

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

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE #	TOTAL AMOUNT (\$000s)	% MARKET SHARE \$	AVERAGE LOAN SIZE (\$000s)
1	First Union National Bank	477	6.9	23,638	5.7	50
2	Mortgage America	358	5.2	27,941	6.8	78
3	Keystone Savings Bank	348	5.0	14,333	3.5	41
4	Countrywide Home Loans	268	3.9	18,574	4.5	69
5	PNC Bank, N.A.	264	3.8	7,892	1.9	30
6	First Horizon Home Loan Corp.	258	3.7	19,114	4.6	74
7	Wells Fargo Home Mortgage	228	3.3	16,864	4.1	74
8	Lafayette Ambassador Bank	187	2.7	9,956	2.4	53
9	First Union Mortgage Corp.	186	2.7	13,466	3.3	72
10	GMAC Mortgage	176	2.5	12,935	3.1	73
11	Cardinal Financial Co.	163	2.4	12,844	3.1	79
12	Nazareth National Bank	161	2.3	6,929	1.7	43
13	Chase Manhattan Mortgage Corp.	142	2.1	11,266	2.7	79
14	Fleet National Bank	140	2.0	7,131	1.7	51
15	Sovereign Bank	136	2.0	9,056	2.2	67
16	Washington Mutual Bank, F.A.	135	1.9	10,238	2.5	76
17	National City Mortgage Company	123	1.8	9,929	2.4	81
18	Citizens National Bank	123	1.8	3,079	0.8	25
19	North American Mortgage Co.	118	1.7	9,023	2.2	76
20	Homestead Funding Corp	105	1.5	7,629	1.9	73
Subtotal of Top 20 Lenders		4,096	59.0%	\$251,837	60.9%	\$61
All Lenders (221)		6,942	100.0%	\$413,192	100.0%	\$60

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

Source: PCI Services, Inc., CRA Wiz.

Data Source: 1990 US Census (STF3).