

1999 - 2001 WAYNE COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - ORIGINATIONS

	BORROWER INCOME < 50% MSA MEDIAN INCOME		BORROWER INCOME 50% < 80% MSA MEDIAN INCOME		BORROWER INCOME 80% < 120% MSA MEDIAN INCOME		BORROWER INCOME >= 120% MSA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		WAYNE COUNTY, PA TOTAL	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	14	829	27	2,163	14	1,200	0	0	55	4,192
Conventional	28	1,332	91	4,850	190	13,251	548	49,555	21	1,752	878	70,740
Refinance	47	1,620	148	7,582	268	17,346	596	50,024	45	3,449	1,104	80,021
Home Improvement	40	316	67	949	116	2,388	184	5,152	12	260	419	9,065
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	5	163	16	676	41	2,540	332	26,646	20	1,686	414	31,711
Total HMDA Loan Amount	120	\$3,431	336	\$14,886	642	\$37,688	1,674	\$132,577	98	\$7,147	2,870	\$195,729
Average \$ Amount of All HMDA Loans	\$28,592		\$44,304		\$58,704		\$79,198		\$72,929		\$68,198	
Percentage of Total Loans (#)	4.2%		11.7%		22.4%		58.3%		3.4%		100%	
Percentage of Total \$ Amt. of Loans	1.8%		7.6%		19.3%		67.7%		3.7%		100%	
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	1	39	7	465	23	1,809	17	1,615	6	426	54	4,354
Conventional	17	823	53	2,924	128	8,311	474	46,547	20	1,682	692	60,287
Refinance	16	609	82	4,823	136	9,419	243	21,334	16	1,424	493	37,609
Home Improvement	15	132	48	888	54	1,627	125	3,906	4	140	246	6,693
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	4	250	11	657	23	1,273	288	27,180	9	697	335	30,057
Total HMDA Loan Amount	53	\$1,853	201	\$9,757	364	\$22,439	1,147	\$100,582	55	\$4,369	1,820	\$139,000
Average \$ Amount of All HMDA Loans	\$34,962		\$48,542		\$61,646		\$87,691		\$79,436		\$76,374	
Percentage of Total Loans (#)	2.9%		11.0%		20.0%		63.0%		3.0%		100%	
Percentage of Total \$ Amt. of Loans	1.3%		7.0%		16.1%		72.4%		3.1%		100%	
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	1	50	11	784	29	2,437	29	2,771	2	204	72	6,246
Conventional	25	1,048	97	5,789	172	12,103	566	63,696	29	2,976	889	85,612
Refinance	49	2,160	194	11,422	318	24,174	876	89,742	83	7,820	1,520	135,318
Home Improvement	33	291	74	1,178	89	2,042	166	5,926	5	383	367	9,820
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	0	0	0	0
Nonoccupant	1	40	17	672	46	2,749	441	46,642	31	3,741	536	53,844
Total HMDA Loan Amount	109	\$3,589	393	\$19,845	654	\$43,505	2,078	\$208,777	150	\$15,124	3,384	\$290,840
Average \$ Amount of All HMDA Loans	\$32,927		\$50,496		\$66,521		\$100,470		\$100,827		\$85,946	
Percentage of Total Loans (#)	3.2%		11.6%		19.3%		61.4%		4.4%		100%	
Percentage of Total \$ Amt. of Loans	1.2%		6.8%		15.0%		71.8%		5.2%		100%	

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).