

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

Dean Martinez, Acting Secretary



**Lorenzo D. Padron , Director
Division of Banking**

2004
**DEFAULT AND FORECLOSURE
REPORT OF STATE CHARTERED THRIFTS,
COMMERCIAL BANKS, AND LICENSED
MORTGAGE SERVICERS**

VOLUME 1

October, 2005

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OVERVIEW

This study collects default and foreclosure data from institutions regulated by the Illinois Department of Financial and Professional Regulation (IDFPR), for calendar year 2004. Part I of this study collectively identifies and analyzes all of the data submitted to this Office. Part II 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 III 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 2004-2003. Part IV includes a comparative analysis of foreclosures for 2004 and 2003.

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 data was 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 (13 thru 24) for 2004, and on pages (27 thru 38) for the 2003. Entities regulated by this Office reported approximately 10,591 foreclosure filings for 2004. These foreclosure filings, represent at most 0.33% of the dollar amount of loans serviced by entities regulated by this Office the corollary of which is 99.67% of loans held by these entities were NOT in foreclosure. (Exhibits E and F), pages 45 and 46.

The total amount of **foreclosures filed** for 2004 were as follows: State Chartered Thrifts 83; State Chartered Banks 800; and State Licensed Mortgagees 9,716. The total amount of **foreclosures closed** were as follows: State Chartered Thrifts 58, State Chartered Banks,482,State Licensed Mortgagees, 3,156. The total foreclosures with interest rates of 10% or greater was reported as follows; State Chartered Thrifts 0; State Chartered Banks 11 ; and State Licensed Mortgagees 1,945. (See Exhibit A), pg.39

The total amount of foreclosures reported in 2004 with interest rates of 10% to 12% or greater can be seen of page 39 (Exhibit A). The total amount of foreclosures reported in 2004 within eighteen months of loan origination can be seen on page 40, (Exhibit B).

On pages 41 and 42 (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 2004 which was 23,133 and 23,488 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 2004 and 2003**

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2004

Institution	January thru June	July thru December
State Chartered Thrifts (SCT)	55	53
State Commercial Banks (SCB)	478	470
State Licensed Mortgage Servicers (SLMS)	112	119

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

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



Illinois Department of Financial and Professional Regulation
Division of Banks and Real Estate

ROD R. BLAGOJEVICH
 Governor

FERNANDO E. GRILLO
 Secretary

D. LORENZO PADRON
 Director
 Division of Banks and Real Estate

DEFAULT AND FORECLOSURE REPORT
 For the period January 1 – June 30, 2004

This form is implemented and authorized by Section 115 of the High Risk Home Loan Act (815 ILCS 137). Disclosure of this information is **REQUIRED**. Failure to provide information could result in fines of up to \$10,000 per occurrence. This form has been approved by the Agency Forms Coordinator.

INSTITUTION NAME:

INSTITUTION

ADDRESS:

Please provide the following items of information on a consolidated financial accounting basis for your institution. Please refer to the attached instructions for tips in completing this form. Please report dollar amount of loans to the actual dollar amount, DO NOT TRUNCATE.

1. Provide the number of conventional 1-4 family mortgage loans secured by Illinois property serviced by your institution calculated as a quarterly average for the six months ending June 30, 2004.	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 a quarterly average for the six months ending June 30, 2004.	2(A) Dollar amount of loans \$ _____
	2(B) Number of loans _____
3. Foreclosures on 1-4 family conventional loans that were FILED and foreclosures that were COMPLETED by your institution for the six months ending June 30, 2004.	3(A) Dollar amount of loans FILED \$ _____
	Dollar amount of loans COMPLETED \$ _____
	3(B) Number of loans FILED _____ Number of loans COMPLETED _____

Please answer the following questions:	YES	NO
Were any of the loans reported above in #3 originated after December 31, 2002? If yes, please indicate the total number. _____	<input type="checkbox"/>	<input type="checkbox"/>
Did any 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 number. _____	<input type="checkbox"/>	<input type="checkbox"/>

(CONTINUED ON REVERSE SIDE)

DEFAULT AND FORECLOSURE REPORT

FORECLOSURE REPORTING

On a separate attachment, please list EACH foreclosure filing and EACH foreclosure completion by property address (city, county, zip code), loan date, foreclosure date, loan amount, and foreclosure status, pending or closed for the period covering January 1 – June 30, 2004. (See “Foreclosure Report” form). All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN “0” FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 10 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ON AN ELECTRONIC SPREADSHEET.

HIGH RISK HOME LOAN REPORTING

On a separate attachment, please identify all high risk home loans (home equity loans), in which at time of origination, the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than 8 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 loan amount or \$800 for the period covering January 1 – June 30, 2004. (See “High Risk Home Loan Report” form). All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN “0” FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 10 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ON AN ELECTRONIC SPREADSHEET.

I hereby attest that the above information is true and correct to the best of my knowledge and belief.

Signature of Officer of Institution

Date

Print Name and Official Title

Telephone

DEFAULT AND FORECLOSURE REPORT INSTRUCTIONS

GENERAL INSTRUCTIONS

- **MAKE CERTAIN YOU HAVE FILLED IN THE (COMPLETE) INSTITUTION NAME AND ADDRESS AT THE TOP OF THE REPORT.**
- 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 a separate attachment. Please report dollar amount of loans to the actual dollar amount, **DO NOT TRUNCATE.**

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 the dollar amount of loans on Illinois properties from non-Illinois properties, it is permissible to estimate the dollar amount of loans that are Illinois properties and place this number on line 1(A). If an estimate of Illinois properties is provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC TO LINE 1(B)

- If you are unable to provide the actual number of Illinois loans to answer this question, you may estimate the number Illinois loans. If an estimate of the actual number of Illinois loans is provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC TO LINE 3(A) and 3(B)

- If you are unable to provide the actual number and dollar amount of Illinois foreclosures filed and foreclosures completed to answer this question, you may estimate the number and dollar amount of Illinois foreclosed loans filed and foreclosed loans completed. If an estimate of the number and dollar amounts of Illinois foreclosures filed and foreclosures completed are provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC FORECLOSURE REPORTING

- Reporting format should include the same items as found in the “Foreclosure Report” form. All information submitted must be complete.

INSTRUCTIONS SPECIFIC HIGH RISK HOME LOAN REPORTING

- Reporting format should include the same items as found in the “High Risk Home Loan Report” form. All information submitted must be complete.



Illinois Department of Financial and Professional Regulation
Division of Banks and Real Estate

ROD R. BLAGOJEVICH
 Governor

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DEFAULT AND FORECLOSURE REPORT
 For the period July 1 – December 31, 2004

This form is implemented and authorized by Section 115 of the High Risk Home Loan Act (815 ILCS 137). Disclosure of this information is **REQUIRED**. Failure to provide information could result in fines of up to \$10,000 per occurrence. This form has been approved by the Agency Forms Coordinator.

INSTITUTION NAME: _____

INSTITUTION _____

ADDRESS: _____

Please provide the following items of information on a consolidated financial accounting basis for your institution. Please refer to the attached instructions for tips in completing this form. Please report dollar amount of loans to the actual dollar amount, **DO NOT TRUNCATE.**

1. Provide the number of conventional 1-4 family mortgage loans secured by Illinois property serviced by your institution calculated as a quarterly average for the six months ending December 31, 2004.	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 a quarterly average for the six months ending December 31, 2004.	2(A) Dollar amount of loans \$ _____	
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Please answer the following questions:		
Were any of the loans reported above in #3 originated after December 31, 2002? If yes, please indicate the total number. _____	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Did any 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 number. _____	<input type="checkbox"/>	<input type="checkbox"/>
(CONTINUED ON REVERSE SIDE)		

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IF YOU FILED ANYTHING OTHER THAN “0” FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 10 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ON AN ELECTRONIC SPREADSHEET.

HIGH RISK HOME LOAN REPORTING

On a separate attachment, please identify all high risk home loans (home equity loans), in which at time of origination, the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than 8 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 loan amount or \$800 for the period covering July 1 – December 31, 2004. (See “High Risk Home Loan Report” form). All information submitted must be COMPLETE.

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I hereby attest that the above information is true and correct to the best of my knowledge and belief.

Signature of Officer of Institution

Date

Print Name and Official Title

Telephone

DEFAULT AND FORECLOSURE REPORT INSTRUCTIONS

GENERAL INSTRUCTIONS

- **MAKE CERTAIN YOU HAVE FILLED IN THE (COMPLETE) INSTITUTION NAME AND ADDRESS AT THE TOP OF THE REPORT.**
- Consolidated financial accounting basis means that you are to include information from all operating subsidiaries, service corporations, etc., using generally accepted accounting principles (GAAP).
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INSTRUCTIONS SPECIFIC FORECLOSURE REPORTING

- Reporting format should include the same items as found in the “Foreclosure Report” form. All information submitted must be complete.

INSTRUCTIONS SPECIFIC HIGH RISK HOME LOAN REPORTING

- Reporting format should include the same items as found in the “High Risk Home Loan Report” form. All information submitted must be complete.

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 2004-2003 (pages 11, 12, 25 and 26).

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 METROPOLITON SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

A comparative analysis of the FY 2004 and 2003 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 41 and 42 (Exhibits C and D).

PART I

COMPARATIVE ANALYSIS – 1st HALF 2004

	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,724,856,880	\$31,430,814,769	\$131,813,074,566
Number of Loans	56,979	361,279	484,605
Dollar Amount of Loans in Default	\$20,279,783	\$113,098,604	\$1,087,907,720
Number of Loans in Default	370	1,784	21,221
Dollar Amount of Foreclosures Filed	\$2,720,052	\$30,297,732	\$538,335,120
Dollar Amount of Foreclosures Closed	\$1,170,079	\$19,084,354	\$149,019,021
Number of Foreclosures Filed	41	418	5,248
Number of Foreclosures Closed	27	257	1,582
Loans Originated after 12/30/03 as Reported in #3	1	45	661
Loans With Rate Greater than 10% as Reported In #3	0	3	1,174
Percentage of Loans in Foreclosure Filed	0.07%	0.10%	0.41%
Percentage of Loans NOT in Foreclosure	99.93%	99.90%	99.59%
Percentage of Loans in Default	0.54%	0.36%	0.83%
Number of Institutions Reporting	54	478	112
Average Loan Size	\$65,372	\$86,999	\$272,001
Average Loan Size for Loans In Default	\$54,810	\$63,396	\$51,266
Average Loan Size for Loans in Foreclosure Filed	\$66,343	\$72,483	\$102,579

See detailed charts pages 13thru 24.

COMPARATIVE ANALYSIS – 2nd HALF 2004

	State Charter Thrifts	State Charter Banks	State License Servicers
Dollar Amount of Loans in Portfolios	\$3,640,006,701	\$26,835,250,974	\$126,524,308,776
Number of Loans	50,543	456,008	1,221,301
Dollar Amount of Loans In Default	\$19,295,552	\$103,726,919	\$1,155,090,910
Number of Loans in Default	354	1,609	11,125
Dollar Amount of Foreclosures Filed	\$2,375,768	\$31,061,456	\$484,602,954
Dollar Amount of Foreclosures Closed	\$1,930,146	\$16,216,984	\$129,238,914
Number of Foreclosures Filed	42	382	4,468
Number of Foreclosures Closed	31	225	1,574
Loans Originated after 12/30/03 As Reported in #3	4	68	1,414
Loans With Greater than 10% As Reported in #3	0	8	771
Percentage of Loans in Foreclosure	0.07%	0.07%	0.60%
Percentage of Loans NOT In Foreclosure	99.93%	99.88%	99.62%
Percentage of Loans In Default	0.64%	0.52%	3.39%
Number of Institutions Reporting	53	470	119
Average Loan Size	\$72,018	\$58,848	\$103,598
Average Loan Size for Loans In Default	\$54,507	\$64,467	\$103,828
Average Loan Size for Loans in Foreclosure	\$56,566	\$81,313	\$108,461

See detailed charts pages 13 thru 24.

Chart 1

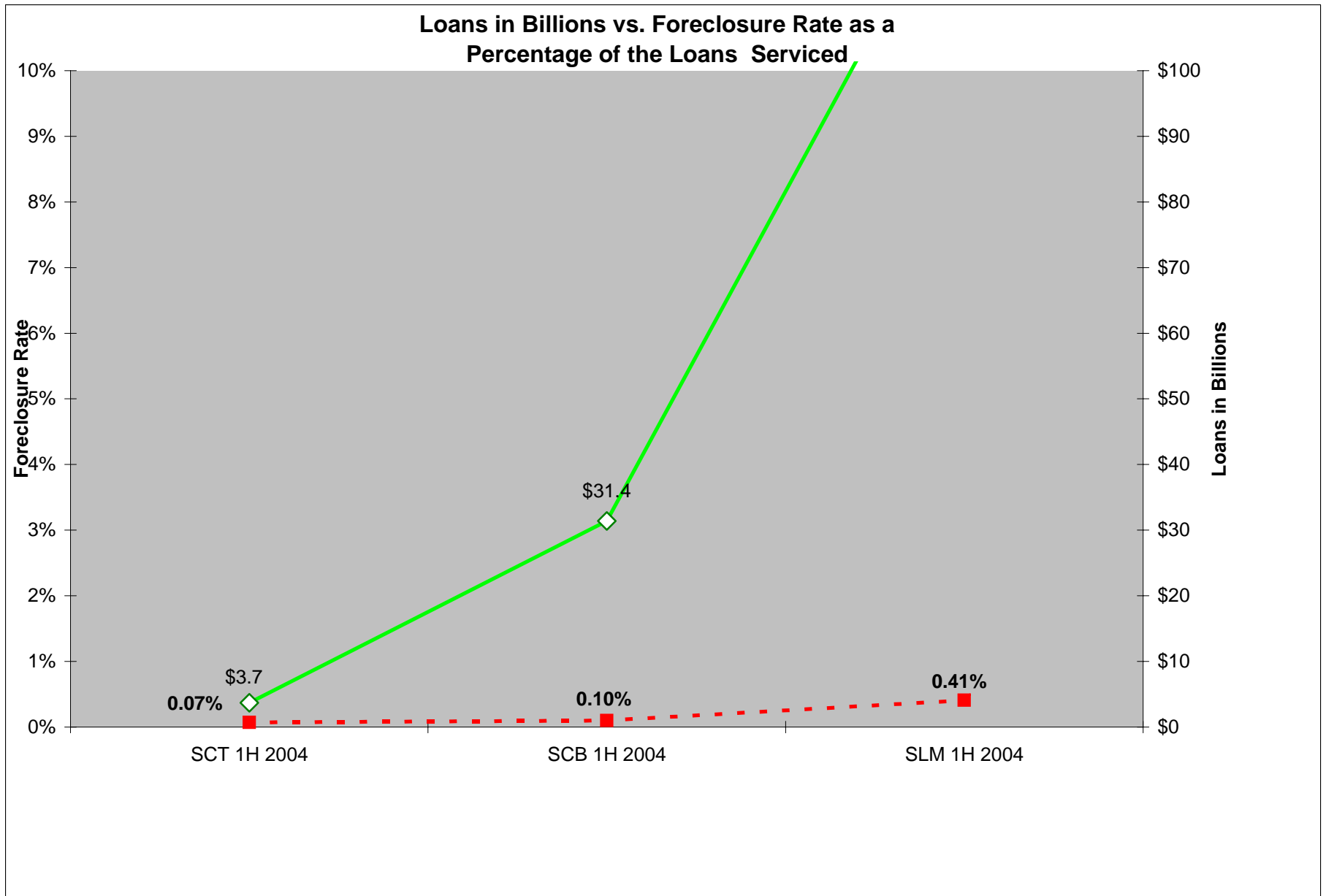


Chart 2

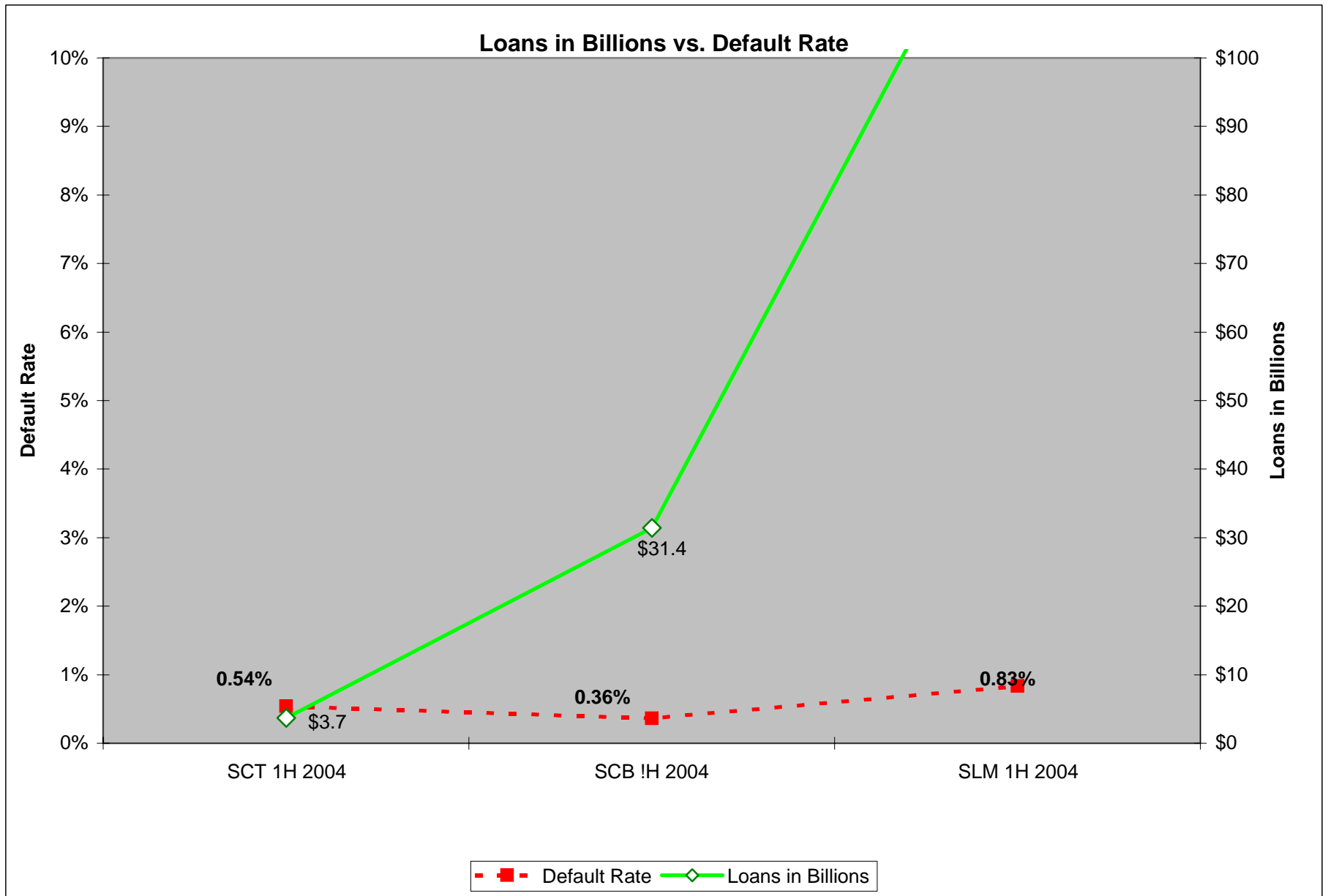


Chart 3

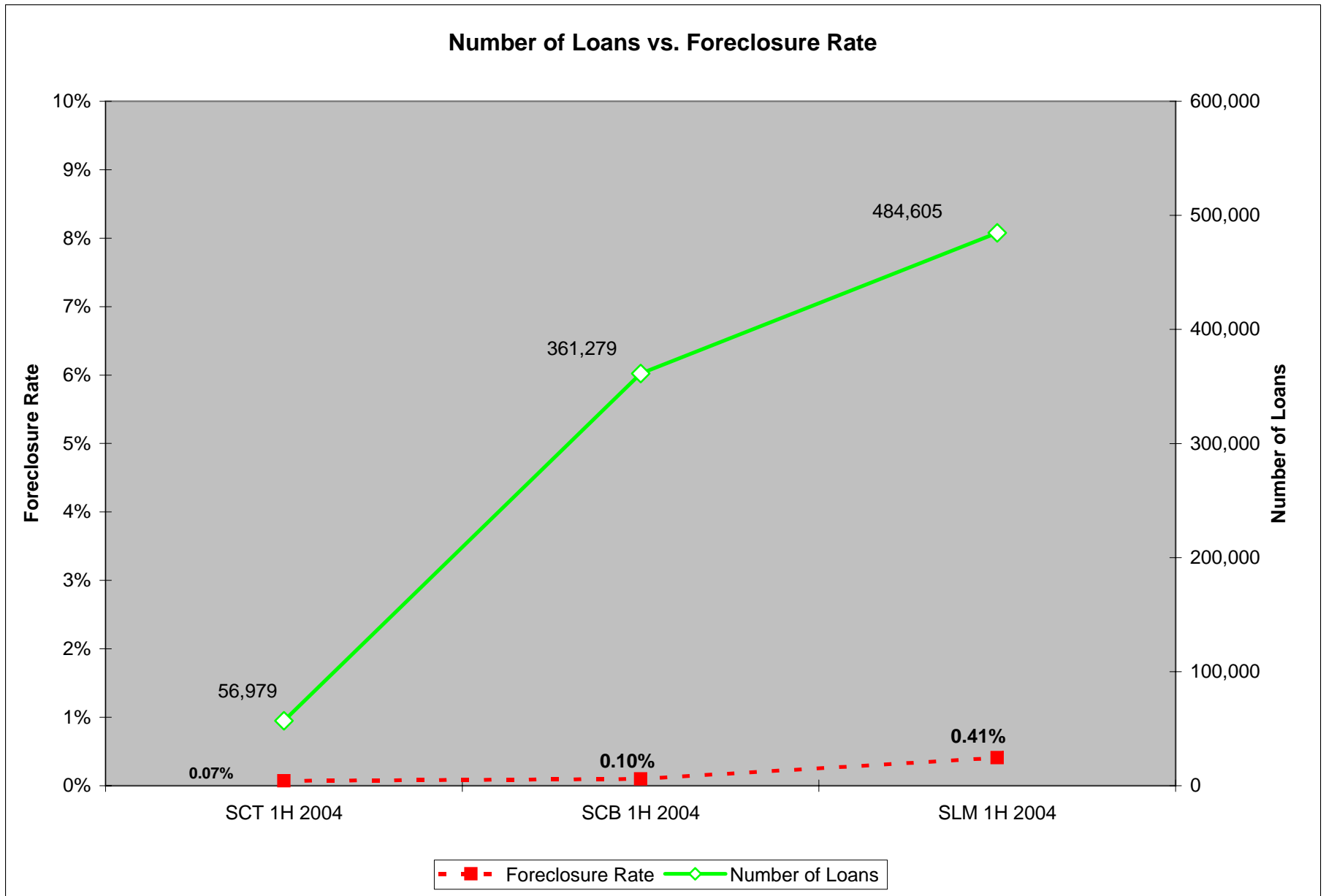


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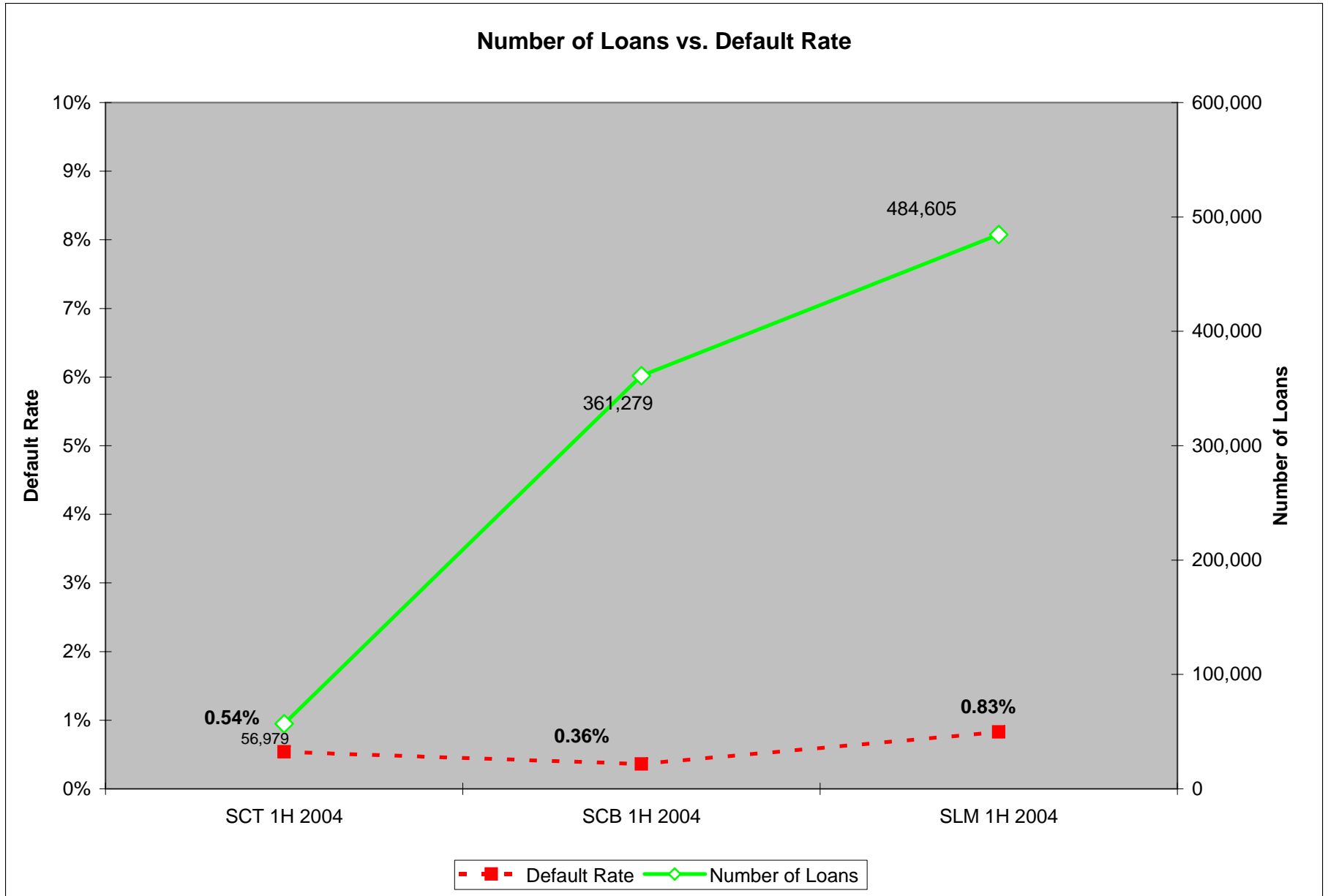


Chart 5

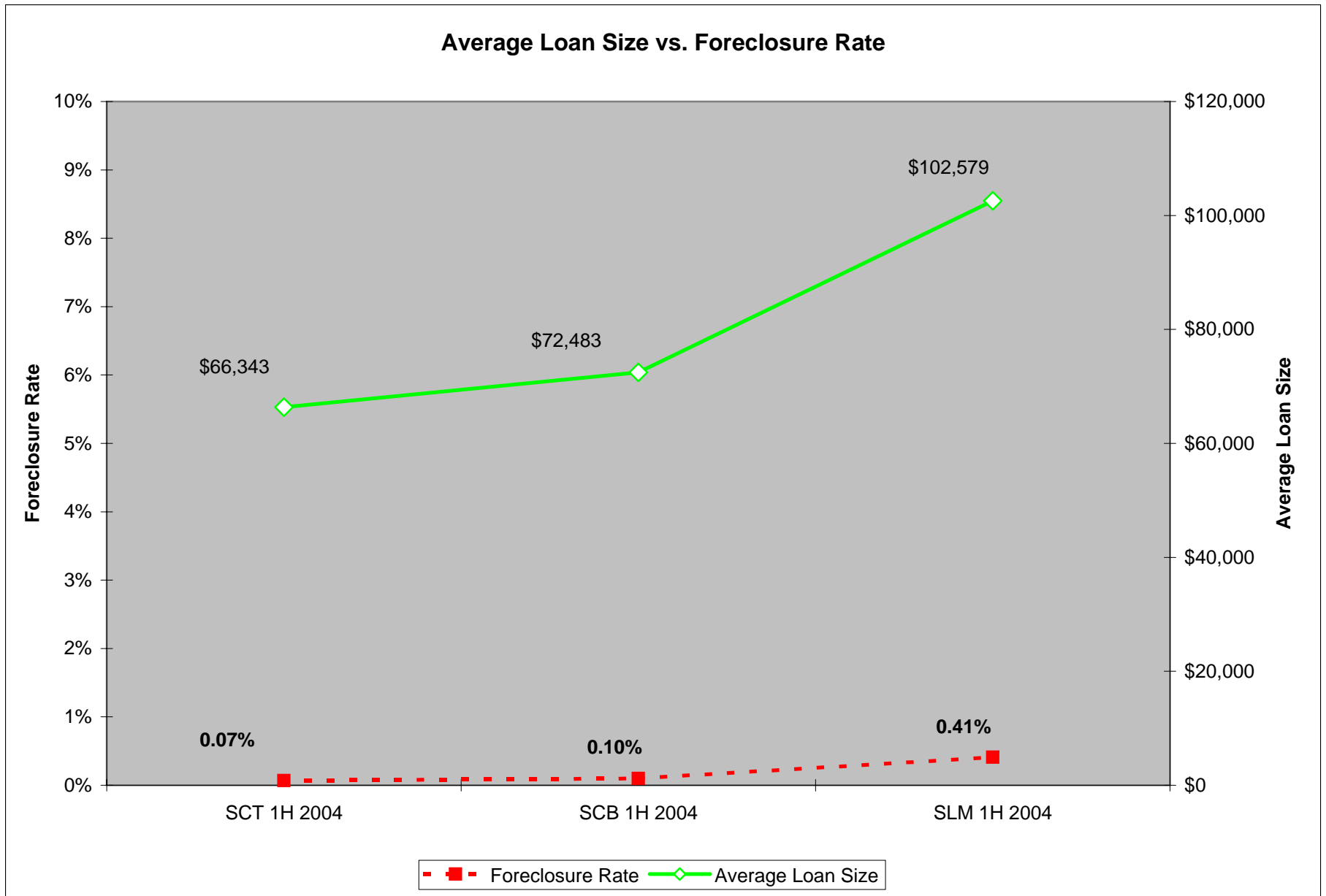


Chart 6

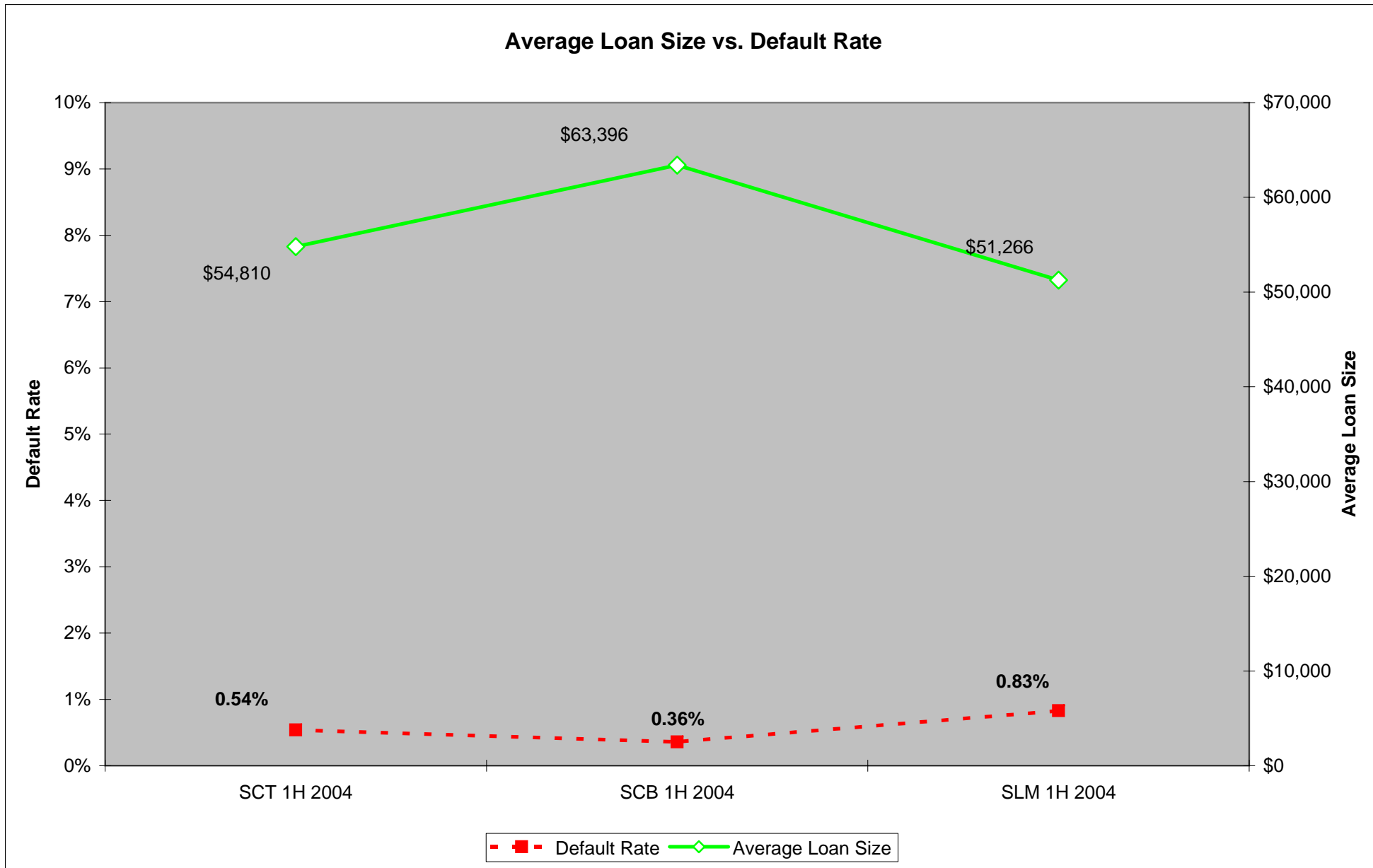


Chart 7

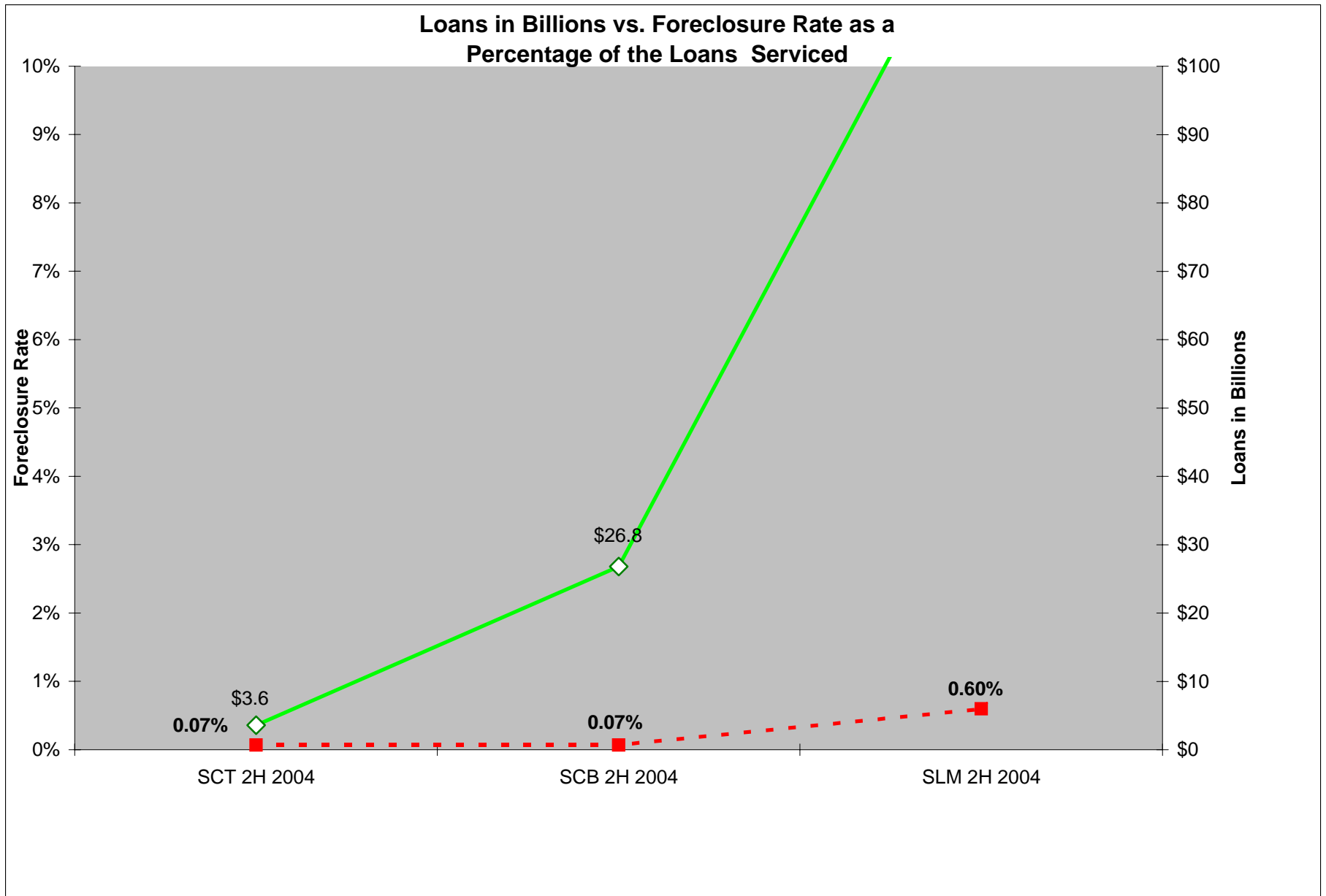


Chart 8

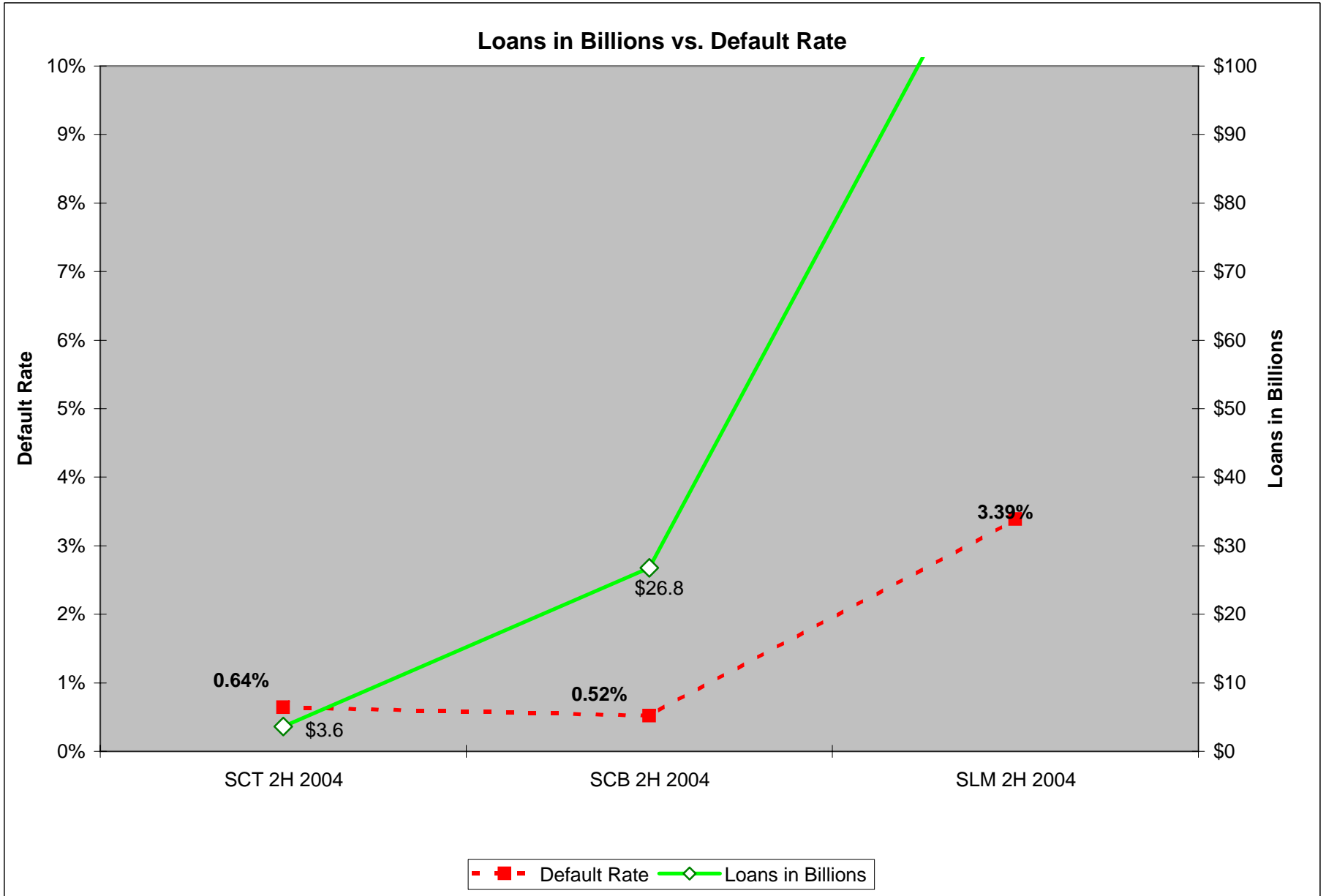


Chart 9

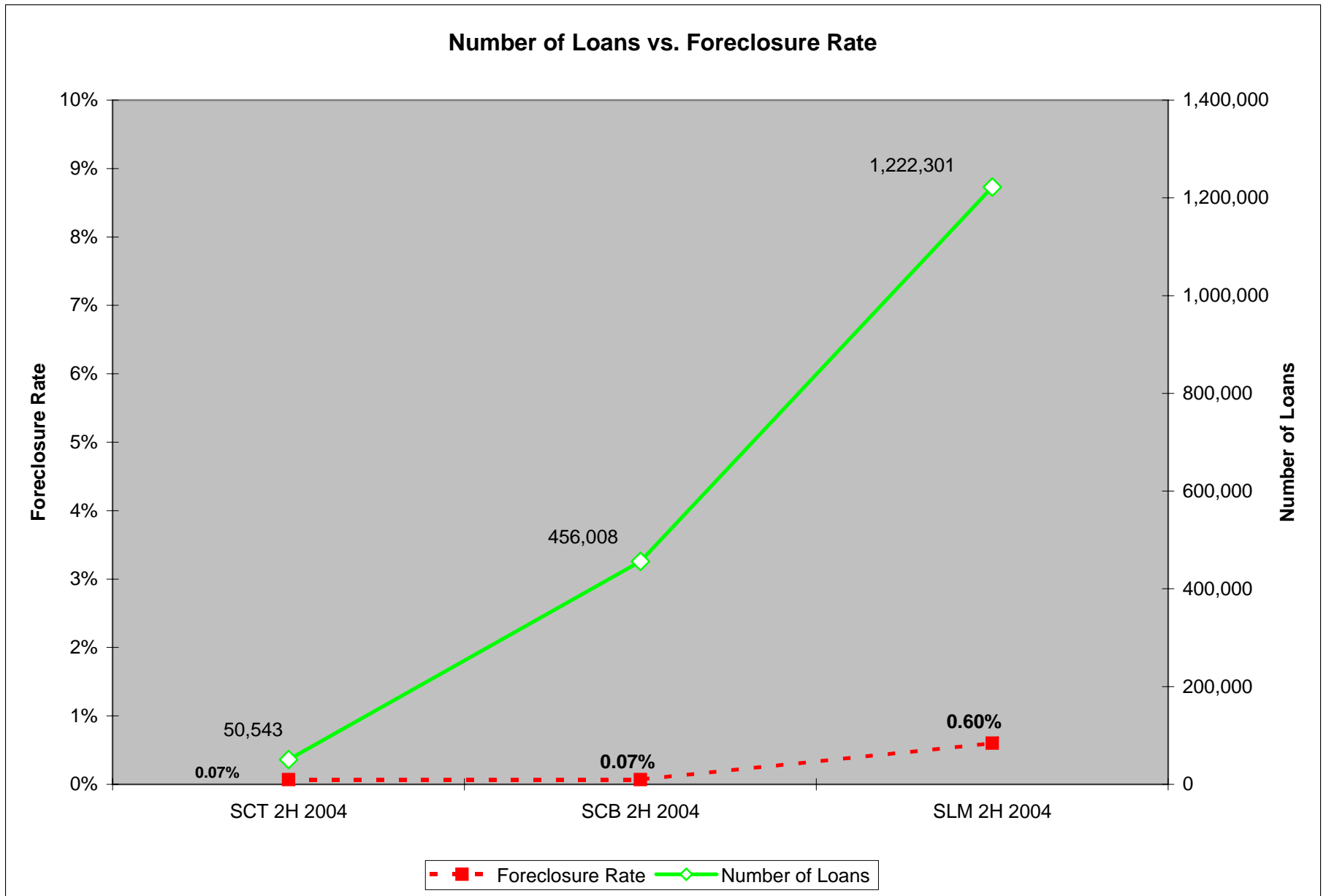


Chart 10

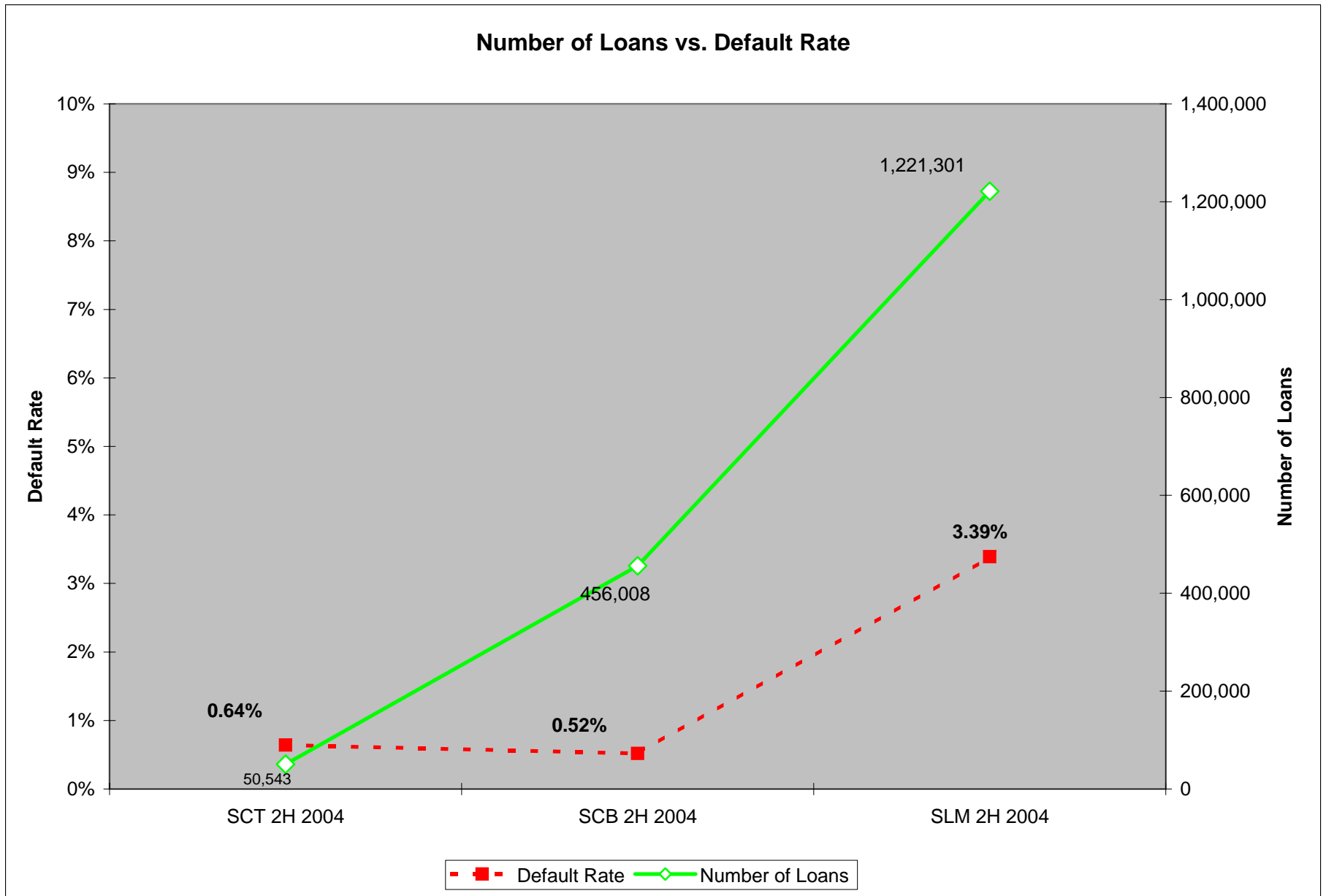


Chart 11

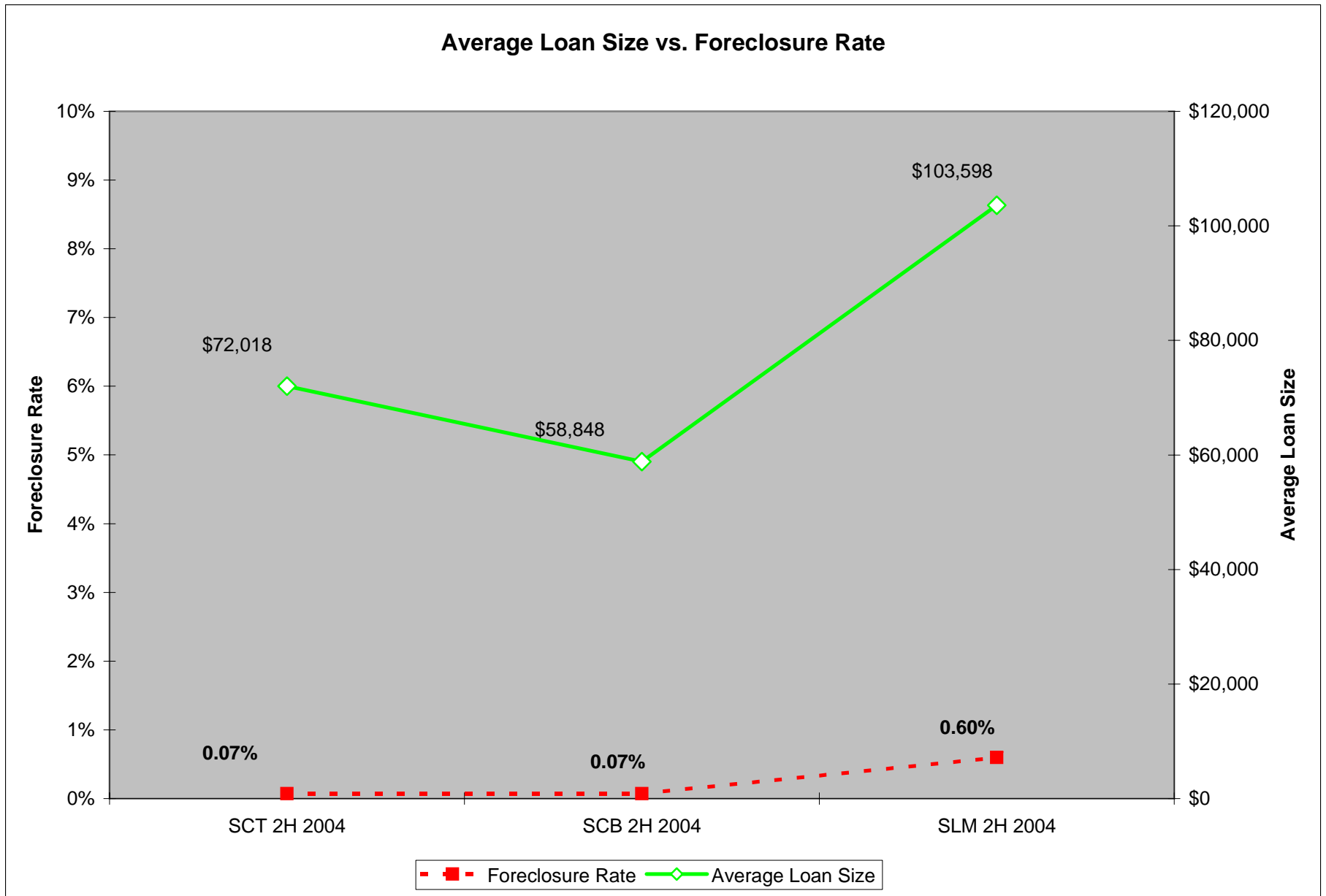
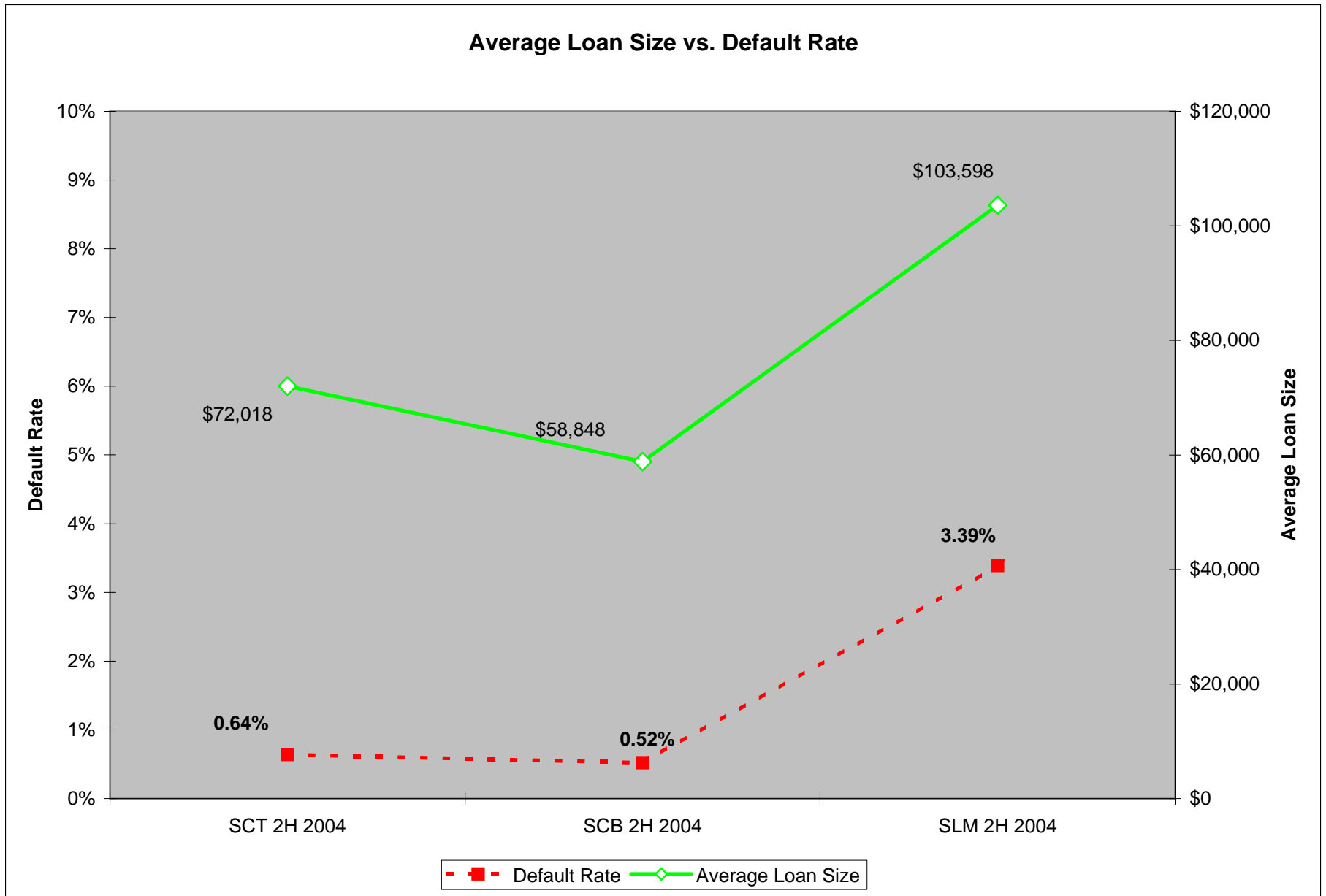


Chart 12



COMPARATIVE ANALYSIS – 1st HALF 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	\$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	\$132,682,594	\$992,315,829
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 27thru 38.

COMPARATIVE ANALYSIS – 2nd HALF 2003

	State Charter Thrifts	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 27 thru 38.

Chart 13

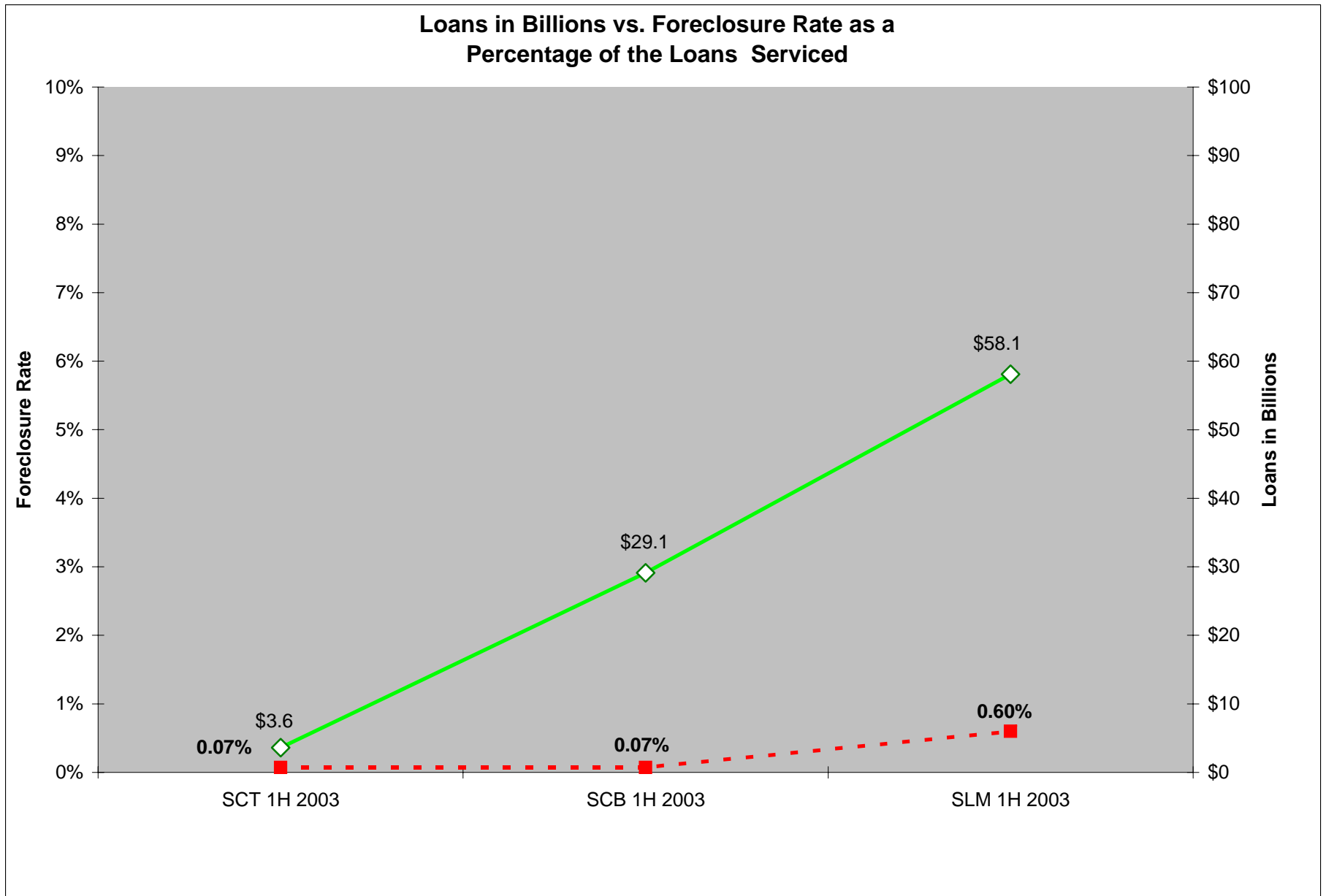


Chart 14

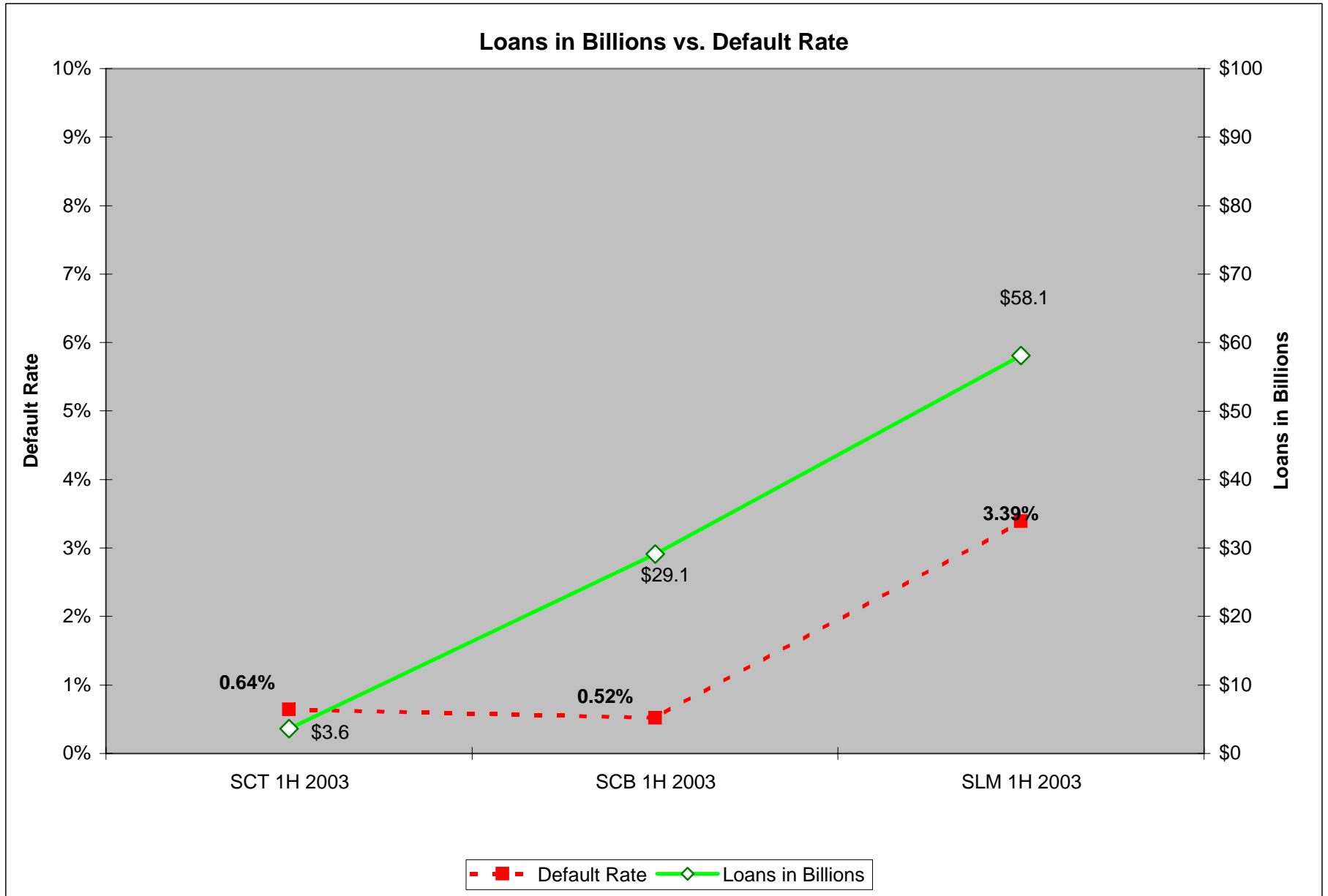


Chart 15

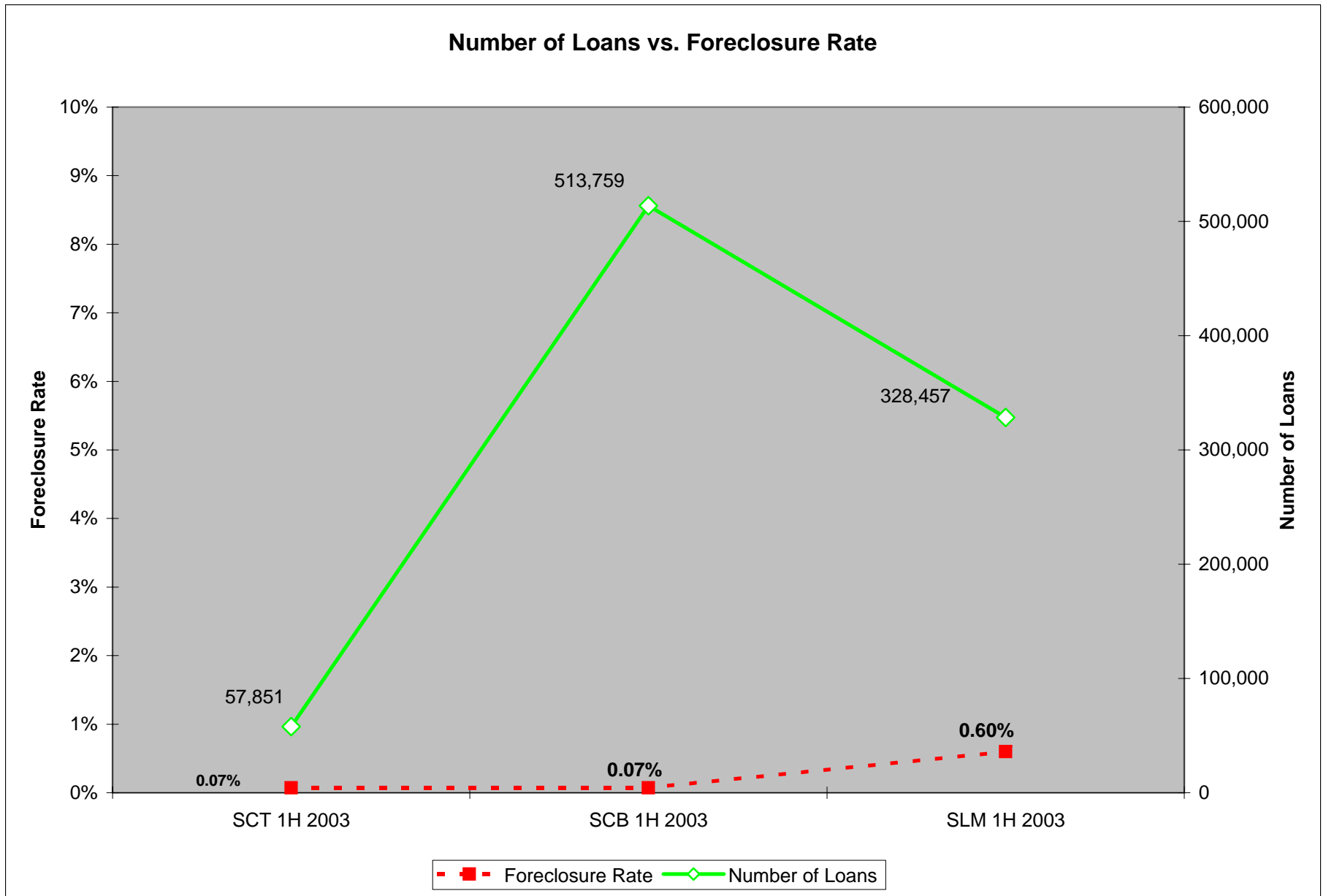


Chart 16

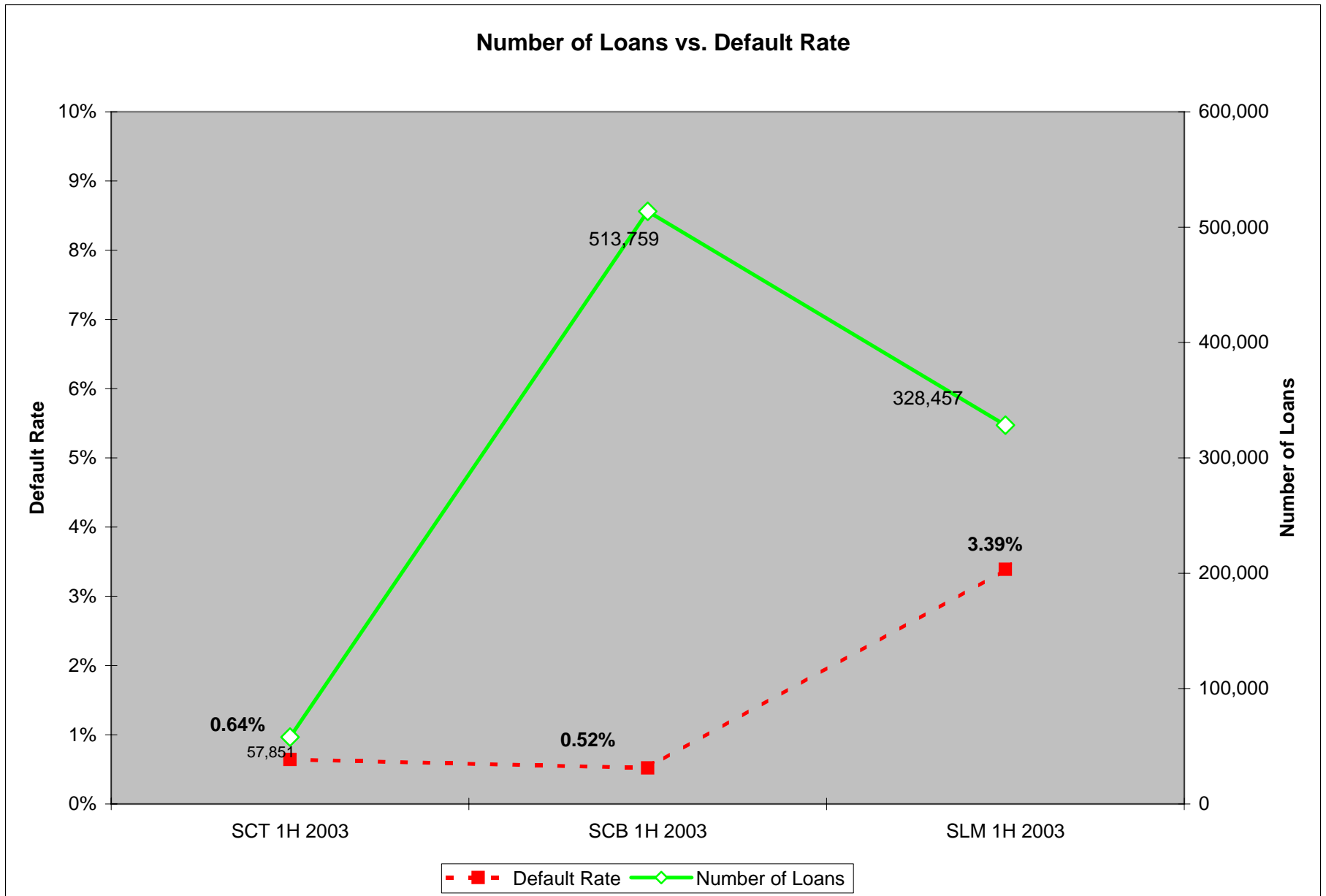


Chart 17

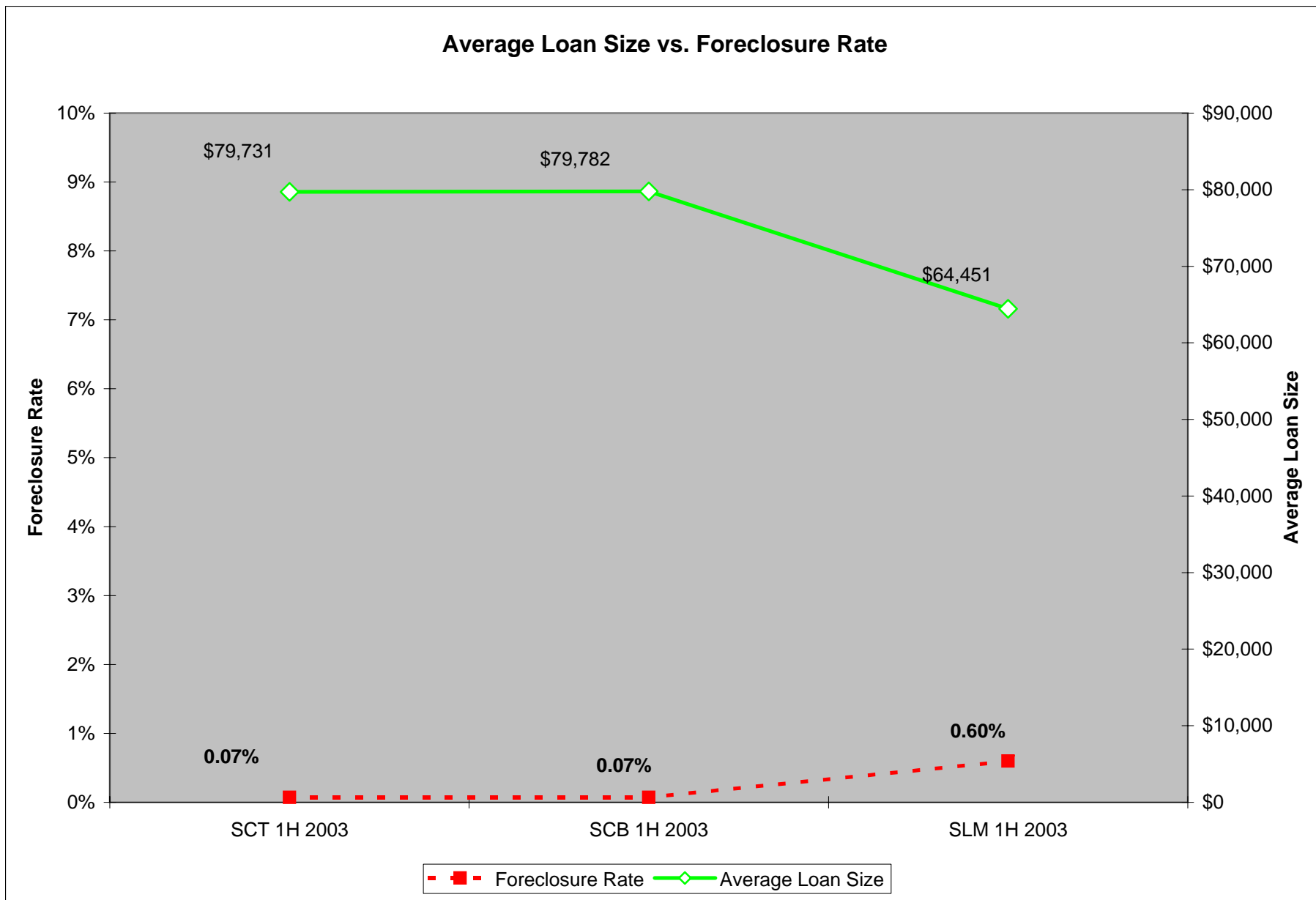


Chart 18

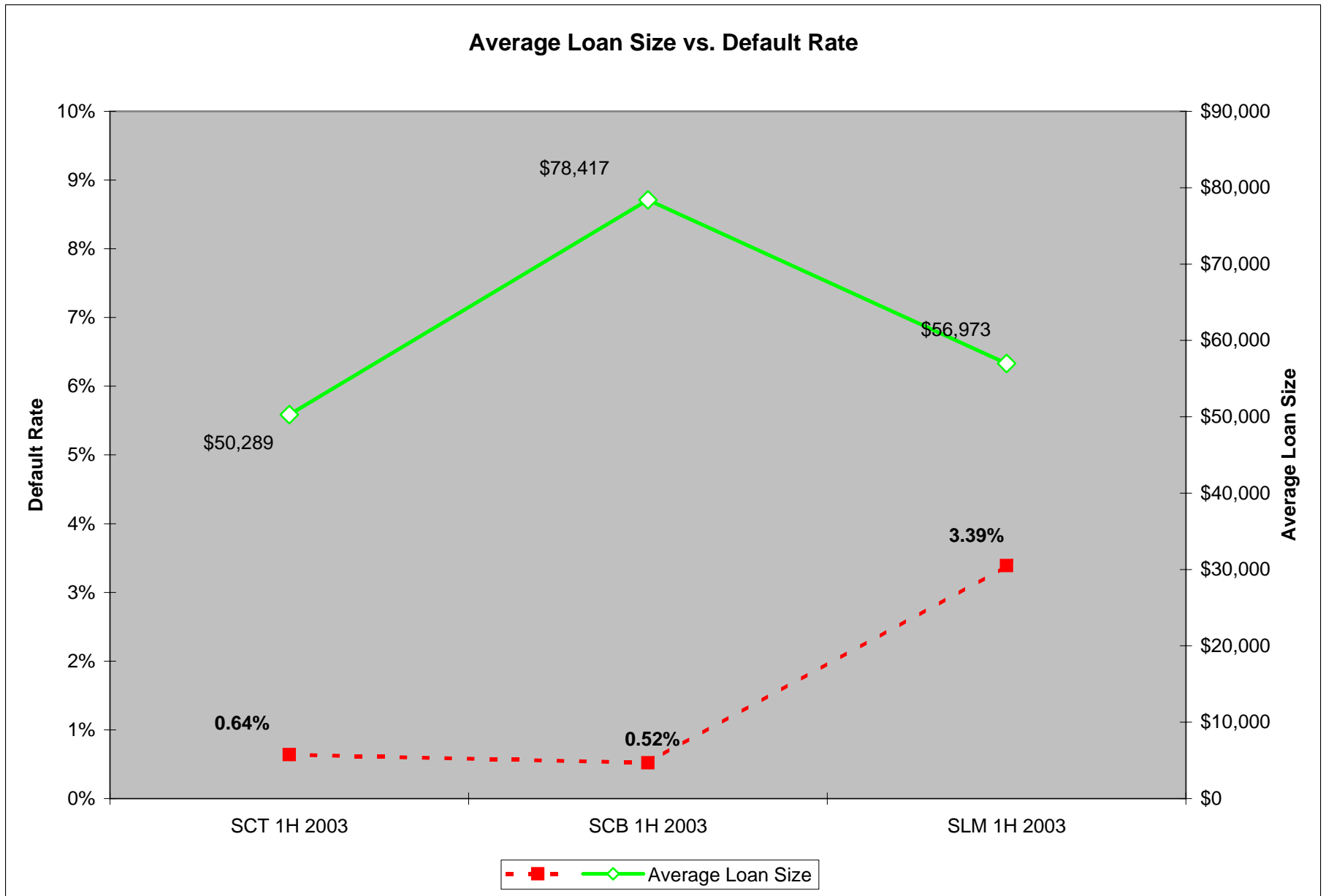


Chart 19

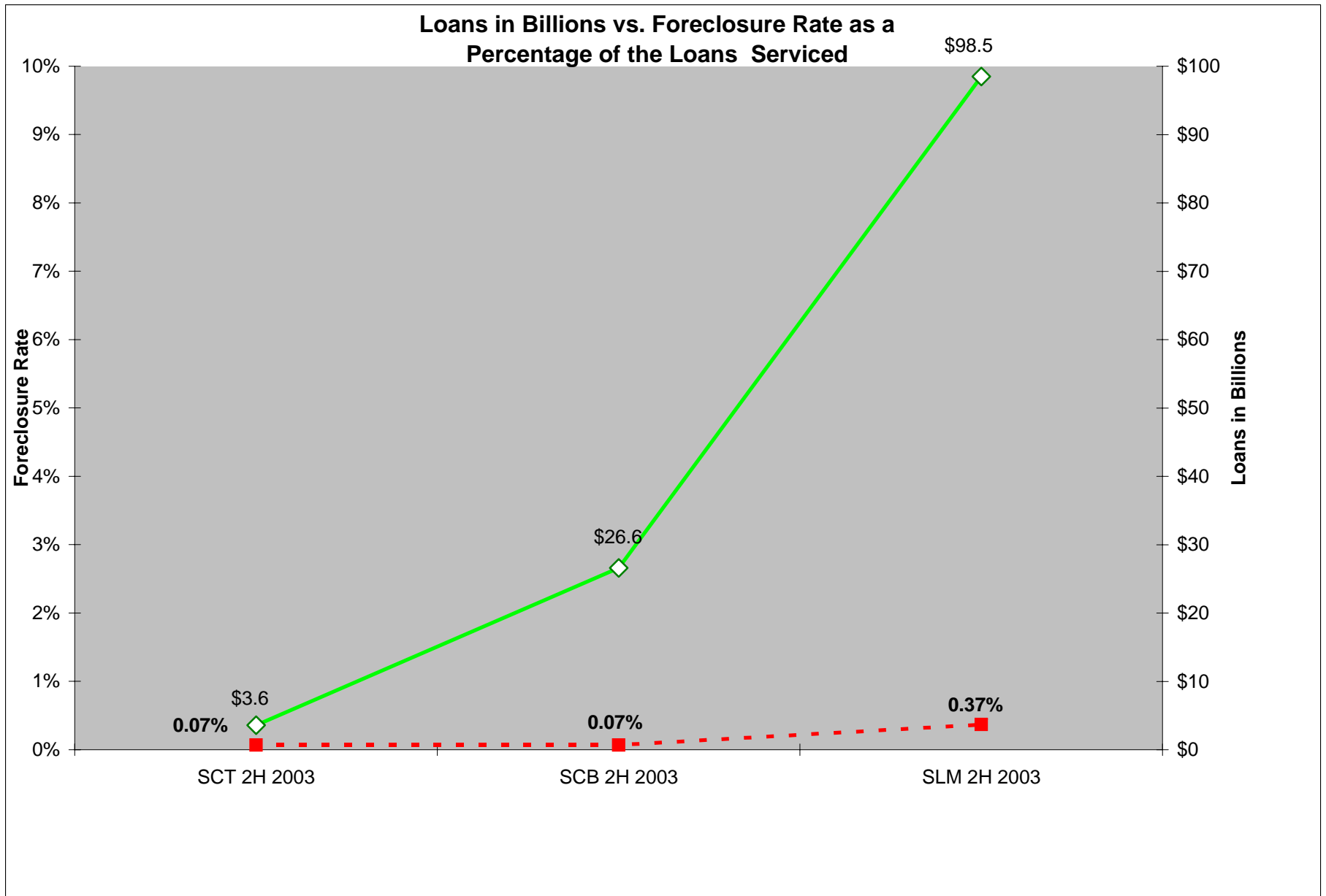


Chart 20

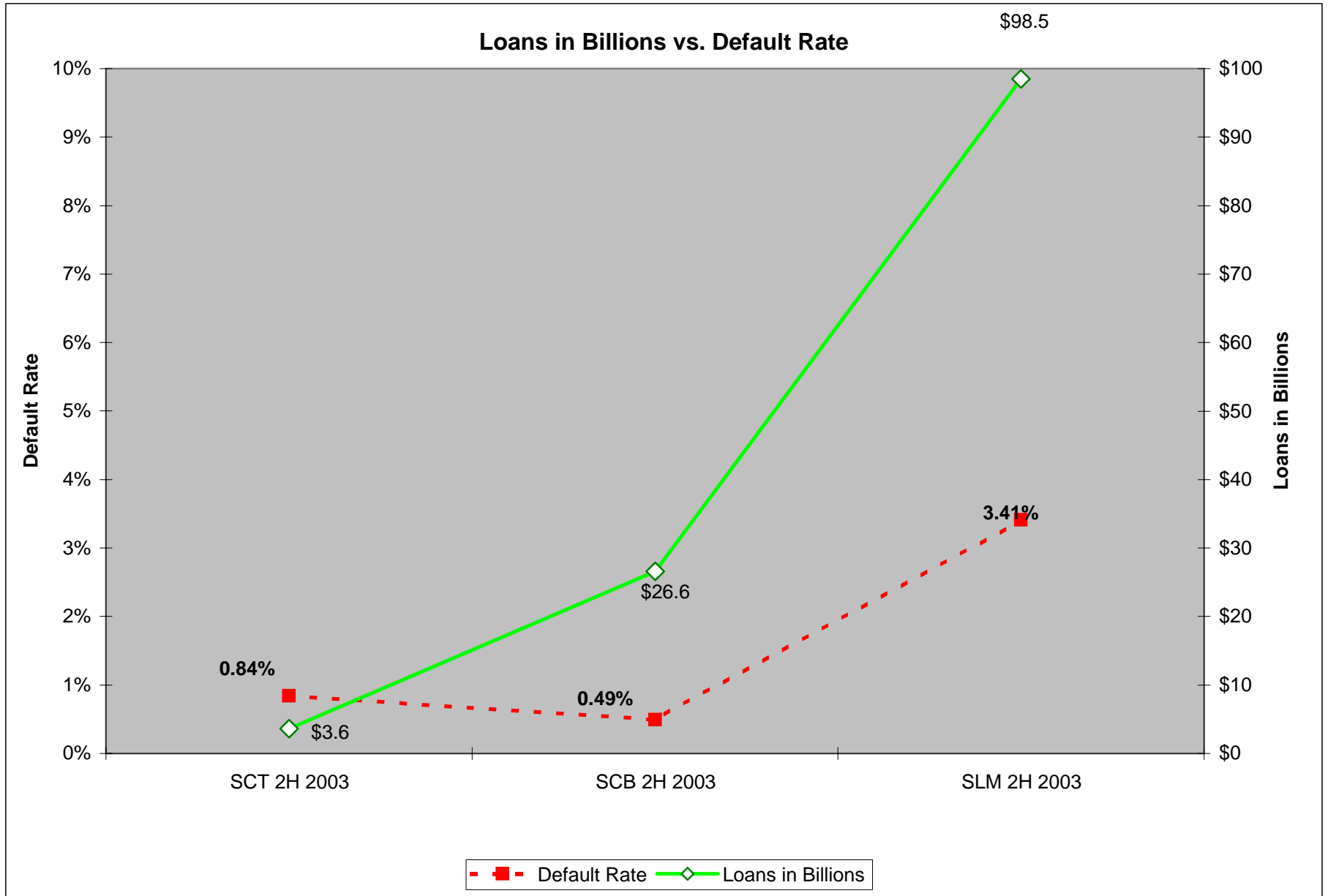


Chart 21

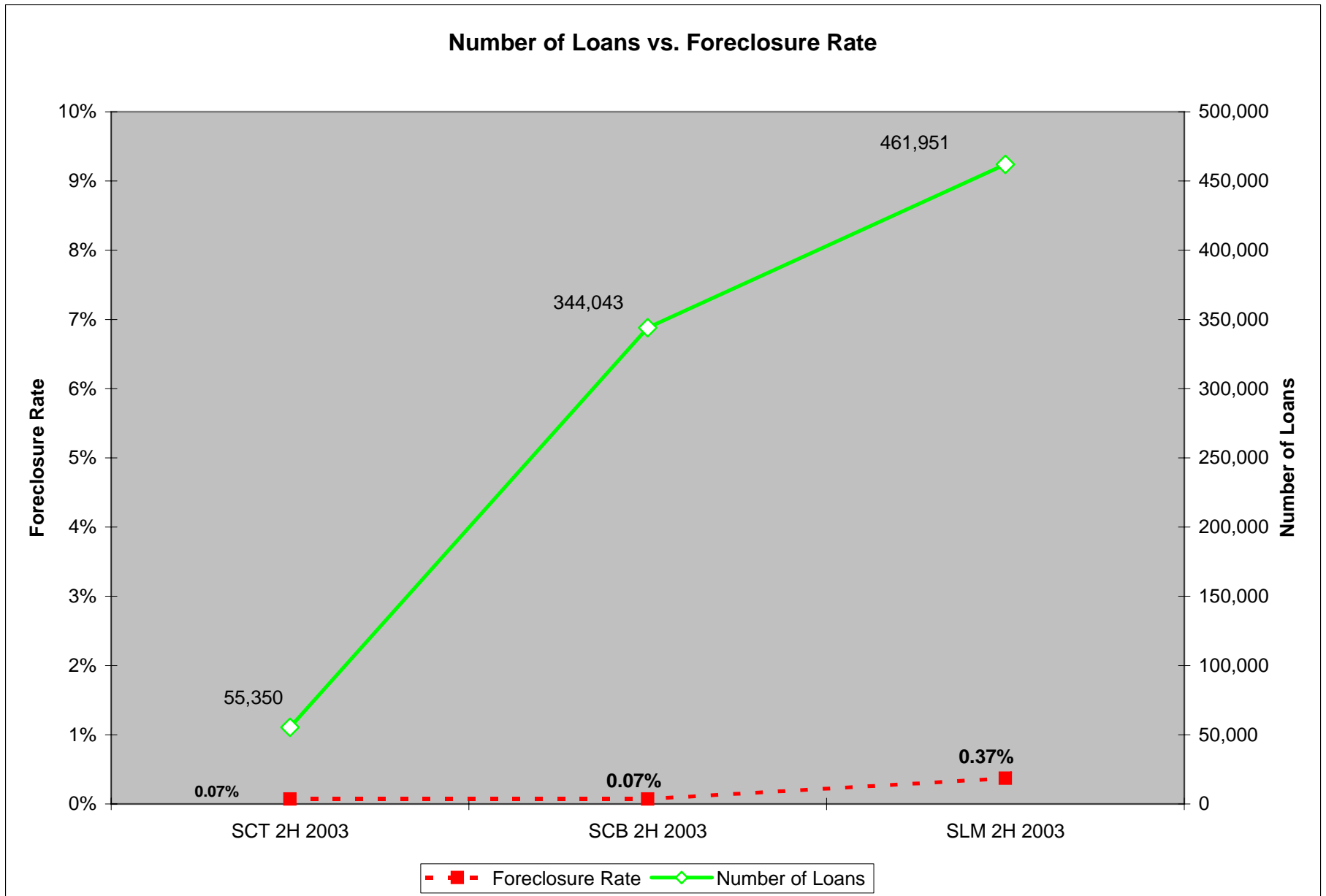


Chart 22

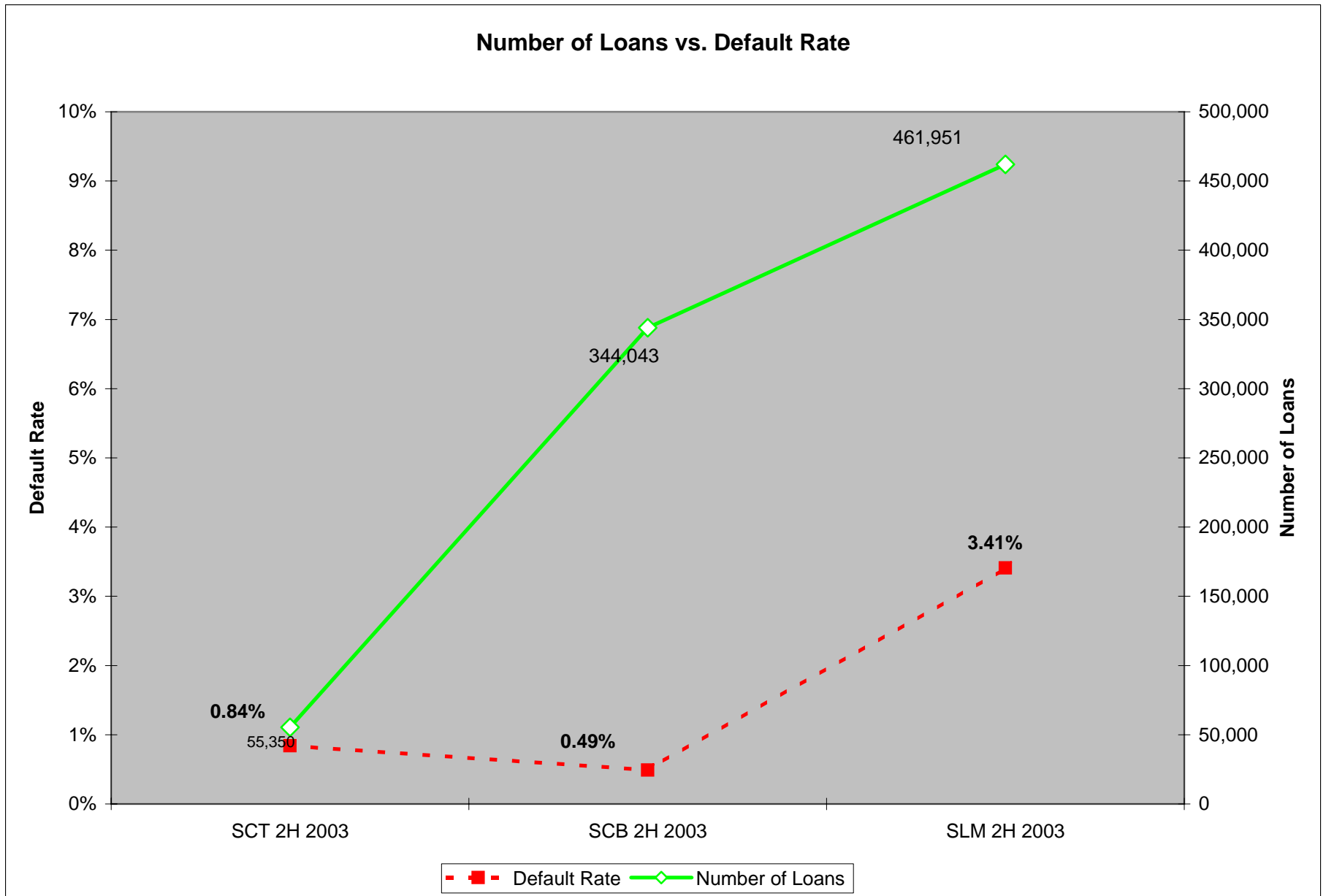


Chart 23

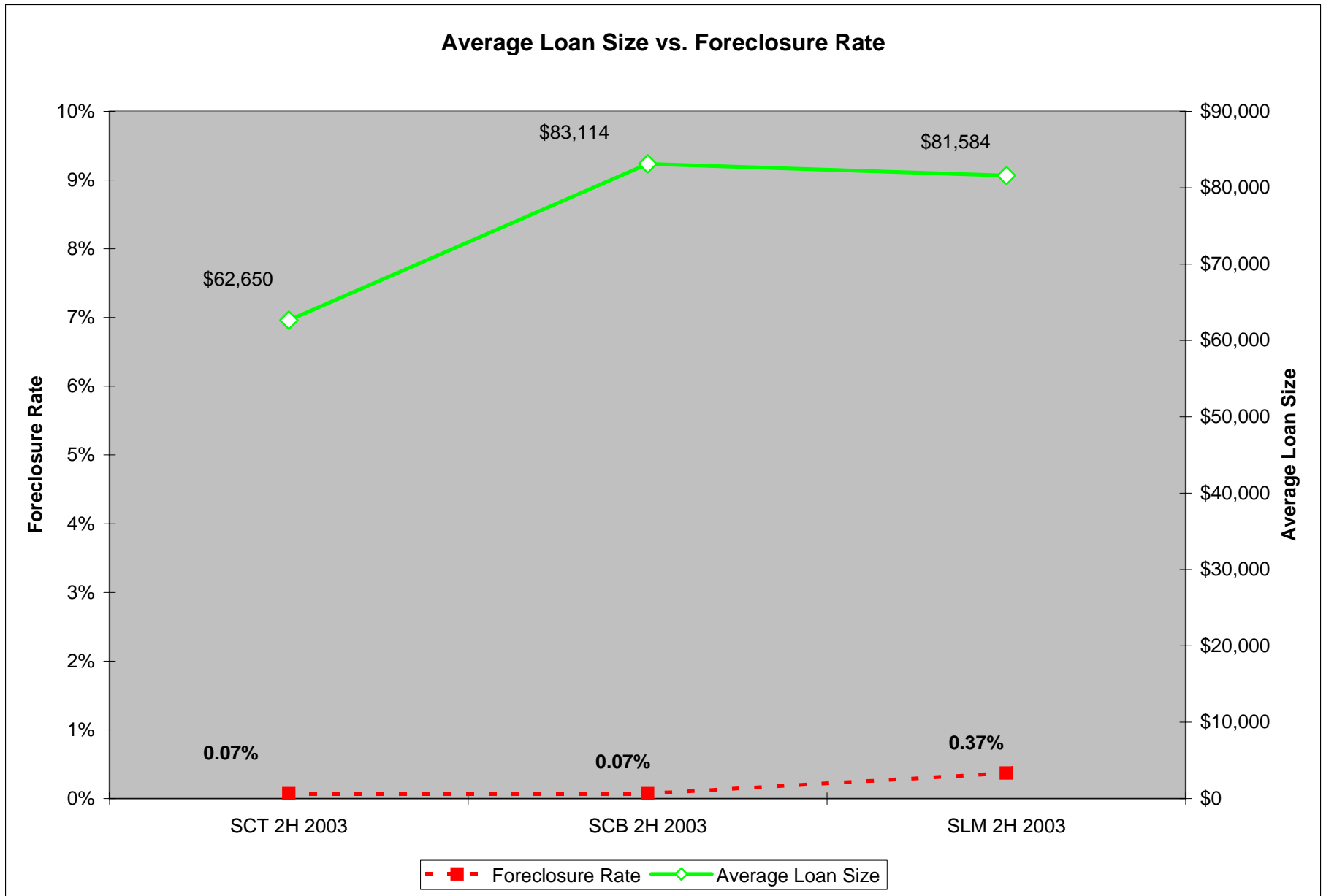
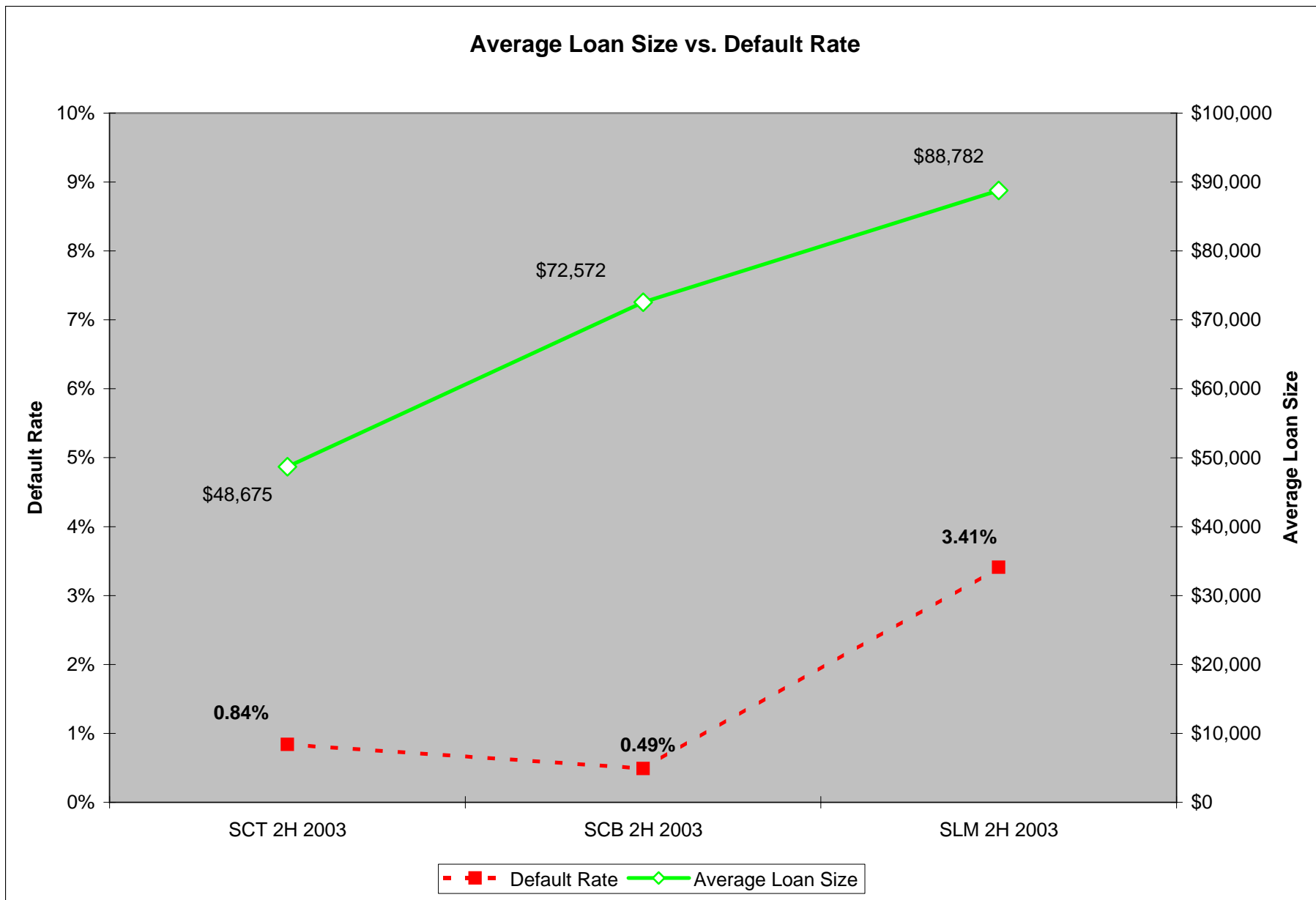


Chart 24



PART II

EXHIBIT A

**STATE CHARTERED THRIFTS (SCT) STATE CHARTERED-COMMERCIAL BANKS (SCB)
STATE-LICENSED MORTGAGE SERVICERS (SLMS) REPORTING TOTAL NUMBER OF LOANS
TOTAL NUMBER OF FORECLOSURES FILED AND FORECLOSURES CLOSED NUMBER OF
LOANS ON WHICH THEY FORECLOSED FOR 2004 WITH HIGH INTEREST RATES OF 10% TO
12% AT TIME OF LOAN ORIGINATION***

REPORTING INCLUDES BOTH SIX-MONTH PERIODS FOR 2004

Number of institutions reporting foreclosure filings and completions	SCT 108	SCB 948	SLM 231
Number of Loans	107,522	813,449	1,705,906
Number of foreclosures filed	83	800	9716
Number of foreclosures closed	58	482	3,156
Number of institutions reporting high risk loans	SCT 0	SCB 8	SLM 30
Number of loans reported with a note value of greater than 10% or 12% in the case of a junior loan at time of origin	0	11	1945

Foreclosure filings and completions can be reviewed in (Appendix C).

EXHIBIT B

**STATE CHARTERED THRIFTS, STATE CHARTERED BANKS, STATE LICENSED MORTGAGE
SERVICERS, REPORTING LOAN FORECLOSURES FILINGS WITHIN EIGHTEEN MONTHS OF
LOAN ORIGINATION FOR 2004***

REPORTING INCLUDES BOTH SIX-MONTH PERIODS FOR 2004

Number of loans	107,522	813,449	1,705,906
*Number of foreclosure filings within eighteen months of loan origination	5	113	2,075
Number of institutions reporting	SCTS 108	SCBS 948	SLMS 231

* These figures include both foreclosure filings and completions. See (Appendix D).

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PART III

EXHIBIT C

AN ANALYSIS OF 2004 FORECLOSURE RATE FILINGS FOR THE STANDARD METROPOLITAN SERVICE AREA *(SMSAS) versus STATE OF ILLINOIS FORECLOSURE RATE

COUNTIES	POPULATION	% Of IL Population	Reported 2004 SMSA Foreclosure Filings	Total Foreclosures Filings 2004
Cook	5,350,269	43.0%	15,632	
Du Page	912,044	7.3%	1,557	
Lake	666,111	5.3%	1,668	
Will	536,416	4.2%	2,277	
Mc Henry	270,504	1.6%	826	
Kane	425,545	3.4%	1,173	
Totals	8,155,889	65.3%	23,133	
State of Illinois	12,482,301	100%	**35,426	*10,591

The total foreclosure filings reported by institutions regulated by IDFPR for the year 2004 were 10,591. The (SMSA) reported 23,133 foreclosure filings for the same period. Therefore, the State Chartered Thrifts, Banks, and Licensed Mortgagees regulated by IDFPR accounted for 29.9% foreclosures, versus 70.1% foreclosure filings by institutions not regulated by IDFPR. The actual foreclosure filings for institutions regulated by IDFPR increased significantly from 5,341 in 2003, to 10,591 in 2004, a 100% increase. The foreclosure filings initiated for the SMSA six county area in 2003 were 23,488 and for 2004, 23,133; no significant differences in both years

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 2003 FORECLOSURE RATE FILINGS FOR THE STANDARD METROPOLITAN SERVICE AREA *(SMSAS) versus STATE OF ILLINOIS FORECLOSURE RATE

COUNTIES	POPULATION	% Of IL Population	Reported 2003 SMSA Foreclosure 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	
State of Illinois	12,482,301	100.0%	**35,969	*5,341

The total foreclosure filings reported by institutions regulated by IDFPR for the year 2003 were 5,341. The (SMSA) reported 23,488 foreclosure filings for the same time period. Therefore, the State Chartered Thrifts, Banks and Licensed Mortgagees regulated by IDFPR accounted for 14.8% of for the year 2003, versus 85.2% of foreclosure filings by institutions not regulated by IDFPR.

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 2004

DOLLAR AMOUNT OF LOANS IN PORTFOLIO VERSUS PERCENT FORECLOSURE

State Chartered Thrifts: The first half of 2004 had a loan portfolio of 3.7B with 2.7M in foreclosures filed and 1.1M foreclosures closed. The second half had a loan portfolio of 3.6 B and 2.3M in foreclosures filed and 1.9M foreclosures closed.

Chartered Commercial Banks: The first half of 2004 had a loan portfolio of 31.4B with 30.2M in foreclosures filed and 19M closed. The second half had a loan portfolio of 26.8B and 31.0M in foreclosures filed and 16.2M in foreclosures closed..

State Licensed Mortgage Services: The first half of 2004 had a loan portfolio of 131.8B with 538M foreclosures filed and 149M foreclosures closed. The second half of had a loan portfolio of 126.5B with 484 M in foreclosures filed and 129.2M foreclosures closed.

AVERAGE SIZE LOAN VERSUS FORECLOSURE

State Chartered Thrifts: For the first half 2004 the foreclosure rate was .07% on an average loan of 65K versus the second half which had a foreclosure rate of 0.07% on an average loan of 72K.

State Chartered Commercial Banks: First half of 2004 had a foreclosure rate of 0.10%% on an average loan of 86K versus the second half which had a foreclosure rate of 0.07%% on an average loan of 58K.

State Licensed Mortgage Services: First half of 2004 had a foreclosure rate of 0.41% on an average loan of 272K versus the second half which had a foreclosure rate of 0.60% on an average loan of 103K.

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.

EXHIBIT E

ANALYSIS OF FORECLOSURES REPORTS 2004

	Dollar Amount of Loans in Portfolios		Dollar Amount of Foreclosures Closed	
	1 st Half of 2004	2 nd Half of 2004	1 st Half of 2004	2 nd Half of 2004
State Chartered Thrifts	\$3,724,856,880	\$3,640,006,701	\$1,170,079	\$1,930,146
State Chartered Banks	\$31,430,814,769	\$26,835,250,974	\$19,084,354	\$16,216,984
Licensed Mortgage Services	\$131,813,074,566	\$126,524,308,776	\$149,019,021	\$129,238,914

	Percentage of Loans IN Foreclosure		Percentage of Loans NOT in Foreclosure	
	1 st Half of 2004	2 nd Half of 2004	1 st Half of 2004	2 nd Half of 2004
State Chartered Thrifts	0.07%	0.07%	99.93%	99.93%
State Chartered Banks	0.10%	0.07%	99.90%	99.93%
Licensed Mortgage Services	0.41%	0.60%	99.59%	99.40%

PART IV

EXHIBIT F

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%

CONCLUSIONS

For the calendar year 2004, although there were 10,591 foreclosure filings identified by the institutions reporting, These foreclosures represented at most 0.33% of the dollar amount of loans serviced by entities regulated by this Office. Therefore, 99.67% 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.

Of the high risk loans reported at 10% or greater, the State Chartered Thrifts reported none; thirty Licensed Mortgagee Servicers reported 1,943, and eight State Chartered Banks reported 8. The total number of loans from the aforementioned institutions was 1,426,469. Therefore, the number of high risk loans reported represented only 0.14% of the total number of loans in their portfolio.

High risk loans adversely impact those individuals with poor credit ratings and a history of inability to pay. The high risk loans identified in this study will clearly illustrate via charts and graphs that ninety-five per-cent of the high risk loans are in cities and counties with a high concentration of the black and Hispanic population. The fact that minorities are more likely to borrow from institutions specializing in high-risk loans could mean they are being steered to such lenders or that some lenders are unwilling or unable to serve minority neighborhoods

A September 13, 2005 report by the Federal Reserve indicated that minorities are far more likely than whites to take out higher priced loans to buy or refinance a home and are denied loans more often. The study further stated the difference can be explained largely, but not fully by such factors as income. In an examination of 2004 mortgage data, Federal economist further found that the average incidence of higher-priced home purchase loans was 32.4%, among African Americans, 20.3% among Hispanic and 8.7% for Caucasian. Higher priced loans generally fall into the category of “near-prime” or “sub-prime” and carry higher interest rates. The study adjusted the minority data to take into account factors that determine pricing, such as loan amount, income and location, though not credit scores, which aren’t reported to the fed. That narrowed the gap, with the average outcome of higher-priced lending falling to 15.7% for African –Americans and 11.6% for Hispanics. The Federal Reserve report, also examined more complete data from eight subprime lenders, institutions that make high-priced loans to borrowers with flawed credit. It found that in some cases the racial differences were fully accounted for, but in others questioned remained. Overall the researchers found about 2% of the 8,853 lenders studied had a statistically significant difference in lending to black and Hispanic borrowers as compared with whites. However, they didn’t say what percentage of overall loans, as opposed to lenders, fell into that category.

This years reporting required all institutions to report the number, addresses and amount of all high risk loans, foreclosure filings and completions, amount of loans, the dates of the loans, addresses, city and respective county.. This was the direct result of the recommendation made in the previous years report, requesting the additional information. This data was extremely critical in response to the predatory lending legislation SB 1784. Although some institutions did not initially respond and had to be contacted several times the overall process went well.

Recommendations

Since minorities are more likely to borrow from institutions specializing in high-risk loans, those institutions identified in this study (see Appendix E), should be monitored more frequently to determine if minorities are being targeted and placed in an unattainable position.

This recommendation was made in the previous year and will be cited again. Those State Licensed Mortgagees who reported a high number of foreclosures should require more frequent examinations. However, increased staffing in the Mortgage Banking Division is definitely needed in the examination and also the investigation process to achieve this goal.

APPENDIX A

DEFAULT AND FORECLOSURE REPORT JANUARY 1, 2004 - JUNE 30, 2004

Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
T	3,724,856,880	56,979	20,279,783	370	2,720,052	1,170,079	41	27	1	0
F	0	0	0	0	0	0	0	0	0	0
M	131,813,074,566	484,605	1,087,907,720	21,221	538,335,120	149,019,021	5,248	1,582	661	1,174
S	31,430,814,769	361,279	113,098,604	1,784	30,297,732	19,084,354	418	257	45	3
Total	166,968,746,215	902,863	1,221,286,107	23,375	571,352,904	169,273,454	5,707	1,866	707	1,177
T	Allied First Bank, sb	1,235,747	5	0	0	0	0	0	0	0
T	American Savings Bank of Danville, Illinois	34,720,500	1,447	258,000	10	34,400	25,000	2	2	0
T	American Union Savings and Loan Associa	1,615,210	18	0	0	0	0	0	0	0
T	Arcola Homestead Savings Bank	641,137	32	0	0	0	0	0	0	0
T	Beardstown Savings, s.b.	26,918,000	673	457,000	11	0	38,340	0	1	0
T	Capaha Bank, S.B	5,474,526	203	10,319	1	25,618	25,618	1	1	0
T	Citizen's Savings Bank	108,407,000	1,734	660,060	4	0	0	0	0	0
T	Collinsville Building and Loan Association	47,737,000	829	21,000	1	0	0	0	0	0
T	Columbus Savings Bank	4,974,000	51	0	0	0	0	0	0	0
T	Community Savings Bank	166,946,000	1,898	288,689	4	0	0	0	0	0
T	DeWitt Savings Bank	47,940,000	799	345,000	7	45,024	45,024	1	1	0
T	EFS Bank	336,419,000	2,878	1,249,000	9	0	0	0	0	0
T	Eureka Savings Bank	170,531,500	2,989	2,461,705	41	0	0	0	0	0
T	First Bank & Trust, S.B.	110,511,000	2,477	374,000	16	90,552	147,977	3	5	0
T	First Bank of the Americas, SSB	28,649,000	348	1,543,712	19	69,000	69,000	1	1	0
T	First Savanna Savings Bank	5,799,000	159	137,000	4	82,000	0	1	0	0
T	First Savings Bank	19,473,000	475	122,000	7	0	0	0	0	0
T	First Savings Bank of Hegewisch	121,099,000	2,170	279,134	5	39,299	1	1	1	0
T	Flora Savings Bank	13,630,500	391	198,000	10	114,000	0	3	0	0
T	George Washington Savings Bank	37,781,000	579	362,000	6	70	0	1	0	0
T	Harvard Savings Bank	72,611,000	920	1,632,000	10	0	0	0	0	0
T	Howard Savings Bank	0	0	0	0	0	0	0	0	0
T	Hoyne Savings Bank	222,330,500	2,171	64,000	2	0	0	0	0	0
T	Jacksonville Savings Bank	224,442,671	4,697	1,734,221	35	413,157	57,189	6	3	0
T	Liberty Bank for Savings	264,423,283	2,773	411,906	3	345,979	345,979	2	2	0
T	Lincoln Park Savings Bank	110,203,000	558	657,311	3	657,311	0	3	0	0
T	Lincoln State Bank, S. B.	131,785,000	1,157	425,000	5	138,700	61,750	2	1	0
T	Lisle Savings Bank	347,665,000	3,161	1,384,000	10	0	0	0	0	0
T	Marion County Savings Bank	30,574,500	938	468,834	24	135,092	0	3	0	0
T	McHenry Savings Bank	162,896,448	1,738	612,000	7	0	0	0	0	0
T	Milford Building and Loan Association	10,689,000	475	220,000	9	103,570	0	2	0	0
T	Morris Building and Loan, s.b.	17,157,000	662	67,000	1	0	0	0	0	0
T	Mount Morris Savings and Loan Associator	16,499,500	334	138,000	6	0	0	0	0	0
T	Nashville Savings Bank	8,410,000	159	0	0	0	0	0	0	0
T	Nokomis Savings Bank	591,570	57	2,426	1	0	0	0	0	0
T	North County Savings Bank	13,566,251	192	33,263	1	33,263	1	1	1	0
T	North Shore Trust and Savings	96,043,000	1,043	301,000	5	0	0	0	0	0
T	Okaw Building and Loan S.B.	9,890,000	299	166,000	6	0	24,000	0	1	0
T	Ottawa Savings Bank	78,215,462	1,133	880,174	13	0	0	0	0	0
T	Pekin Savings Bank	64,707,141	1,218	343,388	8	208,200	0	3	0	0
T	Pulaski Savings Bank	26,542,000	278	0	0	0	0	0	0	0
T	Rantoul First Bank, s.b.	10,271,951	207	49,697	1	0	89,739	0	1	0
T	Royal Savings Bank	19,702,000	311	0	0	0	0	0	0	0
T	Security Bank, S.B.	164,016,833	4,364	280,037	5	0	96,582	0	2	0
T	Security Savings Bank	37,071,011	1,148	457,453	15	0	0	0	0	0
T	South End Savings, s.b.	9,020,753	170	30,000	1	30,947	0	1	0	0
T	Streator Home Building and Loan Associati	56,953,000	1,435	243,000	6	50,000	50,000	1	1	0
T	Tremont Savings Bank	25,841,612	396	269,612	7	34,939	34,939	1	1	0
T	Twin Oaks Savings Bank	39,109,643	490	169,201	4	34,219	0	1	0	1
T	Union Savings Bank	7,408,600	1,547	450,000	18	0	0	0	0	0

DEFAULT AND FORECLOSURE REPORT JANUARY 1, 2004 - JUNE 30, 2004

Institution	Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
		Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
T	Wabash Savings Bank	3,215,000	101	11,268	1	0	24,228	0	1	0	0
T	Washington Savings Bank	66,002,000	1,184	373	7	34,712	34,712	1	1	0	0
T	Waukegan Savings and Loan, S.B.	74,266,375	1,370	12,000	1	0	0	0	0	0	0
T	West Town Savings Bank	12,233,656	138	0	0	0	0	0	0	0	0
54		3,724,856,880	56,979	20,279,783	370	2,720,052	1,170,079	41	27	1	0

DEFAULT AND FORECLOSURE REPORT JANUARY 1, 2004 - JUNE 30, 2004

Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
S	1St Community Bank	5,152,082	124	8,951	1	0	0	0	0	0
S	1St Equity Bank	28,126,582	161	50,000	1	0	0	0	0	0
S	1st Equity Bank Northwest	2,541,869	8	0	0	0	0	0	0	0
S	1st State Bank of Mason City	4,122,000	146	0	0	0	0	0	0	0
S	Allegiance Community Bank	12,691,000	46	540,000	3	0	0	0	0	0
S	Alpha Community Bank	64,073,366	926	33,646	2	0	0	0	0	0
S	Alpine Bank of Illinois	517,000,000	6,185	480,000	14	1	108,000	10	2	0
S	Amalgamated Bank of Chicago	31,818,006	452	168,445	3	0	0	0	0	0
S	American Chartered Bank	184,246,930	1,400	1,474,000	9	1,163,077	0	4	0	0
S	American Community Bank & Trust	23,058,746	280	0	0	0	0	0	0	0
S	American Eagle Bank	2,679,412	11	0	0	0	0	0	0	0
S	American Enterprise Bank	37,606,000	300	0	0	0	0	0	0	0
S	American Heartland Bank and Trust	9,565,000	51	0	0	0	0	0	0	0
S	American Metro Bank	11,391,000	69	0	0	0	0	0	0	0
S	Americaunited Bank and Trust Company U	5,052,029	89	0	0	0	0	0	0	0
S	Amerimark Bank	20,876,000	473	0	0	0	0	0	0	0
S	Anchor State Bank	11,855,000	35	0	0	0	0	0	0	0
S	Andalusia Community Bank	12,984,000	211	275,000	3	0	0	0	0	0
S	Anderson State Bank	90,000	3	13,000	1	0	0	0	0	0
S	Anna State Bank	10,697,000	262	509,000	10	85,000	0	1	0	0
S	Apple River State Bank	24,643,000	589	277,000	2	0	0	0	0	0
S	Archer Bank	41,219,000	893	0	0	0	0	0	0	0
S	Area Bank	5,114,000	195	86,000	5	0	0	0	0	0
S	Associated Bank Chicago	69,584,714	260	0	0	0	0	0	0	0
S	Athens State Bank	17,415,000	308	126,000	3	20,460	0	1	0	0
S	Austin Bank of Chicago	12,409,100	157	224,761	5	118,634	0	2	0	0
S	Bank & Trust Company	42,003,778	1,064	96,157	2	0	0	0	0	0
S	Bank of Bluffs	10,369,000	290	30,000	2	0	0	0	0	0
S	Bank of Bourbonnais	5,771,539	93	0	0	0	0	0	0	0
S	Bank of Calhoun County	11,619,287	318	374,352	13	96,600	1	3	1	0
S	Bank of Chestnut	5,107,427	113	202,236	5	49,893	0	1	0	0
S	Bank of Dwight	8,612,070	152	0	0	0	0	0	0	0
S	Bank of Farmington	10,165,000	199	74,000	2	0	0	0	0	0
S	Bank of Gibson City	3,507,000	95	0	0	0	0	0	0	0
S	Bank of Kampsville	18,174,638	441	13,775	1	0	0	0	0	0
S	Bank of Kenney	197,500	9	0	0	0	0	0	0	0
S	Bank of Lincolnwood	28,891,246	334	2,130,000	1	0	0	0	0	0
S	Bank of Modesto	2,094,000	104	39,774	2	0	0	0	0	0
S	Bank of Montgomery	7,105,000	102	272	3	0	0	0	0	0
S	Bank of O	71,741,537	882	264,000	6	122,445	0	3	0	0
S	Bank of Palatine	14,350,711	136	10,510	1	0	0	0	0	0
S	Bank of Pontiac	111,078,814	2,484	1,052,988	40	31,500	31,500	1	1	0
S	Bank of Quincy	6,742,953	107	0	0	0	0	0	0	0
S	Bank of Rantoul	14,088,000	318	59,000	2	0	0	0	0	0
S	Bank of Shorewood	18,514,040	275	0	0	0	0	0	0	0
S	Bank of Springfield	525,489,571	7,674	416,262	9	176,318	133,109	3	1	0
S	Bank of Stronghurst	5,271,000	146	0	0	0	0	0	0	0
S	Bank of Warrensburg	3,713,942	356	269,000	12	179,000	0	11	0	0
S	Bank of Waukegan	62,554,000	1,208	915,000	9	0	0	0	0	0
S	Bank of Yates City	5,307,000	130	133,000	2	0	0	0	0	0
S	BankOrion	18,426,000	363	0	0	0	0	0	0	0
S	Banterra Bank	115,484,264	3,464	248,000	6	360,667	631,776	7	14	0
S	Bartonville Bank	13,413,000	495	6,000	1	0	0	0	0	0
S	Benchmark Bank	22,196,000	413	115,000	1	0	0	0	0	0
S	Blackhawk State Bank	63,822,339	1,258	254,270	6	63,156	63,156	1	1	0
S	Bloomington Bank and Trust	37,692,000	163	0	0	0	0	0	0	0
S	Bowen State Bank	2,221,000	73	0	0	0	0	0	0	0

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Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
S	Brickyard Bank	9,941,000	55	1,430,000	3	1,695,000	0	2	0	0
S	Bridgeview Bank Group	75,855,000	510	80,000	3	0	0	0	0	0
S	Brimfield Bank	12,102,000	201	0	0	0	0	0	0	0
S	Broadway Bank	26,115,000	130	101,000	1	0	195,000	0	1	0
S	Brown County State Bank	10,257,255	226	50,961	1	0	0	0	0	0
S	Buckley State Bank	1,206,000	35	0	0	0	0	0	0	0
S	Buffalo Prairie State Bank	848,150	20	0	0	0	0	0	0	0
S	Builders Bank	14,135,600	8	1,576,900	1	0	0	0	0	0
S	Burling Bank	11,346,000	44	182,000	1	0	0	0	0	0
S	Busey Bank	1,361,120,000	18,538	253,903	6	412,807	0	5	0	0
S	Byron Bank	220,690,935	5,365	446,000	9	202,703	75,972	2	1	1
S	C P Burnett & Sons Bankers	6,066,000	275	56,000	2	0	0	0	0	0
S	Cambridge Bank	35,988,488	507	0	0	0	0	0	0	0
S	Camp Grove State Bank	264,000	4	0	0	0	0	0	0	0
S	Campus State Bank	5,031,151	91	0	0	0	0	0	0	0
S	Capstone Bank	20,871,000	403	12,000	1	0	114,000	0	2	0
S	Carrollton Bank	171,894,729	2,738	37,852	1	0	0	0	0	0
S	Carterville State and Savings Bank	8,479,000	258	146,000	2	17,000	17,000	1	1	0
S	Casey State Bank	26,916,000	670	416,000	12	0	0	0	0	0
S	Central Bank	7,145,107	188	177,351	5	0	0	0	2	0
S	Central Bank Fulton	10,689,512	207	211,932	4	0	0	0	0	0
S	Central Bank Illinois	57,911,187	815	401,989	8	216,219	0	4	0	0
S	Central Illinois Bank	52,877,141	678	658,360	5	0	28,027	0	1	0
S	Central State Bank	16,000,000	600	341,000	12	0	0	0	0	0
S	Centrue Bank	221,134,794	6,066	677,293	15	0	0	0	0	0
S	Chesterfield State Bank	2,296,000	94	33,000	1	0	0	0	0	0
S	Chicago Community Bank	60,905,000	550	500,000	4	497,860	0	3	0	0
S	CIB Bank	18,961,000	291	11,307	1	0	0	0	0	0
S	Cissna Park State Bank	2,416,006	64	0	0	0	0	0	0	0
S	Citizens Bank & Trust Company of Chicago	8,175,000	36	0	0	0	0	0	0	0
S	Citizens Bank of Chatsworth	3,761,000	100	0	0	0	0	0	0	0
S	Citizens Bank of Edinburg	2,804,000	88	0	0	0	0	0	0	0
S	Citizens Community Bank	35,548,000	677	304,000	6	43,803	0	1	0	0
S	Citizens Community Bank Of Decatur	2,017,000	45	74,000	1	0	0	0	0	0
S	Citizens First State Bank of Walnut	24,494,172	340	40,330	1	0	0	0	0	0
S	Citizens State Bank	12,719,000	334	82,000	3	0	0	0	0	0
S	Citizens State Bank of Cropsey	3,035,099	72	17,922	1	0	59,741	0	1	0
S	Citizens State Bank of Milford	371,000	13	0	0	0	0	0	0	0
S	Citizens State Bank of Shipman	9,137,000	203	528,000	6	0	0	0	0	0
S	Clay County State Bank	7,949,000	221	118,000	5	0	0	0	0	0
S	Clover Leaf Bank	45,661,272	643	413,529	7	96,897	96,897	1	1	0
S	Colchester State Bank	5,398,457	163	423,627	10	92,084	0	1	0	0
S	Cole Taylor Bank	288,428,198	4,590	2,729,344	66	1,356,311	198,046	7	3	0
S	Commercial State Bank of Waterloo	96,817,000	1,159	0	0	0	0	0	0	0
S	Community Bank	13,216,520	253	30,272	1	0	0	0	0	0
S	Community Bank	9,539,693	322	314,817	9	11,727	11,727	1	1	0
S	Community Bank of Easton	1,426,000	28	0	0	0	0	0	0	0
S	Community Bank of Elmhurst	7,918,269	49	0	0	0	0	0	0	0
S	Community Bank of Galesburg	8,656,429	196	0	0	0	0	0	0	0
S	Community Bank of Lawndale	3,775,000	57	94,000	3	134,000	134,000	1	1	0
S	Community Bank of Lemont	7,993,000	96	239,000	1	0	0	0	0	0
S	Community Bank of Oak Park River Forest	9,201,151	61	0	0	0	0	0	0	0
S	Community Bank of Pittsfield	3,666,836	72	134,280	3	0	0	0	0	0
S	Community Bank of Trenton	17,129,656	300	340,984	6	0	0	0	0	0
S	Community Banks of Shelby County	4,131,268	128	0	0	0	0	0	0	0
S	Community Bank-Wheaton/Glen Ellyn	45,909,000	704	174,000	1	380,000	909,000	2	1	0
S	Community First Bank	18,320,000	192	34,000	1	0	0	0	0	0
S	Community State Bank	6,678,000	225	163	3	0	0	0	0	0

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S	Community State Bank of Plymouth	612,534	33	3,220	1	0	0	0	0	0
S	Community State Bank of Rock Falls	24,122,490	607	135,852	3	44,273	44,273	1	1	0
S	Community Trust Bank	26,957,000	736	0	0	0	0	0	0	0
S	Corn Belt Bank and Trust Company	13,596,579	227	129,185	3	0	0	0	0	0
S	Cosmopolitan Bank and Trust	12,855,500	82	78,077	1	0	0	0	0	0
S	Country Bank	2,020,000	32	0	0	0	0	0	0	0
S	Crossroads Bank	16,286,228	329	7,360	1	0	50,800	0	1	0
S	Delaware Place Bank	2,435,413	42	0	0	0	0	0	0	0
S	Devon Bank	41,318,000	458	289,000	3	0	0	0	0	0
S	Dewey State Bank	3,302,242	71	65,195	1	0	65,195	0	1	0
S	Du Quoin State Bank	19,443,000	1,052	100,040	5	34,000	0	2	0	0
S	Dunlap Bank	12,115,000	380	76,000	1	0	0	0	0	0
S	Durand State Bank	12,045,691	294	354,174	8	354,174	96,968	8	5	1
S	Edens Bank	39,587,000	317	0	0	0	0	0	0	0
S	Effingham State Bank	35,234,000	639	513,000	24	95,000	0	4	0	0
S	Elkville State Bank	569,000	23	0	0	0	0	0	0	0
S	Erie State Bank	4,484,991	100	0	0	0	0	0	0	0
S	Evergreen Community Bank	21,948,302	203	0	0	0	0	0	0	0
S	Exchange State Bank	6,766,000	171	31,000	1	0	0	0	0	0
S	Fairview State Banking Company	3,137,000	112	12,700	1	0	62,700	0	2	0
S	Family Bank and Trust Company	10,989,000	86	185,000	1	0	0	0	0	0
S	Farmer City State Bank	7,222,000	162	179,000	3	11,000	0	1	0	0
S	Farmers & Merchants Bank of Hutsonville	2,819,278	89	0	0	0	0	0	0	0
S	Farmers and Merchants State Bank of Bust	9,794,000	259	94,000	3	0	0	0	0	0
S	Farmers and Traders State Bank	4,922,000	66	0	0	0	0	0	0	0
S	Farmers State Bank	42,081,192	856	166,246	2	170,015	91,140	2	1	0
S	Farmers State Bank	10,046,000	222	166,000	9	0	0	0	0	0
S	Farmers State Bank & Trust Co	6,235,637	181	40,442	2	0	0	0	0	0
S	Farmers State Bank of Alto Pass, Illinois	37,253,438	768	223,804	5	0	34,179	0	1	0
S	Farmers State Bank of Camp Point	4,682,438	97	0	0	0	0	0	0	0
S	Farmers State Bank of Danforth	10,151,012	256	0	0	0	0	0	0	0
S	Farmers State Bank of Emden	587,000	16	0	0	0	0	0	0	0
S	Farmers State Bank of Fulton County	7,217,000	222	90,000	3	0	0	0	0	0
S	Farmers State Bank of Hoffman	21,204,000	637	428,000	8	54,633	0	1	0	0
S	Farmers State Bank of Medora	1,041,000	29	0	0	0	0	0	0	0
S	Farmers State Bank of Somonauk	29,356,862	777	0	0	0	0	0	0	0
S	Farmers State Bank of Sublette	5,008,630	118	118,712	17	0	0	0	0	0
S	Farmers State Bank of Western Illinois	12,570,000	393	102,960	4	19,282	142,302	1	2	1
S	Farmers State Bank, Astoria	3,474,066	128	0	0	0	0	0	0	0
S	Fayette County Bank	1,665,000	52	0	0	0	0	0	0	0
S	Federated Bank	6,602,493	181	27,000	1	0	0	0	0	0
S	First American Bank	609,509,000	12,058	165,872	4	27,124	221,078	1	2	0
S	First Bank & Trust	16,042,500	62	473,000	1	0	0	0	0	0
S	First Bank and Trust Company of Illinois	0	0	0	0	0	0	0	0	0
S	First Bank of Highland Park	66,425,040	505	0	0	0	0	0	0	0
S	First Bank of Oak Park	3,370,525	71	76,760	1	0	0	0	0	0
S	First Capital Bank	19,558,945	237	0	0	0	0	0	0	0
S	First Choice Bank	12,153,659	129	0	0	0	0	0	0	0
S	First Collinsville Bank	152,552,864	2,144	260,675	2	227,000	65,000	2	1	0
S	First Community Bank and Trust	13,543,456	185	0	0	0	0	0	0	0
S	First Community Bank of Hillsboro	9,153,000	254	0	0	0	0	0	0	0
S	First Community Bank of Joliet	0	0	0	0	0	0	0	0	0
S	First Community Bank, Xenia-Flora	7,456,000	208	62,000	2	0	0	0	0	0
S	First Community State Bank	5,442,000	97	0	0	0	0	0	0	0
S	First County Bank	153,437,451	2,575	210,607	1	210,607	0	1	0	0
S	First Crawford State Bank	20,302,000	640	222,000	8	80,000	0	4	2	0
S	First DuPage Bank	10,017,794	51	0	0	0	0	0	0	0
S	First Farmers State Bank	7,835,718	134	107,299	2	0	0	0	0	0

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S	First Illinois Bank	2,549,000	31	25,000	2	0	0	0	0	0
S	First Midwest Bank	396,810,935	6,953	4,620,298	73	806,282	179,729	17	8	3
S	First Nations Bank	27,852,742	248	487,720	2	487,720	211,378	2	1	0
S	First Northwest Bank	35,787,500	421	81,000	2	156,000	0	2	0	0
S	First Personal Bank	24,912,000	188	316,000	2	0	0	0	0	0
S	First Security Bank	11,618,000	227	152,458	3	36,356	36,356	1	1	0
S	First Security Trust and Savings Bank	33,594,000	380	131,213	4	0	0	0	0	0
S	First Southern Bank	22,224,000	406	86,000	3	23,807	0	1	0	1
S	First State Bank	76,964,000	1,235	329,000	10	0	103,520	0	2	0
S	First State Bank	119,683,000	1,872	346,000	5	44,000	0	1	0	0
S	First State Bank of Beardstown	8,371,000	335	7,000	1	12,000	0	1	0	0
S	First State Bank of Beecher City	9,483,500	329	106,124	6	0	0	0	0	0
S	First State Bank of Biggsville	3,407,149	88	702,569	8	17,290	0	1	0	0
S	First State Bank of Bloomington	16,747,000	217	42,000	1	48,355	48,355	3	3	1
S	First State Bank of Campbell Hill	12,849,000	345	45,000	2	0	0	0	0	0
S	First State Bank of Dix	4,390,380	101	75,227	2	0	0	0	0	0
S	First State Bank of Eldorado	7,850,764	312	40,603	3	0	0	0	0	0
S	First State Bank of Forrest	38,723,000	551	247,000	10	0	0	0	0	0
S	First State Bank of Olmsted	5,773,798	163	0	0	0	0	0	0	0
S	First State Bank of Red Bud	34,819,407	527	10,338	1	0	0	0	0	0
S	First State Bank of Round Lake	19,803,000	317	555,000	4	0	0	0	0	0
S	First State Bank of St Peter	2,290,450	81	10,996	1	0	0	0	0	0
S	First State Bank of Van Orin	2,452,000	59	30,000	1	0	0	0	0	0
S	First State Bank of West Salem	1,931,616	67	0	0	0	0	0	0	0
S	First State Bank of Western Illinois	22,410,000	600	27,000	2	0	0	0	0	0
S	First State Bank Shannon-Polo	41,139,443	686	114,392	2	0	0	0	0	0
S	First Trust & Savings Bank of Albany, Illinois	9,535,000	237	0	0	0	0	0	0	0
S	First Trust Bank of Illinois	13,497,000	342	358,000	3	0	0	0	0	0
S	First United Bank	56,165,000	527	0	0	131,000	235,000	1	1	0
S	Flanagan State Bank	14,028,665	566	329,150	7	154,886	0	3	0	0
S	Flora Bank & Trust	18,685,222	486	55,712	2	0	0	0	0	0
S	Forreton State Bank	11,147,343	263	46,460	1	0	0	0	0	0
S	Founders Bank	27,234,000	487	0	0	0	0	0	0	0
S	Franklin Bank	3,161,069	125	0	0	0	0	0	0	0
S	Franklin Grove Bank	3,811,000	68	0	0	0	0	0	0	0
S	Galena State Bank & Trust Co	43,608,523	898	624,255	8	0	0	0	0	0
S	Gateway Community Bank	4,407,312	58	0	0	0	0	0	0	0
S	German-American State Bank	18,561,000	402	17,000	1	0	0	0	0	0
S	Germantown Trust & Savings Bank	43,201,000	655	0	0	0	0	0	0	0
S	Glasford State Bank	3,354,000	94	8,000	1	0	0	0	0	0
S	Glenview State Bank	118,648,000	1,549	0	0	0	0	0	0	0
S	Golden State Bank	2,079,000	51	0	0	0	0	0	0	0
S	Goodfield State Bank	9,357,080	119	0	0	0	0	0	0	0
S	GreatBank	18,559,035	209	0	0	0	0	0	0	0
S	Greater Chicago Bank	9,302,000	112	761,638	3	0	0	0	0	0
S	Greater North Bank	1,831,000	20	0	0	0	0	0	0	0
S	Grundy Bank	153,296,000	1,980	180,921	5	0	92,396	0	1	0
S	H F Gehant Banking Co	5,247,000	101	0	0	0	0	0	0	0
S	Hardware State Bank	1,803,130	62	0	0	0	0	0	0	0
S	Harris Bank Argo	0	0	0	0	0	0	0	0	0
S	Harris Bank Arlington Meadows	0	0	0	0	0	0	0	0	0
S	Harris Bank Bartlett	0	0	0	0	0	0	0	0	0
S	Harris Bank Cary-Grove	0	0	0	0	0	0	0	0	0
S	Harris Bank Frankfort	0	0	0	0	0	0	0	0	0
S	Harris Bank Hoffman-Schaumburg	0	0	0	0	0	0	0	0	0
S	Harris Bank Huntley	0	0	0	0	0	0	0	0	0
S	Harris Bank Libertyville	0	0	0	0	0	0	0	0	0
S	Harris Bank Marengo	0	0	0	0	0	0	0	0	0

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S Harris Bank Naperville	0	0	0	0	0	0	0	0	0	0
S Harris Bank Oakbrook Terrace	0	0	0	0	0	0	0	0	0	0
S Harris Bank Roselle	0	0	0	0	0	0	0	0	0	0
S Harris Bank St. Charles	0	0	0	0	0	0	0	0	0	0
S Harris Bank Westchester	0	0	0	0	0	0	0	0	0	0
S Harris Bank Woodstock	0	0	0	0	0	0	0	0	0	0
S Harris Trust and Savings Bank	4,824,419,002	31,258	12,867,723	81	2,138,468	1,381,478	21	10	0	0
S Hartsburg State Bank	2,030,000	65	0	0	0	0	0	0	0	0
S Heartland Bank and Trust Company	102,635,000	1,770	188,000	3	0	0	0	0	0	0
S Henry State Bank	8,893,000	211	0	0	0	0	0	0	0	0
S Heritage Bank	54,527,000	723	52,000	1	0	0	0	0	0	0
S Heritage Bank of Central Illinois	30,625,500	630	210,784	3	0	226,617	0	1	0	0
S Heritage Bank of Schaumburg	36,075,000	442	0	0	25,253	0	1	0	0	0
S Heritage Community Bank	75,322,000	1,397	329,282	4	18,000	24,000	1	1	0	0
S Heritage State Bank	10,342,831	217	0	0	0	0	0	0	0	0
S Herrin Security Bank	18,271,706	513	117,374	7	28,996	28,996	1	1	0	0
S Highland Community Bank	10,490,000	138	679,000	3	260,632	0	4	0	0	0
S Hinsbrook Bank and Trust	6,813,728	21	16,474	1	371,006	0	1	0	0	0
S Hinsdale Bank & Trust Company	127,988,000	150	0	0	0	0	0	0	0	0
S Holcomb State Bank	10,490,000	235	0	0	0	0	0	0	0	0
S Homestar Bank	604,239,895	7,203	1,900,332	21	446,584	164,441	5	2	0	0
S Hyde Park Bank and Trust Company	17,776,000	66	19,000	1	0	0	0	0	0	0
S Illini Bank	78,945,269	1,655	1,237,299	20	185,110	125,610	2	1	0	0
S Illini State Bank	10,132	210	169,000	4	110	0	1	0	0	0
S Illinois State Bank	7,694,877	32	0	0	0	0	0	0	0	0
S Independent Bankers	0	0	0	0	0	0	0	0	0	0
S International Bank of Chicago	18,542,000	101	0	0	0	0	0	0	0	0
S Interstate Bank	24,461,725	268	150,694	3	0	0	0	0	0	0
S Ipava State Bank	10,821,000	254	46,000	2	0	0	0	0	0	0
S Iroquois Farmers State Bank	4,179,000	108	53,000	2	0	0	0	0	0	0
S Itasca Bank & Trust Co	37,757,137	260	130,000	0	0	0	0	0	0	0
S Jersey State Bank	65,802,847	1,011	123,185	3	0	0	0	0	0	0
S Joy State Bank	4,082,095	147	44,005	3	0	0	0	0	0	0
S Kent Bank	15,220,000	250	754,000	15	599,189	0	11	0	0	0
S Kinderhook State Bank	3,896,000	153	179,000	3	0	0	0	0	0	0
S La Salle State Bank	23,292,889	518	57,312	2	34,400	218,456	1	4	0	0
S Labe Bank	42,896,350	427	98,215	2	78,231	0	1	0	0	0
S Lake Forest Bank & Trust Company	350,631,945	2,539	0	0	0	236,900	0	1	0	0
S Lakeside Bank	7,125,461	40	0	0	0	0	0	0	0	0
S Laura State Bank	1,431,000	45	0	0	0	0	0	0	0	0
S Lena State Bank	4,533,000	110	0	0	0	0	0	0	0	0
S Liberty Bank	107,045,795	2,655	127,440	2	0	0	0	0	0	0
S Libertyville Bank & Trust Company	96,303,000	1,012	0	0	111,000	111,000	1	1	0	0
S Logan County Bank	16,073,000	336	76,000	3	27,386	84,338	1	2	0	0
S Longview State Bank	6,202,800	125	29,019	1	0	0	0	0	0	0
S Main Street Bank & Trust	124,969,459	1,833	220,950	7	41,173	0	2	0	0	0
S Marine Bank, Springfield	422,686,000	4,166	559,000	9	1,203,000	558,000	19	8	2	0
S Marine Trust Company of Carthage	18,419,696	411	168,442	6	51,860	0	1	0	0	0
S Maroa Forsyth Community Bank	37,286	564	0	0	0	0	0	0	0	0
S Marquette Bank	262,491,000	2,488	452,000	3	621,897	216,068	3	3	0	0
S Marseilles Bank	10,000,000	165	35,000	1	0	0	0	0	0	0
S Marshall County State Bank	2,082,416	67	97,000	3	97,000	97,000	3	3	0	0
S Mazon State Bank	17,261,141	354	155,336	6	100,801	97,779	4	1	0	0
S Mercantile Trust & Savings Bank	66,078,857	1,391	646,908	18	477,384	303,831	9	6	1	0
S Merchants and Manufacturers Bank	3,985,145	34	0	0	0	0	0	0	0	0
S Meridian Bank	2,068,000	53	122,000	4	0	0	0	0	0	0
S Metropolitan Bank and Trust Company	28,574,000	169	57,764	1	0	0	0	0	0	0
S Middletown State Bank	3,057,883	69	24,768	1	24,768	0	1	0	0	0

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Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With	
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%	
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3	
S	Midland Community Bank	9,469,000	310	68,000	2	45,360	0	1	0	1	0
S	Midwest Bank and Trust Company	170,482,520	1,573	3,092,307	14	0	0	0	0	0	0
S	Midwest Bank of Western Illinois	11,820,729	1,017	4,705	2	76,436	76,436	1	1	0	0
S	Midwest Community Bank	118,298,264	1,605	34,874	1	0	0	0	0	0	0
S	Milledgeville State Bank	8,968,600	175	69,781	2	69,781	0	2	0	1	0
S	Morton Community Bank	228,376,000	3,622	1,002,000	13	177,299	151,027	3	3	0	0
S	Municipal Trust and Savings Bank	53,616,000	844	327,000	3	372,000	102,000	3	1	0	0
S	Murphy-Wall State Bank and Trust Compar	13,491,138	373	46,473	1	0	183,110	0	1	0	0
S	Mutual Bank	33,732,907	410	214,891	2	0	0	0	0	0	0
S	NAB Bank	46,584,000	416	285,000	2	285,000	0	2	0	0	0
S	New Century Bank	22,168,000	135	0	0	0	0	0	0	0	0
S	New City Bank	2,565,112	10	0	0	0	0	0	0	0	0
S	NLSB	189,552,032	2,053	0	0	0	0	0	0	0	0
S	North Adams State Bank	3,905,000	84	62,000	2	62,000	0	2	0	0	0
S	North Bank	16,225,332	111	204,803	1	204,803	0	1	0	0	0
S	North Central Bank	23,998,000	464	55,000	1	0	0	0	0	0	0
S	North Community Bank	86,681,000	301	77,370	1	0	0	0	0	0	0
S	North Shore Community Bank & Trust Com	98,094,000	237	0	0	0	1,399,750	0	1	1	0
S	Northbrook Bank & Trust Company	14,568,486	48	0	0	0	0	0	0	0	0
S	Northside Community Bank	14,390,513	58	535,851	2	535,851	0	2	0	1	0
S	Northway State Bank	5,731,000	51	0	0	0	0	0	0	0	0
S	Northwest Bank of Rockford	159,803,090	2,269	1,231,346	14	261,122	422,497	2	7	3	0
S	Oak Bank	24,115,999	397	0	0	0	0	0	0	0	0
S	Oak Brook Bank	248,635,871	5,850	112,359	1	127,578	127,578	2	2	0	0
S	Oak Lawn Bank	5,930,000	26	0	0	0	0	0	0	0	0
S	Oakdale State Bank	3,845,000	95	0	0	0	0	0	0	0	0
S	Old Farmers & Merchants State Bank	6,191,000	140	51,000	1	0	0	0	0	0	0
S	Old Second Bank-Kane County	57,086,390	479	0	0	0	0	0	0	0	0
S	Old Second Bank-Yorkville	150,187,917	1,223	183,643	3	203,260	203,260	1	1	0	0
S	Oswego Community Bank	19,860,125	401	374,031	2	374,031	0	2	0	0	0
S	Oxford Bank and Trust	3,597,828,789	679	0	0	0	0	0	0	0	0
S	Pacific Global Bank	28,788,000	288	0	0	0	0	0	0	0	0
S	Palmer Bank	4,437,516	119	20,400	5	0	0	0	0	0	0
S	Palos Bank and Trust Company	26,979,000	167	270,000	2	0	0	0	0	0	0
S	Pan American Bank	1,913,000	26	0	0	0	0	0	0	17	0
S	Park Ridge Community Bank	38,022,830	202	0	0	0	0	0	0	0	0
S	Parkway Bank and Trust Company	26,931,500	129	39,408	2	0	0	0	0	0	0
S	Partners Bank	21,958,669	273	0	0	0	0	0	0	0	0
S	Peoples Bank & Trust	19,485,346	692	131,011	4	0	112,860	0	3	0	0
S	Peoples Bank of Kankakee County	32,188,000	1	140,000	1	0	0	0	0	0	0
S	Peoples Bank of Macon	4,559,715	76	0	0	0	0	0	0	0	0
S	Peoples State Bank	4,170,000	89	16,000	1	0	0	0	0	0	0
S	Peoples State Bank of Chandlerville	8,107,000	521	157,736	6	71,192	0	3	0	0	0
S	Peoples State Bank of Colfax	4,142,500	107	0	0	0	0	0	0	0	0
S	Peoples State Bank of Mansfield	15,194,000	379	224,000	6	0	0	0	0	0	0
S	Peotone Bank and Trust Company	2,394,000	56	0	0	0	0	0	0	0	0
S	Petefish Skiles & Co	13,235,000	267	11,500	1	0	0	0	0	0	0
S	Philo Exchange Bank	6,176,000	99	0	0	0	0	0	0	0	0
S	Plaza Bank	72,723,000	378	440,952	3	0	0	0	0	0	0
S	Port Byron State Bank	10,100,000	285	175,600	1	0	0	0	0	0	0
S	Prairie Bank and Trust Company	77,430,256	939	0	0	0	0	0	0	0	0
S	Prairie Community Bank	33,000,074	256	0	0	0	0	0	0	0	0
S	Preferred Bank	12,780,000	300	599,000	9	112,000	304,000	1	4	0	0
S	Premier Bank	1,524,000	9	0	0	0	0	0	0	0	0
S	Premier Bank of Jacksonville	31,058,119	707	0	0	0	0	0	0	0	0
S	Princeville State Bank	9,191,000	115	141,000	3	0	0	0	0	0	0
S	Pullman Bank and Trust Company	0	0	0	0	0	0	0	0	0	0
S	Raritan State Bank	17,291,801	426	193,000	5	74,212	32,164	3	1	0	0

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S	Reliance Bank	11,367,000	178	512,000	4	0	0	0	0	0
S	Republic Bank of Chicago	82,537,000	512	0	0	0	0	0	0	0
S	Reynolds State Bank	219,000	10	0	0	0	0	0	0	0
S	Riverside Community Bank	59,630,793	1,579	0	0	0	0	0	0	0
S	Rochester State Bank	8,812,316	163	26,594	1	0	0	0	0	0
S	Rock River Bank	6,600,000	104	0	0	75,000	75,000	3	3	0
S	Royal American Bank	16,789,024	55	0	0	0	0	0	0	0
S	Rushville State Bank	4,804,000	160	0	0	0	0	0	0	0
S	Sainte Marie State Bank	527,061	15	0	0	0	0	0	0	0
S	San Jose Tri-County Bank	2,486,000	75	96,000	3	0	0	0	0	0
S	Sauk Valley Bank & Trust Company	18,555,000	253	1,124,000	65	0	0	0	0	0
S	Savanna-Thomson State Bank	8,826,212	231	9,770	1	0	0	0	0	0
S	Schuyler State Bank	4,259,327	116	0	0	0	0	0	0	0
S	Scott State Bank	12,898,000	342	335,000	6	98,740	0	3	0	0
S	Security State Bank of Hamilton	15,268,537	318	311,207	5	0	366,449	0	2	0
S	Shelby County State Bank	15,217,308	357	0	0	47,700	47,700	1	1	0
S	Sheridan State Bank	6,249,052	94	18,955	1	0	0	0	0	0
S	ShoreBank	189,544,000	2,501	3,334,000	50	524,000	170,000	6	1	0
S	Sidell State Bank	380,000	23	0	0	0	0	0	0	0
S	South Pointe Bank	87,580,000	1,584	1,236,000	18	0	0	0	0	0
S	South Side Trust & Savings Bank of Peoria	205,068,000	3,567	355,000	8	88,000	26,000	2	1	0
S	Southern Illinois Bank	9,406,000	233	41,000	1	0	0	0	0	0
S	Soy Capital Bank and Trust Company	10,247,175	725	80,000	2	0	109,590	0	3	0
S	Spring Valley City Bank	59,316,061	1,043	724,502	11	243,297	0	4	0	2
S	Standard Bank and Trust Company	252,053,411	2,605	2,035,609	18	40,895	57,905	2	1	0
S	State Bank	31,058,119	707	0	0	0	0	0	0	0
S	State Bank	3,386,010	52	0	0	0	0	0	0	0
S	State Bank of Arthur	8,102,000	226	4,200	4	0	0	0	0	0
S	State Bank of Ashland	14,417,000	306	0	0	0	35,000	0	2	0
S	State Bank of Auburn	12,125,000	276	102,000	4	47,418	0	2	0	0
S	State Bank of Augusta	2,224,199	66	0	0	0	0	0	0	0
S	State Bank of Bement	8,350,000	152	0	0	0	0	0	0	0
S	State Bank of Cerro Gordo	7,898,000	181	52,000	1	0	0	0	0	0
S	State Bank of Cherry	14,098,500	251	0	0	0	0	0	0	0
S	State Bank of Chrisman	4,843,000	116	89,000	3	0	0	0	0	0
S	State Bank of Colusa	1,973,935	61	0	0	0	0	0	0	0
S	State Bank of Countryside	21,545	3	0	0	0	0	0	0	0
S	State Bank of Davis	9,507,633	277	111,350	3	112,067	0	2	0	0
S	State Bank of Graymont	11,612,241	263	0	0	20,700	0	1	0	0
S	State Bank of Herscher	13,581,000	485	160,000	6	0	0	0	0	0
S	State Bank of Illinois	72,028,000	1,332	205,000	3	163,000	118,000	1	2	0
S	State Bank of Industry	4,109,000	135	0	0	0	0	0	0	0
S	State Bank of Lincoln	277,973,582	4,181	814,812	18	605,905	734,015	11	18	0
S	State Bank of Nauvoo	7,522,746	207	160,000	3	0	0	0	0	0
S	State Bank of Niantic	12,000,000	375	209,893	5	0	0	0	0	0
S	State Bank of Paw Paw	2,221,100	32	0	0	0	0	0	0	0
S	State Bank of Prairie Du Rocher	11,810,358	245	0	0	0	0	0	0	0
S	State Bank of Saunemin	2,365,000	56	0	0	0	0	0	0	0
S	State Bank of Seaton	1,968,000	38	0	0	0	0	0	0	0
S	State Bank of Speer	14,119,000	316	33,000	2	0	0	0	0	0
S	State Bank of St Jacob	9,278,000	164	0	0	0	0	0	0	0
S	State Bank of The Lakes	305,511,000	3,648	673,500	6	0	0	0	0	0
S	State Bank of Toulon	7,396,242	287	60,660	1	0	0	0	0	0
S	State Bank of Waterloo	29,728,000	359	204,583	3	0	55,992	0	1	0
S	State Bank of Whittington	18,143,000	620	139,000	5	143,000	24,000	6	1	2
S	State Street Bank and Trust Company	16,105,000	1,157	32,500	1	0	0	0	0	0
S	Strategic Capital Bank	3,819,795	39	0	0	0	0	0	0	0
S	Suburban Bank & Trust Company	16,251,083	181	110,979	1	50,042	50,042	1	1	1

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S	Suburban Bank of Barrington	0	0	0	0	0	0	0	0	0
S	Table Grove State Bank	3,059,053	93	0	0	0	0	0	0	0
S	Teutopolis State Bank	25,996,000	558	47,000	1	48,000	0	1	0	0
S	Texico State Bank	1,617,000	58	0	0	0	0	0	0	0
S	The Bank	18,465,000	384	188,741	6	189,973	0	3	0	0
S	The Bank of Carbondale	25,199,936	473	96,205	2	0	0	0	0	0
S	The Bank of Commerce	4,900,117	28	121,413	2	0	0	0	0	0
S	The Bank of Edwardsville	145,474,500	5,658	2,816,000	29	168,436	108,299	4	3	0
S	The Bank of Herrin	19,785,500	378	19,000	1	57,168	57,168	1	1	0
S	The Bank of Illinois In Normal	29,101,084	402	358,995	5	0	0	0	0	0
S	The Bank of Lawrence County	2,836,000	55	0	0	0	0	0	0	0
S	The Bank of Marion	10,160,000	239	120,000	4	104,000	30,000	2	1	0
S	The Clay City Banking Co	6,822,000	224	68,000	4	0	0	0	0	0
S	The Community Bank of Ravenswood	19,371,000	76	148,000	1	0	0	0	0	0
S	The Edgar County Bank and Trust Co.	15,377,000	455	216,675	8	25,568	32,722	1	1	0
S	The Egyptian State Bank	5,267,000	238	0	0	0	0	0	0	0
S	The Elgin State Bank	11,445,000	175	0	0	0	0	0	0	0
S	The Elizabeth State Bank	10,730,000	183	16,000	1	0	0	0	0	0
S	The Farmers and Mechanics Bank	58,101,000	1,290	68,617	2	0	7,112	0	1	0
S	The Farmers and Merchants State Bank of	8,913,000	248	28,000	1	0	0	0	0	0
S	The Farmers Bank of Liberty	9,632,864	271	114,000	5	0	0	0	0	0
S	The Farmers Bank of Mt Pulaski	7,562,000	171	135,000	2	0	0	0	0	0
S	The Farmers State Bank and Trust Compar	54,868,931	1,036	120,549	3	76,730	0	1	0	0
S	The First Bank and Trust Company of Murp	7,090,876	151	52,000	1	58,937	0	1	0	0
S	The First Commercial Bank	45,356,000	207	0	0	291,504	0	1	0	0
S	The First State Bank of Dongola	8,168,000	195	72,000	2	0	0	0	0	0
S	The First State Bank of Grand Chain	2,494,571	68	53,697	1	0	0	0	0	0
S	The First State Bank of Winchester, Illinois	4,877,000	152	29,000	2	0	0	0	0	0
S	The First Trust and Savings Bank of Watsel	11,603,000	257	85,000	2	0	0	0	0	0
S	The Foster Bank	4,484,991	100	0	0	0	0	0	0	0
S	The Gerber State Bank	35,234,000	639	513,000	24	160,550	5,000	6	1	0
S	The Gifford State Bank	11,329,000	275	158,000	5	0	0	0	0	0
S	The Harvard State Bank	49,230,000	515	163,000	2	0	0	0	0	0
S	The Heights Bank	18,876,512	300	281,435	3	0	0	0	0	0
S	The Hill-Dodge Banking Company	7,464,000	188	47,000	2	0	0	0	0	0
S	The Iuka State Bank	4,802,701	137	29,568	1	0	0	0	0	0
S	The John Warner Bank	9,737,000	308	0	0	0	0	0	0	0
S	The Leaders Bank	11,726,465	33	0	0	0	0	0	0	0
S	The Northern Trust Company	2,650,806,000	9,544	5,178,000	28	787,528	307,202	5	4	0
S	The Peoples	15,105,383	171	0	0	0	0	0	0	0
S	The Peoples State Bank of Newton, Illinois	20,178,946	665	335,321	15	66,704	28,747	4	1	0
S	The Poplar Grove State Bank	8,018,000	180	54,000	1	0	0	0	0	0
S	The PrivateBank and Trust Company	277,973,582	4,181	814,812	18	605,905	734,015	11	18	0
S	The State Bank of Allerton	1,291,000	36	0	0	0	0	0	0	0
S	The State Bank of Annawan	2,725,886	78	0	0	0	0	0	0	0
S	The State Bank of Blue Mound	1,914,284	54	10,000	2	0	0	0	0	0
S	The State Bank of Geneva	8,510,875	80	0	0	0	0	0	0	0
S	The State Bank of Lima	1,910,000	55	95,000	5	0	0	0	0	0
S	The State Bank of Pearl City	4,664,706	103	81,000	2	0	0	0	0	0
S	The Village Bank	15,125,000	247	0	0	0	0	0	0	0
S	Timewell State Bank	5,000,000	1	0	0	0	0	0	0	0
S	Tompkins State Bank	12,044,000	340	74,268	2	120,577	46,279	3	1	0
S	Town & Country Bank	10,066,499	532	16,248	2	0	0	0	0	0
S	Town & Country Bank of Springfield	351,465,000	5,274	549,000	7	934,000	759,200	10	8	0
S	Town and Country Bank of Quincy	17,629,000	304	255,000	4	221,000	221,000	1	1	0
S	Trustbank	28,738,948	567	42,135	2	0	0	0	0	0
S	UnionBank	372,432,142	4,844	1,745,000	29	784,773	120,335	13	3	0
S	United Community Bank	713,017,000	10,547	3,710,000	71	652,500	978,500	14	15	0

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3
S United Community Bank	713,017,000	10,547	3,710,000	71	652,536	978,508	14	15	0	0
S United Community Bank of Lisle	4,914,000	26	0	0	0	0	0	0	0	0
S Valley Bank	3,559,028	65	0	0	0	0	0	0	0	0
S Valley Community Bank	13,936,000	71	0	0	0	0	0	0	0	0
S Vermilion Valley Bank	11,578,833	301	253,191	6	0	0	0	0	0	0
S Vermont State Bank	2,580,000	94	19,743	1	0	0	0	0	0	0
S Villa Grove State Bank	15,787,821	305	0	0	0	0	0	0	0	0
S Villa Park Trust & Savings Bank	135,550,000	2,607	316,167	4	26,000	0	1	0	0	0
S Village Bank and Trust	26,652,848	300	0	0	0	0	0	0	0	0
S Village Bank and Trust Arlington Heights	11,876,000	84	42,000	1	0	0	0	0	0	0
S Warren-Boynton State Bank	39,260,000	625	0	0	0	0	0	0	0	0
S Washington State Bank	10,496,000	138	0	0	0	0	0	0	0	0
S Waterman State Bank	4,118,000	52	59,000	1	0	0	0	0	0	0
S Wemple State Bank	3,908,000	83	0	0	0	0	0	0	0	0
S Wenona State Bank	2,899,058	73	63,000	1	0	0	0	0	0	0
S West Pointe Bank and Trust Company	44,026,000	1,117	182,000	3	106,000	47,000	2	1	0	0
S West Suburban Bank	333,080,087	9,170	913,594	10	931,440	910,772	7	4	0	0
S Westbank	19,289,000	163	635,000	5	0	168,285	0	2	0	0
S Wheaton Bank & Trust Company	15,330,000	85	345,000	2	0	0	0	0	0	0
S White Hall Bank	6,093,000	160	91,000	3	8,000	0	1	0	0	0
S Williamsville State Bank & Trust	95,769,000	1,139	130,000	2	98,000	98,000	1	1	0	0
S Winfield Community Bank	5,098,000	61	0	0	0	0	0	0	0	0
S Wyoming Bank & Trust Co.	1,869,772	40	0	0	0	0	0	0	0	0
486	31,430,814,769	361,279	113,098,604	1,784	30,297,732	19,084,354	418	257	45	3

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Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With	
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3	
M	1stPalm Financial Services, LLC	6,159,000	189	157,000	9,709	1	9,709	1	1	0	0
M	Accredited Home Lenders, Inc.	156,208,878	1,129	2,605,232	26	2,047,561	504,980	15	5	7	6
M	Acorn Mortgage and Financial Services Inc	5,934,150	29	0	0	0	0	0	0	0	0
M	Aegis Mortgage Corporation	8,075,895	107	694,839	10	261,695	0	3	0	0	1
M	AEGON USA Real Estate Services, Inc.	2,424,170	32	0	0	0	0	0	0	0	0
M	AFS Financial, Inc.	507,424	5	127,781	1	127,781	0	1	0	0	0
M	Albion Financial Inc.	424,000	1	0	0	0	0	0	0	0	0
M	American Finance House Lariba, Inc.	0	0	0	0	0	0	0	0	0	0
M	American Loan Centers	818,462	18	204,893	5	24,397	58,427	1	1	0	0
M	American Portfolio Mortgage Corporation	0	0	0	0	0	0	0	0	0	0
M	Amerquest Mortgage Company	2,303,930,795	16,283	151,554,164	1,211	7,095,673	6,710,264	92	77	1	92
M	AmPro Mortgage Corporation	1,297,450	7	0	0	0	0	0	0	0	0
M	AmPro Mortgage Corporation d/b/a WestW	926,528	8	0	0	0	0	0	0	0	0
M	APEX Mortgage Corp.	2,341,166	24	114,843	2	77,000	77,000	1	1	0	1
M	Available Mortgage Funding, LLC	0	0	0	0	0	0	0	0	0	0
M	Bayview Loan Servicing, LLC	18,235,168	232	4,929,682	54	1,314,384	312,269	13	3	3	0
M	Bravo Credit Corporation	0	0	0	0	0	0	0	0	0	0
M	CDC Mortgage Capital, Inc.	0	0	0	0	0	0	0	0	0	0
M	Celink	1,189,366	63	576,301	26	0	0	0	0	0	0
M	Cendant Mortgage Corporation	5,364,985,724	34,185	30,979,794	318	11,041,429	605,854	98	13	0	0
M	Century 21 Mortgage	0	0	0	0	0	0	0	0	0	0
M	Chase Manhattan Mortgage Corporation	9,591,854,000	69,683	6,045,000	58	26,972,647	5,254,322	313	58	38	1
M	Cimarron Mortgage Company	319,384,725	1,811	0	0	0	0	0	0	0	0
M	CIT Group/Sales Financing, Inc.	40,147,087	510	1,915,185	20	2,480,282	654,765	35	11	0	0
M	CMF Mortgage Co.	9,549,225	154	302,063	8	39,208	104,443	1	4	0	5
M	CNI National Mortgage Co.	1,873,474,867	9,469	2,341,943	13	1,930,737	385,158	11	3	6	0
M	Commerce Mortgage Corp.	113,123,649	1,375	313,531	6	0	0	0	0	0	0
M	Concorde Acceptance Corporation	1,615,867	17	0	0	0	0	0	0	0	0
M	Countrywide Home Loans Servicing, LP	15,575,360,999	104,079	65,854,816	558	53,117,224	12,846,156	471	119	123	39
M	Crescent Mortgage Company	4,689,779	21	0	0	0	0	0	0	0	0
M	Crown Mortgage Company	378,489,000	3,754	71,000	14	103,000	0	1	0	0	0
M	CUNA Mutual Mortgage Corporation	200,683,050	2,134	847,000	9	266,007	0	3	0	0	0
M	DeepGreen Financial, Inc.	0	0	0	0	0	0	0	0	0	0
M	Delmar Financial Company	25,384,000	626	81,000	2	224,000	0	7	0	0	0
M	Dovenmuehle Mortgage Company, L.P.	59,978,700	894	4,922	3	0	0	0	0	1	0
M	Dovenmuehle Mortgage, Inc.	68,478,727,092	7,744	10,597,765	3	0	0	0	0	0	0
M	Draper and Kramer Mortgage Corp.	110,203,601	3,095	887,708	11	373,659	172,000	5	1	0	0
M	E & I Funding Corp.	0	0	0	0	0	0	0	0	0	0
M	EMC Mortgage Corporation	737,451,000	6,363	80,279,000	757	28,878,781	3,319,835	254	30	35	137
M	Emigrant Mortgage Company, Inc.	336,169,000	846	278,100	9	2,476,537	881,505	6	2	1	1
M	ExtraCo Mortgage	11,064,008	208	0	0	35,915	0	1	0	0	0
M	Fieldstone Mortgage Company	1,513,850	14	67,500	1	0	0	0	0	0	0
M	Fifth Third Mortgage Company	2,383,527,615	25,792	14,470,108	200	2,369,019	1,706,394	29	22	0	0
M	First NLC Financial Services, LLC	2,057,470	16	18,000	1	0	0	0	0	0	0
M	First Residential Mortgage Network, Inc.	322,900	2	0	0	0	0	0	0	0	0
M	FlexPoint Funding	0	0	0	0	0	0	0	0	0	0
M	Franklin Mortgage Funding	0	0	0	0	0	0	0	0	0	0
M	Fremont Investment & Loan	612,002,688	4,059	3,184,633	27	2,650,391	268,150	18	3	16	2
M	GE Mortgage Services, LLC	330,691,128	5,327	10,375,216	131	4,478,616	611,421	48	4	0	8
M	General Electric Capital Corporation	10,064,936	322	684,505	18	1,280,438	73,483	32	3	0	0
M	Gershman Investment Corp.	0	0	0	0	0	0	0	0	0	0
M	Gilara	0	0	0	0	0	0	0	0	0	0
M	GMAC Mortgage Corporation	7,180,533,509	56,259	85,343,408	864	23,064,289	11,534,393	217	121	36	56
M	Green Tree Servicing LLC	169,091,864	3,979	9,400,523	209	1,024,379	2,647,968	22	29	0	33
M	GreenPoint Credit, LLC	39,696,486	652	2,743,631	40	816,360	455,930	11	5	0	0
M	Guild Mortgage Company	0	0	0	0	0	0	0	0	0	0
M	Harbor Financial Group, Ltd.	906,079	146	101,948	23	0	0	0	0	0	0

DEFAULT AND FORECLOSURE REPORT JANUARY 1, 2004 - JUNE 30, 2004

Institution Type	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With	
	Dollar Amount of loans	Number of loans	Dollar Amount of Loans In Default	Loans In Default	Dollar Amount of Foreclosures Filed	Dollar Amount of Foreclosures Closed	Foreclosures Filed	Foreclosures Closed	After 12/31/2002 As Reported in #3	Rate Greater 10% As Reported in #3	
M	Heritage Plaza Mortgage, Inc.	0	0	0	0	0	0	0	0	0	
M	Home Loan Mortgage Corporation	0	0	0	0	0	0	0	0	0	
M	Home Mortgage Corporation	0	0	0	0	0	0	0	0	0	
M	HomeComings Financial Network, Inc.	2,951,499,411	23,962	193,758,505	1,940	60,672,273	19,584,990	510	206	217	233
M	HSBC Mortgage Corporation (USA)	1,081,616,000	3,970	1,208,000	6	819,729	280,850	7	4	1	1
M	HSBC Mortgage Services Inc.	48,035,040	336	3,473,601	31	2,561,659	294,230	19	4	12	1
M	Inland Mortgage Servicing Corporation	77,092	4	0	0	0	0	0	0	0	0
M	Irwin Mortgage Corporation	1,663,517,931	10,707	15,070,599	97	2,022,765	165,502	19	3	12	0
M	James F. Messinger & Company, Inc.	60,591,000	671	234,000	2	0	0	0	0	0	0
M	KB Home Mortgage Company	709,069	3	0	0	0	0	0	0	0	0
M	Lake Mortgage Company, Inc.	18,399,000	208	33,821	1	33,820	0	1	0	0	0
M	Litton Loan Servicing, LP	924,678,581	8,738	135,945,435	1,342	69,009,707	8,759,557	616	97	4	49
M	LoanCare Servicing Center, Inc.	85,858,685	701	518,016	4	0	0	0	0	0	0
M	Long Beach Mortgage Company	587,289,878	7,023	66,163,415	568	24,084,923	11,042,704	210	99	3	53
M	M & T Mortgage Corporation	77,406,774	842	2,364,563	12	216,000	0	1	0	1	0
M	MB Miscellaneous	18,143,000	620	139,000	5	143,000	24,000	6	1	2	0
M	Merrill Lynch Credit Corporation	60,449,180	1,134	343,807	6	0	0	0	0	0	0
M	Midwest Loan Services, Inc.	287,390,911	1,676	317,020	2	317,020	0	2	0	0	0
M	Molton, Allen & Williams Mortgage Compan	0	0	0	0	0	0	0	0	0	0
M	Morgan Stanley Dean Witter Credit	397,449,513	1,581	2,182,293	11	0	22,240	0	1	0	0
M	Mortgage Center L.C.	13,901,025	94	335,561	3	335,561	0	3	0	0	0
M	Mortgage Clearing Corporation	0	0	0	0	0	0	0	0	0	0
M	Mortgage Lenders Network USA, Inc.	191,287,501	2,247	9,302,682	127	5,776,957	1,062,277	70	18	0	51
M	Mountain States Mortgage Center, Inc.	2,242,000	34	106,576	3	60,715	33,898	1	1	0	0
M	Nationwide Advantage Mortgage Company	33,723,000	512	416,000	7	194,434	199,899	5	5	0	0
M	Neighborhood Lending Services, Inc.	0	0	0	0	300,903	144,467	8	2	0	0
M	New Century Mortgage Corporation	518,432,000	3,612	2,805,000	25	5,817,966	4,554,000	40	28	39	8
M	New State Mortgage, LLC	5,833,376	41	0	0	0	0	0	0	0	0
M	Northview Mortgage, LLC	0	0	0	0	0	0	0	0	0	0
M	NoteWorld Servicing Center	2,044,181	30	0	0	0	0	0	0	0	0
M	NovaStar Mortgage, Inc.	153,661,815	1,099	3,628,879	32	2,352,911	559,591	19	6	0	2
M	Ocwen Loan Servicing, LLC	0	0	0	0	0	0	0	0	0	0
M	Opteum Financial Services, LLC	797,341	4	0	0	0	0	0	0	0	0
M	PHH Mortgage Services	0	0	0	0	0	0	0	0	0	0
M	Premium Capital Funding, LLC	0	0	0	0	0	0	0	0	0	0
M	Primary Capital Advisors, LC	0	0	0	0	0	0	0	0	0	0
M	Provident Funding Group, Inc.	975,963,995	5,002	78,759	1	78,759	0	1	0	0	0
M	Real Estate Mortgage Network, Inc.	0	0	0	0	0	0	0	0	0	0
M	ResMAE Mortgage Corporation	0	0	0	0	0	0	0	0	0	0
M	Saxon Mortgage Services, Inc.	414,939,700	3,241	30,375,003	295	10,178,603	152,489	87	1	32	0
M	Select Portfolio Servicing, Inc.	1,132,287,421	17,585	63,720,012	1,123	156,566,436	47,171,994	1,671	526	29	327
M	SLM Financial Corporation	0	0	0	0	0	0	0	0	0	0
M	SN Servicing Corporation	35,241,828	648	15,342,983	364	7,836,541	2,120,509	106	25	5	20
M	Sunshine Mortgage Corporation	0	0	0	0	0	0	0	0	0	0
M	SunTrust Mortgage, Inc.	1,429,682,359	9,771	134,013	7	0	0	0	0	0	0
M	Supreme Capital Funding, Inc.	0	0	0	0	0	0	0	0	0	0
M	Taylor, Bean & Whitaker Mortgage Corpora	838,257,000	5,683	100,600	9	0	0	0	0	0	0
M	The New York Mortgage Company, LLC	0	0	0	0	0	0	0	0	0	0
M	Trustcorp Mortgage Company	19,256,782	226	46,253	1	46,253	0	1	0	0	0
M	U. S. Mortgage	5,833,221	118	364,060	6	338,942	0	4	0	0	0
M	United Financial Mortgage Corp.	414,432,644	2,555	311,673	1	0	0	0	0	0	0
M	United Mortgage and Loan Investment, LLC	6,887,827	299	5,570,693	230	599,016	286,206	10	2	0	5
M	Universal American Mortgage Company, LL	17,400	93	0	0	0	0	0	0	0	0
M	Universal Mortgage Corporation	365,242,637	2,567	9,871,213	37	1,544,804	1,243,771	12	7	1	0
M	UST Mortgage Company	14,615,946	23	0	0	0	0	0	0	0	0
M	Vanguard Banc, Inc.	0	0	0	0	0	0	0	0	0	0
M	Washtenaw Mortgage Company	190,975,235	1,269	606,420	6	201,211	0	2	0	0	0
M	Wendover Financial Services Corporation	14,270,493	138	609,577	11	0	57,777	0	8	0	3

DEFAULT AND FORECLOSURE REPORT JANUARY 1, 2004 - JUNE 30, 2004

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type		Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
		of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
M	Wilshire Credit Corporation	193,085,553	3,094	30,217,154	509	10,199,353	1,708,754	88	16	33	25
M	WMC Mortgage Corp.	104,633,371	774	4,059,500	50	1,453,449	354,890	19	6	3	14
M	World Wide Financial Services, Inc.	1,201,500	7	0	0	0	0	0	0	0	0
118		131,813,074,566	484,605	1,087,907,720	21,221	538,335,120	149,019,021	5,248	1,582	661	1,174

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution Type		1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3	
T		53	3,640,006,701	50,543	19,295,552	354	2,375,768	1,930,146	42	31	4	0
F		0	0	0	0	0	0	0	0	0	0	0
M		119	126,524,308,776	1,221,301	1,155,090,910	11,125	484,602,954	129,238,914	4,468	1,574	1,414	771
S		470	26,835,250,974	456,008	103,726,919	1,609	31,061,456	16,216,984	382	225	68	8
Total		642	156,999,566,451	1,727,852	1,278,113,381	13,088	518,040,178	147,386,044	4,892	1,830	1,486	779
T	Allied First Bank, sb		994,000	4	0	0	0	0	0	0	0	0
T	American Savings Bank of Danville, Illinois		29,195,000	840	215,000	7	60,500	56,000	2	3	0	0
T	American Union Savings and Loan Association		1,579,000	19	0	0	0	0	0	0	0	0
T	Arcola Homestead Savings Bank		557,516	24	23,150	1	0	0	0	0	0	0
T	Beardstown Savings, s.b.		27,334,663	672	455,021	18	105,663	247,358	3	3	1	0
T	Capaha Bank, S.B		5,486,201	196	27,554	2	0	0	0	0	0	0
T	Citizen		102,006,000	1,528	130,000	2	0	0	0	0	0	0
T	Collinsville Building and Loan Association		55,134,153	793	29,470	1	0	0	0	0	0	0
T	Columbus Savings Bank		5,006,039	48	0	0	0	0	0	0	0	0
T	Community Savings Bank		161,361,000	1,795	406,000	4	0	0	0	0	0	0
T	DeWitt Savings Bank		47,294,000	794	359,000	8	0	0	0	0	0	0
T	EFS Bank		341,629,180	2,817	1,332,213	7	0	0	0	0	0	0
T	Eureka Savings Bank		176,243,500	2,985	2,072,848	33	0	0	0	0	0	0
T	First Bank & Trust, S.B.		110,665,000	2,480	358,000	13	63,600	97,275	2	2	0	0
T	First Bank of the Americas, SSB		34,826,477	265	373,070	4	69,938	0	1	0	0	0
T	First Savanna Savings Bank		5,572,000	155	169,000	6	33,000	82,000	1	1	0	0
T	First Savings Bank		18,894,000	441	107,000	5	0	0	0	0	0	0
T	First Savings Bank of Hegewisch		125,000,000	1,000	16,601	6	43,576	43,576	1	1	0	0
T	Flora Savings Bank		14,031,000	391	427,000	15	114,000	12,231	3	1	0	0
T	George Washington Savings Bank		28,231,000	368	453,000	6	0	0	0	0	0	0
T	Harvard Savings Bank		78,995,000	945	2,422,000	7	264,000	138,000	2	1	1	0
T	Howard Savings Bank		4,191,200	20	0	0	0	0	0	0	0	0
T	Hoyne Savings Bank		219,985,000	2,106	54,000	3	21,000	0	1	0	0	0
T	Jacksonville Savings Bank		220,799,260	4,610	1,359,475	30	298,261	593,987	7	8	0	0
T	Liberty Bank for Savings		252,850,339	2,671	290,875	3	0	0	0	0	0	0
T	Lincoln Park Savings Bank		112,825,235	626	218,250	2	230,918	0	2	0	1	0
T	Lincoln State Bank, S. B.		132,635,000	1,223	211,000	3	0	76,950	0	1	0	0
T	Lisle Savings Bank		359,326,000	3,208	878,000	6	245,000	0	1	0	0	0
T	Marion County Savings Bank		30,736,000	1,044	420,500	23	0	139,000	0	3	0	0
T	McHenry Savings Bank		166,625,561	1,492	1,307,258	7	0	0	0	0	0	0
T	Milford Building and Loan Association		11,275,000	482	309,000	10	103,618	0	2	0	0	0
T	Morris Building and Loan, s.b.		16,748,000	632	39,000	1	0	0	0	0	0	0
T	Mount Morris Savings and Loan Association		18,293,500	468	186,000	10	125,000	0	2	0	0	0
T	Nashville Savings Bank		7,950,000	157	0	0	0	0	0	0	0	0
T	Nokomis Savings Bank		539,000	32	0	0	0	0	0	0	0	0
T	North County Savings Bank		13,775,000	192	31,763	1	31,763	0	1	0	0	0
T	North Shore Trust and Savings		100,126,000	1,036	33,000	1	0	0	0	0	0	0
T	Ottawa Savings Bank		81,765,000	1,154	701,000	10	132,000	139,000	2	1	0	0
T	Pekin Savings Bank		65,444,735	1,197	461,366	10	208,200	113,700	3	2	0	0
T	Pulaski Savings Bank		28,388,930	287	0	0	0	0	0	0	0	0
T	Rantoul First Bank, s.b.		10,817,000	204	62,000	4	48,000	0	2	0	0	0
T	Royal Savings Bank		19,157,000	290	110,000	1	0	0	0	0	0	0
T	Security Bank, S.B.		54,759,378	2,860	349,789	8	60,577	60,577	1	1	0	0
T	Security Savings Bank		37,515,054	1,139	485,674	21	20,662	0	1	0	0	0
T	South End Savings, s.b.		9,050,000	162	31,000	1	0	0	0	0	0	0
T	Streator Home Building and Loan Association		56,289,707	1,393	158,000	4	57,000	57,000	1	1	0	0
T	Tremont Savings Bank		16,113,874	499	580,219	12	0	0	0	0	0	0
T	Twin Oaks Savings Bank		39,874,000	489	61,000	1	0	34,000	0	1	1	0
T	Union Savings Bank		85,454,000	541	1,330,000	28	0	0	0	0	0	0
T	Wabash Savings Bank		3,205,000	100	0	0	39,492	39,492	1	1	0	0
T	Washington Savings Bank		76,155,299	1,486	251,456	9	0	0	0	0	0	0

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
T Waukegan Savings and Loan, S.B.	5,028,900	41	0	0	0	0	0	0	0	0
T West Town Savings Bank	12,274,000	142	0	0	0	0	0	0	0	0
53	3,640,006,701	50,543	19,295,552	354	2,375,768	1,930,146	42	31	4	0

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With	
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%	
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3	
S	1St Community Bank	5,116,548	131	31,319	1	32,000	0	1	0	0	1
S	1St Equity Bank	28,393,438	166	63,248	1	0	0	0	0	0	0
S	1st Equity Bank Northwest	3,375,871	18	0	0	0	0	0	0	0	0
S	1st State Bank of Mason City	4,266,500	147	20,000	1	0	0	0	0	0	0
S	Allegiance Community Bank	12,066,000	45	75,000	2	0	0	0	0	0	0
S	Alpha Community Bank	64,136,555	916	24,936	4	0	0	0	0	0	0
S	Amalgamated Bank of Chicago	30,968,464	455	142,094	1	142,094	0	1	0	0	0
S	American Chartered Bank	198,243,773	1,490	949,000	8	1,119,274	990,274	5	4	0	0
S	American Community Bank & Trust	24,748,653	301	0	0	0	0	0	0	0	0
S	American Eagle Bank	2,084,724	6	0	0	0	0	0	0	0	0
S	American Enterprise Bank	41,477,000	270	0	0	0	0	0	0	0	0
S	American Heartland Bank and Trust	9,251,000	50	0	0	0	0	0	0	0	0
S	American Metro Bank	10,391,000	82	194,500	1	0	0	0	0	0	0
S	AmericaUnited Bank and Trust Company USA	4,563,911	88	0	0	0	0	0	0	0	0
S	Amerimark Bank	23,752,500	496	0	0	0	0	0	0	0	0
S	Anchor State Bank	1,221,915	30	0	0	0	0	0	0	0	0
S	Andalusia Community Bank	12,720,000	205	162,000	1	0	0	0	0	0	0
S	Anderson State Bank	4,914,000	183	0	0	0	0	0	0	0	0
S	Anna State Bank	10,876,092	263	478,553	8	70,771	0	1	0	0	0
S	Apple River State Bank	43,763,951	588	312,451	3	0	0	0	0	0	0
S	Archer Bank	46,958,768	388	201,282	1	0	0	0	0	0	0
S	Associated Bank Chicago	70,156,411	254	0	0	0	0	0	0	0	0
S	Athens State Bank	17,246,000	311	286,000	5	20,460	0	1	0	0	0
S	Austin Bank of Chicago	10,574,283	137	63,721	2	10,788	0	1	0	0	0
S	Bank of Bluffs	10,149,201	286	96,046	3	0	0	0	0	0	0
S	Bank of Bourbonnais	5,061,704	86	0	0	0	0	0	0	0	0
S	Bank of Calhoun County	12,576,422	321	984,061	12	0	58,436	0	2	0	0
S	Bank of Chestnut	5,039,388	110	149,926	3	69,515	49,893	1	1	0	0
S	Bank of Farmington	10,254,315	201	296,639	5	82,246	0	1	0	0	0
S	Bank of Gibson City	3,350,670	96	38,537	1	0	0	0	0	0	0
S	Bank of Kampsville	18,448,123	439	12,618	1	0	0	0	0	0	0
S	Bank of Kenney	147,832	7	0	0	0	0	0	0	0	0
S	Bank of Lincolnwood	30,861,110	323	2,129,827	1	0	0	0	0	0	0
S	Bank of Modesto	2,321,237	100	0	0	0	0	0	0	0	0
S	Bank of Montgomery	7,461,000	90	186,000	2	0	0	0	0	0	0
S	Bank of O'Fallon	71,686,621	862	167,000	4	0	122,445	0	3	1	0
S	Bank of Palatine	10,869,655	129	0	0	0	0	0	0	0	0
S	Bank of Pontiac	104,971,000	2,067	1,257,986	25	385,610	68,340	7	1	1	0
S	Bank of Quincy	8,042,068	160	71,330	1	155,433	0	3	0	2	0
S	Bank of Rantoul	13,956,000	305	35,000	1	0	0	0	0	0	0
S	Bank of Shorewood	12,480,233	78	0	0	0	0	0	0	0	0
S	Bank of Springfield	532,402,956	7,572	848,801	10	49,070	0	1	0	0	0
S	Bank of Stronghurst	5,243,543	150	0	0	0	0	0	0	0	0
S	Bank of Warrensburg	3,618,054	302	7,000	1	14,000	179,000	1	11	0	0
S	Bank of Waukegan	61,593,000	1,148	429,000	8	290,000	175,000	2	1	0	0
S	BankOrion	19,380,000	381	0	0	0	0	0	0	0	0
S	Banterra Bank	133,629,000	3,644	107,000	3	472,226	415,341	7	6	1	0
S	Benchmark Bank	23,821,564	416	49,323	3	0	0	0	0	0	0
S	Better Banks	66,440,000	873	225,000	2	153,000	0	1	0	0	0
S	Blackhawk State Bank	71,416,623	1,332	506,353	7	0	0	0	0	0	0
S	Bloomington Bank and Trust	30,761,000	148	0	0	0	0	0	0	0	0
S	Brickyard Bank	11,339,736	55	2,192,985	6	1,695,010	105,569	2	1	0	0
S	Bridgeview Bank Group	92,372,173	608	14,797	2	0	0	0	0	0	0
S	Brimfield Bank	12,023,283	202	41,229	1	0	0	0	0	0	0
S	Broadway Bank	25,462,000	128	0	0	0	0	0	0	0	0
S	Brown County State Bank	11,205,572	246	170,000	4	0	0	0	0	0	0
S	Buckley State Bank	1,192,000	34	0	0	0	0	0	0	0	0
S	Buffalo Prairie State Bank	867,771	20	0	0	0	0	0	0	0	0

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
S	Builders Bank	8,859,399	5	0	0	0	0	0	0	0
S	Burling Bank	15,933,929	93	1,033,000	1	0	0	0	0	0
S	Busey Bank	1,389,419,000	18,746	938,161	17	1,022,940	206,490	14	4	0
S	Byron Bank	221,793,915	5,400	339,500	7	157,333	272,147	2	3	1
S	C P Burnett & Sons Bankers	5,552,608	220	16,135	1	0	0	0	0	0
S	Cambridge Bank	37,605,830	517	11,376	1	0	0	0	0	0
S	Camp Grove State Bank	258,000	4	0	0	0	0	0	0	1
S	Campus State Bank	5,452,000	98	0	0	0	0	0	0	0
S	Carrollton Bank	175,320,089	2,794	52,076	1	93,758	0	2	0	2
S	Carterville State and Savings Bank	9,078,000	260	7,000	1	0	0	0	0	0
S	Casey State Bank	28,670,945	669	45,026	1	45,026	45,026	1	1	0
S	Central Bank	6,907,013	183	211,730	5	56,142	0	1	0	0
S	Central Bank Illinois	70,924,777	1,053	287,647	6	79,970	296,189	1	5	0
S	Central Illinois Bank	9,269,598	332	161,542	5	0	87,656	0	2	0
S	Central State Bank	21,000,000	650	366,000	15	0	0	0	0	0
S	Centrue Bank	193,470,994	2,972	1,209,357	22	187,145	80,298	4	1	0
S	Chesterfield State Bank	2,235,133	96	68,290	2	0	0	0	0	0
S	Chicago Community Bank	67,673,208	533	1,537,943	14	0	0	0	0	0
S	Cissna Park State Bank	2,472,774	62	0	0	0	0	0	0	0
S	Citizens Bank & Trust Company of Chicago	11,057,833	39	0	0	0	0	0	0	0
S	Citizens Bank of Chatsworth	5,125,000	115,000	0	0	0	0	0	0	0
S	Citizens Bank of Edinburg	4,356,776	101	326,373	3	0	0	0	0	0
S	Citizens Community Bank	39,110,500	718	490,212	8	71,444	0	2	0	1
S	Citizens Community Bank Of Decatur	1,798,000	40	121,000	2	0	0	0	0	0
S	Citizens Community Bank of Illinois	13,637,060	415	16,587	1	0	0	0	0	0
S	Citizens First State Bank of Walnut	18,961,964	324	80,733	1	123,372	123,372	2	2	0
S	Citizens State Bank	11,314,000	297	63,000	3	0	0	0	0	0
S	Citizens State Bank of Cropsey	3,534,111	75	62,000	1	0	0	0	0	0
S	Citizens State Bank of Milford	533,022	13	0	0	0	0	0	0	0
S	Citizens State Bank of Shipman	9,174,500	227	228,702	4	0	0	0	0	0
S	Clay County State Bank	7,918,541	221	104,001	3	0	0	0	0	0
S	Clover Leaf Bank	50,819,234	606	324,355	6	0	0	0	0	0
S	Colchester State Bank	5,490,216	163	141,901	3	0	0	0	0	0
S	Cole Taylor Bank	259,688,019	3,924	6,852,833	63	573,760	0	3	0	2
S	Commercial State Bank of Waterloo	100,171,830	1,202	100,742	3	0	0	0	0	0
S	Community Bank, Winslow	16,087,613	290	65,929	1	0	0	0	0	0
S	Community Bank, Hoopeston	9,336,016	324	40,848	1	117,204	44,087	3	1	0
S	Community Bank of Easton	1,682,000	29	0	0	0	0	0	0	0
S	Community Bank of Elmhurst	8,358,698	51	0	0	0	0	0	0	0
S	Community Bank of Galesburg	10,343,819	213	68,180	2	23,061	0	1	0	0
S	Community Bank of Lawndale	3,858,500	55	59,230	3	62,138	139,387	1	1	0
S	Community Bank of Lemont	3,090,594	16	0	0	0	0	0	0	0
S	Community Bank of Oak Park River Forest	9,360,758	57	0	0	0	0	0	0	0
S	Community Bank of Pittsfield	3,179,477	67	245,766	6	62,134	0	1	0	0
S	Community Bank of Trenton	17,884,989	297	182,912	4	220,331	0	5	0	0
S	Community Banks of Shelby County	3,794,551	128	0	0	0	0	0	0	0
S	Community Bank-Wheaton/Glen Ellyn	51,484,000	694	9,000	1	67,000	0	1	0	0
S	Community First Bank	17,916,000	180	0	0	0	0	0	0	0
S	Community State Bank	6,894,000	228	175,000	4	73,000	0	2	0	0
S	Community State Bank of Plymouth	541,724	30	0	0	0	0	0	0	0
S	Community State Bank of Rock Falls	25,438,656	641	635,017	11	273,818	273,818	3	3	0
S	Community Trust Bank	25,068,000	768	16,000	1	39,016	39,016	1	1	0
S	Corn Belt Bank and Trust Company	14,651,182	223	191,625	4	59,135	106,253	1	2	1
S	Cosmopolitan Bank and Trust	15,939,736	79	0	0	97,931	0	1	0	0
S	Country Bank	2,458,000	51	0	0	0	0	0	0	0
S	Crossroads Bank	15,223,785	309	7,360	1	0	0	0	0	0
S	Delaware Place Bank	2,229,555	40	0	0	0	0	0	0	0
S	Devon Bank	49,597,606	547	367,736	3	0	0	0	0	0
S	Dewey State Bank	3,210,000	67	47,267	2	0	0	0	0	0

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Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
S	Du Quoin State Bank	19,243,000	1,094	16,000	1	0	0	0	0	0
S	Durand State Bank	10,389,904	210	6,561	1	102,734	0	1	0	0
S	Edens Bank	49,507,999	323	130,803	1	0	0	0	0	0
S	Effingham State Bank	35,430,000	637	1,613,739	37	496,759	89,654	5	2	2
S	Elkville State Bank	644,500	24	0	0	0	0	0	0	0
S	Erie State Bank	3,129,844	59	0	0	0	0	0	0	0
S	Evergreen Community Bank	21,581,306	206	22,935	1	0	0	0	0	0
S	Exchange State Bank	6,757,000	246	34,500	2	0	0	0	0	0
S	Fairview State Banking Company	3,283,093	113	0	0	0	0	0	0	0
S	Family Bank and Trust Company	10,624,490	88	147,728	2	72,830	0	1	0	0
S	Farmer City State Bank	8,354,957	184	193,189	3	12,872	0	1	0	0
S	Farmers & Merchants Bank of Hutsonville	3,221,783	93	0	0	0	0	0	0	0
S	Farmers and Merchants State Bank of Bushnell	9,988,669	268	56,139	2	0	0	0	0	0
S	Farmers and Traders State Bank	4,433,407	57	0	0	0	0	0	0	0
S	Farmers State Bank, Elmwood	9,654,659	208	328,882	9	0	0	0	0	0
S	Farmers State Bank, Pittsfield	44,495,205	907	83,661	2	162,476	0	2	0	0
S	Farmers State Bank & Trust Co	6,523,063	184	51,674	3	0	0	0	0	0
S	Farmers State Bank of Camp Point	4,628,121	93	0	0	0	0	0	0	0
S	Farmers State Bank of Danforth	9,978,249	269	0	0	0	0	0	0	0
S	Farmers State Bank of Emden	614,000	17	0	0	0	0	0	0	0
S	Farmers State Bank of Fulton County	7,954,030	216	83,285	1	0	0	0	0	1
S	Farmers State Bank of Hoffman	20,845,000	621	564,000	15	115,571	53,701	5	1	3
S	Farmers State Bank of Medora	953,684	27	0	0	0	0	0	0	0
S	Farmers State Bank of Somonauk	31,706,966	803	125,220	1	0	0	0	0	0
S	Farmers State Bank of Sublette	5,387,295	150	176,032	5	0	0	0	0	0
S	Farmers State Bank of Western Illinois	12,116,000	394	93,371	3	126,884	0	3	0	0
S	Farmers State Bank, Astoria	2,451,957	93	0	0	0	0	0	0	0
S	Fayette County Bank	1,586,263	51	21,867	1	0	0	0	0	0
S	Federated Bank	6,403,559	182	141,031	2	0	0	0	0	0
S	First American Bank	643,706,969	17,104	300,817	6	74,268	0	2	0	0
S	First Bank & Trust	15,428,000	62	471,000	1	0	0	0	0	0
S	First Bank and Trust Company of Illinois	17,154,000	100	0	0	0	0	0	0	0
S	First Bank of Highland Park	73,476,102	503	0	0	0	0	0	0	0
S	First Bank of Oak Park	3,393,338	62	75,962	1	0	0	0	0	0
S	First Choice Bank	10,136,283	122	0	0	0	0	0	0	0
S	First Collinsville Bank	187,628,386	2,350	465,957	7	510,015	140,604	4	1	3
S	First Community Bank	5,606,726	39	0	0	0	0	0	0	0
S	First Community Bank and Trust	14,894,000	197	0	0	0	0	0	0	0
S	First Community Bank of Hillsboro	10,736,105	273	68,589	2	0	0	0	0	0
S	First Community Bank of Joliet	851,126	15	0	0	0	0	0	0	0
S	First Community Bank, Xenia-Flora	7,316,000	202	19,000	1	0	0	0	0	0
S	First Community State Bank	5,097,000	91	0	0	0	0	0	0	0
S	First County Bank	177,998,506	2,826	367,849	2	367,849	0	2	0	1
S	First DuPage Bank	10,987,827	55	0	0	0	0	0	0	0
S	First Farmers State Bank	8,498,388	134	0	0	0	0	0	0	0
S	First Illinois Bank	2,371,802	29	5,371	1	0	0	0	0	0
S	First Midwest Bank	353,553,217	6,099	2,755,947	73	366,850	1,436,215	15	10	3
S	First Nations Bank	28,708,314	253	45,000	1	0	0	0	0	0
S	First Northwest Bank	38,922,000	444	56,000	1	0	0	0	0	0
S	First Personal Bank	26,423,529	176	135,995	2	0	0	0	0	0
S	First Security Bank	12,328,433	227	548,623	8	76,475	0	1	0	0
S	First Security Trust and Savings Bank	33,237,000	328	482,000	9	0	0	0	0	0
S	First Southern Bank	28,608,802	490	0	0	24,922	28,638	1	1	1
S	First State Bank, Mendota	124,036,542	1,928	553,726	11	65,033	43,260	1	1	0
S	First State Bank, Monticello	77,140,620	1,209	497,500	9	40,135	103,520	1	3	0
S	First State Bank of Beardstown	9,473,000	331	0	0	47,000	13,500	1	1	0
S	First State Bank of Beecher City	10,107,382	338	84,030	5	0	0	0	0	0
S	First State Bank of Biggsville	3,272,995	88	7,285	1	0	0	0	0	0
S	First State Bank of Bloomington	18,463,748	332	83,739	2	124,620	0	2	0	1

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Institution	1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type	Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
	of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
S	First State Bank of Campbell Hill	13,376,016	360	75,851	4	0	0	0	0	0
S	First State Bank of Eldorado	7,892,099	318	46,801	4	28,125	0	2	0	0
S	First State Bank of Forrest	18,562,000	542	285,000	12	0	0	0	0	0
S	First State Bank of Olmsted	5,958,500	160	0	0	0	0	0	0	0
S	First State Bank of Red Bud	37,482,965	548	8,229	2	0	0	0	0	0
S	First State Bank of Round Lake	19,464,000	303	575,000	4	120,470	0	1	0	0
S	First State Bank of St Peter	2,231,258	73	13,584	1	42,338	42,338	1	1	0
S	First State Bank of Van Orin	2,450,583	62	30,000	1	0	0	0	0	0
S	First State Bank of West Salem	2,122,880	68	27,250	1	0	0	0	0	0
S	First State Bank of Western Illinois	27,385,000	617	96,000	3	0	0	0	0	0
S	First State Bank Shannon-Polo	45,164,862	737	86,310	2	0	0	0	0	0
S	First Trust Bank of Illinois	14,595,000	360	115,000	2	0	0	0	0	0
S	First United Bank	68,189,000	554	20,000	1	418,000	549,000	1	2	0
S	Flanagan State Bank	15,335,826	564	383,535	7	154,886	154,886	3	3	0
S	Flora Bank & Trust	19,075,808	520	333,856	11	85,199	12,231	3	1	1
S	Forrester State Bank	12,960,878	262	0	0	0	0	0	0	0
S	Founders Bank	23,512,000	391	66,000	1	0	0	0	0	0
S	Franklin Bank	7,658,774	84	0	0	0	0	0	0	0
S	Franklin Grove Bank	3,797,655	68	0	0	0	0	0	0	0
S	Galena State Bank & Trust Co	46,448,187	936	277,927	4	0	24,594	0	1	0
S	Gateway Community Bank	4,807,112	59	0	0	0	0	0	0	0
S	German-American State Bank	19,598,000	416	0	0	0	0	0	0	0
S	Germantown Trust & Savings Bank	43,693,000	665	0	0	0	0	0	0	0
S	Glasford State Bank	4,822,147	180	3,844	1	0	0	0	0	0
S	Glenview State Bank	124,971,000	1,513	8,143	1	0	0	0	0	0
S	Golden State Bank	2,363,000	52	0	0	0	0	0	0	0
S	Goodfield State Bank	9,912,512	120	0	0	0	0	0	0	0
S	GreatBank	18,895,177	203	26,679	1	0	0	0	0	0
S	Greater Chicago Bank	8,014,000	98	72,000	1	0	0	0	0	0
S	Greater North Bank	1,993,555	22	0	0	0	0	0	0	0
S	Grundy Bank	129,978,541	1,371	22,162	1	0	114,558	0	2	0
S	H F Gehant Banking Co	5,551,809	102	57,000	3	0	0	0	0	0
S	Hardware State Bank	1,696,189	60	0	0	0	0	0	0	0
S	Harris Bank Argo	0	0	0	0	0	0	0	0	0
S	Harris Bank Arlington Meadows	0	0	0	0	0	0	0	0	0
S	Harris Bank Bartlett	0	0	0	0	0	0	0	0	0
S	Harris Bank Cary-Grove	0	0	0	0	0	0	0	0	0
S	Harris Bank Frankfort	0	0	0	0	0	0	0	0	0
S	Harris Bank Hoffman-Schaumburg	0	0	0	0	0	0	0	0	0
S	Harris Bank Huntley	0	0	0	0	0	0	0	0	0
S	Harris Bank Libertyville	0	0	0	0	0	0	0	0	0
S	Harris Bank Marengo	0	0	0	0	0	0	0	0	0
S	Harris Bank Naperville	0	0	0	0	0	0	0	0	0
S	Harris Bank Oakbrook Terrace	0	0	0	0	0	0	0	0	0
S	Harris Bank Roselle	0	0	0	0	0	0	0	0	0
S	Harris Bank St. Charles	0	0	0	0	0	0	0	0	0
S	Harris Bank Westchester	0	0	0	0	0	0	0	0	0
S	Harris Bank Woodstock	0	0	0	0	0	0	0	0	0
S	Harris Trust and Savings Bank	4,774,191,968	31,067	8,610,173	72	3,519,208	801,221	25	3	0
S	Hartsburg State Bank	1,956,000	39	0	0	0	0	0	0	0
S	Heartland Bank and Trust Company	117,595,494	2,496	273,971	12	158,036	96,635	1	2	0
S	Henry State Bank	9,343,421	217	0	0	0	0	0	0	0
S	Heritage Bank	54,675,000	720	101,000	2	0	0	0	0	0
S	Heritage Bank of Central Illinois	30,784,000	639	9,873	1	0	0	0	0	0
S	Heritage Bank of Schaumburg	36,936,000	430	0	0	0	0	0	0	0
S	Heritage Community Bank	79,729,000	1,292	111,799	3	141,000	385,420	1	1	1
S	Heritage State Bank	10,034,228	210	0	0	0	0	0	0	0
S	Herrin Security Bank	21,035,868	543	229,300	7	0	0	0	0	0
S	Highland Community Bank	9,480,289	116	34,871	1	34,871	0	1	0	0

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S Hinsbrook Bank and Trust	7,874,803	23	49,868	1	0	371,006	0	1	0	0
S Hinsdale Bank & Trust	52,196,500	189	73,163	1	73,163	0	1	0	0	0
S Holcomb State Bank	11,505,182	263	0	0	0	0	0	0	0	0
S Homestar Bank	617,510,856	7,299	2,266,871	24	949,259	640,470	9	4	2	0
S Hyde Park Bank and Trust Company	15,578,013	60	0	0	0	0	0	0	0	0
S Illini Bank	74,622,219	1,582	1,089,457	21	162,597	59,500	5	1	0	0
S Illini State Bank	10,208,327	217	92,211	3	101,152	0	1	0	0	0
S Illinois Community Bank	15,275,987	342	99,366	2	0	0	0	0	0	0
S Illinois State Bank	8,986,866	35	0	0	0	0	0	0	0	0
S Independent Bankers	0	0	0	0	0	0	0	0	0	0
S Inland Bank and Trust	29,089,625	488	826,105	8	353,904	376,312	2	1	0	1
S International Bank of Chicago	18,757,552	130	0	0	0	0	0	0	0	0
S Interstate Bank	23,951,385	270	219,246	5	28,242	0	1	0	0	0
S Ipava State Bank	11,312,000	258	0	0	32,000	32,000	2	2	0	0
S Iroquois Farmers State Bank	4,274,000	109	52,000	2	0	0	0	0	0	0
S Itasca Bank & Trust Co	62,360,729	864	289,059	3	0	0	0	0	0	0
S Jersey State Bank	62,105,730	1,003	145,037	4	0	0	0	0	0	0
S Joy State Bank	4,693,170	160	36,914	2	0	0	0	0	0	0
S Kinderhook State Bank	2,925,689	82	225,153	4	162,067	0	3	0	1	0
S Labe Bank	43,003,301	431	459,394	4	0	0	0	0	0	0
S Lake Forest Bank & Trust Company	360,344,862	2,616	166,283	1	0	0	0	0	0	0
S Lakeside Bank	10,207,317	50	0	0	0	0	0	0	0	0
S Laura State Bank	1,311,000	43	1,000	1	0	0	0	0	0	0
S Lena State Bank	4,261,000	99	0	0	0	0	0	0	0	0
S Liberty Bank	83,034,776	1,819	232,979	5	0	0	0	0	0	0
S Libertyville Bank & Trust Company	113,602,125	1,137	0	0	0	0	0	0	0	0
S Logan County Bank	14,147,454	300	111,735	4	19,407	25,920	1	1	0	0
S Longview State Bank	6,489,636	127	29,019	1	0	0	0	0	0	0
S Main Street Bank & Trust	199,999,183	2,735	355,178	10	12,532	136,105	1	4	0	0
S MainSource Bank of Illinois	15,186,000	375	17,000	1	0	58,000	2	0	1	0
S Marine Bank & Trust	18,140,365	411	87,653	3	52,009	0	1	0	0	0
S Marine Bank, Springfield	431,629,000	4,343	84,000	2	311,000	348,000	12	5	3	0
S Maroa Forsyth Community Bank	38,357,000	569	0	0	0	0	0	0	0	0
S Marquette Bank	255,975,000	2,348	541,000	2	406,828	0	1	0	0	0
S Marseilles Bank	8,239,000	132	116,000	2	0	0	0	0	0	0
S Marshall County State Bank	2,293,862	89	0	0	0	0	0	0	0	0
S Mazon State Bank	18,056,806	371	18,347	1	0	0	0	0	0	0
S Mercantile Trust & Savings Bank	80,447,322	1,628	758,308	17	409,683	108,921	10	3	1	0
S Merchants and Manufacturers Bank	6,380,417	67	0	0	0	0	0	0	0	0
S Meridian Bank	2,414,624	59	108,244	3	41,131	0	1	0	1	0
S Metropolitan Bank and Trust Company	31,887,857	182	41,315	1	0	0	0	0	0	0
S Metropolitan Capital Bank	0	0	0	0	0	0	0	0	0	0
S Middletown State Bank	3,156,672	65	0	0	0	0	0	0	0	0
S Midland Community Bank	9,472,853	311	160,665	4	48,425	0	1	0	1	0
S Midwest Bank of Western Illinois	11,683,861	1,021	2,829	1	0	0	0	0	0	0
S Midwest Community Bank	98,088,592	1,681	998,533	6	0	0	0	0	0	0
S Milledgeville State Bank	6,434,835	221	67,281	2	67,281	5,000	2	1	1	0
S Morton Community Bank	257,776,864	4,114	1,270,145	14	170,592	246,307	2	3	0	0
S Municipal Trust and Savings Bank	55,697,000	856	338,000	3	0	0	0	0	0	0
S Murphy-Wall State Bank and Trust Company	14,069,833	392	137,170	2	0	0	0	0	0	0
S Mutual Bank	104,341,850	450	180,437	4	0	0	0	0	0	0
S NAB Bank	43,524,000	375	0	0	0	0	0	0	0	0
S New Century Bank	23,701,431	157	0	0	0	0	0	0	0	0
S New City Bank	9,508,504	43	0	0	0	0	0	0	0	0
S NLSB	179,518,917	1,925	71,550	1	0	0	0	0	0	0
S North Adams State Bank	4,405,460	92	138,741	3	0	62,659	0	2	0	0
S North Bank	24,030,471	118	1,297,522	2	204,803	0	1	0	0	0
S North Central Bank	24,788,000	479	18,000	1	0	0	0	0	0	0
S North Community Bank	100,770,479	320	357,657	2	0	0	0	0	0	0

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S	North Shore Community Bank & Trust Company	97,258,010	1,286	0	0	0	225,000	0	1	0
S	Northbrook Bank & Trust Company	29,399,031	84	0	0	0	0	0	0	0
S	Northside Community Bank	16,505,786	66	537,135	2	538,418	0	2	0	0
S	Northway State Bank	6,436,000	18	0	0	0	0	0	0	0
S	Northwest Bank of Rockford	164,353,581	2,439	470,223	7	447,249	294,574	7	4	0
S	Oak Bank	100,601,451	655	0	0	0	0	0	0	0
S	Oak Brook Bank	255,384,099	3,011	0	0	0	49,820	0	1	0
S	Oak Lawn Bank	10,933,000	147	0	0	0	0	0	0	0
S	Oakdale State Bank	3,984,000	94	0	0	0	0	0	0	0
S	Old Farmers & Merchants State Bank	6,711,000	142	0	0	51,000	0	1	0	0
S	Old Second Bank-Kane County	49,370,152	2,948	55,296	3	0	0	0	0	0
S	Old Second Bank-Yorkville	27,784,398	195	0	0	0	0	0	0	0
S	Oswego Community Bank	22,174,574	414	0	0	0	0	0	0	0
S	Oxford Bank and Trust	37,284,871	707	0	0	0	0	0	0	0
S	Pacific Global Bank	30,058,578	290	137,213	1	139,000	0	1	0	0
S	Palmer Bank	4,479,403	109	12,000	1	0	0	0	0	0
S	Palos Bank and Trust Company	33,074,853	415	1,644,999	9	194,974	0	1	0	0
S	Park Ridge Community Bank	38,153,918	206	0	0	0	0	0	0	0
S	Parkway Bank and Trust Company	25,659,724	169	57,102	1	0	0	0	0	0
S	Partners Bank	23,670,930	293	97,747	1	0	0	0	0	0
S	Peoples Bank & Trust	17,283,103	532	167,536	9	70,033	70,033	3	3	0
S	Peoples Bank of Kankakee County	76,966,513	923	0	0	0	0	0	0	0
S	Peoples Bank of Macon	3,470,551	73	0	0	0	0	0	0	0
S	Peoples State Bank	4,369,000	87	63,000	2	0	0	0	0	0
S	Peoples State Bank of Chandlerlerville	8,734,678	554	214,374	6	57,855	0	2	0	0
S	Peoples State Bank of Colfax	4,240,000	110	0	0	0	0	0	0	0
S	Peoples State Bank of Mansfield	15,440,000	379	161,000	5	27,000	0	1	0	0
S	Peotone Bank and Trust Company	5,596,000	61	21,000	1	0	0	0	0	0
S	Petefish Skiles & Co	16,073,000	334	27,000	3	0	0	0	0	0
S	Philo Exchange Bank	8,108,000	151	0	0	0	0	0	0	0
S	Plaza Bank	74,246,511	337	229,774	3	229,774	0	3	0	0
S	Prairie Bank and Trust Company	27,586,100	427	129,690	4	548,704	0	1	0	0
S	Prairie Community Bank	36,845,021	283	0	0	0	0	0	0	0
S	Prairie State Bank & Trust	37,751,000	635	129,000	3	10,418	10,418	1	12	0
S	Preferred Bank	12,316,000	296	839,000	12	135,000	135,000	1	1	0
S	Premier Bank	4,028,000	30	0	0	0	0	0	0	0
S	Premier Bank of Jacksonville	32,801,210	724	14,230	1	14,230	0	1	0	0
S	Princeville State Bank	7,419,522	143	147,839	3	0	0	0	0	0
S	Providence Bank, LLC	304,379	2	0	0	0	0	0	0	0
S	Pullman Bank and Trust Company	0	0	0	0	0	0	0	0	0
S	Raritan State Bank	17,513,018	426	271,081	6	185,936	56,885	4	1	0
S	Reliance Bank	12,425,000	189	225,994	5	29,893	29,893	1	1	0
S	Republic Bank of Chicago	84,907,000	786	0	0	0	0	0	0	0
S	Reynolds State Bank	203,000	10	0	0	0	0	0	0	0
S	Riverside Community Bank	34,775,182	883	0	0	0	0	0	0	0
S	Rochester State Bank	6,800,463	155	83,211	2	0	0	0	0	0
S	Rock River Bank	1,902,000	95	0	0	0	0	0	0	0
S	Royal American Bank	13,034,834	54	0	0	0	0	0	0	0
S	Rushville State Bank	4,918,500	185	0	0	0	0	0	0	0
S	Sainte Marie State Bank	522,462	13	0	0	0	0	0	0	0
S	San Jose Tri-County Bank	2,671,000	75	139,000	2	96,000	35	2	1	0
S	Sauk Valley Bank & Trust Company	26,908,694	516	478,742	7	0	48,858	0	1	0
S	Savanna-Thomson State Bank	9,237,903	230	3,257	1	0	0	0	0	0
S	Schuyler State Bank	4,028,120	100	0	0	0	0	0	0	0
S	Scott State Bank	13,183,500	348	104,000	4	10,000	106,500	1	2	0
S	Security State Bank of Hamilton	15,377,959	330	229,416	7	17,668	0	1	0	0
S	Shelby County State Bank	16,189,134	358	0	0	0	0	0	0	0
S	Sheridan State Bank	6,279,814	91	0	0	0	0	0	0	0
S	ShoreBank	179,384,000	1,725	3,241,000	42	242,000	0	3	0	0

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S	Sidell State Bank	249,000	19	0	0	0	0	0	0	0
S	South Pointe Bank	100,391,000	1,805	1,531,000	24	20,000	20,000	1	1	0
S	South Side Trust & Savings Bank of Peoria	211,034,947	3,092	245,072	5	0	213,191	0	3	0
S	Southern Illinois Bank	9,972,000	245	44,000	1	44,000	0	1	0	0
S	Soy Capital Bank and Trust Company	10,333,726	913	57,899	1	82,476	32,110	2	1	0
S	Spring Valley City Bank	49,369,636	1,041	524,213	15	0	99,666	0	2	1
S	Standard Bank and Trust Company	241,033,091	2,494	1,721,750	18	214,220	53,000	3	1	0
S	State Bank of Arthur	6,843,038	182	88,815	6	0	0	0	0	0
S	State Bank of Ashland	15,596,147	325	0	0	0	0	0	0	0
S	State Bank of Auburn	11,732,000	258	81,000	5	47,418	47,418	3	3	0
S	State Bank of Augusta	2,435,291	69	0	0	0	0	0	0	0
S	State Bank of Bement	7,602,267	135	0	0	0	0	0	0	0
S	State Bank of Cerro Gordo	7,458,402	197	44,997	1	0	0	0	0	0
S	State Bank of Cherry	14,256,000	222	0	0	0	0	0	0	0
S	State Bank of Chrisman	4,747,500	99	101,000	3	0	54,545	0	2	0
S	State Bank of Colusa	1,860,081	60	0	0	0	0	0	0	0
S	State Bank of Countryside	37,187,193	250	0	0	0	0	0	0	0
S	State Bank of Davis	9,198,691	265	93,286	2	182,602	0	3	0	0
S	State Bank of Graymont	12,543,609	337	0	0	0	0	0	0	0
S	State Bank of Herscher	15,638,000	535	181,000	2	0	0	0	0	0
S	State Bank of Illinois	72,841,000	1,274	167,297	1	0	0	0	0	0
S	State Bank of Industry	4,595,904	155	0	0	0	0	0	0	0
S	State Bank of Lincoln	284,346,019	4,206	1,600,238	28	814,692	551,139	20	10	7
S	State Bank of Nauvoo	9,214,387	203	124,837	4	0	0	0	0	0
S	State Bank of Niantic	11,825,000	425	482,000	7	7,500	0	1	0	1
S	State Bank of Prairie Du Rocher	12,961,421	248	0	0	0	0	0	0	0
S	State Bank of Saunemin	2,262,913	58	0	0	0	0	0	0	0
S	State Bank of Seaton	1,889,510	36	38,515	1	38,515	0	1	0	0
S	State Bank of Speer	14,686,747	314	0	0	0	0	0	0	0
S	State Bank of St Jacob	9,286,418	146	0	0	0	0	0	0	0
S	State Bank of The Lakes	313,842,397	3,690	438,573	3	288,341	0	2	0	0
S	State Bank of Toulon	7,495,500	273	70,089	2	0	0	0	0	0
S	State Bank of Waterloo	60,333,504	696	258,697	5	0	0	0	0	0
S	State Bank of Whittington	18,527,995	622	105,747	5	0	28,721	0	1	0
S	State Bank, Freeport	3,810,898	52	0	0	0	0	0	0	0
S	State Bank, Wonder Lake	80,539,015	966	0	0	57,086	89,491	1	1	0
S	State Street Bank and Trust Company	67,713,000	1,976	60,000	2	61,000	61,000	1	1	0
S	Strategic Capital Bank	4,102,418	43	0	0	0	0	0	0	0
S	Suburban Bank & Trust Company	17,544,579	178	1,606	1	0	0	0	0	0
S	Suburban Bank of Barrington	0	0	0	0	0	0	0	0	0
S	Table Grove State Bank	3,403,457	100	0	0	0	0	0	0	0
S	Teutopolis State Bank	27,459,810	695	25,408	1	90,000	72,949	1	1	0
S	Texico State Bank	1,559,000	54	0	0	0	0	0	0	0
S	The Bank	21,138,803	390	104,496	2	71,874	89,852	1	2	0
S	The Bank of Commerce	6,033,139	33	127,624	2	0	0	0	0	0
S	The Bank of Edwardsville	147,664,000	5,794	3,011,000	38	667,833	28,063	13	4	1
S	The Bank of Herrin	19,292,500	378	59,500	2	0	0	0	0	0
S	The Bank of Illinois In Normal	17,852,000	119	45,000	1	17,852	0	1	0	0
S	The Bank of Lawrence County	2,707,985	54	0	0	0	0	0	0	0
S	The Bank of Marion	8,913,057	308	158,526	4	71,753	0	1	0	0
S	The Clay City Banking Co	7,170,000	230	68,000	4	25,310	25,310	1	1	0
S	The Community Bank of Ravenswood	21,519,000	72	0	0	0	0	0	0	0
S	The Edgar County Bank and Trust Co.	14,530,169	434	181,150	8	118,544	75,949	3	1	0
S	The Egyptian State Bank	5,461,017	239	0	0	0	0	0	0	0
S	The Elgin State Bank	11,544,119	182	0	0	86,393	0	1	0	0
S	The Elizabeth State Bank	6,066,000	161	23,000	1	0	45,000	1	1	0
S	The Farmers and Mechanics Bank	59,252,000	1,304	66,694	2	30,193	0	1	0	0
S	The Farmers and Merchants State Bank of Virden	8,558,142	244	62,797	2	43,104	0	2	0	1
S	The Farmers Bank of Liberty	9,968,000	325	52,000	2	0	0	0	0	0

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S	The Farmers Bank of Mt Pulaski	7,559,704	169	496,650	9	0	0	0	0	0
S	The Farmers State Bank and Trust Company	56,643,174	1,075	444,864	12	171,057	0	2	0	0
S	The First Bank and Trust Company of Murphysborc	6,918,000	148	0	0	0	0	0	0	0
S	The First Commercial Bank	47,845,109	211	0	0	0	291,504	0	1	0
S	The First State Bank of Dongola	7,900,585	183	59,197	2	0	0	0	0	0
S	The First State Bank of Grand Chain	2,325,350	65	0	0	67,112	0	1	0	0
S	The First State Bank of Winchester, Illinois	3,103,000	150	28,000	2	0	0	0	0	0
S	The First Trust and Savings Bank of Watseka	12,784,000	259	32,000	2	0	0	0	0	0
S	The Foster Bank	57,878,000	316	0	0	0	0	0	0	0
S	The Gerber State Bank	6,500,128	168	0	0	0	0	0	0	0
S	The Gifford State Bank	11,904,000	284	148,000	5	0	0	0	0	0
S	The Harvard State Bank	45,895,000	527	257,000	3	125,000	125,000	1	1	0
S	The Heights Bank	21,262,875	350	146,820	4	32,229	0	1	0	0
S	The Hill-Dodge Banking Company	8,236,944	198	105,874	4	0	0	0	0	0
S	The Iuka State Bank	4,805,000	143	61,775	2	0	0	0	0	0
S	The John Warner Bank	4,044,000	248	0	0	0	0	0	0	0
S	The Leaders Bank	12,101,193	31	0	0	0	0	0	0	0
S	The Northern Trust Company	2,664,665,159	9,486	4,147,000	31	2,504,522	1,179,773	5	4	0
S	The Peoples	16,490,640	170	0	0	0	0	0	0	0
S	The Peoples State Bank of Newton, Illinois	20,236,513	660	282,707	15	34,832	66,704	2	4	0
S	The Poplar Grove State Bank	7,882,687	144	52,409	1	0	0	0	0	0
S	The PrivateBank and Trust Company	202,442,000	420	36,500	1	0	0	0	0	0
S	The State Bank of Annawan	2,975,282	80	0	0	0	0	0	0	0
S	The State Bank of Blue Mound	1,782,947	50	0	0	0	0	0	0	0
S	The State Bank of Geneva	11,568,000	164	0	0	0	0	0	0	0
S	The State Bank of Lima	1,796,186	51	55,255	2	0	0	0	0	0
S	The State Bank of Pearl City	5,585,510	135	164,057	4	0	0	0	0	0
S	The Village Bank	17,067,000	283	81,000	1	81,000	0	1	0	0
S	Timewell State Bank	4,520	1	0	0	0	0	0	0	0
S	Tompkins State Bank	12,276,530	331	269,009	5	172,249	49,878	3	1	0
S	Town & Country Bank	13,593,446	547	30,312	1	0	0	0	0	0
S	Town & Country Bank of Springfield	360,777,000	5,585	485,000	9	37,966	396,800	1	4	0
S	Town and Country Bank of Quincy	17,111,000	236	327,600	3	0	0	0	0	0
S	Trustbank	28,704,633	553	92,504	2	0	0	0	0	0
S	UnionBank	387,860,456	5,938	1,467,404	41	747,309	534,508	12	8	0
S	United Community Bank, Oakwood	6,517,773	169	0	0	48,000	0	1	0	0
S	United Community Bank, Chatham	730,726,000	10,747	3,431,000	69	558,182	490,735	10	15	0
S	United Community Bank of Lisle	7,879,323	27	0	0	0	0	0	0	0
S	Valley Bank	4,595,332	75	0	0	0	0	0	0	0
S	Valley Community Bank	19,127,000	81	0	0	0	0	0	0	0
S	Vermilion Valley Bank	11,512,695	292	266,094	6	120,388	0	2	0	0
S	Vermont State Bank	2,513,000	93	0	0	0	0	0	0	0
S	Villa Grove State Bank	17,430,031	524	9,939	1	0	0	0	0	0
S	Villa Park Trust & Savings Bank	145,656,000	2,700	326,503	5	0	0	0	0	0
S	Village Bank & Trust	11,529,709	73	0	0	0	0	0	0	0
S	Village Bank and Trust	28,412,729	323	0	0	0	0	0	0	0
S	Warren-Boynton State Bank	37,892,500	559	0	0	0	0	0	0	0
S	Washington State Bank	10,621,605	137	0	0	0	0	0	0	0
S	Waterman State Bank	4,266,352	57	0	0	0	0	0	0	0
S	Wemple State Bank	4,124,447	92	0	0	0	0	0	0	0
S	Wenona State Bank	3,192,555	71	0	0	0	0	0	0	0
S	West Pointe Bank and Trust Company	43,799,745	1,118	572,286	16	14,281	58,757	1	1	0
S	West Suburban Bank	388,020,938	9,308	723,979	7	655,815	20,007	2	1	0
S	Wheaton Bank & Trust Company	872,871	7	100,000	1	100,000	0	1	0	0
S	White Hall Bank	6,083,289	165	105,533	4	0	8,686	0	1	0
S	Williamsville State Bank & Trust	37,673,067	696	66,709	2	0	0	0	0	0
S	Winfield Community Bank	5,358,576	60	0	0	0	0	0	0	0
S	Wyoming Bank & Trust Co.	1,709,700	36	0	0	0	0	0	0	0

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
	470	26,835,250,974	456,008	103,726,919	1,609	31,061,456	16,216,984	382	225	68

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

Institution		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated	Loans With
Type		Dollar Amount	Number	Dollar Amount	Loans	Dollar Amount of	Dollar Amount of	Foreclosures	Foreclosures	After 12/31/2002	Rate Greater 10%
		of loans	of loans	of Loans In Default	In Default	Foreclosures Filed	Foreclosures Closed	Filed	Closed	As Reported in #3	As Reported in #3
M	1stPalm Financial Services, LLC	24,362,762	294	0	0	0	0	0	0	0	0
M	21st Mortgage Corporation	870,000	20	0	0	0	0	0	0	0	0
M	Accredited Home Lenders, Inc.	260,728,071	1,829	3,645,089	32	1,134,954	728,494	12	7	6	4
M	Aegis Mortgage Corporation	10,790,500	90	1,115,912	10	0	0	0	0	0	0
M	AEGON USA Real Estate Services, Inc.	2,214,008	30	0	0	0	0	0	0	0	0
M	AFS Financial, Inc.	502,614	5	0	0	0	0	0	0	0	0
M	Albion Financial Inc.	0	0	0	0	0	0	0	0	0	0
M	Amaximis Lending, L. P.	2,392,589	73	48,530	2	0	0	0	0	0	0
M	American Finance House Lariba, Inc.	1,306,500	8	0	0	0	0	0	0	0	0
M	American Home Mtg Servicing	2,544,270,744	13,321	19,907,617	137	6,832,515	537,100	27	2	23	0
M	American Loan Centers	663,740	15	54,067	2	0	63,886	0	1	0	0
M	American Portfolio Mortgage Corporation	0	0	0	0	0	0	0	0	0	0
M	Ameriquest Mortgage Company	1,233,972,123	9,311	96,136,510	835	5,412,643	2,008,558	58	35	11	18
M	AmPro Mortgage Corporation	209,000	1	0	0	0	0	0	0	0	0
M	AmPro Mortgage Corporation d/b/a WestWorks Mo	548,015	4	0	0	0	0	0	0	0	0
M	APEX Mortgage Corp.	2,008,733	21	114,843	2	0	0	0	0	0	0
M	Available Mortgage Funding, LLC	0	0	0	0	0	0	0	0	0	0
M	Bayview Loan Servicing, LLC	38,923,058	407	5,525,577	67	3,124,203	437,179	46	7	13	0
M	Bravo Credit Corporation	0	0	0	0	0	0	0	0	0	0
M	CDC Mortgage Capital, Inc.	82,900,166	545	0	0	0	0	0	0	0	0
M	Celink	337,382	13	7,231	2	0	0	0	0	0	0
M	Cendant Mortgage Corporation	5,664,428,774	35,351	150,744,416	394	13,965,604	715,482	142	13	35	0
M	Century 21 Mortgage	0	0	0	0	0	0	0	0	0	0
M	Chase Manhattan Mortgage Corporation	10,566,564,810	76,060	8,307,568	80	30,923,594	7,030,261	329	69	64	1
M	Cimarron Mortgage Company	314,555,193	2,027	0	0	0	0	0	0	0	0
M	CIT Group/Sales Financing, Inc.	62,407,860	711	1,358,464	38	1,430,859	1,503,741	18	9	13	4
M	CMF Mortgage Co.	9,348,969	139	259,981	7	82,051	82,051	2	2	0	1
M	Commerce Mortgage Corp.	111,541,722	1,289	273,051	6	50,498	0	1	0	0	0
M	Concorde Acceptance Corporation	539,097	5	0	0	0	0	0	0	0	0
M	Countrywide Home Loans Servicing, LP	18,920,325,269	123,719	138,078,617	1,090	98,138,048	13,524,963	675	129	439	65
M	Crescent Mortgage Company	5,495,492	30	0	0	0	0	0	0	0	0
M	Crown Mortgage Company	334,198,000	3,278	71,000	15	368,000	0	3	0	1	0
M	CUNA Mutual Mortgage Corporation	205,518,743	2,158	491,694	5	150,279	150,279	1	1	0	0
M	DeepGreen Financial, Inc.	773,202	24	0	0	0	0	0	0	0	0
M	Delmar Financial Company	24,694,963	605	81,600	2	126,605	77,000	2	2	0	0
M	Dovenmuehle Mortgage Company, L.P.	53,283,906	819	0	0	135,325	135,325	1	1	0	0
M	Dovenmuehle Mortgage, Inc.	203,269,478	3,170	5,355	2	0	0	0	0	0	0
M	Draper and Kramer Mortgage Corp.	361,000,000	3,060	597,000	6	959,882	526,821	11	6	0	0
M	E & I Funding Corp.	0	0	0	0	0	0	0	0	0	0
M	EMC Mortgage Corporation	1,049,029,920	8,323	81,705,203	790	13,327,996	587,792	114	17	57	44
M	Emigrant Mortgage Company, Inc.	32,610,000	871	3,459,169	10	1,816,965	0	6	0	2	1
M	Equity One, Inc.	439,070,733	2,940	12,551,885	113	6,760,607	1,629,813	57	10	30	10
M	ExtraCo Mortgage	9,243,896	181	156,385	3	120,470	0	2	0	0	0
M	Fieldstone Mortgage Company	60,632,312	544	1,397,693	19	49,675	67,500	1	1	1	0
M	Fifth Third Mortgage Company	2,383,527,615	25,792	14,470,108	200	2,369,019	1,706,394	29	22	0	0
M	First NLC Financial Services, LLC	206,411,400	1,299	22,800	1	0	0	0	0	0	0
M	First Residential Mortgage Network, Inc.	173,250	1	0	0	0	0	0	0	0	0
M	FlexPoint Funding	0	0	0	0	0	0	0	0	0	0
M	Fremont Investment & Loan	759,960,645	5,279	6,111,087	46	11,763,059	93,750	60	1	57	1
M	GE Mortgage Services, LLC	6,990,565	81	540,222	2	5,387,417	916,206	71	17	0	8
M	General Electric Capital Corporation	919,882	23	106,696	3	813,186	93,728	20	2	0	0
M	Gershman Investment Corp.	0	0	0	0	0	0	0	0	0	0
M	Gilara	0	0	0	0	0	0	0	0	0	0
M	GMAC Mortgage Corporation	8,322,859,834	63,162	81,060,413	842	27,733,124	9,212,810	255	110	44	110
M	Golden First Mortgage Corp.	0	0	0	0	0	0	0	0	0	0
M	Green Tree Servicing LLC	85,491,576	4,948	2,356,169	244	8,910,642	5,249,331	157	91	0	209
M	GreenPoint Credit, LLC	554,158	11	0	0	554,158	601,807	11	8	0	0
M	GRP Financial Services Corp.	10,208,272	77	8,953,011	66	0	0	0	0	0	0

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Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3
M	Guild Mortgage Company	0	0	0	0	0	0	0	0	0
M	Harbor Financial Group, Ltd.	817,816	133	126,845	25	0	0	0	0	0
M	Heritage Plaza Mortgage, Inc.	0	0	0	0	0	0	0	0	0
M	Home Loan Mortgage Corporation	0	0	0	0	0	0	0	0	0
M	Home Mortgagee Corporation	0	0	0	0	0	0	0	0	0
M	HSBC Mortgage Corporation (USA)	1,605,421,000	5,825	1,541,000	6	234,772	605,448	4	6	1
M	HSBC Mortgage Services Inc.	118,472,813	913	4,209,456	38	2,275,973	66,868	18	1	3
M	Inland Mortgage Servicing Corporation	74,453	3	0	0	0	0	0	0	0
M	Irwin Mortgage Corporation	1,734,125,684	11,264	3,694,870	24	3,271,123	1,085,714	34	11	32
M	James F. Messinger & Company, Inc.	59,242,000	648	154,218	2	71,410	0	1	0	0
M	KB Home Mortgage Company	2,076,108	8	0	0	0	0	0	0	0
M	Litton Loan Servicing, LP	1,501,216,916	12,625	44,031,442	426	98,002,807	14,794,134	847	133	0
M	LoanCare Servicing Center, Inc.	79,350,893	665	1,108,292	8	259,039	0	1	0	1
M	Long Beach Mortgage Company	878,269,869	6,647	74,960,386	611	27,996,925	24,232,683	208	209	147
M	M & T Mortgage Corporation	78,604,648	806	2,361,872	11	1,819,250	0	8	0	8
M	Majestic Funding Company	0	0	0	0	0	0	0	0	0
M	Merrill Lynch Credit Corporation	56,553,000	1,062	10,000	1	0	0	0	0	0
M	Midwest Loan Services, Inc.	301,626,359	1,761	265,440	2	113,766	0	1	0	0
M	Morgan Stanley Dean Witter Credit Mortgage Center L.C.	462,202,802	2,852	208,157	9	0	0	0	0	0
M	Mortgage Lenders Network USA, Inc.	13,430,528	91	83,422	1	0	252,139	0	2	0
M	Mountain States Mortgage Center, Inc.	226,415,744	2,705	8,760,026	121	4,463,127	1,514,654	59	22	21
M	Nationwide Advantage Mortgage Company	964,646	19	60,568	1	0	0	0	0	0
M	Neighborhood Lending Services, Inc.	35,575,379	510	417,271	7	106,300	170,000	4	2	0
M	New Century Mortgage Corporation	0	0	0	0	197,653	90,961	5	1	0
M	New State Mortgage, LLC	666,139,559	4,860	6,950,235	57	1,919,483	0	11	0	0
M	Northview Mortgage, LLC	5,713,902	38	0	0	0	0	0	0	0
M	NoteWorld Servicing Center	0	0	0	0	0	0	0	0	0
M	NovaStar Mortgage, Inc.	4,071,732	36	0	0	0	0	0	0	0
M	Ocwen Loan Servicing, LLC	212,566,135	1,502	3,815,312	36	3,786,249	736,063	30	7	19
M	Opteum Financial Services, LLC	0	0	0	0	0	0	0	0	0
M	Origen Servicing, Inc.	5,434,945	29	0	0	0	0	0	0	0
M	PHH Mortgage Services	0	0	0	0	0	0	0	0	0
M	Premium Capital Funding, LLC	0	0	0	0	0	0	0	0	0
M	Primary Capital Advisors, LC	0	0	0	0	0	0	0	0	0
M	Provident Funding Group, Inc.	979,480,284	5,026	398,626	2	493,095	0	3	0	2
M	Quest Asset Management, Inc.	0	0	0	0	0	0	0	0	0
M	Real Estate Mortgage Network, Inc.	0	0	0	0	0	0	0	0	0
M	River Valley Mortgage Corp.	270,000	2	0	0	0	0	0	0	0
M	Sallie Mae Home Loans, Inc.	0	0	0	0	0	0	0	0	0
M	Saxon Mortgage Services, Inc.	700,000	7	0	0	0	0	0	0	0
M	Select Portfolio Servicing, Inc.	760,472,986	5,493	40,700,969	338	16,852,110	3,099,750	122	38	106
M	SLM Financial Corporation	58,844,488,121	738,298	256,134,801	3,161	45,817,587	23,301,473	571	430	85
M	SN Servicing Corporation	0	0	0	0	0	0	0	0	0
M	Sunshine Mortgage Corporation	36,762,096	657	12,649,583	292	7,165,276	1,954,134	107	26	6
M	SunTrust Mortgage, Inc.	0	0	0	0	0	0	0	0	0
M	Taylor, Bean & Whitaker Mortgage Corporation	1,460,177,937	10,039	372,231	3	1,741,902	1,538,600	16	12	2
M	The Mortgage Savings Program	340,777,692	1,935	0	0	2,438,806	677,166	19	10	28
M	The Mortgage Service Center	0	0	0	0	0	0	0	0	0
M	The New York Mortgage Company, LLC	190,790,359	501	0	0	0	0	0	0	0
M	Trustcorp Mortgage Company	0	0	0	0	0	0	0	0	0
M	U. S. Mortgage	17,607,680	196	268,825	4	46,253	0	1	0	0
M	United Financial Mortgage Corp.	4,951,930	102	384,717	6	384,717	0	6	0	0
M	United Mortgage and Loan Investment, LLC	475,236,202	2,819	96,447	1	0	0	0	0	0
M	Universal Mortgage Corporation	6,802,770	253	5,355,054	181	214,031	140,636	6	2	0
M	UST Mortgage Company	281,456,868	1,941	2,159,832	15	734,050	151,905	5	1	1
M	Vanguard Banc, Inc.	4,400,000	3	0	0	0	0	0	0	3
M	Washtenaw Mortgage Company	0	0	0	0	0	0	0	0	0
M	Wendover Financial Services Corporation	163,647,367	1,107	832,821	6	559,561	49,500	4	1	0
M		18,712,862	189	4,752,179	85	1,481,642	419,494	18	5	0

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Institution Type	1 (A) Dollar Amount of loans	1 (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated After 12/31/2002 As Reported in #3	Loans With Rate Greater 10% As Reported in #3	
M Wilshire Credit Corporation	298,598,510	4,544	35,248,475	529	19,082,825	6,336,000	240	85	155	29	
M WMC Mortgage Corp.	177,978,640	1,223	3,262,575	43	631,844	341,321	8	7	0	10	
	119	126,524,308,776	1,221,301	1,155,090,910	11,125	484,602,954	129,238,914	4,468	1,574	1,414	771

DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

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ENTITIES FAILING TO FILE

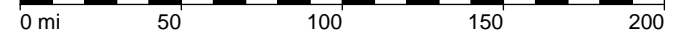
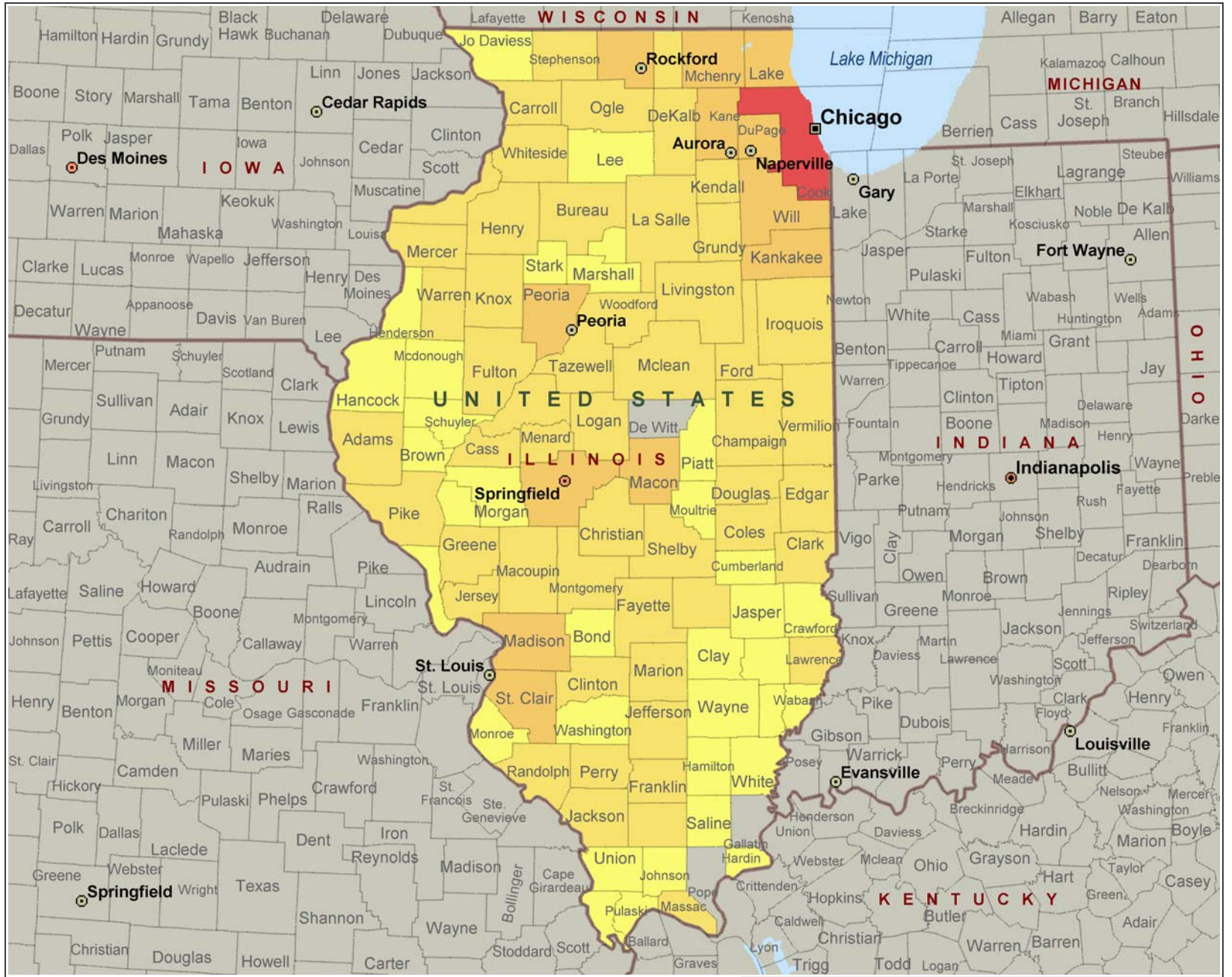
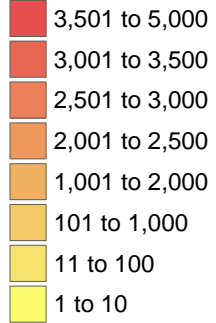
DEFAULT AND FORECLOSURE REPORT JULY 1, 2004 - DECEMBER 31, 2004

S	Alpine Bank of Illinois	Rockford	IL							
M	AMC Mortgage Corp.	Jacksonville	FL							
S	Area Bank	Rosiclare	IL							
S	Bank & Trust Company	Litchfield	IL							
S	Bank of Dwight	Dwight	IL							
S	Bank of Yates City	Yates City	IL							
S	Farmers State Bank of Alto Pass, IL	Alto Pass	IL							
S	First State Bank of Dix	Dix	IL							
S	First Trust & Savings Bank of Albany, Illinois	Albany	IL							
M	Franklin Mortgage Funding	Southfield	MI							
M	HomeComings Financial Network, Inc.	Minneapolis	MN							
S	Kent Bank	Kent	IL							
M	Lake Mortgage Company, Inc.	Merrillville	IN							
M	Metwest Mortgage Services, Inc.	Spokane	WA							
S	Midwest Bank and Trust Company	Elmwood Park	IL							
M	Mortgage Clearing Corporation	Tulsa	OK							
S	Pan American Bank	Chicago	IL							
S	Port Byron State Bank	Port Byron	IL							
M	PSB Lending Corp.	Plano	TX							
M	ResMAE Mortgage Corporation	Brea	CA							
S	Rockford Bank and Trust Company	Rockford	IL							
M	Specialized Loan Servicing, LLC	Highlands Ranch	CO							
S	State Bank of Paw Paw	Paw Paw	IL							
M	Sterling Capital Mortgage Company	Houston	TX							
S	The Bank of Carbondale	Carbondale	IL							
M	Tribeca Lending Corp.	New York	NY							
M	World Wide Financial Services	Southfield	MI							

APPENDIX B

Illinois Foreclosures by County

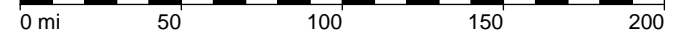
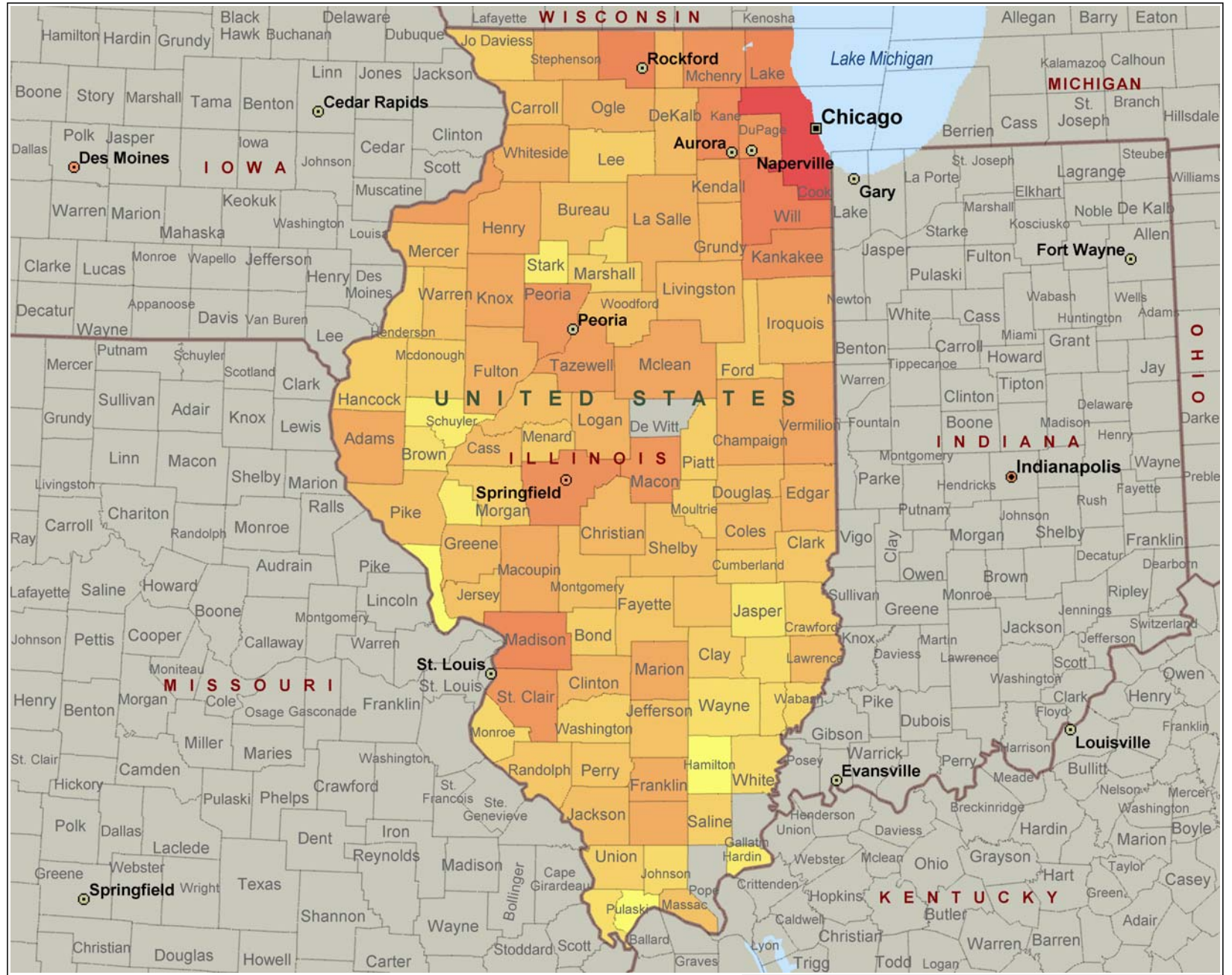
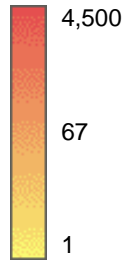
Foreclosures by County



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Illinois Foreclosures by County

Foreclosures by County



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Foreclosures by County

County	Foreclosures	County	Foreclosures
Adams	49	Livingston	24
Alexander	4	Logan	30
Bond	9	Macon	118
Boone	33	Macoupin	49
Brown	4	Madison	241
Bureau	18	Marion	49
Calhoun	1	Marshall	8
Carroll	19	Mason	17
Cass	23	Massac	16
Champaign	41	McDonough	10
Christian	26	McHenry	146
Clark	14	McLean	57
Clay	10	Menard	11
Clinton	24	Mercer	18
Coles	23	Monroe	6
Cook	4296	Montgomery	19
Crawford	10	Morgan	10
Cumberland	9	Moultrie	9
De Witt	0	Ogle	37
DeKalb	22	Peoria	121
Douglas	20	Perry	14
DuPage	124	Piatt	10
Edgar	33	Pike	18
Edwards	5	Pope	0
Effingham	16	Pulaski	1
Fayette	14	Putnam	5
Ford	12	Randolph	14
Franklin	44	Richland	5
Fulton	30	Rock Island	88
Gallatin	0	Saline	8
Greene	21	Sangamon	184
Grundy	31	Schuyler	2
Hamilton	1	Scott	2
Hancock	9	Shelby	18
Hardin	2	St. Clair	117
Henderson	8	Stark	2
Henry	41	Stephenson	40
Iroquois	22	Tazewell	86
Jackson	18	Union	8
Jasper	3	Vermilion	65
Jefferson	15	Wabash	6
Jersey	16	Warren	15
Jo Daviess	9	Washington	8
Johnson	5	Wayne	4
Kane	210	White	5
Kankakee	159	Whiteside	37
Kendall	40	Will	431
Knox	54	Williamson	43
La Salle	37	Winnebago	308
Lake	303	Woodford	19
Lawrence	23		
Lee	10		

Foreclosures by Zip Code

City	County	Zip	State	Loans Foreclosed	City	County	Zip	State	Loans Foreclosed
CAMP POINT	Adams	62320	IL	4	GOLDEN	Adams	62339	IL	1
LIBERTY	Adams	62347	IL	1	MENDON	Adams	62351	IL	1
PAYSON	Adams	62360	IL	5	QUINCY	Adams	62301	IL	33
QUINCY	Adams	62305	IL	1	URSA	Adams	62376	IL	2
CAIRO	Alexander	62914	IL	2	TAMMS	Alexander	62988	IL	2
THEBES	Alexander	62990	IL	1	GREENVILLE	Bond	62246	IL	5
POCAHONTAS	Bond	62275	IL	2	SORENTO	Bond	62086	IL	2
BELVIDERE	Boone	61008	IL	20	CAPRON	Boone	61012	IL	5
GARDEN PRAIRIE	Boone	61038	IL	1	POPLAR GROVE	Boone	61065	IL	12
MOUNT STERLING	Brown	62353	IL	3	VERSAILLES	Brown	62378	IL	2
DEPUE	Bureau	61322	IL	1	DOVER	Bureau	61323	IL	2
LA MOILLE	Bureau	61330	IL	3	MANLIUS	Bureau	61338	IL	1
PRINCETON	Bureau	61356	IL	5	SHEFFIELD	Bureau	61361	IL	2
SPRING VALLEY	Bureau	61362	IL	4	TISKILWA	Bureau	61368	IL	1
WALNUT	Bureau	61376	IL	2	WYANET	Bureau	61379	IL	1
HARDIN	Calhoun	62047	IL	1	CHADWICK	Carroll	61014	IL	1
LANARK	Carroll	61046	IL	2	MILLEDGEVILLE	Carroll	61051	IL	6
MOUNT CARROLL	Carroll	61053	IL	4	SAVANNA	Carroll	61074	IL	9
BEARDSTOWN	Cass	62618	IL	16	CHANDLERVILLE	Cass	62627	IL	4
VIRGINIA	Cass	62691	IL	3	BROADLANDS	Champaign	61816	IL	1
CHAMPAIGN	Champaign	61820	IL	7	CHAMPAIGN	Champaign	61821	IL	7
DEWEY	Champaign	61840	IL	2	FISHER	Champaign	61843	IL	2
GIFFORD	Champaign	61847	IL	1	HOMER	Champaign	61849	IL	1
LUDLOW	Champaign	60949	IL	2	MAHOMET	Champaign	61853	IL	2
RANTOUL	Champaign	61866	IL	13	SAINT JOSEPH	Champaign	61873	IL	4
THOMASBORO	Champaign	61878	IL	1	TOLONO	Champaign	61880	IL	2
URBANA	Champaign	61801	IL	4	URBANA	Champaign	61802	IL	2
ASSUMPTION	Christian	62510	IL	1	EDINBURG	Christian	62531	IL	1

City	County	Zip	State	Loans Foreclosed
KINCAID	Christian	62540	IL	1
MOWEAQUA	Christian	62550	IL	3
PANA	Christian	62557	IL	8
TAYLORVILLE	Christian	62568	IL	13
CASEY	Clark	62420	IL	5
MARSHALL	Clark	62441	IL	6
WESTFIELD	Clark	62474	IL	1
FLORA	Clay	62839	IL	5
ALBERS	Clinton	62215	IL	3
BECKEMEYER	Clinton	62219	IL	2
CARLYLE	Clinton	62231	IL	7
HOFFMAN	Clinton	62250	IL	2
ASHMORE	Coles	61912	IL	2
MATTOON	Coles	61938	IL	12
ALSIP	Cook	60803	IL	12
ARLINGTON HEIGHTS	Cook	60005	IL	2
BERKELEY	Cook	60163	IL	5
BLUE ISLAND	Cook	60406	IL	21
BROADVIEW	Cook	60155	IL	10
BURBANK	Cook	60459	IL	12
CHICAGO	Cook	60601	IL	42
CHICAGO	Cook	60605	IL	11
CHICAGO	Cook	60607	IL	18
CHICAGO	Cook	60609	IL	106
CHICAGO	Cook	60611	IL	12
CHICAGO	Cook	60613	IL	16
CHICAGO	Cook	60615	IL	43
CHICAGO	Cook	60617	IL	184
CHICAGO	Cook	60619	IL	163
CHICAGO	Cook	60621	IL	114
CHICAGO	Cook	60623	IL	68

City	County	Zip	State	Loans Foreclosed
MOUNT AUBURN	Christian	62547	IL	1
OWANECO	Christian	62555	IL	1
STONINGTON	Christian	62567	IL	1
TOVEY	Christian	62570	IL	1
DENNISON	Clark	62423	IL	1
MARTINSVILLE	Clark	62442	IL	3
CLAY CITY	Clay	62824	IL	3
LOUISVILLE	Clay	62858	IL	1
BARTELSON	Clinton	62218	IL	1
BREESE	Clinton	62230	IL	2
GERMANTOWN	Clinton	62245	IL	1
NEW BADEN	Clinton	62265	IL	1
CHARLESTON	Coles	61920	IL	14
OAKLAND	Coles	61943	IL	1
ARLINGTON HEIGHTS	Cook	60004	IL	11
BELLWOOD	Cook	60104	IL	44
BERWYN	Cook	60402	IL	41
BRIDGEVIEW	Cook	60455	IL	2
BROOKFIELD	Cook	60513	IL	5
CALUMET CITY	Cook	60409	IL	110
CHICAGO	Cook	60602	IL	2
CHICAGO	Cook	60606	IL	4
CHICAGO	Cook	60608	IL	20
CHICAGO	Cook	60610	IL	22
CHICAGO	Cook	60612	IL	39
CHICAGO	Cook	60614	IL	11
CHICAGO	Cook	60616	IL	17
CHICAGO	Cook	60618	IL	27
CHICAGO	Cook	60620	IL	194
CHICAGO	Cook	60622	IL	25
CHICAGO	Cook	60624	IL	74

City	County	Zip	State	Loans Foreclosed
CHICAGO	Cook	60625	IL	16
CHICAGO	Cook	60628	IL	308
CHICAGO	Cook	60630	IL	12
CHICAGO	Cook	60632	IL	29
CHICAGO	Cook	60634	IL	38
CHICAGO	Cook	60637	IL	92
CHICAGO	Cook	60639	IL	53
CHICAGO	Cook	60641	IL	28
CHICAGO	Cook	60644	IL	104
CHICAGO	Cook	60646	IL	5
CHICAGO	Cook	60649	IL	76
CHICAGO	Cook	60652	IL	73
CHICAGO	Cook	60655	IL	15
CHICAGO	Cook	60657	IL	16
CHICAGO	Cook	60660	IL	21
CHICAGO	Cook	60664	IL	1
CHICAGO HEIGHTS	Cook	60411	IL	144
CICERO	Cook	60804	IL	43
DES PLAINES	Cook	60016	IL	14
DOLTON	Cook	60419	IL	109
ELMWOOD PARK	Cook	60707	IL	16
EVANSTON	Cook	60202	IL	11
FLOSSMOOR	Cook	60422	IL	22
FRANKLIN PARK	Cook	60131	IL	8
GLENWOOD	Cook	60425	IL	31
HARVEY	Cook	60426	IL	214
HAZEL CREST	Cook	60429	IL	55
HILLSIDE	Cook	60162	IL	8
HOMWOOD	Cook	60430	IL	28
LA GRANGE	Cook	60525	IL	6
LANSING	Cook	60438	IL	22

City	County	Zip	State	Loans Foreclosed
CHICAGO	Cook	60626	IL	14
CHICAGO	Cook	60629	IL	102
CHICAGO	Cook	60631	IL	6
CHICAGO	Cook	60633	IL	23
CHICAGO	Cook	60636	IL	221
CHICAGO	Cook	60638	IL	31
CHICAGO	Cook	60640	IL	13
CHICAGO	Cook	60643	IL	153
CHICAGO	Cook	60645	IL	21
CHICAGO	Cook	60647	IL	21
CHICAGO	Cook	60651	IL	119
CHICAGO	Cook	60653	IL	42
CHICAGO	Cook	60656	IL	10
CHICAGO	Cook	60659	IL	18
CHICAGO	Cook	60661	IL	2
CHICAGO	Cook	60680	IL	1
CHICAGO RIDGE	Cook	60415	IL	3
COUNTRY CLUB HILLS	Cook	60478	IL	96
DES PLAINES	Cook	60018	IL	7
ELK GROVE VILLAGE	Cook	60007	IL	10
EVANSTON	Cook	60201	IL	7
EVERGREEN PARK	Cook	60805	IL	9
FOREST PARK	Cook	60130	IL	2
GLENVIEW	Cook	60025	IL	12
HANOVER PARK	Cook	60133	IL	12
HARWOOD HEIGHTS	Cook	60706	IL	3
HICKORY HILLS	Cook	60457	IL	6
HOMETOWN	Cook	60456	IL	4
JUSTICE	Cook	60458	IL	5
LA GRANGE PARK	Cook	60526	IL	4
LEMONT	Cook	60439	IL	7

City	County	Zip	State	Loans Foreclosed
LINCOLNWOOD	Cook	60712	IL	5
MATTESON	Cook	60443	IL	47
MELROSE PARK	Cook	60160	IL	7
MIDLOTHIAN	Cook	60445	IL	23
MOUNT PROSPECT	Cook	60056	IL	10
NORTHBROOK	Cook	60062	IL	11
OAK LAWN	Cook	60453	IL	37
OAK PARK	Cook	60304	IL	7
ORLAND PARK	Cook	60462	IL	8
PALATINE	Cook	60067	IL	14
PALOS HEIGHTS	Cook	60463	IL	5
PALOS PARK	Cook	60464	IL	4
PARK RIDGE	Cook	60068	IL	10
PROSPECT HEIGHTS	Cook	60070	IL	7
RIVER FOREST	Cook	60305	IL	3
RIVERDALE	Cook	60827	IL	54
ROBBINS	Cook	60472	IL	15
SCHAUMBURG	Cook	60173	IL	4
SCHAUMBURG	Cook	60194	IL	11
SCHILLER PARK	Cook	60176	IL	6
SKOKIE	Cook	60077	IL	7
STEGER	Cook	60475	IL	16
STREAMWOOD	Cook	60107	IL	28
THORNTON	Cook	60476	IL	3
WESTCHESTER	Cook	60154	IL	16
WHEELING	Cook	60090	IL	6
WILMETTE	Cook	60091	IL	2
WORTH	Cook	60482	IL	12
OBLONG	Crawford	62449	IL	5
GREENUP	Cumberland	62428	IL	3
TOLEDO	Cumberland	62468	IL	2

City	County	Zip	State	Loans Foreclosed
LYONS	Cook	60534	IL	4
MAYWOOD	Cook	60153	IL	84
MELROSE PARK	Cook	60164	IL	14
MORTON GROVE	Cook	60053	IL	9
NILES	Cook	60714	IL	4
OAK FOREST	Cook	60452	IL	25
OAK PARK	Cook	60302	IL	14
OLYMPIA FIELDS	Cook	60461	IL	21
ORLAND PARK	Cook	60467	IL	4
PALATINE	Cook	60074	IL	7
PALOS HILLS	Cook	60465	IL	5
PARK FOREST	Cook	60466	IL	81
POSEN	Cook	60469	IL	6
RIGHTON PARK	Cook	60471	IL	62
RIVER GROVE	Cook	60171	IL	6
RIVERSIDE	Cook	60546	IL	2
ROLLING MEADOWS	Cook	60008	IL	5
SCHAUMBURG	Cook	60193	IL	14
SCHAUMBURG	Cook	60195	IL	14
SKOKIE	Cook	60076	IL	10
SOUTH HOLLAND	Cook	60473	IL	74
STONE PARK	Cook	60165	IL	1
SUMMIT ARGO	Cook	60501	IL	6
TINLEY PARK	Cook	60477	IL	33
WESTERN SPRINGS	Cook	60558	IL	1
WILLOW SPRINGS	Cook	60480	IL	1
WINNETKA	Cook	60093	IL	4
FLAT ROCK	Crawford	62427	IL	1
ROBINSON	Crawford	62454	IL	6
NEOGA	Cumberland	62447	IL	6
CLINTON	De Witt	61727	IL	4

City	County	Zip	State	Loans Foreclosed
FARMER CITY	De Witt	61842	IL	3
WAYNESVILLE	De Witt	61778	IL	1
DEKALB	DeKalb	60115	IL	7
KINGSTON	DeKalb	60145	IL	5
MALTA	DeKalb	60150	IL	2
SHABBONA	DeKalb	60550	IL	3
SYCAMORE	DeKalb	60178	IL	9
ARTHUR	Douglas	61911	IL	4
CAMARGO	Douglas	61919	IL	2
NEWMAN	Douglas	61942	IL	2
VILLA GROVE	Douglas	61956	IL	2
AURORA	DuPage	60504	IL	34
BENSENVILLE	DuPage	60106	IL	5
CAROL STREAM	DuPage	60125	IL	1
CLARENDON HILLS	DuPage	60514	IL	6
DOWNERS GROVE	DuPage	60515	IL	9
ELMHURST	DuPage	60126	IL	4
GLENDALE HEIGHTS	DuPage	60139	IL	24
ITASCA	DuPage	60143	IL	3
LOMBARD	DuPage	60148	IL	18
NAPERVILLE	DuPage	60540	IL	2
NAPERVILLE	DuPage	60565	IL	9
ROSELLE	DuPage	60172	IL	4
WARRENVILLE	DuPage	60555	IL	6
WEST CHICAGO	DuPage	60185	IL	17
WESTMONT	DuPage	60559	IL	7
WILLOWBROOK	DuPage	60527	IL	6
WOOD DALE	DuPage	60191	IL	5
BROCTON	Edgar	61917	IL	5
HUME	Edgar	61932	IL	1
METCALF	Edgar	61940	IL	1

City	County	Zip	State	Loans Foreclosed
WAPELLA	De Witt	61777	IL	1
CORTLAND	DeKalb	60112	IL	2
GENOA	DeKalb	60135	IL	1
KIRKLAND	DeKalb	60146	IL	1
SANDWICH	DeKalb	60548	IL	6
SOMONAUK	DeKalb	60552	IL	2
ARCOLA	Douglas	61910	IL	2
ATWOOD	Douglas	61913	IL	5
HINDSBORO	Douglas	61930	IL	1
TUSCOLA	Douglas	61953	IL	5
ADDISON	DuPage	60101	IL	6
BARTLETT	DuPage	60103	IL	35
BLOOMINGDALE	DuPage	60108	IL	6
CAROL STREAM	DuPage	60188	IL	21
DARIEN	DuPage	60561	IL	7
DOWNERS GROVE	DuPage	60516	IL	6
GLEN ELLYN	DuPage	60137	IL	13
HINSDALE	DuPage	60521	IL	8
LISLE	DuPage	60532	IL	5
MEDINAH	DuPage	60157	IL	2
NAPERVILLE	DuPage	60563	IL	10
OAK BROOK	DuPage	60523	IL	3
VILLA PARK	DuPage	60181	IL	12
WAYNE	DuPage	60184	IL	2
WEST CHICAGO	DuPage	60186	IL	1
WHEATON	DuPage	60187	IL	19
WINFIELD	DuPage	60190	IL	3
WOODRIDGE	DuPage	60517	IL	12
CHRISMAN	Edgar	61924	IL	3
KANSAS	Edgar	61933	IL	3
PARIS	Edgar	61944	IL	22

City	County	Zip	State	Loans Foreclosed
ALBION	Edwards	62806	IL	4
BEECHER CITY	Effingham	62414	IL	1
EFFINGHAM	Effingham	62401	IL	8
WATSON	Effingham	62473	IL	1
HAGARSTOWN	Fayette	62247	IL	1
SAINT PETER	Fayette	62880	IL	1
VANDALIA	Fayette	62471	IL	10
KEMPTON	Ford	60946	IL	1
PIPER CITY	Ford	60959	IL	2
BENTON	Franklin	62812	IL	14
MULKEYTOWN	Franklin	62865	IL	1
THOMPSONVILLE	Franklin	62890	IL	1
ZEIGLER	Franklin	62999	IL	1
CANTON	Fulton	61520	IL	22
FARMINGTON	Fulton	61531	IL	1
IPAVA	Fulton	61441	IL	2
LONDON MILLS	Fulton	61544	IL	3
SAINT DAVID	Fulton	61563	IL	1
NEW HAVEN	Gallatin	62867	IL	1
CARROLLTON	Greene	62016	IL	5
GREENFIELD	Greene	62044	IL	2
PATTERSON	Greene	62078	IL	2
ROODHOUSE	Greene	62082	IL	2
BRACEVILLE	Grundy	60407	IL	1
GARDNER	Grundy	60424	IL	4
MINOOKA	Grundy	60447	IL	4
SOUTH WILMINGTON	Grundy	60474	IL	4
CARTHAGE	Hancock	62321	IL	1
LA HARPE	Hancock	61450	IL	2
ELIZABETHTOWN	Hardin	62931	IL	2
OQUAWKA	Henderson	61469	IL	5

City	County	Zip	State	Loans Foreclosed
ALTAMONT	Effingham	62411	IL	7
DIETERICH	Effingham	62424	IL	2
MASON	Effingham	62443	IL	1
BROWNSTOWN	Fayette	62418	IL	2
RAMSEY	Fayette	62080	IL	1
SHOBONIER	Fayette	62885	IL	1
GIBSON CITY	Ford	60936	IL	2
PAXTON	Ford	60957	IL	6
ROBERTS	Ford	60962	IL	2
CHRISTOPHER	Franklin	62822	IL	1
SESSER	Franklin	62884	IL	6
WEST FRANKFORT	Franklin	62896	IL	21
ASTORIA	Fulton	61501	IL	3
DUNFERMLINE	Fulton	61524	IL	1
FIATT	Fulton	61433	IL	1
LEWISTOWN	Fulton	61542	IL	1
NORRIS	Fulton	61553	IL	4
SMITHFIELD	Fulton	61477	IL	1
RIDGWAY	Gallatin	62979	IL	1
ELDRED	Greene	62027	IL	2
KANE	Greene	62054	IL	4
ROCKBRIDGE	Greene	62081	IL	2
WHITE HALL	Greene	62092	IL	2
COAL CITY	Grundy	60416	IL	8
MAZON	Grundy	60444	IL	1
MORRIS	Grundy	60450	IL	12
MC LEANSBORO	Hamilton	62859	IL	2
HAMILTON	Hancock	62341	IL	5
NAUVOO	Hancock	62354	IL	2
GLADSTONE	Henderson	61437	IL	1
STRONGHURST	Henderson	61480	IL	2

City	County	Zip	State	Loans Foreclosed	City	County	Zip	State	Loans Foreclosed
ALPHA	Henry	61413	IL	2	ANDOVER	Henry	61233	IL	2
ANNAWAN	Henry	61234	IL	2	ATKINSON	Henry	61235	IL	4
CAMBRIDGE	Henry	61238	IL	6	COLONA	Henry	61241	IL	10
GALVA	Henry	61434	IL	6	GENESE0	Henry	61254	IL	6
KEWANEE	Henry	61443	IL	13	ORION	Henry	61273	IL	1
CISSNA PARK	Iroquois	60924	IL	1	DANFORTH	Iroquois	60930	IL	1
DONOVAN	Iroquois	60931	IL	1	GILMAN	Iroquois	60938	IL	2
MILFORD	Iroquois	60953	IL	7	ONARGA	Iroquois	60955	IL	2
PAPINEAU	Iroquois	60956	IL	1	WATSEKA	Iroquois	60970	IL	12
WOODLAND	Iroquois	60974	IL	1	CARBONDALE	Jackson	62901	IL	6
CARBONDALE	Jackson	62902	IL	1	DE SOTO	Jackson	62924	IL	2
DOWELL	Jackson	62927	IL	1	ELKVILLE	Jackson	62932	IL	2
GRAND TOWER	Jackson	62942	IL	1	MAKANDA	Jackson	62958	IL	1
MURPHYSBORO	Jackson	62966	IL	8	NEWTON	Jasper	62448	IL	2
WHEELER	Jasper	62479	IL	1	MOUNT VERNON	Jefferson	62864	IL	16
DOW	Jersey	62022	IL	1	FIELDON	Jersey	62031	IL	2
GRAFTON	Jersey	62037	IL	4	JERSEYVILLE	Jersey	62052	IL	8
MEDORA	Jersey	62063	IL	1	EAST DUBUQUE	Jo Daviess	61025	IL	3
GALENA	Jo Daviess	61036	IL	3	HANOVER	Jo Daviess	61041	IL	1
STOCKTON	Jo Daviess	61085	IL	5	BOLES	Johnson	62909	IL	1
GOREVILLE	Johnson	62939	IL	1	GRANTSBURG	Johnson	62943	IL	2
VIENNA	Johnson	62995	IL	2	AURORA	Kane	60505	IL	46
AURORA	Kane	60506	IL	44	BATAVIA	Kane	60510	IL	6
BIG ROCK	Kane	60511	IL	2	BURLINGTON	Kane	60109	IL	1
CARPENTERSVILLE	Kane	60110	IL	27	DUNDEE	Kane	60118	IL	2
ELBURN	Kane	60119	IL	3	ELGIN	Kane	60120	IL	31
ELGIN	Kane	60123	IL	29	GENEVA	Kane	60134	IL	7
GILBERTS	Kane	60136	IL	1	HAMPSHIRE	Kane	60140	IL	4
KANEVILLE	Kane	60144	IL	1	LAFOX	Kane	60147	IL	1
MAPLE PARK	Kane	60151	IL	2	NORTH AURORA	Kane	60542	IL	5
SAINT CHARLES	Kane	60174	IL	8	SAINT CHARLES	Kane	60175	IL	9

City	County	Zip	State	Loans Foreclosed
SOUTH ELGIN	Kane	60177	IL	15
AROMA PARK	Kankakee	60910	IL	1
BOURBONNAIS	Kankakee	60914	IL	12
ESSEX	Kankakee	60935	IL	1
HERSCHER	Kankakee	60941	IL	1
KANKAKEE	Kankakee	60901	IL	123
MOMENCE	Kankakee	60954	IL	12
SAINT ANNE	Kankakee	60964	IL	7
NEWARK	Kendall	60541	IL	3
PLANO	Kendall	60545	IL	4
ABINGDON	Knox	61410	IL	12
DAHINDA	Knox	61428	IL	1
GALESBURG	Knox	61401	IL	47
HENDERSON	Knox	61439	IL	1
ONEIDA	Knox	61467	IL	1
YATES CITY	Knox	61572	IL	1
GRAND RIDGE	La Salle	61325	IL	1
LELAND	La Salle	60531	IL	3
MARSEILLES	La Salle	61341	IL	12
OGLESBY	La Salle	61348	IL	2
PERU	La Salle	61354	IL	6
SENECA	La Salle	61360	IL	2
STREATOR	La Salle	61364	IL	14
TROY GROVE	La Salle	61372	IL	1
BARRINGTON	Lake	60010	IL	23
DEERFIELD	Lake	60015	IL	10
GRAYSLAKE	Lake	60030	IL	15
HIGHLAND PARK	Lake	60035	IL	15
INGLESIDE	Lake	60041	IL	6
LAKE BLUFF	Lake	60044	IL	2
LAKE VILLA	Lake	60046	IL	19

City	County	Zip	State	Loans Foreclosed
SUGAR GROVE	Kane	60554	IL	4
BONFIELD	Kankakee	60913	IL	3
BRADLEY	Kankakee	60915	IL	9
GRANT PARK	Kankakee	60940	IL	2
HOPKINS PARK	Kankakee	60944	IL	1
MANTENO	Kankakee	60950	IL	10
REDDICK	Kankakee	60961	IL	1
MONTGOMERY	Kendall	60538	IL	18
OSWEGO	Kendall	60543	IL	18
YORKVILLE	Kendall	60560	IL	6
ALTONA	Knox	61414	IL	2
EAST GALESBURG	Knox	61430	IL	1
GILSON	Knox	61436	IL	2
KNOXVILLE	Knox	61448	IL	1
WILLIAMSFIELD	Knox	61489	IL	3
EARLVILLE	La Salle	60518	IL	5
LA SALLE	La Salle	61301	IL	19
LOSTANT	La Salle	61334	IL	1
MENDOTA	La Salle	61342	IL	2
OTTAWA	La Salle	61350	IL	16
RANSOM	La Salle	60470	IL	2
SHERIDAN	La Salle	60551	IL	3
TRIUMPH	La Salle	61371	IL	2
ANTIOCH	Lake	60002	IL	12
BUFFALO GROVE	Lake	60089	IL	7
FOX LAKE	Lake	60020	IL	9
GURNEE	Lake	60031	IL	8
HIGHWOOD	Lake	60040	IL	4
ISLAND LAKE	Lake	60042	IL	3
LAKE FOREST	Lake	60045	IL	2
LAKE ZURICH	Lake	60047	IL	12

City	County	Zip	State	Loans Foreclosed
LIBERTYVILLE	Lake	60048	IL	5
MUNDELEIN	Lake	60060	IL	13
ROUND LAKE	Lake	60073	IL	44
WADSWORTH	Lake	60083	IL	2
WAUKEGAN	Lake	60085	IL	32
WINTHROP HARBOR	Lake	60096	IL	4
BRIDGEPORT	Lawrence	62417	IL	7
SAINT FRANCISVILLE	Lawrence	62460	IL	1
ASHTON	Lee	61006	IL	2
ELDENA	Lee	61324	IL	1
PAW PAW	Lee	61353	IL	1
ANCONA	Livingston	61311	IL	1
CORNELL	Livingston	61319	IL	1
FAIRBURY	Livingston	61739	IL	2
LONG POINT	Livingston	61333	IL	1
PONTIAC	Livingston	61764	IL	7
LINCOLN	Logan	62656	IL	28
ARGENTA	Macon	62501	IL	2
DECATUR	Macon	62522	IL	25
DECATUR	Macon	62526	IL	45
FORSYTH	Macon	62535	IL	2
MAROA	Macon	61756	IL	2
WARRENSBURG	Macon	62573	IL	2
BRIGHTON	Macoupin	62012	IL	8
CARLINVILLE	Macoupin	62626	IL	6
GILLESPIE	Macoupin	62033	IL	10
MOUNT OLIVE	Macoupin	62069	IL	4
SCOTTVILLE	Macoupin	62683	IL	1
STAUNTON	Macoupin	62088	IL	7
WILSONVILLE	Macoupin	62093	IL	1
ALTON	Madison	62002	IL	32

City	County	Zip	State	Loans Foreclosed
LINCOLNSHIRE	Lake	60069	IL	1
NORTH CHICAGO	Lake	60064	IL	26
VERNON HILLS	Lake	60061	IL	6
WAUCONDA	Lake	60084	IL	5
WAUKEGAN	Lake	60087	IL	21
ZION	Lake	60099	IL	35
LAWRENCEVILLE	Lawrence	62439	IL	9
SUMNER	Lawrence	62466	IL	5
DIXON	Lee	61021	IL	7
LEE	Lee	60530	IL	1
WEST BROOKLYN	Lee	61378	IL	1
CHATSWORTH	Livingston	60921	IL	1
DWIGHT	Livingston	60420	IL	7
FLANAGAN	Livingston	61740	IL	3
ODELL	Livingston	60460	IL	4
ATLANTA	Logan	61723	IL	2
MOUNT PULASKI	Logan	62548	IL	2
DECATUR	Macon	62521	IL	54
DECATUR	Macon	62525	IL	4
ELWIN	Macon	62532	IL	1
MACON	Macon	62544	IL	1
MT ZION	Macon	62549	IL	6
BENLD	Macoupin	62009	IL	4
BUNKER HILL	Macoupin	62014	IL	3
CHESTERFIELD	Macoupin	62630	IL	2
GIRARD	Macoupin	62640	IL	8
PALMYRA	Macoupin	62674	IL	4
SHIPMAN	Macoupin	62685	IL	1
VIRDEN	Macoupin	62690	IL	5
ALHAMBRA	Madison	62001	IL	3
BETHALTO	Madison	62010	IL	14

City	County	Zip	State	Loans Foreclosed
COLLINSVILLE	Madison	62234	IL	41
EAST ALTON	Madison	62024	IL	10
EDWARDSVILLE	Madison	62026	IL	1
GODFREY	Madison	62035	IL	8
HIGHLAND	Madison	62249	IL	10
MARINE	Madison	62061	IL	2
MORO	Madison	62067	IL	5
ROXANA	Madison	62084	IL	1
SOUTH ROXANA	Madison	62087	IL	4
VENICE	Madison	62090	IL	1
WORDEN	Madison	62097	IL	1
KELL	Marion	62853	IL	1
ODIN	Marion	62870	IL	2
SALEM	Marion	62881	IL	24
WALNUT HILL	Marion	62893	IL	1
TOLUCA	Marshall	61369	IL	1
WASHBURN	Marshall	61570	IL	3
HAVANA	Mason	62644	IL	4
MANITO	Mason	61546	IL	12
BROOKPORT	Massac	62910	IL	2
ADAIR	McDonough	61411	IL	1
GOOD HOPE	McDonough	61438	IL	1
TENNESSEE	McDonough	62374	IL	1
CARY	McHenry	60013	IL	18
CRYSTAL LAKE	McHenry	60014	IL	22
HARVARD	McHenry	60033	IL	12
LAKE IN THE HILLS	McHenry	60156	IL	14
MCHENRY	McHenry	60050	IL	31
RICHMOND	McHenry	60071	IL	3
WONDER LAKE	McHenry	60097	IL	20
BELLFLOWER	McLean	61724	IL	1

City	County	Zip	State	Loans Foreclosed
COTTAGE HILLS	Madison	62018	IL	9
EDWARDSVILLE	Madison	62025	IL	18
GLEN CARBON	Madison	62034	IL	8
GRANITE CITY	Madison	62040	IL	71
MADISON	Madison	62060	IL	17
MARYVILLE	Madison	62062	IL	5
NEW DOUGLAS	Madison	62074	IL	3
SAINT JACOB	Madison	62281	IL	3
TROY	Madison	62294	IL	11
WOOD RIVER	Madison	62095	IL	18
CENTRALIA	Marion	62801	IL	24
KINMUNDY	Marion	62854	IL	1
PATOKA	Marion	62875	IL	1
SANDOVAL	Marion	62882	IL	5
HENRY	Marshall	61537	IL	1
VARNA	Marshall	61375	IL	3
WENONA	Marshall	61377	IL	2
KILBOURNE	Mason	62655	IL	1
SAN JOSE	Mason	62682	IL	2
METROPOLIS	Massac	62960	IL	14
COLCHESTER	McDonough	62326	IL	2
MACOMB	McDonough	61455	IL	8
ALGONQUIN	McHenry	60102	IL	14
CRYSTAL LAKE	McHenry	60012	IL	3
FOX RIVER GROVE	McHenry	60021	IL	3
HUNTLEY	McHenry	60142	IL	3
MARENGO	McHenry	60152	IL	3
MCHENRY	McHenry	60051	IL	5
SPRING GROVE	McHenry	60081	IL	5
WOODSTOCK	McHenry	60098	IL	11
BLOOMINGTON	McLean	61701	IL	23

City	County	Zip	State	Loans Foreclosed
BLOOMINGTON	McLean	61704	IL	17
CHENOA	McLean	61726	IL	3
DANVERS	McLean	61732	IL	2
HEYWORTH	McLean	61745	IL	1
LEXINGTON	McLean	61753	IL	4
NORMAL	McLean	61761	IL	9
STANFORD	McLean	61774	IL	6
GREENVIEW	Menard	62642	IL	1
TALLULA	Menard	62688	IL	1
ALEXIS	Mercer	61412	IL	1
KEITHSBURG	Mercer	61442	IL	5
NEW BOSTON	Mercer	61272	IL	4
SHERRARD	Mercer	61281	IL	2
COLUMBIA	Monroe	62236	IL	3
VALMEYER	Monroe	62295	IL	1
DONNELLSON	Montgomery	62019	IL	1
HARVEL	Montgomery	62538	IL	1
LITCHFIELD	Montgomery	62056	IL	7
WAGGONER	Montgomery	62572	IL	2
JACKSONVILLE	Morgan	62650	IL	12
DALTON CITY	Moultrie	61925	IL	1
SULLIVAN	Moultrie	61951	IL	3
CRESTON	Ogle	60113	IL	1
FORRESTON	Ogle	61030	IL	1
MOUNT MORRIS	Ogle	61054	IL	3
POLO	Ogle	61064	IL	4
STILLMAN VALLEY	Ogle	61084	IL	1
DUNLAP	Peoria	61525	IL	1
ELMWOOD	Peoria	61529	IL	3
HANNA CITY	Peoria	61536	IL	2
MOSSVILLE	Peoria	61552	IL	2

City	County	Zip	State	Loans Foreclosed
CARLOCK	McLean	61725	IL	1
COLFAX	McLean	61728	IL	1
DOWNS	McLean	61736	IL	2
HUDSON	McLean	61748	IL	1
MC LEAN	McLean	61754	IL	3
SAYBROOK	McLean	61770	IL	2
ATHENS	Menard	62613	IL	6
PETERSBURG	Menard	62675	IL	7
ALEDO	Mercer	61231	IL	1
JOY	Mercer	61260	IL	1
MATHERVILLE	Mercer	61263	IL	2
SEATON	Mercer	61476	IL	2
VIOLA	Mercer	61486	IL	4
FULTS	Monroe	62244	IL	1
WATERLOO	Monroe	62298	IL	4
FILLMORE	Montgomery	62032	IL	2
HILLSBORO	Montgomery	62049	IL	8
RAYMOND	Montgomery	62560	IL	1
WITT	Montgomery	62094	IL	2
BETHANY	Moultrie	61914	IL	1
LOVINGTON	Moultrie	61937	IL	3
BYRON	Ogle	61010	IL	9
DAVIS JUNCTION	Ogle	61020	IL	3
LEAF RIVER	Ogle	61047	IL	2
OREGON	Ogle	61061	IL	10
ROCHELLE	Ogle	61068	IL	12
CHILLICOTHE	Peoria	61523	IL	9
EDELSTEIN	Peoria	61526	IL	1
GLASFORD	Peoria	61533	IL	2
MAPLETON	Peoria	61547	IL	2
PEORIA	Peoria	61603	IL	27

City	County	Zip	State	Loans Foreclosed
PEORIA	Peoria	61604	IL	29
PEORIA	Peoria	61606	IL	8
PEORIA	Peoria	61614	IL	12
PEORIA HEIGHTS	Peoria	61616	IL	4
TRIVOLI	Peoria	61569	IL	1
PINCKNEYVILLE	Perry	62274	IL	6
CERRO GORDO	Piatt	61818	IL	3
MONTICELLO	Piatt	61856	IL	4
HULL	Pike	62343	IL	2
PITTSFIELD	Pike	62363	IL	14
MOUND CITY	Pulaski	62963	IL	1
GRANVILLE	Putnam	61326	IL	2
PUTNAM	Putnam	61560	IL	1
CHESTER	Randolph	62233	IL	2
RED BUD	Randolph	62278	IL	1
STEELEVILLE	Randolph	62288	IL	3
CLAREMONT	Richland	62421	IL	2
OLNEY	Richland	62450	IL	4
COAL VALLEY	Rock Island	61240	IL	1
EAST MOLINE	Rock Island	61244	IL	16
MILAN	Rock Island	61264	IL	11
PORT BYRON	Rock Island	61275	IL	2
SILVIS	Rock Island	61282	IL	12
ELDORADO	Saline	62930	IL	7
AUBURN	Sangamon	62615	IL	13
CHATHAM	Sangamon	62629	IL	4
DIVERNON	Sangamon	62530	IL	6
LOAMI	Sangamon	62661	IL	1
NEW BERLIN	Sangamon	62670	IL	2
PLEASANT PLAINS	Sangamon	62677	IL	2
ROCHESTER	Sangamon	62563	IL	2

City	County	Zip	State	Loans Foreclosed
PEORIA	Peoria	61605	IL	14
PEORIA	Peoria	61607	IL	8
PEORIA	Peoria	61615	IL	15
PRINCEVILLE	Peoria	61559	IL	4
DU QUOIN	Perry	62832	IL	9
TAMAROA	Perry	62888	IL	1
MANSFIELD	Piatt	61854	IL	1
BARRY	Pike	62312	IL	3
KINDERHOOK	Pike	62345	IL	1
GOLCONDA	Pope	62938	IL	1
MOUNDS	Pulaski	62964	IL	1
MC NABB	Putnam	61335	IL	2
BALDWIN	Randolph	62217	IL	1
PERCY	Randolph	62272	IL	2
SPARTA	Randolph	62286	IL	7
TILDEN	Randolph	62292	IL	2
DUNDAS	Richland	62425	IL	1
ANDALUSIA	Rock Island	61232	IL	1
CORDOVA	Rock Island	61242	IL	1
HAMPTON	Rock Island	61256	IL	1
MOLINE	Rock Island	61265	IL	50
ROCK ISLAND	Rock Island	61201	IL	24
TAYLOR RIDGE	Rock Island	61284	IL	3
HARRISBURG	Saline	62946	IL	8
BUFFALO	Sangamon	62515	IL	2
DAWSON	Sangamon	62520	IL	1
ILLIOPOLIS	Sangamon	62539	IL	1
MECHANICSBURG	Sangamon	62545	IL	1
PAWNEE	Sangamon	62558	IL	2
RIVERTON	Sangamon	62561	IL	4
SHERMAN	Sangamon	62684	IL	3

City	County	Zip	State	Loans Foreclosed
SPRINGFIELD	Sangamon	62701	IL	3
SPRINGFIELD	Sangamon	62703	IL	41
SPRINGFIELD	Sangamon	62707	IL	26
WILLIAMSVILLE	Sangamon	62693	IL	1
ALSEY	Scott	62610	IL	2
FINDLAY	Shelby	62534	IL	3
OCONEE	Shelby	62553	IL	2
TOWER HILL	Shelby	62571	IL	1
BELLEVILLE	St. Clair	62220	IL	14
BELLEVILLE	St. Clair	62222	IL	1
BELLEVILLE	St. Clair	62226	IL	14
DUPO	St. Clair	62239	IL	5
EAST SAINT LOUIS	St. Clair	62201	IL	5
EAST SAINT LOUIS	St. Clair	62204	IL	29
EAST SAINT LOUIS	St. Clair	62206	IL	57
FAIRVIEW HEIGHTS	St. Clair	62208	IL	14
LEBANON	St. Clair	62254	IL	10
MASCOUTAH	St. Clair	62258	IL	3
NEW ATHENS	St. Clair	62264	IL	3
SMITHTON	St. Clair	62285	IL	2
WYOMING	Stark	61491	IL	1
DAVIS	Stephenson	61019	IL	2
ORANGEVILLE	Stephenson	61060	IL	1
RIDOTT	Stephenson	61067	IL	2
ARMINGTON	Tazewell	61721	IL	1
DEER CREEK	Tazewell	61733	IL	2
EAST PEORIA	Tazewell	61611	IL	15
GROVELAND	Tazewell	61535	IL	1
MINIER	Tazewell	61759	IL	2
PEKIN	Tazewell	61554	IL	38
WASHINGTON	Tazewell	61571	IL	16

City	County	Zip	State	Loans Foreclosed
SPRINGFIELD	Sangamon	62702	IL	51
SPRINGFIELD	Sangamon	62704	IL	38
THAYER	Sangamon	62689	IL	1
RUSHVILLE	Schuyler	62681	IL	4
WINCHESTER	Scott	62694	IL	1
LAKESWOOD	Shelby	62438	IL	2
SHELBYVILLE	Shelby	62565	IL	5
WINDSOR	Shelby	61957	IL	2
BELLEVILLE	St. Clair	62221	IL	25
BELLEVILLE	St. Clair	62223	IL	23
CASEYVILLE	St. Clair	62232	IL	6
EAST CARONDELET	St. Clair	62240	IL	3
EAST SAINT LOUIS	St. Clair	62203	IL	40
EAST SAINT LOUIS	St. Clair	62205	IL	29
EAST SAINT LOUIS	St. Clair	62207	IL	19
FREEBURG	St. Clair	62243	IL	2
MARISSA	St. Clair	62257	IL	7
MILLSTADT	St. Clair	62260	IL	2
O FALLON	St. Clair	62269	IL	23
SUMMERFIELD	St. Clair	62289	IL	5
DAKOTA	Stephenson	61018	IL	1
FREEPORT	Stephenson	61032	IL	35
PEARL CITY	Stephenson	61062	IL	1
ROCK CITY	Stephenson	61070	IL	1
CREVE COEUR	Tazewell	61610	IL	8
DELAVAN	Tazewell	61734	IL	4
GREEN VALLEY	Tazewell	61534	IL	2
MACKINAW	Tazewell	61755	IL	8
MORTON	Tazewell	61550	IL	4
TREMONT	Tazewell	61568	IL	1
ANNA	Union	62906	IL	5

City	County	Zip	State	Loans Foreclosed
COBDEN	Union	62920	IL	3
ARMSTRONG	Vermilion	61812	IL	1
CATLIN	Vermilion	61817	IL	2
DANVILLE	Vermilion	61832	IL	47
FAIRMOUNT	Vermilion	61841	IL	1
HOOPESTON	Vermilion	60942	IL	10
POTOMAC	Vermilion	61865	IL	1
TILTON	Vermilion	61833	IL	3
ALLENDALE	Wabash	62410	IL	2
KIRKWOOD	Warren	61447	IL	2
ROSEVILLE	Warren	61473	IL	1
IRVINGTON	Washington	62848	IL	4
OAKDALE	Washington	62268	IL	1
CISNE	Wayne	62823	IL	1
CARMI	White	62821	IL	2
GRAYVILLE	White	62844	IL	2
NORRIS CITY	White	62869	IL	1
ERIE	Whiteside	61250	IL	1
MORRISON	Whiteside	61270	IL	4
ROCK FALLS	Whiteside	61071	IL	12
BEECHER	Will	60401	IL	5
BOLINGBROOK	Will	60490	IL	11
CHANNAHON	Will	60410	IL	10
ELWOOD	Will	60421	IL	6
JOLIET	Will	60431	IL	14
JOLIET	Will	60433	IL	31
JOLIET	Will	60435	IL	39
LOCKPORT	Will	60441	IL	31
MANHATTAN	Will	60442	IL	6
MONEE	Will	60449	IL	11
NEW LENOX	Will	60451	IL	14

City	County	Zip	State	Loans Foreclosed
JONESBORO	Union	62952	IL	1
BISMARCK	Vermilion	61814	IL	1
COLLISON	Vermilion	61831	IL	2
DANVILLE	Vermilion	61834	IL	4
GEORGETOWN	Vermilion	61846	IL	12
OAKWOOD	Vermilion	61858	IL	3
ROSSVILLE	Vermilion	60963	IL	5
WESTVILLE	Vermilion	61883	IL	4
MOUNT CARMEL	Wabash	62863	IL	4
MONMOUTH	Warren	61462	IL	14
HOYLETON	Washington	62803	IL	1
NASHVILLE	Washington	62263	IL	3
RICHVIEW	Washington	62877	IL	1
WAYNE CITY	Wayne	62895	IL	2
CROSSVILLE	White	62827	IL	3
MILL SHOALS	White	62862	IL	1
ALBANY	Whiteside	61230	IL	2
FULTON	Whiteside	61252	IL	2
PROPHETSTOWN	Whiteside	61277	IL	3
STERLING	Whiteside	61081	IL	15
BOLINGBROOK	Will	60440	IL	65
BRAIDWOOD	Will	60408	IL	6
CRETE	Will	60417	IL	42
FRANKFORT	Will	60423	IL	16
JOLIET	Will	60432	IL	13
JOLIET	Will	60434	IL	2
JOLIET	Will	60436	IL	21
LOCKPORT	Will	60491	IL	2
MOKENA	Will	60448	IL	7
NAPERVILLE	Will	60564	IL	9
PEOTONE	Will	60468	IL	4

City	County	Zip	State	Loans Foreclosed
PLAINFIELD	Will	60544	IL	58
WILMINGTON	Will	60481	IL	10
CREAL SPRINGS	Williamson	62922	IL	3
JOHNSTON CITY	Williamson	62951	IL	11
PITTSBURG	Williamson	62974	IL	2
DURAND	Winnebago	61024	IL	4
MACHESNEY PARK	Winnebago	61115	IL	31
ROCKFORD	Winnebago	61101	IL	40
ROCKFORD	Winnebago	61103	IL	29
ROCKFORD	Winnebago	61106	IL	1
ROCKFORD	Winnebago	61108	IL	39
ROCKFORD	Winnebago	61114	IL	14
ROSCOE	Winnebago	61073	IL	21
WINNEBAGO	Winnebago	61088	IL	3
EUREKA	Woodford	61530	IL	1
LOWPOINT	Woodford	61545	IL	1
MINONK	Woodford	61760	IL	1

City	County	Zip	State	Loans Foreclosed
ROMEOVILLE	Will	60446	IL	41
CARTERVILLE	Williamson	62918	IL	4
HERRIN	Williamson	62948	IL	10
MARION	Williamson	62959	IL	22
CHERRY VALLEY	Winnebago	61016	IL	2
LOVES PARK	Winnebago	61111	IL	28
PECATONICA	Winnebago	61063	IL	4
ROCKFORD	Winnebago	61102	IL	36
ROCKFORD	Winnebago	61104	IL	35
ROCKFORD	Winnebago	61107	IL	22
ROCKFORD	Winnebago	61109	IL	28
ROCKTON	Winnebago	61072	IL	9
SOUTH BELOIT	Winnebago	61080	IL	8
EL PASO	Woodford	61738	IL	9
GOODFIELD	Woodford	61742	IL	1
METAMORA	Woodford	61548	IL	1