

1999 - 2001 CLEARFIELD COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS												
	BORROWER INCOME < 50% COUNTY MEDIAN INCOME		BORROWER INCOME 50 < 80% COUNTY MEDIAN INCOME		BORROWER INCOME 80% < 120% COUNTY MEDIAN INCOME		BORROWER INCOME >= 120% COUNTY MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		CLEARFIELD COUNTY, PA TOTAL	
APPLICATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	21	700	36	1,738	34	2,010	28	2,124	0	0	119	6,572
Conventional	187	5,062	393	14,483	397	19,590	404	29,453	11	633	1,392	69,221
Refinance	284	9,254	609	23,039	637	32,338	840	48,813	110	4,780	2,480	118,224
Home Improvement	104	1,098	151	2,036	235	3,871	236	5,255	11	180	737	12,440
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	6	379	6	379
Nonoccupant	18	420	38	1,311	32	938	87	4,903	4	242	179	7,814
Total HMDA Loan Amount	614	\$16,534	1,227	\$42,607	1,335	\$58,747	1,595	\$90,548	142	\$6,214	4,913	\$214,650
Average \$ Amount of All HMDA Loans		\$26,928		\$34,725		\$44,005		\$56,770		\$43,761		\$43,690
Percentage of Total Loans (#)		12.5%		25.0%		27.2%		32.5%		2.9%		100%
Percentage of Total \$ Amt. of Loans		7.7%		19.8%		27.4%		42.2%		2.9%		100%
Total Number of Reporters												190
APPLICATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	8	259	20	885	29	1,638	17	1,211	0	0	74	3,993
Conventional	152	4,217	386	14,304	399	20,435	472	33,508	26	1,047	1,435	73,511
Refinance	201	6,885	425	16,378	445	20,211	744	37,065	242	9,879	2,057	90,418
Home Improvement	119	1,090	206	2,800	218	3,288	316	6,630	36	612	895	14,420
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	5	431	5	431
Nonoccupant	15	495	33	1,265	34	1,208	95	4,331	4	97	181	7,396
Total HMDA Loan Amount	495	\$12,946	1,070	\$35,632	1,125	\$46,780	1,644	\$82,745	313	\$12,066	4,647	\$190,169
Average \$ Amount of All HMDA Loans		\$26,154		\$33,301		\$41,582		\$50,332		\$38,550		\$40,923
Percentage of Total Loans (#)		10.7%		23.0%		24.2%		35.4%		6.7%		100%
Percentage of Total \$ Amt. of Loans		6.8%		18.7%		24.6%		43.5%		6.3%		100%
Total Number of Reporters												188
APPLICATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	18	697	36	1,786	26	1,592	13	1,092	0	0	93	5,167
Conventional	121	3,566	289	11,278	352	19,788	448	35,081	36	3,020	1,246	72,733
Refinance	225	7,846	584	25,288	795	41,411	1,199	81,244	203	10,852	3,006	166,641
Home Improvement	149	1,436	253	2,344	256	3,554	402	8,586	49	835	1,109	16,755
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	2	197	2	197
Nonoccupant	17	440	32	991	38	1,682	92	5,720	5	233	184	9,066
Total HMDA Loan Amount	530	\$13,985	1,194	\$41,687	1,467	\$68,027	2,154	\$131,723	295	\$15,137	5,640	\$270,559
Average \$ Amount of All HMDA Loans		\$26,387		\$34,914		\$46,372		\$61,153		\$51,312		\$47,971
Percentage of Total Loans (#)		9.4%		21.2%		26.0%		38.2%		5.2%		100%
Percentage of Total \$ Amt. of Loans		5.2%		15.4%		25.1%		48.7%		5.6%		100%
Total Number of Reporters												177

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).