

1999 - 2001 CLEARFIELD COUNTY, PA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS

	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		CLEARFIELD COUNTY, PA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	n/a	n/a	6	297	32	1,896	6	390	44	2,583
Conventional	n/a	n/a	169	7,129	1,057	48,891	116	10,078	1,342	66,098
Refinance	n/a	n/a	350	19,681	1,729	77,397	200	12,679	2,279	109,757
Home Improvement	n/a	n/a	102	1,704	554	8,967	51	1,246	707	11,917
Multifamily (5 or More Units)	n/a	n/a	0	0	6	379	0	0	6	379
Nonoccupant	n/a	n/a	26	1,120	123	4,578	20	1,555	169	7,253
Total HMDA Loan Amount	n/a	n/a	653	\$29,931	3,501	\$142,108	393	\$25,948	4,547	\$197,987
Average \$ Amount of All HMDA Loans		n/a		\$45,836		\$40,591		\$66,025		\$43,542
Percentage of Total Loans (#)		n/a		14.4%		77.0%		8.6%		100%
Percentage of Total \$ Amt. of Loans		n/a		15.1%		71.8%		13.1%		100%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	n/a	n/a	7	254	41	2,048	3	268	51	2,570
Conventional	n/a	n/a	2	77	24	970	0	0	26	1,047
Refinance	n/a	n/a	274	11,360	1,393	60,661	116	6,488	1,783	78,509
Home Improvement	n/a	n/a	127	2,254	647	9,971	53	1,013	827	13,238
Multifamily (5 or More Units)	n/a	n/a	1	90	4	341	0	0	5	431
Nonoccupant	n/a	n/a	23	1,011	139	5,413	10	559	172	6,983
Total HMDA Loan Amount	n/a	n/a	434	\$15,046	2,248	\$79,404	182	\$8,328	2,864	\$102,778
Average \$ Amount of All HMDA Loans		n/a		\$34,668		\$35,322		\$45,758		\$35,886
Percentage of Total Loans (#)		n/a		15.2%		78.5%		6.4%		100%
Percentage of Total \$ Amt. of Loans		n/a		14.6%		77.3%		8.1%		100%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	n/a	n/a	7	409	77	4,078	7	611	91	5,098
Conventional	n/a	n/a	125	5,702	826	46,144	106	9,398	1,057	61,244
Refinance	n/a	n/a	400	20,831	2,129	114,692	218	17,215	2,747	152,738
Home Improvement	n/a	n/a	131	1,973	852	12,386	57	1,226	1,040	15,585
Multifamily (5 or More Units)	n/a	n/a	0	0	2	197	0	0	2	197
Nonoccupant	n/a	n/a	17	593	94	4,359	14	983	125	5,935
Total HMDA Loan Amount	n/a	n/a	680	\$29,508	3,980	\$181,856	402	\$29,433	5,062	\$240,797
Average \$ Amount of All HMDA Loans		n/a		\$43,394		\$45,692		\$73,216		\$47,570
Percentage of Total Loans (#)		n/a		13.4%		78.6%		7.9%		100%
Percentage of Total \$ Amt. of Loans		n/a		12.3%		75.5%		12.2%		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).