

<b>1999 - 2001 ALLENTOWN-BETHLEHEM-EASTON, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS</b>										
	<b>LOW-INCOME &lt; 50% MSA MEDIAN INCOME</b>		<b>MODERATE- INCOME 50% &lt; 80% MSA MEDIAN INCOME</b>		<b>MIDDLE- INCOME 80% &lt; 120% MSA MEDIAN INCOME</b>		<b>UPPER- INCOME ≥ 120% MSA MEDIAN INCOME</b>		<b>ALLENTOWN- BETHLEHEM- EASTON, PA MA TOTAL</b>	
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>1999</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	14	672	254	14,008	1,585	133,641	256	27,117	2,109	175,438
Conventional	117	7,245	1,146	60,737	6,350	582,844	3,082	420,468	10,695	1,071,294
Refinance	197	10,165	2,946	151,246	14,914	1,070,153	4,201	407,159	22,258	1,638,723
Home Improvement	47	1,328	688	16,935	3,719	108,136	1,049	34,730	5,503	161,129
Multifamily (5 or More Units)	3	224	36	6,520	40	16,745	4	4,060	83	27,549
Nonoccupant	85	5,182	526	26,517	1,151	75,170	174	13,908	1,936	120,777
<b>Total HMDA Loan Amount</b>	<b>463</b>	<b>\$24,816</b>	<b>5,596</b>	<b>\$275,963</b>	<b>27,759</b>	<b>\$1,986,689</b>	<b>8,766</b>	<b>\$907,442</b>	<b>42,584</b>	<b>\$3,194,910</b>
Average \$ Amount of All HMDA Loans		\$53,598		\$49,314		\$71,569		\$103,518		\$75,026
Percentage of Total Loans (#)		1.1%		13.1%		65.2%		20.6%		100%
Percentage of Total \$ Amt. of Loans		0.8%		8.6%		62.2%		28.4%		100%
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>2000</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	24	1,378	303	16,917	1,503	124,883	251	27,810	2,081	170,988
Conventional	115	5,795	1,148	61,234	6,588	592,579	3,186	427,498	11,037	1,087,106
Refinance	191	10,076	2,354	115,908	10,720	739,013	2,601	237,094	15,866	1,102,091
Home Improvement	45	910	690	12,750	3,598	82,006	1,055	28,929	5,388	124,595
Multifamily (5 or More Units)	8	1,258	20	5,234	42	18,832	9	8,944	79	34,268
Nonoccupant	64	3,078	393	18,280	984	68,118	159	14,768	1,600	104,244
<b>Total HMDA Loan Amount</b>	<b>447</b>	<b>\$22,495</b>	<b>4,908</b>	<b>\$230,323</b>	<b>23,435</b>	<b>\$1,625,431</b>	<b>7,261</b>	<b>\$745,043</b>	<b>36,051</b>	<b>\$2,623,292</b>
Average \$ Amount of All HMDA Loans		\$50,324		\$46,928		\$69,359		\$102,609		\$72,766
Percentage of Total Loans (#)		1.2%		13.6%		65.0%		20.1%		100%
Percentage of Total \$ Amt. of Loans		0.9%		8.8%		62.0%		28.4%		100%
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>2001</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	13	772	320	19,723	1,809	160,251	311	37,178	2,453	217,924
Conventional	111	6,699	1,067	58,487	6,985	674,489	3,671	515,778	11,834	1,255,453
Refinance	209	12,396	2,947	160,724	19,335	1,615,933	6,548	755,595	29,039	2,544,648
Home Improvement	41	886	698	13,068	3,878	90,310	1,133	34,979	5,750	139,243
Multifamily (5 or More Units)	7	1,377	28	5,869	74	20,876	8	12,777	117	40,899
Nonoccupant	72	4,144	534	27,108	1,355	105,663	220	20,150	2,181	157,065
<b>Total HMDA Loan Amount</b>	<b>453</b>	<b>\$26,274</b>	<b>5,594</b>	<b>\$284,979</b>	<b>33,436</b>	<b>\$2,667,522</b>	<b>11,891</b>	<b>\$1,376,457</b>	<b>51,374</b>	<b>\$4,355,232</b>
Average \$ Amount of All HMDA Loans		\$58,000		\$50,944		\$79,780		\$115,756		\$84,775
Percentage of Total Loans (#)		0.9%		10.9%		65.1%		23.1%		100%
Percentage of Total \$ Amt. of Loans		0.6%		6.5%		61.2%		31.6%		100%

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

Source: FFIEC.

Data Source: 1990 US Census (STF3).