

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Applicants Are Hispanic or Black
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	Countrywide Home Loans	1,007	5.7	83,033	5.9	82
2	National City Mortgage Company	881	5.0	73,519	5.3	83
3	First Union National Bank	850	4.8	40,861	2.9	48
4	Gateway Funding Div. Mtg. Svcs.	728	4.1	56,307	4.0	77
5	Wells Fargo Home Mortgage	650	3.7	74,054	5.3	114
6	Chase Manhattan Mortgage Corp.	622	3.5	66,459	4.8	107
7	PNC Bank, N.A.	614	3.5	19,535	1.4	32
8	Sovereign Bank	573	3.2	44,169	3.2	77
9	Key Bank U.S.A., N.A.	512	2.9	16,502	1.2	32
10	GMAC Mortgage	503	2.8	49,561	3.5	99
11	Equity One, Inc.	498	2.8	31,427	2.3	63
12	Mellon Bank, N.A.	486	2.7	14,234	1.0	29
13	Option One Mortgage Corp.	383	2.2	26,315	1.9	69
14	M&T Mortgage Corporation	319	1.8	24,854	1.8	78
15	Washington Mutual Bank, F.A.	302	1.7	33,461	2.4	111
16	First Union Mortgage Corp.	301	1.7	24,908	1.8	83
17	Boulevard Mortgage Co. of PA	288	1.6	17,372	1.2	60
18	American Mortgage Express Corp.	259	1.5	22,716	1.6	88
19	Aurora Financial Group, Inc.	240	1.4	21,195	1.5	88
20	Commerce Bank, N.A.	236	1.3	16,921	1.2	72
Subtotal of Top 20 Lenders		10,252	57.8%	\$757,403	54.1%	\$74
All Lenders (383)		17,728	100.0%	\$1,399,237	100.0%	\$79

*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).