

1999 - 2001 WAYNE 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		WAYNE COUNTY, PA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	67	5,037	0	0	67	5,037
Conventional	0	0	0	0	1,050	83,733	0	0	1,050	83,733
Refinance	0	0	0	0	1,978	152,017	0	0	1,978	152,017
Home Improvement	0	0	0	0	469	12,188	0	0	469	12,188
Multifamily (5 or More Units)	0	0	0	0	3	369	0	0	3	369
Nonoccupant	0	0	0	0	429	32,780	0	0	429	32,780
Total HMDA Loan Amount	0	\$0	0	\$0	3,996	\$286,124	0	\$0	3,996	\$286,124
Average \$ Amount of All HMDA Loans		\$0		\$0		\$71,603		\$0		\$71,603
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%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	61	4,910	0	0	61	4,910
Conventional	0	0	0	0	1,015	83,912	0	0	1,015	83,912
Refinance	0	0	0	0	1,567	119,374	0	0	1,567	119,374
Home Improvement	0	0	0	0	452	12,031	0	0	452	12,031
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0
Nonoccupant	0	0	0	0	423	38,174	0	0	423	38,174
Total HMDA Loan Amount	0	\$0	0	\$0	3,518	\$258,401	0	\$0	3,518	\$258,401
Average \$ Amount of All HMDA Loans		\$0		\$0		\$73,451		\$0		\$73,451
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%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	0	0	97	8,205	0	0	97	8,205
Conventional	0	0	0	0	1,067	101,414	0	0	1,067	101,414
Refinance	0	0	0	0	2,627	236,144	0	0	2,627	236,144
Home Improvement	0	0	0	0	478	13,095	0	0	478	13,095
Multifamily (5 or More Units)	0	0	0	0	1	1,100	0	0	1	1,100
Nonoccupant	0	0	0	0	607	59,453	0	0	607	59,453
Total HMDA Loan Amount	0	\$0	0	\$0	4,877	\$419,411	0	\$0	4,877	\$419,411
Average \$ Amount of All HMDA Loans		\$0		\$0		\$85,998		\$0		\$85,998
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 applications does not include those for which tract income is not available.

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).