

1999 - 2001 BRADFORD COUNTY, PA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS

	LOW-INCOME < 50% COUNTY MEDIAN INCOME		MODERATE- INCOME 50% < 80% COUNTY MEDIAN INCOME		MIDDLE- INCOME 80% < 120% COUNTY MEDIAN INCOME		UPPER- INCOME >= 120% COUNTY MEDIAN INCOME		BRADFORD COUNTY, PA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	35	2,398	0	0	35	2,398
Conventional	0	0	0	0	951	52,214	0	0	951	52,214
Refinance	0	0	0	0	1,650	94,122	0	0	1,650	94,122
Home Improvement	0	0	0	0	695	17,327	0	0	695	17,327
Multifamily (5 or More Units)	0	0	0	0	8	1,546	0	0	8	1,546
Nonoccupant	0	0	0	0	140	6,259	0	0	140	6,259
Total HMDA Loan Amount	0	\$0	0	\$0	3,479	\$173,866	0	\$0	3,479	\$173,866
Average \$ Amount of All HMDA Loans		\$0		\$0		\$49,976		\$0		\$49,976
Percentage of Total Loans (#)		0.0%		0.0%		100.0%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		0.0%		100.0%		0.0%		100%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	98	5,918	0	0	98	5,918
Conventional	0	0	0	0	990	53,611	0	0	990	53,611
Refinance	0	0	0	0	1,270	70,971	0	0	1,270	70,971
Home Improvement	0	0	0	0	716	14,918	0	0	716	14,918
Multifamily (5 or More Units)	0	0	0	0	5	396	0	0	5	396
Nonoccupant	0	0	0	0	101	4,510	0	0	101	4,510
Total HMDA Loan Amount	0	\$0	0	\$0	3,180	\$150,324	0	\$0	3,180	\$150,324
Average \$ Amount of All HMDA Loans		\$0		\$0		\$47,272		\$0		\$47,272
Percentage of Total Loans (#)		0.0%		0.0%		100.0%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		0.0%		100.0%		0.0%		100%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	90	6,226	0	0	90	6,226
Conventional	0	0	0	0	845	51,920	0	0	845	51,920
Refinance	0	0	0	0	1,779	115,520	0	0	1,779	115,520
Home Improvement	0	0	0	0	518	12,463	0	0	518	12,463
Multifamily (5 or More Units)	0	0	0	0	3	172	0	0	3	172
Nonoccupant	0	0	0	0	147	7,823	0	0	147	7,823
Total HMDA Loan Amount	0	\$0	0	\$0	3,382	\$194,124	0	\$0	3,382	\$194,124
Average \$ Amount of All HMDA Loans		\$0		\$0		\$57,399		\$0		\$57,399
Percentage of Total Loans (#)		0.0%		0.0%		100.0%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		0.0%		100.0%		0.0%		100%

Note: Number of applications does not include those for which tract income is not available.

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).