

1999-2001 SUSQUEHANNA COUNTY, PA HMDA LENDING BY TYPE AND TRACT INCOME - ORIGINATIONS										
	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	
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	50	3,464	0	0	50	3,464
Conventional	0	0	0	0	295	19,701	0	0	295	19,701
Refinance	0	0	0	0	466	30,468	0	0	466	30,468
Home Improvement	0	0	0	0	243	4,985	0	0	243	4,985
Multifamily (5 or More Units)	0	0	0	0	2	195	0	0	2	195
Nonoccupant	0	0	0	0	71	4,295	0	0	71	4,295
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	1,127	\$63,108	0	\$0	1,127	\$63,108
Average \$ Amount of All HMDA Loans		\$0		\$0		\$55,996		\$0		\$55,996
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%
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	45	3,358	0	0	45	3,358
Conventional	0	0	0	0	266	19,293	0	0	266	19,293
Refinance	0	0	0	0	299	17,278	0	0	299	17,278
Home Improvement	0	0	0	0	234	5,037	0	0	234	5,037
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	76	4,666	0	0	76	4,666
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	920	\$49,632	0	\$0	920	\$49,632
Average \$ Amount of All HMDA Loans		\$0		\$0		\$53,948		\$0		\$53,948
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%
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	39	3,117	0	0	39	3,117
Conventional	0	0	0	0	373	26,634	0	0	373	26,634
Refinance	0	0	0	0	850	59,341	0	0	850	59,341
Home Improvement	0	0	0	0	254	5,801	0	0	254	5,801
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	118	7,903	0	0	118	7,903
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	1,634	\$102,796	0	\$0	1,634	\$102,796
Average \$ Amount of All HMDA Loans		\$0		\$0		\$62,911		\$0		\$62,911
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 originations does not include those for which tract income is not available.

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).