

<b>2001 LENDER MARKET SHARE REPORT</b> <b>Selected HMDA-Reported Originations*</b> <b>Applicants Are Hispanic or Black</b> <b>Assessment Area: York, PA MA</b> <b>Lenders: Top 20</b>						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Countrywide Home Loans	32	8.4	2,279	7.7	71
2	Fulton Bank	25	6.6	1,911	6.4	76
3	Allfirst Bank	25	6.6	1,297	4.4	52
4	Chase Manhattan Mortgage Corp.	24	6.3	2,166	7.3	90
5	Wells Fargo Home Mortgage	23	6.1	2,455	8.3	107
6	National City Mortgage Company	20	5.3	2,252	7.6	113
7	Waypoint Bank	20	5.3	1,963	6.6	98
8	U.S. Mortgage Finance Corporation	14	3.7	939	3.2	67
9	Option One Mortgage Corp.	12	3.2	775	2.6	65
10	North American Mortgage Co.	11	2.9	1,048	3.5	95
11	GMAC Mortgage	11	2.9	680	2.3	62
12	Equity One, Inc.	9	2.4	622	2.1	69
13	First Horizon Home Loan Corp.	8	2.1	886	3.0	111
14	First Capital Federal Credit Union	8	2.1	34	0.1	4
15	Gateway Funding Div. Mtg. Svcs.	7	1.9	501	1.7	72
16	First Union National Bank	5	1.3	624	2.1	125
17	ABN AMRO Mortgage Group, Inc.	5	1.3	547	1.8	109
18	Flagstar Bank, F.S.B.	5	1.3	433	1.5	87
19	Principal Residential Mtg, Inc.	5	1.3	407	1.4	81
20	Bank of America, N.A.	4	1.1	432	1.5	108
<b>Subtotal of Top 20 Lenders</b>		273	72.0%	\$22,251	74.8%	\$82
<b>All Lenders (87)</b>		379	100.0%	\$29,755	100.0%	\$79

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

Source: 2000 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).