

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - ORIGINATIONS										
	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	
ORIGINATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3	166	19	760	269	14,539	49	3,319	340	18,784
Conventional	6	158	64	1,811	1,503	87,775	300	24,905	1,873	114,649
Refinance	7	236	119	3,706	2,700	129,622	524	36,289	3,350	169,853
Home Improvement	7	88	76	908	2,061	38,132	295	8,074	2,439	47,202
Multifamily (5 or More Units)	0	0	1	73	9	610	1	56	11	739
Nonoccupant	1	19	32	844	358	19,771	70	4,368	461	25,002
Total HMDA Loan Amount	24	\$667	311	\$8,102	6,900	\$290,449	1,239	\$77,011	8,474	\$376,229
Average \$ Amount of All HMDA Loans		\$27,792		\$26,051		\$42,094		\$62,156		\$44,398
Percentage of Total Loans (#)		0.3%		3.7%		81.4%		14.6%		100%
Percentage of Total \$ Amt. of Loans		0.2%		2.2%		77.2%		20.5%		100%
ORIGINATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	2	76	16	630	244	14,490	52	3,979	314	19,175
Conventional	5	129	57	1,721	1,321	76,459	286	24,423	1,669	102,732
Refinance	10	359	62	1,736	1,420	65,043	196	11,682	1,688	78,820
Home Improvement	3	74	59	740	1,550	22,866	171	3,617	1,783	27,297
Multifamily (5 or More Units)	0	0	1	855	9	1,084	1	130	11	2,069
Nonoccupant	1	20	14	355	309	15,886	30	1,683	354	17,944
Total HMDA Loan Amount	21	\$658	209	\$6,037	4,853	\$195,828	736	\$45,514	5,819	\$248,037
Average \$ Amount of All HMDA Loans		\$31,333		\$28,885		\$40,352		\$61,840		\$42,625
Percentage of Total Loans (#)		0.4%		3.6%		83.4%		12.6%		100%
Percentage of Total \$ Amt. of Loans		0.3%		2.4%		79.0%		18.3%		100%
ORIGINATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	24	834	328	19,251	76	6,436	428	26,521
Conventional	5	188	37	905	1,276	80,792	281	25,564	1,599	107,449
Refinance	8	279	97	3,553	3,137	178,624	539	48,264	3,781	230,720
Home Improvement	9	111	45	505	1,662	31,173	256	5,339	1,972	37,128
Multifamily (5 or More Units)	0	0	0	0	9	721	1	35	10	756
Nonoccupant	2	96	12	403	333	18,507	40	6,434	387	25,440
Total HMDA Loan Amount	24	\$674	215	\$6,200	6,745	\$329,068	1,193	\$92,072	8,177	\$428,014
Average \$ Amount of All HMDA Loans		\$28,083		\$28,837		\$48,787		\$77,177		\$52,344
Percentage of Total Loans (#)		0.3%		2.6%		82.5%		14.6%		100%
Percentage of Total \$ Amt. of Loans		0.2%		1.4%		76.9%		21.5%		100%

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

Source: FFIEC.

Data Source: 1990 US Census (STF3).