

1999 - 2001 BRADFORD 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		BRADFORD COUNTY, PA TOTAL	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	6	231	29	1,388	34	2,288	28	2,222	0	0	97	6,129
Conventional	27	916	84	3,846	125	6,904	183	15,536	2	70	421	27,272
Refinance	43	1,458	118	5,575	227	11,987	379	27,406	6	371	773	46,797
Home Improvement	34	392	74	1,436	128	2,721	209	6,696	1	22	446	11,267
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	2	665	2	665
Nonoccupant	4	147	12	405	20	659	38	1,963	1	24	75	3,198
Total HMDA Loan Amount	114	\$3,144	317	\$12,650	534	\$24,559	837	\$53,823	12	\$1,152	1,814	\$95,328
Average \$ Amount of All HMDA Loans		\$27,579		\$39,905		\$45,991		\$64,305		\$96,000		\$52,551
Percentage of Total Loans (#)		6.3%		17.5%		29.4%		46.1%		0.7%		100%
Percentage of Total \$ Amt. of Loans		3.3%		13.3%		25.8%		56.5%		1.2%		100%
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	2	81	23	1,143	28	1,728	19	1,476	0	0	72	4,428
Conventional	31	1,043	104	4,186	123	7,156	189	15,934	2	76	449	28,395
Refinance	24	854	63	2,654	99	5,284	166	11,561	6	585	358	20,938
Home Improvement	27	271	61	955	107	1,835	187	4,051	5	53	387	7,165
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	2	81	2	81
Nonoccupant	0	0	8	280	8	269	41	2,137	1	28	58	2,714
Total HMDA Loan Amount	84	\$2,249	259	\$9,218	365	\$16,272	602	\$35,159	16	\$823	1,326	\$63,721
Average \$ Amount of All HMDA Loans		\$26,774		\$35,591		\$44,581		\$58,404		\$51,438		\$48,055
Percentage of Total Loans (#)		6.3%		19.5%		27.5%		45.4%		1.2%		100%
Percentage of Total \$ Amt. of Loans		3.5%		14.5%		25.5%		55.2%		1.3%		100%
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	6	301	16	962	25	1,790	21	1,870	0	0	68	4,923
Conventional	18	651	79	3,829	114	7,101	251	23,462	2	244	464	35,287
Refinance	34	1,381	108	5,570	206	12,241	401	31,109	33	2,423	782	52,724
Home Improvement	19	167	43	784	71	1,365	163	4,512	2	96	298	6,924
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	3	172	3	172
Nonoccupant	1	24	9	296	16	1,021	61	3,282	1	42	88	4,665
Total HMDA Loan Amount	78	\$2,524	255	\$11,441	432	\$23,518	897	\$64,235	41	\$2,977	1,703	\$104,695
Average \$ Amount of All HMDA Loans		\$32,359		\$44,867		\$54,440		\$71,611		\$72,610		\$61,477
Percentage of Total Loans (#)		4.6%		15.0%		25.4%		52.7%		2.4%		100%
Percentage of Total \$ Amt. of Loans		2.4%		10.9%		22.5%		61.4%		2.8%		100%

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).