

1999 - 2001 LANCASTER, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS										
	LOW-INCOME < 50% MA MEDIAN INCOME		MODERATE- INCOME 50% < 80% MA MEDIAN INCOME		MIDDLE- INCOME 80% < 120% MA MEDIAN INCOME		UPPER- INCOME >= 120% MA MEDIAN INCOME		LANCASTER, PA MA TOTAL	
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	14	805	168	11,061	1,478	142,994	104	11,911	1,764	166,771
Conventional	80	3,938	484	27,819	5,955	568,995	847	120,778	7,366	721,530
Refinance	211	9,785	1,168	61,835	11,054	875,606	1,306	130,630	13,739	1,077,856
Home Improvement	70	1,186	270	3,927	3,155	75,513	337	8,937	3,832	89,563
Multifamily (5 or More Units)	1	62	12	1,875	18	20,276	4	2,505	35	24,718
Nonoccupant	48	2,094	222	10,441	622	45,780	56	4,686	948	63,001
<b>Total HMDA Loan Amount</b>	<b>424</b>	<b>\$17,870</b>	<b>2,324</b>	<b>\$116,958</b>	<b>22,282</b>	<b>\$1,729,164</b>	<b>2,654</b>	<b>\$279,447</b>	<b>27,684</b>	<b>\$2,143,439</b>
Average \$ Amount of All HMDA Loans		\$42,146		\$50,326		\$77,604		\$105,293		\$77,425
Percentage of Total Loans (#)		1.5%		8.4%		80.5%		9.6%		100%
Percentage of Total \$ Amt. of Loans		0.8%		5.5%		80.7%		13.0%		100%
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	16	741	265	16,209	1,426	13,663	97	10,678	1,804	41,291
Conventional	62	3,112	454	24,526	5,982	538,583	853	119,561	7,351	685,782
Refinance	180	7,595	956	47,789	7,162	521,146	656	58,647	8,954	635,177
Home Improvement	39	759	330	5,015	3,413	74,157	289	8,071	4,071	88,002
Multifamily (5 or More Units)	0	0	8	1,356	31	16,075	2	12,720	41	30,151
Nonoccupant	38	1,367	201	8,859	611	41,411	47	5,179	897	56,816
<b>Total HMDA Loan Amount</b>	<b>335</b>	<b>\$13,574</b>	<b>2,214</b>	<b>\$103,754</b>	<b>18,625</b>	<b>\$1,205,035</b>	<b>1,944</b>	<b>\$214,856</b>	<b>23,118</b>	<b>\$1,537,219</b>
Average \$ Amount of All HMDA Loans		\$40,519		\$46,863		\$64,700		\$110,523		\$66,494
Percentage of Total Loans (#)		1.4%		9.6%		80.6%		8.4%		100%
Percentage of Total \$ Amt. of Loans		0.9%		6.7%		78.4%		14.0%		100%
<b>APPLICATIONS BY TRACT INCOME:</b>										
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	16	819	234	15,135	1,670	166,056	141	16,452	2,061	198,462
Conventional	42	2,177	425	25,898	6,361	589,588	1,025	133,743	7,853	751,406
Refinance	183	8,606	1,176	65,807	14,723	1,363,948	1,837	229,026	17,919	1,667,387
Home Improvement	45	636	278	4,887	3,069	71,861	325	8,575	3,717	85,959
Multifamily (5 or More Units)	2	3,025	20	8,243	42	19,596	3	1,936	67	32,800
Nonoccupant	43	1,780	284	13,723	738	55,423	51	4,481	1,116	75,407
<b>Total HMDA Loan Amount</b>	<b>331</b>	<b>\$17,043</b>	<b>2,417</b>	<b>\$133,693</b>	<b>26,603</b>	<b>\$2,266,472</b>	<b>3,382</b>	<b>\$394,213</b>	<b>32,733</b>	<b>\$2,811,421</b>
Average \$ Amount of All HMDA Loans		\$51,489		\$55,314		\$85,196		\$116,562		\$85,889
Percentage of Total Loans (#)		1.0%		7.4%		81.3%		10.3%		100%
Percentage of Total \$ Amt. of Loans		0.6%		4.8%		80.6%		14.0%		100%

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

Source: FFIEC.

Data Source: 1990 US Census (STF3).