of 216	7 of 60	33 of 144	57 of 374
DTI > 45	16 of 74	7 of 24	9 of 41	0 of 0	32 of 212	6 of 39	40 of 144	61 of 349
Loan Costs > $5,000	26 of 53	4 of 17	12 of 35	0 of 0	56 of 161	11 of 22	43 of 127	97 of 253
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	165	89	120	8	477	249	384	988
Originations	89 (54%)	48 (54%)	59 (49%)	4 (50%)	286 (60%)	82 (33%)	203 (53%)	509 (52%)
Denials	31 (19%)	16 (18%)	29 (24%)	1 (13%)	61 (13%)	31 (12%)	75 (20%)	140 (14%)
Originations								
Total Amount ($1,000s)	$127,360	$138,995	$12,725	$151,415	$70,965	$118,925	$113,190	$151,915
Conventional Loans	85	38	51	4	265	76	188	468
Purchase	70	38	52	3	203	44	159	358
Refinance	19	10	7	0	71	35	43	135
For Principal Residence	75	44	57	3	259	64	197	445
Single-family	58	38	52	3	254	59	187	412
2-4 Family	31	10	7	1	31	16	16	89
Avg Loan Amount ($1,000s)	$1,431.0	$2,895.7	$215.7	$37,853.8	$248.1	$1,450.3	$557.6	$298.5
Avg Borrower Income ($1,000s)	$124.2	$122.0	$84.1	$120.5	$107.0	$120.7	$163.6	$120.2
Avg Property Value ($1,000s)	$432.2	$429.0	$269.9	$421.8	$451.4	$378.3	$525.8	$419.7
LTV > 90	15 of 88	25 of 47	28 of 58	1 of 4	63 of 281	19 of 79	64 of 200	123 of 499
DTI > 45	23 of 86	12 of 46	12 of 58	0 of 4	55 of 280	11 of 68	58 of 201	101 of 484
Loan Costs > $5,000	58 of 79	36 of 41	41 of 54	1 of 3	165 of 248	39 of 56	131 of 192	299 of 427

Top Lenders – Community Area 2: West Ridge

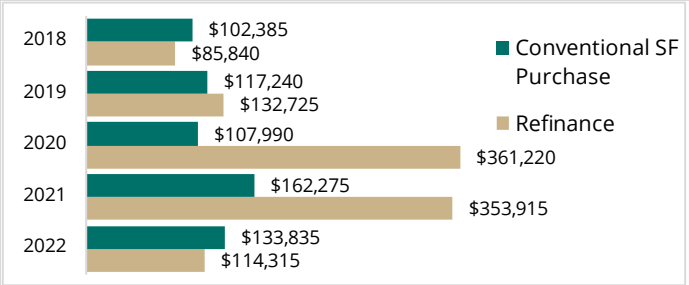
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	147	91 (62%)	$33,745	52 (57%)	35 (38%)	46 (51%)	55 (60%)
GUARANTEED RATE, INC.	138	81 (59%)	$22,315	66 (81%)	15 (19%)	27 (33%)	28 (35%)
UNITED SHORE FINANCIAL SERVICES, LLC	62	44 (71%)	$10,490	36 (82%)	8 (18%)	23 (52%)	26 (59%)
DRAPER AND KRAMER MORTGAGE CORP.	53	43 (81%)	$17,605	34 (79%)	9 (21%)	3 (7%)	15 (35%)
FIRST SAVINGS BANK	47	38 (81%)	$14,820	12 (32%)	26 (68%)	3 (8%)	10 (26%)
THE HUNTINGTON NATIONAL BANK	75	33 (44%)	$7,065	11 (33%)	5 (15%)	12 (36%)	12 (36%)
CROSSCOUNTRY MORTGAGE, INC.	35	22 (63%)	$6,290	18 (82%)	4 (18%)	8 (36%)	8 (36%)
ROCKET MORTGAGE, LLC	38	21 (55%)	$5,045	9 (43%)	12 (57%)	10 (48%)	10 (48%)
LOANDEPOT.COM, LLC	34	21 (62%)	$5,585	11 (52%)	10 (48%)	11 (52%)	10 (48%)
U.S. BANK NATIONAL ASSOCIATION	59	20 (34%)	$4,430	6 (30%)	3 (15%)	9 (45%)	7 (35%)
BANK OF AMERICA, NATIONAL ASSOCIATION	58	20 (34%)	$6,500	8 (40%)	2 (10%)	8 (40%)	6 (30%)
NEIGHBORHOOD LOANS, INC.	23	17 (74%)	$3,115	17 (100%)	0 (0%)	13 (76%)	13 (76%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	23	15 (65%)	$3,385	10 (67%)	5 (33%)	8 (53%)	7 (47%)
DEVON BANK	19	13 (68%)	$3,325	10 (77%)	3 (23%)	8 (62%)	7 (54%)
HOME POINT FINANCIAL CORPORATION	19	13 (68%)	$4,175	7 (54%)	6 (46%)	5 (38%)	4 (31%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	36	12 (33%)	$2,680	6 (50%)	5 (42%)	6 (50%)	4 (33%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	19	12 (63%)	$4,620	8 (67%)	4 (33%)	4 (33%)	2 (17%)
PNC BANK, NATIONAL ASSOCIATION	19	11 (58%)	$1,785	2 (18%)	4 (36%)	1 (9%)	4 (36%)
NEXBANK	14	11 (79%)	$5,835	3 (27%)	7 (64%)	4 (36%)	2 (18%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	48	11 (23%)	$2,685	3 (27%)	5 (45%)	6 (55%)	5 (45%)

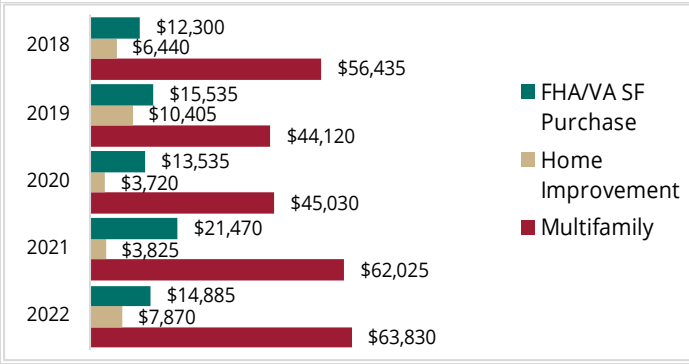
Trend – Past Five Years: Number of Originations



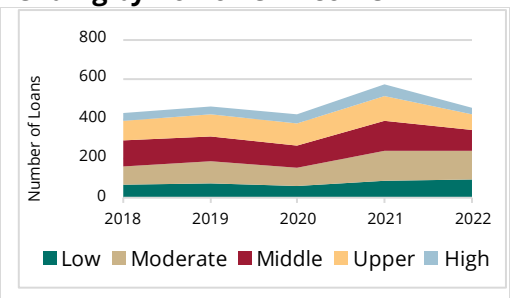


Amount of Originations (in $1,000s)

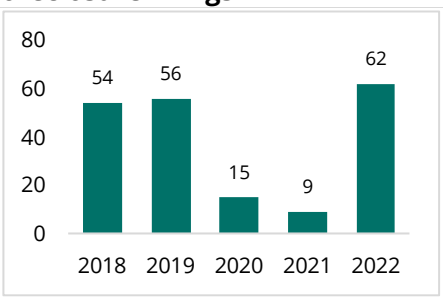




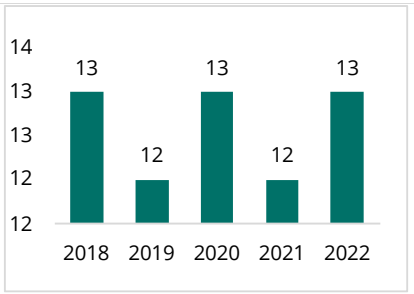
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

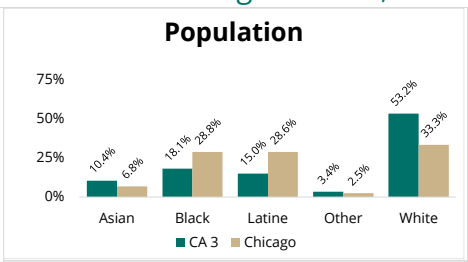


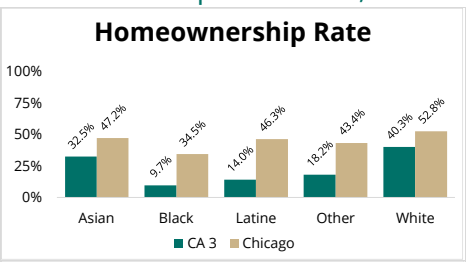
Bank Branches

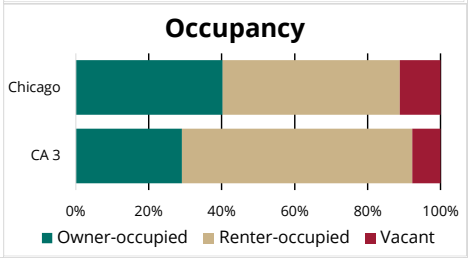


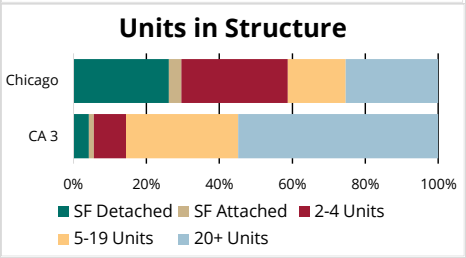
Community Area 3: Uptown Total Housing Units: 33,458 Total Population: 59,453

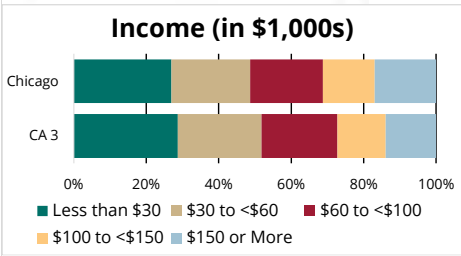


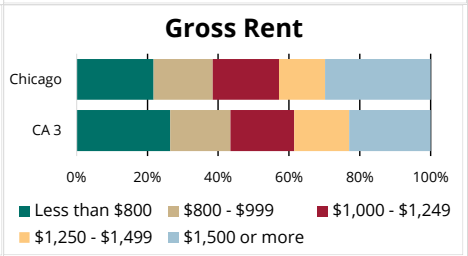


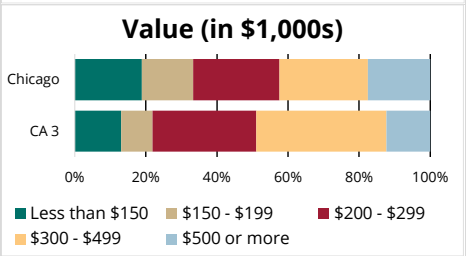












Mortgage Lending

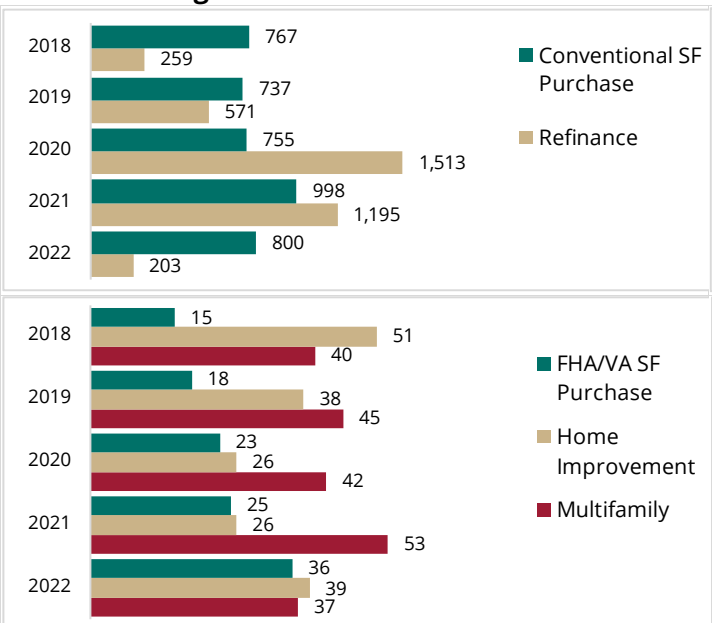
Community Area: 3	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	68	37	66	5	473	221	189	804
Originations	37 (54%)	21 (57%)	32 (48%)	5 (100%)	264 (56%)	74 (33%)	94 (50%)	401 (50%)
Denials	8 (12%)	10 (27%)	12 (18%)	0 (0%)	53 (11%)	24 (11%)	33 (17%)	95 (12%)
Originations								
Total Amount ($1,000s)	$223,310	$226,930	$6,410	$230,670	$148,825	$97,045	$216,615	$231,695
Conventional Loans	37	19	31	4	261	73	89	394
Purchase	28	11	24	4	154	39	57	236
Refinance	4	6	4	1	72	28	26	111
For Principal Residence	30	21	31	5	245	34	94	335
Single-family	36	20	31	5	253	36	93	350
2-4 Family	1	1	1	0	7	7	1	16
Avg Loan Amount ($1,000s)	$6,035.4	$10,806.2	$200.3	$46,134.0	$563.7	$1,311.4	$2,304.4	$577.8
Avg Borrower Income ($1,000s)	$178.4	$176.9	$114.1	$174.2	$145.3	$173.6	$213.8	$173.7
Avg Property Value ($1,000s)	$1,008.1	$986.0	$313.4	$960.0	$1,867.9	$472.9	$1,170.8	$950.5
LTV > 90	4 of 34	5 of 21	10 of 31	2 of 4	42 of 259	9 of 65	28 of 92	62 of 383
DTI > 45	7 of 32	3 of 21	9 of 31	1 of 4	30 of 256	5 of 36	26 of 91	46 of 349
Loan Costs > $5,000	13 of 21	8 of 16	16 of 26	4 of 5	112 of 210	18 of 28	35 of 77	155 of 280
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	77	48	102	3	767	311	308	1,206
Originations	53 (69%)	25 (52%)	63 (62%)	2 (67%)	538 (70%)	105 (34%)	190 (62%)	723 (60%)
Denials	4 (5%)	10 (21%)	10 (10%)	0 (0%)	57 (7%)	18 (6%)	39 (13%)	89 (7%)
Originations								
Total Amount ($1,000s)	$209,560	$220,680	$15,415	$224,795	$69,575	$177,690	$192,815	$225,575
Conventional Loans	48	19	59	2	520	102	177	691
Purchase	43	19	52	1	463	87	168	613
Refinance	9	6	9	1	61	15	18	92
For Principal Residence	49	24	59	1	508	88	185	670
Single-family	51	25	58	1	527	102	190	706
2-4 Family	2	0	5	1	11	1	0	15
Avg Loan Amount ($1,000s)	$3,954.0	$8,827.2	$244.7	$112,397.5	$129.3	$1,692.3	$1,014.8	$312.0
Avg Borrower Income ($1,000s)	$136.3	$137.9	$121.0	$136.9	$141.3	$136.5	$163.5	$137.2
Avg Property Value ($1,000s)	$414.7	$417.5	$334.0	$410.8	$510.8	$374.5	$479.0	$411.9
LTV > 90	12 of 53	11 of 24	24 of 62	1 of 2	135 of 536	31 of 104	63 of 187	190 of 719
DTI > 45	8 of 51	3 of 25	5 of 63	0 of 2	53 of 538	10 of 100	34 of 190	74 of 716
Loan Costs > $5,000	38 of 50	20 of 24	42 of 55	2 of 2	401 of 500	67 of 87	136 of 177	528 of 663

Top Lenders – Community Area 3: Uptown

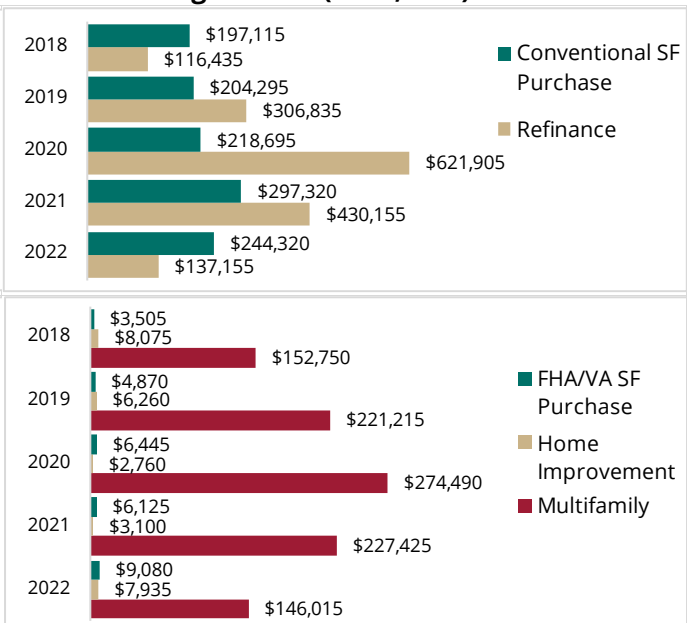
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	335	196 (59%)	$58,610	186 (95%)	10 (5%)	29 (15%)	47 (24%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	179	94 (53%)	$62,390	59 (63%)	34 (36%)	24 (26%)	24 (26%)
CROSSCOUNTRY MORTGAGE, INC.	73	57 (78%)	$16,315	52 (91%)	5 (9%)	12 (21%)	15 (26%)
THE HUNTINGTON NATIONAL BANK	81	43 (53%)	$13,455	26 (60%)	8 (19%)	6 (14%)	7 (16%)
PROPER RATE, LLC	43	34 (79%)	$10,380	30 (88%)	4 (12%)	3 (9%)	11 (32%)
ROCKET MORTGAGE, LLC	41	31 (76%)	$7,805	25 (81%)	6 (19%)	8 (26%)	11 (35%)
A&N MORTGAGE SERVICES, INC.	33	29 (88%)	$9,635	26 (90%)	3 (10%)	8 (28%)	4 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC	30	23 (77%)	$7,115	19 (83%)	4 (17%)	5 (22%)	6 (26%)
U.S. BANK NATIONAL ASSOCIATION	58	22 (38%)	$4,560	10 (45%)	6 (27%)	10 (45%)	5 (23%)
DRAPER AND KRAMER MORTGAGE CORP.	23	21 (91%)	$7,895	16 (76%)	5 (24%)	0 (0%)	3 (14%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	28	21 (75%)	$19,885	17 (81%)	4 (19%)	6 (29%)	2 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION	51	21 (41%)	$6,415	14 (67%)	1 (5%)	3 (14%)	3 (14%)
PNC BANK, NATIONAL ASSOCIATION	29	20 (69%)	$3,640	7 (35%)	6 (30%)	5 (25%)	9 (45%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	28	19 (68%)	$4,865	15 (79%)	3 (16%)	3 (16%)	5 (26%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	49	19 (39%)	$3,655	9 (47%)	4 (21%)	4 (21%)	6 (32%)
BARRINGTON BANK & TRUST COMPANY, N.A.	23	18 (78%)	$5,760	13 (72%)	5 (28%)	1 (6%)	8 (44%)
LOANDEPOT.COM, LLC	19	18 (95%)	$4,180	11 (61%)	7 (39%)	3 (17%)	7 (39%)
BMO HARRIS BANK NATIONAL ASSOCIATION	28	16 (57%)	$3,130	4 (25%)	6 (38%)	5 (31%)	6 (38%)
HOME POINT FINANCIAL CORPORATION	17	16 (94%)	$4,070	15 (94%)	1 (6%)	2 (13%)	5 (31%)
GUARANTEED RATE AFFINITY, LLC	22	15 (68%)	$3,625	15 (100%)	0 (0%)	2 (13%)	6 (40%)

Trend – Past Five Years:

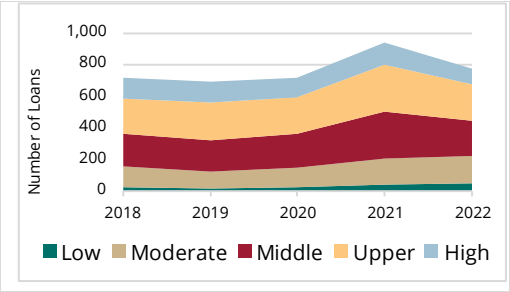
Number of Originations



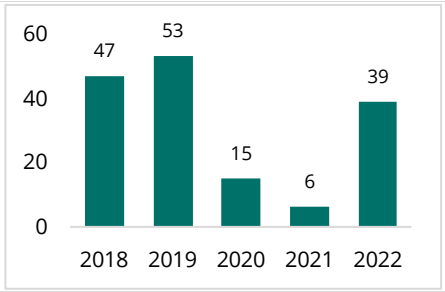
Amount of Originations (in $1,000s)



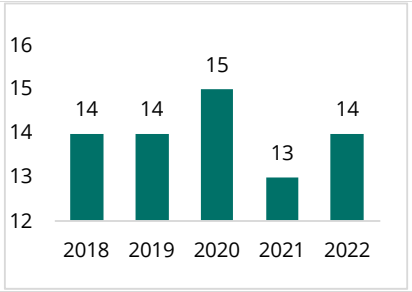
Owner-occupied Home Purchase Lending by Borrower Income



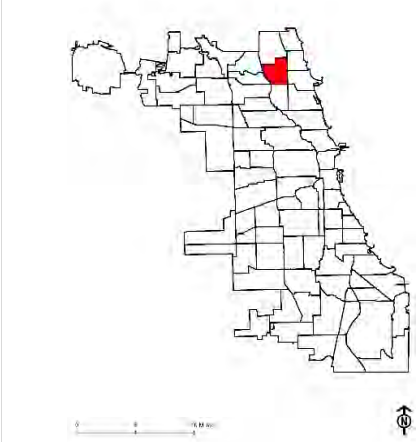
Foreclosure Filings

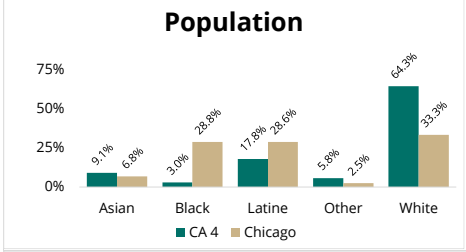


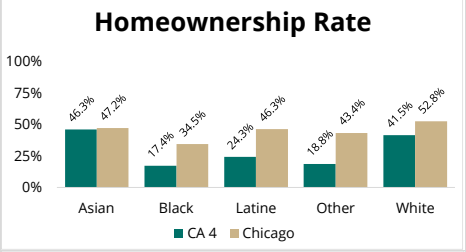
Bank Branches

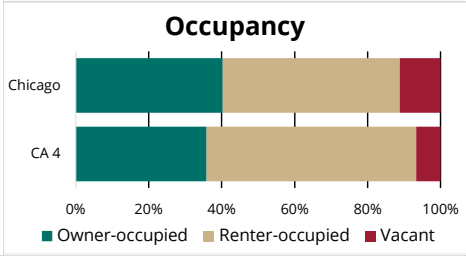


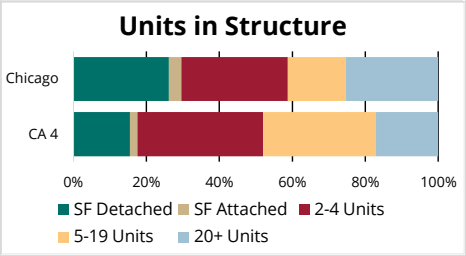
Community Area 4: Lincoln Square Total Housing Units: 19,799 Total Population: 41,350

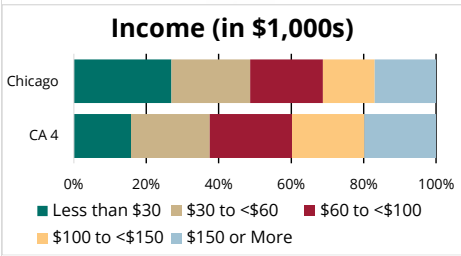


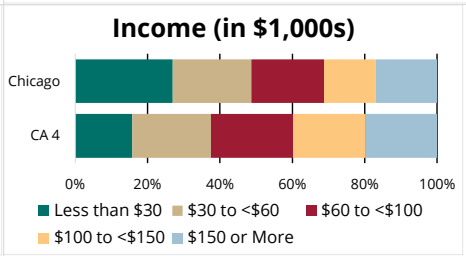


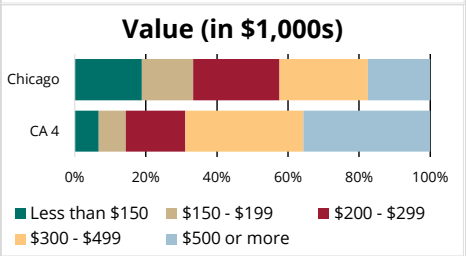












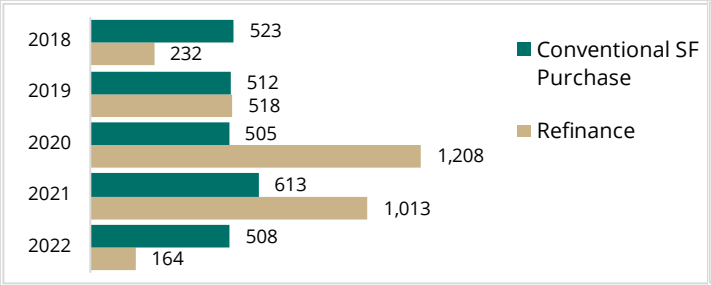
Mortgage Lending

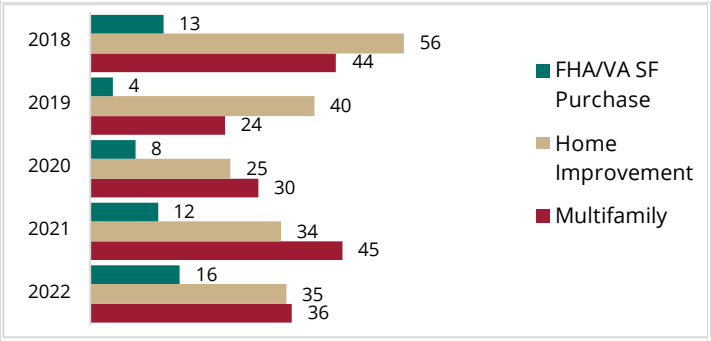
Community Area: 4	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	49	14	41	5	362	159	125	589
Originations	24 (49%)	7 (50%)	18 (44%)	0 (0%)	217 (60%)	71 (45%)	44 (35%)	319 (54%)
Denials	9 (18%)	3 (21%)	11 (27%)	3 (0%)	49 (14%)	12 (8%)	34 (27%)	76 (13%)
Originations								
Total Amount ($1,000s)	$204,885	$209,980	$4,270	$212,905	$115,540	$108,310	$204,175	$212,905
Conventional Loans	24	6	18	0	214	71	43	315
Purchase	16	7	10	0	117	35	25	175
Refinance	3	0	4	0	62	28	12	93
For Principal Residence	23	7	18	0	206	34	43	270
Single-family	22	5	13	0	181	33	36	241
2-4 Family	2	2	5	0	33	10	8	47
Avg Loan Amount ($1,000s)	$8,536.9	$29,997.1	$237.2	$0.0	$532.4	$1,525.5	$4,640.3	$667.4
Avg Borrower Income ($1,000s)	$228.0	$224.9	$110.6	$222.8	$232.7	$212.1	$253.1	$222.8
Avg Property Value ($1,000s)	$1,121.3	$1,093.4	$397.8	$1,077.7	$1,893.0	$697.3	$1,203.1	$1,077.7
LTV > 90	3 of 22	4 of 7	4 of 18	0 of 0	19 of 202	4 of 57	6 of 43	30 of 288
DTI > 45	2 of 21	2 of 7	3 of 18	0 of 0	18 of 198	1 of 33	7 of 42	23 of 259
Loan Costs > $5,000	10 of 18	4 of 6	8 of 12	0 of 0	93 of 160	18 of 26	20 of 37	125 of 210
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	53	16	63	3	457	208	156	737
Originations	33 (62%)	9 (56%)	41 (65%)	2 (67%)	327 (72%)	73 (35%)	104 (67%)	444 (60%)
Denials	5 (9%)	2 (13%)	5 (8%)	0 (0%)	34 (7%)	18 (9%)	25 (16%)	59 (8%)
Originations								
Total Amount ($1,000s)	$178,585	$188,185	$12,345	$189,130	$62,495	$144,685	$169,570	$190,770
Conventional Loans	32	7	36	1	316	68	99	424
Purchase	30	9	35	1	262	61	92	363
Refinance	3	0	6	1	56	11	11	71
For Principal Residence	29	8	37	2	309	61	98	409
Single-family	25	8	38	1	289	60	99	383
2-4 Family	8	1	3	1	38	8	5	56
Avg Loan Amount ($1,000s)	$5,411.7	$20,909.4	$301.1	$94,565.0	$191.1	$1,982.0	$1,630.5	$429.7
Avg Borrower Income ($1,000s)	$167.8	$167.2	$130.5	$166.1	$150.1	$167.8	$199.2	$166.1
Avg Property Value ($1,000s)	$592.5	$589.3	$394.3	$582.0	$711.2	$531.5	$678.7	$584.2
LTV > 90	8 of 33	6 of 9	13 of 41	0 of 2	64 of 323	14 of 72	26 of 103	92 of 439
DTI > 45	2 of 32	3 of 9	5 of 41	1 of 2	28 of 322	6 of 65	21 of 103	40 of 430
Loan Costs > $5,000	27 of 30	6 of 8	26 of 38	2 of 2	236 of 300	47 of 61	73 of 97	318 of 401

Top Lenders – Community Area 4: Lincoln Square

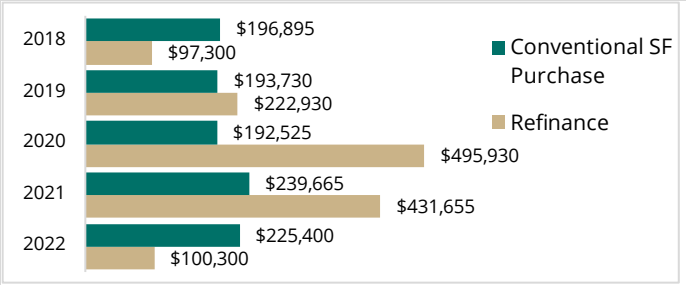
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	190	98 (52%)	$46,030	87 (89%)	11 (11%)	18 (18%)	21 (21%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	110	63 (57%)	$52,105	37 (59%)	22 (35%)	13 (21%)	11 (17%)
PROPER RATE, LLC	37	33 (89%)	$12,995	30 (91%)	3 (9%)	2 (6%)	6 (18%)
CROSSCOUNTRY MORTGAGE, INC.	42	31 (74%)	$12,855	27 (87%)	4 (13%)	6 (19%)	9 (29%)
THE HUNTINGTON NATIONAL BANK	56	30 (54%)	$12,690	17 (57%)	5 (17%)	8 (27%)	3 (10%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	31	28 (90%)	$15,370	21 (75%)	4 (14%)	6 (21%)	3 (11%)
A&N MORTGAGE SERVICES, INC.	26	23 (88%)	$8,235	20 (87%)	3 (13%)	3 (13%)	7 (30%)
U.S. BANK NATIONAL ASSOCIATION	52	22 (42%)	$7,960	10 (45%)	5 (23%)	3 (14%)	5 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC	22	18 (82%)	$6,210	16 (89%)	2 (11%)	6 (33%)	4 (22%)
BANK OF AMERICA, NATIONAL ASSOCIATION	29	17 (59%)	$7,865	7 (41%)	7 (41%)	3 (18%)	3 (18%)
LOANDEPOT.COM, LLC	20	16 (80%)	$6,730	12 (75%)	4 (25%)	5 (31%)	6 (38%)
BARRINGTON BANK & TRUST COMPANY, N.A.	19	14 (74%)	$4,250	10 (71%)	3 (21%)	2 (14%)	6 (43%)
WINTRUST BANK, N.A.	18	14 (78%)	$13,010	5 (36%)	9 (64%)	0 (0%)	0 (0%)
ROCKET MORTGAGE, LLC	20	13 (65%)	$4,295	6 (46%)	7 (54%)	2 (15%)	2 (15%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	22	13 (59%)	$5,745	13 (100%)	0 (0%)	2 (15%)	4 (31%)
PNC BANK, NATIONAL ASSOCIATION	16	12 (75%)	$6,470	7 (58%)	3 (25%)	0 (0%)	0 (0%)
KEY MORTGAGE SERVICES, INC.	12	12 (100%)	$3,470	12 (100%)	0 (0%)	4 (33%)	5 (42%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	29	10 (34%)	$3,020	5 (50%)	4 (40%)	2 (20%)	1 (10%)
ALLIANT CREDIT UNION	18	10 (56%)	$2,450	6 (60%)	2 (20%)	2 (20%)	3 (30%)
DRAPER AND KRAMER MORTGAGE CORP.	15	10 (67%)	$5,340	9 (90%)	1 (10%)	2 (20%)	1 (10%)

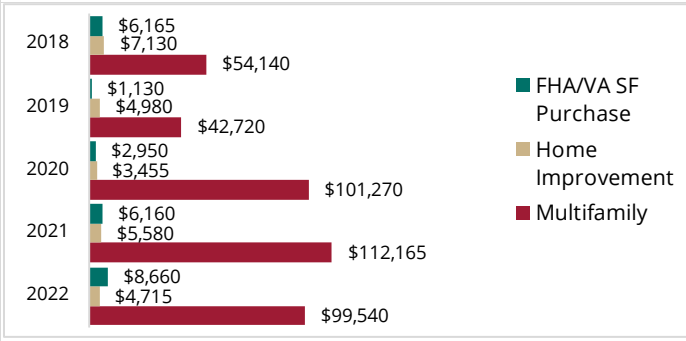
Trend – Past Five Years:
Number of Originations



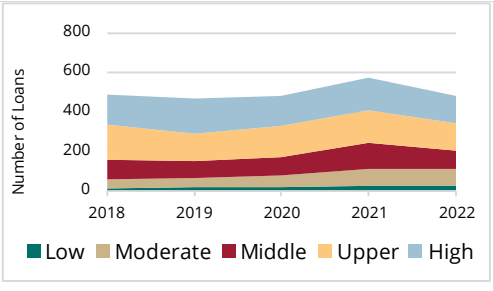


Amount of Originations (in $1,000s)

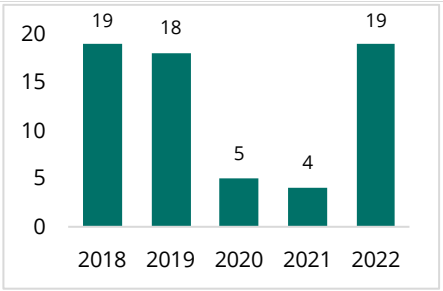




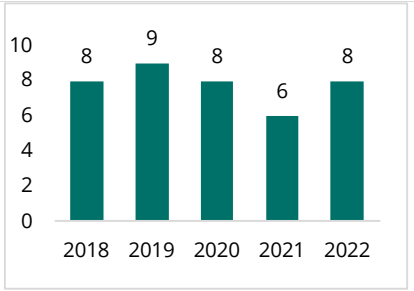
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

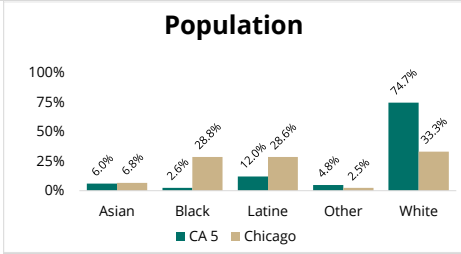


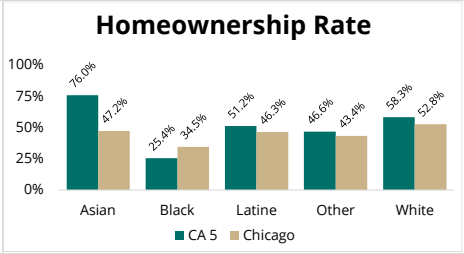
Bank Branches

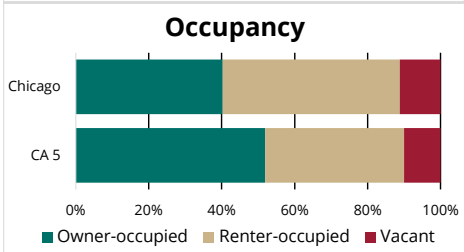


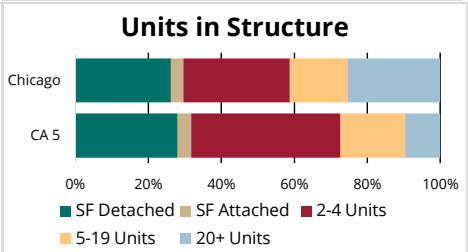
Community Area 5: North Center Total Housing Units: 15,791 Total Population: 36,142

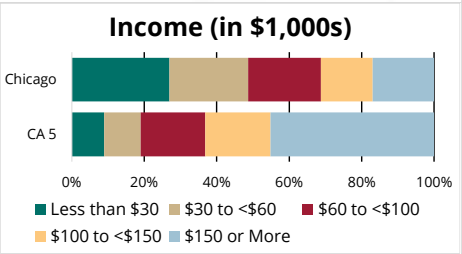


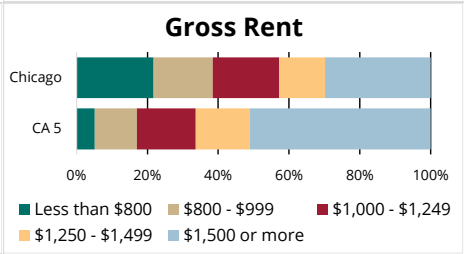


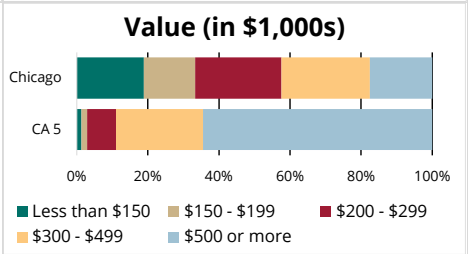












Mortgage Lending

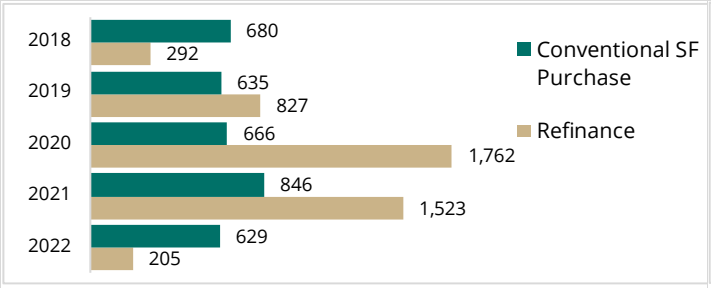
Community Area: 5	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	51	16	33	6	526	195	52	794
Originations	31 (61%)	9 (56%)	16 (48%)	3 (50%)	340 (65%)	82 (42%)	22 (42%)	465 (59%)
Denials	6 (12%)	3 (19%)	7 (21%)	2 (33%)	48 (9%)	9 (5%)	13 (25%)	68 (9%)
Originations								
Total Amount ($1,000s)	$298,820	$310,900	$8,920	$316,540	$100,445	$246,035	$313,725	$318,185
Conventional Loans	31	9	15	1	337	82	21	460
Purchase	21	6	12	2	206	41	10	276
Refinance	6	1	3	1	80	29	10	117
For Principal Residence	30	9	15	3	323	56	22	421
Single-family	26	9	15	3	308	58	20	404
2-4 Family	5	0	1	0	31	11	2	47
Avg Loan Amount ($1,000s)	$9,639.4	$34,544.4	$557.5	$105,513.3	$295.4	$3,000.4	$14,260.2	$684.3
Avg Borrower Income ($1,000s)	$346.5	$344.3	$226.4	$344.4	$374.1	$332.8	$359.1	$344.0
Avg Property Value ($1,000s)	$1,100.7	$1,087.2	$746.3	$1,094.4	$1,378.9	$998.8	$1,122.9	$1,092.1
LTV > 90	2 of 31	1 of 7	3 of 15	1 of 3	29 of 325	4 of 69	5 of 19	37 of 435
DTI > 45	2 of 31	1 of 7	5 of 15	2 of 3	27 of 324	2 of 56	3 of 19	34 of 421
Loan Costs > $5,000	20 of 26	5 of 5	10 of 14	1 of 2	170 of 258	29 of 38	7 of 16	225 of 329
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	65	23	42	1	542	235	77	866
Originations	38 (58%)	7 (30%)	27 (64%)	0 (0%)	376 (69%)	67 (29%)	43 (56%)	488 (56%)
Denials	4 (6%)	3 (13%)	2 (5%)	0 (0%)	36 (7%)	12 (5%)	15 (19%)	55 (6%)
Originations								
Total Amount ($1,000s)	$236,850	$249,485	$11,835	$252,910	$61,240	$211,155	$242,705	$252,910
Conventional Loans	36	6	25	0	368	67	40	477
Purchase	34	7	21	0	284	50	32	375
Refinance	4	0	4	0	70	14	9	88
For Principal Residence	36	7	24	0	353	54	40	450
Single-family	30	5	23	0	324	51	39	410
2-4 Family	8	2	4	0	52	15	4	77
Avg Loan Amount ($1,000s)	$6,232.9	$35,640.7	$438.3	$0.0	$162.9	$3,151.6	$5,644.3	$518.3
Avg Borrower Income ($1,000s)	$229.3	$225.4	$190.4	$224.9	$223.5	$219.9	$240.3	$224.9
Avg Property Value ($1,000s)	$762.9	$748.2	$581.3	$745.3	$784.5	$712.9	$779.3	$745.3
LTV > 90	8 of 38	3 of 7	6 of 26	0 of 0	62 of 373	6 of 66	12 of 41	79 of 484
DTI > 45	7 of 38	2 of 7	3 of 26	0 of 0	34 of 371	11 of 61	10 of 41	54 of 477
Loan Costs > $5,000	30 of 36	6 of 6	21 of 22	0 of 0	264 of 327	46 of 53	33 of 38	346 of 422

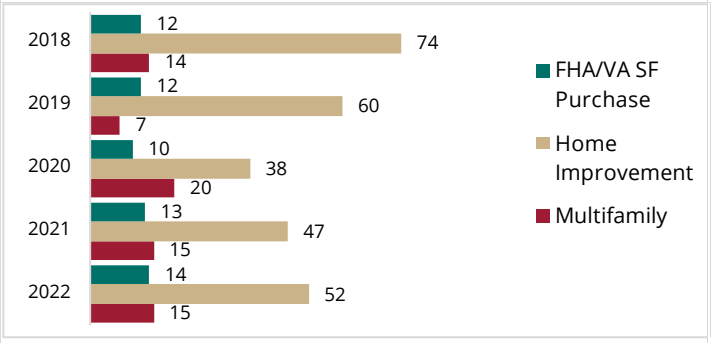
Top Lenders – Community Area 5: North Center

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	254	131 (52%)	$72,235	117 (89%)	14 (11%)	15 (11%)	11 (8%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	122	62 (51%)	$58,510	39 (63%)	21 (34%)	9 (15%)	3 (5%)
THE HUNTINGTON NATIONAL BANK	78	57 (73%)	$32,235	27 (47%)	16 (28%)	12 (21%)	2 (4%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	56	49 (88%)	$32,625	38 (78%)	7 (14%)	4 (8%)	1 (2%)
PROPER RATE, LLC	33	29 (88%)	$20,095	23 (79%)	6 (21%)	4 (14%)	3 (10%)
U.S. BANK NATIONAL ASSOCIATION	67	24 (36%)	$13,200	12 (50%)	6 (25%)	2 (8%)	1 (4%)
DRAPER AND KRAMER MORTGAGE CORP.	25	23 (92%)	$13,555	16 (70%)	7 (30%)	4 (17%)	1 (4%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	41	22 (54%)	$11,930	10 (45%)	6 (27%)	9 (41%)	1 (5%)
PNC BANK, NATIONAL ASSOCIATION	30	21 (70%)	$6,395	9 (43%)	3 (14%)	0 (0%)	1 (5%)
CROSSCOUNTRY MORTGAGE, INC.	39	21 (54%)	$12,015	19 (90%)	2 (10%)	3 (14%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	40	21 (53%)	$16,865	10 (48%)	7 (33%)	2 (10%)	0 (0%)
BMO HARRIS BANK NATIONAL ASSOCIATION	35	20 (57%)	$13,750	14 (70%)	1 (5%)	2 (10%)	1 (5%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	54	19 (35%)	$15,365	14 (74%)	5 (26%)	2 (11%)	1 (5%)
UNITED SHORE FINANCIAL SERVICES, LLC	23	18 (78%)	$8,430	16 (89%)	2 (11%)	7 (39%)	3 (17%)
A&N MORTGAGE SERVICES, INC.	21	18 (86%)	$11,580	16 (89%)	2 (11%)	3 (17%)	0 (0%)
OLD NATIONAL BANK	20	16 (80%)	$11,570	11 (69%)	4 (25%)	2 (13%)	2 (13%)
CITIBANK, NATIONAL ASSOCIATION	27	15 (56%)	$16,805	12 (80%)	3 (20%)	1 (7%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	25	15 (60%)	$8,565	13 (87%)	2 (13%)	2 (13%)	0 (0%)
ROCKET MORTGAGE, LLC	21	14 (67%)	$5,960	6 (43%)	7 (50%)	1 (7%)	2 (14%)
WINTRUST BANK, N.A.	11	11 (100%)	$8,715	6 (55%)	4 (36%)	2 (18%)	1 (9%)

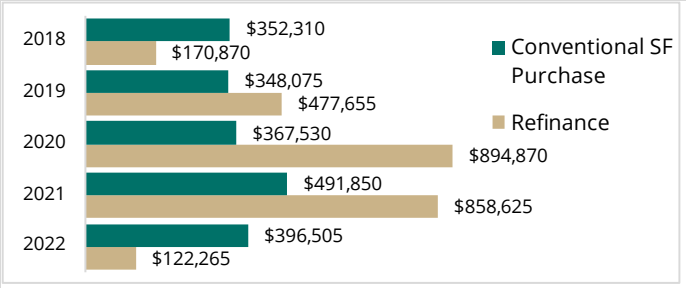
Trend – Past Five Years:

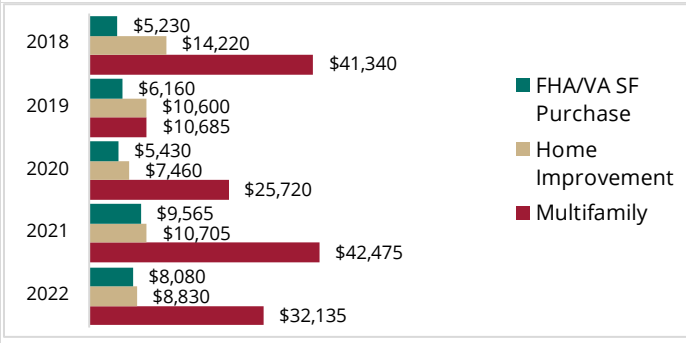
Number of Originations



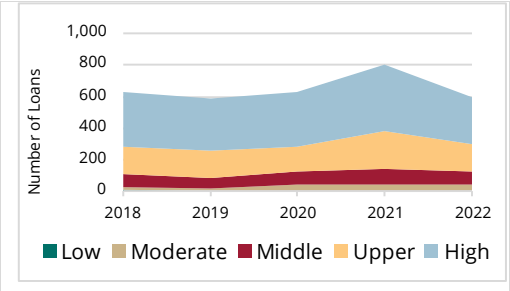


Amount of Originations (in $1,000s)

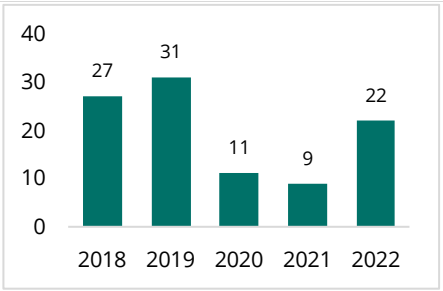




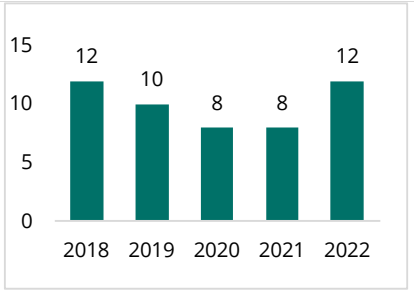
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

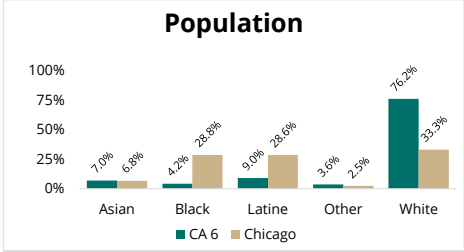


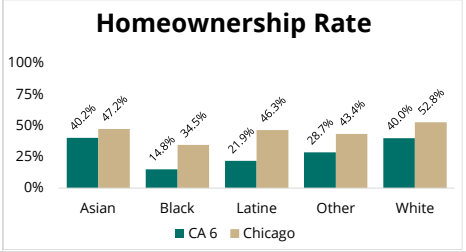
Bank Branches

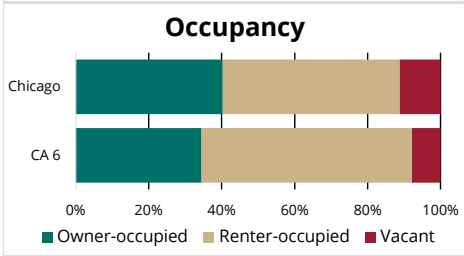


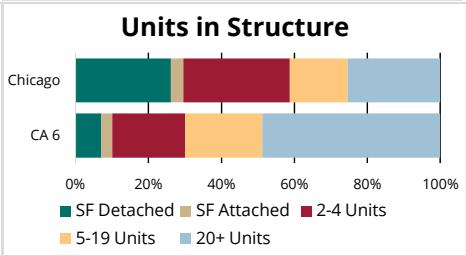
Community Area 6: Lakeview Total Housing Units: 58,043 Total Population: 101,428

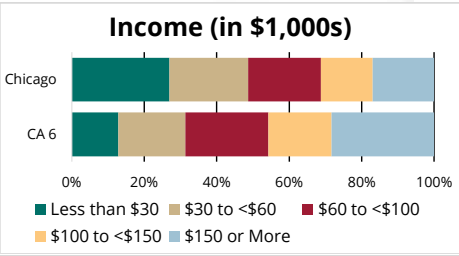


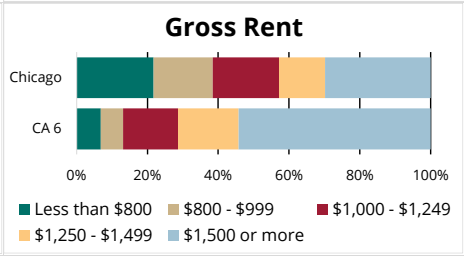


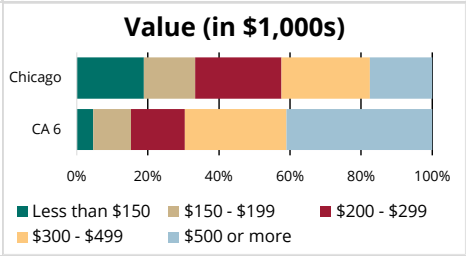












Mortgage Lending

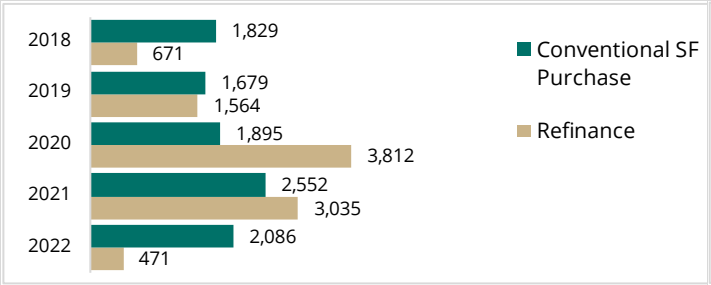
Community Area: 6	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	141	29	84	11	1,296	530	253	2,007
Originations	75 (53%)	16 (55%)	52 (62%)	6 (55%)	846 (65%)	251 (47%)	120 (47%)	1,194 (59%)
Denials	21 (15%)	1 (3%)	12 (14%)	2 (18%)	111 (9%)	30 (6%)	51 (20%)	165 (8%)
Originations								
Total Amount ($1,000s)	$847,625	$876,040	$16,600	$879,760	$455,560	$470,895	$860,920	$882,470
Conventional Loans	75	14	50	6	839	251	116	1,185
Purchase	58	11	40	5	578	131	88	783
Refinance	12	4	8	0	169	94	18	279
For Principal Residence	69	14	43	6	787	120	116	996
Single-family	74	14	48	6	800	133	116	1,027
2-4 Family	1	2	4	0	45	41	4	89
Avg Loan Amount ($1,000s)	$11,301.7	$54,752.5	$319.2	$146,626.7	$538.5	$1,876.1	$7,174.3	$739.1
Avg Borrower Income ($1,000s)	$289.3	$289.0	$169.2	$287.9	$311.0	$277.0	$316.2	$287.3
Avg Property Value ($1,000s)	$1,144.8	$1,118.4	$435.6	$1,112.3	$2,015.3	$749.5	$1,206.9	$1,110.0
LTV > 90	8 of 72	5 of 16	12 of 50	2 of 6	98 of 810	17 of 210	27 of 115	130 of 1114
DTI > 45	5 of 71	2 of 16	6 of 50	0 of 6	81 of 809	8 of 129	27 of 115	96 of 1031
Loan Costs > $5,000	40 of 65	8 of 14	30 of 42	4 of 5	446 of 686	73 of 106	57 of 102	571 of 876
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	224	63	158	12	1,675	725	421	2,699
Originations	147 (66%)	40 (63%)	113 (72%)	11 (92%)	1,155 (69%)	241 (33%)	293 (70%)	1,594 (59%)
Denials	11 (5%)	8 (13%)	4 (3%)	0 (0%)	89 (5%)	35 (5%)	35 (8%)	143 (5%)
Originations								
Total Amount ($1,000s)	$564,685	$600,770	$32,515	$609,525	$164,945	$509,955	$555,525	$612,470
Conventional Loans	144	38	109	11	1,135	238	283	1,566
Purchase	125	31	102	10	997	204	258	1,367
Refinance	20	7	11	1	132	32	30	192
For Principal Residence	127	39	104	11	1,063	203	281	1,443
Single-family	141	36	109	11	1,099	222	293	1,509
2-4 Family	6	4	4	0	56	15	0	81
Avg Loan Amount ($1,000s)	$3,841.4	$15,019.3	$287.7	$55,411.4	$142.8	$2,116.0	$1,896.0	$384.2
Avg Borrower Income ($1,000s)	$182.1	$180.6	$137.6	$180.0	$170.3	$177.7	$205.4	$179.5
Avg Property Value ($1,000s)	$532.8	$525.5	$365.5	$523.7	$512.9	$510.6	$583.3	$522.7
LTV > 90	19 of 146	17 of 40	42 of 110	4 of 11	256 of 1148	48 of 237	96 of 291	344 of 1582
DTI > 45	17 of 147	7 of 40	19 of 111	1 of 11	132 of 1149	24 of 224	59 of 293	181 of 1571
Loan Costs > $5,000	108 of 132	27 of 37	88 of 104	8 of 11	872 of 1050	161 of 206	213 of 279	1176 of 1436

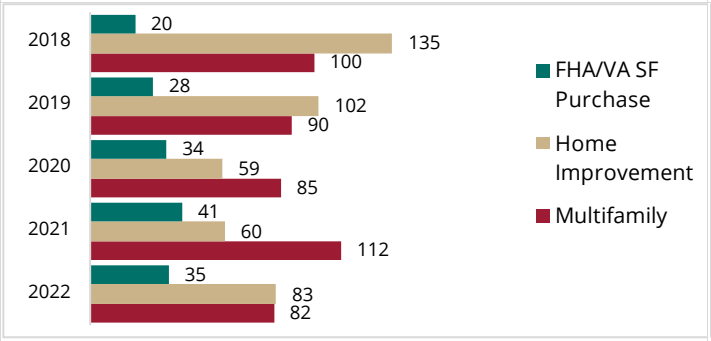
Top Lenders – Community Area 6: Lakeview

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	782	447 (57%)	$182,675	421 (94%)	26 (6%)	85 (19%)	72 (16%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	362	222 (61%)	$246,410	141 (64%)	75 (34%)	32 (14%)	24 (11%)
THE HUNTINGTON NATIONAL BANK	206	158 (77%)	$79,220	109 (69%)	23 (15%)	22 (14%)	12 (8%)
CROSSCOUNTRY MORTGAGE, INC.	143	93 (65%)	$39,135	85 (91%)	8 (9%)	17 (18%)	10 (11%)
PROPER RATE, LLC	120	89 (74%)	$33,795	83 (93%)	6 (7%)	13 (15%)	15 (17%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	100	84 (84%)	$51,630	71 (85%)	10 (12%)	8 (10%)	6 (7%)
ROCKET MORTGAGE, LLC	89	69 (78%)	$22,675	46 (67%)	20 (29%)	14 (20%)	16 (23%)
U.S. BANK NATIONAL ASSOCIATION	133	66 (50%)	$28,080	44 (67%)	9 (14%)	9 (14%)	10 (15%)
A&N MORTGAGE SERVICES, INC.	68	65 (96%)	$30,965	62 (95%)	3 (5%)	16 (25%)	8 (12%)
UNITED SHORE FINANCIAL SERVICES, LLC	76	57 (75%)	$18,425	49 (86%)	8 (14%)	16 (28%)	18 (32%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	153	57 (37%)	$29,785	41 (72%)	14 (25%)	12 (21%)	7 (12%)
DRAPER AND KRAMER MORTGAGE CORP.	65	54 (83%)	$24,140	46 (85%)	8 (15%)	9 (17%)	9 (17%)
BANK OF AMERICA, NATIONAL ASSOCIATION	107	53 (50%)	$35,935	33 (62%)	14 (26%)	5 (9%)	11 (21%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	69	47 (68%)	$16,265	43 (91%)	4 (9%)	14 (30%)	14 (30%)
LOANDEPOT.COM, LLC	58	43 (74%)	$14,495	35 (81%)	7 (16%)	9 (21%)	11 (26%)
BARRINGTON BANK & TRUST COMPANY, N.A.	52	40 (77%)	$13,670	37 (93%)	3 (8%)	9 (23%)	9 (23%)
GUARANTEED RATE AFFINITY, LLC	57	37 (65%)	$14,195	34 (92%)	3 (8%)	3 (8%)	2 (5%)
KEY MORTGAGE SERVICES, INC.	44	36 (82%)	$11,360	35 (97%)	1 (3%)	6 (17%)	14 (39%)
CITIBANK, NATIONAL ASSOCIATION	62	34 (55%)	$33,110	24 (71%)	8 (24%)	5 (15%)	1 (3%)
PNC BANK, NATIONAL ASSOCIATION	59	32 (54%)	$10,660	15 (47%)	7 (22%)	1 (3%)	1 (3%)

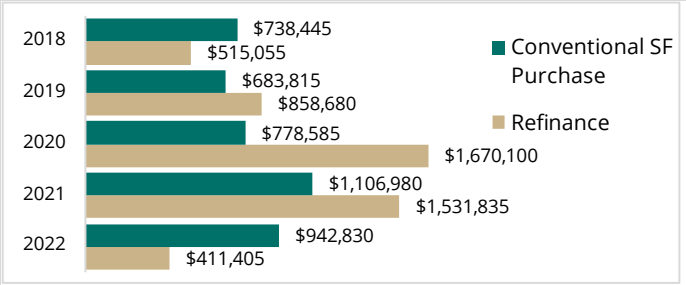
Trend – Past Five Years:

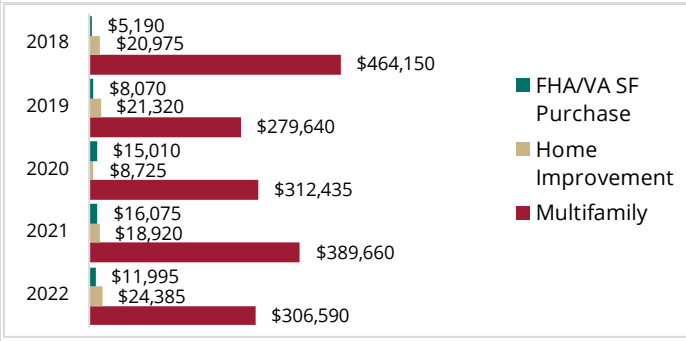
Number of Originations



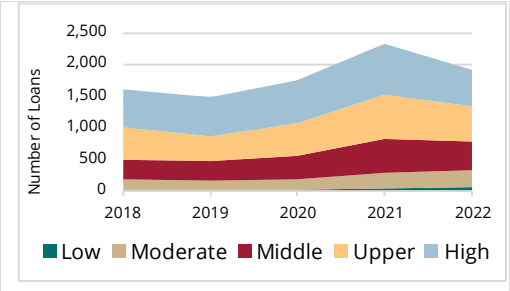


Amount of Originations (in $1,000s)

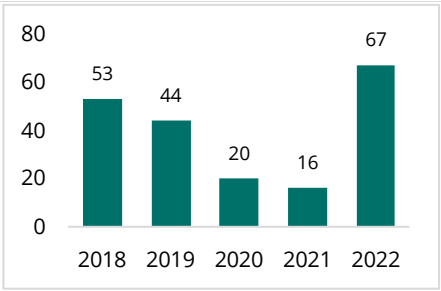




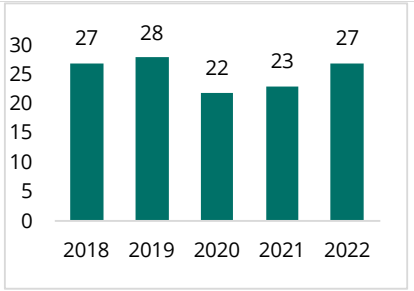
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

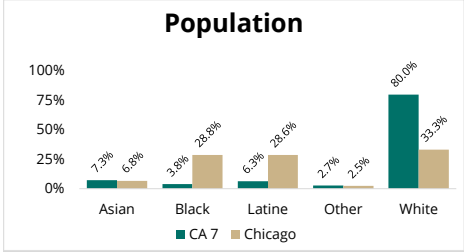


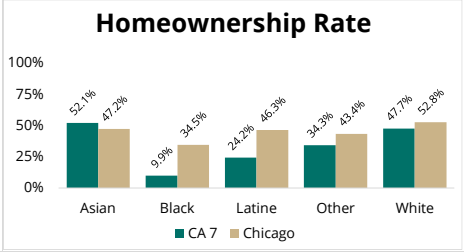
Bank Branches

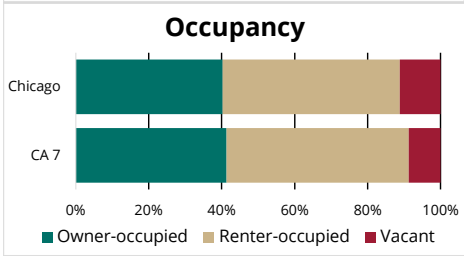


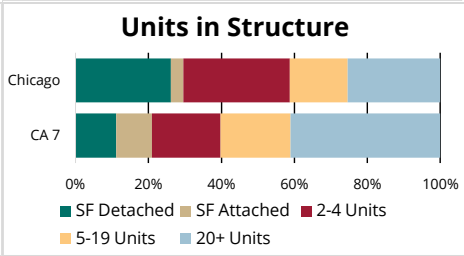
Community Area 7: Lincoln Park Total Housing Units: 34,976 Total Population: 69,568

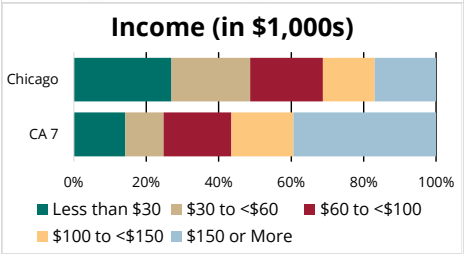


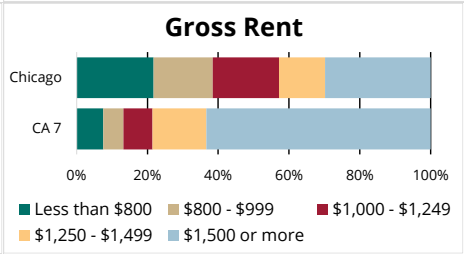


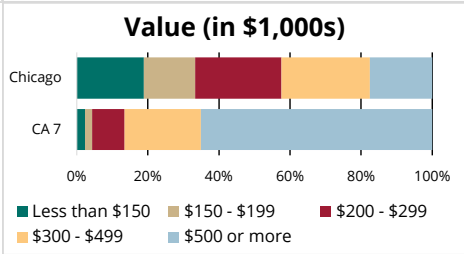












Mortgage Lending

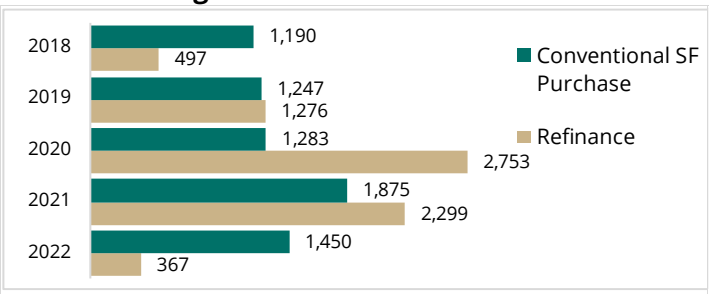
Community Area: 7	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	145	21	70	4	1,111	503	136	1,784
Originations	79 (54%)	9 (43%)	39 (56%)	2 (50%)	737 (66%)	233 (46%)	64 (47%)	1,060 (59%)
Denials	10 (7%)	3 (14%)	9 (13%)	1 (25%)	87 (8%)	28 (6%)	23 (17%)	129 (7%)
Originations								
Total Amount ($1,000s)	$878,935	$941,545	$25,945	$945,270	$394,185	$632,665	$928,080	$948,150
Conventional Loans	79	9	38	2	737	231	64	1,058
Purchase	59	7	31	2	479	136	42	683
Refinance	12	2	5	0	169	65	14	248
For Principal Residence	70	7	35	2	663	151	60	893
Single-family	76	8	38	2	714	167	61	967
2-4 Family	3	1	1	0	23	27	3	54
Avg Loan Amount ($1,000s)	$11,125.8	$104,616.1	$665.3	$472,635.0	$534.9	$2,715.3	$14,501.3	$894.5
Avg Borrower Income ($1,000s)	$424.1	$422.5	$488.5	$421.2	$410.0	$421.8	$447.2	$421.6
Avg Property Value ($1,000s)	$1,379.0	$1,369.4	$994.7	$1,367.4	$1,789.8	$1,201.4	$1,423.5	$1,367.8
LTV > 90	8 of 77	2 of 9	7 of 38	1 of 2	48 of 708	12 of 196	7 of 63	71 of 992
DTI > 45	9 of 77	1 of 8	3 of 38	0 of 2	71 of 705	13 of 160	24 of 61	94 of 952
Loan Costs > $5,000	49 of 66	5 of 7	24 of 35	1 of 2	396 of 610	97 of 135	37 of 53	548 of 820
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	126	32	83	4	1,012	455	185	1,629
Originations	87 (69%)	18 (56%)	57 (69%)	1 (25%)	691 (68%)	151 (33%)	116 (63%)	948 (58%)
Denials	4 (3%)	4 (13%)	4 (5%)	2 (50%)	43 (4%)	17 (4%)	22 (12%)	70 (4%)
Originations								
Total Amount ($1,000s)	$435,605	$470,840	$23,565	$479,075	$137,845	$394,315	$451,540	$479,420
Conventional Loans	87	18	53	0	679	149	114	933
Purchase	67	13	53	0	595	122	100	797
Refinance	17	4	3	1	74	23	14	119
For Principal Residence	68	16	56	1	646	127	112	858
Single-family	85	18	56	0	672	138	114	913
2-4 Family	2	0	1	1	19	8	2	30
Avg Loan Amount ($1,000s)	$5,007.0	$26,157.8	$413.4	$479,075.0	$199.5	$2,611.4	$3,892.6	$505.7
Avg Borrower Income ($1,000s)	$229.1	$229.7	$182.3	$229.3	$250.4	$221.4	$252.1	$229.1
Avg Property Value ($1,000s)	$719.6	$723.7	$547.3	$722.0	$790.3	$699.8	$776.2	$721.9
LTV > 90	5 of 86	5 of 18	21 of 57	0 of 1	122 of 679	27 of 150	24 of 110	159 of 934
DTI > 45	11 of 86	2 of 18	8 of 57	1 of 1	70 of 680	12 of 142	25 of 111	96 of 927
Loan Costs > $5,000	53 of 72	11 of 16	47 of 54	1 of 1	535 of 629	101 of 127	81 of 106	701 of 845

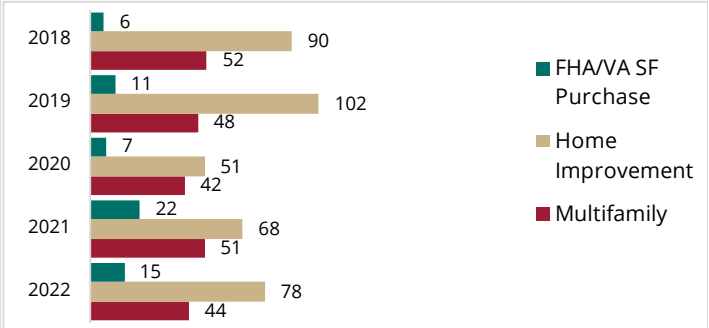
Top Lenders – Community Area 7: Lincoln Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	507	292 (58%)	$156,800	275 (94%)	17 (6%)	41 (14%)	32 (11%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	330	194 (59%)	$172,940	131 (68%)	58 (30%)	36 (19%)	16 (8%)
THE HUNTINGTON NATIONAL BANK	155	111 (72%)	$63,135	71 (64%)	22 (20%)	13 (12%)	11 (10%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	94	77 (82%)	$51,265	65 (84%)	10 (13%)	8 (10%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	111	66 (59%)	$58,300	45 (68%)	13 (20%)	4 (6%)	5 (8%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	131	61 (47%)	$53,485	43 (70%)	17 (28%)	12 (20%)	2 (3%)
PROPER RATE, LLC	79	55 (70%)	$33,915	51 (93%)	4 (7%)	7 (13%)	5 (9%)
U.S. BANK NATIONAL ASSOCIATION	104	54 (52%)	$44,160	34 (63%)	11 (20%)	7 (13%)	2 (4%)
CROSSCOUNTRY MORTGAGE, INC.	74	50 (68%)	$30,280	47 (94%)	3 (6%)	10 (20%)	5 (10%)
CITIBANK, NATIONAL ASSOCIATION	68	45 (66%)	$59,335	34 (76%)	11 (24%)	6 (13%)	1 (2%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	84	43 (51%)	$27,405	23 (53%)	10 (23%)	7 (16%)	6 (14%)
BMO HARRIS BANK NATIONAL ASSOCIATION	60	38 (63%)	$29,160	21 (55%)	7 (18%)	4 (11%)	3 (8%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	62	37 (60%)	$13,625	31 (84%)	4 (11%)	8 (22%)	6 (16%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATI	43	36 (84%)	$39,130	20 (56%)	10 (28%)	2 (6%)	1 (3%)
UNITED SHORE FINANCIAL SERVICES, LLC	43	34 (79%)	$14,140	29 (85%)	5 (15%)	11 (32%)	3 (9%)
ROCKET MORTGAGE, LLC	40	32 (80%)	$11,510	25 (78%)	6 (19%)	11 (34%)	5 (16%)
DRAPER AND KRAMER MORTGAGE CORP.	39	31 (79%)	$17,465	23 (74%)	8 (26%)	1 (3%)	2 (6%)
A&N MORTGAGE SERVICES, INC.	33	31 (94%)	$14,105	27 (87%)	4 (13%)	7 (23%)	5 (16%)
WINTRUST BANK, N.A.	30	25 (83%)	$26,385	16 (64%)	8 (32%)	2 (8%)	1 (4%)
PNC BANK, NATIONAL ASSOCIATION	53	24 (45%)	$8,260	10 (42%)	6 (25%)	3 (13%)	1 (4%)

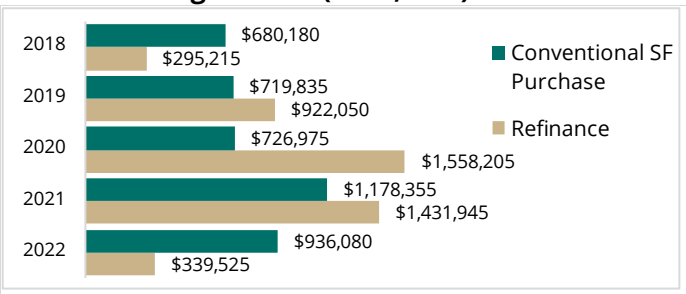
Trend – Past Five Years:

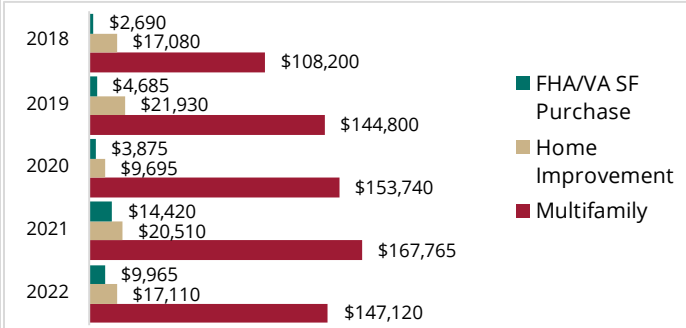
Number of Originations



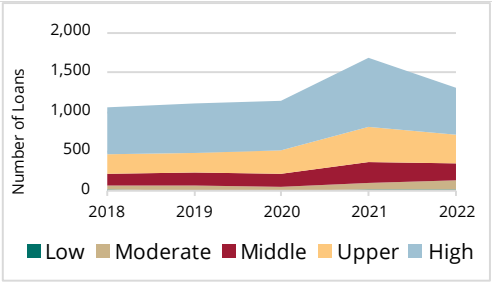


Amount of Originations (in $1,000s)

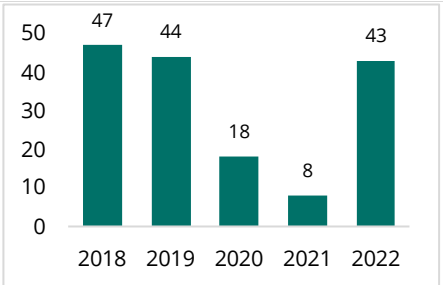




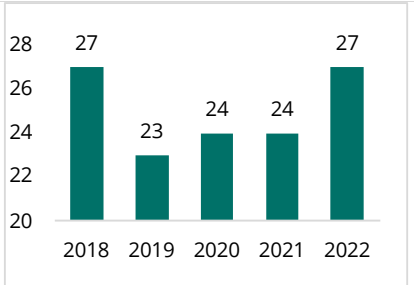
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

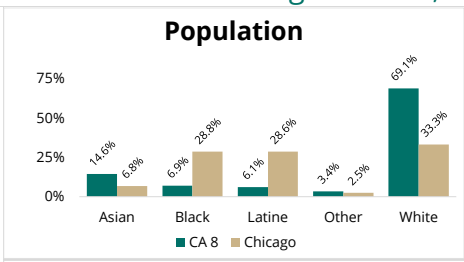


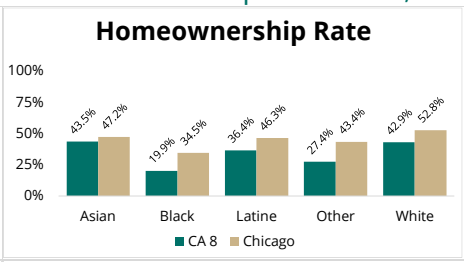
Bank Branches

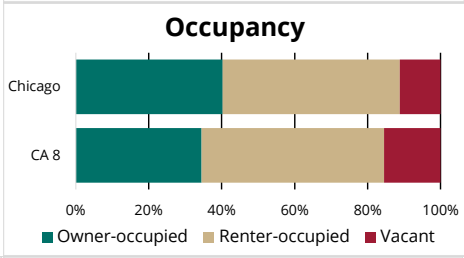


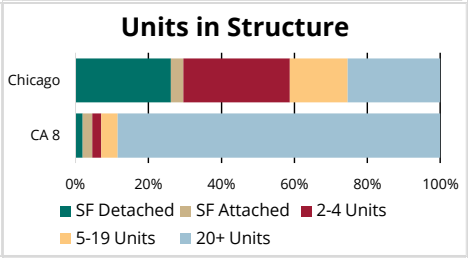
Community Area 8: Near North Side Total Housing Units: 69,832 Total Population: 95,405

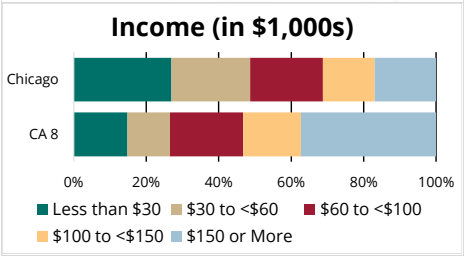


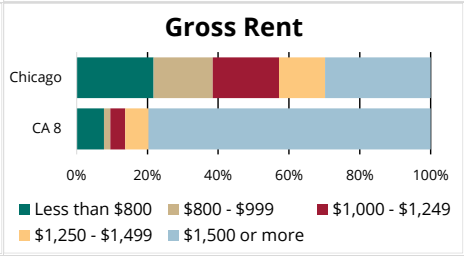


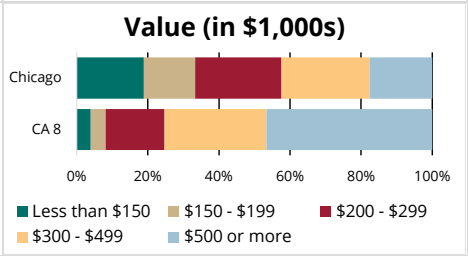












Mortgage Lending

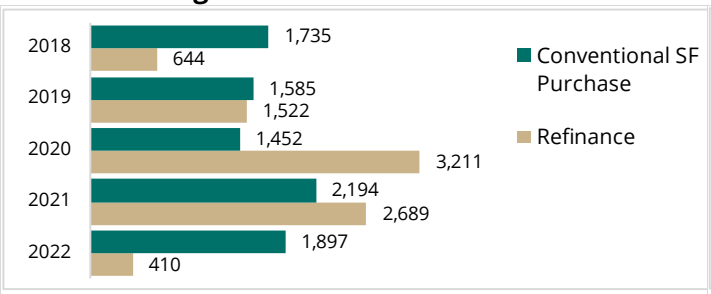
Community Area: 8	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	281	81	110	9	1,273	484	253	2,128
Originations	163 (58%)	38 (47%)	59 (54%)	2 (22%)	818 (64%)	207 (43%)	122 (48%)	1,228 (58%)
Denials	34 (12%)	16 (20%)	24 (22%)	4 (44%)	152 (12%)	39 (8%)	62 (25%)	245 (12%)
Originations								
Total Amount ($1,000s)	$965,955	$1,010,270	$22,515	$1,036,660	$592,730	$541,825	$1,012,420	$1,036,860
Conventional Loans	163	35	58	2	813	207	117	1,220
Purchase	131	31	43	0	532	130	87	824
Refinance	25	4	11	1	171	41	26	242
For Principal Residence	132	32	49	1	661	142	120	968
Single-family	163	38	59	2	816	187	122	1,206
2-4 Family	0	0	0	0	2	5	0	7
Avg Loan Amount ($1,000s)	$5,926.1	$26,586.1	$381.6	$518,330.0	$724.6	$2,617.5	$8,298.5	$844.3
Avg Borrower Income ($1,000s)	$440.0	$405.1	$278.0	$415.0	$409.6	$401.3	$457.0	$414.6
Avg Property Value ($1,000s)	$1,389.9	$1,293.4	$588.8	$1,286.9	$2,177.6	$810.0	$1,393.6	$1,285.0
LTV > 90	17 of 159	11 of 36	13 of 58	0 of 2	80 of 788	12 of 192	23 of 119	120 of 1177
DTI > 45	18 of 154	9 of 36	5 of 55	0 of 2	93 of 780	24 of 169	40 of 118	144 of 1141
Loan Costs > $5,000	101 of 147	28 of 34	29 of 50	0 of 0	410 of 685	97 of 153	60 of 105	636 of 1019
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	313	77	128	19	1,199	707	323	2,315
Originations	201 (64%)	50 (65%)	84 (66%)	13 (68%)	781 (65%)	272 (38%)	201 (62%)	1,317 (57%)
Denials	17 (5%)	8 (10%)	11 (9%)	3 (16%)	89 (7%)	48 (7%)	42 (13%)	165 (7%)
Originations								
Total Amount ($1,000s)	$436,030	$485,145	$22,350	$497,880	$234,810	$351,955	$461,360	$501,455
Conventional Loans	201	43	78	12	765	264	189	1,285
Purchase	175	41	75	13	657	229	180	1,115
Refinance	19	9	8	0	106	34	17	168
For Principal Residence	155	46	64	7	678	215	188	1,101
Single-family	201	50	84	13	779	271	201	1,314
2-4 Family	0	0	0	0	2	0	0	2
Avg Loan Amount ($1,000s)	$2,169.3	$9,702.9	$266.1	$38,298.5	$300.7	$1,294.0	$2,295.3	$380.8
Avg Borrower Income ($1,000s)	$224.9	$223.3	$233.4	$222.4	$258.5	$205.1	$251.9	$223.3
Avg Property Value ($1,000s)	$573.6	$558.5	$332.9	$556.0	$671.4	$463.2	$604.7	$553.6
LTV > 90	34 of 201	13 of 48	21 of 82	4 of 13	139 of 769	36 of 271	43 of 192	226 of 1302
DTI > 45	29 of 199	10 of 49	16 of 84	1 of 13	120 of 772	35 of 269	60 of 196	195 of 1302
Loan Costs > $5,000	145 of 182	38 of 48	69 of 80	11 of 11	575 of 723	197 of 237	148 of 186	966 of 1201

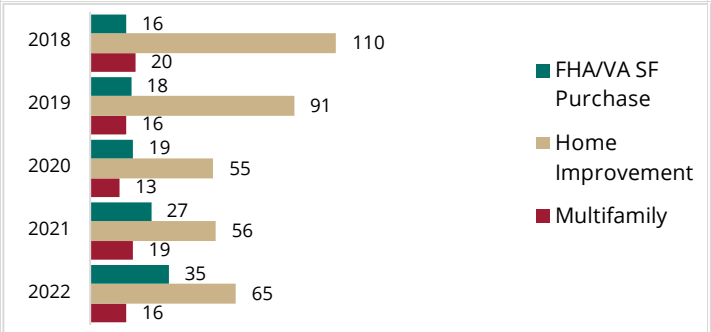
Top Lenders – Community Area 8: Near North Side

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	628	341 (54%)	$128,875	310 (91%)	31 (9%)	67 (20%)	40 (12%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	417	251 (60%)	$281,635	176 (70%)	61 (24%)	60 (24%)	21 (8%)
THE HUNTINGTON NATIONAL BANK	156	104 (67%)	$50,450	74 (71%)	17 (16%)	22 (21%)	12 (12%)
BANK OF AMERICA, NATIONAL ASSOCIATION	136	90 (66%)	$66,740	50 (56%)	26 (29%)	18 (20%)	8 (9%)
CROSSCOUNTRY MORTGAGE, INC.	109	79 (72%)	$31,315	72 (91%)	6 (8%)	19 (24%)	9 (11%)
ROCKET MORTGAGE, LLC	98	76 (78%)	$24,970	52 (68%)	16 (21%)	23 (30%)	9 (12%)
PROPER RATE, LLC	96	67 (70%)	$25,565	65 (97%)	2 (3%)	16 (24%)	7 (10%)
U.S. BANK NATIONAL ASSOCIATION	124	60 (48%)	$32,960	37 (62%)	12 (20%)	10 (17%)	7 (12%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	162	59 (36%)	$31,165	41 (69%)	13 (22%)	16 (27%)	8 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC	78	59 (76%)	$20,725	53 (90%)	6 (10%)	19 (32%)	14 (24%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	74	55 (74%)	$27,245	47 (85%)	3 (5%)	12 (22%)	3 (5%)
CITIBANK, NATIONAL ASSOCIATION	93	55 (59%)	$36,985	39 (71%)	12 (22%)	15 (27%)	5 (9%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	110	48 (44%)	$32,260	29 (60%)	9 (19%)	11 (23%)	6 (13%)
DRAPER AND KRAMER MORTGAGE CORP.	48	41 (85%)	$14,885	34 (83%)	7 (17%)	9 (22%)	6 (15%)
LOANDEPOT.COM, LLC	57	41 (72%)	$13,595	24 (59%)	14 (34%)	13 (32%)	5 (12%)
A&N MORTGAGE SERVICES, INC.	42	34 (81%)	$11,350	31 (91%)	3 (9%)	9 (26%)	6 (18%)
BMO HARRIS BANK NATIONAL ASSOCIATION	73	31 (42%)	$102,105	13 (42%)	8 (26%)	4 (13%)	8 (26%)
BARRINGTON BANK & TRUST COMPANY, N.A.	48	31 (65%)	$9,225	25 (81%)	6 (19%)	12 (39%)	4 (13%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATI(	38	29 (76%)	$20,065	17 (59%)	3 (10%)	3 (10%)	0 (0%)
KEY MORTGAGE SERVICES, INC.	33	29 (88%)	$8,075	27 (93%)	2 (7%)	7 (24%)	6 (21%)

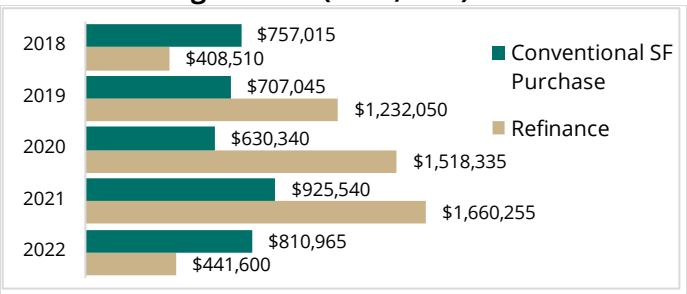
Trend – Past Five Years:

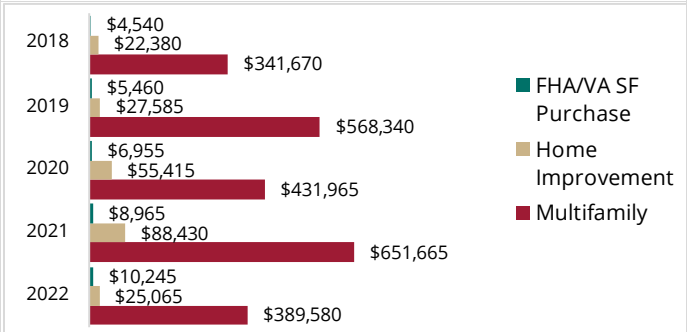
Number of Originations



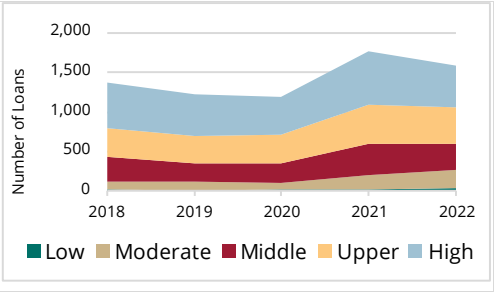


Amount of Originations (in $1,000s)

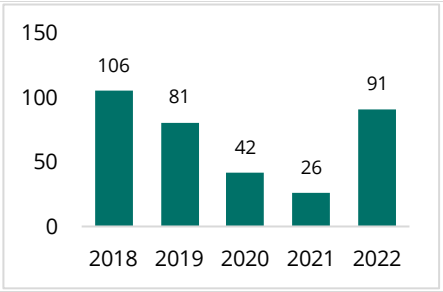




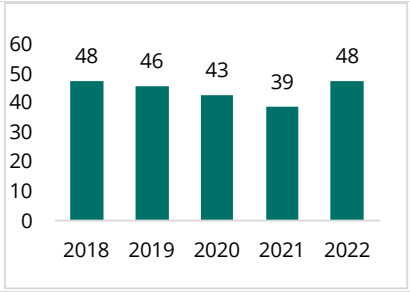
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

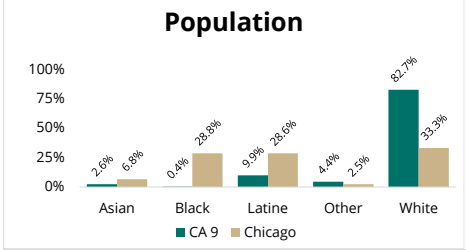


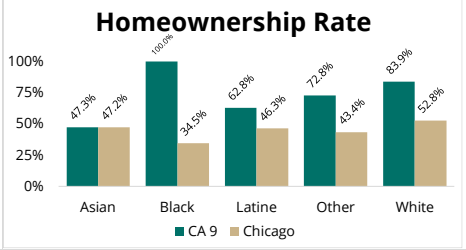
Bank Branches

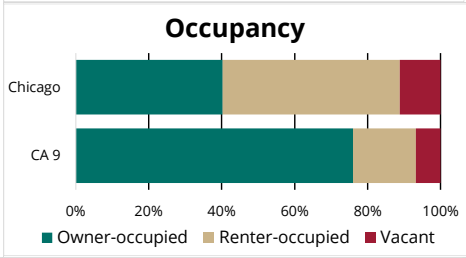


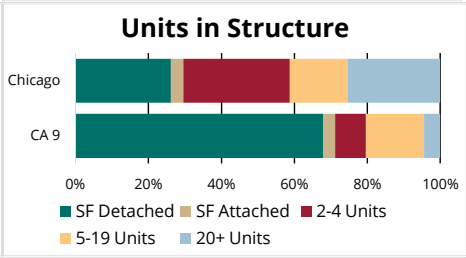
Community Area 9: Edison Park Total Housing Units: 4,786 Total Population: 11,002

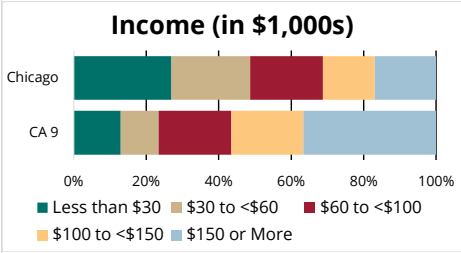


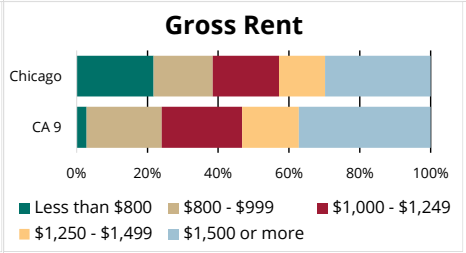


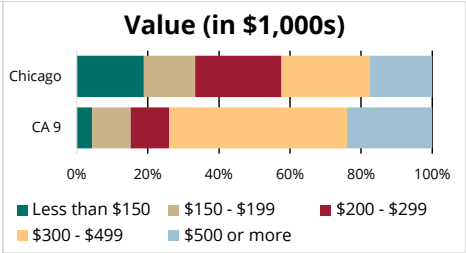












Mortgage Lending

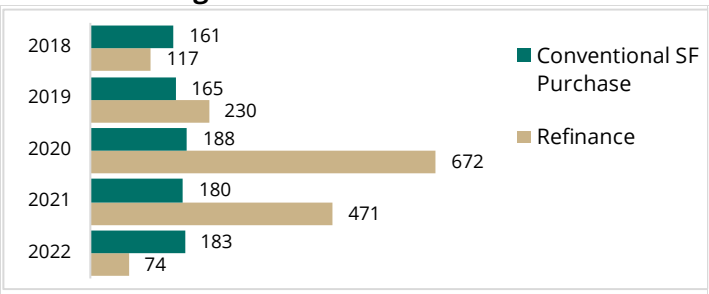
Community Area: 9	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	13	4	20	1	180	51	55	249
Originations	5 (38%)	2 (50%)	4 (20%)	0 (0%)	99 (55%)	18 (35%)	20 (36%)	124 (50%)
Denials	2 (15%)	1 (25%)	5 (25%)	1 (0%)	28 (16%)	5 (10%)	15 (27%)	37 (15%)
Originations								
Total Amount ($1,000s)	$33,735	$34,950	$1,170	$35,580	$9,775	$28,280	$32,400	$35,580
Conventional Loans	5	2	4	0	98	18	19	123
Purchase	3	2	3	0	38	9	11	52
Refinance	1	0	0	0	28	7	6	36
For Principal Residence	5	2	4	0	97	15	20	119
Single-family	5	2	4	0	99	17	20	123
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$6,747.0	$17,475.0	$292.5	$0.0	$98.7	$1,571.1	$1,620.0	$286.9
Avg Borrower Income ($1,000s)	$163.2	$164.2	$125.5	$163.3	$170.7	$160.7	$182.9	$163.3
Avg Property Value ($1,000s)	$532.5	$532.9	$435.0	$530.6	$562.9	$518.2	$585.6	$530.6
LTV > 90	1 of 5	0 of 2	1 of 4	0 of 0	8 of 95	3 of 17	4 of 20	12 of 119
DTI > 45	0 of 5	0 of 2	0 of 4	0 of 0	10 of 95	1 of 16	3 of 20	11 of 118
Loan Costs > $5,000	3 of 5	1 of 2	3 of 4	0 of 0	24 of 54	8 of 12	8 of 16	36 of 73
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	18	5	42	3	218	76	77	320
Originations	12 (67%)	4 (80%)	29 (69%)	1 (33%)	147 (67%)	25 (33%)	51 (66%)	189 (59%)
Denials	2 (11%)	0 (0%)	1 (2%)	0 (0%)	25 (11%)	4 (5%)	9 (12%)	31 (10%)
Originations								
Total Amount ($1,000s)	$55,025	$57,655	$8,385	$58,510	$12,570	$51,420	$48,420	$58,795
Conventional Loans	11	3	27	1	138	20	48	173
Purchase	11	4	24	1	112	16	42	144
Refinance	1	0	5	0	29	8	9	38
For Principal Residence	11	4	28	1	140	22	48	178
Single-family	11	4	29	1	144	24	49	184
2-4 Family	1	0	0	0	3	1	2	5
Avg Loan Amount ($1,000s)	$4,585.4	$14,413.8	$289.1	$58,510.0	$85.5	$2,056.8	$949.4	$311.1
Avg Borrower Income ($1,000s)	$132.1	$132.7	$122.1	$131.5	$118.1	$132.1	$157.7	$131.3
Avg Property Value ($1,000s)	$418.6	$418.0	$322.4	$415.7	$390.2	$415.2	$470.6	$415.4
LTV > 90	4 of 12	4 of 4	14 of 27	0 of 1	43 of 143	6 of 24	14 of 49	57 of 184
DTI > 45	1 of 12	2 of 4	7 of 27	0 of 1	15 of 143	8 of 24	14 of 49	26 of 184
Loan Costs > $5,000	8 of 11	4 of 4	19 of 26	1 of 1	102 of 132	16 of 21	37 of 46	131 of 169

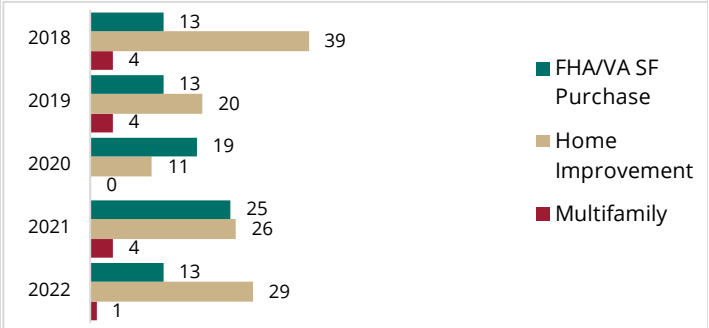
Top Lenders – Community Area 9: Edison Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	57	31 (54%)	$10,025	25 (81%)	6 (19%)	9 (29%)	10 (32%)
UNITED SHORE FINANCIAL SERVICES, LLC	24	19 (79%)	$5,895	17 (89%)	2 (11%)	6 (32%)	9 (47%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	36	18 (50%)	$6,380	11 (61%)	5 (28%)	2 (11%)	5 (28%)
THE HUNTINGTON NATIONAL BANK	28	17 (61%)	$5,455	5 (29%)	3 (18%)	0 (0%)	1 (6%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	17	13 (76%)	$4,875	9 (69%)	3 (23%)	2 (15%)	2 (15%)
HOME POINT FINANCIAL CORPORATION	13	10 (77%)	$3,440	7 (70%)	3 (30%)	3 (30%)	3 (30%)
BLUELEAF LENDING, LLC	13	10 (77%)	$3,600	9 (90%)	1 (10%)	1 (10%)	1 (10%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	10	8 (80%)	$4,230	3 (38%)	4 (50%)	2 (25%)	0 (0%)
FIRST AMERICAN BANK	10	8 (80%)	$1,040	0 (0%)	2 (25%)	0 (0%)	1 (13%)
BANK OF AMERICA, NATIONAL ASSOCIATION	19	8 (42%)	$1,620	3 (38%)	3 (38%)	0 (0%)	3 (38%)
ROCKET MORTGAGE, LLC	12	8 (67%)	$1,570	5 (63%)	3 (38%)	0 (0%)	2 (25%)
U.S. BANK NATIONAL ASSOCIATION	17	7 (41%)	$1,255	2 (29%)	2 (29%)	1 (14%)	0 (0%)
PROPER RATE, LLC	8	7 (88%)	$2,005	7 (100%)	0 (0%)	1 (14%)	1 (14%)
PNC BANK, NATIONAL ASSOCIATION	10	6 (60%)	$1,110	2 (33%)	2 (33%)	0 (0%)	1 (17%)
CROSSCOUNTRY MORTGAGE, INC.	12	6 (50%)	$1,840	6 (100%)	0 (0%)	0 (0%)	3 (50%)
GUARANTEED RATE AFFINITY, LLC	6	6 (100%)	$1,650	5 (83%)	1 (17%)	0 (0%)	2 (33%)
KEY MORTGAGE SERVICES, INC.	6	5 (83%)	$1,225	3 (60%)	2 (40%)	2 (40%)	1 (20%)
CITIZENS BANK, NATIONAL ASSOCIATION	10	4 (40%)	$1,900	3 (75%)	1 (25%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC	5	4 (80%)	$1,170	3 (75%)	1 (25%)	1 (25%)	0 (0%)
GREENSTATE CREDIT UNION	5	4 (80%)	$1,770	3 (75%)	1 (25%)	0 (0%)	0 (0%)

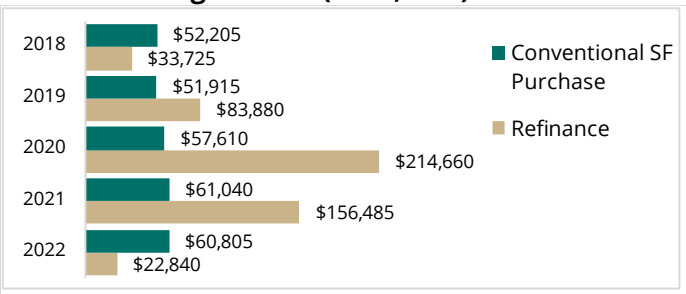
Trend – Past Five Years:

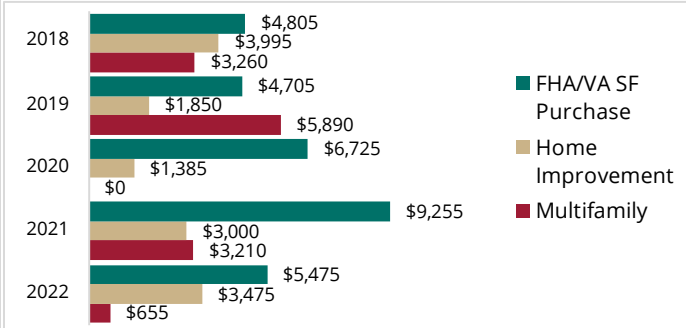
Number of Originations



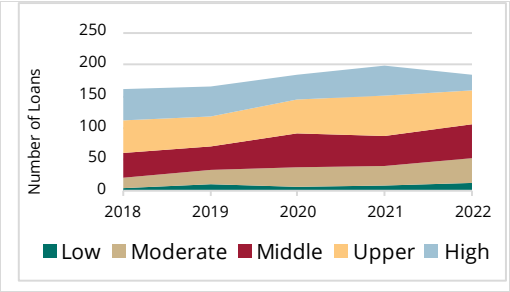


Amount of Originations (in $1,000s)

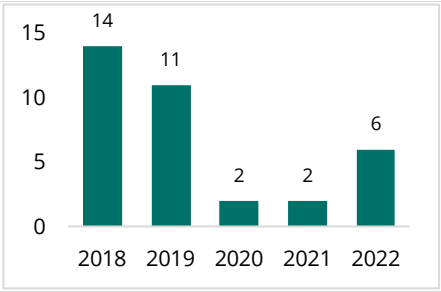




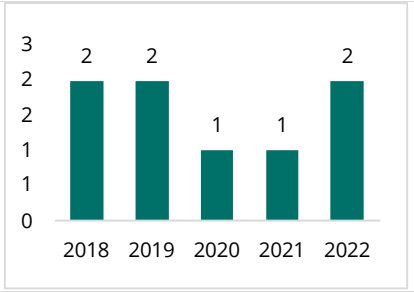
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

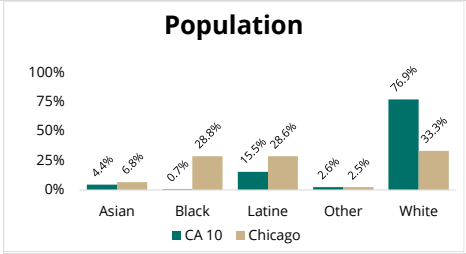


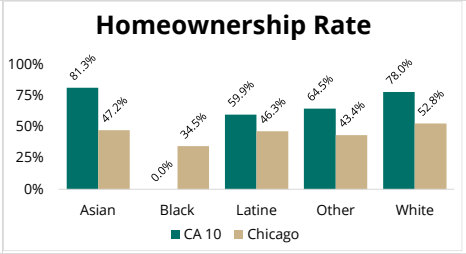
Bank Branches

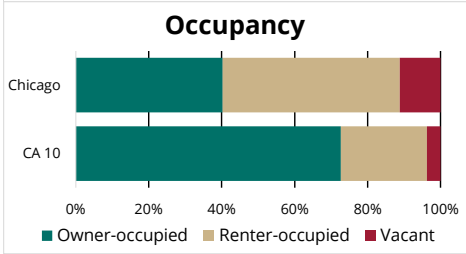


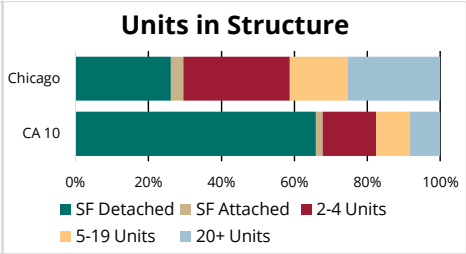
Community Area 10: Norwood Park Total Housing Units: 15,329 Total Population: 38,088

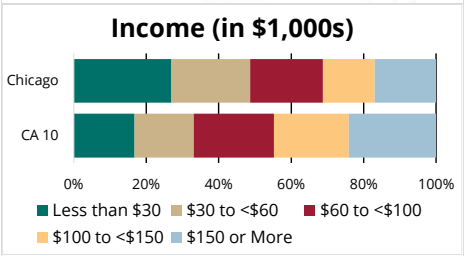


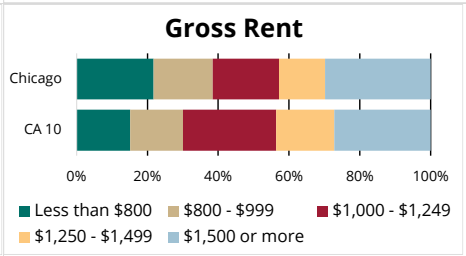


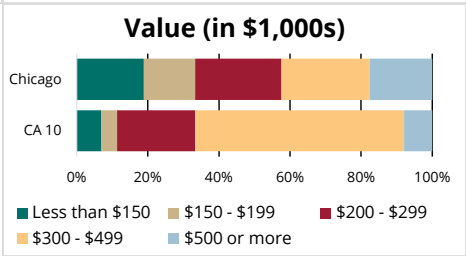












Mortgage Lending

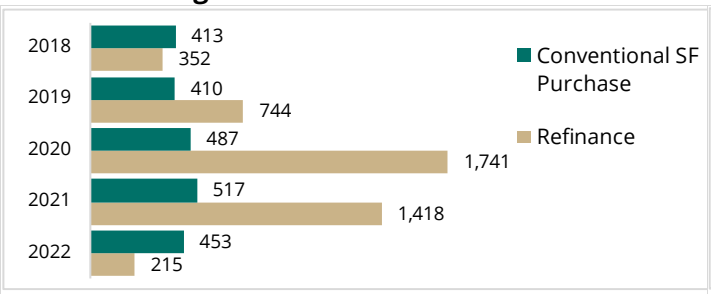
Community Area: 10	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	42	9	90	5	457	149	173	662
Originations	21 (50%)	4 (44%)	45 (50%)	2 (40%)	231 (51%)	51 (34%)	65 (38%)	309 (47%)
Denials	7 (17%)	3 (33%)	24 (27%)	1 (20%)	99 (22%)	23 (15%)	56 (32%)	133 (20%)
Originations								
Total Amount ($1,000s)	$72,860	$77,095	$12,565	$77,525	$23,830	$62,390	$66,720	$78,425
Conventional Loans	21	3	43	2	223	48	63	297
Purchase	13	2	25	2	88	22	27	127
Refinance	6	1	8	0	69	17	26	93
For Principal Residence	20	4	42	2	222	41	62	289
Single-family	21	4	43	2	225	42	62	294
2-4 Family	0	0	2	0	6	4	2	10
Avg Loan Amount ($1,000s)	$3,469.5	$19,273.8	$279.2	$38,762.5	$103.2	$1,223.3	$1,026.5	$253.8
Avg Borrower Income ($1,000s)	$133.9	$133.5	$128.5	$133.0	$131.3	$135.0	$154.6	$133.7
Avg Property Value ($1,000s)	$466.6	$464.5	$439.1	$463.7	$543.7	$440.0	$496.8	$464.4
LTV > 90	0 of 20	1 of 4	9 of 44	0 of 2	24 of 221	4 of 45	9 of 62	29 of 292
DTI > 45	3 of 20	1 of 4	7 of 44	0 of 2	26 of 222	7 of 39	12 of 61	37 of 287
Loan Costs > $5,000	7 of 14	2 of 3	16 of 29	2 of 2	59 of 126	11 of 24	13 of 44	81 of 169
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	43	19	156	5	637	255	237	959
Originations	28 (65%)	11 (58%)	103 (66%)	4 (80%)	419 (66%)	78 (31%)	140 (59%)	540 (56%)
Denials	4 (9%)	4 (21%)	11 (7%)	0 (0%)	53 (8%)	27 (11%)	31 (13%)	88 (9%)
Originations								
Total Amount ($1,000s)	$168,330	$173,905	$33,425	$176,780	$45,235	$149,630	$145,360	$178,470
Conventional Loans	27	7	82	3	366	65	122	468
Purchase	26	10	80	3	303	49	104	391
Refinance	2	0	19	1	95	24	29	122
For Principal Residence	25	11	99	4	408	73	138	521
Single-family	22	10	93	3	397	71	136	503
2-4 Family	6	1	10	1	22	4	4	34
Avg Loan Amount ($1,000s)	$6,011.8	$15,809.5	$324.5	$44,195.0	$108.0	$1,918.3	$1,038.3	$330.5
Avg Borrower Income ($1,000s)	$124.5	$125.1	$106.3	$124.9	$134.4	$123.6	$147.2	$125.1
Avg Property Value ($1,000s)	$428.4	$427.4	$388.0	$428.5	$489.8	$415.6	$467.6	$428.9
LTV > 90	7 of 28	5 of 11	50 of 99	2 of 4	137 of 400	29 of 78	41 of 134	180 of 521
DTI > 45	3 of 27	2 of 11	34 of 99	2 of 4	78 of 406	18 of 73	45 of 136	103 of 521
Loan Costs > $5,000	16 of 26	7 of 10	70 of 94	2 of 4	293 of 381	49 of 67	94 of 127	367 of 488

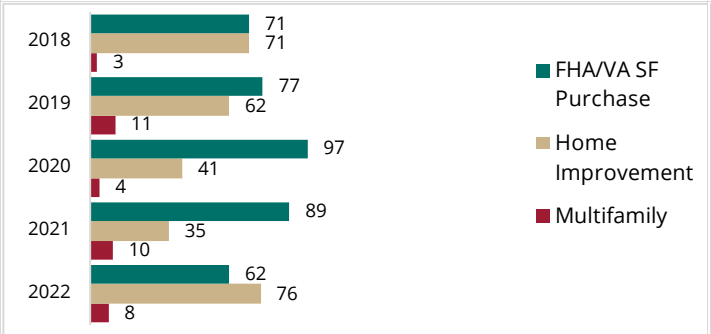
Top Lenders – Community Area 10: Norwood Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	122	74 (61%)	$25,630	66 (89%)	8 (11%)	16 (22%)	16 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC	68	52 (76%)	$16,370	39 (75%)	13 (25%)	19 (37%)	17 (33%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	79	42 (53%)	$12,670	22 (52%)	18 (43%)	13 (31%)	19 (45%)
THE HUNTINGTON NATIONAL BANK	71	32 (45%)	$5,930	7 (22%)	6 (19%)	4 (13%)	5 (16%)
PNC BANK, NATIONAL ASSOCIATION	44	31 (70%)	$5,785	7 (23%)	12 (39%)	6 (19%)	8 (26%)
CROSSCOUNTRY MORTGAGE, INC.	40	29 (73%)	$9,535	25 (86%)	4 (14%)	7 (24%)	7 (24%)
U.S. BANK NATIONAL ASSOCIATION	79	28 (35%)	$5,120	6 (21%)	10 (36%)	8 (29%)	7 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION	60	28 (47%)	$6,290	11 (39%)	8 (29%)	5 (18%)	4 (14%)
BLUELEAF LENDING, LLC	32	26 (81%)	$8,190	17 (65%)	9 (35%)	2 (8%)	8 (31%)
NEIGHBORHOOD LOANS, INC.	24	19 (79%)	$7,395	17 (89%)	2 (11%)	9 (47%)	6 (32%)
ROCKET MORTGAGE, LLC	26	17 (65%)	$6,055	8 (47%)	8 (47%)	1 (6%)	6 (35%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	26	17 (65%)	$5,435	13 (76%)	4 (24%)	10 (59%)	7 (41%)
HOME POINT FINANCIAL CORPORATION	20	15 (75%)	$5,345	12 (80%)	3 (20%)	3 (20%)	3 (20%)
A&N MORTGAGE SERVICES, INC.	16	15 (94%)	$5,575	12 (80%)	3 (20%)	4 (27%)	3 (20%)
FIRST CENTENNIAL MORTGAGE CORPORATION	17	14 (82%)	$4,530	6 (43%)	8 (57%)	4 (29%)	4 (29%)
BMO HARRIS BANK NATIONAL ASSOCIATION	23	14 (61%)	$1,240	0 (0%)	5 (36%)	3 (21%)	1 (7%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	22	13 (59%)	$5,085	7 (54%)	3 (23%)	4 (31%)	2 (15%)
THE FEDERAL SAVINGS BANK	16	13 (81%)	$4,185	10 (77%)	3 (23%)	5 (38%)	2 (15%)
LOANDEPOT.COM, LLC	19	12 (63%)	$3,350	8 (67%)	4 (33%)	5 (42%)	7 (58%)
UNION HOME MORTGAGE CORP.	14	12 (86%)	$4,790	11 (92%)	1 (8%)	7 (58%)	2 (17%)

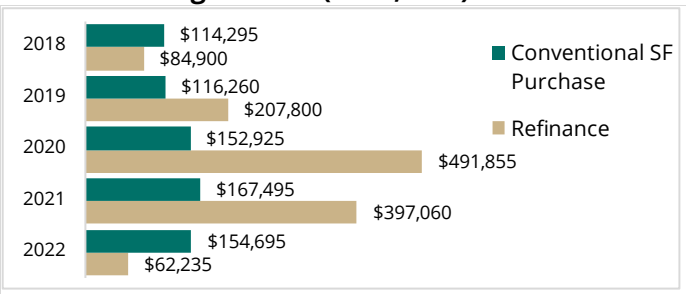
Trend – Past Five Years:

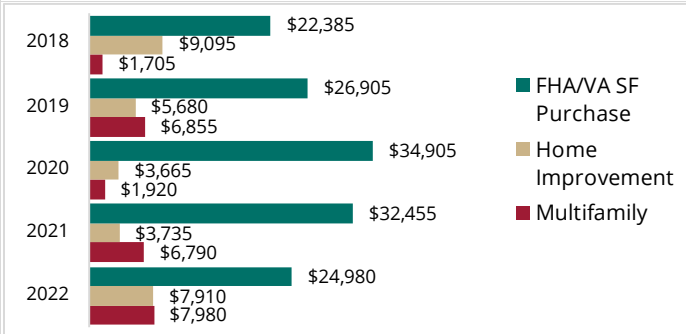
Number of Originations



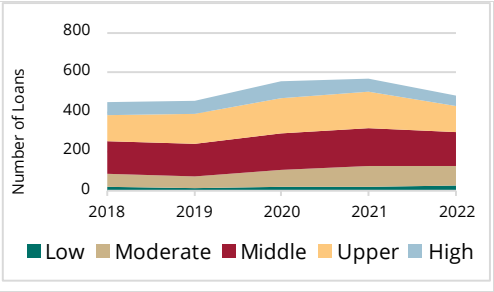


Amount of Originations (in $1,000s)

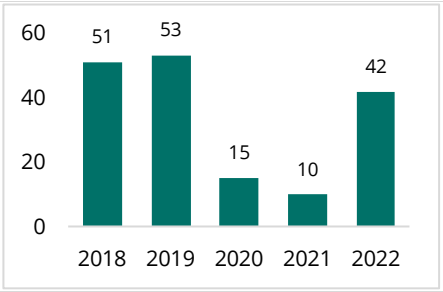




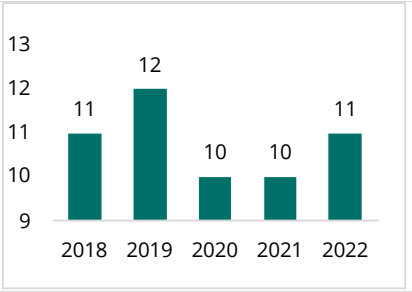
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

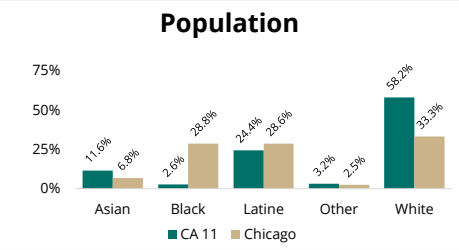


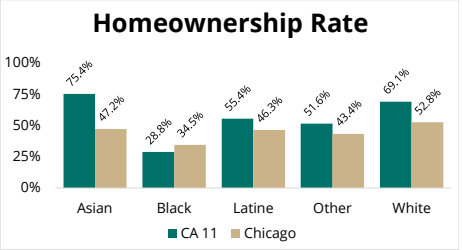
Bank Branches

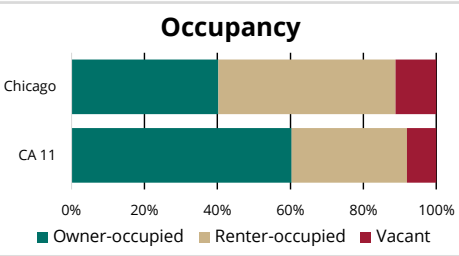


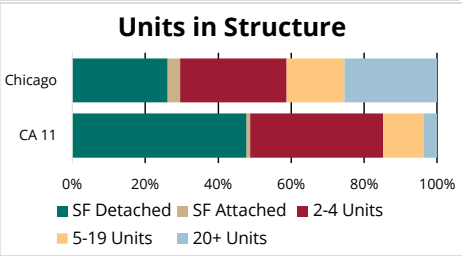
Community Area 11: Jefferson Park Total Housing Units: 11,388 Total Population: 27,194

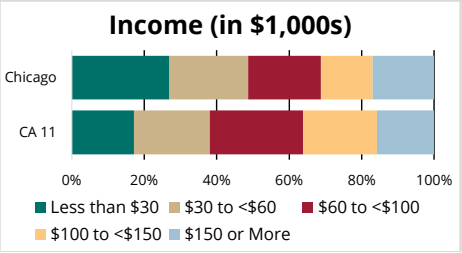


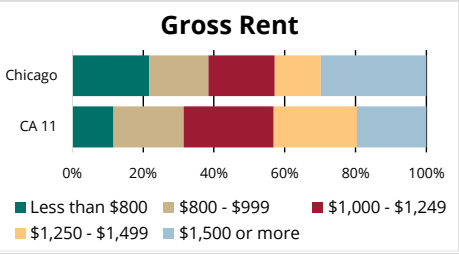


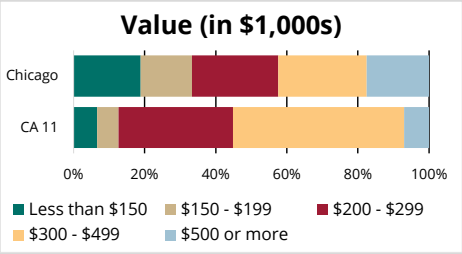












Mortgage Lending

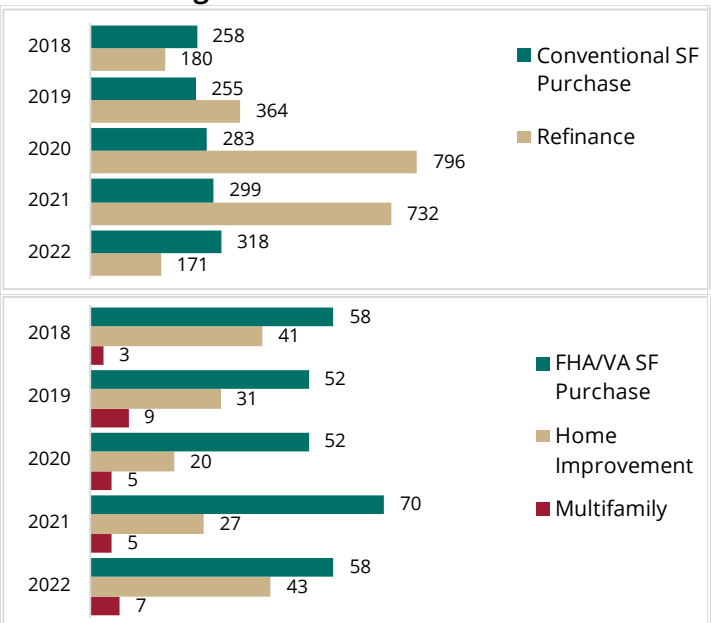
Community Area: 11	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	43	6	69	3	272	106	130	430
Originations	20 (47%)	4 (67%)	33 (48%)	1 (33%)	155 (57%)	48 (45%)	65 (50%)	228 (53%)
Denials	12 (28%)	1 (17%)	12 (17%)	0 (0%)	52 (19%)	7 (7%)	36 (28%)	72 (17%)
Originations								
Total Amount ($1,000s)	$55,220	$58,040	$9,615	$58,905	$19,485	$44,430	$48,085	$59,020
Conventional Loans	19	4	30	1	147	47	61	218
Purchase	14	2	17	1	69	24	27	110
Refinance	2	2	11	0	53	13	30	70
For Principal Residence	19	4	32	1	152	37	62	213
Single-family	18	2	23	1	137	35	57	193
2-4 Family	2	2	10	0	18	7	8	29
Avg Loan Amount ($1,000s)	$2,761.0	$14,510.0	$291.4	$58,905.0	$125.7	$925.6	$739.8	$258.9
Avg Borrower Income ($1,000s)	$126.5	$125.0	$101.5	$124.7	$128.9	$118.9	$151.8	$124.3
Avg Property Value ($1,000s)	$427.8	$420.2	$398.0	$422.8	$445.8	$405.4	$471.5	$421.5
LTV > 90	4 of 17	0 of 4	7 of 33	0 of 1	25 of 150	3 of 41	8 of 63	32 of 213
DTI > 45	2 of 16	0 of 4	9 of 32	0 of 1	25 of 150	6 of 38	16 of 63	33 of 209
Loan Costs > $5,000	5 of 10	2 of 3	14 of 26	0 of 1	50 of 113	10 of 25	16 of 45	67 of 152
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	48	17	119	12	364	212	167	653
Originations	33 (69%)	8 (47%)	83 (70%)	7 (58%)	264 (73%)	70 (33%)	111 (66%)	382 (58%)
Denials	2 (4%)	1 (6%)	10 (8%)	2 (17%)	27 (7%)	14 (7%)	19 (11%)	46 (7%)
Originations								
Total Amount ($1,000s)	$110,215	$117,890	$25,825	$118,455	$34,780	$99,740	$94,275	$120,270
Conventional Loans	26	4	63	6	221	56	92	313
Purchase	28	6	65	5	191	40	79	270
Refinance	4	1	16	1	66	29	30	101
For Principal Residence	31	7	79	7	251	59	107	355
Single-family	28	3	61	6	208	52	97	297
2-4 Family	5	5	22	1	56	17	14	84
Avg Loan Amount ($1,000s)	$3,339.8	$14,736.3	$311.1	$16,922.1	$131.7	$1,424.9	$849.3	$314.8
Avg Borrower Income ($1,000s)	$118.4	$118.1	$109.2	$118.3	$113.8	$118.4	$142.2	$118.0
Avg Property Value ($1,000s)	$409.3	$404.9	$392.5	$406.2	$390.4	$403.2	$449.5	$404.8
LTV > 90	11 of 32	5 of 8	38 of 79	3 of 7	81 of 260	24 of 65	32 of 107	124 of 372
DTI > 45	9 of 32	1 of 8	20 of 80	1 of 7	54 of 260	5 of 57	35 of 108	70 of 364
Loan Costs > $5,000	24 of 30	5 of 6	59 of 74	4 of 5	185 of 243	40 of 55	77 of 103	258 of 339

Top Lenders – Community Area 11: Jefferson Park

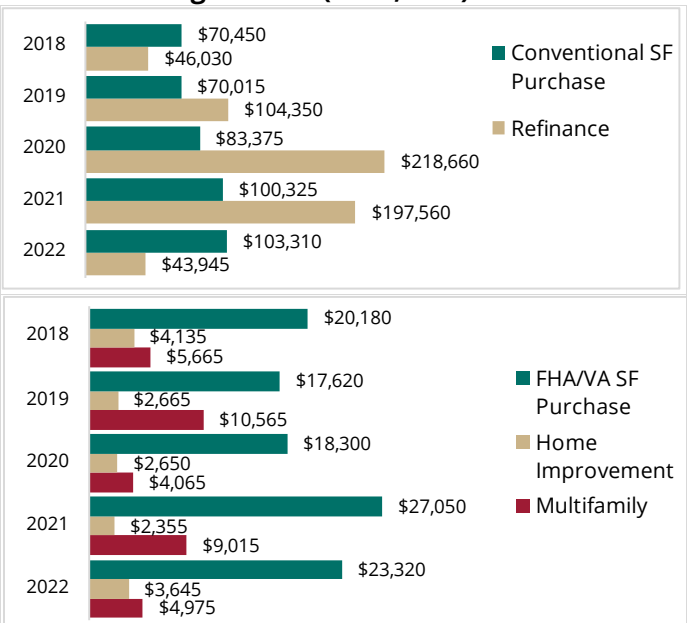
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	106	61 (58%)	$22,145	55 (90%)	6 (10%)	18 (30%)	15 (25%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	77	46 (60%)	$12,740	25 (54%)	20 (43%)	10 (22%)	15 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC	35	24 (69%)	$6,760	17 (71%)	7 (29%)	10 (42%)	7 (29%)
THE HUNTINGTON NATIONAL BANK	43	24 (56%)	$5,920	12 (50%)	3 (13%)	9 (38%)	9 (38%)
PNC BANK, NATIONAL ASSOCIATION	36	21 (58%)	$3,405	9 (43%)	7 (33%)	5 (24%)	9 (43%)
CROSSCOUNTRY MORTGAGE, INC.	25	21 (84%)	$6,655	19 (90%)	2 (10%)	9 (43%)	8 (38%)
ROCKET MORTGAGE, LLC	28	18 (64%)	$4,890	8 (44%)	10 (56%)	5 (28%)	5 (28%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	29	17 (59%)	$5,335	13 (76%)	4 (24%)	4 (24%)	7 (41%)
HOME POINT FINANCIAL CORPORATION	18	13 (72%)	$4,385	8 (62%)	5 (38%)	7 (54%)	5 (38%)
FIRST CENTENNIAL MORTGAGE CORPORATION	15	12 (80%)	$4,340	9 (75%)	3 (25%)	7 (58%)	4 (33%)
GUARANTEED RATE AFFINITY, LLC	12	11 (92%)	$4,065	10 (91%)	1 (9%)	3 (27%)	3 (27%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	25	11 (44%)	$2,975	4 (36%)	5 (45%)	3 (27%)	4 (36%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	12	11 (92%)	$4,755	6 (55%)	1 (9%)	2 (18%)	0 (0%)
A&N MORTGAGE SERVICES, INC.	10	10 (100%)	$3,940	9 (90%)	1 (10%)	2 (20%)	2 (20%)
BANK OF AMERICA, NATIONAL ASSOCIATION	19	9 (47%)	$1,455	3 (33%)	0 (0%)	5 (56%)	4 (44%)
CALIBER HOME LOANS, INC.	10	9 (90%)	$3,005	5 (56%)	4 (44%)	1 (11%)	4 (44%)
PROPER RATE, LLC	14	9 (64%)	$2,805	9 (100%)	0 (0%)	1 (11%)	1 (11%)
U.S. BANK NATIONAL ASSOCIATION	26	9 (35%)	$2,515	6 (67%)	2 (22%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	17	9 (53%)	$1,995	0 (0%)	9 (100%)	1 (11%)	1 (11%)
AMERICAN PACIFIC MORTGAGE CORPORATION	10	8 (80%)	$1,910	6 (75%)	2 (25%)	3 (38%)	3 (38%)

Trend – Past Five Years:

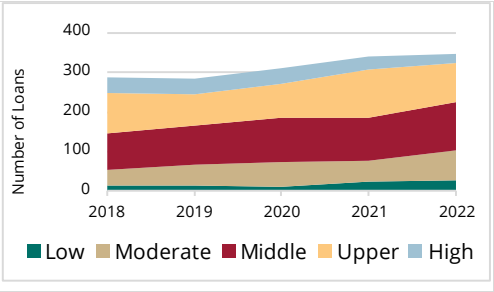
Number of Originations



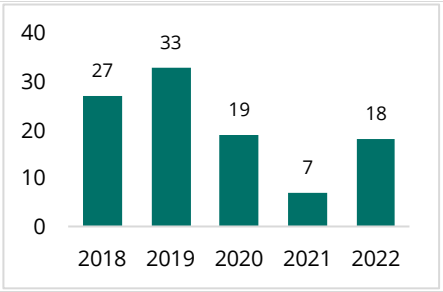
Amount of Originations (in $1,000s)



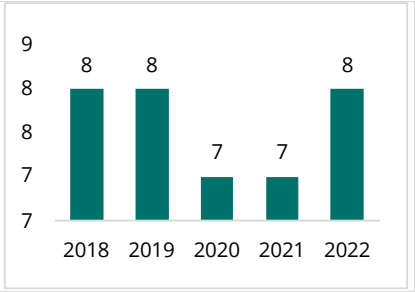
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

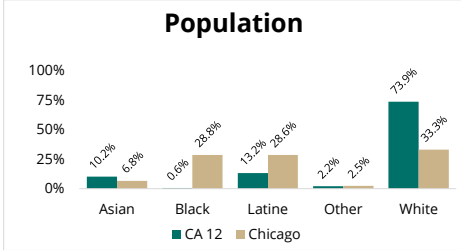


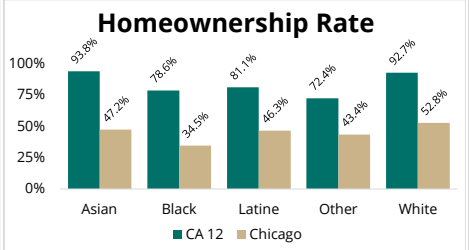
Bank Branches

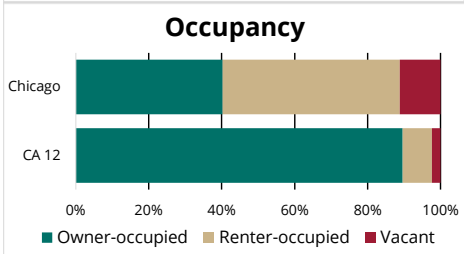


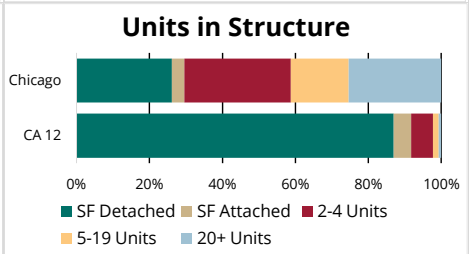
Community Area 12: Forest Glen Total Housing Units: 7,253 Total Population: 19,928

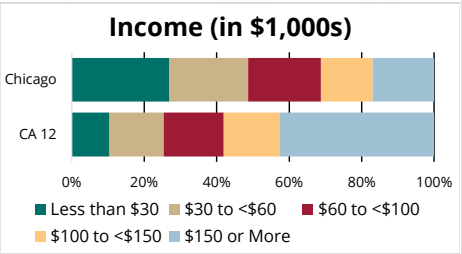


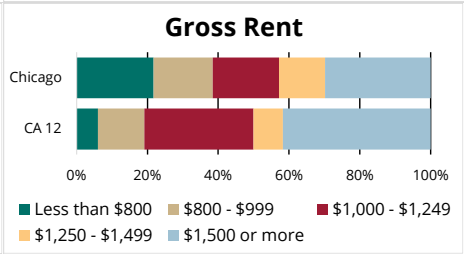


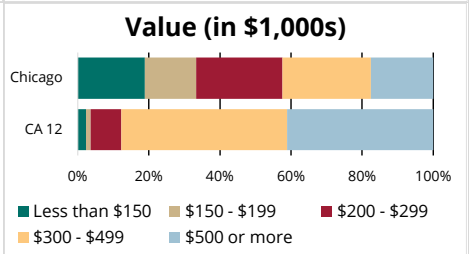












Mortgage Lending

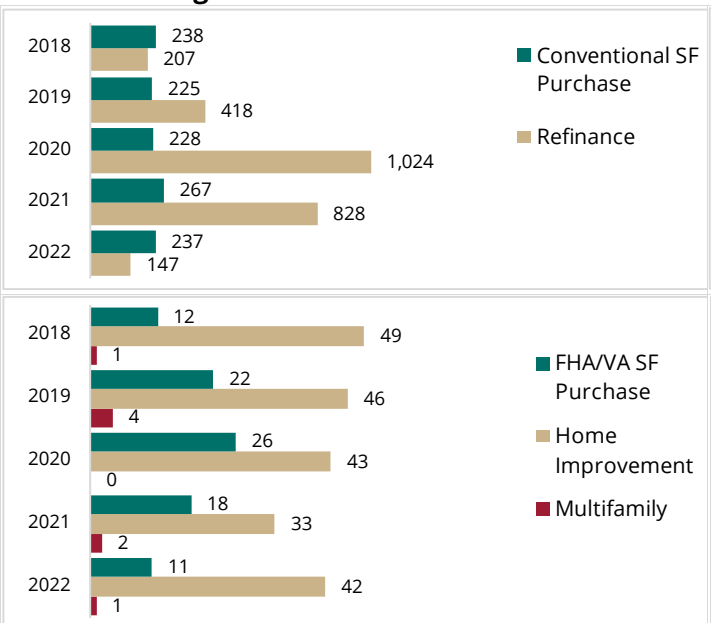
Community Area: 12	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	30	5	28	3	260	80	44	378
Originations	20 (67%)	2 (40%)	13 (46%)	1 (33%)	148 (57%)	27 (34%)	21 (48%)	198 (52%)
Denials	4 (13%)	2 (40%)	7 (25%)	1 (33%)	41 (16%)	8 (10%)	16 (36%)	56 (15%)
Originations								
Total Amount ($1,000s)	$61,010	$66,470	$3,205	$67,035	$14,990	$59,575	$63,405	$67,270
Conventional Loans	20	2	13	1	146	27	21	196
Purchase	7	1	6	0	55	9	2	72
Refinance	6	0	6	1	61	5	16	73
For Principal Residence	20	2	12	1	144	25	21	192
Single-family	20	2	11	0	146	25	20	193
2-4 Family	0	0	2	1	2	1	1	4
Avg Loan Amount ($1,000s)	$3,050.5	$33,235.0	$246.5	$67,035.0	$101.3	$2,206.5	$3,019.3	$339.7
Avg Borrower Income ($1,000s)	$197.6	$192.7	$148.7	$194.3	$165.6	$197.9	$209.7	$193.6
Avg Property Value ($1,000s)	$629.4	$620.8	$478.1	$624.4	$595.9	$625.7	$637.4	$623.2
LTV > 90	3 of 19	1 of 2	2 of 13	0 of 1	11 of 146	3 of 25	0 of 19	18 of 193
DTI > 45	3 of 19	0 of 2	1 of 13	0 of 1	20 of 146	4 of 24	7 of 20	27 of 192
Loan Costs > $5,000	5 of 11	1 of 1	6 of 11	0 of 1	49 of 106	5 of 13	1 of 16	60 of 132
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	49	8	36	3	264	110	65	434
Originations	30 (61%)	3 (38%)	21 (58%)	1 (33%)	189 (72%)	37 (34%)	30 (46%)	260 (60%)
Denials	2 (4%)	1 (13%)	1 (3%)	0 (0%)	14 (5%)	7 (6%)	5 (8%)	24 (6%)
Originations								
Total Amount ($1,000s)	$90,570	$99,535	$7,915	$99,945	$25,375	$85,975	$92,680	$100,350
Conventional Loans	27	2	17	1	183	32	28	245
Purchase	21	2	15	1	127	25	20	176
Refinance	9	0	6	0	55	10	10	74
For Principal Residence	28	3	21	1	183	35	28	250
Single-family	28	2	20	1	182	35	28	248
2-4 Family	2	1	1	0	7	2	2	12
Avg Loan Amount ($1,000s)	$3,019.0	$33,178.3	$376.9	$99,945.0	$134.3	$2,323.6	$3,089.3	$386.0
Avg Borrower Income ($1,000s)	$168.7	$162.7	$146.1	$162.6	$140.6	$163.1	$175.9	$162.6
Avg Property Value ($1,000s)	$554.3	$538.8	$467.6	$538.6	$497.1	$536.3	$561.7	$538.7
LTV > 90	8 of 29	1 of 3	5 of 19	0 of 1	28 of 183	12 of 36	8 of 30	49 of 252
DTI > 45	5 of 28	0 of 3	3 of 19	0 of 1	27 of 181	6 of 33	11 of 30	38 of 246
Loan Costs > $5,000	20 of 24	2 of 2	15 of 20	1 of 1	114 of 169	24 of 31	20 of 25	161 of 227

Top Lenders – Community Area 12: Forest Glen

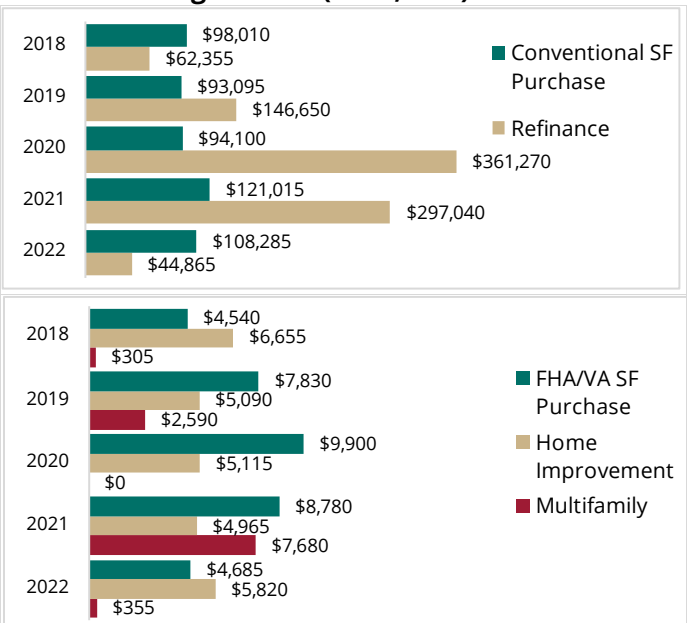
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	88	46 (52%)	$19,860	35 (76%)	11 (24%)	7 (15%)	1 (2%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	62	40 (65%)	$14,360	17 (43%)	20 (50%)	7 (18%)	6 (15%)
THE HUNTINGTON NATIONAL BANK	46	27 (59%)	$9,205	10 (37%)	4 (15%)	5 (19%)	2 (7%)
UNITED SHORE FINANCIAL SERVICES, LLC	26	22 (85%)	$8,610	19 (86%)	3 (14%)	6 (27%)	3 (14%)
U.S. BANK NATIONAL ASSOCIATION	41	20 (49%)	$5,360	5 (25%)	6 (30%)	1 (5%)	1 (5%)
FIRST AMERICAN BANK	21	13 (62%)	$1,505	0 (0%)	2 (15%)	4 (31%)	1 (8%)
PROPER RATE, LLC	18	12 (67%)	$5,360	9 (75%)	3 (25%)	1 (8%)	0 (0%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	17	12 (71%)	$8,010	6 (50%)	6 (50%)	0 (0%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	19	11 (58%)	$3,745	3 (27%)	7 (64%)	2 (18%)	2 (18%)
FIRST CENTENNIAL MORTGAGE CORPORATION	12	11 (92%)	$4,215	8 (73%)	3 (27%)	1 (9%)	2 (18%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	15	10 (67%)	$3,850	8 (80%)	2 (20%)	1 (10%)	2 (20%)
ROCKET MORTGAGE, LLC	18	10 (56%)	$3,120	2 (20%)	8 (80%)	2 (20%)	2 (20%)
CROSSCOUNTRY MORTGAGE, INC.	15	10 (67%)	$4,580	9 (90%)	1 (10%)	2 (20%)	0 (0%)
PNC BANK, NATIONAL ASSOCIATION	17	9 (53%)	$2,095	1 (11%)	5 (56%)	1 (11%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	27	8 (30%)	$1,890	3 (38%)	3 (38%)	4 (50%)	2 (25%)
BARRINGTON BANK & TRUST COMPANY, N.A.	11	8 (73%)	$2,830	5 (63%)	3 (38%)	1 (13%)	1 (13%)
UNION HOME MORTGAGE CORP.	8	7 (88%)	$2,875	6 (86%)	1 (14%)	3 (43%)	2 (29%)
A&N MORTGAGE SERVICES, INC.	7	7 (100%)	$3,015	7 (100%)	0 (0%)	2 (29%)	1 (14%)
GUARANTEED RATE AFFINITY, LLC	11	6 (55%)	$2,660	6 (100%)	0 (0%)	1 (17%)	1 (17%)
HOME POINT FINANCIAL CORPORATION	6	6 (100%)	$2,180	4 (67%)	2 (33%)	1 (17%)	1 (17%)

Trend – Past Five Years:

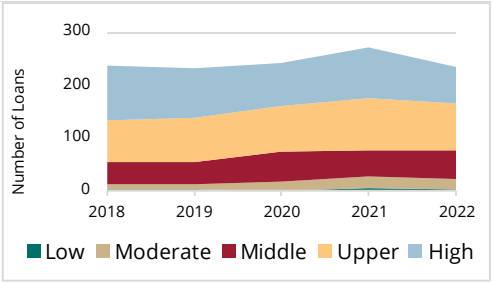
Number of Originations



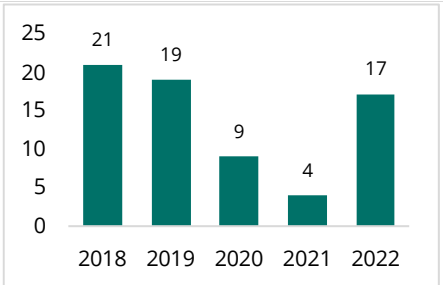
Amount of Originations (in $1,000s)



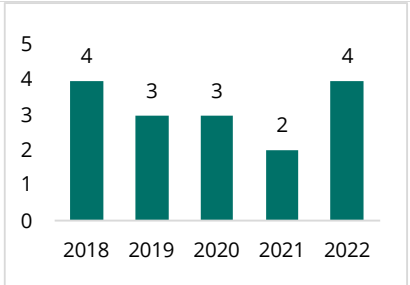
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

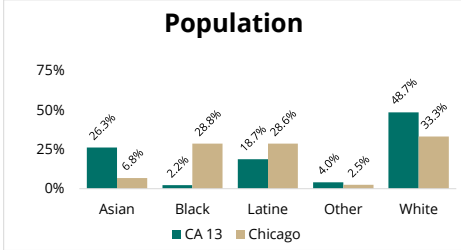


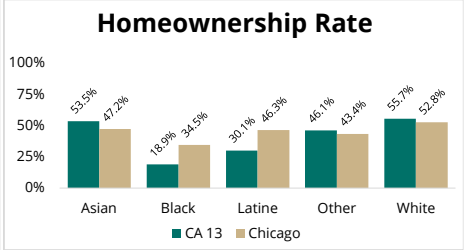
Bank Branches

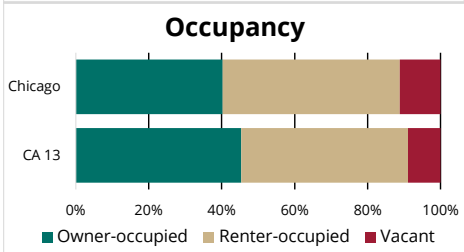


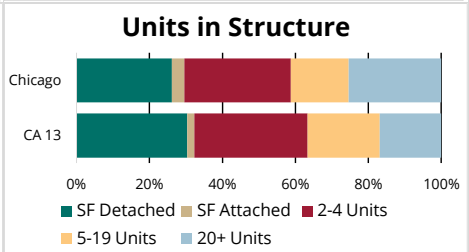
Community Area 13: North Park Total Housing Units: 7,380 Total Population: 18,806

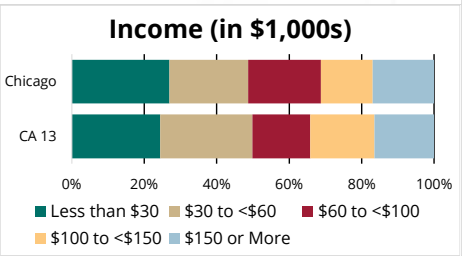


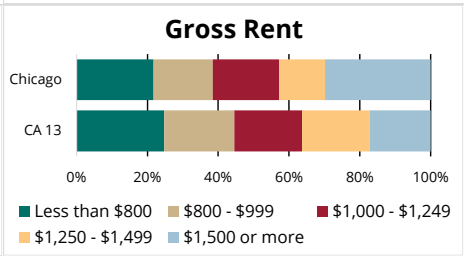


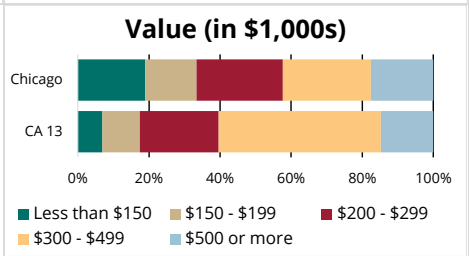












Mortgage Lending

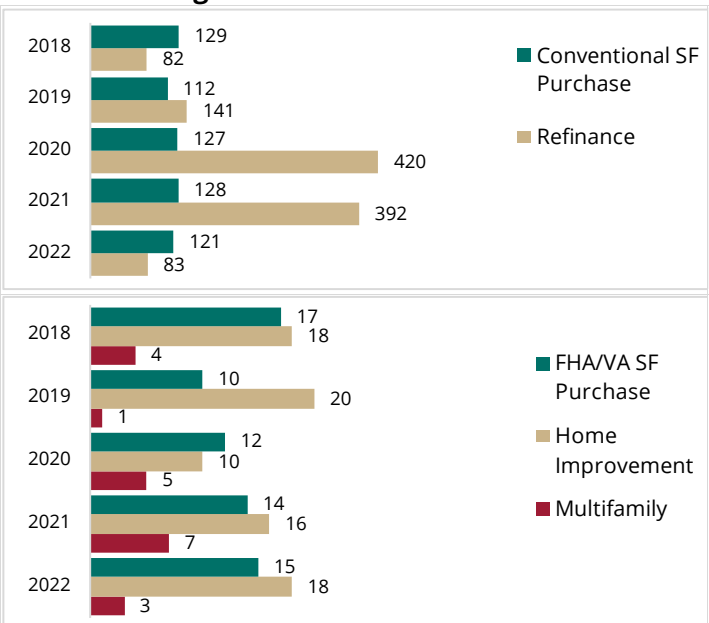
Community Area: 13	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	55	4	24	0	117	38	67	214
Originations	25 (45%)	2 (50%)	14 (58%)	0 (0%)	70 (60%)	16 (42%)	35 (52%)	113 (53%)
Denials	18 (33%)	0 (0%)	6 (25%)	0 (0%)	22 (19%)	3 (8%)	17 (25%)	43 (20%)
Originations								
Total Amount ($1,000s)	$32,430	$37,395	$3,010	$38,195	$15,205	$29,555	$31,330	$38,195
Conventional Loans	25	2	14	0	70	16	35	113
Purchase	8	2	7	0	29	7	17	46
Refinance	12	0	6	0	20	7	10	39
For Principal Residence	17	2	12	0	67	9	34	95
Single-family	17	1	11	0	63	9	27	90
2-4 Family	8	1	3	0	7	4	8	20
Avg Loan Amount ($1,000s)	$1,297.2	$18,697.5	$215.0	$0.0	$217.2	$1,847.2	$895.1	$338.0
Avg Borrower Income ($1,000s)	$220.6	$216.3	$105.6	$213.8	$177.8	$219.5	$290.9	$213.8
Avg Property Value ($1,000s)	$596.1	$565.5	$367.1	$563.5	$557.6	$533.9	$646.5	$563.5
LTV > 90	1 of 22	1 of 2	2 of 14	0 of 0	7 of 68	1 of 14	4 of 33	10 of 106
DTI > 45	5 of 22	1 of 2	4 of 14	0 of 0	13 of 68	2 of 10	16 of 33	21 of 102
Loan Costs > $5,000	4 of 13	2 of 2	8 of 13	0 of 0	23 of 43	4 of 8	10 of 21	33 of 66
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	39	12	25	2	136	72	82	261
Originations	20 (51%)	6 (50%)	16 (64%)	0 (0%)	92 (68%)	20 (28%)	48 (59%)	138 (53%)
Denials	6 (15%)	0 (0%)	1 (4%)	1 (0%)	13 (10%)	10 (14%)	13 (16%)	30 (11%)
Originations								
Total Amount ($1,000s)	$41,480	$45,890	$5,610	$48,520	$16,120	$42,070	$37,110	$48,520
Conventional Loans	17	5	11	0	85	15	42	122
Purchase	14	4	11	0	62	12	30	92
Refinance	6	2	5	0	28	8	18	44
For Principal Residence	17	6	16	0	85	17	42	125
Single-family	15	4	12	0	81	15	43	115
2-4 Family	5	2	4	0	11	5	5	23
Avg Loan Amount ($1,000s)	$2,074.0	$7,648.3	$350.6	$0.0	$175.2	$2,103.5	$773.1	$351.6
Avg Borrower Income ($1,000s)	$130.8	$131.5	$107.3	$131.4	$125.4	$134.4	$168.5	$131.4
Avg Property Value ($1,000s)	$461.2	$456.8	$439.4	$459.8	$467.0	$459.0	$520.4	$459.8
LTV > 90	5 of 20	3 of 6	6 of 16	0 of 0	16 of 92	5 of 20	6 of 48	29 of 138
DTI > 45	5 of 20	3 of 6	6 of 16	0 of 0	26 of 92	6 of 20	21 of 48	40 of 138
Loan Costs > $5,000	13 of 18	5 of 6	14 of 16	0 of 0	60 of 84	13 of 18	29 of 42	91 of 126

Top Lenders – Community Area 13: North Park

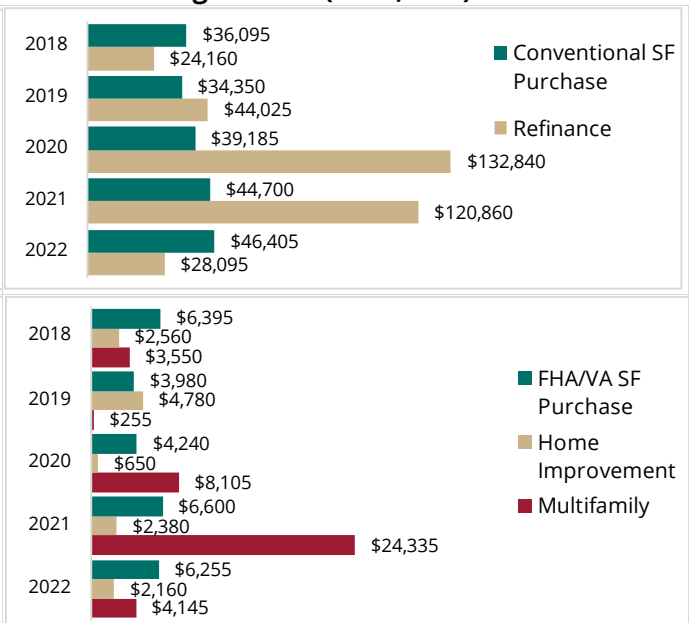
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
DRAPER AND KRAMER MORTGAGE CORP.	24	23 (96%)	$9,395	14 (61%)	9 (39%)	0 (0%)	10 (43%)
GUARANTEED RATE, INC.	35	19 (54%)	$7,935	14 (74%)	5 (26%)	3 (16%)	5 (26%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	23	18 (78%)	$6,680	11 (61%)	7 (39%)	7 (39%)	10 (56%)
UNITED SHORE FINANCIAL SERVICES, LLC	22	17 (77%)	$4,245	12 (71%)	5 (29%)	6 (35%)	6 (35%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	12	12 (100%)	$9,880	9 (75%)	3 (25%)	2 (17%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	25	9 (36%)	$1,965	1 (11%)	2 (22%)	5 (56%)	2 (22%)
BMO HARRIS BANK NATIONAL ASSOCIATION	14	8 (57%)	$730	1 (13%)	1 (13%)	2 (25%)	2 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION	14	7 (50%)	$1,455	1 (14%)	3 (43%)	2 (29%)	2 (29%)
THE HUNTINGTON NATIONAL BANK	24	7 (29%)	$1,305	2 (29%)	1 (14%)	2 (29%)	6 (86%)
ROCKET MORTGAGE, LLC	15	6 (40%)	$1,620	4 (67%)	2 (33%)	3 (50%)	5 (83%)
CROSSCOUNTRY MORTGAGE, INC.	7	6 (86%)	$2,600	5 (83%)	1 (17%)	4 (67%)	1 (17%)
LOANDEPOT.COM, LLC	10	5 (50%)	$1,825	3 (60%)	2 (40%)	0 (0%)	2 (40%)
NEIGHBORHOOD LOANS, INC.	5	5 (100%)	$1,125	4 (80%)	1 (20%)	1 (20%)	3 (60%)
UNION HOME MORTGAGE CORP.	7	4 (57%)	$1,680	4 (100%)	0 (0%)	2 (50%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION	5	4 (80%)	$1,750	3 (75%)	1 (25%)	2 (50%)	1 (25%)
DEVON BANK	6	4 (67%)	$960	2 (50%)	2 (50%)	2 (50%)	1 (25%)
BARRINGTON BANK & TRUST COMPANY, N.A.	6	4 (67%)	$1,690	3 (75%)	1 (25%)	1 (25%)	0 (0%)
PNC BANK, NATIONAL ASSOCIATION	7	4 (57%)	$940	1 (25%)	1 (25%)	0 (0%)	1 (25%)
A&N MORTGAGE SERVICES, INC.	3	3 (100%)	$1,045	3 (100%)	0 (0%)	2 (67%)	1 (33%)
BLUELEAF LENDING, LLC	3	3 (100%)	$1,285	2 (67%)	1 (33%)	2 (67%)	0 (0%)

Trend – Past Five Years:

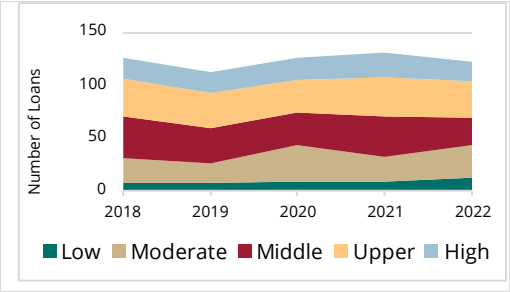
Number of Originations



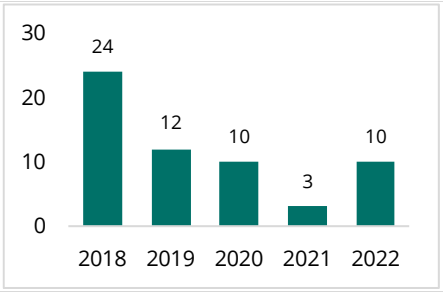
Amount of Originations (in $1,000s)



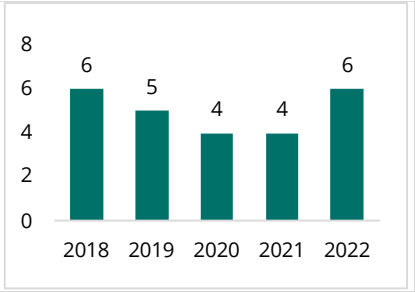
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

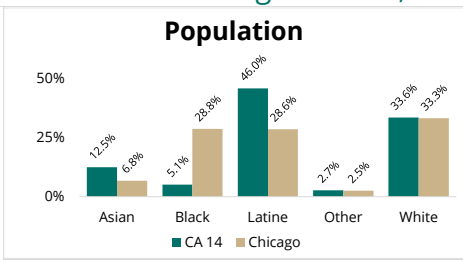


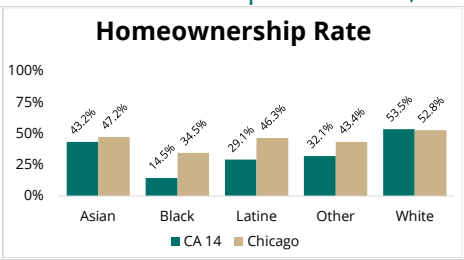
Bank Branches

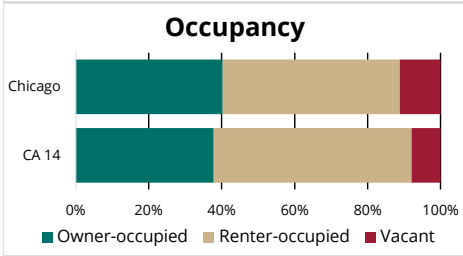


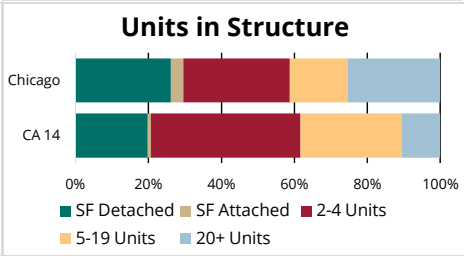
Community Area 14: Albany Park Total Housing Units: 18,230 Total Population: 49,280

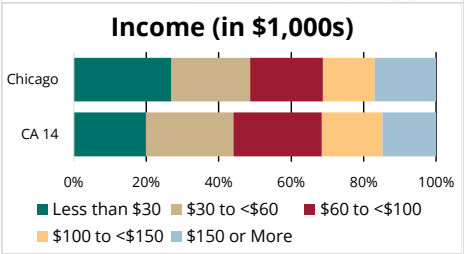


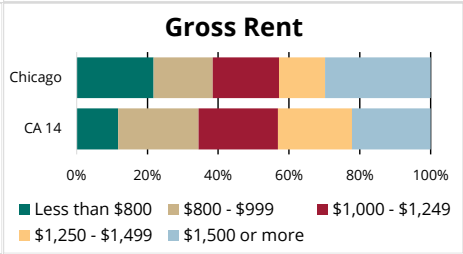


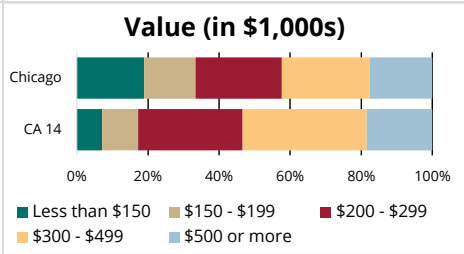












Mortgage Lending

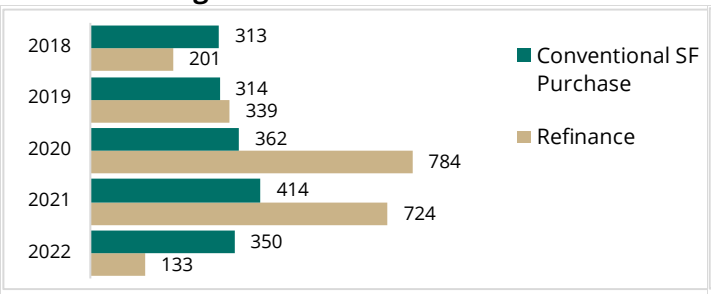
Community Area: 14	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	32	13	102	8	271	141	152	465
Originations	13 (41%)	8 (62%)	45 (44%)	1 (13%)	138 (51%)	54 (38%)	60 (39%)	214 (46%)
Denials	12 (38%)	0 (0%)	34 (33%)	4 (50%)	44 (16%)	16 (11%)	43 (28%)	76 (16%)
Originations								
Total Amount ($1,000s)	$128,695	$129,550	$8,315	$131,605	$94,750	$44,000	$121,990	$132,150
Conventional Loans	13	6	44	0	135	52	58	206
Purchase	8	6	22	1	72	27	35	114
Refinance	4	2	11	0	32	19	13	57
For Principal Residence	13	8	43	1	130	25	57	177
Single-family	11	7	40	0	120	22	52	160
2-4 Family	2	1	5	1	18	13	8	35
Avg Loan Amount ($1,000s)	$9,899.6	$16,193.8	$184.8	$131,605.0	$686.6	$814.8	$2,033.2	$617.5
Avg Borrower Income ($1,000s)	$157.1	$145.7	$133.1	$152.8	$153.3	$155.2	$197.3	$152.6
Avg Property Value ($1,000s)	$1,103.1	$1,079.2	$372.6	$1,058.6	$2,220.8	$452.1	$1,363.9	$1,056.2
LTV > 90	2 of 13	3 of 8	10 of 45	1 of 1	17 of 134	8 of 45	14 of 59	31 of 201
DTI > 45	6 of 13	2 of 8	10 of 45	1 of 1	16 of 133	5 of 26	15 of 58	30 of 181
Loan Costs > $5,000	6 of 12	5 of 7	16 of 27	1 of 1	53 of 96	11 of 17	25 of 47	76 of 133
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	42	24	118	7	382	200	187	655
Originations	28 (67%)	14 (58%)	66 (56%)	4 (57%)	257 (67%)	68 (34%)	106 (57%)	371 (57%)
Denials	5 (12%)	4 (17%)	21 (18%)	3 (43%)	38 (10%)	24 (12%)	39 (21%)	74 (11%)
Originations								
Total Amount ($1,000s)	$121,005	$125,945	$19,120	$128,305	$42,200	$102,005	$107,685	$129,865
Conventional Loans	27	14	56	1	233	62	99	337
Purchase	23	13	52	4	195	47	85	282
Refinance	4	0	12	0	54	18	20	76
For Principal Residence	23	14	59	4	236	56	103	333
Single-family	24	13	39	2	203	46	97	288
2-4 Family	4	1	27	2	54	19	9	80
Avg Loan Amount ($1,000s)	$4,321.6	$8,996.1	$289.7	$32,076.3	$164.2	$1,500.1	$1,015.9	$350.0
Avg Borrower Income ($1,000s)	$136.0	$136.9	$119.7	$136.5	$126.4	$137.7	$166.0	$136.0
Avg Property Value ($1,000s)	$456.8	$456.6	$382.5	$452.8	$448.5	$443.7	$525.1	$452.4
LTV > 90	6 of 28	10 of 14	21 of 64	2 of 3	68 of 252	15 of 63	40 of 104	101 of 360
DTI > 45	5 of 28	1 of 14	15 of 62	2 of 4	34 of 250	11 of 61	28 of 105	53 of 357
Loan Costs > $5,000	18 of 23	8 of 10	42 of 51	4 of 4	170 of 226	41 of 52	73 of 100	241 of 315

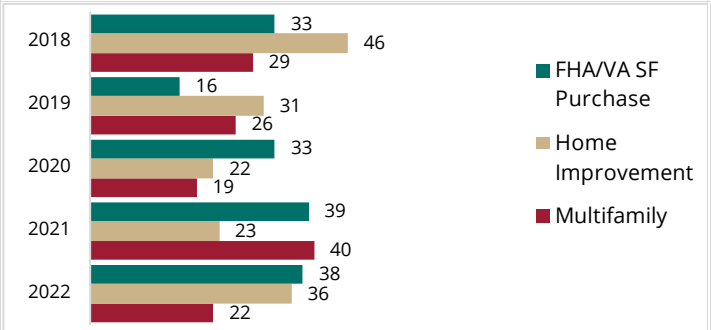
Top Lenders – Community Area 14: Albany Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	138	87 (63%)	$30,735	80 (92%)	7 (8%)	21 (24%)	24 (28%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	78	41 (53%)	$23,375	24 (59%)	17 (41%)	11 (27%)	10 (24%)
THE HUNTINGTON NATIONAL BANK	66	33 (50%)	$22,665	17 (52%)	8 (24%)	12 (36%)	9 (27%)
CROSSCOUNTRY MORTGAGE, INC.	22	19 (86%)	$5,025	14 (74%)	5 (26%)	6 (32%)	8 (42%)
UNITED SHORE FINANCIAL SERVICES, LLC	24	18 (75%)	$6,760	13 (72%)	5 (28%)	4 (22%)	4 (22%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	19	17 (89%)	$5,215	17 (100%)	0 (0%)	8 (47%)	7 (41%)
ROCKET MORTGAGE, LLC	25	16 (64%)	$4,570	7 (44%)	8 (50%)	3 (19%)	5 (31%)
PROPER RATE, LLC	15	13 (87%)	$5,355	11 (85%)	2 (15%)	2 (15%)	4 (31%)
PNC BANK, NATIONAL ASSOCIATION	24	13 (54%)	$2,765	4 (31%)	2 (15%)	7 (54%)	2 (15%)
A&N MORTGAGE SERVICES, INC.	17	13 (76%)	$4,895	12 (92%)	1 (8%)	3 (23%)	3 (23%)
U.S. BANK NATIONAL ASSOCIATION	38	12 (32%)	$4,480	9 (75%)	2 (17%)	0 (0%)	3 (25%)
LOANDEPOT.COM, LLC	15	12 (80%)	$4,620	10 (83%)	2 (17%)	3 (25%)	6 (50%)
DRAPER AND KRAMER MORTGAGE CORP.	12	11 (92%)	$5,015	9 (82%)	2 (18%)	1 (9%)	1 (9%)
BARRINGTON BANK & TRUST COMPANY, N.A.	16	11 (69%)	$3,135	10 (91%)	1 (9%)	5 (45%)	6 (55%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	13	10 (77%)	$4,580	7 (70%)	2 (20%)	3 (30%)	3 (30%)
BMO HARRIS BANK NATIONAL ASSOCIATION	19	9 (47%)	$1,375	1 (11%)	0 (0%)	2 (22%)	5 (56%)
HOME POINT FINANCIAL CORPORATION	13	9 (69%)	$3,435	5 (56%)	4 (44%)	3 (33%)	2 (22%)
BANK OF AMERICA, NATIONAL ASSOCIATION	22	8 (36%)	$1,890	2 (25%)	3 (38%)	2 (25%)	3 (38%)
NATIONSTAR MORTGAGE LLC	10	7 (70%)	$2,445	4 (57%)	3 (43%)	0 (0%)	2 (29%)
UNION HOME MORTGAGE CORP.	10	7 (70%)	$2,305	4 (57%)	3 (43%)	2 (29%)	1 (14%)

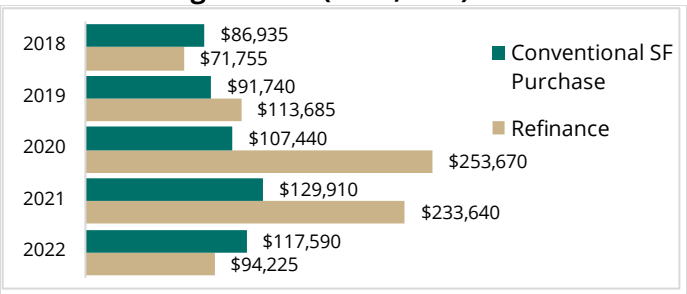
Trend – Past Five Years:

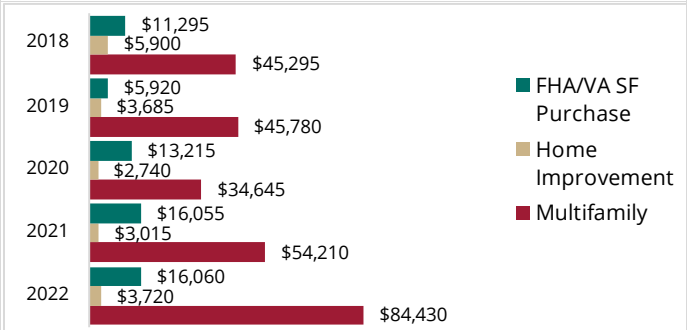
Number of Originations



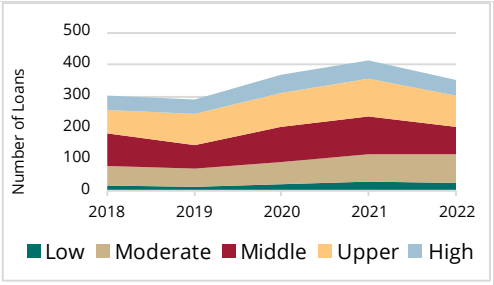


Amount of Originations (in $1,000s)

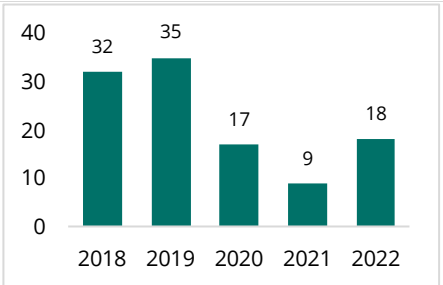




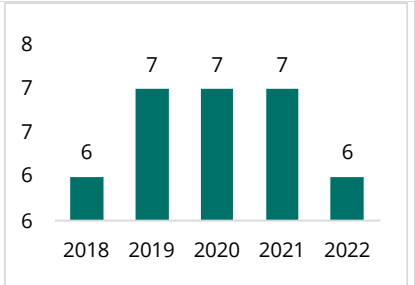
Owner-occupied Home Purchase Lending by Borrower Income



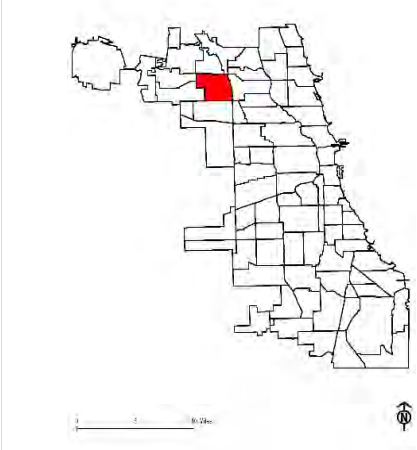
Foreclosure Filings

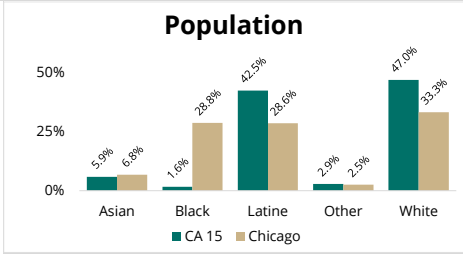


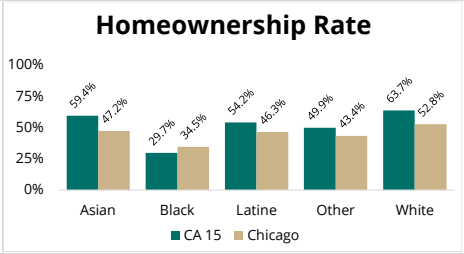
Bank Branches

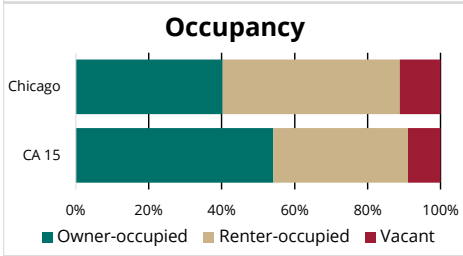


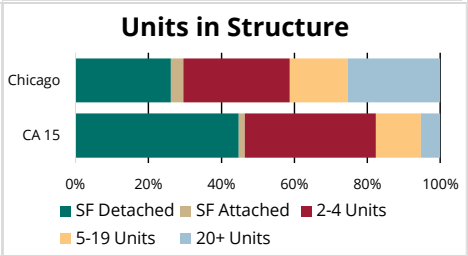
Community Area 15: Portage Park Total Housing Units: 24,773 Total Population: 63,919

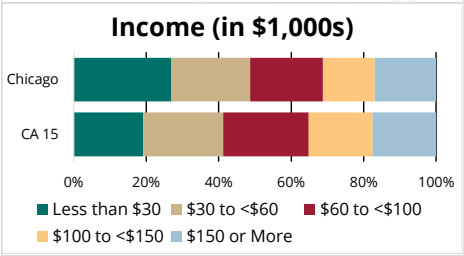


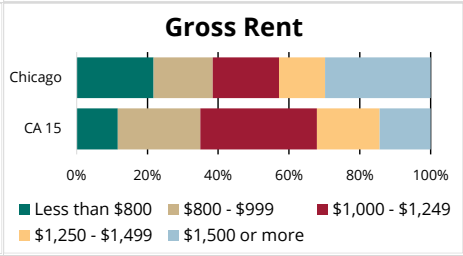


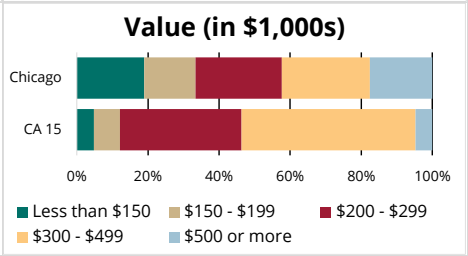












Mortgage Lending

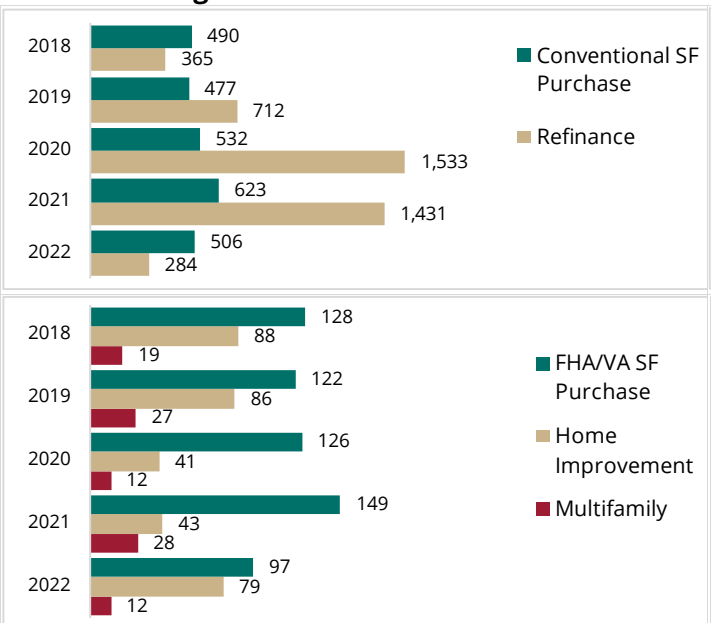
Community Area: 15	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	47	17	237	8	521	212	257	805
Originations	22 (47%)	9 (53%)	108 (46%)	3 (38%)	275 (53%)	61 (29%)	107 (42%)	370 (46%)
Denials	11 (23%)	4 (24%)	73 (31%)	4 (50%)	114 (22%)	48 (23%)	82 (32%)	181 (22%)
Originations								
Total Amount ($1,000s)	$89,120	$92,605	$25,270	$95,395	$28,455	$77,505	$76,465	$95,770
Conventional Loans	22	8	95	3	263	52	101	348
Purchase	11	6	53	0	123	29	49	169
Refinance	7	3	34	2	81	16	40	109
For Principal Residence	20	9	104	3	261	46	105	339
Single-family	21	9	87	2	230	44	91	306
2-4 Family	1	0	21	1	42	10	16	54
Avg Loan Amount ($1,000s)	$4,050.9	$10,289.4	$234.0	$31,798.3	$103.5	$1,270.6	$714.6	$258.8
Avg Borrower Income ($1,000s)	$128.2	$128.8	$89.1	$130.1	$129.2	$131.5	$161.2	$129.6
Avg Property Value ($1,000s)	$441.7	$445.9	$370.2	$445.4	$505.7	$427.3	$494.0	$444.7
LTV > 90	1 of 22	5 of 9	29 of 105	0 of 3	42 of 257	12 of 52	24 of 104	60 of 343
DTI > 45	2 of 22	0 of 9	28 of 105	1 of 3	45 of 257	6 of 45	29 of 104	54 of 336
Loan Costs > $5,000	6 of 18	4 of 9	41 of 83	0 of 1	87 of 183	17 of 31	31 of 82	114 of 242
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	71	25	379	11	729	374	367	1,210
Originations	42 (59%)	13 (52%)	234 (62%)	7 (64%)	458 (63%)	134 (36%)	210 (57%)	654 (54%)
Denials	4 (6%)	3 (12%)	39 (10%)	0 (0%)	72 (10%)	48 (13%)	65 (18%)	127 (10%)
Originations								
Total Amount ($1,000s)	$193,460	$202,805	$70,540	$206,575	$63,130	$167,310	$155,820	$208,320
Conventional Loans	38	8	173	6	384	116	173	552
Purchase	30	12	167	5	312	82	137	441
Refinance	11	1	60	2	119	42	67	175
For Principal Residence	38	13	215	7	423	116	199	597
Single-family	29	9	166	7	359	105	163	509
2-4 Family	13	4	67	0	98	28	47	143
Avg Loan Amount ($1,000s)	$4,606.2	$15,600.4	$301.5	$29,510.7	$137.8	$1,248.6	$742.0	$318.5
Avg Borrower Income ($1,000s)	$121.1	$120.8	$100.6	$121.8	$121.6	$122.2	$150.8	$121.5
Avg Property Value ($1,000s)	$420.4	$420.6	$384.8	$422.3	$429.8	$420.1	$458.0	$421.6
LTV > 90	9 of 41	6 of 13	117 of 228	1 of 7	156 of 449	38 of 129	75 of 207	210 of 639
DTI > 45	3 of 42	3 of 13	80 of 222	1 of 7	111 of 444	28 of 121	81 of 206	146 of 627
Loan Costs > $5,000	30 of 37	12 of 13	160 of 207	5 of 7	304 of 397	80 of 109	132 of 192	431 of 563

Top Lenders – Community Area 15: Portage Park

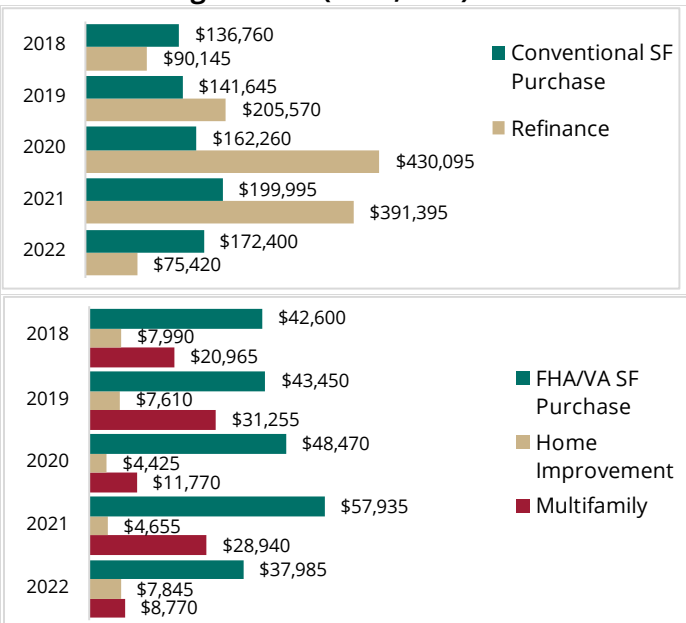
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	190	100 (53%)	$35,920	92 (92%)	8 (8%)	42 (42%)	25 (25%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	109	61 (56%)	$19,845	36 (59%)	25 (41%)	27 (44%)	23 (38%)
UNITED SHORE FINANCIAL SERVICES, LLC	67	45 (67%)	$13,955	32 (71%)	13 (29%)	26 (58%)	17 (38%)
THE HUNTINGTON NATIONAL BANK	95	43 (45%)	$9,765	17 (40%)	6 (14%)	17 (40%)	13 (30%)
ROCKET MORTGAGE, LLC	46	35 (76%)	$9,855	18 (51%)	16 (46%)	12 (34%)	17 (49%)
NEIGHBORHOOD LOANS, INC.	37	28 (76%)	$8,120	20 (71%)	8 (29%)	15 (54%)	9 (32%)
LOANDEPOT.COM, LLC	38	23 (61%)	$7,225	12 (52%)	10 (43%)	13 (57%)	10 (43%)
BANK OF AMERICA, NATIONAL ASSOCIATION	64	22 (34%)	$4,270	9 (41%)	7 (32%)	11 (50%)	8 (36%)
THE FEDERAL SAVINGS BANK	33	21 (64%)	$7,025	17 (81%)	4 (19%)	12 (57%)	5 (24%)
HOME POINT FINANCIAL CORPORATION	26	21 (81%)	$7,085	14 (67%)	7 (33%)	11 (52%)	11 (52%)
BMO HARRIS BANK NATIONAL ASSOCIATION	47	21 (45%)	$3,215	4 (19%)	4 (19%)	5 (24%)	4 (19%)
CROSSCOUNTRY MORTGAGE, INC.	30	21 (70%)	$6,585	19 (90%)	2 (10%)	10 (48%)	8 (38%)
CALIBER HOME LOANS, INC.	29	20 (69%)	$6,120	11 (55%)	9 (45%)	14 (70%)	12 (60%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	36	20 (56%)	$6,640	17 (85%)	3 (15%)	11 (55%)	7 (35%)
PNC BANK, NATIONAL ASSOCIATION	39	19 (49%)	$3,795	3 (16%)	6 (32%)	10 (53%)	7 (37%)
BARRINGTON BANK & TRUST COMPANY, N.A.	27	19 (70%)	$5,195	14 (74%)	5 (26%)	9 (47%)	9 (47%)
U.S. BANK NATIONAL ASSOCIATION	75	17 (23%)	$2,195	1 (6%)	8 (47%)	7 (41%)	5 (29%)
GUARANTEED RATE AFFINITY, LLC	20	17 (85%)	$6,245	13 (76%)	4 (24%)	4 (24%)	3 (18%)
FIRST AMERICAN BANK	21	14 (67%)	$1,870	1 (7%)	2 (14%)	2 (14%)	3 (21%)
UNION HOME MORTGAGE CORP.	20	14 (70%)	$4,670	7 (50%)	7 (50%)	10 (71%)	5 (36%)

Trend – Past Five Years:

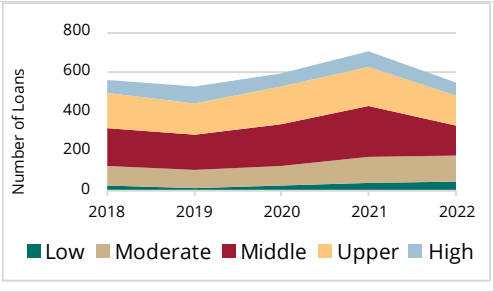
Number of Originations



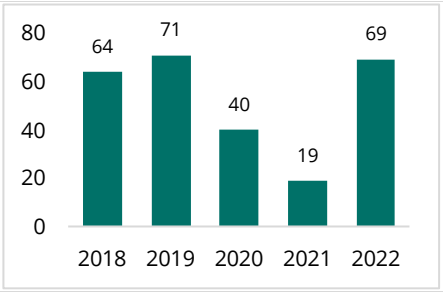
Amount of Originations (in $1,000s)



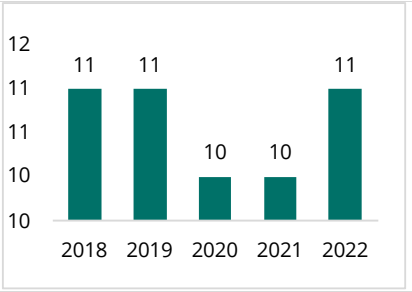
Owner-occupied Home Purchase Lending by Borrower Income



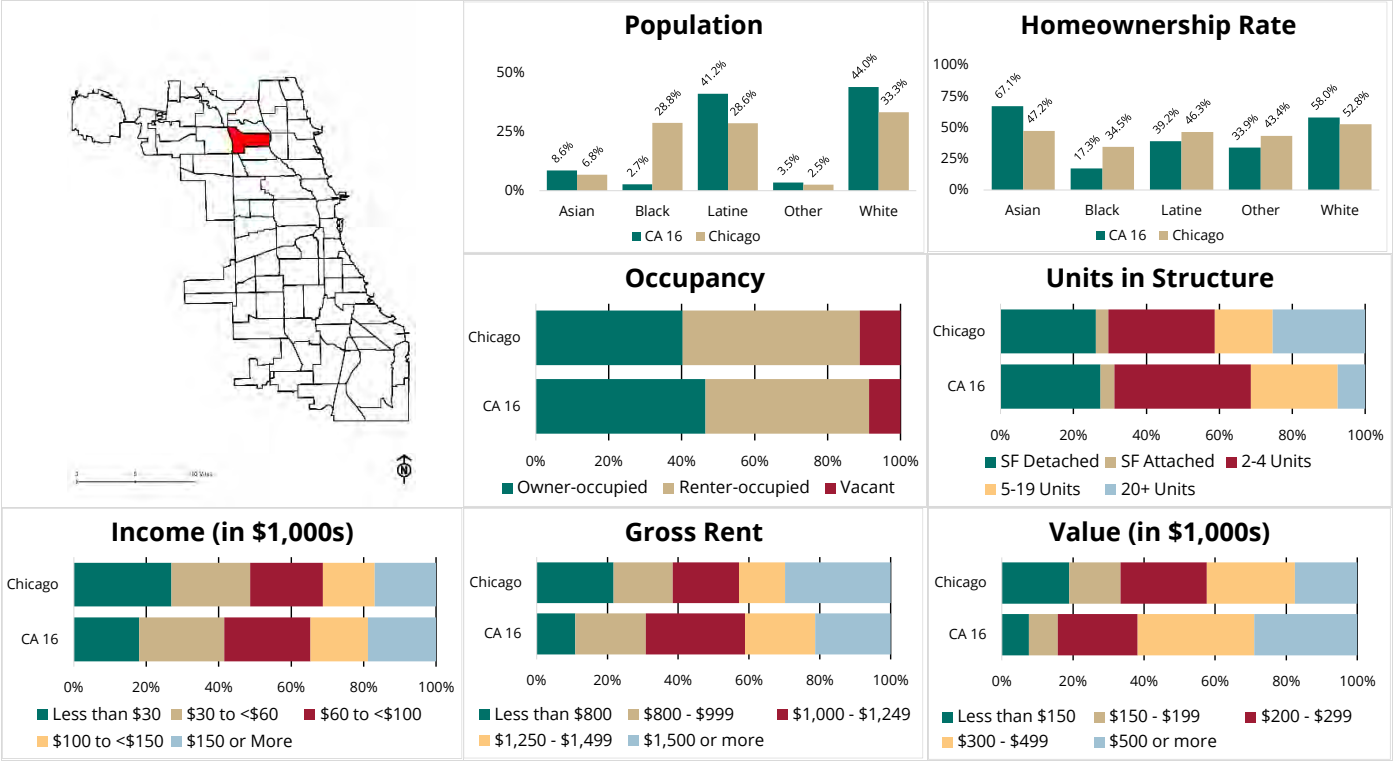
Foreclosure Filings



Bank Branches



Community Area 16: Irving Park Total Housing Units: 22,831 Total Population: 53,604



Mortgage Lending

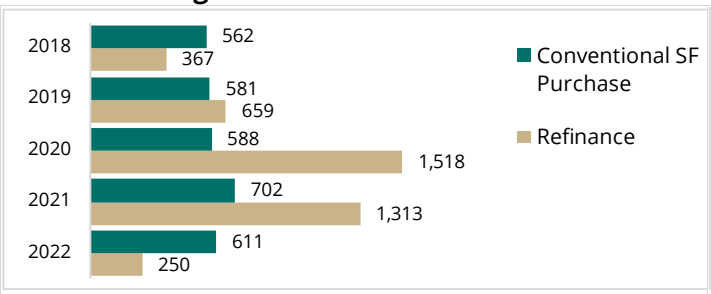
Community Area: 16	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	59	28	155	3	534	252	204	876
Originations	37 (63%)	14 (50%)	62 (40%)	1 (33%)	293 (55%)	97 (38%)	88 (43%)	442 (50%)
Denials	12 (20%)	5 (18%)	46 (30%)	1 (33%)	95 (18%)	31 (12%)	58 (28%)	144 (16%)
Originations								
Total Amount ($1,000s)	$180,385	$189,700	$17,140	$194,225	$85,445	$128,205	$177,920	$194,490
Conventional Loans	37	14	58	1	284	95	84	431
Purchase	22	7	30	0	157	41	41	227
Refinance	8	4	22	1	75	36	29	124
For Principal Residence	33	14	58	1	278	60	83	386
Single-family	28	11	40	1	246	55	66	341
2-4 Family	9	3	22	0	46	16	22	74
Avg Loan Amount ($1,000s)	$4,875.3	$13,550.0	$276.5	$194,225.0	$291.6	$1,321.7	$2,021.8	$440.0
Avg Borrower Income ($1,000s)	$183.5	$190.0	$118.3	$189.1	$212.2	$185.2	$224.8	$188.9
Avg Property Value ($1,000s)	$757.7	$747.8	$450.4	$740.9	$982.6	$613.5	$834.7	$740.6
LTV > 90	4 of 36	5 of 13	13 of 59	0 of 1	33 of 280	10 of 85	20 of 85	52 of 415
DTI > 45	5 of 36	4 of 13	14 of 59	0 of 1	24 of 276	13 of 62	17 of 83	46 of 388
Loan Costs > $5,000	15 of 26	7 of 10	26 of 46	0 of 1	118 of 211	20 of 42	25 of 62	160 of 290
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	66	38	206	2	625	352	260	1,083
Originations	38 (58%)	24 (63%)	120 (58%)	2 (100%)	418 (67%)	118 (34%)	160 (62%)	600 (55%)
Denials	6 (9%)	2 (5%)	33 (16%)	0 (0%)	61 (10%)	28 (8%)	33 (13%)	97 (9%)
Originations								
Total Amount ($1,000s)	$242,360	$248,140	$38,560	$256,760	$98,670	$184,390	$222,150	$257,580
Conventional Loans	36	22	100	2	384	103	143	547
Purchase	34	20	84	1	309	86	114	450
Refinance	4	4	33	1	92	25	42	126
For Principal Residence	35	24	113	2	395	106	155	562
Single-family	30	19	76	2	322	88	135	461
2-4 Family	8	5	44	0	96	26	25	135
Avg Loan Amount ($1,000s)	$6,377.9	$10,339.2	$321.3	$128,380.0	$236.1	$1,562.6	$1,388.4	$429.3
Avg Borrower Income ($1,000s)	$157.3	$158.2	$117.6	$157.4	$156.6	$161.5	$193.2	$158.4
Avg Property Value ($1,000s)	$583.3	$579.6	$432.6	$577.6	$711.3	$518.1	$676.3	$577.6
LTV > 90	9 of 38	10 of 24	42 of 119	0 of 2	99 of 412	36 of 115	57 of 158	154 of 591
DTI > 45	5 of 38	8 of 24	35 of 118	0 of 2	66 of 412	19 of 109	41 of 159	98 of 585
Loan Costs > $5,000	31 of 35	19 of 23	88 of 107	2 of 2	294 of 369	78 of 98	113 of 148	424 of 527

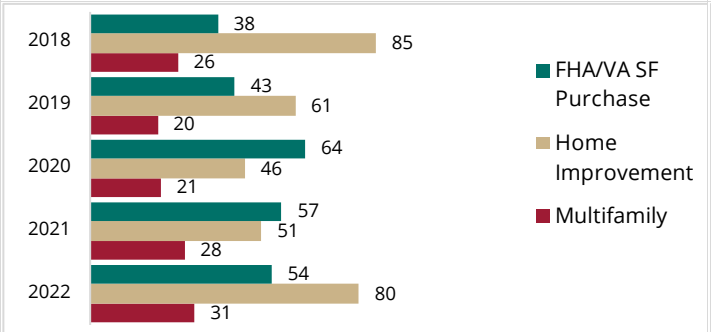
Top Lenders – Community Area 16: Irving Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	238	131 (55%)	$51,745	120 (92%)	11 (8%)	29 (22%)	27 (21%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	144	86 (60%)	$41,310	43 (50%)	37 (43%)	25 (29%)	27 (31%)
THE HUNTINGTON NATIONAL BANK	119	63 (53%)	$23,775	30 (48%)	13 (21%)	14 (22%)	9 (14%)
CROSSCOUNTRY MORTGAGE, INC.	45	30 (67%)	$11,750	29 (97%)	1 (3%)	6 (20%)	8 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC	42	29 (69%)	$12,905	22 (76%)	7 (24%)	12 (41%)	8 (28%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	45	29 (64%)	$15,015	20 (69%)	8 (28%)	6 (21%)	2 (7%)
A&N MORTGAGE SERVICES, INC.	31	27 (87%)	$9,125	25 (93%)	2 (7%)	9 (33%)	7 (26%)
BANK OF AMERICA, NATIONAL ASSOCIATION	55	26 (47%)	$7,460	14 (54%)	4 (15%)	6 (23%)	6 (23%)
U.S. BANK NATIONAL ASSOCIATION	73	25 (34%)	$10,495	15 (60%)	2 (8%)	1 (4%)	3 (12%)
PROPER RATE, LLC	32	24 (75%)	$11,250	20 (83%)	4 (17%)	4 (17%)	4 (17%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	37	23 (62%)	$8,965	20 (87%)	3 (13%)	9 (39%)	7 (30%)
NEIGHBORHOOD LOANS, INC.	25	22 (88%)	$7,670	20 (91%)	2 (9%)	12 (55%)	10 (45%)
LOANDEPOT.COM, LLC	24	20 (83%)	$9,560	14 (70%)	6 (30%)	5 (25%)	5 (25%)
ROCKET MORTGAGE, LLC	31	17 (55%)	$5,545	6 (35%)	9 (53%)	5 (29%)	7 (41%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	47	16 (34%)	$7,890	13 (81%)	3 (19%)	6 (38%)	1 (6%)
PNC BANK, NATIONAL ASSOCIATION	27	16 (59%)	$2,980	4 (25%)	7 (44%)	4 (25%)	5 (31%)
KEY MORTGAGE SERVICES, INC.	20	16 (80%)	$5,910	14 (88%)	2 (13%)	6 (38%)	5 (31%)
HOME POINT FINANCIAL CORPORATION	20	15 (75%)	$5,945	13 (87%)	2 (13%)	5 (33%)	5 (33%)
BMO HARRIS BANK NATIONAL ASSOCIATION	33	15 (45%)	$4,115	3 (20%)	3 (20%)	6 (40%)	4 (27%)
BARRINGTON BANK & TRUST COMPANY, N.A.	19	14 (74%)	$4,520	11 (79%)	3 (21%)	7 (50%)	6 (43%)

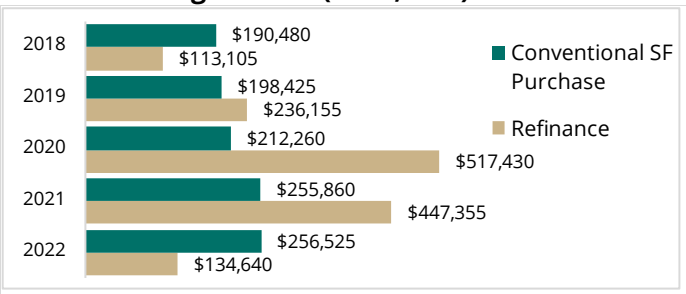
Trend – Past Five Years:

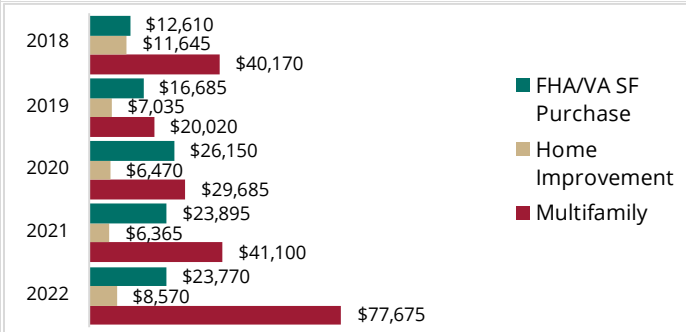
Number of Originations



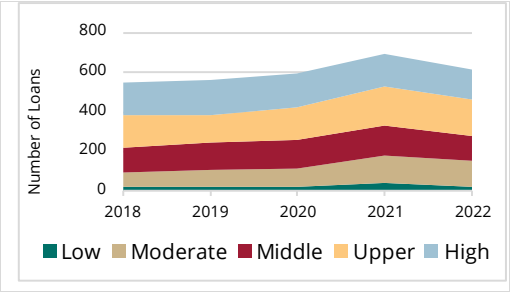


Amount of Originations (in $1,000s)

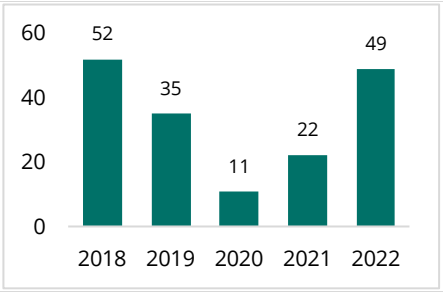




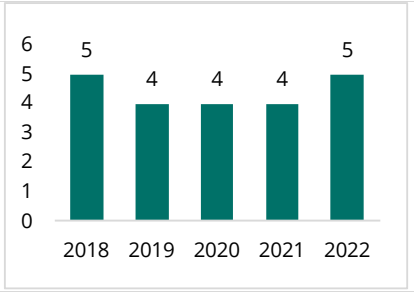
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

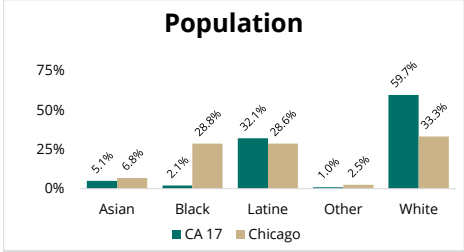


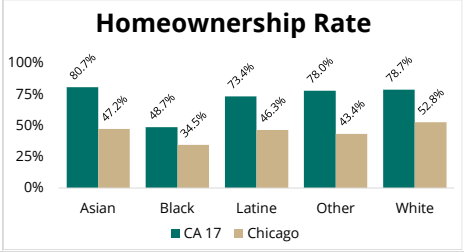
Bank Branches

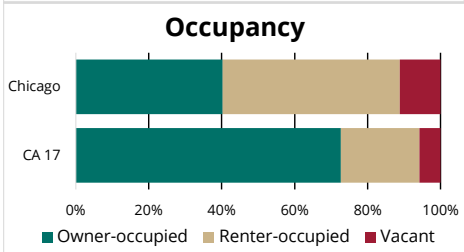


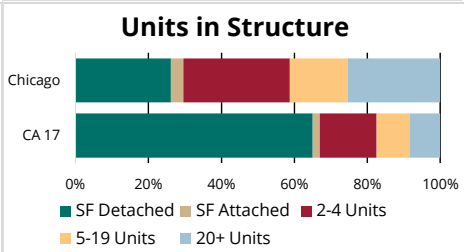
Community Area 17: Dunning Total Housing Units: 16,809 Total Population: 43,587

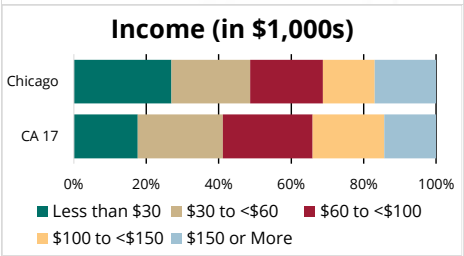


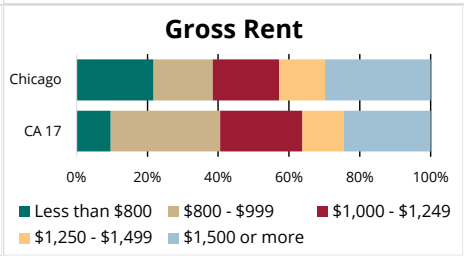


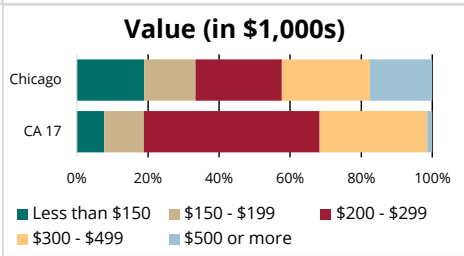












Mortgage Lending

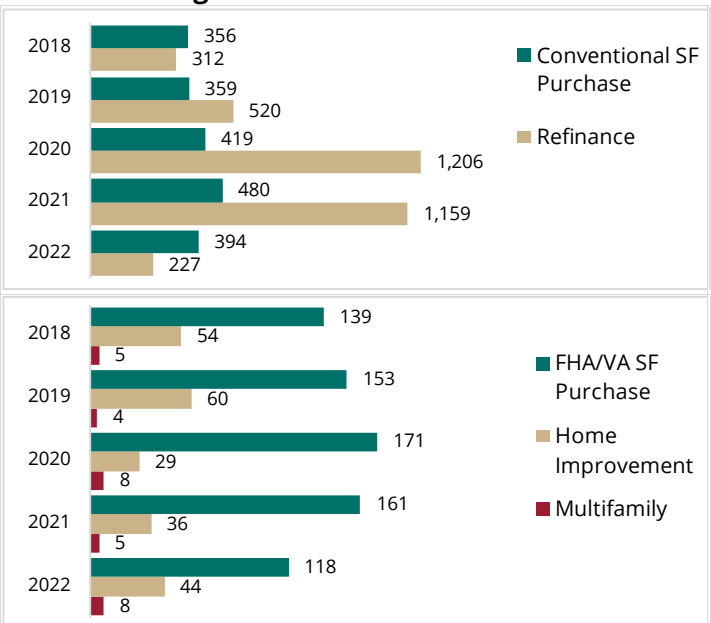
Community Area: 17	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	23	16	219	11	370	135	255	555
Originations	10 (43%)	5 (31%)	92 (42%)	4 (36%)	174 (47%)	50 (37%)	105 (41%)	243 (44%)
Denials	3 (13%)	9 (56%)	71 (32%)	6 (55%)	103 (28%)	29 (21%)	77 (30%)	150 (27%)
Originations								
Total Amount ($1,000s)	$48,795	$48,680	$22,640	$48,805	$15,465	$38,315	$31,320	$50,015
Conventional Loans	10	3	82	4	163	48	99	228
Purchase	4	4	55	3	70	21	43	102
Refinance	1	1	17	1	48	13	31	64
For Principal Residence	10	5	89	4	167	38	104	224
Single-family	10	5	89	4	167	43	100	229
2-4 Family	0	0	3	0	7	2	5	9
Avg Loan Amount ($1,000s)	$4,879.5	$9,736.0	$246.1	$12,201.3	$88.9	$766.3	$298.3	$205.8
Avg Borrower Income ($1,000s)	$97.8	$97.4	$91.6	$97.1	$105.3	$94.8	$129.1	$97.4
Avg Property Value ($1,000s)	$365.5	$365.7	$359.6	$364.0	$398.6	$350.4	$406.1	$364.4
LTV > 90	1 of 10	3 of 5	32 of 90	0 of 4	34 of 170	5 of 44	14 of 102	43 of 233
DTI > 45	2 of 10	1 of 5	26 of 90	0 of 4	47 of 170	9 of 41	43 of 102	59 of 230
Loan Costs > $5,000	4 of 5	3 of 5	43 of 73	3 of 4	49 of 116	13 of 25	32 of 73	72 of 155
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	51	45	377	12	622	339	420	1,069
Originations	32 (63%)	24 (53%)	237 (63%)	8 (67%)	408 (66%)	115 (34%)	266 (63%)	587 (55%)
Denials	3 (6%)	7 (16%)	43 (11%)	1 (8%)	65 (10%)	41 (12%)	47 (11%)	117 (11%)
Originations								
Total Amount ($1,000s)	$170,015	$170,975	$68,055	$176,485	$66,855	$130,610	$115,135	$178,735
Conventional Loans	27	16	166	5	326	79	216	453
Purchase	25	19	178	5	294	68	186	411
Refinance	6	5	53	3	104	45	73	163
For Principal Residence	29	21	226	8	390	105	254	553
Single-family	32	24	222	7	391	102	254	556
2-4 Family	0	0	15	1	17	10	12	28
Avg Loan Amount ($1,000s)	$5,313.0	$7,124.0	$287.2	$22,060.6	$163.9	$1,135.7	$432.8	$304.5
Avg Borrower Income ($1,000s)	$95.2	$95.1	$93.7	$95.9	$101.9	$94.9	$125.2	$95.8
Avg Property Value ($1,000s)	$382.1	$381.2	$344.4	$381.2	$464.7	$345.1	$440.3	$380.4
LTV > 90	9 of 31	8 of 21	128 of 227	4 of 8	176 of 399	52 of 110	108 of 263	249 of 569
DTI > 45	5 of 31	5 of 22	74 of 230	3 of 8	100 of 402	29 of 107	95 of 263	142 of 570
Loan Costs > $5,000	23 of 29	18 of 21	173 of 218	5 of 8	280 of 372	73 of 106	172 of 244	399 of 536

Top Lenders – Community Area 17: Dunning

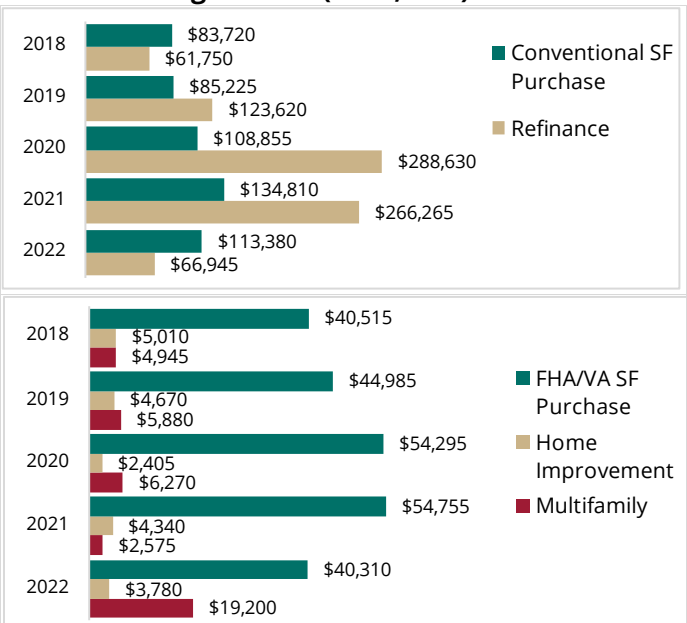
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC	92	74 (80%)	$20,150	45 (61%)	29 (39%)	33 (45%)	42 (57%)
GUARANTEED RATE, INC.	104	56 (54%)	$16,190	54 (96%)	2 (4%)	29 (52%)	24 (43%)
ROCKET MORTGAGE, LLC	57	32 (56%)	$8,500	8 (25%)	24 (75%)	14 (44%)	12 (38%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	65	32 (49%)	$9,150	20 (63%)	11 (34%)	18 (56%)	20 (63%)
THE HUNTINGTON NATIONAL BANK	64	30 (47%)	$4,280	8 (27%)	3 (10%)	9 (30%)	12 (40%)
NEIGHBORHOOD LOANS, INC.	44	30 (68%)	$8,500	28 (93%)	2 (7%)	24 (80%)	21 (70%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	36	25 (69%)	$7,155	19 (76%)	6 (24%)	10 (40%)	12 (48%)
CROSSCOUNTRY MORTGAGE, INC.	36	25 (69%)	$7,615	19 (76%)	6 (24%)	14 (56%)	8 (32%)
LOANDEPOT.COM, LLC	40	25 (63%)	$6,975	17 (68%)	8 (32%)	12 (48%)	14 (56%)
PNC BANK, NATIONAL ASSOCIATION	38	24 (63%)	$3,410	4 (17%)	8 (33%)	5 (21%)	15 (63%)
U.S. BANK NATIONAL ASSOCIATION	57	16 (28%)	$2,530	4 (25%)	6 (38%)	7 (44%)	4 (25%)
POLISH & SLAVIC FEDERAL CREDIT UNION	22	16 (73%)	$2,740	8 (50%)	8 (50%)	1 (6%)	11 (69%)
THE FEDERAL SAVINGS BANK	31	16 (52%)	$5,090	16 (100%)	0 (0%)	11 (69%)	5 (31%)
HOME POINT FINANCIAL CORPORATION	25	16 (64%)	$5,120	13 (81%)	3 (19%)	5 (31%)	7 (44%)
AMERICAN PACIFIC MORTGAGE CORPORATION	19	15 (79%)	$5,215	13 (87%)	2 (13%)	9 (60%)	6 (40%)
BANK OF AMERICA, NATIONAL ASSOCIATION	36	15 (42%)	$3,655	8 (53%)	4 (27%)	12 (80%)	10 (67%)
UNION HOME MORTGAGE CORP.	18	14 (78%)	$3,980	14 (100%)	0 (0%)	7 (50%)	5 (36%)
NATIONSTAR MORTGAGE LLC	22	12 (55%)	$2,850	0 (0%)	11 (92%)	6 (50%)	5 (42%)
CALIBER HOME LOANS, INC.	21	11 (52%)	$2,935	8 (73%)	3 (27%)	6 (55%)	5 (45%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	13	11 (85%)	$3,015	9 (82%)	0 (0%)	6 (55%)	4 (36%)

Trend – Past Five Years:

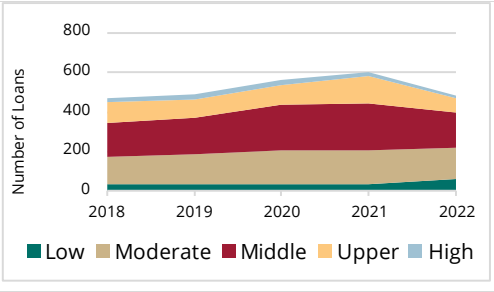
Number of Originations



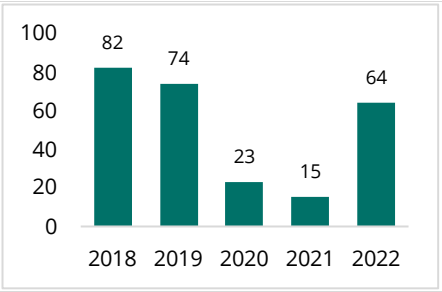
Amount of Originations (in $1,000s)



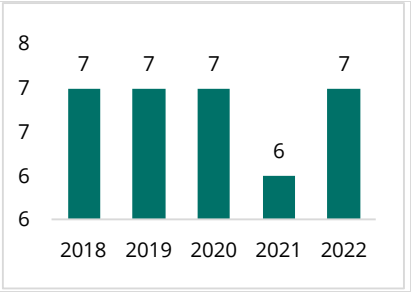
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

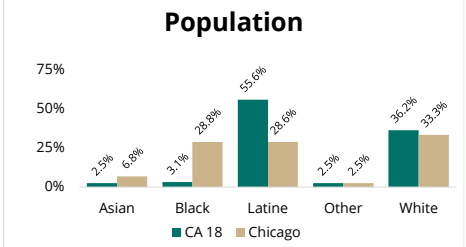


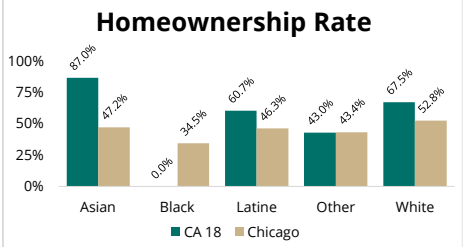
Bank Branches

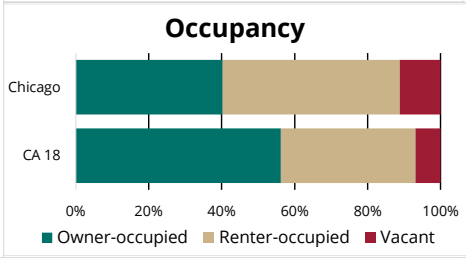


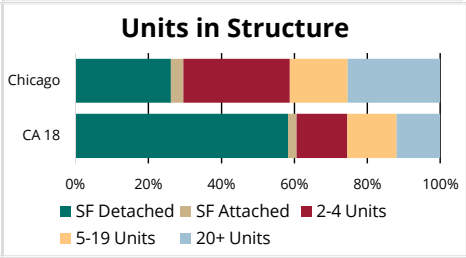
Community Area 18: Montclare Total Housing Units: 4,952 Total Population: 14,382

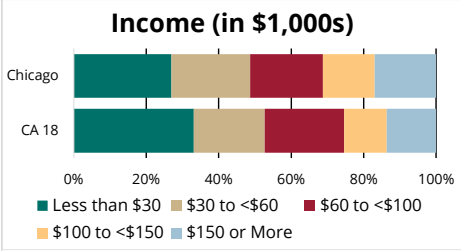


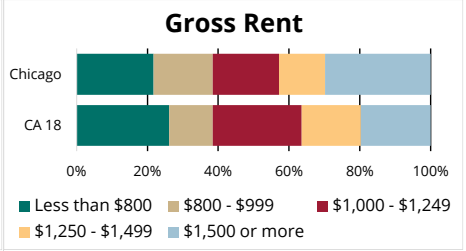


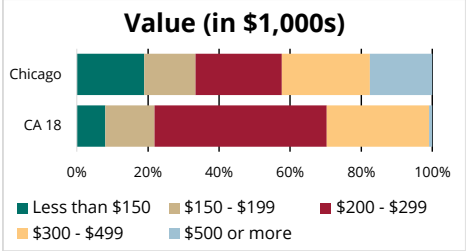












Mortgage Lending

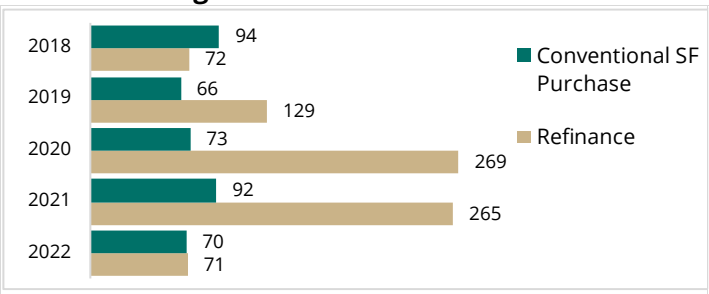
Community Area: 18	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	10	5	83	1	105	44	86	165
Originations	3 (30%)	2 (40%)	37 (45%)	1 (100%)	49 (47%)	14 (32%)	36 (42%)	69 (42%)
Denials	5 (50%)	1 (20%)	24 (29%)	0 (0%)	29 (28%)	5 (11%)	25 (29%)	40 (24%)
Originations								
Total Amount ($1,000s)	$12,810	$12,805	$6,665	$13,340	$5,080	$9,545	$7,515	$13,395
Conventional Loans	3	2	32	1	45	13	33	64
Purchase	1	1	15	0	20	5	16	27
Refinance	1	1	11	0	14	7	11	23
For Principal Residence	3	2	36	1	45	13	34	64
Single-family	3	2	34	1	46	11	32	63
2-4 Family	0	0	3	0	3	2	4	5
Avg Loan Amount ($1,000s)	$4,270.0	$6,402.5	$180.1	$13,340.0	$103.7	$681.8	$208.8	$194.1
Avg Borrower Income ($1,000s)	$93.0	$91.8	$93.2	$95.5	$116.8	$92.3	$134.7	$94.9
Avg Property Value ($1,000s)	$357.5	$356.5	$332.5	$358.8	$445.0	$328.0	$417.2	$358.3
LTV > 90	0 of 3	0 of 2	10 of 36	0 of 1	11 of 47	1 of 14	9 of 35	12 of 67
DTI > 45	0 of 3	0 of 2	5 of 36	0 of 1	8 of 47	4 of 13	9 of 35	12 of 66
Loan Costs > $5,000	0 of 2	0 of 2	11 of 26	0 of 0	12 of 29	3 of 11	10 of 23	15 of 44
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	11	17	122	1	137	80	106	246
Originations	5 (45%)	11 (65%)	68 (56%)	0 (0%)	79 (58%)	30 (38%)	57 (54%)	125 (51%)
Denials	4 (36%)	1 (6%)	24 (20%)	0 (0%)	26 (19%)	11 (14%)	21 (20%)	42 (17%)
Originations								
Total Amount ($1,000s)	$33,090	$30,490	$19,190	$34,485	$13,370	$26,505	$20,740	$34,485
Conventional Loans	5	6	43	0	54	21	41	86
Purchase	4	9	39	0	44	16	31	73
Refinance	1	2	28	0	32	13	24	48
For Principal Residence	5	11	64	0	76	29	57	121
Single-family	5	10	57	0	67	29	53	111
2-4 Family	0	1	11	0	12	1	4	14
Avg Loan Amount ($1,000s)	$6,618.0	$2,771.8	$282.2	$0.0	$169.2	$883.5	$363.9	$275.9
Avg Borrower Income ($1,000s)	$89.8	$87.7	$86.7	$90.7	$99.7	$91.0	$117.0	$90.7
Avg Property Value ($1,000s)	$350.8	$346.7	$353.5	$350.4	$353.4	$352.8	$377.7	$350.4
LTV > 90	3 of 5	8 of 10	25 of 65	0 of 0	25 of 74	13 of 28	23 of 54	49 of 117
DTI > 45	0 of 5	2 of 11	25 of 66	0 of 0	27 of 73	7 of 30	22 of 55	36 of 119
Loan Costs > $5,000	3 of 5	10 of 11	53 of 62	0 of 0	56 of 68	25 of 27	43 of 53	94 of 111

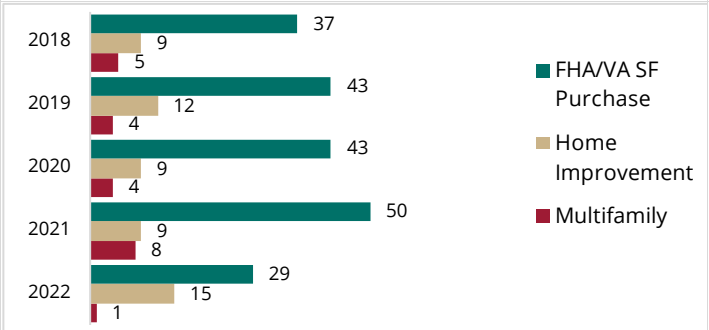
Top Lenders – Community Area 18: Montclare

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC	19	17 (89%)	$4,595	8 (47%)	9 (53%)	10 (59%)	9 (53%)
GUARANTEED RATE, INC.	23	14 (61%)	$3,740	12 (86%)	2 (14%)	9 (64%)	7 (50%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	24	14 (58%)	$3,860	9 (64%)	4 (29%)	9 (64%)	7 (50%)
THE HUNTINGTON NATIONAL BANK	29	8 (28%)	$880	2 (25%)	0 (0%)	5 (63%)	5 (63%)
U.S. BANK NATIONAL ASSOCIATION	9	7 (78%)	$1,085	0 (0%)	5 (71%)	6 (86%)	2 (29%)
NATIONSTAR MORTGAGE LLC	11	6 (55%)	$1,570	0 (0%)	6 (100%)	4 (67%)	2 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION	16	5 (31%)	$835	2 (40%)	0 (0%)	1 (20%)	2 (40%)
NEIGHBORHOOD LOANS, INC.	8	5 (63%)	$1,575	5 (100%)	0 (0%)	3 (60%)	4 (80%)
CALIBER HOME LOANS, INC.	11	5 (45%)	$1,455	4 (80%)	1 (20%)	4 (80%)	5 (100%)
CROSSCOUNTRY MORTGAGE, INC.	8	5 (63%)	$1,895	4 (80%)	1 (20%)	4 (80%)	2 (40%)
LOANDEPOT.COM, LLC	10	5 (50%)	$1,305	1 (20%)	3 (60%)	2 (40%)	4 (80%)
AMERICAN PACIFIC MORTGAGE CORPORATION	5	5 (100%)	$1,905	4 (80%)	1 (20%)	2 (40%)	0 (0%)
PNC BANK, NATIONAL ASSOCIATION	13	4 (31%)	$580	2 (50%)	1 (25%)	3 (75%)	3 (75%)
FREEDOM MORTGAGE CORPORATION	6	4 (67%)	$1,260	1 (25%)	3 (75%)	2 (50%)	1 (25%)
THE FEDERAL SAVINGS BANK	4	4 (100%)	$1,380	4 (100%)	0 (0%)	4 (100%)	3 (75%)
COMPASS MORTGAGE, INC.	4	4 (100%)	$1,040	4 (100%)	0 (0%)	2 (50%)	1 (25%)
HOMEBRIDGE FINANCIAL SERVICES, INC.	4	4 (100%)	$1,500	3 (75%)	1 (25%)	2 (50%)	0 (0%)
ROCKET MORTGAGE, LLC	8	3 (38%)	$925	1 (33%)	2 (67%)	1 (33%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	8	3 (38%)	$1,195	2 (67%)	1 (33%)	3 (100%)	2 (67%)
DRAPER AND KRAMER MORTGAGE CORP.	4	3 (75%)	$755	2 (67%)	1 (33%)	2 (67%)	2 (67%)

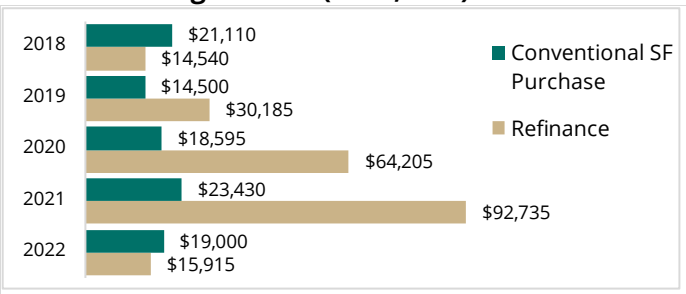
Trend – Past Five Years:

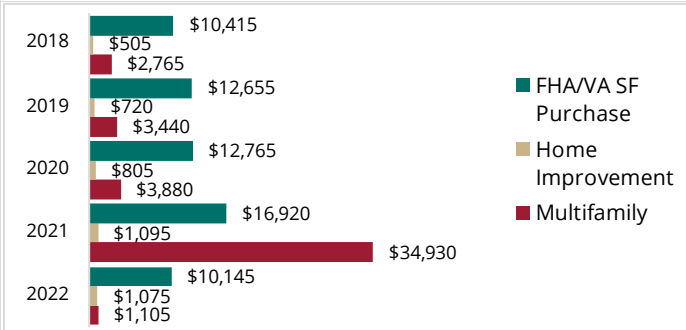
Number of Originations



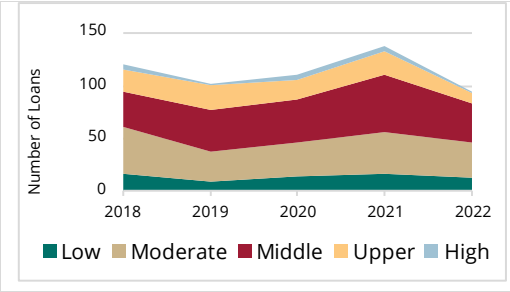


Amount of Originations (in $1,000s)

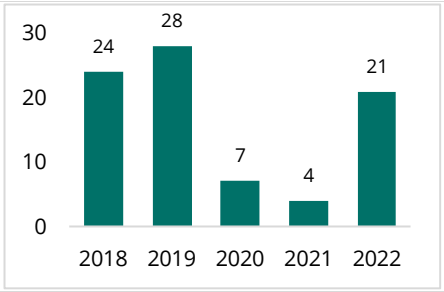




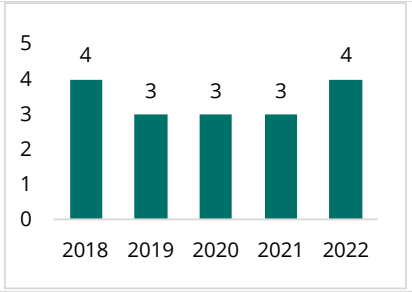
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

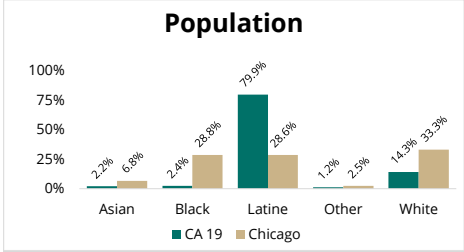


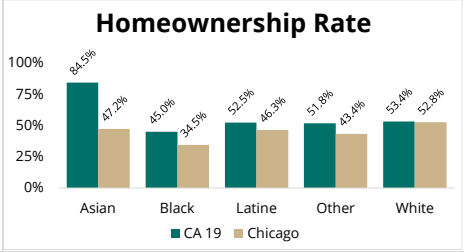
Bank Branches

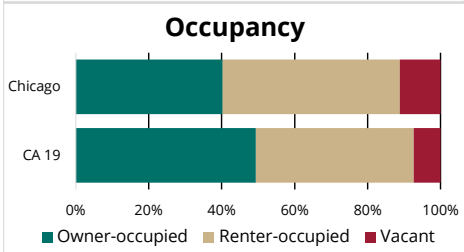


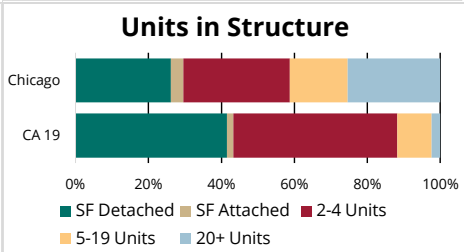
Community Area 19: Belmont Cragin Total Housing Units: 24,493 Total Population: 78,788

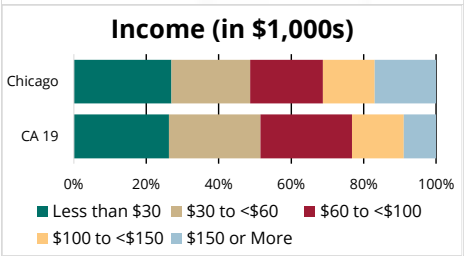


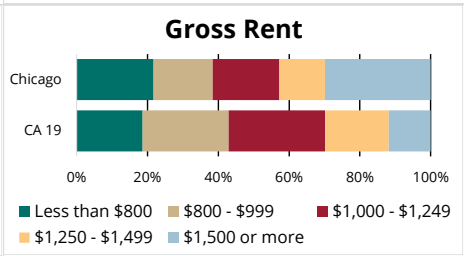


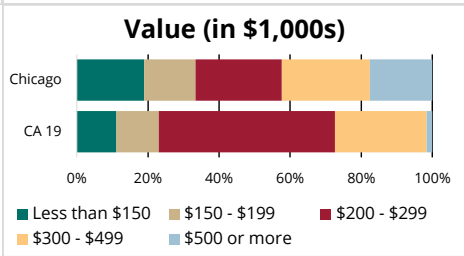












Mortgage Lending

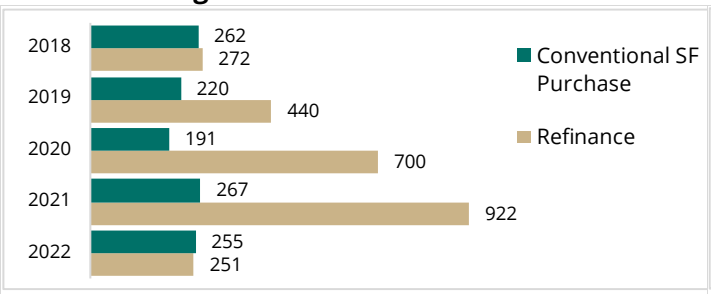
Community Area: 19	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	28	14	459	29	413	185	386	669
Originations	9 (32%)	3 (21%)	214 (47%)	14 (48%)	203 (49%)	70 (38%)	169 (44%)	299 (45%)
Denials	11 (39%)	6 (43%)	147 (32%)	8 (28%)	126 (31%)	34 (18%)	123 (32%)	185 (28%)
Originations								
Total Amount ($1,000s)	$73,840	$74,830	$46,410	$73,935	$30,530	$49,885	$41,090	$75,755
Conventional Loans	9	1	185	14	180	61	152	265
Purchase	5	2	95	3	96	33	72	139
Refinance	0	1	78	5	70	28	64	104
For Principal Residence	8	3	199	14	187	49	163	261
Single-family	7	2	144	11	141	43	123	204
2-4 Family	2	1	68	3	59	17	46	82
Avg Loan Amount ($1,000s)	$8,204.4	$24,943.3	$216.9	$5,281.1	$150.4	$712.6	$243.1	$253.4
Avg Borrower Income ($1,000s)	$82.2	$82.7	$77.4	$83.1	$87.3	$82.2	$119.1	$82.9
Avg Property Value ($1,000s)	$439.5	$437.3	$346.6	$442.0	$629.4	$344.2	$592.1	$436.3
LTV > 90	3 of 9	2 of 3	50 of 201	2 of 14	39 of 186	14 of 58	38 of 162	60 of 270
DTI > 45	1 of 9	1 of 3	68 of 201	3 of 14	62 of 186	15 of 52	63 of 162	82 of 264
Loan Costs > $5,000	3 of 4	3 of 3	73 of 153	2 of 7	68 of 140	18 of 39	56 of 125	94 of 193
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	38	44	529	11	531	371	509	995
Originations	15 (39%)	21 (48%)	277 (52%)	2 (18%)	299 (56%)	97 (26%)	243 (48%)	434 (44%)
Denials	10 (26%)	6 (14%)	93 (18%)	4 (36%)	85 (16%)	55 (15%)	99 (19%)	160 (16%)
Originations								
Total Amount ($1,000s)	$118,825	$117,005	$78,645	$121,510	$36,905	$93,915	$61,735	$122,040
Conventional Loans	12	15	155	2	184	63	160	276
Purchase	11	13	174	0	194	53	145	271
Refinance	3	8	94	2	94	40	91	147
For Principal Residence	14	17	261	2	280	83	225	396
Single-family	13	18	190	1	209	69	178	310
2-4 Family	2	3	87	1	90	25	65	121
Avg Loan Amount ($1,000s)	$7,921.7	$5,571.7	$283.9	$60,755.0	$123.4	$968.2	$254.1	$281.2
Avg Borrower Income ($1,000s)	$86.3	$87.1	$82.7	$86.9	$89.2	$86.4	$122.0	$86.9
Avg Property Value ($1,000s)	$358.2	$358.0	$351.5	$355.7	$356.8	$349.6	$393.1	$355.7
LTV > 90	6 of 12	8 of 20	126 of 266	0 of 2	131 of 290	31 of 85	92 of 235	176 of 409
DTI > 45	2 of 13	4 of 20	91 of 263	0 of 2	93 of 289	26 of 80	85 of 240	125 of 404
Loan Costs > $5,000	8 of 11	14 of 18	199 of 250	1 of 2	209 of 268	64 of 80	171 of 220	296 of 379

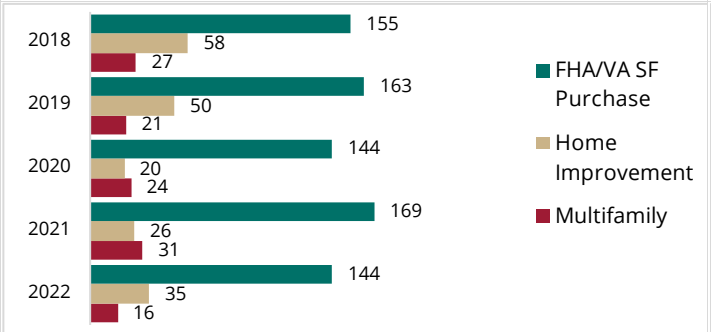
Top Lenders – Community Area 19: Belmont Cragin

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	87	45 (52%)	$14,175	36 (80%)	9 (20%)	28 (62%)	19 (42%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	75	42 (56%)	$12,320	28 (67%)	13 (31%)	34 (81%)	23 (55%)
THE HUNTINGTON NATIONAL BANK	101	31 (31%)	$5,045	9 (29%)	7 (23%)	24 (77%)	20 (65%)
ROCKET MORTGAGE, LLC	45	27 (60%)	$6,435	9 (33%)	18 (67%)	18 (67%)	15 (56%)
UNITED SHORE FINANCIAL SERVICES, LLC	49	26 (53%)	$7,570	14 (54%)	12 (46%)	19 (73%)	15 (58%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	38	24 (63%)	$7,330	17 (71%)	5 (21%)	14 (58%)	14 (58%)
LOANDEPOT.COM, LLC	36	23 (64%)	$7,015	13 (57%)	9 (39%)	19 (83%)	14 (61%)
PNC BANK, NATIONAL ASSOCIATION	50	22 (44%)	$3,550	2 (9%)	12 (55%)	17 (77%)	15 (68%)
CALIBER HOME LOANS, INC.	48	22 (46%)	$7,260	19 (86%)	3 (14%)	17 (77%)	13 (59%)
NEIGHBORHOOD LOANS, INC.	34	21 (62%)	$6,655	18 (86%)	3 (14%)	19 (90%)	15 (71%)
BANK OF AMERICA, NATIONAL ASSOCIATION	44	19 (43%)	$3,315	4 (21%)	10 (53%)	15 (79%)	13 (68%)
THE FEDERAL SAVINGS BANK	31	19 (61%)	$5,595	16 (84%)	3 (16%)	16 (84%)	12 (63%)
FREEDOM MORTGAGE CORPORATION	46	18 (39%)	$4,260	5 (28%)	13 (72%)	14 (78%)	10 (56%)
CROSSCOUNTRY MORTGAGE, INC.	27	16 (59%)	$5,060	14 (88%)	2 (13%)	12 (75%)	12 (75%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	45	15 (33%)	$2,725	4 (27%)	8 (53%)	15 (100%)	11 (73%)
U.S. BANK NATIONAL ASSOCIATION	59	15 (25%)	$2,315	2 (13%)	7 (47%)	13 (87%)	8 (53%)
NATIONSTAR MORTGAGE LLC	21	13 (62%)	$2,635	0 (0%)	13 (100%)	9 (69%)	9 (69%)
BARRINGTON BANK & TRUST COMPANY, N.A.	15	13 (87%)	$4,595	10 (77%)	2 (15%)	11 (85%)	9 (69%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	14	12 (86%)	$2,600	6 (50%)	3 (25%)	9 (75%)	5 (42%)
COMMUNITY SAVINGS BANK	15	12 (80%)	$3,450	7 (58%)	4 (33%)	10 (83%)	5 (42%)

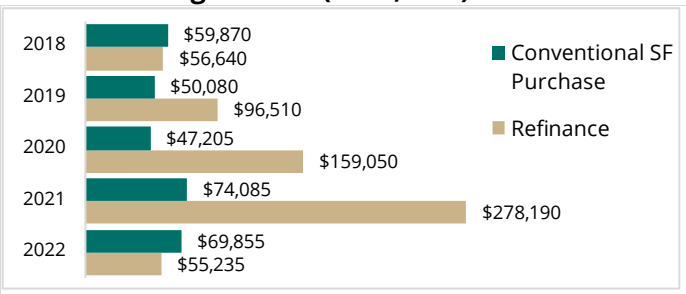
Trend – Past Five Years:

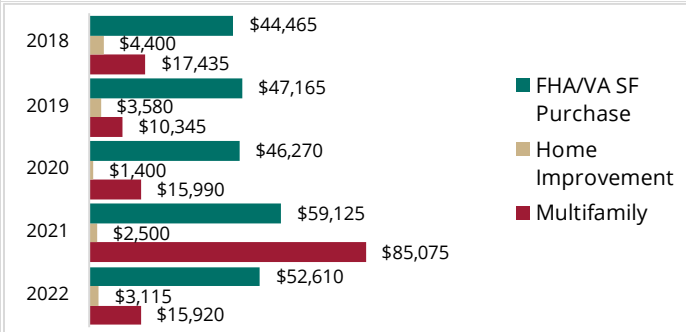
Number of Originations



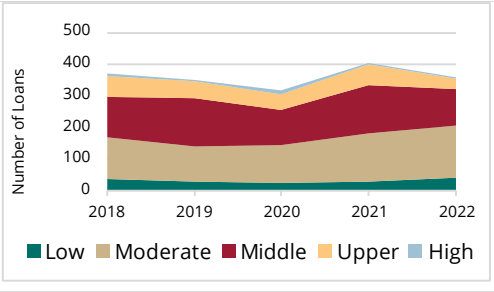


Amount of Originations (in $1,000s)

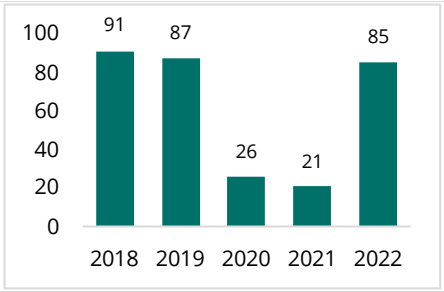




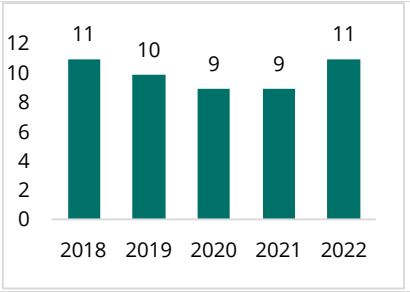
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

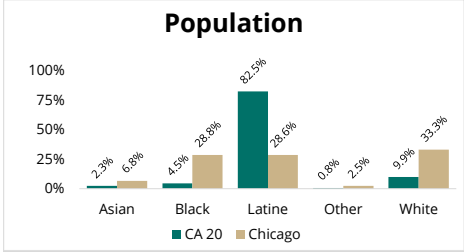


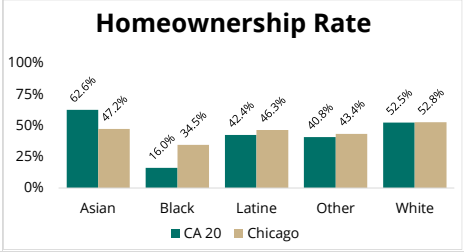
Community Area 20: Hermosa

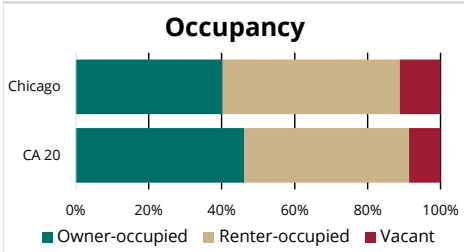
Total Housing Units: 7,838

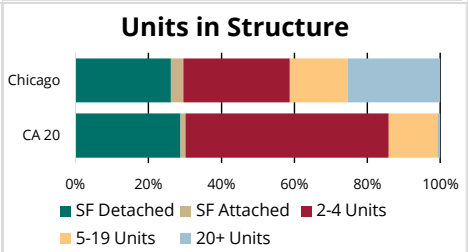
Total Population: 23,163

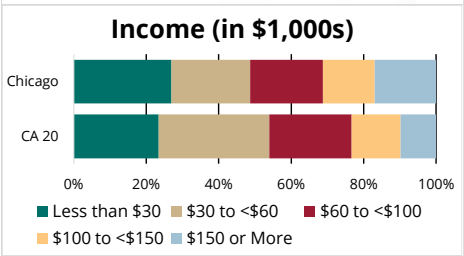


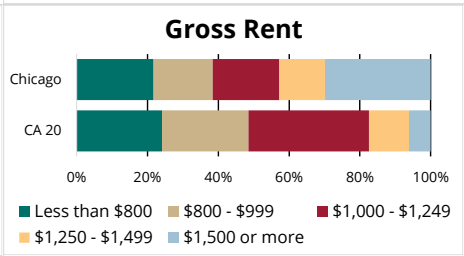


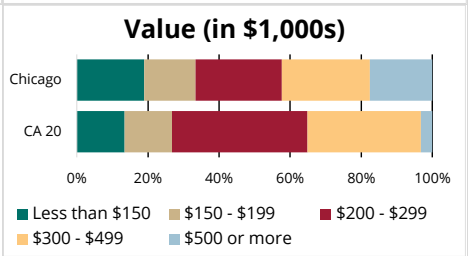












Mortgage Lending

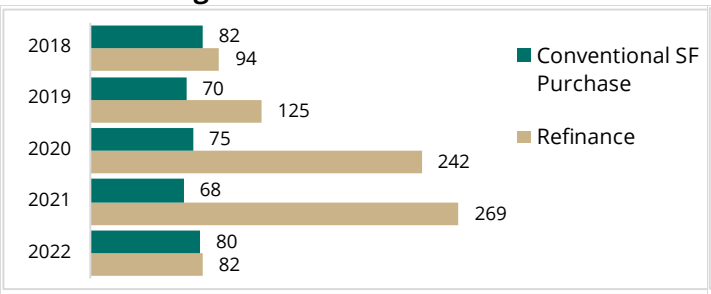
Community Area: 20	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	4	4	107	3	121	80	93	212
Originations	2 (50%)	1 (25%)	49 (46%)	0 (0%)	56 (46%)	28 (35%)	32 (34%)	87 (41%)
Denials	0 (0%)	1 (25%)	39 (36%)	2 (0%)	33 (27%)	17 (21%)	34 (37%)	53 (25%)
Originations								
Total Amount ($1,000s)	$23,805	$23,760	$9,845	$24,175	$11,455	$13,505	$17,555	$24,175
Conventional Loans	2	1	45	0	51	28	28	82
Purchase	1	1	7	0	15	6	8	23
Refinance	0	0	27	0	27	13	20	40
For Principal Residence	2	1	42	0	49	19	29	71
Single-family	2	1	24	0	32	15	16	50
2-4 Family	0	0	24	0	23	7	16	30
Avg Loan Amount ($1,000s)	$11,902.5	$23,760.0	$200.9	$0.0	$204.6	$482.3	$548.6	$277.9
Avg Borrower Income ($1,000s)	$103.2	$103.1	$85.4	$103.9	$105.0	$105.4	$134.6	$103.9
Avg Property Value ($1,000s)	$517.7	$514.2	$411.0	$513.5	$708.5	$409.2	$600.4	$513.5
LTV > 90	0 of 2	0 of 1	3 of 43	0 of 0	7 of 49	1 of 23	1 of 27	8 of 75
DTI > 45	0 of 2	0 of 1	12 of 42	0 of 0	11 of 48	3 of 19	9 of 27	14 of 70
Loan Costs > $5,000	1 of 1	1 of 1	8 of 27	0 of 0	12 of 35	2 of 12	8 of 24	16 of 49
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	5	7	135	5	160	101	111	278
Originations	2 (40%)	0 (0%)	73 (54%)	2 (40%)	92 (58%)	37 (37%)	50 (45%)	133 (48%)
Denials	1 (20%)	0 (0%)	24 (18%)	2 (40%)	25 (16%)	11 (11%)	22 (20%)	39 (14%)
Originations								
Total Amount ($1,000s)	$47,285	$47,805	$21,025	$47,125	$17,935	$31,070	$35,065	$47,805
Conventional Loans	2	0	53	2	70	34	41	108
Purchase	2	0	42	1	60	22	30	85
Refinance	0	0	27	1	29	12	18	42
For Principal Residence	2	0	63	2	83	26	48	113
Single-family	2	0	44	1	56	21	32	80
2-4 Family	0	0	29	1	36	12	18	49
Avg Loan Amount ($1,000s)	$23,642.5	$0.0	$288.0	$23,562.5	$194.9	$839.7	$701.3	$359.4
Avg Borrower Income ($1,000s)	$105.4	$104.7	$93.1	$104.9	$106.1	$102.9	$133.3	$104.7
Avg Property Value ($1,000s)	$472.5	$469.6	$369.0	$469.5	$612.8	$404.1	$548.5	$469.6
LTV > 90	1 of 2	0 of 0	30 of 71	0 of 2	35 of 90	12 of 37	19 of 49	48 of 131
DTI > 45	1 of 2	0 of 0	20 of 69	0 of 2	24 of 88	5 of 31	19 of 49	30 of 123
Loan Costs > $5,000	2 of 2	0 of 0	48 of 59	0 of 1	67 of 80	17 of 25	33 of 46	86 of 108

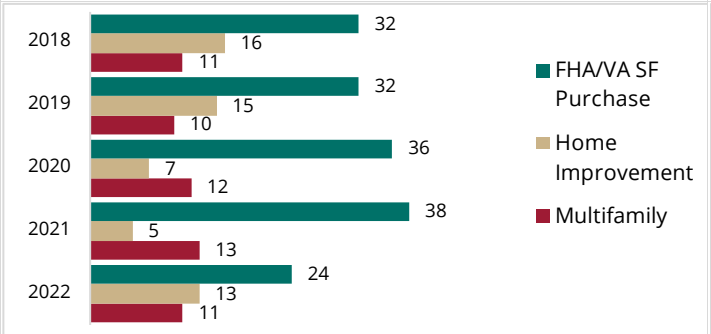
Top Lenders – Community Area 20: Hermosa

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	40	22 (55%)	$8,090	20 (91%)	2 (9%)	10 (45%)	5 (23%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	32	14 (44%)	$4,620	7 (50%)	6 (43%)	8 (57%)	7 (50%)
ROCKET MORTGAGE, LLC	13	12 (92%)	$3,350	4 (33%)	8 (67%)	8 (67%)	6 (50%)
NEIGHBORHOOD LOANS, INC.	12	8 (67%)	$2,130	8 (100%)	0 (0%)	6 (75%)	6 (75%)
U.S. BANK NATIONAL ASSOCIATION	20	7 (35%)	$1,125	1 (14%)	2 (29%)	5 (71%)	1 (14%)
BMO HARRIS BANK NATIONAL ASSOCIATION	14	7 (50%)	$745	1 (14%)	1 (14%)	5 (71%)	1 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC	11	7 (64%)	$2,085	3 (43%)	4 (57%)	5 (71%)	2 (29%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	19	7 (37%)	$1,415	1 (14%)	6 (86%)	4 (57%)	2 (29%)
BANK OF AMERICA, NATIONAL ASSOCIATION	14	6 (43%)	$2,000	4 (67%)	1 (17%)	4 (67%)	1 (17%)
PNC BANK, NATIONAL ASSOCIATION	15	6 (40%)	$1,200	0 (0%)	3 (50%)	5 (83%)	3 (50%)
A&N MORTGAGE SERVICES, INC.	8	6 (75%)	$2,230	5 (83%)	1 (17%)	1 (17%)	2 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	6 (67%)	$2,000	6 (100%)	0 (0%)	3 (50%)	2 (33%)
COMMUNITY SAVINGS BANK	5	5 (100%)	$705	1 (20%)	1 (20%)	5 (100%)	3 (60%)
THE HUNTINGTON NATIONAL BANK	21	5 (24%)	$1,235	2 (40%)	2 (40%)	1 (20%)	1 (20%)
CROSSCOUNTRY MORTGAGE, INC.	9	5 (56%)	$1,935	4 (80%)	1 (20%)	4 (80%)	2 (40%)
OLD NATIONAL BANK	10	4 (40%)	$950	0 (0%)	3 (75%)	2 (50%)	1 (25%)
AMERICAN PACIFIC MORTGAGE CORPORATION	4	3 (75%)	$855	2 (67%)	1 (33%)	2 (67%)	1 (33%)
CALIBER HOME LOANS, INC.	7	3 (43%)	$945	2 (67%)	1 (33%)	2 (67%)	2 (67%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	5	3 (60%)	$1,125	2 (67%)	1 (33%)	2 (67%)	1 (33%)
UNION HOME MORTGAGE CORP.	4	3 (75%)	$855	3 (100%)	0 (0%)	3 (100%)	2 (67%)

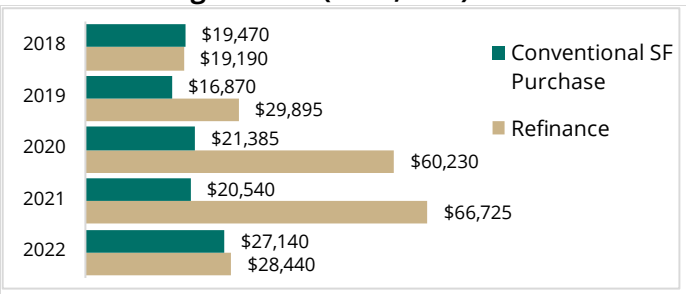
Trend – Past Five Years:

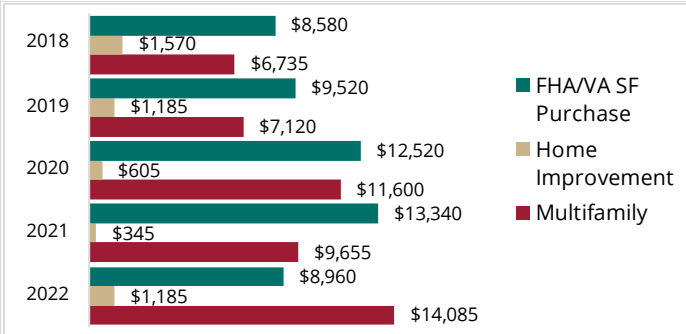
Number of Originations



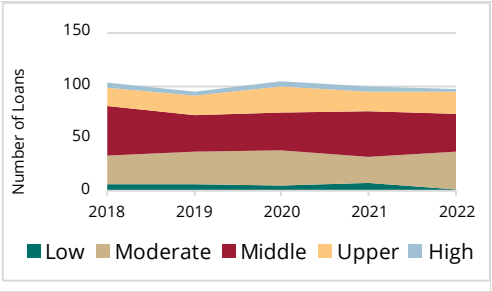


Amount of Originations (in $1,000s)

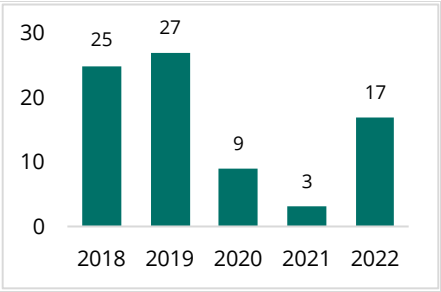




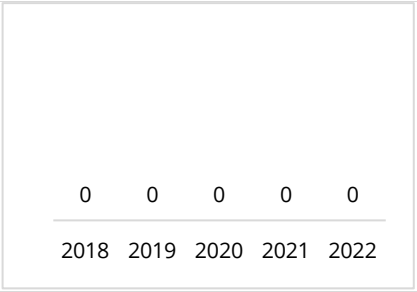
Owner-occupied Home Purchase Lending by Borrower Income



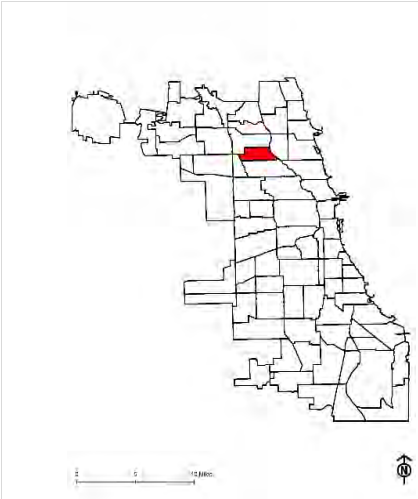
Foreclosure Filings

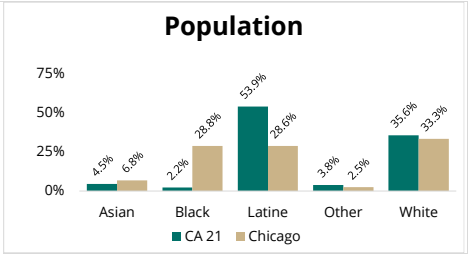


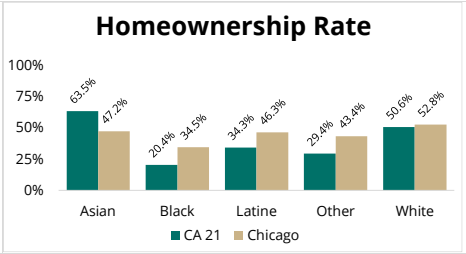
Bank Branches

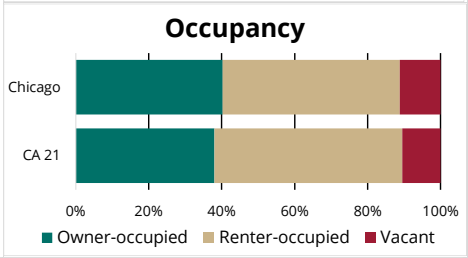


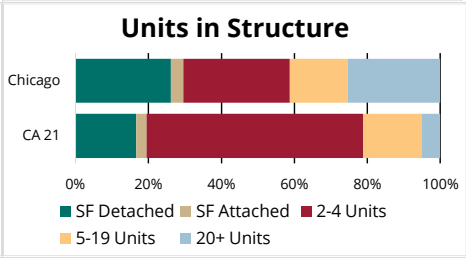
Community Area 21: Avondale Total Housing Units: 15,325 Total Population: 37,360

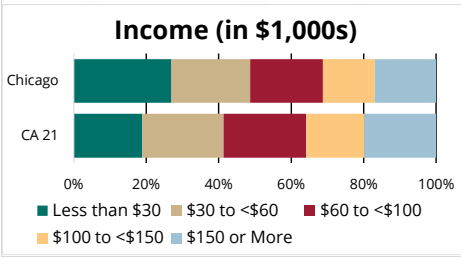


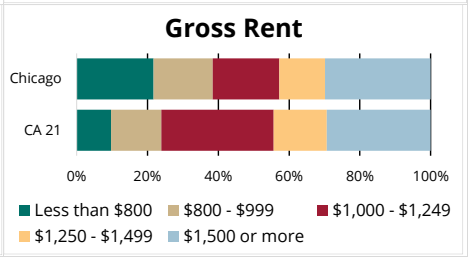


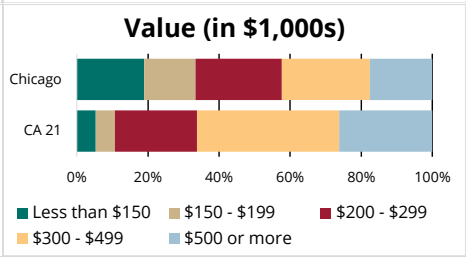












Mortgage Lending

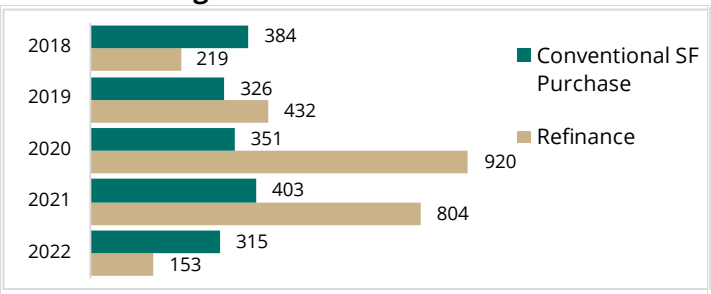
Community Area: 21	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	39	9	108	7	295	161	117	511
Originations	20 (51%)	6 (67%)	42 (39%)	3 (43%)	155 (53%)	66 (41%)	41 (35%)	250 (49%)
Denials	5 (13%)	1 (11%)	37 (34%)	2 (29%)	58 (20%)	26 (16%)	46 (39%)	92 (18%)
Originations								
Total Amount ($1,000s)	$125,580	$132,110	$11,030	$133,365	$72,675	$72,630	$125,635	$134,090
Conventional Loans	20	6	39	3	150	66	40	245
Purchase	11	4	16	2	81	30	16	128
Refinance	6	0	17	0	51	25	20	82
For Principal Residence	17	6	40	1	145	31	41	200
Single-family	15	5	23	0	101	26	25	147
2-4 Family	5	1	19	3	53	18	16	80
Avg Loan Amount ($1,000s)	$6,279.0	$22,018.3	$262.6	$44,455.0	$468.9	$1,100.5	$3,064.3	$536.4
Avg Borrower Income ($1,000s)	$183.6	$191.4	$120.1	$190.5	$249.6	$177.4	$220.7	$190.9
Avg Property Value ($1,000s)	$744.5	$739.2	$478.0	$736.6	$976.6	$600.9	$805.1	$732.7
LTV > 90	1 of 20	3 of 5	5 of 40	2 of 3	14 of 148	4 of 47	3 of 40	24 of 223
DTI > 45	2 of 20	1 of 5	10 of 40	3 of 3	24 of 148	6 of 34	14 of 40	36 of 210
Loan Costs > $5,000	8 of 17	4 of 5	17 of 30	0 of 0	62 of 118	11 of 22	14 of 33	85 of 162
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	46	16	109	6	342	189	123	599
Originations	29 (63%)	12 (75%)	51 (47%)	3 (50%)	215 (63%)	55 (29%)	59 (48%)	314 (52%)
Denials	2 (4%)	1 (6%)	22 (20%)	3 (50%)	38 (11%)	14 (7%)	25 (20%)	58 (10%)
Originations								
Total Amount ($1,000s)	$121,435	$128,620	$17,505	$132,195	$46,345	$103,365	$118,855	$132,990
Conventional Loans	26	12	43	3	192	53	56	286
Purchase	25	9	31	2	166	31	43	233
Refinance	4	3	16	1	43	20	15	71
For Principal Residence	24	11	45	3	197	40	57	275
Single-family	21	11	29	3	144	29	47	208
2-4 Family	8	1	22	0	71	20	12	100
Avg Loan Amount ($1,000s)	$4,187.4	$10,718.3	$343.2	$44,065.0	$215.6	$1,879.4	$2,014.5	$423.5
Avg Borrower Income ($1,000s)	$152.3	$152.8	$117.2	$153.4	$148.7	$154.1	$174.7	$152.8
Avg Property Value ($1,000s)	$555.0	$553.9	$493.4	$552.1	$596.1	$519.2	$600.1	$549.8
LTV > 90	8 of 29	6 of 12	14 of 50	1 of 3	67 of 213	6 of 52	15 of 59	88 of 309
DTI > 45	2 of 29	0 of 12	18 of 50	1 of 3	38 of 210	6 of 42	17 of 59	47 of 296
Loan Costs > $5,000	24 of 27	8 of 11	34 of 43	2 of 3	157 of 189	29 of 35	44 of 58	220 of 265

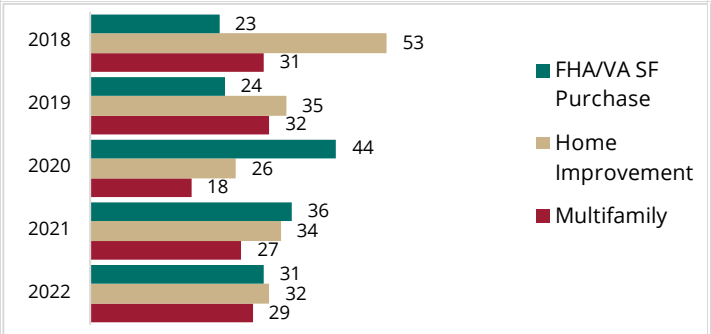
Top Lenders – Community Area 21: Avondale

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	115	62 (54%)	$29,360	54 (87%)	8 (13%)	10 (16%)	6 (10%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	88	52 (59%)	$27,910	31 (60%)	20 (38%)	16 (31%)	10 (19%)
THE HUNTINGTON NATIONAL BANK	70	37 (53%)	$11,755	17 (46%)	8 (22%)	15 (41%)	6 (16%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	29	22 (76%)	$13,130	15 (68%)	6 (27%)	4 (18%)	1 (5%)
CROSSCOUNTRY MORTGAGE, INC.	27	22 (81%)	$8,470	18 (82%)	4 (18%)	6 (27%)	3 (14%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	27	17 (63%)	$6,925	15 (88%)	2 (12%)	8 (47%)	6 (35%)
A&N MORTGAGE SERVICES, INC.	15	14 (93%)	$5,260	11 (79%)	3 (21%)	6 (43%)	2 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC	17	11 (65%)	$4,025	8 (73%)	3 (27%)	5 (45%)	4 (36%)
NEIGHBORHOOD LOANS, INC.	14	10 (71%)	$4,740	10 (100%)	0 (0%)	6 (60%)	1 (10%)
DRAPER AND KRAMER MORTGAGE CORP.	12	9 (75%)	$2,985	7 (78%)	2 (22%)	3 (33%)	2 (22%)
ROCKET MORTGAGE, LLC	17	9 (53%)	$2,405	5 (56%)	4 (44%)	4 (44%)	3 (33%)
U.S. BANK NATIONAL ASSOCIATION	28	9 (32%)	$2,955	4 (44%)	2 (22%)	2 (22%)	1 (11%)
BANK OF AMERICA, NATIONAL ASSOCIATION	31	9 (29%)	$3,075	5 (56%)	3 (33%)	2 (22%)	3 (33%)
WINTRUST BANK, N.A.	8	8 (100%)	$4,820	4 (50%)	4 (50%)	1 (13%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	11	8 (73%)	$2,510	6 (75%)	1 (13%)	4 (50%)	4 (50%)
THE FEDERAL SAVINGS BANK	14	8 (57%)	$3,770	5 (63%)	3 (38%)	4 (50%)	3 (38%)
PROPER RATE, LLC	11	8 (73%)	$3,850	6 (75%)	2 (25%)	1 (13%)	0 (0%)
HOME POINT FINANCIAL CORPORATION	9	7 (78%)	$2,165	4 (57%)	3 (43%)	3 (43%)	1 (14%)
PNC BANK, NATIONAL ASSOCIATION	20	7 (35%)	$1,435	0 (0%)	4 (57%)	4 (57%)	3 (43%)
LOANDEPOT.COM, LLC	12	6 (50%)	$2,130	4 (67%)	2 (33%)	2 (33%)	2 (33%)

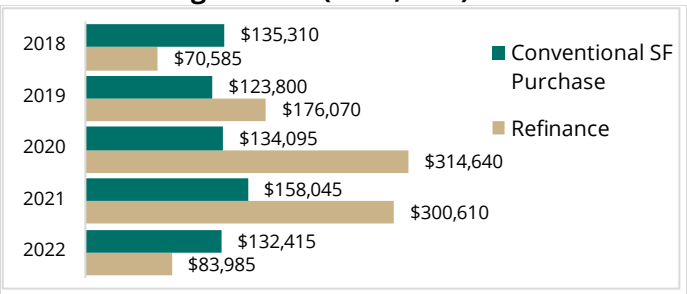
Trend – Past Five Years:

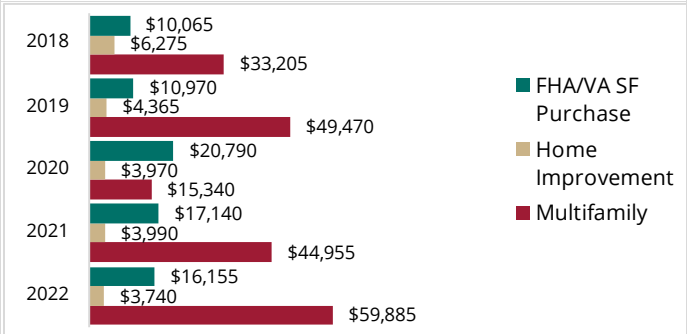
Number of Originations



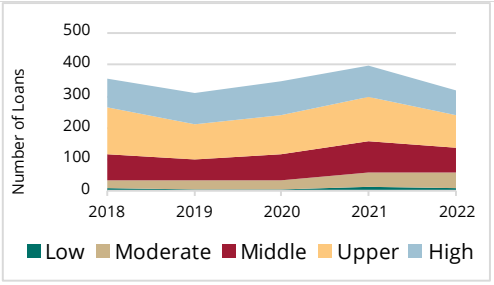


Amount of Originations (in $1,000s)

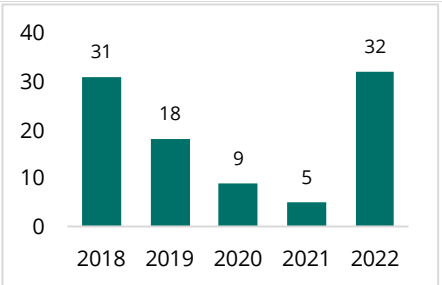




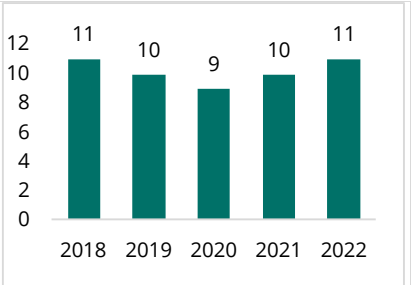
Owner-occupied Home Purchase Lending by Borrower Income



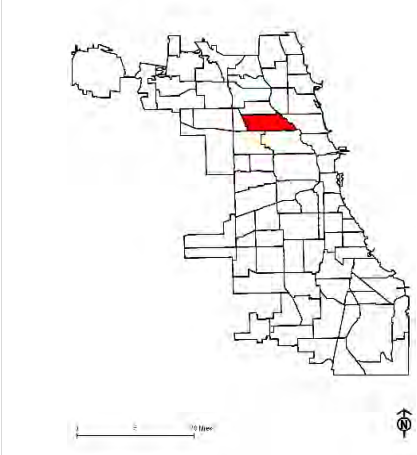
Foreclosure Filings

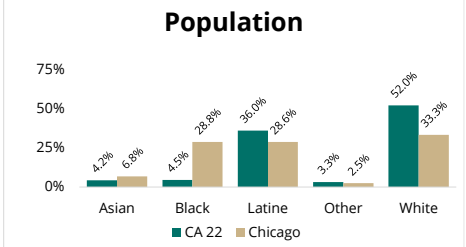


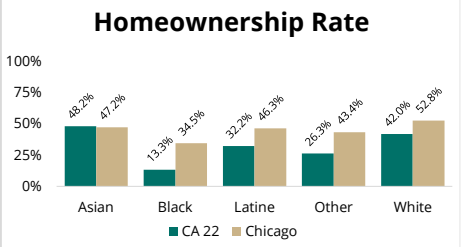
Bank Branches

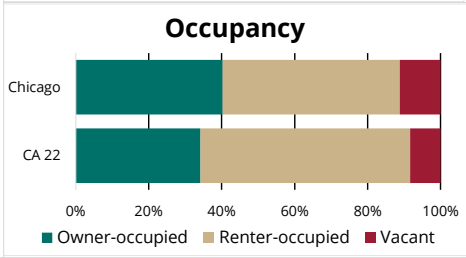


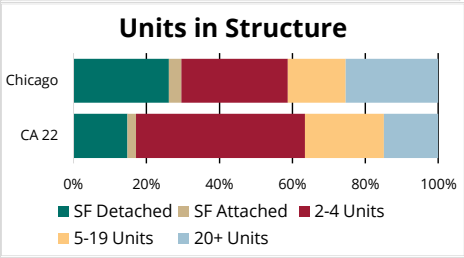
Community Area 22: Logan Square Total Housing Units: 33,914 Total Population: 72,305

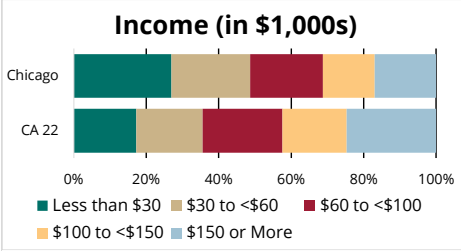


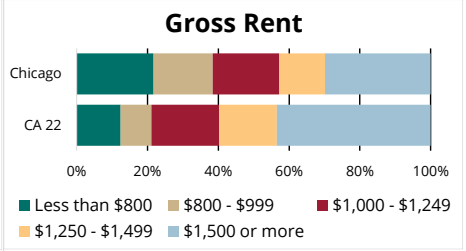


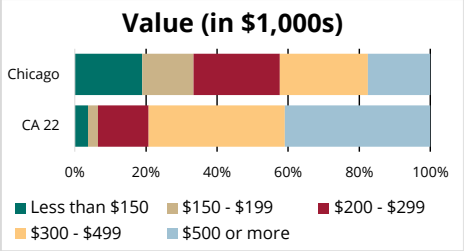












Mortgage Lending

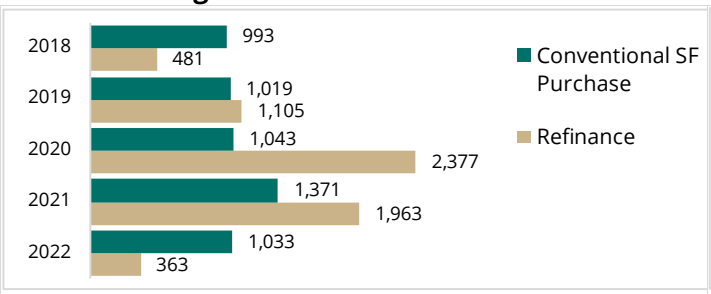
Community Area: 22	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	95	16	122	10	793	389	150	1,303
Originations	64 (67%)	8 (50%)	58 (48%)	6 (60%)	481 (61%)	161 (41%)	63 (42%)	720 (55%)
Denials	8 (8%)	0 (0%)	30 (25%)	1 (10%)	90 (11%)	31 (8%)	37 (25%)	130 (10%)
Originations								
Total Amount ($1,000s)	$515,770	$543,440	$21,460	$545,470	$300,245	$289,715	$534,115	$548,660
Conventional Loans	64	7	55	6	477	159	62	713
Purchase	45	5	25	4	275	83	26	412
Refinance	10	1	23	1	124	60	30	196
For Principal Residence	58	8	46	6	447	73	52	592
Single-family	53	5	39	3	398	66	41	525
2-4 Family	11	3	19	3	80	41	22	138
Avg Loan Amount ($1,000s)	$8,058.9	$67,930.0	$370.0	$90,911.7	$624.2	$1,799.5	$8,478.0	$762.0
Avg Borrower Income ($1,000s)	$263.7	$264.1	$139.1	$266.4	$302.6	$261.3	$289.1	$266.4
Avg Property Value ($1,000s)	$1,299.2	$1,252.1	$630.8	$1,255.8	$2,234.8	$811.1	$1,323.9	$1,251.0
LTV > 90	7 of 63	3 of 8	9 of 47	1 of 6	43 of 455	9 of 126	7 of 54	63 of 658
DTI > 45	6 of 63	1 of 8	6 of 47	1 of 6	30 of 451	11 of 82	9 of 50	49 of 610
Loan Costs > $5,000	32 of 50	6 of 6	14 of 36	4 of 5	215 of 360	40 of 62	19 of 39	297 of 483
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	134	49	161	16	930	454	210	1,583
Originations	75 (56%)	26 (53%)	88 (55%)	7 (44%)	614 (66%)	159 (35%)	124 (59%)	881 (56%)
Denials	10 (7%)	10 (20%)	25 (16%)	5 (31%)	59 (6%)	31 (7%)	33 (16%)	115 (7%)
Originations								
Total Amount ($1,000s)	$379,280	$405,525	$31,320	$414,000	$139,185	$330,190	$386,085	$417,045
Conventional Loans	74	22	81	5	592	150	117	843
Purchase	66	20	51	6	485	107	96	684
Refinance	8	5	33	1	106	47	27	167
For Principal Residence	71	23	77	7	565	127	121	793
Single-family	65	20	54	5	490	104	100	684
2-4 Family	10	6	34	2	124	45	24	187
Avg Loan Amount ($1,000s)	$5,057.1	$15,597.1	$355.9	$59,142.9	$226.7	$2,076.7	$3,113.6	$473.4
Avg Borrower Income ($1,000s)	$186.2	$195.2	$144.5	$195.3	$217.4	$196.7	$216.9	$195.1
Avg Property Value ($1,000s)	$647.9	$651.4	$557.9	$649.4	$717.3	$622.8	$696.0	$649.3
LTV > 90	17 of 75	10 of 25	21 of 85	4 of 7	103 of 607	32 of 158	27 of 120	166 of 872
DTI > 45	6 of 75	5 of 26	20 of 82	2 of 7	63 of 605	19 of 141	29 of 122	95 of 854
Loan Costs > $5,000	59 of 68	20 of 22	58 of 72	6 of 6	458 of 535	102 of 121	102 of 118	645 of 752

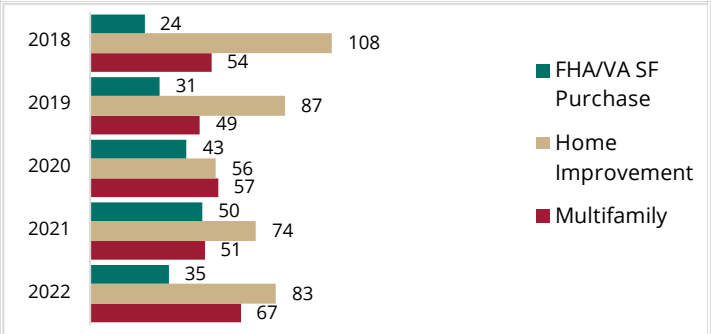
Top Lenders – Community Area 22: Logan Square

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	425	241 (57%)	$117,705	226 (94%)	15 (6%)	55 (23%)	34 (14%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	234	140 (60%)	$124,460	78 (56%)	57 (41%)	31 (22%)	13 (9%)
THE HUNTINGTON NATIONAL BANK	154	92 (60%)	$47,940	50 (54%)	17 (18%)	13 (14%)	7 (8%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	74	63 (85%)	$40,725	53 (84%)	7 (11%)	9 (14%)	2 (3%)
PROPER RATE, LLC	69	48 (70%)	$26,290	42 (88%)	6 (13%)	8 (17%)	8 (17%)
CROSSCOUNTRY MORTGAGE, INC.	73	43 (59%)	$22,005	36 (84%)	6 (14%)	7 (16%)	5 (12%)
A&N MORTGAGE SERVICES, INC.	46	40 (87%)	$23,550	36 (90%)	4 (10%)	8 (20%)	1 (3%)
U.S. BANK NATIONAL ASSOCIATION	102	39 (38%)	$18,975	25 (64%)	7 (18%)	8 (21%)	3 (8%)
BANK OF AMERICA, NATIONAL ASSOCIATION	62	34 (55%)	$17,670	18 (53%)	10 (29%)	7 (21%)	1 (3%)
ROCKET MORTGAGE, LLC	58	33 (57%)	$13,435	17 (52%)	15 (45%)	7 (21%)	6 (18%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	44	32 (73%)	$13,230	29 (91%)	3 (9%)	5 (16%)	8 (25%)
UNITED SHORE FINANCIAL SERVICES, LLC	43	32 (74%)	$11,940	25 (78%)	7 (22%)	7 (22%)	5 (16%)
LOANDEPOT.COM, LLC	43	30 (70%)	$14,220	16 (53%)	14 (47%)	10 (33%)	6 (20%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	88	26 (30%)	$12,940	16 (62%)	4 (15%)	6 (23%)	3 (12%)
DRAPER AND KRAMER MORTGAGE CORP.	29	24 (83%)	$13,010	21 (88%)	3 (13%)	3 (13%)	3 (13%)
PNC BANK, NATIONAL ASSOCIATION	40	24 (60%)	$9,040	7 (29%)	7 (29%)	2 (8%)	4 (17%)
GREENSTATE CREDIT UNION	25	23 (92%)	$15,545	12 (52%)	9 (39%)	6 (26%)	1 (4%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	70	22 (31%)	$14,420	13 (59%)	8 (36%)	6 (27%)	1 (5%)
KEY MORTGAGE SERVICES, INC.	22	22 (100%)	$8,970	20 (91%)	2 (9%)	3 (14%)	3 (14%)
CITIBANK, NATIONAL ASSOCIATION	29	16 (55%)	$15,410	12 (75%)	4 (25%)	5 (31%)	2 (13%)

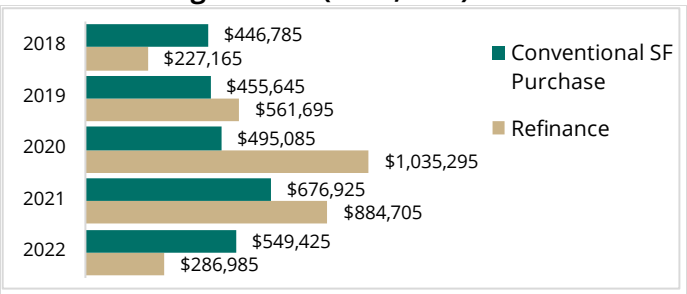
Trend – Past Five Years:

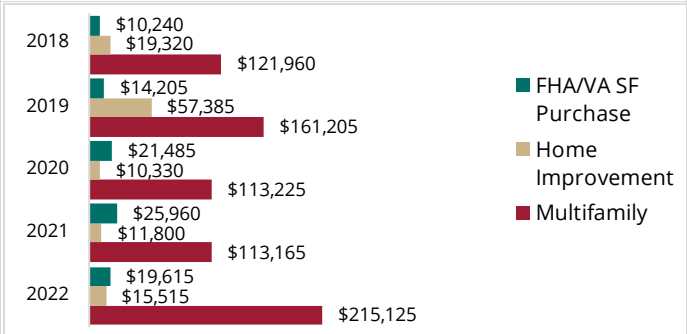
Number of Originations



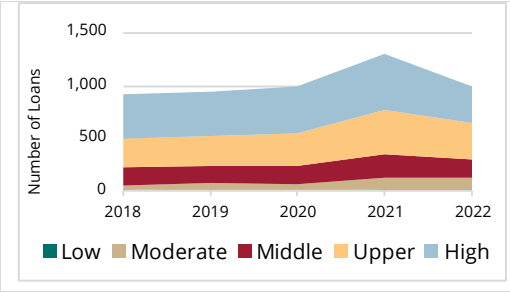


Amount of Originations (in $1,000s)

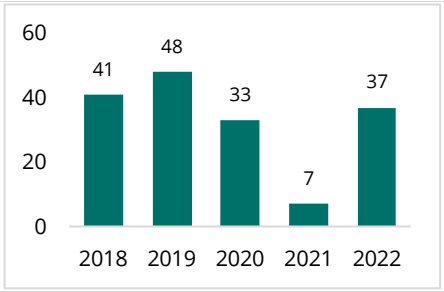




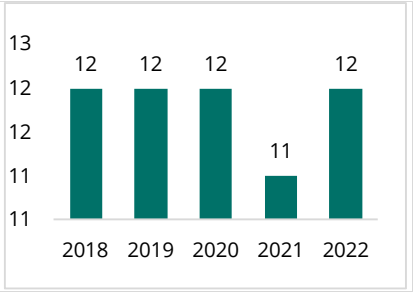
Owner-occupied Home Purchase Lending by Borrower Income



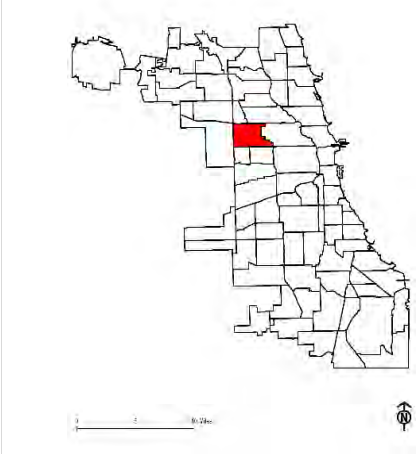
Foreclosure Filings

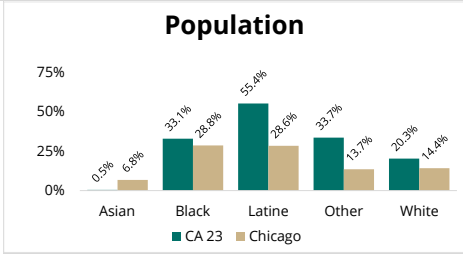


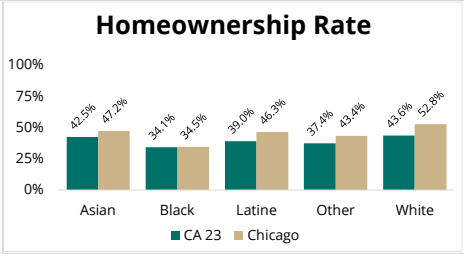
Bank Branches

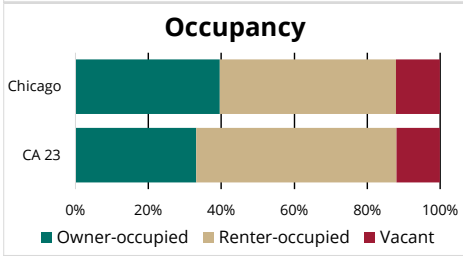


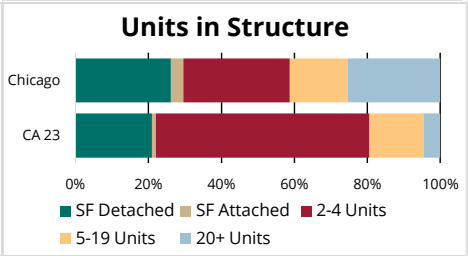
Community Area 23: Humboldt Park Total Housing Units: 19,906 Total Population: 54,401

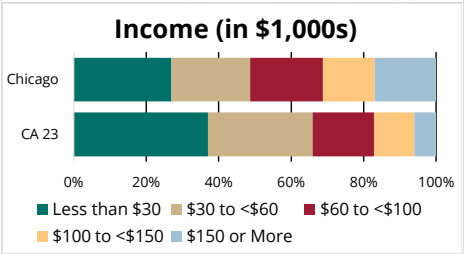


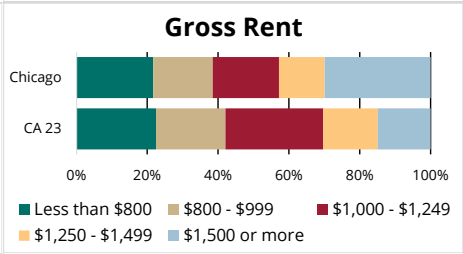


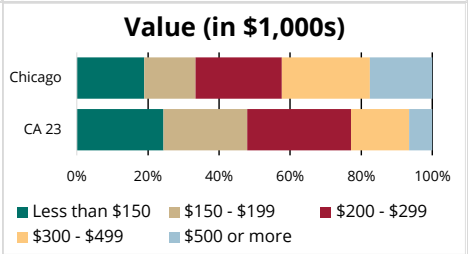












Mortgage Lending

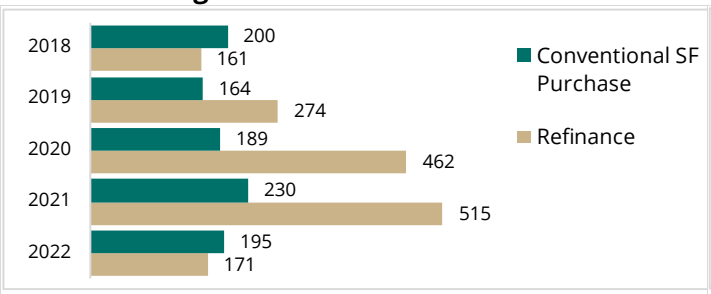
Community Area: 23	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	11	59	245	8	288	168	260	534
Originations	6 (55%)	20 (34%)	83 (34%)	1 (13%)	112 (39%)	46 (27%)	80 (31%)	185 (35%)
Denials	2 (18%)	24 (41%)	88 (36%)	3 (38%)	81 (28%)	35 (21%)	95 (37%)	145 (27%)
Originations								
Total Amount ($1,000s)	$51,945	$50,715	$17,125	$53,960	$23,885	$37,195	$40,055	$54,425
Conventional Loans	5	16	75	1	105	43	72	170
Purchase	6	8	30	1	55	21	31	91
Refinance	0	6	36	0	37	19	35	62
For Principal Residence	5	19	75	1	104	28	75	157
Single-family	4	13	45	0	68	20	46	105
2-4 Family	2	6	37	1	44	14	34	67
Avg Loan Amount ($1,000s)	$8,657.5	$2,535.8	$206.3	$53,960.0	$213.3	$808.6	$500.7	$294.2
Avg Borrower Income ($1,000s)	$103.2	$112.8	$76.3	$109.1	$109.4	$113.7	$160.0	$109.5
Avg Property Value ($1,000s)	$451.4	$470.8	$363.5	$451.5	$492.7	$413.6	$558.8	$452.3
LTV > 90	2 of 6	5 of 18	16 of 78	0 of 1	23 of 108	7 of 37	16 of 75	37 of 170
DTI > 45	0 of 6	6 of 18	19 of 78	1 of 1	17 of 108	4 of 30	19 of 75	28 of 163
Loan Costs > $5,000	3 of 6	6 of 12	27 of 62	1 of 1	45 of 88	11 of 23	25 of 59	66 of 130
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	16	109	300	16	361	253	356	755
Originations	10 (63%)	36 (33%)	153 (51%)	6 (38%)	198 (55%)	73 (29%)	134 (38%)	323 (43%)
Denials	0 (0%)	30 (28%)	69 (23%)	6 (38%)	62 (17%)	48 (19%)	97 (27%)	146 (19%)
Originations								
Total Amount ($1,000s)	$114,345	$109,435	$43,485	$116,535	$57,685	$77,140	$86,935	$118,785
Conventional Loans	7	15	102	3	145	55	87	225
Purchase	9	22	93	6	130	36	82	203
Refinance	1	10	56	0	63	35	47	109
For Principal Residence	10	33	127	6	166	46	124	261
Single-family	3	17	63	1	97	27	75	145
2-4 Family	7	19	89	5	99	37	59	167
Avg Loan Amount ($1,000s)	$11,434.5	$3,039.9	$284.2	$19,422.5	$291.3	$1,056.7	$648.8	$367.8
Avg Borrower Income ($1,000s)	$104.1	$108.2	$93.4	$105.6	$93.7	$107.8	$145.3	$105.3
Avg Property Value ($1,000s)	$470.5	$490.5	$369.5	$473.2	$574.2	$398.5	$589.0	$471.7
LTV > 90	4 of 10	21 of 36	63 of 147	5 of 6	70 of 192	19 of 70	61 of 132	119 of 314
DTI > 45	3 of 10	13 of 36	64 of 145	6 of 6	64 of 189	15 of 49	60 of 132	101 of 290
Loan Costs > $5,000	8 of 9	26 of 29	99 of 127	4 of 4	134 of 167	34 of 45	97 of 119	206 of 254

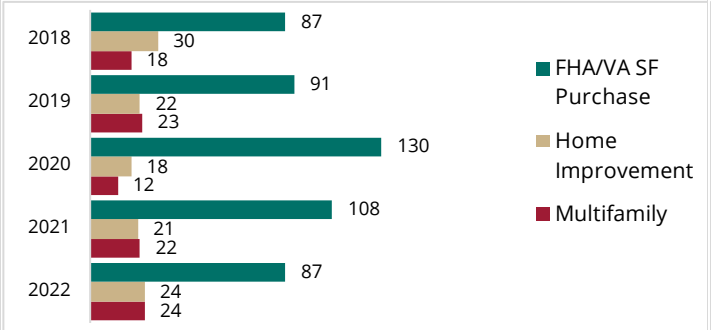
Top Lenders – Community Area 23: Humboldt Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	88	40 (45%)	$13,600	34 (85%)	6 (15%)	20 (50%)	16 (40%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	61	26 (43%)	$6,800	11 (42%)	14 (54%)	19 (73%)	15 (58%)
LOANDEPOT.COM, LLC	39	24 (62%)	$7,550	12 (50%)	9 (38%)	17 (71%)	14 (58%)
THE HUNTINGTON NATIONAL BANK	73	21 (29%)	$3,365	5 (24%)	4 (19%)	10 (48%)	10 (48%)
NEIGHBORHOOD LOANS, INC.	29	19 (66%)	$6,565	13 (68%)	6 (32%)	12 (63%)	10 (53%)
UNITED SHORE FINANCIAL SERVICES, LLC	30	18 (60%)	$6,030	14 (78%)	4 (22%)	15 (83%)	8 (44%)
ROCKET MORTGAGE, LLC	32	16 (50%)	$4,040	3 (19%)	12 (75%)	8 (50%)	8 (50%)
THE FEDERAL SAVINGS BANK	27	15 (56%)	$4,295	14 (93%)	1 (7%)	10 (67%)	9 (60%)
U.S. BANK NATIONAL ASSOCIATION	46	13 (28%)	$3,365	5 (38%)	4 (31%)	8 (62%)	4 (31%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	14	11 (79%)	$4,125	7 (64%)	3 (27%)	4 (36%)	2 (18%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	16	11 (69%)	$2,475	9 (82%)	2 (18%)	9 (82%)	8 (73%)
PNC BANK, NATIONAL ASSOCIATION	26	10 (38%)	$2,150	4 (40%)	4 (40%)	3 (30%)	6 (60%)
UNION HOME MORTGAGE CORP.	13	9 (69%)	$3,125	6 (67%)	2 (22%)	7 (78%)	4 (44%)
BARRINGTON BANK & TRUST COMPANY, N.A.	17	8 (47%)	$2,400	5 (63%)	3 (38%)	7 (88%)	4 (50%)
GUARANTEED RATE AFFINITY, LLC	15	8 (53%)	$2,580	8 (100%)	0 (0%)	5 (63%)	3 (38%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	31	7 (23%)	$1,245	1 (14%)	5 (71%)	6 (86%)	4 (57%)
HOME POINT FINANCIAL CORPORATION	11	7 (64%)	$2,575	5 (71%)	2 (29%)	3 (43%)	3 (43%)
CROSSCOUNTRY MORTGAGE, INC.	18	7 (39%)	$2,785	6 (86%)	1 (14%)	6 (86%)	1 (14%)
HOMEBRIDGE FINANCIAL SERVICES, INC.	9	7 (78%)	$1,845	5 (71%)	2 (29%)	7 (100%)	3 (43%)
FREEDOM MORTGAGE CORPORATION	13	6 (46%)	$1,530	1 (17%)	5 (83%)	4 (67%)	1 (17%)

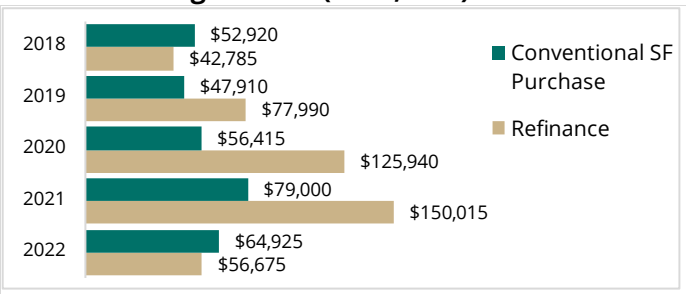
Trend – Past Five Years:

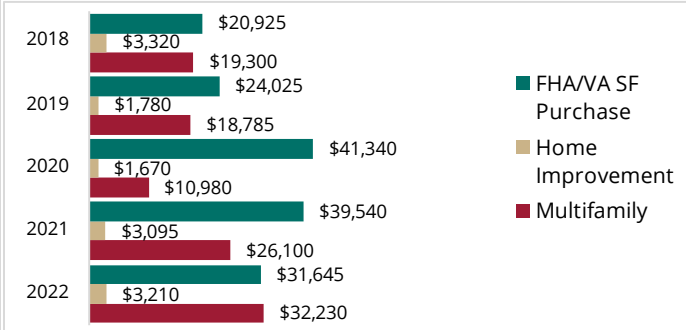
Number of Originations



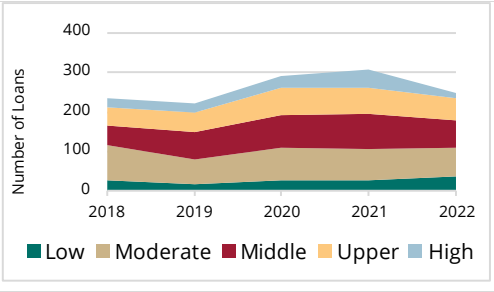


Amount of Originations (in $1,000s)

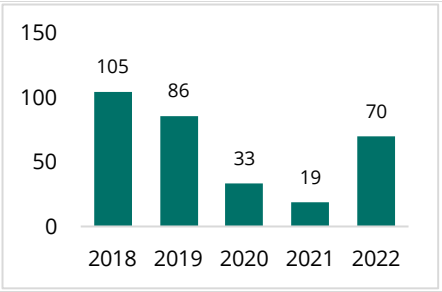




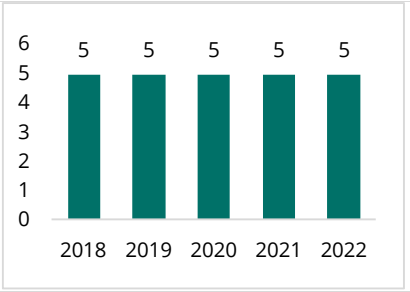
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

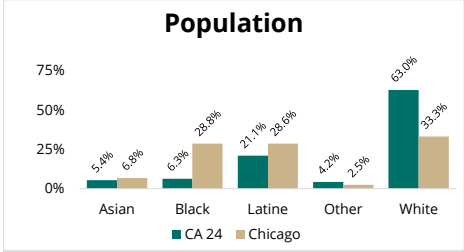


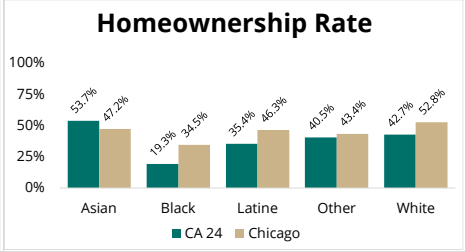
Bank Branches

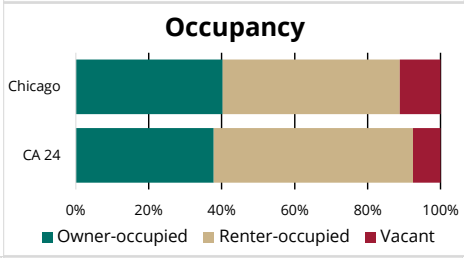


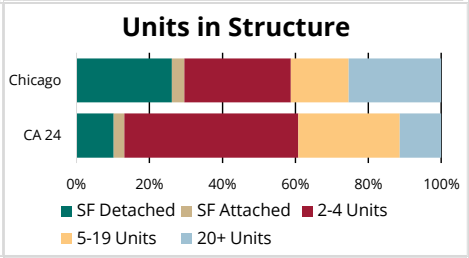
Community Area 24: West Town Total Housing Units: 41,282 Total Population: 83,506

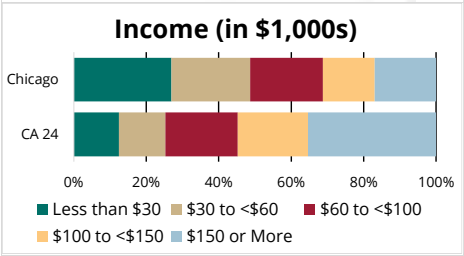


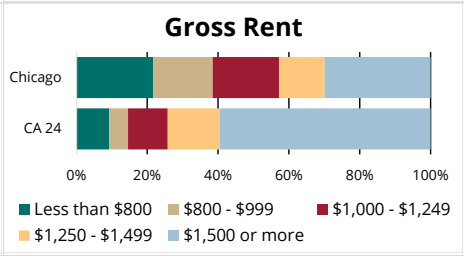


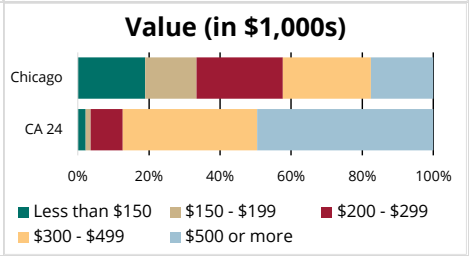












Mortgage Lending

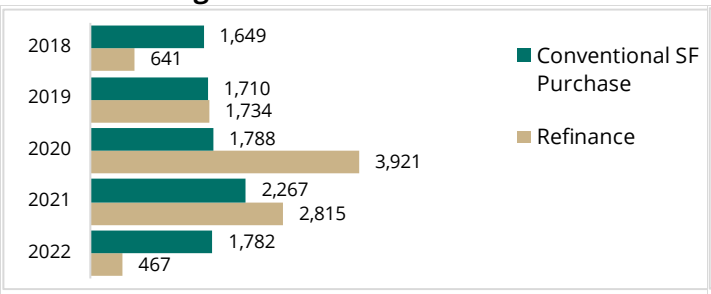
Community Area: 24	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	186	57	146	5	1,156	567	158	1,971
Originations	102 (55%)	27 (47%)	67 (46%)	3 (60%)	724 (63%)	263 (46%)	57 (36%)	1,119 (57%)
Denials	18 (10%)	12 (21%)	41 (28%)	1 (20%)	129 (11%)	36 (6%)	55 (35%)	196 (10%)
Originations								
Total Amount ($1,000s)	$643,285	$678,870	$29,125	$693,120	$313,165	$449,100	$680,630	$694,385
Conventional Loans	102	27	67	3	720	262	57	1,114
Purchase	81	18	40	2	495	144	32	740
Refinance	17	6	17	1	136	90	16	250
For Principal Residence	88	26	56	3	666	139	51	922
Single-family	93	25	45	2	652	138	48	910
2-4 Family	8	2	21	1	66	54	9	131
Avg Loan Amount ($1,000s)	$6,306.7	$25,143.3	$434.7	$231,040.0	$432.5	$1,707.6	$11,940.9	$620.5
Avg Borrower Income ($1,000s)	$281.1	$276.3	$218.3	$278.3	$284.2	$273.4	$290.8	$277.8
Avg Property Value ($1,000s)	$934.4	$913.3	$702.9	$914.2	$1,187.0	$774.1	$938.0	$913.1
LTV > 90	9 of 100	9 of 26	8 of 63	1 of 3	87 of 684	24 of 201	11 of 54	130 of 1014
DTI > 45	6 of 99	3 of 26	9 of 63	1 of 3	53 of 681	10 of 147	19 of 53	73 of 956
Loan Costs > $5,000	64 of 89	15 of 22	32 of 50	1 of 3	398 of 579	90 of 121	22 of 47	568 of 814
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	225	78	149	6	1,364	683	220	2,356
Originations	132 (59%)	49 (63%)	87 (58%)	1 (17%)	935 (69%)	253 (37%)	130 (59%)	1,370 (58%)
Denials	19 (8%)	3 (4%)	16 (11%)	1 (17%)	70 (5%)	27 (4%)	26 (12%)	120 (5%)
Originations								
Total Amount ($1,000s)	$609,500	$649,185	$38,155	$669,675	$236,135	$515,385	$636,460	$669,970
Conventional Loans	127	44	80	1	903	245	124	1,320
Purchase	107	42	66	1	791	187	107	1,128
Refinance	21	6	17	0	130	60	22	217
For Principal Residence	122	47	83	1	896	200	127	1,266
Single-family	121	45	71	1	834	183	115	1,184
2-4 Family	11	4	16	0	100	47	15	162
Avg Loan Amount ($1,000s)	$4,617.4	$13,248.7	$438.6	$669,675.0	$252.6	$2,037.1	$4,895.8	$489.0
Avg Borrower Income ($1,000s)	$189.4	$190.8	$161.5	$190.6	$201.2	$187.5	$204.0	$190.5
Avg Property Value ($1,000s)	$645.7	$648.7	$639.7	$643.3	$712.5	$606.4	$670.7	$643.1
LTV > 90	17 of 130	24 of 48	31 of 87	1 of 1	202 of 916	49 of 242	30 of 122	293 of 1337
DTI > 45	14 of 132	5 of 49	15 of 86	0 of 1	84 of 913	28 of 219	32 of 124	131 of 1314
Loan Costs > $5,000	96 of 118	40 of 46	63 of 78	1 of 1	725 of 858	160 of 194	95 of 120	1022 of 1217

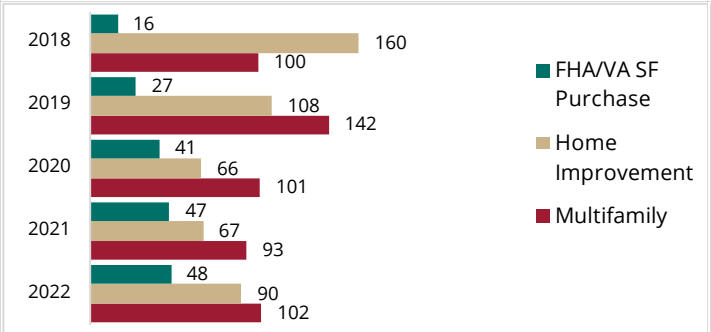
Top Lenders – Community Area 24: West Town

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	643	383 (60%)	$180,125	341 (89%)	42 (11%)	68 (18%)	34 (9%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	354	195 (55%)	$133,265	130 (67%)	62 (32%)	38 (19%)	9 (5%)
THE HUNTINGTON NATIONAL BANK	260	176 (68%)	$91,620	111 (63%)	38 (22%)	27 (15%)	6 (3%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	126	109 (87%)	$68,705	97 (89%)	11 (10%)	19 (17%)	1 (1%)
CROSSCOUNTRY MORTGAGE, INC.	119	75 (63%)	$36,235	64 (85%)	11 (15%)	10 (13%)	6 (8%)
PROPER RATE, LLC	102	67 (66%)	$31,795	65 (97%)	2 (3%)	15 (22%)	2 (3%)
A&N MORTGAGE SERVICES, INC.	66	59 (89%)	$29,055	52 (88%)	7 (12%)	9 (15%)	4 (7%)
ROCKET MORTGAGE, LLC	71	46 (65%)	$18,630	28 (61%)	17 (37%)	7 (15%)	7 (15%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	76	46 (61%)	$21,900	44 (96%)	2 (4%)	10 (22%)	7 (15%)
DRAPER AND KRAMER MORTGAGE CORP.	54	44 (81%)	$26,770	38 (86%)	6 (14%)	9 (20%)	1 (2%)
BANK OF AMERICA, NATIONAL ASSOCIATION	92	42 (46%)	$21,350	30 (71%)	6 (14%)	9 (21%)	4 (10%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	126	41 (33%)	$21,285	34 (83%)	6 (15%)	8 (20%)	5 (12%)
UNITED SHORE FINANCIAL SERVICES, LLC	53	39 (74%)	$17,525	34 (87%)	5 (13%)	11 (28%)	6 (15%)
U.S. BANK NATIONAL ASSOCIATION	110	38 (35%)	$20,950	23 (61%)	9 (24%)	5 (13%)	1 (3%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	104	37 (36%)	$21,195	28 (76%)	5 (14%)	14 (38%)	3 (8%)
BMO HARRIS BANK NATIONAL ASSOCIATION	59	36 (61%)	$15,490	19 (53%)	6 (17%)	8 (22%)	5 (14%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATI	33	29 (88%)	$21,025	21 (72%)	3 (10%)	3 (10%)	1 (3%)
KEY MORTGAGE SERVICES, INC.	36	29 (81%)	$13,825	29 (100%)	0 (0%)	6 (21%)	3 (10%)
LOANDEPOT.COM, LLC	40	29 (73%)	$14,445	20 (69%)	9 (31%)	5 (17%)	2 (7%)
SELFRELIANCE	28	26 (93%)	$19,740	10 (38%)	16 (62%)	0 (0%)	4 (15%)

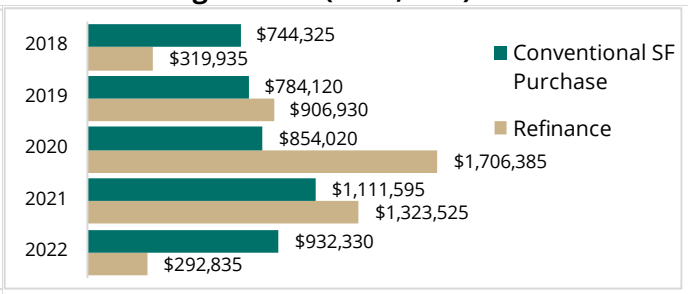
Trend – Past Five Years:

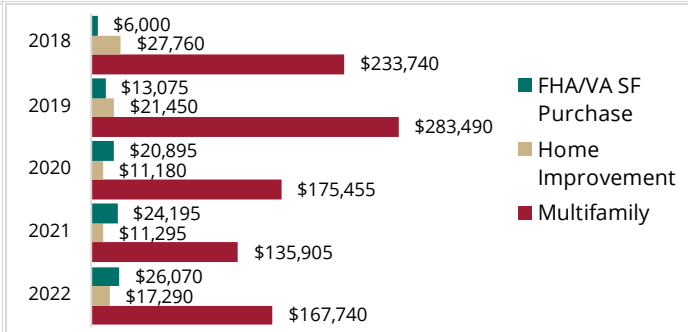
Number of Originations



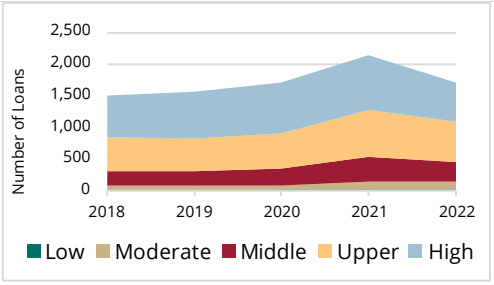


Amount of Originations (in $1,000s)

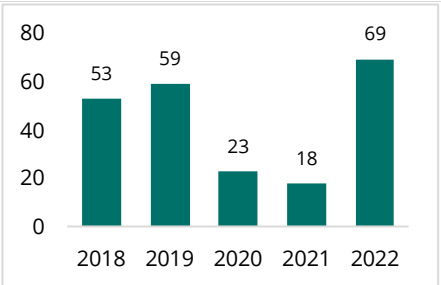




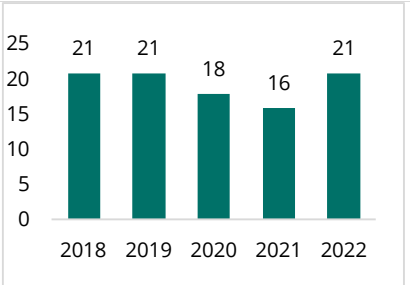
Owner-occupied Home Purchase Lending by Borrower Income



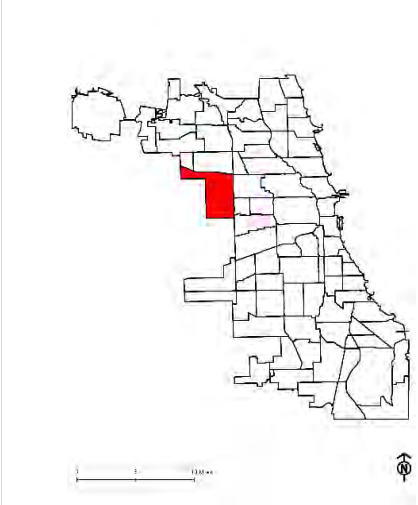
Foreclosure Filings

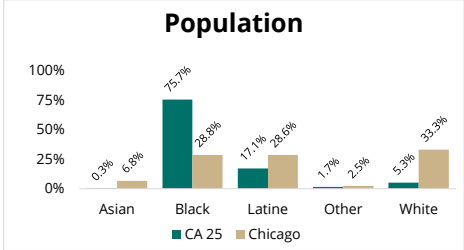


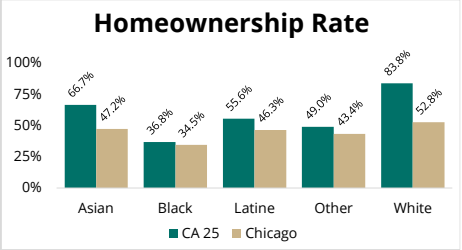
Bank Branches

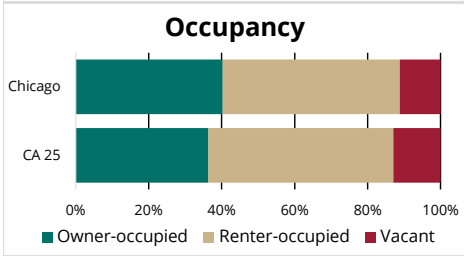


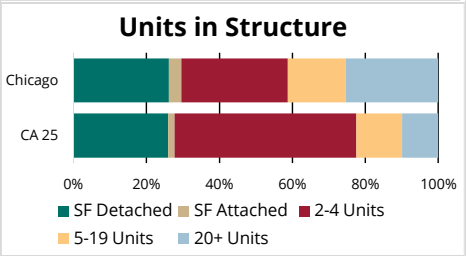
Community Area 25: Austin Total Housing Units: 38,267 Total Population: 95,073

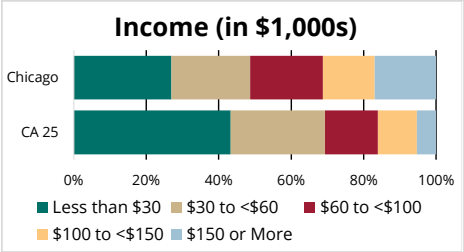


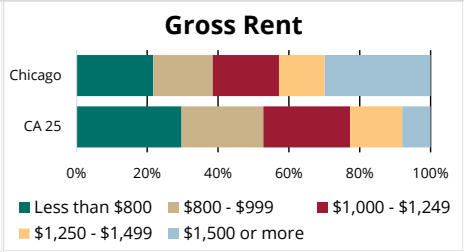


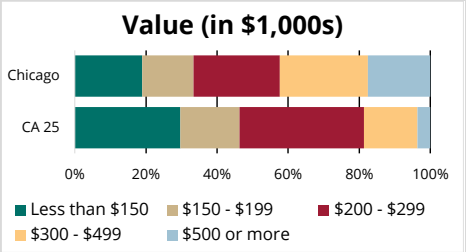












Mortgage Lending

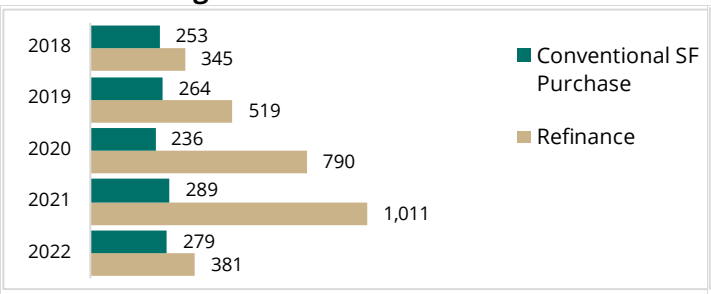
Community Area: 25	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	8	377	211	13	196	272	478	866
Originations	3 (38%)	103 (27%)	89 (42%)	4 (31%)	105 (54%)	79 (29%)	148 (31%)	294 (34%)
Denials	4 (50%)	191 (51%)	70 (33%)	7 (54%)	41 (21%)	52 (19%)	199 (42%)	295 (34%)
Originations								
Total Amount ($1,000s)	$75,235	$58,455	$20,905	$75,940	$53,125	$44,085	$48,640	$76,710
Conventional Loans	3	87	70	4	91	72	125	257
Purchase	2	32	58	2	57	45	70	138
Refinance	1	46	25	1	30	27	51	105
For Principal Residence	1	98	84	4	96	40	142	239
Single-family	1	66	63	4	81	33	99	185
2-4 Family	0	36	26	0	22	22	49	80
Avg Loan Amount ($1,000s)	$25,078.3	$567.5	$234.9	$18,985.0	$506.0	$558.0	$328.6	$260.9
Avg Borrower Income ($1,000s)	$92.2	$95.9	$74.2	$92.7	$89.8	$91.7	$142.7	$92.4
Avg Property Value ($1,000s)	$386.1	$443.7	$300.0	$389.7	$412.9	$322.7	$512.4	$387.7
LTV > 90	0 of 2	27 of 100	45 of 88	1 of 3	41 of 103	13 of 55	53 of 146	82 of 263
DTI > 45	1 of 1	22 of 100	28 of 88	0 of 3	26 of 102	13 of 41	49 of 146	62 of 247
Loan Costs > $5,000	1 of 1	29 of 73	52 of 81	1 of 2	46 of 81	22 of 33	63 of 118	99 of 190
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	14	729	396	18	388	574	934	1,723
Originations	8 (57%)	292 (40%)	214 (54%)	6 (33%)	216 (56%)	199 (35%)	409 (44%)	721 (42%)
Denials	0 (0%)	177 (24%)	57 (14%)	4 (22%)	66 (17%)	92 (16%)	208 (22%)	339 (20%)
Originations								
Total Amount ($1,000s)	$413,775	$344,815	$54,770	$413,895	$359,505	$130,590	$323,970	$415,645
Conventional Loans	7	125	120	3	127	134	212	396
Purchase	3	153	160	5	162	99	239	422
Refinance	5	125	50	1	50	95	156	276
For Principal Residence	6	274	200	6	203	151	395	640
Single-family	5	161	138	4	140	113	251	423
2-4 Family	3	131	76	2	76	76	158	288
Avg Loan Amount ($1,000s)	$51,721.9	$1,180.9	$255.9	$68,982.5	$1,664.4	$656.2	$792.1	$576.5
Avg Borrower Income ($1,000s)	$84.5	$82.9	$75.8	$85.0	$86.4	$85.5	$125.2	$84.9
Avg Property Value ($1,000s)	$767.9	$1,074.3	$307.1	$767.0	$957.1	$308.0	$1,407.1	$763.2
LTV > 90	1 of 8	128 of 279	116 of 208	5 of 6	109 of 211	60 of 192	181 of 398	303 of 696
DTI > 45	1 of 8	106 of 275	83 of 206	1 of 6	77 of 208	58 of 164	173 of 402	243 of 661
Loan Costs > $5,000	5 of 7	215 of 259	163 of 192	6 of 6	165 of 194	112 of 154	308 of 374	503 of 620

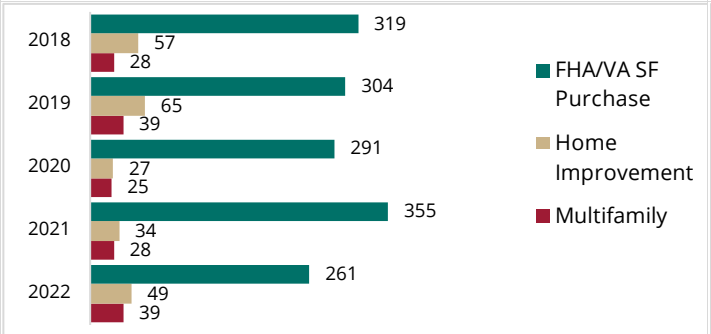
Top Lenders – Community Area 25: Austin

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC	118	80 (68%)	$16,710	23 (29%)	54 (68%)	53 (66%)	47 (59%)
LOANDEPOT.COM, LLC	107	57 (53%)	$15,425	38 (67%)	16 (28%)	34 (60%)	33 (58%)
UNITED SHORE FINANCIAL SERVICES, LLC	76	53 (70%)	$14,065	36 (68%)	17 (32%)	46 (87%)	37 (70%)
GUARANTEED RATE, INC.	128	53 (41%)	$14,395	36 (68%)	17 (32%)	33 (62%)	26 (49%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	69	35 (51%)	$11,925	19 (54%)	15 (43%)	25 (71%)	18 (51%)
U.S. BANK NATIONAL ASSOCIATION	158	30 (19%)	$6,190	6 (20%)	12 (40%)	18 (60%)	15 (50%)
NATIONSTAR MORTGAGE LLC	64	29 (45%)	$5,335	0 (0%)	29 (100%)	22 (76%)	18 (62%)
THE HUNTINGTON NATIONAL BANK	95	29 (31%)	$5,695	8 (28%)	11 (38%)	17 (59%)	15 (52%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	45	28 (62%)	$7,060	21 (75%)	7 (25%)	23 (82%)	20 (71%)
NEIGHBORHOOD LOANS, INC.	33	27 (82%)	$6,605	26 (96%)	1 (4%)	21 (78%)	20 (74%)
BARRINGTON BANK & TRUST COMPANY, N.A.	33	26 (79%)	$6,340	20 (77%)	5 (19%)	24 (92%)	19 (73%)
CROSSCOUNTRY MORTGAGE, INC.	45	26 (58%)	$7,180	19 (73%)	6 (23%)	22 (85%)	14 (54%)
THE FEDERAL SAVINGS BANK	34	20 (59%)	$5,850	15 (75%)	5 (25%)	18 (90%)	14 (70%)
CALIBER HOME LOANS, INC.	50	20 (40%)	$5,230	12 (60%)	8 (40%)	12 (60%)	15 (75%)
GUARANTEED RATE AFFINITY, LLC	34	17 (50%)	$5,725	17 (100%)	0 (0%)	15 (88%)	10 (59%)
AMERICAN PACIFIC MORTGAGE CORPORATION	29	16 (55%)	$5,080	15 (94%)	1 (6%)	12 (75%)	9 (56%)
BMO HARRIS BANK NATIONAL ASSOCIATION	55	15 (27%)	$1,915	5 (33%)	3 (20%)	11 (73%)	12 (80%)
FREEDOM MORTGAGE CORPORATION	41	15 (37%)	$3,325	4 (27%)	11 (73%)	15 (100%)	10 (67%)
BANK OF AMERICA, NATIONAL ASSOCIATION	71	14 (20%)	$3,570	9 (64%)	1 (7%)	11 (79%)	8 (57%)
UNION HOME MORTGAGE CORP.	19	12 (63%)	$3,160	9 (75%)	3 (25%)	10 (83%)	7 (58%)

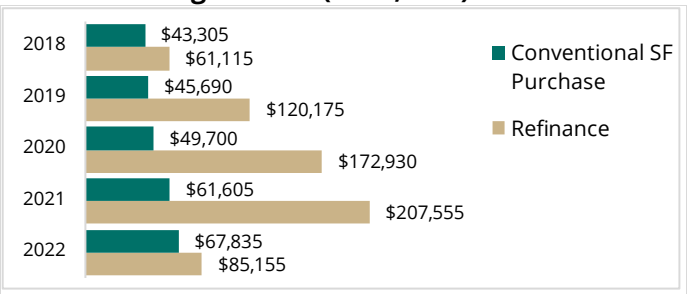
Trend – Past Five Years:

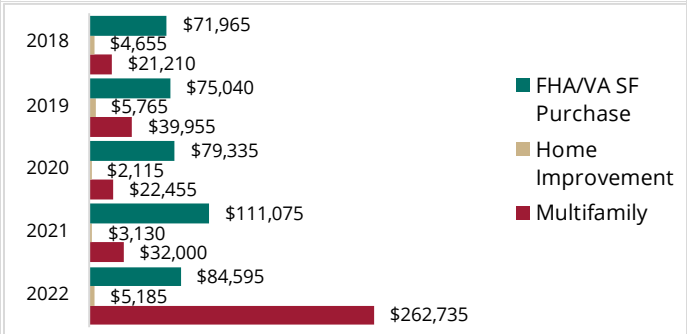
Number of Originations



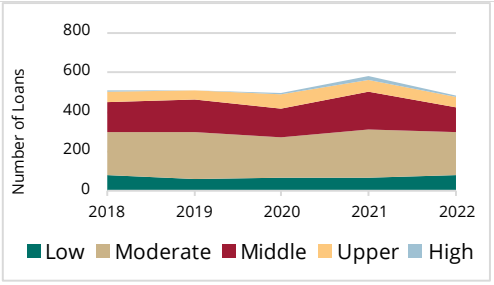


Amount of Originations (in $1,000s)

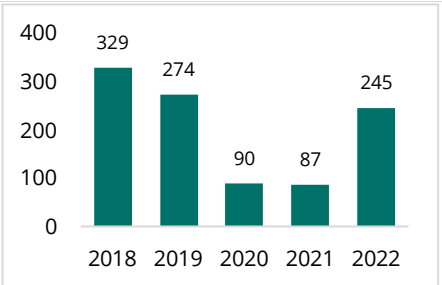




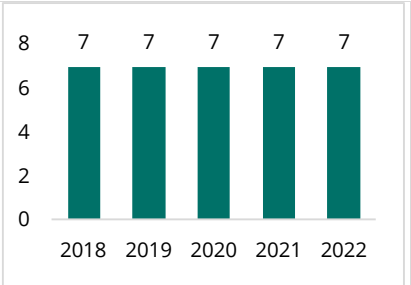
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

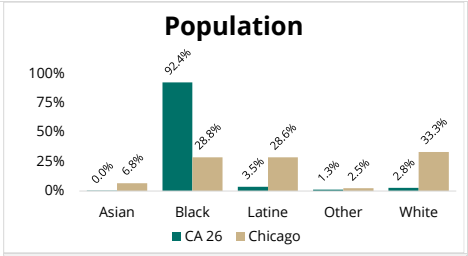


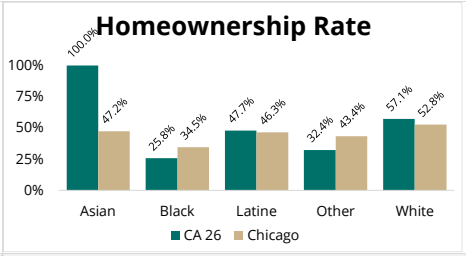
Bank Branches

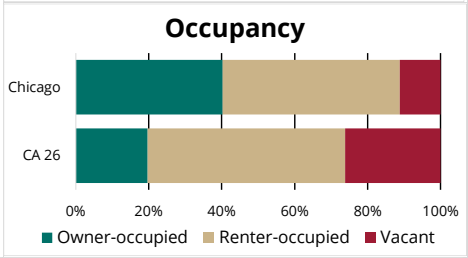


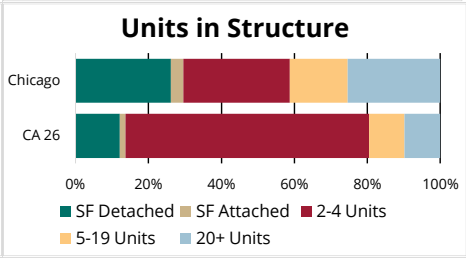
Community Area 26: West Garfield Park Total Housing Units: 7,372 Total Population: 16,489

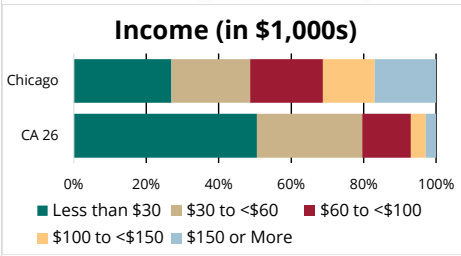


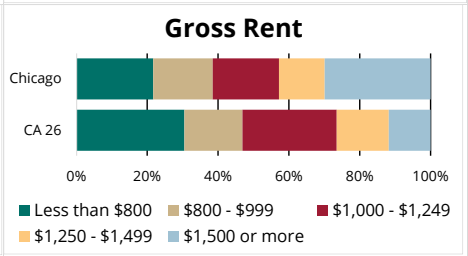


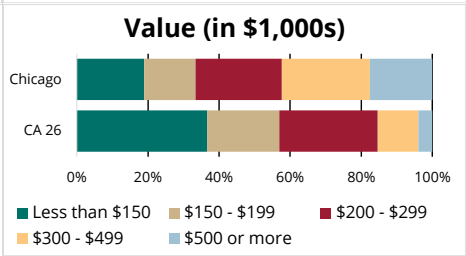












Mortgage Lending

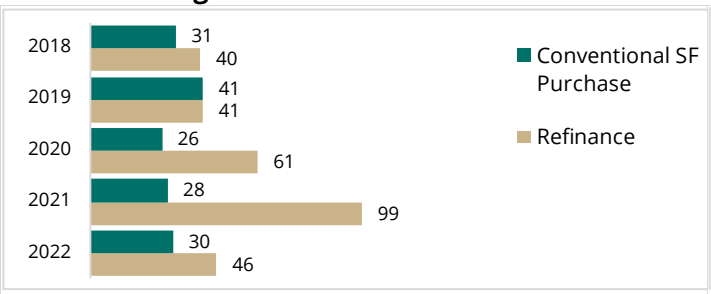
Community Area: 26	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	56	24	0	25	40	70	121
Originations	0 (0%)	20 (36%)	13 (54%)	0 (0%)	13 (52%)	14 (35%)	26 (37%)	47 (39%)
Denials	0 (0%)	21 (38%)	4 (17%)	0 (0%)	4 (16%)	3 (8%)	19 (27%)	28 (23%)
Originations								
Total Amount ($1,000s)	$12,255	$7,745	$2,845	$12,255	$9,220	$7,545	$6,865	$12,255
Conventional Loans	0	9	6	0	8	10	12	27
Purchase	0	12	12	0	12	8	19	32
Refinance	0	7	0	0	0	6	5	13
For Principal Residence	0	17	10	0	9	4	23	30
Single-family	0	6	5	0	4	2	9	12
2-4 Family	0	14	8	0	8	8	17	30
Avg Loan Amount ($1,000s)	$0.0	$387.3	$218.8	$0.0	$709.2	$538.9	$264.0	$260.7
Avg Borrower Income ($1,000s)	$82.5	$86.0	$70.8	$82.5	$82.0	$81.1	$134.7	$82.5
Avg Property Value ($1,000s)	$331.7	$368.6	$252.7	$331.7	$354.7	$281.4	$440.3	$331.7
LTV > 90	0 of 0	10 of 20	6 of 13	0 of 0	5 of 13	4 of 12	13 of 26	19 of 45
DTI > 45	0 of 0	11 of 20	1 of 13	0 of 0	0 of 12	1 of 5	9 of 26	12 of 37
Loan Costs > $5,000	0 of 0	10 of 15	8 of 9	0 of 0	6 of 8	4 of 4	14 of 19	20 of 27
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	143	54	2	64	118	185	331
Originations	2 (50%)	58 (41%)	27 (50%)	1 (50%)	38 (59%)	20 (17%)	76 (41%)	119 (36%)
Denials	1 (25%)	32 (22%)	13 (24%)	1 (50%)	12 (19%)	30 (25%)	54 (29%)	76 (23%)
Originations								
Total Amount ($1,000s)	$32,265	$18,895	$6,225	$32,490	$22,985	$24,705	$16,695	$32,835
Conventional Loans	1	13	9	0	19	14	25	47
Purchase	1	39	24	1	29	12	56	82
Refinance	0	18	3	0	8	7	18	33
For Principal Residence	1	53	25	1	33	11	70	99
Single-family	0	10	4	1	5	7	15	23
2-4 Family	1	47	23	0	32	11	60	91
Avg Loan Amount ($1,000s)	$16,132.5	$325.8	$230.6	$32,490.0	$604.9	$1,235.3	$219.7	$275.9
Avg Borrower Income ($1,000s)	$80.4	$87.7	$69.6	$80.1	$73.7	$81.0	$130.6	$80.2
Avg Property Value ($1,000s)	$352.4	$415.7	$275.0	$352.1	$359.3	$307.9	$515.2	$352.3
LTV > 90	1 of 2	36 of 56	22 of 27	0 of 1	23 of 38	7 of 19	48 of 76	67 of 116
DTI > 45	0 of 1	33 of 54	11 of 27	0 of 1	11 of 37	4 of 12	38 of 75	48 of 105
Loan Costs > $5,000	1 of 1	41 of 49	21 of 24	1 of 1	25 of 30	6 of 10	58 of 68	74 of 91

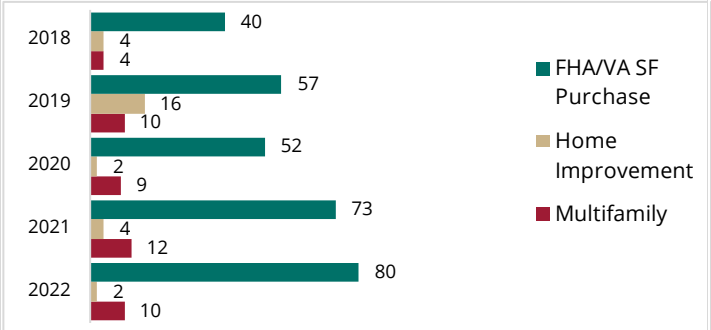
Top Lenders – Community Area 26: West Garfield Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	34	18 (53%)	$4,220	14 (78%)	4 (22%)	15 (83%)	14 (78%)
NEIGHBORHOOD LOANS, INC.	12	7 (58%)	$1,625	6 (86%)	1 (14%)	6 (86%)	7 (100%)
CALIBER HOME LOANS, INC.	9	7 (78%)	$1,795	7 (100%)	0 (0%)	7 (100%)	7 (100%)
ROCKET MORTGAGE, LLC	16	6 (38%)	$890	1 (17%)	5 (83%)	5 (83%)	6 (100%)
THE HUNTINGTON NATIONAL BANK	11	6 (55%)	$1,360	3 (50%)	2 (33%)	5 (83%)	5 (83%)
GUARANTEED RATE, INC.	25	6 (24%)	$1,480	6 (100%)	0 (0%)	6 (100%)	4 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	8	5 (63%)	$1,805	5 (100%)	0 (0%)	4 (80%)	2 (40%)
BARRINGTON BANK & TRUST COMPANY, N.A.	10	5 (50%)	$1,465	5 (100%)	0 (0%)	4 (80%)	4 (80%)
FREEDOM MORTGAGE CORPORATION	9	5 (56%)	$1,185	3 (60%)	2 (40%)	3 (60%)	2 (40%)
THE FEDERAL SAVINGS BANK	10	4 (40%)	$1,010	4 (100%)	0 (0%)	3 (75%)	3 (75%)
HOME POINT FINANCIAL CORPORATION	6	4 (67%)	$940	3 (75%)	1 (25%)	3 (75%)	3 (75%)
CROSSCOUNTRY MORTGAGE, INC.	12	4 (33%)	$820	3 (75%)	1 (25%)	3 (75%)	4 (100%)
PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.	5	3 (60%)	$795	3 (100%)	0 (0%)	3 (100%)	3 (100%)
OCMBC, INC.	3	3 (100%)	$525	2 (67%)	1 (33%)	3 (100%)	3 (100%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	3 (38%)	$435	2 (67%)	1 (33%)	3 (100%)	3 (100%)
PLAINS COMMERCE BANK	5	3 (60%)	$735	2 (67%)	1 (33%)	2 (67%)	2 (67%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	2	2 (100%)	$590	2 (100%)	0 (0%)	1 (50%)	1 (50%)
BANK OF AMERICA, NATIONAL ASSOCIATION	6	2 (33%)	$430	2 (100%)	0 (0%)	2 (100%)	1 (50%)
COMPASS MORTGAGE, INC.	3	2 (67%)	$610	1 (50%)	1 (50%)	2 (100%)	1 (50%)
GUARANTEED RATE AFFINITY, LLC	3	2 (67%)	$790	2 (100%)	0 (0%)	1 (50%)	0 (0%)

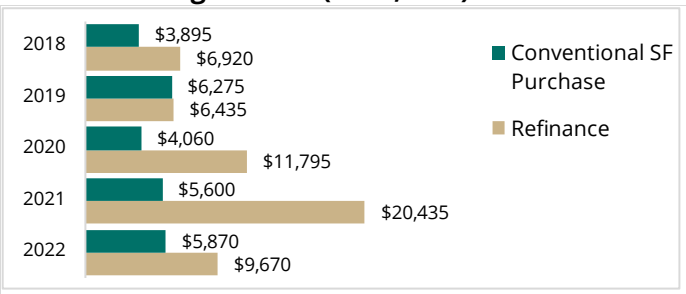
Trend – Past Five Years:

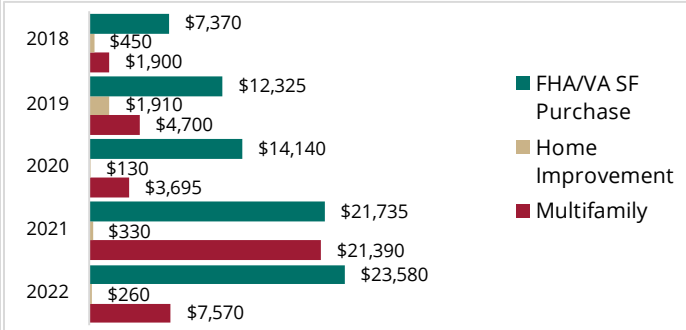
Number of Originations



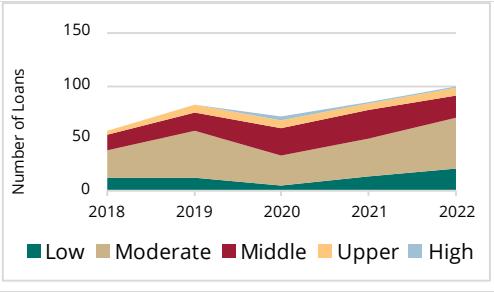


Amount of Originations (in $1,000s)

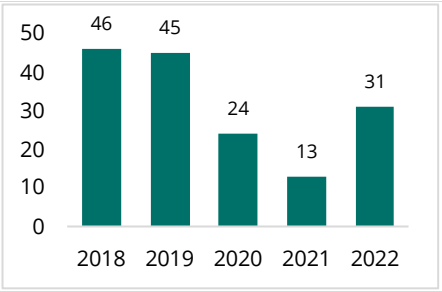




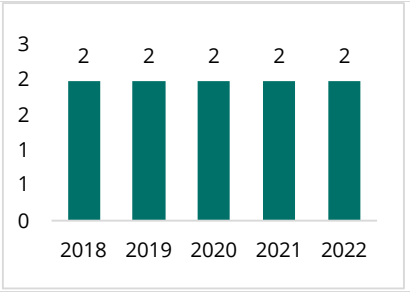
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

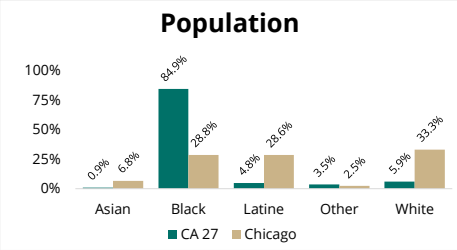


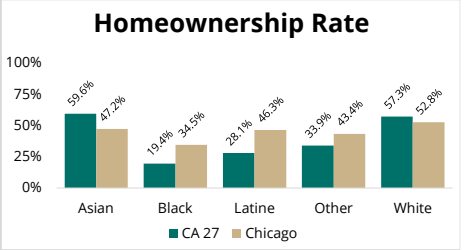
Bank Branches

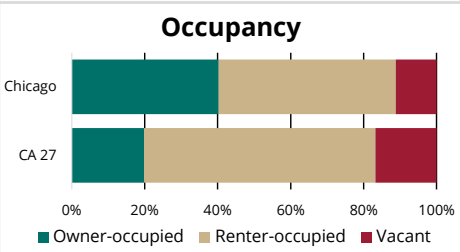


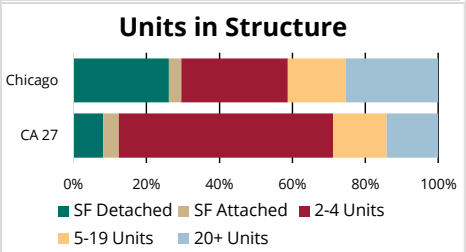
Community Area 27: East Garfield Park Total Housing Units: 8,222 Total Population: 18,075

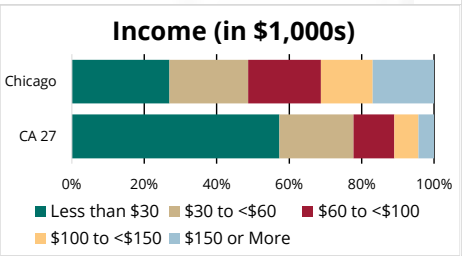


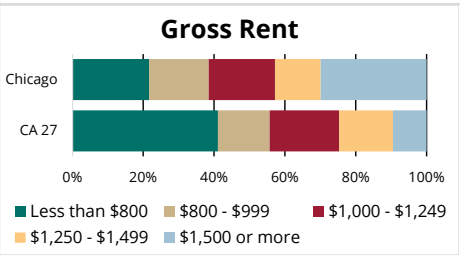


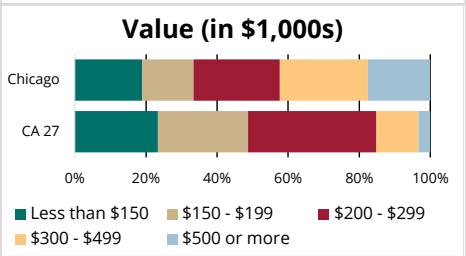












Mortgage Lending

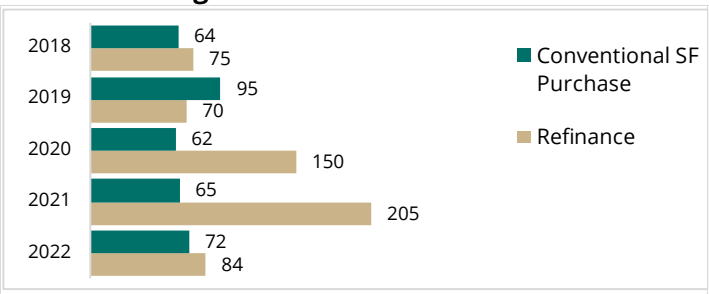
Community Area: 27	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	6	72	37	2	57	60	80	197
Originations	2 (33%)	24 (33%)	14 (38%)	1 (50%)	25 (44%)	17 (28%)	20 (25%)	69 (35%)
Denials	2 (33%)	32 (44%)	12 (32%)	1 (50%)	17 (30%)	14 (23%)	39 (49%)	66 (34%)
Originations								
Total Amount ($1,000s)	$40,975	$36,175	$3,180	$41,550	$36,040	$11,920	$37,605	$41,665
Conventional Loans	2	19	12	1	24	15	19	61
Purchase	1	14	9	0	14	9	10	38
Refinance	1	6	4	0	11	5	9	23
For Principal Residence	2	22	12	1	21	9	19	55
Single-family	0	10	9	1	16	5	14	32
2-4 Family	2	14	5	0	9	7	6	32
Avg Loan Amount ($1,000s)	$20,487.5	$1,507.3	$227.1	$41,550.0	$1,441.6	$701.2	$1,880.3	$603.8
Avg Borrower Income ($1,000s)	$117.3	$116.1	$99.0	$115.7	$115.7	$120.2	$141.1	$117.1
Avg Property Value ($1,000s)	$1,080.5	$1,487.1	$299.3	$1,069.8	$1,494.8	$316.0	$1,402.6	$1,060.8
LTV > 90	0 of 2	10 of 24	6 of 14	0 of 1	6 of 24	4 of 15	7 of 20	20 of 66
DTI > 45	1 of 2	7 of 24	4 of 14	1 of 1	5 of 24	0 of 9	7 of 20	14 of 60
Loan Costs > $5,000	2 of 2	8 of 17	7 of 9	0 of 0	13 of 19	4 of 7	11 of 17	27 of 45
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	10	129	55	7	94	140	152	380
Originations	6 (60%)	52 (40%)	32 (58%)	4 (57%)	48 (51%)	45 (32%)	67 (44%)	155 (41%)
Denials	1 (10%)	26 (20%)	8 (15%)	0 (0%)	14 (15%)	24 (17%)	36 (24%)	65 (17%)
Originations								
Total Amount ($1,000s)	$40,305	$29,075	$8,590	$40,665	$28,565	$29,770	$26,000	$42,095
Conventional Loans	5	24	20	1	33	35	37	98
Purchase	5	25	21	3	31	25	41	89
Refinance	1	25	10	1	16	18	24	61
For Principal Residence	3	47	24	4	39	28	65	121
Single-family	4	23	9	2	19	16	27	64
2-4 Family	2	29	23	2	29	29	40	91
Avg Loan Amount ($1,000s)	$6,717.5	$559.1	$268.4	$10,166.3	$595.1	$661.6	$388.1	$271.6
Avg Borrower Income ($1,000s)	$90.8	$95.5	$89.2	$91.7	$88.7	$92.9	$122.2	$91.8
Avg Property Value ($1,000s)	$348.2	$363.9	$349.8	$347.3	$345.3	$341.8	$385.0	$348.9
LTV > 90	3 of 5	24 of 50	16 of 31	3 of 4	21 of 48	15 of 42	35 of 65	66 of 149
DTI > 45	1 of 5	20 of 50	9 of 30	2 of 4	18 of 47	6 of 28	27 of 67	47 of 134
Loan Costs > $5,000	4 of 4	35 of 47	19 of 22	3 of 4	27 of 35	23 of 25	50 of 61	92 of 115

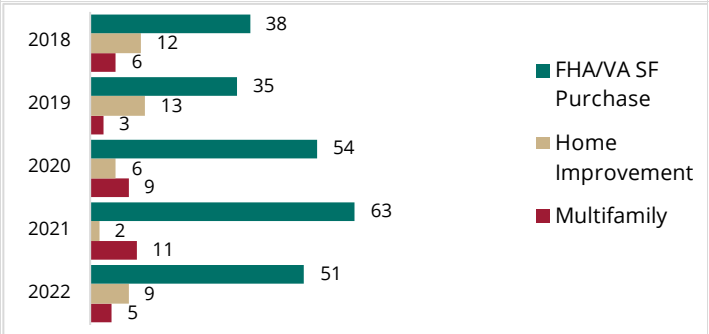
Top Lenders – Community Area 27: East Garfield Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	39	13 (33%)	$2,755	11 (85%)	2 (15%)	6 (46%)	5 (38%)
LOANDEPOT.COM, LLC	22	12 (55%)	$3,170	7 (58%)	5 (42%)	7 (58%)	7 (58%)
ROCKET MORTGAGE, LLC	21	12 (57%)	$3,060	2 (17%)	10 (83%)	6 (50%)	7 (58%)
THE HUNTINGTON NATIONAL BANK	25	7 (28%)	$1,335	2 (29%)	2 (29%)	6 (86%)	1 (14%)
BARRINGTON BANK & TRUST COMPANY, N.A.	10	7 (70%)	$2,075	5 (71%)	2 (29%)	2 (29%)	2 (29%)
FINANCE OF AMERICA MORTGAGE LLC	9	7 (78%)	$2,025	1 (14%)	6 (86%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	10	7 (70%)	$1,825	6 (86%)	1 (14%)	4 (57%)	3 (43%)
CROSSCOUNTRY MORTGAGE, INC.	18	7 (39%)	$2,255	6 (86%)	1 (14%)	5 (71%)	4 (57%)
U.S. BANK NATIONAL ASSOCIATION	25	6 (24%)	$2,500	5 (83%)	1 (17%)	1 (17%)	2 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC	11	6 (55%)	$1,500	3 (50%)	3 (50%)	5 (83%)	5 (83%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	13	6 (46%)	$1,130	5 (83%)	1 (17%)	5 (83%)	3 (50%)
GUARANTEED RATE AFFINITY, LLC	15	6 (40%)	$1,600	6 (100%)	0 (0%)	1 (17%)	3 (50%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	18	5 (28%)	$1,375	2 (40%)	3 (60%)	2 (40%)	2 (40%)
LIMA ONE CAPITAL, LLC	5	5 (100%)	$1,395	2 (40%)	3 (60%)	0 (0%)	0 (0%)
CALIBER HOME LOANS, INC.	13	4 (31%)	$1,180	3 (75%)	1 (25%)	3 (75%)	2 (50%)
PNC BANK, NATIONAL ASSOCIATION	8	4 (50%)	$670	1 (25%)	2 (50%)	2 (50%)	3 (75%)
NEIGHBORHOOD LOANS, INC.	7	4 (57%)	$1,420	3 (75%)	1 (25%)	2 (50%)	3 (75%)
FIRST CENTENNIAL MORTGAGE CORPORATION	5	4 (80%)	$780	2 (50%)	2 (50%)	4 (100%)	3 (75%)
HOME POINT FINANCIAL CORPORATION	5	4 (80%)	$1,010	2 (50%)	2 (50%)	4 (100%)	2 (50%)
MOVEMENT MORTGAGE, LLC	8	4 (50%)	$1,590	3 (75%)	1 (25%)	2 (50%)	1 (25%)

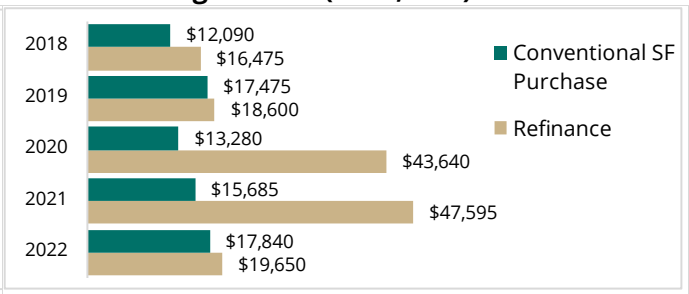
Trend – Past Five Years:

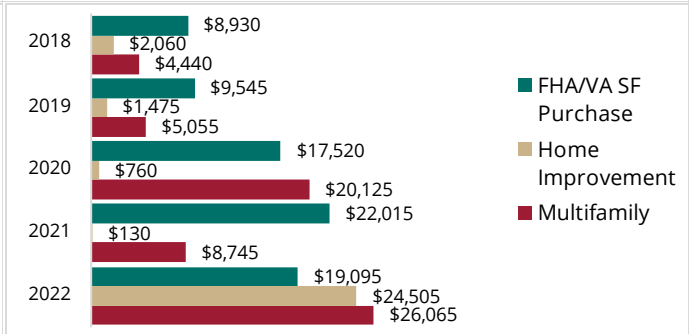
Number of Originations



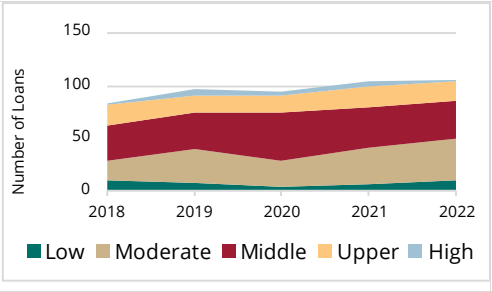


Amount of Originations (in $1,000s)

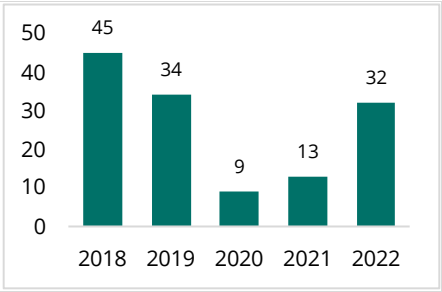




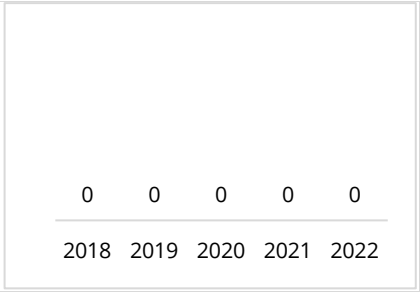
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

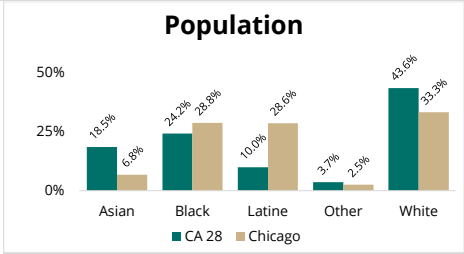


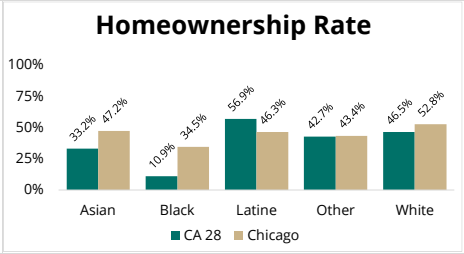
Bank Branches

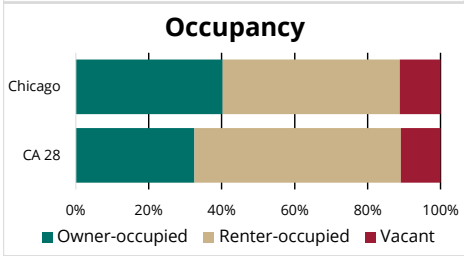


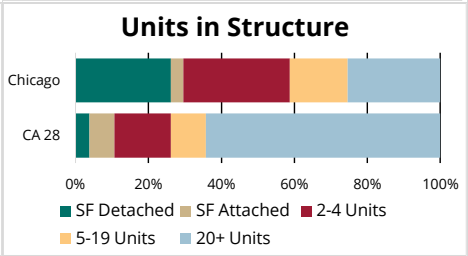
Community Area 28: Near West Side Total Housing Units: 33,111 Total Population: 62,816

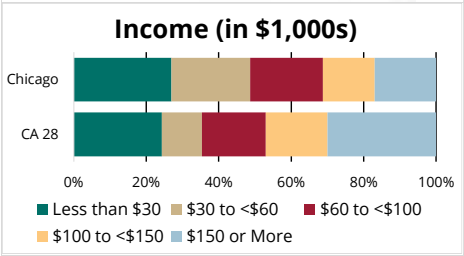


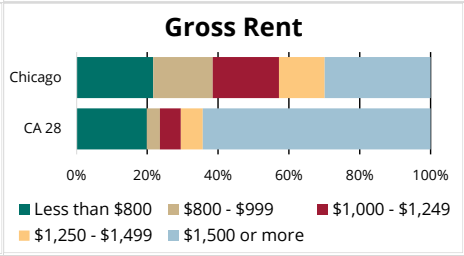


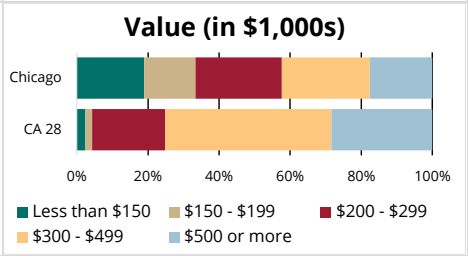












Mortgage Lending

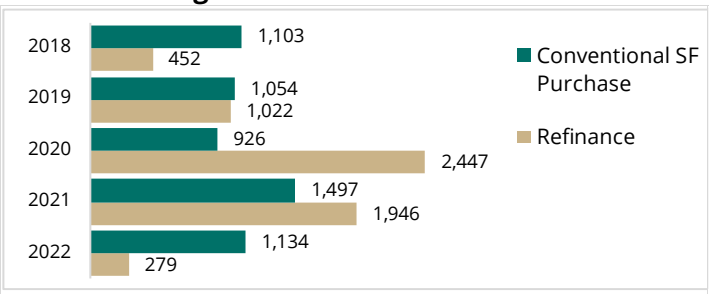
Community Area: 28	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	217	82	80	9	575	333	156	1,216
Originations	129 (59%)	49 (60%)	43 (54%)	4 (44%)	350 (61%)	125 (38%)	86 (55%)	657 (54%)
Denials	15 (7%)	11 (13%)	9 (11%)	2 (22%)	64 (11%)	33 (10%)	30 (19%)	125 (10%)
Originations								
Total Amount ($1,000s)	$339,950	$382,810	$12,695	$400,665	$253,965	$230,030	$382,925	$401,855
Conventional Loans	128	44	40	4	343	122	82	641
Purchase	106	35	26	1	231	77	65	450
Refinance	12	8	12	0	85	36	16	141
For Principal Residence	115	46	39	3	311	91	82	566
Single-family	129	46	40	4	338	104	84	621
2-4 Family	0	3	3	0	11	8	2	22
Avg Loan Amount ($1,000s)	$2,635.3	$7,812.4	$295.2	$100,166.3	$725.6	$1,840.2	$4,452.6	$611.7
Avg Borrower Income ($1,000s)	$258.5	$256.0	$207.1	$259.8	$282.5	$249.8	$290.1	$259.2
Avg Property Value ($1,000s)	$1,018.3	$984.2	$443.3	$950.7	$1,332.5	$613.2	$1,047.1	$948.0
LTV > 90	17 of 122	17 of 49	14 of 42	1 of 4	54 of 335	16 of 116	26 of 84	105 of 626
DTI > 45	10 of 122	7 of 49	6 of 42	0 of 4	44 of 333	9 of 100	28 of 84	70 of 608
Loan Costs > $5,000	87 of 112	27 of 39	20 of 34	0 of 2	181 of 282	55 of 86	52 of 74	350 of 521
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	254	117	159	11	709	533	247	1,624
Originations	163 (64%)	65 (56%)	107 (67%)	8 (73%)	486 (69%)	194 (36%)	143 (58%)	916 (56%)
Denials	9 (4%)	16 (14%)	14 (9%)	0 (0%)	48 (7%)	51 (10%)	37 (15%)	124 (8%)
Originations								
Total Amount ($1,000s)	$389,265	$425,135	$29,215	$445,800	$282,990	$250,170	$415,155	$448,340
Conventional Loans	157	60	95	8	462	180	131	867
Purchase	145	51	94	8	403	146	126	753
Refinance	16	12	10	0	72	38	14	138
For Principal Residence	142	61	97	8	442	158	137	811
Single-family	161	60	99	8	463	180	140	872
2-4 Family	2	4	8	0	23	10	3	39
Avg Loan Amount ($1,000s)	$2,388.1	$6,540.5	$273.0	$55,725.0	$582.3	$1,289.5	$2,903.2	$489.5
Avg Borrower Income ($1,000s)	$172.2	$174.5	$123.0	$173.2	$191.4	$166.5	$193.9	$174.0
Avg Property Value ($1,000s)	$759.1	$727.2	$348.6	$711.2	$995.5	$459.6	$783.1	$708.8
LTV > 90	27 of 161	28 of 64	44 of 105	2 of 8	111 of 479	43 of 193	54 of 142	211 of 905
DTI > 45	25 of 162	12 of 63	26 of 107	0 of 8	60 of 482	29 of 182	46 of 143	126 of 897
Loan Costs > $5,000	121 of 147	41 of 54	82 of 95	7 of 7	366 of 442	114 of 154	107 of 134	649 of 804

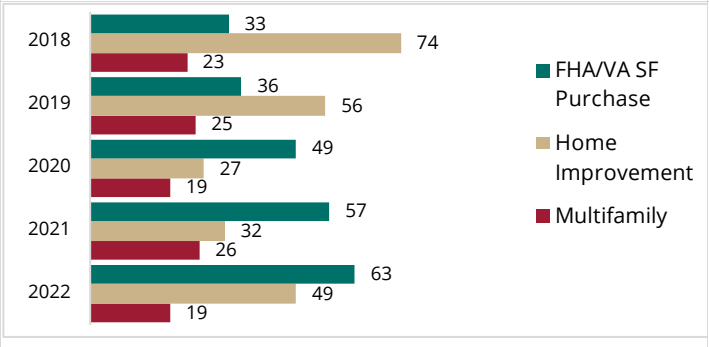
Top Lenders – Community Area 28: Near West Side

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	389	227 (58%)	$85,435	204 (90%)	23 (10%)	78 (34%)	37 (16%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	211	114 (54%)	$55,400	80 (70%)	32 (28%)	41 (36%)	14 (12%)
THE HUNTINGTON NATIONAL BANK	151	97 (64%)	$40,095	65 (67%)	18 (19%)	36 (37%)	20 (21%)
U.S. BANK NATIONAL ASSOCIATION	98	49 (50%)	$25,355	35 (71%)	6 (12%)	15 (31%)	7 (14%)
CROSSCOUNTRY MORTGAGE, INC.	71	48 (68%)	$18,640	42 (88%)	6 (13%)	14 (29%)	10 (21%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	110	43 (39%)	$72,505	29 (67%)	13 (30%)	17 (40%)	3 (7%)
UNITED SHORE FINANCIAL SERVICES, LLC	62	43 (69%)	$13,635	36 (84%)	7 (16%)	24 (56%)	10 (23%)
ROCKET MORTGAGE, LLC	53	40 (75%)	$11,190	29 (73%)	8 (20%)	16 (40%)	8 (20%)
PROPER RATE, LLC	54	36 (67%)	$15,310	35 (97%)	1 (3%)	9 (25%)	2 (6%)
BANK OF AMERICA, NATIONAL ASSOCIATION	61	32 (52%)	$15,040	21 (66%)	10 (31%)	11 (34%)	5 (16%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	43	29 (67%)	$16,105	28 (97%)	1 (3%)	7 (24%)	1 (3%)
NEIGHBORHOOD LOANS, INC.	35	28 (80%)	$7,320	27 (96%)	1 (4%)	9 (32%)	8 (29%)
A&N MORTGAGE SERVICES, INC.	31	28 (90%)	$9,290	24 (86%)	4 (14%)	5 (18%)	4 (14%)
BARRINGTON BANK & TRUST COMPANY, N.A.	37	27 (73%)	$10,595	24 (89%)	3 (11%)	10 (37%)	2 (7%)
PNC BANK, NATIONAL ASSOCIATION	35	25 (71%)	$5,805	9 (36%)	7 (28%)	4 (16%)	4 (16%)
LOANDEPOT.COM, LLC	35	25 (71%)	$9,425	21 (84%)	4 (16%)	12 (48%)	3 (12%)
DRAPER AND KRAMER MORTGAGE CORP.	27	22 (81%)	$7,400	19 (86%)	3 (14%)	8 (36%)	2 (9%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	71	22 (31%)	$9,740	14 (64%)	5 (23%)	10 (45%)	1 (5%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	44	20 (45%)	$6,260	20 (100%)	0 (0%)	8 (40%)	5 (25%)
GUARANTEED RATE AFFINITY, LLC	25	19 (76%)	$7,455	16 (84%)	3 (16%)	8 (42%)	4 (21%)

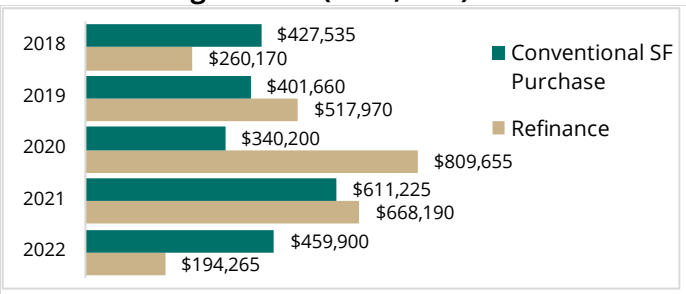
Trend – Past Five Years:

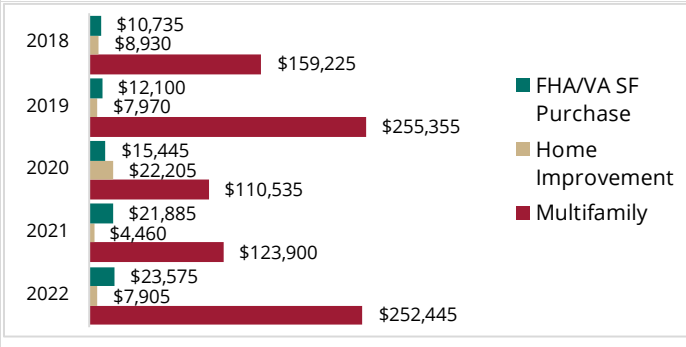
Number of Originations



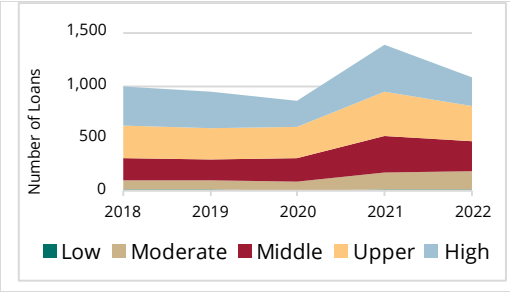


Amount of Originations (in $1,000s)

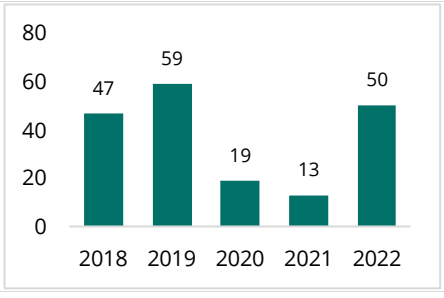




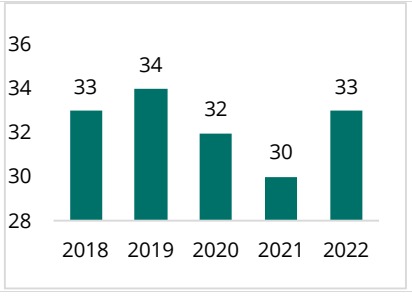
Owner-occupied Home Purchase Lending by Borrower Income



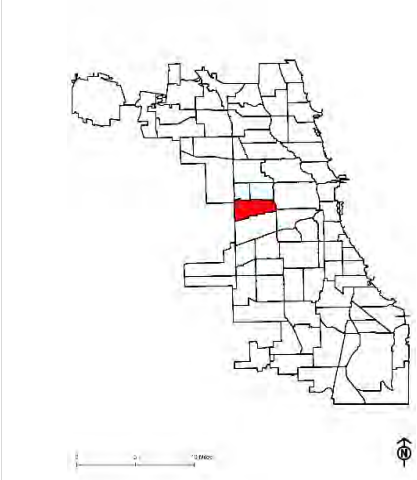
Foreclosure Filings

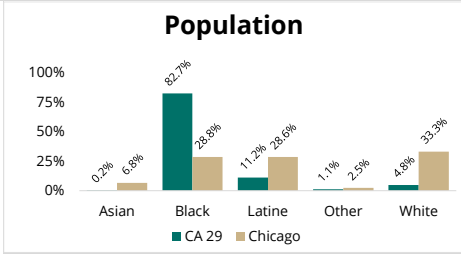


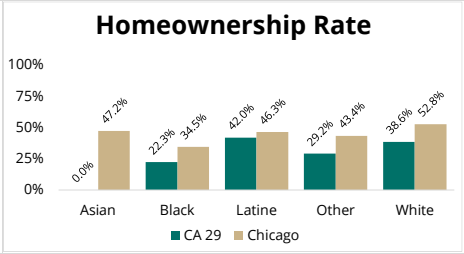
Bank Branches

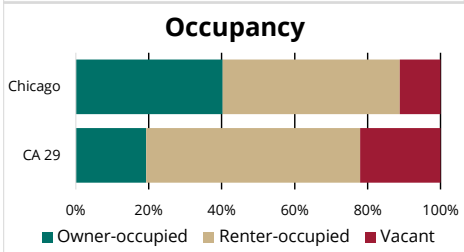


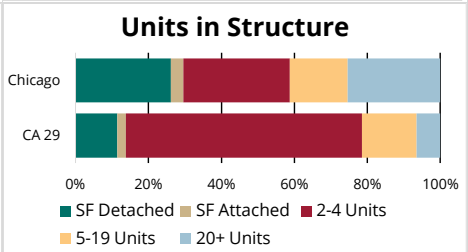
Community Area 29: North Lawndale Total Housing Units: 14,501 Total Population: 31,310

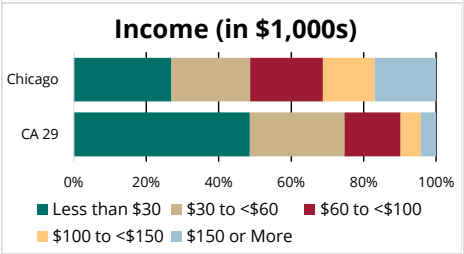


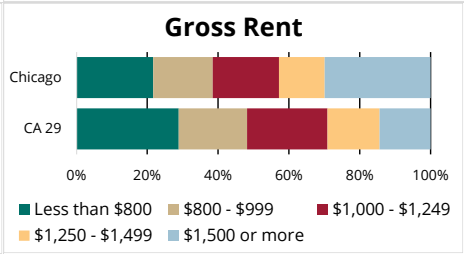


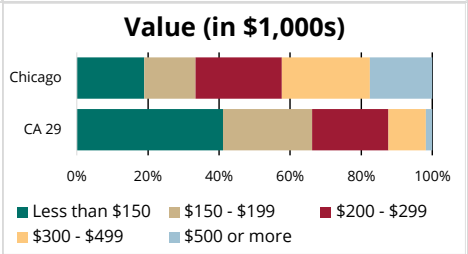












Mortgage Lending

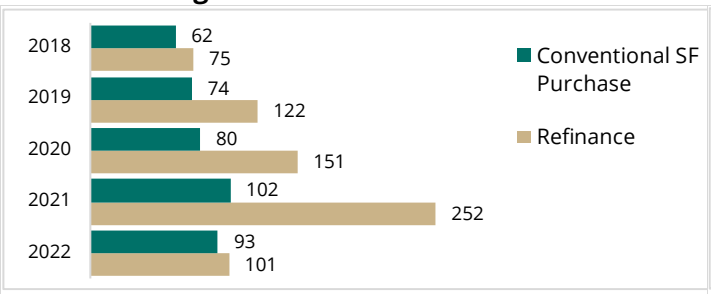
Community Area: 29	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	106	60	5	64	102	142	279
Originations	0 (0%)	36 (34%)	29 (48%)	1 (20%)	29 (45%)	38 (37%)	48 (34%)	104 (37%)
Denials	0 (0%)	48 (45%)	12 (20%)	2 (40%)	14 (22%)	13 (13%)	53 (37%)	77 (28%)
Originations								
Total Amount ($1,000s)	$32,000	$24,500	$6,495	$31,855	$24,255	$15,390	$21,740	$32,000
Conventional Loans	0	25	23	1	24	35	37	85
Purchase	0	15	19	1	19	23	27	58
Refinance	0	17	7	0	7	12	20	36
For Principal Residence	0	31	26	1	21	10	39	63
Single-family	0	15	11	1	9	6	20	31
2-4 Family	0	21	18	0	18	12	26	51
Avg Loan Amount ($1,000s)	$0.0	$680.6	$224.0	$31,855.0	$836.4	$405.0	$452.9	$307.7
Avg Borrower Income ($1,000s)	$90.7	$88.3	$75.8	$91.2	$99.1	$84.7	$144.2	$90.7
Avg Property Value ($1,000s)	$391.1	$467.8	$302.2	$392.8	$406.1	$310.8	$514.5	$391.1
LTV > 90	0 of 0	12 of 36	11 of 29	0 of 1	8 of 28	5 of 23	16 of 47	25 of 88
DTI > 45	0 of 0	5 of 36	5 of 28	0 of 1	4 of 23	4 of 14	9 of 45	13 of 74
Loan Costs > $5,000	0 of 0	13 of 25	14 of 22	1 of 1	10 of 18	5 of 7	17 of 36	29 of 51
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	8	224	102	8	116	186	257	542
Originations	4 (50%)	82 (37%)	58 (57%)	4 (50%)	64 (55%)	58 (31%)	109 (42%)	212 (39%)
Denials	0 (0%)	67 (30%)	10 (10%)	1 (13%)	15 (13%)	37 (20%)	66 (26%)	120 (22%)
Originations								
Total Amount ($1,000s)	$61,620	$40,460	$13,630	$61,450	$45,870	$40,440	$37,685	$62,460
Conventional Loans	4	36	33	2	40	45	58	127
Purchase	4	53	43	2	52	29	75	140
Refinance	0	25	15	2	11	27	30	65
For Principal Residence	0	73	50	4	53	25	104	155
Single-family	2	19	21	0	23	8	36	52
2-4 Family	2	63	37	4	40	45	73	154
Avg Loan Amount ($1,000s)	$15,405.0	$493.4	$235.0	$15,362.5	$716.7	$697.2	$345.7	$294.6
Avg Borrower Income ($1,000s)	$85.4	$87.5	$68.2	$87.0	$88.0	$87.2	$131.3	$86.9
Avg Property Value ($1,000s)	$341.1	$356.7	$298.0	$341.9	$347.2	$316.8	$408.3	$340.3
LTV > 90	0 of 3	47 of 81	35 of 57	2 of 4	39 of 63	12 of 55	65 of 107	100 of 206
DTI > 45	0 of 3	34 of 76	14 of 56	2 of 4	13 of 62	7 of 30	40 of 107	56 of 175
Loan Costs > $5,000	2 of 2	56 of 66	40 of 46	1 of 3	39 of 47	20 of 23	77 of 93	118 of 141

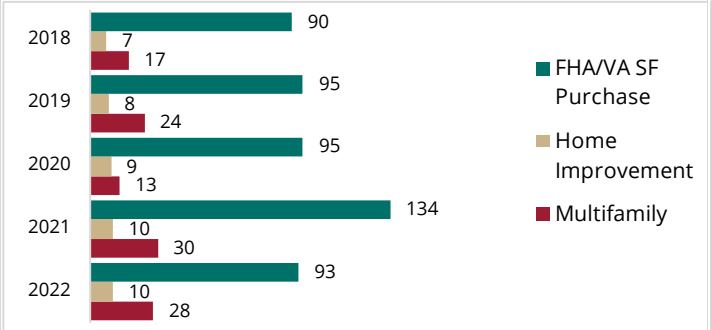
Top Lenders – Community Area 29: North Lawndale

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	72	27 (38%)	$8,115	24 (89%)	3 (11%)	23 (85%)	15 (56%)
LOANDEPOT.COM, LLC	43	17 (40%)	$4,255	9 (53%)	7 (41%)	13 (76%)	13 (76%)
UNITED SHORE FINANCIAL SERVICES, LLC	25	14 (56%)	$3,960	11 (79%)	3 (21%)	10 (71%)	10 (71%)
NEIGHBORHOOD LOANS, INC.	17	12 (71%)	$2,440	10 (83%)	2 (17%)	11 (92%)	9 (75%)
RF RENOVO MANAGEMENT COMPANY, LLC	10	10 (100%)	$3,530	1 (10%)	9 (90%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	24	10 (42%)	$2,560	7 (70%)	3 (30%)	8 (80%)	7 (70%)
ROCKET MORTGAGE, LLC	23	10 (43%)	$1,620	2 (20%)	8 (80%)	7 (70%)	8 (80%)
U.S. BANK NATIONAL ASSOCIATION	40	9 (23%)	$3,765	3 (33%)	5 (56%)	6 (67%)	6 (67%)
FINANCE OF AMERICA MORTGAGE LLC	12	8 (67%)	$2,180	4 (50%)	3 (38%)	0 (0%)	0 (0%)
CALIBER HOME LOANS, INC.	14	8 (57%)	$2,350	8 (100%)	0 (0%)	7 (88%)	5 (63%)
PNC BANK, NATIONAL ASSOCIATION	15	7 (47%)	$1,005	2 (29%)	2 (29%)	5 (71%)	2 (29%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	18	7 (39%)	$1,795	6 (86%)	0 (0%)	6 (86%)	6 (86%)
GUARANTEED RATE AFFINITY, LLC	12	6 (50%)	$2,370	6 (100%)	0 (0%)	4 (67%)	3 (50%)
THE FEDERAL SAVINGS BANK	16	6 (38%)	$1,360	6 (100%)	0 (0%)	6 (100%)	4 (67%)
BARRINGTON BANK & TRUST COMPANY, N.A.	7	5 (71%)	$1,325	2 (40%)	3 (60%)	4 (80%)	2 (40%)
BANKFINANCIAL, NATIONAL ASSOCIATION	5	5 (100%)	$2,725	3 (60%)	2 (40%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	20	5 (25%)	$1,475	5 (100%)	0 (0%)	5 (100%)	3 (60%)
CROSSCOUNTRY MORTGAGE, INC.	6	5 (83%)	$1,445	3 (60%)	2 (40%)	5 (100%)	3 (60%)
CIVIC FINANCIAL SERVICES, LLC	5	4 (80%)	$1,010	4 (100%)	0 (0%)	0 (0%)	0 (0%)
MOVEMENT MORTGAGE, LLC	8	4 (50%)	$1,070	4 (100%)	0 (0%)	3 (75%)	2 (50%)

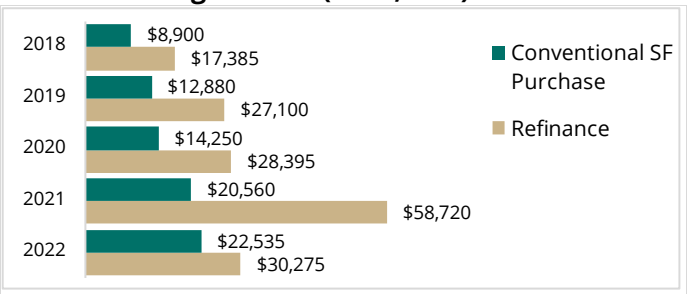
Trend – Past Five Years:

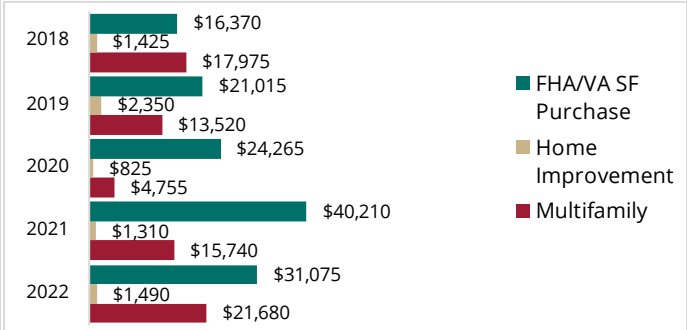
Number of Originations



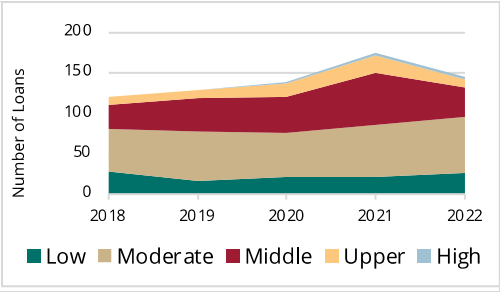


Amount of Originations (in $1,000s)

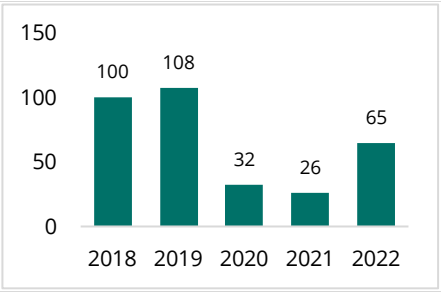




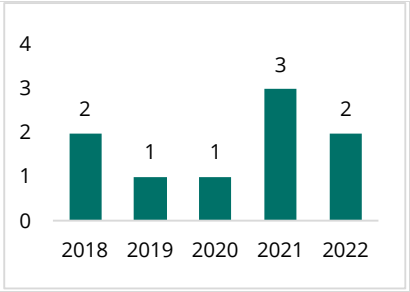
Owner-occupied Home Purchase Lending by Borrower Income



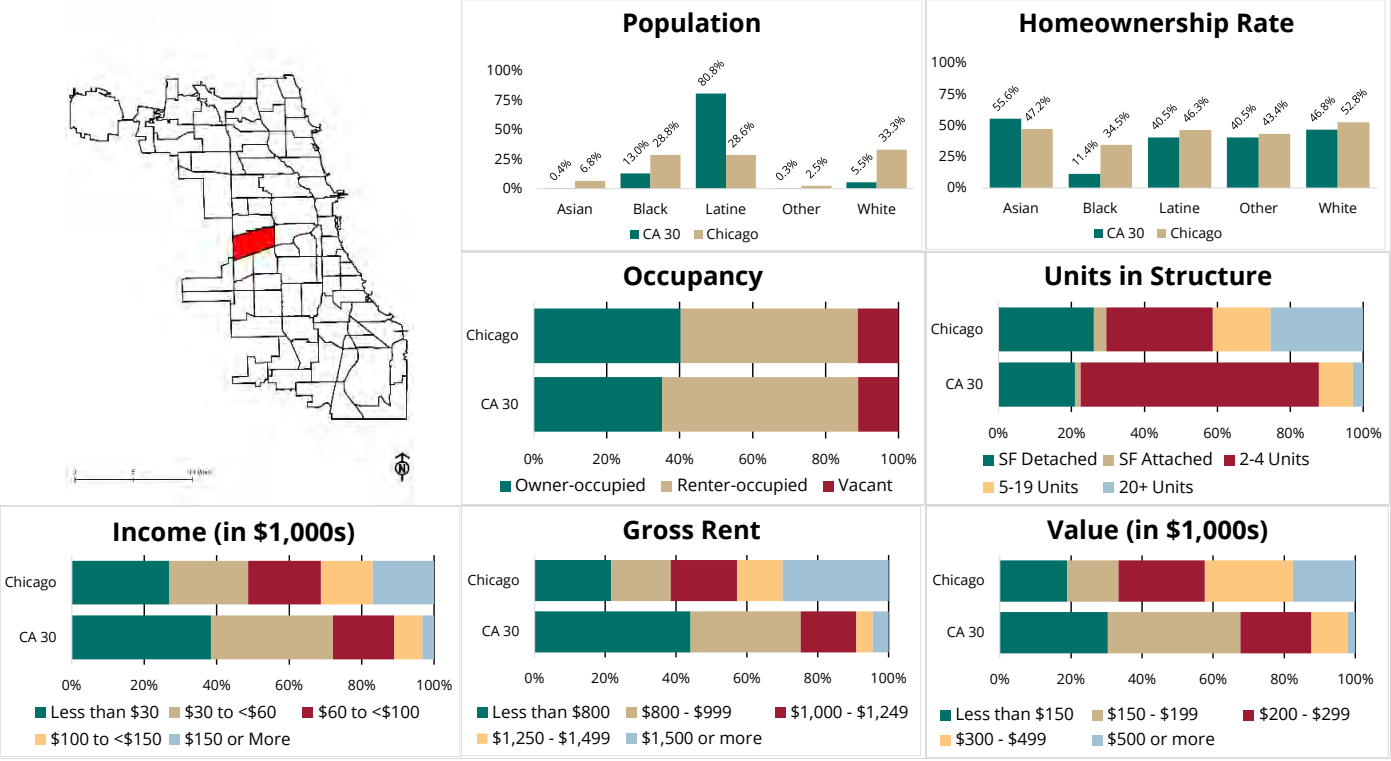
Foreclosure Filings



Bank Branches



Community Area 30: South Lawndale Total Housing Units: 20,772 Total Population: 70,235



Mortgage Lending

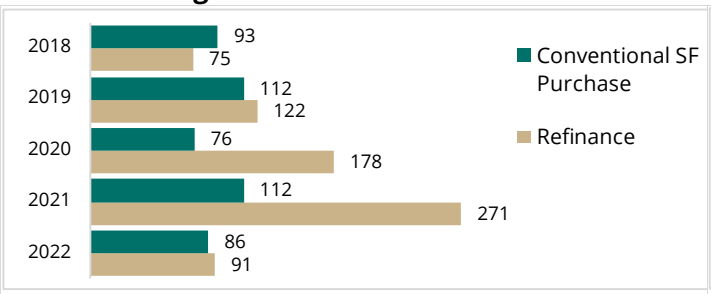
Community Area: 30	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	9	237	4	177	133	194	325
Originations	0 (0%)	1 (11%)	78 (33%)	3 (75%)	61 (34%)	47 (35%)	61 (31%)	112 (34%)
Denials	1 (0%)	8 (89%)	86 (36%)	1 (25%)	52 (29%)	35 (26%)	67 (35%)	97 (30%)
Originations								
Total Amount ($1,000s)	$36,070	$35,765	$13,220	$35,615	$25,265	$11,565	$25,585	$36,070
Conventional Loans	0	1	62	3	47	42	46	93
Purchase	0	1	36	0	31	24	33	56
Refinance	0	0	23	1	15	19	13	35
For Principal Residence	0	1	68	3	51	19	57	74
Single-family	0	0	25	0	22	9	20	31
2-4 Family	0	1	53	3	39	18	41	61
Avg Loan Amount ($1,000s)	$0.0	$35,765.0	$169.5	$11,871.7	$414.2	$246.1	$419.4	$322.1
Avg Borrower Income ($1,000s)	$75.7	$75.7	$73.0	$76.3	$73.5	$75.9	$124.8	$75.7
Avg Property Value ($1,000s)	$471.2	$473.1	$264.1	$477.6	$786.3	$268.7	$826.4	$471.2
LTV > 90	0 of 0	1 of 1	24 of 75	0 of 3	19 of 59	8 of 29	25 of 60	28 of 92
DTI > 45	0 of 0	0 of 1	18 of 75	2 of 3	15 of 59	3 of 20	18 of 60	20 of 83
Loan Costs > $5,000	0 of 0	0 of 1	24 of 49	1 of 1	20 of 38	6 of 15	23 of 46	27 of 55
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	7	221	6	201	140	184	358
Originations	2 (50%)	5 (71%)	109 (49%)	3 (50%)	102 (51%)	58 (41%)	93 (51%)	170 (47%)
Denials	1 (25%)	0 (0%)	43 (19%)	1 (17%)	35 (17%)	24 (17%)	40 (22%)	61 (17%)
Originations								
Total Amount ($1,000s)	$45,020	$44,895	$24,845	$45,305	$23,590	$25,310	$27,545	$46,030
Conventional Loans	2	2	64	2	60	46	54	112
Purchase	1	4	77	3	69	33	67	110
Refinance	1	1	30	0	30	24	26	56
For Principal Residence	0	4	90	2	85	36	88	127
Single-family	0	0	34	1	33	11	30	45
2-4 Family	2	5	74	2	69	37	63	115
Avg Loan Amount ($1,000s)	$22,510.0	$8,979.0	$227.9	$15,101.7	$231.3	$436.4	$296.2	$270.8
Avg Borrower Income ($1,000s)	$92.7	$97.4	$86.5	$97.1	$112.0	$94.3	$166.1	$96.8
Avg Property Value ($1,000s)	$346.0	$352.7	$284.4	$351.4	$459.5	$284.9	$475.7	$350.2
LTV > 90	0 of 2	2 of 5	51 of 108	1 of 3	46 of 101	16 of 56	45 of 92	65 of 167
DTI > 45	0 of 2	2 of 4	25 of 105	1 of 2	24 of 100	8 of 37	19 of 91	35 of 145
Loan Costs > $5,000	0 of 1	4 of 4	70 of 83	2 of 2	67 of 81	27 of 32	68 of 81	100 of 120

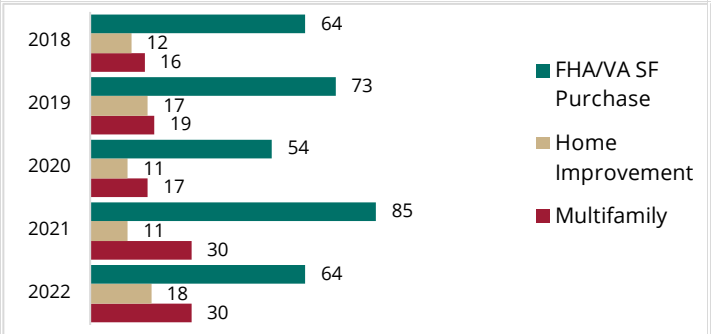
Top Lenders – Community Area 30: South Lawndale

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	44	16 (36%)	$4,400	13 (81%)	3 (19%)	13 (81%)	6 (38%)
CALIBER HOME LOANS, INC.	21	14 (67%)	$2,920	13 (93%)	1 (7%)	12 (86%)	9 (64%)
THE HUNTINGTON NATIONAL BANK	40	10 (25%)	$1,860	4 (40%)	3 (30%)	10 (100%)	4 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC	12	10 (83%)	$1,800	5 (50%)	5 (50%)	10 (100%)	9 (90%)
RF RENOVO MANAGEMENT COMPANY, LLC	10	9 (90%)	$6,475	6 (67%)	3 (33%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC	16	9 (56%)	$2,385	6 (67%)	3 (33%)	5 (56%)	5 (56%)
BANK OF AMERICA, NATIONAL ASSOCIATION	30	8 (27%)	$1,360	5 (63%)	2 (25%)	8 (100%)	7 (88%)
FIRST CENTENNIAL MORTGAGE CORPORATION	10	8 (80%)	$1,780	6 (75%)	2 (25%)	6 (75%)	5 (63%)
NEIGHBORHOOD LOANS, INC.	9	7 (78%)	$1,665	6 (86%)	1 (14%)	4 (57%)	5 (71%)
U.S. BANK NATIONAL ASSOCIATION	39	7 (18%)	$1,285	4 (57%)	2 (29%)	7 (100%)	7 (100%)
BMO HARRIS BANK NATIONAL ASSOCIATION	21	7 (33%)	$885	2 (29%)	2 (29%)	7 (100%)	7 (100%)
ROCKET MORTGAGE, LLC	14	7 (50%)	$1,505	2 (29%)	5 (71%)	5 (71%)	4 (57%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	28	7 (25%)	$965	3 (43%)	1 (14%)	7 (100%)	5 (71%)
FINANCE OF AMERICA MORTGAGE LLC	8	6 (75%)	$2,050	1 (17%)	5 (83%)	0 (0%)	0 (0%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	8	6 (75%)	$3,430	6 (100%)	0 (0%)	4 (67%)	4 (67%)
SELF-HELP FEDERAL CREDIT UNION	8	6 (75%)	$1,070	6 (100%)	0 (0%)	6 (100%)	6 (100%)
NATIONSTAR MORTGAGE LLC	9	5 (56%)	$1,025	0 (0%)	5 (100%)	2 (40%)	2 (40%)
FIRST AMERICAN BANK	17	5 (29%)	$465	0 (0%)	2 (40%)	5 (100%)	4 (80%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	11	5 (45%)	$1,015	4 (80%)	1 (20%)	5 (100%)	5 (100%)
OLD NATIONAL BANK	9	5 (56%)	$1,215	4 (80%)	0 (0%)	3 (60%)	3 (60%)

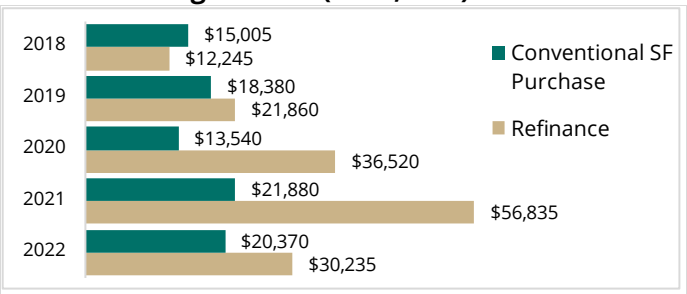
Trend – Past Five Years:

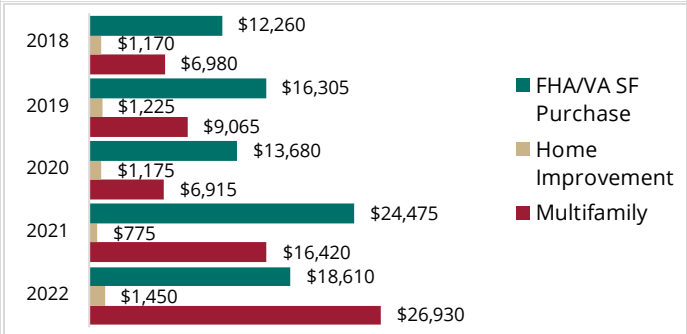
Number of Originations



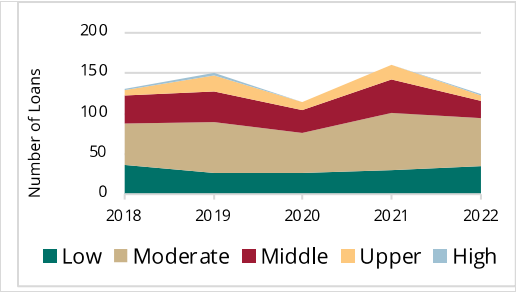


Amount of Originations (in $1,000s)

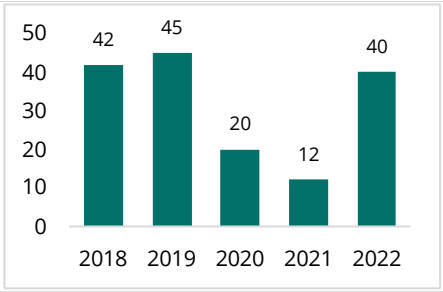




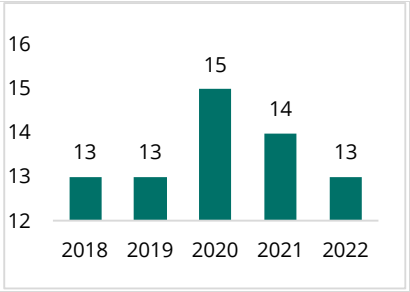
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

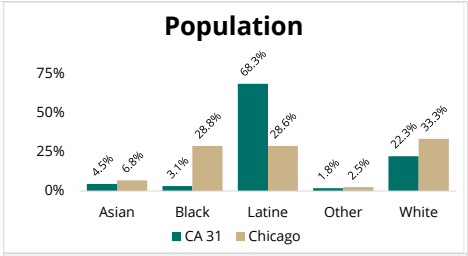


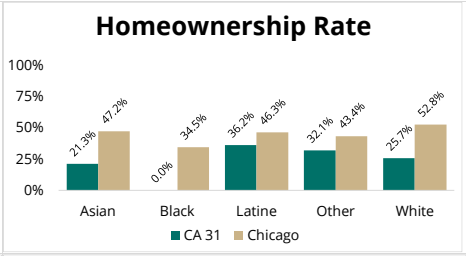
Bank Branches

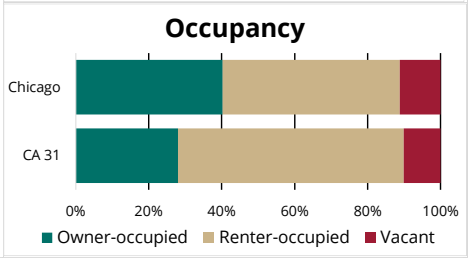


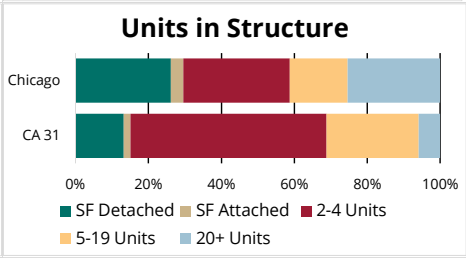
Community Area 31: Lower West Side Total Housing Units: 14,011 Total Population: 32,672

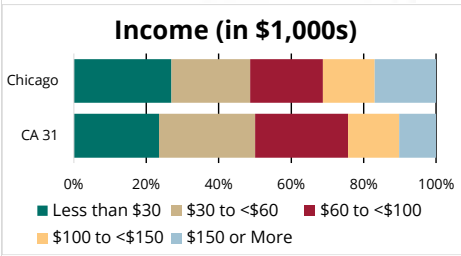


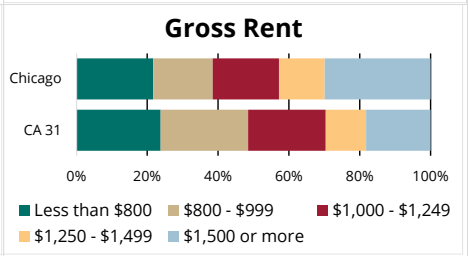


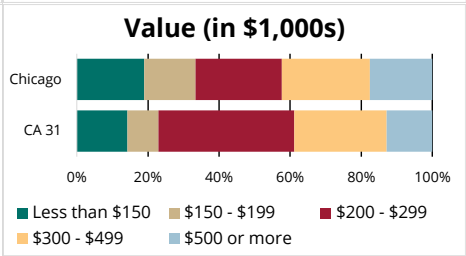












Mortgage Lending

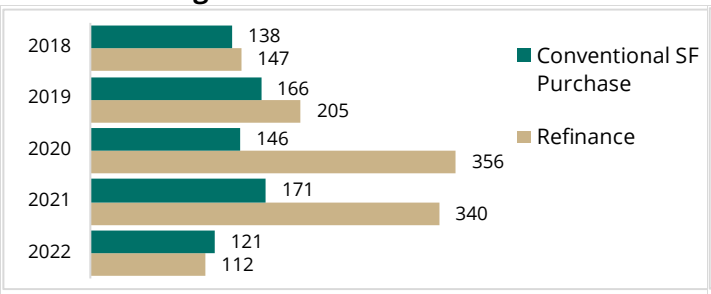
Community Area: 31	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	13	6	124	7	135	106	76	267
Originations	9 (69%)	6 (100%)	54 (44%)	3 (43%)	61 (45%)	58 (55%)	26 (34%)	137 (51%)
Denials	3 (23%)	0 (0%)	39 (31%)	1 (14%)	39 (29%)	12 (11%)	30 (39%)	55 (21%)
Originations								
Total Amount ($1,000s)	$62,250	$63,475	$13,930	$65,310	$49,170	$24,375	$61,595	$66,145
Conventional Loans	9	6	53	3	60	58	26	136
Purchase	9	4	15	1	19	28	7	61
Refinance	0	2	27	2	28	22	12	54
For Principal Residence	8	6	46	3	48	17	25	82
Single-family	9	4	22	1	23	12	11	49
2-4 Family	0	2	29	2	35	12	14	51
Avg Loan Amount ($1,000s)	$6,916.7	$10,579.2	$258.0	$21,770.0	$806.1	$420.3	$2,369.0	$482.8
Avg Borrower Income ($1,000s)	$140.7	$141.3	$114.2	$145.4	$171.8	$146.5	$178.6	$146.1
Avg Property Value ($1,000s)	$702.9	$696.2	$512.3	$697.8	$825.6	$538.1	$765.4	$690.2
LTV > 90	2 of 8	2 of 6	5 of 52	0 of 3	5 of 58	4 of 41	3 of 26	13 of 116
DTI > 45	2 of 8	0 of 6	11 of 50	1 of 3	8 of 56	5 of 18	6 of 25	16 of 91
Loan Costs > $5,000	8 of 8	5 of 6	18 of 36	1 of 2	22 of 42	9 of 12	8 of 20	45 of 70
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	23	12	113	9	153	128	72	325
Originations	15 (65%)	7 (58%)	54 (48%)	4 (44%)	83 (54%)	58 (45%)	30 (42%)	167 (51%)
Denials	0 (0%)	3 (25%)	28 (25%)	3 (33%)	26 (17%)	17 (13%)	22 (31%)	49 (15%)
Originations								
Total Amount ($1,000s)	$66,780	$70,110	$17,550	$71,435	$45,650	$39,005	$66,215	$73,245
Conventional Loans	14	4	41	2	69	46	29	135
Purchase	11	7	35	4	53	31	16	106
Refinance	4	0	19	0	29	25	13	58
For Principal Residence	9	7	46	4	71	33	30	124
Single-family	7	4	19	2	42	16	18	71
2-4 Family	8	3	35	2	41	33	12	87
Avg Loan Amount ($1,000s)	$4,452.0	$10,015.7	$325.0	$17,858.8	$550.0	$672.5	$2,207.2	$438.6
Avg Borrower Income ($1,000s)	$2,056.8	$1,965.0	$105.7	$1,927.3	$4,130.2	$132.7	$2,352.9	$1,876.2
Avg Property Value ($1,000s)	$602.2	$603.9	$459.3	$603.5	$716.3	$489.7	$641.0	$598.7
LTV > 90	2 of 15	4 of 7	20 of 53	4 of 4	25 of 82	15 of 54	7 of 30	50 of 162
DTI > 45	1 of 14	1 of 7	18 of 52	3 of 4	19 of 80	10 of 38	9 of 30	34 of 143
Loan Costs > $5,000	9 of 10	5 of 6	34 of 46	4 of 4	56 of 70	24 of 31	21 of 29	98 of 121

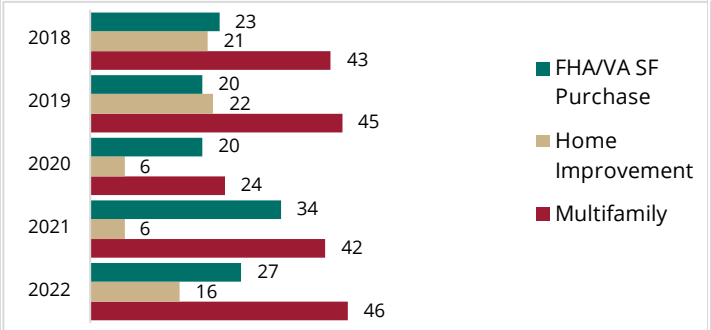
Top Lenders – Community Area 31: Near West Side

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	59	31 (53%)	$10,805	24 (77%)	7 (23%)	13 (42%)	7 (23%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	39	22 (56%)	$11,710	6 (27%)	14 (64%)	12 (55%)	5 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC	18	12 (67%)	$4,620	10 (83%)	2 (17%)	4 (33%)	2 (17%)
ROCKET MORTGAGE, LLC	15	12 (80%)	$3,090	4 (33%)	8 (67%)	5 (42%)	6 (50%)
THE HUNTINGTON NATIONAL BANK	31	11 (35%)	$2,635	6 (55%)	0 (0%)	6 (55%)	1 (9%)
U.S. BANK NATIONAL ASSOCIATION	16	8 (50%)	$3,460	3 (38%)	3 (38%)	4 (50%)	2 (25%)
LOANDEPOT.COM, LLC	11	8 (73%)	$3,760	6 (75%)	2 (25%)	3 (38%)	1 (13%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	14	7 (50%)	$2,655	3 (43%)	3 (43%)	4 (57%)	1 (14%)
RF RENOVO MANAGEMENT COMPANY, LLC	7	7 (100%)	$10,415	4 (57%)	3 (43%)	0 (0%)	0 (0%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	9	6 (67%)	$3,050	5 (83%)	1 (17%)	3 (50%)	0 (0%)
FIRST AMERICAN BANK	10	6 (60%)	$1,930	2 (33%)	2 (33%)	4 (67%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	7	5 (71%)	$1,585	3 (60%)	2 (40%)	3 (60%)	2 (40%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	21	5 (24%)	$1,485	1 (20%)	3 (60%)	4 (80%)	0 (0%)
PEOPLES BANK	5	5 (100%)	$2,545	3 (60%)	1 (20%)	1 (20%)	0 (0%)
GOLD COAST BANK	7	5 (71%)	$1,845	4 (80%)	1 (20%)	2 (40%)	1 (20%)
NEIGHBORHOOD LOANS, INC.	7	5 (71%)	$1,985	2 (40%)	3 (60%)	4 (80%)	0 (0%)
MUTUAL FEDERAL BANK	4	4 (100%)	$1,870	1 (25%)	3 (75%)	3 (75%)	2 (50%)
DRAPER AND KRAMER MORTGAGE CORP.	5	4 (80%)	$1,290	4 (100%)	0 (0%)	2 (50%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	4 (44%)	$1,700	4 (100%)	0 (0%)	1 (25%)	0 (0%)
GREENSTATE CREDIT UNION	4	4 (100%)	$4,770	1 (25%)	3 (75%)	0 (0%)	0 (0%)

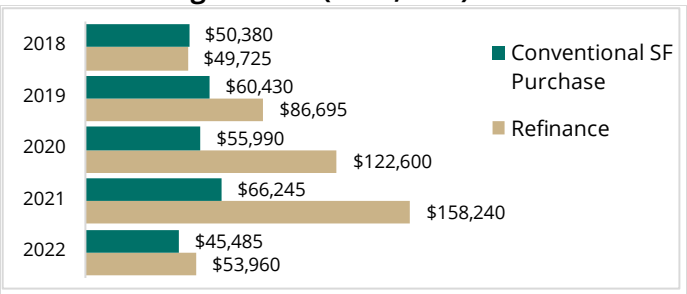
Trend – Past Five Years:

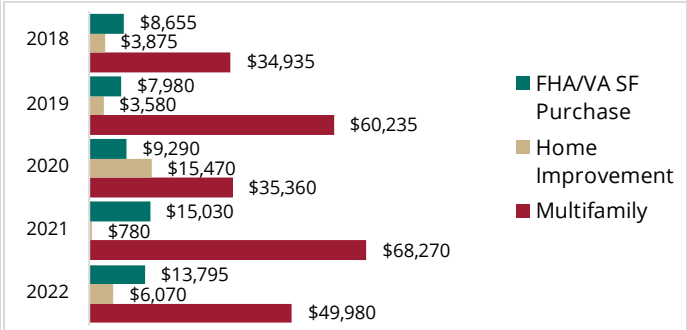
Number of Originations



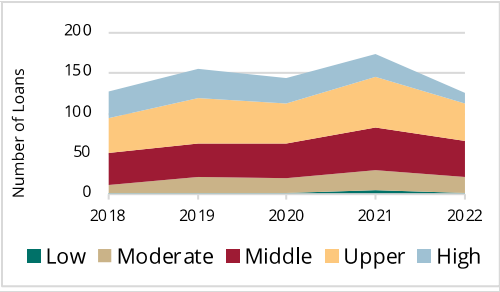


Amount of Originations (in $1,000s)

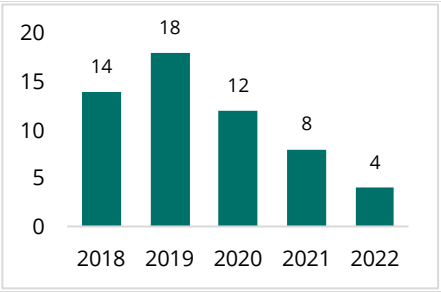




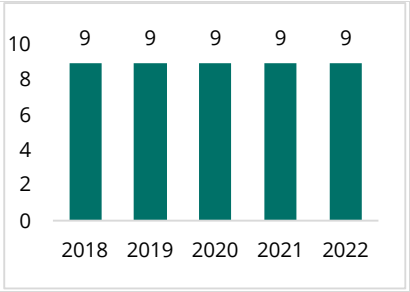
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

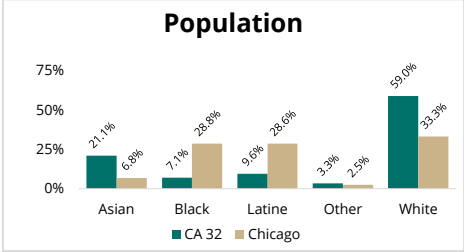


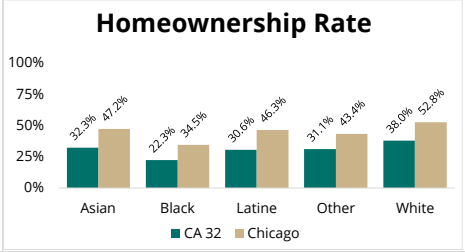
Community Area 32: Loop

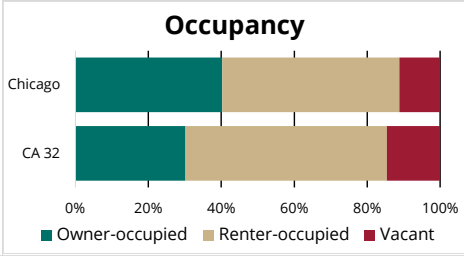
Total Housing Units: 24,517

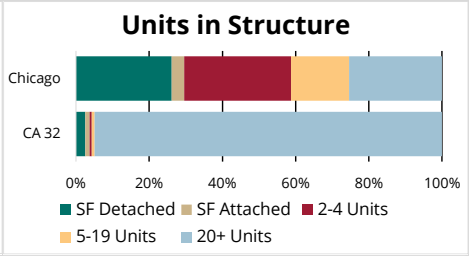
Total Population: 39,327

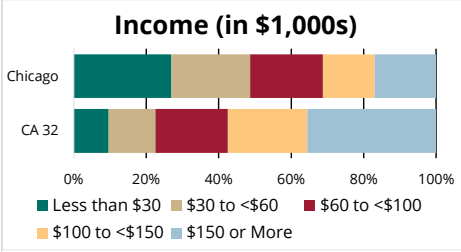


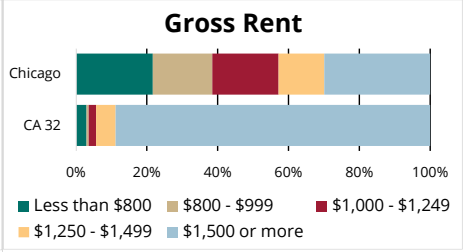


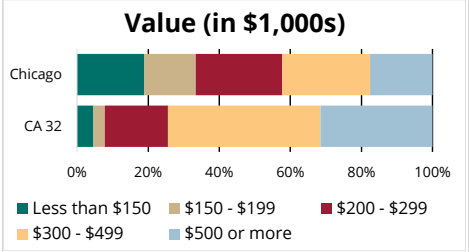












Mortgage Lending

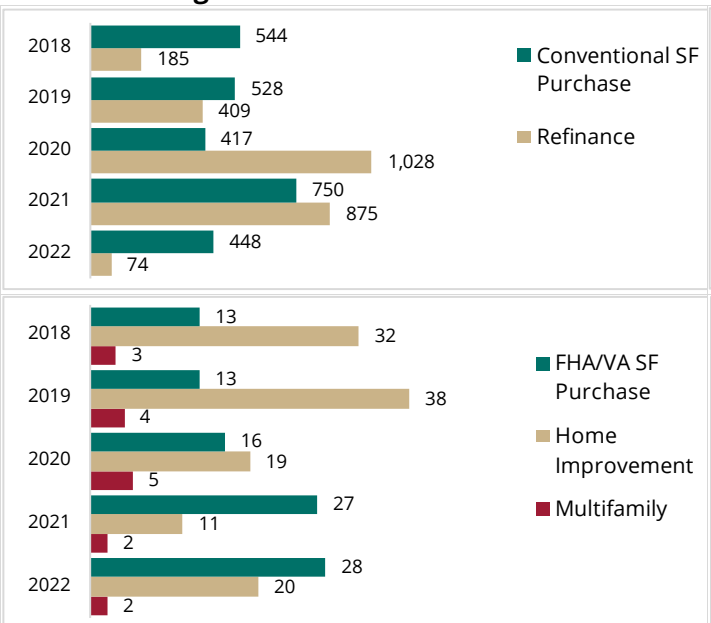
Community Area: 32	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	80	32	30	3	208	104	78	427
Originations	43 (54%)	14 (44%)	22 (73%)	1 (33%)	124 (60%)	38 (37%)	42 (54%)	220 (52%)
Denials	20 (25%)	7 (22%)	5 (17%)	2 (67%)	28 (13%)	14 (13%)	16 (21%)	71 (17%)
Originations								
Total Amount ($1,000s)	$69,415	$77,470	$5,960	$80,825	$42,550	$54,060	$73,310	$81,080
Conventional Loans	42	14	20	1	121	38	41	216
Purchase	33	10	20	1	85	29	36	158
Refinance	7	2	0	0	19	5	1	33
For Principal Residence	35	13	21	0	111	24	41	183
Single-family	43	14	22	1	124	37	42	219
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$1,614.3	$5,533.6	$270.9	$80,825.0	$343.1	$1,422.6	$1,745.5	$368.5
Avg Borrower Income ($1,000s)	$247.7	$238.1	$135.9	$233.0	$235.6	$214.7	$275.5	$233.6
Avg Property Value ($1,000s)	$491.5	$476.8	$356.4	$471.8	$495.5	$431.5	$525.4	$471.2
LTV > 90	7 of 42	3 of 14	7 of 22	0 of 1	19 of 120	8 of 36	9 of 42	37 of 213
DTI > 45	5 of 42	2 of 14	4 of 22	0 of 1	23 of 120	3 of 34	16 of 42	33 of 211
Loan Costs > $5,000	20 of 34	5 of 11	16 of 22	0 of 1	69 of 104	24 of 31	27 of 36	118 of 181
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	101	69	50	6	262	200	125	638
Originations	68 (67%)	38 (55%)	32 (64%)	3 (50%)	175 (67%)	80 (40%)	81 (65%)	364 (57%)
Denials	11 (11%)	9 (13%)	4 (8%)	0 (0%)	18 (7%)	17 (9%)	13 (10%)	55 (9%)
Originations								
Total Amount ($1,000s)	$133,820	$142,760	$7,520	$151,165	$102,345	$76,990	$136,385	$151,770
Conventional Loans	65	29	31	1	168	76	74	339
Purchase	61	35	27	3	154	67	79	320
Refinance	7	3	5	0	19	12	2	41
For Principal Residence	56	36	27	3	149	62	77	306
Single-family	68	38	32	3	175	79	81	363
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$1,967.9	$3,756.8	$235.0	$50,388.3	$584.8	$962.4	$1,683.8	$417.0
Avg Borrower Income ($1,000s)	$249.9	$243.7	$138.4	$231.4	$154.1	$242.5	$277.7	$230.1
Avg Property Value ($1,000s)	$667.0	$645.0	$298.0	$609.1	$835.6	$339.9	$712.2	$605.8
LTV > 90	13 of 67	23 of 37	13 of 30	2 of 2	51 of 172	25 of 78	34 of 79	114 of 356
DTI > 45	17 of 68	9 of 38	5 of 31	2 of 3	22 of 171	11 of 77	27 of 81	61 of 357
Loan Costs > $5,000	49 of 65	29 of 33	23 of 27	3 of 3	134 of 157	53 of 63	62 of 70	268 of 321

Top Lenders – Community Area 32: Loop

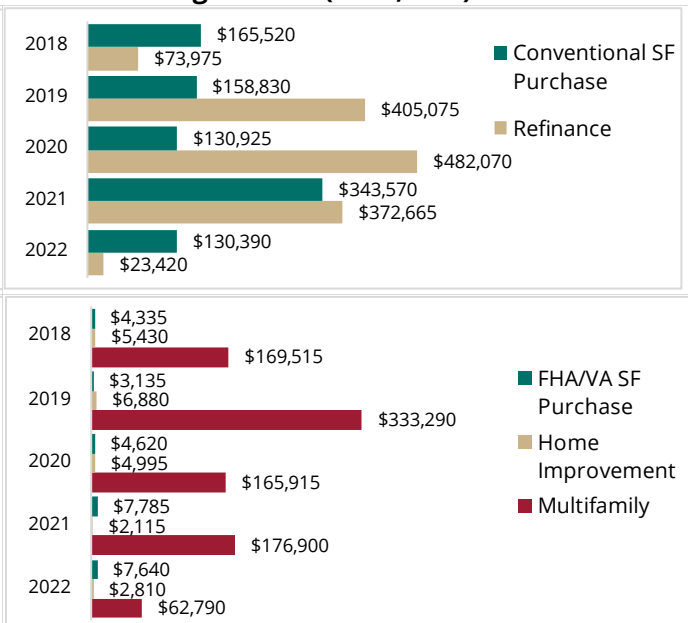
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	134	82 (61%)	$20,640	75 (91%)	7 (9%)	23 (28%)	22 (27%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	94	53 (56%)	$18,175	36 (68%)	12 (23%)	24 (45%)	11 (21%)
ROCKET MORTGAGE, LLC	31	25 (81%)	$6,635	17 (68%)	8 (32%)	8 (32%)	3 (12%)
CROSSCOUNTRY MORTGAGE, INC.	25	20 (80%)	$6,320	20 (100%)	0 (0%)	8 (40%)	2 (10%)
THE HUNTINGTON NATIONAL BANK	32	19 (59%)	$8,095	12 (63%)	3 (16%)	8 (42%)	5 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC	23	17 (74%)	$4,485	16 (94%)	1 (6%)	10 (59%)	4 (24%)
BARRINGTON BANK & TRUST COMPANY, N.A.	20	17 (85%)	$5,455	15 (88%)	2 (12%)	5 (29%)	3 (18%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	20	16 (80%)	$3,720	16 (100%)	0 (0%)	6 (38%)	5 (31%)
LOANDEPOT.COM, LLC	20	15 (75%)	$4,115	15 (100%)	0 (0%)	10 (67%)	4 (27%)
U.S. BANK NATIONAL ASSOCIATION	33	12 (36%)	$3,170	11 (92%)	0 (0%)	4 (33%)	4 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION	23	11 (48%)	$2,405	9 (82%)	0 (0%)	5 (45%)	4 (36%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	25	11 (44%)	$4,175	5 (45%)	3 (27%)	4 (36%)	1 (9%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	31	10 (32%)	$2,670	9 (90%)	0 (0%)	2 (20%)	2 (20%)
A&N MORTGAGE SERVICES, INC.	12	10 (83%)	$3,420	10 (100%)	0 (0%)	3 (30%)	2 (20%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	13	8 (62%)	$2,880	6 (75%)	1 (13%)	4 (50%)	2 (25%)
DRAPER AND KRAMER MORTGAGE CORP.	9	8 (89%)	$2,340	8 (100%)	0 (0%)	4 (50%)	1 (13%)
GUARANTEED RATE AFFINITY, LLC	15	8 (53%)	$2,390	5 (63%)	3 (38%)	1 (13%)	1 (13%)
NEIGHBORHOOD LOANS, INC.	13	8 (62%)	$2,330	7 (88%)	1 (13%)	1 (13%)	2 (25%)
PENNYMAC LOAN SERVICES, LLC	11	7 (64%)	$1,675	5 (71%)	2 (29%)	3 (43%)	1 (14%)
PROPER RATE, LLC	16	7 (44%)	$1,965	6 (86%)	1 (14%)	3 (43%)	1 (14%)

Trend – Past Five Years:

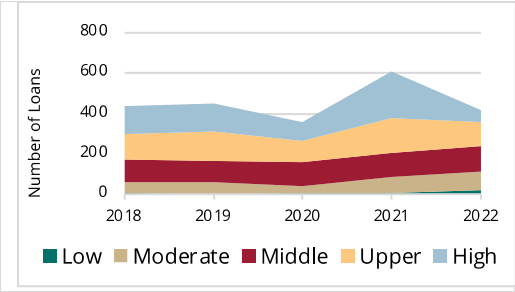
Number of Originations



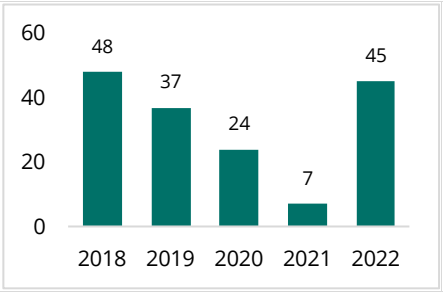
Amount of Originations (in $1,000s)



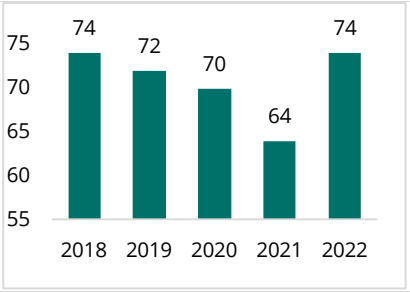
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

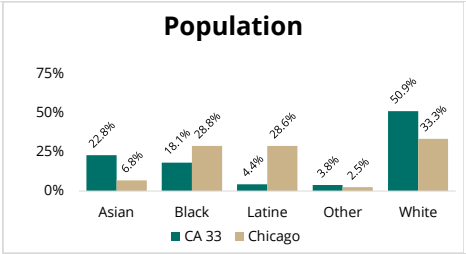


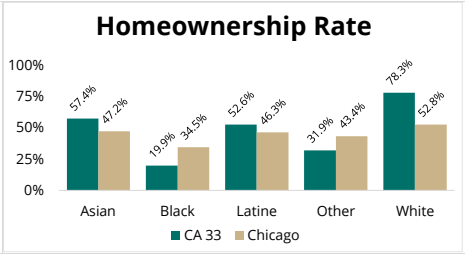
Bank Branches

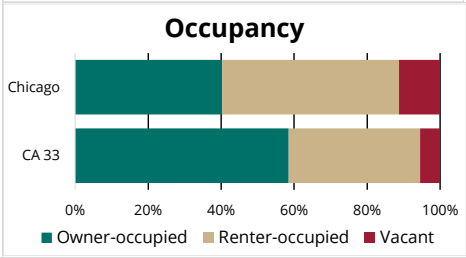


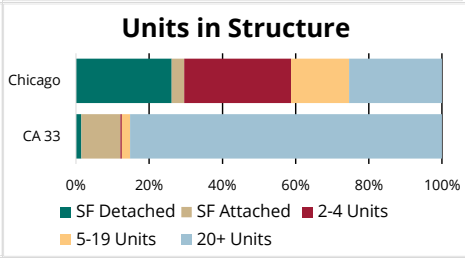
Community Area 33: Near South Side Total Housing Units: 11,512 Total Population: 19,407

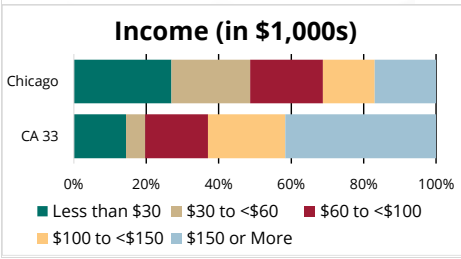


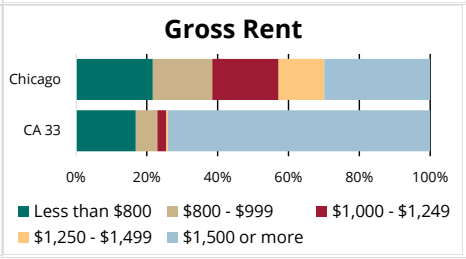


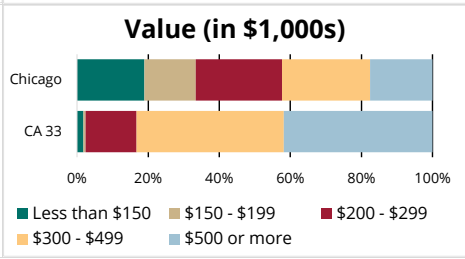












Mortgage Lending

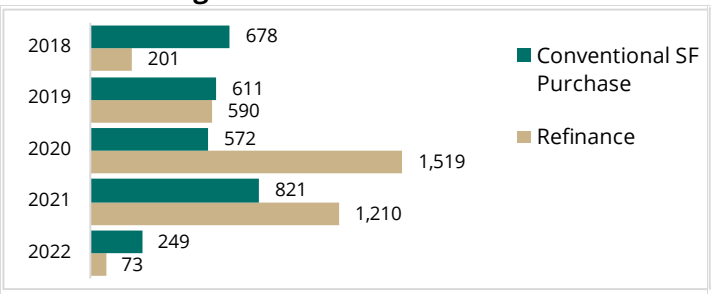
Community Area: 33	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	64	43	22	5	110	70	21	292
Originations	38 (59%)	23 (53%)	11 (50%)	2 (40%)	76 (69%)	32 (46%)	11 (52%)	171 (59%)
Denials	8 (13%)	8 (19%)	5 (23%)	1 (20%)	5 (5%)	6 (9%)	4 (19%)	28 (10%)
Originations								
Total Amount ($1,000s)	$58,295	$63,930	$4,735	$72,705	$39,365	$59,925	$71,080	$73,555
Conventional Loans	38	22	10	1	76	32	11	169
Purchase	28	15	9	2	50	19	11	114
Refinance	6	6	2	0	17	9	0	38
For Principal Residence	35	20	10	2	69	27	11	153
Single-family	38	23	11	2	76	31	11	170
2-4 Family	0	0	0	0	0	1	0	1
Avg Loan Amount ($1,000s)	$1,534.1	$2,779.6	$430.5	$36,352.5	$518.0	$1,872.7	$6,461.8	$430.1
Avg Borrower Income ($1,000s)	$270.6	$248.7	$220.9	$256.4	$226.1	$264.9	$268.8	$255.2
Avg Property Value ($1,000s)	$650.7	$657.5	$539.5	$643.4	$611.2	$631.0	$667.8	$640.8
LTV > 90	3 of 37	8 of 22	3 of 11	2 of 2	13 of 73	6 of 31	6 of 11	32 of 165
DTI > 45	5 of 36	2 of 22	0 of 11	0 of 2	3 of 73	2 of 29	2 of 11	12 of 162
Loan Costs > $5,000	22 of 31	12 of 19	9 of 11	2 of 2	37 of 60	19 of 26	9 of 11	92 of 138
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	68	66	23	3	119	119	34	375
Originations	38 (56%)	40 (61%)	16 (70%)	1 (33%)	77 (65%)	38 (32%)	21 (62%)	194 (52%)
Denials	3 (4%)	9 (14%)	1 (4%)	1 (33%)	11 (9%)	15 (13%)	7 (21%)	39 (10%)
Originations								
Total Amount ($1,000s)	$60,380	$57,180	$5,570	$73,355	$43,895	$60,110	$68,405	$73,730
Conventional Loans	37	28	15	1	73	38	19	177
Purchase	33	36	13	0	59	26	18	154
Refinance	4	4	3	1	16	10	3	35
For Principal Residence	33	38	15	1	73	34	19	179
Single-family	38	40	16	1	77	38	21	194
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$1,588.9	$1,429.5	$348.1	$73,355.0	$570.1	$1,581.8	$3,257.4	$380.1
Avg Borrower Income ($1,000s)	$193.2	$193.2	$161.3	$189.8	$178.0	$190.4	$204.0	$189.5
Avg Property Value ($1,000s)	$501.0	$512.9	$415.0	$503.5	$482.5	$510.8	$521.5	$503.2
LTV > 90	3 of 38	21 of 39	6 of 15	0 of 1	12 of 74	7 of 38	4 of 20	43 of 190
DTI > 45	4 of 38	10 of 40	4 of 16	0 of 1	13 of 77	4 of 38	7 of 21	31 of 194
Loan Costs > $5,000	26 of 35	31 of 39	14 of 15	0 of 1	53 of 68	25 of 32	18 of 20	135 of 175

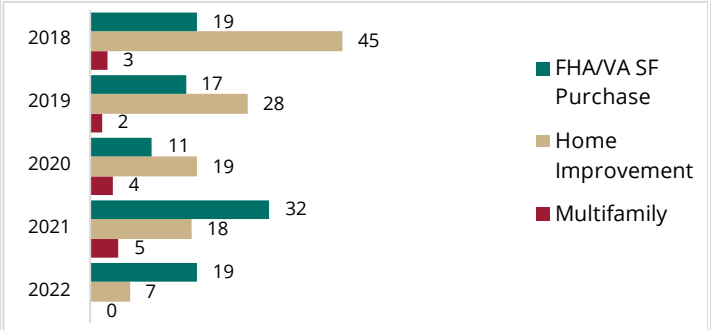
Top Lenders – Community Area 33: Near South Side

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	86	40 (47%)	$15,830	33 (83%)	7 (18%)	13 (33%)	3 (8%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	51	34 (67%)	$14,970	21 (62%)	13 (38%)	16 (47%)	1 (3%)
THE HUNTINGTON NATIONAL BANK	27	22 (81%)	$8,760	17 (77%)	3 (14%)	11 (50%)	1 (5%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	22	14 (64%)	$6,240	10 (71%)	2 (14%)	4 (29%)	1 (7%)
UNITED SHORE FINANCIAL SERVICES, LLC	17	12 (71%)	$4,390	12 (100%)	0 (0%)	9 (75%)	1 (8%)
ROCKET MORTGAGE, LLC	15	11 (73%)	$3,505	8 (73%)	2 (18%)	5 (45%)	3 (27%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	9	8 (89%)	$4,120	7 (88%)	0 (0%)	4 (50%)	0 (0%)
DRAPER AND KRAMER MORTGAGE CORP.	9	7 (78%)	$1,955	6 (86%)	1 (14%)	5 (71%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	14	7 (50%)	$2,885	5 (71%)	2 (29%)	4 (57%)	1 (14%)
FIRST AMERICAN BANK	9	6 (67%)	$960	1 (17%)	1 (17%)	0 (0%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC	10	6 (60%)	$2,360	6 (100%)	0 (0%)	3 (50%)	1 (17%)
PNC BANK, NATIONAL ASSOCIATION	17	6 (35%)	$3,210	2 (33%)	1 (17%)	3 (50%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION	18	6 (33%)	$2,710	4 (67%)	0 (0%)	4 (67%)	1 (17%)
BMO HARRIS BANK NATIONAL ASSOCIATION	11	6 (55%)	$1,810	3 (50%)	1 (17%)	1 (17%)	1 (17%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	21	6 (29%)	$2,830	5 (83%)	1 (17%)	3 (50%)	0 (0%)
A&N MORTGAGE SERVICES, INC.	6	6 (100%)	$2,930	6 (100%)	0 (0%)	1 (17%)	1 (17%)
BARRINGTON BANK & TRUST COMPANY, N.A.	8	5 (63%)	$1,425	3 (60%)	2 (40%)	2 (40%)	1 (20%)
HOME POINT FINANCIAL CORPORATION	6	5 (83%)	$2,025	4 (80%)	1 (20%)	3 (60%)	0 (0%)
LOANDEPOT.COM, LLC	8	5 (63%)	$2,845	2 (40%)	3 (60%)	4 (80%)	1 (20%)
PROPER RATE, LLC	8	5 (63%)	$1,745	4 (80%)	1 (20%)	3 (60%)	1 (20%)

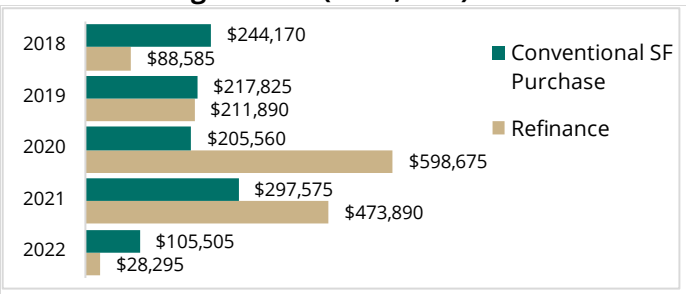
Trend – Past Five Years:

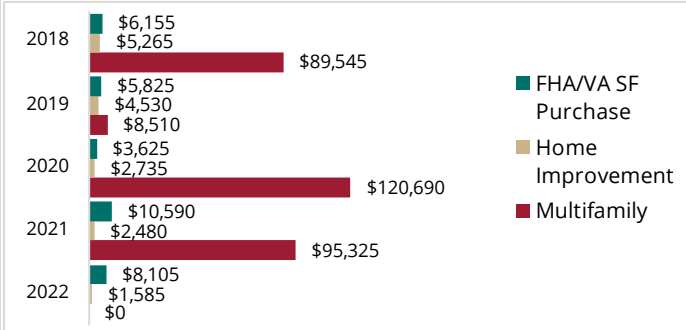
Number of Originations



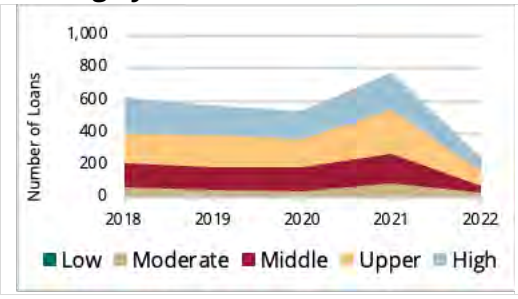


Amount of Originations (in $1,000s)

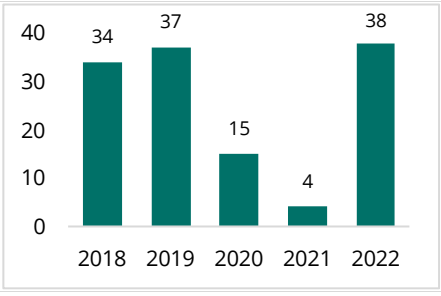




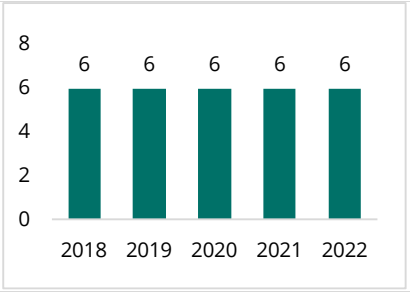
Owner-occupied Home Purchase Lending by Borrower Income



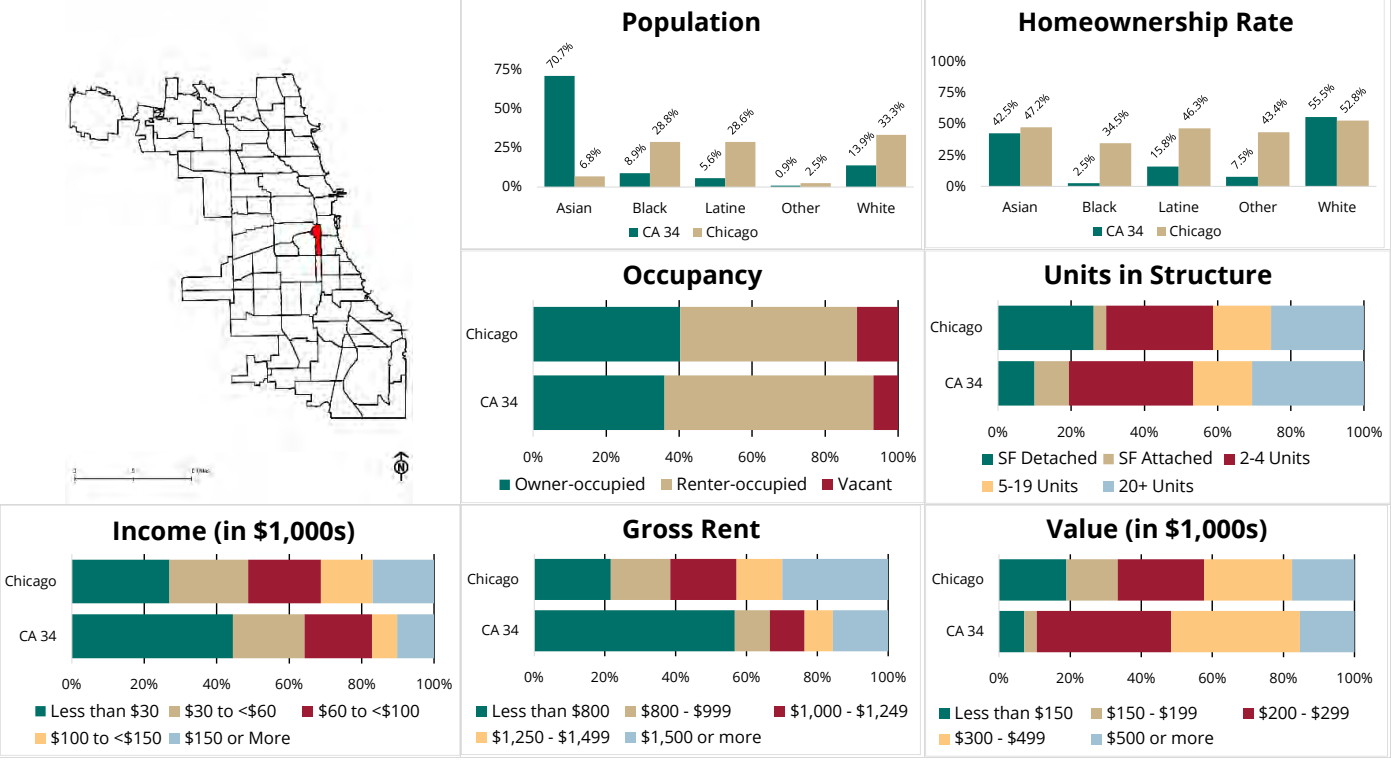
Foreclosure Filings



Bank Branches



Community Area 34: Armour Square Total Housing Units: 5,840 Total Population: 13,401



Mortgage Lending

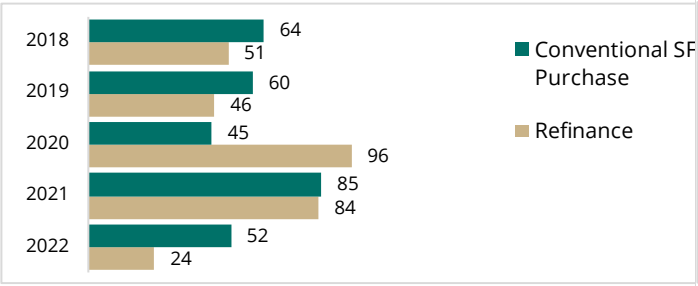
Community Area: 34	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	59	3	5	0	19	23	40	104
Originations	38 (64%)	1 (33%)	0 (0%)	0 (0%)	12 (63%)	12 (52%)	22 (55%)	63 (61%)
Denials	10 (17%)	1 (33%)	1 (0%)	0 (0%)	3 (16%)	2 (9%)	6 (15%)	16 (15%)
Originations								
Total Amount ($1,000s)	$11,065	$19,620	$0	$19,755	$15,605	$12,975	$15,295	$19,755
Conventional Loans	38	1	0	0	12	12	22	63
Purchase	28	0	0	0	3	10	17	41
Refinance	8	1	0	0	8	1	3	18
For Principal Residence	33	1	0	0	8	1	22	43
Single-family	30	1	0	0	7	3	18	41
2-4 Family	7	0	0	0	2	7	4	16
Avg Loan Amount ($1,000s)	$291.2	$19,620.0	$0.0	$0.0	$1,300.4	$1,081.3	$695.2	$313.6
Avg Borrower Income ($1,000s)	$226.3	$110.2	$0.0	$113.7	$88.8	$107.7	$171.9	$113.7
Avg Property Value ($1,000s)	$685.0	$518.6	$0.0	$513.0	$495.3	$434.4	$563.3	$513.0
LTV > 90	0 of 23	0 of 1	0 of 0	0 of 0	0 of 9	0 of 2	0 of 10	0 of 35
DTI > 45	3 of 19	0 of 1	0 of 0	0 of 0	2 of 8	0 of 1	1 of 10	5 of 29
Loan Costs > $5,000	10 of 18	0 of 1	0 of 0	0 of 0	2 of 5	0 of 0	5 of 10	12 of 24
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	19	5	4	1	19	15	18	59
Originations	9 (47%)	4 (80%)	1 (25%)	0 (0%)	8 (42%)	4 (27%)	7 (39%)	25 (42%)
Denials	6 (32%)	0 (0%)	0 (0%)	0 (0%)	2 (11%)	4 (27%)	8 (44%)	12 (20%)
Originations								
Total Amount ($1,000s)	$9,210	$10,335	$245	$11,545	$9,105	$5,985	$9,990	$11,545
Conventional Loans	9	2	1	0	7	3	7	21
Purchase	6	2	1	0	7	2	6	17
Refinance	2	1	0	0	1	2	1	6
For Principal Residence	9	4	1	0	6	3	7	22
Single-family	7	3	1	0	6	3	6	19
2-4 Family	2	1	0	0	2	0	1	5
Avg Loan Amount ($1,000s)	$1,023.3	$2,583.8	$245.0	$0.0	$1,138.1	$1,496.3	$1,427.1	$461.8
Avg Borrower Income ($1,000s)	$159.3	$125.6	$62.0	$134.8	$138.3	$122.6	$167.2	$134.8
Avg Property Value ($1,000s)	$524.4	$496.4	$255.0	$482.2	$542.6	$386.9	$542.2	$482.2
LTV > 90	0 of 9	2 of 4	1 of 1	0 of 0	2 of 8	1 of 4	1 of 7	5 of 25
DTI > 45	4 of 8	0 of 4	1 of 1	0 of 0	2 of 8	0 of 3	4 of 7	6 of 23
Loan Costs > $5,000	4 of 7	2 of 3	1 of 1	0 of 0	6 of 8	2 of 3	4 of 7	14 of 21

Top Lenders – Community Area 34: Armour Square

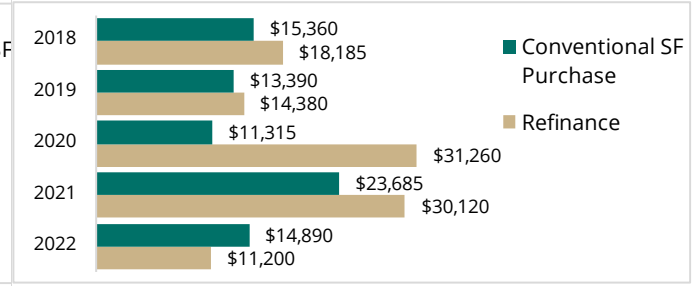
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
INTERNATIONAL BANK OF CHICAGO	19	17 (89%)	$4,595	15 (88%)	1 (6%)	15 (88%)	12 (71%)
CITIBANK, NATIONAL ASSOCIATION	18	11 (61%)	$2,255	7 (64%)	4 (36%)	11 (100%)	7 (64%)
CATHAY BANK	8	8 (100%)	$4,090	7 (88%)	1 (13%)	3 (38%)	0 (0%)
ROCKET MORTGAGE, LLC	6	4 (67%)	$1,350	2 (50%)	2 (50%)	3 (75%)	1 (25%)
GUARANTEED RATE, INC.	11	4 (36%)	$1,100	3 (75%)	1 (25%)	3 (75%)	2 (50%)
U.S. BANK NATIONAL ASSOCIATION	10	3 (30%)	$705	1 (33%)	1 (33%)	3 (100%)	1 (33%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	3	3 (100%)	$1,385	2 (67%)	1 (33%)	1 (33%)	0 (0%)
LAKESIDE BANK	3	3 (100%)	$1,725	3 (100%)	0 (0%)	0 (0%)	0 (0%)
PNC BANK, NATIONAL ASSOCIATION	3	2 (67%)	$480	1 (50%)	1 (50%)	0 (0%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC.	2	2 (100%)	$790	2 (100%)	0 (0%)	1 (50%)	0 (0%)
QUONTIC BANK	2	2 (100%)	$410	2 (100%)	0 (0%)	2 (100%)	0 (0%)
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	2	2 (100%)	$950	0 (0%)	2 (100%)	0 (0%)	0 (0%)
MUTUAL OF OMAHA MORTGAGE, INC	3	2 (67%)	$640	2 (100%)	0 (0%)	0 (0%)	0 (0%)
FIRST AMERICAN BANK	1	1 (100%)	$55	0 (0%)	1 (100%)	0 (0%)	0 (0%)
SPRING EQ, LLC	4	1 (25%)	$45	0 (0%)	0 (0%)	1 (100%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	1	1 (100%)	$355	1 (100%)	0 (0%)	0 (0%)	0 (0%)
DRAPER AND KRAMER MORTGAGE CORP.	1	1 (100%)	$245	1 (100%)	0 (0%)	1 (100%)	1 (100%)
HOME POINT FINANCIAL CORPORATION	1	1 (100%)	$275	0 (0%)	1 (100%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	5	1 (20%)	$305	0 (0%)	1 (100%)	0 (0%)	0 (0%)
PENTAGON FEDERAL CREDIT UNION	1	1 (100%)	$205	0 (0%)	0 (0%)	1 (100%)	0 (0%)

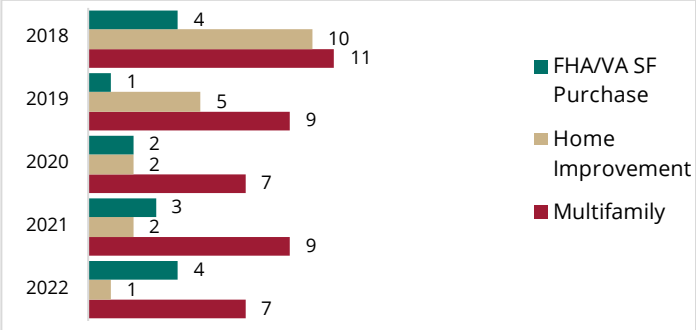
Trend – Past Five Years:

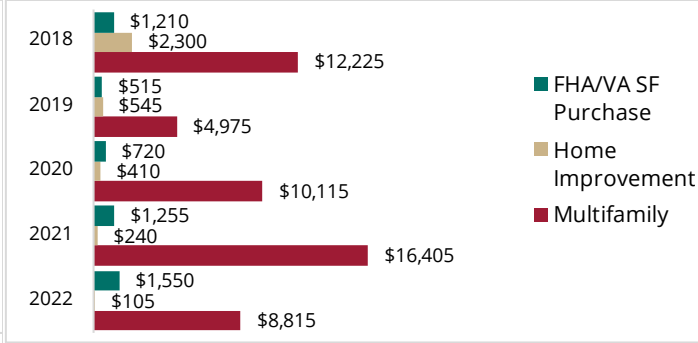
Number of Originations



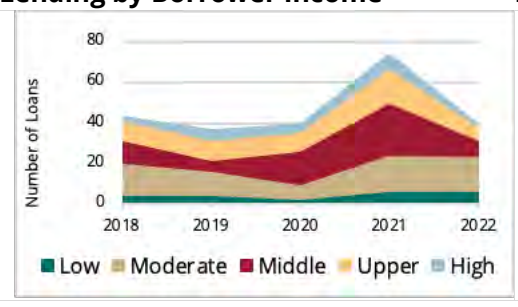
Amount of Originations (in $1,000s)



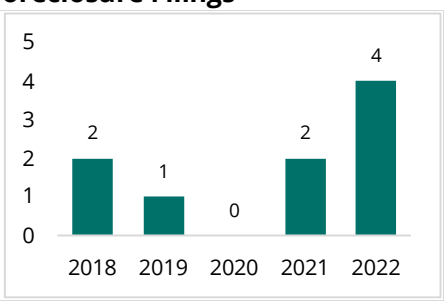




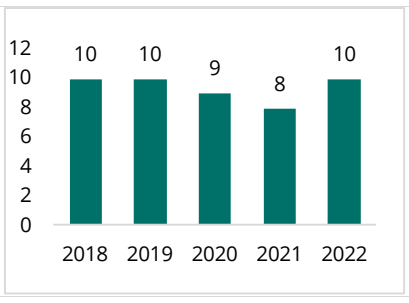
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

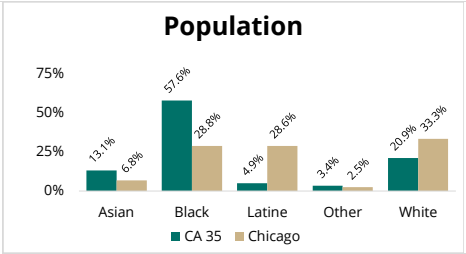


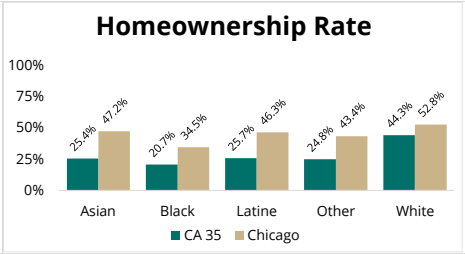
Bank Branches

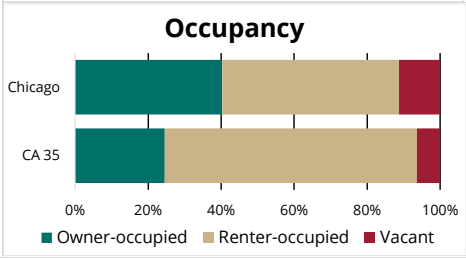


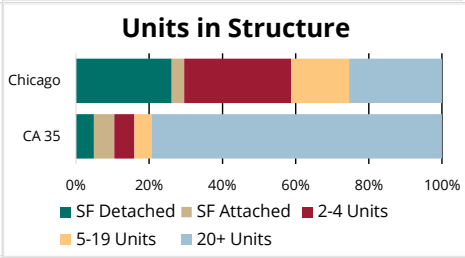
Community Area 35: Douglas Total Housing Units: 15,821 Total Population: 28,419

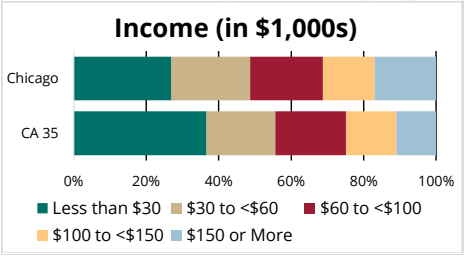


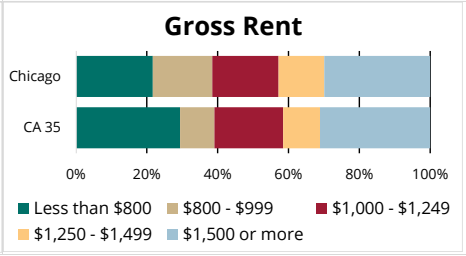


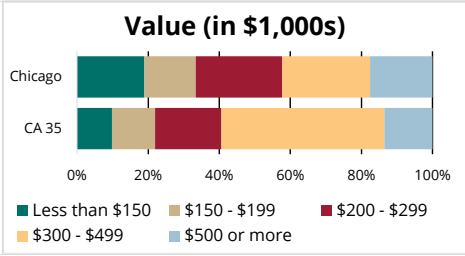












Mortgage Lending

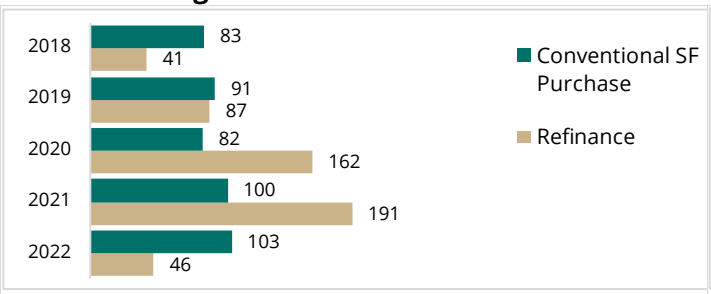
Community Area: 35	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	15	103	8	1	20	32	55	171
Originations	7 (47%)	44 (43%)	4 (50%)	1 (100%)	10 (50%)	13 (41%)	24 (44%)	75 (44%)
Denials	3 (20%)	28 (27%)	1 (13%)	0 (0%)	2 (10%)	5 (16%)	17 (31%)	38 (22%)
Originations								
Total Amount ($1,000s)	$39,380	$28,695	$1,390	$40,480	$38,605	$15,900	$37,565	$40,765
Conventional Loans	7	40	4	1	10	13	24	71
Purchase	5	27	3	1	5	8	18	46
Refinance	1	11	1	0	4	3	3	19
For Principal Residence	5	41	4	1	9	9	23	65
Single-family	7	39	4	1	10	8	24	65
2-4 Family	0	5	0	0	0	2	0	7
Avg Loan Amount ($1,000s)	$5,625.7	$652.2	$347.5	$40,480.0	$3,860.5	$1,223.1	$1,565.2	$543.5
Avg Borrower Income ($1,000s)	$141.1	$113.2	$120.0	$136.8	$136.6	$141.9	$178.1	$136.8
Avg Property Value ($1,000s)	$1,097.8	$1,918.1	$410.0	$1,025.4	$1,128.4	$364.0	$1,425.4	$1,015.3
LTV > 90	0 of 7	20 of 42	2 of 4	1 of 1	1 of 10	1 of 11	8 of 24	23 of 71
DTI > 45	1 of 7	5 of 42	0 of 4	0 of 1	1 of 10	1 of 9	4 of 24	8 of 69
Loan Costs > $5,000	2 of 4	21 of 34	3 of 4	1 of 1	3 of 8	4 of 8	10 of 21	31 of 55
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	21	119	12	2	34	71	55	247
Originations	8 (38%)	57 (48%)	5 (42%)	1 (50%)	14 (41%)	26 (37%)	19 (35%)	106 (43%)
Denials	3 (14%)	18 (15%)	3 (25%)	1 (50%)	4 (12%)	17 (24%)	16 (29%)	43 (17%)
Originations								
Total Amount ($1,000s)	$32,190	$15,515	$2,295	$33,845	$29,590	$24,660	$31,195	$33,950
Conventional Loans	7	49	5	1	13	20	18	90
Purchase	7	39	4	1	12	14	13	73
Refinance	0	16	1	0	1	10	3	27
For Principal Residence	6	55	5	1	12	21	19	95
Single-family	8	53	5	1	14	19	19	95
2-4 Family	0	4	0	0	0	6	0	10
Avg Loan Amount ($1,000s)	$4,023.8	$272.2	$459.0	$33,845.0	$2,113.6	$948.5	$1,641.8	$320.3
Avg Borrower Income ($1,000s)	$141.4	$134.3	$144.0	$141.7	$142.2	$140.6	$159.9	$140.7
Avg Property Value ($1,000s)	$439.1	$434.0	$523.0	$428.4	$430.7	$393.8	$467.6	$425.5
LTV > 90	2 of 8	22 of 56	2 of 5	1 of 1	3 of 14	8 of 25	5 of 18	36 of 104
DTI > 45	0 of 8	10 of 56	1 of 5	0 of 1	2 of 14	3 of 22	1 of 18	15 of 101
Loan Costs > $5,000	8 of 8	42 of 52	5 of 5	1 of 1	13 of 13	15 of 19	12 of 14	79 of 93

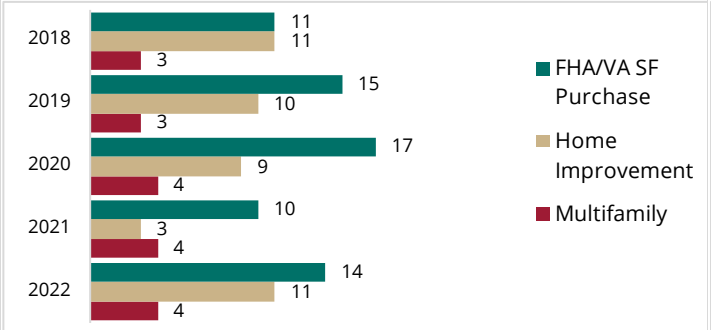
Top Lenders – Community Area 35: Douglas

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	35	16 (46%)	$6,130	14 (88%)	2 (13%)	12 (75%)	2 (13%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	32	13 (41%)	$2,575	5 (38%)	7 (54%)	8 (62%)	5 (38%)
LOANDEPOT.COM, LLC	15	10 (67%)	$2,390	6 (60%)	3 (30%)	7 (70%)	3 (30%)
THE FEDERAL SAVINGS BANK	10	10 (100%)	$2,020	9 (90%)	1 (10%)	10 (100%)	7 (70%)
ROCKET MORTGAGE, LLC	18	10 (56%)	$2,860	5 (50%)	5 (50%)	6 (60%)	1 (10%)
UNITED SHORE FINANCIAL SERVICES, LLC	11	9 (82%)	$3,245	7 (78%)	2 (22%)	7 (78%)	1 (11%)
CROSSCOUNTRY MORTGAGE, INC.	12	7 (58%)	$2,505	6 (86%)	1 (14%)	5 (71%)	1 (14%)
BANK OF AMERICA, NATIONAL ASSOCIATION	17	6 (35%)	$2,040	4 (67%)	1 (17%)	5 (83%)	4 (67%)
THE HUNTINGTON NATIONAL BANK	15	5 (33%)	$1,165	4 (80%)	0 (0%)	3 (60%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC	10	5 (50%)	$1,265	5 (100%)	0 (0%)	4 (80%)	2 (40%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	10	4 (40%)	$810	1 (25%)	2 (50%)	3 (75%)	1 (25%)
CITIBANK, NATIONAL ASSOCIATION	8	4 (50%)	$22,500	4 (100%)	0 (0%)	3 (75%)	1 (25%)
BARRINGTON BANK & TRUST COMPANY, N.A.	5	4 (80%)	$870	3 (75%)	1 (25%)	3 (75%)	2 (50%)
PNC BANK, NATIONAL ASSOCIATION	6	3 (50%)	$365	1 (33%)	1 (33%)	1 (33%)	1 (33%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	9	3 (33%)	$825	1 (33%)	2 (67%)	2 (67%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	3	3 (100%)	$585	3 (100%)	0 (0%)	1 (33%)	0 (0%)
CALIBER HOME LOANS, INC.	6	3 (50%)	$845	2 (67%)	1 (33%)	2 (67%)	0 (0%)
BMO HARRIS BANK NATIONAL ASSOCIATION	5	3 (60%)	$485	1 (33%)	1 (33%)	2 (67%)	0 (0%)
NATIONSTAR MORTGAGE LLC	10	3 (30%)	$515	0 (0%)	2 (67%)	1 (33%)	2 (67%)
CITIZENS BANK, NATIONAL ASSOCIATION	2	2 (100%)	$300	0 (0%)	0 (0%)	2 (100%)	1 (50%)

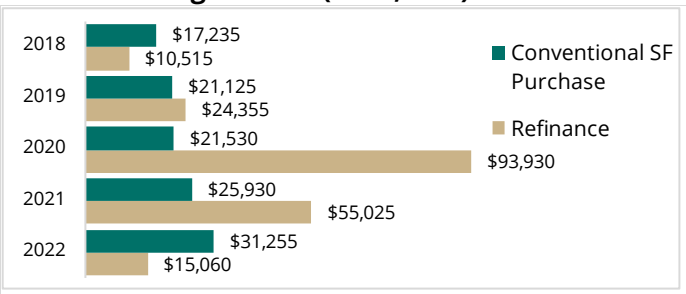
Trend – Past Five Years:

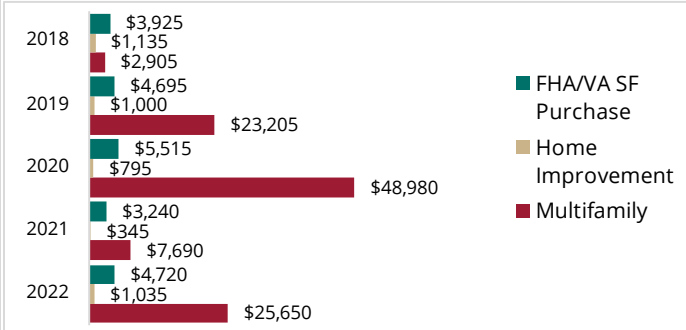
Number of Originations



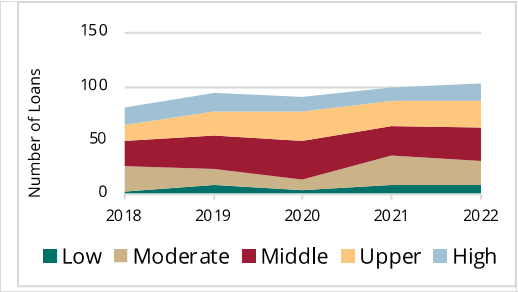


Amount of Originations (in $1,000s)

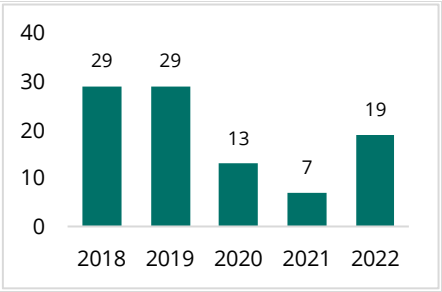




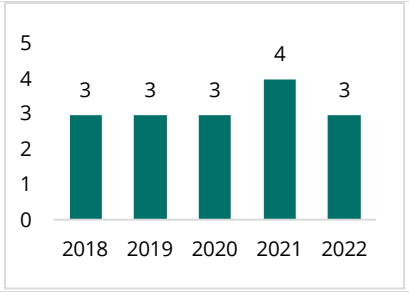
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

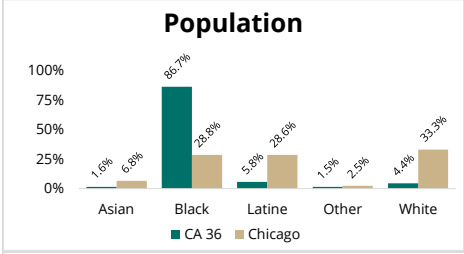


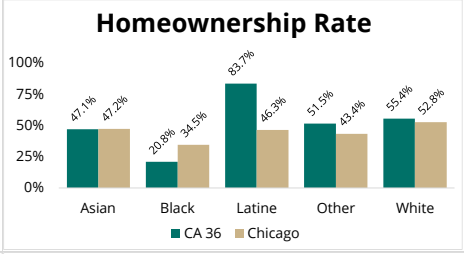
Bank Branches

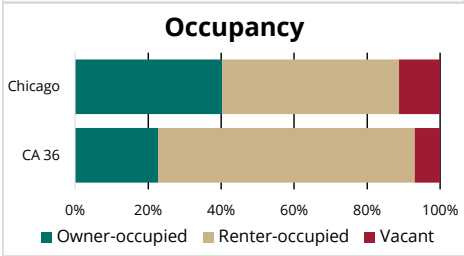


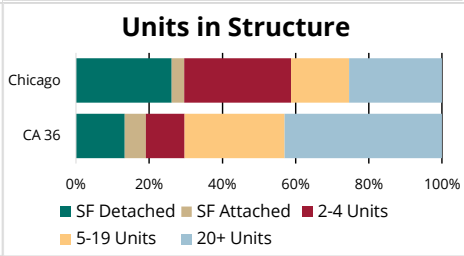
Community Area 36: Oakland Total Housing Units: 3,380 Total Population: 6,973

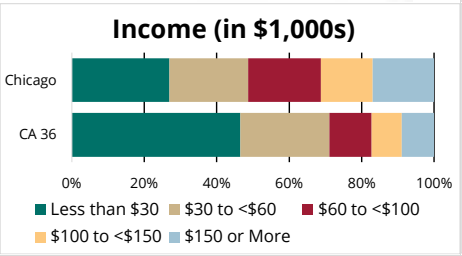


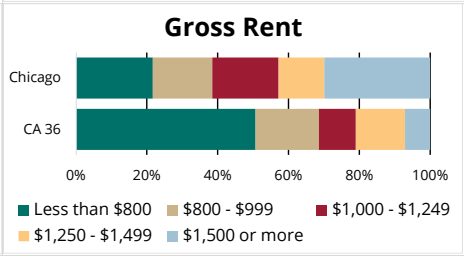


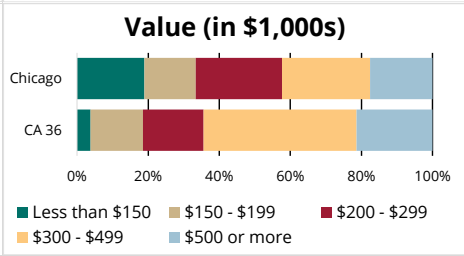












Mortgage Lending

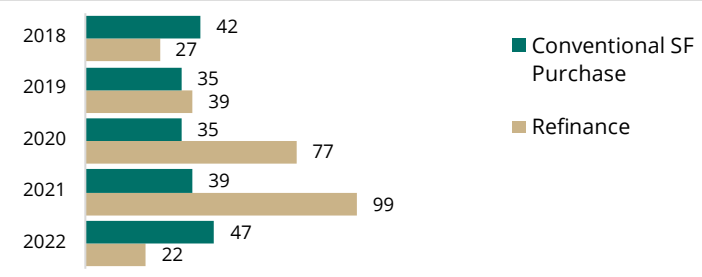
Community Area: 36	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	34	4	1	7	24	15	67
Originations	1 (100%)	19 (56%)	2 (50%)	0 (0%)	5 (71%)	9 (38%)	7 (47%)	34 (51%)
Denials	0 (0%)	8 (24%)	0 (0%)	1 (0%)	1 (14%)	3 (13%)	3 (20%)	13 (19%)
Originations								
Total Amount ($1,000s)	$29,265	$23,125	$560	$29,910	$28,865	$8,475	$28,885	$29,910
Conventional Loans	1	19	2	0	5	9	7	34
Purchase	1	11	2	0	4	3	2	19
Refinance	0	6	0	0	0	3	5	9
For Principal Residence	1	18	2	0	5	7	7	31
Single-family	1	19	2	0	5	7	7	32
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$29,265.0	$1,217.1	$280.0	$0.0	$5,773.0	$941.7	$4,126.4	$879.7
Avg Borrower Income ($1,000s)	$180.7	$190.1	$93.5	$189.1	$183.0	$205.6	$223.9	$189.1
Avg Property Value ($1,000s)	$881.1	$1,307.0	$300.0	$877.4	$968.1	$509.4	$1,039.4	$877.4
LTV > 90	0 of 1	6 of 19	1 of 2	0 of 0	1 of 5	1 of 9	1 of 7	8 of 34
DTI > 45	0 of 1	3 of 19	1 of 2	0 of 0	0 of 5	1 of 7	1 of 7	4 of 32
Loan Costs > $5,000	1 of 1	8 of 16	1 of 2	0 of 0	1 of 4	1 of 6	0 of 7	11 of 27
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	3	61	5	0	12	42	32	118
Originations	2 (67%)	26 (43%)	4 (80%)	0 (0%)	8 (67%)	11 (26%)	15 (47%)	47 (40%)
Denials	0 (0%)	12 (20%)	1 (20%)	0 (0%)	1 (8%)	4 (10%)	7 (22%)	17 (14%)
Originations								
Total Amount ($1,000s)	$15,375	$7,545	$1,370	$16,075	$13,165	$12,140	$12,500	$16,075
Conventional Loans	2	23	4	0	8	10	13	43
Purchase	1	19	3	0	5	7	8	32
Refinance	1	6	1	0	3	3	6	13
For Principal Residence	1	24	4	0	8	10	15	43
Single-family	1	26	4	0	7	11	15	45
2-4 Family	1	0	0	0	1	0	0	2
Avg Loan Amount ($1,000s)	$7,687.5	$290.2	$342.5	$0.0	$1,645.6	$1,103.6	$833.3	$342.0
Avg Borrower Income ($1,000s)	$121.3	$132.9	$153.8	$122.7	$119.8	$121.9	$148.3	$122.7
Avg Property Value ($1,000s)	$425.7	$454.5	$390.0	$429.9	$427.3	$423.6	$496.9	$429.9
LTV > 90	0 of 2	13 of 26	2 of 4	0 of 0	1 of 8	3 of 10	7 of 15	17 of 46
DTI > 45	1 of 2	9 of 26	0 of 4	0 of 0	3 of 8	3 of 10	6 of 15	16 of 46
Loan Costs > $5,000	1 of 2	20 of 24	3 of 4	0 of 0	6 of 8	7 of 9	9 of 15	34 of 43

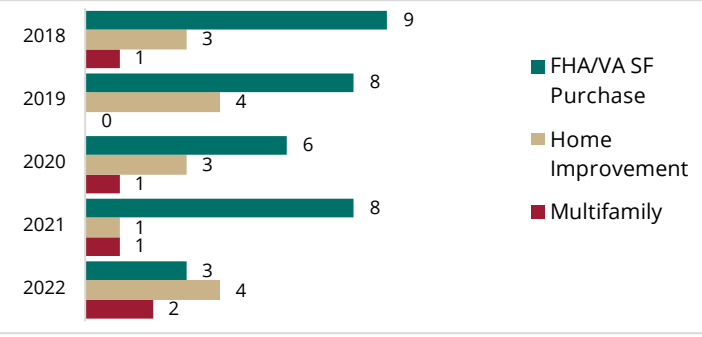
Top Lenders – Community Area 36: Oakland

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	13	8 (62%)	$2,440	6 (75%)	2 (25%)	4 (50%)	3 (38%)
GUARANTEED RATE, INC.	19	7 (37%)	$2,275	6 (86%)	1 (14%)	4 (57%)	4 (57%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	6	6 (100%)	$2,840	4 (67%)	1 (17%)	5 (83%)	0 (0%)
NEWREZ LLC	9	4 (44%)	$1,220	1 (25%)	2 (50%)	3 (75%)	1 (25%)
CITIBANK, NATIONAL ASSOCIATION	6	4 (67%)	$16,540	1 (25%)	2 (50%)	2 (50%)	2 (50%)
GUARANTEED RATE AFFINITY, LLC	6	4 (67%)	$2,370	4 (100%)	0 (0%)	4 (100%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	3	3 (100%)	$1,105	2 (67%)	1 (33%)	3 (100%)	1 (33%)
ROCKET MORTGAGE, LLC	6	3 (50%)	$525	0 (0%)	3 (100%)	3 (100%)	2 (67%)
LOANDEPOT.COM, LLC	7	3 (43%)	$1,025	1 (33%)	2 (67%)	0 (0%)	1 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION	6	2 (33%)	$780	2 (100%)	0 (0%)	2 (100%)	0 (0%)
AMERICAN PACIFIC MORTGAGE CORPORATION	3	2 (67%)	$520	2 (100%)	0 (0%)	2 (100%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC	2	2 (100%)	$870	2 (100%)	0 (0%)	2 (100%)	0 (0%)
AMERISAVE MORTGAGE CORPORATION	4	2 (50%)	$760	1 (50%)	1 (50%)	1 (50%)	1 (50%)
CROSSCOUNTRY MORTGAGE, INC.	6	2 (33%)	$560	2 (100%)	0 (0%)	1 (50%)	1 (50%)
A&N MORTGAGE SERVICES, INC.	2	2 (100%)	$960	2 (100%)	0 (0%)	1 (50%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION	5	2 (40%)	$290	0 (0%)	1 (50%)	0 (0%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATI	2	2 (100%)	$640	0 (0%)	1 (50%)	2 (100%)	0 (0%)
PENTAGON FEDERAL CREDIT UNION	1	1 (100%)	$305	0 (0%)	1 (100%)	1 (100%)	0 (0%)
NATIONS RELIABLE LENDING, LLC	1	1 (100%)	$225	1 (100%)	0 (0%)	1 (100%)	1 (100%)
SPRING EQ, LLC	1	1 (100%)	$185	0 (0%)	0 (0%)	0 (0%)	0 (0%)

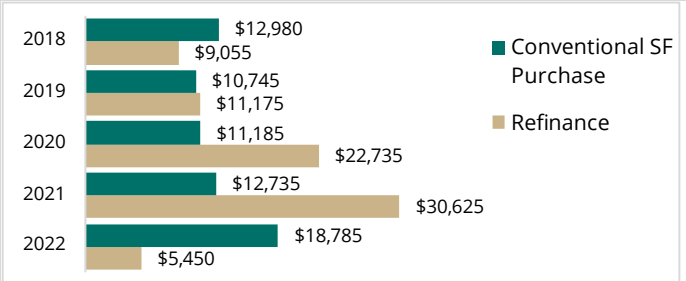
Trend – Past Five Years:

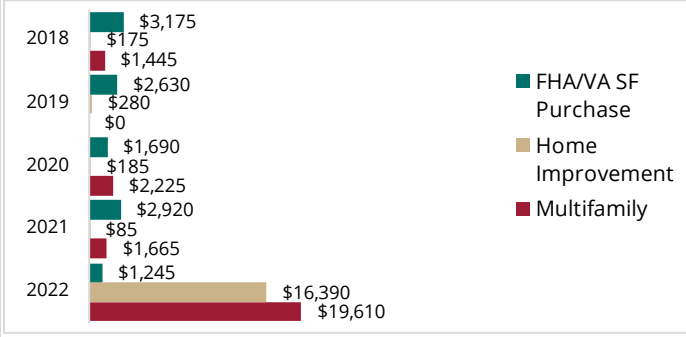
Number of Originations



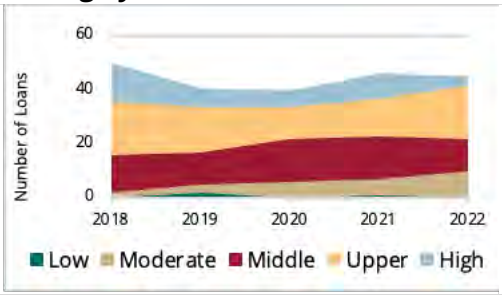


Amount of Originations (in $1,000s)

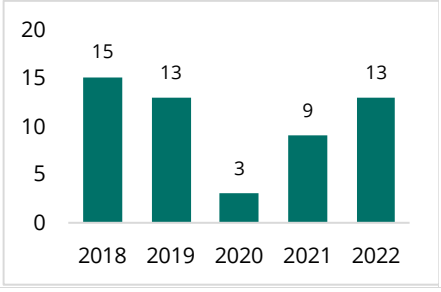




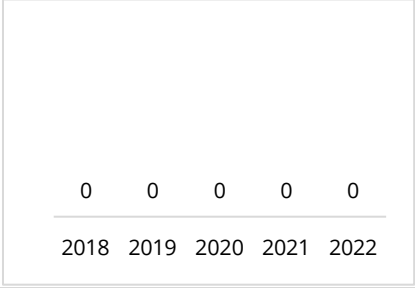
Owner-occupied Home Purchase Lending by Borrower Income



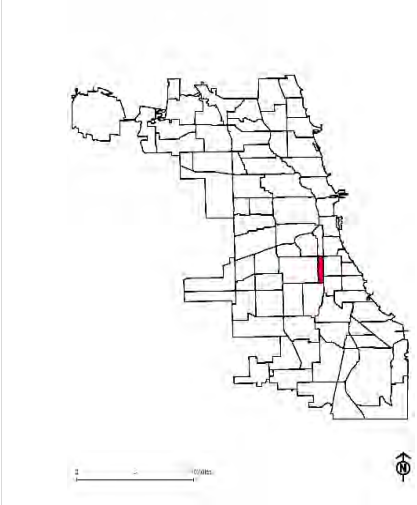
Foreclosure Filings

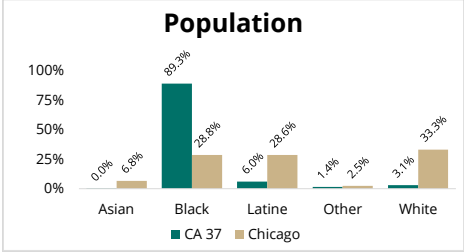


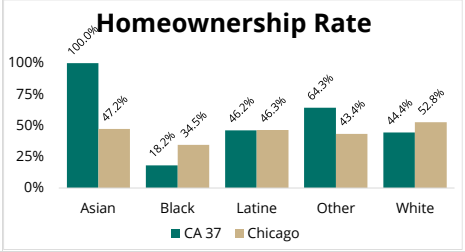
Bank Branches

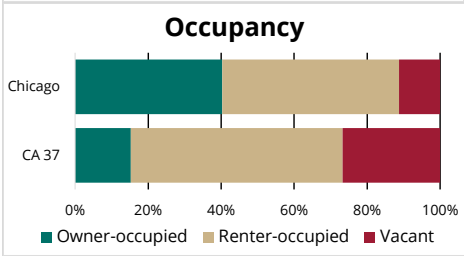


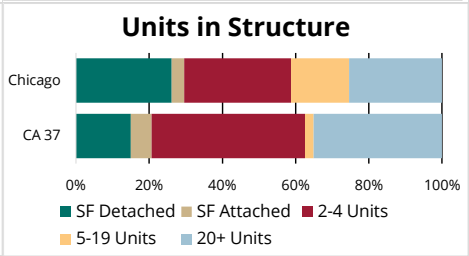
Community Area 37: Fuller Park Total Housing Units: 1,537 Total Population: 2,149

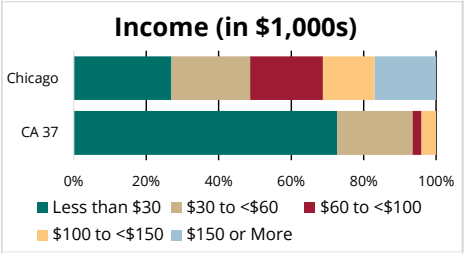


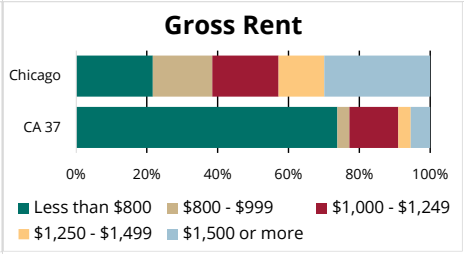


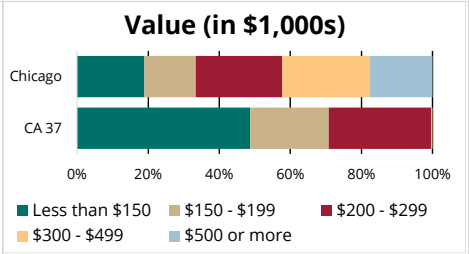












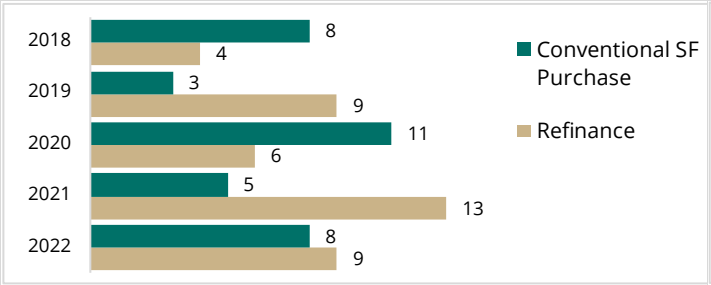
Mortgage Lending

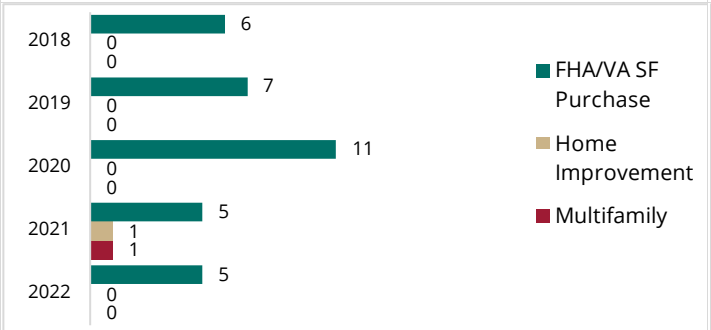
Community Area: 37	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	9	3	0	4	7	11	21
Originations	0 (0%)	3 (33%)	1 (33%)	0 (0%)	2 (50%)	0 (0%)	4 (36%)	5 (24%)
Denials	1 (0%)	4 (44%)	1 (33%)	0 (0%)	0 (0%)	1 (0%)	4 (36%)	6 (29%)
Originations								
Total Amount ($1,000s)	$705	$300	$155	$705	$405	$705	$125	$705
Conventional Loans	0	3	1	0	2	0	4	5
Purchase	0	1	0	0	1	0	2	2
Refinance	0	2	0	0	0	0	1	2
For Principal Residence	0	2	1	0	2	0	4	4
Single-family	0	2	0	0	1	0	2	3
2-4 Family	0	1	1	0	1	0	2	2
Avg Loan Amount ($1,000s)	$0.0	$100.0	$155.0	$0.0	$202.5	$0.0	$31.3	$141.0
Avg Borrower Income ($1,000s)	$70.2	$61.0	$84.0	$70.2	$76.3	$70.2	$110.0	$70.2
Avg Property Value ($1,000s)	$185.0	$185.0	$205.0	$185.0	$185.0	$185.0	$205.0	$185.0
LTV > 90	0 of 0	1 of 3	0 of 1	0 of 0	1 of 2	0 of 0	2 of 4	2 of 5
DTI > 45	0 of 0	1 of 3	0 of 1	0 of 0	0 of 2	0 of 0	1 of 4	1 of 5
Loan Costs > $5,000	0 of 0	0 of 2	1 of 1	0 of 0	2 of 2	0 of 0	2 of 4	2 of 4
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	24	8	0	10	10	23	46
Originations	0 (0%)	10 (42%)	3 (38%)	0 (0%)	5 (50%)	4 (40%)	8 (35%)	19 (41%)
Denials	0 (0%)	7 (29%)	3 (38%)	0 (0%)	3 (30%)	1 (10%)	7 (30%)	11 (24%)
Originations								
Total Amount ($1,000s)	$3,515	$1,335	$385	$3,515	$2,710	$2,985	$2,345	$3,515
Conventional Loans	0	6	2	0	3	4	6	13
Purchase	0	6	2	0	4	1	6	11
Refinance	0	3	1	0	1	3	2	7
For Principal Residence	0	9	3	0	3	2	7	14
Single-family	0	3	1	0	1	2	2	6
2-4 Family	0	7	2	0	4	2	6	13
Avg Loan Amount ($1,000s)	$0.0	$133.5	$128.3	$0.0	$542.0	$746.3	$293.1	$185.0
Avg Borrower Income ($1,000s)	$119.1	$129.0	$54.0	$119.1	$94.5	$135.1	$165.5	$119.1
Avg Property Value ($1,000s)	$251.8	$218.3	$218.3	$251.8	$258.6	$265.7	$265.9	$251.8
LTV > 90	0 of 0	5 of 10	1 of 3	0 of 0	2 of 5	0 of 4	4 of 8	7 of 19
DTI > 45	0 of 0	1 of 10	1 of 3	0 of 0	2 of 5	0 of 3	1 of 8	3 of 18
Loan Costs > $5,000	0 of 0	5 of 7	1 of 3	0 of 0	2 of 4	1 of 2	4 of 7	8 of 13

Top Lenders – Community Area 37: Fuller Park

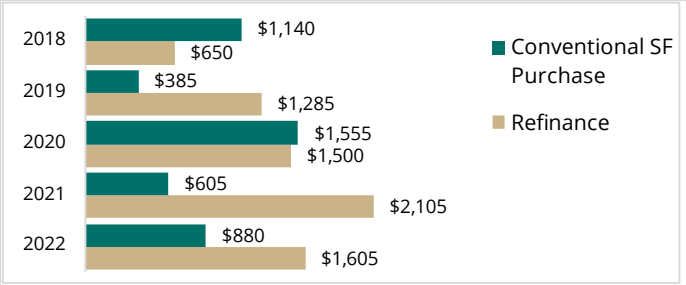
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	3	3 (100%)	$455	2 (67%)	1 (33%)	2 (67%)	2 (67%)
CALIBER HOME LOANS, INC.	4	3 (75%)	$535	3 (100%)	0 (0%)	2 (67%)	1 (33%)
GUARANTEED RATE, INC.	4	2 (50%)	$240	1 (50%)	1 (50%)	1 (50%)	1 (50%)
NEIGHBORHOOD LOANS, INC.	4	2 (50%)	$300	2 (100%)	0 (0%)	2 (100%)	2 (100%)
FREEDOM MORTGAGE CORPORATION	2	2 (100%)	$380	1 (50%)	1 (50%)	2 (100%)	2 (100%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	2 (100%)	$190	1 (50%)	1 (50%)	2 (100%)	1 (50%)
TEMPLE VIEW CAPITAL FUNDING, LP	1	1 (100%)	$175	0 (0%)	1 (100%)	0 (0%)	0 (0%)
PENTAGON FEDERAL CREDIT UNION	2	1 (50%)	$115	0 (0%)	0 (0%)	1 (100%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC	2	1 (50%)	$425	1 (100%)	0 (0%)	1 (100%)	0 (0%)
FIRST FINANCIAL CREDIT UNION	1	1 (100%)	$225	0 (0%)	1 (100%)	1 (100%)	0 (0%)
PROVIDENCE BANK & TRUST	1	1 (100%)	$215	0 (0%)	1 (100%)	1 (100%)	1 (100%)
HOME POINT FINANCIAL CORPORATION	1	1 (100%)	$315	1 (100%)	0 (0%)	0 (0%)	0 (0%)
THE FEDERAL SAVINGS BANK	1	1 (100%)	$155	0 (0%)	0 (0%)	1 (100%)	1 (100%)
A&N MORTGAGE SERVICES, INC.	1	1 (100%)	$225	0 (0%)	1 (100%)	1 (100%)	0 (0%)
ROCKET MORTGAGE, LLC	2	1 (50%)	$125	0 (0%)	1 (100%)	0 (0%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	1	1 (100%)	$145	1 (100%)	0 (0%)	0 (0%)	1 (100%)
U.S. BANK NATIONAL ASSOCIATION	3	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
PRIMELENDING, A PLAINSCAPITAL COMPANY	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
OLD NATIONAL BANK	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
CONSUMERS CREDIT UNION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)

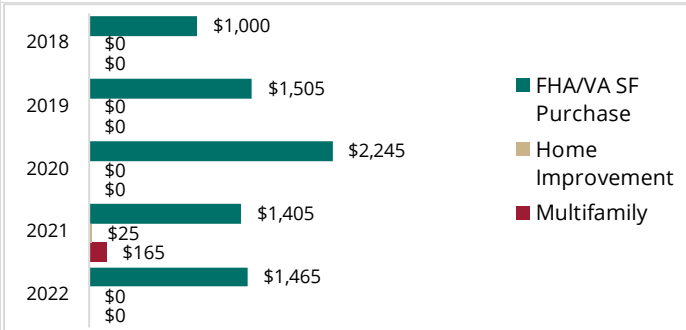
Trend – Past Five Years:
Number of Originations



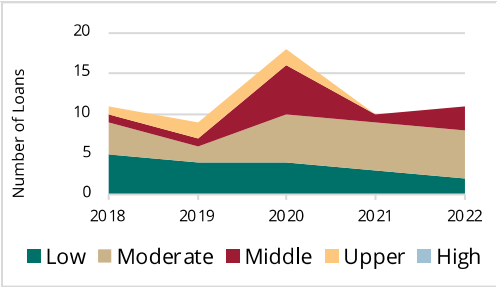


Amount of Originations (in $1,000s)

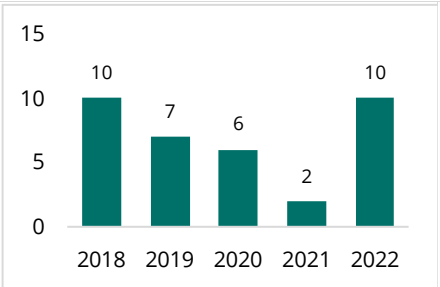




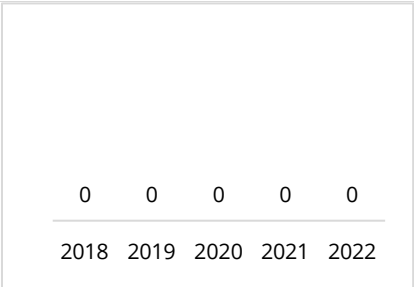
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

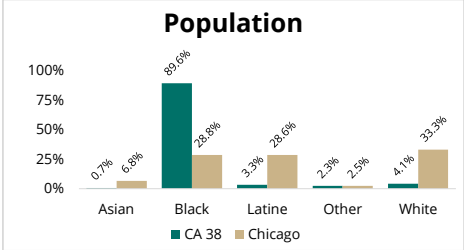


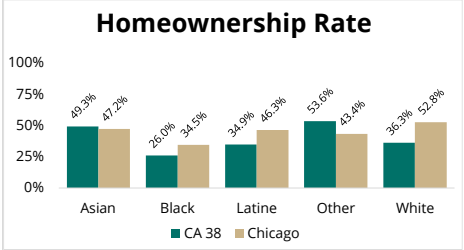
Bank Branches

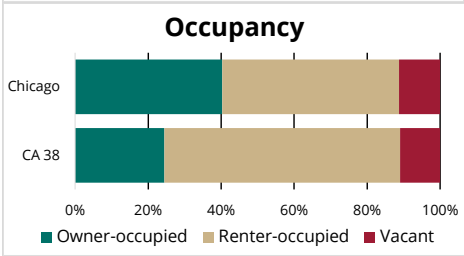


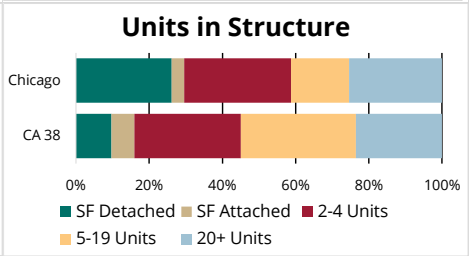
Community Area 38: Grand Boulevard Total Housing Units: 12,580 Total Population: 23,669

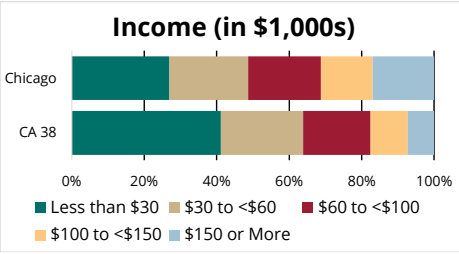


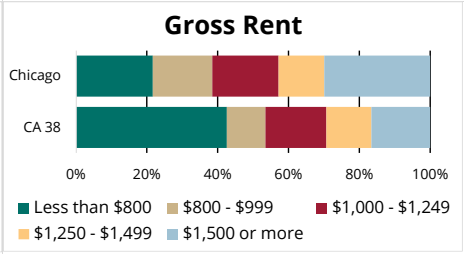


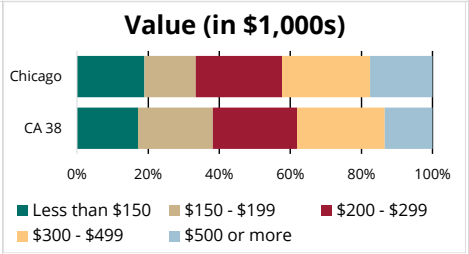












Mortgage Lending

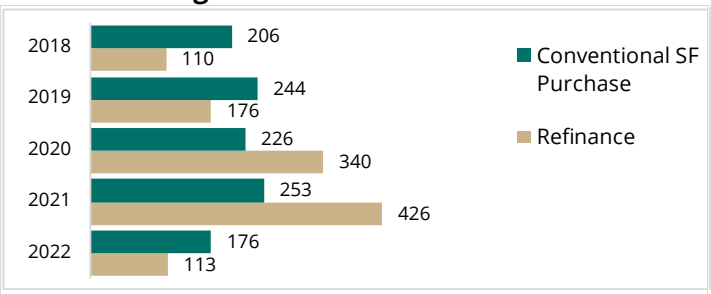
Community Area: 38	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	6	189	17	3	34	95	80	327
Originations	2 (33%)	80 (42%)	10 (59%)	0 (0%)	17 (50%)	24 (25%)	26 (33%)	123 (38%)
Denials	3 (50%)	58 (31%)	5 (29%)	1 (0%)	6 (18%)	25 (26%)	28 (35%)	93 (28%)
Originations								
Total Amount ($1,000s)	$44,275	$19,575	$2,680	$44,835	$38,110	$32,545	$40,275	$44,835
Conventional Loans	2	72	8	0	17	24	24	115
Purchase	1	53	8	0	14	13	16	81
Refinance	0	21	1	0	2	8	7	31
For Principal Residence	1	78	10	0	15	7	25	101
Single-family	1	70	8	0	12	12	24	95
2-4 Family	0	10	2	0	5	6	2	21
Avg Loan Amount ($1,000s)	$22,137.5	$244.7	$268.0	$0.0	$2,241.8	$1,356.0	$1,549.0	$364.5
Avg Borrower Income ($1,000s)	$140.6	$158.6	$129.7	$140.0	$137.3	$136.6	$166.2	$140.0
Avg Property Value ($1,000s)	$476.5	$630.4	$373.0	$474.7	$463.1	$424.3	$526.3	$474.7
LTV > 90	0 of 1	33 of 78	6 of 10	0 of 0	4 of 17	4 of 18	7 of 26	41 of 114
DTI > 45	0 of 1	15 of 78	1 of 10	0 of 0	1 of 16	1 of 10	8 of 26	17 of 105
Loan Costs > $5,000	0 of 0	34 of 65	4 of 8	0 of 0	10 of 13	4 of 4	13 of 22	48 of 82
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	8	295	17	1	51	220	137	575
Originations	4 (50%)	150 (51%)	9 (53%)	0 (0%)	23 (45%)	68 (31%)	55 (40%)	245 (43%)
Denials	2 (25%)	54 (18%)	1 (6%)	0 (0%)	5 (10%)	39 (18%)	32 (23%)	100 (17%)
Originations								
Total Amount ($1,000s)	$89,375	$39,575	$2,895	$91,055	$83,130	$61,085	$79,200	$91,055
Conventional Loans	4	104	8	0	20	56	48	184
Purchase	4	88	7	0	19	40	38	151
Refinance	0	55	1	0	3	24	16	82
For Principal Residence	2	136	9	0	15	50	52	203
Single-family	2	120	8	0	16	49	50	187
2-4 Family	2	30	1	0	7	14	5	53
Avg Loan Amount ($1,000s)	$22,343.8	$263.8	$321.7	$0.0	$3,614.3	$898.3	$1,440.0	$371.7
Avg Borrower Income ($1,000s)	$141.8	$164.7	$134.0	$141.7	$140.2	$132.9	$167.9	$141.7
Avg Property Value ($1,000s)	$477.4	$550.5	$420.6	$477.9	$481.9	$433.9	$534.2	$477.9
LTV > 90	1 of 4	70 of 145	5 of 9	0 of 0	7 of 23	20 of 65	24 of 52	98 of 237
DTI > 45	0 of 4	36 of 142	2 of 8	0 of 0	5 of 19	13 of 54	14 of 54	54 of 219
Loan Costs > $5,000	4 of 4	104 of 127	6 of 8	0 of 0	13 of 16	32 of 46	38 of 50	153 of 193

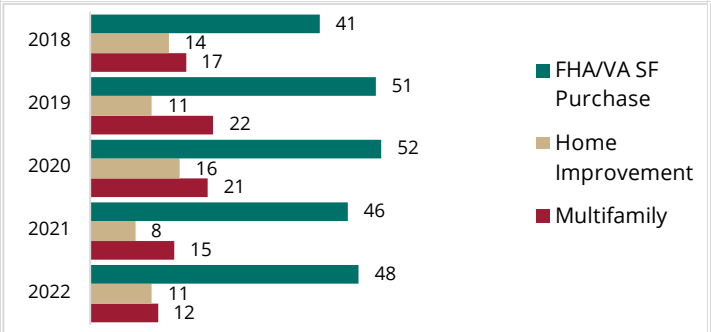
Top Lenders – Community Area 38: Grand Boulevard

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	91	46 (51%)	$18,700	37 (80%)	9 (20%)	36 (78%)	10 (22%)
LOANDEPOT.COM, LLC	46	23 (50%)	$8,435	14 (61%)	8 (35%)	15 (65%)	9 (39%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	42	21 (50%)	$5,695	13 (62%)	8 (38%)	20 (95%)	5 (24%)
ROCKET MORTGAGE, LLC	29	18 (62%)	$5,560	5 (28%)	11 (61%)	13 (72%)	5 (28%)
CROSSCOUNTRY MORTGAGE, INC.	26	15 (58%)	$6,755	12 (80%)	3 (20%)	9 (60%)	2 (13%)
BANK OF AMERICA, NATIONAL ASSOCIATION	35	11 (31%)	$3,345	8 (73%)	1 (9%)	10 (91%)	3 (27%)
NATIONSTAR MORTGAGE LLC	14	10 (71%)	$2,310	1 (10%)	9 (90%)	5 (50%)	4 (40%)
THE FEDERAL SAVINGS BANK	16	9 (56%)	$3,275	8 (89%)	1 (11%)	8 (89%)	4 (44%)
RF RENOVO MANAGEMENT COMPANY, LLC	12	8 (67%)	$7,180	4 (50%)	4 (50%)	0 (0%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION	15	7 (47%)	$2,175	5 (71%)	2 (29%)	5 (71%)	2 (29%)
BARRINGTON BANK & TRUST COMPANY, N.A.	10	7 (70%)	$2,295	7 (100%)	0 (0%)	2 (29%)	3 (43%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	11	7 (64%)	$2,945	3 (43%)	3 (43%)	5 (71%)	2 (29%)
NAVY FEDERAL CREDIT UNION	17	6 (35%)	$1,880	3 (50%)	1 (17%)	4 (67%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC	19	6 (32%)	$1,830	5 (83%)	1 (17%)	4 (67%)	3 (50%)
NEIGHBORHOOD LOANS, INC.	10	6 (60%)	$2,260	4 (67%)	2 (33%)	5 (83%)	2 (33%)
THE HUNTINGTON NATIONAL BANK	21	5 (24%)	$1,855	4 (80%)	1 (20%)	3 (60%)	1 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	11	5 (45%)	$2,005	3 (60%)	2 (40%)	4 (80%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC	11	5 (45%)	$2,015	4 (80%)	1 (20%)	3 (60%)	1 (20%)
BMO HARRIS BANK NATIONAL ASSOCIATION	17	4 (24%)	$1,000	1 (25%)	1 (25%)	3 (75%)	1 (25%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	15	4 (27%)	$1,550	2 (50%)	1 (25%)	4 (100%)	0 (0%)

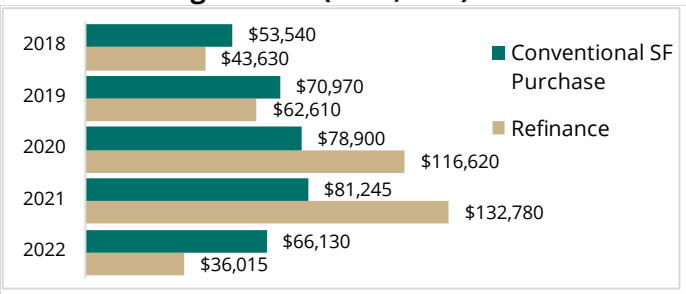
Trend – Past Five Years:

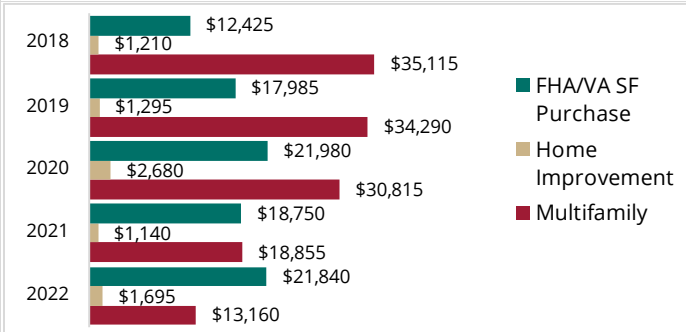
Number of Originations



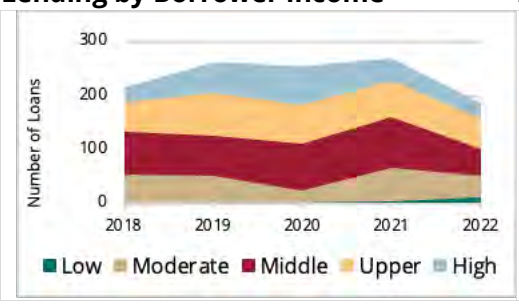


Amount of Originations (in $1,000s)

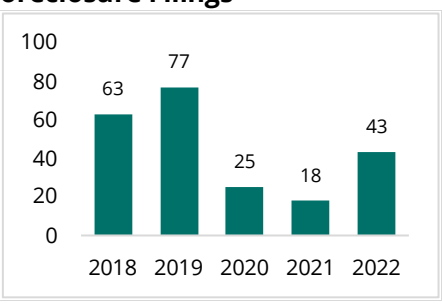




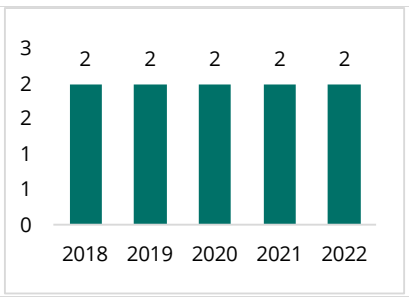
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

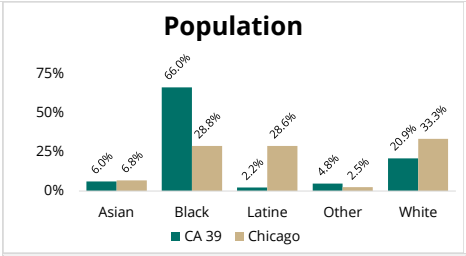


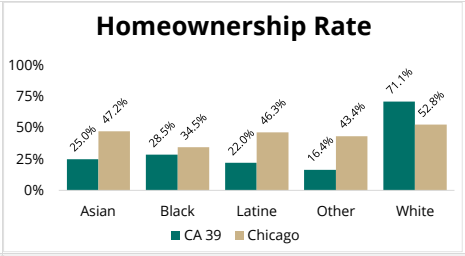
Bank Branches

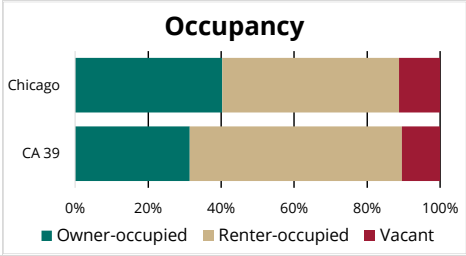


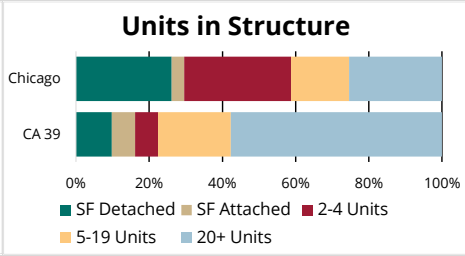
Community Area 39: Kenwood Total Housing Units: 10,949 Total Population: 17,972

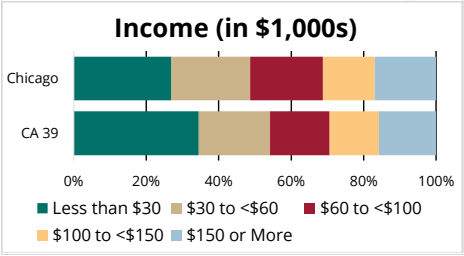


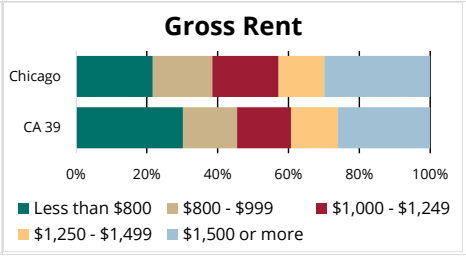


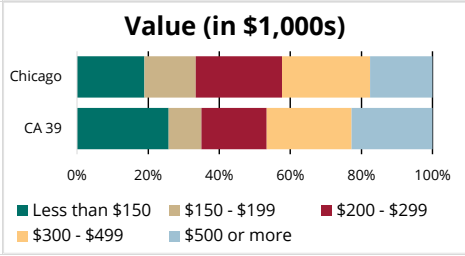












Mortgage Lending

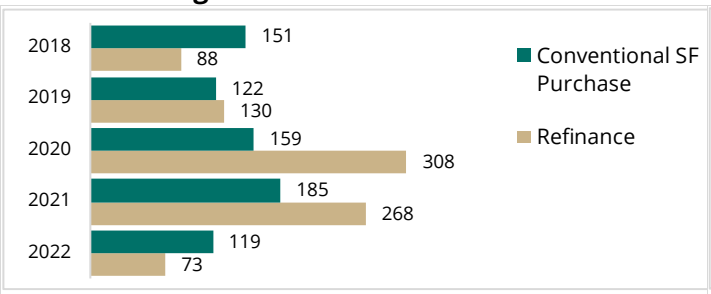
Community Area: 39	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	13	91	12	0	59	54	50	217
Originations	6 (46%)	40 (44%)	8 (67%)	0 (0%)	31 (53%)	21 (39%)	15 (30%)	98 (45%)
Denials	3 (23%)	27 (30%)	2 (17%)	0 (0%)	10 (17%)	12 (22%)	18 (36%)	52 (24%)
Originations								
Total Amount ($1,000s)	$96,090	$92,730	$2,780	$102,800	$87,195	$32,385	$99,735	$102,800
Conventional Loans	6	38	8	0	31	20	14	95
Purchase	4	19	6	0	16	12	7	51
Refinance	2	16	0	0	8	5	4	31
For Principal Residence	6	36	8	0	29	10	15	81
Single-family	5	39	8	0	31	14	15	89
2-4 Family	1	1	0	0	0	0	0	2
Avg Loan Amount ($1,000s)	$16,015.0	$2,318.3	$347.5	$0.0	$2,812.7	$1,542.1	$6,649.0	$1,049.0
Avg Borrower Income ($1,000s)	$332.6	$449.3	$160.1	$336.1	$355.7	$249.5	$392.4	$336.1
Avg Property Value ($1,000s)	$1,676.6	$2,575.9	$485.0	$1,659.7	$2,015.0	$690.6	$1,908.4	$1,659.7
LTV > 90	0 of 6	6 of 40	4 of 8	0 of 0	8 of 31	2 of 18	4 of 15	16 of 95
DTI > 45	0 of 6	7 of 40	1 of 8	0 of 0	5 of 31	2 of 12	6 of 15	14 of 89
Loan Costs > $5,000	4 of 6	10 of 32	1 of 7	0 of 0	13 of 23	5 of 7	5 of 10	32 of 68
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	11	171	13	3	60	104	92	349
Originations	4 (36%)	73 (43%)	8 (62%)	1 (33%)	38 (63%)	27 (26%)	38 (41%)	143 (41%)
Denials	2 (18%)	41 (24%)	2 (15%)	1 (33%)	2 (3%)	21 (20%)	29 (32%)	67 (19%)
Originations								
Total Amount ($1,000s)	$55,515	$36,230	$1,900	$56,820	$44,315	$35,180	$49,225	$57,015
Conventional Loans	4	57	8	1	36	24	30	122
Purchase	3	50	7	0	29	11	26	93
Refinance	1	19	1	1	7	14	12	42
For Principal Residence	3	72	5	1	32	24	38	132
Single-family	4	71	8	1	37	23	38	136
2-4 Family	0	2	0	0	1	1	0	4
Avg Loan Amount ($1,000s)	$13,878.8	$496.3	$237.5	$56,820.0	$1,166.2	$1,303.0	$1,295.4	$398.7
Avg Borrower Income ($1,000s)	$153.2	$178.2	$180.4	$154.4	$135.3	$156.9	$187.8	$153.9
Avg Property Value ($1,000s)	$439.3	$501.9	$280.0	$442.4	$410.9	$438.3	$500.0	$442.2
LTV > 90	0 of 4	41 of 73	2 of 8	0 of 1	10 of 38	6 of 26	17 of 38	57 of 142
DTI > 45	0 of 4	16 of 71	1 of 5	0 of 1	3 of 35	6 of 24	14 of 38	25 of 135
Loan Costs > $5,000	3 of 4	47 of 65	3 of 5	0 of 1	26 of 33	15 of 23	25 of 35	91 of 126

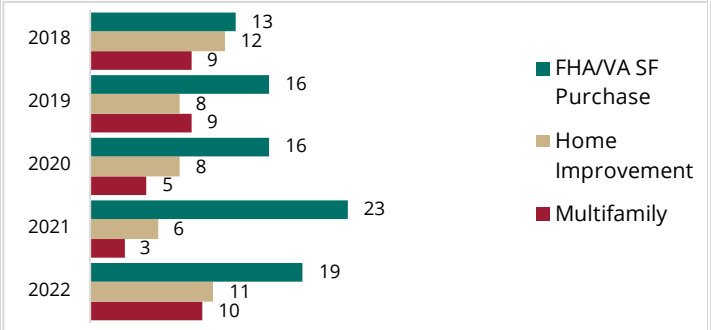
Top Lenders – Community Area 39: Kenwood

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	70	27 (39%)	$8,465	22 (81%)	5 (19%)	21 (78%)	14 (52%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	33	16 (48%)	$20,880	10 (63%)	5 (31%)	10 (63%)	1 (6%)
LOANDEPOT.COM, LLC	27	13 (48%)	$3,355	9 (69%)	4 (31%)	6 (46%)	4 (31%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	30	13 (43%)	$5,515	5 (38%)	5 (38%)	4 (31%)	3 (23%)
ROCKET MORTGAGE, LLC	22	13 (59%)	$3,345	2 (15%)	9 (69%)	6 (46%)	4 (31%)
CROSSCOUNTRY MORTGAGE, INC.	16	10 (63%)	$2,770	7 (70%)	3 (30%)	5 (50%)	2 (20%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	8 (89%)	$2,130	8 (100%)	0 (0%)	4 (50%)	2 (25%)
THE HUNTINGTON NATIONAL BANK	20	8 (40%)	$5,120	5 (63%)	2 (25%)	4 (50%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC	9	7 (78%)	$2,885	5 (71%)	2 (29%)	5 (71%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	14	6 (43%)	$3,710	4 (67%)	2 (33%)	3 (50%)	2 (33%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	18	5 (28%)	$1,505	2 (40%)	3 (60%)	3 (60%)	1 (20%)
GUARANTEED RATE AFFINITY, LLC	13	5 (38%)	$2,495	3 (60%)	2 (40%)	4 (80%)	1 (20%)
U.S. BANK NATIONAL ASSOCIATION	15	4 (27%)	$1,440	2 (50%)	0 (0%)	1 (25%)	1 (25%)
BMO HARRIS BANK NATIONAL ASSOCIATION	7	4 (57%)	$340	0 (0%)	1 (25%)	2 (50%)	1 (25%)
NATIONSTAR MORTGAGE LLC	7	4 (57%)	$1,330	1 (25%)	3 (75%)	2 (50%)	1 (25%)
PROVIDENCE BANK & TRUST	4	3 (75%)	$17,335	2 (67%)	1 (33%)	1 (33%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION	7	3 (43%)	$795	2 (67%)	1 (33%)	3 (100%)	1 (33%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	5	3 (60%)	$24,365	3 (100%)	0 (0%)	1 (33%)	0 (0%)
ANGEL OAK MORTGAGE SOLUTIONS LLC	3	3 (100%)	$325	2 (67%)	1 (33%)	3 (100%)	0 (0%)
COMPASS MORTGAGE, INC.	3	3 (100%)	$835	3 (100%)	0 (0%)	2 (67%)	1 (33%)

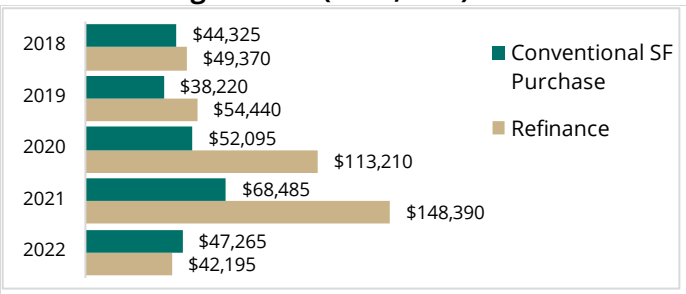
Trend – Past Five Years:

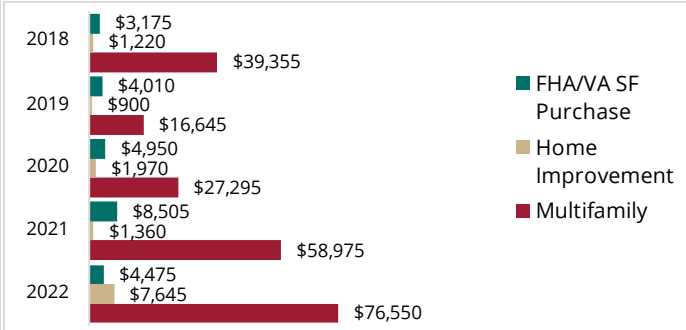
Number of Originations



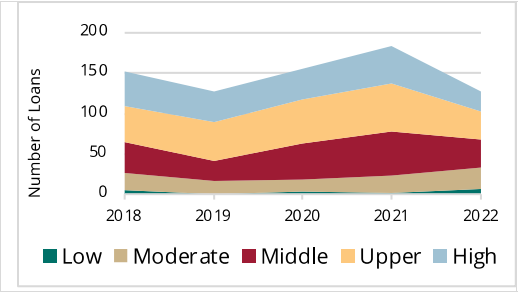


Amount of Originations (in $1,000s)

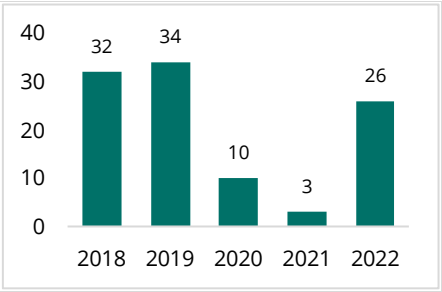




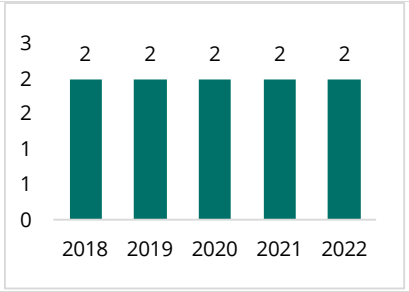
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

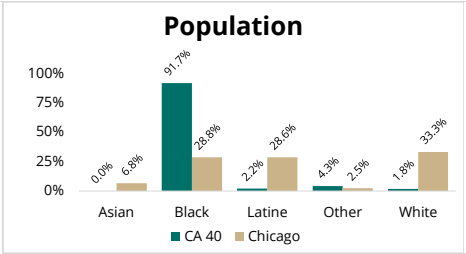


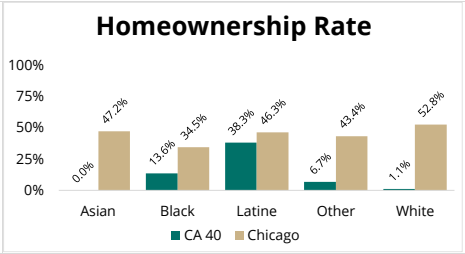
Bank Branches

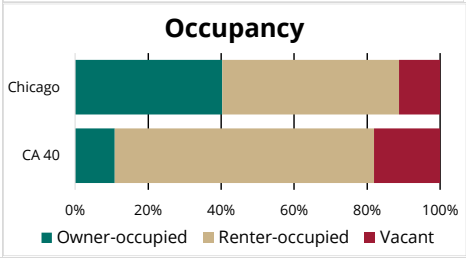


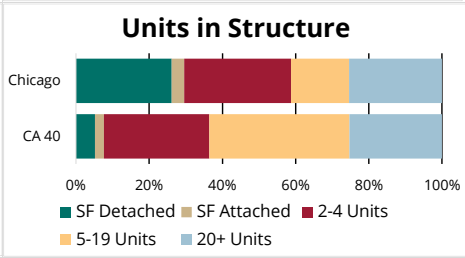
Community Area 40: Washington Park Total Housing Units: 5,717 Total Population: 10,427

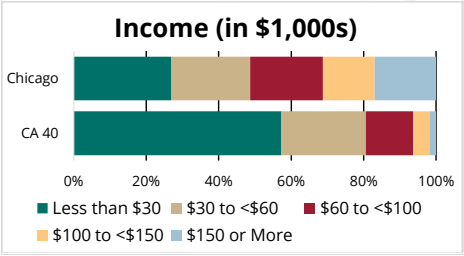


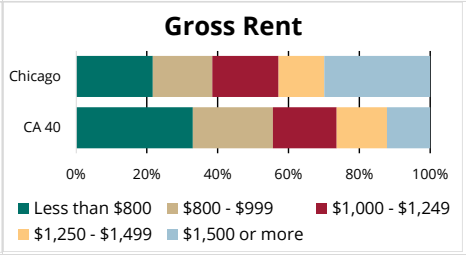


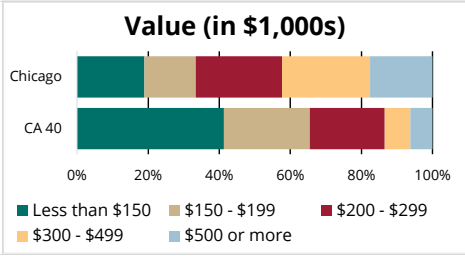












Mortgage Lending

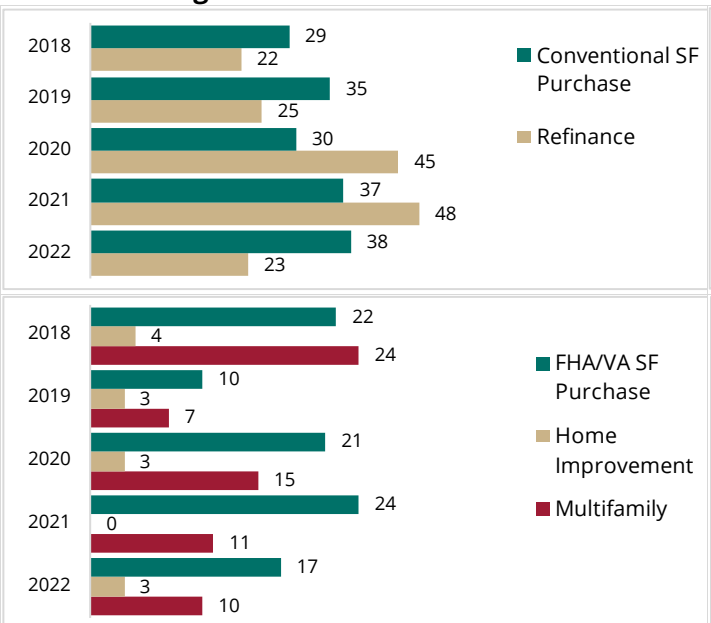
Community Area: 40	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	41	3	0	5	28	29	76
Originations	2 (100%)	14 (34%)	2 (67%)	0 (0%)	3 (60%)	15 (54%)	14 (48%)	34 (45%)
Denials	0 (0%)	11 (27%)	0 (0%)	0 (0%)	2 (40%)	3 (11%)	5 (17%)	16 (21%)
Originations								
Total Amount ($1,000s)	$11,080	$9,300	$550	$11,600	$10,785	$3,635	$9,800	$11,600
Conventional Loans	2	13	1	0	2	15	14	32
Purchase	2	10	2	0	3	9	10	24
Refinance	0	4	0	0	0	4	4	8
For Principal Residence	1	13	2	0	3	2	13	19
Single-family	2	13	1	0	2	4	13	21
2-4 Family	0	1	1	0	1	4	1	6
Avg Loan Amount ($1,000s)	$5,540.0	$664.3	$275.0	$0.0	$3,595.0	$242.3	$700.0	$341.2
Avg Borrower Income ($1,000s)	$93.0	$178.8	$125.0	$118.6	$117.0	$118.3	$204.1	$118.6
Avg Property Value ($1,000s)	$427.1	$571.5	$280.0	$418.3	$433.5	$237.2	$598.5	$418.3
LTV > 90	1 of 2	8 of 13	2 of 2	0 of 0	2 of 3	0 of 12	7 of 13	11 of 30
DTI > 45	0 of 2	2 of 13	0 of 2	0 of 0	0 of 3	2 of 5	2 of 13	4 of 23
Loan Costs > $5,000	1 of 1	4 of 12	1 of 2	0 of 0	1 of 3	1 of 2	4 of 11	7 of 18
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	101	13	2	20	60	60	184
Originations	0 (0%)	33 (33%)	3 (23%)	2 (100%)	9 (45%)	15 (25%)	20 (33%)	59 (32%)
Denials	1 (0%)	28 (28%)	4 (31%)	0 (0%)	5 (25%)	13 (22%)	19 (32%)	47 (26%)
Originations								
Total Amount ($1,000s)	$20,955	$11,680	$425	$20,385	$17,440	$13,360	$16,525	$20,955
Conventional Loans	0	21	3	1	7	12	14	41
Purchase	0	18	2	2	9	8	14	37
Refinance	0	11	0	0	0	4	6	15
For Principal Residence	0	27	3	2	4	9	16	42
Single-family	0	19	3	1	2	9	14	31
2-4 Family	0	14	0	1	7	3	6	25
Avg Loan Amount ($1,000s)	$0.0	$353.9	$141.7	$10,192.5	$1,937.8	$890.7	$826.3	$355.2
Avg Borrower Income ($1,000s)	$124.6	$152.9	$84.0	$125.9	$101.8	$133.0	$160.9	$124.6
Avg Property Value ($1,000s)	$442.3	$569.2	$215.0	$446.1	$436.0	$369.5	$535.8	$442.3
LTV > 90	0 of 0	12 of 33	0 of 3	1 of 2	2 of 9	6 of 15	11 of 20	21 of 59
DTI > 45	0 of 0	11 of 33	1 of 3	2 of 2	5 of 9	3 of 10	9 of 20	21 of 54
Loan Costs > $5,000	0 of 0	21 of 25	2 of 2	2 of 2	8 of 8	5 of 7	14 of 17	36 of 42

Top Lenders – Community Area 40: Washington Park

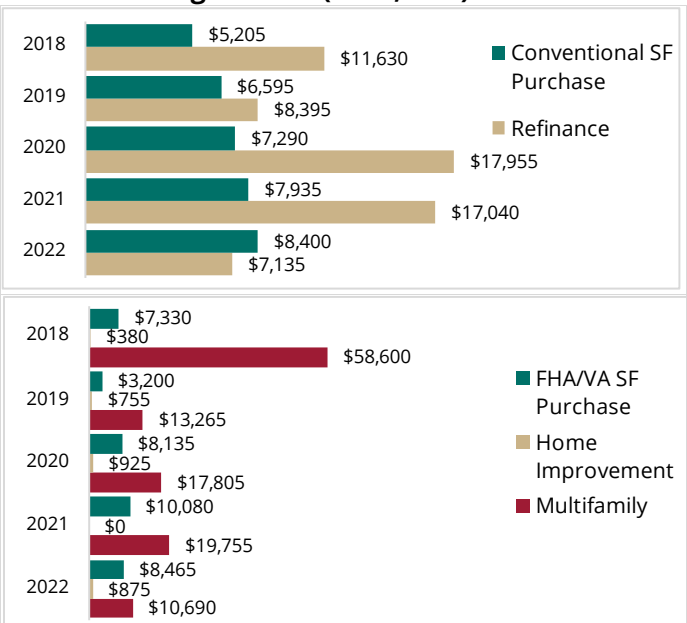
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	15	7 (47%)	$2,665	3 (43%)	4 (57%)	4 (57%)	3 (43%)
ROCKET MORTGAGE, LLC	16	6 (38%)	$1,650	0 (0%)	4 (67%)	6 (100%)	1 (17%)
UNITED SHORE FINANCIAL SERVICES, LLC	7	5 (71%)	$965	4 (80%)	1 (20%)	4 (80%)	4 (80%)
GUARANTEED RATE, INC.	14	5 (36%)	$1,645	4 (80%)	1 (20%)	4 (80%)	0 (0%)
THE FEDERAL SAVINGS BANK	5	4 (80%)	$1,160	4 (100%)	0 (0%)	3 (75%)	2 (50%)
AMERICAN PACIFIC MORTGAGE CORPORATION	5	4 (80%)	$1,240	4 (100%)	0 (0%)	3 (75%)	1 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION	6	3 (50%)	$445	1 (33%)	2 (67%)	2 (67%)	2 (67%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	4	3 (75%)	$275	2 (67%)	1 (33%)	2 (67%)	2 (67%)
GUARANTEED RATE AFFINITY, LLC	6	3 (50%)	$1,345	3 (100%)	0 (0%)	2 (67%)	1 (33%)
BANKFINANCIAL, NATIONAL ASSOCIATION	3	3 (100%)	$2,365	3 (100%)	0 (0%)	0 (0%)	0 (0%)
WEST TOWN BANK & TRUST	2	2 (100%)	$200	2 (100%)	0 (0%)	1 (50%)	0 (0%)
CIVIC FINANCIAL SERVICES, LLC	3	2 (67%)	$430	2 (100%)	0 (0%)	0 (0%)	0 (0%)
PROVIDENCE BANK & TRUST	2	2 (100%)	$2,780	0 (0%)	1 (50%)	0 (0%)	0 (0%)
FIRST FINANCIAL CREDIT UNION	2	2 (100%)	$360	1 (50%)	0 (0%)	1 (50%)	0 (0%)
THE HUNTINGTON NATIONAL BANK	7	2 (29%)	$530	2 (100%)	0 (0%)	2 (100%)	1 (50%)
CROSSCOUNTRY MORTGAGE, INC.	2	2 (100%)	$670	2 (100%)	0 (0%)	2 (100%)	1 (50%)
A&N MORTGAGE SERVICES, INC.	2	2 (100%)	$400	2 (100%)	0 (0%)	1 (50%)	1 (50%)
PENTAGON FEDERAL CREDIT UNION	4	2 (50%)	$250	0 (0%)	0 (0%)	1 (50%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	3	2 (67%)	$500	0 (0%)	1 (50%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	3	2 (67%)	$500	0 (0%)	2 (100%)	1 (50%)	1 (50%)

Trend – Past Five Years:

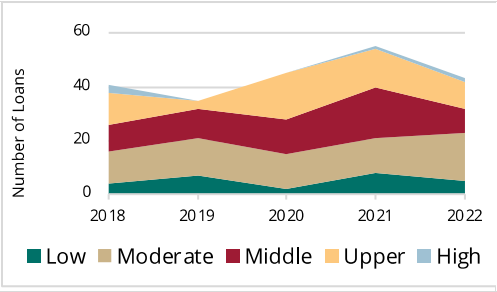
Number of Originations



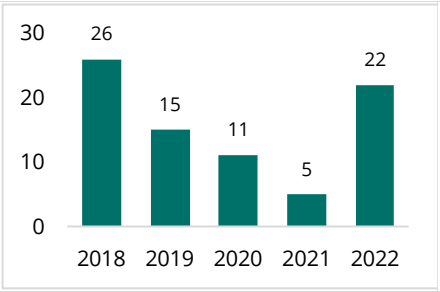
Amount of Originations (in $1,000s)



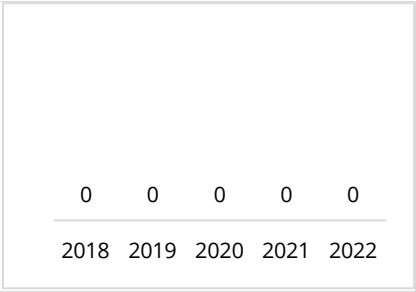
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

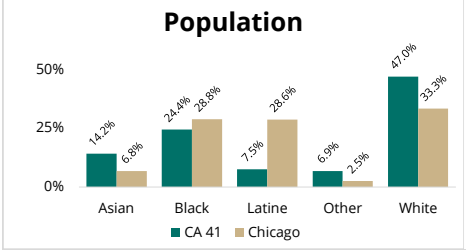


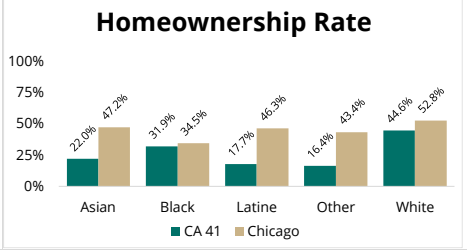
Bank Branches

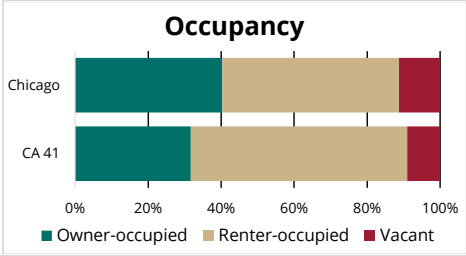


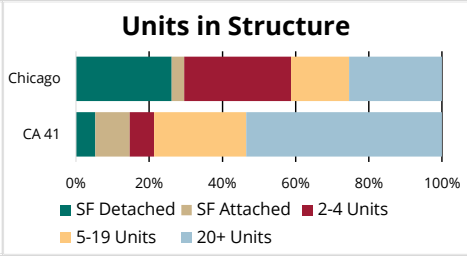
Community Area 41: Hyde Park Total Housing Units: 15,022 Total Population: 27,722

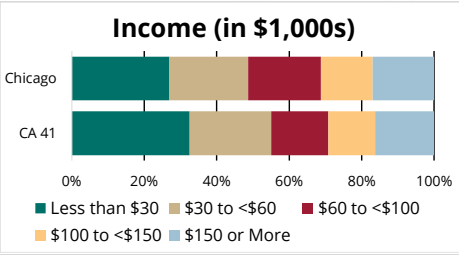


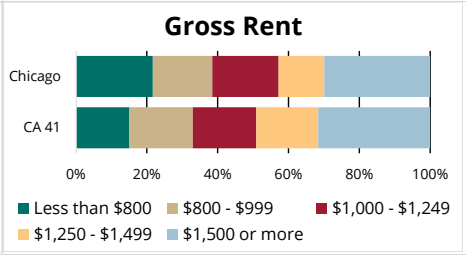


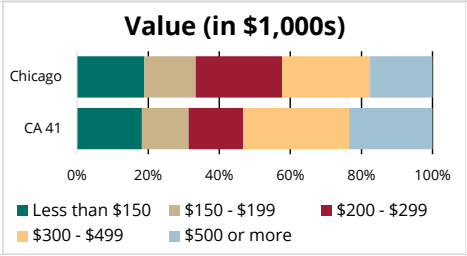












Mortgage Lending

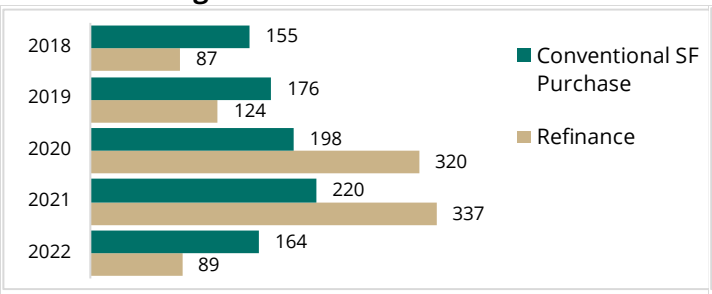
Community Area: 41	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	29	59	16	2	111	67	58	268
Originations	19 (66%)	34 (58%)	7 (44%)	0 (0%)	64 (58%)	35 (52%)	31 (53%)	152 (57%)
Denials	3 (10%)	9 (15%)	5 (31%)	1 (0%)	17 (15%)	6 (9%)	9 (16%)	36 (13%)
Originations								
Total Amount ($1,000s)	$100,095	$101,060	$4,485	$108,620	$84,890	$39,815	$104,435	$108,620
Conventional Loans	19	34	7	0	63	35	31	151
Purchase	12	14	3	0	39	13	21	78
Refinance	5	13	4	0	20	19	5	57
For Principal Residence	13	31	6	0	57	13	28	114
Single-family	18	32	7	0	64	15	31	129
2-4 Family	1	2	0	0	0	0	0	3
Avg Loan Amount ($1,000s)	$5,268.2	$2,972.4	$640.7	$0.0	$1,326.4	$1,137.6	$3,368.9	$714.6
Avg Borrower Income ($1,000s)	$192.3	$214.8	$270.9	$194.7	$174.6	$192.0	$234.8	$194.7
Avg Property Value ($1,000s)	$1,187.8	$1,366.6	$1,220.7	$1,146.1	$1,574.2	$570.6	$1,379.2	$1,146.1
LTV > 90	2 of 17	8 of 34	0 of 7	0 of 0	8 of 63	4 of 32	7 of 29	22 of 146
DTI > 45	0 of 17	1 of 34	0 of 7	0 of 0	1 of 62	2 of 15	1 of 29	4 of 128
Loan Costs > $5,000	11 of 15	9 of 24	4 of 7	0 of 0	29 of 51	8 of 13	11 of 23	57 of 103
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	24	85	12	1	88	92	80	290
Originations	16 (67%)	38 (45%)	7 (58%)	0 (0%)	54 (61%)	34 (37%)	38 (48%)	142 (49%)
Denials	2 (8%)	13 (15%)	1 (8%)	1 (0%)	8 (9%)	12 (13%)	13 (16%)	36 (12%)
Originations								
Total Amount ($1,000s)	$63,070	$60,930	$1,535	$67,810	$50,960	$28,470	$61,580	$67,810
Conventional Loans	15	30	7	0	54	30	33	129
Purchase	14	28	4	0	35	27	32	104
Refinance	1	7	3	0	19	5	5	32
For Principal Residence	14	36	6	0	48	25	36	123
Single-family	15	38	7	0	54	31	38	138
2-4 Family	1	0	0	0	0	2	0	3
Avg Loan Amount ($1,000s)	$3,941.9	$1,603.4	$219.3	$0.0	$943.7	$837.4	$1,620.5	$477.5
Avg Borrower Income ($1,000s)	$181.4	$196.3	$507.7	$179.1	$152.3	$181.4	$225.0	$179.1
Avg Property Value ($1,000s)	$912.6	$1,062.3	$266.4	$853.4	$1,105.3	$375.8	$1,076.1	$853.4
LTV > 90	2 of 15	15 of 37	3 of 7	0 of 0	4 of 53	10 of 33	10 of 34	31 of 138
DTI > 45	0 of 14	9 of 38	3 of 7	0 of 0	5 of 54	7 of 30	8 of 37	21 of 136
Loan Costs > $5,000	8 of 13	22 of 32	5 of 7	0 of 0	25 of 51	22 of 26	22 of 36	77 of 122

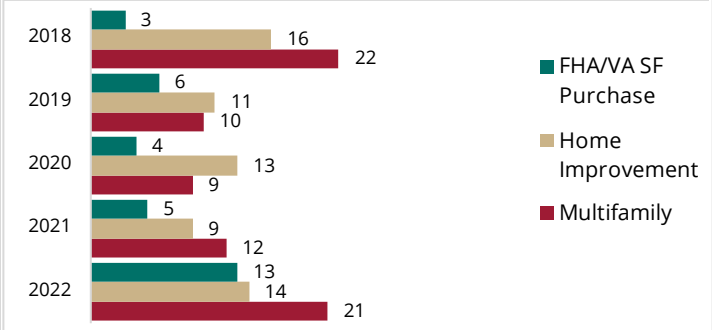
Top Lenders – Community Area 41: Hyde Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	69	30 (43%)	$8,010	26 (87%)	4 (13%)	11 (37%)	8 (27%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	49	27 (55%)	$33,095	9 (33%)	18 (67%)	7 (26%)	2 (7%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	32	24 (75%)	$9,780	14 (58%)	9 (38%)	8 (33%)	1 (4%)
THE HUNTINGTON NATIONAL BANK	23	17 (74%)	$6,495	6 (35%)	6 (35%)	6 (35%)	3 (18%)
BANK OF AMERICA, NATIONAL ASSOCIATION	21	11 (52%)	$4,415	8 (73%)	3 (27%)	7 (64%)	5 (45%)
CITIBANK, NATIONAL ASSOCIATION	23	11 (48%)	$3,515	9 (82%)	2 (18%)	5 (45%)	6 (55%)
ROCKET MORTGAGE, LLC	13	9 (69%)	$2,025	5 (56%)	4 (44%)	3 (33%)	2 (22%)
MARQUETTE BANK	9	8 (89%)	$23,340	3 (38%)	5 (63%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC	7	7 (100%)	$2,285	5 (71%)	2 (29%)	3 (43%)	2 (29%)
BARRINGTON BANK & TRUST COMPANY, N.A.	12	7 (58%)	$2,605	5 (71%)	1 (14%)	4 (57%)	1 (14%)
GUARANTEED RATE AFFINITY, LLC	10	7 (70%)	$2,015	6 (86%)	1 (14%)	5 (71%)	1 (14%)
CROSSCOUNTRY MORTGAGE, INC.	14	7 (50%)	$1,215	6 (86%)	1 (14%)	3 (43%)	2 (29%)
BMO HARRIS BANK NATIONAL ASSOCIATION	9	6 (67%)	$1,030	1 (17%)	1 (17%)	3 (50%)	2 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC	8	5 (63%)	$1,455	4 (80%)	1 (20%)	3 (60%)	1 (20%)
FLAGSTAR BANK, FSB	6	4 (67%)	$990	2 (50%)	2 (50%)	3 (75%)	2 (50%)
U.S. BANK NATIONAL ASSOCIATION	8	4 (50%)	$2,510	3 (75%)	1 (25%)	1 (25%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	19	4 (21%)	$1,350	3 (75%)	1 (25%)	3 (75%)	1 (25%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	5	4 (80%)	$1,160	3 (75%)	1 (25%)	3 (75%)	1 (25%)
BETTER MORTGAGE CORPORATION	5	3 (60%)	$1,295	1 (33%)	2 (67%)	1 (33%)	0 (0%)
THE FEDERAL SAVINGS BANK	3	3 (100%)	$635	3 (100%)	0 (0%)	1 (33%)	2 (67%)

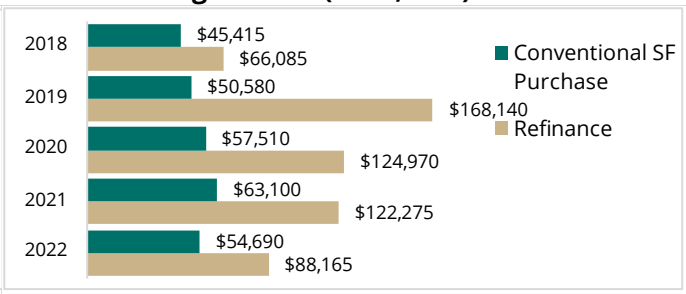
Trend – Past Five Years:

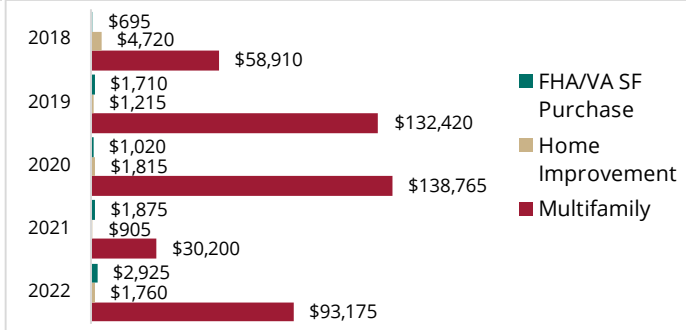
Number of Originations



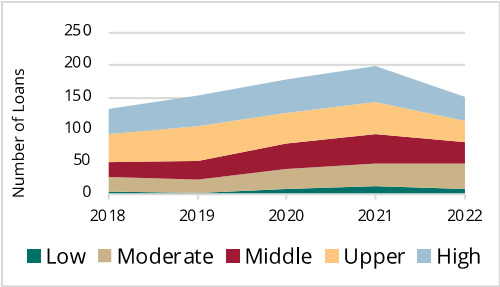


Amount of Originations (in $1,000s)

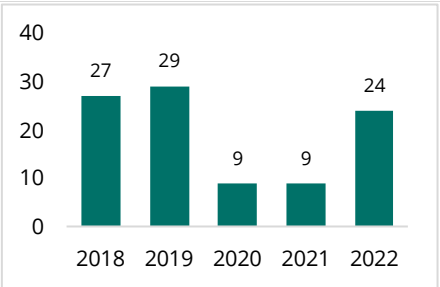




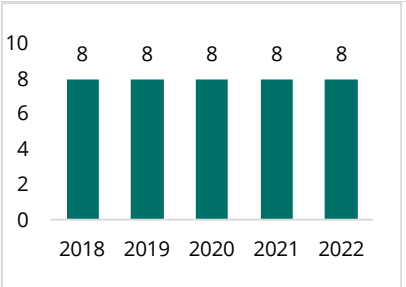
Owner-occupied Home Purchase Lending by Borrower Income



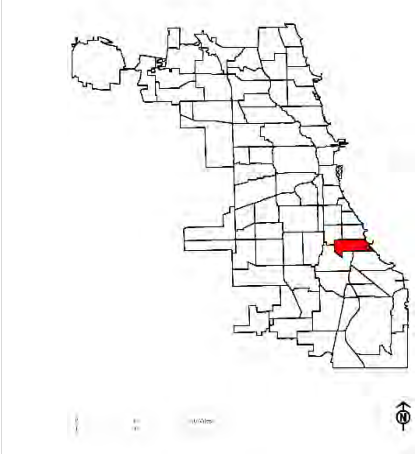
Foreclosure Filings

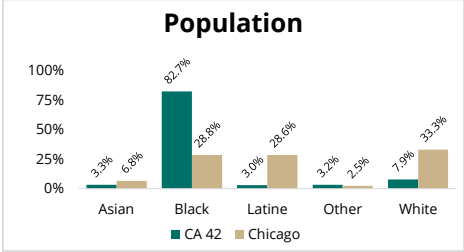


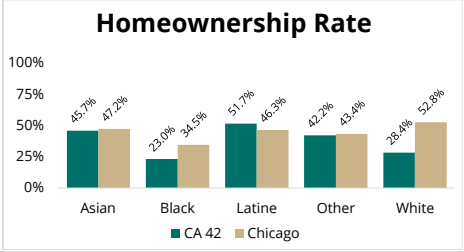
Bank Branches

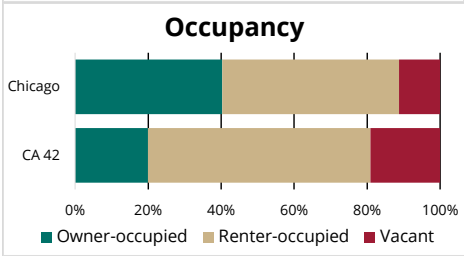


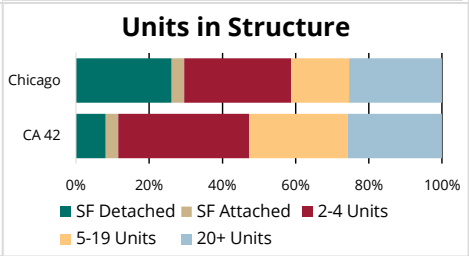
Community Area 42: Woodlawn Total Housing Units: 13,582 Total Population: 24,967

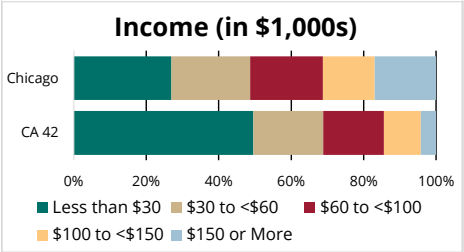


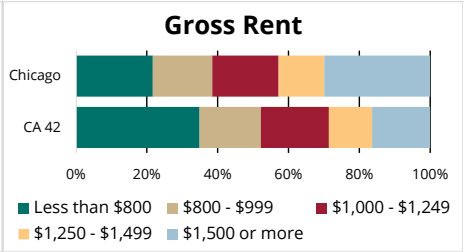


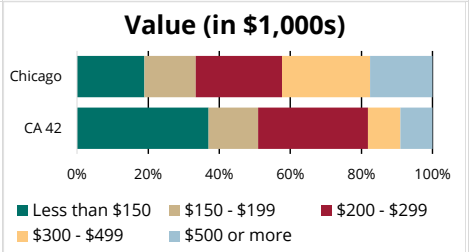












Mortgage Lending

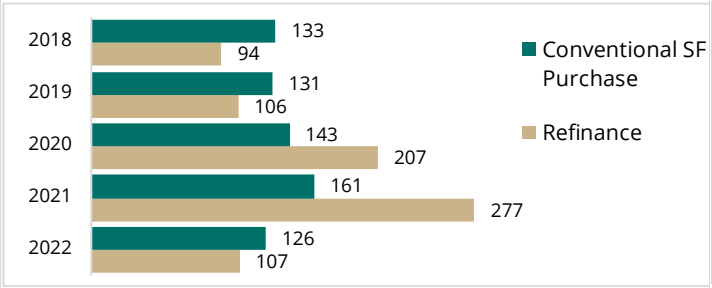
Community Area: 42	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	151	20	7	31	70	93	261
Originations	1 (50%)	63 (42%)	7 (35%)	4 (57%)	14 (45%)	25 (36%)	27 (29%)	107 (41%)
Denials	0 (0%)	46 (30%)	9 (45%)	3 (43%)	5 (16%)	16 (23%)	37 (40%)	70 (27%)
Originations								
Total Amount ($1,000s)	$41,630	$22,710	$1,305	$41,125	$37,455	$24,500	$36,760	$41,855
Conventional Loans	1	51	6	3	14	24	22	93
Purchase	1	46	4	2	9	10	22	68
Refinance	0	14	1	0	3	14	3	31
For Principal Residence	1	53	7	4	11	10	26	79
Single-family	1	42	6	3	10	8	24	64
2-4 Family	0	21	1	1	3	5	3	30
Avg Loan Amount ($1,000s)	$41,630.0	$360.5	$186.4	$10,281.3	$2,675.4	$980.0	$1,361.5	$391.2
Avg Borrower Income ($1,000s)	$131.9	$138.0	$99.6	$131.8	$125.1	$134.5	$160.6	$131.5
Avg Property Value ($1,000s)	$549.7	$827.5	$279.3	$556.6	$546.8	$390.2	$655.1	$547.1
LTV > 90	0 of 1	37 of 62	3 of 7	1 of 4	1 of 12	6 of 23	19 of 26	45 of 102
DTI > 45	0 of 1	14 of 62	1 of 7	0 of 4	3 of 11	1 of 10	6 of 26	18 of 88
Loan Costs > $5,000	1 of 1	29 of 50	2 of 5	0 of 2	2 of 8	8 of 10	15 of 24	40 of 71
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	7	288	21	4	52	226	195	577
Originations	6 (86%)	109 (38%)	10 (48%)	0 (0%)	30 (58%)	74 (33%)	64 (33%)	219 (38%)
Denials	0 (0%)	74 (26%)	2 (10%)	1 (0%)	7 (13%)	48 (21%)	65 (33%)	130 (23%)
Originations								
Total Amount ($1,000s)	$68,565	$39,730	$3,030	$69,615	$60,935	$39,615	$56,875	$69,615
Conventional Loans	6	68	6	0	25	60	46	159
Purchase	4	65	8	0	19	45	35	133
Refinance	2	40	2	0	9	25	24	76
For Principal Residence	6	89	9	0	21	29	58	145
Single-family	6	61	7	0	24	37	45	128
2-4 Family	0	48	3	0	6	29	19	83
Avg Loan Amount ($1,000s)	$11,427.5	$364.5	$303.0	$0.0	$2,031.2	$535.3	$888.7	$317.9
Avg Borrower Income ($1,000s)	$121.9	$144.7	$84.2	$121.2	$108.5	$121.7	$157.1	$121.2
Avg Property Value ($1,000s)	$369.3	$403.5	$296.0	$365.1	$366.3	$328.2	$409.9	$365.1
LTV > 90	1 of 6	57 of 105	7 of 10	0 of 0	11 of 28	18 of 71	27 of 61	87 of 210
DTI > 45	0 of 6	37 of 103	2 of 10	0 of 0	4 of 28	7 of 35	23 of 63	48 of 172
Loan Costs > $5,000	4 of 6	70 of 91	5 of 7	0 of 0	17 of 22	18 of 30	38 of 56	109 of 149

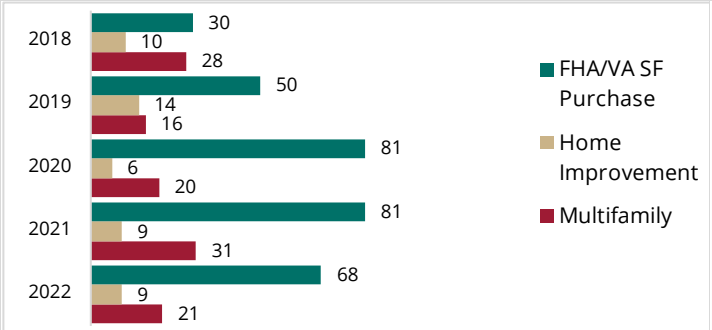
Top Lenders – Community Area 42: Woodlawn

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	74	35 (47%)	$11,525	25 (71%)	10 (29%)	28 (80%)	12 (34%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	41	17 (41%)	$7,295	9 (53%)	8 (47%)	10 (59%)	4 (24%)
ROCKET MORTGAGE, LLC	26	17 (65%)	$3,795	3 (18%)	9 (53%)	10 (59%)	7 (41%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	17	16 (94%)	$6,390	12 (75%)	4 (25%)	12 (75%)	5 (31%)
RF RENOVO MANAGEMENT COMPANY, LLC	16	13 (81%)	$5,525	9 (69%)	4 (31%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC	35	12 (34%)	$4,190	11 (92%)	1 (8%)	8 (67%)	2 (17%)
UNITED SHORE FINANCIAL SERVICES, LLC	21	11 (52%)	$2,585	5 (45%)	6 (55%)	7 (64%)	3 (27%)
LIMA ONE CAPITAL, LLC	10	10 (100%)	$8,150	9 (90%)	1 (10%)	0 (0%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	13	9 (69%)	$1,645	4 (44%)	4 (44%)	1 (11%)	1 (11%)
THE HUNTINGTON NATIONAL BANK	19	8 (42%)	$1,900	7 (88%)	1 (13%)	7 (88%)	4 (50%)
BARRINGTON BANK & TRUST COMPANY, N.A.	16	8 (50%)	$2,440	6 (75%)	2 (25%)	7 (88%)	2 (25%)
GUARANTEED RATE AFFINITY, LLC	32	8 (25%)	$3,360	6 (75%)	2 (25%)	1 (13%)	2 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION	22	6 (27%)	$2,340	5 (83%)	0 (0%)	5 (83%)	2 (33%)
CROSSCOUNTRY MORTGAGE, INC.	23	6 (26%)	$2,220	4 (67%)	1 (17%)	4 (67%)	2 (33%)
U.S. BANK NATIONAL ASSOCIATION	18	5 (28%)	$1,205	2 (40%)	2 (40%)	3 (60%)	1 (20%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	6	4 (67%)	$890	4 (100%)	0 (0%)	4 (100%)	3 (75%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	8	4 (50%)	$1,030	3 (75%)	1 (25%)	3 (75%)	1 (25%)
BROKER SOLUTIONS, INC.	10	4 (40%)	$780	2 (50%)	2 (50%)	2 (50%)	3 (75%)
HOMEBRIDGE FINANCIAL SERVICES, INC.	5	4 (80%)	$1,110	2 (50%)	2 (50%)	2 (50%)	1 (25%)
CITIBANK, NATIONAL ASSOCIATION	10	4 (40%)	$1,440	2 (50%)	2 (50%)	2 (50%)	0 (0%)

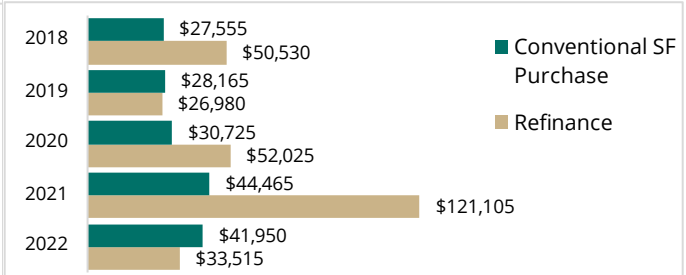
Trend – Past Five Years:

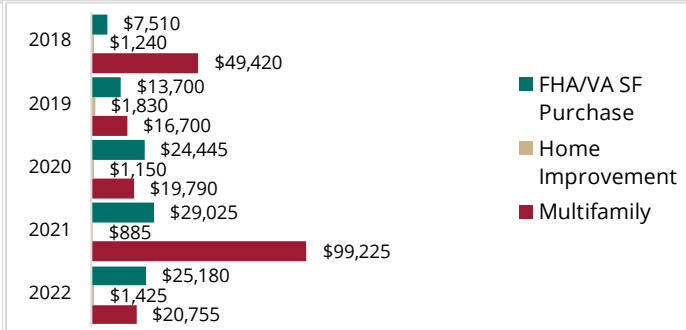
Number of Originations



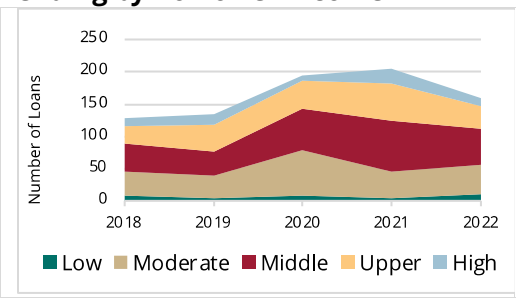


Amount of Originations (in $1,000s)

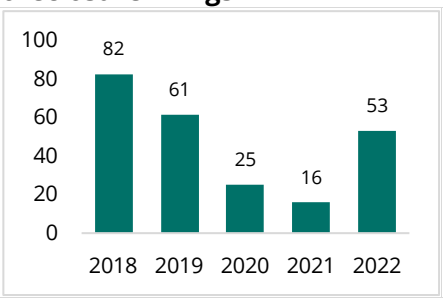




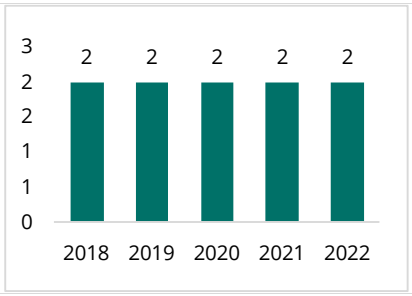
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

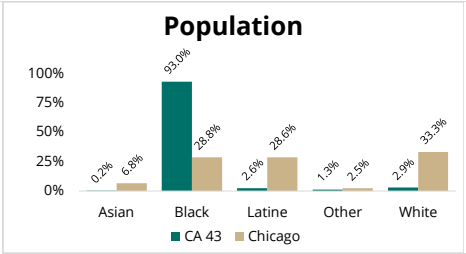


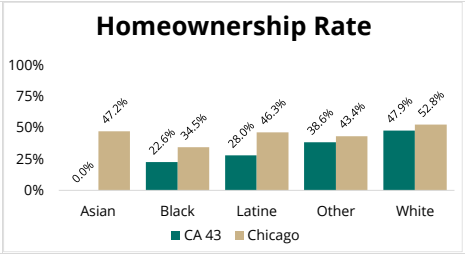
Bank Branches

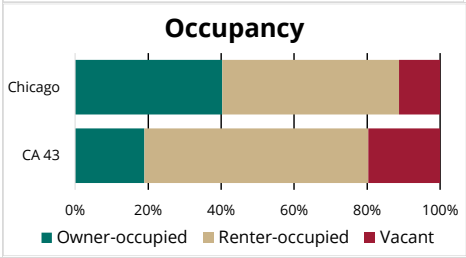


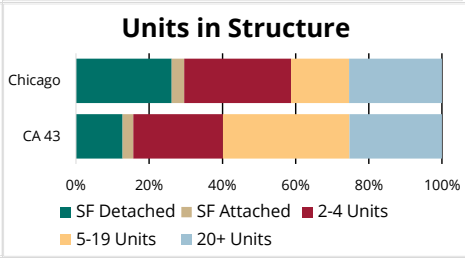
Community Area 43: South Shore Total Housing Units: 28,628 Total Population: 50,275

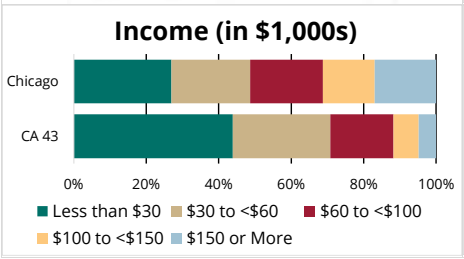


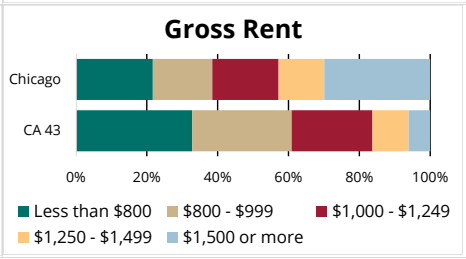


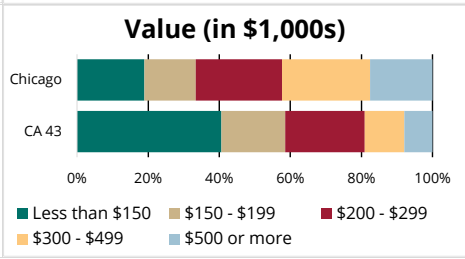












Mortgage Lending

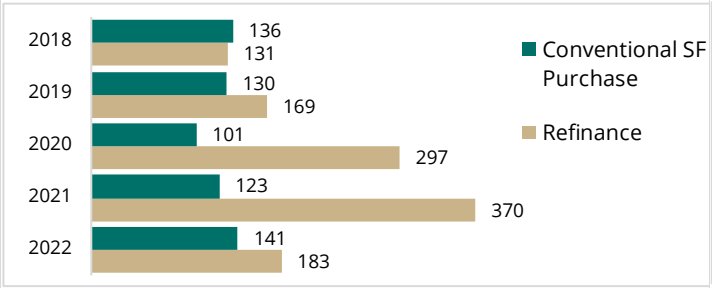
Community Area: 43	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	4	255	25	6	30	149	188	444
Originations	3 (75%)	75 (29%)	7 (28%)	1 (17%)	12 (40%)	47 (32%)	42 (22%)	138 (31%)
Denials	0 (0%)	108 (42%)	10 (40%)	3 (50%)	6 (20%)	25 (17%)	88 (47%)	142 (32%)
Originations								
Total Amount ($1,000s)	$60,295	$43,675	$2,825	$60,055	$55,900	$22,715	$53,710	$60,660
Conventional Loans	3	60	7	1	12	45	38	121
Purchase	0	42	6	1	6	27	23	76
Refinance	2	23	1	0	5	19	17	49
For Principal Residence	2	71	5	1	9	11	41	94
Single-family	2	48	5	1	9	15	29	75
2-4 Family	1	25	0	0	0	6	13	32
Avg Loan Amount ($1,000s)	$20,098.3	$582.3	$403.6	$60,055.0	$4,658.3	$483.3	$1,278.8	$439.6
Avg Borrower Income ($1,000s)	$116.7	$144.2	$83.0	$116.1	$115.4	$110.1	$158.0	$116.5
Avg Property Value ($1,000s)	$601.7	$996.0	$536.4	$594.7	$598.5	$353.9	$773.1	$595.3
LTV > 90	0 of 2	29 of 74	2 of 7	0 of 1	2 of 12	4 of 32	16 of 41	35 of 121
DTI > 45	1 of 2	17 of 72	2 of 5	1 of 1	4 of 9	2 of 11	11 of 41	25 of 95
Loan Costs > $5,000	0 of 1	31 of 57	3 of 5	1 of 1	3 of 8	4 of 9	16 of 36	39 of 76
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	7	488	29	7	67	325	349	894
Originations	1 (14%)	208 (43%)	13 (45%)	3 (43%)	27 (40%)	113 (35%)	128 (37%)	352 (39%)
Denials	2 (29%)	118 (24%)	6 (21%)	0 (0%)	7 (10%)	54 (17%)	92 (26%)	181 (20%)
Originations								
Total Amount ($1,000s)	$315,485	$265,200	$2,425	$315,295	$310,905	$57,195	$295,050	$316,020
Conventional Loans	0	112	10	1	21	92	80	226
Purchase	1	130	11	1	20	57	76	209
Refinance	0	70	1	2	7	55	46	134
For Principal Residence	1	190	13	2	22	43	124	258
Single-family	0	135	11	2	19	57	94	213
2-4 Family	1	73	2	1	8	26	34	109
Avg Loan Amount ($1,000s)	$315,485.0	$1,275.0	$186.5	$105,098.3	$11,515.0	$506.2	$2,305.1	$897.8
Avg Borrower Income ($1,000s)	$100.5	$101.4	$98.2	$100.8	$100.5	$100.3	$135.6	$100.6
Avg Property Value ($1,000s)	$1,218.9	$2,572.3	$233.5	$1,225.2	$1,296.4	$295.5	$1,796.0	$1,216.9
LTV > 90	1 of 1	107 of 206	8 of 13	2 of 3	12 of 27	18 of 108	60 of 128	140 of 345
DTI > 45	1 of 1	64 of 204	3 of 13	2 of 3	6 of 26	13 of 47	41 of 128	86 of 281
Loan Costs > $5,000	1 of 1	135 of 180	5 of 11	2 of 2	13 of 22	31 of 39	79 of 113	182 of 244

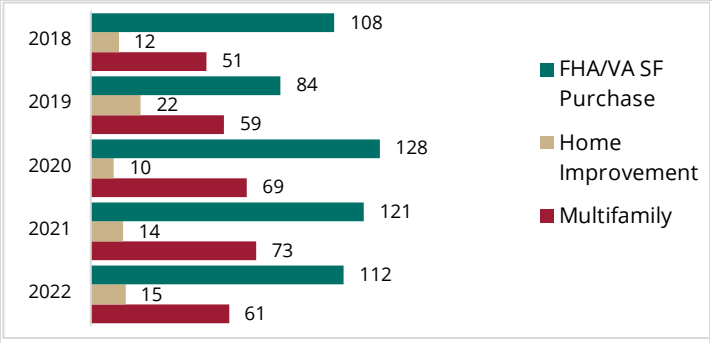
Top Lenders – Community Area 43: South Shore

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	94	39 (41%)	$10,875	27 (69%)	12 (31%)	31 (79%)	19 (49%)
LOANDEPOT.COM, LLC	69	26 (38%)	$6,250	17 (65%)	8 (31%)	19 (73%)	12 (46%)
ROCKET MORTGAGE, LLC	36	22 (61%)	$3,880	6 (27%)	14 (64%)	17 (77%)	15 (68%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	50	20 (40%)	$6,240	12 (60%)	8 (40%)	18 (90%)	10 (50%)
RF RENOVO MANAGEMENT COMPANY, LLC	22	18 (82%)	$13,670	8 (44%)	10 (56%)	0 (0%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC	26	17 (65%)	$3,775	11 (65%)	6 (35%)	14 (82%)	6 (35%)
LIMA ONE CAPITAL, LLC	15	15 (100%)	$4,845	13 (87%)	2 (13%)	0 (0%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC.	30	14 (47%)	$2,950	11 (79%)	3 (21%)	9 (64%)	3 (21%)
GUARANTEED RATE AFFINITY, LLC	27	12 (44%)	$3,980	12 (100%)	0 (0%)	9 (75%)	5 (42%)
FINANCE OF AMERICA MORTGAGE LLC	17	11 (65%)	$2,165	3 (27%)	8 (73%)	1 (9%)	0 (0%)
NATIONSTAR MORTGAGE LLC	21	11 (52%)	$1,685	0 (0%)	10 (91%)	4 (36%)	6 (55%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	21	11 (52%)	$2,935	8 (73%)	3 (27%)	11 (100%)	3 (27%)
BARRINGTON BANK & TRUST COMPANY, N.A.	16	10 (63%)	$2,630	10 (100%)	0 (0%)	8 (80%)	6 (60%)
U.S. BANK NATIONAL ASSOCIATION	48	10 (21%)	$2,600	2 (20%)	6 (60%)	5 (50%)	2 (20%)
THE HOME LOAN EXPERT LLC	11	8 (73%)	$2,040	7 (88%)	1 (13%)	8 (100%)	4 (50%)
THE FEDERAL SAVINGS BANK	17	8 (47%)	$2,720	8 (100%)	0 (0%)	7 (88%)	0 (0%)
NEIGHBORHOOD LOANS, INC.	13	8 (62%)	$1,400	8 (100%)	0 (0%)	7 (88%)	4 (50%)
REGIONS BANK	11	7 (64%)	$11,535	2 (29%)	5 (71%)	1 (14%)	1 (14%)
FLAGSTAR BANK, FSB	13	7 (54%)	$1,815	2 (29%)	5 (71%)	6 (86%)	1 (14%)
CALIBER HOME LOANS, INC.	16	6 (38%)	$1,360	4 (67%)	2 (33%)	3 (50%)	4 (67%)

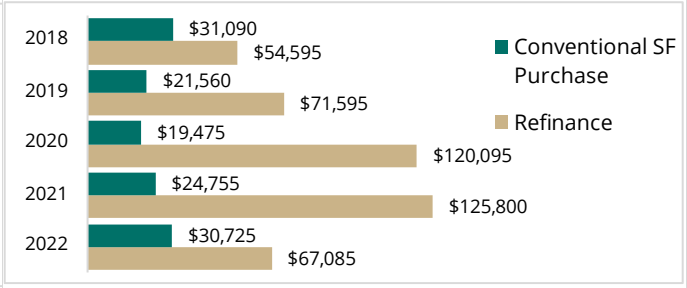
Trend – Past Five Years:

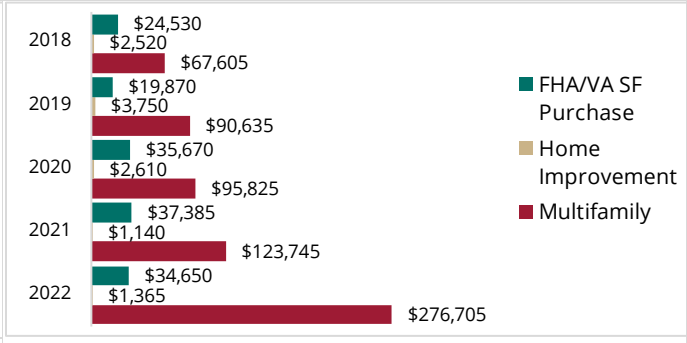
Number of Originations



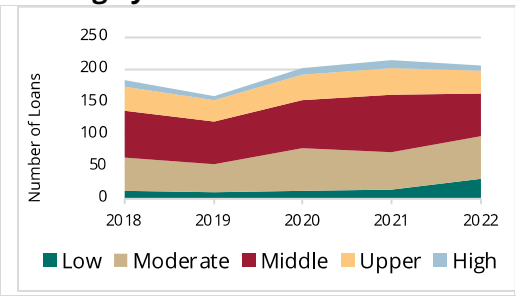


Amount of Originations (in $1,000s)

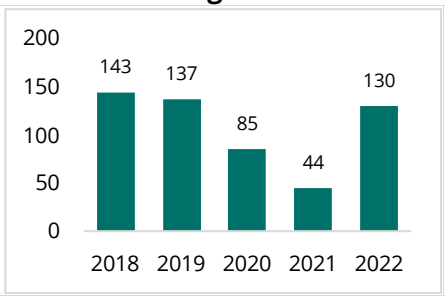




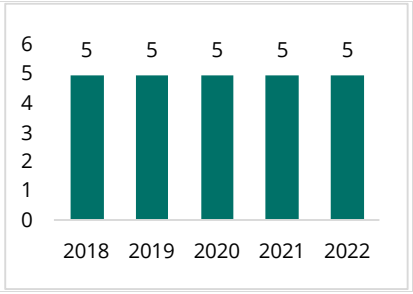
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

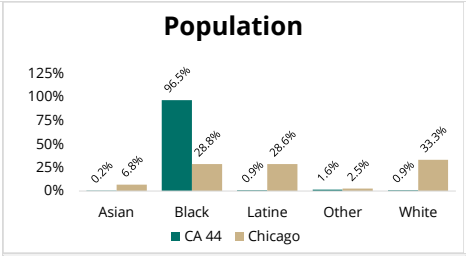


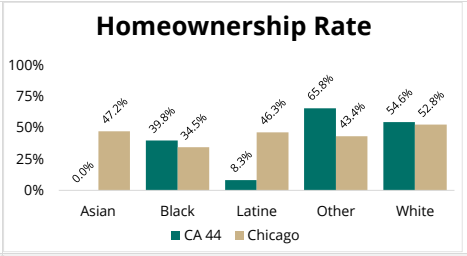
Bank Branches

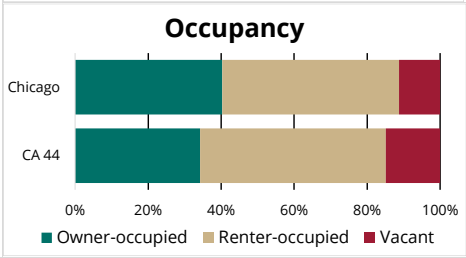


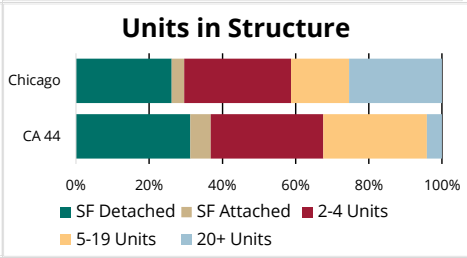
Community Area 44: Chatham Total Housing Units: 16,869 Total Population: 31,363

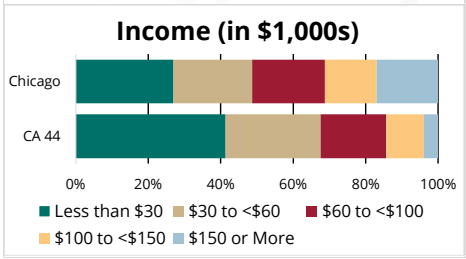


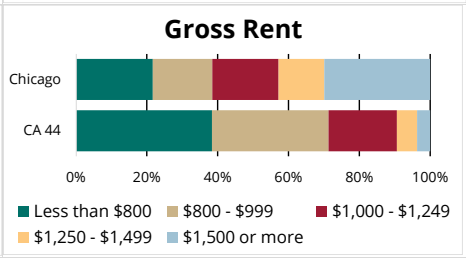


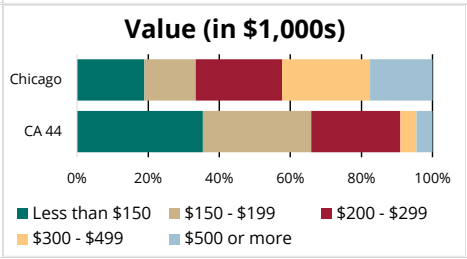












Mortgage Lending

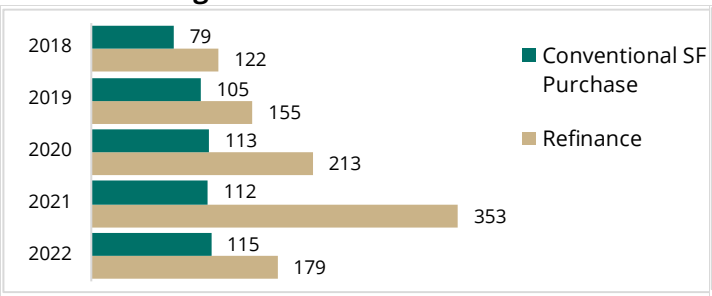
Community Area: 44	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	209	13	5	5	140	174	360
Originations	0 (0%)	90 (43%)	5 (38%)	1 (20%)	0 (0%)	42 (30%)	64 (37%)	133 (37%)
Denials	1 (0%)	71 (34%)	7 (54%)	1 (20%)	4 (0%)	27 (19%)	62 (36%)	104 (29%)
Originations								
Total Amount ($1,000s)	$28,715	$14,095	$805	$28,640	$28,715	$14,695	$19,495	$28,715
Conventional Loans	0	67	3	1	0	38	48	106
Purchase	0	44	2	0	0	17	32	61
Refinance	0	28	2	0	0	23	20	51
For Principal Residence	0	85	5	1	0	11	61	97
Single-family	0	73	4	1	0	12	56	86
2-4 Family	0	15	1	0	0	10	8	25
Avg Loan Amount ($1,000s)	$0.0	$156.6	$161.0	$28,640.0	$0.0	$349.9	$304.6	$215.9
Avg Borrower Income ($1,000s)	$80.6	$97.1	$63.6	$80.9	$80.6	$77.2	$121.2	$80.6
Avg Property Value ($1,000s)	$330.4	$566.6	$215.0	$331.0	$330.4	$232.4	$462.9	$330.4
LTV > 90	0 of 0	37 of 88	2 of 4	0 of 1	0 of 0	2 of 35	28 of 63	39 of 124
DTI > 45	0 of 0	18 of 86	1 of 4	1 of 1	0 of 0	3 of 15	15 of 63	22 of 102
Loan Costs > $5,000	0 of 0	27 of 66	1 of 3	0 of 0	0 of 0	3 of 12	14 of 48	30 of 78
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	529	22	5	40	287	445	865
Originations	3 (75%)	220 (42%)	10 (45%)	2 (40%)	17 (43%)	98 (34%)	183 (41%)	340 (39%)
Denials	0 (0%)	115 (22%)	7 (32%)	2 (40%)	11 (28%)	54 (19%)	109 (24%)	182 (21%)
Originations								
Total Amount ($1,000s)	$76,965	$33,780	$2,190	$76,970	$74,285	$47,520	$45,615	$77,380
Conventional Loans	3	105	2	0	9	76	90	193
Purchase	1	141	8	1	13	41	106	197
Refinance	2	74	2	1	4	47	72	128
For Principal Residence	0	209	10	2	14	48	177	273
Single-family	3	170	10	2	15	58	149	248
2-4 Family	0	49	0	0	2	23	34	74
Avg Loan Amount ($1,000s)	$25,655.0	$153.5	$219.0	$38,485.0	$4,369.7	$484.9	$249.3	$227.6
Avg Borrower Income ($1,000s)	$82.4	$82.7	$78.3	$83.0	$83.5	$82.5	$125.0	$82.8
Avg Property Value ($1,000s)	$301.4	$393.6	$245.0	$300.9	$304.0	$246.7	$386.0	$300.4
LTV > 90	0 of 3	121 of 212	7 of 10	1 of 2	8 of 17	15 of 95	90 of 178	145 of 329
DTI > 45	0 of 1	56 of 208	5 of 10	2 of 2	4 of 16	12 of 51	53 of 179	74 of 278
Loan Costs > $5,000	0 of 0	135 of 181	9 of 10	2 of 2	12 of 14	31 of 45	116 of 159	180 of 242

Top Lenders – Community Area 44: Chatham

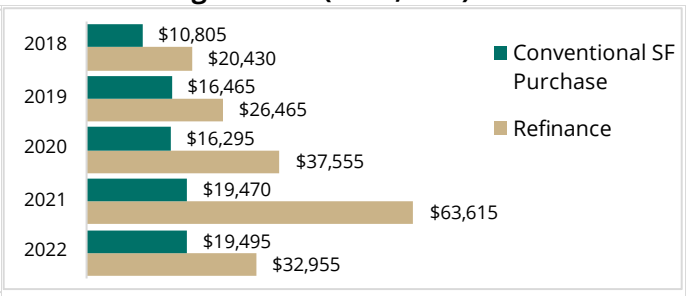
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC	63	35 (56%)	$5,865	9 (26%)	24 (69%)	23 (66%)	30 (86%)
GUARANTEED RATE, INC.	60	31 (52%)	$6,215	29 (94%)	2 (6%)	31 (100%)	22 (71%)
LOANDEPOT.COM, LLC	57	30 (53%)	$6,380	23 (77%)	7 (23%)	21 (70%)	19 (63%)
U.S. BANK NATIONAL ASSOCIATION	59	17 (29%)	$5,255	6 (35%)	7 (41%)	9 (53%)	9 (53%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	29	17 (59%)	$2,705	12 (71%)	5 (29%)	16 (94%)	11 (65%)
UNITED SHORE FINANCIAL SERVICES, LLC	30	16 (53%)	$4,090	14 (88%)	2 (13%)	12 (75%)	5 (31%)
BANK OF AMERICA, NATIONAL ASSOCIATION	26	14 (54%)	$2,550	9 (64%)	2 (14%)	14 (100%)	12 (86%)
NATIONSTAR MORTGAGE LLC	17	12 (71%)	$1,920	0 (0%)	12 (100%)	9 (75%)	9 (75%)
FINANCE OF AMERICA MORTGAGE LLC	13	12 (92%)	$2,970	4 (33%)	7 (58%)	0 (0%)	0 (0%)
LIMA ONE CAPITAL, LLC	11	11 (100%)	$3,885	8 (73%)	3 (27%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	16	10 (63%)	$2,480	7 (70%)	3 (30%)	9 (90%)	5 (50%)
GUARANTEED RATE AFFINITY, LLC	24	9 (38%)	$1,605	8 (89%)	1 (11%)	7 (78%)	7 (78%)
RF RENOVO MANAGEMENT COMPANY, LLC	14	9 (64%)	$5,685	6 (67%)	3 (33%)	0 (0%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	19	8 (42%)	$860	2 (25%)	4 (50%)	8 (100%)	5 (63%)
THE HUNTINGTON NATIONAL BANK	26	7 (27%)	$1,355	3 (43%)	2 (29%)	6 (86%)	2 (29%)
CROSSCOUNTRY MORTGAGE, INC.	21	7 (33%)	$1,215	7 (100%)	0 (0%)	5 (71%)	6 (86%)
NEIGHBORHOOD LOANS, INC.	13	7 (54%)	$1,365	6 (86%)	1 (14%)	4 (57%)	5 (71%)
THE FEDERAL SAVINGS BANK	17	7 (41%)	$1,675	7 (100%)	0 (0%)	7 (100%)	3 (43%)
MOVEMENT MORTGAGE, LLC	13	7 (54%)	$1,995	7 (100%)	0 (0%)	7 (100%)	4 (57%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	23	6 (26%)	$670	0 (0%)	5 (83%)	4 (67%)	5 (83%)

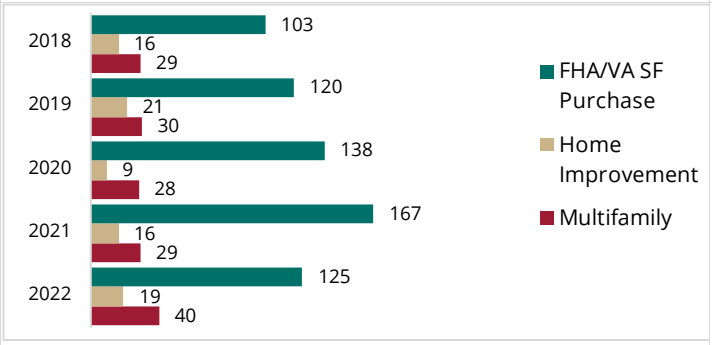
Trend – Past Five Years:

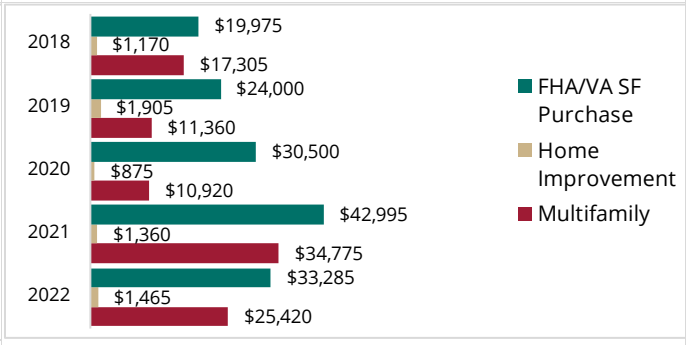
Number of Originations



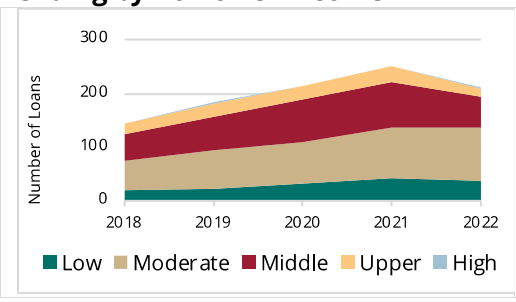
Amount of Originations (in $1,000s)



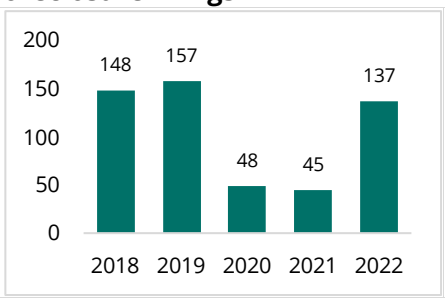




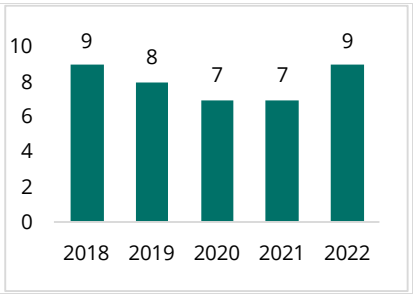
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

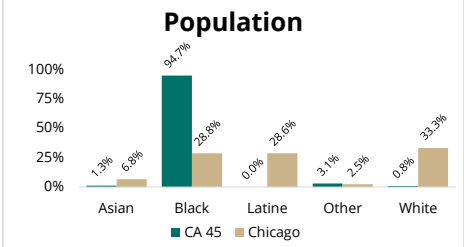


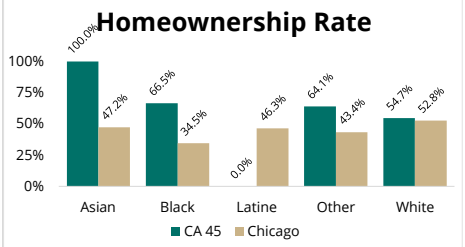
Bank Branches

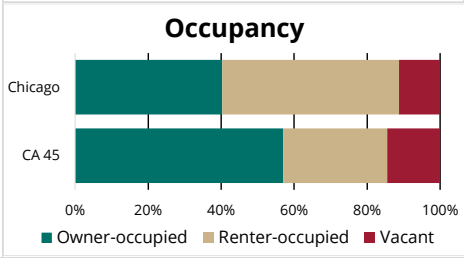


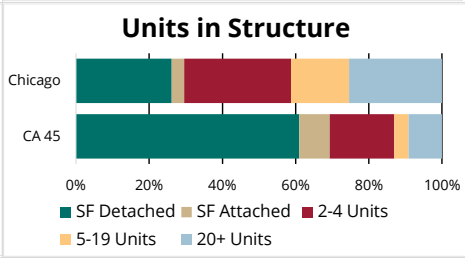
Community Area 45: Avalon Park Total Housing Units: 4,759 Total Population: 9,629

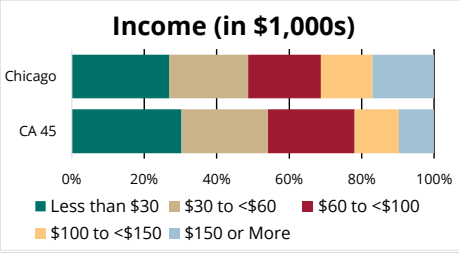


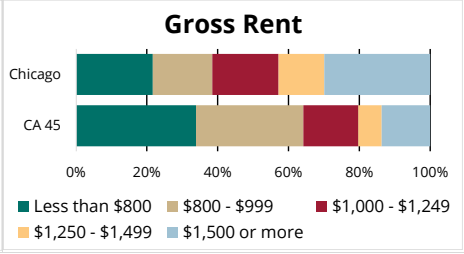


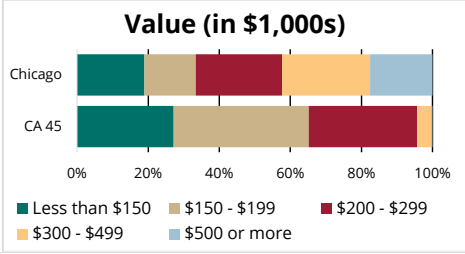












Mortgage Lending

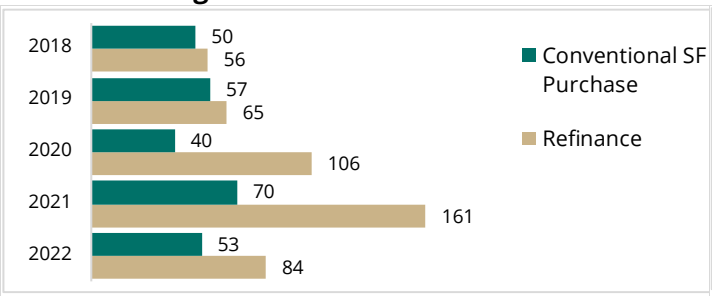
Community Area: 45	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	102	5	0	3	42	86	147
Originations	0 (0%)	42 (41%)	3 (60%)	0 (0%)	2 (67%)	7 (17%)	34 (40%)	51 (35%)
Denials	0 (0%)	31 (30%)	1 (20%)	0 (0%)	1 (33%)	11 (26%)	32 (37%)	43 (29%)
Originations								
Total Amount ($1,000s)	$9,105	$2,135	$235	$9,105	$8,895	$7,180	$3,905	$9,105
Conventional Loans	0	32	3	0	2	6	26	40
Purchase	0	23	1	0	1	5	17	29
Refinance	0	15	1	0	0	2	14	17
For Principal Residence	0	41	3	0	2	3	34	46
Single-family	0	40	3	0	2	3	33	45
2-4 Family	0	2	0	0	0	1	1	3
Avg Loan Amount ($1,000s)	$0.0	$50.8	$78.3	$0.0	$4,447.5	$1,025.7	$114.9	$178.5
Avg Borrower Income ($1,000s)	$76.7	$120.7	$76.7	$76.7	$73.8	$73.6	$121.6	$76.7
Avg Property Value ($1,000s)	$249.7	$397.9	$181.7	$249.7	$249.3	$226.6	$327.7	$249.7
LTV > 90	0 of 0	21 of 42	1 of 3	0 of 0	0 of 2	2 of 5	17 of 34	23 of 49
DTI > 45	0 of 0	9 of 41	0 of 3	0 of 0	1 of 2	1 of 4	9 of 33	11 of 47
Loan Costs > $5,000	0 of 0	14 of 32	0 of 2	0 of 0	1 of 1	3 of 3	11 of 28	18 of 36
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	226	6	1	8	113	160	350
Originations	0 (0%)	110 (49%)	1 (17%)	0 (0%)	1 (13%)	44 (39%)	68 (43%)	155 (44%)
Denials	1 (0%)	44 (19%)	2 (33%)	1 (0%)	1 (13%)	21 (19%)	37 (23%)	68 (19%)
Originations								
Total Amount ($1,000s)	$29,655	$8,455	$315	$29,655	$29,530	$21,325	$18,225	$29,655
Conventional Loans	0	50	0	0	0	28	30	78
Purchase	0	64	1	0	0	20	33	84
Refinance	0	42	0	0	1	24	33	67
For Principal Residence	0	102	1	0	1	24	67	127
Single-family	0	103	1	0	1	41	67	145
2-4 Family	0	7	0	0	0	3	1	10
Avg Loan Amount ($1,000s)	$0.0	$76.9	$315.0	$0.0	$29,530.0	$484.7	$268.0	$191.3
Avg Borrower Income ($1,000s)	$88.6	$73.9	$73.0	$88.6	$88.9	$91.3	$122.9	$88.6
Avg Property Value ($1,000s)	$237.1	$256.6	$325.0	$237.1	$237.4	$229.1	$251.3	$237.1
LTV > 90	0 of 0	57 of 107	1 of 1	0 of 0	0 of 1	9 of 41	29 of 65	66 of 149
DTI > 45	0 of 0	28 of 107	1 of 1	0 of 0	1 of 1	3 of 21	24 of 65	32 of 129
Loan Costs > $5,000	0 of 0	80 of 99	1 of 1	0 of 0	1 of 1	16 of 21	46 of 64	97 of 121

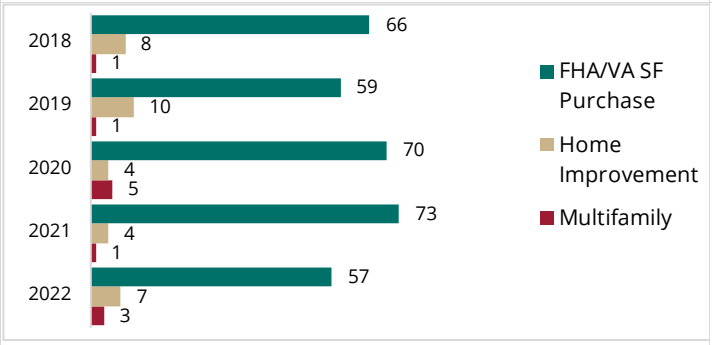
Top Lenders – Community Area 45: Avalon Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC	36	22 (61%)	$3,570	4 (18%)	16 (73%)	13 (59%)	13 (59%)
LOANDEPOT.COM, LLC	24	14 (58%)	$2,450	10 (71%)	4 (29%)	11 (79%)	10 (71%)
GUARANTEED RATE, INC.	28	14 (50%)	$3,080	12 (86%)	2 (14%)	12 (86%)	5 (36%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	17	10 (59%)	$1,100	5 (50%)	5 (50%)	9 (90%)	7 (70%)
CROSSCOUNTRY MORTGAGE, INC.	15	10 (67%)	$2,420	8 (80%)	2 (20%)	8 (80%)	4 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC	14	9 (64%)	$1,945	5 (56%)	4 (44%)	9 (100%)	2 (22%)
BANK OF AMERICA, NATIONAL ASSOCIATION	22	8 (36%)	$1,490	3 (38%)	4 (50%)	8 (100%)	5 (63%)
RF RENOVO MANAGEMENT COMPANY, LLC	8	8 (100%)	$1,590	4 (50%)	4 (50%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	10	6 (60%)	$940	0 (0%)	6 (100%)	6 (100%)	2 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	6 (67%)	$920	6 (100%)	0 (0%)	5 (83%)	4 (67%)
TEMPLE VIEW CAPITAL FUNDING, LP	7	4 (57%)	$940	2 (50%)	2 (50%)	0 (0%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	5	4 (80%)	$690	3 (75%)	1 (25%)	0 (0%)	0 (0%)
THE HUNTINGTON NATIONAL BANK	12	4 (33%)	$750	3 (75%)	0 (0%)	2 (50%)	2 (50%)
U.S. BANK NATIONAL ASSOCIATION	17	3 (18%)	$415	1 (33%)	1 (33%)	2 (67%)	2 (67%)
MOVEMENT MORTGAGE, LLC	4	3 (75%)	$1,095	3 (100%)	0 (0%)	3 (100%)	1 (33%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	4	3 (75%)	$555	3 (100%)	0 (0%)	3 (100%)	2 (67%)
NEWREZ LLC	11	2 (18%)	$280	0 (0%)	2 (100%)	1 (50%)	2 (100%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	12	2 (17%)	$290	0 (0%)	2 (100%)	1 (50%)	1 (50%)
AMRES CORPORATION	3	2 (67%)	$500	2 (100%)	0 (0%)	2 (100%)	1 (50%)
CITIBANK, NATIONAL ASSOCIATION	4	2 (50%)	$270	0 (0%)	2 (100%)	2 (100%)	2 (100%)

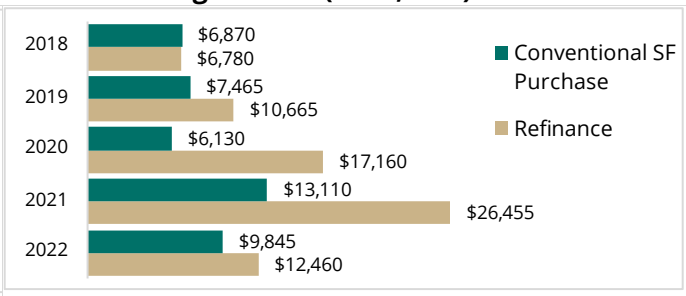
Trend – Past Five Years:

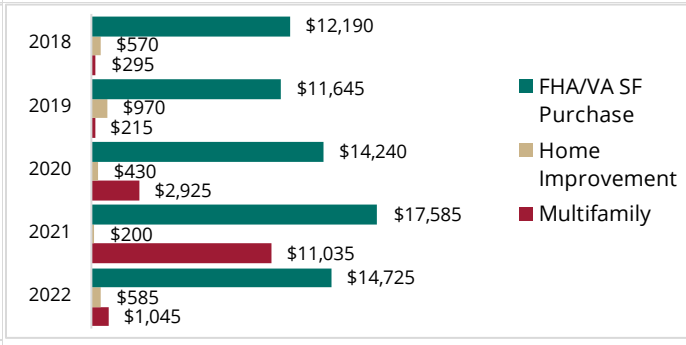
Number of Originations



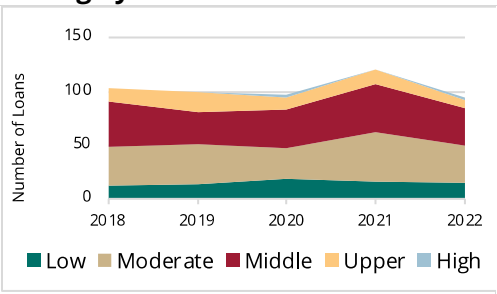


Amount of Originations (in $1,000s)

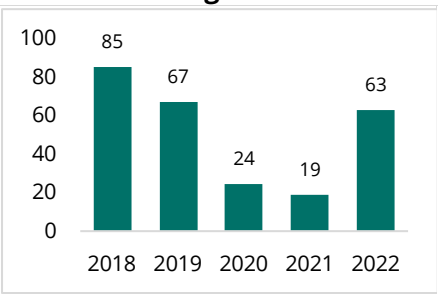




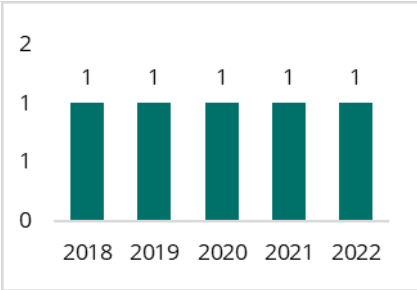
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

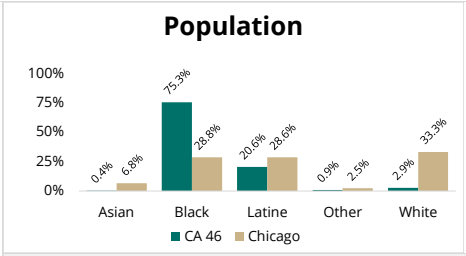


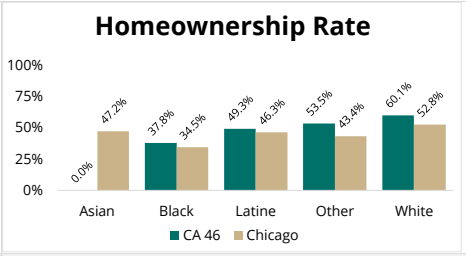
Bank Branches

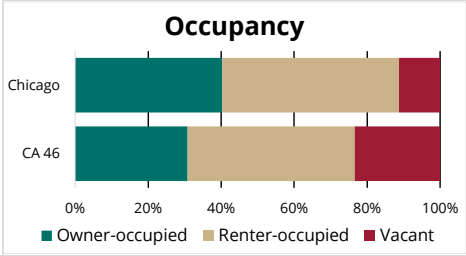


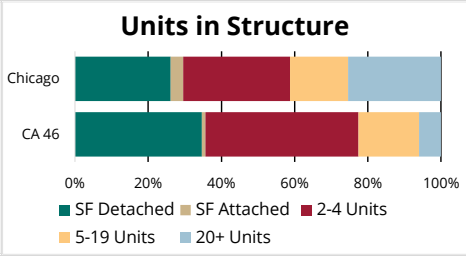
Community Area 46: South Chicago Total Housing Units: 14,182 Total Population: 29,977

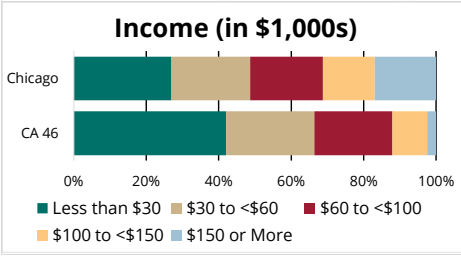


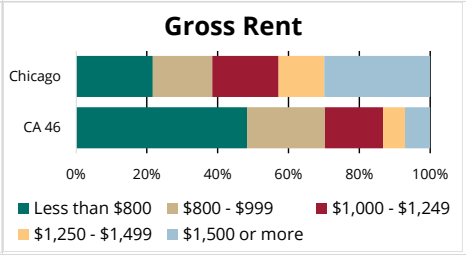


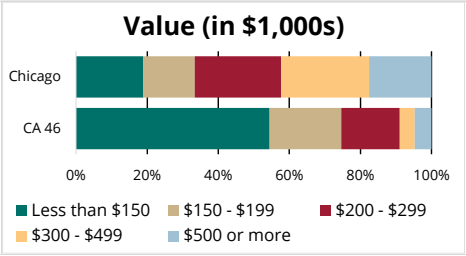












Mortgage Lending

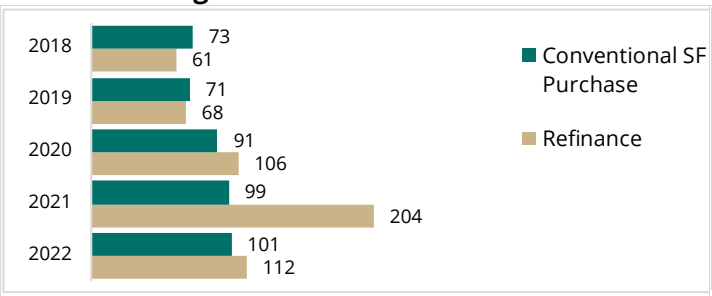
Community Area: 46	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	3	149	36	8	43	98	156	301
Originations	0 (0%)	52 (35%)	19 (53%)	2 (25%)	19 (44%)	25 (26%)	61 (39%)	98 (33%)
Denials	1 (0%)	59 (40%)	8 (22%)	4 (50%)	13 (30%)	9 (9%)	49 (31%)	86 (29%)
Originations								
Total Amount ($1,000s)	$17,790	$8,380	$2,795	$17,460	$14,795	$12,735	$7,955	$17,790
Conventional Loans	0	32	14	2	15	20	39	69
Purchase	0	33	12	1	13	18	39	65
Refinance	0	14	3	1	3	3	14	21
For Principal Residence	0	46	18	2	16	11	57	75
Single-family	0	35	14	2	12	10	40	59
2-4 Family	0	15	5	0	7	12	21	34
Avg Loan Amount ($1,000s)	$0.0	$161.2	$147.1	$8,730.0	$778.7	$509.4	$130.4	$181.5
Avg Borrower Income ($1,000s)	$75.2	$74.9	$52.9	$75.7	$77.7	$72.2	$131.4	$75.2
Avg Property Value ($1,000s)	$233.6	$229.3	$191.7	$234.3	$243.2	$225.0	$280.2	$233.6
LTV > 90	0 of 0	28 of 49	8 of 18	1 of 2	7 of 18	5 of 21	33 of 60	41 of 90
DTI > 45	0 of 0	9 of 48	3 of 18	0 of 2	3 of 18	4 of 14	12 of 60	16 of 82
Loan Costs > $5,000	0 of 0	24 of 45	10 of 15	1 of 2	9 of 14	4 of 11	28 of 54	38 of 72
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	6	321	54	6	62	250	327	645
Originations	1 (17%)	157 (49%)	29 (54%)	5 (83%)	28 (45%)	76 (30%)	147 (45%)	267 (41%)
Denials	0 (0%)	67 (21%)	10 (19%)	0 (0%)	11 (18%)	47 (19%)	68 (21%)	125 (19%)
Originations								
Total Amount ($1,000s)	$58,070	$27,440	$4,435	$57,490	$53,865	$35,835	$33,150	$58,175
Conventional Loans	1	62	16	2	18	55	61	138
Purchase	1	109	24	5	19	37	108	171
Refinance	0	45	4	0	7	39	37	91
For Principal Residence	0	144	26	5	23	32	141	204
Single-family	1	88	17	4	17	42	85	152
2-4 Family	0	69	12	1	11	25	62	106
Avg Loan Amount ($1,000s)	$58,070.0	$174.8	$152.9	$11,498.0	$1,923.8	$471.5	$225.5	$217.9
Avg Borrower Income ($1,000s)	$80.1	$80.8	$71.9	$81.7	$82.3	$79.3	$127.7	$80.9
Avg Property Value ($1,000s)	$274.2	$321.5	$217.5	$274.8	$282.4	$233.2	$340.2	$273.7
LTV > 90	0 of 1	93 of 150	21 of 28	4 of 5	14 of 27	20 of 70	94 of 140	131 of 253
DTI > 45	0 of 1	40 of 151	5 of 27	2 of 5	5 of 24	9 of 34	41 of 143	56 of 215
Loan Costs > $5,000	0 of 0	97 of 132	17 of 20	3 of 5	13 of 20	24 of 30	92 of 120	137 of 187

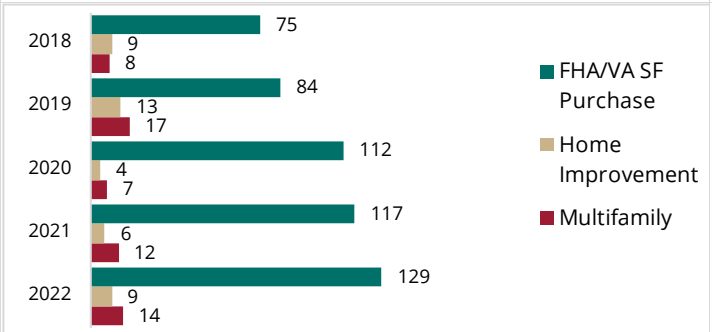
Top Lenders – Community Area 46: South Chicago

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	67	29 (43%)	$5,055	23 (79%)	6 (21%)	26 (90%)	20 (69%)
LOANDEPOT.COM, LLC	40	22 (55%)	$4,440	19 (86%)	3 (14%)	16 (73%)	14 (64%)
ROCKET MORTGAGE, LLC	41	20 (49%)	$3,620	3 (15%)	17 (85%)	14 (70%)	11 (55%)
CROSSCOUNTRY MORTGAGE, INC.	24	16 (67%)	$2,950	13 (81%)	2 (13%)	14 (88%)	9 (56%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	27	12 (44%)	$1,840	6 (50%)	4 (33%)	12 (100%)	9 (75%)
RF RENOVO MANAGEMENT COMPANY, LLC	11	11 (100%)	$4,585	2 (18%)	9 (82%)	0 (0%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	15	10 (67%)	$2,270	9 (90%)	1 (10%)	10 (100%)	7 (70%)
NEIGHBORHOOD LOANS, INC.	14	9 (64%)	$1,545	8 (89%)	1 (11%)	7 (78%)	7 (78%)
THE FEDERAL SAVINGS BANK	20	9 (45%)	$1,785	8 (89%)	1 (11%)	6 (67%)	7 (78%)
UNITED SHORE FINANCIAL SERVICES, LLC	19	9 (47%)	$1,785	6 (67%)	3 (33%)	6 (67%)	7 (78%)
LIMA ONE CAPITAL, LLC	9	9 (100%)	$2,705	5 (56%)	4 (44%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	24	8 (33%)	$1,720	7 (88%)	1 (13%)	5 (63%)	4 (50%)
U.S. BANK NATIONAL ASSOCIATION	59	8 (14%)	$1,390	2 (25%)	4 (50%)	8 (100%)	7 (88%)
FINANCE OF AMERICA MORTGAGE LLC	24	6 (25%)	$1,200	3 (50%)	3 (50%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	12	6 (50%)	$790	0 (0%)	6 (100%)	4 (67%)	4 (67%)
CHERRY CREEK MORTGAGE, LLC	6	5 (83%)	$1,345	4 (80%)	1 (20%)	5 (100%)	4 (80%)
MORTGAGE RESEARCH CENTER, LLC	9	5 (56%)	$1,125	5 (100%)	0 (0%)	5 (100%)	3 (60%)
CIVIC FINANCIAL SERVICES, LLC	5	5 (100%)	$1,085	5 (100%)	0 (0%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	8	5 (63%)	$845	5 (100%)	0 (0%)	3 (60%)	3 (60%)
CITIBANK, NATIONAL ASSOCIATION	9	5 (56%)	$635	1 (20%)	4 (80%)	3 (60%)	4 (80%)

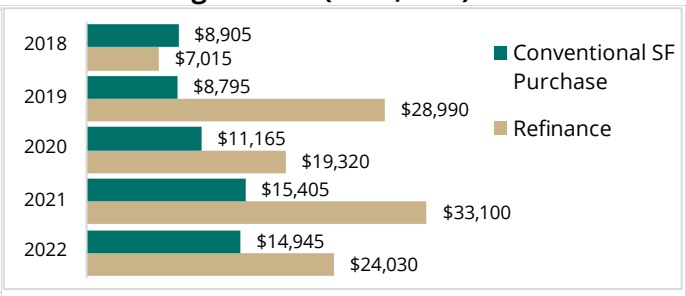
Trend – Past Five Years:

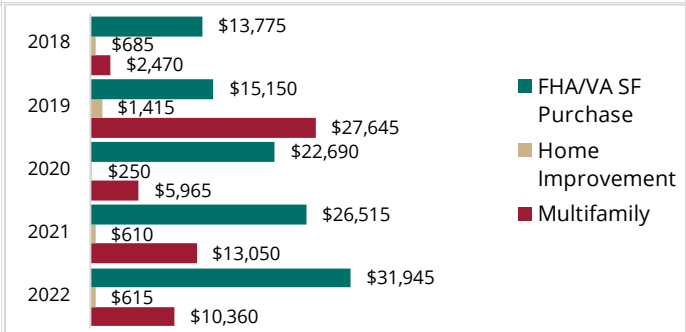
Number of Originations



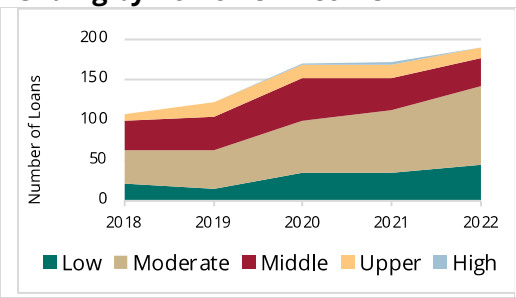


Amount of Originations (in $1,000s)

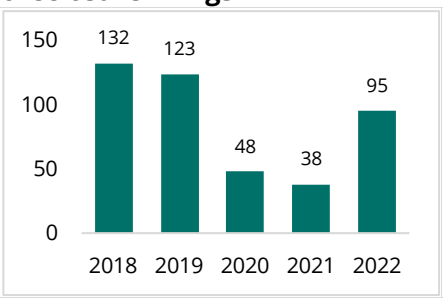




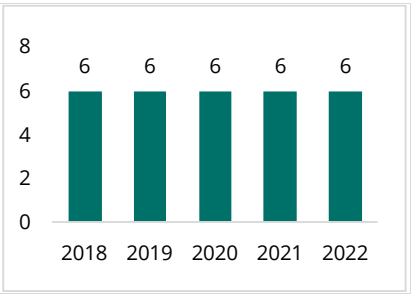
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

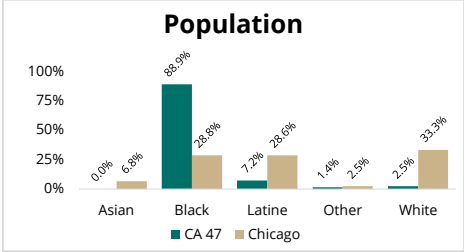


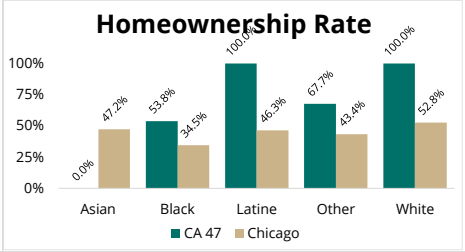
Bank Branches

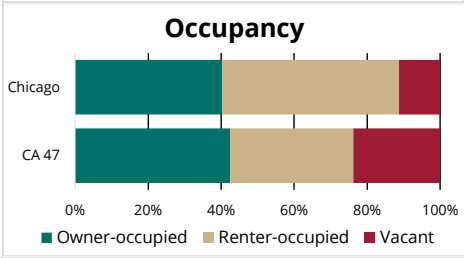


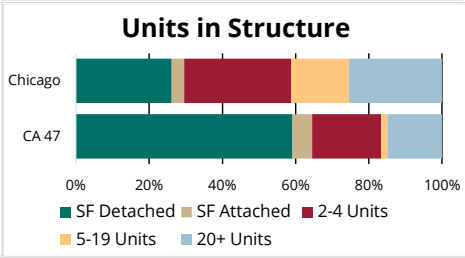
Community Area 47: Burnside Total Housing Units: 1,282 Total Population: 2,180

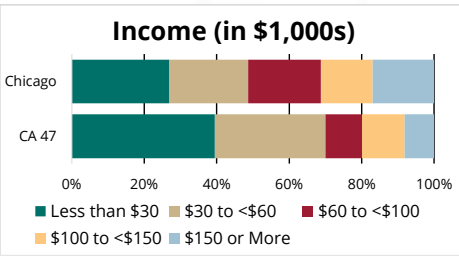


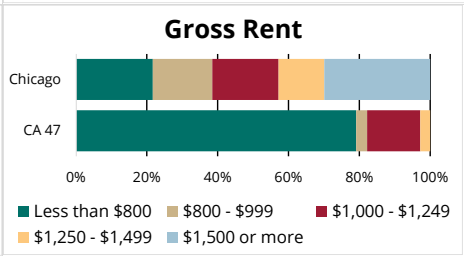


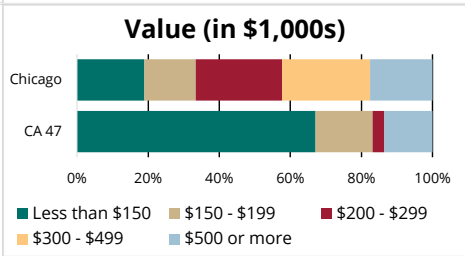












Mortgage Lending

Mortgage Lending

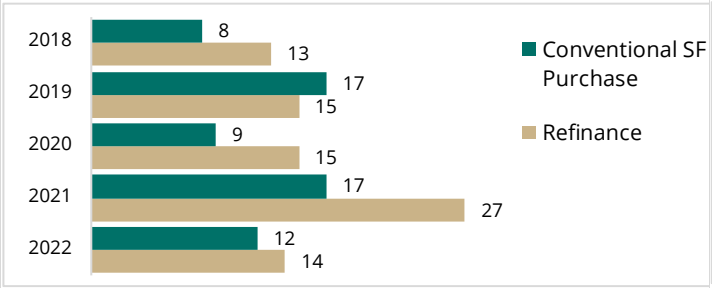
Community Area: 47	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	30	3	0	2	9	23	41
Originations	0 (0%)	9 (30%)	1 (33%)	0 (0%)	1 (50%)	1 (11%)	8 (35%)	11 (27%)
Denials	0 (0%)	9 (30%)	0 (0%)	0 (0%)	0 (0%)	1 (11%)	6 (26%)	10 (24%)
Originations								
Total Amount ($1,000s)	$2,265	$440	$225	$2,265	$2,040	$2,050	$685	$2,265
Conventional Loans	0	7	0	0	0	0	5	7
Purchase	0	5	1	0	1	1	6	7
Refinance	0	3	0	0	0	0	1	3
For Principal Residence	0	9	1	0	1	1	8	11
Single-family	0	7	1	0	1	1	6	9
2-4 Family	0	2	0	0	0	0	2	2
Avg Loan Amount ($1,000s)	$0.0	$48.9	$225.0	$0.0	$2,040.0	$2,050.0	$85.6	$205.9
Avg Borrower Income ($1,000s)	$70.5	$50.0	$60.0	$70.5	$71.6	$73.6	$107.7	$70.5
Avg Property Value ($1,000s)	$255.0	$230.0	$235.0	$255.0	$257.0	$258.0	$345.0	$255.0
LTV > 90	0 of 0	5 of 9	1 of 1	0 of 0	1 of 1	1 of 1	6 of 8	7 of 11
DTI > 45	0 of 0	1 of 9	0 of 1	0 of 0	0 of 1	0 of 1	1 of 8	1 of 11
Loan Costs > $5,000	0 of 0	4 of 6	1 of 1	0 of 0	1 of 1	1 of 1	5 of 7	6 of 8
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	46	2	0	5	18	39	70
Originations	0 (0%)	23 (50%)	0 (0%)	0 (0%)	1 (20%)	7 (39%)	17 (44%)	31 (44%)
Denials	1 (0%)	12 (26%)	1 (0%)	0 (0%)	1 (20%)	3 (17%)	12 (31%)	17 (24%)
Originations								
Total Amount ($1,000s)	$4,665	$1,270	$0	$4,665	$4,580	$3,480	$1,910	$4,665
Conventional Loans	0	7	0	0	1	5	5	13
Purchase	0	15	0	0	1	4	12	20
Refinance	0	8	0	0	0	3	5	11
For Principal Residence	0	22	0	0	0	2	16	24
Single-family	0	19	0	0	1	7	16	27
2-4 Family	0	4	0	0	0	0	1	4
Avg Loan Amount ($1,000s)	$0.0	$55.2	$0.0	$0.0	$4,580.0	$497.1	$112.4	$150.5
Avg Borrower Income ($1,000s)	$79.9	$128.3	$0.0	$79.9	$73.4	$77.4	$140.8	$79.9
Avg Property Value ($1,000s)	$208.0	$221.3	$0.0	$208.0	$211.6	$198.9	$211.9	$208.0
LTV > 90	0 of 0	13 of 19	0 of 0	0 of 0	0 of 1	2 of 7	11 of 16	15 of 27
DTI > 45	0 of 0	4 of 18	0 of 0	0 of 0	0 of 1	1 of 3	5 of 16	5 of 22
Loan Costs > $5,000	0 of 0	12 of 21	0 of 0	0 of 0	0 of 0	2 of 2	11 of 15	14 of 23

Top Lenders – Community Area 47: Burnside

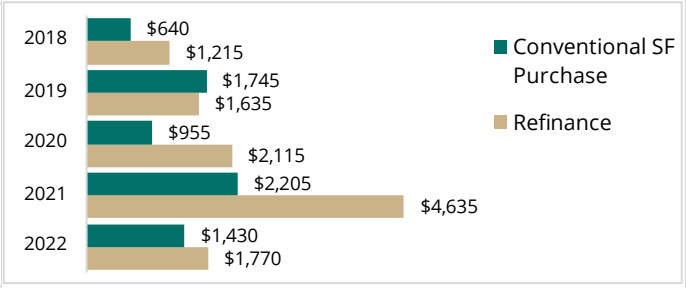
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	10	7 (70%)	$1,075	6 (86%)	1 (14%)	5 (71%)	6 (86%)
ROCKET MORTGAGE, LLC	8	5 (63%)	$585	1 (20%)	4 (80%)	4 (80%)	4 (80%)
MLD MORTGAGE INC.	2	2 (100%)	$260	2 (100%)	0 (0%)	2 (100%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	4	2 (50%)	$140	0 (0%)	1 (50%)	2 (100%)	1 (50%)
NATIONSTAR MORTGAGE LLC	2	2 (100%)	$250	0 (0%)	2 (100%)	2 (100%)	0 (0%)
FREEDOM MORTGAGE CORPORATION	3	2 (67%)	$440	1 (50%)	1 (50%)	2 (100%)	0 (0%)
HOMEBRIDGE FINANCIAL SERVICES, INC.	3	2 (67%)	$240	2 (100%)	0 (0%)	2 (100%)	2 (100%)
LIMA ONE CAPITAL, LLC	2	2 (100%)	$400	2 (100%)	0 (0%)	0 (0%)	0 (0%)
THE FEDERAL SAVINGS BANK	3	1 (33%)	$205	1 (100%)	0 (0%)	1 (100%)	1 (100%)
MOVEMENT MORTGAGE, LLC	1	1 (100%)	$235	1 (100%)	0 (0%)	1 (100%)	1 (100%)
CROSSCOUNTRY MORTGAGE, INC.	1	1 (100%)	$85	1 (100%)	0 (0%)	0 (0%)	0 (0%)
CIBC BANK USA	1	1 (100%)	$225	1 (100%)	0 (0%)	1 (100%)	1 (100%)
PNC BANK, NATIONAL ASSOCIATION	1	1 (100%)	$275	1 (100%)	0 (0%)	1 (100%)	1 (100%)
CITIBANK, NATIONAL ASSOCIATION	1	1 (100%)	$235	1 (100%)	0 (0%)	1 (100%)	1 (100%)
BARRINGTON BANK & TRUST COMPANY, N.A.	1	1 (100%)	$335	1 (100%)	0 (0%)	1 (100%)	0 (0%)
AMERICAN PACIFIC MORTGAGE CORPORATION	1	1 (100%)	$175	1 (100%)	0 (0%)	1 (100%)	1 (100%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	1	1 (100%)	$195	1 (100%)	0 (0%)	1 (100%)	1 (100%)
FINANCE OF AMERICA MORTGAGE LLC	2	1 (50%)	$115	0 (0%)	1 (100%)	0 (0%)	0 (0%)
PLAZA HOME MORTGAGE, INC.	1	1 (100%)	$325	1 (100%)	0 (0%)	1 (100%)	1 (100%)
FIRST AMERICAN BANK	1	1 (100%)	$135	0 (0%)	1 (100%)	1 (100%)	1 (100%)

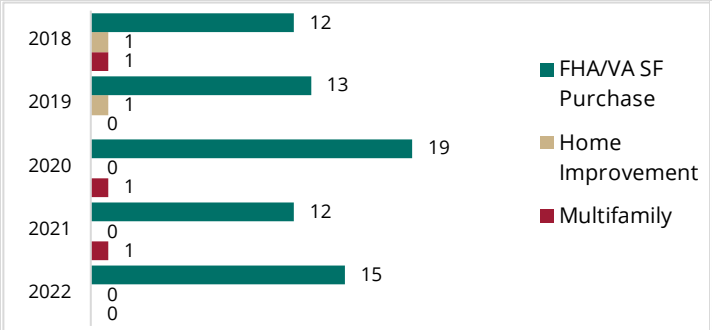
Trend – Past Five Years:

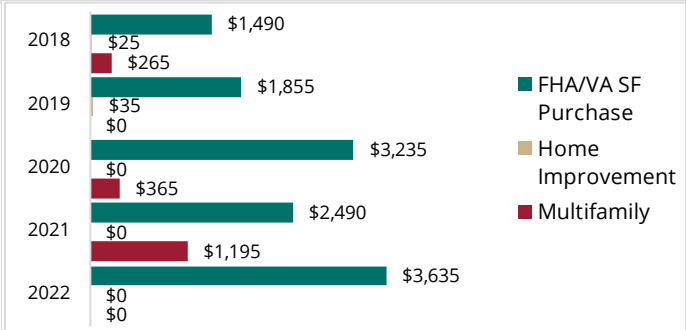
Number of Originations



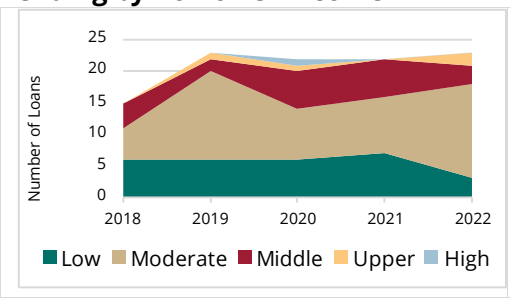
Amount of Originations (in $1,000s)



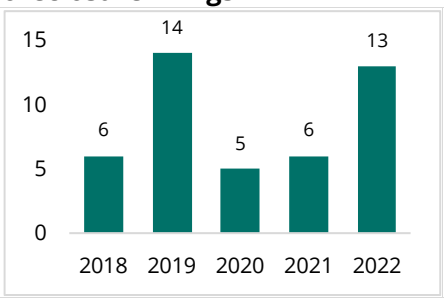




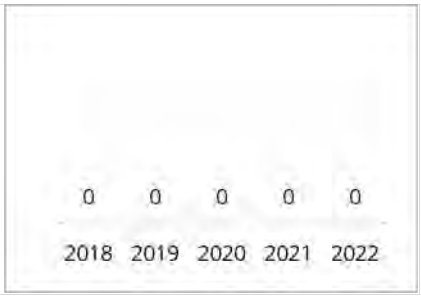
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

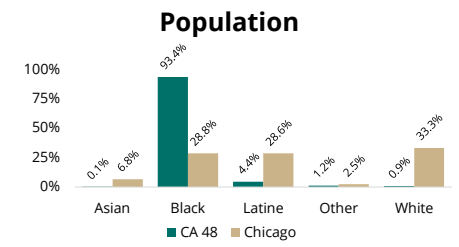


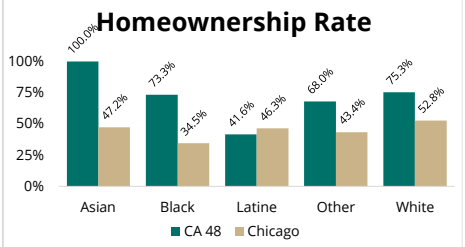
Bank Branches

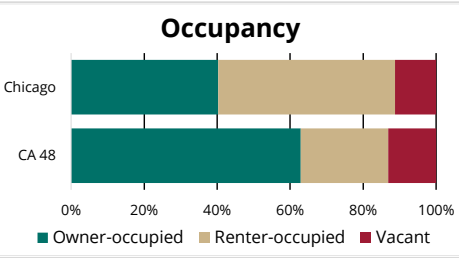


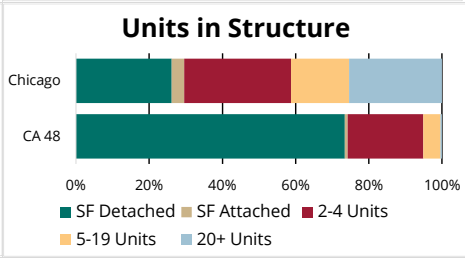
Community Area 48: Calumet Heights Total Housing Units: 6,182 Total Population: 12,343

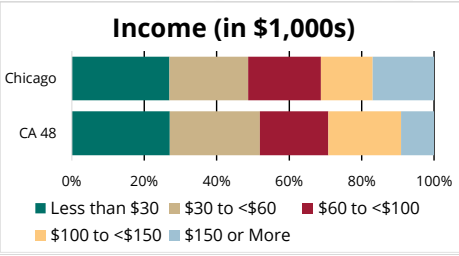


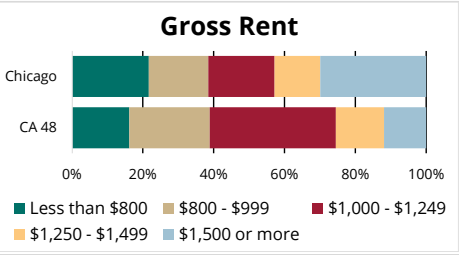


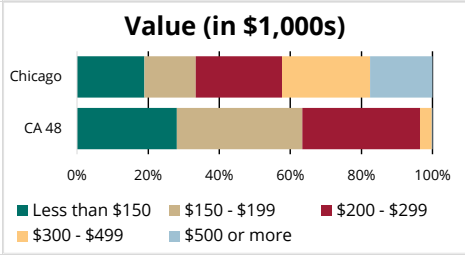












Mortgage Lending

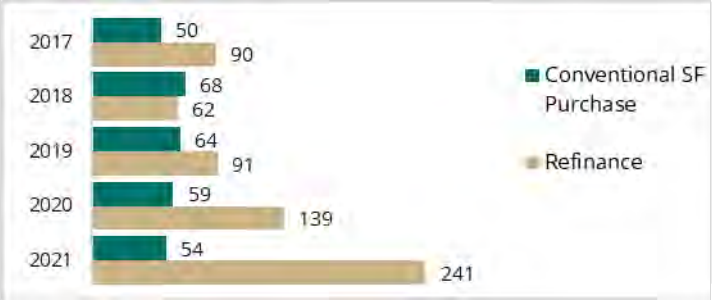
Community Area: 48	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	152	7	3	8	55	121	220
Originations	0 (0%)	69 (45%)	1 (14%)	0 (0%)	4 (50%)	11 (20%)	47 (39%)	84 (38%)
Denials	0 (0%)	46 (30%)	3 (43%)	2 (0%)	2 (25%)	5 (9%)	35 (29%)	55 (25%)
Originations								
Total Amount ($1,000s)	$14,910	$2,535	$55	$14,910	$14,350	$12,935	$7,685	$14,910
Conventional Loans	0	55	1	0	4	9	37	68
Purchase	0	33	0	0	1	7	21	41
Refinance	0	23	0	0	1	3	14	27
For Principal Residence	0	66	1	0	3	7	45	76
Single-family	0	59	0	0	2	9	40	70
2-4 Family	0	10	1	0	2	1	7	13
Avg Loan Amount ($1,000s)	$0.0	$36.7	$55.0	$0.0	$3,587.5	$1,175.9	$163.5	$177.5
Avg Borrower Income ($1,000s)	$86.4	$87.4	$69.0	$86.4	$87.5	$85.1	$126.0	$86.4
Avg Property Value ($1,000s)	$262.4	$350.0	$255.0	$262.4	$264.0	$243.8	$314.4	$262.4
LTV > 90	0 of 0	29 of 68	0 of 1	0 of 0	1 of 4	5 of 10	19 of 47	35 of 82
DTI > 45	0 of 0	13 of 68	0 of 1	0 of 0	1 of 4	1 of 7	13 of 47	15 of 79
Loan Costs > $5,000	0 of 0	24 of 52	0 of 0	0 of 0	1 of 2	4 of 5	14 of 36	29 of 59
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	239	8	1	12	141	191	395
Originations	1 (50%)	112 (47%)	2 (25%)	1 (100%)	6 (50%)	45 (32%)	85 (45%)	165 (42%)
Denials	0 (0%)	50 (21%)	4 (50%)	0 (0%)	4 (33%)	32 (23%)	53 (28%)	86 (22%)
Originations								
Total Amount ($1,000s)	$32,380	$9,875	$600	$32,320	$31,315	$24,410	$16,160	$32,575
Conventional Loans	1	44	0	1	3	29	33	78
Purchase	1	67	2	0	3	23	52	94
Refinance	0	41	0	1	2	20	31	64
For Principal Residence	0	107	2	0	3	27	82	137
Single-family	1	97	2	0	5	43	73	146
2-4 Family	0	15	0	1	1	2	12	19
Avg Loan Amount ($1,000s)	$32,380.0	$88.2	$300.0	$32,320.0	$5,219.2	$542.4	$190.1	$197.4
Avg Borrower Income ($1,000s)	$89.4	$84.6	$72.0	$89.4	$89.4	$90.8	$128.0	$89.4
Avg Property Value ($1,000s)	$249.0	$249.7	$310.0	$248.5	$249.5	$248.8	$262.4	$249.0
LTV > 90	0 of 1	62 of 110	2 of 2	0 of 1	2 of 5	11 of 44	48 of 83	75 of 161
DTI > 45	0 of 0	32 of 111	1 of 2	0 of 0	2 of 3	5 of 29	28 of 85	39 of 143
Loan Costs > $5,000	0 of 0	80 of 102	2 of 2	0 of 0	1 of 4	22 of 29	62 of 77	103 of 135

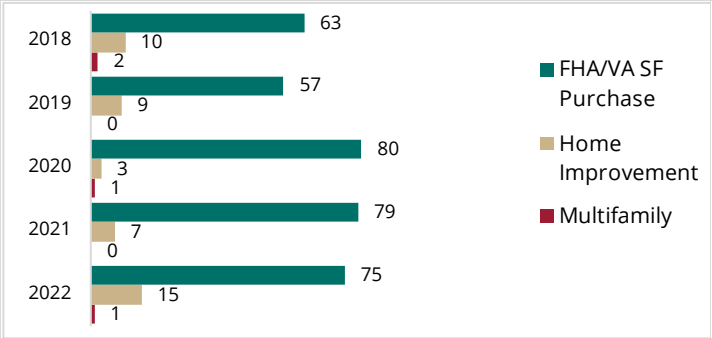
Top Lenders – Community Area 48: Calumet Heights

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	34	21 (62%)	$4,335	11 (52%)	9 (43%)	11 (52%)	12 (57%)
ROCKET MORTGAGE, LLC	37	19 (51%)	$3,545	7 (37%)	11 (58%)	17 (89%)	12 (63%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	19	14 (74%)	$2,190	5 (36%)	9 (64%)	13 (93%)	8 (57%)
GUARANTEED RATE, INC.	29	12 (41%)	$2,560	10 (83%)	2 (17%)	10 (83%)	9 (75%)
U.S. BANK NATIONAL ASSOCIATION	52	11 (21%)	$1,495	3 (27%)	6 (55%)	9 (82%)	7 (64%)
BANK OF AMERICA, NATIONAL ASSOCIATION	27	10 (37%)	$2,540	8 (80%)	0 (0%)	10 (100%)	7 (70%)
FINANCE OF AMERICA MORTGAGE LLC	14	8 (57%)	$1,460	7 (88%)	1 (13%)	1 (13%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC	10	7 (70%)	$1,315	7 (100%)	0 (0%)	7 (100%)	6 (86%)
MOVEMENT MORTGAGE, LLC	6	6 (100%)	$1,240	6 (100%)	0 (0%)	5 (83%)	4 (67%)
FREEDOM MORTGAGE CORPORATION	11	6 (55%)	$1,320	0 (0%)	6 (100%)	6 (100%)	4 (67%)
THE HUNTINGTON NATIONAL BANK	14	5 (36%)	$725	3 (60%)	0 (0%)	4 (80%)	3 (60%)
THE FEDERAL SAVINGS BANK	7	5 (71%)	$1,045	5 (100%)	0 (0%)	3 (60%)	1 (20%)
NATIONSTAR MORTGAGE LLC	8	5 (63%)	$795	0 (0%)	5 (100%)	5 (100%)	5 (100%)
AMERISAVE MORTGAGE CORPORATION	17	5 (29%)	$665	1 (20%)	4 (80%)	1 (20%)	2 (40%)
MORTGAGE RESEARCH CENTER, LLC	5	4 (80%)	$920	4 (100%)	0 (0%)	2 (50%)	2 (50%)
CITIBANK, NATIONAL ASSOCIATION	7	4 (57%)	$830	2 (50%)	2 (50%)	4 (100%)	2 (50%)
NAVY FEDERAL CREDIT UNION	6	4 (67%)	$280	0 (0%)	2 (50%)	4 (100%)	1 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	4	4 (100%)	$900	4 (100%)	0 (0%)	4 (100%)	4 (100%)
PNC BANK, NATIONAL ASSOCIATION	8	4 (50%)	$320	0 (0%)	2 (50%)	2 (50%)	2 (50%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	4	4 (100%)	$1,000	2 (50%)	2 (50%)	4 (100%)	3 (75%)

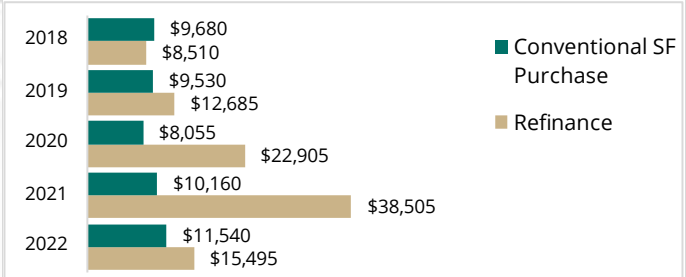
Trend – Past Five Years:

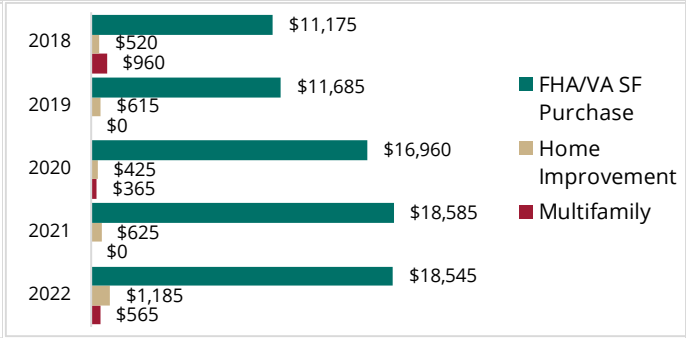
Number of Originations



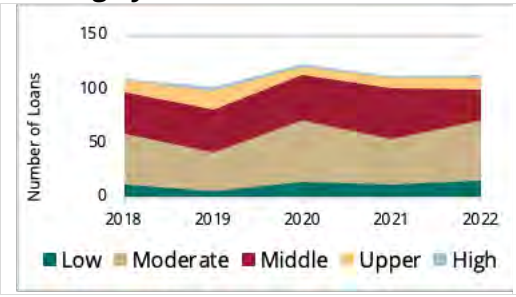


Amount of Originations (in $1,000s)

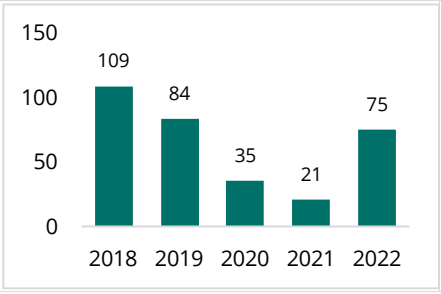




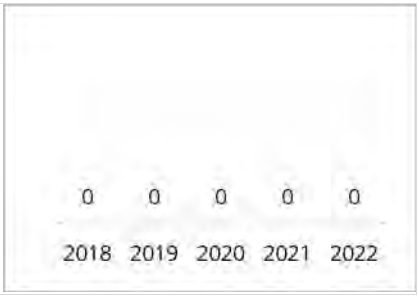
Owner-occupied Home Purchase Lending by Borrower Income



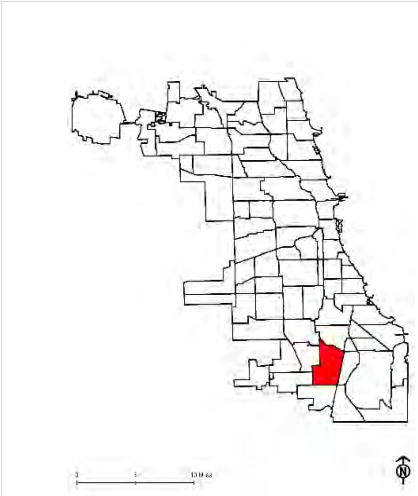
Foreclosure Filings

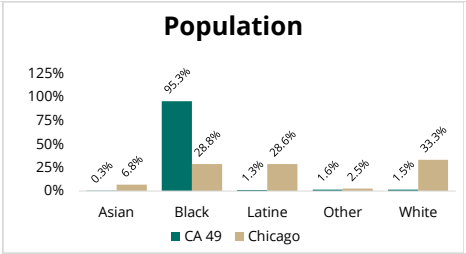


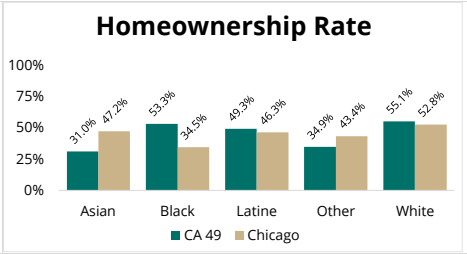
Bank Branches

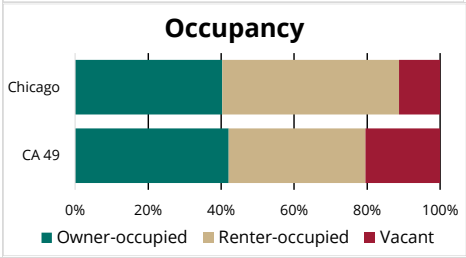


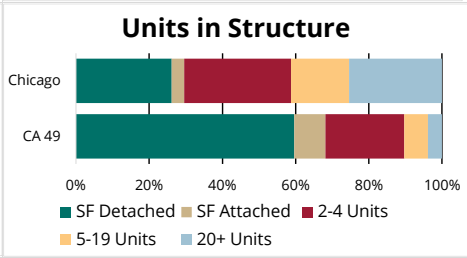
Community Area 49: Roseland Total Housing Units: 17,208 Total Population: 39,623

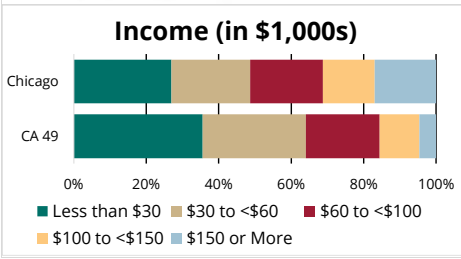


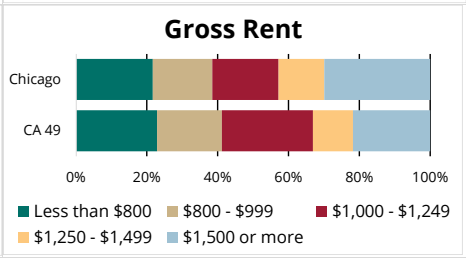


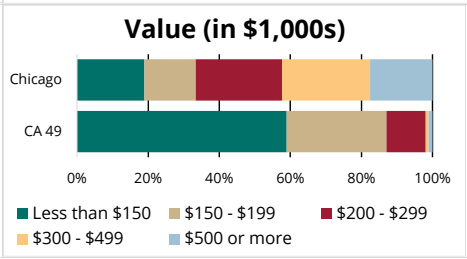












Mortgage Lending

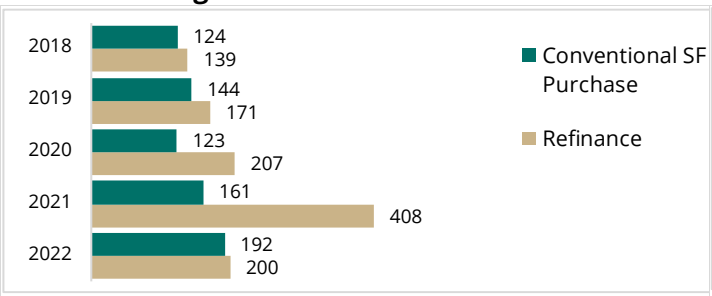
Community Area: 49	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	353	22	5	16	159	308	534
Originations	0 (0%)	140 (40%)	8 (36%)	1 (20%)	7 (44%)	26 (16%)	117 (38%)	174 (33%)
Denials	0 (0%)	116 (33%)	5 (23%)	4 (80%)	3 (19%)	15 (9%)	93 (30%)	138 (26%)
Originations								
Total Amount ($1,000s)	$28,830	$6,800	$1,560	$28,695	$27,515	$23,480	$10,235	$28,830
Conventional Loans	0	92	4	1	5	23	78	121
Purchase	0	85	8	1	5	17	80	108
Refinance	0	39	0	0	2	7	26	48
For Principal Residence	0	127	8	1	6	9	112	143
Single-family	0	131	7	1	6	21	112	159
2-4 Family	0	9	1	0	1	2	5	12
Avg Loan Amount ($1,000s)	$0.0	$48.6	$195.0	$28,695.0	$3,930.7	$903.1	$87.5	$165.7
Avg Borrower Income ($1,000s)	$71.3	$66.3	$55.5	$71.6	$71.6	$71.2	$114.6	$71.3
Avg Property Value ($1,000s)	$220.1	$277.8	$196.3	$220.6	$220.3	$207.8	$259.4	$220.1
LTV > 90	0 of 0	77 of 138	8 of 8	1 of 1	5 of 7	6 of 21	73 of 116	89 of 167
DTI > 45	0 of 0	35 of 137	5 of 8	1 of 1	3 of 7	2 of 11	34 of 116	41 of 156
Loan Costs > $5,000	0 of 0	64 of 120	6 of 8	0 of 1	4 of 6	4 of 7	57 of 102	72 of 134
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	5	668	57	12	61	395	670	1,141
Originations	1 (20%)	308 (46%)	28 (49%)	5 (42%)	25 (41%)	140 (35%)	292 (44%)	479 (42%)
Denials	2 (40%)	142 (21%)	10 (18%)	1 (8%)	10 (16%)	67 (17%)	159 (24%)	222 (19%)
Originations								
Total Amount ($1,000s)	$80,390	$28,815	$4,280	$79,910	$76,460	$56,405	$33,385	$80,495
Conventional Loans	0	135	17	3	18	96	119	252
Purchase	0	209	21	3	16	79	211	307
Refinance	1	84	7	2	9	56	69	152
For Principal Residence	1	289	20	5	13	69	280	377
Single-family	1	275	23	5	19	118	266	418
2-4 Family	0	33	5	0	6	21	26	60
Avg Loan Amount ($1,000s)	$80,390.0	$93.6	$152.9	$15,982.0	$3,058.4	$402.9	$114.3	$168.0
Avg Borrower Income ($1,000s)	$77.3	$88.4	$96.8	$77.6	$75.1	$75.7	$133.3	$77.3
Avg Property Value ($1,000s)	$220.5	$229.3	$187.5	$221.0	$221.6	$213.1	$241.3	$220.3
LTV > 90	0 of 1	179 of 298	17 of 28	3 of 5	8 of 25	45 of 134	182 of 284	235 of 463
DTI > 45	0 of 1	77 of 295	8 of 25	0 of 5	7 of 24	22 of 77	91 of 287	106 of 402
Loan Costs > $5,000	1 of 1	193 of 251	15 of 18	3 of 3	10 of 15	54 of 69	194 of 244	261 of 339

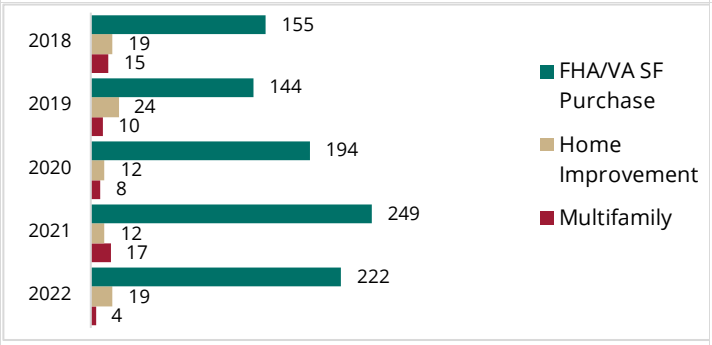
Top Lenders – Community Area 49: Roseland

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	134	82 (61%)	$13,710	67 (82%)	13 (16%)	64 (78%)	66 (80%)
GUARANTEED RATE, INC.	127	54 (43%)	$9,330	48 (89%)	6 (11%)	49 (91%)	37 (69%)
ROCKET MORTGAGE, LLC	71	35 (49%)	$5,235	4 (11%)	22 (63%)	25 (71%)	18 (51%)
FINANCE OF AMERICA MORTGAGE LLC	41	29 (71%)	$4,005	15 (52%)	13 (45%)	3 (10%)	2 (7%)
THE FEDERAL SAVINGS BANK	39	25 (64%)	$3,975	24 (96%)	1 (4%)	22 (88%)	18 (72%)
UNITED SHORE FINANCIAL SERVICES, LLC	36	20 (56%)	$3,940	13 (65%)	7 (35%)	17 (85%)	15 (75%)
BANK OF AMERICA, NATIONAL ASSOCIATION	51	18 (35%)	$2,990	13 (72%)	2 (11%)	17 (94%)	16 (89%)
NEIGHBORHOOD LOANS, INC.	28	17 (61%)	$2,625	14 (82%)	3 (18%)	12 (71%)	14 (82%)
GUARANTEED RATE AFFINITY, LLC	32	16 (50%)	$2,470	14 (88%)	2 (13%)	15 (94%)	13 (81%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	41	16 (39%)	$2,220	7 (44%)	8 (50%)	14 (88%)	11 (69%)
BARRINGTON BANK & TRUST COMPANY, N.A.	18	14 (78%)	$2,740	9 (64%)	3 (21%)	13 (93%)	10 (71%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	16	10 (63%)	$2,020	9 (90%)	1 (10%)	6 (60%)	8 (80%)
THE HUNTINGTON NATIONAL BANK	31	10 (32%)	$1,970	8 (80%)	0 (0%)	9 (90%)	8 (80%)
U.S. BANK NATIONAL ASSOCIATION	117	9 (8%)	$1,445	1 (11%)	6 (67%)	7 (78%)	7 (78%)
CIVIC FINANCIAL SERVICES, LLC	9	8 (89%)	$1,550	8 (100%)	0 (0%)	1 (13%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	32	8 (25%)	$1,170	3 (38%)	4 (50%)	8 (100%)	4 (50%)
LIMA ONE CAPITAL, LLC	8	8 (100%)	$1,340	5 (63%)	3 (38%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	19	8 (42%)	$1,190	0 (0%)	8 (100%)	7 (88%)	3 (38%)
CREDIT UNION 1	13	7 (54%)	$725	4 (57%)	3 (43%)	5 (71%)	1 (14%)
RF RENOVO MANAGEMENT COMPANY, LLC	10	7 (70%)	$1,135	5 (71%)	2 (29%)	0 (0%)	0 (0%)

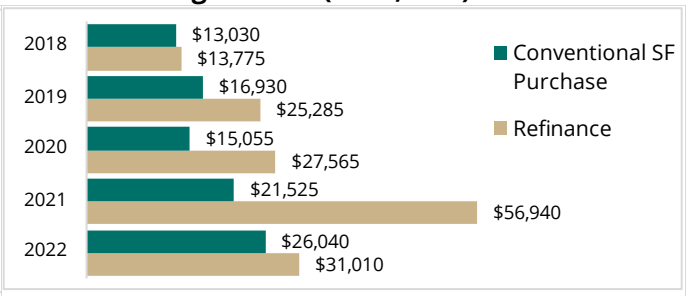
Trend – Past Five Years:

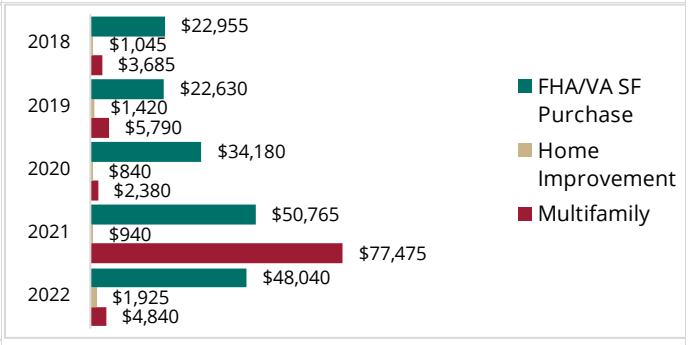
Number of Originations



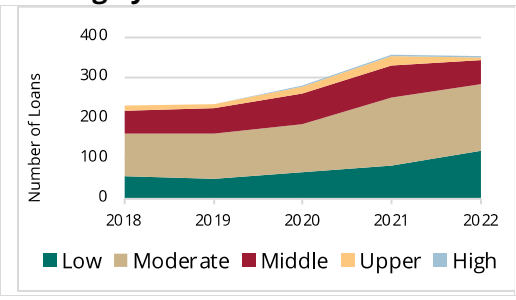


Amount of Originations (in $1,000s)

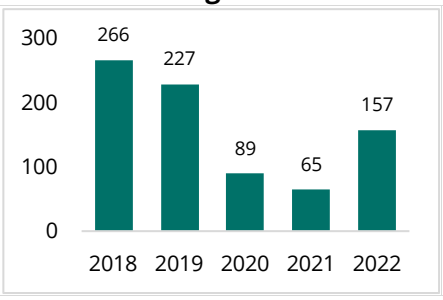




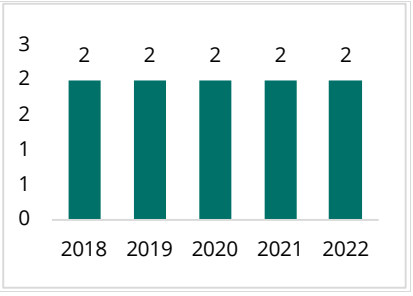
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

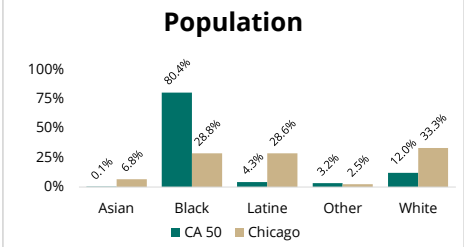


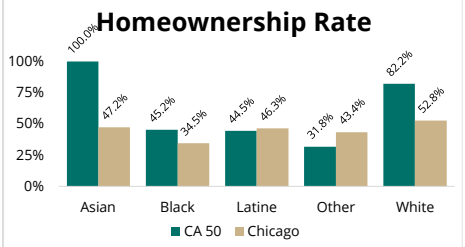
Bank Branches

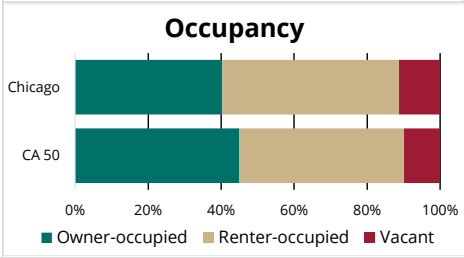


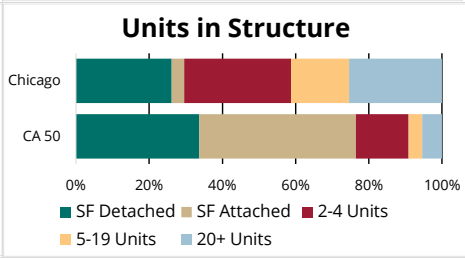
Community Area 50: Pullman Total Housing Units: 3,682 Total Population: 7,131

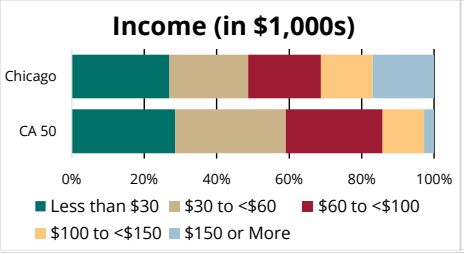


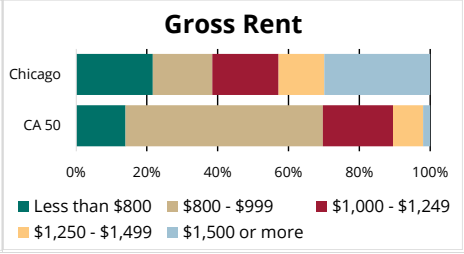


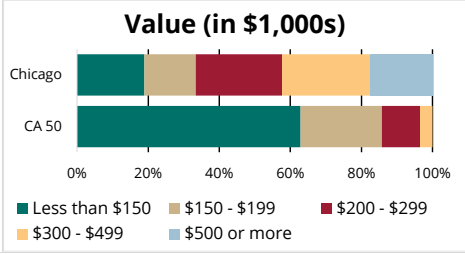












Mortgage Lending

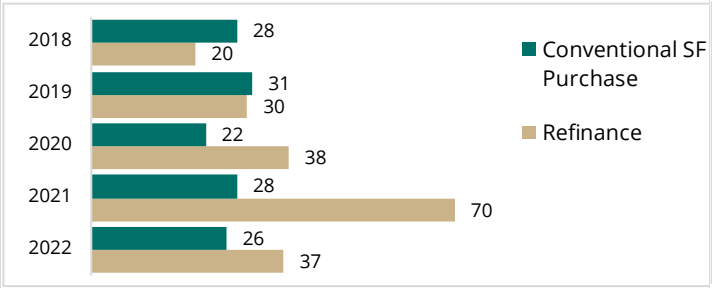
Community Area: 50	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	48	4	2	14	24	48	88
Originations	0 (0%)	14 (29%)	3 (75%)	0 (0%)	9 (64%)	4 (17%)	15 (31%)	27 (31%)
Denials	0 (0%)	15 (31%)	0 (0%)	0 (0%)	3 (21%)	4 (17%)	13 (27%)	22 (25%)
Originations								
Total Amount ($1,000s)	$4,005	$2,095	$405	$4,005	$2,810	$3,105	$1,820	$4,005
Conventional Loans	0	11	3	0	9	4	12	24
Purchase	0	7	3	0	4	1	10	12
Refinance	0	4	0	0	4	2	3	10
For Principal Residence	0	12	3	0	8	1	13	21
Single-family	0	13	3	0	8	3	14	24
2-4 Family	0	1	0	0	1	0	1	2
Avg Loan Amount ($1,000s)	$0.0	$149.6	$135.0	$0.0	$312.2	$776.3	$121.3	$148.3
Avg Borrower Income ($1,000s)	$96.4	$118.3	$47.7	$96.4	$91.0	$89.7	$146.2	$96.4
Avg Property Value ($1,000s)	$222.6	$266.8	$170.0	$222.6	$235.6	$190.5	$274.1	$222.6
LTV > 90	0 of 0	6 of 14	1 of 2	0 of 0	1 of 8	0 of 2	7 of 14	7 of 24
DTI > 45	0 of 0	2 of 14	0 of 2	0 of 0	0 of 8	1 of 2	2 of 14	3 of 24
Loan Costs > $5,000	0 of 0	5 of 10	1 of 2	0 of 0	1 of 6	0 of 0	6 of 12	6 of 16
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	0	94	9	2	11	49	97	156
Originations	0 (0%)	48 (51%)	1 (11%)	1 (50%)	5 (45%)	9 (18%)	45 (46%)	63 (40%)
Denials	0 (0%)	12 (13%)	4 (44%)	1 (50%)	1 (9%)	10 (20%)	18 (19%)	24 (15%)
Originations								
Total Amount ($1,000s)	$9,185	$2,225	$225	$8,960	$8,450	$7,920	$2,850	$9,185
Conventional Loans	0	30	0	0	3	6	24	39
Purchase	0	26	1	1	4	2	25	33
Refinance	0	21	0	0	1	5	20	27
For Principal Residence	0	40	1	1	5	6	42	52
Single-family	0	41	1	1	5	9	41	56
2-4 Family	0	7	0	0	0	0	4	7
Avg Loan Amount ($1,000s)	$0.0	$46.4	$225.0	$8,960.0	$1,690.0	$880.0	$63.3	$145.8
Avg Borrower Income ($1,000s)	$76.8	$68.1	$43.0	$77.3	$78.5	$76.6	$137.2	$76.8
Avg Property Value ($1,000s)	$191.4	$192.9	$235.0	$190.7	$192.9	$190.3	$208.8	$191.4
LTV > 90	0 of 0	20 of 45	1 of 1	1 of 1	3 of 5	2 of 8	22 of 43	26 of 59
DTI > 45	0 of 0	9 of 45	1 of 1	1 of 1	0 of 5	0 of 7	10 of 43	10 of 58
Loan Costs > $5,000	0 of 0	25 of 36	1 of 1	1 of 1	4 of 5	3 of 6	25 of 35	33 of 48

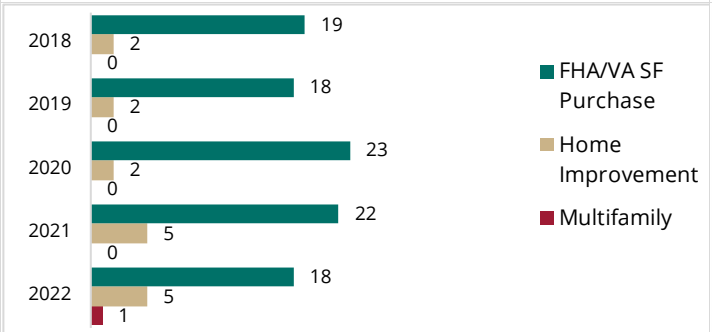
Top Lenders – Community Area 50: Pullman

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	12	8 (67%)	$1,160	7 (88%)	1 (13%)	8 (100%)	7 (88%)
LOANDEPOT.COM, LLC	14	6 (43%)	$740	5 (83%)	1 (17%)	4 (67%)	6 (100%)
ROCKET MORTGAGE, LLC	9	5 (56%)	$685	2 (40%)	2 (40%)	3 (60%)	4 (80%)
CROSSCOUNTRY MORTGAGE, INC.	5	4 (80%)	$630	3 (75%)	1 (25%)	2 (50%)	4 (100%)
CREDIT UNION 1	6	4 (67%)	$420	0 (0%)	4 (100%)	3 (75%)	3 (75%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	8	4 (50%)	$630	4 (100%)	0 (0%)	4 (100%)	4 (100%)
UNITED SHORE FINANCIAL SERVICES, LLC	4	3 (75%)	$465	3 (100%)	0 (0%)	3 (100%)	1 (33%)
GUARANTEED RATE AFFINITY, LLC	5	3 (60%)	$325	2 (67%)	1 (33%)	2 (67%)	2 (67%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	8	3 (38%)	$335	0 (0%)	2 (67%)	1 (33%)	2 (67%)
NEIGHBORHOOD LOANS, INC.	3	3 (100%)	$675	3 (100%)	0 (0%)	2 (67%)	3 (100%)
HOMETOWN LENDERS, INC.	2	2 (100%)	$250	1 (50%)	1 (50%)	2 (100%)	2 (100%)
WINTRUST BANK, N.A.	2	2 (100%)	$160	1 (50%)	1 (50%)	1 (50%)	1 (50%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	7	2 (29%)	$290	0 (0%)	2 (100%)	1 (50%)	1 (50%)
BANK OF AMERICA, NATIONAL ASSOCIATION	6	2 (33%)	$180	0 (0%)	1 (50%)	2 (100%)	0 (0%)
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP	2	2 (100%)	$290	0 (0%)	2 (100%)	1 (50%)	2 (100%)
THE FEDERAL SAVINGS BANK	5	2 (40%)	$390	2 (100%)	0 (0%)	1 (50%)	1 (50%)
U.S. BANK NATIONAL ASSOCIATION	23	2 (9%)	$260	0 (0%)	2 (100%)	1 (50%)	0 (0%)
AMERICAN ADVISORS GROUP	2	2 (100%)	$140	0 (0%)	2 (100%)	2 (100%)	2 (100%)
PEOPLES BANK	1	1 (100%)	$755	1 (100%)	0 (0%)	0 (0%)	0 (0%)
THE HUNTINGTON NATIONAL BANK	4	1 (25%)	$25	0 (0%)	0 (0%)	0 (0%)	0 (0%)

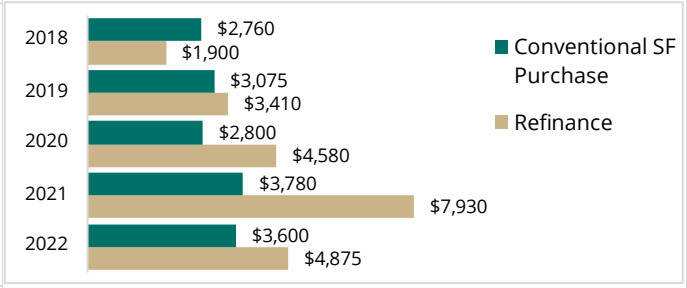
Trend – Past Five Years:

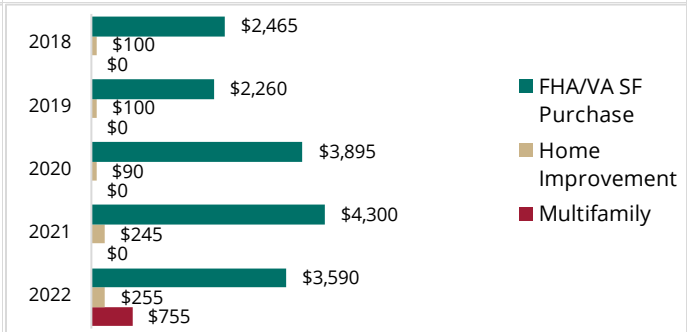
Number of Originations



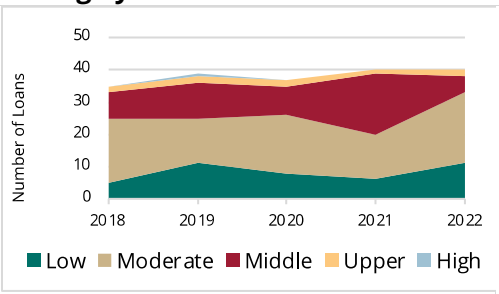


Amount of Originations (in $1,000s)

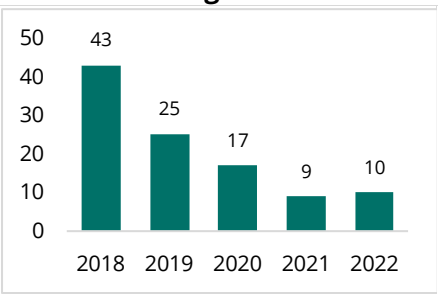




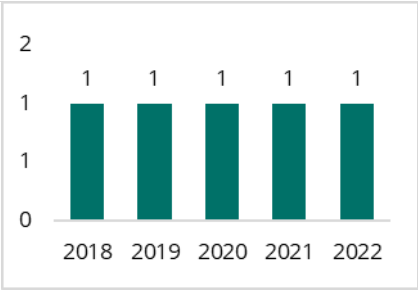
Owner-occupied Home Purchase Lending by Borrower Income



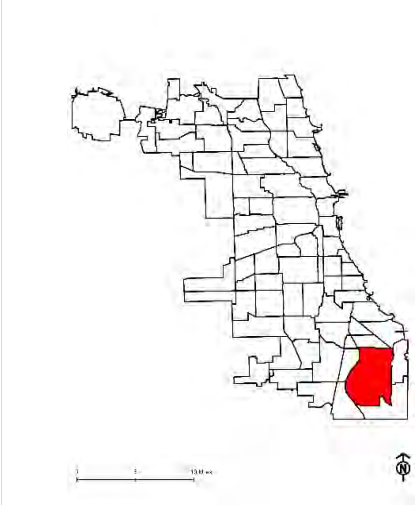
Foreclosure Filings

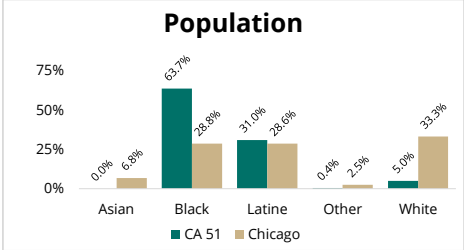


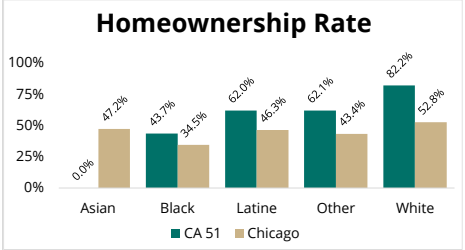
Bank Branches

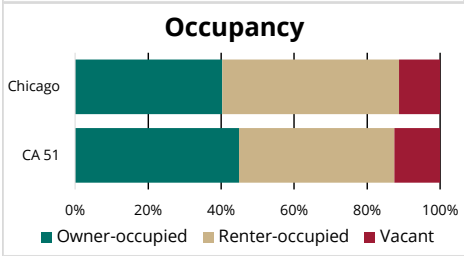


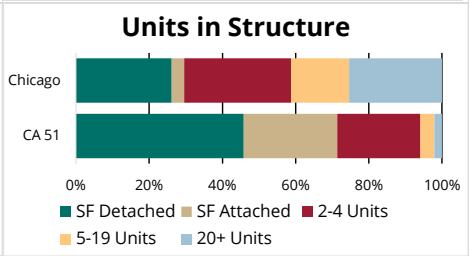
Community Area 51: South Deering Total Housing Units: 6,153 Total Population: 15,144

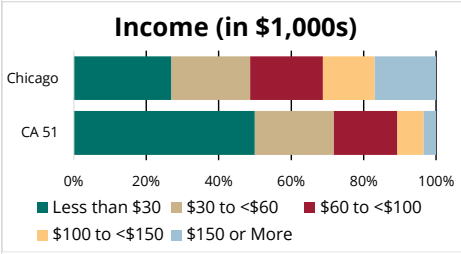


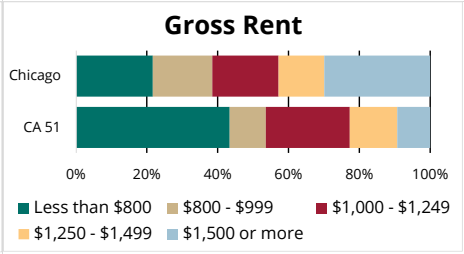


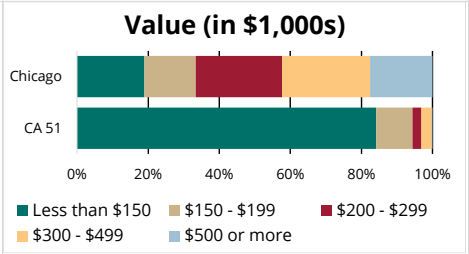












Mortgage Lending

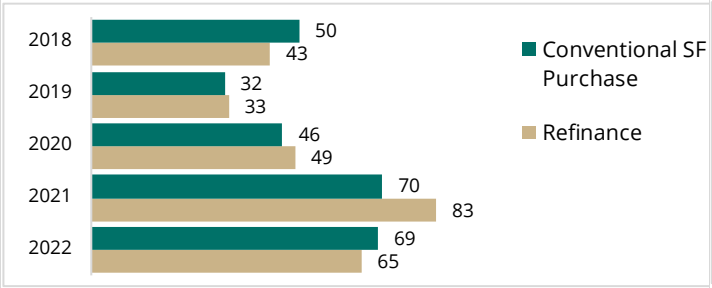
Community Area: 51	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	85	38	1	35	51	107	172
Originations	0 (0%)	33 (39%)	17 (45%)	0 (0%)	15 (43%)	12 (24%)	43 (40%)	60 (35%)
Denials	0 (0%)	30 (35%)	12 (32%)	1 (0%)	12 (34%)	8 (16%)	41 (38%)	51 (30%)
Originations								
Total Amount ($1,000s)	$6,250	$2,555	$1,835	$6,250	$4,715	$5,230	$1,565	$6,250
Conventional Loans	0	21	15	0	14	12	30	47
Purchase	0	23	9	0	11	6	31	40
Refinance	0	7	7	0	3	6	9	16
For Principal Residence	0	31	16	0	11	6	42	48
Single-family	0	33	16	0	13	12	42	58
2-4 Family	0	0	1	0	2	0	1	2
Avg Loan Amount ($1,000s)	$0.0	$77.4	$107.9	$0.0	$314.3	$435.8	$36.4	$104.2
Avg Borrower Income ($1,000s)	$65.9	$74.3	$61.8	$65.9	$64.2	$63.4	$133.4	$65.9
Avg Property Value ($1,000s)	$139.1	$138.8	$145.0	$139.1	$140.7	$137.7	$150.6	$139.1
LTV > 90	0 of 0	19 of 33	8 of 17	0 of 0	7 of 15	0 of 9	26 of 43	26 of 57
DTI > 45	0 of 0	3 of 33	5 of 17	0 of 0	5 of 15	1 of 8	9 of 43	9 of 56
Loan Costs > $5,000	0 of 0	9 of 30	7 of 16	0 of 0	7 of 11	1 of 7	16 of 42	17 of 48
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	0	130	33	1	37	118	174	286
Originations	0 (0%)	62 (48%)	19 (58%)	1 (100%)	23 (62%)	60 (51%)	88 (51%)	146 (51%)
Denials	0 (0%)	34 (26%)	6 (18%)	0 (0%)	6 (16%)	19 (16%)	44 (25%)	59 (21%)
Originations								
Total Amount ($1,000s)	$21,010	$13,230	$3,075	$20,935	$17,875	$10,990	$10,160	$21,010
Conventional Loans	0	25	10	1	12	50	41	88
Purchase	0	48	13	0	14	26	64	88
Refinance	0	10	4	1	8	30	19	49
For Principal Residence	0	60	17	1	14	29	86	104
Single-family	0	58	16	1	20	54	83	133
2-4 Family	0	4	3	0	3	3	5	10
Avg Loan Amount ($1,000s)	$0.0	$213.4	$161.8	$20,935.0	$777.2	$183.2	$115.5	$143.9
Avg Borrower Income ($1,000s)	$69.5	$85.5	$71.3	$69.9	$57.8	$71.0	$132.9	$69.5
Avg Property Value ($1,000s)	$195.1	$221.3	$186.6	$195.4	$200.0	$162.8	$250.1	$195.1
LTV > 90	0 of 0	42 of 61	9 of 19	0 of 1	5 of 23	17 of 58	52 of 86	64 of 143
DTI > 45	0 of 0	19 of 60	6 of 19	1 of 1	5 of 18	8 of 31	29 of 86	33 of 110
Loan Costs > $5,000	0 of 0	33 of 48	16 of 19	0 of 1	13 of 15	15 of 26	52 of 75	61 of 90

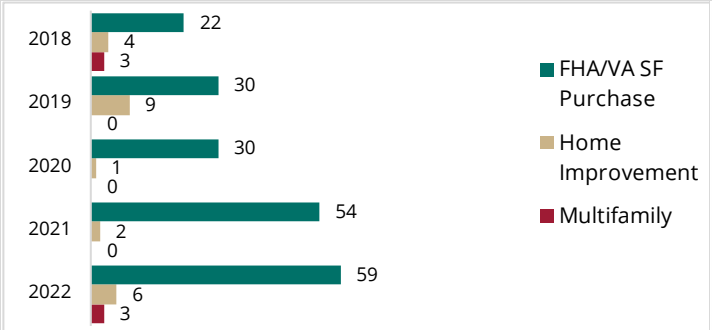
Top Lenders – Community Area 51: South Deering

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	22	17 (77%)	$1,645	14 (82%)	2 (12%)	12 (71%)	16 (94%)
ROCKET MORTGAGE, LLC	20	12 (60%)	$1,350	5 (42%)	5 (42%)	9 (75%)	11 (92%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	13	11 (85%)	$1,115	6 (55%)	4 (36%)	11 (100%)	8 (73%)
GUARANTEED RATE, INC.	19	11 (58%)	$1,255	9 (82%)	2 (18%)	9 (82%)	10 (91%)
RF RENOVO MANAGEMENT COMPANY, LLC	8	8 (100%)	$3,900	3 (38%)	5 (63%)	0 (0%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	8	7 (88%)	$715	2 (29%)	5 (71%)	1 (14%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC.	8	7 (88%)	$1,075	7 (100%)	0 (0%)	6 (86%)	6 (86%)
GUARANTEED RATE AFFINITY, LLC	10	6 (60%)	$530	5 (83%)	1 (17%)	5 (83%)	6 (100%)
NATIONSTAR MORTGAGE LLC	7	6 (86%)	$580	0 (0%)	6 (100%)	2 (33%)	3 (50%)
U.S. BANK NATIONAL ASSOCIATION	41	5 (12%)	$485	1 (20%)	3 (60%)	4 (80%)	4 (80%)
THE FEDERAL SAVINGS BANK	7	5 (71%)	$575	5 (100%)	0 (0%)	4 (80%)	4 (80%)
VERVE, A CREDIT UNION	6	5 (83%)	$455	4 (80%)	1 (20%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	9	5 (56%)	$355	2 (40%)	3 (60%)	3 (60%)	4 (80%)
NEIGHBORHOOD LOANS, INC.	6	5 (83%)	$685	4 (80%)	1 (20%)	2 (40%)	5 (100%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	4	4 (100%)	$440	3 (75%)	1 (25%)	4 (100%)	3 (75%)
LENDINGONE, LLC	6	4 (67%)	$410	0 (0%)	4 (100%)	0 (0%)	0 (0%)
LIMA ONE CAPITAL, LLC	4	4 (100%)	$690	2 (50%)	2 (50%)	0 (0%)	0 (0%)
THE HUNTINGTON NATIONAL BANK	9	4 (44%)	$600	4 (100%)	0 (0%)	4 (100%)	4 (100%)
AMERICAN PACIFIC MORTGAGE CORPORATION	5	4 (80%)	$680	4 (100%)	0 (0%)	2 (50%)	2 (50%)
PHH MORTGAGE CORPORATION	3	3 (100%)	$365	1 (33%)	1 (33%)	3 (100%)	2 (67%)

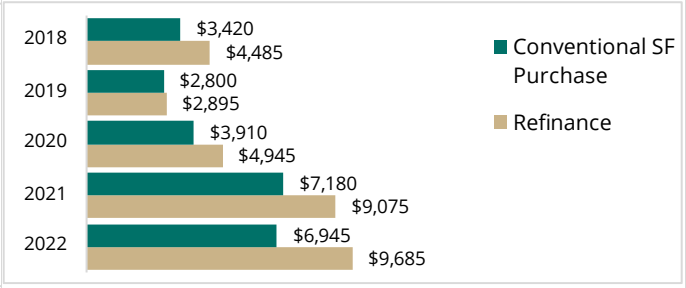
Trend – Past Five Years:

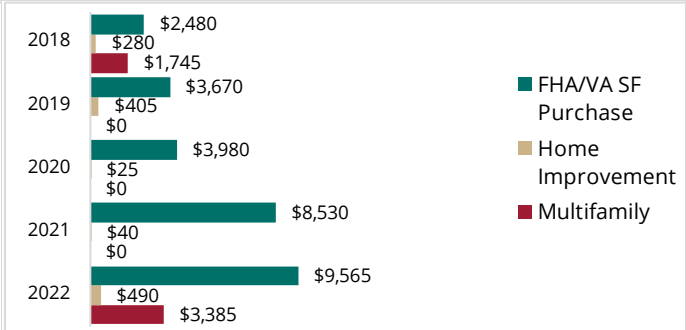
Number of Originations



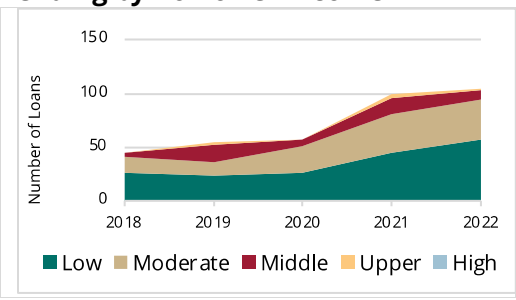


Amount of Originations (in $1,000s)

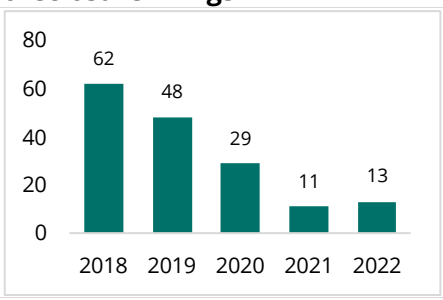




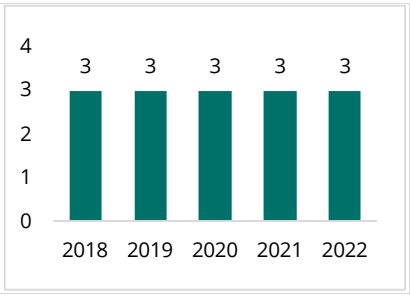
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

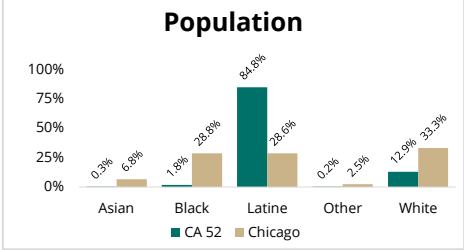


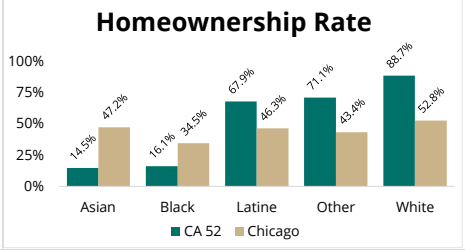
Bank Branches

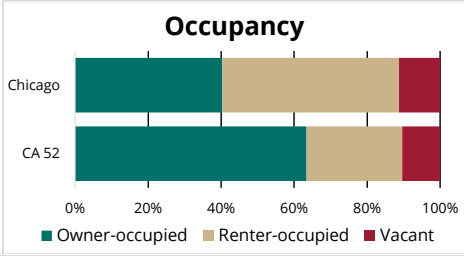


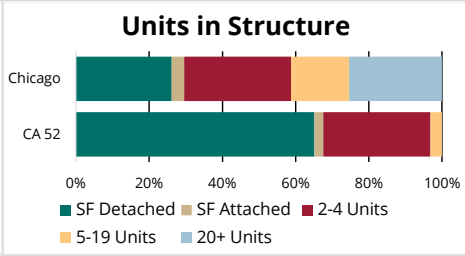
Community Area 52: East Side Total Housing Units: 7,786 Total Population: 22,999

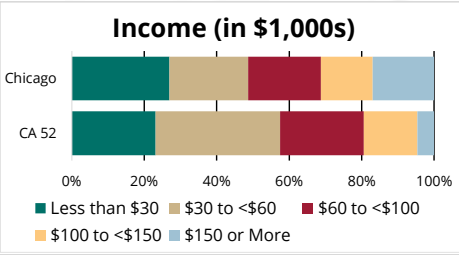


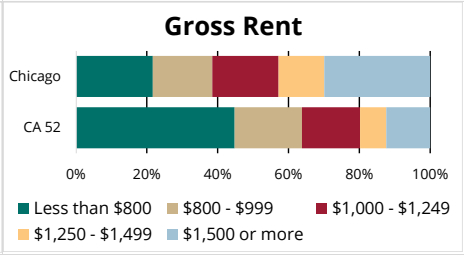


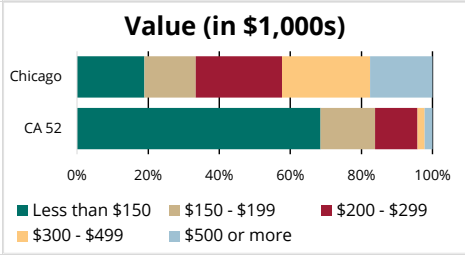












Mortgage Lending

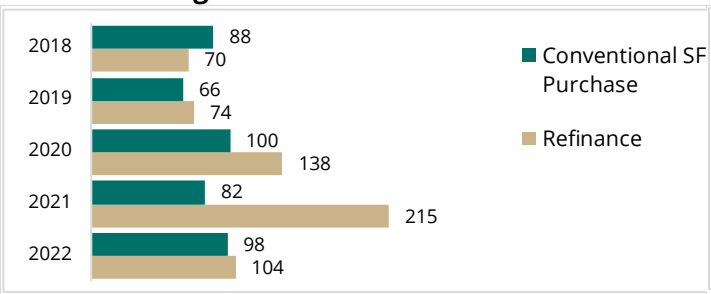
Community Area: 52	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	9	190	9	162	91	156	271
Originations	0 (0%)	3 (33%)	88 (46%)	5 (56%)	81 (50%)	21 (23%)	72 (46%)	110 (41%)
Denials	0 (0%)	2 (22%)	57 (30%)	4 (44%)	42 (26%)	20 (22%)	42 (27%)	68 (25%)
Originations								
Total Amount ($1,000s)	$15,230	$14,925	$12,620	$14,575	$4,135	$12,055	$5,220	$15,230
Conventional Loans	0	2	77	5	72	15	61	94
Purchase	0	1	43	1	39	10	34	51
Refinance	0	1	37	3	33	9	28	46
For Principal Residence	0	3	80	5	73	17	68	98
Single-family	0	3	76	5	71	17	63	96
2-4 Family	0	0	12	0	10	4	9	14
Avg Loan Amount ($1,000s)	$0.0	$4,975.0	$143.4	$2,915.0	$51.0	$574.0	$72.5	$138.5
Avg Borrower Income ($1,000s)	$79.3	$79.8	$79.6	$75.3	$97.0	$78.2	$134.5	$79.3
Avg Property Value ($1,000s)	$206.5	$207.4	$207.8	$205.5	$216.5	$203.6	$214.1	$206.5
LTV > 90	0 of 0	1 of 3	27 of 87	0 of 5	24 of 80	7 of 18	25 of 71	32 of 106
DTI > 45	0 of 0	0 of 3	7 of 87	1 of 5	6 of 80	1 of 18	6 of 71	8 of 106
Loan Costs > $5,000	0 of 0	0 of 3	33 of 73	0 of 3	31 of 67	6 of 14	25 of 59	37 of 87
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	14	189	6	179	134	185	334
Originations	1 (100%)	8 (57%)	109 (58%)	4 (67%)	103 (58%)	50 (37%)	91 (49%)	166 (50%)
Denials	0 (0%)	0 (0%)	27 (14%)	2 (33%)	24 (13%)	18 (13%)	32 (17%)	44 (13%)
Originations								
Total Amount ($1,000s)	$29,295	$27,960	$17,755	$28,860	$12,645	$18,800	$14,365	$29,390
Conventional Loans	1	4	74	2	71	35	58	113
Purchase	0	8	67	3	57	30	59	98
Refinance	0	0	34	0	40	18	27	58
For Principal Residence	0	7	101	4	92	39	87	142
Single-family	1	6	96	4	89	37	81	137
2-4 Family	0	2	13	0	14	11	10	27
Avg Loan Amount ($1,000s)	$29,295.0	$3,495.0	$162.9	$7,215.0	$122.8	$376.0	$157.9	$177.0
Avg Borrower Income ($1,000s)	$83.6	$86.0	$76.8	$86.4	$87.6	$90.1	$131.1	$86.4
Avg Property Value ($1,000s)	$233.9	$233.9	$214.6	$233.7	$258.7	$215.7	$265.8	$233.2
LTV > 90	0 of 1	6 of 8	49 of 101	2 of 3	40 of 96	23 of 50	52 of 86	71 of 158
DTI > 45	0 of 1	2 of 8	17 of 100	1 of 4	15 of 92	7 of 41	19 of 85	25 of 146
Loan Costs > $5,000	0 of 1	6 of 8	67 of 92	2 of 3	55 of 84	30 of 40	58 of 80	93 of 136

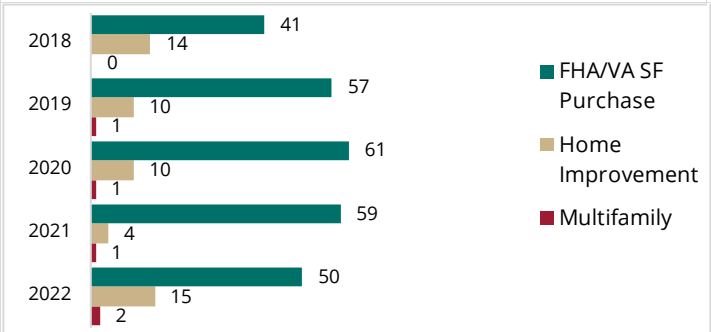
Top Lenders – Community Area 52: East Side

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
U.S. BANK NATIONAL ASSOCIATION	69	20 (29%)	$2,690	9 (45%)	7 (35%)	16 (80%)	13 (65%)
ROCKET MORTGAGE, LLC	24	17 (71%)	$2,475	5 (29%)	10 (59%)	12 (71%)	6 (35%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	26	15 (58%)	$2,155	10 (67%)	3 (20%)	12 (80%)	9 (60%)
OLD NATIONAL BANK	22	14 (64%)	$1,780	2 (14%)	11 (79%)	13 (93%)	9 (64%)
NEIGHBORHOOD LOANS, INC.	15	13 (87%)	$2,365	12 (92%)	1 (8%)	10 (77%)	10 (77%)
GUARANTEED RATE, INC.	18	11 (61%)	$1,795	6 (55%)	5 (45%)	8 (73%)	5 (45%)
FIRST SAVINGS BANK OF HEGEWISCH	19	10 (53%)	$1,070	2 (20%)	8 (80%)	8 (80%)	7 (70%)
AMERICAN PACIFIC MORTGAGE CORPORATION	11	10 (91%)	$1,720	9 (90%)	1 (10%)	10 (100%)	7 (70%)
UNITED SHORE FINANCIAL SERVICES, LLC	11	7 (64%)	$955	3 (43%)	4 (57%)	4 (57%)	4 (57%)
LOANDEPOT.COM, LLC	7	6 (86%)	$970	3 (50%)	2 (33%)	5 (83%)	4 (67%)
RF RENOVO MANAGEMENT COMPANY, LLC	6	6 (100%)	$2,730	3 (50%)	3 (50%)	0 (0%)	0 (0%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	12	6 (50%)	$610	2 (33%)	2 (33%)	5 (83%)	2 (33%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	8	6 (75%)	$1,030	4 (67%)	2 (33%)	3 (50%)	3 (50%)
THE HUNTINGTON NATIONAL BANK	10	6 (60%)	$1,030	4 (67%)	2 (33%)	6 (100%)	3 (50%)
ILLIANA FINANCIAL CREDIT UNION	8	6 (75%)	$580	1 (17%)	4 (67%)	6 (100%)	5 (83%)
THE FEDERAL SAVINGS BANK	8	5 (63%)	$1,025	3 (60%)	2 (40%)	3 (60%)	4 (80%)
PEOPLES BANK	7	5 (71%)	$635	2 (40%)	2 (40%)	5 (100%)	5 (100%)
BROKER SOLUTIONS, INC.	7	4 (57%)	$480	3 (75%)	1 (25%)	3 (75%)	4 (100%)
CIBC BANK USA	6	4 (67%)	$780	4 (100%)	0 (0%)	4 (100%)	3 (75%)
REGIONS BANK	5	4 (80%)	$650	4 (100%)	0 (0%)	4 (100%)	3 (75%)

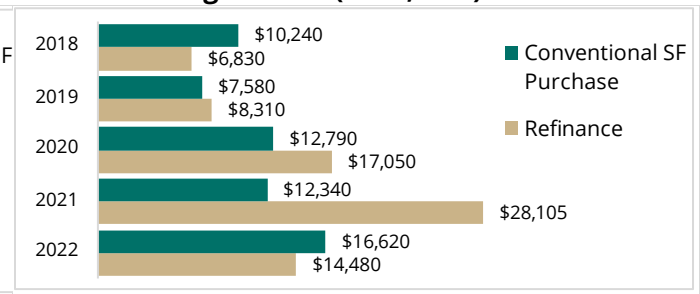
Trend – Past Five Years:

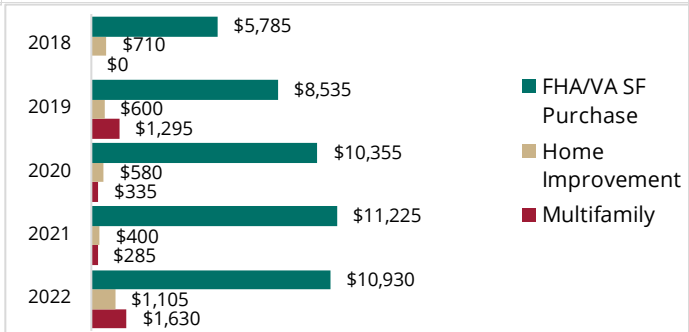
Number of Originations



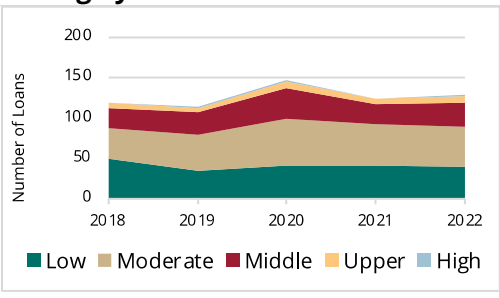


Amount of Originations (in $1,000s)

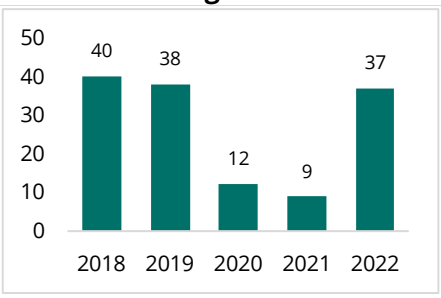




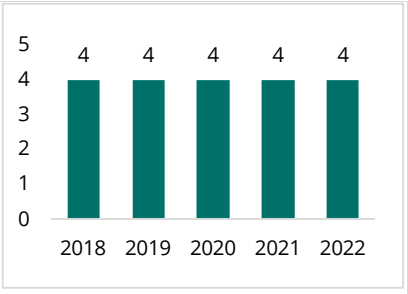
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

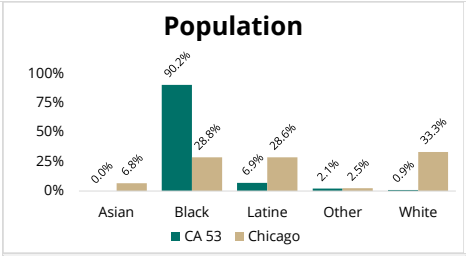


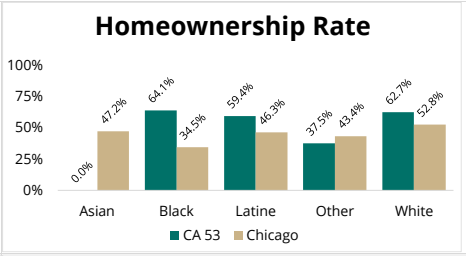
Bank Branches

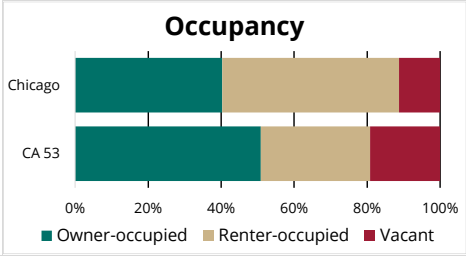


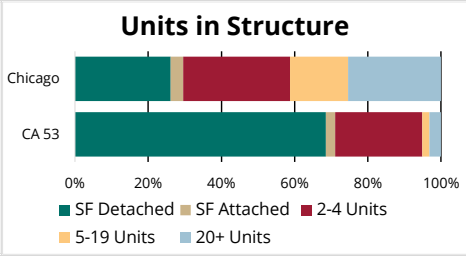
Community Area 53: West Pullman Total Housing Units: 11,185 Total Population: 26,484

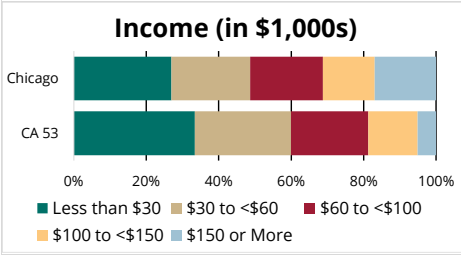


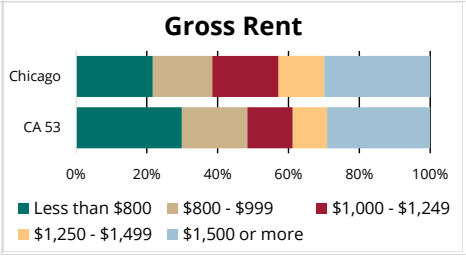


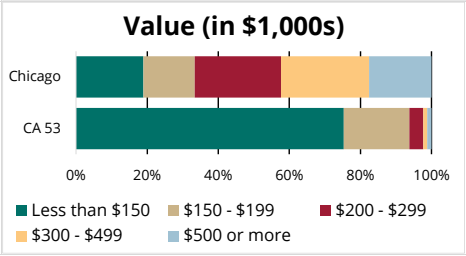












Mortgage Lending

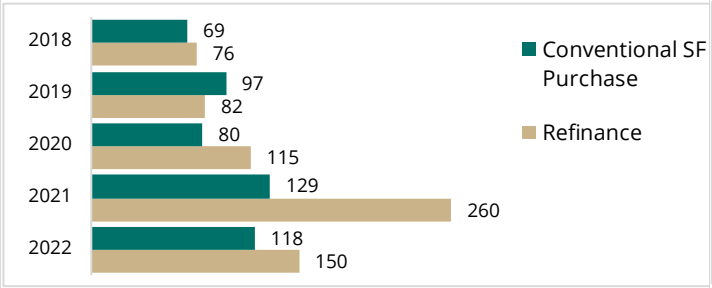
Community Area: 53	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	213	12	3	11	114	196	343
Originations	0 (0%)	99 (46%)	6 (50%)	1 (33%)	7 (64%)	17 (15%)	87 (44%)	124 (36%)
Denials	1 (0%)	62 (29%)	1 (8%)	0 (0%)	1 (9%)	12 (11%)	52 (27%)	76 (22%)
Originations								
Total Amount ($1,000s)	$18,760	$3,455	$790	$18,555	$18,145	$16,125	$5,645	$18,760
Conventional Loans	0	62	4	0	7	14	55	83
Purchase	0	55	5	1	6	12	58	74
Refinance	0	30	0	0	1	4	20	35
For Principal Residence	0	90	5	1	3	7	80	101
Single-family	0	86	6	1	7	15	79	109
2-4 Family	0	13	0	0	0	2	8	15
Avg Loan Amount ($1,000s)	$0.0	$34.9	$131.7	$18,555.0	$2,592.1	$948.5	$64.9	$151.3
Avg Borrower Income ($1,000s)	$68.5	$82.8	$49.0	$68.4	$67.2	$67.9	$127.2	$68.5
Avg Property Value ($1,000s)	$189.8	$191.0	$150.0	$189.6	$194.2	$185.2	$215.0	$189.8
LTV > 90	0 of 0	53 of 96	5 of 6	1 of 1	2 of 6	6 of 13	53 of 87	62 of 116
DTI > 45	0 of 0	25 of 96	2 of 6	0 of 1	1 of 6	2 of 8	25 of 87	28 of 111
Loan Costs > $5,000	0 of 0	35 of 80	2 of 5	1 of 1	1 of 4	5 of 7	34 of 71	42 of 92
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	472	33	5	36	237	454	751
Originations	1 (100%)	214 (45%)	13 (39%)	1 (20%)	17 (47%)	97 (41%)	207 (46%)	330 (44%)
Denials	0 (0%)	119 (25%)	8 (24%)	2 (40%)	8 (22%)	43 (18%)	114 (25%)	172 (23%)
Originations								
Total Amount ($1,000s)	$51,975	$19,370	$2,055	$51,975	$49,745	$35,295	$22,015	$52,090
Conventional Loans	1	89	6	1	9	73	85	173
Purchase	0	140	11	1	13	47	141	201
Refinance	1	61	2	0	4	49	55	115
For Principal Residence	0	201	11	0	13	47	199	261
Single-family	1	196	12	1	16	75	187	289
2-4 Family	0	18	1	0	1	18	20	37
Avg Loan Amount ($1,000s)	$51,975.0	$90.5	$158.1	$51,975.0	$2,926.2	$363.9	$106.4	$157.8
Avg Borrower Income ($1,000s)	$72.6	$84.8	$115.4	$73.0	$70.4	$72.1	$125.1	$72.9
Avg Property Value ($1,000s)	$209.9	$234.0	$180.0	$210.0	$211.9	$194.3	$238.6	$209.7
LTV > 90	0 of 1	131 of 210	9 of 11	0 of 1	10 of 16	20 of 96	128 of 203	161 of 324
DTI > 45	0 of 1	62 of 206	7 of 11	0 of 1	6 of 15	9 of 53	66 of 203	77 of 276
Loan Costs > $5,000	0 of 0	133 of 179	8 of 10	1 of 1	12 of 14	30 of 50	126 of 175	176 of 244

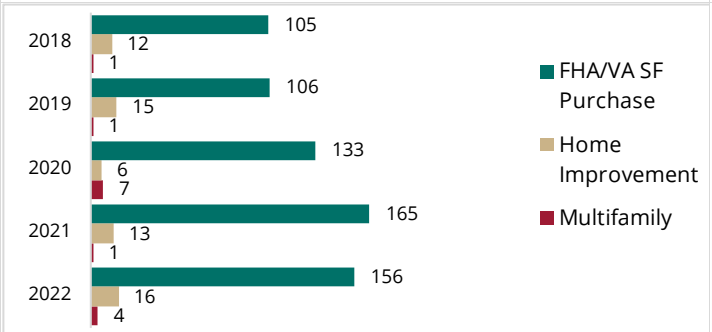
Top Lenders – Community Area 53: West Pullman

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	85	54 (64%)	$7,590	40 (74%)	11 (20%)	40 (74%)	45 (83%)
GUARANTEED RATE, INC.	59	27 (46%)	$4,095	22 (81%)	5 (19%)	25 (93%)	22 (81%)
ROCKET MORTGAGE, LLC	43	23 (53%)	$3,335	5 (22%)	17 (74%)	12 (52%)	12 (52%)
FINANCE OF AMERICA MORTGAGE LLC	30	21 (70%)	$3,345	13 (62%)	8 (38%)	2 (10%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	32	18 (56%)	$2,380	11 (61%)	4 (22%)	17 (94%)	13 (72%)
U.S. BANK NATIONAL ASSOCIATION	87	16 (18%)	$2,330	9 (56%)	5 (31%)	15 (94%)	12 (75%)
UNITED SHORE FINANCIAL SERVICES, LLC	22	14 (64%)	$2,700	8 (57%)	6 (43%)	13 (93%)	7 (50%)
CROSSCOUNTRY MORTGAGE, INC.	24	13 (54%)	$2,315	10 (77%)	2 (15%)	12 (92%)	9 (69%)
THE HUNTINGTON NATIONAL BANK	27	12 (44%)	$1,780	7 (58%)	3 (25%)	9 (75%)	10 (83%)
LIMA ONE CAPITAL, LLC	12	12 (100%)	$1,860	8 (67%)	4 (33%)	0 (0%)	0 (0%)
THE FEDERAL SAVINGS BANK	15	10 (67%)	$1,670	10 (100%)	0 (0%)	9 (90%)	9 (90%)
NATIONSTAR MORTGAGE LLC	16	10 (63%)	$1,320	0 (0%)	10 (100%)	6 (60%)	6 (60%)
GUARANTEED RATE AFFINITY, LLC	21	10 (48%)	$1,320	10 (100%)	0 (0%)	9 (90%)	10 (100%)
NEIGHBORHOOD LOANS, INC.	19	8 (42%)	$1,140	8 (100%)	0 (0%)	5 (63%)	8 (100%)
RF RENOVO MANAGEMENT COMPANY, LLC	10	8 (80%)	$3,730	1 (13%)	7 (88%)	0 (0%)	0 (0%)
BARRINGTON BANK & TRUST COMPANY, N.A.	15	8 (53%)	$1,400	6 (75%)	1 (13%)	7 (88%)	5 (63%)
BANK OF AMERICA, NATIONAL ASSOCIATION	25	7 (28%)	$1,625	6 (86%)	0 (0%)	7 (100%)	5 (71%)
AMERICAN PACIFIC MORTGAGE CORPORATION	10	7 (70%)	$1,525	6 (86%)	1 (14%)	7 (100%)	5 (71%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	18	6 (33%)	$610	1 (17%)	5 (83%)	5 (83%)	2 (33%)
AMERISAVE MORTGAGE CORPORATION	26	6 (23%)	$900	2 (33%)	4 (67%)	3 (50%)	4 (67%)

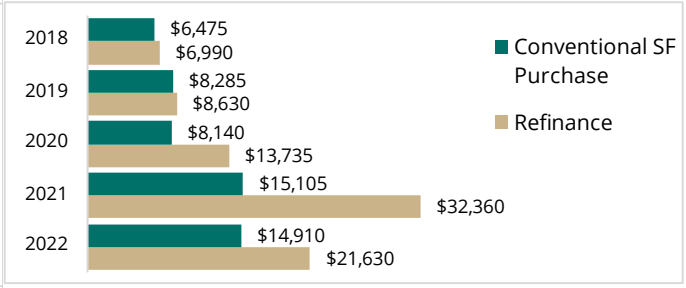
Trend – Past Five Years:

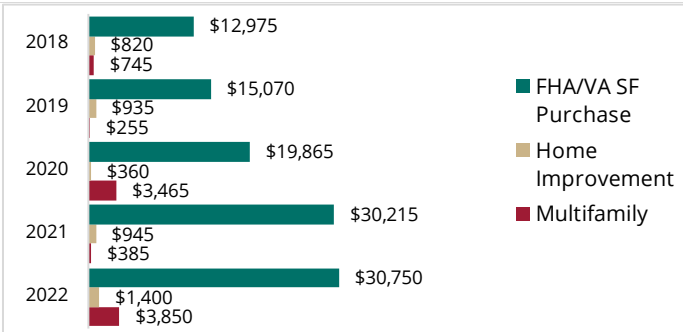
Number of Originations



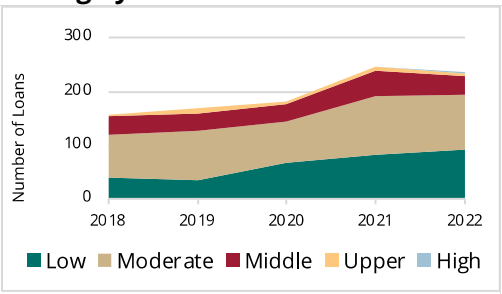


Amount of Originations (in $1,000s)

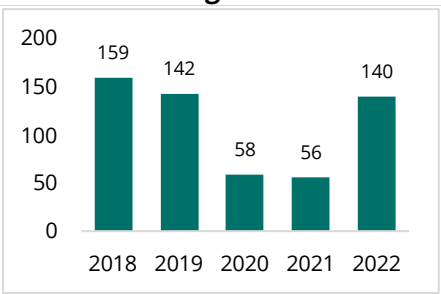




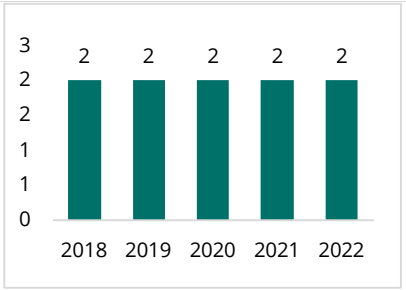
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

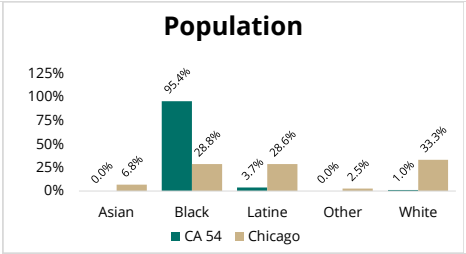


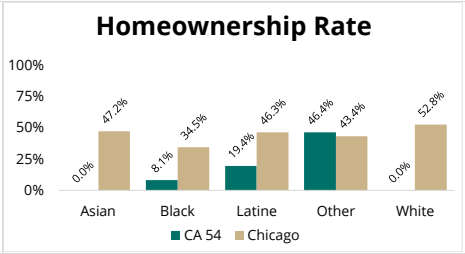
Bank Branches

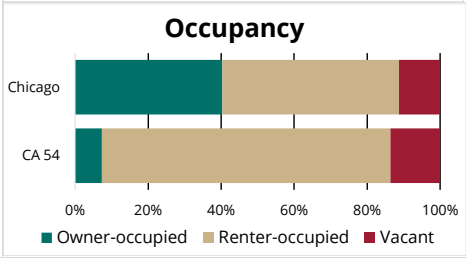


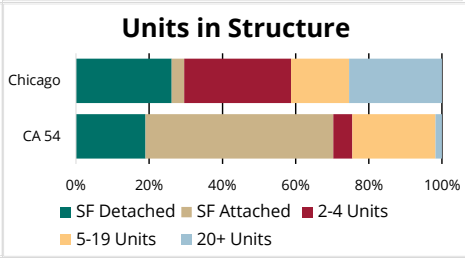
Community Area 54: Riverdale Total Housing Units: 3,191 Total Population: 7,414

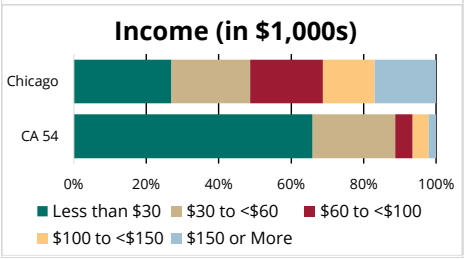


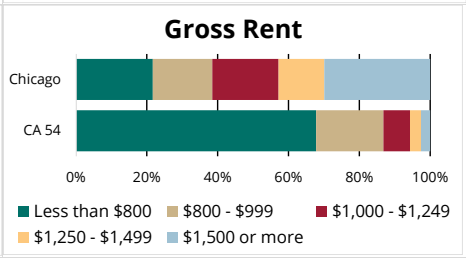


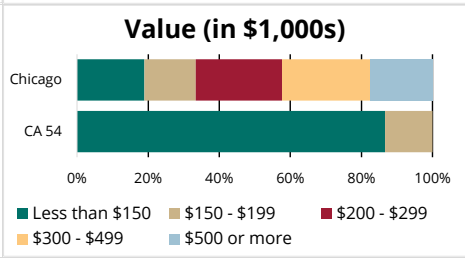












Mortgage Lending

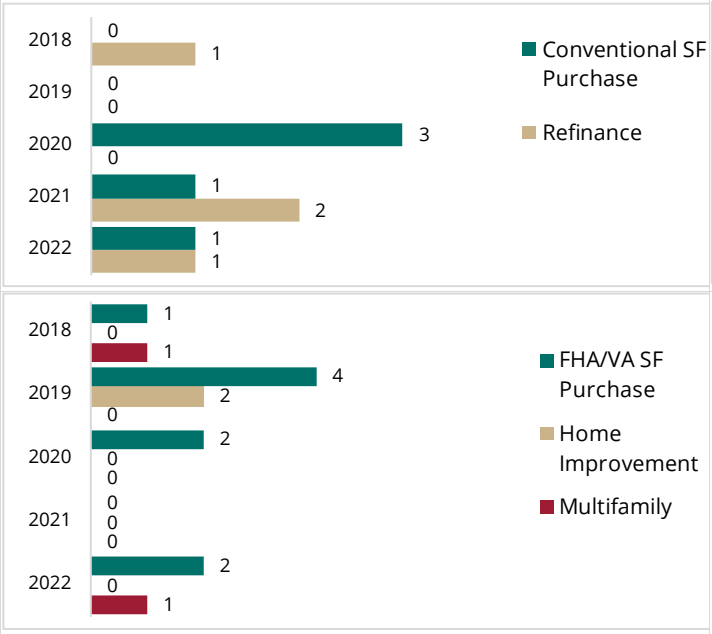
Community Area: 54	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	6	1	1	1	1	8	9
Originations	0 (0%)	1 (17%)	0 (0%)	0 (0%)	0 (0%)	1 (100%)	1 (13%)	2 (22%)
Denials	0 (0%)	4 (67%)	1 (0%)	1 (0%)	1 (0%)	0 (0%)	6 (75%)	6 (67%)
Originations								
Total Amount ($1,000s)	$35,220	$35,105	$0	$35,220	$35,220	$115	$35,105	$35,220
Conventional Loans	0	1	0	0	0	1	1	2
Purchase	0	1	0	0	0	1	1	2
Refinance	0	0	0	0	0	0	0	0
For Principal Residence	0	1	0	0	0	0	1	1
Single-family	0	1	0	0	0	0	1	1
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$0.0	$35,105.0	$0.0	$0.0	$0.0	$115.0	$35,105.0	$17,610.0
Avg Borrower Income ($1,000s)	$31.0	$0.0	$0.0	$31.0	$31.0	$31.0	$0.0	$31.0
Avg Property Value ($1,000s)	$21,710.0	$43,305.0	$0.0	$21,710.0	$21,710.0	$115.0	$43,305.0	$21,710.0
LTV > 90	0 of 0	1 of 1	0 of 0	0 of 0	0 of 0	0 of 0	1 of 1	1 of 1
DTI > 45	0 of 0	0 of 1	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1
Loan Costs > $5,000	0 of 0	0 of 1	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	0	11	0	0	2	3	12	16
Originations	0 (0%)	3 (27%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	3 (25%)	4 (25%)
Denials	0 (0%)	3 (27%)	0 (0%)	0 (0%)	0 (0%)	3 (0%)	5 (42%)	6 (38%)
Originations								
Total Amount ($1,000s)	$340	$55	$0	$340	$285	$340	$75	$340
Conventional Loans	0	1	0	0	1	0	1	2
Purchase	0	2	0	0	0	0	2	2
Refinance	0	1	0	0	0	0	0	1
For Principal Residence	0	2	0	0	1	0	3	3
Single-family	0	3	0	0	1	0	3	4
2-4 Family	0	0	0	0	0	0	0	0
Avg Loan Amount ($1,000s)	$0.0	$18.3	$0.0	$0.0	$285.0	$0.0	$25.0	$85.0
Avg Borrower Income ($1,000s)	$64.0	$67.0	$0.0	$64.0	$62.5	$64.0	$0.0	$64.0
Avg Property Value ($1,000s)	$110.0	$105.0	$0.0	$110.0	$111.7	$110.0	$105.0	$110.0
LTV > 90	0 of 0	2 of 3	0 of 0	0 of 0	0 of 1	0 of 0	2 of 3	2 of 4
DTI > 45	0 of 0	0 of 2	0 of 0	0 of 0	0 of 1	0 of 0	0 of 3	0 of 3
Loan Costs > $5,000	0 of 0	2 of 2	0 of 0	0 of 0	0 of 0	0 of 0	2 of 2	2 of 2

Top Lenders – Community Area 54: Riverdale

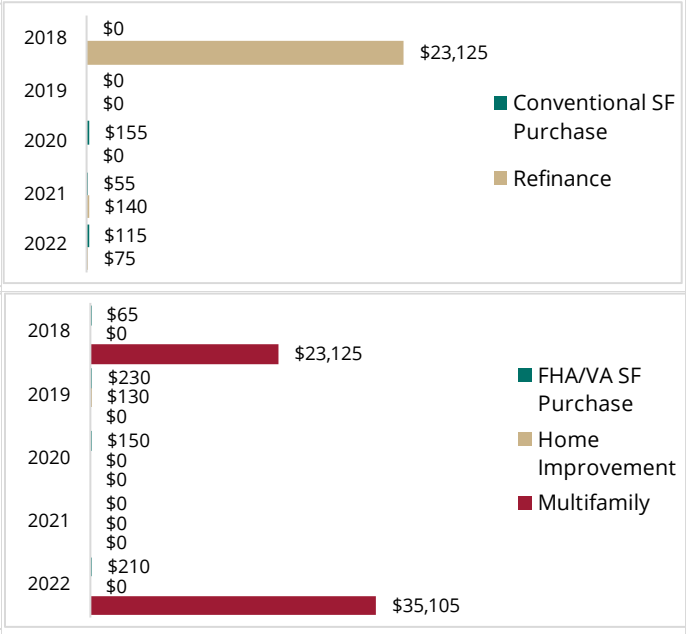
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	2	2 (100%)	$210	2 (100%)	0 (0%)	2 (100%)	2 (100%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	1 (50%)	$115	1 (100%)	0 (0%)	1 (100%)	1 (100%)
FINANCE OF AMERICA MORTGAGE LLC	1	1 (100%)	$75	0 (0%)	1 (100%)	1 (100%)	0 (0%)
CAPITAL ONE, NATIONAL ASSOCIATION	1	1 (100%)	$35,105	1 (100%)	0 (0%)	0 (0%)	0 (0%)
FIRST FINANCIAL CREDIT UNION	1	1 (100%)	$55	0 (0%)	0 (0%)	0 (0%)	1 (100%)
LOANDEPOT.COM, LLC	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
THE HUNTINGTON NATIONAL BANK	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
NETWORK CAPITAL FUNDING CORPORATION	2	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
BMO HARRIS BANK NATIONAL ASSOCIATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
KIAVI FUNDING, INC	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
FIRST AMERICAN BANK	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
NEIGHBORHOOD LOANS, INC.	2	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
PNC BANK, NATIONAL ASSOCIATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
ROCKET MORTGAGE, LLC	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
LOGAN FINANCE CORPORATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
DISCOVER BANK	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
AMERISAVE MORTGAGE CORPORATION	1	0 (0%)	$0	0 (0%)	0 (0%)	0 (0%)	0 (0%)

Trend – Past Five Years:

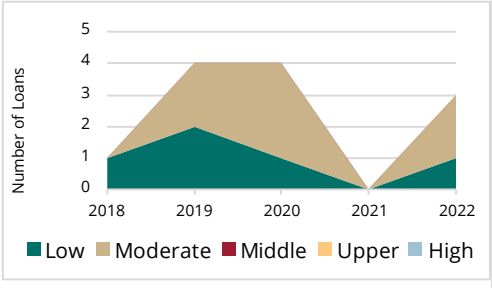
Number of Originations



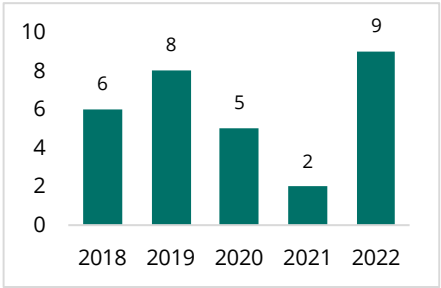
Amount of Originations (in $1,000s)



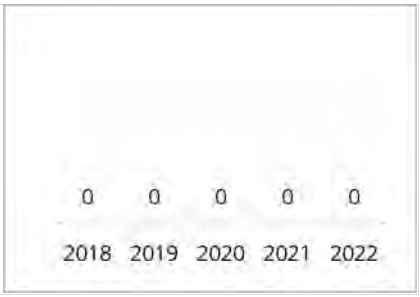
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

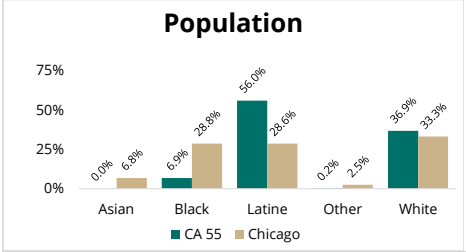


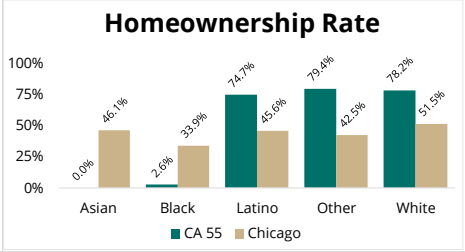
Community Area 55: Hegewisch

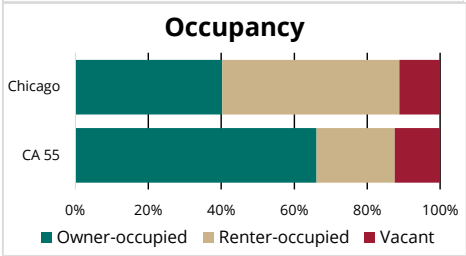
Total Housing Units: 3,885

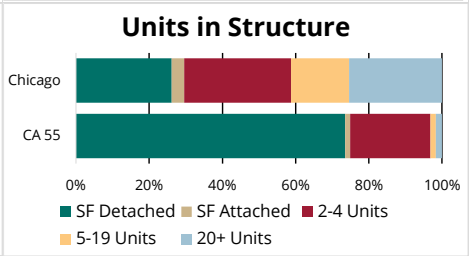
Total Population: 9,175

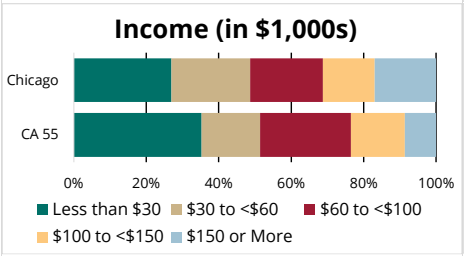


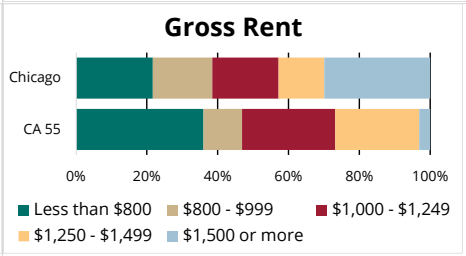


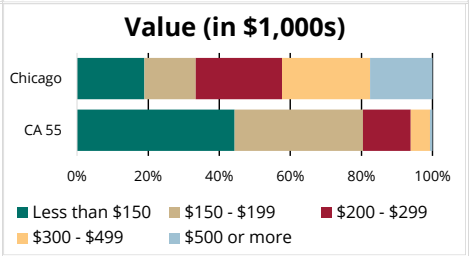












Mortgage Lending

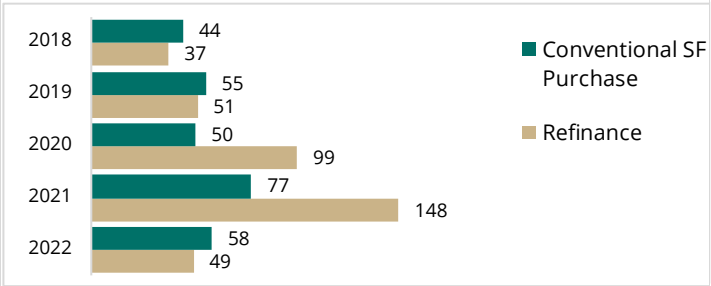
Community Area: 55	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	8	90	5	88	41	65	144
Originations	1 (50%)	2 (25%)	36 (40%)	3 (60%)	37 (42%)	13 (32%)	27 (42%)	56 (39%)
Denials	1 (50%)	3 (38%)	30 (33%)	2 (40%)	27 (31%)	8 (20%)	23 (35%)	41 (28%)
Originations								
Total Amount ($1,000s)	$8,325	$8,150	$5,150	$8,165	$3,375	$5,865	$4,795	$8,470
Conventional Loans	1	2	34	3	36	12	27	54
Purchase	0	2	20	1	16	7	14	26
Refinance	1	0	11	2	14	5	10	22
For Principal Residence	1	1	32	3	34	11	27	50
Single-family	1	1	31	2	32	11	24	47
2-4 Family	0	1	5	1	5	1	3	8
Avg Loan Amount ($1,000s)	$8,325.0	$4,075.0	$143.1	$2,721.7	$91.2	$451.2	$177.6	$151.3
Avg Borrower Income ($1,000s)	$85.4	$84.7	$80.6	$87.4	$74.6	$86.2	$115.3	$85.0
Avg Property Value ($1,000s)	$216.7	$217.3	$201.1	$220.0	$235.6	$201.0	$240.7	$216.1
LTV > 90	0 of 1	1 of 2	11 of 36	0 of 3	10 of 37	3 of 12	9 of 27	14 of 55
DTI > 45	1 of 1	0 of 2	4 of 36	1 of 3	1 of 37	1 of 11	4 of 27	4 of 54
Loan Costs > $5,000	0 of 1	2 of 2	10 of 29	1 of 3	10 of 29	3 of 9	10 of 25	16 of 44
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	9	81	5	93	66	85	174
Originations	1 (100%)	6 (67%)	54 (67%)	3 (60%)	64 (69%)	20 (30%)	55 (65%)	94 (54%)
Denials	0 (0%)	2 (22%)	7 (9%)	0 (0%)	8 (9%)	14 (21%)	13 (15%)	24 (14%)
Originations								
Total Amount ($1,000s)	$17,095	$16,130	$10,340	$16,765	$5,350	$13,740	$7,925	$17,270
Conventional Loans	1	3	31	1	40	14	32	59
Purchase	1	5	39	1	43	13	37	63
Refinance	0	1	13	2	19	5	15	27
For Principal Residence	1	5	49	2	59	16	51	83
Single-family	1	4	45	1	58	17	51	81
2-4 Family	0	2	9	2	6	3	4	13
Avg Loan Amount ($1,000s)	$17,095.0	$2,688.3	$191.5	$5,588.3	$83.6	$687.0	$144.1	$183.7
Avg Borrower Income ($1,000s)	$83.0	$83.7	$73.0	$82.3	$82.3	$81.2	$124.4	$82.6
Avg Property Value ($1,000s)	$223.4	$223.2	$230.4	$223.6	$218.7	$225.4	$239.5	$223.4
LTV > 90	0 of 1	4 of 5	29 of 53	1 of 3	33 of 62	6 of 18	28 of 53	44 of 89
DTI > 45	1 of 1	1 of 6	15 of 54	1 of 3	16 of 62	4 of 18	16 of 54	23 of 90
Loan Costs > $5,000	1 of 1	4 of 6	35 of 46	2 of 2	42 of 56	13 of 15	33 of 47	62 of 80

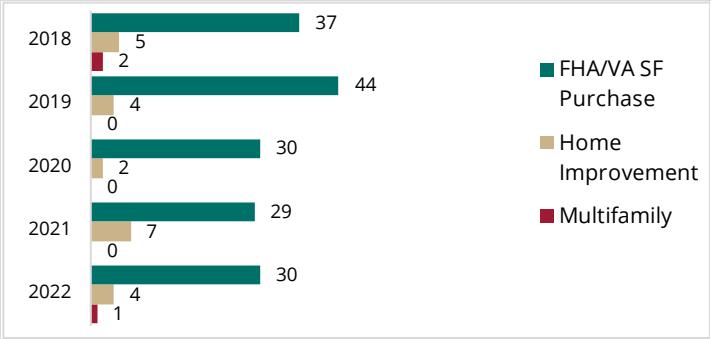
Top Lenders – Community Area 55: Hegewisch

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC	9	8 (89%)	$1,810	7 (88%)	1 (13%)	6 (75%)	5 (63%)
GUARANTEED RATE, INC.	14	8 (57%)	$1,330	4 (50%)	4 (50%)	5 (63%)	5 (63%)
ROCKET MORTGAGE, LLC	10	7 (70%)	$1,285	4 (57%)	3 (43%)	2 (29%)	3 (43%)
U.S. BANK NATIONAL ASSOCIATION	27	7 (26%)	$995	2 (29%)	4 (57%)	4 (57%)	4 (57%)
LOANDEPOT.COM, LLC	8	6 (75%)	$750	3 (50%)	1 (17%)	4 (67%)	5 (83%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	12	5 (42%)	$685	1 (20%)	4 (80%)	1 (20%)	2 (40%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	11	5 (45%)	$615	2 (40%)	2 (40%)	5 (100%)	2 (40%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	5	5 (100%)	$855	4 (80%)	1 (20%)	4 (80%)	2 (40%)
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP	6	5 (83%)	$1,095	3 (60%)	2 (40%)	4 (80%)	3 (60%)
PEOPLES BANK	5	4 (80%)	$590	3 (75%)	1 (25%)	4 (100%)	3 (75%)
NATIONSTAR MORTGAGE LLC	9	4 (44%)	$460	0 (0%)	4 (100%)	2 (50%)	3 (75%)
FIRST MERCHANTS BANK	3	3 (100%)	$255	0 (0%)	1 (33%)	0 (0%)	1 (33%)
THE HUNTINGTON NATIONAL BANK	7	3 (43%)	$425	2 (67%)	0 (0%)	2 (67%)	1 (33%)
OLD NATIONAL BANK	6	3 (50%)	$295	0 (0%)	1 (33%)	1 (33%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	13	3 (23%)	$615	3 (100%)	0 (0%)	3 (100%)	2 (67%)
NEIGHBORHOOD LOANS, INC.	3	3 (100%)	$525	2 (67%)	1 (33%)	2 (67%)	3 (100%)
MORTGAGE RESEARCH CENTER, LLC	7	3 (43%)	$815	3 (100%)	0 (0%)	2 (67%)	1 (33%)
HOMETOWN LENDERS, INC.	4	3 (75%)	$695	3 (100%)	0 (0%)	3 (100%)	1 (33%)
MOVEMENT MORTGAGE, LLC	2	2 (100%)	$180	2 (100%)	0 (0%)	2 (100%)	2 (100%)
CALIBER HOME LOANS, INC.	2	2 (100%)	$420	2 (100%)	0 (0%)	2 (100%)	2 (100%)

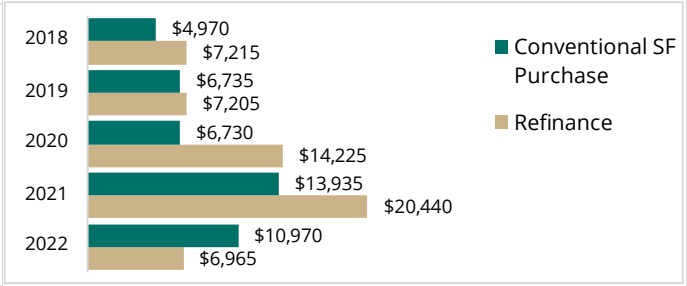
Trend – Past Five Years:

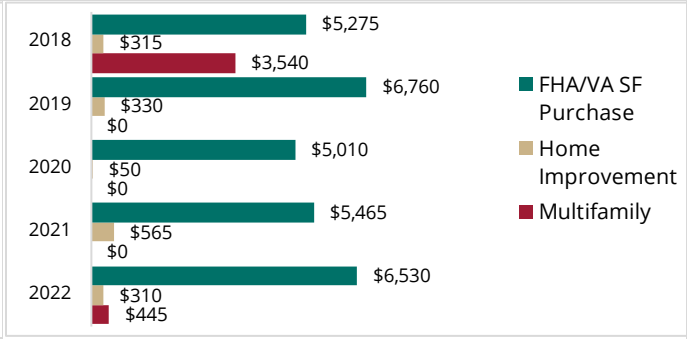
Number of Originations



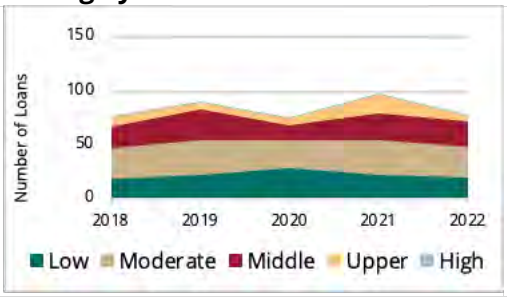


Amount of Originations (in $1,000s)

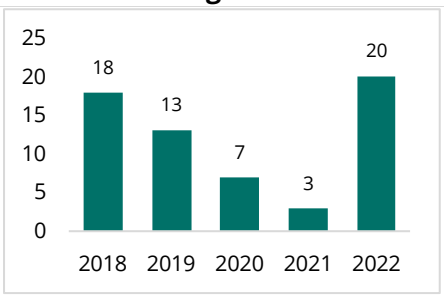




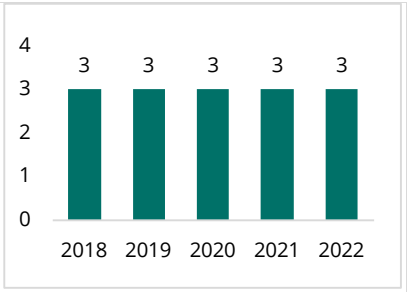
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

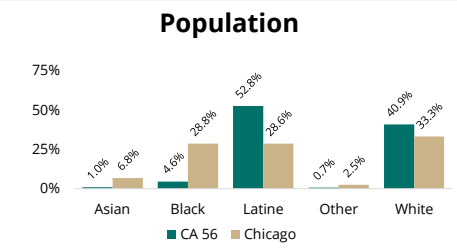


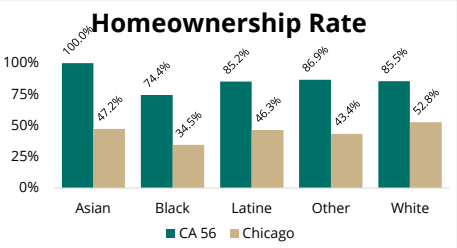
Bank Branches

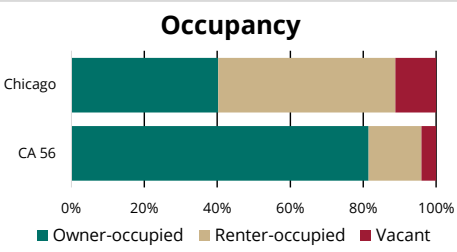


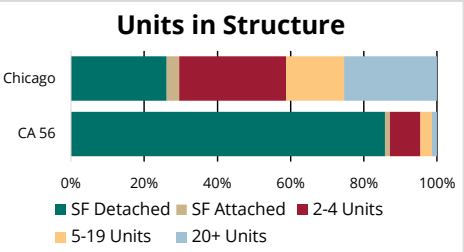
Community Area 56: Garfield Ridge Total Housing Units: 12,831 Total Population: 36,049

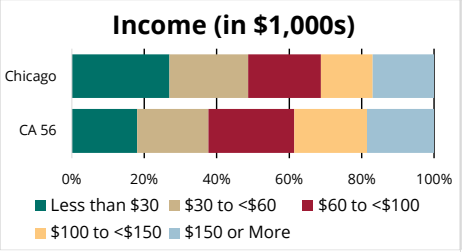


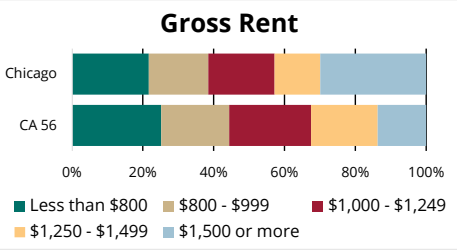


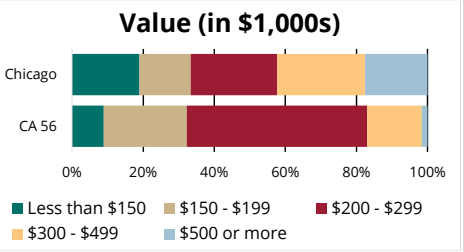












Mortgage Lending

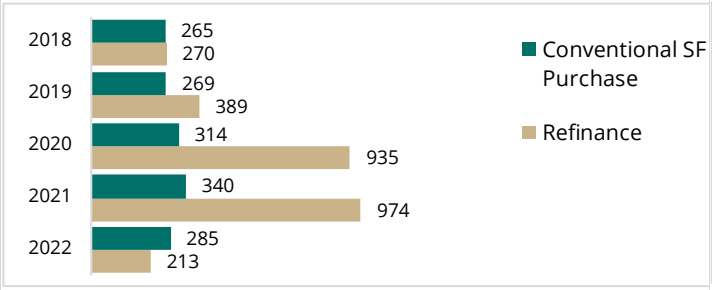
Community Area: 56	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	12	24	307	11	411	161	266	619
Originations	9 (75%)	7 (29%)	143 (47%)	4 (36%)	227 (55%)	40 (25%)	127 (48%)	287 (46%)
Denials	3 (25%)	12 (50%)	94 (31%)	5 (45%)	95 (23%)	34 (21%)	67 (25%)	149 (24%)
Originations								
Total Amount ($1,000s)	$50,980	$51,480	$28,175	$51,905	$13,230	$43,265	$29,880	$52,715
Conventional Loans	9	5	134	4	215	38	118	271
Purchase	7	3	72	2	83	24	65	119
Refinance	0	2	34	2	62	9	35	75
For Principal Residence	8	7	138	4	220	35	125	274
Single-family	8	7	136	4	215	39	122	273
2-4 Family	1	0	7	0	12	0	5	13
Avg Loan Amount ($1,000s)	$5,664.4	$7,354.3	$197.0	$12,976.3	$58.3	$1,081.6	$235.3	$183.7
Avg Borrower Income ($1,000s)	$105.3	$104.9	$106.1	$104.9	$104.5	$102.1	$141.2	$104.4
Avg Property Value ($1,000s)	$333.2	$334.6	$327.9	$333.5	$340.1	$326.9	$372.4	$332.6
LTV > 90	1 of 6	2 of 7	42 of 139	0 of 4	46 of 217	13 of 40	34 of 121	62 of 274
DTI > 45	1 of 5	0 of 7	25 of 139	0 of 4	38 of 217	7 of 37	28 of 121	46 of 270
Loan Costs > $5,000	3 of 4	3 of 6	51 of 103	1 of 3	63 of 159	18 of 29	46 of 93	88 of 201
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	9	20	402	12	482	266	295	789
Originations	6 (67%)	12 (60%)	265 (66%)	7 (58%)	303 (63%)	107 (40%)	186 (63%)	435 (55%)
Denials	0 (0%)	2 (10%)	50 (12%)	2 (17%)	57 (12%)	28 (11%)	32 (11%)	89 (11%)
Originations								
Total Amount ($1,000s)	$111,085	$109,715	$71,315	$110,840	$31,870	$86,470	$68,975	$112,495
Conventional Loans	6	4	177	5	214	71	126	300
Purchase	3	6	196	5	198	65	123	277
Refinance	3	6	59	2	92	35	58	138
For Principal Residence	6	11	255	7	286	102	181	412
Single-family	6	11	248	7	283	104	181	411
2-4 Family	0	1	16	0	19	3	5	23
Avg Loan Amount ($1,000s)	$18,514.2	$9,142.9	$269.1	$15,834.3	$105.2	$808.1	$370.8	$258.6
Avg Borrower Income ($1,000s)	$99.9	$99.6	$99.6	$99.7	$102.2	$98.5	$128.3	$99.7
Avg Property Value ($1,000s)	$329.1	$330.0	$329.3	$329.6	$322.0	$331.1	$349.3	$329.3
LTV > 90	1 of 6	5 of 12	136 of 257	3 of 6	133 of 294	46 of 101	78 of 182	188 of 419
DTI > 45	0 of 6	1 of 12	70 of 256	2 of 6	76 of 293	21 of 101	72 of 185	100 of 418
Loan Costs > $5,000	5 of 6	10 of 12	193 of 235	5 of 5	212 of 269	68 of 93	130 of 168	300 of 385

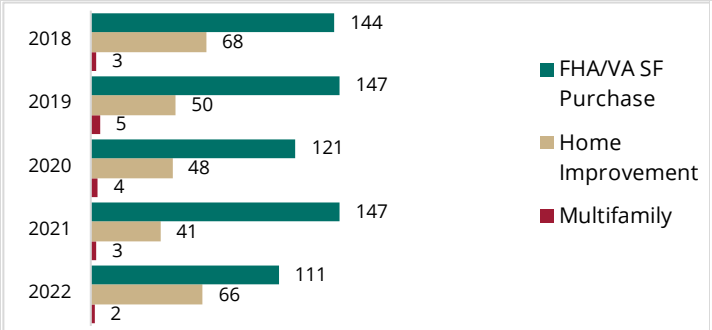
Top Lenders – Community Area 56: Garfield Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
NEIGHBORHOOD LOANS, INC.	49	39 (80%)	$9,535	36 (92%)	3 (8%)	30 (77%)	24 (62%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	53	36 (68%)	$8,770	21 (58%)	15 (42%)	27 (75%)	17 (47%)
THE HUNTINGTON NATIONAL BANK	65	34 (52%)	$5,930	13 (38%)	9 (26%)	20 (59%)	22 (65%)
GUARANTEED RATE, INC.	65	34 (52%)	$8,890	26 (76%)	8 (24%)	18 (53%)	14 (41%)
ROCKET MORTGAGE, LLC	45	32 (71%)	$6,250	5 (16%)	24 (75%)	13 (41%)	13 (41%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	43	30 (70%)	$8,570	25 (83%)	4 (13%)	22 (73%)	12 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC	38	29 (76%)	$8,175	22 (76%)	7 (24%)	21 (72%)	8 (28%)
MARQUETTE BANK	31	28 (90%)	$1,350	2 (7%)	2 (7%)	9 (32%)	5 (18%)
CALIBER HOME LOANS, INC.	34	23 (68%)	$6,935	19 (83%)	4 (17%)	17 (74%)	10 (43%)
PNC BANK, NATIONAL ASSOCIATION	40	22 (55%)	$3,400	4 (18%)	9 (41%)	8 (36%)	9 (41%)
BANK OF AMERICA, NATIONAL ASSOCIATION	55	22 (40%)	$3,940	9 (41%)	6 (27%)	11 (50%)	15 (68%)
LOANDEPOT.COM, LLC	29	20 (69%)	$5,630	11 (55%)	8 (40%)	16 (80%)	8 (40%)
HOME POINT FINANCIAL CORPORATION	23	19 (83%)	$5,875	13 (68%)	6 (32%)	12 (63%)	10 (53%)
THE FEDERAL SAVINGS BANK	33	18 (55%)	$4,550	17 (94%)	1 (6%)	14 (78%)	8 (44%)
BMO HARRIS BANK NATIONAL ASSOCIATION	43	16 (37%)	$3,500	4 (25%)	4 (25%)	7 (44%)	4 (25%)
U.S. BANK NATIONAL ASSOCIATION	68	14 (21%)	$2,380	3 (21%)	4 (29%)	9 (64%)	6 (43%)
FIRST CENTENNIAL MORTGAGE CORPORATION	14	12 (86%)	$3,900	10 (83%)	2 (17%)	9 (75%)	7 (58%)
BARRINGTON BANK & TRUST COMPANY, N.A.	13	11 (85%)	$2,725	8 (73%)	3 (27%)	5 (45%)	8 (73%)
NATIONSTAR MORTGAGE LLC	19	11 (58%)	$2,395	0 (0%)	11 (100%)	5 (45%)	5 (45%)
FIRST AMERICAN BANK	22	9 (41%)	$1,155	3 (33%)	2 (22%)	7 (78%)	4 (44%)

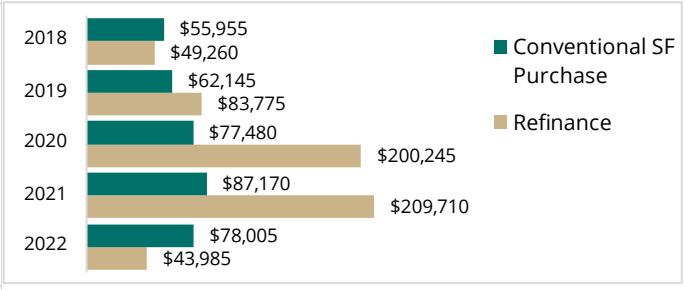
Trend – Past Five Years:

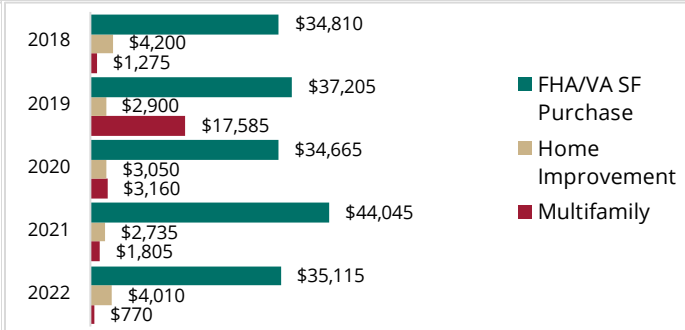
Number of Originations



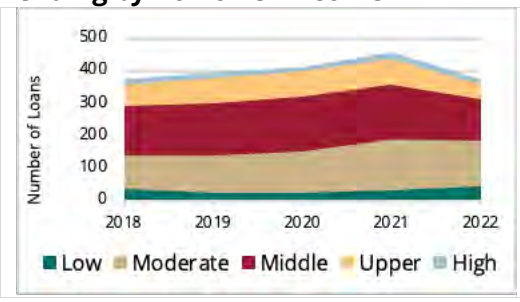


Amount of Originations (in $1,000s)

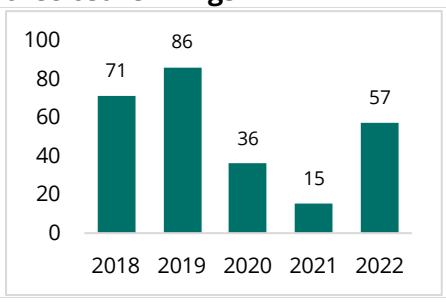




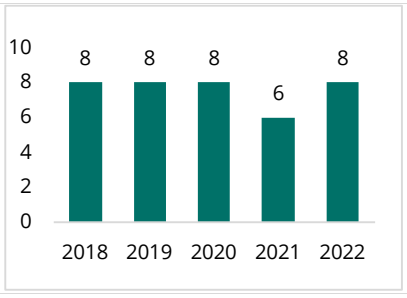
Owner-occupied Home Purchase Lending by Borrower Income



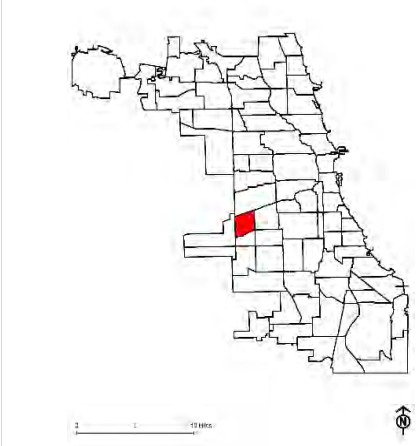
Foreclosure Filings

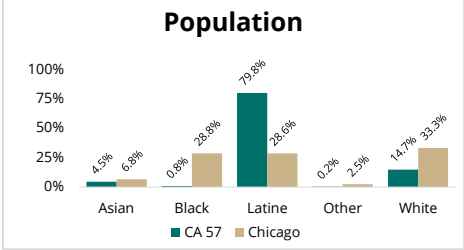


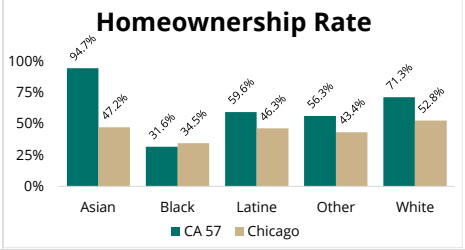
Bank Branches

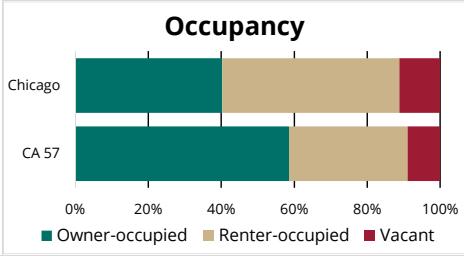


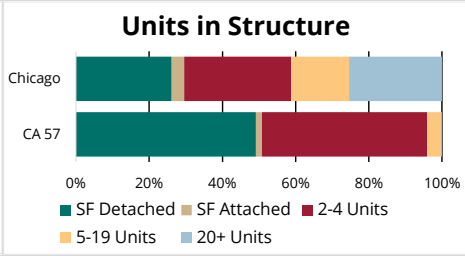
Community Area 57: Archer Heights Total Housing Units: 4,538 Total Population: 13,533

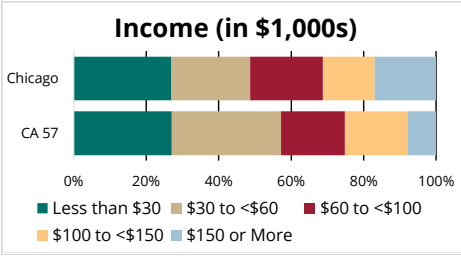


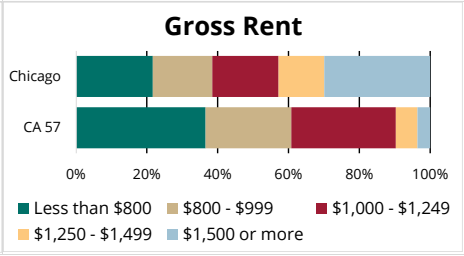


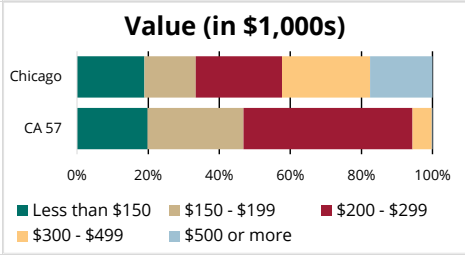












Mortgage Lending

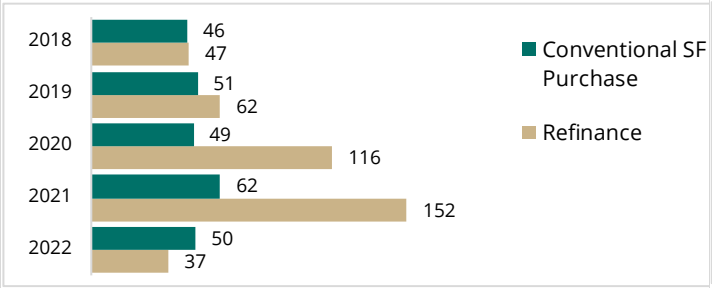
Community Area: 57	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	18	1	101	5	83	35	77	142
Originations	14 (78%)	1 (100%)	37 (37%)	2 (40%)	33 (40%)	8 (23%)	35 (45%)	58 (41%)
Denials	1 (6%)	0 (0%)	35 (35%)	2 (40%)	26 (31%)	8 (23%)	26 (34%)	37 (26%)
Originations								
Total Amount ($1,000s)	$7,400	$10,035	$6,095	$10,070	$5,015	$8,640	$3,815	$10,290
Conventional Loans	14	1	37	2	33	7	35	57
Purchase	12	1	11	0	10	4	18	27
Refinance	2	0	13	1	10	2	10	15
For Principal Residence	13	1	34	2	30	6	34	52
Single-family	11	1	25	2	22	4	26	40
2-4 Family	3	0	12	0	11	2	9	16
Avg Loan Amount ($1,000s)	$528.6	$10,035.0	$164.7	$5,035.0	$152.0	$1,080.0	$109.0	$177.4
Avg Borrower Income ($1,000s)	$80.7	$75.6	$76.8	$76.8	$75.5	$73.9	$111.2	$76.4
Avg Property Value ($1,000s)	$312.6	$310.3	$314.5	$313.8	$306.2	$307.3	$312.4	$310.6
LTV > 90	0 of 8	0 of 1	5 of 37	0 of 2	5 of 33	1 of 6	5 of 31	6 of 50
DTI > 45	4 of 8	0 of 1	7 of 37	0 of 2	7 of 33	1 of 6	9 of 31	12 of 50
Loan Costs > $5,000	4 of 8	1 of 1	6 of 23	0 of 1	4 of 18	3 of 5	6 of 23	12 of 33
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	6	1	99	2	87	51	90	147
Originations	2 (33%)	0 (0%)	51 (52%)	0 (0%)	50 (57%)	16 (31%)	46 (51%)	68 (46%)
Denials	2 (33%)	0 (0%)	23 (23%)	0 (0%)	20 (23%)	10 (20%)	22 (24%)	32 (22%)
Originations								
Total Amount ($1,000s)	$16,890	$17,290	$13,445	$17,290	$4,300	$13,390	$5,970	$17,290
Conventional Loans	2	0	33	0	33	11	30	46
Purchase	2	0	35	0	35	9	30	46
Refinance	0	0	16	0	15	7	16	22
For Principal Residence	1	0	48	0	46	12	45	59
Single-family	2	0	38	0	36	12	37	50
2-4 Family	0	0	13	0	14	4	9	18
Avg Loan Amount ($1,000s)	$8,445.0	$0.0	$263.6	$0.0	$86.0	$836.9	$129.8	$254.3
Avg Borrower Income ($1,000s)	$82.7	$81.9	$80.3	$81.9	$89.1	$78.6	$123.1	$81.9
Avg Property Value ($1,000s)	$308.5	$308.1	$308.4	$308.1	$315.0	$305.2	$328.8	$308.1
LTV > 90	0 of 2	0 of 0	27 of 49	0 of 0	25 of 48	6 of 16	21 of 45	31 of 66
DTI > 45	1 of 1	0 of 0	13 of 50	0 of 0	14 of 49	2 of 15	15 of 46	17 of 65
Loan Costs > $5,000	1 of 1	0 of 0	36 of 47	0 of 0	36 of 45	9 of 13	33 of 44	46 of 59

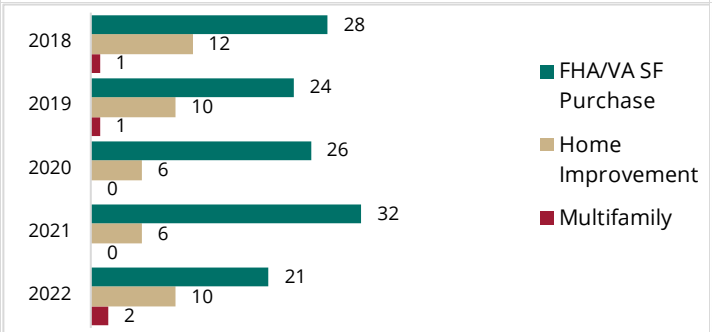
Top Lenders – Community Area 57: Archer Heights

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	14	10 (71%)	$2,630	7 (70%)	3 (30%)	7 (70%)	9 (90%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	16	8 (50%)	$1,760	6 (75%)	2 (25%)	8 (100%)	8 (100%)
PNC BANK, NATIONAL ASSOCIATION	12	8 (67%)	$1,320	1 (13%)	2 (25%)	8 (100%)	5 (63%)
FIRST AMERICAN BANK	21	8 (38%)	$780	0 (0%)	2 (25%)	7 (88%)	4 (50%)
CITIBANK, NATIONAL ASSOCIATION	9	7 (78%)	$1,335	5 (71%)	2 (29%)	7 (100%)	7 (100%)
THE HUNTINGTON NATIONAL BANK	12	7 (58%)	$1,065	1 (14%)	3 (43%)	5 (71%)	3 (43%)
CALIBER HOME LOANS, INC.	11	6 (55%)	$1,880	6 (100%)	0 (0%)	6 (100%)	4 (67%)
INTERNATIONAL BANK OF CHICAGO	6	6 (100%)	$1,370	6 (100%)	0 (0%)	6 (100%)	4 (67%)
LOANDEPOT.COM, LLC	7	5 (71%)	$1,075	2 (40%)	3 (60%)	4 (80%)	2 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC	6	4 (67%)	$1,170	4 (100%)	0 (0%)	4 (100%)	3 (75%)
BANK OF AMERICA, NATIONAL ASSOCIATION	11	4 (36%)	$690	3 (75%)	1 (25%)	4 (100%)	2 (50%)
NEIGHBORHOOD LOANS, INC.	11	4 (36%)	$1,130	3 (75%)	1 (25%)	4 (100%)	3 (75%)
ROCKET MORTGAGE, LLC	6	4 (67%)	$640	1 (25%)	3 (75%)	2 (50%)	4 (100%)
GUARANTEED RATE, INC.	12	4 (33%)	$1,110	3 (75%)	1 (25%)	4 (100%)	2 (50%)
U.S. BANK NATIONAL ASSOCIATION	11	3 (27%)	$565	1 (33%)	1 (33%)	2 (67%)	0 (0%)
PENNYMAC LOAN SERVICES, LLC	4	2 (50%)	$490	1 (50%)	1 (50%)	1 (50%)	1 (50%)
LENDSURE MORTGAGE CORP.	2	2 (100%)	$540	2 (100%)	0 (0%)	1 (50%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	4	2 (50%)	$590	2 (100%)	0 (0%)	2 (100%)	1 (50%)
SELF-HELP FEDERAL CREDIT UNION	2	2 (100%)	$510	2 (100%)	0 (0%)	2 (100%)	2 (100%)
FREEDOM MORTGAGE CORPORATION	7	2 (29%)	$530	1 (50%)	1 (50%)	2 (100%)	1 (50%)

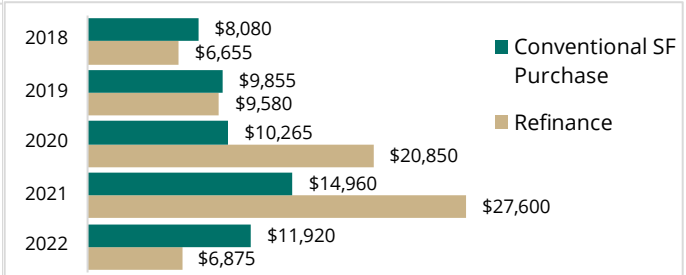
Trend – Past Five Years:

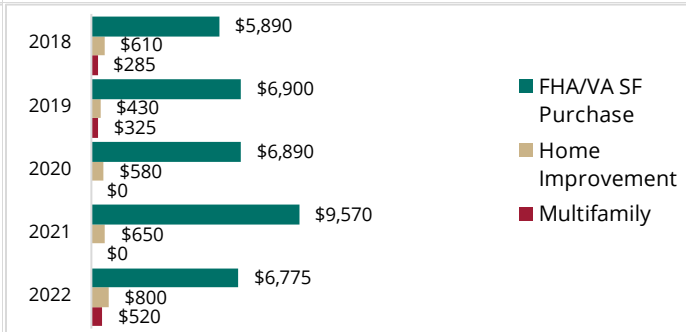
Number of Originations



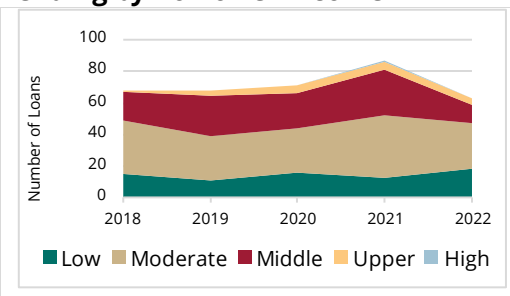


Amount of Originations (in $1,000s)

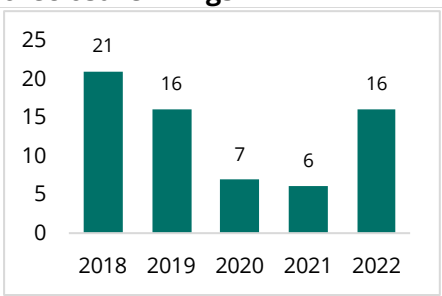




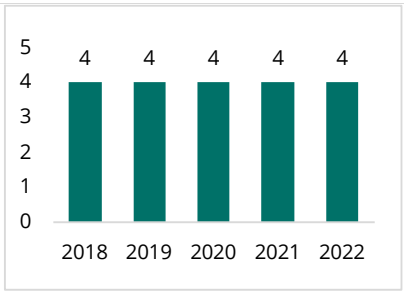
Owner-occupied Home Purchase Lending by Borrower Income



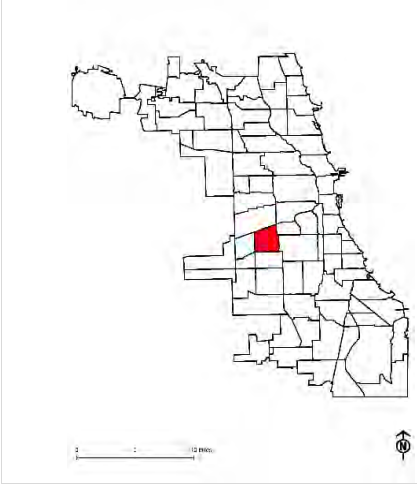
Foreclosure Filings

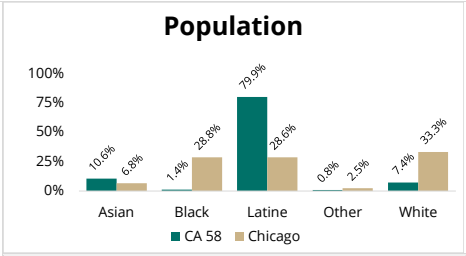


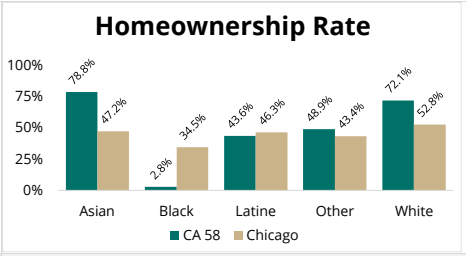
Bank Branches

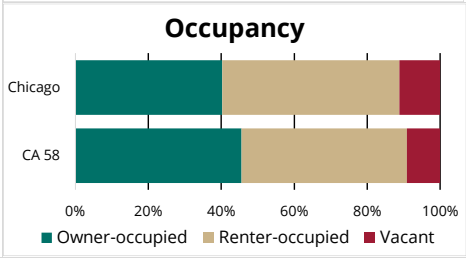


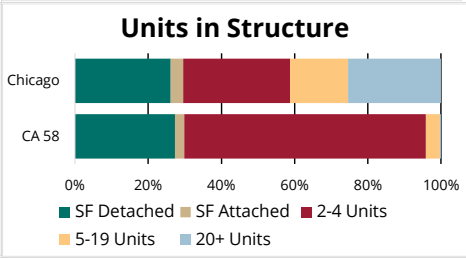
Community Area 58: Brighton Park Total Housing Units: 13,530 Total Population: 42,728

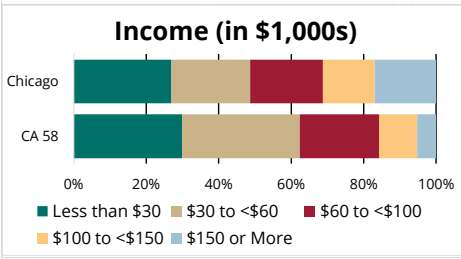


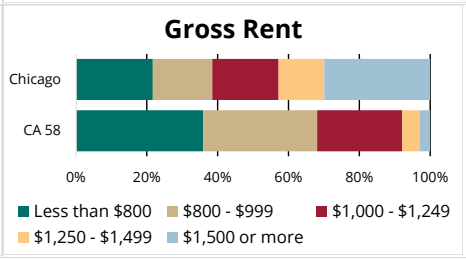


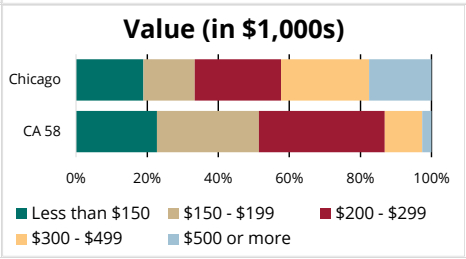












Mortgage Lending

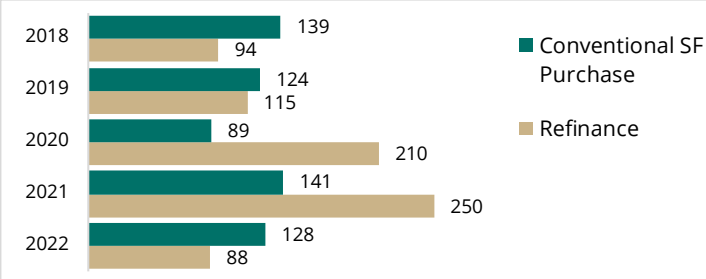
Community Area: 58	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	87	4	191	9	159	81	210	340
Originations	61 (70%)	0 (0%)	76 (40%)	4 (44%)	70 (44%)	17 (21%)	96 (46%)	152 (45%)
Denials	12 (14%)	3 (0%)	47 (25%)	4 (44%)	29 (18%)	22 (27%)	45 (21%)	70 (21%)
Originations								
Total Amount ($1,000s)	$16,995	$30,500	$12,090	$30,100	$19,930	$24,475	$13,910	$30,500
Conventional Loans	61	0	69	4	65	13	93	143
Purchase	43	0	30	0	27	14	48	84
Refinance	11	0	26	2	23	3	29	39
For Principal Residence	61	0	63	3	56	8	87	128
Single-family	48	0	31	1	28	3	56	80
2-4 Family	13	0	45	3	41	10	39	67
Avg Loan Amount ($1,000s)	$278.6	$0.0	$159.1	$7,525.0	$284.7	$1,439.7	$144.9	$200.7
Avg Borrower Income ($1,000s)	$80.7	$75.8	$75.4	$75.5	$75.2	$73.2	$116.7	$75.8
Avg Property Value ($1,000s)	$381.7	$368.4	$291.6	$368.9	$459.4	$310.1	$429.3	$368.4
LTV > 90	0 of 41	0 of 0	12 of 75	0 of 4	9 of 67	4 of 14	7 of 82	13 of 126
DTI > 45	18 of 41	0 of 0	19 of 75	0 of 4	16 of 68	3 of 11	28 of 82	37 of 124
Loan Costs > $5,000	19 of 35	0 of 0	20 of 46	0 of 1	15 of 39	7 of 8	26 of 57	41 of 83
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	22	7	197	7	175	123	196	334
Originations	15 (68%)	3 (43%)	101 (51%)	3 (43%)	96 (55%)	37 (30%)	84 (43%)	154 (46%)
Denials	1 (5%)	2 (29%)	44 (22%)	2 (29%)	35 (20%)	24 (20%)	50 (26%)	64 (19%)
Originations								
Total Amount ($1,000s)	$35,665	$38,615	$23,545	$39,355	$17,020	$28,825	$20,910	$39,870
Conventional Loans	14	1	61	2	56	20	44	93
Purchase	13	3	68	1	67	19	58	103
Refinance	2	0	31	2	28	17	26	49
For Principal Residence	12	3	84	3	83	27	79	128
Single-family	4	1	31	3	28	12	27	48
2-4 Family	11	2	70	0	68	23	57	104
Avg Loan Amount ($1,000s)	$2,377.7	$12,871.7	$233.1	$13,118.3	$177.3	$779.1	$248.9	$258.9
Avg Borrower Income ($1,000s)	$82.0	$84.6	$79.8	$86.9	$96.9	$86.7	$130.5	$86.1
Avg Property Value ($1,000s)	$324.5	$327.4	$295.6	$331.4	$376.6	$311.1	$395.3	$329.3
LTV > 90	2 of 15	3 of 3	50 of 98	1 of 3	47 of 93	15 of 36	46 of 84	68 of 150
DTI > 45	2 of 12	0 of 3	36 of 95	1 of 3	34 of 90	15 of 30	35 of 84	52 of 138
Loan Costs > $5,000	6 of 6	3 of 3	65 of 82	3 of 3	64 of 83	21 of 25	66 of 75	97 of 120

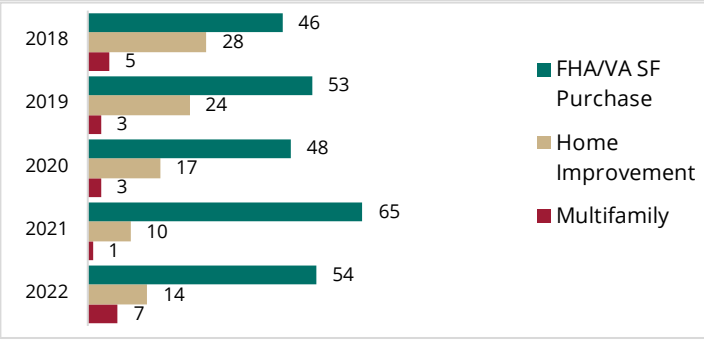
Top Lenders – Community Area 58: Brighton Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
CITIBANK, NATIONAL ASSOCIATION	33	24 (73%)	$5,080	15 (63%)	8 (33%)	24 (100%)	20 (83%)
INTERNATIONAL BANK OF CHICAGO	25	20 (80%)	$4,640	20 (100%)	0 (0%)	20 (100%)	12 (60%)
GUARANTEED RATE, INC.	34	15 (44%)	$3,635	10 (67%)	5 (33%)	10 (67%)	8 (53%)
BANK OF AMERICA, NATIONAL ASSOCIATION	27	13 (48%)	$2,665	7 (54%)	2 (15%)	11 (85%)	8 (62%)
CALIBER HOME LOANS, INC.	20	13 (65%)	$3,455	11 (85%)	2 (15%)	11 (85%)	12 (92%)
THE HUNTINGTON NATIONAL BANK	35	11 (31%)	$2,105	3 (27%)	6 (55%)	10 (91%)	8 (73%)
U.S. BANK NATIONAL ASSOCIATION	31	11 (35%)	$1,775	1 (9%)	4 (36%)	11 (100%)	8 (73%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	15	11 (73%)	$3,125	9 (82%)	2 (18%)	10 (91%)	6 (55%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	36	11 (31%)	$3,935	6 (55%)	5 (45%)	10 (91%)	4 (36%)
FIRST AMERICAN BANK	13	8 (62%)	$1,090	1 (13%)	4 (50%)	8 (100%)	3 (38%)
UNITED SHORE FINANCIAL SERVICES, LLC	16	8 (50%)	$2,100	5 (63%)	3 (38%)	6 (75%)	3 (38%)
AMERICAN PACIFIC MORTGAGE CORPORATION	10	8 (80%)	$2,300	8 (100%)	0 (0%)	6 (75%)	3 (38%)
THE FEDERAL SAVINGS BANK	10	6 (60%)	$1,350	6 (100%)	0 (0%)	6 (100%)	3 (50%)
ROCKET MORTGAGE, LLC	12	6 (50%)	$1,420	3 (50%)	3 (50%)	3 (50%)	2 (33%)
BMO HARRIS BANK NATIONAL ASSOCIATION	24	5 (21%)	$445	0 (0%)	1 (20%)	4 (80%)	4 (80%)
NEIGHBORHOOD LOANS, INC.	15	5 (33%)	$1,125	4 (80%)	1 (20%)	5 (100%)	5 (100%)
LOANDEPOT.COM, LLC	9	5 (56%)	$1,115	2 (40%)	3 (60%)	3 (60%)	4 (80%)
NATIONSTAR MORTGAGE LLC	9	5 (56%)	$985	0 (0%)	5 (100%)	5 (100%)	4 (80%)
GOLD COAST BANK	5	5 (100%)	$1,175	4 (80%)	1 (20%)	2 (40%)	3 (60%)
PNC BANK, NATIONAL ASSOCIATION	12	4 (33%)	$470	1 (25%)	0 (0%)	4 (100%)	3 (75%)

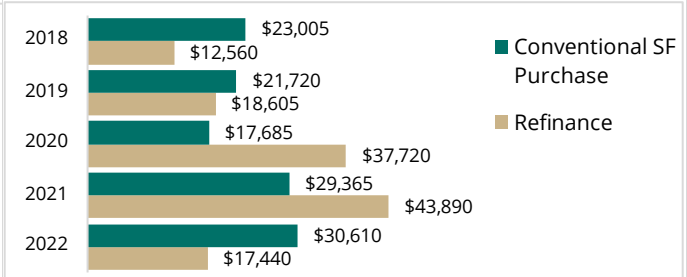
Trend – Past Five Years:

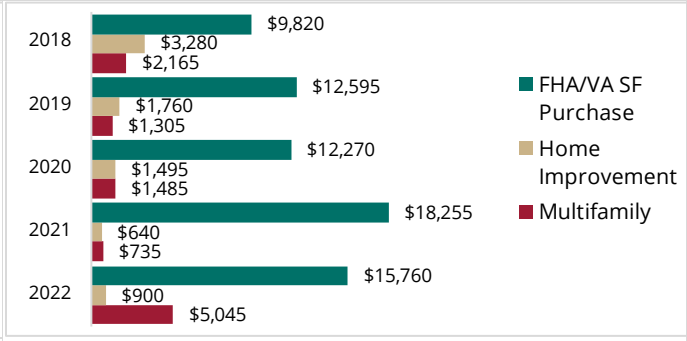
Number of Originations



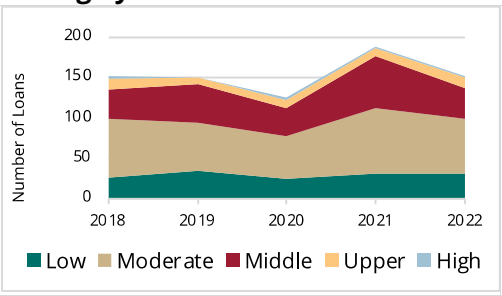


Amount of Originations (in $1,000s)

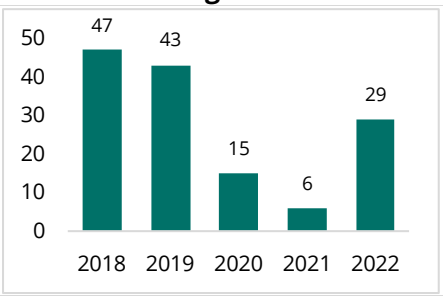




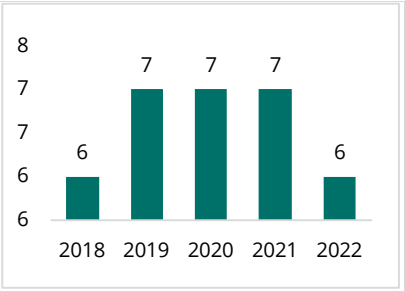
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

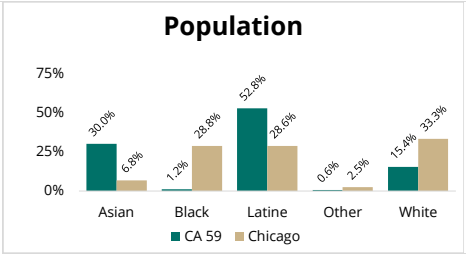


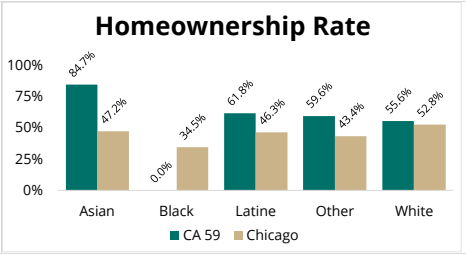
Bank Branches

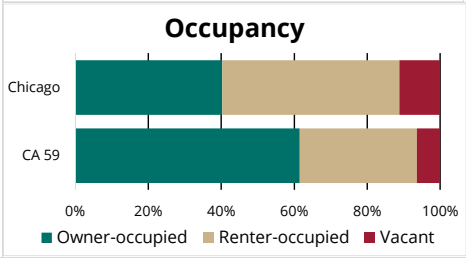


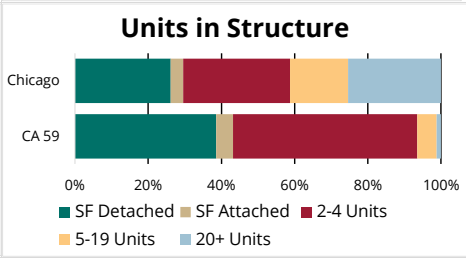
Community Area 59: McKinley Park Total Housing Units: 5,709 Total Population: 15,246

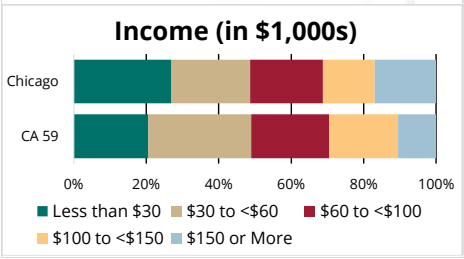


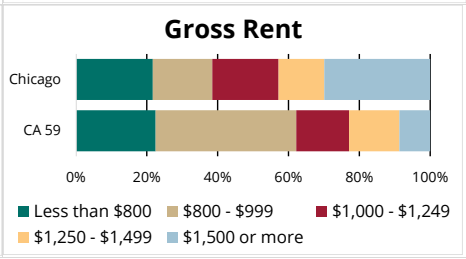


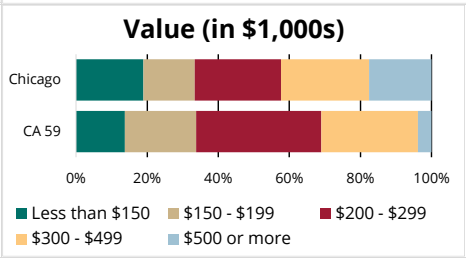












Mortgage Lending

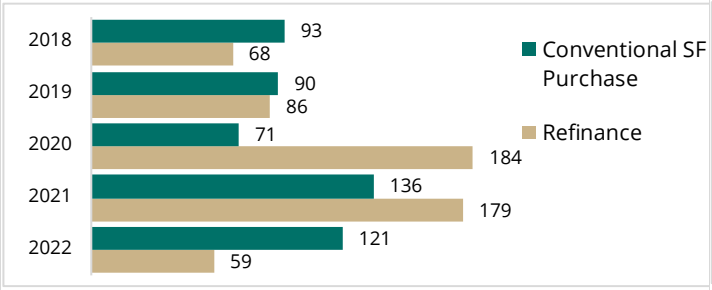
Community Area: 59	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	97	0	64	5	59	44	103	205
Originations	69 (71%)	0 (0%)	25 (39%)	1 (20%)	30 (51%)	18 (41%)	62 (60%)	118 (58%)
Denials	13 (13%)	0 (0%)	17 (27%)	3 (60%)	15 (25%)	4 (9%)	17 (17%)	35 (17%)
Originations								
Total Amount ($1,000s)	$14,075	$29,900	$4,935	$29,745	$22,430	$23,450	$17,760	$29,900
Conventional Loans	69	0	23	1	28	18	62	116
Purchase	56	0	9	0	16	7	42	79
Refinance	9	0	9	1	7	9	13	26
For Principal Residence	66	0	23	1	27	8	59	102
Single-family	62	0	12	0	13	9	51	84
2-4 Family	7	0	13	1	17	4	11	29
Avg Loan Amount ($1,000s)	$204.0	$0.0	$197.4	$29,745.0	$747.7	$1,302.8	$286.5	$253.4
Avg Borrower Income ($1,000s)	$125.4	$97.2	$92.5	$97.6	$84.4	$95.8	$149.1	$97.2
Avg Property Value ($1,000s)	$447.9	$404.5	$345.8	$405.2	$417.5	$365.8	$478.3	$404.5
LTV > 90	0 of 41	0 of 0	4 of 25	0 of 1	5 of 29	1 of 10	3 of 43	6 of 81
DTI > 45	17 of 39	0 of 0	6 of 25	0 of 1	7 of 29	0 of 9	16 of 43	24 of 78
Loan Costs > $5,000	21 of 33	0 of 0	5 of 18	0 of 1	7 of 22	1 of 6	16 of 35	29 of 62
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	35	7	66	5	68	66	72	181
Originations	22 (63%)	2 (29%)	29 (44%)	1 (20%)	36 (53%)	24 (36%)	34 (47%)	85 (47%)
Denials	5 (14%)	1 (14%)	11 (17%)	2 (40%)	11 (16%)	11 (17%)	12 (17%)	30 (17%)
Originations								
Total Amount ($1,000s)	$16,725	$20,845	$6,715	$21,180	$11,955	$15,195	$15,055	$21,475
Conventional Loans	22	2	24	0	30	22	30	76
Purchase	19	0	13	1	21	11	23	52
Refinance	3	2	16	0	15	13	11	33
For Principal Residence	20	2	23	1	28	20	31	71
Single-family	18	1	15	1	19	14	25	53
2-4 Family	4	1	14	0	17	10	9	32
Avg Loan Amount ($1,000s)	$760.2	$10,422.5	$231.6	$21,180.0	$332.1	$633.1	$442.8	$252.6
Avg Borrower Income ($1,000s)	$103.1	$215.8	$97.3	$215.8	$294.1	$255.5	$323.5	$213.8
Avg Property Value ($1,000s)	$356.3	$345.4	$322.6	$347.9	$346.5	$341.0	$387.2	$347.4
LTV > 90	3 of 21	0 of 2	7 of 29	1 of 1	11 of 36	6 of 24	10 of 33	21 of 84
DTI > 45	5 of 21	0 of 2	2 of 28	0 of 1	5 of 34	5 of 23	8 of 33	15 of 81
Loan Costs > $5,000	12 of 17	0 of 2	19 of 25	1 of 1	25 of 31	11 of 21	21 of 29	49 of 72

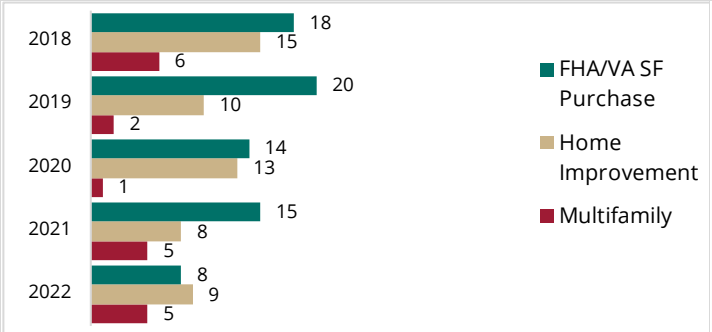
Top Lenders – Community Area 59: McKinley Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
INTERNATIONAL BANK OF CHICAGO	34	27 (79%)	$6,805	25 (93%)	2 (7%)	27 (100%)	18 (67%)
CITIBANK, NATIONAL ASSOCIATION	24	17 (71%)	$3,285	13 (76%)	4 (24%)	17 (100%)	15 (88%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	28	17 (61%)	$4,535	13 (76%)	3 (18%)	14 (82%)	8 (47%)
GUARANTEED RATE, INC.	25	13 (52%)	$2,705	10 (77%)	3 (23%)	9 (69%)	7 (54%)
UNITED SHORE FINANCIAL SERVICES, LLC	14	8 (57%)	$2,170	6 (75%)	2 (25%)	7 (88%)	4 (50%)
U.S. BANK NATIONAL ASSOCIATION	22	7 (32%)	$1,875	5 (71%)	1 (14%)	7 (100%)	2 (29%)
THE HUNTINGTON NATIONAL BANK	12	6 (50%)	$1,260	2 (33%)	2 (33%)	3 (50%)	3 (50%)
CATHAY BANK	6	6 (100%)	$3,090	4 (67%)	2 (33%)	2 (33%)	0 (0%)
ROCKET MORTGAGE, LLC	11	6 (55%)	$1,410	1 (17%)	5 (83%)	3 (50%)	2 (33%)
CROSSCOUNTRY MORTGAGE, INC.	7	6 (86%)	$1,900	3 (50%)	3 (50%)	2 (33%)	1 (17%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	12	4 (33%)	$790	1 (25%)	3 (75%)	3 (75%)	2 (50%)
NEWREZ LLC	13	4 (31%)	$790	1 (25%)	3 (75%)	4 (100%)	1 (25%)
MARQUETTE BANK	4	4 (100%)	$420	2 (50%)	0 (0%)	2 (50%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	10	4 (40%)	$840	2 (50%)	1 (25%)	4 (100%)	3 (75%)
NEIGHBORHOOD LOANS, INC.	4	3 (75%)	$825	3 (100%)	0 (0%)	3 (100%)	2 (67%)
PEOPLES BANK	4	3 (75%)	$1,025	1 (33%)	2 (67%)	0 (0%)	1 (33%)
AMERIS BANK	3	3 (100%)	$725	2 (67%)	1 (33%)	3 (100%)	2 (67%)
AMERISAVE MORTGAGE CORPORATION	7	3 (43%)	$565	0 (0%)	3 (100%)	0 (0%)	2 (67%)
COMPASS MORTGAGE, INC.	3	3 (100%)	$725	1 (33%)	2 (67%)	2 (67%)	0 (0%)
CHICAGO FINANCIAL SERVICES, INC.	3	3 (100%)	$955	3 (100%)	0 (0%)	0 (0%)	0 (0%)

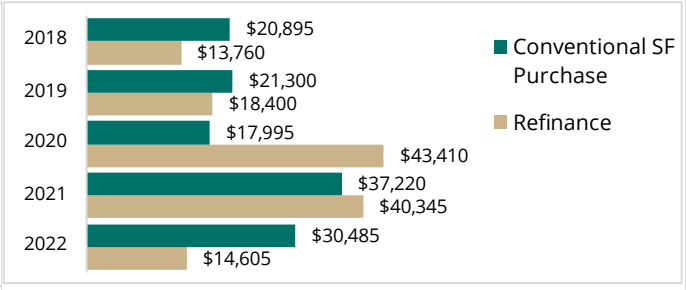
Trend – Past Five Years:

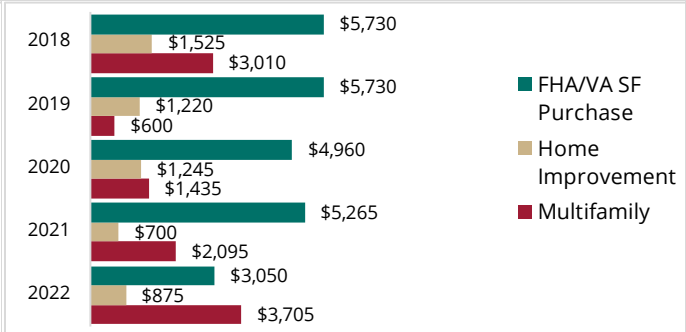
Number of Originations



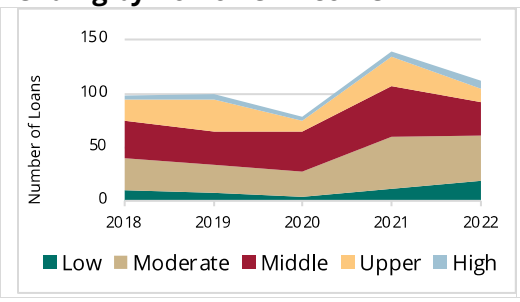


Amount of Originations (in $1,000s)

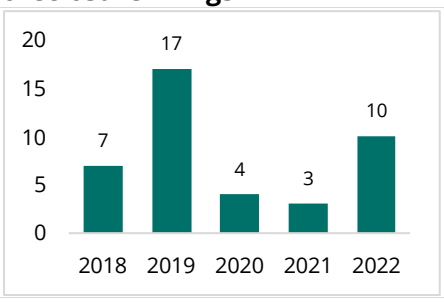




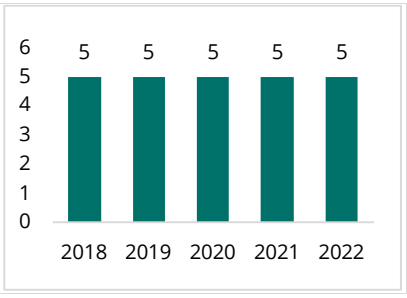
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

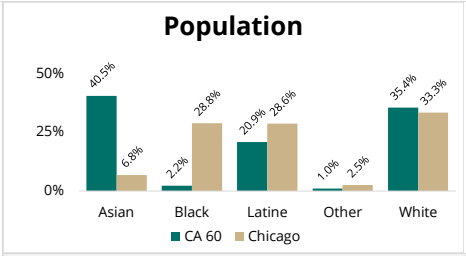


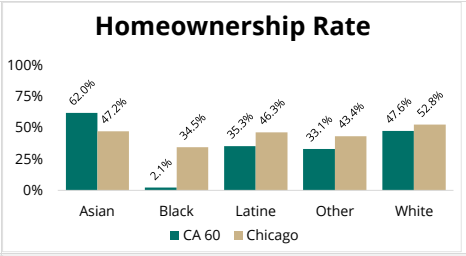
Bank Branches

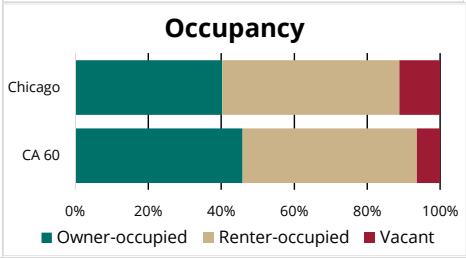


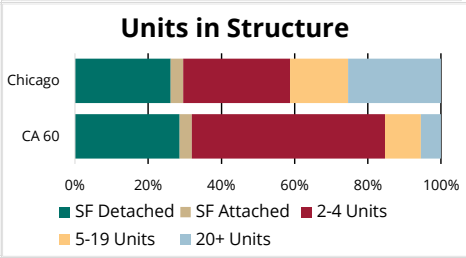
Community Area 60: Bridgeport Total Housing Units: 13,787 Total Population: 32,901

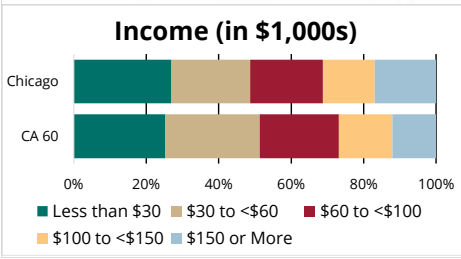


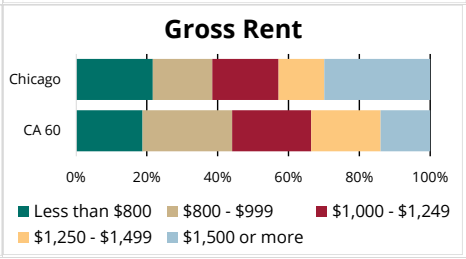


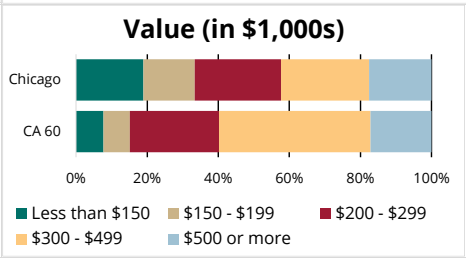












Mortgage Lending

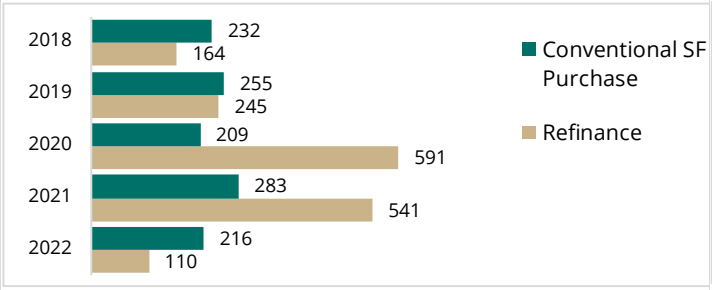
Community Area: 60	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	180	1	28	4	107	71	108	363
Originations	132 (73%)	1 (100%)	11 (39%)	3 (75%)	42 (39%)	40 (56%)	71 (66%)	218 (60%)
Denials	25 (14%)	0 (0%)	5 (18%)	0 (0%)	30 (28%)	6 (8%)	16 (15%)	61 (17%)
Originations								
Total Amount ($1,000s)	$33,380	$74,445	$3,145	$74,965	$62,580	$56,230	$59,805	$75,400
Conventional Loans	132	1	10	3	36	40	69	212
Purchase	97	1	6	1	21	23	41	143
Refinance	27	0	2	0	12	13	23	52
For Principal Residence	118	1	11	2	37	13	67	171
Single-family	97	1	7	1	28	10	50	137
2-4 Family	34	0	4	2	14	9	20	59
Avg Loan Amount ($1,000s)	$252.9	$74,445.0	$285.9	$24,988.3	$1,490.0	$1,405.8	$842.3	$345.9
Avg Borrower Income ($1,000s)	$142.7	$119.7	$148.7	$123.2	$118.2	$122.6	$163.4	$122.8
Avg Property Value ($1,000s)	$555.1	$530.4	$442.0	$537.2	$549.8	$509.2	$589.8	$533.9
LTV > 90	1 of 87	0 of 1	3 of 10	0 of 3	9 of 38	2 of 18	1 of 48	12 of 147
DTI > 45	27 of 82	0 of 1	1 of 10	0 of 3	5 of 37	0 of 12	20 of 48	32 of 135
Loan Costs > $5,000	43 of 72	1 of 1	6 of 8	0 of 1	16 of 27	5 of 8	19 of 40	65 of 109
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	67	12	61	2	150	111	76	342
Originations	35 (52%)	6 (50%)	36 (59%)	1 (50%)	93 (62%)	35 (32%)	39 (51%)	170 (50%)
Denials	3 (4%)	1 (8%)	7 (11%)	0 (0%)	12 (8%)	11 (10%)	9 (12%)	27 (8%)
Originations								
Total Amount ($1,000s)	$71,295	$80,610	$11,380	$82,805	$52,895	$45,035	$73,165	$83,160
Conventional Loans	34	4	30	0	80	30	31	148
Purchase	27	3	25	1	56	19	21	106
Refinance	7	3	8	0	32	16	16	58
For Principal Residence	30	6	31	1	86	25	36	148
Single-family	24	5	22	1	55	20	15	105
2-4 Family	11	1	14	0	38	11	24	61
Avg Loan Amount ($1,000s)	$2,037.0	$13,435.0	$316.1	$82,805.0	$568.8	$1,286.7	$1,876.0	$489.2
Avg Borrower Income ($1,000s)	$140.9	$136.9	$118.6	$138.7	$136.1	$139.3	$163.0	$138.5
Avg Property Value ($1,000s)	$575.7	$550.3	$441.9	$555.1	$659.4	$474.2	$602.8	$553.9
LTV > 90	5 of 35	2 of 6	9 of 35	1 of 1	18 of 90	5 of 35	8 of 37	31 of 167
DTI > 45	4 of 32	2 of 6	6 of 35	1 of 1	13 of 90	4 of 29	10 of 38	24 of 158
Loan Costs > $5,000	23 of 28	4 of 4	22 of 34	1 of 1	59 of 86	24 of 28	27 of 36	111 of 147

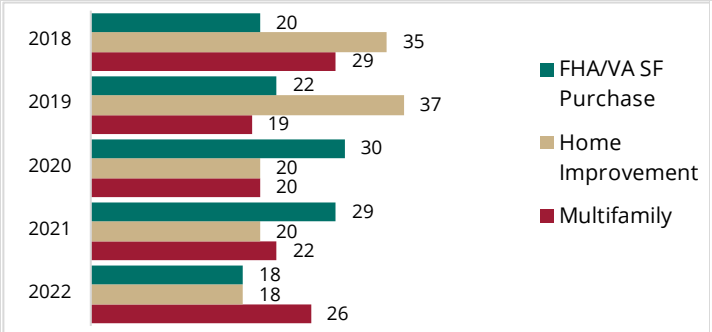
Top Lenders – Community Area 60: Bridgeport

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
INTERNATIONAL BANK OF CHICAGO	47	43 (91%)	$12,875	39 (91%)	4 (9%)	41 (95%)	21 (49%)
CITIBANK, NATIONAL ASSOCIATION	54	41 (76%)	$13,605	26 (63%)	15 (37%)	40 (98%)	22 (54%)
GUARANTEED RATE, INC.	52	22 (42%)	$9,270	19 (86%)	3 (14%)	12 (55%)	3 (14%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	36	18 (50%)	$8,810	13 (72%)	5 (28%)	12 (67%)	2 (11%)
U.S. BANK NATIONAL ASSOCIATION	42	17 (40%)	$4,965	9 (53%)	4 (24%)	17 (100%)	7 (41%)
ROCKET MORTGAGE, LLC	19	15 (79%)	$4,805	4 (27%)	11 (73%)	4 (27%)	7 (47%)
UNITED SHORE FINANCIAL SERVICES, LLC	18	14 (78%)	$5,040	7 (50%)	7 (50%)	6 (43%)	5 (36%)
LAKESIDE BANK	14	13 (93%)	$7,155	9 (69%)	4 (31%)	2 (15%)	1 (8%)
THE HUNTINGTON NATIONAL BANK	19	12 (63%)	$3,310	3 (25%)	4 (33%)	2 (17%)	2 (17%)
CATHAY BANK	13	11 (85%)	$3,665	11 (100%)	0 (0%)	6 (55%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC.	11	8 (73%)	$2,700	7 (88%)	1 (13%)	4 (50%)	3 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	16	8 (50%)	$2,280	7 (88%)	1 (13%)	3 (38%)	4 (50%)
NEIGHBORHOOD LOANS, INC.	8	7 (88%)	$2,245	5 (71%)	2 (29%)	3 (43%)	2 (29%)
CALIBER HOME LOANS, INC.	7	6 (86%)	$2,290	5 (83%)	1 (17%)	3 (50%)	1 (17%)
BANK OF AMERICA, NATIONAL ASSOCIATION	10	6 (60%)	$2,120	5 (83%)	1 (17%)	3 (50%)	1 (17%)
FIRST CENTENNIAL MORTGAGE CORPORATION	11	5 (45%)	$1,525	3 (60%)	2 (40%)	1 (20%)	1 (20%)
PNC BANK, NATIONAL ASSOCIATION	8	5 (63%)	$875	2 (40%)	1 (20%)	2 (40%)	2 (40%)
LOANDEPOT.COM, LLC	11	5 (45%)	$1,945	3 (60%)	2 (40%)	1 (20%)	0 (0%)
VERVE, A CREDIT UNION	8	4 (50%)	$1,100	2 (50%)	1 (25%)	0 (0%)	0 (0%)
OLD NATIONAL BANK	8	4 (50%)	$1,140	1 (25%)	1 (25%)	0 (0%)	1 (25%)

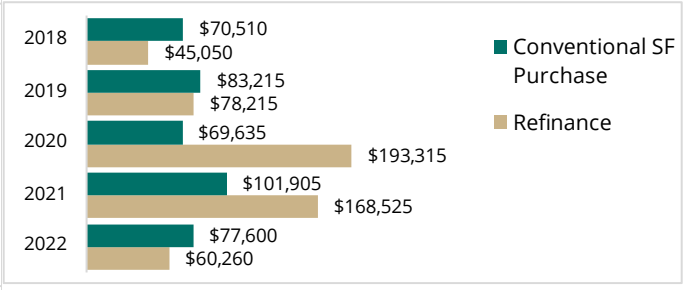
Trend – Past Five Years:

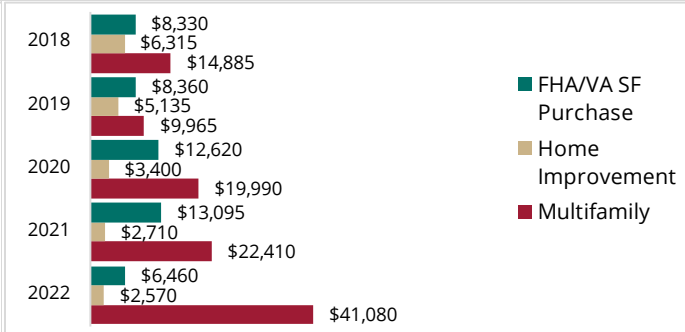
Number of Originations



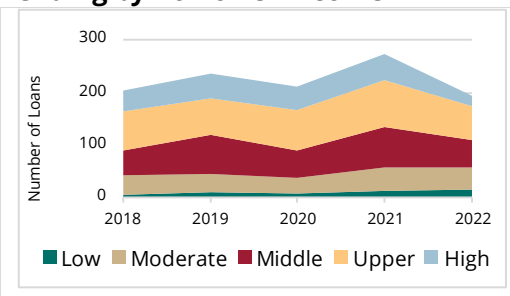


Amount of Originations (in $1,000s)

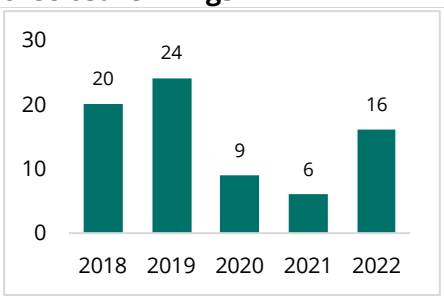




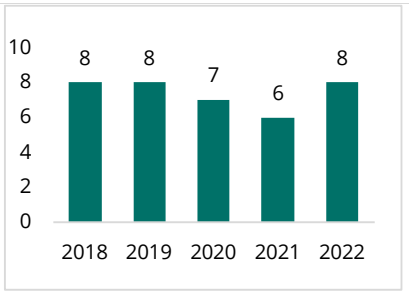
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

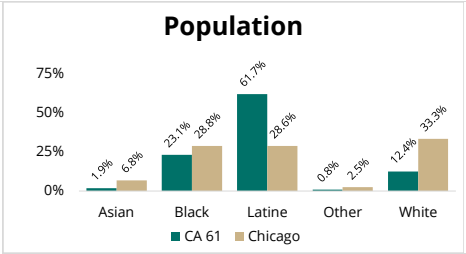


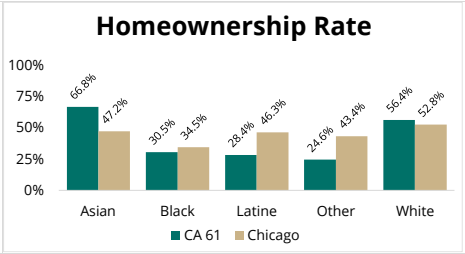
Bank Branches

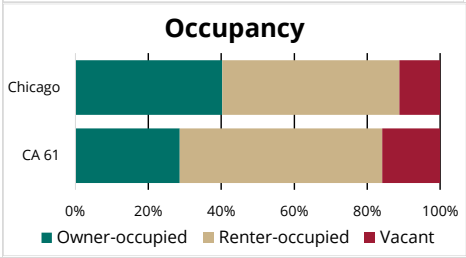


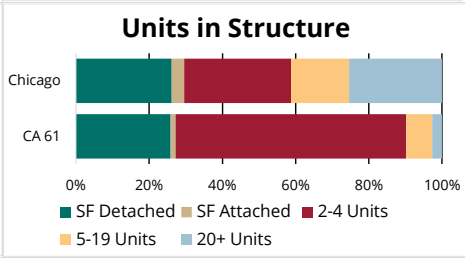
Community Area 61: New City Total Housing Units: 15,373 Total Population: 39,055

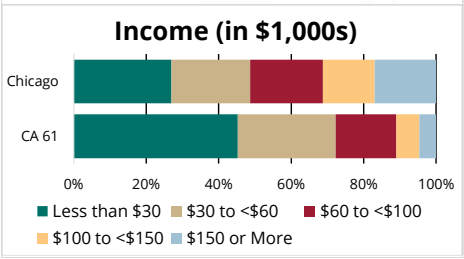


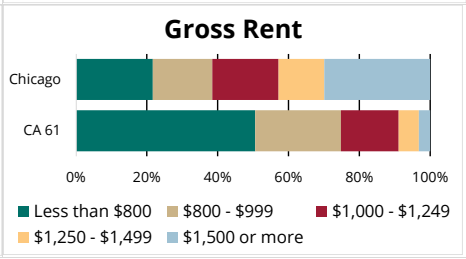


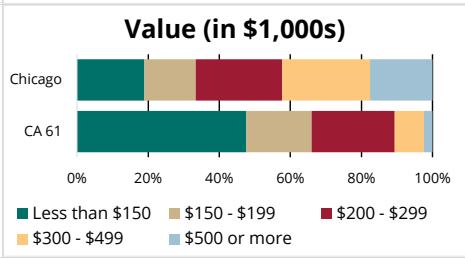












Mortgage Lending

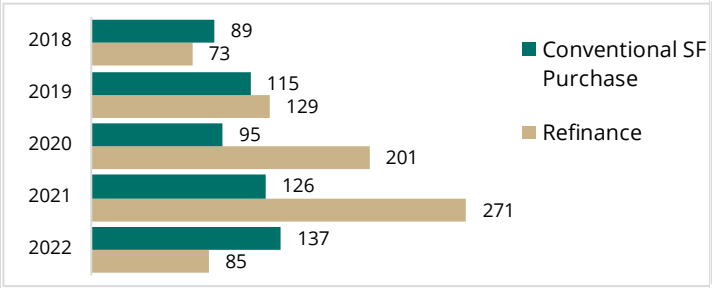
Community Area: 61	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	23	43	163	7	166	88	204	327
Originations	16 (70%)	13 (30%)	57 (35%)	1 (14%)	65 (39%)	21 (24%)	65 (32%)	116 (35%)
Denials	2 (9%)	20 (47%)	53 (33%)	4 (57%)	48 (29%)	19 (22%)	69 (34%)	93 (28%)
Originations								
Total Amount ($1,000s)	$18,110	$18,985	$8,715	$21,385	$10,265	$17,575	$11,845	$21,580
Conventional Loans	16	10	46	0	55	17	54	98
Purchase	10	3	37	1	42	11	39	67
Refinance	5	6	14	0	14	7	15	32
For Principal Residence	14	12	52	1	60	12	62	99
Single-family	15	5	28	0	35	8	37	63
2-4 Family	1	8	29	1	30	9	28	49
Avg Loan Amount ($1,000s)	$1,131.9	$1,460.4	$152.9	$21,385.0	$157.9	$836.9	$182.2	$186.0
Avg Borrower Income ($1,000s)	$85.0	$88.5	$75.9	$87.0	$84.8	$88.6	$138.9	$87.0
Avg Property Value ($1,000s)	$264.0	$268.3	$213.1	$271.8	$303.7	$264.8	$342.0	$271.2
LTV > 90	0 of 13	3 of 13	19 of 57	1 of 1	22 of 64	4 of 18	19 of 64	30 of 109
DTI > 45	2 of 13	2 of 13	12 of 57	0 of 1	11 of 64	3 of 13	13 of 64	18 of 104
Loan Costs > $5,000	5 of 11	4 of 11	26 of 48	0 of 1	29 of 53	5 of 10	28 of 55	43 of 86
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	13	81	198	15	231	164	277	504
Originations	6 (46%)	34 (42%)	108 (55%)	4 (27%)	128 (55%)	45 (27%)	149 (54%)	217 (43%)
Denials	0 (0%)	17 (21%)	24 (12%)	1 (7%)	32 (14%)	22 (13%)	47 (17%)	72 (14%)
Originations								
Total Amount ($1,000s)	$41,765	$36,325	$20,400	$42,245	$17,675	$34,730	$15,680	$43,185
Conventional Loans	4	15	64	2	82	32	90	135
Purchase	4	23	93	3	102	22	115	154
Refinance	2	10	12	1	22	18	30	53
For Principal Residence	5	29	89	4	107	32	132	177
Single-family	4	10	51	2	63	20	65	99
2-4 Family	2	24	57	2	65	24	84	117
Avg Loan Amount ($1,000s)	$6,960.8	$1,068.4	$188.9	$10,561.3	$138.1	$771.8	$105.2	$199.0
Avg Borrower Income ($1,000s)	$73.0	$75.7	$66.4	$74.0	$76.9	$75.1	$128.7	$74.6
Avg Property Value ($1,000s)	$253.0	$254.4	$233.9	$254.9	$260.7	$256.2	$306.3	$255.2
LTV > 90	1 of 6	21 of 33	62 of 106	3 of 4	64 of 126	15 of 43	79 of 146	104 of 212
DTI > 45	3 of 6	11 of 31	26 of 104	1 of 4	28 of 123	8 of 37	45 of 145	51 of 201
Loan Costs > $5,000	2 of 4	19 of 23	61 of 74	3 of 4	76 of 96	20 of 27	93 of 114	120 of 154

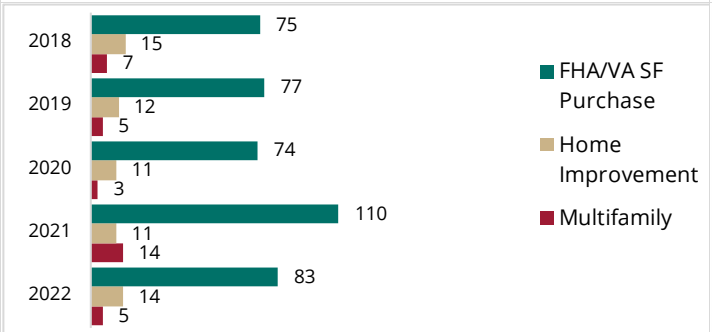
Top Lenders – Community Area 61: New City

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	69	34 (49%)	$8,500	30 (88%)	4 (12%)	23 (68%)	20 (59%)
NEIGHBORHOOD LOANS, INC.	24	16 (67%)	$2,530	15 (94%)	1 (6%)	14 (88%)	14 (88%)
UNITED SHORE FINANCIAL SERVICES, LLC	21	16 (76%)	$2,850	9 (56%)	7 (44%)	13 (81%)	13 (81%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	28	14 (50%)	$2,960	12 (86%)	2 (14%)	10 (71%)	7 (50%)
CALIBER HOME LOANS, INC.	24	13 (54%)	$2,315	11 (85%)	2 (15%)	13 (100%)	11 (85%)
LOANDEPOT.COM, LLC	29	12 (41%)	$2,380	7 (58%)	3 (25%)	6 (50%)	9 (75%)
THE FEDERAL SAVINGS BANK	25	10 (40%)	$2,130	9 (90%)	1 (10%)	7 (70%)	8 (80%)
ROCKET MORTGAGE, LLC	19	10 (53%)	$1,610	3 (30%)	6 (60%)	3 (30%)	7 (70%)
BANK OF AMERICA, NATIONAL ASSOCIATION	29	9 (31%)	$1,335	4 (44%)	3 (33%)	8 (89%)	7 (78%)
SELF-HELP FEDERAL CREDIT UNION	9	8 (89%)	$1,370	8 (100%)	0 (0%)	8 (100%)	8 (100%)
THE HUNTINGTON NATIONAL BANK	31	8 (26%)	$1,010	1 (13%)	3 (38%)	6 (75%)	5 (63%)
CITIBANK, NATIONAL ASSOCIATION	19	8 (42%)	$1,170	4 (50%)	3 (38%)	8 (100%)	7 (88%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	7 (78%)	$1,855	7 (100%)	0 (0%)	6 (86%)	6 (86%)
BMO HARRIS BANK NATIONAL ASSOCIATION	18	6 (33%)	$790	1 (17%)	3 (50%)	5 (83%)	2 (33%)
MARQUETTE BANK	7	5 (71%)	$235	0 (0%)	0 (0%)	3 (60%)	3 (60%)
UNITED FIDELITY FUNDING CORP.	6	5 (83%)	$565	4 (80%)	1 (20%)	5 (100%)	5 (100%)
BARRINGTON BANK & TRUST COMPANY, N.A.	7	5 (71%)	$1,245	4 (80%)	1 (20%)	3 (60%)	2 (40%)
MUTUAL OF OMAHA MORTGAGE, INC	9	5 (56%)	$755	3 (60%)	1 (20%)	3 (60%)	3 (60%)
U.S. BANK NATIONAL ASSOCIATION	39	4 (10%)	$720	3 (75%)	1 (25%)	3 (75%)	3 (75%)
CROSSCOUNTRY MORTGAGE, INC.	9	4 (44%)	$700	4 (100%)	0 (0%)	3 (75%)	3 (75%)

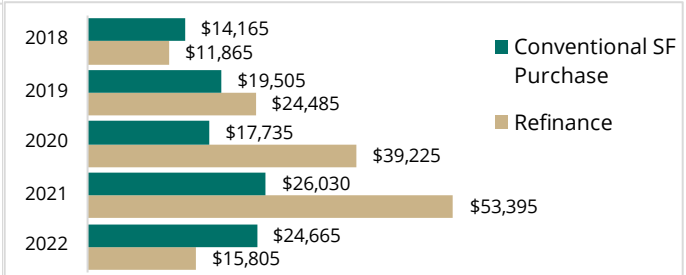
Trend – Past Five Years:

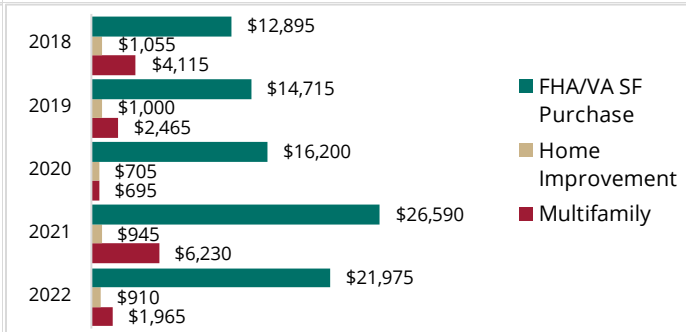
Number of Originations



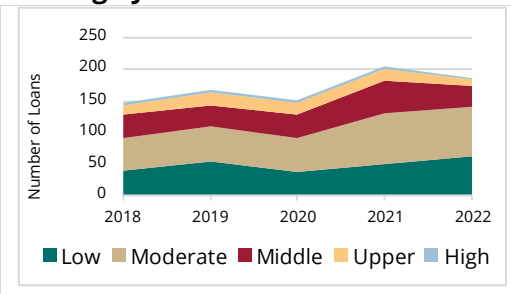


Amount of Originations (in $1,000s)

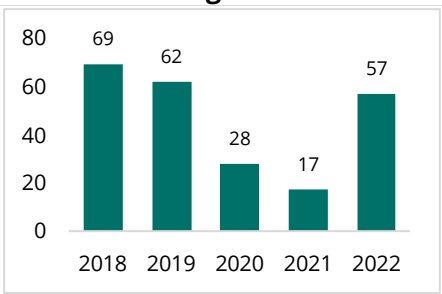




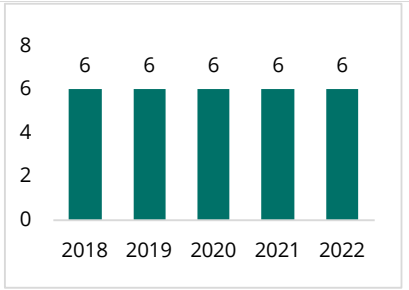
Owner-occupied Home Purchase Lending by Borrower Income



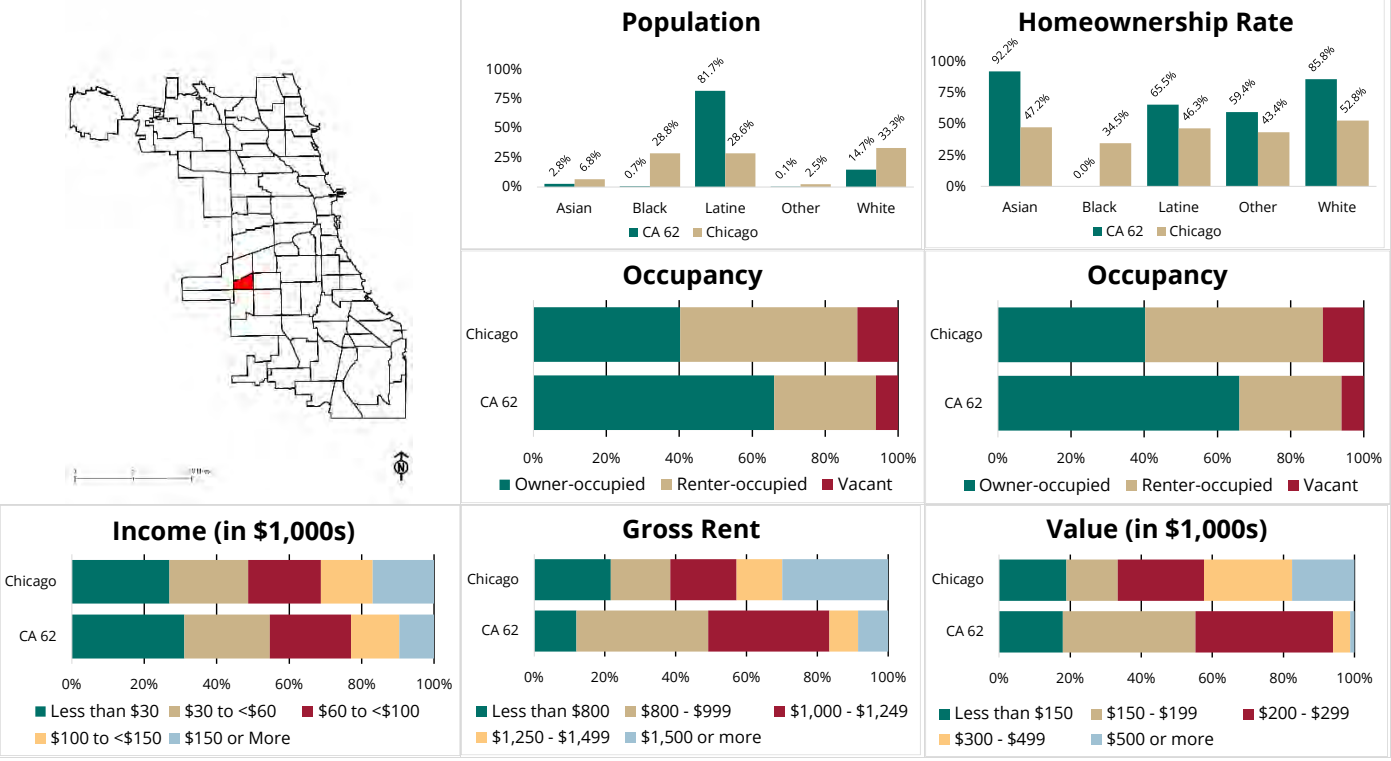
Foreclosure Filings



Bank Branches



Community Area 62: West Elsdon Total Housing Units: 5,727 Total Population: 18,523



Mortgage Lending

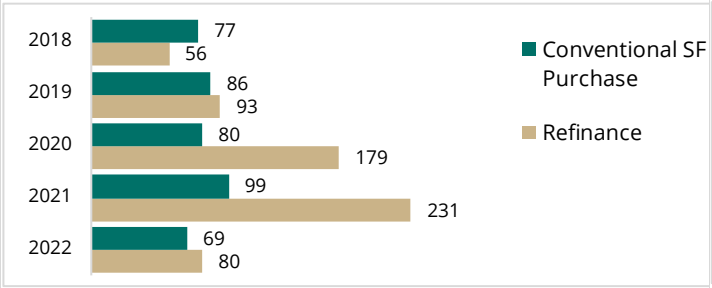
Community Area: 62	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	15	1	161	7	140	74	154	237
Originations	12 (80%)	1 (100%)	68 (42%)	2 (29%)	66 (47%)	18 (24%)	66 (43%)	99 (42%)
Denials	2 (13%)	0 (0%)	61 (38%)	4 (57%)	45 (32%)	22 (30%)	53 (34%)	73 (31%)
Originations								
Total Amount ($1,000s)	$15,435	$17,310	$11,350	$17,285	$6,465	$14,005	$5,795	$17,625
Conventional Loans	12	0	63	2	60	17	62	91
Purchase	8	1	26	1	28	7	30	45
Refinance	3	0	30	1	26	9	26	39
For Principal Residence	12	1	62	1	62	14	63	90
Single-family	12	1	61	2	60	14	63	89
2-4 Family	0	0	6	0	5	1	3	6
Avg Loan Amount ($1,000s)	$1,286.3	$17,310.0	$166.9	$8,642.5	$98.0	$778.1	$87.8	$178.0
Avg Borrower Income ($1,000s)	$74.0	$73.3	$73.1	$73.9	$77.2	$73.3	$111.6	$73.9
Avg Property Value ($1,000s)	$281.4	$281.2	$275.3	$282.8	$302.1	$273.7	$298.1	$281.7
LTV > 90	2 of 9	1 of 1	13 of 67	0 of 2	15 of 65	3 of 16	14 of 64	21 of 93
DTI > 45	2 of 9	0 of 1	13 of 66	1 of 2	13 of 64	1 of 15	14 of 63	17 of 91
Loan Costs > $5,000	5 of 8	1 of 1	14 of 50	0 of 1	14 of 47	5 of 14	16 of 50	25 of 71
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	2	168	3	140	94	150	243
Originations	2 (50%)	0 (0%)	96 (57%)	2 (67%)	81 (58%)	33 (35%)	74 (49%)	118 (49%)
Denials	0 (0%)	0 (0%)	20 (12%)	0 (0%)	18 (13%)	11 (12%)	20 (13%)	29 (12%)
Originations								
Total Amount ($1,000s)	$25,340	$25,970	$21,300	$25,390	$8,265	$18,915	$10,270	$25,970
Conventional Loans	1	0	52	0	44	25	45	70
Purchase	2	0	62	2	53	13	46	70
Refinance	0	0	28	0	23	18	26	41
For Principal Residence	1	0	93	2	77	30	72	110
Single-family	1	0	86	2	73	26	67	102
2-4 Family	1	0	10	0	8	6	7	15
Avg Loan Amount ($1,000s)	$12,670.0	$0.0	$221.9	$12,695.0	$102.0	$573.2	$138.8	$220.1
Avg Borrower Income ($1,000s)	$77.0	$77.1	$75.3	$77.0	$80.6	$75.9	$110.1	$77.1
Avg Property Value ($1,000s)	$284.0	$285.4	$282.1	$285.4	$289.3	$285.8	$314.0	$285.4
LTV > 90	1 of 2	0 of 0	52 of 93	2 of 2	44 of 78	8 of 30	38 of 72	55 of 112
DTI > 45	0 of 1	0 of 0	34 of 93	1 of 2	29 of 78	10 of 31	27 of 74	40 of 112
Loan Costs > $5,000	1 of 1	0 of 0	66 of 83	2 of 2	54 of 69	20 of 28	52 of 65	77 of 100

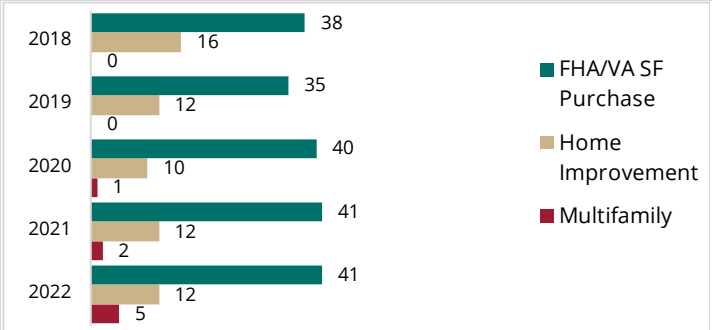
Top Lenders – Community Area 62: West Elsdon

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	26	17 (65%)	$3,115	11 (65%)	6 (35%)	15 (88%)	12 (71%)
GUARANTEED RATE, INC.	29	16 (55%)	$3,470	14 (88%)	2 (13%)	14 (88%)	12 (75%)
NATIONSTAR MORTGAGE LLC	13	9 (69%)	$1,695	0 (0%)	9 (100%)	5 (56%)	7 (78%)
CALIBER HOME LOANS, INC.	15	9 (60%)	$2,235	8 (89%)	1 (11%)	8 (89%)	6 (67%)
THE HUNTINGTON NATIONAL BANK	26	8 (31%)	$1,530	2 (25%)	3 (38%)	6 (75%)	4 (50%)
NEIGHBORHOOD LOANS, INC.	9	8 (89%)	$1,610	7 (88%)	1 (13%)	7 (88%)	8 (100%)
UNITED SHORE FINANCIAL SERVICES, LLC	9	8 (89%)	$1,980	4 (50%)	4 (50%)	7 (88%)	3 (38%)
CITIBANK, NATIONAL ASSOCIATION	10	7 (70%)	$1,525	5 (71%)	2 (29%)	7 (100%)	6 (86%)
PNC BANK, NATIONAL ASSOCIATION	12	7 (58%)	$1,085	2 (29%)	3 (43%)	4 (57%)	7 (100%)
ROCKET MORTGAGE, LLC	11	7 (64%)	$1,065	2 (29%)	3 (43%)	5 (71%)	2 (29%)
FIRST AMERICAN BANK	11	6 (55%)	$840	2 (33%)	1 (17%)	6 (100%)	5 (83%)
THE FEDERAL SAVINGS BANK	8	6 (75%)	$1,800	6 (100%)	0 (0%)	3 (50%)	4 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	9	6 (67%)	$1,780	5 (83%)	1 (17%)	5 (83%)	3 (50%)
MARQUETTE BANK	8	5 (63%)	$805	1 (20%)	3 (60%)	4 (80%)	4 (80%)
OCMBC, INC.	7	5 (71%)	$1,215	3 (60%)	2 (40%)	5 (100%)	3 (60%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	13	5 (38%)	$855	0 (0%)	5 (100%)	5 (100%)	4 (80%)
BANK OF AMERICA, NATIONAL ASSOCIATION	19	5 (26%)	$725	3 (60%)	2 (40%)	5 (100%)	3 (60%)
SELF-HELP FEDERAL CREDIT UNION	6	4 (67%)	$870	4 (100%)	0 (0%)	4 (100%)	3 (75%)
HOME POINT FINANCIAL CORPORATION	7	4 (57%)	$980	3 (75%)	1 (25%)	4 (100%)	3 (75%)
U.S. BANK NATIONAL ASSOCIATION	25	3 (12%)	$395	1 (33%)	2 (67%)	3 (100%)	2 (67%)

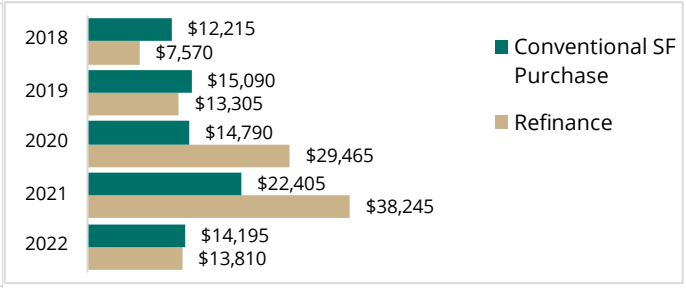
Trend – Past Five Years:

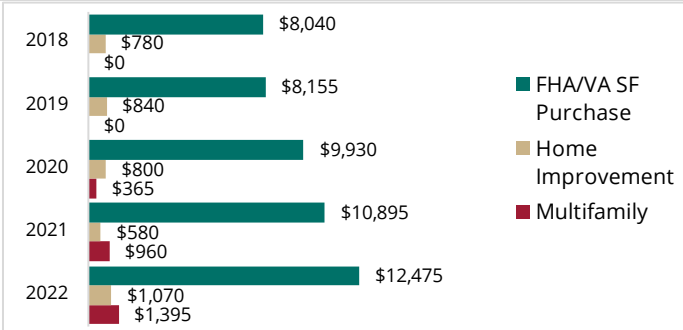
Number of Originations



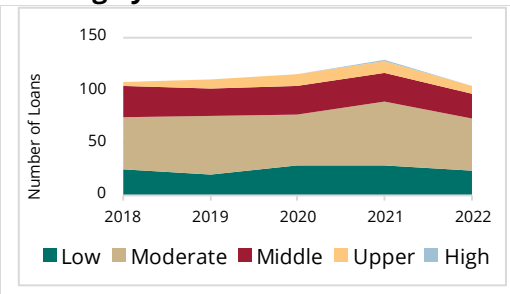


Amount of Originations (in $1,000s)

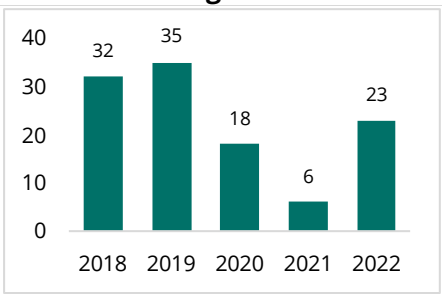




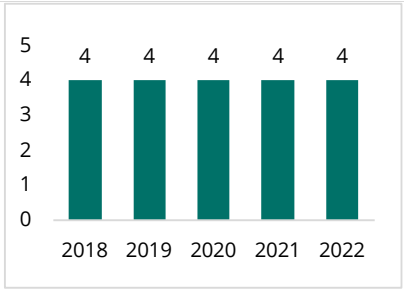
Owner-occupied Home Purchase Lending by Borrower Income



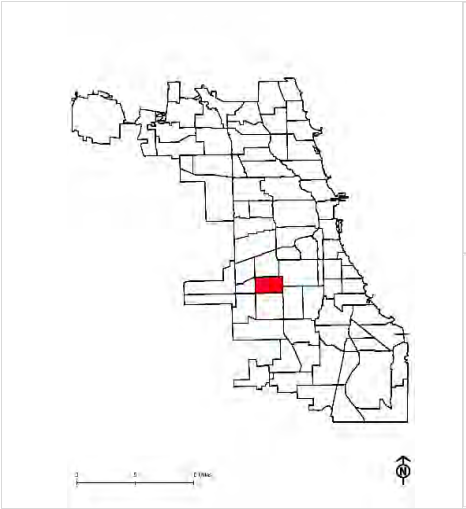
Foreclosure Filings

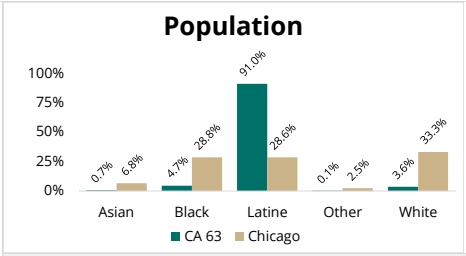


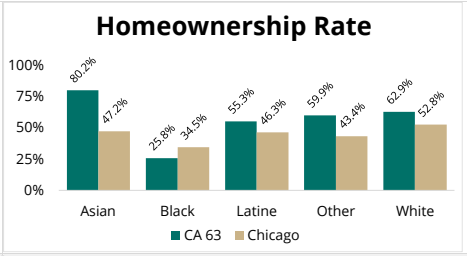
Bank Branches

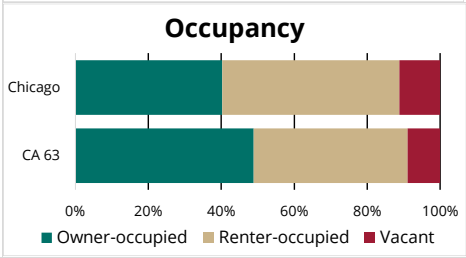


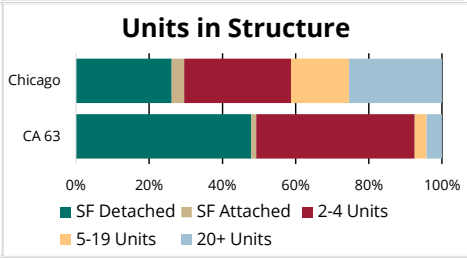
Community Area 63: Gage Park Total Housing Units: 10,576 Total Population: 35,300

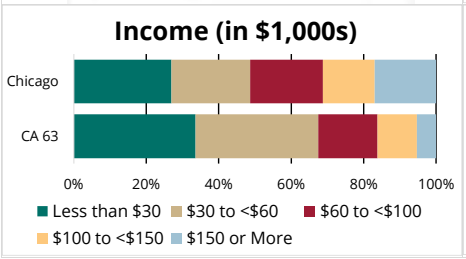


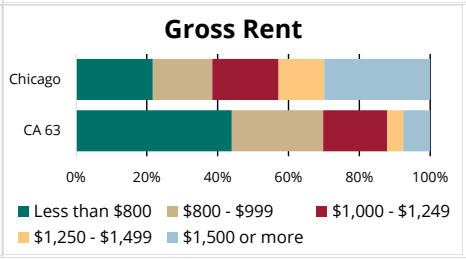


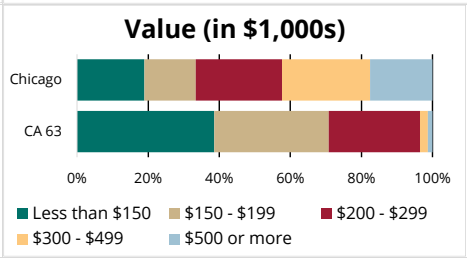












Mortgage Lending

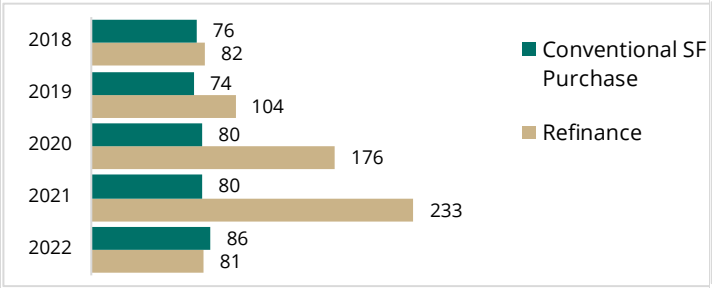
Community Area: 63	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	8	1	235	16	181	70	200	276
Originations	5 (63%)	0 (0%)	97 (41%)	5 (31%)	81 (45%)	21 (30%)	86 (43%)	112 (41%)
Denials	2 (25%)	0 (0%)	80 (34%)	8 (50%)	57 (31%)	17 (24%)	68 (34%)	84 (30%)
Originations								
Total Amount ($1,000s)	$14,855	$15,890	$13,565	$15,275	$4,415	$13,125	$4,250	$15,890
Conventional Loans	5	0	90	4	76	20	81	105
Purchase	4	0	35	2	31	8	32	45
Refinance	1	0	38	1	33	5	32	40
For Principal Residence	4	0	92	5	78	12	83	99
Single-family	5	0	71	5	58	14	67	82
2-4 Family	0	0	26	0	23	6	19	29
Avg Loan Amount ($1,000s)	$2,971.0	$0.0	$139.8	$3,055.0	$54.5	$625.0	$49.4	$141.9
Avg Borrower Income ($1,000s)	$60.8	$61.6	$60.4	$62.0	$70.3	$59.7	$114.2	$61.6
Avg Property Value ($1,000s)	$252.5	$252.4	$249.9	$253.3	$261.2	$248.7	$280.0	$252.4
LTV > 90	0 of 4	0 of 0	22 of 97	2 of 5	19 of 81	1 of 14	18 of 85	22 of 104
DTI > 45	1 of 4	0 of 0	16 of 97	1 of 5	12 of 81	2 of 14	14 of 85	16 of 104
Loan Costs > $5,000	3 of 3	0 of 0	21 of 71	1 of 3	17 of 62	3 of 8	17 of 64	24 of 76
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	0	12	200	2	170	102	190	286
Originations	0 (0%)	5 (42%)	115 (58%)	0 (0%)	99 (58%)	30 (29%)	103 (54%)	134 (47%)
Denials	0 (0%)	3 (25%)	25 (13%)	0 (0%)	24 (14%)	7 (7%)	26 (14%)	34 (12%)
Originations								
Total Amount ($1,000s)	$27,610	$26,565	$23,905	$27,610	$6,325	$22,330	$6,745	$27,610
Conventional Loans	0	2	67	0	57	20	63	79
Purchase	0	1	81	0	76	11	73	88
Refinance	0	4	31	0	21	16	25	41
For Principal Residence	0	5	109	0	94	25	98	124
Single-family	0	4	81	0	65	25	73	94
2-4 Family	0	1	34	0	34	5	30	40
Avg Loan Amount ($1,000s)	$0.0	$5,313.0	$207.9	$0.0	$63.9	$744.3	$65.5	$206.0
Avg Borrower Income ($1,000s)	$69.7	$69.7	$69.5	$69.7	$70.6	$69.4	$116.0	$69.7
Avg Property Value ($1,000s)	$263.6	$263.0	$261.8	$263.6	$259.4	$265.7	$266.0	$263.6
LTV > 90	0 of 0	2 of 5	64 of 114	0 of 0	60 of 99	8 of 29	58 of 103	70 of 133
DTI > 45	0 of 0	1 of 4	29 of 113	0 of 0	27 of 99	6 of 24	29 of 103	34 of 127
Loan Costs > $5,000	0 of 0	3 of 5	82 of 101	0 of 0	72 of 88	16 of 21	71 of 88	91 of 114

Top Lenders – Community Area 63: Gage Park

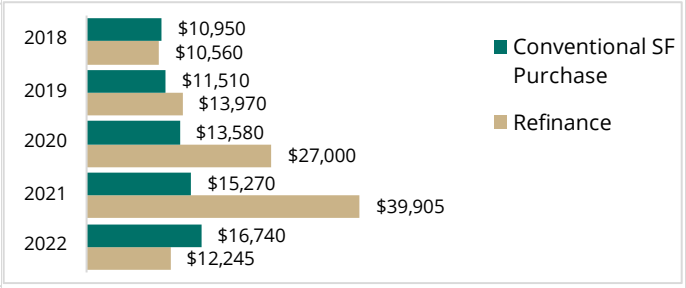
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	30	17 (57%)	$2,325	8 (47%)	8 (47%)	17 (100%)	14 (82%)
CALIBER HOME LOANS, INC.	25	16 (64%)	$4,230	16 (100%)	0 (0%)	16 (100%)	13 (81%)
THE HUNTINGTON NATIONAL BANK	41	13 (32%)	$1,805	5 (38%)	4 (31%)	12 (92%)	9 (69%)
NEIGHBORHOOD LOANS, INC.	12	11 (92%)	$2,145	8 (73%)	3 (27%)	10 (91%)	10 (91%)
THE FEDERAL SAVINGS BANK	13	9 (69%)	$1,575	8 (89%)	1 (11%)	7 (78%)	4 (44%)
BMO HARRIS BANK NATIONAL ASSOCIATION	21	8 (38%)	$670	0 (0%)	4 (50%)	8 (100%)	8 (100%)
FIRST AMERICAN BANK	15	8 (53%)	$770	0 (0%)	2 (25%)	7 (88%)	6 (75%)
ROCKET MORTGAGE, LLC	19	8 (42%)	$1,440	2 (25%)	6 (75%)	8 (100%)	5 (63%)
UNITED SHORE FINANCIAL SERVICES, LLC	10	7 (70%)	$1,405	5 (71%)	2 (29%)	6 (86%)	6 (86%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	16	7 (44%)	$845	1 (14%)	4 (57%)	7 (100%)	4 (57%)
COMPASS MORTGAGE, INC.	8	6 (75%)	$1,120	3 (50%)	3 (50%)	5 (83%)	4 (67%)
PNC BANK, NATIONAL ASSOCIATION	13	6 (46%)	$960	1 (17%)	4 (67%)	6 (100%)	6 (100%)
GUARANTEED RATE, INC.	14	6 (43%)	$1,360	6 (100%)	0 (0%)	6 (100%)	5 (83%)
BANK OF AMERICA, NATIONAL ASSOCIATION	29	6 (21%)	$650	2 (33%)	1 (17%)	6 (100%)	6 (100%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	11	5 (45%)	$1,125	4 (80%)	1 (20%)	5 (100%)	4 (80%)
SELF-HELP FEDERAL CREDIT UNION	7	5 (71%)	$975	5 (100%)	0 (0%)	5 (100%)	5 (100%)
AMERICAN PACIFIC MORTGAGE CORPORATION	7	4 (57%)	$720	2 (50%)	2 (50%)	3 (75%)	3 (75%)
HOME POINT FINANCIAL CORPORATION	7	4 (57%)	$1,050	3 (75%)	1 (25%)	4 (100%)	2 (50%)
U.S. BANK NATIONAL ASSOCIATION	34	4 (12%)	$640	2 (50%)	1 (25%)	4 (100%)	4 (100%)
MARQUETTE BANK	9	4 (44%)	$570	2 (50%)	1 (25%)	4 (100%)	4 (100%)

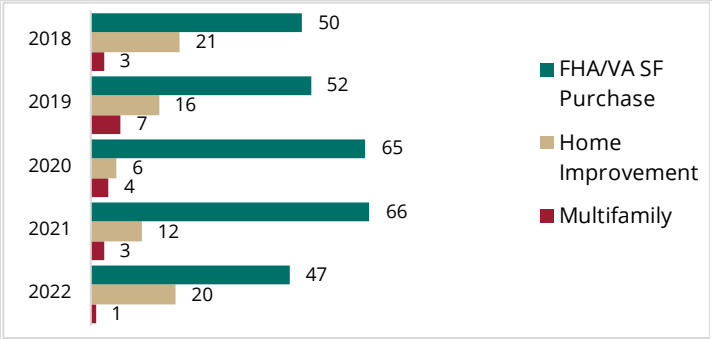
Trend – Past Five Years:

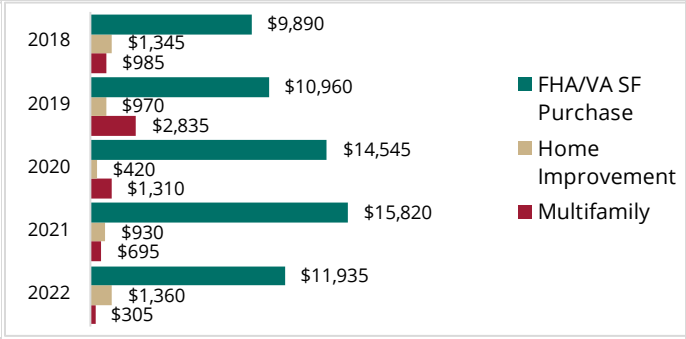
Number of Originations



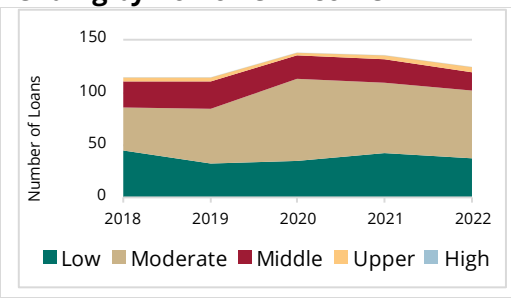
Amount of Originations (in $1,000s)



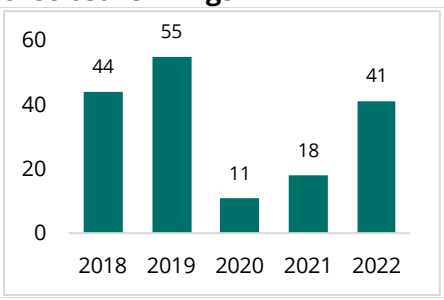




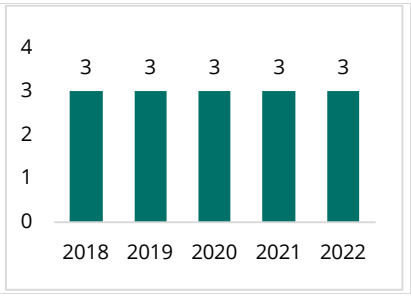
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

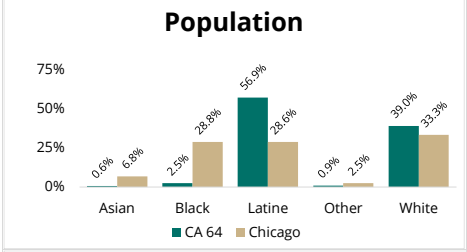


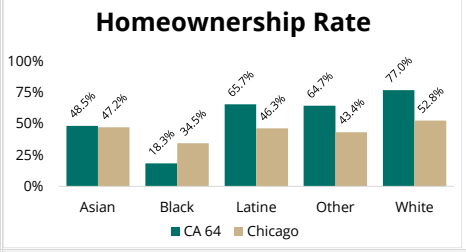
Bank Branches

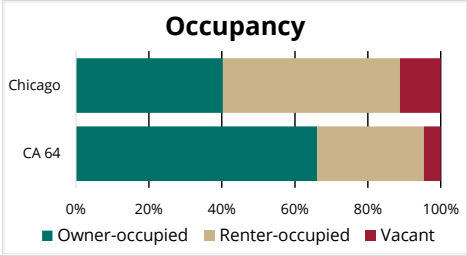


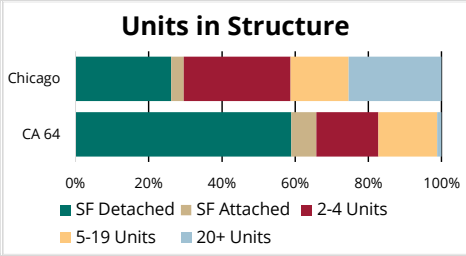
Community Area 64: Clearing Total Housing Units: 9,042 Total Population: 24,382

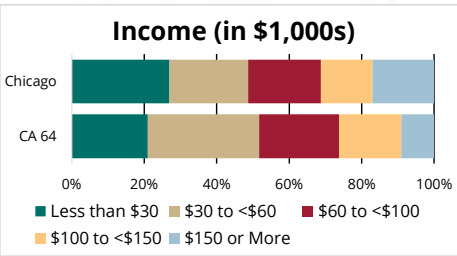


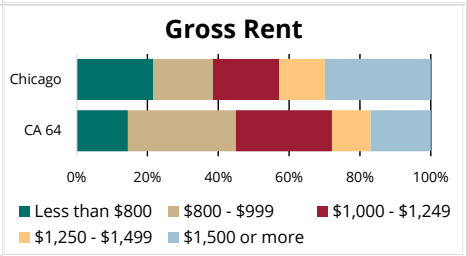


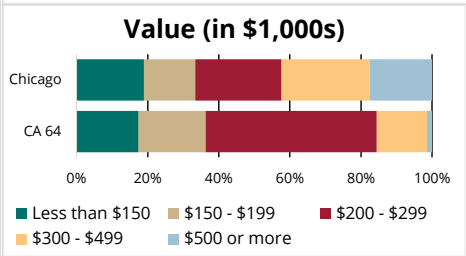












Mortgage Lending

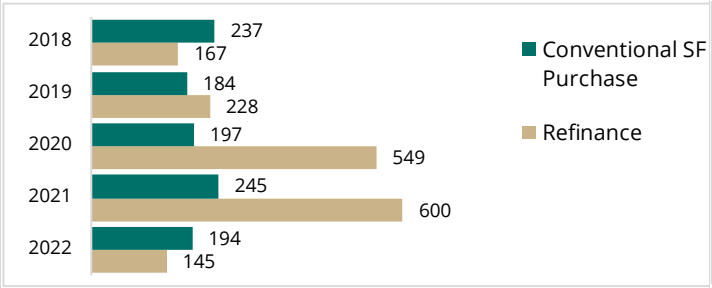
Community Area: 64	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	4	9	205	6	270	104	180	393
Originations	3 (75%)	6 (67%)	118 (58%)	3 (50%)	167 (62%)	27 (26%)	87 (48%)	206 (52%)
Denials	1 (25%)	1 (11%)	49 (24%)	2 (33%)	57 (21%)	14 (13%)	50 (28%)	75 (19%)
Originations								
Total Amount ($1,000s)	$38,715	$38,190	$22,210	$38,775	$10,555	$31,485	$26,945	$39,430
Conventional Loans	3	6	106	3	153	26	81	191
Purchase	2	4	56	2	61	18	33	87
Refinance	1	1	32	0	51	5	31	58
For Principal Residence	3	5	107	3	156	18	84	185
Single-family	2	6	113	3	159	23	85	193
2-4 Family	1	0	4	0	6	1	2	8
Avg Loan Amount ($1,000s)	$12,905.0	$6,365.0	$188.2	$12,925.0	$63.2	$1,166.1	$309.7	$191.4
Avg Borrower Income ($1,000s)	$90.8	$90.2	$91.4	$90.6	$94.7	$90.8	$116.5	$90.8
Avg Property Value ($1,000s)	$323.8	$325.2	$316.4	$324.2	$371.5	$310.7	$365.7	$323.4
LTV > 90	1 of 3	2 of 6	38 of 116	3 of 3	33 of 162	9 of 22	21 of 85	48 of 196
DTI > 45	0 of 3	0 of 6	18 of 114	1 of 3	28 of 160	1 of 21	18 of 85	30 of 193
Loan Costs > $5,000	2 of 3	2 of 3	34 of 83	1 of 3	42 of 110	4 of 12	24 of 61	51 of 131
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	6	17	268	3	306	178	244	510
Originations	5 (83%)	12 (71%)	172 (64%)	2 (67%)	202 (66%)	67 (38%)	150 (61%)	288 (56%)
Denials	0 (0%)	2 (12%)	40 (15%)	1 (33%)	43 (14%)	27 (15%)	34 (14%)	73 (14%)
Originations								
Total Amount ($1,000s)	$65,145	$63,470	$41,560	$65,970	$20,840	$50,215	$36,260	$66,410
Conventional Loans	5	7	115	1	137	46	109	196
Purchase	4	11	130	0	137	40	107	192
Refinance	1	1	38	2	56	27	40	87
For Principal Residence	4	11	160	2	190	62	146	269
Single-family	3	12	152	2	180	62	139	259
2-4 Family	2	0	20	0	22	3	11	27
Avg Loan Amount ($1,000s)	$13,029.0	$5,289.2	$241.6	$32,985.0	$103.2	$749.5	$241.7	$230.6
Avg Borrower Income ($1,000s)	$87.8	$87.5	$85.5	$87.6	$94.2	$85.2	$116.9	$87.6
Avg Property Value ($1,000s)	$295.8	$296.4	$295.9	$296.4	$300.7	$295.0	$326.0	$296.3
LTV > 90	2 of 5	8 of 11	97 of 169	0 of 1	96 of 196	32 of 64	70 of 145	138 of 277
DTI > 45	0 of 4	2 of 11	41 of 166	0 of 2	45 of 194	12 of 61	37 of 145	59 of 272
Loan Costs > $5,000	4 of 4	9 of 9	126 of 155	2 of 2	135 of 176	43 of 59	99 of 131	193 of 250

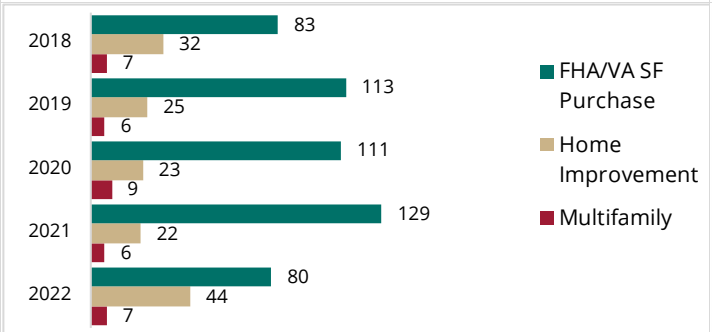
Top Lenders – Community Area 64: Clearing

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	39	27 (69%)	$7,895	18 (67%)	8 (30%)	19 (70%)	12 (44%)
GUARANTEED RATE, INC.	40	26 (65%)	$7,240	23 (88%)	3 (12%)	17 (65%)	13 (50%)
NEIGHBORHOOD LOANS, INC.	32	24 (75%)	$4,500	21 (88%)	3 (13%)	17 (71%)	18 (75%)
ROCKET MORTGAGE, LLC	32	23 (72%)	$4,685	5 (22%)	18 (78%)	7 (30%)	9 (39%)
THE HUNTINGTON NATIONAL BANK	42	20 (48%)	$2,950	5 (25%)	7 (35%)	12 (60%)	6 (30%)
UNITED SHORE FINANCIAL SERVICES, LLC	30	20 (67%)	$5,080	17 (85%)	3 (15%)	15 (75%)	7 (35%)
THE FEDERAL SAVINGS BANK	27	20 (74%)	$4,210	17 (85%)	1 (5%)	17 (85%)	6 (30%)
CALIBER HOME LOANS, INC.	26	19 (73%)	$4,455	17 (89%)	2 (11%)	16 (84%)	13 (68%)
BMO HARRIS BANK NATIONAL ASSOCIATION	39	18 (46%)	$2,250	1 (6%)	6 (33%)	10 (56%)	8 (44%)
U.S. BANK NATIONAL ASSOCIATION	50	18 (36%)	$2,740	6 (33%)	6 (33%)	11 (61%)	9 (50%)
LOANDEPOT.COM, LLC	23	16 (70%)	$3,410	10 (63%)	6 (38%)	6 (38%)	7 (44%)
HOME POINT FINANCIAL CORPORATION	18	14 (78%)	$3,270	10 (71%)	4 (29%)	10 (71%)	11 (79%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	25	13 (52%)	$1,675	4 (31%)	5 (38%)	5 (38%)	8 (62%)
MARQUETTE BANK	12	10 (83%)	$470	1 (10%)	1 (10%)	8 (80%)	2 (20%)
BANK OF AMERICA, NATIONAL ASSOCIATION	30	10 (33%)	$1,900	4 (40%)	4 (40%)	7 (70%)	5 (50%)
PNC BANK, NATIONAL ASSOCIATION	14	10 (71%)	$1,640	1 (10%)	4 (40%)	2 (20%)	4 (40%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	14	9 (64%)	$2,305	9 (100%)	0 (0%)	8 (89%)	6 (67%)
FIRST AMERICAN BANK	11	9 (82%)	$3,245	3 (33%)	3 (33%)	7 (78%)	6 (67%)
FIRST CENTENNIAL MORTGAGE CORPORATION	10	8 (80%)	$2,250	7 (88%)	1 (13%)	6 (75%)	4 (50%)
AMERICAN PACIFIC MORTGAGE CORPORATION	8	7 (88%)	$1,545	5 (71%)	2 (29%)	5 (71%)	5 (71%)

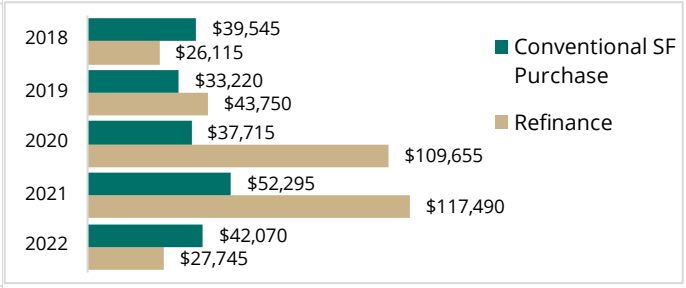
Trend – Past Five Years:

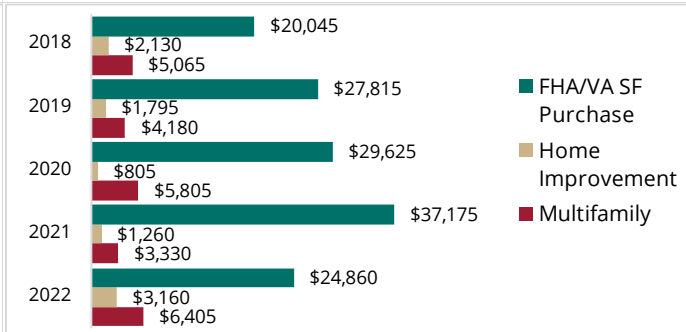
Number of Originations



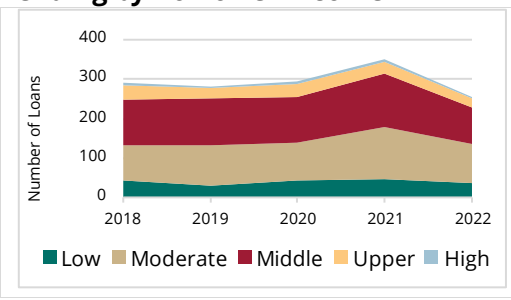


Amount of Originations (in $1,000s)

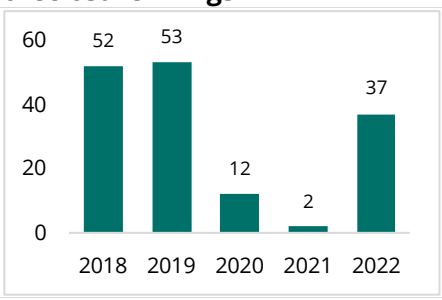




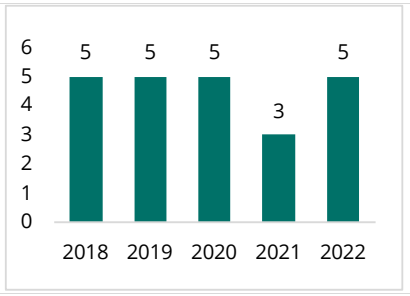
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

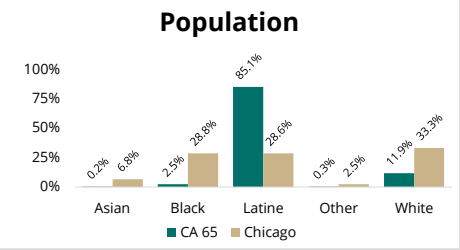


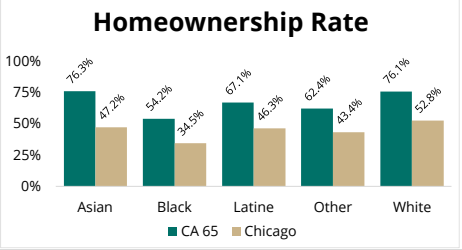
Bank Branches

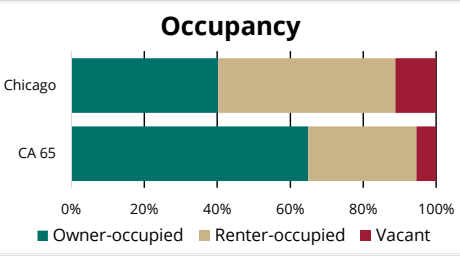


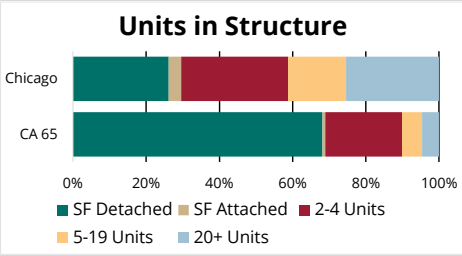
Community Area 65: West Lawn Total Housing Units: 9,689 Total Population: 32,162

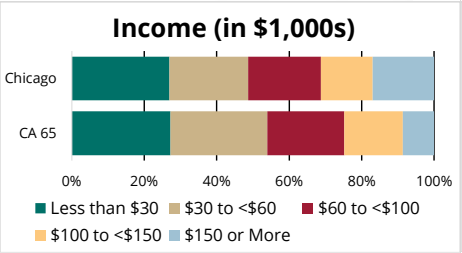


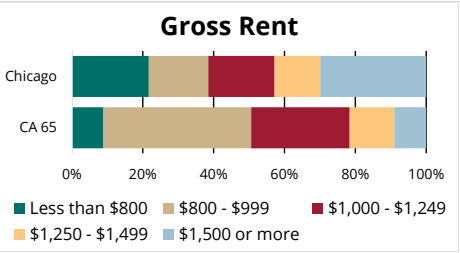


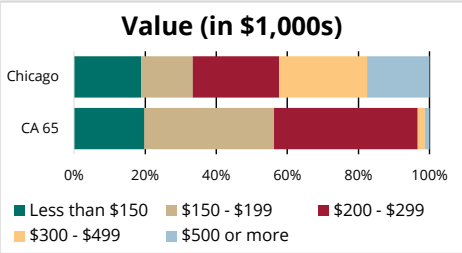












Mortgage Lending

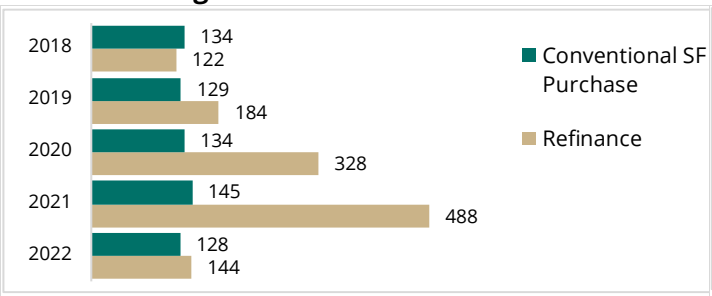
Community Area: 65	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	5	1	302	13	271	113	262	403
Originations	2 (40%)	1 (100%)	137 (45%)	4 (31%)	128 (47%)	29 (26%)	113 (43%)	164 (41%)
Denials	1 (20%)	0 (0%)	93 (31%)	8 (62%)	79 (29%)	20 (18%)	86 (33%)	108 (27%)
Originations								
Total Amount ($1,000s)	$26,500	$26,715	$23,505	$26,390	$6,370	$22,065	$7,575	$27,010
Conventional Loans	1	0	119	4	115	23	96	143
Purchase	1	1	49	1	40	13	42	56
Refinance	1	0	57	1	54	9	46	65
For Principal Residence	2	1	135	4	125	25	111	157
Single-family	2	1	124	4	115	25	103	147
2-4 Family	0	0	13	0	13	4	10	17
Avg Loan Amount ($1,000s)	$13,250.0	$26,715.0	$171.6	$6,597.5	$49.8	$760.9	$67.0	$164.7
Avg Borrower Income ($1,000s)	$73.3	$73.0	$70.8	$73.0	$73.7	$72.6	$113.7	$73.0
Avg Property Value ($1,000s)	$282.5	$282.5	$279.0	$282.4	$297.8	$279.7	$300.4	$282.7
LTV > 90	0 of 2	1 of 1	34 of 134	0 of 4	27 of 124	8 of 24	30 of 110	36 of 155
DTI > 45	1 of 2	0 of 1	36 of 135	1 of 4	31 of 124	6 of 25	31 of 111	39 of 156
Loan Costs > $5,000	2 of 2	1 of 1	35 of 112	0 of 2	26 of 99	10 of 19	28 of 93	39 of 123
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	16	309	3	281	146	291	448
Originations	1 (50%)	9 (56%)	177 (57%)	1 (33%)	163 (58%)	52 (36%)	165 (57%)	226 (50%)
Denials	0 (0%)	1 (6%)	51 (17%)	1 (33%)	47 (17%)	21 (14%)	49 (17%)	70 (16%)
Originations								
Total Amount ($1,000s)	$48,925	$48,015	$40,255	$48,875	$12,845	$37,980	$14,735	$49,160
Conventional Loans	1	6	118	1	108	33	110	149
Purchase	1	8	120	1	106	28	113	144
Refinance	0	1	55	0	54	24	50	79
For Principal Residence	0	8	170	1	155	47	158	211
Single-family	0	9	171	1	157	47	159	214
2-4 Family	1	0	6	0	6	5	6	12
Avg Loan Amount ($1,000s)	$48,925.0	$5,335.0	$227.4	$48,875.0	$78.8	$730.4	$89.3	$217.5
Avg Borrower Income ($1,000s)	$71.2	$72.9	$73.0	$72.3	$72.8	$72.2	$117.2	$72.2
Avg Property Value ($1,000s)	$270.8	$275.3	$276.6	$270.9	$262.6	$269.0	$292.3	$271.0
LTV > 90	0 of 1	6 of 8	95 of 170	1 of 1	83 of 158	26 of 49	91 of 162	116 of 217
DTI > 45	0 of 1	1 of 9	53 of 170	0 of 1	50 of 158	14 of 43	52 of 162	65 of 212
Loan Costs > $5,000	1 of 1	3 of 7	117 of 156	1 of 1	104 of 142	36 of 46	106 of 145	145 of 197

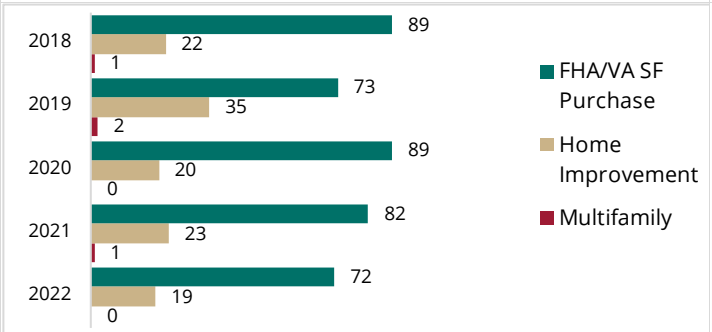
Top Lenders – Community Area 65: West Lawn

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	46	27 (59%)	$4,875	6 (22%)	20 (74%)	26 (96%)	20 (74%)
CALIBER HOME LOANS, INC.	36	25 (69%)	$6,635	23 (92%)	2 (8%)	24 (96%)	19 (76%)
NEIGHBORHOOD LOANS, INC.	31	20 (65%)	$3,910	17 (85%)	3 (15%)	16 (80%)	17 (85%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	26	20 (77%)	$4,250	15 (75%)	5 (25%)	18 (90%)	16 (80%)
BMO HARRIS BANK NATIONAL ASSOCIATION	39	16 (41%)	$1,460	3 (19%)	4 (25%)	13 (81%)	9 (56%)
THE HUNTINGTON NATIONAL BANK	42	16 (38%)	$2,680	5 (31%)	4 (25%)	12 (75%)	10 (63%)
THE FEDERAL SAVINGS BANK	20	13 (65%)	$2,945	10 (77%)	2 (15%)	13 (100%)	11 (85%)
BANK OF AMERICA, NATIONAL ASSOCIATION	37	13 (35%)	$2,835	9 (69%)	2 (15%)	11 (85%)	11 (85%)
ROCKET MORTGAGE, LLC	20	12 (60%)	$2,190	3 (25%)	9 (75%)	7 (58%)	7 (58%)
NATIONSTAR MORTGAGE LLC	19	11 (58%)	$2,095	0 (0%)	11 (100%)	10 (91%)	7 (64%)
LOANDEPOT.COM, LLC	16	11 (69%)	$1,965	7 (64%)	3 (27%)	7 (64%)	10 (91%)
GUARANTEED RATE, INC.	22	11 (50%)	$2,185	8 (73%)	3 (27%)	8 (73%)	9 (82%)
HOME POINT FINANCIAL CORPORATION	11	11 (100%)	$2,605	7 (64%)	4 (36%)	8 (73%)	10 (91%)
SELF-HELP FEDERAL CREDIT UNION	11	10 (91%)	$2,090	10 (100%)	0 (0%)	10 (100%)	8 (80%)
PNC BANK, NATIONAL ASSOCIATION	20	10 (50%)	$1,250	0 (0%)	6 (60%)	10 (100%)	4 (40%)
U.S. BANK NATIONAL ASSOCIATION	53	9 (17%)	$1,175	0 (0%)	4 (44%)	9 (100%)	7 (78%)
UNITED SHORE FINANCIAL SERVICES, LLC	16	9 (56%)	$2,205	6 (67%)	3 (33%)	9 (100%)	7 (78%)
MARQUETTE BANK	16	9 (56%)	$1,255	1 (11%)	6 (67%)	7 (78%)	6 (67%)
FIRST AMERICAN BANK	17	7 (41%)	$655	2 (29%)	1 (14%)	6 (86%)	5 (71%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	15	7 (47%)	$495	0 (0%)	4 (57%)	4 (57%)	6 (86%)

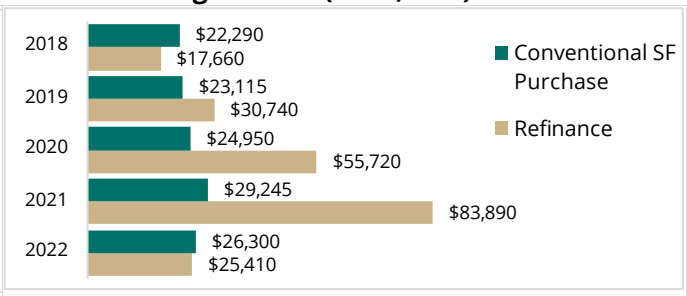
Trend – Past Five Years:

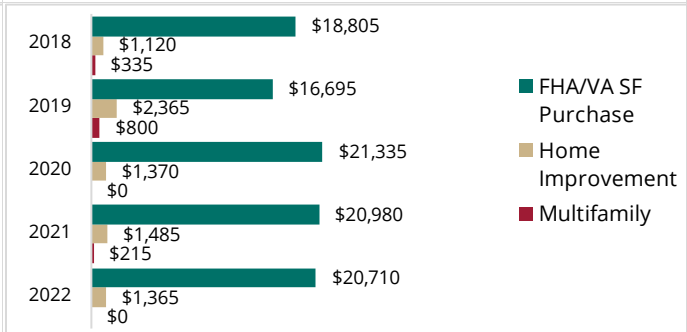
Number of Originations



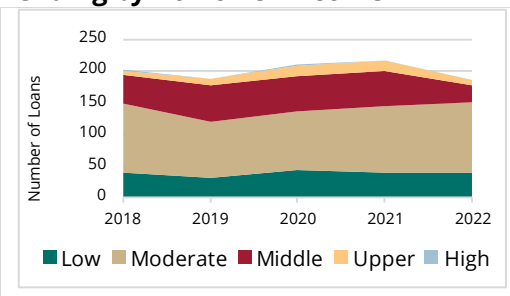


Amount of Originations (in $1,000s)

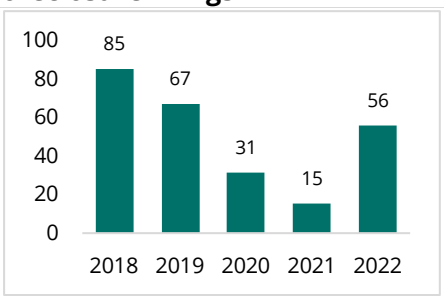




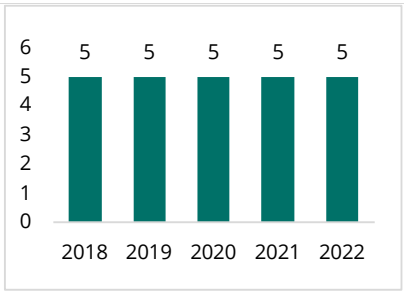
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

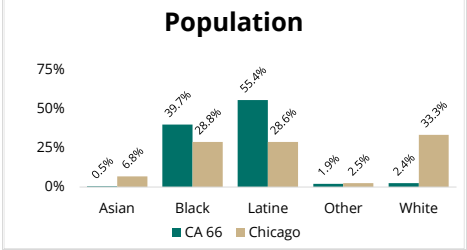


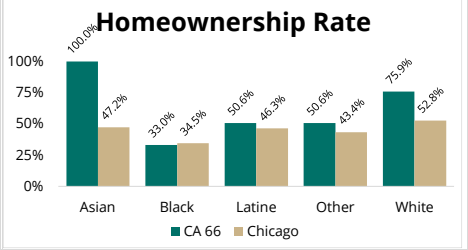
Bank Branches

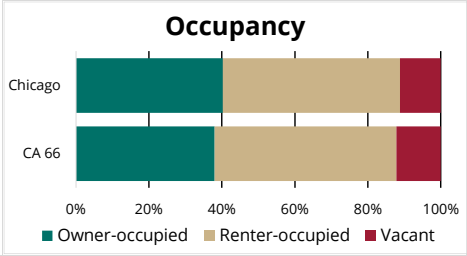


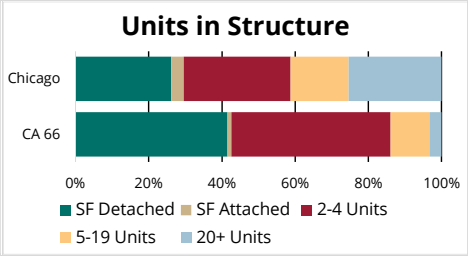
Community Area 66: Chicago Lawn Total Housing Units: 18,919 Total Population: 51,243

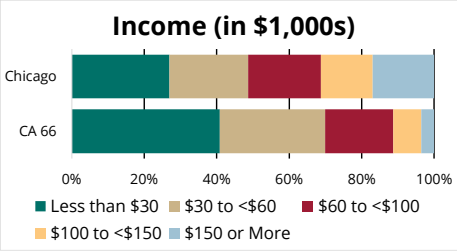


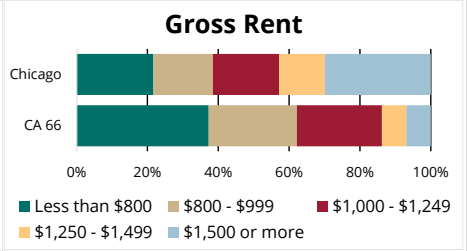


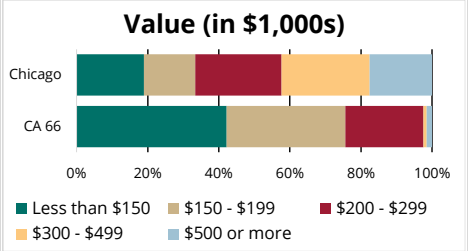












Mortgage Lending

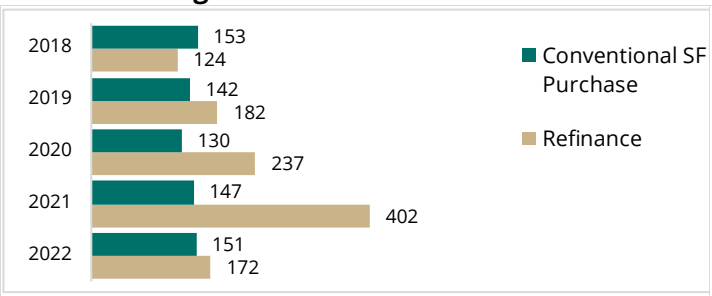
Community Area: 66	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	91	249	12	194	152	288	449
Originations	0 (0%)	28 (31%)	92 (37%)	5 (42%)	79 (41%)	42 (28%)	105 (36%)	154 (34%)
Denials	0 (0%)	38 (42%)	82 (33%)	5 (42%)	59 (30%)	36 (24%)	99 (34%)	138 (31%)
Originations								
Total Amount ($1,000s)	$32,430	$27,410	$16,390	$31,885	$19,215	$18,780	$16,175	$32,430
Conventional Loans	0	20	74	4	67	36	82	127
Purchase	0	10	45	2	35	24	44	71
Refinance	0	12	32	2	31	10	40	55
For Principal Residence	0	25	88	5	75	20	103	125
Single-family	0	19	75	5	66	16	88	106
2-4 Family	0	8	17	0	13	13	17	34
Avg Loan Amount ($1,000s)	$0.0	$978.9	$178.2	$6,377.0	$243.2	$447.1	$154.0	$210.6
Avg Borrower Income ($1,000s)	$65.9	$64.1	$64.3	$66.2	$70.7	$65.1	$116.3	$65.9
Avg Property Value ($1,000s)	$294.3	$310.1	$252.6	$296.3	$351.7	$243.2	$462.5	$294.3
LTV > 90	0 of 0	8 of 26	33 of 91	1 of 4	25 of 79	8 of 30	34 of 104	42 of 139
DTI > 45	0 of 0	10 of 26	21 of 92	1 of 5	18 of 79	7 of 20	29 of 105	36 of 130
Loan Costs > $5,000	0 of 0	12 of 21	31 of 73	0 of 5	24 of 61	9 of 15	33 of 86	45 of 102
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	171	353	12	288	292	474	767
Originations	1 (25%)	59 (35%)	201 (57%)	7 (58%)	175 (61%)	94 (32%)	229 (48%)	336 (44%)
Denials	0 (0%)	50 (29%)	53 (15%)	2 (17%)	45 (16%)	45 (15%)	101 (21%)	142 (19%)
Originations								
Total Amount ($1,000s)	$72,935	$61,185	$41,735	$71,925	$36,805	$49,150	$28,555	$73,000
Conventional Loans	1	29	122	7	108	61	138	206
Purchase	0	24	146	1	132	52	153	209
Refinance	0	34	49	4	39	40	71	117
For Principal Residence	0	55	186	7	160	62	218	284
Single-family	0	38	156	6	133	58	176	235
2-4 Family	1	21	45	1	41	30	53	94
Avg Loan Amount ($1,000s)	$72,935.0	$1,037.0	$207.6	$10,275.0	$210.3	$522.9	$124.7	$217.3
Avg Borrower Income ($1,000s)	$72.1	$70.7	$67.4	$72.3	$79.6	$69.5	$118.5	$72.2
Avg Property Value ($1,000s)	$279.7	$285.1	$253.9	$280.2	$313.9	$252.4	$365.0	$280.1
LTV > 90	0 of 1	21 of 57	107 of 201	0 of 7	93 of 174	37 of 91	108 of 227	151 of 330
DTI > 45	0 of 1	21 of 59	61 of 197	2 of 7	53 of 172	18 of 67	77 of 228	94 of 306
Loan Costs > $5,000	0 of 0	41 of 54	136 of 159	4 of 6	118 of 137	48 of 61	162 of 194	211 of 258

Top Lenders – Community Area 66: Chicago Lawn

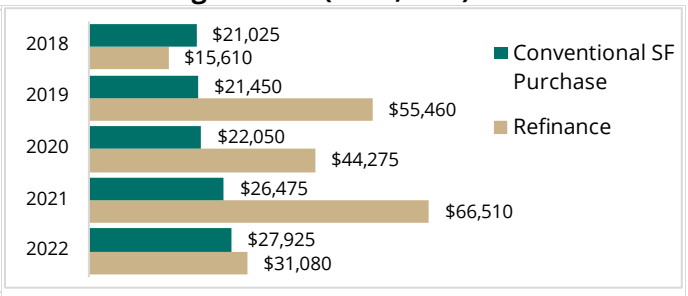
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC	48	31 (65%)	$5,045	4 (13%)	26 (84%)	24 (77%)	24 (77%)
NEIGHBORHOOD LOANS, INC.	37	28 (76%)	$5,450	25 (89%)	3 (11%)	20 (71%)	23 (82%)
GUARANTEED RATE, INC.	58	24 (41%)	$5,490	19 (79%)	5 (21%)	22 (92%)	11 (46%)
UNITED SHORE FINANCIAL SERVICES, LLC	32	22 (69%)	$4,790	14 (64%)	8 (36%)	19 (86%)	18 (82%)
SELF-HELP FEDERAL CREDIT UNION	24	21 (88%)	$3,725	21 (100%)	0 (0%)	21 (100%)	21 (100%)
CALIBER HOME LOANS, INC.	34	21 (62%)	$4,565	19 (90%)	2 (10%)	20 (95%)	17 (81%)
LOANDEPOT.COM, LLC	40	20 (50%)	$3,900	12 (60%)	7 (35%)	14 (70%)	14 (70%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	48	19 (40%)	$3,385	10 (53%)	7 (37%)	18 (95%)	18 (95%)
THE FEDERAL SAVINGS BANK	30	18 (60%)	$4,310	14 (78%)	3 (17%)	18 (100%)	13 (72%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	27	18 (67%)	$4,130	15 (83%)	2 (11%)	14 (78%)	15 (83%)
THE HUNTINGTON NATIONAL BANK	50	17 (34%)	$2,865	7 (41%)	5 (29%)	15 (88%)	12 (71%)
U.S. BANK NATIONAL ASSOCIATION	61	11 (18%)	$1,915	4 (36%)	6 (55%)	9 (82%)	9 (82%)
BANK OF AMERICA, NATIONAL ASSOCIATION	38	10 (26%)	$1,480	5 (50%)	2 (20%)	9 (90%)	6 (60%)
RF RENOVO MANAGEMENT COMPANY, LLC	12	8 (67%)	$4,650	4 (50%)	4 (50%)	0 (0%)	0 (0%)
MARQUETTE BANK	14	7 (50%)	$435	0 (0%)	4 (57%)	7 (100%)	7 (100%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	19	7 (37%)	$795	1 (14%)	4 (57%)	6 (86%)	6 (86%)
HOME POINT FINANCIAL CORPORATION	9	7 (78%)	$1,805	5 (71%)	2 (29%)	5 (71%)	5 (71%)
PNC BANK, NATIONAL ASSOCIATION	17	7 (41%)	$695	1 (14%)	2 (29%)	5 (71%)	6 (86%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	9	7 (78%)	$2,155	4 (57%)	3 (43%)	6 (86%)	6 (86%)
NATIONSTAR MORTGAGE LLC	22	7 (32%)	$1,035	0 (0%)	7 (100%)	4 (57%)	5 (71%)

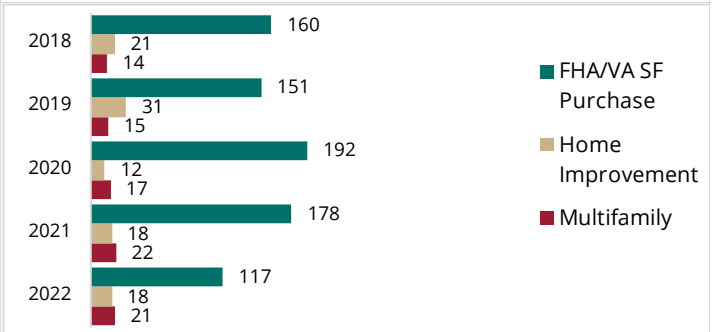
Trend – Past Five Years:

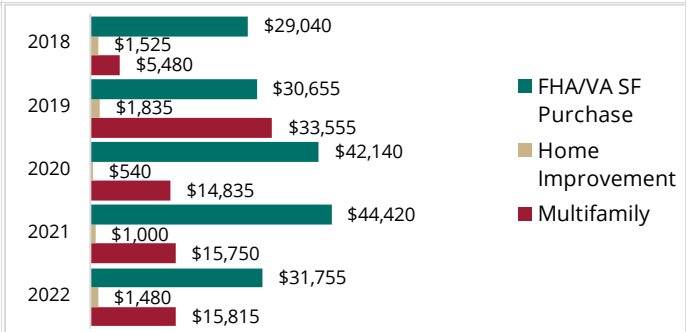
Number of Originations



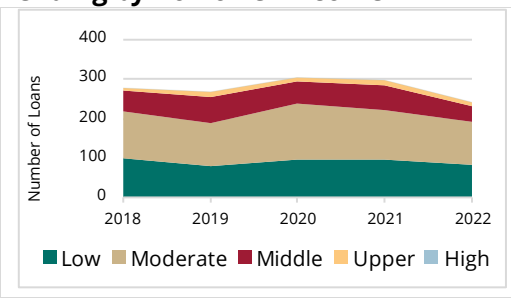
Amount of Originations (in $1,000s)



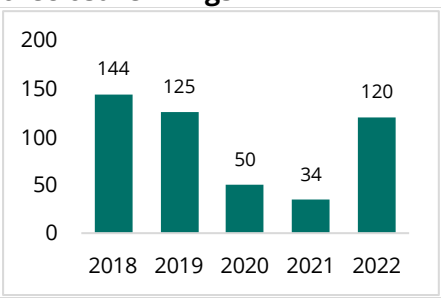




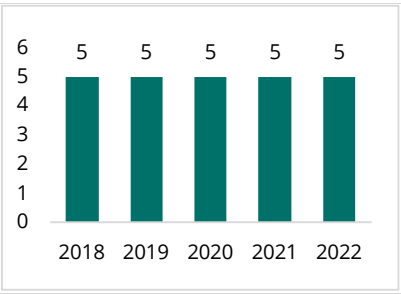
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

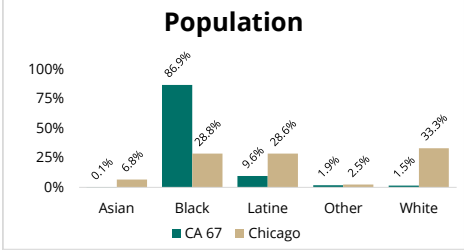


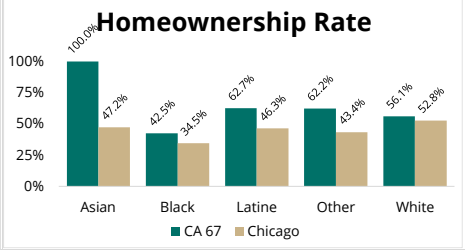
Bank Branches

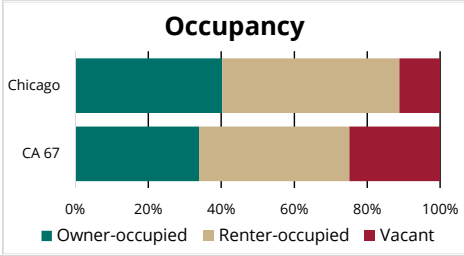


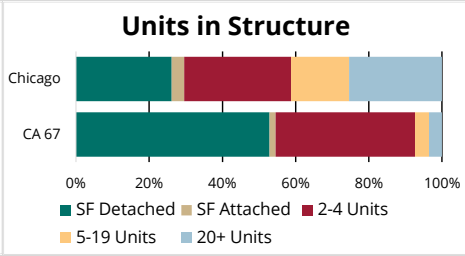
Community Area 67: West Englewood Total Housing Units: 12,547 Total Population: 26,158

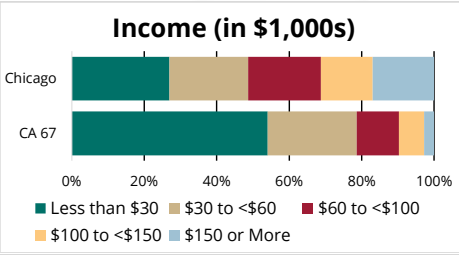


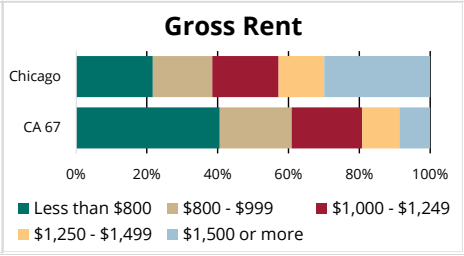


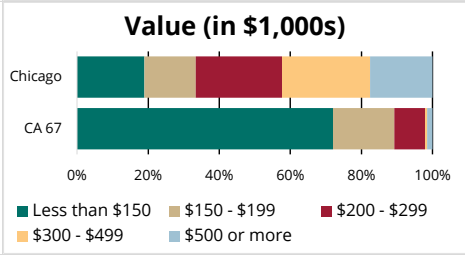












Mortgage Lending

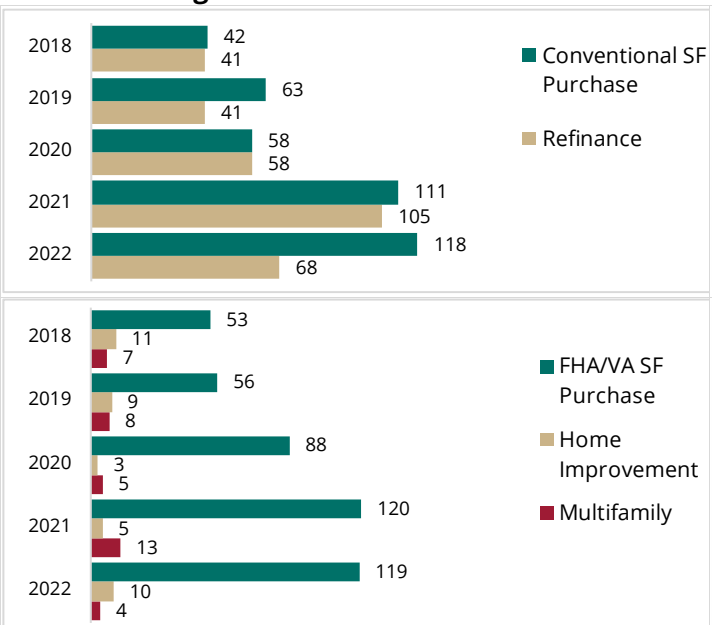
Community Area: 67	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	102	90	5	63	85	169	256
Originations	1 (100%)	28 (27%)	40 (44%)	2 (40%)	29 (46%)	14 (16%)	57 (34%)	74 (29%)
Denials	0 (0%)	43 (42%)	29 (32%)	2 (40%)	22 (35%)	16 (19%)	59 (35%)	83 (32%)
Originations								
Total Amount ($1,000s)	$12,915	$9,430	$7,120	$12,720	$7,565	$9,370	$3,965	$13,000
Conventional Loans	1	19	27	2	18	11	38	51
Purchase	1	14	37	2	27	11	43	55
Refinance	0	8	1	0	1	1	6	10
For Principal Residence	1	24	39	2	28	7	56	62
Single-family	1	20	29	2	19	9	43	51
2-4 Family	0	8	11	0	10	2	14	20
Avg Loan Amount ($1,000s)	$12,915.0	$336.8	$178.0	$6,360.0	$260.9	$669.3	$69.6	$175.7
Avg Borrower Income ($1,000s)	$58.2	$49.8	$49.6	$58.1	$62.9	$58.1	$114.2	$57.6
Avg Property Value ($1,000s)	$231.6	$251.4	$203.8	$232.1	$239.5	$201.9	$353.7	$229.8
LTV > 90	0 of 1	12 of 27	29 of 40	2 of 2	22 of 29	5 of 11	36 of 56	41 of 70
DTI > 45	1 of 1	4 of 27	11 of 40	0 of 2	9 of 29	3 of 7	16 of 56	17 of 66
Loan Costs > $5,000	1 of 1	8 of 23	23 of 37	0 of 2	18 of 26	5 of 6	29 of 51	32 of 58
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	202	173	5	157	172	381	537
Originations	0 (0%)	77 (38%)	113 (65%)	1 (20%)	110 (70%)	60 (35%)	192 (50%)	248 (46%)
Denials	1 (0%)	57 (28%)	24 (14%)	3 (60%)	18 (11%)	36 (21%)	84 (22%)	115 (21%)
Originations								
Total Amount ($1,000s)	$44,620	$31,215	$20,935	$44,475	$23,970	$34,200	$10,910	$44,620
Conventional Loans	0	25	60	0	60	36	79	121
Purchase	0	49	108	1	101	34	154	185
Refinance	0	26	4	0	8	24	35	58
For Principal Residence	0	67	108	1	104	34	187	206
Single-family	0	37	87	0	85	35	134	157
2-4 Family	0	40	26	1	24	25	58	90
Avg Loan Amount ($1,000s)	$0.0	$405.4	$185.3	$44,475.0	$217.9	$570.0	$56.8	$179.9
Avg Borrower Income ($1,000s)	$58.3	$54.9	$52.7	$58.4	$64.3	$57.4	$116.1	$58.3
Avg Property Value ($1,000s)	$216.1	$216.9	$205.8	$216.4	$220.4	$211.9	$248.7	$216.1
LTV > 90	0 of 0	35 of 75	84 of 111	1 of 1	77 of 108	20 of 54	122 of 186	133 of 238
DTI > 45	0 of 0	27 of 73	34 of 111	0 of 1	32 of 107	14 of 36	66 of 189	73 of 217
Loan Costs > $5,000	0 of 0	49 of 66	78 of 87	0 of 1	74 of 84	26 of 34	132 of 162	149 of 185

Top Lenders – Community Area 67: West Englewood

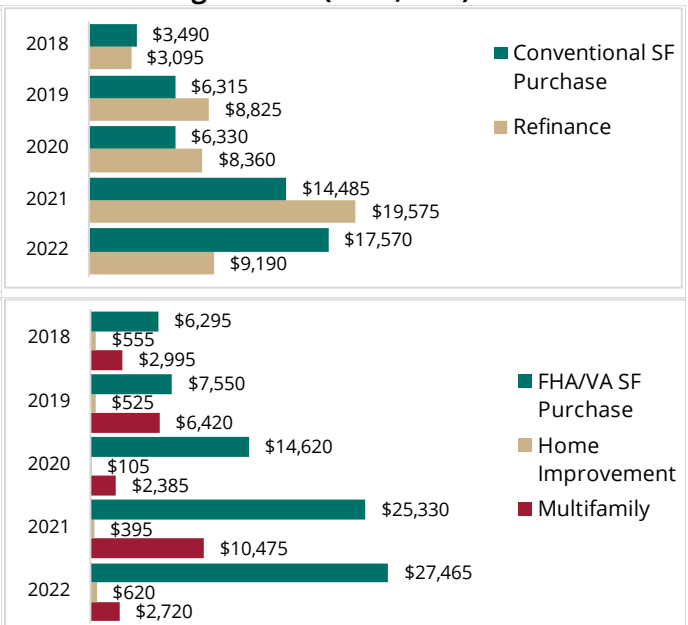
Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
SELF-HELP FEDERAL CREDIT UNION	23	19 (83%)	$2,625	19 (100%)	0 (0%)	19 (100%)	18 (95%)
LOANDEPOT.COM, LLC	41	18 (44%)	$3,340	14 (78%)	3 (17%)	16 (89%)	14 (78%)
CALIBER HOME LOANS, INC.	33	16 (48%)	$3,440	16 (100%)	0 (0%)	16 (100%)	16 (100%)
GUARANTEED RATE, INC.	29	16 (55%)	$3,050	14 (88%)	2 (13%)	14 (88%)	15 (94%)
CROSSCOUNTRY MORTGAGE, INC.	18	12 (67%)	$2,300	8 (67%)	4 (33%)	11 (92%)	11 (92%)
THE FEDERAL SAVINGS BANK	15	11 (73%)	$2,295	11 (100%)	0 (0%)	10 (91%)	8 (73%)
ROCKET MORTGAGE, LLC	23	10 (43%)	$1,270	2 (20%)	7 (70%)	9 (90%)	5 (50%)
UNITED SHORE FINANCIAL SERVICES, LLC	16	10 (63%)	$2,280	10 (100%)	0 (0%)	9 (90%)	10 (100%)
FINANCE OF AMERICA MORTGAGE LLC	12	9 (75%)	$1,445	4 (44%)	5 (56%)	1 (11%)	1 (11%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	19	9 (47%)	$1,045	7 (78%)	1 (11%)	9 (100%)	6 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	11	8 (73%)	$1,750	8 (100%)	0 (0%)	7 (88%)	6 (75%)
BANK OF AMERICA, NATIONAL ASSOCIATION	21	8 (38%)	$980	6 (75%)	1 (13%)	6 (75%)	8 (100%)
BAY EQUITY LLC	12	7 (58%)	$1,675	7 (100%)	0 (0%)	6 (86%)	7 (100%)
LIMA ONE CAPITAL, LLC	7	7 (100%)	$1,435	4 (57%)	3 (43%)	0 (0%)	0 (0%)
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP	13	6 (46%)	$1,310	6 (100%)	0 (0%)	6 (100%)	4 (67%)
NEIGHBORHOOD LOANS, INC.	10	6 (60%)	$520	5 (83%)	1 (17%)	6 (100%)	6 (100%)
THE HUNTINGTON NATIONAL BANK	26	6 (23%)	$1,320	5 (83%)	1 (17%)	6 (100%)	6 (100%)
NATIONSTAR MORTGAGE LLC	8	6 (75%)	$590	1 (17%)	5 (83%)	3 (50%)	5 (83%)
FIRST CENTENNIAL MORTGAGE CORPORATION	5	5 (100%)	$905	4 (80%)	1 (20%)	5 (100%)	5 (100%)
CIBC BANK USA	6	5 (83%)	$1,305	5 (100%)	0 (0%)	5 (100%)	4 (80%)

Trend – Past Five Years:

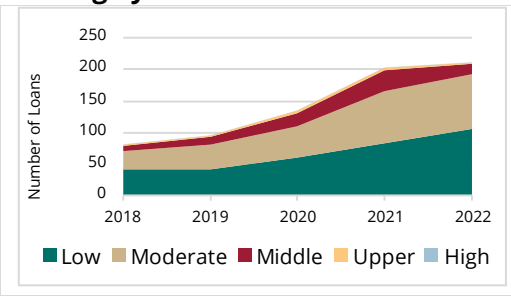
Number of Originations



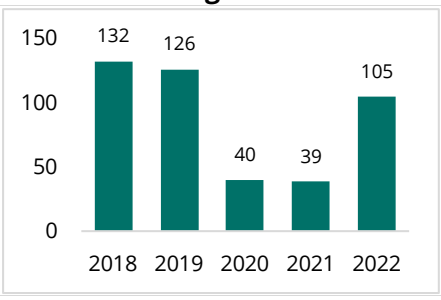
Amount of Originations (in $1,000s)



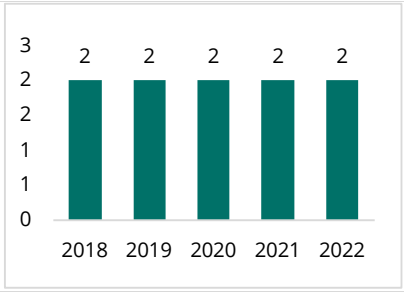
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

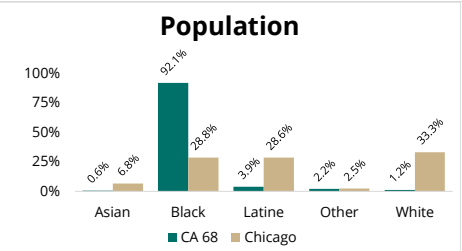


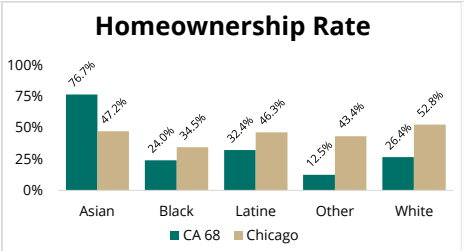
Bank Branches

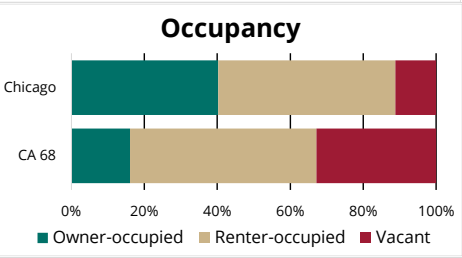


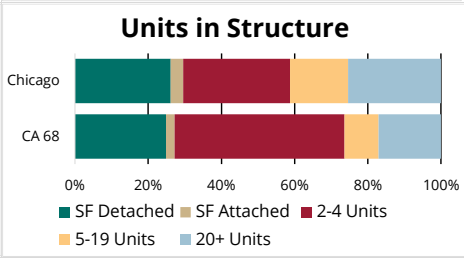
Community Area 68: Englewood Total Housing Units: 13,571 Total Population: 22,019

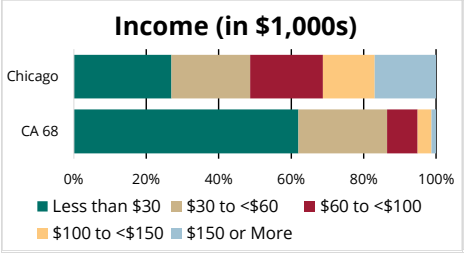


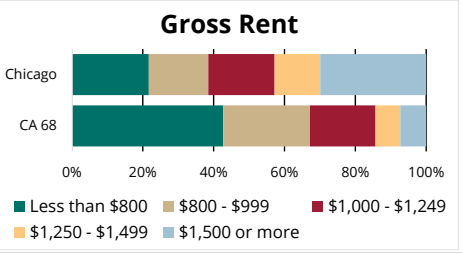


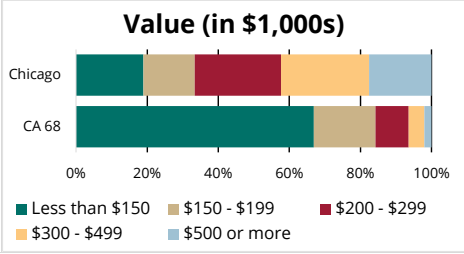












Mortgage Lending

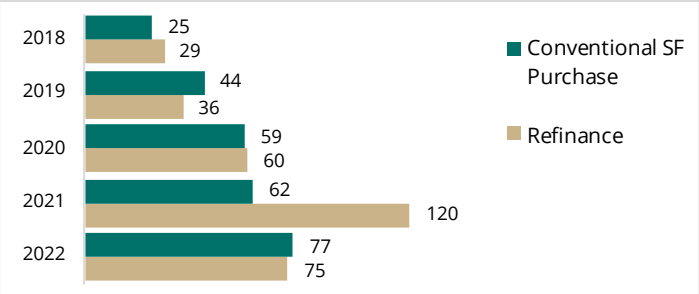
Community Area: 68	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	0	103	25	4	17	64	104	188
Originations	0 (0%)	33 (32%)	12 (48%)	1 (25%)	10 (59%)	16 (25%)	33 (32%)	60 (32%)
Denials	0 (0%)	45 (44%)	8 (32%)	0 (0%)	3 (18%)	11 (17%)	41 (39%)	59 (31%)
Originations								
Total Amount ($1,000s)	$17,700	$12,785	$2,290	$17,515	$15,840	$6,960	$12,715	$17,700
Conventional Loans	0	24	7	1	6	14	22	45
Purchase	0	18	12	1	10	8	22	37
Refinance	0	10	0	0	0	7	6	17
For Principal Residence	0	24	9	1	7	2	28	34
Single-family	0	18	8	1	7	3	22	29
2-4 Family	0	15	4	0	3	8	11	26
Avg Loan Amount ($1,000s)	$0.0	$387.4	$190.8	$17,515.0	$1,584.0	$435.0	$385.3	$295.0
Avg Borrower Income ($1,000s)	$73.6	$73.4	$74.3	$73.8	$72.9	$74.1	$122.8	$73.6
Avg Property Value ($1,000s)	$535.7	$1,010.7	$205.8	$542.1	$608.0	$203.9	$1,025.0	$535.7
LTV > 90	0 of 0	15 of 33	8 of 12	1 of 1	6 of 10	1 of 11	19 of 33	23 of 55
DTI > 45	0 of 0	5 of 32	4 of 12	0 of 1	4 of 10	0 of 3	6 of 33	9 of 46
Loan Costs > $5,000	0 of 0	13 of 25	10 of 10	1 of 1	8 of 8	1 of 2	18 of 29	23 of 36
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	4	222	50	1	53	198	217	478
Originations	1 (25%)	80 (36%)	31 (62%)	0 (0%)	26 (49%)	78 (39%)	93 (43%)	185 (39%)
Denials	2 (50%)	66 (30%)	10 (20%)	0 (0%)	11 (21%)	42 (21%)	63 (29%)	121 (25%)
Originations								
Total Amount ($1,000s)	$40,530	$23,125	$5,535	$40,695	$36,095	$22,335	$23,450	$40,695
Conventional Loans	1	28	19	0	17	61	40	107
Purchase	1	57	24	0	20	44	68	122
Refinance	0	21	6	0	5	32	24	58
For Principal Residence	1	71	26	0	19	30	87	121
Single-family	1	26	20	0	12	28	40	67
2-4 Family	0	54	11	0	14	46	53	114
Avg Loan Amount ($1,000s)	$40,530.0	$289.1	$178.5	$0.0	$1,388.3	$286.3	$252.2	$220.0
Avg Borrower Income ($1,000s)	$80.2	$76.5	$65.0	$80.1	$82.0	$80.0	$131.2	$80.1
Avg Property Value ($1,000s)	$265.7	$267.2	$220.7	$265.4	$274.9	$249.2	$305.5	$265.4
LTV > 90	0 of 1	45 of 76	18 of 30	0 of 0	15 of 26	14 of 77	53 of 89	74 of 180
DTI > 45	1 of 1	34 of 78	9 of 29	0 of 0	6 of 25	8 of 35	36 of 92	49 of 139
Loan Costs > $5,000	1 of 1	50 of 66	13 of 19	0 of 0	14 of 18	24 of 30	58 of 77	89 of 115

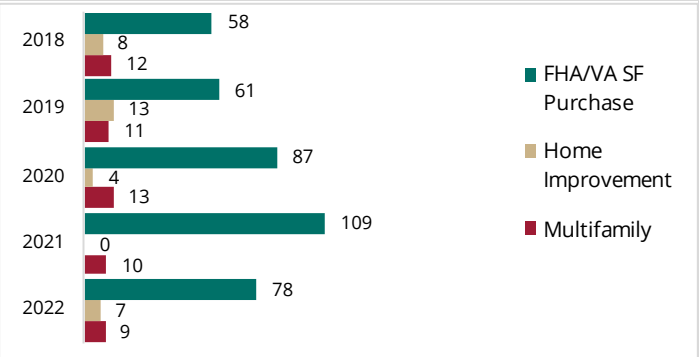
Top Lenders – Community Area 68: Englewood

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	40	23 (58%)	$4,875	19 (83%)	4 (17%)	15 (65%)	16 (70%)
LIMA ONE CAPITAL, LLC	20	20 (100%)	$6,880	15 (75%)	5 (25%)	0 (0%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	20	14 (70%)	$2,890	5 (36%)	9 (64%)	1 (7%)	0 (0%)
ROCKET MORTGAGE, LLC	20	9 (45%)	$1,365	2 (22%)	6 (67%)	4 (44%)	7 (78%)
THE FEDERAL SAVINGS BANK	14	8 (57%)	$1,440	7 (88%)	1 (13%)	8 (100%)	6 (75%)
GUARANTEED RATE, INC.	26	8 (31%)	$1,980	6 (75%)	2 (25%)	6 (75%)	2 (25%)
UNITED SHORE FINANCIAL SERVICES, LLC	15	7 (47%)	$1,155	5 (71%)	2 (29%)	6 (86%)	6 (86%)
NEIGHBORHOOD LOANS, INC.	11	7 (64%)	$1,375	7 (100%)	0 (0%)	2 (29%)	5 (71%)
CROSSCOUNTRY MORTGAGE, INC.	11	7 (64%)	$1,695	5 (71%)	1 (14%)	6 (86%)	2 (29%)
U.S. BANK NATIONAL ASSOCIATION	35	6 (17%)	$960	3 (50%)	3 (50%)	6 (100%)	6 (100%)
CIVIC FINANCIAL SERVICES, LLC	8	6 (75%)	$750	4 (67%)	1 (17%)	1 (17%)	0 (0%)
SELF-HELP FEDERAL CREDIT UNION	5	5 (100%)	$855	5 (100%)	0 (0%)	5 (100%)	4 (80%)
HOME POINT FINANCIAL CORPORATION	6	5 (83%)	$1,135	3 (60%)	2 (40%)	5 (100%)	4 (80%)
HOMEBRIDGE FINANCIAL SERVICES, INC.	5	4 (80%)	$1,020	3 (75%)	1 (25%)	4 (100%)	2 (50%)
GUARANTEED RATE AFFINITY, LLC	16	4 (25%)	$800	4 (100%)	0 (0%)	4 (100%)	3 (75%)
RF RENOVO MANAGEMENT COMPANY, LLC	5	4 (80%)	$1,360	2 (50%)	2 (50%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	14	4 (29%)	$450	3 (75%)	0 (0%)	4 (100%)	3 (75%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	4	3 (75%)	$825	2 (67%)	1 (33%)	3 (100%)	2 (67%)
MOVEMENT MORTGAGE, LLC	4	3 (75%)	$725	3 (100%)	0 (0%)	2 (67%)	2 (67%)
MORTGAGE RESEARCH CENTER, LLC	8	3 (38%)	$585	3 (100%)	0 (0%)	3 (100%)	3 (100%)

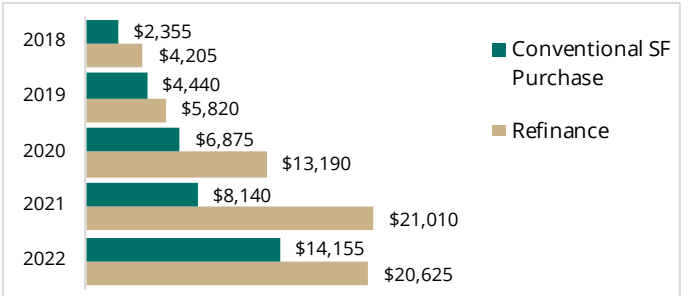
Trend – Past Five Years:

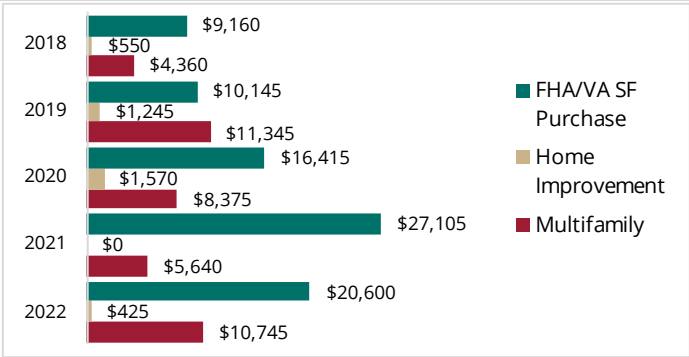
Number of Originations



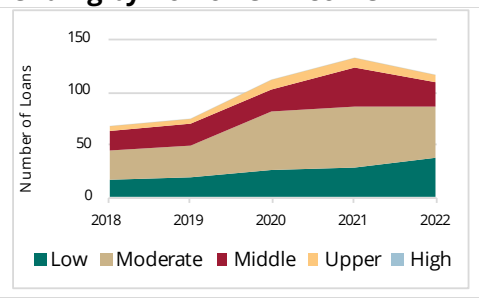


Amount of Originations (in $1,000s)

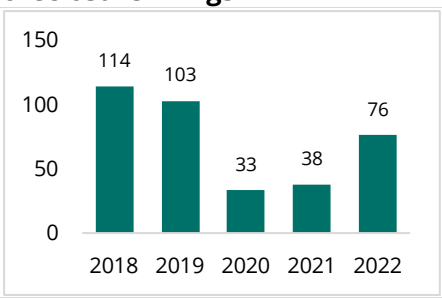




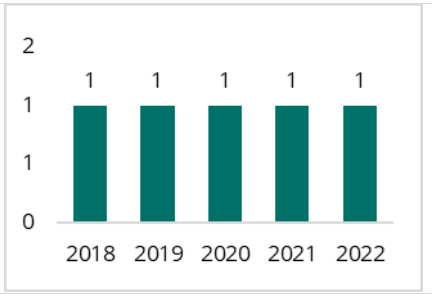
Owner-occupied Home Purchase Lending by Borrower Income



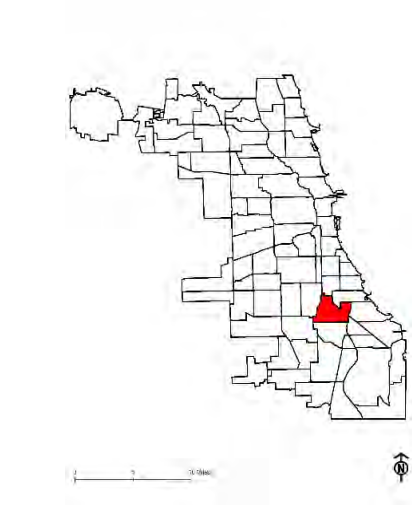
Foreclosure Filings

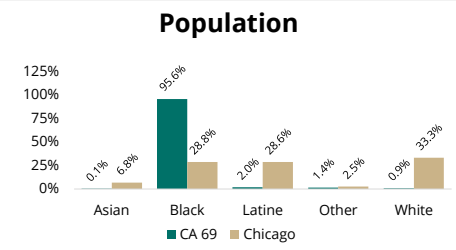


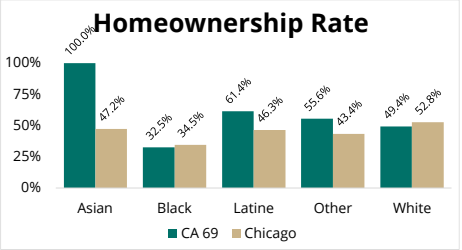
Bank Branches

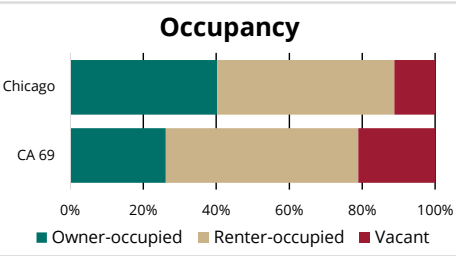


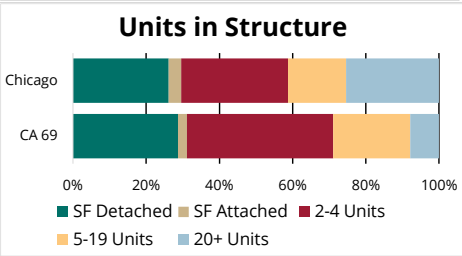
Community Area 69: Greater Grand Crossing Total Housing Units: 15,512 Total Population: 29,429

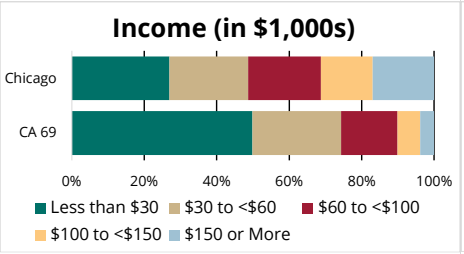


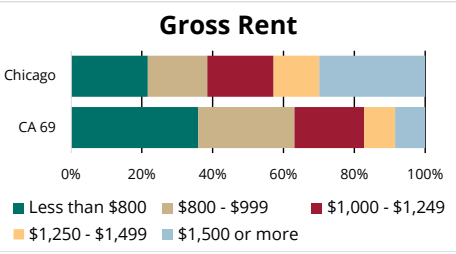


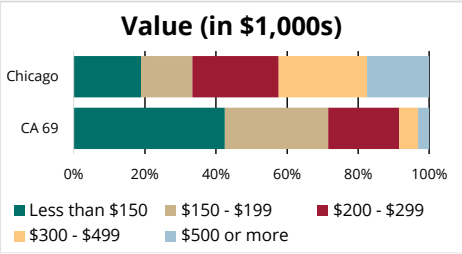












Mortgage Lending

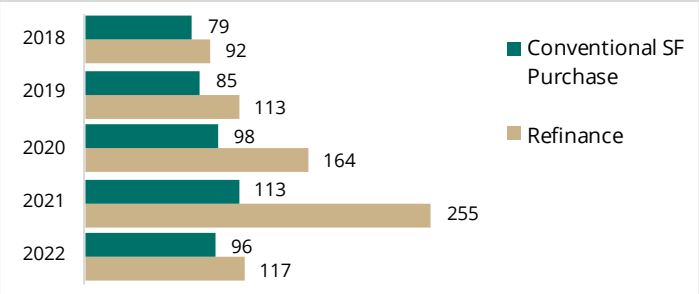
Community Area: 69	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2	162	11	4	9	113	126	290
Originations	0 (0%)	56 (35%)	3 (27%)	0 (0%)	7 (78%)	28 (25%)	38 (30%)	91 (31%)
Denials	2 (0%)	58 (36%)	7 (64%)	2 (0%)	2 (22%)	11 (10%)	47 (37%)	75 (26%)
Originations								
Total Amount ($1,000s)	$38,975	$27,765	$735	$38,975	$37,570	$12,615	$31,435	$38,975
Conventional Loans	0	34	3	0	7	25	26	66
Purchase	0	33	2	0	5	20	26	58
Refinance	0	14	0	0	1	6	7	21
For Principal Residence	0	53	2	0	4	8	35	65
Single-family	0	33	2	0	2	7	24	42
2-4 Family	0	23	1	0	4	6	14	33
Avg Loan Amount ($1,000s)	$0.0	$495.8	$245.0	$0.0	$5,367.1	$450.5	$827.2	$428.3
Avg Borrower Income ($1,000s)	$84.0	$79.9	$113.7	$84.0	$83.3	$85.6	$113.3	$84.0
Avg Property Value ($1,000s)	$338.0	$536.6	$338.3	$338.0	$341.0	$254.4	$421.4	$338.0
LTV > 90	0 of 0	28 of 54	1 of 3	0 of 0	1 of 7	5 of 16	21 of 38	34 of 77
DTI > 45	0 of 0	14 of 54	1 of 3	0 of 0	2 of 6	4 of 8	13 of 38	20 of 68
Loan Costs > $5,000	0 of 0	27 of 44	0 of 1	0 of 0	2 of 4	5 of 8	18 of 32	34 of 56
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	6	442	33	1	40	297	395	786
Originations	5 (83%)	185 (42%)	13 (39%)	0 (0%)	18 (45%)	106 (36%)	153 (39%)	314 (40%)
Denials	0 (0%)	92 (21%)	7 (21%)	1 (0%)	5 (13%)	43 (14%)	95 (24%)	141 (18%)
Originations								
Total Amount ($1,000s)	$73,455	$34,775	$3,215	$74,550	$70,530	$44,890	$44,955	$74,550
Conventional Loans	3	69	7	0	9	75	59	156
Purchase	4	126	12	0	13	61	107	204
Refinance	1	50	1	0	5	40	36	96
For Principal Residence	2	169	10	0	17	44	148	232
Single-family	3	100	7	0	14	55	96	172
2-4 Family	1	85	6	0	4	39	57	129
Avg Loan Amount ($1,000s)	$14,691.0	$188.0	$247.3	$0.0	$3,918.3	$423.5	$293.8	$237.4
Avg Borrower Income ($1,000s)	$80.4	$87.4	$70.8	$81.7	$82.5	$80.4	$119.9	$81.7
Avg Property Value ($1,000s)	$292.4	$345.2	$271.9	$291.9	$294.2	$254.6	$347.0	$291.9
LTV > 90	2 of 5	119 of 179	8 of 12	0 of 0	11 of 17	28 of 102	100 of 149	160 of 303
DTI > 45	2 of 4	55 of 175	4 of 12	0 of 0	7 of 17	16 of 42	63 of 149	80 of 238
Loan Costs > $5,000	3 of 3	127 of 150	10 of 11	0 of 0	14 of 17	28 of 41	109 of 132	172 of 211

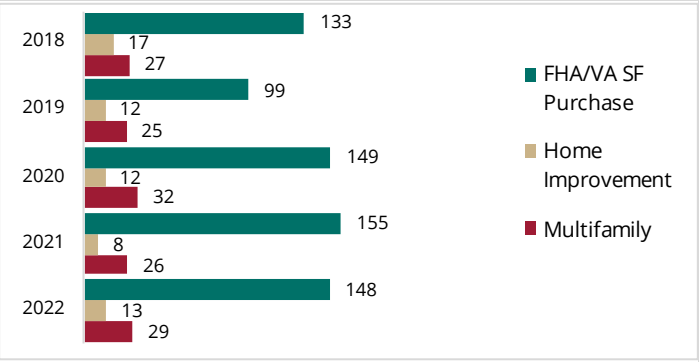
Top Lenders – Community Area 69: Greater Grand Crossing

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	84	30 (36%)	$7,420	26 (87%)	4 (13%)	26 (87%)	14 (47%)
LOANDEPOT.COM, LLC	58	29 (50%)	$6,175	21 (72%)	7 (24%)	21 (72%)	18 (62%)
RF RENOVO MANAGEMENT COMPANY, LLC	19	17 (89%)	$9,675	8 (47%)	9 (53%)	0 (0%)	0 (0%)
ROCKET MORTGAGE, LLC	33	17 (52%)	$3,315	7 (41%)	7 (41%)	8 (47%)	11 (65%)
GUARANTEED RATE AFFINITY, LLC	40	16 (40%)	$3,880	16 (100%)	0 (0%)	11 (69%)	9 (56%)
LIMA ONE CAPITAL, LLC	15	15 (100%)	$4,445	14 (93%)	1 (7%)	0 (0%)	0 (0%)
FINANCE OF AMERICA MORTGAGE LLC	19	11 (58%)	$2,105	6 (55%)	5 (45%)	1 (9%)	0 (0%)
NEIGHBORHOOD LOANS, INC.	20	11 (55%)	$2,545	11 (100%)	0 (0%)	5 (45%)	9 (82%)
NAVY FEDERAL CREDIT UNION	23	10 (43%)	$1,720	4 (40%)	4 (40%)	8 (80%)	6 (60%)
BANK OF AMERICA, NATIONAL ASSOCIATION	27	9 (33%)	$1,655	7 (78%)	1 (11%)	9 (100%)	6 (67%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	10	7 (70%)	$2,155	6 (86%)	1 (14%)	4 (57%)	4 (57%)
U.S. BANK NATIONAL ASSOCIATION	55	7 (13%)	$1,095	3 (43%)	2 (29%)	6 (86%)	5 (71%)
BANKFINANCIAL, NATIONAL ASSOCIATION	7	7 (100%)	$3,355	6 (86%)	1 (14%)	0 (0%)	0 (0%)
NATIONSTAR MORTGAGE LLC	13	6 (46%)	$910	0 (0%)	6 (100%)	5 (83%)	6 (100%)
UNITED SHORE FINANCIAL SERVICES, LLC	14	6 (43%)	$1,490	4 (67%)	2 (33%)	4 (67%)	1 (17%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	9	6 (67%)	$1,580	5 (83%)	1 (17%)	6 (100%)	3 (50%)
AMERICAN PACIFIC MORTGAGE CORPORATION	12	6 (50%)	$1,260	6 (100%)	0 (0%)	6 (100%)	4 (67%)
CROSSCOUNTRY MORTGAGE, INC.	24	6 (25%)	$1,450	4 (67%)	2 (33%)	6 (100%)	3 (50%)
BARRINGTON BANK & TRUST COMPANY, N.A.	8	6 (75%)	$1,630	6 (100%)	0 (0%)	5 (83%)	4 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	12	6 (50%)	$710	6 (100%)	0 (0%)	6 (100%)	6 (100%)

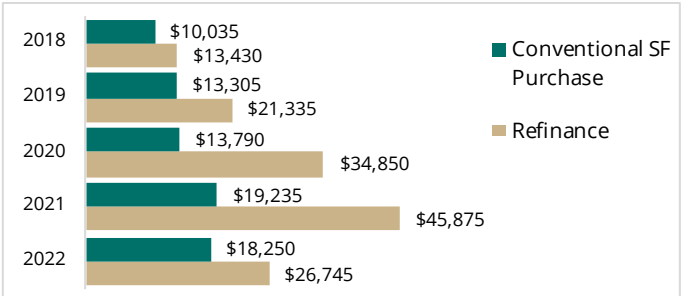
Trend – Past Five Years:

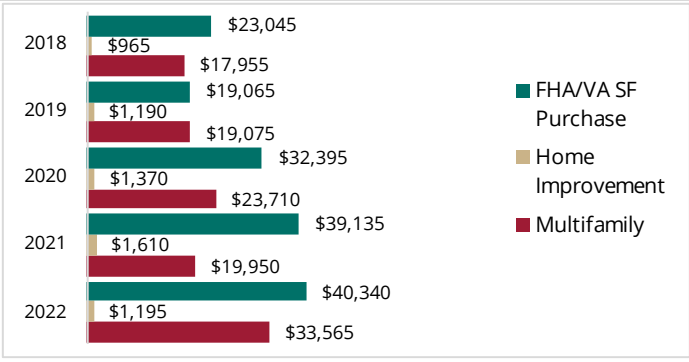
Number of Originations



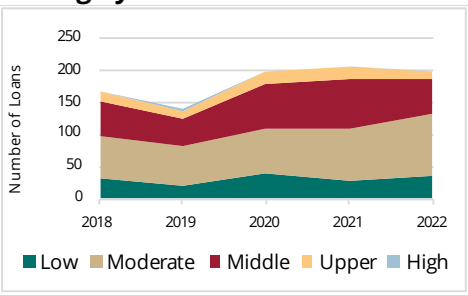


Amount of Originations (in $1,000s)

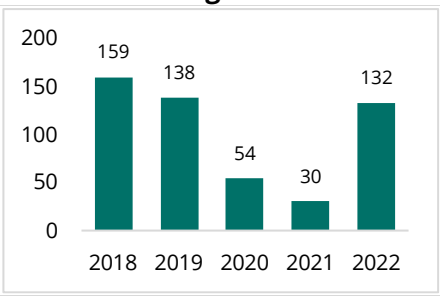




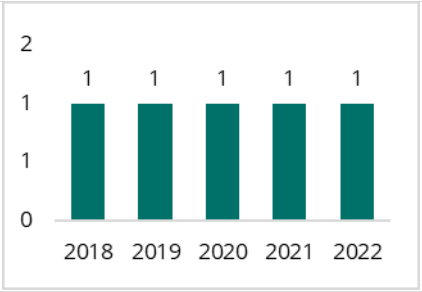
Owner-occupied Home Purchase Lending by Borrower Income



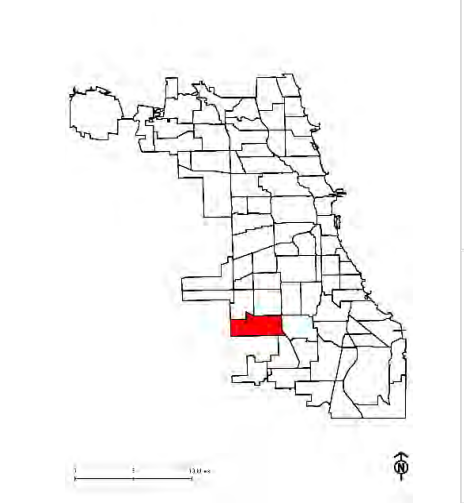
Foreclosure Filings

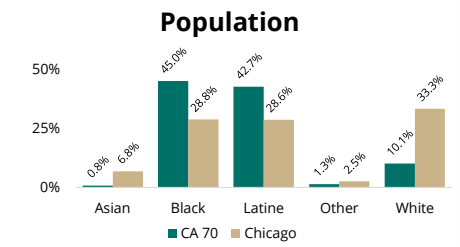


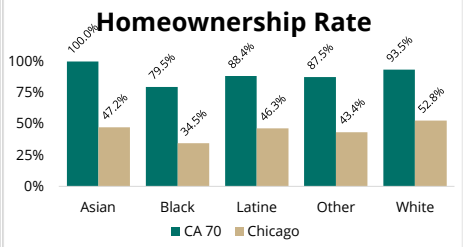
Bank Branches

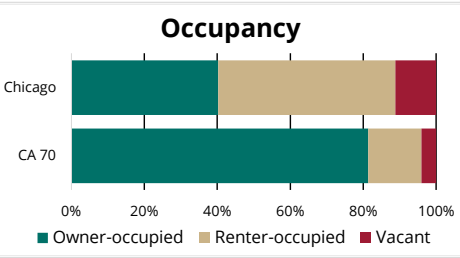


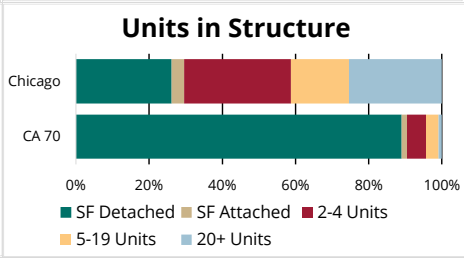
Community Area 70: Ashburn Total Housing Units: 13,479 Total Population: 42,902

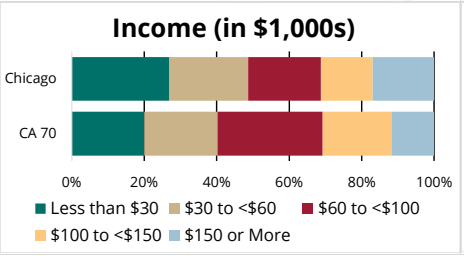


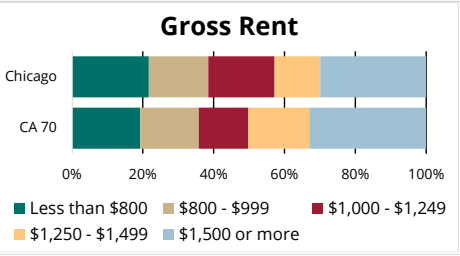


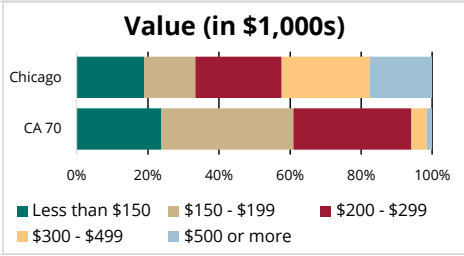












Mortgage Lending

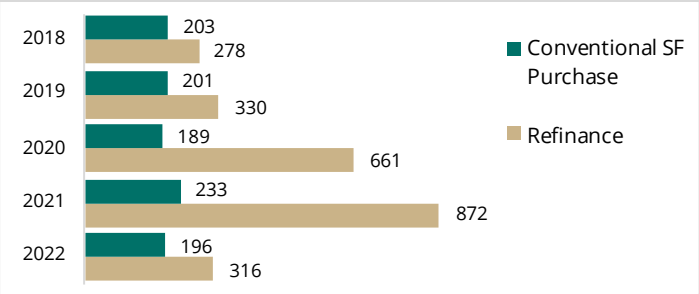
Community Area: 70	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	3	175	248	12	217	176	334	583
Originations	2 (67%)	77 (44%)	111 (45%)	4 (33%)	97 (45%)	43 (24%)	136 (41%)	223 (38%)
Denials	1 (33%)	64 (37%)	68 (27%)	6 (50%)	55 (25%)	30 (17%)	101 (30%)	156 (27%)
Originations								
Total Amount ($1,000s)	$36,055	$24,460	$18,545	$35,515	$19,980	$29,290	$14,255	$36,325
Conventional Loans	2	61	99	4	87	39	118	193
Purchase	0	21	55	3	47	18	65	89
Refinance	1	37	37	1	34	20	54	93
For Principal Residence	0	77	109	4	95	33	136	209
Single-family	2	76	110	4	96	40	136	218
2-4 Family	0	1	1	0	1	1	0	3
Avg Loan Amount ($1,000s)	$18,027.5	$317.7	$167.1	$8,878.8	$206.0	$681.2	$104.8	$162.9
Avg Borrower Income ($1,000s)	$78.4	$75.6	$69.0	$80.4	$89.9	$78.8	$122.2	$80.1
Avg Property Value ($1,000s)	$259.7	$260.4	$257.2	$259.7	$262.2	$254.4	$283.3	$259.1
LTV > 90	0 of 2	17 of 75	39 of 109	3 of 4	33 of 96	7 of 38	47 of 136	60 of 215
DTI > 45	0 of 2	10 of 75	17 of 109	0 of 4	15 of 96	4 of 33	23 of 136	29 of 210
Loan Costs > $5,000	0 of 0	23 of 58	33 of 89	1 of 4	26 of 78	12 of 27	45 of 122	62 of 167
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	7	378	376	9	321	363	618	1,078
Originations	3 (43%)	179 (47%)	237 (63%)	2 (22%)	209 (65%)	122 (34%)	333 (54%)	515 (48%)
Denials	1 (14%)	76 (20%)	51 (14%)	2 (22%)	44 (14%)	63 (17%)	120 (19%)	186 (17%)
Originations								
Total Amount ($1,000s)	$105,270	$71,080	$51,535	$105,585	$60,610	$81,555	$39,250	$106,025
Conventional Loans	3	105	131	1	116	80	189	305
Purchase	2	60	173	2	153	54	195	271
Refinance	1	110	59	0	49	63	125	223
For Principal Residence	2	176	229	2	202	108	331	490
Single-family	3	175	235	2	207	115	330	502
2-4 Family	0	4	2	0	2	4	3	10
Avg Loan Amount ($1,000s)	$35,090.0	$397.1	$217.4	$52,792.5	$290.0	$668.5	$117.9	$205.9
Avg Borrower Income ($1,000s)	$76.2	$72.4	$68.6	$76.7	$82.3	$76.2	$110.3	$76.6
Avg Property Value ($1,000s)	$267.7	$265.5	$262.2	$267.9	$272.1	$266.4	$283.9	$267.8
LTV > 90	2 of 3	57 of 172	141 of 232	2 of 2	125 of 206	46 of 115	163 of 328	232 of 498
DTI > 45	1 of 3	42 of 174	77 of 233	1 of 2	71 of 206	26 of 106	107 of 331	141 of 491
Loan Costs > $5,000	2 of 2	121 of 167	175 of 208	2 of 2	155 of 184	64 of 93	230 of 297	344 of 448

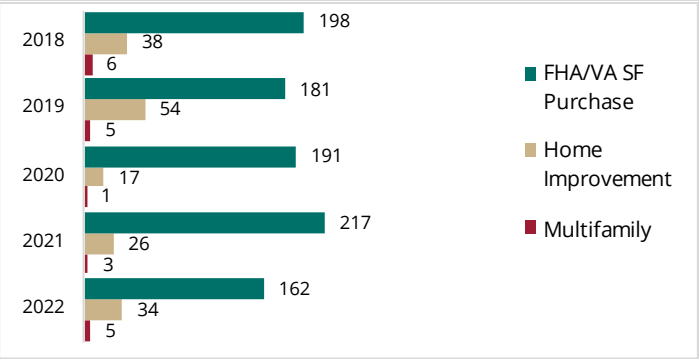
Top Lenders – Community Area 70: Ashburn

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC	94	61 (65%)	$10,815	9 (15%)	48 (79%)	46 (75%)	36 (59%)
LOANDEPOT.COM, LLC	62	38 (61%)	$8,050	21 (55%)	17 (45%)	27 (71%)	23 (61%)
CALIBER HOME LOANS, INC.	54	36 (67%)	$8,570	32 (89%)	4 (11%)	33 (92%)	31 (86%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	70	34 (49%)	$6,280	17 (50%)	17 (50%)	31 (91%)	25 (74%)
GUARANTEED RATE, INC.	65	33 (51%)	$7,075	24 (73%)	9 (27%)	31 (94%)	20 (61%)
NEIGHBORHOOD LOANS, INC.	43	32 (74%)	$7,010	27 (84%)	5 (16%)	26 (81%)	23 (72%)
UNITED SHORE FINANCIAL SERVICES, LLC	32	27 (84%)	$6,995	18 (67%)	9 (33%)	24 (89%)	19 (70%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	45	26 (58%)	$5,420	23 (88%)	3 (12%)	18 (69%)	21 (81%)
THE FEDERAL SAVINGS BANK	37	22 (59%)	$4,140	20 (91%)	2 (9%)	19 (86%)	20 (91%)
NATIONSTAR MORTGAGE LLC	39	21 (54%)	$3,705	0 (0%)	21 (100%)	13 (62%)	12 (57%)
U.S. BANK NATIONAL ASSOCIATION	91	20 (22%)	$2,670	3 (15%)	11 (55%)	15 (75%)	10 (50%)
THE HUNTINGTON NATIONAL BANK	46	18 (39%)	$3,410	7 (39%)	9 (50%)	16 (89%)	9 (50%)
HOME POINT FINANCIAL CORPORATION	22	17 (77%)	$3,905	9 (53%)	8 (47%)	13 (76%)	11 (65%)
BANK OF AMERICA, NATIONAL ASSOCIATION	49	15 (31%)	$2,175	7 (47%)	4 (27%)	12 (80%)	11 (73%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	41	13 (32%)	$2,175	1 (8%)	12 (92%)	12 (92%)	6 (46%)
FIRST AMERICAN BANK	25	13 (52%)	$1,135	0 (0%)	5 (38%)	10 (77%)	8 (62%)
SELF-HELP FEDERAL CREDIT UNION	16	13 (81%)	$2,525	12 (92%)	1 (8%)	13 (100%)	11 (85%)
FIRST CENTENNIAL MORTGAGE CORPORATION	15	13 (87%)	$2,455	10 (77%)	3 (23%)	12 (92%)	10 (77%)
FREEDOM MORTGAGE CORPORATION	35	11 (31%)	$2,455	2 (18%)	9 (82%)	10 (91%)	5 (45%)
BARRINGTON BANK & TRUST COMPANY, N.A.	14	10 (71%)	$2,460	9 (90%)	1 (10%)	9 (90%)	4 (40%)

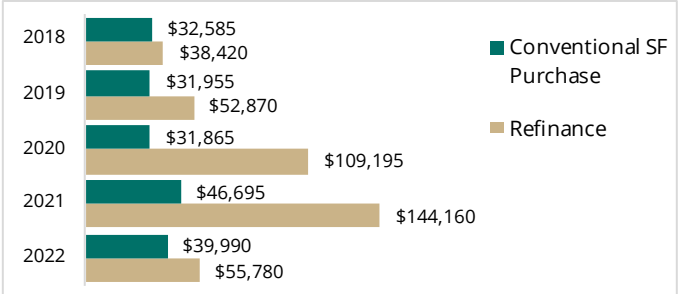
Trend – Past Five Years:

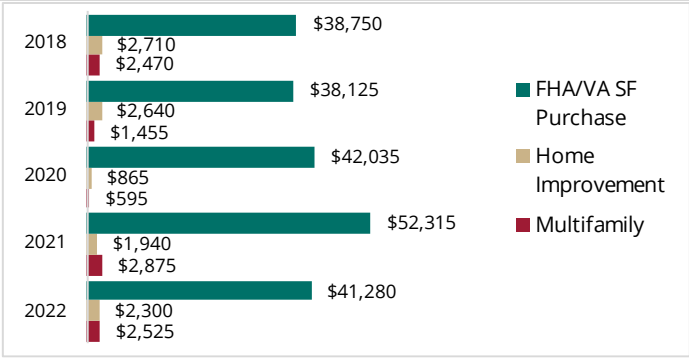
Number of Originations



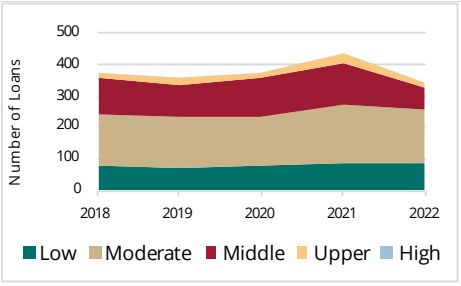


Amount of Originations (in $1,000s)

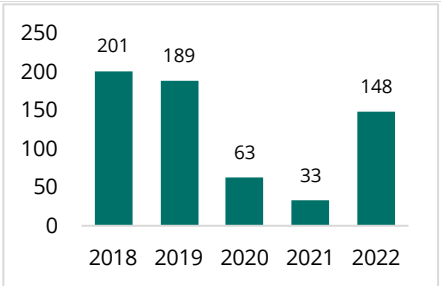




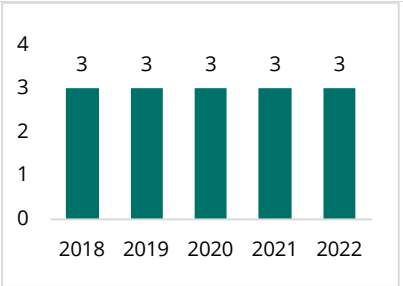
Owner-occupied Home Purchase Lending by Borrower Income



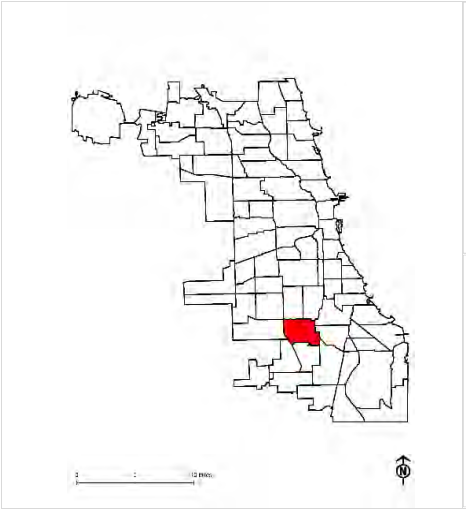
Foreclosure Filings

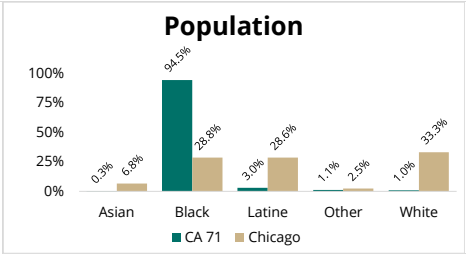


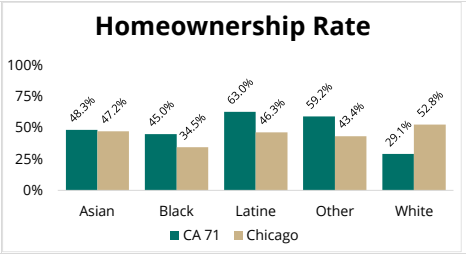
Bank Branches

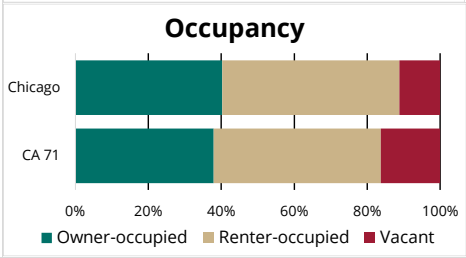


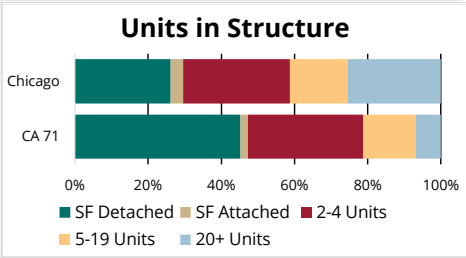
Community Area 71: Auburn Gresham Total Housing Units: 20,578 Total Population: 40,698

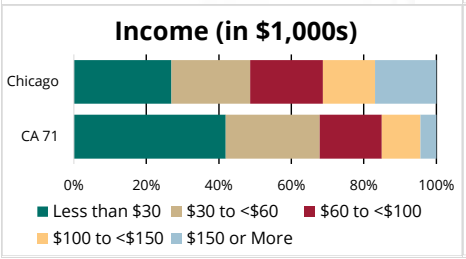


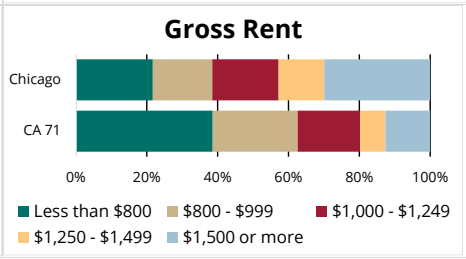


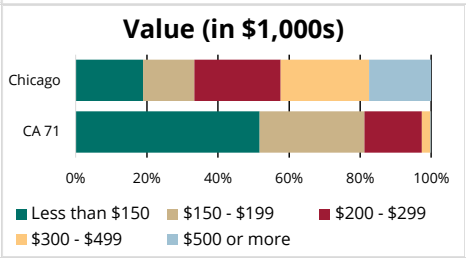












Mortgage Lending

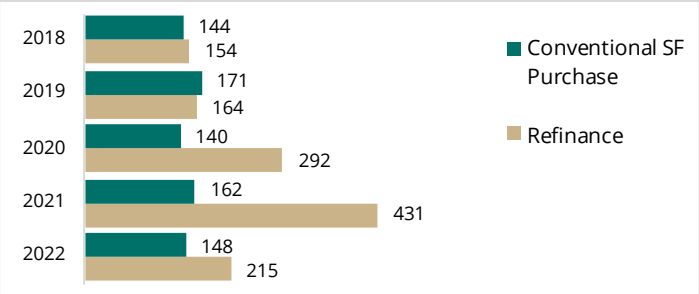
Community Area: 71	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	3	323	36	10	21	166	268	523
Originations	0 (0%)	123 (38%)	18 (50%)	2 (20%)	11 (52%)	45 (27%)	102 (38%)	181 (35%)
Denials	2 (0%)	113 (35%)	11 (31%)	5 (50%)	8 (38%)	21 (13%)	90 (34%)	149 (28%)
Originations								
Total Amount ($1,000s)	$36,385	$15,140	$3,370	$35,865	$34,700	$23,450	$20,025	$36,385
Conventional Loans	0	88	14	0	8	38	74	134
Purchase	0	57	15	2	9	26	55	94
Refinance	0	41	2	0	1	13	29	55
For Principal Residence	0	115	16	2	9	20	98	146
Single-family	0	92	16	2	10	19	84	123
2-4 Family	0	30	2	0	0	11	18	41
Avg Loan Amount ($1,000s)	$0.0	$123.1	$187.2	$17,932.5	$3,154.5	$521.1	$196.3	$201.0
Avg Borrower Income ($1,000s)	$76.2	$74.3	$71.2	$76.2	$77.3	$75.5	$116.5	$76.2
Avg Property Value ($1,000s)	$272.1	$365.2	$230.6	$272.2	$276.9	$230.2	$354.0	$272.1
LTV > 90	0 of 0	49 of 118	10 of 18	2 of 2	5 of 10	10 of 34	44 of 101	66 of 164
DTI > 45	0 of 0	28 of 117	6 of 18	1 of 2	3 of 10	3 of 22	25 of 101	35 of 151
Loan Costs > $5,000	0 of 0	38 of 92	8 of 16	2 of 2	6 of 9	10 of 14	37 of 80	56 of 117
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	673	88	12	104	397	639	1,187
Originations	0 (0%)	275 (41%)	48 (55%)	3 (25%)	52 (50%)	132 (33%)	266 (42%)	462 (39%)
Denials	0 (0%)	159 (24%)	16 (18%)	3 (25%)	19 (18%)	60 (15%)	163 (26%)	241 (20%)
Originations								
Total Amount ($1,000s)	$99,990	$42,505	$9,560	$99,405	$89,570	$68,490	$50,570	$99,990
Conventional Loans	0	105	26	1	30	75	99	211
Purchase	0	177	42	2	44	66	176	289
Refinance	0	90	6	1	8	61	82	160
For Principal Residence	0	254	43	2	44	83	256	383
Single-family	0	188	46	2	48	95	211	333
2-4 Family	0	87	2	1	4	31	55	123
Avg Loan Amount ($1,000s)	$0.0	$154.6	$199.2	$33,135.0	$1,722.5	$518.9	$190.1	$216.4
Avg Borrower Income ($1,000s)	$76.2	$73.8	$59.6	$76.2	$78.1	$75.3	$115.8	$76.2
Avg Property Value ($1,000s)	$268.6	$293.4	$227.9	$268.8	$273.6	$248.3	$323.9	$268.6
LTV > 90	0 of 0	158 of 264	31 of 45	1 of 3	30 of 47	42 of 123	151 of 255	231 of 437
DTI > 45	0 of 0	96 of 262	22 of 43	0 of 3	24 of 47	27 of 83	109 of 261	147 of 395
Loan Costs > $5,000	0 of 0	188 of 240	32 of 36	2 of 3	34 of 39	60 of 77	196 of 238	284 of 359

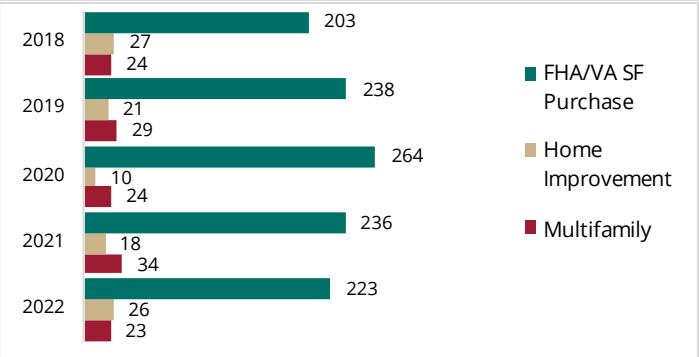
Top Lenders – Community Area 71: Auburn Gresham

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	105	55 (52%)	$11,155	39 (71%)	15 (27%)	39 (71%)	41 (75%)
ROCKET MORTGAGE, LLC	75	42 (56%)	$7,100	10 (24%)	29 (69%)	23 (55%)	29 (69%)
GUARANTEED RATE, INC.	92	35 (38%)	$8,085	30 (86%)	5 (14%)	31 (89%)	21 (60%)
UNITED SHORE FINANCIAL SERVICES, LLC	39	26 (67%)	$5,790	18 (69%)	8 (31%)	23 (88%)	14 (54%)
BANK OF AMERICA, NATIONAL ASSOCIATION	43	20 (47%)	$4,060	11 (55%)	7 (35%)	20 (100%)	15 (75%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	37	19 (51%)	$3,875	5 (26%)	12 (63%)	16 (84%)	9 (47%)
THE FEDERAL SAVINGS BANK	36	18 (50%)	$4,110	16 (89%)	2 (11%)	14 (78%)	11 (61%)
THE HUNTINGTON NATIONAL BANK	35	15 (43%)	$2,365	7 (47%)	5 (33%)	12 (80%)	12 (80%)
FINANCE OF AMERICA MORTGAGE LLC	25	13 (52%)	$2,835	6 (46%)	7 (54%)	4 (31%)	1 (8%)
NATIONSTAR MORTGAGE LLC	36	13 (36%)	$1,865	1 (8%)	11 (85%)	10 (77%)	9 (69%)
NEIGHBORHOOD LOANS, INC.	30	11 (37%)	$2,555	10 (91%)	1 (9%)	4 (36%)	6 (55%)
LIMA ONE CAPITAL, LLC	11	11 (100%)	$2,935	10 (91%)	1 (9%)	0 (0%)	0 (0%)
AMERICAN PACIFIC MORTGAGE CORPORATION	16	11 (69%)	$2,795	10 (91%)	1 (9%)	10 (91%)	7 (64%)
CROSSCOUNTRY MORTGAGE, INC.	27	11 (41%)	$2,185	7 (64%)	3 (27%)	11 (100%)	5 (45%)
RF RENOVO MANAGEMENT COMPANY, LLC	14	10 (71%)	$3,670	5 (50%)	5 (50%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	20	9 (45%)	$2,125	9 (100%)	0 (0%)	7 (78%)	8 (89%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	36	9 (25%)	$1,505	3 (33%)	5 (56%)	9 (100%)	4 (44%)
GUARANTEED RATE AFFINITY, LLC	20	9 (45%)	$1,915	9 (100%)	0 (0%)	8 (89%)	7 (78%)
HOME POINT FINANCIAL CORPORATION	12	9 (75%)	$1,675	6 (67%)	3 (33%)	7 (78%)	6 (67%)
MORTGAGE RESEARCH CENTER, LLC	18	8 (44%)	$2,080	7 (88%)	1 (13%)	5 (63%)	4 (50%)

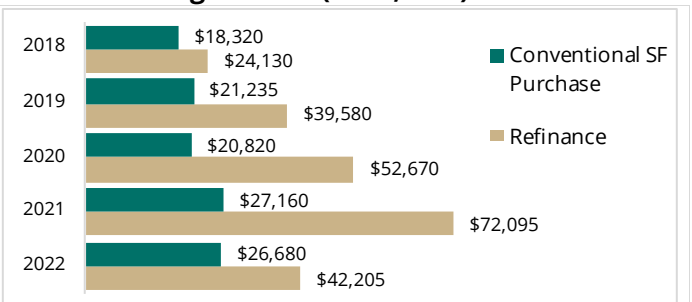
Trend – Past Five Years:

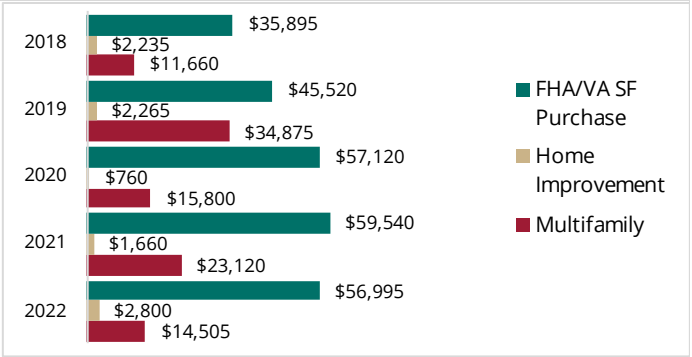
Number of Originations



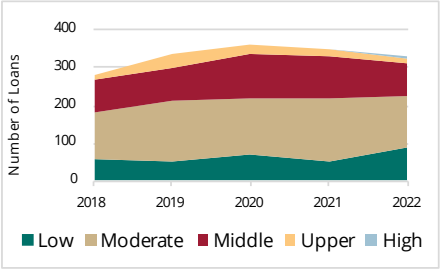


Amount of Originations (in $1,000s)

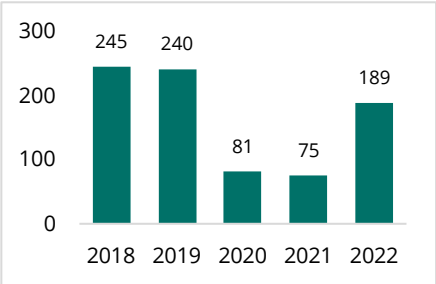




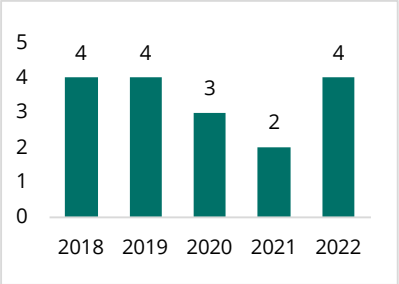
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

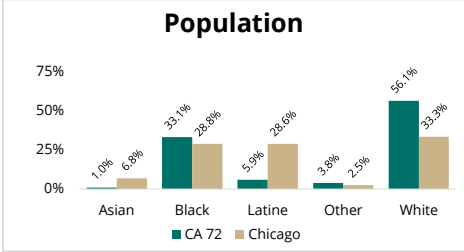


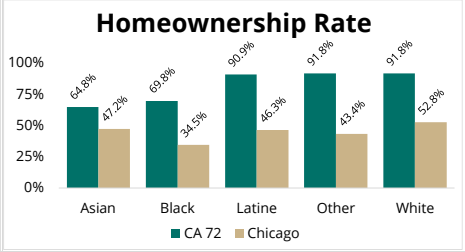
Bank Branches

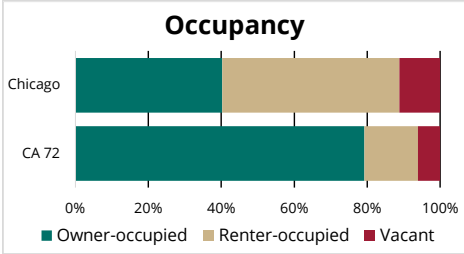


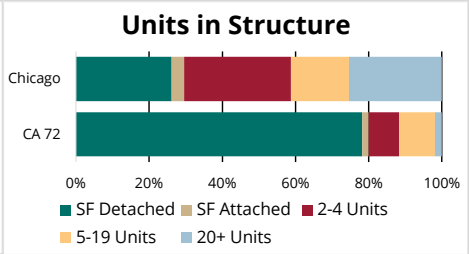
Community Area 72: Beverly Total Housing Units: 7,867 Total Population: 19,817

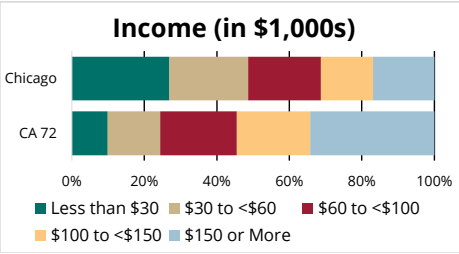


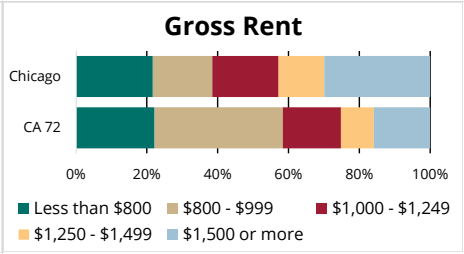


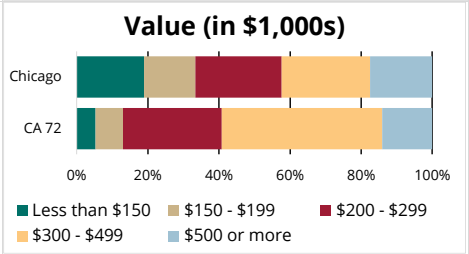












Mortgage Lending

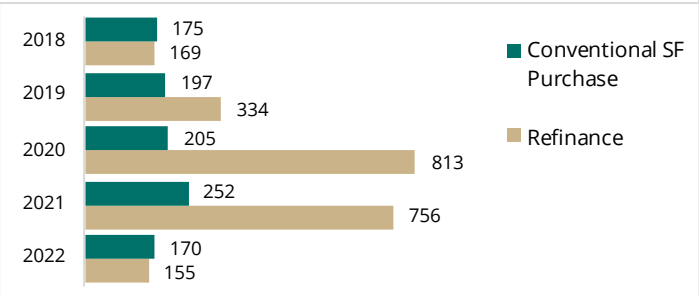
Community Area: 72	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	100	25	3	199	91	87	394
Originations	0 (0%)	44 (44%)	10 (40%)	2 (67%)	120 (60%)	32 (35%)	39 (45%)	198 (50%)
Denials	0 (0%)	25 (25%)	7 (28%)	0 (0%)	25 (13%)	8 (9%)	18 (21%)	58 (15%)
Originations								
Total Amount ($1,000s)	$60,260	$50,060	$2,440	$59,990	$31,240	$39,490	$53,995	$60,260
Conventional Loans	0	33	9	2	115	29	34	179
Purchase	0	18	3	1	45	11	17	75
Refinance	0	21	6	1	33	14	12	69
For Principal Residence	0	43	9	2	115	22	38	182
Single-family	0	43	10	2	119	25	39	189
2-4 Family	0	1	0	0	0	1	0	2
Avg Loan Amount ($1,000s)	$0.0	$1,137.7	$244.0	$29,995.0	$260.3	$1,234.1	$1,384.5	$304.3
Avg Borrower Income ($1,000s)	$152.9	$161.6	$152.5	$153.8	$142.2	$148.7	$177.0	$152.9
Avg Property Value ($1,000s)	$514.3	$546.5	$359.0	$516.0	$637.2	$428.2	$574.5	$514.3
LTV > 90	0 of 0	12 of 42	0 of 10	1 of 2	16 of 118	4 of 28	13 of 39	33 of 190
DTI > 45	0 of 0	10 of 42	0 of 10	0 of 2	12 of 118	3 of 20	8 of 39	25 of 182
Loan Costs > $5,000	0 of 0	15 of 35	2 of 8	1 of 1	34 of 78	9 of 13	12 of 28	59 of 127
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	174	20	3	171	164	134	514
Originations	1 (50%)	85 (49%)	8 (40%)	1 (33%)	115 (67%)	49 (30%)	58 (43%)	251 (49%)
Denials	1 (50%)	23 (13%)	2 (10%)	1 (33%)	15 (9%)	20 (12%)	26 (19%)	60 (12%)
Originations								
Total Amount ($1,000s)	$80,690	$52,860	$2,250	$80,590	$42,590	$67,290	$67,255	$81,005
Conventional Loans	0	57	7	1	105	34	41	197
Purchase	1	58	5	1	67	20	27	147
Refinance	0	23	2	0	41	22	28	86
For Principal Residence	1	83	8	1	113	43	58	241
Single-family	1	83	8	1	112	46	56	243
2-4 Family	0	2	0	0	3	2	2	7
Avg Loan Amount ($1,000s)	$80,690.0	$621.9	$281.3	$80,590.0	$370.3	$1,373.3	$1,159.6	$322.7
Avg Borrower Income ($1,000s)	$142.6	$144.0	$140.5	$142.2	$132.3	$146.8	$166.7	$142.2
Avg Property Value ($1,000s)	$428.5	$443.8	$420.0	$428.0	$401.0	$432.8	$460.8	$428.0
LTV > 90	0 of 0	39 of 82	2 of 8	1 of 1	21 of 114	14 of 47	15 of 55	75 of 244
DTI > 45	1 of 1	24 of 84	2 of 8	0 of 1	16 of 113	9 of 43	17 of 58	50 of 242
Loan Costs > $5,000	0 of 1	71 of 83	7 of 7	1 of 1	70 of 104	28 of 38	41 of 58	170 of 227

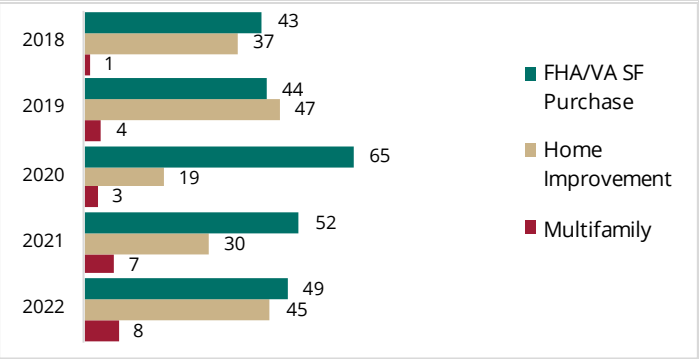
Top Lenders – Community Area 72: Beverly

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	73	35 (48%)	$12,405	30 (86%)	5 (14%)	14 (40%)	6 (17%)
ROCKET MORTGAGE, LLC	43	30 (70%)	$7,340	9 (30%)	19 (63%)	13 (43%)	13 (43%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	47	27 (57%)	$16,325	11 (41%)	15 (56%)	11 (41%)	5 (19%)
THE HUNTINGTON NATIONAL BANK	43	23 (53%)	$5,045	13 (57%)	4 (17%)	1 (4%)	6 (26%)
U.S. BANK NATIONAL ASSOCIATION	44	21 (48%)	$4,005	5 (24%)	5 (24%)	5 (24%)	4 (19%)
BARRINGTON BANK & TRUST COMPANY, N.A.	22	18 (82%)	$6,340	9 (50%)	9 (50%)	4 (22%)	2 (11%)
BMO HARRIS BANK NATIONAL ASSOCIATION	25	15 (60%)	$2,185	1 (7%)	5 (33%)	4 (27%)	6 (40%)
LOANDEPOT.COM, LLC	25	15 (60%)	$5,195	9 (60%)	5 (33%)	7 (47%)	4 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC	17	14 (82%)	$5,000	13 (93%)	1 (7%)	9 (64%)	3 (21%)
CROSSCOUNTRY MORTGAGE, INC.	19	12 (63%)	$5,630	10 (83%)	2 (17%)	5 (42%)	2 (17%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	32	12 (38%)	$2,550	2 (17%)	6 (50%)	5 (42%)	0 (0%)
PACOR MORTGAGE CORP.	12	11 (92%)	$3,715	6 (55%)	5 (45%)	0 (0%)	4 (36%)
THE FEDERAL SAVINGS BANK	15	10 (67%)	$3,040	7 (70%)	3 (30%)	5 (50%)	2 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	28	8 (29%)	$2,850	6 (75%)	1 (13%)	2 (25%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	20	8 (40%)	$1,450	2 (25%)	2 (25%)	2 (25%)	4 (50%)
PNC BANK, NATIONAL ASSOCIATION	12	7 (58%)	$605	0 (0%)	2 (29%)	2 (29%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	8	7 (88%)	$2,195	2 (29%)	5 (71%)	0 (0%)	3 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	11	7 (64%)	$2,555	5 (71%)	2 (29%)	2 (29%)	1 (14%)
OLD NATIONAL BANK	6	6 (100%)	$760	2 (33%)	0 (0%)	3 (50%)	1 (17%)
MARQUETTE BANK	6	5 (83%)	$2,385	2 (40%)	2 (40%)	0 (0%)	0 (0%)

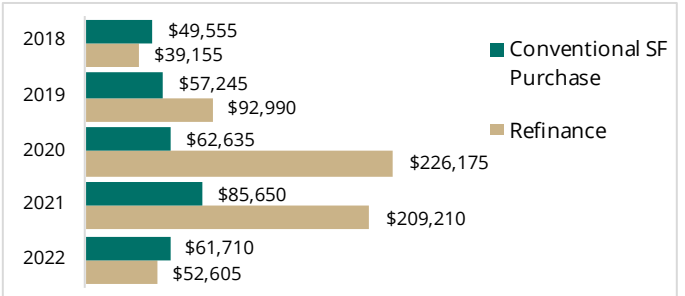
Trend – Past Five Years:

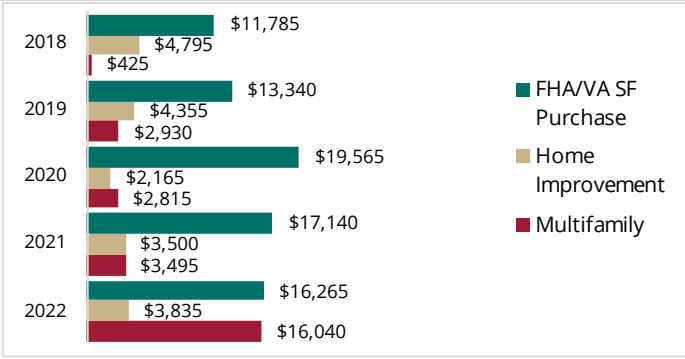
Number of Originations



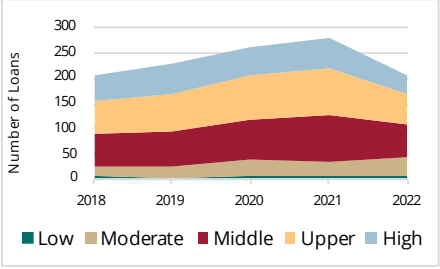


Amount of Originations (in $1,000s)

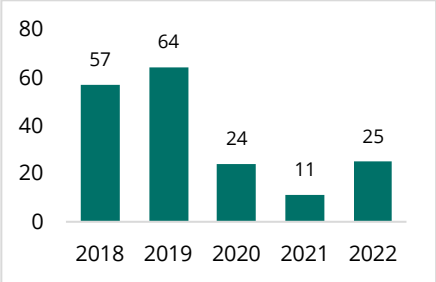




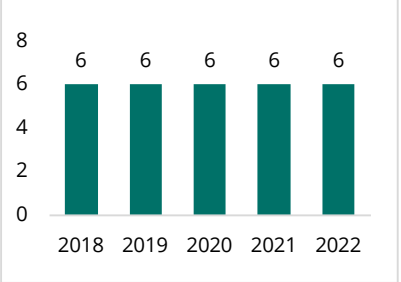
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

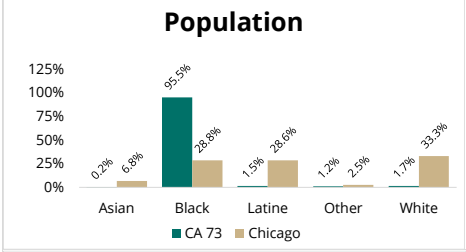


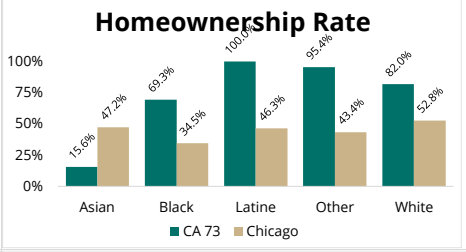
Bank Branches

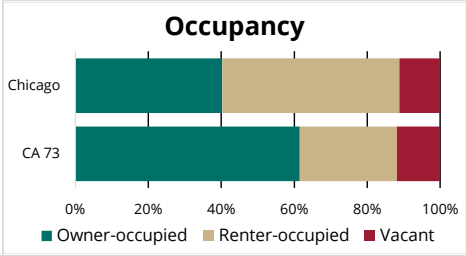


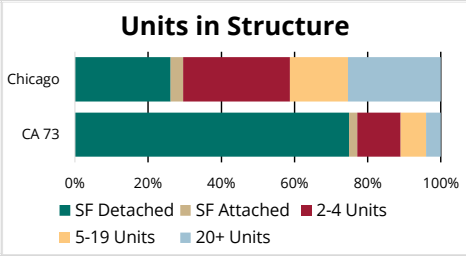
Community Area 73: Washington Heights Total Housing Units: 10,593 Total Population: 26,940

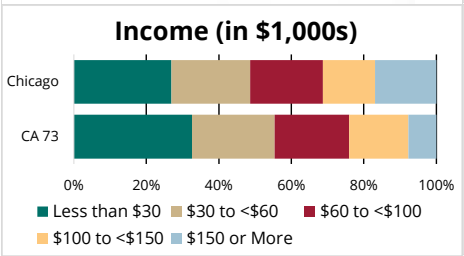


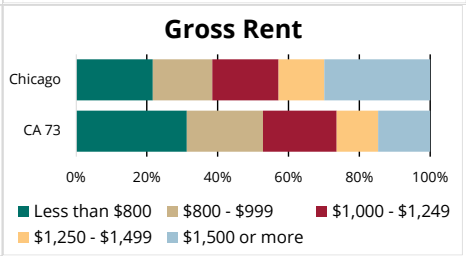


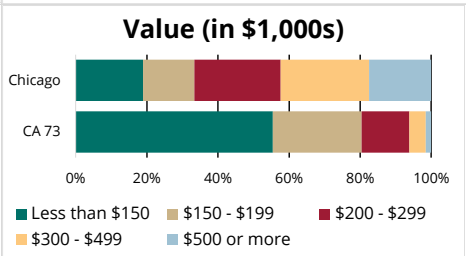












Mortgage Lending

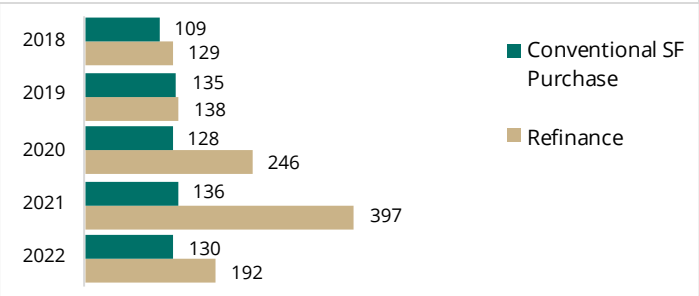
Community Area: 73	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1	264	17	3	14	124	219	406
Originations	0 (0%)	99 (38%)	7 (41%)	1 (33%)	8 (57%)	43 (35%)	88 (40%)	151 (37%)
Denials	1 (0%)	88 (33%)	6 (35%)	2 (67%)	5 (36%)	13 (10%)	66 (30%)	109 (27%)
Originations								
Total Amount ($1,000s)	$27,955	$12,890	$1,395	$27,920	$26,855	$16,200	$15,195	$27,955
Conventional Loans	0	78	6	1	8	40	68	127
Purchase	0	43	5	0	5	21	43	69
Refinance	0	39	2	0	2	17	32	58
For Principal Residence	0	95	7	1	6	13	84	115
Single-family	0	94	7	1	7	30	84	132
2-4 Family	0	5	0	0	1	3	4	9
Avg Loan Amount ($1,000s)	$0.0	$130.2	$199.3	$27,920.0	$3,356.9	$376.7	$172.7	$185.1
Avg Borrower Income ($1,000s)	$76.6	$76.1	$65.1	$76.8	$75.9	$77.4	$130.1	$76.6
Avg Property Value ($1,000s)	$256.1	$345.2	$227.9	$256.4	$257.9	$217.5	$342.9	$256.1
LTV > 90	0 of 0	37 of 98	4 of 7	0 of 1	2 of 8	5 of 32	34 of 88	44 of 139
DTI > 45	0 of 0	21 of 98	2 of 7	0 of 1	2 of 8	4 of 15	22 of 88	27 of 122
Loan Costs > $5,000	0 of 0	34 of 77	3 of 7	0 of 0	4 of 7	5 of 9	31 of 71	43 of 93
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	523	25	7	42	285	493	858
Originations	1 (100%)	245 (47%)	15 (60%)	2 (29%)	20 (48%)	96 (34%)	230 (47%)	364 (42%)
Denials	0 (0%)	87 (17%)	6 (24%)	3 (43%)	6 (14%)	66 (23%)	92 (19%)	162 (19%)
Originations								
Total Amount ($1,000s)	$68,915	$21,515	$2,355	$68,910	$66,010	$51,450	$28,740	$69,200
Conventional Loans	0	103	6	0	11	62	101	176
Purchase	1	159	12	1	13	44	144	218
Refinance	0	79	2	1	7	47	80	134
For Principal Residence	1	232	15	2	18	58	224	311
Single-family	1	232	14	2	20	85	221	340
2-4 Family	0	13	1	0	0	9	9	22
Avg Loan Amount ($1,000s)	$68,915.0	$87.8	$157.0	$34,455.0	$3,300.5	$535.9	$125.0	$190.1
Avg Borrower Income ($1,000s)	$76.4	$67.4	$54.1	$76.4	$77.6	$77.7	$120.1	$76.4
Avg Property Value ($1,000s)	$237.1	$240.0	$182.1	$237.4	$239.2	$233.4	$267.2	$237.2
LTV > 90	1 of 1	147 of 238	10 of 13	1 of 1	10 of 19	24 of 90	132 of 223	183 of 349
DTI > 45	0 of 1	79 of 238	1 of 13	0 of 1	0 of 18	18 of 59	78 of 224	97 of 317
Loan Costs > $5,000	1 of 1	179 of 218	8 of 11	1 of 1	12 of 17	41 of 54	169 of 204	234 of 291

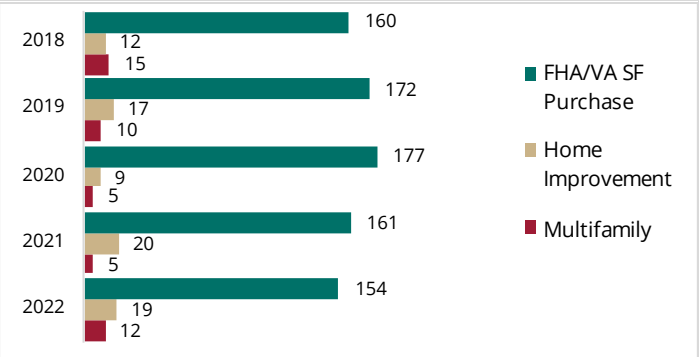
Top Lenders – Community Area 73: Washington Heights

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	81	52 (64%)	$10,010	39 (75%)	11 (21%)	39 (75%)	40 (77%)
ROCKET MORTGAGE, LLC	70	46 (66%)	$8,480	16 (35%)	30 (65%)	31 (67%)	29 (63%)
GUARANTEED RATE, INC.	67	33 (49%)	$5,975	29 (88%)	4 (12%)	26 (79%)	23 (70%)
NATIONSTAR MORTGAGE LLC	28	20 (71%)	$2,630	0 (0%)	20 (100%)	15 (75%)	14 (70%)
CROSSCOUNTRY MORTGAGE, INC.	31	18 (58%)	$3,910	13 (72%)	4 (22%)	15 (83%)	13 (72%)
U.S. BANK NATIONAL ASSOCIATION	72	16 (22%)	$2,360	4 (25%)	7 (44%)	13 (81%)	8 (50%)
THE FEDERAL SAVINGS BANK	22	14 (64%)	$2,600	13 (93%)	1 (7%)	12 (86%)	13 (93%)
UNITED SHORE FINANCIAL SERVICES, LLC	25	14 (56%)	$3,040	13 (93%)	1 (7%)	13 (93%)	10 (71%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	30	14 (47%)	$2,680	7 (50%)	6 (43%)	14 (100%)	11 (79%)
GUARANTEED RATE AFFINITY, LLC	21	13 (62%)	$2,535	13 (100%)	0 (0%)	13 (100%)	12 (92%)
CIVIC FINANCIAL SERVICES, LLC	12	12 (100%)	$2,460	8 (67%)	3 (25%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION	28	11 (39%)	$2,145	8 (73%)	2 (18%)	10 (91%)	10 (91%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	17	10 (59%)	$1,530	10 (100%)	0 (0%)	8 (80%)	10 (100%)
THE HUNTINGTON NATIONAL BANK	25	10 (40%)	$1,260	3 (30%)	5 (50%)	8 (80%)	7 (70%)
RF RENOVO MANAGEMENT COMPANY, LLC	10	9 (90%)	$2,465	3 (33%)	6 (67%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	36	9 (25%)	$1,085	0 (0%)	9 (100%)	7 (78%)	6 (67%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	24	8 (33%)	$620	0 (0%)	4 (50%)	7 (88%)	4 (50%)
FINANCE OF AMERICA MORTGAGE LLC	17	7 (41%)	$1,445	4 (57%)	3 (43%)	1 (14%)	1 (14%)
FREEDOM MORTGAGE CORPORATION	18	7 (39%)	$1,395	1 (14%)	6 (86%)	6 (86%)	2 (29%)
NEWREZ LLC	32	6 (19%)	$890	1 (17%)	3 (50%)	5 (83%)	3 (50%)

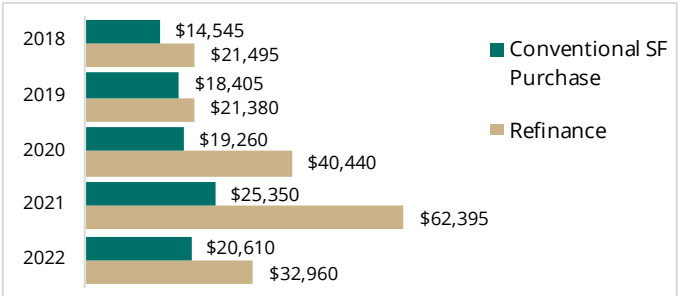
Trend – Past Five Years:

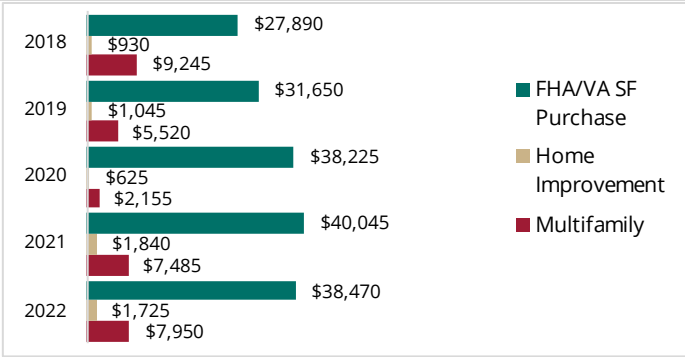
Number of Originations



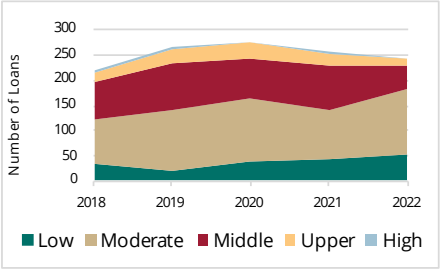


Amount of Originations (in $1,000s)

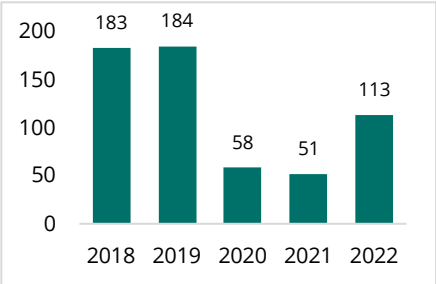




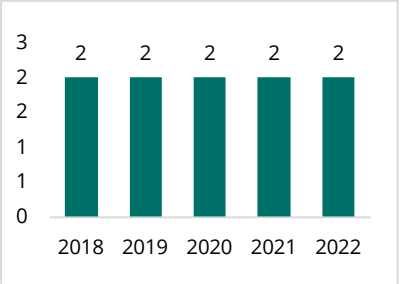
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

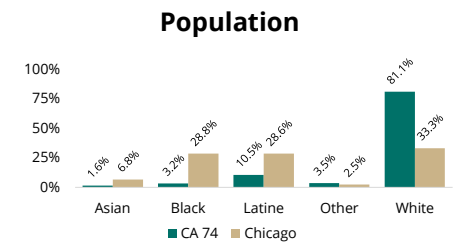


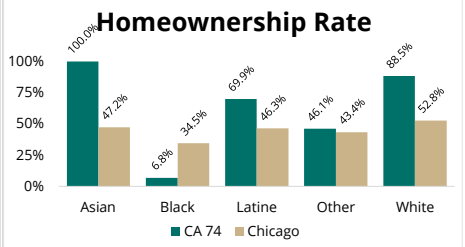
Bank Branches

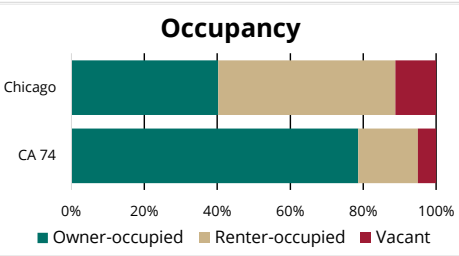


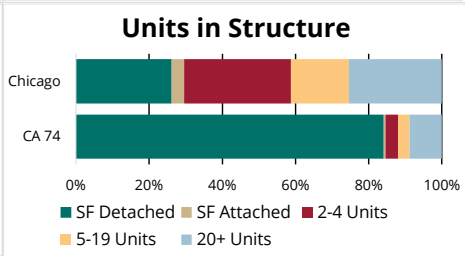
Community Area 74: Mount Greenwood Total Housing Units: 7,295 Total Population: 18,840

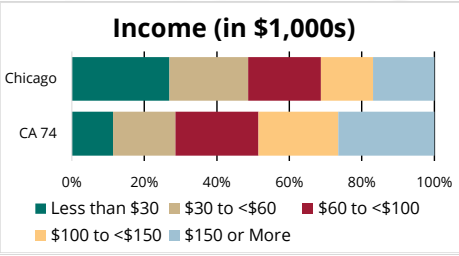


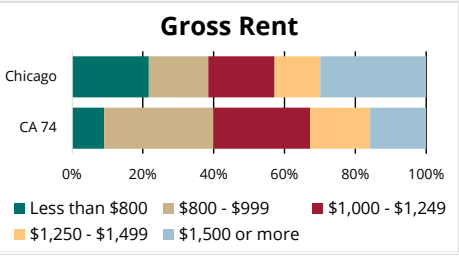


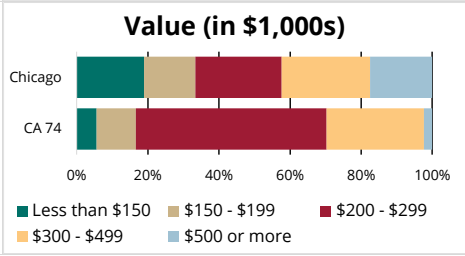












Mortgage Lending

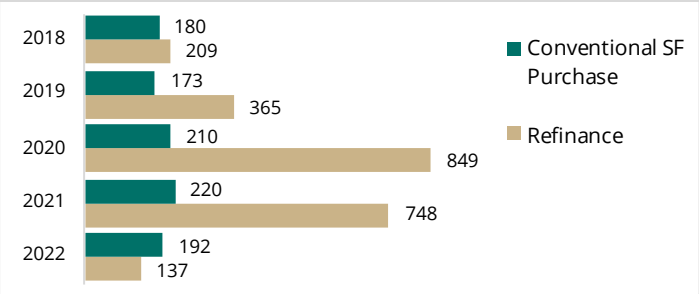
Community Area: 74	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	3	7	39	4	265	86	89	365
Originations	2 (67%)	5 (71%)	27 (69%)	1 (25%)	145 (55%)	23 (27%)	40 (45%)	176 (48%)
Denials	1 (33%)	0 (0%)	5 (13%)	1 (25%)	45 (17%)	12 (14%)	16 (18%)	59 (16%)
Originations								
Total Amount ($1,000s)	$36,320	$35,695	$5,485	$36,615	$6,465	$32,505	$29,480	$36,900
Conventional Loans	2	4	23	0	133	20	33	159
Purchase	2	4	18	1	63	11	23	81
Refinance	0	1	6	0	47	9	13	57
For Principal Residence	2	4	26	1	143	19	40	169
Single-family	2	5	27	1	144	22	39	174
2-4 Family	0	0	0	0	1	1	1	2
Avg Loan Amount ($1,000s)	$18,160.0	$7,139.0	$203.1	$36,615.0	$44.6	$1,413.3	$737.0	$209.7
Avg Borrower Income ($1,000s)	$121.0	$121.2	$102.6	$121.0	$111.4	$121.2	$137.8	$120.7
Avg Property Value ($1,000s)	$328.1	$329.9	$268.5	$328.7	$308.7	$330.4	$342.1	$328.4
LTV > 90	1 of 2	2 of 5	8 of 26	1 of 1	35 of 141	6 of 18	15 of 39	45 of 167
DTI > 45	0 of 2	0 of 5	8 of 26	0 of 1	15 of 141	1 of 18	7 of 39	16 of 167
Loan Costs > $5,000	2 of 2	5 of 5	13 of 23	1 of 1	43 of 112	9 of 15	17 of 33	60 of 135
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2	23	57	0	327	114	135	466
Originations	1 (50%)	15 (65%)	36 (63%)	0 (0%)	199 (61%)	37 (32%)	81 (60%)	252 (54%)
Denials	0 (0%)	0 (0%)	9 (16%)	0 (0%)	39 (12%)	10 (9%)	22 (16%)	49 (11%)
Originations								
Total Amount ($1,000s)	$61,305	$56,985	$8,410	$61,500	$13,745	$52,465	$45,875	$61,500
Conventional Loans	1	7	25	0	161	32	56	201
Purchase	0	13	30	0	128	21	57	162
Refinance	1	2	6	0	64	13	23	80
For Principal Residence	1	14	34	0	189	34	78	238
Single-family	1	15	36	0	198	36	81	250
2-4 Family	0	0	0	0	1	0	0	1
Avg Loan Amount ($1,000s)	$61,305.0	$3,799.0	$233.6	$0.0	$69.1	$1,418.0	$566.4	$244.0
Avg Borrower Income ($1,000s)	$116.8	$118.0	$92.2	$116.6	$132.7	$111.0	$143.2	$116.6
Avg Property Value ($1,000s)	$325.1	$324.7	$283.3	$324.8	$346.2	$319.5	$360.6	$324.8
LTV > 90	0 of 1	12 of 15	23 of 35	0 of 0	64 of 192	10 of 34	34 of 79	86 of 242
DTI > 45	0 of 1	5 of 15	7 of 34	0 of 0	31 of 193	3 of 33	21 of 81	39 of 242
Loan Costs > $5,000	1 of 1	13 of 15	26 of 31	0 of 0	121 of 183	21 of 29	56 of 77	156 of 228

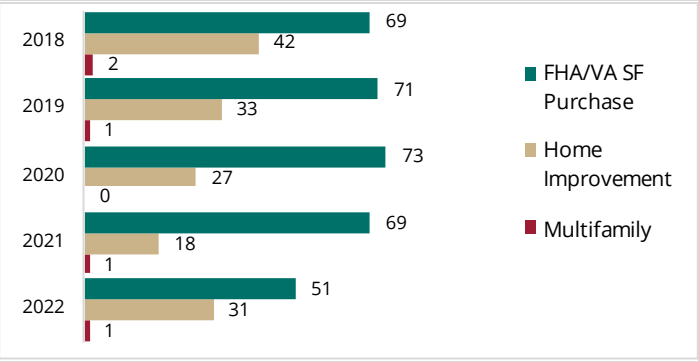
Top Lenders – Community Area 74: Mount Greenwood

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	43	25 (58%)	$6,615	17 (68%)	8 (32%)	5 (20%)	10 (40%)
THE HUNTINGTON NATIONAL BANK	34	19 (56%)	$2,995	8 (42%)	3 (16%)	2 (11%)	5 (26%)
ROCKET MORTGAGE, LLC	28	18 (64%)	$3,570	3 (17%)	14 (78%)	1 (6%)	7 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC	20	16 (80%)	$4,600	14 (88%)	2 (13%)	5 (31%)	3 (19%)
PACOR MORTGAGE CORP.	20	16 (80%)	$3,850	14 (88%)	2 (13%)	2 (13%)	6 (38%)
U.S. BANK NATIONAL ASSOCIATION	41	14 (34%)	$2,020	4 (29%)	4 (29%)	1 (7%)	4 (29%)
THE FEDERAL SAVINGS BANK	19	14 (74%)	$3,580	11 (79%)	3 (21%)	7 (50%)	6 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	18	14 (78%)	$2,280	13 (93%)	1 (7%)	9 (64%)	7 (50%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	37	13 (35%)	$3,505	8 (62%)	5 (38%)	0 (0%)	3 (23%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	26	13 (50%)	$2,995	5 (38%)	8 (62%)	2 (15%)	2 (15%)
BARRINGTON BANK & TRUST COMPANY, N.A.	14	11 (79%)	$2,765	7 (64%)	4 (36%)	4 (36%)	2 (18%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	26	10 (38%)	$1,330	1 (10%)	5 (50%)	2 (20%)	2 (20%)
BLUELEAF LENDING, LLC	11	9 (82%)	$2,565	6 (67%)	3 (33%)	0 (0%)	2 (22%)
HOME POINT FINANCIAL CORPORATION	12	9 (75%)	$2,335	8 (89%)	1 (11%)	1 (11%)	1 (11%)
NATIONSTAR MORTGAGE LLC	15	8 (53%)	$1,550	0 (0%)	8 (100%)	2 (25%)	3 (38%)
MARQUETTE BANK	9	8 (89%)	$1,450	6 (75%)	0 (0%)	1 (13%)	1 (13%)
NEIGHBORHOOD LOANS, INC.	8	7 (88%)	$2,495	6 (86%)	1 (14%)	2 (29%)	2 (29%)
OLD NATIONAL BANK	10	7 (70%)	$1,175	2 (29%)	1 (14%)	1 (14%)	0 (0%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	8	7 (88%)	$2,415	2 (29%)	4 (57%)	2 (29%)	2 (29%)
CROSSCOUNTRY MORTGAGE, INC.	10	7 (70%)	$1,895	5 (71%)	2 (29%)	1 (14%)	3 (43%)

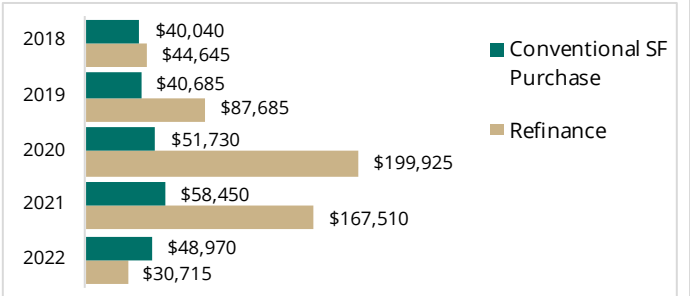
Trend – Past Five Years:

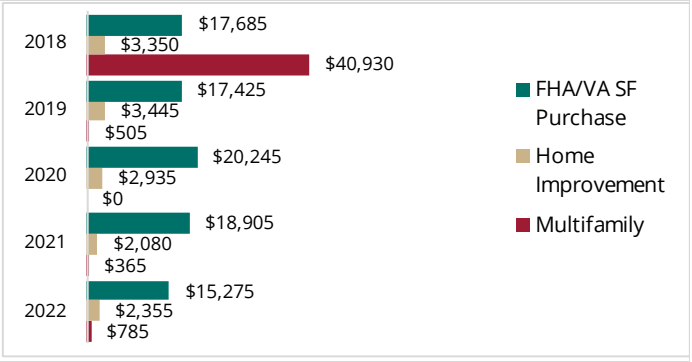
Number of Originations



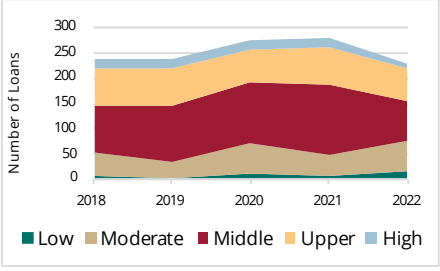


Amount of Originations (in $1,000s)

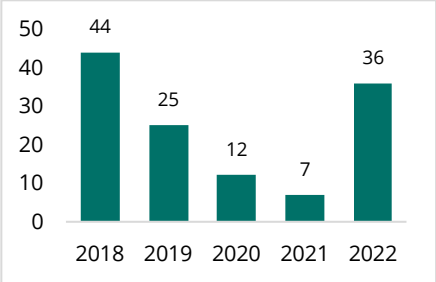




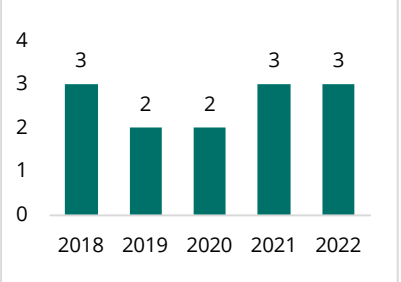
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

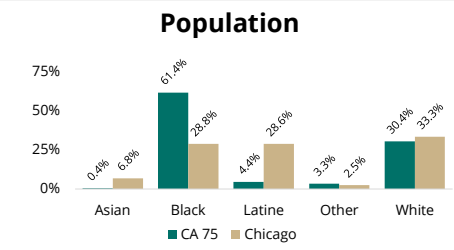


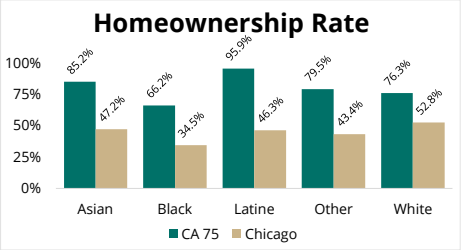
Bank Branches

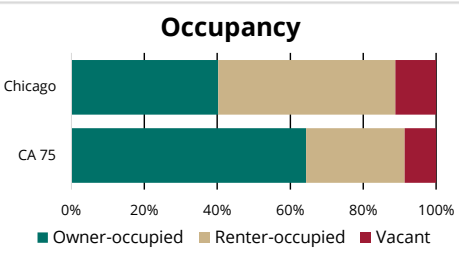


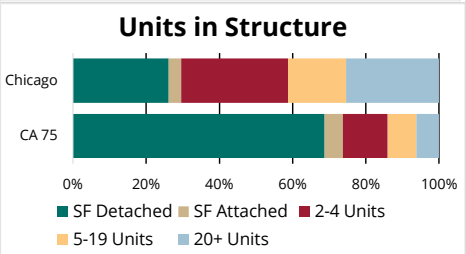
Community Area 75: Morgan Park Total Housing Units: 8,761 Total Population: 20,526

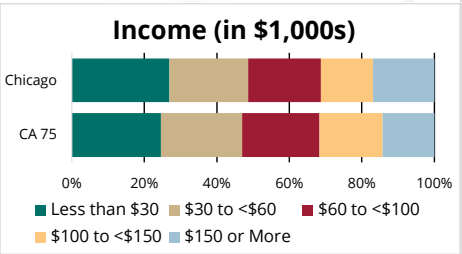


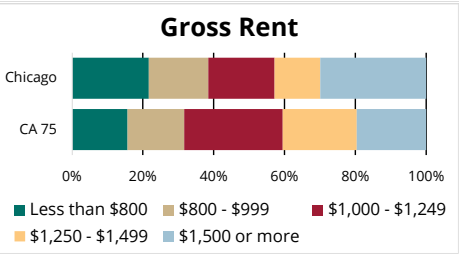


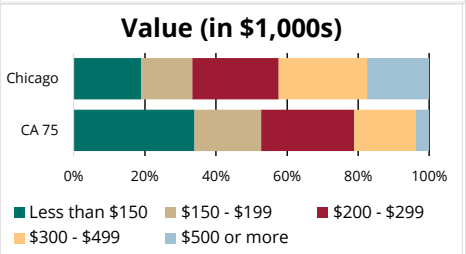












Mortgage Lending

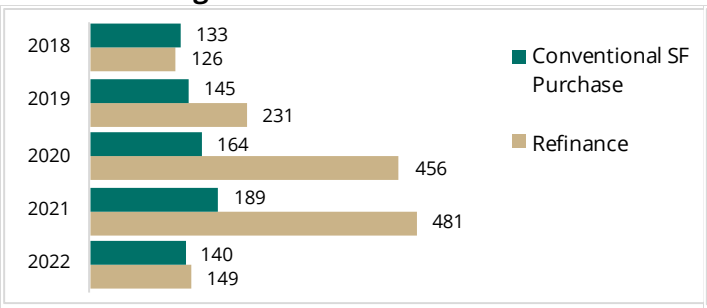
Community Area: 75	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	5	156	16	2	77	101	129	341
Originations	3 (60%)	74 (47%)	10 (63%)	1 (50%)	51 (66%)	30 (30%)	60 (47%)	159 (47%)
Denials	1 (20%)	51 (33%)	3 (19%)	1 (50%)	14 (18%)	18 (18%)	42 (33%)	85 (25%)
Originations								
Total Amount ($1,000s)	$30,040	$17,775	$2,170	$30,600	$20,620	$23,585	$21,855	$30,655
Conventional Loans	3	60	10	1	49	29	49	142
Purchase	2	33	4	0	18	12	27	65
Refinance	0	31	1	0	14	11	21	56
For Principal Residence	2	67	10	1	48	18	58	136
Single-family	3	72	10	1	50	28	60	154
2-4 Family	0	2	0	0	1	0	0	3
Avg Loan Amount ($1,000s)	$10,013.3	$240.2	$217.0	$30,600.0	$404.3	$786.2	$364.3	$192.8
Avg Borrower Income ($1,000s)	$108.0	$122.9	$117.0	$110.9	$103.9	$112.6	$146.0	$110.9
Avg Property Value ($1,000s)	$309.4	$358.8	$341.0	$307.7	$296.7	$284.0	$367.0	$308.1
LTV > 90	1 of 3	28 of 72	3 of 10	0 of 1	9 of 50	3 of 25	22 of 60	41 of 151
DTI > 45	0 of 3	15 of 71	2 of 10	0 of 1	4 of 50	2 of 17	12 of 60	21 of 142
Loan Costs > $5,000	3 of 3	26 of 59	5 of 8	0 of 1	17 of 38	5 of 12	22 of 51	51 of 113
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1	272	24	3	114	177	223	567
Originations	1 (100%)	122 (45%)	14 (58%)	0 (0%)	78 (68%)	54 (31%)	100 (45%)	255 (45%)
Denials	0 (0%)	68 (25%)	5 (21%)	3 (0%)	10 (9%)	35 (20%)	58 (26%)	116 (20%)
Originations								
Total Amount ($1,000s)	$58,020	$32,475	$2,820	$58,115	$40,415	$43,435	$40,945	$58,115
Conventional Loans	1	69	8	0	55	46	66	171
Purchase	1	79	12	0	49	24	69	153
Refinance	0	37	2	0	26	30	28	93
For Principal Residence	1	118	13	0	71	18	95	208
Single-family	1	116	13	0	75	49	98	241
2-4 Family	0	6	1	0	3	3	2	12
Avg Loan Amount ($1,000s)	$58,020.0	$266.2	$201.4	$0.0	$518.1	$804.4	$409.5	$227.9
Avg Borrower Income ($1,000s)	$99.1	$104.6	$76.2	$99.1	$94.7	$99.3	$132.1	$99.1
Avg Property Value ($1,000s)	$292.4	$321.6	$234.3	$291.6	$292.3	$270.2	$339.7	$291.6
LTV > 90	1 of 1	64 of 119	8 of 13	0 of 0	29 of 72	9 of 53	49 of 95	103 of 245
DTI > 45	0 of 1	28 of 120	1 of 13	0 of 0	12 of 72	4 of 21	22 of 96	44 of 214
Loan Costs > $5,000	1 of 1	78 of 111	10 of 12	0 of 0	49 of 70	16 of 21	61 of 94	144 of 203

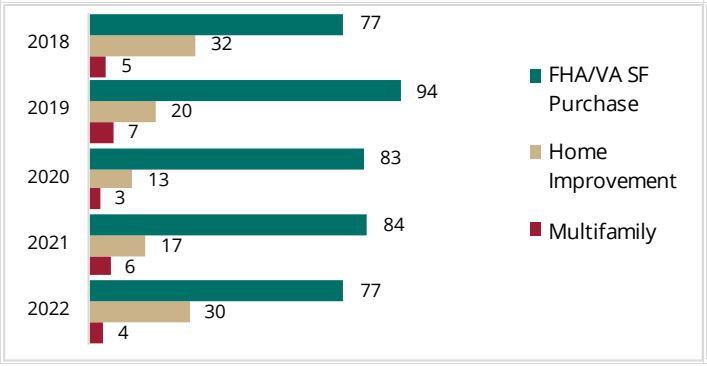
Top Lenders – Community Area 75: Morgan Park

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	57	31 (54%)	$7,705	24 (77%)	7 (23%)	19 (61%)	7 (23%)
ROCKET MORTGAGE, LLC	48	24 (50%)	$4,370	6 (25%)	17 (71%)	14 (58%)	13 (54%)
LOANDEPOT.COM, LLC	34	18 (53%)	$4,280	14 (78%)	4 (22%)	13 (72%)	8 (44%)
UNITED SHORE FINANCIAL SERVICES, LLC	21	15 (71%)	$4,015	13 (87%)	2 (13%)	9 (60%)	7 (47%)
U.S. BANK NATIONAL ASSOCIATION	52	14 (27%)	$1,670	2 (14%)	3 (21%)	10 (71%)	5 (36%)
THE HUNTINGTON NATIONAL BANK	28	14 (50%)	$2,990	10 (71%)	1 (7%)	6 (43%)	5 (36%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	30	13 (43%)	$2,045	3 (23%)	8 (62%)	4 (31%)	4 (31%)
BANK OF AMERICA, NATIONAL ASSOCIATION	23	13 (57%)	$2,615	6 (46%)	5 (38%)	9 (69%)	6 (46%)
RF RENOVO MANAGEMENT COMPANY, LLC	12	12 (100%)	$3,120	5 (42%)	7 (58%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	25	12 (48%)	$2,580	3 (25%)	6 (50%)	9 (75%)	7 (58%)
CROSSCOUNTRY MORTGAGE, INC.	17	10 (59%)	$2,320	7 (70%)	3 (30%)	8 (80%)	4 (40%)
AMERICAN PACIFIC MORTGAGE CORPORATION	15	10 (67%)	$2,530	7 (70%)	3 (30%)	5 (50%)	4 (40%)
THE FEDERAL SAVINGS BANK	11	9 (82%)	$2,145	5 (56%)	3 (33%)	8 (89%)	3 (33%)
FIRST AMERICAN BANK	11	7 (64%)	$655	0 (0%)	5 (71%)	2 (29%)	5 (71%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	9	7 (78%)	$1,685	7 (100%)	0 (0%)	6 (86%)	4 (57%)
PNC BANK, NATIONAL ASSOCIATION	10	6 (60%)	$670	0 (0%)	2 (33%)	0 (0%)	2 (33%)
CIVIC FINANCIAL SERVICES, LLC	9	6 (67%)	$1,180	5 (83%)	0 (0%)	1 (17%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	8	6 (75%)	$1,210	3 (50%)	3 (50%)	5 (83%)	4 (67%)
FINANCE OF AMERICA MORTGAGE LLC	10	6 (60%)	$910	4 (67%)	2 (33%)	0 (0%)	0 (0%)
NEIGHBORHOOD LOANS, INC.	9	6 (67%)	$910	6 (100%)	0 (0%)	6 (100%)	5 (83%)

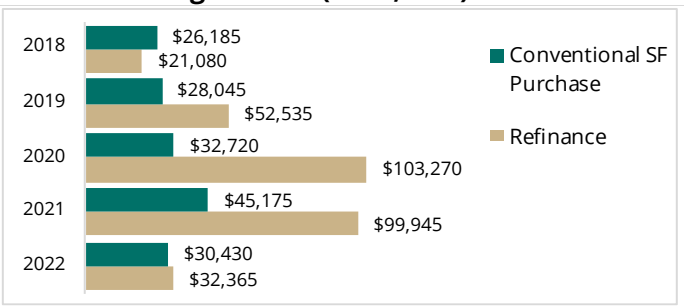
Trend – Past Five Years:

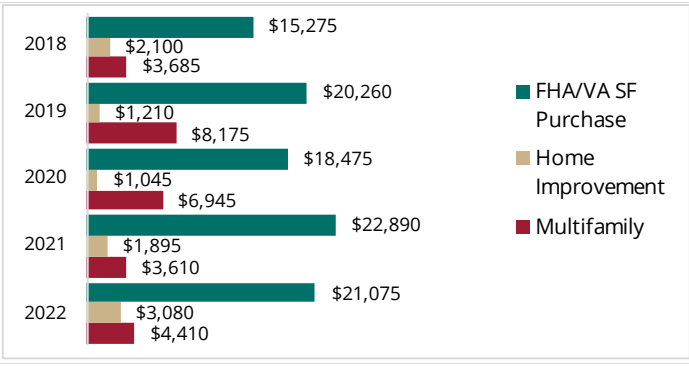
Number of Originations



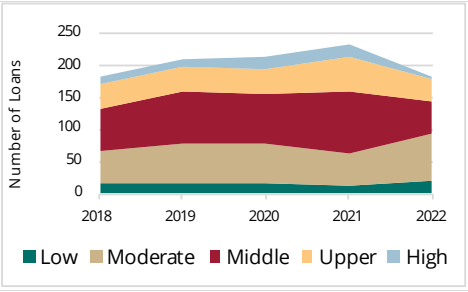


Amount of Originations (in $1,000s)

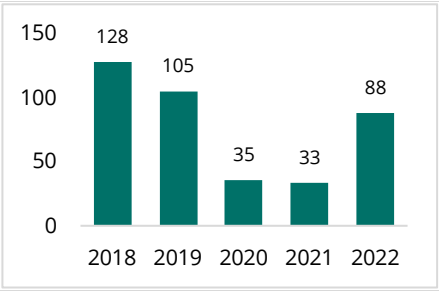




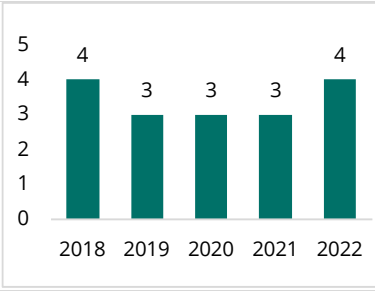
Owner-occupied Home Purchase Lending by Borrower Income



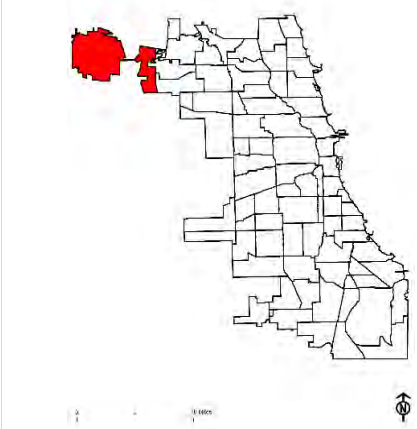
Foreclosure Filings

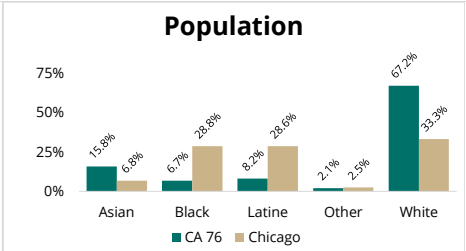


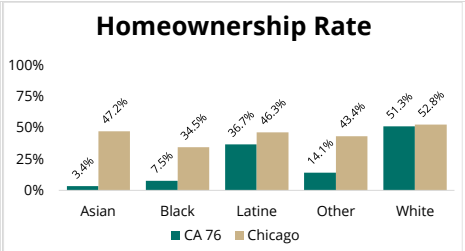
Bank Branches

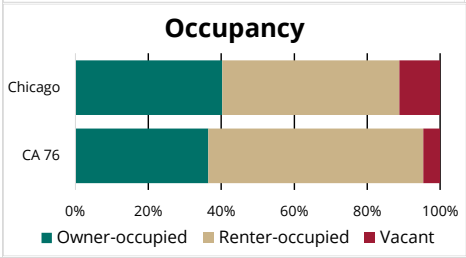


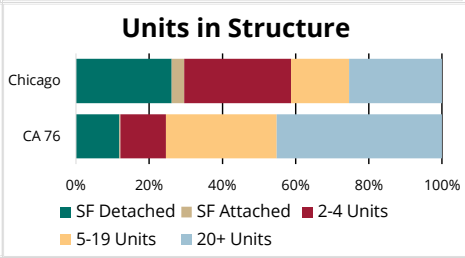
Community Area 76: O'Hare Total Housing Units: 6,772 Total Population: 13,285

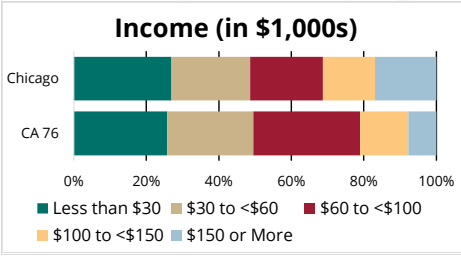


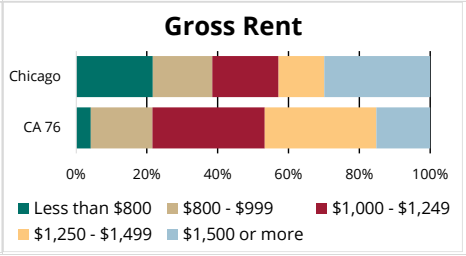


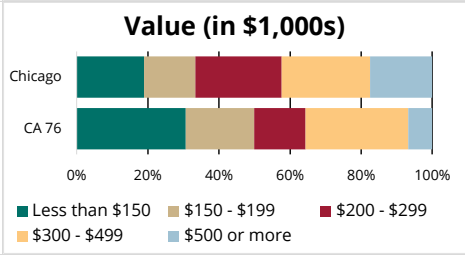












Mortgage Lending

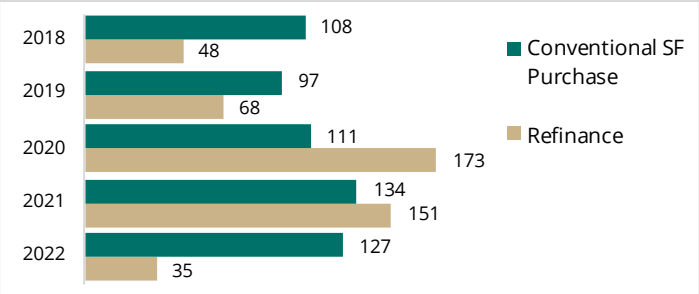
Community Area: 76	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	6	1	15	0	83	31	59	121
Originations	5 (83%)	0 (0%)	6 (40%)	0 (0%)	49 (59%)	10 (32%)	30 (51%)	64 (53%)
Denials	1 (17%)	0 (0%)	5 (33%)	0 (0%)	19 (23%)	5 (16%)	14 (24%)	25 (21%)
Originations								
Total Amount ($1,000s)	$10,835	$11,780	$870	$11,780	$4,015	$8,710	$7,960	$11,780
Conventional Loans	4	0	6	0	49	9	29	62
Purchase	4	0	5	0	30	5	22	39
Refinance	0	0	1	0	10	4	5	14
For Principal Residence	4	0	5	0	40	5	26	49
Single-family	4	0	5	0	44	5	29	53
2-4 Family	1	0	1	0	4	1	1	6
Avg Loan Amount ($1,000s)	$2,167.0	$0.0	$145.0	$0.0	$81.9	$871.0	$265.3	$184.1
Avg Borrower Income ($1,000s)	$109.5	$108.6	$74.0	$108.6	$101.7	$109.1	$173.0	$108.6
Avg Property Value ($1,000s)	$267.4	$265.5	$230.0	$265.5	$329.5	$249.7	$375.7	$265.5
LTV > 90	2 of 4	0 of 0	2 of 6	0 of 0	7 of 47	1 of 7	6 of 29	10 of 58
DTI > 45	0 of 4	0 of 0	1 of 6	0 of 0	8 of 47	0 of 5	7 of 29	8 of 56
Loan Costs > $5,000	1 of 3	0 of 0	3 of 6	0 of 0	16 of 34	1 of 3	8 of 24	18 of 40
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	8	5	31	0	164	35	120	212
Originations	5 (63%)	2 (40%)	21 (68%)	0 (0%)	100 (61%)	17 (49%)	71 (59%)	124 (58%)
Denials	2 (25%)	1 (20%)	5 (16%)	0 (0%)	29 (18%)	1 (3%)	23 (19%)	33 (16%)
Originations								
Total Amount ($1,000s)	$24,235	$24,930	$5,355	$25,260	$4,500	$22,115	$14,725	$25,260
Conventional Loans	3	2	18	0	95	15	68	115
Purchase	5	2	17	0	83	10	55	100
Refinance	0	0	4	0	14	7	15	21
For Principal Residence	4	2	20	0	92	16	67	114
Single-family	5	2	19	0	94	17	70	118
2-4 Family	0	0	2	0	6	0	1	6
Avg Loan Amount ($1,000s)	$4,847.0	$12,465.0	$255.0	$0.0	$45.0	$1,300.9	$207.4	$203.7
Avg Borrower Income ($1,000s)	$97.2	$97.1	$115.0	$97.0	$91.1	$97.9	$149.2	$97.0
Avg Property Value ($1,000s)	$266.7	$266.0	$320.2	$264.7	$230.8	$268.7	$347.5	$264.7
LTV > 90	4 of 5	0 of 2	10 of 21	0 of 0	28 of 96	5 of 17	22 of 68	37 of 120
DTI > 45	1 of 5	0 of 2	1 of 20	0 of 0	15 of 96	2 of 16	11 of 69	18 of 119
Loan Costs > $5,000	5 of 5	2 of 2	17 of 18	0 of 0	72 of 86	10 of 15	50 of 61	89 of 108

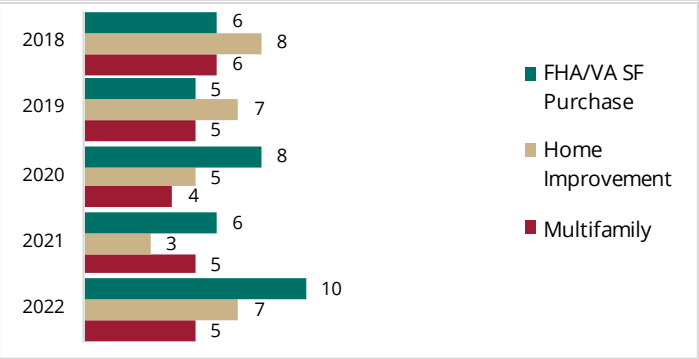
Top Lenders – Community Area 76: O'Hare

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC	38	24 (63%)	$6,300	22 (92%)	2 (8%)	5 (21%)	14 (58%)
ROCKET MORTGAGE, LLC	10	9 (90%)	$2,025	3 (33%)	6 (67%)	3 (33%)	3 (33%)
GUARANTEED RATE, INC.	16	9 (56%)	$1,925	9 (100%)	0 (0%)	5 (56%)	5 (56%)
BANK OF AMERICA, NATIONAL ASSOCIATION	16	8 (50%)	$1,200	5 (63%)	2 (25%)	2 (25%)	5 (63%)
THE HUNTINGTON NATIONAL BANK	18	8 (44%)	$1,090	2 (25%)	2 (25%)	0 (0%)	3 (38%)
A&N MORTGAGE SERVICES, INC.	9	7 (78%)	$1,285	7 (100%)	0 (0%)	4 (57%)	5 (71%)
PNC BANK, NATIONAL ASSOCIATION	13	6 (46%)	$590	2 (33%)	1 (17%)	1 (17%)	4 (67%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	12	6 (50%)	$630	5 (83%)	1 (17%)	1 (17%)	6 (100%)
FIRST FINANCIAL CREDIT UNION	6	6 (100%)	$970	6 (100%)	0 (0%)	1 (17%)	4 (67%)
LOANDEPOT.COM, LLC	8	6 (75%)	$1,150	6 (100%)	0 (0%)	0 (0%)	3 (50%)
POLISH & SLAVIC FEDERAL CREDIT UNION	6	5 (83%)	$475	4 (80%)	0 (0%)	0 (0%)	3 (60%)
U.S. BANK NATIONAL ASSOCIATION	8	4 (50%)	$890	1 (25%)	2 (50%)	1 (25%)	1 (25%)
NATIONSTAR MORTGAGE LLC	4	4 (100%)	$740	0 (0%)	4 (100%)	1 (25%)	4 (100%)
BARRINGTON BANK & TRUST COMPANY, N.A.	5	4 (80%)	$960	4 (100%)	0 (0%)	1 (25%)	1 (25%)
GUARANTEED RATE AFFINITY, LLC	4	4 (100%)	$1,280	4 (100%)	0 (0%)	0 (0%)	1 (25%)
CROSSCOUNTRY MORTGAGE, INC.	9	4 (44%)	$1,130	4 (100%)	0 (0%)	1 (25%)	2 (50%)
FLAGSTAR BANK, FSB	4	3 (75%)	$365	3 (100%)	0 (0%)	2 (67%)	2 (67%)
CALIBER HOME LOANS, INC.	6	3 (50%)	$895	2 (67%)	1 (33%)	0 (0%)	0 (0%)
FIRST CENTENNIAL MORTGAGE CORPORATION	4	3 (75%)	$655	3 (100%)	0 (0%)	1 (33%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	6	3 (50%)	$415	3 (100%)	0 (0%)	0 (0%)	3 (100%)

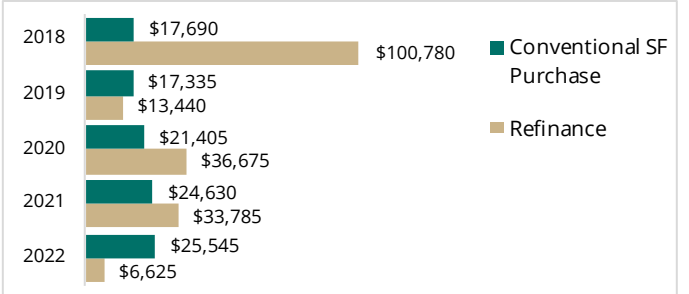
Trend – Past Five Years:

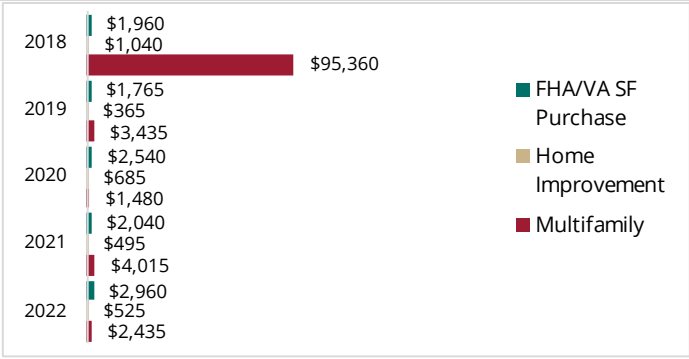
Number of Originations



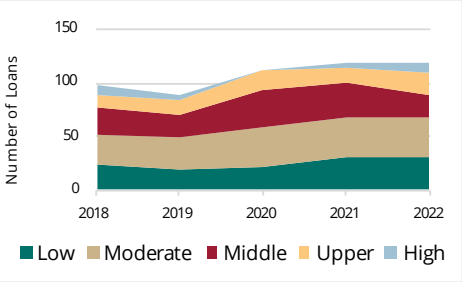


Amount of Originations (in $1,000s)

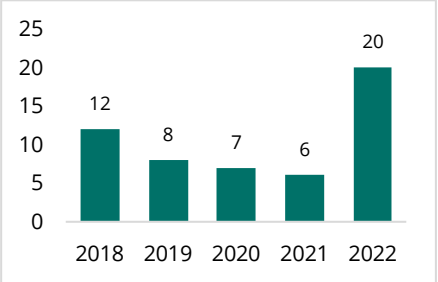




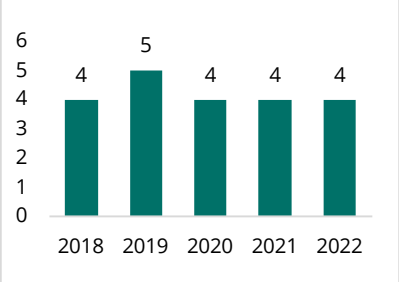
Owner-occupied Home Purchase Lending by Borrower Income



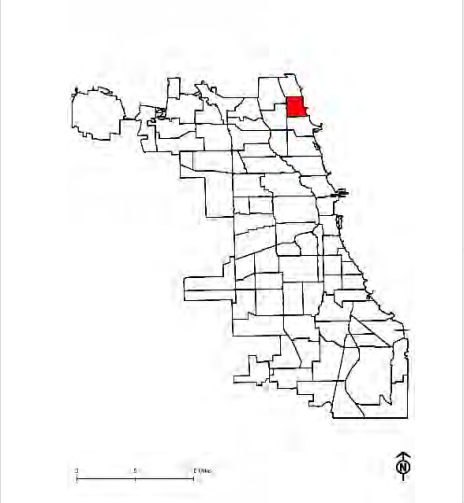
Foreclosure Filings

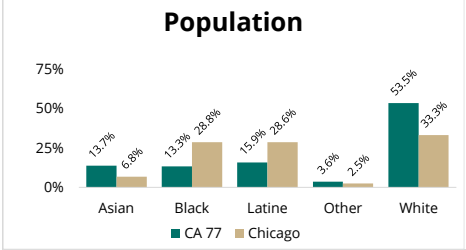


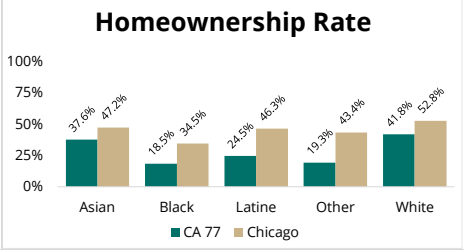
Foreclosure Auction and Sales

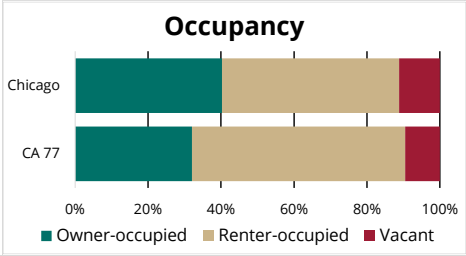


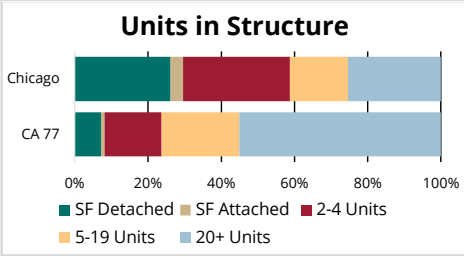
Community Area 77: Edgewater Total Housing Units: 31,929 Total Population: 58,693

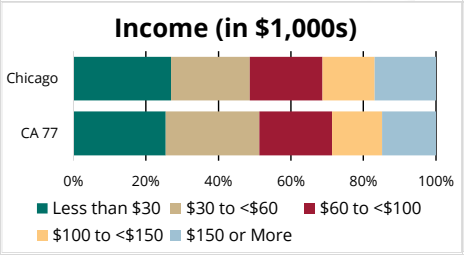


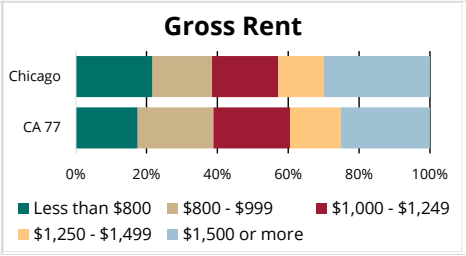


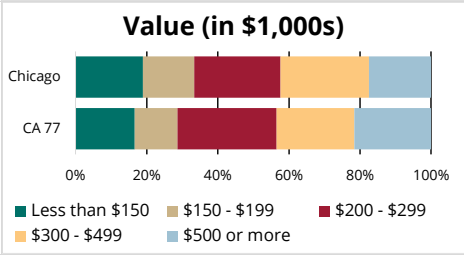












Mortgage Lending

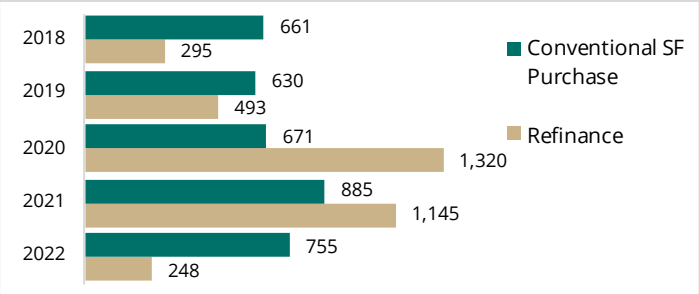
Community Area: 77	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	76	36	63	8	466	204	213	790
Originations	35 (46%)	18 (50%)	29 (46%)	4 (50%)	277 (59%)	87 (43%)	91 (43%)	421 (53%)
Denials	13 (17%)	6 (17%)	16 (25%)	2 (25%)	67 (14%)	21 (10%)	47 (22%)	109 (14%)
Originations								
Total Amount ($1,000s)	$256,960	$262,525	$6,365	$264,945	$176,680	$103,670	$252,850	$266,195
Conventional Loans	34	16	28	2	275	87	88	414
Purchase	27	16	20	2	157	44	61	246
Refinance	5	0	5	1	75	36	25	117
For Principal Residence	24	18	26	4	261	38	88	345
Single-family	30	18	23	2	244	42	87	336
2-4 Family	5	0	6	2	30	6	4	43
Avg Loan Amount ($1,000s)	$7,341.7	$14,584.7	$219.5	$66,236.3	$637.8	$1,191.6	$2,778.6	$632.3
Avg Borrower Income ($1,000s)	$169.9	$176.3	$104.0	$174.7	$188.3	$172.6	$213.3	$174.4
Avg Property Value ($1,000s)	$1,129.5	$1,096.1	$355.3	$1,066.3	$2,161.6	$512.9	$1,301.1	$1,062.8
LTV > 90	7 of 34	7 of 16	3 of 29	1 of 3	23 of 273	1 of 75	16 of 89	39 of 401
DTI > 45	1 of 34	3 of 16	4 of 29	1 of 3	36 of 264	4 of 42	21 of 88	45 of 359
Loan Costs > $5,000	18 of 25	13 of 15	12 of 24	2 of 2	113 of 212	21 of 35	37 of 81	167 of 289
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	76	36	63	8	466	204	213	790
Originations	35 (46%)	18 (50%)	29 (46%)	4 (50%)	277 (59%)	87 (43%)	91 (43%)	421 (53%)
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Avg Property Value ($1,000s)	$1,129.5	$1,096.1	$355.3	$1,066.3	$2,161.6	$512.9	$1,301.1	$1,062.8
LTV > 80	7 of 34	7 of 16	3 of 29	1 of 3	23 of 273	1 of 75	16 of 89	39 of 401
DTI > 43	1 of 34	3 of 16	4 of 29	1 of 3	36 of 264	4 of 42	21 of 88	45 of 359
Loan Costs > $5,000	18 of 25	13 of 15	12 of 24	2 of 2	113 of 212	21 of 35	37 of 81	167 of 289

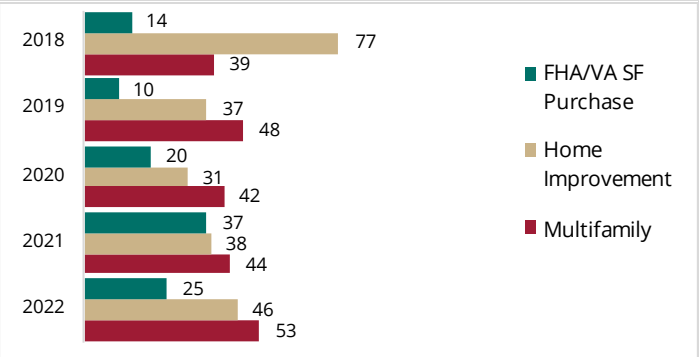
Top Lenders – Community Area 77: Edgewater

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	279	166 (59%)	$48,240	148 (89%)	18 (11%)	39 (23%)	57 (34%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	167	96 (57%)	$82,780	61 (64%)	35 (36%)	16 (17%)	31 (32%)
CROSSCOUNTRY MORTGAGE, INC.	74	52 (70%)	$16,220	48 (92%)	3 (6%)	14 (27%)	15 (29%)
THE HUNTINGTON NATIONAL BANK	71	38 (54%)	$12,010	21 (55%)	8 (21%)	8 (21%)	5 (13%)
ROCKET MORTGAGE, LLC	54	37 (69%)	$8,685	17 (46%)	19 (51%)	10 (27%)	9 (24%)
A&N MORTGAGE SERVICES, INC.	43	37 (86%)	$12,515	35 (95%)	2 (5%)	11 (30%)	7 (19%)
UNITED SHORE FINANCIAL SERVICES, LLC	39	29 (74%)	$6,215	25 (86%)	4 (14%)	12 (41%)	12 (41%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	36	27 (75%)	$16,305	19 (70%)	5 (19%)	7 (26%)	4 (15%)
PROPER RATE, LLC	34	25 (74%)	$7,295	24 (96%)	1 (4%)	2 (8%)	5 (20%)
U.S. BANK NATIONAL ASSOCIATION	61	24 (39%)	$7,500	11 (46%)	3 (13%)	4 (17%)	2 (8%)
BANK OF AMERICA, NATIONAL ASSOCIATION	46	23 (50%)	$7,105	15 (65%)	4 (17%)	7 (30%)	4 (17%)
BARRINGTON BANK & TRUST COMPANY, N.A.	30	20 (67%)	$5,370	18 (90%)	1 (5%)	4 (20%)	7 (35%)
LOANDEPOT.COM, LLC	28	20 (71%)	$4,730	15 (75%)	5 (25%)	7 (35%)	9 (45%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	48	19 (40%)	$3,245	8 (42%)	5 (26%)	3 (16%)	4 (21%)
GUARANTEED RATE AFFINITY, LLC	25	17 (68%)	$4,465	15 (88%)	2 (12%)	3 (18%)	9 (53%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	50	16 (32%)	$4,430	7 (44%)	9 (56%)	2 (13%)	3 (19%)
CITIBANK, NATIONAL ASSOCIATION	34	15 (44%)	$5,965	13 (87%)	2 (13%)	8 (53%)	5 (33%)
CHICAGO FINANCIAL SERVICES, INC.	17	15 (88%)	$6,005	11 (73%)	4 (27%)	2 (13%)	2 (13%)
DRAPER AND KRAMER MORTGAGE CORP.	19	14 (74%)	$4,500	8 (57%)	6 (43%)	3 (21%)	2 (14%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	30	14 (47%)	$3,390	13 (93%)	1 (7%)	6 (43%)	5 (36%)

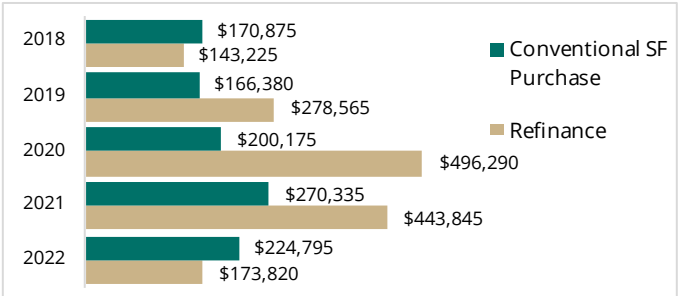
Trend – Past Five Years:

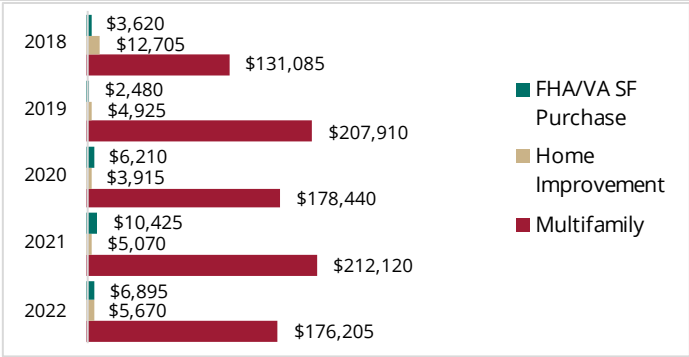
Number of Originations



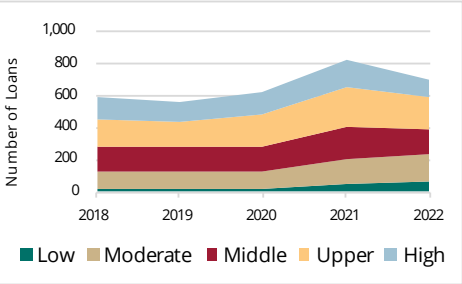


Amount of Originations (in $1,000s)

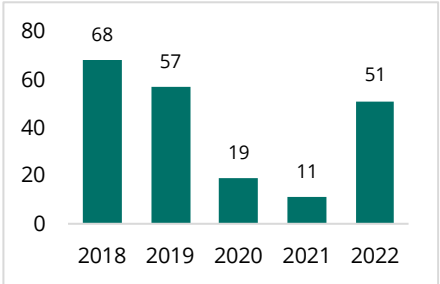




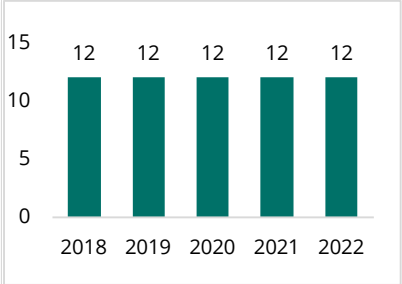
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches



Seven County, Cook County Subregion, and County Level Data

This section of the Fact Book is divided into 2-page spreads for the Seven County region, Cook County subregions, and each of the seven counties individually. Maps are also included for 2022 Seven County data.

List of major municipalities in each suburban Cook County region

Italicized municipalities appear in more than one region.

North
Arlington Heights
Deerfield
Des Plaines
Evanston
Glencoe
Kenilworth
Lincolnwood
Mount Prospect
Niles
Northbrook
Northfield
Park Ridge
Skokie
Wilmette

Northwest
Arlington Heights
Barrington
Barrington Hills
Bartlett
Buffalo Grove
Des Plaines
Elk Grove Village
Hoffman Estates
Inverness
Mount Prospect
Palatine
Prospect Heights
Rolling Meadows
Rosemont
Schaumburg
South Barrington
Streamwood
Wheeling

South
Blue Island
Burnham
Calumet City
Calumet Park
Chicago Heights
County Club Hills
Dixmoor
Dolton
Flossmoor
Ford Heights
Glenwood
Harvey
Hazel Crest
Homewood
Lansing
Lynwood
Matteson
Oak Forest
Olympia Fields
Park Forest
Phoenix
Posen
Richton Park
Riverdale
Sauk Village
South Chicago Heights
South Holland
Steger
Thornton

Southwest
Alsip
Bedford Park
Blue Island

Southwest (cont'd)
Bridgeview
Burbank
Chicago Ridge
Crestwood
Evergreen Park
Hazel Crest
Hickory Hills
Justice
Lemont
Merrionette Park
Midlothian
Oak Forest
Oak Lawn
Orland Hills
Orland Park
Palos Heights
Palos Hills
Palos Park
Robbins
Summit
Tinley Park
Willow Springs
Worth

West
Bedford Park
Bellwood
Bensenville
Berkeley
Berwyn
Broadview
Brookfield
Burr Ridge
Cicero

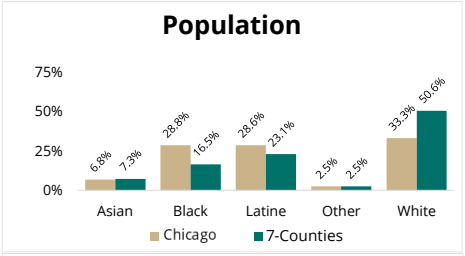
West (cont'd)
Countryside
Elmwood Park
Forest Park
Forest View
Franklin Park
Harwood Heights
Hillside
Hinsdale
Hodgkins
Indian Head Park
Justice
La Grange
La Grange Park
Lyons
Maywood
McCook
Melrose Park
Norridge
North Riverside
Northlake
Oak Park
River Forest
River Grove
Riverside
Schiller Park
Stickney
Stone Park
Summit
Westchester
Western Springs
Willow Springs

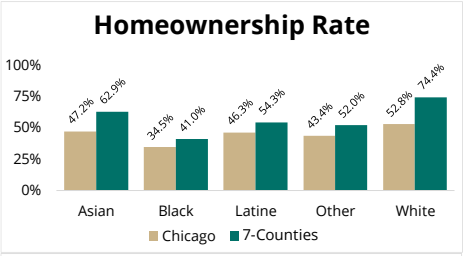
Seven County Region

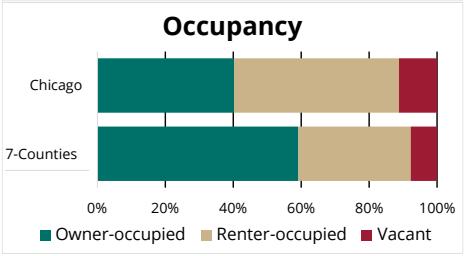
Total Housing Units: 3,410,090

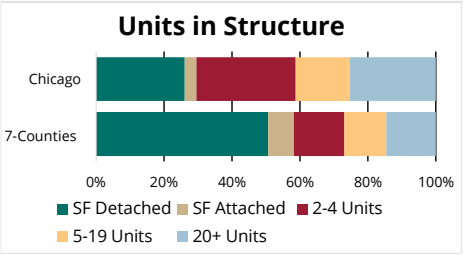
Total Population: 8,451,538

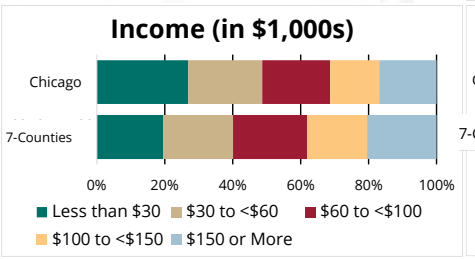


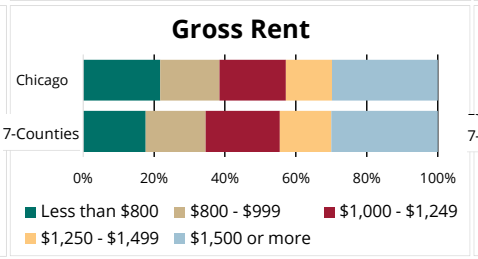


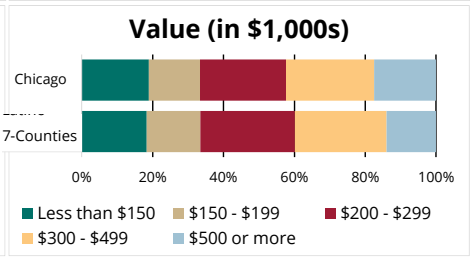












Mortgage Lending

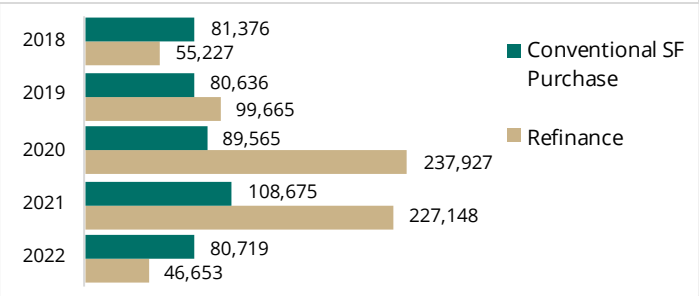
Community Area: Seven-County Region 2022	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	11,058	12,303	21,420	1,299	83,864	32,369	47,825	140,893
Originations	5,780 (52%)	4,978 (40%)	9,729 (45%)	487 (37%)	47,816 (57%)	10,390 (32%)	21,144 (44%)	69,451 (49%)
Denials	2,118 (19%)	4,127 (34%)	6,093 (28%)	500 (38%)	15,503 (18%)	4,222 (13%)	13,202 (28%)	26,470 (19%)
Originations								
Total Amount ($1,000s)	$21,894,965	$22,716,235	$1,884,085	$23,627,665	$10,430,995	$16,213,960	$20,578,820	$23,720,955
Conventional Loans	5,711	3,936	8,725	445	46,110	9,905	19,288	66,107
Purchase	3,466	2,676	5,040	205	20,380	5,182	9,956	31,909
Refinance	1,193	1,460	2,786	142	14,931	3,246	6,945	20,972
For Principal Residence	5,246	4,732	9,212	463	45,500	7,173	20,525	63,114
Single-family	5,581	4,542	8,822	453	46,151	7,968	20,134	64,695
2-4 Family	183	424	886	33	1,534	849	998	3,023
Avg Loan Amount ($1,000s)	$3,788.1	$4,563.3	$193.7	$48,516.8	$218.1	$1,560.5	$973.3	$341.5
Avg Borrower Income ($1,000s)	$169.9	$176.3	$104.0	$174.7	$188.3	$172.6	$213.3	$174.4
Avg Property Value ($1,000s)	$1,129.5	$1,096.1	$355.3	$1,066.3	$2,161.6	$512.9	$1,301.1	$1,062.8
LTV > 90	621 of 5,415	1,896 of 4,850	2,758 of 9,487	107 of 479	5,730 of 46,088	1,318 of 8,863	4,847 of 20,567	9,672 of 65,695
DTI > 45	899 of 5,371	1,096 of 4,836	2,105 of 9,451	107 of 479	7,402 of 45,942	1,130 of 7,381	5,802 of 20,542	10,634 of 64,009
Loan Costs > $5,000	2,301 of 3,961	1,974 of 3,909	3,548 of 7,268	130 of 299	14,780 of 31,371	2,922 of 5,229	6,566 of 15,416	22,107 of 44,769
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	15,492	26,223	31,386	1,481	104,609	57,917	76,755	205,722
Originations	9,556 (62%)	12,679 (48%)	18,665 (59%)	740 (50%)	68,012 (65%)	19,340 (33%)	42,420 (55%)	110,327 (54%)
Denials	1,487 (10%)	5,300 (20%)	4,488 (14%)	269 (18%)	10,931 (10%)	6,776 (12%)	13,563 (18%)	24,763 (12%)
Originations								
Total Amount ($1,000s)	$28,071,610	$28,116,550	$4,183,320	$30,671,190	$13,041,945	$23,457,405	$23,167,505	$30,839,675
Conventional Loans	8,808	6,325	12,292	468	56,202	15,112	29,649	86,915
Purchase	7,628	8,788	14,260	530	47,474	11,485	29,935	75,905
Refinance	1,602	3,398	3,834	179	17,042	6,760	11,038	28,981
For Principal Residence	8,438	12,095	17,654	703	64,367	15,922	41,227	101,525
Single-family	9,268	11,357	16,930	679	65,204	17,382	40,274	103,890
2-4 Family	284	1,318	1,730	61	2,776	1,476	2,145	5,915
Avg Loan Amount ($1,000s)	$2,937.6	$2,217.6	$224.1	$41,447.6	$191.8	$1,212.9	$546.1	$279.5
Avg Borrower Income ($1,000s)	$128.8	$135.4	$92.3	$130.9	$130.0	$127.9	$177.9	$130.7
Avg Property Value ($1,000s)	$416.8	$436.3	$295.8	$418.4	$469.2	$373.8	$523.1	$417.7
LTV > 90	2,242 of 9,442	6,946 of 12,147	9,554 of 18,130	327 of 698	20,138 of 66,411	5,469 of 18,543	17,448 of 41,181	35,122 of 107,241
DTI > 45	1,863 of 9,374	4,076 of 12,239	5,608 of 18,113	237 of 722	13,861 of 66,462	3,772 of 16,391	14,198 of 41,792	23,809 of 105,188
Loan Costs > $5,000	5,955 of 8,442	8,935 of 11,355	13,044 of 16,553	513 of 652	43,377 of 60,495	10,867 of 14,957	28,226 of 38,635	69,647 of 95,901

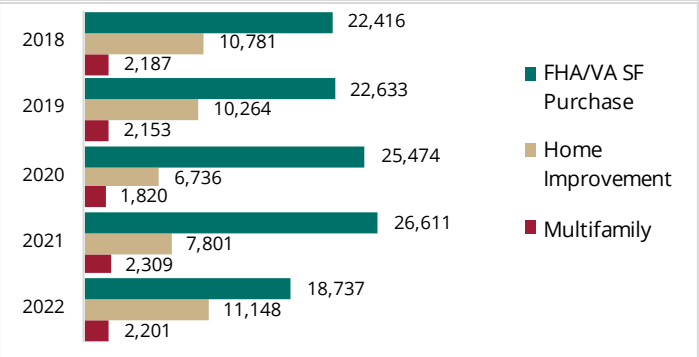
Top Lenders – Seven County Region

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	23,825	13,084 (55%)	$4,331,720	11,129 (85%)	1,955 (15%)	4,161 (32%)	4,139 (32%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	16,692	9,124 (55%)	$3,970,220	5,045 (55%)	3,756 (41%)	3,128 (34%)	3,093 (34%)
ROCKET MORTGAGE, LLC	11,067	7,321 (66%)	$1,770,925	2,773 (38%)	4,243 (58%)	2,538 (35%)	3,078 (42%)
UNITED SHORE FINANCIAL SERVICES, LLC	9,142	6,858 (75%)	$1,906,110	5,350 (78%)	1,508 (22%)	2,728 (40%)	3,055 (45%)
THE HUNTINGTON NATIONAL BANK	11,440	5,942 (52%)	$1,987,790	2,598 (44%)	1,409 (24%)	1,651 (28%)	1,543 (26%)
LOANDEPOT.COM, LLC	8,197	5,298 (65%)	$1,381,470	3,615 (68%)	1,543 (29%)	2,541 (48%)	2,787 (53%)
CROSSCOUNTRY MORTGAGE, INC.	7,314	4,714 (64%)	$1,460,250	4,009 (85%)	638 (14%)	1,580 (34%)	1,818 (39%)
U.S. BANK NATIONAL ASSOCIATION	14,080	4,628 (33%)	$1,199,480	1,436 (31%)	1,427 (31%)	1,433 (31%)	1,424 (31%)
BMO HARRIS BANK NATIONAL ASSOCIATION	9,293	4,419 (48%)	$928,065	593 (13%)	1,103 (25%)	948 (21%)	1,483 (34%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	6,002	3,957 (66%)	$1,072,925	3,354 (85%)	553 (14%)	1,640 (41%)	1,868 (47%)
PNC BANK, NATIONAL ASSOCIATION	6,832	3,913 (57%)	$1,066,975	773 (20%)	1,366 (35%)	908 (23%)	1,196 (31%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	8,845	3,893 (44%)	$875,565	928 (24%)	1,549 (40%)	1,131 (29%)	1,379 (35%)
BANK OF AMERICA, NATIONAL ASSOCIATION	8,083	3,235 (40%)	$1,102,965	1,512 (47%)	775 (24%)	1,162 (36%)	1,098 (34%)
NEIGHBORHOOD LOANS, INC.	4,130	2,901 (70%)	$723,165	2,593 (89%)	308 (11%)	1,589 (55%)	1,725 (59%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	8,762	2,789 (32%)	$1,215,665	1,343 (48%)	1,358 (49%)	937 (34%)	711 (25%)
BARRINGTON BANK & TRUST COMPANY, N.A.	3,892	2,702 (69%)	$768,900	1,995 (74%)	619 (23%)	885 (33%)	1,087 (40%)
FIRST CENTENNIAL MORTGAGE CORPORATION	3,676	2,664 (72%)	$724,520	2,195 (82%)	469 (18%)	1,026 (39%)	1,183 (44%)
AMERICAN PACIFIC MORTGAGE CORPORATION	3,468	2,437 (70%)	$674,775	2,070 (85%)	367 (15%)	990 (41%)	1,141 (47%)
CALIBER HOME LOANS, INC.	4,300	2,393 (56%)	$635,295	1,888 (79%)	504 (21%)	1,307 (55%)	1,214 (51%)
HOME POINT FINANCIAL CORPORATION	3,139	2,157 (69%)	$621,375	1,509 (70%)	648 (30%)	771 (36%)	944 (44%)

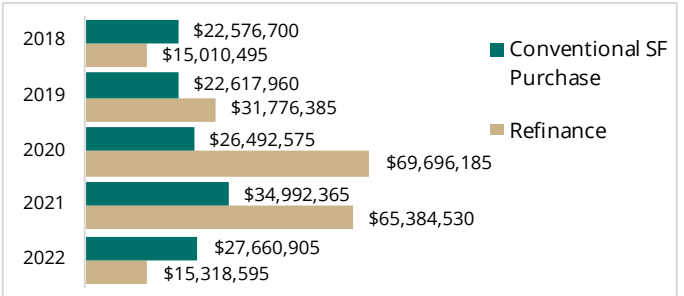
Trend – Past Five Years:

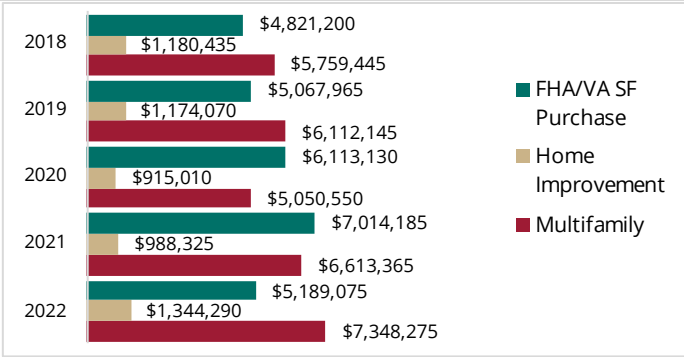
Number of Originations



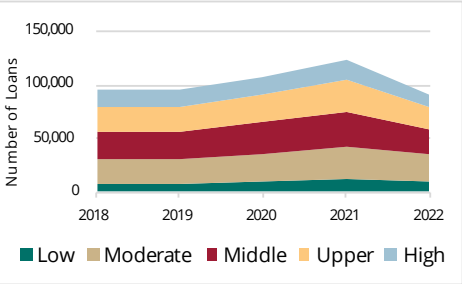


Amount of Originations (in $1,000s)

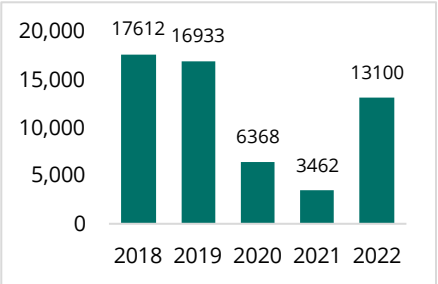




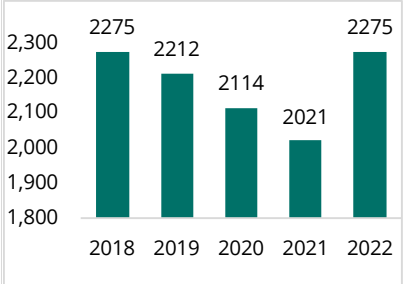
Owner-occupied Home Purchase Lending by Borrower Income



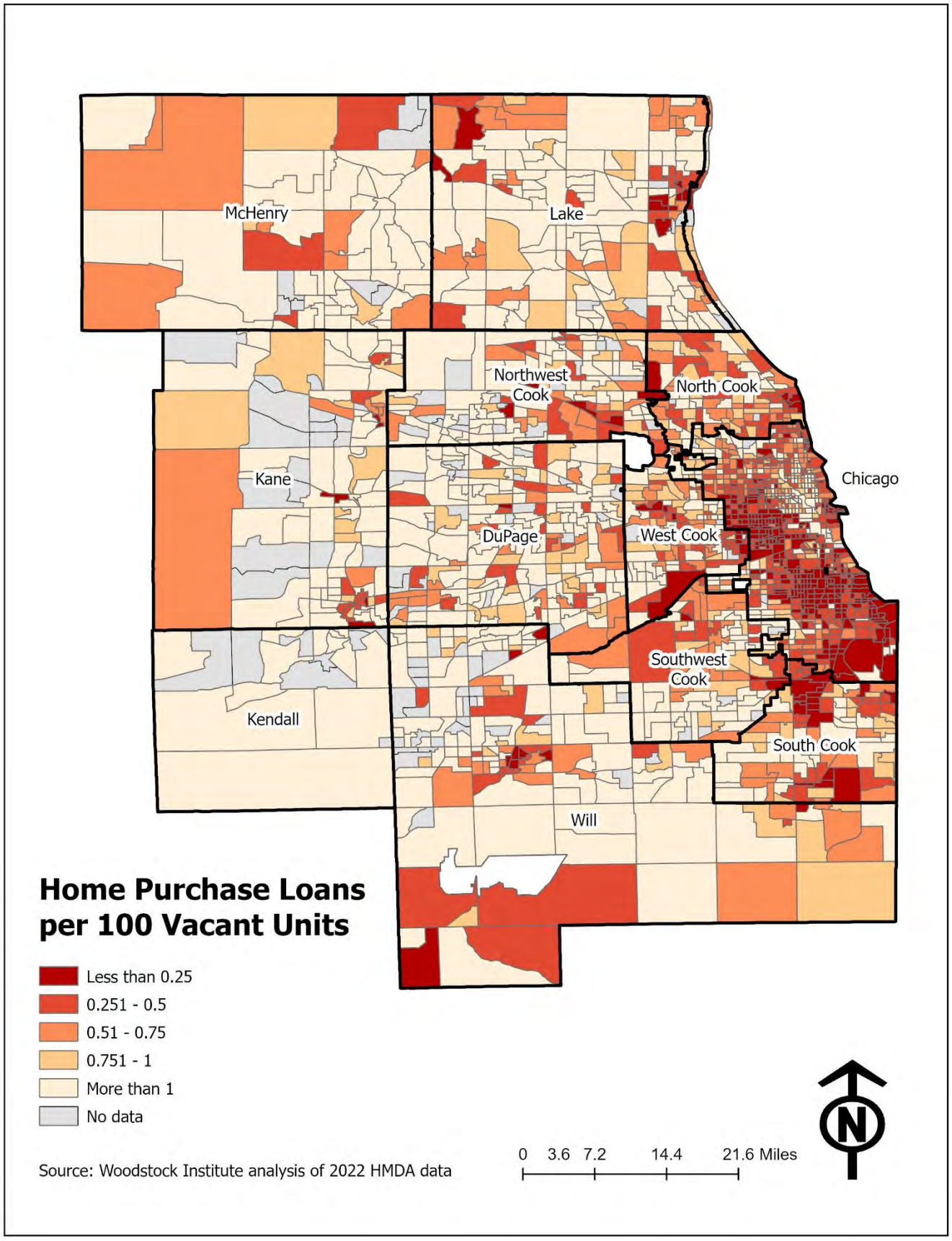
Foreclosure Filings



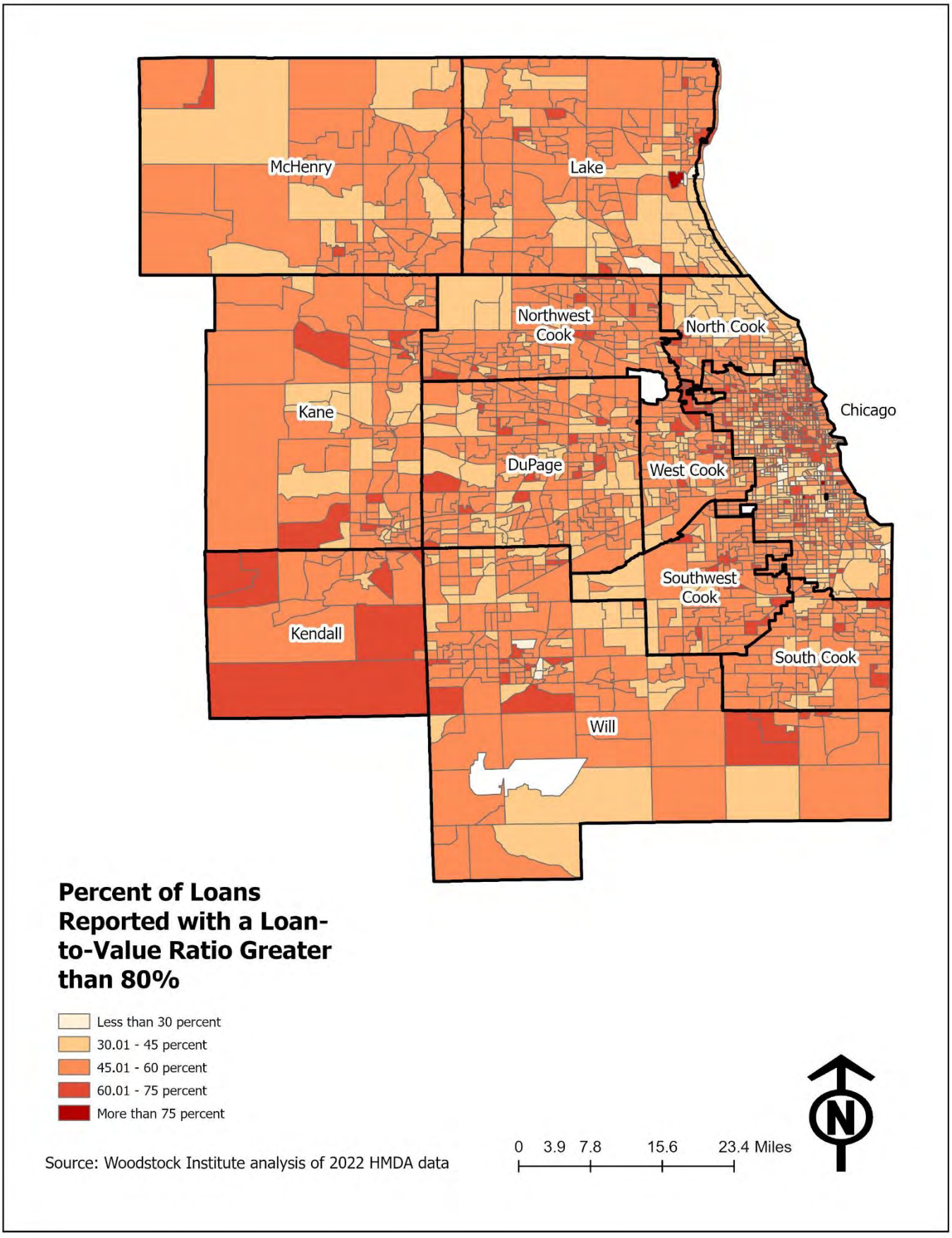
Bank Branches



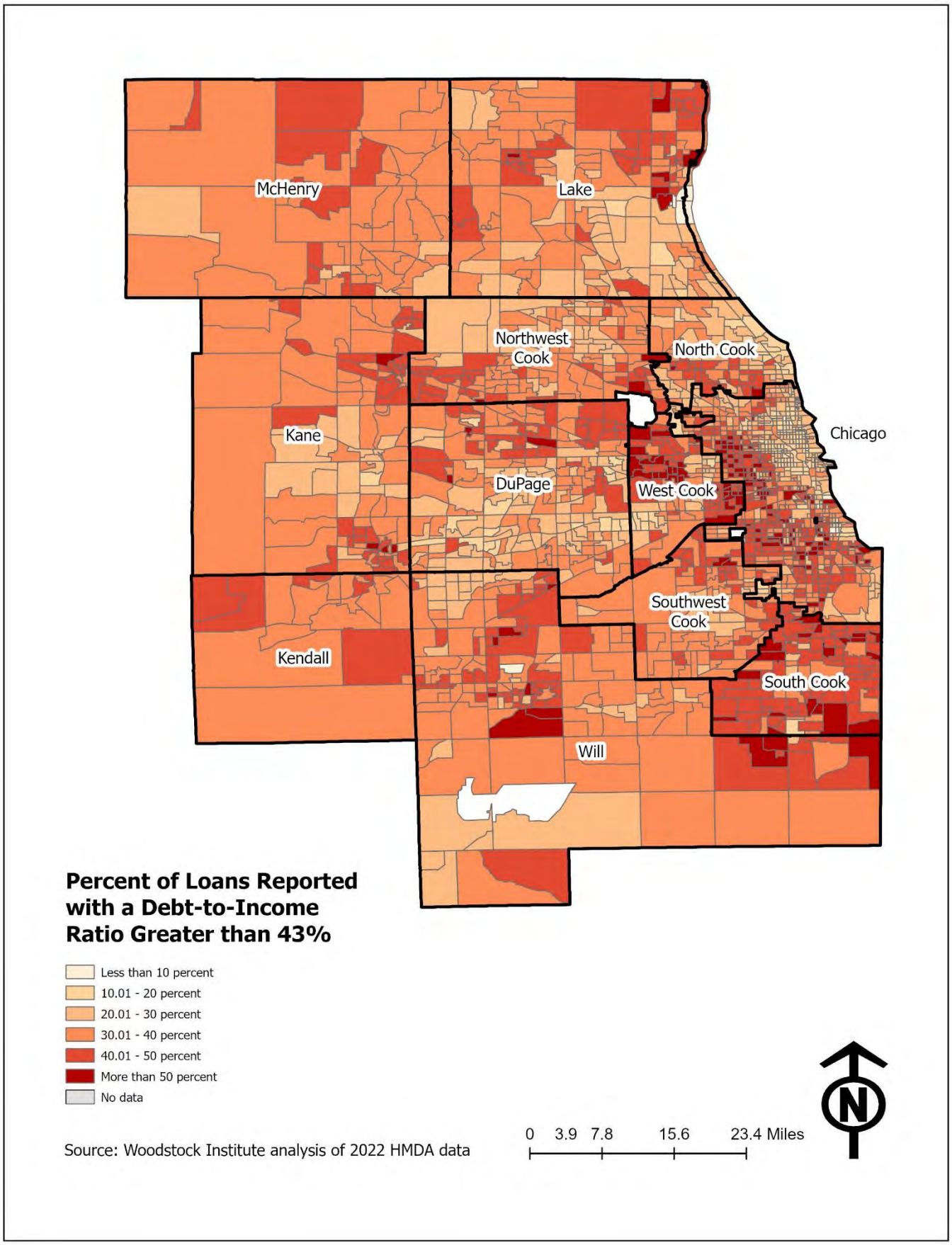
Map 6: Home Purchase Lending in the Seven-County Region, 2022



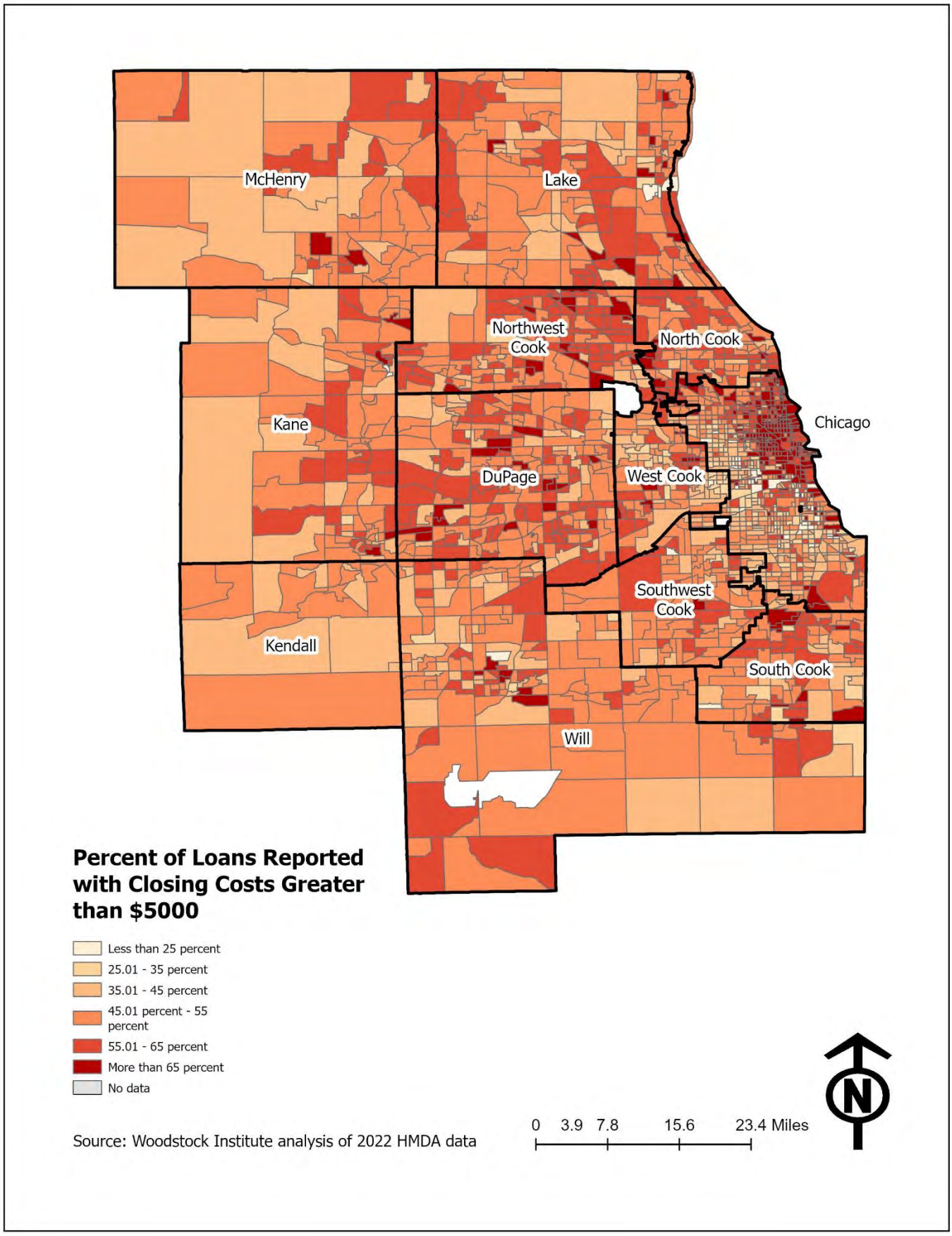
Map 7: High Loan-to-Value Lending in the Seven-County Region, 2022



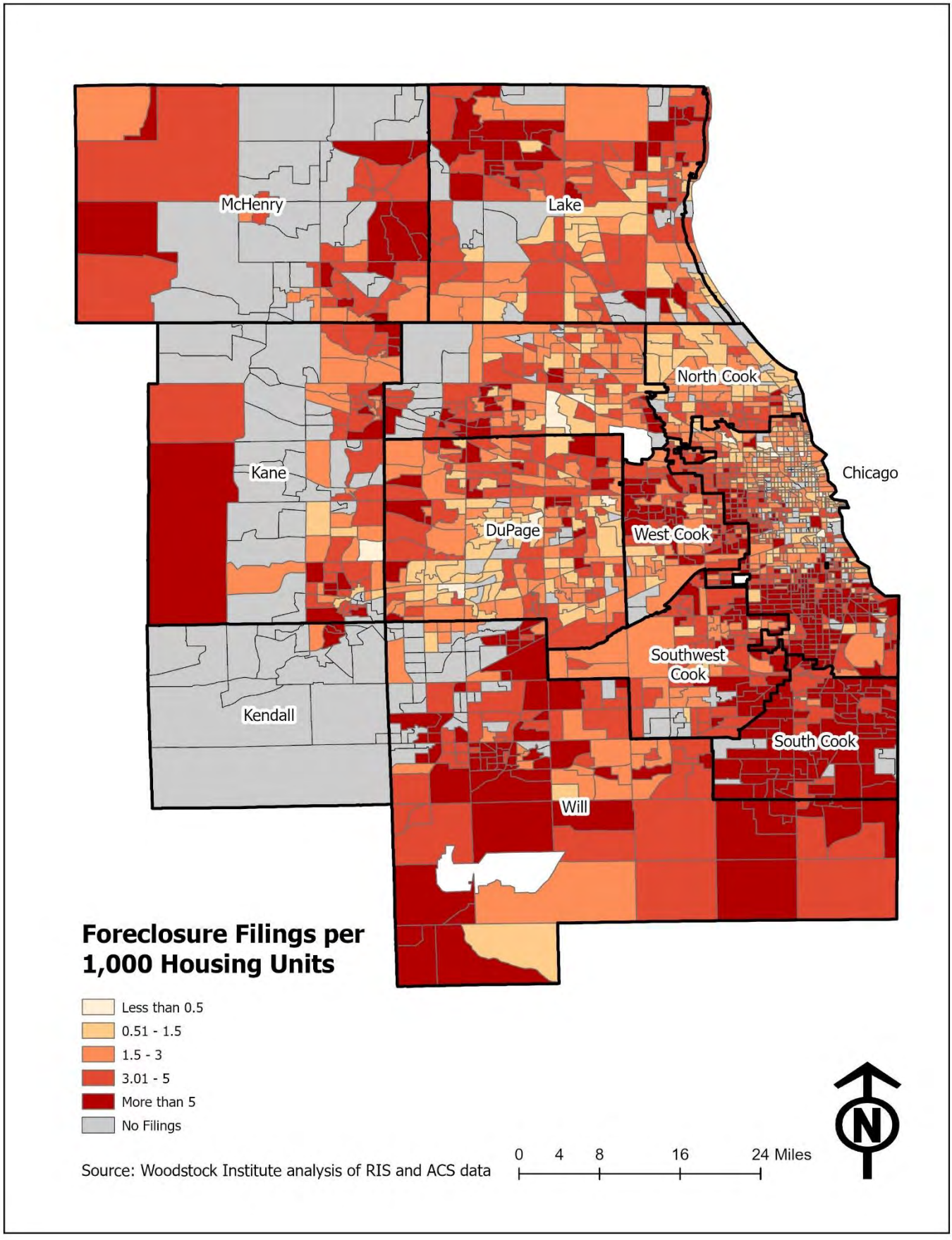
Map 8: High Debt-to-Income Lending in the Seven-County Region, 2022



Map 9: High Total Loan Cost Originations in the Seven-County Region, 2022



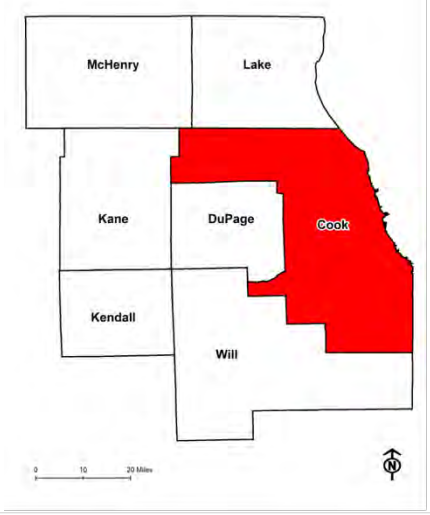
Map 10: Foreclosure Filings in the Seven-County Region, 2022

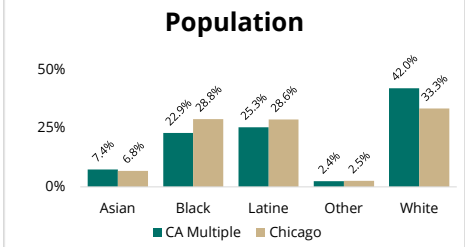


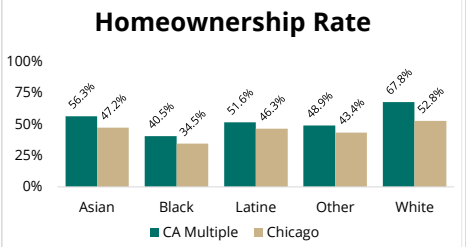
Cook County

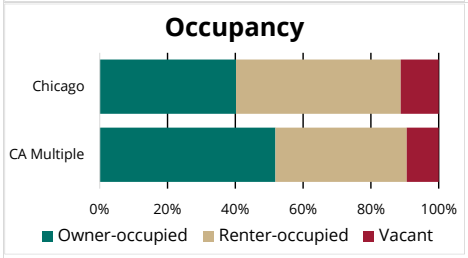
Total Housing Units: 2,180,690

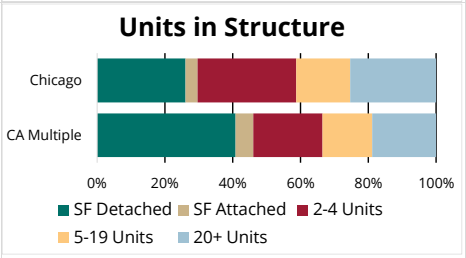
Total Population: 5,169,517

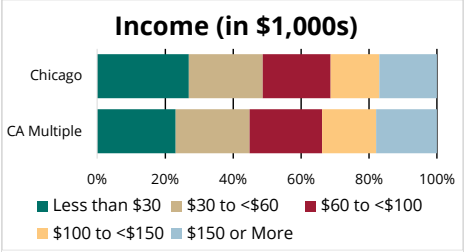


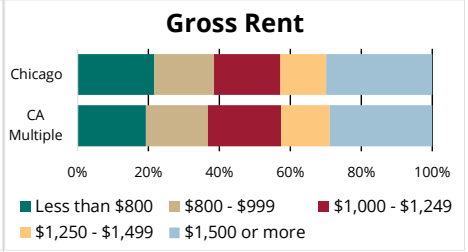


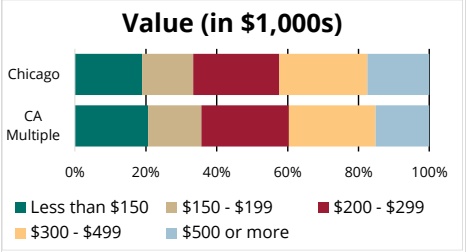












Mortgage Lending

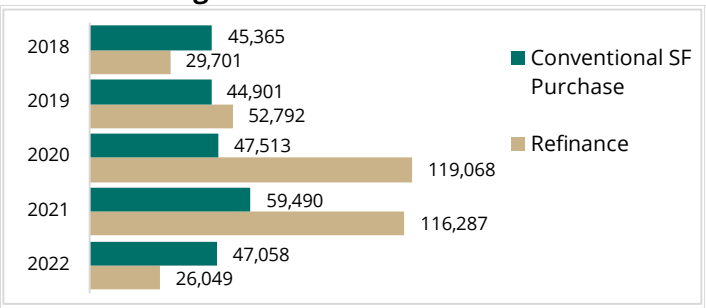
Community Area: Cook	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	5,855	9,989	12,946	809	41,179	19,669	26,863	77,501
Originations	3,110 (53%)	3,969 (40%)	5,802 (45%)	293 (36%)	23,233 (56%)	6,576 (33%)	11,447 (43%)	37,181 (48%)
Denials	1,130 (19%)	3,426 (34%)	3,776 (29%)	325 (40%)	7,641 (19%)	2,593 (13%)	7,869 (29%)	15,115 (20%)
Originations								
Total Amount ($1,000s)	$315,740	$150,750	$36,105	$315,125	$251,080	$240,485	$170,595	$318,295
Conventional Loans	3,076	3,131	5,183	263	22,469	6,264	10,314	35,203
Purchase	1,941	2,178	3,034	131	10,964	3,415	5,807	18,629
Refinance	650	1,165	1,701	82	6,987	2,121	3,570	11,005
For Principal Residence	2,787	3,751	5,451	277	21,858	4,158	11,083	32,831
Single-family	2,919	3,549	4,987	262	21,815	4,537	10,575	33,082
2-4 Family	177	409	798	30	1,324	713	865	2,653
Avg Loan Amount ($1,000s)	$101.5	$38.0	$6.2	$1,075.5	$10.8	$36.6	$14.9	$8.6
Avg Borrower Income ($1,000s)	$82.7	$84.2	$70.4	$83.4	$82.8	$83.4	$134.5	$83.2
Avg Property Value ($1,000s)	$221.4	$235.0	$183.7	$221.9	$225.2	$211.0	$287.4	$221.4
LTV > 90	301 of 2,860	1,575 of 3,873	1,642 of 5,652	73 of 288	2,967 of 22,376	819 of 5,495	2,948 of 11,136	5,735 of 34,892
DTI > 45	486 of 2,823	857 of 3,860	1,262 of 5,633	65 of 288	3,474 of 22,288	665 of 4,337	3,115 of 11,116	5,547 of 33,596
Loan Costs > $5,000	1,271 of 2,171	1,558 of 3,156	2,151 of 4,381	78 of 185	8,066 of 16,128	1,856 of 3,211	3,807 of 8,653	12,829 of 24,851
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	7,185	20,387	18,415	851	50,124	33,498	43,183	112,045
Originations	4,405 (61%)	9,578 (47%)	10,812 (59%)	411 (48%)	32,313 (64%)	11,245 (34%)	22,887 (53%)	57,952 (52%)
Denials	701 (10%)	4,258 (21%)	2,730 (15%)	157 (18%)	5,292 (11%)	4,194 (13%)	8,192 (19%)	14,602 (13%)
Originations								
Total Amount ($1,000s)	$1,111,955	$525,960	$107,995	$1,109,960	$947,530	$778,695	$572,920	$1,118,525
Conventional Loans	4,098	4,763	7,181	260	27,329	8,889	15,690	45,339
Purchase	3,505	6,505	8,196	304	23,612	6,776	16,438	40,702
Refinance	774	2,708	2,346	96	7,505	3,961	5,830	15,044
For Principal Residence	3,858	9,067	10,142	387	30,150	8,673	22,171	52,135
Single-family	4,139	8,285	9,259	357	29,812	9,500	20,973	52,093
2-4 Family	263	1,289	1,548	54	2,471	1,368	1,913	5,445
Avg Loan Amount ($1,000s)	$252.4	$54.9	$10.0	$2,700.6	$29.3	$69.2	$25.0	$19.3
Avg Borrower Income ($1,000s)	$81.4	$83.5	$69.7	$81.8	$81.8	$81.2	$130.6	$81.7
Avg Property Value ($1,000s)	$298.2	$402.7	$189.4	$298.1	$319.8	$210.9	$458.8	$297.5
LTV > 90	966 of 4,357	5,221 of 9,198	5,497 of 10,496	183 of 392	9,712 of 31,643	3,105 of 10,773	9,936 of 22,236	19,187 of 56,363
DTI > 45	851 of 4,324	2,966 of 9,218	3,199 of 10,457	139 of 404	6,368 of 31,552	2,039 of 9,077	7,612 of 22,523	12,363 of 54,575
Loan Costs > $5,000	2,924 of 3,900	6,658 of 8,480	7,591 of 9,486	290 of 364	21,508 of 28,601	6,145 of 8,232	15,563 of 20,707	37,525 of 49,577

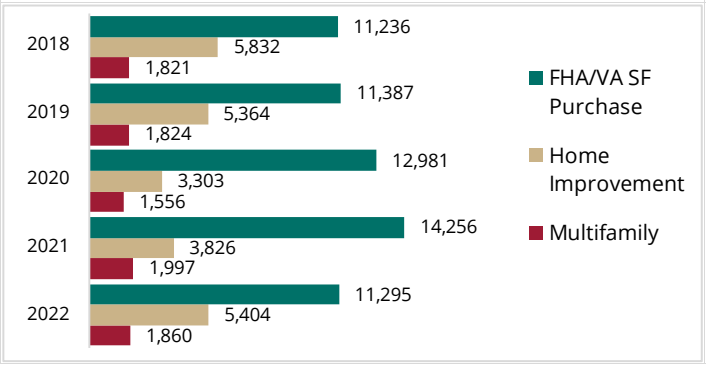
Top Lenders – Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	6,266	3,388 (54%)	$1,047,270	2,847 (84%)	541 (16%)	1,281 (38%)	1,249 (37%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	4,855	2,760 (57%)	$1,004,690	1,506 (55%)	1,156 (42%)	1,030 (37%)	1,074 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC	3,236	2,427 (75%)	$624,985	1,900 (78%)	527 (22%)	969 (40%)	1,248 (51%)
ROCKET MORTGAGE, LLC	3,355	2,113 (63%)	$482,945	778 (37%)	1,228 (58%)	871 (41%)	962 (46%)
LOANDEPOT.COM, LLC	2,899	1,845 (64%)	$443,635	1,298 (70%)	492 (27%)	957 (52%)	1,074 (58%)
THE HUNTINGTON NATIONAL BANK	3,636	1,804 (50%)	$585,550	693 (38%)	494 (27%)	474 (26%)	576 (32%)
U.S. BANK NATIONAL ASSOCIATION	4,608	1,431 (31%)	$337,275	378 (26%)	507 (35%)	527 (37%)	520 (36%)
CROSSCOUNTRY MORTGAGE, INC.	2,097	1,352 (64%)	$406,690	1,141 (84%)	186 (14%)	504 (37%)	573 (42%)
BMO HARRIS BANK NATIONAL ASSOCIATION	2,705	1,310 (48%)	$302,510	178 (14%)	342 (26%)	284 (22%)	472 (36%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	1,835	1,208 (66%)	$298,730	1,026 (85%)	163 (13%)	566 (47%)	630 (52%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	2,686	1,135 (42%)	$234,945	272 (24%)	446 (39%)	368 (32%)	462 (41%)
PNC BANK, NATIONAL ASSOCIATION	2,049	1,131 (55%)	$332,185	214 (19%)	412 (36%)	282 (25%)	398 (35%)
BANK OF AMERICA, NATIONAL ASSOCIATION	2,511	996 (40%)	$339,900	457 (46%)	241 (24%)	369 (37%)	403 (40%)
NEIGHBORHOOD LOANS, INC.	1,331	933 (70%)	$219,305	839 (90%)	94 (10%)	549 (59%)	570 (61%)
BARRINGTON BANK & TRUST COMPANY, N.A.	1,177	830 (71%)	$222,650	607 (73%)	195 (23%)	295 (36%)	367 (44%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	2,436	779 (32%)	$352,555	345 (44%)	412 (53%)	279 (36%)	229 (29%)
HOME POINT FINANCIAL CORPORATION	1,075	760 (71%)	$203,460	539 (71%)	221 (29%)	306 (40%)	395 (52%)
CALIBER HOME LOANS, INC.	1,326	716 (54%)	$174,540	573 (80%)	142 (20%)	445 (62%)	424 (59%)
AMERICAN PACIFIC MORTGAGE CORPORATION	984	692 (70%)	$182,900	581 (84%)	111 (16%)	306 (44%)	363 (52%)
FIRST CENTENNIAL MORTGAGE CORPORATION	918	660 (72%)	$171,750	559 (85%)	101 (15%)	321 (49%)	325 (49%)

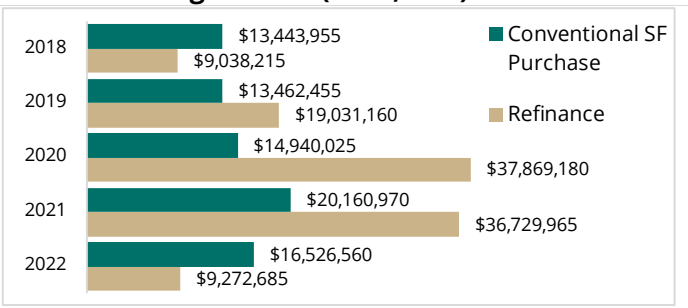
Trend – Past Five Years:

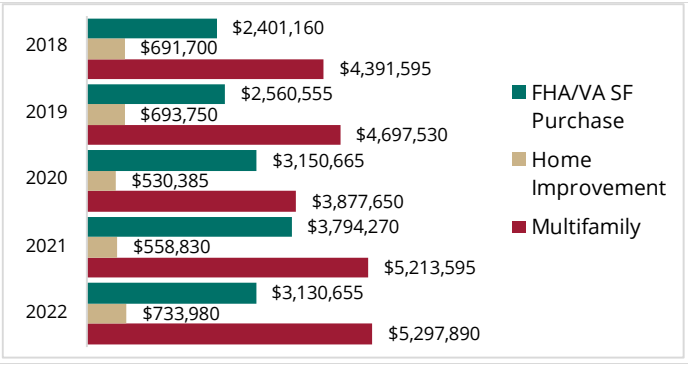
Number of Originations



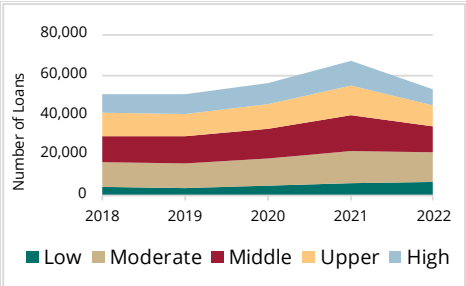


Amount of Originations (in $1,000s)

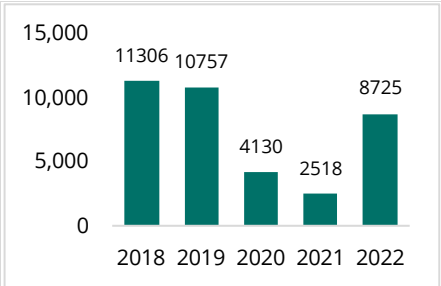




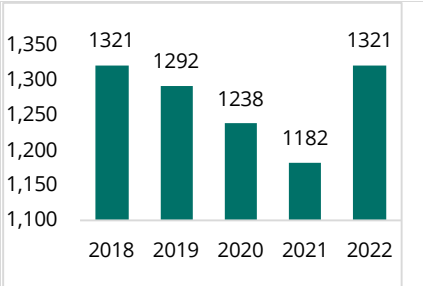
Owner-occupied Home Purchase Lending by Borrower Income



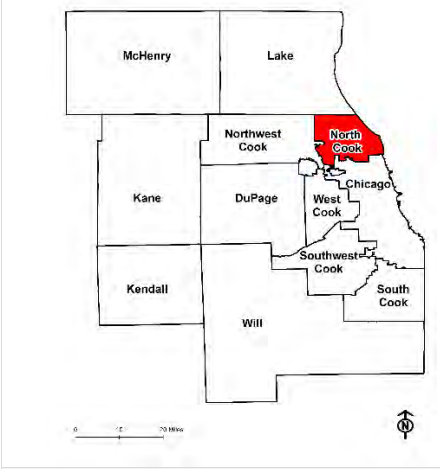
Foreclosure Filings

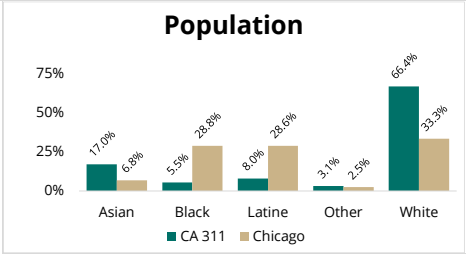


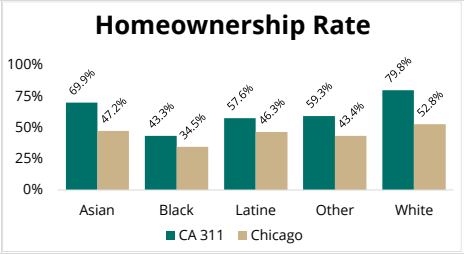
Bank Branches

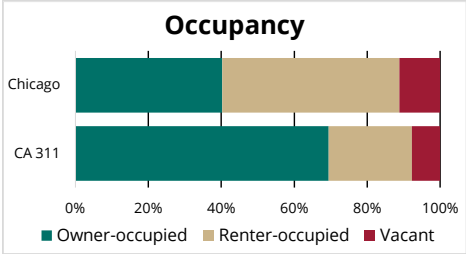


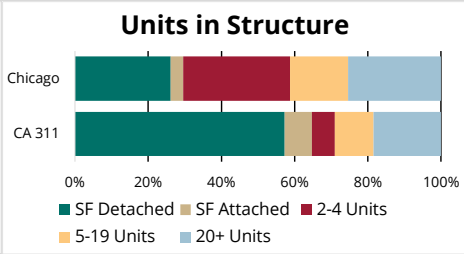
North Suburban Cook County Total Housing Units: 167,617 Total Population: 414,928

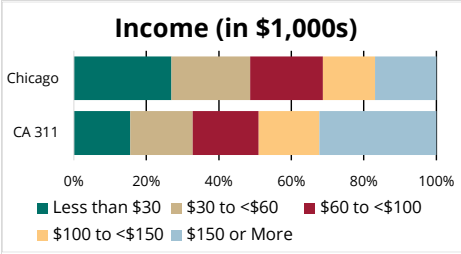


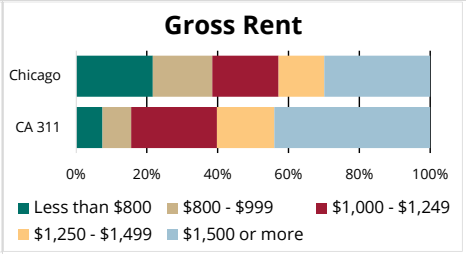


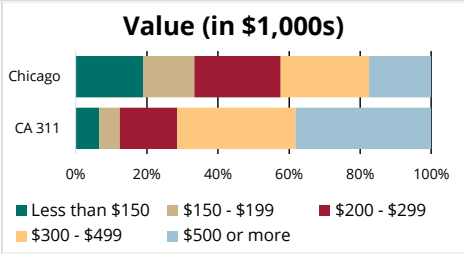












Mortgage Lending

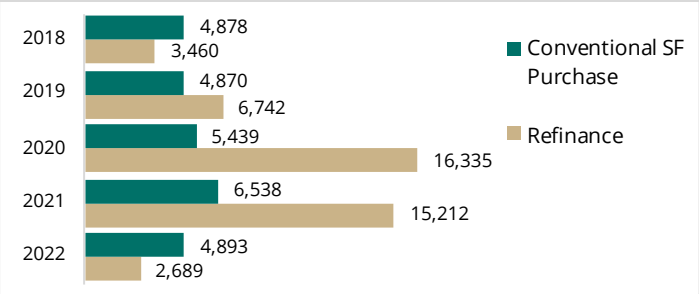
Community Area: 311	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1,207	240	408	34	5,246	1,758	1,583	8,485
Originations	620 (51%)	112 (47%)	211 (52%)	12 (35%)	3,225 (61%)	683 (39%)	708 (45%)	4,652 (55%)
Denials	258 (21%)	64 (27%)	85 (21%)	12 (35%)	776 (15%)	141 (8%)	427 (27%)	1,251 (15%)
Originations								
Total Amount ($1,000s)	$2,288,550	$2,494,210	$66,485	$2,526,660	$888,135	$1,923,165	$2,402,130	$2,530,180
Conventional Loans	615	102	202	12	3,194	678	693	4,601
Purchase	307	56	104	4	1,322	301	321	1,990
Refinance	168	36	65	6	1,039	233	242	1,482
For Principal Residence	588	109	205	12	3,126	546	698	4,381
Single-family	610	109	207	12	3,186	593	700	4,510
2-4 Family	9	3	4	0	38	31	8	81
Avg Loan Amount ($1,000s)	$3,691.2	$22,269.7	$315.1	$210,555.0	$275.4	$2,815.8	$3,392.8	$543.9
Avg Borrower Income ($1,000s)	$309.0	$299.4	$169.4	$296.1	$269.1	$287.0	$341.0	$295.7
Avg Property Value ($1,000s)	$1,006.3	$975.4	$556.1	$964.5	$1,045.5	$877.2	$1,077.8	$963.5
LTV > 90	43 of 590	27 of 111	35 of 208	0 of 12	167 of 3093	43 of 615	82 of 691	280 of 4421
DTI > 45	112 of 587	21 of 111	41 of 208	3 of 12	437 of 3090	87 of 545	230 of 690	660 of 4345
Loan Costs > $5,000	211 of 422	51 of 87	75 of 156	4 of 8	1039 of 2125	216 of 379	212 of 509	1521 of 3021
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1,283	394	503	39	4,573	2,152	2,019	8,441
Originations	768 (60%)	209 (53%)	284 (56%)	18 (46%)	2,960 (65%)	746 (35%)	1,166 (58%)	4,701 (56%)
Denials	150 (12%)	57 (14%)	70 (14%)	2 (5%)	412 (9%)	180 (8%)	324 (16%)	801 (9%)
Originations								
Total Amount ($1,000s)	$1,643,745	$1,835,360	$93,670	$1,894,695	$724,835	$1,502,385	$1,646,755	$1,900,255
Conventional Loans	726	160	230	14	2,787	671	1,031	4,358
Purchase	571	144	218	12	2,038	473	836	3,238
Refinance	166	57	56	5	749	230	298	1,207
For Principal Residence	697	197	266	17	2,820	668	1,129	4,399
Single-family	749	192	270	16	2,896	708	1,148	4,561
2-4 Family	19	17	14	2	58	25	18	121
Avg Loan Amount ($1,000s)	$2,140.3	$8,781.6	$329.8	$105,260.8	$244.9	$2,013.9	$1,412.3	$404.2
Avg Borrower Income ($1,000s)	$181.2	$176.9	$146.2	$174.8	$163.4	$170.6	$213.0	$174.7
Avg Property Value ($1,000s)	$616.6	$603.2	$444.2	$595.1	$600.3	$559.3	$689.0	$594.5
LTV > 90	148 of 762	77 of 204	93 of 276	8 of 18	508 of 2922	120 of 731	283 of 1143	861 of 4637
DTI > 45	165 of 757	48 of 205	74 of 278	4 of 18	497 of 2912	134 of 691	396 of 1149	848 of 4583
Loan Costs > $5,000	475 of 677	150 of 194	196 of 256	14 of 17	1844 of 2651	453 of 622	735 of 1083	2936 of 4161

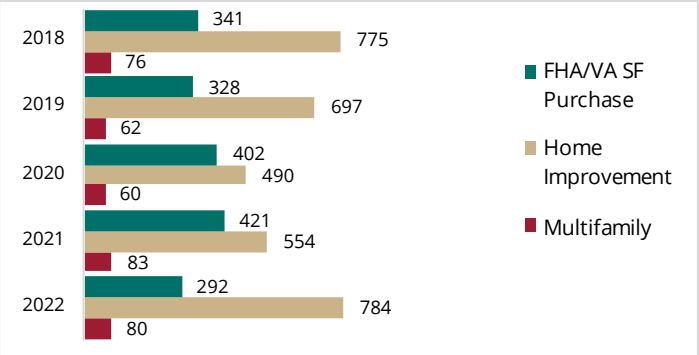
Top Lenders – North Suburban Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1,244	778 (63%)	$451,930	412 (53%)	329 (42%)	194 (25%)	163 (21%)
GUARANTEED RATE, INC.	1,365	711 (52%)	$343,575	564 (79%)	147 (21%)	151 (21%)	109 (15%)
THE HUNTINGTON NATIONAL BANK	843	530 (63%)	$237,280	184 (35%)	163 (31%)	91 (17%)	68 (13%)
UNITED SHORE FINANCIAL SERVICES, LLC	516	394 (76%)	$116,320	294 (75%)	100 (25%)	138 (35%)	171 (43%)
CROSSCOUNTRY MORTGAGE, INC.	445	315 (71%)	$141,295	265 (84%)	44 (14%)	66 (21%)	67 (21%)
U.S. BANK NATIONAL ASSOCIATION	647	307 (47%)	$127,915	95 (31%)	86 (28%)	65 (21%)	45 (15%)
BANK OF AMERICA, NATIONAL ASSOCIATION	598	296 (49%)	$172,110	101 (34%)	96 (32%)	55 (19%)	49 (17%)
BMO HARRIS BANK NATIONAL ASSOCIATION	500	274 (55%)	$116,560	56 (20%)	71 (26%)	45 (16%)	37 (14%)
ROCKET MORTGAGE, LLC	384	262 (68%)	$86,600	123 (47%)	126 (48%)	77 (29%)	71 (27%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	534	229 (43%)	$88,935	63 (28%)	90 (39%)	58 (25%)	50 (22%)
LOANDEPOT.COM, LLC	309	226 (73%)	$85,660	150 (66%)	70 (31%)	82 (36%)	87 (38%)
ASSOCIATED BANK, NATIONAL ASSOCIATION	281	211 (75%)	$150,535	104 (49%)	64 (30%)	26 (12%)	9 (4%)
PNC BANK, NATIONAL ASSOCIATION	352	205 (58%)	$101,285	45 (22%)	64 (31%)	32 (16%)	35 (17%)
PROPER RATE, LLC	239	150 (63%)	$85,250	114 (76%)	36 (24%)	19 (13%)	12 (8%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	445	149 (33%)	$96,965	89 (60%)	56 (38%)	37 (25%)	18 (12%)
DRAPER AND KRAMER MORTGAGE CORP.	180	144 (80%)	$63,060	106 (74%)	38 (26%)	32 (22%)	21 (15%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	199	132 (66%)	$43,820	100 (76%)	28 (21%)	29 (22%)	48 (36%)
HOME POINT FINANCIAL CORPORATION	192	131 (68%)	$42,375	82 (63%)	49 (37%)	55 (42%)	53 (40%)
UNION HOME MORTGAGE CORP.	172	131 (76%)	$47,755	102 (78%)	29 (22%)	58 (44%)	35 (27%)
FIRST AMERICAN BANK	220	128 (58%)	$22,880	10 (8%)	28 (22%)	25 (20%)	19 (15%)

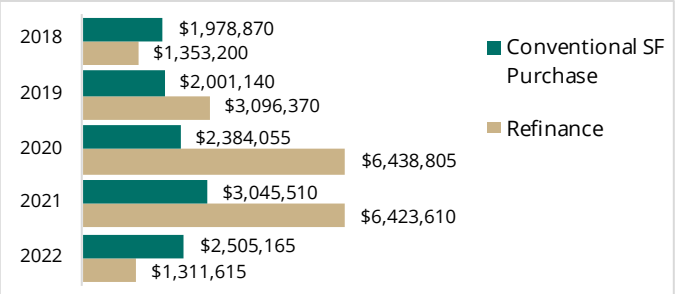
Trend – Past Five Years:

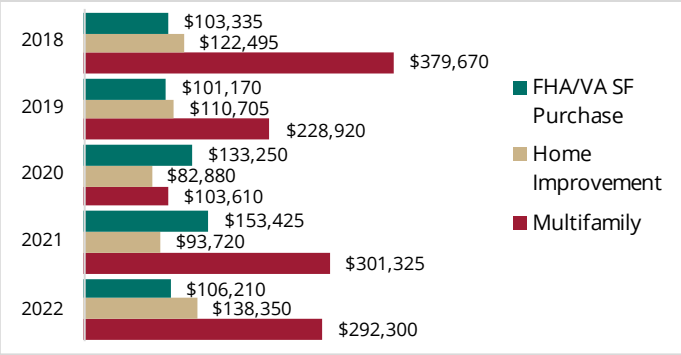
Number of Originations



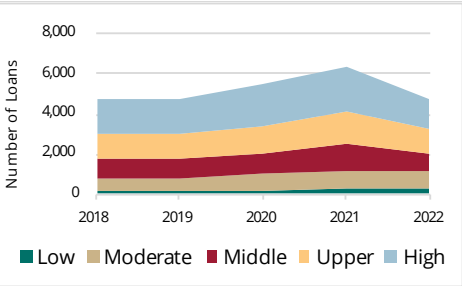


Amount of Originations (in $1,000s)

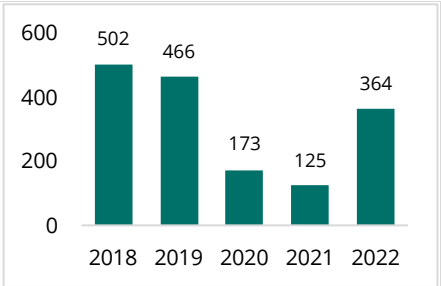




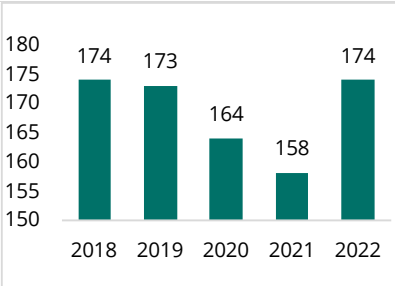
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

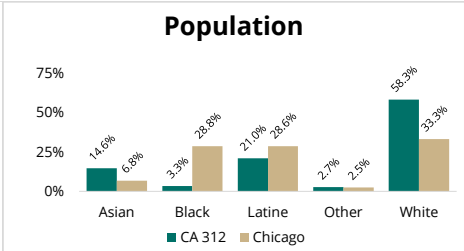


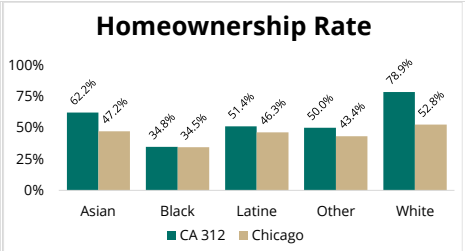
Bank Branches

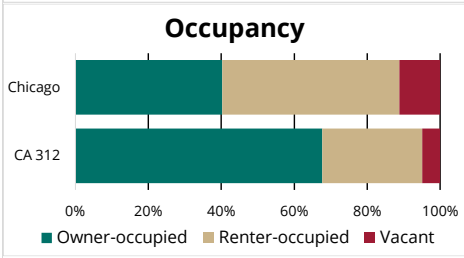


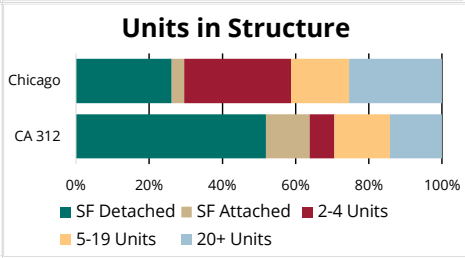
Northwest Suburban Cook County Total Housing Units: 254,811 Total Population: 652,269

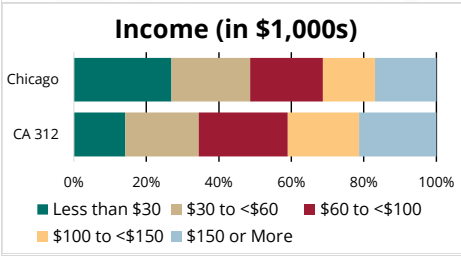


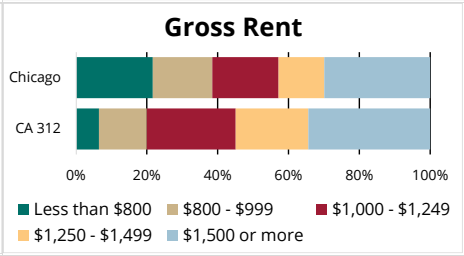


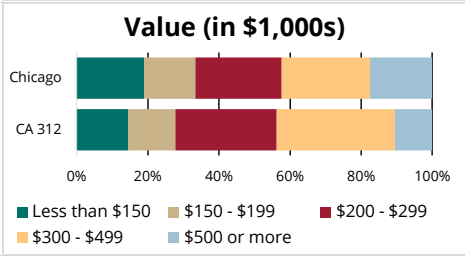












Mortgage Lending

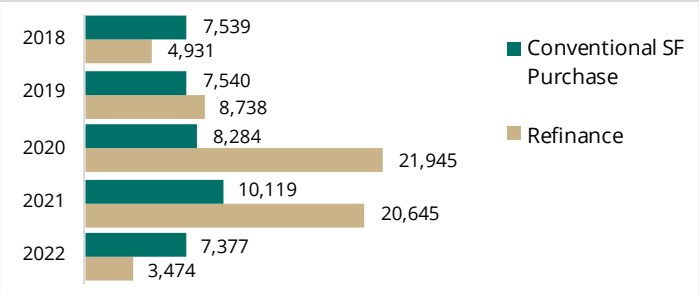
Community Area: 312	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1,376	175	1,175	84	6,416	2,036	3,794	10,087
Originations	652 (47%)	86 (49%)	535 (46%)	30 (36%)	3,692 (58%)	702 (34%)	1,825 (48%)	5,162 (51%)
Denials	320 (23%)	45 (26%)	310 (26%)	34 (40%)	1,221 (19%)	267 (13%)	962 (25%)	1,887 (19%)
Originations								
Total Amount ($1,000s)	$1,405,410	$1,545,430	$97,325	$1,561,060	$714,260	$1,041,840	$1,282,735	$1,567,000
Conventional Loans	639	68	495	28	3,608	679	1,752	5,022
Purchase	349	56	283	11	1,545	352	863	2,313
Refinance	149	20	143	9	1,153	207	578	1,538
For Principal Residence	582	81	518	28	3,541	529	1,778	4,761
Single-family	645	86	532	30	3,677	600	1,820	5,038
2-4 Family	2	0	3	0	11	12	5	25
Avg Loan Amount ($1,000s)	$2,155.5	$17,970.1	$181.9	$52,035.3	$193.5	$1,484.1	$702.9	$303.6
Avg Borrower Income ($1,000s)	$145.4	$145.1	$95.3	$144.6	$142.8	$143.6	$195.2	$144.5
Avg Property Value ($1,000s)	$555.3	$539.6	$287.8	$536.9	$882.6	$402.9	$686.9	$535.9
LTV > 90	77 of 634	32 of 86	144 of 528	6 of 30	397 of 3627	86 of 608	313 of 1801	598 of 4985
DTI > 45	123 of 627	21 of 86	118 of 527	6 of 30	646 of 3624	85 of 550	537 of 1799	881 of 4917
Loan Costs > $5,000	226 of 425	47 of 70	208 of 387	5 of 14	1064 of 2373	202 of 359	561 of 1280	1544 of 3241
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2,199	375	1,813	78	8,304	3,381	5,270	14,337
Originations	1,428 (65%)	206 (55%)	1,122 (62%)	40 (51%)	5,580 (67%)	1,109 (33%)	3,204 (61%)	8,363 (58%)
Denials	203 (9%)	62 (17%)	273 (15%)	12 (15%)	863 (10%)	320 (9%)	794 (15%)	1,460 (10%)
Originations								
Total Amount ($1,000s)	$2,046,175	$2,408,255	$257,800	$2,450,415	$1,052,565	$1,884,890	$1,830,365	$2,460,575
Conventional Loans	1,320	127	789	27	4,933	944	2,738	7,351
Purchase	1,135	157	880	32	4,023	675	2,407	6,022
Refinance	242	44	208	6	1,293	351	710	1,936
For Principal Residence	1,287	199	1,088	39	5,251	961	3,109	7,737
Single-family	1,423	206	1,113	40	5,557	1,087	3,197	8,313
2-4 Family	5	0	9	0	19	7	7	31
Avg Loan Amount ($1,000s)	$1,432.9	$11,690.6	$229.8	$61,260.4	$188.6	$1,699.6	$571.3	$294.2
Avg Borrower Income ($1,000s)	$121.2	$123.6	$93.1	$123.1	$124.5	$123.2	$163.1	$123.0
Avg Property Value ($1,000s)	$415.5	$411.9	$282.7	$409.6	$550.2	$345.7	$503.7	$409.2
LTV > 90	375 of 1413	110 of 198	555 of 1097	12 of 36	1562 of 5479	281 of 1071	1044 of 3146	2340 of 8197
DTI > 45	319 of 1414	64 of 196	340 of 1101	17 of 40	1099 of 5472	217 of 981	1001 of 3161	1716 of 8103
Loan Costs > $5,000	924 of 1293	149 of 194	768 of 1003	31 of 37	3429 of 4905	609 of 888	2081 of 2955	5142 of 7317

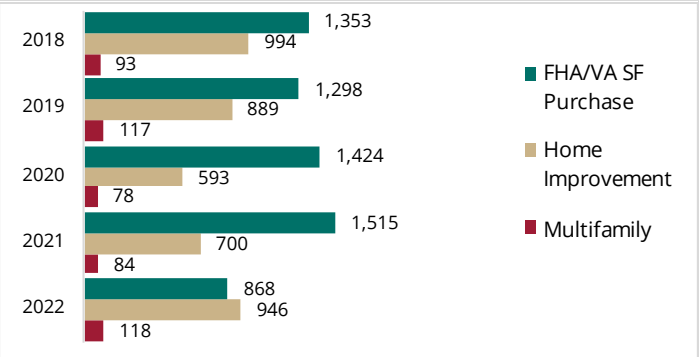
Top Lenders – Northwest Suburban Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC	1,227	972 (79%)	$251,630	811 (83%)	161 (17%)	263 (27%)	428 (44%)
GUARANTEED RATE, INC.	1,425	774 (54%)	$219,540	660 (85%)	114 (15%)	220 (28%)	265 (34%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1,282	743 (58%)	$210,525	414 (56%)	310 (42%)	233 (31%)	307 (41%)
BMO HARRIS BANK NATIONAL ASSOCIATION	982	528 (54%)	$113,990	44 (8%)	147 (28%)	91 (17%)	213 (40%)
THE HUNTINGTON NATIONAL BANK	995	502 (50%)	$113,550	212 (42%)	127 (25%)	99 (20%)	184 (37%)
ROCKET MORTGAGE, LLC	700	492 (70%)	$123,360	218 (44%)	256 (52%)	154 (31%)	190 (39%)
LOANDEPOT.COM, LLC	547	394 (72%)	$101,320	277 (70%)	110 (28%)	168 (43%)	185 (47%)
U.S. BANK NATIONAL ASSOCIATION	951	351 (37%)	$69,915	85 (24%)	122 (35%)	87 (25%)	132 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	448	315 (70%)	$81,395	267 (85%)	43 (14%)	109 (35%)	139 (44%)
FIRST CENTENNIAL MORTGAGE CORPORATION	405	311 (77%)	$80,955	270 (87%)	41 (13%)	131 (42%)	141 (45%)
PNC BANK, NATIONAL ASSOCIATION	534	302 (57%)	$123,740	50 (17%)	107 (35%)	62 (21%)	107 (35%)
CROSSCOUNTRY MORTGAGE, INC.	433	288 (67%)	$80,760	249 (86%)	33 (11%)	94 (33%)	119 (41%)
HOME POINT FINANCIAL CORPORATION	394	286 (73%)	$75,000	223 (78%)	63 (22%)	86 (30%)	148 (52%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	649	285 (44%)	$49,855	75 (26%)	100 (35%)	73 (26%)	101 (35%)
BARRINGTON BANK & TRUST COMPANY, N.A.	324	246 (76%)	$72,180	174 (71%)	61 (25%)	68 (28%)	92 (37%)
BANK OF AMERICA, NATIONAL ASSOCIATION	584	235 (40%)	$48,605	106 (45%)	56 (24%)	55 (23%)	106 (45%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	613	212 (35%)	$153,840	109 (51%)	100 (47%)	66 (31%)	70 (33%)
UNION HOME MORTGAGE CORP.	246	202 (82%)	$57,200	172 (85%)	30 (15%)	93 (46%)	92 (46%)
KEY MORTGAGE SERVICES, INC.	237	182 (77%)	$48,100	174 (96%)	8 (4%)	41 (23%)	56 (31%)
DRAPER AND KRAMER MORTGAGE CORP.	228	180 (79%)	$49,580	141 (78%)	39 (22%)	64 (36%)	57 (32%)

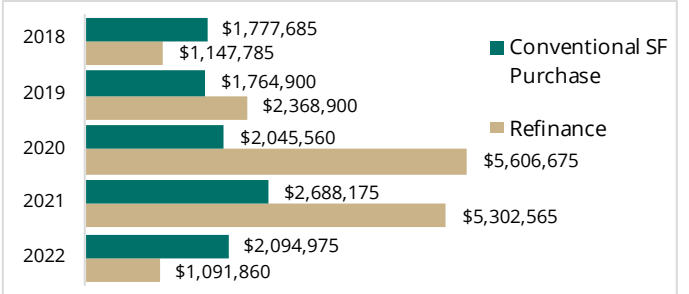
Trend – Past Five Years:

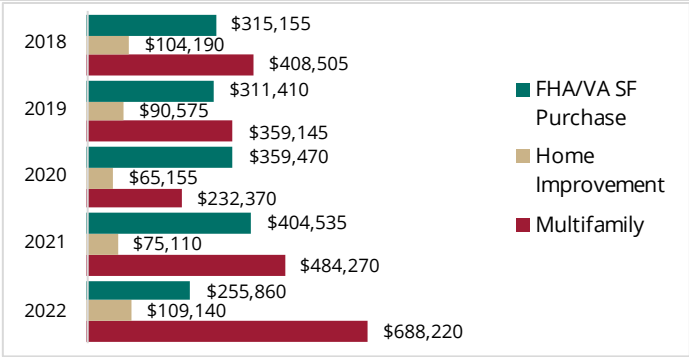
Number of Originations



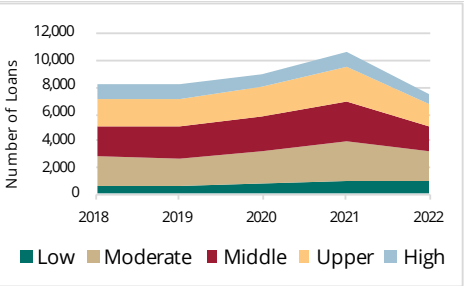


Amount of Originations (in $1,000s)

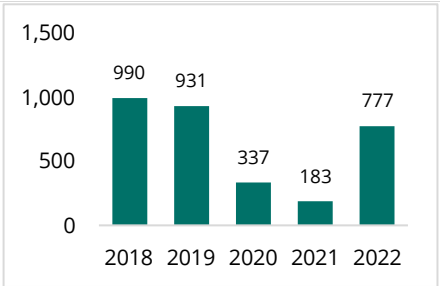




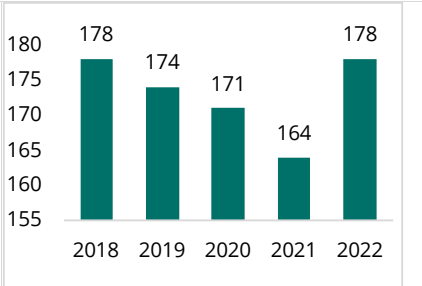
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



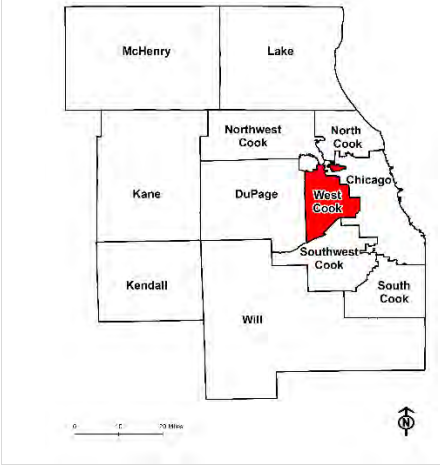
Bank Branches

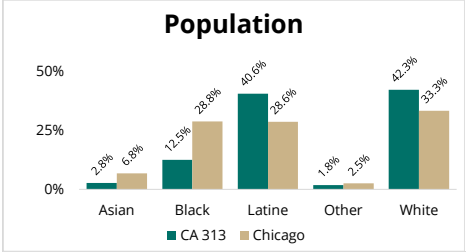


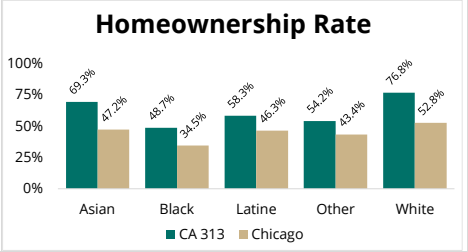
West Suburban Cook County

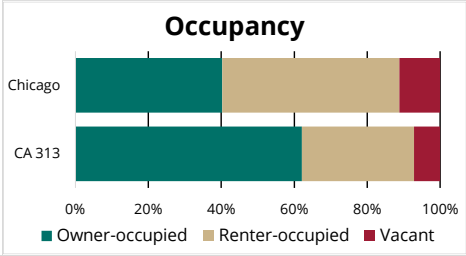
Total Housing Units: 207,285

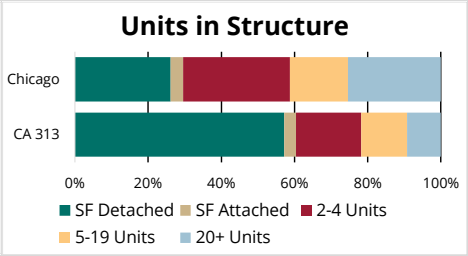
Total Population: 550,740

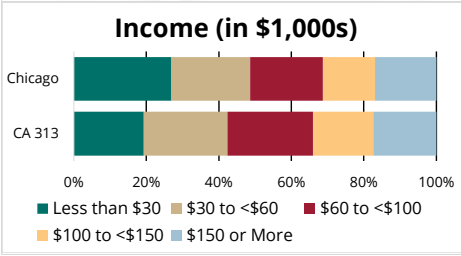


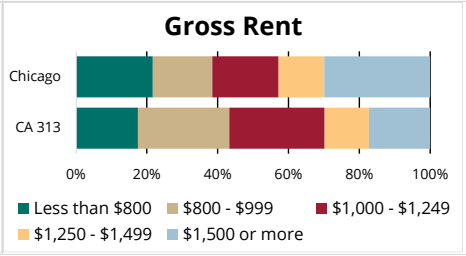


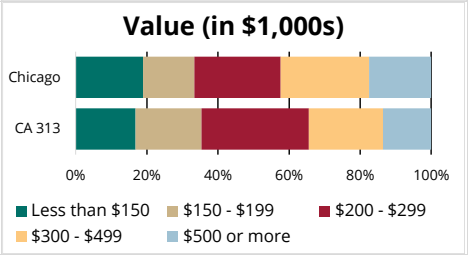












Mortgage Lending

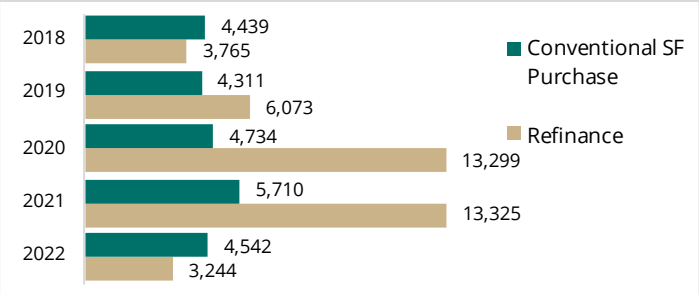
Community Area: 313	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	297	758	2,513	104	5,431	2,291	3,412	8,881
Originations	159 (54%)	289 (38%)	1,098 (44%)	28 (27%)	2,912 (54%)	756 (33%)	1,400 (41%)	4,144 (47%)
Denials	60 (20%)	255 (34%)	797 (32%)	55 (53%)	1,174 (22%)	374 (16%)	1,050 (31%)	1,918 (22%)
Originations								
Total Amount ($1,000s)	$1,282,335	$1,267,575	$208,750	$1,327,560	$517,690	$934,880	$1,111,970	$1,332,510
Conventional Loans	155	244	972	25	2,778	709	1,288	3,911
Purchase	89	130	527	8	1,200	406	610	1,833
Refinance	35	98	361	11	1,005	217	495	1,366
For Principal Residence	148	283	1,040	27	2,777	539	1,366	3,774
Single-family	151	269	973	27	2,741	580	1,315	3,768
2-4 Family	6	20	121	0	153	55	85	234
Avg Loan Amount ($1,000s)	$8,065.0	$4,386.1	$190.1	$47,412.9	$177.8	$1,236.6	$794.3	$321.6
Avg Borrower Income ($1,000s)	$159.4	$164.4	$89.4	$161.1	$159.8	$158.0	$218.8	$160.7
Avg Property Value ($1,000s)	$543.2	$557.7	$302.6	$542.4	$683.4	$469.7	$687.9	$541.1
LTV > 90	19 of 145	83 of 283	302 of 1057	4 of 27	395 of 2742	119 of 632	302 of 1355	620 of 3829
DTI > 45	30 of 144	63 of 283	279 of 1053	8 of 26	526 of 2735	94 of 544	434 of 1354	721 of 3732
Loan Costs > $5,000	62 of 109	105 of 221	370 of 790	6 of 17	892 of 1878	235 of 400	424 of 1011	1300 of 2625
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	387	1,528	3,594	109	6,541	4,007	5,260	12,572
Originations	228 (59%)	715 (47%)	2,031 (57%)	47 (43%)	4,083 (62%)	1,288 (32%)	2,736 (52%)	6,361 (51%)
Denials	49 (13%)	326 (21%)	554 (15%)	19 (17%)	790 (12%)	495 (12%)	1,032 (20%)	1,679 (13%)
Originations								
Total Amount ($1,000s)	$1,695,675	$1,598,810	$491,005	$1,754,820	$608,950	$1,407,485	$1,210,505	$1,766,435
Conventional Loans	187	377	1,240	31	3,163	953	1,862	4,711
Purchase	168	451	1,495	35	2,843	745	1,832	4,242
Refinance	56	234	496	11	1,097	480	832	1,878
For Principal Residence	195	687	1,930	45	3,860	1,104	2,663	5,891
Single-family	199	642	1,752	40	3,731	1,129	2,515	5,741
2-4 Family	29	72	279	7	349	141	221	598
Avg Loan Amount ($1,000s)	$7,437.2	$2,236.1	$241.8	$37,336.6	$149.1	$1,092.8	$442.4	$277.7
Avg Borrower Income ($1,000s)	$119.7	$123.4	$88.8	$121.0	$113.8	$121.8	$169.2	$120.7
Avg Property Value ($1,000s)	$366.6	$378.3	$294.9	$369.4	$354.6	$366.8	$448.9	$368.9
LTV > 90	60 of 227	344 of 675	1049 of 1978	20 of 47	1386 of 4003	407 of 1220	1143 of 2669	2217 of 6172
DTI > 45	55 of 223	241 of 680	686 of 1971	16 of 46	1024 of 3997	288 of 1120	1012 of 2699	1624 of 6066
Loan Costs > $5,000	141 of 195	485 of 641	1474 of 1833	35 of 45	2716 of 3662	774 of 1038	1857 of 2499	4151 of 5581

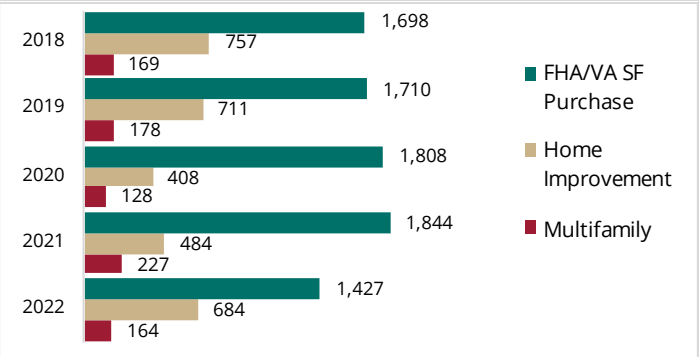
Top Lenders – West Suburban Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	1,425	744 (52%)	$239,100	631 (85%)	113 (15%)	302 (41%)	247 (33%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	998	541 (54%)	$202,865	297 (55%)	227 (42%)	239 (44%)	219 (40%)
ROCKET MORTGAGE, LLC	684	399 (58%)	$92,745	135 (34%)	248 (62%)	184 (46%)	166 (42%)
UNITED SHORE FINANCIAL SERVICES, LLC	535	387 (72%)	$102,775	282 (73%)	105 (27%)	205 (53%)	233 (60%)
THE HUNTINGTON NATIONAL BANK	834	371 (44%)	$166,045	133 (36%)	100 (27%)	120 (32%)	113 (30%)
LOANDEPOT.COM, LLC	547	330 (60%)	$86,630	213 (65%)	101 (31%)	175 (53%)	190 (58%)
PNC BANK, NATIONAL ASSOCIATION	590	319 (54%)	$59,535	53 (17%)	123 (39%)	111 (35%)	133 (42%)
U.S. BANK NATIONAL ASSOCIATION	1,066	315 (30%)	$71,715	71 (23%)	123 (39%)	130 (41%)	113 (36%)
NEIGHBORHOOD LOANS, INC.	408	291 (71%)	$74,845	257 (88%)	34 (12%)	191 (66%)	181 (62%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	436	271 (62%)	$73,125	226 (83%)	44 (16%)	159 (59%)	128 (47%)
CROSSCOUNTRY MORTGAGE, INC.	392	261 (67%)	$76,785	211 (81%)	45 (17%)	114 (44%)	107 (41%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	560	229 (41%)	$45,995	53 (23%)	95 (41%)	82 (36%)	97 (42%)
BARRINGTON BANK & TRUST COMPANY, N.A.	288	205 (71%)	$57,655	154 (75%)	45 (22%)	64 (31%)	82 (40%)
BANK OF AMERICA, NATIONAL ASSOCIATION	514	201 (39%)	$76,225	99 (49%)	49 (24%)	86 (43%)	82 (41%)
CALIBER HOME LOANS, INC.	361	198 (55%)	$50,700	158 (80%)	40 (20%)	138 (70%)	112 (57%)
BMO HARRIS BANK NATIONAL ASSOCIATION	463	195 (42%)	$33,235	33 (17%)	50 (26%)	72 (37%)	76 (39%)
AMERICAN PACIFIC MORTGAGE CORPORATION	258	175 (68%)	$48,555	131 (75%)	44 (25%)	97 (55%)	89 (51%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	525	161 (31%)	$48,765	70 (43%)	85 (53%)	59 (37%)	35 (22%)
THE FEDERAL SAVINGS BANK	242	160 (66%)	$37,690	138 (86%)	20 (13%)	120 (75%)	95 (59%)
FIRST AMERICAN BANK	256	149 (58%)	$18,635	21 (14%)	36 (24%)	50 (34%)	40 (27%)

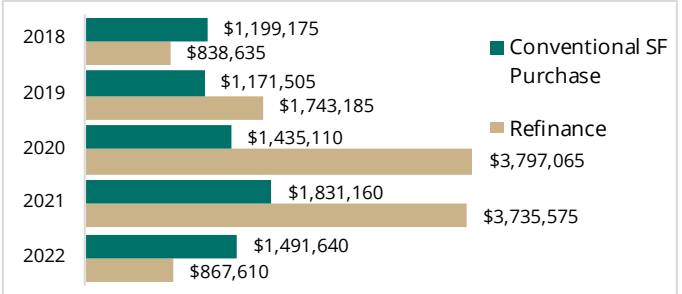
Trend – Past Five Years:

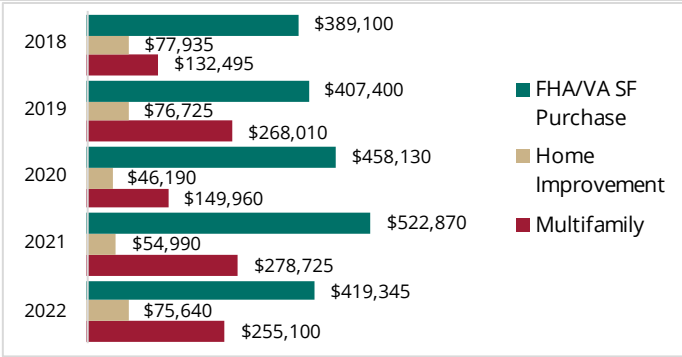
Number of Originations



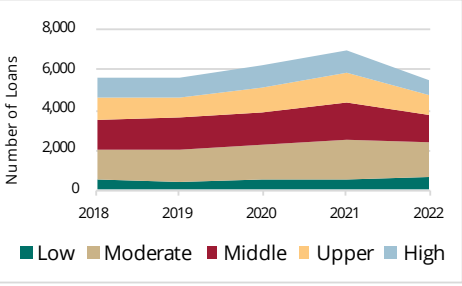


Amount of Originations (in $1,000s)

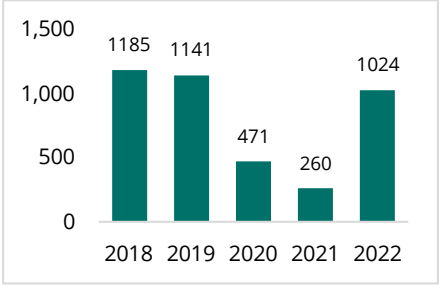




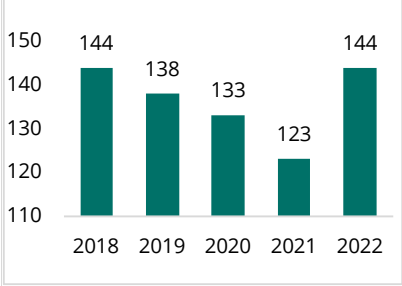
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings

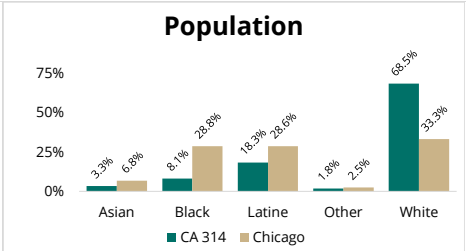


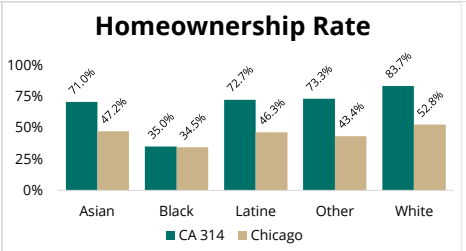
Bank Branches

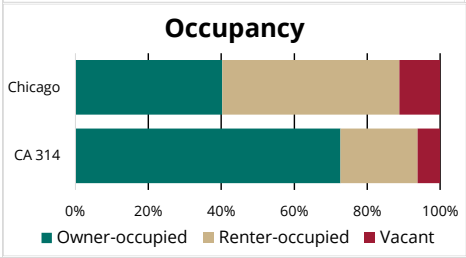


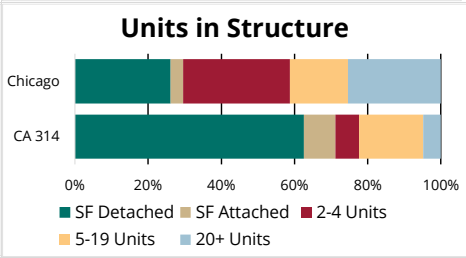
Southwest Suburban Cook County Total Housing Units: 180,895 Total Population: 460,503

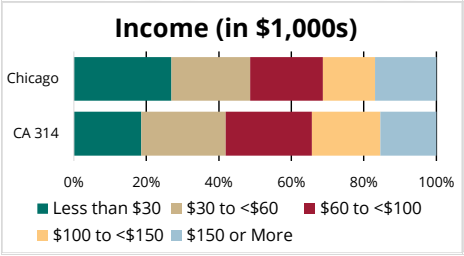


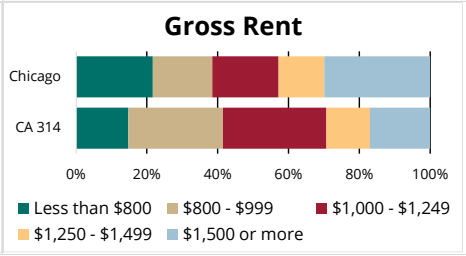


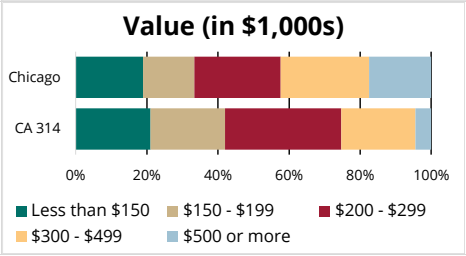












Mortgage Lending

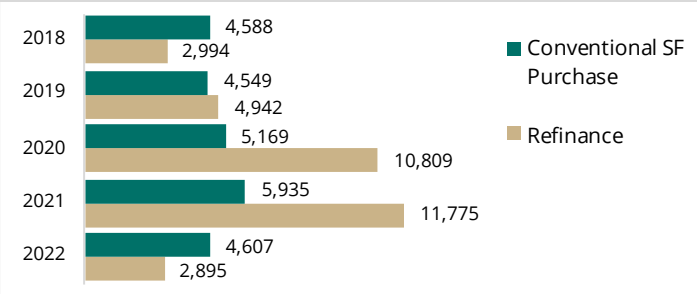
Community Area: 314	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	206	527	1,442	95	5,328	1,753	3,502	7,909
Originations	101 (49%)	261 (50%)	708 (49%)	45 (47%)	2,926 (55%)	487 (28%)	1,675 (48%)	3,820 (48%)
Denials	52 (25%)	133 (25%)	371 (26%)	23 (24%)	1,164 (22%)	240 (14%)	879 (25%)	1,612 (20%)
Originations								
Total Amount ($1,000s)	$832,665	$805,635	$133,640	$851,485	$295,290	$646,605	$608,125	$857,920
Conventional Loans	99	221	625	40	2,794	456	1,561	3,610
Purchase	67	192	411	19	1,175	251	818	1,704
Refinance	18	39	166	12	953	146	501	1,168
For Principal Residence	92	249	691	41	2,830	351	1,636	3,563
Single-family	101	252	697	45	2,888	394	1,655	3,680
2-4 Family	0	9	10	0	28	13	19	50
Avg Loan Amount ($1,000s)	$8,244.2	$3,086.7	$188.8	$18,921.9	$100.9	$1,327.7	$363.1	$224.6
Avg Borrower Income ($1,000s)	$114.6	$116.9	$89.9	$116.0	$122.1	$113.6	$164.9	$115.6
Avg Property Value ($1,000s)	$375.7	$384.3	$290.1	$377.4	$512.3	$332.1	$480.2	$376.0
LTV > 90	15 of 85	122 of 256	238 of 698	12 of 45	459 of 2844	79 of 409	402 of 1645	687 of 3639
DTI > 45	8 of 84	45 of 254	148 of 697	12 of 45	498 of 2840	56 of 354	384 of 1644	619 of 3577
Loan Costs > $5,000	35 of 64	128 of 223	282 of 554	11 of 21	808 of 1895	125 of 256	524 of 1232	1107 of 2459
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	303	1,052	2,440	108	6,763	3,184	5,318	11,410
Originations	166 (55%)	578 (55%)	1,527 (63%)	60 (56%)	4,453 (66%)	1,052 (33%)	3,233 (61%)	6,309 (55%)
Denials	43 (14%)	198 (19%)	347 (14%)	22 (20%)	729 (11%)	389 (12%)	820 (15%)	1,381 (12%)
Originations								
Total Amount ($1,000s)	$1,435,155	$1,349,175	$344,785	$1,464,395	$468,470	$1,195,305	$883,270	$1,478,125
Conventional Loans	144	345	940	36	3,469	765	2,379	4,759
Purchase	125	461	1,254	43	3,124	633	2,368	4,386
Refinance	36	102	250	15	1,201	373	796	1,727
For Principal Residence	151	565	1,487	58	4,227	939	3,156	5,940
Single-family	165	564	1,489	59	4,368	1,007	3,199	6,163
2-4 Family	1	14	38	1	79	18	34	113
Avg Loan Amount ($1,000s)	$8,645.5	$2,334.2	$225.8	$24,406.6	$105.2	$1,136.2	$273.2	$234.3
Avg Borrower Income ($1,000s)	$99.6	$100.5	$87.9	$100.1	$98.4	$100.3	$145.0	$100.0
Avg Property Value ($1,000s)	$308.4	$313.9	$273.4	$309.4	$332.6	$297.4	$382.1	$309.4
LTV > 90	36 of 160	345 of 555	914 of 1478	26 of 54	1595 of 4335	373 of 991	1392 of 3147	2375 of 6095
DTI > 45	45 of 158	174 of 561	483 of 1484	28 of 58	1049 of 4326	241 of 928	1060 of 3191	1537 of 6031
Loan Costs > $5,000	114 of 148	409 of 518	1120 of 1377	38 of 50	2909 of 3968	647 of 864	2163 of 2917	4117 of 5548

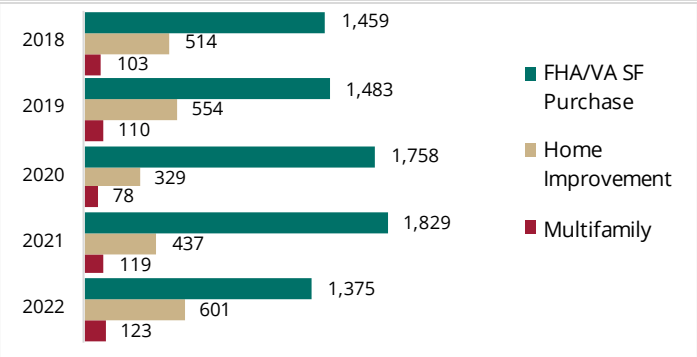
Top Lenders – Southwest Suburban Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	1,130	699 (62%)	$165,315	601 (86%)	98 (14%)	251 (36%)	329 (47%)
ROCKET MORTGAGE, LLC	656	444 (68%)	$93,470	144 (32%)	274 (62%)	116 (26%)	231 (52%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	805	441 (55%)	$100,385	234 (53%)	198 (45%)	165 (37%)	221 (50%)
UNITED SHORE FINANCIAL SERVICES, LLC	575	440 (77%)	$109,070	325 (74%)	115 (26%)	165 (38%)	253 (58%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	472	323 (68%)	$72,995	286 (89%)	34 (11%)	141 (44%)	190 (59%)
THE HUNTINGTON NATIONAL BANK	638	308 (48%)	$53,190	112 (36%)	82 (27%)	87 (28%)	151 (49%)
LOANDEPOT.COM, LLC	429	285 (66%)	$62,915	196 (69%)	83 (29%)	107 (38%)	166 (58%)
CROSSCOUNTRY MORTGAGE, INC.	452	284 (63%)	$69,380	247 (87%)	33 (12%)	76 (27%)	147 (52%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	528	279 (53%)	$38,085	47 (17%)	122 (44%)	69 (25%)	136 (49%)
NEIGHBORHOOD LOANS, INC.	339	267 (79%)	$56,115	248 (93%)	19 (7%)	153 (57%)	186 (70%)
PNC BANK, NATIONAL ASSOCIATION	444	252 (57%)	$40,860	50 (20%)	93 (37%)	42 (17%)	101 (40%)
OLD NATIONAL BANK	417	249 (60%)	$43,345	67 (27%)	69 (28%)	34 (14%)	88 (35%)
U.S. BANK NATIONAL ASSOCIATION	886	241 (27%)	$41,515	74 (31%)	83 (34%)	85 (35%)	102 (42%)
THE FEDERAL SAVINGS BANK	334	240 (72%)	$60,140	217 (90%)	21 (9%)	99 (41%)	148 (62%)
BMO HARRIS BANK NATIONAL ASSOCIATION	464	221 (48%)	$30,855	27 (12%)	53 (24%)	30 (14%)	80 (36%)
CALIBER HOME LOANS, INC.	331	208 (63%)	$49,150	167 (80%)	41 (20%)	118 (57%)	130 (63%)
AMERICAN PACIFIC MORTGAGE CORPORATION	270	203 (75%)	$51,395	183 (90%)	20 (10%)	72 (35%)	111 (55%)
POLISH & SLAVIC FEDERAL CREDIT UNION	214	159 (74%)	$27,885	85 (53%)	63 (40%)	1 (1%)	99 (62%)
BARRINGTON BANK & TRUST COMPANY, N.A.	201	156 (78%)	$34,520	121 (78%)	32 (21%)	58 (37%)	89 (57%)
BANK OF AMERICA, NATIONAL ASSOCIATION	412	151 (37%)	$25,635	74 (49%)	25 (17%)	75 (50%)	84 (56%)

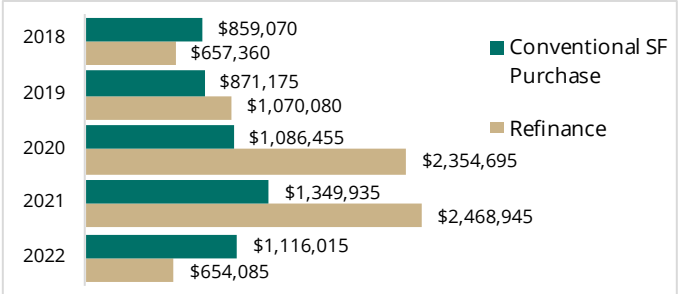
Trend – Past Five Years:

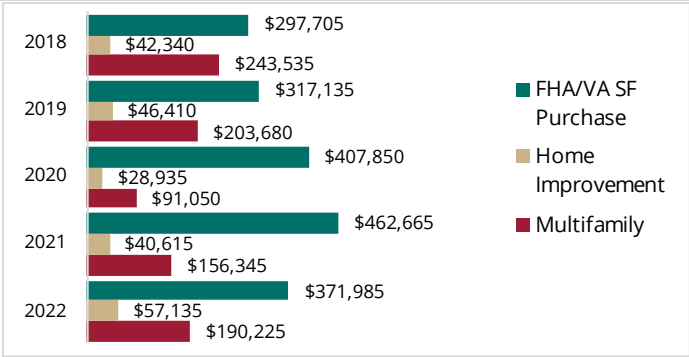
Number of Originations



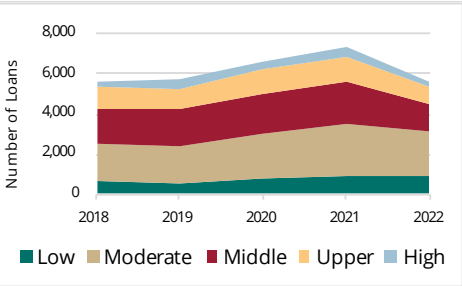


Amount of Originations (in $1,000s)

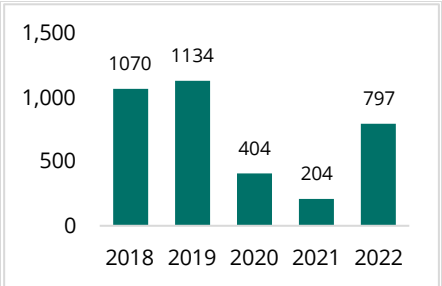




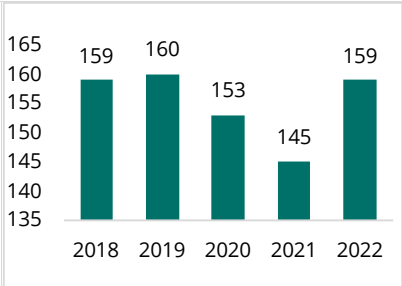
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

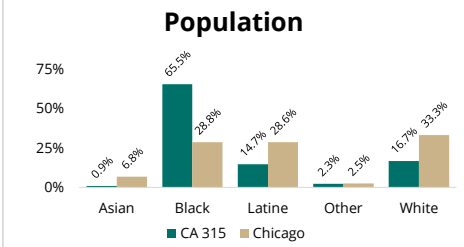


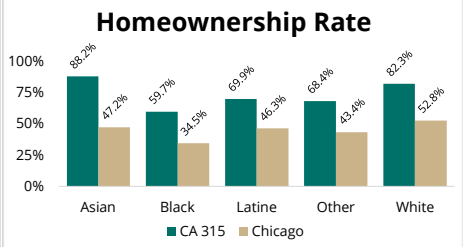
South Suburban Cook County

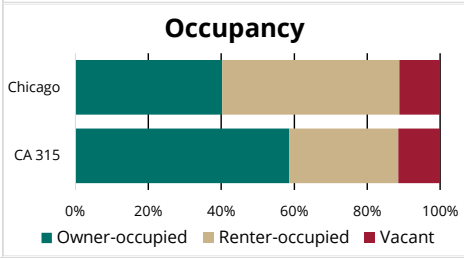
Total Housing Units: 155,912

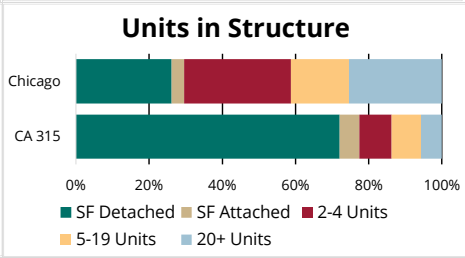
Total Population: 392,743

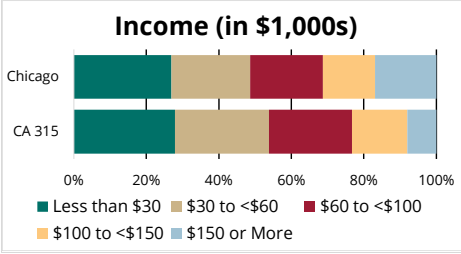


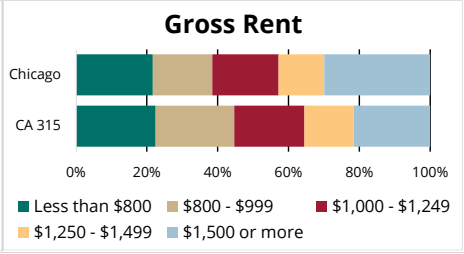


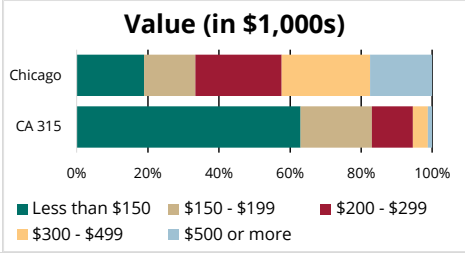












Mortgage Lending

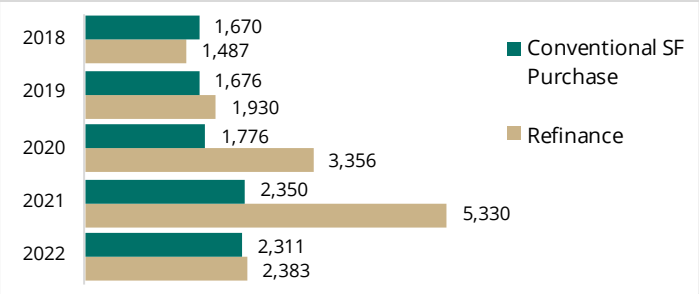
Community Area: 315	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	45	3,013	703	77	1,117	1,786	3,208	6,038
Originations	17 (38%)	1,133 (38%)	277 (39%)	26 (34%)	513 (46%)	328 (18%)	1,188 (37%)	2,017 (33%)
Denials	15 (33%)	1,146 (38%)	242 (34%)	39 (51%)	323 (29%)	275 (15%)	1,137 (35%)	1,798 (30%)
Originations								
Total Amount ($1,000s)	$315,740	$150,750	$36,105	$315,125	$251,080	$240,485	$170,595	$318,295
Conventional Loans	17	847	231	21	465	271	903	1,621
Purchase	9	615	170	14	214	197	672	1,049
Refinance	4	320	70	5	185	102	334	616
For Principal Residence	12	1,090	254	25	468	195	1,152	1,790
Single-family	16	1,112	269	26	499	246	1,167	1,899
2-4 Family	1	20	8	0	12	30	21	63
Avg Loan Amount ($1,000s)	$18,572.9	$133.1	$130.3	$12,120.2	$489.4	$733.2	$143.6	$157.8
Avg Borrower Income ($1,000s)	$82.7	$84.2	$70.4	$83.4	$82.8	$83.4	$134.5	$83.2
Avg Property Value ($1,000s)	$221.4	$235.0	$183.7	$221.9	$225.2	$211.0	$287.4	$221.4
LTV > 90	1 of 15	487 of 1102	106 of 273	11 of 26	119 of 504	82 of 268	516 of 1173	700 of 1915
DTI > 45	2 of 15	301 of 1102	61 of 271	5 of 26	95 of 501	44 of 199	342 of 1175	447 of 1843
Loan Costs > $5,000	3 of 7	400 of 913	106 of 228	5 of 21	131 of 347	80 of 169	410 of 960	619 of 1457
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	85	6,868	1,207	92	1,959	4,304	7,451	13,308
Originations	42 (49%)	3,301 (48%)	705 (58%)	47 (51%)	1,105 (56%)	1,418 (33%)	3,509 (47%)	5,913 (44%)
Denials	17 (20%)	1,451 (21%)	200 (17%)	17 (18%)	351 (18%)	747 (17%)	1,711 (23%)	2,583 (19%)
Originations								
Total Amount ($1,000s)	$1,111,955	$525,960	$107,995	$1,109,960	$947,530	$778,695	$572,920	$1,118,525
Conventional Loans	35	1,329	390	16	710	948	1,464	3,038
Purchase	32	2,318	553	35	754	761	2,583	3,900
Refinance	10	846	125	12	297	602	805	1,767
For Principal Residence	18	3,170	650	44	978	882	3,439	5,092
Single-family	39	3,203	683	44	1,066	1,321	3,421	5,673
2-4 Family	3	98	22	3	39	79	88	222
Avg Loan Amount ($1,000s)	$26,475.1	$159.3	$153.2	$23,616.2	$857.5	$549.2	$163.3	$189.2
Avg Borrower Income ($1,000s)	$81.4	$83.5	$69.7	$81.8	$81.8	$81.2	$130.6	$81.7
Avg Property Value ($1,000s)	$298.2	$402.7	$189.4	$298.1	$319.8	$210.9	$458.8	$297.5
LTV > 90	11 of 42	1970 of 3137	418 of 664	30 of 45	496 of 1042	442 of 1326	2127 of 3323	2949 of 5592
DTI > 45	10 of 39	1147 of 3171	192 of 660	19 of 47	256 of 1036	272 of 902	1321 of 3428	1704 of 5195
Loan Costs > $5,000	16 of 23	2367 of 2978	443 of 575	28 of 39	648 of 871	610 of 833	2482 of 3148	3669 of 4744

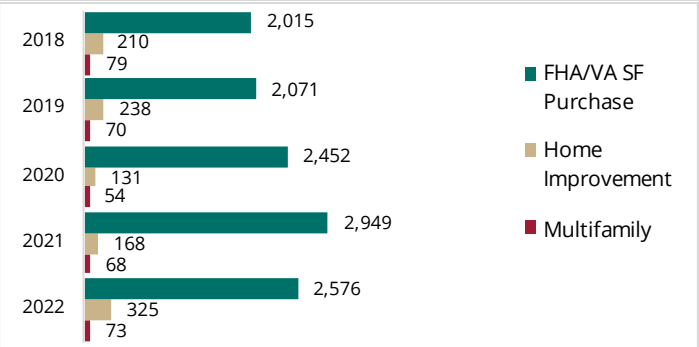
Top Lenders – South Suburban Cook County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
LOANDEPOT.COM, LLC	1,067	610 (57%)	$107,110	462 (76%)	128 (21%)	425 (70%)	446 (73%)
ROCKET MORTGAGE, LLC	931	516 (55%)	$86,770	158 (31%)	324 (63%)	340 (66%)	304 (59%)
GUARANTEED RATE, INC.	921	460 (50%)	$79,740	391 (85%)	69 (15%)	357 (78%)	299 (65%)
FINANCE OF AMERICA MORTGAGE LLC	342	272 (80%)	$38,270	111 (41%)	159 (58%)	15 (6%)	2 (1%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	526	257 (49%)	$38,985	149 (58%)	92 (36%)	199 (77%)	164 (64%)
UNITED SHORE FINANCIAL SERVICES, LLC	383	234 (61%)	$45,190	188 (80%)	46 (20%)	198 (85%)	163 (70%)
U.S. BANK NATIONAL ASSOCIATION	1,058	217 (21%)	$26,215	53 (24%)	93 (43%)	160 (74%)	128 (59%)
CROSSCOUNTRY MORTGAGE, INC.	375	204 (54%)	$38,470	169 (83%)	31 (15%)	154 (75%)	133 (65%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	280	167 (60%)	$27,395	147 (88%)	14 (8%)	128 (77%)	125 (75%)
NATIONSTAR MORTGAGE LLC	340	147 (43%)	$22,125	7 (5%)	139 (95%)	91 (62%)	76 (52%)
CALIBER HOME LOANS, INC.	303	134 (44%)	$25,900	112 (84%)	21 (16%)	109 (81%)	105 (78%)
MORTGAGE RESEARCH CENTER, LLC	323	133 (41%)	$28,945	118 (89%)	15 (11%)	94 (71%)	95 (71%)
NEIGHBORHOOD LOANS, INC.	242	132 (55%)	$21,660	127 (96%)	5 (4%)	98 (74%)	93 (70%)
THE FEDERAL SAVINGS BANK	218	128 (59%)	$22,270	117 (91%)	10 (8%)	109 (85%)	95 (74%)
AMERICAN PACIFIC MORTGAGE CORPORATION	188	121 (64%)	$25,195	109 (90%)	12 (10%)	94 (78%)	79 (65%)
AMERICAN PORTFOLIO MORTGAGE CORPORATION	171	116 (68%)	$19,190	93 (80%)	23 (20%)	104 (90%)	92 (79%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	415	113 (27%)	$12,075	34 (30%)	39 (35%)	86 (76%)	78 (69%)
BANK OF AMERICA, NATIONAL ASSOCIATION	403	113 (28%)	$17,325	77 (68%)	15 (13%)	98 (87%)	82 (73%)
BARRINGTON BANK & TRUST COMPANY, N.A.	181	110 (61%)	$19,040	86 (78%)	22 (20%)	81 (74%)	74 (67%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	438	109 (25%)	$16,065	21 (19%)	80 (73%)	81 (74%)	55 (50%)

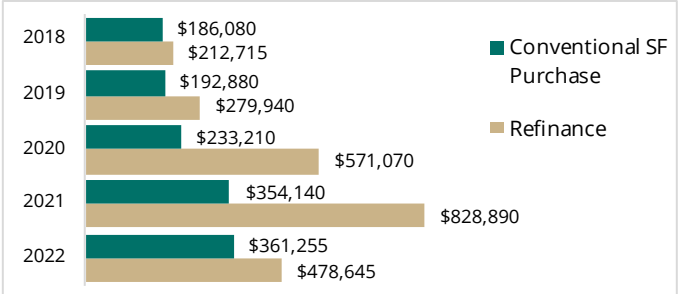
Trend – Past Five Years:

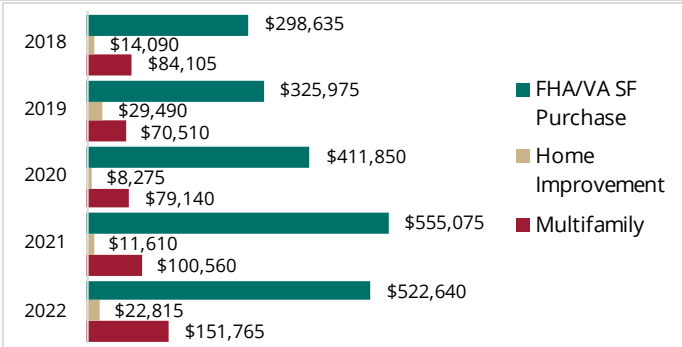
Number of Originations



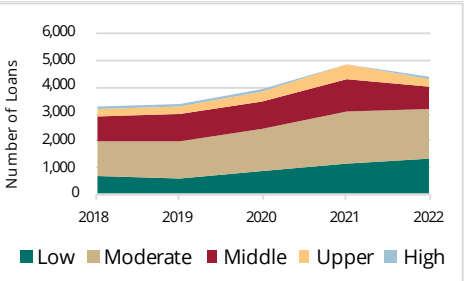


Amount of Originations (in $1,000s)

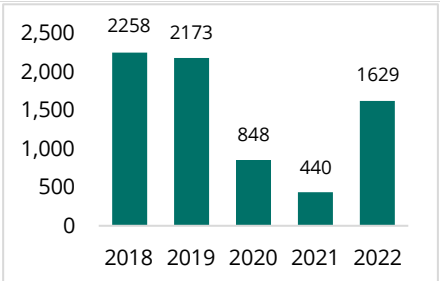




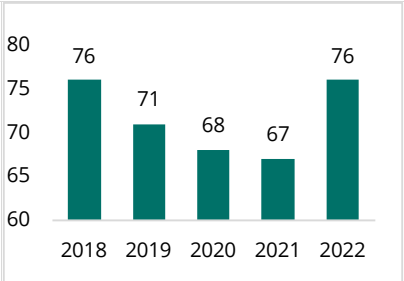
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



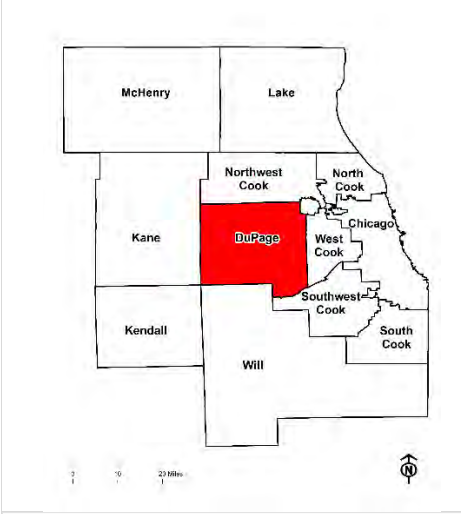
Bank Branches

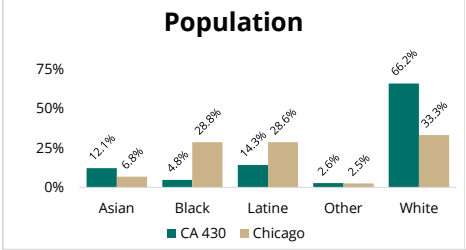


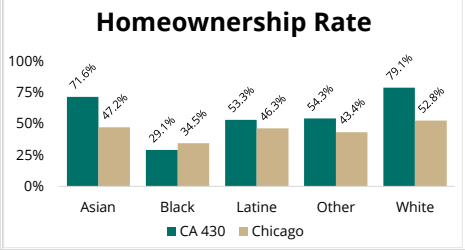
DuPage County

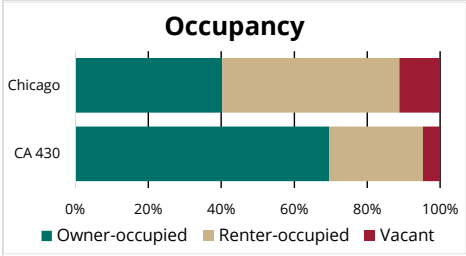
Total Housing Units: 360,326

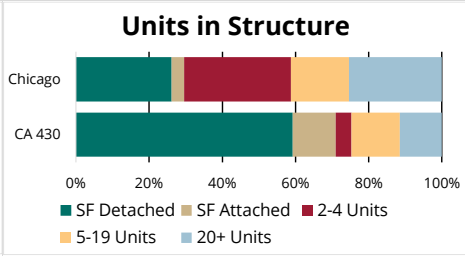
Total Population: 926,005

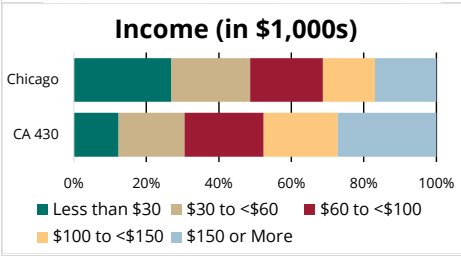


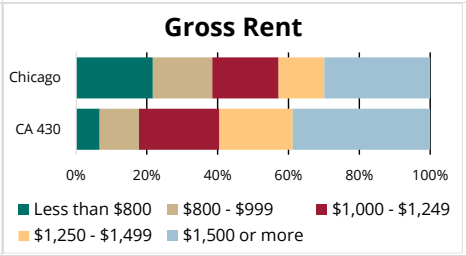


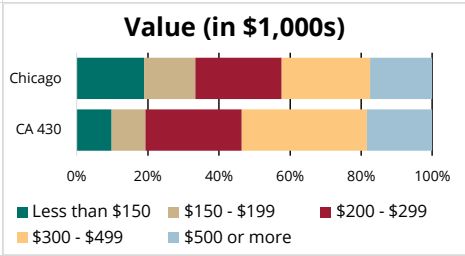












Mortgage Lending

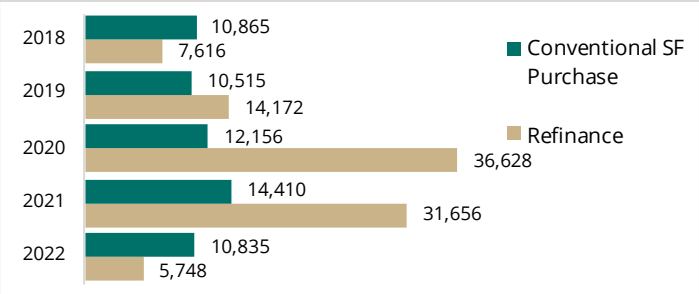
Community Area: 430	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	2,022	320	1,552	101	11,087	3,130	4,530	16,660
Originations	1,054 (52%)	159 (50%)	760 (49%)	46 (46%)	6,622 (60%)	1,011 (32%)	2,112 (47%)	8,892 (53%)
Denials	394 (19%)	86 (27%)	390 (25%)	29 (29%)	1,879 (17%)	388 (12%)	1,146 (25%)	2,776 (17%)
Originations								
Total Amount ($1,000s)	$2,891,670	$3,238,485	$181,760	$3,269,660	$1,260,430	$2,465,475	$2,945,020	$3,281,430
Conventional Loans	1,047	136	709	42	6,481	984	2,019	8,690
Purchase	587	86	388	20	2,523	493	827	3,709
Refinance	219	39	202	14	2,147	282	779	2,701
For Principal Residence	957	153	736	45	6,406	807	2,059	8,368
Single-family	1,053	159	752	45	6,576	925	2,100	8,758
2-4 Family	1	0	8	1	39	19	12	60
Avg Loan Amount ($1,000s)	$2,743.5	$20,367.8	$239.2	$71,079.6	$190.3	$2,438.6	$1,394.4	$369.0
Avg Borrower Income ($1,000s)	$199.7	$201.5	$126.7	$200.9	$216.6	$195.9	$246.9	$200.6
Avg Property Value ($1,000s)	$646.7	$648.3	$384.6	$645.3	$919.4	$559.9	$754.6	$644.3
LTV > 90	127 of 1014	46 of 154	172 of 738	6 of 45	566 of 6340	109 of 882	321 of 2054	854 of 8435
DTI > 45	156 of 1011	39 of 154	167 of 734	15 of 45	1020 of 6331	99 of 813	679 of 2054	1329 of 8354
Loan Costs > $5,000	407 of 687	61 of 116	271 of 545	16 of 30	1788 of 3979	280 of 527	538 of 1403	2552 of 5339
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	2,734	629	2,286	102	12,383	5,467	6,367	21,315
Originations	1,726 (63%)	323 (51%)	1,433 (63%)	50 (49%)	8,271 (67%)	1,871 (34%)	3,737 (59%)	12,241 (57%)
Denials	263 (10%)	105 (17%)	271 (12%)	16 (16%)	1,181 (10%)	522 (10%)	984 (15%)	2,087 (10%)
Originations								
Total Amount ($1,000s)	$3,563,505	$4,010,170	$367,815	$4,094,555	$1,673,870	$3,091,880	$3,362,980	$4,108,495
Conventional Loans	1,627	200	1,034	36	7,290	1,598	3,068	10,751
Purchase	1,346	246	1,110	33	5,613	1,133	2,600	8,371
Refinance	311	63	257	15	2,058	600	970	3,047
For Principal Residence	1,496	315	1,375	48	7,886	1,680	3,637	11,425
Single-family	1,718	322	1,422	49	8,236	1,829	3,723	12,154
2-4 Family	8	1	11	1	34	13	14	57
Avg Loan Amount ($1,000s)	$2,064.6	$12,415.4	$256.7	$81,891.1	$202.4	$1,652.5	$899.9	$335.6
Avg Borrower Income ($1,000s)	$142.3	$144.4	$102.1	$143.9	$144.9	$144.0	$180.9	$143.8
Avg Property Value ($1,000s)	$512.0	$502.7	$324.1	$499.9	$670.7	$416.6	$599.0	$499.4
LTV > 90	393 of 1710	169 of 312	708 of 1400	20 of 47	2054 of 8119	494 of 1814	1235 of 3650	3130 of 12002
DTI > 45	307 of 1698	103 of 315	424 of 1404	17 of 49	1500 of 8126	322 of 1713	1197 of 3683	2249 of 11901
Loan Costs > $5,000	1027 of 1507	239 of 300	1026 of 1284	33 of 45	5063 of 7304	1083 of 1556	2398 of 3444	7445 of 10712

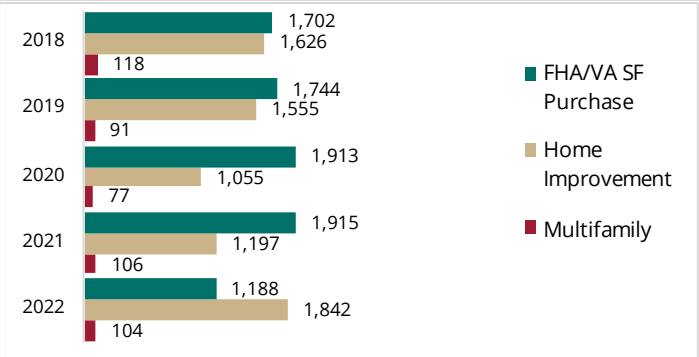
Top Lenders – DuPage County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	2,455	1,370 (56%)	$483,610	1,150 (84%)	220 (16%)	308 (22%)	362 (26%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1,931	1,068 (55%)	$437,380	563 (53%)	464 (43%)	285 (27%)	335 (31%)
UNITED SHORE FINANCIAL SERVICES, LLC	1,062	817 (77%)	$242,905	652 (80%)	165 (20%)	291 (36%)	295 (36%)
ROCKET MORTGAGE, LLC	1,081	768 (71%)	$212,440	355 (46%)	383 (50%)	236 (31%)	266 (35%)
U.S. BANK NATIONAL ASSOCIATION	1,727	766 (44%)	$207,470	209 (27%)	223 (29%)	149 (19%)	186 (24%)
THE HUNTINGTON NATIONAL BANK	1,270	748 (59%)	$283,390	318 (43%)	187 (25%)	169 (23%)	121 (16%)
PNC BANK, NATIONAL ASSOCIATION	1,034	652 (63%)	$197,170	120 (18%)	235 (36%)	114 (17%)	162 (25%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	1,228	646 (53%)	$159,880	131 (20%)	268 (41%)	129 (20%)	186 (29%)
BMO HARRIS BANK NATIONAL ASSOCIATION	1,224	633 (52%)	$121,805	69 (11%)	151 (24%)	110 (17%)	184 (29%)
COMPASS MORTGAGE, INC.	613	509 (83%)	$161,755	414 (81%)	87 (17%)	90 (18%)	156 (31%)
CROSSCOUNTRY MORTGAGE, INC.	730	498 (68%)	$156,870	419 (84%)	71 (14%)	118 (24%)	175 (35%)
LOANDEPOT.COM, LLC	691	483 (70%)	$143,915	325 (67%)	143 (30%)	170 (35%)	187 (39%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	653	452 (69%)	$135,180	375 (83%)	71 (16%)	144 (32%)	170 (38%)
DUPAGE CREDIT UNION	584	411 (70%)	$47,815	46 (11%)	100 (24%)	29 (7%)	76 (18%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	1,028	401 (39%)	$161,215	217 (54%)	170 (42%)	138 (34%)	80 (20%)
BANK OF AMERICA, NATIONAL ASSOCIATION	889	393 (44%)	$150,375	148 (38%)	94 (24%)	82 (21%)	98 (25%)
FIRST CENTENNIAL MORTGAGE CORPORATION	515	376 (73%)	$114,820	292 (78%)	84 (22%)	107 (28%)	122 (32%)
NEIGHBORHOOD LOANS, INC.	458	332 (72%)	$94,700	304 (92%)	28 (8%)	127 (38%)	153 (46%)
AMERICAN PACIFIC MORTGAGE CORPORATION	445	320 (72%)	$102,100	258 (81%)	62 (19%)	79 (25%)	108 (34%)
BARRINGTON BANK & TRUST COMPANY, N.A.	469	319 (68%)	$100,645	246 (77%)	63 (20%)	78 (24%)	100 (31%)

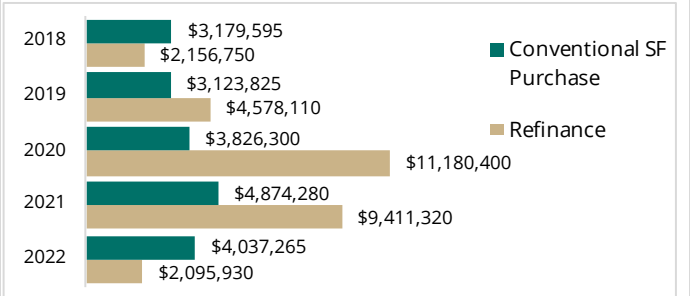
Trend – Past Five Years:

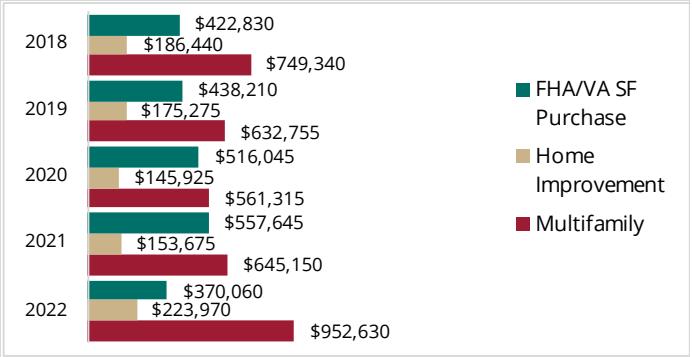
Number of Originations



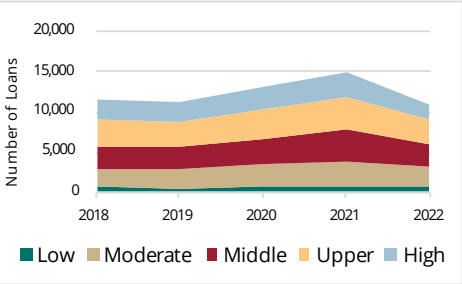


Amount of Originations (in $1,000s)

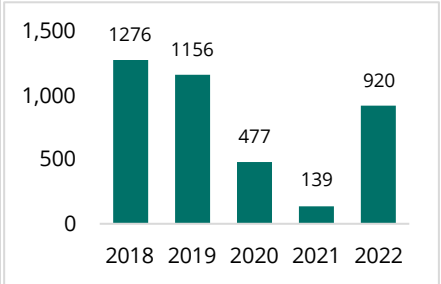




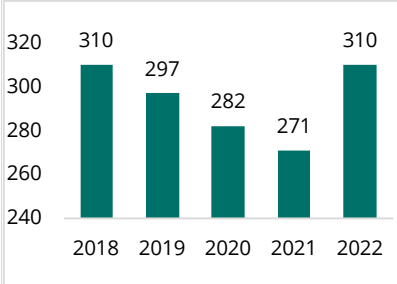
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



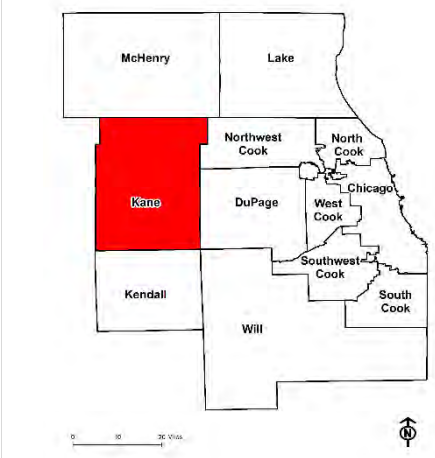
Bank Branches

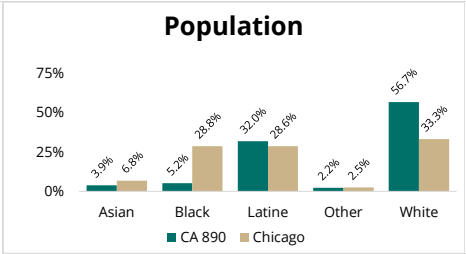


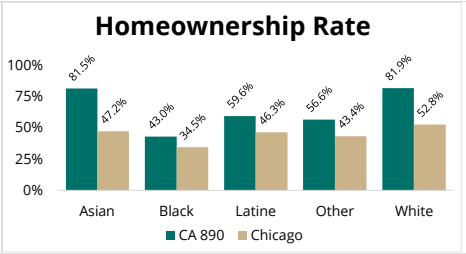
Kane County

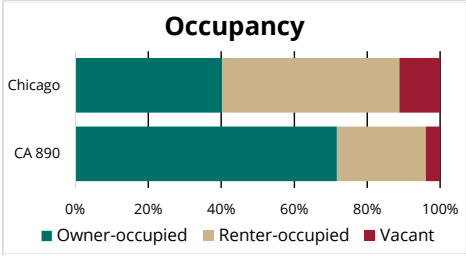
Total Housing Units: 187,843

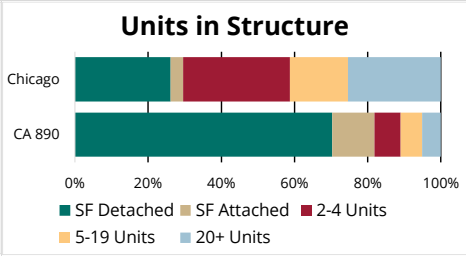
Total Population: 531,756

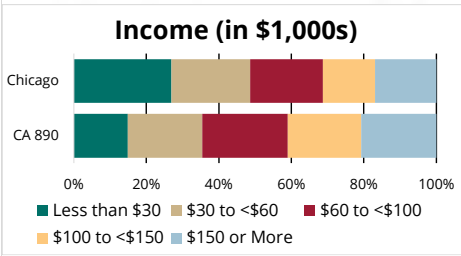


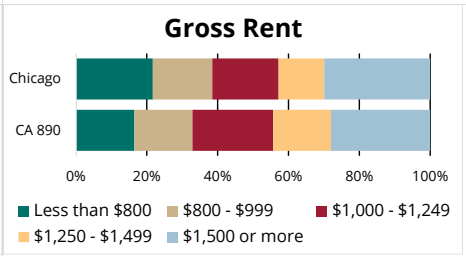


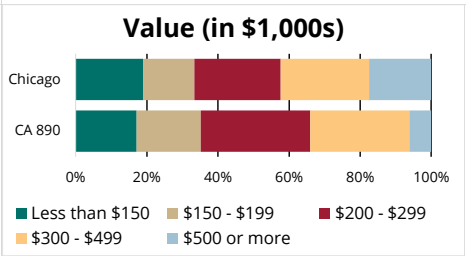












Mortgage Lending

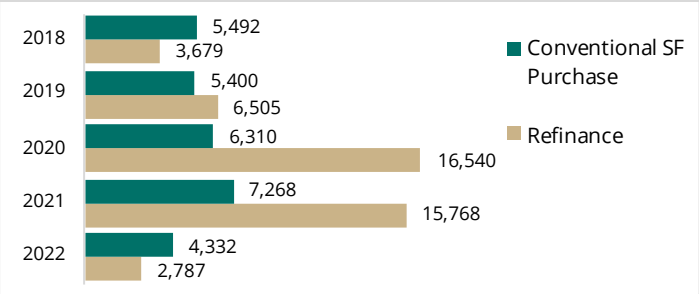
Community Area: 890	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	298	194	1,677	87	4,960	1,542	2,990	7,081
Originations	136 (46%)	81 (42%)	742 (44%)	32 (37%)	2,795 (56%)	472 (31%)	1,381 (46%)	3,516 (50%)
Denials	74 (25%)	56 (29%)	477 (28%)	33 (38%)	919 (19%)	201 (13%)	745 (25%)	1,283 (18%)
Originations								
Total Amount ($1,000s)	$802,010	$819,295	$125,750	$829,700	$288,865	$597,290	$628,595	$834,290
Conventional Loans	132	67	682	31	2,688	454	1,295	3,372
Purchase	53	37	358	10	1,001	201	560	1,302
Refinance	37	23	205	11	896	152	473	1,119
For Principal Residence	123	77	715	29	2,685	358	1,344	3,272
Single-family	134	78	713	30	2,737	399	1,346	3,378
2-4 Family	0	2	27	2	50	23	35	77
Avg Loan Amount ($1,000s)	$5,897.1	$10,114.8	$169.5	$25,928.1	$103.4	$1,265.4	$455.2	$237.3
Avg Borrower Income ($1,000s)	$133.8	$135.1	$81.7	$134.8	$133.4	$133.8	$185.8	$134.3
Avg Property Value ($1,000s)	$426.3	$428.2	$267.1	$426.6	$643.3	$371.2	$536.9	$425.4
LTV > 90	12 of 123	25 of 77	241 of 729	4 of 31	376 of 2713	85 of 420	303 of 1356	502 of 3364
DTI > 45	22 of 123	17 of 77	152 of 725	6 of 31	458 of 2695	53 of 372	334 of 1351	556 of 3298
Loan Costs > $5,000	37 of 80	26 of 58	237 of 529	6 of 14	667 of 1640	118 of 243	358 of 947	854 of 2035
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	574	449	2,268	100	6,666	2,949	4,579	10,738
Originations	358 (62%)	239 (53%)	1,377 (61%)	60 (60%)	4,449 (67%)	1,031 (35%)	2,756 (60%)	6,137 (57%)
Denials	59 (10%)	79 (18%)	310 (14%)	14 (14%)	660 (10%)	300 (10%)	670 (15%)	1,112 (10%)
Originations								
Total Amount ($1,000s)	$1,437,255	$1,483,050	$295,365	$1,529,445	$455,420	$1,266,290	$1,002,335	$1,542,865
Conventional Loans	313	115	881	39	3,503	797	1,979	4,767
Purchase	291	172	1,067	39	3,078	582	1,929	4,162
Refinance	60	55	269	17	1,150	386	734	1,668
For Principal Residence	319	235	1,294	56	4,262	851	2,675	5,723
Single-family	351	235	1,305	56	4,351	994	2,678	5,987
2-4 Family	7	4	72	4	98	32	78	145
Avg Loan Amount ($1,000s)	$4,014.7	$6,205.2	$214.5	$25,490.8	$102.4	$1,228.2	$363.7	$251.4
Avg Borrower Income ($1,000s)	$114.1	$115.8	$83.0	$115.3	$113.3	$115.8	$160.3	$115.1
Avg Property Value ($1,000s)	$337.0	$340.5	$262.5	$339.3	$362.1	$330.7	$407.1	$338.8
LTV > 90	116 of 356	137 of 230	747 of 1352	27 of 57	1507 of 4371	315 of 999	1134 of 2706	2102 of 6013
DTI > 45	86 of 354	77 of 230	423 of 1343	16 of 57	953 of 4369	225 of 870	867 of 2728	1357 of 5880
Loan Costs > $5,000	203 of 324	182 of 224	957 of 1246	39 of 52	2785 of 4026	555 of 809	1808 of 2546	3764 of 5435

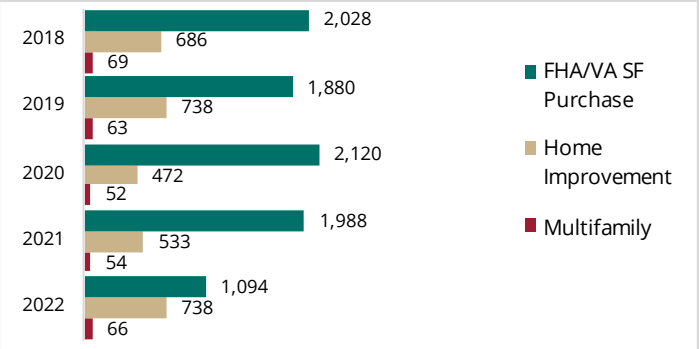
Top Lenders – Kane County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	902	551 (61%)	$151,635	460 (83%)	91 (17%)	122 (22%)	223 (40%)
ROCKET MORTGAGE, LLC	534	392 (73%)	$87,550	135 (34%)	248 (63%)	92 (23%)	192 (49%)
FIRST CENTENNIAL MORTGAGE CORPORATION	494	375 (76%)	$93,365	305 (81%)	70 (19%)	130 (35%)	198 (53%)
UNITED SHORE FINANCIAL SERVICES, LLC	429	340 (79%)	$92,780	264 (78%)	76 (22%)	118 (35%)	153 (45%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	670	328 (49%)	$73,500	159 (48%)	156 (48%)	107 (33%)	160 (49%)
BMO HARRIS BANK NATIONAL ASSOCIATION	676	285 (42%)	$34,385	30 (11%)	76 (27%)	76 (27%)	112 (39%)
LOANDEPOT.COM, LLC	406	276 (68%)	$63,590	192 (70%)	79 (29%)	132 (48%)	167 (61%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	525	256 (49%)	$38,110	26 (10%)	115 (45%)	85 (33%)	108 (42%)
OLD SECOND NATIONAL BANK	331	254 (77%)	$59,360	59 (23%)	91 (36%)	54 (21%)	111 (44%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	345	245 (71%)	$57,655	206 (84%)	37 (15%)	119 (49%)	136 (56%)
PNC BANK, NATIONAL ASSOCIATION	375	228 (61%)	$101,880	33 (14%)	85 (37%)	44 (19%)	75 (33%)
U.S. BANK NATIONAL ASSOCIATION	657	193 (29%)	$31,615	39 (20%)	57 (30%)	45 (23%)	68 (35%)
CROSSCOUNTRY MORTGAGE, INC.	299	192 (64%)	$47,140	161 (84%)	28 (15%)	81 (42%)	107 (56%)
THE HUNTINGTON NATIONAL BANK	341	189 (55%)	$38,255	73 (39%)	28 (15%)	48 (25%)	66 (35%)
COMPASS MORTGAGE, INC.	229	189 (83%)	$48,665	158 (84%)	29 (15%)	45 (24%)	87 (46%)
FIRST AMERICAN BANK	307	183 (60%)	$19,605	16 (9%)	42 (23%)	25 (14%)	72 (39%)
DHI MORTGAGE COMPANY, LTD.	213	178 (84%)	$50,920	178 (100%)	0 (0%)	60 (34%)	61 (34%)
CALIBER HOME LOANS, INC.	282	163 (58%)	$40,525	126 (77%)	37 (23%)	63 (39%)	82 (50%)
AMERICAN PACIFIC MORTGAGE CORPORATION	212	148 (70%)	$39,050	124 (84%)	24 (16%)	38 (26%)	75 (51%)
NEIGHBORHOOD LOANS, INC.	222	141 (64%)	$33,285	122 (87%)	19 (13%)	53 (38%)	85 (60%)

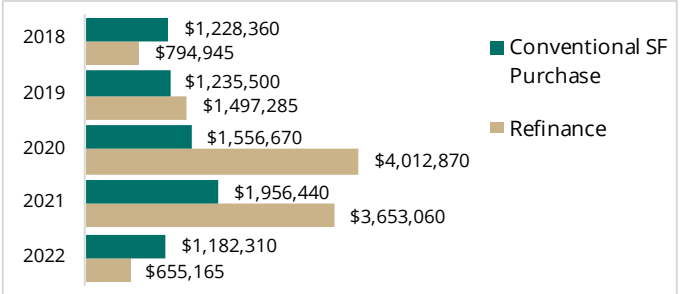
Trend – Past Five Years:

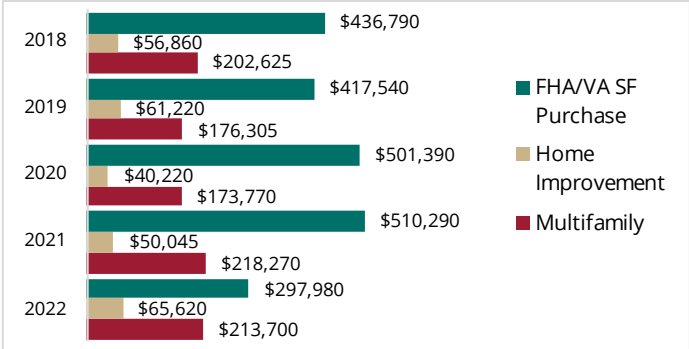
Number of Originations



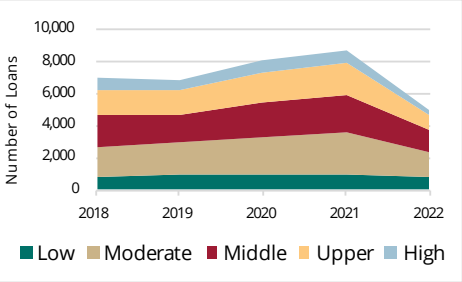


Amount of Originations (in $1,000s)

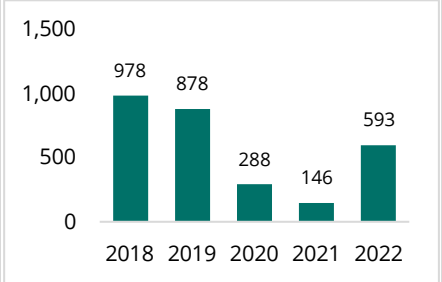




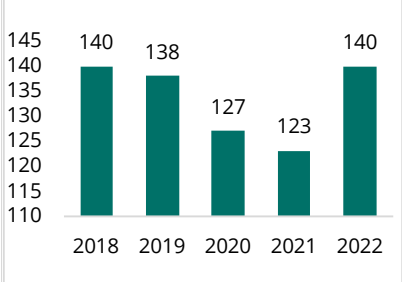
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

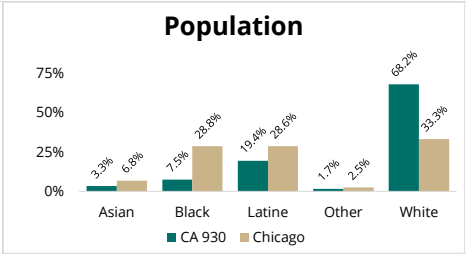


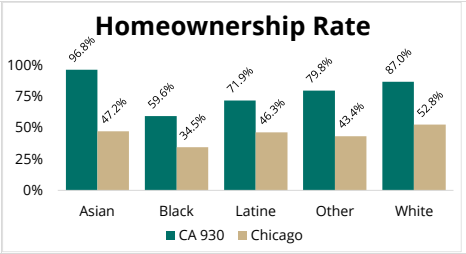
Kendall County

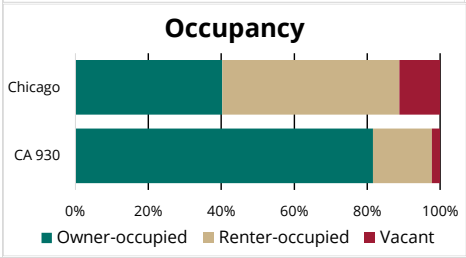
Total Housing Units: 42,356

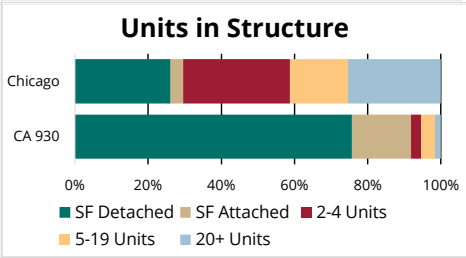
Total Population: 127,583

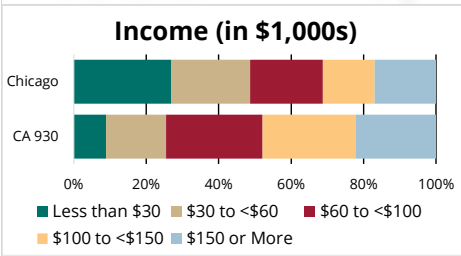


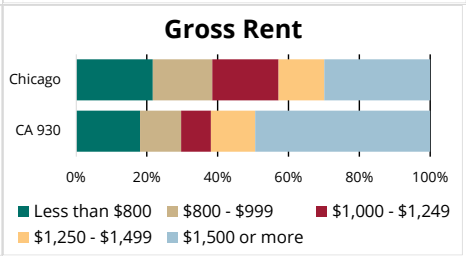


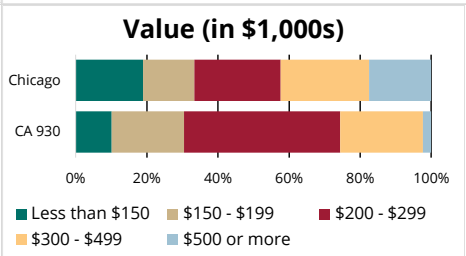












Mortgage Lending

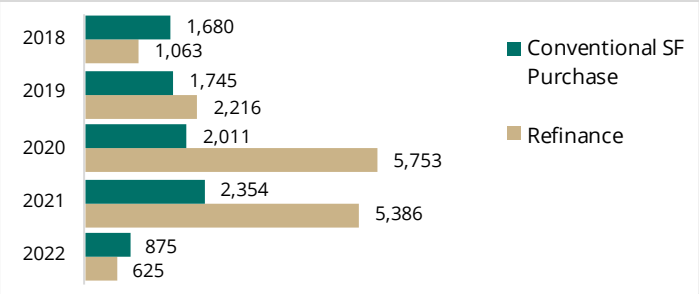
Community Area: 930	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	62	72	202	12	941	289	509	1,376
Originations	31 (50%)	26 (36%)	89 (44%)	1 (8%)	547 (58%)	88 (30%)	254 (50%)	693 (50%)
Denials	7 (11%)	22 (31%)	55 (27%)	7 (58%)	159 (17%)	31 (11%)	111 (22%)	226 (16%)
Originations								
Total Amount ($1,000s)	$124,890	$127,565	$15,195	$133,460	$31,610	$116,535	$96,745	$133,515
Conventional Loans	31	20	81	1	525	78	240	655
Purchase	20	12	36	0	195	34	94	261
Refinance	7	7	34	1	194	32	105	241
For Principal Residence	31	25	86	1	523	78	249	658
Single-family	31	26	89	1	546	86	254	690
2-4 Family	0	0	0	0	1	2	0	3
Avg Loan Amount ($1,000s)	$4,028.7	$4,906.3	$170.7	$133,460.0	$57.8	$1,324.3	$380.9	$192.7
Avg Borrower Income ($1,000s)	$124.0	$123.8	$89.3	$124.6	$137.0	$123.2	$160.4	$124.6
Avg Property Value ($1,000s)	$353.6	$356.2	$309.2	$357.3	$376.9	$357.2	$403.4	$357.1
LTV > 90	5 of 29	8 of 26	19 of 89	0 of 1	67 of 535	14 of 82	39 of 251	94 of 673
DTI > 45	5 of 29	8 of 26	17 of 89	0 of 1	86 of 531	10 of 78	66 of 250	109 of 665
Loan Costs > $5,000	11 of 22	10 of 18	21 of 65	0 of 0	133 of 349	22 of 53	59 of 179	176 of 442
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	154	243	424	22	1,425	659	961	2,503
Originations	93 (60%)	146 (60%)	274 (65%)	12 (55%)	939 (66%)	199 (30%)	577 (60%)	1,389 (55%)
Denials	14 (9%)	34 (14%)	50 (12%)	4 (18%)	150 (11%)	78 (12%)	146 (15%)	280 (11%)
Originations								
Total Amount ($1,000s)	$332,110	$315,865	$68,780	$358,265	$126,080	$312,380	$238,420	$361,175
Conventional Loans	80	65	155	5	674	126	353	950
Purchase	84	115	218	8	622	122	406	951
Refinance	8	26	54	4	278	68	161	384
For Principal Residence	77	146	262	11	908	193	570	1,335
Single-family	93	146	274	12	937	199	576	1,387
2-4 Family	0	0	0	0	2	0	1	2
Avg Loan Amount ($1,000s)	$3,571.1	$2,163.5	$251.0	$29,855.4	$134.3	$1,569.7	$413.2	$260.0
Avg Borrower Income ($1,000s)	$109.1	$111.0	$94.4	$111.5	$113.1	$113.4	$145.0	$111.4
Avg Property Value ($1,000s)	$329.6	$329.9	$297.7	$333.4	$343.8	$336.0	$378.7	$333.1
LTV > 90	33 of 90	93 of 142	151 of 267	4 of 11	313 of 908	83 of 190	258 of 559	526 of 1341
DTI > 45	16 of 89	58 of 144	100 of 267	7 of 12	248 of 916	65 of 186	234 of 570	394 of 1347
Loan Costs > $5,000	44 of 77	109 of 140	208 of 260	8 of 10	620 of 872	127 of 183	398 of 552	908 of 1282

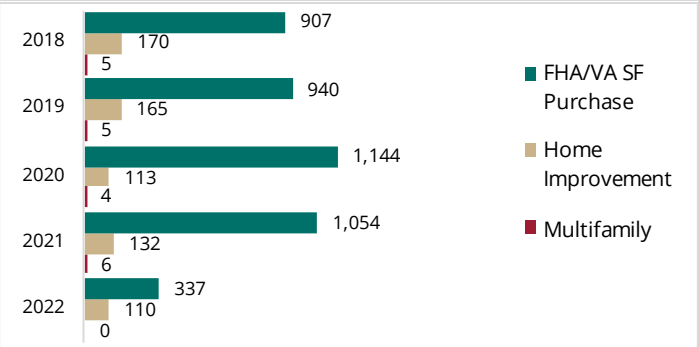
Top Lenders – Kendall County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	247	147 (60%)	$38,385	115 (78%)	32 (22%)	48 (33%)	70 (48%)
ROCKET MORTGAGE, LLC	150	101 (67%)	$25,705	38 (38%)	63 (62%)	20 (20%)	44 (44%)
LENNAR MORTGAGE, LLC	116	92 (79%)	$26,650	92 (100%)	0 (0%)	32 (35%)	19 (21%)
FIRST CENTENNIAL MORTGAGE CORPORATION	97	77 (79%)	$19,985	66 (86%)	11 (14%)	30 (39%)	36 (47%)
LOANDEPOT.COM, LLC	92	72 (78%)	$18,650	56 (78%)	16 (22%)	35 (49%)	43 (60%)
OLD SECOND NATIONAL BANK	79	63 (80%)	$9,655	17 (27%)	19 (30%)	8 (13%)	32 (51%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	124	60 (48%)	$14,720	27 (45%)	31 (52%)	13 (22%)	20 (33%)
CALIBER HOME LOANS, INC.	86	53 (62%)	$14,375	38 (72%)	15 (28%)	23 (43%)	27 (51%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	112	52 (46%)	$8,640	8 (15%)	26 (50%)	14 (27%)	27 (52%)
COMPASS MORTGAGE, INC.	60	50 (83%)	$13,640	43 (86%)	7 (14%)	17 (34%)	19 (38%)
UNITED SHORE FINANCIAL SERVICES, LLC	66	50 (76%)	$14,360	37 (74%)	13 (26%)	22 (44%)	23 (46%)
CROSSCOUNTRY MORTGAGE, INC.	73	47 (64%)	$12,265	41 (87%)	6 (13%)	23 (49%)	28 (60%)
BMO HARRIS BANK NATIONAL ASSOCIATION	78	44 (56%)	$3,710	6 (14%)	8 (18%)	17 (39%)	18 (41%)
FIRST NATIONAL BANK OF OMAHA	61	41 (67%)	$6,555	15 (37%)	11 (27%)	8 (20%)	16 (39%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	105	36 (34%)	$8,260	10 (28%)	25 (69%)	5 (14%)	11 (31%)
DHI MORTGAGE COMPANY, LTD.	44	36 (82%)	$10,090	36 (100%)	0 (0%)	21 (58%)	14 (39%)
NATIONSTAR MORTGAGE LLC	74	35 (47%)	$7,935	2 (6%)	33 (94%)	4 (11%)	16 (46%)
AMERICAN PACIFIC MORTGAGE CORPORATION	47	34 (72%)	$8,770	30 (88%)	4 (12%)	15 (44%)	17 (50%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	50	34 (68%)	$10,060	30 (88%)	4 (12%)	11 (32%)	18 (53%)
U.S. BANK NATIONAL ASSOCIATION	110	33 (30%)	$5,315	9 (27%)	11 (33%)	6 (18%)	7 (21%)

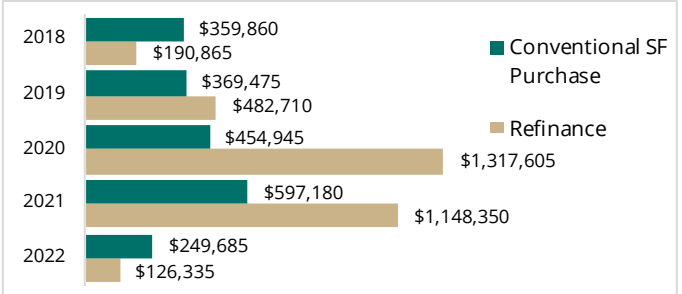
Trend – Past Five Years:

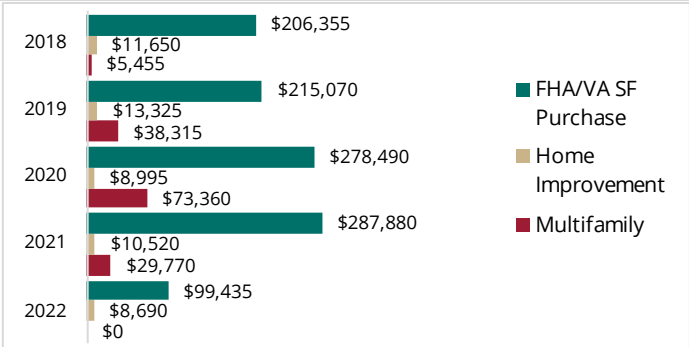
Number of Originations



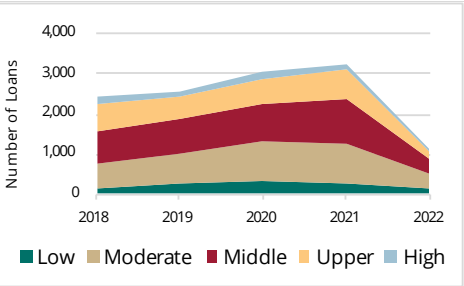


Amount of Originations (in $1,000s)

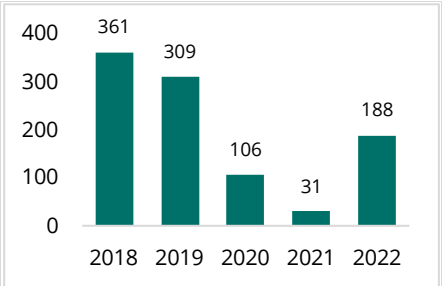




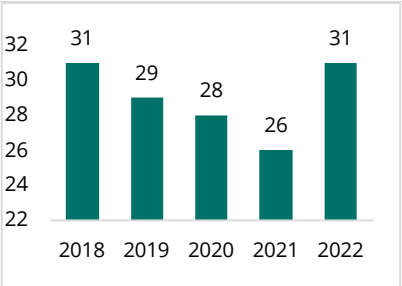
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

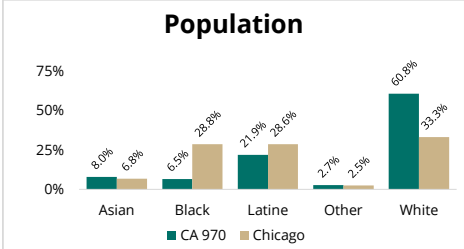


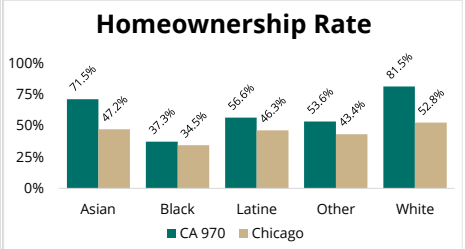
Lake County

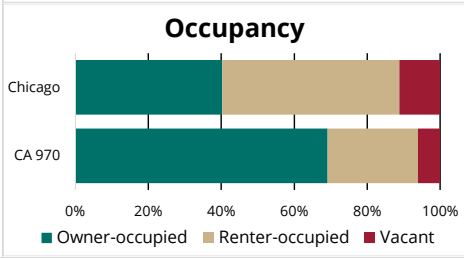
Total Housing Units: 260,211

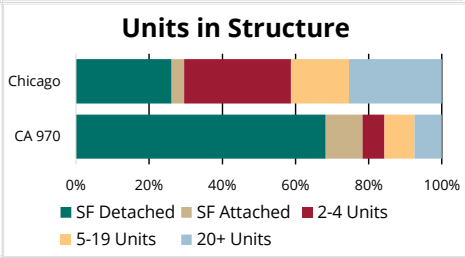
Total Population: 699,682

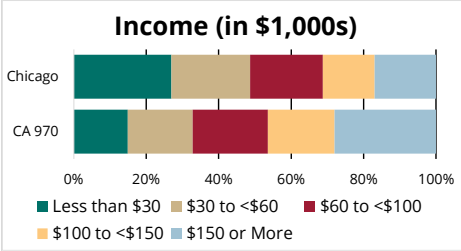


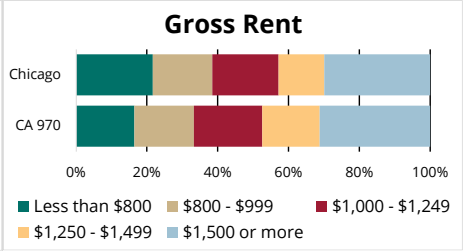


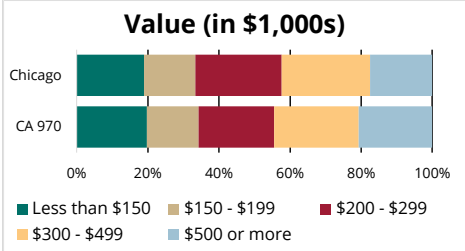












Mortgage Lending

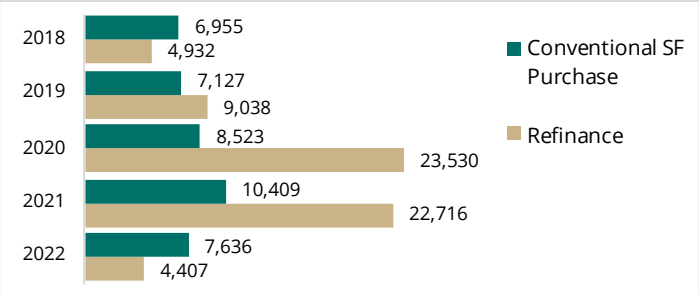
Community Area: 970	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	1,037	293	1,756	87	8,014	2,600	3,930	12,031
Originations	538 (52%)	134 (46%)	808 (46%)	35 (40%)	4,551 (57%)	785 (30%)	1,775 (45%)	6,043 (50%)
Denials	164 (16%)	76 (26%)	480 (27%)	32 (37%)	1,529 (19%)	318 (12%)	1,015 (26%)	2,119 (18%)
Originations								
Total Amount ($1,000s)	$2,059,345	$2,207,775	$158,120	$2,237,520	$793,200	$1,678,180	$1,952,200	$2,244,005
Conventional Loans	528	102	708	32	4,362	749	1,597	5,773
Purchase	329	81	447	17	1,934	381	859	2,742
Refinance	97	39	236	9	1,494	222	603	1,861
For Principal Residence	518	131	771	35	4,341	614	1,721	5,639
Single-family	537	130	778	35	4,501	688	1,738	5,891
2-4 Family	1	4	29	0	44	32	36	81
Avg Loan Amount ($1,000s)	$3,827.8	$16,475.9	$195.7	$63,929.1	$174.3	$2,137.8	$1,099.8	$371.3
Avg Borrower Income ($1,000s)	$209.1	$208.8	$101.2	$208.4	$218.0	$201.7	$272.2	$207.7
Avg Property Value ($1,000s)	$651.7	$648.1	$295.7	$644.2	$910.6	$550.8	$800.5	$642.2
LTV > 90	74 of 528	48 of 128	259 of 785	10 of 35	528 of 4394	96 of 681	426 of 1734	756 of 5766
DTI > 45	80 of 527	31 of 128	182 of 783	10 of 35	722 of 4391	94 of 613	507 of 1735	937 of 5694
Loan Costs > $5,000	211 of 396	69 of 115	285 of 627	10 of 24	1366 of 3056	230 of 422	536 of 1333	1886 of 4013
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1,754	926	2,852	125	10,517	4,869	7,017	18,191
Originations	1,083 (62%)	472 (51%)	1,648 (58%)	64 (51%)	6,779 (64%)	1,684 (35%)	4,028 (57%)	10,082 (55%)
Denials	146 (8%)	162 (17%)	438 (15%)	22 (18%)	1,098 (10%)	551 (11%)	1,119 (16%)	1,979 (11%)
Originations								
Total Amount ($1,000s)	$2,711,575	$2,956,210	$341,820	$3,054,660	$1,205,725	$2,352,030	$2,325,560	$3,070,050
Conventional Loans	991	220	1,081	36	5,537	1,304	2,772	8,088
Purchase	866	335	1,255	46	4,438	1,008	2,801	6,693
Refinance	170	109	298	14	1,736	517	969	2,546
For Principal Residence	965	457	1,578	62	6,481	1,498	3,914	9,463
Single-family	1,078	460	1,592	64	6,699	1,621	3,958	9,922
2-4 Family	5	12	56	0	80	32	70	129
Avg Loan Amount ($1,000s)	$2,503.8	$6,263.2	$207.4	$47,729.1	$177.9	$1,396.7	$577.3	$304.5
Avg Borrower Income ($1,000s)	$141.0	$144.3	$88.5	$142.7	$142.8	$141.6	$196.9	$142.5
Avg Property Value ($1,000s)	$432.3	$439.2	$259.4	$433.1	$514.1	$390.4	$558.5	$432.2
LTV > 90	270 of 1050	253 of 439	847 of 1584	33 of 59	1902 of 6515	475 of 1605	1620 of 3853	2933 of 9668
DTI > 45	206 of 1050	172 of 463	489 of 1588	14 of 60	1416 of 6547	362 of 1519	1333 of 3954	2170 of 9639
Loan Costs > $5,000	654 of 939	331 of 433	1052 of 1422	49 of 58	3905 of 5818	946 of 1365	2519 of 3591	5885 of 8613

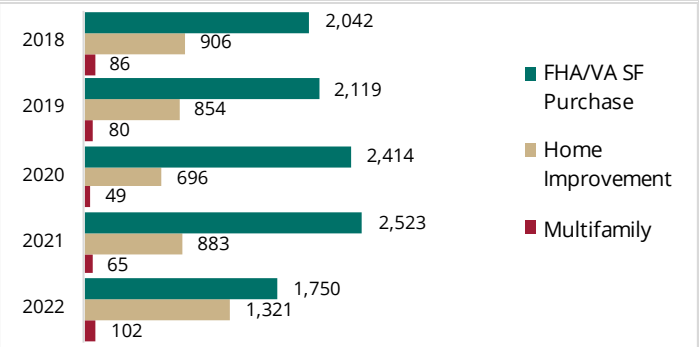
Top Lenders – Lake County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	1,721	908 (53%)	$323,810	738 (81%)	170 (19%)	215 (24%)	299 (33%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1,401	764 (55%)	$296,980	417 (55%)	320 (42%)	198 (26%)	233 (30%)
ROCKET MORTGAGE, LLC	916	614 (67%)	$157,210	249 (41%)	343 (56%)	166 (27%)	244 (40%)
CROSSCOUNTRY MORTGAGE, INC.	776	512 (66%)	$163,750	447 (87%)	57 (11%)	128 (25%)	205 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC	655	498 (76%)	$146,240	401 (81%)	97 (19%)	164 (33%)	217 (44%)
THE HUNTINGTON NATIONAL BANK	926	491 (53%)	$161,665	188 (38%)	126 (26%)	120 (24%)	112 (23%)
LOANDEPOT.COM, LLC	600	414 (69%)	$126,110	280 (68%)	124 (30%)	139 (34%)	203 (49%)
PNC BANK, NATIONAL ASSOCIATION	687	412 (60%)	$76,500	85 (21%)	152 (37%)	86 (21%)	139 (34%)
CONSUMERS CREDIT UNION	668	404 (60%)	$60,830	84 (21%)	102 (25%)	119 (29%)	180 (45%)
U.S. BANK NATIONAL ASSOCIATION	1,020	395 (39%)	$139,775	142 (36%)	99 (25%)	88 (22%)	95 (24%)
BAXTER CREDIT UNION	489	340 (70%)	$60,410	88 (26%)	77 (23%)	80 (24%)	80 (24%)
BARRINGTON BANK & TRUST COMPANY, N.A.	469	334 (71%)	$101,970	228 (68%)	93 (28%)	73 (22%)	136 (41%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	494	330 (67%)	$91,600	286 (87%)	38 (12%)	99 (30%)	166 (50%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	711	323 (45%)	$79,345	76 (24%)	125 (39%)	69 (21%)	110 (34%)
BANK OF AMERICA, NATIONAL ASSOCIATION	702	317 (45%)	$112,695	132 (42%)	78 (25%)	77 (24%)	69 (22%)
BMO HARRIS BANK NATIONAL ASSOCIATION	675	308 (46%)	$69,000	44 (14%)	75 (24%)	45 (15%)	88 (29%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	857	283 (33%)	$149,885	141 (50%)	134 (47%)	81 (29%)	61 (22%)
AMERICAN PACIFIC MORTGAGE CORPORATION	396	261 (66%)	$62,825	225 (86%)	36 (14%)	154 (59%)	161 (62%)
OLD NATIONAL BANK	429	245 (57%)	$86,405	87 (36%)	86 (35%)	100 (41%)	91 (37%)
FIRST AMERICAN BANK	360	204 (57%)	$24,640	19 (9%)	57 (28%)	18 (9%)	72 (35%)

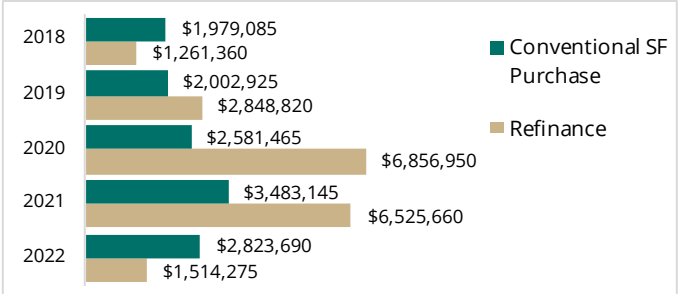
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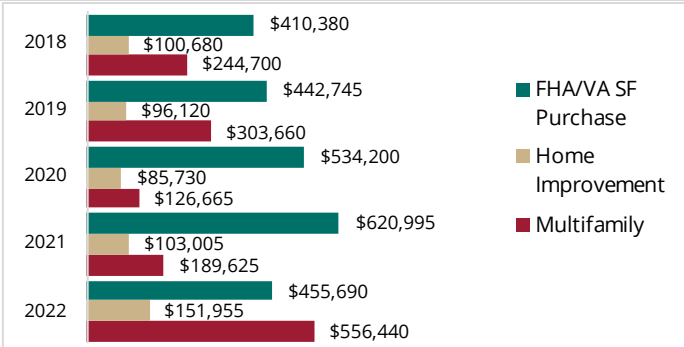
Number of Originations



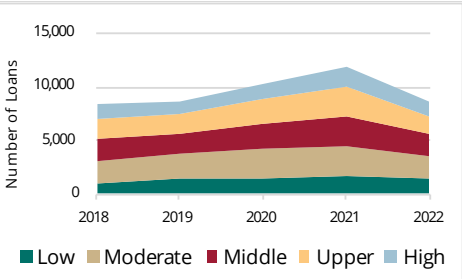


Amount of Originations (in $1,000s)

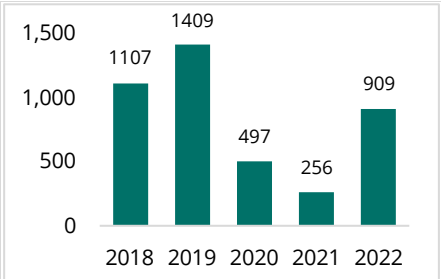




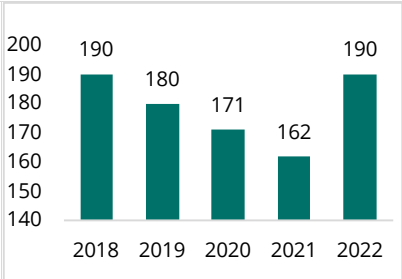
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

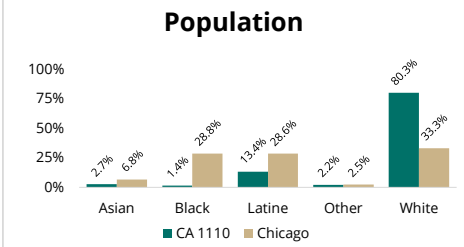


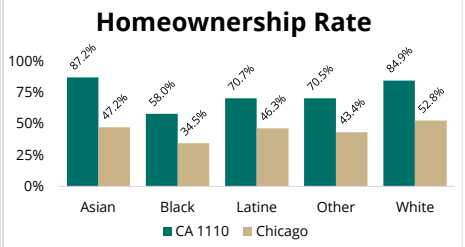
McHenry County

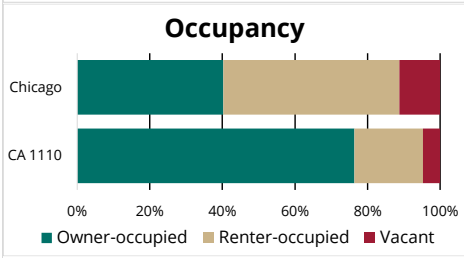
Total Housing Units: 118,051

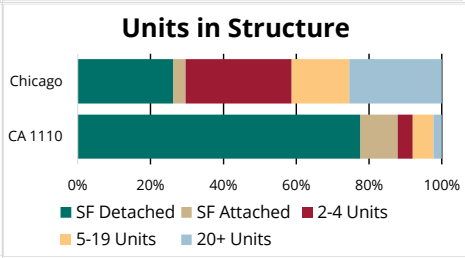
Total Population: 307,291

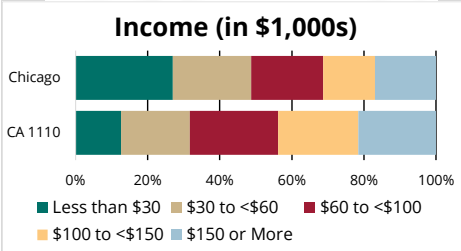


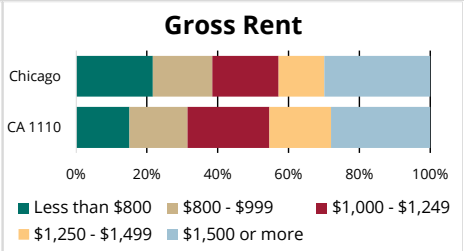


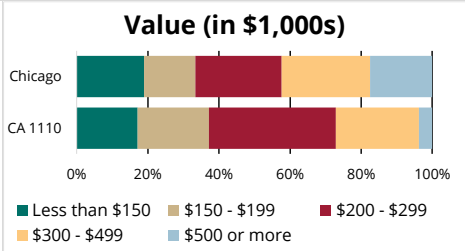












Mortgage Lending

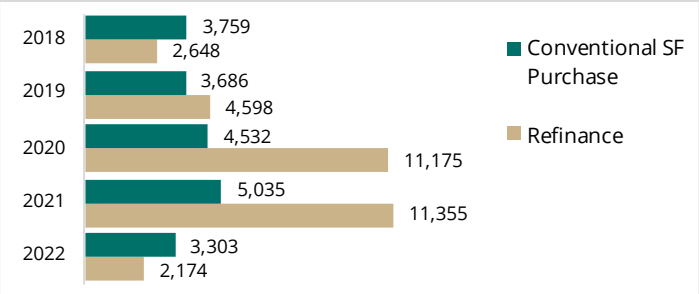
Community Area: 1110	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	139	71	545	38	3,868	873	1,964	4,989
Originations	81 (58%)	28 (39%)	264 (48%)	15 (39%)	2,219 (57%)	228 (26%)	977 (50%)	2,571 (52%)
Denials	26 (19%)	19 (27%)	126 (23%)	15 (39%)	722 (19%)	99 (11%)	431 (22%)	881 (18%)
Originations								
Total Amount ($1,000s)	$522,030	$534,705	$49,770	$539,630	$127,770	$443,485	$397,220	$541,905
Conventional Loans	78	26	216	15	2,083	214	892	2,416
Purchase	48	18	157	5	844	98	440	1,013
Refinance	20	6	53	6	726	87	341	845
For Principal Residence	75	26	253	14	2,129	173	956	2,417
Single-family	81	28	259	15	2,199	203	971	2,526
2-4 Family	0	0	5	0	17	19	6	36
Avg Loan Amount ($1,000s)	$6,444.8	$19,096.6	$188.5	$35,975.3	$57.6	$1,945.1	$406.6	$210.8
Avg Borrower Income ($1,000s)	$123.5	$124.1	$86.4	$124.1	$141.5	$121.7	$166.4	$123.9
Avg Property Value ($1,000s)	$374.7	$375.3	$301.7	$375.2	$594.8	$343.0	$451.0	$374.8
LTV > 90	11 of 79	12 of 25	92 of 257	1 of 15	284 of 2138	30 of 192	192 of 943	338 of 2449
DTI > 45	21 of 79	4 of 25	64 of 256	2 of 15	378 of 2134	34 of 176	253 of 943	439 of 2429
Loan Costs > $5,000	34 of 57	9 of 18	120 of 201	6 of 10	611 of 1395	59 of 114	305 of 693	719 of 1594
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	306	198	878	65	6,084	1,924	3,294	8,577
Originations	201 (66%)	101 (51%)	531 (60%)	31 (48%)	3,956 (65%)	602 (31%)	1,956 (59%)	4,891 (57%)
Denials	36 (12%)	40 (20%)	131 (15%)	11 (17%)	686 (11%)	174 (9%)	511 (16%)	947 (11%)
Originations								
Total Amount ($1,000s)	$1,092,940	$1,124,830	$121,115	$1,145,990	$230,045	$1,015,415	$786,325	$1,152,305
Conventional Loans	174	56	345	20	3,104	454	1,446	3,808
Purchase	169	80	401	21	2,613	300	1,311	3,183
Refinance	23	15	109	5	1,054	232	537	1,329
For Principal Residence	182	97	514	31	3,789	569	1,912	4,668
Single-family	201	101	527	31	3,941	595	1,947	4,869
2-4 Family	0	0	4	0	15	3	9	18
Avg Loan Amount ($1,000s)	$5,437.5	$11,136.9	$228.1	$36,967.4	$58.2	$1,686.7	$402.0	$235.6
Avg Borrower Income ($1,000s)	$111.8	$113.2	$89.1	$113.1	$119.2	$112.7	$148.0	$113.0
Avg Property Value ($1,000s)	$321.7	$323.7	$282.6	$324.2	$335.5	$323.2	$368.7	$323.8
LTV > 90	54 of 198	57 of 93	263 of 510	16 of 29	1224 of 3856	174 of 571	700 of 1894	1525 of 4747
DTI > 45	36 of 200	29 of 97	176 of 519	11 of 31	893 of 3891	118 of 559	617 of 1932	1087 of 4778
Loan Costs > $5,000	121 of 183	59 of 89	343 of 474	16 of 23	2303 of 3527	331 of 505	1190 of 1777	2830 of 4327

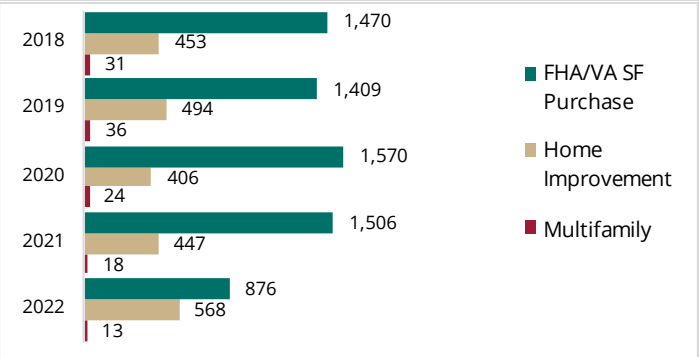
Top Lenders – McHenry County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	643	363 (56%)	$93,105	287 (79%)	76 (21%)	63 (17%)	140 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC	436	361 (83%)	$94,035	285 (79%)	76 (21%)	39 (11%)	158 (44%)
ROCKET MORTGAGE, LLC	496	342 (69%)	$77,790	109 (32%)	222 (65%)	34 (10%)	134 (39%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	422	290 (69%)	$72,800	244 (84%)	45 (16%)	48 (17%)	138 (48%)
BMO HARRIS BANK NATIONAL ASSOCIATION	505	275 (54%)	$34,415	24 (9%)	65 (24%)	32 (12%)	90 (33%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	399	230 (58%)	$30,740	27 (12%)	107 (47%)	24 (10%)	95 (41%)
FIRST CENTENNIAL MORTGAGE CORPORATION	320	230 (72%)	$58,150	197 (86%)	33 (14%)	50 (22%)	85 (37%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	426	205 (48%)	$45,885	112 (55%)	90 (44%)	32 (16%)	88 (43%)
LENNAR MORTGAGE, LLC	249	184 (74%)	$53,950	184 (100%)	0 (0%)	49 (27%)	47 (26%)
CROSSCOUNTRY MORTGAGE, INC.	284	182 (64%)	$47,050	152 (84%)	29 (16%)	28 (15%)	79 (43%)
BAXTER CREDIT UNION	266	175 (66%)	$19,825	29 (17%)	51 (29%)	17 (10%)	47 (27%)
LOANDEPOT.COM, LLC	208	150 (72%)	$36,160	92 (61%)	55 (37%)	37 (25%)	74 (49%)
HOME STATE BANK, NATIONAL ASSOCIATION	165	149 (90%)	$32,315	102 (68%)	41 (28%)	6 (4%)	72 (48%)
U.S. BANK NATIONAL ASSOCIATION	442	148 (33%)	$27,800	41 (28%)	55 (37%)	16 (11%)	56 (38%)
DHI MORTGAGE COMPANY, LTD.	174	146 (84%)	$36,890	146 (100%)	0 (0%)	34 (23%)	56 (38%)
BARRINGTON BANK & TRUST COMPANY, N.A.	196	141 (72%)	$33,885	98 (70%)	39 (28%)	24 (17%)	71 (50%)
PNC BANK, NATIONAL ASSOCIATION	206	136 (66%)	$67,600	28 (21%)	42 (31%)	17 (13%)	40 (29%)
KEY MORTGAGE SERVICES, INC.	182	134 (74%)	$31,740	121 (90%)	13 (10%)	14 (10%)	52 (39%)
THE HUNTINGTON NATIONAL BANK	273	133 (49%)	$24,145	39 (29%)	43 (32%)	14 (11%)	35 (26%)
FIRST NATIONAL BANK OF OMAHA	179	105 (59%)	$12,305	31 (30%)	30 (29%)	24 (23%)	47 (45%)

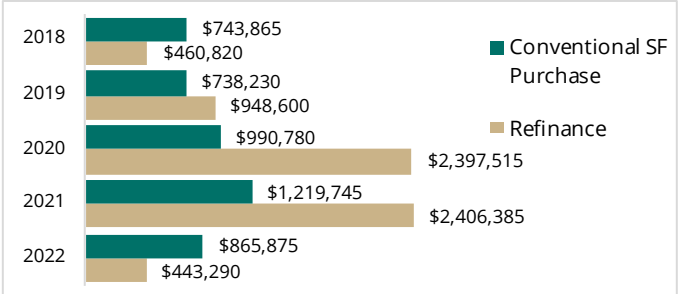
Trend – Past Five Years:

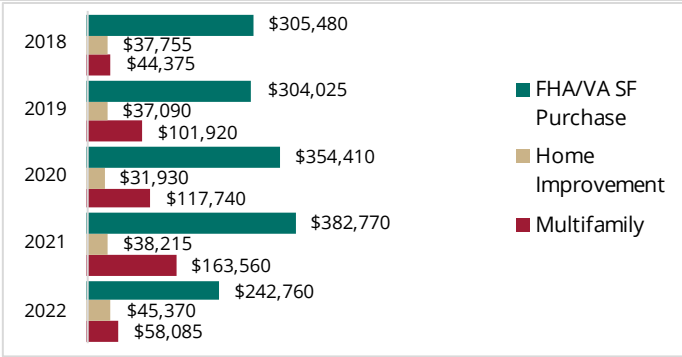
Number of Originations



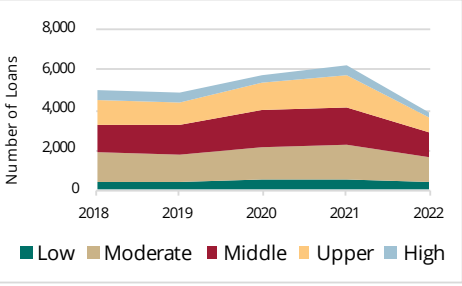


Amount of Originations (in $1,000s)

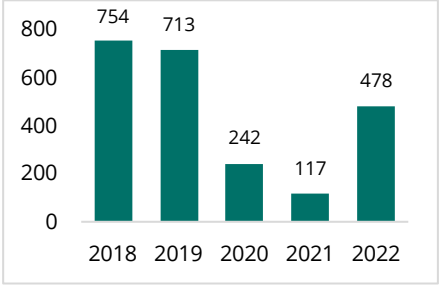




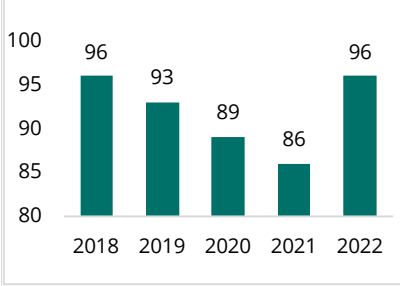
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches

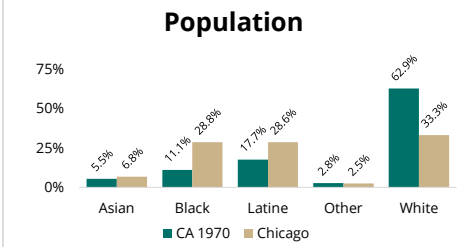


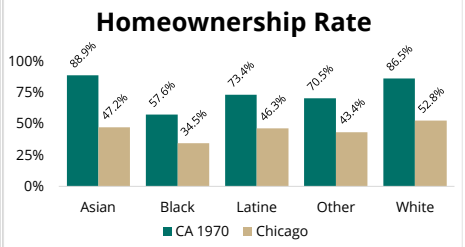
Will County

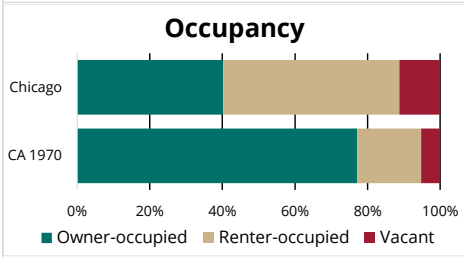
Total Housing Units: 241,991

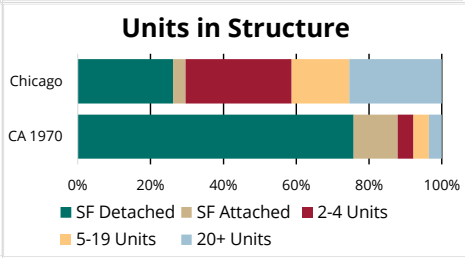
Total Population: 689,704

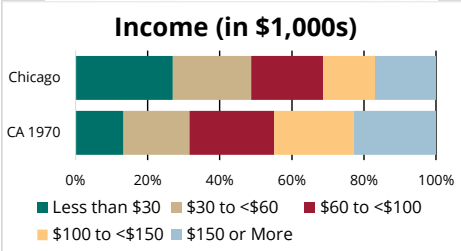


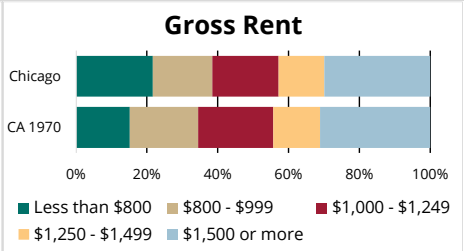


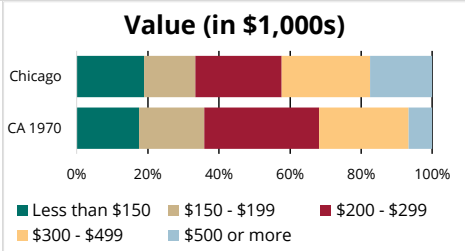












Mortgage Lending

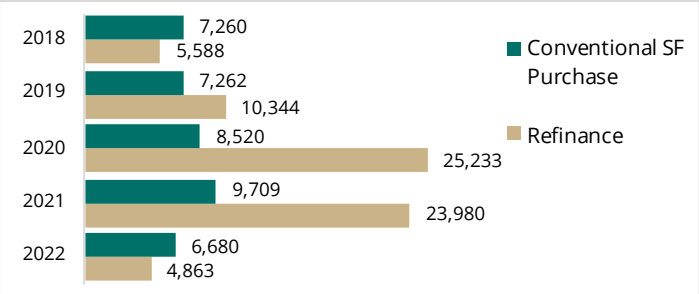
Community Area: 1970	Asian	Black	Latine	Other	White	Race Not Reported	LMI Borrower	Total
Banks, Thrifts, and Subsidiaries subject to Federal CRA Requirements								
Applications	697	863	1,667	100	8,088	2,536	4,256	12,284
Originations	348 (50%)	359 (42%)	782 (47%)	44 (44%)	4,605 (57%)	729 (29%)	1,927 (45%)	6,085 (50%)
Denials	148 (21%)	282 (33%)	483 (29%)	33 (33%)	1,597 (20%)	375 (15%)	1,146 (27%)	2,435 (20%)
Originations								
Total Amount ($1,000s)	$1,325,475	$1,358,840	$142,370	$1,429,535	$526,610	$1,107,680	$1,156,600	$1,437,035
Conventional Loans	344	279	705	42	4,402	680	1,756	5,747
Purchase	190	162	405	17	1,695	301	829	2,365
Refinance	81	114	196	12	1,507	226	665	1,940
For Principal Residence	316	351	746	43	4,456	568	1,873	5,734
Single-family	345	350	766	44	4,557	652	1,891	5,948
2-4 Family	3	9	15	0	39	34	33	85
Avg Loan Amount ($1,000s)	$3,808.8	$3,785.1	$182.1	$32,489.4	$114.4	$1,519.5	$600.2	$236.2
Avg Borrower Income ($1,000s)	$133.9	$137.5	$96.5	$136.9	$148.5	$135.4	$175.0	$136.7
Avg Property Value ($1,000s)	$433.5	$443.9	$296.8	$440.2	$644.3	$384.7	$524.3	$439.3
LTV > 90	28 of 323	107 of 349	234 of 762	11 of 44	564 of 4414	106 of 643	401 of 1853	816 of 5773
DTI > 45	38 of 322	84 of 349	166 of 759	7 of 44	747 of 4403	109 of 564	497 of 1854	985 of 5682
Loan Costs > $5,000	129 of 220	138 of 262	293 of 575	10 of 26	1230 of 2788	183 of 369	571 of 1332	1690 of 3665
Banks, Thrifts, and Subsidiaries not subject to Federal CRA Requirements								
Applications	1,226	2,112	2,578	103	9,968	4,903	6,833	18,312
Originations	745 (61%)	1,138 (54%)	1,545 (60%)	51 (50%)	6,457 (65%)	1,538 (31%)	3,921 (57%)	9,929 (54%)
Denials	130 (11%)	356 (17%)	359 (14%)	22 (21%)	1,073 (11%)	592 (12%)	1,144 (17%)	2,173 (12%)
Originations								
Total Amount ($1,000s)	$2,378,880	$2,342,395	$351,735	$2,633,810	$1,040,900	$2,191,715	$1,897,100	$2,646,925
Conventional Loans	679	560	949	30	4,884	1,057	2,541	7,210
Purchase	591	824	1,225	36	4,256	888	2,690	6,595
Refinance	120	274	284	13	1,945	571	1,133	2,923
For Principal Residence	681	1,113	1,491	50	6,223	1,413	3,844	9,480
Single-family	744	1,127	1,518	51	6,399	1,511	3,874	9,832
2-4 Family	1	11	27	0	58	23	47	93
Avg Loan Amount ($1,000s)	$3,193.1	$2,058.3	$227.7	$51,643.3	$161.2	$1,425.0	$483.8	$266.6
Avg Borrower Income ($1,000s)	$112.4	$116.6	$89.9	$115.8	$120.3	$116.6	$153.3	$115.8
Avg Property Value ($1,000s)	$351.4	$365.9	$279.1	$360.9	$416.3	$342.1	$434.9	$360.7
LTV > 90	157 of 739	637 of 1086	845 of 1501	22 of 48	2061 of 6283	486 of 1453	1666 of 3812	3363 of 9609
DTI > 45	146 of 727	417 of 1109	489 of 1507	14 of 48	1389 of 6315	385 of 1402	1386 of 3874	2351 of 9601
Loan Costs > $5,000	408 of 661	854 of 1064	1125 of 1426	39 of 46	4183 of 5968	973 of 1329	2675 of 3671	6457 of 9068

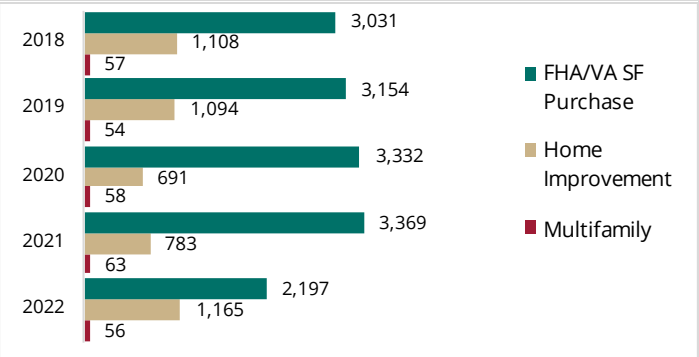
Top Lenders – Will County

Lender	Applications	Originations	Amount (in $1,000s)	Purchase Originations	Refinance Originations	Racial/Ethnic Minority Originations	LMI Originations
GUARANTEED RATE, INC.	1,642	1,013 (62%)	$277,475	843 (83%)	170 (17%)	311 (31%)	374 (37%)
ROCKET MORTGAGE, LLC	1,259	873 (69%)	$205,045	292 (33%)	553 (63%)	227 (26%)	376 (43%)
BMO HARRIS BANK NATIONAL ASSOCIATION	1,259	653 (52%)	$78,755	58 (9%)	160 (25%)	100 (15%)	221 (34%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1,146	581 (51%)	$145,485	280 (48%)	283 (49%)	184 (32%)	226 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC	667	518 (78%)	$147,260	386 (75%)	132 (25%)	184 (36%)	220 (42%)
CROSSCOUNTRY MORTGAGE, INC.	702	452 (64%)	$121,780	389 (86%)	57 (13%)	136 (30%)	207 (46%)
PNC BANK, NATIONAL ASSOCIATION	686	427 (62%)	$68,865	54 (13%)	148 (35%)	80 (19%)	105 (25%)
LOANDEPOT.COM, LLC	636	424 (67%)	$108,800	259 (61%)	156 (37%)	172 (41%)	212 (50%)
THE HUNTINGTON NATIONAL BANK	734	386 (53%)	$92,970	164 (42%)	84 (22%)	106 (27%)	108 (28%)
AMERICAN PACIFIC MORTGAGE CORPORATION	500	382 (76%)	$103,840	344 (90%)	38 (10%)	123 (32%)	176 (46%)
U.S. BANK NATIONAL ASSOCIATION	1,166	346 (30%)	$61,200	92 (27%)	105 (30%)	100 (29%)	105 (30%)
OLD NATIONAL BANK	558	332 (59%)	$71,770	105 (32%)	66 (20%)	46 (14%)	81 (24%)
FIFTH THIRD BANK, NATIONAL ASSOCIATION	655	300 (46%)	$51,580	53 (18%)	139 (46%)	75 (25%)	96 (32%)
NEIGHBORHOOD LOANS, INC.	394	292 (74%)	$60,570	262 (90%)	30 (10%)	197 (67%)	203 (70%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	425	288 (68%)	$74,690	243 (84%)	41 (14%)	124 (43%)	137 (48%)
WELLS FARGO BANK, NATIONAL ASSOCIATION	768	266 (35%)	$75,800	119 (45%)	137 (52%)	80 (30%)	79 (30%)
CALIBER HOME LOANS, INC.	450	245 (54%)	$64,865	194 (79%)	51 (21%)	122 (50%)	109 (44%)
NATIONSTAR MORTGAGE LLC	462	214 (46%)	$43,310	14 (7%)	200 (93%)	52 (24%)	85 (40%)
THE FEDERAL SAVINGS BANK	277	189 (68%)	$51,275	157 (83%)	31 (16%)	65 (34%)	73 (39%)
BANK OF AMERICA, NATIONAL ASSOCIATION	545	179 (33%)	$35,615	56 (31%)	50 (28%)	57 (32%)	42 (23%)

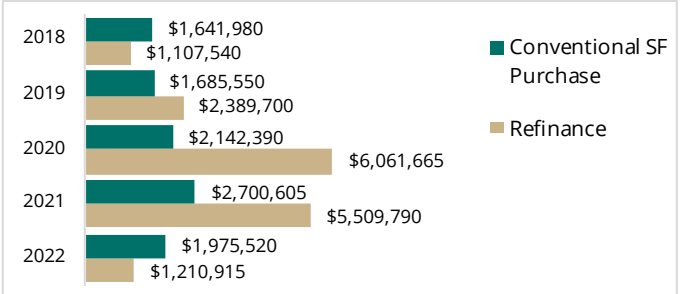
Trend – Past Five Years:

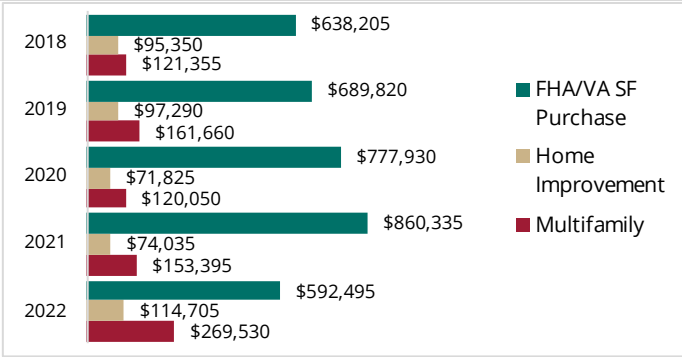
Number of Originations



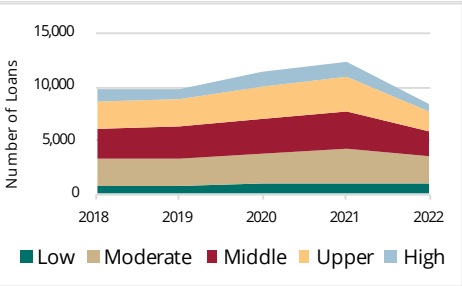


Amount of Originations (in $1,000s)

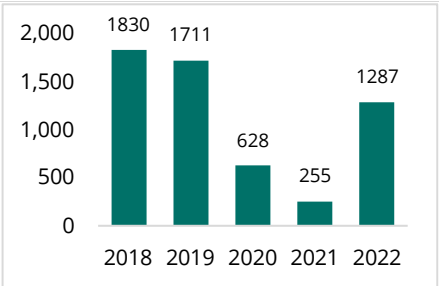




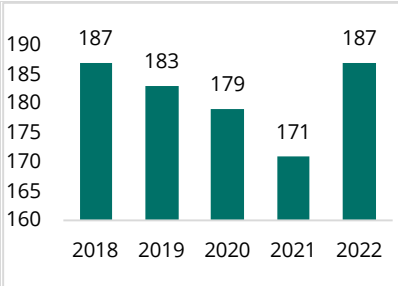
Owner-occupied Home Purchase Lending by Borrower Income



Foreclosure Filings



Bank Branches



Appendix: Changes in the 2022 Data

Woodstock Institute made several changes to Community Lending Fact Book data, starting with the 2019 data edition, in response to user feedback and to incorporate some of the new mortgage lending variables now available in the HMDA dataset. The goal is to provide users with more detailed information and to lay the foundation for future editions of the Fact Book. Because of these changes, Woodstock Institute urges users to exercise caution in comparing some of the data in the 2019 data and subsequent editions with earlier data. These notes highlight the changes and where the data may differ substantially from earlier Fact Books.

Housing and Demographic Data

Population, Homeownership Rate, Occupancy, Income, Units in Structure, Gross Rent, and Home Value data are from the 2020 ACS 5-year estimates. We now separate racial and ethnic data by race, *exclusive of ethnicity*. Therefore, all racial population data add up to 100%. The one exception is the Homeownership Rate data, for which the census does not collect data separated by race and ethnicity. The new data are also aligned with 2020 Census Tract boundaries, to which 2022 HMDA are correlated. As a result, some geography's boundaries may have shifted slightly, and population counts may also be slightly misaligned from past years. From our observations, all changes to boundaries and populations were minor. As in the 2021 data edition, we have added Chicago or the seven-county region in the charts to allow users to compare to the larger geography. The trade-off for the comparative chart display was leaving out the actual value of each data point. Those values can be accessed on Woodstock's online Community Lending Data Portal.

While most of the data are directly comparable to the older version of the Fact Book, the data on the total number of housing units in the current version is a change from the pre-2019 data versions, which had an estimate of the number of Mortgageable Properties, defined as:

- Units in one-unit attached and detached structures and units in mobile homes are counted as one mortgageable property each
- Units in 2-unit structures are divided by 2 to get the number of mortgageable properties
- Units in 3- and 4-unit structures are divided by 3.5 to get the number of mortgageable properties
- Number of condominiums is estimated by taking the number of owner-occupied units in structures with 5 or more units.

Woodstock Institute made the change from Mortgageable Properties to total number of housing units because the estimate of Mortgageable Properties was a complex construct that did not substantially improve the description of the potential number of properties that could be eligible for a mortgage.

For example, the estimate for units in two-unit structures was the total number of units in those structures divided by two. That method assumes that one household owns both units and excludes half of the units in two-unit structures that have been converted to condominiums, a common practice in some parts of the region. The estimate also excludes all renter-occupied units in larger buildings that are condominiums. Those units are potentially mortgageable in sales to other investors or new owner-occupants. The change to total housing units avoids those issues.

Mortgage Lending Data

The Mortgage Lending Data section contains most, but not all, of the data included in earlier editions of the Community Lending Fact Book, plus many new variables now available in the HMDA data. Three of the new variables are presented in an X of Y Format. This format is used because of the reporting rules for those data. The CFPB, which governs HMDA data reporting requirements, added loan-to-value, debt-to-income, and total loan cost variables, among many others, to the data it required lenders to report. At the same time, the CFPB exempted smaller institutions from the new reporting requirements. This means that all institutions report some of the data, including the older variables required before the CFPB expanded the data to be reported, but only larger lenders report the new variables. The X of Y format allows the user to know how many loan records included the new variables.

The borrower income data in the HMDA dataset include some negative values, which would suggest that the borrower had less than $0 income. One possible explanation for this is simply that it is a data entry error. To avoid including negative income values, all income values below $0 are omitted from the calculations.

Top Lenders (by number of loan originations)

The section on top lenders has been extensively revised. In pre-2019 data editions, the data were displayed separately for the top 30 home purchase and refinance lenders, and the top eight home improvement and multifamily lenders. The data included only the number of loans originated by each lender. Top lenders are determined by the total number of originations and, if the number for two lenders was the same, by the total dollar amount of loans originated. In addition, only the top 20 lenders are displayed. For those lenders, the data now include the number of purchase and refinance originations, as well as the number of originations to LMI borrowers or borrowers of color.

Trends – Past Five Years

Data on the number and amount of loan originations are taken from the 2018, 2019, 2020, 2021, and 2022 HMDA data. Conventional loans are defined as any loan other than Federal Housing Administration (FHA), Veterans Administration (VA), Farm Service Agency (FSA), or Rural Housing Service (RHS) loans. Note that FHA/VA filings may include a small number of FSA or RHS loans, depending on the geography.

The owner-occupied home purchase lending by borrower income level data are based on the income levels for median family income in the HMDA data. Those data vary, depending on the Metropolitan Region in which the loan was made. Cook, DuPage, Kendall, McHenry, and Will Counties are in the Chicago-Arlington Heights, IL Metropolitan Division. Lake County is in the Lake County-Kenosha County, IL-WI Metropolitan Division. Kane County is in the Elgin, IL Metropolitan Division. Median family income figures are different for each metropolitan division. Therefore, a borrower income that falls into an income level category in one metropolitan division may not fall into the same income level category in another division.

Foreclosure data are from reports acquired from Record Information Services.

Bank branch data are from the FFIEC (Federal Financial Institutions Examination Council). In the past, we had included deposit-taking ATMs in our bank branch count, which misrepresented access to banking services, particularly in underserved neighborhoods. For the 2022 Edition, we have added this chart back in, separating out ATMs to only report physical brick-and-mortar branches that offer a full range of banking services. Thus,

comparisons to pre-2021 Fact Books in which we reported bank branch data will not align with the 2022 data edition. Refer to data in this edition for true physical bank branch counts.

Future Changes & Your Feedback

While Woodstock Institute hopes that the data will remain consistent from year-to-year in the future, we recognize changes may be warranted. For example, the range of data available may change, and we may take advantage of any additions to the data to add new information. As always, we encourage our users to provide feedback on how to improve the Community Lending Data Portal.

That's it!

Thank you for using the Community Lending Fact Book. If you have questions, comments or suggestions related to the Fact Book, or would like technical assistance assessing or enhancing access to credit for your community, please contact Woodstock Institute's research department by email at research@woodstockinst.org.

Thank you for using the Community Lending Fact Book 2022 Data Edition

At Woodstock Institute, we're working to create an economy where everyone has access to the financial services and resources they need to prosper. We advocate for strong policy initiatives that are backed by research and will close the racial wealth gap in Chicago, in Illinois and nationally.

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