

**2001 LENDER MARKET SHARE REPORT**  
**Selected HMDA-Reported Originations\***  
**No Applicant Income Reported**  
**Assessment Area: Clearfield County, PA**  
**Lenders: Top 20**

<b>RANK</b>	<b>INSTITUTION NAME</b>	<b>COUNT</b>	<b>% MARKET SHARE</b>	<b>TOTAL AMOUNT (\$000s)</b>	<b>% MARKET SHARE</b>	<b>AVERAGE LOAN SIZE (\$000s)</b>
1	County National Bank	19	24.4	1,413	24.7	74
2	S&T Bank	13	16.7	1,068	18.7	82
3	Countrywide Home Loans	11	14.1	1,115	19.5	101
4	First Commonwealth Bank	9	11.5	468	8.2	52
5	North American Mortgage Co.	3	3.9	155	2.7	52
6	Fleet National Bank	3	3.9	110	1.9	37
7	National City Mortgage Company	2	2.6	160	2.8	80
8	Wells Fargo Home Mortgage	2	2.6	140	2.5	70
9	National City Bank	2	2.6	109	1.9	55
10	Ameriserv Financial Bank	2	2.6	63	1.1	32
11	Washington Mutual Bank, F.A.	1	1.3	203	3.6	203
12	National City Bank, Kentucky	1	1.3	171	3.0	171
13	SIB Mortgage Corp.	1	1.3	119	2.1	119
14	Homeside Mortgage, Inc.	1	1.3	92	1.6	92
15	First Horizon Home Loan Corp.	1	1.3	81	1.4	81
16	National City Bank, Pennsylvania	1	1.3	80	1.4	80
17	Arlington Capital Mortgage Corp.	1	1.3	52	0.9	52
18	Ehomecredit Corp.	1	1.3	32	0.6	32
19	M&T Bank	1	1.3	31	0.5	31
20	Home Loan and Investment Bank	1	1.3	21	0.4	21
<b>Subtotal of Top 20 Lenders</b>		76	97.4%	\$5,683	99.5%	\$75
<b>All Lenders (22)</b>		78	100.0%	\$5,713	100.0%	\$73

\*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).