

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS										
	LOW-INCOME < 50% MA MEDIAN INCOME		MODERATE- INCOME 50% < 80% MA MEDIAN INCOME		MIDDLE- INCOME 80% < 120% MA MEDIAN INCOME		UPPER- INCOME >= 120% MA MEDIAN INCOME		JOHNSTOWN, PA MA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	166	24	930	342	18,453	54	3,526	423	23,075
Conventional	10	271	133	3,756	2,511	130,843	378	30,617	3,032	165,487
Refinance	48	1,681	391	12,509	5,586	269,116	818	54,435	6,843	337,741
Home Improvement	14	234	167	2,466	2,896	52,804	381	10,668	3,458	66,172
Multifamily (5 or More Units)	0	0	2	282	13	787	1	56	16	1,125
Nonoccupant	1	19	48	1,299	482	26,026	81	5,007	612	32,351
Total HMDA Loan Amount	76	\$2,371	765	\$21,242	11,830	\$498,029	1,713	\$104,309	14,384	\$625,951
Average \$ Amount of All HMDA Loans		\$31,197		\$27,767		\$42,099		\$60,893		\$43,517
Percentage of Total Loans (#)		0.5%		5.3%		82.2%		11.9%		100%
Percentage of Total \$ Amt. of Loans		0.4%		3.4%		79.6%		16.7%		100%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	2	76	20	871	310	17,921	61	4,550	393	23,418
Conventional	9	295	108	3,122	2,395	120,742	369	30,333	2,881	154,492
Refinance	26	1,089	264	8,768	4,157	195,861	408	25,651	4,855	231,369
Home Improvement	5	95	127	1,792	2,444	38,688	230	4,990	2,806	45,565
Multifamily (5 or More Units)	0	0	1	855	11	1,152	1	130	13	2,137
Nonoccupant	1	20	22	602	452	21,148	40	2,138	515	23,908
Total HMDA Loan Amount	43	\$1,575	542	\$16,010	9,769	\$395,512	1,109	\$67,792	11,463	\$480,889
Average \$ Amount of All HMDA Loans		\$36,628		\$29,539		\$40,486		\$61,129		\$41,951
Percentage of Total Loans (#)		0.4%		4.7%		85.2%		9.7%		100%
Percentage of Total \$ Amt. of Loans		0.3%		3.3%		82.2%		14.1%		100%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	28	1,062	391	23,120	83	6,925	502	31,107
Conventional	12	395	61	1,641	2,152	120,249	354	30,323	2,579	152,608
Refinance	52	2,143	352	12,794	7,203	405,136	895	73,270	8,502	493,343
Home Improvement	13	173	103	1,403	2,599	47,908	361	7,347	3,076	56,831
Multifamily (5 or More Units)	0	0	0	0	13	1,114	1	35	14	1,149
Nonoccupant	2	96	20	539	490	28,331	53	6,928	565	35,894
Total HMDA Loan Amount	79	\$2,807	564	\$17,439	12,848	\$625,858	1,747	\$124,828	15,238	\$770,932
Average \$ Amount of All HMDA Loans		\$35,532		\$30,920		\$48,712		\$71,453		\$50,593
Percentage of Total Loans (#)		0.5%		3.7%		84.3%		11.5%		100%
Percentage of Total \$ Amt. of Loans		0.4%		2.3%		81.2%		16.2%		100%

Note: Number of applications does not include those for which tract income is not available.

Source: FFIEC.

Data Source: 1990 US Census (STF3).