

1999 - 2001 PIKE COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - ORIGINATIONS												
	BORROWER INCOME < 50% MEDIAN INCOME		BORROWER INCOME 50% < 80% MEDIAN INCOME		BORROWER INCOME 80% < 120% MEDIAN INCOME		BORROWER INCOME >= 120% MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		PIKE COUNTY, PA TOTAL	
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	14	791	72	5,695	41	4,131	11	1,303	0	0	138	11,920
Conventional	62	3,277	225	16,328	251	22,690	430	47,088	23	1,871	991	91,254
Refinance	97	5,194	242	17,268	314	24,731	470	43,722	84	7,492	1,207	98,407
Home Improvement	28	523	64	1,630	78	2,089	95	3,023	2	95	267	7,360
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	1	108	1	108
Nonoccupant	9	416	32	1,537	66	3,979	277	26,054	27	2,189	411	34,175
<b>Total HMDA Loan Amount</b>	<b>210</b>	<b>\$10,201</b>	<b>635</b>	<b>\$42,458</b>	<b>750</b>	<b>\$57,620</b>	<b>1,283</b>	<b>\$121,190</b>	<b>137</b>	<b>\$11,755</b>	<b>3,015</b>	<b>\$243,224</b>
Average \$ Amount of All HMDA Loans	\$48,576		\$66,863		\$76,827		\$94,458		\$85,803		\$80,671	
Percentage of Total Loans (#)	7.0%		21.1%		24.9%		42.6%		4.5%		100%	
Percentage of Total \$ Amt. of Loans	4.2%		17.5%		23.7%		49.8%		4.8%		100%	
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	10	590	65	5,114	51	5,229	24	2,909	0	0	150	13,842
Conventional	53	2,719	200	14,850	286	25,230	481	53,554	39	3,327	1,059	99,680
Refinance	49	2,432	124	8,278	207	15,527	222	19,971	19	1,736	621	47,944
Home Improvement	27	573	60	1,273	88	2,059	68	2,128	4	90	247	6,123
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	1	182	1	182
Nonoccupant	7	343	21	1,139	75	5,376	228	21,991	12	822	343	29,671
<b>Total HMDA Loan Amount</b>	<b>146</b>	<b>\$6,657</b>	<b>470</b>	<b>\$30,654</b>	<b>707</b>	<b>\$53,421</b>	<b>1,023</b>	<b>\$100,553</b>	<b>75</b>	<b>\$6,157</b>	<b>2,421</b>	<b>\$197,442</b>
Average \$ Amount of All HMDA Loans	\$45,596		\$65,221		\$75,560		\$98,292		\$82,093		\$81,554	
Percentage of Total Loans (#)	6.0%		19.4%		29.2%		42.3%		3.1%		100%	
Percentage of Total \$ Amt. of Loans	3.4%		15.5%		27.1%		50.9%		3.1%		100%	
<b>ORIGINATIONS BY BORROWER INCOME:</b>												
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	12	695	49	4,445	48	5,275	18	2,307	0	0	127	12,722
Conventional	70	3,929	265	20,882	312	30,293	559	69,143	62	5,922	1,268	130,169
Refinance	85	4,825	288	22,504	422	39,057	665	77,574	142	15,540	1,602	159,500
Home Improvement	24	580	49	1,042	64	1,750	93	3,083	3	74	233	6,529
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	2	565	2	565
Nonoccupant	9	413	47	3,265	68	5,386	361	41,086	48	5,070	533	55,220
<b>Total HMDA Loan Amount</b>	<b>200</b>	<b>\$10,442</b>	<b>698</b>	<b>\$52,138</b>	<b>914</b>	<b>\$81,761</b>	<b>1,696</b>	<b>\$193,193</b>	<b>257</b>	<b>\$27,171</b>	<b>3,765</b>	<b>\$364,705</b>
Average \$ Amount of All HMDA Loans	\$52,210		\$74,696		\$89,454		\$113,911		\$105,724		\$96,867	
Percentage of Total Loans (#)	5.3%		18.5%		24.3%		45.0%		6.8%		100%	
Percentage of Total \$ Amt. of Loans	2.9%		14.3%		22.4%		53.0%		7.5%		100%	

Source: FFIEC.

Data Source: 1990 US Census (STF3).