

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Tracts/BNAs Are Low or Moderate Income
Assessment Area: Lancaster, PA MA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Fulton Bank	114	11.1	4,694	8.4	41
2	Bank of Lancaster County, N.A.	65	6.3	2,576	4.6	40
3	Sovereign Bank	58	5.7	3,597	6.4	62
4	North American Mortgage Co.	47	4.6	3,313	5.9	70
5	First Union National Bank	43	4.2	1,835	3.3	43
6	Cendant Mortgage	40	3.9	2,664	4.8	67
7	Countrywide Home Loans	37	3.6	2,322	4.2	63
8	National City Mortgage Company	31	3.0	2,018	3.6	65
9	Wells Fargo Home Mortgage	30	2.9	2,051	3.7	68
10	Washington Mutual Bank, F.A.	28	2.7	1,856	3.3	66
11	Waypoint Bank	27	2.6	1,742	3.1	65
12	Gateway Funding Div. Mtg. Svcs.	25	2.4	1,590	2.8	64
13	Farmers First Bank	24	2.3	648	1.2	27
14	ABN AMRO Mortgage Group, Inc.	23	2.2	1,544	2.8	67
15	Equity One, Inc.	20	2.0	1,018	1.8	51
16	Windsor Financial Mortgage Corp.	17	1.7	1,215	2.2	71
17	Citimortgage Inc.	16	1.6	978	1.8	61
18	Homeside Mortgage, Inc.	16	1.6	978	1.8	61
19	Union National Community Bank	15	1.5	793	1.4	53
20	Chase Manhattan Mortgage Corp.	12	1.2	586	1.1	49
Subtotal of Top 20 Lenders		688	67.0%	\$38,018	67.9%	\$55
All Lenders (125)		1,027	100.0%	\$56,008	100.0%	\$55

*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).