

OFFICE OF BANKS AND REAL ESTATE
BUREAU OF RESIDENTIAL FINANCE



2002
DEFAULT AND FORECLOSURE
STUDY OF STATE CHARTERED THRIFTS,
COMMERCIAL BANKS AND LICENSED
MORTGAGE SERVICERS

October 1, 2003

OVERVIEW

This study collects default and foreclosure data from institutions regulated by the Illinois Office of Banks and Real Estate (OBRE), for calendar year 2002. Part I of this study collectively identifies and analyzes all of the data submitted to this Office. It includes a comparative analysis of the 2002 data against the 2001 reports, to determine significant differences in statewide overall defaults and foreclosures. Part II identifies the number of institutions that reported at least ONE loan foreclosure within eighteen months of origination and the number of institutions reporting at least ONE loan foreclosure whose rates were 10% to 12% or greater at the time of loan origination. Part III includes a comparative analysis of the foreclosure rate for the Standard Metropolitan Service Area (SMSA) to include Cook, DuPage, Lake, Mc Henry, Will, and Kane counties versus the State of Illinois foreclosure rate for those entities regulated by OBRE. The time frame covers 2001-2002. Part IV analyzes foreclosure data of 2002 and 2001.

One of the purposes in requiring entities regulated by this Office to submit this information is to gain a greater understanding of the depth of the foreclosure problem in Illinois. Excellent data is available that discussed the growth of foreclosures from a base year to another point in time. However, no data is available to compare foreclosure numbers to the universe of home loans made in Illinois.

The following eight pieces of data were requested from each reporting entity.

- the number of loans serviced by the reporting entity.
- the dollar amount of loans serviced by the reporting entity.
- the number of loans in default.
- the dollar amount of loans in default.
- the number of foreclosed loans.
- whether any of the foreclosed loans were originated within 18 months of foreclosure.
- whether any of the foreclosed loans had a first lien interest rate of more than 10% or a second lien interest rate of more than 12 %.

While all of the data will be used in analysis, this summary focuses on the foreclosure information, and the relationship to the servicing portfolios of Illinois institution's home loans.

Entities regulated by this Office reported approximately 4,445 foreclosures for 2002, which is devastating to the families who lost their homes, and the communities that rely on a steady environment. These foreclosures, however, represent at most .20% of the dollar amount of loans serviced by entities regulated by this Office. The corollary of which is that 99.80% of loans held by these entities were NOT in foreclosure. (See Exhibits E and F).

The foreclosure rate for 2001 almost doubled that of 2002. Actual foreclosures for 2001 rose to 9,300, but were only .39% of the portfolio of loans serviced by the reporting entities, compared to ***4,445 foreclosures for 2002** which represented only .20% of the portfolio loans serviced by the reporting entities.

In 2002 of the 678 entities reporting, 54 reported that they had at least one loan they foreclosed on that had an interest rate of 10% to 12 % or greater. Additionally, 38 reported they had at least one loan foreclosed on within eighteen months of origination. (See Exhibits A and B).

In 2001, of the 716 entities reporting 88 reported that they had at least one loan they foreclosed on that had an interest rate of 10% to 12% or greater. Additionally, 64 reported they had at least one loan foreclosed on within eighteen months of origination. (See Exhibits A and B).

Exhibits C and D identifies Illinois census data and information gathered from the most populous Illinois counties relative to foreclosure filings in these areas. This data extrapolates figures to estimate state wide foreclosure filings for 2001, which was 32,968 and 38,358 for 2002.

Foreclosure filing does not result in foreclosure on a property; however, it does provide a target number reflecting the magnitude of the foreclosure problem in the state.

It should to be noted that this Office's reporting entities foreclosed on 9,390 loans in 2001 and only 4,445 in 2002, over 100% decrease. These represent only a portion of the estimated filings. This data underscores the fact that a large number of residential mortgage lenders are not regulated by the Illinois Office of Banks and Real Estate and indeed, are not even regulated by the State of Illinois.

More data should be gathered before conclusions are made. Specifically, analysis of county foreclosure data will determine what percentage of foreclosure filings actually result in a foreclosure. Further, a review of public policy considerations should be performed, to determine the effectiveness of state laws and rules adopted to curtail the foreclosure problem when they only apply to state chartered and licensed entities whose portfolios contain 99.50% of loans that do not end up in foreclosure.

The goal of this and future studies is to balance the financial safety and well being of Illinois Citizens, their neighborhoods, and communities against the providers of credit to these groups.

*** The number of foreclosures by institutions reporting for the calendar year 2002 was approximately 4,445. Of these foreclosures 3,968 or 89.2% were reported by State Licensed Mortgage Servicers. Of these 2,093 or approximately 47% of the foreclosures had originating note rates that were 10% or greater as determined by follow-up interviews with officials from the institutions who had completed the original survey. However, the aforesaid foreclosures did not occur within eighteen months of loan origination and loan origination date was not required.**

**Default and Foreclosure Analysis of
State Chartered Financial Institutions in the State of
Illinois for FY 2002 and 2001**

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2002

Institutions	Jan thru June	July thru Dec.
State Chartered Thrifts SCT	56	50
State Commercial Banks SCB	509	509
State Licensed Mtg. Servicers SLMS	133	112

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2001

Institutions	Jan thru June	July thru Dec.
State Chartered Thrifts SCT	54	56
State Commercial Banks SCB	527	509
State Licensed Mtg. Servicers SLMS	152	133

All reporting institutions are identified in Appendix A.



OFFICE OF BANKS AND REAL ESTATE

DEFAULT AND FORECLOSURE REPORT

For the period July 1- December 31, 2002

INSTITUTION NAME: _____

INSTITUTION ADDRESS: _____

PLEASE PROVIDE THE FOLLOWING ITEMS OF INFORMATION ON A CONSOLIDATED FINANCIAL ACCOUNTING BASIS FOR YOUR INSTITUTION. For instructions/tips for completing this form, please see the reverse side of this form.

1. Provide the number of conventional 1-4 family mortgage loans secured by Illinois property serviced by your institution calculated as an average of the quarterly reports prepared for the six months ended December 31, 2002.	1(A) Dollar amount of loans _____	
	1(B) Number of loans _____	
2. Loans reported in #1 above that were in default over 90 days calculated as an average from the quarterly reports prepared for the six months ended December 31, 2002.	2(A) Dollar amount of loans _____	
	2(B) Number of loans _____	
3. Foreclosures on 1-4 family conventional loans that were completed by your institution for the last six months ending December 31, 2002.	3(A) Dollar amount of loans _____	
	3(B) Number of loans _____	
Please answer the following questions:	YES	NO
Were any of the loans reported above in #3 originated after June 30, 2001?	_____	_____
Did any of the loans reported in #3, at the time of origination, have a note rate of greater than 10% in the case of first lien mortgage loans or a note rate of greater than 12% in the case of a junior lien?	_____	_____
If you wish to make any comments to clarify your answers above, please use this space:		

THIS COMPLETED FORM MUST BE FILED WITH THE OFFICE OF BANKS AND REAL ESTATE, 310S. Michigan Ave., Suite 2130, Chicago, IL 60604, BY April 1, 2003. Thank you for your time in providing this information. Your cooperation is greatly appreciated.

SIGNATURE OF INSTITUTION OFFICIAL

INSTRUCTIONS/TIPS FOR COMPLETION OF FORM ON REVERSE SIDE

GENERAL INSTRUCTIONS

- Consolidated Financial Accounting Basis means that you are to include information from all operating subsidiaries, service corporations, etc., using generally accepted accounting principles (GAAP).
- Average Quarterly Reports – The contemplated calculations for lines 1(A), 1(B), 2(A) and 2(B) calls for loan information, normally shown on quarterly call reports for banks and thrifts or other quarterly reports for licensees, to be averaged. For example, if the dollar amount of 1-4 family conventional loans on your entity's books were \$100,000 on March 31 and \$120,000 on June 30, then the entry on line 1(A) would be \$110,000. What is desired is a number that reflects an average throughout the reporting period rather than activity on a specific date such as June 30. If, in lieu of quarterly reports, some other average method is used (monthly, weekly, etc.), please explain in the comments area.

INSTRUCTIONS SPECIFIC TO LINE 1(A)

- Conventional 1-4 family mortgage loans are loans that were not insured by the Veterans Administration (VA), the Farmers Home Administration (FHA) or the United States Department of Housing and Urban Development (HUD).
- Include loans that are first and subordinate liens.
- If it would be difficult to separate Illinois properties from non-Illinois properties, it is permissible to estimate the percentage of loans that are Illinois properties and place this number on line 1(A). Note in the comments area that such an estimate was made.

INSTRUCTIONS SPECIFIC TO LINE 1(B)

- If it would be difficult to count loan files to answer this question, you may estimate the number of loans. Note in the comments area that such an estimate was made and the basis of the estimate.

An evaluation and assessment of all the data gathered from the aforesaid questionnaire, from State Chartered Thrifts, State Chartered Commercial Banks, and State Licensed Mortgage Servicers will attempt to answer the following:

A. STATE CHARTERED THRIFTS (SCT), STATE CHARTERED COMMERCIAL BANKS (SCB) AND STATE LICENSED MORTGAGE SERVICERS (SLMS) COMPARATIVE ANALYSIS 2002-2001

1. The percentage foreclosure and default rate vs. the dollar amount of loans in portfolio.
2. The percentage rate for loans in foreclosure and also not in foreclosure.
3. The percentage for loans in default.
4. The number of institutions reporting loans at the time of origin that were at 10% in the case of a first lien or 12% in the case of a junior lien.
5. The average loan size vs. foreclosure and default.
6. Number of loans vs. foreclosure and default.

B. AN ANALYSIS OF FORECLOSURE RATE FOR THE STANDARD METROPOLITON SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

A comparative analysis of the FY 2002 and 2001 foreclosure rate for the State of Illinois versus the highest populated counties in the state which comprise two-thirds of the state's population according to the U.S. Census Bureau 2000. (See Exhibits C and D).

PART I

COMPARATIVE ANALYSIS 1ST HALF 2002

2002-1H	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,811,767,869	\$15,987,411,918	\$42,380,557,681
Number of Loans	60,227	247,205	428,830
Dollar Amount of Loan Foreclosure	\$1,863,730	\$11,725,505	\$152,658,964
Number of Loans in Foreclosure	27	166	1,972
Percentage of Loans in Foreclosure	0.04%	0.07%	0.46%
Percentage of Loans NOT in Foreclosure	99.96%	99.93%	99.54%
Dollar Amount of Loans in Default	\$18,230,496	\$74,407,616	\$801,412,592
Number of Loans in Default	372	1,165	10,335
Percentage of Loans in Default	0.62%	0.47%	2.41%
Number of Institutions reporting	56	509	133
Average Loan Size	\$63,290	\$64,673	\$98,828
Average Loan Size for Loans in Default	\$49,007	\$61,910	\$77,544
Average Loan Size for Loans in Foreclosure	\$69,027	\$70,636	\$77,413

SEE DETAILED CHARTS PAGES 9 THRU 20.

COMPARATIVE ANALYSIS 2ND HALF 2002

2002-2H	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,262,237,387	\$22,615,725,364	\$46,297,853,546
Number of Loans	51,073	308,657	433,333
Dollar Amount of Loan Foreclosure	\$1,686,904	\$18,508,292	\$158,326,759
Number of Loans in Foreclosure	31	252	1,996
Percentage of Loans in Foreclosure	0.06%	0.08%	0.46%
Percentage of Loans NOT in Foreclosure	99.94%	99.92%	99.54%
Dollar Amount of Loans in Default	\$15,949,854	\$93,386,517	\$1,157,573,777
Number of Loans in Default	349	1,594	13,222
Percentage of Loans in Default	0.68%	0.58%	3.05%
Number of Institutions reporting	50	509	112
Average Loan Size	\$63,874	\$73,271	\$106,841
Average Loan Size for Loans in Default	\$45,702	\$54,652	\$87,549
Average Loan Size for Loans in Foreclosure	\$54,752	\$74,033	\$79,322

SEE DETAILED CHARTS PAGES 9 THRU 20.

Chart 1

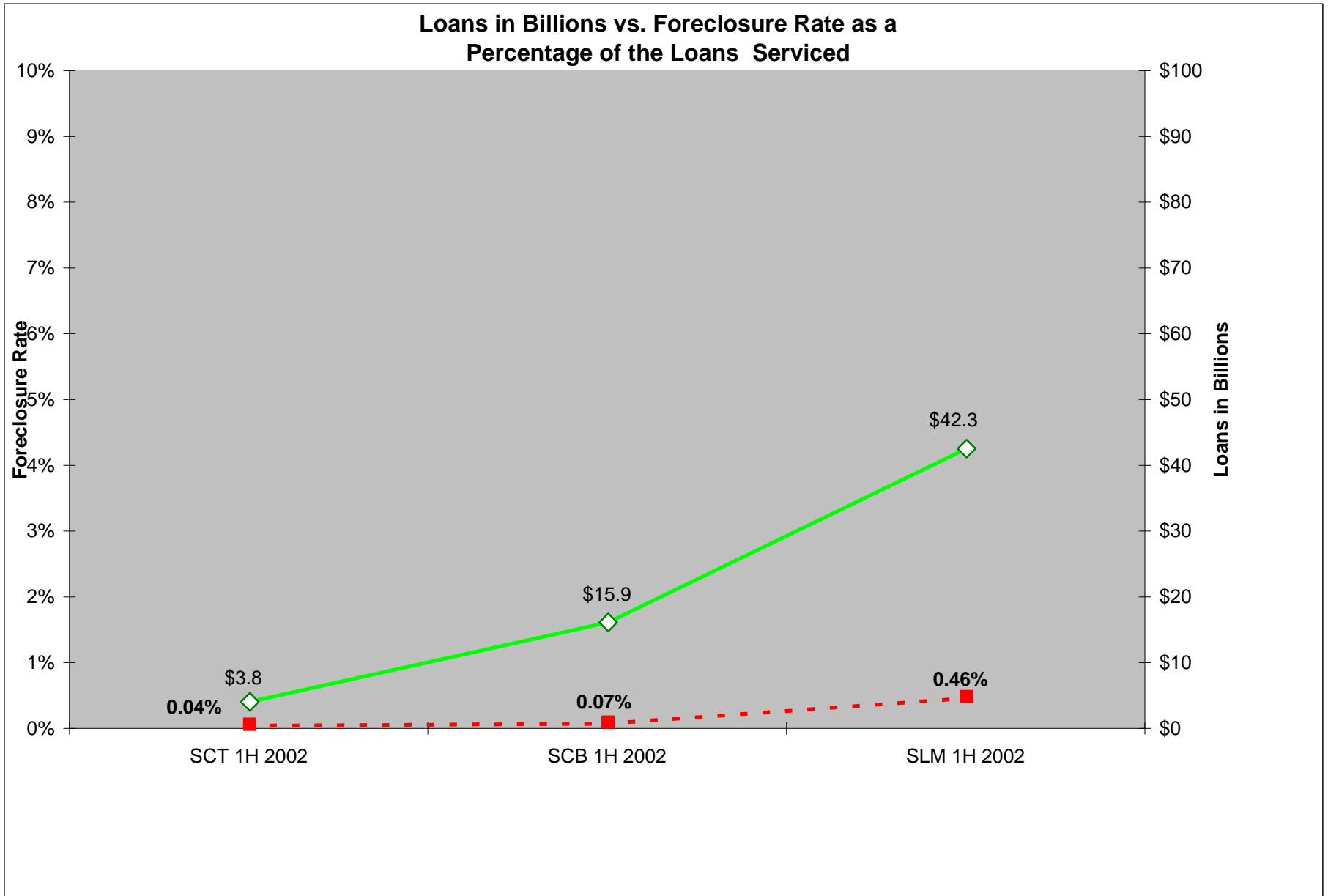


Chart 2

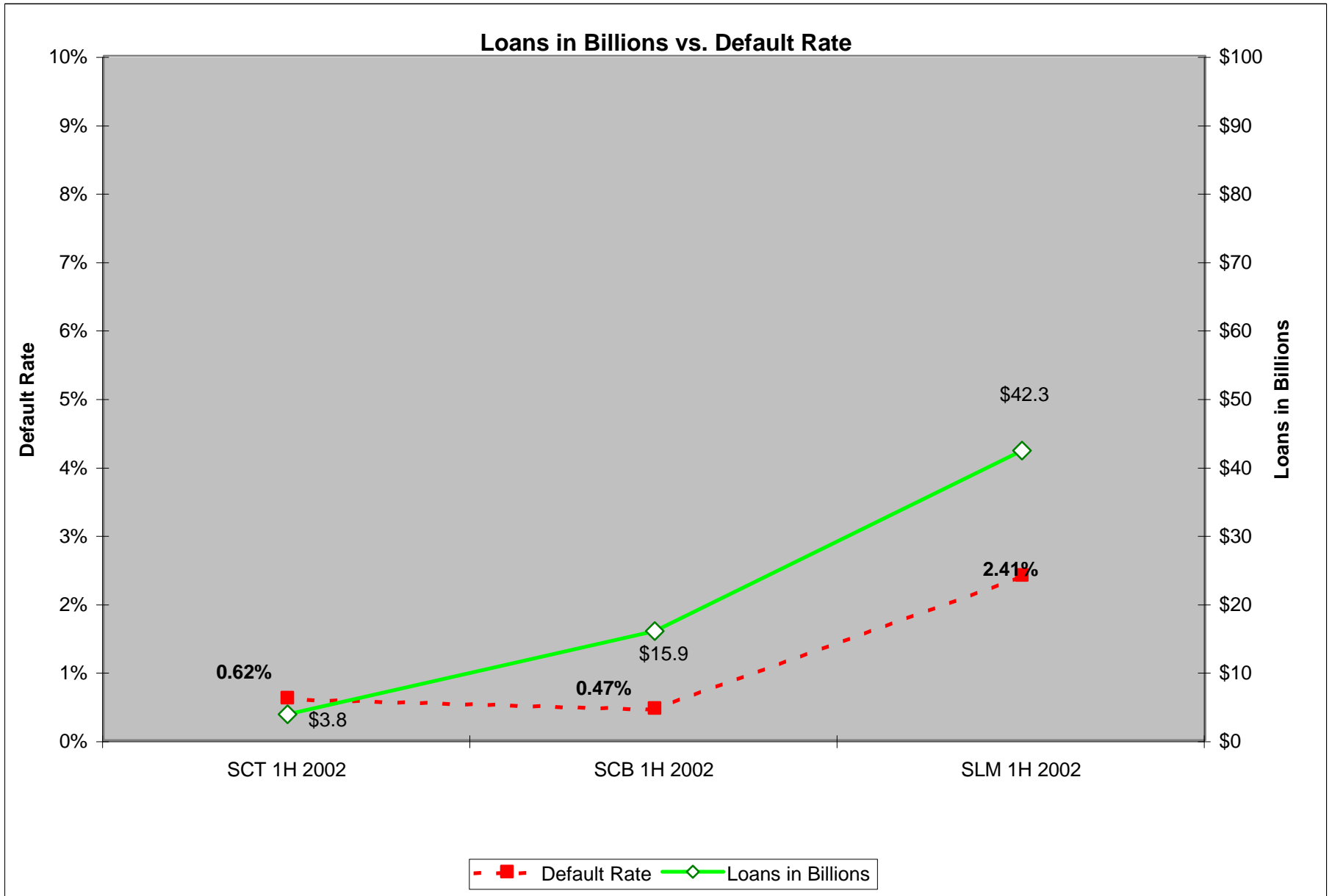


Chart 3

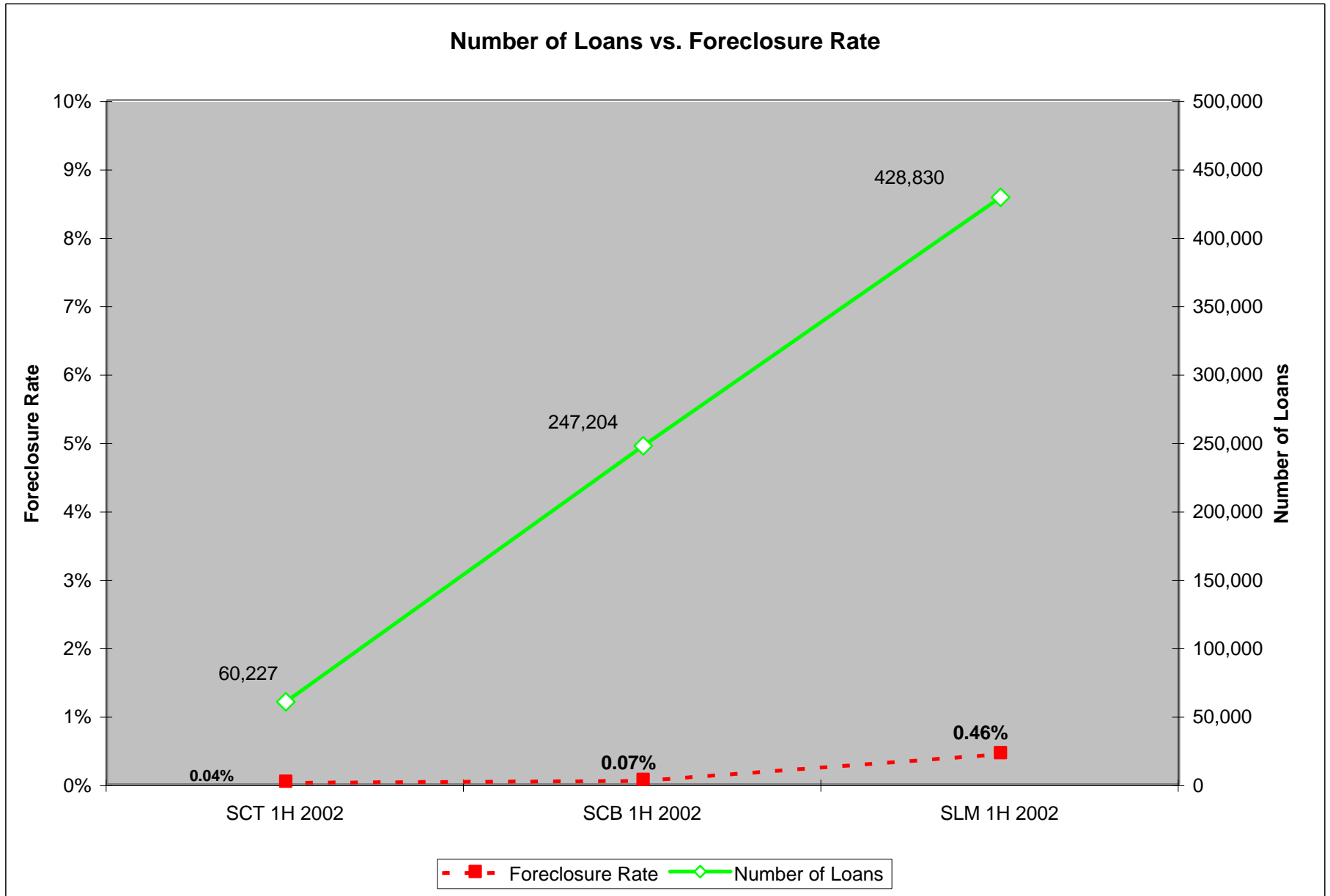


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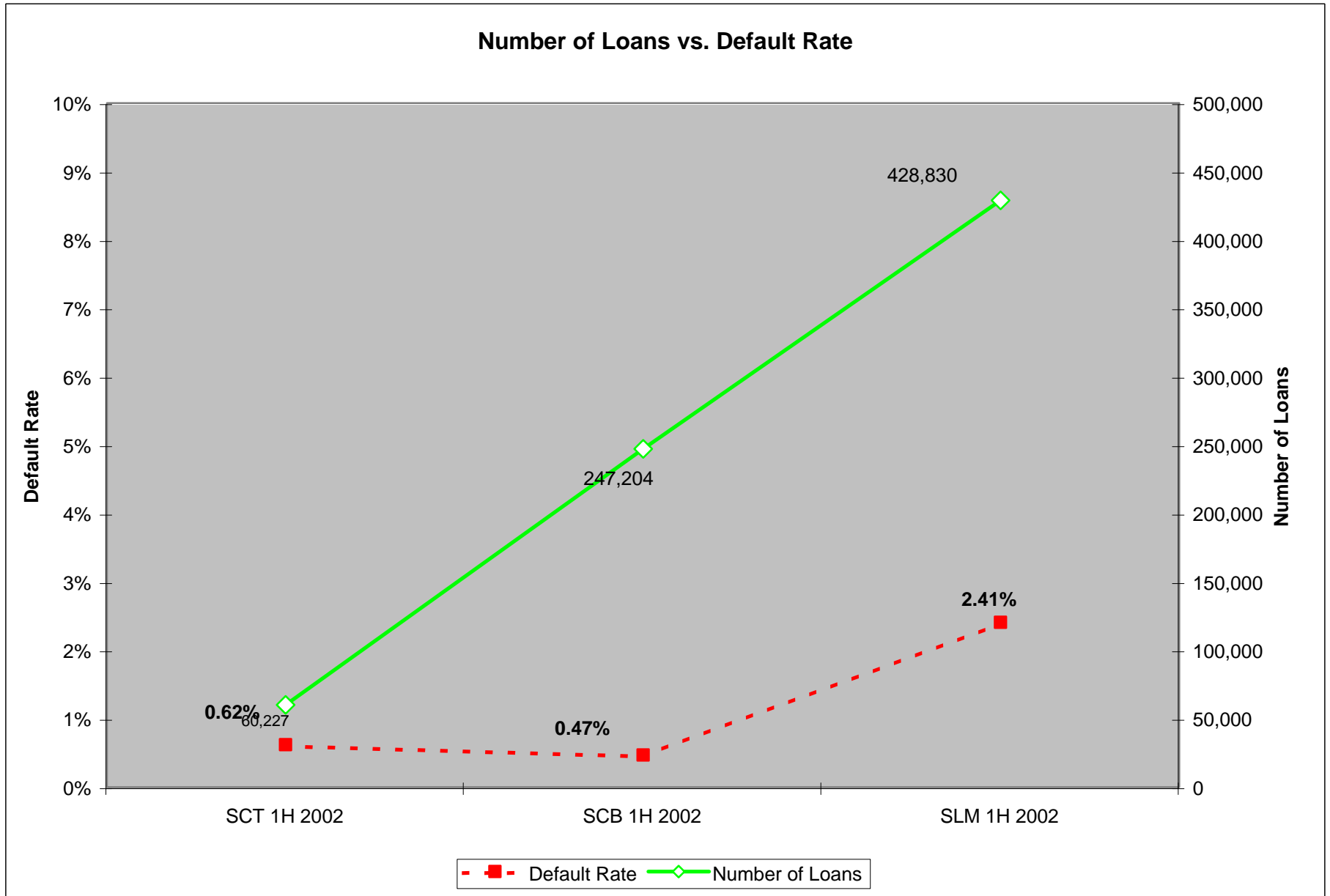


Chart 5

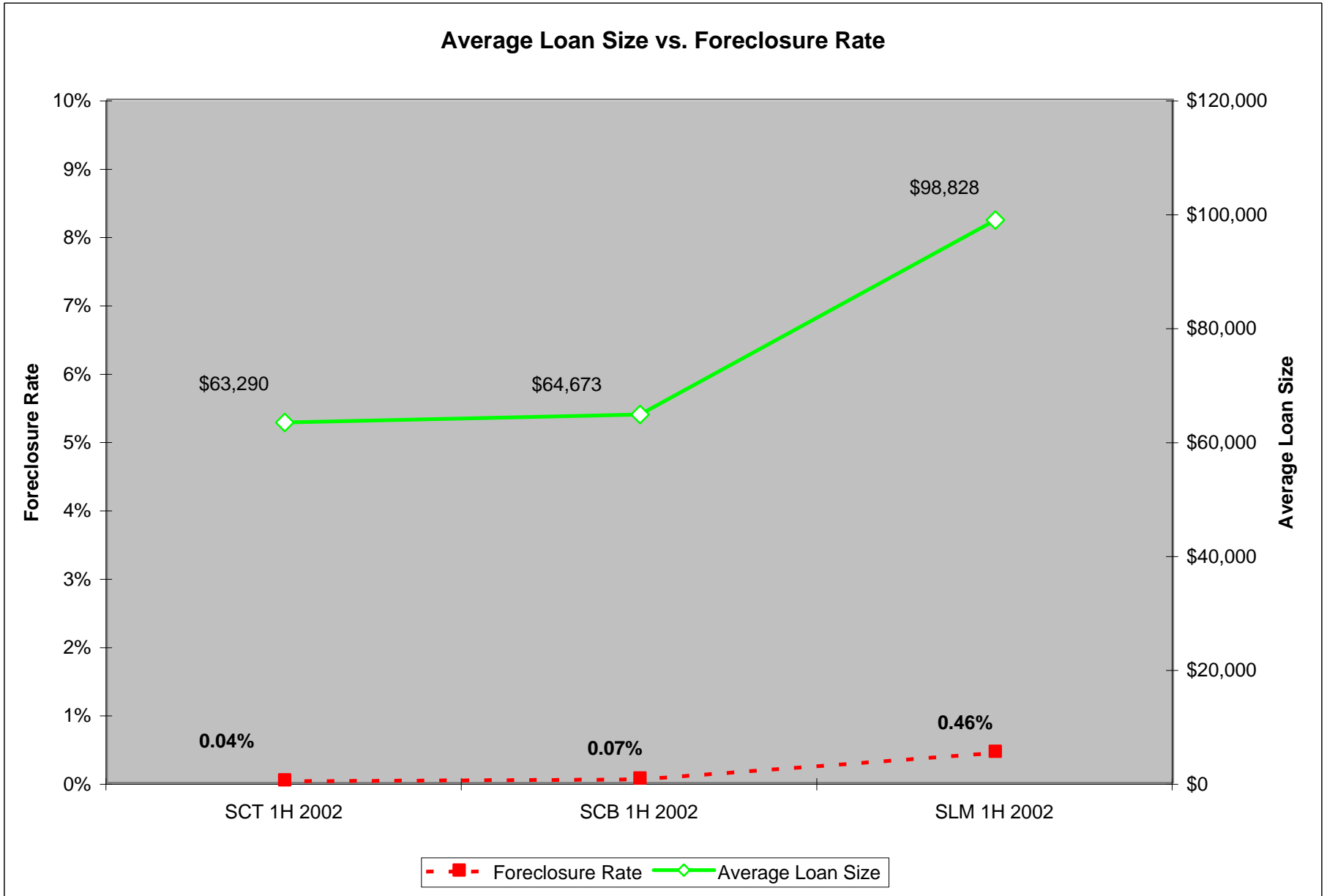


Chart 6

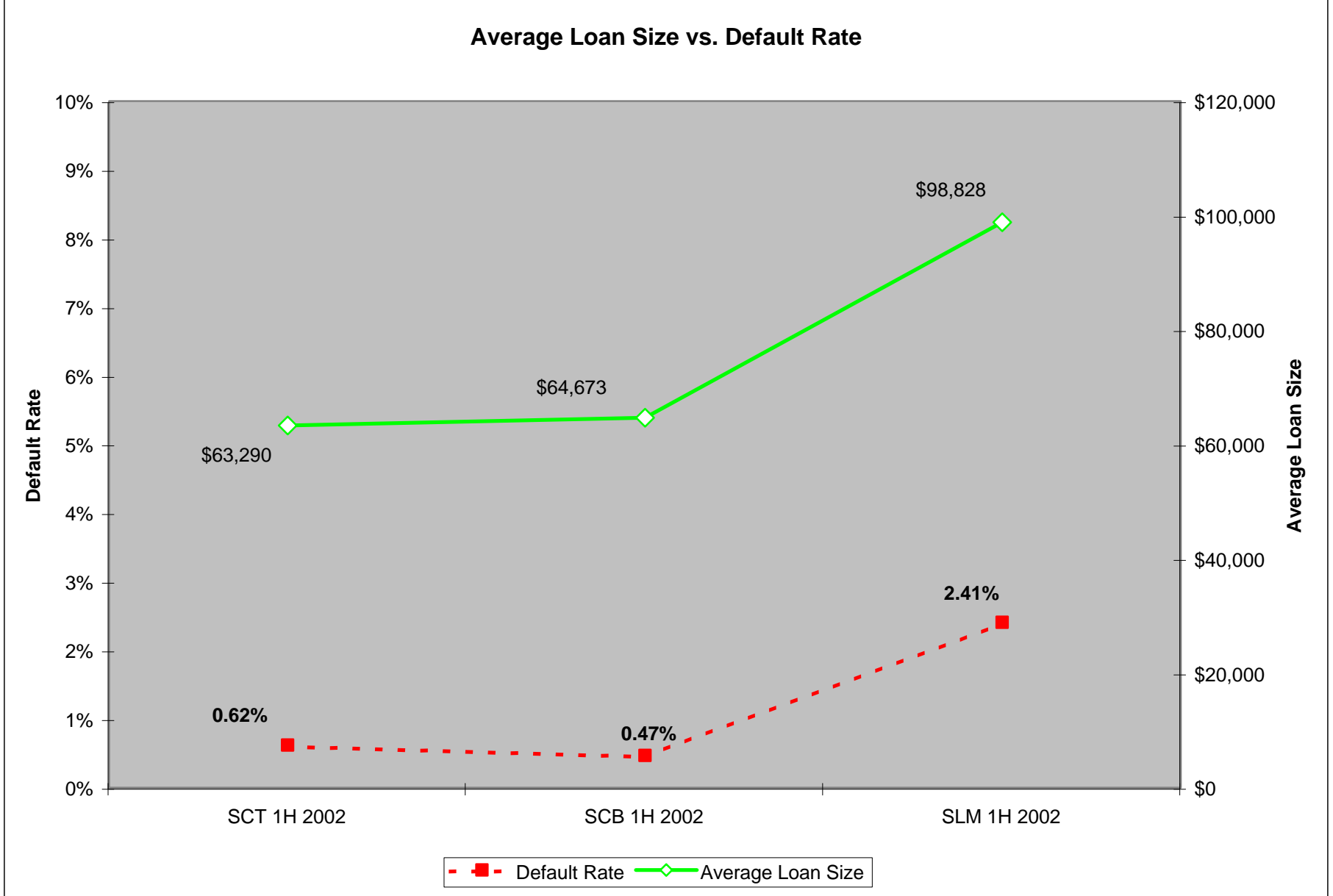


Chart 7

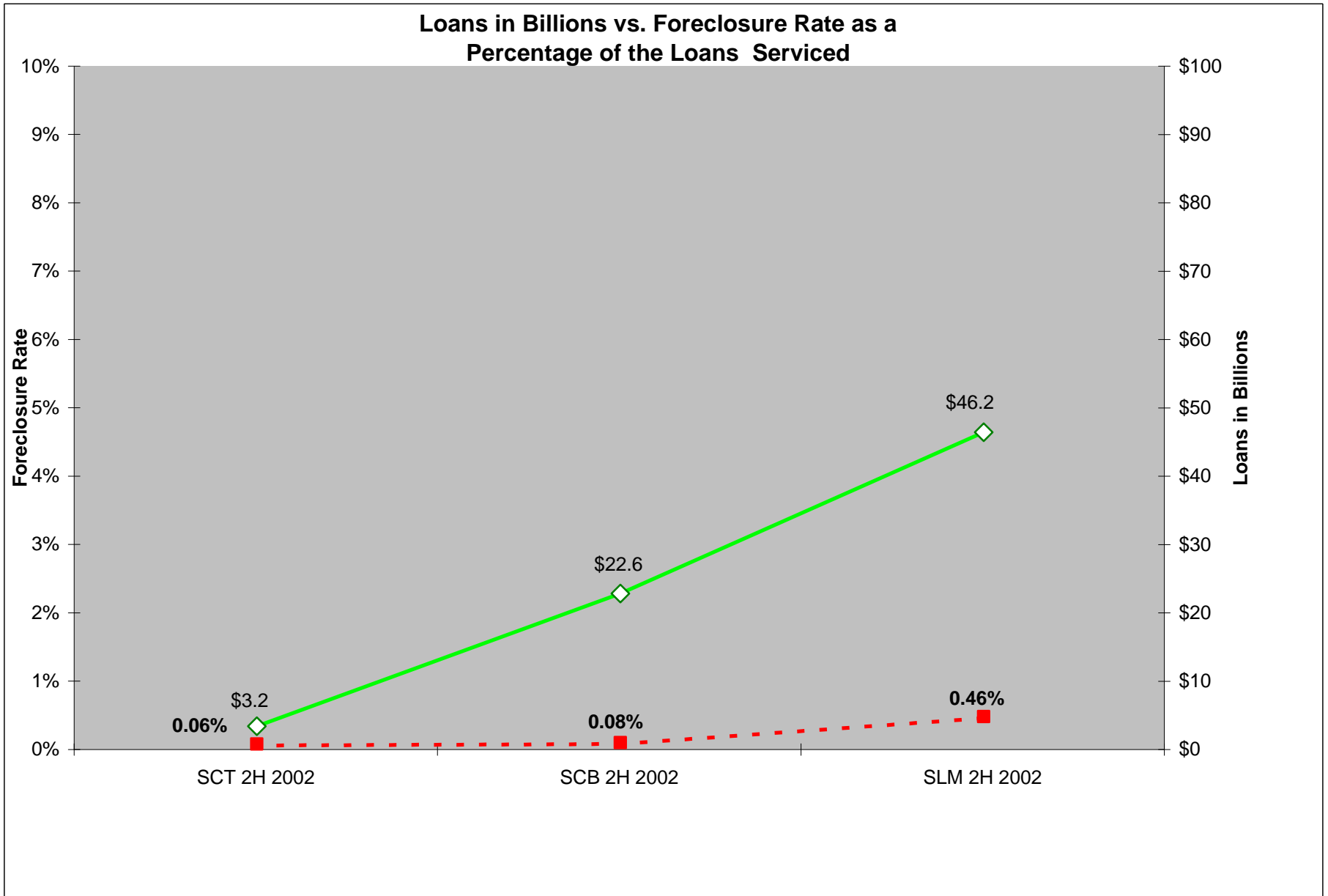


Chart 8

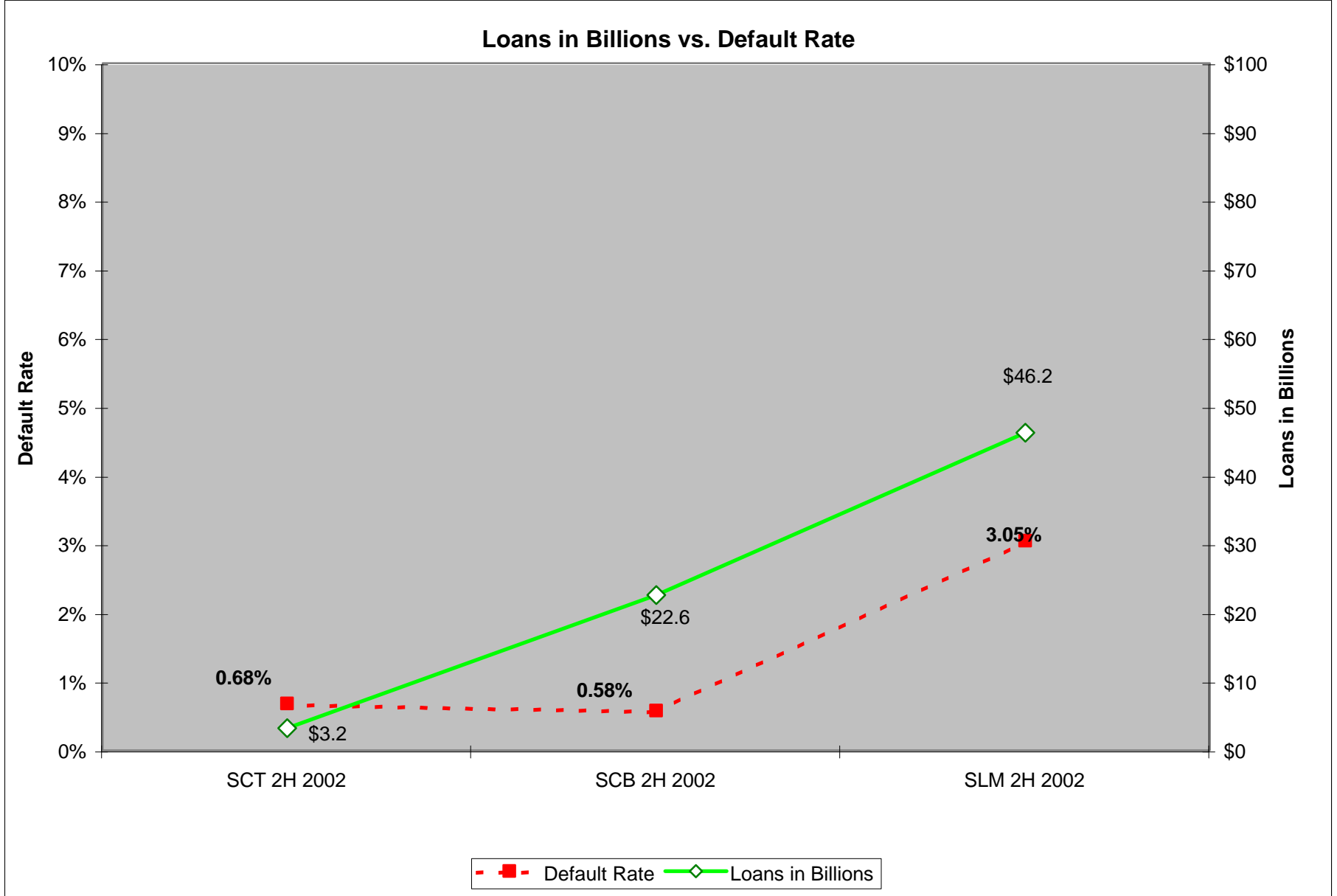


Chart 9

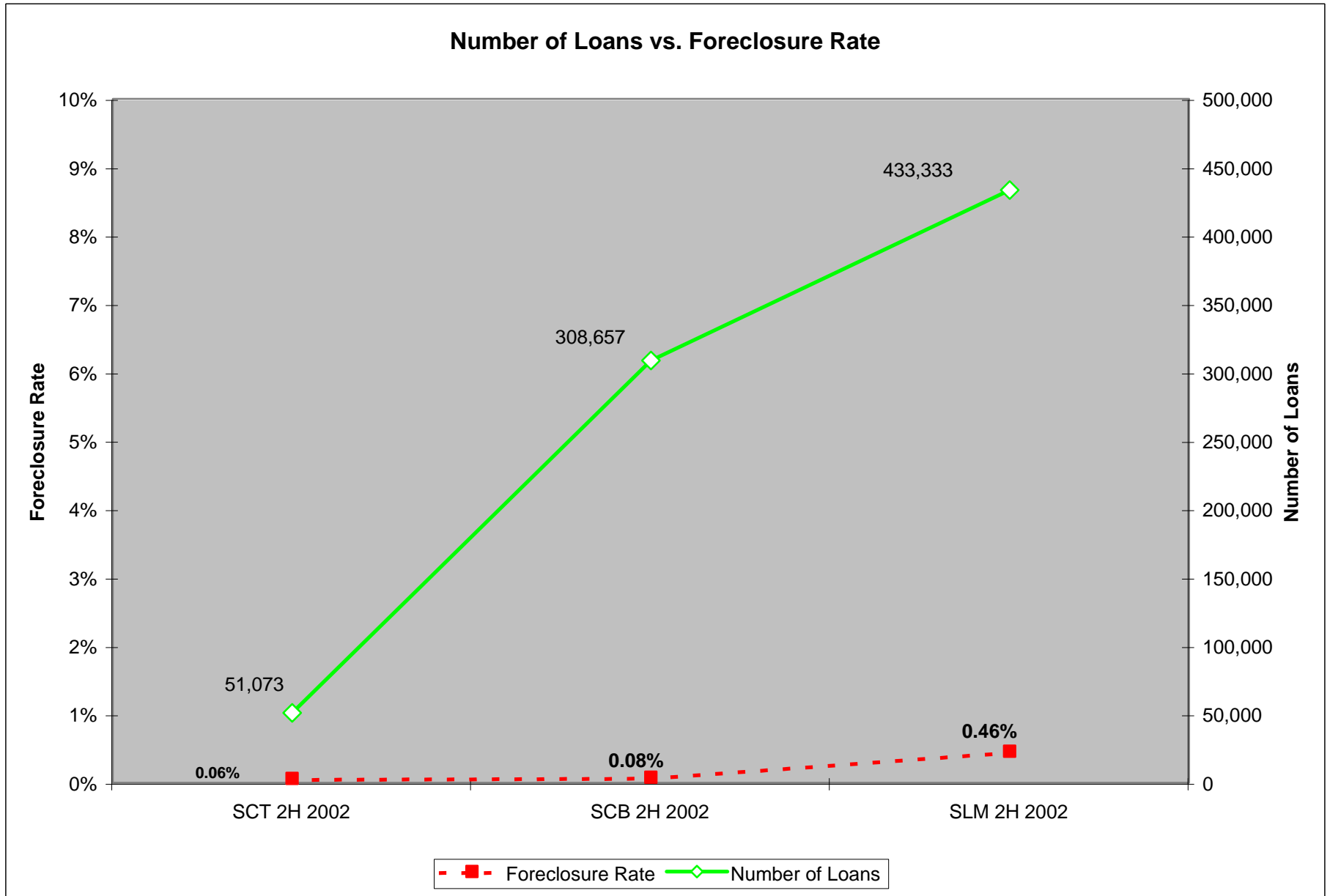


Chart 10

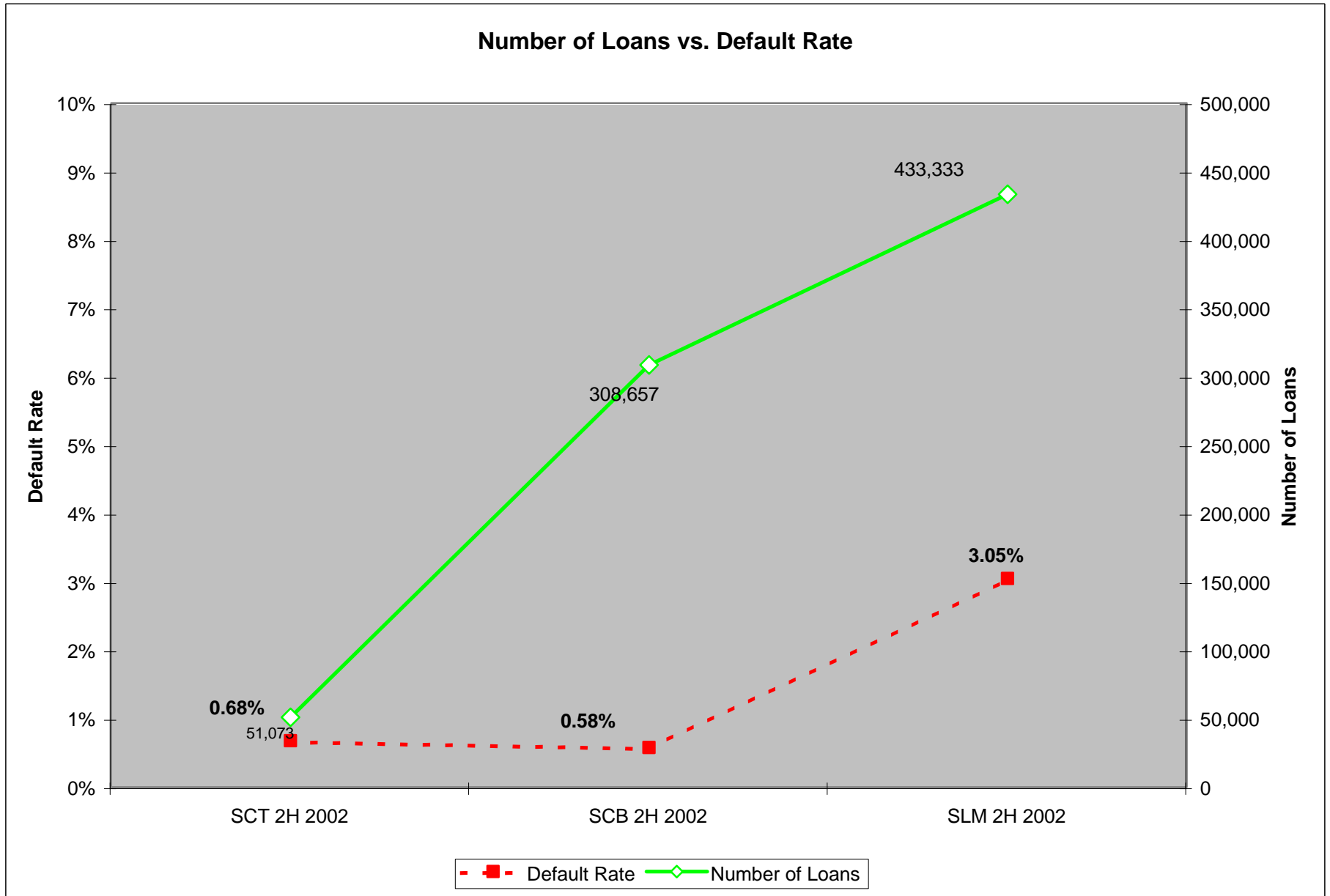


Chart 11

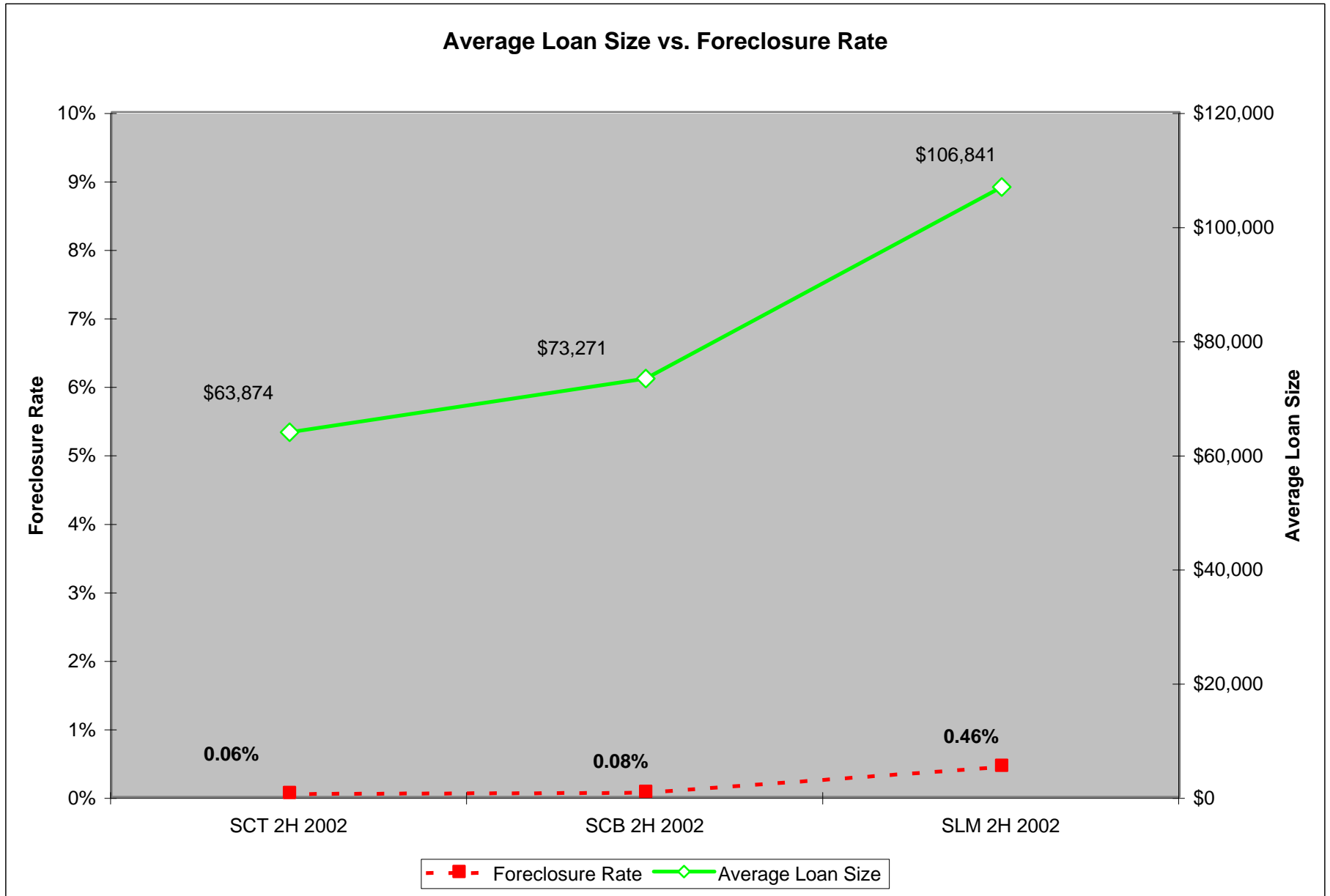
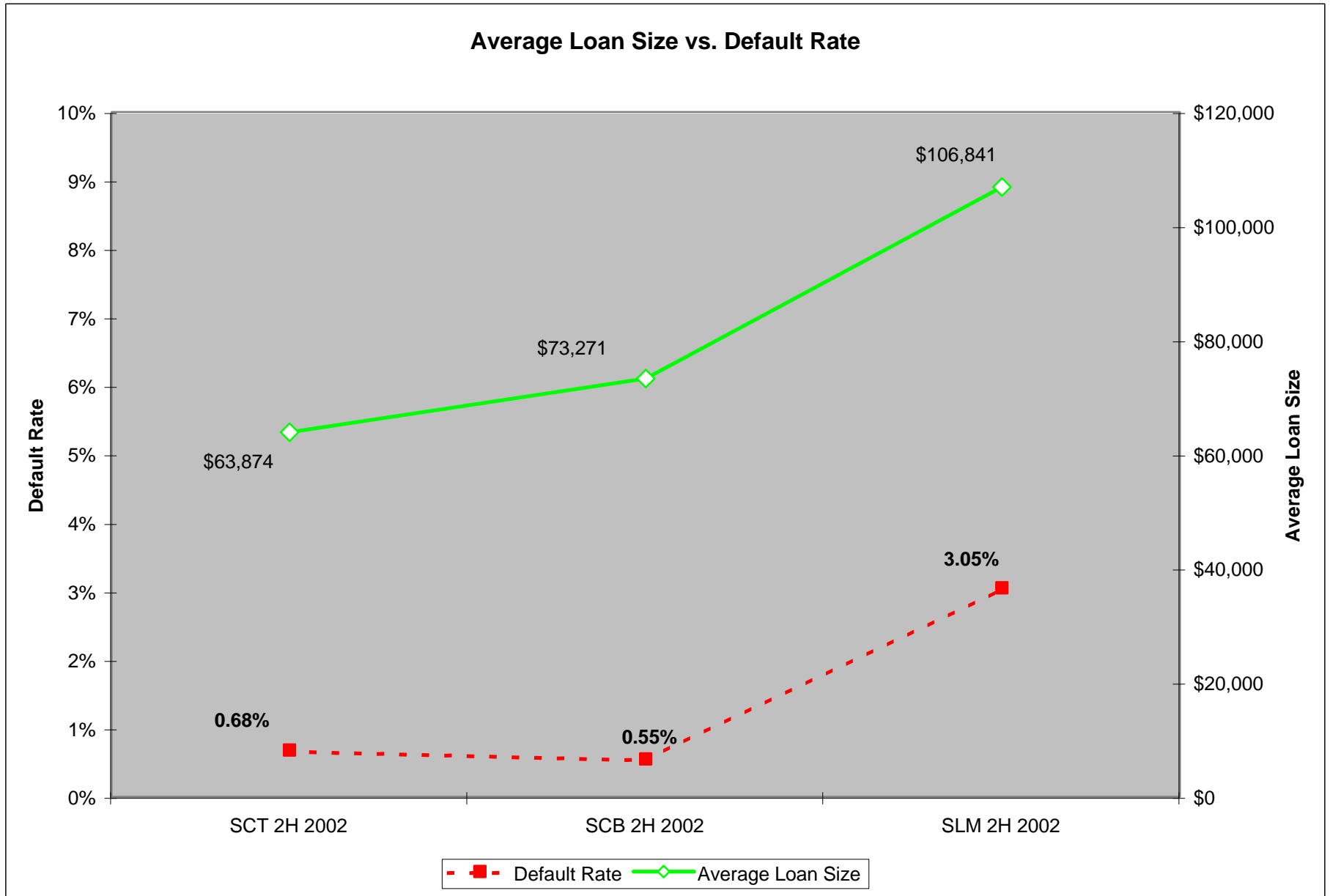


Chart 12



COMPARATIVE ANALYSIS 1ST HALF 2001

2001-IH	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,296,575,941	\$18,320,299,238	\$75,755,046,554
Number of Loans	60,039	323,931	793,974
Dollar Amount of Loan Foreclosure	\$1,444,660	\$12,636,278	\$598,651,048
Number of Loans in Foreclosure	37	214	6,929
Percentage of Loans in Foreclosure	0.04%	0.07%	0.79%
Percentage of Loans NOT in Foreclosure	99.96%	99.93%	99.21%
Dollar Amount of Loans in Default	\$18,645,480	\$85,704,565	\$1,135,712,357
Number of Loans in Default	403	1,702	7,164
Percentage of Loans in Default	0.57%	0.47%	1.50%
Number of Institutions reporting	54	527	152
Average Loan Size	\$54,907	\$56,556	\$95,413
Average Loan Size for Loans in Default	\$46,267	\$50,355	\$158,530
Average Loan Size for Loans in Foreclosure	\$39,045	\$59,048	\$86,398

SEE DETAILED CHARTS PAGES 23 THRU 34.

COMPARATIVE ANALYSIS 2ND HALF 2001

2001-2H	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,573,096,722	\$21,563,075,438	\$69,575,969,878
Number of Loans	58,745	293,497	677,153
Dollar Amount of Loan Foreclosure	\$3,367,419	\$15,227,117	\$137,344,381
Number of Loans in Foreclosure	49	184	1,979
Percentage of Loans in Foreclosure	0.09%	0.07%	0.20%
Percentage of Loans NOT in Foreclosure	99.01%	99.93%	99.80%
Dollar Amount of Loans in Default	\$21,864,803	\$86,449,348	\$1,317,344,381
Number of Loans in Default	402	1,570	16,346
Percentage of Loans in Default	0.61%	0.40%	1.89%
Number of Institutions reporting	56	509	133
Average Loan Size	\$60,824	\$73,469	\$102,748
Average Loan Size for Loans in Default	\$54,390	\$55,063	\$80,591
Average Loan Size for Loans in Foreclosure	\$68,723	\$82,756	\$69,401

SEE DETAILED CHARTS PAGES 23 THRU 34.

Chart 13

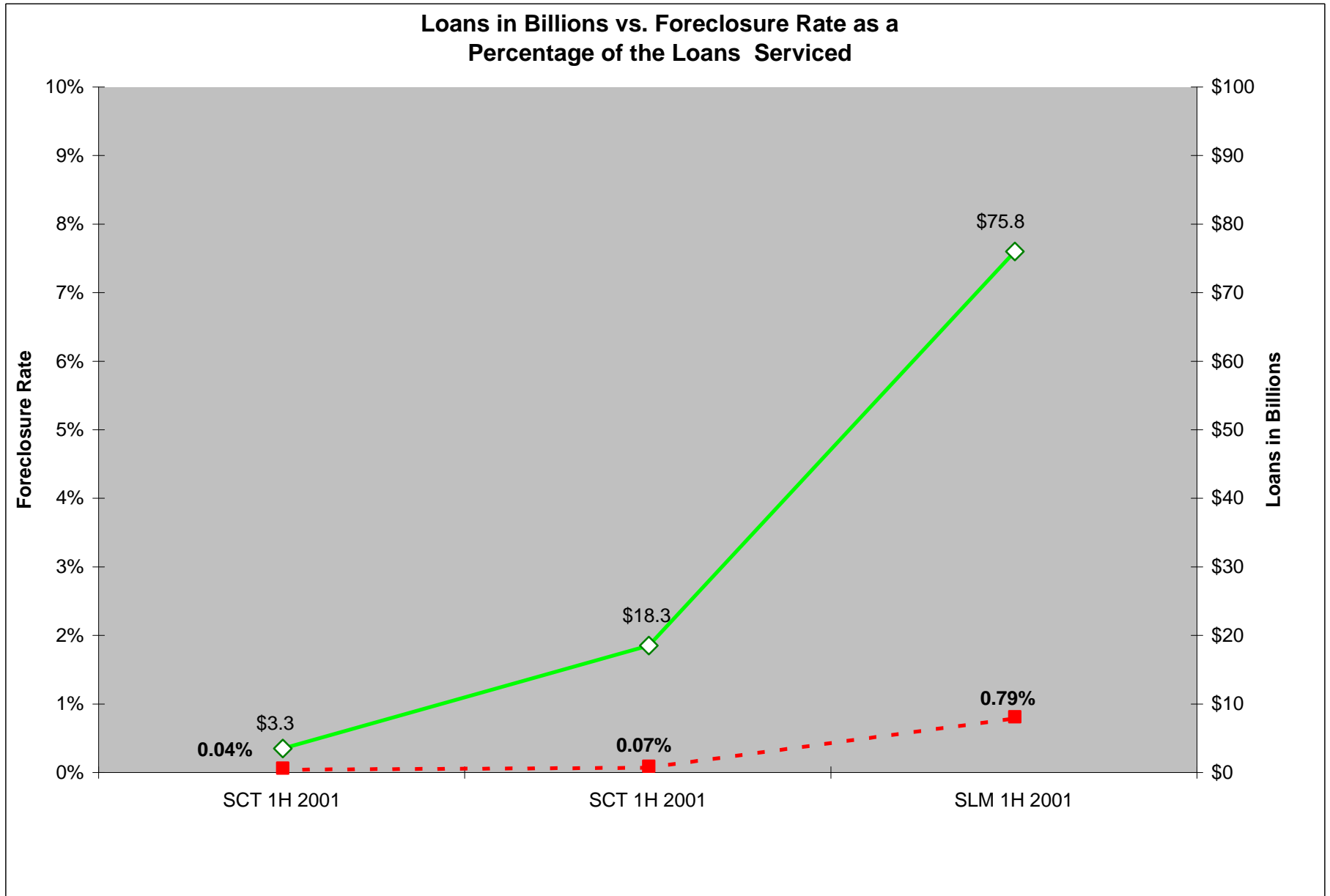


Chart 14

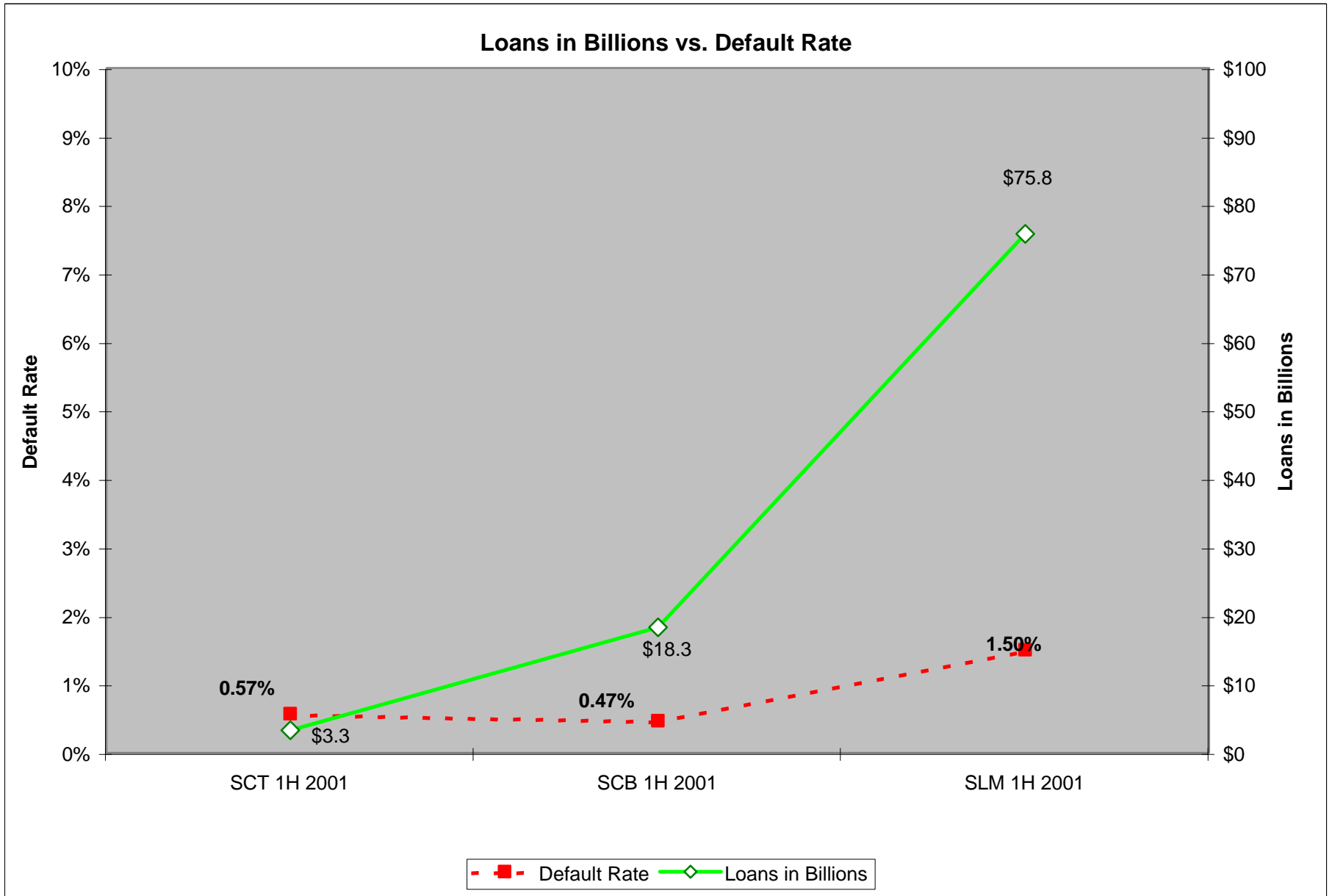


Chart 15

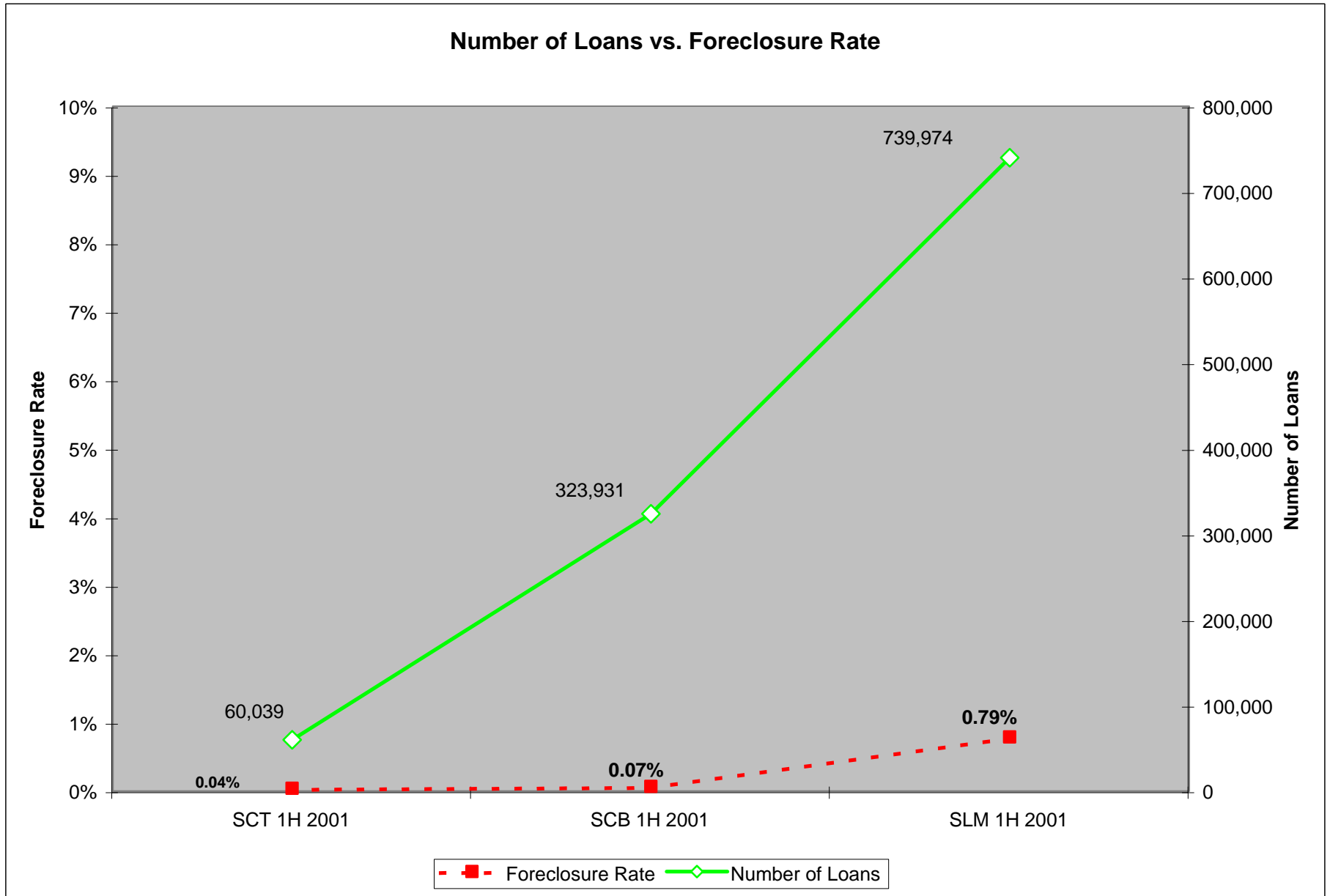


Chart 16

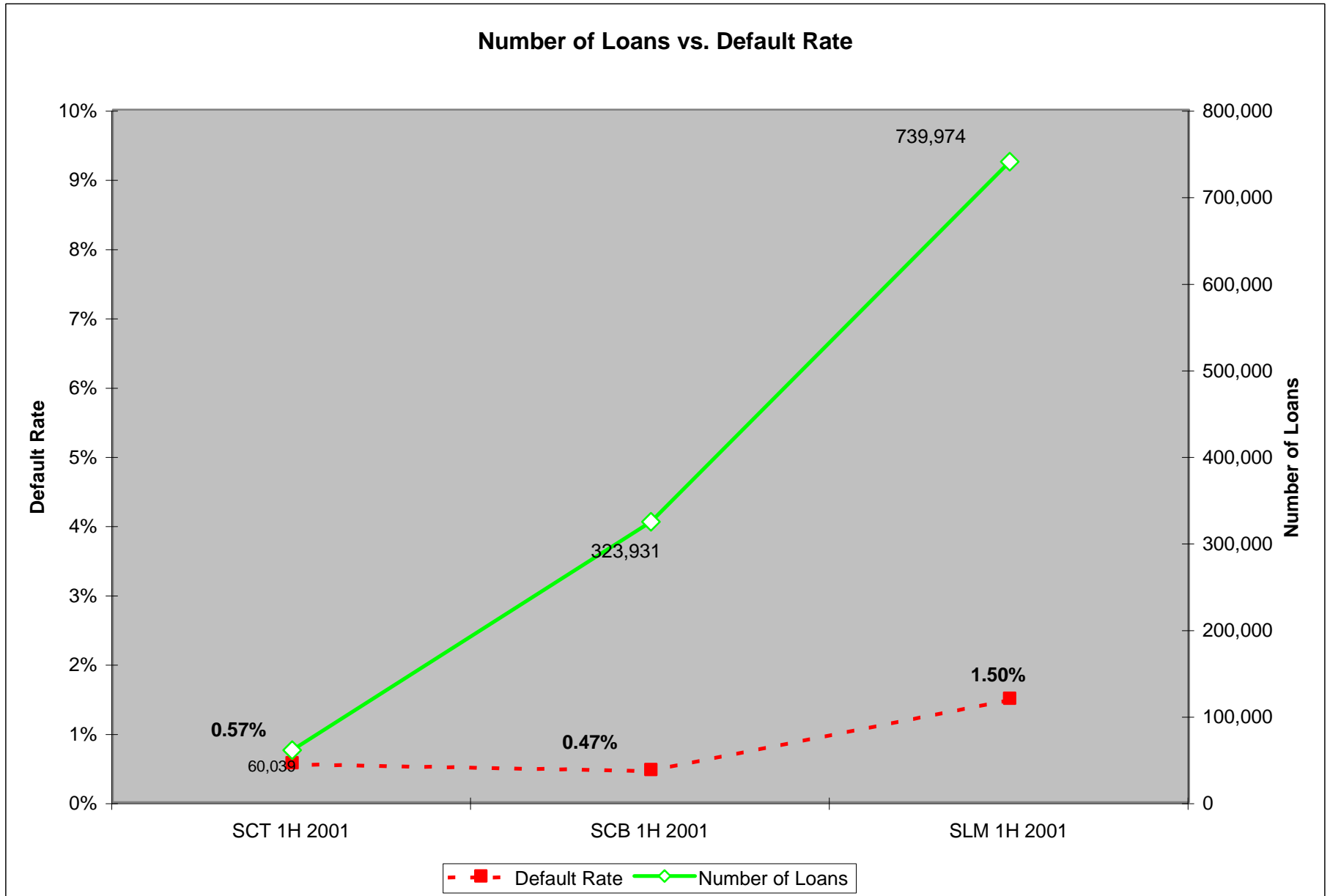


Chart 17

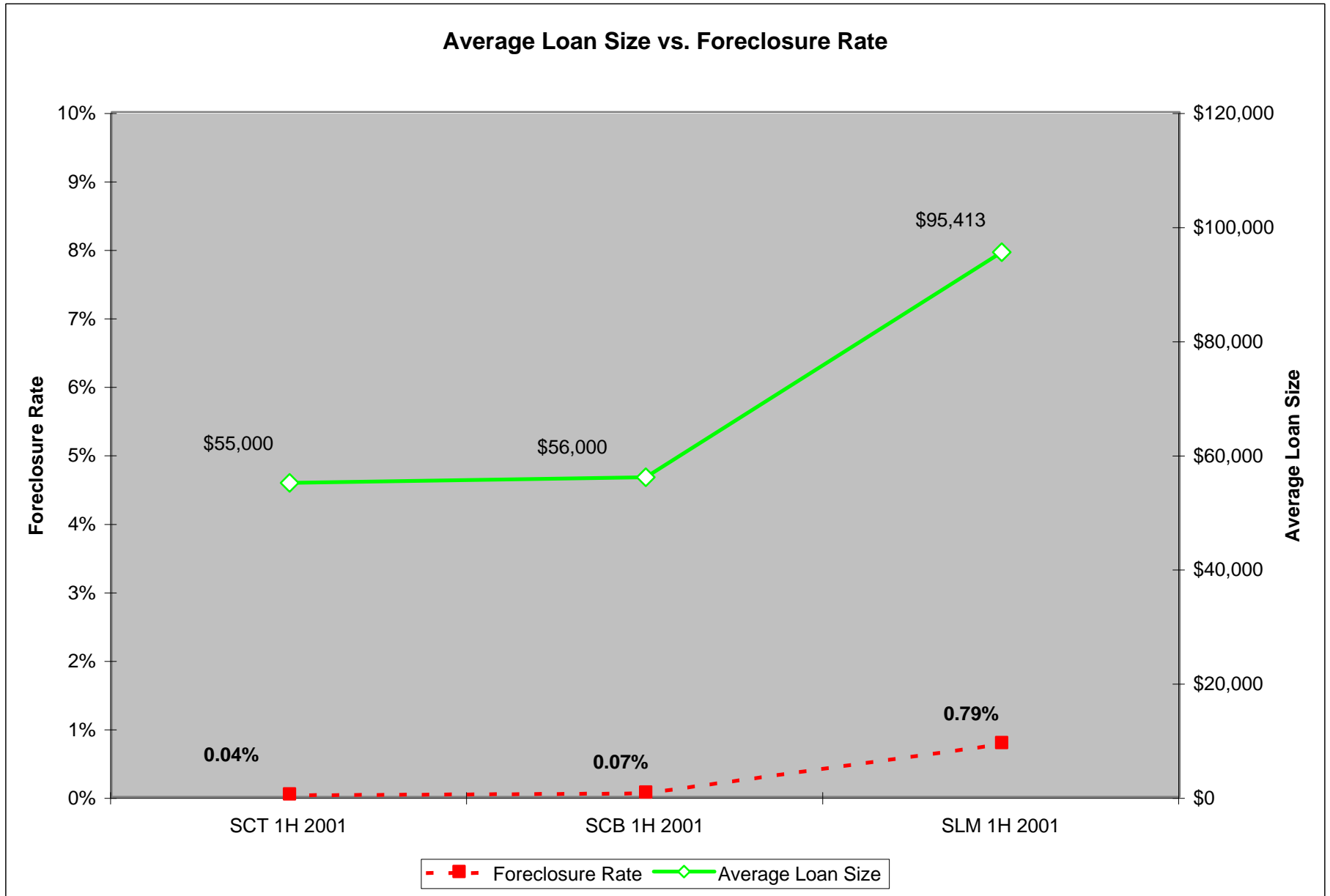


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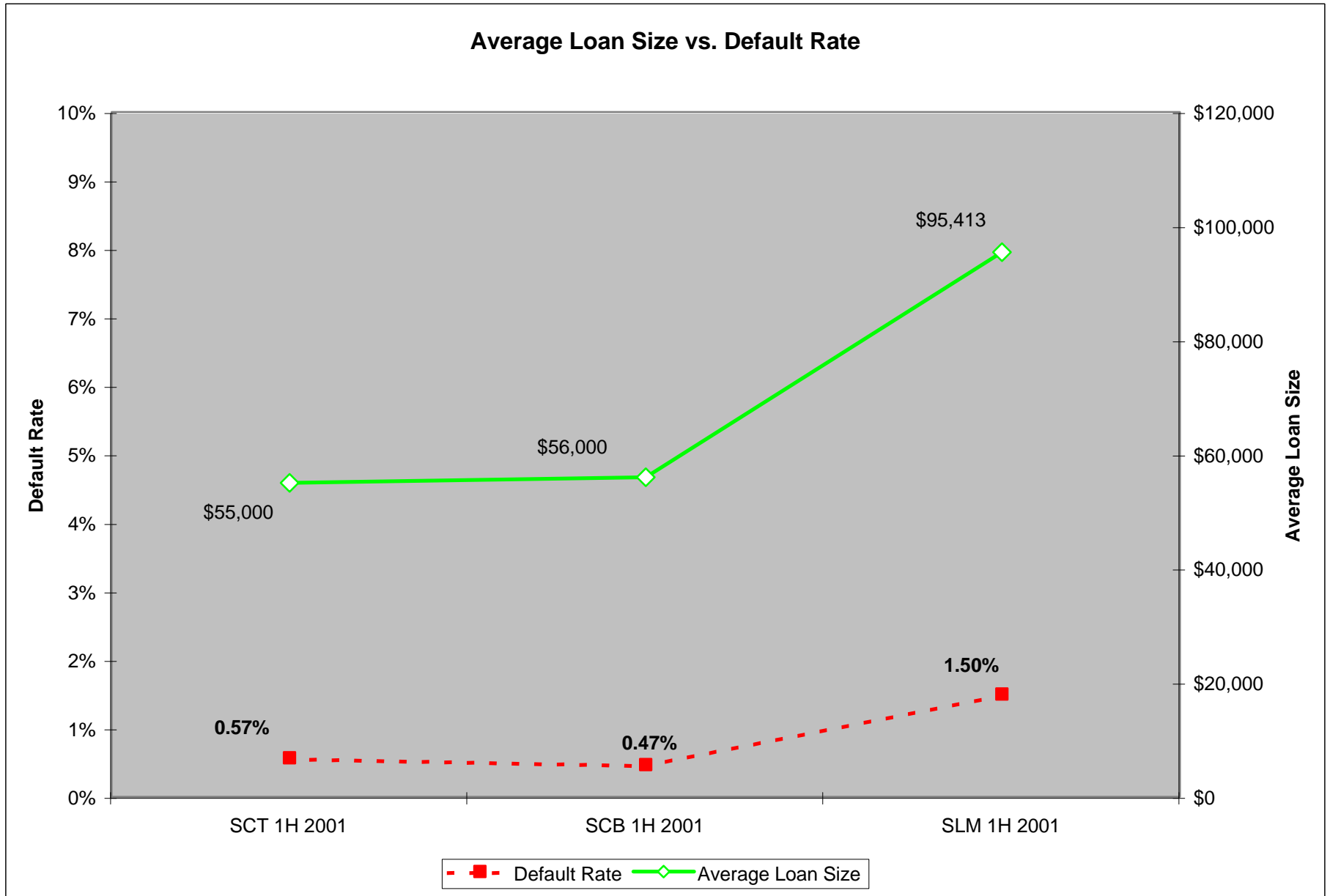


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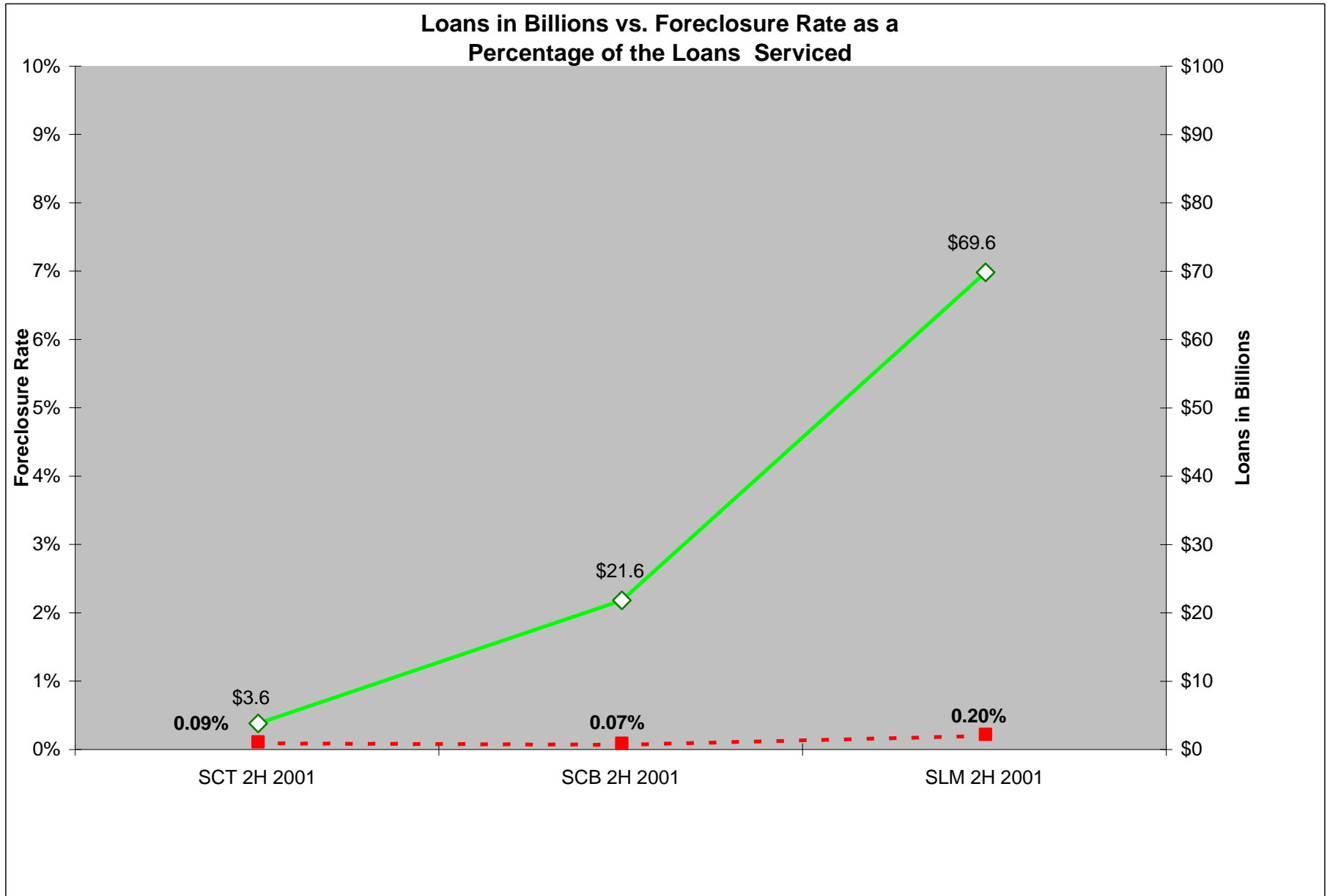


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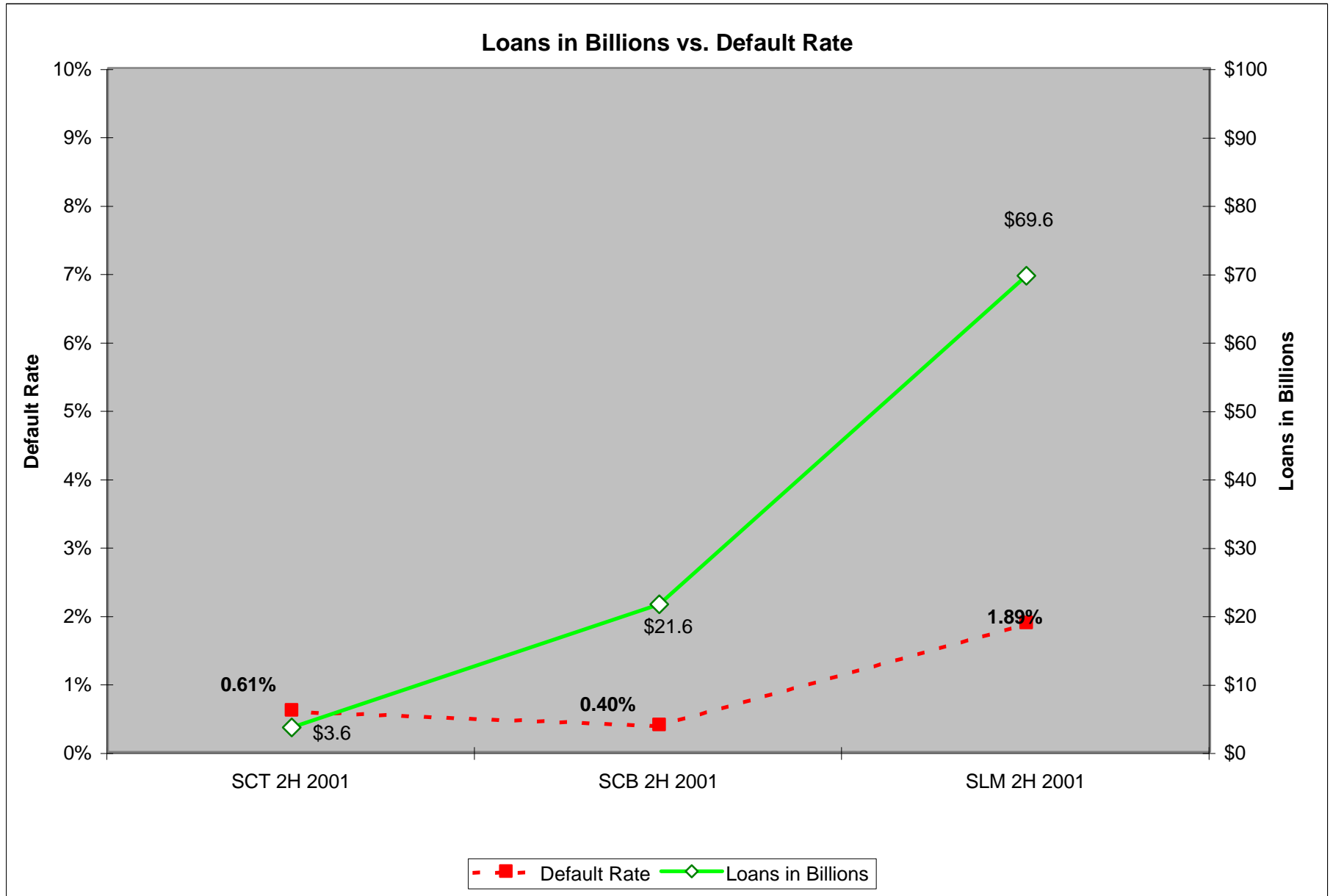


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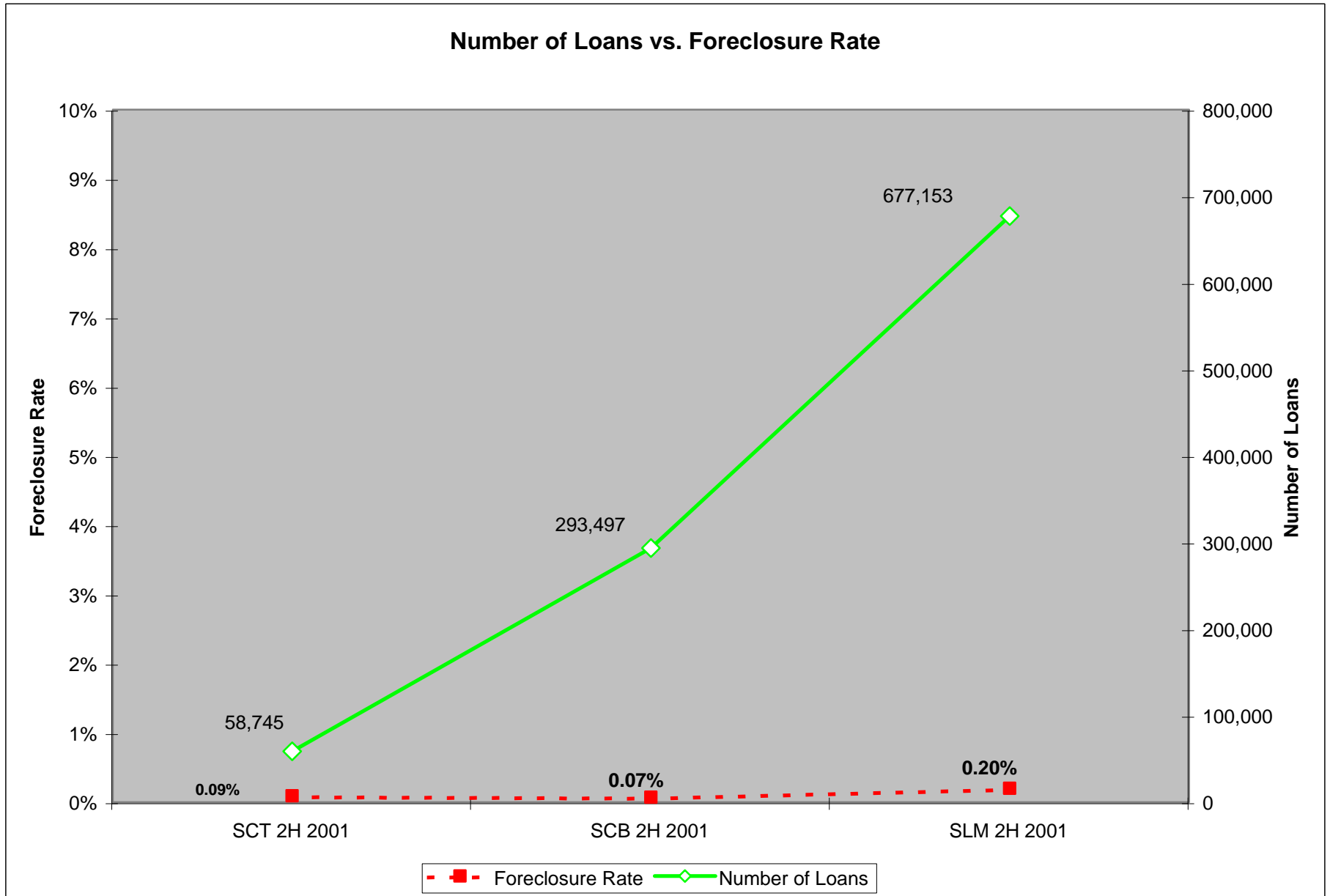


Chart 22

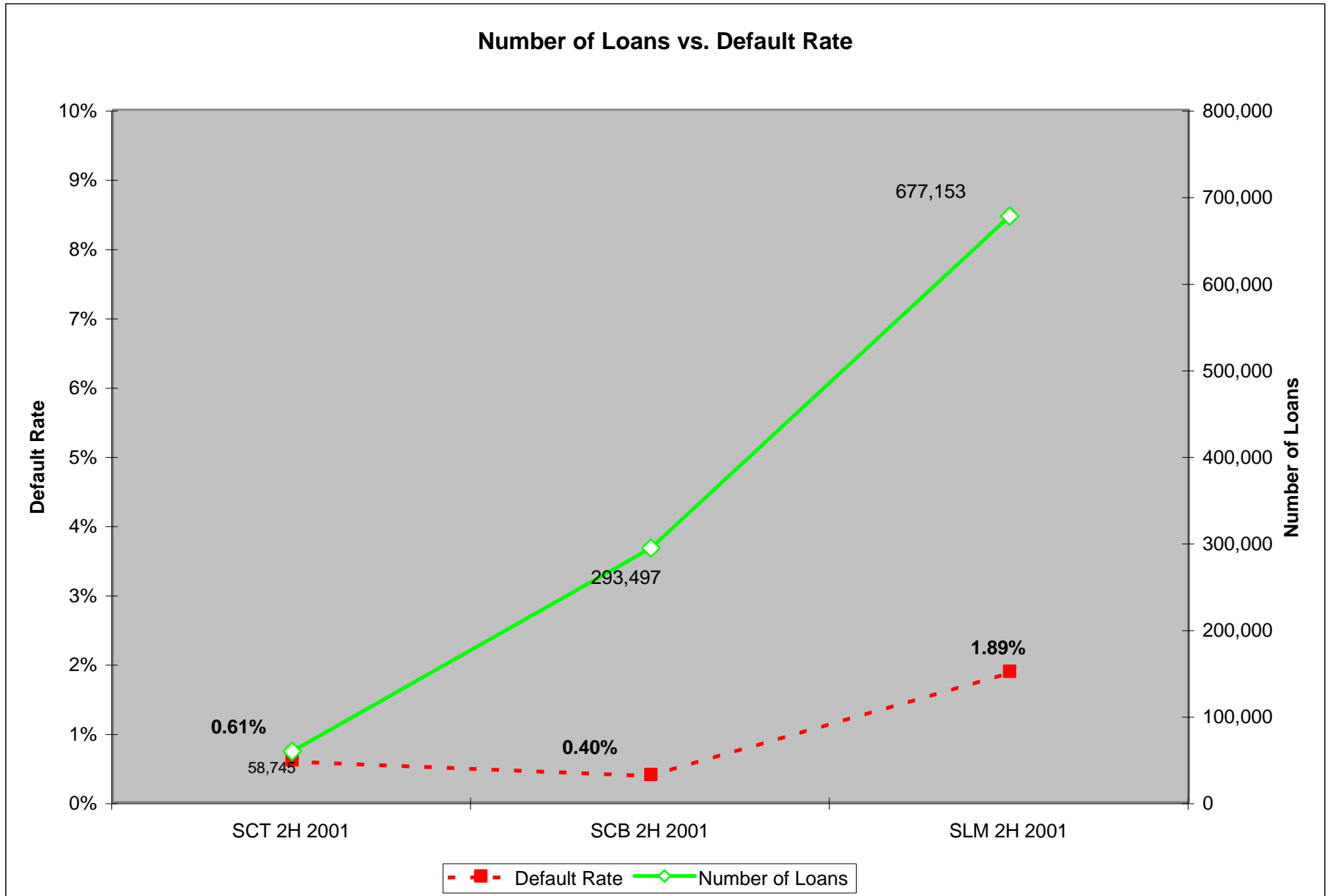


Chart 23

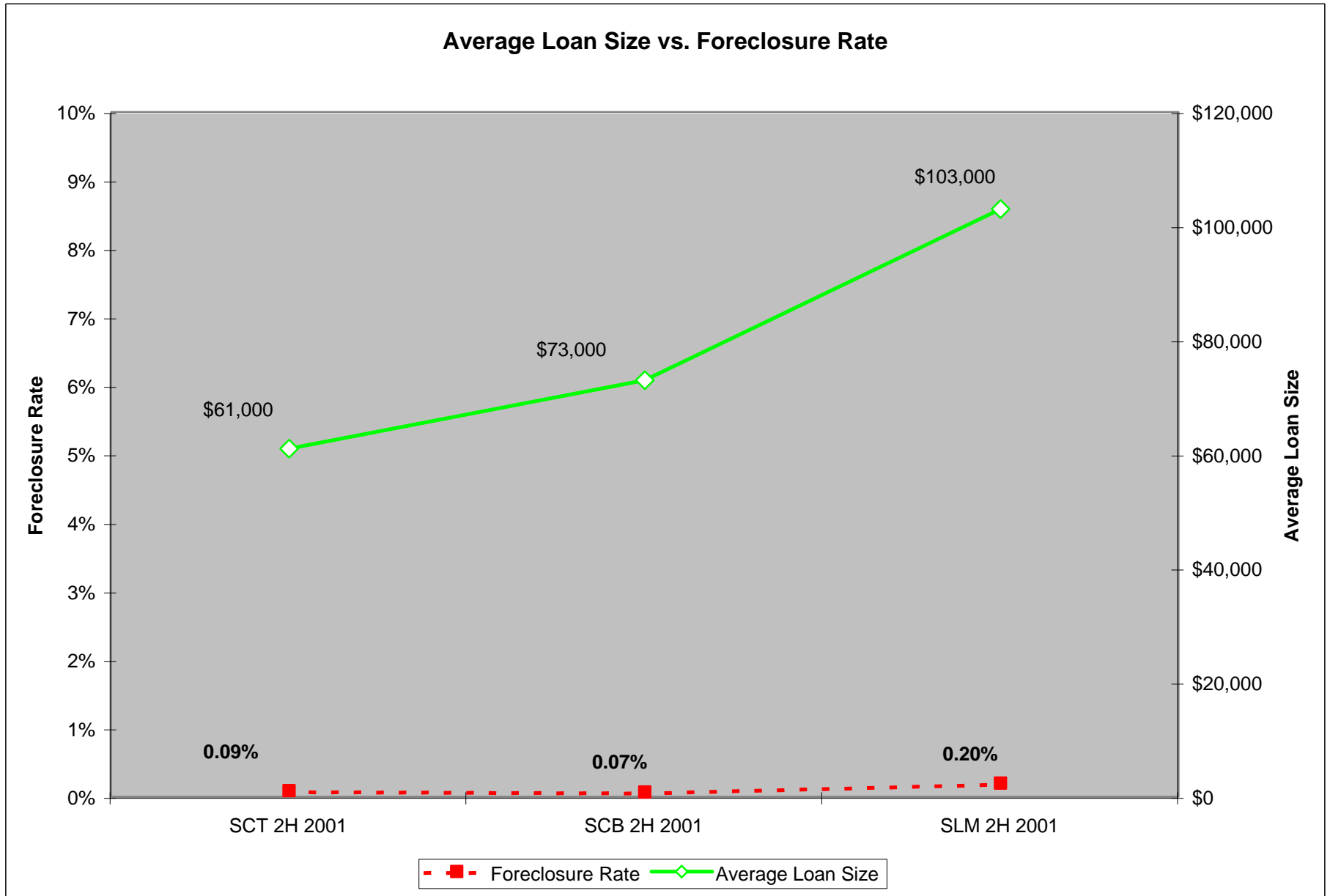
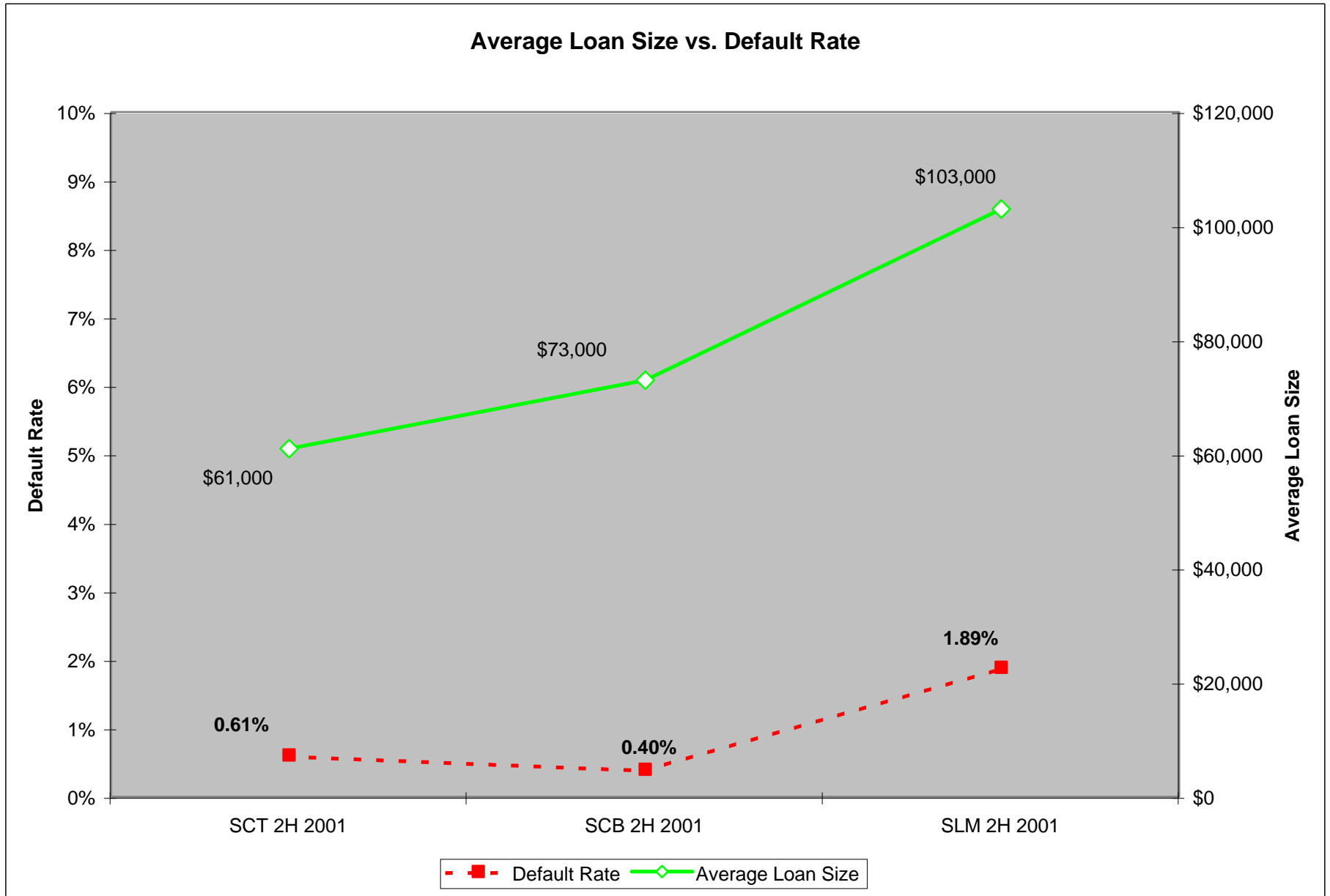


Chart 24



PART II

EXHIBIT A

**STATE CHARTERED THRIFTS-COMMERCIAL BANKS-LICENSED MORTGAGE
SERVICERS REPORTING THAT AT LEAST ONE LOAN ON WHICH THEY
FORECLOSED HAD INTEREST RATES OF 10% TO 12% AT TIME OF ORIGIN**

2002-2001

Number of Loans	59,392	*55,650	308,714	*277,930	708,856	*431,081
Number of Foreclosures	86	61	398	416	8,908	3968
Number of institutions reporting loans at time of origin of having a note value greater than 10% or 12% in the case of a junior loan.	3	1	22	4	63	49
	SCT-2001	SCT-2002	SCB-2001	SCB-2002	SLM-2001	SLM-2002

***Number averages of the two reports filed in 2002 and 2001.**

It should be noted that an institution answering “yes” to question #3 in the survey which stated: “Did any of the loans reported in #3, at the time of origin have a note rate of greater than 10% in the case of first lien mortgage loans or a note rate greater then 12% in the case of a junior loan?” they simply indicated that the institution had at least **one loan that they foreclosed on with an interest rate greater than 10% in the case of a first lean mortgage loan or a note rate greater than 12% in the case of a junior loan. **Institutions with high response rates should be monitored closely.****

EXHIBIT B

STATE CHARTERED THRIFTS-COMMERCIAL BANKS-LICENSED MORTGAGE SERVICERS REPORTING THAT AT LEAST ONE LOAN ON WHICH THEY FORECLOSED WAS ORIGINATED AFTER JUNE 30, 2000 FOR FY 2001, AND AFTER JUNE 30, 2001, FOR FY 2002.

2002-2001

Number of loans	59,392	*55,650	308,714	*277,930	708,586	*431,081
Number of defaults	805	721	3,272	2,872	23,510	23,557
Number of foreclosures	86	61	398	416	8,909	3,968
Number of institutions reporting loans originating after June 30 th , 2001 and June 30 th 2000	4	1	23	10	37	27
	SCT 2001	SCT 2002	SCB 2001	SCB 2002	SLM 2001	SLM 2002

*** Number averages of the two reports filed in 2002 and 2001.**

It should be noted that an institution answering “yes” to question #3 in the survey, which stated **“Were any of the loans reported above in #3 originated after June 30”?** simply indicated that institutions had at least one loan that they foreclosed on after the aforesaid date.

The number of foreclosures by institutions reporting for the calendar year 2002 was approximately 4,445. Of these foreclosures 3,968 or 89.2% were reported by State Licensed Mortgage Servicers. Of these 2,093 or approximately 47% of the foreclosures had originating note rates that were 10% or greater as determined by follow-up interviews with officials from the institutions who had completed the original survey. However, the aforesaid foreclosures did not occur within eighteen months of loan origination, and actual origination date could not be determined

PART III

EXHIBIT C

AN ANALYSIS OF 2002 FORECLOSURE RATE FOR THE STANDARD METROPOLITAN SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

COUNTIES	POPULATION	% Of IL Population	Reported 2002 County Foreclosures	Total State Foreclosures 2002
Cook	5,350,269	43.0%	17,387	
Du Page	912,044	7.3%	1559	
Lake	666,111	5.3%	1763	
Will	536,416	4.2%	2,078	
Mc Henry	270,504	1.6%	758	
Kane	425,545	3.4%	1311	
Totals	8,155,889	65.3%	24,856	*4,445
State of Illinois	12,482,301	100.0%	**38,358	

***This number comes from reports filed with OBRE.**

**** Extrapolation based on 6 county data.**

The total foreclosures reported by institutions regulated by OBRE for the year 2002 were 4,445. The (SMSA) reported 24,856 for the same period. Therefore it can be stated that thrifts, charters, and mortgage licensees regulated by OBRE had a 17.8% foreclosure (4,445) for the year 2002 representing 65% of the state's population of (8,155,889) versus 20,411 foreclosures by institutions not regulated by (OBRE) comprising a 82.2% foreclosure rate representing (4,326,412) or 35% of the state's population. **The foreclosure filings for institutions regulated by OBRE decreased significantly from 43.0% in 2001 to 17.8% in 2002, even though the number of filings by entities not regulated by OBRE almost doubled from 11,971 in 2001 to 20,411 in 2002.**

Data for 2003 was not completed.

**The data from the counties are "foreclosure filings" and as such contain data on cases that never moved to foreclosure.

EXHIBIT D

**AN ANALYSIS OF 2001 FORECLOSURE RATE FOR THE STANDARD
METROPOLITAN SERVICE AREA (SMSA) versus STATE OF ILLINOIS
FORECLOSURE RATE**

COUNTIES	POPULATION	% of IL Population	Reported 2001 County Foreclosures	Total State Foreclosures 2001
Cook	5,350,269	43.0%	16,093	
Du Page	912,044	7.3%	1483	
Lake	666,111	5.3%	90	
Will	536,416	4.2%	2093	
Mc Henry	270,504	1.6%	627	
Kane	425,545	3.4%	977	
Totals	8,155,889	65.3%	21,363	*9,392
State of Illinois	12,482,301	100.0%	**32,968	

*** This number comes from reports filed with OBRE.**

**** Extrapolation based on 6 county data.**

The total foreclosures reported by institutions regulated by OBRE for the year 2001 were 9,392. The (SMSA) reported 21,363 for the same time period. Therefore it can be stated that thrifts, charters, and mortgage licensees regulated by OBRE had a 43.0% foreclosure rate (9,392) for the year 2001 representing 65% of the state's population of (8,155,889) versus 11,971 foreclosures by institutions not regulated by (OBRE) comprising a 57.0% foreclosure rate representing (4,326,412) or 35% of the state's population.

SUMMARY 2002

Dollar Amount of Loans in Portfolio versus Percent Foreclosure

State Chartered Thrifts The first half of 2002 had a loan portfolio of 3.8B with 1.8M in foreclosures with a foreclosure rate of .04%. The second half had a loan portfolio of 3.2B and 1.6M in foreclosures and a foreclosure rate of .06%. There was little difference between the foreclosure rates for both periods. (See Exhibit E).

Chartered Commercial Banks---- The first half of 2002 had a loan portfolio of 15.9B with 11.7M in foreclosures and a foreclosure rate of .07%. The second half had a loan portfolio of 22.6B and 18.5M in foreclosures and a foreclosure rate of .08%. There was little difference in the foreclosure rate for either period, with the exception that the loan portfolios and foreclosures both increased for the second half of 2002. (See Exhibit E).

State Licensed Mortgage Services----- **The first half of 2002 had a loan portfolio of 42.3B with 152.6M in foreclosures with a foreclosure rate of 0.46%. The second half of had a loan portfolio of 46.2B with 158.3M in foreclosures and a foreclosure rate of 0.46%. Both of the aforesaid foreclosure rates remained constant. (See Exhibit E).**

SUMMARY 2002

Average Size Loan vs. Foreclosure

State Chartered Thrifts----. For the first half 2002 the foreclosure rate was .04% on an average loan of 63K versus the second half which had a foreclosure rate of 0.06% on an average loan of 63K.

State Chartered Commercial Banks-----. First half of 2002 had a foreclosure rate of .07% on an average loan of 64K versus the second half, which had a foreclosure rate of .08% on an average loan of 73K.

State Licensed Mortgage Services---- First half of 2002 had a foreclosure rate of 0.46% on an average loan of 98K versus the second half, which had a foreclosure rate of 0.46% on an average loan of 106K.

SUMMARY 2001

Dollar Amount of Loans in Portfolio versus Percent Foreclosure

State Chartered Thrifts The first half of 2001 had a loan portfolio of 3.3B with 1.4M in foreclosures with a foreclosure rate of .04%. The second half had a loan portfolio of 3.6B and 3.4M in foreclosures and a foreclosure rate of .09%, doubling the previous six-month period. (See Exhibit F).

Chartered Commercial Banks---- The first half of 2001 had a loan portfolio of 18.3B, with 12.6M in foreclosures and a foreclosure rate of .07%. The second half had a loan portfolio of 21.6B and 15.2M in foreclosures and a foreclosure rate of .07%. There was no difference in the foreclosure rate for either period, with the exception that the loan portfolios and foreclosures both increased at the same levels. (See Exhibit F).

State Licensed Mortgage Services----- The first half of 2001 had a loan portfolio of 75.8B with 598.7M in foreclosures with a foreclosure rate of .79%. The second half had a loan portfolio of 69.6B with 137.3M in foreclosures and a foreclosure rate of .20% thereby indicating an approximate three-quarter decrease in loan foreclosures for the second-half of FY2001. (See Exhibit F).

SUMMARY 2001

Average Size Loan vs. Percent Foreclosure

State Chartered Thrifts----. For the first half of 2001 the foreclosure rate was .04% on an average loan of 55K versus the second half, which had a foreclosure rate of .09% on an average loan of 61K.

State Chartered Commercial Banks-----. First half of 2001 had a foreclosure rate of .07% on an average loan of 56K versus the second half of which had a foreclosure rate of .07% on an average loan of 73K.

State Licensed Mortgage Services---- First half of had a foreclosure rate of .79% on an average loan of 102K versus the second half, which had a foreclosure rate of .20% on an average loan of 103K.

PART IV

EXHIBIT E

ANALYSIS OF FORECLOSURES REPORTS 2002

Dollar Amount of Loans in Portfolios			Dollar Amount of Loans in Foreclosure	
Entity Type	1st half of 2002	2nd half of 2002	1st half of 2002	2nd half of 2002
State Chartered Thrifts	3.8B	3.2B	1.8M	1.6M
State Chartered Banks	15.9B	22.6B	11.7M	18.5M
Licensed Mortgage Services	42.3B	46.2B	152.6M	158.3M
Percentage of Loans in Foreclosure				
Percentage of Loans in Foreclosure			Percentage of Loans NOT in Foreclosure	
Entity Type	1st half of 2002	2nd half of 2002	1st half of 2002	2nd half of 2002
State Chartered Thrifts	0.04%	0.06%	99.96%	99.94%
State Chartered Banks	0.07%	0.08%	99.93%	99.92%
Licensed Mortgage Services	0.46%	0.46%	99.54%	99.54%

EXHIBIT F

ANALYSIS OF FORECLOSURES REPORTS 2001

Dollar Amount of Loans in Portfolios			Dollar Amount of Loans in Foreclosure	
Entity Type	1st half of 2001	2nd half of 2001	1st half of 2001	2nd half of 2001
State Chartered Thrifts	3.3B	3.5B	1.4M	3.3M
State Chartered Banks	18.3B	21.5B	12.6M	15.2M
Licensed Mortgage Services	75.8B	69.5B	598.7M	137.3M
Percentage of Loans in Foreclosure			Percentage of Loans NOT in Foreclosure	
Entity Type	1st half of 2001	2nd half of 2001	1st half of 2001	2nd half of 2001
State Chartered Thrifts	.04%	.09%	99.96%	99.01%
State Chartered Banks	.07%	.07%	99.93%	99.93%
Licensed Mortgage Services	.79%	.20%	99.21%	99.80%

Conclusions

1. For the calendar year 2002, although there were 4,445 foreclosures identified by the institutions reporting, these foreclosures represented at most .20% of the dollar amount of loans serviced by entities regulated by this Office. Therefore, 99.80% of loans held by those institutions were NOT in foreclosure. This is an excellent achievement by institutions regulated by OBRE considering the total dollar amount of loans in the portfolios versus the number of loans and total number of foreclosures.
2. Of the aforesaid 4,445 foreclosures, 3,968 or 89.2% were reported by State Licensed Mortgage Servicers. Of these 2,093 or approximately 47% of the foreclosures had originating note rates that were 10% or greater as determined by follow-up interviews with officials of the reporting institutions. These foreclosures did not occur within eighteen months of loan origination, and actual origination date was not established; however a careful assessment should be performed on the **13 out of 225** State Licensed Mortgage Servicers who reported an unusually **high number of foreclosures and exceptionally high note rates** for 2002. A confidential internal office memorandum identifying those institutions has been prepared for the Commissioner.
3. Those State Licensed Mortgage Servicers with unusual high foreclosures and high note rates should be asked to furnish this Office with a list of all the census tracts for future reporting. Having this data would enable the Office to make a determination if any specific pattern exists between census tracts, high foreclosures, along with high note rates.
4. Since a majority of the State Licensed Mortgage Servicers who reporting a high number of foreclosures are located outside the State of Illinois, it may be feasible to conduct either more frequent on-site examinations or at random sampling of loans in their portfolios.

APPENDIX A

DEFAULT AND FORECLOSURE REPORT 01/02-06/02

Institution Type	1 (A) Dollar Amount of Loans In 2002	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/30/00 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
T	3,811,767,869.06	60,227	18,230,495.84	372	1,863,730.27	27		
F	0.00	0	0.00	0	0.00	0		
M	42,380,557,681.41	428,830	801,412,592.04	10,335	152,658,963.53	1,972		
S	15,987,411,918.19	247,205	74,407,615.62	1,165	11,725,504.68	166		
Total	62,179,737,468.66	736,262	894,050,703.50	11,872	166,248,198.48	2,165		
T Allied First Bank, sb	923,958.83	4	0.00	0	0.00	0	N	N
T American Savings Bank of Danville	34,101,500.00	1,108	513,500.00	16	110,926.27	3	N	N
T American Union Savings and Loan	1,482,000.00	21	0.00	0	0.00	0	N	N
T Arcola Homestead Savings Bank	1,576,680.00	57	0.00	0	0.00	0	N	N
T Beardstown Savings	28,529,000.00	745	436,000.00	15	0.00	0	N	N
T Capaha Bank	5,432,320.00	158	0.00	0	67,411.00	3	N	N
T Cerro Gordo Building and Loan	7,081,000.00	227	12,000.00	1	0.00	0	N	N
T Citizens Savings Bank	124,318,333.00	1,807	1,498,000.00	12	60,683.00	2	N	N
T Clover Leaf Bank	41,571,880.00	642	492,308.00	4	0.00	0	N	N
T Collinsville Building & Loan Association	51,662,000.00	944	188,000.00	2	0.00	0	N	N
T Columbus Savings Bank	5,883,000.00	77	0.00	0	0.00	0	N	N
T Community Savings Bank	201,964,397.00	2,732	292,000.00	5	0.00	0	N	N
T DeWitt Savings Bank	24,200,000.00	654	171,000.00	7	0.00	0	N	N
T Elgin Financial Savings Bank	388,269,781.00	3,427	1,072,551.00	8	0.00	0	N	N
T Eureka Savings Bank	176,356,000.00	3,401	2,950,427.00	55	0.00	0	N	N
T First Bank & Trust S.B., Pairs	95,570,690.00	2,656	804,009.00	30	93,593.00	3	N	N
T First Bank of the Americas, S.B.	32,619,000.00	279	575,000.00	5	0.00	0	N	N
T First Savanna Savings Bank	6,796,581.33	186	148,873.91	3	0.00	0	N	N
T First Savings Bank	23,011,000.00	589	239,000.00	9	0.00	0	N	N
T First Savings Bank of Hegewisch	120,841,870.00	1,487	63,576.00	2	0.00	0	N	N
T Flora Savings Bank	13,119,000.00	420	113,000.00	3	0.00	0	N	N
T George Washington Savings Bank	51,850,000.00	774	427,000.00	5	0.00	0	N	N
T Harvard Savings Bank	52,242,000.00	804	236,000.00	4	0.00	0	N	N
T Howard Savings Bank	6,693,964.73	33	461,390.93	2	624,000.00	1	N	N
T Hoyne Savings Bank	202,010,000.00	2,628	10,000.00	4	0.00	0	N	N
T Jacksonville Savings Bank	232,211,384.00	5,160	1,324,309.00	26	428,143.00	6	N	N
T Liberty Bank for Savings	337,046,000.00	3,557	170,000.00	3	0.00	0	N	N
T Lincoln Park Savings Bank	77,287,293.00	549	419,523.00	4	0.00	0	N	N
T Lincoln State Bank, S.B.	19,334,000.00	220	20,000.00	1	0.00	0	N	N
T Lisle Savings Bank	262,143,500.00	3,019	447,000.00	7	0.00	0	N	N
T Marion County Savings Bank	31,039,000.00	996	387,000.00	17	0.00	0	N	N
T McHenry Savings Bank	142,194,085.00	1,585	1,069,004.00	9	175,763.00	2	N	N
T Millford Building and Loan Association	7,724,674.00	399	132,000.00	9	65,000.00	1	N	N
T Morris Building and Loan	27,147,000.00	752	30,000.00	1	0.00	0	N	N
T Mt Morris Savings and Loan	18,798,000.00	467	479,000.00	20	0.00	0	N	N
T Nashville Savings Bank	8,665,000.00	154	0.00	0	0.00	0	N	N
T Nokomis Savings Bank	1,178,000.00	63	40,000.00	2	0.00	0	N	N
T North County Savings Bank	12,321,000.00	204	25,000.00	1	0.00	0	N	N
T North Shore Trust and Savings	89,557,956.00	1,074	203,212.00	5	0.00	0	N	N
T Okaw Building and Loan	118,877,000.00	380	167,000.00	7	0.00	0	N	N
T Ottawa Savings Bank	71,212,000.00	1,179	681,459.00	11	0.00	0	N	N
T Pekin Savings Bank	62,717,446.00	1,377	277,253.00	6	0.00	0	N	N
T Pulaski Savings Bank	31,775,000.00	366	90,000.00	1	0.00	0	N	N

DEFAULT AND FORECLOSURE REPORT 01/02-06/02

Institution Type	1 (A) Dollar Amount of Loans In 2002	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/30/00 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
T Rantoul First Bank	10,333,000.00	238	10,000.00	1	0.00	0	N	N
T Royal Savings Bank	21,979,000.00	403	114,000.00	1	20,000.00	1	N	N
T Security Bank	148,433,111.00	3,799	246,676.00	5	100,704.00	2	N	N
T Security Savings Bank	36,509,025.00	1,308	452,924.00	22	52,292.00	2	N	N
T South End Savings	17,645,000.00	283	0.00	0	0.00	0	N	N
T Streator Home Building & Loan Assoc.	61,198,500.00	2,169	74,500.00	3	0.00	0	N	N
T Tremont Savings Bank	25,780,000.00	278	31,000.00	1	0.00	0	N	N
T Twin Oaks Savings Bank	25,498,000.00	474	0.00	0	0.00	0	N	N
T Union Savings Bank	49,949,726.00	1,130	328,000.00	6	65,215.00	1	N	N
T Wabash Savings Bank	4,317,000.00	144	40,000.00	4	0.00	0	N	N
T Washington Savings Bank	62,350,000.00	1,199	163,000.00	5	0.00	0	N	N
T Waukegan Savings and Loan	93,473,667.00	1,375	105,000.00	2	0.00	0	N	N
T West Town Savings Bank	5,891,505.00	70	0.00	0	0.00	0	N	N
	3,811,767,869.06	60,227	18,230,495.84	372	1,863,730.27	27		
S 1st Community Bank	4,161,000.00	124	0.00	0	0.00	0	N	N
S 1st Equity Bank	25,380,958.00	166	49,659.00	1	0.00	0	N	N
S 1st State Bank of Mason City	4,448,000.00	148	0.00	0	0.00	0	N	N
S Advance Bank	165,892,253.00	2,709	335,956.00	7	0.00	0	N	N
S Allegiance Community Bank	3,579,000.00	29	0.00	0	0.00	0	N	N
S Alpha Community Bank	42,860,000.00	1,034	310,000.00	5	0.00	0	N	N
S Amalgamated Bank of Chicago	34,317,361.00	451	142,754.00	2	0.00	0	N	N
S America United Bank and Trust Company USA	13,368,525.00	152	0.00	0	0.00	0	N	N
S American Chartered Bank	56,264,000.00	373	50,000.00	1	0.00	0	N	N
S American Community Bank & Trust	25,982,945.00	177	0.00	0	0.00	0	N	N
S American Enterprise Bank	26,483,000.00	224	0.00	0	0.00	0	N	N
S American Heartland Bank and Trust	5,312,963.77	27	0.00	0	0.00	0	N	N
S American Metro Bank	5,260,472.00	23	0.00	0	0.00	0	N	N
S Amerimark Bank	19,321,919.00	542	0.00	0	0.00	0	N	N
S Anchor Bank, Grayslake	11,695,000.00	86	0.00	0	0.00	0	N	N
S Anchor State Bank	1,196,000.00	38	73,000.00	1	0.00	0	N	N
S Andalusia Community Bank	4,531,445.00	112	28,318.00	1	0.00	0	N	N
S Anderson State Bank	0.00	0	0.00	0	0.00	0	N	N
S Anna State Bank	10,393,000.00	286	111,000.00	5	29,110.00	1	N	N
S Apple River State Bank	39,559,000.00	684	263,000.00	5	0.00	0	N	N
S Archer Bank	29,188,928.00	317	0.00	0	0.00	0	N	N
S Associated Bank Chicago	77,238,654.00	352	0.00	0	0.00	0	N	N
S Athens State Bank	20,016,000.00	878	0.00	0	0.00	0	N	N
S Austin Bank of Chicago	23,656,057.00	667	631,127.00	8	61,106.00	1	N	N
S Bank & Trust Company	30,693,000.00	924	652,000.00	17	0.00	0	N	N
S Bank of Bluffs	9,391,000.00	286	186,000.00	5	0.00	0	N	N
S Bank of Bourbonnais	4,065,000.00	104	70,000.00	1	0.00	0	N	N
S Bank of Calhoun County	17,232,000.00	481	153,000.00	6	0.00	0	N	N
S Bank of Chestnut	4,643,661.34	121	320,603.00	7	0.00	0	N	N
S Bank of Dwight	8,000,000.00	140	0.00	0	0.00	0	N	N
S Bank of Farmington	9,838,918.00	204.5	25,000.00	1	0.00	0	N	N
S Bank of Gibson City	3,573,000.00	90	0.00	0	0.00	0	N	N
S Bank of Kenneu	329,148.03	11	0.00	0	0.00	0	N	N

DEFAULT AND FORECLOSURE REPORT 01/02-06/02

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With
Type		Dollar Amount of Loans In 2002	Number of Loans	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/30/00 As Reported in #3	Rate Greater 10% As Reported in #3
S	Bank of Lincolnwood	13,246,928.00	239	36,968.00	1	0.00	0	N	N
S	Bank of Modesto	2,166,562.00	91	6,246.91	1	0.00	0	N	N
S	Bank of Montgomery	7,851,000.00	134	54,000.00	2	0.00	0	N	N
S	Bank of O'Fallon	75,187,423.43	982	12,000.00	1	0.00	0	N	N
S	Bank of Palatine	17,179,000.00	170	0.00	0	0.00	0	N	N
S	Bank of Quincy	5,998,887.98	84	0.00	0	0.00	0	N	N
S	Bank of Rantoul	16,149,000.00	374	87,961.00	1	0.00	0	N	N
S	Bank of Shorewood	8,976,457.60	138	0.00	0	0.00	0	N	N
S	Bank of Springfield	389,764,256.00	5,988	60,000.00	2	149,195.00	2	N	N
S	Bank of Stronghurst	4,880,000.00	160	57,047.00	1	0.00	0	N	N
S	Bank of Warrensburg	3,260,471.42	270	63,000.00	1	0.00	0	N	N
S	Bank Chicago	29,731,000.00	458	428,000.00	3	0.00	0	N	N
S	Bank Orion	20,636,969.05	433	0.00	0	0.00	0	N	N
S	Banterra Bank	124,000,000.00	3,350	503,511.00	11	470,293.00	15	Y	N
S	Bartonville Bank	11,500,000.00	297	0.00	0	0.00	0	N	N
S	Benchmark Bank	15,436,977.00	302	51,900.00	1	89,312.00	1	N	N
S	Blackhawk State Bank	59,923,975.00	1,089	603,998.00	5	134,996.00	5	N	N
S	Bloomington Bank and Trust	38,051,000.00	147	0.00	0	0.00	0	N	N
S	Bowen State Bank	2,149,265.00	72	0.00	0	0.00	0	N	N
S	Bridgeview Bank and Trust	63,762,000.00	1,107	230,000.00	2	156,000.00	1	Y	N
S	Brimfield Bank	9,876,000.00	173	63,000.00	2	0.00	0	N	N
S	Broadway Bank	21,431,482.09	139	41,941.47	1	0.00	0	N	N
S	Broun County State Bank	3,978,467.00	122	25,200.00	2	0.00	0	N	N
S	Buckley State Bank	1,224,204.50	38	8,655.67	1	0.00	0	N	N
S	Buffalo Prairie State Bank	11,037,726.00	23	72,384.00	1	0.00	0	N	N
S	Builders Bank	1,140,000.00	2	1,140,000.00	2	0.00	0	N	N
S	Burling Bank	11,339,000.00	44	186,000.00	1	0.00	0	N	N
S	Byron Bank	160,912,000.00	4,025	245,000.00	9	0.00	0	N	N
S	C.P. Burnett & Sons Bankers	7,745,000.00	336	150,000.00	8	63,000.00	2	N	N
S	Cambridge Bank	26,966,000.00	408	494,000.00	1	0.00	0	N	N
S	Camp Grove State Bank	144,000.00	3	0.00	0	0.00	0	N	N
S	Campus State Bank	3,517,605.00	76	0.00	0	0.00	0	N	N
S	Carrollton Bank	130,579,551.00	1,784	121,041.50	4	40,746.49	1	N	N
S	Cartersville State and Savings Bank	8,257,000.00	282	9,000.00	1	0.00	0	N	N
S	Casey State Bank	18,134,221.00	548	257,088.00	6	0.00	0	N	N
S	Central Bank	5,350,000.00	169	140,000.00	3	0.00	0	N	N
S	Central Bank Fulton	7,955,848.84	197.5	26,007.10	2	0.00	0	N	N
S	Central Bank Illinois, Geneseo	43,573,000.00	738	153,000.00	3	0.00	0	N	N
S	Central Illinois Bank, Champaign	47,944,896.46	816	186,005.53	2	146,376.03	3	N	N
S	Chesterfield State Bank	2,321,000.00	100	89,000.00	4	0.00	0	N	N
S	Chicago Community Bank	28,382,975.00	353	191,962.00	6	0.00	0	N	N
S	Cissna Park State Bank	2,392,928.00	72	0.00	0	0.00	0	N	N
S	Citizens Bank of Chatsworth	4,780,440.00	69	0.00	0	0.00	0	N	N
S	Citizens Bank of Edinburg	3,067,000.00	100	0.00	0	0.00	0	N	N
S	Citizens Community Bank	32,479,000.00	627	89,000.00	1	0.00	0	N	N
S	Citizens First State Bank of Walnut	10,629,000.00	286	5,500.00	1	0.00	0	N	N
S	Citizens State Bank	12,479,000.00	320	3,000,000.00	3	0.00	0	N	N
S	Citizens State Bank of Cropsey	2,001,249.00	73	34,210.00	1	0.00	0	N	N
S	Citizens State Bank of Milford	595,814.00	14	0.00	0	0.00	0	N	N

DEFAULT AND FORECLOSURE REPORT 01/02-06/02

Institution Type	1 (A) Dollar Amount of Loans In 2002	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/30/00 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
S Citizens State Bank of Shipman	7,302,000.00	208	395,000.00	8	28.00	1	N	N
S Clay County State Bank	6,483,500.00	192	111,000.00	2	0.00	0	N	N
S Colchester State Bank	4,926,000.00	169	123,000.00	4	0.00	0	N	N
S Commercial State Bank of Waterloo	63,559,004.00	937	97,116.00	2	0.00	0	N	N
S Community Bank (Hoopeston)	12,691,500.00	397	0.00	0	30,755.00	1	N	N
S Community Bank of Easton	1,295,000.00	27	0.00	0	0.00	0	N	N
S Community Bank of Elmhurst	1,158,900.00	81	0.00	0	0.00	0	N	N
S Community Bank of Galesburg	12,524,000.00	278	0.00	0	0.00	0	N	N
S Community Bank of Hopedale	1,040,000.00	37	0.00	0	0.00	0	N	N
S Community Bank of Oak Park River Forest	9,823,000.00	57	144,000.00	1	0.00	0	N	N
S Community Bank of Pittsfield	3,801,789.00	92	0.00	0	0.00	0	N	N
S Community Bank of Shelby County	5,815,000.00	177	37,000.00	1	0.00	0	N	N
S Community Bank of Trenton	12,312,848.33	232	368,275.33	6	0.00	0	N	N
S Community Bank Wheaton/Glen Ellyn	14,771,000.00	186	284,000.00	2	0.00	0	N	N
S Community First Bank	14,342,000.00	198	42,000.00	3	0.00	0	N	N
S Community State Bank	7,192,000.00	246	95.00	3	0.00	0	N	N
S Community State Bank of Plymouth	659,354.00	34	1,034.00	1	0.00	0	N	N
S Community State Bank of Rock Falls	29,323,953.00	678	80,368.00	1	2,097.00	1	N	N
S Corn Belt Bank & Trust Company	13,115,111.00	233	220,213.00	3	41,330.00	1	N	N
S Cosmopolitan Bank & Trust	11,877,069.00	76	152,365.00	1	0.00	0	N	N
S Crossroads Bank	19,057,623.00	388	138,000.00	1	0.00	0	N	N
S Delaware Place Bank	7,237,022.77	79	0.00	0	0.00	0	N	N
S Devon Bank	35,824,000.00	455	901,000.00	6	0.00	0	N	N
S Dewey State Bank	4,221,400.00	90	58,090.00	2	0.00	0	N	N
S Du Quion State Bank	15,163,500.00	757	371,133.83	9	25,555.50	1	N	N
S Dunlap Bank	12,461,000.00	373	0.00	0	0.00	0	N	N
S Durand State Bank	11,588,265.00	288	168,500.00	2	0.00	0	N	N
S Edens State Bank	20,793,458.00	367	0.00	0	0.00	0	N	N
S Effingham State Bank	40,410,000.00	905	541,000.00	10	305,600.00	4	N	N
S Elkville State Bank	646,000.00	22	0.00	0	0.00	0	N	N
S Evergreen Community Bank	11,757,607.00	94	0.00	0	0.00	0	N	N
S Exchange State Bank	5,881,000.00	143	0.00	0	0.00	0	N	N
S Fairview State Banking Company	3,774,000.00	134	960,000.00	5	0.00	0	N	N
S Family Bank and Trust Company	5,934,000.00	121	0.00	0	0.00	0	N	N
S Farmer City State Bank	7,799,500.00	93	21,760.01	1	0.00	0	N	N
S Farmers & Merchants Bank of Hutsonville	1,231,000.00	42	0.00	0	0.00	0	N	N
S Farmers and Merchants State Bank of Bushnell	8,680,410.00	249	18,387.00	1	0.00	0	N	N
S Farmers and Traders State Bank	7,461,000.00	110	0.00	0	0.00	0	N	N
S Farmers State Bank & Trust Co. (Mt. Sterling)	5,030,000.00	181	46,000.00	2	0.00	0	N	N
S Farmers State Bank Astoria	2,355,000.00	131	0.00	0	0.00	0	N	N
S Farmers State Bank Elmwood	15,471,439.00	175	35,923.00	9	0.00	0	N	N
S Farmers State Bank Pittsfield	25,861,518.00	539	0.00	0	0.00	0	N	N
S Farmers State Bank of Alto Pass	36,877,000.00	768	142,000.00	6	0.00	0	N	N
S Farmers State Bank of Camp Point	3,638,000.00	92	91,000.00	3	0.00	0	N	N
S Farmers State Bank of Danforth	4,969,763.66	96	0.00	0	0.00	0	N	N
S Farmers State Bank of Emden	645,000.00	25	0.00	0	0.00	0	N	N
S Farmers State Bank of Hoffman	33,619,000.00	862	317,000.00	10	87,257.00	3	N	N
S Farmers State Bank of Medora	1,166,421.00	40	42,091.00	1	0.00	0	N	N
S Farmers State Bank of Somonauk	21,925,000.00	421	298,000.00	5	0.00	0	N	N

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S Farmers State Bank of Sublette	6,297,000.00	125	107,000.00	1	0.00	0	N	N
S Farmers State Bank of Western Illinois	15,884,005.00	464	209,044.00	7	95,612.00	3	N	Y
S Fayette County Bank	1,987,455.00	226	0.00	0	0.00	0	N	N
S Federated Bank	5,596,475.00	152	0.00	0	0.00	0	N	N
S First American Bank	556,288,000.00	14,399	719,974.00	25	76,819.00	1	N	N
S First Bank & Trust (Evanston, IL)	16,846,000.00	65	0.00	0	0.00	0	N	N
S First Bank (Capron)	15,673,063.22	368	263,411.42	3	0.00	0	N	N
S First Bank and Trust Company of Illinois	0.00	0	0.00	0	0.00	0	N	N
S First Bank of Oak Park	2,800,519.00	74	99,500.00	2	0.00	0	N	N
S First Choice Bank	0.00	0	0.00	0	0.00	0	N	N
S First Collinsville Bank	121,398,528.00	1,867	302,810.00	6	0.00	0	N	N
S First Community Bank	9,064,000.00	72	0.00	0	0.00	0	N	N
S First Community Bank and Trust	11,939,550.00	176	18,500.00	1	0.00	0	N	N
S First Community Bank of Hillsboro	6,424,778.00	195	0.00	0	0.00	0	N	N
S First Community State Bank (Staunton)	6,120,000.00	104	0.00	0	0.00	0	N	N
S First County Bank	133,062,117.00	2,183	130,096.00	3	390,288.00	3	N	N
S First Crawford State Bank	25,619,000.00	759	132,800.00	6	24,934.00	1	N	N
S First DuPage Bank	5,307,193.00	39	0.00	0	0.00	0	N	N
S First Illinois Bank	2,921,000.00	37	6,000.00	1	0.00	0	N	N
S First Midwest Bank	471,648,537.00	10,171	3,320,912.00	90	1,465,531.00	20	Y	N
S First Nations Bank of Wheaton	17,626,000.00	218	0.00	0	0.00	0	N	N
S First Northwest Bank	28,414,500.00	404	166,671.00	2	0.00	0	N	N
S First Personal Bank	29,578,000.00	220	0.00	0	0.00	0	N	N
S First Ridge Farm State Bank	3,738,327.97	117	0.00	0	0.00	0	N	N
S First Security Bank	7,089,502.00	113	79,875.89	1	0.00	0	N	N
S First Security Trust & Savings Bank	29,602,000.00	364	390,812.00	5	0.00	0	N	N
S First State Bank of Beardstown	8,872,000.00	310	180,005.00	7	0.00	0	N	N
S First State Bank, Mendota	70,457,970.00	7,793	201,498.00	6	0.00	0	N	N
S First State Bank of Atwood	6,883,000.00	166	0.00	0	0.00	0	N	N
S First State Bank of Beecher City	10,710,000.00	312	53,260.12	2	0.00	0	N	N
S First State Bank of Biggsville	3,284,000.00	89	448,000.00	6	0.00	0	N	N
S First State Bank of Bloomington	16,913,000.00	237	0.00	0	0.00	0	N	N
S First State Bank of Campbell Hill	5,643,000.00	170	166,000.00	6	0.00	0	N	N
S First State Bank of Dix	3,477,344.00	91	73,675.00	2	0.00	0	N	N
S First State Bank of Eldorado	7,631,000.00	349	131,000.00	5	0.00	0	N	N
S First State Bank of Heyworth	6,607,500.00	135	87,882.66	1	87,882.66	1	N	N
S First State Bank of Monticello	71,237,187.00	1,191	358,961.00	9	135,713.00	2	N	N
S First State Bank of Olmsted	6,275,000.00	169	180,000.00	2	0.00	0	N	N
S First State Bank of Red Bud	16,341,000.00	380	454,600.00	11	0.00	0	N	N
S First State Bank of St. Peter	2,500,032.35	96	0.00	0	0.00	0	N	N
S First State Bank of Van Orin	1,423,247.00	34	0.00	0	0.00	0	N	N
S First State Bank of West Salem	1,967,734.00	71	17,312.00	1	0.00	0	N	N
S First State Bank of Western Illinois	19,445,500.00	534	28,306.00	1	0.00	0	N	N
S First State Bank Shannon-Polo	25,402,081.00	479.5	103,499.00	1	0.00	0	N	N
S First Trust & Savings Bank of Albany	10,917,000.00	274	0.00	0	0.00	0	N	N
S First United Bank	41,203,250.88	355	0.00	0	0.00	0	N	N
S Flanagan State Bank	16,226,000.00	280	201,000.00	4	0.00	0	N	N
S Flora Bank & Trust	15,239,633.00	431	52,533.00	2	23,419.00	1	Y	N
S Founders Bank	34,612,000.00	643	0.00	0	0.00	0	N	N

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S Franklin Bank	2,300,000.00	66	0.00	0	0.00	0	N	N
S Franklin Grove Bank	3,660,000.00	75	0.00	0	0.00	0	N	N
S Galena State Bank & Trust Co.	49,948,640.00	1,044	201,755.00	4	0.00	0	N	N
S German - American State Bank	12,526,000.00	352	41,000.00	1	0.00	0	N	N
S Germantown Trust & Savings Bank	50,274,423.00	1,182	0.00	0	0.00	0	N	N
S Glasford State Bank	4,093,000.00	107	0.00	0	0.00	0	N	N
S Golden State Bank	2,211,000.00	63	0.00	0	0.00	0	N	N
S Goodfield State Bank	7,701,500.00	95	0.00	0	0.00	0	N	N
S Great Northern Bank	796,161.00	17	0.00	0	0.00	0	N	N
S Greatbank	11,279,604.00	231	0.00	0	0.00	0	N	N
S Greater Chicago Bank	18,367,613.00	211	156,213.00	2	0.00	0	N	N
S Grundy Bank	127,479.97	1	0.00	0	0.00	0	N	N
S H F Gehant Banking Company	5,330,000.00	100	33,000.00	2	43,000.00	1	N	N
S Hamel State Bank	10,988,315.00	226	34,888.00	1	0.00	0	N	N
S Hardware State Bank	2,014,000.00	78	0.00	0	0.00	0	N	N
S Harris Bank Argo	104,939,000.00	1,910	930,000.00	6	144,000.00	1	N	N
S Harris Bank Arlington - Meadows	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Bartlett	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Cary Grove	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Frankfort	98,581,000.00	1,970	800,000.00	9	89,000.00	1	N	N
S Harris Bank Hoffman Schaumburg	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Huntley	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Libertyville	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Marengo	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Naperville	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Oakbrook Terrace	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Roselle	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank St. Charles	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Westchester	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Woodstock	0.00	0	0.00	0	0.00	0	N	N
S Harris Trust and Savings Bank	4,416,707,038.12	32,302	8,030,155.00	71	705,694.00	7	N	N
S Hartsburg State Bank	1,680,000.00	80	0.00	0	0.00	0	N	N
S Hawthorn Bank	7,336,500.00	74	254,908.00	2	0.00	0	N	N
S Heartland Bank & Trust Company	74,040,000.00	1,082	379,193.00	7	141,667.00	1	N	N
S Henry State Bank	9,642,461.00	249	0.00	0	0.00	0	N	N
S Heritage Bank of Schaumburg	26,999,000.00	262	0.00	0	0.00	0	N	N
S Heritage Community Bank	89,005,500.00	2,027	370,994.00	8	107,740.00	1	N	N
S Heritage Bank of Central Illinois	27,406,000.00	652	145,007.00	2	0.00	0	N	N
S Heritage State Bank (Lawrenceville)	14,164,000.00	263	0.00	0	0.00	0	N	N
S Herrin Security Bank	12,089,000.00	398	60,300.00	3	0.00	0	N	N
S Hinsbrook Bank and Trust	0.00	0	0.00	0	0.00	0	N	N
S Holcomb State Bank	7,862,000.00	149	0.00	0	0.00	0	N	N
S Homestar Bank	152,586,000.00	3,250	2,765,000.00	28	117,514.00	2	N	N
S Hyde Park Bank and Trust Co.	20,586,044.32	102	0.00	0	0.00	0	N	N
S Illini Bank	32,419,000.00	924	125,027.00	5	0.00	0	N	N
S Illini State Bank (Oglesby)	11,685,000.00	255	280,500.00	3	35,000.00	1	N	N
S Illinois Community Bank	25,858,131.00	657	343,414.00	5	0.00	0	N	N
S Illinois State Bank (Lake in the Hills)	5,404,975.00	38	0.00	0	0.00	0	N	N
S Independent Bankers' Bank	0.00	0	0.00	0	0.00	0	N	N

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S International Bank of Chicago	18,935,500.00	111	0.00	0	0.00	0	N	N
S Interstate Bank	22,350,549.00	335	1,429,828.00	10	0.00	0	N	N
S Ipava State Bank	5,814,000.00	326	115,000.00	3	40,000.00	1	N	N
S Iroquois Farmers State Bank	4,052,000.00	111	299,000.00	6	0.00	0	N	N
S Itasca Bank & Trust Co.	38,493,027.00	283	185,115.00	2	86,686.00	1	N	N
S Jersey State Bank	20,604,251.50	801	179,491.00	2	0.00	0	N	N
S Joy State Bank	2,676,000.00	115	46,952.00	3	0.00	0	N	N
S Kane County Bank	32,637,328.00	386	154,111.00	3	0.00	0	N	N
S kaneland Community Bank	80,000.00	1	0.00	0	0.00	0	N	N
S Kent Bank	11,075,000.00	396	26,000.00	1	97,343.00	1	N	N
S Kinderhook State Bank	4,143,211.00	105	210,854.00	3	0.00	0	N	N
S Lakeland Community Bank	52,000,000.00	578	100,000.00	1	0.00	0	N	N
S Lakeside Bank	8,536,910.32	55	3,810.00	2	0.00	0	N	N
S LaSalle State Bank	22,616,220.76	512	651,082.00	10	0.00	0	N	N
S Laura State Bank	1,600,000.00	57	0.00	0	0.00	0	N	N
S Lena State Bank	6,409,800.00	162	36,000.00	1	0.00	0	N	N
S Liberty Bank	38,316,332.00	752	31,000.00	1	0.00	0	N	N
S Logan County Bank	26,709,018.00	575	124,715.00	3	77,485.00	2	N	N
S Longview State Bank	5,025,000.00	110	84,000.00	3	0.00	0	N	N
S Marine Trust Company of Carthage	15,041,000.00	390	67,000.00	1	24,000.00	1	N	N
S Maroa Forsyth Community Bank	18,054,500.00	364	0.00	0	0.00	0	N	N
S Marquette Bank (Chicago)	178,892,000.00	2,342	1,545,000.00	11	0.00	0	N	N
S Marquette Bank Monmouth	81,000.00	1	81,000.00	1	81,000.00	1	?	?
S Marshall County State Bank	2,645,000.00	81	38,000.00	1	0.00	0	N	N
S Mazon State Bank	22,332,000.00	416	457,000.00	6	49,000.00	1	N	N
S Mercantile Trust & Savings Bank	56,854,351.02	1,249	655,030.00	13	0.00	0	N	N
S Merchants & Manufacturers Bank	4,084,304.00	54	0.00	0	0.00	0	N	N
S Metropolitan Bank & Trust Company	22,382,041.00	205	0.00	0	0.00	0	N	N
S Middletown State Bank	2,183,000.00	36	0.00	0	0.00	0	N	N
S Midland Community Bank	10,631,021.00	312	42,000.00	2	0.00	0	N	N
S Midwest Bank and Trust Company	65,606,909.00	802	198,578.00	2	0.00	0	N	N
S Midwest Bank of Freeport	22,893,000.00	1,064	76,000.00	2	0.00	0	N	N
S Midwest Bank of Hinsdale	40,375,820.00	313	0.00	0	0.00	0	N	N
S Midwest Bank of McHenry County	39,260,374.00	494	273,987.00	3	0.00	0	N	N
S Midwest Bank of Western Illinois	12,452,126.00	759	37,232.00	1	0.00	0	N	N
S Milledgeville State Bank	6,282,501.00	158	0.00	0	0.00	0	N	N
S Morton Community Bank	140,620,576.00	2,804	506,948.00	8	0.00	0	N	N
S Municipal Trust and Savings Bank	51,436,700.00	909	192,000.00	3	227,099.00	2	N	N
S Murphy-Wall State Bank and Trust Company	15,491,989.00	382	189,196.00	3	0.00	0	N	N
S NAB Bank	40,417,263.00	437	1,300,000.00	9	216,234.00	1	N	N
S New Century Bank	19,409,000.00	91	0.00	0	0.00	0	N	N
S NLSB Bank	190,923,000.00	3,136	161,000.00	3	0.00	0	N	N
S North Adams State Bank	3,165,000.00	75	12,000.00	1	0.00	0	N	N
S North Bank	16,527,000.00	120	152,000.00	1	0.00	0	N	N
S North Central Bank	22,226,000.00	458	204,000.00	4	0.00	0	N	N
S North Community Bank	47,159,412.00	276	28,028.00	1	0.00	0	N	N
S North Shore Community Bank & Trust	202,659,773.00	1,671	316,000.00	1	0.00	0	N	N
S Northbrook Bank & Trust Company	4,092,000.00	18	0.00	0	0.00	0	Y	N
S Oak Bank	35,995,000.00	375	0.00	0	0.00	0	N	N

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S Oak Brook Bank	103,377,000.00	477	202,237.00	1	0.00	0	N	N
S Oak Lawn Bank	5,174,000.00	94	0.00	0	0.00	0	N	N
S Oakdale State Bank	3,320,000.00	74	0.00	0	0.00	0	N	N
S Old Farmers & Merchants State Bank	6,283,000.00	150	0.00	0	0.00	0	N	N
S Orangeville Community Bank	3,982,000.00	98	0.00	0	0.00	0	N	N
S Oswego Community Bank	18,566,000.00	314	0.00	0	0.00	0	N	N
S Oxford Bank and Trust	27,742,415.00	637	94,740.00	1	0.00	0	N	N
S Pacific Global Bank	23,162,225.70	303	0.00	0	0.00	0	N	N
S Palmer Bank	6,393,024.00	214	176,036.00	2	101,000.00	1	N	N
S Palos Bank and Trust Company	54,578,000.00	1,130	926,000.00	7	74,000.00	1	N	N
S Pan American Bank	1,418,000.00	16	0.00	0	0.00	0	N	N
S Park Ridge Community Bank	35,711,839.00	225	0.00	0	0.00	0	N	N
S Parkway Bank and Trust Company	22,683,998.00	178	436,135.00	2	0.00	0	N	N
S Partners Bank	16,374,807.00	215	0.00	0	0.00	0	N	N
S Peoples Bank of Kankakee County	107,227,000.00	1,500	0.00	0	0.00	0	N	N
S Peoples Bank of Macon	1,948,643.00	48	0.00	0	0.00	0	N	N
S Peoples State Bank	4,791,000.00	108	0.00	0	0.00	0	N	N
S Peoples State Bank of Chandlerville	6,339,500.00	357	100,230.00	2	0.00	0	N	N
S Peoples State Bank of Colfax	4,816,568.00	128	0.00	0	0.00	0	N	N
S Peoples State Bank of Mansfield	16,385,000.00	434	155,000.00	5	0.00	0	N	N
S Peotone Bank and Trust Company	3,736,000.00	53	0.00	0	0.00	0	N	N
S Petefish Skiles & Co.	8,978,000.00	231	75,000.00	2	0.00	0	N	N
S Philo Exchange Bank	5,089,411.00	145	0.00	0	0.00	0	N	N
S Plaza Bank	56,192,904.00	417	0.00	0	0.00	0	N	N
S Port Byron State Bank	14,338,072.21	365	0.00	0	0.00	0	N	N
S Prairie Bank & Trust Company	4,061,293.21	178	74,000.00	3	0.00	0	N	N
S Prairie State Bank	19,298,500.00	157	49,300.00	1	0.00	0	N	N
S Prairie State Bank & Trust	15,393,000.00	425	245,000.00	3	374,000.00	2	N	N
S Preferred Bank	612,804.03	2	60,804.00	2	0.00	0	N	N
S Princeville State Bank	434,000.00	9	0.00	0	0.00	0	N	N
S Raritan State Bank	19,071,355.00	445	220,572.00	6	64,616.00	1	N	N
S Reynolds State Bank	334,344.00	12	0.00	0	0.00	0	N	N
S Riverside Community Bank	12,825,000.00	148	210,000.00	2	187,000.00	1	N	N
S Riverton Community Bank	56,000.00	3	49,000.00	1	49,000.00	1	N	N
S Rochester State Bank	8,680,000.00	180	17,000.00	1	0.00	0	N	N
S Rock River Bank	7,265,000.00	116	9,000.00	1	0.00	0	N	N
S Royal American Bank	17,225,000.00	58	0.00	0	0.00	0	N	N
S Rushville State Bank	6,213,000.00	219	0.00	0	0.00	0	N	N
S Sainte Marie State Bank	410,881.00	12	0.00	0	0.00	0	N	N
S San Jose Tri-County Bank	2,338,000.00	86	54,000.00	1	0.00	0	N	N
S Sauk Valley Bank	10,381,669.00	131	121,692.00	2	0.00	0	N	N
S Savanna-Thomson State Bank	8,232,000.00	275	119,000.00	4	0.00	0	N	N
S Schulyer State Bank	4,067,145.50	134	0.00	0	0.00	0	N	N
S Scott State Bank	11,025,000.00	295	110,813.00	3	0.00	0	N	N
S Security Bank of DuPage	4,334,756.18	115	50,488.00	1	0.00	0	N	N
S Security State Bank of Hamilton	14,137,700.00	314	326,293.00	5	198,490.00	2	N	N
S Shawnee State Bank	6,969,712.33	172	43,000.00	1	0.00	0	N	N
S Shelby County State Bank	17,271,071.00	411	170,544.00	1	0.00	0	N	N
S Sheridan State Bank	6,099,841.00	102	0.00	0	0.00	0	N	N

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Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 12/30/00	Rate Greater 10%
	of Loans In 2002	Loans	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3
S	South Pointe Bank	825	232,965.00	7	0.00	0	N	N
S	South Side Trust & Savings Bank of Peoria	1,639	392,000.00	5	471,000.00	2	N	N
S	Southern Illinois Bank	140	0.00	0	0.00	0	N	N
S	Southwest Bank Belleville	68	0.00	0	0.00	0	N	N
S	Soy Capital Bank & Trust	1,075	369,000.00	9	197,927.00	2	N	N
S	Spring Valley City Bank	973	707,871.00	11	0.00	0	N	N
S	Standard Bank and Trust Company	2,390	2,282,931.00	29	328,774.00	5	N	N
S	State Bank Freeport	55	60,727.00	1	0.00	0	N	N
S	State Bank Wonderlake	1,041	175,000.00	1	0.00	0	N	N
S	State Bank of Arthur	205	27,273.00	2	0.00	0	N	N
S	State Bank of Ashland	262	78,000.00	5	0.00	0	N	N
S	State Bank of Auburn	356	485,000.00	10	147,004.00	3	N	N
S	State Bank of Augusta	61	28,000.00	2	0.00	0	N	N
S	State Bank of Aviston	445	60,723.00	1	210,000.00	1	N	N
S	State Bank of Bement	132	0.00	0	0.00	0	N	N
S	State Bank of Cherry	244	0.00	0	0.00	0	N	N
S	State Bank of Chrisman	110	20,000.00	1	0.00	0	N	N
S	State Bank of Colusa	52.5	0.00	0	0.00	0	N	N
S	State Bank of Countryside	8	0.00	0	0.00	0	N	N
S	State Bank of Davis	271	23,500.00	1	0.00	0	N	N
S	State Bank of Eldred	41	164,000.00	4	0.00	0	N	N
S	State Bank of Graymont	248	0.00	0	0.00	0	N	N
S	State Bank of Herscher	328	233,912.00	11	0.00	0	N	N
S	State Bank of Illinois	699	15,000.00	1	15,000.00	1	Y	N
S	State Bank of Industry	127	0.00	0	0.00	0	N	N
S	State Bank of Lincoln	2,482	385,000.00	9	317,000.00	7	N	N
S	State Bank of Nauvoo	170	0.00	0	0.00	0	N	N
S	State Bank of Niantic	395	270,408.00	7	62,000.00	1	N	N
S	State Bank of Paw Paw	80	0.00	0	0.00	0	N	N
S	State Bank of Prairie du Rocher	236	0.00	0	0.00	0	N	N
S	State Bank of Rosiclare	190	0.00	0	0.00	0	N	N
S	State Bank of Saunemin	70	53,000.00	1	51,500.00	1	N	N
S	State Bank of Seaton	49	64,945.00	2	0.00	0	N	N
S	State Bank of Speer	274	6,966.00	1	0.00	0	N	N
S	State Bank of St. Jacob	182	0.00	0	0.00	0	N	N
S	State Bank of the Lakes	2,259	112,081.00	1	125,000.00	1	N	N
S	State Bank of Toulon	372	79,000.00	1	0.00	0	N	N
S	State Bank of Waterloo	490	63,000.00	1	0.00	0	N	N
S	State Bank of Whittington	667	119,000.00	4	0.00	0	N	N
S	State Bank Winslow - Warren	126	82,049.00	1	0.00	0	N	N
S	State Street Bank & Trust Co.	394	19,500.00	1	0.00	0	N	N
S	Strategic Capital Bank	38	0.00	0	0.00	0	N	N
S	Suburban Bank & Trust Co.	221	983,249.00	7	0.00	0	N	N
S	Suburban Bank Barrington	0	0.00	0	0.00	0	N	N
S	Table Grove State Bank	91	0.00	0	0.00	0	N	N
S	Teutopolis State Bank	576	22,676.00	1	0.00	0	N	N
S	Texico State Bank	70	24,595.00	1	0.00	0	N	N
S	The American Bank	58	0.00	0	0.00	0	N	N
S	The Bank	410.5	117,183.00	2	0.00	0	N	N

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Institution Type	1 (A) Dollar Amount of Loans In 2002	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/30/00 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
S The Bank of Carbondale	27,493,676.00	417	11,224.00	1	0.00	0	N	N
S The Bank of Commerce	4,700,000.00	47	53,752.00	1	0.00	0	N	N
S The Bank of Godfrey	0.00	0	0.00	0	0.00	0	N	N
S The Bank of Herrin	21,152,066.29	432	179,052.00	5	0.00	0	Y	N
S The Bank of Illinois in Normal	10,398,758.58	158	81,551.18	2	0.00	0	N	N
S The Bank of Lawrence County	1,172,000.00	41	0.00	0	0.00	0	N	N
S The Bank of Marion	14,263,000.00	346	0.00	0	0.00	0	N	N
S The Clay City Banking Co.	7,929,391.00	230	230,885.00	8	0.00	0	N	N
S The Community Bank of Ravenswood	15,197,450.00	76	72,050.00	1	0.00	0	N	N
S The Edgar County Bank & Trust Co.	16,566,000.00	521	191,000.00	6	121,815.00	4	N	N
S The Egyptian State Bank	7,978,000.00	322	95,000.00	2	76,000.00	2	N	N
S The Elizabeth State Bank	13,585,000.00	219	237,000.00	2	0.00	0	N	N
S The Elgin State Bank	9,657,000.00	139	0.00	0	0.00	0	N	N
S The Farmers and Mechanics Bank	24,913,227.00	1,004	7,112.00	1	0.00	0	N	N
S The Farmers and Merchants State Bank of Virden	10,309,500.00	305	0.00	0	0.00	0	N	N
S The Farmers Bank of Liberty	7,469,265.00	241	153,405.00	4	33,652.00	1	N	N
S The Farmers State Bank and Trust Company	40,027,996.00	853	37,359.00	2	315,813.00	2	N	N
S The First Bank and Trust Company of Murphysboro	7,933,000.00	178	10,000.00	1	0.00	0	N	N
S The First Commercial Bank	75,834,000.00	71	134,000.00	1	0.00	0	N	N
S The First State Bank of Dongola	6,118,000.00	186	85,000.00	2	0.00	0	N	N
S The First State Bank of Grand Chain	2,685,000.00	77	0.00	0	0.00	0	N	N
S The First State Bank of Winchester	5,937,000.00	179	0.00	0	0.00	0	N	N
S The First Trust and Savings Bank of Watseka	10,411,161.00	223	53,512.00	1	0.00	0	N	N
S The Gerber State Bank	5,547,000.00	172	74,000.00	3	0.00	0	N	N
S The Gifford State Bank	10,681,000.00	285	216,000.00	5	0.00	0	N	N
S The Harvard State Bank	22,964,000.00	846	214,000.00	5	0.00	0	N	N
S The Heights Bank	15,487,000.00	368	115,000.00	2	0.00	0	N	N
S The Hill-Dodge Banking Co.	6,240,500.00	180	0.00	0	0.00	0	N	N
S The Iuka State Bank	4,712,815.00	138	0.00	0	0.00	0	N	N
S The John Warner Bank	10,413,956.00	290	0.00	0	0.00	0	N	N
S The Leaders Bank	6,881,000.00	22	0.00	0	0.00	0	N	N
S The Malden State Bank	1,725,000.00	43	0.00	0	0.00	0	N	N
S The Peoples' Bank of Arlington Heights	1,425,344.00	7	0.00	0	0.00	0	N	N
S The Peoples State Bank of Newton	15,929,957.00	462	46,029.00	3	0.00	0	N	N
S The Poplar Grove State Bank	7,406,000.00	151	78,000.00	2	0.00	0	N	N
S The State Bank of Allerton	1,525,000.00	40	0.00	0	0.00	0	N	N
S The State Bank of Annawan	2,219,699.00	61	0.00	0	0.00	0	N	N
S The State Bank of Blue Mound	2,546,093.52	70	18,488.00	1	40,002.00	2	N	N
S The State Bank of Geneva	11,125,000.00	121	0.00	0	0.00	0	N	N
S The State Bank of Lima	2,113,500.00	63	0.00	0	0.00	0	N	N
S The Village Bank	16,821,000.00	279	0.00	0	0.00	0	N	N
S The Whaples & Farmers State Bank	1,799,032.00	50	159,000.00	1	0.00	0	N	N
S Timewell State Bank	16,544.71	2	0.00	0	0.00	0	N	N
S Tompkins State Bank	12,622,000.00	346	0.00	0	0.00	0	N	N
S Town & Country Bank of Springfield	254,637,000.00	4,200	802,667.00	15	409,136.00	3	N	N
S Town and Country Bank of Quincy	18,094,000.00	275	320,000.00	2	0.00	0	N	N
S TrustBank	19,083,000.00	547	157,500.00	2	173,622.00	3	N	N
S Union Bank	299,067,598.00	3,917	345,680.00	4	229,278.00	5	N	N
S Union Bank Central	17,385,000.00	352	0.00	0	116,000.00	1	N	N

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Institution Type	1 (A) Dollar Amount of Loans In 2002	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/30/00 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
S United Community Bank (Chatham)	514,443,000.00	8,705	2,971,000.00	50	397,736.00	3	N	N
S United Community Bank of Lisle	12,850,000.00	101	0.00	0	0.00	0	Y	N
S Valley Bank	1,223,639.00	25	0.00	0	33,497.00	1	N	N
S Valley Community Bank	6,427,000.00	45	0.00	0	0.00	0	N	N
S Vermillion Valley Bank	8,654,354.00	322	181,480.00	5	32,225.00	1	N	N
S Vermont State Bank	1,279,000.00	67	27,000.00	1	0.00	0	N	N
S Villa Grove State Bank	14,494,035.00	511	0.00	0	0.00	0	N	N
S Villa Park Trust & Savings Bank	107,503,000.00	2,500	498,000.00	7	0.00	0	N	N
S Village Bank and Trust	13,414,932.00	367	0.00	0	0.00	0	N	N
S Village Bank and Trust Arlington Heights	8,152,000.00	79	104,000.00	2	0.00	0	N	N
S Warren-Boynton State Bank	11,571,404.51	243	72,634.00	1	0.00	0	Y	N
S Washington State Bank	8,356,308.00	116	0.00	0	0.00	0	N	N
S Waterman State Bank	5,066,000.00	72	49,000.00	1	0.00	0	N	N
S Wemple State Bank	4,045,000.00	156	0.00	0	0.00	0	N	N
S West Pointe Bank and Trust Company	48,306,000.00	965	598,987.00	7	45,000.00	1	N	N
S West Suburban Bank	191,033,583.00	2,749	1,078,951.00	6	0.00	0	N	N
S Westbank	14,306,799.00	212	298,000.00	5	0.00	0	Y	N
S Williamsville State Bank & Trust	67,195,165.00	785	121,215.00	4	313,000.00	2	N	N
S Winfield Community Bank	4,025,000.00	47	0.00	0	0.00	0	Y	N
S Wyoming Bank & Trust Co.	2,397,222.08	65	0.00	0	0.00	0	N	N
	15,987,411,918.19	247,204.5	74,407,615.62	1,164.5	11,725,504.68	166		
M 1st Palm Financial Services LLC	8,767,807.00	118	0.00	0	0.00	0	Y	N
M 21st Mortgage Corp.	0.00	0	0.00	0	0.00	0	N	N
M Accredited Home Lenders, Inc.	118,045,850.00	1,051	3,045,785.00	46	969,538.00	10	N	Y
M AEGON USA Real Estate Services Inc.	4,662,338.00	57	0.00	0	0.00	0	N	N
M AMC Mortgage Corp.	327,059,509.00	3,528	2,317,600.00	25	136,668.43	1	N	N
M American Loan Centers	3,222,906.00	41	972,443.00	14	352,146.00	4	N	Y
M Ameriquest Mortgage Co.	590,207,210.51	5,213	57,927,710.81	557	2,542,207.38	32	N	Y
M ANB Financial Services Inc.	464,512.00	31	84,628.00	5	0.00	0	N	N
M APEX Mortgage Inc.	898,608.00	8	0.00	0	40,536.00	1	N	Y
M Aurora Loan Services Inc.	241,253,932.00	2,169	2,129,264.00	29	535,328.00	3	Y	N
M Azimuth Corporation	0.00	0	0.00	0	0.00	0	N	N
M Calmco Servicing L.P.	0.00	0	0.00	0	0.00	0	N	N
M CDC Mortgage Capital Inc.	7,192,197.89	68	0.00	0	0.00	0	N	N
M Candant Mortgage Corp.	3,325,769,460.83	23,154	11,544,686.96	110	5,465,427.13	62	Y	N
M CIT Group/Sales Financing, Inc.	124,887,839.00	1,815	13,529,136.00	192	894,082.00	16	N	Y
M CitiFinancial Mortgage Co. Inc	642,286,672.00	10,473	64,072,905.00	959	8,232,413.00	136	Y	Y
M CMF Mortgage Co.	12,000,932.00	194	309,113.00	7	53,624.00	1	N	Y
M CNI National Mortgage Co.	440,558,826.00	3,922	1,564,082.00	17	247,982.00	2	Y	N
M Colonial Bank	692,854.12	7	467,772.53	5	74,373.59	1	N	N
M Commerce Mortgage Corp.	134,403,852.16	2,031	445,613.99	7	22,733.32	1	N	N
M Concorde Acceptance Corp.	7,239,550.00	64	0.00	0	0.00	0	N	N
M Conseco Finance Servicing Corp.	358,311,540.00	33,501	0.00	0	0.00	0	N	N
M Contract Service Center	5,931,445.00	76	0.00	0	0.00	0	N	N
M Countrywide Home Loans Servicing LP, dba Landsa	7,150,035,272.00	57,981	9,742,033.00	79	8,000,785.00	107	Y	Y
M Crown Mortgage Company	307,928,653.00	3,411	760,265.00	8	0.00	0	N	N
M CUNA Mortgage Corp.	149,533,910.31	1,817	487,937.82	6	0.00	0	N	N
M Delmar Financial Company	39,650,998.14	935	127,222.47	3	87,444.87	3	N	N
M Dovenmuehle Mortgage Company LP	160,043,002.00	3,298	540,564.00	14	43,308.00	4	N	N

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Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 12/30/00	Rate Greater 10%
		of Loans In 2002	Loans	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3
M	Dovenmuehle Mortgage Inc.	649,426,671.00	12,322	6,028,978.00	96	3,074,841.00	55	Y	Y
M	Draper and Kramer Mortgage Corp.	397,071,680.00	4,161	811,222.00	11	92,600.00	3	N	N
M	EMC Mortgage Corp.	295,975,645.00	4,488	5,595,744.00	84	28,178,568.00	423	N	N
M	Emigrant Mortgage Company	574,171,000.00	1,357	0.00	0	69,265.66	1	N	N
M	Equity One Inc.	6,636,168.00	202	278,873.00	9	83,300.00	3	N	Y
M	Extraco Mortgage	30,318,660.55	445	0.00	0	0.00	0	N	N
M	Fairbanks Capital Corp.	1,016,324,313.00	13,840	263,556,804.00	3,533	39,709,531.26	494	Y	Y
M	Fifth Third Bank	3,633,212,700.86	43,161	20,638,687.82	306	428,350.00	4	N	Y
M	First Banc Home Mortgage, Inc	384,049,378.00	6,470	4,926,753.00	83	169,036.00	4	N	N
M	First NLC Financial Services LLC	6,660,300.00	60	0.00	0	0.00	0	Y	N
M	Franklin Mortgage Funding	0.00	0	0.00	0	0.00	0	N	N
M	Freedom Home Mortgage Corp.	0.00	0	0.00	0	0.00	0	N	N
M	Fremont Investment & Loan	141,828,946.00	1,211	2,428,904.00	29	874,851.00	12	Y	Y
M	GE Capital Mortgage Services Inc.	1,840,286,820.00	18,884	31,913,867.00	404	0.00	0	N	N
M	Gershman Investment Corp.	124,222.00	1	0.00	0	0.00	0	N	N
M	GMAC Mortgage Corp.	6,765,055,430.00	61,646	39,916,479.00	490	4,326,033.00	45	Y	Y
M	Golden First Mortgage Corp.	0.00	0	0.00	0	0.00	0	N	N
M	Greenpoint Credit LLC	50,918,482.00	805	1,645,223.00	24	269,221.00	4	N	Y
M	Guild Mortgage Company	4,574.00	5	0.00	0	0.00	0	N	N
M	Harbor Financial Group, Ltd.	0.00	0	0.00	0	0.00	0	N	N
M	Home Loan Mortgage Corporation	0.00	0	0.00	0	0.00	0	N	N
M	HomeGold Inc.	4,415,803.94	64	268,260.69	7	74,617.69	2	N	Y
M	Household Financial Services Inc.	7,265,575.00	88	1,017,955.00	10	54,356.00	1	N	N
M	HSBC Mortgage Corp.	1,233,106,000.00	6,840	1,323,000.00	11	3,314,000.00	24	Y	N
M	Huntington Mortgage Company	61,621,677.72	426	59,103.62	1	0.00	0	N	N
M	Inland Mortgage Servicing Corp.	494,440.20	12	0.00	0	0.00	0	N	N
M	Irwin Home Equity Corp.	46,106,536.00	472	430,827.00	6	60,211.00	1	N	N
M	Irwin Mortgage Corporation	46,106,536.00	472	430,827.00	6	60,211.00	1	N	N
M	James F. Mssinger & Co. Inc.	0.00	0	223,000.00	2	97,000.00	0	N	N
M	Lake Mortgage Co	18,117,767.00	232	202,089.00	2	0.00	0	N	N
M	Litton Laon Servicing LP	396,097,841.37	4,952	81,997,359.53	995	16,679,783.10	201	Y	Y
M	Long Beach Mortgage Company	301,121,738.00	2,440	33,061,597.00	317	4,071,944.00	46	Y	Y
M	Long Grove Financial Services Ltd	40,602,150.00	196	0.00	0	0.00	0	N	N
M	M & T Mortgage Corporation	21,538,133.00	524	67,828.00	3	0.00	0	N	N
M	Meritage Mortgage Corp	0.00	0	0.00	0	0.00	0	N	N
M	Merrill Lynch Credit Corp.	26,018,800.00	563	194,233.00	5	0.00	0	N	N
M	Metwest Mortgage Services Inc.	0.00	0	0.00	0	0.00	0	N	N
M	Midwest Loan Services	138,081,707.58	723	0.00	0	0.00	0	N	N
M	Morgan Stanley Dean Whitter Credit Corp.	175,791,909.00	1,010	109,217.00	3	0.00	0	N	N
M	Mortgage Center, Southfield, MI	11,059,734.00	87	84,048.00	1	0.00	0	N	N
M	Mortgage Portfolio Services Inc.	2,698,500.00	42	0.00	0	0.00	0	N	N
M	Mountain States Mortgage Center	2,698,500.00	42	0.00	0	0.00	0	N	N
M	National City Mortgage Co.	4,739,611,970.00	43,576	31,098,693.00	324	5,618,561.00	68	Y	Y
M	Nationwide Advantage Mortgage Company	34,047,417.00	675	311,904.00	7	108,855.00	3	N	Y
M	Neighborhood Lending Services Inc.	52,609,582.00	2,502	6,353,043.00	218	0.00	0	N	N
M	New Century Mortgage Corporation	0.00	0	0.00	0	0.00	0	N	N
M	New State Mortgage Co Inc.	1,855,741.00	19	0.00	0	0.00	0	N	N
M	Noteworld LLC	5,931,445.49	76	0.00	0	0.00	0	N	N
M	Orchard Financial LLC	0.00	0	0.00	0	0.00	0	N	N

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Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 12/30/00	Rate Greater 10%
	of Loans In 2002	Loans	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3
M	PHH Mortgage Services	0	0.00	0	0.00	0	N	N
M	Principal Residential Mortgage Inc.	2,435,285,090.47	19,347	22,872,861.92	150	3,901,710.34	36	Y
M	Provident Funding Group	425,979,540.00	2,348	0.00	0	0.00	0	N
M	PSB Lending	2,158,341.62	76	665,464.63	23	0.00	0	N
M	Saxon Mortgage Services, Inc	226,760,021.44	2,383	37,163,810.75	413	5,398,340.00	68	Y
M	SN Servicing Corp.	41,094,783.36	665	4,131,551.00	47	2,971,201.00	38	N
M	SunTrust Mortgage, Inc.	668,489,884.00	4,859	369,746.00	3	239,199.00	2	N
M	Taylor, Bean & Whitaker Mortgage Corporation	296,632,823.00	2,146	1,850,254.64	13	262,939.29	2	Y
M	The Mortgage Service Center	168,154,315.00	516	108,943.00	1	108,943.00	1	N
M	Trustcorp Mortgage Company	22,176,000.00	252	0.00	0	0.00	0	N
M	United Financial Mortgage Corp.	76,573,631.00	521	0.00	0	0.00	0	N
M	United Mortgage & Loan Investment Corp.	10,857,344.00	395	10,121,012.00	359	0.00	0	N
M	Universal American Mortgage Co.	88,200.00	2	0.00	0	0.00	0	N
M	Universal Mortgage Corp.	231,472,791.00	1,848	3,981,000.00	35	660,000.00	6	N
M	U.S. Mortgage	7,974,004.34	124	0.00	0	0.00	0	N
M	Wachovia Mortgage Corporation	313,231,333.00	2,135	41,802.00	1	0.00	0	N
M	Wendover Financial Services Corp.	86,191,607.16	544	1,267,744.86	17	2,535,584.47	25	Y
M	Wilshire Credit Corp.	8,209,277.35	183	4,713,550.00	102	0.00	0	N
M	WMC Mortgage Corp.	37,090,701.00	420	9,081,569.00	101	1,467,314.00	15	N
M	World Wide Financial Services Inc.	2,023,822.00	12	0.00	0	0.00	0	N
		42,380,557,681.41	428,830	801,412,592.04	10,335	152,658,963.53	1,972	

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Institution Type	1 (A) Dollar Amount of Loans	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 6/30/02 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
T	3,262,237,387.00	51,073	15,949,853.50	349	1,686,904.00	31		
F	0.00	0	0.00	0	0.00	0		
M	46,297,853,545.69	433,333	1,157,573,777.00	13,222	158,326,759.00	1,996		
S	22,615,725,364.28	308,657	93,386,517.17	1,594	18,508,292.40	252		
Total	72,175,816,296.97	793,063	1,266,910,147.67	15,165	178,521,955.40	2,279		
T Allied First Bank sb	3,131,700.00	9	0.00	0	0.00	0	N	N
T American Savings Bank of Danville	33,452,000.00	1,075	323,000.00	10	140,000.00	5	N	N
T American Union Savings and Loan	1,658,000.00	22	0.00	0	0.00	0	N	N
T Arcola Homestead Savings Bank	1,332,000.00	54	0.00	0	0.00	0	N	N
T Capaha Bank	3,729,550.00	183	2,706.50	1	0.00	0	N	N
T Citizens Savings Bank	125,655,000.00	1,703	1,338,000.00	25	135,057.00	2	N	N
T Collinsville Building & Loan Association	49,569,365.00	906	150,513.00	3	0.00	0	N	N
T Columbus Savings Bank	5,229,000.00	63	0.00	0	0.00	0	N	N
T Community Savings Bank	198,029,500.00	2,608	179,000.00	4	0.00	0	N	N
T DeWitt Savings Bank	39,658,000.00	709	0.00	0	0.00	0	N	N
T EFS Bank	397,244,227.00	3,480	860,994.00	7	0.00	0	N	N
T Eureka Savings Bank	178,288,000.00	3,358	3,012,763.00	57	0.00	0	N	N
T First Bank & Trust Savings Bank, Pairs	96,033,430.00	2,461	977,861.00	36	143,069.00	4	N	N
T First Bank of the Americas	28,394,000.00	253	452,000.00	4	131,215.00	1	N	N
T First Savanna Savings Bank	6,678,131.00	188	189,546.00	3	0.00	0	N	N
T First Savings Bank	22,997,000.00	569	206,000.00	8	0.00	0	N	N
T Flora Savings Bank	13,634,500.00	420	116,000.00	3	0.00	0	N	N
T George Washington Savings Bank	41,001,000.00	537	451,000.00	7	0.00	0	N	N
T Harvard Savings Bank	57,222,000.00	802	291,000.00	4	0.00	0	N	N
T Hoyne Savings Bank	205,694,341.00	2,504	142,000.00	1	0.00	0	N	N
T Jacksonville Savings Bank	236,411,608.00	5,161	2,199,449.00	46	531,909.00	9	N	N
T Liberty Bank for Savings	310,041,000.00	3,416	200,000.00	2	41,000.00	1	N	N
T Lincoln Mortgage & Funding Corp	0.00	0	0.00	0	0.00	0	N	N
T Lincoln State Bank, SB	6,307,000.00	77	42,000.00	1	0.00	0	N	N
T Lisle Savings Bank	267,589,000.00	2,951	466,000.00	5	0.00	0	N	N
T McHenry Savings Bank	147,055,310.00	1,088	618,868.00	6	295,564.00	3	N	N
T Millford Building and Loan Association	8,345,382.00	420	171,000.00	9	0.00	0	N	N
T Morris Building and Loan	24,272,000.00	686	210,000.00	1	0.00	0	N	N
T Mt Morris Savings and Loan	18,710,000.00	448	364,000.00	19	58,521.00	1	N	N
T Nashville Savings Bank	9,172,020.00	165	0.00	0	0.00	0	N	N
T Nokomis Savings Bank	981,000.00	60	20,000.00	1	0.00	0	N	N
T North County Savings Bank	11,813,000.00	199	58,000.00	2	0.00	0	N	N
T North Shore Trust and Savings	91,929,415.00	1,094	152,049.00	6	0.00	0	N	N
T Okaw Building and Loan	11,658,000.00	367	177,000.00	8	103,000.00	1	N	N
T Ottawa Savings Bank	70,750,000.00	1,142	650,000.00	8	0.00	0	N	N
T Pulaski Savings Bank	28,902,000.00	338	0.00	0	0.00	0	N	N
T Rantoul First Bank	10,486,000.00	243	121,856.00	4	98,569.00	3	N	N
T Royal Savings Bank	21,255,000.00	354	0.00	0	0.00	0	N	N
T Security Bank	154,870,353.00	4,063	441,690.00	8	0.00	0	N	N
T Security Savings Bank	36,094,035.00	1,273	563,351.00	25	0.00	0	N	N
T South End Savings	16,152,500.00	265	0.00	0	0.00	0	N	N
T Streator Home Building & Loan Assoc.	61,697,000.00	1,427	179,000.00	8	9,000.00	1	N	N
T Tremont Savings Bank	19,647,500.00	395	184,086.00	4	0.00	0	N	N

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Institution Type	1 (A) Dollar Amount of Loans	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 6/30/02 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
T Twin Oaks Savings Bank	28,973,000.00	443	172,621.00	3	0.00	0	N	N
T Wabash Savings Bank	4,223,000.00	138	19,000.00	3	0.00	0	N	N
T Washington Savings Bank	67,750,000.00	1,250	179,500.00	5	0.00	0	N	N
T Waukegan Savings and Loan	85,990,000.00	1,646	68,000.00	2	0.00	0	N	N
T West Town Savings Bank	5,663,220.00	69	0.00	0	0.00	0	N	N
	3,262,237,387.00	51,073	15,949,853.50	349	1,686,904.00	31		
S 1st Community Bank	4,879,000.00	147	0.00	0	0.00	0	N	N
S 1st Equity Bank	32,420,312.00	174	21,406.00	1	0.00	0	N	N
S 1st State Bank of Mason City	4,593,500.00	150	0.00	0	0.00	0	N	N
S Advance Bank	172,962,582.00	2,673	643,799.00	11	0.00	0	N	N
S Allegiance Community Bank	8,112,000.00	48	0.00	0	0.00	0	N	N
S Alpha Community Bank	29,618,000.00	540	294,000.00	5	0.00	0	N	N
S Alpine Bank of Illinois	469,042,899.00	6,000	1,800,000.00	23	700,000.00	11	Y	N
S Amalgamated Bank of Chicago	38,946,988.11	466	14,591.00	1	0.00	0	N	N
S American Bank and Trust Company USA	38,934,391.00	335	1,649.00	1	0.00	0	N	N
S American Chartered Bank	126,279,000.00	1,173	164,000.00	2	0.00	0	N	N
S American Community Bank & Trust	21,539,297.57	167	86,957.29	1	0.00	0	N	N
S American Eagle Bank	0.00	0	0.00	0	0.00	0	N	N
S American Enterprise Bank	32,613,000.00	242	0.00	0	0.00	0	N	N
S American Heartland Bank and Trust	5,693,123.73	27	0.00	0	0.00	0	N	N
S American Metro Bank	6,062,571.66	27	0.00	0	0.00	0	N	N
S Amerimark Bank	19,842,774.00	537	0.00	0	0.00	0	N	N
S Anchor Bank	11,037,000.00	89	0.00	0	0.00	0	N	N
S Anchor State Bank	1,052,000.00	29	0.00	0	0.00	0	N	N
S Andalusia Community Bank	5,513,513.00	111	32,593.00	1	0.00	0	N	N
S Anderson State Bank	4,589,000.00	222	0.00	0	0.00	0	N	N
S Anna State Bank	10,683,000.00	287	301,000.00	8	0.00	0	N	N
S Apple River State Bank	42,589,500.00	695	211,000.00	3	0.00	0	N	N
S Archer Bank	27,440,697.00	318	3,326.00	1	0.00	0	N	N
S Associated Bank Chicago	73,868,867.00	305	0.00	0	0.00	0	N	N
S Athens State Bank	16,881,000.00	915	24,500.00	1	0.00	0	N	N
S Austin Bank of Chicago	14,115,000.00	172	70,000.00	2	0.00	0	N	N
S Bank & Trust Company	36,323,648.91	947	137,349.00	4	0.00	0	N	N
S Bank of Bourbonnais	4,775,000.00	78	172,000.00	1	0.00	0	N	N
S Bank of Bluffs	9,601,000.00	289	149,000.00	5	33,500.00	1	N	N
S Bank of Calhoun County	17,428,882.00	458	487,410.00	10	0.00	0	N	N
S Bank of Chestnut	4,619,647.00	118	263,900.00	7	0.00	0	N	N
S Bank of Dwight	7,022,000.00	147	119,000.00	1	0.00	0	N	N
S Bank of Farmington	10,106,253.00	206	26,000.00	1	0.00	0	N	N
S Bank of Gibson City	4,053,000.00	85	5,000.00	1	0.00	0	N	N
S Bank of Kampsville	20,623,586.00	472	42,981.00	1	0.00	0	N	N
S Bank of Kenney	301,000.00	10	59,000.00	1	0.00	0	N	N
S Bank of Lincolnwood	13,429,957.00	271	0.00	0	0.00	0	N	N
S Bank of Modesto	2,560,946.00	85	0.00	0	0.00	0	N	N
S Bank of Montgomery	8,021,000.00	131	107,000.00	2	0.00	0	N	N
S Bank of O'Fallon	74,372,772.31	953	16,500.00	1	0.00	0	N	N
S Bank of Palatine	15,588,805.19	127	0.00	0	0.00	0	N	N

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S Bank of Pontiac	100,077,500.00	2,301	1,067,500.00	21	171,000.00	3	N	N
S Bank of Quincy	3,603,983.21	67	0.00	0	0.00	0	N	N
S Bank of Rantoul	16,270,000.00	348	182,000.00	4	0.00	0	N	N
S Bank of Shorewood	9,036,614.62	132	0.00	0	0.00	0	N	N
S Bank of Springfield	381,360,916.48	5,428	218,960.00	2	0.00	0	N	N
S Bank of Stronghurst	5,287,000.00	167	7,000.00	1	0.00	0	N	N
S Bank of Warrensburg	3,943,857.12	291	41,000.00	1	0.00	0	N	N
S Bank of Waukegan	78,996,000.00	1,596	1,083,000.00	7	0.00	0	N	N
S Bank of Yates City	4,980,000.00	135	0.00	0	0.00	0	N	N
S BankChicago	20,653,357.00	185	0.00	0	0.00	0	N	N
S BankIllinois	93,763,113.72	1,658	285,534.00	6	60,256.00	1	N	N
S BankOrion	20,175,551.27	428	0.00	0	0.00	0	N	N
S Banterra Bank	129,701,000.00	3,573	353,500.00	12	700,675.00	12	N	N
S Bartonville Bank	14,741,000.00	383	0.00	0	0.00	0	N	N
S Benchmark Bank	16,796,309.00	306	14,909.00	1	0.00	0	N	N
S Blackhawk State Bank	62,387,886.00	1,203	144,319.00	5	127,336.00	4	N	N
S Bloomingdale Bank and Trust	38,608,000.00	161	0.00	0	0.00	0	N	N
S Bowen State Bank	2,211,500.00	72	0.00	0	0.00	0	N	N
S Bridgeview Bank and Trust	48,598,000.00	624	120,000.00	1	0.00	0	N	N
S Brickyard Bank	22,980,000.00	112	551,000.00	2	175,000.00	1	N	N
S Brimfield Bank	14,626,319.92	241	94,940.00	1	0.00	0	N	N
S Broadway Bank	24,163,232.73	147	174,024.00	2	0.00	0	N	N
S Brown County State Bank	4,420,576.00	137	6,000.00	2	0.00	0	N	N
S Buckley State Bank	1,229,415.00	36	0.00	0	0.00	0	N	N
S Buffalo Prairie State Bank	1,193,218.50	22	56,000.00	1	0.00	0	N	N
S Builders Bank	17,354,413.00	12	140,000.00	1	0.00	0	N	N
S Burling Bank	11,350,000.00	44	185,000.00	1	0.00	0	N	N
S Busey Bank	284,789,195.00	3,164	490,000.00	9	308,662.00	4	N	N
S Byron Bank	178,402,000.00	4,262	332,000.00	11	0.00	0	N	N
S C.P. Burnett & Sons Bankers	7,653,000.00	328	116,000.00	6	43,000.00	1	N	N
S Cambridge Bank	26,426,000.00	437	0.00	0	0.00	0	N	N
S Camp Grove State Bank	142,000.00	3	0.00	0	0.00	0	N	N
S Campus State Bank	3,687,000.00	74	0.00	0	0.00	0	N	N
S Carrollton Bank	144,221,898.00	1,992	29,125.00	1	66,033.00	1	N	N
S Carterville State and Savings Bank	8,096,000.00	280	82,000.00	3	9,000.00	1	N	Y
S Casey State Bank	17,787,000.00	678	395,500.00	10	0.00	0	N	N
S Central Bank	5,393,000.00	152	178,000.00	6	46,000.00	1	N	N
S Central Bank Fulton	7,133,619.00	180	266,214.00	5	44,924.00	1	N	N
S Central Bank Illinois	48,313,000.00	745	235,000.00	6	0.00	0	N	N
S Central Illinois Bank	248,659,000.00	1,529	327,237.00	12	21,000.00	1	Y	N
S Central State Bank	14,775,000.00	504	155,104.00	10	1,500.00	1	N	Y
S Chesterfield State Bank	2,605,000.00	114	102,000.00	5	0.00	0	N	N
S Chicago Community Bank	59,126,909.00	717	204,799.00	2	30,800.00	1	N	N
S CIB Bank	22,445,418.00	35	0.00	0	37,000.00	1	N	N
S Cissna Park State Bank	2,224,365.00	68	16,812.00	1	0.00	0	N	N
S Citizens Bank & Trust Company of Chicago	6,092,000.00	45	53,297.71	1	0.00	0	N	N
S Citizens Bank of Chatsworth	5,564,923.00	82	0.00	0	0.00	0	N	N
S Citizens Bank of Edinburg	3,901,000.00	100	0.00	0	0.00	0	N	N
S Citizens Community Bank of Decatur	2,655,999.00	65	493,720.00	5	0.00	0	N	N

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S Citizens Community Bank	34,681,000.00	661	174,000.00	3	0.00	0	N	N
S Citizens First State Bank of Walnut	15,203,160.00	308	0.00	0	0.00	0	N	N
S Citizens State Bank	12,831,000.00	338	88,000.00	1	0.00	0	N	N
S Citizens State Bank of Cropsey	2,874,283.00	75	0.00	0	0.00	0	N	N
S Citizens State Bank of Milford	838,076.00	16	0.00	0	0.00	0	N	N
S Citizens State Bank of Shipman	14,900,212.00	355	1,768,193.00	4	21,751.00	1	N	N
S Clay County State Bank	7,054,000.00	202	132,000.00	4	0.00	0	N	N
S Clover Leaf Bank	34,300,392.00	634	283,769.00	4	0.00	0	N	N
S Colchester State Bank	5,565,000.00	171	49,000.00	2	0.00	0	N	N
S Cole Taylor Bank	423,822,497.00	7,330	1,145,412.00	36	863,584.00	13	Y	Y
S Commercial State Bank of Waterloo	70,364,379.00	1,012	0.00	0	220,462.00	2	N	N
S Community Bank Hoopston	11,521,301.00	378	585,500.00	10	30,774.00	1	N	N
S Community Bank Winslow	11,185,252.00	239	41,024.00	1	0.00	0	N	N
S Community Bank of Easton	1,364,000.00	27	0.00	0	0.00	0	N	N
S Community Bank of Elmhurst	9,925,500.00	68	0.00	0	0.00	0	N	N
S Community Bank of Galesburg	10,272,425.00	208	0.00	0	0.00	0	N	N
S Community Bank of Hopedale	1,030,980.00	30	0.00	0	0.00	0	N	N
S Community Bank of Lemont	5,237,000.00	30	0.00	0	0.00	0	N	N
S Community Bank of Oak Park River Forest	17,710,000.00	94	360,000.00	1	0.00	0	N	N
S Community Bank of Pittsfield	4,118,899.00	93	92,626.00	2	0.00	0	N	N
S Community Bank of Shelby County	5,284,000.00	159	101,000.00	4	42,000.00	1	N	N
S Community Bank of Trenton	13,429,500.00	249	101,320.00	2	0.00	0	N	N
S Community Bank Wheaton/Glen Ellyn	48,436,000.00	747	1,202,000.00	8	0.00	0	N	N
S Community First Bank	16,518,000.00	201	100,000.00	1	124,000.00	1	N	N
S Community State Bank	7,106,000.00	240	134,000.00	4	0.00	0	N	N
S Community State Bank of Plymouth	523,969.00	33	13,864.00	1	0.00	0	N	N
S Community State Bank of Rock Falls	29,627,888.00	671	55,581.00	1	50,637.00	1	N	N
S Community Trust Bank	16,113,064.00	408	117,975.00	3.5	88,344.00	3	N	N
S Continental Community Bank	28,518,462.00	597	338,546.00	6	64,000.00	1	N	N
S Corn Belt Bank & Trust Company	13,510,411.00	236	61,910.00	3	324,942.00	1	N	N
S Cosmopolitan Bank & Trust	8,307,000.00	48	82,400.00	1	0.00	0	N	N
S Country Bank	2,079,000.00	37	0.00	0	0.00	0	N	N
S Crossroads Bank	18,805,902.00	378	14,000.00	1	0.00	0	N	N
S Delaware Place Bank	5,067,233.00	64	166,363.00	1	0.00	0	N	N
S Devon Bank	37,127,000.00	454	508,000.00	8	0.00	0	N	N
S Dewey State Bank	3,976,932.00	83	0.00	0	0.00	0	N	N
S Du Quion State Bank	15,803,500.00	816	385,202.00	9	44,920.00	3	N	N
S Dunlap Bank	12,587,000.00	330	0.00	0	0.00	0	N	N
S Durand State Bank	12,272,280.00	389	206,684.00	10	0.00	0	N	N
S Eden Bank	29,605,257.00	364	732,737.00	2	0.00	0	N	N
S Effingham State Bank	39,685,000.00	879	774,000.00	16	51,508.00	3	Y	N
S Elkville State Bank	618,000.00	22	77,000.00	1	0.00	0	N	N
S Erie State Bank	4,184,500.00	92	80,244.00	1	0.00	0	N	N
S Evergreen Community Bank	17,660,712.00	221	0.00	0	0.00	0	N	N
S Exchange State Bank	5,859,500.00	149	79,000.00	1	0.00	0	N	N
S Fairview State Banking Company	3,894,000.00	132	182,000.00	7	0.00	0	N	N
S Family Bank and Trust Company	8,625,500.00	111	0.00	0	0.00	0	N	N
S Farmer City State Bank	7,764,535.00	187	11,432.00	1	0.00	0	N	N
S Farmers & Merchants Bank of Hutsonville	1,447,278.00	50	0.00	0	0.00	0	N	N

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S Farmers and Merchants State Bank of Bushnell	8,594,426.00	237	0.00	0	0.00	0	N	N
S Farmers and Traders State Bank	7,338,000.00	105	161,000.00	2	0.00	0	N	N
S Farmers State Bank Pittsfield	29,105,657.00	614	18,668.00	1	0.00	0	N	N
S Farmers State Bank & Trust Co.	5,516,000.00	188	31,000.00	2	0.00	0	N	N
S Farmers State Bank Astoria	3,502,214.00	89	0.00	0	0.00	0	N	N
S Farmers State Bank Elmwood	10,685,751.00	250	212,434.00	8	0.00	0	N	N
S Farmers State Bank of Alto Pass	7,383,788.00	818	146,717.00	3	0.00	0	N	N
S Farmers State Bank of Camp Point	4,228,000.00	104	113,713.00	4	0.00	0	N	N
S Farmers State Bank of Danforth	6,112,910.33	115	0.00	0	0.00	0	N	N
S Farmers State Bank of Emden	755,000.00	22	0.00	0	0.00	0	N	N
S Farmers State Bank of Fulton County	6,726,000.00	190	64,887.00	1	0.00	0	N	N
S Farmers State Bank of Hoffman	31,705,000.00	828	459,000.00	9	206,844.00	4	N	N
S Farmers State Bank of Medora	1,218,134.00	38	38,170.00	1	0.00	0	N	N
S Farmers State Bank of Somonauk	22,528,744.87	421	142,000.00	3	152,044.00	2	N	N
S Farmers State Bank of Sublette	6,321,000.00	124	0.00	0	0.00	0	N	N
S Farmers State Bank of Western Illinois	15,443,088.52	456	86,925.00	3	106,027.00	2	N	N
S Fayette County Bank	1,961,812.25	238	38,807.00	1	0.00	0	N	N
S Federated Bank	6,140,760.00	151	0.00	0	0.00	0	N	N
S First American Bank	584,035,000.00	14,620	189,713.00	7	136,683.00	1	N	N
S First Bank & Trust	15,213,000.00	61	108,161.00	1	0.00	0	N	N
S First Bank, BC	17,095,420.42	413	555,692.00	5	44,924.00	1	N	N
S First Bank and Trust Company of Illinois	220,262.28	6	0.00	0	0.00	0	N	N
S First Bank of Highland Park	33,369,455.58	462	0.00	0	0.00	0	N	N
S First Bank of Oak Park	4,241,100.00	28	102,350.00	2	0.00	0	N	N
S First Capital Bank	23,217,708.00	244	50,005.00	1	0.00	0	N	N
S First Choice Bank	3,922,000.00	22	0.00	0	0.00	0	N	N
S First Collinsville Bank	116,998,980.00	1,806	580,677.00	6	0.00	0	N	N
S First Community Bank	15,678,132.57	217	0.00	0	0.00	0	N	N
S First Community Bank and Trust	13,144,500.00	169	0.00	0	0.00	0	N	N
S First Community Bank of Hillsboro	7,027,000.00	215	0.00	0	0.00	0	N	N
S First Community Bank, Xenia-Flora	6,548,000.00	205	55,000.00	2	0.00	0	N	N
S First Community State Bank	6,547,000.00	115	0.00	0	0.00	0	N	N
S First County Bank	128,095,822.00	2,157	168,898.00	1	168,898.00	1	N	N
S First Crawford State Bank	22,421,000.00	544	0.00	0	0.00	0	N	N
S First DuPage Bank	5,291,894.63	40	5,086.00	1	0.00	0	N	N
S First Farmers State Bank of Minier	9,139,000.00	145	40,000.00	1	0.00	0	N	N
S First Illinois Bank	2,285,000.00	36	6,000.00	1	0.00	0	N	N
S First Midwest Bank	421,367,849.00	9,011	2,912,559.00	71	748,089.00	11	Y	N
S First Northwest Bank	29,040,500.00	415	116,336.00	1	0.00	0	N	N
S First Personal Bank	24,055,000.00	170	0.00	0	0.00	0	N	N
S First Ridge Farm State Bank	3,667,626.42	106	41,179.00	1	0.00	0	N	N
S First Security Bank	8,335,216.00	214	232,844.00	5	0.00	0	N	N
S First Southern Bank	9,073,000.00	185	38,000.00	1	0.00	0	N	N
S First State Bank, Mendota	74,690,301.00	1,293	505,214.00	11	0.00	0	N	N
S First State Bank of Atwood	8,389,077.31	214	0.00	0	0.00	0	N	N
S First State Bank of Beardstown	8,532,000.00	313	127,000.00	3	0.00	0	N	N
S First State Bank of Beecher City	10,612,500.00	316	206,623.00	6	0.00	0	N	N
S First State Bank of Biggsville	3,425,980.00	90	544,434.00	6	0.00	0	N	N
S First State Bank of Bloomington	16,555,000.00	163	0.00	0	0.00	0	N	N

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S	First State Bank of Campbell Hill	6,236,500.00	170	37,500.00	2	0.00	0	N
S	First State Bank of Dix	3,932,500.00	82	64,790.00	1	0.00	0	N
S	First State Bank of Eldorado	7,737,097.00	325	167,538.00	6	0.00	0	N
S	First State Bank of Forrest	16,799,000.00	399	36,000.00	1	0.00	0	N
S	First State Bank of Heyworth	6,101,500.00	147	108,557.00	1	87,883.00	1	N
S	First State Bank of Monticello	69,934,807.00	1,147	104,890.00	3	0.00	0	N
S	First State Bank of Olmsted	6,000,000.00	170	130,000.00	2	0.00	0	N
S	First State Bank of Red Bud	19,766,000.00	450	241,956.00	5	49,031.00	1	N
S	First State Bank of Round Lake	20,201,000.00	385	438,000.00	5	0.00	0	N
S	First State Bank of St. Peter	2,627,971.13	102	0.00	0	0.00	0	N
S	First State Bank of Van Orin	1,302,376.00	32	0.00	0	0.00	0	N
S	First State Bank of West Salem	1,934,669.00	70	17,278.00	1	0.00	0	N
S	First State Bank of Western Illinois	20,348,000.00	538	0.00	0	0.00	0	N
S	First State Bank Shannon-Polo	29,778,135.00	543	27,847.00	2	0.00	0	N
S	First Trust & Savings Bank of Albany	10,588,000.00	274	4,500.00	1	0.00	0	N
S	First Trust Bank of Illinois	10,851,000.00	287	0.00	0	0.00	0	N
S	First United Bank	45,967,175.65	366	0.00	0	0.00	0	N
S	Flanagan State Bank	9,885,000.00	665	149,825.00	3	0.00	0	N
S	Flora Bank & Trust	17,032,000.00	474	63,000.00	2	0.00	0	Y
S	Forreston State Bank	8,834,000.00	220	53,000.00	2	0.00	0	N
S	Founders Bank	38,864,000.00	632	0.00	0	288,000.00	4	N
S	Franklin Bank	2,394,243.77	60	0.00	0	0.00	0	N
S	Franklin Grove Bank	4,078,000.00	77	0.00	0	0.00	0	N
S	Galena State Bank & Trust Co.	49,710,419.00	1,040	145,548.00	4	0.00	0	N
S	Gateway Community Bank	194,000.00	2	0.00	0	0.00	0	N
S	German - American State Bank	11,019,000.00	294	43,000.00	1	0.00	0	N
S	Germantown Trust & Savings Bank	53,349,000.00	1,203	0.00	0	0.00	0	N
S	Glasford State Bank	3,822,000.00	102	49,000.00	1	0.00	0	N
S	Glenview State Bank	135,480,000.00	1,987	0.00	0	0.00	0	N
S	Golden State Bank	2,669,000.00	68	0.00	0	0.00	0	N
S	Goodfield State Bank	8,007,000.00	100	0.00	0	0.00	0	N
S	Greatbank	15,352,886.00	234	0.00	0	0.00	0	N
S	Greater Chicago Bank	14,620,379.93	176	183,455.00	2	0.00	0	N
S	Greater North Bank	812,970.25	17	0.00	0	0.00	0	N
S	Grundy Bank	27,549,000.00	625	68,000.00	1	450,000.00	1	N
S	H F Gehant Banking Company	5,625,000.00	103	0.00	0	11.00	1	N
S	Hardware State Bank	1,698,000.00	62	0.00	0	0.00	0	N
S	Harris Bank Argo	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Arlington - Meadows	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Bartlett	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Cary Grove	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Frankfort	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Hoffman Schaumburg	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Huntley	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Libertyville	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Morengo	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Naperville	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Oakbrook Terrace	0.00	0	0.00	0	0.00	0	N
S	Harris Bank Roselle	0.00	0	0.00	0	0.00	0	N

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S Harris Bank St. Charles	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Westchester	0.00	0	0.00	0	0.00	0	N	N
S Harris Bank Woodstock	0.00	0	0.00	0	0.00	0	N	N
S Harris Trust and Savings Bank	4,208,772,677.51	30,492	10,955,566.00	91	246,159.00	4	N	N
S Hartsburg State Bank	1,660,000.00	41	0.00	0	0.00	0	N	N
S Hawthorn Bank	3,907,221.00	20	0.00	0	0.00	0	N	N
S Heartland Bank & Trust Company	117,921,265.00	2,455	509,058.00	4	153,879.00	3	N	N
S Henry State Bank	9,910,500.00	245	149,000.00	2	63,000.00	1	N	N
S Heritage Bank	85,620,000.00	725	190,000.00	1	0.00	0	N	N
S Heritage Bank of Schaumburg	21,559,000.00	154	239,000.00	3	0.00	0	N	N
S Heritage Community Bank	93,504,500.00	1,904	469,301.00	10	225,764.00	1	N	N
S Heritiage Bank of Central Illinois	29,244,000.00	642	69,282.00	1	0.00	0	N	N
S Heritage State Bank	12,928,554.50	245	0.00	0	0.00	0	N	N
S Herrin Security Bank	13,072,000.00	422	92,000.00	5	12,000.00	1	N	N
S Hindsdale Bank and Trust	113,416,000.00	969	376,000.00	2	0.00	0	N	N
S Highland Community Bank	11,510,000.00	177	92,500.00	3	0.00	0	N	N
S Hinsbrook Bank and Trust	6,125,500.00	28	176,000.00	2	0.00	0	N	N
S Holcomb State Bank	8,739,000.00	187	0.00	0	0.00	0	N	N
S Homestar Bank	166,411,000.00	3,390	2,844,000.00	32	552,074.00	4	N	N
S Hyde Park Bank and Trust Co.	18,446,812.90	88	123,168.00	1	0.00	0	N	N
S Illini Bank	29,289,000.00	913	0.00	0	0.00	0	N	N
S Illini State Bank	10,144,000.00	238	247,000.00	3	0.00	0	N	N
S Illinois Community Bank	18,431,000.00	261	450,000.00	5	0.00	0	N	N
S Illinois State Bank	3,997,693.00	33	0.00	0	0.00	0	N	N
S Independent Bankers' Bank	0.00	0	0.00	0	0.00	0	N	N
S International Bank of Chicago	4,467,467.93	17	0.00	0	0.00	0	N	N
S Interstate Bank	22,735,689.00	327	780,677.00	10	0.00	0	N	N
S Ipava State Bank	6,729,000.00	362	37,000.00	2	0.00	0	N	N
S Iroquois Farmers State Bank	3,969,000.00	107	164,000.00	6	0.00	0	N	N
S Itasca Bank & Trust Co.	38,455,303.00	273	309,409.00	3	0.00	0	N	N
S Jersey State Bank	20,510,690.67	780	129,008.00	3	0.00	0	N	N
S Joy State Bank	2,909,130.00	123	56,606.00	4	0.00	0	N	N
S Kane County Bank	35,102,338.00	385	192,858.00	2	82,352.00	1	N	N
S Kent Bank	13,924,000.00	323	1,021,000.00	21	34,190.00	1	N	N
S Kinderhook State Bank	3,099,493.00	94	222,774.00	3	0.00	0	N	N
S Lake Forest Bank & Trust Company	56,350,000.00	395	320,000.00	1	0.00	0	N	N
S Lakeland Community Bank	49,300,000.00	428	0.00	0	0.00	0	N	N
S Lakeside Bank	10,185,248.72	58	2,264.00	1	0.00	0	N	N
S LaSalle State Bank	21,467,493.00	502	287,155.00	7	0.00	0	N	N
S Laura State Bank	1,686,000.00	59	0.00	0	0.00	0	N	N
S Lena State Bank	6,466,200.00	125	33,000.00	2	0.00	0	N	N
S Libertyville Bank and Trust	81,272,000.00	902	0.00	0	0.00	0	N	N
S Liberty Bank	10,523,223.00	140	0.00	0	0.00	0	N	N
S Logan County Bank	20,921,225.00	503	155,253.00	4	52,791.00	1	N	N
S Longview State Bank	5,595,000.00	124	60,000.00	3	0.00	0	N	N
S Marine Bank Springfield	356,579,000.00	3,425	236,000.00	3	292,000.00	5	N	N
S Marine Trust Company of Carthage	15,268,000.00	408	29,000.00	5	68,000.00	1	N	N
S Maroa Forsyth Community Bank	21,321,525.42	390	94,585.00	2	0.00	0	N	N
S Marquette Bank - Illinois	161,587,000.00	2,128	670,000.00	9	0.00	0	N	N

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S	Marseilles Bank	8,265,000.00	287	27,000.00	1	0.00	0	N
S	Marshall County State Bank	2,367,000.00	76	92,500.00	3	0.00	0	N
S	Mazon State Bank	21,886,992.00	399	362,683.00	5	180,801.00	2	N
S	Mercantile Trust & Savings Bank	64,324,813.86	1,383	413,783.00	13	211,961.00	3	Y
S	Merchants & Manufacturers Bank	4,352,329.00	47	0.00	0	0.00	0	N
S	Midland Community Bank	10,290,000.00	302	52,500.00	2	0.00	0	N
S	Midwest Bank & Trust Company	145,266,645.00	1,598	688,883.00	7	15,988.00	1	N
S	Midwest Bank of Western Illinois	12,973,065.00	834	40,323.00	2	256,207.00	2	N
S	Midwest Community Bank	26,237,000.00	1,176	131,000.00	3	0.00	0	N
S	Milledgeville State Bank	5,689,207.39	144	0.00	0	0.00	0	N
S	Morton Community Bank	177,455,997.00	3,404	582,195.00	7	0.00	0	N
S	Municipal Trust and Savings Bank	51,952,137.83	874	176,000.00	3	0.00	0	N
S	Murphy-Wall State Bank and Trust Company	15,171,826.00	370	296,889.00	4	180,595.00	1	N
S	Mutual Bank	18,873,232.78	116	448,496.00	2	0.00	0	N
S	New Century Bank	6,360,617.00	49	0.00	0	0.00	0	N
S	NLSB Bank	191,849,000.00	2,756	28,000.00	4	0.00	0	N
S	North Adams State Bank	515,000.00	5	30,000.00	1	0.00	0	N
S	North Bank	18,912,000.00	124	152,000.00	1	0.00	0	N
S	North Central Bank	21,576,000.00	455	102,000.00	4	0.00	0	N
S	North Community Bank	56,209,196.00	286	227,636.00	2	0.00	0	N
S	North Shore Community Bank & Trust	229,724,923.00	1,741	0.00	0	0.00	0	N
S	Northbrook Bank & Trust Company	3,994,887.00	25	0.00	0	0.00	0	Y
S	Northside Community Bank	21,007,198.00	86	0.00	0	0.00	0	N
S	Northview Bank & Trust	66,247,000.00	1,371	110,000.00	1	0.00	0	N
S	Northway State Bank	3,138,000.00	48	0.00	0	0.00	0	N
S	Northwest Bank of Rockford	143,496,000.00	2,295	637,000.00	9	316,000.00	5	N
S	Oak Bank	39,933,000.00	410	0.00	0	0.00	0	N
S	Oak Brook Bank	98,510,000.00	456	202,237.00	1	0.00	0	N
S	Oak Lawn Bank	6,649,000.00	95	0.00	0	0.00	0	N
S	Oakdale State Bank	3,412,000.00	74	4,000.00	1	0.00	0	N
S	Old Farmers & Merchants State Bank	6,200,000.00	148	27,000.00	1	0.00	0	N
S	Oswego Community Bank	19,969,514.00	410	0.00	0	0.00	0	N
S	Oxford Bank and Trust	25,295,281.00	609	91,175.00	1	0.00	0	N
S	Pacific Global Bank	25,740,048.00	317	0.00	0	0.00	0	N
S	Palmer Bank	5,112,191.00	195	62,300.00	8	172,000.00	2	N
S	Palos Bank and Trust Company	34,289,000.00	412	601,000.00	5	346,000.00	3	N
S	Pan American Bank	2,967,000.00	38	0.00	0	0.00	0	N
S	Parish Bank and Trust Company	3,609,000.00	98	112,000.00	4	0.00	0	N
S	Park Ridge Community Bank	25,031,961.00	214	0.00	0	0.00	0	N
S	Parkway Bank and Trust Company	22,361,470.00	133	0.00	0	0.00	0	N
S	Partners Bank	17,897,818.00	173	0.00	0	0.00	0	N
S	Peoples Bank & Trust	22,512,529.00	770	282,842.00	7	28,520.00	1	N
S	Peoples Bank of Kankakee County	130,000,000.00	1,891	0.00	0	0.00	0	N
S	Peoples Bank of Macon	2,711,070.00	74	0.00	0	0.00	0	N
S	Peoples State Bank	4,603,000.00	103	0.00	0	0.00	0	N
S	Peoples State Bank of Chandlerville	7,025,000.00	385	101,000.00	2	0.00	0	N
S	Peoples State Bank of Colfax	4,583,550.00	123	0.00	0	0.00	0	N
S	Peoples State Bank of Mansfield	16,715,000.00	419	427,000.00	6	0.00	0	N
S	Peotone Bank and Trust Company	4,265,000.00	54	0.00	0	0.00	0	N

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S Petefish Skiles & Co.	9,306,000.00	234	27,500.00	1	0.00	0	N	N
S Philo Exchange Bank	5,295,000.00	208	0.00	0	0.00	0	N	N
S Plaza Bank	59,975,411.00	396	57,442.00	1	70,578.00	1	N	N
S Port Byron State Bank	9,458,484.20	228	0.00	0	0.00	0	N	N
S Premier Bank	577,000.00	3	0.00	0	0.00	0	N	N
S Prairie Bank & Trust Company	22,679,000.00	388	62,000.00	2	1,452,471.00	7	Y	N
S Prairie State Bank	23,191,111.53	183	0.00	0	0.00	0	N	N
S Prairie State Bank & Trust	26,902,000.00	589	99,000.00	2	0.00	0	N	N
S Preferred Bank	22,000.00	1	22,000.00	1	22,000.00	1	N	N
S Premier Bank of Jacksonville	32,678,244.50	799	56,780.00	5	0.00	0	N	N
S Princeville State Bank	5,677,820.00	86	0.00	0	0.00	0	N	N
S Pullman Bank and Trust	0.00	0	0.00	0	0.00	0	N	N
S Raritan State Bank	19,527,417.00	454	0.00	0	0.00	0	N	N
S Republic Bank of Chicago	61,356,000.00	520	240,250.00	3	98,812.00	1	N	N
S Reynolds State Bank	226,297.38	12	0.00	0	0.00	0	N	N
S Riverside Community Bank	15,022,500.00	171	44,000.00	2	0.00	0	N	N
S Riverton Community Bank	11,896,234.00	176	16,386.00	2	0.00	0	N	N
S Rochester State Bank	8,484,000.00	180	49,000.00	3	0.00	0	N	N
S Rock River Bank	7,706,000.00	119	0.00	0	0.00	0	N	N
S Royal American Bank	14,253,000.00	107	0.00	0	0.00	0	N	N
S Rushville State Bank	6,331,000.00	224	0.00	0	0.00	0	N	N
S Sainte Marie State Bank	456,280.97	13	0.00	0	0.00	0	N	N
S San Jose Tri-County Bank	2,335,000.00	75	58,000.00	1	0.00	0	N	N
S Sauk Valley Bank & Trust Co	15,584,000.00	320	227,000.00	2	0.00	0	N	N
S Savanna-Thompson State Bank	8,218,000.00	255	5,593.00	1	0.00	0	N	N
S Schulyer State Bank	3,878,181.50	127	0.00	0	0.00	0	N	N
S Scott State Bank	11,884,500.00	307	176,500.00	5	171,861.00	2	N	N
S Security Bank of DuPage	18,374,672.00	446	8,000.00	1	0.00	0	N	N
S Security State Bank of Hamilton	14,903,260.00	315	178,538.00	4	248,468.00	2	N	N
S Shelby County State Bank	16,908,347.55	406	85,403.00	3	170,544.00	1	N	N
S Sheridan State Bank	6,142,000.00	102	0.00	0	0.00	0	N	N
S South Central Bank	17,064,000.00	169	0.00	0	0.00	0	N	N
S Sidell State Bank	424,940.00	26	13,822.00	1	0.00	0	N	N
S South Holland Trust & Savings Bank	43,090,980.48	624	192,453.00	2	0.00	0	N	N
S South Pointe Bank	58,934,000.00	968	317,100.00	9	0.00	0	N	N
S South Side Trust & Savings Bank	191,574,500.00	3,531	475,456.00	7	157,319.00	2	N	N
S Southern Illinois Bank	7,802,513.00	223	0.00	0	0.00	0	N	N
S Southwest Bank Belleville	0.00	0	0.00	0	0.00	0	N	N
S Soy Capital Bank & Trust	25,329,000.00	999	327,000.00	8	83,340.00	1	N	N
S Spring Valley City Bank	52,853,348.00	1,003	767,607.00	14	0.00	0	N	N
S Standard Bank and Trust Company	220,822,402.01	2,250	2,328,184.00	22	217,365.00	3	N	N
S State Bank Freeport	3,662,881.00	64	60,767.00	1	0.00	0	N	N
S State Bank of Arthur	6,161,000.00	163	24,788.00	2	0.00	0	N	Y
S State Bank of Ashland	12,312,072.59	288	81,395.00	3	92,257.00	2	N	N
S State Bank of Auburn	11,257,000.00	309	338,000.00	8	164,479.70	5	N	Y
S State Bank of Augusta	1,915,395.00	62	23,000.00	2	0.00	0	N	N
S State Bank of Aviston	21,546,000.00	412	25,000.00	1	0.00	0	Y	N
S State Bank of Bement	6,836,000.00	150	35,000.00	1	0.00	0	N	N
S State Bank of Cerro Gordo	9,027,000.00	224	92,000.00	1	0.00	0	N	N

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S	State Bank of Cherry	12,668,625.00	223	65,000.00	1	0.00	0	N
S	State Bank of Chrisman	4,628,000.00	111	50.00	4	0.00	0	N
S	State Bank of Colusa	1,661,585.89	54	0.00	0	0.00	0	N
S	State Bank of Countryside	79,630.15	7	0.00	0	0.00	0	N
S	State Bank of Davis	8,036,125.00	260	0.00	0	0.00	0	N
S	State Bank of Eldred	1,012,000.00	39	131,000.00	2	10,000.00	1	N
S	State Bank of Graymont	10,506,142.00	253	0.00	0	0.00	0	N
S	State Bank of Herscher	14,255,937.00	321	150,017.00	1	0.00	0	N
S	State Bank of Illinois	45,116,771.00	694	163,037.00	2	0.00	0	N
S	State Bank of Industry	3,533,000.00	120	3,000.00	1	0.00	0	N
S	State Bank of Lincoln	175,286,000.00	2,929	399,000.00	13	680,000.00	16	N
S	State Bank of Nauvoo	8,597,000.00	203	124,000.00	2	0.00	0	N
S	State Bank of Niantic	12,002,000.00	373	393,000.00	9	0.00	0	N
S	State Bank of Paw Paw	2,483,141.00	46	207,000.00	1	0.00	0	N
S	State Bank of Praire du Rocher	10,665,010.27	232	0.00	0	0.00	0	N
S	State Bank of Rosiclare	4,307,000.00	173	192,550.00	8	0.00	0	N
S	State Bank of Saunemin	2,431,500.00	62	0.00	0	0.00	0	N
S	State Bank of Seaton	1,353,500.00	46	113,000.00	2	0.00	0	N
S	State Bank of Speer	11,289,000.00	303	45,000.00	1	0.00	0	N
S	State Bank of St. Jacob	7,800,000.00	174	0.00	0	0.00	0	N
S	State Bank of the Lakes	260,113,600.00	2,471	280,067.00	4	0.00	0	N
S	State Bank of Toulon	9,096,663.00	356	72,000.00	2	0.00	0	N
S	State Bank of Waterloo	25,898,000.00	343	449,000.00	4	0.00	0	N
S	State Bank of Whittington	18,081,611.10	651	143,000.00	5	53,836.00	3	N
S	State Bank Wonderlake	67,435,000.00	883	196,000.00	2	398,000.00	2	Y
S	State Street Bank & Trust Co.	16,971,498.00	954	0.00	0	0.00	0	N
S	Strategic Capital Bank	2,663,778.49	36	0.00	0	0.00	0	N
S	Suburban Bank & Trust Co.	18,782,175.00	194	846,092.00	5	254,415.00	1	N
S	Suburban Bank Barrington	0.00	0	0.00	0	0.00	0	N
S	Table Grove State Bank	2,245,000.00	155	14,000.00	1	0.00	0	N
S	Teutopolis State Bank	24,052,000.00	550	0.00	0	0.00	0	N
S	Texico State Bank	1,927,394.31	70	26,683.00	1	26,683.00	1	N
S	The Bank	20,726,174.91	376	193,686.00	3	61,675.70	1	N
S	The Bank of Carbondale	28,539,569.00	419	138,946.00	3	0.00	0	N
S	The Bank of Commerce	4,631,000.00	47	51,068.00	1	0.00	0	N
S	The Bank of Edwardsville	131,614,500.00	5,253	2,131,500.00	49	28,826.00	2	N
S	The Bank of Godfrey	0.00	0	0.00	0	0.00	0	N
S	The Bank of Herrin	22,274,549.98	454	145,873.00	4	112,156.00	1	N
S	The Bank of Illinois in Normal	10,551,514.55	152	286,807.17	4	0.00	0	N
S	The Bank of Lawrence County	2,214,000.00	42	0.00	0	0.00	0	N
S	The Bank of Marion	12,723,000.00	311	64,000.00	2	513,405.00	2	N
S	The Clay City Banking Co.	8,411,161.00	245	176,652.00	4	47,021.00	1	N
S	The Community Bank of Ravenswood	19,854,000.00	111	149,000.00	1	0.00	0	N
S	The Edgar County Bank & Trust Co.	15,984,714.00	511	256,500.00	7	47,000.00	1	N
S	The Egyptian State Bank	7,630,000.00	307	109,000.00	2	0.00	0	N
S	The Elgin State Bank	9,518,914.00	168	0.00	0	0.00	0	N
S	The Elizabeth State Bank	12,958,000.00	210	153,000.00	3	0.00	0	N
S	The Farmers and Merchants Bank	24,035,601.00	935	71,112.00	1	0.00	0	N
S	The Farmers and Merchants State Bank of Virden	9,238,936.00	323	22,500.00	1	0.00	0	N

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S The Farmers Bank of Liberty	7,764,436.00	270	175,385.00	5	0.00	0	N	N
S The Farmers Bank of Mt. Pulaski	9,063,000.00	217	105,000.00	3	44,000.00	1	N	N
S The Farmers State Bank and Trust Company	42,079,999.34	883	126,355.00	3	68,563.00	3	N	N
S The First Bank and Trust Company of Murphysboro	7,968,000.00	171	29,000.00	2	0.00	0	N	N
S The First Commercial Bank	42,623,742.00	154	0.00	0	0.00	0	N	N
S The First State Bank of Dongola	6,986,000.00	193	75,000.00	8	0.00	0	N	N
S The First State Bank of Grand Chain	2,846,969.24	76	0.00	0	0.00	0	N	N
S The First State Bank of Winchester	5,535,000.00	177	49,000.00	2	0.00	0	N	N
S The First Trust and Savings Bank of Watseka	11,612,111.00	290	127,412.00	3	0.00	0	N	N
S The Foster Bank	10,683,984.00	91	0.00	0	0.00	0	N	N
S The Gerber State Bank	5,619,000.00	175	59,000.00	2	42,408.00	1	N	N
S The Gifford State Bank	10,830,000.00	287	145,000.00	2	0.00	0	N	N
S The Harvard State Bank	21,982,800.00	560	278,000.00	2	0.00	0	N	N
S The Heights Bank	15,150,000.00	384	105,469.00	1	0.00	0	N	N
S The Hill-Dodge Banking Co.	6,579,670.00	172	0.00	0	0.00	0	N	N
S The Iuka State Bank	4,718,000.00	139	51,000.00	1	0.00	0	N	N
S The John Warner Bank	10,903,196.00	298	0.00	0	0.00	0	N	N
S The Leaders Bank	8,446,614.00	35	0.00	0	0.00	0	N	N
S The Malden State Bank	1,883,000.00	45	14,000.00	1	0.00	0	N	N
S The Northern Trust Company	2,983,291,000.00	11,551	2,030,333.00	11	348,490.00	4	N	N
S The Peoples' Bank of Arlington Heights	657,902.00	4	0.00	0	0.00	0	N	N
S The Peoples State Bank of Newton	17,292,095.00	574	255,410.00	6	0.00	0	N	N
S The Poplar Grove State Bank	8,136,500.00	165	118,000.00	2	0.00	0	N	N
S The Privatebank and Trust Company	91,332,000.00	332	177,000.00	1	0.00	0	N	N
S The State Bank of Allerton	1,435,000.00	37	0.00	0	0.00	0	N	N
S The State Bank of Annawan	2,749,296.00	77	0.00	0	0.00	0	N	N
S The State Bank of Blue Mound	2,389,833.87	66	8,161.00	1	0.00	0	N	N
S The State Bank of Geneva	10,596,000.00	110	0.00	0	0.00	0	N	N
S The State Bank of Lima	2,096,500.00	62	107,500.00	4	12,000.00	1	N	N
S The State Bank of Pearl City	6,538,000.00	168	66,000.00	3	0.00	0	N	N
S The Village Bank	16,420,000.00	273	0.00	0	0.00	0	N	N
S The Whaples & Farmers State Bank	1,521,770.00	47	26,769.00	2	0.00	0	N	N
S Timewell State Bank	14,000.00	2	0.00	0	0.00	0	N	N
S Tompkins State Bank	12,764,000.00	346	336,000.00	5	0.00	0	N	N
S Town & Country Bank of Springfield	272,333,000.00	4,401	518,338.00	10	28,952.00	1	N	N
S Town and Country Bank of Quincy	18,790,000.00	235	231,000.00	2	231,000.00	1	N	N
S TrustBank	19,469,000.00	588	289,000.00	11	0.00	0	N	N
S Union Bank Central	16,726,000.00	558	94,000.00	1	151,651.00	2	N	N
S Union Bank/Northwest	4,929,000.00	128	0.00	0	0.00	0	N	N
S UnionBank	287,420,000.00	3,810	3,412,262.00	97	255,200.00	5	N	N
S Unionbank/West	19,703,575.00	448	159,427.00	9	133,284.00	4	N	N
S United Community Bank, Chatham	563,924,000.00	9,131	2,920,000.00	54	564,743.00	7	N	N
S United Community Bank, Oakwood	9,989,445.00	256	722,000.00	12	160,000.00	1	N	N
S United Community Bank of Lisle	2,898,000.00	22	0.00	0	0.00	0	N	N
S Valley Bank	921,285.00	17	0.00	0	0.00	0	N	N
S Valley Community Bank	6,845,000.00	58	0.00	0	0.00	0	N	N
S Vermillion Valley Bank	11,225,000.00	451	329,000.00	6	0.00	0	N	N
S Vermont State Bank	1,502,000.00	69	20,300.00	1	0.00	0	N	N
S Villa Grove State Bank	15,486,433.00	535	0.00	0	0.00	0	N	N

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S Villa Park Trust & Savings Bank	110,717,000.00	2,472	752,000.00	8	0.00	0	N	N
S Village Bank and Trust	16,753,709.00	392	0.00	0	0.00	0	N	N
S Village Bank and Trust Arlington Heights	8,730,179.00	73	0.00	0	0.00	0	N	N
S Warren-Boynton State Bank	10,257,428.00	216	145,043.00	1	0.00	0	N	N
S Washington State Bank	8,543,954.00	120	0.00	0	0.00	0	N	N
S Waterman State Bank	4,884,000.00	67	24,500.00	1	0.00	0	N	N
S Wemple State Bank	3,822,500.00	112	0.00	0	0.00	0	N	N
S Wenona State Bank	3,833,655.00	93	163,088.00	4	107,319.00	1	N	N
S West Suburban Bank	340,170,763.00	9,493	1,593,705.00	9	0.00	0	N	N
S West Pointe Bank and Trust Company	46,908,000.00	1,031	91,000.00	4	158,000.00	3	Y	N
S Westbank	15,773,519.00	159	666,036.00	10	418,847.00	6	Y	N
S Williamsville State Bank & Trust	22,960,000.00	434	89,000.00	3	170,000.00	1	N	N
S Winfield Community Bank	4,618,000.00	65	0.00	0	0.00	0	N	N
S Wyoming Bank & Trust Co.	2,196,513.00	58	0.00	0	0.00	0	N	N
		308,657	93,386,517.17	1,593.5	18,508,292.40	252		
M 1st Palm Financial Services LLC	26,679,071.38	344	347,754.00	6	0.00	0	N	N
M Accredited Home Lenders, Inc	83,902,016.00	680	3,218,247.00	29	750,945.00	7	Y	Y
M Aegis Funding Corp	0.00	0	0.00	0	0.00	0	N	N
M Aegis Funding Corp DBA Aegis Home Equity	0.00	0	0.00	0	0.00	0	N	N
M Aegis Lending Corp	0.00	0	0.00	0	0.00	0	N	N
M Aegis Mortgage Corp	8,291,522.00	130	481,443.00	7	0.00	0	N	N
M Aegis Wholesale Corp	0.00	0	0.00	0	0.00	0	N	N
M AEGON USA Real Estate Services Inc.	4,022,730.00	49	74,575.00	1	0.00	0	N	N
M All American Funding Group Inc	104,590.48	21	0.00	0	0.00	0	N	N
M AMC Mortgage Corp.	348,043,201.00	3,049	3,017,004.00	32	0.00	0	N	N
M American Finance House Lariba	162,982.00	35	0.00	0	0.00	0	N	N
M American Loan Centers	2,467,954.00	35	733,857.00	11	164,501.00	3	N	Y
M American Portfolio Mortgage Corp	0.00	0	0.00	0	0.00	0	N	N
M Ameriquet Mortgage Co.	883,355,306.82	7,247	65,597,063.00	619	5,763,232.00	55	Y	Y
M APEX Mortgage Inc.	2,639,610.00	25	102,734.00	2	52,000.00	1	N	Y
M Argent Mortgage Co, LLC	0.00	0	0.00	0	0.00	0	N	N
M Aurora Loan Services Inc.	375,232,816.00	2,428	13,502,309.00	109	1,030,038.00	15	N	Y
M Azimuth Corporation	0.00	0	0.00	0	0.00	0	N	N
M CDC Mortgage Capital Inc.	5,545,622.08	54	0.00	0	0.00	0	N	N
M Cendant Mortgage Corp.	4,430,936,355.33	30,656	6,633,750.00	67	2,841,723.00	29	Y	N
M Chase Manhattan Mortgage Corp.- NJ	9,385,907,370.00	75,578	11,460,598.00	98	11,278,263.00	114	Y	Y
M CITGroup/Sales Financing, Inc	32,261,000.00	426	2,749,387.00	48	1,567,459.00	29	Y	Y
M Citifinancial Mortgage Co.- TX	721,107,784.00	10,400	56,154,242.00	829	11,144,387.00	171	N	Y
M CMF Mortgage Co.	11,144,194.00	185	303,558.00	11	53,716.00	1	N	Y
M CNI National Mortgage Co.	277,085,123.00	2,193	889,454.00	9	338,407.00	3	Y	N
M Colonial Bank	463,249.67	5	392,252.00	4	227,934.00	2	N	N
M Commerce Mortgage Co	126,444,667.14	1,834	551,558.00	8	69,280.00	1	N	N
M Concorde Acceptance Corp.	0.00	0	0.00	0	0.00	0	N	N
M Conseco Finance Servicing Corp.	112,977,570.00	3,293	0.00	0	0.00	0	N	N
M Contract Service Center	5,322,193.00	69	0.00	0	0.00	0	N	N
M Crown Mortgage Company	300,000,000.00	3,300	35,000.00	9	0.00	0	N	N
M CUNA Mortgage Corp.	166,793,732.00	1,916	870,530.00	10	16,443.00	1	N	N
M Delmar Financial Company	35,360,887.90	843	209,733.00	5	0.00	0	N	N
M Dovenmuehle Mortgage Company LP	122,289,862.91	3,387	644,745.00	17	0.00	0	N	N

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M Dovenmuehle Mortgage Inc.	622,284,900.83	13,104	6,644,148.00	91	264,349.00	14	N	N
M Draper and Kramer Mortgage Corp.	364,030,000.00	3,793	709,129.00	9	365,788.00	8	N	N
M Echo Mortgage, LLC	0.00	0	0.00	0	0.00	0	N	N
M EMC Mortgage Corp.	361,114,852.49	4,690	85,963,119.00	1,104	5,133,815.00	151	N	N
M Emigrant Mortgage Company	488,852,000.00	1,181	1,477,000.00	5	0.00	0	N	N
M Equity One Inc.	120,745,317.00	1,112	1,898,263.00	22	519,300.00	5	N	Y
M Express Home Mortgage Co	0.00	0	0.00	0	0.00	0	N	N
M Extraco Mortgage	24,498,381.71	338	0.00	0	0.00	0	N	N
M Fairbanks Capital Corp.	1,520,638,403.00	19,068	387,391,735.00	4,923	44,838,083.00	554		
M Fifth Third Bank	3,100,616,874.79	37,148	20,124,636.00	283	5,995,849.00	79	Y	Y
M First Banc Home Mortgage, Inc	384,429,723.99	6,255	2,393,385.00	42	311,091.00	5	N	Y
M First Illinois Bank	2,285,000.00	36	6,000.00	1	0.00	0	N	N
M First NLC Financial Services LLC	9,678,800.00	72	418,001.00	2	74,500.00	1	N	Y
M First Residential Mortgage Network	0.00	0	0.00	0	0.00	0	N	N
M Forum Mortgage Bancorp	0.00	0	0.00	0	0.00	0	N	N
M Franklin Mortgage Funding	0.00	0	0.00	0	0.00	0	N	N
M Freedom Home Mortgage Corp.	0.00	0	0.00	0	0.00	0	N	N
M Fremont Investment & Loan	172,293,509.00	1,397	719,230.00	10	326,276.00	3	N	Y
M GE Capital Corp	15,433,445.00	461	492,737.00	15	38,854.00	2	N	N
M GE Mortgage Services, LLC	1,134,010,068.00	13,828	20,072,126.00	247	1,768,519.00	26	N	N
M Gershman Investment Corp.	80,296.00	1	0.00	0	0.00	0	N	N
M GMAC Mortgage Corp.	5,778,239,207.00	58,504	50,236,428.00	524	7,101,006.00	66	Y	Y
M Greenpoint Credit LLC	47,763,165.00	762	2,716,153.00	42	241,455.00	3	N	Y
M Guild Mortgage Company	0.00	0	0.00	0	0.00	0	N	N
M Home Loan Mortgage Corp	0.00	0	0.00	0	0.00	0	N	N
M Home Star Mortgage Services, LLC	0.00	0	0.00	0	0.00	0	N	N
M Household Financial Services Inc.	6,295,802.00	78	1,080,007.00	11	662,521.00	1	N	Y
M HSBC Mortgage Corp.	519,123,000.00	2,112	1,530,500.00	10	594,051.00	5	N	Y
M Inland Mortgage Servicing Corp.	215,343.87	7	0.00	0	0.00	0	N	N
M Interforest Funding & Investment, Inc	0.00	0	0.00	0	0.00	0	N	N
M Irwin Home Equity	105,871,933.00	2,854	3,746,430.00	110	1,765,623.00	32	Y	Y
M Irwin Mortgage Corporation	113,995,396.06	997	21,757.00	2	4,216.00	3	N	N
M James F. Messinger & Co. Inc.	59,411,000.00	736	360,947.00	4	120,763.00	1	N	N
M Litton Loan Servicing LP	581,779,380.46	6,479	110,542,414.00	1,310	20,354,858.00	246	Y	Y
M Long Beach Mortgage Co.	410,316,046.54	3,580	42,385,938.00	400	5,917,602.00	59	Y	Y
M Long Grove Financial Services Ltd	0.00	0	0.00	0	0.00	0	N	N
M M & T Mortgage Corporation	26,507,016.00	569	256,597.00	5	0.00	0	N	N
M Mainland Home Loans Inc	0.00	0	0.00	0	0.00	0	N	N
M Mercury Mortgage Co. Inc.	0.00	0	0.00	0	0.00	0	N	N
M Meritage Mortgage Corp.	23,957,450.00	278	0.00	0	0.00	0	N	N
M Merrill Lynch Credit Corp.	32,772,125.00	720	432,266.00	9	0.00	0	N	N
M Metwest Mortgage Services Inc.	43,289.92	1	43,290.00	1	0.00	0	N	N
M Midwest Loan Services	1,061,621,508.00	8,372	263,595.00	2	0.00	0	N	N
M Molton Allen & Williams Mtg Co LLC	0.00	0	0.00	0	0.00	0	N	N
M Morgan Stanley Dean Whitter Credit Corp.	245,466,255.00	2,697	450,961.00	3	0.00	0	N	N
M Mortgage Center	12,487,680.00	96	430,162.00	2	84,048.00	1	N	N
M Mortgage Clearing Corporation	0.00	0	0.00	0	0.00	0	N	N
M Moulton Mortgage Corp	0.00	0	0.00	0	0.00	0	N	N
M Mountain States Mortgage Center	3,002,332.00	44	22,750.00	1	0.00	0	N	N

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Institution Type	1 (A) Dollar Amount of Loans	1 (B) Number of Loans	2(A) Dollar Amount Of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 6/30/02 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
M National City Mortgage Co.	5,226,744,335.00	45,600	33,864,502.00	322	6,767,123.00	72	Y	N
M Nationwide Advantage Mortgage Co	30,781,430.00	592	516,308.00	10	143,466.00	5	N	Y
M Neighborhood Lending Services Inc.	46,315,835.00	2,426	4,306,028.00	130	184,040.00	2	N	N
M New Century Mortgage Corp	100,023,064.00	608	0.00	0	0.00	0	N	N
M New State Mortgage Co Inc.	1,552,550.00	13	0.00	0	0.00	0	N	N
M Noteworld LLC	5,322,193.00	69	0.00	0	0.00	0	N	N
M Orchard Financial LLC	0.00	0	0.00	0	0.00	0	N	N
M PHH Mortgage Services	0.00	0	0.00	0	0.00	0	N	N
M Principal Residential Mortgage Inc.	3,322,914,496.00	24,809	7,184,423.00	66	4,638,854.00	38	Y	N
M Principal Residential Mortgage Servicing, LLC	0.00	0	0.00	0	0.00	0	N	N
M Provident Funding Group	856,466,731.00	3,935	59,850.00	1	0.00	0	N	N
M PSB Lending	1,040,636.56	37	685,349.00	23	0.00	0	N	N
M Ryland Mortgage Company	0.00	0	0.00	0	0.00	0	N	N
M Saxon Mortgage Services, Inc	233,329,580.49	2,323	39,806,596.00	413	5,920,353.00	76	N	Y
M SLM Financial Corp	389,000.00	2	0.00	0	0.00	0	N	N
M SN Servicing Corp.	40,482,190.00	664	5,978,611.00	106	4,005,227.00	53	N	N
M Sterling Capital Mortgage	32,549,286.77	210	246,458.00	2	137,079.00	1	N	N
M SunTrust Mortgage, Inc	738,991,521.93	5,711	146,398.00	2	45,092.00	1	N	N
M Taylor, Bean & Whitaker Mortgage	464,137,152.80	3,171	110,878,230.00	9	0.00	0	N	N
M The Mortgage Service Center	107,183,028.00	339	189,047.00	1	0.00	0	N	N
M Trustcorp Mortgage Company	29,739,155.00	316	188,222.00	2	0.00	0	N	N
M United Mortgage & Loan Investment Corp.	14,127,158.00	519	12,848,898.00	460	0.00	0	N	N
M Universal American Mortgage Co.	0.00	0	0.00	0	0.00	0	N	N
M Vanguard Banc, Inc	0.00	0	0.00	0	0.00	0	N	N
M Washtenaw Mortgage Company	80,152,877.52	612	52,593.00	1	0.00	0	N	N
M Wendover Financial Services Corp.	68,295,015.00	449	961,162.00	12	3,046,773.00	31	N	
M Wilshire Credit Corp.	41,600,861.25	990	21,568,079.00	453	0.00	0	N	N
M WMC Mortgage Corp.	37,175,136.00	385	7,154,126.00	87	1,582,207.00	19	N	Y
M World Wide Financial Services Inc.	139,400.00	1	139,400.00	1	75,650.00	1	Y	Y
	46,297,853,545.69	433,333	1,157,573,777.00	13,222	158,326,759.00	1,996		