

1999 - 2001 WAYNE COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS

	BORROWER INCOME < 50% MSA MEDIAN INCOME		BORROWER INCOME 50% < 80% MSA MEDIAN INCOME		BORROWER INCOME 80% < 120% MSA MEDIAN INCOME		BORROWER INCOME >= 120% MSA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		WAYNE COUNTY, PA TOTAL	
APPLICATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	2	132	19	1,203	36	2,805	18	1,566	0	0	75	5,706
Conventional	79	3,272	160	8,463	322	21,936	724	65,596	40	3,064	1,325	102,331
Refinance	169	8,213	385	22,858	588	40,597	1,181	101,617	132	9,259	2,455	182,544
Home Improvement	71	854	101	1,685	173	3,881	281	8,829	18	555	644	15,804
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	3	369	3	369
Nonoccupant	6	178	26	1,157	57	3,677	414	32,565	28	2,238	531	39,815
Total HMDA Loan Amount	327	\$12,649	691	\$35,366	1,176	\$72,896	2,618	\$210,173	221	\$15,485	5,033	\$346,569
Average \$ Amount of All HMDA Loans		\$38,682		\$51,181		\$61,986		\$80,280		\$70,068		\$68,859
Percentage of Total Loans (#)		6.5%		13.7%		23.4%		52.0%		4.4%		100%
Percentage of Total \$ Amt. of Loans		3.6%		10.2%		21.0%		60.6%		4.5%		100%
Total Number of Reporters												231
APPLICATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	112	9	632	28	2,184	21	1,982	8	561	69	5,471
Conventional	48	1,922	114	6,168	204	13,345	649	62,407	42	3,373	1,057	87,215
Refinance	90	5,066	323	21,647	374	26,725	780	65,936	125	8,806	1,692	128,180
Home Improvement	41	535	78	1,477	118	3,187	215	6,832	17	378	469	12,409
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	7	531	19	986	34	1,994	363	34,663	21	1,864	444	40,038
Total HMDA Loan Amount	189	\$8,166	543	\$30,910	758	\$47,435	2,028	\$171,820	213	\$14,982	3,731	\$273,313
Average \$ Amount of All HMDA Loans		\$43,206		\$56,924		\$62,579		\$84,724		\$70,338		\$73,255
Percentage of Total Loans (#)		5.1%		14.6%		20.3%		54.4%		5.7%		100%
Percentage of Total \$ Amt. of Loans		3.0%		11.3%		17.4%		62.9%		5.5%		100%
Total Number of Reporters												154
APPLICATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	179	16	1,135	43	3,573	37	3,519	4	396	103	8,802
Conventional	55	2,272	170	10,027	260	18,815	742	83,491	57	5,706	1,284	120,311
Refinance	136	6,827	434	27,959	715	56,361	1,700	173,583	212	17,842	3,197	282,572
Home Improvement	52	653	107	1,902	150	3,708	282	9,675	21	996	612	16,934
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	1	1,100	1	1,100
Nonoccupant	4	100	30	1,528	79	5,237	559	58,072	47	5,305	719	70,242
Total HMDA Loan Amount	250	\$10,031	757	\$42,551	1,247	\$87,694	3,320	\$328,340	342	\$31,345	5,916	\$499,961
Average \$ Amount of All HMDA Loans		\$40,124		\$56,210		\$70,324		\$98,898		\$91,652		\$84,510
Percentage of Total Loans (#)		4.2%		12.8%		21.1%		56.1%		5.8%		100%
Percentage of Total \$ Amt. of Loans		2.0%		8.5%		17.5%		65.7%		6.3%		100%
Total Number of Reporters												217

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).