

**2001 LENDER MARKET SHARE REPORT**  
**Selected HMDA-Reported Originations\***  
**No Applicant Income Reported**  
**Assessment Area: Allentown-Bethlehem-Easton, PA MA**  
**Lenders: Top 20**

<b>RANK</b>	<b>INSTITUTION NAME</b>	<b>COUNT</b>	<b>% MARKET SHARE #</b>	<b>TOTAL AMOUNT (\$000s)</b>	<b>% MARKET SHARE \$</b>	<b>AVERAGE LOAN SIZE (\$000s)</b>
1	Wells Fargo Home Mortgage	319	16.0	35,622	17.6	112
2	Countrywide Home Loans	230	11.5	22,791	11.2	99
3	National City Mortgage Company	135	6.8	13,314	6.6	99
4	Greenpoint Mortgage Funding, Inc.	127	6.4	13,333	6.6	105
5	First Horizon Home Loan Corp.	117	5.9	10,852	5.4	93
6	Chase Manhattan Mortgage Corp.	96	4.8	10,893	5.4	113
7	Fleet National Bank	77	3.9	5,091	2.5	66
8	James B. Nutter and Company	55	2.8	5,155	2.5	94
9	GMAC Mortgage	53	2.7	6,129	3.0	116
10	Sovereign Bank	48	2.4	5,790	2.9	121
11	Homeside Mortgage, Inc.	48	2.4	4,966	2.5	103
12	Homestead Funding Corp.	46	2.3	4,833	2.4	105
13	Cardinal Financial Co.	43	2.2	3,951	2.0	92
14	M&T Mortgage Corporation	42	2.1	3,727	1.8	89
15	Indymac Bank, F.S.B.	33	1.7	3,402	1.7	103
16	Guaranty Residential Lending	32	1.6	4,228	2.1	132
17	North American Mortgage Co.	32	1.6	3,412	1.7	107
18	SIB Mortgage Corp.	31	1.6	3,123	1.5	101
19	Gateway Funding Div. Mtg. Svcs.	31	1.6	2,693	1.3	87
20	Washington Mutual Bank, F.A.	24	1.2	2,583	1.3	108
<b>Subtotal of Top 20 Lenders</b>		1,619	81.0%	\$165,888	81.7%	\$102
<b>All Lenders (113)</b>		1,999	100.0%	\$203,030	100.0%	\$102

\*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).