

1999 - 2001 BRADFORD 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		BRADFORD COUNTY, PA TOTAL	
ORIGINATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	28	1,980	0	0	28	1,980
Conventional	0	0	0	0	384	24,514	0	0	384	24,514
Refinance	0	0	0	0	743	44,826	0	0	743	44,826
Home Improvement	0	0	0	0	439	11,180	0	0	439	11,180
Multifamily (5 or More Units)	0	0	0	0	2	665	0	0	2	665
Nonoccupant	0	0	0	0	72	2,994	0	0	72	2,994
Total HMDA Loan Amount	0	\$0	0	\$0	1,668	\$86,159	0	\$0	1,668	\$86,159
Average \$ Amount of All HMDA Loans		\$0		\$0		\$51,654		\$0		\$51,654
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%
ORIGINATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	72	4,428	0	0	72	4,428
Conventional	0	0	0	0	447	28,319	0	0	447	28,319
Refinance	0	0	0	0	352	20,353	0	0	352	20,353
Home Improvement	0	0	0	0	382	7,112	0	0	382	7,112
Multifamily (5 or More Units)	0	0	0	0	2	81	0	0	2	81
Nonoccupant	0	0	0	0	57	2,686	0	0	57	2,686
Total HMDA Loan Amount	0	\$0	0	\$0	1,312	\$62,979	0	\$0	1,312	\$62,979
Average \$ Amount of All HMDA Loans		\$0		\$0		\$48,002		\$0		\$48,002
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%
ORIGINATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	57	3,994	0	0	57	3,994
Conventional	0	0	0	0	385	28,433	0	0	385	28,433
Refinance	0	0	0	0	684	44,961	0	0	684	44,961
Home Improvement	0	0	0	0	289	6,722	0	0	289	6,722
Multifamily (5 or More Units)	0	0	0	0	3	172	0	0	3	172
Nonoccupant	0	0	0	0	87	4,623	0	0	87	4,623
Total HMDA Loan Amount	0	\$0	0	\$0	1,505	\$88,905	0	\$0	1,505	\$88,905
Average \$ Amount of All HMDA Loans		\$0		\$0		\$59,073		\$0		\$59,073
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).