

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
No Applicant Income Reported
Assessment Area: Bradford, Susquehanna, and Wayne Counties, PA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Wells Fargo Home Mortgage	55	25.8	5,335	30.3	97
2	Countrywide Home Loans	24	11.3	1,997	11.3	83
3	Community Bank & Trust Co.	18	8.5	936	5.3	52
4	The Dime Bank	14	6.6	607	3.4	43
5	Greenpoint Mortgage Funding, Inc.	13	6.1	1,342	7.6	103
6	Fleet National Bank	13	6.1	532	3.0	41
7	HCI Mortgage	11	5.2	1,083	6.1	98
8	North American Mortgage Co.	8	3.8	856	4.9	107
9	First Horizon Home Loan Corp.	4	1.9	315	1.8	79
10	M&T Bank	4	1.9	149	0.8	37
11	Chase Manhattan Mortgage Corp.	3	1.4	452	2.6	151
12	GMAC Mortgage	3	1.4	308	1.8	103
13	American Home Mortgage Corp.	3	1.4	281	1.6	94
14	Washington Mutual Bank, F.A.	3	1.4	278	1.6	93
15	Indymac Bank. F.S.B.	3	1.4	248	1.4	83
16	The Honesdale National Bank	3	1.4	63	0.4	21
17	Wayne Bank	2	0.9	425	2.4	213
18	Sovereign Bank	2	0.9	377	2.1	189
19	Merrill Lynch Credit Corp.	2	0.9	219	1.2	110
20	M&T Mortgage Corporation	2	0.9	160	0.9	80
Subtotal of Top 20 Lenders		190	89.2%	\$15,963	90.5%	\$84
All Lenders (39)		213	100.0%	\$17,634	100.0%	\$83

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: 2001 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).