

1999 - 2001 PIKE COUNTY, PA HMDA LENDING BY TYPE AND TRACT INCOME - ORIGINATIONS										
	LOW-INCOME < 50% MEDIAN INCOME		MODERATE- INCOME 50% < 80% MEDIAN INCOME		MIDDLE- INCOME 80% < 120% MEDIAN INCOME		UPPER- INCOME >= 120% MEDIAN INCOME		PIKE COUNTY, PA TOTAL	
ORIGINATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	15	1,400	121	10,320	0	0	136	11,720
Conventional	0	0	204	18,871	750	69,137	0	0	954	88,008
Refinance	0	0	257	20,173	845	69,226	0	0	1,102	89,399
Home Improvement	0	0	71	1,958	184	5,151	0	0	255	7,109
Multifamily (5 or More Units)	0	0	0	0	1	108	0	0	1	108
Nonoccupant	0	0	133	11,444	242	19,985	0	0	375	31,429
Total HMDA Loan Amount	0	\$0	680	\$53,846	2,143	\$173,927	0	\$0	2,823	\$227,773
Average \$ Amount of All HMDA Loans		\$0		\$79,185		\$81,161		\$0		\$80,685
Percentage of Total Loans (#)		0.0%		24.1%		75.9%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		23.6%		76.4%		0.0%		100%
ORIGINATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	9	577	141	13,265	0	0	150	13,842
Conventional	0	0	219	19,609	783	75,264	0	0	1,002	94,873
Refinance	0	0	112	7,946	478	37,729	0	0	590	45,675
Home Improvement	0	0	58	1,577	171	4,002	0	0	229	5,579
Multifamily (5 or More Units)	0	0	0	0	1	182	0	0	1	182
Nonoccupant	0	0	123	11,729	200	16,567	0	0	323	28,296
Total HMDA Loan Amount	0	\$0	521	\$41,438	1,774	\$147,009	0	\$0	2,295	\$188,447
Average \$ Amount of All HMDA Loans		\$0		\$79,536		\$82,869		\$0		\$82,112
Percentage of Total Loans (#)		0.0%		22.7%		77.3%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		22.0%		78.0%		0.0%		100%
ORIGINATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	0	0	9	747	118	11,975	0	0	127	12,722
Conventional	0	0	234	23,432	957	99,260	0	0	1,191	122,692
Refinance	0	0	304	29,868	1,137	112,594	0	0	1,441	142,462
Home Improvement	0	0	60	1,873	156	4,307	0	0	216	6,180
Multifamily (5 or More Units)	0	0	0	0	2	565	0	0	2	565
Nonoccupant	0	0	172	18,985	307	30,332	0	0	479	49,317
Total HMDA Loan Amount	0	\$0	779	\$74,905	2,677	\$259,033	0	\$0	3,456	\$333,938
Average \$ Amount of All HMDA Loans		\$0		\$96,155		\$96,762		\$0		\$96,626
Percentage of Total Loans (#)		0.0%		22.5%		77.5%		0.0%		100%
Percentage of Total \$ Amt. of Loans		0.0%		22.4%		77.6%		0.0%		100%

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

Source: FFIEC.

Data Source: 1990 US Census (STF3).