

| 2001 HMDA Applications and Originated Percentage Rates by Income of Applicant: Bradford County, PA | | | | | | |
|---|---------------------------|-------------------------------|--------------------------------|-----------------------------|-------|-------|
| | < 50% of Median Income | 50% < 80% of Median Income | 80% < 120% of Median Income | >= 120% of Median Income | Total | |
| Home-Purchase Applications | | | | | | |
| | Govt. # | 9 | 28 | 37 | 30 | 104 |
| | % Originated | 66.7% | 57.1% | 67.6% | 70.0% | 65.4% |
| | Conv. # | 105 | 224 | 269 | 397 | 995 |
| | % Originated | 17.1% | 35.3% | 42.4% | 63.2% | 46.4% |
| Refinance Applications | | | | | | |
| | Number | 107 | 310 | 531 | 957 | 1,905 |
| | % Originated | 31.8% | 34.8% | 38.8% | 41.9% | 39.3% |
| Home-Improvement Applications | | | | | | |
| | Number | 44 | 86 | 137 | 261 | 528 |
| | % Originated | 43.2% | 50.0% | 51.8% | 62.5% | 56.1% |
| Multifamily Loan Applications | | | | | | |
| | Number | 0 | 0 | 0 | 0 | 0 |
| | % Originated | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Nonoccupant Loan Applications | | | | | | |
| | Number | 6 | 24 | 30 | 107 | 167 |
| | % Originated | 16.7% | 37.5% | 53.3% | 57.0% | 52.1% |

Note: The numbers in the "Total" column do not include applications for which income was not available.

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).