

1999-2001 SUSQUEHANNA 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		SUSQUEHANNA COUNTY, PA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	61	4,090	0	0	61	4,090
Conventional	0	0	0	0	603	35,527	0	0	603	35,527
Refinance	0	0	0	0	1,305	83,108	0	0	1,305	83,108
Home Improvement	0	0	0	0	408	9,241	0	0	408	9,241
Multifamily (5 or More Units)	0	0	0	0	3	360	0	0	3	360
Nonoccupant	0	0	0	0	130	8,322	0	0	130	8,322
Total HMDA Loan Amount	0	\$0	0	\$0	2,510	\$140,648	0	\$0	2,510	\$140,648
Average \$ Amount of All HMDA Loans		\$0		\$0		\$56,035		\$0		\$56,035
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	64	4,678	0	0	64	4,678
Conventional	0	0	0	0	515	35,039	0	0	515	35,039
Refinance	0	0	0	0	1,053	63,433	0	0	1,053	63,433
Home Improvement	0	0	0	0	444	10,618	0	0	444	10,618
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	124	7,109	0	0	124	7,109
Total HMDA Loan Amount	0	\$0	0	\$0	2,200	\$120,877	0	\$0	2,200	\$120,877
Average \$ Amount of All HMDA Loans		\$0		\$0		\$54,944		\$0		\$54,944
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	53	4,081	0	0	53	4,081
Conventional	0	0	0	0	638	43,209	0	0	638	43,209
Refinance	0	0	0	0	1,894	133,724	0	0	1,894	133,724
Home Improvement	0	0	0	0	432	9,804	0	0	432	9,804
Multifamily (5 or More Units)	0	0	0	0	1	75	0	0	1	75
Nonoccupant	0	0	0	0	173	11,376	0	0	173	11,376
Total HMDA Loan Amount	0	\$0	0	\$0	3,191	\$202,269	0	\$0	3,191	\$202,269
Average \$ Amount of All HMDA Loans		\$0		\$0		\$63,387		\$0		\$63,387
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).