

**1999 - 2001 WAYNE 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		WAYNE COUNTY, PA TOTAL	
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	47	3,523	0	0	47	3,523
Conventional	0	0	0	0	693	57,456	0	0	693	57,456
Refinance	0	0	0	0	831	64,174	0	0	831	64,174
Home Improvement	0	0	0	0	265	6,337	0	0	265	6,337
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	334	25,897	0	0	334	25,897
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	2,170	\$157,387	0	\$0	2,170	\$157,387
Average \$ Amount of All HMDA Loans		\$0		\$0		\$72,529		\$0		\$72,529
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	48	3,928	0	0	48	3,928
Conventional	0	0	0	0	672	58,605	0	0	672	58,605
Refinance	0	0	0	0	477	36,185	0	0	477	36,185
Home Improvement	0	0	0	0	242	6,553	0	0	242	6,553
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	326	29,360	0	0	326	29,360
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	1,765	\$134,631	0	\$0	1,765	\$134,631
Average \$ Amount of All HMDA Loans		\$0		\$0		\$76,278		\$0		\$76,278
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	68	5,841	0	0	68	5,841
Conventional	0	0	0	0	756	73,958	0	0	756	73,958
Refinance	0	0	0	0	1,192	109,773	0	0	1,192	109,773
Home Improvement	0	0	0	0	261	7,046	0	0	261	7,046
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	456	46,333	0	0	456	46,333
<b>Total HMDA Loan Amount</b>	0	\$0	0	\$0	2,733	\$242,951	0	\$0	2,733	\$242,951
Average \$ Amount of All HMDA Loans		\$0		\$0		\$88,895		\$0		\$88,895
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).