

| 2001 HMDA Applications and Originated Percentage Rates by Income of Census Tract:<br>CLEARFIELD COUNTY, PA |                           |                               |                                |                             |       |  |
|--|---------------------------|-------------------------------|--------------------------------|-----------------------------|-------|--|
|  | < 50% of<br>Median Income | 50% < 80% of<br>Median Income | 80% < 120% of<br>Median Income | >= 120% of<br>Median Income | Total |  |
| <b>Home-Purchase Applications</b>  |                           |                               |                                |                             |       |  |
| Govt. #  | n/a                       | 7                             | 77                             | 7                           | 91    |  |
| % Originated   | n/a                       | 71.4%                         | 70.1%                          | 100.0%                      | 72.5% |  |
| Conv. #  | n/a                       | 125                           | 826                            | 106                         | 1,057 |  |
| % Originated   | n/a                       | 45.6%                         | 48.7%                          | 83.0%                       | 51.8% |  |
| <b>Refinance Applications</b>  |                           |                               |                                |                             |       |  |
| Number   | n/a                       | 400                           | 2,129                          | 218                         | 2,747 |  |
| % Originated   | n/a                       | 34.5%                         | 38.1%                          | 55.0%                       | 38.9% |  |
| <b>Home-Improvement Applications</b>   |                           |                               |                                |                             |       |  |
| Number   | n/a                       | 131                           | 852                            | 57                          | 1,040 |  |
| % Originated   | n/a                       | 45.0%                         | 49.5%                          | 45.6%                       | 48.8% |  |
| <b>Multifamily Loan Applications</b>   |                           |                               |                                |                             |       |  |
| Number   | n/a                       | 0                             | 2                              | 0                           | 2     |  |
| % Originated   | n/a                       | 0.0%                          | 50.0%                          | 0.0%                        | 50.0% |  |
| <b>Nonoccupant Loan Applications</b>   |                           |                               |                                |                             |       |  |
| Number   | n/a                       | 17                            | 94                             | 14                          | 125   |  |
| % Originated   | n/a                       | 76.5%                         | 58.5%                          | 71.4%                       | 62.4% |  |

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).