

**1999 - 2001 BRADFORD COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS**

	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		BRADFORD COUNTY, PA TOTAL	
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	7	276	41	2,058	46	3,140	34	2,677	0	0	128	8,151
Conventional	110	3,268	266	10,838	333	17,482	322	25,162	9	576	1,040	57,326
Refinance	145	5,141	310	14,155	547	29,284	716	49,385	71	3,668	1,789	101,633
Home Improvement	72	897	143	2,866	200	4,564	290	9,256	13	294	718	17,877
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	8	1,546	8	1,546
Nonoccupant	10	215	21	857	36	1,424	78	4,087	5	209	150	6,792
<b>Total HMDA Loan Amount</b>	<b>344</b>	<b>\$9,797</b>	<b>781</b>	<b>\$30,774</b>	<b>1,162</b>	<b>\$55,894</b>	<b>1,440</b>	<b>\$90,567</b>	<b>106</b>	<b>\$6,293</b>	<b>3,833</b>	<b>\$193,325</b>
Average \$ Amount of All HMDA Loans		\$28,480		\$39,403		\$48,102		\$62,894		\$59,368		\$50,437
Percentage of Total Loans (#)		9.0%		20.4%		30.3%		37.6%		2.8%		100%
Percentage of Total \$ Amt. of Loans		5.1%		15.9%		28.9%		46.8%		3.3%		100%
<b>Total Number of Reporters</b>												188
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	111	31	1,547	37	2,280	27	1,980	2	118	100	6,036
Conventional	100	2,711	256	10,371	305	15,991	329	24,538	9	582	999	54,193
Refinance	100	4,068	256	12,559	325	16,900	589	37,444	146	7,911	1,416	78,882
Home Improvement	82	1,201	133	2,408	191	3,640	310	7,669	19	316	735	15,234
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	5	396	5	396
Nonoccupant	6	176	15	543	20	719	60	3,072	5	124	106	4,634
<b>Total HMDA Loan Amount</b>	<b>291</b>	<b>\$8,267</b>	<b>691</b>	<b>\$27,428</b>	<b>878</b>	<b>\$39,530</b>	<b>1,315</b>	<b>\$74,703</b>	<b>186</b>	<b>\$9,447</b>	<b>3,361</b>	<b>\$159,375</b>
Average \$ Amount of All HMDA Loans		\$28,409		\$39,693		\$45,023		\$56,808		\$50,790		\$47,419
Percentage of Total Loans (#)		8.7%		20.6%		26.1%		39.1%		5.5%		100%
Percentage of Total \$ Amt. of Loans		5.2%		17.2%		24.8%		46.9%		5.9%		100%
<b>Total Number of Reporters</b>												104
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	9	507	28	1,594	37	2,694	30	2,782	1	66	105	7,643
Conventional	105	2,724	224	9,818	269	15,369	397	34,232	12	1,049	1,007	63,192
Refinance	107	4,703	310	16,807	531	32,612	957	71,457	156	8,960	2,061	134,539
Home Improvement	44	460	86	1,544	137	3,046	261	7,542	25	613	553	13,205
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	3	172	3	172
Nonoccupant	6	115	24	989	30	1,678	107	5,967	7	410	174	9,159
<b>Total HMDA Loan Amount</b>	<b>271</b>	<b>\$8,509</b>	<b>672</b>	<b>\$30,752</b>	<b>1,004</b>	<b>\$55,399</b>	<b>1,752</b>	<b>\$121,980</b>	<b>204</b>	<b>\$11,270</b>	<b>3,903</b>	<b>\$227,910</b>
Average \$ Amount of All HMDA Loans		\$31,399		\$45,762		\$55,178		\$69,623		\$55,245		\$58,394
Percentage of Total Loans (#)		6.9%		17.2%		25.7%		44.9%		5.2%		100%
Percentage of Total \$ Amt. of Loans		3.7%		13.5%		24.3%		53.5%		4.9%		100%
<b>Total Number of Reporters</b>												182

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).