

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Tracts/BNAs Are Low or Moderate Income
Assessment Area: York, PA MA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Allfirst Bank	73	8.0	2,923	6.2	40
2	Countrywide Home Loans	47	5.1	2,221	4.7	47
3	Fulton Bank	43	4.7	1,417	3.0	33
4	Gateway Funding Div. Mtg. Svcs.	40	4.4	2,018	4.3	50
5	National City Mortgage Company	38	4.2	2,326	5.0	61
6	Waypoint Bank	35	3.8	1,433	3.1	41
7	Chase Manhattan Mortgage Corp.	33	3.6	2,277	4.9	69
8	Wells Fargo Home Mortgage	28	3.1	1,737	3.7	62
9	North American Mortgage Co.	27	3.0	1,550	3.3	57
10	Option One Mortgage Corp.	26	2.8	1,377	2.9	53
11	Bank of Hanover & Trust Co.	24	2.6	1,354	2.9	56
12	First Union National Bank	22	2.4	1,161	2.5	53
13	Peoplesbank, A Codorus Valley Bank	21	2.3	678	1.5	32
14	PNC Bank, N.A.	20	2.2	945	2.0	47
15	Cendant Mortgage	18	2.0	1,122	2.4	62
16	GMAC Mortgage	17	1.9	921	2.0	54
17	Bank of America, N.A.	14	1.5	1,063	2.3	76
18	Greenpoint Mortgage Funding, Inc.	14	1.5	869	1.9	62
19	ABN AMRO Mortgage Group, Inc.	14	1.5	854	1.8	61
20	Adams County National Bank	13	1.4	1,079	2.3	83
Subtotal of Top 20 Lenders		567	61.9%	\$29,325	62.5%	\$52
All Lenders (128)		916	100.0%	\$46,907	100.0%	\$51

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: 2000 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).