

1999 - 2001 SUSQUEHANNA COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - ORIGINATIONS

	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		SUSQUEHANNA COUNTY, PA TOTAL	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	94	15	862	29	2,106	14	1,156	0	0	61	4,218
Conventional	31	1,096	77	3,486	116	6,660	201	16,566	8	329	433	28,137
Refinance	45	1,384	136	5,823	194	10,846	325	23,056	15	1,121	715	42,230
Home Improvement	38	553	70	1,208	141	3,631	170	5,145	12	92	431	10,629
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	2	195	2	195
Nonoccupant	5	110	10	295	14	420	77	4,797	5	246	111	5,868
Total HMDA Loan Amount	122	\$3,237	308	\$11,674	494	\$23,663	787	\$50,720	42	\$1,983	1,753	\$91,277
Average \$ Amount of All HMDA Loans		\$26,533		\$37,903		\$47,901		\$64,447		\$47,214		\$52,069
Percentage of Total Loans (#)		7.0%		17.6%		28.2%		44.9%		2.4%		100%
Percentage of Total \$ Amt. of Loans		3.5%		12.8%		25.9%		55.6%		2.2%		100%
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	1	31	10	562	15	1,093	19	1,672	3	211	48	3,569
Conventional	16	550	49	2,520	50	3,142	151	13,081	6	560	272	19,853
Refinance	19	838	70	3,297	87	5,009	123	8,134	7	387	306	17,665
Home Improvement	21	320	47	792	49	1,095	117	2,830	12	55	246	5,092
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	2	50	9	282	9	434	56	3,900	0	0	76	4,666
Total HMDA Loan Amount	59	\$1,789	185	\$7,453	210	\$10,773	466	\$29,617	28	\$1,213	948	\$50,845
Average \$ Amount of All HMDA Loans		\$30,322		\$40,286		\$51,300		\$63,556		\$43,321		\$53,634
Percentage of Total Loans (#)		6.2%		19.5%		22.2%		49.2%		3.0%		100%
Percentage of Total \$ Amt. of Loans		3.5%		14.7%		21.2%		58.2%		2.4%		100%
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	13	840	12	966	15	1,398	3	284	43	3,488
Conventional	17	625	76	3,531	112	7,550	194	17,133	8	450	407	29,289
Refinance	54	1,989	157	8,613	214	13,215	481	38,601	39	2,655	945	65,073
Home Improvement	24	259	54	874	83	1,823	113	3,293	7	99	281	6,348
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	4	58	11	320	11	374	104	7,765	4	186	134	8,703
Total HMDA Loan Amount	99	\$2,931	311	\$14,178	432	\$23,928	907	\$68,190	61	\$3,674	1,810	\$112,901
Average \$ Amount of All HMDA Loans		\$29,606		\$45,588		\$55,389		\$75,182		\$60,230		\$62,376
Percentage of Total Loans (#)		5.5%		17.2%		23.9%		50.1%		3.4%		100%
Percentage of Total \$ Amt. of Loans		2.6%		12.6%		21.2%		60.4%		3.3%		100%

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).