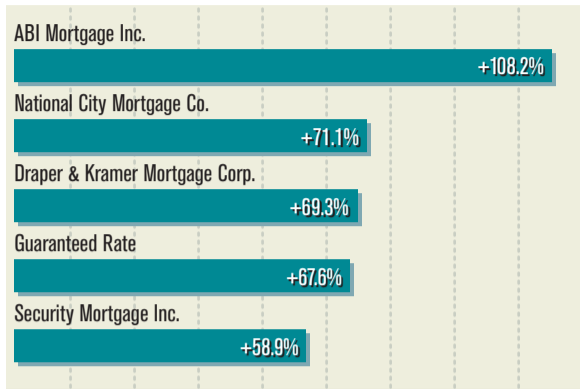


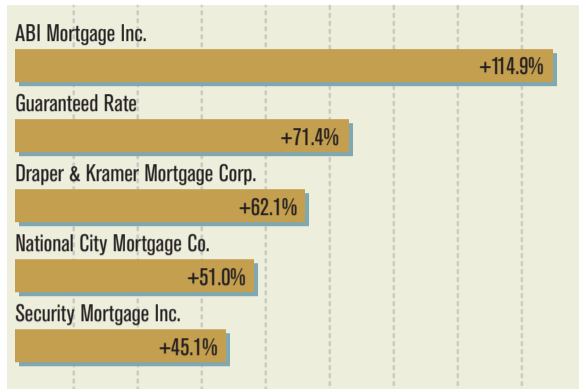
CRAIN'S LIST CHICAGO'S LARGEST MORTGAGE LENDERS

Ranked by 2003 total residential loan volume*



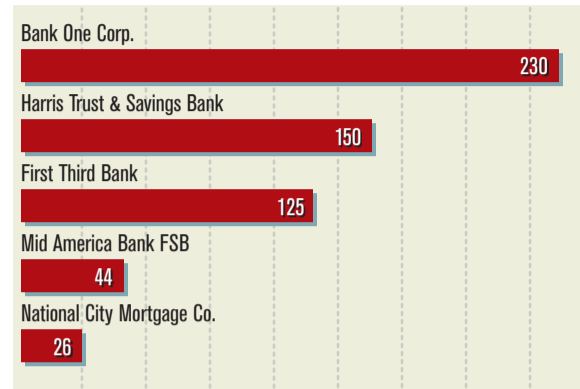
LARGEST INCREASES IN LOAN VOLUME

Chicago's largest mortgage lenders made \$94.71 billion in home loans in 2003—a 19% increase from the year before. No. 25 ABI Mortgage Inc. posted the largest jump in loan volume: 108%, up \$170.7 million from 2002.



LARGEST INCREASES IN LOANS APPROVED

ABI Mortgage Inc. also topped the list of firms that saw more approved loans in 2003, with a 115% increase. The Schaumburg-based lender said business increased because it bought advertising for the first time last year, spending \$20,000 on print and online ads.



MOST BRANCHES

The listed mortgage lenders had 704 branches in the six-county Chicago area last year, a 7% increase from 2002. No. 13 Bank One Corp., which was acquired last month by Chase Home Finance parent J. P. Morgan Chase & Co. for \$57.44 billion, had the most branches in 2003: 230.

Company Address/phone/Web address	Head of Chicago office	Total residential loan volume (in millions)		No. of loans approved		Refinances (%)	Loan types (%)	Rate types (%)	Loan mix (%)	Number of branches in Chicago area
		2003	% change from 2002	2003						
1 WASHINGTON MUTUAL INC. 9320 Skokie Blvd., Skokie 60077 (847) 982-2845; www.wamu.com	MICHAEL AXELROOD Regional manager	\$27,552.7	+40.1%	NA	72%	Residential: 89% Non-residential: 11%	Fixed: 70% Adjustable: 30%	Conventional: NA Governmental: NA	13 ¹	
2 WELLS FARGO HOME MORTGAGE 1403 N. Main St., Wheaton 60187 (630) 588-2378; www.wellsfargo.com	JAMES P. LINNANE Vice-president, regional manager	\$15,677.0	+19.2%	78,524	68%	Residential: 100% Non-residential: 0%	Fixed: 72% Adjustable: 28%	Conventional: 96% Governmental: 4%	24	
3 ABN AMRO MORTGAGE GROUP INC. 1901 S. Meyers Road, Suite 155, Oakbrook Terrace 60181 (630) 873-2100; www.abnamromortgage.com	DAN KAATZ TONY PIGATTI Vice-presidents	\$9,162.0	-14.4%	46,333	77%	Residential: 100% Non-residential: 0%	Fixed: 76% Adjustable: 24%	Conventional: 95% Governmental: 5%	14	
4 CHASE HOME FINANCE 616 N. North Court, Suite 220, Palatine 60067 (847) 359-1930; www.chase.com	GREG SACHS Senior vice-president	\$6,082.0	+48.2%	36,503	75%	Residential: 100% Non-residential: 0%	Fixed: 83% Adjustable: 17%	Conventional: 87% Governmental: 13%	12	
5 NATIONAL CITY MORTGAGE CO. 2021 Spring Road, Suite 600, Oak Brook 60523 (800) 762-6228; www.nationalcitymortgage.com	CHUCK HOSCHEIDT Vice-president, Illinois sales manager	\$4,961.0	+71.1%	26,847	69%	Residential: 100% Non-residential: 0%	Fixed: 90% Adjustable: 10%	Conventional: 84% Governmental: 16%	26	
6 MID AMERICA BANK FSB 2650 Warrenville Road, Downers Grove 60515 (800) 532-1142; www.midamericabank.com	KENNETH KORANDA President	\$4,838.4	+34.2%	25,375	39%	Residential: 95% Non-residential: 5%	Fixed: 46% Adjustable: 54%	Conventional: 99% Governmental: 1%	44	
7 CITIMORTGAGE INC. 500 W. Madison St., Chicago 60661 (312) 627-5137; www.citimortgage.com	JODI LARSON Central region manager	\$4,500.0	-23.7%	23,483	79%	Residential: 100% Non-residential: 0%	Fixed: 55% Adjustable: 45%	Conventional: 93% Governmental: 7%	3	
8 MORTGAGE SERVICES INC. 101 N. Wolf Road, Hillside 60162 (708) 449-8701; www.msi-greatrates.com	NORMAN STEIN Vice-president	\$3,785.1	+26.1%	NA	NA	Residential: 100% Non-residential: 0%	Fixed: NA Adjustable: NA	Conventional: NA Governmental: NA	4	
9 RBC MORTGAGE CO. 222 Merchandise Mart, Suite 550, Chicago 60654 (312) 467-7200; www.rbcmortgage.com	CHRIS VARCO Midwest regional manager	\$2,928.0	+30.2%	11,908	65%	Residential: 100% Non-residential: 0%	Fixed: 73% Adjustable: 27%	Conventional: 93% Governmental: 7%	5	
10 HARRIS TRUST & SAVINGS BANK 3800 Golf Road, Suite 300, Rolling Meadows 60008 (847) 434-2505; www.harrisbank.com	HOWARD ACKERMAN Vice-president, director of mortgage sales	\$2,830.0	+28.2%	14,783	73%	Residential: 100% Non-residential: 0%	Fixed: 66% Adjustable: 34%	Conventional: 100% Governmental: 0%	150	
11 WESTAMERICA MORTGAGE CO. 1 S. 660 Midwest Road, Suite 100, Oakbrook Terrace 60181 (630) 916-9299; www.wamco.us	DAVID HROBON Senior vice-president, production manager	\$2,340.0	+33.7%	7,442	77%	Residential: 99% Non-residential: 1%	Fixed: 85% Adjustable: 15%	Conventional: 82% Governmental: 18%	8	
12 GUARANTEED RATE 3940 N. Ravenswood Ave., Chicago 60613 (773) 290-0505; www.guaranteedrate.com	VICTOR F. CIARDELLI III President, CEO	\$1,207.0	+67.6%	5,249	64%	Residential: 100% Non-residential: 0%	Fixed: 60% Adjustable: 40%	Conventional: 100% Governmental: 0%	2	
13 BANK ONE CORP. ² 1 Bank One Plaza, Chicago 60670 (312) 732-4000; www.bankone.com	GREG SACHS Senior vice-president	\$1,179.0	+19.7%	6,333	77%	Residential: 100% Non-residential: 0%	Fixed: 82% Adjustable: 18%	Conventional: 94% Governmental: 6%	230	
14 PERL MORTGAGE INC. 2936 W. Belmont Ave., Chicago 60618 (773) 862-1530; www.perlmortgage.com	KEN PERLMUTTER President, senior loan officer	\$1,075.0	+34.4%	3,848	79%	Residential: 100% Non-residential: 0%	Fixed: 66% Adjustable: 34%	Conventional: 100% Governmental: 0%	4	

CHICAGO'S LARGEST MORTGAGE LENDERS

Continued from Page 81

Company Address/phone/Web address	Head of Chicago office	Total residential loan volume (in millions)		No. of loans approved			Refinances (%)	Loan types (%)	Rate types (%)	Loan mix (%)	Number of branches in Chicago area
		2003	% change from 2002	2003							
15 FIFTH THIRD BANK 1701 Golf Road, Rolling Meadows 60008 (847) 871-6000; www.53.com	DOUG IVERSON <i>Senior vice-president</i>	\$1,027.7	-2.2%	6,704	75%	Residential: 100% Non-residential: 0%	Fixed: 80% Adjustable: 20%	Conventional: 92% Governmental: 8%	125		
16 CTX MORTGAGE CO. LLC ³ 3546 W. Fullerton Ave., Chicago 60647 (773) 289-4190; www.ctxmortgage.com	ANDRE CASTRO <i>Branch manager</i>	\$838.0	+8.1%	NA	NA	Residential: NA Non-residential: NA	Fixed: NA Adjustable: NA	Conventional: NA Governmental: NA	5		
17 GMAC MORTGAGE CORP. 9501 W. 144th Place, Suite 204, Orland Park 60462 (708) 349-7707; www.gmacmortgage.com	ALAN HILDEBRAND <i>Vice-president, regional manager</i>	\$828.6	+21.9%	6,057	65%	Residential: 100% Non-residential: 0%	Fixed: 70% Adjustable: 30%	Conventional: 93% Governmental: 7%	5		
18 UNITED FINANCIAL MORTGAGE CORP. 815 Commerce Drive, Suite 100, Oak Brook 60523 (630) 571-7222; www.ufmc.com	STEVE Y. KHOSHABE <i>President, CEO</i>	\$613.2 ⁴	+12.7%	3,561 ⁴	71%	Residential: 99% Non-residential: 1%	Fixed: 86% Adjustable: 14%	Conventional: 88% Governmental: 12%	15		
19 GREAT NORTHERN FINANCIAL CORP. 2850 Golf Road, Suite 403, Rolling Meadows 60008 (847) 290-1100; www.gnfcorp.com	CURT VAN PEENEN <i>President</i>	\$607.0	+3.6%	3,475	68%	Residential: 100% Non-residential: 0%	Fixed: 77% Adjustable: 23%	Conventional: 99% Governmental: 1%	1		
20 TCD MORTGAGE CORP. 1900 Spring Road, Oak Brook 60523 (630) 572-1600; www.tcdmortgage.com	THOMAS D'APRILE <i>President, CEO</i>	\$600.0	+20.0%	3,000	40%	Residential: 80% Non-residential: 20%	Fixed: 70% Adjustable: 30%	Conventional: 80% Governmental: 20%	3		
21 SECURITY MORTGAGE INC. 15 Spinning Wheel Road, Suite 410, Hinsdale 60521 (630) 986-1200; www.securitym.com	ALDO NARIS <i>President</i>	\$514.3	+58.9%	2,572	67%	Residential: 100% Non-residential: 0%	Fixed: 68% Adjustable: 32%	Conventional: 98% Governmental: 2%	1		
22 DRAPER & KRAMER MORTGAGE CORP. 100 W. 22nd St., Lombard 60148 (630) 620-0550; www.dklends.com	ROBERT L. SHIELD <i>Senior vice-president</i>	\$457.0	+69.3%	2,675	32%	Residential: 100% Non-residential: 0%	Fixed: 80% Adjustable: 20%	Conventional: 91% Governmental: 9%	7		
23 FIRST MAGNUS FINANCIAL CORP. 3701 Grand Ave., Gurnee 60031 (847) 244-2170; www.firstmagnus.com	PAUL V. DIAMOND <i>Senior regional vice-president</i>	\$405.0 ⁵	NM	NA	NA	Residential: 100% Non-residential: 0%	Fixed: NA Adjustable: NA	Conventional: NA Governmental: NA	1		
24 PRIVATEBANK MORTGAGE CO. LLC 640 N. LaSalle St., Suite 557, Chicago 60610 (312) 329-6440; www.privatebankcorp.com	JAMES F. BRADY <i>Managing director</i>	\$375.0	+31.6%	1,250	55%	Residential: 80% Non-residential: 20%	Fixed: 60% Adjustable: 40%	Conventional: 100% Governmental: 0%	1		
25 ABI MORTGAGE INC. 1901 N. Roselle Road, Suite 110, Schaumburg 60195 (847) 585-1995; www.abimortgage.com	TONY SIMATOS <i>President</i>	\$328.4	+108.2%	1,326	63%	Residential: 100% Non-residential: 0%	Fixed: 62% Adjustable: 38%	Conventional: 98% Governmental: 2%	1		

*Residential loan volume in the six-county Chicago area: Cook, DuPage, Will, Lake, McHenry and Kane counties. NA: Not available. NM: Not measurable. □: CRAIN'S estimate. 1. Mortgage lending branches only. 2. Acquired by New York-based J. P. Morgan Chase & Co. 7/04. 3. Four of five branches in the Chicago area merged with First Magnus Financial Corp. 8/04. 4. For fiscal year ended in April. 5. Five-month figure; entered Chicago-area market 7/03.