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

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Cendant Mortgage	2,506	4.7	195,520	5.5	78
2	Sovereign Bank	2,123	4.0	162,246	4.6	76
3	First Union National Bank	2,095	3.9	88,561	2.5	42
4	PNC Bank, N.A.	2,005	3.8	59,231	1.7	30
5	Countrywide Home Loans	1,984	3.7	154,874	4.3	78
6	National City Mortgage Company	1,947	3.6	156,273	4.4	80
7	GMAC Mortgage	1,803	3.4	146,975	4.1	82
8	Chase Manhattan Mortgage Corp.	1,721	3.2	152,667	4.3	89
9	Wells Fargo Home Mortgage	1,442	2.7	122,413	3.4	85
10	Gateway Funding Div. Mtg. Svcs.	1,374	2.6	109,780	3.1	80
11	Commerce Bank, N.A.	1,173	2.2	60,305	1.7	51
12	Equity One, Inc.	990	1.9	62,194	1.7	63
13	Mellon Bank, N.A.	965	1.8	37,394	1.1	39
14	Washington Mutual Bank, F.A.	840	1.6	70,243	2.0	84
15	Option One Mortgage Corp.	805	1.5	49,769	1.4	62
16	ABN AMRO Mortgage Group, Inc.	784	1.5	71,587	2.0	91
17	Fleet National Bank	773	1.5	43,335	1.2	56
18	Police & Fire Federal Credit Union	727	1.4	30,025	0.8	41
19	Key Bank, U.S.A., N.A.	713	1.3	26,519	0.7	37
20	First Union Mortgage Corp.	672	1.3	49,047	1.4	73
Subtotal of Top 20 Lenders		27,442	51.4%	\$1,848,958	51.9%	\$67
All Lenders (469)		53,437	100.0%	\$3,564,763	100.0%	\$67

*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).