

1999 - 2001 CLEARFIELD 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		CLEARFIELD COUNTY, PA TOTAL	
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>1999</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	13	440	29	1,385	28	1,650	14	1,110	0	0	84	4,585
Conventional	48	1,218	154	5,789	207	9,995	264	20,634	6	388	679	38,024
Refinance	86	2,361	218	7,520	260	14,911	427	24,515	13	673	1,004	49,980
Home Improvement	48	453	91	1,147	166	2,469	166	3,709	5	80	476	7,858
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	4	335	4	335
Nonoccupant	4	79	14	362	19	420	63	3,581	2	122	102	4,564
<b>Total HMDA Loan Amount</b>	<b>199</b>	<b>\$4,551</b>	<b>506</b>	<b>\$16,203</b>	<b>680</b>	<b>\$29,445</b>	<b>934</b>	<b>\$53,549</b>	<b>30</b>	<b>\$1,598</b>	<b>2,349</b>	<b>\$105,346</b>
Average \$ Amount of All HMDA Loans		\$22,869		\$32,022		\$43,301		\$57,333		\$53,267		\$44,847
Percentage of Total Loans (#)		8.5%		21.5%		28.9%		39.8%		1.3%		100%
Percentage of Total \$ Amt. of Loans		4.3%		15.4%		28.0%		50.8%		1.5%		100%
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>2000</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	6	219	12	521	24	1,322	13	947	0	0	55	3,009
Conventional	46	1,365	147	5,462	189	9,355	279	21,656	7	365	668	38,203
Refinance	55	1,565	154	5,230	199	8,587	246	12,196	18	795	672	28,373
Home Improvement	46	287	114	1,299	131	1,735	205	3,991	10	126	506	7,438
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	3	252	3	252
Nonoccupant	5	125	8	173	18	607	65	2,678	4	97	100	3,680
<b>Total HMDA Loan Amount</b>	<b>158</b>	<b>\$3,561</b>	<b>435</b>	<b>\$12,685</b>	<b>561</b>	<b>\$21,606</b>	<b>808</b>	<b>\$41,468</b>	<b>42</b>	<b>\$1,635</b>	<b>2,004</b>	<b>\$80,955</b>
Average \$ Amount of All HMDA Loans		\$22,538		\$29,161		\$38,513		\$51,322		\$38,929		\$40,397
Percentage of Total Loans (#)		7.9%		21.7%		28.0%		40.3%		2.1%		100%
Percentage of Total \$ Amt. of Loans		4.4%		15.7%		26.7%		51.2%		2.0%		100%
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>2001</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	8	314	26	1,314	22	1,309	11	868	0	0	67	3,805
Conventional	39	1,090	116	4,552	161	9,064	288	24,903	24	2,327	628	41,936
Refinance	57	1,784	197	8,152	327	16,728	527	38,022	43	3,094	1,151	67,780
Home Improvement	68	556	117	1,214	132	2,003	207	4,983	11	292	535	9,048
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	1	180	1	180
Nonoccupant	3	81	3	60	12	255	61	3,634	4	181	83	4,211
<b>Total HMDA Loan Amount</b>	<b>175</b>	<b>\$3,825</b>	<b>459</b>	<b>\$15,292</b>	<b>654</b>	<b>\$29,359</b>	<b>1,094</b>	<b>\$72,410</b>	<b>83</b>	<b>\$6,074</b>	<b>2,465</b>	<b>\$126,960</b>
Average \$ Amount of All HMDA Loans		\$21,857		\$33,316		\$44,891		\$66,188		\$73,181		\$51,505
Percentage of Total Loans (#)		7.1%		18.6%		26.5%		44.4%		3.4%		100%
Percentage of Total \$ Amt. of Loans		3.0%		12.0%		23.1%		57.0%		4.8%		100%

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).