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2001 HMDA Applications and Originated Percentage Rates by Income of Applicant: Johnstown, PA MA						
		< 50% of Median Income	50% < 80% of Median Income	80% < 120% of Median Income	>= 120% of Median Income	Total
Home-Purchase Applications						
	Govt. #	25	117	155	206	503
	% Originated	80.0%	76.1%	86.5%	90.8%	85.5%
	Conv. #	162	469	600	1,285	2,516
	% Originated	29.0%	50.3%	56.7%	73.0%	62.0%
Refinance Applications						
	Number	558	1,353	1,931	3,970	7,812
	% Originated	27.6%	34.2%	39.5%	54.4%	45.3%
Home-Improvement Applications						
	Number	288	556	700	1,353	2,897
	% Originated	48.6%	56.8%	63.1%	71.9%	64.6%
Multifamily Loan Applications						
	Number	0	0	0	0	0
	% Originated	0.0%	0.0%	0.0%	0.0%	0.0%
Nonoccupant Loan Applications						
	Number	23	59	77	381	540
	% Originated	52.2%	52.5%	54.5%	75.3%	68.9%

Note: The numbers in the "Total" column do not include applications for which income was not available.

Source: FFIEC.

Data Source: 1990 US Census (STF3).