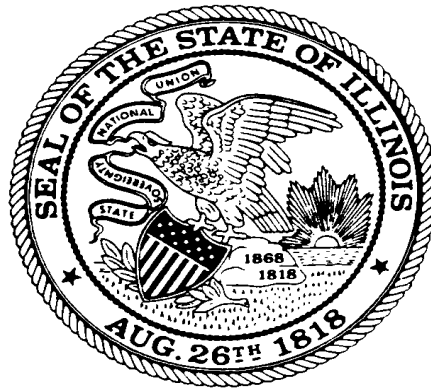


ILLINOIS DEPARTMENT OF
FINANCIAL AND
PROFESSIONAL REGULATION

Fernando Grillo, Secretary

**D. Lorenzo Padron, Director
Division of Banks and Real Estate**



2003

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

October 15, 2004

TABLE OF CONTENTS

Overview Purpose of the Study	
Comparative Analysis of 2003 Data Including Charts and Graphs for State Chartered Thrifts, State Commercial Banks, and State Licensed Mortgage Services.....	1
Comparative Analysis of 2003 Data Including Charts and Graphs for State Chartered Thrifts, State Commercial Banks, and State Licensed Mortgage Services Violations of Laws and Regulations	2
Summary of Foreclosure Data on Loans in Excess of 10% or 12% or Greater, Including Number of Loans.....	3
Analysis of foreclosures for the State of Illinois versus Standard Metropolitan Service Area (SMSA) 2003-2002	4
Summary of Foreclosure Reports 2003-2002	
Conclusions	
Appendix A - Geographic State Foreclosures by Cities, Counties and Zip-Codes.....	
Appendix B – Report Institutions – Thrifts, Banks, and Licensed Mortgagees	

OVERVIEW

This study collects default and foreclosure data from institutions regulated by the Illinois Department of Financial and Professional Regulation (IDFPR), for calendar year 2003. Part I of this study collectively identifies and analyze all of the data submitted to this Office. Part II performs a comparative analysis of the 2003 data against the 2002 reports to determine significant differences in the overall default and foreclosure rates. Part III identifies the number of institutions and the number of reported foreclosures whose rates were 10% to 12% or greater at the time of loan origination; also, the number of institutions and reported loan foreclosures within eighteen months of loan origination. Part IV includes a comparative analysis of the foreclosure rate for the Standard Metropolitan Service Area (SMSA) which includes Cook, DuPage, Lake, Mc Henry, Will, and Kane counties versus the State of Illinois foreclosure rate for those entities regulated by IDFPR. The time frame covers 2003-2002.

One of the purposes of requiring entities regulated by this Office to submit this information is to gain a better 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 loans foreclosed.
- whether any of the loans foreclosed on was originated within 18 months of foreclosure.
- whether any of the loans foreclosed on 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 will focus on the foreclosure information, the relationship to the servicing portfolios of Illinois institution's home loans.

Detailed charts identifying total portfolio amount of loans, number of loans, and size of loans versus the foreclosure rates are identified on pages (9 thru 20) for 2003, and on pages (23 thru 34) for the 2002 . Entities regulated by this Office reported approximately 5,431 foreclosures for 2003. These foreclosures, however, represent at most .30% of the dollar amount of loans serviced by entities regulated by this Office the corollary of which is that 99.70% of loans held by these entities were NOT in foreclosure. (Exhibits E and F).

The foreclosures reported for 2003* were 5,431, which represented 0.21% of the loans serviced by the reporting entities as opposed to 4,445 reported in 2002 which represented 0.20% of the loans serviced by the reporting institutions.

*The number of foreclosures by institutions reporting for the calendar year 2003 was approximately 5,341 (see exhibit A). Of these foreclosures 4,794 or 89.7% were reported by State Licensed Mortgage Servicers. Of these 2,295 or approximately 42.9% of the total foreclosures had originating note rates that were 10% or greater. Of these 46.3% or 1,064 were foreclosed by one State Licensed Mortgage Service institution. Appendix A identifies the locations throughout the State by counties, municipalities and zip-codes and of actual foreclosures. This by no means indicates a pattern of predatory lending, since IDFPR does not have the loan origination dates and what the overall average loan rates were for previous years. However, it does give the agency a profile of areas and municipalities throughout the State which were impacted by high foreclosures and interest rates.

The total amount of foreclosures reported for 2003 were as follows: State Chartered Thrifts 81; State Chartered Banks 466; and State Licensed Mortgagees 4,794. The total amount of foreclosures with interest rates of 10% or greater was reported as follows; State Chartered Thrifts 0; State Chartered Banks 32; and State Licensed Mortgagees 2,263. (See Exhibit A)

The total amount of foreclosures reported within eighteen months of loan origination was as follows: State Chartered Thrifts 3; State Chartered Banks 30; State Licensed Mortgagees 21. (See Exhibit B).

On pages 38 and 39 (Exhibits C and D) you will find Illinois census information as well as information gathered from the most populous Illinois counties relative to foreclosure filings in these areas. This data was used to extrapolate figures to estimate state wide foreclosure filings for 2003 which was 35,969 and 38,358 for 2003.

While acknowledging that each foreclosure filing does not result in foreclosure on a property, it does provide a target number reflecting the magnitude of the foreclosure problem in the state.

**Default and Foreclosure Analysis of
State Chartered Financial Institutions in the State of
Illinois for FY 2003 and 2002**

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2003

Institution	January thru June	July thru December
State Chartered Thrifts (SCT)	55	55
State Commercial Banks (SCB)	507	495
State Licensed Mortgage Servicers (SLMS)	113	110

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2002

Institution	January thru June	July thru December
State Chartered Thrifts (SCT)	56	50
State Commercial Banks (SCB)	509	509
State Licensed Mortgage Servicers (SLMS)	133	112

All institutions responding to the following questionnaire can be reviewed in Appendix B.



OFFICE OF BANKS AND REAL ESTATE
DEFAULT AND FORECLOSURE REPORT
 For the period July 1 – December 31, 2003

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, 2003.	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, 2003.	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, 2003.	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, 2002?	_____	_____
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 yes, please indicate the total amount of loans. _____	_____	_____

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, 310 S. Michigan Ave., Suite 2130, Chicago, IL 60604, BY April 1, 2004. 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 2003-2002 (pages 7,8,21, and 22)

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 which were at 10% to 12% or greater.
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 METROPOLITAN SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

A comparative analysis of the FY 2003 and 2002 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 pages 37 and 38 (Exhibits C and D).

PART I

COMPARATIVE ANALYSIS – 1st HALF 2003

	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	3,654,618,547	29,198,821	58,163,503,276
Number of Loans	57,851	328,457	513,759
Dollar Amount of Loan Foreclosure	3,268,975	17,045,839.00	198,960,737
Number of Loans in Foreclosure	41	215	3,087
Percentage of Loans in Foreclosure	0.07%	0.07%	0.60%
Percentage of Loans NOT in Foreclosure	99.93%	99.93%	99.40%
Dollar Amount of Loans in Default	18,506,495.00	132,682,594.00	992,315,829.00
Number of Loans in Default	368	1,692	17,417
Percentage of Loans in Default	0.64%	0.52%	3.39%
Number of Institutions reporting	55	507	113
Average Loan Size	63,172	88,896	113,211
Average Loan Size for Loans in Default	50,289	78,417	56,973
Average Loan Size for Loans in Foreclosure	79,731	79,282	64,451

See detailed charts pages 9 thru 20.

COMPARATIVE ANALYSIS – 2nd HALF 2003

	State Charter Thrfts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	3,612,297,000	26,612,591,000	98,524,862,011
Number of Loans	55,350	344,043	461,951
Dollar Amount of Loan Foreclosure	2,506,018	20,861,773	1,392,645,000
Number of Loans in Foreclosure	40	251	1,707
Percentage of Loans in Foreclosure	0.07%	0.07%	0.37%
Percentage of Loans NOT in Foreclosure	99.93%	99.93%	99.63%
Dollar Amount of Loans in Default	22,634,004	123,373,000	1,396,813,131
Number of Loans in Default	465	1,700	15,733
Percentage of Loans in Default	0.84%	0.49%	3.41%
Number of Institutions reporting	55	495	110
Average Loan Size	65,269	77,352	213,279
Average Loan Size for Loans in Default	48,675	72,572	88,782
Average Loan Size for Loans in Foreclosure	62,650	83,114	81,584

See detailed charts pages 9 thru 20.

Chart 1

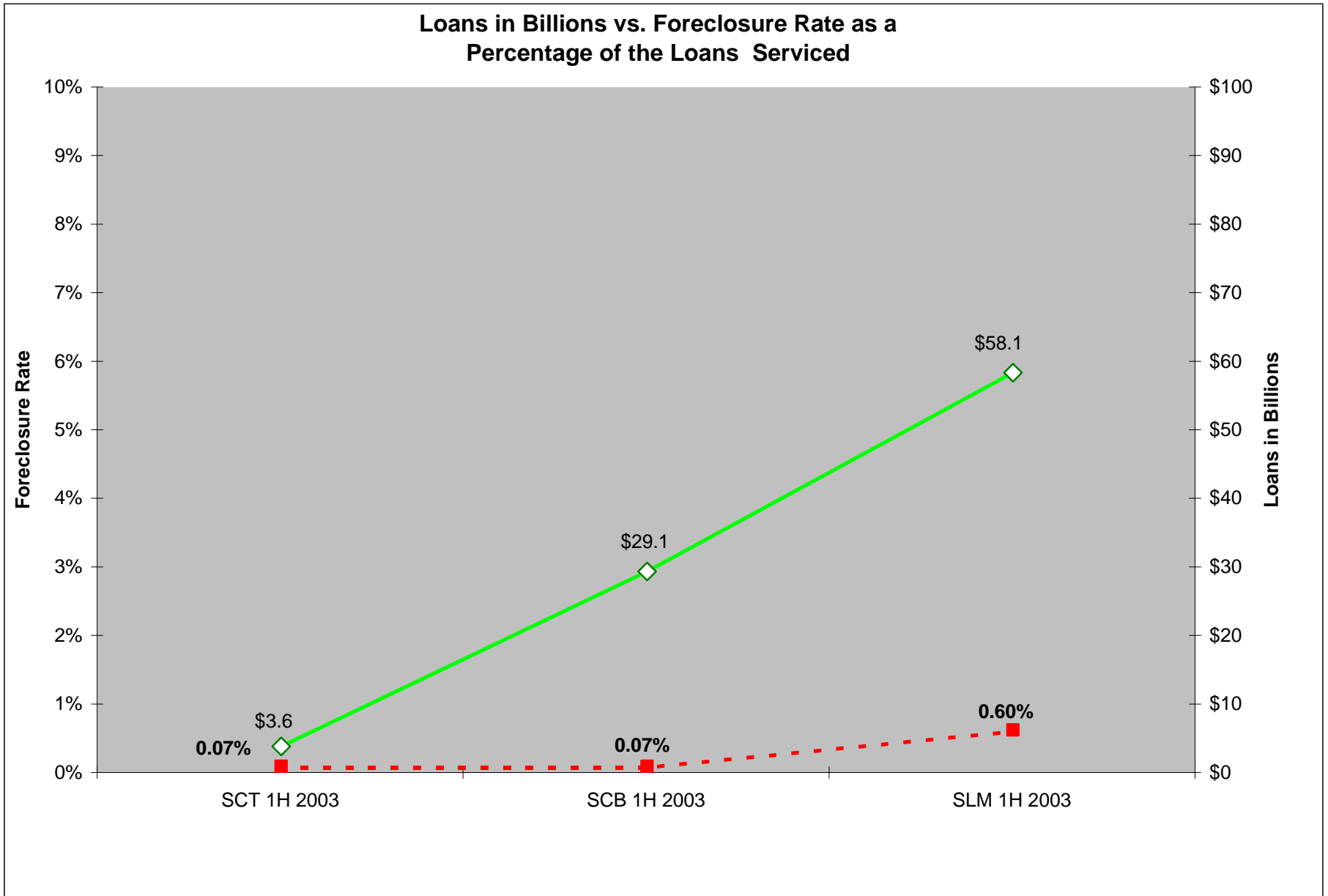


Chart 2

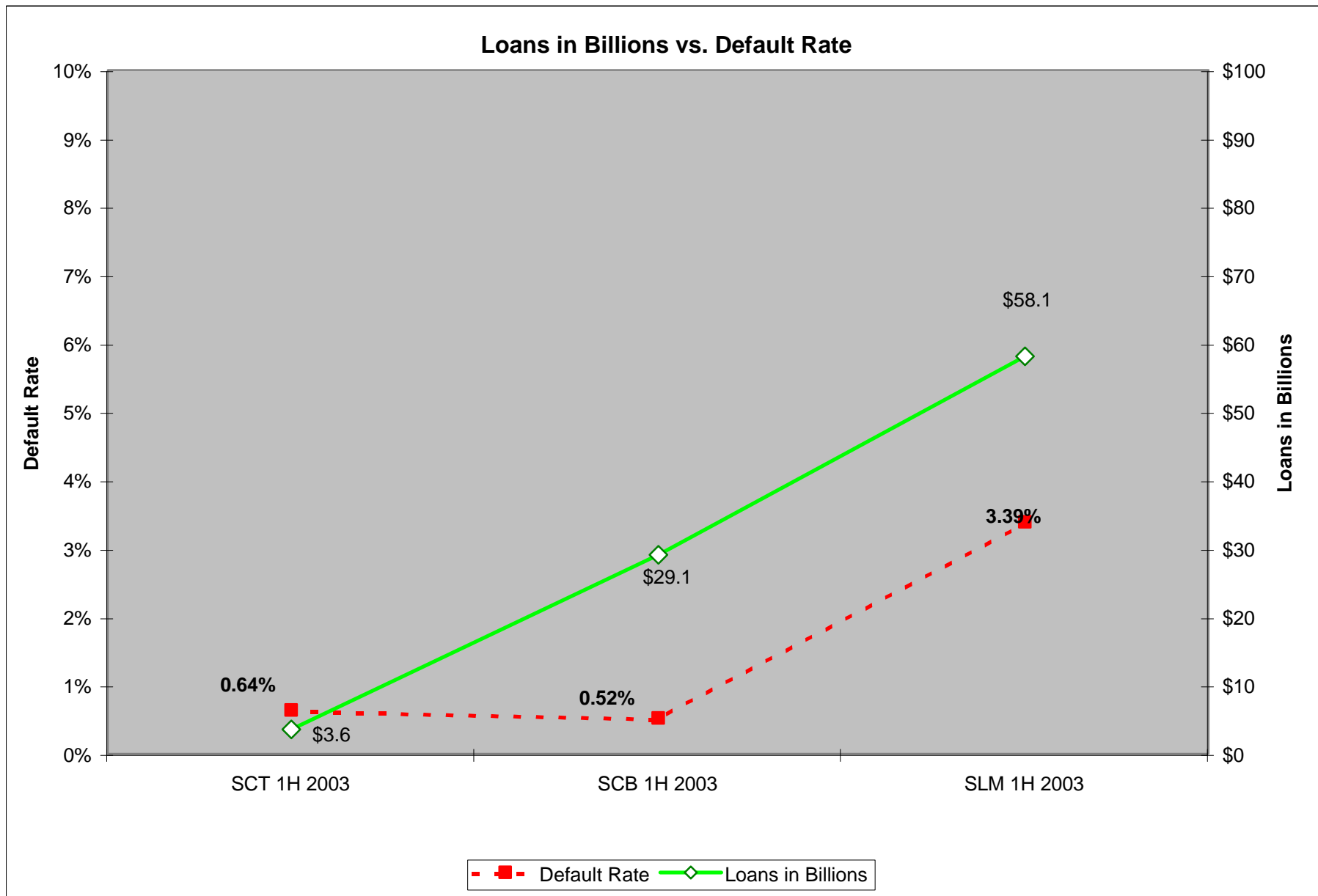


Chart 3

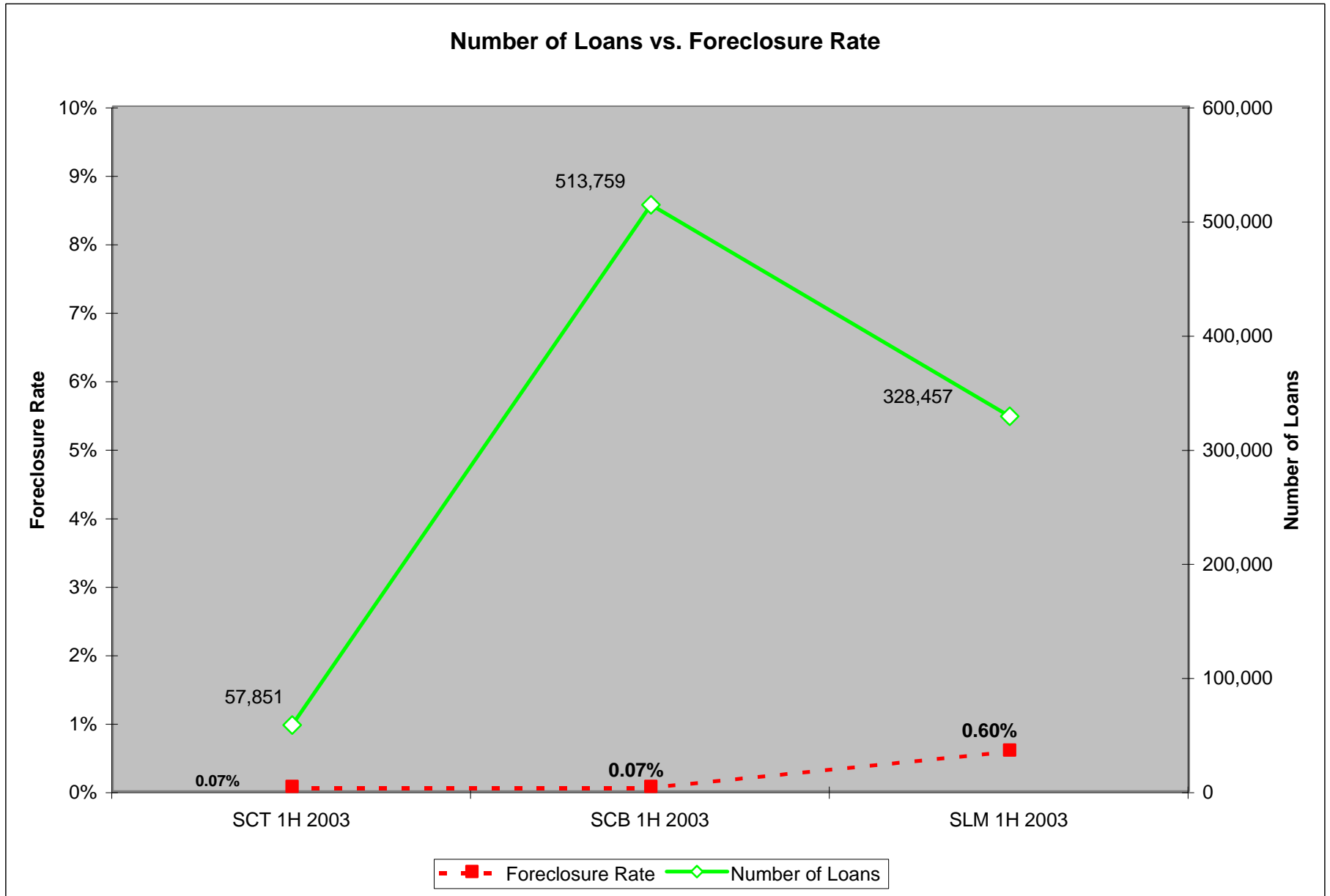


Chart 4

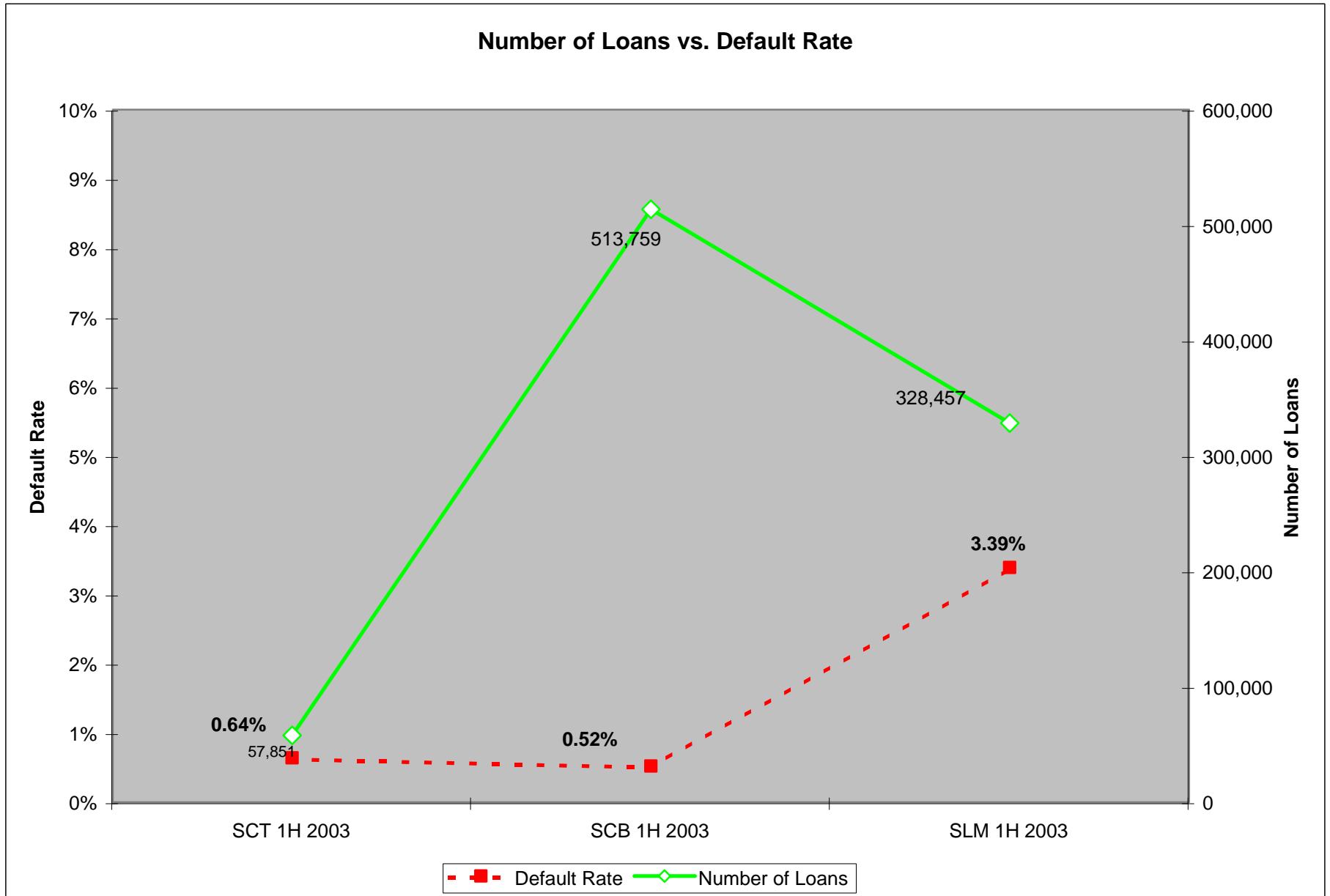


Chart 5

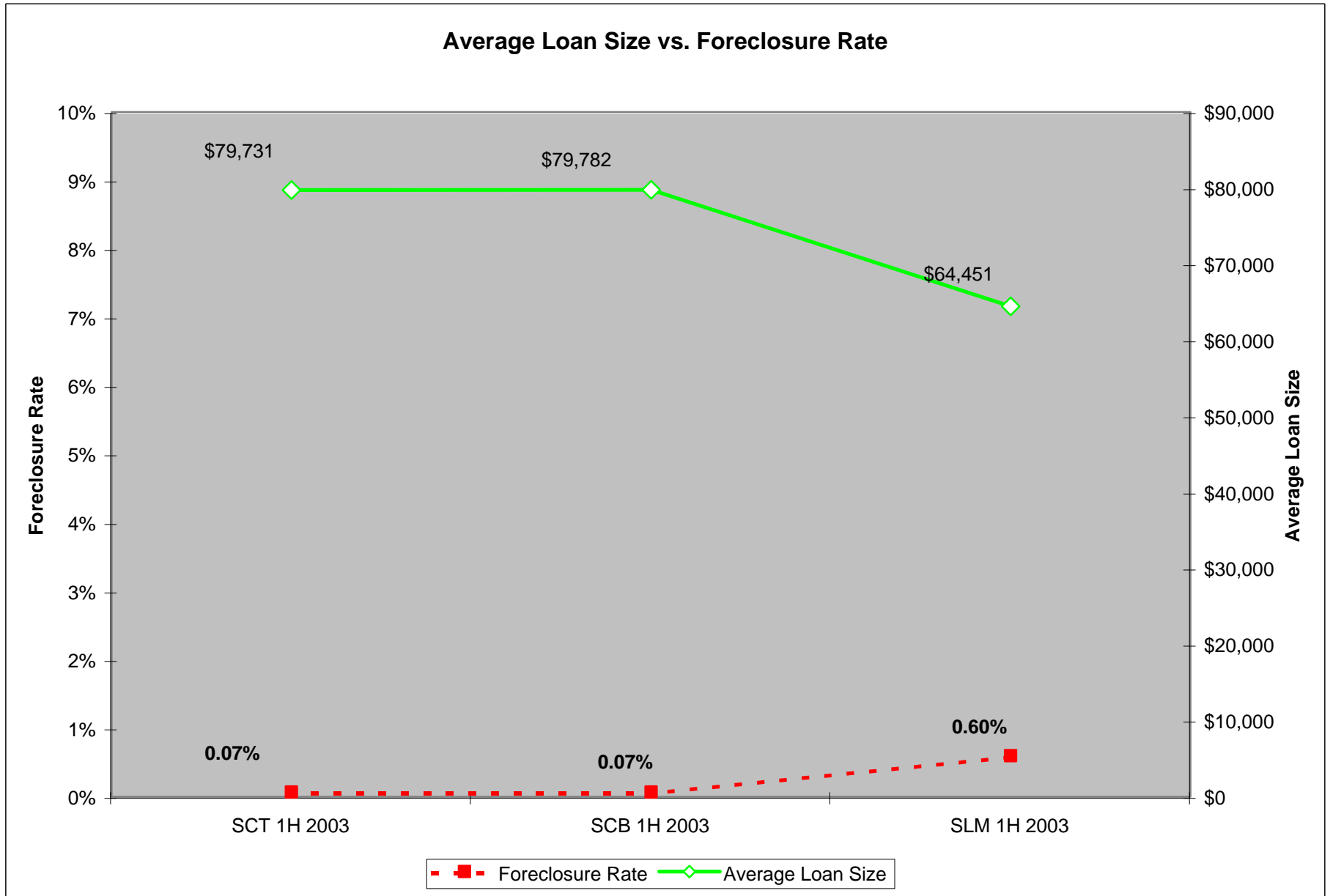


Chart 6

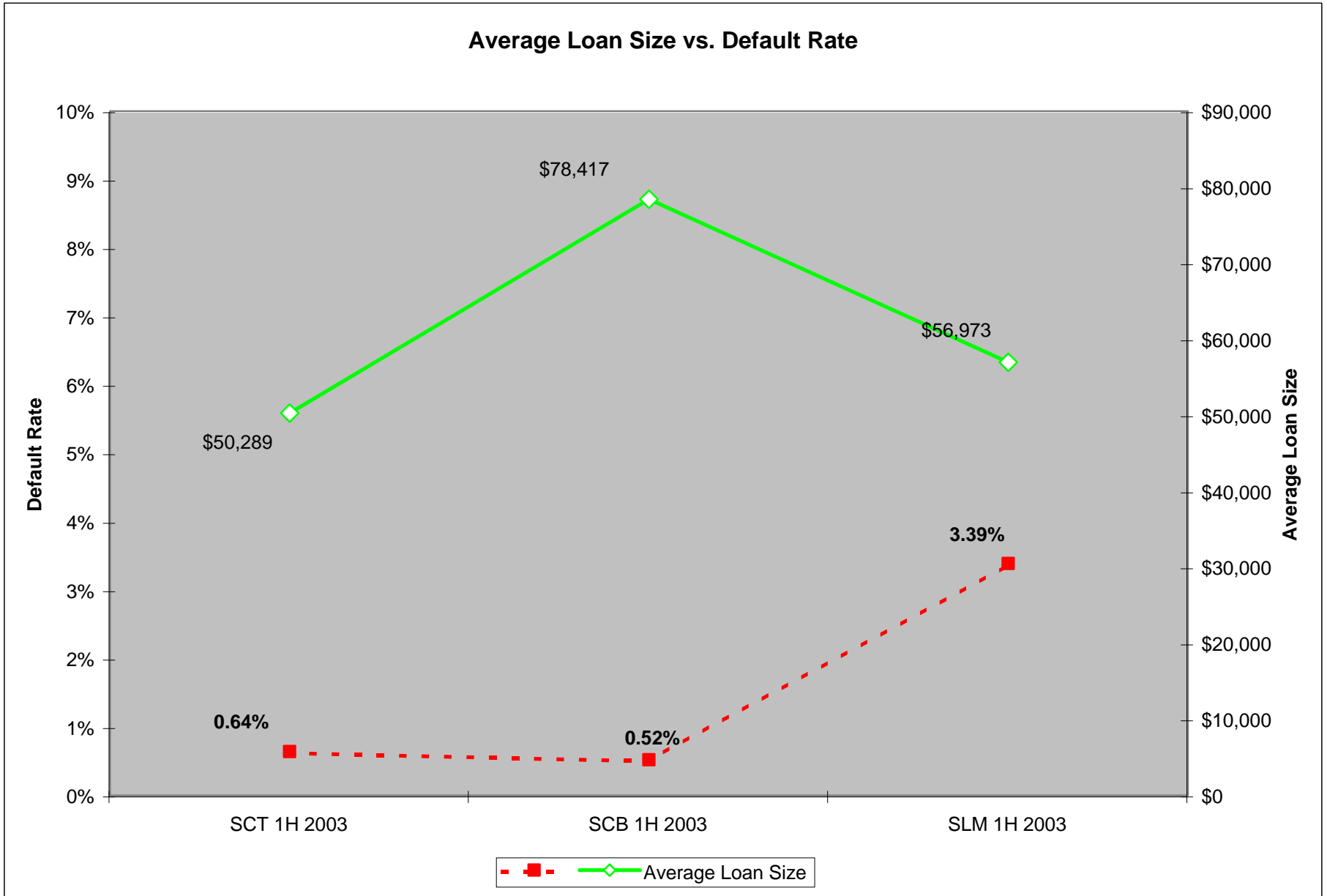


Chart 7

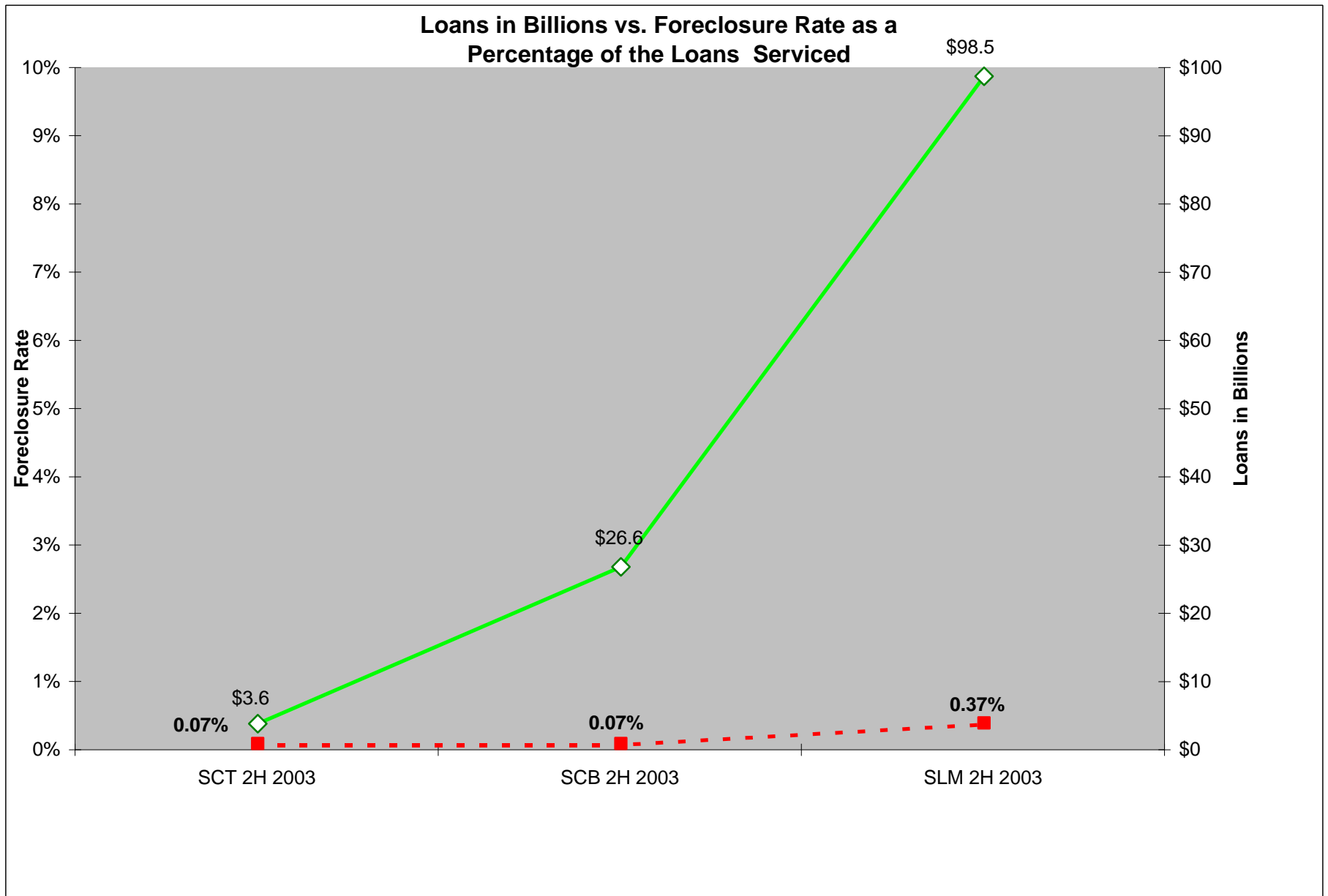


Chart 8

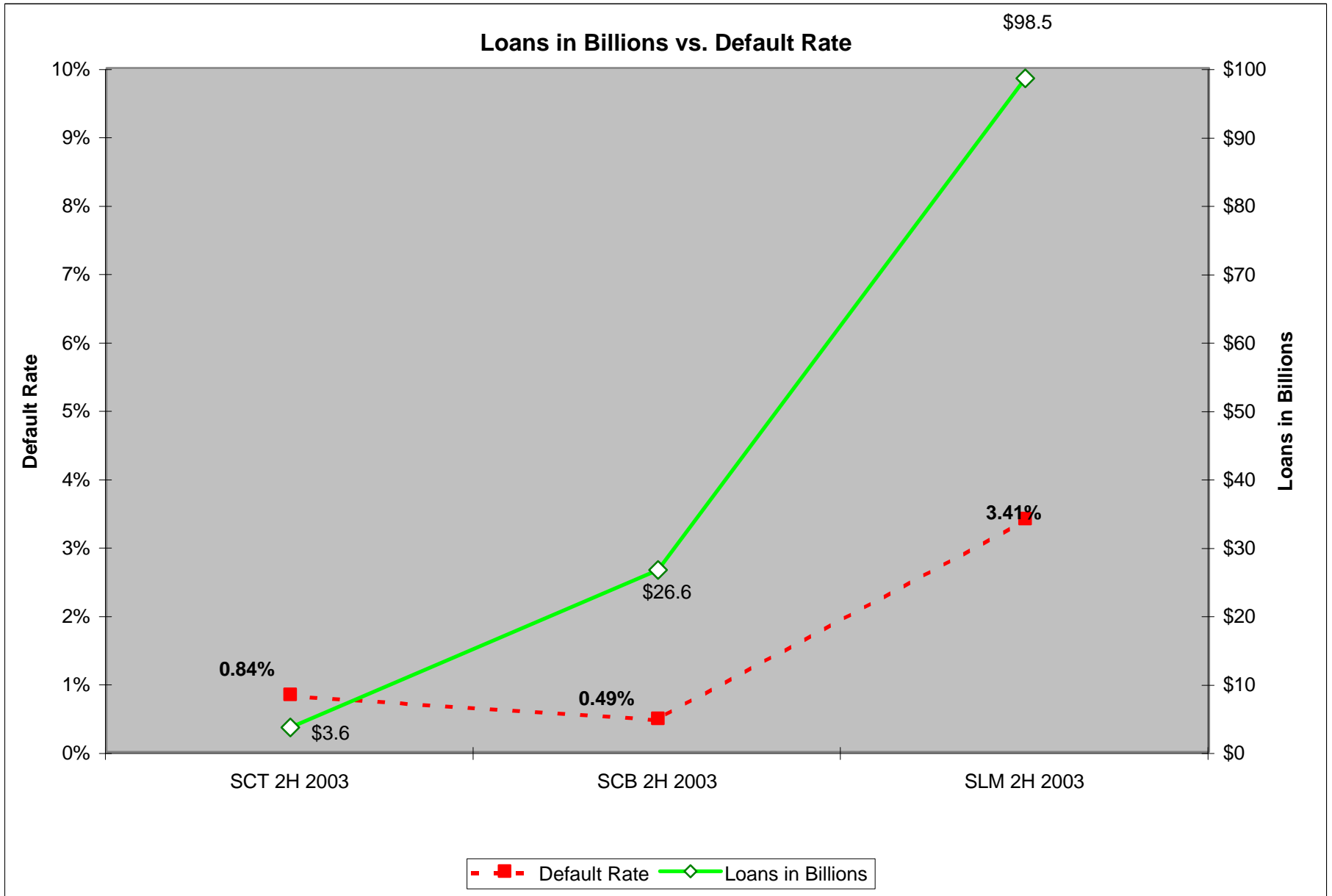


Chart 9

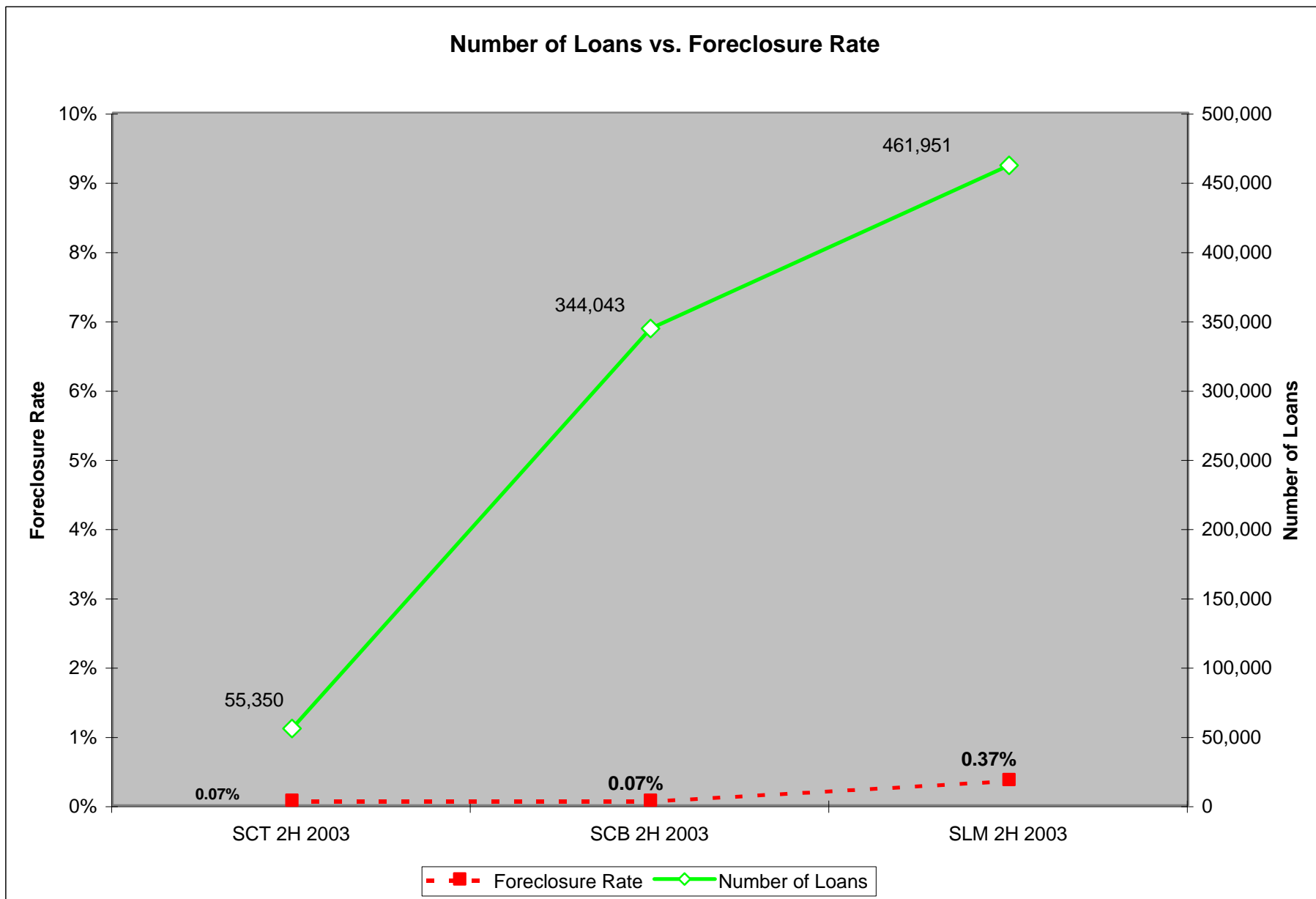


Chart 10

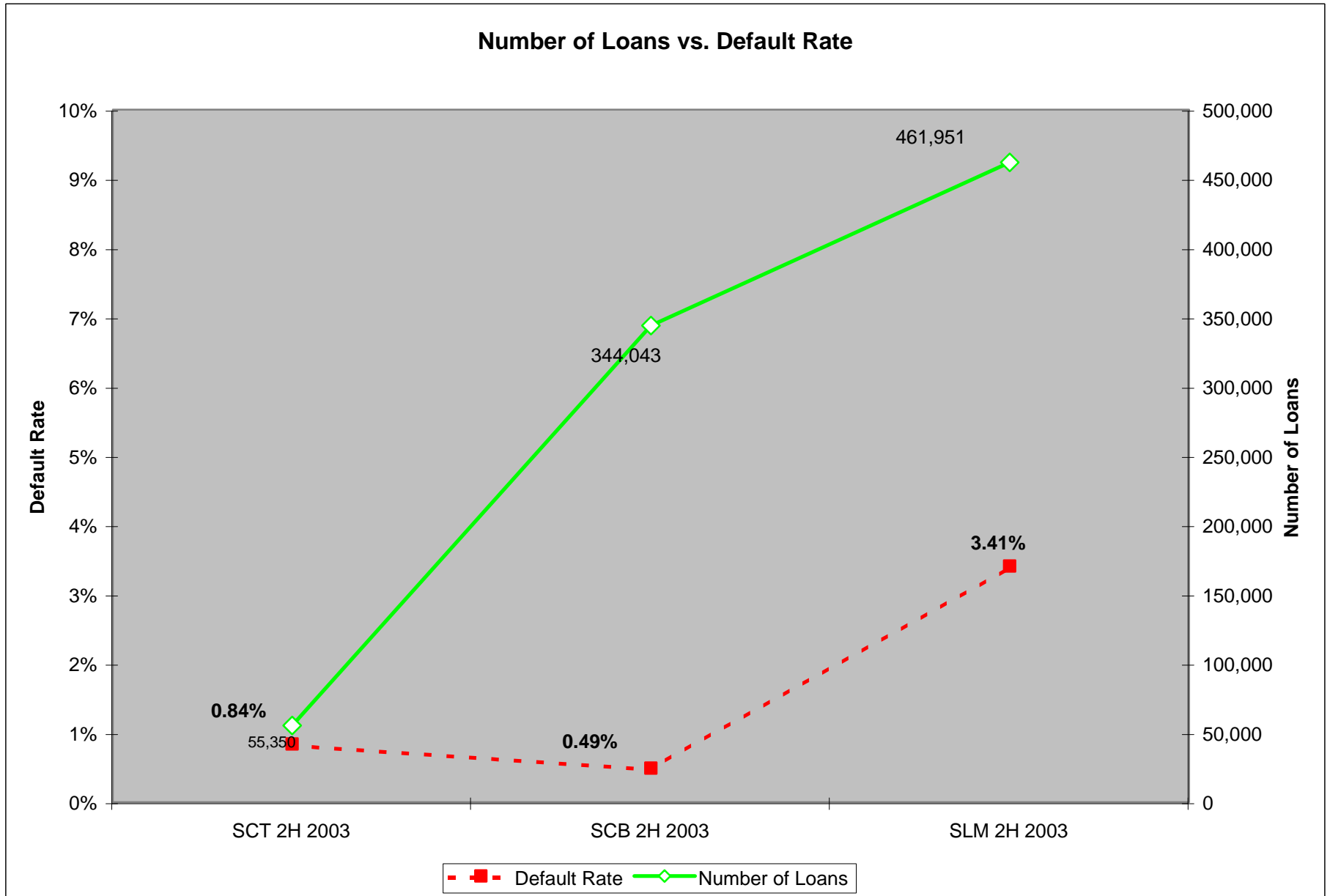
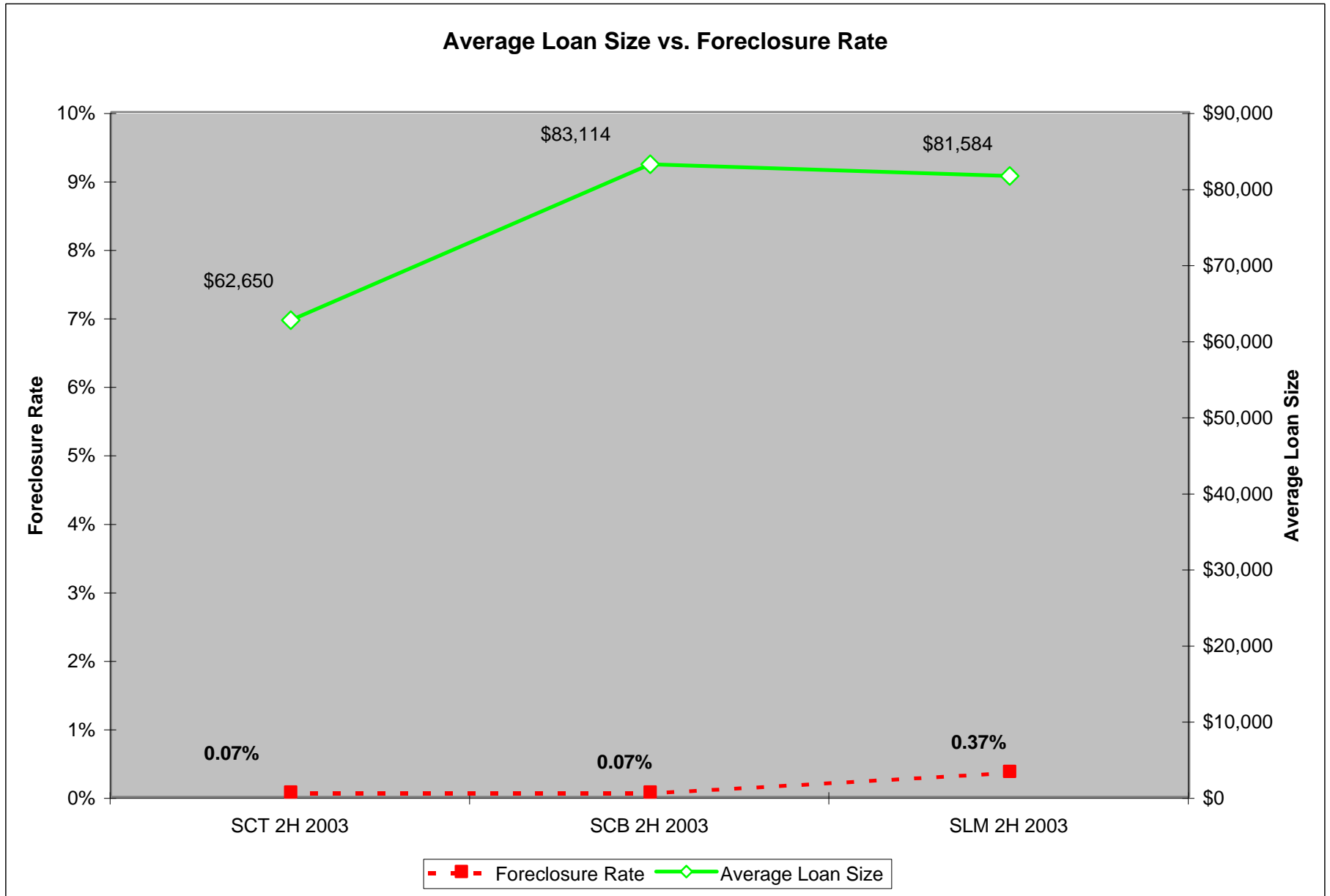
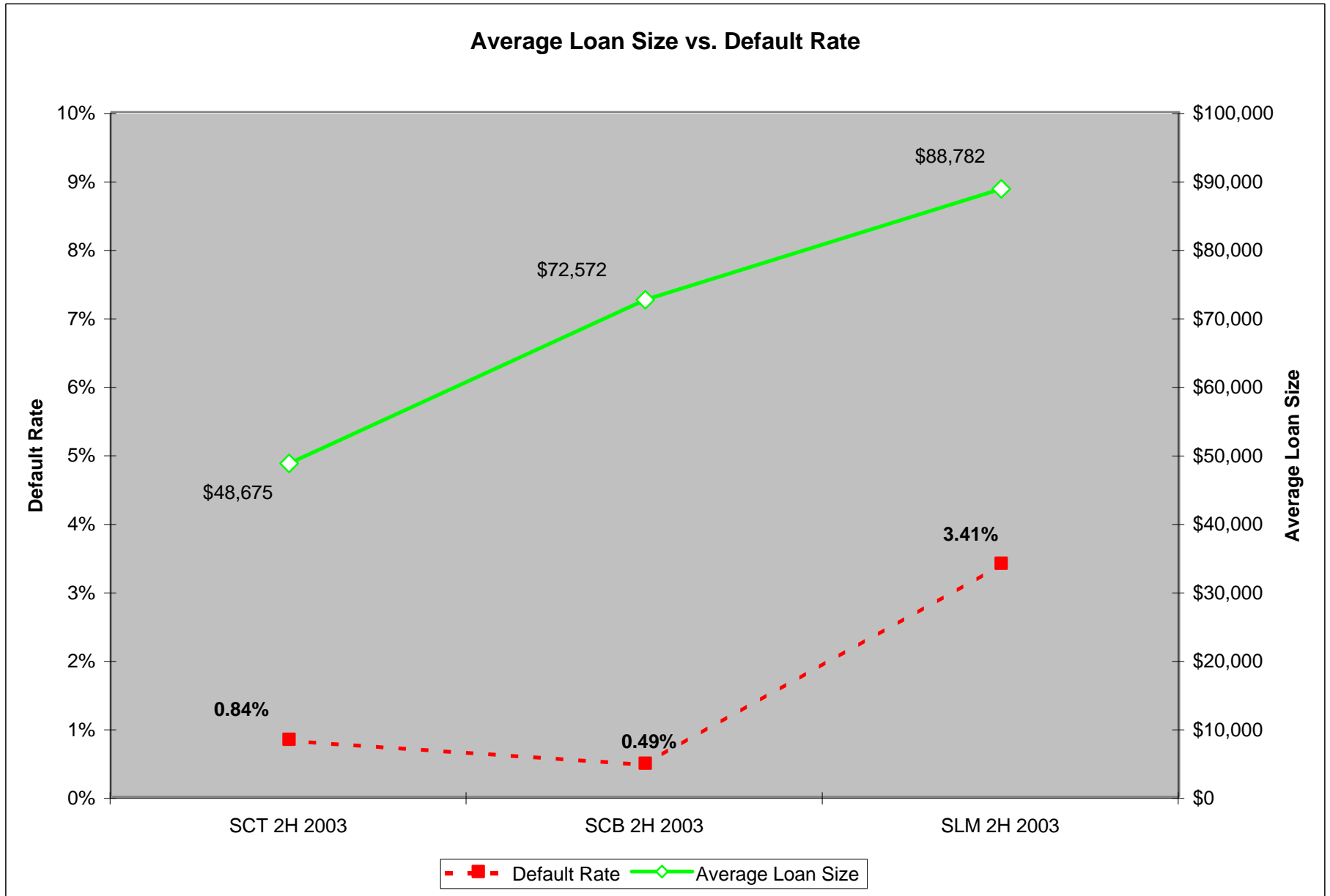


Chart 11





COMPARATIVE ANALYSIS – 1st HALF 2002

	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	247,204	428,830
Dollar Amount of Loan Foreclosure	\$1,863,730	\$11,725,505	\$152,658,963
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	\$72,124,685	\$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 23 thru 34.

COMPARATIVE ANALYSIS – 2nd HALF 2002

	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	\$1,861,563	\$18,508,292	\$158,326,759
Number of Loans in Foreclosure	34	250	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	\$93,291,577	\$1,157,573,777
Number of Loans in Default	349	1,707	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 23 thru 34.

Chart 13

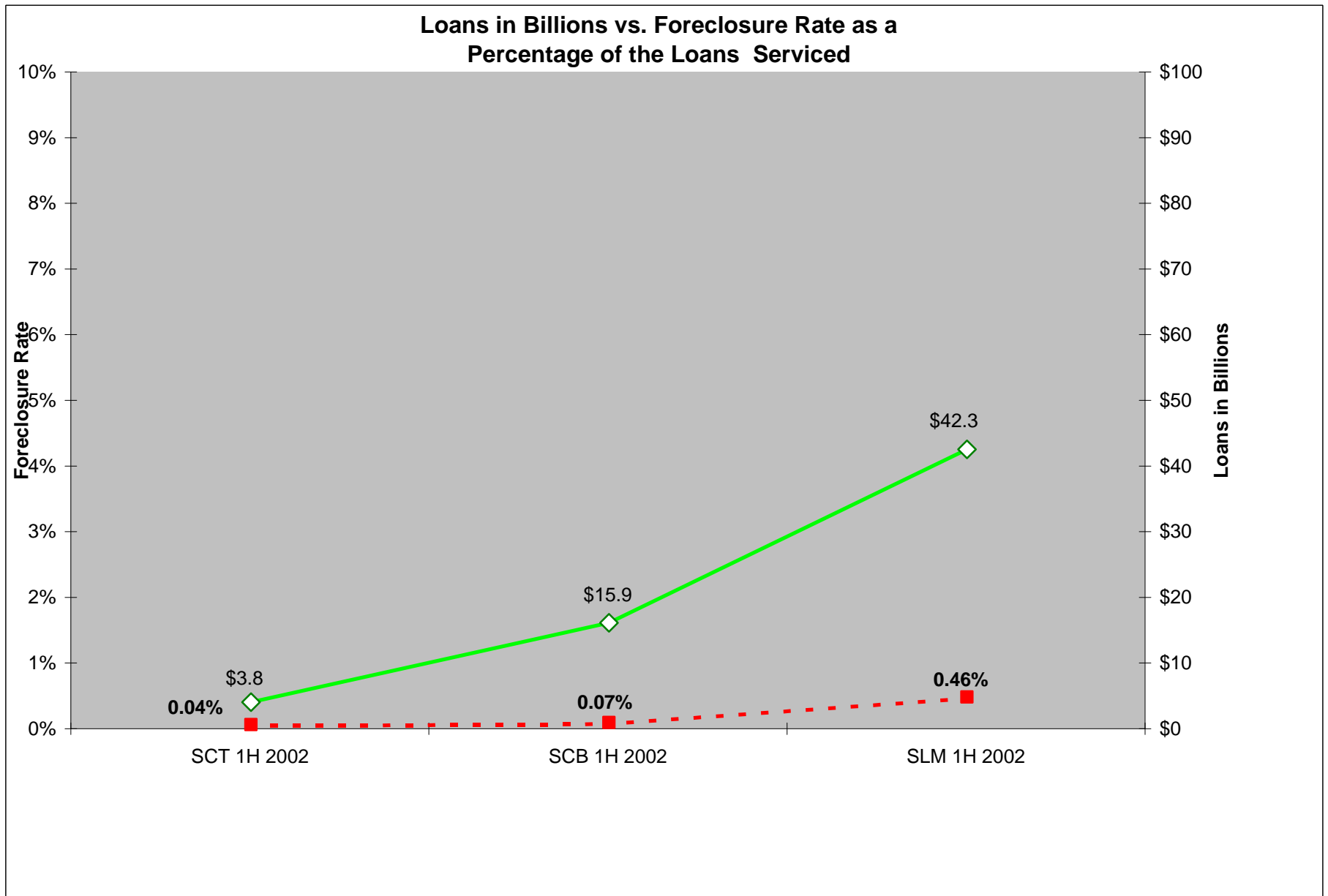


Chart 14

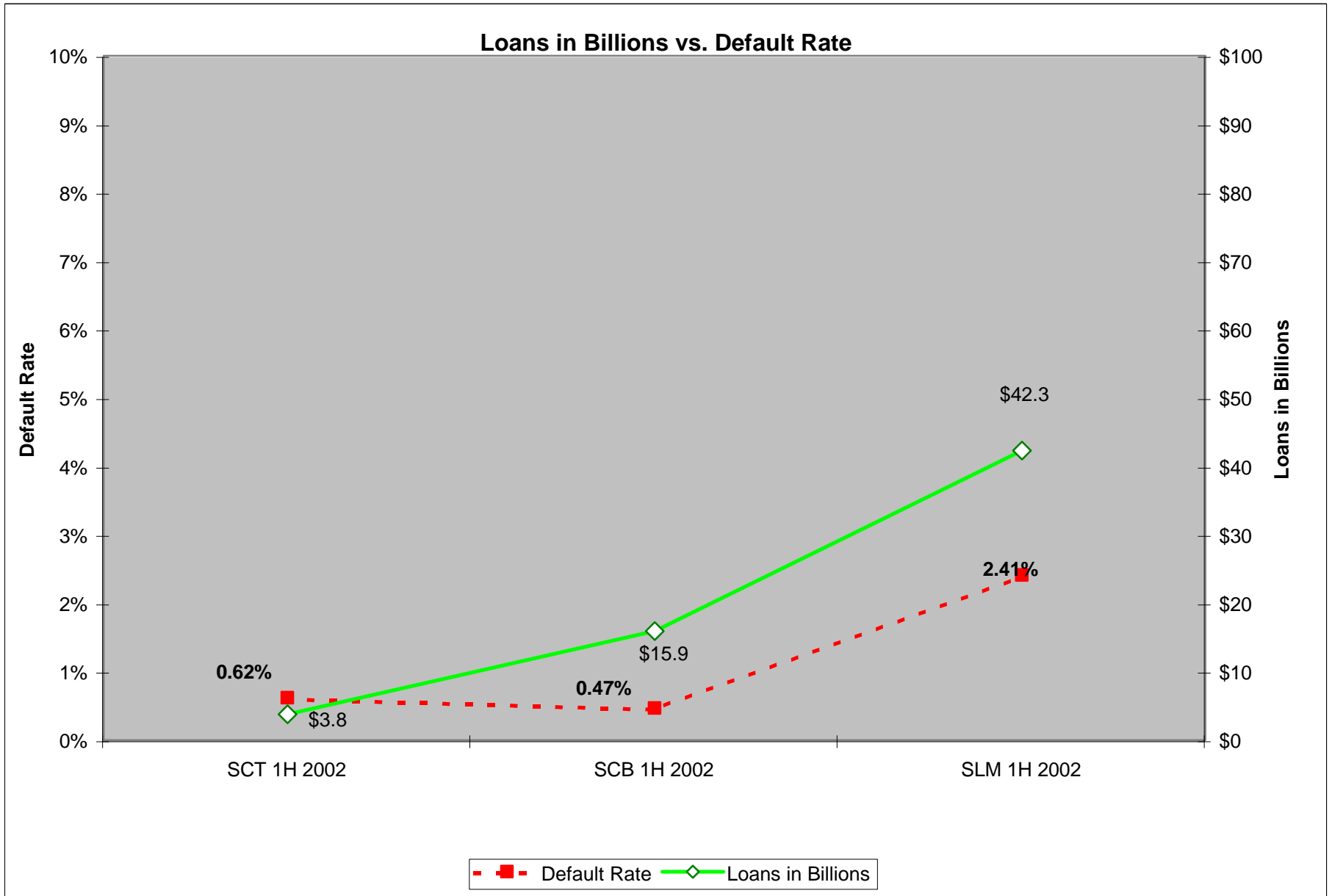


Chart 15

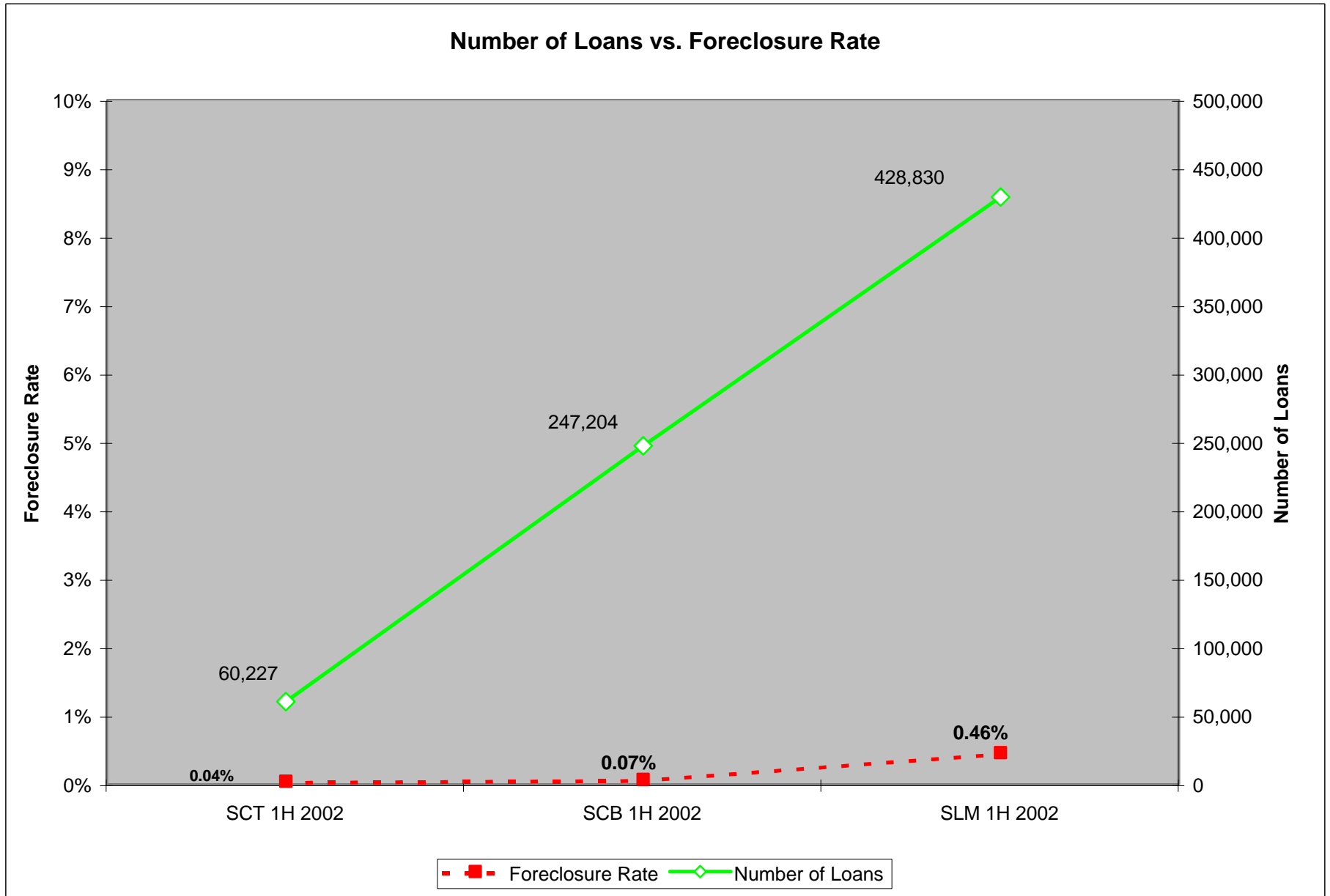


Chart 16

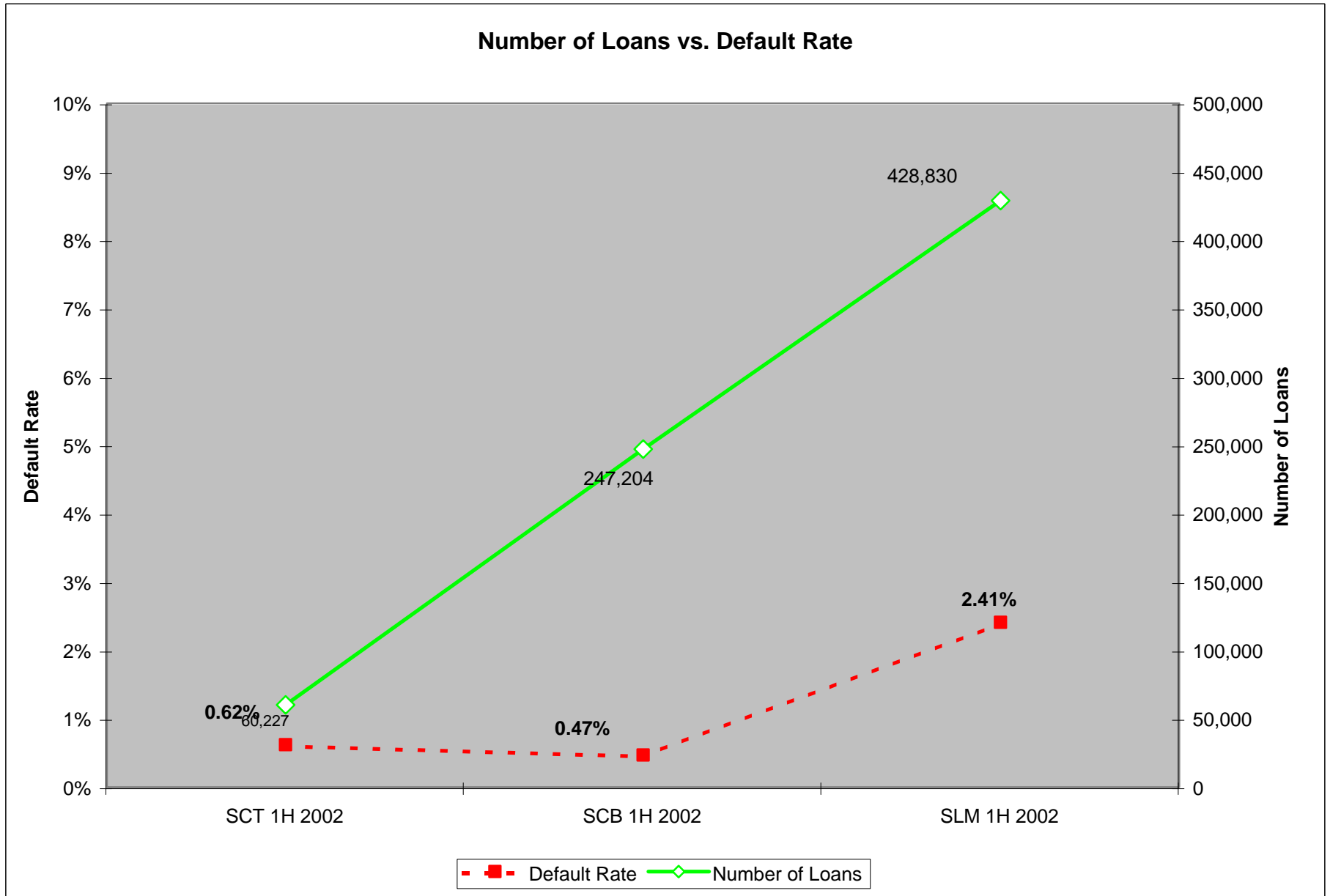


Chart 17

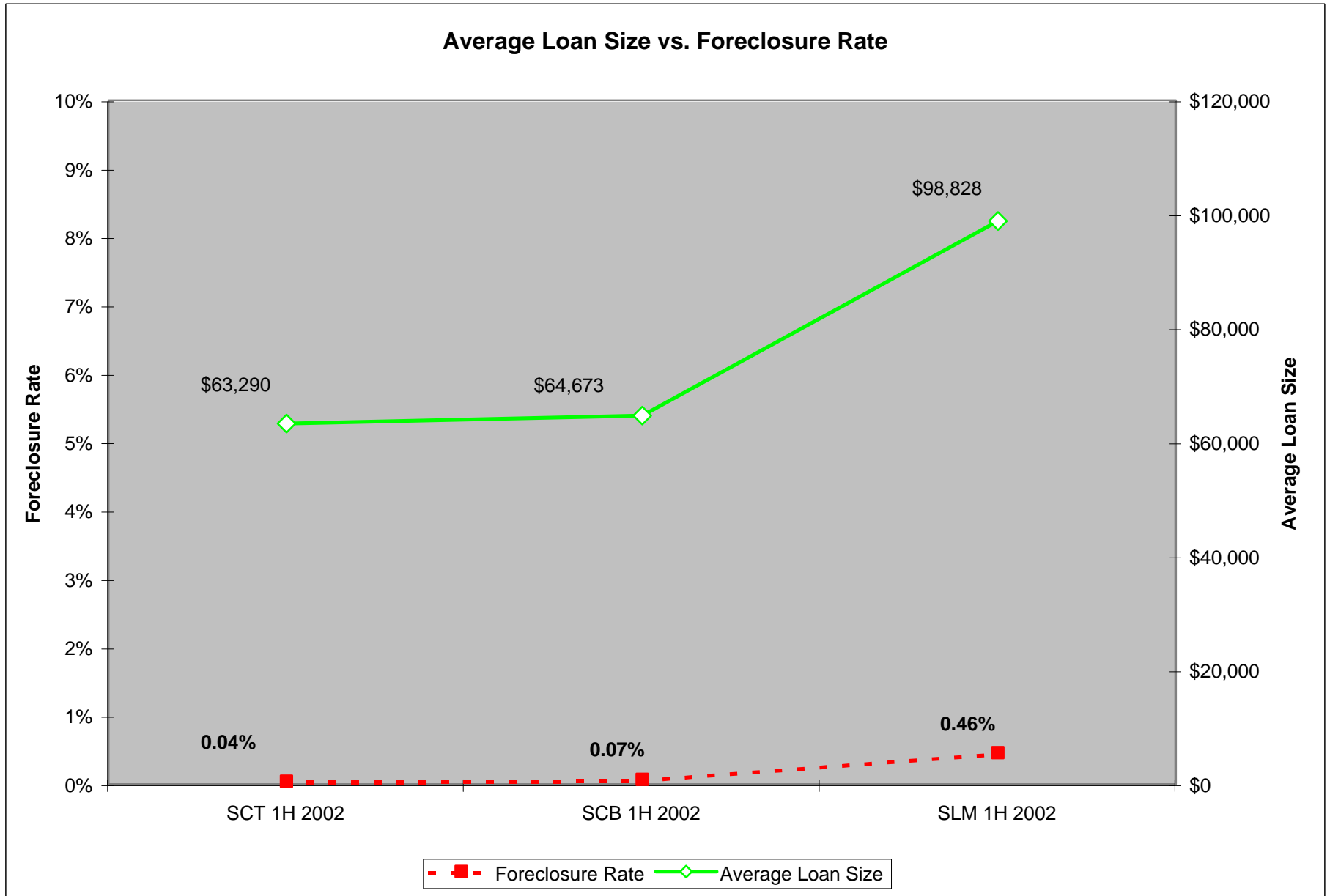


Chart 18

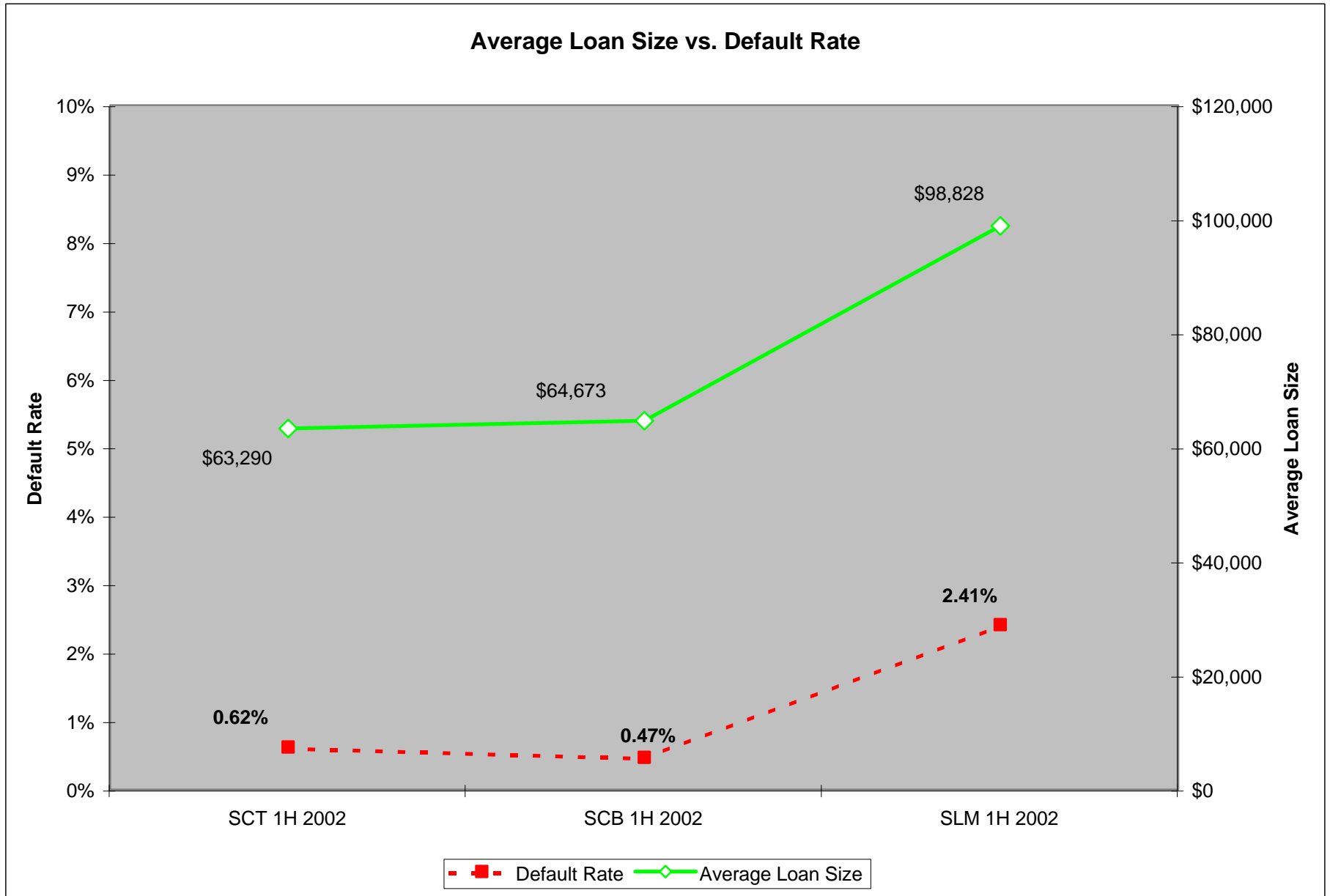


Chart 19

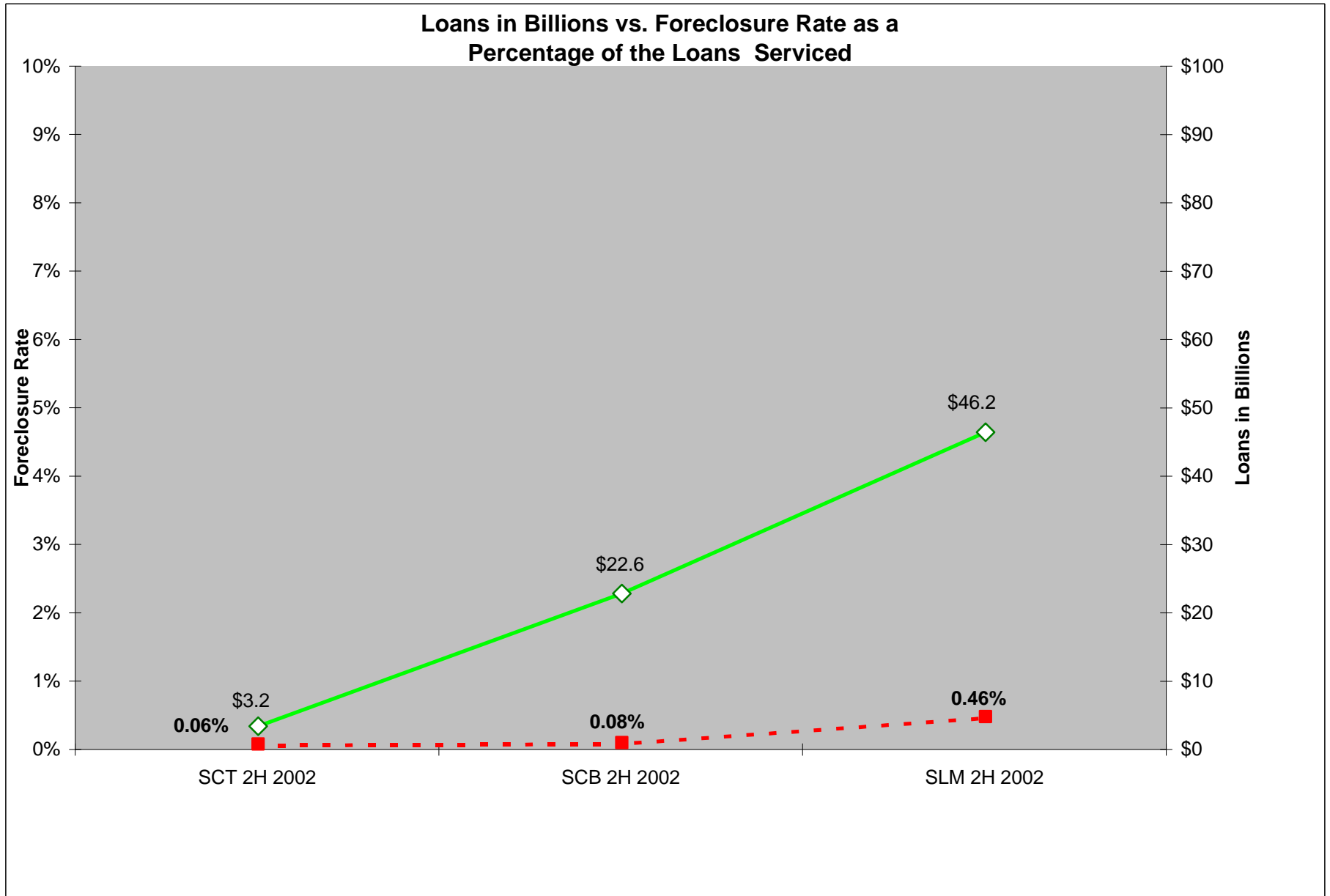


Chart 20

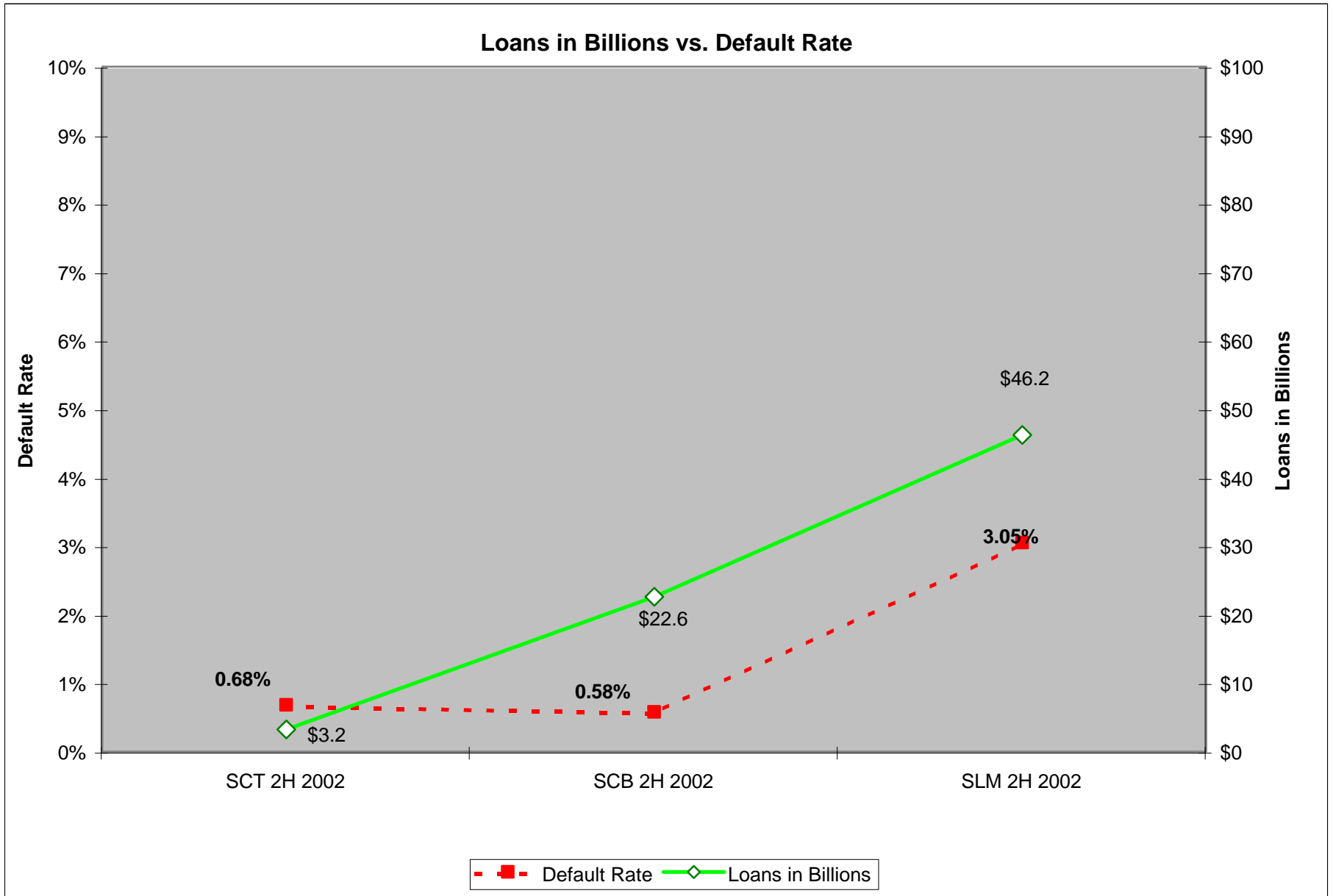


Chart 21

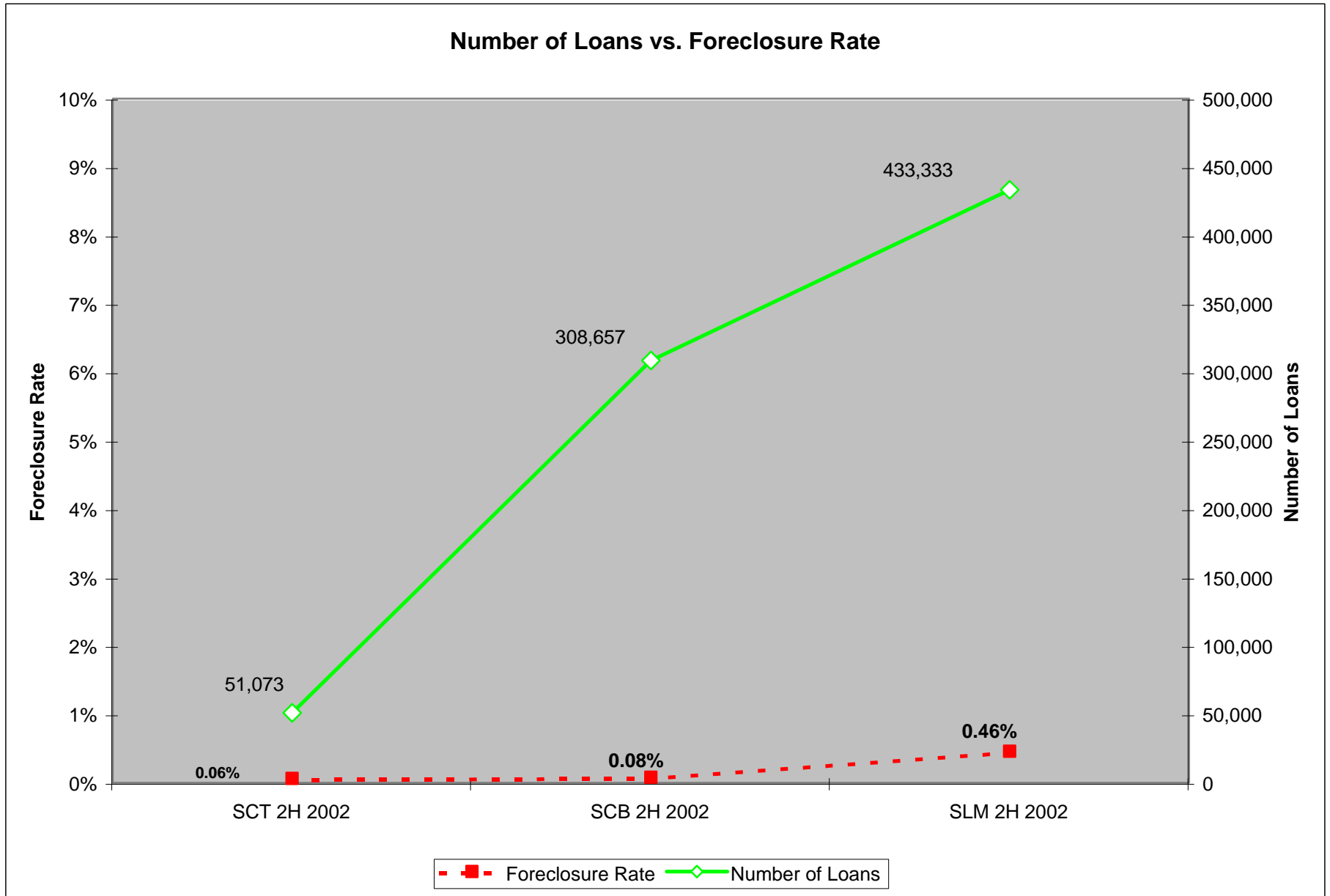


Chart 22

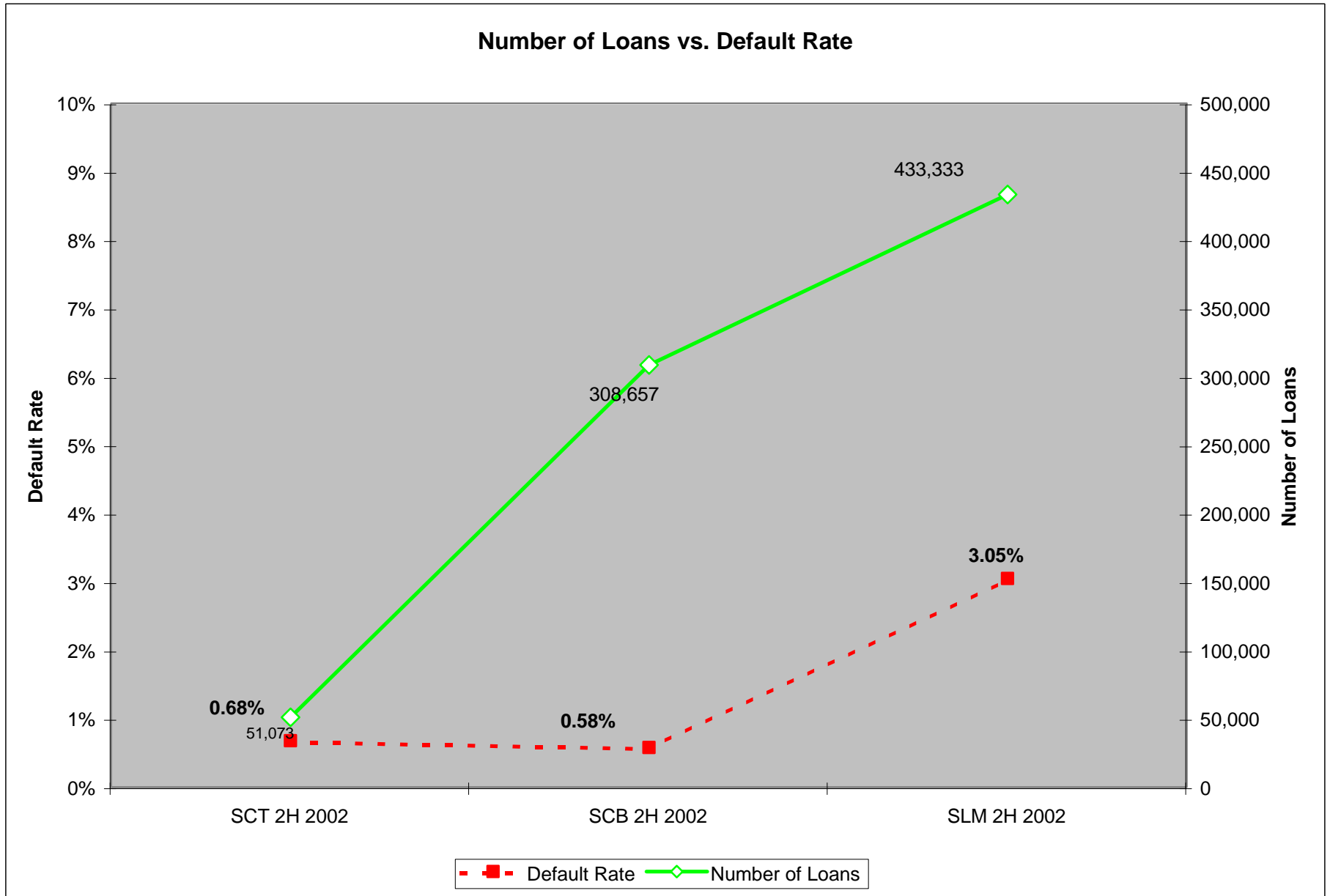


Chart 23

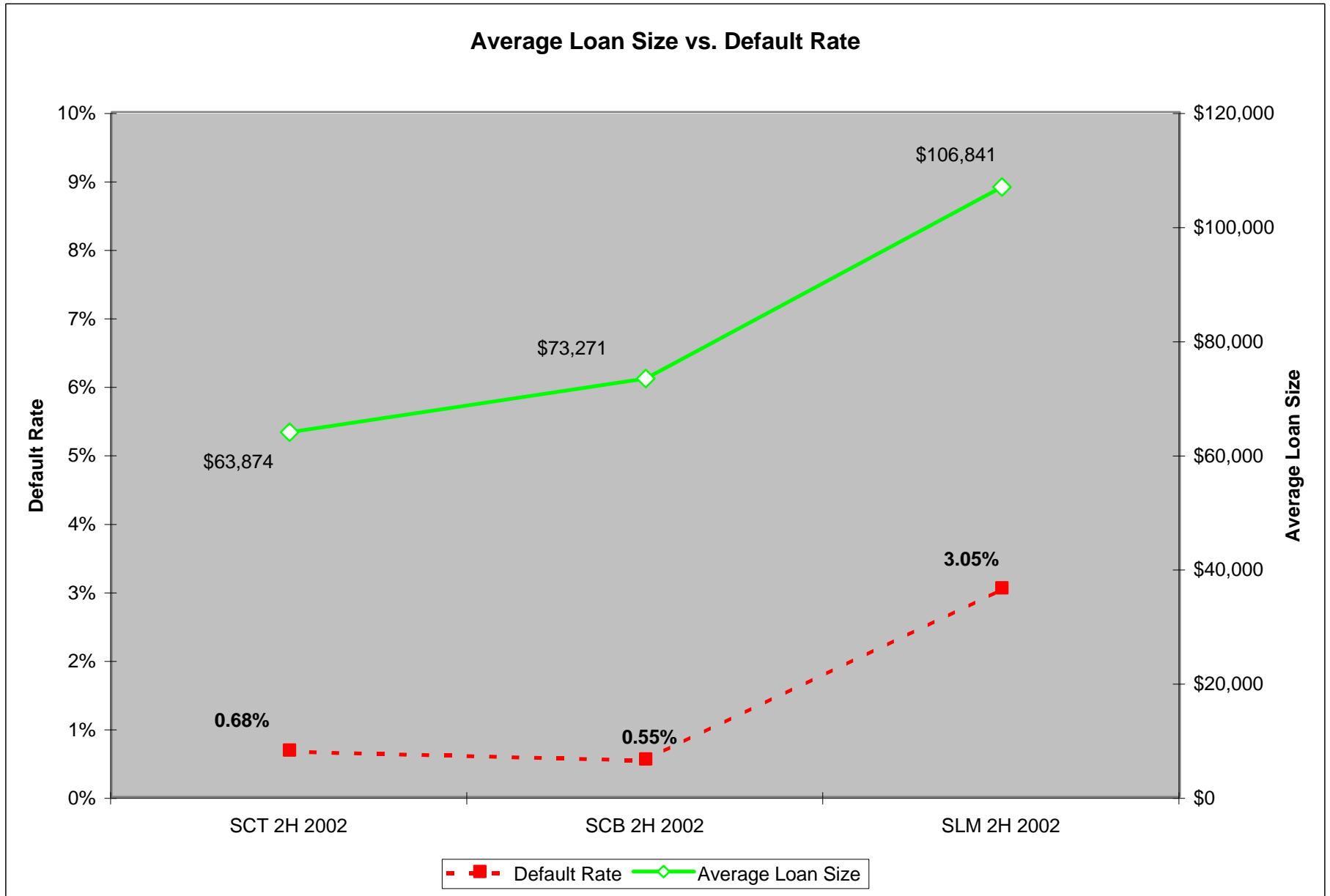
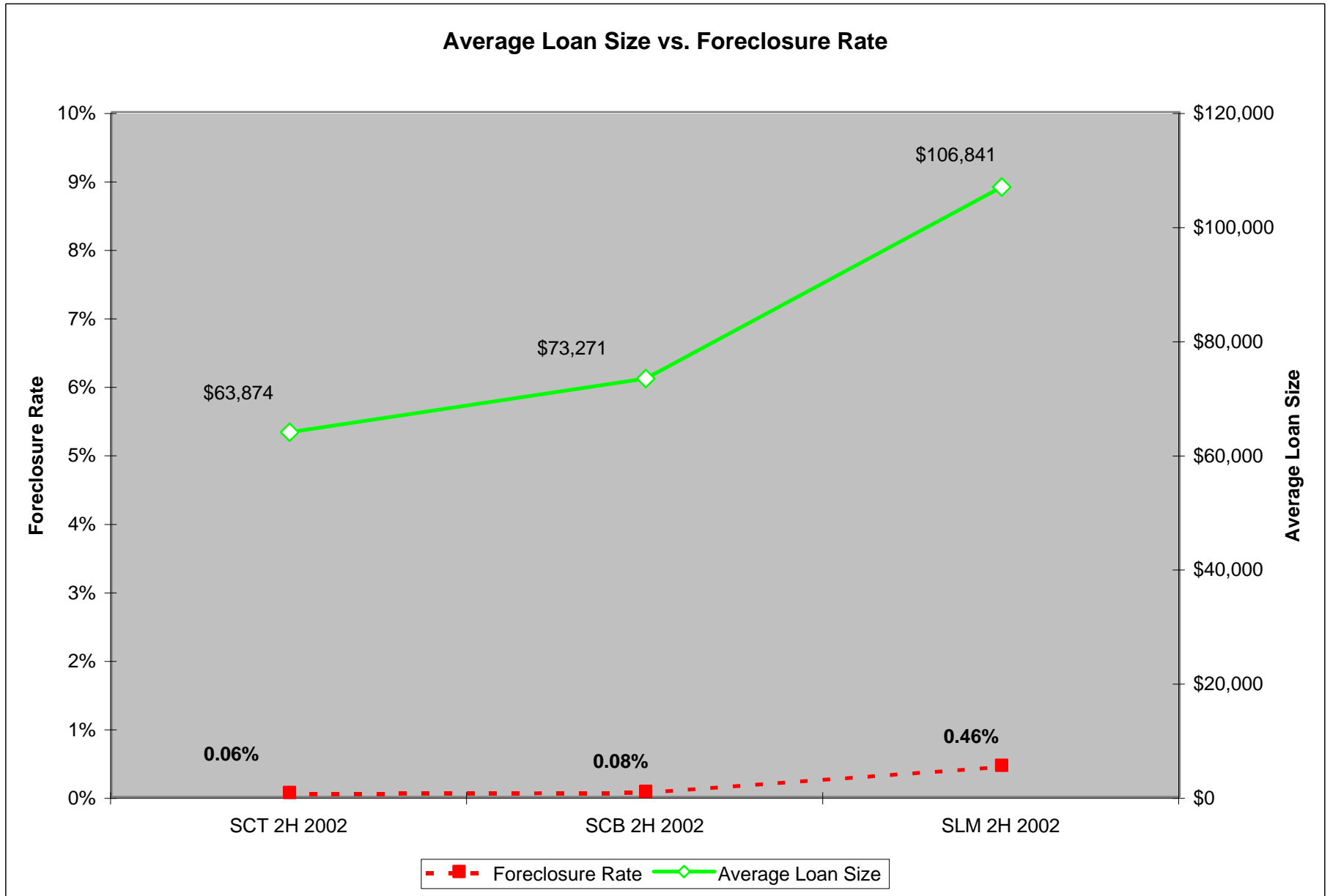


Chart 24



PART II

EXHIBIT A

STATE CHARTERED THRIFTS-COMMERCIAL BANKS-LICENSED MORTGAGE SERVICERS REPORTING LOANS ON WHICH THEY FORECLOSED FOR 2003 WITH INTEREST RATES OF 10% TO 12% AT TIME OF LOAN ORIGINATION*

2003			
Number of Loans	113,201	732,500	975,710
Number of total foreclosures	81	466	4794
Number of loan foreclosures reported with a note value greater than 10% or 12% in the case of a junior loan, at time of origin	0	32	2263
	Number of SCTS reporting 55	Number of SCBS reporting 507	Number of SLMS reporting 112

* Date of loan origination was not required by the default and foreclosure survey. Also it was not required to identify the institution as a loan originator or servicer.

EXHIBIT B

**STATE CHARTERED THRIFTS, STATE CHARTERED BANKS, STATE LICENSED MORTGAGE
SERVICERS, REPORTING LOAN FORECLOSURES WITHIN EIGHTEEN MONTHS OF LOAN
ORIGINATION FOR 2003***

2003

Number of loans	113,201	732,500	975,710
Number of foreclosures	81	466	4794
Number of institutions reporting loans which foreclosed within eighteen months of loan origination	3	30	21
	SCTS reporting 55	SCBS reporting 507	SLMS reporting 112

*The number of foreclosures by institutions reporting for the calendar year 2003 was approximately 5,341 (See exhibit A) . Of these foreclosures 4,794 or 89.7% were reported by State Licensed Mortgage Servicers. Of these 2,263 or approximately 42.9% of the total foreclosures had originating note rates that were 10% or greater. Of these 46.3% or 1,064 were foreclosed by one State Licensed Mortgage service institution. Although the aforesaid foreclosure s appears high, they represent 0.49% of the total amount of loans (975,710) in their portfolio. Appendix A identifies the Counties and Cities were these foreclosures have occurred.

PART III

EXHIBIT C

AN ANALYSIS OF 2003 FORECLOSURE RATE FOR THE STANDARD METROPOLITAN SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

COUNTIES	POPULATION	% Of IL Population	Reported 2003 SMSA Foreclosures Filings	Total IDFPR Foreclosures 2003
Cook	5,350,269	43.0%	15,814	
Du Page	912,044	7.3%	1,547	
Lake	666,111	5.3%	1,698	
Will	536,416	4.2%	2,231	
Mc Henry	270,504	1.6%	789	
Kane	425,545	3.4%	1,409	
Totals	8,155,889	65.3%	23,488	*5,341
State of Illinois	12,482,301	100%	**35,969	

The total foreclosures reported by institutions regulated by IDFPR for the year 2003 were 5,341. The (SMSA) reported 23,488 foreclosure filings for the same period. Therefore, the State Chartered Thrifts, Banks, and Licensed Mortgagees regulated by IDFPR had a 22.7% foreclosure rate (5,341) for the year 2003 representing 65% of the state's population of (8,155,889) versus 23,488 foreclosure filings by institutions not regulated by IDFPR comprising a 77.3% foreclosure rate representing (4,326,412) or 35% of the state's population. The actual foreclosures for institutions regulated by IDFPR increased slightly from 17.8% in 2002 to 22.7% in 2003. The foreclosure filings initiated for the SMSA six county area in 2003 decreased by 5.5% to 23,488 from 24,856 in 2002.

The database of all reporting SMSAS is not programmed to gather actual foreclosures, only foreclosure filings.

*This number comes from reports filed with IDFPR.

** Extrapolation based on 6 county data.

EXHIBIT D

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 SMSA Foreclosures Filings	Total IDFPR 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	

The total foreclosures reported by institutions regulated by IDFPR for the year 2002 were 4,445. The (SMSA) reported 24,856 foreclosure filings for the same time period. . Therefore, the State Chartered Thrifts, Banks and Licensed Mortgagees regulated by IDFPR had a 17.8% foreclosure rate (4,445) for the year 2002 representing 65% of the state's population of (8,155,889) versus 24,856 foreclosure filings by institutions not regulated by IDFPR comprising a 82.2% foreclosure rate representing (4,326,412) or 35% of the state's population. The foreclosures by institutions regulated by IDFPR decreased from 9,392 in 2001 to 4,445 in 2002, a decrease of 52.6%.

The database of all reporting SMSAS is not programmed to gather actual foreclosures, only foreclosure filings.

*This number comes from reports filed with IDFPR.

** Extrapolation based on 6 county data.

SUMMARY 2003

DOLLAR AMOUNT OF LOANS IN PORTFOLIO VERSUS PERCENT FORECLOSURE

State Chartered Thrifts: The first half of 2003 had a loan portfolio of 3.6B with 3.2M in foreclosures with a foreclosure rate of .07%. The second half had a loan portfolio of 3.6B and 2.5M in foreclosures and a foreclosure rate of .07%. There was no difference in the foreclosure rate for either period. (See Exhibit E).

Chartered Commercial Banks: The first half of 2003 had a loan portfolio of 29.1B with 17.1M in foreclosures and a foreclosure rate of .07%. The second half had a loan portfolio of 26.6B and 20.8M in foreclosures and a foreclosure rate of .07%. There was no difference in the foreclosure rate for either period.

State Licensed Mortgage Services: The first half of 2003 had a loan portfolio of 58.1B with 198.0M in foreclosures with a foreclosure rate of 0.60%. The second half of had a loan portfolio of 98.5B with 1.3B in foreclosures and a foreclosure rate of 0.37%. (See Exhibit E).

AVERAGE SIZE LOAN VERSUS FORECLOSURE

State Chartered Thrifts: For the first half 2003 the foreclosure rate was .07% on an average loan of 79K versus the second half which had a foreclosure rate of 0.07% on an average loan of 62K.

State Chartered Commercial Banks: First half of 2003 had a foreclosure rate of .07% on an average loan of 79K versus the second half which had a foreclosure rate of .07% on an average loan of 83K.

State Licensed Mortgage Services: First half of 2003 had a foreclosure rate of 0.60% on an average loan of 64K. Versus the second half which had a foreclosure rate of 0.37% on an average loan of 81K.

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 1.8M 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).

AVERAGE SIZE LOAN VERSUS 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.

PART IV

EXHIBIT E

ANALYSIS OF FORECLOSURES REPORTS 2003

	Dollar Amount of Loans in Portfolios		Dollar Amount of Loans in Foreclosure	
	1 st Half of 2003	2 nd Half of 2003	1 st Half of 2003	2 nd Half of 2003
State Chartered Thrifts	3.6B	3.6B	3.2M	2.5M
State Chartered Banks	29.1B	26.6B	17.0M	20.8M
Licensed Mortgage Services	58.1B	98.5B	198.0M	1.3B

	Percentage of Loans IN Foreclosure		Percentage of Loans NOT in Foreclosure	
	1 st Half of 2003	2 nd Half of 2003	1 st Half of 2003	2 nd Half of 2003
State Chartered Thrifts	0.07%	0.07%	99.93%	99.93%
State Chartered Banks	0.07%	0.07%	99.93%	99.93%
Licensed Mortgage Services	0.60%	0.37%	99.40%	99.63%

EXHIBIT F

ANALYSIS OF FORECLOSURES REPORTS 2002

	Dollar Amount of Loans in Portfolios		Dollar Amount of Loans in Foreclosure	
	1 st Half of 2002	2 nd Half of 2002	1 st Half of 2002	2 nd Half of 2002
State Chartered Thrifts	3.8B	3.2B	1.8M	1.8M
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 NOT in Foreclosure	
	1 st Half of 2002	2 nd Half of 2002	1 st Half of 2002	2 nd 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%

CONCLUSIONS

For the calendar year 2003, although there were 5,341 foreclosures identified by the institutions reporting, these foreclosures represented at most .30% of the dollar amount of loans serviced by entities regulated by this Office. Therefore, 99.70% of loans held by those institutions were NOT in foreclosure. This is an excellent achievement by institutions regulated by IDFPR considering the total dollar amount of loans in the portfolios versus the number of loans and total number of foreclosures.

Recommendations

1. Those State Chartered Thrifts, Banks and Licensed Mortgagees who reported a high number of foreclosures require more frequent on-site examinations. However, increased staffing is definitely needed in the examination and also the investigation process to achieve this goal, particularly in the Licensed Mortgage Banking Division. If additional resources are not available, perhaps monthly reporting of all foreclosures should be considered.
2. Consideration should be given in the modification of the default and foreclosure form to include the following, "Did any of these loans reported in #3, at the time of origination, have a note rate of greater than 10% in the case of a first lien mortgage loans or a note rate of greater than 12% in the case of a junior lien?" If yes, please indicate the total amount of loans should be changed to "total number of loans." Many institutions are reporting dollar amounts and not the actual number.
3. Institutions should report all foreclosures by property address, zip-code, city, county, loan date, foreclosure date, loan amount, and foreclosure status, pending or closed.
4. Institutions should report all high risk loans "home equity loans" in which the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than eight percentage points in the case of a junior mortgage, the yield on U.S. Treasury securities having comparable periods of maturity to the loan, maturity as of the fifteenth day of the month immediately preceding the month in which the application for the loan is received by the lender, or the total points and fees payable by the consumer at or before closing will exceed the greater of 5% of the total amount or \$800. (High Risk Home Loan Act (815 ILSC 137).
5. All entities regulated by IDFPR with default/foreclosure rates in excess of 10% should receive on-site examinations to review all relevant files in greater detail and depth.

APPENDIX A

Foreclosures by County

Adams	3	Macoupin	2
Bureau	1	Madison	20
Carroll	1	Marion	3
Champaign	3	Marshall	2
Christian	2	McDonough	1
Clark	2	McHenry	7
Clinton	1	McLean	2
Cook	585	Mercer	1
De Kalb	1	Monroe	1
Dewitt	2	Montgomery	1
Douglas	1	Ogle	1
Du Page	8	Peoria	22
Edgar	3	Putnam	1
Ford	5	Randolph	2
Franklin	2	Richland	2
Fulton	3	Rock Island	10
Henry	1	Saint Clair	39
Iroquois	1	Saline	1
Jackson	2	Sangamon	8
Jefferson	1	Stephenson	5
Kane	12	Tazewell	8
Kankakee	14	Vermilion	3
Knox	3	Warren	4
La Salle	1	Washington	1
Lake	18	Wayne	1
Lawrence	2	Whiteside	2
Lee	1	Will	22
Livingston	1	Williamson	1
Logan	2	Winnebago	34
Macon	11	Woodford	1

Foreclosures by City

City	County	ST	Zip	Loans Fore-closed	City	County	ST	Zip	Loans Fore-closed
QUINCY	Adams	IL	62301	3	CHICAGO	Cook	IL	60612	3
PRINCETON	Bureau	IL	61356	1	CHICAGO	Cook	IL	60614	1
LANARK	Carroll	IL	61046	1	CHICAGO	Cook	IL	60616	2
CHAMPAIGN	Champaign	IL	61820	1	CHICAGO	Cook	IL	60617	39
CHAMPAIGN	Champaign	IL	61821	1	CHICAGO	Cook	IL	60619	26
URBANA	Champaign	IL	61802	1	CHICAGO	Cook	IL	60620	30
MOUNT AUBURN	Christian	IL	62547	1	CHICAGO	Cook	IL	60621	25
TAYLORVILLE	Christian	IL	62568	1	CHICAGO	Cook	IL	60622	1
MARSHALL	Clark	IL	62441	2	CHICAGO	Cook	IL	60623	11
HUEY	Clinton	IL	62252	1	CHICAGO	Cook	IL	60624	19
BELLWOOD	Cook	IL	60104	5	CHICAGO	Cook	IL	60626	1
BLUE ISLAND	Cook	IL	60406	3	CHICAGO	Cook	IL	60628	61
BRIDGEVIEW	Cook	IL	60455	1	CHICAGO	Cook	IL	60629	10
CALUMET CITY	Cook	IL	60409	13	CHICAGO	Cook	IL	60630	1
CHICAGO	Cook	IL	60605	1	CHICAGO	Cook	IL	60632	2
CHICAGO	Cook	IL	60606	1	CHICAGO	Cook	IL	60633	2
CHICAGO	Cook	IL	60608	2	CHICAGO	Cook	IL	60636	40
CHICAGO	Cook	IL	60609	16	CHICAGO	Cook	IL	60637	13

City	County	ST	Zip	Loans Fore- closed	City	County	ST	Zip	Loans Fore- closed
CHICAGO	Cook	IL	60638	4	GLENWOOD	Cook	IL	60425	3
CHICAGO	Cook	IL	60639	6	HARVEY	Cook	IL	60426	48
CHICAGO	Cook	IL	60640	1	HAZEL CREST	Cook	IL	60429	8
CHICAGO	Cook	IL	60643	17	HOMETOWN	Cook	IL	60456	1
CHICAGO	Cook	IL	60644	16	HOMewood	Cook	IL	60430	3
CHICAGO	Cook	IL	60647	1	LANSING	Cook	IL	60438	1
CHICAGO	Cook	IL	60649	10	MATTESON	Cook	IL	60443	3
CHICAGO	Cook	IL	60651	24	MAYWOOD	Cook	IL	60153	8
CHICAGO	Cook	IL	60652	5	MIDLOTHIAN	Cook	IL	60445	1
CHICAGO	Cook	IL	60653	5	ORLAND PARK	Cook	IL	60462	1
CHICAGO	Cook	IL	60656	1	PARK FOREST	Cook	IL	60466	8
CHICAGO	Cook	IL	60657	4	POSEN	Cook	IL	60469	2
CHICAGO HEIGHTS	Cook	IL	60411	20	RICHTON PARK	Cook	IL	60471	2
COUNTRY CLUB HILLS	Cook	IL	60478	10	RIVERDALE	Cook	IL	60827	3
DES PLAINES	Cook	IL	60019	1	ROBBINS	Cook	IL	60472	5
DOLTON	Cook	IL	60419	18	SOUTH HOLLAND	Cook	IL	60473	3
EVANSTON	Cook	IL	60201	1	STEGER	Cook	IL	60475	1
FLOSSMOOR	Cook	IL	60422	7	STREAMWOOD	Cook	IL	60107	1
FOREST PARK	Cook	IL	60130	1	WESTCHESTER	Cook	IL	60154	2
					KIRKLAND	DE KALB	IL	60146	1

City	County	ST	Zip	Loans Fore- closed	City	County	ST	Zip	Loans Fore- closed
CLINTON	DEWITT	IL	61727	1	CARBONDALE	Jackson	IL	62901	2
KENNEY	DEWITT	IL	61749	1	MOUNT VERNON	Jefferson	IL	62864	1
CAMARGO	Douglas	IL	61919	1	AURORA	Kane	IL	60505	5
ADDISON	DU PAGE	IL	60101	2	AURORA	Kane	IL	60506	3
AURORA	DU PAGE	IL	60504	2	AURORA	Kane	IL	60507	1
BLOOMINGDALE	DU PAGE	IL	60108	1	ELGIN	Kane	IL	60120	3
DOWNERS GROVE	DU PAGE	IL	60515	1	BRADLEY	Kankakee	IL	60915	1
NAPERVILLE	DU PAGE	IL	60565	1	KANKAKEE	Kankakee	IL	60901	12
WOODRIDGE	DU PAGE	IL	60517	1	SAINT ANNE	Kankakee	IL	60964	1
KANSAS	Edgar	IL	61933	1	ABINGDON	Knox	IL	61410	1
PARIS	Edgar	IL	61944	2	GALESBURG	Knox	IL	61401	1
GIBSON CITY	Ford	IL	60936	3	VICTORIA	Knox	IL	61485	1
KEMPTON	Ford	IL	60946	2	SENECA	La Salle	IL	61360	1
BENTON	Franklin	IL	62812	1	ANTIOCH	Lake	IL	60002	1
MULKEYTOWN	Franklin	IL	62865	1	BARRINGTON	Lake	IL	60010	1
LIVERPOOL	Fulton	IL	61543	1	BUFFALO GROVE	Lake	IL	60089	1
LONDON MILLS	Fulton	IL	61544	1	GRAYSLAKE	Lake	IL	60030	1
VERMONT	Fulton	IL	61484	1	GURNEE	Lake	IL	60031	1
ORION	Henry	IL	61273	1	LAKE VILLA	Lake	IL	60046	2
CLIFTON	Iroquois	IL	60927	1	MUNDELEIN	Lake	IL	60060	1

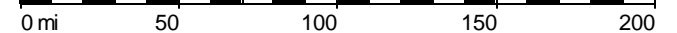
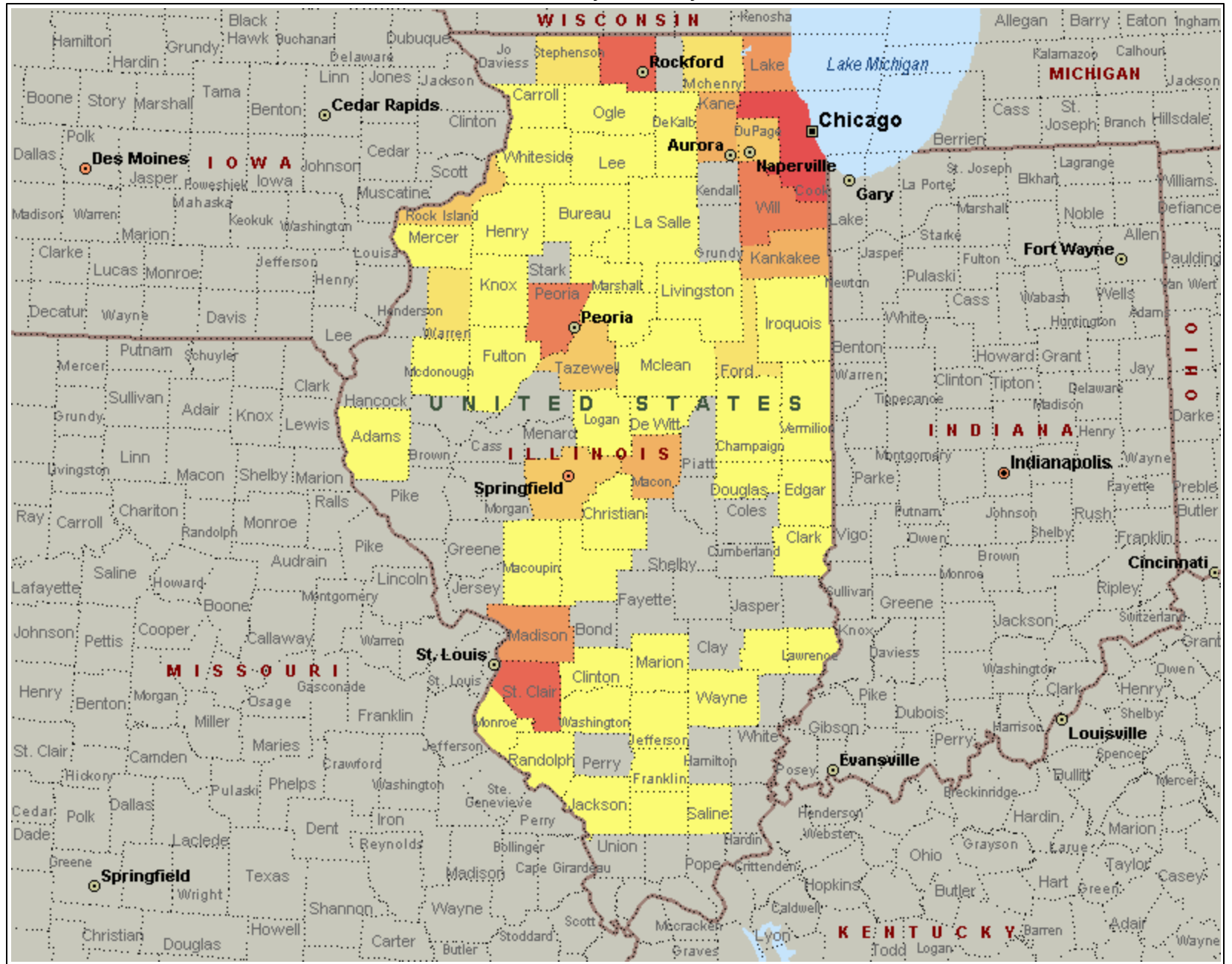
City	County	ST	Zip	Loans Fore- closed	City	County	ST	Zip	Loans Fore- closed
NORTH CHICAGO	Lake	IL	60064	2	GLEN CARBON	Madison	IL	62034	1
ROUND LAKE	Lake	IL	60073	4	GRANITE CITY	Madison	IL	62040	3
WAUKEGAN	Lake	IL	60085	1	MADISON	Madison	IL	62060	1
ZION	Lake	IL	60099	3	MARYVILLE	Madison	IL	62062	1
BRIDGEPORT	Lawrence	IL	62417	1	TROY	Madison	IL	62294	1
SUMNER	Lawrence	IL	62466	1	WOOD RIVER	Madison	IL	62095	1
DIXON	Lee	IL	61021	1	CENTRALIA	Marion	IL	62801	3
DWIGHT	Livingston	IL	60420	1	LACON	Marshall	IL	61540	1
EMDEN	Logan	IL	62635	1	WASHBURN	Marshall	IL	61570	1
LINCOLN	Logan	IL	62656	1	SCIOTA	McDonough	IL	61475	1
DECATUR	Macon	IL	62521	6	HARVARD	McHenry	IL	60033	1
DECATUR	Macon	IL	62522	2	LAKE IN THE HILLS	McHenry	IL	60156	1
DECATUR	Macon	IL	62526	1	MCHENRY	McHenry	IL	60050	4
NIANTIC	Macon	IL	62551	2	WONDER LAKE	McHenry	IL	60097	1
CARLINVILLE	Macoupin	IL	62626	1	BLOOMINGTON	McLean	IL	61701	1
MOUNT OLIVE	Macoupin	IL	62069	1	COOKSVILLE	McLean	IL	61730	1
ALTON	Madison	IL	62002	6	JOY	Mercer	IL	61260	1
COLLINSVILLE	Madison	IL	62234	2	FULTS	Monroe	IL	62244	1
EAST ALTON	Madison	IL	62024	3	LITCHFIELD	Montgomery	IL	62056	1
EDWARDSVILLE	Madison	IL	62025	1	ROCHELLE	Ogle	IL	61068	1

City	County	ST	Zip	Loans Fore- closed	City	County	ST	Zip	Loans Fore- closed
CHILLICOTHE	Peoria	IL	61523	1	EAST SAINT LOUIS	SAINT CLAIR	IL	62203	4
ELMWOOD	Peoria	IL	61529	1	EAST SAINT LOUIS	SAINT CLAIR	IL	62204	6
PEORIA	Peoria	IL	61603	9	EAST SAINT LOUIS	SAINT CLAIR	IL	62205	3
PEORIA	Peoria	IL	61604	2	EAST SAINT LOUIS	SAINT CLAIR	IL	62206	4
PEORIA	Peoria	IL	61605	5	EAST SAINT LOUIS	SAINT CLAIR	IL	62207	3
PEORIA	Peoria	IL	61606	1	FAIRVIEW HEIGHTS	SAINT CLAIR	IL	62208	1
PEORIA	Peoria	IL	61614	3	O FALLON	SAINT CLAIR	IL	62269	6
GRANVILLE	Putnam	IL	61326	1	CARRIER MILLS	Saline	IL	62917	1
CHESTER	Randolph	IL	62233	1	NEW BERLIN	Sangamon	IL	62670	1
SPARTA	Randolph	IL	62286	1	SPRINGFIELD	Sangamon	IL	62702	3
OLNEY	Richland	IL	62450	2	SPRINGFIELD	Sangamon	IL	62703	2
CARBON CLIFF	Rock Island	IL	61239	1	SPRINGFIELD	Sangamon	IL	62704	2
MOLINE	Rock Island	IL	61265	2	DAVIS	Stephenson	IL	61019	1
ROCK ISLAND	Rock Island	IL	61201	5	FREEPORT	Stephenson	IL	61032	2
SILVIS	Rock Island	IL	61282	2	LENA	Stephenson	IL	61048	2
BELLEVILLE	SAINT CLAIR	IL	62220	3	CREVE COEUR	Tazewell	IL	61610	1
BELLEVILLE	SAINT CLAIR	IL	62223	3	EAST PEORIA	Tazewell	IL	61611	1
BELLEVILLE	SAINT CLAIR	IL	62226	2	MINIER	Tazewell	IL	61759	1
CASEYVILLE	SAINT CLAIR	IL	62232	2	PEKIN	Tazewell	IL	61554	4
DUPO	SAINT CLAIR	IL	62239	2	WASHINGTON	Tazewell	IL	61571	1

City	County	ST	Zip	Loans Fore- closed	City	County	ST	Zip	Loans Fore- closed
DANVILLE	Vermilion	IL	61832	1	ROMEOVILLE	Will	IL	60446	1
RANKIN	Vermilion	IL	60960	1	WILMINGTON	Will	IL	60481	2
RIDGE FARM	Vermilion	IL	61870	1	JOHNSTON CITY	Williamson	IL	62951	1
KIRKWOOD	Warren	IL	61447	1	LOVES PARK	Winnebago	IL	61111	1
LITTLE YORK	Warren	IL	61453	1	MACHESNEY PARK	Winnebago	IL	61115	3
MONMOUTH	Warren	IL	61462	2	ROCKFORD	Winnebago	IL	61101	10
OKAWVILLE	Washington	IL	62271	1	ROCKFORD	Winnebago	IL	61102	8
FAIRFIELD	Wayne	IL	62837	1	ROCKFORD	Winnebago	IL	61103	3
PROPHETSTOWN	Whiteside	IL	61277	1	ROCKFORD	Winnebago	IL	61104	5
STERLING	Whiteside	IL	61081	1	ROCKFORD	Winnebago	IL	61107	1
BOLINGBROOK	Will	IL	60440	1	ROCKFORD	Winnebago	IL	61108	1
CRETE	Will	IL	60417	3	ROCKFORD	Winnebago	IL	61109	1
ELWOOD	Will	IL	60421	1	ROCKTON	Winnebago	IL	61072	1
JOLIET	Will	IL	60432	4	LOWPOINT	Woodford	IL	61545	1
JOLIET	Will	IL	60433	3					
JOLIET	Will	IL	60435	2					
JOLIET	Will	IL	60436	1					
LOCKPORT	Will	IL	60441	2					
MOKENA	Will	IL	60448	1					
NEW LENOX	Will	IL	60451	1					

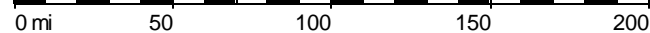
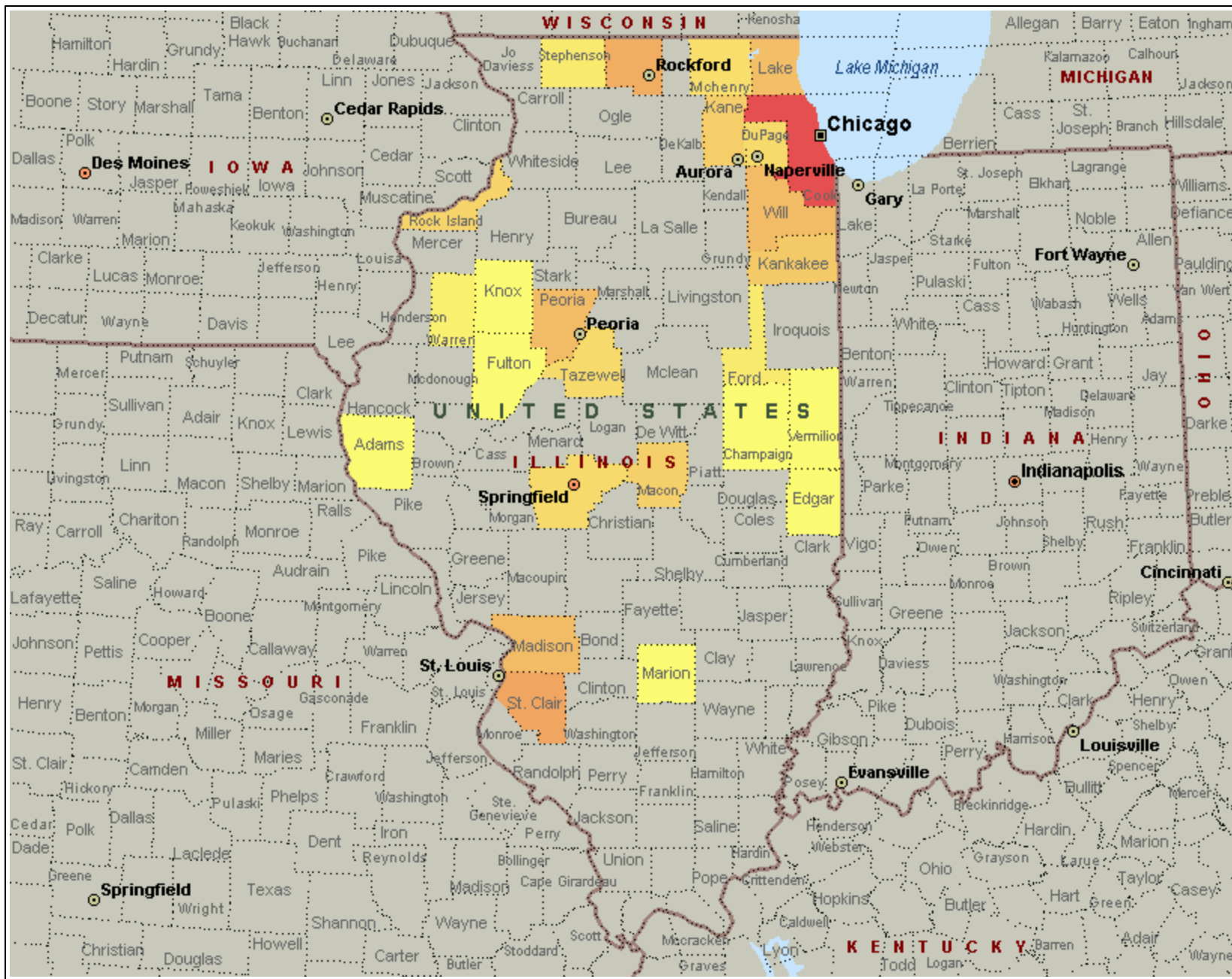
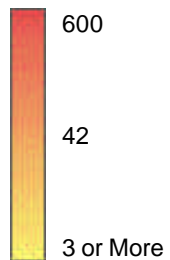
Illinois Foreclosures by County

Foreclosures by County



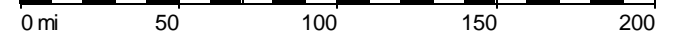
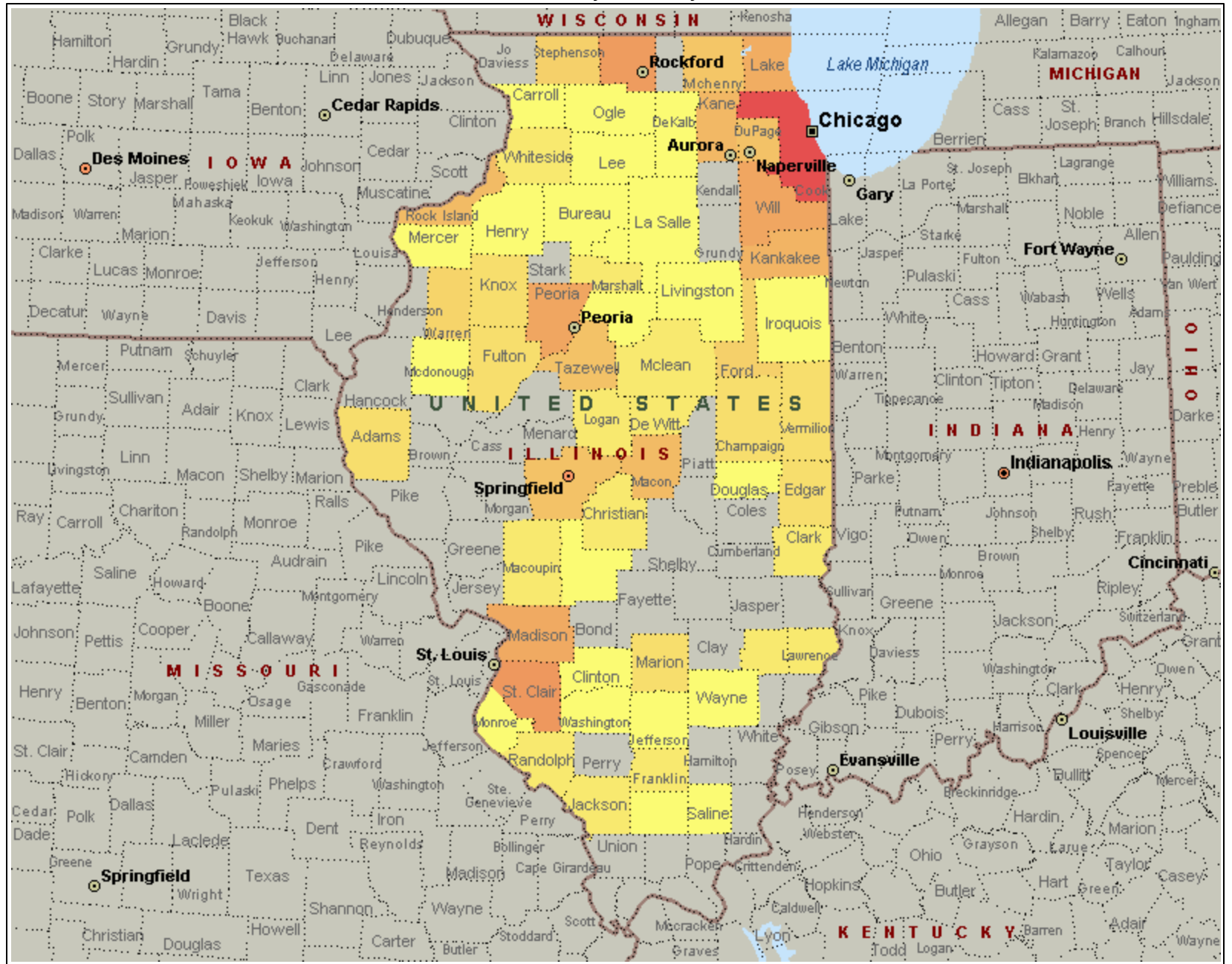
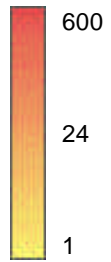
Illinois Counties with 3 or More Foreclosures

Foreclosures by County



Illinois Foreclosures by County

Foreclosures by County



Illinois Foreclosures by County

Counties with More than 500 Foreclosures

Over 500

Counties with 50 - 500 Foreclosures

50 to 500

Counties with Less than 50 Foreclosures

31 to 49

21 to 30

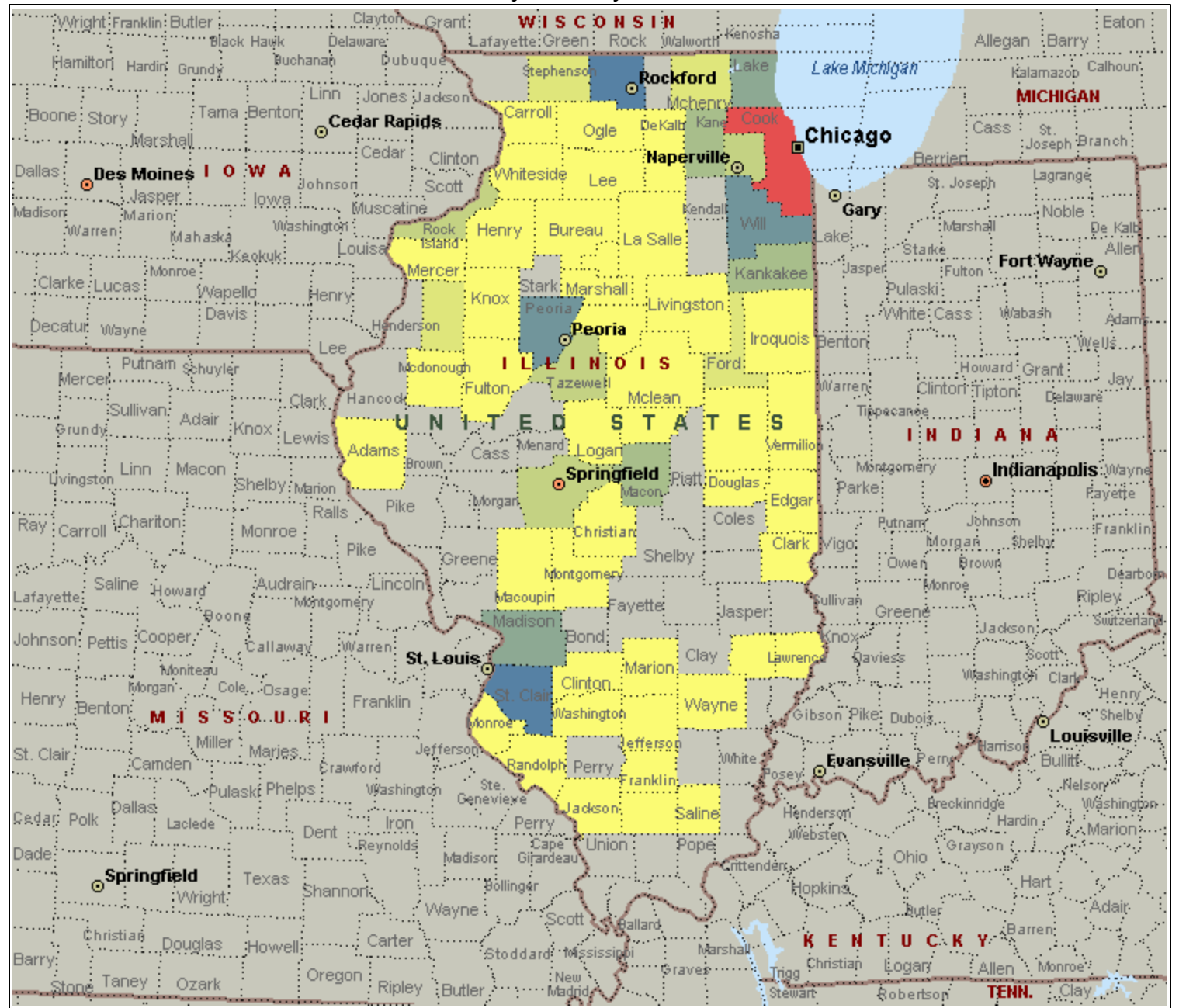
16 to 20

11 to 15

8 to 10

4 to 7

1 to 3



0 mi 50 100 150 200

Copyright © 1988-2003 Microsoft Corp. and/or its suppliers. All rights reserved. <http://www.microsoft.com/mappoint>
 © Copyright 2002 by Geographic Data Technology, Inc. All rights reserved. © 2002 Navigation Technologies. All rights reserved. This data includes information taken with permission from Canadian authorities © 1991-2002 Government of Canada (Statistics Canada and/or Geomatics Canada), all rights reserved.

APPENDIX B

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount of loans 01-/06/03	Number of loans 01/03-06/03	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
T		3,654,618,547.00	57,851.00	18,506,495.00	368.00	3,268,975.00	41.00			0.09%
F		0.00	0.00	0.00	0.00	0.00	0.00			0
M		58,163,503,276.00	513,759.00	992,315,829.00	17,417.00	198,960,737.00	3,087.00			0.34%
S		29,198,821,371.97	328,457.50	132,682,594.00	1,692.50	17,045,839.36	215.00			0.06%
Total		91,016,943,194.97	900,067.50	1,143,504,918.00	19,477.50	219,275,551.36	3,343.00			0.24%
T	Allied First Bank, sb	880,000.00	4.00	0.00	0.00	0.00	0.00	N	N	0
T	American Savings Bank of Danville	32,887,000.00	943.00	262,000.00	12.00	9,000.00	1.00	N	N	0.03%
T	American Union Savings and Loan	1,624,000.00	20.00	0.00	0.00	0.00	0.00	N	N	0
T	Arcola Homestead Savings Bank	981,600.00	42.00	0.00	0.00	0.00	0.00	N	N	0
T	Beardstown Savings	28,158,000.00	1,156.00	334,000.00	9.00	0.00	0.00	N	N	0
T	Capaha Bank	5,912,000.00	214.00	223,000.00	4.00	0.00	0.00	N	N	0
T	Citizens Savings Bank	215,159,000.00	3,293.00	1,444,000.00	14.00	1,430,000.00	7.00	N	N	0.66%
T	Collinsville Building & Loan Association	47,070,660.00	843.00	70,486.00	3.00	0.00	0.00	N	N	0
T	Columbus Savings Bank	4,795,000.00	57.00	0.00	0.00	0.00	0.00	N	N	0
T	Community Savings Bank	188,180,000.00	2,359.00	785,000.00	6.00	0.00	0.00	N	N	0
T	DeWitt Savings Bank	44,433,000.00	747.00	502,000.00	12.00	0.00	0.00	N	N	0
T	EFS Bank	425,174,491.00	3,611.00	414,897.00	4.00	0.00	0.00	N	N	0
T	Eureka Savings Bank	175,989,000.00	3,244.00	3,181,896.00	55.00	102,801.00	1.00	N	N	0.06%
T	First Bank & Trust S.B., Pairs	104,084,000.00	2,517.00	950,000.00	32.00	187,000.00	4.00	N	N	0.18%
T	First Bank of the Americas, S.B.	34,912,000.00	375.00	954,000.00	8.00	240,174.00	2.00	N	N	0.69%
T	First Savanna Savings Bank	6,231,000.00	190.00	124,000.00	1.00	0.00	0.00	N	N	0
T	First Savings Bank	21,617,000.00	526.00	165,500.00	6.00	0.00	0.00	N	N	0
T	First Savings Bank of Hegewisch	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
T	First Security Trust & Savings Bank	32,648,500.00	369.00	290,000.00	5.00	0.00	0.00	N	N	0
T	Flora Savings Bank	13,390,000.00	402.00	91,000.00	5.00	0.00	0.00	N	N	0
T	George Washington Savings Bank	43,612,000.00	656.00	583,000.00	8.00	0.00	0.00	N	N	0
T	Harvard Savings Bank	65,553,000.00	894.00	512,000.00	5.00	0.00	0.00	N	N	0
T	Howard Savings Bank	8,116,000.00	34.00	600,000.00	1.00	323,000.00	1.00	N	N	3.98%
T	Hoyne Savings Bank	199,043,000.00	2,347.00	0.00	0.00	0.00	0.00	N	N	0
T	Jacksonville Savings Bank	235,853,000.00	5,019.00	1,752,000.00	48.00	579,000.00	17.00	N	N	0.25%
T	Liberty Bank for Savings	285,572,000.00	3,087.00	392,000.00	3.00	0.00	0.00	N	N	0
T	Lincoln Park Savings Bank	81,380,000.00	326.00	391,000.00	2.00	0.00	0.00	N	N	0
T	Lincoln State Bank, S.B.	50,008,000.00	614.00	194,000.00	2.00	0.00	0.00	N	N	0
T	Lisle Savings Bank	289,397,000.00	2,976.00	400,000.00	6.00	0.00	0.00	N	N	0
T	Marion County Savings Bank	30,651,000.00	960.00	397,000.00	17.00	81,000.00	1.00	N	N	0.26%
T	McHenry Savings Bank	113,322,000.00	1,143.00	570,000.00	5.00	0.00	0.00	N	N	0
T	Millford Building and Loan Association	9,849,712.00	489.00	8,226.00	2.00	0.00	0.00	N	N	0
T	Morris Building and Loan	21,363,000.00	684.00	0.00	0.00	0.00	0.00	N	N	0
T	Mt Morris Savings and Loan	16,664,000.00	414.00	370,000.00	16.00	0.00	0.00	N	N	0
T	Nashville Savings Bank	9,001,000.00	164.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01/-06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
T	Nokomis Savings Bank	706,000.00	57.00	1,000.00	1.00	0.00	0.00	N	N	0
T	North County Savings Bank	12,652,000.00	192.00	21,000.00	1.00	0.00	0.00	N	N	0
T	North Shore Trust and Savings	95,235,417.00	1,112.00	99,172.00	3.00	0.00	0.00	N	N	0
T	Okaw Building and Loan	10,846,000.00	326.00	156,000.00	8.00	0.00	0.00	N	N	0
T	Ottawa Savings Bank	67,497,000.00	1,034.00	316,000.00	5.00	0.00	0.00	N	N	0
T	Pekin Savings Bank	26,508,000.00	801.00	306,000.00	9.00	111,000.00	2.00	N	N	0.42%
T	Pulaski Savings Bank	27,015,000.00	302.00	0.00	0.00	0.00	0.00	N	N	0
T	Rantoul First Bank	13,959,000.00	251.00	121,000.00	2.00	93,000.00	1.00	N	N	0.67%
T	Royal Savings Bank	21,228,000.00	379.00	0.00	0.00	0.00	0.00	N	N	0
T	Security Bank (Springfield)	155,043,000.00	4,251.00	481,000.00	9.00	41,000.00	1.00	N	Y	0.03%
T	Security Savings Bank	36,135,000.00	1,216.00	298,000.00	15.00	36,000.00	2.00	N	N	0.10%
T	South End Savings	12,574,000.00	220.00	0.00	0.00	0.00	0.00	N	N	0
T	Streator Home Building & Loan Assoc.	58,906,000.00	1,381.00	160,000.00	5.00	36,000.00	1.00	N	N	0.06%
T	Tremont Savings Bank	17,776,000.00	550.00	72,000.00	2.00	0.00	0.00	N	N	0
T	Twin Oaks Savings Bank	32,596,500.00	517.00	0.00	0.00	0.00	0.00	N	N	0
T	Union Savings Bank	52,418,026.00	1,254.00	306,399.00	10.00	0.00	0.00	N	N	0
T	Wabash Savings Bank	3,780,000.00	126.00	17,000.00	2.00	0.00	0.00	N	N	0
T	Washington Savings Bank	66,628,641.00	1,380.00	190,919.00	5.00	0.00	0.00	N	N	0
T	Waukegan Savings and Loan	83,950,000.00	1,641.00	0.00	0.00	0.00	0.00	N	N	0
T	West Town Savings Bank	16,534,000.00	146.00	0.00	0.00	0.00	0.00	N	N	0
		3,654,618,547.00	57,851.00	18,506,495.00	368.00	3,268,975.00	41.00			0.09%

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution Type	1 (A) Dollar Amount of loans 01/-06/03	1 (B) Number of loans 01/03-06/03	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	Loans With	Percentage (3A/1A)
							After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	1St Community Bank	5,738,000.00	139.00	0.00	0.00	0.00	N	N	0
S	1st Equity Bank	34,855,000.00	167.00	21,406,000.00	1.00	0.00	N	N	0
S	1st State Bank of Mason City	4,720,000.00	146.00	0.00	0.00	0.00	N	N	0
S	ABN Amro Bank Chicago Branch	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Allegiance Community Bank	12,323,000.00	54.00	0.00	0.00	0.00	N	N	0
S	Alpha Community Bank	28,177,000.00	531.00	449,000.00	5.00	242,000.00	N	N	0.86%
S	Alpine Bank of Illinois	490,000,000.00	6,300.00	1,264,500.00	26.00	870,456.00	N	N	0.18%
S	Amalgamated Bank of Chicago	31,748,000.00	453.00	0.00	0.00	0.00	N	N	0
S	American Chartered Bank	151,673,354.00	1,232.00	416,900.00	2.00	0.00	N	N	0
S	American Community Bank & Trust	21,738,000.00	203.00	0.00	0.00	0.00	N	N	0
S	American Eagle Bank	1,103,000.00	3.00	0.00	0.00	0.00	N	N	0
S	American Enterprise Bank	37,835,000.00	270.00	0.00	0.00	0.00	N	N	0
S	American Heartland Bank and Trust	6,138,000.00	34.00	0.00	0.00	0.00	N	N	0
S	American Metro Bank	6,619,333.00	25.00	0.00	0.00	0.00	N	N	0
S	Americaunited Bank and Trust Company Usa	9,065,545.00	125.00	0.00	0.00	0.00	N	N	0
S	Amerimark Bank	19,563,652.00	486.00	0.00	0.00	0.00	N	N	0
S	Anchor Bank	22,437,000.00	335.00	0.00	0.00	0.00	N	N	0
S	Anchor State Bank	1,225,000.00	29.00	0.00	0.00	0.00	N	N	0
S	Andalusia Community Bank	8,326,000.00	131.00	0.00	0.00	0.00	N	N	0
S	Anderson State Bank	4,427,983.26	127.00	0.00	0.00	0.00	N	N	0
S	Anna State Bank	10,187,000.00	268.00	245,000.00	6.00	0.00	N	N	0
S	Apple River State Bank	30,538,000.00	621.00	323,000.00	4.00	0.00	N	N	0
S	Archer Bank	31,834,774.00	314.00	455,034.00	4.00	0.00	N	N	0
S	Area Bank	4,585,000.00	190.00	9,000.00	1.00	0.00	N	N	0
S	Associated Bank Chicago	69,567,467.00	285.00	0.00	0.00	0.00	N	N	0
S	Athens State Bank	16,604,000.00	966.00	0.00	0.00	0.00	N	N	0
S	Austin Bank of Chicago	14,947,000.00	174.00	159,000.00	4.00	0.00	N	N	0
S	Banca di Roma - Chicago Branch	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank & Trust Company	40,747,000.00	1,003.00	68,000.00	3.00	0.00	N	N	0
S	Bank Hapoalim B M	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of Bluffs	9,516,000.00	290.00	99,663.00	4.00	0.00	N	N	0
S	Bank of Bourbonnais	3,588,000.00	91.00	0.00	0.00	0.00	N	N	0
S	Bank of Calhoun County	17,033,000.00	454.00	525,000.00	9.00	0.00	N	N	0
S	Bank of Chestnut	4,576,000.00	113.00	142,000.00	3.00	19,000.00	N	Y	0.42%
S	Bank of Dwight	7,743,000.00	150.00	0.00	0.00	0.00	N	N	0
S	Bank of Farmington	9,917,355.00	197.00	28,000.00	1.00	0.00	N	N	0
S	Bank of Gibson City	4,377,000.00	102.00	88,000.00	2.00	0.00	N	N	0
S	Bank of Illinois (Normal)	30,640,000.00	550.00	604,000.00	9.00	0.00	N	N	0
S	Bank of Kampsville	19,722,837.00	459.00	46,381.00	1.00	0.00	N	N	0
S	Bank of Kenney	251,000.00	9.00	40,000.00	1.00	0.00	N	N	0
S	Bank of Lincolnwood	15,261,312.00	294.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution Type		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
		Dollar Amount of loans 01-/06/03	Number of loans 01/03-06/03	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	Bank of Modesto	2,102,282.00	98.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of O'Fallon	72,873,538.00	918.00	42,500.00	2.00	0.00	0.00	N	N	0
S	Bank of Palatine	14,849,000.00	147.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of Pontiac	62,937,000.00	889.00	438,426.00	10.00	332,009.00	5.00	N	N	0.53%
S	Bank of Quincy	6,165,000.00	103.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of Rantoul	12,456,000.00	360.00	31,000.00	1.00	110,000.00	2.00	N	N	0.88%
S	Bank of Shorewood	9,689,000.00	147.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of Springfield	456,765,633.00	7,199.00	360,187.00	7.00	158,000.00	1.00	N	N	0.03%
S	Bank of Stronghurst	5,173,000.00	144.00	0.00	0.00	0.00	0.00	N	N	0
S	Bank of Warrensburg	4,162,256.44	318.00	87,000.00	2.00	0.00	0.00	N	N	0
S	Bank of Waukegan	69,655,000.00	1,427.00	1,025,000.00	10.00	380,000.00	1.00	N	N	0.55%
S	Bank of Yates City	4,958,000.00	126.00	81,000.00	2.00	0.00	0.00	N	N	0
S	BankIllinois	114,345,000.00	1,815.00	206,315.00	5.00	0.00	0.00	N	N	0
S	BankOrion	18,672,685.00	371.00	0.00	0.00	0.00	0.00	N	N	0
S	Banterra Bank	124,636,000.00	3,499.00	420,000.00	17.00	422,000.00	8.00	N	N	0.34%
S	Bartonville Bank	12,173,000.00	428.00	0.00	0.00	0.00	0.00	N	N	0
S	Benchmark Bank	18,482,000.00	348.00	0.00	0.00	53,000.00	1.00	N	Y	0.29%
S	Blackhawk State Bank	62,591,085.00	1,215.00	251,398.00	5.00	73,566.00	2.00	N	N	0.12%
S	Bloomington Bank and Trust	30,009,000.00	139.00	0.00	0.00	0.00	0.00	N	N	0
S	Bowen State Bank	2,448,000.00	78.00	37,000.00	2.00	0.00	0.00	N	N	0
S	Brickyard Bank	17,235,000.00	77.00	934,000.00	3.00	0.00	0.00	N	N	0
S	Bridgeview Bank and Trust	83,613,000.00	1,350.00	47,000.00	1.00	0.00	0.00	N	N	0
S	Brimfield Bank	11,124,000.00	194.00	101,000.00	1.00	0.00	0.00	N	N	0
S	Broadway Bank	24,863,987.00	142.00	155,178.00	1.00	0.00	0.00	N	N	0
S	Brown County State Bank	6,923,000.00	174.00	4,000.00	1.00	0.00	0.00	N	N	0
S	Buckley State Bank	1,283,576.00	39.00	0.00	0.00	0.00	0.00	N	N	0
S	Buffalo Prairie State Bank	1,192,000.00	23.00	56,000.00	1.00	0.00	0.00	N	N	0
S	Builders Bank	493,312.00	5.00	178,178.00	2.00	0.00	0.00	N	N	0
S	Burling Bank	12,445,000.00	48.00	185,000.00	1.00	0.00	0.00	N	N	0
S	Busey Bank	1,194,000,000.00	17,303.00	806,000.00	10.00	345,000.00	5.00	N	N	0.03%
S	Byron Bank	205,671,000.00	4,626.00	97,000.00	5.00	0.00	0.00	N	N	0
S	C I B Bank	28,196,224.00	118.00	0.00	0.00	0.00	0.00	N	N	0
S	C P Burnett & Sons Bankers	7,126,000.00	309.00	216,000.00	6.00	0.00	0.00	N	N	0
S	Cambridge Bank	28,387,000.00	445.00	0.00	0.00	0.00	0.00	N	N	0
S	Camp Grove State Bank	243,000.00	4.00	0.00	0.00	0.00	0.00	N	N	0
S	Campus State Bank	3,824,000.00	91.00	0.00	0.00	0.00	0.00	N	N	0
S	Capstone Bank	23,427,000.00	538.00	371,000.00	4.00	36,000.00	1.00	N	N	0.15%
S	Carrollton Bank	151,745,000.00	2,539.00	32,000.00	3.00	66,000.00	2.00	N	N	0.04%
S	Carterville State and Savings Bank	7,485,000.00	267.00	32,000.00	2.00	0.00	0.00	N	N	0
S	Casey State Bank	18,844,000.00	516.00	43,000.00	2.00	0.00	0.00	N	N	0
S	Central Bank	5,609,000.00	145.00	177,000.00	6.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Central Bank Fulton	7,293,000.00	232.00	49,000.00	2.00	145,000.00	1.00	N	N	1.99%
S	Central Bank Illinois	54,242,000.00	806.00	509,000.00	9.00	0.00	0.00	N	N	0
S	Central Illinois Bank	5,000,000.00	92.00	120,000.00	2.00	111,000.00	1.00	N	N	2.22%
S	Central State Bank	15,363,000.00	503.00	312,000.00	14.00	0.00	0.00	N	N	0
S	Chesterfield State Bank	2,410,000.00	105.00	110,000.00	6.00	0.00	0.00	N	N	0
S	Chicago Community Bank	54,215,068.00	613.00	827,912.00	7.00	0.00	0.00	N	N	0
S	Cissna Park State Bank	2,174,000.00	64.00	12,000.00	1.00	0.00	0.00	N	N	0
S	Citizens Bank & Trust Company of Chicago	9,000,104.00	48.00	291,606.00	1.00	0.00	0.00	N	N	0
S	Citizens Bank of Chatsworth	4,523,000.00	80.00	0.00	0.00	0.00	0.00	N	N	0
S	Citizens Bank of Edinburg	2,887,000.00	76.00	0.00	0.00	0.00	0.00	N	N	0
S	Citizens Community Bank	34,793,000.00	665.00	72,000.00	2.00	0.00	0.00	N	N	0
S	Citizens Community Bank Of Decatur	2,806,000.00	63.00	261,000.00	4.00	173,000.00	2.00	N	N	6.17%
S	Citizens First State Bank of Walnut	19,356,757.00	332.00	28,000.00	1.00	0.00	0.00	N	N	0
S	Citizens State Bank	13,697,000.00	358.00	137,000.00	2.00	0.00	0.00	N	N	0
S	Citizens State Bank of Cropsey	2,829,000.00	75.00	187,000.00	4.00	0.00	0.00	N	N	0
S	Citizens State Bank of Milford	729,186.00	15.00	0.00	0.00	0.00	0.00	N	N	0
S	Citizens State Bank of Shipman	7,684,000.00	213.00	394,000.00	7.00	10,000.00	1.00	N	N	0.13%
S	Clay County State Bank	7,038,945.00	202.00	185,066.00	4.00	0.00	0.00	N	N	0
S	Clover Leaf Bank	46,857,965.00	638.00	421,308.00	5.00	0.00	0.00	N	N	0
S	Colchester State Bank	5,456,000.00	168.00	28,000.00	2.00	0.00	0.00	N	N	0
S	Cole Taylor Bank	393,330,000.00	6,576.00	2,493,000.00	46.00	139,000.00	1.00	N	N	0.04%
S	Commercial State Bank of Waterloo	80,590,783.00	1,096.00	37,057.00	2.00	136,171.00	1.00	N	N	0.17%
S	Community Bank (Hoopeston)	10,764,000.00	361.00	785,000.00	19.00	62,000.00	2.00	N	N	0.58%
S	Community Bank (Winslow)	11,563,000.00	236.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Easton	1,456,000.00	27.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Elmhurst	7,806,500.00	53.00	71,000.00	1.00	0.00	0.00	N	N	0
S	Community Bank of Galesburg	10,900,000.00	244.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Hopedale	982,990.00	25.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Lawndale	5,206,000.00	103.00	349,055.00	4.00	40,000.00	1.00	N	N	0.77%
S	Community Bank of Lemont	4,305,000.00	21.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Oak Park River Forest	20,696,000.00	108.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Pittsfield	3,985,074.00	83.00	208,390.00	4.00	0.00	0.00	N	N	0
S	Community Bank of Ravenswood	15,633,000.00	71.00	0.00	0.00	0.00	0.00	N	N	0
S	Community Bank of Trenton	15,422,128.00	278.00	75,333.00	2.00	0.00	0.00	N	N	0
S	Community Banks of Shelby County	4,823,000.00	136.00	47,000.00	1.00	0.00	0.00	N	N	0
S	Community Bank-Wheaton/Glen Ellyn	40,985,000.00	747.00	1,528,000.00	19.00	0.00	0.00	N	N	0
S	Community First Bank	16,294,000.00	188.00	0.00	0.00	0.00	0.00	N	N	0
S	Community State Bank	6,646,000.00	224.00	140,000.00	3.00	0.00	0.00	N	N	0
S	Community State Bank of Plymouth	638,172.00	30.00	16,579.00	1.00	0.00	0.00	N	N	0
S	Community State Bank of Rock Falls	26,790,760.00	631.00	0.00	0.00	234,108.00	3.00	N	N	0.87%
S	Community Trust Bank	15,949,412.00	658.00	149,312.00	3.00	182,274.00	3.00	N	N	1.14%

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01/-06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Continental Community Bank and Trust Company	28,150,555.00	606.00	246,848.00	1.00	35,000.00	1.00	N	N	0.12%
S	Corn Belt Bank and Trust Company	12,913,000.00	225.00	101,000.00	2.00	0.00	0.00	N	N	0
S	Cosmopolitan Bank and Trust	13,419,000.00	80.00	156,000.00	1.00	0.00	0.00	N	N	0
S	Country Bank	2,134,000.00	39.00	0.00	0.00	0.00	0.00	N	N	0
S	Crossroads Bank	18,740,000.00	364.00	46,000.00	3.00	0.00	0.00	N	N	0
S	Delaware Place Bank	4,194,000.00	52.00	0.00	0.00	0.00	0.00	N	N	0
S	Devon Bank	35,643,000.00	431.00	324,000.00	5.00	0.00	0.00	N	N	0
S	Dewey State Bank	4,050,000.00	85.00	117,000.00	2.00	0.00	0.00	N	Y	0
S	Du Quoin State Bank	18,430,393.00	925.00	338,727.00	6.00	80,390.00	3.00	N	N	0.44%
S	Dunlap Bank	12,818,500.00	474.00	0.00	0.00	0.00	0.00	N	N	0
S	Durand State Bank	12,193,000.00	240.00	237,000.00	5.00	93,000.00	1.00	N	N	0.76%
S	Edens Bank	32,105,692.00	334.00	622,371.00	2.00	0.00	0.00	N	N	0
S	Effingham State Bank	37,779,000.00	796.00	1,102,000.00	24.00	66,000.00	1.00	N	N	0.17%
S	Elkville State Bank	626,000.00	25.00	77,000.00	1.00	0.00	0.00	N	N	0
S	Erie State Bank	3,599,000.00	98.00	226,000.00	2.00	0.00	0.00	N	N	0
S	Evergreen Community Bank	20,532,000.00	254.00	0.00	0.00	0.00	0.00	N	N	0
S	Exchange State Bank	6,103,000.00	154.00	116,000.00	1.00	0.00	0.00	N	N	0
S	Fairview State Banking Company	3,560,000.00	123.00	116,000.00	6.00	0.00	0.00	N	N	0
S	Family Bank and Trust Company	11,727,000.00	105.00	304,000.00	2.00	0.00	0.00	N	N	0
S	Farmer City State Bank	6,292,000.00	160.00	51,000.00	2.00	0.00	0.00	N	N	0
S	Farmers & Merchants Bank (Hutsonville)	1,882,000.00	61.00	0.00	0.00	0.00	0.00	N	N	0
S	Farmers and Merchants State Bank of Bushnell	8,590,000.00	252.00	27,000.00	1.00	0.00	0.00	N	N	0
S	Farmers and Traders State Bank	6,308,000.00	89.00	34,000.00	1.00	156,000.00	2.00	N	N	2.47%
S	Farmers State Bank & Trust Co	5,503,000.00	187.00	52,000.00	4.00	0.00	0.00	N	N	0
S	Farmers State Bank (Astoria)	2,391,000.00	99.00	0.00	0.00	0.00	0.00	N	N	0
S	Farmers State Bank (Elmwood)	9,927,000.00	239.00	259,000.00	8.00	0.00	0.00	N	N	0
S	Farmers State Bank (Pittsfield)	34,940,710.00	705.00	94,000.00	2.00	0.00	0.00	N	N	0
S	Farmers State Bank of Alto Pass, Illinois	37,457,000.00	783.00	138,965.00	5.00	0.00	0.00	N	N	0
S	Farmers State Bank of Camp Point	4,953,000.00	104.00	43,000.00	2.00	111,713.00	4.00	N	Y	2.26%
S	Farmers State Bank of Danforth	8,516,000.00	147.00	0.00	0.00	0.00	0.00	N	N	0
S	Farmers State Bank of Emden	599,000.00	19.00	0.00	0.00	0.00	0.00	N	N	0
S	Farmers State Bank of Fulton County	6,146,000.00	187.00	83,000.00	1.00	0.00	0.00	N	N	0
S	Farmers State Bank of Hoffman	27,945,000.00	765.00	365,000.00	5.00	0.00	0.00	N	N	0
S	Farmers State Bank of Medora	1,158,000.00	35.00	8,000.00	1.00	0.00	0.00	N	N	0
S	Farmers State Bank of Somonauk	25,394,145.00	436.00	467,000.00	5.00	79,000.00	1.00	N	N	0.31%
S	Farmers State Bank of Sublette	6,135,000.00	110.00	0.00	0.00	0.00	0.00	N	N	0
S	Farmers State Bank of Western Illinois	14,456,000.00	428.00	118,000.00	4.00	14,000.00	1.00	N	N	0.10%
S	Fayette County Bank	1,875,000.00	151.00	39,000.00	1.00	39,000.00	1.00	N	N	2.08%
S	Federated Bank	5,666,000.00	166.00	23,000.00	1.00	0.00	0.00	N	N	0
S	First American Bank	580,966,000.00	14,321.00	294,672.00	6.00	0.00	0.00	N	N	0
S	First Bank & Trust	14,193,000.00	55.00	108,000.00	1.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01/-06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	First Bank and Trust Company of Illinois	147,000.00	5.00	0.00	0.00	0.00	0.00	N	Y	0
S	First Bank of Highland Park	42,235,503.00	453.00	0.00	0.00	0.00	0.00	N	N	0
S	First Bank of Oak Park	3,245,000.00	73.00	77,000.00	1.00	0.00	0.00	N	N	0
S	First Bank of the Americas	34,912,000.00	375.00	954,000.00	8.00	240,174.00	2.00	N	N	0.69%
S	First Bank, bc	18,427,000.00	406.00	400,000.00	3.00	31,000.00	1.00	N	N	0.17%
S	First Capital Bank	25,387,000.00	269.00	0.00	0.00	0.00	0.00	N	N	0
S	First Choice Bank	2,645,000.00	48.00	0.00	0.00	0.00	0.00	N	N	0
S	First Collinsville Bank	108,597,000.00	1,608.00	649,000.00	7.00	359,000.00	2.00	N	N	0.33%
S	First Community Bank	16,764,000.00	233.00	0.00	0.00	0.00	0.00	N	N	0
S	First Community Bank and Trust	12,075,000.00	169.00	21,000.00	1.00	0.00	0.00	N	N	0
S	First Community Bank of Hillsboro	7,710,000.00	234.00	0.00	0.00	0.00	0.00	N	N	0
S	First Community Bank, Xenia-Flora	6,922,000.00	218.00	37,000.00	2.00	0.00	0.00	N	N	0
S	First Community State Bank	5,921,000.00	109.00	0.00	0.00	0.00	0.00	N	N	0
S	First County Bank	112,856,541.00	2,065.00	168,898.00	1.00	0.00	0.00	N	N	0
S	First Crawford State Bank	25,450,000.00	700.00	204,140.00	11.00	16,557.00	1.00	N	N	0.07%
S	First DuPage Bank	6,245,000.00	37.00	65,000.00	1.00	0.00	0.00	N	N	0
S	First Farmers State Bank	9,975,000.00	189.00	0.00	0.00	0.00	0.00	N	N	0
S	First Illinois Bank	1,898,000.00	30.00	6,000.00	1.00	0.00	0.00	N	N	0
S	First Midwest Bank	387,235,000.00	7,823.00	3,325,000.00	66.00	1,033,000.00	11.00	N	N	0.27%
S	First Nations Bank of Wheaton	249,406,000.00	244.00	567,000.00	3.00	0.00	0.00	N	N	0
S	First Northwest Bank	30,482,000.00	407.00	216,000.00	2.00	0.00	0.00	N	N	0
S	First Personal Bank	61,109,000.00	449.00	0.00	0.00	0.00	0.00	N	N	0
S	First Ridge Farm State Bank	4,140,000.00	105.00	47,000.00	1.00	0.00	0.00	N	N	0
S	First Security Bank	9,139,629.00	219.00	467,822.00	6.00	0.00	0.00	N	N	0
S	First Security Trust and Savings Bank	32,648,500.00	369.00	290,000.00	5.00	0.00	0.00	N	N	0
S	First Southern Bank	13,061,000.00	261.00	29,000.00	1.00	0.00	0.00	N	N	0
S	First State Bank (Atwood)	7,231,000.00	160.00	93,000.00	3.00	0.00	0.00	N	N	0
S	First State Bank (Mendota)	84,683,000.00	1,445.00	759,000.00	15.00	49,000.00	1.00	N	N	0.06%
S	First State Bank of Beardstown	8,294,000.00	303.00	63,000.00	2.00	0.00	0.00	N	N	0
S	First State Bank of Beecher City	9,758,000.00	317.00	210,095.00	9.00	0.00	0.00	N	N	0
S	First State Bank of Biggsville	3,288,000.00	84.00	543,000.00	5.00	0.00	0.00	N	N	0
S	First State Bank of Bloomington	18,549,000.00	246.00	205,000.00	4.00	0.00	0.00	N	N	0
S	First State Bank of Campbell Hill	6,315,000.00	166.00	22,000.00	1.00	0.00	0.00	N	N	0
S	First State Bank of Dix	3,808,000.00	103.00	166,000.00	4.00	0.00	0.00	N	N	0
S	First State Bank of Dongola	7,365,000.00	195.00	61,000.00	6.00	17,000.00	1.00	N	N	0.23%
S	First State Bank of Eldorado	7,615,000.00	298.00	104,000.00	3.00	7,000.00	1.00	N	N	0.09%
S	First State Bank of Forrest	22,919,000.00	472.00	208,000.00	3.00	0.00	0.00	N	N	0
S	First State Bank of Monticello	70,059,000.00	1,233.00	424,000.00	10.00	12,000.00	1.00	N	N	0.02%
S	First State Bank of Olmsted	5,613,000.00	181.00	0.00	0.00	0.00	0.00	N	N	0
S	First State Bank of Red Bud	26,156,000.00	443.00	56,000.00	3.00	41,000.00	1.00	N	N	0.16%
S	First State Bank of Round Lake	19,909,000.00	354.00	594,000.00	5.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	First State Bank of St Peter	2,617,000.00	92.00	0.00	0.00	0.00	0.00	N	N	0
S	First State Bank of Van Orin	1,144,000.00	29.00	0.00	0.00	0.00	0.00	N	N	0
S	First State Bank of West Salem	1,923,000.00	68.00	0.00	0.00	0.00	0.00	N	N	0
S	First State Bank of Western Illinois	22,533,000.00	564.00	15,000.00	1.00	30,000.00	1.00	N	N	0.13%
S	First State Bank Shannon-Polo	34,926,000.00	604.00	24,000.00	1.00	0.00	0.00	N	N	0
S	First Trust & Savings Bank (Watseka)	11,430,000.00	262.00	89,000.00	2.00	0.00	0.00	N	N	0
S	First Trust & Savings Bank of Albany, Illinois	10,268,000.00	267.00	0.00	0.00	0.00	0.00	N	N	0
S	First Trust Bank of Illinois	9,953,000.00	290.00	0.00	0.00	0.00	0.00	N	N	0
S	First United Bank	45,673,000.00	517.00	259,000.00	2.00	0.00	0.00	N	N	0
S	Flanagan State Bank	10,187,000.00	730.00	322,000.00	4.00	0.00	0.00	N	N	0
S	Flora Bank & Trust	19,613,000.00	577.00	28,000.00	2.00	170,000.00	3.00	N	N	0.87%
S	Forreston State Bank	8,570,000.00	217.00	19,000.00	1.00	0.00	0.00	N	N	0
S	Foster Bank	31,669,000.00	160.00	0.00	0.00	0.00	0.00	N	N	0
S	Founders Bank	26,201,000.00	549.00	5,000.00	1.00	0.00	0.00	N	N	0
S	Franklin Bank	2,954,000.00	72.00	0.00	0.00	0.00	0.00	N	N	0
S	Franklin Grove Bank	3,894,000.00	70.00	32,000.00	1.00	0.00	0.00	N	N	0
S	Galena State Bank & Trust Co	48,626,041.00	984.00	945,083.00	9.00	0.00	0.00	N	N	0
S	Gateway Community Bank	1,178,000.00	18.00	0.00	0.00	0.00	0.00	N	N	0
S	German-American State Bank	14,780,000.00	359.00	44,000.00	2.00	0.00	0.00	N	N	0
S	Germantown Trust & Savings Bank	50,862,000.00	1,003.00	0.00	0.00	0.00	0.00	N	N	0
S	Glasford State Bank	3,679,000.00	105.00	59,000.00	1.00	0.00	0.00	N	N	0
S	Glenview State Bank	113,253,000.00	1,771.00	0.00	0.00	0.00	0.00	N	N	0
S	Golden State Bank	2,420,000.00	63.00	6,000.00	1.00	0.00	0.00	N	N	0
S	Goodfield State Bank	8,248,000.00	112.00	0.00	0.00	0.00	0.00	N	N	0
S	GreatBank	16,530,000.00	228.00	32,000.00	1.00	0.00	0.00	N	N	0
S	Greater Chicago Bank	9,541,000.00	124.00	152,000.00	2.00	0.00	0.00	N	N	0
S	Greater North Bank	1,299,000.00	25.00	0.00	0.00	0.00	0.00	N	N	0
S	Grundy Bank	124,487,000.00	1,709.00	0.00	0.00	0.00	0.00	N	N	0
S	H F Gehant Banking Co	6,358,000.00	101.00	0.00	0.00	0.00	0.00	N	N	0
S	Hardware State Bank	1,768,000.00	76.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Argo	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Arlington Meadows	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Bartlett	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Cary-Grove	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Frankfort	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Hoffman-Schaumburg	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Huntley	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Libertyville	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Marengo	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Naperville	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Oakbrook Terrace	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Harris Bank Roselle	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank St. Charles	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Westchester	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Bank Woodstock	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Harris Trust and Savings Bank	4,242,362,175.00	29,771.00	11,926,595.00	100.00	475,486.00	6.00	N	N	0.01%
S	Hartsburg State Bank	1,449,000.00	41.00	0.00	0.00	0.00	0.00	N	N	0
S	Hawthorn Bank	3,188,283.00	14.00	0.00	0.00	0.00	0.00	N	N	0
S	Heartland Bank and Trust Company	90,444,000.00	1,062.00	493,000.00	10.00	0.00	0.00	N	N	0
S	Henry State Bank	10,390,000.00	250.00	0.00	0.00	0.00	0.00	N	N	0
S	Heritage Bank	92,055,000.00	735.00	0.00	0.00	0.00	0.00	N	N	0
S	Heritage Bank of Central Illinois	29,142,000.00	627.00	0.00	0.00	0.00	0.00	N	N	0
S	Heritage Bank of Schaumburg	35,243,000.00	523.00	177,000.00	1.00	0.00	0.00	N	N	0
S	Heritage Community Bank	50,973,000.00	1,403.00	325,000.00	4.00	0.00	0.00	N	N	0
S	Heritage State Bank	12,339,481.00	236.00	0.00	0.00	0.00	0.00	N	N	0
S	Herrin Security Bank	14,393,000.00	445.00	29,000.00	2.00	0.00	0.00	N	N	0
S	Highland Community Bank	10,638,000.00	168.00	173,000.00	3.00	54,000.00	1.00	N	N	0.51%
S	Hinsbrook Bank and Trust	6,520,000.00	22.00	0.00	0.00	0.00	0.00	N	N	0
S	Hinsdale Bank & Trust Company	133,113,000.00	839.00	375,000.00	2.00	0.00	0.00	N	N	0
S	Holcomb State Bank	10,787,000.00	191.00	0.00	0.00	0.00	0.00	N	N	0
S	Homestar Bank	143,457,000.00	3,127.00	3,164,000.00	28.00	0.00	0.00	N	N	0
S	Hyde Park Bank and Trust Company	17,940,000.00	74.00	0.00	0.00	0.00	0.00	N	N	0
S	Illini Bank	32,934,000.00	843.00	176,606.00	6.00	0.00	0.00	N	Y	0
S	Illini State Bank	11,991,000.00	262.00	68,000.00	1.00	0.00	0.00	N	N	0
S	Illinois Community Bank	18,300,000.00	655.00	340,000.00	5.00	270,000.00	4.00	N	N	1.48%
S	Illinois State Bank	4,568,000.00	29.00	0.00	0.00	0.00	0.00	N	N	0
S	Independent Bankers' Bank	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	International Bank of Chicago	16,307,000.00	93.00	0.00	0.00	0.00	0.00	N	N	0
S	Interstate Bank	21,003,000.00	301.00	354,000.00	7.00	835,000.00	1.00	N	N	3.98%
S	Ipava State Bank	7,487,000.00	426.00	0.00	0.00	0.00	0.00	N	N	0
S	Iroquois Farmers State Bank	3,971,000.00	110.00	158,000.00	5.00	0.00	0.00	N	N	0
S	Itasca Bank & Trust Co	37,191,000.00	273.00	279,010.00	2.00	0.00	0.00	N	N	0
S	Jersey State Bank	56,451,000.00	937.00	27,000.00	2.00	0.00	0.00	N	N	0
S	Joy State Bank	3,145,000.00	131.00	65,000.00	4.00	0.00	0.00	N	N	0
S	Kent Bank	13,578,000.00	533.00	758,000.00	18.00	76,000.00	1.00	N	N	0.56%
S	Kinderhook State Bank	3,276,000.00	33.00	188,000.00	3.00	0.00	0.00	N	N	0
S	La Salle State Bank	20,159,000.00	409.00	305,000.00	5.00	0.00	0.00	N	N	0
S	Lake Forest Bank & Trust Company	76,388,000.00	345.00	0.00	0.00	0.00	0.00	N	N	0
S	Lakeland Community Bank	47,200,000.00	394.00	120,000.00	1.00	0.00	0.00	N	N	0
S	Lakeside Bank	11,451,327.00	48.00	0.00	0.00	0.00	0.00	N	N	0
S	Laura State Bank	1,620,000.00	51.00	0.00	0.00	0.00	0.00	N	N	0
S	Lena State Bank	6,475,000.00	135.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution	Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
		Dollar Amount of loans 01-/06/03	Number of loans 01/03-06/03	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	Liberty Bank	62,952,000.00	2,488.00	229,000.00	4.00	0.00	0.00	N	N	0
S	Libertyville Bank & Trust Company	86,709,000.00	954.00	60,000.00	1.00	0.00	0.00	N	N	0
S	Logan County Bank	18,803,000.00	427.00	201,000.00	5.00	0.00	0.00	N	N	0
S	Longview State Bank	6,094,000.00	124.00	7,000.00	1.00	52,000.00	1.00	N	N	0.85%
S	Malden State Bank	1,877,000.00	43.00	0.00	0.00	0.00	0.00	N	N	0
S	Marine Bank, Springfield	377,611,000.00	3,806.00	137,000.00	2.00	245,000.00	4.00	N	N	0.06%
S	Marine Trust Company of Carthage	16,265,000.00	429.00	122,000.00	5.00	18,000.00	1.00	N	N	0.11%
S	Maroa Forsyth Community Bank	27,922,000.00	466.00	160,000.00	3.00	0.00	0.00	N	N	0
S	Marquette Bank	150,647,000.00	1,981.00	527,000.00	9.00	114,000.00	2.00	N	N	0.08%
S	Marseilles Bank	6,827,000.00	124.00	54,000.00	1.00	0.00	0.00	N	N	0
S	Marshall County State Bank	2,297,669.00	74.00	90,591.00	3.00	0.00	0.00	N	N	0
S	Mazon State Bank	19,255,000.00	364.00	132,000.00	2.00	269,000.00	3.00	N	N	1.40%
S	Mercantile Trust & Savings Bank	66,078,857.00	1,391.00	646,907.00	18.00	150,559.00	2.00	N	N	0.23%
S	Merchants and Manufacturers Bank	4,570,170.00	43.00	0.00	0.00	0.00	0.00	N	N	0
S	Metropolitan Bank #912	24,188,049.00	187.00	0.00	0.00	0.00	0.00	N	N	0
S	Metropolitan Bank and Trust Company	24,188,049.00	187.00	0.00	0.00	0.00	0.00	N	N	0
S	Middletown State Bank	3,218,000.00	67.00	0.00	0.00	0.00	0.00	N	N	0
S	Midland Community Bank	9,497,000.00	301.00	95,000.00	3.00	0.00	0.00	N	N	0
S	Midwest Bank and Trust Company	81,677,000.00	784.00	1,446,000.00	8.00	0.00	0.00	N	N	0
S	Midwest Bank of Western Illinois	13,220,000.00	933.00	20,000.00	1.00	50,000.00	1.00	N	N	0.38%
S	Midwest Community Bank	27,225,000.00	1,285.00	40,000.00	1.00	0.00	0.00	N	N	0
S	Milledgeville State Bank	5,863,000.00	161.00	0.00	0.00	0.00	0.00	N	N	0
S	Morton Community Bank	193,724,000.00	3,117.00	316,000.00	8.00	24,000.00	1.00	N	N	0.01%
S	Municipal Trust and Savings Bank	53,761,000.00	886.00	133,000.00	3.00	195,000.00	2.00	N	N	0.36%
S	Murphy-Wall State Bank and Trust Company	14,397,000.00	360.00	132,000.00	2.00	0.00	0.00	N	N	0
S	Mutual Bank	20,898,318.00	112.00	865,899.00	2.00	16,684.00	1.00	N	N	0.08%
S	NAB Bank	77,831,201.00	407.00	237,380.00	2.00	0.00	0.00	N	N	0
S	New Century Bank	16,042,000.00	66.00	0.00	0.00	0.00	0.00	N	N	0
S	NLSB	194,255,000.00	2,387.00	27,000.00	2.00	0.00	0.00	N	N	0
S	North Adams State Bank	3,566,000.00	75.00	159,498.00	3.00	29,789.00	1.00	N	N	0.84%
S	North Bank	18,809,000.00	127.00	0.00	0.00	0.00	0.00	N	N	0
S	North Central Bank	22,584,000.00	448.00	61,000.00	3.00	0.00	0.00	N	N	0
S	North Community Bank	64,497,000.00	285.00	0.00	0.00	0.00	0.00	N	N	0
S	North Shore Community Bank & Trust Company	243,624,000.00	1,741.00	0.00	0.00	321,405.00	1.00	N	N	0.13%
S	Northbrook Bank & Trust Company	5,318,634.00	24.00	0.00	0.00	0.00	0.00	N	N	0
S	Northern Trust Company	2,681,836,000.00	11,639.00	7,415,000.00	56.00	0.00	0.00	N	N	0
S	Northside Community Bank	20,756,000.00	81.00	0.00	0.00	0.00	0.00	N	N	0
S	Northview Bank & Trust	62,782,000.00	694.00	190,000.00	2.00	0.00	0.00	N	N	0
S	Northway State Bank	3,744,000.00	48.00	0.00	0.00	0.00	0.00	N	N	0
S	Northwest Bank of Rockford	153,306,000.00	2,490.00	525,000.00	10.00	223,000.00	4.00	Y	N	0.15%
S	Oak Bank	52,261,000.00	522.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Oak Brook Bank	91,870,000.00	419.00	202,237.00	1.00	0.00	0.00	N	N	0
S	Oak Lawn Bank	6,228,000.00	97.00	0.00	0.00	0.00	0.00	N	N	0
S	Oakdale State Bank	3,800,000.00	93.00	4,000.00	1.00	0.00	0.00	N	N	0
S	Old Farmers & Merchants State Bank	6,167,000.00	140.00	0.00	0.00	0.00	0.00	N	N	0
S	Old Second Bank-Kane County	43,484,012.00	420.00	170,174.00	3.00	0.00	0.00	N	N	0
S	Old Second Bank-Yorkville	46,486,000.00	530.00	0.00	0.00	0.00	0.00	N	N	0
S	Oswego Community Bank	18,710,000.00	401.00	0.00	0.00	0.00	0.00	N	N	0
S	Oxford Bank and Trust	31,104,000.00	647.00	225,000.00	2.00	0.00	0.00	N	N	0
S	Pacific Global Bank	26,742,086.00	311.00	0.00	0.00	0.00	0.00	N	N	0
S	Palmer Bank	5,603,776.00	178.00	151,000.00	1.00	0.00	0.00	N	N	0
S	Palos Bank and Trust Company	35,102,000.00	237.00	617,000.00	5.00	0.00	0.00	N	N	0
S	Pan American Bank	2,965,000.00	20.00	0.00	0.00	0.00	0.00	N	N	0
S	Parish Bank and Trust Company	3,130,000.00	86.00	115,000.00	5.00	0.00	0.00	N	N	0
S	Park Ridge Community Bank	31,717,000.00	164.00	0.00	0.00	0.00	0.00	N	N	0
S	Parkway Bank and Trust Company	25,617,000.00	136.00	0.00	0.00	0.00	0.00	N	N	0
S	Partners Bank	10,679,000.00	147.00	0.00	0.00	0.00	0.00	N	N	0
S	Peoples Bank & Trust	19,103,000.00	607.00	355,000.00	9.00	48,000.00	1.00	N	Y	0.25%
S	Peoples Bank of Kankakee County	88,631,000.00	1,055.00	227,000.00	1.00	0.00	0.00	N	N	0
S	Peoples Bank of Macon	3,362,000.00	95.00	0.00	0.00	0.00	0.00	N	N	0
S	Peoples State Bank	4,349,000.00	100.00	6,000.00	1.00	0.00	0.00	N	N	0
S	Peoples State Bank of Chandlerville	7,244,000.00	434.00	144,000.00	3.00	0.00	0.00	N	N	0
S	Peoples State Bank of Colfax	4,386,000.00	119.00	0.00	0.00	0.00	0.00	N	N	0
S	Peoples State Bank of Mansfield	15,707,000.00	398.00	401,000.00	7.00	0.00	0.00	N	N	0
S	Peotone Bank and Trust Company	4,084,000.00	53.00	47,000.00	1.00	0.00	0.00	N	N	0
S	Petefish Skiles & Co	9,415,000.00	244.00	43,000.00	1.00	0.00	0.00	N	N	0
S	Philo Exchange Bank	5,434,000.00	225.00	0.00	0.00	0.00	0.00	N	N	0
S	Plaza Bank	62,107,068.00	399.00	0.00	0.00	0.00	0.00	N	N	0
S	Poplar Grove State Bank	7,926,000.00	184.00	86,000.00	2.00	0.00	0.00	N	N	0
S	Poplar Grove State Bank	7,926,000.00	184.00	86,000.00	2.00	0.00	0.00	N	N	0
S	Port Byron State Bank	10,600,000.00	210.00	0.00	0.00	0.00	0.00	N	N	0
S	Prairie Bank and Trust Company	23,452,000.00	398.00	51,000.00	2.00	0.00	0.00	N	N	0
S	Prairie State Bank	26,447,807.00	209.00	0.00	0.00	0.00	0.00	N	N	0
S	Prairie State Bank & Trust	23,537,000.00	593.00	16,000.00	2.00	521,000.00	3.00	N	N	2.21%
S	Preferred Bank	12,442,000.00	293.00	446,000.00	9.00	50,000.00	1.00	Y	N	0.40%
S	Premier Bank	344,541.00	2.00	0.00	0.00	0.00	0.00	N	N	0
S	Premier Bank of Jacksonville	26,980,000.00	648.00	0.00	0.00	0.00	0.00	N	N	0
S	Princeville State Bank	1,365,000.00	21.00	0.00	0.00	0.00	0.00	N	N	0
S	Pullman Bank and Trust Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Raritan State Bank	18,775,011.00	433.00	686,767.00	9.00	82,204.00	2.00	N	N	0.44%
S	Republic Bank of Chicago	70,995,000.00	383.00	0.00	0.00	0.00	0.00	N	N	0
S	Reynolds State Bank	319,000.00	12.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Riverside Community Bank	23,993,000.00	667.00	105,800.00	1.00	0.00	0.00	N	N	0
S	Riverton Community Bank	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Rochester State Bank	8,402,000.00	178.00	106,000.00	3.00	0.00	0.00	N	N	0
S	Rock River Bank	6,569,000.00	111.00	35,000.00	2.00	0.00	0.00	N	N	0
S	Royal American Bank	16,031,000.00	62.00	0.00	0.00	0.00	0.00	N	N	0
S	Rushville State Bank	5,876,000.00	185.00	0.00	0.00	0.00	0.00	N	N	0
S	Sainte Marie State Bank	439,888.60	12.00	0.00	0.00	0.00	0.00	N	N	0
S	San Jose Tri-County Bank	2,417,000.00	90.00	58,000.00	1.00	0.00	0.00	N	N	0
S	Sauk Valley Bank & Trust Company	20,043,000.00	349.00	194,000.00	2.00	0.00	0.00	N	N	0
S	Savanna-Thomson State Bank	7,750,000.00	245.00	7,500.00	1.00	0.00	0.00	N	N	0
S	Schuyler State Bank	4,069,678.00	129.00	0.00	0.00	0.00	0.00	N	N	0
S	Scott State Bank	11,980,000.00	295.00	116,000.00	4.00	0.00	0.00	N	N	0
S	Security Bank of DuPage	17,375,000.00	380.00	176,000.00	3.00	0.00	0.00	N	N	0
S	Security State Bank of Hamilton	15,107,138.00	312.00	95,040.00	1.00	20,840.00	1.00	N	N	0.14%
S	Shelby County State Bank	16,038,000.00	385.00	43,000.00	1.00	43,000.00	1.00	N	N	0.27%
S	Sheridan State Bank	6,152,000.00	99.00	11,000.00	1.00	0.00	0.00	N	N	0
S	ShoreBank	162,572,000.00	2,166.00	2,176,000.00	21.00	0.00	0.00	N	N	0
S	Sidell State Bank	376,571.00	25.00	0.00	0.00	0.00	0.00	N	N	0
S	South Central Bank	25,667,000.00	3,480.00	408,000.00	40.00	0.00	0.00	N	N	0
S	South Pointe Bank	67,287,000.00	1,140.00	826,000.00	12.00	28,000.00	1.00	N	N	0.04%
S	South Side Trust & Savings Bank of Peoria	194,170,000.00	2,821.00	220,000.00	6.00	0.00	0.00	N	N	0
S	Southern Illinois Bank	9,542,000.00	704.00	42,000.00	1.00	0.00	0.00	N	N	0
S	Southwest Bank of Belleville	3,758,000.00	64.00	70,000.00	1.00	0.00	0.00	N	N	0
S	Soy Capital Bank and Trust Company	36,556,000.00	847.00	56,000.00	2.00	70,000.00	2.00	N	N	0.19%
S	Spring Valley City Bank	56,295,000.00	1,030.00	515,000.00	9.00	0.00	0.00	N	N	0
S	Standard Bank and Trust Company	260,533,000.00	2,340.00	2,562,000.00	19.00	189,000.00	1.00	N	N	0.07%
S	State Bank	66,287,000.00	874.00	35,000.00	1.00	0.00	0.00	N	N	0
S	State Bank (Freeport)	4,615,000.00	104.00	0.00	0.00	60,726.00	1.00	N	N	1.32%
S	State Bank of Arthur	6,071,000.00	164.00	41,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Ashland	12,826,000.00	290.00	36,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Auburn	10,148,000.00	299.00	175,000.00	6.00	162,427.00	1.00	N	N	1.60%
S	State Bank of Augusta	2,210,000.00	66.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Aviston	19,433,000.00	370.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Bement	7,068,000.00	145.00	108,000.00	1.00	0.00	0.00	N	N	0
S	State Bank of Cerro Gordo	8,957,000.00	222.00	61,000.00	1.00	0.00	0.00	N	N	0
S	State Bank of Cherry	13,863,000.00	263.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Chrisman	5,186,000.00	107.00	99,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Colusa	1,827,000.00	54.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Countryside	279,255.00	5.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Davis	8,597,000.00	274.00	137,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Eldred	996,000.00	35.00	138,000.00	2.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	State Bank of Graymont	10,594,139.00	237.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Herscher	12,551,000.00	360.00	223,000.00	1.00	0.00	0.00	N	N	0
S	State Bank of Illinois	64,251,000.00	515.00	125,000.00	3.00	0.00	0.00	N	N	0
S	State Bank of Industry	3,972,000.00	129.00	42,000.00	4.00	0.00	0.00	N	N	0
S	State Bank of Lincoln	218,883,000.00	3,667.00	475,000.00	13.00	791,000.00	16.00	N	N	0.36%
S	State Bank of Nauvoo	7,779,000.00	170.00	220,000.00	4.00	0.00	0.00	N	N	0
S	State Bank of Niantic	11,795,000.00	402.00	135,000.00	3.00	0.00	0.00	N	N	0
S	State Bank of Paw Paw	2,738,000.00	41.00	205,000.00	1.00	205,000.00	1.00	N	N	7.49%
S	State Bank of Prairie Du Rocher	10,610,018.00	227.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Saunemin	2,275,000.00	60.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Seaton	1,396,757.00	44.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of Speer	12,971,000.00	317.00	28,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of St Jacob	8,045,000.00	164.00	0.00	0.00	0.00	0.00	N	N	0
S	State Bank of The Lakes	293,860,430.00	3,083.00	236,539.00	4.00	0.00	0.00	N	N	0
S	State Bank of Toulon	8,133,000.00	321.00	116,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Waterloo	26,085,000.00	345.00	302,000.00	2.00	0.00	0.00	N	N	0
S	State Bank of Whittington	18,546,000.00	642.00	164,000.00	4.00	0.00	0.00	N	N	0
S	State Street Bank and Trust Company	12,961,858.00	307.00	0.00	0.00	0.00	0.00	N	N	0
S	Strategic Capital Bank	2,446,000.00	31.00	0.00	0.00	0.00	0.00	N	N	0
S	Suburban Bank & Trust Company	16,078,000.00	144.00	219,000.00	3.00	600,000.00	1.00	N	N	3.73%
S	Suburban Bank of Barrington	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	Table Grove State Bank	2,162,000.00	84.00	0.00	0.00	0.00	0.00	N	N	0
S	Teutopolis State Bank	24,679,000.00	551.00	15,000.00	1.00	0.00	0.00	N	N	0
S	Texico State Bank	1,766,807.00	68.00	0.00	0.00	26,683.00	1.00	N	N	1.51%
S	The Bank	19,459,879.67	421.50	188,513.00	3.50	157,397.36	2.00	N	N	0.81%
S	The Bank of Carbondale	27,639,000.00	428.00	0.00	0.00	0.00	0.00	N	N	0
S	The Bank of Commerce	5,192,000.00	46.00	170,000.00	3.00	0.00	0.00	N	N	0
S	The Bank of Edwardsville	132,297,500.00	5,462.00	4,150,500.00	57.00	394,309.00	5.00	N	Y	0.30%
S	The Bank of Godfrey	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	The Bank of Herrin	20,706,000.00	409.00	125,855.00	4.00	34,886.00	2.00	N	N	0.17%
S	The Bank of Lawrence County	2,432,000.00	48.00	0.00	0.00	0.00	0.00	N	N	0
S	The Bank of Marion	10,849,000.00	274.00	20,000.00	2.00	80,000.00	1.00	N	N	0.74%
S	The Clay City Banking Co	8,560,000.00	246.00	99,000.00	3.00	46,000.00	1.00	N	N	0.54%
S	The Edgar County Bank and Trust Co.	16,035,201.00	484.00	208,970.00	11.00	0.00	0.00	N	N	0
S	The Egyptian State Bank	6,864,000.00	307.00	18,000.00	1.00	0.00	0.00	N	N	0
S	The Elgin State Bank	7,777,000.00	173.00	0.00	0.00	0.00	0.00	N	N	0
S	The Elizabeth State Bank	11,972,000.00	201.00	91,000.00	2.00	315,000.00	1.00	N	N	2.63%
S	The Farmers and Mechanics Bank	24,352,000.00	953.00	7,000.00	1.00	0.00	0.00	N	N	0
S	The Farmers and Merchants State Bank of Virden	8,220,000.00	255.00	0.00	0.00	0.00	0.00	N	N	0
S	The Farmers Bank of Liberty	8,557,000.00	257.00	143,000.00	6.00	0.00	0.00	N	N	0
S	The Farmers Bank of Mt Pulaski	8,208,000.00	186.00	47,000.00	1.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution Type		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
		Dollar Amount of loans 01-/06/03	Number of loans 01/03-06/03	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	The Farmers State Bank and Trust Company	48,426,330.00	946.00	161,467.00	6.00	570,684.00	1.00	N	N	1.18%
S	The First Bank and Trust Company of Murphysboro	6,961,000.00	155.00	60,000.00	2.00	0.00	0.00	N	N	0
S	The First Commercial Bank	25,453,152.00	170.00	14,620.00	1.00	0.00	0.00	N	N	0
S	The First State Bank of Grand Chain	2,756,000.00	76.00	0.00	0.00	0.00	0.00	N	N	0
S	The First State Bank of Winchester, Illinois	5,347,000.00	173.00	76,000.00	2.00	0.00	0.00	N	N	0
S	The Gerber State Bank	5,849,000.00	167.00	22,000.00	1.00	42,000.00	1.00	N	N	0.72%
S	The Gifford State Bank	9,779,000.00	223.00	313,000.00	6.00	0.00	0.00	N	N	0
S	The Harvard State Bank	48,423,000.00	522.00	230,000.00	4.00	0.00	0.00	N	N	0
S	The Heights Bank	19,752,000.00	449.00	154,000.00	4.00	0.00	0.00	N	N	0
S	The Hill-Dodge Banking Company	7,174,000.00	183.00	36,000.00	2.00	0.00	0.00	N	N	0
S	The Iuka State Bank	4,436,000.00	131.00	77,000.00	2.00	0.00	0.00	N	N	0
S	The John Warner Bank	10,444,000.00	269.00	48,000.00	1.00	55,000.00	1.00	N	N	0.53%
S	The Leaders Bank	8,181,000.00	26.00	0.00	0.00	0.00	0.00	N	N	0
S	The Peoples' Bank of Arlington Heights	10,053,000.00	125.00	0.00	0.00	0.00	0.00	N	N	0
S	The Peoples State Bank of Newton, Illinois	20,551,051.00	678.00	953,625.00	12.00	37,712.00	3.00	Y	Y	0.18%
S	The PrivateBank and Trust Company	92,593,000.00	344.00	1,243,000.00	3.00	0.00	0.00	N	N	0
S	The State Bank of Allerton	1,493,000.00	34.00	0.00	0.00	0.00	0.00	N	N	0
S	The State Bank of Annawan	2,198,000.00	61.00	0.00	0.00	0.00	0.00	N	N	0
S	The State Bank of Blue Mound	1,999,000.00	57.00	0.00	0.00	0.00	0.00	N	N	0
S	The State Bank of Geneva	11,545,000.00	96.00	0.00	0.00	0.00	0.00	N	N	0
S	The State Bank of Lima	2,397,000.00	58.00	120,500.00	5.00	0.00	0.00	N	N	0
S	The State Bank of Pearl City	6,036,000.00	155.00	100,000.00	4.00	0.00	0.00	N	N	0
S	The Village Bank	17,205,000.00	314.00	0.00	0.00	0.00	0.00	N	N	0
S	Timewell State Bank	110,000.00	2.00	0.00	0.00	0.00	0.00	N	N	0
S	Tompkins State Bank	13,013,000.00	348.00	37,000.00	1.00	37,000.00	1.00	N	N	0.28%
S	Town & Country Bank	15,228,000.00	448.00	19,000.00	1.00	5,000.00	1.00	N	N	0.03%
S	Town & Country Bank of Springfield	303,458,000.00	4,728.00	1,252,000.00	15.00	32,016.00	1.00	N	N	0.01%
S	Town and Country Bank of Quincy	18,179,000.00	220.00	171,000.00	3.00	250,000.00	1.00	N	N	1.38%
S	Trustbank	24,677,000.00	528.00	397,000.00	7.00	0.00	0.00	N	N	0
S	Union Bank (Streator)	350,319,000.00	4,652.00	311,000.00	10.00	592,000.00	8.00	N	N	0.17%
S	Unionbank	1,530,000.00	63.00	262,000.00	2.00	0.00	0.00	N	N	0
S	Unionbank/Northwest	3,655,000.00	113.00	0.00	0.00	0.00	0.00	N	N	0
S	Unionbank/West	15,453,000.00	526.00	342,000.00	5.00	0.00	9.00	N	N	0
S	United Community Bank (Chatham)	650,806,000.00	9,930.00	3,060,000.00	66.00	706,614.00	5.00	N	N	0.11%
S	United Community Bank of Lisle	6,615,000.00	28.00	0.00	0.00	0.00	0.00	N	N	0
S	Valley Bank	2,705,379.00	50.00	0.00	0.00	0.00	0.00	N	N	0
S	Valley Community Bank	10,570,000.00	58.00	0.00	0.00	0.00	0.00	N	N	0
S	Vermilion Valley Bank	11,000,000.00	300.00	141,000.00	5.00	0.00	0.00	N	N	0
S	Vermont State Bank	1,632,000.00	71.00	0.00	0.00	0.00	0.00	N	N	0
S	Villa Grove State Bank	14,605,582.00	487.00	21,822.00	1.00	0.00	0.00	N	N	0
S	Villa Park Trust & Savings Bank	120,900,000.00	2,458.00	570,000.00	7.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
S	Village Bank and Trust	6,259,000.00	36.00	452,000.00	2.00	0.00	0.00	N	N	0
S	Village Bank and Trust Arlington Heights	6,259,000.00	36.00	452,000.00	2.00	0.00	0.00	N	N	0
S	Warren-Boynton State Bank	28,535,000.00	416.00	0.00	0.00	0.00	0.00	N	N	0
S	Washington State Bank	9,679,000.00	128.00	0.00	0.00	0.00	0.00	N	N	0
S	Waterman State Bank	4,374,000.00	62.00	0.00	0.00	0.00	0.00	N	N	0
S	Wemple State Bank	4,958,000,000.00	123.00	0.00	0.00	0.00	0.00	N	N	0
S	Wenona State Bank	3,325,000.00	82.00	13,000.00	2.00	0.00	0.00	N	N	0
S	West Pointe Bank and Trust Company	43,394,000.00	1,108.00	2,206,280.00	38.00	110,000.00	1.00	N	N	0.25%
S	West Suburban Bank	327,335,000.00	9,001.00	1,905,000.00	12.00	244,000.00	1.00	N	N	0.07%
S	Westbank	19,395,000.00	270.00	1,019,000.00	11.00	0.00	0.00	N	N	0
S	Whaples & Farmers State Bank	1,358,000.00	44.00	21,000.00	1.00	0.00	0.00	N	N	0
S	Whaples and Farmers State Bank	1,358,000.00	44.00	21,000.00	1.00	0.00	0.00	N	N	0
S	Williamsville State Bank & Trust	86,854,000.00	1,104.00	339,000.00	5.00	0.00	0.00	N	N	0
S	Winfield Community Bank	4,743,000.00	56.00	0.00	0.00	0.00	0.00	N	N	0
S	Wyoming Bank & Trust Co.	2,009,000.00	50.00	0.00	0.00	0.00	0.00	N	N	0
S								N	N	0
		29,198,821,371.97	328,457.50	132,682,594.00	1,692.50	17,045,839.36	215.00			0.06%

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution	Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
		Dollar Amount of loans 01-/06/03	Number of loans 01/03-06/03	Dollar Amount Of Loans In Default	Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 6/30/01 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
M	1st Palm Financial Services LLC	10,781,565.00	226.00	612,330.00	13.00	0.00	0.00	N	N	0
M	21st Mortgage Corp.							N	N	0
M	Accredited Home Lenders, Inc.	90,293,920.00	724.00	2,259,880.00	25.00	692,073.00	6.00	Y	Y	0.77%
M	Advanced Financial Services	696,000.00	7.00	0.00	0.00	0.00	0.00	N	N	0
M	Aegis Funding Corp	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Aegis Home Equity	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Aegis Lending Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	AEGIS Mortgage Corp.	8,128,000.00	117.00	157,000.00	3.00	207,000.00	3.00	N	N	2.55%
M	Aegis Wholesale Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	AEGON USA Real Estate Services Inc.	3,514,791.00	44.00	0.00	0.00	0.00	0.00	N	N	0
M	Alliance Mortgage Corp.	395,396,000.00	4,378.00	17,624,000.00	189.00	10,759,000.00	114.00	Y	N	2.72%
M	AMC Mortgage Corp.	395,396,000.00	4,378.00	17,624,000.00	189.00	10,759,000.00	114.00	Y	Y	2.72%
M	American Finance House Lariba	8,156,000.00	51.00	0.00	0.00	0.00	0.00	N	N	0
M	American Home Mortgage Corp.	208,678,000.00	1,276.00	34,000.00	4.00	467,000.00	3.00	N	Y	0.22%
M	American Loan Centers	1,383,139.00	25.00	475,204.00	7.00	130,497.00	2.00	N	Y	9.43%
M	American Portfolio Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Ameriquist Mortgage Co.	1,454,347,000.00	11,020.00	72,210,000.00	654.00	4,415,000.00	43.00	Y	Y	0.30%
M	APEX Mortgage Inc.	2,533,000.00	23.00	172,000.00	3.00	75,000.00	1.00	N	Y	2.96%
M	Argent Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Aurora Loan Services Inc.	702,286,304.00	4,110.00	21,721,346.00	176.00	1,668,138.00	15.00	N	N	0.24%
M	CDC Mortgage Capital Inc.	3,041,343.00	33.00	0.00	0.00	0.00	0.00	N	N	0
M	Celink	1,825,297.00	87.00	697,892.00	32.00	0.00	0.00	N	N	0
M	Cendant Mortgage Corp.	2,541,378,000.00	18,286.00	13,301,000.00	129.00	5,023,000.00	49.00	N	N	0.20%
M	Century 21 Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Chase Manhattan Mortgage Corp.- NJ	7,111,100,000.00	68,432.00	88,860,000.00	833.00	28,076,000.00	295.00	N	Y	0.39%
M	Chase Mortgage Company - OH	7,991,473,000.00	62,253.00	9,122,000.00	78.00	6,537,000.00	66.00	Y	Y	0.08%
M	CIT Group/Sales Financing, Inc.	48,500,688.00	518.00	2,887,059.00	43.00	431,935.00	7.00	N	Y	0.89%
M	Citifinancial Mortgage Co.- TX	691,044,915.00	9,672.00	29,143,271.00	427.00	14,022,156.00	193.00	Y	Y	2.03%
M	CMF Mortgage Co.	10,041,000.00	174.00	222,000.00	9.00	140,000.00	4.00	N	Y	1.39%
M	CN National Mortgage Co.	396,135,000.00	3,309.00	4,456,000.00	40.00	0.00	0.00	N	N	0
M	Coldwell Banker Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Commerce Mortgage Corp.	137,785,468.00	1,867.00	156,753.00	3.00	89,896.00	2.00	N	N	0.07%
M	Concorde Acceptance Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Conseco Finance Servicing Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Contract Service Center	5,209,920.00	54.00	0.00	0.00	0.00	0.00	N	N	0
M	Countrywide Home Loans Servicing LP	8,993,160,000.00	66,488.00	44,213,000.00	419.00	5,991,000.00	61.00	Y	N	0.07%
M	Crown Mortgage Company	352,388,349.00	3,821.00	48,459.00	10.00	149,000.00	1.00	N	N	0.04%
M	CUNA Mortgage Corp.	177,657,000.00	2,066.00	886,000.00	10.00	136,000.00	3.00	N	Y	0.08%
M	Delmar Financial Company	30,553,000.00	750.00	81,000.00	2.00	91,000.00	2.00	N	N	0.30%
M	Dovenmuehle Mortgage Company LP	94,097,013.00	1,396.00	0.00	0.00	0.00	0.00	N	Y	0
M	Dovenmuehle Mortgage Inc.	215,854,856.00	3,692.00	4,468,082.00	64.00	752,346.00	18.00	N	N	0.35%

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
M	Draper and Kramer Mortgage Corp.	352,824,642.00	3,601.00	234,000.00	5.00	120,993.00	1.00	N	N	0.03%
M	E & I Funding Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Echo Mortgage, LLC	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	EMC Mortgage Corp.	349,482,000.00	4,588.00	84,728,000.00	1,062.00	13,739,000.00	183.00	Y	Y	3.93%
M	Emigrant Mortgage Company	415,562,000.00	1,014.00	1,746,000.00	7.00	247,000.00	1.00	N	N	0.06%
M	Equity One Inc.	169,262,477.00	1,436.00	1,965,086.00	27.00	491,915.00	4.00	N	Y	0.29%
M	ERA Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Extraco Mortgage	35,166,738.00	292.00	67,919.00	1.00	0.00	0.00	N	N	0
M	Fairbanks Capital Corp.	2,108,327,000.00	23,176.00	447,402.00	5,356.00	71,566.00	796.00	Y	Y	0.00%
M	Fifth Third Mortgage Company	2,746,470,734.00	32,406.00	23,301,232.00	332.00	12,865,859.00	119.00	N	N	0.47%
M	First NLC Financial Services LLC	9,478,000.00	57.00	52,000.00	2.00	0.00	0.00	N	N	0
M	First Residential Mortgage Network	359,500.00	2.00	0.00	0.00	0.00	0.00	N	N	0
M	Franklin Mortgage Funding	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Freedom Home Mortgage Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Fremont Investment & Loan	67,689,558.00	908.00	686,199.00	6.00	159,453.00	2.00	N	Y	0.24%
M	GE Mortgage Services Inc.	901,224,000.00	11,372.00	29,116,000.00	367.00	4,020,958.00	59.00	N	Y	0.45%
M	General Electric Capital Corporation	12,989,244.00	406.00	680,305.00	22.00	100,662.00	2.00	N	N	0.77%
M	General Electric Capital Corporation	12,989,244.00	404.00	680,305.00	22.00	100,662.00	2.00	N	N	0.77%
M	Gershman Investment Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	GMAC Mortgage Corp.	5,687,721,446.00	52,226.00	53,366,282.00	530.00	5,239,525.00	56.00	Y	Y	0.09%
M	Greenpoint Credit LLC	45,339,000.00	726.00	3,244,000.00	47.00	132,000.00	2.00	N	Y	0.29%
M	Greentree Servicing LLC	399,195,512.00	8,915.00	28,436,636.00	539.00	8,366,278.00	125.00	N	Y	2.10%
M	Guild Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Harbor Financial Group, Ltd.	671,000.00	112.00	124,000.00	25.00	0.00	0.00	N	N	0
M	Home Loan Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Homecomings Financial Network	229,939,819.00	1,323.00	0.00	0.00	1,133,950.00	8.00	Y	N	0.49%
M	HomEq Servicing Corp.	713,658,000.00	11,038.00	39,872,000.00	596.00	8,275,000.00	131.00	Y	Y	1.16%
M	Household Financial Services Inc.	6,496,480.00	77.00	1,393,179.00	16.00	0.00	0.00	N	Y	0
M	HSBC Mortgage Corp.	467,029,000.00	2,023.00	927,500.00	7.00	495,205.00	4.00	Y	N	0.11%
M	Inland Mortgage Servicing Corp.	133,341.00	6.00	0.00	0.00	0.00	0.00	N	N	0
M	Instamortgage .com	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Irwin Home Equity Corp.	107,060,000.00	2,689.00	2,960,000.00	106.00	1,848,000.00	36.00	Y	Y	1.73%
M	Irwin Mortgage Corporation	972,632,000.00	6,204.00	26,673,000.00	52.00	171,000.00	3.00	Y	N	0.02%
M	James F. Mssinger & Co. Inc.	58,000,000.00	698.00	75,000.00	1.00	146,000.00	1.00	N	N	0.25%
M	Lake Mortgage Co	19,915,000.00	238.00	181,000.00	3.00	0.00	0.00	N	N	0
M	Litton Laon Servicing LP	702,345,000.00	7,208.00	124,981,000.00	1,401.00	21,443,000.00	222.00	Y	Y	3.05%

DEFAULT AND FORECLOSURE REPORT 01/03- 06/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount	Number of	Dollar Amount Of	Loans	Dollar Amount	Number Of	After 6/30/01	Rate Greater 10%	Amount of Foreclosures/
		of loans 01-/06/03	loans 01/03-06/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	Amount of Loans
M	Long Beach Mortgage Company	461,748,000.00	3,573.00	90,867,000.00	780.00	5,136,000.00	46.00	Y	Y	1.11%
M	Long Grove Mortgage Bancorp	70,000,000.00	360.00	0.00	0.00	0.00	0.00	N	N	0
M	M & T Mortgage Corporation	23,848,000.00	519.00	59,000.00	2.00	0.00	0.00	N	N	0
M	Meritage Mortgage Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Merrill Lynch Credit Corp.	47,982,793.00	920.00	301,024.00	5.00	0.00	0.00	N	N	0
M	Metwest Mortgage Services Inc.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Midwest Loan Services	260,695,000.00	1,525.00	0.00	0.00	0.00	0.00	N	N	0
M	Morgan Stanley Dean Whitter Credit Corp.	301,161,000.00	1,351.00	1,275,000.00	10.00	0.00	0.00	N	N	0
M	Mortgage Center, Southfield, MI	14,250,396.00	100.00	252,139.00	2.00	0.00	0.00	N	N	0
M	Mortgage Clearing Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Mountain States Mortgage Center	3,209,500.00	44.00	0.00	0.00	0.00	0.00	N	N	0
M	Nationwide Advantage Mortgage Company	29,065,896.00	532.00	823,966.00	13.00	176,087.00	5.00	N	Y	0.61%
M	Neighborhood Lending Services Inc.	0.00	0.00	0.00	0.00	130,308.00	4.00	N	N	0
M	New Century Mortgage Corp.	88,200,000.00	539.00	74,000.00	2.00	973,200.00	7.00	Y	Y	1.10%
M	New State Mortgage Co Inc.	806,235.00	13.00	0.00	0.00	0.00	0.00	N	N	0
M	Noteworld LLC	5,209,920.00	54.00	0.00	0.00	0.00	0.00	N	N	0
M	PHH Mortgage Services	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Principal Residential Mortgage Inc.	4,070,240,000.00	30,342.00	10,705.00	93.00	5,413,000.00	63.00	Y	N	0.13%
M	Provident Funding Group	485,246,326.00	2,356.00	139,600.00	1.00	0.00	0.00	N	N	0
M	Saxon Mortgage Services	255,628,474.00	2,381.00	39,397,413.00	428.00	5,853,292.00	62.00	Y	Y	2.29%
M	Security Savings Mortgage Corp.	107,042,000.00	310.00	0.00	0.00	80,104.00	1.00	N	N	0.07%
M	SLM Financial Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	SN Servicing Corp.	36,944,993.00	647.00	15,664,978.00	294.00	2,253,215.00	29.00	N	Y	6.10%
M	Sterling Capital Mortgage	30,771,813.00	200.00	108,946.00	1.00	108,946.00	1.00	N	N	0.35%
M	SunTrust Mortgage, Inc.	1,195,614,482.00	10,030.00	41,695.00	3.00	132,313.00	1.00	N	N	0.01%
M	Taylor Bean & Whitaker Mortgage Corp.	925,108,000.00	6,383.00	295,200.00	27.00	446,000.00	5.00	N	N	0.05%
M	Trustcorp Mortgage Company	24,613,500.00	269.00	0.00	0.00	0.00	0.00	N	N	0
M	United Financial Mortgage Corp.	235,072,000.00	1,411.00	74,000.00	1.00	0.00	0.00	N	N	0
M	United Mortgage & Loan Investment Corp.	10,266,152.00	420.00	8,597,187.00	341.00	0.00	0.00	N	N	0
M	Universal American Mortgage Co.	15,544,000.00	82.00	379,000.00	2.00	0.00	0.00	N	N	0
M	Universal Mortgage Corp.	444,496,000.00	3,085.00	3,888,000.00	27.00	1,640,000.00	10.00	N	N	0.37%
M	Washtenaw Mortgage Company	142,039,950.00	798.00	2,812,647.00	23.00	0.00	0.00	N	N	0
M	Wendover Financial Services Corp.	55,107,124.00	361.00	1,559,486.00	38.00	1,798,044.00	24.00	N	Y	3.26%
M	Wilshire Credit Corp.	112,056,000.00	2,388.00	62,328,000.00	1,355.00	4,405,000.00	63.00	Y	Y	3.93%
M	WMC Mortgage Corp.	36,601,019.00	343.00	5,857,122.00	74.00	635,161.00	7.00	N	Y	1.74%
M	World Wide Financial Services Inc.	139,400.00	1.00	139,400.00	1.00	0.00	0.00	N	N	0
										0
		58,163,503,276.00	513,759.00	992,315,829.00	17,417.00	198,960,737.00	3,087.00			0.34%

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)	
	Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default 7/03 - 12/03	Number Of Loans In Default 7/03 - 12/03	Dollar Amount Of Foreclosures 7/03 - 12/03	Number Of Foreclosures 7/03 - 12/03	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans	
T	3,612,297,000.00	55,350.00	22,634,004.00	465.00	2,506,018.00	40.00			0.07%	
F	0.00	0.00	0.00	0.00	0.00	0.00			0	
M	98,524,862,011.00	461,951.00	1,396,813,131.00	15,733.00	1,392,645,000.00	1,707.00			1.41%	
S	26,612,591,000.00	344,043.50	123,373,000.00	1,700.00	20,861,773.00	251.00			0.08%	
Total	128,749,750,011.00	861,344.50	1,542,820,135.00	17,898.00	1,416,012,791.00	1,998.00			1.10%	
T	Allied First Bank, sb	922,000.00	5.00	0.00	0.00	0.00	0.00	N	N	0
T	American Savings Bank of Danville	32,101,000.00	891.00	477,000.00	18.00	18.00	1.00	N	N	0.00%
T	American Union Savings and Loan	1,647,000.00	19.00	0.00	0.00	0.00	0.00	N	N	0
T	Arcola Homestead Savings Bank	820,000.00	36.00	0.00	0.00	0.00	0.00	N	N	0
T	Beardstown Savings	27,038,000.00	676.00	806,000.00	22.00	117,000.00	2.00	Y	N	0.43%
T	Capaha Bank	5,806,000.00	207.00	55,000.00	3.00	0.00	0.00	N	N	0
T	Citizens Savings Bank	114,091,000.00	1,748.00	791,000.00	8.00	484,000.00	3.00	N	N	0.42%
T	Collinsville Building & Loan Association	44,796,000.00	791.00	36,000.00	1.00	0.00	0.00	N	N	0
T	Columbus Savings Bank	5,298,000.00	54.00	0.00	0.00	0.00	0.00	N	N	0
T	Community Savings Bank	178,883,000.00	2,779.00	886,000.00	8.00	0.00	0.00	N	N	0
T	DeWitt Savings Bank	19,275,000.00	785.00	604,000.00	12.00	0.00	0.00	N	N	0
T	EFS Bank	371,260,000.00	3,140.00	782,000.00	8.00	0.00	0.00	N	N	0
T	Eureka Savings Bank	169,426,000.00	3,056.00	3,691,000.00	63.00	255,000.00	3.00	N	N	0.15%
T	First Bank & Trust S.B., Paris	106,629,000.00	2,496.00	591,000.00	37.00	123,000.00	4.00	Y	N	0.12%
T	First Bank of the Americas, S.B.	30,644,000.00	285.00	642,000.00	5.00	0.00	0.00	N	N	0
T	First Savanna Savings Bank	6,059,000.00	167.00	148,000.00	2.00	90,000.00	1.00	N	N	1.49%
T	First Savings Bank	20,473,000.00	497.00	183,000.00	9.00	0.00	0.00	N	N	0
T	First Savings Bank of Hegewisch	0.00	0.00	213,000.00	2.00	0.00	0.00	N	N	0
T	Flora Savings Bank	13,366,000.00	392.00	221,000.00	10.00	0.00	0.00	N	N	0
T	George Washington Savings Bank	38,546,000.00	613.00	364,000.00	5.00	0.00	0.00	N	N	0
T	Harvard Savings Bank	71,162,000.00	1,188.00	507,000.00	2.00	0.00	0.00	N	N	0
T	Howard Savings Bank	7,705,000.00	32.00	185,000.00	1.00	0.00	0.00	N	N	0
T	Hoyne Savings Bank	212,638,000.00	2,271.00	0.00	0.00	0.00	0.00	N	N	0
T	Jacksonville Savings Bank	229,925,000.00	4,823.00	2,257,000.00	64.00	556,000.00	10.00	Y	N	0.24%
T	Liberty Bank for Savings	268,133,000.00	2,816.00	509,000.00	4.00	0.00	0.00	N	N	0
T	Lincoln Park Savings Bank	78,392,000.00	385.00	4.00	0.00	0.00	0.00	N	N	0
T	Lincoln State Bank, S.B.	119,838,000.00	1,072.00	509,000.00	7.00	0.00	0.00	N	N	0
T	Lisle Savings Bank	325,192,000.00	3,072.00	848,000.00	9.00	0.00	0.00	N	N	0
T	Marion County Savings Bank	32,060,000.00	952.00	740,000.00	31.00	0.00	0.00	N	N	0
T	McHenry Savings Bank	172,803,000.00	1,331.00	556,000.00	7.00	0.00	0.00	N	N	0
T	Millford Building and Loan Association	9,108,000.00	478.00	258,000.00	13.00	0.00	0.00	N	N	0
T	Morris Building and Loan	17,638,000.00	691.00	67,000.00	1.00	0.00	0.00	N	N	0
T	Mt Morris Savings and Loan	16,303,000.00	408.00	550,000.00	9.00	105,000.00	1.00	N	N	0.64%
T	Nashville Savings Bank	8,513,000.00	160.00	0.00	0.00	0.00	0.00	N	N	0
T	Nokomis Savings Bank	674,000.00	35.00	15,000.00	1.00	0.00	0.00	N	N	0
T	North County Savings Bank	13,304,000.00	211.00	0.00	0.00	0.00	0.00	N	N	0
T	North Shore Trust and Savings	84,096,000.00	993.00	211,000.00	4.00	0.00	0.00	N	N	0
T	Okaw Building and Loan	10,388,000.00	311.00	215,000.00	11.00	79,000.00	2.00	N	N	0.76%
T	Ottawa Savings Bank	77,456,000.00	1,158.00	464,000.00	4.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
	Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
T Pekin Savings Bank	64,781,000.00	1,264.00	417,000.00	9.00	65,000.00	2.00	N	N	0.10%
T Pulaski Savings Bank	28,207,000.00	295.00	0.00	0.00	0.00	0.00	N	N	0
T Rantoul First Bank	11,048,000.00	229.00	138,000.00	3.00	0.00	0.00	N	N	0
T Royal Savings Bank	23,004,000.00	363.00	94,000.00	2.00	0.00	0.00	N	N	0
T Security Bank (Springfield)	160,660,000.00	4,384.00	486,000.00	8.00	65,000.00	2.00	N	N	0.04%
T Security Savings Bank	37,177,000.00	1,171.00	448,000.00	19.00	18,000.00	1.00	N	N	0.05%
T South End Savings	9,508,000.00	181.00	31,000.00	1.00	0.00	0.00	N	N	0
T Streator Home Building & Loan Assoc.	56,463,000.00	1,307.00	214,000.00	6.00	24,000.00	3.00	N	N	0.04%
T Tremont Savings Bank	14,078,000.00	151.00	206,000.00	3.00	0.00	0.00	N	N	0
T Twin Oaks Savings Bank	36,825,000.00	480.00	220,000.00	4.00	0.00	0.00	N	N	0
T Union Savings Bank	65,165,000.00	1,174.00	389,000.00	10.00	450,000.00	3.00	N	N	0.69%
T Wabash Savings Bank	3,316,000.00	116.00	0.00	0.00	47,000.00	1.00	N	N	1.42%
T Washington Savings Bank	67,677,000.00	1,390.00	318,000.00	7.00	28,000.00	1.00	N	N	0.04%
T Waukegan Savings and Loan	75,322,000.00	1,649.00	69,000.00	1.00	0.00	0.00	N	N	0
T West Town Savings Bank	17,580,000.00	177.00	1,223,000.00	11.00	0.00	0.00	N	N	0
	3,612,297,000.00	55,350.00	22,634,004.00	465.00	2,506,018.00	40.00			0.07%

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type		1 (A) Dollar Amount Loans 7/03 - 12/03	1 (B) Number of Loans 7/03 - 12/03	2(A) Dollar Amount Of Loans In Default	2(B) Number Of Loans In Default	3(A) Dollar Amount Of Foreclosures	3(B) Number Of Foreclosures	Loans Originated After 12/31/03 As Reported in #3	Loans With Rate Greater 10% As Reported in #3	Percentage (3A/1A)	
										Amount of Foreclosures/ Amount of Loans	
S	24315	1st Community Bank	6,019,000.00	133.00	2,000.00	1.00	0.00	0.00	N	N	0
S	13367	1st Equity Bank	32,446,000.00	166.00	0.00	0.00	0.00	0.00	N	N	0
S	16916	1st Equity Bank Northwest	17,000.00	1.00	0.00	0.00	0.00	0.00	N	N	0
S	19877	1st State Bank of Mason City	4,099,000.00	143.00	0.00	0.00	0.00	0.00	N	N	0
S	19453	Allegiance Community Bank	12,471,000.00	53.00	0.00	0.00	0.00	0.00	N	N	0
S	25999	Alpha Community Bank	27,743,000.00	476.00	17,000.00	3.00	124,000.00	3.00	Y	N	0.45%
S	23457	Alpine Bank of Illinois	506,000,000.00	6,165.00	1,442,000.00	26.00	588,000.00	8.00	N	N	0.12%
S	12914	Amalgamated Bank of Chicago	25,126,000.00	404.50	97,000.00	3.00	0.00	0.00	N	N	0
S	23994	American Chartered Bank	167,361,000.00	1,328.00	1,158,000.00	7.00	0.00	0.00	N	N	0
S	10340	American Community Bank & Trust	22,472,000.00	246.00	0.00	0.00	0.00	0.00	N	N	0
S	26389	American Eagle Bank	2,892,000.00	11.00	0.00	0.00	0.00	0.00	N	N	0
S	11825	American Enterprise Bank	41,445,000.00	270.00	0.00	0.00	0.00	0.00	N	N	0
S	23050	American Heartland Bank and Trust	7,585,000.00	42.00	266,000.00	1.00	266,000.00	1.00	N	N	3.51%
S	12963	American Metro Bank	4,631,000.00	19.00	90,000.00	1.00	0.00	0.00	N	N	0
S	24059	Americaunited Bank and Trust Company Usa	9,869,000.00	111.00	88,000.00	1.00	0.00	0.00	N	N	0
S	25759	Amerimark Bank	19,213,000.00	494.00	0.00	0.00	0.00	0.00	N	N	0
S	10330	Anchor State Bank	1,215,000.00	33.00	24,000.00	1.00	0.00	0.00	N	N	0
S	10355	Andalusia Community Bank	12,422,000.00	189.00	91,000.00	1.00	0.00	0.00	N	N	0
S	21857	Anderson State Bank	4,560,000.00	178.00	0.00	0.00	0.00	0.00	N	N	0
S	10371	Anna State Bank	10,095,000.00	257.00	346,000.00	10.00	0.00	0.00	N	N	0
S	10439	Apple River State Bank	48,037,000.00	676.00	399,000.00	4.00	0.00	0.00	N	N	0
S	12922	Archer Bank	40,505,000.00	315.00	0.00	0.00	0.00	0.00	N	N	0
S	23754	Area Bank	4,854,000.00	192.00	0.00	0.00	0.00	0.00	N	N	0
S	13417	Associated Bank Chicago	68,942,000.00	268.00	0.00	0.00	0.00	0.00	N	N	0
S	10678	Athens State Bank	17,501,000.00	314.00	120,000.00	2.00	0.00	0.00	N	N	0
S	12955	Austin Bank of Chicago	13,143,000.00	162.00	214,000.00	4.00	0.00	0.00	N	N	0
S	19232	Bank & Trust Company	39,603,000.00	1,018.00	0.00	0.00	0.00	0.00	N	N	0
S	11494	Bank of Bluffs	9,891,000.00	294.00	111,000.00	3.00	65,000.00	1.00	Y	N	0.66%
S	11551	Bank of Bourbonnais	5,600,000.00	91.00	0.00	0.00	0.00	0.00	N	N	0
S	17475	Bank of Calhoun County	16,424,000.00	380.00	452,000.00	12.00	0.00	0.00	N	N	0
S	12856	Bank of Chestnut	4,891,000.00	113.00	92,000.00	2.00	0.00	0.00	N	N	0
S	15172	Bank of Dwight	7,800,000.00	156.00	111,000.00	1.00	0.00	0.00	N	N	0
S	16196	Bank of Farmington	10,051,000.00	199.00	0.00	0.00	0.00	0.00	N	N	0
S	16774	Bank of Gibson City	3,748,000.00	95.00	54,000.00	2.00	0.00	0.00	N	N	0
S	18515	Bank of Kampsville	18,134,000.00	436.00	22,000.00	1.00	0.00	0.00	N	N	0
S	18630	Bank of Kenney	194,000.00	8.00	59,000.00	1.00	0.00	0.00	N	N	0
S	19190	Bank of Lincolnwood	17,124,000.00	313.00	717,000.00	1.00	0.00	0.00	N	N	0
S	20339	Bank of Modesto	2,149,000.00	108.00	0.00	0.00	0.00	0.00	N	N	0
S	20438	Bank of Montgomery	7,146,000.00	112.00	2,000.00	1.00	0.00	0.00	N	N	0
S	21733	Bank of O'Fallon	72,373,000.00	906.00	146,000.00	4.00	0.00	0.00	N	N	0
S	22038	Bank of Palatine	10,509,000.00	84.00	0.00	0.00	0.00	0.00	N	N	0
S	22798	Bank of Pontiac	99,105,000.00	2,391.00	878,000.00	18.00	0.00	0.00	N	N	0
S	16456	Bank of Quincy	31,660,000.00	343.00	0.00	0.00	0.00	0.00	N	N	0
S	23051	Bank of Rantoul	14,193,000.00	314.00	59,000.00	2.00	0.00	0.00	N	N	0
S	24356	Bank of Shorewood	17,079,000.00	222.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)		1 (B)		2(A)		2(B)		3(A)		3(B)		Loans Originated	Loans With	Percentage (3A/1A)
	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount Of	Number Of Loans	Dollar Amount	Number Of	Dollar Amount	Number Of	After 12/31/03	Rate Greater 10%	As Reported in #3	As Reported in #3	Amount of Foreclosures/ Amount of Loans
	7/03 - 12/03	7/03 - 12/03			Loans In Default	In Default	Of Foreclosures	Foreclosures							
S	24638	Bank of Springfield	512,482,000.00	7,542.00	495,000.00	5.00	516,000.00	3.00	N	N					0.10%
S	25031	Bank of Stronghurst	5,165,000.00	143.00	15,000.00	1.00	0.00	0.00	N	N					0
S	25932	Bank of Warrensburg	4,070,000.00	337.00	129,000.00	9.00	0.00	0.00	N	N					0
S	26153	Bank of Waukegan	67,416,000.00	1,271.00	1,049,000.00	8.00	0.00	0.00	N	N					0
S	26898	Bank of Yates City	5,073,000.00	130.00	163,000.00	3.00	0.00	0.00	N	N					0
S	12575	Bankllinois	131,790,000.00	2,430.00	312,000.00	8.00	159,000.00	3.00	N	N					0.12%
S	21915	BankOrion	17,631,000.00	357.00	0.00	0.00	0.00	0.00	N	N					0
S	19711	Banterra Bank	295,315,000.00	5,693.00	331,000.00	13.00	247,000.00	8.00	Y	N					0.08%
S	10975	Bartonville Bank	33,049,000.00	470.00	0.00	0.00	0.00	0.00	N	N					0
S	25676	Benchmark Bank	19,670,000.00	383.00	85,000.00	3.00	0.00	0.00	N	N					0
S	20214	Blackhawk State Bank	64,915,000.00	1,242.00	89,000.00	3.00	0.00	0.00	N	N					0
S	11346	Bloomington Bank and Trust	37,654,000.00	159.00	0.00	0.00	0.00	0.00	N	N					0
S	11593	Bowen State Bank	2,234,000.00	77.00	0.00	0.00	0.00	0.00	N	N					0
S	13094	Brickyard Bank	12,596,000.00	68.00	1,120,000.00	6.00	0.00	0.00	N	N					0
S	22251	Bridgeview Bank Group	66,087,000.00	500.00	2,356,000.00	5.00	0.00	0.00	N	N					0
S	11734	Brimfield Bank	10,433,000.00	189.00	39,000.00	1.00	0.00	0.00	N	N					0
S	13110	Broadway Bank	26,446,000.00	134.00	359,000.00	2.00	0.00	0.00	N	N					0
S	20651	Brown County State Bank	9,333,000.00	205.00	25,000.00	2.00	0.00	0.00	N	N					0
S	11775	Buckley State Bank	1,368,000.00	39.00	0.00	0.00	0.00	0.00	N	N					0
S	11833	Buffalo Prairie State Bank	1,000,000.00	21.00	57,000.00	1.00	0.00	0.00	N	N					0
S	13940	Builders Bank	13,762,000.00	7.00	0.00	0.00	375,000.00	1.00	N	N					2.72%
S	19844	Burling Bank	17,079,000.00	43.00	184,000.00	1.00	0.00	0.00	N	N					0
S	25494	Busey Bank	1,327,313,000.00	18,308.00	599,000.00	9.00	30,000.00	1.00	N	N					0.00%
S	11916	Byron Bank	213,251,000.00	5,194.00	449,000.00	9.00	0.00	0.00	N	N					0
S	15511	C P Burnett & Sons Bankers	6,266,000.00	300.00	104,000.00	3.00	130,000.00	3.00	N	N					2.07%
S	18820	Cambridge Bank	32,976,000.00	487.00	0.00	0.00	0.00	0.00	N	N					0
S	12054	Camp Grove State Bank	215,000.00	4.00	215,000.00	0.00	0.00	0.00	Y	N					0
S	12112	Campus State Bank	4,918,000.00	90.00	0.00	0.00	0.00	0.00	N	N					0
S	11068	Capstone Bank	23,968,000.00	432.00	46,000.00	2.00	324,000.00	4.00	N	N					1.35%
S	12377	Carrollton Bank	164,300,000.00	2,660.00	14,000.00	1.00	534,000.00	7.00	Y	N					0.33%
S	12393	Carterville State and Savings Bank	7,742,000.00	259.00	47,000.00	2.00	0.00	0.00	N	N					0
S	10000	Casey State Bank	23,841,000.00	610.00	95,000.00	1.00	82,000.00	2.00	N	N					0.34%
S	10553	Central Bank	7,355,000.00	191.00	215,000.00	7.00	0.00	0.00	N	N					0
S	16519	Central Bank Fulton	7,352,000.00	177.00	129,000.00	2.00	0.00	0.00	N	N					0
S	16675	Central Bank Illinois	58,195,000.00	828.00	363,000.00	7.00	0.00	0.00	N	N					0
S	10512	Central Illinois Bank	6,496,000.00	258.00	85,000.00	3.00	0.00	0.00	N	N					0
S	14290	Central State Bank	16,285,000.00	511.00	378,000.00	15.00	97,000.00	3.00	N	Y					0.60%
S	10876	Centrue Bank	346,191,000.00	6,564.00	942,000.00	21.00	25,000.00	1.00	N	N					0.01%
S	12831	Chesterfield State Bank	2,392,000.00	97.00	56,000.00	3.00	0.00	0.00	N	N					0
S	13185	Chicago Community Bank	56,163,000.00	566.00	989,000.00	7.00	0.00	0.00	N	N					0
S	17871	CIB Bank	12,224,000.00	49.00	0.00	0.00	0.00	0.00	N	N					0
S	14233	Cissna Park State Bank	2,163,000.00	64.00	13,000.00	1.00	0.00	0.00	N	N					0
S	20154	Citizens Bank & Trust Company of Chicago	7,880,000.00	42.00	296,000.00	1.00	0.00	0.00	N	N					0
S	12732	Citizens Bank of Chatsworth	3,982,000.00	97.00	0.00	0.00	0.00	0.00	N	N					0
S	15396	Citizens Bank of Edinburg	3,186,000.00	83.00	26,000.00	1.00	0.00	0.00	N	N					0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type			1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
			Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	19869	Citizens Community Bank	34,505,000.00	658.00	206,000.00	4.00	0.00	0.00	N	N	0
S	14803	Citizens Community Bank Of Decatur	2,672,000.00	63.00	103,000.00	1.00	0.00	0.00	N	N	0
S	25890	Citizens First State Bank of Walnut	20,100,000.00	334.00	24,000.00	2.00	0.00	0.00	N	N	0
S	19018	Citizens State Bank	13,773,000.00	363.00	142,000.00	3.00	0.00	0.00	N	N	0
S	14613	Citizens State Bank of Cropsey	3,047,000.00	74.00	82,000.00	2.00	39,000.00	1.00	Y	N	1.28%
S	20230	Citizens State Bank of Milford	739,000.00	14.00	0.00	0.00	0.00	0.00	N	N	0
S	24331	Citizens State Bank of Shipman	9,473,000.00	221.00	642,000.00	10.00	0.00	0.00	N	N	0
S	19414	Clay County State Bank	7,629,000.00	220.00	105,000.00	3.00	0.00	0.00	N	N	0
S	17097	Clover Leaf Bank	49,777,000.00	636.00	463,000.00	7.00	0.00	0.00	N	N	0
S	14373	Colchester State Bank	5,364,000.00	163.00	33,000.00	2.00	0.00	0.00	N	N	0
S	13292	Cole Taylor Bank	326,922,000.00	5,334.00	1,497,000.00	33.00	197,000.00	3.00	N	N	0.06%
S	26054	Commercial State Bank of Waterloo	26,233,000.00	1,133.00	83,000.00	1.00	0.00	0.00	N	N	0
S	26211	Community Bank	9,974,000.00	343.00	292,000.00	10.00	0.00	0.00	N	N	0
S	26732	Community Bank	13,094,000.00	246.00	0.00	0.00	0.00	0.00	N	N	0
S	15370	Community Bank of Easton	1,434,000.00	29.00	0.00	0.00	0.00	0.00	N	N	0
S	15743	Community Bank of Elmhurst	7,151,000.00	46.00	268,000.00	1.00	0.00	0.00	N	N	0
S	16592	Community Bank of Galesburg	10,535,000.00	223.00	0.00	0.00	0.00	0.00	N	N	0
S	18010	Community Bank of Hopedale	944,000.00	20.00	0.00	0.00	0.00	0.00	N	N	0
S	13250	Community Bank of Lawndale	3,652,000.00	4.00	231,000.00	4.00	0.00	0.00	N	N	0
S	15501	Community Bank of Lemont	7,239,000.00	95.00	0.00	0.00	0.00	0.00	N	N	0
S	21600	Community Bank of Oak Park River Forest	14,156,000.00	84.00	0.00	0.00	0.00	0.00	N	N	0
S	27149	Community Bank of Pittsfield	4,008,000.00	76.00	139,000.00	3.00	42,000.00	1.00	N	N	1.05%
S	25411	Community Bank of Trenton	16,132,000.00	288.00	170,000.00	4.00	0.00	0.00	N	N	0
S	14530	Community Banks of Shelby County	4,176,000.00	135.00	0.00	0.00	0.00	0.00	N	N	0
S	16907	Community Bank-Wheaton/Glen Ellyn	45,228,000.00	700.00	339,000.00	3.00	711,000.00	2.00	N	N	1.57%
S	16089	Community First Bank	297,000.00	207.00	0.00	0.00	0.00	0.00	N	N	0
S	16634	Community State Bank	5,890,000.00	208.00	38,000.00	2.00	0.00	0.00	N	N	0
S	22756	Community State Bank of Plymouth	570,000.00	32.00	0.00	0.00	0.00	0.00	N	N	0
S	23390	Community State Bank of Rock Falls	23,773,000.00	610.00	0.00	0.00	281,000.00	4.00	N	N	1.18%
S	18234	Community Trust Bank	26,977,000.00	702.00	18,000.00	1.00	35,000.00	1.00	N	N	0.13%
S	19935	Continental Community Bank and Trust Company	23,129,000.00	543.00	325,000.00	2.00	0.00	0.00	N	N	0
S	21014	Corn Belt Bank and Trust Company	12,673,000.00	232.00	196,000.00	3.00	28,000.00	1.00	N	N	0.22%
S	13300	Cosmopolitan Bank and Trust	14,600,000.00	94.00	156,000.00	2.00	0.00	0.00	N	N	0
S	18761	Country Bank	2,309,000.00	41.00	0.00	0.00	0.00	0.00	N	N	0
S	15438	Crossroads Bank	1,786,000.00	352.00	50,000.00	1.00	0.00	0.00	N	N	0
S	13334	Delaware Place Bank	2,646,000.00	45.00	0.00	0.00	0.00	0.00	N	N	0
S	13276	Devon Bank	37,464,000.00	432.00	460,000.00	5.00	0.00	0.00	N	N	0
S	14977	Dewey State Bank	3,620,000.00	75.00	87,000.00	2.00	62,000.00	2.00	Y	N	1.71%
S	15131	Du Quoin State Bank	19,350,000.00	1,006.00	212,000.00	3.00	230,000.00	2.00	N	N	1.19%
S	15099	Dunlap Bank	13,002,000.00	531.00	0.00	0.00	0.00	0.00	N	N	0
S	15156	Durand State Bank	13,486,000.00	298.00	213,000.00	5.00	0.00	0.00	N	N	0
S	26617	Edens Bank	35,272,000.00	308.00	170,000.00	3.00	0.00	0.00	N	N	0
S	15453	Effingham State Bank	34,129,000.00	764.00	769,000.00	22.00	283,000.00	7.00	N	N	0.83%
S	15719	Elkville State Bank	589,000.00	24.00	0.00	0.00	0.00	0.00	N	N	0
S	15891	Erie State Bank	4,750,000.00	108.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)	
		Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans	
S	24386	Evergreen Community Bank	22,056,000.00	200.00	0.00	0.00	0.00	N	N	0	
S	18879	Exchange State Bank	5,882,000.00	159.00	0.00	0.00	0.00	N	N	0	
S	16055	Fairview State Banking Company	3,329,000.00	115.00	117,000.00	4.00	0.00	N	N	0	
S	22178	Family Bank and Trust Company	11,987,000.00	96.00	264,000.00	2.00	131,000.00	1.00	N	N	1.09%
S	16154	Farmer City State Bank	5,407,000.00	149.00	48,000.00	2.00	0.00	0.00	N	N	0
S	18093	Farmers & Merchants Bank of Hutsonville	2,334,000.00	77.00	0.00	0.00	0.00	0.00	N	N	0
S	11890	Farmers and Merchants State Bank of Bushnell	9,759,000.00	261.00	50,000.00	2.00	0.00	0.00	N	N	0
S	24174	Farmers and Traders State Bank	5,217,000.00	87.00	34,000.00	1.00	0.00	0.00	N	N	0
S	15792	Farmers State Bank	9,857,000.00	232.00	322,000.00	11.00	0.00	0.00	N	N	0
S	22673	Farmers State Bank	39,886,000.00	814.00	130,000.00	4.00	38,000.00	1.00	N	N	0.10%
S	20677	Farmers State Bank & Trust Co	5,787,000.00	186.00	93,000.00	3.00	0.00	0.00	N	N	0
S	10256	Farmers State Bank of Alto Pass, Illinois	36,587,000.00	754.00	201,000.00	6.00	0.00	0.00	N	N	0
S	12070	Farmers State Bank of Camp Point	4,863,000.00	98.00	0.00	0.00	31,000.00	1.00	N	N	0.64%
S	14738	Farmers State Bank of Danforth	9,546,000.00	224.00	0.00	0.00	0.00	0.00	N	N	0
S	15859	Farmers State Bank of Emden	654,000.00	20.00	0.00	0.00	0.00	0.00	N	N	0
S	19067	Farmers State Bank of Fulton County	6,551,000.00	192.00	34,000.00	2.00	74,000.00	1.00	N	N	1.13%
S	17939	Farmers State Bank of Hoffman	24,016,000.00	696.00	348,000.00	5.00	0.00	0.00	N	N	0
S	20057	Farmers State Bank of Medora	1,109,000.00	31.00	0.00	0.00	0.00	0.00	N	N	0
S	24471	Farmers State Bank of Somonauk	27,955,000.00	773.00	62,000.00	1.00	30,000.00	1.00	N	N	0.11%
S	25056	Farmers State Bank of Sublette	4,968,000.00	98.00	2,000.00	1.00	0.00	0.00	N	N	0
S	10199	Farmers State Bank of Western Illinois	12,860,000.00	393.00	160,000.00	5.00	142,000.00	2.00	Y	N	1.10%
S	10652	Farmers State Bank, Astoria	3,285,000.00	124.00	0.00	0.00	0.00	0.00	N	N	0
S	24810	Fayette County Bank	1,824,000.00	60.00	41,000.00	1.00	0.00	0.00	N	N	0
S	21832	Federated Bank	6,004,000.00	116.00	0.00	0.00	0.00	0.00	N	N	0
S	26294	First American Bank	579,809,000.00	14,336.00	520,000.00	7.00	0.00	0.00	N	N	0
S	15941	First Bank & Trust	15,790,000.00	63.00	0.00	0.00	0.00	0.00	N	N	0
S	22053	First Bank and Trust Company of Illinois	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	17814	First Bank of Highland Park	52,000,000.00	468.00	0.00	0.00	0.00	0.00	N	N	0
S	21618	First Bank of Oak Park	3,459,000.00	76.00	77,000.00	1.00	0.00	0.00	N	N	0
S	22467	First Capital Bank	24,671,000.00	271.00	0.00	0.00	0.00	0.00	N	N	0
S	24719	First Choice Bank	3,008,000.00	58.00	0.00	0.00	0.00	0.00	N	N	0
S	10116	First Collinsville Bank	123,057,000.00	1,886.00	330,000.00	3.00	0.00	0.00	N	N	0
S	13326	First Community Bank	5,439,000.00	44.00	0.00	0.00	0.00	0.00	N	N	0
S	11031	First Community Bank and Trust	10,687,000.00	147.00	145,000.00	2.00	0.00	0.00	N	N	0
S	10045	First Community Bank of Hillsboro	8,480,000.00	250.00	0.00	0.00	0.00	0.00	N	N	0
S	25474	First Community Bank, Xenia-Flora	7,295,000.00	206.00	23,000.00	1.00	0.00	0.00	N	N	0
S	24935	First Community State Bank	4,884,000.00	100.00	0.00	0.00	0.00	0.00	N	N	0
S	21071	First County Bank	126,875,000.00	2,270.00	173,000.00	1.00	0.00	0.00	N	N	0
S	23317	First Crawford State Bank	21,464,000.00	650.00	177,000.00	9.00	21,000.00	2.00	N	N	0.10%
S	15872	First DuPage Bank	7,846,000.00	41.00	131,000.00	1.00	262,000.00	1.00	N	N	3.34%
S	20271	First Farmers State Bank	10,000,000.00	201.00	96,000.00	1.00	0.00	0.00	N	N	0
S	15313	First Illinois Bank	2,138,000.00	28.00	16,000.00	2.00	68,000.00	1.00	N	N	3.18%
S	10862	First Midwest Bank	354,514,000.00	6,661.00	3,891,000.00	70.00	564,000.00	12.00	Y	N	0.16%
S	10902	First Nations Bank of Wheaton	25,791,000.00	239.00	0.00	0.00	0.00	0.00	N	N	0
S	10488	First Northwest Bank	32,739,000.00	416.00	206,000.00	2.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type			1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
			Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
S	24312	First Personal Bank	26,873,000.00	192.00	0.00	0.00	0.00	0.00	N	N	0
S	19513	First Security Bank	11,168,000.00	240.00	263,000.00	5.00	0.00	0.00	N	N	0
S	15818	First Security Trust and Savings Bank	33,040,000.00	351.00	574,000.00	5.00	0.00	0.00	N	N	0
S	20135	First Southern Bank	19,661,000.00	335.00	70,000.00	2.00	0.00	0.00	N	N	0
S	20131	First State Bank	111,658,000.00	1,766.00	514,000.00	11.00	164,000.00	1.00	N	N	0.15%
S	20453	First State Bank	71,357,000.00	1,224.00	303,000.00	8.00	0.00	0.00	N	N	0
S	11015	First State Bank of Beardstown	8,256,000.00	334.00	27,000.00	1.00	0.00	0.00	N	N	0
S	11056	First State Bank of Beecher City	9,192,000.00	324.00	114,000.00	6.00	0.00	0.00	N	N	0
S	11312	First State Bank of Biggsville	3,429,000.00	87.00	669,000.00	5.00	12,000.00	1.00	N	N	0.35%
S	11437	First State Bank of Bloomington	17,772,000.00	243.00	174,000.00	3.00	0.00	0.00	N	N	0
S	12096	First State Bank of Campbell Hill	12,128,000.00	360.00	126,000.00	5.00	0.00	0.00	N	N	0
S	15016	First State Bank of Dix	4,271,000.00	105.00	74,000.00	2.00	0.00	0.00	N	N	0
S	15537	First State Bank of Eldorado	7,450,000.00	280.00	86,000.00	4.00	0.00	0.00	N	N	0
S	16295	First State Bank of Forrest	19,339,000.00	437.00	294,000.00	4.00	0.00	0.00	N	N	0
S	21774	First State Bank of Olmsted	5,773,000.00	167.00	23,000.00	2.00	0.00	0.00	N	N	0
S	23093	First State Bank of Red Bud	31,531,000.00	474.00	47,000.00	2.00	0.00	0.00	N	N	0
S	23770	First State Bank of Round Lake	20,145,000.00	328.00	619,000.00	5.00	157,000.00	2.00	N	N	0.78%
S	24893	First State Bank of St Peter	2,431,000.00	86.00	0.00	0.00	0.00	0.00	N	N	0
S	25577	First State Bank of Van Orin	779,000.00	20.00	0.00	0.00	0.00	0.00	N	N	0
S	26351	First State Bank of West Salem	1,997,000.00	70.00	0.00	0.00	0.00	0.00	N	N	0
S	18812	First State Bank of Western Illinois	22,543,000.00	580.00	55,000.00	2.00	0.00	0.00	N	N	0
S	24190	First State Bank Shannon-Polo	39,000.00	644.00	29,000.00	1.00	0.00	0.00	N	N	0
S	10090	First Trust & Savings Bank of Albany, Illinois	10,169,000.00	259.00	0.00	0.00	0.00	0.00	N	N	0
S	10050	First Trust Bank of Illinois	12,358,000.00	307.00	364,000.00	4.00	0.00	0.00	N	N	0
S	14597	First United Bank	54,755,000.00	558.00	59,000.00	1.00	5,000.00	1.00	N	N	0.01%
S	16253	Flanagan State Bank	10,548,000.00	481.00	196,000.00	5.00	0.00	0.00	N	N	0
S	16279	Flora Bank & Trust	18,594,000.00	494.00	103,000.00	4.00	0.00	0.00	N	N	0
S	16311	Forreston State Bank	9,939,000.00	239.00	63,000.00	2.00	0.00	0.00	N	N	0
S	26856	Founders Bank	26,356,000.00	455.00	97,000.00	2.00	0.00	0.00	N	N	0
S	16394	Franklin Bank	3,003,000.00	75.00	0.00	0.00	0.00	0.00	N	N	0
S	16410	Franklin Grove Bank	3,543,000.00	65.00	0.00	0.00	0.00	0.00	N	N	0
S	16550	Galena State Bank & Trust Co	43,692,000.00	917.00	324,000.00	4.00	587,000.00	2.00	Y	N	1.34%
S	25018	Gateway Community Bank	2,772,000.00	40.00	0.00	0.00	0.00	0.00	N	N	0
S	16733	German-American State Bank	17,000,000.00	381.00	23,000.00	1.00	0.00	0.00	N	N	0
S	16758	Germantown Trust & Savings Bank	41,357,000.00	935.00	59,000.00	1.00	0.00	0.00	N	N	0
S	16857	Glasford State Bank	3,260,000.00	94.00	0.00	0.00	67,000.00	1.00	N	N	2.06%
S	16956	Glenview State Bank	115,057,000.00	1,611.00	0.00	0.00	0.00	0.00	N	N	0
S	17038	Golden State Bank	2,263,000.00	49.00	0.00	0.00	0.00	0.00	N	N	0
S	17053	Goodfield State Bank	8,684,000.00	114.00	0.00	0.00	0.00	0.00	N	N	0
S	21816	GreatBank	18,760,000.00	44.00	16,000.00	1.00	0.00	0.00	N	N	0
S	11114	Greater Chicago Bank	9,664,000.00	122.00	165,000.00	2.00	0.00	0.00	N	N	0
S	27649	Greater North Bank	1,735,000.00	28.00	0.00	0.00	0.00	0.00	N	N	0
S	17866	Grundy Bank	31,197,000.00	617.00	0.00	0.00	0.00	0.00	N	N	0
S	26252	H F Gehant Banking Co	5,170,000.00	102.00	0.00	0.00	0.00	0.00	N	N	0
S	19471	Hardware State Bank	1,671,000.00	64.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)		1 (B)		2(A)		2(B)		3(A)		3(B)		Loans Originated	Loans With	Percentage (3A/1A)
	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount Of	Number Of Loans	Dollar Amount	Number Of	Dollar Amount	Number Of	After 12/31/03	Rate Greater 10%	As Reported in #3	As Reported in #3	Amount of Foreclosures/ Amount of Loans
	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	Of Foreclosures	Foreclosures					
S	25114	Harris Bank Argo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	23630	Harris Bank Arlington Meadows	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	10959	Harris Bank Bartlett	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	12450	Harris Bank Cary-Grove	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	16378	Harris Bank Frankfort	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	24075	Harris Bank Hoffman-Schaumburg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	18077	Harris Bank Huntley	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	22715	Harris Bank Libertyville	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	19679	Harris Bank Marengo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	20933	Harris Bank Naperville	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	25791	Harris Bank Oakbrook Terrace	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	23697	Harris Bank Roselle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	24778	Harris Bank St. Charles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	26377	Harris Bank Westchester	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	26831	Harris Bank Woodstock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	N			0
S	13433	Harris Trust and Savings Bank	5,547,806,000.00	36,000.00	8,103,000.00	65.00	1,061,000.00	10.00	Y	N					0.02%
S	17517	Hartsburg State Bank	1,669,000.00	42.00	0.00	0.00	0.00	0.00	N	N					0
S	12252	Heartland Bank and Trust Company	105,300,000.00	2,068.00	509,000.00	11.00	76,000.00	1.00	N	N					0.07%
S	17673	Henry State Bank	9,206,000.00	219.00	0.00	0.00	0.00	0.00	N	N					0
S	14092	Heritage Bank	105,855,000.00	790.00	0.00	0.00	0.00	0.00	N	N					0
S	25437	Heritage Bank of Central Illinois	29,201,000.00	608.00	289,000.00	2.00	0.00	0.00	N	N					0
S	24034	Heritage Bank of Schaumburg	35,795,000.00	467.00	20,000.00	1.00	0.00	0.00	N	N					0
S	16998	Heritage Community Bank	74,892,000.00	1,477.00	807,000.00	8.00	0.00	0.00	N	N					0
S	23471	Heritage State Bank	11,706,000.00	226.00	0.00	0.00	0.00	0.00	N	N					0
S	17699	Herrin Security Bank	16,117,000.00	475.00	112,000.00	8.00	21,000.00	1.00	N	N					0.13%
S	13474	Highland Community Bank	9,557,000.00	151.00	849,000.00	6.00	0.00	0.00	N	N					0
S	26609	Hinsbrook Bank and Trust	7,646,000.00	32.00	361,000.00	1.00	0.00	0.00	N	N					0
S	17921	Hinsdale Bank & Trust Company	6,028,000.00	371.00	0.00	0.00	0.00	0.00	N	N					0
S	17954	Holcomb State Bank	10,457,000.00	218.00	0.00	0.00	0.00	0.00	N	N					0
S	19638	Homestar Bank	595,666,000.00	7,177.00	2,335,000.00	29.00	684,000.00	8.00	Y	N					0.11%
S	13490	Hyde Park Bank and Trust Company	17,880,000.00	67.00	0.00	0.00	0.00	0.00	N	N					0
S	24679	Illini Bank	34,076,000.00	804.00	932,000.00	17.00	24,000.00	1.00	N	N					0.07%
S	25379	Illini State Bank	12,899,000.00	266.00	122,000.00	1.00	0.00	0.00	N	N					0
S	15461	Illinois Community Bank	7,090,000.00	109.00	194,000.00	4.00	194,000.00	4.00	Y	N					2.74%
S	18804	Illinois State Bank	6,533,000.00	27.00	0.00	0.00	0.00	0.00	N	N					0
S	24687	Independent Bankers' Bank	0.00	0.00	0.00	0.00	0.00	0.00	N	N					0
S	13540	International Bank of Chicago	17,873,000.00	123.00	0.00	0.00	0.00	0.00	N	N					0
S	21535	Interstate Bank	23,900,000.00	283.00	144,000.00	7.00	110,000.00	1.00	N	N					0.46%
S	18192	Ipava State Bank	9,213,000.00	504.00	74,000.00	4.00	0.00	0.00	N	N					0
S	18218	Iroquois Farmers State Bank	3,890,000.00	107.00	198,000.00	6.00	0.00	0.00	N	N					0
S	18259	Itasca Bank & Trust Co	37,935,000.00	277.00	189,000.00	2.00	0.00	0.00	N	N					0
S	18358	Jersey State Bank	64,835,000.00	1,005.00	132,000.00	6.00	0.00	0.00	N	N					0
S	18499	Joy State Bank	3,554,000.00	136.00	33,000.00	2.00	79,000.00	1.00	N	N					2.22%
S	18655	Kent Bank	14,037,000.00	217.00	800,000.00	16.00	76,000.00	1.00	N	N					0.54%
S	18713	Kinderhook State Bank	3,915,000.00	157.00	148,000.00	2.00	0.00	0.00	N	N					0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)		1 (B)		2(A)		2(B)		3(A)		3(B)		Loans Originated After 12/31/03 As Reported in #3	Loans With Rate Greater 10% As Reported in #3	Percentage (3A/1A) Amount of Foreclosures/ Amount of Loans
	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans					
S	18911	La Salle State Bank	22,188,000.00	397.00			497,000.00	9.00	53,000.00	1.00	N	N			0.24%
S	18846	Lake Forest Bank & Trust Company	67,726,000.00	404.00			1,431,000.00	1.00	0.00	0.00	N	N			0
S	23788	Lakeland Community Bank	51,000,000.00	400.00			340,000.00	2.00	0.00	0.00	N	N			0
S	13599	Lakeside Bank	6,593,000.00	38.00			107,000.00	1.00	0.00	0.00	N	N			0
S	26559	Laura State Bank	1,498,000.00	48.00			0.00	0.00	0.00	0.00	N	N			0
S	19034	Lena State Bank	5,628,000.00	118.00			0.00	0.00	0.00	0.00	N	N			0
S	10264	Liberty Bank	82,341,000.00	2,839.00			514,000.00	4.00	107,000.00	1.00	Y	N			0.13%
S	19125	Libertyville Bank & Trust Company	90,171,000.00	1,012.00			0.00	0.00	0.00	0.00	N	N			0
S	19158	Logan County Bank	15,143,000.00	361.00			165,000.00	4.00	0.00	0.00	N	N			0
S	19372	Longview State Bank	6,309,000.00	126.00			35,000.00	2.00	0.00	0.00	N	N			0
S	24703	Marine Bank, Springfield	398,115,000.00	3,806.00			49,000.00	1.00	370,000.00	4.00	Y	N			0.09%
S	12419	Marine Trust Company of Carthage	17,875,000.00	396.00			168,000.00	8.00	0.00	0.00	N	N			0
S	19794	Maroa Forsyth Community Bank	32,947,000.00	527.00			0.00	0.00	118,000.00	2.00	N	N			0.36%
S	10266	Marquette Bank	255,307,000.00	2,484.00			301,000.00	6.00	0.00	0.00	N	N			0
S	28276	Marseilles Bank	7,575,000.00	123.00			27,000.00	1.00	0.00	0.00	N	N			0
S	25619	Marshall County State Bank	2,174,000.00	69.00			97,000.00	3.00	0.00	0.00	N	N			0
S	19950	Mazon State Bank	16,505,000.00	342.00			298,000.00	5.00	89,000.00	1.00	N	N			0.54%
S	22970	Mercantile Trust & Savings Bank	68,114,000.00	1,471.00			1,303,000.00	31.00	399,000.00	5.00	Y	N			0.59%
S	18432	Merchants and Manufacturers Bank	5,066,000.00	42.00			0.00	0.00	0.00	0.00	N	N			0
S	13698	Metropolitan Bank and Trust Company	27,971,000.00	183.00			0.00	0.00	0.00	0.00	N	N			0
S	20172	Middletown State Bank	3,394,000.00	69.00			24,000.00	1.00	0.00	0.00	N	N			0
S	18697	Midland Community Bank	9,730,000.00	315.00			44,000.00	2.00	26,000.00	1.00	N	N			0.27%
S	15834	Midwest Bank and Trust Company	155,430,000.00	1,545.00			0.00	0.00	225,000.00	1.00	N	N			0.14%
S	22050	Midwest Bank of Western Illinois	11,951,000.00	1,005.00			12,000.00	1.00	19,000.00	1.00	N	N			0.16%
S	16477	Midwest Community Bank	25,820,000.00	1,423.00			42,000.00	2.00	0.00	0.00	N	N			0
S	20255	Milledgeville State Bank	8,362,000.00	170.00			35,000.00	2.00	0.00	0.00	N	N			0
S	20537	Morton Community Bank	205,355,000.00	3,188.00			552,000.00	13.00	54,000.00	1.00	N	N			0.03%
S	11577	Municipal Trust and Savings Bank	53,790,000.00	850.00			186,000.00	2.00	168,000.00	2.00	Y	Y			0.31%
S	22632	Murphy-Wall State Bank and Trust Company	13,575,000.00	352.00			96,000.00	3.00	181,000.00	1.00	N	N			1.33%
S	17574	Mutual Bank	21,003,000.00	112.00			1,479,000.00	3.00	849,000.00	1.00	Y	N			4.04%
S	13748	NAB Bank	44,197,000.00	400.00			164,000.00	1.00	164,000.00	1.00	N	N			0.37%
S	10010	New Century Bank	19,433,000.00	75.00			0.00	0.00	0.00	0.00	N	N			0
S	21256	New City Bank	1,000,000.00	5.00			0.00	0.00	0.00	0.00	Y	N			0
S	21170	NLSB	190,564,000.00	2,136.00			78,000.00	2.00	0.00	0.00	N	N			0
S	25510	North Adams State Bank	3,593,000.00	78.00			0.00	0.00	0.00	0.00	N	N			0
S	13755	North Bank	19,977,000.00	126.00			608,000.00	2.00	0.00	0.00	N	N			0
S	17657	North Central Bank	23,559,000.00	461.00			83,000.00	5.00	0.00	0.00	N	N			0
S	13771	North Community Bank	78,395,000.00	284.00			0.00	0.00	677,000.00	1.00	N	N			0.86%
S	26625	North Shore Community Bank & Trust Company	229,725,000.00	1,741.00			0.00	0.00	0.00	0.00	N	N			0
S	21010	Northbrook Bank & Trust Company	7,389,000.00	37.00			0.00	0.00	0.00	0.00	N	N			0
S	17202	Northside Community Bank	19,357,000.00	73.00			205,000.00	1.00	0.00	0.00	N	N			0
S	21444	Northview Bank & Trust	50,787,000.00	288.00			980,000.00	3.00	0.00	0.00	N	N			0
S	22876	Northway State Bank	3,692,000.00	74.00			0.00	0.00	0.00	0.00	N	N			0
S	23515	Northwest Bank of Rockford	138,604,000.00	1,781.00			422,000.00	8.00	224,000.00	3.00	Y	N			0.16%
S	13797	Oak Bank	96,396,000.00	637.00			0.00	0.00	0.00	0.00	N	N			0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)		1 (B)		2(A)		2(B)		3(A)		3(B)		Loans Originated	Loans With	Percentage (3A/1A)
	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Foreclosures	Foreclosures	After 12/31/03	Rate Greater 10%	Amount of Foreclosures/
	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	Loans In Default	In Default	Of Foreclosures	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3	As Reported in #3	As Reported in #3	Amount of Loans
S	21519	Oak Brook Bank	42,432,000.00	442.00		112,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	17098	Oak Lawn Bank	7,361,000.00	107.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	21675	Oakdale State Bank	6,900,000.00	146.00		6,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	17855	Old Farmers & Merchants State Bank	60,302,000.00	143.00		19,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	15495	Old Second Bank-Kane County	53,001,000.00	455.00		174,000.00	3.00	0.00	0.00	0.00	N	N	N	N	0
S	28041	Old Second Bank-Yorkville	47,920,000.00	526.00		119,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	21998	Oswego Community Bank	19,350,000.00	398.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	10033	Oxford Bank and Trust	32,438,000.00	636.00		81,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	13441	Pacific Global Bank	28,306,000.00	297.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	22095	Palmer Bank	5,331,000.00	132.00		12,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	22152	Palos Bank and Trust Company	33,431,000.00	421.00		964,000.00	5.00	0.00	0.00	0.00	N	N	N	N	0
S	13466	Pan American Bank	3,033,000.00	35.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	20396	Parish Bank and Trust Company	2,973,000.00	86.00		87,000.00	4.00	0.00	0.00	0.00	N	N	N	N	0
S	22228	Park Ridge Community Bank	34,054,000.00	193.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	17590	Parkway Bank and Trust Company	27,620,000.00	142.00		21,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	26512	Partners Bank	20,369,000.00	238.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	22194	Peoples Bank & Trust	19,397,000.00	613.00		255,000.00	8.00	159,000.00	4.00	0.00	N	N	N	N	0.82%
S	18572	Peoples Bank of Kankakee County	140,000.00	2.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	19539	Peoples Bank of Macon	4,610,000.00	76.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	19596	Peoples State Bank	4,265,000.00	95.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	12633	Peoples State Bank of Chandlerville	7,018,000.00	313.00		71,000.00	3.00	0.00	0.00	0.00	N	N	N	N	0
S	14399	Peoples State Bank of Colfax	4,136,000.00	108.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	26195	Peoples State Bank of Mansfield	15,428,000.00	397.00		194,000.00	5.00	0.00	0.00	0.00	N	N	N	N	0
S	22574	Peotone Bank and Trust Company	4,413,000.00	61.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	25874	Petefish Skiles & Co	11,134,000.00	269.00		64,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	22616	Philo Exchange Bank	6,042,000.00	237.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	21337	Plaza Bank	70,609,000.00	519.00		107,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	22830	Port Byron State Bank	10,750,000.00	195.00		64,000.00	1.00	0.00	0.00	0.00	N	N	N	N	0
S	11726	Prairie Bank and Trust Company	24,711,000.00	403.00		14,000.00	10.00	0.00	0.00	0.00	N	N	N	N	0
S	20095	Prairie Community Bank	29,893,000.00	233.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	20701	Prairie State Bank & Trust	32,641,000.00	615.00		169,000.00	5.00	51,000.00	1.00	0.00	N	N	N	N	0.16%
S	10564	Preferred Bank	12,800,000.00	213.00		549,000.00	11.00	0.00	0.00	0.00	N	N	N	N	0
S	25719	Premier Bank	239,000.00	1.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	22731	Premier Bank of Jacksonville	29,961,000.00	681.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	22913	Princeville State Bank	7,332,000.00	135.00		116,000.00	2.00	70,000.00	1.00	0.00	N	N	N	N	0.95%
S	13458	Pullman Bank and Trust Company	0.00	0.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	23077	Raritan State Bank	18,072,000.00	414.00		507,000.00	9.00	71,000.00	2.00	0.00	N	N	N	N	0.39%
S	13854	Republic Bank of Chicago	86,090,000.00	785.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	23119	Reynolds State Bank	297,000.00	13.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	24216	Riverside Community Bank	25,718,000.00	715.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	23259	Riverton Community Bank	9,272,000.00	166.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	23358	Rochester State Bank	8,619,000.00	171.00		71,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	21907	Rock River Bank	6,527,000.00	107.00		67,000.00	2.00	0.00	0.00	0.00	N	N	N	N	0
S	18184	Royal American Bank	11,812,000.00	38.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0
S	23796	Rushville State Bank	5,152,000.00	167.00		0.00	0.00	0.00	0.00	0.00	N	N	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)	
		Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans	
S	23838	Sainte Marie State Bank	527,000.00	14.00	0.00	0.00	0.00	N	N	0	
S	23879	San Jose Tri-County Bank	2,335,000.00	69.00	151,000.00	3.00	0.00	N	N	0	
S	25799	Sauk Valley Bank & Trust Company	18,067,000.00	240.00	255,000.00	6.00	0.00	N	N	0	
S	25254	Savanna-Thomson State Bank	7,638,000.00	231.00	8,000.00	2.00	6,000.00	1.00	N	N	0.08%
S	23812	Schuyler State Bank	4,209,000.00	121.00	0.00	0.00	0.00	N	N	0	
S	11296	Scott State Bank	12,555,000.00	310.00	155,000.00	4.00	33,000.00	1.00	N	N	0.26%
S	17335	Security State Bank of Hamilton	15,243,000.00	316.00	121,000.00	2.00	0.00	0.00	N	N	0
S	24257	Shelby County State Bank	15,175,000.00	365.00	65,000.00	2.00	0.00	0.00	N	N	0
S	24273	Sheridan State Bank	6,155,000.00	98.00	0.00	0.00	0.00	N	N	0	
S	14035	ShoreBank	170,646,000.00	2,232.00	3,660,000.00	43.00	197,000.00	1.00	N	N	0.12%
S	24372	Sidell State Bank	332,000.00	24.00	0.00	0.00	0.00	N	N	0	
S	19729	South Pointe Bank	79,548,000.00	952.00	1,452,000.00	19.00	0.00	0.00	N	N	0
S	22517	South Side Trust & Savings Bank of Peoria	197,141,000.00	3,922.00	265,000.00	7.00	159,000.00	3.00	N	N	0.08%
S	16712	Southern Illinois Bank	9,420,000.00	213.00	0.00	0.00	0.00	N	N	0	
S	14852	Soy Capital Bank and Trust Company	13,600,000.00	322.00	157,000.00	5.00	0.00	0.00	N	N	0
S	24596	Spring Valley City Bank	59,429,000.00	1,046.00	647,000.00	11.00	101,000.00	1.00	N	N	0.17%
S	15990	Standard Bank and Trust Company	232,718,000.00	2,455.00	2,411,000.00	23.00	533,000.00	6.00	N	N	0.23%
S	25987	State Bank	3,026,000.00	58.00	0.00	0.00	0.00	N	N	0	
S	26757	State Bank	70,000.00	901.00	253,000.00	3.00	0.00	0.00	N	N	0
S	10538	State Bank of Arthur	6,138,000.00	170.00	62,000.00	3.00	0.00	0.00	N	N	0
S	10579	State Bank of Ashland	13,337,000.00	295.00	35,000.00	2.00	0.00	0.00	N	N	0
S	10751	State Bank of Auburn	8,691,000.00	272.00	116,000.00	4.00	162,000.00	1.00	N	N	1.86%
S	10777	State Bank of Augusta	2,298,000.00	69.00	0.00	0.00	0.00	N	N	0	
S	11171	State Bank of Bement	7,585,000.00	136.00	190,000.00	3.00	0.00	0.00	N	N	0
S	12534	State Bank of Cerro Gordo	8,419,000.00	198.00	43,000.00	1.00	0.00	0.00	N	N	0
S	12799	State Bank of Cherry	14,932,000.00	260.00	0.00	0.00	0.00	N	N	0	
S	14134	State Bank of Chrisman	4,863,000.00	117.00	73,000.00	2.00	0.00	0.00	N	N	0
S	14431	State Bank of Colusa	1,925,000.00	58.00	0.00	0.00	0.00	N	N	0	
S	14514	State Bank of Countryside	36,000.00	4.00	0.00	0.00	0.00	N	N	0	
S	14795	State Bank of Davis	9,267,000.00	268.00	48,000.00	1.00	0.00	0.00	N	N	0
S	15552	State Bank of Eldred	1,382,000.00	48.00	129,000.00	3.00	0.00	0.00	N	N	0
S	17194	State Bank of Graymont	10,526,000.00	253.00	0.00	0.00	0.00	N	N	0	
S	17731	State Bank of Herscher	11,204,000.00	409.00	80,000.00	2.00	0.00	0.00	N	N	0
S	26278	State Bank of Illinois	68,000,000.00	1,263.00	204,000.00	3.00	0.00	0.00	N	N	0
S	18150	State Bank of Industry	4,000,000.00	133.00	32,000.00	3.00	0.00	0.00	N	N	0
S	19174	State Bank of Lincoln	270,013,000.00	4,218.00	865,000.00	19.00	271,000.00	6.00	N	N	0.10%
S	20990	State Bank of Nauvoo	7,679,000.00	170.00	201,000.00	4.00	0.00	0.00	N	N	0
S	21253	State Bank of Niantic	11,985,000.00	430.00	119,000.00	3.00	56,000.00	1.00	N	N	0.47%
S	22335	State Bank of Paw Paw	2,574,000.00	42.00	0.00	0.00	0.00	N	N	0	
S	22871	State Bank of Prairie Du Rocher	10,774,000.00	234.00	0.00	0.00	0.00	N	N	0	
S	23937	State Bank of Saunemin	2,387,000.00	60.00	29,000.00	1.00	4,000.00	0.00	N	N	0.17%
S	24117	State Bank of Seaton	1,172,000.00	37.00	0.00	0.00	0.00	N	N	0	
S	24570	State Bank of Speer	13,334,000.00	317.00	61,000.00	4.00	0.00	0.00	N	N	0
S	24836	State Bank of St Jacob	7,916,000.00	159.00	0.00	0.00	0.00	N	N	0	
S	10413	State Bank of The Lakes	296,857,000.00	2,689.00	523,000.00	6.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)		1 (B)		2(A)		2(B)		3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Loans	Dollar Amount	Number Of	After 12/31/03	Rate Greater 10%	Amount of Foreclosures/ Amount of Loans
	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	7/03 - 12/03	Loans In Default	In Default	Of Foreclosures	Foreclosures	As Reported in #3	As Reported in #3			
S 25395	State Bank of Toulon	7,523,000.00	304.00		52,000.00	2.00	0.00	0.00	N	N			0
S 26070	State Bank of Waterloo	28,750,000.00	355.00		128,000.00	2.00	0.00	0.00	N	N			0
S 26534	State Bank of Whittington	18,663,000.00	638.00		214,000.00	4.00	0.00	0.00	N	N			0
S 22996	State Street Bank and Trust Company	15,622,000.00	1,105.00		0.00	0.00	0.00	0.00	N	N			0
S 17911	Strategic Capital Bank	2,983,000.00	41.00		0.00	0.00	0.00	0.00	N	N			0
S 26773	Suburban Bank & Trust Company	16,234,000.00	187.00		373,000.00	4.00	110,000.00	2.00	N	N			0.68%
S 10918	Suburban Bank of Barrington	0.00	0.00		0.00	0.00	0.00	0.00	N	N			0
S 25155	Table Grove State Bank	2,327,000.00	80.00		10,000.00	1.00	0.00	0.00	N	N			0
S 25213	Teutopolis State Bank	25,833,000.00	561.00		89,000.00	2.00	0.00	0.00	N	N			0
S 25239	Texico State Bank	1,783,000.00	65.00		0.00	0.00	27,000.00	1.00	N	N			1.51%
S 12690	The Bank	18,114,000.00	395.00		78,000.00	3.00	23,000.00	1.00	N	N			0.13%
S 12211	The Bank of Carbondale	25,237,000.00	456.00		147,000.00	2.00	0.00	0.00	N	N			N
S 15065	The Bank of Commerce	4,172,000.00	26.00		86,000.00	1.00	0.00	0.00	N	N			0
S 15412	The Bank of Edwardsville	135,978,000.00	5,522.00		2,548,000.00	69.00	106,773.00	2.00	N	N			0.08%
S 15902	The Bank of Godfrey	12,570,000.00	181.00		0.00	0.00	0.00	0.00	Y	N			0
S 17715	The Bank of Herrin	20,245,000.00	402.00		93,000.00	3.00	0.00	0.00	N	N			0
S 21311	The Bank of Illinois In Normal	29,224,000.00	436.00		120,000.00	2.00	103,000.00	2.00	N	Y			0.35%
S 11700	The Bank of Lawrence County	2,759,000.00	53.00		0.00	0.00	0.00	0.00	N	N			0
S 19737	The Bank of Marion	9,218,000.00	237.00		236,000.00	7.00	135,000.00	2.00	N	N			1.46%
S 14274	The Clay City Banking Co	7,657,000.00	235.00		116,000.00	3.00	0.00	0.00	N	N			0
S 14043	The Community Bank of Ravenswood	16,000,000.00	73.00		291,000.00	2.00	0.00	0.00	N	N			0
S 22210	The Edgar County Bank and Trust Co.	15,219,000.00	452.00		249,000.00	10.00	56,000.00	1.00	N	N			0.37%
S 12351	The Egyptian State Bank	11,951,000.00	271.00		18,000.00	1.00	0.00	0.00	N	N			0
S 15578	The Elgin State Bank	9,123,000.00	181.00		0.00	0.00	0.00	0.00	N	N			0
S 15610	The Elizabeth State Bank	11,320,000.00	187.00		220,000.00	4.00	0.00	0.00	N	N			0
S 16618	The Farmers and Mechanics Bank	59,141,000.00	1,301.00		161,000.00	5.00	0.00	0.00	N	N			0
S 25858	The Farmers and Merchants State Bank of Virden	8,843,000.00	281.00		5,000.00	1.00	0.00	0.00	N	N			0
S 19117	The Farmers Bank of Liberty	9,070,000.00	302.00		201,000.00	7.00	92,000.00	2.00	N	N			1.01%
S 20792	The Farmers Bank of Mt Pulaski	7,838,000.00	170.00		140,000.00	2.00	0.00	0.00	N	N			0
S 18333	The Farmers State Bank and Trust Company	54,866,000.00	1,024.00		15,000.00	1.00	0.00	0.00	N	N			0
S 20917	The First Bank and Trust Company of Murphysboro	7,097,000.00	153.00		66,000.00	2.00	0.00	0.00	N	N			0
S 13953	The First Commercial Bank	36,371,000.00	186.00		0.00	0.00	0.00	0.00	N	N			0
S 15057	The First State Bank of Dongola	8,118,000.00	197.00		243,000.00	6.00	0.00	0.00	N	N			0
S 17111	The First State Bank of Grand Chain	2,717,000.00	75.00		141,000.00	1.00			N	N			0
S 26658	The First State Bank of Winchester, Illinois	5,146,000.00	163.00		0.00	0.00	8,000.00	1.00	Y	N			0.16%
S 26112	The First Trust and Savings Bank of Watseka	11,547,000.00	266.00		120,000.00	3.00	0.00	0.00	N	N			0
S 13961	The Foster Bank	29,670,000.00	205.00		0.00	0.00	0.00	0.00	N	N			0
S 10454	The Gerber State Bank	6,113,000.00	170.00		0.00	0.00	0.00	0.00	N	N			0
S 16790	The Gifford State Bank	11,114,000.00	272.00		381,000.00	7.00	0.00	0.00	N	N			0
S 17558	The Harvard State Bank	51,331,000.00	539.00		89,000.00	2.00	0.00	0.00	N	N			0
S 22558	The Heights Bank	17,438,000.00	399.00		56,000.00	2.00	109,000.00	3.00	N	N			0.63%
S 25973	The Hill-Dodge Banking Company	7,439,000.00	189.00		101,000.00	3.00	0.00	0.00	N	N			0
S 18275	The Iuka State Bank	4,703,000.00	135.00		0.00	0.00	0.00	0.00	N	N			0
S 14316	The John Warner Bank	10,217,000.00	289.00		0.00	0.00	0.00	0.00	N	N			0
S 16793	The Leaders Bank	11,296,000.00	28.00		0.00	0.00	0.00	0.00	N	N			0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)	
Type		Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans	
S	14019	The Northern Trust Company	2,728,000,000.00	10,243.00	4,883,000.00	32.00	2,095,000.00	13.00	N	N	0.08%
S	26790	The Peoples' Bank of Arlington Heights	12,464,000.00	143.00	0.00	0.00	0.00	0.00	N	N	0
S	21238	The Peoples State Bank of Newton, Illinois	20,259,000.00	678.00	320,000.00	14.00	0.00	0.00	N	N	0
S	22814	The Poplar Grove State Bank	8,033,000.00	154.00	136,000.00	2.00	0.00	0.00	N	N	0
S	13987	The PrivateBank and Trust Company	55,770,000.00	429.00	0.00	1.00	0.00	0.00	N	N	0
S	10173	The State Bank of Allerton	1,174,000.00	33.00	0.00	0.00	0.00	0.00	Y	Y	0
S	10397	The State Bank of Annawan	2,506,000.00	76.00	0.00	0.00	0.00	0.00	N	N	0
S	11478	The State Bank of Blue Mound	1,772,000.00	59.00	0.00	0.00	0.00	0.00	N	N	0
S	16691	The State Bank of Geneva	10,930,000.00	88.00	0.00	0.00	0.00	0.00	N	N	0
S	19133	The State Bank of Lima	2,455,000.00	61.00	140,000.00	6.00	0.00	0.00	N	N	0
S	22376	The State Bank of Pearl City	8,804,000.00	179.00	82,000.00	2.00	0.00	0.00	N	N	0
S	24877	The Village Bank	15,600,000.00	256.00	0.00	0.00	0.00	0.00	N	N	0
S	21030	The Whaples and Farmers State Bank	1,283,000.00	43.00	0.00	0.00	0.00	0.00	N	N	0
S	25270	Timewell State Bank	9,000.00	0.00	0.00	0.00	0.00	0.00	N	N	0
S	10892	Tompkins State Bank	12,821,000.00	346.00	5,000.00	1.00	37,000.00	1.00	N	N	0.29%
S	11791	Town & Country Bank	17,264,000.00	491.00	24,000.00	2.00	0.00	0.00	N	N	0
S	24752	Town & Country Bank of Springfield	339,363,000.00	5,135.00	1,224,000.00	18.00	356,000.00	5.00	N	N	0.10%
S	23010	Town and Country Bank of Quincy	17,166,000.00	220.00	6,000.00	1.00	0.00	0.00	N	N	0
S	21790	Trustbank	26,210,000.00	511.00	470,000.00	8.00	295,000.00	6.00	N	N	1.13%
S	25023	UnionBank	366,077,000.00	4,788.00	796,000.00	16.00	236,000.00	4.00	N	N	0.06%
S	22137	UnionBank/West	13,600,000.00	495.00	908,000.00	8.00	158,000.00	4.00	Y	N	1.16%
S	12716	United Community Bank	696,006,000.00	10,370.00	3,171,000.00	69.00	707,000.00	6.00	N	N	0.10%
S	21691	United Community Bank	8,691,000.00	207.00	86,000.00	3.00	172,000.00	1.00	N	N	1.98%
S	23405	United Community Bank of Lisle	7,204,000.00	30.00	0.00	0.00	0.00	0.00	N	N	0
S	18937	Valley Bank	2,816,000.00	53.00	0.00	0.00	0.00	0.00	N	N	0
S	24786	Valley Community Bank	12,987,000.00	125.00	0.00	0.00	0.00	0.00	N	N	0
S	22657	Vermilion Valley Bank	11,654,000.00	303.00	246,000.00	6.00	49,000.00	2.00	N	N	0.42%
S	25635	Vermont State Bank	1,962,000.00	79.00	54,000.00	2.00	0.00	0.00	N	N	0
S	25734	Villa Grove State Bank	14,122,000.00	529.00	38,000.00	1.00	0.00	0.00	N	N	0
S	25775	Villa Park Trust & Savings Bank	130,194,000.00	2,522.00	301,000.00	5.00	135,000.00	1.00	N	N	0.10%
S	19940	Village Bank and Trust	24,174,000.00	447.00	0.00	0.00	0.00	0.00	N	N	0
S	22947	Village Bank and Trust Arlington Heights	10,216,000.00	83.00	179,000.00	1.00	0.00	0.00	N	N	0
S	21113	Warren-Boynton State Bank	35,236,000.00	514.00	0.00	0.00	0.00	0.00	N	N	0
S	26039	Washington State Bank	10,293,000.00	138.00	0.00	0.00	0.00	0.00	N	N	0
S	26096	Waterman State Bank	3,732,000.00	54.00	0.00	0.00	0.00	0.00	N	N	0
S	26179	Wemple State Bank	3,432,000.00	846.00	0.00	0.00	0.00	0.00	N	N	0
S	26237	Wenona State Bank	2,919,000.00	77.00	42,000.00	2.00	53,000.00	1.00	N	N	1.82%
S	11148	West Pointe Bank and Trust Company	43,953,000.00	1,136.00	1,754,000.00	34.00	0.00	0.00	N	N	0
S	19331	West Suburban Bank	351,800,000.00	7,763.00	18,481,000.00	14.00	0.00	0.00	N	N	0
S	12658	Westbank	19,705,000.00	490.00	802,000.00	10.00	55,000.00	2.00	Y	N	0.28%
S	26575	Williamsville State Bank & Trust	91,962,000.00	1,095.00	47,000.00	1.00	0.00	0.00	N	N	0
S	23152	Winfield Community Bank	4,623,000.00	57.00	0.00	0.00	0.00	0.00	N	N	0
S	26872	Wyoming Bank & Trust Co.	2,012,000.00	41.00	0.00	0.00	0.00	0.00	N	N	0
			26,612,591,000.00	344,043.50	123,373,000.00	1,700.00	20,861,773.00	251.00			0.08%
M	MB.0004546	Accredited Home Lenders, Inc.	126,699,000.00	943.00	1,920,000.00	23.00	472,000.00	8.00	N	Y	0.37%

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)		
	Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans		
M	MB.6759070	Acorn Mortgage and Financial Services Inc.	0.00	0.00	0.00	0.00	N	N	0		
M	MB.0006738	Aegis Mortgage Corporation	9,049,000.00	114.00	453,000.00	7.00	94,000.00	1.00	N	N	1.04%
M	MB.0004412	AEGON USA Real Estate Services, Inc.	2,967,000.00	37.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0005464	AFS Financial, Inc.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.6759048	Albion Financial Inc.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M		Alliance Financing Mortgage Corp.	2,499,000.00	63.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000344	AMC Mortgage Corp.	715,805,000.00	4,895.00	6,701,000.00	56.00	2,555,000.00	26.00	Y	N	0.36%
M	MB.0006452	American Finance House Lariba, Inc.	9,225,000.00	60.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0005293	American Loan Centers	69,676,000.00	549.00	4,179,000.00	53.00	970,000.00	12.00	N	N	1.39%
M	MB.0005608	American Portfolio Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004298	Ameriquist Mortgage Company	2,307,077,000.00	16,409.00	106,915,000.00	907.00	4,315,000.00	45.00	Y	Y	0.19%
M	MB.6759062	AmPro Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.6759063	AmPro Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004563	APEX Mortgage Corp.	2,389,000.00	23.00	217,000.00	4.00	0.00	0.00	N	N	0
M	MB.0004959	Aurora Loan Services, Inc.	1,200,249,000.00	9,038.00	97,651,000.00	1,054.00	8,107,000.00	80.00	Y	Y	0.68%
M		Argent Mortgage Company, LLC	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M		Bedford Home Loans, Inc.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004136	CDC Mortgage Capital, Inc.	2,262,000.00	25.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0006846	Celink	769,000.00	32.00	93,000.00	7.00	0.00	0.00	N	N	0
M	MB.0000443	Cendant Mortgage Corporation	4,887,065,000.00	30,339.00	21,489,000.00	187.00	694,000.00	9.00	N	N	0.01%
M	MB.0005940	Century 21 Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000186	Chase Manhattan Mortgage Corporation	4,513,000,000.00	33,572.00	5,000.00	48.00	3,885,000.00	43.00	Y	N	0.09%
M	MB.0006968	Cimarron Mortgage Company	299,200,500.00	1,693.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004043	CIT Group/Sales Financing, Inc.	35,740,000.00	423.00	1,070,000.00	21.00	328,000.00	10.00	Y	Y	0.92%
M	MB.0002009	CitiFinancial Mortgage Company, Inc.	1,160,058,000.00	13,811.00	67,906,000.00	671.00	7,650,000.00	107.00	Y	Y	0.66%
M	MB.0000471	CMF Mortgage Co.	9,793,000.00	167.00	282,000.00	8.00	151,000.00	1.00	N	N	1.54%
M	MB.0003072	CNI National Mortgage Co.	883,277,000.00	5,368.00	11,322,000.00	109.00	1,399,000.00	17.00	Y	N	0.16%
M		Coldwell Banker Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004291	Commerce Mortgage Corp.	118,205,000.00	1,447.00	65,000.00	1.00	0.00	0.00	N	N	0
M	MB.0005515	Concorde Acceptance Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0006041	Countrywide Home Loans Servicing, LP	13,853,251,000.00	94,841.00	58,464,000.00	517.00	5,618,000.00	59.00	Y	N	0.04%
M	MB.0000059	Crown Mortgage Company	354,682,000.00	3,668.00	51,000.00	10.00	0.00	0.00	N	N	0
M	MB.0000608	CUNA Mutual Mortgage Corporation	107,857,000.00	1,298.00	73,000.00	2.00	73,000.00	2.00	N	N	0.07%
M	MB.0000011	Delmar Financial Company	28,068,000.00	691.00	81,000.00	2.00	16,000.00	1.00	N	N	0.06%
M	MB.0003052	Dovenmuehle Mortgage Company, L.P.	67,357,811.00	992.00	1,086,261.00	12.00	150,000.00	5.00	N	N	0.22%
M	MB.0000050	Dovenmuehle Mortgage, Inc.	606,000,000.00	12,734.00	50,000.00	5.00	2,490,000.00	43.00	N	Y	0.41%
M	MB.0004263	Draper and Kramer Mortgage Corp.	348,000,000.00	3,362.00	466,000.00	45.00	50,661,000.00	3.00	N	N	14.56%
M	MB.0006794	E & I Funding Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0003050	EMC Mortgage Corporation	433,257,000.00	4,916.00	85,627,000.00	1,048.00	1,994,000.00	21.00	Y	Y	0.46%
M	MB.0004426	Emigrant Mortgage Company, Inc.	352,517,000.00	870.00	2,275,000.00	7.00	40,000.00	1.00	Y	N	0.01%
M	MB.0004076	Equity One, Inc.	281,295,000.00	2,063.00	8,580,000.00	75.00	375,938,000.00	6.00	N	Y	133.65%
M		ERA Mortgage	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004208	ExtraCo Mortgage	12,798,000.00	227.00	74,000.00	1.00	44,000.00	1.00	N	N	0.34%
M	MB.0005069	Fairbanks Capital Corp.	1,743,543,000.00	18,935.00	378,367,000.00	4,465.00	19,575,000.00	222.00	Y	Y	1.12%
M	MB.0005994	Fifth Third Mortgage Company	2,461,264,000.00	27,669.00	15,857,000.00	224.00	14,622,000.00	146.00	Y	N	0.59%

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)		
	Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans		
M	MB.0005848	First NLC Financial Services, LLC	8,057,000.00	58.00	18,000.00	1.00	0.00	N	N	0	
M	MB.0006446	First Residential Mortgage Network, Inc.	1,294,000.00	6.00	0.00	0.00	0.00	N	N	0	
M	MB.0006076	Franklin Mortgage Funding	316,000.00	2.00	0.00	0.00	0.00	N	N	0	
M	MB.0004876	Fremont Investment & Loan	366,731,000.00	2,545.00	1,552,000.00	14.00	386,000.00	3.00	Y	Y	0.11%
M		Freedom Home Mort. Corp.	147,282,000.00	895.00	1,318,000.00	6.00	883,000.00	4.00	Y	N	0.60%
M	MB.0000700	GE Mortgage Services, LLC	424,256,000.00	6,475.00	15,351,000.00	196.00	2,984,000.00	69.00	N	N	0.70%
M	MB.0003010	General Electric Capital Corporation	11,695,000.00	370.00	281,000.00	12.00	143,000.00	4.00	N	N	1.22%
M	MB.0000054	Gershman Investment Corp.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000469	GMAC Mortgage Corporation	5,932,056,000.00	51,153.00	85,435,000.00	917.00	13,063,000.00	181.00	Y	Y	0.22%
M	MB.0004400	Green Tree Servicing LLC	202,835,000.00	4,720.00	13,177,000.00	272.00	5,000,000.00	78.00	N	Y	2.47%
M	MB.0005212	GreenPoint Credit, LLC	41,928,000.00	681.00	3,462,000.00	51.00	570,000.00	8.00	N	N	1.36%
M	MB.0000070	Guild Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000754	Harbor Financial Group, Ltd.	936,000.00	146.00	110,000.00	23.00	0.00	0.00	N	N	0
M	MB.0004887	Home Loan Mortgage Corporation	4,881,000.00	42.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0002061	Home Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0006705	Home Star Mortgage Services, LLC	40,362,346,000.00	286.00	1,210,870.00	9.00	0.00	0.00	N	N	0
M	MB.0004623	HomeComings Financial Network, Inc.	233,410,000.00	1,620.00	25,315,000.00	287.00	7,548,000.00	72.00	Y	N	3.23%
M	MB.0004305	Household Financial Services, Inc.	39,690,000.00	301.00	2,447,000.00	25.00	261,000.00	3.00	N	N	0.66%
M	MB.0002033	HSBC Mortgage Corporation (USA)	521,000,000.00	2,057.00	457,000.00	4.00	1,227,000.00	5.00	Y	N	0.24%
M	MB.0003135	Inland Mortgage Servicing Corporation	510,000.00	5.00	0.00	0.00	0.00	0.00	N	N	0
M		Instamortgage.com	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000969	Irwin Mortgage Corporation	1,465,145,000.00	9,257.00	158,000.00	7.00	25,000.00	1.00	N	N	0.00%
M	MB.0000028	James F. Messinger & Company, Inc.	60,000,000.00	699.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.6759066	KB Home Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000232	Lake Mortgage Company, Inc.	18,438,000.00	209.00	227,000.00	3.00	38,000.00	1.00	N	N	0.21%
M	MB.0004255	Litton Loan Servicing, LP	815,941,000.00	8,046.00	137,774,000.00	1,465.00	15,596,000.00	165.00	Y	Y	1.91%
M	MB.6759226	LoanCare Servicing Center, Inc.	85,988,000.00	758.00	560,000.00	13.00	270,000.00	1.00	Y	N	0.31%
M	MB.0004812	Long Beach Mortgage Company	480,321,000.00	5,386.00	62,564,000.00	548.00	9,944,000.00	90.00	Y	Y	2.07%
M	MB.0006085	Long Grove Mortgage Bancorp	56,000,000.00	160.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0003225	M & T Mortgage Corporation	31,501,000.00	568.00	336,000.00	5.00	0.00	0.00	N	N	0
M	MB.0000250	Merrill Lynch Credit Corporation	56,446,000.00	1,047.00	371,000.00	6.00	0.00	0.00	N	N	0
M		Meritage Mortgage Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004413	Midwest Loan Services, Inc.	278,098,000.00	1,593.00	198,000.00	1.00	198,000.00	1.00	Y	N	0.07%
M		Molton, Allen & Williams Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004567	Morgan Stanley Dean Witter Credit	392,019,000.00	3,159.00	1,817,000.00	24.00	0.00	0.00	N	N	0
M	MB.0004131	Mortgage Center L.C.	13,652,000.00	92.00	343,000.00	3.00	0.00	0.00	N	N	0
M	MB.0005189	Mortgage Clearing Corporation	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0001040	Mountain States Mortgage Center, Inc.	2,996,000.00	42.00	34,000.00	1.00	0.00	0.00	N	N	0
M	MB.0000860	Nationwide Advantage Mortgage Company	31,212,000.00	524.00	647,000.00	13.00	345,000.00	7.00	N	Y	1.11%
M	MB.0000661	Neighborhood Lending Services, Inc.	0.00	0.00	0.00	0.00	277,000.00	4.00	N	N	0
M	MB.0004649	New Century Mortgage Corporation	117,939,000.00	686.00	1,123,000.00	9.00	6,517,000.00	45.00	Y	Y	5.53%
M	MB.0005193	New State Mortgage, LLC	4,137,000.00	34.00	0.00	0.00	77,000.00	1.00	N	N	1.86%
M	MB.0006070	NoteWorld Servicing Center	4,617,000.00	46.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004952	NovaStar Mortgage, Inc.	153,229,000.00	1,124.00	2,792,000.00	23.00	1,467,000.00	8.00	Y	N	0.96%
M		Olympus Mortgage Company	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0

DEFAULT AND FORECLOSURE REPORT 07/01/03 - 12/31/03

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(B)	Loans Originated	Loans With	Percentage (3A/1A)
Type		Dollar Amount Loans 7/03 - 12/03	Number of Loans 7/03 - 12/03	Dollar Amount Of Loans In Default	Number Of Loans In Default	Dollar Amount Of Foreclosures	Number Of Foreclosures	After 12/31/03 As Reported in #3	Rate Greater 10% As Reported in #3	Amount of Foreclosures/ Amount of Loans
M	MB.0005089 PHH Mortgage Services	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	Pinnacle Financial DBA/Tristar Lending Group	46,000.00	265.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0007043 Primary Capital Advisors, LC	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0006691 Principal Residential Mortgage Servicing, LLC	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0003202 Principal Residential Mortgage, Inc.	4,343,435,000.00	31,742.00	78,360,000.00	635.00	1,335,000.00	11.00	Y	N	0.03%
M	MB.0005419 Provident Funding Group, Inc.	861,829,000.00	4,547.00	0.00	0.00	0.00	0.00	N	N	0
M	RateOne Home Loans, LLC	1,590,700.00	9.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004684 Saxon Mortgage Services, Inc.	339,749,000.00	2,850.00	28,102,000.00	297.00	1,034,000.00	17.00	N	Y	0.30%
M	MB.0006473 SLM Financial Corporation	184,000.00	1.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0005195 SN Servicing Corporation	43,578,000.00	770.00	15,397,000.00	316.00	608,000.00	11.00	N	N	1.40%
M	MB.0000989 SunTrust Mortgage, Inc.	1,398,925,000.00	9,322.00	54,000.00	3.00	132,000.00	1.00	N	N	0.01%
M	MB.0007012 Supreme Capital Funding, Inc.	0.00	0.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0005493 Taylor, Bean & Whitaker Mortgage Corporation	772,359,000.00	5,353.00	118,000.00	10.00	0.00	0.00	N	N	0
M	The Anyloan Company	174,000.00	2.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004679 The Mortgage Service Center	128,712,000.00	341.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0000049 Trustcorp Mortgage Company	21,800,000.00	235.00	177,000.00	1.00	104,000.00	1.00	N	N	0.48%
M	MB.0000584 United Financial Mortgage Corp.	362,102,000.00	2,164.00	74,000.00	1.00	0.00	0.00	N	N	0
M	MB.0003137 United Mortgage and Loan Investment, LLC	8,043,000.00	337.00	7,733,000.00	318.00	0.00	0.00	N	N	0
M	MB.0002095 Universal American Mortgage Company, LLC	23,765,000.00	127.00	0.00	0.00	0.00	0.00	N	N	0
M	MB.0004126 Universal Mortgage Corporation	386,695,000.00	2,734.00	3,425,000.00	30.00	1,325,000.00	12.00	N	N	0.34%
M	MB.0006942 UST Mortgage Company	7,362,000.00	15.00	0.00	0.00	0.00	0.00	N	N	0
M	Washtenaw Mortgage Company	182,100,000.00	1,215.00	291,000.00	4.00	0.00	0.00	N	N	0
M	MB.0002024 Wendover Financial Services Corporation	38,314,000.00	331.00	2,601,000.00	27.00	818,000,000.00	6.00	N	Y	2134.99%
M	MB.6759063 WestWorks Mortgage	46,545,000.00	571.00	1,357,000.00	11.00	475,000.00	3.00	Y	N	1.02%
M	MB.0005789 Wilshire Credit Corporation	184,787,000.00	2,933.00	28,469,000.00	567.00	800,000.00	22.00	Y	Y	0.43%
M	MB.0000002 WMC Mortgage Corp.	971,000.00	21.00	258,000.00	6.00	172,000.00	3.00	N	Y	17.71%
		98,524,862,011.00	461,951.00	1,396,813,131.00	15,733.00	1,392,645,000.00	1,707.00			1.41%