

**1999 - 2001 YORK, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - ORIGINATIONS**

	LOW-INCOME < 50% MSA MEDIAN INCOME		MODERATE-INCOME 50% < 80% MSA MEDIAN INCOME		MIDDLE-INCOME 80% < 120% MSA MEDIAN INCOME		UPPER-INCOME >= 120% MSA MEDIAN INCOME		YORK, PA MA TOTAL	
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>1999</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	26	1,353	138	8,012	1,480	140,206	92	10,339	1,736	159,910
Conventional	53	2,337	213	11,125	4,168	421,647	537	65,897	4,971	501,006
Refinance	51	2,370	345	17,143	6,183	499,146	521	55,686	7,100	574,345
Home Improvement	14	140	96	1,614	1,873	42,378	132	3,295	2,115	47,427
Multifamily (5 or More Units)	0	0	5	1,667	16	5,314	0	0	21	6,981
Nonoccupant	22	639	96	3,573	357	26,830	15	1,347	490	32,389
<b>Total HMDA Loan Amount</b>	<b>166</b>	<b>\$6,839</b>	<b>893</b>	<b>\$43,134</b>	<b>14,077</b>	<b>\$1,135,521</b>	<b>1,297</b>	<b>\$136,564</b>	<b>16,433</b>	<b>\$1,322,058</b>
Average \$ Amount of All HMDA Loans		\$41,199		\$48,302		\$80,665		\$105,292		\$80,451
Percentage of Total Loans (#)		1.0%		5.4%		85.7%		7.9%		100%
Percentage of Total \$ Amt. of Loans		0.5%		3.3%		85.9%		10.3%		100%
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>2000</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	30	1,664	136	8,028	1,309	124,937	76	8,253	1,551	142,882
Conventional	53	2,354	244	11,484	4,220	398,960	433	57,478	4,950	470,276
Refinance	43	1,446	192	8,798	2,967	212,428	188	15,494	3,390	238,166
Home Improvement	21	365	94	1,433	1,794	37,134	116	3,125	2,025	42,057
Multifamily (5 or More Units)	1	75	4	308	5	13,238	0	0	10	13,621
Nonoccupant	36	1,124	123	5,726	264	18,403	10	589	433	25,842
<b>Total HMDA Loan Amount</b>	<b>184</b>	<b>\$7,028</b>	<b>793</b>	<b>\$35,777</b>	<b>10,559</b>	<b>\$805,100</b>	<b>823</b>	<b>\$84,939</b>	<b>12,359</b>	<b>\$932,844</b>
Average \$ Amount of All HMDA Loans		\$38,196		\$45,116		\$76,248		\$103,207		\$75,479
Percentage of Total Loans (#)		1.5%		6.4%		85.4%		6.7%		100%
Percentage of Total \$ Amt. of Loans		0.8%		3.8%		86.3%		9.1%		100%
<b>ORIGINATIONS BY TRACT INCOME:</b>										
<b>2001</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>	<b>#</b>	<b>(\$000s)</b>
Government	17	960	134	8,243	1,507	150,013	88	9,949	1,746	169,165
Conventional	29	1,824	268	13,996	4,457	444,638	500	63,295	5,254	523,753
Refinance	52	2,489	312	17,965	8,929	852,756	841	105,442	10,134	978,652
Home Improvement	26	313	78	1,117	1,587	37,563	112	2,704	1,803	41,697
Multifamily (5 or More Units)	1	249	8	763	18	33,434	1	106	28	34,552
Nonoccupant	22	900	151	6,651	455	31,160	23	2,105	651	40,816
<b>Total HMDA Loan Amount</b>	<b>147</b>	<b>\$6,735</b>	<b>951</b>	<b>\$48,735</b>	<b>16,953</b>	<b>\$1,549,564</b>	<b>1,565</b>	<b>\$183,601</b>	<b>19,616</b>	<b>\$1,788,635</b>
Average \$ Amount of All HMDA Loans		\$45,816		\$51,246		\$91,404		\$117,317		\$91,182
Percentage of Total Loans (#)		0.7%		4.8%		86.4%		8.0%		100%
Percentage of Total \$ Amt. of Loans		0.4%		2.7%		86.6%		10.3%		100%

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

**Source:** PCI Services, Inc. CRA Wiz.

**Data Source:** 1990 US Census (STF3).