

1999 - 2001 PIKE COUNTY, PA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS

	BORROWER INCOME < 50% MEDIAN INCOME	BORROWER INCOME 50% < 80% MEDIAN INCOME	BORROWER INCOME 80% < 120% MEDIAN INCOME	BORROWER INCOME >= 120% MEDIAN INCOME	BORROWER INCOME NOT AVAILABLE	PIKE COUNTY, PA TOTAL
APPLICATIONS BY BORROWER INCOME:						
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	19	1,154	88	7,016	57	5,587
Conventional	142	8,624	333	24,004	351	30,622
Refinance	310	19,474	627	45,087	793	64,694
Home Improvement	78	1,916	151	3,659	174	5,416
Multifamily (5 or More Units)	0	0	0	0	0	0
Nonoccupant	18	864	57	3,004	96	6,189
Total HMDA Loan Amount	567	\$32,032	1,256	\$82,770	1,471	\$112,508
Average \$ Amount of All HMDA Loans		\$56,494		\$65,900		\$76,484
Percentage of Total Loans (#)		10.0%		22.1%		25.9%
Percentage of Total \$ Amt. of Loans		7.2%		18.5%		25.1%
Total Number of Reporters						
						271
APPLICATIONS BY BORROWER INCOME:						
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	15	854	83	6,503	67	6,965
Conventional	93	4,671	299	21,388	419	36,080
Refinance	234	16,217	415	27,936	580	45,919
Home Improvement	72	1,471	138	3,387	187	4,609
Multifamily (5 or More Units)	0	0	0	0	0	0
Nonoccupant	10	447	35	1,841	98	7,072
Total HMDA Loan Amount	424	\$23,660	970	\$61,055	1,351	\$100,645
Average \$ Amount of All HMDA Loans		\$55,802		\$62,943		\$74,497
Percentage of Total Loans (#)		8.8%		20.1%		28.0%
Percentage of Total \$ Amt. of Loans		6.4%		16.6%		27.3%
Total Number of Reporters						
						243
APPLICATIONS BY BORROWER INCOME:						
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	18	977	71	6,300	59	6,442
Conventional	117	6,728	413	32,373	476	46,070
Refinance	266	16,986	718	55,557	1,001	95,530
Home Improvement	57	1,123	137	3,310	155	4,619
Multifamily (5 or More Units)	0	0	0	0	0	0
Nonoccupant	25	1,417	68	4,869	97	7,282
Total HMDA Loan Amount	483	\$27,231	1,407	\$102,409	1,788	\$159,943
Average \$ Amount of All HMDA Loans		\$56,379		\$72,785		\$89,454
Percentage of Total Loans (#)		6.7%		19.5%		24.7%
Percentage of Total \$ Amt. of Loans		4.1%		15.5%		24.2%
Total Number of Reporters						
						261

Source: FFIEC.

Data Source: 1990 US Census (STF3).