

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Applicants Are Low or Moderate Income
Assessment Area: Pike County, PA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	First Horizon Home Loan Corp.	79	9.4	6,315	10.7	80
2	GMAC Mortgage	72	8.6	5,179	8.8	72
3	Countrywide Home Loans	49	5.8	3,731	6.3	76
4	Wells Fargo Home Mortgage	48	5.7	3,556	6.0	74
5	First Union National Bank	46	5.5	2,159	3.7	47
6	North American Mortgage Co.	37	4.4	3,136	5.3	85
7	The Dime Bank	34	4.0	1,385	2.4	41
8	PNC Bank, N.A.	34	4.0	1,070	1.8	31
9	Cendant Mortgage	27	3.2	2,322	3.9	86
10	NBT Bank, N.A.	27	3.2	1,658	2.8	61
11	Wayne Bank	25	3.0	1,671	2.8	67
12	Option One Mortgage Corp.	21	2.5	1,542	2.6	73
13	M&T Mortgage Corporation	19	2.3	2,080	3.5	109
14	National City Mortgage Company	17	2.0	1,914	3.3	113
15	First Union Mortgage Corp.	14	1.7	1,016	1.7	73
16	Mellon Bank, N.A.	12	1.4	584	1.0	49
17	The Honesdale National Bank	12	1.4	378	0.6	32
18	Superior Bank, F.S.B.	11	1.3	719	1.2	65
19	Chase Manhattan Mortgage Corp.	10	1.2	813	1.4	81
20	Citifinancial Services, Inc.	9	1.1	792	1.3	88
Subtotal of Top 20 Lenders		603	71.6%	\$42,020	71.3%	\$70
All Lenders (121)		842	100.0%	\$58,902	100.0%	\$70

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: 2001 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).