



2015 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE TOWNSHIP OF ABINGTON, PA



**The Township of Abington, Pennsylvania
Department of Community Development
1176 Old York Road, Abington, PA 19001**



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Executive Summary

The Township of Abington, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the Township, as part of its Annual Action Plan, must sign certifications that the Township will affirmatively further fair housing. This means that the Township will conduct an Analysis of Impediments (AI) to Fair Housing Choice, take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

Under Federal Register Vol. 78, No. 139 dated Friday, July 19, 2013 Proposed Rules, HUD has proposed an improved structure and process to replace the AI. HUD proposes to provide program participants with guidance, data, and an assessment template from which the community would complete an Assessment of Fair Housing (the AFH). This assessment would then link to Consolidated Plans and Annual Action Plans in IDIS and offer communities a robust tool to affirmatively further fair housing. The proposed AFH would focus program participants' analysis on four primary goals: improving integrated living patterns and overcoming historic patterns of segregation; reducing racial and ethnic concentrations of poverty; reducing disparities by race, color, religion, sex, familial status, national origin, or disability in access to community assets such as education, transit access, and employment, as well as exposure to environmental health hazards and other stress factors that harm a person's quality of life; and respond to disproportionate housing needs by a protected class. HUD has not finalized the new AFH requirements as of the submission of this AI. As such, this AI will follow the old AI document requirements but will also incorporate proposed AFH goals as data allows.

The Township of Abington prepared an Analysis of Impediments to Fair Housing Choice in 2012. The Township has now prepared this 2015 Analysis of Impediments to Fair Housing Choice. The analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;



- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing.



The Township has Ordinance 2074, known as the Abington Township Human Relations Ordinance, to address actions of discrimination. The Ordinance defines discriminatory acts as follows:

***DISCRIMINATION:** Any discriminatory act(s) taken by any person, employer, entity, employment agency, or labor organization, with respect to or involving a transaction related to employment, public accommodations or publicly offered commercial property or housing, on the basis of a person's actual or perceived race, color, age, familial status, religious creed, ancestry, sex, national origin, handicap or disability, use of guide or support animals because of blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals, or because of an individual's sexual orientation, gender identity or gender expression.*

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review of the Township's 2012 Analysis of Impediments to Fair Housing Choice, the Township's Zoning Ordinance, and the Comprehensive Plan dated 2007, as well as a review of the FY 2010-



2014 Five Year Consolidated Plan, FY 2014 Annual Action Plan, and the Consolidated Annual Performance Evaluation Reports for FY 2013.

- A review of the Montgomery County Housing Authority's Five Year and Annual PHA Plans.
- The most recent demographic data for the Township was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
- A review of the area real estate and mortgage practices.
- A review of home mortgage foreclosure data.

- **Interviews & Meetings**

- Meetings and/or interviews were conducted with the various Township Departments; the Township Manager; the Montgomery County Housing Authority; community, social service, and advocacy agencies for the disabled; housing providers; etc.
- Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data**

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Fair housing awareness in the community was evaluated.
- Distribution by location of public and assisted housing units were analyzed and mapped.
- The location of CDBG expenditures throughout the Township were analyzed.
- The location of HOME expenditures throughout the Township were analyzed.
- The Township's Five Year Goals and Objectives were reviewed.



- **Potential Impediments**

- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments were analyzed.

- **Citizen Participation**

- Electronic copies of a community development and fair housing survey were made available on the Township's website and at www.surveymonkey.com/s/Abington2015 and www.surveymonkey.com/s/Abingtonespanol, public meetings were held, and copies were placed on public display to encourage citizen input.
- A "Draft Plan" was placed on display at the Office of Community Development, 1176 Old York Road, Abington, PA 19001 from June 8, 2015 until July 8, 2015.
- The Township developed the AI based on the input received at the public hearings, draft plan review comments, and the citizen's survey.
- The Township held a Public Hearing on the "draft" 2015 Analysis of Impediments on July 1, 2015.

The Township of Abington's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

- **Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights and responsibilities under the Fair Housing Act and raise awareness, especially for low-income households, that all residents of Abington Township have a right to fair housing choice.

Goal: Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to achieve this goal include:

- **1-A:** Continue to promote the Township Police Department's "No Place for Hate" Program in the schools and provide educational



opportunities for all persons to learn about their rights under the Fair Housing Act and the Americans With Disabilities Act.

- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues. These documents should be translated for the applicable LEP population in Abington.
 - **1-C:** Support the continuing efforts of the local fair housing organizations to provide training and technical assistance to the staff of Abington Township, the local Human Relations Commission members, Township Solicitor, affordable housing providers, and other organizations that are concerned with housing and civil rights in Abington.
- **Impediment 2: PUBLIC POLICIES AND REGULATIONS** – The Township, in conjunction with the Montgomery County Planning Department, has been working on revising its Zoning Ordinance in accordance with the latest model codes. The Township needs to continue to move forward and complete this major revision to its Zoning Ordinance to bring it into compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc.

Goal: Complete the work on the revisions to the Township's Zoning Ordinance to promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

The strategies to achieve this goal include:

- **2-A:** Review and revise the definition of "Family" in the Zoning Ordinance to permit up to six (6) disabled persons to live together as a single family unit in any residential zoning district. The Township has been administratively abiding by this, but should now include this in the wording of the Zoning Ordinance.
- **2-B:** Revise the General Purpose and Intent Section of the Zoning Ordinance to reaffirm the Township's commitment to affirmatively further fair housing.
- **2-C:** Revise the Zoning Ordinance to develop a chart with the revised permitted uses, including all types of housing: i.e. group residences, community living arrangements, elderly housing, etc.
- **2-D:** Review and revise all of the other definitions in the Zoning Ordinance Township's and include new definitions for Handicapped (Disabled), Fair Housing Act, Group Home, Community Living Arrangement, Elderly Housing (Senior Citizen



Housing), Visitability, Accessibility, Americans With Disabilities Act, etc.

- **Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –**
The cost of rent for apartments in the Township has increased over the past ten years to the point that 52.6% of all renter households in Abington are paying more than 30% of their income on the cost of their housing, which means that these households are considered cost overburdened.

Goal: Promote and encourage the construction and development of additional affordable rental housing units in the Township, especially for households whose income is less than 80% of the median income.

The strategies to achieve this goal include:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop and implement plans for the construction of new affordable mixed income rental housing that would be located throughout the Township that provide access to employment opportunities, transportation, amenities, and services throughout the Township; especially for the Elderly.
 - **3-B:** Assist in supporting and promoting financial assistance to households that are cost overburdened, particularly those households below 80% of the area median family income.
 - **3-C:** Continue to support and encourage the rehabilitation of existing housing units and the construction of upper floor housing units in mixed use buildings, as outlined in the “Old York Road Corridor Improvement Study,” to increase the supply of decent, safe and sound rental housing that is affordable to low- and moderate-income households.
- **Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE –** The monthly housing cost for homeowners with a mortgage has increased to over \$1,958 per month and it is estimated that 36.4% of all homeowners with a mortgage are paying more than 30% of their income on housing costs, which makes them cost overburdened, and limits the choice of housing for lower income households.

Goal: Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.



The strategies to achieve this goal include:

- **4-A:** Continue to support the construction and development of new for sale housing that provides affordable housing options to low- and moderate-income households outside of economically impacted areas.
 - **4-B:** Continue to support down-payment assistance and financing to assist low- and moderate-income homebuyers to purchase housing outside of economically impacted areas.
 - **4-C:** Continue to support the rehabilitation of the existing housing stock to increase the supply of decent, safe, and sound housing that is affordable to low- and moderate-income households.
 - **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for lower income households to move outside impacted areas.
 - **4-E:** Apply to the Federal Home Loan Bank, Pennsylvania Housing Finance Agency, and State CDBG and HOME programs for funds for down payment assistance to lower income households so they can become homeowners.
- **Impediment 5: NEED FOR ACCESSIBLE HOUSING** – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, and sound, as well as affordable to lower income households throughout the Township.

The strategies to achieve this goal include:

- **5-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **5-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
- **5-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications and accommodations to their rental properties, which will increase the number of accessible housing units for the disabled.



- **5-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow the elderly to remain in their residences.

- **Impediment 6: COUNTYWIDE APPROACH TO AFFIRMATIVELY FURTHERING FAIR HOUSING** – There are four (4) Federal Entitlement jurisdictions in Montgomery County: Abington, Lower Merion, Norristown, and Montgomery County. Housing, racial, and socio-economic data from the U.S. Census of 2010, as well as the location of subsidized housing illustrates that there is a disproportionate concentration of low- and moderate-income persons, minorities, and Hispanics living in impacted areas throughout Montgomery County, which demonstrates a lack of housing choice.

Goal: Provide housing and economic opportunities for low- and moderate-income persons and the protected classes to live and work throughout all of Montgomery County, including outside impacted areas.

The strategies to meet this goal include:

- **6-A:** Establish an Affirmatively Furthering Fair Housing (AFFH) Task Force for Montgomery County with representatives from the Township of Abington, Lower Merion Township, the Municipality of Norristown, Montgomery County, U.S. Department of Housing and Urban Development (HUD), the two Fair Housing Councils, and the Montgomery County Housing Authority (MCHA).
 - **6-B:** The AFFH Task Force should review the mobility policies and procedures of the Montgomery County Housing Authority to encourage and support low- and moderate-income Housing Choice Voucher holders to move outside racially and economically impacted areas in Montgomery County.
 - **6-C:** The four (4) federal Entitlement jurisdictions: Montgomery County, Norristown, Lower Merion and Abington should coordinate and cooperate in the preparation and implementation of their individual Analysis of Impediments (A.I.) and/or prepare and adopt a joint countywide fair housing strategic plan.
 - **6-D:** The three (3) federal Entitlement jurisdictions should work with Montgomery County to promote and encourage the development of affordable housing throughout Montgomery County in areas that are not economically or racially impacted.
- **Impediment 7: SUPPORT THE HUMAN RELATIONS COMMISSION** – The Township needs to continue to support the Human Relations Commission, to



become a local coordination, outreach, investigation, and adjudication organization; fair housing choice will be promoted and encouraged.

Goal: The Human Relations Commission of Abington Township will be a motivating force in affirmatively furthering fair housing in the Township and will promote fair housing choice for all protected classes of people.

The strategies to achieve this goal include:

- **7-A:** The local governing body of the Township will keep the appointments of members to the Human Relations Commission current and will provide the Commission with technical and clerical support.
- **7-B:** Establish procedures and protocols for how fair housing complaints are to be reported, monitored, and mediated, as well as training for Commission members and the Township Solicitor.
- **7-C:** Advertise to the community, including the Township's website, the existence of the Human Relations Commission, its mission, and how to report fair housing complaints.
- **7-D:** Promote seminars and educational programs for the community in cooperation with local fair housing organizations to increase the knowledge base of all residents, owners, renters, and landlords, concerning their rights under the Fair Housing Act, as well as the Americans with Disabilities Act.



I. Introduction

The Township of Abington is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing" the community must conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."

The Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an AI consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with



Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The Township of Abington previously prepared an Analysis of Impediments to Fair Housing Choice in 2012. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the Township into sequence with the FY 2015-2019 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the Township with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the Township of Abington, the Township must look beyond its boundaries and coordinate fair housing with Montgomery County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to all low-income residents and the members of the protected classes to live anywhere in the surrounding region.



II. Background Data

In order to perform an analysis of fair housing in the Township of Abington, the demographic, housing, economic, and social characteristics of the Township were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

Abington Township is located in Montgomery County, a suburban county, situated on the northwest border of Philadelphia County in the Commonwealth of Pennsylvania. Abington is one of the oldest communities in Montgomery County with early settlers living in the area prior to 1700. The Township consists of 15.5 square miles and it is estimated that 98% of the area has been developed.

The area that comprises the Township was originally purchased by William Penn from the Lenape, also known as the Delaware Indians, in the 1680's. The Township was later incorporated in 1704. The Township is rich in history and has endeavored to preserve the areas past by protecting important historical landmarks and institutions such as Alverthorpe Manor and Briar Bush Nature Center. The Abington Township High School is listed on the National Register of Historic Places. The Abington School District is remembered for its historical contribution to the "prayer in school debate" with the *Abington School District v. Schempp* (1963) United States Supreme Court decision that declared school-sponsored Bible reading in public schools in the United States to be unconstitutional.

The Township has been featured on the "100 Best Places to Live" by CNN Money Magazine, receiving the designation in 2008 and 2010, which was based on job growth, home affordability, safety, school quality, health care, arts and leisure, diversity, and several ease-of-living criteria (Source: money.cnn.com/magazines). The Township was also named one of the "100 Best Communities for Young People" by America's Promise Alliance, a partnership founded by Colin and Alma Powell to improve the lives of young people and to put an end to the high school drop-out crisis run (Source: www.americaspromise.org); the Township is a six time recipient of this designation. Additionally, the Abington School District has received national recognition for its efforts to reduce crime, involve students in civic engagement and community service, and for its achievements in narrowing the education performance gap for minority, special education, and economically disadvantaged students.

According to Abington Township's 2013 Comprehensive Annual Financial Report, the two top employers are the Abington Memorial Hospital and the Holy Redeemer Health System, employing 4,053 and 2,062 people respectively. With roughly 30,000 Abington residents over the age of 16 in the workforce according to the 2010 Census, the health care field accounts for about 27% of the Township's economy.



Abington Township is governed by a Board of Commissioners, each of whom is elected from one of the township's fifteen wards. With no elected mayor, the President of the Board of Commissioners serves as the head of government for the Township. The Township is administrated by a Township Manager who is hired by the Board of Commissioners. Montgomery County has a population of 799,874 people as of the 2010 U.S. Census and is the third most populous county in Pennsylvania after Philadelphia and Allegheny counties.

In order to better understand the Township of Abington, data from the 2000 and 2010 U.S. Census was used, as well as the 2007-2011 American Community Survey, which offers recent estimates of general demographics for Abington. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the Township of Abington's demographic and socio-economic characteristics, and other conditions affecting fair housing choice.

Appendix A of this report contains complete U.S. Census data and Appendix B includes full-page maps of the U.S. Census data that is summarized and illustrated in the following sections.

A. Population and Race:

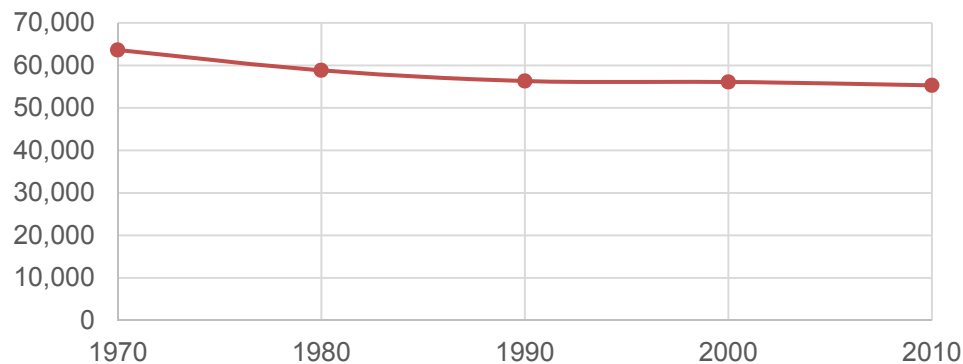
Population -

The total population for the Township of Abington at the time of the 2010 Census was 55,310, and the 2011 estimate was 55,429. In the 2000 Census, the population was 56,103, and at the time of the 1990 Census, the Township of Abington had a population of 56,322. This illustrates a slight population decline.

The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population. The Township's population decreased by an estimated 893 people between 1990 and 2011, or 1.6%.



Population Decline in the Township of Abington, PA



Source: U.S. Census

Race and Hispanic or Latino Population -

The table below illustrates that “White alone” is the largest racial cohort in Abington, although it has decreased in size from 84.12% in 2000 to 77.80% in 2010. “Black or African American alone” remains the largest minority cohort, and has increased from 10.82% in 2000, to 12.11% in 2010. The Hispanic and Asian populations have also slightly increased in the past decade, from 1.57% and 3.27% in 2000, to 3.20% and 4.82%, respectively, in 2010.

Race and Hispanic or Latino Population in the Township of Abington, PA

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	56,103	100.00%	55,429	100.00%
One race	55,465	98.86%	54,019	97.46%
White alone	47,194	84.12%	43,122	77.80%
Black or African American alone	6,072	10.82%	6,711	12.11%
American Indian and Alaska Native alone	51	0.09%	40	0.07%
Asian alone	1,832	3.27%	2,673	4.82%



Native Hawaiian and Other Pacific Islander alone	28	0.05%	7	0.01%
Some other race alone	288	0.51%	87	0.16%
Two or More Races	638	1.14%	899	1.62%
Hispanic or Latino	883	1.57%	1,771	3.20%

Source: 2000 U.S. Census & 2010 U.S. Census

The table below outlines comparisons of minority populations in each Census Tract in the Township at the time of the 2000 and 2010 U.S. Census Reports.

Concentrations of Minority Residents from 2000 and 2010

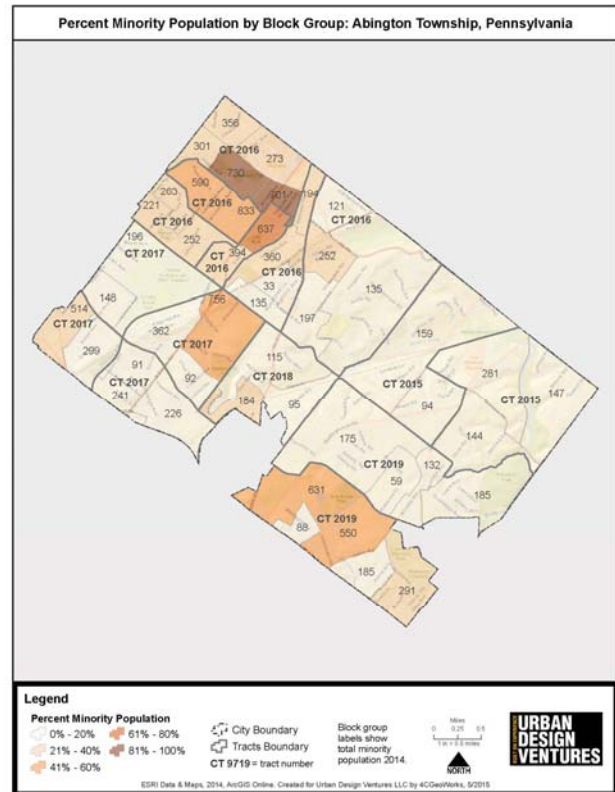
Census Tract	2000 Census			2010 Census		
	Total Population	Minority Population	% Minority Population	Total Population	Minority Population	% Minority Population
2015.01	3,462	291	8.41%	3,294	377	11.45%
2015.02	1,843	80	4.34%	1,846	141	7.64%
2016.03	4,663	2,143	45.96%	4,659	2,241	48.10%
2016.04	3,339	1,061	31.78%	3,384	1,035	30.59%
2016.05	3,086	467	15.13%	3,108	707	22.75%
2016.06	2,589	966	37.31%	2,356	953	40.45%
2016.07	3,600	422	11.72%	3,473	708	20.39%
2016.08	4,580	382	8.34%	4,696	605	12.88%
2017.03	3,127	142	4.54%	3,106	473	15.23%
2017.04	3,434	557	16.22%	3,065	507	16.54%
2017.05	4,538	329	7.25%	4,319	544	12.60%
2017.06	4,361	645	14.79%	4,424	727	16.43%
2018	3,127	189	6.04%	2,683	332	12.37%
2019.01	4,546	220	4.84%	4,581	232	5.06%
2019.02	5,808	1,015	17.48%	6,425	2,070	32.22%
Census Tract Totals	56,103	8,909	15.88%	55,419	11,652	21.03%

Source: 2000 and 2010 U.S. Census



Nearly all Census Tracts that remained the same showed an increase in the percentage of minority population between 2000 and 2010. The Township of Abington saw the percentage of minority population increase from 15.88% in 2000 to 21.03% in 2010.

The maps below illustrate the percentages of White and Minority Populations by Block Group in the Township of Abington.



Ethnicity -

The table below highlights the ethnicities of Abington's residents at the time of the 2000 U.S. Census and 2007-2011 ACS.

Population by Ethnicity in the Township of Abington, PA

ANCESTRY	2000 U.S. Census		2007-2011 American Community Survey	
	#	%	#	%
Total population	16,328	-	14,263	-
American	2,283	4.07%	1,990	3.59%
Arab	82	0.15%	197	0.36%



Czech	104	0.19%	147	0.27%
Danish	96	0.17%	52	0.09%
Dutch	514	0.92%	448	0.81%
English	5,538	9.87%	4,867	8.78%
French (except Basque)	762	1.36%	1,082	1.95%
French Canadian	182	0.32%	129	0.23%
German	12,077	21.53%	12,675	22.87%
Greek	186	0.33%	260	0.47%
Hungarian	674	1.20%	422	0.76%
Irish	14,558	25.95%	14,410	26.00%
Italian	7,233	12.89%	7,697	13.89%
Lithuanian	477	0.85%	315	0.57%
Norwegian	236	0.42%	186	0.34%
Polish	2,809	5.01%	4,091	7.38%
Portuguese	111	0.20%	264	0.48%
Russian	2,409	4.29%	2,308	4.16%
Scotch-Irish	988	1.76%	1,036	1.87%
Scottish	1,141	2.03%	913	1.65%
Slovak	211	0.38%	236	0.43%
Sub-Saharan African	166	0.30%	310	0.56%
Swedish	328	0.58%	583	1.05%
Swiss	165	0.29%	176	0.32%
Ukrainian	742	1.32%	912	1.65%
Welsh	736	1.31%	481	0.87%
West Indian (excluding Hispanic origin groups)	374	0.67%	752	1.36%
Other ancestries	11887	21.19%	-	-

Source: 2000 U.S. Census and 2007-2011 American Community Survey

The largest ethnicities in Abington include German, Irish, and Italian. Between 2000 and 2011, Abington experienced a very slight increase in the percentage of residents identifying themselves as Arab, Czech, French, German, Greek, Irish, Italian, Polish, Portuguese, Scotch-Irish, Slovak, Sub-Saharan African, Swedish, Swiss, Ukrainian, and West Indian. Many of the other ethnicities experienced slight fluctuations between 2000 and 2011. The 2007-2011 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who have Limited English Proficiency (LEP) can effectively participate in, or benefit from, federally assisted programs, may violate Title VI's prohibition against national origin discrimination.



Limited English Proficiency means persons who, as a result of their national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand English. Based on Title VI and LEP Guidance, persons may be entitled to language assistance with respect to a particular service, benefit, or encounter.

According to the 2007-2011 American Community Survey, 10.94% of Township residents speak a language other than English at home. Of those residents, 4.64% report that they speak English less than "very well;" The top three populations of the Township that speaks English less than "very well" are: 924 Korean speakers (1.76%), 322 Spanish speakers (0.61%), and 236 Chinese speakers (0.45%). The Township will utilize interpretation services, referrals to community liaisons proficient in the language of LEP persons, and HUD translated documents found at www.hud.gov/offices/fheo/lep.xml for any LEP persons that the CDBG program will come into contact with.

Language Spoken at Home in the Township of Abington, PA

	Abington Township, Montgomery County, PA	
	Estimate	Percent
Total:	52,443	100%
Speak only English	46,705	89.06%
Spanish or Spanish Creole:	1,136	2.17%
Speak English "very well"	814	1.55%
Speak English less than "very well"	322	0.61%
French (incl. Patois, Cajun):	119	0.23%
Speak English "very well"	109	0.21%
Speak English less than "very well"	10	0.02%
French Creole:	155	0.30%
Speak English "very well"	104	0.20%
Speak English less than "very well"	51	0.10%
Italian:	348	0.66%
Speak English "very well"	229	0.44%
Speak English less than "very well"	119	0.23%
Portuguese or Portuguese Creole:	130	0.25%
Speak English "very well"	68	0.13%
Speak English less than "very well"	62	0.12%
German:	227	0.43%
Speak English "very well"	158	0.30%



Speak English less than "very well"	69	0.13%
Yiddish:	36	0.07%
Speak English "very well"	36	0.07%
Speak English less than "very well"	0	0.00%
Other West Germanic languages:	33	0.06%
Speak English "very well"	33	0.06%
Speak English less than "very well"	0	0.00%
Scandinavian languages:	21	0.04%
Speak English "very well"	21	0.04%
Speak English less than "very well"	0	0.00%
Greek:	100	0.19%
Speak English "very well"	47	0.09%
Speak English less than "very well"	53	0.10%
Russian:	174	0.33%
Speak English "very well"	89	0.17%
Speak English less than "very well"	85	0.16%
Polish:	165	0.31%
Speak English "very well"	146	0.28%
Speak English less than "very well"	19	0.04%
Serbo-Croatian:	16	0.03%
Speak English "very well"	16	0.03%
Speak English less than "very well"	0	0.00%
Other Slavic languages:	263	0.50%
Speak English "very well"	160	0.31%
Speak English less than "very well"	103	0.20%
Armenian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Persian:	70	0.13%
Speak English "very well"	56	0.11%
Speak English less than "very well"	14	0.03%
Gujarati:	12	0.02%
Speak English "very well"	12	0.02%
Speak English less than "very well"	0	0.00%
Hindi:	66	0.13%
Speak English "very well"	66	0.13%
Speak English less than "very well"	0	0.00%
Urdu:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%



Other Indic languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Other Indo-European languages:	152	0.29%
Speak English "very well"	86	0.16%
Speak English less than "very well"	66	0.13%
Chinese:	518	0.99%
Speak English "very well"	282	0.54%
Speak English less than "very well"	236	0.45%
Japanese:	24	0.05%
Speak English "very well"	6	0.01%
Speak English less than "very well"	18	0.03%
Korean:	1,314	2.51%
Speak English "very well"	390	0.74%
Speak English less than "very well"	924	1.76%
Mon-Khmer, Cambodian:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Hmong:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Thai:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Laotian:	6	0.01%
Speak English "very well"	6	0.01%
Speak English less than "very well"	0	0.00%
Vietnamese:	201	0.38%
Speak English "very well"	44	0.08%
Speak English less than "very well"	157	0.30%
Other Asian languages:	105	0.20%
Speak English "very well"	65	0.12%
Speak English less than "very well"	40	0.08%
Tagalog:	71	0.14%
Speak English "very well"	46	0.09%
Speak English less than "very well"	25	0.05%
Other Pacific Island languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Navajo:	0	0.00%



Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Other Native North American languages:	0	0.00%
Speak English "very well"	0	0.00%
Speak English less than "very well"	0	0.00%
Hungarian:	46	0.09%
Speak English "very well"	24	0.05%
Speak English less than "very well"	22	0.04%
Arabic:	30	0.06%
Speak English "very well"	30	0.06%
Speak English less than "very well"	0	0.00%
Hebrew:	63	0.12%
Speak English "very well"	41	0.08%
Speak English less than "very well"	22	0.04%
African languages:	126	0.24%
Speak English "very well"	126	0.24%
Speak English less than "very well"	0	0.00%
Other and unspecified languages:	11	0.02%
Speak English "very well"	0	0.00%
Speak English less than "very well"	11	0.02%

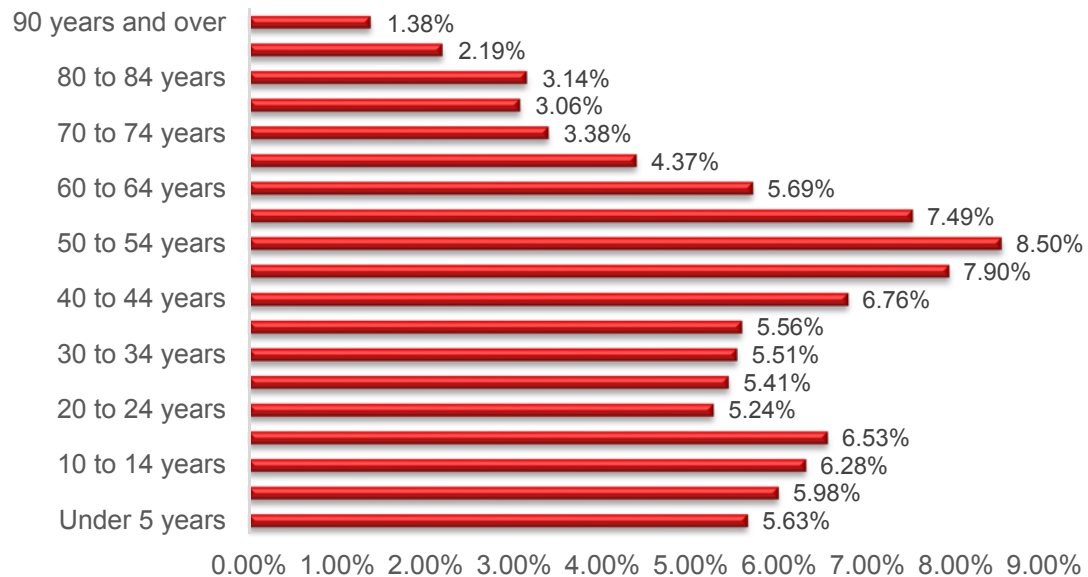
Source: 2007-2011 American Community Survey

Age -

The chart below illustrates age distribution within the Township of Abington for 2010. Children under five years of age represent 5.63% of the population; 24.42% of the Township's population was under 20 years of age; and 17.52% were 65 years of age or older.



Age of Population in the Township of Abington, PA

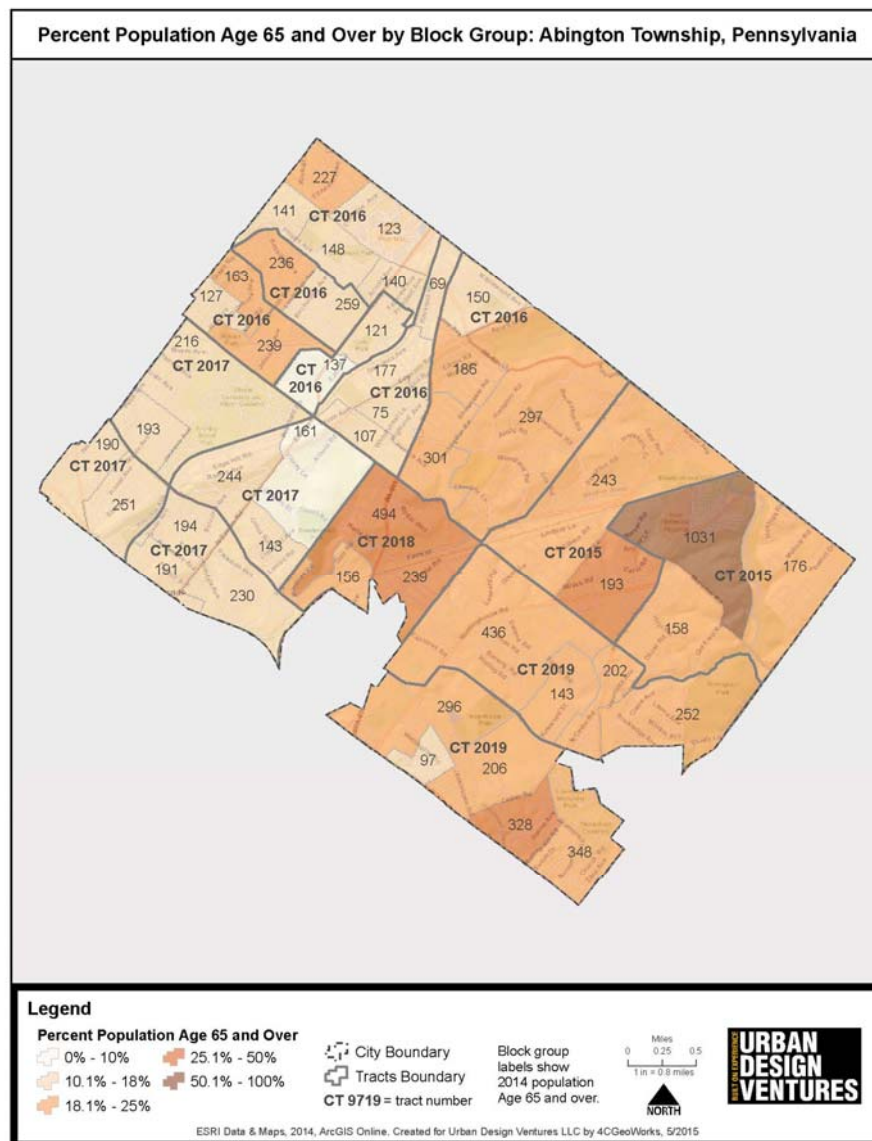


Source: 2010 U.S. Census Data

The median age in the Township of Abington at the time of the 2010 U.S. Census was 42.8 years. The median age in Montgomery County is slightly lower at 40.6 years, and the median age in the Commonwealth of Pennsylvania is similar at 40.1 years.



The map below illustrates the percentage of the Population Age 65 and Over by Block Groups in the Township of Abington.



Religion -

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Abington, the Township used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people



who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations nor does it include non-Christian religions. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Montgomery County across various Christian denominational groups, as a percentage of the population which reported affiliation with a church.

Religious Affiliation in Montgomery County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	19,709	4.95%	32842	7.28%	29,566	6.16%	54,215	10.66%
Black Protestant	0	0.00%	62	0.01%	0	0.00%	3,190	0.63%
Mainline Protestant	153,849	38.60%	136205	30.20%	122,417	25.50%	103,475	20.35%
Catholic	209,341	52.53%	235352	52.18%	263,375	54.86%	301,220	59.23%
Orthodox	0	0.00%	0	0.00%	3,727	0.78%	2,945	0.58%
Other	15636	3.92%	46538	10.32%	61015	12.71%	43532	8.56%
Total Adherents:	398,535	61.92%	450,999	66.51%	480,100	64.01%	508,577	63.58%
Unclaimed (% of total population)	245,086	38.08%	227,112	33.49%	269,997	35.99%	291,297	36.42%
Total Population:	643,621	100.00%	678,111	100.00%	750,097	100.00%	799,874	100.00%

Source: The Association of Religious Data Archives; <http://www.thearda.com/>

Between 1980 and 2010, Montgomery County experienced a decrease in people identifying themselves as “Mainline Protestants,” while there was an overall increase in the portion of the religious population identifying itself as “Evangelical Protestants,” and identifying as Catholic. Between 1980 and 2010, Montgomery County saw an overall increase in the number of people identifying with religious traditions. The percentage of total adherents increased between 1980 and 1990, but then experienced a slight decline in 2000 and 2010.

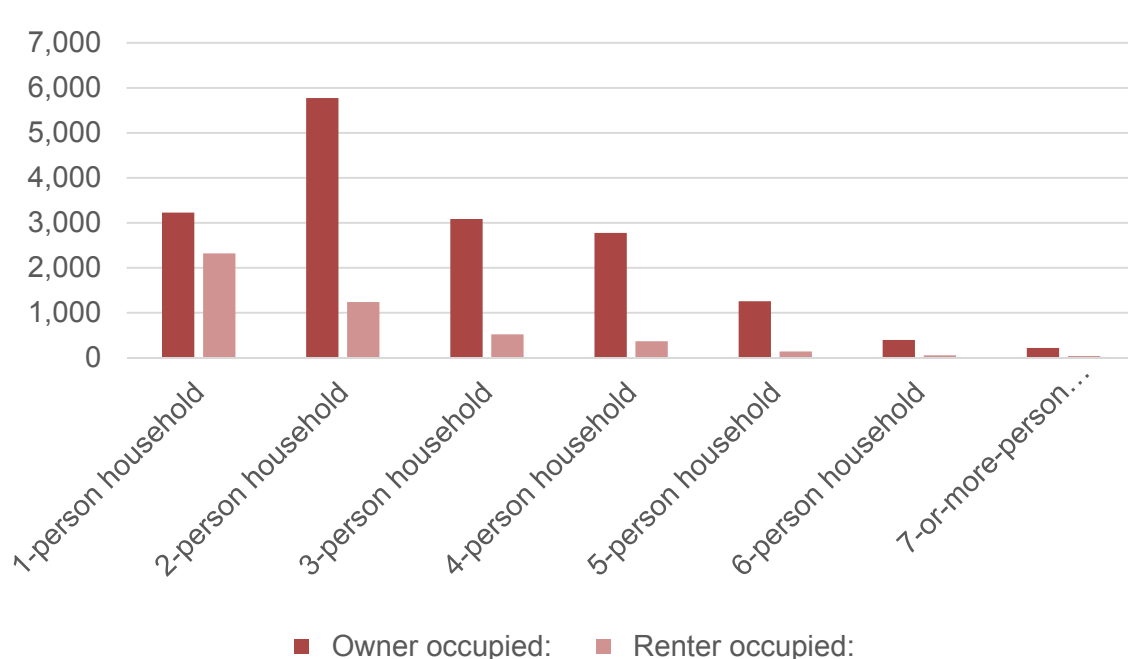


B. Households:

According to the U.S. Census for 2010, there were 22,369 housing units in the Township of Abington. This is a very slight increase compared to the 2000 Census, when there were 22,367 households in the Township of Abington. Of the households in 2010, 78.2% were owners and 21.8% were renters, whereas in 2000, 79.3% were owner-occupied and 20.7% were renter-occupied. This shows that there was a slight decrease in homeownership in the past decade. However, the 2007-2011 American Community Survey shows an increase in homeownership to 78.5%

The 2007-2011 ACS data shows that the average size of the owner-occupied households was 2.75 persons and the average renter household was 1.89 persons. The chart below illustrates household size breakdown for owner and renter households.

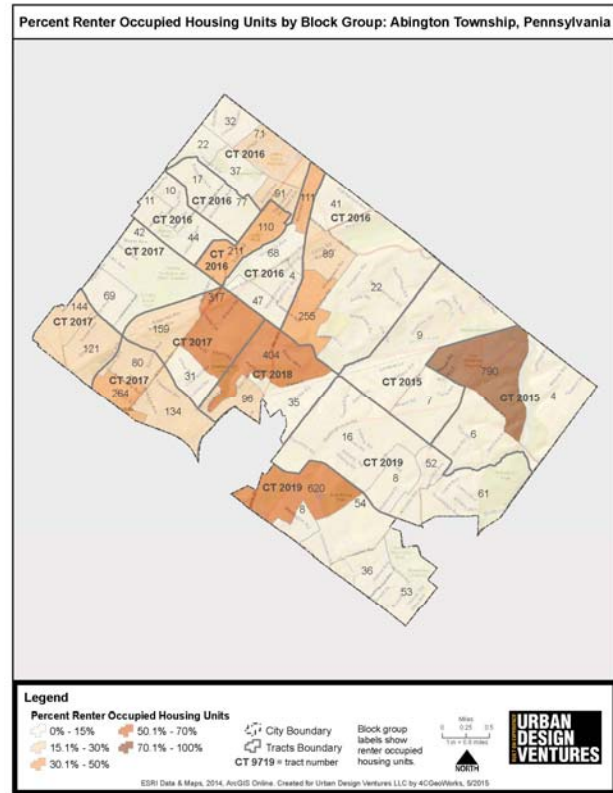
Occupancy by Tenure in the Township of Abington, PA



Source: 2010 U.S. Census



The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the Township of Abington.



The table below compares homeowners and renters by race, according to the 2000 and 2010 Census. This table shows that “White” households represent the largest percentage of homeownership (70.0%) with “Black or African American” households comprising (7.4%) of total homeowners.

Household Tenure by Race in Abington

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (79.3%)	Renter (37.2%)	Owner (78.2%)	Renter (21.8%)
Householder who is White alone	70.0%	16.2%	66.8%	15.7%
Householder who is Black or African American alone	7.4%	2.5%	8.1%	3.7%

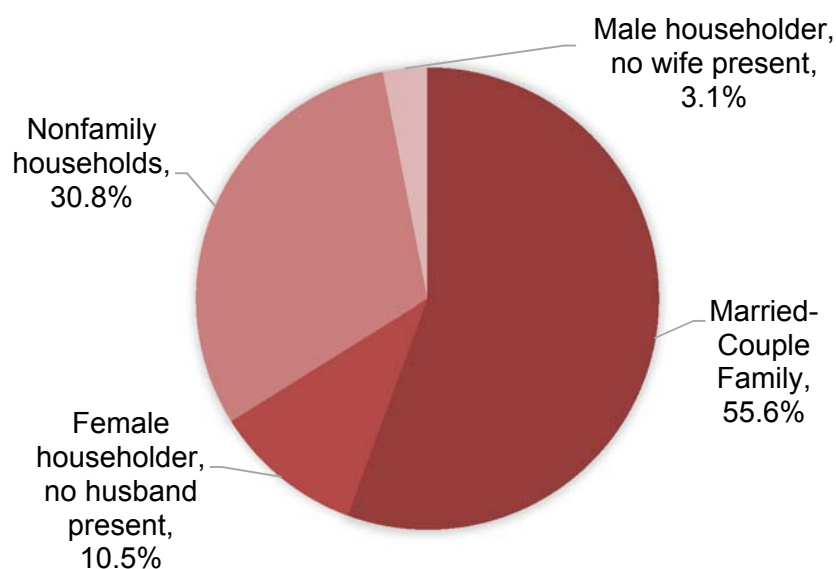


Householder who is American Indian and Alaska Native alone	0.0%	0.0%	0.0%	0.0%
Householder who is Asian alone	1.4%	1.2%	2.2%	1.8%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.0%
Householder who is some other race alone	0.1%	0.3%	0.3%	0.2%
Householder who is two or more races	0.3%	0.4%	0.7%	0.3%
Householder who is Hispanic or Latino	0.8%	0.6%	1.4%	0.7%

Source: 2000 & 2010 U.S. Census

Families comprised 69.2% of households in the Township; 30.3% of households included families with their own children less than 18 years of age. More than ten percent (10.5%) of families were female-headed households, with no husband present. The chart below illustrates households by type in Abington.

Households by Type in the Township of Abington, PA



Source: 2007-2011 American Community Survey



C. Income and Poverty:

The 2000 Census reported that the per capita income for the Township of Abington was \$30,331. The median household income for the Township was \$59,921, compared to \$60,829 for Montgomery County and \$40,106 for the Commonwealth of Pennsylvania. The 2007-2011 American Community Survey reported that the per capita income for the Township in 2011 was \$39,753. The median household income for Abington was \$77,928, compared to \$78,446 for Montgomery County, and \$51,651 for the Commonwealth of Pennsylvania. The median income of the area increased by 30.1% over the time period. This increase in median income represents a change in nominal dollars and not a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2011, the cumulative inflation rate was 30.6%, meaning that the \$59,921 median income in 2000 would be \$77,957 if it were expressed in 2011 dollars. By taking into consideration the rate of inflation, the median income in Abington has increased at a rate similar to the rate of inflation. The table below illustrates household income trends.

Household Income in the Township of Abington, PA

Items	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	21,707	100.0%	21,287	100.0%
Less than \$10,000	839	3.9%	830	3.9%
\$10,000 to \$14,999	912	4.2%	1,681	3.1%
\$15,000 to \$24,999	1,803	8.3%	1,681	7.9%
\$25,000 to \$34,999	1,997	9.2%	1,456	6.8%
\$35,000 to \$49,999	3,183	14.7%	2,004	9.4%
\$50,000 to \$74,999	4,913	22.6%	3,752	17.6%
\$75,000 to \$99,999	3,321	15.3%	3,181	14.9%
\$100,000 to \$149,999	2,771	12.8%	4,119	19.3%
\$150,000 to \$199,999	826	3.8%	1,177	8.3%
\$200,000 or more	1,142	5.3%	1,833	8.6%
Median Household Income (\$)	59,921	(X)	77,928	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

The following table identifies the Section 8 Income Limits in Montgomery County based on household size for 2015. The Median Family Household



Income for a family of four living in Montgomery County was \$81,100 in 2015.

Section 8 Income Limits for 2015

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	17,050	19,500	21,950	24,350	28,410	32,570	36,730	40,890
Very Low (50%) Income Limits	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
Low (80%) Income Limits	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700

Source: Hud.gov

The table below highlights the low- and moderate-income population in the Township of Abington. The Township of Abington has an overall low- and moderate-income percentage of 26.21%. The low- and moderate-income statistics are based on the 2006 – 2010 American Community Survey were obtained from the U.S. Department of Housing and Urban Development's website, www.hud.gov. The Census Tracts and Block Groups (highlighted and bold) that qualify as low- and moderate-income are based on the Upper Quartile Exception Criteria established by HUD. The upper quartile cutoff for the Township's low/mod population is 34.73%. This is based on 12 block groups out of 47 block groups with the greatest percentage of low/mod income persons.

Low- and Moderate-Income in the Township of Abington, PA

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
201501	1	180	960	18.75%
201501	2	195	850	22.94%
201501	3	630	1,265	49.80%
201502	1	125	685	18.25%
201502	2	155	1,130	13.72%
201603	1	170	1,135	14.98%
201603	2	225	600	37.50%
201603	3	545	935	58.29%
201603	4	150	745	20.13%
201603	5	105	1,240	8.47%



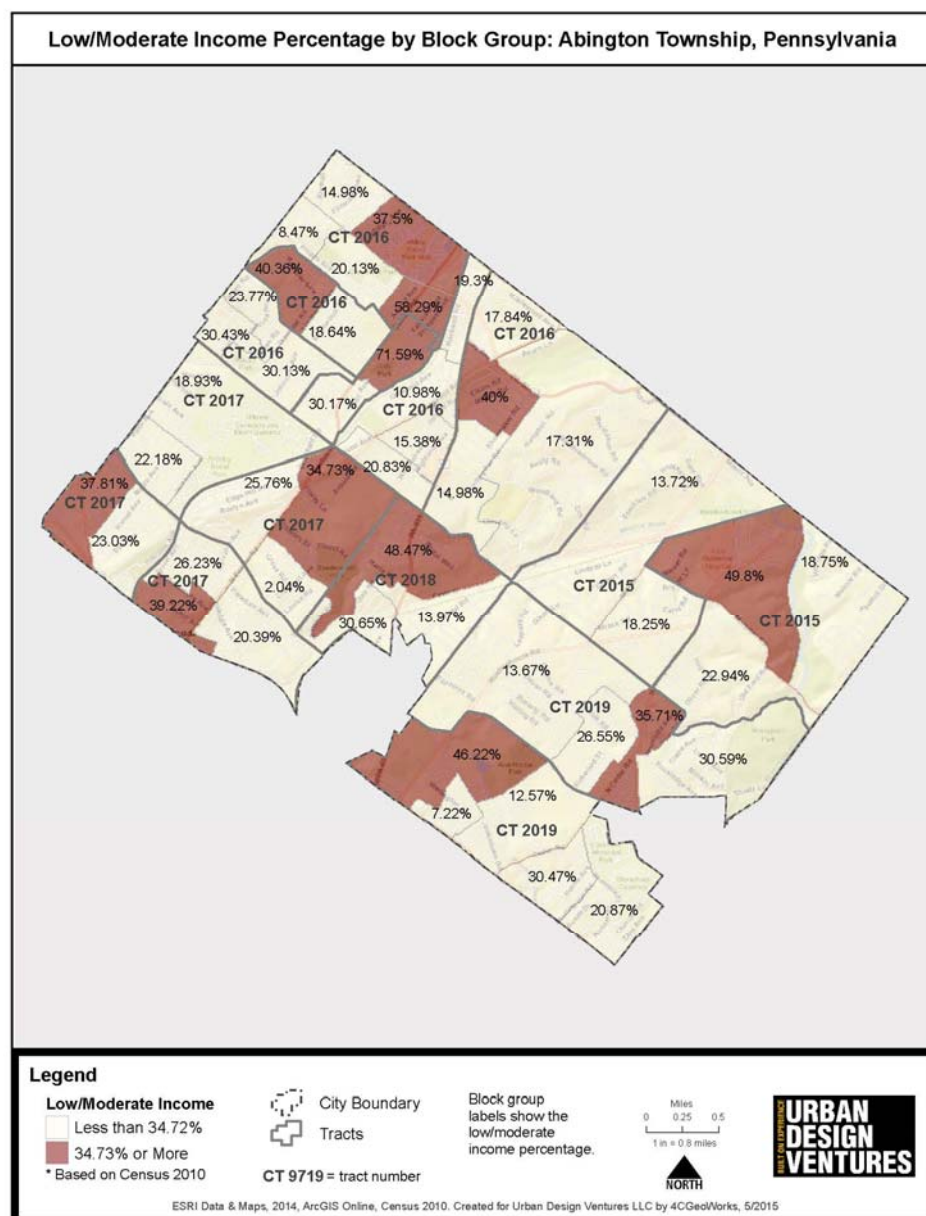
201604	1	565	1,400	40.36%
201604	2	370	1,985	18.64%
201605	1	265	1,115	23.77%
201605	2	345	1,145	30.13%
201605	3	210	690	30.43%
201606	1	630	880	71.59%
201606	2	445	1,475	30.17%
201607	1	165	855	19.30%
201607	2	140	1,275	10.98%
201607	3	50	325	15.38%
201607	4	200	960	20.83%
201608	1	240	1,345	17.84%
201608	2	180	1,040	17.31%
201608	3	215	1,435	14.98%
201608	4	350	875	40.00%
201703	1	320	1,690	18.93%
201703	2	315	1,420	22.18%
201704	1	380	1,650	23.03%
201704	2	535	1,415	37.81%
201705	1	400	1,525	26.23%
201705	2	310	1,520	20.39%
201705	3	500	1,275	39.22%
201706	1	455	1,310	34.73%
201706	2	20	980	2.04%
201706	3	550	2,135	25.76%
201800	1	95	680	13.97%
201800	2	190	620	30.65%
201800	3	635	1,310	48.47%
201901	1	150	565	26.55%
201901	2	335	1,095	30.59%
201901	3	255	1,865	13.67%
201901	4	350	980	35.71%
201902	1	265	1,270	20.87%
201902	2	390	1,280	30.47%
201902	3	115	915	12.57%
201902	4	65	900	7.22%
201902	5	795	1,720	46.22%
Township of Abington Total:		14,275	54,465	26.21%

Source: Hud.gov



Just over five percent (5.5%) of the population in the Township of Abington was living below the poverty level in 2011, according to the 2007-2011 American Community Survey. In comparison, 5.7% of the population in Montgomery County and 12.6% of the population in Pennsylvania were living below the poverty level. Additionally, 3.2% of all families in the Township of Abington were living under the poverty level, while just 3.7% of families were living in such conditions in Montgomery County and 8.8% of families from the Commonwealth of Pennsylvania.

The map below illustrates the percentages of Low-Income Population by Block Group in the Township of Abington.

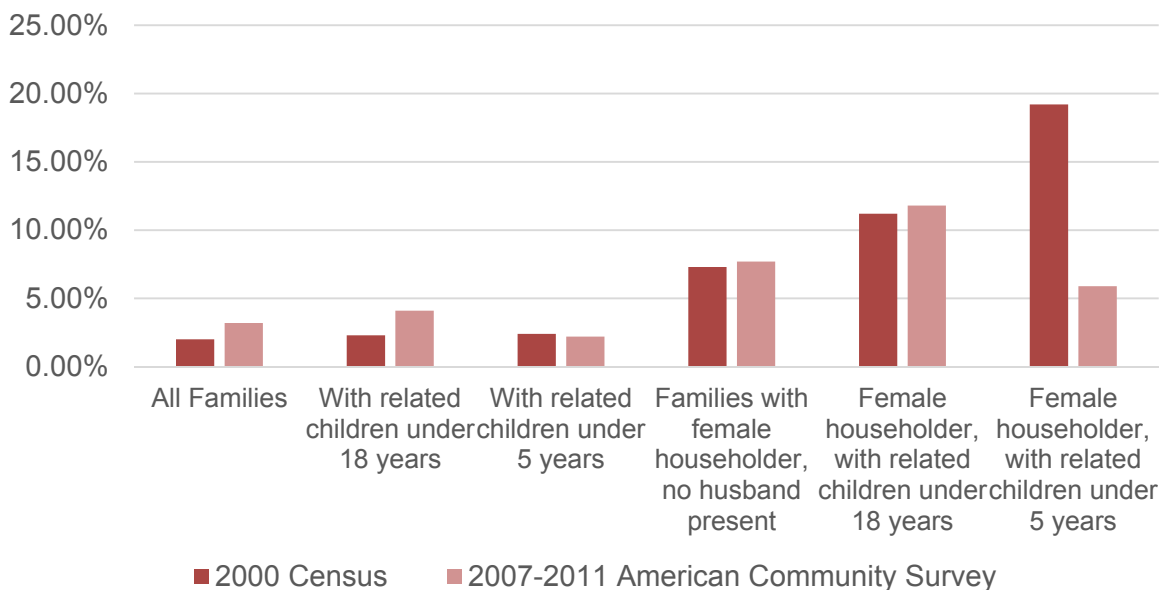




The Township's poverty statistics for families with children are significant, particularly for single mothers. The chart below illustrates the poverty statistics for families living in the Township of Abington. At the time of the 2007-2011 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

- Families with related children under the age of 18 was 4.1%.
- Families with related children under the age of 5 was 2.2%.
- Female-headed families with related children under the age of 18 was 11.8%
- Female-headed families with related children under the age of 5 was 5.9%

Families in Poverty in the Township of Abington, PA



The Township of Abington does not have any Census Tracts or Block Groups that qualify as racially/ethnically-concentrated areas of poverty (RCAP/ECAPs). RCAP/ECAPs are defined by HUD as an area that has a non-white population of 50% or more and extreme poverty (Census Tracts with 40% or more of individuals living at or below the poverty line or is three times the average tract poverty rate for the area, whichever threshold is lower). There are not any Census Tracts that have a non-white population over 50%, nor are there any Census Tracts that have a poverty rate over 40% or three times the area average (approximately 5%).



Referring to the LMI concentration map, there are significant areas of overlap in the Township where economic and service centers are located that represent areas of opportunity. There are higher concentrations of low- and moderate-income populations by the schools, retail areas, and hospitals. Some specific actions the Township should consider include:

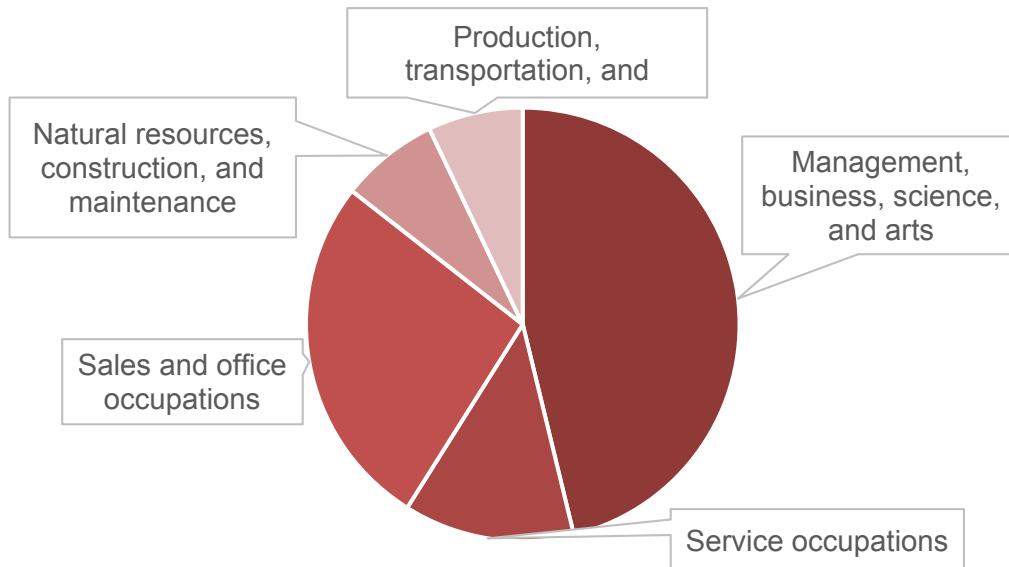
- Encourage financial assistance to include private and public investment in impacted areas of the Township in future economic and transportation plans
- Encourage public funding to improve infrastructure in the impacted areas of the Township
- Encourage financial assistance to build affordable housing, through the use of FHLBank, PHFA, LIHTC, CDBG, and HOME programs outside of impacted areas
- Encourage financial assistance to rehabilitate housing, through the use of FHLBank, PHFA, LIHTC, CDBG, and HOME programs outside of impacted areas
- Provide educational materials to residents of the Township to improve the public's understanding of Fair Housing Choice outside of impacted areas
- Encourage the creation of a regional Resource Guide (paper and electronic versions) that provides residents information on affordable housing opportunities and social service options

D. Employment:

According to the 2007-2011 ACS, 68.1% of the Township's residents 16 years of age and over were considered a part of the labor force in 2011. The charts below illustrate the classes of workers and the occupations. Most workers were employed in four occupations: management, business, science, and arts (46%), sales and office (27%), service (13%), and production, transportation, and material moving occupations (7%). The class of worker consisted primarily of private wage and salary workers (66%), to go along with private not-for-profit wage and salary workers (16%), government (12%) and self-employed workers (6%).

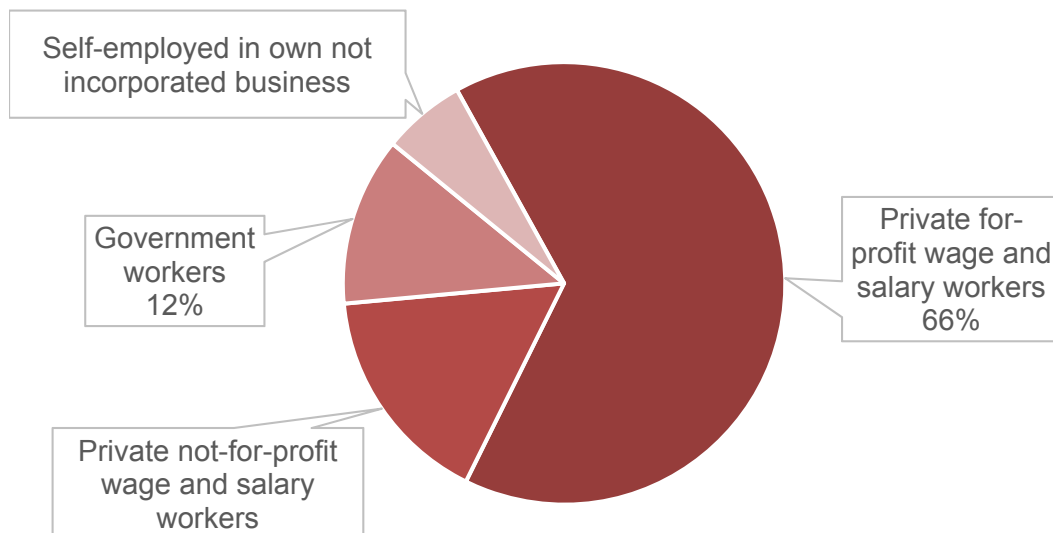


Abington Occupations



Source: 2007-2011 American Community Survey

Abington Class of Worker

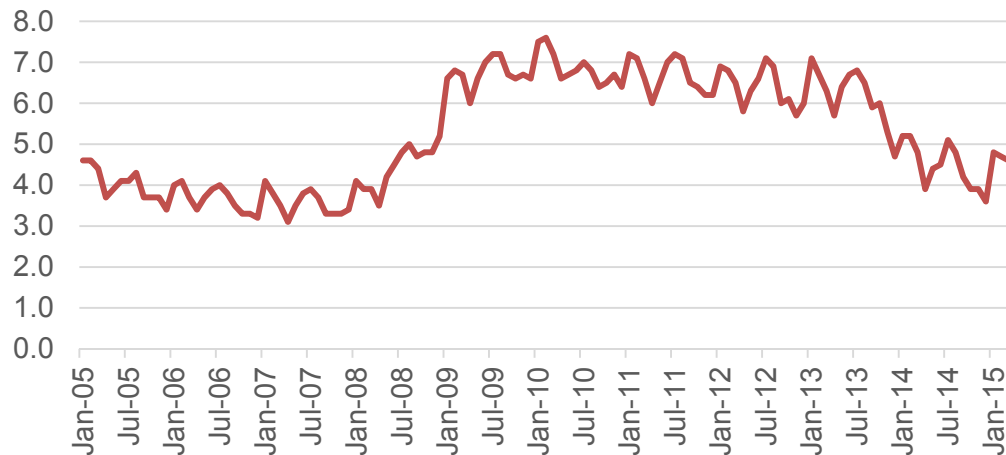


Source: 2007-2011 American Community Survey



The following chart illustrates the unemployment rate trends for the Township of Abington, PA from January 2005 through July 2015 from the Bureau of Labor (www.bls.gov).

Abington Area Unemployment Rate



Source: <http://data.bls.gov>

Between mid-2008 and early 2010, Abington experienced a spike in unemployment rate, but the overall unemployment rate has recently decreased from approximately 7.5% in early 2010 to the preliminary unemployment rate in January 2015 of 4.8%. The seasonally adjusted, preliminary unemployment rate in the Commonwealth of Pennsylvania at this same time was 5.1%.

E. Housing Profile:

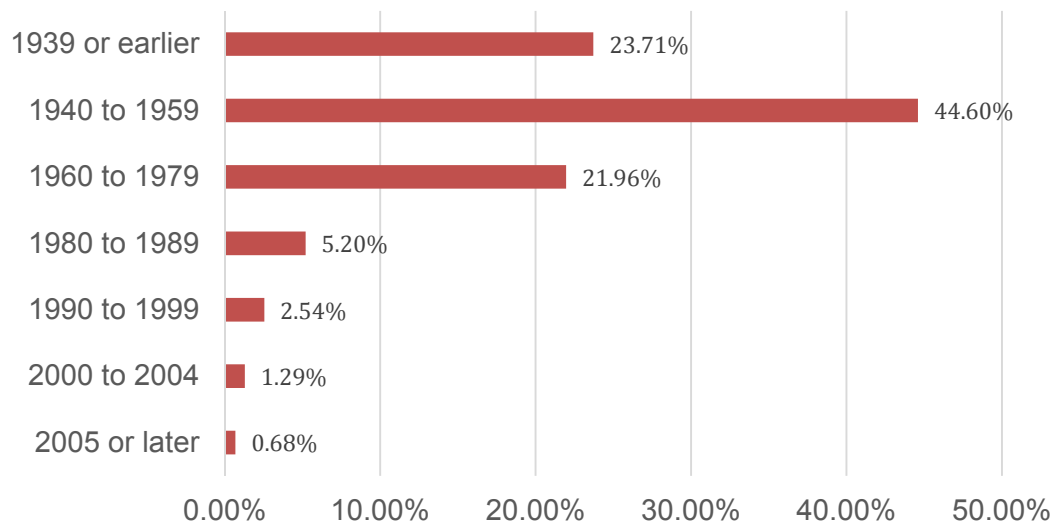
According to the 2010 U.S. Census, there were 22,369 housing units in the Township of Abington, of which 21,382 (95.6%) were occupied. This leaves a vacancy rate of 4.4% in Abington.

Based on the 2007-2011 American Community Survey Data, the Township of Abington's housing stock is considered older, because just under half of the housing stock (44.6%) was constructed between 1940 and 1959 and another 23.71% was constructed prior to 1939. Therefore, over two-thirds of the Township's housing stock (68.31%) was built prior to 1960. It is estimated that the Township of Abington has seen little new construction of housing in recent years. Since the year 2000, the Township has seen just 1.97% of their housing stock built.

The Chart below illustrates the year that housing structures were built in the Township of Abington based on the 2007-2011 ACS.



Year Structure Built in the Township of Abington, PA



Source: 2007-2011 American Community Survey

The table below outlines the number of new units for which building permits were filed annually in the Township of Abington. Overall, most new construction has been for single family units. The County has experienced a sharp decrease in the total number of new units between 2007 and 2008, and a steady decrease overall until the present day. Data for the Township of Abington drastically shows less construction; according to local records, there were six (6) building permits issued for housing units in Abington in 2013, and nine (9) issued in 2014. This data backs up the chart below, which illustrates very little new housing construction has taken place within the Township of Abington.

Units Authorized by Building Permits Abington, PA

Year	Single Family	Multi Family	5+ Units	Total
2004	23	3	0	26
2005	23	6	0	29
2006	19	6	0	25
2007	15	6	0	21
2008	13	0	0	13
2009	11	0	0	11
2010	15	0	0	15
2011	10	0	0	10
2012	8	0	0	8
2013	6	0	0	6
2014	9	0	0	9

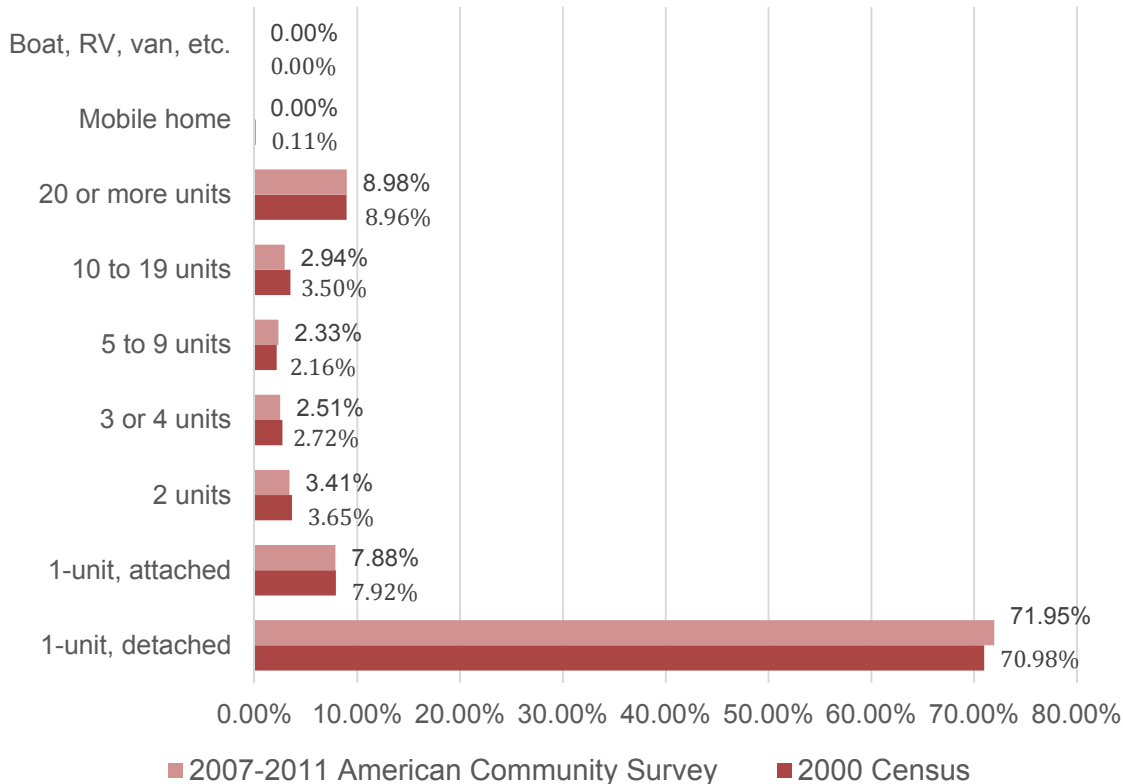
Source: socds.huduser.org/permits/summary.odt



In 2000, the Township's housing stock primarily consisted of single-family detached (70.98%) and single-family attached (7.92%). In 2000, multi-family units in the Township of Abington consisted of two units (3.61%), three to four units (2.72%), five to nine units (2.16%), ten to nineteen units (3.5%) and twenty units or more (8.96%). Mobile homes made up 0.11% of the housing stock. The median value of owner-occupied homes in the Township of Abington in 2000 was \$142,100 compared to \$160,700 for Montgomery County and \$97,000 for the Commonwealth of Pennsylvania.

In 2011, the Township's housing stock consisted primarily of single-family detached (71.95%) and single-family attached (7.88%). In 2011, multi-family units in the Township of Abington consisted of two units (3.41%), three to four units (2.51%), five to nine units (2.33%), ten to nineteen units (2.94%) and twenty units or more (8.98%). There were no mobile homes recorded in 2011. The median value of owner-occupied homes in the Township of Abington in 2011 was \$272,000, compared to \$292,600 for Montgomery County and \$164,700 for the Commonwealth of Pennsylvania. The chart below shows the trends in these housing statistics over the last decade.

Housing Stock in the Township of Abington, PA



Source: 2000 U.S. Census & 2007-2011 American Community Survey



F. Housing Costs:

Owner Costs -

The median mortgage expense in the Township of Abington for 2000 was \$499, compared to \$762 in 2011. The table below illustrates mortgage status and selected monthly owner costs. Monthly owner costs increased by 29.8% while median income during the same time period increased by 30.1%. Given that the inflation rate for the time period between 2000 and 2011 was 30.6, real monthly owner costs have actually decreased. Furthermore, there appears to be a decreasing strain on home ownership given that real monthly ownership costs have decreased more than real income between 2000 and 2011. Close to two-thirds (65.63%) of all houses in Abington had mortgages in 2000, compared to 70.22% in 2011.

Mortgage Status and Selected Monthly Owner Costs

	2000 U.S. Census		2007-2011 American Community Survey	
Monthly Owner Cost	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	10,487	65.63%	11,738	70.22%
Less than \$300	0	0.00%	12	0.10%
\$300 to \$499	62	0.59%	47	0.40%
\$500 to \$699	382	3.64%	117	1.00%
\$700 to \$999	1,317	12.56%	481	4.10%
\$1,000 to \$1,499	4,684	44.66%	2,066	17.60%
\$1,500 to \$1,999	2,395	22.84%	3,474	29.60%
\$2,000 or more	1,647	15.71%	5,552	47.30%
Median (dollars)	\$1,375	(X)	\$1,958	(X)
Houses without a mortgage	5,493	34.37%	4,978	29.78%
Median	\$499	(X)	\$762	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

Over a quarter (26.3%) of owner-occupied households with a mortgage had monthly housing costs that exceeded 30% of their monthly income in 2011, indicating a relatively high percentage of owners whose housing is not considered affordable. This is illustrated in the table below, which shows housing costs for owner-households. Between the 2000 census count and the 2007-2011 ACS, there was a slight trend of increased monthly housing costs.



Selected Monthly Owner Costs as a Percentage of Household Income

Owner Costs as a % of Income	2000 Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage	10,487	65.63%	11,738	70.22%
Less than 20 percent	4165	39.72%	3901	33.23%
20 to 24.9 percent	1904	18.16%	1890	16.10%
25 to 29.9 percent	1352	12.89%	1659	14.13%
30 to 34.9 percent	832	7.93%	1415	12.05%
35 percent or more	2220	21.17%	2849	24.27%
Not computed	14	0.13%	24	0.20%
Housing units without a mortgage	5,493	34.37%	4,978	29.78%
Less than 20 percent	3,726	67.83%	3,170	63.68%
20 to 24.9 percent	405	7.37%	332	6.67%
25 to 29.9 percent	411	7.48%	320	6.43%
30 to 34.9 percent	292	5.32%	192	3.86%
35 percent or more	551	10.03%	912	18.32%
Not computed	108	1.97%	52	1.04%

Source: 2000 U.S. Census & 2007-2011 American Community Survey

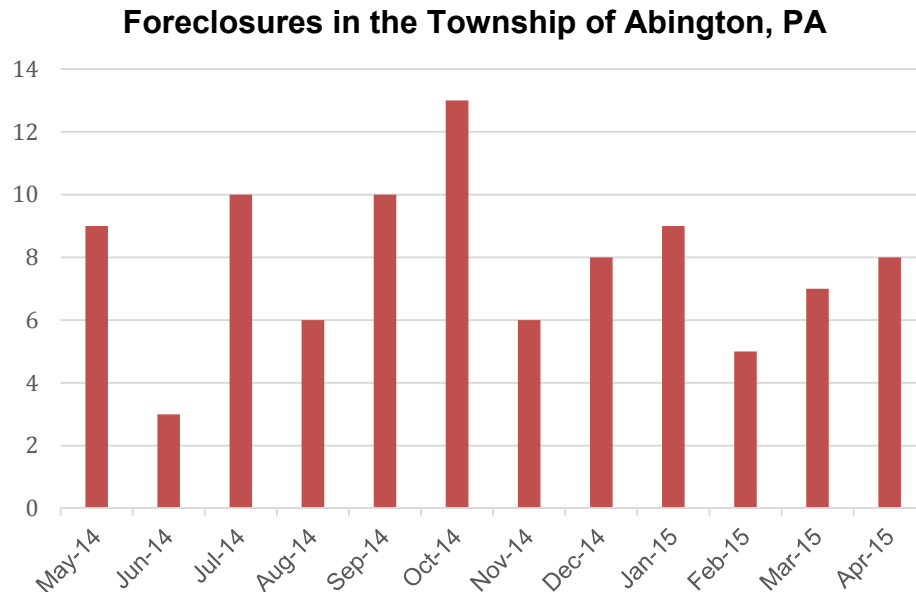
The median value of owner-occupied homes in the Township of Abington in 2011 was \$272,000, compared to \$297,900 for Montgomery County and \$163,200 for the Commonwealth of Pennsylvania.

Foreclosures -

According to RealtyTrac, the Township of Abington had a foreclosure rate of 1 in every 813 housing units as of April 2015. In April 2015, the



Commonwealth of Pennsylvania had a foreclosure rate of 1 in every 1,064 housing units. Montgomery County had a foreclosure rate of 1 in every 997 housing units. The following chart illustrates the foreclosure rate of the Township of Abington.



Source: www.realtytrac.com

The number of foreclosures for the Township of Abington was at its highest in October 2014, with 13 foreclosures.

Renter Costs -

The median monthly rent in 2000 was \$749, compared to \$1,040 in 2011, an increase of 38.8%. The table below illustrates rental rates within the Township at the time of the 2000 U.S. Census and 2007-2011 American Community Survey.

Gross Monthly Rent

Rental Rates	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	92	2.05%	12	0.26%
\$200 to \$299	137	3.05%	126	2.76%
\$300 to \$499	220	4.90%	105	2.30%
\$500 to \$749	1639	36.51%	604	13.21%
\$750 to \$999	945	21.05%	1,126	24.63%



\$1,000 to \$1,499	826	18.40%	1,402	30.67%
\$1,500 or more	402	8.96%	864	18.90%
No cash rent	128	2.85%	321	7.02%
Median (dollars)	\$749	-	\$1,040	-

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The table below illustrates the housing cost for renter-households. The monthly housing costs for 37.1% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2011, that amount increased to 48.3%.

Gross Rent as a Percentage of Household Income

Rental Cost as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	795	17.71%	333	7.29%
15 to 19 percent	709	15.79%	718	15.71%
20 to 24 percent	589	13.12%	472	10.33%
25 to 29 percent	536	11.94%	467	10.22%
30 to 34 percent	365	8.13%	341	7.46%
35 percent or more	1,298	28.92%	1,867	40.84%
Not computed	197	4.39%	373	8.16%

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The 2014 Fair Market Rents for the Township of Abington, PA MSA are shown in the following table.

Final FY 2014 FMRs by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2014 FMR	\$814	\$959	\$1,156	\$1,440	\$1,546

Source: www.hud.gov

G. Household Types:

Based on a comparison between the 2000 and 2011 populations, the Township of Abington experienced a 1.2% decrease in population and a



1.86% decrease in households. The median income of the area increased by 21% but an actual decreased in real dollars when inflation is taken into account.

Demographic Changes between 2000 & 2011

Demographics	2000	2011	% Change
Population	56,103	55,429	-1.20%
Households	21,690	21,287	-1.86%
Median Income	\$59,921	\$77,928	30.05%

Source: 2000 Census and 2007-2011 American Community Survey

Number of Households by Income

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,880	1,920	2,825	2,045	12,620
Small Family Households *	245	445	890	740	7,190
Large Family Households *	70	70	230	225	1,370
Household contains at least one person 62-74 years of age	495	345	690	285	2,390
Household contains at least one person age 75 or older	640	800	695	494	1,179
Households with one or more children 6 years old or younger *	110	168	430	389	864

Source: 2007-2011 CHAS

* the highest income category for these family types is >80% HAMFI



Housing Problems by Income for Renters and Owners (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	20	4	30	129	25	0	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	30	0	4	34	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	25	10	0	35	0	4	15	15	34
Housing cost burden greater than 50% of income (and none of the above problems)	565	475	65	15	1,120	665	425	565	105	1,760
Housing cost burden greater than 30% of income (and none of the above problems)	50	265	340	145	800	95	340	660	745	1,840
Zero/negative Income (and none of the above problems)	55	0	0	0	55	75	0	0	0	75

Source: 2007-2011 CHAS



Severe Housing Problems by Income for Renters and Owners (Households with one or more Severe Housing Problems)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	640	545	80	49	1,314	690	430	580	120	1,820
Having none of four housing problems	300	370	715	454	1,839	130	575	1,450	1,415	3,570
Household has negative income, but none of the other housing problems	55	0	0	0	55	75	0	0	0	75

Source: 2007-2011 CHAS

Cost Burdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	90	210	95	395	85	189	510	784
Large Related	4	35	0	39	30	35	160	225
Elderly	280	360	150	790	555	475	449	1,479
Other	270	210	165	645	109	75	114	298
Total need by income	644	815	410	1,869	779	774	1,233	2,786

Source: 2007-2011 CHAS

Cost Burdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	90	80	0	170	85	114	255	454
Large Related	4	0	0	4	30	20	85	135
Elderly	235	265	65	565	455	255	184	894
Other	260	150	0	410	109	45	55	209
Total need by income	589	495	65	1,149	679	434	579	1,692

Source: 2007-2011 CHAS



Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	0	55	10	4	69	0	0	15	0	15
Multiple, unrelated family households	0	0	0	0	0	0	4	0	15	19
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	55	10	4	69	0	4	15	15	34

Source: 2007-2011 CHAS

According to the 2007-2011 American Community Survey (ACS), there were 21,287 households in 2011 in the Township of Abington. Of the Township's households 5,535 (26.0%) of all households were single person households living alone. Single person households aged 65 and over in the Township comprised 2,789 households or 13.1% of all households and it can be presumed that as they age in place, additional accommodations and special needs will be necessary for this portion of the Township's population. The Township will need to assist in obtaining funding and working with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

The elderly and disabled populations are the most affected by the high cost of housing in the Township of Abington. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into below code standards housing.

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

The high cost of decent, safe, and sanitary housing in the Township creates instability of housing for the lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing.

H. Cost Burden:

A major housing problem facing the Township of Abington is the lack of affordable housing. Lower income households are most affected by the cost of housing options. For the jurisdiction as a whole, 32% of all households were cost burdened by 30% or more and 13% of all households were cost



burdened by 50% or more. Additionally, 3,270 White households were cost burdened by 30% to 50%, and 2,105 White households were cost burdened by more than 50%; 445 Black/African American households were cost burdened by 30% to 50%, and 420 Black/African American households were cost burdened by more than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,965	3,950	2,740	55
White	11,485	3,270	2,105	45
Black / African American	1,465	445	420	0
Asian	510	35	145	10
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	325	135	30	0

Source: 2007-2011 CHAS

The racial and ethnic demographics of the Township of Abington's households according to the 2011 American Communities Survey was: 81.5% White; 13.6% African American; 0.8% Native American; 5.7% Asian; 0.0% Pacific Islander; and the Hispanic or Latino population of any race was reported as 3.4%. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as a household paying over 30% of household AML on housing costs.

Comparing all households that are housing cost burdened by 30% to 50%: 19% of White households were cost burdened; 18% of Black/African American households were cost burdened; 4% of Asian households were cost burdened; 0% of American Indian, Alaska Native households were cost burdened; 0% of Pacific Islander households were cost burdened; and 30% of Hispanic households were cost burdened.

Comparing all households that are housing cost burdened by over 50%: 12% of White households were cost burdened; 17% of Black/African American households were cost burdened; 17% of Asian households were cost burdened; 0% of American Indian, Alaska Native households were cost burdened; 0% of Pacific Islander households were cost burdened; and 7% of Hispanic households were cost burdened.



I. Housing Problems:

A household is considered to have a housing problem if a household has one of the following four housing problems: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1 person per room; or 4) cost burden greater than 30%.

During the planning process for the preparation of the Township of Abington's Five Year Consolidated Plan, an evaluation and comparison was made to determine the needs of any racial/ethnic groups in comparison to the overall needs in the Township. A disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables illustrate the disproportionate needs in the Township of Abington:

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,370	210	55
White	1,150	150	45
Black / African American	145	45	0
Asian	75	0	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Source: 2007-2011 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,570	475	0
White	1,210	385	0
Black / African American	235	30	0
Asian	80	15	0
American Indian, Alaska Native	0	0	0



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	40	0	0

Source: 2007-2011 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,450	1,335	0
White	1,120	1,135	0
Black / African American	230	140	0
Asian	25	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	39	10	0

Source: 2007-2011 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,070	1,575	0
White	900	1,300	0
Black / African American	90	120	0
Asian	0	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	100	0

Source: 2007-2011 CHAS



The racial and ethnic demographics of the Township of Abington's households according to the 2011 American Communities Survey was: 81.5% White; 13.6% African American; 0.8% Native American; 5.7% Asian; 0.0% Pacific Islander; and the Hispanic or Latino population of any race was reported as 3.4%. There were no disproportionately impacted groups in terms of housing problems.

Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 25% for White households; 28% for Black/African American households; 21% for Asian households; 0% for American Indian, Alaska Native households; 0% for Pacific Islander households; and 27% for Hispanic households.

J. Disproportionately Greater Need Severe Housing Problems:

A household is considered to have a severe housing problem if a household has one of the following four housing problems: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1.5 persons per room; or 4) cost burden greater than 50%.

During the planning process for the preparation of the Township of Abington's Five Year Consolidated Plan, an evaluation and comparison was made to determine the needs of any racial/ethnic groups in comparison to the overall needs in the Township. A disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables illustrate the disproportionate needs in the Township of Abington:

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,190	390	55
White	965	335	45
Black / African American	145	45	0
Asian	75	0	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Source: 2007-2011 CHAS



30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	870	1,175	0
White	600	995	0
Black / African American	145	120	0
Asian	80	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	0	0

Source: 2007-2011 CHAS

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	505	2,280	0
White	380	1,875	0
Black / African American	90	275	0
Asian	0	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	45	0

Source: 2007-2011 CHAS

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	160	2,485	0
White	135	2,065	0
Black / African American	25	185	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	145	0

Source: 2007-2011 CHAS

The racial and ethnic demographics of the Township of Abington's households according to the 2011 American Communities Survey was: 81.5% White; 13.6% African American; 0.8% Native American; 5.7% Asian; 0.0% Pacific Islander; and the Hispanic or Latino population of any race was reported as 3.4%. There were no disproportionately impacted groups in terms of severe housing problems.

K. Disabled Households:

The following table includes the 2007-2011 ACS data for the number of disabled individuals in the Township of Abington. The total population over the age of 5 is 54,818 and the disabled portion of this population is 6,435, or (11.70%). This is an indicator of the need for housing for the disabled, which are oftentimes low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

Disability Status for Abington, PA

Disability Status of the Civilian Non-Institutional Population	Total Population Over 5 Years of Age	Population with a Disability	Percent with a Disability
Total civilian noninstitutionalized population	54,818	6,435	11.70%
Population under 5 years	2,817	0	0.00%
With a hearing difficulty	(X)	0	0.00%
With a vision difficulty	(X)	0	0.00%
Population 5 to 17 years	9,268	581	6.30%
With a hearing difficulty	(X)	76	0.80%



With a vision difficulty	(X)	34	0.40%
With a cognitive difficulty	(X)	455	4.90%
With an ambulatory difficulty	(X)	31	0.30%
With a self-care difficulty	(X)	135	1.50%
Population 18 to 64 years	33,632	2,824	8.40%
With a hearing difficulty	(X)	549	1.60%
With a vision difficulty	(X)	438	1.30%
With a cognitive difficulty	(X)	1,037	3.10%
With an ambulatory difficulty	(X)	1,415	4.20%
With a self-care difficulty	(X)	430	1.30%
With an independent living difficulty	(X)	923	2.70%
Population 65 years and over	9,101	3,030	33.30%
With a hearing difficulty	(X)	1,308	14.40%
With a vision difficulty	(X)	569	6.30%
With a cognitive difficulty	(X)	631	6.90%
With an ambulatory difficulty	(X)	1,880	20.70%
With a self-care difficulty	(X)	934	10.30%
With an independent living difficulty	(X)	1,554	17.10%
SEX			
Male	26,255	2,966	11.30%
Female	28,563	3,469	12.10%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	N	N	N
White alone	43,854	5,212	11.90%
Black or African American alone	6,868	864	12.60%
American Indian and Alaska Native alone	N	N	N
Asian alone	2,755	228	8.30%
Native Hawaiian and Other Pacific Islander alone	N	N	N
Some other race alone	N	N	N
Two or more races	N	N	N
White alone, not Hispanic or Latino	42,441	5,026	11.80%
Hispanic or Latino (of any race)	2,113	244	11.50%

Source: 2007-2011 American Community Survey



The disabled population of the Township of Abington comprises 11.17% of the Township's residents; 3.53% of the population has a hearing difficulty; 1.9% of the population has a vision difficulty; 3.87% of the population has a cognitive difficulty; 6.07% of the population has an ambulatory difficulty; 2.73% of the population has a self-care difficulty; and 4.52% of the population has an independent living difficulty.

Of the population age 65 and older, 33.3% have a disability, made up largely due to ambulatory difficulty (20.7%) and an independent living difficulty (17.1%). The overall data shows a fairly even percentage between males and females, with 11.3% and 12.1% of the respective populations having disabilities.



III. Review/Update to Original Plan

The Township of Abington identified specific goals and strategies for the Township to affirmatively further fair housing in 2012, as part of its Five Year Consolidated Plan and subsequent Annual Action Plans. During the FY 2013 CAPER period, Abington Township took the following actions to address the 2012 Analysis of Impediments to Fair Housing Choice Impediments:

A. Summary of Impediments – 2012

Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH – There is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness, especially for low-income households, that all residents of Abington Township have a right to fair housing choice.

Goal: Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to achieve this goal include:

- **1-A:** Continue to promote the Township Police Department's "No Place for Hate" Program in the schools and provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and the Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material, to pass out, concerning fair housing issues and place in prominent locations to be available for distribution.
- **1-C:** Include a link on the Township's website for information on Fair Housing and who to contact in cases of suspected housing discrimination.
- **1-D:** Support the continuing efforts of the local fair housing organizations to provide training and technical assistance to the staff of Abington Township, the local Human Relations Commission members, affordable housing providers, and other organizations that are concerned with housing and civil rights in Abington.

Action – The Township provided funding for the following activities under FY 2013 to address the above impediment:

CDBG-13-02 Roslyn Boys and Girls Club After-School Program (\$11,500 in CDBG funds) - The Abington Township Police Department's



“No Place for Hate” Program provides educational opportunities for all persons to learn about their rights under the Fair Housing Act and the Americans With Disabilities Act.

CDBG-13-03 Roslyn Boys and Girls Club Summer Program (\$16,500 in CDBG funds) - The Abington Township Police Department’s “No Place for Hate” Program provides educational opportunities for all persons to learn about their rights under the Fair Housing Act and the Americans With Disabilities Act.

On April 24, 2014, Abington Township Community Development Department Staff attended a training session entitled, “Affirmatively Furthering Fair Housing: Using the Fair Housing Act to Leverage Resources for your Community” put on by the Fair Housing Rights Center in Southeastern Pennsylvania.

During this CAPER period, the Abington Township sponsored a full page advertisement at the annual NAACP Banquet. Attached notice is at the end of this section.

Impediment 2: PUBLIC POLICIES AND REGULATIONS – The Township in conjunction with the Montgomery County Planning Department has been working on revising its Zoning Ordinance in accordance with the latest model codes. The Township needs to continue to move forward and complete this major revision to its Zoning Ordinance to bring it into compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc.

Goal: Complete the work on the revisions to the Township’s Zoning Ordinance to promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

The strategies to achieve this goal include:

- **2-A:** Review and revise the definition of "Family" in the Zoning Ordinance to permit six (6) or less disabled persons to live together as a single family unit in any residential zoning district. The Township has been administratively abiding by this, but should now include this in the wording of the Zoning Ordinance.
- **2-B:** Revise the General Purpose and Intent Section of the Zoning Ordinance to reaffirm the Township’s commitment to affirmatively further fair housing.
- **2-C:** Revise the Zoning Ordinance to develop a chart with the revised permitted uses, including all types of housing: i.e. group residences, community living arrangements, elderly housing, etc.



- **2-D:** Review and revise all of the other definitions in the Zoning Ordinance Township's and include new definitions for Handicapped (Disabled), Fair Housing Act, Group Home, Community Living Arrangement, Elderly Housing (Senior Citizen Housing), Visitability, Accessibility, Americans With Disabilities Act, etc.

During the 2013 CAPER period, Abington Township prepared changes to the Zoning Ordinance and these changes have been approved. One of the changes is the definition of Family. The proposed new definition is:

Family. One or more persons related by blood, marriage or adoption, or a group of not more than five persons who need not be related, and who are living together in a single dwelling and maintaining a common household with single cooking facilities. As a special exception, the Zoning Hearing Board may interpret the term "family" to include the following:

A. Any number of individuals living together, when all individuals are related by blood, marriage or legal adoption, as two nonprofit housekeeping units and doing separate cooking on the premises, provided that one of the housekeeping units and doing separate cooking on the premises, provided that one of the housekeeping units shall contain not more than two members, at least one of who shall be 60 years of age or older, and provided further that the owner of the property executes an agreement with the township which shall be recorded with the County Recorder of Deeds, which agreement provides for the immediate removal of separate cooking faculties at such time as they are no longer being utilized by the person for who they were originally installed. All provisions of other Township ordinances, codes and regulations, specifically as they pertain to multifamily dwellings, must be met.

Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –

The cost of rent for apartments in the Township has increased over the past ten years to the point that 51.2% of all renter households in Abington are paying more than 30% of their income on the cost of their housing, which means that these households are considered cost overburdened.

Goal: Promote and encourage the construction and development of additional affordable rental housing units in the Township, especially for households whose income is less than 80% of the median income.

The strategies to achieve this goal include:

- **3-A:** Continue to support the construction and development of rental housing and the rehabilitation of upper floor residential units in the business district that provides affordable housing options to



low- and moderate-income households, especially outside of economically impacted areas.

- **3-B:** Assist in supporting and promoting financial assistance to households that are cost overburdened, particularly those households below 80% of the area median family income.
- **3-C:** Continue to encourage the Montgomery County Housing Authority, private non-profit housing development agencies, and private developers to construct new mixed income housing for rent in the Township, especially for the Elderly.
- **3-D:** Continue to support and encourage the rehabilitation of existing housing units, and upper floor housing in mixed use buildings as outlined in the “Old York Road Corridor Improvement Study,” and to increase the supply of decent, safe and sound rental housing that is affordable to low- and moderate-income households.

Action – The Township provided funding for the following activities under FY 2013 to address the above impediment:

CDBG-13-05 Renter-Occupied Housing Rehabilitation (\$75,000 in CDBG funds) - CDBG funds are available to both for-profit and non-profit owners to bring their rental units up to local code standards. The units must be rented to low- and moderate-income families.

During this CAPER period, Willow Grove Community Development Corporation completed the rehabilitation of five (5) affordable rental housing units. These units are rented at or below the fair market rental rates.

Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE – The monthly housing cost for homeowners with a mortgage has increased to over \$2,000 per month and it is estimated that 35.3% of all homeowners with a mortgage are paying more than 30% of their income on housing costs, which makes them cost overburdened, and limits the choice of housing for lower income households.

Goal: Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.

The strategies to achieve this goal include:

- **4-A:** Continue to support the construction and development of for sale housing that provides affordable housing options to low- and moderate-income households outside of economically impacted areas.



- **4-B:** Continue to support down-payment assistance and financing to assist low- and moderate-income homebuyers to purchase housing outside of economically impacted areas.
- **4-C:** Continue to support the rehabilitation of the existing housing stock to increase the supply of decent, safe, and sound housing that is affordable to low- and moderate-income households.
- **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for lower income households to move outside impacted areas.

Action – The Township provided funding for the following activities under FY 2013 to address the above impediment:

CDBG-13-06 Owner-Occupied Housing Rehabilitation (\$140,000 in CDBG funds) - CDBG funds are available to low- and moderate-income homeowners to bring their homes up to local code standards.

During this CAPER period, the Township assisted five (5) owner occupied households with funding for housing rehabilitation work.

The Township forwards any low/mod household that is interested in purchasing a home in the Township to Montgomery County's First Time Homebuyer Program.

Impediment 5: NEED FOR ACCESSIBLE HOUSING – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, and sound, as well as affordable to lower income households throughout the Township.

The strategies to achieve this goal include:

- **5-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **5-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
- **5-C:** Continue to enforce the ADA requirements for landlords to make "reasonable" modifications and accommodations to their rental properties, which will increase the number of accessible housing units for the disabled.



- **5-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow the elderly to remain in their residences.

Action – The Township provided funding for the following activities under FY 2013 to address the above impediment:

CDBG-13-05 Renter-Occupied Housing Rehabilitation (\$75,000 in CDBG funds) - CDBG funds are available to both for-profit and non-profit owners to bring their rental units up to local code standards. The units must be rented to low- and moderate-income families.

CDBG-13-06 Owner-Occupied Housing Rehabilitation (\$140,000 in CDBG funds) - CDBG funds are available to low- and moderate-income homeowners to bring their homes up to local code standards. Any resident that needs accessibility modifications will receive the modification immediately, but must agree to a full rehab at a later date.

Inglis & Medical Mission Sisters completed construction of Mission Green during this CAPER period. This project is a sixty-one (61) units of fully-accessible, affordable housing for age 55+ seniors and persons with disabilities development. This development has been designed to meet or exceed PHFA's Green Building standards.

Willow Grove Community Development Corporation completed the rehabilitation of five (5) affordable rental housing units. These units are rented at or below the fair market rental rates.

During this CAPER period, the Township assisted three (3) owner occupied housing rehabilitations. The Township forwards any low/mod household that is interested in purchasing a home in the Township to the Montgomery County's First Time Homebuyer Program.

Impediment 6: PRIVATE LENDING AND INSURANCE PRACTICES –
The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and those originated from minority applicants. Furthermore, based on testing done in the County, there appears to be discrimination in obtaining insurance quotes.

Goal: Approval rates for all originated home mortgage loans and insurance coverage should be fair, unbiased, and impartial, regardless of race, familial status and location.

The strategies to achieve this goal include:



- **6-A:** An in depth review of the mortgage lending practices by local banks should be undertaken by an independent agency or accounting firm, that does not have any interest in the local financial institutions.
- **6-B:** Testing should be performed by an independent fair housing agency to determine if any patterns of discrimination are present in local home mortgage lending practices for home buyers in lower income areas.
- **6-C:** Testing should be performed by an independent fair housing agency to determine if there are any patterns of discrimination in providing quotes and levels of insurance coverage for housing located in lower income areas.
- **6-D:** Additional funding should be applied for in order for the Township to provide a higher rate of public financial assistance to potential home buyers in lower-income neighborhoods in order to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.

Action – The Township did not provide any CDBG funding for this impediment during this CAPER period.

Impediment 7: COUNTYWIDE APPROACH TO AFFIRMATIVELY FURTHERING FAIR HOUSING – There are four (4) Federal Entitlement jurisdictions in Montgomery County: Abington, Lower Merion, Norristown, and Montgomery County. Housing, racial, and socio-economic data from the U.S. Census of 2010, as well as the location of subsidized housing illustrates that there is a disproportionate concentration of low- and moderate-income persons, minorities, and Hispanics living in impacted areas throughout Montgomery County, which demonstrates a lack of housing choice.

Goal: Provide housing and economic opportunities for low- and moderate-income persons and the protected classes to live and work throughout all of Montgomery County, but outside impacted areas.

The strategies to meet this goal include:

- **7-A:** Establish an Affirmatively Furthering Fair Housing (AFFH) Task Force for Montgomery County with representatives from the Township of Abington, Lower Merion Township, the Municipality of Norristown, Montgomery County, U.S. Department of Housing and Urban Development (HUD), the two Fair Housing Councils, and the Montgomery County Housing Authority (MCHA).



- **7-B:** The AFFH Task Force should review the mobility policies and procedures of the Montgomery County Housing Authority to encourage and support low- and moderate-income Housing Choice Voucher holders to move outside racially and economically impacted areas in Montgomery County.
- **7-C:** The four (4) federal Entitlement jurisdictions: Montgomery County, Norristown, Lower Merion and Abington should coordinate and cooperate in the preparation and implementation of their individual Analysis of Impediments (A.I.) and/or prepare and adopt a joint countywide fair housing strategic plan.
- **7-D:** The four (4) federal Entitlement jurisdictions should work with Montgomery County to promote and encourage the development of affordable housing throughout Montgomery County in areas that are not economically or racially impacted.

Action – The Township did not provide any CDBG funding for this impediment during this CAPER period.

Impediment 8: SUPPORT THE HUMAN RELATIONS COMMISSION –

The Township needs to support the recently established Human Relations Commission. By having a local coordination, outreach, investigation, and adjudication organization fair housing choice will be promoted and encouraged.

Goal: The Human Relations Commission of Abington Township will be a motivating force in affirmatively furthering fair housing in the Township and will promote fair housing choice for all protected classes of people.

The strategies to achieve this goal include:

- **8-A:** The local governing body of the Township will keep the appointments of members to the Human Relations Commission current and will provide the Commission with technical and clerical support.
- **8-B:** Establish procedures and protocols for how fair housing complaints are to be reported, monitored, and mediated.
- **8-C:** Advertise to the community, including the Township's website, the formation of the Human Relations Commission, its mission, and how to report fair housing complaints.
- **8-D:** Create seminars and educational programs for the community in cooperation with local fair housing organizations to increase the knowledge base of all residents, owners, renters, and landlords,



concerning their rights under the Fair Housing Act, as well as the Americans with Disabilities Act.

Action – The Township did not provide CDBG funding for the following activities under FY 2013 to address the above impediment.

In April of 2012, the Abington Board of Commissioners adopted the Abington Township Human Relations Ordinance. In this Ordinance the Township of Abington stated the intent to foster equality and equal opportunity for all of its citizens regardless of actual or perceived race, color, religion creed, ancestry, sex, national origin, handicap or disability, use of support animals because of blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals, or because of an individual's sexual orientation, gender identity of gender expression in all matters affecting employment, housing, and commercial property and public accommodation, and to safeguard the right of all persons to remain free of discrimination or discriminatory practices in any of the foregoing aspects of their lives.

As a result of the above ordinance the Township established the Abington Township Human Relations Commission consisting of five (5) members and will serve as the contact point for any and all complaints of discrimination. Arrangements have been made for the newly formed Commission to receive training from the Pennsylvania Human Relations Commission and also from the Fair Housing Council of Suburban Philadelphia.

Abington Township has a five (5) members Human Relations Commission (HRC). The Human Relations Commission meets monthly. The Mission Statement of the HRC is: In order to protect the rights of all community members, the Abington Township Human Relations Commission (ATHRC) will promote the provisions of Abington Ordinance 2029, which prohibits discrimination in housing, employment, and public accommodations. Abington Township and the ATHRC recognize the inherent dignity and worth of all people; therefore, the ATHRC strives to ensure, through education, mediation, and community outreach, that all members of the community enjoy equality and equal protection under the law.



IV. Impediments to Fair Housing 2015

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, as well as a review of previous fair housing complaints filed in the Township.

A. Fair Housing Complaints:

1. Township of Abington Human Relations Commission

The Abington Township Board of Commissioners adopted the “Abington Township Human Relations Ordinance” on April 12, 2012 by Ordinance Number 2029. In the ordinance, the Township of Abington declared its intent: “To

**Township of Abington Human
Relations Commission**
1176 Old York Road
Abington, PA 19001
(267) 518-8049
abingtontownshiphrc@gamil.com

foster equality and equal opportunity for all citizens, regardless of actual or perceived race, color, religious creed, ancestry, sex, national origin, handicap or disability, use of guide or support animals because of blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals, or because of an individual's sexual orientation, gender identity of gender expression in all matters affecting employment, housing and commercial property and public accommodation, and to safeguard the right of all persons to remain free of discrimination or discriminatory practices in any of the foregoing aspects of their lives.”

The Abington Township Human Relations Commission consists of five (5) members. The Commission members are appointed by the Board of Commissioners to terms of three years. The terms of the members of the Commission are staggered, such that the terms of one third (1/3) of the members of the Commission shall expire each year. All members of the Commission must be residents or business owners in the Township of Abington and will serve without compensation.

The Human Relations Commission annually designates one member to serve as Chairperson of the Commission. The Chairperson is responsible for coordinating the activities, meetings, and operations of the Commission. The Chairperson also reports, from time to time, to the President of the Board of Commissioners regarding the activities of the Commission. All members of the Commission are



required to attend training and educational seminars in conjunction with the state Human Relations Commission.

When complaints are received, the Chairperson of the Commission will designate one member of the Commission to be responsible to receive the complaint and conduct an intake meeting with the complainants. The member charged with this duty does not participate in any mediations involving parties to the complaint for which they handled the intake.

Complaints may be filed in person at the office of the Township Manager, or by mailing complaints to the Township offices, to the attention of the Township Manager or the Human Relations Commission. All complaints must be received by the Township within one hundred eighty (180) days of the occurrence of the act giving rise to the complaint or the complaint shall be dismissed as untimely.

The Commission provides a process by which persons seeking to file a complaint may consult with a volunteer or other staff person affiliated with the Commission who is trained to assist the prospective complainant in discerning the facts relevant to the prospective complaint. The process also includes referral of additional information to the prospective complainant, the content of the Pennsylvania Human Relations Act, and the availability of the Pennsylvania Human Relations Commission as an additional venue within which the prospective complainant may seek redress when possible.

The Township formed the Human Relations Commission at the end of 2012 and has not received any complaints or implemented any programs or activities to promote fair housing.

To contact the Human Relations Commission, the following contact information is applicable:

The Township of Abington Human Relations Commission
1176 Old York Road, Abington, PA 19001

OR

Michael LeFevre, Township Manager
1176 Old York Road, Abington, PA 19001
Phone: 267-536-1001
Email: mlefevre@abington.org

In addition to the Human Relations Commission, there are two Fair Housing Rights organizations that operate in the Abington Township



area. The two groups are the Fair Housing Rights Center in Southeastern Pennsylvania, located in Philadelphia, PA, and the Fair Housing Equality Center of Pennsylvania, located in Fort Washington, PA.

The Fair Housing Rights Center in Southeastern Pennsylvania was incorporated in 1992 with a mission to ensure equal access to housing opportunities for all people. The Center educates the public on fair housing laws, provides assistance to individuals who have experienced housing discrimination, monitors the community for compliance with applicable housing laws, and offers information and counseling on housing related issues. The Fair Housing Rights Center did not have any major fair housing findings regarding the Township.



Fair Housing Rights Center in Southeastern Pennsylvania
444 N. 3rd Street, Suite 110, Philadelphia, PA 19123
Toll Free: 886-576-1968 Phone: 215-625-0700
<http://www.fairhousingrights.org>

The Housing Equality Center of Pennsylvania (formerly known as the Fair Housing Council of Suburban Philadelphia) is the oldest fair housing agency in the United States. Founded in 1956, the Housing Equality Center's mission is to educate and advocate for equal access to quality, affordable housing for everyone in Southeast Pennsylvania. As a part of the Housing Equality Center's contract with Montgomery County, the Fair Housing Council has conducted testing, reviewed zoning codes, and reviewed housing advertisements. There were no major findings from these activities in the Township of Abington over the past few years. Additionally, no complaints for housing discrimination were filed with the Housing Equality Center.



Housing Equality Center of Pennsylvania
455 Maryland Drive, Suite 190, Fort Washington, PA 19034
Toll Free: (866) 540-FAIR (3247) Phone: (267) 419-8918
<http://www.equalhousing.org>



2. Pennsylvania Human Relations Commission

The Pennsylvania Human Relations Commission (PHRC) is tasked to enforce state laws that prohibit discrimination: which are the Pennsylvania Human Relations Act, and the Pennsylvania Fair Educational Opportunities Act. The

**PA Human Relations
Commission**
Executive Offices
333 Market St., 8th Floor
Harrisburg, PA 17101-2210
(717) 787-4410 (Voice)
(717) 787-7279 (TTY users only)

Pennsylvania Fair Educational Opportunities Act, created in 1961 by the General Assembly of the Commonwealth of Pennsylvania and amended in 1992, prohibits discriminatory practices in educational institutions based on race, religion, color, ancestry, national origin, or sex. The Pennsylvania Human Relations Act was created in 1955 and amended in 1997; the Act prohibits certain discriminatory practices because of race, color, religious creed, ancestry, age, or national origin by employers, employment agencies, labor organizations, etc. This Act additionally created the Pennsylvania Human Relations Commission (PHRC) in the Governor's Office and defined its powers; PHRC's mission is to "not only seek to end and prevent discrimination through enforcement of the laws, but through educating Pennsylvanians on their legal rights and responsibilities" (PHRC 2011-2013 Annual Plan.

PHRC investigates employment and housing discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD), respectively. The State Governor appoints eleven commissioners (confirmed by the Senate) to act as public liaisons, establish policies, and resolve cases not settled voluntarily. The commission is independent and nonpartisan, with the chairperson appointed by the governor and a vice-chairperson, secretary, and assistant secretary elected by the commissioners every year. The commission holds monthly meetings, which are open to the public, to address issues of discrimination or civil tension.

The PHRC organizes the PA Interagency Task Force on Community Activities and Relations, a group of state agencies unified in preventing and stopping civil tension and violence stemming from conflicts between ethnic or cultural groups. In addition, the PHRC offers hotlines to report bias and hate crimes, as well as an online way of filing a complaint regarding discrimination; the current law



protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The PHRC publishes an annual summary of docketed cases filed during the State's fiscal year (July 1st – June 30th). The table below illustrates the trends for new complaints that were docketed and conciliated for Montgomery County from 2010 to 2014. In FY 2014, housing related complaints accounted for 16.99% of total complaints; since 2010, housing related complaints have accounted for 6.77% of total complaints. Housing related complaints have been steadily increasing in comparison to other types of complaints from 2010 to 2014 in Montgomery County, with the exception of the comparative decrease in housing related complaints between 2012 and 2013.

PHRC New Complaints Docketed in Montgomery County

Category	2010	2011	2012	2013	2014	Total
Employment	362	190	191	185	118	1,046
Housing	20	19	26	16	26	107
Public Accommodations	191	15	14	13	7	240
TOTALS	573	224	231	214	151	1,393

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014

PHRC New Complaints Docketed in the Commonwealth of Pennsylvania

Category	2010	2011	2011	2013	2014	Total
Employment	4,403	2,675	2,431	1,899	1,554	12,962
Housing	293	253	243	210	184	1,183
Public Accommodations	430	160	157	103	78	928
TOTALS	5,377	3,187	2,804	2,207	1,816	15,391

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014

PHRC Complaints Closed

Category	2010	2011	2012	2013	2014
Percentage of Complaints Closed	39.8%	56.0%	50.0%	48.6%	53%

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014



3. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2008 to December 31, 2013 there were a total of 97 fair housing complaints originated in Montgomery County.

Philadelphia HUD Regional Office
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3380
(215) 656-0500
(215) 861-7620 (Voice)

HUD-FHEO Complaints

Case Number	Filing Date	Violation County	Filed Cases	Race Basis	Color Basis	National Origin Basis	Disability Basis	Familial Status Basis	Religion Basis	Sex Basis	Retaliation Basis
03-08-0215-8	01/24/08	Montgomery	1	1	0	0	0	0	0	0	0
03-08-0209-8	01/28/08	Montgomery	1	0	0	0	1	0	0	0	0
03-08-0248-8	02/19/08	Montgomery	1	0	0	0	1	0	0	0	0
03-08-0282-8	03/03/08	Montgomery	1	0	0	0	0	1	0	0	0
03-08-0343-8	04/09/08	Montgomery	1	1	1	0	0	0	0	0	0
03-08-0354-8	04/10/08	Montgomery	1	0	0	0	1	0	0	0	0
03-08-0361-8	04/28/08	Montgomery	1	1	0	0	0	0	0	0	0
03-08-0440-8	06/17/08	Montgomery	1	0	0	1	0	0	0	0	0
03-08-0441-8	06/17/08	Montgomery	1	0	0	1	0	0	0	0	0
03-08-0484-8	07/02/08	Montgomery	1	1	0	0	0	0	0	0	0
03-08-0514-8	07/28/08	Montgomery	1	1	0	0	0	0	0	1	0
03-08-0521-8	08/01/08	Montgomery	1	1	0	0	0	0	0	0	0
03-08-0599-8	09/16/08	Montgomery	1	1	1	0	1	1	0	1	0
03-09-0001-8	10/02/08	Montgomery	1	0	0	0	1	0	0	0	0
03-09-0002-8	10/03/08	Montgomery	1	1	0	0	0	0	0	0	0
03-09-0025-8	10/16/08	Montgomery	1	1	0	1	0	0	0	0	0



03-09-0050-8	10/30/08	Montgomery	1	1	0	0	0	0	0	1	0
03-09-0085-8	12/01/08	Montgomery	1	0	0	0	0	1	0	0	0
03-09-0141-8	12/30/08	Montgomery	1	1	0	0	1	0	0	0	0
03-09-0196-8	01/30/09	Montgomery	1	1	0	0	0	0	0	0	0
03-09-0265-8	03/10/09	Montgomery	1	1	0	0	0	0	0	0	0
03-09-0328-8	04/28/09	Montgomery	1	0	0	0	1	0	0	0	0
03-09-0388-8	06/05/09	Montgomery	1	1	0	0	0	0	0	0	0
03-09-0449-8	07/08/09	Montgomery	1	0	0	0	1	0	0	0	0
03-09-0473-8	07/21/09	Montgomery	1	0	0	0	0	1	0	0	0
03-09-0476-8	07/22/09	Montgomery	1	0	0	0	1	0	0	0	0
03-09-0511-8	08/10/09	Montgomery	1	0	0	1	0	0	0	0	0
03-09-0519-8	08/12/09	Montgomery	1	0	0	0	1	0	0	0	0
03-09-0564-8	09/11/09	Montgomery	1	0	0	0	0	0	0	1	1
03-09-0585-8	09/24/09	Montgomery	1	0	0	0	1	0	0	0	0
03-10-0006-8	10/06/09	Montgomery	1	1	0	0	0	0	0	0	0
03-10-0115-8	01/07/10	Montgomery	1	1	0	0	0	0	0	0	0
03-10-0142-8	01/21/10	Montgomery	1	0	0	0	0	1	0	0	0
03-10-0166-8	02/12/10	Montgomery	1	1	0	0	0	0	0	0	0
03-10-0332-8	05/24/10	Montgomery	1	0	0	0	0	1	0	0	0
03-10-0416-8	07/06/10	Montgomery	1	0	0	0	1	0	0	0	0
03-10-0556-8	08/23/10	Montgomery	1	0	0	0	1	0	0	0	0
03-11-0071-8	11/29/10	Montgomery	1	1	0	0	0	0	0	0	0
00-11-0017-8	12/06/10	Montgomery	1	1	0	1	0	0	0	0	0
03-11-0117-8	01/06/11	Montgomery	1	1	0	0	0	0	0	0	0
03-11-0120-8	01/07/11	Montgomery	1	0	0	0	1	0	0	0	0



03-11-0167-8	01/07/11	Montgomery	1	1	0	0	0	0	0	0	0
03-11-0162-8	02/16/11	Montgomery	1	1	0	0	0	0	0	0	0
03-11-0202-8	03/18/11	Montgomery	1	0	0	0	1	0	0	1	0
03-11-0224-8	04/04/11	Montgomery	1	0	0	0	0	1	0	0	0
03-11-0237-8	04/11/11	Montgomery	1	0	0	0	0	0	0	0	1
03-11-0272-8	05/06/11	Montgomery	1	0	0	0	1	0	0	0	0
03-11-0340-8	06/07/11	Montgomery	1	0	0	0	1	0	0	0	0
03-11-0362-8	07/08/11	Montgomery	1	1	0	0	0	0	0	0	0
03-11-0462-8	08/19/11	Montgomery	1	0	0	0	0	0	0	0	1
03-11-0468-8	09/23/11	Montgomery	1	0	0	0	0	0	0	0	1
03-11-0470-8	09/26/11	Montgomery	1	0	0	0	1	0	0	0	0
03-11-0492-8	09/27/11	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0058-8	10/27/11	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0234-8	02/09/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0140-8	02/24/12	Montgomery	1	1	0	0	0	0	0	0	0
03-12-0201-8	02/29/12	Montgomery	1	0	0	0	0	0	0	0	1
03-12-0145-8	03/02/12	Montgomery	1	0	0	1	0	0	0	0	0
03-12-0211-8	04/19/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0223-8	04/30/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0309-8	05/07/12	Montgomery	1	1	0	0	1	0	0	0	0
03-12-0295-8	05/21/12	Montgomery	1	1	0	0	0	0	0	0	0
03-12-0352-8	05/29/12	Montgomery	1	1	0	0	1	0	0	0	1
03-12-0280-8	06/05/12	Montgomery	1	0	0	0	1	0	1	0	0
03-12-0367-8	06/25/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0391-8	07/10/12	Montgomery	1	0	0	0	1	0	0	0	0



03-12-0336-8	07/11/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0392-8	07/19/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0426-8	07/31/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0414-8	08/06/12	Montgomery	1	0	0	0	1	0	0	0	0
03-12-0438-8	08/28/12	Montgomery	1	1	0	0	0	1	0	0	0
03-12-0401-8	08/31/12	Montgomery	1	1	0	0	0	0	0	0	0
03-12-0437-8	09/20/12	Montgomery	1	0	0	0	0	1	0	0	0
03-13-0005-8	10/05/12	Montgomery	1	1	1	1	0	0	0	0	0
03-13-0030-8	11/01/12	Montgomery	1	1	0	0	1	0	0	0	0
03-13-0066-8	11/02/12	Montgomery	1	1	0	0	0	0	0	0	0
03-13-0054-8	11/23/12	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0057-8	11/28/12	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0074-8	12/04/12	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0083-8	12/06/12	Montgomery	1	0	0	0	0	1	0	0	0
03-13-0106-8	12/19/12	Montgomery	1	1	0	0	0	0	0	0	0
03-13-0177-8	03/07/13	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0264-8	05/29/13	Montgomery	1	0	0	0	0	1	0	0	0
03-13-0277-8	06/05/13	Montgomery	1	0	0	0	0	0	0	1	0
03-13-0303-8	06/27/13	Montgomery	1	0	0	0	0	1	0	0	0
03-13-0430-8	07/09/13	Montgomery	1	1	0	0	1	0	0	0	0
03-13-0310-8	07/11/13	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0342-8	07/12/13	Montgomery	1	1	0	0	1	0	0	0	0
03-13-0314-8	07/15/13	Montgomery	1	0	0	0	0	0	0	1	0
03-13-0428-8	07/15/13	Montgomery	1	0	0	0	0	0	0	0	1
03-13-0340-8	07/16/13	Montgomery	1	0	0	0	0	0	0	0	1



03-13-0316-8	07/17/13	Montgomery	1	1	0	0	1	0	0	0	0
03-13-0424-8	08/05/13	Montgomery	1	0	0	0	1	0	0	0	0
03-13-0372-8	08/21/13	Montgomery	1	0	0	0	1	0	0	0	0
03-14-0151-8	10/07/13	Montgomery	1	0	0	0	1	0	0	0	0
03-14-0153-8	10/28/13	Montgomery	1	0	0	0	0	0	0	0	1
03-14-0152-8	10/30/13	Montgomery	1	1	0	0	0	0	0	0	0
TOTAL			97	37	3	7	44	12	1	7	9

National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2010 to 2013.

Housing Complaints Nationwide

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,839	48%	4,498	48%	4,379	50%	4,429	53%
Race	3,483	34%	3,025	32%	2,597	29%	2,337	28%
Familial Status	1,560	15%	1,425	15%	1,301	15%	1,149	14%
National Origin	1,177	12%	1,195	13%	1,114	13%	1,040	12%
National Origin - Hispanic or Latino	722	7%	759	8%	691	8%	629	8%
Sex	1,139	11%	1,033	11%	1,067	12%	985	12%
Retaliation	707	7%	856	9%	970	11%	928	11%
Religion	287	3%	262	3%	229	3%	220	3%
Color	219	2%	185	2%	155	2%	170	2%
Number of Complaints filed	10,155	-	9,354	-	8,818	-	8,368	-

Source: www.hud.gov



Much like housing complaints in Montgomery County in the past few years, complaints based on disability and race are the most common causes for complaints across the nation, with complaints based on sex beginning to have a larger proportional share as well. Note that the total percentages for each year do not equal 100% and that the number of complaints each year does not equal the total number of complaints per basis. The reason for this is that most housing complaints reported are based on multiple factors and as such all sources of complaints are recorded.

4. Legal Aid of Southeastern PA

Legal Aid of Southeastern PA (LASP) serves Bucks, Chester, Delaware, and Montgomery Counties. The LASP stated mission is: “To provide quality

Legal Aid of Southeastern PA
625 Swede Street
Norristown, PA 19401
(610) 275-4500

legal representation to low-income and vulnerable people in Bucks, Chester, Delaware and Montgomery County, to empower them to solve problems without legal representation through legal education and increased access to the courts, and to change community practices and systems that cause or aggravate poverty.”

LASP provides free legal services and advising to those who are eligible based on finances, residency, and the type of issue requiring assistance. Those seeking help are encouraged to call the toll-free hotline for more information regarding what actions they should take. LASP has access to interpreters for over 150 languages and several Spanish-speaking staff members. Links to legal information on some topics, such as disability, immigrant issues, and health law, are available on the website. Along with these topics, general legal information on housing is available online. Brochures with more detailed information relating to rights and procedures are available by contacting LASP.

Examples of legal information that LASP provides regarding housing issues include: landlord/tenant law, evictions, security deposits, public housing, utility law, LIHEAP, and preventing foreclosure. It is unclear from this list whether housing discrimination cases are advised or handled through this organization.

5. Housing and Human Services Agencies

Agencies offering housing and human services within the Township were contacted and interviewed in order to obtain their input and gain



insight into potential impediments to fair housing in the Township of Abington. A summary of agency input can be found in Appendix D.

B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through the comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the Township's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program -

The objective of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the Township of Abington. The following six (6) priorities and subsequent goals/strategies have been identified for the Township of Abington, PA for the period of FY 2015 through FY 2019 for the Community Development Block Grant (CDBG) Program:

Housing Priority – (High Priority)

Priority Need: There is a need to improve the quality of the housing stock in the community by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

Goals:

HS-1 Housing Rehabilitation - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

HS-2 Rental Rehabilitation - Provide financial assistance to affordable housing providers to rehabilitate housing units that are rented to low- and moderate-income tenants.



HS-3 Housing Construction - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.

HS-4 Fair Housing - Promote fair housing choice through education and outreach in the community.

HS-5 Home Ownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

HS-6 Public Housing - Support the local public housing authority in its efforts to improve and maintain the existing public housing communities, and promote homeownership programs through the use of Section 8 Vouchers for home purchase.

Homeless Priority – (Low Priority)

Priority Need: There is a need for housing and support services for homeless persons, and persons who are at-risk of becoming homeless.

Goals:

HO-1 Continuum of Care - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.

HO-2 Operation/Support - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

HO-3 Prevention and Housing - Continue to support the prevention of homelessness and programs for rapid rehousing.

HO-4 Housing - Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing and permanent housing for the homeless.

HO-5 Permanent Housing - Support the development of permanent supportive housing for homeless individuals and families.



Other Special Needs Priority – (High Priority)

Priority Need: There is a continuing need for affordable housing, services, and facilities for persons with special needs and the disabled.

Goals:

SN-1 Housing - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.

SN-2 Social Services - Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.

SN-3 Accessibility - Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.

Community Development Priority – (High Priority)

Priority Need: There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

Goals:

CD-1 Community Facilities - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the municipality.

CD-2 Infrastructure - Improve the public infrastructure through rehabilitation, reconstruction, and new construction.

CD-3 Public Services - Improve and increase public safety, municipal services, and public service programs throughout the community.

CD-4 Accessibility - Improve the physical and visual accessibility of community facilities, infrastructure, and public buildings.

CD-5 Public Safety - Improve the public safety facilities, equipment, and ability to respond to emergency situations.



CD-6 Code Enforcement - Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.

CD-7 Clearance - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.

CD-8 Revitalization - Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.

CD-9 Historic Preservation - Promote historic preservation and adaptive reuse of existing buildings in the community through financial incentives.

CD-10 Community Policing - Improve neighborhoods by having the Police Department work cooperatively with residents and community based organizations to identify and resolve issues affecting the neighborhood.

Economic Development Priority – (Low Priority)

Priority Need: There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low and moderate income residents in the community.

Goals:

ED-1 Employment - Support and encourage new job creation, job retention, employment, and job training services.

ED-2 Financial Assistance - Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.

ED-3 Redevelopment Program - Plan and promote the development and redevelopment of the downtown business district.

ED-4 Financial Incentives - Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIP), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.



Administration, Planning, and Management Priority – (High Priority)

Priority Need: There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goals:

AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

The Township of Abington receives CDBG funds from HUD as an entitlement Township under the program. The Township will receive \$706,700 in CDBG funds in FY 2015. The Township allocates its funds to public facility improvements, public services, senior services, youth services, and emergency housing assistance. All of the CDBG funds directed towards public services, or 80% of the Township's CDBG funds, directly benefit low- and moderate-income persons.

In order to address the identifiable needs of the Township of Abington, the proposed FY 2015 One-Year Action Plan proposes the following activities:

AM-1 Overall Coordination	
Administration	\$ 140,000
Abington Human Relations Commission (Training, Seminars, Outreach & Educational Programs)	\$ 2,000
Total	\$ 142,000
HS-1 Housing Rehabilitation	
Owner-Occupied Rehabilitation	\$ 116,700
Total	\$ 116,700
HS-2 Rental Rehabilitation and HS-3 Housing Construction	
Crest Manor	\$ 153,000



Total	\$ 153,000
CD-2 Infrastructure	
Street Improvements	\$ 295,000
Total	\$ 295,000
Total FY 2015 CDBG Funds for Project Activities	\$ 706,700

2. Other Funds -

HOME Program

The Township does not receive a HOME allocation from the U.S. Department of HUD. The Township has received HOME allocations from the Pennsylvania Department of Community and Economic Development Department in previous years. Through the last DCED HOME allocation, the Township rehabilitated three (3) owner-occupied units and currently the Township has about \$100,000 remaining in DCED HOME funds allocated to three (3) additional owner-occupied housing rehabilitation activities that are expected to commence construction the end of 2015. Currently, there are no HOME applications pending.

Low Income Housing Tax Credit

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal income tax.

Montgomery County is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low income households. There are twenty-one (21) LIHTC projects with 821 LIHTC units in Montgomery County. However, there currently are no known, proposed, or planned projects in the Township of Abington, which is probably due to the fact that Abington is almost a totally developed environment and has less than 2% of its land area as vacant or unimproved.

The chart below illustrates which LIHTC projects in Montgomery County:



LIHTC in Montgomery County

HUD ID Number:	Project Name:	Project Address:	Project Township:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
PAA1987210	618-620 CHERRY ST.	618 CHERRY ST	NORRISTOWN	PA	19401	4	4
PAA1989105	1802 E. RIDGE PIKE	1802 E RIDGE PIKE	ROYERSFORD	PA	19468	4	4
PAA1989215	246 MAPLE AVENUE	246 W MAPLE ST	AMBLER	PA	19002	1	1
PAA1989455	829 SWEDE ST.	829 SWEDE ST	NORRISTOWN	PA	19401	3	3
PAA1989765	ROLLING HILLS	2120 BUCHERT RD	SANATOGA	PA	19464	232	231
PAA1990080	311 N. FRANKLIN ST.	311 N FRANKLIN ST	POTTSTOWN	PA	19464	2	2
PAA1990150	611 GREEN STREET	611 GREEN ST	NORRISTOWN	PA	19401	1	1
PAA1991405	FORD APARTMENTS	159 MAIN ST	ROYERSFORD	PA	19468	9	9
PAA1993010	1402 DRAYTON LANE	1402 DRAYTON LN	WYNNEWOOD	PA	19096	3	3
PAA1993240	POWELL 224 DUPLEX REHAB	224 E HECTOR ST	CONSHOHOCKEN	PA	19428	2	2
PAA1993275	RAHN'S HORIZON III	12 SCHOOL HOUSE RD	COLLEGEVILLE	PA	19426	3	3
PAA1993330	STEPS - KING STREET	519 KING ST	POTTSTOWN	PA	19464	10	10
PAA1997005	13 ST. ASAPH'S ROAD	13 SAINT ASAPHS RD	BALA CYNWYD	PA	19004	6	6
PAA2000075	LIMERICK GREEN	827 N LEWIS RD	LIMERICK	PA	19468	80	80
PAA2001010	AMBLER MANOR APARTMENTS	32 N MAIN ST	AMBLER	PA	19002	60	60
PAA2001145	PARKVIEW AT OAK CREST	560 OAK DR	HARLEYSVILLE	PA	19438	100	99
PAA2003090	JEFFERSON APARTMENTS	250 HALE ST	POTTSTOWN	PA	19464	46	46
PAA2003185	VILLAS AT RED HILL	550 SINGER WAY	RED HILL	PA	18076	68	67
PAA2006005	ARDMORE CROSSING APTS	213 W COUNTY LINE RD	ARDMORE	PA	19003	53	53
PAA2006120	PARK VIEW AT CHELTENHAM	990 ASHBOURNE RD	ELKINS PARK	PA	19027	75	74
PAA2008155	SCHWENCKFELD MEWS	1292 ALLENTOWN RD	LANSDALE	PA	19446	63	63

Source: <http://lihtc.huduser.org/>



3. Planning, Zoning, and Building Codes -

Township of Abington:

The Montgomery County Regional Planning Commission prepared a Zoning Ordinance for the Township of Abington in 2006, which was adopted by the Township on September 28, 2006. A “draft” Zoning Ordinance was prepared in 2014 to revise the existing zoning ordinance. For the purpose of this Analysis of Impediments, the proposed “draft” zoning ordinance has been reviewed for conformance with the Fair Housing Act, as amended, and current HUD policies and regulations. The Township of Abington should review the proposed “draft” zoning ordinance and make the following revisions prior to its adoption:

- Article I: Section 102. General Purpose and Intent: add “M.” – Abide by the provisions of the Fair Housing Act of 1968, as amended, by promoting fair housing choice for all residents in the Township, assure the rights of all individuals who are identified as members of a protected class by the Federal

Government, and therefore affirmatively further fair housing. The “draft” zoning ordinance does not appear to contain any discriminatory language, however, several definitions need to be added to the document and other definitions should be revised. These definitions should be reviewed by the planning staff and solicitor for conformance with the Fair Housing Act, as amended.

- Article II: Section 201. SPECIFIC DEFINITIONS. Add the following:
 - Accessibility: the ease of access to and around the exterior and interior of a building or facility without obstruction to a person who may be physically disabled.
 - Visitability: the basic level of accessibility that enables persons with disabilities to visit the home or housing unit of a friend, family member, or neighbor.
 - Disabled/Handicapped: Disabled means “handicapped” as defined according to the Fair Housing Act Amendments of 1988. 42 U.S.C.S. Subsection 3602 (h), and any amendments thereto. Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a



record of such impairment; or is regarded as having such an impairment.” In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.’

- Group Care Facility: A facility which provides services to six (6) or more individuals who are mentally or physically handicapped, homeless, disabled, or undergoing rehabilitation, and are provided a program to meet their needs. When required, or available, Group Care Facilities must be licensed by appropriate Federal, State, or County health/welfare agencies. Group Care Facility is not a “family” as defined by this Ordinance, but is a conditional use in Residential Districts. Neither is a Group Care Facility a nursing home or senior citizen housing, which are regulated separately.”

- The definition of “family” should be revised and clarified.

- Family: One or more persons related by blood, marriage, or adoption, or a group of not more than five (5) unrelated disabled persons living together as a single housekeeping unit in a dwelling unit and sharing common facilities as considered reasonably appropriate for a family related by blood, marriage or adoption. If appropriate, one (1) staff person may or may not reside on the premises and will not be counted in the total number of occupants of the dwelling unit.

If the definition of “family” is revised and includes a group of 5 or less disabled persons, then that group of unrelated individuals will be allowed by right to live in any residential zoning district in the Township. However, a “Group Care Facility” will have to abide by the higher density residential provision of the zoning ordinance.

Article XXI: Section 2103. Categories of Permitted Uses –

Use E-7: Group Home/Personal Care Home: The Use Regulations are too vague and general and should be more specific. In the case of a Group Care facility for the disabled, the facility may contain six (6) or more residents and should be considered a multi-family use



and permitted in multi-family zoning districts. It is permitted in the R1, R2, R3 and R4 Districts but not in the RC District.

In its 2009 Analysis of Impediments to Fair Housing Choice, the Township of Abington identified one impediment to Fair Housing that directly related to the Township's planning, zoning, and building codes; this impediment was first identified in the Township of Abington's 1996 Analysis of Impediments to Fair Housing Choice: Act, in the following areas:

- Land Use Ordinances – Many of the Township's regulations are outdated and could serve as impediments to fair housing for the protected classes.

The 2009 A.I. review of the Zoning Ordinance did not identify what language it considered to be restrictive, in accordance with the Fair Housing Act.

The Zoning Ordinance was reviewed and revised as necessary, to bring it into compliance with the Federal Fair Housing Act, as revised.

The Township has adopted the Pennsylvania State Building Code which contains the 2009 International Building Code Amendments.

U.S. Department of Housing and Urban Development (HUD):

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements:

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to



ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

4. Environmental Justice –

Federal Executive Order 12898, "Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations" dated February 11, 1994 focuses attention on the environmental and human health conditions of minority and low-income populations with the goal of achieving environmental protection for all communities. The Order directs federal entitlement communities to develop environmental justice strategies to help those communities address disproportionately high and adverse human health or environmental effects of their programs on minority and low-income populations. The order is also intended to promote nondiscrimination in federal programs that affect human health and the environment and aims to provide minority and low-income communities' access to public information and public participation in matters relating to human health and the environment.

For HUD, environmental justice means equal access to safe and healthy housing for all; mitigating risks to communities in disaster-prone areas; improving access to affordable, quality housing free of hazards to residents' health; and working to achieve inclusive, sustainable communities free from discrimination. (Source: 2012-2015 HUD Environmental Justice Strategy dated March 30, 2012)



In determining decent, safe, and sound housing conditions one needs to look at the environmental quality of these units. Lead based paint is one of the most significant environmental factors that affect residential units. In 1978, lead was banned from residential paint; more than half of the total housing stock in the United States contains some lead based paint. It is estimated that 20 million housing units contain lead hazards, which include flaking or peeling lead based paint and excessive levels of tiny lead particles in household dust.

HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Half of these families own their homes and of those, half have incomes above \$30,000 per year.

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States.

These estimates for the Township are illustrated in the table below and are based on the 2007-2011 American Community Survey.

Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	5,231	90%	4,708
1940-59	9,839	80%	7,871
1960-79	4,844	62%	3,003
Total	19,914	78%	15,582

Source: 2007-2011 American Community Survey

For the Township of Abington it is estimated that 15,582 housing units are at risk of lead-based paint hazards. Based on the 2007-2011 American Community Survey, 70.6% of the Township's total housing stock is at risk for lead-based-paint hazards. CHAS data reports that there are 190 (1%) owner occupied housing units with children present that contain LBP and 8 (0%) renter occupied housing units with children present that contain LBP in the Township.

The Township complies with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Residential Structures (Current Rule). In order to meet the requirements of the new lead-based paint



regulations the Township of Abington will take the following actions regarding housing rehabilitation:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable
- Standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities.

5. Taxes -

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice but it does impact the affordability of housing.

The Township's tax assessments are set by the County; therefore the Township does not have any control over the assessed value. The last time a county-wide reassessment was done was 1996. The assessment is the basis used by the County and Township to levy taxes by multiplying the millage rate of the taxing authority times the assessment. The following equations apply:

Market Value X Assessment Ratio = Assessment



Assessment X Millage Rate = Taxes

Currently, all assessments are set at 100% of the 1996 base year value. The following tables represent the 2015 Real Estate and Township taxes for Abington residents:

Real Estate Taxes 2015	Mils
Abington Township	3.9711
Abington School District (07/01/11 to 06/30/12)	29.89
Montgomery County	3.152
Total	37.0131

Breakdown of Township Taxes	Mils
General	2.1177
Fire Tax (to support Abington Volunteer Companies)	0.641
Library Tax	0.43
Debt Service	0.52
Ambulance Service	0.01
Parks & Recreation Tax	0.2524
Total	3.9711

According to "City-Data.com," the median real estate property taxes paid in Montgomery County for housing units with mortgages in 2009 was \$3,936 (1.3%). Meanwhile, the median real estate property taxes paid for housing units with no mortgage in 2009 was \$3,417 (1.2%).

6. Public Housing -

The Montgomery County Housing Authority (MCHA) is the public housing agency that serves the Township of Abington. The



Montgomery County Housing Authority owns and operates seven public housing communities. There are a total of 616 housing units in the public housing communities through Montgomery County. Roughly one quarter of the public housing units are reserved for the elderly. There is one public housing community in Abington, Crest Manor.

Since, 1963 the Montgomery County Housing Authority (MCHA) has owned and managed Crest Manor, located in Abington, as rental housing for very low income households. Today, over fifty (50) years after its construction, Crest Manor is in need of critical functional and aesthetic improvements in order to preserve the development's sustained habitability as a vibrant, affordable asset to the Crestmont neighborhood, Abington Township and Montgomery County. Through competitive procurement, the MCHA partnered with Pennrose Properties, LLC (Pennrose) to redevelop and revitalize Crest Manor. The partnership, Crest Manor Housing LP, submitted an application for Low Income Housing Tax Credits ("LIHTC") to the Pennsylvania Housing Finance Agency ("PHF A"). The partnership plans on investing over \$17 million, through the combination federal, state and local funds, to completely revitalize Crest Manor. As part of its financing plan, the MCHA together with Pennrose requested \$200,000 in Community Development Block Grant (CDBG) funds from the Township to support the redevelopment of Crest Manor.

Crest Manor's proposed plans call for comprehensive rehabilitation of thirty-four (34) existing twin homes and the new construction of twelve (12) one-bedroom units for a total of forty-six (46) units, an increase of six (6) total units from the current condition. Bedroom sizes will vary from one to five (5)-bedroom units. A newly constructed, high-quality community building with management, maintenance, amenity space, and a computer lab is included in the plans. The property, while increasing the number of affordable units it offers, also alleviates stress on the existing flood plain at Hamilton and Washington Avenues by demolishing two structures and building in its place tot-lot and playground.

Additionally, the Housing Authority administers 2,814 Housing Choice Vouchers for low- to moderate-income households for rental units in the Municipality and surrounding region. The Housing Authority also administers Veteran Affairs Supportive Housing (VASH) and Family Unification Program (FUP) Vouchers. According to the Montgomery County Housing Authority's Five Year Plan for the period of 2015 - 2019, the goals of the Housing Authority are as follows:



- Continue to demonstrate a successful conversion to asset management and project based management
- Improve the quality of assisted housing by striving to maintain a high performer rating and achieving high scores in each component
- Concentrate on efforts to improve specific management functions (if PHAS scores show a need for improvement, MCHA will concentrate on areas of need)
- Strive to reduce public housing vacancies and improve vacant unit turnaround time
- Increase customer satisfaction and improve marketability of current public housing units
- Continue to consult with Resident Advisory Board with management and maintenance planning and policy development
- Renovate and modernize public housing units and systems to be energy efficient and appealing to the community
- Diligently preserve renovated public housing units and systems
- Acquire or build units or developments
- Demolish or dispose of obsolete public housing
- Consider submitting applications to HUD for competitive grants to support the revitalization of public housing properties
- Explore leveraging private or other public funds to create additional housing opportunities, including mixed-finance public housing and assisted housing with Section 8 project-based voucher subsidy
- Consider conversion of at-risk public and assisted housing to long-term Section 8 rental assistance contracts under the HUD Rental Assistance Demonstration Program
- Consider providing public housing homeownership opportunities
- Provide an improved living environment by implementing measures to deconcentrate poverty by bringing higher income public housing households into lower income developments and vice versa
- Implement public housing security improvements
- Promote self-sufficiency and asset development of assisted households by increasing the number and percentage of employed persons in public housing families
- Continue to actively promote Section 3 requirements through contracting preferences and advertisement
- Ensure equal opportunity and affirmatively further fair housing by ensuring a suitable living environment is available for families living in public housing, regardless of race, color, religion national origin, sex, familial status and disability



- Ensure accessible housing is available to persons with all varieties of disabilities
- Continue to maintain cooperative agreements with other agencies and support the Montgomery County Consolidated Plan to ensure housing and supportive services are available for low income residents

7. Comprehensive Plan -

The Township of Abington updated its Comprehensive Plan in 2007. The previous Comprehensive Plan had been completed in 1992. The stated purpose of the Comprehensive Plan is to define goals and objectives for the future of the Township and chart the path through which those goals can be realized. The primary focus of the Township's goals focus on the following areas: Housing; Natural Resources/Green Spaces; Parks and Recreation; Community Identity and Pride; Wastewater Treatment; Transportation; Township Finance; Economic Development; and Land Use and Zoning.

Specific to Housing the following goal and objectives have been identified:

Housing Goal – As a community, Abington Township should work to maintain the existing housing diversity and encourage the creation of housing choices to meet the needs of current and future residents.

Objective A: Conserve the character and encourage the maintenance of existing housing within Abington Township and where practical rehabilitate and renovate deteriorated housing.

Objective B: With new incentives encourage replacement of untenable, existing units with new housing to provide a diversity of alternative housing types which will serve the needs of all age groups and economic levels.

Objective C: Establish communities of interest or create an agency which encourages private and public resources to be directed to achieving housing goals and objectives.

Objective D: Encourage housing which maximizes the use of existing transit infrastructure, to achieve a greater utilization of available economic resources.

Objective E: Develop/redevelop communities which allow for living, walking, and working within Abington Township.



8. Transportation -

Public transit is important to the economic development and housing development in the Township and County. Many people rely on bus service for access to work, school, and other services, and often use mass transit routes to decide where they will live.

The residents of the Township of Abington and Montgomery County are served by the Southeastern Pennsylvania Transportation Authority (SEPTA) bus and rail lines. There is also a Montgomery County Transportation Authority, which oversees transportation improvement issues, except for mass transit.



The Township of Abington has selected two existing Septa Regional Railroad Stations, within its jurisdiction, to improve vehicular mobility and pedestrian accessibility. Improvements at these two regional railroad stations will act as a catalyst for future real estate development projects in the area. The Township was approved for \$3,000,000 in PennDOT Multi-modal Transportation Fund grant and \$200,000 in Montgomery County Local Share Account grant funds.

SEPTA's Customized Community Transportation (CCT) provides on-demand, paratransit services to individuals with disabilities and senior citizens. Additionally, there is a Shared-Ride Program which picks up senior citizens aged 65 and over at their door, following an advanced reservation. The Shared-Ride Program is funded by The Commonwealth of Pennsylvania Lottery Fund, but also costs riders \$4.00 for one way.

SEPTA also operates regional rail lines, trolley lines, light rail, a high speed line, and the bus system. There are 16 regional rail lines, including service between Center City and Philadelphia International Airport, Center City and Trenton, NJ, and even Center City and Newark and Wilmington, DE. Abington itself is serviced by West Trenton Line, and Warminster Line; the Warminster Line's Roslyn stop is accessible for people with disabilities.

Fares, if paid in cash, costs \$2.25, but tickets, tokens, and passes also exist and offer savings to regular commuters. The following table, found on www.septa.org, gives a comparison of fares.



If you ride SEPTA	Best Fare Value	Total Cost	Average Savings Over Cash Fare
5 Days and use 2 or more Transit Routes	Weekly or Monthly TransPass	\$24 (W) \$91 (M)	\$8.50 and Unlimited rides
5 Days and use 1 Transit Route each way	Tokens	\$18.00	\$4.50
More than 3 rides on any Transit Route in one day	One Day Convenience Pass (8 ride limit)	\$8.00	\$10.00
More than 3 rides on any Transit Route or Regional Rail Line in one day	Independence Day Pass	\$12.00	\$6.50
Norristown High Speed Line	Zone 1 TrailPass	\$27.25	\$.25 and Unlimited rides

SEPTA has recently adopted the use of electronic fare cards called the SEPTA Key. Currently there are 71 fare kiosks throughout Philadelphia and surrounding areas that dispense the SEPTA Keys. There are currently 115 turnstiles that accept that Key, with 14 ADA gates, and over 200 validators on buses, trolleys, and light rail. The SEPTA Key will adhere to the fares listed above, providing no additional discount.

According to the 2007-2011 American Community Survey estimates, workers age 16 years and over in the Township of Abington and Montgomery County largely took cars, trucks, or vans for commuting. Of commuters in Abington, 86.8% drove, with 78.1% driving alone; in Montgomery County, 87.2% of commuters drove, 79.4% driving alone. Public transportation accounted for just 7.4% of commuters in Abington Township, and 4.9% of commuters in Montgomery County.

However, Abington Township was recently awarded a Transportation & Community Development Initiative (TCDI) Grant for \$60,000.00 from the Delaware Valley Regional Planning Commission. The grant, along with a cash match from the township, will help fund a Township Master Bicycle Plan. The plan will identify areas in which bicycle lanes of varying classes will link residential areas, businesses, transportation, schools, existing trails, and other municipalities. The addition of bicycle lanes can help low- to moderate-income residents with alternatives to owning a car or constantly using public transportation for shorter trips.



9. Education -

Education is often an important factor influencing where people choose to live. The Abington School District is located in the southeastern corner of Montgomery County, Pennsylvania. The district covers Abington Township and the Borough of Rockledge. The school district serves the Township's population of 55,310 and has a student population of 7,639 in grades K-12. The school district employs 647 full time K-12 professional teaching faculty, with 100% considered Highly Qualified. The school district contains seven elementary schools (Copper Beech, Highland, McKinley, Overlook, Roslyn, Rydal East, and Willow Hill), one middle school (Abington Junior High School), and one senior high school (Abington).

The Abington School District's mission is to *"Build upon the historical and culturally diverse roots of our community and its proud traditions, and recognize the uniqueness in each student, the Abington School District promotes excellence as our standard and achievement as the result"*. The school district has a minority population of 34.44% and a high school enrollment of 1,745. The high school Class of 2014 saw 87% attend college, with 4% joining the military, and 9% joining the work force directly.

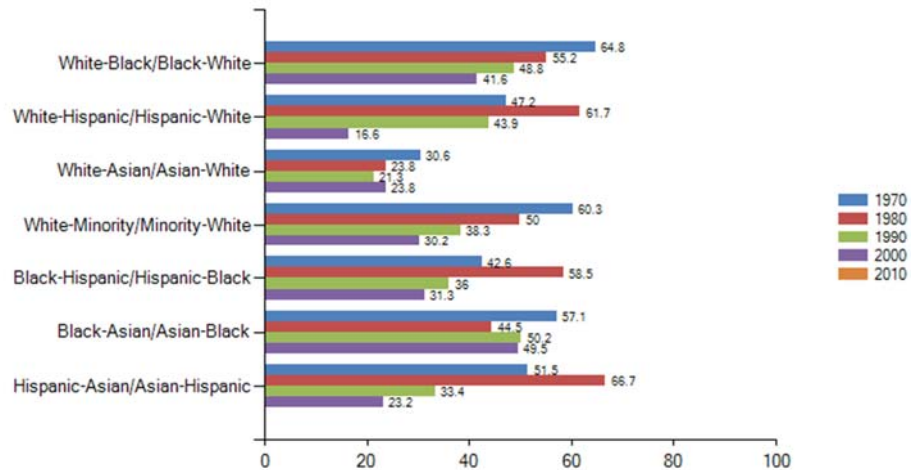
20.02% of students within the district are considered economically disadvantaged; the schools participate in the National School Lunch and Breakfast Program, which serves free or low-cost nutritionally balanced meals throughout the school week. The district's website provides contact information for resources that can help provide free meals to children throughout the summer months.

According to the 2007-2011 American Community Survey, 93.5% of the Township's population age 25 years and over have at least a high school education or higher, and 42.3% have a bachelor's degree or higher. The Abington Senior High School for 2013-2014 shows that the district has met most of its indicators of academic achievement; however, the Science and Biology – Percent Proficient or Advanced on PSSA/Keystone is at 69.53%, the lowest of any indicator score for the year.

The following school dissimilarity index focusing on the public school system is based on Census data and was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A

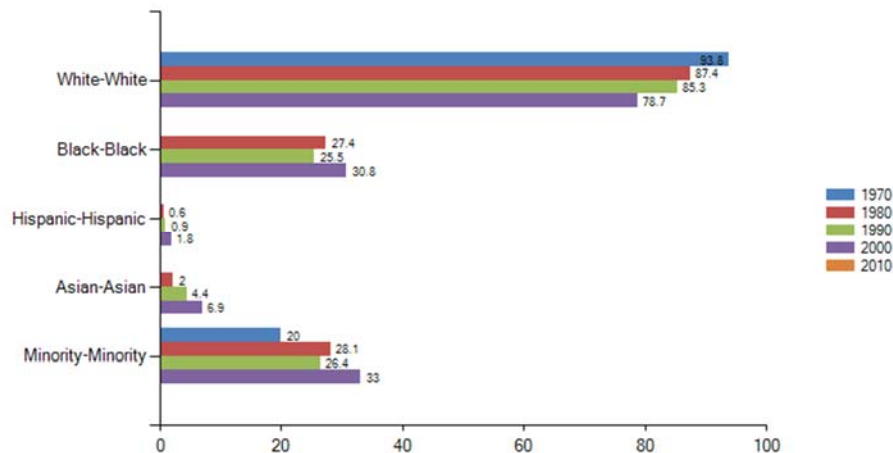


high value indicates that the two groups tend to live in different tracts. Dissimilarity ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



Source: American Communities Project, U.S. Census

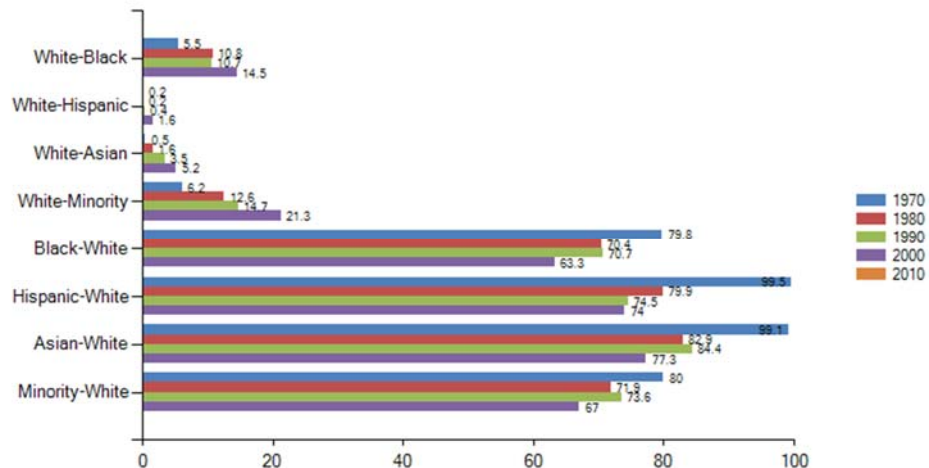
The isolation index (below) is the percentage of same-group population the elementary schools where the average member of a racial/ethnic group attends. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this Index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger.



Source: American Communities Project, U.S. Census



Indices of exposure to other groups, illustrated below, also range from 0 to 100, where a larger value means that the average group member attends elementary school with a higher percentage of children from the other group. These indices depend partly on the overall size of the other group in the region.



Source: American Communities Project, U.S. Census

The Abington School District recently approved a Comprehensive Plan for the 2015-2018 cycle, which identifies the following shared values:

1. *“Public education, providing opportunities for all children, is the cornerstone of American society and essential to the future of our country.*
2. *Diversity is a strength and an asset.*
3. *Everyone can learn and learning is accomplished in different ways and at different rates.*
4. *Every individual has equal human value.*
5. *A secure and safe environment and peaceful conflict resolution are essential to learning and to society.*
6. *The commitment to excellence is essential and worth the effort.*
7. *A quality school district requires the allocation of appropriate resources.*



8. *Successful individuals and institutions actively engage in the process of reflection and improvement.*
9. *Shared decision making and active participation strengthen organizations and communities.*
10. *The involvement of each school family and every member of the community essential to the educational process.*
11. *Every individual needs to be prepared to function in a global society.*

-Abington School District Comprehensive Plan (pg. 2)

10. Section 3 -

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information, charging different fees, steering prospective buyers or renters toward a certain area or neighborhood, or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.



1. Real Estate Practices -

The Montgomery County Association of Realtors, a member of the National Association of REALTORS, Inc., is the local organization of real estate brokers operating in Montgomery County. The Montgomery County Association of REALTORS has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of REALTORS (NAR). This Code of Ethics is available on the Montgomery County Association of REALTORS website (<http://www.mcarealtors.org>) and it obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.



In order for realtors to maintain their license in Pennsylvania they must annually complete continuing education courses which includes fair housing education. The Montgomery County Association of REALTORS offers continuing education courses on a variety of topics including fair housing, ethics and professional standards to ensure that its members are up to date on policies, practices, and procedures. Pennsylvania requires that realtors complete 14 hours of continuing education every two years. There is generally a 3.5 hour class offered which includes fair housing that is available several times a year. In addition, new members must complete an orientation course which includes a 2.5 hour Code of Ethics class which also incorporates Fair Housing. In the event of a complaint of discrimination, the Montgomery County Association of REALTORS has the policies in place to handle such complaints. There have not been any fair housing complaints against local area realtors reported during the review period.

Each year, the Pennsylvania Association of Realtors recognizes the significance of the anniversary of the 1968 Fair Housing Act and reconfirms their commitment to uphold fair housing laws as well as the commitment to offer equal professional service to all Pennsylvania citizens in their search for real property by participating in the Pennsylvania Human Rights Commission's Annual Fair Housing Conference.



2. Newspaper Advertising -

Under Federal Law, no advertising with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.



Real estate advertisements were reviewed for several real estate publications, including *The Intelligencer*, *The Times Chronicle*, *Apartments for Rent*, and Craigslist. There were no signs of discriminatory advertising in the sources reviewed.

3. Private Financing -

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The data does not suggest wide spread discriminatory lending practices but there are some patterns of minority groups having higher denial rates.

The table below compares lending in Abington Township to Montgomery County and the Philadelphia, PA MSA; this MSA includes all the Census Tracts in Montgomery County, as well as the Township of Abington. Conventional mortgages in Abington Township made up 5.9% of the conventional mortgages in Montgomery County and 1.6% of such mortgages in the Philadelphia MSA for 2013.

Home Purchase Loans Originated

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's
Abington Township	139	30,778	382	87,900	1,195	234,114	92	6,646



Montgomery County	1,771	385,750	6,478	1,727,513	17,465	3,873,736	1,508	144,260
Philadelphia MSA	8,833	1,683,314	25,212	6,630,590	67,689	13,960,137	6,899	562,177
% of County Lending in Abington	7.8%	8.0%	5.9%	5.1%	6.8%	6.0%	6.1%	4.6%
% of MSA Lending in Montgomery County	20.0%	22.9%	25.7%	26.1%	25.8%	27.7%	21.9%	25.7%
% of MSA Lending in Abington	1.6%	1.8%	1.5%	1.3%	1.8%	1.7%	1.3%	1.2%

Source: <http://www.ffiec.gov/hmda>

The table below shows the conventional loan applications in Abington Township. Of the conventional loan applications in the township, 7.04% were denied, while 7.87% were withdrawn and 4.14% were approved but not accepted.

Disposition of Conventional Loans

	Abington Township (Count)	% of Abington Township Applications	% of Montgomery County Applications	% of Total MSA Applications
Loans Originated	382	79.09%	5.90%	1.52%
Approved, Not Accepted	20	4.14%	0.31%	0.08%
Applications Denied	34	7.04%	0.52%	0.13%
Applications Withdrawn	38	7.87%	0.59%	0.15%
File Closed for Incompleteness	9	1.86%	0.14%	0.04%

Source: <http://www.ffiec.gov/hmda>



The following table outlines the disposition of conventional loans in the Philadelphia, PA MSA by income level. Loan applications from households making less than 50% of MSA median income have the lowest origination rates and highest denial rates.

Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	2,351	7.06%	1,436	61.08%	97	4.13%	569	24.20%	182	7.74%	67	2.85%
50-79% of MSA Median	5,590	16.78%	4,018	71.88%	260	4.65%	668	11.95%	503	9.00%	141	2.52%
80-99% of MSA Median	3,699	11.11%	2,773	74.97%	156	4.22%	385	10.41%	300	8.11%	85	2.30%
100-119% of MSA Median	3,322	9.97%	2,496	75.14%	140	4.21%	290	8.73%	309	9.30%	87	2.62%
120% or More of MSA Median	18,342	55.07%	13,755	74.99%	965	5.26%	1,389	7.57%	1,852	10.10%	381	2.08%
Total	33,304	100.00%	24,478	73.50%	1,618	4.86%	3,301	9.91%	3,146	9.45%	761	2.29%

Source: <http://www.ffiec.gov/hmda>



The following table shows the dispositions of conventional loans disaggregated by minority status and income level for the Philadelphia, PA MSA. The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. The percentage of loans originated by White households is greater than the percentage of loans originated by minority households; however, as the White, non-Hispanic applicants far outnumber the minority applicants in each category, the results may be misleading.

**Conventional Loan Disposition Rates by Minority Status,
Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1273	60.27%	841	66.06%	61	4.79%	249	19.56%	91	7.15%	31	2.44%
Minority, Including Hispanic	839	39.73%	481	57.33%	28	3.34%	239	28.49%	65	7.75%	26	3.10%
Total	2,112	100.00%	1,322	62.59%	89	4.21%	488	23.11%	156	7.39%	57	2.70%

Source: <http://www.ffiec.gov/hmda>

The number of White, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower applicant origination rate and a lower denial rate.



**Conventional Loan Disposition Rates by Minority Status,
50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	3999	79.35%	3014	75.37%	178	4.45%	394	9.85%	323	8.08%	90	2.25%
Minority, Including Hispanic	1041	20.65%	666	63.98%	51	4.90%	175	16.81%	119	11.43%	30	2.88%
Total	5,040	100.00%	3,680	73.02%	229	4.54%	569	11.29%	442	8.77%	120	2.38%

Source: <http://www.ffiec.gov/hmda>

The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. White, non-Hispanic households have a higher origination, while Minority applicants have a slightly higher denial rate.



**Conventional Loan Disposition Rates by Minority Status,
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	2733	82.97%	2124	77.72%	101	3.70%	245	8.96%	211	7.72%	52	1.90%
Minority, Including Hispanic	561	17.03%	381	67.91%	25	4.46%	94	16.76%	46	8.20%	15	2.67%
Total	3,294	100.00%	2,505	76.05%	126	3.83%	339	10.29%	257	7.80%	67	2.03%

Source: <http://www.ffiec.gov/hmda>

The number of White, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and a higher denial rate.



**Conventional Loan Disposition Rates by Minority Status,
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	2454	82.52%	1916	78.08%	88	3.59%	176	7.17%	221	9.01%	53	2.16%
Minority, Including Hispanic	520	17.48%	351	67.50%	34	6.54%	61	11.73%	53	10.19%	21	4.04%
Total	2,974	100.00%	2,267	76.23%	122	4.10%	237	7.97%	274	9.21%	74	2.49%

Source: <http://www.ffiec.gov/hmda>

The number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower loan origination rate than White, non-Hispanic upper-income applicants, as well a higher denial rate.



**Conventional Loan Disposition Rates by Minority Status,
120% or More of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	13034	82.16%	10166	78.00%	558	4.28%	868	6.66%	1209	9.28%	233	1.79%
Minority, Including Hispanic	2831	17.84%	1976	69.80%	143	5.05%	278	9.82%	352	12.43%	82	2.90%
Total	15,865	100.00%	12,142	76.53%	701	4.42%	1146	7.22%	1561	9.84%	315	1.99%

Source: <http://www.ffiec.gov/hmda>

The number of White, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a higher denial rate, though a smaller origination rate.



The following table offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 119% of median income, the most common reason for denial is debt-to-income ratio. Collateral is the most common reason for denial for applicants earning 120% of median income or more. Overall, the most common reasons for denial were debt-to-income ratio, followed by collateral and credit history.

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79%		80-99%		100-119%		120% or More		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of total
Debt to Income Ratio	211	35.64%	170	28.57%	80	22.99%	58	23.29%	196	15.67%	17	24.64%	732	23.58%
Employment History	24	4.05%	24	4.03%	7	2.01%	3	1.20%	26	2.08%	2	2.90%	86	2.77%
Credit History	132	22.30%	118	19.83%	58	16.67%	29	11.65%	151	12.07%	9	13.04%	497	16.01%
Collateral	74	12.50%	86	14.45%	76	21.84%	56	22.49%	315	25.18%	8	11.59%	615	19.81%
Insufficient Cash	37	6.25%	40	6.72%	20	5.75%	11	4.42%	66	5.28%	3	4.35%	177	5.70%
Unverifiable Information	24	4.05%	37	6.22%	19	5.46%	11	4.42%	92	7.35%	7	10.14%	190	6.12%
Credit Application Incomplete	32	5.41%	59	9.92%	48	13.79%	49	19.68%	242	19.34%	10	14.49%	440	14.18%
Mortgage Insurance Denied	5	0.84%	5	0.84%	3	0.86%	5	2.01%	13	1.04%		0.00%	31	1.00%
Other	53	8.95%	56	9.41%	37	10.63%	27	10.84%	150	11.99%	13	18.84%	336	10.82%
Total Denials/ % of Total	592	19.07%	595	19.17%	348	11.21%	249	8.02%	1,251	40.30%	69	2.22%	3,104	100.00%

Source: <http://www.ffiec.gov/hmda>



In summary, the HMDA Data indicates that low income households have a higher rate of denial than higher income households; More than one-third (38.24%) of denied loans originated from applicants earning less than 80% of the area's median income. Overall, the origination rate of conventional loans in the Philadelphia MSA is 73.5%; the number of white applicants far exceeds the number of minority applicants and the origination and denial rates by race do vary by income. The most common reasons for denial are debt-to-income ratio, followed by collateral and credit history.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for at least 79% or more of the total in all income groups except for those making less than 50% AMI, where White applicants accounted for 60% of all applicants. Loan origination rates are slightly higher for White applicants (76.9%) than for minority applicants (66.1%) as a whole, and minority denial rates (4.9%) are higher than White denial rates (4.2%). However, the disparity in the categories of results of the applications is not as great between Whites and minorities as it is when comparing the percentage of applications.

An additional analysis of loans granted by race in Montgomery County, Pennsylvania, and across the country, is beneficial to further illustrate the financial trends in the Township of Abington. The following tables' present data gathered from www.dataplace.org. The table below presents loans for the purchase of single-family homes by race. Montgomery County has a lower rate of loans made to minorities as compared to the national rate.

Home Purchase Loans by Race

Loans by Race	Montgomery County	Pennsylvania	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	83.2%	84.1%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	5.3%	5.9%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	6.8%	3.6%	5.2%



Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.1%	0.1%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	1.9%	4.5%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	2.5%	1.7%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	16.8%	15.9%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.2%	0.1%	0.2%

Source: www.dataplace.org

The table below highlights home loans made in Montgomery County, Pennsylvania, and the United States. The median income in the Montgomery County is higher than the median income in Pennsylvania and the United States. Montgomery County has a low rate of lending to very low- and low-income borrowers.

Home Purchase Loans by Income

Income (2007)	Montgomery County	Pennsylvania	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$90,000	\$66,000	\$74,000
Median borrower income for owner-occupied purchases of manufactured homes	\$50,000	\$43,000	\$42,000
Percentage of owner-occupied home purchase loans to very low-income borrowers	2.6%	8.4%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers	15.9%	23.1%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers	27.1%	26.7%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers	54.4%	41.8%	49.3%

Source: www.dataplace.org



The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in Montgomery County in 2005 (the most recent data available) is lower than rates in the Commonwealth of Pennsylvania and United States.

Loans from Subprime Lenders by Purpose and Loan Type

Type	Montgomery County	Pennsylvania	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	6.6%	9.8%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	14.6%	18.1%	20.4%

Source: www.dataplace.org

4. Insurance

The Housing Equality Center of Pennsylvania conducted a review of insurance practices in Montgomery County. It found discrepancies in the rates and amounts of insurance coverage available to minority households. Further investigation and assessment is needed to determine if there is a barrier for a discrimination lawsuit.

D. Community Participation:

The Township of Abington, in compliance with the Township's Citizen Participation Plan, advertised and held three (3) public hearings on the needs of the Township of Abington that provided residents with the opportunity to discuss the Township's CDBG Program and to offer their suggestions on future CDBG program priorities. The public hearings were advertised in The Times Chronicle and Glenside News on April 12, 2015, May 10, 2015, and June 7, 2015.

The Township maintains a stakeholder contact list for the CDBG program. All stakeholders received emails and phone calls notifying the listees of all public hearings, meetings, and surveys.

A "Draft AI" was placed on display at the Office of Community Development, 1176 Old York Road, Abington, PA 19001 from June 8, 2015 until July 8,



2015 for review and comment. The draft plan review period was advertised in The Times Chronicle and Glenside News on June 7, 2015.

Additionally, the Township developed and disseminated an online citizen's survey at the following address: www.surveymonkey.com/s/Abington2015 and www.surveymonkey.com/s/abingtonespanol. There were a total of 36 surveys completed.

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are male at 61.76%.
- The vast majority (87.88%) of respondents are White.
- The majority, at 31.43%, are over the age of 60.
- 100% of respondents are homeowners.

Notable Needs

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Streets – 36.36%
- Property Maintenance – 9.09%
- Curbs/Sidewalks – 31.82%
- Public Safety – 40.91%
- Litter – 18.18%
- Parking – 31.82%
- Storm Sewers – 22.73%
- Traffic – 36.36%
- Handicap Access – 9.09%
- Sanitary Sewers – 9.09%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- 13.33% would like to see aesthetic improvements to parks, including landscaping, additional trees, park benches, and trash cans.



- Other recreation needs included:
 - Adult sports leagues.
 - Senior citizen fitness programs.
 - Better lighting, parking, and access to parks.
 - New playground equipment.
 - Sports field for special needs children.

Medical:

- One respondent mentioned a need for subsidized programs that offered transportation services, food delivery, and pharmacy delivery to those in need.
- Another mentioned a need for senior fitness programs.
- Other medical needs included:
 - Mental health treatment and programs.
 - Special needs assessments.

Social Services:

- 3.7% of respondents indicated that they used social services.
- One respondent mentioned a need for programs that support energy efficiency of homes with grants for insulation, etc.
- Another respondent mentioned a need for social service programs that provide transportation for seniors.
- A need for more mental health and special needs programs was cited.
- A need for street cleaning programs was also stated.

Employment:

- There is a need for additional job opportunities.
- There is a need for employment opportunities for seniors.

Housing:

- One respondent mentioned a need to remove blighted properties and improve the appearance of dilapidated homes.
- One respondent said that there is a need for quality, affordable, income-based housing.



- Another stated that senior citizen tax rebates should be age-based and not income-based, which would encourage long-term residents to stay in the Township.

Reasons Fair Housing Complaints Are Not Reported:

- 45.45% said that people either lack knowledge on the issue and their fair housing rights, or don't know where to go to make a complaint.
- 9.09% said that fear of retaliation through eviction, increased rents, or harm prevents some victims of housing discrimination from making a report.
- 9.09% think that reporting a violation will be a waste of time and energy because they won't be taken seriously and/or nothing will be done about it.

The following situations result in further discriminations and/or barriers to fair housing in the Township:

Reasons for Discrimination

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	12.50%	18.75%	43.75%	6.25%	18.75%
Lack of affordable housing in certain areas	12.50%	25.00%	25.00%	25.00%	12.50%
Lack of accessible housing for persons with disabilities	12.50%	12.50%	62.50%	6.25%	6.25%
Lack of accessibility in neighborhoods (i.e. curb cuts)	13.33%	6.67%	53.33%	20.00%	6.67%
Lack of fair housing education	12.50%	31.25%	37.50%	6.25%	12.50%
Lack of fair housing organizations in the City	12.50%	6.25%	68.75%	0.00%	12.50%
State or Local laws and policies that limit housing choice	12.50%	0.00%	68.75%	6.25%	12.50%
Lack of knowledge among residents regarding fair housing	12.50%	31.25%	43.75%	6.25%	6.25%
Lack of knowledge among landlords and property managers regarding fair housing	12.50%	18.75%	50.00%	6.25%	12.50%
Lack of knowledge among real estate agents regarding fair housing	12.50%	12.50%	43.75%	18.75%	12.50%



Lack of knowledge among bankers/lenders regarding fair housing	13.33%	6.67%	53.33%	13.33%	13.33%
Other barriers	8.33%	8.33%	83.33%	0.00%	0.00%

Citizen Comments:

Any comments received by the City at the public hearing in regard to the “draft” Analysis of Impediments to Fair Housing Choice are included in the Appendix Section of this report.

The Township developed the Analysis of Impediments to Fair Housing Choice based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.



V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the Township of Abington to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented on the pages that follow. The Township of Abington's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

- **Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights and responsibilities under the Fair Housing Act and raise awareness, especially for low-income households, that all residents of Abington Township have a right to fair housing choice.

Goal: Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to achieve this goal include:

- **1-A:** Continue to promote the Township Police Department's "No Place for Hate" Program in the schools and provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and the Americans With Disabilities Act.
 - **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues. These documents should be translated for the applicable LEP population in Abington.
 - **1-C:** Support the continuing efforts of the local fair housing organizations to provide training and technical assistance to the staff of Abington Township, the local Human Relations Commission members, Township Solicitor, affordable housing providers, and other organizations that are concerned with housing and civil rights in Abington.
- **Impediment 2: PUBLIC POLICIES AND REGULATIONS** – The Township, in conjunction with the Montgomery County Planning Department, has been working on revising its Zoning Ordinance in accordance with the latest model codes. The Township needs to continue to move forward and complete this major revision to its Zoning Ordinance to bring it into



compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc.

Goal: Complete the work on the revisions to the Township's Zoning Ordinance to promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

The strategies to achieve this goal include:

- **2-A:** Review and revise the definition of "Family" in the Zoning Ordinance to permit up to six (6) disabled persons to live together as a single family unit in any residential zoning district. The Township has been administratively abiding by this, but should now include this in the wording of the Zoning Ordinance.
 - **2-B:** Revise the General Purpose and Intent Section of the Zoning Ordinance to reaffirm the Township's commitment to affirmatively further fair housing.
 - **2-C:** Revise the Zoning Ordinance to develop a chart with the revised permitted uses, including all types of housing: i.e. group residences, community living arrangements, elderly housing, etc.
 - **2-D:** Review and revise all of the other definitions in the Zoning Ordinance Township's and include new definitions for Handicapped (Disabled), Fair Housing Act, Group Home, Community Living Arrangement, Elderly Housing (Senior Citizen Housing), Visitability, Accessibility, Americans With Disabilities Act, etc.
- **Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –**
The cost of rent for apartments in the Township has increased over the past ten years to the point that 52.6% of all renter households in Abington are paying more than 30% of their income on the cost of their housing, which means that these households are considered cost overburdened.

Goal: Promote and encourage the construction and development of additional affordable rental housing units in the Township, especially for households whose income is less than 80% of the median income.

The strategies to achieve this goal include:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop and implement plans for the construction of new affordable mixed income rental housing that would be located throughout the Township that provide access to



employment opportunities, transportation, amenities, and services throughout the Township; especially for the Elderly.

- **3-B:** Assist in supporting and promoting financial assistance to households that are cost overburdened, particularly those households below 80% of the area median family income.
 - **3-C:** Continue to support and encourage the rehabilitation of existing housing units and the construction of upper floor housing units in mixed use buildings, as outlined in the “Old York Road Corridor Improvement Study,” to increase the supply of decent, safe and sound rental housing that is affordable to low- and moderate-income households.
- **Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE** – The monthly housing cost for homeowners with a mortgage has increased to over \$1,958 per month and it is estimated that 36.4% of all homeowners with a mortgage are paying more than 30% of their income on housing costs, which makes them cost overburdened, and limits the choice of housing for lower income households.

Goal: Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.

The strategies to achieve this goal include:

- **4-A:** Continue to support the construction and development of new for sale housing that provides affordable housing options to low- and moderate-income households outside of economically impacted areas.
- **4-B:** Continue to support down-payment assistance and financing to assist low- and moderate-income homebuyers to purchase housing outside of economically impacted areas.
- **4-C:** Continue to support the rehabilitation of the existing housing stock to increase the supply of decent, safe, and sound housing that is affordable to low- and moderate-income households.
- **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for lower income households to move outside impacted areas.
- **4-E:** Apply to the Federal Home Loan Bank, Pennsylvania Housing Finance Agency, and State CDBG and HOME programs for funds for down payment assistance to lower income households so they can become homeowners.



- **Impediment 5: NEED FOR ACCESSIBLE HOUSING** – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, and sound, as well as affordable to lower income households throughout the Township.

The strategies to achieve this goal include:

- **5-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **5-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
- **5-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications and accommodations to their rental properties, which will increase the number of accessible housing units for the disabled.
- **5-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow the elderly to remain in their residences.

- **Impediment 6: COUNTYWIDE APPROACH TO AFFIRMATIVELY FURTHERING FAIR HOUSING** – There are four (4) Federal Entitlement jurisdictions in Montgomery County: Abington, Lower Merion, Norristown, and Montgomery County. Housing, racial, and socio-economic data from the U.S. Census of 2010, as well as the location of subsidized housing illustrates that there is a disproportionate concentration of low- and moderate-income persons, minorities, and Hispanics living in impacted areas throughout Montgomery County, which demonstrates a lack of housing choice.

Goal: Provide housing and economic opportunities for low- and moderate-income persons and the protected classes to live and work throughout all of Montgomery County, including outside impacted areas.

The strategies to meet this goal include:

- **6-A:** Establish an Affirmatively Furthering Fair Housing (AFFH) Task Force for Montgomery County with representatives from the Township of Abington, Lower Merion Township, the Municipality of Norristown, Montgomery County, U.S. Department of Housing



and Urban Development (HUD), the two Fair Housing Councils, and the Montgomery County Housing Authority (MCHA).

- **6-B:** The AFFH Task Force should review the mobility policies and procedures of the Montgomery County Housing Authority to encourage and support low- and moderate-income Housing Choice Voucher holders to move outside racially and economically impacted areas in Montgomery County.
 - **6-C:** The four (4) federal Entitlement jurisdictions: Montgomery County, Norristown, Lower Merion and Abington should coordinate and cooperate in the preparation and implementation of their individual Analysis of Impediments (A.I.) and/or prepare and adopt a joint countywide fair housing strategic plan.
 - **6-D:** The three (3) federal Entitlement jurisdictions should work with Montgomery County to promote and encourage the development of affordable housing throughout Montgomery County in areas that are not economically or racially impacted.
- **Impediment 7: SUPPORT THE HUMAN RELATIONS COMMISSION** – The Township needs to continue to support the Human Relations Commission, to become a local coordination, outreach, investigation, and adjudication organization; fair housing choice will be promoted and encouraged.

Goal: The Human Relations Commission of Abington Township will be a motivating force in affirmatively furthering fair housing in the Township and will promote fair housing choice for all protected classes of people.

The strategies to achieve this goal include:

- **7-A:** The local governing body of the Township will keep the appointments of members to the Human Relations Commission current and will provide the Commission with technical and clerical support.
- **7-B:** Establish procedures and protocols for how fair housing complaints are to be reported, monitored, and mediated, as well as training for Commission members and the Township Solicitor.
- **7-C:** Advertise to the community, including the Township's website, the existence of the Human Relations Commission, its mission, and how to report fair housing complaints.
- **7-D:** Promote seminars and educational programs for the community in cooperation with local fair housing organizations to increase the knowledge base of all residents, owners, renters, and landlords, concerning their rights under the Fair Housing Act, as well as the Americans with Disabilities Act.



VI. Certification

Signature Page:

I hereby certify that this 2015 Fair Housing Analysis is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

Wayne C. Luker

Wayne C. Luker, President, Board of Commissioners, Township of Abington, PA

8/14/15

Date



VII. Appendix

The following items are in the appendix:

- **Appendix A – Demographic Data**

The 2000 and 2010 Census Data for the Township of Abington, Montgomery County, and Pennsylvania and the 2007-2011 American Community Survey Data for the Township of Abington, Montgomery County, and Pennsylvania.

- **Appendix B – Home Mortgage Disclosure Act Data**

HMDA Reports from 2013.

- **Appendix C – Maps**

Maps of the Township of Abington.

- **Appendix D – Citizen Participation**

Public hearing notices, public hearing sign-in sheets, public hearing minutes, summaries of the public hearings and interviews, and other documents outlining the citizen participation.



- **Appendix A – Demographic Data**

The 2000 & 2010 Census Data for the Township of Abington, Montgomery County, and Pennsylvania and the 2007-2011 American Community Survey Data for the Township of Abington, Montgomery County, and Pennsylvania.

DP-1: Profile of General Demographic Characteristics: 2000
Census 2000 Summary File 1 (SF 1) 100-Percent Data

Subject	Pennsylvania		Montgomery County, PA		Abington township, Montgomery County, PA	
	Number	Percent	Number	Percent	Number	Percent
Total population	12,281,054	100	750,097	100	56,103	100
SEX AND AGE						
Male	5,929,663	48.3	362,554	48.3	26,487	47.2
Female	6,351,391	51.7	387,543	51.7	29,616	52.8
Under 5 years	727,804	5.9	47,290	6.3	3,248	5.8
5 to 9 years	827,945	6.7	51,341	6.8	3,656	6.5
10 to 14 years	863,849	7	52,874	7	3,987	7.1
15 to 19 years	850,986	6.9	45,759	6.1	3,433	6.1
20 to 24 years	746,086	6.1	36,970	4.9	2,340	4.2
25 to 34 years	1,560,486	12.7	100,931	13.5	6,426	11.5
35 to 44 years	1,948,076	15.9	127,953	17.1	9,114	16.2
45 to 54 years	1,705,032	13.9	106,735	14.2	7,901	14.1
55 to 59 years	619,969	5	38,429	5.1	2,890	5.2
60 to 64 years	511,656	4.2	30,018	4	2,409	4.3
65 to 74 years	969,272	7.9	55,562	7.4	5,073	9
75 to 84 years	712,326	5.8	41,518	5.5	4,109	7.3
85 years and over	237,567	1.9	14,717	2	1,517	2.7
Median age (years)	38	(X)	38.2	(X)	40.6	(X)
18 years and over	9,358,833	76.2	568,952	75.9	42,876	76.4
Male	4,430,102	36.1	269,525	35.9	19,741	35.2
Female	4,928,731	40.1	299,427	39.9	23,135	41.2
21 years and over	8,842,276	72	545,587	72.7	41,334	73.7
62 years and over	2,219,927	18.1	129,424	17.3	12,154	21.7
65 years and over	1,919,165	15.6	111,797	14.9	10,699	19.1
Male	767,547	6.2	45,212	6	4,286	7.6
Female	1,151,618	9.4	66,585	8.9	6,413	11.4
RACE						
One race	12,138,830	98.8	741,371	98.8	55,465	98.9
White	10,484,203	85.4	648,510	86.5	47,194	84.1
Black or African American	1,224,612	10	55,969	7.5	6,072	10.8
American Indian and Alaska Native	18,348	0.1	848	0.1	51	0.1

Asian	219,813	1.8	30,191	4	1,832	3.3
Asian Indian	57,241	0.5	8,056	1.1	194	0.3
Chinese	50,650	0.4	5,987	0.8	307	0.5
Filipino	14,506	0.1	1,674	0.2	126	0.2
Japanese	6,984	0.1	655	0.1	43	0.1
Korean	31,612	0.3	9,015	1.2	943	1.7
Vietnamese	30,037	0.2	2,687	0.4	115	0.2
Other Asian [1]	28,783	0.2	2,117	0.3	104	0.2
Native Hawaiian and Other Pacific Islander	3,417	0	255	0	28	0
Native Hawaiian	897	0	55	0	7	0
Guamanian or Chamorro	646	0	30	0	0	0
Samoan	734	0	85	0	17	0
Other Pacific Islander [2]	1,140	0	85	0	4	0
Some other race	188,437	1.5	5,598	0.7	288	0.5
Two or more races	142,224	1.2	8,726	1.2	638	1.1
Race alone or in combination with one or more other races [3]						
White	10,596,409	86.3	655,447	87.4	47,700	85
Black or African American	1,289,123	10.5	60,052	8	6,431	11.5
American Indian and Alaska Native	52,650	0.4	2,798	0.4	201	0.4
Asian	248,601	2	32,767	4.4	2,026	3.6
Native Hawaiian and Other Pacific Islander	8,790	0.1	527	0.1	39	0.1
Some other race	238,700	1.9	7,975	1.1	420	0.7
HISPANIC OR LATINO AND RACE						
Total population	12,281,054	100	750,097	100	56,103	100
Hispanic or Latino (of any race)	394,088	3.2	15,300	2	883	1.6
Mexican	55,178	0.4	3,940	0.5	114	0.2
Puerto Rican	228,557	1.9	5,595	0.7	367	0.7
Cuban	10,363	0.1	812	0.1	58	0.1
Other Hispanic or Latino	99,990	0.8	4,953	0.7	344	0.6
Not Hispanic or Latino	11,886,966	96.8	734,797	98	55,220	98.4
White alone	10,322,455	84.1	640,019	85.3	46,689	83.2
RELATIONSHIP						
Total population	12,281,054	100	750,097	100	56,103	100
In households	11,847,753	96.5	726,840	96.9	55,119	98.2
Householder	4,777,003	38.9	286,098	38.1	21,690	38.7
Spouse	2,467,673	20.1	163,746	21.8	12,458	22.2
Child	3,555,036	28.9	221,660	29.6	16,866	30.1
Own child under 18 years	2,653,125	21.6	169,730	22.6	12,267	21.9
Other relatives	525,185	4.3	27,372	3.6	2,397	4.3

Under 18 years	201,853	1.6	8,559	1.1	816	1.5
Nonrelatives	522,856	4.3	27,964	3.7	1,708	3
Unmarried partner	237,622	1.9	11,967	1.6	710	1.3
In group quarters	433,301	3.5	23,257	3.1	984	1.8
Institutionalized population	213,790	1.7	13,988	1.9	608	1.1
Noninstitutionalized population	219,511	1.8	9,269	1.2	376	0.7
HOUSEHOLDS BY TYPE						
Total households	4,777,003	100	286,098	100	21,690	100
Family households (families)	3,208,388	67.2	197,640	69.1	15,136	69.8
With own children under 18 years	1,430,808	30	91,569	32	6,503	30
Married-couple family	2,467,673	51.7	163,746	57.2	12,458	57.4
With own children under 18 years	1,043,071	21.8	75,129	26.3	5,466	25.2
Female householder, no husband present	554,693	11.6	25,290	8.8	2,080	9.6
With own children under 18 years	298,021	6.2	12,647	4.4	819	3.8
Nonfamily households	1,568,615	32.8	88,458	30.9	6,554	30.2
Householder living alone	1,320,941	27.7	73,213	25.6	5,619	25.9
Householder 65 years and over	555,374	11.6	28,213	9.9	2,789	12.9
Households with individuals under 18 years	1,559,281	32.6	97,199	34	7,018	32.4
Households with individuals 65 years and over	1,328,237	27.8	74,784	26.1	7,270	33.5
Average household size	2.48	(X)	2.54	(X)	2.54	(X)
Average family size	3.04	(X)	3.09	(X)	3.1	(X)
HOUSING OCCUPANCY						
Total housing units	5,249,750	100	297,434	100	22,367	100
Occupied housing units	4,777,003	91	286,098	96.2	21,690	97
Vacant housing units	472,747	9	11,336	3.8	677	3
For seasonal, recreational, or occasional use	148,230	2.8	1,038	0.3	77	0.3
Homeowner vacancy rate (percent)	1.6	(X)	1	(X)	0.8	(X)
Rental vacancy rate (percent)	7.2	(X)	5.6	(X)	5.7	(X)
HOUSING TENURE						
Occupied housing units	4,777,003	100	286,098	100	21,690	100
Owner-occupied housing units	3,406,337	71.3	210,233	73.5	17,205	79.3
Renter-occupied housing units	1,370,666	28.7	75,865	26.5	4,485	20.7
Average household size of owner-occupied unit	2.62	(X)	2.74	(X)	2.72	(X)
Average household size of renter-occupied unit	2.12	(X)	1.99	(X)	1.85	(X)

DP-2: Profile of Selected Social Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	Pennsylvania		Montgomery County, PA		Abington township, Montgomery County, PA	
	Number	Percent	Number	Percent	Number	Percent
SCHOOL ENROLLMENT						
Population 3 years and over enrolled in school	3,135,934	100	194,722	100	14,124	100
Nursery school, preschool	203,934	6.5	16,426	8.4	1,269	9
Kindergarten	159,146	5.1	10,338	5.3	613	4.3
Elementary school (grades 1-8)	1,379,671	44	84,374	43.3	6,223	44.1
High school (grades 9-12)	690,020	22	40,044	20.6	3,155	22.3
College or graduate school	703,163	22.4	43,540	22.4	2,864	20.3
EDUCATIONAL ATTAINMENT						
Population 25 years and over	8,266,284	100	515,871	100	39,213	100
Less than 9th grade	452,069	5.5	15,649	3	1,007	2.6
9th to 12th grade, no diploma	1,044,036	12.6	43,658	8.5	2,902	7.4
High school graduate (includes equivalency)	3,150,013	38.1	140,839	27.3	10,907	27.8
Some college, no degree	1,284,731	15.5	85,342	16.5	7,237	18.5
Associate degree	487,804	5.9	30,596	5.9	2,289	5.8
Bachelor's degree	1,153,383	14	118,910	23.1	8,681	22.1
Graduate or professional degree	694,248	8.4	80,877	15.7	6,190	15.8
Percent high school graduate or higher	81.9	(X)	88.5	(X)	90	(X)
Percent bachelor's degree or higher	22.4	(X)	38.7	(X)	37.9	(X)
MARITAL STATUS						
Population 15 years and over	9,861,713	100	598,897	100	45,255	100
Never married	2,685,328	27.2	144,789	24.2	11,089	24.5
Now married, except separated	5,352,297	54.3	362,440	60.5	26,421	58.4
Separated	215,846	2.2	9,895	1.7	711	1.6
Widowed	808,903	8.2	39,076	6.5	3,647	8.1
Female	656,381	6.7	31,579	5.3	3,039	6.7
Divorced	799,339	8.1	42,697	7.1	3,387	7.5
Female	456,801	4.6	25,999	4.3	2,175	4.8
GRANDPARENTS AS CAREGIVERS						
Grandparent living in household with one or more own grandchildren under 18 years	204,909	100	10,226	100	824	100
Grandparent responsible for grandchildren	80,423	39.2	3,151	30.8	263	31.9

VETERAN STATUS						
Civilian population 18 years and over	9,354,471	100	568,589	100	42,908	100
Civilian veterans	1,280,788	13.7	70,232	12.4	5,686	13.3
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION						
Population 5 to 20 years	2,689,895	100	155,617	100	11,536	100
With a disability	202,259	7.5	8,901	5.7	692	6
Population 21 to 64 years	6,837,268	100	428,056	100	30,535	100
With a disability	1,196,717	17.5	52,286	12.2	4,468	14.6
Percent employed	54.8	(X)	66.1	(X)	66.7	(X)
No disability	5,640,551	82.5	375,770	87.8	26,067	85.4
Percent employed	78.3	(X)	82.9	(X)	83	(X)
Population 65 years and over	1,809,320	100	104,489	100	10,000	100
With a disability	712,795	39.4	33,494	32.1	3,267	32.7
RESIDENCE IN 1995						
Population 5 years and over	11,555,538	100	702,662	100	52,792	100
Same house in 1995	7,333,591	63.5	429,699	61.2	36,300	68.8
Different house in the U.S. in 1995	4,056,716	35.1	258,706	36.8	15,913	30.1
Same county	2,513,167	21.7	131,395	18.7	7,829	14.8
Different county	1,543,549	13.4	127,311	18.1	8,084	15.3
Same state	874,796	7.6	83,650	11.9	5,945	11.3
Different state	668,753	5.8	43,661	6.2	2,139	4.1
Elsewhere in 1995	165,231	1.4	14,257	2	579	1.1
NATIVITY AND PLACE OF BIRTH						
Total population	12,281,054	100	750,097	100	56,103	100
Native	11,772,763	95.9	697,945	93	52,139	92.9
Born in United States	11,620,495	94.6	692,247	92.3	51,742	92.2
State of residence	9,544,251	77.7	550,542	73.4	42,885	76.4
Different state	2,076,244	16.9	141,705	18.9	8,857	15.8
Born outside United States	152,268	1.2	5,698	0.8	397	0.7
Foreign born	508,291	4.1	52,152	7	3,964	7.1
Entered 1990 to March 2000	209,123	1.7	18,623	2.5	990	1.8
Naturalized citizen	257,339	2.1	27,822	3.7	2,430	4.3
Not a citizen	250,952	2	24,330	3.2	1,534	2.7
REGION OF BIRTH OF FOREIGN BORN						
Total (excluding born at sea)	508,282	100	52,152	100	3,964	100
Europe	182,667	35.9	17,117	32.8	1,692	42.7
Asia	182,967	36	24,199	46.4	1,466	37
Africa	25,413	5	1,743	3.3	79	2
Oceania	2,178	0.4	381	0.7	33	0.8
Latin America	99,514	19.6	7,099	13.6	555	14

Northern America	15,543	3.1	1,613	3.1	139	3.5
LANGUAGE SPOKEN AT HOME						
Population 5 years and over	11,555,538	100	702,662	100	52,792	100
English only	10,583,054	91.6	635,062	90.4	47,898	90.7
Language other than English	972,484	8.4	67,600	9.6	4,894	9.3
Speak English less than 'very well'	368,257	3.2	23,886	3.4	1,747	3.3
Spanish	356,754	3.1	14,182	2	969	1.8
Speak English less than "very well"	140,502	1.2	5,227	0.7	305	0.6
Other Indo-European languages	428,122	3.7	30,107	4.3	2,443	4.6
Speak English less than "very well"	138,542	1.2	7,992	1.1	699	1.3
Asian and Pacific Island languages	143,955	1.2	19,373	2.8	1,270	2.4
Speak English less than "very well"	76,183	0.7	9,832	1.4	709	1.3
ANCESTRY (single or multiple)						
Total population	12,281,054	100	750,097	100	56,103	100
Total ancestries reported	13,575,589	110.5	884,840	118	67,069	119.5
Arab	49,413	0.4	2,647	0.4	82	0.1
Czech[1]	70,704	0.6	3,117	0.4	104	0.2
Danish	16,762	0.1	1,429	0.2	96	0.2
Dutch	255,373	2.1	12,745	1.7	514	0.9
English	966,253	7.9	71,415	9.5	5,538	9.9
French (except Basque)[1]	211,264	1.7	13,814	1.8	762	1.4
French Canadian[1]	31,769	0.3	2,353	0.3	182	0.3
German	3,115,560	25.4	169,883	22.6	12,077	21.5
Greek	56,911	0.5	3,330	0.4	186	0.3
Hungarian	132,184	1.1	8,111	1.1	674	1.2
Irish[1]	1,983,262	16.1	159,205	21.2	14,558	25.9
Italian	1,418,465	11.6	112,072	14.9	7,233	12.9
Lithuanian	78,330	0.6	4,507	0.6	477	0.9
Norwegian	38,869	0.3	3,766	0.5	236	0.4
Polish	824,146	6.7	48,419	6.5	2,809	5
Portuguese	13,566	0.1	1,324	0.2	111	0.2
Russian	178,855	1.5	27,173	3.6	2,409	4.3
Scotch-Irish	218,173	1.8	11,299	1.5	988	1.8
Scottish	185,163	1.5	12,796	1.7	1,141	2
Slovak	243,009	2	5,716	0.8	211	0.4
Subsaharan African	58,807	0.5	3,304	0.4	166	0.3
Swedish	105,525	0.9	6,308	0.8	328	0.6
Swiss	60,107	0.5	3,656	0.5	165	0.3
Ukrainian	122,291	1	8,447	1.1	742	1.3
United States or American	633,236	5.2	29,954	4	2,283	4.1

Welsh	182,289	1.5	9,604	1.3	736	1.3
West Indian (excluding Hispanic groups)	36,396	0.3	3,141	0.4	374	0.7
Other ancestries	2,288,907	18.6	145,305	19.4	11,887	21.2

**DP-3: Profile of Selected Economic Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data**

	Pennsylvania		Montgomery County, PA		Abington township, Montgomery County, PA	
	Number	Percent	Number	Percent	Number	Percent
EMPLOYMENT STATUS						
Population 16 years and over	9,693,040	100	589,000	100	44,530	100
In labor force	6,000,512	61.9	403,574	68.5	29,232	65.6
Civilian labor force	5,992,886	61.8	402,653	68.4	29,185	65.5
Employed	5,653,500	58.3	384,688	65.3	28,157	63.2
Unemployed	339,386	3.5	17,965	3.1	1,028	2.3
Percent of civilian labor force	5.7	(X)	4.5	(X)	3.5	(X)
Armed Forces	7,626	0.1	921	0.2	47	0.1
Not in labor force	3,692,528	38.1	185,426	31.5	15,298	34.4
Females 16 years and over	5,094,133	100	309,201	100	23,932	100
In labor force	2,818,832	55.3	190,402	61.6	13,960	58.3
Civilian labor force	2,817,741	55.3	190,324	61.6	13,939	58.2
Employed	2,660,720	52.2	180,896	58.5	13,463	56.3
Own children under 6 years	845,915	100	55,580	100	3,714	100
All parents in family in labor force	508,870	60.2	34,647	62.3	2,325	62.6
COMMUTING TO WORK						
Workers 16 years and over	5556311	100	379832	100	27839	100
Car, truck, or van -- drove alone	4247836	76.5	305924	80.5	21552	77.4
Car, truck, or van -- carpooled	577364	10.4	31393	8.3	2397	8.6
Public transportation (including taxicab)	289699	5.2	16555	4.4	1848	6.6
Walked	229725	4.1	9963	2.6	939	3.4
Other means	47041	0.8	2460	0.6	161	0.6
Worked at home	164646	3	13537	3.6	942	3.4
Mean travel time to work (minutes)	25.2	(X)	26.5	(X)	26.3	(X)
Employed civilian population 16 years and over	5653500	100	384688	100	28157	100
OCCUPATION						
Management, professional, and related occupations	1,841,175	32.6	171,063	44.5	12,385	44
Service occupations	838,137	14.8	40,413	10.5	2,805	10
Sales and office occupations	1,525,131	27	108,422	28.2	8,354	29.7
Farming, fishing, and forestry occupations	26,722	0.5	405	0.1	32	0.1
Construction, extraction, and maintenance occupations	500,898	8.9	26,380	6.9	2,094	7.4
Production, transportation, and material moving occupations	921,437	16.3	38,005	9.9	2,487	8.8
INDUSTRY						

Agriculture, forestry, fishing and hunting, and mining	73,459	1.3	1,039	0.3	68	0.2
Construction	339,363	6	21,691	5.6	1,811	6.4
Manufacturing	906,398	16	57,831	15	2,835	10.1
Wholesale trade	201,084	3.6	15,069	3.9	1,077	3.8
Retail trade	684,179	12.1	43,445	11.3	3,536	12.6
Transportation and warehousing, and utilities	304,335	5.4	12,384	3.2	923	3.3
Information	148,841	2.6	13,412	3.5	903	3.2
Finance, insurance, real estate, and rental and leasing	372,148	6.6	38,494	10	2,844	10.1
Professional, scientific, management, administrative, and waste management services	478,937	8.5	49,471	12.9	3,148	11.2
Educational, health and social services	1,237,090	21.9	83,269	21.6	7,445	26.4
Arts, entertainment, recreation, accommodation and food services	397,871	7	20,902	5.4	1,296	4.6
Other services (except public administration)	274,028	4.8	17,220	4.5	1,409	5
Public administration	235,767	4.2	10,461	2.7	862	3.1
CLASS OF WORKER						
Private wage and salary workers	4,657,372	82.4	328,416	85.4	23,628	83.9
Government workers	639,088	11.3	31,043	8.1	2,601	9.2
Self-employed workers in own not incorporated business	339,631	6	24,311	6.3	1,815	6.4
Unpaid family workers	17,409	0.3	918	0.2	113	0.4
INCOME IN 1999						
Households	4,779,186	100	286,255	100	21,707	100
Less than \$10,000	465,860	9.7	12,344	4.3	839	3.9
\$10,000 to \$14,999	333,381	7	10,412	3.6	912	4.2
\$15,000 to \$24,999	657,266	13.8	23,193	8.1	1,803	8.3
\$25,000 to \$34,999	633,953	13.3	27,251	9.5	1,997	9.2
\$35,000 to \$49,999	809,165	16.9	41,432	14.5	3,183	14.7
\$50,000 to \$74,999	929,863	19.5	61,745	21.6	4,913	22.6
\$75,000 to \$99,999	457,480	9.6	42,693	14.9	3,321	15.3
\$100,000 to \$149,999	317,171	6.6	38,727	13.5	2,771	12.8
\$150,000 to \$199,999	84,173	1.8	13,091	4.6	826	3.8
\$200,000 or more	90,874	1.9	15,367	5.4	1,142	5.3
Median household income (dollars)	40,106	(X)	60,829	(X)	59,921	(X)
With earnings	3,667,238	76.7	237,842	83.1	17,228	79.4
Mean earnings (dollars)	54,209	(X)	78,055	(X)	74,216	(X)
With Social Security income	1,451,386	30.4	76,683	26.8	7,404	34.1
Mean Social Security income (dollars)	11,717	(X)	13,311	(X)	13,634	(X)
With Supplemental Security Income	203,851	4.3	6,355	2.2	530	2.4
Mean Supplemental Security Income (dollars)	6,523	(X)	7,184	(X)	6,926	(X)
With public assistance income	149,203	3.1	3,572	1.2	224	1
Mean public assistance income (dollars)	2,848	(X)	3,306	(X)	2,982	(X)
With retirement income	940,184	19.7	48,767	17	4,789	22.1

Mean retirement income (dollars)	14,663	(X)	17,807	(X)	17,205	(X)
Families	3,225,707	100	198,871	100	15,217	100
Less than \$10,000	167,090	5.2	3,734	1.9	234	1.5
\$10,000 to \$14,999	124,473	3.9	2,947	1.5	160	1.1
\$15,000 to \$24,999	352,867	10.9	10,580	5.3	698	4.6
\$25,000 to \$34,999	410,489	12.7	14,499	7.3	1,131	7.4
\$35,000 to \$49,999	586,011	18.2	25,384	12.8	2,033	13.4
\$50,000 to \$74,999	756,698	23.5	46,646	23.5	3,979	26.1
\$75,000 to \$99,999	396,388	12.3	36,010	18.1	2,833	18.6
\$100,000 to \$149,999	278,306	8.6	33,373	16.8	2,417	15.9
\$150,000 to \$199,999	74,520	2.3	11,717	5.9	725	4.8
\$200,000 or more	78,865	2.4	13,981	7	1,007	6.6
Median family income (dollars)	49,184	(X)	72,183	(X)	70,959	(X)
Per capita income (dollars)	20,880	(X)	30,898	(X)	30,331	(X)
Median earnings (dollars):						
Male full-time, year-round workers	37,051	(X)	48,698	(X)	47,408	(X)
Female full-time, year-round workers	26,687	(X)	35,089	(X)	36,572	(X)
POVERTY STATUS IN 1999 (below poverty level)						
Families	250,296	(X)	5,470	(X)	305	(X)
Percent below poverty level	(X)	7.8	(X)	2.8	(X)	2
With related children under 18 years	188,366	(X)	4,044	(X)	160	(X)
Percent below poverty level	(X)	12.1	(X)	4.1	(X)	2.3
With related children under 5 years	88,081	(X)	1,876	(X)	64	(X)
Percent below poverty level	(X)	15.3	(X)	4.9	(X)	2.4
Families with female householder, no husband present	134,560	(X)	2,735	(X)	156	(X)
Percent below poverty level	(X)	24.9	(X)	11.4	(X)	7.3
With related children under 18 years	118,782	(X)	2,423	(X)	107	(X)
Percent below poverty level	(X)	34.9	(X)	17.4	(X)	11.2
With related children under 5 years	55,163	(X)	1,121	(X)	40	(X)
Percent below poverty level	(X)	47.4	(X)	28.2	(X)	19.2
Individuals	1,304,117	(X)	32,215	(X)	1,992	(X)
Percent below poverty level	(X)	11	(X)	4.4	(X)	3.6
18 years and over	882,372	(X)	23,597	(X)	1,642	(X)
Percent below poverty level	(X)	9.8	(X)	4.3	(X)	3.9
65 years and over	164,095	(X)	5,353	(X)	422	(X)
Percent below poverty level	(X)	9.1	(X)	5.1	(X)	4.2
Related children under 18 years	408,079	(X)	8,186	(X)	342	(X)
Percent below poverty level	(X)	14.3	(X)	4.6	(X)	2.6
Related children 5 to 17 years	291,913	(X)	5,863	(X)	248	(X)
Percent below poverty level	(X)	13.6	(X)	4.5	(X)	2.5
Unrelated individuals 15 years and over	473,182	(X)	14,649	(X)	1,055	(X)
Percent below poverty level	(X)	22.8	(X)	12.7	(X)	12.7

DP-4: Profile of Selected Housing Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	Pennsylvania		Montgomery County, PA		Abington township, Montgomery County, PA	
	Number	Percent	Number	Percent	Number	Percent
Total housing units	5,249,750	100	297,434	100	22,367	100
UNITS IN STRUCTURE						
1-unit, detached	2,935,248	55.9	166,543	56	15,876	71
1-unit, attached	940,396	17.9	55,745	18.7	1,772	7.9
2 units	273,798	5.2	10,642	3.6	816	3.6
3 or 4 units	241,745	4.6	12,465	4.2	609	2.7
5 to 9 units	179,909	3.4	9,641	3.2	483	2.2
10 to 19 units	131,691	2.5	11,613	3.9	782	3.5
20 or more units	283,714	5.4	28,067	9.4	2,004	9
Mobile home	258,551	4.9	2,627	0.9	25	0.1
Boat, RV, van, etc.	4,698	0.1	91	0	0	0
YEAR STRUCTURE BUILT						
1999 to March 2000	66,916	1.3	5,075	1.7	88	0.4
1995 to 1998	212,916	4.1	15,422	5.2	302	1.4
1990 to 1994	266,445	5.1	18,148	6.1	244	1.1
1980 to 1989	531,986	10.1	35,774	12	1,044	4.7
1970 to 1979	709,768	13.5	42,310	14.2	2,377	10.6
1960 to 1969	595,897	11.4	43,091	14.5	3,268	14.6
1940 to 1959	1,275,149	24.3	77,513	26.1	10,145	45.4
1939 or earlier	1,590,673	30.3	60,101	20.2	4,899	21.9
ROOMS						
1 room	62,654	1.2	3,196	1.1	201	0.9
2 rooms	143,152	2.7	8,225	2.8	661	3
3 rooms	403,457	7.7	22,237	7.5	1,604	7.2
4 rooms	668,040	12.7	31,634	10.6	1,770	7.9
5 rooms	924,603	17.6	36,860	12.4	2,442	10.9
6 rooms	1,220,416	23.2	54,468	18.3	4,782	21.4
7 rooms	767,695	14.6	48,290	16.2	4,720	21.1
8 rooms	561,360	10.7	44,235	14.9	3,092	13.8
9 or more rooms	498,373	9.5	48,289	16.2	3,095	13.8
Median (rooms)	5.8	(X)	6.4	(X)	6.4	(X)

Occupied Housing Units	4,777,003	100	286,098	100	21,690	100
YEAR HOUSEHOLDER MOVED INTO UNIT						
1999 to March 2000	696,279	14.6	43,269	15.1	2,619	12.1
1995 to 1998	1,139,483	23.9	74,837	26.2	4,324	19.9
1990 to 1994	734,248	15.4	47,200	16.5	3,466	16
1980 to 1989	821,152	17.2	52,279	18.3	4,178	19.3
1970 to 1979	575,344	12	30,577	10.7	2,784	12.8
1969 or earlier	810,497	17	37,936	13.3	4,319	19.9
VEHICLES AVAILABLE						
None	613,249	12.8	18,151	6.3	1,710	7.9
1	1,667,535	34.9	93,845	32.8	7,395	34.1
2	1,791,526	37.5	129,463	45.3	9,443	43.5
3 or more	704,693	14.8	44,639	15.6	3,142	14.5
HOUSE HEATING FUEL						
Utility gas	2,452,941	51.3	138,395	48.4	14,523	67
Bottled, tank, or LP gas	145,254	3	4,215	1.5	158	0.7
Electricity	786,648	16.5	57,269	20	2,613	12
Fuel oil, kerosene, etc.	1,217,155	25.5	83,353	29.1	4,272	19.7
Coal or coke	67,986	1.4	544	0.2	7	0
Wood	76,060	1.6	998	0.3	36	0.2
Solar energy	663	0	14	0	0	0
Other fuel	20,500	0.4	938	0.3	44	0.2
No fuel used	9,796	0.2	372	0.1	37	0.2
SELECTED CHARACTERISTICS						
Lacking complete plumbing facilities	24,450	0.5	798	0.3	48	0.2
Lacking complete kitchen facilities	25,831	0.5	984	0.3	151	0.7
No telephone service	65,680	1.4	1,567	0.5	65	0.3
OCCUPANTS PER ROOM						
Occupied housing units	4,777,003	100	286,098	100	21,690	100
1.00 or less	4,685,858	98.1	281,805	98.5	21,407	98.7
1.01 to 1.50	60,627	1.3	2,679	0.9	208	1
1.51 or more	30,518	0.6	1,614	0.6	75	0.3
Specified owner-occupied units	2,889,484	100	190,477	100	15,980	100
VALUE						
Less than \$50,000	435,193	15.1	1,551	0.8	78	0.5
\$50,000 to \$99,999	1,079,698	37.4	22,324	11.7	1,319	8.3
\$100,000 to \$149,999	703,093	24.3	59,078	31	7,917	49.5
\$150,000 to \$199,999	344,172	11.9	48,815	25.6	3,723	23.3
\$200,000 to \$299,999	214,812	7.4	35,112	18.4	1,650	10.3
\$300,000 to \$499,999	84,425	2.9	16,316	8.6	868	5.4

\$500,000 to \$999,999	23,654	0.8	5,832	3.1	365	2.3
\$1,000,000 or more	4,437	0.2	1,449	0.8	60	0.4
Median (dollars)	97,000	(X)	160,700	(X)	142,100	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS						
With a mortgage	1,798,402	62.2	137,426	72.1	10,487	65.6
Less than \$300	9,157	0.3	28	0	0	0
\$300 to \$499	108,720	3.8	1,248	0.7	62	0.4
\$500 to \$699	270,083	9.3	4,902	2.6	382	2.4
\$700 to \$999	498,003	17.2	18,232	9.6	1,317	8.2
\$1,000 to \$1,499	546,365	18.9	52,359	27.5	4,684	29.3
\$1,500 to \$1,999	220,493	7.6	33,296	17.5	2,395	15
\$2,000 or more	145,581	5	27,361	14.4	1,647	10.3
Median (dollars)	1,010	(X)	1,423	(X)	1,375	(X)
Not mortgaged	1,091,082	37.8	53,051	27.9	5,493	34.4
Median (dollars)	318	(X)	465	(X)	499	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15 percent	1,091,368	37.8	61,753	32.4	4,897	30.6
15 to 19 percent	509,245	17.6	34,464	18.1	2,994	18.7
20 to 24 percent	399,694	13.8	30,087	15.8	2,309	14.4
25 to 29 percent	264,015	9.1	19,937	10.5	1,763	11
30 to 34 percent	164,558	5.7	12,386	6.5	1,124	7
35 percent or more	436,159	15.1	31,099	16.3	2,771	17.3
Not computed	24,445	0.8	751	0.4	122	0.8
Specified renter-occupied units	1,348,824	100	75,476	100	4,489	100
GROSS RENT						
Less than \$200	85,346	6.3	1,734	2.3	92	2
\$200 to \$299	89,493	6.6	1,489	2	137	3.1
\$300 to \$499	389,144	28.9	6,610	8.8	320	7.1
\$500 to \$749	454,749	33.7	25,803	34.2	1,639	36.5
\$750 to \$999	167,064	12.4	21,439	28.4	945	21.1
\$1,000 to \$1,499	65,230	4.8	12,887	17.1	826	18.4
\$1,500 or more	19,811	1.5	2,887	3.8	402	9
No cash rent	77,987	5.8	2,627	3.5	128	2.9
Median (dollars)	531	(X)	757	(X)	749	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15 percent	259,386	19.2	15,076	20	795	17.7
15 to 19 percent	193,612	14.4	12,874	17.1	709	15.8
20 to 24 percent	165,624	12.3	10,476	13.9	589	13.1
25 to 29 percent	139,877	10.4	8,383	11.1	536	11.9

30 to 34 percent	93,260	6.9	5,443	7.2	365	8.1
35 percent or more	386,384	28.6	19,506	25.8	1,298	28.9
Not computed	110,681	8.2	3,718	4.9	197	4.4

DP-1-Geography-Abington township, Montgomery County, Pennsylvania: Profile of General Population and Housing Characteristics: 2010

2010 Demographic Profile Data

Subject	Pennsylvania		Montgomery County, Pennsylvania		Abington Township, Pennsylvania	
	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE						
Total population	12,702,379	100.0	799,874	100.0	55,310	100.0
Under 5 years	729,538	5.7	47,305	5.9	3,113	5.6
5 to 9 years	753,635	5.9	50,313	6.3	3,305	6.0
10 to 14 years	791,151	6.2	52,570	6.6	3,476	6.3
15 to 19 years	905,066	7.1	51,581	6.4	3,612	6.5
20 to 24 years	874,146	6.9	43,590	5.4	2,900	5.2
25 to 29 years	781,527	6.2	48,681	6.1	2,994	5.4
30 to 34 years	729,592	5.7	47,960	6.0	3,046	5.5
35 to 39 years	764,287	6.0	51,136	6.4	3,077	5.6
40 to 44 years	851,382	6.7	57,748	7.2	3,739	6.8
45 to 49 years	955,763	7.5	64,482	8.1	4,372	7.9
50 to 54 years	984,641	7.8	63,829	8.0	4,701	8.5
55 to 59 years	879,048	6.9	54,755	6.8	4,143	7.5
60 to 64 years	743,296	5.9	45,197	5.7	3,145	5.7
65 to 69 years	553,002	4.4	33,312	4.2	2,419	4.4
70 to 74 years	426,536	3.4	25,180	3.1	1,870	3.4
75 to 79 years	362,332	2.9	22,029	2.8	1,693	3.1
80 to 84 years	311,761	2.5	19,591	2.4	1,735	3.1
85 years and over	305,676	2.4	20,615	2.6	1,970	3.6
Median age (years)	40.1	(X)	40.6	(X)	42.8	(X)
16 years and over	10,260,299	80.8	638,702	79.9	44,641	80.7
18 years and over	9,910,224	78.0	616,375	77.1	43,012	77.8
21 years and over	9,331,047	73.5	589,989	73.8	41,276	74.6
62 years and over	2,390,028	18.8	146,928	18.4	11,449	20.7
65 years and over	1,959,307	15.4	120,727	15.1	9,687	17.5
Male population	6,190,363	48.7	387,964	48.5	26,274	47.5
Under 5 years	373,216	2.9	24,303	3.0	1,596	2.9
5 to 9 years	384,359	3.0	25,524	3.2	1,659	3.0
10 to 14 years	405,227	3.2	26,862	3.4	1,823	3.3
15 to 19 years	462,465	3.6	26,392	3.3	1,854	3.4
20 to 24 years	441,886	3.5	21,774	2.7	1,444	2.6
25 to 29 years	392,569	3.1	24,609	3.1	1,473	2.7
30 to 34 years	364,681	2.9	23,872	3.0	1,482	2.7
35 to 39 years	380,172	3.0	25,342	3.2	1,443	2.6
40 to 44 years	421,689	3.3	28,258	3.5	1,797	3.2
45 to 49 years	470,543	3.7	31,205	3.9	2,082	3.8
50 to 54 years	484,289	3.8	31,198	3.9	2,224	4.0
55 to 59 years	430,202	3.4	26,429	3.3	2,021	3.7
60 to 64 years	358,008	2.8	21,784	2.7	1,529	2.8

65 to 69 years	258,653	2.0	15,499	1.9	1,097	2.0
70 to 74 years	192,187	1.5	11,244	1.4	799	1.4
75 to 79 years	153,890	1.2	9,349	1.2	709	1.3
80 to 84 years	120,931	1.0	7,743	1.0	668	1.2
85 years and over	95,396	0.8	6,577	0.8	574	1.0
Median age (years)	38.7	(X)	39.2	(X)	41.0	(X)
16 years and over	4,941,116	38.9	305,681	38.2	20,804	37.6
18 years and over	4,760,912	37.5	294,198	36.8	19,976	36.1
21 years and over	4,468,432	35.2	280,917	35.1	19,056	34.5
62 years and over	1,027,972	8.1	62,949	7.9	4,682	8.5
65 years and over	821,057	6.5	50,412	6.3	3,847	7.0
Female population	6,512,016	51.3	411,910	51.5	29,036	52.5
Under 5 years	356,322	2.8	23,002	2.9	1,517	2.7
5 to 9 years	369,276	2.9	24,789	3.1	1,646	3.0
10 to 14 years	385,924	3.0	25,708	3.2	1,653	3.0
15 to 19 years	442,601	3.5	25,189	3.1	1,758	3.2
20 to 24 years	432,260	3.4	21,816	2.7	1,456	2.6
25 to 29 years	388,958	3.1	24,072	3.0	1,521	2.7
30 to 34 years	364,911	2.9	24,088	3.0	1,564	2.8
35 to 39 years	384,115	3.0	25,794	3.2	1,634	3.0
40 to 44 years	429,693	3.4	29,490	3.7	1,942	3.5
45 to 49 years	485,220	3.8	33,277	4.2	2,290	4.1
50 to 54 years	500,352	3.9	32,631	4.1	2,477	4.5
55 to 59 years	448,846	3.5	28,326	3.5	2,122	3.8
60 to 64 years	385,288	3.0	23,413	2.9	1,616	2.9
65 to 69 years	294,349	2.3	17,813	2.2	1,322	2.4
70 to 74 years	234,349	1.8	13,936	1.7	1,071	1.9
75 to 79 years	208,442	1.6	12,680	1.6	984	1.8
80 to 84 years	190,830	1.5	11,848	1.5	1,067	1.9
85 years and over	210,280	1.7	14,038	1.8	1,396	2.5
Median age (years)	41.5	(X)	42.0	(X)	44.6	(X)
16 years and over	5,319,183	41.9	333,021	41.6	23,837	43.1
18 years and over	5,149,312	40.5	322,177	40.3	23,036	41.6
21 years and over	4,862,615	38.3	309,072	38.6	22,220	40.2
62 years and over	1,362,056	10.7	83,979	10.5	6,767	12.2
65 years and over	1,138,250	9.0	70,315	8.8	5,840	10.6
RACE						
Total population	12,702,379	100.0	799,874	100.0	55,310	100.0
One Race	12,464,544	98.1	784,354	98.1	54,160	97.9
White	10,406,288	81.9	649,021	81.1	44,083	79.7
Black or African American	1,377,689	10.8	69,351	8.7	6,850	12.4
American Indian and	26,843	0.2	1,174	0.1	57	0.1
Asian	349,088	2.7	51,565	6.4	2,686	4.9
Asian Indian	103,026	0.8	16,767	2.1	401	0.7
Chinese	84,812	0.7	9,642	1.2	367	0.7
Filipino	21,948	0.2	2,366	0.3	130	0.2

Japanese	6,492	0.1	706	0.1	45	0.1
Korean	40,505	0.3	13,417	1.7	1,337	2.4
Vietnamese	39,008	0.3	3,719	0.5	155	0.3
Other Asian [1]	53,297	0.4	4,948	0.6	251	0.5
Native Hawaiian and	3,653	0.0	296	0.0	8	0.0
Native Hawaiian	940	0.0	49	0.0	1	0.0
Guamanian or Chamorro	968	0.0	85	0.0	0	0.0
Samoan	453	0.0	62	0.0	2	0.0
Other Pacific Islander [2]	1,292	0.0	100	0.0	5	0.0
Some Other Race	300,983	2.4	12,947	1.6	476	0.9
Two or More Races	237,835	1.9	15,520	1.9	1,150	2.1
White; American Indian and Alaska Native [3]	27,502	0.2	1,325	0.2	94	0.2
White; Asian [3]	36,127	0.3	3,655	0.5	240	0.4
White; Black or African	87,287	0.7	5,397	0.7	400	0.7
White; Some Other Race	27,627	0.2	1,305	0.2	105	0.2
Race alone or in combination with one or more						
White	10,604,187	83.5	661,998	82.8	45,025	81.4
Black or African American	1,507,965	11.9	77,347	9.7	7,513	13.6
American Indian and	81,092	0.6	4,225	0.5	296	0.5
Asian	402,587	3.2	56,841	7.1	3,030	5.5
Native Hawaiian and Other	12,424	0.1	775	0.1	53	0.1
Some Other Race	352,183	2.8	15,601	2.0	664	1.2
HISPANIC OR LATINO						
Total population	12,702,379	100.0	799,874	100.0	55,310	100.0
Hispanic or Latino (of any	719,660	5.7	34,233	4.3	1,771	3.2
Mexican	129,568	1.0	13,386	1.7	261	0.5
Puerto Rican	366,082	2.9	9,356	1.2	683	1.2
Cuban	17,930	0.1	1,338	0.2	111	0.2
Other Hispanic or Latino	206,080	1.6	10,153	1.3	716	1.3
Not Hispanic or Latino	11,982,719	94.3	765,641	95.7	53,539	96.8
HISPANIC OR LATINO AND RACE						
Total population	12,702,379	100.0	799,874	100.0	55,310	100.0
Hispanic or Latino	719,660	5.7	34,233	4.3	1,771	3.2
White alone	311,636	2.5	17,237	2.2	961	1.7
Black or African American	50,598	0.4	1,769	0.2	139	0.3
American Indian and	9,934	0.1	383	0.0	17	0.0
Asian alone	2,800	0.0	211	0.0	13	0.0
Native Hawaiian and	938	0.0	75	0.0	1	0.0
Other Pacific Islander alone						
Some Other Race alone	284,514	2.2	11,741	1.5	389	0.7
Two or More Races	59,240	0.5	2,817	0.4	251	0.5
Not Hispanic or Latino	11,982,719	94.3	765,641	95.7	53,539	96.8
White alone	10,094,652	79.5	631,784	79.0	43,122	78.0
Black or African American	1,327,091	10.4	67,582	8.4	6,711	12.1
American Indian and	16,909	0.1	791	0.1	40	0.1
Asian alone	346,288	2.7	51,354	6.4	2,673	4.8

Native Hawaiian and Other Pacific Islander alone	2,715	0.0	221	0.0	7	0.0
Some Other Race alone	16,469	0.1	1,206	0.2	87	0.2
Two or More Races	178,595	1.4	12,703	1.6	899	1.6
RELATIONSHIP						
Total population	12,702,379	100.0	799,874	100.0	55,310	100.0
In households	12,276,266	96.6	778,868	97.4	54,493	98.5
Householder	5,018,904	39.5	307,750	38.5	21,382	38.7
Spouse [6]	2,417,765	19.0	168,592	21.1	11,798	21.3
Child	3,517,169	27.7	232,658	29.1	16,502	29.8
Own child under 18	2,491,195	19.6	169,802	21.2	11,207	20.3
Other relatives	637,999	5.0	35,244	4.4	2,789	5.0
Under 18 years	239,819	1.9	10,796	1.3	965	1.7
65 years and over	122,261	1.0	8,755	1.1	658	1.2
Nonrelatives	684,429	5.4	34,624	4.3	2,022	3.7
Under 18 years	45,899	0.4	1,993	0.2	121	0.2
65 years and over	34,697	0.3	1,909	0.2	133	0.2
Unmarried partner	332,717	2.6	16,358	2.0	957	1.7
In group quarters	426,113	3.4	21,006	2.6	817	1.5
Institutionalized	197,112	1.6	13,115	1.6	612	1.1
Male	125,272	1.0	7,550	0.9	157	0.3
Female	71,840	0.6	5,565	0.7	455	0.8
Noninstitutionalized	229,001	1.8	7,891	1.0	205	0.4
Male	110,364	0.9	3,036	0.4	57	0.1
Female	118,637	0.9	4,855	0.6	148	0.3
HOUSEHOLDS BY TYPE						
Total households	5,018,904	100.0	307,750	100.0	21,382	100.0
Family households	3,261,307	65.0	208,959	67.9	14,781	69.1
With own children under	1,352,324	26.9	93,360	30.3	6,175	28.9
Husband-wife family	2,417,765	48.2	168,592	54.8	11,798	55.2
With own children under	919,067	18.3	73,792	24.0	4,914	23.0
Male householder, no wife	229,495	4.6	11,091	3.6	730	3.4
With own children under	108,679	2.2	4,948	1.6	284	1.3
Female householder, no	614,047	12.2	29,276	9.5	2,253	10.5
With own children under	324,578	6.5	14,620	4.8	977	4.6
Nonfamily households [7]	1,757,597	35.0	98,791	32.1	6,601	30.9
Householder living alone	1,433,415	28.6	80,881	26.3	5,544	25.9
Male	620,575	12.4	32,252	10.5	2,058	9.6
65 years and over	159,653	3.2	8,295	2.7	638	3.0
Female	812,840	16.2	48,629	15.8	3,486	16.3
65 years and over	412,972	8.2	24,388	7.9	2,048	9.6
Households with individuals	1,498,948	29.9	100,047	32.5	6,784	31.7
Households with individuals	1,398,662	27.9	83,818	27.2	6,722	31.4
Average household size	2.45	(X)	2.53	(X)	2.55	(X)
Average family size [7]	3.02	(X)	3.09	(X)	3.10	(X)

HOUSING OCCUPANCY						
Total housing units	5,567,315	100.0	325,735	100.0	22,369	100.0
Occupied housing units	5,018,904	90.1	307,750	94.5	21,382	95.6
Vacant housing units	548,411	9.9	17,985	5.5	987	4.4
For rent	135,262	2.4	8,532	2.6	425	1.9
Rented, not occupied	9,386	0.2	484	0.1	49	0.2
For sale only	64,818	1.2	3,012	0.9	159	0.7
Sold, not occupied	20,131	0.4	728	0.2	48	0.2
For seasonal, recreational, or occasional	161,582	2.9	1,498	0.5	98	0.4
All other vacants	157,232	2.8	3,731	1.1	208	0.9
Homeowner vacancy rate	1.8	(X)	1.3	(X)	0.9	(X)
Rental vacancy rate	8.1	(X)	9.3	(X)	8.3	(X)
HOUSING TENURE						
Occupied housing units	5,018,904	100.0	307,750	100.0	21,382	100.0
Owner-occupied housing	3,491,722	69.6	225,001	73.1	16,718	78.2
Population in owner-	8,974,740	(X)	606,576	(X)	45,400	(X)
Average household size of owner-occupied units	2.57	(X)	2.70	(X)	2.72	(X)
Renter-occupied housing	1,527,182	30.4	82,749	26.9	4,664	21.8
Population in renter-	3,301,526	(X)	172,292	(X)	9,093	(X)
Average household size of renter-occupied units	2.16	(X)	2.08	(X)	1.95	(X)

QT-P1-Geography-Abington township, Montgomery County, Pennsylvania: Age Groups and Sex: 2010
2010 Census Summary File 1

Age	Pennsylvania							Montgomery		
	Number			Percent			Males per 100 females	Number		
	Both sexes	Male	Female	Both sexes	Male	Female		Both sexes	Male	Female
Total population	12,702,37	6,190,363	6,512,016	100.0	100.0	100.0	95.1	799,874	387,964	411,910
Under 5 years	729,538	373,216	356,322	5.7	6.0	5.5	104.7	47,305	24,303	23,002
5 to 9 years	753,635	384,359	369,276	5.9	6.2	5.7	104.1	50,313	25,524	24,789
10 to 14 years	791,151	405,227	385,924	6.2	6.5	5.9	105.0	52,570	26,862	25,708
15 to 19 years	905,066	462,465	442,601	7.1	7.5	6.8	104.5	51,581	26,392	25,189
20 to 24 years	874,146	441,886	432,260	6.9	7.1	6.6	102.2	43,590	21,774	21,816
25 to 29 years	781,527	392,569	388,958	6.2	6.3	6.0	100.9	48,681	24,609	24,072
30 to 34 years	729,592	364,681	364,911	5.7	5.9	5.6	99.9	47,960	23,872	24,088
35 to 39 years	764,287	380,172	384,115	6.0	6.1	5.9	99.0	51,136	25,342	25,794
40 to 44 years	851,382	421,689	429,693	6.7	6.8	6.6	98.1	57,748	28,258	29,490
45 to 49 years	955,763	470,543	485,220	7.5	7.6	7.5	97.0	64,482	31,205	33,277
50 to 54 years	984,641	484,289	500,352	7.8	7.8	7.7	96.8	63,829	31,198	32,631
55 to 59 years	879,048	430,202	448,846	6.9	6.9	6.9	95.8	54,755	26,429	28,326
60 to 64 years	743,296	358,008	385,288	5.9	5.8	5.9	92.9	45,197	21,784	23,413
65 to 69 years	553,002	258,653	294,349	4.4	4.2	4.5	87.9	33,312	15,499	17,813
70 to 74 years	426,536	192,187	234,349	3.4	3.1	3.6	82.0	25,180	11,244	13,936
75 to 79 years	362,332	153,890	208,442	2.9	2.5	3.2	73.8	22,029	9,349	12,680
80 to 84 years	311,761	120,931	190,830	2.5	2.0	2.9	63.4	19,591	7,743	11,848
85 to 89 years	202,117	68,252	133,865	1.6	1.1	2.1	51.0	13,365	4,635	8,730
90 years and over	103,559	27,144	76,415	0.8	0.4	1.2	35.5	7,250	1,942	5,308
Under 18 years	2,792,155	1,429,451	1,362,704	22.0	23.1	20.9	104.9	183,499	93,766	89,733
18 to 64 years	7,950,917	3,939,855	4,011,062	62.6	63.6	61.6	98.2	495,648	243,786	251,862
18 to 24 years	1,261,381	637,702	623,679	9.9	10.3	9.6	102.2	61,860	31,089	30,771
25 to 44 years	3,126,788	1,559,111	1,567,677	24.6	25.2	24.1	99.5	205,525	102,081	103,444
25 to 34 years	1,511,119	757,250	753,869	11.9	12.2	11.6	100.4	96,641	48,481	48,160
35 to 44 years	1,615,669	801,861	813,808	12.7	13.0	12.5	98.5	108,884	53,600	55,284
45 to 64 years	3,562,748	1,743,042	1,819,706	28.0	28.2	27.9	95.8	228,263	110,616	117,647
45 to 54 years	1,940,404	954,832	985,572	15.3	15.4	15.1	96.9	128,311	62,403	65,908

55 to 64 years	1,622,344	788,210	834,134	12.8	12.7	12.8	94.5	99,952	48,213	51,739
65 years and over	1,959,307	821,057	1,138,250	15.4	13.3	17.5	72.1	120,727	50,412	70,315
65 to 74 years	979,538	450,840	528,698	7.7	7.3	8.1	85.3	58,492	26,743	31,749
75 to 84 years	674,093	274,821	399,272	5.3	4.4	6.1	68.8	41,620	17,092	24,528
85 years and over	305,676	95,396	210,280	2.4	1.5	3.2	45.4	20,615	6,577	14,038
16 years and over	10,260,29	4,941,116	5,319,183	80.8	79.8	81.7	92.9	638,702	305,681	333,021
18 years and over	9,910,224	4,760,912	5,149,312	78.0	76.9	79.1	92.5	616,375	294,198	322,177
21 years and over	9,331,047	4,468,432	4,862,615	73.5	72.2	74.7	91.9	589,989	280,917	309,072
60 years and over	2,702,603	1,179,065	1,523,538	21.3	19.0	23.4	77.4	165,924	72,196	93,728
62 years and over	2,390,028	1,027,972	1,362,056	18.8	16.6	20.9	75.5	146,928	62,949	83,979
67 years and over	1,727,684	711,744	1,015,940	13.6	11.5	15.6	70.1	106,505	43,845	62,660
75 years and over	979,769	370,217	609,552	7.7	6.0	9.4	60.7	62,235	23,669	38,566
Median age (years)	40.1	38.7	41.5	(X)	(X)	(X)	(X)	40.6	39.2	42.0

County, Pennsylvania				Abington Township, Pennsylvania						
Percent			Males per 100 females	Number			Percent			Males per 100 females
Both sexes	Male	Female		Both sexes	Male	Female	Both sexes	Male	Female	
100.0	100.0	100.0	94.2	55,310	26,274	29,036	100.0	100.0	100.0	90.5
5.9	6.3	5.6	105.7	3,113	1,596	1,517	5.6	6.1	5.2	105.2
6.3	6.6	6.0	103.0	3,305	1,659	1,646	6.0	6.3	5.7	100.8
6.6	6.9	6.2	104.5	3,476	1,823	1,653	6.3	6.9	5.7	110.3
6.4	6.8	6.1	104.8	3,612	1,854	1,758	6.5	7.1	6.1	105.5
5.4	5.6	5.3	99.8	2,900	1,444	1,456	5.2	5.5	5.0	99.2
6.1	6.3	5.8	102.2	2,994	1,473	1,521	5.4	5.6	5.2	96.8
6.0	6.2	5.8	99.1	3,046	1,482	1,564	5.5	5.6	5.4	94.8
6.4	6.5	6.3	98.2	3,077	1,443	1,634	5.6	5.5	5.6	88.3
7.2	7.3	7.2	95.8	3,739	1,797	1,942	6.8	6.8	6.7	92.5
8.1	8.0	8.1	93.8	4,372	2,082	2,290	7.9	7.9	7.9	90.9
8.0	8.0	7.9	95.6	4,701	2,224	2,477	8.5	8.5	8.5	89.8
6.8	6.8	6.9	93.3	4,143	2,021	2,122	7.5	7.7	7.3	95.2
5.7	5.6	5.7	93.0	3,145	1,529	1,616	5.7	5.8	5.6	94.6
4.2	4.0	4.3	87.0	2,419	1,097	1,322	4.4	4.2	4.6	83.0
3.1	2.9	3.4	80.7	1,870	799	1,071	3.4	3.0	3.7	74.6
2.8	2.4	3.1	73.7	1,693	709	984	3.1	2.7	3.4	72.1
2.4	2.0	2.9	65.4	1,735	668	1,067	3.1	2.5	3.7	62.6
1.7	1.2	2.1	53.1	1,209	377	832	2.2	1.4	2.9	45.3
0.9	0.5	1.3	36.6	761	197	564	1.4	0.7	1.9	34.9
22.9	24.2	21.8	104.5	12,298	6,298	6,000	22.2	24.0	20.7	105.0
62.0	62.8	61.1	96.8	33,325	16,129	17,196	60.3	61.4	59.2	93.8
7.7	8.0	7.5	101.0	4,108	2,078	2,030	7.4	7.9	7.0	102.4
25.7	26.3	25.1	98.7	12,856	6,195	6,661	23.2	23.6	22.9	93.0
12.1	12.5	11.7	100.7	6,040	2,955	3,085	10.9	11.2	10.6	95.8
13.6	13.8	13.4	97.0	6,816	3,240	3,576	12.3	12.3	12.3	90.6
28.5	28.5	28.6	94.0	16,361	7,856	8,505	29.6	29.9	29.3	92.4
16.0	16.1	16.0	94.7	9,073	4,306	4,767	16.4	16.4	16.4	90.3

12.5	12.4	12.6	93.2	7,288	3,550	3,738	13.2	13.5	12.9	95.0
15.1	13.0	17.1	71.7	9,687	3,847	5,840	17.5	14.6	20.1	65.9
7.3	6.9	7.7	84.2	4,289	1,896	2,393	7.8	7.2	8.2	79.2
5.2	4.4	6.0	69.7	3,428	1,377	2,051	6.2	5.2	7.1	67.1
2.6	1.7	3.4	46.9	1,970	574	1,396	3.6	2.2	4.8	41.1
79.9	78.8	80.8	91.8	44,641	20,804	23,837	80.7	79.2	82.1	87.3
77.1	75.8	78.2	91.3	43,012	19,976	23,036	77.8	76.0	79.3	86.7
73.8	72.4	75.0	90.9	41,276	19,056	22,220	74.6	72.5	76.5	85.8
20.7	18.6	22.8	77.0	12,832	5,376	7,456	23.2	20.5	25.7	72.1
18.4	16.2	20.4	75.0	11,449	4,682	6,767	20.7	17.8	23.3	69.2
13.3	11.3	15.2	70.0	8,678	3,383	5,295	15.7	12.9	18.2	63.9
7.8	6.1	9.4	61.4	5,398	1,951	3,447	9.8	7.4	11.9	56.6
(X)	(X)	(X)	(X)	42.8	41.0	44.6	(X)	(X)	(X)	(X)

QT-H1-Geography-Abington township, Montgomery County, Pennsylvania: General Housing Characteristics: 2010
2010 Census Summary File 1

Subject	Pennsylvania		Montgomery County, Pennsylvania		Abington Township, Pennsylvania	
	Number	Percent	Number	Percent	Number	Percent
OCCUPANCY STATUS						
Total housing units	5,567,315	100.0	325,735	100.0	22,369	100.0
Occupied housing units	5,018,904	90.1	307,750	94.5	21,382	95.6
Vacant housing units	548,411	9.9	17,985	5.5	987	4.4
TENURE						
Occupied housing units	5,018,904	100.0	307,750	100.0	21,382	100.0
Owner occupied	3,491,722	69.6	225,001	73.1	16,718	78.2
Owned with a mortgage or loan	2,268,674	45.2	165,021	53.6	11,842	55.4
Owned free and clear	1,223,048	24.4	59,980	19.5	4,876	22.8
Renter occupied	1,527,182	30.4	82,749	26.9	4,664	21.8
VACANCY STATUS						
Vacant housing units	548,411	100.0	17,985	100.0	987	100.0
For rent	135,262	24.7	8,532	47.4	425	43.1
Rented, not occupied	9,386	1.7	484	2.7	49	5.0
For sale only	64,818	11.8	3,012	16.7	159	16.1
Sold, not occupied	20,131	3.7	728	4.0	48	4.9
For seasonal, recreational, or occasional	161,582	29.5	1,498	8.3	98	9.9
For migratory workers	411	0.1	26	0.1	0	0.0
Other vacant	156,821	28.6	3,705	20.6	208	21.1
TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER						
Occupied housing units	5,018,904	100.0	307,750	100.0	21,382	100.0
Owner-occupied housing units	3,491,722	69.6	225,001	73.1	16,718	78.2
Not Hispanic or Latino householder	3,408,824	67.9	221,551	72.0	16,423	76.8
White alone householder	3,097,608	61.7	197,934	64.3	14,097	65.9
Black or African American alone	224,161	4.5	12,000	3.9	1,711	8.0
American Indian and Alaska Native alone	3,523	0.1	150	0.0	8	0.0
Asian alone householder	61,832	1.2	9,931	3.2	472	2.2
Native Hawaiian and Other Pacific	468	0.0	40	0.0	1	0.0

Some Other Race alone householder	1,656	0.0	122	0.0	12	0.1
Two or More Races householder	19,576	0.4	1,374	0.4	122	0.6
Hispanic or Latino householder	82,898	1.7	3,450	1.1	295	1.4
White alone householder	42,397	0.8	2,339	0.8	182	0.9
Black or African American alone	4,690	0.1	156	0.1	17	0.1
American Indian and Alaska Native alone	1,039	0.0	35	0.0	3	0.0
Asian alone householder	372	0.0	33	0.0	2	0.0
Native Hawaiian and Other Pacific	76	0.0	3	0.0	0	0.0
Some Other Race alone householder	29,105	0.6	670	0.2	58	0.3
Two or More Races householder	5,219	0.1	214	0.1	33	0.2
Renter-occupied housing units	1,527,182	30.4	82,749	26.9	4,664	21.8
Not Hispanic or Latino householder	1,414,534	28.2	77,682	25.2	4,515	21.1
White alone householder	1,079,135	21.5	58,105	18.9	3,283	15.4
Black or African American alone	262,013	5.2	12,031	3.9	770	3.6
American Indian and Alaska Native alone	3,292	0.1	142	0.0	7	0.0
Asian alone householder	46,486	0.9	6,046	2.0	392	1.8
Native Hawaiian and Other Pacific	420	0.0	34	0.0	2	0.0
Some Other Race alone householder	2,070	0.0	121	0.0	3	0.0
Two or More Races householder	21,118	0.4	1,203	0.4	58	0.3
Hispanic or Latino householder	112,648	2.2	5,067	1.6	149	0.7
White alone householder	45,197	0.9	2,256	0.7	82	0.4
Black or African American alone	8,102	0.2	295	0.1	15	0.1
American Indian and Alaska Native alone	1,719	0.0	58	0.0	3	0.0
Asian alone householder	370	0.0	13	0.0	0	0.0
Native Hawaiian and Other Pacific	163	0.0	13	0.0	1	0.0
Some Other Race alone householder	49,406	1.0	2,108	0.7	38	0.2
Two or More Races householder	7,691	0.2	324	0.1	10	0.0

QT-H2-Geography-Abington township, Montgomery County, Pennsylvania: Tenure, Household Size, and Age of Householder: 2010
2010 Census Summary File 1

Subject	Pennsylvania		Montgomery County, Pennsylvania		Abington Township, Pennsylvania	
	Number	Percent	Number	Percent	Number	Percent
TENURE						
Occupied housing units	5,018,904	100.0	307,750	100.0	21,382	100.0
Owned with a mortgage or	2,268,674	45.2	165,021	53.6	11,842	55.4
Owned free and clear	1,223,048	24.4	59,980	19.5	4,876	22.8
Renter occupied	1,527,182	30.4	82,749	26.9	4,664	21.8
TENURE BY HOUSEHOLD SIZE						
Owner-occupied housing	3,491,722	100.0	225,001	100.0	16,718	100.0
1-person household	767,169	22.0	43,704	19.4	3,225	19.3
2-person household	1,304,206	37.4	78,244	34.8	5,773	34.5
3-person household	596,731	17.1	40,357	17.9	3,083	18.4
4-person household	499,363	14.3	39,090	17.4	2,774	16.6
5-person household	210,370	6.0	16,400	7.3	1,254	7.5
6-person household	72,113	2.1	4,927	2.2	393	2.4
7-or-more-person	41,770	1.2	2,279	1.0	216	1.3
Renter-occupied housing	1,527,182	100.0	82,749	100.0	4,664	100.0
1-person household	666,246	43.6	37,177	44.9	2,319	49.7
2-person household	401,297	26.3	22,865	27.6	1,236	26.5
3-person household	207,393	13.6	10,793	13.0	517	11.1
4-person household	138,079	9.0	6,800	8.2	365	7.8
5-person household	66,040	4.3	2,928	3.5	138	3.0
6-person household	27,875	1.8	1,188	1.4	51	1.1
7-or-more-person	20,252	1.3	998	1.2	38	0.8
TENURE BY AGE OF HOUSEHOLDER						
Owner-occupied housing	3,491,722	100.0	225,001	100.0	16,718	100.0
15 to 24 years	30,437	0.9	1,056	0.5	70	0.4
25 to 34 years	318,414	9.1	20,693	9.2	1,419	8.5
35 to 44 years	585,043	16.8	41,622	18.5	2,716	16.2
45 to 54 years	824,973	23.6	56,831	25.3	4,171	24.9
55 to 64 years	772,438	22.1	48,507	21.6	3,687	22.1
65 years and over	960,417	27.5	56,292	25.0	4,655	27.8
65 to 74 years	495,983	14.2	29,271	13.0	2,188	13.1
75 to 84 years	342,163	9.8	19,813	8.8	1,750	10.5
85 years and over	122,271	3.5	7,208	3.2	717	4.3
Renter-occupied housing	1,527,182	100.0	82,749	100.0	4,664	100.0
15 to 24 years	168,940	11.1	6,189	7.5	327	7.0
25 to 34 years	355,336	23.3	20,555	24.8	987	21.2
35 to 44 years	258,433	16.9	14,601	17.6	706	15.1
45 to 54 years	253,069	16.6	13,595	16.4	733	15.7
55 to 64 years	185,396	12.1	9,419	11.4	548	11.7
65 years and over	306,008	20.0	18,390	22.2	1,363	29.2
65 to 74 years	117,843	7.7	5,745	6.9	338	7.2
75 to 84 years	111,754	7.3	7,044	8.5	490	10.5
85 years and over	76,411	5.0	5,601	6.8	535	11.5

DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES
2007-2011 American Community Survey 5-Year Estimates

	Pennsylvania				Montgomery County, PA				Abington township, Montgomery County, PA			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE												
Total households	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Family households (families)	3,234,899	+/-10,218	65.30%	+/-0.1	209,017	+/-1,533	68.00%	+/-0.4	14,738	+/-321	69.20%	+/-1.6
With own children under 18 years	1,363,109	+/-8,825	27.50%	+/-0.1	94,803	+/-1,235	30.80%	+/-0.4	6,010	+/-248	28.20%	+/-1.2
Married-couple family	2,438,675	+/-13,662	49.20%	+/-0.2	169,554	+/-1,658	55.10%	+/-0.5	11,845	+/-311	55.60%	+/-1.5
With own children under 18 years	937,877	+/-9,802	18.90%	+/-0.2	74,657	+/-1,230	24.30%	+/-0.4	4,833	+/-259	22.70%	+/-1.4
Male householder, no wife present, family	209,217	+/-3,105	4.20%	+/-0.1	10,730	+/-730	3.50%	+/-0.2	653	+/-167	3.10%	+/-0.8
With own children under 18 years	100,041	+/-2,021	2.00%	+/-0.1	5,087	+/-489	1.70%	+/-0.2	303	+/-114	1.40%	+/-0.5
Female householder, no husband present, family	587,007	+/-5,119	11.90%	+/-0.1	28,733	+/-1,023	9.30%	+/-0.3	2,240	+/-261	10.50%	+/-1.2
With own children under 18 years	325,191	+/-3,680	6.60%	+/-0.1	15,059	+/-865	4.90%	+/-0.3	874	+/-186	4.10%	+/-0.8
Nonfamily households	1,717,667	+/-6,095	34.70%	+/-0.1	98,581	+/-1,455	32.00%	+/-0.4	6,549	+/-417	30.80%	+/-1.6
Householder living alone	1,442,877	+/-6,095	29.10%	+/-0.1	82,726	+/-1,421	26.90%	+/-0.5	5,527	+/-379	26.00%	+/-1.4
65 years and over	570,747	+/-6,242	11.50%	+/-0.1	32,617	+/-899	10.60%	+/-0.3	2,781	+/-261	13.10%	+/-1.1
Households with one or more people under 18 years	1,493,320	+/-8,771	30.20%	+/-0.1	100,844	+/-1,253	32.80%	+/-0.4	6,557	+/-269	30.80%	+/-1.3
Households with one or more people 65 years and over	1,364,955	+/-4,367	27.60%	+/-0.1	82,187	+/-855	26.70%	+/-0.3	6,810	+/-261	32.00%	+/-1.0
Average household size	2.47	+/-0.01	(X)	(X)	2.52	+/-0.01	(X)	(X)	2.56	+/-0.05	(X)	(X)
Average family size	3.06	+/-0.01	(X)	(X)	3.09	+/-0.02	(X)	(X)	3.13	+/-0.05	(X)	(X)
RELATIONSHIP												
Population in households	12,229,824	*****	12,229,824	(X)	774,470	+/-1,181	774,470	(X)	54,563	+/-319	54,563	(X)
Householder	4,952,566	+/-9,681	40.50%	+/-0.1	307,598	+/-1,198	39.70%	+/-0.1	21,287	+/-420	39.00%	+/-0.7
Spouse	2,437,162	+/-12,565	19.90%	+/-0.1	169,434	+/-1,676	21.90%	+/-0.2	11,845	+/-301	21.70%	+/-0.5
Child	3,599,290	+/-7,628	29.40%	+/-0.1	234,613	+/-1,728	30.30%	+/-0.2	16,683	+/-440	30.60%	+/-0.8
Other relatives	635,062	+/-10,376	5.20%	+/-0.1	33,189	+/-1,603	4.30%	+/-0.2	2,853	+/-446	5.20%	+/-0.8
Nonrelatives	605,744	+/-9,181	5.00%	+/-0.1	29,636	+/-1,519	3.80%	+/-0.2	1,895	+/-351	3.50%	+/-0.6
Unmarried partner	283,759	+/-3,684	2.30%	+/-0.1	14,222	+/-871	1.80%	+/-0.1	904	+/-221	1.70%	+/-0.4
MARITAL STATUS												
Males 15 years and over	5,002,050	+/-968	5,002,050	(X)	309,168	+/-67	309,168	(X)	21,266	+/-442	21,266	(X)
Never married	1,743,913	+/-9,756	34.90%	+/-0.2	96,312	+/-1,360	31.20%	+/-0.4	6,338	+/-473	29.80%	+/-1.9
Now married, except separated	2,594,380	+/-12,198	51.90%	+/-0.2	179,918	+/-1,626	58.20%	+/-0.5	12,540	+/-304	59.00%	+/-1.6
Separated	96,885	+/-2,434	1.90%	+/-0.1	4,314	+/-377	1.40%	+/-0.1	344	+/-124	1.60%	+/-0.6
Widowed	154,772	+/-2,392	3.10%	+/-0.1	8,384	+/-435	2.70%	+/-0.1	741	+/-176	3.50%	+/-0.8
Divorced	412,100	+/-4,156	8.20%	+/-0.1	20,240	+/-869	6.50%	+/-0.3	1,303	+/-219	6.10%	+/-1.0
Females 15 years and over	5,379,390	+/-736	5,379,390	(X)	336,246	+/-51	336,246	(X)	24,366	+/-416	24,366	(X)
Never married	1,567,868	+/-7,363	29.10%	+/-0.1	88,089	+/-1,180	26.20%	+/-0.4	6,311	+/-438	25.90%	+/-1.5
Now married, except separated	2,542,643	+/-11,097	47.30%	+/-0.2	177,105	+/-1,648	52.70%	+/-0.5	12,434	+/-305	51.00%	+/-1.6
Separated	130,965	+/-2,709	2.40%	+/-0.1	6,227	+/-532	1.90%	+/-0.2	382	+/-140	1.60%	+/-0.6
Widowed	604,247	+/-3,659	11.20%	+/-0.1	34,717	+/-835	10.30%	+/-0.2	3,218	+/-315	13.20%	+/-1.3
Divorced	533,667	+/-5,601	9.90%	+/-0.1	30,108	+/-1,065	9.00%	+/-0.3	2,021	+/-232	8.30%	+/-0.9
FERTILITY												
Number of women 15 to 50 years old who had a birth in the past 12 months	154,198	+/-2,582	154,198	(X)	9,447	+/-564	9,447	(X)	728	+/-165	728	(X)
Unmarried women (widowed, divorced, and never married)	56,948	+/-1,794	36.90%	+/-1.0	1,869	+/-315	19.80%	+/-3.1	100	+/-55	13.70%	+/-7.2
Per 1,000 unmarried women	35	+/-1	(X)	(X)	21	+/-4	(X)	(X)	16	+/-9	(X)	(X)
Per 1,000 women 15 to 50 years old	51	+/-1	(X)	(X)	49	+/-3	(X)	(X)	57	+/-13	(X)	(X)
Per 1,000 women 15 to 19 years old	22	+/-2	(X)	(X)	8	+/-4	(X)	(X)	7	+/-12	(X)	(X)
Per 1,000 women 20 to 34 years old	96	+/-2	(X)	(X)	94	+/-7	(X)	(X)	89	+/-23	(X)	(X)
Per 1,000 women 35 to 50 years old	23	+/-1	(X)	(X)	29	+/-3	(X)	(X)	46	+/-18	(X)	(X)
GRANDPARENTS												
Number of grandparents living with own grandchildren under 18 years	220,659	+/-4,379	220,659	(X)	12,297	+/-780	12,297	(X)	959	+/-207	959	(X)
Responsible for grandchildren	84,229	+/-2,420	38.20%	+/-0.8	3,248	+/-397	26.40%	+/-2.6	236	+/-83	24.60%	+/-8.8
Years responsible for grandchildren												

Less than 1 year	18,560	+/-1,142	8.40%	+/-0.5	821	+/-253	6.70%	+/-2.0	61	+/-49	6.40%	+/-5.2
1 or 2 years	21,118	+/-1,072	9.60%	+/-0.4	789	+/-214	6.40%	+/-1.7	37	+/-40	3.90%	+/-4.2
3 or 4 years	13,761	+/-950	6.20%	+/-0.4	644	+/-164	5.20%	+/-1.3	42	+/-37	4.40%	+/-3.8
5 or more years	30,790	+/-1,366	14.00%	+/-0.6	994	+/-210	8.10%	+/-1.6	96	+/-70	10.00%	+/-7.3
Number of grandparents responsible for own grandchildren under	84,229	+/-2,420	84,229	(X)	3,248	+/-397	3,248	(X)	236	+/-83	236	(X)
Who are female	54,332	+/-1,535	64.50%	+/-0.8	2,086	+/-263	64.20%	+/-3.6	182	+/-64	77.10%	+/-10.4
Who are married	57,826	+/-1,918	68.70%	+/-1.1	2,317	+/-341	71.30%	+/-4.9	167	+/-79	70.80%	+/-18.6
SCHOOL ENROLLMENT												
Population 3 years and over enrolled in school	3,179,333	+/-6,645	3,179,333	(X)	206,423	+/-1,679	206,423	(X)	13,747	+/-467	13,747	(X)
Nursery school, preschool	196,964	+/-3,104	6.20%	+/-0.1	15,582	+/-711	7.50%	+/-0.3	953	+/-164	6.90%	+/-1.2
Kindergarten	147,712	+/-2,356	4.60%	+/-0.1	9,338	+/-603	4.50%	+/-0.3	727	+/-128	5.30%	+/-1.0
Elementary school (grades 1-8)	1,233,792	+/-3,284	38.80%	+/-0.1	81,418	+/-860	39.40%	+/-0.5	5,380	+/-368	39.10%	+/-2.7
High school (grades 9-12)	685,921	+/-2,882	21.60%	+/-0.1	44,080	+/-712	21.40%	+/-0.3	2,933	+/-338	21.30%	+/-2.1
College or graduate school	914,944	+/-5,784	28.80%	+/-0.1	56,005	+/-1,514	27.10%	+/-0.6	3,754	+/-410	27.30%	+/-2.6
EDUCATIONAL ATTAINMENT												
Population 25 years and over	8,611,136	+/-1,001	8,611,136	(X)	550,425	+/-95	550,425	(X)	39,355	+/-422	39,355	(X)
Less than 9th grade	332,207	+/-4,279	3.90%	+/-0.1	12,339	+/-775	2.20%	+/-0.1	963	+/-223	2.40%	+/-0.6
9th to 12th grade, no diploma	709,982	+/-5,346	8.20%	+/-0.1	26,928	+/-902	4.90%	+/-0.2	1,593	+/-277	4.00%	+/-0.7
High school graduate (includes equivalency)	3,233,796	+/-11,253	37.60%	+/-0.1	142,136	+/-2,157	25.80%	+/-0.4	10,242	+/-569	26.00%	+/-1.4
Some college, no degree	1,402,444	+/-7,670	16.30%	+/-0.1	89,195	+/-2,013	16.20%	+/-0.4	7,415	+/-492	18.80%	+/-1.2
Associate's degree	636,147	+/-4,820	7.40%	+/-0.1	35,270	+/-1,067	6.40%	+/-0.2	2,513	+/-291	6.40%	+/-0.7
Bachelor's degree	1,416,932	+/-8,658	16.50%	+/-0.1	141,805	+/-1,984	25.80%	+/-0.4	9,666	+/-527	24.60%	+/-1.3
Graduate or professional degree	879,628	+/-7,498	10.20%	+/-0.1	102,752	+/-2,132	18.70%	+/-0.4	6,963	+/-564	17.70%	+/-1.5
Percent high school graduate or higher	(X)	(X)	87.90%	+/-0.1	(X)	(X)	92.90%	+/-0.2	(X)	(X)	93.50%	+/-0.9
Percent bachelor's degree or higher	(X)	(X)	26.70%	+/-0.1	(X)	(X)	44.40%	+/-0.5	(X)	(X)	42.30%	+/-1.6
VETERAN STATUS												
Civilian population 18 years and over	9,848,020	+/-812	9,848,020	(X)	611,341	+/-157	611,341	(X)	43,281	+/-318	43,281	(X)
Civilian veterans	1,007,939	+/-4,857	10.20%	+/-0.1	54,507	+/-982	8.90%	+/-0.2	4,223	+/-336	9.80%	+/-0.8
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION												
Total Civilian Noninstitutionalized Population	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
RESIDENCE 1 YEAR AGO												
Population 1 year and over	12,522,536	+/-2,005	12,522,536	(X)	785,970	+/-467	785,970	(X)	54,718	+/-159	54,718	(X)
Same house	10,984,285	+/-15,381	87.70%	+/-0.1	704,210	+/-2,797	89.60%	+/-0.4	50,005	+/-573	91.40%	+/-1.0
Different house in the U.S.	1,486,529	+/-15,239	11.90%	+/-0.1	77,716	+/-2,720	9.90%	+/-0.3	4,562	+/-551	8.30%	+/-1.0
Same county	919,063	+/-10,762	7.30%	+/-0.1	38,865	+/-2,033	4.90%	+/-0.3	2,372	+/-451	4.30%	+/-0.8
Different county	567,466	+/-8,377	4.50%	+/-0.1	38,851	+/-1,871	4.90%	+/-0.2	2,190	+/-426	4.00%	+/-0.8
Same state	324,087	+/-5,383	2.60%	+/-0.1	25,027	+/-1,617	3.20%	+/-0.2	1,425	+/-357	2.60%	+/-0.7
Different state	243,379	+/-5,861	1.90%	+/-0.1	13,824	+/-1,183	1.80%	+/-0.2	765	+/-249	1.40%	+/-0.5
Abroad	51,722	+/-2,450	0.40%	+/-0.1	4,044	+/-688	0.50%	+/-0.1	151	+/-92	0.30%	+/-0.2
PLACE OF BIRTH												
Total population	12,660,739	*****	12,660,739	(X)	794,921	*****	794,921	(X)	55,429	+/-39	55,429	(X)
Native	11,937,313	+/-7,841	94.30%	+/-0.1	719,352	+/-1,355	90.50%	+/-0.2	50,245	+/-617	90.60%	+/-1.1
Born in United States	11,746,779	+/-7,392	92.80%	+/-0.1	711,746	+/-1,480	89.50%	+/-0.2	49,930	+/-628	90.10%	+/-1.1
State of residence	9,400,284	+/-12,098	74.20%	+/-0.1	568,693	+/-3,005	71.50%	+/-0.4	41,795	+/-716	75.40%	+/-1.3
Different state	2,346,495	+/-11,570	18.50%	+/-0.1	143,053	+/-2,871	18.00%	+/-0.4	8,135	+/-621	14.70%	+/-1.1
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	190,534	+/-3,829	1.50%	+/-0.1	7,606	+/-678	1.00%	+/-0.1	315	+/-95	0.60%	+/-0.2
Foreign born	723,426	+/-7,841	5.70%	+/-0.1	75,569	+/-1,355	9.50%	+/-0.2	5,184	+/-617	9.40%	+/-1.1

U.S. CITIZENSHIP STATUS												
Foreign-born population	723,426	+/-7,841	723,426	(X)	75,569	+/-1,355	75,569	(X)	5,184	+/-617	5,184	(X)
Naturalized U.S. citizen	362,007	+/-4,659	50.00%	+/-0.5	40,261	+/-1,221	53.30%	+/-1.5	3,282	+/-438	63.30%	+/-5.4
Not a U.S. citizen	361,419	+/-5,724	50.00%	+/-0.5	35,308	+/-1,374	46.70%	+/-1.5	1,902	+/-393	36.70%	+/-5.4
YEAR OF ENTRY												
Population born outside the United States	913,960	+/-7,392	913,960	(X)	83,175	+/-1,480	83,175	(X)	5,499	+/-628	5,499	(X)
Native	190,534	+/-3,829	190,534	(X)	7,606	+/-678	7,606	(X)	315	+/-95	315	(X)
Entered 2010 or later	47,047	+/-2,197	24.70%	+/-1.0	1,482	+/-350	19.50%	+/-3.9	19	+/-23	6.00%	+/-7.9
Entered before 2010	143,487	+/-3,098	75.30%	+/-1.0	6,124	+/-562	80.50%	+/-3.9	296	+/-99	94.00%	+/-7.9
Foreign born	723,426	+/-7,841	723,426	(X)	75,569	+/-1,355	75,569	(X)	5,184	+/-617	5,184	(X)
Entered 2010 or later	264,272	+/-5,879	36.50%	+/-0.6	25,157	+/-1,235	33.30%	+/-1.4	1,412	+/-395	27.20%	+/-6.3
Entered before 2010	459,154	+/-5,605	63.50%	+/-0.6	50,412	+/-1,277	66.70%	+/-1.4	3,772	+/-495	72.80%	+/-6.3
WORLD REGION OF BIRTH OF FOREIGN BORN												
Foreign-born population, excluding population born at sea	723,426	+/-7,841	723,426	(X)	75,569	+/-1,355	75,569	(X)	5,184	+/-617	5,184	(X)
Europe	176,725	+/-3,754	24.40%	+/-0.4	16,207	+/-850	21.40%	+/-1.0	1,577	+/-290	30.40%	+/-5.2
Asia	270,285	+/-3,221	37.40%	+/-0.4	37,687	+/-853	49.90%	+/-1.3	2,062	+/-439	39.80%	+/-7.0
Africa	49,477	+/-2,485	6.80%	+/-0.3	3,659	+/-672	4.80%	+/-0.9	211	+/-108	4.10%	+/-2.0
Oceania	3,180	+/-468	0.40%	+/-0.1	258	+/-128	0.30%	+/-0.2	15	+/-23	0.30%	+/-0.5
Latin America	206,851	+/-5,112	28.60%	+/-0.6	16,070	+/-997	21.30%	+/-1.2	1,191	+/-357	23.00%	+/-5.7
Northern America	16,908	+/-1,011	2.30%	+/-0.1	1,688	+/-254	2.20%	+/-0.3	128	+/-97	2.50%	+/-1.9
LANGUAGE SPOKEN AT HOME												
Population 5 years and over	11,933,062	+/-399	11,933,062	(X)	747,975	+/-69	747,975	(X)	52,443	+/-304	52,443	(X)
English only	10,734,015	+/-8,525	90.00%	+/-0.1	657,282	+/-1,933	87.90%	+/-0.3	46,705	+/-706	89.10%	+/-1.2
Language other than English	1,199,047	+/-8,500	10.00%	+/-0.1	90,693	+/-1,928	12.10%	+/-0.3	5,738	+/-623	10.90%	+/-1.2
Speak English less than "very well"	453,258	+/-6,077	3.80%	+/-0.1	34,141	+/-1,282	4.60%	+/-0.2	2,428	+/-445	4.60%	+/-0.9
Spanish	501,460	+/-4,597	4.20%	+/-0.1	23,093	+/-916	3.10%	+/-0.1	1,136	+/-341	2.20%	+/-0.6
Speak English less than "very well"	196,334	+/-3,596	1.60%	+/-0.1	10,466	+/-807	1.40%	+/-0.1	322	+/-204	0.60%	+/-0.4
Other Indo-European languages	429,336	+/-5,906	3.60%	+/-0.1	33,658	+/-1,505	4.50%	+/-0.2	2,087	+/-352	4.00%	+/-0.7
Speak English less than "very well"	133,336	+/-3,237	1.10%	+/-0.1	8,918	+/-649	1.20%	+/-0.1	651	+/-156	1.20%	+/-0.3
Asian and Pacific Islander languages	208,019	+/-3,230	1.70%	+/-0.1	28,982	+/-1,041	3.90%	+/-0.1	2,239	+/-454	4.30%	+/-0.9
Speak English less than "very well"	105,160	+/-2,424	0.90%	+/-0.1	13,725	+/-828	1.80%	+/-0.1	1,400	+/-370	2.70%	+/-0.7
Other languages	60,232	+/-3,264	0.50%	+/-0.1	4,960	+/-660	0.70%	+/-0.1	276	+/-133	0.50%	+/-0.3
Speak English less than "very well"	18,428	+/-1,675	0.20%	+/-0.1	1,032	+/-276	0.10%	+/-0.1	55	+/-58	0.10%	+/-0.1
ANCESTRY												
Total population	12,660,739	*****	12,660,739	(X)	794,921	*****	794,921	(X)	55,429	+/-39	55,429	(X)
American	584,764	+/-6,702	4.60%	+/-0.1	29,264	+/-1,858	3.70%	+/-0.2	1,990	+/-312	3.60%	+/-0.6
Arab	61,064	+/-2,797	0.50%	+/-0.1	4,020	+/-755	0.50%	+/-0.1	197	+/-98	0.40%	+/-0.2
Czech	56,779	+/-2,105	0.40%	+/-0.1	3,231	+/-485	0.40%	+/-0.1	147	+/-88	0.30%	+/-0.2
Danish	18,810	+/-1,160	0.10%	+/-0.1	1,561	+/-316	0.20%	+/-0.1	52	+/-39	0.10%	+/-0.1
Dutch	257,351	+/-4,421	2.00%	+/-0.1	12,376	+/-903	1.60%	+/-0.1	448	+/-149	0.80%	+/-0.3
English	1,032,951	+/-9,081	8.20%	+/-0.1	75,412	+/-2,317	9.50%	+/-0.3	4,867	+/-517	8.80%	+/-0.9
French (except Basque)	229,064	+/-3,786	1.80%	+/-0.1	13,924	+/-1,026	1.80%	+/-0.1	1,082	+/-310	2.00%	+/-0.6
French Canadian	29,998	+/-1,682	0.20%	+/-0.1	2,087	+/-399	0.30%	+/-0.1	129	+/-76	0.20%	+/-0.1
German	3,489,253	+/-11,152	27.60%	+/-0.1	188,986	+/-2,755	23.80%	+/-0.3	12,675	+/-754	22.90%	+/-1.4
Greek	66,002	+/-2,161	0.50%	+/-0.1	4,056	+/-496	0.50%	+/-0.1	260	+/-128	0.50%	+/-0.2
Hungarian	141,643	+/-3,035	1.10%	+/-0.1	8,059	+/-724	1.00%	+/-0.1	422	+/-132	0.80%	+/-0.2
Irish	2,248,917	+/-12,945	17.80%	+/-0.1	180,697	+/-3,378	22.70%	+/-0.4	14,410	+/-1,008	26.00%	+/-1.8
Italian	1,570,324	+/-10,762	12.40%	+/-0.1	123,076	+/-2,869	15.50%	+/-0.4	7,697	+/-754	13.90%	+/-1.4
Lithuanian	79,550	+/-1,918	0.60%	+/-0.1	5,120	+/-509	0.60%	+/-0.1	315	+/-101	0.60%	+/-0.2
Norwegian	43,485	+/-1,976	0.30%	+/-0.1	3,293	+/-469	0.40%	+/-0.1	186	+/-84	0.30%	+/-0.2
Polish	872,072	+/-7,202	6.90%	+/-0.1	56,060	+/-1,848	7.10%	+/-0.2	4,091	+/-622	7.40%	+/-1.1
Portuguese	19,606	+/-1,427	0.20%	+/-0.1	1,745	+/-368	0.20%	+/-0.1	264	+/-157	0.50%	+/-0.3
Russian	201,284	+/-4,292	1.60%	+/-0.1	28,076	+/-1,338	3.50%	+/-0.2	2,308	+/-303	4.20%	+/-0.5
Scotch-Irish	243,048	+/-4,481	1.90%	+/-0.1	13,579	+/-941	1.70%	+/-0.1	1,036	+/-239	1.90%	+/-0.4
Scottish	205,852	+/-3,893	1.60%	+/-0.1	13,866	+/-925	1.70%	+/-0.1	913	+/-231	1.60%	+/-0.4
Slovak	237,772	+/-4,065	1.90%	+/-0.1	5,944	+/-570	0.70%	+/-0.1	236	+/-115	0.40%	+/-0.2
Subsaharan African	84,297	+/-3,328	0.70%	+/-0.1	3,918	+/-628	0.50%	+/-0.1	310	+/-162	0.60%	+/-0.3
Swedish	112,545	+/-2,945	0.90%	+/-0.1	6,087	+/-607	0.80%	+/-0.1	583	+/-200	1.10%	+/-0.4
Swiss	70,721	+/-2,118	0.60%	+/-0.1	3,458	+/-429	0.40%	+/-0.1	176	+/-113	0.30%	+/-0.2
Ukrainian	117,848	+/-3,042	0.90%	+/-0.1	9,388	+/-755	1.20%	+/-0.1	912	+/-268	1.60%	+/-0.5
Welsh	183,561	+/-3,336	1.40%	+/-0.1	9,531	+/-791	1.20%	+/-0.1	491	+/-131	0.90%	+/-0.2
West Indian (excluding Hispanic origin groups)	67,425	+/-3,640	0.50%	+/-0.1	5,751	+/-837	0.70%	+/-0.1	752	+/-328	1.40%	+/-0.6

DP03: SELECTED ECONOMIC CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

	Pennsylvania				Montgomery County, Pennsylvania				Abington township, Montgomery County, Pennsylvania			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS												
Population 16 years and over	10,209,810	+/-2,157	10,209,810	(X)	634,719	+/-457	634,719	(X)	44,847	+/-306	44,847	(X)
In labor force	6,456,527	+/-9,684	63.20%	+/-0.1	439,826	+/-2,364	69.30%	+/-0.4	30,529	+/-584	68.10%	+/-1.3
Civilian labor force	6,447,161	+/-9,768	63.10%	+/-0.1	439,184	+/-2,362	69.20%	+/-0.4	30,517	+/-588	68.00%	+/-1.3
Employed	5,938,507	+/-10,031	58.20%	+/-0.1	412,931	+/-2,640	65.10%	+/-0.4	28,398	+/-667	63.30%	+/-1.5
Unemployed	508,654	+/-5,119	5.00%	+/-0.1	26,253	+/-1,116	4.10%	+/-0.2	2,119	+/-312	4.70%	+/-0.7
Armed Forces	9,366	+/-570	0.10%	+/-0.1	642	+/-155	0.10%	+/-0.1	12	+/-17	0.00%	+/-0.1
Not in labor force	3,753,283	+/-9,807	36.80%	+/-0.1	194,893	+/-2,364	30.70%	+/-0.4	14,318	+/-617	31.90%	+/-1.3
Civilian labor force	6,447,161	+/-9,768	6,447,161	(X)	439,184	+/-2,362	439,184	(X)	30,517	+/-588	30,517	(X)
Percent Unemployed	(X)	(X)	7.90%	+/-0.1	(X)	(X)	6.00%	+/-0.3	(X)	(X)	6.90%	+/-1.0
Females 16 years and over	5,296,514	+/-1,492	5,296,514	(X)	330,959	+/-340	330,959	(X)	23,951	+/-419	23,951	(X)
In labor force	3,084,167	+/-6,671	58.20%	+/-0.1	211,690	+/-1,553	64.00%	+/-0.5	15,006	+/-443	62.70%	+/-1.8
Civilian labor force	3,082,970	+/-6,690	58.20%	+/-0.1	211,604	+/-1,558	63.90%	+/-0.5	15,006	+/-443	62.70%	+/-1.8
Employed	2,859,230	+/-6,631	54.00%	+/-0.1	199,817	+/-1,777	60.40%	+/-0.5	14,147	+/-465	59.10%	+/-1.9
Own children under 6 years	849,875	+/-2,356	849,875	(X)	55,750	+/-619	55,750	(X)	3,699	+/-303	3,699	(X)
All parents in family in labor force	559,319	+/-4,692	65.80%	+/-0.5	39,358	+/-938	70.60%	+/-1.6	2,619	+/-275	70.80%	+/-4.5
Own children 6 to 17 years	1,828,366	+/-3,170	1,828,366	(X)	122,611	+/-648	122,611	(X)	8,079	+/-430	8,079	(X)
All parents in family in labor force	1,310,256	+/-5,517	71.70%	+/-0.3	93,137	+/-1,379	76.00%	+/-1.0	6,555	+/-473	81.10%	+/-3.3
COMMUTING TO WORK												
Workers 16 years and over	5,806,520	+/-10,496	5,806,520	(X)	404,629	+/-2,648	404,629	(X)	27,755	+/-654	27,755	(X)
Car, truck, or van -- drove alone	4,443,973	+/-10,478	76.50%	+/-0.1	321,410	+/-2,793	79.40%	+/-0.5	21,683	+/-708	78.10%	+/-1.8
Car, truck, or van -- carpooled	535,947	+/-4,757	9.20%	+/-0.1	31,478	+/-1,143	7.80%	+/-0.3	2,405	+/-363	8.70%	+/-1.3
Public transportation (excluding taxicab)	311,753	+/-4,092	5.40%	+/-0.1	19,738	+/-971	4.90%	+/-0.2	2,062	+/-283	7.40%	+/-1.0
Walked	228,966	+/-3,523	3.90%	+/-0.1	11,712	+/-888	2.90%	+/-0.2	657	+/-180	2.40%	+/-0.6
Other means	73,908	+/-1,774	1.30%	+/-0.1	3,493	+/-378	0.90%	+/-0.1	128	+/-61	0.50%	+/-0.2
Worked at home	211,973	+/-2,921	3.70%	+/-0.1	16,798	+/-799	4.20%	+/-0.2	820	+/-178	3.00%	+/-0.6
Mean travel time to work (minutes)	25.7	+/-0.1	(X)	(X)	27.6	+/-0.2	(X)	(X)	28.1	+/-0.8	(X)	(X)
OCCUPATION												
Civilian employed population 16 years and over	5,938,507	+/-10,031	5,938,507	(X)	412,931	+/-2,640	412,931	(X)	28,398	+/-667	28,398	(X)
Management, business, science, and arts occupations	2,110,258	+/-11,694	35.50%	+/-0.2	197,898	+/-2,239	47.90%	+/-0.5	13,120	+/-501	46.20%	+/-1.7
Service occupations	1,004,069	+/-7,106	16.90%	+/-0.1	50,761	+/-1,690	12.30%	+/-0.4	3,621	+/-371	12.80%	+/-1.3
Sales and office occupations	1,485,290	+/-7,708	25.00%	+/-0.1	103,438	+/-1,993	25.00%	+/-0.4	7,556	+/-524	26.60%	+/-1.6
Natural resources, construction, and maintenance occupations	519,190	+/-4,138	8.70%	+/-0.1	27,693	+/-1,137	6.70%	+/-0.3	2,087	+/-250	7.30%	+/-0.9
Production, transportation, and material moving occupations	819,700	+/-5,466	13.80%	+/-0.1	33,141	+/-1,162	8.00%	+/-0.3	2,014	+/-258	7.10%	+/-0.9
INDUSTRY												
Civilian employed population 16 years and over	5,938,507	+/-10,031	5,938,507	(X)	412,931	+/-2,640	412,931	(X)	28,398	+/-667	28,398	(X)
Agriculture, forestry, fishing and hunting, and mining	75,170	+/-1,824	1.30%	+/-0.1	1,048	+/-224	0.30%	+/-0.1	46	+/-44	0.20%	+/-0.2
Construction	360,192	+/-3,729	6.10%	+/-0.1	24,707	+/-1,208	6.00%	+/-0.3	1,758	+/-239	6.20%	+/-0.8
Manufacturing	760,154	+/-5,476	12.80%	+/-0.1	51,129	+/-1,324	12.40%	+/-0.3	2,106	+/-276	7.40%	+/-1.0
Wholesale trade	177,607	+/-2,489	3.00%	+/-0.1	12,953	+/-672	3.10%	+/-0.2	634	+/-162	2.20%	+/-0.6
Retail trade	691,014	+/-5,148	11.60%	+/-0.1	41,876	+/-1,229	10.10%	+/-0.3	2,980	+/-357	10.50%	+/-1.2
Transportation and warehousing, and utilities	311,336	+/-3,833	5.20%	+/-0.1	13,113	+/-678	3.20%	+/-0.2	1,311	+/-206	4.60%	+/-0.7
Information	117,051	+/-2,022	2.00%	+/-0.1	10,056	+/-635	2.40%	+/-0.1	515	+/-120	1.80%	+/-0.4
Finance and insurance, and real estate and rental and leasing	387,038	+/-3,789	6.50%	+/-0.1	41,268	+/-1,168	10.00%	+/-0.3	2,692	+/-299	9.50%	+/-1.0
Professional, scientific, and management, and administrative and waste management services	568,058	+/-4,299	9.60%	+/-0.1	58,318	+/-1,472	14.10%	+/-0.3	3,370	+/-352	11.90%	+/-1.2
Educational services, and health care and social assistance	1,496,986	+/-8,500	25.20%	+/-0.1	102,991	+/-1,919	24.90%	+/-0.4	8,649	+/-524	30.50%	+/-1.8
Arts, entertainment, and recreation, and accommodation and food services	468,375	+/-4,918	7.90%	+/-0.1	26,452	+/-1,083	6.40%	+/-0.3	1,808	+/-285	6.40%	+/-1.0
Other services, except public administration	278,609	+/-3,542	4.70%	+/-0.1	18,187	+/-816	4.40%	+/-0.2	1,439	+/-230	5.10%	+/-0.8

Public administration	246,917	+/-3,066	4.20%	+/-0.1	10,833	+/-620	2.60%	+/-0.1	1,090	+/-224	3.80%	+/-0.8
CLASS OF WORKER												
Civilian employed population 16 years and over	5,938,507	+/-10,031	5,938,507	(X)	412,931	+/-2,640	412,931	(X)	28,398	+/-667	28,398	(X)
Private wage and salary workers	4,905,313	+/-9,741	82.60%	+/-0.1	353,255	+/-2,667	85.50%	+/-0.4	23,404	+/-667	82.40%	+/-1.3
Government workers	693,343	+/-5,875	11.70%	+/-0.1	35,949	+/-1,096	8.70%	+/-0.3	3,355	+/-334	11.80%	+/-1.1
Self-employed in own not incorporated business workers	330,692	+/-3,639	5.60%	+/-0.1	23,226	+/-1,140	5.60%	+/-0.3	1,597	+/-256	5.60%	+/-0.9
Unpaid family workers	9,159	+/-604	0.20%	+/-0.1	501	+/-135	0.10%	+/-0.1	42	+/-38	0.10%	+/-0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)												
Total households	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Less than \$10,000	347,688	+/-3,907	7.00%	+/-0.1	11,330	+/-634	3.70%	+/-0.2	830	+/-183	3.90%	+/-0.8
\$10,000 to \$14,999	280,290	+/-3,542	5.70%	+/-0.1	8,921	+/-581	2.90%	+/-0.2	654	+/-160	3.10%	+/-0.7
\$15,000 to \$24,999	549,828	+/-4,370	11.10%	+/-0.1	19,885	+/-1,065	6.50%	+/-0.3	1,681	+/-258	7.90%	+/-1.2
\$25,000 to \$34,999	526,986	+/-4,406	10.60%	+/-0.1	22,828	+/-1,007	7.40%	+/-0.3	1,456	+/-221	6.80%	+/-1.0
\$35,000 to \$49,999	695,428	+/-5,322	14.00%	+/-0.1	32,850	+/-1,107	10.70%	+/-0.4	2,004	+/-279	9.40%	+/-1.3
\$50,000 to \$74,999	936,012	+/-5,001	18.90%	+/-0.1	51,370	+/-1,357	16.70%	+/-0.4	3,752	+/-342	17.60%	+/-1.5
\$75,000 to \$99,999	618,470	+/-4,940	12.50%	+/-0.1	44,477	+/-1,240	14.50%	+/-0.4	3,181	+/-269	14.90%	+/-1.2
\$100,000 to \$149,999	603,926	+/-5,281	12.20%	+/-0.1	58,074	+/-1,391	18.90%	+/-0.5	4,119	+/-358	19.30%	+/-1.7
\$150,000 to \$199,999	204,504	+/-2,924	4.10%	+/-0.1	26,723	+/-847	8.70%	+/-0.3	1,777	+/-226	8.30%	+/-1.1
\$200,000 or more	189,434	+/-2,526	3.80%	+/-0.1	31,140	+/-799	10.10%	+/-0.3	1,833	+/-208	8.60%	+/-1.0
Median household income (dollars)	51,651	+/-148	(X)	(X)	78,446	+/-885	(X)	(X)	77,928	+/-2,944	(X)	(X)
Mean household income (dollars)	69,282	+/-242	(X)	(X)	104,819	+/-1,123	(X)	(X)	101,701	+/-3,873	(X)	(X)
With earnings	3,779,281	+/-7,911	76.30%	+/-0.1	253,934	+/-1,269	82.60%	+/-0.3	17,033	+/-398	80.00%	+/-1.4
Mean earnings (dollars)	72,074	+/-276	(X)	(X)	105,330	+/-1,163	(X)	(X)	102,040	+/-4,207	(X)	(X)
With Social Security	1,576,831	+/-5,429	31.80%	+/-0.1	86,683	+/-1,007	28.20%	+/-0.3	7,248	+/-307	34.00%	+/-1.3
Mean Social Security income (dollars)	16,639	+/-43	(X)	(X)	18,864	+/-184	(X)	(X)	17,823	+/-632	(X)	(X)
With retirement income	991,432	+/-5,421	20.00%	+/-0.1	52,709	+/-1,186	17.10%	+/-0.4	4,361	+/-365	20.50%	+/-1.6
Mean retirement income (dollars)	18,771	+/-128	(X)	(X)	23,619	+/-777	(X)	(X)	24,212	+/-2,534	(X)	(X)
With Supplemental Security Income	237,004	+/-3,047	4.80%	+/-0.1	7,039	+/-524	2.30%	+/-0.2	658	+/-154	3.10%	+/-0.7
Mean Supplemental Security Income (dollars)	8,915	+/-63	(X)	(X)	10,137	+/-533	(X)	(X)	8,514	+/-1,153	(X)	(X)
With cash public assistance income	166,959	+/-2,833	3.40%	+/-0.1	4,742	+/-466	1.50%	+/-0.2	282	+/-91	1.30%	+/-0.4
Mean cash public assistance income (dollars)	2,890	+/-58	(X)	(X)	3,866	+/-497	(X)	(X)	3,529	+/-1,447	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	499,341	+/-4,248	10.10%	+/-0.1	11,200	+/-653	3.60%	+/-0.2	813	+/-190	3.80%	+/-0.9
Families	3,234,899	+/-10,218	3,234,899	(X)	209,017	+/-1,533	209,017	(X)	14,738	+/-321	14,738	(X)
Less than \$10,000	129,100	+/-2,460	4.00%	+/-0.1	3,888	+/-405	1.90%	+/-0.2	209	+/-71	1.40%	+/-0.5
\$10,000 to \$14,999	90,497	+/-2,178	2.80%	+/-0.1	2,166	+/-295	1.00%	+/-0.1	144	+/-74	1.00%	+/-0.5
\$15,000 to \$24,999	234,512	+/-2,840	7.20%	+/-0.1	7,023	+/-623	3.40%	+/-0.3	441	+/-144	3.00%	+/-1.0
\$25,000 to \$34,999	291,036	+/-3,058	9.00%	+/-0.1	10,652	+/-628	5.10%	+/-0.3	755	+/-162	5.10%	+/-1.1
\$35,000 to \$49,999	444,239	+/-4,119	13.70%	+/-0.1	18,516	+/-924	8.90%	+/-0.4	1,168	+/-225	7.90%	+/-1.5
\$50,000 to \$74,999	678,110	+/-4,433	21.00%	+/-0.1	32,844	+/-991	15.70%	+/-0.5	2,556	+/-270	17.30%	+/-1.8
\$75,000 to \$99,999	496,757	+/-4,637	15.40%	+/-0.1	32,971	+/-1,158	15.80%	+/-0.5	2,504	+/-247	17.00%	+/-1.7
\$100,000 to \$149,999	521,241	+/-5,357	16.10%	+/-0.1	48,915	+/-1,356	23.40%	+/-0.6	3,647	+/-333	24.70%	+/-2.3
\$150,000 to \$199,999	180,556	+/-2,815	5.60%	+/-0.1	23,686	+/-841	11.30%	+/-0.4	1,586	+/-208	10.80%	+/-1.4
\$200,000 or more	168,851	+/-2,248	5.20%	+/-0.1	28,356	+/-774	13.60%	+/-0.4	1,728	+/-205	11.70%	+/-1.3
Median family income (dollars)	65,105	+/-251	(X)	(X)	97,462	+/-1,037	(X)	(X)	95,976	+/-3,848	(X)	(X)
Mean family income (dollars)	83,126	+/-334	(X)	(X)	125,492	+/-1,421	(X)	(X)	122,883	+/-4,884	(X)	(X)
Per capita income (dollars)	27,824	+/-106	(X)	(X)	41,163	+/-444	(X)	(X)	39,753	+/-1,454	(X)	(X)
Nonfamily households	1,717,667	+/-6,095	1,717,667	(X)	98,581	+/-1,455	98,581	(X)	6,549	+/-417	6,549	(X)
Median nonfamily income (dollars)	28,775	+/-188	(X)	(X)	43,063	+/-1,072	(X)	(X)	37,874	+/-4,323	(X)	(X)
Mean nonfamily income (dollars)	40,813	+/-247	(X)	(X)	58,251	+/-1,299	(X)	(X)	51,851	+/-5,341	(X)	(X)
Median earnings for workers (dollars)	30,392	+/-85	(X)	(X)	41,787	+/-350	(X)	(X)	41,298	+/-1,119	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	48,283	+/-254	(X)	(X)	63,882	+/-642	(X)	(X)	60,578	+/-2,737	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	36,858	+/-148	(X)	(X)	49,360	+/-830	(X)	(X)	50,259	+/-1,972	(X)	(X)
HEALTH INSURANCE COVERAGE												
Civilian noninstitutionalized population	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage		(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)

Civilian noninstitutionalized population under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
In labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Employed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Unemployed:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Not in labor force:	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL												
All families	(X)	(X)	8.80%	+/-0.1	(X)	(X)	3.70%	+/-0.2	(X)	(X)	3.20%	+/-0.8
With related children under 18 years	(X)	(X)	14.70%	+/-0.2	(X)	(X)	5.60%	+/-0.5	(X)	(X)	4.10%	+/-1.6
With related children under 5 years only	(X)	(X)	16.50%	+/-0.5	(X)	(X)	6.30%	+/-1.3	(X)	(X)	2.20%	+/-2.2
Married couple families	(X)	(X)	3.70%	+/-0.1	(X)	(X)	1.80%	+/-0.2	(X)	(X)	2.10%	+/-0.7
With related children under 18 years	(X)	(X)	5.00%	+/-0.1	(X)	(X)	1.90%	+/-0.3	(X)	(X)	1.70%	+/-1.1
With related children under 5 years only	(X)	(X)	4.00%	+/-0.3	(X)	(X)	1.10%	+/-0.5	(X)	(X)	0.80%	+/-1.2
Families with female householder, no husband present	(X)	(X)	28.10%	+/-0.4	(X)	(X)	14.10%	+/-1.4	(X)	(X)	7.70%	+/-2.9
With related children under 18 years	(X)	(X)	38.40%	+/-0.6	(X)	(X)	20.80%	+/-2.1	(X)	(X)	11.80%	+/-5.3
With related children under 5 years only	(X)	(X)	47.00%	+/-1.3	(X)	(X)	29.50%	+/-6.4	(X)	(X)	5.90%	+/-10.2
All people	(X)	(X)	12.60%	+/-0.1	(X)	(X)	5.70%	+/-0.3	(X)	(X)	5.50%	+/-1.0
Under 18 years	(X)	(X)	17.70%	+/-0.3	(X)	(X)	6.30%	+/-0.6	(X)	(X)	4.30%	+/-1.7
Related children under 18 years	(X)	(X)	17.40%	+/-0.3	(X)	(X)	6.20%	+/-0.6	(X)	(X)	4.20%	+/-1.7
Related children under 5 years	(X)	(X)	21.00%	+/-0.4	(X)	(X)	7.00%	+/-1.0	(X)	(X)	1.90%	+/-1.4
Related children 5 to 17 years	(X)	(X)	16.10%	+/-0.3	(X)	(X)	5.90%	+/-0.6	(X)	(X)	4.90%	+/-2.2
18 years and over	(X)	(X)	11.20%	+/-0.1	(X)	(X)	5.50%	+/-0.2	(X)	(X)	5.80%	+/-1.0
18 to 64 years	(X)	(X)	11.80%	+/-0.1	(X)	(X)	5.50%	+/-0.3	(X)	(X)	5.30%	+/-1.1
65 years and over	(X)	(X)	8.40%	+/-0.1	(X)	(X)	5.60%	+/-0.4	(X)	(X)	7.50%	+/-1.8
People in families	(X)	(X)	9.80%	+/-0.1	(X)	(X)	3.80%	+/-0.3	(X)	(X)	3.10%	+/-1.0
Unrelated individuals 15 years and over	(X)	(X)	24.70%	+/-0.2	(X)	(X)	15.20%	+/-0.9	(X)	(X)	18.30%	+/-3.2

DP04: SELECTED HOUSING CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

	Pennsylvania				Montgomery County, PA				Abington township, Montgomery County, PA			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY												
Total housing units	5,554,939	+/-821	5,554,939	(X)	324,427	+/-493	324,427	(X)	22,059	+/-421	22,059	(X)
Occupied housing units	4,952,566	+/-9,681	89.20%	+/-0.2	307,598	+/-1,198	94.80%	+/-0.3	21,287	+/-420	96.50%	+/-1.0
Vacant housing units	602,373	+/-9,250	10.80%	+/-0.2	16,829	+/-1,083	5.20%	+/-0.3	772	+/-216	3.50%	+/-1.0
Homeowner vacancy rate	1.8	+/-0.1	(X)	(X)	1.5	+/-0.2	(X)	(X)	1.4	+/-0.8	(X)	(X)
Rental vacancy rate	6.5	+/-0.2	(X)	(X)	7.8	+/-0.9	(X)	(X)	4.4	+/-2.1	(X)	(X)
UNITS IN STRUCTURE												
Total housing units	5,554,939	+/-821	5,554,939	(X)	324,427	+/-493	324,427	(X)	22,059	+/-421	22,059	(X)
1-unit, detached	3,162,806	+/-7,119	56.90%	+/-0.1	178,593	+/-1,262	55.00%	+/-0.4	15,872	+/-411	72.00%	+/-1.3
1-unit, attached	1,015,557	+/-5,065	18.30%	+/-0.1	63,687	+/-1,058	19.60%	+/-0.3	1,738	+/-195	7.90%	+/-0.9
2 units	263,898	+/-3,677	4.80%	+/-0.1	11,759	+/-855	3.60%	+/-0.3	752	+/-220	3.40%	+/-1.0
3 or 4 units	235,433	+/-2,919	4.20%	+/-0.1	12,398	+/-752	3.80%	+/-0.2	553	+/-145	2.50%	+/-0.6
5 to 9 units	188,482	+/-2,852	3.40%	+/-0.1	9,700	+/-606	3.00%	+/-0.2	515	+/-133	2.30%	+/-0.6
10 to 19 units	142,532	+/-2,443	2.60%	+/-0.1	13,322	+/-760	4.10%	+/-0.2	648	+/-141	2.90%	+/-0.6
20 or more units	308,943	+/-2,437	5.60%	+/-0.1	31,799	+/-891	9.80%	+/-0.3	1,981	+/-204	9.00%	+/-0.9
Mobile home	236,410	+/-2,908	4.30%	+/-0.1	3,061	+/-300	0.90%	+/-0.1	0	+/-81	0.00%	+/-0.1
Boat, RV, van, etc.	878	+/-188	0.00%	+/-0.1	108	+/-58	0.00%	+/-0.1	0	+/-81	0.00%	+/-0.1
YEAR STRUCTURE BUILT												
Total housing units	5,554,939	+/-821	5,554,939	(X)	324,427	+/-493	324,427	(X)	22,059	+/-421	22,059	(X)
Built 2010 or later	153,089	+/-2,494	2.80%	+/-0.1	9,575	+/-533	3.00%	+/-0.2	151	+/-59	0.70%	+/-0.3
Built 2000 to 2009	268,856	+/-2,841	4.80%	+/-0.1	18,246	+/-785	5.60%	+/-0.2	285	+/-123	1.30%	+/-0.6
Built 1990 to 1999	516,770	+/-4,354	9.30%	+/-0.1	36,847	+/-826	11.40%	+/-0.3	561	+/-115	2.50%	+/-0.5
Built 1980 to 1989	548,524	+/-3,931	9.90%	+/-0.1	37,036	+/-1,044	11.40%	+/-0.3	1,148	+/-157	5.20%	+/-0.7
Built 1970 to 1979	712,062	+/-5,345	12.80%	+/-0.1	42,390	+/-964	13.10%	+/-0.3	2,051	+/-270	9.30%	+/-1.2
Built 1960 to 1969	558,992	+/-4,382	10.10%	+/-0.1	40,425	+/-1,161	12.50%	+/-0.4	2,793	+/-320	12.70%	+/-1.4
Built 1950 to 1959	778,526	+/-4,852	14.00%	+/-0.1	55,285	+/-1,259	17.00%	+/-0.4	7,204	+/-415	32.70%	+/-1.6
Built 1940 to 1949	471,633	+/-3,602	8.50%	+/-0.1	23,282	+/-828	7.20%	+/-0.3	2,635	+/-272	11.90%	+/-1.3
Built 1939 or earlier	1,546,487	+/-7,164	27.80%	+/-0.1	61,341	+/-1,150	18.90%	+/-0.4	5,231	+/-368	23.70%	+/-1.6
ROOMS												
Total housing units	5,554,939	+/-821	5,554,939	(X)	324,427	+/-493	324,427	(X)	22,059	+/-421	22,059	(X)
1 room	83,894	+/-2,301	1.50%	+/-0.1	4,009	+/-518	1.20%	+/-0.2	235	+/-121	1.10%	+/-0.5
2 rooms	100,368	+/-2,115	1.80%	+/-0.1	5,614	+/-483	1.70%	+/-0.1	482	+/-148	2.20%	+/-0.7
3 rooms	397,335	+/-4,422	7.20%	+/-0.1	24,191	+/-932	7.50%	+/-0.3	1,249	+/-160	5.70%	+/-0.7
4 rooms	696,740	+/-5,778	12.50%	+/-0.1	36,747	+/-1,138	11.30%	+/-0.4	1,876	+/-235	8.50%	+/-1.1
5 rooms	928,113	+/-5,614	16.70%	+/-0.1	37,747	+/-1,133	11.60%	+/-0.3	2,400	+/-301	10.90%	+/-1.3
6 rooms	1,231,307	+/-5,660	22.20%	+/-0.1	54,407	+/-1,615	16.80%	+/-0.5	4,587	+/-385	20.80%	+/-1.6
7 rooms	827,926	+/-5,064	14.90%	+/-0.1	50,508	+/-1,267	15.60%	+/-0.4	4,377	+/-360	19.80%	+/-1.6
8 rooms	596,964	+/-5,161	10.70%	+/-0.1	44,303	+/-1,063	13.70%	+/-0.3	2,998	+/-250	13.60%	+/-1.2
9 rooms or more	692,292	+/-5,262	12.50%	+/-0.1	66,901	+/-1,253	20.60%	+/-0.4	3,855	+/-337	17.50%	+/-1.5
Median rooms	6	+/-0.1	(X)	(X)	6.5	+/-0.1	(X)	(X)	6.5	+/-0.2	(X)	(X)
BEDROOMS												
Total housing units	5,554,939	+/-821	5,554,939	(X)	324,427	+/-493	324,427	(X)	22,059	+/-421	22,059	(X)
No bedroom	95,114	+/-2,357	1.70%	+/-0.1	4,685	+/-513	1.40%	+/-0.2	243	+/-124	1.10%	+/-0.6
1 bedroom	584,745	+/-4,713	10.50%	+/-0.1	36,805	+/-1,152	11.30%	+/-0.4	2,201	+/-275	10.00%	+/-1.2
2 bedrooms	1,304,296	+/-6,558	23.50%	+/-0.1	63,503	+/-1,178	19.60%	+/-0.4	3,307	+/-341	15.00%	+/-1.5
3 bedrooms	2,394,439	+/-6,592	43.10%	+/-0.1	116,018	+/-1,434	35.80%	+/-0.4	9,864	+/-564	44.70%	+/-2.3
4 bedrooms	942,324	+/-5,481	17.00%	+/-0.1	82,126	+/-1,176	25.30%	+/-0.4	4,651	+/-368	21.10%	+/-1.7
5 or more bedrooms	234,021	+/-3,038	4.20%	+/-0.1	21,290	+/-835	6.60%	+/-0.3	1,793	+/-198	8.10%	+/-0.9

HOUSING TENURE												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Owner-occupied	3,498,381	+/-14,656	70.60%	+/-0.2	226,980	+/-1,720	73.80%	+/-0.5	16,716	+/-404	78.50%	+/-1.4
Renter-occupied	1,454,185	+/-8,267	29.40%	+/-0.2	80,618	+/-1,639	26.20%	+/-0.5	4,571	+/-332	21.50%	+/-1.4
Average household size of owner-occupied unit	2.6	+/-0.01	(X)	(X)	2.7	+/-0.01	(X)	(X)	2.75	+/-0.05	(X)	(X)
Average household size of renter-occupied unit	2.16	+/-0.01	(X)	(X)	2.01	+/-0.03	(X)	(X)	1.89	+/-0.12	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Moved in 2010 or later	1,632,673	+/-6,594	33.00%	+/-0.2	101,051	+/-1,572	32.90%	+/-0.5	5,747	+/-393	27.00%	+/-1.6
Moved in 2000 to 2009	919,163	+/-6,273	18.60%	+/-0.1	63,616	+/-1,600	20.70%	+/-0.5	4,030	+/-357	18.90%	+/-1.7
Moved in 1990 to 1999	989,369	+/-6,465	20.00%	+/-0.1	66,677	+/-1,311	21.70%	+/-0.4	4,742	+/-373	22.30%	+/-1.7
Moved in 1980 to 1989	549,394	+/-4,725	11.10%	+/-0.1	34,714	+/-1,073	11.30%	+/-0.3	2,752	+/-250	12.90%	+/-1.2
Moved in 1970 to 1979	398,685	+/-3,361	8.10%	+/-0.1	20,371	+/-730	6.60%	+/-0.2	1,916	+/-256	9.00%	+/-1.2
Moved in 1969 or earlier	463,282	+/-3,691	9.40%	+/-0.1	21,169	+/-750	6.90%	+/-0.2	2,100	+/-250	9.90%	+/-1.1
VEHICLES AVAILABLE												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
No vehicles available	569,811	+/-4,639	11.50%	+/-0.1	17,988	+/-958	5.80%	+/-0.3	1,229	+/-201	5.80%	+/-0.9
1 vehicle available	1,677,783	+/-6,895	33.90%	+/-0.2	97,975	+/-1,725	31.90%	+/-0.5	6,956	+/-516	32.70%	+/-2.2
2 vehicles available	1,824,065	+/-8,383	36.80%	+/-0.1	133,829	+/-1,761	43.50%	+/-0.6	9,417	+/-474	44.20%	+/-2.1
3 or more vehicles available	880,907	+/-5,227	17.80%	+/-0.1	57,806	+/-1,303	18.80%	+/-0.4	3,685	+/-346	17.30%	+/-1.7
HOUSE HEATING FUEL												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Utility gas	2,537,831	+/-7,880	51.20%	+/-0.1	152,883	+/-1,594	49.70%	+/-0.5	14,829	+/-494	69.70%	+/-1.8
Bottled, tank, or LP gas	178,660	+/-2,574	3.60%	+/-0.1	8,455	+/-552	2.70%	+/-0.2	166	+/-78	0.80%	+/-0.4
Electricity	969,160	+/-5,443	19.60%	+/-0.1	69,609	+/-1,515	22.60%	+/-0.5	2,964	+/-267	13.90%	+/-1.2
Fuel oil, kerosene, etc.	1,034,922	+/-5,484	20.90%	+/-0.1	72,258	+/-1,303	23.50%	+/-0.4	3,186	+/-279	15.00%	+/-1.3
Coal or coke	65,804	+/-1,432	1.30%	+/-0.1	458	+/-147	0.10%	+/-0.1	8	+/-13	0.00%	+/-0.1
Wood	127,341	+/-1,916	2.60%	+/-0.1	2,367	+/-266	0.80%	+/-0.1	58	+/-41	0.30%	+/-0.2
Solar energy	906	+/-164	0.00%	+/-0.1	92	+/-66	0.00%	+/-0.1	0	+/-81	0.00%	+/-0.1
Other fuel	26,481	+/-985	0.50%	+/-0.1	906	+/-178	0.30%	+/-0.1	7	+/-11	0.00%	+/-0.1
No fuel used	11,461	+/-694	0.20%	+/-0.1	570	+/-143	0.20%	+/-0.1	69	+/-45	0.30%	+/-0.2
SELECTED CHARACTERISTICS												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
Lacking complete plumbing facilities	24,959	+/-1,214	0.50%	+/-0.1	1,060	+/-284	0.30%	+/-0.1	57	+/-45	0.30%	+/-0.2
Lacking complete kitchen facilities	42,007	+/-1,408	0.80%	+/-0.1	2,061	+/-390	0.70%	+/-0.1	166	+/-77	0.80%	+/-0.4
No telephone service available	119,322	+/-2,615	2.40%	+/-0.1	5,773	+/-494	1.90%	+/-0.2	283	+/-125	1.30%	+/-0.6
OCCUPANTS PER ROOM												
Occupied housing units	4,952,566	+/-9,681	4,952,566	(X)	307,598	+/-1,198	307,598	(X)	21,287	+/-420	21,287	(X)
1.00 or less	4,894,550	+/-10,196	98.80%	+/-0.1	305,155	+/-1,205	99.20%	+/-0.1	21,071	+/-452	99.00%	+/-0.5
1.01 to 1.50	41,617	+/-1,346	0.80%	+/-0.1	1,737	+/-280	0.60%	+/-0.1	118	+/-63	0.60%	+/-0.3
1.51 or more	16,399	+/-965	0.30%	+/-0.1	706	+/-164	0.20%	+/-0.1	98	+/-82	0.50%	+/-0.4
VALUE												
Owner-occupied units	3,498,381	+/-14,656	3,498,381	(X)	226,980	+/-1,720	226,980	(X)	16,716	+/-404	16,716	(X)
Less than \$50,000	315,780	+/-3,047	9.00%	+/-0.1	3,706	+/-334	1.60%	+/-0.1	168	+/-59	1.00%	+/-0.4
\$50,000 to \$99,999	655,656	+/-4,965	18.70%	+/-0.1	5,678	+/-424	2.50%	+/-0.2	293	+/-97	1.80%	+/-0.6
\$100,000 to \$149,999	601,445	+/-5,019	17.20%	+/-0.1	11,566	+/-625	5.10%	+/-0.3	584	+/-134	3.50%	+/-0.8
\$150,000 to \$199,999	575,857	+/-4,480	16.50%	+/-0.1	23,260	+/-750	10.20%	+/-0.3	1,743	+/-243	10.40%	+/-1.4
\$200,000 to \$299,999	686,023	+/-5,040	19.60%	+/-0.1	70,737	+/-1,265	31.20%	+/-0.5	7,656	+/-370	45.80%	+/-2.0
\$300,000 to \$499,999	472,570	+/-3,993	13.50%	+/-0.1	77,455	+/-1,378	34.10%	+/-0.5	4,599	+/-335	27.50%	+/-1.8
\$500,000 to \$999,999	159,675	+/-2,134	4.60%	+/-0.1	28,886	+/-791	12.70%	+/-0.3	1,428	+/-190	8.50%	+/-1.1
\$1,000,000 or more	31,375	+/-942	0.90%	+/-0.1	5,692	+/-391	2.50%	+/-0.2	245	+/-89	1.50%	+/-0.5
Median (dollars)	163,200	+/-400	(X)	(X)	297,900	+/-1,747	(X)	(X)	272,000	+/-4,301	(X)	(X)
MORTGAGE STATUS												
Owner-occupied units	3,498,381	+/-14,656	3,498,381	(X)	226,980	+/-1,720	226,980	(X)	16,716	+/-404	16,716	(X)
Housing units with a mortgage	2,206,344	+/-10,965	63.10%	+/-0.1	163,049	+/-1,608	71.80%	+/-0.4	11,738	+/-416	70.20%	+/-2.0

Housing units without a mortgage	1,292,037	+/-6,045	36.90%	+/-0.1	63,931	+/-1,036	28.20%	+/-0.4	4,978	+/-369	29.80%	+/-2.0
SELECTED MONTHLY OWNER COSTS (SMOC)												
Housing units with a mortgage	2,206,344	+/-10,965	2,206,344	(X)	163,049	+/-1,608	163,049	(X)	11,738	+/-416	11,738	(X)
Less than \$300	3,635	+/-327	0.20%	+/-0.1	55	+/-41	0.00%	+/-0.1	10	+/-15	0.10%	+/-0.1
\$300 to \$499	38,663	+/-1,187	1.80%	+/-0.1	539	+/-145	0.30%	+/-0.1	51	+/-40	0.40%	+/-0.3
\$500 to \$699	126,426	+/-1,859	5.70%	+/-0.1	1,909	+/-223	1.20%	+/-0.1	115	+/-62	1.00%	+/-0.5
\$700 to \$999	353,217	+/-4,115	16.00%	+/-0.2	6,438	+/-418	3.90%	+/-0.3	478	+/-114	4.10%	+/-1.0
\$1,000 to \$1,499	663,348	+/-5,115	30.10%	+/-0.2	26,886	+/-893	16.50%	+/-0.5	2,061	+/-277	17.60%	+/-2.2
\$1,500 to \$1,999	457,209	+/-4,073	20.70%	+/-0.2	40,133	+/-1,149	24.60%	+/-0.7	3,474	+/-304	29.60%	+/-2.3
\$2,000 or more	563,846	+/-4,822	25.60%	+/-0.2	87,089	+/-1,553	53.40%	+/-0.8	5,549	+/-303	47.30%	+/-2.4
Median (dollars)	1,435	+/-3	(X)	(X)	2,083	+/-17	(X)	(X)	1,958	+/-34	(X)	(X)
Housing units without a mortgage	1,292,037	+/-6,045	1,292,037	(X)	63,931	+/-1,036	63,931	(X)	4,978	+/-369	4,978	(X)
Less than \$100	7,171	+/-470	0.60%	+/-0.1	549	+/-129	0.90%	+/-0.2	20	+/-22	0.40%	+/-0.4
\$100 to \$199	46,372	+/-1,188	3.60%	+/-0.1	508	+/-128	0.80%	+/-0.2	8	+/-14	0.20%	+/-0.3
\$200 to \$299	148,205	+/-2,470	11.50%	+/-0.2	1,805	+/-252	2.80%	+/-0.4	100	+/-54	2.00%	+/-1.0
\$300 to \$399	245,799	+/-2,588	19.00%	+/-0.2	4,223	+/-330	6.60%	+/-0.5	220	+/-79	4.40%	+/-1.5
\$400 or more	844,490	+/-4,849	65.40%	+/-0.2	56,846	+/-998	88.90%	+/-0.7	4,630	+/-337	93.00%	+/-1.8
Median (dollars)	479	+/-1	(X)	(X)	701	+/-7	(X)	(X)	762	+/-24	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)												
Housing units with a mortgage (excluding units where	2,198,247	+/-11,003	2,198,247	(X)	162,646	+/-1,615	162,646	(X)	11,714	+/-416	11,714	(X)
Less than 20.0 percent	822,852	+/-6,810	37.40%	+/-0.2	57,247	+/-1,171	35.20%	+/-0.7	3,901	+/-322	33.30%	+/-2.4
20.0 to 24.9 percent	374,473	+/-3,714	17.00%	+/-0.1	27,546	+/-1,002	16.90%	+/-0.6	1,890	+/-266	16.10%	+/-2.1
25.0 to 29.9 percent	277,141	+/-2,926	12.60%	+/-0.1	22,176	+/-844	13.60%	+/-0.5	1,659	+/-225	14.20%	+/-1.9
30.0 to 34.9 percent	191,052	+/-2,729	8.70%	+/-0.1	15,268	+/-794	9.40%	+/-0.5	1,415	+/-205	12.10%	+/-1.7
35.0 percent or more	532,729	+/-4,090	24.20%	+/-0.2	40,409	+/-1,022	24.80%	+/-0.6	2,849	+/-264	24.30%	+/-2.2
Not computed	8,097	+/-637	(X)	(X)	403	+/-107	(X)	(X)	24	+/-25	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	1,280,435	+/-5,936	1,280,435	(X)	63,483	+/-1,030	63,483	(X)	4,926	+/-366	4,926	(X)
Less than 10.0 percent	438,323	+/-3,733	34.20%	+/-0.3	21,131	+/-738	33.30%	+/-1.0	1,442	+/-191	29.30%	+/-3.7
10.0 to 14.9 percent	264,691	+/-2,946	20.70%	+/-0.2	12,662	+/-599	19.90%	+/-0.9	976	+/-177	19.80%	+/-3.2
15.0 to 19.9 percent	173,028	+/-2,450	13.50%	+/-0.2	8,135	+/-483	12.80%	+/-0.7	752	+/-157	15.30%	+/-2.9
20.0 to 24.9 percent	111,301	+/-1,801	8.70%	+/-0.1	5,512	+/-393	8.70%	+/-0.6	332	+/-99	6.70%	+/-2.0
25.0 to 29.9 percent	77,173	+/-1,366	6.00%	+/-0.1	3,730	+/-323	5.90%	+/-0.5	320	+/-110	6.50%	+/-2.0
30.0 to 34.9 percent	51,611	+/-1,297	4.00%	+/-0.1	2,572	+/-265	4.10%	+/-0.4	192	+/-71	3.90%	+/-1.4
35.0 percent or more	164,308	+/-2,374	12.80%	+/-0.2	9,741	+/-596	15.30%	+/-0.9	912	+/-153	18.50%	+/-3.0
Not computed	11,602	+/-791	(X)	(X)	448	+/-104	(X)	(X)	52	+/-38	(X)	(X)
GROSS RENT												
Occupied units paying rent	1,362,772	+/-8,047	1,362,772	(X)	77,381	+/-1,524	77,381	(X)	4,250	+/-303	4,250	(X)
Less than \$200	36,330	+/-1,232	2.70%	+/-0.1	830	+/-192	1.10%	+/-0.2	23	+/-27	0.50%	+/-0.6
\$200 to \$299	60,621	+/-1,272	4.40%	+/-0.1	1,252	+/-247	1.60%	+/-0.3	126	+/-84	3.00%	+/-2.0
\$300 to \$499	159,824	+/-2,114	11.70%	+/-0.2	2,300	+/-294	3.00%	+/-0.4	105	+/-67	2.50%	+/-1.6
\$500 to \$749	391,990	+/-3,937	28.80%	+/-0.2	8,997	+/-592	11.60%	+/-0.7	430	+/-113	10.10%	+/-2.6
\$750 to \$999	351,857	+/-3,726	25.80%	+/-0.2	19,583	+/-1,035	25.30%	+/-1.1	1,300	+/-204	30.60%	+/-4.2
\$1,000 to \$1,499	267,896	+/-3,715	19.70%	+/-0.2	29,978	+/-978	38.70%	+/-1.1	1,402	+/-221	33.00%	+/-4.5
\$1,500 or more	94,254	+/-1,776	6.90%	+/-0.1	14,441	+/-659	18.70%	+/-0.8	864	+/-177	20.30%	+/-4.0
Median (dollars)	770	+/-2	(X)	(X)	1,078	+/-11	(X)	(X)	1,040	+/-51	(X)	(X)
No rent paid	91,413	+/-1,894	(X)	(X)	3,237	+/-379	(X)	(X)	321	+/-116	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)												
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1,335,309	+/-7,941	1,335,309	(X)	76,378	+/-1,528	76,378	(X)	4,198	+/-301	4,198	(X)
Less than 15.0 percent	177,048	+/-2,861	13.30%	+/-0.2	10,117	+/-744	13.20%	+/-0.9	333	+/-97	7.90%	+/-2.3
15.0 to 19.9 percent	172,725	+/-2,928	12.90%	+/-0.2	10,693	+/-710	14.00%	+/-0.9	718	+/-173	17.10%	+/-3.9
20.0 to 24.9 percent	171,573	+/-3,050	12.80%	+/-0.2	10,687	+/-770	14.00%	+/-1.0	472	+/-147	11.20%	+/-3.4
25.0 to 29.9 percent	156,861	+/-3,004	11.70%	+/-0.2	8,829	+/-623	11.60%	+/-0.8	467	+/-128	11.10%	+/-2.9

30.0 to 34.9 percent	115,660	+/-2,501	8.70%	+/-0.2	6,572	+/-582	8.60%	+/-0.7	341	+/-120	8.10%	+/-2.8
35.0 percent or more	541,442	+/-5,140	40.50%	+/-0.3	29,480	+/-1,005	38.60%	+/-1.1	1,867	+/-249	44.50%	+/-5.1
Not computed	118,876	+/-2,241	(X)	(X)	4,240	+/-434	(X)	(X)	373	+/-117	(X)	(X)

S0101: AGE AND SEX
2007-2011 American Community Survey 5-Year Estimates

	Pennsylvania						Montgomery County, Pennsylvania						Abington township, Montgomery County, Pennsylvania					
	Total		Male		Female		Total		Male		Female		Total		Male		Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total population	12,660,739	*****	6,167,949	+/-933	6,492,790	+/-933	794,921	*****	385,372	+/-71	409,549	+/-71	55,429	+/-39	26,247	+/-495	29,182	+/-496
AGE																		
Under 5 years	5.70%	+/-0.1	6.00%	+/-0.1	5.50%	+/-0.1	5.90%	+/-0.1	6.20%	+/-0.1	5.60%	+/-0.1	5.40%	+/-0.5	5.00%	+/-0.7	5.80%	+/-0.9
5 to 9 years	6.00%	+/-0.1	6.30%	+/-0.1	5.70%	+/-0.1	6.30%	+/-0.1	6.50%	+/-0.2	6.10%	+/-0.2	6.50%	+/-0.6	7.40%	+/-0.9	5.60%	+/-0.7
10 to 14 years	6.30%	+/-0.1	6.60%	+/-0.1	6.00%	+/-0.1	6.60%	+/-0.1	7.00%	+/-0.2	6.20%	+/-0.2	5.80%	+/-0.6	6.60%	+/-0.9	5.10%	+/-0.7
15 to 19 years	7.20%	+/-0.1	7.60%	+/-0.1	6.90%	+/-0.1	6.60%	+/-0.1	6.90%	+/-0.1	6.20%	+/-0.1	6.00%	+/-0.6	6.60%	+/-1.0	5.50%	+/-0.8
20 to 24 years	6.80%	+/-0.1	7.00%	+/-0.1	6.50%	+/-0.1	5.40%	+/-0.1	5.60%	+/-0.1	5.20%	+/-0.1	5.30%	+/-0.6	5.30%	+/-0.8	5.40%	+/-0.8
25 to 29 years	6.10%	+/-0.1	6.30%	+/-0.1	6.00%	+/-0.1	6.00%	+/-0.1	6.30%	+/-0.1	5.80%	+/-0.1	5.90%	+/-0.6	6.50%	+/-1.0	5.40%	+/-0.8
30 to 34 years	5.70%	+/-0.1	5.80%	+/-0.1	5.60%	+/-0.1	6.00%	+/-0.1	6.10%	+/-0.1	5.80%	+/-0.1	5.30%	+/-0.6	5.20%	+/-0.7	5.40%	+/-0.7
35 to 39 years	6.20%	+/-0.1	6.40%	+/-0.1	6.10%	+/-0.1	6.60%	+/-0.1	6.70%	+/-0.2	6.60%	+/-0.2	5.60%	+/-0.7	5.50%	+/-0.9	5.70%	+/-0.8
40 to 44 years	6.80%	+/-0.1	6.90%	+/-0.1	6.70%	+/-0.1	7.40%	+/-0.2	7.50%	+/-0.2	7.20%	+/-0.2	7.40%	+/-0.7	7.50%	+/-0.9	7.30%	+/-0.9
45 to 49 years	7.60%	+/-0.1	7.70%	+/-0.1	7.50%	+/-0.1	8.10%	+/-0.1	8.10%	+/-0.1	8.10%	+/-0.1	7.50%	+/-0.6	7.40%	+/-0.8	7.50%	+/-0.8
50 to 54 years	7.70%	+/-0.1	7.70%	+/-0.1	7.60%	+/-0.1	7.90%	+/-0.1	7.90%	+/-0.1	7.80%	+/-0.1	8.80%	+/-0.7	8.60%	+/-0.8	9.00%	+/-0.9
55 to 59 years	6.80%	+/-0.1	6.80%	+/-0.1	6.80%	+/-0.1	6.60%	+/-0.1	6.70%	+/-0.2	6.60%	+/-0.1	7.20%	+/-0.7	7.30%	+/-1.0	7.10%	+/-0.8
60 to 64 years	5.70%	+/-0.1	5.60%	+/-0.1	5.80%	+/-0.1	5.60%	+/-0.1	5.50%	+/-0.2	5.80%	+/-0.1	5.90%	+/-0.7	6.10%	+/-1.0	5.70%	+/-0.8
65 to 69 years	4.30%	+/-0.1	4.10%	+/-0.1	4.40%	+/-0.1	4.10%	+/-0.1	4.00%	+/-0.1	4.20%	+/-0.1	4.60%	+/-0.4	4.80%	+/-0.6	4.50%	+/-0.6
70 to 74 years	3.30%	+/-0.1	3.00%	+/-0.1	3.60%	+/-0.1	3.10%	+/-0.1	2.80%	+/-0.1	3.40%	+/-0.1	3.00%	+/-0.5	2.60%	+/-0.5	3.40%	+/-0.7
75 to 79 years	3.00%	+/-0.1	2.50%	+/-0.1	3.30%	+/-0.1	2.90%	+/-0.1	2.50%	+/-0.1	3.30%	+/-0.1	3.40%	+/-0.5	3.40%	+/-0.6	3.50%	+/-0.6
80 to 84 years	2.50%	+/-0.1	1.90%	+/-0.1	3.00%	+/-0.1	2.50%	+/-0.1	2.00%	+/-0.1	2.90%	+/-0.1	2.90%	+/-0.5	1.90%	+/-0.5	3.90%	+/-0.7
85 years and over	2.30%	+/-0.1	1.50%	+/-0.1	3.10%	+/-0.1	2.40%	+/-0.1	1.60%	+/-0.1	3.20%	+/-0.1	3.50%	+/-0.5	2.60%	+/-0.5	4.40%	+/-0.8
SELECTED AGE CATEGORIES																		
5 to 14 years	12.30%	+/-0.1	12.90%	+/-0.1	11.70%	+/-0.1	12.90%	+/-0.1	13.50%	+/-0.1	12.30%	+/-0.1	12.30%	+/-0.7	14.00%	+/-1.0	10.70%	+/-0.9
15 to 17 years	4.10%	+/-0.1	4.40%	+/-0.1	3.90%	+/-0.1	4.20%	+/-0.1	4.50%	+/-0.1	4.00%	+/-0.1	4.20%	+/-0.5	3.90%	+/-0.7	4.50%	+/-0.7
18 to 24 years	9.80%	+/-0.1	10.20%	+/-0.1	9.50%	+/-0.1	7.70%	+/-0.1	8.00%	+/-0.1	7.50%	+/-0.1	7.10%	+/-0.7	7.90%	+/-1.0	6.30%	+/-0.9
15 to 44 years	38.90%	+/-0.1	40.10%	+/-0.1	37.70%	+/-0.1	37.90%	+/-0.1	39.10%	+/-0.1	36.80%	+/-0.1	35.50%	+/-0.9	36.50%	+/-1.4	34.50%	+/-1.1
16 years and over	80.60%	+/-0.1	79.70%	+/-0.1	81.60%	+/-0.1	79.80%	+/-0.1	78.80%	+/-0.1	80.80%	+/-0.1	80.90%	+/-0.6	79.60%	+/-1.2	82.10%	+/-1.1
18 years and over	77.90%	+/-0.1	76.70%	+/-0.1	78.90%	+/-0.1	77.00%	+/-0.1	75.80%	+/-0.1	78.10%	+/-0.1	78.10%	+/-0.6	77.10%	+/-1.1	79.00%	+/-1.2
60 years and over	21.10%	+/-0.1	18.80%	+/-0.1	23.20%	+/-0.1	20.60%	+/-0.1	18.40%	+/-0.2	22.80%	+/-0.1	23.40%	+/-0.9	21.30%	+/-1.2	25.30%	+/-1.3
62 years and over	18.60%	+/-0.1	16.30%	+/-0.1	20.70%	+/-0.1	18.10%	+/-0.1	16.00%	+/-0.2	20.20%	+/-0.1	21.10%	+/-0.8	19.20%	+/-1.1	22.80%	+/-1.2
65 years and over	15.40%	+/-0.1	13.20%	+/-0.1	17.40%	+/-0.1	15.00%	+/-0.1	12.90%	+/-0.1	17.00%	+/-0.1	17.50%	+/-0.7	15.20%	+/-0.9	19.60%	+/-1.0
75 years and over	7.80%	+/-0.1	6.00%	+/-0.1	9.50%	+/-0.1	7.80%	+/-0.1	6.10%	+/-0.1	9.40%	+/-0.1	9.90%	+/-0.7	7.90%	+/-0.8	11.70%	+/-0.9
SUMMARY INDICATORS																		
Median age (years)	39.9	+/-0.2	38.5	+/-0.2	41.4	+/-0.1	40.4	+/-0.1	39.1	+/-0.2	41.8	+/-0.2	42.8	+/-0.7	41.1	+/-0.8	44.1	+/-0.9
Sex ratio (males per 100 females)	95	+/-0.1	(X)	(X)	(X)	(X)	94.1	+/-0.1	(X)	(X)	(X)	(X)	89.9	+/-3.2	(X)	(X)	(X)	(X)
Age dependency ratio	60	+/-0.1	(X)	(X)	(X)	(X)	61.3	+/-0.1	(X)	(X)	(X)	(X)	65	+/-2.1	(X)	(X)	(X)	(X)
Old-age dependency ratio	24.6	+/-0.1	(X)	(X)	(X)	(X)	24.2	+/-0.1	(X)	(X)	(X)	(X)	28.9	+/-1.4	(X)	(X)	(X)	(X)
Child dependency ratio	35.4	+/-0.1	(X)	(X)	(X)	(X)	37.1	+/-0.1	(X)	(X)	(X)	(X)	36.1	+/-1.3	(X)	(X)	(X)	(X)
PERCENT IMPUTED																		
Sex	0.10%	(X)	(X)	(X)	(X)	(X)	0.20%	(X)	(X)	(X)	(X)	(X)	0.20%	(X)	(X)	(X)	(X)	(X)
Age	1.00%	(X)	(X)	(X)	(X)	(X)	0.90%	(X)	(X)	(X)	(X)	(X)	0.50%	(X)	(X)	(X)	(X)	(X)

S1810: DISABILITY CHARACTERISTICS
2007-2011 American Community Survey 5-Year Estimates

	Pennsylvania						Montgomery County, PA						Abington township, Montgomery County, PA					
	Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability		Total		With a disability		Percent with a disability	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	12,502,745	+/-731	1,641,794	+/-12,029	13.10%	+/-0.1	787,244	+/-966	70,566	+/-2,065	9.00%	+/-0.3	54,818	+/-298	6,435	+/-676	11.70%	+/-1.2
Population under 5 years	726,758	+/-650	5,610	+/-726	0.80%	+/-0.1	46,957	+/-75	298	+/-175	0.60%	+/-0.4	2,817	+/-448	0	+/-104	0.00%	+/-1.6
With a hearing difficulty	(X)	(X)	3,584	+/-609	0.50%	+/-0.1	(X)	(X)	274	+/-165	0.60%	+/-0.4	(X)	(X)	0	+/-104	0.00%	+/-1.6
With a vision difficulty	(X)	(X)	3,037	+/-517	0.40%	+/-0.1	(X)	(X)	48	+/-54	0.10%	+/-0.1	(X)	(X)	0	+/-104	0.00%	+/-1.6
Population 5 to 17 years	2,050,321	+/-924	130,907	+/-3,583	6.40%	+/-0.2	135,309	+/-200	5,350	+/-559	4.00%	+/-0.4	9,268	+/-631	581	+/-212	6.30%	+/-2.3
With a hearing difficulty	(X)	(X)	13,401	+/-1,342	0.70%	+/-0.1	(X)	(X)	793	+/-257	0.60%	+/-0.2	(X)	(X)	76	+/-65	0.80%	+/-0.7
With a vision difficulty	(X)	(X)	15,920	+/-1,214	0.80%	+/-0.1	(X)	(X)	481	+/-127	0.40%	+/-0.1	(X)	(X)	34	+/-39	0.40%	+/-0.4
With a cognitive difficulty	(X)	(X)	103,226	+/-3,279	5.00%	+/-0.2	(X)	(X)	3,847	+/-482	2.80%	+/-0.4	(X)	(X)	455	+/-209	4.90%	+/-2.3
With an ambulatory difficulty	(X)	(X)	12,571	+/-1,026	0.60%	+/-0.1	(X)	(X)	469	+/-133	0.30%	+/-0.1	(X)	(X)	31	+/-35	0.30%	+/-0.4
With a self-care difficulty	(X)	(X)	21,312	+/-1,279	1.00%	+/-0.1	(X)	(X)	1,338	+/-290	1.00%	+/-0.2	(X)	(X)	135	+/-84	1.50%	+/-0.9
Population 18 to 64 years	7,842,462	+/-1,395	834,203	+/-8,612	10.60%	+/-0.1	489,488	+/-825	30,454	+/-1,656	6.20%	+/-0.3	33,632	+/-613	2,824	+/-426	8.40%	+/-1.3
With a hearing difficulty	(X)	(X)	161,029	+/-3,572	2.10%	+/-0.1	(X)	(X)	5,982	+/-744	1.20%	+/-0.2	(X)	(X)	549	+/-170	1.60%	+/-0.5
With a vision difficulty	(X)	(X)	124,112	+/-3,563	1.60%	+/-0.1	(X)	(X)	3,839	+/-617	0.80%	+/-0.1	(X)	(X)	438	+/-187	1.30%	+/-0.6
With a cognitive difficulty	(X)	(X)	367,057	+/-5,976	4.70%	+/-0.1	(X)	(X)	13,488	+/-1,165	2.80%	+/-0.2	(X)	(X)	1,037	+/-290	3.10%	+/-0.8
With an ambulatory difficulty	(X)	(X)	410,530	+/-5,948	5.20%	+/-0.1	(X)	(X)	14,499	+/-1,172	3.00%	+/-0.2	(X)	(X)	1,415	+/-333	4.20%	+/-1.0
With a self-care difficulty	(X)	(X)	141,882	+/-4,007	1.80%	+/-0.1	(X)	(X)	5,487	+/-672	1.10%	+/-0.1	(X)	(X)	430	+/-176	1.30%	+/-0.5
With an independent living difficulty	(X)	(X)	297,485	+/-4,478	3.80%	+/-0.1	(X)	(X)	11,231	+/-936	2.30%	+/-0.2	(X)	(X)	923	+/-249	2.70%	+/-0.7
Population 65 years and over	1,883,204	+/-965	671,074	+/-4,958	35.60%	+/-0.3	115,490	+/-621	34,464	+/-1,300	29.80%	+/-1.1	9,101	+/-420	3,030	+/-415	33.30%	+/-3.8
With a hearing difficulty	(X)	(X)	278,998	+/-3,598	14.80%	+/-0.2	(X)	(X)	14,088	+/-824	12.20%	+/-0.7	(X)	(X)	1,308	+/-325	14.40%	+/-3.3
With a vision difficulty	(X)	(X)	117,396	+/-2,660	6.20%	+/-0.1	(X)	(X)	5,731	+/-583	5.00%	+/-0.5	(X)	(X)	569	+/-235	6.30%	+/-2.5
With a cognitive difficulty	(X)	(X)	156,181	+/-3,001	8.30%	+/-0.2	(X)	(X)	8,321	+/-691	7.20%	+/-0.6	(X)	(X)	631	+/-199	6.90%	+/-2.1
With an ambulatory difficulty	(X)	(X)	421,955	+/-3,882	22.40%	+/-0.2	(X)	(X)	20,786	+/-1,071	18.00%	+/-0.9	(X)	(X)	1,880	+/-333	20.70%	+/-3.3
With a self-care difficulty	(X)	(X)	145,934	+/-2,717	7.70%	+/-0.1	(X)	(X)	7,727	+/-740	6.70%	+/-0.6	(X)	(X)	934	+/-254	10.30%	+/-2.6
With an independent living difficulty	(X)	(X)	296,511	+/-3,356	15.70%	+/-0.2	(X)	(X)	16,103	+/-981	13.90%	+/-0.8	(X)	(X)	1,554	+/-322	17.10%	+/-3.2
SEX																		
Male	6,061,006	+/-1,886	769,259	+/-7,489	12.70%	+/-0.1	379,819	+/-807	32,708	+/-1,334	8.60%	+/-0.4	26,255	+/-721	2,966	+/-404	11.30%	+/-1.5
Female	6,441,739	+/-1,845	872,535	+/-7,337	13.50%	+/-0.1	407,425	+/-488	37,858	+/-1,363	9.30%	+/-0.3	28,563	+/-732	3,469	+/-474	12.10%	+/-1.7
RACE AND HISPANIC OR LATINO ORIGIN																		
One Race	12,278,650	+/-6,362	1,612,813	+/-11,945	13.10%	+/-0.1	N	N	N	N	N	N	N	N	N	N	N	N
White alone	10,355,966	+/-6,465	1,348,300	+/-9,639	13.00%	+/-0.1	651,319	+/-1,453	60,654	+/-1,804	9.30%	+/-0.3	43,854	+/-929	5,212	+/-705	11.90%	+/-1.5
Black or African American alone	1,314,562	+/-5,923	204,839	+/-5,173	15.60%	+/-0.4	65,640	+/-958	6,350	+/-811	9.70%	+/-1.3	6,868	+/-677	864	+/-205	12.60%	+/-2.7
American Indian and Alaska Native alone	16,991	+/-1,138	4,694	+/-628	27.60%	+/-3.2	N	N	N	N	N	N	N	N	N	N	N	N
Asian alone	350,421	+/-2,611	20,665	+/-1,308	5.90%	+/-0.4	51,231	+/-768	1,956	+/-363	3.80%	+/-0.7	2,755	+/-536	228	+/-132	8.30%	+/-4.1
Native Hawaiian and Other Pacific Islander	2,489	+/-594	287	+/-137	11.50%	+/-4.7	N	N	N	N	N	N	N	N	N	N	N	N
Some other race alone	238,221	+/-6,561	34,028	+/-2,026	14.30%	+/-0.8	4,508	+/-984	308	+/-170	6.80%	+/-3.4	N	N	N	N	N	N
Two or more races	224,095	+/-6,226	28,981	+/-1,430	12.90%	+/-0.6	13,789	+/-1,394	1,081	+/-325	7.80%	+/-2.2	N	N	N	N	N	N
White alone, not Hispanic or Latino	9,969,980	+/-2,758	1,301,206	+/-9,285	13.10%	+/-0.1	624,833	+/-875	59,529	+/-1,787	9.50%	+/-0.3	42,441	+/-1,132	5,026	+/-728	11.80%	+/-1.6
Hispanic or Latino (of any race)	704,691	+/-990	93,907	+/-2,962	13.30%	+/-0.4	33,675	+/-1,72	1,541	+/-314	4.60%	+/-0.9	2,113	+/-604	244	+/-154	11.50%	+/-5.9
PERCENT IMPUTED																		
Disability status	4.70%	(X)	(X)	(X)	(X)	(X)	3.60%	(X)	(X)	(X)	(X)	(X)	3.60%	(X)	(X)	(X)	(X)	(X)
Hearing difficulty	3.20%	(X)	(X)	(X)	(X)	(X)	2.20%	(X)	(X)	(X)	(X)	(X)	1.90%	(X)	(X)	(X)	(X)	(X)
Vision difficulty	3.50%	(X)	(X)	(X)	(X)	(X)	2.40%	(X)	(X)	(X)	(X)	(X)	2.20%	(X)	(X)	(X)	(X)	(X)
Cognitive difficulty	3.50%	(X)	(X)	(X)	(X)	(X)	2.50%	(X)	(X)	(X)	(X)	(X)	2.30%	(X)	(X)	(X)	(X)	(X)
Ambulatory difficulty	3.50%	(X)	(X)	(X)	(X)	(X)	2.60%	(X)	(X)	(X)	(X)	(X)	2.30%	(X)	(X)	(X)	(X)	(X)
Self-care difficulty	3.50%	(X)	(X)	(X)	(X)	(X)	2.50%	(X)	(X)	(X)	(X)	(X)	2.40%	(X)	(X)	(X)	(X)	(X)
Independent living difficulty	3.50%	(X)	(X)	(X)	(X)	(X)	2.60%	(X)	(X)	(X)	(X)	(X)	2.20%	(X)	(X)	(X)	(X)	(X)



- **Appendix B – Home Mortgage Disclosure Act Data**

HMDA Reports from 2013.

MSA/MD: 37964 - PHILADELPHIA, PA

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ALLIANCE LENDING, LLC
 3RD FED BANK
 ADVISORS MORTGAGE GROUP, LLC.
 AHMC
 ALLY BANK
 AMERICAN ADVISORS GROUP
 AMERICAN FEDERAL MORTGAGE CORP
 AMERICAN INTERBANC MTG LLC
 AMERICASH
 ASSOCIATED MORTGAGE BANKERS, I
 AURORA FINANCIAL GROUP, INC.
 BENCHMARK FEDERAL CREDIT UNION
 BNY MELLON, N.A.
 BRIDGEVIEW BK MORTGAGE CO LLC
 C&F MORTGAGE CORP
 CARRINGTON MORTGAGE SERVICES
 CHERRY CREEK MORTGAGE CO., INC
 CITADEL FEDERAL CREDIT UNION
 CITIZENS BANK OF PENNSYLVANIA
 CMG FINANCIAL, INC
 COLONIAL AMERICAN BANK
 CONTINENTAL BANK
 CORRIDOR MTG CO LLC
 CROSSCOUNTRY MORTGAGE
 DB PRIVATE WEALTH MORTGAGE LTD
 DNB FIRST, NA
 EAGLE NATIONAL BANK
 EMBRACE HOME LOANS, INC.
 Equity Loans LLC
 EXCEL MORTGAGE SERVICING, INC
 FBC MORTGAGE, LLC
 FEDERATED LENDING CORP
 FINANCIAL RESOURCES FEDERAL CU
 FIRST CHOICE LOAN SERVICES INC
 First Financial Services, Inc.
 FIRST HALLMARK MORTGAGE CORP
 FIRST HOPE MORTGAGES, INC
 FIRST PRIORITY BANK
 FIRSTMERIT MORTGAGE CORP
 FOX CHASE BANK
 FRANKLIN AMERICAN MORTGAGE CO
 FULTON BANK, NA
 GENERATION MORTGAGE COMPANY
 GFS CAPITAL
 Greentree Mortgage Co., L.P.
 GUARANTEED HOME MORTGAGE COMPA

21ST MORTGAGE
 AAKO INC D/B/A BOULEVARD MTG
 AFFILIATED MORTGAGE COMPANY
 ALLIANCE BANK
 AMBLER SAVINGS BANK
 AMERICAN BANK
 AMERICAN FINANCIAL RESOURCES,
 AMERICAN INTERNET MORTGAGE INC
 AMERISAVE MORTGAGE CORPORATION
 ATLANTIC HOME LOANS, INC.
 BANK OF AMERICA, N.A.
 BENEFICIAL SAVINGS BANK
 BOEING HELICOPTERS C U
 BUCKS COUNTY BANK
 CALIBER FUNDING LLC
 CASTLE MORTGAGE CORPORATION
 CHRISTENSEN FINANCIAL, INC.
 CITIBANK, N.A.
 CITYWORTH MORTGAGE LLC
 COATESVILLE SAVINGS BANK
 COMTRUST FEDERAL CREDIT UNION
 CONTINENTAL HOME LOANS INC.
 COUNTY SAVINGS BANK
 CROSSLINE CAPITAL INC.
 DIAMOND CREDIT UNION
 DVA FEDERAL CREDIT UNION
 EAGLE ONE FEDERAL CREDIT UNION
 EMIGRANT MORTGAGE COMPANY, INC
 EQUITY RESOURCES INC
 FAIRLESS CREDIT UNION
 FEARON FINANCIAL LLC
 FIDELITY S & LA OF BUCKS CTY
 FIRST AMERICAN MORTGAGE TRUST
 FIRST COMMUNITY MORTGAGE
 FIRST FS&LA OF BUCKS CTY
 FIRST HERITAGE FINANCIAL LLC
 FIRST NATIONAL BANK AND TRUST
 FIRST RESOURCE BANK
 FIRSTRUST
 FRANKLIN FIRST FINANCIAL, LTD.
 FREEDOM CREDIT UNION
 GATEWAY FUNDING DMS, LP
 GENISYS CREDIT UNION
 GMAC MORTGAGE, LLC
 GS COMMERCIAL REAL ESTATE LP
 GUARANTEED RATE INC

360 MORTGAGE GROUP LLC
 ABACUS FEDERAL SAVINGS BANK
 AFFINITY LENDING SOLUTIONS, LL
 ALLIED MORTGAGE GROUP
 AMCAP MORTGAGE LTD
 AMERICAN EQUITY MORTGAGE, INC
 AMERICAN HERITAGE FCU
 AMERICAN NEIGHBORHOOD MORTGAGE
 ASIAN BANK
 ATLANTIC PACIFIC MORTGAGE CORP
 BARRONS MORTGAGE GROUP LTD
 BERKADIA COMMERCIAL MORTG LLC
 BOND STREET MORTGAGE, LLC
 BUCKS FIRST FCU
 CARDINAL FINANCIAL COMPANY
 CENTENNIAL LENDING GROUP, LLC
 CIS FINANCIAL SERVICES INC.
 CITIMORTGAGE, INC
 CLEARPOINT FUNDING, INC.
 COLE TAYLOR BANK
 CONESTOGA BANK
 CONTOUR MORTGAGE CORPORATION
 CRESCENT MORTGAGE COMPANY
 CUSTOMERS BANK
 DISCOVER HOME LOANS, INC.
 E MORTGAGE MANAMGEMENT, LLC
 EAST RIVER BANK
 ENVOY MORTGAGE, LTD.
 EVERENCE FEDERAL CREDIT UNION
 FAIRWAY INDEPENDENT MORT CORP
 FEDCHOICE FEDERAL CREDIT UNION
 FIFTH THIRD MORTGAGE COMPANY
 FIRST ATLANTIC FCU
 FIRST CORNERSTONE BANK
 FIRST GUARANTY MORTGAGE CORP
 FIRST HOME MORTGAGE
 FIRST NIAGARA BANK
 FIRST SAVINGS BANK OF PERKASIE
 FLEETWOOD BANK
 FRANKLIN MINT FEDERAL CREDIT U
 FREEDOM MORTGAGE CORPORATION
 GENERAL ELECTRIC EMP FED CREDI
 GEORGE MASON MORTGAGE LLC
 GOLD STAR MORTGAGE FINANCIAL
 GSF MORTGAGE CORPORATION
 GUIDANCE RESIDENTIAL, LLC

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INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

Hamilton National Mortgage Com	HARLEYSVILLE SAVINGS BANK	Hatboro Federal Savings
HOME FINANCE OF AMERICA	HOMEAMERICAN MORTGAGE CORPORAT	HOMEBRIDGE FINANCIAL SERVICES,
HOMEOWNERS MORTGAGE OF AMERICA	HOMEPromise CORPORATION	HOMEWARD RESIDENTIAL INC
HSBC BANK USA, NA	HUNTINGDON VALLEY BANK	HYPERION BANK
IFREEDOM DIRECT CORPORATION	INTEGRITY FIRST FINANCIAL GROU	INVESTORS BANK
IRON WORKERS BANK	ISB HOME MORTGAGE LLC	JAMES B. NUTTER & CO.
K. HOVNANIAN AMERICAN MORTGAGE	KEYSTONE FCU	KWIK MORTGAGE CORPORATION
LEADERONE FINANCIAL CORP ISAOA	LENDMARK FINANCIAL SERVICES	LENOX FINANCIAL MORTGAGE CORP
LIBERTY HOME EQUITY SOLUTIONS,	LINCOLN MORTGAGE COMPANY	LOANDEPOT.COM, LLC
LUXURY MORTGAGE CORP	M&T BANK	M&T REAL ESTATE TRUST
MALVERN FEDERAL SAVINGS BANK	MAVERICK FUNDING CORP	MB FINANCIAL BANK NA
MCS MORTGAGE BANKERS, INC	MEADOWBROOK FINANCIAL MORTGAGE	MEDIA MEMBERS FCU
MEMBER ADVANTAGE MORTGAGE LLC	MEMBER FIRST MORTGAGE, LLC	MERCK SHARP & DOHME FCU
MERIDIAN BANK	MERIDIAN RESIDENTIAL CAPITAL	MERRIMACK MORTGAGE COMPANY INC
MICHIGAN MUTUAL, INC.	MID-ISLAND MORTGAGE CORP.	MIDATLANTIC FARM CREDIT
MIDCOAST COMMUNITY BANK	MIDWEST LOAN SERVICES INC	MILEND, INC.
MILESTONE BANK	MILITARY FAMILY HOME LOANS, LL	MILLENIUM HOME MORTGAGE, LLC
Monument Bank	MORTGAGE AMERICA, INC.	MORTGAGE CAPITAL ASSOCIATES
MORTGAGE LENDERS OF AMERICA	MORTGAGE MASTER	MORTGAGE NETWORK
MORTGAGE RESEARCH CENTER	MORTGAGE SERVICES III, L.L.C.	MOVEMENT MORTGAGE, LLC
NATIONAL PENN BANK	NATIONS LENDING CORPORATION	NATIONSTAR MORTGAGE LLC
NATIONWIDE ADVANTAGE MORTGAGE	NATIONWIDE EQUITIES CORP.	NBA CREDIT UNION
NETWORK CAPITAL FUNDING CORP	NETWORK FUNDING LP	NEW AMERICA FINANCIAL CORP
NEW DAY FINANCIAL, LLC	NEW PENN FINANCIAL, LLC	NFCU
NFM, INC.	NJ LENDERS CORP	NOAH BANK
NORRISTOWN BELL CREDIT UNION	NORTHERN STATES FUNDING GROUP	NORWICH COMMERCIAL GROUP INC
NVR MORTGAGE FINANCE INC	NYCB MORTGAGE COMPANY LLC	OAK MORTGAGE COMPANY , LLC
OCEANFIRST BANK	OCEANSIDE MORTGAGE COMPANY	OCWEN LOAN SERVICING LLC
OMEGA FINANCIAL SERVICES, INC.	ONE REVERSE MORTGAGE, LLC	ONLINE MORTGAGE GROUP LLC
ORITANI FINANCE COMPANY	PACIFIC UNION FINANCIAL, LLC	PARKEBANK
PENN LIBERTY BANK	PENNYMAC LOAN SERVICES LLC	PEOPLES HOME EQUITY, INC
PHH HOME LOANS	PHH MORTGAGE CORPORATION	PHILADELPHIA FEDERAL CREDIT UN
PHILADELPHIA MORTGAGE ADVISORS	PHOENIXVILLE FEDERAL BANK & TR	PIKE CREEK MORTGAGE SERVICES
PINGORA LOAN SERVICING, LLC	PLATINUM HOME MORTGAGE CORP	PLAZA HOME MORTGAGE, INC.
PMAC LENDING SERVICES, INC.	PNC BANK N.A.	POLI MORTGAGE GROUP INC
POLICE AND FIRE FEDERAL CU	POLONIA BANK	PORT RICHMOND SAVINGS
PREMIA MORTGAGE, LLC	PREMIER HOME MORTGAGE INC	PRESIDENTIAL BANK, F.S.B.
PRIMARY RESIDENTIAL MORTGAGE	PRIMELENDING	PROSPECT MORTGAGE LLC
PROSPERITY MORTGAGE COMPANY	PROVIDENT FUNDING ASSOCIATES	PRUDENTIAL SAVINGS BANK
PULTE MORTGAGE LLC	QNB BANK	QUAINT OAK BANK
QUAINT OAK MORTGAGE, LLC	QUICKEN LOANS	RELIANCE FIRST CAPITAL LLC
REPUBLIC BANK	RESIDENTIAL FINANCE CORPORATIO	RESIDENTIAL HOME FUNDING CORP.
RESIDENTIAL HOME MORTGAGE CORP	REVERSE MORTGAGE SOLUTIONS, IN	ROUNDPOINT MORTGAGE COMPANY
ROYAL BANK AMERICA	ROYAL UNITED MORTGAGE LLC	SANTANDER BANK N.A.
SB1 FEDERAL CREDIT UNION	SECURITY ONE LENDING	SEMPER HOME LOANS, INC
SERVICE FINANCE COMPANY, LLC	SHARON SAVINGS BANK	SHARONVIEW FEDERAL CREDIT UNIO

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INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

SHELTER MORTGAGE COMPANY, LLC	SIERRA PACIFIC MORTGAGE	SIRVA MORTGAGE, INC.
STEARNS LENDING	STONEBRIDGE BANK	STONEGATE MORTGAGE CORPORATION
SUMMIT MORTGAGE CORPORATION	SUN EAST FEDERAL CREDIT	SUN FEDERAL CREDIT UNION
SUN NATIONAL BANK	SUN WEST MORTGAGE COMPANY, INC	SUNTRUST MORTGAGE, INC
SUPERIOR CREDIT UNION	SUSQUEHANNA BANK	TAMMAC HOLDINGS CORPORATION
TBI Mortgage Company	TD BANK N.A.	TEAM CAPITAL BANK
THE BANCORP BANK	THE BANK OF PRINCETON	THE BRYN MAWR TRUST COMPANY
THE HAVERFORD TRUST COMPANY	THE NATIONAL BANK OF MALVERN	THE VICTORY BANK
TIDEWATER MORTGAGE SERVICES	TOTAL MORTGAGE SERVICE, LLC	TRI COUNTY AREA FCU
TRIDENT MORTGAGE COMPANY LP	TRUHOME SOLUTIONS, LLC	TRUMARK FINANCIAL CU
UKRAINIAN SELFRELANCE FCU	UNIFIRST MORTGAGE CORPORATION	UNION HOME MORTGAGE CORP.
UNITED BANK OF PHILADELPHIA	UNITED MORTGAGE CORP	UNITED NORTHERN MORTGAGE BANKE
UNITED SAVINGS BANK	United Security Financial	UNITED SHORE FINANCIAL SERVICE
UNITED SOUTHWEST MTG CORP INC	UNIVERSAL MORTGAGE & FINANCE	UNIVERSITY ISLAMIC FINANCIAL
UNIVEST BANK AND TRUST CO.	UPPER DARBY BELLTELCO	URBAN FINANCIAL OF AMERICA, LL
US MORTGAGE CORPORATIOIN	VALLEY GREEN BANK	VANDERBILT MORTGAGE
VANGUARD FUNDING LLC	VILLAGE CAPITAL & INVESTMENT	VIRIVA COMMUNITY CREDIT UNION
VIST BANK	WASHINGTON SAVINGS BANK	WATERMARK CAPITAL, INC.
WATERSTONE MORTGAGE CORP	WEICHERT FINANCIAL SERVICES	WELLS FARGO BANK, NA
WESTSTAR MORTGAGE, INC	WILLIAM PENN BANK	WOODFOREST NATIONAL BANK
WOORI AMERICA BANK	WSFS BANK	WYNDHAM CAPITAL MORTGAGE

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INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST 2ND MORTGAGE CO. OF NJ INC	1ST ADVANTAGE MORTGAGE	1ST COLONIAL COMMUNITY BANK
1ST CONSTITUTION BANK	1ST MARINER BANK	1ST PREFERENCE MORTGAGE
1ST SUMMIT BANK	ABCO FCU	ACCESS NATIONAL BANK
ADMIRALS BANK	ADP FCU	ADVANCIAL FEDERAL CREDIT UNION
AFFILIATED BANK	AFFINITY FEDERAL CREDIT UNION	AGCHOICE FARM CREDIT, ACA
AIR FORCE FEDERAL CREDIT UNION	ALERUS FINANCIAL, N.A.	ALLEGACY FEDERAL CREDIT UNION
ALLEGENT CFCU	ALLENTOWN FEDERAL CREDIT UNION	ALLIANT CREDIT UNION
ALTOONA FIRST SAVINGS BANK	ALTRA FEDERAL CREDIT UNION	AMERICAN AIRLINES FCU
AMERICAN B & T C N.A.	AMERICAN BANK	AMERICAN BANK OF MISSOURI
AMERICAN FINANCIAL MORTGAGE CO	AMERICAN FIRST C.U.	AMERIHOM MORTGAGE CORPORATION
AMERISERV FINANCIAL BANK	ANDREWS FEDERAL CREDIT UNION	APCI FEDERAL CREDIT UNION
ARK-LA-TEX FINANCIAL SERVICES	ARMED FORCES BANK, NA	ARTISANS' BANK
ASHLAND CREDIT UNION	ASTORIA FEDERAL SAVINGS & LOAN	ATLANTIC FINANCIAL, INC.
ATLAS BANK	AUDUBON SAVINGS BANK	BALLSTON SPA NATIONAL BANK
BALLY SAVINGS BANK	BANC OF CALIFORNIA, NA	BANCO POPULAR NORTH AMERICA
BANK FUND STAFF FCU	BANK OF BLUE VALLEY	BANK OF CAMDEN
BANK OF ENGLAND	BANK OF MANHATTAN	BANK OF NEBRASKA
BANK OF NORTH CAROLINA	BANK OF THE OZARKS	Bank of Whittier, N.A.
BANKUNITED	BARRINGTON BANK & TRUST CO.NA	BAXTER CREDIT UNION
BAY BANK, FSB	BCB COMMUNITY BANK	BEECH STREET CAPITAL LLC
BELLCO FEDERAL CREDIT UNION	BERKSHIRE BANK	BETHPAGE FEDERAL CREDIT UNION
BM S FEDERAL CREDIT UNION	BMO HARRIS BANK N.A.	BNC NATIONAL BANK
BOEING EMPLOYEES CREDIT UNION	BOFI FEDERAL BANK	BOKF NA
BRANCH BANKING AND TRUST CO	BROKER SOLUTIONS, INC.	CAPE BANK
CAPITAL BANK OF NEW JERSEY	CAPITAL BANK, NA	CAPITAL ONE NA
CAPITOL FEDERAL SAVINGS BANK	CAROLINA BANK	CARROLL COMMUNITY BANK
CARVER FEDERAL SAVINGS BANK	CBC NATIONAL BANK	CELTIC BANK CORPORATION
CENTERLINE MORTGAGE CAPITAL IN	CENTERLINE MORTGAGE PARTNERS I	CENTIER BANK
CENTRA CREDIT UNION	CERTUSBANK, N.A.	CFG COMMUNITY BANK
CHARLES SCHWAB BANK	CHARTWAY FEDERAL CREDIT UNION	CHEMUNG CANAL TRUST COMPANY
CHEVRON FEDERAL CREDIT UNION	CHICAGO MORTGAGE SOLUTIONS	CHOICE ONE COMMUNITY FCU
CITY NATIONAL BANK	CLEARVIEW FEDERAL CREDIT UNION	CNB BANK
COLONIAL SAVINGS, F.A.	COLORADO FEDERAL SAVINGS BANK	COLUMBIA BANK
COMMERCE BANK	COMMUNITY BANK	COMMUNITY POWERED FCU
COMMUNITYONE BANK, N.A.	COMPASS BANK	CONGRESSIONAL BANK
CONGRESSIONAL FEDERAL CREDIT U	CONSOLIDATED FEDERAL CU	CORNERSTONE FEDERAL CREDIT UNI
CORNING FEDERAL CREDIT UNION	CORPORATE AMERICA FAMILY CU	CORRIDOR MORTGAGE GROUP, INC.
CORTLAND SAVINGS & BANKING CO	CREDIT UNION OF NEW JERSEY	CUC MORTGAGE CORPORATION
DE CAPITAL MORTGAGE, LLC	Delaware State Police Federal	DEPARTMENT OF COMMERCE FCU
DEPARTMENT OF THE INTERIOR FCU	DEVON BANK	DEXSTA FEDERAL CREDIT UNION
DIGITAL FEDERAL CREDIT UNION	DISCOVERY FEDERAL CREDIT UNION	DOLLAR BANK, FSB
DOVER FEDERAL CREDIT UNION	DUBUQUE BANK & TRUST CO.	DUPACO COMMUNITY CREDIT UNION
EAGLEBANK	EASTMAN CREDIT UNION	EMBASSY BANK FOR THE LEHIGH VA
EMERY FEDERAL CREDIT UNION	ENT FEDERAL CREDIT UNION	EQUITY NOW INC.
ERIE FEDERAL CREDIT UNION	ESSA BANK & TRUST	EVERBANK
EVOLVE BANK & TRUST	FAIRFIELD COUNTY BANK	FARMERS BANK AND TRUST

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FARMERS INSURANCE GROUP FCU	FEDEX EMPLOYEES CREDIT ASSOC.	FIDELITY BANK
FIFTH THIRD BANK	FIRST AMERICAN BANK	FIRST BANK
FIRST BANK	FIRST CENTURY BANK, N.A.	FIRST CHOICE BANK
FIRST COMMERCIAL BANK	FIRST FEDERAL BANK	FIRST FEDERAL BANK OF FLORIDA
FIRST FEDERAL BANK, FSB	FIRST FEDERAL SVG BANK BOSTON	FIRST GUARANTY BANK
FIRST INTERNET BANK OF INDIANA	FIRST MIDWEST BANK	FIRST NATIONAL BANK OF AMERICA
FIRST NATIONAL BANK OF LAYTON	FIRST NATIONAL BANK OF PA	FIRST NATIONAL BANK OF STLOUIS
FIRST NORTHERN BANK AND TRUST	FIRST OPTION MORTGAGE, LLC	FIRST PERSONAL BANK
FIRST PLACE BANK	FIRST REPUBLIC BANK	FIRST SECURITY BANK OF KY
FIRST STATE BANK OF ST CHARLES	FIRST TECHNOLOGY FED CU	FIRST TENNESSEE BANK NA
FirstKey Mortgage, LLC	FIRSTMERIT BANK NA	FLAGSTAR BANK
FLORIDA COMMUNITY BANK, N.A.	FNCB	FULTON BANK OF NEW JERSEY
GARDEN SAVINGS FCU	GATEWAY BANK F.S.B	GCF BANK
GENERAL MILLS FCU	GENERATIONS BANK	GEORGIA BANKING COMPANY
GFI MORTGAGE BANKERS, INC.	GLADEWATER NATIONAL BANK	GLENDENNING MORTGAGE CORPRORAT
GOLDMAN SACHS BANK USA	GOLDWATER BANK	GRAND BANK N.A.
GRANDBRIDGE REAL EST CAPITAL	GREAT LAKES CREDIT UNION	GREATER METRO FCU
GREENWAY MORTGAGE FUNDING CORP	GSB MORTGAGE, INC	GUARANTY BANK
GUARDHILL FINANCIAL CORP.	GULF COAST BANK AND TRUST	Hanscom Federal Credit Union
HARTFORD FUNDING, LTD.	HEALTHCARE EMPLOYEES FCU	HOBOKEN SCHOOL EMPLOYEES FCU
HOME LOAN INVESTMENT BANK	HOMEOWNERS MORTGAGE ENT., INC	HOMESTEAD FUNDING CORP.
HOPEWELL VALLEY COMMUNITY BANK	HUDSON CITY SAVINGS BANK	HUDSON VALLEY BANK, N.A.
IDB-IIC FEDERAL CREDIT UNION	INDUSTRIAL BANK	INLAND HOME MORTGAGE COMPANY
INTEGRITY BANK	INTEGRITY HOME MORTGAGE CORP	JPMORGAN CHASE BANK, NA
JUSTICE FEDERAL CREDIT UNION	KANSAS STATE BANK OF MANHATTAN	KEYBANK NATIONAL ASSOCIATION
KINECTA FEDERAL CREDIT UNION	KISH BANK	LAFAYETTE AMBASSADOR BANK
LAKE FOREST BANK & TRUST CO	LAKE MICHIGAN CREDIT UNION	LANCO FEDERAL CREDIT UNION
LAND/HOME FINANCIAL SERVICES	LANDMARK COMMUNITY BANK	LEGENCE BANK
LEHIGH VALLEY EDUCATORS CU	LEVEL ONE BANK	LIBERTY BANK
LIBERTY BELL BANK	LIBERTY SAVINGS BANK, FSB	LOUVIERS FEDERAL CREDIT UNION
MAGNOLIA BANK	MAIN STREET BANK	MARRIOTT EMPLOYEES' FCU
MARS NATIONAL BANK	MASSMUTUAL FEDERAL CREDIT UNIO	MCGRRAW-HILL FCU
MCKENZIE BANKING COMPANY	MECU	MEMBERS 1ST FCU
MEMBERS MORTGAGE COMPANY, INC.	MERCANTILE BANK OF MICHIGAN	MERCHANTS BANK OF BANGOR
MERCK EMPLOYEES FEDERAL CU	METABANK	METRO BANK
MID AMERICA MORTGAGE, INC.	MID PENN BANK	MID-HUDSON VALLEY FEDERAL C.U.
MIDFIRST BANK	MIDWEST BANK OF WESTERN IL	MILLENNIUM FINANCIAL GROUP, IN
MIT FEDERAL CREDIT UNION	MMS MORTGAGE SERVICES, LTD	MONARCH BANK
MONROE SAVINGS BANK, SLA	MORGAN STANLEY PRIVATE BANK NA	MORTGAGE UNLIMITED LLC
MORTGAGE WORLD BANKERS, INC	MOTION FEDERAL CREDIT UNION	MUNICIPAL EMPLOYEES CREDIT UNI
MUTUAL OF OMAHA BANK	MYCUMORTGAGE, LLC	NAPUS Federal Credit Union
NASA FEDERAL CREDIT UNION	NATIONAL BANK OF KANSAS CITY	NATIONAL INSTITUTES OF HEALTH
NATIONWIDE BANK	NBRIS FINANCIAL BANK	NCB, FSB
NEW CUMBERLAND FEDERAL CREDIT	NEW JERSEY COMMUNITY BANK	NEW YORK COMMUNITY BANK
NEWFIELD NATIONAL BANK	NEXTIER BANK N.A.	NJM BANK
NORTH AMERICAN SAVINGS BANK	NORTH MIDDLESEX SAVINGS BANK	NORTHFIELD BANK

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INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

NORTHPOINTE BANK
 NORWAY SAVINGS BANK
 OAKSTAR BANK
 ORRSTOWN BANK
 PARAMOUNT RESIDENTIAL MORTGAGE
 PATRIOT COMMUNITY BANK
 PEOPLE'S UNITED BANK
 PICATINNY FEDERAL CREDIT UNION
 POINT BREEZE CREDIT UNION
 PRINCETON FEDERAL CREDIT UNION
 PROPONENT FEDERAL CREDIT UNION
 PURDUE FEDERAL CREDIT UNION
 RBC BANK (GEORGIA), N.A.
 REGENT BANK
 ROEBLING BK
 S&T BANK
 SAN ANTONIO FEDERAL CREDIT UNI
 SERVICE 1ST FCU
 SIGNATURE BANK, N.A.
 SOUTH CENTRAL BANK
 SOUTHERN TRUST MORTGAGE LLC
 STANDARD BANK AND TRUST CO.
 STATE EMP CREDIT UNION OF MD
 STERLING NATIONAL BANK
 SULLIVAN FINANCIAL SERVICES
 SUSSEX BANK
 TEACHERS FEDERAL CREDIT UNION
 Texas Tech Federal Credit Unio
 THE EPHRATA NATIONAL BANK
 THE FIRST NATIONAL BANK OF WYO
 THE LYONS NATIONAL BANK
 THE NEFFS NATIONAL BANK
 THE PROVIDENT BANK
 TIAA-CREF TRUST COMPANY, FSB
 TOWER FEDERAL CREDIT UNION
 TOYOTA FINANCIAL SAVINGS BANK
 TRICO FCU
 UBS AG, TAMPA BRANCH
 UMASSFIVE COLLEGE FCU
 UNION MORTGAGE GROUP
 UNITED NATIONS FEDERAL CU
 USAA FEDERAL SAVINGS BANK
 VAN DYK MORTGAGE CORPORATION
 VIRGINIA CREDIT UNION, INC
 WALKER & DUNLOP, LLC
 WEBSTER BANK, N.A.

NORTHWEST FEDERAL CREDIT UNION
 NOVARTIS FCU
 OLD LINE BANK
 PA CENTRAL FCU
 PARDA FEDERAL CREDIT UNION
 PEAPACK-GLADSTONE BANK
 PEOPLES BANK
 PINNACLE FCU
 Polish and Slavic Federal Cred
 PRINSBANK
 PROVIDENT BANK
 QUORUM FEDERAL CREDIT UNION
 RBS CITIZENS, N.A.
 RELIANCE SAVINGS BANK
 ROMA BANK
 SAGE BANK
 SCBT
 SEVERN SAVINGS BANK FSB
 SILICON VALLEY BANK
 SOUTH JERSEY FCU
 SOUTHWEST STAGE FUNDING LLC
 STAR ONE CREDIT UNION
 STATE FARM BANK
 STIFEL BANK & TRUST
 SUNFLOWER BANK, N.A.
 SUTHERLAND MORTGAGE SERVICES
 TELCOE FEDERAL CREDIT UNION
 THE ARLINGTON BANK
 THE FEDERAL SAVINGS BANK
 THE HONESDALE NATIONAL BANK
 THE MONEY SOURCE INC
 THE NORTHERN TRUST CO.
 THIRD FEDERAL SAVINGS AND LOAN
 TOBYHANNA FCU
 TOWN CENTER BANK
 TRANSPORTATION FCU
 TRISTATE CAPITAL BANK
 UBS BANK, USA
 UNION CENTER NATIONAL BANK
 UNITED BANK & TRUST
 UNITY BANK
 USALLIANCE FCU - MTG OFFICE
 VICTORIAN FINANCE, LLC
 VIRGINIA HERITAGE BANK
 WASHINGTON TRUST BANK
 WEI MORTGAGE CORPORATION

NORTHWEST SAVINGS BANK
 NTFN, INC.
 ONEWEST BANK, FSB
 PA STATE EMPLOYEES C U
 PATELCO CREDIT UNION
 PENTAGON FEDERAL CREDIT UNION
 PEOPLESBANK A CODORUS VALLEY
 PLAINSCAPITAL BANK
 PPL GOLD CREDIT UNION
 PROFICIO BANK
 PULASKI BANK
 RAYMOND JAMES BANK, NA
 RED MORTGAGE CAPITAL, LLC
 RIVERFRONT FEDERAL CREDIT UNIO
 ROMASIA BANK
 SAIL MORTGAGE CORP
 SCOTTRADE BANK
 SIGNATURE BANK
 SILVERGATE BANK
 SOUTHCREST BANK
 Spencer Savings Bank SLA
 STATE DEPARTMENT FCU
 STELLARONE BANK
 SUFFOLK FEDERAL CREDIT UNION
 SUNTRUST BANK, INC
 TALMER BANK AND TRUST
 TERRACE MORTGAGE COMPANY
 THE COLUMBIA BANK
 THE FIDELITY DEPOSIT & DISCOUN
 THE HUNTINGTON NATIONAL BANK
 THE MUNCY BANK & TRUST COMPANY
 THE PRIVATEBANK AND TRUST CO.
 THRIVENT FEDERAL CREDIT UNION
 Top Flite Financial Inc
 TOWNEBANK
 TREASURY DEPARTMENT FCU
 U.S. POSTAL SERVICE FCU
 UKRAINIAN NATIONAL FCU
 UNION COMMUNITY BANK
 UNITED BANK INC
 US BANK, N.A.
 VALLEY NATIONAL BANK
 VIRGINIA COMMERCE BANK INC
 VISIONS FEDERAL CREDIT UNION
 WAYNE BANK
 WEST GATE BANK

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INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

WEST TOWN SAVINGS BANK
WINGS FINANCIAL CREDIT UNION

WESTERN FEDERAL CREDIT UNION
WOLVERINE BANK FSB

WESTFIELD BANK FSB
XCEED FINANCIAL FEDERAL CREDIT

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's										
PA/BUCKS COUNTY/1001.02													17	75
LOANS ORIGINATED	2	486	6	1232	17	3151	3	73	1	73728	2	385		
APPS APPROVED, NOT ACCEPTED					3	432								
APPS DENIED	2	474	2	540	9	1614	2	65			1	183		
APPS WITHDRAWN	1	425			5	683	1	40						
FILES CLOSED FOR INCOMPLETENESS					3	674								
PA/BUCKS COUNTY/1001.03													21	72
LOANS ORIGINATED	7	1232	10	1450	29	3869	4	174			6	895		
APPS APPROVED, NOT ACCEPTED	1	137			2	213					1	74		
APPS DENIED	1	174	2	222	16	2487	9	243						
APPS WITHDRAWN	1	159			4	713								
FILES CLOSED FOR INCOMPLETENESS					3	310								
PA/BUCKS COUNTY/1001.04													48	96
LOANS ORIGINATED	3	791	10	2332	26	4206	5	334			2	460		
APPS APPROVED, NOT ACCEPTED					3	656								
APPS DENIED	1	224	2	552	14	2594	1	15						
APPS WITHDRAWN			1	62	2	377								
FILES CLOSED FOR INCOMPLETENESS					7	1362								
PA/BUCKS COUNTY/1001.05													9	99
LOANS ORIGINATED	12	2336	11	1827	67	11306	11	556			4	548		
APPS APPROVED, NOT ACCEPTED					5	955								
APPS DENIED	1	163	2	442	20	3991	11	735	1	253	1	75		
APPS WITHDRAWN	2	356	4	797	12	1917	2	104						
FILES CLOSED FOR INCOMPLETENESS					11	1940					1	119		
PA/BUCKS COUNTY/1002.01													27	85
LOANS ORIGINATED	11	2019	34	5482	79	12962	6	260			6	796	10	628
APPS APPROVED, NOT ACCEPTED			6	612	8	1455							4	328
APPS DENIED	3	528	10	1335	38	6003	5	345					7	379
APPS WITHDRAWN	1	383	3	420	19	3004	1	217						
FILES CLOSED FOR INCOMPLETENESS	1	157	1	55	11	1956								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1002.06														27	106				
LOANS ORIGINATED	5	817	17	3666	81	15658	9	613			7	1453							
APPS APPROVED, NOT ACCEPTED					13	3027													
APPS DENIED	2	279	4	1210	37	7687	8	372	1	33500	3	499	1	164					
APPS WITHDRAWN	2	258	1	200	21	4663	1	128											
FILES CLOSED FOR INCOMPLETENESS			2	466	7	1679	1	215											
PA/BUCKS COUNTY/1002.07														27	67				
LOANS ORIGINATED	8	1828	17	3210	65	11148	4	436	1	14400									
APPS APPROVED, NOT ACCEPTED			1	262	7	1393	4	213											
APPS DENIED	2	412	4	883	24	4677	3	55											
APPS WITHDRAWN	1	172			12	2087													
FILES CLOSED FOR INCOMPLETENESS					10	2028													
PA/BUCKS COUNTY/1002.08														45	67				
LOANS ORIGINATED	16	3481	18	2869	43	6601	6	329	2	11130	3	573							
APPS APPROVED, NOT ACCEPTED	2	393	2	175	8	1044					1	178	1	39					
APPS DENIED	3	558	6	823	23	3775	9	594					1	38					
APPS WITHDRAWN	2	316	3	353	7	1514													
FILES CLOSED FOR INCOMPLETENESS	1	177	2	328	6	747	1	30											
PA/BUCKS COUNTY/1002.09														43	102				
LOANS ORIGINATED	11	2482	27	5955	105	21046	11	224			6	1110							
APPS APPROVED, NOT ACCEPTED	1	201	2	461	16	3484													
APPS DENIED	5	1398	5	1534	69	15171	14	621			4	265	1	10					
APPS WITHDRAWN	4	886	7	2669	31	6343	2	135			2	784							
FILES CLOSED FOR INCOMPLETENESS	1	293			16	3084	1	221			3	532							
PA/BUCKS COUNTY/1002.10														19	104				
LOANS ORIGINATED	14	3015	41	7299	142	23254	12	509			5	788	4	185					
APPS APPROVED, NOT ACCEPTED	1	290	4	162	18	3914	1	9					4	162					
APPS DENIED	2	338	9	1541	55	9997	10	255			4	1081	6	984					
APPS WITHDRAWN	2	390	2	356	15	2797	1	243											
FILES CLOSED FOR INCOMPLETENESS			2	424	16	2825					1	123							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1002.11														14	116					
LOANS ORIGINATED	18	3803	39	7789	113	17764	5	191			5	883								
APPS APPROVED, NOT ACCEPTED			4	535	12	2055					1	145								
APPS DENIED	3	585	1	160	40	6661	14	509			1	128	1	3						
APPS WITHDRAWN			6	1137	9	1666					2	274								
FILES CLOSED FOR INCOMPLETENESS			1	72	4	525					1	72								
PA/BUCKS COUNTY/1002.12														13	121					
LOANS ORIGINATED	15	3464	19	3517	86	15848	13	666			1	105	2	51						
APPS APPROVED, NOT ACCEPTED			1	70	15	2744														
APPS DENIED	1	245	2	466	36	7128	9	252			1	10								
APPS WITHDRAWN	2	546	4	704	21	3951					1	124								
FILES CLOSED FOR INCOMPLETENESS			2	434	14	2488	2	380												
PA/BUCKS COUNTY/1003.02														11	93					
LOANS ORIGINATED	22	3458	19	2303	84	10660	5	77			12	1534								
APPS APPROVED, NOT ACCEPTED	2	343	1	92	7	743														
APPS DENIED	4	522	4	376	35	4610	11	500			1	75								
APPS WITHDRAWN			2	303	10	1137					1	103								
FILES CLOSED FOR INCOMPLETENESS			1	170	13	1728	3	34			1	158								
PA/BUCKS COUNTY/1003.03														49	71					
LOANS ORIGINATED	20	3084	14	1753	61	8090	6	324			4	530								
APPS APPROVED, NOT ACCEPTED	4	629			4	619	2	51												
APPS DENIED	6	905	2	320	35	4945	9	97			2	8	1	5						
APPS WITHDRAWN	1	169	1	225	11	1462	2	111												
FILES CLOSED FOR INCOMPLETENESS					2	383														
PA/BUCKS COUNTY/1003.04														36	70					
LOANS ORIGINATED	13	2223	3	434	20	3099	2	333			1	128								
APPS APPROVED, NOT ACCEPTED			1	113	2	121	1	20												
APPS DENIED	2	309	3	501	12	1650	2	132			1	100								
APPS WITHDRAWN					2	213														
FILES CLOSED FOR INCOMPLETENESS					3	577	1	140												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1003.06														39	73					
LOANS ORIGINATED	10	1390	9	1298	40	6055	4	136			4	462								
APPS APPROVED, NOT ACCEPTED					9	1789					1	40								
APPS DENIED	5	691	1	175	20	3026	6	349			3	303								
APPS WITHDRAWN	1	226	1	134	10	1516					1	37								
FILES CLOSED FOR INCOMPLETENESS			1	157	10	1685					1	70								
PA/BUCKS COUNTY/1003.07														23	79					
LOANS ORIGINATED	12	1836	9	1141	71	10323	7	213			6	1421								
APPS APPROVED, NOT ACCEPTED	2	272	1	98	9	1301														
APPS DENIED	3	345	2	257	43	5726	9	336			1	3								
APPS WITHDRAWN	5	789	2	335	18	2841	2	11			1	177								
FILES CLOSED FOR INCOMPLETENESS	1	120	2	339	10	1466	1	30			1	76								
PA/BUCKS COUNTY/1004.01														21	79					
LOANS ORIGINATED	43	7494	32	4315	109	15276	8	328			20	2483								
APPS APPROVED, NOT ACCEPTED					20	3089					1	225								
APPS DENIED	8	1555	2	239	46	6209	26	1300			4	498								
APPS WITHDRAWN	4	617	3	453	25	4114					1	135								
FILES CLOSED FOR INCOMPLETENESS	1	224	2	311	19	3001	2	123			1	120								
PA/BUCKS COUNTY/1004.02														16	87					
LOANS ORIGINATED	39	6515	18	2493	91	12587	15	877	1	26000	9	1158								
APPS APPROVED, NOT ACCEPTED			2	161	9	1382	1	3			3	270								
APPS DENIED	9	1404	2	382	39	5260	20	758			1	2	1	2						
APPS WITHDRAWN	5	804	3	437	24	3671	2	155	1	25000	2	242								
FILES CLOSED FOR INCOMPLETENESS			2	302	5	630														
PA/BUCKS COUNTY/1004.03														45	68					
LOANS ORIGINATED	5	879	4	557	20	2566	4	89			2	245								
APPS APPROVED, NOT ACCEPTED			1	270	1	150	1	17			1	270								
APPS DENIED	3	349	1	82	16	2748	3	163			1	3								
APPS WITHDRAWN	1	172	1	100	7	818	1	3												
FILES CLOSED FOR INCOMPLETENESS	1	98			3	539														

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1004.04														16	92					
LOANS ORIGINATED	31	5171	20	2777	108	14332	11	292	2	12038	11	1500								
APPS APPROVED, NOT ACCEPTED	3	411	2	305	18	2916	1	10			1	134								
APPS DENIED	5	719	3	362	41	5908	20	447			4	644								
APPS WITHDRAWN	7	1090	2	246	23	3294	2	156												
FILES CLOSED FOR INCOMPLETENESS	3	432			9	1132	2	45												
PA/BUCKS COUNTY/1004.06														16	118					
LOANS ORIGINATED	10	2576	16	3361	69	12311	11	924												
APPS APPROVED, NOT ACCEPTED					10	1989	1	17												
APPS DENIED			3	594	25	5193	11	352			1	25								
APPS WITHDRAWN	1	143	1	128	15	2510	1	225												
FILES CLOSED FOR INCOMPLETENESS			1	238	10	1533														
PA/BUCKS COUNTY/1004.07														11	108					
LOANS ORIGINATED	8	1309	4	465	28	3363	2	35												
APPS APPROVED, NOT ACCEPTED					4	590														
APPS DENIED					11	1248	1	3												
APPS WITHDRAWN	1	109			3	396	1	170												
FILES CLOSED FOR INCOMPLETENESS					3	486														
PA/BUCKS COUNTY/1004.08														12	88					
LOANS ORIGINATED	36	6108	23	3658	113	15370	13	732			8	1110								
APPS APPROVED, NOT ACCEPTED	4	706	1	110	14	2313					2	622								
APPS DENIED	8	1505	4	611	49	6842	17	336			5	474								
APPS WITHDRAWN	6	1147	1	152	28	4036	2	102												
FILES CLOSED FOR INCOMPLETENESS	3	608			12	1462														
PA/BUCKS COUNTY/1005.00														9	90					
LOANS ORIGINATED	7	1205	22	2875	36	4916	8	295			6	598	1	20						
APPS APPROVED, NOT ACCEPTED					5	837	1	63												
APPS DENIED			2	237	26	4644	3	72			3	365								
APPS WITHDRAWN			1	120	15	2559					1	210								
FILES CLOSED FOR INCOMPLETENESS					9	1509	1	122			1	176								

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/BUCKS COUNTY/1006.00														27	89
LOANS ORIGINATED	10	1575	12	1724	35	4451	5	220	2	673	14	1333			
APPS APPROVED, NOT ACCEPTED					7	1238	1	150	1	800	2	210			
APPS DENIED	1	270	4	510	15	2055	10	500	1	2170	5	483			
APPS WITHDRAWN			3	565	3	413	2	45	2	4338					
FILES CLOSED FOR INCOMPLETENESS					2	457									
PA/BUCKS COUNTY/1007.00														39	69
LOANS ORIGINATED	9	1143	14	1268	31	4003	5	133			14	1661			
APPS APPROVED, NOT ACCEPTED	1	128			1	278					1	278			
APPS DENIED	2	225	2	158	24	2755	6	64			2	158			
APPS WITHDRAWN					6	677	1	110			1	90			
FILES CLOSED FOR INCOMPLETENESS					6	782					3	503			
PA/BUCKS COUNTY/1008.03														11	113
LOANS ORIGINATED	23	5055	21	4302	86	15223	18	1238			5	812			
APPS APPROVED, NOT ACCEPTED	1	179	1	200	6	927									
APPS DENIED			2	383	22	4524	12	420							
APPS WITHDRAWN	1	211	3	652	11	1878	1	15			1	110			
FILES CLOSED FOR INCOMPLETENESS					8	1591	1	10							
PA/BUCKS COUNTY/1008.04														10	107
LOANS ORIGINATED	14	3640	33	8036	75	14613	11	738	1	5725	4	699			
APPS APPROVED, NOT ACCEPTED			2	417	6	1211	1	8							
APPS DENIED			3	749	32	7082	8	280							
APPS WITHDRAWN	3	704	2	626	13	2587									
FILES CLOSED FOR INCOMPLETENESS	1	219	1	233	10	2304									
PA/BUCKS COUNTY/1008.05														7	113
LOANS ORIGINATED	27	5701	27	5098	127	20274	12	522	1	5600	8	1093			
APPS APPROVED, NOT ACCEPTED	2	455	3	508	8	1324	1	5			3	463			
APPS DENIED	3	591	5	1029	36	5906	15	528			4	510	1	10	
APPS WITHDRAWN	2	307	1	234	24	4407	3	340							
FILES CLOSED FOR INCOMPLETENESS	2	302			14	2134									

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1008.07														12	121					
LOANS ORIGINATED	3	813	32	8042	85	16077	7	492												
APPS APPROVED, NOT ACCEPTED			2	273	13	3038				1	173									
APPS DENIED			1	100	23	4404	2	22												
APPS WITHDRAWN			4	695	13	3492				2	199									
FILES CLOSED FOR INCOMPLETENESS					6	1382				1	165									
PA/BUCKS COUNTY/1008.08														8	145					
LOANS ORIGINATED	13	4289	26	7308	108	23219	11	1628		4	757									
APPS APPROVED, NOT ACCEPTED	1	407	2	467	11	3409	1	293												
APPS DENIED	3	771			31	6888	6	143		1	150									
APPS WITHDRAWN	1	250	5	1281	14	2786														
FILES CLOSED FOR INCOMPLETENESS			3	1026	13	3008														
PA/BUCKS COUNTY/1008.09														10	179					
LOANS ORIGINATED	4	1672	47	15216	121	28583	15	1940		3	759									
APPS APPROVED, NOT ACCEPTED			2	646	10	2784														
APPS DENIED			4	1269	26	7303	3	377												
APPS WITHDRAWN	1	405	8	2459	20	4675														
FILES CLOSED FOR INCOMPLETENESS			3	1070	11	2648	1	200												
PA/BUCKS COUNTY/1008.11														35	94					
LOANS ORIGINATED	9	2062	8	2507	54	10014	8	398		7	1181									
APPS APPROVED, NOT ACCEPTED	1	241			4	416														
APPS DENIED	2	381	3	468	20	3660	3	215		2	399	1	58							
APPS WITHDRAWN	3	567	1	384	13	2881				2	288									
FILES CLOSED FOR INCOMPLETENESS			2	658	3	655														
PA/BUCKS COUNTY/1009.00														8	132					
LOANS ORIGINATED	21	5409	64	14823	172	32163	22	1556		7	1096									
APPS APPROVED, NOT ACCEPTED	2	404	3	752	15	3053	2	53												
APPS DENIED			4	868	56	11550	13	785		2	225	2	501							
APPS WITHDRAWN	4	1072	7	1657	27	5663	2	115		3	432									
FILES CLOSED FOR INCOMPLETENESS					18	3931				1	237									

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1011.00														18	95				
LOANS ORIGINATED	3	635	9	1656	33	5975	4	116			3	447							
APPS APPROVED, NOT ACCEPTED	1	184			6	748							1	65					
APPS DENIED			1	352	11	2153	4	92			1	130							
APPS WITHDRAWN	1	344	1	263	1	106	1	60			2	166							
FILES CLOSED FOR INCOMPLETENESS					1	12													
PA/BUCKS COUNTY/1014.01														8	110				
LOANS ORIGINATED	9	2194	23	4940	113	19895	9	458			4	847							
APPS APPROVED, NOT ACCEPTED			1	184	9	1781	1	25											
APPS DENIED	2	402	4	795	29	6342	5	202					1	50					
APPS WITHDRAWN			5	1066	14	2727					2	145							
FILES CLOSED FOR INCOMPLETENESS	2	687	2	607	7	1504	1	40											
PA/BUCKS COUNTY/1014.03														5	123				
LOANS ORIGINATED	14	3480	48	8799	142	27235	14	914			6	851	13	650					
APPS APPROVED, NOT ACCEPTED			7	708	12	2220							9	712					
APPS DENIED	4	1024	11	1309	44	8812	5	98			3	295	10	648					
APPS WITHDRAWN	2	447	3	499	24	4676	1	100			2	265							
FILES CLOSED FOR INCOMPLETENESS	1	216	1	192	7	1622													
PA/BUCKS COUNTY/1014.04														8	112				
LOANS ORIGINATED	5	1460	7	1469	49	9147	5	1047			1	210							
APPS APPROVED, NOT ACCEPTED					10	2062					1	95							
APPS DENIED			2	316	14	2497	2	187											
APPS WITHDRAWN			2	298	9	1967					1	128							
FILES CLOSED FOR INCOMPLETENESS	1	160			3	627													
PA/BUCKS COUNTY/1014.05														10	104				
LOANS ORIGINATED	12	2644	33	7432	125	20221	10	476			6	969							
APPS APPROVED, NOT ACCEPTED	1	185	4	1304	11	1567					2	216	1	63					
APPS DENIED	1	212	3	602	38	5632	9	150			4	406	1	23					
APPS WITHDRAWN			3	663	29	5259	2	400											
FILES CLOSED FOR INCOMPLETENESS			2	664	12	1763	2	65			1	171							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/BUCKS COUNTY/1015.03												7	108
LOANS ORIGINATED	8	1982	30	5873	74	13297	4	151		8	1030		
APPS APPROVED, NOT ACCEPTED			2	637	5	955	1	24					
APPS DENIED			3	584	25	5127	5	165		1	103		
APPS WITHDRAWN					13	2809	1	178					
FILES CLOSED FOR INCOMPLETENESS			2	522	11	2407	1	238		1	85		
PA/BUCKS COUNTY/1015.04												4	122
LOANS ORIGINATED	3	688	10	2261	41	8005	5	129		4	557		
APPS APPROVED, NOT ACCEPTED			1	417	6	1557				1	128		
APPS DENIED	2	298	2	192	18	4012	4	128		1	94		
APPS WITHDRAWN	1	177	1	192	5	1111	1	23					
FILES CLOSED FOR INCOMPLETENESS			1	417	5	1431	1	60					
PA/BUCKS COUNTY/1015.05												5	131
LOANS ORIGINATED	3	791	23	5675	69	13353	7	437		1	227		
APPS APPROVED, NOT ACCEPTED					7	1486	1	17					
APPS DENIED			2	527	24	6411	6	155		2	241		
APPS WITHDRAWN	2	447	4	1105	17	3993	1	3					
FILES CLOSED FOR INCOMPLETENESS			1	370	7	1617	1	70		1	279		
PA/BUCKS COUNTY/1015.06												5	118
LOANS ORIGINATED	13	3127	40	8381	115	19110	9	615		5	770		
APPS APPROVED, NOT ACCEPTED	2	344	4	938	7	1272							
APPS DENIED	2	380	2	323	45	7440	7	142					
APPS WITHDRAWN			4	1181	14	2871	1	50					
FILES CLOSED FOR INCOMPLETENESS	1	190			13	2089							
PA/BUCKS COUNTY/1016.03												15	87
LOANS ORIGINATED	9	1987	15	2674	63	11091	4	216		8	1348		
APPS APPROVED, NOT ACCEPTED	1	145	2	328	10	1646				1	115		
APPS DENIED	1	249	5	796	36	5836	3	419		2	357		
APPS WITHDRAWN	2	336	1	168	14	3115							
FILES CLOSED FOR INCOMPLETENESS			3	488	9	1465				1	220		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1016.05														52	55				
LOANS ORIGINATED	4	1018	4	777	19	3740	1	16	1	500									
APPS APPROVED, NOT ACCEPTED			1	143	1	222					1	143							
APPS DENIED					5	892	1	10											
APPS WITHDRAWN			1	235	6	1027													
FILES CLOSED FOR INCOMPLETENESS					3	617					1	107							
PA/BUCKS COUNTY/1016.07														9	110				
LOANS ORIGINATED	11	2911	22	4614	63	11278	11	735			4	612							
APPS APPROVED, NOT ACCEPTED			3	680	4	821													
APPS DENIED	1	207	4	487	16	2542	1	25			2	377							
APPS WITHDRAWN			2	265	10	1878	2	233			2	265							
FILES CLOSED FOR INCOMPLETENESS			1	151	7	1092					1	151							
PA/BUCKS COUNTY/1016.09														7	102				
LOANS ORIGINATED	11	2569	48	10031	98	16919	9	762			10	959							
APPS APPROVED, NOT ACCEPTED			3	872	12	2095	1	90			1	117							
APPS DENIED	1	127	3	693	33	5433	5	456			6	589							
APPS WITHDRAWN			9	2195	21	3531					4	545							
FILES CLOSED FOR INCOMPLETENESS			1	79	16	2582					4	567							
PA/BUCKS COUNTY/1016.10														7	122				
LOANS ORIGINATED	11	3105	28	5387	104	18587	11	585			5	429							
APPS APPROVED, NOT ACCEPTED			1	221	11	2555	1	10											
APPS DENIED	1	46	4	406	30	6203	5	167			2	105							
APPS WITHDRAWN			4	910	21	4546													
FILES CLOSED FOR INCOMPLETENESS					15	2781													
PA/BUCKS COUNTY/1016.11														6	106				
LOANS ORIGINATED	9	2420	47	11207	153	26403	17	1350			7	1329							
APPS APPROVED, NOT ACCEPTED	2	547			14	2523													
APPS DENIED	2	670	3	922	43	8287	8	438			5	1348							
APPS WITHDRAWN	2	645	2	501	19	3692	2	85			1	222							
FILES CLOSED FOR INCOMPLETENESS	1	258	1	156	12	1972	1	18											

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/BUCKS COUNTY/1018.02												13	168
LOANS ORIGINATED	3	1147	47	16211	188	49711	14	2147		1	154		
APPS APPROVED, NOT ACCEPTED			7	2445	16	4339							
APPS DENIED			4	1465	40	10318	2	410					
APPS WITHDRAWN			5	1369	22	6178	1	20		3	490		
FILES CLOSED FOR INCOMPLETENESS					12	2747	1	150					
PA/BUCKS COUNTY/1018.03												11	133
LOANS ORIGINATED	8	1871	124	37127	252	53403	17	1077		12	2041	2	114
APPS APPROVED, NOT ACCEPTED			17	7172	22	4951				1	297		
APPS DENIED	1	295	24	7231	59	13751	4	609		4	782		
APPS WITHDRAWN	2	695	14	4285	41	10343	1	40		2	411		
FILES CLOSED FOR INCOMPLETENESS			5	1380	27	6858				2	375		
PA/BUCKS COUNTY/1018.05												7	163
LOANS ORIGINATED	1	412	18	4690	63	13610	6	804		4	690		
APPS APPROVED, NOT ACCEPTED			1	172	8	2373							
APPS DENIED			2	682	11	2142	1	3		1	3		
APPS WITHDRAWN			1	286	7	1581	1	100					
FILES CLOSED FOR INCOMPLETENESS					4	1157	1	20					
PA/BUCKS COUNTY/1018.07												21	103
LOANS ORIGINATED	1	299	20	4615	68	12592	6	424		11	1406		
APPS APPROVED, NOT ACCEPTED					4	660	2	260		1	140		
APPS DENIED	1	180	4	1605	23	4286	6	313		1	153		
APPS WITHDRAWN			2	771	16	4320				1	213		
FILES CLOSED FOR INCOMPLETENESS			1	811	3	624							
PA/BUCKS COUNTY/1018.08												18	87
LOANS ORIGINATED	3	731	16	3911	45	6894	1	10		3	414		
APPS APPROVED, NOT ACCEPTED					3	531							
APPS DENIED					12	2530	2	180		1	45		
APPS WITHDRAWN			2	321	5	808				1	125		
FILES CLOSED FOR INCOMPLETENESS					3	733							

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/BUCKS COUNTY/1019.00													7	135
LOANS ORIGINATED	13	3920	46	12529	98	19550	11	656			8	1534		
APPS APPROVED, NOT ACCEPTED	1	377	5	2052	9	1969					1	190		
APPS DENIED	1	295	8	1931	31	6467	3	193			3	312		
APPS WITHDRAWN			5	1180	13	2367	1	15						
FILES CLOSED FOR INCOMPLETENESS			3	887	12	1855	1	25			1	38		
PA/BUCKS COUNTY/1020.02													6	135
LOANS ORIGINATED	4	1267	19	6225	62	14654	6	1239			2	494		
APPS APPROVED, NOT ACCEPTED			1	863	3	792								
APPS DENIED			2	523	23	5725	4	662	1	450	2	307		
APPS WITHDRAWN	1	168	1	484	9	2534								
FILES CLOSED FOR INCOMPLETENESS			1	280	10	2285								
PA/BUCKS COUNTY/1020.03													9	154
LOANS ORIGINATED	13	3628	37	10557	116	27507	9	988			5	938		
APPS APPROVED, NOT ACCEPTED			2	595	14	3175								
APPS DENIED	1	226	2	505	35	8425	4	701	1	840	2	371		
APPS WITHDRAWN	1	227	7	1810	16	4168					2	442		
FILES CLOSED FOR INCOMPLETENESS			2	485	10	2582	1	127			1	200		
PA/BUCKS COUNTY/1020.04													8	140
LOANS ORIGINATED	13	3180	43	9996	107	19754	10	814	1	1500	8	1322		
APPS APPROVED, NOT ACCEPTED	1	177	3	911	10	2338								
APPS DENIED	2	390	5	869	19	3856	3	75			4	511		
APPS WITHDRAWN			3	853	22	5102					1	188		
FILES CLOSED FOR INCOMPLETENESS			4	520	8	1613					1	47		
PA/BUCKS COUNTY/1021.02													4	133
LOANS ORIGINATED	7	1873	14	3380	63	14170	7	486	1	520	3	707		
APPS APPROVED, NOT ACCEPTED			3	1010	8	1445								
APPS DENIED	1	233	2	1050	14	3273	4	345	1	539				
APPS WITHDRAWN			4	1138	6	2051			1	345	1	173		
FILES CLOSED FOR INCOMPLETENESS					3	1355								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1021.04														12	104					
LOANS ORIGINATED	12	2888	48	13279	129	32615	13	905			10	1486								
APPS APPROVED, NOT ACCEPTED			1	255	11	3455														
APPS DENIED	2	375	6	1332	28	6385	13	619			6	1153	2	242						
APPS WITHDRAWN	3	783	2	567	27	5914	1	210			3	661								
FILES CLOSED FOR INCOMPLETENESS	1	424	3	713	9	1798														
PA/BUCKS COUNTY/1023.00														4	121					
LOANS ORIGINATED	24	6256	41	11312	144	27563	13	1224			8	2026								
APPS APPROVED, NOT ACCEPTED	2	616	2	349	7	1933					1	148								
APPS DENIED	1	243	3	1338	32	8419	5	171			2	889								
APPS WITHDRAWN	2	492	5	846	19	4123	1	65												
FILES CLOSED FOR INCOMPLETENESS	2	442	1	750	8	2026														
PA/BUCKS COUNTY/1024.01														6	107					
LOANS ORIGINATED	6	1216	28	4664	86	14169	4	182	1	203	13	2027								
APPS APPROVED, NOT ACCEPTED					5	1290														
APPS DENIED	2	568	4	699	26	4879	3	302			7	1305								
APPS WITHDRAWN	1	326	2	340	17	2691					1	203								
FILES CLOSED FOR INCOMPLETENESS					7	908														
PA/BUCKS COUNTY/1024.02														7	123					
LOANS ORIGINATED	18	3686	25	4809	111	17159	15	748			11	1433								
APPS APPROVED, NOT ACCEPTED			5	1054	9	1768	2	39			2	459								
APPS DENIED	1	255	4	501	25	4780	7	56			3	347								
APPS WITHDRAWN			2	300	11	1974	1	3			3	548								
FILES CLOSED FOR INCOMPLETENESS			2	246	10	1680	2	46			1	115	1	150						
PA/BUCKS COUNTY/1025.00														8	82					
LOANS ORIGINATED	26	4999	26	4731	91	13913	12	325			9	1298								
APPS APPROVED, NOT ACCEPTED	1	137	1	106	4	682														
APPS DENIED	2	383	3	526	33	5299	5	227			5	530								
APPS WITHDRAWN	3	804	1	164	18	3422	1	2			3	458								
FILES CLOSED FOR INCOMPLETENESS			1	252	8	1343	1	80			2	221								

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1026.00														14	87				
LOANS ORIGINATED	9	1843	16	2996	48	7159	3	153			5	669							
APPS APPROVED, NOT ACCEPTED	1	211			8	1077					1	98							
APPS DENIED	1	202	2	512	14	2675	4	230			3	490							
APPS WITHDRAWN			2	372	4	538													
FILES CLOSED FOR INCOMPLETENESS					2	395	2	70											
PA/BUCKS COUNTY/1027.00														5	97				
LOANS ORIGINATED	6	1324	31	6869	105	21664	19	1298			5	640							
APPS APPROVED, NOT ACCEPTED			4	732	8	1712							1	32					
APPS DENIED	1	179	9	2088	46	12065	8	365			3	328	2	387					
APPS WITHDRAWN			6	1059	15	3524	2	475											
FILES CLOSED FOR INCOMPLETENESS			1	280	11	2503													
PA/BUCKS COUNTY/1028.01														5	126				
LOANS ORIGINATED	9	2235	19	4189	97	18017	4	380			6	1115							
APPS APPROVED, NOT ACCEPTED			3	468	10	2665	1	180											
APPS DENIED	1	227	4	974	22	5675	3	150			1	324							
APPS WITHDRAWN			6	1258	13	2646	1	258			2	210							
FILES CLOSED FOR INCOMPLETENESS					8	1944													
PA/BUCKS COUNTY/1031.01														10	92				
LOANS ORIGINATED	12	1965	9	1446	42	5818	4	221			7	947							
APPS APPROVED, NOT ACCEPTED			1	165	2	289					1	165							
APPS DENIED	5	866			10	1314	7	63			2	204							
APPS WITHDRAWN	4	745	2	321	10	1576					1	126							
FILES CLOSED FOR INCOMPLETENESS					7	1040					1	118							
PA/BUCKS COUNTY/1031.02														11	72				
LOANS ORIGINATED	3	492	12	1822	35	5691	5	254			9	1633							
APPS APPROVED, NOT ACCEPTED	1	175																	
APPS DENIED	2	317	1	63	9	1791	4	48			2	315	1	63					
APPS WITHDRAWN					4	678	1	25			2	163							
FILES CLOSED FOR INCOMPLETENESS	1	133			7	1401													

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/BUCKS COUNTY/1031.03												13	91	
LOANS ORIGINATED	25	4412	17	2668	81	11698	8	1422			8	1142		
APPS APPROVED, NOT ACCEPTED	1	218	1	50	8	1114	1	130				2	68	
APPS DENIED	4	615	1	54	33	5420	9	140	1	630	6	554		
APPS WITHDRAWN	5	848	1	71	9	1091	1	115						
FILES CLOSED FOR INCOMPLETENESS			2	418	3	507					1	100		
PA/BUCKS COUNTY/1033.00												4	116	
LOANS ORIGINATED	2	411	20	4657	47	8093	4	523			5	1000		
APPS APPROVED, NOT ACCEPTED	1	207			4	1419								
APPS DENIED	1	413	5	1036	19	5427	7	1009			1	116		
APPS WITHDRAWN			7	1931	11	2108								
FILES CLOSED FOR INCOMPLETENESS					5	1591								
PA/BUCKS COUNTY/1034.00												4	110	
LOANS ORIGINATED	8	2327	32	9211	105	23046	20	2528			8	1375	1	271
APPS APPROVED, NOT ACCEPTED			3	1105	10	1998								
APPS DENIED			5	1490	37	10933	2	80			1	257	1	50
APPS WITHDRAWN	3	730	5	1479	18	5110	2	447						
FILES CLOSED FOR INCOMPLETENESS			3	550	10	2645					1	180		
PA/BUCKS COUNTY/1037.00												4	117	
LOANS ORIGINATED	4	1601	23	7281	74	16627	8	307			3	725		
APPS APPROVED, NOT ACCEPTED	1	158	1	69	10	2444							1	69
APPS DENIED	1	160			30	5455	1	80			1	125		
APPS WITHDRAWN	2	532	4	748	9	2117					1	226		
FILES CLOSED FOR INCOMPLETENESS	1	255	1	190	4	926								
PA/BUCKS COUNTY/1038.00												4	93	
LOANS ORIGINATED	2	440	12	2881	27	4993	4	657			6	2075		
APPS APPROVED, NOT ACCEPTED			1	138	2	491	1	39			1	306		
APPS DENIED					10	2936	2	65			1	273		
APPS WITHDRAWN	1	250			5	690								
FILES CLOSED FOR INCOMPLETENESS					4	673								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1039.00													5	122						
LOANS ORIGINATED	4	1106	22	8108	88	24756	10	2111			11	4367								
APPS APPROVED, NOT ACCEPTED	1	187	2	765	5	1312					1	580								
APPS DENIED			2	1045	26	9440	7	1082			5	1303								
APPS WITHDRAWN			4	2787	19	7794	2	268												
FILES CLOSED FOR INCOMPLETENESS					11	4387	1	352			2	385								
PA/BUCKS COUNTY/1040.00													6	134						
LOANS ORIGINATED	23	7804	73	21897	210	53143	17	1754			13	2709	2	175						
APPS APPROVED, NOT ACCEPTED	3	1096	6	2002	16	4768					4	1510								
APPS DENIED	1	379	5	1191	49	13247	9	814												
APPS WITHDRAWN	2	619	12	4238	34	10055	4	275			4	1277								
FILES CLOSED FOR INCOMPLETENESS	2	611	1	290	11	2716	3	335			1	254								
PA/BUCKS COUNTY/1041.00													13	97						
LOANS ORIGINATED	3	459	8	1686	38	6759	4	641	1	4000	4	771								
APPS APPROVED, NOT ACCEPTED	1	173			9	2469														
APPS DENIED					13	2689	1	197			1	197								
APPS WITHDRAWN			2	372	6	1263	4	210	1	1900										
FILES CLOSED FOR INCOMPLETENESS			2	272	2	584														
PA/BUCKS COUNTY/1042.01													5	136						
LOANS ORIGINATED	2	844	26	9733	90	26275	13	2354			6	2007								
APPS APPROVED, NOT ACCEPTED			4	1483	11	3045	1	255			2	425								
APPS DENIED			5	2234	20	6766	2	40			1	415								
APPS WITHDRAWN			1	640	7	1962	2	607			1	348								
FILES CLOSED FOR INCOMPLETENESS			2	646	3	1618														
PA/BUCKS COUNTY/1042.03													9	166						
LOANS ORIGINATED	7	2142	59	22939	133	37519	16	1570			9	1876	3	147						
APPS APPROVED, NOT ACCEPTED			7	2478	10	2496	1	15			1	86	2	85						
APPS DENIED			9	3496	28	7844	3	30			1	319	3	42						
APPS WITHDRAWN	1	286	8	2502	20	6884					1	413								
FILES CLOSED FOR INCOMPLETENESS	1	370	2	792	15	4841	1	25			2	351								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number
PA/BUCKS COUNTY/1042.04												10	145	
LOANS ORIGINATED	28	7985	94	25877	120	23419	11	782		17	3024			
APPS APPROVED, NOT ACCEPTED	1	241	4	1851	10	1955								
APPS DENIED	2	662	8	2520	37	7099	3	430		3	634			
APPS WITHDRAWN	2	460	12	3789	17	3550	1	150		3	456			
FILES CLOSED FOR INCOMPLETENESS			3	712	7	1109	1	50		1	168			
PA/BUCKS COUNTY/1043.01												6	184	
LOANS ORIGINATED	1	424	44	20840	85	33034	3	617		6	3101			
APPS APPROVED, NOT ACCEPTED			1	692	5	1693	2	541						
APPS DENIED			7	3587	21	9393	3	435		3	2102			
APPS WITHDRAWN			3	1746	9	3376	1	925		1	102			
FILES CLOSED FOR INCOMPLETENESS					5	2314	1	44						
PA/BUCKS COUNTY/1043.03												9	179	
LOANS ORIGINATED	5	2060	63	23129	154	47459	13	2306		17	5167			
APPS APPROVED, NOT ACCEPTED			2	805	15	4201	1	90		2	650			
APPS DENIED	1	269	8	3187	36	13338	4	790		5	2991			
APPS WITHDRAWN	2	576	10	3631	23	10928				3	3036			
FILES CLOSED FOR INCOMPLETENESS			2	477	11	4803	2	263						
PA/BUCKS COUNTY/1043.04												6	276	
LOANS ORIGINATED			11	8605	29	15060	6	1490		3	1090			
APPS APPROVED, NOT ACCEPTED			3	2195	3	1816				2	1890			
APPS DENIED			2	885	12	7028	1	190		2	797			
APPS WITHDRAWN			4	971	5	1922								
FILES CLOSED FOR INCOMPLETENESS					4	3388				1	840			
PA/BUCKS COUNTY/1044.00												11	156	
LOANS ORIGINATED	2	476	54	18515	70	22666	6	988	1	985	19	5185		
APPS APPROVED, NOT ACCEPTED			2	725	3	926					3	975		
APPS DENIED			9	3319	12	4608	1	40			5	1542		
APPS WITHDRAWN			7	2657	16	5910					5	1892		
FILES CLOSED FOR INCOMPLETENESS			2	834	1	150								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1045.02														10	111					
LOANS ORIGINATED	12	3804	110	36334	211	66427	19	1448			17	4262	1	70						
APPS APPROVED, NOT ACCEPTED	2	589	13	2654	16	5085	2	45			1	140	4	276						
APPS DENIED			12	5403	49	16943	6	627			3	1217								
APPS WITHDRAWN	3	854	14	6058	24	7566	1	20			4	705								
FILES CLOSED FOR INCOMPLETENESS			2	852	14	5115	1	60												
PA/BUCKS COUNTY/1045.03														7	163					
LOANS ORIGINATED	2	597	50	18582	120	34548	12	976			2	492								
APPS APPROVED, NOT ACCEPTED			3	900	8	2083														
APPS DENIED			4	1313	24	9347	4	110												
APPS WITHDRAWN	1	332	5	1687	16	5473					1	405								
FILES CLOSED FOR INCOMPLETENESS			2	539	4	906														
PA/BUCKS COUNTY/1045.05														7	190					
LOANS ORIGINATED	8	2741	73	25685	169	45837	18	2069			7	1593								
APPS APPROVED, NOT ACCEPTED			10	4783	16	3354	1	12			1	900								
APPS DENIED	3	1425	7	3118	20	5342	5	211												
APPS WITHDRAWN			6	2188	21	7229	3	347			1	395								
FILES CLOSED FOR INCOMPLETENESS					13	4157														
PA/BUCKS COUNTY/1045.06														6	205					
LOANS ORIGINATED	2	841	27	14522	98	37942	7	1189			2	666								
APPS APPROVED, NOT ACCEPTED	1	248	2	126	8	3403					1	370	1	15						
APPS DENIED			4	1101	19	8553	2	175			2	591	1	54						
APPS WITHDRAWN			3	1585	7	3286					2	659								
FILES CLOSED FOR INCOMPLETENESS					3	645					2	390								
PA/BUCKS COUNTY/1046.01														5	163					
LOANS ORIGINATED	9	2652	55	19380	136	36569	14	1939			5	1321								
APPS APPROVED, NOT ACCEPTED			4	1475	7	1948														
APPS DENIED			5	2809	31	10533	9	466			1	2								
APPS WITHDRAWN	2	711	3	1240	21	6608	2	693			1	88								
FILES CLOSED FOR INCOMPLETENESS			1	192	6	2580														

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1046.03														10	155				
LOANS ORIGINATED	4	1365	48	14681	138	36116	15	1507	1	460	11	2393							
APPS APPROVED, NOT ACCEPTED	1	356	1	347	16	4602	2	70			1	50							
APPS DENIED	2	631	3	1250	33	8784	5	217											
APPS WITHDRAWN	1	262	2	666	19	4431	1	50			2	416							
FILES CLOSED FOR INCOMPLETENESS			3	1091	6	1881	1	22											
PA/BUCKS COUNTY/1046.04														6	154				
LOANS ORIGINATED	6	1879	61	14930	141	32175	16	1848			18	4138	1	94					
APPS APPROVED, NOT ACCEPTED			3	433	10	1921	2	312			2	302	2	89					
APPS DENIED	1	284	5	711	31	6414	3	86			3	549	2	111					
APPS WITHDRAWN			8	2124	23	5394	2	275			3	576							
FILES CLOSED FOR INCOMPLETENESS			2	402	10	2456					1	249							
PA/BUCKS COUNTY/1047.01														7	122				
LOANS ORIGINATED	8	2436	28	6650	52	10274	5	524			16	2728							
APPS APPROVED, NOT ACCEPTED	1	271	3	1039	6	1088							1	60					
APPS DENIED			2	77	15	2787					1	45	2	77					
APPS WITHDRAWN			4	838	7	1096					3	383							
FILES CLOSED FOR INCOMPLETENESS			1	196	3	487													
PA/BUCKS COUNTY/1047.02														7	137				
LOANS ORIGINATED	4	1440	26	11278	57	16376	6	1090	2	2560	12	3136							
APPS APPROVED, NOT ACCEPTED					6	1546					1	178							
APPS DENIED			5	2637	8	2885	5	257			3	1400							
APPS WITHDRAWN			2	1177	12	2545	1	50			4	1294							
FILES CLOSED FOR INCOMPLETENESS					4	1095			1	1182	1	144							
PA/BUCKS COUNTY/1047.03														5	133				
LOANS ORIGINATED			24	8968	48	10078	7	1201			4	813							
APPS APPROVED, NOT ACCEPTED			2	585	3	526	1	100											
APPS DENIED			3	1882	13	2966	4	917											
APPS WITHDRAWN			4	2254	6	1709					1	237							
FILES CLOSED FOR INCOMPLETENESS					3	495													

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1048.00														7	121					
LOANS ORIGINATED	5	1134	21	5014	57	10418	4	195			7	950	1	56						
APPS APPROVED, NOT ACCEPTED			2	469	8	1629					1	169	1	52						
APPS DENIED			1	544	15	3080	1	30			1	120								
APPS WITHDRAWN			3	1294	11	2187														
FILES CLOSED FOR INCOMPLETENESS			1	194	9	1569														
PA/BUCKS COUNTY/1049.01														9	185					
LOANS ORIGINATED	7	2301	66	22877	204	52603	13	1136			2	642								
APPS APPROVED, NOT ACCEPTED			10	3059	10	2832	1	10			1	417								
APPS DENIED	1	457	5	1029	40	10722	6	187			1	193								
APPS WITHDRAWN			7	2216	28	7287	2	145			1	190								
FILES CLOSED FOR INCOMPLETENESS			1	324	14	3839														
PA/BUCKS COUNTY/1049.02														7	144					
LOANS ORIGINATED	11	2202	99	28858	204	42996	20	1675			12	1864								
APPS APPROVED, NOT ACCEPTED			13	4580	24	5103					2	349								
APPS DENIED	2	372	20	4345	57	11701	10	1163			7	910								
APPS WITHDRAWN	2	392	18	5135	30	6158	2	397			1	82								
FILES CLOSED FOR INCOMPLETENESS			1	740	23	5099					3	444								
PA/BUCKS COUNTY/1050.03														6	160					
LOANS ORIGINATED	5	1736	38	15310	108	28970	11	1587			1	398								
APPS APPROVED, NOT ACCEPTED	1	332			9	2671														
APPS DENIED	2	667	3	1003	37	11222	4	419			2	253								
APPS WITHDRAWN			4	1200	24	6874	2	640			1	330								
FILES CLOSED FOR INCOMPLETENESS			2	852	10	2639														
PA/BUCKS COUNTY/1050.04														5	143					
LOANS ORIGINATED	10	3479	39	12496	135	31081	17	1582			4	593	1	40						
APPS APPROVED, NOT ACCEPTED			2	365	12	3091	2	190												
APPS DENIED	3	1084	2	644	36	9557	1	50			1	150								
APPS WITHDRAWN			2	900	18	4813					1	265								
FILES CLOSED FOR INCOMPLETENESS					15	4086	1	100												

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1050.06														6	170				
LOANS ORIGINATED	8	2532	45	14347	152	35180	9	814			5	1024							
APPS APPROVED, NOT ACCEPTED					10	2646													
APPS DENIED	2	631	3	1025	45	13560	5	535											
APPS WITHDRAWN	1	324	10	4000	15	4807	1	10			2	1090							
FILES CLOSED FOR INCOMPLETENESS	1	393			9	1952													
PA/BUCKS COUNTY/1050.08														6	167				
LOANS ORIGINATED			44	19512	80	23139	10	1183			2	686							
APPS APPROVED, NOT ACCEPTED			1	550	9	3106	1	25			1	550							
APPS DENIED	1	209	8	3956	23	9388					2	916							
APPS WITHDRAWN	1	214	4	2206	11	3435	1	200											
FILES CLOSED FOR INCOMPLETENESS			1	545	17	5397					1	500							
PA/BUCKS COUNTY/1050.09														5	121				
LOANS ORIGINATED	8	1643	34	6953	80	15260	4	615			12	1773							
APPS APPROVED, NOT ACCEPTED					9	1853	2	70			2	296							
APPS DENIED	1	248	3	680	21	3785	5	572			1	166							
APPS WITHDRAWN	1	255	4	750	9	1793	1	193			3	397							
FILES CLOSED FOR INCOMPLETENESS			1	185	6	1308													
PA/BUCKS COUNTY/1050.10														8	139				
LOANS ORIGINATED	6	1519	30	6692	126	24364	5	605			15	2444							
APPS APPROVED, NOT ACCEPTED			1	50	6	1165													
APPS DENIED	2	459	3	733	31	6828	6	417			2	121							
APPS WITHDRAWN	2	585	4	1356	16	3044	1	50			1	98							
FILES CLOSED FOR INCOMPLETENESS			2	395	7	972					1	165							
PA/BUCKS COUNTY/1050.11														9	156				
LOANS ORIGINATED	6	1347	43	13166	96	20182	6	201			20	2690							
APPS APPROVED, NOT ACCEPTED			2	689	15	4282					1	350							
APPS DENIED			3	1258	32	6828	1	10			4	464							
APPS WITHDRAWN			4	1435	18	4615	1	78			3	416							
FILES CLOSED FOR INCOMPLETENESS			2	535	11	3161													

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1050.12														4	142				
LOANS ORIGINATED	4	1271	13	3673	61	13015	8	445			3	733							
APPS APPROVED, NOT ACCEPTED	1	346			5	1095													
APPS DENIED			2	565	8	2048	6	327											
APPS WITHDRAWN	1	295	1	333	7	2122													
FILES CLOSED FOR INCOMPLETENESS					5	1153													
PA/BUCKS COUNTY/1050.13														7	170				
LOANS ORIGINATED	8	3057	44	13866	139	35412	13	1389			4	1113							
APPS APPROVED, NOT ACCEPTED			4	1083	9	2269	1	17			1	318							
APPS DENIED			2	345	38	11024	8	458											
APPS WITHDRAWN			5	961	21	6369	3	111			1	300							
FILES CLOSED FOR INCOMPLETENESS					11	3244													
PA/BUCKS COUNTY/1051.00														6	146				
LOANS ORIGINATED			57	29960	74	26604	6	2579	1	650	6	2046	1	146					
APPS APPROVED, NOT ACCEPTED			9	5077	6	1946							1	146					
APPS DENIED	1	245	7	4793	27	12529	9	2285											
APPS WITHDRAWN			5	2176	10	3657					2	268							
FILES CLOSED FOR INCOMPLETENESS			3	1207	6	2016													
PA/BUCKS COUNTY/1052.02														10	126				
LOANS ORIGINATED	12	3198	58	13644	148	27703	16	1234			17	2208							
APPS APPROVED, NOT ACCEPTED	1	178	8	1821	17	3483					3	547	1	38					
APPS DENIED	1	285	9	1963	35	6001	6	311			10	1318	1	10					
APPS WITHDRAWN	2	347	6	1525	18	3556	1	230			2	400							
FILES CLOSED FOR INCOMPLETENESS	1	241	2	295	22	3863	1	224			4	768							
PA/BUCKS COUNTY/1052.03														10	192				
LOANS ORIGINATED	6	2272	19	6243	55	14201	3	374			2	217							
APPS APPROVED, NOT ACCEPTED			1	349	4	1189													
APPS DENIED	1	349	8	3509	10	2389	2	198			1	216	1	48					
APPS WITHDRAWN			3	920	6	1349													
FILES CLOSED FOR INCOMPLETENESS	1	255	3	843	4	1414	1	40											

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1052.06												11	149						
LOANS ORIGINATED	6	1945	91	29377	167	42600	10	1582			15	3064							
APPS APPROVED, NOT ACCEPTED			3	1141	11	2825													
APPS DENIED			14	4360	24	6561	3	115			7	1338							
APPS WITHDRAWN	2	748	6	1547	22	5156	2	320			2	170							
FILES CLOSED FOR INCOMPLETENESS	1	196	2	417	13	3256													
PA/BUCKS COUNTY/1052.07												15	185						
LOANS ORIGINATED	9	2708	70	22876	168	39716	8	1365			23	4259							
APPS APPROVED, NOT ACCEPTED	1	329	15	6086	13	2587					2	593							
APPS DENIED	2	353	11	3823	33	7110	4	205			1	136							
APPS WITHDRAWN			4	1292	20	5732					2	380							
FILES CLOSED FOR INCOMPLETENESS			3	620	14	3484	1	25			1	108							
PA/BUCKS COUNTY/1052.08												16	222						
LOANS ORIGINATED			28	11516	81	24462	6	861			2	627							
APPS APPROVED, NOT ACCEPTED			1	415	14	4781					1	265							
APPS DENIED					14	4295	5	77			2	269							
APPS WITHDRAWN			5	2567	10	3133	2	195											
FILES CLOSED FOR INCOMPLETENESS					3	1582													
PA/BUCKS COUNTY/1053.00												5	144						
LOANS ORIGINATED	3	825	28	10001	62	18502	7	617			11	4196							
APPS APPROVED, NOT ACCEPTED					4	2129					1	488							
APPS DENIED			2	528	13	4060	1	30			3	361							
APPS WITHDRAWN			4	1414	10	3138					2	332							
FILES CLOSED FOR INCOMPLETENESS			1	665	6	1494					1	125							
PA/BUCKS COUNTY/1054.00												7	254						
LOANS ORIGINATED	3	1248	108	53886	239	96203	6	2213			8	1844							
APPS APPROVED, NOT ACCEPTED			9	4113	30	13139					4	5140							
APPS DENIED	3	1343	11	6209	68	32860	5	258			3	538							
APPS WITHDRAWN	1	137	17	8297	35	15011	1	230			2	649							
FILES CLOSED FOR INCOMPLETENESS			3	827	17	9543													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1055.05														9	172				
LOANS ORIGINATED	6	1908	47	14427	132	31957	5	711			6	1038							
APPS APPROVED, NOT ACCEPTED			1	339	18	5090	1	35											
APPS DENIED			6	1959	27	7603	2	376											
APPS WITHDRAWN			3	859	20	4524	2	828			1	261							
FILES CLOSED FOR INCOMPLETENESS			3	1137	6	1315	1	500											
PA/BUCKS COUNTY/1055.06														14	209				
LOANS ORIGINATED	3	1138	32	13166	104	30049	9	1477			1	281							
APPS APPROVED, NOT ACCEPTED			1	540	12	3295	1	15											
APPS DENIED			2	753	20	6161	1	20			1	200							
APPS WITHDRAWN	2	633	5	2340	17	4688	3	1140			2	165							
FILES CLOSED FOR INCOMPLETENESS			1	361	13	2990	1	360											
PA/BUCKS COUNTY/1055.07														9	178				
LOANS ORIGINATED	8	2606	74	24379	200	50408	14	1638			3	638							
APPS APPROVED, NOT ACCEPTED			4	1006	21	6438	2	290											
APPS DENIED			7	2197	45	11974	6	450					2	107					
APPS WITHDRAWN			11	3529	27	7230	1	50											
FILES CLOSED FOR INCOMPLETENESS			3	1102	11	3260	1	25			1	330							
PA/BUCKS COUNTY/1055.08														12	235				
LOANS ORIGINATED	2	852	48	20548	88	29997	1	60			3	1133							
APPS APPROVED, NOT ACCEPTED			4	2178	4	1147													
APPS DENIED	3	1720	8	2945	26	9290	3	717			1	504							
APPS WITHDRAWN	3	1393	7	2833	13	4334					1	504							
FILES CLOSED FOR INCOMPLETENESS					4	1850													
PA/BUCKS COUNTY/1055.09														12	175				
LOANS ORIGINATED	1	290	42	14060	117	32291	9	831			1	121							
APPS APPROVED, NOT ACCEPTED			2	870	9	2971													
APPS DENIED			6	2412	22	7072	4	246											
APPS WITHDRAWN	1	367	11	3712	14	4164	1	50											
FILES CLOSED FOR INCOMPLETENESS			2	713	9	2624													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1055.10														19	135				
LOANS ORIGINATED	6	1261	58	13141	121	20158	4	365			24	4204	1	62					
APPS APPROVED, NOT ACCEPTED			2	549	13	2050	2	25			2	305							
APPS DENIED			10	1971	31	6164	3	371			7	1202							
APPS WITHDRAWN	4	1008	6	1030	13	2920	1	42			3	520							
FILES CLOSED FOR INCOMPLETENESS	1	216	1	200	21	4011					3	572							
PA/BUCKS COUNTY/1055.11														13	204				
LOANS ORIGINATED	6	1817	53	14008	147	33067	6	185			7	1448	1	85					
APPS APPROVED, NOT ACCEPTED			2	678	8	2318													
APPS DENIED	3	835	5	987	47	10655	2	87			4	745							
APPS WITHDRAWN			7	2191	13	2944					2	615							
FILES CLOSED FOR INCOMPLETENESS			1	264	6	1534	1	190			2	535							
PA/BUCKS COUNTY/1056.00														10	142				
LOANS ORIGINATED	5	1382	25	6208	72	16612	5	533	1	667	14	2881							
APPS APPROVED, NOT ACCEPTED			2	553	10	3159					1	148							
APPS DENIED			4	994	18	3379	6	100			2	463	1	25					
APPS WITHDRAWN	1	147	4	539	13	2431					1	86							
FILES CLOSED FOR INCOMPLETENESS			1	112	6	1434					1	308							
PA/BUCKS COUNTY/1057.02														24	80				
LOANS ORIGINATED	17	2364	11	1331	51	6479	7	356	1	375	18	1824	1	84					
APPS APPROVED, NOT ACCEPTED			1	65	4	490					2	216							
APPS DENIED	3	406	6	693	23	3153	1	50			5	523							
APPS WITHDRAWN			1	115	7	1081													
FILES CLOSED FOR INCOMPLETENESS					6	808					1	102							
PA/BUCKS COUNTY/1057.04														32	88				
LOANS ORIGINATED	21	3399	36	5365	101	15959	6	262	3	8440	12	1579							
APPS APPROVED, NOT ACCEPTED	2	352			2	408					1	199							
APPS DENIED	4	667	4	306	38	5769	12	290			8	669	1	2					
APPS WITHDRAWN	2	195	5	564	17	3019	2	60			3	306							
FILES CLOSED FOR INCOMPLETENESS	1	116			7	1163					2	253							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1058.01														31	128					
LOANS ORIGINATED	15	3772	22	5879	118	22092	7	292			2	296								
APPS APPROVED, NOT ACCEPTED			4	1051	6	1058														
APPS DENIED			2	500	32	7155	7	365												
APPS WITHDRAWN			8	1775	13	2671	2	23												
FILES CLOSED FOR INCOMPLETENESS	2	437	1	279	9	2045														
PA/BUCKS COUNTY/1058.05														16	95					
LOANS ORIGINATED	10	2224	16	2388	41	9645	7	435			1	208	10	369						
APPS APPROVED, NOT ACCEPTED			2	62	6	1563							2	62						
APPS DENIED	1	128	4	233	15	3202	7	125			2	9	9	295						
APPS WITHDRAWN	1	277	3	539	4	1008														
FILES CLOSED FOR INCOMPLETENESS					5	937														
PA/BUCKS COUNTY/1058.07														24	103					
LOANS ORIGINATED	11	2467	18	2994	58	9251	4	198			6	786								
APPS APPROVED, NOT ACCEPTED			1	216	3	857														
APPS DENIED			7	739	17	2877	2	276												
APPS WITHDRAWN	3	459	1	182	9	1707					1	187								
FILES CLOSED FOR INCOMPLETENESS			1	189	1	145														
PA/BUCKS COUNTY/1058.08														8	88					
LOANS ORIGINATED	14	2755	27	4721	69	10798	6	370	1	3800	5	792								
APPS APPROVED, NOT ACCEPTED	1	196	1	128	4	852	2	292			1	128								
APPS DENIED	3	548	3	571	18	2983	10	112	1	4000	1	119	1	3						
APPS WITHDRAWN			2	235	15	2557	1	50												
FILES CLOSED FOR INCOMPLETENESS	1	167	1	132	5	700					2	326								
PA/BUCKS COUNTY/1058.09														10	95					
LOANS ORIGINATED	21	4320	24	4669	95	14696	15	942			1	203								
APPS APPROVED, NOT ACCEPTED			1	216	6	958	1	25												
APPS DENIED	2	308	4	682	37	6037	5	367			4	494	1	138						
APPS WITHDRAWN	3	700	1	198	22	3215					1	205								
FILES CLOSED FOR INCOMPLETENESS	2	393			4	501														

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	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number		\$000's					C						D		E
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
PA/BUCKS COUNTY/1058.10															6	91
LOANS ORIGINATED	16	3143	10	1901	34	5267	17	1043			4	642				
APPS APPROVED, NOT ACCEPTED					5	812										
APPS DENIED	5	892	1	177	14	2699	9	160			2	246				
APPS WITHDRAWN	2	506	3	471	9	1329	1	30			1	112				
FILES CLOSED FOR INCOMPLETENESS	1	196			6	1042										
PA/BUCKS COUNTY/1058.11															9	93
LOANS ORIGINATED	35	6903	26	4974	102	15835	16	1209			6	834				
APPS APPROVED, NOT ACCEPTED			2	355	12	1901	2	160								
APPS DENIED	4	598	3	660	41	6718	20	991			8	633	1	2		
APPS WITHDRAWN	4	813			25	4172	2	43			1	250				
FILES CLOSED FOR INCOMPLETENESS	2	405	1	209	10	1772	2	30			1	185				
PA/BUCKS COUNTY/1058.12															8	114
LOANS ORIGINATED	8	1678	11	1752	38	5969	4	139			4	618				
APPS APPROVED, NOT ACCEPTED					1	175										
APPS DENIED	1	182	1	200	10	1848	5	764								
APPS WITHDRAWN	1	242	2	339	4	673					1	161				
FILES CLOSED FOR INCOMPLETENESS					1	60										
PA/BUCKS COUNTY/1059.00															8	89
LOANS ORIGINATED	4	780	8	1330	38	5326	5	313			5	637				
APPS APPROVED, NOT ACCEPTED					5	701					1	121				
APPS DENIED	2	410	1	25	14	1837	2	40			2	252				
APPS WITHDRAWN					5	653					1	131				
FILES CLOSED FOR INCOMPLETENESS					4	530					1	122				
PA/BUCKS COUNTY/1060.00															10	97
LOANS ORIGINATED	11	2795	21	4466	65	11497	7	297			2	225				
APPS APPROVED, NOT ACCEPTED			1	210	5	867	1	200			1	183				
APPS DENIED	1	68	1	290	21	3421	5	197			2	244	1	70		
APPS WITHDRAWN	1	167			8	1641	1	15			1	106				
FILES CLOSED FOR INCOMPLETENESS			1	320	10	1310										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/BUCKS COUNTY/1061.00												12	135		
LOANS ORIGINATED	5	1313	16	3672	54	9842	7	369			9	1850			
APPS APPROVED, NOT ACCEPTED			1	94	3	540							1	94	
APPS DENIED	1	343	3	437	14	2630	2	216	1	345	2	240			
APPS WITHDRAWN			2	621	9	2556	1	8	1	450	1	403			
FILES CLOSED FOR INCOMPLETENESS			1	204	4	979									
PA/BUCKS COUNTY/1062.00													10	114	
LOANS ORIGINATED	6	1719	31	7915	88	16997	11	668	2	60000	1	175			
APPS APPROVED, NOT ACCEPTED					12	2934			1	25000	1	322			
APPS DENIED	1	237	1	304	25	4624	4	70			1	20			
APPS WITHDRAWN	1	191	4	1165	9	1937	2	1060							
FILES CLOSED FOR INCOMPLETENESS			3	647	13	2714									
PA/BUCKS COUNTY/1063.00													8	131	
LOANS ORIGINATED	13	3009	68	20342	178	38650	22	3341			13	2486			
APPS APPROVED, NOT ACCEPTED	2	643	7	2368	16	3215	2	458			1	104			
APPS DENIED	3	1052	9	2712	47	11097	3	281			2	376			
APPS WITHDRAWN	2	387	4	1176	24	5144	1	115							
FILES CLOSED FOR INCOMPLETENESS	1	387	3	1234	14	3611									
PA/BUCKS COUNTY/1064.01													11	135	
LOANS ORIGINATED	27	5319	48	10086	151	28954	18	943			12	1884	2	7	
APPS APPROVED, NOT ACCEPTED	1	153	2	414	25	4725					2	282	3	170	
APPS DENIED	3	716	9	1866	56	12403	9	226			7	1156	3	128	
APPS WITHDRAWN	10	2813	10	2250	35	8375	1	17							
FILES CLOSED FOR INCOMPLETENESS					19	3821					1	116			
PA/BUCKS COUNTY/1064.02														6	112
LOANS ORIGINATED	29	6716	69	15680	142	25783	19	1248	1	275	9	1196			
APPS APPROVED, NOT ACCEPTED	1	136	2	273	8	1324					1	95			
APPS DENIED	1	306	2	648	51	10345	14	435			2	282			
APPS WITHDRAWN	1	328	4	920	31	7228					2	261			
FILES CLOSED FOR INCOMPLETENESS	1	260			11	2291									

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's			Number	\$000's						Number	\$000's
PA/BUCKS COUNTY/1065.00													7	94	
LOANS ORIGINATED	33	6193	34	4454	147	21335	25	1286	2	842	20	2356	5	171	
APPS APPROVED, NOT ACCEPTED	2	279	3	679	14	2287							1	61	
APPS DENIED	7	1320	8	821	29	4325	13	601			6	536	7	345	
APPS WITHDRAWN	3	455	2	336	18	3320	1	292			2	703			
FILES CLOSED FOR INCOMPLETENESS	1	145	2	300	10	1665									
PA/BUCKS COUNTY/1066.00														3	106
LOANS ORIGINATED	2	338	11	2636	60	12722	4	201			4	938			
APPS APPROVED, NOT ACCEPTED			1	388	6	1303					1	95			
APPS DENIED					16	4737					1	319			
APPS WITHDRAWN			2	368	12	2437	1	75			2	325			
FILES CLOSED FOR INCOMPLETENESS			1	175	5	1374									
PA/CHESTER COUNTY/3001.01														11	183
LOANS ORIGINATED	2	611	44	15465	92	25682	6	678			9	1095			
APPS APPROVED, NOT ACCEPTED			2	660	16	2964					1	80			
APPS DENIED			2	812	9	3119					1	76			
APPS WITHDRAWN			3	1634	8	1868	1	10			1	60			
FILES CLOSED FOR INCOMPLETENESS			1	500	2	318									
PA/CHESTER COUNTY/3001.03														26	167
LOANS ORIGINATED	3	888	16	5251	55	14549	2	75			4	796			
APPS APPROVED, NOT ACCEPTED			1	390	7	1335	1	240			3	396			
APPS DENIED			1	236	14	3446					2	563			
APPS WITHDRAWN			1	364	8	1175					2	206			
FILES CLOSED FOR INCOMPLETENESS					4	721	1	152			1	177			
PA/CHESTER COUNTY/3001.04														11	192
LOANS ORIGINATED	3	1040	75	28891	146	45048	12	1457			11	2582			
APPS APPROVED, NOT ACCEPTED			2	792	7	2003	2	225							
APPS DENIED			7	1768	29	10175	2	210			3	484			
APPS WITHDRAWN	1	280	11	3025	17	5799	1	65			1	300			
FILES CLOSED FOR INCOMPLETENESS			2	692	11	2563	1	57			1	118			

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/CHESTER COUNTY/3001.06												23	134	
LOANS ORIGINATED	3	514	91	20767	181	33135	6	588		41	6621	1	88	
APPS APPROVED, NOT ACCEPTED			9	1915	15	2640	3	514		4	499			
APPS DENIED			5	1219	39	7071	4	275		9	1043			
APPS WITHDRAWN			22	5253	21	4217				4	951			
FILES CLOSED FOR INCOMPLETENESS			2	395	14	3249				2	323			
PA/CHESTER COUNTY/3001.07												13	219	
LOANS ORIGINATED	1	580	48	28309	137	46475	10	2962		5	1406			
APPS APPROVED, NOT ACCEPTED			9	5157	9	2625								
APPS DENIED			6	2390	25	12745	2	253		2	258			
APPS WITHDRAWN			10	4733	18	8657				1	240			
FILES CLOSED FOR INCOMPLETENESS			5	1576	18	10074				2	440			
PA/CHESTER COUNTY/3001.08												22	163	
LOANS ORIGINATED	3	420	66	22589	144	43706	3	1261	1	2197	15	2926		
APPS APPROVED, NOT ACCEPTED			4	1824	11	2615					1	143		
APPS DENIED	1	199	6	1945	30	8587	3	86			5	525		
APPS WITHDRAWN	1	123	7	2437	23	6693	3	1230	1	2000	5	922		
FILES CLOSED FOR INCOMPLETENESS			2	470	10	3598	2	540						
PA/CHESTER COUNTY/3001.09												10	210	
LOANS ORIGINATED	6	2467	52	20689	106	39155	5	1489		10	2610			
APPS APPROVED, NOT ACCEPTED			4	1998	9	1855				1	146			
APPS DENIED	1	169	7	4570	18	6338				2	396			
APPS WITHDRAWN			7	2454	21	7426								
FILES CLOSED FOR INCOMPLETENESS			2	837	8	1885								
PA/CHESTER COUNTY/3002.01												12	178	
LOANS ORIGINATED	3	950	75	29326	150	53326	21	4770	2	1000	16	3854		
APPS APPROVED, NOT ACCEPTED			4	1314	14	5025	1	20						
APPS DENIED	1	417	8	6352	26	9123	4	75		2	4068			
APPS WITHDRAWN	1	319	7	2918	18	7430								
FILES CLOSED FOR INCOMPLETENESS			1	466	8	2341	1	407						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3002.02														9	234				
LOANS ORIGINATED	3	842	75	41558	145	69825	9	2415			8	2706							
APPS APPROVED, NOT ACCEPTED			5	3173	4	1418	1	173			1	394							
APPS DENIED	1	667	5	2648	33	14808	6	380											
APPS WITHDRAWN			7	3340	18	8559	2	527											
FILES CLOSED FOR INCOMPLETENESS			3	2240	10	3215													
PA/CHESTER COUNTY/3003.01														9	167				
LOANS ORIGINATED	7	1975	60	21357	133	47217	5	6519			6	1089							
APPS APPROVED, NOT ACCEPTED			4	2800	11	6988													
APPS DENIED	1	340	4	4252	29	9914	5	893											
APPS WITHDRAWN	1	340	4	1014	18	5812													
FILES CLOSED FOR INCOMPLETENESS	1	211	3	1150	6	2589					1	120							
PA/CHESTER COUNTY/3003.02														4	191				
LOANS ORIGINATED	2	781	62	26901	106	44199	6	2250			11	4977							
APPS APPROVED, NOT ACCEPTED			8	4050	10	3311					1	263							
APPS DENIED			3	881	24	8265	1	100			2	450							
APPS WITHDRAWN			11	4133	8	2645	2	385			2	370							
FILES CLOSED FOR INCOMPLETENESS			1	300	1	106	1	932											
PA/CHESTER COUNTY/3003.03														10	137				
LOANS ORIGINATED	5	1333	34	8354	78	14836	11	1189			13	2103							
APPS APPROVED, NOT ACCEPTED			1	212	3	892	2	445											
APPS DENIED	2	458	3	304	23	4939	4	351			8	1789							
APPS WITHDRAWN			3	502	18	3544	1	240			1	210							
FILES CLOSED FOR INCOMPLETENESS					4	610	1	25											
PA/CHESTER COUNTY/3004.00														12	108				
LOANS ORIGINATED	3	715	36	8750	71	14747	7	722			13	2242							
APPS APPROVED, NOT ACCEPTED			1	351	3	499	1	40											
APPS DENIED			3	585	22	3914	8	746			4	466							
APPS WITHDRAWN			6	1858	17	4154	1	10											
FILES CLOSED FOR INCOMPLETENESS	1	161	1	228	5	1024													

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3005.01													9	228						
LOANS ORIGINATED	2	769	46	15872	158	47234	10	1818			3	560								
APPS APPROVED, NOT ACCEPTED			4	1686	19	8039														
APPS DENIED	1	303	3	1081	38	14329	3	385			2	440								
APPS WITHDRAWN			6	1849	13	4820	1	130												
FILES CLOSED FOR INCOMPLETENESS					11	3749														
PA/CHESTER COUNTY/3005.02													12	137						
LOANS ORIGINATED	8	1838	34	8298	96	20994	9	941			8	1469	2	142						
APPS APPROVED, NOT ACCEPTED			2	281	12	3229							1	31						
APPS DENIED	1	370			18	4735	4	60			1	36	1	10						
APPS WITHDRAWN	2	416	3	719	25	5384	2	28			3	402								
FILES CLOSED FOR INCOMPLETENESS					4	979					1	100								
PA/CHESTER COUNTY/3006.00													25	122						
LOANS ORIGINATED	20	4413	52	10316	151	28581	6	243			33	4553								
APPS APPROVED, NOT ACCEPTED			2	452	19	3741	1	20			4	557								
APPS DENIED	1	145	4	792	37	6791	7	72			6	619								
APPS WITHDRAWN	1	162	4	976	20	4065					2	255								
FILES CLOSED FOR INCOMPLETENESS					11	2091					2	347								
PA/CHESTER COUNTY/3007.00													27	95						
LOANS ORIGINATED	10	1932	61	9989	92	13127	7	431	1	2500	27	3535								
APPS APPROVED, NOT ACCEPTED	1	160	2	254	13	2036					1	185								
APPS DENIED	3	544	10	1176	30	4704	4	235			13	1353	2	67						
APPS WITHDRAWN			7	1258	22	3544					3	348								
FILES CLOSED FOR INCOMPLETENESS					4	602	1	130			1	130								
PA/CHESTER COUNTY/3008.00													17	95						
LOANS ORIGINATED	11	2089	44	10330	68	10323	4	212	1	3300	12	1575								
APPS APPROVED, NOT ACCEPTED	1	155	11	4463	6	868														
APPS DENIED			3	868	15	2380	5	61			6	907								
APPS WITHDRAWN	2	386	8	1899	10	1415					1	134								
FILES CLOSED FOR INCOMPLETENESS			1	162	5	806					1	125								

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's				Number						\$000's
PA/CHESTER COUNTY/3009.00												14	91	
LOANS ORIGINATED	7	1332	29	5369	39	6903	5	244		4	491			
APPS APPROVED, NOT ACCEPTED	1	198	1	260	6	1163	1	17		1	198			
APPS DENIED	1	133	3	622	18	3044	6	127		1	204			
APPS WITHDRAWN	2	350	1	26	12	2110	1	140						
FILES CLOSED FOR INCOMPLETENESS					3	542								
PA/CHESTER COUNTY/3010.00												6	150	
LOANS ORIGINATED	17	4234	96	24245	188	37320	16	1912	2	20604	18	3523		
APPS APPROVED, NOT ACCEPTED	1	289	3	1137	27	6983	2	432			3	676	1	15
APPS DENIED	3	610	7	1590	52	11067	15	429	2	20170	5	1141	1	121
APPS WITHDRAWN	7	1548	8	1750	32	7407	2	372			3	886		
FILES CLOSED FOR INCOMPLETENESS	1	187	4	871	15	2117					2	318		
PA/CHESTER COUNTY/3011.00													10	90
LOANS ORIGINATED	17	2603	17	2406	55	7293	5	306	2	575	20	2655		
APPS APPROVED, NOT ACCEPTED	3	603	1	125	8	1137	2	215			2	226		
APPS DENIED	1	106			18	2293	4	116						
APPS WITHDRAWN	3	352	5	817	8	1049	2	30			2	313		
FILES CLOSED FOR INCOMPLETENESS					7	985								
PA/CHESTER COUNTY/3013.00													7	125
LOANS ORIGINATED	26	6395	39	9350	161	33137	13	572			15	2243		
APPS APPROVED, NOT ACCEPTED			1	158	12	3056								
APPS DENIED	4	902	5	966	43	9092	2	61			3	442	1	97
APPS WITHDRAWN	5	1104	1	185	20	4524	4	140						
FILES CLOSED FOR INCOMPLETENESS					13	3077								
PA/CHESTER COUNTY/3014.01													10	95
LOANS ORIGINATED	13	2824	30	6598	31	4438	6	430			4	755		
APPS APPROVED, NOT ACCEPTED					5	1013	1	12			1	320		
APPS DENIED	5	924			20	3509	1	5						
APPS WITHDRAWN	1	328	3	643	10	1819					1	307		
FILES CLOSED FOR INCOMPLETENESS	1	178	2	504	3	465								

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3014.02														7	124				
LOANS ORIGINATED	14	3077	32	7464	114	21413	8	941			2	298							
APPS APPROVED, NOT ACCEPTED	1	231	3	739	16	3544													
APPS DENIED	7	1732	3	121	38	7653	5	570			5	639							
APPS WITHDRAWN	2	708	1	264	25	5582	1	55											
FILES CLOSED FOR INCOMPLETENESS			1	366	11	1925													
PA/CHESTER COUNTY/3015.00														4	139				
LOANS ORIGINATED	7	1679	23	6611	69	14108	8	572			3	490	1	177					
APPS APPROVED, NOT ACCEPTED	1	161			4	1037													
APPS DENIED	4	994	3	602	22	5647	1	25			2	110							
APPS WITHDRAWN	4	862	2	940	15	3825	1	300											
FILES CLOSED FOR INCOMPLETENESS			1	197	6	1254	1	391			1	135							
PA/CHESTER COUNTY/3016.00														4	108				
LOANS ORIGINATED	10	2287	17	4015	68	14536	5	505	1	1225	6	611	1	125					
APPS APPROVED, NOT ACCEPTED			1	25	4	928					1	25							
APPS DENIED	4	802	6	1540	10	2729	1	4			1	125	1	125					
APPS WITHDRAWN			4	575	8	2200	3	199			1	40	1	58					
FILES CLOSED FOR INCOMPLETENESS					2	397													
PA/CHESTER COUNTY/3017.00														4	152				
LOANS ORIGINATED	1	495	11	3452	40	11025	9	1214											
APPS APPROVED, NOT ACCEPTED			1	156	3	658													
APPS DENIED			2	580	14	3334													
APPS WITHDRAWN			3	1174	5	1264	2	405											
FILES CLOSED FOR INCOMPLETENESS					6	1278													
PA/CHESTER COUNTY/3018.00														6	199				
LOANS ORIGINATED	2	846	76	28976	131	41467	12	579	1	382	4	831							
APPS APPROVED, NOT ACCEPTED			8	3249	15	6168					1	275							
APPS DENIED	1	178	4	2285	39	14117	7	785			3	433							
APPS WITHDRAWN	1	451	18	7308	21	4970	2	80											
FILES CLOSED FOR INCOMPLETENESS			2	648	10	3189	1	75											

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3019.00														7	189				
LOANS ORIGINATED	3	1109	52	18584	134	41262	8	1701			5	2620							
APPS APPROVED, NOT ACCEPTED			4	1674	10	3343	1	120			2	838							
APPS DENIED			6	2069	21	5839	2	295											
APPS WITHDRAWN			8	2012	20	6527	2	500											
FILES CLOSED FOR INCOMPLETENESS			2	996	9	2540	2	611			1	188							
PA/CHESTER COUNTY/3020.00														16	200				
LOANS ORIGINATED	5	2054	63	22045	168	49514	10	1317			8	2052							
APPS APPROVED, NOT ACCEPTED			3	1167	15	3823	3	282											
APPS DENIED	3	872	7	1732	31	14150	1	3			2	304							
APPS WITHDRAWN			5	1390	22	8548	1	100											
FILES CLOSED FOR INCOMPLETENESS			2	545	10	3259	1	602											
PA/CHESTER COUNTY/3021.01														27	133				
LOANS ORIGINATED	9	2573	62	20678	141	38087	17	2277	1	23660	14	2495							
APPS APPROVED, NOT ACCEPTED			8	3000	16	4220					1	175							
APPS DENIED	2	642	12	4373	41	11556	4	159			2	457	2	266					
APPS WITHDRAWN	2	465	10	3780	25	7204					1	213							
FILES CLOSED FOR INCOMPLETENESS			6	2229	10	2640	1	240											
PA/CHESTER COUNTY/3021.02														18	156				
LOANS ORIGINATED	4	1239	27	8191	80	16874	13	1213			2	240							
APPS APPROVED, NOT ACCEPTED			2	780	4	1068	1	100											
APPS DENIED			2	529	22	3911	3	115			1	136							
APPS WITHDRAWN	2	441	2	365	11	2611	1	210											
FILES CLOSED FOR INCOMPLETENESS			1	429	5	1005					1	429							
PA/CHESTER COUNTY/3022.02														22	145				
LOANS ORIGINATED	8	2047	47	14834	152	36821	10	648	1	37500	5	681							
APPS APPROVED, NOT ACCEPTED			2	615	5	1177					1	85							
APPS DENIED			6	2053	33	8949	1	6	1	410	3	462							
APPS WITHDRAWN	1	246	14	4214	23	5116			2	71000	2	475							
FILES CLOSED FOR INCOMPLETENESS	1	196	2	590	11	3164	1	100											

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	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3022.03														22	153				
LOANS ORIGINATED	19	4988	62	16527	183	39060	9	923			15	3164							
APPS APPROVED, NOT ACCEPTED	1	295	2	481	22	4511					1	180							
APPS DENIED	3	936	5	1111	25	5672	5	313			6	1148							
APPS WITHDRAWN	2	476	6	1234	21	4359	2	35			3	515							
FILES CLOSED FOR INCOMPLETENESS	1	269	2	618	16	2991					1	150							
PA/CHESTER COUNTY/3022.04														19	141				
LOANS ORIGINATED	14	3313	79	18162	176	34663	11	1167			22	3836							
APPS APPROVED, NOT ACCEPTED			2	482	19	3613	1	15			1	100							
APPS DENIED			3	460	38	7069	8	392			9	1076	1	90					
APPS WITHDRAWN			12	2990	26	4713	1	106			3	630							
FILES CLOSED FOR INCOMPLETENESS	1	270			8	1525	1	183											
PA/CHESTER COUNTY/3023.00														14	86				
LOANS ORIGINATED	3	851	21	6081	39	9706	2	615	2	10600	14	3201							
APPS APPROVED, NOT ACCEPTED			1	195	2	540					1	195							
APPS DENIED			4	864	7	1744													
APPS WITHDRAWN	1	308	1	342	7	1262	1	50											
FILES CLOSED FOR INCOMPLETENESS			2	660	3	1112													
PA/CHESTER COUNTY/3024.00														50	84				
LOANS ORIGINATED	8	1731	23	6043	60	12603	5	674	4	2978	9	1362							
APPS APPROVED, NOT ACCEPTED			1	195	5	1145	1	150			1	150							
APPS DENIED			6	1624	13	2212	4	64	1	1210	6	989							
APPS WITHDRAWN	1	201	2	397	8	1837			1	1430	1	98							
FILES CLOSED FOR INCOMPLETENESS					2	136	1	85											
PA/CHESTER COUNTY/3025.00														13	154				
LOANS ORIGINATED	8	2511	35	10105	86	19478	4	441	3	5054	26	5454							
APPS APPROVED, NOT ACCEPTED			1	460	9	2058	1	187	1	500	2	650							
APPS DENIED	1	236	4	922	20	4779	4	270	2	1013	7	1556							
APPS WITHDRAWN			2	519	11	2758	1	204	1	559	2	461							
FILES CLOSED FOR INCOMPLETENESS					7	1509													

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/CHESTER COUNTY/3026.00														36	43
LOANS ORIGINATED	7	1749	28	6850	42	7722	6	829	6	47765	32	6720			
APPS APPROVED, NOT ACCEPTED					5	1015	1	226			1	133			
APPS DENIED			4	709	13	2233	3	127			8	1160			
APPS WITHDRAWN			3	494	19	3158	1	100	1	26000	7	1291			
FILES CLOSED FOR INCOMPLETENESS			2	485	7	1164					2	278			
PA/CHESTER COUNTY/3027.02														24	101
LOANS ORIGINATED	12	3038	28	7471	87	17804	8	543			10	1442			
APPS APPROVED, NOT ACCEPTED	2	407	1	305	6	1493									
APPS DENIED			1	233	24	4669									
APPS WITHDRAWN			4	754	21	4198	1	108			1	108			
FILES CLOSED FOR INCOMPLETENESS	1	239	1	160	4	738	1	160							
PA/CHESTER COUNTY/3027.03														7	174
LOANS ORIGINATED	2	655	68	22383	99	24641	10	1025			4	1123			
APPS APPROVED, NOT ACCEPTED			4	978	6	1511	1	50							
APPS DENIED	1	352	4	1705	20	4747	6	220			1	341			
APPS WITHDRAWN			10	2888	23	6655	1	475			1	165			
FILES CLOSED FOR INCOMPLETENESS			2	427	5	1664									
PA/CHESTER COUNTY/3027.04														10	175
LOANS ORIGINATED	10	3218	58	16613	152	35364	14	1972			6	1267			
APPS APPROVED, NOT ACCEPTED			3	869	18	4296					1	153			
APPS DENIED			4	1238	30	6811	2	30			2	284			
APPS WITHDRAWN	2	827	7	1936	15	3594	1	100							
FILES CLOSED FOR INCOMPLETENESS					7	2068	2	596							
PA/CHESTER COUNTY/3027.05														16	125
LOANS ORIGINATED	3	1010	30	9311	71	17238	8	593			1	120			
APPS APPROVED, NOT ACCEPTED			1	600	5	1519	1	165							
APPS DENIED	1	293	4	1138	11	2634	2	76			1	375			
APPS WITHDRAWN			2	518	13	2987									
FILES CLOSED FOR INCOMPLETENESS			1	500	2	449	1	95							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3027.06														10	136				
LOANS ORIGINATED	11	3382	54	16876	102	22417	8	550			7	1179							
APPS APPROVED, NOT ACCEPTED			2	319	10	2589	2	55			1	145	1	29					
APPS DENIED			3	1476	27	5982	4	390			1	145							
APPS WITHDRAWN	1	251	4	849	14	3119					1	214							
FILES CLOSED FOR INCOMPLETENESS					4	740													
PA/CHESTER COUNTY/3028.02														5	180				
LOANS ORIGINATED	2	821	57	21566	124	35169	14	2262			6	1328							
APPS APPROVED, NOT ACCEPTED			4	1586	10	2668	1	417											
APPS DENIED			3	969	20	5596	1	20			2	345							
APPS WITHDRAWN			9	2818	26	8117													
FILES CLOSED FOR INCOMPLETENESS					9	2445													
PA/CHESTER COUNTY/3028.03														1	109				
LOANS ORIGINATED			42	6978	29	4473	2	35			4	1007							
APPS APPROVED, NOT ACCEPTED			4	630	4	747													
APPS DENIED	1	309	3	321	6	1344	1	25			1	147							
APPS WITHDRAWN			6	1119	6	960	1	30											
FILES CLOSED FOR INCOMPLETENESS					1	12													
PA/CHESTER COUNTY/3028.04														7	202				
LOANS ORIGINATED			22	8024	79	27261	6	1248											
APPS APPROVED, NOT ACCEPTED			1	620	4	2386													
APPS DENIED			3	1613	15	5596	2	20											
APPS WITHDRAWN			3	1097	6	1971	2	45											
FILES CLOSED FOR INCOMPLETENESS					6	2323	2	520											
PA/CHESTER COUNTY/3028.05														15	102				
LOANS ORIGINATED	15	2693	61	12571	160	27983	9	1096			27	3227							
APPS APPROVED, NOT ACCEPTED	2	297	3	391	13	2375	1	6			2	303							
APPS DENIED			5	924	42	7680	2	141			3	439							
APPS WITHDRAWN	1	109	6	1430	18	2898					3	402							
FILES CLOSED FOR INCOMPLETENESS			3	300	10	1496	1	30			2	194							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3029.01												13	156						
LOANS ORIGINATED	7	2330	59	18071	102	25342	10	1063	1	550	8	1853							
APPS APPROVED, NOT ACCEPTED	1	216	4	1601	12	2087													
APPS DENIED	1	261	3	1148	19	4233	3	320			1	140							
APPS WITHDRAWN	1	245	6	1836	16	4488	1	125			2	304							
FILES CLOSED FOR INCOMPLETENESS					9	2284													
PA/CHESTER COUNTY/3029.02												9	161						
LOANS ORIGINATED	5	1637	61	19357	142	33880	12	2193			7	1164							
APPS APPROVED, NOT ACCEPTED			4	1375	13	3164					2	457							
APPS DENIED	1	318	3	806	35	8632	2	61			1	237							
APPS WITHDRAWN	2	668	7	2341	12	2747	1	417											
FILES CLOSED FOR INCOMPLETENESS	1	284			10	2269													
PA/CHESTER COUNTY/3030.00												14	180						
LOANS ORIGINATED	1	295	32	12141	85	25024	5	652			2	367							
APPS APPROVED, NOT ACCEPTED			3	1468	5	1809	1	280											
APPS DENIED			2	592	17	5746	4	662			2	667							
APPS WITHDRAWN	1	568	8	2952	16	4585					1	250							
FILES CLOSED FOR INCOMPLETENESS			1	220	8	3269	2	823											
PA/CHESTER COUNTY/3031.00												9	230						
LOANS ORIGINATED	2	829	36	13998	109	35301	9	1389			6	1276							
APPS APPROVED, NOT ACCEPTED			4	1600	5	1671													
APPS DENIED					20	7146	5	233			1	387							
APPS WITHDRAWN			4	1477	22	6788	2	58			1	218							
FILES CLOSED FOR INCOMPLETENESS			1	300	8	2556	1	371											
PA/CHESTER COUNTY/3033.01												29	195						
LOANS ORIGINATED	5	1235	28	10354	72	21540	3	244			2	425							
APPS APPROVED, NOT ACCEPTED	1	159	1	410	7	1867													
APPS DENIED			2	471	14	4126	2	363											
APPS WITHDRAWN	1	244	3	714	12	3706	1	40			2	234							
FILES CLOSED FOR INCOMPLETENESS			1	728	9	2587					1	269							

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3033.02														8	167				
LOANS ORIGINATED	7	2462	44	13876	136	38450	14	1261			5	901							
APPS APPROVED, NOT ACCEPTED	1	355	2	704	12	2661													
APPS DENIED			5	2265	40	13920	8	769			3	532							
APPS WITHDRAWN	1	219	7	2834	22	7456	1	55											
FILES CLOSED FOR INCOMPLETENESS			2	430	17	4356					2	398							
PA/CHESTER COUNTY/3034.01														60	92				
LOANS ORIGINATED	8	1690	19	3182	61	8925	4	207	3	925	8	759							
APPS APPROVED, NOT ACCEPTED			2	202	9	1465					1	202							
APPS DENIED	1	173	3	669	17	2579	5	125			4	218							
APPS WITHDRAWN	2	352	4	782	14	2070					1	135							
FILES CLOSED FOR INCOMPLETENESS			1	200	7	1126					1	165							
PA/CHESTER COUNTY/3034.02														51	77				
LOANS ORIGINATED	2	386	7	1493	29	6505			1	403	4	1057							
APPS APPROVED, NOT ACCEPTED			1	117	1	176													
APPS DENIED	1	240			14	3677	3	77			7	779							
APPS WITHDRAWN			1	270	1	308													
FILES CLOSED FOR INCOMPLETENESS			1	350	2	443					1	191							
PA/CHESTER COUNTY/3035.01														11	165				
LOANS ORIGINATED	10	3059	73	26552	116	30540	16	2320			12	2792							
APPS APPROVED, NOT ACCEPTED			5	2069	9	2903	1	20											
APPS DENIED			11	4552	35	12097	7	313			2	344							
APPS WITHDRAWN	1	285	7	2541	18	6184	1	30			1	140							
FILES CLOSED FOR INCOMPLETENESS			1	500	8	3053	2	630											
PA/CHESTER COUNTY/3035.02														11	199				
LOANS ORIGINATED	1	417	23	7424	76	25448	7	759			8	2030							
APPS APPROVED, NOT ACCEPTED	1	419	2	379	6	1128													
APPS DENIED	1	226	2	349	27	8439	2	475			1	59							
APPS WITHDRAWN			5	1723	10	2547	1	308			1	56							
FILES CLOSED FOR INCOMPLETENESS					8	2588													

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3038.01												8	140						
LOANS ORIGINATED	2	554	30	6388	82	21672	9	784			3	400	5	220					
APPS APPROVED, NOT ACCEPTED			9	494	10	2448					3	730	9	309					
APPS DENIED	1	290	11	622	21	5960	1	5			3	334	9	272					
APPS WITHDRAWN	4	901	3	678	11	2779	1	6					1	137					
FILES CLOSED FOR INCOMPLETENESS					7	2063													
PA/CHESTER COUNTY/3038.02												9	144						
LOANS ORIGINATED	23	6186	105	32564	276	66011	19	1606			5	932							
APPS APPROVED, NOT ACCEPTED	3	760	4	1028	17	4251	2	282											
APPS DENIED	3	780	9	2500	77	19321	3	148			1	200							
APPS WITHDRAWN	4	1109	10	3049	41	11998	1	5											
FILES CLOSED FOR INCOMPLETENESS	1	244	3	844	16	3468	1	100											
PA/CHESTER COUNTY/3039.01												11	211						
LOANS ORIGINATED	6	1800	49	17509	132	37726	13	1982			2	296							
APPS APPROVED, NOT ACCEPTED			9	3751	11	2886													
APPS DENIED			9	4132	21	6095	6	195											
APPS WITHDRAWN			8	3068	20	4817	1	75											
FILES CLOSED FOR INCOMPLETENESS					11	3581	1	400											
PA/CHESTER COUNTY/3039.02												7	167						
LOANS ORIGINATED	2	701	69	20798	161	41870	10	857			11	2367							
APPS APPROVED, NOT ACCEPTED			3	859	13	4862	1	100			1	204							
APPS DENIED			5	1427	39	11127	5	453			1	138							
APPS WITHDRAWN	2	582	9	3205	18	4887													
FILES CLOSED FOR INCOMPLETENESS			3	962	9	2142	1	15											
PA/CHESTER COUNTY/3040.00												28	155						
LOANS ORIGINATED	8	2107	57	13019	135	29103	2	65			19	2638	1	23					
APPS APPROVED, NOT ACCEPTED	1	393	2	470	8	1488	1	50			2	290							
APPS DENIED	1	226	8	1801	35	8518	2	34			8	1693	1	42					
APPS WITHDRAWN			4	933	23	5273	2	30			3	870							
FILES CLOSED FOR INCOMPLETENESS	1	329	3	847	7	1846					1	245							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3041.01														24	80				
LOANS ORIGINATED	5	975	27	4580	67	9441	6	534			12	1327							
APPS APPROVED, NOT ACCEPTED			1	210	12	2022					4	600							
APPS DENIED	2	340	1	214	27	4104	5	91			2	183							
APPS WITHDRAWN	1	211	4	453	16	2157	3	300			4	415							
FILES CLOSED FOR INCOMPLETENESS	1	193	1	99	8	1216	1	160			2	217							
PA/CHESTER COUNTY/3041.02														24	77				
LOANS ORIGINATED	13	2229	24	4111	59	9322	2	35			9	1203							
APPS APPROVED, NOT ACCEPTED			1	223	5	658	1	14			2	211							
APPS DENIED			2	214	18	2229	3	46			7	711							
APPS WITHDRAWN	1	177	3	580	10	1109	2	75											
FILES CLOSED FOR INCOMPLETENESS			2	336	8	1544					2	371							
PA/CHESTER COUNTY/3042.01														20	114				
LOANS ORIGINATED	33	6798	69	13382	163	25248	19	1299			16	2221							
APPS APPROVED, NOT ACCEPTED	2	409	2	587	10	1745	2	123			2	318							
APPS DENIED	4	878	8	1434	44	7161	9	207			6	754	1	34					
APPS WITHDRAWN	1	216	7	1718	38	7050	1	100			3	464							
FILES CLOSED FOR INCOMPLETENESS	2	407	1	252	20	3862	1	225			3	518							
PA/CHESTER COUNTY/3043.00														7	149				
LOANS ORIGINATED	35	11179	187	56678	206	49352	11	1410			13	2393							
APPS APPROVED, NOT ACCEPTED	2	632	21	7473	20	4408													
APPS DENIED	5	1287	17	5066	47	13185	7	172					2	46					
APPS WITHDRAWN	6	2012	50	16933	38	9048	5	163			2	723							
FILES CLOSED FOR INCOMPLETENESS	2	509	8	2233	20	5628	1	71			3	895							
PA/CHESTER COUNTY/3044.03														12	129				
LOANS ORIGINATED	9	1912	55	10925	122	23711	11	942			25	3525							
APPS APPROVED, NOT ACCEPTED			2	420	7	1213	1	9											
APPS DENIED			6	975	32	5319	6	352			4	464							
APPS WITHDRAWN			3	534	20	3946	1	35			2	293							
FILES CLOSED FOR INCOMPLETENESS			1	194	3	654	1	167											

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3044.04														14	132					
LOANS ORIGINATED	8	2179	38	9284	100	19198	9	650			6	889								
APPS APPROVED, NOT ACCEPTED			1	240	11	2421	1	216			2	270								
APPS DENIED			3	510	26	5002	2	60			2	176								
APPS WITHDRAWN	2	608	3	1081	14	3037	1	30			1	152								
FILES CLOSED FOR INCOMPLETENESS	1	286	1	306	4	782	3	530												
PA/CHESTER COUNTY/3044.05														11	170					
LOANS ORIGINATED	9	3270	89	28951	202	51441	17	1892			7	1566	1	264						
APPS APPROVED, NOT ACCEPTED	1	442	8	2219	13	3781	2	322			3	861								
APPS DENIED	1	187	3	1692	41	9487	4	215												
APPS WITHDRAWN	1	442	7	2123	28	6558	5	505												
FILES CLOSED FOR INCOMPLETENESS			3	1096	7	2151					1	263								
PA/CHESTER COUNTY/3044.06														6	172					
LOANS ORIGINATED	1	393	39	13906	89	22836	4	520			3	697								
APPS APPROVED, NOT ACCEPTED			1	350	8	2320														
APPS DENIED			3	968	15	4420	2	384												
APPS WITHDRAWN			3	1027	7	1896														
FILES CLOSED FOR INCOMPLETENESS					4	1260	1	30			1	325								
PA/CHESTER COUNTY/3045.01														24	227					
LOANS ORIGINATED	8	2627	126	39315	298	86003	10	893			12	3038								
APPS APPROVED, NOT ACCEPTED			9	2820	25	7047	1	74			6	1363								
APPS DENIED	3	677	21	7169	63	18191	5	273			9	1932								
APPS WITHDRAWN	1	385	24	7567	32	8760	2	467			3	874								
FILES CLOSED FOR INCOMPLETENESS			4	1161	13	4217														
PA/CHESTER COUNTY/3045.02														7	194					
LOANS ORIGINATED	5	1932	43	11879	101	24312	6	390			5	860								
APPS APPROVED, NOT ACCEPTED			1	260	11	2150	1	100			1	201								
APPS DENIED			2	352	24	5917	4	173			1	176								
APPS WITHDRAWN			3	1089	12	3048	1	180												
FILES CLOSED FOR INCOMPLETENESS					10	2097	1	100												

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3046.00														7	165				
LOANS ORIGINATED	13	4390	47	15607	94	27132	9	1110		6	863	1	136						
APPS APPROVED, NOT ACCEPTED			3	824	9	2756													
APPS DENIED	1	417	5	1367	24	8878	4	333		2	355	1	132						
APPS WITHDRAWN			2	615	19	5876	2	800		1	146								
FILES CLOSED FOR INCOMPLETENESS			4	1147	8	2542				1	236								
PA/CHESTER COUNTY/3049.00														5	113				
LOANS ORIGINATED	16	4398	41	7849	97	19036	10	926		4	1224	10	650						
APPS APPROVED, NOT ACCEPTED			13	1293	7	1496	1	8		2	367	10	415						
APPS DENIED	3	583	26	2285	32	6657	7	542		1	6	23	1224						
APPS WITHDRAWN	2	483			13	2658	1	140											
FILES CLOSED FOR INCOMPLETENESS	1	147	1	162	5	1066	1	11											
PA/CHESTER COUNTY/3050.00														7	108				
LOANS ORIGINATED	5	882	12	1952	34	4812	5	272		3	425								
APPS APPROVED, NOT ACCEPTED					2	302													
APPS DENIED	1	195	3	71	6	837						4	110						
APPS WITHDRAWN	1	178	3	616	5	775	1	200		2	240								
FILES CLOSED FOR INCOMPLETENESS	1	167			2	301													
PA/CHESTER COUNTY/3051.01														7	117				
LOANS ORIGINATED	10	1979	18	3248	88	14453	7	800		6	845	4	327						
APPS APPROVED, NOT ACCEPTED	1	198	7	756	20	2764				1	168	9	495						
APPS DENIED	3	604	6	874	29	5427	5	115											
APPS WITHDRAWN	2	369	1	299	16	2905	2	16											
FILES CLOSED FOR INCOMPLETENESS					7	1155				1	121								
PA/CHESTER COUNTY/3051.02														10	113				
LOANS ORIGINATED	15	3655	20	3569	90	16139	6	467		7	1380	1	47						
APPS APPROVED, NOT ACCEPTED	1	158	2	91	12	2100						2	91						
APPS DENIED	3	543	8	1705	37	6491	7	173				6	850						
APPS WITHDRAWN	3	769	2	294	25	4889	1	60				1	44						
FILES CLOSED FOR INCOMPLETENESS			1	27	7	963						1	27						

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/CHESTER COUNTY/3053.00													36	95	
LOANS ORIGINATED	55	11235	74	11910	146	23242	13	593			16	1951	1	122	
APPS APPROVED, NOT ACCEPTED	5	945	5	763	16	2941	3	28							
APPS DENIED	9	1591	12	1877	62	9282	9	123			7	878	2	124	
APPS WITHDRAWN	11	2053	9	1330	47	7104	3	59			4	674	2	206	
FILES CLOSED FOR INCOMPLETENESS	5	877	1	310	18	3041					1	128			
PA/CHESTER COUNTY/3054.00														62	56
LOANS ORIGINATED	21	4162	15	1606	33	4208			1	225	17	1337			
APPS APPROVED, NOT ACCEPTED					5	626	1	38			3	201			
APPS DENIED	11	2161	5	412	13	1822	1	4			4	225			
APPS WITHDRAWN	10	1904	7	985	13	1523					5	485			
FILES CLOSED FOR INCOMPLETENESS					5	446	1	7			2	121			
PA/CHESTER COUNTY/3055.00														82	49
LOANS ORIGINATED	6	552	5	468	20	1687	2	26	4	1712	10	852			
APPS APPROVED, NOT ACCEPTED			1	79	4	323	2	35			3	223	1	20	
APPS DENIED	3	247	1	67	17	1670	4	165			8	656			
APPS WITHDRAWN	2	297			4	421	1	88							
FILES CLOSED FOR INCOMPLETENESS					5	772					3	251			
PA/CHESTER COUNTY/3056.00														86	46
LOANS ORIGINATED	3	286	3	486	24	2217	2	25	1	509	14	991			
APPS APPROVED, NOT ACCEPTED					4	350					1	67			
APPS DENIED					21	1911	5	62			9	673			
APPS WITHDRAWN			1	37	4	429	1	29			2	85			
FILES CLOSED FOR INCOMPLETENESS			1	40	6	514					5	384			
PA/CHESTER COUNTY/3057.00														60	107
LOANS ORIGINATED	9	986	8	900	36	4220	4	101			9	996			
APPS APPROVED, NOT ACCEPTED			1	187	8	726					3	219			
APPS DENIED	2	254	1	62	16	2098	1	2			3	518			
APPS WITHDRAWN			3	301	4	615					3	335			
FILES CLOSED FOR INCOMPLETENESS	1	144	1	133	3	255					1	80			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/CHESTER COUNTY/3060.00												18	116
LOANS ORIGINATED	38	9146	49	10079	189	37013	11	695		10	2167	1	150
APPS APPROVED, NOT ACCEPTED					27	6215	1	25		3	543		
APPS DENIED	5	1202	7	1845	62	11129	13	654		4	383		
APPS WITHDRAWN	6	1560	8	1570	41	10883				1	163		
FILES CLOSED FOR INCOMPLETENESS	3	820	2	361	14	3100	1	80					
PA/CHESTER COUNTY/3063.00												43	85
LOANS ORIGINATED	11	1840	15	2780	41	6361	6	230		7	948		
APPS APPROVED, NOT ACCEPTED	1	162			9	1989	2	24		1	219		
APPS DENIED			1	78	15	2359	3	111		2	281		
APPS WITHDRAWN	1	193	1	77	6	1087				1	173		
FILES CLOSED FOR INCOMPLETENESS					7	1163							
PA/CHESTER COUNTY/3065.01												15	221
LOANS ORIGINATED	6	1639	37	11451	125	33149	12	866		4	888		
APPS APPROVED, NOT ACCEPTED			2	608	11	3297							
APPS DENIED			5	1737	38	10366	3	105		3	568		
APPS WITHDRAWN			4	1568	12	3638	1	139					
FILES CLOSED FOR INCOMPLETENESS			5	1615	7	1426	1	50					
PA/CHESTER COUNTY/3065.03												53	67
LOANS ORIGINATED	4	1011	9	2471	36	6760	2	70		5	998		
APPS APPROVED, NOT ACCEPTED			1	300	3	672	1	233					
APPS DENIED			1	44	10	2452	3	360				1	44
APPS WITHDRAWN			1	356	2	357	1	25					
FILES CLOSED FOR INCOMPLETENESS					1	184	1	50					
PA/CHESTER COUNTY/3065.04												37	177
LOANS ORIGINATED	7	1881	50	13560	90	23137	4	801		6	1530	1	116
APPS APPROVED, NOT ACCEPTED			6	1479	10	2386	1	120				1	67
APPS DENIED	3	853	5	1455	33	10225	3	325		1	286	1	84
APPS WITHDRAWN	1	289	4	772	11	3875				1	371		
FILES CLOSED FOR INCOMPLETENESS			1	346	5	1147				1	241		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number
PA/CHESTER COUNTY/3066.00												6	158	
LOANS ORIGINATED	3	1094	38	12590	93	24940	2	375		2	492			
APPS APPROVED, NOT ACCEPTED			2	629	6	1338								
APPS DENIED			5	2023	17	4003	1	50		1	225			
APPS WITHDRAWN			6	2311	11	3222								
FILES CLOSED FOR INCOMPLETENESS			1	480	4	831								
PA/CHESTER COUNTY/3067.00												8	157	
LOANS ORIGINATED	7	2122	28	8226	107	26428	7	353		3	507			
APPS APPROVED, NOT ACCEPTED					7	1525	1	3		1	391			
APPS DENIED	1	161	3	783	28	8482	3	194		2	660			
APPS WITHDRAWN	1	245	3	868	10	3064								
FILES CLOSED FOR INCOMPLETENESS	1	358			4	990								
PA/CHESTER COUNTY/3068.00												10	120	
LOANS ORIGINATED	4	1167	13	2721	38	7891	2	200		3	431			
APPS APPROVED, NOT ACCEPTED					7	1429	1	19		1	191			
APPS DENIED			1	148	12	2828						1	143	
APPS WITHDRAWN	1	153	4	770	10	2327				1	198			
FILES CLOSED FOR INCOMPLETENESS					2	409								
PA/CHESTER COUNTY/3069.00												8	162	
LOANS ORIGINATED	13	3692	58	17389	166	39874	15	1944		4	507			
APPS APPROVED, NOT ACCEPTED	1	186	6	1693	13	2966	3	339						
APPS DENIED	2	746	6	1624	36	9087	5	427		1	285			
APPS WITHDRAWN	1	298	6	1826	23	5964								
FILES CLOSED FOR INCOMPLETENESS					13	3093								
PA/CHESTER COUNTY/3070.00												14	127	
LOANS ORIGINATED	9	2677	36	7516	100	23137	10	860	1	2800	4	679	2	119
APPS APPROVED, NOT ACCEPTED			4	636	8	1534					1	128	2	115
APPS DENIED	2	484	7	1187	27	6127	9	327			1	225	4	214
APPS WITHDRAWN	1	206	3	438	11	2348	1	40					1	64
FILES CLOSED FOR INCOMPLETENESS			2	361	8	1742								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3071.00													9	135						
LOANS ORIGINATED	6	1345	22	4359	53	13276	5	460			3	659	1	30						
APPS APPROVED, NOT ACCEPTED					6	1599							1	216						
APPS DENIED	1	133	4	817	17	4161	1	25												
APPS WITHDRAWN	2	409	1	124	7	1455	1	10			1	285								
FILES CLOSED FOR INCOMPLETENESS					4	1224														
PA/CHESTER COUNTY/3072.00													14	80						
LOANS ORIGINATED	3	442	6	1170	27	7751					1	150								
APPS APPROVED, NOT ACCEPTED					2	384														
APPS DENIED			3	541	16	3718	1	100			2	267								
APPS WITHDRAWN			1	16	2	386														
FILES CLOSED FOR INCOMPLETENESS					2	578	1	550												
PA/CHESTER COUNTY/3073.00													17	105						
LOANS ORIGINATED	24	4948	23	4450	61	9908	5	204			5	770								
APPS APPROVED, NOT ACCEPTED			1	64	2	502					1	64								
APPS DENIED	5	1182	5	1103	28	4795	4	160			1	252	1	38						
APPS WITHDRAWN	2	535	2	556	13	2309					1	189								
FILES CLOSED FOR INCOMPLETENESS	4	696	1	200	4	606														
PA/CHESTER COUNTY/3074.00													19	91						
LOANS ORIGINATED	23	4276	21	2538	63	9712	2	33	2	650	16	1511								
APPS APPROVED, NOT ACCEPTED	1	185	3	223	9	1173	1	3			2	139	2	99						
APPS DENIED	10	1778	5	405	24	3965	6	62			3	394	1	29						
APPS WITHDRAWN	3	523	2	323	24	3790	1	10	3	6576	3	500								
FILES CLOSED FOR INCOMPLETENESS	2	242	2	315	7	733	1	30	1	30			1	132						
PA/CHESTER COUNTY/3077.00													10	75						
LOANS ORIGINATED	1	184	22	3942	37	7699	3	172			4	828	1	31						
APPS APPROVED, NOT ACCEPTED			1	417	7	1367							1	61						
APPS DENIED	1	250	8	1026	14	2006							3	112						
APPS WITHDRAWN	1	177	3	468	2	502	2	149												
FILES CLOSED FOR INCOMPLETENESS					1	135	2	506												

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3078.00														14	117					
LOANS ORIGINATED	1	211	16	3866	41	8070	2	438			2	563								
APPS APPROVED, NOT ACCEPTED			3	628	7	5633					1	4500								
APPS DENIED	1	220	2	479	15	2849	3	197			2	321	1	20						
APPS WITHDRAWN	2	446	1	391	5	1171														
FILES CLOSED FOR INCOMPLETENESS			1	128	1	236														
PA/CHESTER COUNTY/3079.00														47	111					
LOANS ORIGINATED	8	1629	12	2528	85	15955	3	390			3	661	1	103						
APPS APPROVED, NOT ACCEPTED	1	161	2	378	7	1350														
APPS DENIED	2	370	1	29	21	3990	3	120			2	260	1	10						
APPS WITHDRAWN	4	722			8	1626														
FILES CLOSED FOR INCOMPLETENESS	3	469			7	1994					3	855								
PA/CHESTER COUNTY/3080.00														40	76					
LOANS ORIGINATED	20	3288	19	2812	61	8653	7	515			19	1770	1	90						
APPS APPROVED, NOT ACCEPTED			1	56	5	587					1	158	1	56						
APPS DENIED	4	697	7	1712	20	2533	8	441			3	68	5	204						
APPS WITHDRAWN	3	433			16	2547					1	136								
FILES CLOSED FOR INCOMPLETENESS					4	568														
PA/CHESTER COUNTY/3081.01														10	122					
LOANS ORIGINATED	14	3462	25	5302	105	20214	13	486			2	375	1	165						
APPS APPROVED, NOT ACCEPTED			1	230	16	3327														
APPS DENIED	1	176	1	204	42	8575	4	626												
APPS WITHDRAWN	2	373	2	269	20	4058	1	20			1	170								
FILES CLOSED FOR INCOMPLETENESS	1	185			4	824														
PA/CHESTER COUNTY/3081.02														19	97					
LOANS ORIGINATED	10	2024	22	4141	70	13269	5	240			3	586	1	47						
APPS APPROVED, NOT ACCEPTED	3	492	4	501	6	941							2	80						
APPS DENIED	4	787	6	735	22	3659	4	58			3	569	2	177						
APPS WITHDRAWN	1	204	3	834	11	1976					1	139								
FILES CLOSED FOR INCOMPLETENESS	1	192			4	721														

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3082.00													12	84						
LOANS ORIGINATED	5	1297	9	942	36	6719	6	52			2	109	4	193						
APPS APPROVED, NOT ACCEPTED	1	131	5	161	3	482					2	98	4	97						
APPS DENIED			16	1114	14	2156	3	65			1	55	13	522						
APPS WITHDRAWN	3	553			3	291							2	143						
FILES CLOSED FOR INCOMPLETENESS	1	137			1	98														
PA/CHESTER COUNTY/3110.00													11	142						
LOANS ORIGINATED	13	3176	48	13568	161	35290	16	1910			6	1022	2	290						
APPS APPROVED, NOT ACCEPTED			8	2844	16	3950	2	28												
APPS DENIED	2	464	8	1999	44	10300	6	230			2	116	2	29						
APPS WITHDRAWN	1	273	4	1048	38	9351	2	140			2	380								
FILES CLOSED FOR INCOMPLETENESS	1	265			10	2313	1	392												
PA/CHESTER COUNTY/3111.00													6	206						
LOANS ORIGINATED	1	373	47	26364	103	38644	9	1917	1	22500	9	3828								
APPS APPROVED, NOT ACCEPTED			3	1342	8	2503	1	100												
APPS DENIED	1	281	7	6441	21	5960	4	463			1	416								
APPS WITHDRAWN	1	236	8	3982	11	3547					1	290								
FILES CLOSED FOR INCOMPLETENESS			2	1401	7	2553					1	174								
PA/CHESTER COUNTY/3112.00													7	135						
LOANS ORIGINATED			13	7042	41	17622	5	717			1	417								
APPS APPROVED, NOT ACCEPTED			1	808	9	3714	1	20												
APPS DENIED			3	913	16	6354	4	140			1	176								
APPS WITHDRAWN	1	123	1	700	9	3180					1	50								
FILES CLOSED FOR INCOMPLETENESS					5	1546														
PA/CHESTER COUNTY/3113.00													18	203						
LOANS ORIGINATED	3	939	52	22439	88	28936	7	2347			2	637								
APPS APPROVED, NOT ACCEPTED			3	1566	4	747	1	13												
APPS DENIED	1	290	7	3536	20	8147	4	588			1	143								
APPS WITHDRAWN	1	244	8	2717	16	4742	2	255												
FILES CLOSED FOR INCOMPLETENESS	1	329	1	390	7	2830														

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	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/CHESTER COUNTY/3114.01													34	127
LOANS ORIGINATED	38	7173	37	6526	174	30531	4	106	3	45833	15	2025		
APPS APPROVED, NOT ACCEPTED	1	231	4	631	24	4493	1	15			6	917		
APPS DENIED	4	689	6	776	54	8720	14	217			12	1693	1	201
APPS WITHDRAWN	1	103	3	368	36	6379	1	10			3	551		
FILES CLOSED FOR INCOMPLETENESS			1	144	15	2183	1	115			6	648		
PA/CHESTER COUNTY/3114.03													9	132
LOANS ORIGINATED	9	2112	10	1914	68	12545	7	662			1	42	1	24
APPS APPROVED, NOT ACCEPTED	1	138	1	146	6	1327								
APPS DENIED	4	957	1	109	30	4801	3	27			1	234		
APPS WITHDRAWN	4	842	3	367	16	2604	3	125			2	240		
FILES CLOSED FOR INCOMPLETENESS	2	351	1	160										
PA/CHESTER COUNTY/3114.04													7	117
LOANS ORIGINATED	8	1942	35	8499	80	17765	7	184	1	440	4	2206	3	91
APPS APPROVED, NOT ACCEPTED	1	424	3	378	9	1834							1	40
APPS DENIED	2	569	3	498	29	7074	3	49			2	1238	2	81
APPS WITHDRAWN	2	471	5	815	22	4108					1	152	1	23
FILES CLOSED FOR INCOMPLETENESS			1	203	5	816								
PA/CHESTER COUNTY/3115.00													5	108
LOANS ORIGINATED	8	1726	28	5967	59	12309	2	462			4	523		
APPS APPROVED, NOT ACCEPTED	2	427	1	165	14	2943								
APPS DENIED	1	153	5	963	24	5727	3	60			2	285		
APPS WITHDRAWN	3	544	2	506	13	3694					1	210		
FILES CLOSED FOR INCOMPLETENESS					7	1473								
PA/CHESTER COUNTY/3116.00													58	82
LOANS ORIGINATED	5	904	11	1319	29	3577					8	585		
APPS APPROVED, NOT ACCEPTED			1	33	5	649	1	18			1	33		
APPS DENIED	1	125	3	443	18	2435	2	8			4	359		
APPS WITHDRAWN	1	96			5	710	2	181						
FILES CLOSED FOR INCOMPLETENESS					5	682					1	134		

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	Home Purchase Loans				Refinancings		Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's											Number
PA/CHESTER COUNTY/3117.00													31	116	
LOANS ORIGINATED	27	8073	148	37639	162	36902	19	1034			9	3245	5	257	
APPS APPROVED, NOT ACCEPTED	1	187	14	2274	26	5767	2	450			1	116	6	323	
APPS DENIED	9	2616	15	3308	50	8945	20	816			2	279	5	297	
APPS WITHDRAWN	5	1240	15	4489	27	5869			1	3450					
FILES CLOSED FOR INCOMPLETENESS	1	232	3	834	15	3435	1	12							
PA/CHESTER COUNTY/3118.00														11	99
LOANS ORIGINATED	4	744	15	3211	55	9360	4	66			6	804			
APPS APPROVED, NOT ACCEPTED					6	940	1	8	1	263					
APPS DENIED	3	469	4	405	24	4865	4	130	1	265	1	73	5	272	
APPS WITHDRAWN			3	588	15	2340									
FILES CLOSED FOR INCOMPLETENESS					6	1463									
PA/DELAWARE COUNTY/4003.01														82	47
LOANS ORIGINATED	7	362	2	104	43	2869	3	9	2	1871	18	1084			
APPS APPROVED, NOT ACCEPTED					14	1003			1	2025	3	155			
APPS DENIED	5	313	1	30	38	2671	16	279			6	268			
APPS WITHDRAWN	2	131	1	55	14	973					2	115			
FILES CLOSED FOR INCOMPLETENESS					11	785	1	23			4	271			
PA/DELAWARE COUNTY/4003.02														77	48
LOANS ORIGINATED	3	255	5	280	40	2901	2	24			14	1117			
APPS APPROVED, NOT ACCEPTED					5	388					1	95			
APPS DENIED	1	74	3	126	28	3968	12	242			10	2563			
APPS WITHDRAWN	2	109			5	357									
FILES CLOSED FOR INCOMPLETENESS					11	838					3	193			
PA/DELAWARE COUNTY/4004.01														84	54
LOANS ORIGINATED	6	581	5	311	31	3096	3	137	1	3100	10	829			
APPS APPROVED, NOT ACCEPTED					11	810					2	94			
APPS DENIED	3	250	3	197	43	4883	16	253	1	3000	9	1764			
APPS WITHDRAWN	1	62			11	964					3	245			
FILES CLOSED FOR INCOMPLETENESS					5	354									

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4004.02														80	53				
LOANS ORIGINATED	5	415	5	256	26	3303	4	41			11	1911							
APPS APPROVED, NOT ACCEPTED					6	437					3	141							
APPS DENIED	2	156	5	269	27	2256	14	172			9	677							
APPS WITHDRAWN	2	145	2	91	13	1099	1	40			3	167							
FILES CLOSED FOR INCOMPLETENESS	1	70	1	64	5	349					2	147							
PA/DELAWARE COUNTY/4005.00														60	64				
LOANS ORIGINATED	10	988	7	447	49	4277	4	89			15	1300							
APPS APPROVED, NOT ACCEPTED	1	98			3	270	2	22											
APPS DENIED	4	407	1	53	22	1953	10	76			6	299							
APPS WITHDRAWN	3	307	3	254	5	571	2	38			2	79							
FILES CLOSED FOR INCOMPLETENESS	1	96			6	592					1	122							
PA/DELAWARE COUNTY/4006.00														37	97				
LOANS ORIGINATED	16	1778	19	2397	82	9631	8	252			15	1997							
APPS APPROVED, NOT ACCEPTED			1	83	16	1868					2	76							
APPS DENIED	8	893	8	766	43	5109	10	275			3	219	1	12					
APPS WITHDRAWN	2	199	2	201	25	3192	2	105			2	222							
FILES CLOSED FOR INCOMPLETENESS	2	245	1	116	13	1531	1	20											
PA/DELAWARE COUNTY/4007.00														68	106				
LOANS ORIGINATED	19	2482	16	1673	66	7023	5	243	1	3500	7	610							
APPS APPROVED, NOT ACCEPTED			1	100	18	2250					1	118							
APPS DENIED	7	790	4	516	48	5992	14	365			8	586							
APPS WITHDRAWN	2	344			17	2102					2	134							
FILES CLOSED FOR INCOMPLETENESS	3	441	1	80	13	1578	1	25											
PA/DELAWARE COUNTY/4008.01														87	68				
LOANS ORIGINATED			4	316	5	522					3	280							
APPS APPROVED, NOT ACCEPTED					4	490													
APPS DENIED					3	334	3	18			1	3	1	2					
APPS WITHDRAWN					3	343					1	140							
FILES CLOSED FOR INCOMPLETENESS					1	122					1	122							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A	B	C	D											
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/DELAWARE COUNTY/4008.02													30	97	
LOANS ORIGINATED	16	2422	10	1423	69	9918	1	60	1	2300	5	560			
APPS APPROVED, NOT ACCEPTED	1	152			13	2293									
APPS DENIED	4	621	3	333	20	3176	10	156			1	132			
APPS WITHDRAWN	4	493	1	208	17	2470					2	224			
FILES CLOSED FOR INCOMPLETENESS	1	214			7	1175									
PA/DELAWARE COUNTY/4009.00														12	155
LOANS ORIGINATED	3	465	14	3069	36	7354					3	484			
APPS APPROVED, NOT ACCEPTED					5	1147									
APPS DENIED	3	577	4	815	8	1332	5	310							
APPS WITHDRAWN					7	1433	1	60							
FILES CLOSED FOR INCOMPLETENESS															
PA/DELAWARE COUNTY/4010.00														13	153
LOANS ORIGINATED	3	595	5	813	43	7229	1	17	1	880	3	347			
APPS APPROVED, NOT ACCEPTED			1	109	6	716	1	200							
APPS DENIED	2	398			11	1642	1	178							
APPS WITHDRAWN	4	752	1	225	6	655									
FILES CLOSED FOR INCOMPLETENESS					3	689									
PA/DELAWARE COUNTY/4011.01														12	88
LOANS ORIGINATED	23	2719	14	1208	47	4935	7	277			12	1178			
APPS APPROVED, NOT ACCEPTED					7	854					1	105			
APPS DENIED	1	76			18	1811	11	103			4	407			
APPS WITHDRAWN	2	209			17	1960					4	401			
FILES CLOSED FOR INCOMPLETENESS					6	668	1	40			1	109			
PA/DELAWARE COUNTY/4011.03														13	150
LOANS ORIGINATED	9	1880	21	4081	67	11241	7	441			6	1019			
APPS APPROVED, NOT ACCEPTED					3	446									
APPS DENIED	3	910	1	133	26	4735	7	223			1	5			
APPS WITHDRAWN			2	260	9	1726	1	200			1	116			
FILES CLOSED FOR INCOMPLETENESS			1	168	13	2677									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B														
	Number		\$000's					C						D		E	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PA/DELAWARE COUNTY/4011.04																11	119
LOANS ORIGINATED	18	2961	27	3177	87	11759	10	671	1	3660	11	950					
APPS APPROVED, NOT ACCEPTED			1	125	13	1806					1	113					
APPS DENIED	3	405	2	173	37	4578	6	143			6	538					
APPS WITHDRAWN	3	293	6	761	20	2637	1	20			2	333					
FILES CLOSED FOR INCOMPLETENESS					14	1897											
PA/DELAWARE COUNTY/4012.00																9	122
LOANS ORIGINATED	20	3154	17	3074	74	10527	8	580			16	1790					
APPS APPROVED, NOT ACCEPTED			1	84	8	1388	1	161									
APPS DENIED	2	369	4	499	25	3769	7	440			7	942					
APPS WITHDRAWN			3	384	14	2895	1	45			2	240					
FILES CLOSED FOR INCOMPLETENESS					4	347					1	28					
PA/DELAWARE COUNTY/4013.01																44	65
LOANS ORIGINATED																	
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED							1	5									
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/DELAWARE COUNTY/4013.02																14	130
LOANS ORIGINATED	11	1602	13	1500	66	9514	5	391			5	763					
APPS APPROVED, NOT ACCEPTED					10	1722					2	204					
APPS DENIED	3	478	5	441	25	3906	8	430			2	299	1	19			
APPS WITHDRAWN	2	230	3	373	16	2448					3	389					
FILES CLOSED FOR INCOMPLETENESS	1	151			7	960											
PA/DELAWARE COUNTY/4014.01																20	130
LOANS ORIGINATED	8	1063	7	698	49	6232	4	97			6	722					
APPS APPROVED, NOT ACCEPTED					3	424											
APPS DENIED	2	207	1	68	15	2039	3	44			2	266					
APPS WITHDRAWN	1	157			5	666	1	40									
FILES CLOSED FOR INCOMPLETENESS					7	843	2	156			1	121					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/DELAWARE COUNTY/4014.02												23	97	
LOANS ORIGINATED	17	2196	8	958	46	5170	1	80			11	1230		
APPS APPROVED, NOT ACCEPTED					6	777	1	4			2	263		
APPS DENIED	1	50	2	287	23	2948	7	175			3	449		
APPS WITHDRAWN	3	363	3	394	16	1658	1	3						
FILES CLOSED FOR INCOMPLETENESS					5	571					3	356		
PA/DELAWARE COUNTY/4015.01													6	86
LOANS ORIGINATED	22	2607	20	2059	61	6768	1	12			12	1294		
APPS APPROVED, NOT ACCEPTED					9	1231								
APPS DENIED	2	232			28	3439	4	162			4	458		
APPS WITHDRAWN			1	84	13	1521	1	25			2	212		
FILES CLOSED FOR INCOMPLETENESS	3	388	2	85	7	895								
PA/DELAWARE COUNTY/4015.02													30	73
LOANS ORIGINATED	7	1117	8	950	50	7407	3	20			4	498		
APPS APPROVED, NOT ACCEPTED			1	86	5	522					1	108		
APPS DENIED	6	895	5	558	17	2543	4	78			4	506		
APPS WITHDRAWN			1	104	14	2195					2	323		
FILES CLOSED FOR INCOMPLETENESS			2	193	9	992					1	70		
PA/DELAWARE COUNTY/4016.00													37	107
LOANS ORIGINATED	11	1529	7	1080	16	2418	4	175	1	3500	3	407		
APPS APPROVED, NOT ACCEPTED					2	371	1	11						
APPS DENIED					18	2329	5	125			1	143		
APPS WITHDRAWN	2	272			8	1253								
FILES CLOSED FOR INCOMPLETENESS					4	776								
PA/DELAWARE COUNTY/4017.00													70	81
LOANS ORIGINATED	11	1224	4	449	19	1807	3	30			2	224		
APPS APPROVED, NOT ACCEPTED	1	83	1	120	5	597	2	28			1	100		
APPS DENIED	1	82	3	211	21	1949	12	479			4	279		
APPS WITHDRAWN	1	153			12	1492	1	25			1	86		
FILES CLOSED FOR INCOMPLETENESS					2	156					1	37		

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	Home Purchase Loans				Refinancings		Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number		\$000's												C
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
PA/DELAWARE COUNTY/4018.00														63	93
LOANS ORIGINATED	16	2370	8	943	56	6617	6	253	1	2250	4	409			
APPS APPROVED, NOT ACCEPTED					11	1409									
APPS DENIED	11	2037	6	771	22	3019	9	377			2	275	1	2	
APPS WITHDRAWN	8	1016	4	401	9	1059					2	191			
FILES CLOSED FOR INCOMPLETENESS	3	486			8	1047					1	150			
PA/DELAWARE COUNTY/4019.00														46	96
LOANS ORIGINATED	24	3375	19	2328	91	12573	8	344	1	2500	6	691			
APPS APPROVED, NOT ACCEPTED	1	88	2	233	13	2225									
APPS DENIED	2	146	1	213	44	6100	12	225			1	143			
APPS WITHDRAWN	4	624	5	681	14	2166	1	40			1	273			
FILES CLOSED FOR INCOMPLETENESS	2	317			13	1779									
PA/DELAWARE COUNTY/4020.00														56	101
LOANS ORIGINATED	5	726	4	276	33	3981	5	509	1	65	9	909			
APPS APPROVED, NOT ACCEPTED			1	56	1	109									
APPS DENIED	1	157	4	332	18	2138	5	61	1	154	4	263			
APPS WITHDRAWN			2	187	7	902					2	279			
FILES CLOSED FOR INCOMPLETENESS	2	287	1	53	3	472					1	53			
PA/DELAWARE COUNTY/4021.00														92	83
LOANS ORIGINATED	27	2977	8	1287	61	5931	16	413			6	1108			
APPS APPROVED, NOT ACCEPTED	1	77	1	96	8	835									
APPS DENIED	6	644	4	235	58	5860	27	809			6	318			
APPS WITHDRAWN			1	64	27	2972	1	35			1	75			
FILES CLOSED FOR INCOMPLETENESS	2	220			14	1050	2	94			1	65			
PA/DELAWARE COUNTY/4022.00														88	74
LOANS ORIGINATED	5	516	5	807	16	1229	3	48	1	2600	2	150			
APPS APPROVED, NOT ACCEPTED					3	366									
APPS DENIED	1	123	2	204	21	2113	5	22			1	130			
APPS WITHDRAWN	1	179			5	481	1	4			1	58			
FILES CLOSED FOR INCOMPLETENESS					1	163									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4023.00														96	73				
LOANS ORIGINATED	7	804			13	1311	3	40			2	77							
APPS APPROVED, NOT ACCEPTED	1	128			3	368	1	60											
APPS DENIED	2	222	2	160	13	1697	6	78			1	5							
APPS WITHDRAWN			1	92	8	914	1	10											
FILES CLOSED FOR INCOMPLETENESS					5	433													
PA/DELAWARE COUNTY/4024.00														91	46				
LOANS ORIGINATED	3	167	2	91	7	484	2	27			3	122							
APPS APPROVED, NOT ACCEPTED	1	74			3	171					1	50							
APPS DENIED			2	70	21	1640	15	333			7	345							
APPS WITHDRAWN					7	672	1	49			1	50							
FILES CLOSED FOR INCOMPLETENESS					4	237					1	33							
PA/DELAWARE COUNTY/4025.00														89	40				
LOANS ORIGINATED	2	113	3	195	22	1328	3	83			16	810							
APPS APPROVED, NOT ACCEPTED	1	38	1	26	1	72					2	98							
APPS DENIED			1	43	14	987	19	196			4	198							
APPS WITHDRAWN	3	226			4	215					1	29							
FILES CLOSED FOR INCOMPLETENESS					3	204													
PA/DELAWARE COUNTY/4026.00														72	50				
LOANS ORIGINATED	3	193	3	139	15	925	3	13			8	437							
APPS APPROVED, NOT ACCEPTED	1	76			8	569	1	5			2	131							
APPS DENIED	3	178	1	37	28	1909	8	201			6	341							
APPS WITHDRAWN	1	137	1	80	5	354													
FILES CLOSED FOR INCOMPLETENESS	1	116			5	443													
PA/DELAWARE COUNTY/4027.00														84	82				
LOANS ORIGINATED	2	138	1	60	20	1378	3	37			4	247							
APPS APPROVED, NOT ACCEPTED			1	65	5	302					2	111							
APPS DENIED	1	49	1	38	15	998	16	190			5	212							
APPS WITHDRAWN					2	137	3	45											
FILES CLOSED FOR INCOMPLETENESS					2	114													

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number						\$000's
PA/DELAWARE COUNTY/4028.00												68	73	
LOANS ORIGINATED	27	2579	9	730	57	6021	9	206	1	216	8	1146		
APPS APPROVED, NOT ACCEPTED	3	359	1	106	11	921					3	193		
APPS DENIED	6	564			36	3521	16	272	1	200	5	309		
APPS WITHDRAWN	1	82	4	420	14	1428	1	19			4	457		
FILES CLOSED FOR INCOMPLETENESS	1	79	1	116	14	1340	1	11			3	248		
PA/DELAWARE COUNTY/4029.00													98	50
LOANS ORIGINATED	2	216	1	78	27	2846	2	55	1	15229	3	277		
APPS APPROVED, NOT ACCEPTED					4	373								
APPS DENIED	2	174			21	1612	9	511			3	515		
APPS WITHDRAWN					6	814								
FILES CLOSED FOR INCOMPLETENESS					3	290								
PA/DELAWARE COUNTY/4030.01													3	104
LOANS ORIGINATED	23	2400	14	1298	57	6182	6	121			8	833		
APPS APPROVED, NOT ACCEPTED					9	924					1	146		
APPS DENIED	4	370			27	2863	6	180						
APPS WITHDRAWN	1	118			11	1152					2	210		
FILES CLOSED FOR INCOMPLETENESS					8	671					2	150		
PA/DELAWARE COUNTY/4030.02													17	78
LOANS ORIGINATED	14	1493	8	567	49	4970	8	199			11	903		
APPS APPROVED, NOT ACCEPTED	1	145			4	349					1	56		
APPS DENIED	1	90	1	38	19	1998	10	150			4	272		
APPS WITHDRAWN			1	53	12	1447	4	94						
FILES CLOSED FOR INCOMPLETENESS	1	71			9	968					2	199		
PA/DELAWARE COUNTY/4031.01													36	71
LOANS ORIGINATED	16	1463	6	593	39	3534	3	15			8	571		
APPS APPROVED, NOT ACCEPTED					5	678	1	48						
APPS DENIED	5	687	8	378	28	2808	11	250			7	395		
APPS WITHDRAWN	1	172			7	758	1	25						
FILES CLOSED FOR INCOMPLETENESS			1	50	7	525								

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's										
PA/DELAWARE COUNTY/4031.03													42	73
LOANS ORIGINATED	11	1244	5	427	35	2928	5	140			11	711		
APPS APPROVED, NOT ACCEPTED					4	339								
APPS DENIED	5	413	1	75	25	2211	12	282			9	709		
APPS WITHDRAWN	1	134			13	1390	1	50			1	65		
FILES CLOSED FOR INCOMPLETENESS	1	136			7	717					1	55		
PA/DELAWARE COUNTY/4031.04													60	58
LOANS ORIGINATED	5	460	3	254	21	2009	2	53			9	950		
APPS APPROVED, NOT ACCEPTED	1	114	1	47	2	198					1	47		
APPS DENIED	6	598			17	1350	7	49			4	364		
APPS WITHDRAWN	1	122	1	86	2	249					1	86		
FILES CLOSED FOR INCOMPLETENESS					9	980								
PA/DELAWARE COUNTY/4032.00													25	109
LOANS ORIGINATED	17	2478	12	1447	62	7624	3	31			13	1294		
APPS APPROVED, NOT ACCEPTED	2	237	1	78	9	1165	1	11			1	78		
APPS DENIED	6	733	3	269	50	7316	13	455			10	811		
APPS WITHDRAWN			1	100	15	2102	3	155			1	127		
FILES CLOSED FOR INCOMPLETENESS					10	1571								
PA/DELAWARE COUNTY/4033.00													19	61
LOANS ORIGINATED	25	2649	15	1326	81	10020	7	365	3	7895	24	4038		
APPS APPROVED, NOT ACCEPTED			1	76	10	1067	1	3			1	130		
APPS DENIED	6	554	2	162	31	3353	15	190	1	204	5	392		
APPS WITHDRAWN	2	301	2	227	22	2316	2	56			5	552		
FILES CLOSED FOR INCOMPLETENESS	3	346			18	1911					1	104		
PA/DELAWARE COUNTY/4034.01													39	73
LOANS ORIGINATED	9	810	4	313	23	2399	4	120	2	3415	5	360		
APPS APPROVED, NOT ACCEPTED			1	60	3	445								
APPS DENIED	5	540	1	50	24	2375	6	85			4	324	1	3
APPS WITHDRAWN			2	192	12	1368	1	23			3	378		
FILES CLOSED FOR INCOMPLETENESS					10	1003								

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4034.02														32	84				
LOANS ORIGINATED	21	1695	8	660	36	3463	3	99			11	925							
APPS APPROVED, NOT ACCEPTED	1	98			5	536					2	153							
APPS DENIED	4	340	2	145	26	2717	9	100			7	518							
APPS WITHDRAWN	3	220	1	39	13	1277					1	39							
FILES CLOSED FOR INCOMPLETENESS	1	95			7	512													
PA/DELAWARE COUNTY/4035.01														15	88				
LOANS ORIGINATED	12	1828	8	922	61	7856	8	203			9	1716							
APPS APPROVED, NOT ACCEPTED	1	102			7	1159													
APPS DENIED			2	211	23	3164	12	240											
APPS WITHDRAWN			1	99	14	1658	2	75			3	331							
FILES CLOSED FOR INCOMPLETENESS					5	682	1	114											
PA/DELAWARE COUNTY/4035.02														14	77				
LOANS ORIGINATED	16	2224	10	1023	39	4826	6	175			6	789							
APPS APPROVED, NOT ACCEPTED					3	432	1	17											
APPS DENIED	1	137	1	114	8	1096	8	206											
APPS WITHDRAWN			2	221	9	1295													
FILES CLOSED FOR INCOMPLETENESS					6	878													
PA/DELAWARE COUNTY/4036.01														7	103				
LOANS ORIGINATED	16	2276	7	819	47	5557	8	245	2	1346	2	274							
APPS APPROVED, NOT ACCEPTED	1	105	1	167	7	1132	1	5											
APPS DENIED	1	94	1	100	23	3587	8	143	1	256	2	162							
APPS WITHDRAWN	2	283	2	139	17	2158	1	70			2	214							
FILES CLOSED FOR INCOMPLETENESS					10	975													
PA/DELAWARE COUNTY/4036.02														4	84				
LOANS ORIGINATED	9	1163	4	412	27	3426	7	319			2	281	1	116					
APPS APPROVED, NOT ACCEPTED			1	76	6	656													
APPS DENIED	1	93	2	152	21	2385	3	118			1	3							
APPS WITHDRAWN					9	1162													
FILES CLOSED FOR INCOMPLETENESS					5	856	1	22											

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4037.01														7	63					
LOANS ORIGINATED	5	809	6	626	27	3392	5	59			6	583								
APPS APPROVED, NOT ACCEPTED					1	177														
APPS DENIED	2	304	1	45	18	1931	6	79			6	273	1	45						
APPS WITHDRAWN					3	377														
FILES CLOSED FOR INCOMPLETENESS					4	504														
PA/DELAWARE COUNTY/4037.02														8	86					
LOANS ORIGINATED	11	1279	7	667	32	3529	6	350			11	1042								
APPS APPROVED, NOT ACCEPTED	2	305			4	460					1	105								
APPS DENIED			2	142	23	3002	3	121			6	647	1	5						
APPS WITHDRAWN			1	114	12	1398					2	194								
FILES CLOSED FOR INCOMPLETENESS			1	128	7	759														
PA/DELAWARE COUNTY/4038.00														8	100					
LOANS ORIGINATED	23	3211	17	2401	101	12750	13	477	4	5534	15	1810								
APPS APPROVED, NOT ACCEPTED	1	227	1	128	18	2888					2	368								
APPS DENIED	6	762	2	173	33	3914	10	571			2	173								
APPS WITHDRAWN	2	241	2	140	18	2695	3	73			3	322								
FILES CLOSED FOR INCOMPLETENESS	3	494			15	2125														
PA/DELAWARE COUNTY/4039.01														8	95					
LOANS ORIGINATED	12	1966	15	1682	54	7088	3	59	2	4562	7	780								
APPS APPROVED, NOT ACCEPTED			1	72	6	830	1	40												
APPS DENIED	2	349	1	100	23	2803	8	101			2	163								
APPS WITHDRAWN	3	437	1	184	12	1834	1	16												
FILES CLOSED FOR INCOMPLETENESS	1	182			6	725	2	343												
PA/DELAWARE COUNTY/4039.02														4	112					
LOANS ORIGINATED	7	1283	20	2980	86	12474	9	385			7	984								
APPS APPROVED, NOT ACCEPTED	1	236	1	83	8	1330														
APPS DENIED	2	468	2	279	31	4848	4	165												
APPS WITHDRAWN	2	315	2	292	14	2300														
FILES CLOSED FOR INCOMPLETENESS					6	1024														

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4040.03														25	98					
LOANS ORIGINATED	7	878	9	1177	36	4505	2	25			6	586								
APPS APPROVED, NOT ACCEPTED			1	250	2	360														
APPS DENIED	2	270	2	152	10	1609	7	149			2	78								
APPS WITHDRAWN	1	142	3	474	4	694	1	25												
FILES CLOSED FOR INCOMPLETENESS					4	865					1	417								
PA/DELAWARE COUNTY/4040.04														6	95					
LOANS ORIGINATED	27	4453	33	4388	114	15899	4	41			5	570								
APPS APPROVED, NOT ACCEPTED	2	233	1	152	17	2562	2	217			3	424								
APPS DENIED	3	505	4	456	55	8638	15	188			7	819								
APPS WITHDRAWN	3	471	6	860	26	3725	1	140			1	93								
FILES CLOSED FOR INCOMPLETENESS			1	225	13	1813														
PA/DELAWARE COUNTY/4041.01														13	82					
LOANS ORIGINATED	19	3212	36	5638	115	15975	14	885			4	513								
APPS APPROVED, NOT ACCEPTED			3	558	10	1638					1	162								
APPS DENIED	5	1035	2	312	38	6600	8	123			1	200								
APPS WITHDRAWN	2	421			19	3120	3	147												
FILES CLOSED FOR INCOMPLETENESS			1	110	13	2126	1	30												
PA/DELAWARE COUNTY/4041.02														18	90					
LOANS ORIGINATED	23	3077	10	1215	52	6006	5	103			5	340	1	15						
APPS APPROVED, NOT ACCEPTED			1	110	9	1100	1	20			1	110								
APPS DENIED	2	273	2	267	32	3968	9	133			4	388								
APPS WITHDRAWN	3	381	3	353	8	951														
FILES CLOSED FOR INCOMPLETENESS					10	1213														
PA/DELAWARE COUNTY/4041.03														6	90					
LOANS ORIGINATED	16	1855	8	867	50	6277	9	172			6	620								
APPS APPROVED, NOT ACCEPTED	1	169	1	96	5	630					1	96								
APPS DENIED	2	238	5	520	19	2565	5	215			2	220								
APPS WITHDRAWN	1	160			11	1631	2	40												
FILES CLOSED FOR INCOMPLETENESS	1	159			7	947	1	120			1	111								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
PA/DELAWARE COUNTY/4043.00															20	60
LOANS ORIGINATED	7	605	1	49	22	1610			2	754	4	273				
APPS APPROVED, NOT ACCEPTED					4	370			1	525	1	92				
APPS DENIED	3	304	1	86	19	1827	9	93			8	703	2	10		
APPS WITHDRAWN			2	84	6	524					1	32				
FILES CLOSED FOR INCOMPLETENESS	1	51			6	653										
PA/DELAWARE COUNTY/4044.00															63	74
LOANS ORIGINATED	9	910	3	263	14	1359	3	228			3	243				
APPS APPROVED, NOT ACCEPTED					1	87					1	87				
APPS DENIED	1	79			16	1538	3	115			1	48				
APPS WITHDRAWN					5	631										
FILES CLOSED FOR INCOMPLETENESS					3	239										
PA/DELAWARE COUNTY/4045.00															83	52
LOANS ORIGINATED	7	773	2	119	18	1312	3	40	2	10995	11	716				
APPS APPROVED, NOT ACCEPTED	1	84			1	92										
APPS DENIED					14	1138	14	260			8	439				
APPS WITHDRAWN					5	353	1	11								
FILES CLOSED FOR INCOMPLETENESS					3	204										
PA/DELAWARE COUNTY/4046.00															86	55
LOANS ORIGINATED	3	236	2	156	22	2935					11	2005				
APPS APPROVED, NOT ACCEPTED	1	96	2	83	5	373					4	235				
APPS DENIED	1	67	1	40	14	952	3	45			5	286				
APPS WITHDRAWN			1	30	5	306					1	60				
FILES CLOSED FOR INCOMPLETENESS					2	130					1	40				
PA/DELAWARE COUNTY/4047.00															51	43
LOANS ORIGINATED			1	50	9	543	4	10			7	378				
APPS APPROVED, NOT ACCEPTED			1	50							1	50				
APPS DENIED	1	98			10	638	4	13			6	260				
APPS WITHDRAWN					1	88										
FILES CLOSED FOR INCOMPLETENESS					1	94	1	46								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/DELAWARE COUNTY/4048.00														90	31
LOANS ORIGINATED					3	121	1	24			2	96			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			2	26	3	156	11	194			7	160	1	50	
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS			1	20	3	152					1	20			
PA/DELAWARE COUNTY/4049.00														94	46
LOANS ORIGINATED					3	146	1	4			3	146			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					2	111	2	52			2	52			
APPS WITHDRAWN									1	325					
FILES CLOSED FOR INCOMPLETENESS															
PA/DELAWARE COUNTY/4050.00														94	34
LOANS ORIGINATED	1	47			4	135			1	1020	2	57			
APPS APPROVED, NOT ACCEPTED					1	72					1	72			
APPS DENIED			1	57	6	393	9	110	1	210	2	88			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/DELAWARE COUNTY/4051.00														99	51
LOANS ORIGINATED	1	51			6	434					4	281			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	202			3	303	7	35							
APPS WITHDRAWN					4	325			1	525	1	56			
FILES CLOSED FOR INCOMPLETENESS					2	122									
PA/DELAWARE COUNTY/4052.00														99	38
LOANS ORIGINATED	1	55	2	73	10	712	1	6	1	3000	3	123			
APPS APPROVED, NOT ACCEPTED	1	42			1	55									
APPS DENIED					15	845	4	48			2	82			
APPS WITHDRAWN					2	122									
FILES CLOSED FOR INCOMPLETENESS					2	163					1	109			

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4053.00														92	48					
LOANS ORIGINATED	5	395	2	180	3	103	4	52			3	228								
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED	1	55	1	20	4	237	6	70			2	71								
APPS WITHDRAWN	1	55	2	80	2	101					1	9								
FILES CLOSED FOR INCOMPLETENESS																				
PA/DELAWARE COUNTY/4054.00														91	27					
LOANS ORIGINATED			2	117	5	624	2	20			5	627								
APPS APPROVED, NOT ACCEPTED					1	21														
APPS DENIED					2	203	5	49			1	2	1	2						
APPS WITHDRAWN					4	355					3	160								
FILES CLOSED FOR INCOMPLETENESS					2	212														
PA/DELAWARE COUNTY/4061.00														21	80					
LOANS ORIGINATED	12	1355	7	693	31	3428	2	14			4	313								
APPS APPROVED, NOT ACCEPTED			1	124	5	571														
APPS DENIED	5	597	2	52	22	3549	6	231			6	1431								
APPS WITHDRAWN	3	386	1	138	10	891														
FILES CLOSED FOR INCOMPLETENESS	1	137	1	86	1	154														
PA/DELAWARE COUNTY/4062.01														9	96					
LOANS ORIGINATED	21	3504	13	1689	70	10007	7	160			5	452								
APPS APPROVED, NOT ACCEPTED	1	145	2	253	17	2294														
APPS DENIED	6	711	5	328	32	4883	12	377			2	55								
APPS WITHDRAWN	1	137	4	446	19	2736	1	10			1	95								
FILES CLOSED FOR INCOMPLETENESS	1	137			9	1232					1	71								
PA/DELAWARE COUNTY/4062.02														9	118					
LOANS ORIGINATED	22	3574	45	5715	107	15020	12	928			17	1627								
APPS APPROVED, NOT ACCEPTED			5	529	11	1420	1	25			3	394								
APPS DENIED	1	150	4	981	39	4693	8	424			9	963								
APPS WITHDRAWN			3	433	22	2829					1	94								
FILES CLOSED FOR INCOMPLETENESS			1	84	15	2549														

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4063.00														50	70					
LOANS ORIGINATED	4	327	7	681	29	2646	5	162			6	385								
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED	2	270	2	195	18	1667	4	33			8	518	1	2						
APPS WITHDRAWN			1	139	7	666					1	79								
FILES CLOSED FOR INCOMPLETENESS					6	512							1	112						
PA/DELAWARE COUNTY/4064.01														86	84					
LOANS ORIGINATED	10	758	4	249	29	1814	3	159			16	837								
APPS APPROVED, NOT ACCEPTED					7	458														
APPS DENIED	1	69	2	150	23	1556	6	72			10	486								
APPS WITHDRAWN					6	483	1	30												
FILES CLOSED FOR INCOMPLETENESS					2	190														
PA/DELAWARE COUNTY/4064.02														79	60					
LOANS ORIGINATED	2	155	1	55	9	637					3	172								
APPS APPROVED, NOT ACCEPTED					1	97														
APPS DENIED	1	211			7	609	6	108			1	94								
APPS WITHDRAWN	1	79			2	240														
FILES CLOSED FOR INCOMPLETENESS																				
PA/DELAWARE COUNTY/4065.00														26	67					
LOANS ORIGINATED	7	647	4	175	14	1160	1	4			7	537								
APPS APPROVED, NOT ACCEPTED					2	122														
APPS DENIED	5	395			12	1192	9	125			7	798								
APPS WITHDRAWN	1	123			4	378	1	10												
FILES CLOSED FOR INCOMPLETENESS			1	80	3	244														
PA/DELAWARE COUNTY/4066.00														19	56					
LOANS ORIGINATED	6	534	2	126	22	1665	2	45			9	582								
APPS APPROVED, NOT ACCEPTED					2	171														
APPS DENIED	2	152	1	52	8	742	1	10			1	78								
APPS WITHDRAWN	1	36			1	79														
FILES CLOSED FOR INCOMPLETENESS			1	150	7	564					2	198								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4067.00														15	76					
LOANS ORIGINATED	7	599	9	570	44	4462	6	103	1	780	15	1344								
APPS APPROVED, NOT ACCEPTED					6	578					3	232								
APPS DENIED	1	77	4	192	23	1977	9	192			10	555	1	3						
APPS WITHDRAWN	1	74	1	62	12	1076					1	71								
FILES CLOSED FOR INCOMPLETENESS					3	267					2	129								
PA/DELAWARE COUNTY/4068.01														19	109					
LOANS ORIGINATED	17	2820	30	4402	89	13820	8	372			6	471								
APPS APPROVED, NOT ACCEPTED	1	110			12	2140	1	15												
APPS DENIED	5	788	1	150	22	3006	5	90			1	95								
APPS WITHDRAWN	3	522	3	412	13	2133	3	185			6	815								
FILES CLOSED FOR INCOMPLETENESS	1	142	1	155	10	1788														
PA/DELAWARE COUNTY/4068.02														19	104					
LOANS ORIGINATED	11	1671	16	2106	66	7365	7	127	2	1468	9	991								
APPS APPROVED, NOT ACCEPTED					8	1050					1	97								
APPS DENIED	3	383	5	342	37	4985	8	165			6	565								
APPS WITHDRAWN	2	287	3	465	11	1357	1	41			3	387								
FILES CLOSED FOR INCOMPLETENESS	1	121	3	381	4	529	1	25												
PA/DELAWARE COUNTY/4068.03														16	121					
LOANS ORIGINATED	22	4298	38	5969	165	25257	11	665			10	1453	1	90						
APPS APPROVED, NOT ACCEPTED	2	323	1	117	14	2350	3	201			1	117	1	55						
APPS DENIED	3	535	4	266	44	6215	15	1080			2	65								
APPS WITHDRAWN	1	162	5	746	28	4993	3	100			2	188								
FILES CLOSED FOR INCOMPLETENESS	1	177			5	649														
PA/DELAWARE COUNTY/4069.02														5	112					
LOANS ORIGINATED	36	6945	34	5346	114	18297	14	956			7	817								
APPS APPROVED, NOT ACCEPTED	3	404	2	276	6	1002					1	140								
APPS DENIED	3	327	4	428	44	7180	10	174			5	476	1	2						
APPS WITHDRAWN	5	680	3	641	28	4500	2	174			2	236								
FILES CLOSED FOR INCOMPLETENESS			1	274	18	3095					1	60								

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4069.03												4	116						
LOANS ORIGINATED	15	3507	36	6740	103	17109	10	288			4	527							
APPS APPROVED, NOT ACCEPTED	1	265			8	1583	3	24											
APPS DENIED	1	287	5	1216	25	4071	11	708			1	147	1	25					
APPS WITHDRAWN			6	1271	13	2589													
FILES CLOSED FOR INCOMPLETENESS			2	501	8	1496													
PA/DELAWARE COUNTY/4069.04												11	136						
LOANS ORIGINATED	9	1795	48	10948	125	22555	11	902			10	1492							
APPS APPROVED, NOT ACCEPTED			3	123	17	3383							3	123					
APPS DENIED	1	15	7	1540	42	7693	10	440			4	598	1	45					
APPS WITHDRAWN	2	240	4	1119	22	4428	1	40			1	42							
FILES CLOSED FOR INCOMPLETENESS	1	359	1	379	10	1765					1	87							
PA/DELAWARE COUNTY/4070.00												9	137						
LOANS ORIGINATED	6	1500	45	11039	54	9626	2	111	1	37000	5	779							
APPS APPROVED, NOT ACCEPTED			9	3072	9	2099					1	170							
APPS DENIED	4	853	4	1163	23	3720	1	129											
APPS WITHDRAWN			1	90	14	3041													
FILES CLOSED FOR INCOMPLETENESS					5	1082													
PA/DELAWARE COUNTY/4071.01												10	135						
LOANS ORIGINATED	6	2016	41	11346	104	20745	12	1594	2	7999	5	660							
APPS APPROVED, NOT ACCEPTED			1	250	7	1924					2	544							
APPS DENIED	2	607	3	996	26	5766	6	1028											
APPS WITHDRAWN	1	424	4	989	26	6373					1	205							
FILES CLOSED FOR INCOMPLETENESS			1	300	6	1336													
PA/DELAWARE COUNTY/4071.02												6	138						
LOANS ORIGINATED	10	2497	21	5027	81	15461	10	944											
APPS APPROVED, NOT ACCEPTED					15	3005	3	74			1	124							
APPS DENIED	2	333	2	443	16	3187	6	449			1	182							
APPS WITHDRAWN	1	110	4	1023	7	1712	1	84											
FILES CLOSED FOR INCOMPLETENESS					6	1163													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/DELAWARE COUNTY/4072.01														9	174
LOANS ORIGINATED	3	780	51	17454	95	25847	9	1059	1	380	4	720			
APPS APPROVED, NOT ACCEPTED			2	733	4	701									
APPS DENIED			7	2158	18	5503									
APPS WITHDRAWN			10	3102	8	1973									
FILES CLOSED FOR INCOMPLETENESS					6	1611	1	170							
PA/DELAWARE COUNTY/4072.02														9	122
LOANS ORIGINATED	3	821	24	5836	64	12342	1	16			7	1171			
APPS APPROVED, NOT ACCEPTED	1	177	1	180	7	1238					1	73			
APPS DENIED			2	124	17	3459	3	110			2	201			
APPS WITHDRAWN	1	245	4	688	9	1787					2	396			
FILES CLOSED FOR INCOMPLETENESS			1	240	4	638					1	174			
PA/DELAWARE COUNTY/4074.01														22	170
LOANS ORIGINATED	6	2197	34	10870	99	25162	8	1540			3	608			
APPS APPROVED, NOT ACCEPTED			1	263	6	1323	1	50							
APPS DENIED	2	529	3	1253	21	6347	5	341							
APPS WITHDRAWN	1	175	6	2138	20	5706	1	193							
FILES CLOSED FOR INCOMPLETENESS			2	705	7	1922					1	278			
PA/DELAWARE COUNTY/4074.04														11	186
LOANS ORIGINATED	2	668	35	8574	77	17024	7	1462			3	497			
APPS APPROVED, NOT ACCEPTED	1	236	2	285	8	2674									
APPS DENIED	1	304			15	3327	3	345					1	9	
APPS WITHDRAWN			4	647	10	2186									
FILES CLOSED FOR INCOMPLETENESS			1	300	3	681									
PA/DELAWARE COUNTY/4075.01														12	120
LOANS ORIGINATED	3	765	22	5257	59	12394	10	975	3	2635	17	3679			
APPS APPROVED, NOT ACCEPTED			3	899	7	1101			1	158	2	492			
APPS DENIED			1	30	16	2976	1	17	1	550	3	455			
APPS WITHDRAWN			4	789	6	917	1	250			1	116			
FILES CLOSED FOR INCOMPLETENESS	1	196	1	17	2	362									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4075.02														23	75				
LOANS ORIGINATED	6	1732	22	5943	33	6954	8	1117	3	2205	8	1782							
APPS APPROVED, NOT ACCEPTED			1	140	4	1041					1	180							
APPS DENIED	1	378	3	1130	9	1847	3	331			3	781							
APPS WITHDRAWN			2	445	5	968					1	73							
FILES CLOSED FOR INCOMPLETENESS					3	504													
PA/DELAWARE COUNTY/4076.00														20	206				
LOANS ORIGINATED	5	1677	49	14454	110	30184	16	2582	2	3700	8	1524							
APPS APPROVED, NOT ACCEPTED			3	969	5	1316	1	350											
APPS DENIED	2	1214	1	600	16	3830	1	6			1	330							
APPS WITHDRAWN	1	231	9	2931	15	4390	1	38											
FILES CLOSED FOR INCOMPLETENESS			3	998	9	1921	1	340											
PA/DELAWARE COUNTY/4077.00														36	86				
LOANS ORIGINATED	4	927	9	1672	22	2978	2	154			8	861							
APPS APPROVED, NOT ACCEPTED	1	98	1	48	4	590	1	143											
APPS DENIED	3	455	1	69	7	726	5	379	1	600	1	246							
APPS WITHDRAWN	2	259	1	217	5	979					1	239							
FILES CLOSED FOR INCOMPLETENESS					5	446													
PA/DELAWARE COUNTY/4078.01														6	119				
LOANS ORIGINATED	3	739	32	6530	88	16625	14	1062											
APPS APPROVED, NOT ACCEPTED			1	241	9	1999													
APPS DENIED			4	803	22	4249	8	547			1	210							
APPS WITHDRAWN			3	703	14	2924	3	743											
FILES CLOSED FOR INCOMPLETENESS					7	1210													
PA/DELAWARE COUNTY/4078.02														8	158				
LOANS ORIGINATED	13	3389	49	11752	141	28066	20	1505			4	860							
APPS APPROVED, NOT ACCEPTED	1	279	5	1468	13	2928	3	36			1	163							
APPS DENIED	2	507	4	953	36	8524	9	529			2	343							
APPS WITHDRAWN	3	565	4	772	18	4523	4	325											
FILES CLOSED FOR INCOMPLETENESS			1	200	20	4762					1	242							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4078.03												6	130						
LOANS ORIGINATED	19	4006	45	9981	120	22123	17	1276			4	592							
APPS APPROVED, NOT ACCEPTED			3	902	7	1688	2	48			2	276							
APPS DENIED	2	467	1	247	42	8502	10	373			3	574							
APPS WITHDRAWN	1	216	3	694	21	3838	1	3			1	64							
FILES CLOSED FOR INCOMPLETENESS			2	436	12	2729					1	291							
PA/DELAWARE COUNTY/4078.04												5	139						
LOANS ORIGINATED	8	2082	27	6060	103	18385	13	1100			3	627							
APPS APPROVED, NOT ACCEPTED			1	202	11	2191	1	7											
APPS DENIED			2	466	29	4963	10	506			2	298							
APPS WITHDRAWN	2	535	1	233	27	5380	2	200											
FILES CLOSED FOR INCOMPLETENESS					5	996	3	100											
PA/DELAWARE COUNTY/4078.05												9	111						
LOANS ORIGINATED	3	814	24	5332	28	5355	5	216			4	863							
APPS APPROVED, NOT ACCEPTED			1	240	1	183					1	240							
APPS DENIED			4	1025	12	2999	3	46											
APPS WITHDRAWN			2	478	7	1483					2	370							
FILES CLOSED FOR INCOMPLETENESS					5	1108													
PA/DELAWARE COUNTY/4078.06												16	105						
LOANS ORIGINATED	2	439	15	2662	34	6039	3	335			2	360							
APPS APPROVED, NOT ACCEPTED					4	997	1	13											
APPS DENIED			1	55	13	2490	2	41			1	102							
APPS WITHDRAWN	1	199	1	199	8	1857													
FILES CLOSED FOR INCOMPLETENESS			1	148	4	728					1	148							
PA/DELAWARE COUNTY/4079.01												7	184						
LOANS ORIGINATED	4	1490	41	14442	97	32801	9	1301			4	1079							
APPS APPROVED, NOT ACCEPTED			3	757	9	2461	1	19			1	131							
APPS DENIED	3	928	2	430	32	10795	3	170											
APPS WITHDRAWN			6	2210	13	4181	2	40			1	125							
FILES CLOSED FOR INCOMPLETENESS			1	176	3	889													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4079.02														12	137				
LOANS ORIGINATED	2	501	36	10542	86	22387	1	390			11	2391							
APPS APPROVED, NOT ACCEPTED			5	2116	5	1065	1	50											
APPS DENIED	2	469	3	1017	13	2971													
APPS WITHDRAWN	1	319	7	2383	9	1889													
FILES CLOSED FOR INCOMPLETENESS					10	2598					1	161							
PA/DELAWARE COUNTY/4079.03														16	118				
LOANS ORIGINATED	1	256	37	7808	68	15045	6	677			7	962							
APPS APPROVED, NOT ACCEPTED			3	690	7	1365	5	344			2	109							
APPS DENIED	1	335	4	995	20	4640	2	40			2	92							
APPS WITHDRAWN	1	347	5	1294	12	2594					1	125							
FILES CLOSED FOR INCOMPLETENESS			2	694	4	741	1	100			1	100							
PA/DELAWARE COUNTY/4080.01														10	134				
LOANS ORIGINATED	4	1005	38	9835	141	34210	12	543			7	2128							
APPS APPROVED, NOT ACCEPTED			3	1160	11	2613	4	500											
APPS DENIED			8	2789	36	9393	5	121			7	703							
APPS WITHDRAWN	1	280	6	1587	27	5737	2	175			1	181							
FILES CLOSED FOR INCOMPLETENESS					12	2924	1	150			2	379							
PA/DELAWARE COUNTY/4080.02														11	153				
LOANS ORIGINATED	1	393	46	12272	90	23826	9	1126			6	1054							
APPS APPROVED, NOT ACCEPTED			3	780	9	2143					1	173							
APPS DENIED					42	10474	1	150			2	263							
APPS WITHDRAWN			6	1715	13	2898													
FILES CLOSED FOR INCOMPLETENESS			2	631	6	1940					1	115							
PA/DELAWARE COUNTY/4081.01														11	115				
LOANS ORIGINATED	10	2956	32	7956	93	21238	4	336			2	349							
APPS APPROVED, NOT ACCEPTED			5	1498	12	3242													
APPS DENIED			4	1000	42	8631	7	282			2	351							
APPS WITHDRAWN			2	828	15	3393	1	25			1	128							
FILES CLOSED FOR INCOMPLETENESS					11	2310					1	128							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4081.02												11	113						
LOANS ORIGINATED	9	2254	25	5697	78	15699	3	227			4	780							
APPS APPROVED, NOT ACCEPTED			2	383	6	901													
APPS DENIED			1	276	9	1608	4	67			1	40							
APPS WITHDRAWN	2	619	1	190	15	2772	1	50			1	190							
FILES CLOSED FOR INCOMPLETENESS			1	248	4	785					1	140							
PA/DELAWARE COUNTY/4081.03												15	99						
LOANS ORIGINATED	7	1993	31	6912	72	14082	9	819			3	477							
APPS APPROVED, NOT ACCEPTED	1	309	2	475	6	1508													
APPS DENIED	1	295	3	474	22	3593	10	365			3	561							
APPS WITHDRAWN	1	275	4	658	13	2738					1	191							
FILES CLOSED FOR INCOMPLETENESS	1	291	2	402	9	1961													
PA/DELAWARE COUNTY/4083.00												18	205						
LOANS ORIGINATED	2	459	35	11524	88	33613	6	900			4	693							
APPS APPROVED, NOT ACCEPTED			1	217	9	3265					2	258							
APPS DENIED			3	1427	19	5906	2	35			1	202							
APPS WITHDRAWN			4	787	14	4110	1	182			2	262							
FILES CLOSED FOR INCOMPLETENESS	1	397			18	6173					1	159							
PA/DELAWARE COUNTY/4084.00												8	210						
LOANS ORIGINATED			15	7699	39	17704	4	1351			1	1560							
APPS APPROVED, NOT ACCEPTED			3	1830	5	1338					1	135							
APPS DENIED			4	1841	10	3351	1	75											
APPS WITHDRAWN			3	1052	1	476	1	75											
FILES CLOSED FOR INCOMPLETENESS					4	1077													
PA/DELAWARE COUNTY/4085.00												14	130						
LOANS ORIGINATED	4	958	33	7911	99	19358	9	548			6	1116							
APPS APPROVED, NOT ACCEPTED					7	1418					1	253							
APPS DENIED	1	156	4	1012	23	4705	4	528			2	512							
APPS WITHDRAWN	3	744	3	593	22	4888	2	177			4	805							
FILES CLOSED FOR INCOMPLETENESS			1	95	4	1080	2	369											

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number						\$000's
PA/DELAWARE COUNTY/4086.00												7	155	
LOANS ORIGINATED	7	1975	35	8875	76	15868	5	647	1	1610	7	984		
APPS APPROVED, NOT ACCEPTED	1	358	2	437	7	1677								
APPS DENIED	1	358	2	462	26	5815	6	208			3	581		
APPS WITHDRAWN	1	358	3	716	16	3778			1	330				
FILES CLOSED FOR INCOMPLETENESS					8	2083					1	243		
PA/DELAWARE COUNTY/4087.00													7	167
LOANS ORIGINATED	6	1676	57	16092	123	27883	15	2148	1	3000	7	1560		
APPS APPROVED, NOT ACCEPTED			1	192	11	2917	1	38						
APPS DENIED			3	838	33	8281	2	29			1	141	1	4
APPS WITHDRAWN			5	1399	13	2389	1	75			1	225		
FILES CLOSED FOR INCOMPLETENESS			1	147	6	1036	1	270						
PA/DELAWARE COUNTY/4088.00													13	130
LOANS ORIGINATED	13	2917	52	11680	150	27181	11	1256			10	1418		
APPS APPROVED, NOT ACCEPTED	1	206	3	831	14	2424					2	290		
APPS DENIED	1	204	9	1928	33	5389	13	699			5	813		
APPS WITHDRAWN			10	2073	18	3768	1	5			5	827		
FILES CLOSED FOR INCOMPLETENESS			1	95	7	1182								
PA/DELAWARE COUNTY/4089.00													9	145
LOANS ORIGINATED	3	954	33	9743	70	14867	6	1137			3	978		
APPS APPROVED, NOT ACCEPTED			4	546	6	1355								
APPS DENIED			1	206	21	5006	3	110			1	211		
APPS WITHDRAWN			3	697	16	3982	1	50			2	452		
FILES CLOSED FOR INCOMPLETENESS			2	734	9	2235								
PA/DELAWARE COUNTY/4090.00													11	137
LOANS ORIGINATED	11	2553	30	7109	88	17274	11	803			9	1819		
APPS APPROVED, NOT ACCEPTED					9	2032	1	8			1	297		
APPS DENIED			2	306	23	4985	10	510			2	346		
APPS WITHDRAWN	2	397	4	775	16	2575	1	100			1	160		
FILES CLOSED FOR INCOMPLETENESS			2	356	4	767								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PA/DELAWARE COUNTY/4091.00														6	122
LOANS ORIGINATED	5	1327	26	6132	89	18334	10	848	1	2960	2	301			
APPS APPROVED, NOT ACCEPTED			1	176	11	2034	1	50							
APPS DENIED	1	255	2	664	25	6111	5	435			1	219			
APPS WITHDRAWN	1	220	6	1587	16	2868	1	86			1	206			
FILES CLOSED FOR INCOMPLETENESS	1	162	1	240	10	1958					1	220			
PA/DELAWARE COUNTY/4092.00														7	108
LOANS ORIGINATED	6	1641	40	8179	90	16508	11	631			4	640			
APPS APPROVED, NOT ACCEPTED					10	2136									
APPS DENIED	1	241	1	244	20	3905	1	50							
APPS WITHDRAWN	2	406	4	866	17	2922					2	269			
FILES CLOSED FOR INCOMPLETENESS	2	611			10	2004					1	228			
PA/DELAWARE COUNTY/4093.00														10	131
LOANS ORIGINATED	5	988	23	5085	36	6699	5	702	1	2510	4	573			
APPS APPROVED, NOT ACCEPTED					9	1929									
APPS DENIED			3	581	15	3048	5	419			1	113			
APPS WITHDRAWN	1	226	6	1400	7	1461									
FILES CLOSED FOR INCOMPLETENESS					7	1359									
PA/DELAWARE COUNTY/4094.00														11	149
LOANS ORIGINATED	4	944	26	5487	91	15727	7	681			7	831			
APPS APPROVED, NOT ACCEPTED					8	1715					1	318			
APPS DENIED			3	351	26	4767	5	218			2	267			
APPS WITHDRAWN	1	196	5	1022	15	2841	3	341			1	75			
FILES CLOSED FOR INCOMPLETENESS					10	1900	1	25							
PA/DELAWARE COUNTY/4095.00														8	129
LOANS ORIGINATED	9	2325	45	11667	83	15781	8	556			3	502			
APPS APPROVED, NOT ACCEPTED			1	247	11	1781	2	300							
APPS DENIED	2	531	6	1096	30	6340	5	310			1	146			
APPS WITHDRAWN	2	495	6	1446	22	4476	2	174			1	24			
FILES CLOSED FOR INCOMPLETENESS			1	239	7	1427	1	25							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median													
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D			Loans On Manufactured Home Dwellings From Columns A, B, C & D												
	FHA, FSA/RHS & VA		Conventional																						
	A		B												C		D		E		F		G		
	Number	\$000's	Number	\$000's											Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
PA/DELAWARE COUNTY/4096.01															21	178									
LOANS ORIGINATED	1	206	55	24719	103	44889	7	3287			4	742													
APPS APPROVED, NOT ACCEPTED			2	1948	8	3596																			
APPS DENIED			7	3993	28	10448	1	50			2	585													
APPS WITHDRAWN	2	623	10	4879	8	4327																			
FILES CLOSED FOR INCOMPLETENESS					6	1906					1	270													
PA/DELAWARE COUNTY/4096.02															20	106									
LOANS ORIGINATED	3	891	34	7255	68	13453	5	685	1	560	21	2711													
APPS APPROVED, NOT ACCEPTED			1	275	11	1765																			
APPS DENIED			6	911	13	2862	1	10			5	891													
APPS WITHDRAWN			8	2102	8	1597					1	68													
FILES CLOSED FOR INCOMPLETENESS					8	1477					1	102													
PA/DELAWARE COUNTY/4097.01															15	225									
LOANS ORIGINATED	6	2056	77	43527	162	76893	18	4909	1	7200	11	5073													
APPS APPROVED, NOT ACCEPTED			6	4269	11	4506					1	1440													
APPS DENIED			4	2378	34	30830	10	2337			5	3356													
APPS WITHDRAWN			13	6283	27	12850					3	739													
FILES CLOSED FOR INCOMPLETENESS	1	388	2	1680	2	978																			
PA/DELAWARE COUNTY/4097.02															14	122									
LOANS ORIGINATED	1	463	7	2443	12	3480	2	786																	
APPS APPROVED, NOT ACCEPTED					1	280																			
APPS DENIED			1	372	1	304																			
APPS WITHDRAWN			2	690																					
FILES CLOSED FOR INCOMPLETENESS					1	675																			
PA/DELAWARE COUNTY/4098.02															15	157									
LOANS ORIGINATED	1	196	53	30558	93	40778	7	2077	1	27000	10	3172													
APPS APPROVED, NOT ACCEPTED			3	2498	7	2356																			
APPS DENIED			6	3150	16	10605	1	42			2	706													
APPS WITHDRAWN			3	1517	14	6899	2	281			4	1107													
FILES CLOSED FOR INCOMPLETENESS					6	3814					2	446													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A	B	C	D											
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/DELAWARE COUNTY/4098.03														14	161
LOANS ORIGINATED	1	422	77	32222	157	55030	11	2276	4	4245	28	6105			
APPS APPROVED, NOT ACCEPTED			4	2273	12	3839	3	1044	1	850	3	1209			
APPS DENIED			8	2370	25	8717	4	156			6	1077			
APPS WITHDRAWN			10	3461	22	7085	2	185			4	593			
FILES CLOSED FOR INCOMPLETENESS			1	60	6	3828					1	113			
PA/DELAWARE COUNTY/4099.02														7	151
LOANS ORIGINATED	5	1444	39	12196	98	24350	7	1118	1	37830	6	1362			
APPS APPROVED, NOT ACCEPTED			2	1504	13	3373	1	394							
APPS DENIED			1	176	29	8457	3	119			1	308			
APPS WITHDRAWN	1	422	3	1936	18	3754	1	417			2	606			
FILES CLOSED FOR INCOMPLETENESS					9	1726									
PA/DELAWARE COUNTY/4099.03														5	134
LOANS ORIGINATED	11	3032	41	11437	98	21840	16	1612	1	275	7	970			
APPS APPROVED, NOT ACCEPTED			4	973	8	1727									
APPS DENIED	2	589	1	328	24	5742	3	170			2	214			
APPS WITHDRAWN	1	228	5	1609	14	3220	1	25							
FILES CLOSED FOR INCOMPLETENESS			1	238	4	894					1	223			
PA/DELAWARE COUNTY/4099.04														6	244
LOANS ORIGINATED			39	17436	98	43020	11	1393			7	1130			
APPS APPROVED, NOT ACCEPTED			6	3482	6	2039					1	175			
APPS DENIED			7	5096	33	14404	3	113			4	707			
APPS WITHDRAWN			7	4201	22	7142									
FILES CLOSED FOR INCOMPLETENESS			2	530	11	4134	2	520							
PA/DELAWARE COUNTY/4100.00														7	199
LOANS ORIGINATED	3	906	55	19312	79	26610	6	810			3	1240			
APPS APPROVED, NOT ACCEPTED			4	1835	6	1704	1	110							
APPS DENIED	1	319	6	2244	22	7498	4	143							
APPS WITHDRAWN			3	521	17	6512									
FILES CLOSED FOR INCOMPLETENESS	1	169			6	1960									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4101.00															28	159				
LOANS ORIGINATED	5	1629	75	26428	170	51832	21	3084			3	764								
APPS APPROVED, NOT ACCEPTED	2	711	8	2878	11	3427	2	135												
APPS DENIED	1	378	5	2750	40	14442	5	317			5	1539								
APPS WITHDRAWN			8	2860	20	6234	2	132			1	54								
FILES CLOSED FOR INCOMPLETENESS			2	697	11	3470	1	160			1	360								
PA/DELAWARE COUNTY/4102.00															13	156				
LOANS ORIGINATED	1	142	48	16077	115	36693	9	933			12	3988								
APPS APPROVED, NOT ACCEPTED			2	618	11	3026	1	75			1	125								
APPS DENIED	2	349	5	2074	28	8286	2	19			3	453								
APPS WITHDRAWN	2	582	8	3722	15	4240	1	37												
FILES CLOSED FOR INCOMPLETENESS			1	625	10	3434					2	271								
PA/DELAWARE COUNTY/4103.01															19	192				
LOANS ORIGINATED	15	5020	91	28035	158	40746	18	2462			8	1376								
APPS APPROVED, NOT ACCEPTED			10	2695	11	2769	1	73			1	140								
APPS DENIED	1	361	9	2944	35	9614	2	154												
APPS WITHDRAWN	2	865	16	5271	28	7663	2	17			3	473								
FILES CLOSED FOR INCOMPLETENESS			2	694	13	3127														
PA/DELAWARE COUNTY/4103.02															11	127				
LOANS ORIGINATED			84	25978	155	42495	22	1932			6	1160								
APPS APPROVED, NOT ACCEPTED	1	270	7	2163	13	4193	1	14												
APPS DENIED	1	416	10	4170	40	12291	5	1227			3	1180								
APPS WITHDRAWN			16	4888	19	5045	1	75			1	140								
FILES CLOSED FOR INCOMPLETENESS			1	100	13	4516					1	100								
PA/DELAWARE COUNTY/4104.00															11	159				
LOANS ORIGINATED	9	2649	134	37034	261	59788	18	1802			12	1793	4	349						
APPS APPROVED, NOT ACCEPTED			11	3019	26	6027	3	77			1	360	3	227						
APPS DENIED	4	1469	11	2164	44	10492	7	495			3	535	5	460						
APPS WITHDRAWN	1	280	14	4263	32	6873	2	116			2	288								
FILES CLOSED FOR INCOMPLETENESS	1	374	4	838	14	3145							1	85						

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	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's								
PA/DELAWARE COUNTY/4105.00												85	56			
LOANS ORIGINATED	7	622	8	585	29	2552	6	103			7	537				
APPS APPROVED, NOT ACCEPTED					11	1228	2	30			1	132				
APPS DENIED	3	259	9	931	23	2132	11	323			2	245				
APPS WITHDRAWN	1	130	3	232	3	220	1	20			1	90				
FILES CLOSED FOR INCOMPLETENESS			1	102	7	476					1	103				
PA/DELAWARE COUNTY/4106.01													6	108		
LOANS ORIGINATED	17	2919	19	2732	58	7910	5	87			7	813				
APPS APPROVED, NOT ACCEPTED					14	2231	1	30			1	78				
APPS DENIED	1	75	1	133	21	3084	2	30			4	667				
APPS WITHDRAWN	6	870	1	70	17	2371					1	87				
FILES CLOSED FOR INCOMPLETENESS					6	723										
PA/DELAWARE COUNTY/4106.02														9	116	
LOANS ORIGINATED	12	2169	29	4998	93	14599	22	920	1	3383	4	461				
APPS APPROVED, NOT ACCEPTED					18	2742										
APPS DENIED	3	564	3	431	32	4614	8	230			1	80				
APPS WITHDRAWN			3	508	22	3378	2	215			1	81				
FILES CLOSED FOR INCOMPLETENESS					11	1464	1	25								
PA/DELAWARE COUNTY/4107.00															88	38
LOANS ORIGINATED	1	38	1	153	5	1609	1	15	1	620	4	1732				
APPS APPROVED, NOT ACCEPTED	1	26														
APPS DENIED	1	70	1	29	6	312	22	395			9	281				
APPS WITHDRAWN					4	148					2	79				
FILES CLOSED FOR INCOMPLETENESS					1	21										
PA/DELAWARE COUNTY/4108.00															14	131
LOANS ORIGINATED	20	4707	80	19070	185	35076	24	1663			14	1505				
APPS APPROVED, NOT ACCEPTED			3	586	19	4459	2	45			1	150				
APPS DENIED	3	523	5	1012	43	9552	11	284			4	394				
APPS WITHDRAWN	1	227	14	2736	34	6566	3	289			5	743				
FILES CLOSED FOR INCOMPLETENESS	1	255	2	447	6	962	1	65								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2001.03														12	157					
LOANS ORIGINATED	1	259	34	12367	92	25769	6	836												
APPS APPROVED, NOT ACCEPTED	1	248	4	1441	9	2704														
APPS DENIED			5	1526	31	9699	3	345												
APPS WITHDRAWN			7	2739	9	2397														
FILES CLOSED FOR INCOMPLETENESS					10	2267					1	260								
PA/MONTGOMERY COUNTY/2001.04														9	129					
LOANS ORIGINATED	6	1765	26	7093	104	24411	4	350			4	833								
APPS APPROVED, NOT ACCEPTED			2	1214	11	2813					1	175								
APPS DENIED			2	410	18	5412	5	395			2	412								
APPS WITHDRAWN			3	882	15	3438	1	16												
FILES CLOSED FOR INCOMPLETENESS					6	1186														
PA/MONTGOMERY COUNTY/2001.05														20	155					
LOANS ORIGINATED	2	736	32	9264	57	13982	7	726	1	425	2	604								
APPS APPROVED, NOT ACCEPTED			3	779	5	1349	1	75												
APPS DENIED	1	292	4	1590	16	3994	1	40												
APPS WITHDRAWN			5	1236	11	3345	1	150			1	130								
FILES CLOSED FOR INCOMPLETENESS			2	420	6	1506					1	203								
PA/MONTGOMERY COUNTY/2001.06														13	185					
LOANS ORIGINATED	2	428	11	2432	38	12353	6	675			3	784								
APPS APPROVED, NOT ACCEPTED					8	2088	1	10												
APPS DENIED			1	47	13	4298					2	558	1	47						
APPS WITHDRAWN			2	1010	8	2145														
FILES CLOSED FOR INCOMPLETENESS			2	624	9	2101					2	507								
PA/MONTGOMERY COUNTY/2002.00														9	117					
LOANS ORIGINATED			9	3147	26	6080	4	166			5	1684								
APPS APPROVED, NOT ACCEPTED					3	804														
APPS DENIED					7	2210	1	163												
APPS WITHDRAWN					4	955														
FILES CLOSED FOR INCOMPLETENESS					3	1459					1	289								

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2003.01													24	100					
LOANS ORIGINATED	12	2690	29	5319	72	12685	8	610			5	639							
APPS APPROVED, NOT ACCEPTED	1	200	1	406	10	1946					1	272							
APPS DENIED	3	843	4	745	19	3190	3	52			1	210							
APPS WITHDRAWN	1	177	6	1016	9	1734													
FILES CLOSED FOR INCOMPLETENESS			1	170	9	1669					1	155							
PA/MONTGOMERY COUNTY/2003.05													5	121					
LOANS ORIGINATED	7	1487	24	5204	51	8841	6	324			3	411							
APPS APPROVED, NOT ACCEPTED					4	754	1	5			1	180							
APPS DENIED					16	2930	3	90											
APPS WITHDRAWN					8	1384													
FILES CLOSED FOR INCOMPLETENESS					13	2623													
PA/MONTGOMERY COUNTY/2003.06													7	113					
LOANS ORIGINATED	1	286	21	4649	63	12545	1	120			8	1355							
APPS APPROVED, NOT ACCEPTED	1	123	1	220	4	969	1	50											
APPS DENIED	2	351	2	385	23	4636	1	40			1	224							
APPS WITHDRAWN			6	1227	17	3211	1	100			2	304							
FILES CLOSED FOR INCOMPLETENESS			2	378	5	909													
PA/MONTGOMERY COUNTY/2003.07													20	102					
LOANS ORIGINATED	3	562	11	2184	47	7219	4	209			3	557							
APPS APPROVED, NOT ACCEPTED					4	801													
APPS DENIED					14	2687	4	164			1	130							
APPS WITHDRAWN			2	544	6	847	1	40											
FILES CLOSED FOR INCOMPLETENESS					1	208													
PA/MONTGOMERY COUNTY/2003.08													20	92					
LOANS ORIGINATED	12	2468	22	4333	57	9395	5	430			8	1328							
APPS APPROVED, NOT ACCEPTED	1	187	2	462	9	1655					1	229							
APPS DENIED	1	172	2	166	22	3373	5	193			6	512							
APPS WITHDRAWN	1	191	3	732	11	1871	1	176			2	214							
FILES CLOSED FOR INCOMPLETENESS					8	1473													

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2003.09														7	93
LOANS ORIGINATED	10	2270	19	3789	66	10487	9	437			3	518			
APPS APPROVED, NOT ACCEPTED			1	275	6	1108	2	111			1	115			
APPS DENIED	4	856	1	38	14	2583	5	49							
APPS WITHDRAWN	2	435	2	470	9	1185									
FILES CLOSED FOR INCOMPLETENESS					7	1345									
PA/MONTGOMERY COUNTY/2003.10														6	141
LOANS ORIGINATED	5	1409	25	6408	46	10815	6	648							
APPS APPROVED, NOT ACCEPTED			1	288	2	341									
APPS DENIED					12	3294	3	1061							
APPS WITHDRAWN			3	775	13	2916									
FILES CLOSED FOR INCOMPLETENESS					7	1223									
PA/MONTGOMERY COUNTY/2004.01														7	100
LOANS ORIGINATED	8	1942	19	3573	59	10095	4	377	1	315	8	1437			
APPS APPROVED, NOT ACCEPTED	1	81	1	140	5	854	1	5							
APPS DENIED			2	405	19	3342	3	65	1	510	1	263			
APPS WITHDRAWN	2	374	1	209	16	3131	1	25			2	279			
FILES CLOSED FOR INCOMPLETENESS					7	1387									
PA/MONTGOMERY COUNTY/2004.02														12	105
LOANS ORIGINATED	15	3010	24	4367	83	14256	13	410			7	1066	1	8	
APPS APPROVED, NOT ACCEPTED					8	1646									
APPS DENIED	2	390	1	109	20	3693	4	63							
APPS WITHDRAWN	1	225	1	200	9	1516	1	5			2	246			
FILES CLOSED FOR INCOMPLETENESS					6	776	1	112							
PA/MONTGOMERY COUNTY/2005.01														8	127
LOANS ORIGINATED	10	2585	37	10241	98	18347	16	764			4	759			
APPS APPROVED, NOT ACCEPTED			2	638	7	1209					1	328			
APPS DENIED	1	299	4	936	25	5960	3	110							
APPS WITHDRAWN	1	280	2	594	14	2205									
FILES CLOSED FOR INCOMPLETENESS	1	204	1	372	10	2163									

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2005.02														21	70
LOANS ORIGINATED	9	1850	23	4433	82	14021	4	128	1	9100	20	3818			
APPS APPROVED, NOT ACCEPTED			2	249	5	586	1	30			2	364	1	99	
APPS DENIED	2	407	2	407	25	3995	1	7			3	570			
APPS WITHDRAWN	1	334	2	384	13	2448					1	218			
FILES CLOSED FOR INCOMPLETENESS			1	183	5	808									
PA/MONTGOMERY COUNTY/2005.05														18	202
LOANS ORIGINATED	1	417	45	18174	170	53483	13	1746	1	600	1	303			
APPS APPROVED, NOT ACCEPTED			1	1776	14	3578									
APPS DENIED			3	1047	36	10108									
APPS WITHDRAWN			8	3682	19	5377									
FILES CLOSED FOR INCOMPLETENESS			1	143	15	4541									
PA/MONTGOMERY COUNTY/2005.06														13	137
LOANS ORIGINATED	6	1250	42	14929	101	20553	8	1330			7	1279			
APPS APPROVED, NOT ACCEPTED	1	239	4	1490	10	2538	1	17							
APPS DENIED	2	768	2	957	33	6523	11	208			2	627	1	25	
APPS WITHDRAWN			6	2146	18	4448	1	14							
FILES CLOSED FOR INCOMPLETENESS			2	323	6	1480									
PA/MONTGOMERY COUNTY/2005.07														17	112
LOANS ORIGINATED	16	3415	48	9537	150	24943	8	580			23	3281			
APPS APPROVED, NOT ACCEPTED	2	326	3	695	24	4508	1	22			2	320			
APPS DENIED	4	760	2	610	49	9469	10	702			7	1119			
APPS WITHDRAWN			4	1315	27	5006	2	482			3	528			
FILES CLOSED FOR INCOMPLETENESS	1	164	4	1315	10	2373									
PA/MONTGOMERY COUNTY/2006.02														32	130
LOANS ORIGINATED	15	4611	113	26925	226	46820	23	1814	1	28750	28	4993			
APPS APPROVED, NOT ACCEPTED			7	1516	12	2666	1	208			2	241			
APPS DENIED	2	492	9	1945	56	14155	6	381			5	1013	1	28	
APPS WITHDRAWN			14	3457	25	5832	2	68			3	629			
FILES CLOSED FOR INCOMPLETENESS			5	684	12	2638	1	100							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2006.03														18	156					
LOANS ORIGINATED	13	3291	29	8064	100	19281	8	624			8	1675								
APPS APPROVED, NOT ACCEPTED			2	552	17	3891					1	100								
APPS DENIED	1	246	2	618	28	6691	3	143			1	141								
APPS WITHDRAWN			3	978	10	2066	1	22												
FILES CLOSED FOR INCOMPLETENESS			3	1019	7	1096					1	163								
PA/MONTGOMERY COUNTY/2006.05														23	166					
LOANS ORIGINATED	4	1338	96	30213	130	36635	11	1341			13	3428	4	209						
APPS APPROVED, NOT ACCEPTED			17	3096	11	2983	2	335			1	100	10	694						
APPS DENIED	5	1583	12	2608	20	5803	5	137			1	79	3	98						
APPS WITHDRAWN			15	5025	25	7947														
FILES CLOSED FOR INCOMPLETENESS	1	285	4	1209	6	1641	2	195												
PA/MONTGOMERY COUNTY/2006.06														21	164					
LOANS ORIGINATED	11	1903	23	4863	95	15686	10	1146			13	1358								
APPS APPROVED, NOT ACCEPTED			1	283	7	1139					1	98								
APPS DENIED			1	128	24	3637	3	185			2	333								
APPS WITHDRAWN	2	325	4	869	16	3089					1	110								
FILES CLOSED FOR INCOMPLETENESS			3	874	3	424														
PA/MONTGOMERY COUNTY/2006.07														23	150					
LOANS ORIGINATED	7	1875	51	12159	141	28827	8	604			6	806								
APPS APPROVED, NOT ACCEPTED			2	470	7	1548	1	7												
APPS DENIED			1	250	23	5087	3	70			3	693								
APPS WITHDRAWN			5	1262	19	3986	1	346			2	380								
FILES CLOSED FOR INCOMPLETENESS					10	2252														
PA/MONTGOMERY COUNTY/2007.03														24	119					
LOANS ORIGINATED	9	2283	33	7756	100	18441	12	900	1	650	2	267								
APPS APPROVED, NOT ACCEPTED			1	192	13	2893					1	244								
APPS DENIED			4	867	25	5238	6	133			1	60								
APPS WITHDRAWN			3	689	16	3530	2	40												
FILES CLOSED FOR INCOMPLETENESS			1	155	7	1501														

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2007.04														17	91					
LOANS ORIGINATED	2	465	24	5106	54	10409	6	256			3	507								
APPS APPROVED, NOT ACCEPTED					7	1364														
APPS DENIED	3	612	4	776	11	2885	7	268			2	185								
APPS WITHDRAWN			3	690	4	978	1	20												
FILES CLOSED FOR INCOMPLETENESS	1	324			5	1321														
PA/MONTGOMERY COUNTY/2007.07														38	86					
LOANS ORIGINATED	4	966	11	2224	51	9500	8	462			4	569	2	64						
APPS APPROVED, NOT ACCEPTED			1	34	4	737	1	140					1	34						
APPS DENIED	2	625	1	199	9	1596	3	76												
APPS WITHDRAWN			1	168	6	1248														
FILES CLOSED FOR INCOMPLETENESS					3	545														
PA/MONTGOMERY COUNTY/2007.08														25	112					
LOANS ORIGINATED	11	2511	31	6654	143	28930	14	1301			7	1324								
APPS APPROVED, NOT ACCEPTED			1	162	11	2460					1	135								
APPS DENIED	4	854	5	755	40	8396	6	67			1	181	2	128						
APPS WITHDRAWN			1	288	18	3348														
FILES CLOSED FOR INCOMPLETENESS			1	36	7	1488							1	36						
PA/MONTGOMERY COUNTY/2008.00														37	96					
LOANS ORIGINATED	14	2897	28	5147	50	8381	7	169	1	2000	16	2915								
APPS APPROVED, NOT ACCEPTED			3	387	7	1410					4	500								
APPS DENIED	3	586	2	200	20	3233					2	386								
APPS WITHDRAWN			4	709	13	2095					2	354								
FILES CLOSED FOR INCOMPLETENESS	1	295	1	276	3	478														
PA/MONTGOMERY COUNTY/2009.01														32	85					
LOANS ORIGINATED	14	2562	28	5372	61	9677	10	290			8	964								
APPS APPROVED, NOT ACCEPTED			3	263	3	552					2	185								
APPS DENIED	3	435	1	104	19	2927	7	137					1	5						
APPS WITHDRAWN	1	192			18	2502	1	208												
FILES CLOSED FOR INCOMPLETENESS					9	1757					2	237								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2009.02														28	66
LOANS ORIGINATED	8	1252	6	853	18	2514	1	122	1	500	12	1775			
APPS APPROVED, NOT ACCEPTED	1	85			1	73									
APPS DENIED	3	662	3	210	2	194	5	40	1	500					
APPS WITHDRAWN	1	157	1	140	3	601									
FILES CLOSED FOR INCOMPLETENESS					2	359									
PA/MONTGOMERY COUNTY/2009.03														30	87
LOANS ORIGINATED	10	1965	26	4617	47	7274	2	12	1	172	7	718			
APPS APPROVED, NOT ACCEPTED	3	585	3	616	8	1209					1	154			
APPS DENIED	6	1198	4	842	15	2200	8	128			4	669			
APPS WITHDRAWN	2	493	5	828	14	2213					3	549			
FILES CLOSED FOR INCOMPLETENESS			1	243	4	885									
PA/MONTGOMERY COUNTY/2009.06														26	105
LOANS ORIGINATED	1	206	13	3131	35	5830	5	373			1	109			
APPS APPROVED, NOT ACCEPTED			1	307	3	643									
APPS DENIED	1	405			13	1999	2	125							
APPS WITHDRAWN	1	304	1	250											
FILES CLOSED FOR INCOMPLETENESS							1	20							
PA/MONTGOMERY COUNTY/2009.07														11	97
LOANS ORIGINATED	8	1502	18	3328	59	9594	4	77			6	1079			
APPS APPROVED, NOT ACCEPTED			2	285	8	1380					1	111			
APPS DENIED	1	260			26	4610	1	180			1	109			
APPS WITHDRAWN	2	611	4	731	16	3269					2	233			
FILES CLOSED FOR INCOMPLETENESS			1	105	8	1425					1	105			
PA/MONTGOMERY COUNTY/2009.08														26	95
LOANS ORIGINATED	4	746	15	2788	46	6835	4	1205	3	2467	13	1850			
APPS APPROVED, NOT ACCEPTED	1	168	1	254	4	593									
APPS DENIED			1	209	13	1991	1	160			1	210			
APPS WITHDRAWN	1	140	2	165	7	1210									
FILES CLOSED FOR INCOMPLETENESS					6	863									

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2010.03														24	148			
LOANS ORIGINATED	10	2614	58	13560	106	19455	9	314	1	885	5	677						
APPS APPROVED, NOT ACCEPTED			2	645	15	3134	1	2										
APPS DENIED	2	268	9	1518	25	4343	5	214			2	367	1	173				
APPS WITHDRAWN			2	311	15	2828					1	219						
FILES CLOSED FOR INCOMPLETENESS			3	759	8	1650												
PA/MONTGOMERY COUNTY/2010.04														27	145			
LOANS ORIGINATED	11	3221	55	12158	130	25406	10	693			17	3064						
APPS APPROVED, NOT ACCEPTED			4	1168	7	1480	1	6										
APPS DENIED			1	120	37	7727	2	230			3	481						
APPS WITHDRAWN			9	1573	15	2534												
FILES CLOSED FOR INCOMPLETENESS	1	417	2	391	7	1663	1	12										
PA/MONTGOMERY COUNTY/2010.05														13	166			
LOANS ORIGINATED	11	3576	27	7589	85	18535	5	490			1	85						
APPS APPROVED, NOT ACCEPTED			1	270	6	1383	1	175										
APPS DENIED	2	454			20	4735	2	16			2	322						
APPS WITHDRAWN			4	1210	16	3327	1	255										
FILES CLOSED FOR INCOMPLETENESS			1	300	12	3160	1	22										
PA/MONTGOMERY COUNTY/2010.06														9	192			
LOANS ORIGINATED	2	427	23	6261	67	16631	5	725			3	720						
APPS APPROVED, NOT ACCEPTED			2	598	8	2013					1	200						
APPS DENIED					19	4887	3	80			2	470						
APPS WITHDRAWN	2	324	1	185	12	3495	1	200										
FILES CLOSED FOR INCOMPLETENESS			1	396	10	2162												
PA/MONTGOMERY COUNTY/2011.00														14	107			
LOANS ORIGINATED	3	604	24	4488	64	10179	5	332	1	219	7	1114						
APPS APPROVED, NOT ACCEPTED			1	248	8	1458					1	174						
APPS DENIED	3	730	4	642	23	4358	4	481										
APPS WITHDRAWN	1	182	2	468	8	1677												
FILES CLOSED FOR INCOMPLETENESS					8	1682	2	160			1	169						

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2012.01														17	207				
LOANS ORIGINATED	2	842	65	30859	148	53631	6	1122			3	600							
APPS APPROVED, NOT ACCEPTED	1	335	3	848	16	5282					1	279							
APPS DENIED	2	946	12	4792	26	12315	2	82			1	7							
APPS WITHDRAWN			6	3360	15	6647					1	131							
FILES CLOSED FOR INCOMPLETENESS			6	3965	10	3347													
PA/MONTGOMERY COUNTY/2012.03														9	190				
LOANS ORIGINATED			27	10239	80	29494	7	1378			2	428							
APPS APPROVED, NOT ACCEPTED			3	1186	4	1620					1	150							
APPS DENIED			5	4354	21	9533	1	35			2	473							
APPS WITHDRAWN			9	3219	8	2268					2	280							
FILES CLOSED FOR INCOMPLETENESS					3	721					1	180							
PA/MONTGOMERY COUNTY/2012.04														31	111				
LOANS ORIGINATED	9	1817	19	3592	72	13912	5	244			7	905							
APPS APPROVED, NOT ACCEPTED			2	158	12	1998	2	225			1	169							
APPS DENIED	2	471	1	135	23	4644	1	172			1	96							
APPS WITHDRAWN			5	1145	12	2472					4	631							
FILES CLOSED FOR INCOMPLETENESS					4	881	1	15											
PA/MONTGOMERY COUNTY/2013.01														22	95				
LOANS ORIGINATED	2	572	20	4699	57	10278	9	1193	3	3514	6	1113							
APPS APPROVED, NOT ACCEPTED			1	238	6	1203													
APPS DENIED					17	2802	4	140			1	168							
APPS WITHDRAWN			1	236	8	1767													
FILES CLOSED FOR INCOMPLETENESS			1	386	4	560					1	386							
PA/MONTGOMERY COUNTY/2013.02														33	100				
LOANS ORIGINATED	4	791	22	3873	55	9080	8	568			18	2232							
APPS APPROVED, NOT ACCEPTED			2	276	5	697	1	5			3	308							
APPS DENIED			2	329	22	3092	1	17			9	823							
APPS WITHDRAWN	2	384	1	169	5	921					1	88							
FILES CLOSED FOR INCOMPLETENESS					2	322													

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/MONTGOMERY COUNTY/2014.04												17	196
LOANS ORIGINATED	2	872	41	13834	82	21942	7	1212		6	1171		
APPS APPROVED, NOT ACCEPTED			3	1213	4	1112	2	579					
APPS DENIED			2	885	24	8152	2	455		1	244		
APPS WITHDRAWN			3	956	12	4227							
FILES CLOSED FOR INCOMPLETENESS					10	2611							
PA/MONTGOMERY COUNTY/2014.06												18	162
LOANS ORIGINATED	6	1485	39	11247	122	28997	11	1211		4	1153		
APPS APPROVED, NOT ACCEPTED	2	379	4	916	12	2814							
APPS DENIED			3	1244	21	4229	3	57					
APPS WITHDRAWN	2	496	5	784	16	3252	1	352		1	30		
FILES CLOSED FOR INCOMPLETENESS					9	1798							
PA/MONTGOMERY COUNTY/2014.07												34	116
LOANS ORIGINATED	7	1537	21	4614	57	11557	6	806		4	594		
APPS APPROVED, NOT ACCEPTED					9	1811							
APPS DENIED					11	1584	1	6					
APPS WITHDRAWN	1	119	5	1319	8	1842				2	524		
FILES CLOSED FOR INCOMPLETENESS					3	575	1	75		1	197		
PA/MONTGOMERY COUNTY/2014.08												16	208
LOANS ORIGINATED	1	313	41	11097	124	31228	16	3034		13	2158		
APPS APPROVED, NOT ACCEPTED	1	196	2	360	9	2303	1	250		1	80		
APPS DENIED	1	290	3	1061	20	4891	2	623					
APPS WITHDRAWN			6	2216	15	3826	2	160		2	325		
FILES CLOSED FOR INCOMPLETENESS	1	282			7	2136							
PA/MONTGOMERY COUNTY/2014.09												14	192
LOANS ORIGINATED	4	1182	54	16647	115	32077	11	1315		2	395		
APPS APPROVED, NOT ACCEPTED			3	971	15	3746	1	51					
APPS DENIED	2	628	4	1034	22	6400	3	385					
APPS WITHDRAWN	1	302	8	2039	16	3320				4	776		
FILES CLOSED FOR INCOMPLETENESS	2	674	2	393	6	1553				2	441		

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2014.10												18	133						
LOANS ORIGINATED	7	1866	25	6623	45	7940	7	1274			7	1015							
APPS APPROVED, NOT ACCEPTED					6	1235	1	110											
APPS DENIED			6	1200	12	1923					1	111							
APPS WITHDRAWN			2	633	4	708					1	158							
FILES CLOSED FOR INCOMPLETENESS					4	536					1	175							
PA/MONTGOMERY COUNTY/2014.11												14	131						
LOANS ORIGINATED	4	972	26	6991	68	15134	5	440	1	500	11	1933							
APPS APPROVED, NOT ACCEPTED			4	721	5	1298					1	219							
APPS DENIED					20	4815	2	11			3	328							
APPS WITHDRAWN			3	483	12	2475	1	5											
FILES CLOSED FOR INCOMPLETENESS	1	236			8	1850					1	122							
PA/MONTGOMERY COUNTY/2015.01												14	161						
LOANS ORIGINATED	1	255	10	3642	49	11893	2	190			1	183							
APPS APPROVED, NOT ACCEPTED	1	80	1	380	2	249													
APPS DENIED			3	1113	13	5084	3	95											
APPS WITHDRAWN	1	255	2	446	9	2340	1	15			1	175							
FILES CLOSED FOR INCOMPLETENESS					4	879													
PA/MONTGOMERY COUNTY/2015.02												11	211						
LOANS ORIGINATED	2	760	24	7767	43	12825	1	60			1	378							
APPS APPROVED, NOT ACCEPTED			1	576	4	898													
APPS DENIED			4	1264	16	5094	2	105											
APPS WITHDRAWN			2	377	9	2524	2	391											
FILES CLOSED FOR INCOMPLETENESS					3	802													
PA/MONTGOMERY COUNTY/2016.03												49	117						
LOANS ORIGINATED	23	4541	28	4484	99	14839	7	776			8	1055							
APPS APPROVED, NOT ACCEPTED	1	208			17	2733	1	21											
APPS DENIED	2	475	1	155	36	6265	8	153			2	273							
APPS WITHDRAWN	2	408	1	211	15	2575	1	95											
FILES CLOSED FOR INCOMPLETENESS			1	122	8	1029					2	271							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2016.04														41	111
LOANS ORIGINATED	13	2610	15	2357	75	11700	6	222		5	695				
APPS APPROVED, NOT ACCEPTED					5	838	3	105							
APPS DENIED	6	993	2	293	32	4548	8	74		2	60				
APPS WITHDRAWN	2	412			18	2847									
FILES CLOSED FOR INCOMPLETENESS			1	148	5	814									
PA/MONTGOMERY COUNTY/2016.05														22	129
LOANS ORIGINATED	13	2813	28	5780	67	10692	6	312		5	664				
APPS APPROVED, NOT ACCEPTED			1	200	16	2662	2	29							
APPS DENIED	2	288	3	291	22	3119	7	341							
APPS WITHDRAWN	2	404	2	335	11	1928									
FILES CLOSED FOR INCOMPLETENESS			1	216	10	1782	1	30		1	146				
PA/MONTGOMERY COUNTY/2016.06														44	81
LOANS ORIGINATED	11	2110	4	647	36	6068	2	103		3	533				
APPS APPROVED, NOT ACCEPTED					3	424									
APPS DENIED	2	320	1	90	17	2761	1	24		5	868				
APPS WITHDRAWN			1	200	9	1614				1	277				
FILES CLOSED FOR INCOMPLETENESS					5	763									
PA/MONTGOMERY COUNTY/2016.07														19	129
LOANS ORIGINATED	6	1223	20	3560	77	13440	10	895		4	582				
APPS APPROVED, NOT ACCEPTED			1	88	5	808				1	88				
APPS DENIED			1	299	28	4820	7	205		3	383				
APPS WITHDRAWN			4	624	9	1466	2	35							
FILES CLOSED FOR INCOMPLETENESS	1	152	1	100	13	2320	1	10		1	172				
PA/MONTGOMERY COUNTY/2016.08														13	131
LOANS ORIGINATED	8	1960	37	11017	115	28208	5	240		11	2170				
APPS APPROVED, NOT ACCEPTED	2	395	2	528	11	2329	1	30							
APPS DENIED	2	416	5	1036	34	8994	2	345		1	302				
APPS WITHDRAWN			7	1613	21	4774	3	800		3	669				
FILES CLOSED FOR INCOMPLETENESS	1	271			13	2875	1	10							

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2017.03														10	126
LOANS ORIGINATED	11	2233	21	3540	71	11618	6	346			6	905			
APPS APPROVED, NOT ACCEPTED			2	307	10	1835									
APPS DENIED			2	318	18	2913	4	103			1	5	1	5	
APPS WITHDRAWN			2	374	12	2073	2	33			2	391			
FILES CLOSED FOR INCOMPLETENESS					9	1425	1	23			1	173			
PA/MONTGOMERY COUNTY/2017.04														22	122
LOANS ORIGINATED	8	1808	32	6033	89	15083	5	277			9	1226			
APPS APPROVED, NOT ACCEPTED					9	1918					2	403			
APPS DENIED	1	278	1	190	23	3343	6	323			3	367			
APPS WITHDRAWN	2	489	3	539	20	3445					1	169			
FILES CLOSED FOR INCOMPLETENESS	1	251	1	118	13	1955					2	263			
PA/MONTGOMERY COUNTY/2017.05														11	119
LOANS ORIGINATED	12	2900	25	5506	91	17688	7	411			7	1056			
APPS APPROVED, NOT ACCEPTED	1	231	4	806	7	1687	1	7			2	413			
APPS DENIED	1	258	1	208	21	4165	5	254			1	309			
APPS WITHDRAWN	2	349	2	303	18	3210	2	40			2	197			
FILES CLOSED FOR INCOMPLETENESS			1	220	13	2493					1	170			
PA/MONTGOMERY COUNTY/2017.06														23	108
LOANS ORIGINATED	8	1766	37	7311	97	17766	8	441	1	4100	8	1063			
APPS APPROVED, NOT ACCEPTED			3	600	12	2285	1	189			1	165			
APPS DENIED			3	672	13	2108	8	942							
APPS WITHDRAWN			3	691	22	4020	2	210			3	418			
FILES CLOSED FOR INCOMPLETENESS	2	402	1	254	7	1345									
PA/MONTGOMERY COUNTY/2018.00														12	155
LOANS ORIGINATED	2	628	26	7268	54	12639	5	499			5	1295			
APPS APPROVED, NOT ACCEPTED			1	139	6	1274									
APPS DENIED			1	212	9	2303	1	10							
APPS WITHDRAWN	1	333	1	300	7	1523	1	252							
FILES CLOSED FOR INCOMPLETENESS			1	151	6	1060	1	25			1	285			

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/MONTGOMERY COUNTY/2019.01												10	139	
LOANS ORIGINATED	9	2731	39	12151	110	25906	12	979			2	310		
APPS APPROVED, NOT ACCEPTED	1	154	2	867	9	2004								
APPS DENIED	1	270	3	448	23	5761	5	345						
APPS WITHDRAWN	1	370	4	1092	25	5200					1	197		
FILES CLOSED FOR INCOMPLETENESS					12	3177								
PA/MONTGOMERY COUNTY/2019.02													28	144
LOANS ORIGINATED	12	2440	36	6837	122	23749	10	895	1	275	10	1570		
APPS APPROVED, NOT ACCEPTED			2	391	15	3316					2	132		
APPS DENIED	4	871	3	424	38	8077	5	154			4	670		
APPS WITHDRAWN	3	599	4	733	15	2911	1	30						
FILES CLOSED FOR INCOMPLETENESS			1	152	16	3381	1	100			1	178		
PA/MONTGOMERY COUNTY/2020.00													5	106
LOANS ORIGINATED	5	909	13	2180	37	5936	7	363	1	311	3	424		
APPS APPROVED, NOT ACCEPTED					6	1131			1	660				
APPS DENIED			2	426	13	2308	2	49	1	700				
APPS WITHDRAWN	1	233			12	2217	1	59						
FILES CLOSED FOR INCOMPLETENESS					9	1323								
PA/MONTGOMERY COUNTY/2021.00													12	133
LOANS ORIGINATED	5	1054	36	8800	99	19429	7	1125	2	4290	12	1953		
APPS APPROVED, NOT ACCEPTED			1	238	15	2883	1	125			3	331		
APPS DENIED	1	287	1	216	35	6523	4	654			5	1013		
APPS WITHDRAWN	2	528	1	52	9	1584	1	15						
FILES CLOSED FOR INCOMPLETENESS			1	72	11	2315	1	25			4	709		
PA/MONTGOMERY COUNTY/2022.01													29	129
LOANS ORIGINATED	23	3928	32	4942	87	13983	13	663	1	350	12	1467		
APPS APPROVED, NOT ACCEPTED	1	133			14	2395	1	120			2	319		
APPS DENIED	4	705	2	358	31	5227	7	182			3	510		
APPS WITHDRAWN	3	560	2	194	21	3920	1	34			4	488		
FILES CLOSED FOR INCOMPLETENESS	1	173	1	100	9	1221	1	60						

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/MONTGOMERY COUNTY/2022.02														69	115
LOANS ORIGINATED	11	2369	9	1787	54	8870	3	53			2	347			
APPS APPROVED, NOT ACCEPTED	1	116	2	251	4	898									
APPS DENIED	7	1293	1	143	28	4713	3	60			1	190			
APPS WITHDRAWN	1	218			12	2685	1	65			1	173			
FILES CLOSED FOR INCOMPLETENESS					7	1396									
PA/MONTGOMERY COUNTY/2023.01														22	160
LOANS ORIGINATED	10	2219	37	8164	81	16714	5	788	1	644	3	331			
APPS APPROVED, NOT ACCEPTED	1	240	1	170	8	1588									
APPS DENIED	6	1231	5	989	31	6522	5	318			2	286			
APPS WITHDRAWN	2	392	8	1787	16	4021	2	122			2	493			
FILES CLOSED FOR INCOMPLETENESS	1	245	1	200	3	847	1	270			1	270			
PA/MONTGOMERY COUNTY/2023.02														33	133
LOANS ORIGINATED	7	1526	18	2905	54	10189	3	162			7	1253			
APPS APPROVED, NOT ACCEPTED	1	254			4	1010									
APPS DENIED	2	357	5	704	25	6188	9	547							
APPS WITHDRAWN					11	2131	1	60							
FILES CLOSED FOR INCOMPLETENESS					2	271									
PA/MONTGOMERY COUNTY/2024.01														95	54
LOANS ORIGINATED					1	120	1	35							
APPS APPROVED, NOT ACCEPTED					1	207									
APPS DENIED															
APPS WITHDRAWN					1	188									
FILES CLOSED FOR INCOMPLETENESS															
PA/MONTGOMERY COUNTY/2024.02														55	135
LOANS ORIGINATED	17	3363	22	4472	75	14830	9	1397			5	770			
APPS APPROVED, NOT ACCEPTED	1	123			8	1313	2	264			3	534			
APPS DENIED	4	884	6	1269	51	8745	8	735			4	735			
APPS WITHDRAWN	2	220	1	360	20	3482	2	554			1	240			
FILES CLOSED FOR INCOMPLETENESS	2	302			10	1760									

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2025.00												64	112						
LOANS ORIGINATED	11	2443	13	2847	70	13641	4	395			6	1474							
APPS APPROVED, NOT ACCEPTED	1	147			9	1935													
APPS DENIED	5	1007	4	864	37	8488	5	483											
APPS WITHDRAWN	4	867	1	100	16	3490													
FILES CLOSED FOR INCOMPLETENESS					9	1384													
PA/MONTGOMERY COUNTY/2026.02												23	161						
LOANS ORIGINATED	1	362	20	4867	50	10682	6	982			1	134							
APPS APPROVED, NOT ACCEPTED					6	1299													
APPS DENIED	3	891	2	770	16	2852	3	71			1	450							
APPS WITHDRAWN			3	941	7	1474	1	275			1	142							
FILES CLOSED FOR INCOMPLETENESS					2	288													
PA/MONTGOMERY COUNTY/2026.03												17	131						
LOANS ORIGINATED	14	2767	12	2282	52	9225	6	440	1	9000	7	1053							
APPS APPROVED, NOT ACCEPTED					8	1834					1	106							
APPS DENIED	1	179	3	578	28	5251	3	57			3	497							
APPS WITHDRAWN	4	545	1	370	11	2040					2	416							
FILES CLOSED FOR INCOMPLETENESS			1	238	6	1158					2	322							
PA/MONTGOMERY COUNTY/2026.04												27	133						
LOANS ORIGINATED	4	670	18	4302	42	8187	4	434			4	632							
APPS APPROVED, NOT ACCEPTED	1	257	1	126	7	1072	1	16			1	245							
APPS DENIED	1	118	1	309	20	4624	7	143											
APPS WITHDRAWN	2	489	3	461	15	3205	2	139			3	533							
FILES CLOSED FOR INCOMPLETENESS			1	270	6	1527													
PA/MONTGOMERY COUNTY/2030.00												17	181						
LOANS ORIGINATED	1	287	29	10168	88	35327	7	1817			7	2469							
APPS APPROVED, NOT ACCEPTED			4	1684	5	1433					1	193							
APPS DENIED			9	4896	16	7858	1	12			2	207							
APPS WITHDRAWN			5	1501	10	4641					1	229							
FILES CLOSED FOR INCOMPLETENESS					9	2563													

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2031.03														8	162				
LOANS ORIGINATED	4	1166	34	10408	88	18742	9	930			3	510							
APPS APPROVED, NOT ACCEPTED	1	245			3	542					1	145							
APPS DENIED	2	505	5	1757	17	4898	4	206			1	190							
APPS WITHDRAWN	1	231	8	2092	19	4245	2	213											
FILES CLOSED FOR INCOMPLETENESS					7	1839													
PA/MONTGOMERY COUNTY/2031.04														6	151				
LOANS ORIGINATED	4	927	30	9130	96	21288	10	1349			3	750							
APPS APPROVED, NOT ACCEPTED			2	332	10	2704	1	35			1	103							
APPS DENIED	1	250	3	1040	20	5698	4	363											
APPS WITHDRAWN			12	3386	20	4805													
FILES CLOSED FOR INCOMPLETENESS			1	417	11	2413	1	30			1	141							
PA/MONTGOMERY COUNTY/2031.05														11	170				
LOANS ORIGINATED	5	1497	68	19566	145	34837	8	298	2	69621	4	634							
APPS APPROVED, NOT ACCEPTED	1	148	2	675	22	5295					2	357							
APPS DENIED	3	867	5	1429	21	6079	7	538			1	94							
APPS WITHDRAWN			8	1867	17	3224													
FILES CLOSED FOR INCOMPLETENESS			1	360	14	3334	1	620											
PA/MONTGOMERY COUNTY/2031.06														12	119				
LOANS ORIGINATED	1	196	8	1991	34	6251	5	234			7	1034							
APPS APPROVED, NOT ACCEPTED			1	179	4	530													
APPS DENIED			2	542	5	1130	3	130											
APPS WITHDRAWN	1	212	1	280	3	578													
FILES CLOSED FOR INCOMPLETENESS					1	101	1	25											
PA/MONTGOMERY COUNTY/2032.03														27	160				
LOANS ORIGINATED	7	1925	26	6770	74	17826	7	739			4	911							
APPS APPROVED, NOT ACCEPTED			2	538	8	2054					1	158							
APPS DENIED	1	287	1	487	8	1455	4	22			1	173							
APPS WITHDRAWN	1	241	6	1608	4	1127													
FILES CLOSED FOR INCOMPLETENESS			1	314	2	295	1	110											

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D		E							F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2032.04																21	177		
LOANS ORIGINATED	3	673	82	26562	173	45049	8	696	2	2536	23	6102	2	240					
APPS APPROVED, NOT ACCEPTED	1	160	9	2576	21	4563							2	399					
APPS DENIED	2	276	10	2230	43	13761	4	193			4	855							
APPS WITHDRAWN	2	279	13	4790	21	5199					2	671							
FILES CLOSED FOR INCOMPLETENESS			4	2576	15	3229													
PA/MONTGOMERY COUNTY/2032.05																22	184		
LOANS ORIGINATED	2	540	27	9917	43	11879	4	153			2	319							
APPS APPROVED, NOT ACCEPTED			3	1446	4	941	1	518			1	518							
APPS DENIED			2	682	13	3794	3	100	1	264									
APPS WITHDRAWN			2	989	10	3165	2	210											
FILES CLOSED FOR INCOMPLETENESS	1	296			4	883													
PA/MONTGOMERY COUNTY/2032.07																12	146		
LOANS ORIGINATED	5	1969	18	5817	99	27539	6	939			3	831							
APPS APPROVED, NOT ACCEPTED			1	416	8	1736													
APPS DENIED	1	265	3	1085	22	5441	3	842			1	30							
APPS WITHDRAWN			6	1598	11	3059													
FILES CLOSED FOR INCOMPLETENESS			1	296	6	1830													
PA/MONTGOMERY COUNTY/2032.08																14	199		
LOANS ORIGINATED	5	1238	50	12863	110	29254	3	1643			23	3683							
APPS APPROVED, NOT ACCEPTED			1	398	19	6271													
APPS DENIED			7	1366	31	9274	2	53			4	1729							
APPS WITHDRAWN	1	102	4	940	30	8104	1	200			5	667							
FILES CLOSED FOR INCOMPLETENESS	1	117			9	2112													
PA/MONTGOMERY COUNTY/2033.02																14	122		
LOANS ORIGINATED	27	6057	65	14437	149	28600	7	403			14	2120							
APPS APPROVED, NOT ACCEPTED	1	81	3	793	23	5218	1	10			1	140							
APPS DENIED	4	942	10	2413	52	11456	12	748			4	569							
APPS WITHDRAWN	1	245	7	1246	24	4599	2	48			1	27							
FILES CLOSED FOR INCOMPLETENESS					17	3350					1	164							

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's						Number
PA/MONTGOMERY COUNTY/2033.03												24	110	
LOANS ORIGINATED	11	2469	28	5002	74	12075	3	89			8	1036		
APPS APPROVED, NOT ACCEPTED			1	140	16	3385					1	177		
APPS DENIED			4	558	28	6158	4	138			4	587		
APPS WITHDRAWN	2	393	3	439	16	3234	2	20			1	158		
FILES CLOSED FOR INCOMPLETENESS	1	304	2	307	13	2579								
PA/MONTGOMERY COUNTY/2033.04													24	117
LOANS ORIGINATED	10	2316	33	6161	61	9991	5	182			4	752		
APPS APPROVED, NOT ACCEPTED	3	526	1	70	5	548					1	70		
APPS DENIED	1	125			22	3863	2	35			4	442		
APPS WITHDRAWN	1	177	4	617	5	1027					1	25		
FILES CLOSED FOR INCOMPLETENESS	1	155	1	128	10	1574								
PA/MONTGOMERY COUNTY/2034.01													20	111
LOANS ORIGINATED	23	4061	49	6505	149	21133	8	141			17	2176		
APPS APPROVED, NOT ACCEPTED	1	147	5	420	20	2820	1	50			4	467		
APPS DENIED	3	458	6	755	36	5726	8	249			6	478		
APPS WITHDRAWN			6	927	28	3962	1	15			2	208		
FILES CLOSED FOR INCOMPLETENESS	1	108			15	2556					3	531		
PA/MONTGOMERY COUNTY/2034.02													20	126
LOANS ORIGINATED	19	3997	43	7709	144	25499	7	466			12	2313		
APPS APPROVED, NOT ACCEPTED	1	250	2	251	21	3794					3	331		
APPS DENIED	5	3161	7	1736	36	6588	7	119			3	216		
APPS WITHDRAWN	1	162	5	979	22	3977					3	361		
FILES CLOSED FOR INCOMPLETENESS	2	433	1	117	10	1379					3	368		
PA/MONTGOMERY COUNTY/2034.03													13	129
LOANS ORIGINATED	7	1707	26	4038	79	12911	9	596	1	22350	5	665		
APPS APPROVED, NOT ACCEPTED	1	204	2	264	15	2316								
APPS DENIED	2	515	4	586	31	5585	3	227						
APPS WITHDRAWN	1	80	3	354	12	2136					1	123		
FILES CLOSED FOR INCOMPLETENESS					5	770					1	98		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/MONTGOMERY COUNTY/2035.00													56	69
LOANS ORIGINATED	20	2936	23	2663	68	8321	5	129			13	1146		
APPS APPROVED, NOT ACCEPTED					5	907	1	3			1	88		
APPS DENIED	6	967	3	420	33	4269	6	93			7	826		
APPS WITHDRAWN	5	816	4	383	17	2205	1	8			1	61		
FILES CLOSED FOR INCOMPLETENESS	2	251			10	1369					3	434		
PA/MONTGOMERY COUNTY/2036.01													87	59
LOANS ORIGINATED	4	448	4	269	21	1930	7	215	2	346	13	942		
APPS APPROVED, NOT ACCEPTED	1	50			8	1084			1	230				
APPS DENIED			3	204	11	1153	9	114			6	395		
APPS WITHDRAWN					5	516			1	1450	1	124		
FILES CLOSED FOR INCOMPLETENESS					3	318					1	79		
PA/MONTGOMERY COUNTY/2036.02													52	83
LOANS ORIGINATED	23	3409	15	2380	65	8553	3	53	1	200	18	1874		
APPS APPROVED, NOT ACCEPTED	3	360			8	1139								
APPS DENIED	1	99	2	134	26	3297	4	43			6	669		
APPS WITHDRAWN	2	304	1	140	15	1809					1	140		
FILES CLOSED FOR INCOMPLETENESS	1	122			6	508					1	128		
PA/MONTGOMERY COUNTY/2037.00													55	59
LOANS ORIGINATED	6	643	2	268	10	1019	1	9	1	2300	3	199		
APPS APPROVED, NOT ACCEPTED					3	418					2	220		
APPS DENIED					5	642	2	53						
APPS WITHDRAWN			1	218	4	486			1	245				
FILES CLOSED FOR INCOMPLETENESS	1	103			2	397								
PA/MONTGOMERY COUNTY/2038.01													59	72
LOANS ORIGINATED	12	1402	14	1291	40	4257	3	77	1	1525	17	1294	1	19
APPS APPROVED, NOT ACCEPTED	2	261	1	56	7	1530					3	946		
APPS DENIED					27	2978	11	316			5	355		
APPS WITHDRAWN	1	81	4	492	10	1127					1	79		
FILES CLOSED FOR INCOMPLETENESS	2	312			6	683					2	218		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2038.03														73	61
LOANS ORIGINATED	7	882	7	666	45	5133	4	85	1	4900	29	3249			
APPS APPROVED, NOT ACCEPTED	2	307	1	86	5	378			1	4900	3	291			
APPS DENIED	3	295	1	29	23	2425	11	640			13	1404			
APPS WITHDRAWN	1	147	1	69	8	745					4	281			
FILES CLOSED FOR INCOMPLETENESS					5	531			1	400	5	531			
PA/MONTGOMERY COUNTY/2038.04														73	49
LOANS ORIGINATED	7	640	8	575	32	2798	3	113	1	97	18	1263			
APPS APPROVED, NOT ACCEPTED	1	123			7	470	1	12			3	180			
APPS DENIED	1	66			10	942	4	420			3	233			
APPS WITHDRAWN					5	430					3	265			
FILES CLOSED FOR INCOMPLETENESS					2	168					1	121			
PA/MONTGOMERY COUNTY/2039.01														89	44
LOANS ORIGINATED	2	218	3	177	12	1410			3	1097	10	1215			
APPS APPROVED, NOT ACCEPTED			1	40							1	40			
APPS DENIED	1	108	2	196	7	639	3	19	1	150	9	776			
APPS WITHDRAWN	1	319			3	246					2	143			
FILES CLOSED FOR INCOMPLETENESS	1	98			1	77					1	77			
PA/MONTGOMERY COUNTY/2039.02														72	69
LOANS ORIGINATED	3	322	4	438	15	1778	2	8	1	512	10	1100			
APPS APPROVED, NOT ACCEPTED					1	160	1	10							
APPS DENIED	1	79			9	716	4	48			4	272			
APPS WITHDRAWN					5	501	1	177	1	4720	4	317			
FILES CLOSED FOR INCOMPLETENESS	1	69	1	62	1	74									
PA/MONTGOMERY COUNTY/2040.02														27	95
LOANS ORIGINATED	3	872	18	4469	50	11675	4	375	2	8393	7	1052			
APPS APPROVED, NOT ACCEPTED			1	380	9	1792									
APPS DENIED			1	272	9	1821	2	6			1	147			
APPS WITHDRAWN			5	2322	8	1585									
FILES CLOSED FOR INCOMPLETENESS			1	158	5	1032					1	158			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans									
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							E	\$000's
PA/MONTGOMERY COUNTY/2040.07															20	82
LOANS ORIGINATED	3	863	19	4774	38	7584	2	264	1	450	5	1077				
APPS APPROVED, NOT ACCEPTED			1	376	2	328										
APPS DENIED					9	2370										
APPS WITHDRAWN			1	186	5	1271					1	266				
FILES CLOSED FOR INCOMPLETENESS					5	1101										
PA/MONTGOMERY COUNTY/2040.08															13	98
LOANS ORIGINATED	9	2027	31	7843	53	10178	5	144			4	666	1	111		
APPS APPROVED, NOT ACCEPTED					5	1089										
APPS DENIED			2	324	17	3644	3	264			2	396				
APPS WITHDRAWN			4	941	8	2116					2	334				
FILES CLOSED FOR INCOMPLETENESS					2	279										
PA/MONTGOMERY COUNTY/2040.09															15	108
LOANS ORIGINATED	3	371	29	8986	42	24504	1	417	1	28000	3	323				
APPS APPROVED, NOT ACCEPTED					5	1097										
APPS DENIED	1	102	3	533	18	3714	1	7			1	86				
APPS WITHDRAWN			2	755	8	1306										
FILES CLOSED FOR INCOMPLETENESS			1	367	2	1626										
PA/MONTGOMERY COUNTY/2040.10															11	144
LOANS ORIGINATED	6	2152	26	7395	62	13075	5	492			3	486				
APPS APPROVED, NOT ACCEPTED			1	276	8	1146	2	16								
APPS DENIED	1	352	3	732	16	3010	2	49								
APPS WITHDRAWN			2	629	10	2527										
FILES CLOSED FOR INCOMPLETENESS	1	335	1	313	1	255	1	200								
PA/MONTGOMERY COUNTY/2041.01															8	101
LOANS ORIGINATED	12	3171	71	16696	119	22074	15	1178	1	270	33	5910				
APPS APPROVED, NOT ACCEPTED			6	1533	11	1868	2	195			5	822				
APPS DENIED	1	294	6	1486	25	4490	4	77			3	288				
APPS WITHDRAWN	2	579	8	1950	13	2401	2	40			4	623				
FILES CLOSED FOR INCOMPLETENESS	1	75			13	2005					2	144				

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2041.02												19	95						
LOANS ORIGINATED	5	1155	61	14443	105	20881	2	220	1	275	35	6219							
APPS APPROVED, NOT ACCEPTED	2	341	4	1091	7	1599					4	786							
APPS DENIED	1	119	5	982	24	5278	3	38			7	1459							
APPS WITHDRAWN	1	240	4	769	17	3441			1	1455	3	453							
FILES CLOSED FOR INCOMPLETENESS	1	288			7	1151					2	315							
PA/MONTGOMERY COUNTY/2042.00												13	126						
LOANS ORIGINATED	6	1564	32	8901	45	9497	2	77			11	2199							
APPS APPROVED, NOT ACCEPTED			2	557	7	1645													
APPS DENIED	1	199	1	308	14	3375					2	414							
APPS WITHDRAWN			5	1444	8	2101					3	456							
FILES CLOSED FOR INCOMPLETENESS					4	1080	1	326			1	357							
PA/MONTGOMERY COUNTY/2043.00												17	184						
LOANS ORIGINATED	6	1529	32	9682	58	16420	4	564	1	3038	12	2842							
APPS APPROVED, NOT ACCEPTED			1	417	5	1250					1	200							
APPS DENIED	1	108	3	1440	34	9614	2	450			4	1136							
APPS WITHDRAWN			4	1403	7	1786	1	20			4	1067							
FILES CLOSED FOR INCOMPLETENESS			1	276															
PA/MONTGOMERY COUNTY/2044.00												12	218						
LOANS ORIGINATED			34	14010	83	26137	7	1557			5	1049							
APPS APPROVED, NOT ACCEPTED			2	792	6	2380	2	355											
APPS DENIED			6	2660	21	6989	3	205											
APPS WITHDRAWN			4	1455	5	2130													
FILES CLOSED FOR INCOMPLETENESS			1	417	7	1641													
PA/MONTGOMERY COUNTY/2045.00												10	190						
LOANS ORIGINATED			45	16340	123	44815	8	2099			5	1064							
APPS APPROVED, NOT ACCEPTED			2	567	14	4630	1	116			1	263							
APPS DENIED			12	4681	25	10799	2	496			5	974							
APPS WITHDRAWN	1	315	11	4505	12	3051	3	1166			3	558							
FILES CLOSED FOR INCOMPLETENESS			1	940	6	1622	1	1388											

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2046.00														11	284				
LOANS ORIGINATED	2	627	67	34478	146	58405	13	3651			6	2569							
APPS APPROVED, NOT ACCEPTED			6	5107	9	4076													
APPS DENIED	2	402	10	5069	28	15433	4	540			1	500							
APPS WITHDRAWN	1	383	20	11640	19	7568					3	952							
FILES CLOSED FOR INCOMPLETENESS			3	1705	6	1589	1	200											
PA/MONTGOMERY COUNTY/2047.01														11	216				
LOANS ORIGINATED			24	7511	68	22621	3	1214			10	1829							
APPS APPROVED, NOT ACCEPTED					9	2288					1	65							
APPS DENIED			4	1006	14	3500	1	100			5	867							
APPS WITHDRAWN			3	1428	22	3695					9	1382							
FILES CLOSED FOR INCOMPLETENESS			1	117	4	1321					1	174							
PA/MONTGOMERY COUNTY/2047.02														14	171				
LOANS ORIGINATED	2	758	50	16355	99	27062	14	1410			10	1843							
APPS APPROVED, NOT ACCEPTED			2	280	9	1886					2	465							
APPS DENIED	1	228	7	2205	29	6704	4	243			7	1322							
APPS WITHDRAWN			10	3556	11	2033					2	623							
FILES CLOSED FOR INCOMPLETENESS			3	1535	8	2248	1	25			1	176							
PA/MONTGOMERY COUNTY/2048.00														8	322				
LOANS ORIGINATED	1	372	64	42796	151	98246	11	8289			7	3727							
APPS APPROVED, NOT ACCEPTED			7	6206	14	11866													
APPS DENIED			10	6098	34	18899	6	1255			3	1263							
APPS WITHDRAWN			4	1798	16	11663					2	701							
FILES CLOSED FOR INCOMPLETENESS			3	2319	15	8660	1	75			1	316							
PA/MONTGOMERY COUNTY/2049.00														13	301				
LOANS ORIGINATED	1	1000	61	40139	135	75959	11	3581			8	3719							
APPS APPROVED, NOT ACCEPTED			5	2522	17	8945					2	782							
APPS DENIED	1	424	7	7347	31	18633	1	12			2	788							
APPS WITHDRAWN	2	1256	9	4499	16	11100					1	433							
FILES CLOSED FOR INCOMPLETENESS					14	9762	1	450											

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D		E							F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2050.00															27	134			
LOANS ORIGINATED			22	8501	34	12517	1	15			7	948							
APPS APPROVED, NOT ACCEPTED			3	1318	1	1069					1	73							
APPS DENIED			5	2551	17	5969					3	417							
APPS WITHDRAWN			4	1499	1	791	2	56			2	556							
FILES CLOSED FOR INCOMPLETENESS			1	326	1	417					1	417							
PA/MONTGOMERY COUNTY/2051.00															24	178			
LOANS ORIGINATED	1	306	14	5001	19	10584					3	596							
APPS APPROVED, NOT ACCEPTED	1	290			1	502													
APPS DENIED			1	716	3	1376	2	2162			1	716							
APPS WITHDRAWN					2	770													
FILES CLOSED FOR INCOMPLETENESS					5	1884					1	417							
PA/MONTGOMERY COUNTY/2052.00															10	255			
LOANS ORIGINATED	1	347	46	26398	88	46753	2	1350			10	2380							
APPS APPROVED, NOT ACCEPTED			6	4846	6	2784					1	157							
APPS DENIED			8	6045	15	6111	2	230			1	275							
APPS WITHDRAWN			11	7388	8	3139					3	584							
FILES CLOSED FOR INCOMPLETENESS					3	1239					1	675							
PA/MONTGOMERY COUNTY/2053.00															46	111			
LOANS ORIGINATED	1	142	21	6430	36	8134	3	158	1	1920	16	4269							
APPS APPROVED, NOT ACCEPTED			2	460	6	1322					4	957							
APPS DENIED	1	204	3	921	11	2186	4	160	1	275	5	1010							
APPS WITHDRAWN			2	834	7	1653													
FILES CLOSED FOR INCOMPLETENESS					7	1204					1	170							
PA/MONTGOMERY COUNTY/2054.00															18	211			
LOANS ORIGINATED			61	26427	146	57257	5	1804	1	706	11	3158							
APPS APPROVED, NOT ACCEPTED			5	1510	9	5339					1	236							
APPS DENIED			9	6042	25	20211	2	315	1	1190	1	173							
APPS WITHDRAWN	1	102	13	5133	16	13312	1	417			4	944							
FILES CLOSED FOR INCOMPLETENESS			4	2587	10	5818	2	200			1	100							

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	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/MONTGOMERY COUNTY/2055.01														30	86
LOANS ORIGINATED	5	1180	44	10570	48	9089	4	280	1	2700	14	2221			
APPS APPROVED, NOT ACCEPTED			1	109	8	1365					3	428			
APPS DENIED	1	158	1	158	15	2696	1	50	1	400	2	254			
APPS WITHDRAWN	1	297	7	2114	9	2362					1	189			
FILES CLOSED FOR INCOMPLETENESS					3	525									
PA/MONTGOMERY COUNTY/2055.02														13	210
LOANS ORIGINATED	2	695	43	18204	113	35314	4	507			4	817			
APPS APPROVED, NOT ACCEPTED			2	368	13	3370					1	220			
APPS DENIED	2	498	6	2905	23	7455	1	10			2	526			
APPS WITHDRAWN			7	2615	24	7970					3	583			
FILES CLOSED FOR INCOMPLETENESS			1	516	8	2897									
PA/MONTGOMERY COUNTY/2055.03														22	163
LOANS ORIGINATED	3	890	56	15514	139	35670	3	324	1	11500	6	1009			
APPS APPROVED, NOT ACCEPTED			2	1155	8	1714									
APPS DENIED			13	3622	42	11361	2	30			3	441			
APPS WITHDRAWN			8	2488	14	3230	1	240			1	232			
FILES CLOSED FOR INCOMPLETENESS					9	2799	1	10							
PA/MONTGOMERY COUNTY/2056.00														12	135
LOANS ORIGINATED	3	907	62	18325	131	33722	12	2482	1	2000	21	4111			
APPS APPROVED, NOT ACCEPTED					9	2529									
APPS DENIED	1	424	7	1938	16	3941	9	949			6	793			
APPS WITHDRAWN			8	2341	14	3289					4	986			
FILES CLOSED FOR INCOMPLETENESS	1	425	5	1781	2	749					1	119			
PA/MONTGOMERY COUNTY/2057.00														26	74
LOANS ORIGINATED	13	2313	22	2961	65	10045	6	289	1	320	21	3017			
APPS APPROVED, NOT ACCEPTED					7	865					3	401			
APPS DENIED	4	597	13	1812	29	4503	6	64	1	315	9	1216	1	15	
APPS WITHDRAWN	2	324	2	249	15	2416	2	110			3	480			
FILES CLOSED FOR INCOMPLETENESS	1	214	1	113	10	1518									

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2058.01														43	87			
LOANS ORIGINATED			13	1418	23	3084					6	728						
APPS APPROVED, NOT ACCEPTED			1	107	2	377												
APPS DENIED			4	396	12	1282	1	14			2	180						
APPS WITHDRAWN			1	144	3	368			2	72000								
FILES CLOSED FOR INCOMPLETENESS			2	193	2	348												
PA/MONTGOMERY COUNTY/2058.05														26	124			
LOANS ORIGINATED	4	900	30	6464	69	11770	6	185			8	1031						
APPS APPROVED, NOT ACCEPTED			2	258	9	1292	1	7										
APPS DENIED			2	212	14	2014	6	420			2	334						
APPS WITHDRAWN	3	663	5	1015	13	2242												
FILES CLOSED FOR INCOMPLETENESS					5	716												
PA/MONTGOMERY COUNTY/2058.06														21	85			
LOANS ORIGINATED	6	1059	9	1620	43	6601					10	1030						
APPS APPROVED, NOT ACCEPTED					3	444					1	149						
APPS DENIED					11	1898	2	20			2	262						
APPS WITHDRAWN			1	55	2	191												
FILES CLOSED FOR INCOMPLETENESS			1	280	2	294												
PA/MONTGOMERY COUNTY/2058.07														49	107			
LOANS ORIGINATED	6	1201	13	2219	22	3498			1	77000	6	960						
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED	2	372	2	371	7	884	2	19			2	177						
APPS WITHDRAWN			1	125	4	629												
FILES CLOSED FOR INCOMPLETENESS			1	166	2	412												
PA/MONTGOMERY COUNTY/2058.08														25	146			
LOANS ORIGINATED	4	1238	38	10403	127	26103	7	954			13	2278						
APPS APPROVED, NOT ACCEPTED			1	279	9	2188												
APPS DENIED			2	621	28	5223	3	350			2	270						
APPS WITHDRAWN			2	562	12	2761	1	20			2	602						
FILES CLOSED FOR INCOMPLETENESS					7	1790												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2058.09														19	159				
LOANS ORIGINATED	6	1472	12	3285	53	10356	4	215			3	380							
APPS APPROVED, NOT ACCEPTED			1	295	6	1138													
APPS DENIED					10	2531	2	50											
APPS WITHDRAWN			2	480	7	1717	2	255											
FILES CLOSED FOR INCOMPLETENESS					4	827													
PA/MONTGOMERY COUNTY/2059.03														14	189				
LOANS ORIGINATED	2	1039	32	14203	82	26050	8	1725			6	1749							
APPS APPROVED, NOT ACCEPTED	1	358	2	886	13	3680					3	628							
APPS DENIED			4	2410	24	7339	2	370			2	530							
APPS WITHDRAWN			3	806	8	2048	2	405			1	228							
FILES CLOSED FOR INCOMPLETENESS			1	417	6	1720													
PA/MONTGOMERY COUNTY/2059.04														14	164				
LOANS ORIGINATED	3	924	29	10802	74	23883	4	996			2	651							
APPS APPROVED, NOT ACCEPTED					9	2246													
APPS DENIED	1	365	3	999	18	6780	2	25			2	462							
APPS WITHDRAWN	1	147	2	768	11	3537					2	537							
FILES CLOSED FOR INCOMPLETENESS			2	586	2	416													
PA/MONTGOMERY COUNTY/2059.05														31	119				
LOANS ORIGINATED	5	1024	17	3780	48	10271	4	232			6	1717							
APPS APPROVED, NOT ACCEPTED			1	204	3	813	1	35											
APPS DENIED	1	254	3	481	16	3876	3	338			2	378							
APPS WITHDRAWN	1	218	4	682	9	1849	1	33											
FILES CLOSED FOR INCOMPLETENESS			1	100	3	636													
PA/MONTGOMERY COUNTY/2059.06														20	153				
LOANS ORIGINATED	7	1470	22	5642	57	10469	2	184			13	2505							
APPS APPROVED, NOT ACCEPTED			2	440	11	1978					1	60							
APPS DENIED			2	524	20	4316					1	96							
APPS WITHDRAWN			2	627	12	1985					5	539							
FILES CLOSED FOR INCOMPLETENESS					4	977													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2060.04														29	134					
LOANS ORIGINATED	4	621	29	7385	88	17067	10	851			5	592								
APPS APPROVED, NOT ACCEPTED	1	172	2	549	10	2465														
APPS DENIED			2	462	23	4589	4	90			4	418								
APPS WITHDRAWN	2	610	4	1166	9	1865					1	274								
FILES CLOSED FOR INCOMPLETENESS			1	400	5	1017														
PA/MONTGOMERY COUNTY/2060.05														13	126					
LOANS ORIGINATED	8	1423	30	7658	90	20548	5	347			3	472	1	20						
APPS APPROVED, NOT ACCEPTED					10	2194	1	5												
APPS DENIED	3	805	3	818	16	3170	9	370			1	157	1	4						
APPS WITHDRAWN	1	81			18	4370	2	221												
FILES CLOSED FOR INCOMPLETENESS					5	889														
PA/MONTGOMERY COUNTY/2060.06														6	127					
LOANS ORIGINATED	5	1279	14	3066	48	9333	5	371			4	419								
APPS APPROVED, NOT ACCEPTED	1	213	2	369	5	795					1	120								
APPS DENIED					4	722	4	35												
APPS WITHDRAWN			3	668	6	1384	1	260			1	60								
FILES CLOSED FOR INCOMPLETENESS			1	215	2	475	1	121												
PA/MONTGOMERY COUNTY/2060.07														28	126					
LOANS ORIGINATED	8	1991	33	7647	100	24989	8	743			4	1166	4	104						
APPS APPROVED, NOT ACCEPTED			6	518	3	665	3	255					4	178						
APPS DENIED	1	245	3	764	35	6932	3	164			1	4								
APPS WITHDRAWN	1	189	4	969	16	4040	1	63			1	128								
FILES CLOSED FOR INCOMPLETENESS			2	520	11	2933	1	50												
PA/MONTGOMERY COUNTY/2061.02														20	168					
LOANS ORIGINATED	23	4729	102	27367	233	50174	16	2319			21	4228								
APPS APPROVED, NOT ACCEPTED			6	2076	14	3544	3	53			1	24								
APPS DENIED	5	1370	15	4559	65	17768	10	605			8	1267								
APPS WITHDRAWN	1	230	19	5339	41	9400	1	35			4	855								
FILES CLOSED FOR INCOMPLETENESS	1	327	2	556	14	3946					4	910								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2061.04												15	172						
LOANS ORIGINATED	7	1584	42	12681	96	22199	6	527			8	1202							
APPS APPROVED, NOT ACCEPTED	1	172	2	808	9	2560					1	233							
APPS DENIED			5	1554	14	2635	5	96			1	20							
APPS WITHDRAWN	1	177	5	1349	9	2427													
FILES CLOSED FOR INCOMPLETENESS			2	727	10	2327					1	158							
PA/MONTGOMERY COUNTY/2061.05												12	183						
LOANS ORIGINATED	6	1854	65	21456	145	37547	16	1069			2	393							
APPS APPROVED, NOT ACCEPTED			7	2837	13	3859					1	264							
APPS DENIED	4	1110	5	1222	31	9043	8	275			1	2							
APPS WITHDRAWN	3	789	6	1328	17	4553													
FILES CLOSED FOR INCOMPLETENESS			2	908	9	2035	3	375											
PA/MONTGOMERY COUNTY/2061.06												9	140						
LOANS ORIGINATED	17	3247	40	8346	114	20097	4	431			7	840							
APPS APPROVED, NOT ACCEPTED	1	242	2	279	7	1563													
APPS DENIED	4	852			30	5339	5	440											
APPS WITHDRAWN	1	258	4	1075	18	3471	1	51			1	70							
FILES CLOSED FOR INCOMPLETENESS			2	235	9	1620													
PA/MONTGOMERY COUNTY/2062.01												13	98						
LOANS ORIGINATED	12	2257	16	3362	48	6959	3	34			9	2088							
APPS APPROVED, NOT ACCEPTED			2	176	1	97					2	176							
APPS DENIED			2	125	10	1474	2	45			2	125							
APPS WITHDRAWN			1	189	12	2031													
FILES CLOSED FOR INCOMPLETENESS			3	498							1	173							
PA/MONTGOMERY COUNTY/2062.02												13	109						
LOANS ORIGINATED	6	989	12	1722	32	4843	3	206	1	375	6	1342							
APPS APPROVED, NOT ACCEPTED					2	252													
APPS DENIED	1	163	1	87	18	2451	3	22	1	250									
APPS WITHDRAWN			2	250	8	1127					1	114							
FILES CLOSED FOR INCOMPLETENESS					4	593													

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2063.00												12	158						
LOANS ORIGINATED	4	972	26	6693	64	13868	7	901			6	842							
APPS APPROVED, NOT ACCEPTED			1	209	8	1838													
APPS DENIED	1	229	4	797	21	5236	7	230			2	298							
APPS WITHDRAWN			3	578	14	3253					1	180							
FILES CLOSED FOR INCOMPLETENESS			1	250	9	2156	2	141			1	220							
PA/MONTGOMERY COUNTY/2064.00												13	119						
LOANS ORIGINATED	7	1523	52	12021	115	19446	7	644			14	2113							
APPS APPROVED, NOT ACCEPTED			1	190	6	1239													
APPS DENIED	1	206	1	157	24	5170	8	152			2	333							
APPS WITHDRAWN	2	482	9	1696	21	4016	1	150			2	299							
FILES CLOSED FOR INCOMPLETENESS	1	157			7	1419	1	10			1	162							
PA/MONTGOMERY COUNTY/2065.01												18	145						
LOANS ORIGINATED	14	3472	37	8718	118	24803	13	413			3	568							
APPS APPROVED, NOT ACCEPTED	2	540	1	172	14	3141					1	185							
APPS DENIED	2	512	2	555	29	6512	7	100											
APPS WITHDRAWN	1	201	2	413	25	5700	3	74			3	560							
FILES CLOSED FOR INCOMPLETENESS					9	1843	1	20											
PA/MONTGOMERY COUNTY/2065.02												11	141						
LOANS ORIGINATED	23	4145	40	9452	131	24135	11	857			4	325							
APPS APPROVED, NOT ACCEPTED	1	182	1	61	11	2010					1	61							
APPS DENIED			1	149	35	7891	6	157			1	122							
APPS WITHDRAWN	1	155	7	1350	21	3861													
FILES CLOSED FOR INCOMPLETENESS			1	100	11	1974	1	35			2	232							
PA/MONTGOMERY COUNTY/2066.00												7	84						
LOANS ORIGINATED	3	635	8	1021	21	2555	2	31	1	318	3	213							
APPS APPROVED, NOT ACCEPTED			2	107			2	112											
APPS DENIED			2	207	7	679	1	80											
APPS WITHDRAWN	1	103	1	198	2	474													
FILES CLOSED FOR INCOMPLETENESS					2	176													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/MONTGOMERY COUNTY/2067.02													72	0	
LOANS ORIGINATED	1	219	1	30											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	46											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/MONTGOMERY COUNTY/2067.03													11	138	
LOANS ORIGINATED	11	3032	57	14677	84	17730	7	395	1	45	3	565	1	10	
APPS APPROVED, NOT ACCEPTED			5	971	10	2161					1	144			
APPS DENIED	1	209	6	2104	25	6357	4	140							
APPS WITHDRAWN			3	545	17	4609					1	128			
FILES CLOSED FOR INCOMPLETENESS			1	285	6	1717									
PA/MONTGOMERY COUNTY/2067.04														11	157
LOANS ORIGINATED	26	5846	88	25487	208	50073	11	1249			11	1893			
APPS APPROVED, NOT ACCEPTED	1	195	1	400	28	6925					3	606			
APPS DENIED	3	586	5	1313	50	13345	11	470			2	263			
APPS WITHDRAWN	1	327	11	2888	30	7123	1	15			2	319			
FILES CLOSED FOR INCOMPLETENESS			5	1480	12	3427	2	105			1	269			
PA/MONTGOMERY COUNTY/2068.01														17	169
LOANS ORIGINATED	11	2890	93	30839	187	53971	16	1699			10	1885			
APPS APPROVED, NOT ACCEPTED			6	2739	16	4082	1	10			1	248			
APPS DENIED	1	373	8	3344	42	13172	3	512			2	456			
APPS WITHDRAWN			12	3411	26	9215	4	134			4	904			
FILES CLOSED FOR INCOMPLETENESS			4	1716	13	4113					3	1267			
PA/MONTGOMERY COUNTY/2068.02														13	144
LOANS ORIGINATED	6	1305	22	6254	86	20111	13	1517			9	1932			
APPS APPROVED, NOT ACCEPTED			1	248	8	2447	1	25			1	248			
APPS DENIED			4	1529	19	5066	2	200			2	1139			
APPS WITHDRAWN			7	1965	9	2044					1	200			
FILES CLOSED FOR INCOMPLETENESS			2	967	7	1487									

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's			Number	\$000's						Number	\$000's
PA/MONTGOMERY COUNTY/2069.01												22	113		
LOANS ORIGINATED	5	1399	27	7463	82	16608	12	1409	1	123	4	554			
APPS APPROVED, NOT ACCEPTED			1	235	1	236	1	18							
APPS DENIED	1	412			17	3726	2	11							
APPS WITHDRAWN			3	881	16	3502	2	253			1	237			
FILES CLOSED FOR INCOMPLETENESS			1	262	3	674									
PA/MONTGOMERY COUNTY/2069.04													16	118	
LOANS ORIGINATED	10	2511	60	12937	102	18114	9	508	1	208	15	1952	2	112	
APPS APPROVED, NOT ACCEPTED	2	573	4	508	6	1209					3	397	1	32	
APPS DENIED			3	776	30	6541	4	90			5	931			
APPS WITHDRAWN	1	361	3	347	12	2515	1	25			1	73			
FILES CLOSED FOR INCOMPLETENESS	1	299			5	872	1	36							
PA/MONTGOMERY COUNTY/2069.05														17	156
LOANS ORIGINATED	7	1807	37	7225	156	26550	20	1204			16	2135			
APPS APPROVED, NOT ACCEPTED			1	130	14	3460	1	55			2	236			
APPS DENIED			2	285	37	6836	3	120			5	710			
APPS WITHDRAWN			4	1079	26	5174					2	170			
FILES CLOSED FOR INCOMPLETENESS			1	126	13	2129					1	80			
PA/MONTGOMERY COUNTY/2069.06														10	136
LOANS ORIGINATED			21	4400	81	15934	10	803			10	1010			
APPS APPROVED, NOT ACCEPTED			2	524	12	2452					1	82			
APPS DENIED	1	424	1	60	24	5685	4	92			2	242			
APPS WITHDRAWN			1	268	14	2973	1	9			2	197			
FILES CLOSED FOR INCOMPLETENESS			2	564	9	2263									
PA/MONTGOMERY COUNTY/2070.01														13	145
LOANS ORIGINATED	10	2580	57	16780	212	51058	26	2293	1	10720	9	2085	1	25	
APPS APPROVED, NOT ACCEPTED	1	494	6	1755	25	6417					1	177			
APPS DENIED	1	410	6	2446	61	16871	6	506							
APPS WITHDRAWN	2	535	7	1918	31	8081	3	849							
FILES CLOSED FOR INCOMPLETENESS			3	748	13	4078	1	350							

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2070.03														10	151					
LOANS ORIGINATED	1	287	14	3376	70	14095	12	1044			2	205								
APPS APPROVED, NOT ACCEPTED			1	417	4	933														
APPS DENIED			1	264	16	4099	2	95												
APPS WITHDRAWN	1	229	1	128	8	1703	1	270												
FILES CLOSED FOR INCOMPLETENESS					4	975														
PA/MONTGOMERY COUNTY/2070.04														10	120					
LOANS ORIGINATED	13	3146	30	6361	98	16891	8	1110			8	1446								
APPS APPROVED, NOT ACCEPTED	2	539	2	438	13	2377					3	587								
APPS DENIED			2	476	28	5384	4	266			3	580								
APPS WITHDRAWN	3	755	5	1345	17	3405					1	170								
FILES CLOSED FOR INCOMPLETENESS					5	839														
PA/MONTGOMERY COUNTY/2071.01														8	122					
LOANS ORIGINATED	4	1099	26	6662	137	27520	26	1552			3	741								
APPS APPROVED, NOT ACCEPTED	1	219	3	745	12	2782					1	235								
APPS DENIED	2	526	2	635	33	9350	4	190			2	596								
APPS WITHDRAWN	2	420	5	1285	20	4934	5	667												
FILES CLOSED FOR INCOMPLETENESS			1	486	6	1220					2	305								
PA/MONTGOMERY COUNTY/2071.03														10	126					
LOANS ORIGINATED	8	1918	38	7979	123	23299	13	1049			5	500								
APPS APPROVED, NOT ACCEPTED			1	244	7	1029														
APPS DENIED	1	236	1	400	32	6867	5	114			1	177								
APPS WITHDRAWN	1	227	6	1160	24	4463	2	60			1	160								
FILES CLOSED FOR INCOMPLETENESS			1	260	8	1983														
PA/MONTGOMERY COUNTY/2071.04														5	99					
LOANS ORIGINATED	3	800	12	2533	47	10319	9	583			1	145	2	110						
APPS APPROVED, NOT ACCEPTED			2	317	8	1524							2	59						
APPS DENIED			4	515	4	804	6	162												
APPS WITHDRAWN			3	684	17	3811	1	120												
FILES CLOSED FOR INCOMPLETENESS					7	1620	2	45												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/MONTGOMERY COUNTY/2072.01												18	96	
LOANS ORIGINATED	8	1518	17	3306	50	8017	8	271			8	1451		
APPS APPROVED, NOT ACCEPTED			2	297	5	873								
APPS DENIED	1	321			20	3483	5	162			2	338		
APPS WITHDRAWN	1	201	3	570	5	880								
FILES CLOSED FOR INCOMPLETENESS					1	336								
PA/MONTGOMERY COUNTY/2072.02													22	99
LOANS ORIGINATED	13	2676	19	3273	70	10554	13	437	1	485	6	795		
APPS APPROVED, NOT ACCEPTED	2	374			5	740	1	25						
APPS DENIED			1	165	21	3376	7	140			1	200		
APPS WITHDRAWN			1	214	8	1541					1	160		
FILES CLOSED FOR INCOMPLETENESS					3	521	2	170			1	144		
PA/MONTGOMERY COUNTY/2073.00													21	99
LOANS ORIGINATED	10	1833	12	2232	50	7858	5	312			9	1483		
APPS APPROVED, NOT ACCEPTED					10	1935								
APPS DENIED			2	396	16	2317	3	60			3	472		
APPS WITHDRAWN	2	372	2	182	7	980					1	107		
FILES CLOSED FOR INCOMPLETENESS					3	604	1	150						
PA/MONTGOMERY COUNTY/2074.00													4	127
LOANS ORIGINATED	23	6352	44	10388	53	11771	11	994			1	123		
APPS APPROVED, NOT ACCEPTED	1	421	4	943	2	225								
APPS DENIED	1	272	1	170	26	5227					1	168		
APPS WITHDRAWN	2	634	3	962	15	3342	3	265						
FILES CLOSED FOR INCOMPLETENESS					6	1430								
PA/MONTGOMERY COUNTY/2075.00													5	127
LOANS ORIGINATED	4	1459	20	5323	87	18919	15	1135			5	1124		
APPS APPROVED, NOT ACCEPTED					7	1778								
APPS DENIED	1	288	5	1355	17	3583	2	90			3	479		
APPS WITHDRAWN	1	368	3	1002	8	1814								
FILES CLOSED FOR INCOMPLETENESS			3	864	10	1747	1	18			2	343		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2076.00												3	104						
LOANS ORIGINATED	14	3116	30	7058	79	15582	23	1287			5	649	1	21					
APPS APPROVED, NOT ACCEPTED	2	315	1	150	9	1537	1	100			1	122							
APPS DENIED	1	143	3	452	29	5895	5	161			3	374	1	40					
APPS WITHDRAWN			7	1706	8	1600	2	120											
FILES CLOSED FOR INCOMPLETENESS			1	417	7	1967													
PA/MONTGOMERY COUNTY/2078.00												5	106						
LOANS ORIGINATED	33	7567	64	15025	173	32686	21	1228			7	1082							
APPS APPROVED, NOT ACCEPTED	3	620	1	282	15	3142					1	165							
APPS DENIED	8	1684	9	2416	52	13561	7	574			4	619							
APPS WITHDRAWN	4	1090	8	1680	27	6727	1	23											
FILES CLOSED FOR INCOMPLETENESS					15	3850													
PA/MONTGOMERY COUNTY/2079.00												5	100						
LOANS ORIGINATED	12	2287	11	1561	38	5526	7	416			10	1388							
APPS APPROVED, NOT ACCEPTED			2	279	3	480							1	30					
APPS DENIED	3	538			10	1486	2	40			1	147	1	65					
APPS WITHDRAWN	1	104	4	590	5	759	1	30			1	85							
FILES CLOSED FOR INCOMPLETENESS					4	538					1	123							
PA/MONTGOMERY COUNTY/2080.00												12	91						
LOANS ORIGINATED	17	2911	21	3155	66	9982	6	134			6	636							
APPS APPROVED, NOT ACCEPTED	2	301	1	127	4	679	1	10											
APPS DENIED			3	434	14	2032	6	234			3	312							
APPS WITHDRAWN	5	848	2	320	21	3160	2	527			1	64							
FILES CLOSED FOR INCOMPLETENESS	1	147			12	1750					2	234							
PA/MONTGOMERY COUNTY/2081.00												8	81						
LOANS ORIGINATED	15	1898	19	2503	49	6473	4	156	1	45	12	1347							
APPS APPROVED, NOT ACCEPTED					3	454	1	25											
APPS DENIED			5	629	22	3164	5	43											
APPS WITHDRAWN	1	173	5	707	9	1205													
FILES CLOSED FOR INCOMPLETENESS					9	1248					1	159							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D		E							F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2082.01														2	107				
LOANS ORIGINATED	8	1795	7	1318	51	9447	3	201					1	146					
APPS APPROVED, NOT ACCEPTED					4	997													
APPS DENIED	1	123	3	566	13	2030	1	6			1	6							
APPS WITHDRAWN			1	179	4	1248													
FILES CLOSED FOR INCOMPLETENESS					5	1247													
PA/MONTGOMERY COUNTY/2082.03														6	100				
LOANS ORIGINATED	18	3752	30	5851	82	14080	8	413	1	5550	3	465							
APPS APPROVED, NOT ACCEPTED	3	759	3	623	8	1592													
APPS DENIED	2	317	6	1282	26	4951													
APPS WITHDRAWN	2	493	2	468	11	2294													
FILES CLOSED FOR INCOMPLETENESS			1	248	5	1030													
PA/MONTGOMERY COUNTY/2082.04														6	131				
LOANS ORIGINATED	5	1157	19	4008	89	17290	6	364			4	716							
APPS APPROVED, NOT ACCEPTED			1	234	9	1648													
APPS DENIED					30	6816	4	31			2	451							
APPS WITHDRAWN			1	35	11	2286													
FILES CLOSED FOR INCOMPLETENESS			1	181	3	520	1	25											
PA/MONTGOMERY COUNTY/2083.01														5	108				
LOANS ORIGINATED	4	837	12	2761	64	28827	5	307			2	15803	1	38					
APPS APPROVED, NOT ACCEPTED	1	137			3	862	1	15											
APPS DENIED	2	361	2	583	18	3218	5	26			1	230							
APPS WITHDRAWN	1	188	2	575	13	3102													
FILES CLOSED FOR INCOMPLETENESS					3	468													
PA/MONTGOMERY COUNTY/2083.02														6	143				
LOANS ORIGINATED	51	13309	98	25090	232	48137	19	509			9	1912							
APPS APPROVED, NOT ACCEPTED	5	1154	4	1147	17	3985	1	15			1	125							
APPS DENIED	8	1958	6	1692	62	14675	8	715			6	1333							
APPS WITHDRAWN	6	1409	10	3170	43	10248	4	283											
FILES CLOSED FOR INCOMPLETENESS	1	357			8	2147													

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MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2084.00														5	111				
LOANS ORIGINATED	9	1497	23	5208	91	15007	8	579			6	833							
APPS APPROVED, NOT ACCEPTED			3	477	6	1346													
APPS DENIED	1	169	1	240	22	4332	5	102											
APPS WITHDRAWN	2	406	4	868	21	4642					2	452							
FILES CLOSED FOR INCOMPLETENESS			1	260	11	1610					1	29							
PA/MONTGOMERY COUNTY/2085.00														7	113				
LOANS ORIGINATED	28	5344	30	6448	142	23548	11	589			5	543	1	161					
APPS APPROVED, NOT ACCEPTED	1	190	7	1868	15	2129	2	480			1	75							
APPS DENIED	3	474	6	1568	40	7336	5	201	1	315	1	125							
APPS WITHDRAWN	2	345	5	830	19	3015	1	175			1	146							
FILES CLOSED FOR INCOMPLETENESS	1	177	1	97	9	1390					1	104							
PA/MONTGOMERY COUNTY/2086.01														8	135				
LOANS ORIGINATED	24	7505	65	18120	178	39595	17	782			8	1796	5	278					
APPS APPROVED, NOT ACCEPTED	2	660	7	886	18	4533	2	250			1	336	7	605					
APPS DENIED	1	363	7	1752	45	9473	7	453			1	150	1	87					
APPS WITHDRAWN	1	365	11	2500	18	5160													
FILES CLOSED FOR INCOMPLETENESS			5	1356	11	2559	2	530			1	162							
PA/MONTGOMERY COUNTY/2086.03														9	134				
LOANS ORIGINATED	33	7620	60	13829	172	31163	6	193			9	1601							
APPS APPROVED, NOT ACCEPTED			4	707	24	4488													
APPS DENIED	4	823	3	469	48	8976	8	208			3	369							
APPS WITHDRAWN	1	221	7	1392	29	5618					5	812							
FILES CLOSED FOR INCOMPLETENESS			3	637	16	2816	1	30			1	140							
PA/MONTGOMERY COUNTY/2086.04														12	135				
LOANS ORIGINATED	17	4396	79	20713	147	27724	12	345			10	1211							
APPS APPROVED, NOT ACCEPTED	1	178	7	1582	12	2766	2	23			2	288							
APPS DENIED	3	611	4	1102	32	6876	4	435			2	305	2	23					
APPS WITHDRAWN	5	1336	5	1269	8	1789					1	142							
FILES CLOSED FOR INCOMPLETENESS			2	392	12	1695					1	146							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D		E							F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2087.02															7	133			
LOANS ORIGINATED	22	3940	31	5432	96	15676	5	145	1	337	5	558							
APPS APPROVED, NOT ACCEPTED	2	428	2	269	12	2658													
APPS DENIED	2	263			30	5804	5	415			2	204							
APPS WITHDRAWN	3	564	3	484	15	3107	3	319			1	162							
FILES CLOSED FOR INCOMPLETENESS	1	141	2	721	6	1140					1	155							
PA/MONTGOMERY COUNTY/2087.03															9	113			
LOANS ORIGINATED	14	2700	19	3409	85	14235	5	443			4	869							
APPS APPROVED, NOT ACCEPTED	2	303	1	25	12	2282							2	175					
APPS DENIED	7	1319	2	488	26	5002	5	158			1	265							
APPS WITHDRAWN	2	241	1	342	16	3220					3	1105							
FILES CLOSED FOR INCOMPLETENESS			1	212	9	2189					2	629							
PA/MONTGOMERY COUNTY/2087.04															29	93			
LOANS ORIGINATED	22	3778	18	2133	100	16285	6	83			14	2055	1	47					
APPS APPROVED, NOT ACCEPTED					13	2205					1	55							
APPS DENIED	6	736	1	280	38	6011	9	240			4	198							
APPS WITHDRAWN			2	264	15	2197					1	68							
FILES CLOSED FOR INCOMPLETENESS	3	454			6	760													
PA/MONTGOMERY COUNTY/2088.01															34	61			
LOANS ORIGINATED	4	581	8	3606	11	1287	3	185			9	3951							
APPS APPROVED, NOT ACCEPTED	1	103	3	309							3	309							
APPS DENIED	2	271			6	541	2	13			4	206							
APPS WITHDRAWN			1	105	1	95					1	105							
FILES CLOSED FOR INCOMPLETENESS					2	140													
PA/MONTGOMERY COUNTY/2088.02															20	85			
LOANS ORIGINATED	17	1726	11	817	38	3838	7	143			7	362							
APPS APPROVED, NOT ACCEPTED			1	97	3	327			1	1280	1	135							
APPS DENIED	1	136	4	138	19	2469	6	122	1	875	11	791							
APPS WITHDRAWN			2	130	9	899					2	133							
FILES CLOSED FOR INCOMPLETENESS	1	92	1	130	6	610													

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans									
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's								
PA/MONTGOMERY COUNTY/2089.01														23	95	
LOANS ORIGINATED	13	1382	20	1911	59	5620	2	22	1	290	14	934	1	20		
APPS APPROVED, NOT ACCEPTED					8	909	2	14								
APPS DENIED	2	137	7	996	17	1775	2	35			8	999				
APPS WITHDRAWN			3	305	10	1079					3	238				
FILES CLOSED FOR INCOMPLETENESS					5	585	2	30			1	82				
PA/MONTGOMERY COUNTY/2089.03															37	85
LOANS ORIGINATED	6	689	12	1529	46	5520	3	73			11	1021				
APPS APPROVED, NOT ACCEPTED					4	489					1	73				
APPS DENIED	3	610	2	361	18	2300	7	291			4	310	1	3		
APPS WITHDRAWN	1	78	1	39	9	991	1	25			1	39				
FILES CLOSED FOR INCOMPLETENESS	1	111			4	536					2	188				
PA/MONTGOMERY COUNTY/2089.04															51	61
LOANS ORIGINATED	4	387	7	463	14	1269	2	164	3	526	14	1060				
APPS APPROVED, NOT ACCEPTED					1	88										
APPS DENIED			3	111	18	1780	5	161			9	924	1	8		
APPS WITHDRAWN			1	28	2	134					1	28				
FILES CLOSED FOR INCOMPLETENESS					3	294					2	218				
PA/MONTGOMERY COUNTY/2089.05															12	75
LOANS ORIGINATED	21	2623	16	1616	53	6171	5	122			3	367				
APPS APPROVED, NOT ACCEPTED					5	581										
APPS DENIED	3	366	4	411	23	2803	4	129			3	376				
APPS WITHDRAWN	3	361			14	1274										
FILES CLOSED FOR INCOMPLETENESS																
PA/MONTGOMERY COUNTY/2089.06															35	63
LOANS ORIGINATED	9	893	13	964	49	4255	2	14	2	3210	17	1172				
APPS APPROVED, NOT ACCEPTED	2	192	2	66	9	838					4	371				
APPS DENIED	2	206	2	178	29	2740	11	127			5	470				
APPS WITHDRAWN	2	177			5	529					1	125				
FILES CLOSED FOR INCOMPLETENESS					3	330					2	199				

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's								
PA/MONTGOMERY COUNTY/2090.00															41	59
LOANS ORIGINATED	7	830	5	494	29	2968					9	927				
APPS APPROVED, NOT ACCEPTED			1	150	1	117	1	60								
APPS DENIED	1	83	2	103	7	817	2	110			5	273				
APPS WITHDRAWN	2	148			2	339										
FILES CLOSED FOR INCOMPLETENESS					2	234										
PA/MONTGOMERY COUNTY/2091.00															12	127
LOANS ORIGINATED	22	4146	23	3851	149	24185	13	643	2	519	12	2013				
APPS APPROVED, NOT ACCEPTED	4	708	2	168	14	2423	1	10			1	109				
APPS DENIED	6	1147	6	872	46	8050	9	280			5	799	1	100		
APPS WITHDRAWN	6	1082	6	1083	28	4654	2	314			3	447				
FILES CLOSED FOR INCOMPLETENESS			2	370	10	1850	1	25			1	149	1	80		
PA/MONTGOMERY COUNTY/2092.01															15	71
LOANS ORIGINATED	5	838	2	188	17	2212	2	24								
APPS APPROVED, NOT ACCEPTED			1	96	4	1037	1	15			1	96				
APPS DENIED	3	424	1	73	17	1980	3	37			5	680				
APPS WITHDRAWN					8	1268					1	89				
FILES CLOSED FOR INCOMPLETENESS					1	131										
PA/MONTGOMERY COUNTY/2092.02															17	86
LOANS ORIGINATED	2	282	12	1190	38	4150	2	58			7	692	1	52		
APPS APPROVED, NOT ACCEPTED					3	420					1	115				
APPS DENIED					19	2197	2	23			2	244				
APPS WITHDRAWN			1	64	8	1012										
FILES CLOSED FOR INCOMPLETENESS					6	805					2	262				
PA/MONTGOMERY COUNTY/2101.00															13	132
LOANS ORIGINATED	12	2811	28	6034	98	18389	10	974	1	1000	7	1076				
APPS APPROVED, NOT ACCEPTED			1	298	10	1784					1	103				
APPS DENIED	4	922	1	171	19	2976	5	194			1	150				
APPS WITHDRAWN	2	388	2	492	20	4542	1	25			1	175				
FILES CLOSED FOR INCOMPLETENESS	2	324			10	2262										

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A	B	C	D									
	Number	\$000's	Number	\$000's			Number	\$000's					
PA/MONTGOMERY COUNTY/2102.00												16	152
LOANS ORIGINATED	7	1888	34	7800	68	14196	5	408					
APPS APPROVED, NOT ACCEPTED					11	2744	1	30					
APPS DENIED			3	820	16	3597	5	299		2	283		
APPS WITHDRAWN	1	190	4	1141	17	4445	2	356		1	225		
FILES CLOSED FOR INCOMPLETENESS	1	279	1	308	2	489							
PA/MONTGOMERY COUNTY/2103.00												12	149
LOANS ORIGINATED	4	1239	37	10205	66	15911	12	653	1	25500	2	406	
APPS APPROVED, NOT ACCEPTED			1	271	7	2227							
APPS DENIED	1	361	4	1016	22	4420	2	20		1	236		
APPS WITHDRAWN			1	108	5	936	2	470					
FILES CLOSED FOR INCOMPLETENESS					3	725							
PA/MONTGOMERY COUNTY/2104.00												22	133
LOANS ORIGINATED	4	900	34	9043	100	20018	9	1368			5	779	
APPS APPROVED, NOT ACCEPTED	1	281	1	200	12	2238	2	500			3	577	
APPS DENIED			2	568	24	4925	2	309			3	490	
APPS WITHDRAWN			3	899	15	3199	1	138					
FILES CLOSED FOR INCOMPLETENESS			2	630	12	2534	1	175					
PA/MONTGOMERY COUNTY/2105.00												24	158
LOANS ORIGINATED	5	916	45	14175	130	32138	9	1188			13	3249	
APPS APPROVED, NOT ACCEPTED			2	611	12	2212					2	431	
APPS DENIED			4	978	29	7215	3	80			2	372	
APPS WITHDRAWN	1	196	2	396	25	7010					1	137	
FILES CLOSED FOR INCOMPLETENESS			1	158	11	3013	1	66					
PA/MONTGOMERY COUNTY/2106.00												21	123
LOANS ORIGINATED	8	1755	29	6528	77	15352	7	179			3	418	
APPS APPROVED, NOT ACCEPTED			4	1462	8	1647							
APPS DENIED	1	201	2	455	22	4457	7	345			3	793	
APPS WITHDRAWN			3	868	10	1475							
FILES CLOSED FOR INCOMPLETENESS					10	1942					1	165	

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/MONTGOMERY COUNTY/2107.00														18	173
LOANS ORIGINATED	12	3283	54	14139	163	37026	10	568			12	2333			
APPS APPROVED, NOT ACCEPTED	1	250	6	1638	18	4497	1	10			1	300			
APPS DENIED	1	227	5	679	24	5271	3	603			3	548			
APPS WITHDRAWN	1	196	1	332	26	6072	2	90			4	936			
FILES CLOSED FOR INCOMPLETENESS			2	575	19	3520					1	158			
PA/PHILADELPHIA COUNTY/0001.00														17	175
LOANS ORIGINATED	4	975	60	15215	109	29953	1	20	6	20431	54	14741			
APPS APPROVED, NOT ACCEPTED			4	1059	24	7337					9	1738			
APPS DENIED	3	700	14	3298	65	16585	3	630	2	2265	36	7768			
APPS WITHDRAWN	1	187	8	2871	16	3687			1	248	3	768			
FILES CLOSED FOR INCOMPLETENESS			3	792	11	3062	1	185			4	887			
PA/PHILADELPHIA COUNTY/0002.00														77	47
LOANS ORIGINATED	1	127	17	3011	30	6391			5	5130	18	3846			
APPS APPROVED, NOT ACCEPTED			2	591	9	2016	1	500	1	8500	5	1243			
APPS DENIED			7	1321	16	3843			2	12025	7	1462			
APPS WITHDRAWN	1	271	4	971	9	1846					6	1267			
FILES CLOSED FOR INCOMPLETENESS			1	192	6	1219					5	956			
PA/PHILADELPHIA COUNTY/0003.00														28	162
LOANS ORIGINATED			32	11223	36	12244	5	758	2	33000	9	2171			
APPS APPROVED, NOT ACCEPTED			4	1263	6	1613			1	780	2	359			
APPS DENIED			3	799	9	1704	1	405			5	999			
APPS WITHDRAWN	1	102	4	1528	5	1608	2	310	2	52635	1	300			
FILES CLOSED FOR INCOMPLETENESS					2	517	1	15							
PA/PHILADELPHIA COUNTY/0004.01														51	13
LOANS ORIGINATED			52	20617	67	16918	1	700	1	83700	55	13298			
APPS APPROVED, NOT ACCEPTED			8	3492	9	2350					6	1904			
APPS DENIED			9	4219	38	9503					19	4120			
APPS WITHDRAWN			8	2841	11	3031					7	1863			
FILES CLOSED FOR INCOMPLETENESS					7	1988					3	779			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0004.02														22	134			
LOANS ORIGINATED	1	266	66	19821	42	17405	3	111			30	11527						
APPS APPROVED, NOT ACCEPTED					7	1880	1	4			2	798						
APPS DENIED			9	2358	28	9575	3	2560			18	8596						
APPS WITHDRAWN	1	611	6	2803	5	1679			1	1500	3	794						
FILES CLOSED FOR INCOMPLETENESS					4	2046	1	25			1	133						
PA/PHILADELPHIA COUNTY/0005.00														68	83			
LOANS ORIGINATED			2	439	12	2577			2	25175	8	1820						
APPS APPROVED, NOT ACCEPTED			1	181	1	282												
APPS DENIED			5	1365	1	417					6	1782						
APPS WITHDRAWN			2	350	2	339					1	114						
FILES CLOSED FOR INCOMPLETENESS																		
PA/PHILADELPHIA COUNTY/0006.00														35	142			
LOANS ORIGINATED			5	1412	2	665	1	400	1	1394	2	433						
APPS APPROVED, NOT ACCEPTED			1	242														
APPS DENIED			1	332					2	95500								
APPS WITHDRAWN			1	160					1	504								
FILES CLOSED FOR INCOMPLETENESS					1	320												
PA/PHILADELPHIA COUNTY/0007.00														31	111			
LOANS ORIGINATED			41	24974	45	16491			5	21727	37	18075						
APPS APPROVED, NOT ACCEPTED			2	659	5	1321					3	889						
APPS DENIED			11	4716	16	5632	1	65			7	3747						
APPS WITHDRAWN			4	2767	9	2611					2	547						
FILES CLOSED FOR INCOMPLETENESS			3	642	2	1017					1	254						
PA/PHILADELPHIA COUNTY/0008.01														22	246			
LOANS ORIGINATED			16	5345	34	11162	4	458	1	650	13	3653						
APPS APPROVED, NOT ACCEPTED					1	236												
APPS DENIED			1	356	12	3762					2	499						
APPS WITHDRAWN			4	1392	7	2119					1	290						
FILES CLOSED FOR INCOMPLETENESS					2	423												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F
PA/PHILADELPHIA COUNTY/0008.03														20	249
LOANS ORIGINATED	1	339	26	10098	79	33827	2	243	8	9575	39	10528			
APPS APPROVED, NOT ACCEPTED	1	339	2	877	10	2491	1	500	1	475	5	896			
APPS DENIED	1	339	1	220	24	10174	2	55			9	2494			
APPS WITHDRAWN			2	1208	11	3163					1	133			
FILES CLOSED FOR INCOMPLETENESS			3	640	5	2313					5	951			
PA/PHILADELPHIA COUNTY/0008.04														21	110
LOANS ORIGINATED			38	14849	88	35790	1	225	2	61200	48	13702			
APPS APPROVED, NOT ACCEPTED			2	293	6	1792			1	1500	5	1049			
APPS DENIED			3	3653	30	11348					12	2698			
APPS WITHDRAWN			3	675	10	2971					8	2331			
FILES CLOSED FOR INCOMPLETENESS					8	3445					4	684			
PA/PHILADELPHIA COUNTY/0009.01														33	141
LOANS ORIGINATED			9	2120	44	8168	3	438	3	4492	37	6036			
APPS APPROVED, NOT ACCEPTED					9	1992					5	806			
APPS DENIED	1	231	6	946	18	2599	1	15			12	1585			
APPS WITHDRAWN			7	3015	6	1112	2	1100	1	1463	8	3306			
FILES CLOSED FOR INCOMPLETENESS					6	990					3	263			
PA/PHILADELPHIA COUNTY/0009.02														35	136
LOANS ORIGINATED	1	339	16	5075	33	14602			1	475	11	3080			
APPS APPROVED, NOT ACCEPTED			4	2002											
APPS DENIED			7	2414	7	2089	1	820	1	110	1	294			
APPS WITHDRAWN	1	137	5	2281	5	1985	1	350							
FILES CLOSED FOR INCOMPLETENESS			2	537	5	1533	1	403			4	1116			
PA/PHILADELPHIA COUNTY/0010.01														12	181
LOANS ORIGINATED			43	16954	94	27200	2	180	2	1713	34	9069			
APPS APPROVED, NOT ACCEPTED			2	923	5	1333	1	485			3	862			
APPS DENIED			5	1968	22	5926					7	2049			
APPS WITHDRAWN			6	3485	8	1393					5	699			
FILES CLOSED FOR INCOMPLETENESS			2	1022	5	1276					1	417			

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0010.02														14	229
LOANS ORIGINATED	2	601	57	24773	112	36404	3	955	4	24176	28	6379			
APPS APPROVED, NOT ACCEPTED			3	1133	11	3000					2	216			
APPS DENIED	1	208	13	5149	27	8093	2	1015			8	2606			
APPS WITHDRAWN			7	3791	17	5726					2	471			
FILES CLOSED FOR INCOMPLETENESS			1	143	10	2612					1	390			
PA/PHILADELPHIA COUNTY/0011.01														23	161
LOANS ORIGINATED	2	1135	46	17839	61	17043	5	911	7	26400	28	6916			
APPS APPROVED, NOT ACCEPTED			5	2565	9	2828	1	50			3	1217			
APPS DENIED			7	2023	8	1925	6	828	1	800	8	2131			
APPS WITHDRAWN			5	1749	12	3690					2	649			
FILES CLOSED FOR INCOMPLETENESS			3	1141	4	841			1	10000					
PA/PHILADELPHIA COUNTY/0011.02														19	208
LOANS ORIGINATED			30	8949	61	18121	2	370	4	3733	19	4875			
APPS APPROVED, NOT ACCEPTED			4	1037	8	2328					2	595			
APPS DENIED			7	2916	12	3556	3	136	1	250	4	1067			
APPS WITHDRAWN			4	940	6	1755					5	1247			
FILES CLOSED FOR INCOMPLETENESS			1	200	3	813									
PA/PHILADELPHIA COUNTY/0012.01														14	149
LOANS ORIGINATED	3	1089	42	18991	108	42968	4	508	2	1860	22	5231			
APPS APPROVED, NOT ACCEPTED			1	1500	10	3449	2	62			4	790			
APPS DENIED			6	3057	21	8266	3	57	2	5050	5	697			
APPS WITHDRAWN	1	311	7	2779	15	8663	3	460			5	1234			
FILES CLOSED FOR INCOMPLETENESS			3	1676	12	4195	2	420			5	1523			
PA/PHILADELPHIA COUNTY/0012.02														20	161
LOANS ORIGINATED	1	343	71	34600	101	39005	8	2048	10	10917	42	13981			
APPS APPROVED, NOT ACCEPTED			9	3109	7	2027					4	1328			
APPS DENIED			14	9648	28	10634					7	1996			
APPS WITHDRAWN	1	368	10	6229	14	4733	1	360			4	1352			
FILES CLOSED FOR INCOMPLETENESS			2	606	9	2838	2	412			2	746			

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0013.00														44	82
LOANS ORIGINATED	12	3556	187	59182	191	51141	9	1011	2	5925	73	18702			
APPS APPROVED, NOT ACCEPTED	3	835	13	4649	15	4360	1	75			7	2372			
APPS DENIED	2	564	25	7808	72	16841	17	401	1	750	28	5609			
APPS WITHDRAWN	5	1695	29	9218	33	7641	1	100	1	1336	16	3814			
FILES CLOSED FOR INCOMPLETENESS	1	373	1	344	19	4903					4	1075			
PA/PHILADELPHIA COUNTY/0014.00														40	144
LOANS ORIGINATED	7	2164	84	33288	124	34840	5	788	6	3054	35	9838			
APPS APPROVED, NOT ACCEPTED	1	353	2	934	11	2967					4	1366			
APPS DENIED	2	872	12	11095	40	12590	3	74			13	7150			
APPS WITHDRAWN			12	4617	21	5469	1	399	1	5162	5	1435			
FILES CLOSED FOR INCOMPLETENESS			3	1862	9	1859					3	754			
PA/PHILADELPHIA COUNTY/0015.00														32	93
LOANS ORIGINATED	1	402	54	19989	64	16139	5	822	4	2545	12	3148			
APPS APPROVED, NOT ACCEPTED			2	908	10	3008					1	404			
APPS DENIED			9	4100	25	6847	6	842			8	1939			
APPS WITHDRAWN	2	517	7	2716	14	4084	2	220	1	2101	4	1013			
FILES CLOSED FOR INCOMPLETENESS			3	1316	8	2179					2	649			
PA/PHILADELPHIA COUNTY/0016.00														18	209
LOANS ORIGINATED	4	1178	29	12032	60	21374	4	996	2	4350	22	7279			
APPS APPROVED, NOT ACCEPTED			2	699	7	2361	1	251			2	1097			
APPS DENIED	4	965	2	568	17	5540	2	90			2	305			
APPS WITHDRAWN	1	263	6	2684	11	3480			2	4213	2	634			
FILES CLOSED FOR INCOMPLETENESS					5	1602					2	654			
PA/PHILADELPHIA COUNTY/0017.00														16	171
LOANS ORIGINATED	3	1305	46	15657	87	22357	4	430	1	1400	18	4792			
APPS APPROVED, NOT ACCEPTED			1	502	14	4328					1	228			
APPS DENIED	1	476	4	997	32	9494	7	537			11	1752			
APPS WITHDRAWN			7	2401	13	4546	2	301			3	693			
FILES CLOSED FOR INCOMPLETENESS	1	385	1	252	12	3009					1	84			

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	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0018.00														32	114
LOANS ORIGINATED	6	1634	39	11838	78	20631	7	1079	2	1690	28	7331			
APPS APPROVED, NOT ACCEPTED			3	1028	3	650									
APPS DENIED			5	1225	26	5283	8	515			6	1027			
APPS WITHDRAWN			6	1709	20	5245	1	170			4	1099			
FILES CLOSED FOR INCOMPLETENESS			1	166	6	1336	2	380							
PA/PHILADELPHIA COUNTY/0019.00														54	85
LOANS ORIGINATED	13	4479	82	24309	89	22034	9	1662	2	1210	38	8972			
APPS APPROVED, NOT ACCEPTED			2	537	9	1808	1	15			4	455			
APPS DENIED	2	272	14	3613	33	7286	9	809			16	2880			
APPS WITHDRAWN	1	625	15	4328	15	4203	1	340			3	1046			
FILES CLOSED FOR INCOMPLETENESS			3	466	10	3430					5	1726			
PA/PHILADELPHIA COUNTY/0020.00														94	30
LOANS ORIGINATED	10	1766	15	2366	10	1477	5	292	1	750	13	1594			
APPS APPROVED, NOT ACCEPTED			11	2661	2	179					6	1048			
APPS DENIED	2	491	3	850	10	966	8	84			3	131			
APPS WITHDRAWN	1	142	2	357	8	1194	1	10			3	518			
FILES CLOSED FOR INCOMPLETENESS			2	258	4	279	1	100			2	101			
PA/PHILADELPHIA COUNTY/0021.00														88	42
LOANS ORIGINATED	17	3647	48	9851	30	4286	7	692			30	4606			
APPS APPROVED, NOT ACCEPTED	1	188	2	295	2	331					1	169			
APPS DENIED	4	750	7	1168	16	2215	15	945	1	1130	9	1227			
APPS WITHDRAWN	3	519	2	509	6	992	1	100			5	740			
FILES CLOSED FOR INCOMPLETENESS	1	202			8	1038	3	422							
PA/PHILADELPHIA COUNTY/0022.00														76	25
LOANS ORIGINATED	17	3256	41	9476	21	3398	2	185			20	3714			
APPS APPROVED, NOT ACCEPTED	1	195	3	547	2	363					3	423			
APPS DENIED	1	324	6	1901	16	1924	4	64			9	833			
APPS WITHDRAWN			7	1192	11	1530					9	1268			
FILES CLOSED FOR INCOMPLETENESS	3	443	2	287	1	274					2	190			

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans									
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F	G
PA/PHILADELPHIA COUNTY/0023.00															35	77
LOANS ORIGINATED	6	1859	43	11610	64	14309	6	729	1	281	19	3386				
APPS APPROVED, NOT ACCEPTED			6	2333	6	1293										
APPS DENIED			4	1271	22	4427	7	354			5	717				
APPS WITHDRAWN			6	1672	8	2199	4	315			4	762				
FILES CLOSED FOR INCOMPLETENESS			2	384	6	1041					2	343				
PA/PHILADELPHIA COUNTY/0024.00															44	51
LOANS ORIGINATED	8	2291	67	19572	104	23453	8	654	3	1134	32	7160				
APPS APPROVED, NOT ACCEPTED	1	211	4	1085	15	3191	3	697			7	1607				
APPS DENIED			7	2652	38	8191	10	424			12	3009				
APPS WITHDRAWN	1	98	6	1144	21	4463					2	184				
FILES CLOSED FOR INCOMPLETENESS					10	2509					1	176				
PA/PHILADELPHIA COUNTY/0025.00															52	54
LOANS ORIGINATED	3	768	55	14762	88	22910	5	1275	1	975	44	11903				
APPS APPROVED, NOT ACCEPTED					15	3970	1	50			3	1035				
APPS DENIED	1	290	8	1915	28	7570	6	231			7	2113				
APPS WITHDRAWN			9	1923	14	3670					5	1087				
FILES CLOSED FOR INCOMPLETENESS			2	513	8	2068					5	1588				
PA/PHILADELPHIA COUNTY/0027.01															71	46
LOANS ORIGINATED	11	2273	22	4054	38	5759	8	629	1	181	15	2206				
APPS APPROVED, NOT ACCEPTED			1	162	6	1019					2	376				
APPS DENIED	2	268	5	440	17	2146	8	576			7	1067				
APPS WITHDRAWN	4	670	6	991	8	1026	1	100			4	449				
FILES CLOSED FOR INCOMPLETENESS			1	144	4	667					3	547				
PA/PHILADELPHIA COUNTY/0027.02															12	120
LOANS ORIGINATED	11	2156	46	9819	99	16346	11	633			37	6467				
APPS APPROVED, NOT ACCEPTED	1	424	5	1183	6	1246	2	67			1	143				
APPS DENIED			5	590	34	5138	7	325			6	765				
APPS WITHDRAWN	2	535	11	2067	13	1999	2	146			2	331				
FILES CLOSED FOR INCOMPLETENESS			1	384	14	3174	1	73			3	819				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's			Number	\$000's						Number	\$000's
PA/PHILADELPHIA COUNTY/0028.01													70	43	
LOANS ORIGINATED	14	2155	31	5296	40	5571	8	220			23	2992			
APPS APPROVED, NOT ACCEPTED					5	634	1	25							
APPS DENIED	2	198	2	368	13	1647	13	263			7	1054			
APPS WITHDRAWN			6	879	5	804					3	470			
FILES CLOSED FOR INCOMPLETENESS			3	626	3	325					2	320			
PA/PHILADELPHIA COUNTY/0028.02														35	63
LOANS ORIGINATED	11	2263	71	15872	90	13654	19	2091			33	5617			
APPS APPROVED, NOT ACCEPTED			6	1150	15	2960	2	35			5	960			
APPS DENIED	3	706	3	396	32	5224	5	58			8	1202			
APPS WITHDRAWN	1	245	10	1616	20	3868					4	333			
FILES CLOSED FOR INCOMPLETENESS			2	295	12	2037					2	153			
PA/PHILADELPHIA COUNTY/0029.00														19	91
LOANS ORIGINATED	9	2248	56	13547	101	18674	15	1286	1	1050	33	5507			
APPS APPROVED, NOT ACCEPTED					12	1972					4	576			
APPS DENIED			7	1605	43	8566	22	1187	1	395	10	1549	1	77	
APPS WITHDRAWN			7	2135	26	5356	3	109			3	369			
FILES CLOSED FOR INCOMPLETENESS					13	2295					2	371			
PA/PHILADELPHIA COUNTY/0030.01														81	43
LOANS ORIGINATED	5	920	23	3331	27	2485	12	544			17	2063			
APPS APPROVED, NOT ACCEPTED					7	680	1	10			1	124			
APPS DENIED	2	291	4	674	28	2710	13	449			10	751			
APPS WITHDRAWN			4	525	10	739	3	85			1	60			
FILES CLOSED FOR INCOMPLETENESS			2	127	9	769	1	20							
PA/PHILADELPHIA COUNTY/0030.02														83	41
LOANS ORIGINATED	15	2863	27	4557	36	4928	4	212			26	3877			
APPS APPROVED, NOT ACCEPTED	1	270	5	987	4	492					1	105			
APPS DENIED	4	931	3	430	21	2050	13	458			8	663			
APPS WITHDRAWN	1	186	1	212	6	594					2	182			
FILES CLOSED FOR INCOMPLETENESS			1	162	3	483	1	50							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0031.00														96	48				
LOANS ORIGINATED	22	3386	25	3020	32	3586	8	661			29	3197							
APPS APPROVED, NOT ACCEPTED	1	166	3	505	3	305	1	50			4	304							
APPS DENIED	4	378	2	191	23	1639	25	900			8	481							
APPS WITHDRAWN	1	118	8	1272	7	535	1	25			6	445							
FILES CLOSED FOR INCOMPLETENESS	1	66			5	418					3	230							
PA/PHILADELPHIA COUNTY/0032.00														96	34				
LOANS ORIGINATED	8	877	11	823	15	1101	8	526			24	1657							
APPS APPROVED, NOT ACCEPTED			1	31	2	192					1	31							
APPS DENIED	3	315	4	193	15	1289	9	124			5	295							
APPS WITHDRAWN			2	315	5	577					1	285							
FILES CLOSED FOR INCOMPLETENESS			2	336	2	51	1	10											
PA/PHILADELPHIA COUNTY/0033.00														74	37				
LOANS ORIGINATED	7	619	13	1347	30	1672	6	245			21	1205							
APPS APPROVED, NOT ACCEPTED			1	70	6	549					3	189							
APPS DENIED	1	79	4	212	33	2129	28	364			16	865							
APPS WITHDRAWN			1	20	5	339	1	5			3	214							
FILES CLOSED FOR INCOMPLETENESS	1	86			4	237	1	10			2	90							
PA/PHILADELPHIA COUNTY/0036.00														79	27				
LOANS ORIGINATED	13	1440	10	915	46	4455	9	274			12	1101							
APPS APPROVED, NOT ACCEPTED	1	64			11	1223	1	10											
APPS DENIED	3	288	5	401	37	3451	12	392			8	739							
APPS WITHDRAWN			2	213	10	1015					1	77							
FILES CLOSED FOR INCOMPLETENESS	1	133	2	117	8	752					2	79							
PA/PHILADELPHIA COUNTY/0037.01														92	42				
LOANS ORIGINATED	13	1413	13	1180	28	2281	10	235	1	123	22	1819							
APPS APPROVED, NOT ACCEPTED	1	129	2	208	3	227													
APPS DENIED	4	442	7	783	33	2667	18	275			12	1013	1	2					
APPS WITHDRAWN	3	417	2	169	4	171	1	65			2	125							
FILES CLOSED FOR INCOMPLETENESS					5	333	1	68			2	108							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0037.02														73	47				
LOANS ORIGINATED	9	812	13	1399	37	3249	4	141			17	1220							
APPS APPROVED, NOT ACCEPTED			2	107	9	802	1	48			2	107							
APPS DENIED	6	562	3	270	35	2743	8	128			6	356							
APPS WITHDRAWN	3	266	1	100	3	373	1	60			2	256							
FILES CLOSED FOR INCOMPLETENESS			2	150	5	437	1	60			1	60							
PA/PHILADELPHIA COUNTY/0038.00														11	80				
LOANS ORIGINATED	18	2883	26	4432	57	8113	10	457			12	1381							
APPS APPROVED, NOT ACCEPTED	1	143	2	408	5	955	1	213			1	163							
APPS DENIED			6	1049	30	4194	8	288			7	732							
APPS WITHDRAWN	1	116	5	624	14	1913	1	48			3	410							
FILES CLOSED FOR INCOMPLETENESS			1	103	8	1491	1	25			1	128							
PA/PHILADELPHIA COUNTY/0039.01														36	65				
LOANS ORIGINATED	22	3414	30	4052	78	11594	11	777	1	336	27	4841							
APPS APPROVED, NOT ACCEPTED	2	302	2	232	2	216													
APPS DENIED	3	531	7	851	31	3306	18	645			10	1196							
APPS WITHDRAWN	4	743	5	842	16	2227	3	265			7	956							
FILES CLOSED FOR INCOMPLETENESS	1	216	4	425	16	2042	1	20			2	191							
PA/PHILADELPHIA COUNTY/0039.02														4	87				
LOANS ORIGINATED	23	4392	27	4371	116	14609	21	901			12	1546							
APPS APPROVED, NOT ACCEPTED	1	213	1	160	5	480													
APPS DENIED	6	795	10	1498	33	4700	15	583			2	342							
APPS WITHDRAWN	5	805	4	516	20	3229	4	223			4	574							
FILES CLOSED FOR INCOMPLETENESS	1	135	2	236	22	2883	2	263			2	326							
PA/PHILADELPHIA COUNTY/0040.01														24	71				
LOANS ORIGINATED	8	1599	47	7286	99	13774	8	311	1	675	28	3675							
APPS APPROVED, NOT ACCEPTED	1	147	1	206	9	1523					2	295							
APPS DENIED	2	376	2	268	37	4881	14	520			4	696							
APPS WITHDRAWN			1	164	15	2524	2	242			1	205							
FILES CLOSED FOR INCOMPLETENESS			2	179	8	1122					1	60							

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0040.02														10	79					
LOANS ORIGINATED	18	3171	34	5294	105	13408	7	382			23	3289								
APPS APPROVED, NOT ACCEPTED			3	354	9	1233	2	177			3	423								
APPS DENIED	1	170	4	538	38	4923	11	610			6	832								
APPS WITHDRAWN	1	244	8	1391	29	3661	3	193			3	390								
FILES CLOSED FOR INCOMPLETENESS	1	142	1	148	8	1201														
PA/PHILADELPHIA COUNTY/0041.01														77	39					
LOANS ORIGINATED	11	1450	22	2662	47	6154	6	268			30	4390								
APPS APPROVED, NOT ACCEPTED			1	67	7	796	1	15												
APPS DENIED	6	511	4	436	26	3294	17	608			7	567	1	3						
APPS WITHDRAWN	3	365	2	130	13	1198	3	66			3	272	1	10						
FILES CLOSED FOR INCOMPLETENESS			1	140	3	352														
PA/PHILADELPHIA COUNTY/0041.02														57	48					
LOANS ORIGINATED	6	659	29	2756	60	5411	4	118			20	1551								
APPS APPROVED, NOT ACCEPTED	2	207	1	85	10	1057					4	486								
APPS DENIED	3	342	5	543	49	4318	15	681			9	901								
APPS WITHDRAWN	1	123	5	407	11	1138	2	145			5	413								
FILES CLOSED FOR INCOMPLETENESS			1	68	13	1190					2	162								
PA/PHILADELPHIA COUNTY/0042.01														21	70					
LOANS ORIGINATED	16	2950	32	4940	105	13681	10	433			15	2494								
APPS APPROVED, NOT ACCEPTED	1	188	3	527	5	882					1	124								
APPS DENIED	3	358	2	156	51	6212	10	136			8	1024								
APPS WITHDRAWN	6	1024	5	808	19	2620	2	73			1	50								
FILES CLOSED FOR INCOMPLETENESS	1	108	3	319	14	1739	2	30			1	91								
PA/PHILADELPHIA COUNTY/0042.02														24	60					
LOANS ORIGINATED	17	2319	20	2316	64	6760	12	775			15	1764								
APPS APPROVED, NOT ACCEPTED			2	291	10	1400					1	135								
APPS DENIED	3	297	1	162	38	3912	23	456			7	533								
APPS WITHDRAWN	1	156	1	124	11	1530	3	190			2	272								
FILES CLOSED FOR INCOMPLETENESS	1	83			11	1144														

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0050.00														38	0				
LOANS ORIGINATED					1	296					1	296							
APPS APPROVED, NOT ACCEPTED					1	296													
APPS DENIED																			
APPS WITHDRAWN																			
FILES CLOSED FOR INCOMPLETENESS																			
PA/PHILADELPHIA COUNTY/0054.00														88	82				
LOANS ORIGINATED					8	826	2	100			1	50							
APPS APPROVED, NOT ACCEPTED					6	738													
APPS DENIED	1	142	1	138	10	1310	5	43											
APPS WITHDRAWN			1	119	6	808					1	139							
FILES CLOSED FOR INCOMPLETENESS					2	330													
PA/PHILADELPHIA COUNTY/0055.00														87	77				
LOANS ORIGINATED	14	1581	6	611	78	7495	17	294			4	357							
APPS APPROVED, NOT ACCEPTED	2	255			13	1323	2	85											
APPS DENIED	13	1536	3	234	63	6128	21	456			5	568							
APPS WITHDRAWN	2	246	4	364	26	2716	2	19			1	80							
FILES CLOSED FOR INCOMPLETENESS	2	293			15	1579													
PA/PHILADELPHIA COUNTY/0056.00														92	83				
LOANS ORIGINATED	1	137	1	50	1	87													
APPS APPROVED, NOT ACCEPTED			1	135															
APPS DENIED					3	171													
APPS WITHDRAWN					1	157													
FILES CLOSED FOR INCOMPLETENESS					1	125													
PA/PHILADELPHIA COUNTY/0060.00														83	69				
LOANS ORIGINATED	13	1373	11	949	51	4589	6	76			10	762							
APPS APPROVED, NOT ACCEPTED	1	149	1	140	11	1193					1	45							
APPS DENIED	4	366	5	306	43	3788	26	418			7	280							
APPS WITHDRAWN			1	124	15	1746													
FILES CLOSED FOR INCOMPLETENESS	3	284	2	162	11	1118													

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/PHILADELPHIA COUNTY/0061.00												87	65
LOANS ORIGINATED	11	1229	6	367	21	1559	4	50		4	242		
APPS APPROVED, NOT ACCEPTED					4	390							
APPS DENIED	5	519	3	249	37	2988	17	184		1	10		
APPS WITHDRAWN	1	78			14	1143	1	30		1	80		
FILES CLOSED FOR INCOMPLETENESS					8	766							
PA/PHILADELPHIA COUNTY/0062.00												91	41
LOANS ORIGINATED	6	424			24	1466	7	58		5	239		
APPS APPROVED, NOT ACCEPTED					8	469				1	48		
APPS DENIED	3	187	2	97	21	1286	15	299		2	87		
APPS WITHDRAWN					8	563							
FILES CLOSED FOR INCOMPLETENESS					5	258							
PA/PHILADELPHIA COUNTY/0063.00												95	37
LOANS ORIGINATED	3	171	1	81	6	237				2	84		
APPS APPROVED, NOT ACCEPTED					1	75							
APPS DENIED	1	58	2	83	16	764	10	421	1	550	7	301	
APPS WITHDRAWN	1	64			4	318	1	60					
FILES CLOSED FOR INCOMPLETENESS					3	195	1	55			2	101	
PA/PHILADELPHIA COUNTY/0064.00												93	46
LOANS ORIGINATED	3	215	4	264	17	1253	2	56		1	50		
APPS APPROVED, NOT ACCEPTED	1	69			5	344	1	10					
APPS DENIED	1	93			30	1951	23	515		3	105		
APPS WITHDRAWN			1	59	12	878							
FILES CLOSED FOR INCOMPLETENESS	1	103	1	15	10	707				2	96		
PA/PHILADELPHIA COUNTY/0065.00												99	52
LOANS ORIGINATED	4	324			15	815	6	215		8	508		
APPS APPROVED, NOT ACCEPTED					3	214	1	23					
APPS DENIED	2	186			27	1730	18	347		7	378		
APPS WITHDRAWN	1	44			4	439	2	20		1	277		
FILES CLOSED FOR INCOMPLETENESS			1	66	2	138							

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0066.00														95	36					
LOANS ORIGINATED			2	155	9	405	4	50			5	267								
APPS APPROVED, NOT ACCEPTED					2	116					1	48								
APPS DENIED	1	68			10	439	16	192			4	96								
APPS WITHDRAWN					2	98					1	44								
FILES CLOSED FOR INCOMPLETENESS					3	141														
PA/PHILADELPHIA COUNTY/0067.00														90	38					
LOANS ORIGINATED	14	1100	4	191	35	2869	6	116			8	791								
APPS APPROVED, NOT ACCEPTED	1	39			9	595					2	129								
APPS DENIED	1	59	3	207	46	2918	24	459			13	401	1	2						
APPS WITHDRAWN			3	208	12	830	1	10			1	50								
FILES CLOSED FOR INCOMPLETENESS			1	89	9	580														
PA/PHILADELPHIA COUNTY/0069.00														98	28					
LOANS ORIGINATED	1	57			7	259	1	1												
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED					6	213	15	193			1	33								
APPS WITHDRAWN					4	194					1	45								
FILES CLOSED FOR INCOMPLETENESS					3	67	1	17			1	33								
PA/PHILADELPHIA COUNTY/0070.00														99	56					
LOANS ORIGINATED					9	1081	5	54			2	741								
APPS APPROVED, NOT ACCEPTED			1	152	2	111	1	10												
APPS DENIED	1	36			10	503	22	335			2	67	1	2						
APPS WITHDRAWN							1	40												
FILES CLOSED FOR INCOMPLETENESS					1	50														
PA/PHILADELPHIA COUNTY/0071.01														95	39					
LOANS ORIGINATED	2	241			2	60	2	33			1	35								
APPS APPROVED, NOT ACCEPTED					1	60	1	7												
APPS DENIED	1	296			12	597	11	259			4	129								
APPS WITHDRAWN	1	115	1	26	1	93	1	5												
FILES CLOSED FOR INCOMPLETENESS					3	174					2	77								

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0071.02												99	49	
LOANS ORIGINATED	4	261	1	33	9	324	4	113		2	105			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	4	254	1	56	12	702	34	477		6	124			
APPS WITHDRAWN			1	16	2	117				2	58			
FILES CLOSED FOR INCOMPLETENESS	1	66			7	292				1	51			
PA/PHILADELPHIA COUNTY/0072.00												99	47	
LOANS ORIGINATED	1	58	2	296	10	534	3	87		7	623			
APPS APPROVED, NOT ACCEPTED			1	50	2	75								
APPS DENIED	6	572	1	53	27	1483	28	632		9	277			
APPS WITHDRAWN			1	67	7	363	2	65		3	133			
FILES CLOSED FOR INCOMPLETENESS					3	161				1	48			
PA/PHILADELPHIA COUNTY/0073.00												94	46	
LOANS ORIGINATED	5	907	8	1053	14	1631	4	63		5	666			
APPS APPROVED, NOT ACCEPTED	1	263			1	65								
APPS DENIED	2	371	2	187	17	1221	10	156		8	404	2	51	
APPS WITHDRAWN	3	329	3	372	2	140	2	77		2	114			
FILES CLOSED FOR INCOMPLETENESS	1	221			5	223	2	50		1	72			
PA/PHILADELPHIA COUNTY/0074.00												93	41	
LOANS ORIGINATED	6	387	6	481	14	2353	4	150		8	1837			
APPS APPROVED, NOT ACCEPTED					1	28								
APPS DENIED	1	68	3	170	11	993	24	285		10	515	1	3	
APPS WITHDRAWN					2	105	2	45	1	1700	2	85		
FILES CLOSED FOR INCOMPLETENESS	1	87	1	87	3	180								
PA/PHILADELPHIA COUNTY/0077.00												59	67	
LOANS ORIGINATED			4	693	10	2080	1	140	1	431	7	1520		
APPS APPROVED, NOT ACCEPTED					1	315			1	448	1	315		
APPS DENIED			1	259	5	1036	5	33			3	754		
APPS WITHDRAWN			1	276							1	276		
FILES CLOSED FOR INCOMPLETENESS					1	125								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/PHILADELPHIA COUNTY/0078.00														50	103
LOANS ORIGINATED	3	1071	24	7968	43	11087	6	777	2	2062	24	7859			
APPS APPROVED, NOT ACCEPTED			1	100	3	610					1	209			
APPS DENIED			3	455	19	3734	3	302			8	1442	1	6	
APPS WITHDRAWN	1	181	4	980	8	1681					3	490			
FILES CLOSED FOR INCOMPLETENESS			2	500	6	990									
PA/PHILADELPHIA COUNTY/0079.00														53	83
LOANS ORIGINATED	4	962	32	8415	73	16147	7	975	4	3625	21	4657			
APPS APPROVED, NOT ACCEPTED	2	738			9	1851	1	4			3	760			
APPS DENIED			4	624	27	6863	6	187			8	1340			
APPS WITHDRAWN	1	79	5	1271	14	3474					4	1022			
FILES CLOSED FOR INCOMPLETENESS					6	1710	2	365							
PA/PHILADELPHIA COUNTY/0080.00														91	48
LOANS ORIGINATED	7	1203	20	3455	37	3493	6	476	1	1350	19	2460			
APPS APPROVED, NOT ACCEPTED			2	300	6	761	1	35			1	84			
APPS DENIED	1	128	4	493	29	3151	19	365			15	1164			
APPS WITHDRAWN	2	200	4	707	6	759	1	79			2	106			
FILES CLOSED FOR INCOMPLETENESS	2	297	1	174	4	518					1	75			
PA/PHILADELPHIA COUNTY/0081.01														99	33
LOANS ORIGINATED	4	394	1	96	10	658	4	46			2	121			
APPS APPROVED, NOT ACCEPTED					1	74									
APPS DENIED	1	40	1	41	7	470	9	187			3	188			
APPS WITHDRAWN	2	123			5	455	1	20			2	78			
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0081.02														99	60
LOANS ORIGINATED	7	657	2	201	22	1366	10	153			7	360			
APPS APPROVED, NOT ACCEPTED	4	623			2	103	2	91							
APPS DENIED	2	245	2	167	23	1314	44	651			10	446			
APPS WITHDRAWN	1	72			5	210	2	77			1	24			
FILES CLOSED FOR INCOMPLETENESS					4	245									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0082.00													99	69						
LOANS ORIGINATED	15	1493	4	220	38	3549	20	325			8	744	1	2						
APPS APPROVED, NOT ACCEPTED			1	81	6	565	2	35			3	236								
APPS DENIED	5	429	5	380	55	4459	34	773			14	909								
APPS WITHDRAWN	1	49	5	447	14	1186	3	187			2	72								
FILES CLOSED FOR INCOMPLETENESS	1	236			9	960	1	14												
PA/PHILADELPHIA COUNTY/0083.01													98	44						
LOANS ORIGINATED	9	691			10	1258	7	172	1	2340	5	898								
APPS APPROVED, NOT ACCEPTED																				
APPS DENIED	3	161	1	88	18	1238	23	228			9	367								
APPS WITHDRAWN	3	246			5	329														
FILES CLOSED FOR INCOMPLETENESS					6	430														
PA/PHILADELPHIA COUNTY/0083.02													99	36						
LOANS ORIGINATED	2	182	1	40	9	756	3	236			6	775								
APPS APPROVED, NOT ACCEPTED	1	62	1	1	2	143														
APPS DENIED	4	398	3	172	24	1249	20	270			5	221								
APPS WITHDRAWN					3	190	2	65												
FILES CLOSED FOR INCOMPLETENESS	3	130	1	2	2	127	2	20												
PA/PHILADELPHIA COUNTY/0084.00													99	41						
LOANS ORIGINATED	5	427	5	495	13	662	5	70			3	347								
APPS APPROVED, NOT ACCEPTED			1	235	2	181	1	7			2	304								
APPS DENIED	3	278	4	255	16	1124	24	631	1	80	2	183								
APPS WITHDRAWN	2	221			1	60					1	60								
FILES CLOSED FOR INCOMPLETENESS	1	108			3	150														
PA/PHILADELPHIA COUNTY/0085.00													97	46						
LOANS ORIGINATED	8	1324	12	2817	39	3770	9	182	2	793	23	3905								
APPS APPROVED, NOT ACCEPTED					3	395					3	395								
APPS DENIED	2	113	2	290	28	2715	37	529			15	1328								
APPS WITHDRAWN	2	193	1	153	9	980	1	3			4	559								
FILES CLOSED FOR INCOMPLETENESS	2	206	1	1	7	726	1	12			5	666								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PA/PHILADELPHIA COUNTY/0086.01														54	75
LOANS ORIGINATED	3	831	19	5380	23	5806	4	466	1	370	10	2798			
APPS APPROVED, NOT ACCEPTED			1	119			1	316							
APPS DENIED	1	280	2	542	12	2128	1	190			3	733			
APPS WITHDRAWN			4	805	4	644					1	212			
FILES CLOSED FOR INCOMPLETENESS					1	49									
PA/PHILADELPHIA COUNTY/0086.02														90	43
LOANS ORIGINATED	2	351	9	1855	22	3447	7	437	3	1147	18	3118			
APPS APPROVED, NOT ACCEPTED			1	118	1	121	2	33	3	1300	1	121			
APPS DENIED	3	488	3	561	12	1661	6	245			3	573			
APPS WITHDRAWN	3	445			11	1555	1	130			3	678			
FILES CLOSED FOR INCOMPLETENESS			1	115	3	515	1	25			1	362			
PA/PHILADELPHIA COUNTY/0087.01														51	75
LOANS ORIGINATED			6	3671	23	6123			7	8940	12	4990			
APPS APPROVED, NOT ACCEPTED			2	285	2	521									
APPS DENIED			2	490	3	877	2	260							
APPS WITHDRAWN			2	518	3	418					4	531			
FILES CLOSED FOR INCOMPLETENESS					2	1073									
PA/PHILADELPHIA COUNTY/0087.02														44	162
LOANS ORIGINATED	2	299	8	2922	15	3445			3	1925	5	1316			
APPS APPROVED, NOT ACCEPTED			2	872	2	760			1	2225					
APPS DENIED					8	2838					1	375			
APPS WITHDRAWN			1	315	5	1502					1	361			
FILES CLOSED FOR INCOMPLETENESS			1	220	5	1405									
PA/PHILADELPHIA COUNTY/0088.01														48	0
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED									1	61035					
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F
PA/PHILADELPHIA COUNTY/0088.02														48	32
LOANS ORIGINATED			2	900	8	1329			3	7169	9	1997			
APPS APPROVED, NOT ACCEPTED					1	126									
APPS DENIED					6	1891					1	417			
APPS WITHDRAWN			2	499					1	13500					
FILES CLOSED FOR INCOMPLETENESS					4	713					1	176			
PA/PHILADELPHIA COUNTY/0090.00														32	144
LOANS ORIGINATED			4	1402	19	4969	2	59	1	323	16	4140			
APPS APPROVED, NOT ACCEPTED					1	500			1	280					
APPS DENIED					10	2216					6	1327			
APPS WITHDRAWN					5	1534					5	1534			
FILES CLOSED FOR INCOMPLETENESS					1	444									
PA/PHILADELPHIA COUNTY/0091.00														61	67
LOANS ORIGINATED			8	2403	22	4011	2	96	6	77008	15	3235			
APPS APPROVED, NOT ACCEPTED					4	970									
APPS DENIED	1	147	1	153	11	1847	3	219			4	806			
APPS WITHDRAWN			1	377	6	1019	2	265	1	3865	2	622			
FILES CLOSED FOR INCOMPLETENESS					2	486					2	486			
PA/PHILADELPHIA COUNTY/0092.00														89	26
LOANS ORIGINATED	4	957	18	4098	22	3445	3	500	3	3890	21	4730			
APPS APPROVED, NOT ACCEPTED			2	371	2	319					3	539			
APPS DENIED	2	187	3	396	13	1295	9	299			10	1099			
APPS WITHDRAWN					7	863	1	130			3	486			
FILES CLOSED FOR INCOMPLETENESS			1	417	3	310	2	50			2	557			
PA/PHILADELPHIA COUNTY/0093.00														98	41
LOANS ORIGINATED	4	348	1	119	18	1766	4	18	1	350	12	1280			
APPS APPROVED, NOT ACCEPTED	2	224	2	135	2	162					2	143			
APPS DENIED	1	91			31	3662	27	752			20	3048			
APPS WITHDRAWN	2	230	1	42	7	735	1	20			6	599			
FILES CLOSED FOR INCOMPLETENESS			1	66			1	20			1	66			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0094.00														99	30				
LOANS ORIGINATED	3	231	1	55	13	692	7	102			4	214							
APPS APPROVED, NOT ACCEPTED																			
APPS DENIED	2	71	1	104	7	400	28	410			6	223							
APPS WITHDRAWN			1	24	2	70					1	30							
FILES CLOSED FOR INCOMPLETENESS							1	15											
PA/PHILADELPHIA COUNTY/0095.00														99	36				
LOANS ORIGINATED	3	209	1	40	5	314	3	23			4	226							
APPS APPROVED, NOT ACCEPTED			1	40			1	3											
APPS DENIED	1	59	1	10	8	374	20	206			4	115							
APPS WITHDRAWN	1	59			2	100	2	17			2	89							
FILES CLOSED FOR INCOMPLETENESS					5	270					1	64							
PA/PHILADELPHIA COUNTY/0096.00														99	36				
LOANS ORIGINATED	7	592	6	378	16	924	6	88			5	541							
APPS APPROVED, NOT ACCEPTED					3	135					1	44							
APPS DENIED	5	339	2	135	17	1110	20	215			6	356							
APPS WITHDRAWN	2	260	1	88	8	624					1	32							
FILES CLOSED FOR INCOMPLETENESS					4	179					2	95							
PA/PHILADELPHIA COUNTY/0098.01														89	69				
LOANS ORIGINATED	13	1452	3	324	29	2294	6	71			6	485							
APPS APPROVED, NOT ACCEPTED	1	134			5	572													
APPS DENIED	2	298	2	44	22	2025	8	87			7	606							
APPS WITHDRAWN	1	79			8	808	1	10											
FILES CLOSED FOR INCOMPLETENESS					7	579													
PA/PHILADELPHIA COUNTY/0098.02														89	71				
LOANS ORIGINATED	24	3026	11	1245	90	8678	12	622	2	3480	12	1441							
APPS APPROVED, NOT ACCEPTED			1	73	15	1472	1	5			1	73							
APPS DENIED	11	1228	3	325	65	5809	33	371			9	785	1	10					
APPS WITHDRAWN	2	273	1	80	16	1521	1	69			3	316							
FILES CLOSED FOR INCOMPLETENESS	1	164	2	92	18	1578					1	84							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's										
PA/PHILADELPHIA COUNTY/0100.00													90	65
LOANS ORIGINATED	10	1156	7	410	36	2700	6	196	1	530	5	412		
APPS APPROVED, NOT ACCEPTED	1	168	1	87	6	502					1	68		
APPS DENIED	8	691	1	38	38	3137	22	343			9	578	1	5
APPS WITHDRAWN	3	255			13	1183	2	64			2	132		
FILES CLOSED FOR INCOMPLETENESS			1	39	11	699	1	49			1	23		
PA/PHILADELPHIA COUNTY/0101.00													98	70
LOANS ORIGINATED	5	462	5	404	20	1464	9	102			6	510		
APPS APPROVED, NOT ACCEPTED					3	217	1	108						
APPS DENIED	7	536	4	165	30	1994	32	518			5	193		
APPS WITHDRAWN	1	81			1	74	1	53			1	53		
FILES CLOSED FOR INCOMPLETENESS					7	522	1	23			2	130		
PA/PHILADELPHIA COUNTY/0102.00													99	35
LOANS ORIGINATED	2	194			4	221	4	65	1	350	1	25		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	50	1	67	14	1014	25	221			7	409		
APPS WITHDRAWN			1	52	2	142					1	80		
FILES CLOSED FOR INCOMPLETENESS					1	94								
PA/PHILADELPHIA COUNTY/0103.00													100	28
LOANS ORIGINATED					5	551	3	45			4	470		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	49	1	33	9	765	19	377			8	496		
APPS WITHDRAWN	1	49			4	271					2	118		
FILES CLOSED FOR INCOMPLETENESS			1	40	1	77					1	77		
PA/PHILADELPHIA COUNTY/0104.00													98	38
LOANS ORIGINATED	2	113			10	401	3	154			5	263		
APPS APPROVED, NOT ACCEPTED					1	32					1	32		
APPS DENIED			1	30	11	571	15	120	1	2900	6	365		
APPS WITHDRAWN					3	213	1	12						
FILES CLOSED FOR INCOMPLETENESS					3	127								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0105.00														97	44					
LOANS ORIGINATED	1	113	4	368	9	738	1	3			1	79								
APPS APPROVED, NOT ACCEPTED					1	106														
APPS DENIED	1	113	1	38	21	1921	15	302			2	160	1	38						
APPS WITHDRAWN	2	216			6	526					1	80								
FILES CLOSED FOR INCOMPLETENESS					1	26	1	25												
PA/PHILADELPHIA COUNTY/0106.00														97	60					
LOANS ORIGINATED			4	1086	5	240	1	10			6	1153								
APPS APPROVED, NOT ACCEPTED					1	166														
APPS DENIED					8	763	2	8			4	207								
APPS WITHDRAWN	1	122			5	643					3	512								
FILES CLOSED FOR INCOMPLETENESS			1	188																
PA/PHILADELPHIA COUNTY/0107.00														98	30					
LOANS ORIGINATED	1	93	5	389	6	417	5	193			7	576								
APPS APPROVED, NOT ACCEPTED			2	100	1	96														
APPS DENIED	1	93	1	2	11	711	13	321	1	900	5	220								
APPS WITHDRAWN			2	100	2	261					1	13								
FILES CLOSED FOR INCOMPLETENESS			1	15	1	150														
PA/PHILADELPHIA COUNTY/0108.00														93	29					
LOANS ORIGINATED	5	480	2	317	17	2877	4	49	1	1635	15	3055								
APPS APPROVED, NOT ACCEPTED					2	296					2	296								
APPS DENIED	3	211			14	1000	14	320			6	322								
APPS WITHDRAWN	1	186	1	133	6	526	2	90			3	148								
FILES CLOSED FOR INCOMPLETENESS	1	99																		
PA/PHILADELPHIA COUNTY/0109.00														83	30					
LOANS ORIGINATED	1	168	4	970	8	1683	1	6	1	427	9	2086								
APPS APPROVED, NOT ACCEPTED			1	90							1	90								
APPS DENIED					8	938	4	18												
APPS WITHDRAWN	3	326	2	238	4	559	1	154			5	660								
FILES CLOSED FOR INCOMPLETENESS					2	347	1	100			1	100								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0110.00														97	48					
LOANS ORIGINATED	1	83	3	447	10	1199	4	620			9	1601								
APPS APPROVED, NOT ACCEPTED			1	387	1	89														
APPS DENIED	2	138	1	315	10	738	13	695			5	231								
APPS WITHDRAWN					6	451					4	152								
FILES CLOSED FOR INCOMPLETENESS																				
PA/PHILADELPHIA COUNTY/0111.00														98	33					
LOANS ORIGINATED	4	349	2	57	9	524	3	35			1	90								
APPS APPROVED, NOT ACCEPTED	1	74																		
APPS DENIED	1	97	1	48	11	619	25	326			9	265	1	3						
APPS WITHDRAWN					2	132	1	3												
FILES CLOSED FOR INCOMPLETENESS					1	175														
PA/PHILADELPHIA COUNTY/0112.00														99	38					
LOANS ORIGINATED	7	528			25	1645	10	192			6	369								
APPS APPROVED, NOT ACCEPTED					3	209														
APPS DENIED	4	305	2	78	22	1323	26	271			8	267								
APPS WITHDRAWN	1	93			4	270	1	18												
FILES CLOSED FOR INCOMPLETENESS	2	171	1	29	10	535	3	85			1	40								
PA/PHILADELPHIA COUNTY/0113.00														99	52					
LOANS ORIGINATED	4	368	1	160	11	577	5	75			4	325								
APPS APPROVED, NOT ACCEPTED					2	141					1	62								
APPS DENIED					26	1885	23	329			6	136								
APPS WITHDRAWN			1	90	5	400	1	15			1	15								
FILES CLOSED FOR INCOMPLETENESS																				
PA/PHILADELPHIA COUNTY/0114.00														98	53					
LOANS ORIGINATED	12	1755	6	788	45	4748	12	364	1	4200	13	1241								
APPS APPROVED, NOT ACCEPTED			1	109	7	433	1	10			5	327								
APPS DENIED	7	849	2	89	37	3664	28	374	1	400	4	252								
APPS WITHDRAWN	3	373			14	1389	5	236			3	328								
FILES CLOSED FOR INCOMPLETENESS	1	130			13	1105	3	75			1	85								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0115.00														92	72				
LOANS ORIGINATED	16	1819	2	192	56	4644	12	772			10	1072							
APPS APPROVED, NOT ACCEPTED			1	51	8	769					2	105							
APPS DENIED	7	1042	2	92	61	5766	27	535			7	475							
APPS WITHDRAWN	3	334	2	258	17	1734	4	101			3	219							
FILES CLOSED FOR INCOMPLETENESS	1	221			10	933	1	23											
PA/PHILADELPHIA COUNTY/0117.00														43	119				
LOANS ORIGINATED	3	680	6	1087	15	2371	1	55			7	1117							
APPS APPROVED, NOT ACCEPTED	1	220	2	193	5	902					1	143							
APPS DENIED	2	539			15	4222	2	20			2	375							
APPS WITHDRAWN					7	1844													
FILES CLOSED FOR INCOMPLETENESS					3	472	1	15			1	115							
PA/PHILADELPHIA COUNTY/0118.00														97	79				
LOANS ORIGINATED	16	1972	6	659	47	6111	9	144			8	1911							
APPS APPROVED, NOT ACCEPTED	1	128			10	739	2	65			1	60							
APPS DENIED	10	1198	5	435	58	5304	34	595			9	470	1	2					
APPS WITHDRAWN	3	412	2	275	18	1724					2	217							
FILES CLOSED FOR INCOMPLETENESS			2	180	6	696					1	80							
PA/PHILADELPHIA COUNTY/0119.00														98	62				
LOANS ORIGINATED	8	922	4	347	41	3524	6	160			5	328							
APPS APPROVED, NOT ACCEPTED	1	64	1	20	9	748					2	87							
APPS DENIED	1	111	2	160	49	4266	28	428			10	986							
APPS WITHDRAWN	3	348	2	160	12	1179	2	263			3	347							
FILES CLOSED FOR INCOMPLETENESS	1	142			9	697	3	250			2	69							
PA/PHILADELPHIA COUNTY/0120.00														63	79				
LOANS ORIGINATED	3	805	4	805	13	2349	3	62			3	430							
APPS APPROVED, NOT ACCEPTED			1	80	3	720	1	30			2	380							
APPS DENIED			1	84	9	2144	4	122			1	84							
APPS WITHDRAWN			1	275	2	526	1	250	1	700									
FILES CLOSED FOR INCOMPLETENESS					4	448													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/ 	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans									
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number			\$000's	Number
PA/PHILADELPHIA COUNTY/0121.00															75	60
LOANS ORIGINATED	5	1067	2	249	31	3307	4	281	1	2681	3	466				
APPS APPROVED, NOT ACCEPTED					5	419										
APPS DENIED	2	547	1	126	15	1046	7	112			1	67				
APPS WITHDRAWN					6	666										
FILES CLOSED FOR INCOMPLETENESS					4	400					1	74				
PA/PHILADELPHIA COUNTY/0122.01															60	64
LOANS ORIGINATED					1	133			1	27000	1	133				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	3			1	3				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
PA/PHILADELPHIA COUNTY/0122.03															60	45
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	150			1	5			1	5				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
PA/PHILADELPHIA COUNTY/0122.04															75	68
LOANS ORIGINATED	9	1432	7	558	50	5788	2	55			14	1720				
APPS APPROVED, NOT ACCEPTED					10	1324										
APPS DENIED	4	627	3	205	45	5067	4	103			9	880				
APPS WITHDRAWN			2	173	12	1456	1	20			2	243				
FILES CLOSED FOR INCOMPLETENESS	1	185			10	1426					1	155				
PA/PHILADELPHIA COUNTY/0125.00															34	184
LOANS ORIGINATED	1	231	26	5939	57	13095	1	125	6	72506	34	7506				
APPS APPROVED, NOT ACCEPTED					10	2637					4	1144				
APPS DENIED			1	410	40	8919	1	10	1	370	22	4139				
APPS WITHDRAWN	1	142	2	669	12	2887	1	1878	1	380	7	3235				
FILES CLOSED FOR INCOMPLETENESS					7	1870	1	15			1	298				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0131.00														83	36
LOANS ORIGINATED			6	1460	26	3924	1	40			17	2850			
APPS APPROVED, NOT ACCEPTED					2	222					1	96			
APPS DENIED					7	1639	3	51			4	798			
APPS WITHDRAWN	1	109			5	1198					3	305			
FILES CLOSED FOR INCOMPLETENESS					4	478					2	270			
PA/PHILADELPHIA COUNTY/0132.00														92	46
LOANS ORIGINATED			16	3927	17	3236	2	83	1	5334	11	2933			
APPS APPROVED, NOT ACCEPTED			2	282	1	308			1	305	2	282			
APPS DENIED					10	750	5	153			2	135			
APPS WITHDRAWN					2	392					1	245			
FILES CLOSED FOR INCOMPLETENESS					2	493	1	350			1	330			
PA/PHILADELPHIA COUNTY/0133.00														53	88
LOANS ORIGINATED	5	1896	33	9430	34	8703	3	1148	2	4935	17	4767			
APPS APPROVED, NOT ACCEPTED			1	520	3	1711					1	219			
APPS DENIED			4	1470	6	1439	4	38	5	10748	2	420			
APPS WITHDRAWN			4	760	5	941			1	6000	2	285			
FILES CLOSED FOR INCOMPLETENESS					4	1412									
PA/PHILADELPHIA COUNTY/0134.01														10	160
LOANS ORIGINATED	1	154	49	14534	57	14258	5	597	1	375	14	3419			
APPS APPROVED, NOT ACCEPTED			2	772	2	535	1	50			1	160			
APPS DENIED			4	1024	31	8024			2	750	10	2218			
APPS WITHDRAWN			2	881	9	2349	3	570			3	913			
FILES CLOSED FOR INCOMPLETENESS			2	355	7	1230	2	703			2	695			
PA/PHILADELPHIA COUNTY/0134.02														29	175
LOANS ORIGINATED			34	9497	70	19157	5	1265	2	1535	32	7341			
APPS APPROVED, NOT ACCEPTED			2	332	5	1433					3	645			
APPS DENIED			3	433	23	5345	3	112			8	2072			
APPS WITHDRAWN			6	2377	10	2747	2	467			4	1154			
FILES CLOSED FOR INCOMPLETENESS					6	1205					2	433			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0135.00														51	80
LOANS ORIGINATED	5	1787	66	20929	68	16012	7	120	6	9291	20	5185			
APPS APPROVED, NOT ACCEPTED			4	953	5	1244	1	100			4	830			
APPS DENIED			10	2613	22	3960	6	151	1	401	13	2762			
APPS WITHDRAWN	1	236	10	2887	15	4014					3	798			
FILES CLOSED FOR INCOMPLETENESS			1	397	4	738	1	25							
PA/PHILADELPHIA COUNTY/0136.01														13	183
LOANS ORIGINATED	3	1005	66	19173	116	23654	1	15	1	300	45	8679			
APPS APPROVED, NOT ACCEPTED			7	1937	18	3732					6	1181			
APPS DENIED	1	118	7	1898	35	7524	3	180			14	2363			
APPS WITHDRAWN			7	1710	18	2985					8	1266			
FILES CLOSED FOR INCOMPLETENESS			3	685	11	2296	1	381			3	761			
PA/PHILADELPHIA COUNTY/0136.02														17	148
LOANS ORIGINATED	6	1615	65	19202	135	30599	7	499			40	8768			
APPS APPROVED, NOT ACCEPTED	1	314	5	1531	11	2123	3	184			8	1648			
APPS DENIED	1	275	7	2399	41	8327	6	150			13	2812			
APPS WITHDRAWN			10	2870	23	4988	1	50			10	2038			
FILES CLOSED FOR INCOMPLETENESS			2	686	7	1492					1	212			
PA/PHILADELPHIA COUNTY/0137.00														84	24
LOANS ORIGINATED	13	2820	29	6152	70	15473	10	395	1	1066	40	10411			
APPS APPROVED, NOT ACCEPTED					4	411	2	178	1	492	3	163			
APPS DENIED	1	320	3	386	36	4783	15	404			19	1836	1	2	
APPS WITHDRAWN	3	447	5	1010	12	2650	3	392	2	2056	5	1095			
FILES CLOSED FOR INCOMPLETENESS					7	1801					2	464			
PA/PHILADELPHIA COUNTY/0138.00														94	35
LOANS ORIGINATED	1	127	2	260	13	1510	8	848	2	3775	8	1323			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	109	6	825	7	136			3	179			
APPS WITHDRAWN			1	238	3	422	1	275			2	525			
FILES CLOSED FOR INCOMPLETENESS			1	22											

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/PHILADELPHIA COUNTY/0139.00														89	18
LOANS ORIGINATED	1	253	7	2126	11	2221	1	60	1	2100	5	1206			
APPS APPROVED, NOT ACCEPTED					1	197									
APPS DENIED					7	1018	5	100			3	285			
APPS WITHDRAWN			1	80	5	611					2	221	1	25	
FILES CLOSED FOR INCOMPLETENESS					2	255									
PA/PHILADELPHIA COUNTY/0140.00														87	33
LOANS ORIGINATED	5	1298	17	5109	15	3019	3	43	5	7722	19	5122			
APPS APPROVED, NOT ACCEPTED			2	133	2	425	1	5	1	2300	4	558			
APPS DENIED	2	767	1	240	15	2541	8	459	1	278	5	1076			
APPS WITHDRAWN			2	623	3	577	1	70	1	807	3	831			
FILES CLOSED FOR INCOMPLETENESS			1	325	2	879					2	879			
PA/PHILADELPHIA COUNTY/0141.00														91	42
LOANS ORIGINATED			5	1391	12	1537	1	6	2	1800	3	508			
APPS APPROVED, NOT ACCEPTED					4	523	1	3			1	150			
APPS DENIED			3	452	11	2047	7	143			5	1015			
APPS WITHDRAWN					4	735					2	312			
FILES CLOSED FOR INCOMPLETENESS			1	100											
PA/PHILADELPHIA COUNTY/0142.00														26	98
LOANS ORIGINATED	1	415	98	32662	136	37581	10	1411	5	53145	78	23894			
APPS APPROVED, NOT ACCEPTED	1	79	4	970	18	5847	1	25			9	2728			
APPS DENIED	1	424	17	5409	58	14543	6	540			19	4388			
APPS WITHDRAWN	1	396	17	5511	23	7582					15	5282			
FILES CLOSED FOR INCOMPLETENESS	1	424	7	2170	12	3984					4	1771			
PA/PHILADELPHIA COUNTY/0143.00														17	91
LOANS ORIGINATED	3	738	25	5739	40	7499	3	500	3	1465	12	2094			
APPS APPROVED, NOT ACCEPTED	3	600	2	548	7	1360					1	129			
APPS DENIED	2	431	2	609	12	1563	2	20			1	131			
APPS WITHDRAWN			5	1116	8	1252					4	583			
FILES CLOSED FOR INCOMPLETENESS			1	350	5	1079	1	10			1	79			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0144.00												58	36	
LOANS ORIGINATED	8	2219	35	8230	38	6165	7	631		25	4068			
APPS APPROVED, NOT ACCEPTED			2	639	6	1136	2	130						
APPS DENIED	2	481	8	1750	17	2901	4	52		2	155			
APPS WITHDRAWN	1	226	5	741	11	2035	2	130		4	249			
FILES CLOSED FOR INCOMPLETENESS					5	710								
PA/PHILADELPHIA COUNTY/0145.00												81	29	
LOANS ORIGINATED	1	137			10	895								
APPS APPROVED, NOT ACCEPTED					2	204								
APPS DENIED					7	772				1	131			
APPS WITHDRAWN					1	77				1	77			
FILES CLOSED FOR INCOMPLETENESS														
PA/PHILADELPHIA COUNTY/0146.00												62	51	
LOANS ORIGINATED	2	159	6	723	13	1400	8	103		6	688			
APPS APPROVED, NOT ACCEPTED	1	108			1	146								
APPS DENIED			1	53	14	1374	3	95		2	209			
APPS WITHDRAWN			2	229	7	708				1	132			
FILES CLOSED FOR INCOMPLETENESS					2	372								
PA/PHILADELPHIA COUNTY/0147.00												56	37	
LOANS ORIGINATED	1	216	14	4942	15	5470	1	50	4	1707	24	9834		
APPS APPROVED, NOT ACCEPTED			1	311	2	522	1	7			3	833		
APPS DENIED	5	1402	1	501	3	254	4	23			4	755		
APPS WITHDRAWN	1	339			2	264					1	161		
FILES CLOSED FOR INCOMPLETENESS							1	35						
PA/PHILADELPHIA COUNTY/0148.00												98	65	
LOANS ORIGINATED	2	376	2	829	4	742	1	2			4	1222		
APPS APPROVED, NOT ACCEPTED			1	119										
APPS DENIED			2	436	7	509	2	30			2	501		
APPS WITHDRAWN					2	229								
FILES CLOSED FOR INCOMPLETENESS														

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							E
PA/PHILADELPHIA COUNTY/0149.00														99	40
LOANS ORIGINATED	3	284	2	157	10	695	7	510	1	400	5	720			
APPS APPROVED, NOT ACCEPTED					3	338									
APPS DENIED			1	40	17	1185	25	337			12	453			
APPS WITHDRAWN					3	217	1	20			1	88			
FILES CLOSED FOR INCOMPLETENESS	1	123			5	312									
PA/PHILADELPHIA COUNTY/0151.01														99	54
LOANS ORIGINATED	3	349			3	273	1	25	1	791	1	140			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			2	165	4	198	10	130			1	20			
APPS WITHDRAWN	2	284													
FILES CLOSED FOR INCOMPLETENESS	1	95													
PA/PHILADELPHIA COUNTY/0151.02														100	13
LOANS ORIGINATED	3	260	4	326	6	229	2	35			1	30			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	2	138	3	246	10	564	22	326			4	76			
APPS WITHDRAWN			1	20	4	431	1	12			2	346			
FILES CLOSED FOR INCOMPLETENESS					4	291	1	20			2	217			
PA/PHILADELPHIA COUNTY/0152.00														98	25
LOANS ORIGINATED	1	75	3	399	9	1353	5	93	1	397	7	1381			
APPS APPROVED, NOT ACCEPTED					3	205									
APPS DENIED	2	150	1	67	10	1206	15	249	1	150	6	676	3	9	
APPS WITHDRAWN			1	157	5	569					2	432			
FILES CLOSED FOR INCOMPLETENESS			1	214	4	255					2	274			
PA/PHILADELPHIA COUNTY/0153.00														55	26
LOANS ORIGINATED	3	850	29	7047	25	8915	10	2539	6	11509	55	17751			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	535	4	858	6	844	14	241			8	1535			
APPS WITHDRAWN			6	1610	2	407	2	362			8	2092			
FILES CLOSED FOR INCOMPLETENESS			2	478	5	579					5	778			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/PHILADELPHIA COUNTY/0156.00													88	36	
LOANS ORIGINATED	1	174	2	258	11	1108	4	58	1	2888	6	786			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	79	2	110	7	500	4	60			4	238			
APPS WITHDRAWN			1	60	3	338					1	60			
FILES CLOSED FOR INCOMPLETENESS					2	274					1	120			
PA/PHILADELPHIA COUNTY/0157.00														69	43
LOANS ORIGINATED	4	681	9	1669	20	2209	6	215	1	3363	7	1051			
APPS APPROVED, NOT ACCEPTED			1	180	8	792	3	390			2	305			
APPS DENIED			6	414	15	1112	9	208			3	135			
APPS WITHDRAWN	1	105	2	454	7	687	1	160			3	518			
FILES CLOSED FOR INCOMPLETENESS					5	422	2	318							
PA/PHILADELPHIA COUNTY/0158.00														11	77
LOANS ORIGINATED	32	7302	108	25905	130	24022	33	2205			53	10317	1	25	
APPS APPROVED, NOT ACCEPTED	1	285	2	286	9	1468					3	354			
APPS DENIED	5	1384	10	2267	54	9241	27	1230			17	3026			
APPS WITHDRAWN	1	225	18	3580	32	5118	1	10			15	2141			
FILES CLOSED FOR INCOMPLETENESS	2	438	7	1533	15	3166	2	89			4	846			
PA/PHILADELPHIA COUNTY/0160.00														13	68
LOANS ORIGINATED	46	9632	100	17784	149	20832	26	1176	1	950	64	7909			
APPS APPROVED, NOT ACCEPTED	2	523	7	1458	18	2518	2	40			7	832			
APPS DENIED	9	1423	5	706	34	4080	39	1238	2	864	14	1613			
APPS WITHDRAWN	7	1322	11	2015	24	3387	3	162	1	850	8	938			
FILES CLOSED FOR INCOMPLETENESS	1	247	1	30	19	2171	1	15			6	672			
PA/PHILADELPHIA COUNTY/0161.00														58	37
LOANS ORIGINATED	24	4825	62	12292	45	6296	15	1227	1	605	36	5980			
APPS APPROVED, NOT ACCEPTED			2	593	10	1529					4	678			
APPS DENIED	7	1335	9	1322	34	4173	14	302			10	1057			
APPS WITHDRAWN	1	65	5	687	16	3106					9	1292			
FILES CLOSED FOR INCOMPLETENESS			1	98	8	1307					6	1142			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's				Number						\$000's
PA/PHILADELPHIA COUNTY/0162.00												96	27	
LOANS ORIGINATED	1	59	5	536	1	67	2	146		2	311			
APPS APPROVED, NOT ACCEPTED					1	58								
APPS DENIED					1	75	9	234		3	63			
APPS WITHDRAWN			1	104	1	102								
FILES CLOSED FOR INCOMPLETENESS							1	25						
PA/PHILADELPHIA COUNTY/0163.00												95	21	
LOANS ORIGINATED	5	365	3	258	1	280	7	156		1	280			
APPS APPROVED, NOT ACCEPTED							1	3						
APPS DENIED			1	100	9	461	11	145		1	1	1	3	
APPS WITHDRAWN	1	108			3	509								
FILES CLOSED FOR INCOMPLETENESS					2	171								
PA/PHILADELPHIA COUNTY/0164.00												99	26	
LOANS ORIGINATED	1	54			2	88	6	37	1	250	1	15		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					9	552	22	210			6	308		
APPS WITHDRAWN			1	30	2	118					1	78		
FILES CLOSED FOR INCOMPLETENESS														
PA/PHILADELPHIA COUNTY/0165.00												98	24	
LOANS ORIGINATED	3	212			2	53	4	92						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	50	3	121	16	74			3	131		
APPS WITHDRAWN							1	25						
FILES CLOSED FOR INCOMPLETENESS					1	32					1	32		
PA/PHILADELPHIA COUNTY/0166.00												86	30	
LOANS ORIGINATED	1	378	9	2009	4	370	4	258	2	1538	12	2099		
APPS APPROVED, NOT ACCEPTED			2	1108							2	1108		
APPS DENIED			2	340	2	186	6	126			5	293	1	2
APPS WITHDRAWN			1	168	3	245					1	168		
FILES CLOSED FOR INCOMPLETENESS					1	15								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0167.01														98	49			
LOANS ORIGINATED					5	473	3	10			1	270						
APPS APPROVED, NOT ACCEPTED					1	101					1	101						
APPS DENIED					8	817	11	411			4	460						
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS					1	60												
PA/PHILADELPHIA COUNTY/0167.02														94	34			
LOANS ORIGINATED	2	281	4	428	4	1110	5	119	1	373	6	1038						
APPS APPROVED, NOT ACCEPTED			1	72														
APPS DENIED	1	139	3	293	4	260	23	252			8	336	1	3				
APPS WITHDRAWN			1	72	3	153	1	15			2	105						
FILES CLOSED FOR INCOMPLETENESS			1	72	2	82					2	144						
PA/PHILADELPHIA COUNTY/0168.00														99	46			
LOANS ORIGINATED	2	112	2	75	9	305	4	60			4	138						
APPS APPROVED, NOT ACCEPTED					1	61												
APPS DENIED					5	337	19	195			3	81						
APPS WITHDRAWN	1	61			2	155												
FILES CLOSED FOR INCOMPLETENESS					2	149					1	53						
PA/PHILADELPHIA COUNTY/0169.01														99	33			
LOANS ORIGINATED					6	187												
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED			3	216	6	355	23	299			10	378						
APPS WITHDRAWN			1	62	1	31												
FILES CLOSED FOR INCOMPLETENESS					2	52	1	25										
PA/PHILADELPHIA COUNTY/0169.02														100	40			
LOANS ORIGINATED	1	99	1	39	12	1059	6	115			5	811						
APPS APPROVED, NOT ACCEPTED					1	77												
APPS DENIED					9	499	21	385			4	115						
APPS WITHDRAWN			1	68	3	406	1	43			2	228						
FILES CLOSED FOR INCOMPLETENESS					1	100					1	100						

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0170.00														82	35					
LOANS ORIGINATED	3	189	1	128	13	741	8	463			8	759								
APPS APPROVED, NOT ACCEPTED					1	62														
APPS DENIED	2	203			10	808	4	24			4	253								
APPS WITHDRAWN					6	362					3	181								
FILES CLOSED FOR INCOMPLETENESS					2	142														
PA/PHILADELPHIA COUNTY/0171.00														99	39					
LOANS ORIGINATED	2	98	1	85	5	278	10	129			2	159								
APPS APPROVED, NOT ACCEPTED							1	25												
APPS DENIED	1	74	1	43	10	487	30	274			8	295	1	10						
APPS WITHDRAWN					1	40	2	42			1	40								
FILES CLOSED FOR INCOMPLETENESS			1	27	2	45	2	51			1	15								
PA/PHILADELPHIA COUNTY/0172.01														99	45					
LOANS ORIGINATED	3	162	1	79	5	155	4	23												
APPS APPROVED, NOT ACCEPTED					2	126														
APPS DENIED	1	43	1	60	4	221	32	224			7	149								
APPS WITHDRAWN					2	72	2	12												
FILES CLOSED FOR INCOMPLETENESS					2	74	1	40			1	20								
PA/PHILADELPHIA COUNTY/0172.02														100	35					
LOANS ORIGINATED	1	26	1	49	6	385	4	57			4	331								
APPS APPROVED, NOT ACCEPTED					1	48	1	4												
APPS DENIED			1	25	11	489	33	347			11	207	2	8						
APPS WITHDRAWN					3	142														
FILES CLOSED FOR INCOMPLETENESS					3	168														
PA/PHILADELPHIA COUNTY/0173.00														97	50					
LOANS ORIGINATED	1	83			5	160	17	194			2	38								
APPS APPROVED, NOT ACCEPTED					2	159														
APPS DENIED			1	30	12	1086	23	703			4	362								
APPS WITHDRAWN					2	118			1	3661	1	78								
FILES CLOSED FOR INCOMPLETENESS					2	117	1	15												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/PHILADELPHIA COUNTY/0174.00														99	30
LOANS ORIGINATED	1	44			2	77					1	35			
APPS APPROVED, NOT ACCEPTED					1	44	1	8			1	44			
APPS DENIED					7	310	12	110							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS					1	55	1	12							
PA/PHILADELPHIA COUNTY/0175.00														99	19
LOANS ORIGINATED	3	829	3	169	8	619	5	48			4	486			
APPS APPROVED, NOT ACCEPTED					2	255	2	22			2	255			
APPS DENIED	1	72	3	105	10	381	56	512			8	137	2	19	
APPS WITHDRAWN					2	98	1	15			1	38			
FILES CLOSED FOR INCOMPLETENESS					1	30									
PA/PHILADELPHIA COUNTY/0176.01														98	21
LOANS ORIGINATED					2	77	2	5	1	6613	1	32			
APPS APPROVED, NOT ACCEPTED	1	46			1	59									
APPS DENIED	1	39	1	35	6	161	14	223			7	156			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS					1	25					1	25			
PA/PHILADELPHIA COUNTY/0176.02														96	28
LOANS ORIGINATED	1	55			4	154	7	66			1	5			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	30	6	219	20	372			1	2			
APPS WITHDRAWN					1	6									
FILES CLOSED FOR INCOMPLETENESS			1	20	1	65									
PA/PHILADELPHIA COUNTY/0177.01														92	22
LOANS ORIGINATED	3	172	3	525	9	664	1	20			11	1141			
APPS APPROVED, NOT ACCEPTED					1	43					1	43			
APPS DENIED	2	131	2	186	8	512	14	147			7	385			
APPS WITHDRAWN					4	181	1	70			3	187			
FILES CLOSED FOR INCOMPLETENESS					1	19									

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0177.02														91	30				
LOANS ORIGINATED	2	81			5	199	2	57			5	199							
APPS APPROVED, NOT ACCEPTED					1	37													
APPS DENIED	1	42	1	20	12	468	16	183			8	197							
APPS WITHDRAWN																			
FILES CLOSED FOR INCOMPLETENESS																			
PA/PHILADELPHIA COUNTY/0178.00														80	30				
LOANS ORIGINATED	4	333	1	56	9	420	3	15			2	85							
APPS APPROVED, NOT ACCEPTED					1	30					1	30							
APPS DENIED	2	119	2	110	18	967	34	537	1	249	9	340							
APPS WITHDRAWN	1	29	1	85	3	137	4	47			3	165							
FILES CLOSED FOR INCOMPLETENESS					7	193					3	68							
PA/PHILADELPHIA COUNTY/0179.00														58	41				
LOANS ORIGINATED	8	577	5	398	30	1901	3	13			20	1409							
APPS APPROVED, NOT ACCEPTED					7	558					2	199							
APPS DENIED	4	339	11	657	28	1886	20	170			15	667							
APPS WITHDRAWN	1	79	1	65	12	930	2	32			4	290							
FILES CLOSED FOR INCOMPLETENESS	2	241			5	350	1	6			1	90							
PA/PHILADELPHIA COUNTY/0180.01														11	56				
LOANS ORIGINATED	10	1309	19	2537	34	4265	7	201			17	1635							
APPS APPROVED, NOT ACCEPTED	1	129	2	331	6	802	3	40											
APPS DENIED			1	71	16	1816	7	185			8	835							
APPS WITHDRAWN	1	177	1	261	9	1304	2	210											
FILES CLOSED FOR INCOMPLETENESS					12	1275					1	130							
PA/PHILADELPHIA COUNTY/0180.02														6	53				
LOANS ORIGINATED	13	1525	26	2734	66	6320	10	469	1	168	15	1479							
APPS APPROVED, NOT ACCEPTED			1	64	8	871					3	204							
APPS DENIED	3	328	10	926	28	2663	20	451	2	620	5	365							
APPS WITHDRAWN	2	317	1	130	18	1821	3	187			4	346							
FILES CLOSED FOR INCOMPLETENESS					12	1153	1	10			2	190							

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0183.00														4	62					
LOANS ORIGINATED	14	1874	15	1753	62	6362	16	575			9	863								
APPS APPROVED, NOT ACCEPTED			1	100	5	503	2	99												
APPS DENIED	4	655	7	825	39	3837	12	403			4	321	1	2						
APPS WITHDRAWN	1	226	2	191	15	1741	2	45												
FILES CLOSED FOR INCOMPLETENESS	1	81	1	76	11	1377	1	40			1	76								
PA/PHILADELPHIA COUNTY/0184.00														7	63					
LOANS ORIGINATED	11	1715	16	1894	41	4233	6	324			8	676								
APPS APPROVED, NOT ACCEPTED			2	296	3	484														
APPS DENIED	1	126	3	264	18	1708	8	145			3	402								
APPS WITHDRAWN			2	193	12	1741					2	305								
FILES CLOSED FOR INCOMPLETENESS					8	976					1	133								
PA/PHILADELPHIA COUNTY/0188.00														75	27					
LOANS ORIGINATED	10	454	3	123	17	1205	10	140	1	108	13	651								
APPS APPROVED, NOT ACCEPTED					2	246					1	170								
APPS DENIED	3	166	3	180	27	1584	22	302			13	469								
APPS WITHDRAWN	1	78			4	318					1	42								
FILES CLOSED FOR INCOMPLETENESS					5	453	1	35												
PA/PHILADELPHIA COUNTY/0190.00														83	44					
LOANS ORIGINATED	26	2270	3	214	45	4188	8	325			10	1430								
APPS APPROVED, NOT ACCEPTED			1	90	11	1025					3	137								
APPS DENIED	6	538	2	127	62	4518	22	515			5	313								
APPS WITHDRAWN	3	336			13	1082					4	258								
FILES CLOSED FOR INCOMPLETENESS	1	69			7	532					2	144								
PA/PHILADELPHIA COUNTY/0191.00														81	45					
LOANS ORIGINATED	34	2933	14	1022	64	4539	11	294			9	439								
APPS APPROVED, NOT ACCEPTED			2	137	12	949	2	30												
APPS DENIED	4	466	4	184	72	5824	28	542			8	416	1	13						
APPS WITHDRAWN	3	251	1	58	23	2034	2	60			4	230								
FILES CLOSED FOR INCOMPLETENESS			1	64	13	959	1	70			2	114								

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0192.00														90	20				
LOANS ORIGINATED	1	66	1	46	17	802	3	23			9	363							
APPS APPROVED, NOT ACCEPTED					1	53													
APPS DENIED	2	98	3	173	19	1270	31	495			14	716							
APPS WITHDRAWN	1	69			2	83													
FILES CLOSED FOR INCOMPLETENESS					2	76	1	6			1	46							
PA/PHILADELPHIA COUNTY/0195.01														96	31				
LOANS ORIGINATED	5	335	3	261	3	109	3	23			2	69							
APPS APPROVED, NOT ACCEPTED					1	46					1	46							
APPS DENIED	2	175	3	200	9	516	22	245			6	110							
APPS WITHDRAWN			1	80	4	190	2	48			1	80							
FILES CLOSED FOR INCOMPLETENESS	4	330			1	35	1	45			1	35							
PA/PHILADELPHIA COUNTY/0195.02														95	27				
LOANS ORIGINATED	2	158	1	39	6	528	5	61			2	324							
APPS APPROVED, NOT ACCEPTED																			
APPS DENIED			2	130	5	203	24	374			3	106							
APPS WITHDRAWN					1	20	1	45											
FILES CLOSED FOR INCOMPLETENESS																			
PA/PHILADELPHIA COUNTY/0197.00														98	33				
LOANS ORIGINATED	9	541	2	118	9	342	8	86			1	34							
APPS APPROVED, NOT ACCEPTED																			
APPS DENIED	2	131	2	129	20	1164	30	350			9	243							
APPS WITHDRAWN					2	37	1	30			1	30							
FILES CLOSED FOR INCOMPLETENESS					2	110													
PA/PHILADELPHIA COUNTY/0198.00														98	30				
LOANS ORIGINATED	5	288			10	460	11	115			5	187							
APPS APPROVED, NOT ACCEPTED	1	54																	
APPS DENIED	3	267	2	65	14	645	25	422			7	278							
APPS WITHDRAWN					2	68	1	30			1	43							
FILES CLOSED FOR INCOMPLETENESS	2	129	1	17	1	40													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's			Number	\$000's						Number	\$000's
PA/PHILADELPHIA COUNTY/0199.00													98	27	
LOANS ORIGINATED	3	187	2	54	3	166	3	43			1	56			
APPS APPROVED, NOT ACCEPTED					1	51	1	6			1	51			
APPS DENIED			1	62	6	251	25	325			3	98			
APPS WITHDRAWN					1	48									
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0200.00														93	54
LOANS ORIGINATED	2	116			1	140	1	80	1	120	2	220			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					9	801	8	233			8	506			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0201.01														98	35
LOANS ORIGINATED			2	138	7	333	3	41	1	160	2	138			
APPS APPROVED, NOT ACCEPTED					1	80									
APPS DENIED	2	115			5	225	19	325	1	158	4	248			
APPS WITHDRAWN	1	60			2	218									
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0201.02														99	52
LOANS ORIGINATED	3	241			8	312	6	44			1	6			
APPS APPROVED, NOT ACCEPTED					2	112	1	20			2	66			
APPS DENIED			3	222	16	1061	20	373			9	672			
APPS WITHDRAWN			1	52	4	276					2	144			
FILES CLOSED FOR INCOMPLETENESS					5	298					2	84			
PA/PHILADELPHIA COUNTY/0202.00														97	46
LOANS ORIGINATED	5	384	2	125	7	598	6	43	1	130	3	313			
APPS APPROVED, NOT ACCEPTED					1	87									
APPS DENIED	5	505	3	40	17	1008	38	629	1	135	11	226	1	10	
APPS WITHDRAWN	1	74			3	139	2	57							
FILES CLOSED FOR INCOMPLETENESS	2	185			5	307					1	100			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0203.00														96	40
LOANS ORIGINATED	1	39			1	35	7	53			1	35			
APPS APPROVED, NOT ACCEPTED							2	34			1	30			
APPS DENIED	2	329	1	40	4	390	18	128			4	190			
APPS WITHDRAWN	1	54	2	69							1	19			
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0204.00														98	49
LOANS ORIGINATED					4	177	1	28			3	105			
APPS APPROVED, NOT ACCEPTED			1	32	2	142					3	174			
APPS DENIED			1	10	19	936	27	490			9	278			
APPS WITHDRAWN					4	229					2	139			
FILES CLOSED FOR INCOMPLETENESS			1	84											
PA/PHILADELPHIA COUNTY/0205.00														97	39
LOANS ORIGINATED	1	31			4	192	4	109			3	182			
APPS APPROVED, NOT ACCEPTED							1	5							
APPS DENIED	1	29	1	25	8	415	10	244			3	123			
APPS WITHDRAWN	2	328			1	32	1	12			1	32			
FILES CLOSED FOR INCOMPLETENESS					1	48	1	54			1	48			
PA/PHILADELPHIA COUNTY/0206.00														48	140
LOANS ORIGINATED			10	3689	13	3371	1	6	1	2625	1	360			
APPS APPROVED, NOT ACCEPTED					2	230									
APPS DENIED			1	417	7	1654	1	3							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/PHILADELPHIA COUNTY/0207.00														22	134
LOANS ORIGINATED	16	3384	85	18916	134	21846	11	621	1	130	44	6102			
APPS APPROVED, NOT ACCEPTED	1	206	3	678	16	3143	1	5			4	535			
APPS DENIED	5	995	9	2192	45	8887	11	1341	1	1400	11	1524			
APPS WITHDRAWN	5	1279	11	2791	28	4241	1	30			8	1188			
FILES CLOSED FOR INCOMPLETENESS			2	371	12	2103	1	5			3	435			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/PHILADELPHIA COUNTY/0208.00														46	65
LOANS ORIGINATED	3	377	9	1954	25	3825	2	261			5	558			
APPS APPROVED, NOT ACCEPTED					4	790					2	259			
APPS DENIED	1	111	1	155	13	1773	2	23			2	297			
APPS WITHDRAWN					8	961	1	400			3	403			
FILES CLOSED FOR INCOMPLETENESS					3	388									
PA/PHILADELPHIA COUNTY/0209.00														13	96
LOANS ORIGINATED	12	2899	32	5897	71	12425	6	403			29	4940			
APPS APPROVED, NOT ACCEPTED	1	148	1	158	3	431	1	13	1	675	1	88			
APPS DENIED			6	1230	19	3527	5	145			7	1407			
APPS WITHDRAWN	2	471	5	942	9	1484	1	8	2	11800	4	652			
FILES CLOSED FOR INCOMPLETENESS	2	363	1	104	3	510					1	218			
PA/PHILADELPHIA COUNTY/0210.00														9	95
LOANS ORIGINATED	14	3175	72	13921	145	24457	12	459	3	10410	72	12412			
APPS APPROVED, NOT ACCEPTED	3	623	7	1392	11	1681	1	55	1	8000	4	648			
APPS DENIED	1	230	8	1831	34	5649	10	350			13	2082			
APPS WITHDRAWN	2	416	13	2774	19	3273	1	30			10	1697			
FILES CLOSED FOR INCOMPLETENESS	2	278	4	1045	5	939	1	20			2	415			
PA/PHILADELPHIA COUNTY/0211.00														15	101
LOANS ORIGINATED	6	1165	20	3577	56	9054	5	172			18	2919			
APPS APPROVED, NOT ACCEPTED			3	856	10	1852	1	80			3	584			
APPS DENIED	1	65	3	508	17	2802	4	24			3	487			
APPS WITHDRAWN	1	155	1	180	10	1903	1	75			2	365			
FILES CLOSED FOR INCOMPLETENESS					8	824					3	402			
PA/PHILADELPHIA COUNTY/0212.00														15	125
LOANS ORIGINATED	10	2101	21	3569	47	6511	6	277	1	2650	19	2821			
APPS APPROVED, NOT ACCEPTED			1	150	3	716	1	25							
APPS DENIED	1	286	4	505	9	1554	10	150			2	521			
APPS WITHDRAWN			1	120	8	1372					2	382			
FILES CLOSED FOR INCOMPLETENESS					4	605					1	114			

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0213.00												12	84	
LOANS ORIGINATED	15	3401	32	6169	86	13875	10	1168			37	6080		
APPS APPROVED, NOT ACCEPTED					6	1870	1	25			2	1114		
APPS DENIED	1	236	6	997	22	2860	5	150	1	1198	17	2429		
APPS WITHDRAWN	3	583	2	378	7	1235	1	132			1	165		
FILES CLOSED FOR INCOMPLETENESS			3	455	7	1119	1	310			1	95		
PA/PHILADELPHIA COUNTY/0214.00													13	90
LOANS ORIGINATED	11	2695	54	12164	104	20290	5	462			75	15328		
APPS APPROVED, NOT ACCEPTED			6	1408	11	1892					6	724		
APPS DENIED	2	363	6	1290	36	6617	2	85			21	3814		
APPS WITHDRAWN	1	121	6	1351	21	4689					11	2860		
FILES CLOSED FOR INCOMPLETENESS			2	533	14	2718	2	205			6	1108		
PA/PHILADELPHIA COUNTY/0215.00													11	86
LOANS ORIGINATED	8	1844	38	9135	111	19319	6	1240	1	3000	45	8551		
APPS APPROVED, NOT ACCEPTED			2	287	14	2983					6	1186		
APPS DENIED			5	1531	44	7854	5	95			10	1756	1	35
APPS WITHDRAWN	1	316	2	498	23	4064					6	1000		
FILES CLOSED FOR INCOMPLETENESS					11	1399	1	158			3	295		
PA/PHILADELPHIA COUNTY/0216.00													18	86
LOANS ORIGINATED	5	1192	14	3746	35	6334	4	334	2	18900	2	410		
APPS APPROVED, NOT ACCEPTED					5	740								
APPS DENIED			1	315	13	3181	2	361						
APPS WITHDRAWN					6	1379								
FILES CLOSED FOR INCOMPLETENESS	1	239			4	709								
PA/PHILADELPHIA COUNTY/0217.00													17	127
LOANS ORIGINATED	22	4728	45	9141	126	19029	12	382			20	2766		
APPS APPROVED, NOT ACCEPTED	1	231	2	573	21	2980	5	136			2	218		
APPS DENIED	2	292	5	715	37	5967	13	404			3	212	1	10
APPS WITHDRAWN	2	438	4	821	24	4180								
FILES CLOSED FOR INCOMPLETENESS	1	145			16	2278	1	50			1	154		

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0218.00														25	89				
LOANS ORIGINATED	3	942	22	5297	52	7998	2	8											
APPS APPROVED, NOT ACCEPTED			2	408	4	677													
APPS DENIED			1	118	11	2461	1	40			1	118							
APPS WITHDRAWN			3	414	8	1553					1	95							
FILES CLOSED FOR INCOMPLETENESS	1	193			4	991													
PA/PHILADELPHIA COUNTY/0219.00														11	116				
LOANS ORIGINATED			13	2416	43	6046	10	505			4	470							
APPS APPROVED, NOT ACCEPTED			2	544	3	713					1	184							
APPS DENIED	1	210	1	360	17	3491	3	271			4	484							
APPS WITHDRAWN			1	200	6	708					1	117							
FILES CLOSED FOR INCOMPLETENESS			2	470	5	914	2	283			1	95							
PA/PHILADELPHIA COUNTY/0220.00														16	151				
LOANS ORIGINATED	5	1283	14	3166	36	6717	3	79			1	210							
APPS APPROVED, NOT ACCEPTED	1	217	1	345	5	1149					1	147							
APPS DENIED	1	362			11	2759	2	367											
APPS WITHDRAWN			1	222	4	616					1	147							
FILES CLOSED FOR INCOMPLETENESS					1	30	1	150											
PA/PHILADELPHIA COUNTY/0231.00														11	288				
LOANS ORIGINATED			19	7103	38	12014					3	859							
APPS APPROVED, NOT ACCEPTED					2	270	1	135											
APPS DENIED	1	255	2	808	7	2840					2	506							
APPS WITHDRAWN			2	480	3	716	1	100											
FILES CLOSED FOR INCOMPLETENESS			1	24	1	246													
PA/PHILADELPHIA COUNTY/0235.00														44	124				
LOANS ORIGINATED	2	349	10	4623	31	8284	2	397			4	412							
APPS APPROVED, NOT ACCEPTED					5	999													
APPS DENIED			1	417	7	1157													
APPS WITHDRAWN			2	799	4	1532													
FILES CLOSED FOR INCOMPLETENESS			1	403	2	352													

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0236.00													44	148
LOANS ORIGINATED	3	518	24	7615	57	12452	6	2037	1	400	8	1852		
APPS APPROVED, NOT ACCEPTED					7	1375	1	334						
APPS DENIED	4	1018	5	1596	15	3451	8	96			4	639	1	6
APPS WITHDRAWN			2	728	10	1527	1	518			1	165		
FILES CLOSED FOR INCOMPLETENESS			1	368	4	1050								
PA/PHILADELPHIA COUNTY/0237.00													71	99
LOANS ORIGINATED	13	2742	22	5506	60	11169	4	375			17	2446		
APPS APPROVED, NOT ACCEPTED	1	204	3	825	8	1245					2	271		
APPS DENIED	1	333	3	829	37	5771	8	204			10	1295		
APPS WITHDRAWN	1	260	4	1132	13	2162	1	6			3	412		
FILES CLOSED FOR INCOMPLETENESS					3	613	2	274			1	150		
PA/PHILADELPHIA COUNTY/0238.00													72	75
LOANS ORIGINATED	11	1746	20	3621	45	6961	8	746	4	6810	12	1971		
APPS APPROVED, NOT ACCEPTED			2	522	4	976	1	20						
APPS DENIED	4	695	1	94	25	3108	8	262			3	320		
APPS WITHDRAWN	2	451	6	1061	12	1952					4	631		
FILES CLOSED FOR INCOMPLETENESS					9	1327								
PA/PHILADELPHIA COUNTY/0239.00													82	47
LOANS ORIGINATED	2	349	3	659	8	1145	1	115	1	825	1	126		
APPS APPROVED, NOT ACCEPTED					1	149								
APPS DENIED	1	183	1	194	3	595								
APPS WITHDRAWN					3	498								
FILES CLOSED FOR INCOMPLETENESS					2	170								
PA/PHILADELPHIA COUNTY/0240.00													74	84
LOANS ORIGINATED	6	972	8	1458	35	4758	3	83	2	1125	9	933		
APPS APPROVED, NOT ACCEPTED	3	443	1	83	5	708					1	83		
APPS DENIED			2	115	17	2237	4	42			3	180		
APPS WITHDRAWN	1	104	1	128	7	813	1	10	1	210	1	128		
FILES CLOSED FOR INCOMPLETENESS			1	90	9	1611					1	204		

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				E			F
PA/PHILADELPHIA COUNTY/0241.00														86	105
LOANS ORIGINATED	1	92			5	922	1	41							
APPS APPROVED, NOT ACCEPTED	1	133			2	423					1	228			
APPS DENIED	1	201			5	997	2	10	1	300					
APPS WITHDRAWN			1	218	4	703					1	245			
FILES CLOSED FOR INCOMPLETENESS					1	231	1	220							
PA/PHILADELPHIA COUNTY/0242.00														89	42
LOANS ORIGINATED	5	718	7	577	25	3450	5	34	2	872	12	1959			
APPS APPROVED, NOT ACCEPTED	1	122			4	585	1	19	1	1240					
APPS DENIED	3	546	3	269	20	2134	15	244	1	175	6	398			
APPS WITHDRAWN			2	304	5	610	2	33	1	535	2	343			
FILES CLOSED FOR INCOMPLETENESS					2	233									
PA/PHILADELPHIA COUNTY/0243.00														90	59
LOANS ORIGINATED	10	1222	9	2269	42	3782	4	456	1	67	12	2430			
APPS APPROVED, NOT ACCEPTED					8	687					2	188			
APPS DENIED	3	392	4	666	25	2502	12	585			6	973			
APPS WITHDRAWN	4	434	1	50	11	1153	2	21	1	1300	2	200			
FILES CLOSED FOR INCOMPLETENESS	2	211	2	188	7	770					2	175			
PA/PHILADELPHIA COUNTY/0244.00														95	58
LOANS ORIGINATED	9	967	1	64	21	2031	4	104	1	645	8	835			
APPS APPROVED, NOT ACCEPTED			2	252	1	56					2	242			
APPS DENIED	6	551	3	301	18	1572	16	369			5	161			
APPS WITHDRAWN	1	113	1	66	2	101									
FILES CLOSED FOR INCOMPLETENESS	2	274			2	353	1	30			1	103			
PA/PHILADELPHIA COUNTY/0245.00														97	49
LOANS ORIGINATED	2	197	2	52	12	881	6	137	1	250	6	250			
APPS APPROVED, NOT ACCEPTED					3	348	1	50	1	200	1	44			
APPS DENIED			1	60	16	1221	17	522			7	291			
APPS WITHDRAWN					4	331									
FILES CLOSED FOR INCOMPLETENESS			1	64	2	180					1	64			

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0246.00														93	27			
LOANS ORIGINATED	2	301	1	81	9	814	2	9			3	245						
APPS APPROVED, NOT ACCEPTED			1	61	3	333			1	130	2	282						
APPS DENIED			1	52	15	1337	12	375			9	431						
APPS WITHDRAWN					2	324												
FILES CLOSED FOR INCOMPLETENESS																		
PA/PHILADELPHIA COUNTY/0247.00														94	45			
LOANS ORIGINATED	8	833	6	481	29	2331	5	51	3	4151	12	714						
APPS APPROVED, NOT ACCEPTED					4	344					1	73						
APPS DENIED	6	641	3	188	11	964	19	531			8	535						
APPS WITHDRAWN					8	720	1	11			2	142						
FILES CLOSED FOR INCOMPLETENESS					3	391	2	185										
PA/PHILADELPHIA COUNTY/0248.00														99	50			
LOANS ORIGINATED	2	390			6	422	2	11			2	109						
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED	2	148			11	763	7	110			1	44						
APPS WITHDRAWN			1	415	7	856												
FILES CLOSED FOR INCOMPLETENESS																		
PA/PHILADELPHIA COUNTY/0249.00														99	40			
LOANS ORIGINATED	7	749	3	223	17	986	7	143			5	310						
APPS APPROVED, NOT ACCEPTED			1	53			1	5			1	53						
APPS DENIED					25	1846	16	139			6	96	1	10				
APPS WITHDRAWN	1	55	1	65	4	441	2	80			3	145						
FILES CLOSED FOR INCOMPLETENESS					4	168												
PA/PHILADELPHIA COUNTY/0252.00														95	59			
LOANS ORIGINATED	14	1993	4	620	50	5905	13	1162	2	3350	19	3149						
APPS APPROVED, NOT ACCEPTED					13	1293	1	5			4	310						
APPS DENIED	2	199	3	204	25	2366	23	428			5	440						
APPS WITHDRAWN	4	434	1	30	17	1658	2	31	1	1320	1	95						
FILES CLOSED FOR INCOMPLETENESS	1	113			9	761	1	180										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number	\$000's	Number	\$000's			Number	\$000's						Number	\$000's	Number
PA/PHILADELPHIA COUNTY/0253.00													94	57		
LOANS ORIGINATED	8	896	11	1581	35	3958	6	291			8	804				
APPS APPROVED, NOT ACCEPTED	1	79	2	151	7	760					1	91				
APPS DENIED	1	59	3	111	37	4235	15	288			8	907				
APPS WITHDRAWN			2	520	17	1561					1	23				
FILES CLOSED FOR INCOMPLETENESS					7	935										
PA/PHILADELPHIA COUNTY/0254.00														92	114	
LOANS ORIGINATED	18	3257	15	2457	66	9581	7	241	1	2550	7	1000	1	10		
APPS APPROVED, NOT ACCEPTED	2	254	1	101	11	1530					3	443				
APPS DENIED	6	1268	3	503	32	4774	16	629	1	112	3	529				
APPS WITHDRAWN			4	559	25	3937					1	21				
FILES CLOSED FOR INCOMPLETENESS	1	241			15	2119	1	20			1	142				
PA/PHILADELPHIA COUNTY/0255.00															71	121
LOANS ORIGINATED	12	2835	16	3718	51	8441	9	672	1	550	7	896				
APPS APPROVED, NOT ACCEPTED					10	1797										
APPS DENIED	3	696			32	5118	7	405			5	689				
APPS WITHDRAWN	4	1283	2	674	13	2543	2	50								
FILES CLOSED FOR INCOMPLETENESS			1	116	5	976	2	30								
PA/PHILADELPHIA COUNTY/0256.00															53	124
LOANS ORIGINATED	5	1134	24	5955	70	14689	6	141	1	3400	7	1135				
APPS APPROVED, NOT ACCEPTED	1	344	3	706	9	2044	1	109								
APPS DENIED			1	256	14	2465	7	126			2	26				
APPS WITHDRAWN			1	332	8	1680					2	268				
FILES CLOSED FOR INCOMPLETENESS	3	581			3	396										
PA/PHILADELPHIA COUNTY/0257.00															44	120
LOANS ORIGINATED	2	437	16	4643	46	10227	2	308	1	15500	3	795				
APPS APPROVED, NOT ACCEPTED					6	1277										
APPS DENIED					16	3071	3	164			1	40				
APPS WITHDRAWN			2	620	10	1973	1	3			3	601				
FILES CLOSED FOR INCOMPLETENESS					8	1542	1	20			1	332				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0258.00												97	105						
LOANS ORIGINATED	7	1067	3	411	27	2977	7	55			1	180							
APPS APPROVED, NOT ACCEPTED	1	136			4	754	1	88											
APPS DENIED	1	114	2	297	23	3522	8	78			2	243							
APPS WITHDRAWN					8	603													
FILES CLOSED FOR INCOMPLETENESS					6	1058													
PA/PHILADELPHIA COUNTY/0259.00												99	69						
LOANS ORIGINATED	18	2333	7	764	45	4451	18	436			12	1258							
APPS APPROVED, NOT ACCEPTED	1	150			12	1411					1	151							
APPS DENIED	5	592	3	392	37	3554	21	439			5	342	1	5					
APPS WITHDRAWN	2	309	1	101	17	1738					4	317							
FILES CLOSED FOR INCOMPLETENESS	1	152			7	544					1	89							
PA/PHILADELPHIA COUNTY/0260.00												98	75						
LOANS ORIGINATED	13	1851	6	751	27	2791	5	42			5	601							
APPS APPROVED, NOT ACCEPTED	2	343			3	296													
APPS DENIED	4	620			23	2548	12	287			2	200							
APPS WITHDRAWN	1	79			13	1307					2	149							
FILES CLOSED FOR INCOMPLETENESS	1	145			4	509					1	100							
PA/PHILADELPHIA COUNTY/0261.00												98	101						
LOANS ORIGINATED	6	1219	4	633	48	5943	8	178			2	266							
APPS APPROVED, NOT ACCEPTED	1	111	1	198	6	781					1	125							
APPS DENIED	2	365	3	241	34	5102	16	348			4	438	1	55					
APPS WITHDRAWN	1	142			13	2045					1	158							
FILES CLOSED FOR INCOMPLETENESS					11	1615	1	100			2	331							
PA/PHILADELPHIA COUNTY/0262.00												99	84						
LOANS ORIGINATED	18	2732	6	765	68	6836	10	441			9	947							
APPS APPROVED, NOT ACCEPTED	3	460			8	826													
APPS DENIED					42	4651	17	413			4	458	1	4					
APPS WITHDRAWN	3	406			19	2239	3	68			1	79							
FILES CLOSED FOR INCOMPLETENESS	2	275			11	1003													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0263.01												98	79	
LOANS ORIGINATED	23	2800	6	461	51	4582	11	186		6	603			
APPS APPROVED, NOT ACCEPTED					9	992	1	14		3	295			
APPS DENIED	5	528	4	213	30	2776	14	386		3	225			
APPS WITHDRAWN	3	341	1	96	12	1196	2	13		1	96			
FILES CLOSED FOR INCOMPLETENESS					10	1052				2	162			
PA/PHILADELPHIA COUNTY/0263.02												99	75	
LOANS ORIGINATED	24	3415	7	636	50	4458	10	135		6	564			
APPS APPROVED, NOT ACCEPTED					9	859	1	102		2	185			
APPS DENIED	5	527	2	246	43	3851	32	589		5	446			
APPS WITHDRAWN	1	132	2	160	19	1925	1	15		1	40			
FILES CLOSED FOR INCOMPLETENESS	1	132	1	118	13	1420								
PA/PHILADELPHIA COUNTY/0264.00												99	71	
LOANS ORIGINATED	24	3217	7	894	61	5657	8	106		13	1155			
APPS APPROVED, NOT ACCEPTED	3	457			9	764								
APPS DENIED	6	833	3	299	69	6583	35	384	1	15	12	929	1	2
APPS WITHDRAWN	6	780	4	625	26	2757	2	25			2	360		
FILES CLOSED FOR INCOMPLETENESS			1	144	19	1572					1	81		
PA/PHILADELPHIA COUNTY/0265.00												99	62	
LOANS ORIGINATED	14	1551	6	475	33	2379	6	206		7	439			
APPS APPROVED, NOT ACCEPTED	1	135	1	80	9	763								
APPS DENIED	5	524	3	278	32	2416	34	554		7	304	2	6	
APPS WITHDRAWN	5	536	2	153	8	599	2	48		2	109			
FILES CLOSED FOR INCOMPLETENESS	1	135			5	371	4	180		1	70	1	15	
PA/PHILADELPHIA COUNTY/0266.00												100	69	
LOANS ORIGINATED	38	4695	5	606	59	4609	18	521		9	788			
APPS APPROVED, NOT ACCEPTED	1	79	1	101	5	444				2	226			
APPS DENIED	9	1072	7	460	65	5077	28	405		10	672			
APPS WITHDRAWN	3	481	1	68	22	2032	3	184		3	226			
FILES CLOSED FOR INCOMPLETENESS	1	145			10	798	3	85						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0267.00														99	70					
LOANS ORIGINATED	29	3371	7	474	38	2959	14	367			4	343	1	9						
APPS APPROVED, NOT ACCEPTED	3	251	1	41	4	338	2	93			1	41								
APPS DENIED	4	529	4	287	47	3791	23	591			6	329								
APPS WITHDRAWN	5	595			16	1290	2	33												
FILES CLOSED FOR INCOMPLETENESS					4	354	2	84			1	86								
PA/PHILADELPHIA COUNTY/0268.00														95	55					
LOANS ORIGINATED	8	1251	2	341	23	2517	6	172	5	10725	6	606								
APPS APPROVED, NOT ACCEPTED	1	147	1	73	3	289					3	268								
APPS DENIED	1	107	4	460	28	3211	16	520			2	175								
APPS WITHDRAWN			1	138	11	1703			2	3000	3	297								
FILES CLOSED FOR INCOMPLETENESS					9	1461	3	147	1	1200	2	241								
PA/PHILADELPHIA COUNTY/0269.00														81	85					
LOANS ORIGINATED	2	529	1	116	24	4397	4	90			5	679								
APPS APPROVED, NOT ACCEPTED			1	266	4	569	1	10			1	263								
APPS DENIED	4	701	2	245	22	3438	9	233			2	350								
APPS WITHDRAWN					5	702														
FILES CLOSED FOR INCOMPLETENESS	1	129			3	543	1	15												
PA/PHILADELPHIA COUNTY/0270.00														89	97					
LOANS ORIGINATED	9	2068	6	945	29	4146	2	40			4	406								
APPS APPROVED, NOT ACCEPTED			1	243	2	395														
APPS DENIED	2	488	2	272	28	4526	13	740			4	193								
APPS WITHDRAWN	1	260	1	25	9	1681	2	50	2	7700										
FILES CLOSED FOR INCOMPLETENESS	1	141			4	660														
PA/PHILADELPHIA COUNTY/0271.00														92	66					
LOANS ORIGINATED	5	699	7	570	31	2605	5	151			4	338								
APPS APPROVED, NOT ACCEPTED					4	391	1	50												
APPS DENIED			3	242	23	2204	14	342			3	233	1	3						
APPS WITHDRAWN	1	76			7	738			2	2600										
FILES CLOSED FOR INCOMPLETENESS					9	657														

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0272.00														93	75				
LOANS ORIGINATED	18	2211	10	1019	48	4403	9	198			6	491							
APPS APPROVED, NOT ACCEPTED	1	152			8	853					2	175							
APPS DENIED	1	147	2	260	40	3913	15	378			3	155							
APPS WITHDRAWN	3	361			16	1745	1	25	1	30000	1	47							
FILES CLOSED FOR INCOMPLETENESS					8	810	2	100											
PA/PHILADELPHIA COUNTY/0273.00														93	62				
LOANS ORIGINATED	7	682	5	285	46	3985	6	47			12	812							
APPS APPROVED, NOT ACCEPTED					6	493	1	4											
APPS DENIED	1	92	3	113	39	3076	25	460			7	537							
APPS WITHDRAWN					18	1288	2	79			2	164							
FILES CLOSED FOR INCOMPLETENESS					5	438	3	93			1	75							
PA/PHILADELPHIA COUNTY/0274.01														93	51				
LOANS ORIGINATED	3	250	1	91	17	1072	5	110			2	176							
APPS APPROVED, NOT ACCEPTED					5	389													
APPS DENIED	3	172	4	280	15	1206	16	210			4	254	1	10					
APPS WITHDRAWN					5	378	1	20			1	57							
FILES CLOSED FOR INCOMPLETENESS					4	248													
PA/PHILADELPHIA COUNTY/0274.02														93	43				
LOANS ORIGINATED	12	1220	2	111	30	2032	5	134			9	719							
APPS APPROVED, NOT ACCEPTED			2	190	4	201	2	25			1	51							
APPS DENIED	1	127	6	518	45	3244	24	363			10	607	1	2					
APPS WITHDRAWN	3	315	2	134	7	482	1	40			1	51							
FILES CLOSED FOR INCOMPLETENESS					15	1096	2	130			2	103							
PA/PHILADELPHIA COUNTY/0275.00														91	64				
LOANS ORIGINATED	8	629	1	88	47	3800	2	103			12	875							
APPS APPROVED, NOT ACCEPTED	1	59			6	603													
APPS DENIED	3	267	2	108	32	2517	16	440			6	376							
APPS WITHDRAWN			1	106	8	789	1	46			1	77							
FILES CLOSED FOR INCOMPLETENESS	1	79			8	550													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
PA/PHILADELPHIA COUNTY/0276.00														97	51
LOANS ORIGINATED	8	853	1	85	18	1568	4	173	3	7160	2	134			
APPS APPROVED, NOT ACCEPTED			1	128	3	202									
APPS DENIED	1	127			21	1724	16	309			6	298			
APPS WITHDRAWN	1	56	1	104	5	305	1	56	1	1500	1	91			
FILES CLOSED FOR INCOMPLETENESS					5	314			1	610					
PA/PHILADELPHIA COUNTY/0277.00														99	58
LOANS ORIGINATED	10	1054	6	494	23	1647	7	241			7	447			
APPS APPROVED, NOT ACCEPTED	2	196	1	33	2	114	2	83							
APPS DENIED	7	686	2	156	22	1277	21	635			5	205			
APPS WITHDRAWN	1	98			4	236			1	1500					
FILES CLOSED FOR INCOMPLETENESS					5	280	1	10							
PA/PHILADELPHIA COUNTY/0278.00														99	41
LOANS ORIGINATED	7	821	4	421	25	1769	9	246	1	825	5	346			
APPS APPROVED, NOT ACCEPTED			1	64	1	146									
APPS DENIED	6	675	3	223	23	1979	15	236							
APPS WITHDRAWN	2	152			6	650					1	175			
FILES CLOSED FOR INCOMPLETENESS	2	259			5	429									
PA/PHILADELPHIA COUNTY/0279.01														99	51
LOANS ORIGINATED	10	978	3	86	24	1489	1	12	1	400	8	393			
APPS APPROVED, NOT ACCEPTED					2	129									
APPS DENIED	3	316	3	206	16	1094	18	235			5	210	1	2	
APPS WITHDRAWN			1	59	7	512					1	52			
FILES CLOSED FOR INCOMPLETENESS			2	86	9	714					1	32			
PA/PHILADELPHIA COUNTY/0279.02														58	48
LOANS ORIGINATED	2	270	1	128	24	1757	2	28	1	3200	9	851			
APPS APPROVED, NOT ACCEPTED	1	77	1	59	7	646	1	2			2	143			
APPS DENIED	4	389	1	48	16	1051	9	175	1	3500	8	488			
APPS WITHDRAWN					6	414	2	90			1	84			
FILES CLOSED FOR INCOMPLETENESS	1	83			7	514					3	252			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0280.00														99	40				
LOANS ORIGINATED	3	149	2	45	12	590	7	149			6	305							
APPS APPROVED, NOT ACCEPTED					2	88													
APPS DENIED	2	89			15	835	18	215			7	165							
APPS WITHDRAWN					3	82													
FILES CLOSED FOR INCOMPLETENESS					7	467	1	55			1	39							
PA/PHILADELPHIA COUNTY/0281.00														97	52				
LOANS ORIGINATED	7	819	5	373	15	1488	5	123			3	526							
APPS APPROVED, NOT ACCEPTED	1	123			4	272			1	200	1	70							
APPS DENIED	1	108	1	2	13	953	22	526			4	132	1	15					
APPS WITHDRAWN	1	120			5	266	1	20			3	77							
FILES CLOSED FOR INCOMPLETENESS	2	173			4	236													
PA/PHILADELPHIA COUNTY/0282.00														97	54				
LOANS ORIGINATED	5	509	1	66	17	1191	3	43			3	257							
APPS APPROVED, NOT ACCEPTED					6	516					3	156							
APPS DENIED	2	179			21	1583	20	287			7	368							
APPS WITHDRAWN					9	589	1	39			3	233							
FILES CLOSED FOR INCOMPLETENESS			1	57	9	719					1	99							
PA/PHILADELPHIA COUNTY/0283.00														98	35				
LOANS ORIGINATED	7	572	2	96	23	1940	12	249	2	7885	7	482							
APPS APPROVED, NOT ACCEPTED	1	71			11	824	1	20			3	137							
APPS DENIED	2	151	4	169	43	2893	22	245			9	391	2	15					
APPS WITHDRAWN	3	262			8	690	2	24											
FILES CLOSED FOR INCOMPLETENESS					5	262													
PA/PHILADELPHIA COUNTY/0284.00														98	47				
LOANS ORIGINATED	3	275	2	345	8	423	7	94			4	371							
APPS APPROVED, NOT ACCEPTED					3	172													
APPS DENIED	1	136	3	150	16	982	16	209			10	448							
APPS WITHDRAWN					3	106	1	50			1	50							
FILES CLOSED FOR INCOMPLETENESS	1	75			4	211													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0285.00														98	50				
LOANS ORIGINATED	1	47			5	300	3	16											
APPS APPROVED, NOT ACCEPTED					1	42													
APPS DENIED	1	79			8	477	6	255			2	87							
APPS WITHDRAWN			1	56															
FILES CLOSED FOR INCOMPLETENESS							1	75											
PA/PHILADELPHIA COUNTY/0286.00														96	40				
LOANS ORIGINATED	10	769	4	198	24	1413	7	105			7	540							
APPS APPROVED, NOT ACCEPTED	1	74			6	374													
APPS DENIED	9	738	1	38	35	1948	36	691			11	514							
APPS WITHDRAWN	1	52			11	635	3	110			3	164							
FILES CLOSED FOR INCOMPLETENESS			2	128	7	323					6	346							
PA/PHILADELPHIA COUNTY/0287.00														96	35				
LOANS ORIGINATED	3	198			1	25	1	38	1	75									
APPS APPROVED, NOT ACCEPTED					1	75													
APPS DENIED	1	98			10	484	11	129			3	88	1	2					
APPS WITHDRAWN			4	407	2	144					2	130							
FILES CLOSED FOR INCOMPLETENESS					1	27	1	50											
PA/PHILADELPHIA COUNTY/0288.00														90	37				
LOANS ORIGINATED	2	195	4	235	11	643	5	109			4	234							
APPS APPROVED, NOT ACCEPTED					4	465					1	133							
APPS DENIED	1	59	2	103	19	1535	10	178			4	230							
APPS WITHDRAWN					2	166													
FILES CLOSED FOR INCOMPLETENESS					2	194	1	30											
PA/PHILADELPHIA COUNTY/0289.01														91	51				
LOANS ORIGINATED	7	498	1	37	20	1247	2	53			4	181							
APPS APPROVED, NOT ACCEPTED					1	37					1	37							
APPS DENIED	1	38	4	262	20	1204	14	200			6	272							
APPS WITHDRAWN	1	147	2	100	6	502	1	75			1	40							
FILES CLOSED FOR INCOMPLETENESS					2	113													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/PHILADELPHIA COUNTY/0289.02												92	42
LOANS ORIGINATED	12	991	2	96	20	1355	9	263		6	384		
APPS APPROVED, NOT ACCEPTED	1	8	1	34	6	356				3	127		
APPS DENIED	2	104	2	74	23	1532	19	272		6	319		
APPS WITHDRAWN			1	120	10	820	2	75		2	184		
FILES CLOSED FOR INCOMPLETENESS					7	515	2	35					
PA/PHILADELPHIA COUNTY/0290.00												93	49
LOANS ORIGINATED	13	1140	4	312	48	4121	7	125		7	383		
APPS APPROVED, NOT ACCEPTED	3	327			3	244							
APPS DENIED	1	93			34	2765	23	328		6	353		
APPS WITHDRAWN			1	87	9	715	2	26		1	45		
FILES CLOSED FOR INCOMPLETENESS					10	943	2	120					
PA/PHILADELPHIA COUNTY/0291.00												90	37
LOANS ORIGINATED	7	699	8	620	26	2484	8	220		14	1685		
APPS APPROVED, NOT ACCEPTED			1	88	3	258							
APPS DENIED	1	93	5	366	24	1761	6	150		13	1029	1	2
APPS WITHDRAWN	1	102			9	668				4	293		
FILES CLOSED FOR INCOMPLETENESS					2	184							
PA/PHILADELPHIA COUNTY/0292.00												83	49
LOANS ORIGINATED	11	1210	3	477	31	3232	2	15		3	324		
APPS APPROVED, NOT ACCEPTED	1	195			5	695	1	10					
APPS DENIED	2	273	1	50	33	3063	19	256		5	263		
APPS WITHDRAWN	3	396			17	1815	1	81					
FILES CLOSED FOR INCOMPLETENESS			2	61	13	1228				2	108		
PA/PHILADELPHIA COUNTY/0293.00												74	35
LOANS ORIGINATED	4	168	1	30	5	273	2	2		3	170		
APPS APPROVED, NOT ACCEPTED			1	99	5	355				1	99		
APPS DENIED	1	128	2	146	15	1082	8	53		3	266		
APPS WITHDRAWN	1	141			3	244							
FILES CLOSED FOR INCOMPLETENESS					2	194				1	137		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
PA/PHILADELPHIA COUNTY/0294.00													79	32	
LOANS ORIGINATED					12	1153	1	5			4	621			
APPS APPROVED, NOT ACCEPTED					3	240					1	52			
APPS DENIED	1	31	2	214	7	451	10	188			8	291			
APPS WITHDRAWN					2	146	2	122			1	76			
FILES CLOSED FOR INCOMPLETENESS					2	143									
PA/PHILADELPHIA COUNTY/0298.00														64	50
LOANS ORIGINATED	17	1412	5	354	46	2896	2	35			27	1520			
APPS APPROVED, NOT ACCEPTED					4	263					3	191			
APPS DENIED	1	91			35	2521	16	221			7	358			
APPS WITHDRAWN			1	50	9	609					5	294			
FILES CLOSED FOR INCOMPLETENESS					5	419					1	60			
PA/PHILADELPHIA COUNTY/0299.00														82	33
LOANS ORIGINATED	5	414	3	144	20	1164	3	12			10	554			
APPS APPROVED, NOT ACCEPTED					6	396					3	150			
APPS DENIED	4	254	1	40	10	712	20	254			2	77			
APPS WITHDRAWN	1	178	1	75	8	502					3	170			
FILES CLOSED FOR INCOMPLETENESS					3	198					1	61			
PA/PHILADELPHIA COUNTY/0300.00														84	37
LOANS ORIGINATED	8	642	4	452	32	1712	5	94			14	1011			
APPS APPROVED, NOT ACCEPTED	1	156	1	38	6	501	1	28			4	258			
APPS DENIED	3	225	2	150	41	2902	38	571			15	756			
APPS WITHDRAWN	1	113			8	637									
FILES CLOSED FOR INCOMPLETENESS	2	180			4	276									
PA/PHILADELPHIA COUNTY/0301.00														77	55
LOANS ORIGINATED	21	2599	6	631	44	4273	7	89	2	329	3	260			
APPS APPROVED, NOT ACCEPTED	1	137	1	144	5	455					1	84			
APPS DENIED	3	323			38	3876	24	641			8	446			
APPS WITHDRAWN	1	98	1	131	8	904	1	20			2	157			
FILES CLOSED FOR INCOMPLETENESS			1	176	8	758									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0302.00												79	51						
LOANS ORIGINATED	21	2441	6	859	62	5909	8	79			15	1224	1	11					
APPS APPROVED, NOT ACCEPTED			1	180	13	1349					3	240							
APPS DENIED	4	449	2	278	70	7238	31	658	1	50	11	688	1	20					
APPS WITHDRAWN	1	93	1	150	19	1975	1	15			2	164							
FILES CLOSED FOR INCOMPLETENESS	2	208			21	2423	1	152			3	364							
PA/PHILADELPHIA COUNTY/0305.01												84	55						
LOANS ORIGINATED	18	1590	6	291	33	3545	12	167			13	2070							
APPS APPROVED, NOT ACCEPTED	1	61			2	167													
APPS DENIED	3	272	5	432	39	2884	13	206			12	590							
APPS WITHDRAWN	5	485	3	184	9	789	1	65			2	115							
FILES CLOSED FOR INCOMPLETENESS	2	133	2	4	6	478													
PA/PHILADELPHIA COUNTY/0305.02												80	77						
LOANS ORIGINATED	20	1997	8	600	64	5634	7	57	1	175	14	1126							
APPS APPROVED, NOT ACCEPTED	1	80	1	45	8	736	1	49			3	240							
APPS DENIED	3	304	2	116	40	3710	21	269	1	900	3	167							
APPS WITHDRAWN	3	363	2	284	17	1645	1	3			3	317							
FILES CLOSED FOR INCOMPLETENESS			1	256	15	1385					3	224							
PA/PHILADELPHIA COUNTY/0306.00												54	85						
LOANS ORIGINATED	32	4240	11	1051	79	9447	10	246	1	3800	10	1339							
APPS APPROVED, NOT ACCEPTED			2	142	10	1479					2	302							
APPS DENIED	2	300	5	379	52	5883	18	361			13	1814							
APPS WITHDRAWN	1	113	2	208	17	1932	2	68			1	66							
FILES CLOSED FOR INCOMPLETENESS	3	517	1	114	15	1437	2	79			3	289							
PA/PHILADELPHIA COUNTY/0307.00												47	73						
LOANS ORIGINATED	10	1306	3	444	30	3137	3	81	1	180	3	233							
APPS APPROVED, NOT ACCEPTED					4	505					1	62							
APPS DENIED	2	253	3	266	14	1231	15	538			3	273							
APPS WITHDRAWN	1	131			3	348													
FILES CLOSED FOR INCOMPLETENESS					7	761													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
PA/PHILADELPHIA COUNTY/0308.00														46	87
LOANS ORIGINATED	19	2843	13	1633	73	8149	8	442		9	919				
APPS APPROVED, NOT ACCEPTED	2	270			13	1732	1	20							
APPS DENIED	5	839	4	415	40	5419	11	383		4	393				
APPS WITHDRAWN	1	221	4	427	9	1345	1	50		2	178				
FILES CLOSED FOR INCOMPLETENESS					9	1356									
PA/PHILADELPHIA COUNTY/0309.00														75	49
LOANS ORIGINATED	12	1425	5	638	38	3952	5	71		11	1045				
APPS APPROVED, NOT ACCEPTED					5	716	2	105							
APPS DENIED	3	377			30	3537	8	259		6	623				
APPS WITHDRAWN	1	118	1	176	16	1971									
FILES CLOSED FOR INCOMPLETENESS	2	276			8	848				2	222				
PA/PHILADELPHIA COUNTY/0310.00														63	74
LOANS ORIGINATED	25	3603	20	2418	73	8958	6	237		17	1882				
APPS APPROVED, NOT ACCEPTED	3	357	1	120	14	1608	1	30		1	112				
APPS DENIED	4	494	7	1083	54	6034	25	926		13	1385				
APPS WITHDRAWN	2	233	4	284	19	2655	2	160		4	421				
FILES CLOSED FOR INCOMPLETENESS	3	390			14	1624				1	25				
PA/PHILADELPHIA COUNTY/0311.01														78	52
LOANS ORIGINATED	17	1823	7	564	45	4202	5	69		26	2277				
APPS APPROVED, NOT ACCEPTED					3	316				1	108				
APPS DENIED	3	356	2	167	31	3191	12	435		9	739				
APPS WITHDRAWN	3	371	1	450	15	1330				2	544				
FILES CLOSED FOR INCOMPLETENESS	1	118			11	1132				5	523				
PA/PHILADELPHIA COUNTY/0311.02														80	41
LOANS ORIGINATED	19	1881	5	406	43	3547	2	166		11	844				
APPS APPROVED, NOT ACCEPTED	1	74	1	167	10	796	2	20		2	159				
APPS DENIED	3	325	2	151	40	3309	19	269		5	480				
APPS WITHDRAWN			2	115	12	1021				5	380				
FILES CLOSED FOR INCOMPLETENESS	1	62			12	1138									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/PHILADELPHIA COUNTY/0312.00												79	67	
LOANS ORIGINATED	18	2041	6	637	33	2930	3	107			12	1098		
APPS APPROVED, NOT ACCEPTED					10	977	2	29	1	15400	4	347		
APPS DENIED	3	337	2	205	22	2048	10	89	1	15000	4	171		
APPS WITHDRAWN	2	243			12	1158					1	75		
FILES CLOSED FOR INCOMPLETENESS					9	615					1	73		
PA/PHILADELPHIA COUNTY/0313.00													73	48
LOANS ORIGINATED	6	612	13	1142	56	5084	8	343			24	2319		
APPS APPROVED, NOT ACCEPTED			1	75	6	573					1	75		
APPS DENIED	2	219	2	166	30	2854	12	256			5	510		
APPS WITHDRAWN	1	123	1	40	11	1056	1	10			3	249		
FILES CLOSED FOR INCOMPLETENESS	2	234			7	772								
PA/PHILADELPHIA COUNTY/0314.01													69	45
LOANS ORIGINATED	7	856	17	1355	40	3699	4	65			21	1979		
APPS APPROVED, NOT ACCEPTED					5	618					3	292		
APPS DENIED	2	292	1	64	38	3527	21	275			11	465	1	2
APPS WITHDRAWN	1	136	2	146	13	1140					8	668		
FILES CLOSED FOR INCOMPLETENESS			3	239	4	414	1	55			1	73		
PA/PHILADELPHIA COUNTY/0314.02													64	67
LOANS ORIGINATED	4	440	23	2009	37	3435	6	125			16	1494		
APPS APPROVED, NOT ACCEPTED	1	133	1	75	5	389	2	20			1	75		
APPS DENIED	1	119	2	185	15	1099	16	350			4	281	1	6
APPS WITHDRAWN			1	162	12	1125					2	222		
FILES CLOSED FOR INCOMPLETENESS	1	121			8	737	1	50			1	113		
PA/PHILADELPHIA COUNTY/0315.01													19	86
LOANS ORIGINATED	29	3913	26	2521	107	10657	10	240			14	1277		
APPS APPROVED, NOT ACCEPTED	1	120	2	143	11	1119					3	283		
APPS DENIED	4	525	5	485	43	5013	15	313			6	604		
APPS WITHDRAWN			3	317	23	2176	1	10			6	591		
FILES CLOSED FOR INCOMPLETENESS	2	273	1	87	9	833	2	134			1	87		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0315.02														26	87				
LOANS ORIGINATED	17	2366	13	1411	60	5666	6	224			11	1334							
APPS APPROVED, NOT ACCEPTED			3	284	8	853					4	392							
APPS DENIED	2	300	1	150	22	2431	10	173			1	168							
APPS WITHDRAWN			2	245	6	705					1	79							
FILES CLOSED FOR INCOMPLETENESS	1	114	2	196	8	728					1	131							
PA/PHILADELPHIA COUNTY/0316.00														28	66				
LOANS ORIGINATED	24	2892	32	2752	96	9408	6	86			25	2191							
APPS APPROVED, NOT ACCEPTED			1	25	9	1111	1	6			2	241							
APPS DENIED	2	189	2	99	42	4245	24	496			3	210							
APPS WITHDRAWN			3	293	13	1225	4	77			1	80							
FILES CLOSED FOR INCOMPLETENESS			3	280	8	987					1	100							
PA/PHILADELPHIA COUNTY/0317.00														51	61				
LOANS ORIGINATED	28	2871	23	1610	55	4822	13	300			15	1251							
APPS APPROVED, NOT ACCEPTED					6	614					1	52							
APPS DENIED	4	453	5	350	39	3516	14	219			4	386	1	3					
APPS WITHDRAWN	1	78	1	66	8	725	1	102			1	64							
FILES CLOSED FOR INCOMPLETENESS	1	106			6	593					1	63							
PA/PHILADELPHIA COUNTY/0318.00														72	69				
LOANS ORIGINATED	14	1357	3	277	40	3159	4	170			6	398							
APPS APPROVED, NOT ACCEPTED					9	732					2	149							
APPS DENIED	1	83			34	2838	13	175			2	91	1	3					
APPS WITHDRAWN			1	152	9	775	2	64											
FILES CLOSED FOR INCOMPLETENESS					3	329													
PA/PHILADELPHIA COUNTY/0319.00														47	58				
LOANS ORIGINATED	25	2667	10	882	46	3753	2	138			15	1175							
APPS APPROVED, NOT ACCEPTED			1	40	10	834					2	95							
APPS DENIED	7	855			33	2933	21	456			4	310	1	10					
APPS WITHDRAWN	3	274			11	1075	3	150			2	115							
FILES CLOSED FOR INCOMPLETENESS					11	998					2	175							

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0320.00												36	58						
LOANS ORIGINATED	48	4719	19	1387	89	7653	9	195			25	1973							
APPS APPROVED, NOT ACCEPTED	1	80			14	1451					2	289							
APPS DENIED	4	378	4	389	52	4558	22	451			8	462							
APPS WITHDRAWN	2	191	2	166	16	1585	1	15			3	293							
FILES CLOSED FOR INCOMPLETENESS	2	157			20	1830	1	120			3	245							
PA/PHILADELPHIA COUNTY/0321.00												46	50						
LOANS ORIGINATED	16	1775	3	273	32	2740	6	173	1	962	9	598							
APPS APPROVED, NOT ACCEPTED	1	123			6	534					2	126							
APPS DENIED	2	116	1	120	21	1869	13	201			3	121							
APPS WITHDRAWN	2	270			8	710					1	78							
FILES CLOSED FOR INCOMPLETENESS					6	481	1	5			1	5							
PA/PHILADELPHIA COUNTY/0323.00												45	63						
LOANS ORIGINATED	19	1905	5	412	34	2626	9	237	1	425	15	993							
APPS APPROVED, NOT ACCEPTED			1	118	4	449													
APPS DENIED	3	274	3	310	34	2815	6	89			6	421	1	7					
APPS WITHDRAWN			2	130	7	823					2	115							
FILES CLOSED FOR INCOMPLETENESS					7	691					2	114							
PA/PHILADELPHIA COUNTY/0325.00												35	60						
LOANS ORIGINATED	28	2694	13	987	68	6130	9	216	1	245	12	921							
APPS APPROVED, NOT ACCEPTED	2	136	1	91	3	254													
APPS DENIED	3	299	7	468	44	4101	11	179			6	384							
APPS WITHDRAWN	2	165	6	511	20	1807	3	94			4	197							
FILES CLOSED FOR INCOMPLETENESS					12	1109	1	30											
PA/PHILADELPHIA COUNTY/0326.00												30	66						
LOANS ORIGINATED	48	5191	14	1277	91	8429	9	218			21	1789							
APPS APPROVED, NOT ACCEPTED	2	230	1	75	11	1122					2	176							
APPS DENIED	5	519	1	88	47	4710	17	304			8	652							
APPS WITHDRAWN			2	150	13	1336					2	149							
FILES CLOSED FOR INCOMPLETENESS					12	1229	1	18			1	116							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0329.00														40	59				
LOANS ORIGINATED	29	3104	11	872	50	5099	8	174			17	1592							
APPS APPROVED, NOT ACCEPTED					9	1042					2	119							
APPS DENIED	2	254	1	124	36	3385	7	44			9	781							
APPS WITHDRAWN	3	372	2	101	14	1577					2	176							
FILES CLOSED FOR INCOMPLETENESS	1	72	1	47	5	610	1	112			1	147							
PA/PHILADELPHIA COUNTY/0330.00														36	54				
LOANS ORIGINATED	31	3357	20	1565	104	10444	15	470			31	3637							
APPS APPROVED, NOT ACCEPTED	2	217	1	68	13	1118	1	25			2	176							
APPS DENIED	3	235	2	115	39	4026	27	305			5	452							
APPS WITHDRAWN	4	426	4	359	21	2105	1	12			3	203							
FILES CLOSED FOR INCOMPLETENESS	3	282	2	134	23	2159	1	85			1	70							
PA/PHILADELPHIA COUNTY/0331.01														13	91				
LOANS ORIGINATED	35	4675	29	2832	83	8343	4	162			18	1641							
APPS APPROVED, NOT ACCEPTED	2	231			10	1083													
APPS DENIED	3	321	3	297	32	3362	21	448			7	703							
APPS WITHDRAWN	1	280	2	200	13	1584	1	53			1	94							
FILES CLOSED FOR INCOMPLETENESS					13	1277	1	50											
PA/PHILADELPHIA COUNTY/0331.02														16	82				
LOANS ORIGINATED	18	2539	17	1977	58	5289	4	184	1	3900	6	575							
APPS APPROVED, NOT ACCEPTED	2	254			8	1240					1	154							
APPS DENIED	1	172	3	411	26	3209	3	194			2	181							
APPS WITHDRAWN	1	112	2	253	10	1132	4	263			2	146							
FILES CLOSED FOR INCOMPLETENESS			1	73	11	1397	1	80			1	315							
PA/PHILADELPHIA COUNTY/0332.00														17	102				
LOANS ORIGINATED	8	1442	12	1471	45	5748	7	305			4	516							
APPS APPROVED, NOT ACCEPTED					3	570					1	131							
APPS DENIED	7	1083	3	465	17	2505	4	46			4	573							
APPS WITHDRAWN			2	229	8	1042	1	20			1	109							
FILES CLOSED FOR INCOMPLETENESS					7	938													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans									
	A		B		C		D									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's
PA/PHILADELPHIA COUNTY/0333.00														21	93	
LOANS ORIGINATED	14	2213	12	1926	68	8265	6	258	2	1350	2	119	1	28		
APPS APPROVED, NOT ACCEPTED					6	1040										
APPS DENIED					20	2816	11	214	1	2125			1	10		
APPS WITHDRAWN			1	173	12	1613	1	15			1	200				
FILES CLOSED FOR INCOMPLETENESS					6	1033	1	100								
PA/PHILADELPHIA COUNTY/0334.00														40	70	
LOANS ORIGINATED	13	2208	17	2018	47	5757	7	328			8	998	1	136		
APPS APPROVED, NOT ACCEPTED	1	182	1	206	13	2033	1	5			3	465				
APPS DENIED	1	98	5	293	22	2989	9	290			3	321				
APPS WITHDRAWN	1	156	2	264	14	1752					2	255				
FILES CLOSED FOR INCOMPLETENESS					10	1211										
PA/PHILADELPHIA COUNTY/0335.00														41	65	
LOANS ORIGINATED	11	1739	21	2524	42	5312	2	148			14	1810				
APPS APPROVED, NOT ACCEPTED			1	75	4	424					1	75				
APPS DENIED	3	428	2	165	23	2630	5	172			3	335				
APPS WITHDRAWN	1	144	1	143	10	1381	1	154			2	299				
FILES CLOSED FOR INCOMPLETENESS			2	219	9	1357	1	40			2	233				
PA/PHILADELPHIA COUNTY/0336.00														30	91	
LOANS ORIGINATED	15	2424	18	2694	100	12479	12	539	1	350	22	2636				
APPS APPROVED, NOT ACCEPTED	2	482	1	122	12	1703					2	271				
APPS DENIED	3	503	7	737	30	4226	4	130			3	185				
APPS WITHDRAWN	1	157	1	244	26	3996	1	10			3	477				
FILES CLOSED FOR INCOMPLETENESS	2	419	1	180	9	1245										
PA/PHILADELPHIA COUNTY/0337.01														25	62	
LOANS ORIGINATED	16	2556	15	1728	44	5619	5	222			9	1065				
APPS APPROVED, NOT ACCEPTED	1	124	1	34	3	268	1	60								
APPS DENIED			3	333	18	2293	17	585			1	55	1	2		
APPS WITHDRAWN	1	182	2	230	12	1721	1	20			1	143				
FILES CLOSED FOR INCOMPLETENESS					8	1109										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number
PA/PHILADELPHIA COUNTY/0337.02												30	87	
LOANS ORIGINATED	13	2129	23	2805	84	12264	5	337			7	899		
APPS APPROVED, NOT ACCEPTED			1	185	12	2348								
APPS DENIED	2	286	3	340	36	4935	9	367			6	493		
APPS WITHDRAWN	1	169	3	401	22	3164	1	50			1	160		
FILES CLOSED FOR INCOMPLETENESS	1	172	1	192	9	1516	2	145			2	169		
PA/PHILADELPHIA COUNTY/0338.00													25	80
LOANS ORIGINATED	31	4647	7	836	99	12161	9	204	3	8096	8	939		
APPS APPROVED, NOT ACCEPTED	1	157	2	198	10	1485	1	130			1	10	1	32
APPS DENIED	3	523	3	311	30	3666	20	495			4	323		
APPS WITHDRAWN	4	600	3	354	19	3040	1	40			1	105		
FILES CLOSED FOR INCOMPLETENESS	1	172			9	980	1	15						
PA/PHILADELPHIA COUNTY/0339.00													23	100
LOANS ORIGINATED	15	2657	15	2246	58	7398	2	19	2	366	9	1121		
APPS APPROVED, NOT ACCEPTED			1	158	10	1628								
APPS DENIED	4	818	1	105	19	2331	5	471						
APPS WITHDRAWN	1	133	2	284	12	1684			1	375				
FILES CLOSED FOR INCOMPLETENESS	1	219			7	1273								
PA/PHILADELPHIA COUNTY/0340.00													19	104
LOANS ORIGINATED	20	3781	12	1667	53	7790	5	302			6	886		
APPS APPROVED, NOT ACCEPTED					12	1956								
APPS DENIED	7	1334	5	965	16	3256	4	200			1	140		
APPS WITHDRAWN	2	576	1	288	10	1406								
FILES CLOSED FOR INCOMPLETENESS					8	1400							1	290
PA/PHILADELPHIA COUNTY/0341.00													15	91
LOANS ORIGINATED	23	4035	27	4074	85	11359	8	220			12	1680		
APPS APPROVED, NOT ACCEPTED					10	1362					1	79		
APPS DENIED	7	1075	4	573	33	5330	14	393			2	305		
APPS WITHDRAWN			2	303	20	3238								
FILES CLOSED FOR INCOMPLETENESS	1	202	3	303	22	3003	3	157			4	458		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0342.00														17	82					
LOANS ORIGINATED	6	1203	17	3087	47	6774	4	255			4	748								
APPS APPROVED, NOT ACCEPTED	1	383			2	292														
APPS DENIED			3	490	18	3313	7	63			1	115								
APPS WITHDRAWN			2	211	6	961	1	168												
FILES CLOSED FOR INCOMPLETENESS			1	175	6	961														
PA/PHILADELPHIA COUNTY/0344.00														21	123					
LOANS ORIGINATED	19	4152	49	8888	148	27408	19	896			6	711	1	20						
APPS APPROVED, NOT ACCEPTED	2	415	1	237	14	3310	2	45												
APPS DENIED	3	627	5	1137	59	11922	9	219			1	98								
APPS WITHDRAWN	2	316	4	671	29	6675	2	145			1	250								
FILES CLOSED FOR INCOMPLETENESS	1	168			29	5214	2	185			1	166								
PA/PHILADELPHIA COUNTY/0345.01														31	37					
LOANS ORIGINATED	4	639	7	1641	22	3494	1	105			4	596								
APPS APPROVED, NOT ACCEPTED					2	289														
APPS DENIED	1	216			3	666	2	85												
APPS WITHDRAWN			1	174	4	643														
FILES CLOSED FOR INCOMPLETENESS					2	157	1	6												
PA/PHILADELPHIA COUNTY/0345.02														36	71					
LOANS ORIGINATED	5	951	18	3104	54	6649	4	111			10	2259								
APPS APPROVED, NOT ACCEPTED					9	1167					2	271								
APPS DENIED	3	445	7	822	40	5034	7	185			9	794								
APPS WITHDRAWN			4	478	20	3216					4	506								
FILES CLOSED FOR INCOMPLETENESS			1	114	18	2635					3	425								
PA/PHILADELPHIA COUNTY/0346.00														48	66					
LOANS ORIGINATED	1	328	11	1407	19	3497	3	88			2	220								
APPS APPROVED, NOT ACCEPTED					10	1887					1	74								
APPS DENIED			4	593	10	2157	2	30			1	80								
APPS WITHDRAWN			1	356	6	944														
FILES CLOSED FOR INCOMPLETENESS			1	300	6	1533	1	10												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's				Number					
PA/PHILADELPHIA COUNTY/0347.01												35	81
LOANS ORIGINATED	26	4444	20	2612	96	12906	14	675		6	676		
APPS APPROVED, NOT ACCEPTED	2	415	1	64	11	1521				2	133		
APPS DENIED	3	537	4	699	49	7413	8	62		1	176		
APPS WITHDRAWN	2	333	2	337	19	2562	1	15		1	69		
FILES CLOSED FOR INCOMPLETENESS			1	124	10	1666	1	35		1	124		
PA/PHILADELPHIA COUNTY/0347.02												19	108
LOANS ORIGINATED	14	2411	22	3997	97	13481	6	312		2	235		
APPS APPROVED, NOT ACCEPTED	1	203			9	1722	1	20		2	267		
APPS DENIED			2	165	33	5574	10	160		1	128		
APPS WITHDRAWN			2	280	23	3838							
FILES CLOSED FOR INCOMPLETENESS			1	244	9	1633	1	25					
PA/PHILADELPHIA COUNTY/0348.01												12	91
LOANS ORIGINATED	20	2932	5	492	50	6247	12	504		7	760		
APPS APPROVED, NOT ACCEPTED					4	536				1	139		
APPS DENIED	1	120	1	67	19	2289	3	60		1	156		
APPS WITHDRAWN	1	162	1	153	11	1285				2	262		
FILES CLOSED FOR INCOMPLETENESS					3	325	1	25		1	147		
PA/PHILADELPHIA COUNTY/0348.02												36	100
LOANS ORIGINATED	17	3043	9	1172	68	8684	13	526		8	968		
APPS APPROVED, NOT ACCEPTED			2	280	7	932				1	31		
APPS DENIED	1	136	3	276	28	4076	10	220	1	99			
APPS WITHDRAWN	1	173	1	143	14	2005				2	266		
FILES CLOSED FOR INCOMPLETENESS			2	227	13	1287				3	350		
PA/PHILADELPHIA COUNTY/0348.03												15	81
LOANS ORIGINATED	19	3443	21	2925	85	9496	18	431		6	581		
APPS APPROVED, NOT ACCEPTED	1	181			14	2294							
APPS DENIED	1	176	1	113	29	4216	11	276		3	284		
APPS WITHDRAWN			3	421	17	2652				1	129		
FILES CLOSED FOR INCOMPLETENESS			1	120	10	1294							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0349.00														38	56					
LOANS ORIGINATED	19	2821	16	1508	64	6423	9	236	2	2435	12	1480								
APPS APPROVED, NOT ACCEPTED			2	179	12	1181	1	50			1	115								
APPS DENIED	2	192	10	927	47	5043	17	584			9	1025	1	3						
APPS WITHDRAWN			2	116	20	2508					3	188								
FILES CLOSED FOR INCOMPLETENESS	1	175			13	1604	1	75			2	162								
PA/PHILADELPHIA COUNTY/0351.00														9	97					
LOANS ORIGINATED	7	875	38	4247	71	8491	3	264	1	16000	5	508								
APPS APPROVED, NOT ACCEPTED			3	283	9	1112	1	25			3	356								
APPS DENIED	2	191	6	614	23	3190	4	201			3	418								
APPS WITHDRAWN			1	196	17	2189														
FILES CLOSED FOR INCOMPLETENESS			3	279	4	413	2	215												
PA/PHILADELPHIA COUNTY/0352.00														12	105					
LOANS ORIGINATED	9	2105	32	5995	93	15063	17	1185			10	1358								
APPS APPROVED, NOT ACCEPTED	2	348			12	2081					1	123								
APPS DENIED	3	613	6	1325	27	5561	5	268												
APPS WITHDRAWN	2	474	8	1439	21	3574	2	105			3	469								
FILES CLOSED FOR INCOMPLETENESS	1	130	1	200	13	2428	1	225												
PA/PHILADELPHIA COUNTY/0353.01														13	95					
LOANS ORIGINATED	16	2626	17	2155	106	11875	11	524			5	578								
APPS APPROVED, NOT ACCEPTED	1	173			10	1485	2	15												
APPS DENIED	3	492	3	334	29	3431	9	225			3	224								
APPS WITHDRAWN	1	170	1	170	21	2918	3	216			1	139								
FILES CLOSED FOR INCOMPLETENESS					19	2728	2	57			3	348								
PA/PHILADELPHIA COUNTY/0353.02														16	85					
LOANS ORIGINATED	18	3062	14	2178	71	7939	12	317			9	1102								
APPS APPROVED, NOT ACCEPTED	1	287			11	1509	2	520			3	718								
APPS DENIED	2	584	3	473	37	5421	9	288			3	333								
APPS WITHDRAWN	2	301	2	280	14	2273	4	555			6	837								
FILES CLOSED FOR INCOMPLETENESS			1	64	11	1743	1	25												

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	Home Purchase Loans				Refinancings		Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's											Number
PA/PHILADELPHIA COUNTY/0355.00													24	87	
LOANS ORIGINATED	18	3715	50	7141	97	14177	16	796	3	9068	18	2072			
APPS APPROVED, NOT ACCEPTED			3	274	13	2437					2	175			
APPS DENIED	2	358	2	228	45	7649	17	433			4	434	2	179	
APPS WITHDRAWN	2	395	8	1067	22	3952					5	639			
FILES CLOSED FOR INCOMPLETENESS			2	434	13	1876	2	130			2	173			
PA/PHILADELPHIA COUNTY/0356.01														14	113
LOANS ORIGINATED	12	2789	22	4059	84	12107	13	908			9	1205			
APPS APPROVED, NOT ACCEPTED			2	529	7	864									
APPS DENIED	4	962	2	250	36	5473	4	424			2	117			
APPS WITHDRAWN			3	319	18	3195	2	37			2	145			
FILES CLOSED FOR INCOMPLETENESS	1	285	3	438	17	3515					2	515			
PA/PHILADELPHIA COUNTY/0356.02														32	113
LOANS ORIGINATED	7	1598	23	4366	61	12277	1	36			1	199			
APPS APPROVED, NOT ACCEPTED					9	1635	2	310							
APPS DENIED			4	882	21	3897	5	68			1	108			
APPS WITHDRAWN			2	440	17	2690	1	40			2	240			
FILES CLOSED FOR INCOMPLETENESS			1	256	13	2875	1	12							
PA/PHILADELPHIA COUNTY/0357.01														45	66
LOANS ORIGINATED	6	1226	9	1127	51	6763	3	102	1	12900	22	2740	1	125	
APPS APPROVED, NOT ACCEPTED	3	532	1	123	7	1019									
APPS DENIED	2	358	4	445	21	2635	11	171			7	772			
APPS WITHDRAWN	3	400	2	226	14	1671	1	70	1	12091	7	795			
FILES CLOSED FOR INCOMPLETENESS			3	333	5	827					3	350			
PA/PHILADELPHIA COUNTY/0357.02														19	78
LOANS ORIGINATED	12	2409	12	1772	51	7247	3	12			17	2236	1	4	
APPS APPROVED, NOT ACCEPTED			1	192	4	613	1	140			1	140			
APPS DENIED			5	813	22	3345	5	84			2	322	1	4	
APPS WITHDRAWN	3	591	2	310	12	1713	1	173			6	751			
FILES CLOSED FOR INCOMPLETENESS			1	188	3	420					1	105			

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0358.00														21	101					
LOANS ORIGINATED	26	5129	33	5531	120	19651	10	564			11	2673								
APPS APPROVED, NOT ACCEPTED	1	178	1	152	13	2475														
APPS DENIED	1	177	7	1153	52	7576	5	135			4	255								
APPS WITHDRAWN			2	485	23	3555	2	50			2	252								
FILES CLOSED FOR INCOMPLETENESS					17	2410	1	25			1	100								
PA/PHILADELPHIA COUNTY/0359.00														22	99					
LOANS ORIGINATED	14	2842	17	2914	107	14495	6	269			1	137								
APPS APPROVED, NOT ACCEPTED					17	2519					2	195								
APPS DENIED	1	211	6	1005	45	6694	8	228			1	5	2	17						
APPS WITHDRAWN	1	210	2	328	25	3664					1	139								
FILES CLOSED FOR INCOMPLETENESS			1	114	13	1501	2	70												
PA/PHILADELPHIA COUNTY/0360.00														37	98					
LOANS ORIGINATED	6	1109	11	2317	53	8675					5	595								
APPS APPROVED, NOT ACCEPTED					7	1385					1	140								
APPS DENIED			1	417	32	5750	2	36			2	198								
APPS WITHDRAWN	1	183	3	669	10	2109														
FILES CLOSED FOR INCOMPLETENESS					2	382	1	69												
PA/PHILADELPHIA COUNTY/0361.00														28	77					
LOANS ORIGINATED	18	3120	15	2175	64	7479	10	658			6	725								
APPS APPROVED, NOT ACCEPTED					6	1019														
APPS DENIED	1	225	4	596	22	3507	10	341			1	138								
APPS WITHDRAWN	2	348	1	140	19	2919	1	23												
FILES CLOSED FOR INCOMPLETENESS	1	155	1	192	5	814	1	26												
PA/PHILADELPHIA COUNTY/0362.01														15	87					
LOANS ORIGINATED	15	2515	22	2892	94	12002	11	613	1	3000	6	581								
APPS APPROVED, NOT ACCEPTED	1	145			7	1030					1	158								
APPS DENIED	2	356	4	580	30	4330	12	273			3	323								
APPS WITHDRAWN			2	246	11	1076	1	30			1	100								
FILES CLOSED FOR INCOMPLETENESS			1	162	11	1270					2	340								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/PHILADELPHIA COUNTY/0362.02												15	108
LOANS ORIGINATED	19	3407	25	3526	130	17094	18	632		14	1872		
APPS APPROVED, NOT ACCEPTED	1	138	1	157	13	2061	1	4		3	486		
APPS DENIED	2	403	5	721	47	6218	13	321		1	51		
APPS WITHDRAWN	2	266	2	261	30	3924	2	130		4	363		
FILES CLOSED FOR INCOMPLETENESS					14	1794							
PA/PHILADELPHIA COUNTY/0362.03												12	98
LOANS ORIGINATED	14	2844	24	3626	110	13544	17	1124		3	373		
APPS APPROVED, NOT ACCEPTED	1	167	1	171	7	1200				1	175		
APPS DENIED	3	521	8	1115	35	4759	14	686		4	491		
APPS WITHDRAWN	2	370	1	171	35	5055	1	50					
FILES CLOSED FOR INCOMPLETENESS			1	214	19	2968	1	15					
PA/PHILADELPHIA COUNTY/0363.01												21	95
LOANS ORIGINATED	9	1541	18	3031	76	9436	14	1002		5	563		
APPS APPROVED, NOT ACCEPTED					5	956							
APPS DENIED	1	180	3	501	43	6463	8	88		6	615		
APPS WITHDRAWN					19	2782	1	20		1	168		
FILES CLOSED FOR INCOMPLETENESS					7	1060				1	134		
PA/PHILADELPHIA COUNTY/0363.02												31	85
LOANS ORIGINATED	20	3343	12	1637	57	5957	6	339		2	280		
APPS APPROVED, NOT ACCEPTED			1	60	8	1090				2	195		
APPS DENIED	2	385	1	42	26	3322	3	20		3	361		
APPS WITHDRAWN	3	534	1	76	12	1827				1	76		
FILES CLOSED FOR INCOMPLETENESS					6	730							
PA/PHILADELPHIA COUNTY/0363.03												8	89
LOANS ORIGINATED	29	5174	25	3796	136	15900	17	666		3	238		
APPS APPROVED, NOT ACCEPTED	1	206	1	152	15	1841	1	6		2	217		
APPS DENIED	2	283			50	7330	19	365		2	102		
APPS WITHDRAWN	2	365	5	775	24	3367	2	83					
FILES CLOSED FOR INCOMPLETENESS	3	519	1	180	25	3551	3	156					

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0364.00														26	0			
LOANS ORIGINATED	1	270	17	3017	10	1360												
APPS APPROVED, NOT ACCEPTED			1	125														
APPS DENIED	1	285	2	273	4	1001												
APPS WITHDRAWN					1	300												
FILES CLOSED FOR INCOMPLETENESS			2	536	2	400												
PA/PHILADELPHIA COUNTY/0365.01														19	109			
LOANS ORIGINATED	14	3498	23	3863	106	17674	6	261	2	6250	6	911						
APPS APPROVED, NOT ACCEPTED			4	567	7	1449	1	165			4	563						
APPS DENIED	5	925	5	1166	27	4996	6	116			4	442						
APPS WITHDRAWN			5	763	18	2412	2	75			3	396						
FILES CLOSED FOR INCOMPLETENESS			2	497	20	3588	3	52										
PA/PHILADELPHIA COUNTY/0365.02														10	109			
LOANS ORIGINATED	16	3658	30	5460	97	15001	7	444			4	534						
APPS APPROVED, NOT ACCEPTED	2	434	1	175	6	1154												
APPS DENIED	2	491	8	1549	30	6202	4	215			4	436						
APPS WITHDRAWN	1	165	3	558	19	3643	1	35										
FILES CLOSED FOR INCOMPLETENESS	1	177	2	444	19	3600					1	182						
PA/PHILADELPHIA COUNTY/0366.00														23	173			
LOANS ORIGINATED			28	11082	29	9025	3	252	2	34500	12	4783						
APPS APPROVED, NOT ACCEPTED			3	749	3	1066	1	2			1	252						
APPS DENIED			5	1828	22	6953					5	1735						
APPS WITHDRAWN			1	512	4	953	1	10	1	638								
FILES CLOSED FOR INCOMPLETENESS			2	687	3	1034					1	548						
PA/PHILADELPHIA COUNTY/0367.00														29	122			
LOANS ORIGINATED			58	18332	85	41587	3	811	2	1300	52	32662						
APPS APPROVED, NOT ACCEPTED			5	1669	21	6714					11	4049						
APPS DENIED			17	4600	42	12410	3	260	1	9000	19	5196						
APPS WITHDRAWN			9	2824	27	8550	1	30			13	5120						
FILES CLOSED FOR INCOMPLETENESS			1	370	29	10086					21	7517						

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
PA/PHILADELPHIA COUNTY/0369.00												52	99
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS					1	143							
PA/PHILADELPHIA COUNTY/0372.00												27	66
LOANS ORIGINATED	9	1578	28	4369	72	9079	7	422			14	1618	
APPS APPROVED, NOT ACCEPTED			1	79	8	1126					2	229	
APPS DENIED	2	330	2	276	36	5053	12	670			7	854	
APPS WITHDRAWN	1	165	2	410	19	2882	2	290			2	250	
FILES CLOSED FOR INCOMPLETENESS	1	98			11	1377							
PA/PHILADELPHIA COUNTY/0373.00												19	85
LOANS ORIGINATED	8	2676	38	10779	96	19882	11	657	1	6400	7	1960	
APPS APPROVED, NOT ACCEPTED	1	219			11	2591							
APPS DENIED	3	821	3	785	42	9235	5	132			3	945	
APPS WITHDRAWN			6	1711	21	4850	1	25			1	25	
FILES CLOSED FOR INCOMPLETENESS			1	233	11	1856					1	200	
PA/PHILADELPHIA COUNTY/0375.00												50	97
LOANS ORIGINATED	9	1468	9	1929	58	10284	3	77	1	6900	12	1624	
APPS APPROVED, NOT ACCEPTED			2	450	5	983					2	450	
APPS DENIED	8	2170	2	404	29	5808	4	129			5	550	
APPS WITHDRAWN	1	260	1	100	8	1363	1	2			1	112	
FILES CLOSED FOR INCOMPLETENESS					7	884	1	220			1	220	
PA/PHILADELPHIA COUNTY/0376.00												65	79
LOANS ORIGINATED			11	2702	35	6085			2	1394	24	3780	
APPS APPROVED, NOT ACCEPTED			2	431	6	1294			1	980	3	549	
APPS DENIED	1	142	1	140	19	3669	1	200			6	1095	
APPS WITHDRAWN			3	528	6	1451					3	899	
FILES CLOSED FOR INCOMPLETENESS			1	168	6	735	1	165			4	771	

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families									
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0377.00														69	26			
LOANS ORIGINATED	5	755	4	2368	8	1201	1	10	2	26450	5	2797						
APPS APPROVED, NOT ACCEPTED			1	285	1	45												
APPS DENIED	2	197	1	100	14	1238	7	46			4	268						
APPS WITHDRAWN					6	705					2	400						
FILES CLOSED FOR INCOMPLETENESS	1	98			4	658					1	267						
PA/PHILADELPHIA COUNTY/0378.00														13	64			
LOANS ORIGINATED	14	2008	24	3186	43	5013	4	202			18	1643						
APPS APPROVED, NOT ACCEPTED					7	696					4	461						
APPS DENIED	4	561			17	1824	6	267			5	390						
APPS WITHDRAWN			1	165	6	780	1	18			3	369						
FILES CLOSED FOR INCOMPLETENESS	1	187	1	161	6	574	2	94			2	204						
PA/PHILADELPHIA COUNTY/0379.00														7	62			
LOANS ORIGINATED	23	2388	31	2510	76	7927	15	424			25	2153						
APPS APPROVED, NOT ACCEPTED					10	1263					3	261						
APPS DENIED	6	940	8	610	29	3787	21	889			6	553						
APPS WITHDRAWN			4	436	20	2593					3	336						
FILES CLOSED FOR INCOMPLETENESS			3	208	13	1436	1	79			2	140						
PA/PHILADELPHIA COUNTY/0380.00														31	71			
LOANS ORIGINATED	7	701	4	415	12	1195	9	711			7	1204						
APPS APPROVED, NOT ACCEPTED	1	147			4	440												
APPS DENIED	2	234	2	119	9	733	7	73			2	141						
APPS WITHDRAWN	1	78			4	384					1	130						
FILES CLOSED FOR INCOMPLETENESS					3	178												
PA/PHILADELPHIA COUNTY/0381.00														48	48			
LOANS ORIGINATED					4	257	1	10										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED					2	110	5	23										
APPS WITHDRAWN					2	79												
FILES CLOSED FOR INCOMPLETENESS					2	131					1	55						

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0382.00													45	31					
LOANS ORIGINATED	9	690	4	358	11	894	8	292			8	762							
APPS APPROVED, NOT ACCEPTED					4	384					1	51							
APPS DENIED	2	195	1	17	5	388	9	76			2	163							
APPS WITHDRAWN					4	177					1	16							
FILES CLOSED FOR INCOMPLETENESS					2	238													
PA/PHILADELPHIA COUNTY/0383.00													93	24					
LOANS ORIGINATED	5	251	2	344	7	416	7	158			6	529							
APPS APPROVED, NOT ACCEPTED					3	150													
APPS DENIED	4	295	3	125	10	565	16	107			6	160							
APPS WITHDRAWN	1	69			1	125	1	25											
FILES CLOSED FOR INCOMPLETENESS					1	72													
PA/PHILADELPHIA COUNTY/0384.00													15	133					
LOANS ORIGINATED	6	1286	24	4974	49	8367	5	361			2	385							
APPS APPROVED, NOT ACCEPTED			1	350	4	768													
APPS DENIED	1	230	2	550	20	3961	1	25			1	176							
APPS WITHDRAWN	1	331	1	225	11	2403	1	24			1	151							
FILES CLOSED FOR INCOMPLETENESS			1	148	10	1929	1	30											
PA/PHILADELPHIA COUNTY/0385.00													13	243					
LOANS ORIGINATED	1	343	16	6955	49	16427	2	823			3	1350							
APPS APPROVED, NOT ACCEPTED			2	1280	6	1951					1	206							
APPS DENIED			3	966	4	1669	2	710			2	549							
APPS WITHDRAWN			2	1694	13	3745	1	440											
FILES CLOSED FOR INCOMPLETENESS					2	923													
PA/PHILADELPHIA COUNTY/0386.00													18	173					
LOANS ORIGINATED			16	8983	38	15298	2	50			3	721							
APPS APPROVED, NOT ACCEPTED					1	249													
APPS DENIED			1	163	9	3327													
APPS WITHDRAWN			2	753	4	717	1	60											
FILES CLOSED FOR INCOMPLETENESS					5	1019													

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's						Number
PA/PHILADELPHIA COUNTY/0387.00												20	198	
LOANS ORIGINATED			31	9784	56	18508	3	658			3	555		
APPS APPROVED, NOT ACCEPTED			3	1009	5	1346								
APPS DENIED			1	200	10	2731	2	25			2	336		
APPS WITHDRAWN			2	462	5	2708								
FILES CLOSED FOR INCOMPLETENESS					1	313	1	60						
PA/PHILADELPHIA COUNTY/0388.00													42	147
LOANS ORIGINATED	10	2219	36	8868	87	17773	10	1026	2	4550	12	1999		
APPS APPROVED, NOT ACCEPTED			2	580	4	572	1	25	2	2050				
APPS DENIED	1	245	2	381	22	4803	6	104			5	644		
APPS WITHDRAWN			4	1406	12	2526					1	1000		
FILES CLOSED FOR INCOMPLETENESS	1	290			10	1342					2	344		
PA/PHILADELPHIA COUNTY/0389.00													96	76
LOANS ORIGINATED	10	1833	9	1456	33	4406	8	225			3	350		
APPS APPROVED, NOT ACCEPTED					5	880	1	129			1	470		
APPS DENIED	4	702	2	154	25	3247	11	308			2	481		
APPS WITHDRAWN	1	226			4	813	3	47	1	3100	2	523		
FILES CLOSED FOR INCOMPLETENESS	2	422	1	83	5	623					2	226		
PA/PHILADELPHIA COUNTY/0390.00													85	48
LOANS ORIGINATED	21	2077	11	847	58	4279	7	175			19	1289		
APPS APPROVED, NOT ACCEPTED					12	931	1	29			5	357		
APPS DENIED	5	482	6	381	51	4400	24	387			12	629		
APPS WITHDRAWN	1	98	2	87	19	1677	2	144			4	317		
FILES CLOSED FOR INCOMPLETENESS	1	77			9	679					1	50		
PA/PHILADELPHIA COUNTY/9800.00													44	118
LOANS ORIGINATED			1	98	6	717	1	50			1	195		
APPS APPROVED, NOT ACCEPTED					1	153					1	153		
APPS DENIED			1	92	1	169					1	169		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans	Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D							
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number	\$000's	Number	\$000's						C	\$000's	D			\$000's	E
PA/PHILADELPHIA COUNTY/9801.00															18	0
LOANS ORIGINATED					7	1429					1	169				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	1010										
APPS WITHDRAWN					1	60					1	60				
FILES CLOSED FOR INCOMPLETENESS			1	56												
PA/PHILADELPHIA COUNTY/9802.00															6	54
LOANS ORIGINATED	3	660	2	64	7	1273										
APPS APPROVED, NOT ACCEPTED					1	96										
APPS DENIED	1	304			3	471										
APPS WITHDRAWN					2	607										
FILES CLOSED FOR INCOMPLETENESS																
PA/PHILADELPHIA COUNTY/9803.00															0	0
LOANS ORIGINATED					1	177										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
PA/PHILADELPHIA COUNTY/9804.00															0	0
LOANS ORIGINATED	1	98														
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
PA/PHILADELPHIA COUNTY/9807.00															100	0
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	163										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families										
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/9808.00														33	0			
LOANS ORIGINATED			5	399	6	743					3	272						
APPS APPROVED, NOT ACCEPTED			1	55	1	284												
APPS DENIED			5	413	10	1026					1	115						
APPS WITHDRAWN			1	32	7	874	1	55										
FILES CLOSED FOR INCOMPLETENESS			1	85														
PA/PHILADELPHIA COUNTY/9809.00														70	0			
LOANS ORIGINATED					1	68												
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED	1	89			1	65	2	35			1	5						
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
MSA/MD(TOTAL)														0	0			
LOANS ORIGINATED	8833	1683314	25212	6630590	67689	13960137	6899	562177	511	2029561	9307	1619382	168	10187				
APPS APPROVED, NOT ACCEPTED	421	77579	1665	462399	7267	1477257	461	33349	35	84671	962	167082	138	7987				
APPS DENIED	1735	301356	3381	806074	24120	4506008	7872	258278	87	309450	3735	477654	292	13450				
APPS WITHDRAWN	1028	195472	3232	860710	12134	2437637	816	73940	66	404448	1474	240623	11	710				
FILES CLOSED FOR INCOMPLETENESS	338	59210	783	196659	6834	1305119	400	41014	6	13422	712	114866	9	927				
INVALID GEOGRAPHIC IDENTIFIERS 2/														0	0			
LOANS ORIGINATED																		
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED																		
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1001.02	3	509			2	222								
PA/BUCKS COUNTY/1001.03	7	1278			2	325	1	107						
PA/BUCKS COUNTY/1001.04	1	378	1	309	6	1210								
PA/BUCKS COUNTY/1001.05	10	1745	2	440	11	2100								
PA/BUCKS COUNTY/1002.01	16	3520	8	1564	21	3872					2	278		
PA/BUCKS COUNTY/1002.06	4	625	4	1116	29	5843					2	511		
PA/BUCKS COUNTY/1002.07	6	1320	3	696	15	2708	2	547						
PA/BUCKS COUNTY/1002.08	4	823	4	604	20	3658								
PA/BUCKS COUNTY/1002.09	8	1759	8	1917	27	5732					2	490		
PA/BUCKS COUNTY/1002.10	10	2309	15	3048	43	8143	2	253						
PA/BUCKS COUNTY/1002.11	11	2366	14	3116	34	6020					2	281		
PA/BUCKS COUNTY/1002.12	12	2465	5	978	27	4973					1	105		
PA/BUCKS COUNTY/1003.02	23	3544	9	1068	27	4169	2	254			5	555		
PA/BUCKS COUNTY/1003.03	21	3199	5	675	12	79099								
PA/BUCKS COUNTY/1003.04	10	1848			6	816	1	208						
PA/BUCKS COUNTY/1003.06	11	1734	7	783	10	1781					1	79		
PA/BUCKS COUNTY/1003.07	21	3382	7	1139	25	3922	2	247			2	298		
PA/BUCKS COUNTY/1004.01	42	7425	9	1060	32	4671	1	148			4	596		
PA/BUCKS COUNTY/1004.02	24	3839	3	386	37	5831					2	272		
PA/BUCKS COUNTY/1004.03	3	493	1	284	7	997								
PA/BUCKS COUNTY/1004.04	26	4343	6	831	30	4861								
PA/BUCKS COUNTY/1004.06	9	2234	5	1103	16	3201								
PA/BUCKS COUNTY/1004.07	7	1202	1	106	10	75883								
PA/BUCKS COUNTY/1004.08	30	4676	6	950	43	17878					3	382		
PA/BUCKS COUNTY/1005.00	4	482	3	384	4	865	1	85			1	70		
PA/BUCKS COUNTY/1006.00	10	1592			15	14791					1	130		
PA/BUCKS COUNTY/1007.00	11	1421	1	92	15	2244					2	182		

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1008.03	15	3528	5	1062	28	5485					1	219					
PA/BUCKS COUNTY/1008.04	8	1997	11	2752	24	4164	1	82									
PA/BUCKS COUNTY/1008.05	21	4335	7	1306	42	7585											
PA/BUCKS COUNTY/1008.07	2	489	12	3101	20	26000	3	442									
PA/BUCKS COUNTY/1008.08	12	3883	9	2648	26	6489	1	327									
PA/BUCKS COUNTY/1008.09	2	727	17	5368	36	9450	2	281									
PA/BUCKS COUNTY/1008.11	4	871	2	304	16	3673	2	182									
PA/BUCKS COUNTY/1009.00	12	3280	20	4672	35	7428	3	296			1	81					
PA/BUCKS COUNTY/1011.00	2	368	1	180	11	1488					3	284					
PA/BUCKS COUNTY/1014.01	8	1742	7	1547	27	5341											
PA/BUCKS COUNTY/1014.03	13	3439	24	4739	28	5637	1	167			2	188					
PA/BUCKS COUNTY/1014.04	3	695			11	2300											
PA/BUCKS COUNTY/1014.05	13	2953	5	1095	22	17328	1	163			1	228					
PA/BUCKS COUNTY/1015.03	4	1084	9	1770	28	5496	1	189			4	502					
PA/BUCKS COUNTY/1015.04	2	482	1	347	10	1777											
PA/BUCKS COUNTY/1015.05	5	1353	7	1794	12	3016	1	325			1	228					
PA/BUCKS COUNTY/1015.06	8	2290	11	2462	27	5135	1	115			1	100					
PA/BUCKS COUNTY/1016.03	7	1508	3	657	19	3596	1	234			2	317					
PA/BUCKS COUNTY/1016.05	4	1006	2	430	6	1261											
PA/BUCKS COUNTY/1016.07	6	1530	25	5744	12	2220					1	291					
PA/BUCKS COUNTY/1016.09	12	2622	15	2897	34	6726	1	190			5	473					
PA/BUCKS COUNTY/1016.10	7	1926	8	1317	28	5912	1	190			1	60					
PA/BUCKS COUNTY/1016.11	10	2208	9	2010	50	9468	2	373									
PA/BUCKS COUNTY/1018.02	1	410	24	8333	55	15710	3	639									
PA/BUCKS COUNTY/1018.03	9	1916	36	10992	60	34276					1	82					
PA/BUCKS COUNTY/1018.05			11	2791	12	3188	1	300			1	131					
PA/BUCKS COUNTY/1018.07	1	302	9	2208	19	3676	1	153			1	164					

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D						
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1018.08	1	184	11	3698	9	1639											
PA/BUCKS COUNTY/1019.00	11	3175	17	3952	23	5598	1	219									
PA/BUCKS COUNTY/1020.02	3	860	5	1524	15	2911											
PA/BUCKS COUNTY/1020.03	7	2017	9	2561	30	23197					1	164					
PA/BUCKS COUNTY/1020.04	10	2574	12	2663	26	5082					1	125					
PA/BUCKS COUNTY/1021.02	9	2466	5	1266	8	1991											
PA/BUCKS COUNTY/1021.04	7	1762	14	4654	27	6541					3	466					
PA/BUCKS COUNTY/1023.00	13	3291	10	2250	31	5791	2	363			2	432					
PA/BUCKS COUNTY/1024.01	6	1218	5	1169	18	3569											
PA/BUCKS COUNTY/1024.02	19	3788	10	2327	16	2825											
PA/BUCKS COUNTY/1025.00	16	3000	5	1208	24	4384											
PA/BUCKS COUNTY/1026.00	4	816	6	1051	11	1996					2	259					
PA/BUCKS COUNTY/1027.00	5	1099	9	2381	24	4453	1	60									
PA/BUCKS COUNTY/1028.01	9	2177	5	1475	19	4361	1	305									
PA/BUCKS COUNTY/1031.01	10	1450			11	1487					1	116					
PA/BUCKS COUNTY/1031.02	5	794	2	351	7	1228	1	13									
PA/BUCKS COUNTY/1031.03	23	3568	7	975	20	2883					1	116					
PA/BUCKS COUNTY/1033.00	2	472	8	2135	9	1763					2	292					
PA/BUCKS COUNTY/1034.00	9	2377	2	371	15	3647											
PA/BUCKS COUNTY/1037.00	4	1601	6	1648	18	30042	1	127									
PA/BUCKS COUNTY/1038.00	1	189	3	513	6	1464					1	208					
PA/BUCKS COUNTY/1039.00	3	971	2	643	15	3992					2	672					
PA/BUCKS COUNTY/1040.00	15	5117	32	9944	47	12134	1	100			4	1022					
PA/BUCKS COUNTY/1041.00	4	594	1	312	8	1695	2	515			1	209					
PA/BUCKS COUNTY/1042.01	1	427	4	1546	15	4464	1	291									
PA/BUCKS COUNTY/1042.03	5	1416	20	8087	38	10555					2	592					
PA/BUCKS COUNTY/1042.04	19	4911	49	12720	24	5450					4	732					

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1043.01	1	272	11	4198	20	6547					1	301					
PA/BUCKS COUNTY/1043.03	2	830	29	8618	46	12681	3	610			7	1923					
PA/BUCKS COUNTY/1043.04			6	2748	10	3642					2	1095					
PA/BUCKS COUNTY/1044.00	1	234	17	4961	22	7173	1	222			6	1496					
PA/BUCKS COUNTY/1045.02	11	3463	22	7718	58	17754	2	710			2	480					
PA/BUCKS COUNTY/1045.03	3	978	25	9642	30	8719					1	116					
PA/BUCKS COUNTY/1045.05	11	3773	28	8725	42	12315					3	826					
PA/BUCKS COUNTY/1045.06	1	424	3	1086	22	7151	1	265									
PA/BUCKS COUNTY/1046.01	8	2378	16	4655	31	7469											
PA/BUCKS COUNTY/1046.03	5	1484	21	6728	40	11897					1	263					
PA/BUCKS COUNTY/1046.04	5	1488	19	4106	41	9445	2	784			3	502					
PA/BUCKS COUNTY/1047.01	5	1350	11	3110	16	3216					7	1196					
PA/BUCKS COUNTY/1047.02	3	699	3	958	8	2258					2	374					
PA/BUCKS COUNTY/1047.03			4	1180	12	2953	1	325									
PA/BUCKS COUNTY/1048.00	6	1386	7	2030	18	3925					1	141					
PA/BUCKS COUNTY/1049.01	4	1266	23	7346	72	18803											
PA/BUCKS COUNTY/1049.02	10	2062	40	13022	51	22718					3	492					
PA/BUCKS COUNTY/1050.03	2	650	8	2582	32	8040	2	521			1	398					
PA/BUCKS COUNTY/1050.04	7	2543	12	3534	26	6786					4	904					
PA/BUCKS COUNTY/1050.06	6	1930	13	4330	46	12492	2	304			1	200					
PA/BUCKS COUNTY/1050.08	1	314	6	2276	23	7222	1	157									
PA/BUCKS COUNTY/1050.09	13	2482	12	3004	31	6473	1	250			3	384					
PA/BUCKS COUNTY/1050.10	6	1615	13	2962	31	6733					1	176					
PA/BUCKS COUNTY/1050.11	6	1481	14	4021	26	6627					4	458					
PA/BUCKS COUNTY/1050.12	3	995	4	1264	19	4298											
PA/BUCKS COUNTY/1050.13	1	539	17	5696	44	11988					1	374					
PA/BUCKS COUNTY/1051.00			15	5489	21	7899											

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1052.02	8	2022	31	6795	43	8794						5	597				
PA/BUCKS COUNTY/1052.03	5	1776	7	2265	14	3496	1	214									
PA/BUCKS COUNTY/1052.06	7	2097	31	10173	40	10774	1	310				2	373				
PA/BUCKS COUNTY/1052.07	3	939	16	4963	51	12260	1	300				5	884				
PA/BUCKS COUNTY/1052.08			11	3998	18	6402						2	627				
PA/BUCKS COUNTY/1053.00	1	325	11	4678	20	5802			1	1		2	845				
PA/BUCKS COUNTY/1054.00	1	417	25	8525	75	24995	2	617				4	901				
PA/BUCKS COUNTY/1055.05	3	1055	27	8355	39	92578						2	306				
PA/BUCKS COUNTY/1055.06	2	609	9	2830	41	12199											
PA/BUCKS COUNTY/1055.07	9	14579	34	11192	62	15944	1	342	1	301		1	263				
PA/BUCKS COUNTY/1055.08			19	7143	25	8174						1	407				
PA/BUCKS COUNTY/1055.09	1	290	16	5678	36	10426						2	233				
PA/BUCKS COUNTY/1055.10	6	1393	26	5312	43	7166						7	1139				
PA/BUCKS COUNTY/1055.11	8	2381	24	6513	53	11356						3	415				
PA/BUCKS COUNTY/1056.00	3	797	8	2151	17	4118	1	164				1	116				
PA/BUCKS COUNTY/1057.02	18	2598	2	155	16	2238						4	361				
PA/BUCKS COUNTY/1057.04	20	3417	17	2939	34	5217	2	403				4	521				
PA/BUCKS COUNTY/1058.01	10	2623	7	1887	30	23983	1	228									
PA/BUCKS COUNTY/1058.05	4	984	4	1268	17	4833						1	208				
PA/BUCKS COUNTY/1058.07	7	1624	9	1561	18	2863						1	75				
PA/BUCKS COUNTY/1058.08	9	1679	4	736	20	3775						1	128				
PA/BUCKS COUNTY/1058.09	14	3212	5	1106	27	4635											
PA/BUCKS COUNTY/1058.10	13	2608	2	216	16	2787						1	152				
PA/BUCKS COUNTY/1058.11	24	4514	11	2519	30	5789						2	301				
PA/BUCKS COUNTY/1058.12	8	1670	7	1122	10	1644											
PA/BUCKS COUNTY/1059.00	3	496	1	200	11	1863						1	151				
PA/BUCKS COUNTY/1060.00	10	2364	9	2024	30	6583	1	145				1	145				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/BUCKS COUNTY/1061.00	4	941	7	1523	15	3518	1	216									
PA/BUCKS COUNTY/1062.00	5	1562	10	2842	24	4981											
PA/BUCKS COUNTY/1063.00	12	2871	23	7133	40	9443	1	194			3	470					
PA/BUCKS COUNTY/1064.01	22	4345	13	2991	45	10105					3	501					
PA/BUCKS COUNTY/1064.02	26	5751	14	3256	33	6684					1	172					
PA/BUCKS COUNTY/1065.00	23	4123	8	1228	36	5802	2	578			2	101					
PA/BUCKS COUNTY/1066.00	1	245	2	331	9	1961					1	400					
PA/CHESTER COUNTY/3001.01	4	560	15	4541	34	9045	1	166									
PA/CHESTER COUNTY/3001.03			7	2511	15	3751					1	347					
PA/CHESTER COUNTY/3001.04	2	743	25	8835	47	14192					2	319					
PA/CHESTER COUNTY/3001.06	2	356	47	11344	64	12529	1	150			20	3431					
PA/CHESTER COUNTY/3001.07			14	5229	46	14836	2	1620			1	200					
PA/CHESTER COUNTY/3001.08	2	328	32	12141	45	11338					7	1070					
PA/CHESTER COUNTY/3001.09			22	9850	36	12738					1	160					
PA/CHESTER COUNTY/3002.01	5	1352	26	8683	45	14734	3	964	1	279	4	977					
PA/CHESTER COUNTY/3002.02	2	544	22	8874	38	13795	1	181									
PA/CHESTER COUNTY/3003.01	5	1399	23	8128	33	7582											
PA/CHESTER COUNTY/3003.02			35	11746	29	10959					2	658					
PA/CHESTER COUNTY/3003.03	4	966	16	4386	22	5547	1	203			2	371					
PA/CHESTER COUNTY/3004.00			12	2165	21	3955	2	394			5	751					
PA/CHESTER COUNTY/3005.01	2	695	23	8365	35	9654	1	350			1	146					
PA/CHESTER COUNTY/3005.02	6	1575	16	4166	33	24993											
PA/CHESTER COUNTY/3006.00	20	19047	20	4338	35	20662	1	112			3	444					
PA/CHESTER COUNTY/3007.00	5	868	31	4898	24	17778	1	172			11	1496					
PA/CHESTER COUNTY/3008.00	15	2779	16	3160	17	2223					2	250					
PA/CHESTER COUNTY/3009.00	5	1130	17	2872	10	1830	1	176			1	134					
PA/CHESTER COUNTY/3010.00	15	3447	35	8633	60	13622	1	167			4	558					

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3011.00	16	2618	5	751	12	1674						3	439				
PA/CHESTER COUNTY/3013.00	27	6189	20	4005	47	10759	2	394				3	449				
PA/CHESTER COUNTY/3014.01	14	3401	11	2330	8	1211	1	11				2	405				
PA/CHESTER COUNTY/3014.02	10	2387	11	2248	34	7062											
PA/CHESTER COUNTY/3015.00	5	980	6	1240	17	4106						1	126				
PA/CHESTER COUNTY/3016.00	9	2229	3	526	25	6280	1	101				1	101				
PA/CHESTER COUNTY/3017.00	1	495	8	2690	16	3996											
PA/CHESTER COUNTY/3018.00	3	1222	28	10722	42	15623	1	300				1	271				
PA/CHESTER COUNTY/3019.00	1	475	18	6249	44	12157						1	417				
PA/CHESTER COUNTY/3020.00	3	1089	25	7721	63	19768						3	842				
PA/CHESTER COUNTY/3021.01	6	1936	17	5280	40	10425	2	495				2	448				
PA/CHESTER COUNTY/3021.02	4	1094	17	5364	29	6543											
PA/CHESTER COUNTY/3022.02	8	1900	17	5346	43	31174	2	282									
PA/CHESTER COUNTY/3022.03	11	2534	17	4389	59	13220						5	1126				
PA/CHESTER COUNTY/3022.04	11	2558	35	8124	61	12855						5	859				
PA/CHESTER COUNTY/3023.00	5	1290	8	2128	13	3750						3	533				
PA/CHESTER COUNTY/3024.00	7	1620	8	1872	17	45452			1	5940		2	383				
PA/CHESTER COUNTY/3025.00	7	2319	16	4582	32	6931						6	1127				
PA/CHESTER COUNTY/3026.00	6	1507	4	772	16	3023						4	833				
PA/CHESTER COUNTY/3027.02	4	922	10	2160	30	5842	3	889				7	1033				
PA/CHESTER COUNTY/3027.03	1	341	24	7134	24	6075											
PA/CHESTER COUNTY/3027.04	6	2221	24	6851	44	10887						1	160				
PA/CHESTER COUNTY/3027.05	1	288	10	3083	34	6445						2	215				
PA/CHESTER COUNTY/3027.06	3	971	19	6245	29	6082	1	210									
PA/CHESTER COUNTY/3028.02	1	246	14	4796	39	11646	1	251				2	556				
PA/CHESTER COUNTY/3028.03	1	177	26	4901	5	793						1	206				
PA/CHESTER COUNTY/3028.04			4	1554	28	8612											

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3028.05	9	1765	28	6679	54	9368					9	888		
PA/CHESTER COUNTY/3029.01	8	2445	23	6626	31	6811					3	695		
PA/CHESTER COUNTY/3029.02	4	1164	31	10173	43	10833	1	295			1	142		
PA/CHESTER COUNTY/3030.00			7	1938	21	7064	1	252			1	150		
PA/CHESTER COUNTY/3031.00	2	829	13	4406	35	10286					1	247		
PA/CHESTER COUNTY/3033.01	3	850	10	2929	13	3024								
PA/CHESTER COUNTY/3033.02	4	1264	21	6383	42	13160								
PA/CHESTER COUNTY/3034.01	9	1681	7	966	13	2052					1	47		
PA/CHESTER COUNTY/3034.02	4	798	4	666	12	2187					1	145		
PA/CHESTER COUNTY/3035.01	4	1079	24	6833	44	36339					4	815		
PA/CHESTER COUNTY/3035.02	1	400	4	1156	19	5309								
PA/CHESTER COUNTY/3038.01	1	159	12	3420	26	6926								
PA/CHESTER COUNTY/3038.02	16	4506	32	10464	98	24495	3	554			4	1021		
PA/CHESTER COUNTY/3039.01	6	1684	18	4819	45	12109					3	496		
PA/CHESTER COUNTY/3039.02	4	1108	33	10569	50	53902	1	230			3	624		
PA/CHESTER COUNTY/3040.00	9	2570	23	6097	46	10341					2	375	1	12
PA/CHESTER COUNTY/3041.01	3	548	6	1073	19	3118								
PA/CHESTER COUNTY/3041.02	9	1447	8	1382	20	2930					1	126		
PA/CHESTER COUNTY/3042.01	19	3730	18	3699	46	7169	2	351			3	196		
PA/CHESTER COUNTY/3043.00	18	5489	43	13260	73	17889	4	1218						
PA/CHESTER COUNTY/3044.03	7	1508	19	3695	41	21270	2	188			7	1114		
PA/CHESTER COUNTY/3044.04	7	1880	11	2731	22	3940	2	480			3	557		
PA/CHESTER COUNTY/3044.05	6	2184	31	10498	67	17149					1	201		
PA/CHESTER COUNTY/3044.06	1	393	12	4298	23	6098								
PA/CHESTER COUNTY/3045.01	5	1552	38	11666	85	25244	1	193			6	1266		
PA/CHESTER COUNTY/3045.02	3	1028	16	5265	26	6957								
PA/CHESTER COUNTY/3046.00	8	2356	14	4273	24	6222					2	517		

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3049.00	13	3523	10	1925	22	23644							1	28
PA/CHESTER COUNTY/3050.00	6	1115	4	568	13	1910								
PA/CHESTER COUNTY/3051.01	7	1418	9	1625	19	4023								
PA/CHESTER COUNTY/3051.02	16	3685	6	952	22	4577							1	47
PA/CHESTER COUNTY/3053.00	36	7010	29	5005	49	8764	1	184			3	546		
PA/CHESTER COUNTY/3054.00	11	1863			10	1477								
PA/CHESTER COUNTY/3055.00	5	492			4	489					1	73		
PA/CHESTER COUNTY/3056.00	12	2174	4	446	8	832					3	246		
PA/CHESTER COUNTY/3057.00	10	952	1	166	8	758					1	66		
PA/CHESTER COUNTY/3060.00	26	6209	13	3261	56	11997					1	225		
PA/CHESTER COUNTY/3063.00	13	2060	10	1915	10	1589					2	298		
PA/CHESTER COUNTY/3065.01	2	575	16	4766	32	8896	1	187			1	186		
PA/CHESTER COUNTY/3065.03	1	362	4	1107	10	2240								
PA/CHESTER COUNTY/3065.04	7	1744	22	6031	18	4627	1	276			1	357		
PA/CHESTER COUNTY/3066.00	3	790	17	5632	28	7420					1	279		
PA/CHESTER COUNTY/3067.00	5	1317	9	3125	26	6987	1	353						
PA/CHESTER COUNTY/3068.00	2	573	5	1418	12	2214								
PA/CHESTER COUNTY/3069.00	11	3143	19	5483	52	13324	4	746						
PA/CHESTER COUNTY/3070.00	6	1649	12	2332	35	7914	1	93			1	117		
PA/CHESTER COUNTY/3071.00	6	1427	5	993	14	3250								
PA/CHESTER COUNTY/3072.00	2	252			4	597								
PA/CHESTER COUNTY/3073.00	14	3032	3	677	17	2950					1	58		
PA/CHESTER COUNTY/3074.00	17	2507	7	999	14	2425					1	117		
PA/CHESTER COUNTY/3077.00	2	273	3	547	10	2223	1	270						
PA/CHESTER COUNTY/3078.00	2	353	4	1005	11	2087								
PA/CHESTER COUNTY/3079.00	7	1070	2	411	21	4379					1	1	1	1
PA/CHESTER COUNTY/3080.00	15	2374	5	681	8	1361					3	297		

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D					
	Home Purchase Loans				Refinancings		Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
PA/CHESTER COUNTY/3081.01	9	2085	6	1336	30	6121												
PA/CHESTER COUNTY/3081.02	8	1854	6	1250	20	3764					2	344						
PA/CHESTER COUNTY/3082.00	3	701	4	465	16	2803					2	205	1	74				
PA/CHESTER COUNTY/3110.00	8	1735	21	6037	47	11187					2	195						
PA/CHESTER COUNTY/3111.00			15	5810	28	8066					2	559						
PA/CHESTER COUNTY/3112.00	1	353	3	990	10	2889	1	416			1	226						
PA/CHESTER COUNTY/3113.00	5	1876	16	5904	18	5121	1	176			1	414						
PA/CHESTER COUNTY/3114.01	30	5689	17	2870	38	6900					2	229						
PA/CHESTER COUNTY/3114.03	9	1864	3	608	16	3150												
PA/CHESTER COUNTY/3114.04	4	871	14	3498	27	5634												
PA/CHESTER COUNTY/3115.00	5	1157	3	721	12	2207												
PA/CHESTER COUNTY/3116.00	5	703	5	922	8	1069												
PA/CHESTER COUNTY/3117.00	24	6795	59	16137	39	8878	2	290			2	352						
PA/CHESTER COUNTY/3118.00	3	489	1	245	10	1741												
PA/DELAWARE COUNTY/4003.01	12	677	2	77	6	396					2	79						
PA/DELAWARE COUNTY/4003.02	13	1004	3	204	10	625					3	117						
PA/DELAWARE COUNTY/4004.01	7	647			5	442	1	96			1	33						
PA/DELAWARE COUNTY/4004.02	9	673	2	141	9	835	1	99			2	97						
PA/DELAWARE COUNTY/4005.00	11	960	5	312	13	1079	1	86			10	798						
PA/DELAWARE COUNTY/4006.00	19	2388	5	573	19	59924	1	187			3	361						
PA/DELAWARE COUNTY/4007.00	17	1989	5	481	13	1768					1	76						
PA/DELAWARE COUNTY/4008.01	1	119	1	102	2	87379	1	81										
PA/DELAWARE COUNTY/4008.02	12	2166	5	1024	19	2405	1	100			2	212						
PA/DELAWARE COUNTY/4009.00	2	319			8	1249												
PA/DELAWARE COUNTY/4010.00	3	594	2	424	15	2834												
PA/DELAWARE COUNTY/4011.01	13	1477	6	445	19	2188					6	552						
PA/DELAWARE COUNTY/4011.03	9	2028	4	734	21	4139					1	146						

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4011.04	14	2434	6	707	22	3108	1	257			1	78					
PA/DELAWARE COUNTY/4012.00	17	2799	7	967	17	2771					2	287					
PA/DELAWARE COUNTY/4013.02	11	1687	4	430	22	14081					2	253					
PA/DELAWARE COUNTY/4014.01	16	2025	5	526	11	1714					2	213					
PA/DELAWARE COUNTY/4014.02	15	2027	2	283	14	1580					1	129					
PA/DELAWARE COUNTY/4015.01	16	2176	3	305	19	2354					2	209					
PA/DELAWARE COUNTY/4015.02	6	859	1	88	12	1844					1	88					
PA/DELAWARE COUNTY/4016.00	12	1559	5	621	5	765					2	227					
PA/DELAWARE COUNTY/4017.00	12	1434	1	198	13	1750											
PA/DELAWARE COUNTY/4018.00	18	2607	4	671	17	2270	1	94			1	94					
PA/DELAWARE COUNTY/4019.00	23	3404	5	537	28	14952											
PA/DELAWARE COUNTY/4020.00	3	503	2	240	11	1759					1	74					
PA/DELAWARE COUNTY/4021.00	25	2958	2	286	23	2468											
PA/DELAWARE COUNTY/4022.00	6	544	1	171	6	12192	2	251			1	1					
PA/DELAWARE COUNTY/4023.00	6	709	1	176	8	989											
PA/DELAWARE COUNTY/4024.00	15	832	2	197	1	51											
PA/DELAWARE COUNTY/4025.00	6	414			6	461					3	245					
PA/DELAWARE COUNTY/4026.00	19	1309	1	25	5	209					3	109					
PA/DELAWARE COUNTY/4027.00	17	1153			2	169	1	112			2	155					
PA/DELAWARE COUNTY/4028.00	28	2410	3	346	10	945	1	7	1	66							
PA/DELAWARE COUNTY/4029.00	12	1161			3	246											
PA/DELAWARE COUNTY/4030.01	20	2115	5	470	12	1357					2	217					
PA/DELAWARE COUNTY/4030.02	20	2375	4	296	16	1913	1	110			2	175					
PA/DELAWARE COUNTY/4031.01	17	1784	3	336	8	1028					1	42					
PA/DELAWARE COUNTY/4031.03	18	2097	3	233	9	1120					1	78					
PA/DELAWARE COUNTY/4031.04	8	765	2	114	6	583					2	114					
PA/DELAWARE COUNTY/4032.00	22	3320	5	732	23	3248					4	402					

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
PA/DELAWARE COUNTY/4033.00	29	3173	1	161	21	2351	2	181			3	351		
PA/DELAWARE COUNTY/4034.01	15	1575	2	127	9	1090					1	55		
PA/DELAWARE COUNTY/4034.02	27	2276	4	313	12	1501					1	53		
PA/DELAWARE COUNTY/4035.01	10	1548	2	192	21	2762								
PA/DELAWARE COUNTY/4035.02	20	2864	2	273	11	1424								
PA/DELAWARE COUNTY/4036.01	16	2439			15	2377								
PA/DELAWARE COUNTY/4036.02	10	1294			10	1534	1	136						
PA/DELAWARE COUNTY/4037.01	4	721	2	157	5	12056					2	157		
PA/DELAWARE COUNTY/4037.02	6	754	3	270	5	601			1	153	1	94		
PA/DELAWARE COUNTY/4038.00	19	2703	3	378	21	13283					3	284		
PA/DELAWARE COUNTY/4039.01	6	1066	2	321	22	14580					2	82		
PA/DELAWARE COUNTY/4039.02	9	1497	5	596	24	3778	1	126			1	105		
PA/DELAWARE COUNTY/4040.03	6	738	4	575	6	955								
PA/DELAWARE COUNTY/4040.04	21	3697	11	1531	37	6296	2	286			1	132		
PA/DELAWARE COUNTY/4041.01	21	3547	12	2004	18	2659								
PA/DELAWARE COUNTY/4041.02	15	2039	4	382	15	2306					3	287		
PA/DELAWARE COUNTY/4041.03	9	1076	2	226	20	2765					2	82		
PA/DELAWARE COUNTY/4043.00	9	790	1	82	7	771			1	111	1	82		
PA/DELAWARE COUNTY/4044.00	3	380			3	292					1	60		
PA/DELAWARE COUNTY/4045.00	9	711			5	350	1	91			2	97		
PA/DELAWARE COUNTY/4046.00	4	220			5	405					2	102		
PA/DELAWARE COUNTY/4047.00	2	93			2	116					2	90		
PA/DELAWARE COUNTY/4048.00	1	20			2	48082					1	72		
PA/DELAWARE COUNTY/4049.00							1	30			1	30		
PA/DELAWARE COUNTY/4050.00	3	189			2	26893	1	81						
PA/DELAWARE COUNTY/4051.00	1	60			2	181					1	80		
PA/DELAWARE COUNTY/4052.00					6	422								

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4053.00	6	250												
PA/DELAWARE COUNTY/4054.00	4	113			1	35								
PA/DELAWARE COUNTY/4061.00	22	2850	1	58	11	1238					1	42		
PA/DELAWARE COUNTY/4062.01	11	1819	4	547	15	2523	1	82			1	118		
PA/DELAWARE COUNTY/4062.02	14	2285	14	1785	28	4426					2	105		
PA/DELAWARE COUNTY/4063.00	7	877	4	455	4	458					2	237		
PA/DELAWARE COUNTY/4064.01	11	788			14	36579					6	344		
PA/DELAWARE COUNTY/4064.02	2	216			1	87								
PA/DELAWARE COUNTY/4065.00	6	541			4	416								
PA/DELAWARE COUNTY/4066.00	11	1010	2	157	3	337								
PA/DELAWARE COUNTY/4067.00	15	1218	1	44	12	46831					3	45850		
PA/DELAWARE COUNTY/4068.01	17	2823	8	823	22	3860					1	92		
PA/DELAWARE COUNTY/4068.02	12	1722	9	1109	22	3006								
PA/DELAWARE COUNTY/4068.03	27	4879	23	3078	47	8541	1	137			5	329		
PA/DELAWARE COUNTY/4069.02	28	5237	13	2384	44	7519	1	158			1	187		
PA/DELAWARE COUNTY/4069.03	8	1692	9	1620	34	28034					1	150		
PA/DELAWARE COUNTY/4069.04	9	1831	18	3297	31	6457	1	216			2	288		
PA/DELAWARE COUNTY/4070.00	4	869	11	2555	14	3687								
PA/DELAWARE COUNTY/4071.01	1	244	16	5168	20	4133					1	170		
PA/DELAWARE COUNTY/4071.02	9	2367	6	1521	22	3736	1	203						
PA/DELAWARE COUNTY/4072.01	3	751	16	5680	17	3894								
PA/DELAWARE COUNTY/4072.02	4	919	9	1821	14	2332					2	310		
PA/DELAWARE COUNTY/4074.01	6	2117	12	3539	29	59271					1	141		
PA/DELAWARE COUNTY/4074.04	1	363	13	3596	22	4948								
PA/DELAWARE COUNTY/4075.01	3	690	10	2257	18	3259	1	252			3	448		
PA/DELAWARE COUNTY/4075.02	3	948	8	1787	7	1142	2	384			1	119		
PA/DELAWARE COUNTY/4076.00	3	859	18	5896	32	8994					1	278		

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4077.00	3	640	2	475	7	950	1	198			1	171					
PA/DELAWARE COUNTY/4078.01	5	1169	11	2410	26	4739	1	145									
PA/DELAWARE COUNTY/4078.02	11	2706	23	5954	49	29491	2	350									
PA/DELAWARE COUNTY/4078.03	18	4063	20	4318	30	5987	1	200			1	185					
PA/DELAWARE COUNTY/4078.04	10	2584	11	2604	30	5975	1	165									
PA/DELAWARE COUNTY/4078.05	1	247	8	1796	6	1108	1	199			1	199					
PA/DELAWARE COUNTY/4078.06	4	908	6	1111	13	19957	1	167									
PA/DELAWARE COUNTY/4079.01	1	424	12	3866	21	6352	1	408									
PA/DELAWARE COUNTY/4079.02	3	973	13	3908	21	5922					2	206					
PA/DELAWARE COUNTY/4079.03	2	491	22	5120	19	4667					1	92					
PA/DELAWARE COUNTY/4080.01	6	1246	13	4163	40	37766											
PA/DELAWARE COUNTY/4080.02			19	4579	27	7115					3	379					
PA/DELAWARE COUNTY/4081.01	3	746	17	4760	41	32872					1	160					
PA/DELAWARE COUNTY/4081.02	6	1687	13	2987	24	5154	1	155			1	184					
PA/DELAWARE COUNTY/4081.03	7	1930	16	3293	23	4816					1	82					
PA/DELAWARE COUNTY/4083.00	1	245	13	3812	20	6072	1	875									
PA/DELAWARE COUNTY/4084.00			5	2474	9	3180	1	415									
PA/DELAWARE COUNTY/4085.00	5	1154	12	2569	30	5969											
PA/DELAWARE COUNTY/4086.00	6	1629	14	4059	26	6098					1	113					
PA/DELAWARE COUNTY/4087.00	4	831	24	6357	34	8533	1	250									
PA/DELAWARE COUNTY/4088.00	10	2214	19	4416	51	10318	1	276			2	299					
PA/DELAWARE COUNTY/4089.00	4	927	20	5455	18	4126	1	394									
PA/DELAWARE COUNTY/4090.00	8	1853	11	2860	26	25140	1	255									
PA/DELAWARE COUNTY/4091.00	3	811	17	4287	30	6257					1	240					
PA/DELAWARE COUNTY/4092.00	6	1257	14	2886	19	3700					2	187					
PA/DELAWARE COUNTY/4093.00	4	739	11	2182	13	3133	1	302			2	278					
PA/DELAWARE COUNTY/4094.00	2	435	8	1585	30	5202					3	507					

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/DELAWARE COUNTY/4095.00	9	2313	21	5782	21	4332								
PA/DELAWARE COUNTY/4096.01			24	13240	30	12112								
PA/DELAWARE COUNTY/4096.02	1	207	14	3027	15	2899	1	150			5	740		
PA/DELAWARE COUNTY/4097.01	1	314	26	14379	38	12335	1	368			5	1189		
PA/DELAWARE COUNTY/4097.02	1	463	4	1543	4	1278								
PA/DELAWARE COUNTY/4098.02			19	8150	28	50516	1	417			2	239		
PA/DELAWARE COUNTY/4098.03			26	8668	45	14878					7	1871		
PA/DELAWARE COUNTY/4099.02	2	713	14	3550	29	7571	1	415	1	37830	1	237		
PA/DELAWARE COUNTY/4099.03	6	1672	15	3662	19	4388					1	200		
PA/DELAWARE COUNTY/4099.04			12	5648	19	6240	1	400						
PA/DELAWARE COUNTY/4100.00	1	412	14	4199	20	7046								
PA/DELAWARE COUNTY/4101.00	3	1092	21	7197	47	14334	2	704			1	292		
PA/DELAWARE COUNTY/4102.00	2	372	24	7470	31	7553					2	192		
PA/DELAWARE COUNTY/4103.01	12	3919	25	8300	47	13136	1	230			2	337		
PA/DELAWARE COUNTY/4103.02	1	308	39	11681	39	9706	1	18			3	1242		
PA/DELAWARE COUNTY/4104.00	4	1330	44	12327	82	32678	3	937			2	243		
PA/DELAWARE COUNTY/4105.00	4	372			7	693					2	125		
PA/DELAWARE COUNTY/4106.01	16	2814	7	1018	14	2322								
PA/DELAWARE COUNTY/4106.02	10	2135	6	1167	31	5551					1	98		
PA/DELAWARE COUNTY/4107.00	4	91	1	36	2	28579					2	31		
PA/DELAWARE COUNTY/4108.00	11	2940	32	7918	56	27505					2	216		
PA/MONTGOMERY COUNTY/2001.03	2	680	14	5129	29	8245								
PA/MONTGOMERY COUNTY/2001.04	3	904	7	2077	20	4017	1	208						
PA/MONTGOMERY COUNTY/2001.05	1	368	10	3307	11	2316	1	303						
PA/MONTGOMERY COUNTY/2001.06	1	196	7	1991	10	1960					1	241		
PA/MONTGOMERY COUNTY/2002.00			3	885	5	1179					1	270		
PA/MONTGOMERY COUNTY/2003.01	11	2346	5	1198	17	3542	1	197			1	242		

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2003.05	2	441	4	680	12	1989						1	142				
PA/MONTGOMERY COUNTY/2003.06	1	183	5	996	19	4115						2	367				
PA/MONTGOMERY COUNTY/2003.07	4	731	7	1386	12	2016	1	167				1	96				
PA/MONTGOMERY COUNTY/2003.08	9	1823	13	2197	17	3009						1	4				
PA/MONTGOMERY COUNTY/2003.09	7	1588	2	427	15	3197						1	87				
PA/MONTGOMERY COUNTY/2003.10	4	1010	12	3279	17	3802	1	194									
PA/MONTGOMERY COUNTY/2004.01	8	2065	6	1129	20	3593			1	6463		5	953				
PA/MONTGOMERY COUNTY/2004.02	15	2726	8	1169	19	3538	1	187				3	383				
PA/MONTGOMERY COUNTY/2005.01	10	2617	14	4311	27	6102											
PA/MONTGOMERY COUNTY/2005.02	9	1914	8	2125	20	3898						2	360				
PA/MONTGOMERY COUNTY/2005.05	2	1024	20	7182	41	12122	2	628				1	302				
PA/MONTGOMERY COUNTY/2005.06	2	399	10	2826	39	8418	1	70				3	449				
PA/MONTGOMERY COUNTY/2005.07	11	2434	20	4240	48	8808						9	1442				
PA/MONTGOMERY COUNTY/2006.02	11	3558	37	9538	49	10351						3	442				
PA/MONTGOMERY COUNTY/2006.03	7	1843	11	3083	30	6211											
PA/MONTGOMERY COUNTY/2006.05	1	336	28	9431	35	9427											
PA/MONTGOMERY COUNTY/2006.06	8	1295	11	2433	30	86710	1	240				4	418				
PA/MONTGOMERY COUNTY/2006.07	4	892	13	2934	42	9522											
PA/MONTGOMERY COUNTY/2007.03	6	1688	9	2091	25	4691											
PA/MONTGOMERY COUNTY/2007.04	2	257	5	1132	12	2507						1	1				
PA/MONTGOMERY COUNTY/2007.07	4	963	4	901	13	2783											
PA/MONTGOMERY COUNTY/2007.08	9	1790	9	2202	35	6757	1	162									
PA/MONTGOMERY COUNTY/2008.00	11	2246	5	805	7	1423						1	108				
PA/MONTGOMERY COUNTY/2009.01	14	2515	10	1664	23	3437	1	107				4	390				
PA/MONTGOMERY COUNTY/2009.02	7	1082			4	513						1	124				
PA/MONTGOMERY COUNTY/2009.03	10	2031	10	1866	14	14498						2	447				
PA/MONTGOMERY COUNTY/2009.06	2	367	5	946	14	2482						1	109				

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2009.07	9	2048	13	2901	13	2376	1	155			1	142					
PA/MONTGOMERY COUNTY/2009.08	6	1119	6	1086	14	2168	1	135			3	468					
PA/MONTGOMERY COUNTY/2010.03	7	2028	19	4922	28	5581	1	22			1	205					
PA/MONTGOMERY COUNTY/2010.04	10	2836	16	3235	39	7386					1	239					
PA/MONTGOMERY COUNTY/2010.05	6	1464	13	3361	26	5880					1	85					
PA/MONTGOMERY COUNTY/2010.06	1	345	11	2611	17	4158											
PA/MONTGOMERY COUNTY/2011.00	8	1431	9	1812	21	3530					2	405					
PA/MONTGOMERY COUNTY/2012.01	1	265	26	9140	29	8645											
PA/MONTGOMERY COUNTY/2012.03	1	102	8	2847	23	7843					2	427					
PA/MONTGOMERY COUNTY/2012.04	10	1861	5	1054	21	3786	2	312			1	99					
PA/MONTGOMERY COUNTY/2013.01	4	1089	6	1286	17	3143					4	703					
PA/MONTGOMERY COUNTY/2013.02	4	769	7	1105	10	1952					3	438					
PA/MONTGOMERY COUNTY/2014.04	1	424	15	5567	22	6347					2	464					
PA/MONTGOMERY COUNTY/2014.06	4	1107	7	2281	37	9433	1	196									
PA/MONTGOMERY COUNTY/2014.07	6	1236	10	2489	15	3218											
PA/MONTGOMERY COUNTY/2014.08	1	232	13	4462	38	9628	1	340			1	244					
PA/MONTGOMERY COUNTY/2014.09	2	687	17	5453	37	35587					2	422					
PA/MONTGOMERY COUNTY/2014.10	3	674	15	4267	15	2758	1	100			4	500					
PA/MONTGOMERY COUNTY/2014.11	5	1197	9	2265	18	3779	1	247			2	384					
PA/MONTGOMERY COUNTY/2015.01	1	409	8	2372	12	3165											
PA/MONTGOMERY COUNTY/2015.02			8	2313	9	2489											
PA/MONTGOMERY COUNTY/2016.03	14	15076	10	1721	33	4952											
PA/MONTGOMERY COUNTY/2016.04	13	2445	4	647	22	3875	1	146			2	348					
PA/MONTGOMERY COUNTY/2016.05	8	1610	7	1588	21	3771											
PA/MONTGOMERY COUNTY/2016.06	8	1417	1	166	10	1659	2	255			2	371					
PA/MONTGOMERY COUNTY/2016.07	4	798	11	2242	25	4898	1	112			1	156					
PA/MONTGOMERY COUNTY/2016.08	5	1135	11	2541	30	7015					1	182					

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2017.03	11	2298	5	884	25	3996						1	161				
PA/MONTGOMERY COUNTY/2017.04	5	932	7	1385	18	3424						2	216				
PA/MONTGOMERY COUNTY/2017.05	9	2442	10	2447	32	6376	1	195				6	762				
PA/MONTGOMERY COUNTY/2017.06	7	1722	13	2749	28	6390	3	528				1	216				
PA/MONTGOMERY COUNTY/2018.00	2	628	17	5190	17	4685						1	378				
PA/MONTGOMERY COUNTY/2019.01	5	1554	13	3820	29	7128	1	180									
PA/MONTGOMERY COUNTY/2019.02	10	1893	7	1438	34	7694						2	329				
PA/MONTGOMERY COUNTY/2020.00	3	513	2	459	17	3021						1	170				
PA/MONTGOMERY COUNTY/2021.00	5	1062	18	3829	33	6066	2	382				5	593				
PA/MONTGOMERY COUNTY/2022.01	20	3737	13	2455	23	15983						3	320				
PA/MONTGOMERY COUNTY/2022.02	11	2457	5	999	18	3374											
PA/MONTGOMERY COUNTY/2023.01	9	2022	16	3063	23	19427						3	394				
PA/MONTGOMERY COUNTY/2023.02	4	868	8	1426	15	14993	1	82									
PA/MONTGOMERY COUNTY/2024.01					1	212											
PA/MONTGOMERY COUNTY/2024.02	10	1557	11	2526	21	4563	1	265									
PA/MONTGOMERY COUNTY/2025.00	11	2477	6	1674	14	2811						2	283				
PA/MONTGOMERY COUNTY/2026.02			4	1097	12	2846											
PA/MONTGOMERY COUNTY/2026.03	11	2223	3	545	11	2381											
PA/MONTGOMERY COUNTY/2026.04	5	1098	11	2861	15	2879						1	129				
PA/MONTGOMERY COUNTY/2030.00	1	287	9	2640	21	5301											
PA/MONTGOMERY COUNTY/2031.03	5	1369	17	5034	25	5492						1	190				
PA/MONTGOMERY COUNTY/2031.04	3	616	10	2952	23	45462						1	331				
PA/MONTGOMERY COUNTY/2031.05	3	938	22	6386	47	11228						1	152				
PA/MONTGOMERY COUNTY/2031.06	2	385	6	1935	9	1637	1	164				1	176				
PA/MONTGOMERY COUNTY/2032.03	3	830	7	1833	26	32276											
PA/MONTGOMERY COUNTY/2032.04	10	2738	16	5754	50	13234	1	417				4	927				
PA/MONTGOMERY COUNTY/2032.05			11	4120	14	3837						2	418				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2032.07	1	405	3	1042	21	6348											
PA/MONTGOMERY COUNTY/2032.08	3	845	16	3858	28	6431					5	897					
PA/MONTGOMERY COUNTY/2033.02	14	2839	22	4462	33	6620					3	434					
PA/MONTGOMERY COUNTY/2033.03	7	1423	14	2943	21	3938	2	244			3	331					
PA/MONTGOMERY COUNTY/2033.04	13	2729	19	3865	20	3624											
PA/MONTGOMERY COUNTY/2034.01	18	3131	18	2232	41	115494	1	153			3	398					
PA/MONTGOMERY COUNTY/2034.02	15	2986	26	4775	39	7591	1	115									
PA/MONTGOMERY COUNTY/2034.03	3	721	3	612	25	3910					3	412					
PA/MONTGOMERY COUNTY/2035.00	19	2766	3	315	25	3520	1	98									
PA/MONTGOMERY COUNTY/2036.01	5	546	1	40	1	196											
PA/MONTGOMERY COUNTY/2036.02	22	3229	2	142	20	2499	1	56			5	420					
PA/MONTGOMERY COUNTY/2037.00	3	389			2	195											
PA/MONTGOMERY COUNTY/2038.01	13	1421	4	509	18	15951					4	258					
PA/MONTGOMERY COUNTY/2038.03	6	880	1	71	14	1497					8	720					
PA/MONTGOMERY COUNTY/2038.04	2	169			11	1015					4	260					
PA/MONTGOMERY COUNTY/2039.02	3	368	1	77	4	300					3	166					
PA/MONTGOMERY COUNTY/2040.02	1	352	5	1354	9	2067					2	352					
PA/MONTGOMERY COUNTY/2040.07	2	639	3	838	14	2750	1	250			1	175					
PA/MONTGOMERY COUNTY/2040.08	5	979	9	2207	18	4855	1	167									
PA/MONTGOMERY COUNTY/2040.09	1	100	6	1791	10	2101					1	1					
PA/MONTGOMERY COUNTY/2040.10	3	981	8	1915	17	4022											
PA/MONTGOMERY COUNTY/2041.01	4	975	28	6915	36	6963	3	402			10	1846					
PA/MONTGOMERY COUNTY/2041.02	7	1822	21	5598	31	6129	2	205			14	2410					
PA/MONTGOMERY COUNTY/2042.00	5	1431	21	5954	17	3928					4	673					
PA/MONTGOMERY COUNTY/2043.00	3	951	10	3409	22	4388					1	190					
PA/MONTGOMERY COUNTY/2044.00	1	318	17	6476	27	8806	2	360									
PA/MONTGOMERY COUNTY/2045.00	2	583	20	6631	30	9450	4	1177			3	593					

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2046.00			28	12340	43	13701						2	426				
PA/MONTGOMERY COUNTY/2047.01			7	1751	16	46250						4	42005				
PA/MONTGOMERY COUNTY/2047.02	1	309	24	7972	29	8189						1	113				
PA/MONTGOMERY COUNTY/2048.00	1	293	20	11084	33	15600											
PA/MONTGOMERY COUNTY/2049.00			14	6981	27	11802	1	3331				1	336				
PA/MONTGOMERY COUNTY/2050.00			6	1796	4	808						1	100				
PA/MONTGOMERY COUNTY/2051.00	1	306	6	1759	4	1151						1	417				
PA/MONTGOMERY COUNTY/2052.00			21	9128	23	9275						4	736				
PA/MONTGOMERY COUNTY/2053.00	1	270	9	2533	7	1272						3	498				
PA/MONTGOMERY COUNTY/2054.00			22	8791	34	11443											
PA/MONTGOMERY COUNTY/2055.01	5	1078	21	5441	21	3670	2	682				4	664				
PA/MONTGOMERY COUNTY/2055.02	2	695	20	6784	36	11190	1	398									
PA/MONTGOMERY COUNTY/2055.03	4	1014	19	5977	41	11270	1	144									
PA/MONTGOMERY COUNTY/2056.00	3	1021	27	8229	44	13463	3	1060				6	991				
PA/MONTGOMERY COUNTY/2057.00	13	2125	8	898	15	2458						5	511				
PA/MONTGOMERY COUNTY/2058.01	1	154	2	206	2	295						2	216				
PA/MONTGOMERY COUNTY/2058.05	2	358	9	1953	22	3599						3	346				
PA/MONTGOMERY COUNTY/2058.06	5	929	6	1090	11	1755						1	131				
PA/MONTGOMERY COUNTY/2058.07	3	601	5	912	2	314						2	362				
PA/MONTGOMERY COUNTY/2058.08	1	391	20	5473	46	10130	2	550				3	501				
PA/MONTGOMERY COUNTY/2058.09	6	1610	4	914	14	2642	1	80				1	80				
PA/MONTGOMERY COUNTY/2059.03	3	1396	11	3322	27	31647						2	646				
PA/MONTGOMERY COUNTY/2059.04	3	923	10	3265	15	3948	1	350									
PA/MONTGOMERY COUNTY/2059.05	6	1358	7	1491	13	21581						1	134				
PA/MONTGOMERY COUNTY/2059.06	4	933	8	1987	17	17962						8	1182				
PA/MONTGOMERY COUNTY/2060.04	4	611	7	1766	30	5749	1	185				1	124				
PA/MONTGOMERY COUNTY/2060.05	7	1302	13	3074	30	6613						1	146				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2060.06	4	1126	8	1718	17	3553											
PA/MONTGOMERY COUNTY/2060.07	4	987	12	2710	33	8589											
PA/MONTGOMERY COUNTY/2061.02	22	4292	54	16186	61	12611	2	618			7	1264					
PA/MONTGOMERY COUNTY/2061.04	6	1247	25	6682	21	4537					1	160					
PA/MONTGOMERY COUNTY/2061.05	6	1871	44	12705	31	9010	1	240									
PA/MONTGOMERY COUNTY/2061.06	13	2351	16	3536	34	6859					3	298					
PA/MONTGOMERY COUNTY/2062.01	11	1982	7	1126	8	1427					1	159					
PA/MONTGOMERY COUNTY/2062.02	7	1125	4	565	4	712											
PA/MONTGOMERY COUNTY/2063.00	4	979	8	2143	25	6218					1	176					
PA/MONTGOMERY COUNTY/2064.00	11	2660	25	5971	27	4775					2	306					
PA/MONTGOMERY COUNTY/2065.01	8	1777	19	4909	33	6891											
PA/MONTGOMERY COUNTY/2065.02	17	2950	18	5070	39	7065					2	275					
PA/MONTGOMERY COUNTY/2066.00	3	535	2	407	5	852					1	69					
PA/MONTGOMERY COUNTY/2067.03	7	1563	31	7113	19	3761											
PA/MONTGOMERY COUNTY/2067.04	10	2287	44	12236	47	25274	1	183			3	712					
PA/MONTGOMERY COUNTY/2068.01	4	681	33	9724	45	11971					2	310					
PA/MONTGOMERY COUNTY/2068.02	4	768	7	1924	22	5064	1	117			1	196					
PA/MONTGOMERY COUNTY/2069.01	2	692	12	3420	15	2930											
PA/MONTGOMERY COUNTY/2069.04	8	1855	23	5717	23	4410					4	469					
PA/MONTGOMERY COUNTY/2069.05	7	1544	19	4020	50	9729					4	677					
PA/MONTGOMERY COUNTY/2069.06	3	584	9	1825	20	4492					3	288					
PA/MONTGOMERY COUNTY/2070.01	5	1306	23	7061	55	15650	1	236			2	649					
PA/MONTGOMERY COUNTY/2070.03	1	244	3	699	19	4796	1	186									
PA/MONTGOMERY COUNTY/2070.04	8	1993	7	1464	19	3976	2	616			1	218					
PA/MONTGOMERY COUNTY/2071.01	3	646	11	2208	29	6532											
PA/MONTGOMERY COUNTY/2071.03	10	2216	7	1857	21	4118	2	283									
PA/MONTGOMERY COUNTY/2071.04	3	889	2	461	8	2245											

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MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2072.01	5	897	4	883	7	1220						1	155				
PA/MONTGOMERY COUNTY/2072.02	17	3412	6	1165	27	4765	1	160									
PA/MONTGOMERY COUNTY/2073.00	10	1938	2	356	13	2261	1	222				1	155				
PA/MONTGOMERY COUNTY/2074.00	16	4363	30	6975	12	21541	1	259									
PA/MONTGOMERY COUNTY/2075.00	1	207	8	2163	18	4032	1	100				1	131				
PA/MONTGOMERY COUNTY/2076.00	11	2117	9	2502	11	2647											
PA/MONTGOMERY COUNTY/2078.00	30	6486	18	4624	39	8441	1	70				2	340				
PA/MONTGOMERY COUNTY/2079.00	8	1507	3	380	9	1528						1	158				
PA/MONTGOMERY COUNTY/2080.00	15	2699	6	903	18	3142						1	50				
PA/MONTGOMERY COUNTY/2081.00	16	2198	7	961	17	2216						1	71				
PA/MONTGOMERY COUNTY/2082.01	8	1767	5	1124	10	1935	1	299									
PA/MONTGOMERY COUNTY/2082.03	15	3323	17	3219	23	95478						1	206				
PA/MONTGOMERY COUNTY/2082.04	4	895	8	2013	32	6506											
PA/MONTGOMERY COUNTY/2083.01			2	618	12	2369											
PA/MONTGOMERY COUNTY/2083.02	47	11959	51	12792	73	16495						3	634				
PA/MONTGOMERY COUNTY/2084.00	15	2765	7	1634	21	3832						1	75				
PA/MONTGOMERY COUNTY/2085.00	18	3289	10	2571	30	5220											
PA/MONTGOMERY COUNTY/2086.01	21	5517	23	6297	48	11399						4	630				
PA/MONTGOMERY COUNTY/2086.03	32	7138	23	5262	55	10820						2	280				
PA/MONTGOMERY COUNTY/2086.04	15	3578	27	7161	35	7748						3	279				
PA/MONTGOMERY COUNTY/2087.02	14	2730	6	1147	23	4619											
PA/MONTGOMERY COUNTY/2087.03	12	2164	8	1289	22	4264						1	145				
PA/MONTGOMERY COUNTY/2087.04	16	2719	11	1695	27	4657	1	108									
PA/MONTGOMERY COUNTY/2088.01	12	1882	5	609	1	115						2	201				
PA/MONTGOMERY COUNTY/2088.02	12	1343	1	113	10	1162						3	312				
PA/MONTGOMERY COUNTY/2089.01	10	1136	8	857	23	2491						3	329				
PA/MONTGOMERY COUNTY/2089.03	7	885	2	187	11	1428	1	191				4	372				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/MONTGOMERY COUNTY/2089.04	3	307	1	22	7	734						1	22				
PA/MONTGOMERY COUNTY/2089.05	14	1810	2	164	9	992											
PA/MONTGOMERY COUNTY/2089.06	10	951	6	409	12	43366						9	696				
PA/MONTGOMERY COUNTY/2090.00	7	681	2	239	8	756						4	377				
PA/MONTGOMERY COUNTY/2091.00	21	4318	14	2576	41	20183						1	71				
PA/MONTGOMERY COUNTY/2092.01	8	1393	2	188	3	438											
PA/MONTGOMERY COUNTY/2092.02	5	690	7	611	11	1253						2	129				
PA/MONTGOMERY COUNTY/2101.00	7	1470	12	2791	27	4846						4	505				
PA/MONTGOMERY COUNTY/2102.00	4	929	13	2730	21	4629	1	224									
PA/MONTGOMERY COUNTY/2103.00	5	1574	14	4424	17	3757						1	198				
PA/MONTGOMERY COUNTY/2104.00	5	1111	17	4512	28	21283											
PA/MONTGOMERY COUNTY/2105.00	4	752	23	7402	33	8443	2	625				1	122				
PA/MONTGOMERY COUNTY/2106.00	12	2587	8	1928	27	5701											
PA/MONTGOMERY COUNTY/2107.00	12	3591	22	6529	47	11253	2	487				3	867				
PA/PHILADELPHIA COUNTY/0001.00			35	11943	37	10002						12	2760				
PA/PHILADELPHIA COUNTY/0002.00	1	127	8	1220	7	1319						4	657				
PA/PHILADELPHIA COUNTY/0003.00			10	3170	17	5122	2	295				4	994				
PA/PHILADELPHIA COUNTY/0004.01			23	7988	14	3459						8	1843				
PA/PHILADELPHIA COUNTY/0004.02			9	3186	14	3904						7	1610				
PA/PHILADELPHIA COUNTY/0005.00			3	704	1	200						1	260				
PA/PHILADELPHIA COUNTY/0006.00			2	497													
PA/PHILADELPHIA COUNTY/0007.00			29	10650	11	3404						12	3769				
PA/PHILADELPHIA COUNTY/0008.01			7	1985	8	2397						3	764				
PA/PHILADELPHIA COUNTY/0008.03			13	5846	23	7954						13	4464				
PA/PHILADELPHIA COUNTY/0008.04			15	5079	18	7238						12	3061				
PA/PHILADELPHIA COUNTY/0009.01	1	338	4	932	5	1550						2	445				
PA/PHILADELPHIA COUNTY/0009.02			9	2986	11	4587						1	393				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0010.01			17	7087	28	7437						12	3038				
PA/PHILADELPHIA COUNTY/0010.02	1	501	21	7571	36	10929	1	304				13	2509				
PA/PHILADELPHIA COUNTY/0011.01	1	424	15	4924	16	4078	1	384	1	2582		9	1904				
PA/PHILADELPHIA COUNTY/0011.02			22	7005	20	5907			1	3284		3	681				
PA/PHILADELPHIA COUNTY/0012.01	2	759	16	6086	23	6362						6	1473				
PA/PHILADELPHIA COUNTY/0012.02	1	323	28	12548	29	9375	1	315				10	2529				
PA/PHILADELPHIA COUNTY/0013.00	9	2773	91	29435	60	16193	2	561				15	3693				
PA/PHILADELPHIA COUNTY/0014.00	3	1047	36	14619	43	12151						10	2813				
PA/PHILADELPHIA COUNTY/0015.00			24	8437	23	7416						8	2031				
PA/PHILADELPHIA COUNTY/0016.00	2	619	12	3977	22	7128	1	275				2	712				
PA/PHILADELPHIA COUNTY/0017.00	2	1006	23	7681	33	8334						7	1788				
PA/PHILADELPHIA COUNTY/0018.00	4	1151	21	7244	21	6090	1	400				6	1664				
PA/PHILADELPHIA COUNTY/0019.00	7	2576	33	9965	33	43928						18	17436				
PA/PHILADELPHIA COUNTY/0020.00	6	1184	6	1486	3	11204						3	583				
PA/PHILADELPHIA COUNTY/0021.00	15	3260	13	2721	11	18128						9	1415				
PA/PHILADELPHIA COUNTY/0022.00	9	2332	17	3595	6	796						7	969				
PA/PHILADELPHIA COUNTY/0023.00	5	1459	16	4784	23	78325						2	323				
PA/PHILADELPHIA COUNTY/0024.00	3	841	34	9499	41	27708						8	1544				
PA/PHILADELPHIA COUNTY/0025.00			33	9460	25	6496						4	684				
PA/PHILADELPHIA COUNTY/0027.01	6	833	9	1667	9	1775											
PA/PHILADELPHIA COUNTY/0027.02	12	2098	18	4082	32	53794	1	143				10	1762				
PA/PHILADELPHIA COUNTY/0028.01	10	1458	6	1009	18	2827						5	553				
PA/PHILADELPHIA COUNTY/0028.02	10	1973	31	6933	32	5241	3	486				8	1087				
PA/PHILADELPHIA COUNTY/0029.00	9	2073	25	6063	35	22022	1	288				4	645				
PA/PHILADELPHIA COUNTY/0030.01	3	531	8	876	6	608						2	172				
PA/PHILADELPHIA COUNTY/0030.02	10	1634	12	2204	11	1367						7	620				
PA/PHILADELPHIA COUNTY/0031.00	7	1068	8	916	14	115590						7	701				

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0032.00	7	722	1	5	3	301						2	128				
PA/PHILADELPHIA COUNTY/0033.00	13	968	2	98	9	506						4	247				
PA/PHILADELPHIA COUNTY/0036.00	12	1195	2	144	11	1097						4	386				
PA/PHILADELPHIA COUNTY/0037.01	16	1123			13	1010						4	241				
PA/PHILADELPHIA COUNTY/0037.02	15	974	4	264	12	1302						5	328				
PA/PHILADELPHIA COUNTY/0038.00	12	1836	8	1547	19	14387	1	200				2	222				
PA/PHILADELPHIA COUNTY/0039.01	16	2433	14	1713	28	4210						7	823				
PA/PHILADELPHIA COUNTY/0039.02	21	3756	6	899	41	5904	2	482				1	130				
PA/PHILADELPHIA COUNTY/0040.01	9	1586	17	2700	19	2927	1	196				4	521				
PA/PHILADELPHIA COUNTY/0040.02	16	2707	12	1731	25	3518						4	275				
PA/PHILADELPHIA COUNTY/0041.01	7	983	4	559	9	800						4	424				
PA/PHILADELPHIA COUNTY/0041.02	11	1280	12	973	16	76852						12	909				
PA/PHILADELPHIA COUNTY/0042.01	12	1958	6	1071	34	5317	1	160				2	186				
PA/PHILADELPHIA COUNTY/0042.02	14	2222	8	1007	24	2857						7	900				
PA/PHILADELPHIA COUNTY/0054.00	1	128			2	196											
PA/PHILADELPHIA COUNTY/0055.00	18	2095	1	125	20	2027	1	86				2	185				
PA/PHILADELPHIA COUNTY/0056.00	1	137			1	87											
PA/PHILADELPHIA COUNTY/0060.00	31	2644	6	693	20	1934						2	177				
PA/PHILADELPHIA COUNTY/0061.00	14	1299	2	245	9	169065						2	288				
PA/PHILADELPHIA COUNTY/0062.00	23	1539	2	207	5	326											
PA/PHILADELPHIA COUNTY/0063.00	8	509	3	197	1	34955											
PA/PHILADELPHIA COUNTY/0064.00	10	666	1	104	12	889	1	111				1	34				
PA/PHILADELPHIA COUNTY/0065.00	5	380	2	165	3	34076	1	94									
PA/PHILADELPHIA COUNTY/0066.00	3	136	1	16	1	56											
PA/PHILADELPHIA COUNTY/0067.00	31	2130	4	215	7	875						2	506				
PA/PHILADELPHIA COUNTY/0069.00	3	47	1	128													
PA/PHILADELPHIA COUNTY/0070.00	3	203			2	107											

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0071.01	1	108												
PA/PHILADELPHIA COUNTY/0071.02	4	251	2	93	4	42607								
PA/PHILADELPHIA COUNTY/0072.00	9	569			2	83								
PA/PHILADELPHIA COUNTY/0073.00	4	660	3	403	10	163115					3	147		
PA/PHILADELPHIA COUNTY/0074.00	3	209			4	169960								
PA/PHILADELPHIA COUNTY/0077.00					4	1069					1	262		
PA/PHILADELPHIA COUNTY/0078.00	1	407	9	2586	14	2928					3	897		
PA/PHILADELPHIA COUNTY/0079.00	1	424	16	4022	24	5875	1	283			2	394		
PA/PHILADELPHIA COUNTY/0080.00	6	758	4	723	8	945					1	75		
PA/PHILADELPHIA COUNTY/0081.01	2	105	1	96	2	88382	1	68			1	88290		
PA/PHILADELPHIA COUNTY/0081.02	6	456			7	81824					2	149		
PA/PHILADELPHIA COUNTY/0082.00	11	820	1	94	9	134879	1	81			2	139		
PA/PHILADELPHIA COUNTY/0083.01	10	722			2	200								
PA/PHILADELPHIA COUNTY/0083.02	8	523			2	138								
PA/PHILADELPHIA COUNTY/0084.00	5	344			4	460								
PA/PHILADELPHIA COUNTY/0085.00	9	1054	6	1056	13	162520	1	77			5	859		
PA/PHILADELPHIA COUNTY/0086.01			10	2031	8	2077					2	200		
PA/PHILADELPHIA COUNTY/0086.02	2	351	4	848	7	1112					6	1185		
PA/PHILADELPHIA COUNTY/0087.01	1	260	6	1583	11	2922					5	1227		
PA/PHILADELPHIA COUNTY/0087.02	1	132	3	1072	3	1012					1	314		
PA/PHILADELPHIA COUNTY/0090.00					5	1274					3	650		
PA/PHILADELPHIA COUNTY/0091.00			3	808	1	301			1	66000	2	468		
PA/PHILADELPHIA COUNTY/0092.00	1	152	4	979	3	628					3	756		
PA/PHILADELPHIA COUNTY/0093.00	5	293			6	36856					4	236		
PA/PHILADELPHIA COUNTY/0094.00	4	171			4	40598					1	41		
PA/PHILADELPHIA COUNTY/0095.00	8	615			1	62								
PA/PHILADELPHIA COUNTY/0096.00	5	390	1	28	3	104983					1	44		

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	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0098.01	14	1547	2	249	8	685						1	45				
PA/PHILADELPHIA COUNTY/0098.02	26	2919	2	203	27	2878	1	93				2	209				
PA/PHILADELPHIA COUNTY/0100.00	13	933	3	330	8	53865											
PA/PHILADELPHIA COUNTY/0101.00	10	757			7	127450						1	66				
PA/PHILADELPHIA COUNTY/0102.00	6	522			4	44001						1	25				
PA/PHILADELPHIA COUNTY/0103.00	2	122			2	45277						1	76				
PA/PHILADELPHIA COUNTY/0104.00	5	356			2	35164						1	25				
PA/PHILADELPHIA COUNTY/0105.00	3	327	4	291	1	73											
PA/PHILADELPHIA COUNTY/0106.00					2	156											
PA/PHILADELPHIA COUNTY/0107.00	1	60	1	68	3	38194						1	193				
PA/PHILADELPHIA COUNTY/0108.00					1	49						1	49				
PA/PHILADELPHIA COUNTY/0109.00	1	167	1	191	2	271						2	406				
PA/PHILADELPHIA COUNTY/0110.00	1	74	1	48	4	47756						2	167				
PA/PHILADELPHIA COUNTY/0111.00	2	179	1	15	4	33773						1	52				
PA/PHILADELPHIA COUNTY/0112.00	6	453			8	77607	1	116				1	59				
PA/PHILADELPHIA COUNTY/0113.00	3	299			3	55596											
PA/PHILADELPHIA COUNTY/0114.00	17	1953			18	1891	1	120				3	322				
PA/PHILADELPHIA COUNTY/0115.00	17	1576	2	160	15	1250	2	126				2	85				
PA/PHILADELPHIA COUNTY/0117.00			1	172	3	688						2	375				
PA/PHILADELPHIA COUNTY/0118.00	15	1818	2	254	18	27487						1	75				
PA/PHILADELPHIA COUNTY/0119.00	8	781			12	43340						1	51				
PA/PHILADELPHIA COUNTY/0120.00	2	545	1	160	5	1079											
PA/PHILADELPHIA COUNTY/0121.00	5	1031			4	111255											
PA/PHILADELPHIA COUNTY/0122.04	9	1476	3	267	20	2175						6	715				
PA/PHILADELPHIA COUNTY/0125.00	3	529	9	2210	13	2949						3	572				
PA/PHILADELPHIA COUNTY/0131.00			1	255	4	495						3	340				
PA/PHILADELPHIA COUNTY/0132.00			4	982	1	567											

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0133.00	3	1243	10	3314	9	2838						4	1220				
PA/PHILADELPHIA COUNTY/0134.01	2	630	16	6079	21	4386						2	263				
PA/PHILADELPHIA COUNTY/0134.02			17	5743	24	6651						6	1200				
PA/PHILADELPHIA COUNTY/0135.00	4	1453	29	9099	31	7348						6	966				
PA/PHILADELPHIA COUNTY/0136.01	3	1005	28	7321	34	7741						13	2592				
PA/PHILADELPHIA COUNTY/0136.02	5	1419	14	4238	48	11208	2	442				12	2235				
PA/PHILADELPHIA COUNTY/0137.00	5	1275	8	1389	17	35375	1	383				11	1583				
PA/PHILADELPHIA COUNTY/0138.00	2	133	2	232	3	338						2	232				
PA/PHILADELPHIA COUNTY/0139.00	3	661			3	329	1	146				2	258				
PA/PHILADELPHIA COUNTY/0140.00	3	715	8	2309	2	531						6	1641				
PA/PHILADELPHIA COUNTY/0141.00			4	1131	1	125						1	125				
PA/PHILADELPHIA COUNTY/0142.00	1	233	26	8096	32	8181	1	225				15	4151				
PA/PHILADELPHIA COUNTY/0143.00	2	434	7	1793	10	2035	1	185				6	1201				
PA/PHILADELPHIA COUNTY/0144.00	6	1899	18	4201	14	2303	1	155				6	583				
PA/PHILADELPHIA COUNTY/0145.00					2	189											
PA/PHILADELPHIA COUNTY/0146.00	3	218	3	357	5	540						2	205				
PA/PHILADELPHIA COUNTY/0147.00			1	243	3	647	1	137				3	729				
PA/PHILADELPHIA COUNTY/0148.00	1	165			1	125											
PA/PHILADELPHIA COUNTY/0149.00	1	44	1	101	2	28802						1	101				
PA/PHILADELPHIA COUNTY/0151.01					1	102											
PA/PHILADELPHIA COUNTY/0151.02	2	108			2	49488											
PA/PHILADELPHIA COUNTY/0152.00	1	75			1	16785											
PA/PHILADELPHIA COUNTY/0153.00			7	1693	6	1485						12	3001				
PA/PHILADELPHIA COUNTY/0156.00					2	197						1	120				
PA/PHILADELPHIA COUNTY/0157.00	5	653	5	1031	8	1125						3	448				
PA/PHILADELPHIA COUNTY/0158.00	19	3988	48	11700	38	6842	1	147				11	2046				
PA/PHILADELPHIA COUNTY/0160.00	26	5095	37	6296	41	105869	1	95				12	1434				

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ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0161.00	18	3697	17	2949	14	24195						10	1583				
PA/PHILADELPHIA COUNTY/0162.00			2	310								2	310				
PA/PHILADELPHIA COUNTY/0163.00	3	296			1	44373											
PA/PHILADELPHIA COUNTY/0164.00	1	44			1	48											
PA/PHILADELPHIA COUNTY/0165.00	1	67			2	33866						1	74				
PA/PHILADELPHIA COUNTY/0166.00	1	378	1	116	1	166						2	282				
PA/PHILADELPHIA COUNTY/0167.01			1	11	1	38											
PA/PHILADELPHIA COUNTY/0167.02					1	26											
PA/PHILADELPHIA COUNTY/0168.00	3	137			1	55522											
PA/PHILADELPHIA COUNTY/0169.01	1	78															
PA/PHILADELPHIA COUNTY/0169.02	3	171			2	46393											
PA/PHILADELPHIA COUNTY/0170.00	1	37			3	210											
PA/PHILADELPHIA COUNTY/0171.00	2	103			3	36884											
PA/PHILADELPHIA COUNTY/0172.01	3	203			1	44701											
PA/PHILADELPHIA COUNTY/0172.02	1	41			1	28						1	28				
PA/PHILADELPHIA COUNTY/0173.00	1	4			1	23355											
PA/PHILADELPHIA COUNTY/0175.00	3	167	1	24	1	29972											
PA/PHILADELPHIA COUNTY/0176.01	1	34															
PA/PHILADELPHIA COUNTY/0176.02	2	77			1	55						1	55				
PA/PHILADELPHIA COUNTY/0177.01	5	152	1	16	2	106	1	52				1	47				
PA/PHILADELPHIA COUNTY/0178.00	13	705	2	83	4	189						2	84				
PA/PHILADELPHIA COUNTY/0179.00	9	470			8	31752						4	148				
PA/PHILADELPHIA COUNTY/0180.01	12	1794	7	846	7	938						3	167				
PA/PHILADELPHIA COUNTY/0180.02	17	2170	8	914	17	2012	1	148				3	261				
PA/PHILADELPHIA COUNTY/0183.00	17	2036	5	594	13	1551	1	94				3	274				
PA/PHILADELPHIA COUNTY/0184.00	13	1931			11	1176						3	356				
PA/PHILADELPHIA COUNTY/0188.00	16	857	3	70	5	357	1	32				2	92				

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0190.00	45	3489	1	97	11	866	1	87			5	303		
PA/PHILADELPHIA COUNTY/0191.00	56	4421	4	295	10	694	2	177			1	50		
PA/PHILADELPHIA COUNTY/0192.00	11	514	1	16	3	226								
PA/PHILADELPHIA COUNTY/0195.01	2	17												
PA/PHILADELPHIA COUNTY/0195.02	2	64	1	62										
PA/PHILADELPHIA COUNTY/0197.00	19	1037	2	117	3	121								
PA/PHILADELPHIA COUNTY/0198.00	6	285			1	63								
PA/PHILADELPHIA COUNTY/0199.00	2	77	1	52	3	163								
PA/PHILADELPHIA COUNTY/0201.02	6	312			3	38187	1	47			2	93		
PA/PHILADELPHIA COUNTY/0202.00	3	192			5	342	1	130			1	49		
PA/PHILADELPHIA COUNTY/0203.00					2	134					1	47		
PA/PHILADELPHIA COUNTY/0204.00	1	66	1	40	1	32636					1	40		
PA/PHILADELPHIA COUNTY/0205.00	2	115			1	36								
PA/PHILADELPHIA COUNTY/0206.00			5	1825	2	377								
PA/PHILADELPHIA COUNTY/0207.00	12	2487	25	5293	37	6653					7	1160		
PA/PHILADELPHIA COUNTY/0208.00	3	408	4	896	7	939					2	265		
PA/PHILADELPHIA COUNTY/0209.00	5	1046	12	2496	24	4331					7	1145		
PA/PHILADELPHIA COUNTY/0210.00	8	1758	27	5046	46	7668					21	3183		
PA/PHILADELPHIA COUNTY/0211.00	7	1493	10	1912	15	2799					1	146		
PA/PHILADELPHIA COUNTY/0212.00	7	1483	3	503	9	1470	1	133			7	1096		
PA/PHILADELPHIA COUNTY/0213.00	13	2781	20	3997	21	3805					10	1645		
PA/PHILADELPHIA COUNTY/0214.00	6	1307	13	2702	22	3576	2	150			14	2289		
PA/PHILADELPHIA COUNTY/0215.00	6	1185	20	4671	41	103144					21	3731		
PA/PHILADELPHIA COUNTY/0216.00	2	471	4	937	9	1870								
PA/PHILADELPHIA COUNTY/0217.00	20	4259	21	4357	38	6659	1	199			9	1333		
PA/PHILADELPHIA COUNTY/0218.00	3	844	4	933	8	1406					1	192		
PA/PHILADELPHIA COUNTY/0219.00	1	135	2	369	14	2110					2	224		

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0220.00	4	1099	7	1376	15	2916					3	513		
PA/PHILADELPHIA COUNTY/0231.00			9	3725	10	3530					1	179		
PA/PHILADELPHIA COUNTY/0235.00	3	398	6	1453	8	2321								
PA/PHILADELPHIA COUNTY/0236.00	2	478	13	4724	24	19544	2	478			2	603		
PA/PHILADELPHIA COUNTY/0237.00	16	2900	12	2971	23	5086	1	239			3	542		
PA/PHILADELPHIA COUNTY/0238.00	15	2479	9	1887	20	3601	1	244			3	428		
PA/PHILADELPHIA COUNTY/0239.00	2	349			1	232			1	4710				
PA/PHILADELPHIA COUNTY/0240.00	5	681	2	585	9	1422					2	262		
PA/PHILADELPHIA COUNTY/0241.00					1	189								
PA/PHILADELPHIA COUNTY/0242.00	8	969	2	286	12	1537					2	131		
PA/PHILADELPHIA COUNTY/0243.00	7	824	1	72	16	82144					2	171		
PA/PHILADELPHIA COUNTY/0244.00	8	881			7	224834	1	142			1	102		
PA/PHILADELPHIA COUNTY/0245.00	4	406			3	374					1	47		
PA/PHILADELPHIA COUNTY/0246.00	4	356	1	23	1	154								
PA/PHILADELPHIA COUNTY/0247.00	11	1377			4	235	1	200			3	128		
PA/PHILADELPHIA COUNTY/0248.00	6	817			5	52078								
PA/PHILADELPHIA COUNTY/0249.00	5	471			4	311					1	48		
PA/PHILADELPHIA COUNTY/0252.00	18	2568			16	78144	1	69			4	429		
PA/PHILADELPHIA COUNTY/0253.00	12	1343	1	88	14	120161					1	258		
PA/PHILADELPHIA COUNTY/0254.00	13	2015	4	857	20	45816	2	367	1	2069	2	236		
PA/PHILADELPHIA COUNTY/0255.00	2	364	9	2099	15	32334					2	287		
PA/PHILADELPHIA COUNTY/0256.00	2	597	8	2098	22	4489								
PA/PHILADELPHIA COUNTY/0257.00			13	3791	18	3608	1	175						
PA/PHILADELPHIA COUNTY/0258.00	6	962	1	173	11	1582								
PA/PHILADELPHIA COUNTY/0259.00	17	2272	1	77	19	90142			1	3240	3	270		
PA/PHILADELPHIA COUNTY/0260.00	8	13201	2	240	5	594					1	1		
PA/PHILADELPHIA COUNTY/0261.00	7	1328	2	251	13	30371					1	154		

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0262.00	15	2362	2	273	17	2244	1	108				1	92				
PA/PHILADELPHIA COUNTY/0263.01	16	1904	1	115	9	953	1	116									
PA/PHILADELPHIA COUNTY/0263.02	22	2289	4	442	21	114820	1	154				3	124				
PA/PHILADELPHIA COUNTY/0264.00	23	2970	3	319	18	174390						1	123				
PA/PHILADELPHIA COUNTY/0265.00	14	1321			6	541	1	104									
PA/PHILADELPHIA COUNTY/0266.00	39	4023	3	280	24	74618						2	189				
PA/PHILADELPHIA COUNTY/0267.00	25	2789			13	66044											
PA/PHILADELPHIA COUNTY/0268.00	8	1251			10	1160						2	219				
PA/PHILADELPHIA COUNTY/0269.00	3	439			4	887											
PA/PHILADELPHIA COUNTY/0270.00	8	1724	3	355	8	1149						1	108				
PA/PHILADELPHIA COUNTY/0271.00	8	910			5	593											
PA/PHILADELPHIA COUNTY/0272.00	19	2034	1	138	19	2115	1	120				4	308				
PA/PHILADELPHIA COUNTY/0273.00	21	1447	1	71	13	1217			1	76		2	131				
PA/PHILADELPHIA COUNTY/0274.01	9	721	1	50	5	43397						1	93				
PA/PHILADELPHIA COUNTY/0274.02	28	1770			11	53839	1	108				2	124				
PA/PHILADELPHIA COUNTY/0275.00	17	1324	2	118	12	1041	2	161	1	45		3	184				
PA/PHILADELPHIA COUNTY/0276.00	10	1049			7	97784											
PA/PHILADELPHIA COUNTY/0277.00	10	723	3	269	8	86708											
PA/PHILADELPHIA COUNTY/0278.00	14	1230	1	64	2	131						2	176				
PA/PHILADELPHIA COUNTY/0279.01	10	947	1	111	7	34413						1	50				
PA/PHILADELPHIA COUNTY/0279.02	2	186	1	39	4	147258						2	110				
PA/PHILADELPHIA COUNTY/0280.00	2	127			2	89						1	26				
PA/PHILADELPHIA COUNTY/0281.00	7	798	1	52	3	41189						1	126				
PA/PHILADELPHIA COUNTY/0282.00	8	814	2	125	2	137			1	2149		1	86				
PA/PHILADELPHIA COUNTY/0283.00	6	456	1	46	3	48440						1	46				
PA/PHILADELPHIA COUNTY/0284.00	6	331	1	58	4	167						2	51				
PA/PHILADELPHIA COUNTY/0285.00	5	317	1	28	3	202											

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0286.00	23	1256			7	456					1	44					
PA/PHILADELPHIA COUNTY/0287.00	6	322			2	119											
PA/PHILADELPHIA COUNTY/0288.00	9	661	1	62	6	454					2	133					
PA/PHILADELPHIA COUNTY/0289.01	16	1073			9	530	1	70			2	112					
PA/PHILADELPHIA COUNTY/0289.02	13	932	1	29	9	613											
PA/PHILADELPHIA COUNTY/0290.00	24	1792			16	1584					2	48					
PA/PHILADELPHIA COUNTY/0291.00	9	820	1	93	10	797					3	272					
PA/PHILADELPHIA COUNTY/0292.00	14	1462	2	307	9	1122					1	85					
PA/PHILADELPHIA COUNTY/0293.00	5	330	1	12	3	229					1	84					
PA/PHILADELPHIA COUNTY/0294.00	2	93	1	32	1	49	1	140									
PA/PHILADELPHIA COUNTY/0298.00	17	1333	2	167	12	774					8	514					
PA/PHILADELPHIA COUNTY/0299.00	14	869	1	57	1	14	1	46			1	46					
PA/PHILADELPHIA COUNTY/0300.00	9	521			5	372					3	153					
PA/PHILADELPHIA COUNTY/0301.00	22	2289	2	164	12	1358					4	288					
PA/PHILADELPHIA COUNTY/0302.00	37	3580	2	124	24	2769	2	151			7	663					
PA/PHILADELPHIA COUNTY/0305.01	29	2298	5	331	8	643	1	172			2	111					
PA/PHILADELPHIA COUNTY/0305.02	26	2624	2	258	16	1579			1	72	3	261					
PA/PHILADELPHIA COUNTY/0306.00	28	3380			17	1979					1	89					
PA/PHILADELPHIA COUNTY/0307.00	11	1398	2	300	4	325					1	81					
PA/PHILADELPHIA COUNTY/0308.00	17	2353	2	125	19	2780					1	1					
PA/PHILADELPHIA COUNTY/0309.00	21	2841			8	1023					1	126					
PA/PHILADELPHIA COUNTY/0310.00	26	3700	8	1164	17	2362					1	101					
PA/PHILADELPHIA COUNTY/0311.01	27	2472	2	168	14	1257					10	812					
PA/PHILADELPHIA COUNTY/0311.02	33	3116	2	131	13	1162					4	349					
PA/PHILADELPHIA COUNTY/0312.00	16	1651			11	1058											
PA/PHILADELPHIA COUNTY/0313.00	11	1086	2	162	11	1119					3	319					
PA/PHILADELPHIA COUNTY/0314.01	11	1131	2	230	10	998					2	230					

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0314.02	3	236	1	71	11	1078						3	214				
PA/PHILADELPHIA COUNTY/0315.01	16	2122	5	492	22	2718	1	89				2	194				
PA/PHILADELPHIA COUNTY/0315.02	12	1705	2	220	13	1701	1	56				3	357				
PA/PHILADELPHIA COUNTY/0316.00	21	2341	2	204	31	3242						7	627				
PA/PHILADELPHIA COUNTY/0317.00	30	3131	3	254	15	1604						3	227				
PA/PHILADELPHIA COUNTY/0318.00	22	1982	1	125	10	927						2	171				
PA/PHILADELPHIA COUNTY/0319.00	32	2779	1	101	15	1403						5	411				
PA/PHILADELPHIA COUNTY/0320.00	39	3834	3	209	23	2067	1	100	1	2045		3	196				
PA/PHILADELPHIA COUNTY/0321.00	9	937	4	369	9	701						2	162				
PA/PHILADELPHIA COUNTY/0323.00	19	1969	2	182	6	535			1	63		3	245				
PA/PHILADELPHIA COUNTY/0325.00	28	2794	1	65	15	1548						3	230				
PA/PHILADELPHIA COUNTY/0326.00	39	4183	4	337	13	1720	1	157				8	674				
PA/PHILADELPHIA COUNTY/0329.00	14	1642	1	117	15	1930						3	255				
PA/PHILADELPHIA COUNTY/0330.00	39	4170	6	570	13	1355						5	402				
PA/PHILADELPHIA COUNTY/0331.01	28	3852	5	434	10	1339						5	439				
PA/PHILADELPHIA COUNTY/0331.02	19	2535	3	384	14	1733						1	43				
PA/PHILADELPHIA COUNTY/0332.00	8	1460	3	393	6	852						1	110				
PA/PHILADELPHIA COUNTY/0333.00	10	1586	5	897	8	1455											
PA/PHILADELPHIA COUNTY/0334.00	11	1833	5	553	11	1551											
PA/PHILADELPHIA COUNTY/0335.00	14	1964			18	2296	1	148				6	548				
PA/PHILADELPHIA COUNTY/0336.00	15	2440	4	637	24	14059						4	434				
PA/PHILADELPHIA COUNTY/0337.01	7	1049	3	349	11	1881						2	201				
PA/PHILADELPHIA COUNTY/0337.02	13	1881	7	1194	20	3456	1	174				4	614				
PA/PHILADELPHIA COUNTY/0338.00	30	4889	1	176	41	93355	1	106				4	423				
PA/PHILADELPHIA COUNTY/0339.00	12	2223	1	128	17	2605						2	121				
PA/PHILADELPHIA COUNTY/0340.00	19	3484	6	942	9	1518	1	22				2	337				
PA/PHILADELPHIA COUNTY/0341.00	16	2703	8	1041	19	3202						1	134				

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0342.00	5	969	1	164	17	3525											
PA/PHILADELPHIA COUNTY/0344.00	14	3200	13	2726	29	6200											
PA/PHILADELPHIA COUNTY/0345.01	1	13824	4	637	5	614					1	106					
PA/PHILADELPHIA COUNTY/0345.02	3	675	2	220	16	17289					3	15549					
PA/PHILADELPHIA COUNTY/0346.00			1	185	7	1749											
PA/PHILADELPHIA COUNTY/0347.01	20	3408	3	398	19	2992	1	140			1	141					
PA/PHILADELPHIA COUNTY/0347.02	8	1478	2	436	17	14935											
PA/PHILADELPHIA COUNTY/0348.01	11	1453			10	1481											
PA/PHILADELPHIA COUNTY/0348.02	15	2764	2	167	13	1828	1	146			2	271					
PA/PHILADELPHIA COUNTY/0348.03	15	2642	3	400	22	3248	1	173			1	121					
PA/PHILADELPHIA COUNTY/0349.00	16	2615	1	100	21	2280					3	318					
PA/PHILADELPHIA COUNTY/0351.00	3	476	12	1234	15	1414			1	113	2	166					
PA/PHILADELPHIA COUNTY/0352.00	4	895	5	1289	12	17555	1	176									
PA/PHILADELPHIA COUNTY/0353.01	21	3250	3	394	24	3378					1	146					
PA/PHILADELPHIA COUNTY/0353.02	21	3767	4	608	8	1185					4	552					
PA/PHILADELPHIA COUNTY/0355.00	12	2459	7	1161	26	5014	1	185			2	206					
PA/PHILADELPHIA COUNTY/0356.01	13	2825	4	770	8	1291	1	289									
PA/PHILADELPHIA COUNTY/0356.02	3	642	5	881	17	17265											
PA/PHILADELPHIA COUNTY/0357.01			1	132	20	3074	1	137	1	204	12	1642					
PA/PHILADELPHIA COUNTY/0357.02	5	1077	4	541	12	1890			1	1	3	417					
PA/PHILADELPHIA COUNTY/0358.00	15	2813	13	1981	19	3107	1	183			2	200					
PA/PHILADELPHIA COUNTY/0359.00	9	1746	7	1169	20	3542	1	215									
PA/PHILADELPHIA COUNTY/0360.00	6	1281	4	966	7	986	1	175									
PA/PHILADELPHIA COUNTY/0361.00	10	1654	4	598	17	2664					1	131					
PA/PHILADELPHIA COUNTY/0362.01	11	1817	8	1267	22	3114					3	315					
PA/PHILADELPHIA COUNTY/0362.02	17	3115	3	370	33	5906	1	151			3	410					
PA/PHILADELPHIA COUNTY/0362.03	17	3409	6	960	28	3895					2	332					

Report Date: 06/02/2014

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans on Manufactured Home Dwellings From Columns A,B,C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/0363.01	9	1496	3	392	10	1555	1	40			1	114					
PA/PHILADELPHIA COUNTY/0363.02	13	2180			15	2049											
PA/PHILADELPHIA COUNTY/0363.03	26	4543	2	326	32	16436											
PA/PHILADELPHIA COUNTY/0364.00			4	973	1	267											
PA/PHILADELPHIA COUNTY/0365.01	11	2519			19	3361											
PA/PHILADELPHIA COUNTY/0365.02	10	2027	7	1543	8	1635											
PA/PHILADELPHIA COUNTY/0366.00			8	2208	12	3983					2	578					
PA/PHILADELPHIA COUNTY/0367.00			21	6991	21	6976					13	4931					
PA/PHILADELPHIA COUNTY/0369.00					2	456					1	200					
PA/PHILADELPHIA COUNTY/0372.00	12	1849	8	1659	20	2577					3	281					
PA/PHILADELPHIA COUNTY/0373.00	5	1564	23	6327	14	24325			1	13842	2	591					
PA/PHILADELPHIA COUNTY/0375.00	7	1075	4	1293	12	2609											
PA/PHILADELPHIA COUNTY/0376.00			7	1839	7	1431					3	561					
PA/PHILADELPHIA COUNTY/0377.00	2	315			1	68											
PA/PHILADELPHIA COUNTY/0378.00	8	875	6	984	10	1513					4	518					
PA/PHILADELPHIA COUNTY/0379.00	25	79956	8	809	20	2277					7	623					
PA/PHILADELPHIA COUNTY/0380.00	8	837	5	707	5	381	1	520			4	689					
PA/PHILADELPHIA COUNTY/0381.00	2	82			1	90											
PA/PHILADELPHIA COUNTY/0382.00	9	855	1	75	4	301					3	150					
PA/PHILADELPHIA COUNTY/0383.00	7	356	2	195	3	156					1	35					
PA/PHILADELPHIA COUNTY/0384.00	6	1245	7	1545	14	2797					1	120					
PA/PHILADELPHIA COUNTY/0385.00	2	624	7	2267	12	4047					2	510					
PA/PHILADELPHIA COUNTY/0386.00			9	3004	11	3465					1	416					
PA/PHILADELPHIA COUNTY/0387.00			12	3666	15	3104					2	261					
PA/PHILADELPHIA COUNTY/0388.00	5	1085	23	6725	41	8790					8	1526					
PA/PHILADELPHIA COUNTY/0389.00	6	825	1	143	6	636					1	71					
PA/PHILADELPHIA COUNTY/0390.00	45	3921	5	494	18	1842			1	47	4	250					

Report Date: 06/02/2014

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 37964 - PHILADELPHIA, PA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/PHILADELPHIA COUNTY/9800.00			1	277	1	249								
PA/PHILADELPHIA COUNTY/9801.00					1	460								
PA/PHILADELPHIA COUNTY/9802.00					1	297								
PA/PHILADELPHIA COUNTY/9808.00			3	180	2	254					1	48		
PA/PHILADELPHIA COUNTY/9809.00	1	98												
MSA/MD (TOTAL)	7977	1504973	8961	2349184	18751	10907250	392	80506	26	151686	2008	517092	5	162
INVALID GEOGRAPHIC IDENTIFIERS 2/														

MSA/MD: 37964 - PHILADELPHIA, PA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	47	7937	30	5628	26	4553					22	4483	10	2193	5	625	5	1060
ASIAN	2118	481871	377	74575	1097	253437			15	6345	480	124056	219	53283	151	28945	355	88793
BLACK OR AFRICAN AMERICAN	1395	201014	1962	281487	585	86766			17	5453	628	97211	405	61647	235	28913	557	79471
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	40	8009	31	6165	27	5410	1	240			21	5203	5	1049	4	572	15	3498
WHITE	28621	6269414	9423	1970243	14063	3120392	4	638	554	199426	7682	1836733	4028	939216	3325	599763	6589	1594209
2 OR MORE MINORITY RACES	15	2343	16	2553	9	1174					3	611			4	710	2	486
JOINT (WHITE/MINORITY RACE)	435	111586	134	31743	206	51419			6	6300	123	33700	57	17067	52	11007	110	30505
RACE NOT AVAILABLE 6/	8367	1695731	3998	7878944	5452	1216662			88	31094	757	278470	510	108570	1002	365898	542	329189
ETHNICITY 7/																		
HISPANIC OR LATINO	619	110603	724	102053	284	47752	2	295	4	2133	427	61129	120	21586	77	12059	250	40264
NOT HISPANIC OR LATINO	31855	6914197	11140	2242286	15609	3436371	3	583	574	210868	8476	2022752	4579	1045041	3575	633083	7335	1744016
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	324	76450	167	37797	176	42282			7	2733	105	27744	48	12402	49	9536	76	19522
ETHNICITY NOT AVAILABLE 6/	8240	1676655	3940	7869202	5396	1213408			95	32884	708	268842	487	103996	1077	381755	514	323409
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	27542	6042059	8550	1830137	13534	3005472	2	343	531	189872	7162	1748595	3877	908581	3103	559040	6235	1523774
OTHERS, INCLUDING HISPANIC	4926	987260	3366	528420	2364	484478	3	535	49	22964	1771	346366	847	165487	566	90469	1350	260006
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	2466	269949	1257	132230	1255	144896	1	113	18	2432	875	95061	422	48118	449	48937	549	59692
50-79% OF MSA/MD MEDIAN	6153	905733	2863	461311	2790	412406			52	7861	2014	327728	1033	164317	767	101039	1488	241260
80-99% OF MSA/MD MEDIAN	4648	819454	1586	320756	2192	391001	1	85	41	8051	1179	232857	668	130131	482	74069	1029	209667
100-119% OF MSA/MD MEDIAN	4437	872429	1208	267128	2256	452250	1	210	40	8072	1041	232712	536	117648	501	86102	873	202931
120% OR MORE OF MSA/MD MEDIAN	21185	5395551	2609	732789	10883	2752104	2	470	516	219424	4321	1329063	2246	658297	2505	550482	3742	1126874
INCOME NOT AVAILABLE 6/	2149	514789	6448	8337124	2089	587156			13	2778	286	163046	329	64514	74	175804	494	286787
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	12599	2872883	3958	1467861	6901	1572906	1	113	215	82305	2843	744042	1525	382294	1549	350348	2176	621351
10-19% MINORITY	15247	3461618	4628	1957186	8140	1851553	3	680	304	120917	3361	959958	1809	444771	1742	362846	2880	773736
20-49% MINORITY	9607	1945211	4144	1628402	4938	1102079	1	85	139	40924	2354	503040	1268	270418	1049	212433	2102	565394
50-79% MINORITY	2002	321653	1294	656989	892	149130			17	3910	572	102973	276	45417	247	95221	520	106257
80-100% MINORITY	1583	176540	1947	4540900	594	64145			5	562	586	70454	356	40125	191	15585	497	60473
INCOME 12/ 13/																		
LOW INCOME	1487	197444	1187	2383712	552	73449			9	2378	477	63472	244	30056	155	13395	434	63607
MODERATE INCOME	3559	478230	3328	3388712	1545	215298			22	3810	1210	253782	689	100696	427	113948	1015	164160
MIDDLE INCOME	11884	2174579	6507	2210158	6219	1152501	3	563	89	21286	3019	602946	1703	327462	1395	247396	2396	583270
UPPER INCOME	24087	5924478	4946	2268090	13141	3297272	2	315	560	221144	5006	1459336	2595	724387	2800	661617	4327	1315491
TOTAL 14/	41038	8777905	15971	10251338	21465	4739813	5	878	680	248618	9716	2380467	5234	1183025	4778	1036433	8175	2127211

MSA/MD: 37964 - PHILADELPHIA, PA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	28499		7218	1	13742		5		668		9050	6	4647	29	4264	1	7671	81
REPORTED PRICING DATA	354	1	630		147				1		289		279	30	55	1	389	2
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	282	NA	439	NA	113	NA		NA	1	NA	238	NA	189	NA	43	NA	252	NA
2.00 - 2.49	54	NA	107	NA	27	NA		NA		NA	48	NA	55	NA	8	NA	44	NA
2.50 - 2.99	13	NA	24	NA	4	NA		NA		NA	2	NA	11	NA	2	NA	18	NA
3.00 - 3.49	3	NA	34	NA	3	NA		NA		NA	1	NA	17	NA		NA	27	NA
3.50 - 4.49	2	1	26										6	18	2	1	48	2
4.50 - 5.49														9				
5.50 - 6.49													1	2				
6.50 OR MORE														1				
MEAN	1.82	4.22	1.99		1.81				1.66		1.78		1.98	4.50	1.87	3.55	2.16	3.89
MEDIAN	1.73	4.22	1.79		1.70				1.66		1.72		1.78	4.37	1.70	3.55	1.80	3.89
HOEPA LOANS 17/			2								1							

MSA/MD: 37964 - PHILADELPHIA, PA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's
NO REPORTED PRICING DATA 15/	5979972		1463298	4770	2996087		878		246274		2255193	716	1092032	1171	914080	500	2055299	682
REPORTED PRICING DATA	46431	35	102023		18098				143		48431		46796	2111	6688	82	66628	8
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	38382	NA	76815	NA	14653	NA		NA	143	NA	41264	NA	33118	NA	5382	NA	46724	NA
2.00 - 2.49	6622	NA	16537	NA	2697	NA		NA		NA	6737	NA	9104	NA	684	NA	6237	NA
2.50 - 2.99	966	NA	3060	NA	573	NA		NA		NA	326	NA	1602	NA	428	NA	3926	NA
3.00 - 3.49	319	NA	3192	NA	175	NA		NA		NA	104	NA	2278	NA		NA	3649	NA
3.50 - 4.49	142	35	2419										618	1457	194	82	6092	8
4.50 - 5.49														387				
5.50 - 6.49													76	242				
6.50 OR MORE														25				
MEAN 30/	1.78	4.22	1.90		1.79				1.66		1.76		1.92	4.49	1.85	3.55	2.08	3.89
MEDIAN 31/	1.71	4.22	1.75		1.67				1.66		1.71		1.76	4.28	1.69	3.55	1.76	3.89
HOEPA LOANS 17/			338								54							

MSA/MD: 37964 - PHILADELPHIA, PA												
RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	21	3736	15	2717	1	145	2	415	1	184	2	275
MALE	13	2383	10	1914	1	145			1	184	1	140
FEMALE	7	1128	4	578			2	415			1	135
JOINT (MALE/FEMALE)	1	225	1	225								
ASIAN (TOTAL)	429	78973	273	51596	13	1889	86	15413	40	7110	17	2965
MALE	193	32246	121	20586	8	1073	41	7059	15	2231	8	1297
FEMALE	117	19361	73	12218	5	816	22	3600	11	1615	6	1112
JOINT (MALE/FEMALE)	118	27100	78	18526			23	4754	14	3264	3	556
BLACK OR AFRICAN AMERICAN (TOTAL)	2483	342852	1590	221399	93	12829	514	68488	202	28279	84	11857
MALE	871	120338	538	74899	35	4818	196	25876	68	9928	34	4817
FEMALE	1317	166533	867	110869	46	5860	255	31651	106	12702	43	5451
JOINT (MALE/FEMALE)	291	55633	184	35543	12	2151	61	10767	27	5583	7	1589
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	42	7919	25	5052	1	54	8	1822	5	716	3	275
MALE	25	5434	15	3510			5	1188	4	593	1	143
FEMALE	9	1019	7	910	1	54					1	55
JOINT (MALE/FEMALE)	8	1466	3	632			3	634	1	123	1	77
WHITE (TOTAL)	8144	1642237	6181	1249841	248	49947	844	166137	673	138338	198	37974
MALE	3207	613442	2356	451657	96	18239	372	69576	282	55359	101	18611
FEMALE	2040	347326	1545	259893	64	11244	232	39352	160	30275	39	6562
JOINT (MALE/FEMALE)	2886	678907	2272	536410	87	20125	239	57133	231	52704	57	12535
2 OR MORE MINORITY RACES (TOTAL)	17	2706	5	733	1	177	7	1146	2	293	2	357
MALE	11	1835	3	407	1	177	4	719	1	175	2	357
FEMALE	5	734	2	326			2	290	1	118		
JOINT (MALE/FEMALE)	1	137					1	137				
JOINT (WHITE/MINORITY RACE) (TOTAL)	133	31473	97	22718	4	1245	22	4862	8	2331	2	317
MALE	5	996	5	996								
FEMALE	5	1033	3	668			1	154	1	211		
JOINT (MALE/FEMALE)	123	29444	89	21054	4	1245	21	4708	7	2120	2	317
RACE NOT AVAILABLE (TOTAL) 6/	1086	207035	647	129258	60	11293	252	43073	97	18221	30	5190
MALE	206	35548	126	22361	11	1517	50	8480	13	2193	6	997
FEMALE	185	29420	105	17795	13	2135	42	5912	20	2901	5	677
JOINT (MALE/FEMALE)	168	38221	111	25702	4	919	37	7016	14	3858	2	726

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	952	124627	734	96322	25	3794	110	13349	59	8169	24	2993
MALE	429	57645	329	44088	11	1912	51	6713	29	3714	9	1218
FEMALE	385	44481	302	34877	13	1767	45	4571	16	2204	9	1062
JOINT (MALE/FEMALE)	138	22501	103	17357	1	115	14	2065	14	2251	6	713
NOT HISPANIC OR LATINO (TOTAL)	10204	1951038	7381	1437204	329	59531	1349	237334	866	166939	279	50030
MALE	3900	717839	2728	511212	130	21964	565	96254	343	65047	134	23362
FEMALE	3129	494160	2211	352905	105	16371	470	70202	263	42593	80	12089
JOINT (MALE/FEMALE)	3152	734559	2429	570387	93	20857	309	70006	258	59065	63	14244
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	165	39169	116	27903	4	1421	27	5666	15	3569	3	610
MALE	8	1345	5	935			1	191	1	123	1	96
FEMALE	6	821	3	418			1	199	2	204		
JOINT (MALE/FEMALE)	151	37003	108	26550	4	1421	25	5276	12	3242	2	514
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1034	202097	602	121885	63	12833	249	45007	88	16795	32	5577
MALE	194	35393	112	20095	11	2093	51	9740	11	1779	9	1686
FEMALE	165	27092	90	15057	11	1971	40	6402	18	2821	6	841
JOINT (MALE/FEMALE)	155	37070	98	23798	9	2047	37	7802	10	3094	1	329
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7110	1485770	5388	1133446	222	44435	719	145997	607	127642	174	34250
MALE	2787	554091	2039	408783	82	15326	323	61794	256	51825	87	16363
FEMALE	1686	305196	1268	228274	56	9760	185	33575	142	27472	35	6115
JOINT (MALE/FEMALE)	2629	624785	2076	495372	83	19010	210	50552	209	48345	51	11506
OTHERS, INCLUDING HISPANIC (TOTAL)	4126	612579	2784	416011	138	20981	753	107954	321	48797	130	18836
MALE	1528	218536	1011	145080	56	8125	291	40820	114	16443	56	8068
FEMALE	1809	230092	1234	157334	62	8345	324	40442	134	16771	55	7200
JOINT (MALE/FEMALE)	784	163337	537	113243	20	4511	136	26498	72	15517	19	3568
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2462	259351	1614	167206	75	7517	513	55831	189	20790	71	8007
50-79% OF MSA/MD MEDIAN	4017	633462	2882	456565	150	23222	541	86018	318	49468	126	18189
80-99% OF MSA/MD MEDIAN	1872	378473	1404	286022	62	12050	208	41552	154	30181	44	8668
100-119% OF MSA/MD MEDIAN	1374	309956	1032	233968	38	8315	154	34220	117	25886	33	7567
120% OR MORE OF MSA/MD MEDIAN	2515	713807	1842	527577	96	26475	278	76648	237	66704	62	16403
INCOME NOT AVAILABLE 6/	115	21882	59	11976			41	7087	13	2443	2	376
TOTAL 14/	12355	2316931	8833	1683314	421	77579	1735	301356	1028	195472	338	59210

MSA/MD: 37964 - PHILADELPHIA, PA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	63	11966	33	6558	2	337	17	3510	9	1341	2	220
MALE	30	4861	17	3007	1	187	7	1117	4	470	1	80
FEMALE	15	2617	8	1461			4	686	3	470		
JOINT (MALE/FEMALE)	17	4013	7	1615	1	150	6	1707	2	401	1	140
ASIAN (TOTAL)	3060	771909	2084	523110	165	44641	374	85163	339	93301	98	25694
MALE	1214	294579	815	198197	68	19025	146	30760	142	36210	43	10387
FEMALE	629	121617	435	85769	30	5458	86	15295	54	10812	24	4283
JOINT (MALE/FEMALE)	1213	354643	833	238983	66	19741	141	38956	142	45939	31	11024
BLACK OR AFRICAN AMERICAN (TOTAL)	1208	179657	713	115811	67	11532	265	29363	126	16706	37	6245
MALE	448	61658	262	40602	21	2568	111	11824	44	5759	10	905
FEMALE	584	78116	345	50103	33	6212	123	12430	65	7155	18	2216
JOINT (MALE/FEMALE)	176	39883	106	25106	13	2752	31	5109	17	3792	9	3124
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	75	18674	41	11426	3	462	16	2656	14	4030	1	100
MALE	36	7454	22	5227	1	113	7	830	6	1284		
FEMALE	15	3287	5	1635	1	245	6	1033	3	374		
JOINT (MALE/FEMALE)	23	7573	13	4204	1	104	3	793	5	2372	1	100
WHITE (TOTAL)	24945	6542442	19043	5014724	1074	287483	2109	517901	2222	594279	497	128055
MALE	7824	1895900	5844	1430955	342	81966	762	169336	690	170058	186	43585
FEMALE	5326	1110240	4005	844748	242	53080	501	92687	469	98770	109	20955
JOINT (MALE/FEMALE)	11745	3523133	9170	2732503	475	147584	842	255183	1057	324528	201	63335
2 OR MORE MINORITY RACES (TOTAL)	13	2522	7	1333	2	706	2	120	2	363		
MALE	6	960	4	562	1	224			1	174		
FEMALE	4	539	1	230			2	120	1	189		
JOINT (MALE/FEMALE)	3	1023	2	541	1	482						
JOINT (WHITE/MINORITY RACE) (TOTAL)	528	171305	394	128549	15	5728	49	15263	53	16745	17	5020
MALE	9	4225	5	2702			3	1120			1	403
FEMALE	5	1399	5	1399								
JOINT (MALE/FEMALE)	514	165681	384	124448	15	5728	46	14143	53	16745	16	4617
RACE NOT AVAILABLE (TOTAL) 6/	4381	1257957	2897	829079	337	111510	549	152098	467	133945	131	31325
MALE	629	155805	381	95993	40	11322	96	19485	85	22361	27	6644
FEMALE	390	80596	252	52571	20	5244	60	9918	45	10591	13	2272
JOINT (MALE/FEMALE)	866	289824	571	189655	46	16918	101	35627	118	39038	30	8586

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	694	128961	449	91355	28	5648	125	14897	80	15193	12	1868
MALE	334	63365	210	44768	14	2638	63	7296	41	7515	6	1148
FEMALE	228	33766	150	24425	7	1289	44	3956	23	3678	4	418
JOINT (MALE/FEMALE)	127	30853	85	21445	7	1721	17	3385	16	4000	2	302
NOT HISPANIC OR LATINO (TOTAL)	28910	7487090	21679	5656153	1260	332913	2680	635601	2659	702422	632	160001
MALE	9254	2210533	6773	1640791	416	99726	982	209637	844	205253	239	55126
FEMALE	6328	1279749	4649	959278	290	61334	673	118043	572	115283	144	25811
JOINT (MALE/FEMALE)	13274	3983436	10220	3046336	550	170696	1022	307269	1234	380251	248	78884
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	313	93575	227	66613	8	2156	31	8981	36	11948	11	3877
MALE	7	2118	6	1843	1	275						
FEMALE	6	1278	5	1198					1	80		
JOINT (MALE/FEMALE)	299	89762	216	63572	7	1881	31	8981	34	11451	11	3877
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4356	1246806	2857	816469	369	121682	545	146595	457	131147	128	30913
MALE	601	149426	361	89843	43	12766	87	17539	87	23548	23	5730
FEMALE	406	83618	252	53015	29	7616	65	10170	44	9320	16	3497
JOINT (MALE/FEMALE)	857	281722	565	185702	54	19161	100	31883	110	37113	28	7863
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	23776	6263575	18257	4821382	1002	268327	1954	491850	2096	561878	467	120138
MALE	7436	1811119	5593	1373575	320	76563	705	160599	641	158866	177	41516
FEMALE	5051	1062782	3825	811303	225	49155	458	88877	441	94040	102	19407
JOINT (MALE/FEMALE)	11260	3382629	8819	2631052	457	142609	789	241884	1008	308049	187	59035
OTHERS, INCLUDING HISPANIC (TOTAL)	5870	1363087	3904	935478	285	70235	857	157271	646	157079	178	43024
MALE	2059	436097	1332	295371	104	24505	327	52287	235	51011	61	12923
FEMALE	1464	239832	942	164833	71	13204	259	32702	146	22176	46	6917
JOINT (MALE/FEMALE)	2335	683859	1623	473561	109	32109	269	71870	263	83135	71	23184
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2351	247264	1436	151650	97	8005	569	60780	182	19769	67	7060
50-79% OF MSA/MD MEDIAN	5590	859614	4018	633542	260	35149	668	93928	503	77749	141	19246
80-99% OF MSA/MD MEDIAN	3699	717409	2773	545789	156	28048	385	69089	300	58708	85	15775
100-119% OF MSA/MD MEDIAN	3322	746494	2496	567332	140	30546	290	61528	309	66996	87	20092
120% OR MORE OF MSA/MD MEDIAN	18342	6124028	13755	4535112	965	350058	1389	495901	1852	614779	381	128178
INCOME NOT AVAILABLE 6/	969	261623	734	197165	47	10593	80	24848	86	22709	22	6308
TOTAL 14/	34273	8956432	25212	6630590	1665	462399	3381	806074	3232	860710	783	196659

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	278	41103	116	17747	21	4110	87	10943	31	5540	23	2763
MALE	124	18346	56	9371	10	1880	33	3948	17	2475	8	672
FEMALE	94	9842	30	3008	7	834	41	4239	6	771	10	990
JOINT (MALE/FEMALE)	51	11031	25	4448	3	1196	11	2361	8	2294	4	732
ASIAN (TOTAL)	5187	1122590	2878	655813	336	73607	1145	220919	514	110267	314	61984
MALE	1952	394261	1050	229103	125	25422	447	78214	200	38297	130	23225
FEMALE	1090	197144	578	110295	87	16958	245	36806	111	21542	69	11543
JOINT (MALE/FEMALE)	2128	528036	1244	314941	124	31227	446	104822	201	50131	113	26915
BLACK OR AFRICAN AMERICAN (TOTAL)	10285	1233642	4111	518753	720	93914	3510	386361	1191	149000	753	85614
MALE	3363	410142	1219	159466	260	35395	1179	130863	431	54643	274	29775
FEMALE	4910	509037	1973	212304	347	40347	1706	162558	525	57402	359	36426
JOINT (MALE/FEMALE)	1984	311159	909	145718	112	18077	612	91637	232	36447	119	19280
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	240	36847	103	17639	13	2286	74	9538	33	5119	17	2265
MALE	102	15573	41	7428	4	581	35	4540	11	1848	11	1176
FEMALE	82	10628	39	6049	5	667	26	2204	10	1532	2	176
JOINT (MALE/FEMALE)	54	10298	22	4006	4	1038	12	2602	12	1739	4	913
WHITE (TOTAL)	83046	17456874	51302	10786388	5113	1086591	14625	3036426	7926	1702920	4080	844549
MALE	23262	4793742	12755	2640782	1699	348560	4807	974293	2585	546328	1416	283779
FEMALE	16586	2779427	9848	1639956	1035	182623	3235	535683	1654	284355	814	136810
JOINT (MALE/FEMALE)	42985	9840657	28577	6481535	2366	553221	6538	1517455	3666	867346	1838	421100
2 OR MORE MINORITY RACES (TOTAL)	119	18364	43	6693	10	1394	35	6373	19	2326	12	1578
MALE	42	7768	16	2818	4	532	6	2477	8	855	8	1086
FEMALE	54	6464	20	2431	5	697	20	2315	7	830	2	191
JOINT (MALE/FEMALE)	23	4132	7	1444	1	165	9	1581	4	641	2	301
JOINT (WHITE/MINORITY RACE) (TOTAL)	1119	258170	698	169987	68	13949	202	41759	91	20680	60	11795
MALE	28	5016	11	1916	1	66	12	2191	4	843		
FEMALE	21	4331	11	2336	1	180	2	281	6	1494	1	40
JOINT (MALE/FEMALE)	1065	247391	675	165435	65	13631	186	38473	80	18097	59	11755
RACE NOT AVAILABLE (TOTAL) 6/	17770	3518568	8438	1787117	986	201406	4442	793689	2329	441785	1575	294571
MALE	2462	418678	984	178246	105	21440	737	110666	342	58845	294	49481
FEMALE	2174	292166	902	124615	82	12986	692	85082	288	42168	210	27315
JOINT (MALE/FEMALE)	3324	718482	1816	398672	124	25281	705	151924	370	81151	309	61454

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HISPANIC OR LATINO (TOTAL)	2865	402716	1259	187221	196	29653	913	112896	307	46636	190	26310
MALE	1237	171736	525	78475	106	15468	385	45760	132	20289	89	11744
FEMALE	925	109530	401	49285	47	5413	316	33682	103	13878	58	7272
JOINT (MALE/FEMALE)	686	118378	327	58321	42	8572	205	32105	69	12086	43	7294
NOT HISPANIC OR LATINO (TOTAL)	96987	19630223	57406	11843930	6065	1239027	18905	3612061	9525	1947461	5086	987744
MALE	27886	5507483	14637	2973067	2006	399579	6275	1169631	3183	631557	1785	333649
FEMALE	22178	3443479	12156	1934076	1461	239380	5067	723882	2268	363304	1226	182837
JOINT (MALE/FEMALE)	46625	10621008	30446	6904719	2580	596824	7500	1706870	4040	944825	2059	467770
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1025	222030	631	140301	53	12234	191	37487	100	21591	50	10417
MALE	27	5834	17	3843	2	560	3	367	1	395	4	669
FEMALE	16	2534	10	1497			4	746	2	291		
JOINT (MALE/FEMALE)	973	211872	599	133971	50	11400	184	36374	95	20489	45	9638
ETHNICITY NOT AVAILABLE (TOTAL) 6/	17167	3431189	8393	1788685	953	196343	4111	743564	2202	421949	1508	280648
MALE	2185	378473	953	173745	94	18269	593	91434	282	51893	263	43132
FEMALE	1892	253496	834	116136	61	10499	580	70858	234	32621	183	23382
JOINT (MALE/FEMALE)	3330	719928	1903	419188	127	27040	630	135506	369	80446	301	57748
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	78847	16702386	49073	10365161	4849	1038563	13591	2872713	7501	1623528	3833	802421
MALE	21983	4586113	12153	2537738	1592	331700	4460	925212	2448	520708	1330	270755
FEMALE	15716	2662083	9425	1580697	998	178323	2967	501907	1565	271921	761	129235
JOINT (MALE/FEMALE)	41005	9424041	27407	6228733	2253	527404	6138	1440428	3474	827321	1733	400155
OTHERS, INCLUDING HISPANIC (TOTAL)	20691	3276876	9654	1685984	1396	228180	6014	809962	2242	354371	1385	198379
MALE	6739	1012967	2884	485789	505	78984	2048	263144	792	118046	510	67004
FEMALE	7067	836988	3020	382713	491	64155	2310	238677	755	95967	491	55476
JOINT (MALE/FEMALE)	6805	1413664	3720	812019	396	84400	1625	303505	685	138754	379	74986
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11085	1180152	4528	467693	628	69726	4125	449986	1147	125583	657	67164
50-79% OF MSA/MD MEDIAN	19379	2629616	9746	1288629	1313	190428	4981	686279	2138	305360	1201	158920
80-99% OF MSA/MD MEDIAN	12882	2074510	7226	1131145	805	135465	2778	464405	1273	215232	800	128263
100-119% OF MSA/MD MEDIAN	11661	2078551	6956	1210694	762	143220	2120	389789	1181	221566	642	113282
120% OR MORE OF MSA/MD MEDIAN	52663	13724898	33838	8738000	3108	812760	8075	2164703	4908	1299276	2734	710159
INCOME NOT AVAILABLE 6/	10374	1998431	5395	1123976	651	125658	2041	350846	1487	270620	800	127331
TOTAL 14/	118044	23686158	67689	13960137	7267	1477257	24120	4506008	12134	2437637	6834	1305119

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	98	2614	17	594	1	10	75	1717	4	243	1	50
MALE	46	981	8	414	1	10	34	477	2	30	1	50
FEMALE	42	1211	6	105			35	913	1	193		
JOINT (MALE/FEMALE)	10	422	3	75			6	327	1	20		
ASIAN (TOTAL)	487	32245	156	13362	24	2164	271	13773	21	2012	15	934
MALE	220	11091	63	3963	10	708	128	5413	9	334	10	673
FEMALE	136	7160	36	2530	7	513	86	3769	6	243	1	105
JOINT (MALE/FEMALE)	128	13924	57	6869	7	943	54	4521	6	1435	4	156
BLACK OR AFRICAN AMERICAN (TOTAL)	3703	86778	748	23335	63	2489	2709	51979	112	5555	71	3420
MALE	1324	32350	248	7739	19	767	994	20638	32	1535	31	1671
FEMALE	1995	38784	380	9552	38	1359	1488	24390	58	2137	31	1346
JOINT (MALE/FEMALE)	365	15382	116	5955	6	363	212	6778	22	1883	9	403
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	94	2679	17	675	2	70	72	1754	3	180		
MALE	38	748	5	98	2	70	30	510	1	70		
FEMALE	42	1118	8	357			34	761				
JOINT (MALE/FEMALE)	14	813	4	220			8	483	2	110		
WHITE (TOTAL)	9130	679431	4776	427468	296	23017	3333	146572	489	51938	236	30436
MALE	2814	165555	1210	91636	98	4820	1272	45370	155	14619	79	9110
FEMALE	2340	115784	995	61400	68	3170	1090	34012	131	10093	56	7109
JOINT (MALE/FEMALE)	3954	397099	2562	273870	128	14970	960	66816	203	27226	101	14217
2 OR MORE MINORITY RACES (TOTAL)	41	1733	6	540	1	129	33	1039			1	25
MALE	16	656	2	48			13	583			1	25
FEMALE	21	575	2	42	1	129	18	404				
JOINT (MALE/FEMALE)	4	502	2	450			2	52				
JOINT (WHITE/MINORITY RACE) (TOTAL)	125	10892	60	5656	7	1029	47	2718	8	979	3	510
MALE	5	165	2	13			2	17			1	135
FEMALE	1	162	1	162								
JOINT (MALE/FEMALE)	118	10559	57	5481	7	1029	44	2695	8	979	2	375
RACE NOT AVAILABLE (TOTAL) 6/	2770	152386	1119	90547	67	4441	1332	38726	179	13033	73	5639
MALE	357	14939	104	6491	17	495	193	4714	21	1971	22	1268
FEMALE	420	12448	97	4053	9	203	274	6272	19	771	21	1149
JOINT (MALE/FEMALE)	271	18888	157	12800	7	671	72	2649	23	1950	12	818

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HISPANIC OR LATINO (TOTAL)	905	25279	194	6813	15	1064	663	14689	24	1938	9	775
MALE	385	9906	86	2342	10	996	273	5218	10	775	6	575
FEMALE	404	8688	67	1696	5	68	321	6491	9	263	2	170
JOINT (MALE/FEMALE)	111	6567	38	2692			67	2945	5	900	1	30
NOT HISPANIC OR LATINO (TOTAL)	12657	777621	5493	456902	393	27906	5860	200389	597	58589	314	33835
MALE	4062	198962	1447	101463	132	5456	2187	65665	181	15679	115	10699
FEMALE	4204	156265	1358	72024	113	5162	2462	58586	184	12303	87	8190
JOINT (MALE/FEMALE)	4363	421462	2681	282884	147	17238	1192	75827	231	30567	112	14946
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	103	9343	54	6229	3	196	39	2161	6	677	1	80
MALE	7	385	1	30			5	100	1	255		
FEMALE	2	16					2	16				
JOINT (MALE/FEMALE)	94	8942	53	6199	3	196	32	2045	5	422	1	80
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2783	156515	1158	92233	50	4183	1310	41039	189	12736	76	6324
MALE	366	17232	108	6567	5	418	201	6739	28	1850	24	1658
FEMALE	387	12273	100	4481	5	144	240	5428	22	871	20	1349
JOINT (MALE/FEMALE)	296	20618	186	13945	5	542	67	3504	24	1714	14	913
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8346	644599	4520	412831	281	21869	2862	131203	458	49432	225	29264
MALE	2522	154673	1135	89292	88	3742	1083	39839	142	13280	74	8520
FEMALE	2072	108774	938	59574	65	3137	893	29541	122	9790	54	6732
JOINT (MALE/FEMALE)	3746	380864	2444	263787	127	14940	884	61763	194	26362	97	14012
OTHERS, INCLUDING HISPANIC (TOTAL)	5374	166528	1220	56049	115	7076	3769	86750	170	10909	100	5744
MALE	1970	54875	403	14215	42	2551	1425	32209	51	2821	49	3079
FEMALE	2566	56279	490	14240	51	2069	1918	35538	73	2811	34	1621
JOINT (MALE/FEMALE)	812	54994	322	27498	22	2456	405	18719	46	5277	17	1044
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4244	90884	939	24005	56	1263	3063	58199	127	4648	59	2769
50-79% OF MSA/MD MEDIAN	3340	121265	1284	54334	84	3202	1739	49138	161	9492	72	5099
80-99% OF MSA/MD MEDIAN	1696	86607	802	48538	56	2467	671	23382	114	7165	53	5055
100-119% OF MSA/MD MEDIAN	1323	82757	704	51772	55	3460	441	17583	80	5943	43	3999
120% OR MORE OF MSA/MD MEDIAN	5003	535183	3001	351852	196	20259	1317	95990	322	43854	167	23228
INCOME NOT AVAILABLE 6/	842	52062	169	31676	14	2698	641	13986	12	2838	6	864
TOTAL 14/	16448	968758	6899	562177	461	33349	7872	258278	816	73940	400	41014

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	16	8049	13	6869	1	305	1	500	1	375		
MALE	3	1780	2	1280			1	500				
FEMALE	1	281	1	281								
JOINT (MALE/FEMALE)	12	5988	10	5308	1	305			1	375		
BLACK OR AFRICAN AMERICAN (TOTAL)	16	5554	10	3739			5	1605	1	210		
MALE	8	3754	6	2842			2	912				
FEMALE	3	693					3	693				
JOINT (MALE/FEMALE)	4	1106	3	896					1	210		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	87	73030	50	53691	6	4693	24	10923	7	3723		
MALE	48	24313	27	12215	2	2775	14	6430	5	2893		
FEMALE	5	2461	3	1510			2	951				
JOINT (MALE/FEMALE)	33	45356	20	39966	4	1918	7	2642	2	830		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	584					1	80	1	504		
MALE	1	504							1	504		
FEMALE												
JOINT (MALE/FEMALE)	1	80					1	80				
RACE NOT AVAILABLE (TOTAL) 6/	584	2754335	438	1965262	28	79673	56	296342	56	399636	6	13422
MALE	3	919	1	520			2	399				
FEMALE	2	1000	2	1000								
JOINT (MALE/FEMALE)	2	5800	2	5800								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	335	1	335								
MALE	1	335	1	335								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	117	86117	70	64099	7	4998	30	12208	10	4812		
MALE	57	29826	32	15812	2	2775	17	7842	6	3397		
FEMALE	9	3435	4	1791			5	1644				
JOINT (MALE/FEMALE)	49	52315	32	45955	5	2223	8	2722	4	1415		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	215	1	215								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	215	1	215								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	586	2754885	439	1964912	28	79673	57	297242	56	399636	6	13422
MALE	5	1109	3	710			2	399				
FEMALE	2	1000	2	1000								
JOINT (MALE/FEMALE)	2	5800	2	5800								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	83	71457	47	53018	6	4693	23	10023	7	3723		
MALE	46	23855	25	11757	2	2775	14	6430	5	2893		
FEMALE	5	2461	3	1510			2	951				
JOINT (MALE/FEMALE)	32	45141	19	39751	4	1918	7	2642	2	830		
OTHERS, INCLUDING HISPANIC (TOTAL)	36	14737	25	11158	1	305	7	2185	3	1089		
MALE	13	6373	9	4457			3	1412	1	504		
FEMALE	4	974	1	281			3	693				
JOINT (MALE/FEMALE)	18	7389	14	6419	1	305	1	80	2	585		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	705	2841552	511	2029561	35	84671	87	309450	66	404448	6	13422
TOTAL 14/	705	2841552	511	2029561	35	84671	87	309450	66	404448	6	13422

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	51	7102	22	3454	2	247	21	2192	4	917	2	292
MALE	28	3270	13	1841	1	162	12	1077	1	69	1	121
FEMALE	11	1009	2	497	1	85	7	413	1	14		
JOINT (MALE/FEMALE)	11	2631	6	924			2	702	2	834	1	171
ASIAN (TOTAL)	1417	227325	841	137087	92	14800	285	40496	123	21344	76	13598
MALE	579	83353	354	53611	35	5198	116	13991	42	5930	32	4623
FEMALE	305	44972	174	26201	19	3224	62	7295	29	4730	21	3522
JOINT (MALE/FEMALE)	526	98293	312	57180	38	6378	101	18598	52	10684	23	5453
BLACK OR AFRICAN AMERICAN (TOTAL)	1603	124789	521	51886	91	8752	775	44224	148	13823	68	6104
MALE	749	55059	228	22281	41	3017	373	20961	75	6347	32	2453
FEMALE	613	46612	189	18470	31	3382	320	17063	50	5471	23	2226
JOINT (MALE/FEMALE)	239	23022	104	11135	18	2258	81	6199	23	2005	13	1425
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	55	6513	19	2933	2	349	26	2133	8	1098		
MALE	24	3129	7	1284			12	1194	5	651		
FEMALE	16	1334	2	58	1	245	11	629	2	402		
JOINT (MALE/FEMALE)	15	2050	10	1591	1	104	3	310	1	45		
WHITE (TOTAL)	9619	1557907	5871	957039	560	99551	1907	278813	872	152449	409	70055
MALE	4179	648059	2434	384720	252	43996	878	119692	399	64649	216	35002
FEMALE	1626	237063	957	142562	87	12163	377	48425	146	24562	59	9351
JOINT (MALE/FEMALE)	3797	670713	2473	428676	219	43182	646	110311	325	62842	134	25702
2 OR MORE MINORITY RACES (TOTAL)	28	2824	8	1104	3	338	10	464	2	140	5	778
MALE	14	1796	5	813	1	135	4	154			4	694
FEMALE	11	602	2	150	2	203	5	122	1	43	1	84
JOINT (MALE/FEMALE)	3	426	1	141			1	188	1	97		
JOINT (WHITE/MINORITY RACE) (TOTAL)	118	18454	72	12854	8	773	27	2940	8	1496	3	391
MALE	7	936	3	533	1	66	3	337				
FEMALE												
JOINT (MALE/FEMALE)	111	17518	69	12321	7	707	24	2603	8	1496	3	391
RACE NOT AVAILABLE (TOTAL) 6/	3299	674693	1953	453025	204	42272	684	106392	309	49356	149	23648
MALE	386	50459	177	26565	23	2955	114	10455	46	6187	26	4297
FEMALE	204	23313	86	11981	7	1317	72	5433	30	3417	9	1165
JOINT (MALE/FEMALE)	302	56785	167	32442	12	2532	65	11947	34	5884	24	3980

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	502	52804	212	27078	26	3756	204	14073	37	4724	23	3173
MALE	260	26278	111	14362	15	1716	106	6874	18	2195	10	1131
FEMALE	144	11925	54	5924	6	484	66	3524	10	1256	8	737
JOINT (MALE/FEMALE)	95	14116	46	6600	5	1556	31	3457	8	1198	5	1305
NOT HISPANIC OR LATINO (TOTAL)	12362	1883487	7101	1130842	733	120196	2856	356509	1136	188018	536	87922
MALE	5338	768595	2929	447633	325	51722	1306	151404	507	76007	271	41829
FEMALE	2447	320611	1271	181365	133	18503	722	71540	224	34739	97	14464
JOINT (MALE/FEMALE)	4540	789330	2882	499143	272	49596	817	132500	401	76462	168	31629
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	104	16983	66	9918	4	1137	21	3313	8	1402	5	1213
MALE	7	686	3	334			2	73			2	279
FEMALE	5	386	2	218			2	88	1	80		
JOINT (MALE/FEMALE)	92	15911	61	9366	4	1137	17	3152	7	1322	3	934
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3222	666333	1928	451544	199	41993	654	103759	293	46479	148	22558
MALE	361	50502	178	29319	14	2091	98	9510	43	5631	28	3951
FEMALE	190	21983	85	12412	9	1632	64	4228	24	2564	8	1147
JOINT (MALE/FEMALE)	277	52081	153	29301	14	2872	58	11749	30	4905	22	3254
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9062	1480694	5583	913032	528	94197	1743	261941	825	145758	383	65766
MALE	3927	615141	2311	365074	240	42416	796	112474	376	61565	204	33612
FEMALE	1513	224956	905	135831	79	11373	340	45516	137	23615	52	8621
JOINT (MALE/FEMALE)	3612	638971	2361	411105	208	40261	606	103890	310	60182	127	23533
OTHERS, INCLUDING HISPANIC (TOTAL)	3792	449695	1728	242871	224	29600	1327	107671	334	44469	179	25084
MALE	1637	172118	713	94044	92	10125	614	43951	140	15162	78	8836
FEMALE	1070	104673	414	50410	59	7540	452	28526	92	11628	53	6569
JOINT (MALE/FEMALE)	1073	171616	599	98130	72	11840	253	34363	101	17604	48	9679
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1431	126447	569	64134	57	6140	644	39805	115	10907	46	5461
50-79% OF MSA/MD MEDIAN	1967	213071	955	110416	120	13955	629	59851	173	19408	90	9441
80-99% OF MSA/MD MEDIAN	1350	161426	712	87872	91	11543	342	35499	134	18086	71	8426
100-119% OF MSA/MD MEDIAN	1275	163517	734	96848	82	9026	278	33361	120	16094	61	8188
120% OR MORE OF MSA/MD MEDIAN	8257	1500800	5048	912211	524	104080	1475	256064	815	151792	395	76653
INCOME NOT AVAILABLE 6/	1910	454346	1289	347901	88	22338	367	53074	117	24336	49	6697
TOTAL 14/	16190	2619607	9307	1619382	962	167082	3735	477654	1474	240623	712	114866

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	4	86					4	86				
MALE	4	86					4	86				
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	11	621	1	125	1	240	8	246	1	10		
MALE	4	46					3	36	1	10		
FEMALE	4	41					4	41				
JOINT (MALE/FEMALE)	3	534	1	125	1	240	1	169				
BLACK OR AFRICAN AMERICAN (TOTAL)	49	643	6	141	1	20	40	442	1	25	1	15
MALE	18	204	2	47			15	142			1	15
FEMALE	26	331	1	19	1	20	23	267	1	25		
JOINT (MALE/FEMALE)	5	108	3	75			2	33				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	50					1	50				
MALE												
FEMALE	1	50					1	50				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	507	28936	154	9548	126	7294	210	10507	9	675	8	912
MALE	173	8542	59	3222	44	2252	65	2683	4	273	1	112
FEMALE	164	8257	38	2173	40	2264	81	3477	2	195	3	148
JOINT (MALE/FEMALE)	169	12123	56	4139	42	2778	64	4347	3	207	4	652
2 OR MORE MINORITY RACES (TOTAL)	1	2					1	2				
MALE												
FEMALE	1	2					1	2				
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	256	1	40			3	216				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	256	1	40			3	216				
RACE NOT AVAILABLE (TOTAL) 6/	41	2667	6	333	10	433	25	1901				
MALE	10	523	1	41	2	121	7	361				
FEMALE	12	304	2	57	1	56	9	191				
JOINT (MALE/FEMALE)	4	123			2	51	2	72				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	30	1231	5	293	3	183	20	593	2	162		
MALE	13	535	3	130	2	127	8	278				
FEMALE	12	359	1	47	1	56	10	256				
JOINT (MALE/FEMALE)	5	337	1	116			2	59	2	162		
NOT HISPANIC OR LATINO (TOTAL)	523	28056	152	9367	120	7155	233	10059	9	548	9	927
MALE	184	8288	58	3121	41	2086	78	2671	5	283	2	127
FEMALE	174	7698	36	2088	39	2212	93	3030	3	220	3	148
JOINT (MALE/FEMALE)	164	12056	57	4144	40	2857	62	4358	1	45	4	652
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	202	2	63			3	139				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	202	2	63			3	139				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	60	3772	9	464	15	649	36	2659				
MALE	12	578	1	59	3	160	8	359				
FEMALE	22	928	4	114	2	72	16	742				
JOINT (MALE/FEMALE)	11	549	1	56	5	212	5	281				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	457	26602	145	9117	118	6895	179	9165	7	513	8	912
MALE	158	7851	56	3074	41	2086	56	2306	4	273	1	112
FEMALE	144	7525	35	2069	38	2192	66	2921	2	195	3	148
JOINT (MALE/FEMALE)	154	11212	53	3960	39	2617	57	3938	1	45	4	652
OTHERS, INCLUDING HISPANIC (TOTAL)	102	2995	15	662	5	443	77	1678	4	197	1	15
MALE	38	827	5	177	2	127	29	498	1	10	1	15
FEMALE	42	731	2	66	2	76	37	564	1	25		
JOINT (MALE/FEMALE)	22	1437	8	419	1	240	11	616	2	162		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	152	5545	30	1029	28	1043	89	3145	5	328		
50-79% OF MSA/MD MEDIAN	238	14072	69	3860	68	4181	89	5029	5	337	7	665
80-99% OF MSA/MD MEDIAN	58	3791	21	1603	18	1005	18	1138	1	45		
100-119% OF MSA/MD MEDIAN	35	2546	15	1242	9	607	10	547			1	150
120% OR MORE OF MSA/MD MEDIAN	72	5544	30	2052	15	1151	27	2341				
INCOME NOT AVAILABLE 6/	63	1763	3	401			59	1250			1	112
TOTAL 14/	618	33261	168	10187	138	7987	292	13450	11	710	9	927

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	219	3	219								
ASIAN	141	15092	83	8567	4	389	38	4292	10	1129	6	715
BLACK OR AFRICAN AMERICAN	896	85825	544	52096	31	2620	211	20127	80	7837	30	3145
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	13	1537	6	662	1	54	3	480	1	143	2	198
WHITE	1171	130343	860	93202	32	3770	180	21606	72	8545	27	3220
2 OR MORE MINORITY RACES	4	575	2	145			2	430				
JOINT (WHITE/MINORITY RACE)	4	490	1	150			2	173	1	167		
RACE NOT AVAILABLE 6/	230	25270	115	12165	7	684	77	8723	25	2969	6	729
ETHNICITY 7/												
HISPANIC OR LATINO	470	43891	373	34754	9	788	54	4979	24	2446	10	924
NOT HISPANIC OR LATINO	1775	190694	1135	121031	58	5917	383	41511	144	15881	55	6354
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1443	8	1034			2	409				
ETHNICITY NOT AVAILABLE 6/	207	23323	98	10387	8	812	74	8932	21	2463	6	729
MINORITY STATUS 8/												
WHITE NON-HISPANIC	730	87684	507	60131	26	3134	128	15842	50	6157	19	2420
OTHERS, INCLUDING HISPANIC	1513	146746	1002	95894	42	3699	309	30730	114	11565	46	4858
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	1210	5	746	1	145			1	184	1	135
ASIAN	111	18197	72	12012	5	694	17	2934	10	1423	7	1134
BLACK OR AFRICAN AMERICAN	913	121554	613	80790	38	5367	164	23089	66	8225	32	4083
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	13	1861	6	869			2	342	4	573	1	77
WHITE	2641	439331	2001	333037	85	14033	274	46714	209	34442	72	11105
2 OR MORE MINORITY RACES	7	1069	2	338	1	177	3	369			1	185
JOINT (WHITE/MINORITY RACE)	21	3493	12	2047			7	1102	1	204	1	140
RACE NOT AVAILABLE 6/	303	46747	171	26726	20	2806	74	11468	27	4417	11	1330
ETHNICITY 7/												
HISPANIC OR LATINO	297	42104	226	32729	8	993	34	4586	18	2253	11	1543
NOT HISPANIC OR LATINO	3394	539487	2475	395217	125	19662	421	67323	272	42539	101	14746
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	38	6606	21	3548			11	2158	4	683	2	217
ETHNICITY NOT AVAILABLE 6/	288	45265	160	25071	17	2567	75	11951	24	3993	12	1683
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2332	392827	1764	297465	79	13171	235	40451	192	32108	62	9632
OTHERS, INCLUDING HISPANIC	1367	190686	937	130493	53	7376	226	32874	100	13118	51	6825

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	444	2	444								
ASIAN	65	14198	43	9130	3	605	11	2755	6	1248	2	460
BLACK OR AFRICAN AMERICAN	269	46473	175	30954	8	1277	52	8474	26	4460	8	1308
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	662	3	662								
WHITE	1350	281838	1064	222259	41	8267	106	22740	111	22703	28	5869
2 OR MORE MINORITY RACES	3	559	1	250			1	137			1	172
JOINT (WHITE/MINORITY RACE)	20	3532	14	2437			5	950	1	145		
RACE NOT AVAILABLE 6/	160	30767	102	19886	10	1901	33	6496	10	1625	5	859
ETHNICITY 7/												
HISPANIC OR LATINO	82	14884	60	11103	2	251	13	2288	4	716	3	526
NOT HISPANIC OR LATINO	1603	327722	1230	252846	45	8696	158	31910	136	27422	34	6848
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	24	4287	15	2943	1	263	4	568	4	513		
ETHNICITY NOT AVAILABLE 6/	163	31580	99	19130	14	2840	33	6786	10	1530	7	1294
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1250	263089	992	208801	36	7145	94	20544	104	21527	24	5072
OTHERS, INCLUDING HISPANIC	453	82402	306	56533	14	2396	81	14274	38	6733	14	2466
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	525	2	340			1	185				
ASIAN	35	8730	22	5662	1	201	8	2061	4	806		
BLACK OR AFRICAN AMERICAN	176	34886	115	23238	9	1725	34	6048	11	2392	7	1483
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	832	3	832								
WHITE	1019	234541	793	182438	22	5076	91	21738	90	20006	23	5283
2 OR MORE MINORITY RACES	1	210					1	210				
JOINT (WHITE/MINORITY RACE)	26	5812	22	4916			2	531	1	188	1	177
RACE NOT AVAILABLE 6/	111	24420	75	16542	6	1313	17	3447	11	2494	2	624
ETHNICITY 7/												
HISPANIC OR LATINO	44	9227	34	7146	2	673	2	260	6	1148		
NOT HISPANIC OR LATINO	1216	275123	921	209479	31	6451	133	29961	101	22682	30	6550
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18	4491	12	2694			4	1178	1	226	1	393
ETHNICITY NOT AVAILABLE 6/	96	21115	65	14649	5	1191	15	2821	9	1830	2	624
MINORITY STATUS 8/												
WHITE NON-HISPANIC	957	221007	750	173298	20	4403	83	19902	82	18514	22	4890
OTHERS, INCLUDING HISPANIC	300	63284	204	43399	12	2599	52	10473	23	4760	9	2053

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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	1338	3	968			1	230			1	140
ASIAN	73	22061	51	15959			10	2942	10	2504	2	656
BLACK OR AFRICAN AMERICAN	206	50712	135	33603	7	1840	40	8510	17	4921	7	1838
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	3027	7	2027			3	1000				
WHITE	1896	541901	1421	409098	68	18801	177	50599	183	51017	47	12386
2 OR MORE MINORITY RACES	1	175							1	175		
JOINT (WHITE/MINORITY RACE)	60	17729	47	13031	4	1245	5	1826	4	1627		
RACE NOT AVAILABLE 6/	264	76864	178	52891	17	4589	42	11541	22	6460	5	1383
ETHNICITY 7/												
HISPANIC OR LATINO	55	13818	38	10005	4	1089	6	1118	7	1606		
NOT HISPANIC OR LATINO	2125	600109	1573	448862	70	18805	223	61058	202	56228	57	15156
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	71	21672	57	17043	3	1158	5	1324	6	2147		
ETHNICITY NOT AVAILABLE 6/	264	78208	174	51667	19	5423	44	13148	22	6723	5	1247
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1777	507745	1336	384809	61	16582	163	46518	171	47711	46	12125
OTHERS, INCLUDING HISPANIC	459	123935	321	87706	17	4911	68	16625	43	12059	10	2634
TOTAL 14/	12355	2316931	8833	1683314	421	77579	1735	301356	1028	195472	338	59210

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	911	4	359			5	322	3	150	1	80
ASIAN	393	42890	254	27840	14	1302	89	9513	22	2482	14	1753
BLACK OR AFRICAN AMERICAN	258	18894	126	9730	9	583	90	6433	25	1702	8	446
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	1131	4	358	2	358	4	315			1	100
WHITE	1431	158296	927	101219	67	5324	299	35925	105	12235	33	3593
2 OR MORE MINORITY RACES	3	176	1	56			2	120				
JOINT (WHITE/MINORITY RACE)	10	948	8	753					2	195		
RACE NOT AVAILABLE 6/	232	24018	112	11335	5	438	80	8152	25	3005	10	1088
ETHNICITY 7/												
HISPANIC OR LATINO	168	13888	90	7796	3	200	60	4740	13	1086	2	66
NOT HISPANIC OR LATINO	1956	210398	1238	133042	87	7157	433	48425	141	15364	57	6410
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	521	3	252			1	128	1	141		
ETHNICITY NOT AVAILABLE 6/	222	22457	105	10560	7	648	75	7487	27	3178	8	584
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1273	144731	841	93530	61	4874	249	31945	91	10855	31	3527
OTHERS, INCLUDING HISPANIC	839	77828	481	46498	28	2443	239	20716	65	5726	26	2445
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	15	1841	8	981	1	150	4	415	2	295		
ASIAN	473	72478	314	47826	29	4698	70	10623	45	6846	15	2485
BLACK OR AFRICAN AMERICAN	336	33903	199	22127	14	1348	73	5905	40	3760	10	763
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	14	2044	7	1132			4	596	3	316		
WHITE	4227	669267	3172	511631	191	26207	419	62158	352	56505	93	12766
2 OR MORE MINORITY RACES	3	498	1	135					2	363		
JOINT (WHITE/MINORITY RACE)	25	4059	15	2465			4	544	5	905	1	145
RACE NOT AVAILABLE 6/	497	75524	302	47245	25	2746	94	13687	54	8759	22	3087
ETHNICITY 7/												
HISPANIC OR LATINO	171	23154	118	16864	8	954	18	1803	24	3272	3	261
NOT HISPANIC OR LATINO	4892	756242	3582	566744	217	29872	551	78109	423	65235	119	16282
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	19	3129	11	1505	2	450	4	763	1	190	1	221
ETHNICITY NOT AVAILABLE 6/	508	77089	307	48429	33	3873	95	13253	55	9052	18	2482
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3999	635940	3014	487743	178	24408	394	59223	323	52199	90	12367
OTHERS, INCLUDING HISPANIC	1041	139082	666	92030	51	7116	175	20461	119	15600	30	3875

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80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	704	1	196			2	368			1	140
ASIAN	250	51420	180	36197	12	2192	30	6628	19	4275	9	2128
BLACK OR AFRICAN AMERICAN	158	21589	99	14638	8	713	40	5233	8	779	3	226
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	742	1	294			2	332	1	116		
WHITE	2860	561513	2206	438601	109	20313	260	46990	229	44792	56	10817
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	34	7087	23	4589	1	276	6	1147	4	1075		
RACE NOT AVAILABLE 6/	389	74354	263	51274	26	4554	45	8391	39	7671	16	2464
ETHNICITY 7/												
HISPANIC OR LATINO	94	17061	64	12278	4	770	13	1429	11	2175	2	409
NOT HISPANIC OR LATINO	3206	624688	2443	482212	125	22319	327	59801	245	47726	66	12630
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	26	5067	18	3192			3	664	5	1211		
ETHNICITY NOT AVAILABLE 6/	373	70593	248	48107	27	4959	42	7195	39	7596	17	2736
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2733	537290	2124	422719	101	18717	245	44853	211	40890	52	10111
OTHERS, INCLUDING HISPANIC	561	102333	381	70700	25	3951	94	15449	46	9330	15	2903
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	168	1	168								
ASIAN	279	67272	192	46324	21	5769	29	5758	24	6042	13	3379
BLACK OR AFRICAN AMERICAN	108	18881	66	13063	9	1632	15	1521	14	2140	4	525
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6	1010	2	450			3	416	1	144		
WHITE	2553	575167	1985	450437	93	19496	192	41833	228	50711	55	12690
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	52	12020	35	8503	1	330	3	613	10	1894	3	680
RACE NOT AVAILABLE 6/	323	71976	215	48387	16	3319	48	11387	32	6065	12	2818
ETHNICITY 7/												
HISPANIC OR LATINO	48	9116	33	7116	2	264	8	815	4	621	1	300
NOT HISPANIC OR LATINO	2911	654992	2223	504506	120	26778	225	47496	269	59178	74	17034
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	32	8020	25	6602	1	291	4	753	2	374		
ETHNICITY NOT AVAILABLE 6/	331	74366	215	49108	17	3213	53	12464	34	6823	12	2758
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2454	552425	1916	433580	88	18594	176	39004	221	49097	53	12150
OTHERS, INCLUDING HISPANIC	520	115360	351	81508	34	8286	61	9756	53	10926	21	4884

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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	27	7865	16	4377	1	187	6	2405	4	896		
ASIAN	1619	524900	1114	355941	85	29717	151	51560	223	71871	46	15811
BLACK OR AFRICAN AMERICAN	335	84854	215	55323	27	7256	46	10229	36	7841	11	4205
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	37	12601	25	8609	1	104	3	997	8	2891		
WHITE	13579	4498913	10552	3459930	598	211583	913	324150	1265	418939	251	84311
2 OR MORE MINORITY RACES	7	1848	5	1142	2	706						
JOINT (WHITE/MINORITY RACE)	403	145803	311	111676	13	5122	35	12853	32	12676	12	3476
RACE NOT AVAILABLE 6/	2335	847244	1517	538114	238	95383	235	93707	284	99665	61	20375
ETHNICITY 7/												
HISPANIC OR LATINO	207	63852	142	46491	11	3460	23	5396	27	7673	4	832
NOT HISPANIC OR LATINO	15587	5145783	11951	3906109	691	241264	1112	394181	1529	501007	304	103222
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	228	75701	168	54675	5	1415	19	6673	27	10032	9	2906
ETHNICITY NOT AVAILABLE 6/	2320	838692	1494	527837	258	103919	235	89651	269	96067	64	21218
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13034	4317583	10166	3332166	558	197174	868	311111	1209	398277	233	78855
OTHERS, INCLUDING HISPANIC	2831	907961	1976	632010	143	47476	278	88946	352	112299	82	27230
TOTAL 14/	34273	8956432	25212	6630590	1665	462399	3381	806074	3232	860710	783	196659

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LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	56	5325	18	1725	3	355	28	2614	3	264	4	367
ASIAN	711	82895	291	34185	37	4283	268	31213	71	7517	44	5697
BLACK OR AFRICAN AMERICAN	2025	155815	613	45104	133	11478	948	74250	205	16130	126	8853
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	48	3973	11	943	3	266	27	2184	6	516	1	64
WHITE	6364	734331	3017	328709	363	42452	2040	252370	634	75964	310	34836
2 OR MORE MINORITY RACES	25	2137	5	413	2	239	11	919	6	484	1	82
JOINT (WHITE/MINORITY RACE)	34	3980	13	1492	1	80	14	1776	5	515	1	117
RACE NOT AVAILABLE 6/	1822	191696	560	55122	86	10573	789	84660	217	24193	170	17148
ETHNICITY 7/												
HISPANIC OR LATINO	641	56346	220	19281	36	2681	306	27652	46	3799	33	2933
NOT HISPANIC OR LATINO	8780	949944	3763	394558	511	56872	3134	349840	902	99984	470	48690
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	33	3771	11	1345	3	370	12	1045	5	660	2	351
ETHNICITY NOT AVAILABLE 6/	1631	170091	534	52509	78	9803	673	71449	194	21140	152	15190
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5786	679545	2789	307405	328	39583	1795	228725	593	71853	281	31979
OTHERS, INCLUDING HISPANIC	3497	308050	1163	102700	215	19496	1571	138287	341	29441	207	18126
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	57	6058	21	2387	2	300	23	2098	6	871	5	402
ASIAN	801	116456	369	52209	57	9102	225	33027	87	13834	63	8284
BLACK OR AFRICAN AMERICAN	2579	251349	941	91033	192	21193	988	93061	275	28191	183	17871
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	52	7351	23	3472	2	327	15	1860	11	1525	1	167
WHITE	12869	1856211	7195	990924	873	133551	2800	434749	1356	205596	645	91391
2 OR MORE MINORITY RACES	28	2814	10	748	3	334	9	1040	4	415	2	277
JOINT (WHITE/MINORITY RACE)	94	12696	49	6855	1	128	25	3116	9	1480	10	1117
RACE NOT AVAILABLE 6/	2899	376681	1138	141001	183	25493	896	117328	390	53448	292	39411
ETHNICITY 7/												
HISPANIC OR LATINO	677	77661	287	32862	47	5856	219	24100	80	10140	44	4703
NOT HISPANIC OR LATINO	15926	2190308	8342	1118464	1091	159287	3918	549354	1690	244973	885	118230
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	100	13315	49	5876	8	1647	29	3638	10	1695	4	459
ETHNICITY NOT AVAILABLE 6/	2676	348332	1068	131427	167	23638	815	109187	358	48552	268	35528
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12143	1764084	6850	950125	822	125975	2596	407333	1272	194342	603	86309
OTHERS, INCLUDING HISPANIC	4307	479358	1723	192340	310	38678	1495	158419	473	57054	306	32867

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80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	36	5321	19	2788	4	861	8	1274	2	248	3	150
ASIAN	477	87667	233	43361	42	8296	115	20082	52	10070	35	5858
BLACK OR AFRICAN AMERICAN	1249	142346	526	59165	93	11734	397	44284	138	16885	95	10278
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	28	4163	10	1649	1	132	12	1531	4	589	1	262
WHITE	9166	1535926	5561	894888	550	94943	1730	312135	847	152320	478	81640
2 OR MORE MINORITY RACES	10	1363	6	801	1	135	1	251	2	176		
JOINT (WHITE/MINORITY RACE)	79	14256	49	8894	6	791	17	3341	4	826	3	404
RACE NOT AVAILABLE 6/	1837	283468	822	119599	108	18573	498	81507	224	34118	185	29671
ETHNICITY 7/												
HISPANIC OR LATINO	329	42728	146	18620	26	4421	96	10703	35	5268	26	3716
NOT HISPANIC OR LATINO	10706	1744647	6211	984608	673	112597	2203	374441	1026	177203	593	95798
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	80	13218	45	7202	4	796	17	2926	10	1579	4	715
ETHNICITY NOT AVAILABLE 6/	1767	273917	824	120715	102	17651	462	76335	202	31182	177	28034
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8740	1472240	5352	864045	525	90645	1617	296578	802	144545	444	76427
OTHERS, INCLUDING HISPANIC	2236	304404	1006	138960	172	26175	649	82763	243	35233	166	21273
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	26	4199	13	1869	3	490	7	1224	2	445	1	171
ASIAN	483	102010	293	61304	30	5531	93	21344	44	8702	23	5129
BLACK OR AFRICAN AMERICAN	857	109492	369	47252	54	7377	267	31901	108	15700	59	7262
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	14	1888	12	1545	2	343						
WHITE	8598	1569822	5411	957460	571	109777	1372	266250	838	162029	406	74306
2 OR MORE MINORITY RACES	8	967	4	668			2	128	1	97	1	74
JOINT (WHITE/MINORITY RACE)	98	18301	63	11882	11	2205	15	2667	4	638	5	909
RACE NOT AVAILABLE 6/	1577	271872	791	128714	91	17497	364	66275	184	33955	147	25431
ETHNICITY 7/												
HISPANIC OR LATINO	220	33874	111	17662	18	2751	58	8289	23	3623	10	1549
NOT HISPANIC OR LATINO	9752	1754373	5976	1051595	647	121991	1684	312961	964	182195	481	85631
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	108	19875	67	11776	4	731	21	4234	11	2043	5	1091
ETHNICITY NOT AVAILABLE 6/	1581	270429	802	129661	93	17747	357	64305	183	33705	146	25011
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8193	1502472	5190	920232	543	105264	1282	251977	791	154047	387	70952
OTHERS, INCLUDING HISPANIC	1779	284637	910	150860	121	19345	456	68173	191	30785	101	15474

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120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	68	15679	34	7293	6	1853	12	2758	11	2792	5	983
ASIAN	2463	682950	1562	437610	151	42148	390	105572	230	63680	130	33940
BLACK OR AFRICAN AMERICAN	1824	348800	857	166268	111	24753	533	98138	213	39739	110	19902
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	61	14386	37	8337	2	700	13	3153	7	1673	2	523
WHITE	40352	10618822	26798	6936236	2387	631598	5800	1596794	3542	965879	1825	488315
2 OR MORE MINORITY RACES	28	8104	8	2604	3	628	10	3689	2	414	5	769
JOINT (WHITE/MINORITY RACE)	723	189687	478	130664	40	8915	119	28490	56	14289	30	7329
RACE NOT AVAILABLE 6/	7144	1846470	4064	1048988	408	102165	1198	326109	847	210810	627	158398
ETHNICITY 7/												
HISPANIC OR LATINO	623	139858	327	73346	39	9999	148	31539	80	17896	29	7078
NOT HISPANIC OR LATINO	44247	11585838	28972	7495860	2621	692484	6656	1794281	3942	1060411	2056	542802
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	624	156746	409	104343	32	8070	102	23928	56	14183	25	6222
ETHNICITY NOT AVAILABLE 6/	7169	1842456	4130	1064451	416	102207	1169	314955	830	206786	624	154057
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38699	10208351	25788	6682649	2286	606705	5498	1524792	3380	924634	1747	469571
OTHERS, INCLUDING HISPANIC	6292	1532076	3642	916142	380	96207	1300	292702	642	151860	328	75165
TOTAL 14/	118044	23686158	67689	13960137	7267	1477257	24120	4506008	12134	2437637	6834	1305119

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	42	931	4	80			37	831	1	20		
ASIAN	138	5350	36	1698	3	38	94	3462	4	102	1	50
BLACK OR AFRICAN AMERICAN	1747	26541	262	4284	19	225	1408	19926	31	1226	27	880
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	50	1142	5	166	2	70	43	906				
WHITE	1503	45761	451	15846	23	764	952	25189	56	2647	21	1315
2 OR MORE MINORITY RACES	12	223	2	42			10	181				
JOINT (WHITE/MINORITY RACE)	6	380					6	380				
RACE NOT AVAILABLE 6/	746	10556	179	1889	9	166	513	7324	35	653	10	524
ETHNICITY 7/												
HISPANIC OR LATINO	470	8202	68	1140	7	446	382	6192	10	289	3	135
NOT HISPANIC OR LATINO	3053	72180	696	20963	46	727	2188	44774	77	3531	46	2185
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	398	1	15			5	383				
ETHNICITY NOT AVAILABLE 6/	715	10104	174	1887	3	90	488	6850	40	828	10	449
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1207	40256	402	15039	18	349	721	21297	46	2286	20	1285
OTHERS, INCLUDING HISPANIC	2380	41296	367	7168	31	779	1907	30692	44	1592	31	1065
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	20	265	2	19			16	186	1	10	1	50
ASIAN	84	4284	16	860	4	122	62	3132	1	120	1	50
BLACK OR AFRICAN AMERICAN	906	22350	221	5410	21	871	611	13744	34	1397	19	928
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	19	689	4	230			14	389	1	70		
WHITE	1671	78319	803	42560	45	1841	691	24113	89	6343	43	3462
2 OR MORE MINORITY RACES	8	212	2	48			6	164				
JOINT (WHITE/MINORITY RACE)	8	436	4	342			3	24	1	70		
RACE NOT AVAILABLE 6/	624	14710	232	4865	14	368	336	7386	34	1482	8	609
ETHNICITY 7/												
HISPANIC OR LATINO	183	5132	53	1790	4	88	120	2967	3	137	3	150
NOT HISPANIC OR LATINO	2526	100916	997	47511	69	2805	1279	38586	121	7699	60	4315
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	364	5	185			5	179				
ETHNICITY NOT AVAILABLE 6/	621	14853	229	4848	11	309	335	7406	37	1656	9	634
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1520	73944	752	40796	43	1795	598	21710	87	6306	40	3337
OTHERS, INCLUDING HISPANIC	1206	32900	300	8628	29	1081	815	20384	39	1679	23	1128

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	481	3	85			4	396				
ASIAN	41	1913	13	623	2	75	22	1015	2	40	2	160
BLACK OR AFRICAN AMERICAN	324	10120	84	3172	6	202	205	5138	20	864	9	744
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	78	2	8			4	60	1	10		
WHITE	1035	63519	584	40374	40	2025	311	12838	69	4829	31	3453
2 OR MORE MINORITY RACES	5	258					5	258				
JOINT (WHITE/MINORITY RACE)	14	588	5	275	1	75	7	88	1	150		
RACE NOT AVAILABLE 6/	263	9650	111	4001	7	90	113	3589	21	1272	11	698
ETHNICITY 7/												
HISPANIC OR LATINO	69	2255	18	691			48	1243	2	221	1	100
NOT HISPANIC OR LATINO	1351	74267	662	43610	49	2271	511	18633	89	5716	40	4037
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	255	2	90	1	75	4	80	1	10		
ETHNICITY NOT AVAILABLE 6/	268	9830	120	4147	6	121	108	3426	22	1218	12	918
MINORITY STATUS 8/												
WHITE NON-HISPANIC	972	61358	559	39477	39	1975	278	11831	66	4722	30	3353
OTHERS, INCLUDING HISPANIC	463	15551	126	4904	9	352	289	7996	27	1295	12	1004
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	395	3	295	1	10	5	90				
ASIAN	39	3203	18	1411	4	626	14	958	1	40	2	168
BLACK OR AFRICAN AMERICAN	183	6097	73	2670	6	181	87	2612	11	339	6	295
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	95					3	95				
WHITE	848	62614	500	41719	35	2241	240	11211	50	4324	23	3119
2 OR MORE MINORITY RACES	2	163					2	163				
JOINT (WHITE/MINORITY RACE)	12	1170	4	595	2	289	5	209	1	77		
RACE NOT AVAILABLE 6/	227	9020	106	5082	7	113	85	2245	17	1163	12	417
ETHNICITY 7/												
HISPANIC OR LATINO	36	1236	18	739			17	464	1	33		
NOT HISPANIC OR LATINO	1046	72360	565	46372	54	3458	337	14488	59	4530	31	3512
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	514	6	199			2	238	1	77		
ETHNICITY NOT AVAILABLE 6/	232	8647	115	4462	1	2	85	2393	19	1303	12	487
MINORITY STATUS 8/												
WHITE NON-HISPANIC	797	61092	471	40904	35	2241	222	10739	48	4184	21	3024
OTHERS, INCLUDING HISPANIC	280	12218	117	5724	13	1106	129	4469	13	456	8	463

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	449	5	115			6	121	2	213		
ASIAN	156	16724	72	8551	11	1303	51	4654	13	1710	9	506
BLACK OR AFRICAN AMERICAN	308	18766	102	7332	9	946	171	8186	16	1729	10	573
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	636	5	246			4	290	1	100		
WHITE	3736	418893	2394	282554	150	15766	856	68206	220	33388	116	18979
2 OR MORE MINORITY RACES	9	813	2	450	1	129	5	209			1	25
JOINT (WHITE/MINORITY RACE)	79	7922	47	4444	4	665	21	1971	5	682	2	160
RACE NOT AVAILABLE 6/	692	70980	374	48160	21	1450	203	12353	65	6032	29	2985
ETHNICITY 7/												
HISPANIC OR LATINO	86	7753	35	2433	4	530	37	3142	8	1258	2	390
NOT HISPANIC OR LATINO	4114	443716	2522	293235	170	18201	1042	76246	246	36706	134	19328
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	70	7812	40	5740	2	121	23	1281	4	590	1	80
ETHNICITY NOT AVAILABLE 6/	733	75902	404	50444	20	1407	215	15321	64	5300	30	3430
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3555	398015	2294	272220	143	15129	800	60982	206	31527	112	18157
OTHERS, INCLUDING HISPANIC	705	59630	300	28894	31	3694	302	19421	47	5887	25	1734
TOTAL 14/	16448	968758	6899	562177	461	33349	7872	258278	816	73940	400	41014

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11	711	5	544			6	167				
ASIAN	202	24657	115	14836	10	1073	51	4820	11	1287	15	2641
BLACK OR AFRICAN AMERICAN	315	13520	48	4017	7	687	227	6881	25	1530	8	405
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	16	1184			1	245	13	688	2	251		
WHITE	685	70387	343	39056	32	3620	241	20532	53	5482	16	1697
2 OR MORE MINORITY RACES	2	154			1	153	1	1				
JOINT (WHITE/MINORITY RACE)	2	185	1	130			1	55				
RACE NOT AVAILABLE 6/	198	15649	57	5551	6	362	104	6661	24	2357	7	718
ETHNICITY 7/												
HISPANIC OR LATINO	116	6551	32	2999	6	283	73	2944	4	255	1	70
NOT HISPANIC OR LATINO	1135	105615	477	54982	48	5501	482	31611	91	8849	37	4672
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	326	3	238			2	88				
ETHNICITY NOT AVAILABLE 6/	175	13955	57	5915	3	356	87	5162	20	1803	8	719
MINORITY STATUS 8/												
WHITE NON-HISPANIC	606	64397	312	35696	27	3293	201	18395	51	5367	15	1646
OTHERS, INCLUDING HISPANIC	644	46055	197	22067	25	2441	356	15108	42	3323	24	3116
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	630	2	142	1	162	4	205			1	121
ASIAN	181	21864	100	11964	13	2485	42	4636	13	1451	13	1328
BLACK OR AFRICAN AMERICAN	328	22627	95	7378	22	1725	177	11058	22	1568	12	898
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9	489	2	58			5	344	2	87		
WHITE	1136	137338	640	78814	65	7930	287	33778	97	11916	47	4900
2 OR MORE MINORITY RACES	3	161	1	61	1	50	1	50				
JOINT (WHITE/MINORITY RACE)	10	1024	3	517			4	316	2	156	1	35
RACE NOT AVAILABLE 6/	292	28938	112	11482	18	1603	109	9464	37	4230	16	2159
ETHNICITY 7/												
HISPANIC OR LATINO	108	8975	49	5070	4	437	39	2211	10	843	6	414
NOT HISPANIC OR LATINO	1581	176429	800	94555	98	11463	485	48330	131	15173	67	6908
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	1148	3	232	2	640	2	276				
ETHNICITY NOT AVAILABLE 6/	271	26519	103	10559	16	1415	103	9034	32	3392	17	2119
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1049	129035	595	74057	62	7244	260	31749	89	11249	43	4736
OTHERS, INCLUDING HISPANIC	640	55653	251	24881	41	5165	268	18857	48	4075	32	2675

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 37964 - PHILADELPHIA, PA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	200					1	200				
ASIAN	110	16923	58	8572	12	2502	25	3223	8	1408	7	1218
BLACK OR AFRICAN AMERICAN	207	14927	71	6064	13	869	89	5352	22	1751	12	891
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	250					1	250				
WHITE	818	105871	484	62792	54	6569	170	20956	71	10973	39	4581
2 OR MORE MINORITY RACES	3	193			1	135	1	15	1	43		
JOINT (WHITE/MINORITY RACE)	2	206	1	128			1	78				
RACE NOT AVAILABLE 6/	208	22856	98	10316	11	1468	54	5425	32	3911	13	1736
ETHNICITY 7/												
HISPANIC OR LATINO	53	4847	25	2537	2	253	19	1049	3	518	4	490
NOT HISPANIC OR LATINO	1099	134774	588	74365	78	9815	273	29529	103	14445	57	6620
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	577	6	577								
ETHNICITY NOT AVAILABLE 6/	192	21228	93	10393	11	1475	50	4921	28	3123	10	1316
MINORITY STATUS 8/												
WHITE NON-HISPANIC	762	99732	450	58709	52	6388	157	20006	68	10538	35	4091
OTHERS, INCLUDING HISPANIC	375	37672	158	17685	27	3624	133	10044	34	3720	23	2599
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	855			1	85	2	599			1	171
ASIAN	98	13055	57	7806	8	704	18	2491	13	1817	2	237
BLACK OR AFRICAN AMERICAN	165	14624	70	7078	10	802	61	4749	14	1164	10	831
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	116	1	116								
WHITE	824	112348	511	69121	51	6384	153	20357	72	10712	37	5774
2 OR MORE MINORITY RACES	3	440	1	290			1	53	1	97		
JOINT (WHITE/MINORITY RACE)	7	807	3	271	1	180	1	60	2	296		
RACE NOT AVAILABLE 6/	173	21272	91	12166	11	871	42	5052	18	2008	11	1175
ETHNICITY 7/												
HISPANIC OR LATINO	43	4604	22	2772	2	93	12	1103	4	469	3	167
NOT HISPANIC OR LATINO	1051	136458	616	81237	68	7896	221	26899	98	13535	48	6891
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1378	7	924			2	377	1	77		
ETHNICITY NOT AVAILABLE 6/	171	21077	89	11915	12	1037	43	4982	17	2013	10	1130
MINORITY STATUS 8/												
WHITE NON-HISPANIC	770	106170	485	65761	48	6221	137	18790	65	9746	35	5652
OTHERS, INCLUDING HISPANIC	323	34933	155	18471	21	1781	97	9432	34	3843	16	1406

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

MSA/MD: 37964 - PHILADELPHIA, PA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	23	4506	14	2678			5	911	4	917		
ASIAN	783	144196	492	90236	46	7622	130	23288	77	15161	38	7889
BLACK OR AFRICAN AMERICAN	434	49479	193	22395	30	3607	140	14504	54	6681	17	2292
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	24	3986	14	2397	1	104	6	849	3	636		
WHITE	5753	1067017	3664	666097	343	72263	946	170811	544	106718	256	51128
2 OR MORE MINORITY RACES	10	1348	3	318			3	336			4	694
JOINT (WHITE/MINORITY RACE)	93	15718	62	11372	7	593	18	2353	4	1044	2	356
RACE NOT AVAILABLE 6/	1137	214550	606	116718	97	19891	227	43012	129	20635	78	14294
ETHNICITY 7/												
HISPANIC OR LATINO	147	24859	75	12452	11	2583	39	5802	15	2273	7	1749
NOT HISPANIC OR LATINO	6907	1249876	4331	776419	415	81367	1192	204079	665	128060	304	59951
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	74	13353	46	7775	2	497	14	2543	7	1325	5	1213
ETHNICITY NOT AVAILABLE 6/	1129	212712	596	115565	96	19633	230	43640	128	20134	79	13740
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5500	1019714	3523	639257	325	68373	891	161559	518	102576	243	47949
OTHERS, INCLUDING HISPANIC	1561	254347	887	148497	97	15006	344	49326	162	27669	71	13849
TOTAL 14/	16190	2619607	9307	1619382	962	167082	3735	477654	1474	240623	712	114866

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	44					1	44				
ASIAN	3	30					2	20	1	10		
BLACK OR AFRICAN AMERICAN	12	131	1	19			10	87	1	25		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	126	4946	28	963	27	987	68	2703	3	293		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	10	394	1	47	1	56	8	291				
ETHNICITY 7/												
HISPANIC OR LATINO	10	518	1	47	1	56	7	317	1	98		
NOT HISPANIC OR LATINO	124	4377	28	952	25	915	67	2280	4	230		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	18	650	1	30	2	72	15	548				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	109	4216	27	933	25	915	55	2173	2	195		
OTHERS, INCLUDING HISPANIC	25	679	2	66	1	56	19	424	3	133		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	150	1	125			1	25				
BLACK OR AFRICAN AMERICAN	5	88	2	58			2	15			1	15
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	50					1	50				
WHITE	212	12655	63	3557	60	3831	78	4280	5	337	6	650
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	80	1	40			1	40				
RACE NOT AVAILABLE 6/	16	1049	2	80	8	350	6	619				
ETHNICITY 7/												
HISPANIC OR LATINO	10	591	4	246	2	127	3	154	1	64		
NOT HISPANIC OR LATINO	201	12052	59	3371	55	3553	76	4190	4	273	7	665
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	123	2	63			1	60				
ETHNICITY NOT AVAILABLE 6/	24	1306	4	180	11	501	9	625				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	193	11643	56	3204	55	3553	72	3963	4	273	6	650
OTHERS, INCLUDING HISPANIC	22	1032	10	532	2	127	8	294	1	64	1	15

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	9					1	9				
BLACK OR AFRICAN AMERICAN	4	119	2	54			2	65				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	51	3575	19	1549	17	978	14	1003	1	45		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	61					1	61				
RACE NOT AVAILABLE 6/	1	27			1	27						
ETHNICITY 7/												
HISPANIC OR LATINO	3	76					3	76				
NOT HISPANIC OR LATINO	52	3581	21	1603	17	978	13	955	1	45		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	134			1	27	2	107				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	46	3392	19	1549	17	978	9	820	1	45		
OTHERS, INCLUDING HISPANIC	9	265	2	54			7	211				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	20			1	20						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	2516	14	1232	8	587	10	547			1	150
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	10	1	10								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	32	2362	14	1232	8	558	9	422			1	150
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	184	1	10	1	49	1	125				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	2342	14	1232	7	538	9	422			1	150
OTHERS, INCLUDING HISPANIC	1	20			1	20						

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	409			1	240	1	169				
BLACK OR AFRICAN AMERICAN	2	211	1	10			1	201				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	64	4617	28	1936	14	911	22	1770				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	115					1	115				
RACE NOT AVAILABLE 6/	3	192	1	106			2	86				
ETHNICITY 7/												
HISPANIC OR LATINO	1	24					1	24				
NOT HISPANIC OR LATINO	64	4925	28	1898	15	1151	21	1876				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	79					2	79				
ETHNICITY NOT AVAILABLE 6/	5	516	2	154			3	362				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	60	4391	27	1888	14	911	19	1592				
OTHERS, INCLUDING HISPANIC	8	838	1	10	1	240	6	588				
TOTAL 14/	618	33261	168	10187	138	7987	292	13450	11	710	9	927

AGGREGATE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2860	656594	2138	497228	99	22535	316	68484	244	55211	63	13136
10-19% MINORITY	3235	695755	2381	512072	115	23577	384	80925	276	62154	79	17027
20-49% MINORITY	3081	561600	2257	410084	100	18140	411	75957	237	43098	76	14321
50-79% MINORITY	1206	178671	812	120001	38	5328	209	31303	97	15349	50	6690
80-100% MINORITY	1973	224311	1245	143929	69	7999	415	44687	174	19660	70	8036
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1285	146873	814	95526	34	3580	276	29863	113	12967	48	4937
MODERATE INCOME	2933	394607	2056	279085	91	12133	483	62281	224	30885	79	10223
MIDDLE INCOME	4782	906006	3499	668301	186	33917	582	105324	378	73174	137	25290
UPPER INCOME	3350	868484	2461	639815	110	27949	392	103514	313	78446	74	18760
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	44	5773	36	4853	1	123	5	527	2	270		
50-79% MINORITY	324	44111	212	29475	7	740	67	9026	24	3214	14	1656
80-100% MINORITY	917	96989	566	61198	26	2717	204	20310	87	9483	34	3281
MODERATE INCOME												
LESS THAN 10% MINORITY	111	15979	87	12142			18	2827	4	787	2	223
10-19% MINORITY	321	51461	239	38270	7	1400	43	6513	22	3805	10	1473
20-49% MINORITY	1068	152691	787	113303	33	4592	152	21089	76	11083	20	2624
50-79% MINORITY	524	69154	365	47613	17	2030	84	11516	40	5841	18	2154
80-100% MINORITY	909	105322	578	67757	34	4111	186	20336	82	9369	29	3749
MIDDLE INCOME												
LESS THAN 10% MINORITY	1357	264404	1002	197900	52	9864	155	27641	111	22108	37	6891
10-19% MINORITY	1642	315751	1221	236519	66	12166	185	33592	130	25659	40	7815
20-49% MINORITY	1334	250518	975	183546	47	8625	167	30958	105	19808	40	7581
50-79% MINORITY	302	53333	200	35362	12	2091	50	9092	27	4791	13	1997
80-100% MINORITY	147	22000	101	14974	9	1171	25	4041	5	808	7	1006
UPPER INCOME												
LESS THAN 10% MINORITY	1391	376113	1048	287088	47	12671	143	38016	129	32316	24	6022
10-19% MINORITY	1272	328543	921	237283	42	10011	156	40820	124	32690	29	7739
20-49% MINORITY	633	152063	458	108112	19	4800	86	23098	54	11937	16	4116
50-79% MINORITY	54	11765	34	7332	2	467	7	1580	6	1503	5	883
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	5	961	3	587			2	374				
TOTAL 14/	12355	2316931	8833	1683314	421	77579	1735	301356	1028	195472	338	59210

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	10150	2904879	7605	2162687	545	167199	841	238018	954	278808	205	58167
10-19% MINORITY	12502	3526151	9393	2631485	581	178451	1095	306859	1147	329021	286	80335
20-49% MINORITY	8271	1990618	6099	1466170	371	89049	824	189333	780	198502	197	47564
50-79% MINORITY	1844	357389	1269	256153	79	15781	254	41637	204	37989	38	5829
80-100% MINORITY	1506	177395	846	114095	89	11919	367	30227	147	16390	57	4764
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1682	264015	1059	183862	92	16620	314	34238	160	23080	57	6215
MODERATE INCOME	3121	469700	2124	337614	128	19177	475	56093	304	45211	90	11605
MIDDLE INCOME	9633	1971336	7134	1475964	434	80554	999	188000	857	184233	209	42585
UPPER INCOME	19799	6246314	14872	4629704	1009	345868	1585	527011	1910	608154	423	135577
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	58	12520	44	10022			6	846	6	1167	2	485
50-79% MINORITY	691	132060	467	93206	31	7579	107	16958	67	11778	19	2539
80-100% MINORITY	933	119435	548	80634	61	9041	201	16434	87	10135	36	3191
MODERATE INCOME												
LESS THAN 10% MINORITY	192	21670	130	14875	7	814	33	3208	17	2341	5	432
10-19% MINORITY	523	89239	392	68077	17	3264	53	7663	49	8070	12	2165
20-49% MINORITY	1298	200865	920	147695	59	9516	174	23384	102	14873	43	5397
50-79% MINORITY	619	111147	433	80479	24	3809	69	10164	84	14657	9	2038
80-100% MINORITY	489	46779	249	26488	21	1774	146	11674	52	5270	21	1573
MIDDLE INCOME												
LESS THAN 10% MINORITY	2639	504371	1956	378474	132	22746	270	47391	232	46379	49	9381
10-19% MINORITY	3351	668035	2512	503863	149	28685	322	58607	280	59137	88	17743
20-49% MINORITY	3104	691501	2311	518361	125	24332	317	66939	288	67544	63	14325
50-79% MINORITY	455	96248	306	68293	21	3687	70	12944	49	10188	9	1136
80-100% MINORITY	84	11181	49	6973	7	1104	20	2119	8	985		
UPPER INCOME												
LESS THAN 10% MINORITY	7319	2378838	5519	1769338	406	143639	538	187419	705	230088	151	48354
10-19% MINORITY	8627	2768821	6489	2059545	415	146502	720	240589	818	261814	185	60371
20-49% MINORITY	3776	1080797	2802	786676	185	55021	320	97478	383	114886	86	26736
50-79% MINORITY	77	17858	62	14145	3	706	7	1525	4	1366	1	116
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	38	5067	23	3446	2	180	8	732	1	32	4	677
TOTAL 14/	34273	8956432	25212	6630590	1665	462399	3381	806074	3232	860710	783	196659

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	33239	7612066	20418	4622673	1932	454560	5765	1356585	3342	777766	1782	400482
10-19% MINORITY	39573	8909684	24267	5459233	2479	562006	6791	1539809	3925	882099	2111	466537
20-49% MINORITY	27344	5190314	15633	3006630	1698	326468	5549	1011102	2856	548196	1608	297918
50-79% MINORITY	7291	1007596	3434	495809	509	73494	2068	261584	769	108796	511	67913
80-100% MINORITY	10597	966498	3937	375792	649	60729	3947	336928	1242	120780	822	72269
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	7343	717081	2847	306685	457	46523	2661	229100	815	83446	563	51327
MODERATE INCOME	15818	1874645	7317	893251	988	123731	4514	495115	1798	221806	1201	140742
MIDDLE INCOME	37003	6357378	20931	3549629	2321	419626	7544	1300626	4005	708157	2202	379340
UPPER INCOME	57823	14727502	36568	9206499	3499	886797	9383	2477902	5507	1422994	2866	733310
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	247	33592	119	16436	18	2348	50	7157	37	4767	23	2884
50-79% MINORITY	2091	253497	913	118047	163	20439	648	70349	220	27619	147	17043
80-100% MINORITY	5005	429992	1815	172202	276	23736	1963	151594	558	51060	393	31400
MODERATE INCOME												
LESS THAN 10% MINORITY	749	86050	384	42915	37	4627	173	19320	99	12541	56	6647
10-19% MINORITY	1646	223128	880	121969	97	13436	353	45687	192	25357	124	16679
20-49% MINORITY	5774	758290	2922	382214	353	49629	1431	179412	632	89344	436	57691
50-79% MINORITY	2999	385693	1395	187401	191	26657	869	102430	316	41311	228	27894
80-100% MINORITY	4650	421484	1736	158752	310	29382	1688	148266	559	53253	357	31831
MIDDLE INCOME												
LESS THAN 10% MINORITY	10344	1793497	5991	1013707	619	108446	1984	358888	1126	204528	624	107928
10-19% MINORITY	12992	2226106	7517	1268866	803	150007	2528	436919	1367	238078	777	132236
20-49% MINORITY	10906	1924922	6108	1069885	708	132318	2284	395502	1195	216923	611	110294
50-79% MINORITY	1820	297994	929	152333	128	21244	453	72412	192	32161	118	19844
80-100% MINORITY	941	114859	386	44838	63	7611	295	36905	125	16467	72	9038
UPPER INCOME												
LESS THAN 10% MINORITY	22145	5732342	14042	3565874	1276	341487	3608	978377	2117	560697	1102	285907
10-19% MINORITY	24925	6457951	15863	4066969	1579	398563	3908	1056193	2365	618604	1210	317622
20-49% MINORITY	10374	2466930	6467	1535696	617	141593	1770	427004	984	235988	536	126649
50-79% MINORITY	379	70279	196	37960	27	5154	97	16328	41	7705	18	3132
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	57	9552	26	4073	2	580	18	3265	9	1234	2	400
TOTAL 14/	118044	23686158	67689	13960137	7267	1477257	24120	4506008	12134	2437637	6834	1305119

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3491	300832	2023	198484	115	9767	1065	59714	210	23221	78	9646
10-19% MINORITY	4040	329407	2144	207515	137	10769	1387	67751	243	25451	129	17921
20-49% MINORITY	2994	186919	1342	105115	101	8337	1317	50683	154	15707	80	7077
50-79% MINORITY	1275	51431	380	22811	43	2657	774	20196	52	3749	26	2018
80-100% MINORITY	4648	100169	1010	28252	65	1819	3329	59934	157	5812	87	4352
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3382	79379	707	25770	54	2189	2454	43444	106	4855	61	3121
MODERATE INCOME	3531	106386	1051	40756	82	4182	2176	50223	155	7645	67	3580
MIDDLE INCOME	4406	229625	2113	131621	121	7065	1830	64523	223	17130	119	9286
UPPER INCOME	5126	553278	3028	364030	204	19913	1410	100053	331	44255	153	25027
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	58	2258	22	1409	1	226	32	512	1	100	2	11
50-79% MINORITY	487	18118	134	8432	17	1264	307	6575	20	1282	9	565
80-100% MINORITY	2837	59003	551	15929	36	699	2115	36357	85	3473	50	2545
MODERATE INCOME												
LESS THAN 10% MINORITY	152	5640	59	2233	4	276	78	2577	8	425	3	129
10-19% MINORITY	324	12379	130	5785	10	468	157	4412	19	985	8	729
20-49% MINORITY	941	36449	320	16451	23	1461	532	14675	48	2958	18	904
50-79% MINORITY	519	16887	146	5759	18	955	330	8547	18	1166	7	460
80-100% MINORITY	1595	35031	396	10528	27	1022	1079	20012	62	2111	31	1358
MIDDLE INCOME												
LESS THAN 10% MINORITY	1277	70248	700	42863	38	2246	450	17808	66	5583	23	1748
10-19% MINORITY	1536	79217	723	44171	40	2095	638	22215	85	7299	50	3437
20-49% MINORITY	1165	62117	551	36382	36	2561	494	17162	52	3323	32	2689
50-79% MINORITY	212	11908	76	6410	5	65	113	3773	10	697	8	963
80-100% MINORITY	216	6135	63	1795	2	98	135	3565	10	228	6	449
UPPER INCOME												
LESS THAN 10% MINORITY	2062	224944	1264	153388	73	7245	537	39329	136	17213	52	7769
10-19% MINORITY	2180	237811	1291	157559	87	8206	592	41124	139	17167	71	13755
20-49% MINORITY	829	86040	449	50873	41	4089	259	18334	52	9271	28	3473
50-79% MINORITY	55	4483	24	2210	3	373	22	1266	4	604	2	30
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	3	90					2	35	1	55		
TOTAL 14/	16448	968758	6899	562177	461	33349	7872	258278	816	73940	400	41014

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RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	65	240110	47	200940	2	8660	13	28653	2	675	1	1182
10-19% MINORITY	167	670015	124	573269	8	28446	20	15219	14	53051	1	30
20-49% MINORITY	214	1278956	160	776430	8	8915	22	211708	23	271903	1	10000
50-79% MINORITY	117	429567	91	340221	5	30228	14	42978	6	15740	1	400
80-100% MINORITY	142	222904	89	138701	12	8422	18	10892	21	63079	2	1810
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	132	363593	97	279588	11	16492	16	22590	8	44923		
MODERATE INCOME	150	470071	106	350282	7	22683	15	22469	19	72427	3	2210
MIDDLE INCOME	207	866734	148	620765	8	38178	29	62090	21	145671	1	30
UPPER INCOME	215	1080119	160	778926	9	7318	26	141266	18	141427	2	11182
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	12	95396	10	55896					2	39500		
50-79% MINORITY	28	160075	24	136050	1	8500	3	15525				
80-100% MINORITY	92	108122	63	87642	10	7992	13	7065	6	5423		
MODERATE INCOME												
LESS THAN 10% MINORITY	3	788	1	168			2	620				
10-19% MINORITY	13	86550	8	84107	1	525	3	1068	1	850		
20-49% MINORITY	31	83893	28	70987			2	815	1	12091		
50-79% MINORITY	58	194720	44	146511	4	21728	5	16551	4	9530	1	400
80-100% MINORITY	45	104120	25	48509	2	430	3	3415	13	49956	2	1810
MIDDLE INCOME												
LESS THAN 10% MINORITY	36	80848	28	66154	2	8660	6	6034				
10-19% MINORITY	51	271330	34	195893	3	25938	5	2738	8	46731	1	30
20-49% MINORITY	86	433072	64	302458	3	3580	10	42004	9	85030		
50-79% MINORITY	29	70822	21	53710			6	10902	2	6210		
80-100% MINORITY	5	10662	1	2550			2	412	2	7700		
UPPER INCOME												
LESS THAN 10% MINORITY	26	158474	18	134618			5	21999	2	675	1	1182
10-19% MINORITY	103	312135	82	293269	4	1983	12	11413	5	5470		
20-49% MINORITY	84	605560	58	347089	5	5335	9	107854	11	135282	1	10000
50-79% MINORITY	2	3950	2	3950								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	1	61035					1	61035				
TOTAL 14/	705	2841552	511	2029561	35	84671	87	309450	66	404448	6	13422

AGGREGATE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2297	441439	1433	279967	139	33216	409	68090	212	41210	104	18956
10-19% MINORITY	4391	799436	2711	500435	271	54023	794	138413	434	73849	181	32716
20-49% MINORITY	4256	779341	2583	485348	256	45487	867	140078	367	73293	183	35135
50-79% MINORITY	2205	316678	1242	194234	130	18858	521	59040	199	28043	113	16503
80-100% MINORITY	3041	282713	1338	159398	166	15498	1144	72033	262	24228	131	11556
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3074	346023	1485	211322	156	18060	1009	70247	279	30989	145	15405
MODERATE INCOME	3460	404882	1911	245268	208	24078	894	85111	295	33262	152	17163
MIDDLE INCOME	4530	750156	2753	477246	280	48970	909	126886	406	67148	182	29906
UPPER INCOME	5118	1117629	3153	684809	318	75974	921	195290	493	109164	233	52392
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	94	14743	62	10673	4	310	14	1861	9	1385	5	514
50-79% MINORITY	952	140671	538	89651	52	8058	220	23189	96	13315	46	6458
80-100% MINORITY	2028	190609	885	110998	100	9692	775	45197	174	16289	94	8433
MODERATE INCOME												
LESS THAN 10% MINORITY	143	14593	86	9043	9	888	30	2746	12	1377	6	539
10-19% MINORITY	450	57522	268	36263	23	2556	92	10472	45	5516	22	2715
20-49% MINORITY	1124	140895	679	90245	65	8944	253	27506	85	9585	42	4615
50-79% MINORITY	843	111140	480	67037	53	7054	190	20778	71	9562	49	6709
80-100% MINORITY	900	80732	398	42680	58	4636	329	23609	82	7222	33	2585
MIDDLE INCOME												
LESS THAN 10% MINORITY	894	149379	561	101274	51	7563	161	22001	85	13332	36	5209
10-19% MINORITY	1546	238041	948	146851	103	20218	291	41337	141	20369	63	9266
20-49% MINORITY	1604	291795	984	188656	96	16807	318	46703	145	28072	61	11557
50-79% MINORITY	373	59569	205	34745	22	3212	99	13618	29	4658	18	3336
80-100% MINORITY	113	11372	55	5720	8	1170	40	3227	6	717	4	538
UPPER INCOME												
LESS THAN 10% MINORITY	1260	277467	786	169650	79	24765	218	43343	115	26501	62	13208
10-19% MINORITY	2393	503644	1494	317152	145	31249	411	86604	247	47904	96	20735
20-49% MINORITY	1429	331225	854	195206	91	19426	281	63893	128	34251	75	18449
50-79% MINORITY	36	5293	19	2801	3	534	11	1450	3	508		
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	8	917	5	737			2	120	1	60		
TOTAL 14/	16190	2619607	9307	1619382	962	167082	3735	477654	1474	240623	712	114866

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	240	14644	70	4632	67	3838	97	5735	4	262	2	177
10-19% MINORITY	182	10222	53	3000	38	1880	84	4548	3	207	4	587
20-49% MINORITY	134	7799	40	2504	32	2249	58	2692	2	206	2	148
50-79% MINORITY	12	131	2	30			9	91	1	10		
80-100% MINORITY	50	465	3	21	1	20	44	384	1	25	1	15
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	34	321			1	20	31	266	2	35		
MODERATE INCOME	60	1542	10	452	5	287	43	676			2	127
MIDDLE INCOME	298	17094	84	4969	64	3156	139	8010	7	474	4	485
UPPER INCOME	226	14304	74	4766	68	4524	79	4498	2	201	3	315
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	3	15					2	5	1	10		
80-100% MINORITY	31	306			1	20	29	261	1	25		
MODERATE INCOME												
LESS THAN 10% MINORITY	2	47					2	47				
10-19% MINORITY	12	313	3	60	1	61	8	192				
20-49% MINORITY	22	978	3	351	4	226	14	289			1	112
50-79% MINORITY	8	114	2	30			6	84				
80-100% MINORITY	16	90	2	11			13	64			1	15
MIDDLE INCOME												
LESS THAN 10% MINORITY	122	7287	33	2294	30	1467	55	3374	3	125	1	27
10-19% MINORITY	102	5951	27	1312	23	1004	48	3070	2	143	2	422
20-49% MINORITY	70	3785	23	1353	11	685	33	1505	2	206	1	36
50-79% MINORITY	1	2					1	2				
80-100% MINORITY	3	69	1	10			2	59				
UPPER INCOME												
LESS THAN 10% MINORITY	116	7310	37	2338	37	2371	40	2314	1	137	1	150
10-19% MINORITY	68	3958	23	1628	14	815	28	1286	1	64	2	165
20-49% MINORITY	42	3036	14	800	17	1338	11	898				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	618	33261	168	10187	138	7987	292	13450	11	710	9	927

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE													1	100					1	100
ASIAN	36	40	6	7	12	13	8	9	8	9	10	11	5	6			5	6	90	100
BLACK OR AFRICAN AMERICAN	113	23	16	3	130	27	75	15	32	7	35	7	43	9	3	1	41	8	488	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	29	1	14	1	14	1	14			1	14	1	14					7	100
WHITE	181	26	20	3	145	21	109	16	38	5	39	6	95	14	3	0	72	10	702	100
2 OR MORE MINORITY RACES	1	25			1	25	1	25			1	25							4	100
JOINT (WHITE/MINORITY RACE)	3	18			5	29	4	24					5	29					17	100
RACE NOT AVAILABLE 6/	50	20	10	4	56	23	44	18	19	8	13	5	34	14			19	8	245	100
ETHNICITY 7/																				
HISPANIC OR LATINO	24	24	4	4	27	27	11	11	5	5	9	9	8	8			11	11	99	100
NOT HISPANIC OR LATINO	304	26	38	3	247	21	183	16	75	6	80	7	136	12	6	1	107	9	1176	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	19	2	8	10	38	2	8	1	4			6	23					26	100
ETHNICITY NOT AVAILABLE 6/	53	21	9	4	66	26	46	18	16	6	10	4	34	13			19	8	253	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	150	26	16	3	109	19	96	17	31	5	32	6	81	14	3	1	62	11	580	100
OTHERS, INCL. HISPANIC	181	25	28	4	178	25	99	14	46	6	55	8	66	9	3	0	56	8	712	100
GENDER 19/																				
MALE	147	25	22	4	124	21	97	16	39	7	41	7	57	10	4	1	57	10	588	100
FEMALE	135	28	12	2	117	24	64	13	35	7	34	7	56	11	1	0	34	7	488	100
JOINT (MALE/FEMALE)	79	23	16	5	77	22	55	16	13	4	21	6	51	15	1	0	36	10	349	100
GENDER NOT AVAILABLE 6/	25	19	3	2	32	25	26	20	10	8	3	2	20	16			10	8	129	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	178	35	27	5	103	20	64	12	42	8	27	5	44	9			29	6	514	100
50-79% OF MSA/MD MEDIAN	114	24	16	3	106	23	77	16	30	6	28	6	51	11	1	0	44	9	467	100
80-99% OF MSA/MD MEDIAN	33	19	3	2	37	21	40	23	9	5	13	8	17	10	4	2	17	10	173	100
100-119% OF MSA/MD MEDIAN	16	13	2	2	30	24	17	14	8	6	13	10	15	12	1	1	22	18	124	100
120% OR MORE OF MSA/MD MEDIAN	39	16	3	1	59	25	41	17	8	3	16	7	48	20			23	10	237	100
INCOME NOT AVAILABLE 6/	6	15	2	5	15	38	3	8			2	5	9	23			2	5	39	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	5	19	1	4	9	35	3	12	1	4			2	8			5	19	26	100
ASIAN	92	25	18	5	41	11	57	15	24	6	34	9	48	13	5	1	55	15	374	100
BLACK OR AFRICAN AMERICAN	65	25	1	0	84	32	39	15	16	6	10	4	17	6	4	2	29	11	265	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	11			7	37	5	26	1	5	1	5	1	5			2	11	19	100
WHITE	458	24	52	3	256	14	407	22	111	6	126	7	271	14	15	1	189	10	1885	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)	4	10	2	5	7	18	10	25					8	20			9	23	40	100
RACE NOT AVAILABLE 6/	106	21	12	2	92	19	94	19	24	5	19	4	93	19	7	1	47	10	494	100
ETHNICITY 7/																				
HISPANIC OR LATINO	34	24	4	3	43	30	23	16	11	8	9	6	7	5	3	2	10	7	144	100
NOT HISPANIC OR LATINO	590	24	69	3	363	15	490	20	142	6	156	6	343	14	20	1	277	11	2450	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	8	1	4	6	24	7	28	1	4	1	4	5	20			2	8	25	100
ETHNICITY NOT AVAILABLE 6/	106	22	12	2	85	18	95	20	23	5	24	5	85	18	8	2	47	10	485	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	420	24	47	3	220	13	375	22	102	6	112	7	255	15	11	1	178	10	1720	100
OTHERS, INCL. HISPANIC	198	23	27	3	189	22	140	16	52	6	55	6	87	10	12	1	109	13	869	100
GENDER 19/																				
MALE	269	25	27	3	167	16	208	20	66	6	65	6	125	12	11	1	122	12	1060	100
FEMALE	180	26	21	3	122	17	126	18	46	7	43	6	87	12	5	1	70	10	700	100
JOINT (MALE/FEMALE)	227	21	30	3	162	15	231	21	54	5	68	6	174	16	11	1	118	11	1075	100
GENDER NOT AVAILABLE 6/	56	21	8	3	46	17	50	19	11	4	14	5	54	20	4	1	26	10	269	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	211	36	24	4	132	22	74	13	37	6	24	4	32	5	5	1	53	9	592	100
50-79% OF MSA/MD MEDIAN	170	29	24	4	118	20	86	14	40	7	37	6	59	10	5	1	56	9	595	100
80-99% OF MSA/MD MEDIAN	80	23	7	2	58	17	76	22	20	6	19	5	48	14	3	1	37	11	348	100
100-119% OF MSA/MD MEDIAN	58	23	3	1	29	12	56	22	11	4	11	4	49	20	5	2	27	11	249	100
120% OR MORE OF MSA/MD MEDIAN	196	16	26	2	151	12	315	25	66	5	92	7	242	19	13	1	150	12	1251	100
INCOME NOT AVAILABLE 6/	17	25	2	3	9	13	8	12	3	4	7	10	10	14			13	19	69	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	16	19	1	1	25	30	15	18	6	7	3	4	4	5	1	1	12	14	83	100
ASIAN	316	28	20	2	167	15	227	20	39	3	88	8	125	11	8	1	135	12	1125	100
BLACK OR AFRICAN AMERICAN	509	17	21	1	1033	34	592	20	137	5	106	4	279	9	7	0	323	11	3007	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	17	25	1	1	19	28	12	18	4	6	3	4	5	7			7	10	68	100
WHITE	2652	21	196	2	2285	18	3204	25	512	4	668	5	1790	14	35	0	1461	11	12803	100
2 OR MORE MINORITY RACES	4	16			7	28	6	24	1	4	1	4	3	12			3	12	25	100
JOINT (WHITE/MINORITY RACE)	27	14	2	1	47	25	55	29	8	4	9	5	24	13	1	1	14	7	187	100
RACE NOT AVAILABLE 6/	668	18	51	1	973	26	790	21	103	3	150	4	551	15	10	0	379	10	3675	100
ETHNICITY 7/																				
HISPANIC OR LATINO	168	21	10	1	209	26	155	19	36	5	45	6	76	10	2	0	99	12	800	100
NOT HISPANIC OR LATINO	3372	21	233	1	3362	20	3910	24	663	4	829	5	2166	13	49	0	1860	11	16444	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	27	17	1	1	35	21	42	26	11	7	10	6	23	14			14	9	163	100
ETHNICITY NOT AVAILABLE 6/	642	18	48	1	950	27	794	22	100	3	144	4	516	14	11	0	361	10	3566	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2479	21	186	2	2092	18	2978	25	475	4	615	5	1690	14	33	0	1354	11	11902	100
OTHERS, INCL. HISPANIC	1051	20	55	1	1494	28	1077	20	236	4	258	5	535	10	18	0	593	11	5317	100
GENDER 19/																				
MALE	1259	20	89	1	1273	21	1426	23	247	4	372	6	723	12	15	0	746	12	6150	100
FEMALE	1132	22	63	1	1223	24	1011	20	204	4	229	5	600	12	11	0	569	11	5042	100
JOINT (MALE/FEMALE)	1411	19	105	1	1498	20	2041	27	286	4	345	5	1038	14	30	0	760	10	7514	100
GENDER NOT AVAILABLE 6/	407	18	35	2	562	25	423	19	73	3	82	4	420	19	6	0	259	11	2267	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1287	36	81	2	830	23	410	11	104	3	188	5	348	10	14	0	332	9	3594	100
50-79% OF MSA/MD MEDIAN	1070	25	71	2	990	23	857	20	131	3	194	5	494	12	5	0	414	10	4226	100
80-99% OF MSA/MD MEDIAN	531	22	23	1	543	22	600	25	96	4	96	4	308	13	8	0	232	10	2437	100
100-119% OF MSA/MD MEDIAN	331	18	25	1	384	21	491	27	72	4	84	5	265	14	5	0	184	10	1841	100
120% OR MORE OF MSA/MD MEDIAN	851	12	65	1	1304	18	2381	33	298	4	362	5	1161	16	29	0	869	12	7320	100
INCOME NOT AVAILABLE 6/	139	9	27	2	505	32	162	10	109	7	104	7	205	13	1	0	303	19	1555	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	23	26			52	58	7	8			2	2					5	6	89	100
ASIAN	118	34	9	3	144	41	28	8	2	1	8	2	8	2			34	10	351	100
BLACK OR AFRICAN AMERICAN	894	26	22	1	2041	59	157	5	12	0	95	3	19	1			207	6	3447	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	28	31			48	54	3	3			2	2					8	9	89	100
WHITE	1113	28	44	1	1731	44	483	12	49	1	132	3	71	2			343	9	3966	100
2 OR MORE MINORITY RACES	13	28			23	49	5	11			1	2	1	2			4	9	47	100
JOINT (WHITE/MINORITY RACE)	6	11			29	54	11	20			1	2	1	2			6	11	54	100
RACE NOT AVAILABLE 6/	387	23	10	1	897	53	131	8	7	0	22	1	15	1	1	0	223	13	1693	100
ETHNICITY 7/																				
HISPANIC OR LATINO	246	29	6	1	472	56	51	6	1	0	24	3	2	0	1	0	45	5	848	100
NOT HISPANIC OR LATINO	1975	27	68	1	3607	50	626	9	60	1	215	3	99	1			562	8	7212	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	16			23	46	9	18			4	8					6	12	50	100
ETHNICITY NOT AVAILABLE 6/	353	22	11	1	863	53	139	9	9	1	20	1	14	1			217	13	1626	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	949	28	39	1	1429	42	427	13	47	1	113	3	71	2			307	9	3382	100
OTHERS, INCL. HISPANIC	1286	27	37	1	2727	57	266	6	15	0	130	3	31	1	1	0	300	6	4793	100
GENDER 19/																				
MALE	900	27	32	1	1741	52	246	7	18	1	99	3	40	1	1	0	268	8	3345	100
FEMALE	1142	30	25	1	2018	53	212	6	22	1	114	3	30	1			247	6	3810	100
JOINT (MALE/FEMALE)	335	21	19	1	660	42	299	19	26	2	40	3	36	2			153	10	1568	100
GENDER NOT AVAILABLE 6/	205	20	9	1	546	54	68	7	4	0	10	1	9	1			162	16	1013	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1341	34	44	1	2091	52	111	3	11	0	121	3	17	0			265	7	4001	100
50-79% OF MSA/MD MEDIAN	646	30	14	1	1050	48	160	7	7	0	61	3	25	1	1	0	203	9	2167	100
80-99% OF MSA/MD MEDIAN	194	23	9	1	399	48	103	12	7	1	19	2	8	1			90	11	829	100
100-119% OF MSA/MD MEDIAN	107	20	4	1	233	44	103	20	5	1	9	2	13	2			54	10	528	100
120% OR MORE OF MSA/MD MEDIAN	258	17	12	1	601	39	341	22	39	3	46	3	51	3			209	13	1557	100
INCOME NOT AVAILABLE 6/	36	6	2	0	591	90	7	1	1	0	7	1	1	0			9	1	654	100

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	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	1	50									1	50							2	100
BLACK OR AFRICAN AMERICAN	2	33			3	50	1	17											6	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	6	38	1	6	3	19	2	13			1	6					3	19	16	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	100																	1	100
RACE NOT AVAILABLE 6/	16	33			9	19	7	15	3	6			2	4			11	23	48	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	10	43	1	4	6	26	3	13			1	4					2	9	23	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	16	32			9	18	7	14	3	6	1	2	2	4			12	24	50	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	43	1	7	3	21	2	14									2	14	14	100
OTHERS, INCL. HISPANIC	4	44			3	33	1	11			1	11							9	100
GENDER 19/																				
MALE	6	38	1	6	4	25	2	13			1	6					2	13	16	100
FEMALE	3	60			2	40													5	100
JOINT (MALE/FEMALE)	3	60			1	20	1	20											5	100
GENDER NOT AVAILABLE 6/	14	30			8	17	7	15	3	6	1	2	2	4			12	26	47	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/	26	36	1	1	15	21	10	14	3	4	2	3	2	3			14	19	73	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	5	21			9	38	4	17	2	8	1	4	1	4			2	8	24	100
ASIAN	70	24	8	3	43	15	65	22	11	4	19	7	26	9	1	0	49	17	292	100
BLACK OR AFRICAN AMERICAN	201	23	1	0	360	41	127	15	22	3	28	3	41	5			90	10	870	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	26			12	44	5	19									3	11	27	100
WHITE	437	24	29	2	284	15	440	24	57	3	114	6	210	11	2	0	277	15	1850	100
2 OR MORE MINORITY RACES	3	23			5	38	2	15					1	8			2	15	13	100
JOINT (WHITE/MINORITY RACE)	1	4			6	24	8	32			1	4	5	20			4	16	25	100
RACE NOT AVAILABLE 6/	158	24	6	1	156	23	126	19	18	3	24	4	84	13			94	14	666	100
ETHNICITY 7/																				
HISPANIC OR LATINO	60	26			77	34	43	19	4	2	14	6	10	4			20	9	228	100
NOT HISPANIC OR LATINO	675	24	37	1	641	22	605	21	85	3	147	5	278	10	3	0	398	14	2869	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	14			3	14	5	24			1	5	3	14			6	29	21	100
ETHNICITY NOT AVAILABLE 6/	144	22	7	1	154	24	124	19	21	3	25	4	77	12			97	15	649	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	399	24	28	2	247	15	395	24	53	3	98	6	202	12	2	0	248	15	1672	100
OTHERS, INCL. HISPANIC	337	23	9	1	495	34	252	17	39	3	63	4	85	6	1	0	170	12	1451	100
GENDER 19/																				
MALE	356	23	20	1	384	25	318	21	44	3	78	5	123	8	2	0	217	14	1542	100
FEMALE	232	26	10	1	270	30	138	16	27	3	41	5	67	8			101	11	886	100
JOINT (MALE/FEMALE)	184	20	8	1	134	15	249	28	22	2	51	6	111	12	1	0	139	15	899	100
GENDER NOT AVAILABLE 6/	110	25	6	1	87	20	72	16	17	4	17	4	67	15			64	15	440	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	270	36	15	2	273	36	59	8	16	2	20	3	29	4			74	10	756	100
50-79% OF MSA/MD MEDIAN	202	31	8	1	135	21	109	17	19	3	45	7	50	8			74	12	642	100
80-99% OF MSA/MD MEDIAN	96	28	7	2	70	20	81	24	8	2	13	4	24	7			45	13	344	100
100-119% OF MSA/MD MEDIAN	57	22	2	1	42	16	65	25	11	4	11	4	39	15			32	12	259	100
120% OR MORE OF MSA/MD MEDIAN	208	15	6	0	192	14	418	29	40	3	86	6	205	14	3	0	259	18	1417	100
INCOME NOT AVAILABLE 6/	49	14	6	2	163	47	45	13	16	5	12	3	21	6			37	11	349	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	20			4	80													5	100
ASIAN	4	40			5	50	1	10											10	100
BLACK OR AFRICAN AMERICAN	6	14			36	84											1	2	43	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	100																	1	100
WHITE	46	27	3	2	73	43	15	9	3	2	5	3	5	3			18	11	168	100
2 OR MORE MINORITY RACES					1	100													1	100
JOINT (WHITE/MINORITY RACE)					1	50											1	50	2	100
RACE NOT AVAILABLE 6/	3	13			12	52	6	26					1	4			1	4	23	100
ETHNICITY 7/																				
HISPANIC OR LATINO	4	24			13	76													17	100
NOT HISPANIC OR LATINO	50	24	3	1	108	52	16	8	3	1	5	2	4	2			19	9	208	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	50	1	50											2	100
ETHNICITY NOT AVAILABLE 6/	7	27			10	38	5	19					2	8			2	8	26	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	39	26	3	2	63	43	14	9	3	2	5	3	4	3			17	11	148	100
OTHERS, INCL. HISPANIC	14	18			59	77	2	3									2	3	77	100
GENDER 19/																				
MALE	24	27	1	1	49	55	4	4	1	1	2	2					8	9	89	100
FEMALE	25	24	1	1	58	55	6	6	1	1	2	2	4	4			8	8	105	100
JOINT (MALE/FEMALE)	11	22	1	2	24	47	8	16	1	2	1	2	1	2			4	8	51	100
GENDER NOT AVAILABLE 6/	1	13			1	13	4	50					1	13			1	13	8	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	30	42			31	43	2	3			1	1	1	1			7	10	72	100
50-79% OF MSA/MD MEDIAN	18	25	3	4	26	36	10	14	1	1	3	4	3	4			9	12	73	100
80-99% OF MSA/MD MEDIAN	4	24			6	35	2	12	1	6			2	12			2	12	17	100
100-119% OF MSA/MD MEDIAN	2	29			4	57											1	14	7	100
120% OR MORE OF MSA/MD MEDIAN	5	19			11	42	7	27	1	4	1	4					1	4	26	100
INCOME NOT AVAILABLE 6/	2	3			54	93	1	2									1	2	58	100

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CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C & D	Loans On Manufactured Home Dwellings From Columns A,B,C & D							
	Home Purchase Loans				Refinancings		Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D						E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's	Number	\$000's
2000 - 2010																		
LOANS ORIGINATED	8	2627	154	50397	327	95028	13	1145	2	34500	24	7821						
APPLICAT'N APPROVED, NOT ACCEPTED			12	3569	28	8113	2	76			7	1615						
APPLICATIONS DENIED	3	677	26	8997	85	25144	5	273			14	3667						
APPLICATIONS WITHDRAWN	1	385	25	8079	36	9713	3	477	1	638	3	874						
FILES CLOSED FOR INCOMPLETENESS			6	1848	16	5251					1	548						
1990-1999																		
LOANS ORIGINATED	581	152810	3206	929170	7710	1806877	616	54701	7	72091	469	89909	49	2980				
APPLICAT'N APPROVED, NOT ACCEPTED	31	7351	288	83805	722	173088	40	3039			45	8504	54	3380				
APPLICATIONS DENIED	97	26816	381	99057	1877	472658	272	17503	1	410	120	23116	69	4023				
APPLICATIONS WITHDRAWN	75	19477	385	111865	1089	274568	55	4325	2	71000	70	13863	4	251				
FILES CLOSED FOR INCOMPLETENESS	16	4010	92	27697	548	137628	33	3674			32	6587	2	112				
1980-1989																		
LOANS ORIGINATED	901	227354	4400	1289623	11351	2681121	903	107377	15	137687	834	156851	26	2226				
APPLICAT'N APPROVED, NOT ACCEPTED	53	13366	300	93897	1098	278695	51	4779	2	25305	85	25132	17	1017				
APPLICATIONS DENIED	135	33938	433	134092	2887	712134	414	23062	3	20485	217	39137	25	1500				
APPLICATIONS WITHDRAWN	125	29589	543	162882	1729	426550	91	11646	1	3450	110	22023	3	229				
FILES CLOSED FOR INCOMPLETENESS	42	9608	128	38975	854	216254	39	6997			47	8915	2	116				
1970-1979																		
LOANS ORIGINATED	1135	268395	4184	1165511	11151	2497352	1042	99278	42	416892	833	146188	56	2900				
APPLICAT'N APPROVED, NOT ACCEPTED	49	10490	299	86264	1070	237388	60	5510	2	1043	83	17297	51	2612				
APPLICATIONS DENIED	190	42869	509	137400	3349	789936	589	34963	8	36704	290	45472	76	5578				
APPLICATIONS WITHDRAWN	124	27928	534	153419	1795	415630	97	13099	7	127260	139	28248	2	195				
FILES CLOSED FOR INCOMPLETENESS	24	6123	138	38937	939	212128	49	7203			65	11899	1	150				
1969 OR EARLIER																		
LOANS ORIGINATED	6169	1027290	13225	3190394	37047	6868142	4314	299513	445	1368391	7130	1216611	37	2081				
APPLICAT'N APPROVED, NOT ACCEPTED	286	46029	764	194684	4335	778173	308	19945	31	58323	741	114388	16	978				
APPLICATIONS DENIED	1300	195692	2024	425796	15856	2498470	6572	181975	75	251851	3090	365942	122	2349				
APPLICATIONS WITHDRAWN	701	117896	1744	424433	7453	1307543	569	44338	55	202100	1148	175256	2	35				
FILES CLOSED FOR INCOMPLETENESS	255	39324	416	88581	4463	732278	279	23140	6	13422	564	86667	4	549				
AGE UNKNOWN																		
LOANS ORIGINATED	39	4838	43	5495	103	11617	11	163			17	2002						
APPLICAT'N APPROVED, NOT ACCEPTED	2	343	2	180	14	1800					1	146						
APPLICATIONS DENIED	10	1364	8	732	66	7666	20	502			4	320						
APPLICATIONS WITHDRAWN	2	197	1	32	32	3633	1	55			4	359						
FILES CLOSED FOR INCOMPLETENESS	1	145	3	621	14	1580					3	250						

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	9	3	1	1	1					2.10	2.28
ASIAN	220	38	28	9		1				1.85	1.76
BLACK OR AFRICAN AMERICAN	1098	330	249	73	4	4				1.84	1.79
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	18	3	3							1.61	1.60
WHITE	4116	810	664	132	10	4				1.79	1.72
2 OR MORE MINORITY RACES	2	2	2							1.74	1.74
JOINT (WHITE/MINORITY RACE)	60	13	11	2						1.75	1.75
RACE NOT AVAILABLE 6/	481	67	54	11	2					1.77	1.66
ETHNICITY 7/											
HISPANIC OR LATINO	576	110	84	23	2	1				1.82	1.71
NOT HISPANIC OR LATINO	4924	1070	858	191	13	8				1.80	1.74
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	70	15	14	1						1.69	1.64
ETHNICITY NOT AVAILABLE 6/	434	71	56	13	2					1.79	1.69
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3511	697	577	108	9	3				1.78	1.72
OTHERS, INCLUDING HISPANIC	2005	501	381	108	6	6				1.83	1.76
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1281	247	178	63	4	2				1.86	1.79
50-79% OF MSA/MD MEDIAN	1949	458	370	82	5	1				1.79	1.72
80-99% OF MSA/MD MEDIAN	850	199	158	35	5	1				1.80	1.72
100-119% OF MSA/MD MEDIAN	673	135	116	17	2					1.76	1.69
120% OR MORE OF MSA/MD MEDIAN	1207	221	188	31	1	1				1.76	1.71
INCOME NOT AVAILABLE 6/	44	6	2			4				2.89	3.34
GENDER 19/											
MALE	2032	475	376	93	4	2				1.80	1.75
FEMALE	1990	449	348	86	8	7				1.82	1.74
JOINT (MALE/FEMALE)	1744	320	270	46	4					1.78	1.72
GENDER NOT AVAILABLE 6/	238	22	18	3	1					1.78	1.66
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1274	258	216	37	4	1				1.78	1.71
10-19% MINORITY	1588	309	263	41	3	2				1.77	1.70
20-49% MINORITY	1617	327	268	54	3	2				1.79	1.73
50-79% MINORITY	604	134	95	36	2	1				1.84	1.78
80-100% MINORITY	921	238	170	60	5	3				1.87	1.80
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	636	136	91	40	2	3				1.87	1.76
MODERATE INCOME	1549	340	258	76	4	2				1.83	1.77
MIDDLE INCOME	2285	504	413	82	6	3				1.79	1.72
UPPER INCOME	1534	285	249	30	5	1				1.76	1.70

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1744	366	177	137	52					1.94	2.28
ASIAN	41380	5352	3942	1217		193				1.87	1.76
BLACK OR AFRICAN AMERICAN	148778	43532	33758	8845	450	479				1.83	1.77
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2978	962	962							1.61	1.60
WHITE	797529	149454	125277	21983	1786	408				1.77	1.71
2 OR MORE MINORITY RACES	182	326	326							1.71	1.68
JOINT (WHITE/MINORITY RACE)	13421	2947	2550	397						1.76	1.75
RACE NOT AVAILABLE 6/	92814	10809	9111	1442	256					1.74	1.64
ETHNICITY 7/											
HISPANIC OR LATINO	74327	13144	10562	2362	215	5				1.80	1.71
NOT HISPANIC OR LATINO	922798	186263	153234	29881	2073	1075				1.79	1.72
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15443	3355	3259	96						1.69	1.64
ETHNICITY NOT AVAILABLE 6/	86258	10986	9048	1682	256					1.75	1.65
MINORITY STATUS 8/											
WHITE NON-HISPANIC	712494	134916	113427	19463	1623	403				1.77	1.71
OTHERS, INCLUDING HISPANIC	290557	67793	53501	12950	665	677				1.82	1.75
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	133219	23203	17274	5600	275	54				1.83	1.78
50-79% OF MSA/MD MEDIAN	307703	65916	53919	11186	707	104				1.78	1.71
80-99% OF MSA/MD MEDIAN	171888	36982	29765	6177	847	193				1.80	1.72
100-119% OF MSA/MD MEDIAN	148666	29592	25695	3486	411					1.75	1.68
120% OR MORE OF MSA/MD MEDIAN	328862	57190	49111	7572	304	203				1.76	1.71
INCOME NOT AVAILABLE 6/	8488	865	339			526				2.79	3.26
GENDER 19/											
MALE	357147	74996	61129	12811	804	252				1.79	1.71
FEMALE	304679	66888	53480	11564	1016	828				1.81	1.72
JOINT (MALE/FEMALE)	390693	67954	58110	9234	610					1.76	1.72
GENDER NOT AVAILABLE 6/	46307	3910	3384	412	114					1.72	1.61
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	286558	53461	45531	6986	867	77				1.77	1.70
10-19% MINORITY	333640	62131	53001	8333	403	394				1.77	1.70
20-49% MINORITY	285704	55201	46242	8115	516	328				1.77	1.71
50-79% MINORITY	88120	16736	12074	4357	256	49				1.83	1.75
80-100% MINORITY	104804	26219	19255	6230	502	232				1.85	1.77
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	75274	14094	10228	3598	110	158				1.82	1.72
MODERATE INCOME	208469	42294	32306	9315	473	200				1.82	1.76
MIDDLE INCOME	429115	88114	73282	13534	777	521				1.78	1.71
UPPER INCOME	385968	69148	60189	7574	1184	201				1.76	1.70

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	#		1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	12										
BLACK OR AFRICAN AMERICAN	154										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3										
WHITE	788	1		1					2.06	2.06	
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	19										
RACE NOT AVAILABLE 6/	85										
ETHNICITY 7/											
HISPANIC OR LATINO	32										
NOT HISPANIC OR LATINO	923	1		1					2.06	2.06	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	25										
ETHNICITY NOT AVAILABLE 6/	84										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	735	1		1					2.06	2.06	
OTHERS, INCLUDING HISPANIC	239										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	63										
50-79% OF MSA/MD MEDIAN	275										
80-99% OF MSA/MD MEDIAN	193										
100-119% OF MSA/MD MEDIAN	133										
120% OR MORE OF MSA/MD MEDIAN	394	1		1					2.06	2.06	
INCOME NOT AVAILABLE 6/	6										
GENDER 19/											
MALE	502										
FEMALE	61										
JOINT (MALE/FEMALE)	452	1		1					2.06	2.06	
GENDER NOT AVAILABLE 6/	49										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	333	1		1					2.06	2.06	
10-19% MINORITY	339										
20-49% MINORITY	247										
50-79% MINORITY	61										
80-100% MINORITY	84										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	40										
MODERATE INCOME	145										
MIDDLE INCOME	431	1		1					2.06	2.06	
UPPER INCOME	447										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's		1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	388									
ASIAN	4324									
BLACK OR AFRICAN AMERICAN	27898									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	934									
WHITE	210417	238		238					2.06	2.06
2 OR MORE MINORITY RACES	225									
JOINT (WHITE/MINORITY RACE)	5278									
RACE NOT AVAILABLE 6/	22653									
ETHNICITY 7/										
HISPANIC OR LATINO	5755									
NOT HISPANIC OR LATINO	236511	238		238					2.06	2.06
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7794									
ETHNICITY NOT AVAILABLE 6/	22057									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	197866	238		238					2.06	2.06
OTHERS, INCLUDING HISPANIC	50199									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	8072									
50-79% OF MSA/MD MEDIAN	47950									
80-99% OF MSA/MD MEDIAN	43516									
100-119% OF MSA/MD MEDIAN	34784									
120% OR MORE OF MSA/MD MEDIAN	135832	238		238					2.06	2.06
INCOME NOT AVAILABLE 6/	1963									
GENDER 19/										
MALE	112266									
FEMALE	11820									
JOINT (MALE/FEMALE)	133836	238		238					2.06	2.06
GENDER NOT AVAILABLE 6/	14195									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	100000	238		238					2.06	2.06
10-19% MINORITY	89005									
20-49% MINORITY	57664									
50-79% MINORITY	12634									
80-100% MINORITY	12814									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	6046									
MODERATE INCOME	24484									
MIDDLE INCOME	98734	238		238					2.06	2.06
UPPER INCOME	142583									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
			1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	
	#		#	#	#	#	#	#			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	25										
ASIAN	1656	27	23	2	2				1.76	1.67	
BLACK OR AFRICAN AMERICAN	573	15	12	2	1				1.83	1.68	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	34	1		1					2.35	2.35	
WHITE	16935	84	58	16	6	2		2	1.92	1.74	
2 OR MORE MINORITY RACES	5										
JOINT (WHITE/MINORITY RACE)	349	2	2						1.78	1.78	
RACE NOT AVAILABLE 6/	2126	9	4	4	1				2.04	2.04	
ETHNICITY 7/											
HISPANIC OR LATINO	382	7	5	2					1.84	1.81	
NOT HISPANIC OR LATINO	19023	123	88	22	9	2		2	1.89	1.70	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	206	1	1						1.67	1.67	
ETHNICITY NOT AVAILABLE 6/	2092	7	5	1	1				1.96	1.89	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	16246	78	53	15	6	2		2	1.93	1.72	
OTHERS, INCLUDING HISPANIC	3193	52	42	7	3				1.81	1.69	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1239	24	19	2	2			1	1.90	1.70	
50-79% OF MSA/MD MEDIAN	3679	31	21	6	3			1	1.96	1.70	
80-99% OF MSA/MD MEDIAN	2521	22	15	5	2				1.88	1.76	
100-119% OF MSA/MD MEDIAN	2278	15	9	4	1	1			1.98	1.89	
120% OR MORE OF MSA/MD MEDIAN	11750	46	35	8	2	1			1.81	1.70	
INCOME NOT AVAILABLE 6/	236										
GENDER 19/											
MALE	6281	41	26	11	4				1.89	1.80	
FEMALE	4576	31	21	6	2	1		1	1.99	1.77	
JOINT (MALE/FEMALE)	9755	61	49	7	3	1		1	1.83	1.68	
GENDER NOT AVAILABLE 6/	1091	5	3	1	1				2.03	1.89	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6905	27	23	2	1	1			1.76	1.66	
10-19% MINORITY	8273	31	17	10	3			1	2.04	1.81	
20-49% MINORITY	5121	47	36	6	3	1		1	1.89	1.70	
50-79% MINORITY	892	21	14	5	2				1.87	1.75	
80-100% MINORITY	512	12	9	2	1				1.83	1.68	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	619	19	12	5	2				1.91	1.75	
MODERATE INCOME	1557	30	23	5	2				1.84	1.70	
MIDDLE INCOME	6048	54	35	11	6	1		1	1.96	1.76	
UPPER INCOME	13459	35	29	4		1		1	1.82	1.67	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's		1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	5251									
ASIAN	456489	3507	3127	155	225				1.71	1.64
BLACK OR AFRICAN AMERICAN	105556	1655	1349	242	64				1.81	1.68
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	10453	400		400					2.35	2.35
WHITE	4701402	17790	14181	2201	720	494		194	1.81	1.66
2 OR MORE MINORITY RACES	1061									
JOINT (WHITE/MINORITY RACE)	121093	307	307						1.74	1.70
RACE NOT AVAILABLE 6/	650108	1700	678	903	119				2.02	2.08
ETHNICITY 7/										
HISPANIC OR LATINO	84068	861	676	185					1.80	1.79
NOT HISPANIC OR LATINO	5264065	23192	17929	3566	1009	494		194	1.82	1.67
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	63750	276	276						1.67	1.67
ETHNICITY NOT AVAILABLE 6/	639530	1030	761	150	119				1.92	1.89
MINORITY STATUS 8/										
WHITE NON-HISPANIC	4520463	16843	13348	2087	720	494		194	1.82	1.66
OTHERS, INCLUDING HISPANIC	838996	6909	5638	982	289				1.79	1.67
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	135245	2075	1790	100	139			46	1.81	1.67
50-79% OF MSA/MD MEDIAN	603496	3808	2716	648	296			148	1.93	1.68
80-99% OF MSA/MD MEDIAN	517533	3031	2277	524	230				1.84	1.75
100-119% OF MSA/MD MEDIAN	539020	2161	1467	423	96	175			1.93	1.66
120% OR MORE OF MSA/MD MEDIAN	4187604	14284	11392	2206	367	319			1.77	1.63
INCOME NOT AVAILABLE 6/	68515									
GENDER 19/										
MALE	1625136	7934	5975	1653	306				1.79	1.63
FEMALE	977542	4504	2731	1078	330	319		46	2.01	1.79
JOINT (MALE/FEMALE)	3102140	12045	10329	1020	373	175		148	1.77	1.67
GENDER NOT AVAILABLE 6/	346595	876	607	150	119				1.95	1.89
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2047959	6256	5534	155	248	319			1.75	1.62
10-19% MINORITY	2446509	5537	3851	1273	265			148	1.90	1.67
20-49% MINORITY	1293312	9762	7672	1489	380	175		46	1.82	1.70
50-79% MINORITY	192381	2453	1551	731	171				1.87	1.75
80-100% MINORITY	71252	1351	1034	253	64				1.78	1.67
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	111417	2398	1517	742	139				1.86	1.75
MODERATE INCOME	267111	3097	2284	567	246				1.85	1.69
MIDDLE INCOME	1312766	9721	7447	1310	743	175		46	1.84	1.70
UPPER INCOME	4356879	10143	8394	1282		319		148	1.78	1.63

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	31	1	1						3.92	3.92
BLACK OR AFRICAN AMERICAN	35	2		2					4.18	4.18
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1									
WHITE	288	56	24	19	11		2		4.17	4.10
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	14	1	1						3.92	3.92
RACE NOT AVAILABLE 6/	69	1		1					4.05	4.05
ETHNICITY 7/										
HISPANIC OR LATINO	13	2		1			1		5.28	5.28
NOT HISPANIC OR LATINO	355	59	26	21	11		1		4.12	4.10
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4									
ETHNICITY NOT AVAILABLE 6/	66									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	272	54	24	18	11		1		4.13	4.10
OTHERS, INCLUDING HISPANIC	96	6	2	3			1		4.46	4.18
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	33	3	1	2					4.10	4.07
50-79% OF MSA/MD MEDIAN	53	6	2	1	2		1		4.55	4.32
80-99% OF MSA/MD MEDIAN	34	4	2	2					3.89	3.92
100-119% OF MSA/MD MEDIAN	18	1	1						3.88	3.88
120% OR MORE OF MSA/MD MEDIAN	299	47	20	17	9		1		4.14	4.12
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	112	20	8	8	4				4.15	4.15
FEMALE	73	11	3	4	2		2		4.48	4.13
JOINT (MALE/FEMALE)	202	30	15	10	5				4.04	3.98
GENDER NOT AVAILABLE 6/	51									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	131	18	9	5	4				4.05	4.04
10-19% MINORITY	164	28	9	13	4		2		4.29	4.13
20-49% MINORITY	100	13	7	4	2				4.04	3.92
50-79% MINORITY	18	1	1						3.65	3.65
80-100% MINORITY	25	1			1				4.52	4.52
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	13	1			1				4.52	4.52
MODERATE INCOME	44	1	1						3.65	3.65
MIDDLE INCOME	102	13	4	5	3		1		4.36	4.13
UPPER INCOME	278	46	21	17	7		1		4.11	4.10

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's	\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	2528	116	116						3.92	3.92
BLACK OR AFRICAN AMERICAN	364	228		228					4.18	4.18
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	65									
WHITE	20294	3392	1417	1189	592		194		4.21	4.10
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1305	35	35						3.92	3.92
RACE NOT AVAILABLE 6/	8468	4		4					4.05	4.05
ETHNICITY 7/										
HISPANIC OR LATINO	325	233		105			128		5.37	6.25
NOT HISPANIC OR LATINO	24045	3542	1568	1316	592		66		4.12	4.10
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	348									
ETHNICITY NOT AVAILABLE 6/	8306									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	19676	3159	1417	1084	592		66		4.12	4.10
OTHERS, INCLUDING HISPANIC	4790	612	151	333			128		4.57	4.18
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	270	58	18	40					4.11	4.07
50-79% OF MSA/MD MEDIAN	905	186	56	4	60		66		5.04	4.59
80-99% OF MSA/MD MEDIAN	1973	80	23	57					3.97	4.10
100-119% OF MSA/MD MEDIAN	891	48	48						3.88	3.88
120% OR MORE OF MSA/MD MEDIAN	28655	3403	1423	1320	532		128		4.16	4.13
INCOME NOT AVAILABLE 6/	330									
GENDER 19/										
MALE	6497	1346	447	705	194				4.16	4.16
FEMALE	2325	524	162	82	86		194		4.84	4.50
JOINT (MALE/FEMALE)	16697	1905	959	634	312				4.04	3.95
GENDER NOT AVAILABLE 6/	7505									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	11014	1159	624	301	234				4.03	3.95
10-19% MINORITY	14780	1851	615	832	210		194		4.35	4.16
20-49% MINORITY	6434	711	311	288	112				4.07	4.10
50-79% MINORITY	525	18	18						3.65	3.65
80-100% MINORITY	271	36			36				4.52	4.52
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	233	36			36				4.52	4.52
MODERATE INCOME	645	18	18						3.65	3.65
MIDDLE INCOME	4871	390	116	99	109		66		4.63	4.32
UPPER INCOME	27245	3331	1434	1322	447		128		4.14	4.10

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#		#	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	16											
ASIAN	158	8	6			2			2.18	1.64		
BLACK OR AFRICAN AMERICAN	771	123	23	12	13	67	8		2.99	3.16		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	11											
WHITE	3717	196	80	12	24	75	4	1	2.61	2.57		2
2 OR MORE MINORITY RACES	8											
JOINT (WHITE/MINORITY RACE)	42	2				2			3.07	3.07		
RACE NOT AVAILABLE 6/	631	27	16	2	3	5	1		2.27	1.84		
ETHNICITY 7/												
HISPANIC OR LATINO	198	7				5	2		3.71	3.92		
NOT HISPANIC OR LATINO	4511	319	109	25	38	135	11	1	2.71	2.89		1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	65	4	1			3			3.07	3.51		1
ETHNICITY NOT AVAILABLE 6/	580	26	15	1	2	8			2.37	1.80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3462	185	77	12	24	67	4	1	2.58	2.54		1
OTHERS, INCLUDING HISPANIC	1247	140	30	12	13	77	8		2.96	3.15		1
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	211	44	19	2	4	16	2	1	2.68	2.71		
50-79% OF MSA/MD MEDIAN	555	38	19	9	1	9			2.25	1.97		
80-99% OF MSA/MD MEDIAN	368	27	17	3	3	4			2.05	1.78		1
100-119% OF MSA/MD MEDIAN	277	16	15		1				1.72	1.66		
120% OR MORE OF MSA/MD MEDIAN	723	56	40	6	3	7			1.98	1.71		1
INCOME NOT AVAILABLE 6/	3220	175	15	6	28	115	11		3.24	3.36		
GENDER 19/												
MALE	1486	91	40	11	9	28	3		2.48	2.13		1
FEMALE	1496	141	38	10	18	67	7	1	2.88	3.04		
JOINT (MALE/FEMALE)	2065	113	37	5	13	55	3		2.76	3.04		1
GENDER NOT AVAILABLE 6/	307	11	10			1			1.85	1.71		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1234	61	25	4	7	25			2.57	2.65		
10-19% MINORITY	1593	88	41	5	14	27	1		2.46	2.28		1
20-49% MINORITY	1449	75	29	6	6	31	3		2.63	2.75		1
50-79% MINORITY	441	33	12	3	2	14	2		2.65	2.96		
80-100% MINORITY	637	99	18	8	11	54	7	1	3.09	3.27		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	347	51	10	4	4	28	4	1	3.14	3.26		
MODERATE INCOME	1142	99	27	8	9	49	6		2.84	3.09		1
MIDDLE INCOME	2231	113	52	10	13	35	3		2.48	2.20		1
UPPER INCOME	1633	93	36	4	14	39			2.61	2.78		

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	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2988											
ASIAN	31704	1088	873			215			2.07	1.62		
BLACK OR AFRICAN AMERICAN	106946	13059	2826	1603	1677	6381	572		2.85	3.06		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2008											
WHITE	764465	35050	17104	2397	4506	10494	473	76	2.43	2.04	338	
2 OR MORE MINORITY RACES	1328											
JOINT (WHITE/MINORITY RACE)	9162	233				233			3.05	3.04		
RACE NOT AVAILABLE 6/	114467	4490	2854	251	650	640	95		2.16	1.79		
ETHNICITY 7/												
HISPANIC OR LATINO	30007	702				632	70		3.55	3.35		
NOT HISPANIC OR LATINO	883184	48622	20789	4196	6323	16168	1070	76	2.52	2.29	199	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13237	454	139			315			2.93	3.37	139	
ETHNICITY NOT AVAILABLE 6/	106640	4142	2729	55	510	848			2.18	1.72		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	720533	33688	16685	2397	4506	9551	473	76	2.41	2.01	199	
OTHERS, INCLUDING HISPANIC	194291	15311	3838	1603	1677	7621	572		2.82	3.06	139	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	26668	4433	1802	138	681	1601	135	76	2.66	2.88		
50-79% OF MSA/MD MEDIAN	90046	5437	2769	1198	449	1021			2.21	1.94		
80-99% OF MSA/MD MEDIAN	72590	4673	3037	500	605	531			2.01	1.78	199	
100-119% OF MSA/MD MEDIAN	59043	3419	3246		173				1.70	1.65		
120% OR MORE OF MSA/MD MEDIAN	189050	14697	11064	1789	457	1387			1.91	1.69	139	
INCOME NOT AVAILABLE 6/	595671	21261	1739	626	4468	13423	1005		3.21	3.30		
GENDER 19/												
MALE	274849	13522	6661	1548	1709	3409	195		2.36	2.00	199	
FEMALE	247000	18567	6242	1845	3061	6610	733	76	2.67	2.65		
JOINT (MALE/FEMALE)	453713	19775	8922	858	2063	7720	212		2.52	2.50	139	
GENDER NOT AVAILABLE 6/	57506	2056	1832			224			1.88	1.71		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	276637	12731	5782	861	1342	4746			2.48	2.04		
10-19% MINORITY	343185	17658	9061	1471	3203	3824	99		2.32	1.97	139	
20-49% MINORITY	275571	12089	5813	849	914	4136	377		2.48	2.13	199	
50-79% MINORITY	67299	3682	1513	242	447	1316	164		2.58	2.89		
80-100% MINORITY	70376	7760	1488	828	927	3941	500	76	3.01	3.23		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	36654	3589	822	289	196	2031	175	76	3.07	3.26		
MODERATE INCOME	156195	9316	3095	763	915	3922	621		2.72	2.94	139	
MIDDLE INCOME	433542	18713	9738	2023	2197	4411	344		2.33	1.94	199	
UPPER INCOME	406500	22302	10002	1176	3525	7599			2.48	2.36		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	4										
ASIAN	13										
BLACK OR AFRICAN AMERICAN	180	2	2						1.63	1.63	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2										
WHITE	974	6	6						1.61	1.63	
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	23	1	1						1.67	1.67	
RACE NOT AVAILABLE 6/	215	1	1						1.65	1.65	
ETHNICITY 7/											
HISPANIC OR LATINO	33										
NOT HISPANIC OR LATINO	1157	9	9						1.62	1.63	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18										
ETHNICITY NOT AVAILABLE 6/	204	1	1						1.65	1.65	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	924	6	6						1.61	1.63	
OTHERS, INCLUDING HISPANIC	268	3	3						1.64	1.67	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	39										
50-79% OF MSA/MD MEDIAN	142	4	4						1.58	1.59	
80-99% OF MSA/MD MEDIAN	99	1	1						1.67	1.67	
100-119% OF MSA/MD MEDIAN	91	1	1						1.75	1.75	
120% OR MORE OF MSA/MD MEDIAN	272	4	4						1.63	1.64	
INCOME NOT AVAILABLE 6/	769										
GENDER 19/											
MALE	502	4	4						1.64	1.65	
FEMALE	84										
JOINT (MALE/FEMALE)	708	5	5						1.61	1.63	
GENDER NOT AVAILABLE 6/	118	1	1						1.65	1.65	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	423	1	1						1.67	1.67	
10-19% MINORITY	450	3	3						1.57	1.55	
20-49% MINORITY	364	4	4						1.66	1.63	
50-79% MINORITY	73	1	1						1.75	1.75	
80-100% MINORITY	102	1	1						1.51	1.51	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	42	1	1						1.51	1.51	
MODERATE INCOME	199	2	2						1.63	1.63	
MIDDLE INCOME	595	4	4						1.64	1.63	
UPPER INCOME	576	3	3						1.65	1.65	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	798										
ASIAN	3037										
BLACK OR AFRICAN AMERICAN	31772	330	330						1.67	1.75	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	277										
WHITE	235455	1532	1532						1.65	1.63	
2 OR MORE MINORITY RACES	141										
JOINT (WHITE/MINORITY RACE)	5652	307	307						1.67	1.67	
RACE NOT AVAILABLE 6/	49927	257	257						1.65	1.65	
ETHNICITY 7/											
HISPANIC OR LATINO	5514										
NOT HISPANIC OR LATINO	268510	2169	2169						1.65	1.63	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4831										
ETHNICITY NOT AVAILABLE 6/	48204	257	257						1.65	1.65	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	224366	1532	1532						1.65	1.63	
OTHERS, INCLUDING HISPANIC	50802	637	637						1.67	1.67	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	5099										
50-79% OF MSA/MD MEDIAN	26019	741	741						1.59	1.62	
80-99% OF MSA/MD MEDIAN	19915	307	307						1.67	1.67	
100-119% OF MSA/MD MEDIAN	21059	216	216						1.75	1.75	
120% OR MORE OF MSA/MD MEDIAN	80618	1162	1162						1.67	1.65	
INCOME NOT AVAILABLE 6/	174349										
GENDER 19/											
MALE	105315	966	966						1.68	1.75	
FEMALE	13812										
JOINT (MALE/FEMALE)	181623	1203	1203						1.63	1.63	
GENDER NOT AVAILABLE 6/	26309	257	257						1.65	1.65	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	113063	307	307						1.67	1.67	
10-19% MINORITY	109531	548	548						1.59	1.55	
20-49% MINORITY	81116	1241	1241						1.67	1.63	
50-79% MINORITY	11385	216	216						1.75	1.75	
80-100% MINORITY	11964	114	114						1.51	1.51	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	4487	114	114						1.51	1.51	
MODERATE INCOME	29209	328	328						1.66	1.75	
MIDDLE INCOME	126058	1179	1179						1.66	1.63	
UPPER INCOME	167305	805	805						1.65	1.65	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	71	2	2							1.66	1.66	
ASIAN	2183	10	9	1						1.66	1.57	
BLACK OR AFRICAN AMERICAN	2312	105	57	28	8	10	1	1	2.14	1.94		1
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	65	1	1						1.75	1.75		
WHITE	40200	269	197	45	11	12	3	1	1.92	1.75		
2 OR MORE MINORITY RACES	25											
JOINT (WHITE/MINORITY RACE)	564	4	2	2					2.01	1.92		
RACE NOT AVAILABLE 6/	5856	93	62	19	5	5	2		1.99	1.78		
ETHNICITY 7/												
HISPANIC OR LATINO	772	26	21	4		1			1.81	1.67		
NOT HISPANIC OR LATINO	44187	360	245	70	19	20	4	2	1.98	1.77		1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	467	5	4	1					1.75	1.72		
ETHNICITY NOT AVAILABLE 6/	5850	93	60	20	5	6	2		2.01	1.79		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38647	241	175	40	11	11	3	1	1.94	1.75		
OTHERS, INCLUDING HISPANIC	6346	150	94	35	8	11	1	1	2.03	1.83		1
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3581	84	53	21	2	5	2	1	2.04	1.77		
50-79% OF MSA/MD MEDIAN	7773	126	76	33	10	6	1		2.01	1.84		1
80-99% OF MSA/MD MEDIAN	5806	81	57	16	5	3			1.90	1.79		
100-119% OF MSA/MD MEDIAN	5652	57	40	8	2	6	1		1.99	1.74		
120% OR MORE OF MSA/MD MEDIAN	27969	133	103	16	5	6	2	1	1.93	1.75		
INCOME NOT AVAILABLE 6/	495	3	1	1		1			2.29	2.07		
GENDER 19/												
MALE	11168	115	71	27	8	9			2.01	1.80		1
FEMALE	9974	164	107	36	8	9	3	1	2.01	1.77		
JOINT (MALE/FEMALE)	26723	177	131	29	6	8	2	1	1.92	1.74		
GENDER NOT AVAILABLE 6/	3411	28	21	3	2	1	1		1.99	1.79		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16932	75	47	18	4	5	1		2.01	1.82		
10-19% MINORITY	19326	124	92	20	4	5	2	1	1.93	1.71		
20-49% MINORITY	11344	114	90	14	4	5	1		1.89	1.76		
50-79% MINORITY	1871	41	28	8	1	4			1.97	1.78		
80-100% MINORITY	1803	130	73	35	11	8	2	1	2.08	1.93		1
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1204	91	48	21	11	8	2	1	2.18	1.94		
MODERATE INCOME	4057	133	96	27	4	4	2		1.92	1.77		1
MIDDLE INCOME	14972	163	110	33	6	11	2	1	1.98	1.76		
UPPER INCOME	31022	97	76	14	3	4			1.85	1.74		

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	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	11248	240	240							1.63	1.53	
ASIAN	537899	1975	1879	96						1.67	1.58	
BLACK OR AFRICAN AMERICAN	307010	7969	4851	2050	383	590	55	40	2.05	1.93		54
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	12336	60	60						1.75	1.75		
WHITE	8908047	45825	37317	5045	1020	2089	289	65	1.85	1.70		
2 OR MORE MINORITY RACES	4247											
JOINT (WHITE/MINORITY RACE)	145470	568	261	307					2.04	2.09		
RACE NOT AVAILABLE 6/	1313988	10082	7717	1668	336	291	70		1.86	1.74		
ETHNICITY 7/												
HISPANIC OR LATINO	123886	2443	2045	350		48			1.77	1.64		
NOT HISPANIC OR LATINO	9681832	53372	41931	6955	1403	2634	344	105	1.88	1.74		54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	111932	953	810	143					1.75	1.72		
ETHNICITY NOT AVAILABLE 6/	1322595	9951	7539	1718	336	288	70		1.87	1.74		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8587151	42759	34666	4645	1020	2074	289	65	1.86	1.71		
OTHERS, INCLUDING HISPANIC	1234203	13916	9997	2803	383	638	55	40	1.92	1.75		54
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	371318	5167	3806	980	94	157	90	40	1.92	1.73		
50-79% OF MSA/MD MEDIAN	1052176	11967	8041	3018	474	345	89		1.92	1.78		54
80-99% OF MSA/MD MEDIAN	944668	9257	7502	1221	261	273			1.81	1.71		
100-119% OF MSA/MD MEDIAN	1032615	7523	5574	964	228	637	120		1.94	1.69		
120% OR MORE OF MSA/MD MEDIAN	7713898	32346	27207	2887	682	1390	115	65	1.84	1.71		
INCOME NOT AVAILABLE 6/	125570	459	195	96		168			2.29	2.07		
GENDER 19/												
MALE	2439073	15507	12050	2511	419	527			1.85	1.75		54
FEMALE	1636041	15787	11531	2913	506	618	179	40	1.90	1.70		
JOINT (MALE/FEMALE)	6377037	31799	25806	3362	566	1800	200	65	1.87	1.72		
GENDER NOT AVAILABLE 6/	788094	3626	2938	380	248	25	35		1.85	1.69		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3967170	13397	9390	2286	352	1334	35		1.96	1.81		
10-19% MINORITY	4575289	21962	18926	2137	276	358	200	65	1.79	1.68		
20-49% MINORITY	2260980	18616	15682	1610	510	725	89		1.84	1.70		
50-79% MINORITY	276754	4208	3225	798	69	116			1.83	1.69		
80-100% MINORITY	160052	8536	5102	2335	532	437	90	40	2.03	1.92		54
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	120178	5767	3415	1346	571	305	90	40	2.08	1.90		
MODERATE INCOME	499344	12613	9709	1956	361	378	209		1.91	1.77		54
MIDDLE INCOME	2569055	23015	17723	3473	659	980	115	65	1.86	1.70		
UPPER INCOME	8048358	25324	21478	2391	148	1307			1.81	1.68		

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	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	8	1	1						3.52	3.52	
ASIAN	33										
BLACK OR AFRICAN AMERICAN	177	18	9	6	2			1	4.17	3.99	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	10	1		1					4.09	4.09	
WHITE	1602	106	59	35	5	4	3		4.04	3.91	
2 OR MORE MINORITY RACES	2										
JOINT (WHITE/MINORITY RACE)	19										
RACE NOT AVAILABLE 6/	407	56	19	31	1	2	2	1	4.25	4.13	
ETHNICITY 7/											
HISPANIC OR LATINO	49	7	4	2			1		4.19	3.80	
NOT HISPANIC OR LATINO	1731	119	67	37	7	4	3	1	4.06	3.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	23	1		1					4.20	4.20	
ETHNICITY NOT AVAILABLE 6/	455	55	17	33	1	2	1	1	4.23	4.13	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1496	101	57	32	5	4	3		4.04	3.91	
OTHERS, INCLUDING HISPANIC	310	26	14	8	2		1	1	4.15	3.86	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	114	15	6	3	2	3		1	4.48	4.28	
50-79% OF MSA/MD MEDIAN	334	28	14	10	3		1		4.10	4.02	
80-99% OF MSA/MD MEDIAN	285	29	14	11	1		2	1	4.22	4.01	
100-119% OF MSA/MD MEDIAN	289	23	10	12	1				4.00	4.09	
120% OR MORE OF MSA/MD MEDIAN	1211	86	43	37	1	3	2		4.06	4.00	
INCOME NOT AVAILABLE 6/	25	1	1						3.81	3.81	
GENDER 19/											
MALE	397	33	13	15	2	2	1		4.18	4.11	
FEMALE	436	40	19	14	3	1	2	1	4.19	4.04	
JOINT (MALE/FEMALE)	1283	104	53	43	3	3	1	1	4.05	3.94	
GENDER NOT AVAILABLE 6/	142	5	3	1			1		4.42	3.87	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	709	50	26	22	1	1			3.97	3.94	
10-19% MINORITY	820	56	28	19	3	3	3		4.17	3.98	
20-49% MINORITY	477	49	22	22	2	1	1	1	4.14	4.09	
50-79% MINORITY	79	8	6	1				1	4.19	3.78	
80-100% MINORITY	173	19	6	9	2	1	1		4.26	4.15	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	85	7	4	2			1		4.28	3.75	
MODERATE INCOME	268	34	16	13	2	1	1	1	4.14	4.10	
MIDDLE INCOME	891	84	42	32	5	4	1		4.05	4.00	
UPPER INCOME	1013	57	26	26	1	1	2	1	4.18	4.08	

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	\$000's		\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	310	16	16							3.52	3.52	
ASIAN	3195											
BLACK OR AFRICAN AMERICAN	6140	568	279	214	42			33		4.15	4.11	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	508	35		35						4.09	4.09	
WHITE	104442	4103	2372	1303	133	128	167			4.05	3.90	
2 OR MORE MINORITY RACES	76											
JOINT (WHITE/MINORITY RACE)	1628											
RACE NOT AVAILABLE 6/	25720	1602	591	867	14	36	48	46		4.25	4.11	
ETHNICITY 7/												
HISPANIC OR LATINO	1964	271	168	80			23			4.08	3.80	
NOT HISPANIC OR LATINO	109638	4430	2535	1392	175	128	167	33		4.06	3.90	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1276	20		20						4.20	4.20	
ETHNICITY NOT AVAILABLE 6/	29141	1603	555	927	14	36	25	46		4.23	4.11	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	98339	3891	2240	1223	133	128	167			4.05	3.91	
OTHERS, INCLUDING HISPANIC	14625	830	463	269	42		23	33		4.12	3.87	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3599	342	169	61	26	53		33		4.46	4.13	
50-79% OF MSA/MD MEDIAN	12941	613	312	187	86		28			4.15	3.93	
80-99% OF MSA/MD MEDIAN	11503	925	460	357	14		48	46		4.23	4.01	
100-119% OF MSA/MD MEDIAN	13561	809	305	456	48					4.02	4.09	
120% OR MORE OF MSA/MD MEDIAN	97087	3621	1998	1358	15	111	139			4.06	3.91	
INCOME NOT AVAILABLE 6/	3328	14	14							3.81	3.81	
GENDER 19/												
MALE	22331	1075	449	537	24	42	23			4.13	4.11	
FEMALE	18793	1114	545	395	77	11	53	33		4.16	4.01	
JOINT (MALE/FEMALE)	87928	3910	2091	1460	88	111	114	46		4.09	3.91	
GENDER NOT AVAILABLE 6/	12967	225	173	27			25			4.11	3.87	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	53043	2151	1343	759	25	24				3.91	3.87	
10-19% MINORITY	55170	1925	955	679	60	67	164			4.21	4.05	
20-49% MINORITY	25361	1595	657	745	62	62	23	46		4.20	4.11	
50-79% MINORITY	3555	174	126	15				33		4.41	3.85	
80-100% MINORITY	4890	479	177	221	42	11	28			4.20	4.13	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2052	150	65	57			28			4.47	4.12	
MODERATE INCOME	9502	934	477	326	64	11	23	33		4.11	3.90	
MIDDLE INCOME	42432	2616	1342	1068	90	91	25			4.02	3.97	
UPPER INCOME	88008	2624	1374	968	35	62	139	46		4.18	3.91	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#		#	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN	58											
BLACK OR AFRICAN AMERICAN	167	11	5		2	2		2	2.76	2.74		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2											
WHITE	2041	36	21	6	4	4		1	2.13	1.85		
2 OR MORE MINORITY RACES	2	1	1						1.50	1.50		
JOINT (WHITE/MINORITY RACE)	22											
RACE NOT AVAILABLE 6/	237	13	7	2	1	2		1	2.28	1.77		
ETHNICITY 7/												
HISPANIC OR LATINO	49	1	1						1.60	1.60		
NOT HISPANIC OR LATINO	2215	49	27	6	6	7		3	2.29	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	23											
ETHNICITY NOT AVAILABLE 6/	245	11	6	2	1	1		1	2.23	1.77		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1962	36	21	6	4	4		1	2.13	1.85		
OTHERS, INCLUDING HISPANIC	319	13	7		2	2		2	2.57	1.86		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	295	11	6	2	3				2.02	1.96		
50-79% OF MSA/MD MEDIAN	438	21	9	2	1	5		4	2.69	2.25		
80-99% OF MSA/MD MEDIAN	325	9	5	1	1	2			2.29	1.86		
100-119% OF MSA/MD MEDIAN	287	8	6		2				1.96	1.73		
120% OR MORE OF MSA/MD MEDIAN	1164	12	8	3		1			1.94	1.78		
INCOME NOT AVAILABLE 6/	23											
GENDER 19/												
MALE	506	22	12	1	4	3		2	2.46	1.93		
FEMALE	543	18	11	1	1	3		2	2.29	1.76		
JOINT (MALE/FEMALE)	1353	18	10	5	2	1			1.98	1.74		
GENDER NOT AVAILABLE 6/	130	3	1	1		1			2.43	2.25		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	854	16	10	3	2	1			1.97	1.74		
10-19% MINORITY	875	12	6	3		3			2.23	1.96		
20-49% MINORITY	519	9	7		2				1.92	1.69		
50-79% MINORITY	87	5	5						1.72	1.75		
80-100% MINORITY	197	19	6	2	3	4		4	2.84	2.85		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	154	16	7	1	2	3		3	2.69	2.48		
MODERATE INCOME	265	10	4	1	3	1		1	2.52	2.36		
MIDDLE INCOME	792	21	13	4	1	3			2.03	1.70		
UPPER INCOME	1321	14	10	2	1	1			1.95	1.76		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	340										
ASIAN	9350										
BLACK OR AFRICAN AMERICAN	10378	527	245		100	86	96		2.74	2.74	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	86										
WHITE	313900	4559	3382	758	189	220	10		1.90	1.70	
2 OR MORE MINORITY RACES	450	32	32						1.50	1.50	
JOINT (WHITE/MINORITY RACE)	4282										
RACE NOT AVAILABLE 6/	48092	748	533	43	27	62	83		2.15	1.74	
ETHNICITY 7/											
HISPANIC OR LATINO	3847	60	60						1.60	1.60	
NOT HISPANIC OR LATINO	329691	5150	3659	758	289	338	106		1.99	1.76	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4923										
ETHNICITY NOT AVAILABLE 6/	48417	656	473	43	27	30	83		2.13	1.75	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	304189	4559	3382	758	189	220	10		1.90	1.70	
OTHERS, INCLUDING HISPANIC	33260	619	337		100	86	96		2.57	1.86	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	14072	371	182	85	104				2.07	2.09	
50-79% OF MSA/MD MEDIAN	34691	1275	767	40	107	172	189		2.44	1.82	
80-99% OF MSA/MD MEDIAN	35436	679	523	45	25	86			1.97	1.70	
100-119% OF MSA/MD MEDIAN	38801	526	446		80				1.91	1.76	
120% OR MORE OF MSA/MD MEDIAN	259248	3015	2274	631		110			1.84	1.58	
INCOME NOT AVAILABLE 6/	4630										
GENDER 19/											
MALE	69566	1734	1330	15	145	148	96		2.19	1.87	
FEMALE	52956	916	631	75	37	80	93		2.12	1.75	
JOINT (MALE/FEMALE)	231525	3047	2117	686	134	110			1.86	1.58	
GENDER NOT AVAILABLE 6/	32831	169	114	25		30			1.99	1.54	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	146905	1331	932	145	144	110			2.02	1.87	
10-19% MINORITY	149305	2673	1940	623		110			1.85	1.58	
20-49% MINORITY	71288	780	733		47				1.78	1.79	
50-79% MINORITY	10083	286	286						1.67	1.60	
80-100% MINORITY	9297	796	301	33	125	148	189		2.86	2.85	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	8239	690	355	15	72	92	156		2.66	1.96	
MODERATE INCOME	20267	512	218	18	187	56	33		2.49	2.63	
MIDDLE INCOME	85731	1342	965	180	37	160			2.00	1.87	
UPPER INCOME	272641	3322	2654	588	20	60			1.79	1.58	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	1		1						4.17	4.17	
ASIAN	44	4	4							3.68	3.65	
BLACK OR AFRICAN AMERICAN	134	11	5	2	2			1	1	4.59	4.11	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4											
WHITE	1478	78	35	20	11	6	3	3		4.39	4.14	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	26	1		1						4.13	4.13	
RACE NOT AVAILABLE 6/	255	21	10	7	1	1			2	4.32	4.09	
ETHNICITY 7/												
HISPANIC OR LATINO	37	3	3							3.69	3.62	
NOT HISPANIC OR LATINO	1600	92	41	25	12	6	4	4		4.40	4.13	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	20											
ETHNICITY NOT AVAILABLE 6/	288	21	10	6	2	1			2	4.34	4.09	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1395	74	32	20	10	6	3	3		4.42	4.15	
OTHERS, INCLUDING HISPANIC	262	20	12	4	2		1	1		4.23	3.88	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	101	3	1	1				1		4.71	4.08	
50-79% OF MSA/MD MEDIAN	275	23	10	3	5	1	2	2		4.70	4.23	
80-99% OF MSA/MD MEDIAN	225	13	6	4	3					4.08	4.17	
100-119% OF MSA/MD MEDIAN	198	12	7	4					1	4.12	3.83	
120% OR MORE OF MSA/MD MEDIAN	1141	65	30	19	6	6	1	3		4.34	4.12	
INCOME NOT AVAILABLE 6/	5											
GENDER 19/												
MALE	381	27	13	5	4	2	2	1		4.48	4.10	
FEMALE	380	24	9	10	3		1	1		4.28	4.10	
JOINT (MALE/FEMALE)	1081	57	27	15	6	5	1	3		4.36	4.12	
GENDER NOT AVAILABLE 6/	103	8	5	1	1			1		4.36	3.93	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	684	40	16	10	5	4	3	2		4.52	4.17	
10-19% MINORITY	707	36	14	12	5	3		2		4.44	4.14	
20-49% MINORITY	374	23	15	5	2			1		4.03	3.69	
50-79% MINORITY	60	4	2	1	1					4.14	3.98	
80-100% MINORITY	120	13	7	3	1		1	1		4.40	3.92	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	66	5	3	1	1					4.00	3.87	
MODERATE INCOME	183	20	7	7	3		2	1		4.49	4.12	
MIDDLE INCOME	631	44	23	11	4	4		2		4.22	3.93	
UPPER INCOME	1065	47	21	12	6	3	2	3		4.50	4.12	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	100	25		25					4.17	4.17	
ASIAN	2084	108	108						3.66	3.63	
BLACK OR AFRICAN AMERICAN	4680	247	128	40	37		24	18	4.45	3.92	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	206										
WHITE	60392	2885	1416	607	258	421	76	107	4.41	4.09	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1088	25		25					4.13	4.13	
RACE NOT AVAILABLE 6/	9785	609	241	255	19	43		51	4.36	4.12	
ETHNICITY 7/											
HISPANIC OR LATINO	1364	125	125						3.76	3.87	
NOT HISPANIC OR LATINO	65015	3170	1527	722	275	421	100	125	4.41	4.10	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	818										
ETHNICITY NOT AVAILABLE 6/	11138	604	241	230	39	43		51	4.38	4.12	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	57034	2740	1291	607	238	421	76	107	4.44	4.14	
OTHERS, INCLUDING HISPANIC	10037	530	361	90	37		24	18	4.10	3.85	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2589	109	73	12			24		4.40	3.87	
50-79% OF MSA/MD MEDIAN	7678	480	263	61	82	30	16	28	4.34	3.62	
80-99% OF MSA/MD MEDIAN	6606	404	189	124	91				4.09	4.17	
100-119% OF MSA/MD MEDIAN	6144	402	225	95				82	4.49	3.80	
120% OR MORE OF MSA/MD MEDIAN	55177	2504	1143	660	141	434	60	66	4.42	4.13	
INCOME NOT AVAILABLE 6/	141										
GENDER 19/											
MALE	14980	820	461	212	75	46	16	10	4.17	3.94	
FEMALE	11348	630	289	210	89		24	18	4.19	4.09	
JOINT (MALE/FEMALE)	47286	2243	1012	490	131	418	60	132	4.53	4.15	
GENDER NOT AVAILABLE 6/	4721	206	131	40	19			16	4.22	3.98	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	28937	1473	589	311	85	361	76	51	4.61	4.18	
10-19% MINORITY	31036	1092	442	355	167	103		25	4.31	4.15	
20-49% MINORITY	13577	866	611	148	25			82	4.16	3.87	
50-79% MINORITY	1869	136	93	25	18				4.02	3.87	
80-100% MINORITY	2916	332	158	113	19		24	18	4.31	4.11	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1639	159	115	25	19				3.96	3.87	
MODERATE INCOME	5115	442	156	193	45		30	18	4.35	4.12	
MIDDLE INCOME	20819	1313	779	293	64	126		51	4.15	3.87	
UPPER INCOME	50762	1985	843	441	186	338	70	107	4.58	4.18	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	44					1	44				
ASIAN	1	240			1	240						
BLACK OR AFRICAN AMERICAN	4	330	2	101			2	229				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	320	17348	97	5355	98	5552	117	5932	3	131	5	378
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	101					2	101				
RACE NOT AVAILABLE 6/	20	1032	4	233	9	401	7	398				
ETHNICITY 7/												
HISPANIC OR LATINO	19	1013	5	293	3	183	10	473	1	64		
NOT HISPANIC OR LATINO	287	15864	89	4969	92	5454	99	4996	2	67	5	378
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	63	2	63								
ETHNICITY NOT AVAILABLE 6/	40	2155	7	364	13	556	20	1235				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	282	15443	88	4924	91	5214	96	4860	2	67	5	378
OTHERS, INCLUDING HISPANIC	28	1747	9	457	4	423	14	803	1	64		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	96	3892	20	720	24	852	52	2320				
50-79% OF MSA/MD MEDIAN	164	9151	50	2739	55	3403	52	2650	3	131	4	228
80-99% OF MSA/MD MEDIAN	35	2131	12	826	13	729	10	576				
100-119% OF MSA/MD MEDIAN	22	1408	8	561	7	371	6	326			1	150
120% OR MORE OF MSA/MD MEDIAN	31	2513	13	843	9	838	9	832				
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	124	5872	44	2102	41	2055	37	1648	2	67		
FEMALE	116	6154	28	1536	32	1833	53	2637			3	148
JOINT (MALE/FEMALE)	101	6737	28	1892	31	2132	39	2419	1	64	2	230
GENDER NOT AVAILABLE 6/	7	332	3	159	4	173						
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	153	8012	46	2513	50	2644	53	2611	2	67	2	177
10-19% MINORITY	106	5604	32	1686	28	1442	43	2247	1	64	2	165
20-49% MINORITY	86	5361	25	1490	30	2107	30	1728			1	36
50-79% MINORITY	1	44					1	44				
80-100% MINORITY	2	74					2	74				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	74					2	74				
MODERATE INCOME	18	868	2	167	4	226	12	475				
MIDDLE INCOME	178	8924	56	2910	51	2432	67	3452	2	67	2	63
UPPER INCOME	150	9229	45	2612	53	3535	48	2703	1	64	3	315

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN		2					1		1	6.78	6.78	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	88	4	2	6	29	26	8	13	4.68	4.12	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		4			1			1	2	7.11	7.32	
ETHNICITY 7/												
HISPANIC OR LATINO	1	4				2			2	6.81	6.49	
NOT HISPANIC OR LATINO	8	81	3	2	6	25	27	8	10	4.65	4.12	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		2				2				3.55	3.55	
ETHNICITY NOT AVAILABLE 6/		7	1		1			1	4	6.05	7.35	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	80	3	2	6	25	26	8	10	4.66	4.12	
OTHERS, INCLUDING HISPANIC	1	8				4	1		3	5.99	4.25	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	19	1	2	1	5	6	1	3	4.91	4.03	
50-79% OF MSA/MD MEDIAN	5	45	1		3	17	12	3	9	4.80	4.16	
80-99% OF MSA/MD MEDIAN	1	11	1		1	4	2	3		3.99	3.60	
100-119% OF MSA/MD MEDIAN	2	6				1	4	1		4.40	4.30	
120% OR MORE OF MSA/MD MEDIAN		13	1		2	2	3	1	4	5.69	4.28	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	42	3	1	1	10	15	6	6	4.75	4.21	
FEMALE	1	27	1	1	3	10	7	1	4	4.33	3.92	
JOINT (MALE/FEMALE)	6	22			2	9	5	1	5	5.22	4.07	
GENDER NOT AVAILABLE 6/		3			1			1	1	7.53	5.27	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	42	1	1	4	14	12	5	5	4.67	4.12	
10-19% MINORITY	3	29	3		1	8	10	3	4	4.54	4.24	
20-49% MINORITY	2	23		1	2	7	5	1	7	5.48	4.17	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	1					1			4.32	4.32	
MIDDLE INCOME	5	51	3	1	5	14	12	6	10	4.64	4.11	
UPPER INCOME	3	42	1	1	2	15	14	3	6	5.07	4.15	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/									
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN		101						45		56	7.01	8.95
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	740	4615	230	53	455	1632	1363	321	561	4.34	3.99	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		233			106			39	88	5.96	5.27	
ETHNICITY 7/												
HISPANIC OR LATINO	116	177				89			88	6.80	3.62	
NOT HISPANIC OR LATINO	624	4345	200	53	455	1480	1408	321	428	4.28	3.99	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		63				63				3.59	3.90	
ETHNICITY NOT AVAILABLE 6/		364	30		106			39	189	5.69	7.35	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	624	4300	200	53	455	1480	1363	321	428	4.28	3.99	
OTHERS, INCLUDING HISPANIC	116	341				152	45		144	6.27	4.60	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	28	692	30	53	95	199	197	34	84	4.39	3.68	
50-79% OF MSA/MD MEDIAN	378	2361	52		161	960	630	92	466	4.70	4.09	
80-99% OF MSA/MD MEDIAN	125	701	88		53	315	79	166		3.80	3.43	
100-119% OF MSA/MD MEDIAN	209	352				38	276	38		4.32	4.24	
120% OR MORE OF MSA/MD MEDIAN		843	60		252	120	226	30	155	4.50	3.89	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	168	1934	200	35	95	528	616	225	235	4.37	4.11	
FEMALE	28	1508	30	18	269	569	406	34	182	4.12	3.67	
JOINT (MALE/FEMALE)	544	1348			91	535	386	62	274	5.00	4.24	
GENDER NOT AVAILABLE 6/		159			106			39	14	4.38	2.71	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	336	2177	88	18	343	803	507	188	230	4.32	3.75	
10-19% MINORITY	152	1534	142		43	506	567	110	166	4.35	4.11	
20-49% MINORITY	252	1238		35	175	323	334	62	309	4.87	4.17	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	136	31					31			4.32	4.32	
MIDDLE INCOME	371	2539	200	35	309	737	501	237	520	4.55	3.99	
UPPER INCOME	233	2379	30	18	252	895	876	123	185	4.38	3.92	

MSA/MD: 37964 - PHILADELPHIA, PA							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	33143	770	97101	4506	5220	4543	6141
FHA	10182	2	13243	1	134	192	33
VA	1481		3059		45		
FSA/RHS	677		28		1		
LOANS ORIGINATED							
CONVENTIONAL	24599	505	57822	2491	2895	2109	1727
FHA	7272	1	5874		55	69	5
VA	1065		1458		16		
FSA/RHS	491		10		1		
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1531	24	5681	127	153	121	164
FHA	352		1167		3	13	4
VA	47		268				
FSA/RHS	21						
APPLICATIONS DENIED							
CONVENTIONAL	3109	138	19052	1248	1622	1851	4115
FHA	1405		3095		41	88	19
VA	238		672		25		
FSA/RHS	87		11				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3141	88	9486	340	370	290	104
FHA	858	1	1912	1	24	19	5
VA	103		387		2		
FSA/RHS	63		5				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	763	15	5060	300	180	172	31
FHA	295		1195		11	3	
VA	28		274		2		
FSA/RHS	15		2				

MSA/MD: 37964 - PHILADELPHIA, PA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	896	3	NA	NA	NA	NA	NA
FHA	471		NA	NA	NA	NA	NA
VA	68		NA	NA	NA	NA	NA
FSA/RHS	5		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	18176	94	43562	13	869	24	19
FHA	6649	1	5680		53	19	
VA	995		1379		15		
FSA/RHS	472		10		1		

LOAN TYPE	MSA/MD: 37964 - PHILADELPHIA, PA						
	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	360		91	9	9	18	112
FHA	11		5				
VA	1		1				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	108		28	4	1	11	10
FHA	3		2				
VA	1						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	110		24				3
FHA	1						
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	134		36	5	7	6	98
FHA	4		1				
VA							
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3		3		1		1
FHA	3						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	5					1	
FHA			2				
VA			1				
FSA/RHS							

MSA/MD: 37964 - PHILADELPHIA, PA							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	2		4				
FHA	2		2				
VA	1						
FSA/RHS							

MSA/MD: 37964 - PHILADELPHIA, PA							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	227	5	360	6	85	9	5
FHA			6	1	1		
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	161	5	254	5	70	6	5
FHA			3	1	1		
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	10		21		4		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	30		47		8	2	
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	26		33	1	3		
FHA			3				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			5			1	
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	11		23				
FHA			2	1	1		
VA							
FSA/RHS							

MSA/MD: 37964 - PHILADELPHIA, PA

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE	2	294	NA	NA	NA	NA
ASIAN	51	11140	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	52	6832	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	1451	NA	NA	NA	NA
WHITE	631	161869	NA	NA	NA	NA
2 OR MORE MINORITY RACES	2	371	NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	11	4250	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	141	36217	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	19	3410	NA	NA	NA	NA
NOT HISPANIC OR LATINO	740	183615	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	2771	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	127	32628	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	604	155665	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	149	29597	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	82	7345	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	175	24615	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	103	20360	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	76	16329	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	441	148055	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	19	5720	NA	NA	NA	NA
GENDER 19/						
MALE	246	55617	NA	NA	NA	NA
FEMALE	217	42205	NA	NA	NA	NA
JOINT (MALE/FEMALE)	339	101282	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	94	23320	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	257	72262	NA	NA	NA	NA
10-19% MINORITY	322	89498	NA	NA	NA	NA
20-49% MINORITY	200	44471	NA	NA	NA	NA
50-79% MINORITY	55	9294	NA	NA	NA	NA
80-100% MINORITY	62	6899	NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME	60	7104	NA	NA	NA	NA
MODERATE INCOME	116	17658	NA	NA	NA	NA
MIDDLE INCOME	247	48091	NA	NA	NA	NA
UPPER INCOME	470	149113	NA	NA	NA	NA

MSA/MD: 37964 - PHILADELPHIA, PA							
PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	21703	438	51276	2258	2532	1945	NA
PRICING REPORTED	138	61	484	182	61	116	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.89	4.16	1.98	4.12	2.27	4.37	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.70	4.10	1.77	4.06	1.86	4.11	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	1				NA
NOT HOEPA LOAN	NA	NA	51759	2440	2593	2061	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	9		20	4		11	NA
PRICING REPORTED	94		8		1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.83		3.71		6.57		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.14		3.48		6.57		NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA			1		NA
NOT HOEPA LOAN	NA	NA	28	4		11	NA

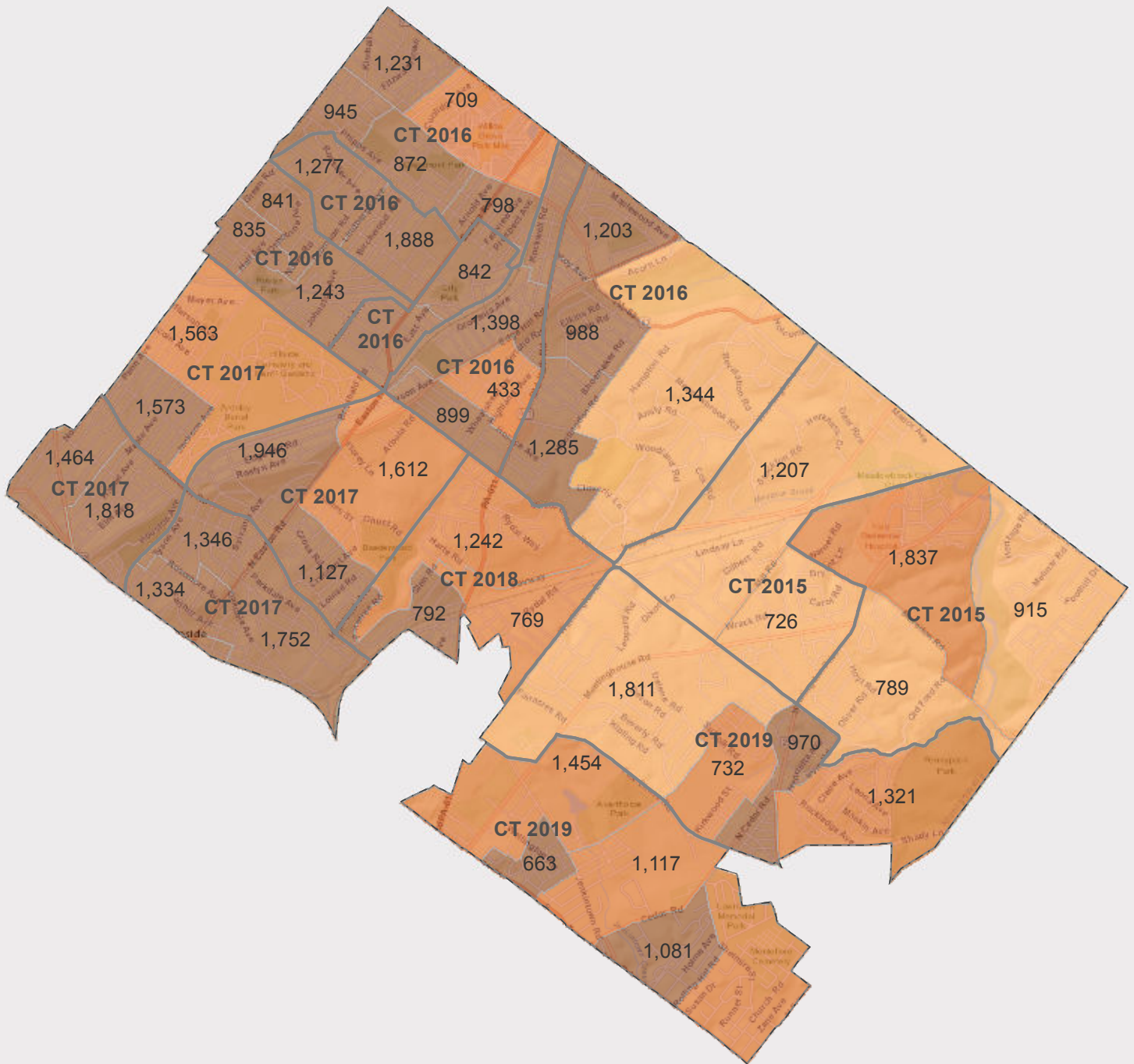


- **Appendix C – Maps**

The following maps are included:

- Population Density by Block Group
- Percentage of White Population by Block Group
- Percentage of Minority Population by Block Group
- Percentage of Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percentage of Owner-Occupied Housing Units by Block Group
- Percentage of Renter-Occupied Housing Units by Block Group
- Percentage of Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group

Population Density by Block Group: Abington Township, Pennsylvania



Legend

2013 Population Density (Per Sq Mi)

- 0 - 500
- 501 - 1,000
- 1,001 - 2,000
- 2,001 - 4,000
- 4,001 - 11,000

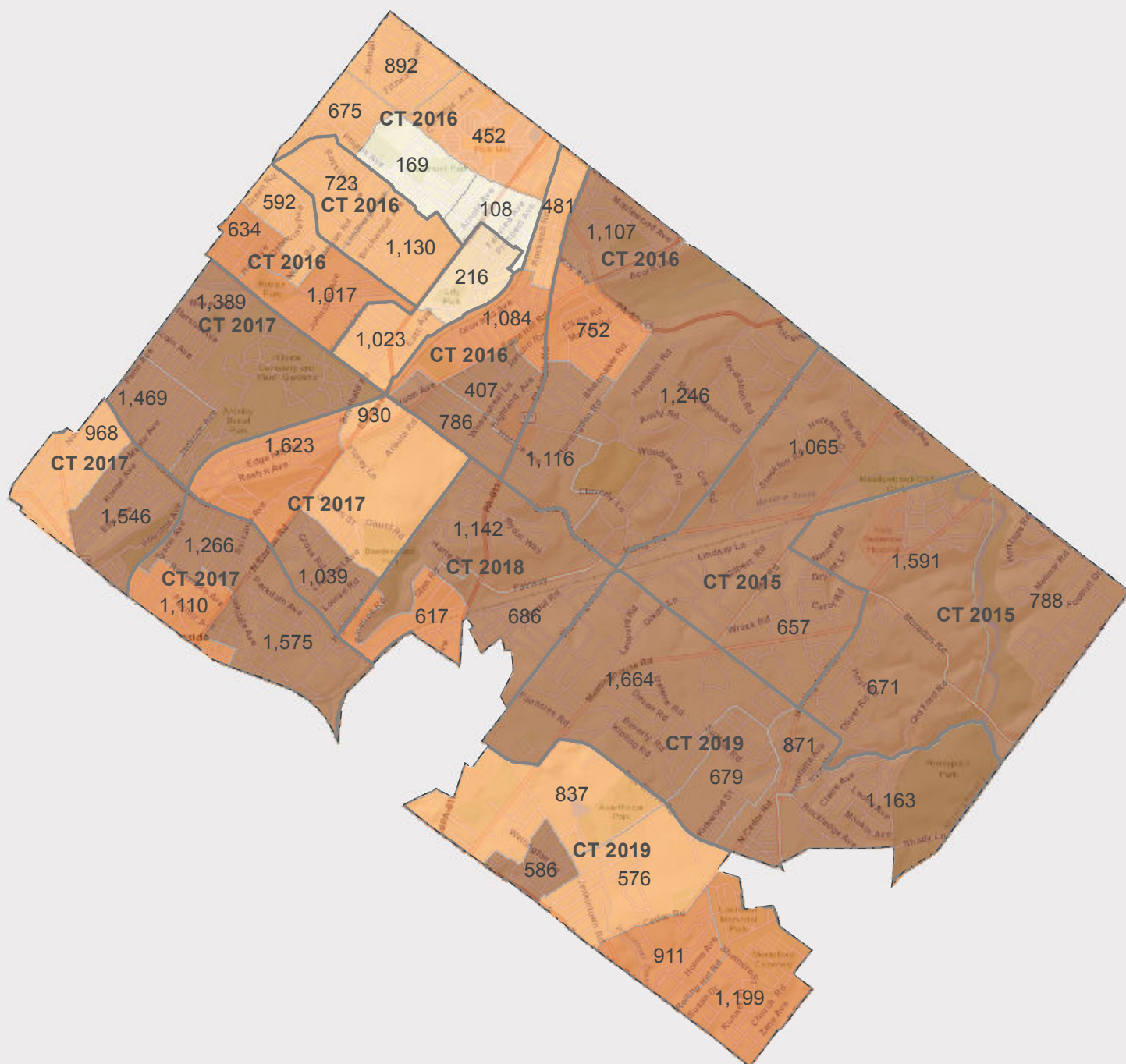
- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show population 2014.

Miles
0 0.25 0.5
1 in = 0.8 miles

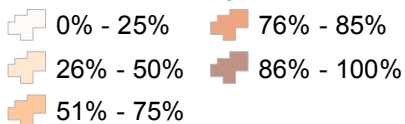


Percent White Population by Block Group: Abington Township, Pennsylvania



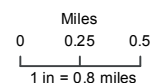
Legend

Percent White Population

 City Boundary Tracts Boundary

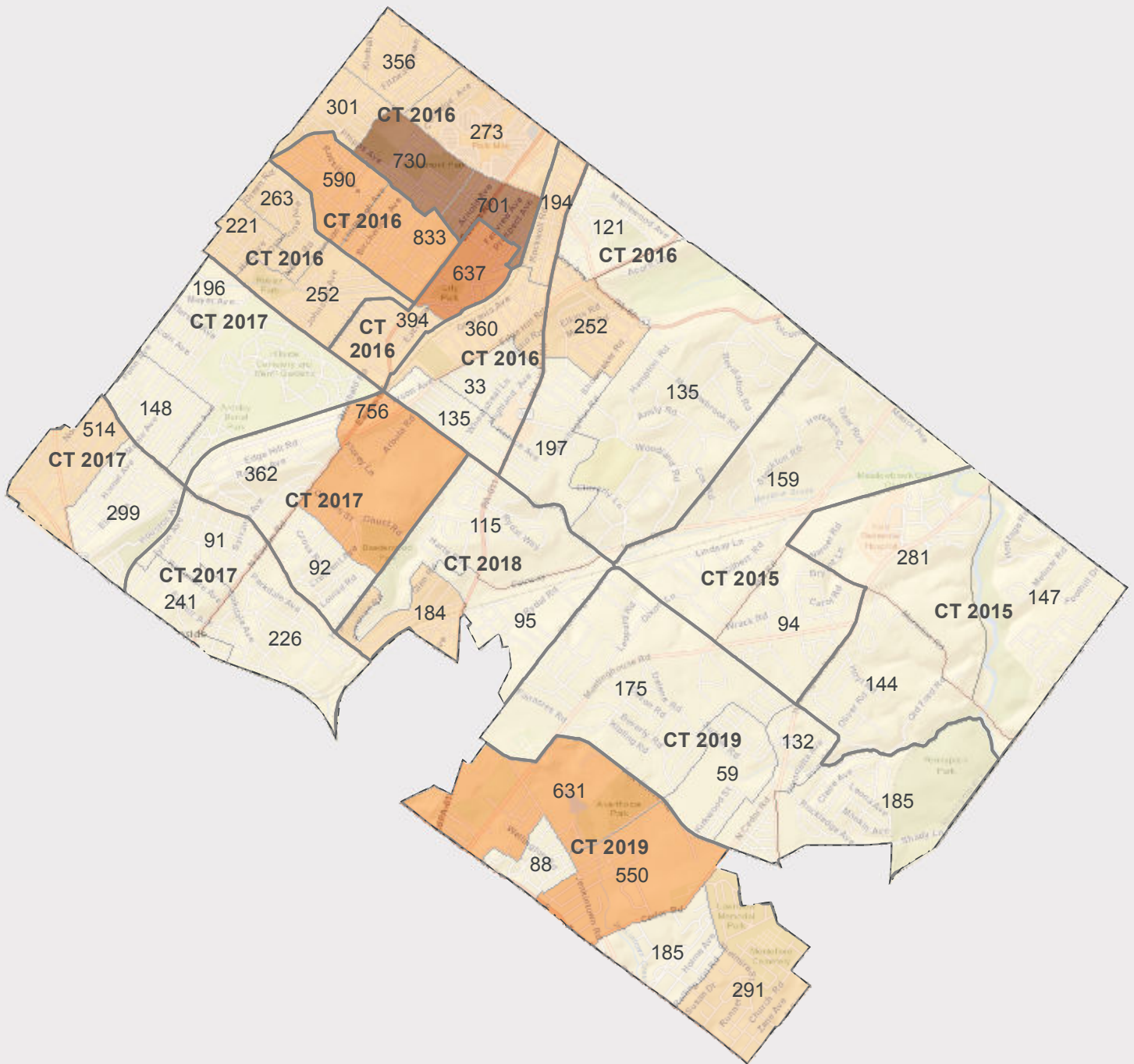
CT 9719 = tract number

Block group labels show total white population 2014.



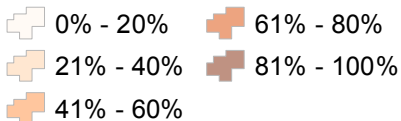
BUILT ON EXPERIENCE
**URBAN
DESIGN
VENTURES**

Percent Minority Population by Block Group: Abington Township, Pennsylvania



Legend

Percent Minority Population

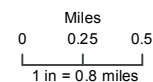


City Boundary

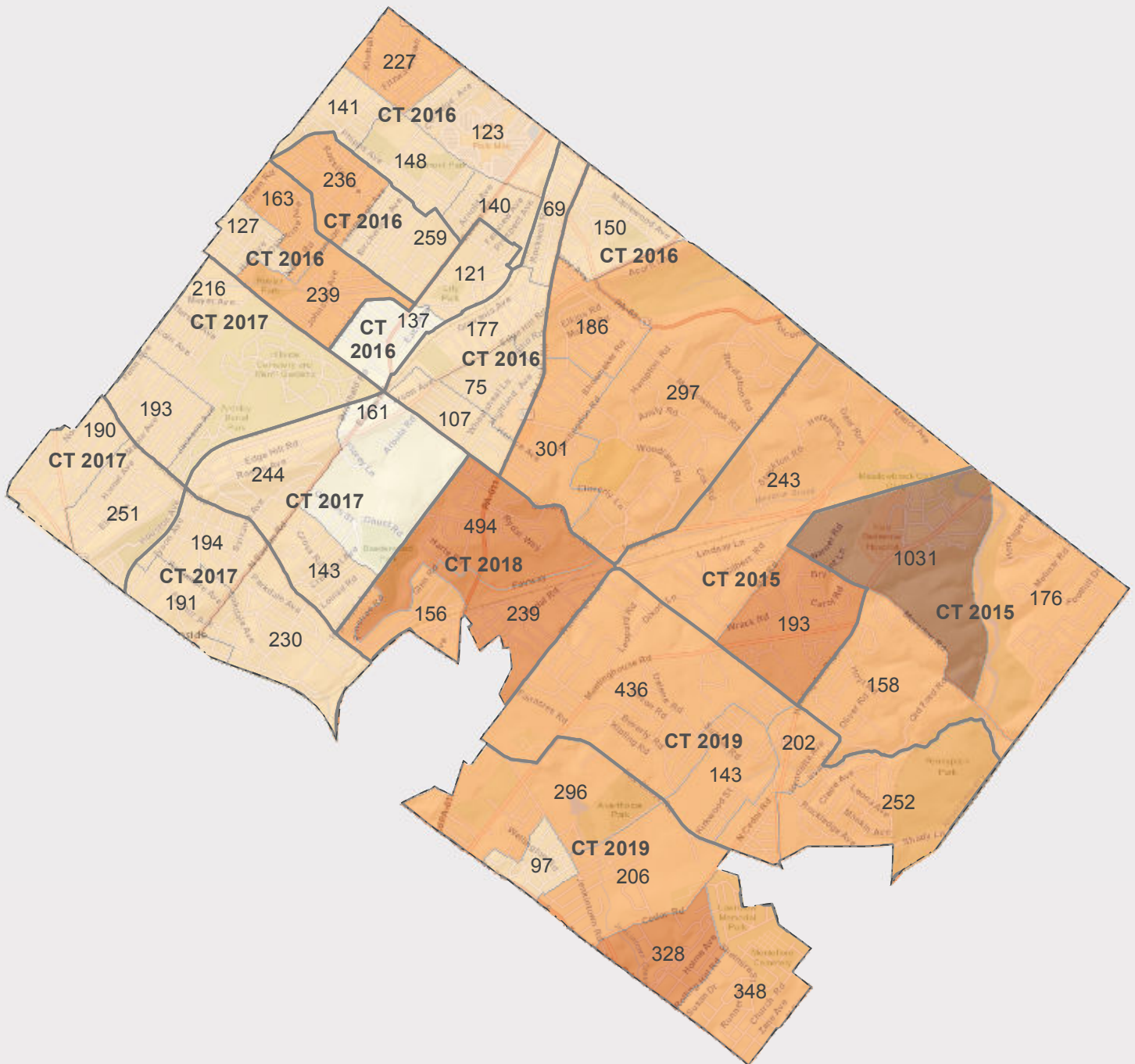
Tracts Boundary

CT 9719 = tract number

Block group labels show total minority population 2014.

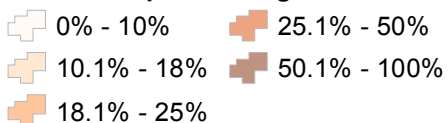


Percent Population Age 65 and Over by Block Group: Abington Township, Pennsylvania



Legend

Percent Population Age 65 and Over

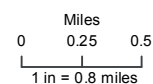


City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2014 population Age 65 and over.



Total Housing Units by Block Points: Abington Township, Pennsylvania



Legend

Block Point Housing Units

- 401 - 1,339
- 0 - 50

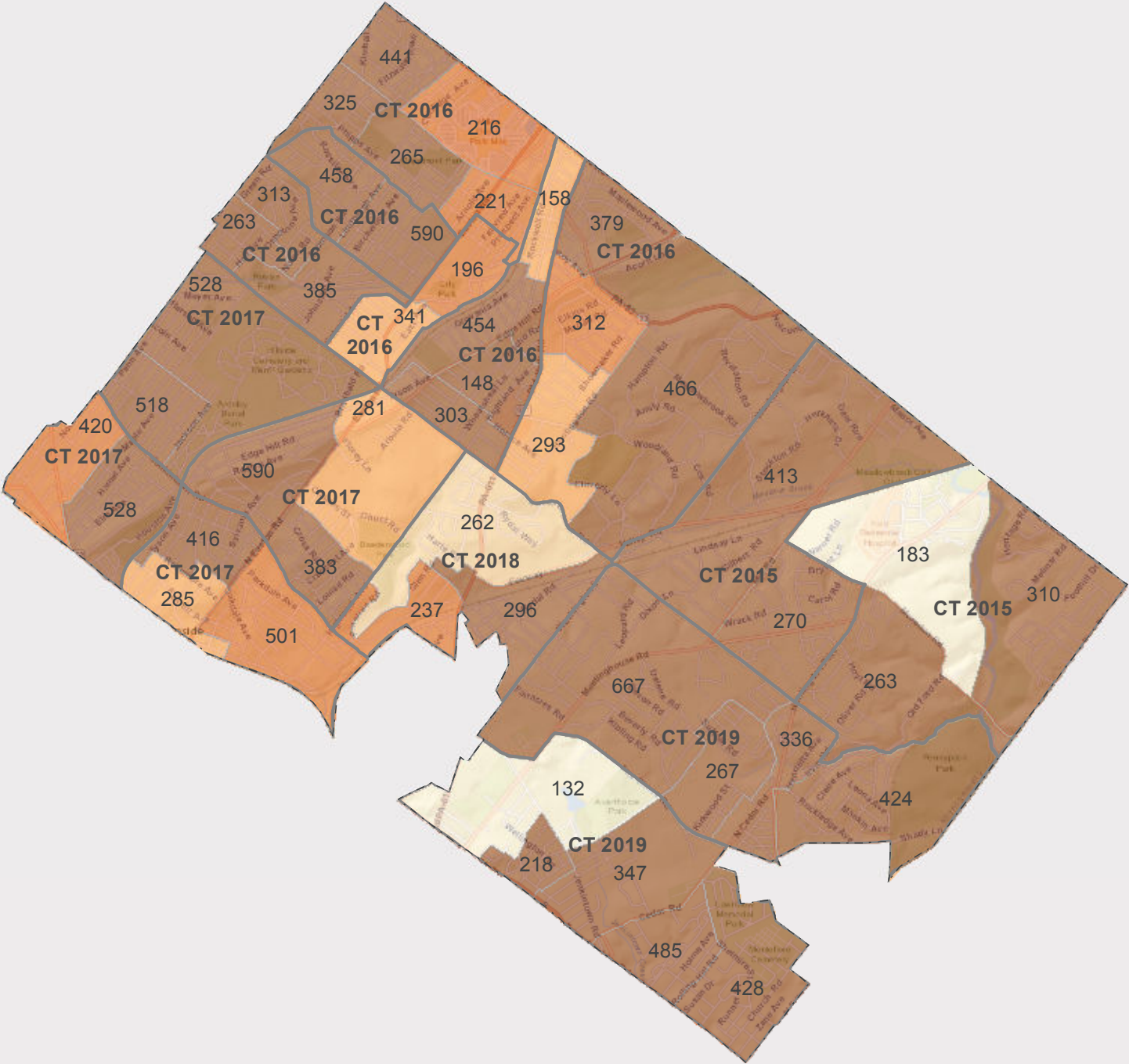
City Boundary
Tracts Boundary
CT 9719 = tract number

Block group labels show 2014 total housing units.

Miles
0 0.25 0.5
1 in = 0.8 miles
NORTH

BUILT ON EXPERIENCE
**URBAN
DESIGN
VENTURES**

Percent Owner Occupied Housing Units by Block Group: Abington Township, Pennsylvania

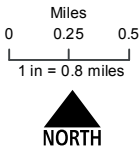


Legend

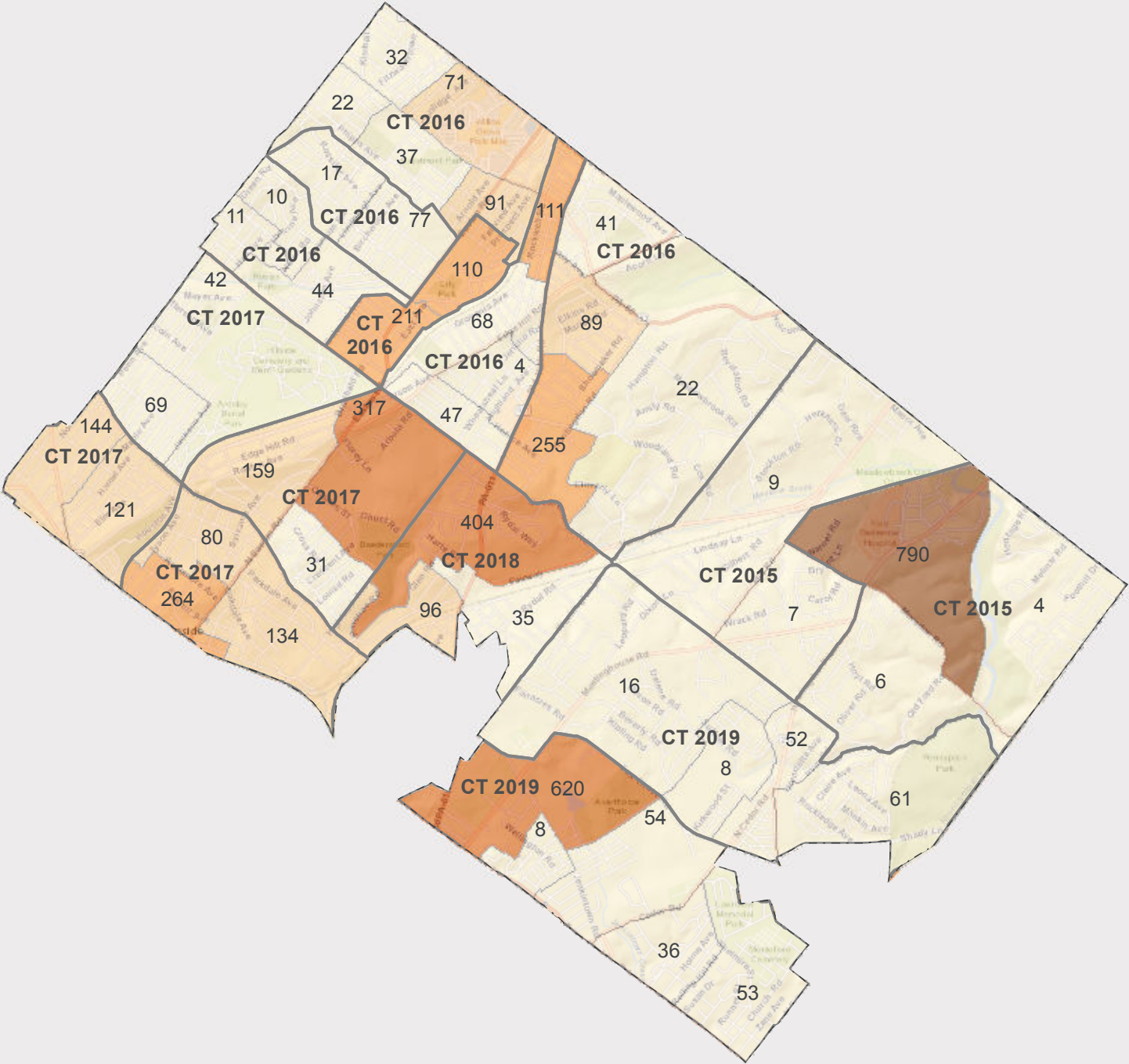
- Percent Owner Occupied Housing Units
- 0% - 20%
 - 20.1% - 40%
 - 40.1% - 60%
 - 60.1% - 75%
 - 75.1% - 100%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show owner occupied housing units.



Percent Renter Occupied Housing Units by Block Group: Abington Township, Pennsylvania

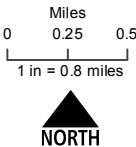


Legend

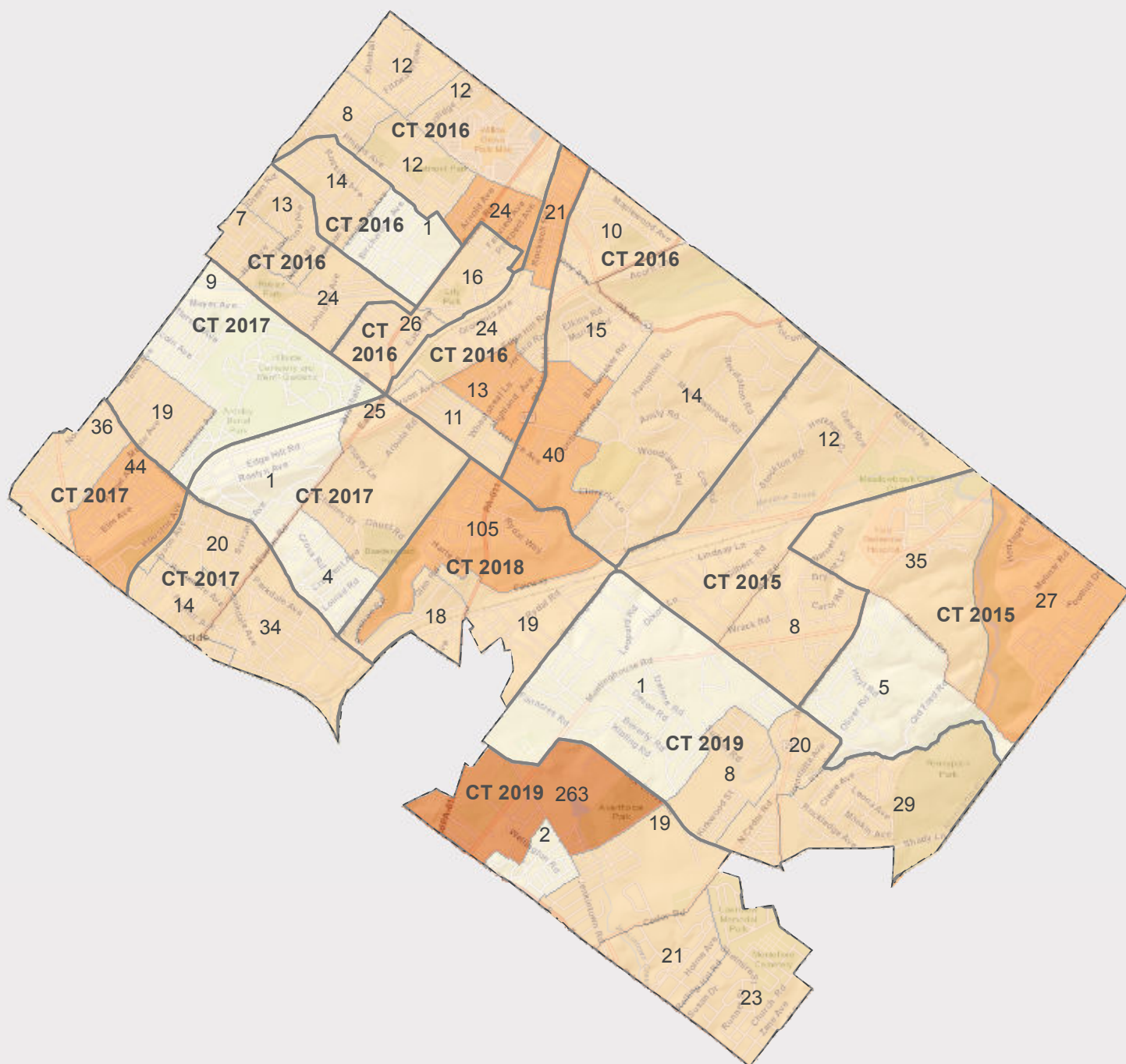
- Percent Renter Occupied Housing Units**
- 0% - 15%
 - 15.1% - 30%
 - 30.1% - 50%
 - 50.1% - 70%
 - 70.1% - 100%

City Boundary
Tracts Boundary
CT 9719 = tract number

Block group labels show renter occupied housing units.

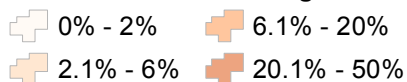


Percent Vacant Housing Units by Block Group: Abington Township, Pennsylvania



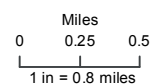
Legend

Percent Vacant Housing Units

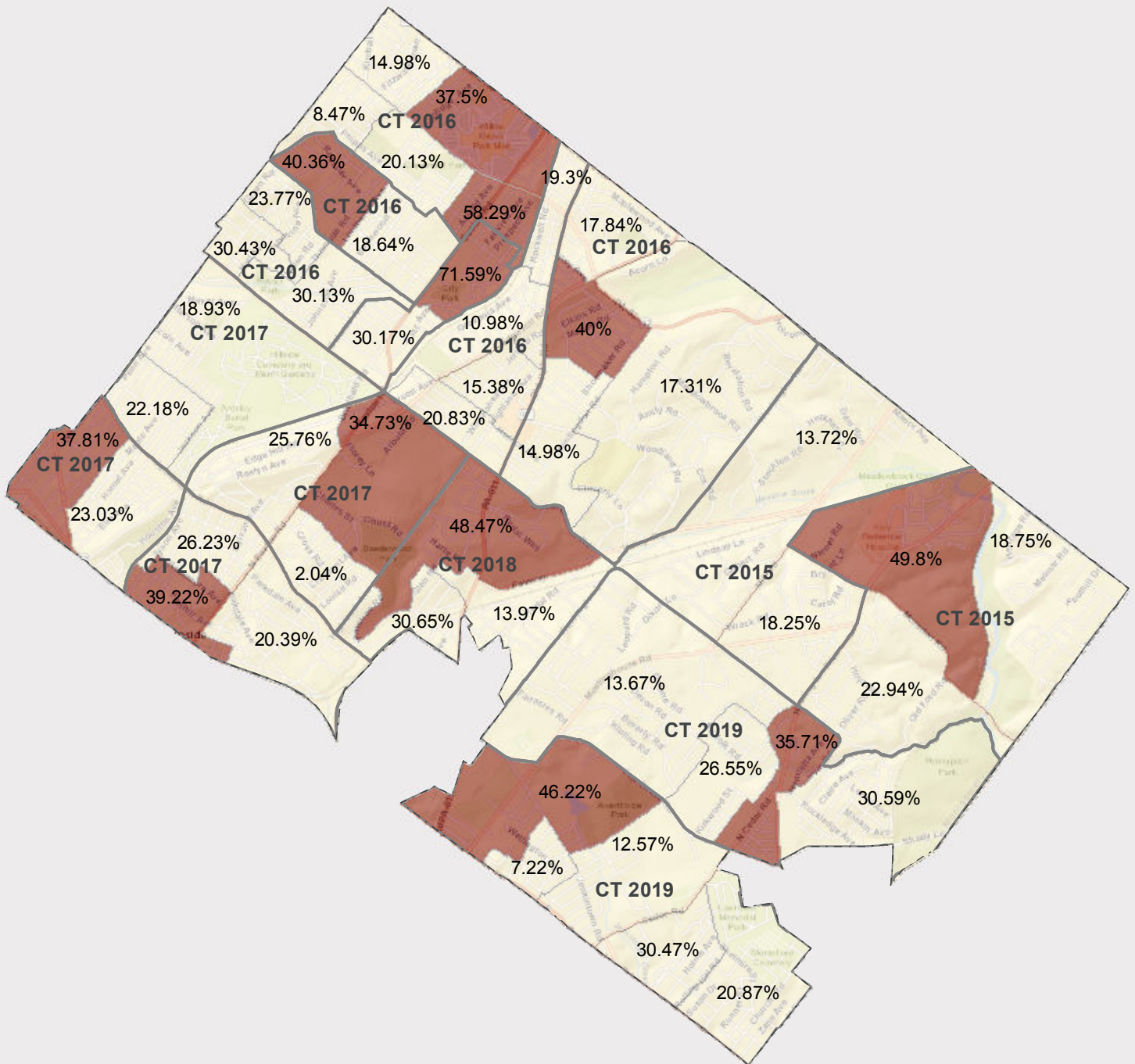


 City Boundary
 Tracts Boundary
CT 9719 = tract number

Block group labels show vacant housing units.



Low/Moderate Income Percentage by Block Group: Abington Township, Pennsylvania





- **Appendix D – Citizen Participation**

Public hearing notices, public hearing sign-in sheets, public hearing minutes, summaries of the public hearings and interviews, and other documents outlining the citizen participation.

Proof of Publication of Notice
Times Chronicle/Glenside News

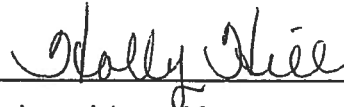
State of Pennsylvania,
County of Montgomery ss:

Holly Hill, Designated Agent of MONTGOMERY NEWSPAPERS LLC, a corporation of the County and State aforesaid, being duly sworn, deposes and says that TIMES CHRONICLE and GLENSIDE NEWS are weekly newspapers published at Jenkintown and Glenside, County and State aforesaid, which were established in the year 1894 and 1923 respectively, since which date said newspapers have been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions and issues of the said weekly newspapers on the following dates, viz:

NOTICE
TOWNSHIP OF ABINGTON
The Office of Community Development for the Township of Abington will hold a public meeting, on Thursday, May 7, 2015 from 3:00 P.M. to 4:00 P.M. at the Township Building in the Second Floor Board Room, 1176 Old York Road, Abington, PA 19001. The purpose of this meeting is to obtain views and comments from interested citizens, agencies, and organizations concerning housing and community development needs. Any information gathered at this meeting will be taken into consideration in the preparation of the Township's 2015 Analysis of Impediments to Fair Housing Choice; 2015 Five Year Consolidated Plan which includes the 2015 One-Year Action Plan for the Community Development Block Grant (CDBG) Program. The Township will submit the 2015 One-Year Action Plan to HUD on or about August 15, 2015. The Township anticipates the 2015 CDBG allocation to be approximately \$706,700.00. All interested citizens, agencies, and organizations are invited to attend this meeting to offer their views and comments on housing and community development needs of the Township. By Order of the Board of Commissioners of the Township of Abington
Michael LeFevre
Township Manager
TC-Apr 12-1a

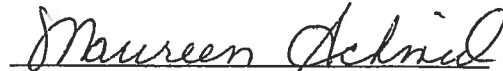
the 12th day of April, 2015

Affiant further deposes she is duly authorized by Montgomery Newspapers LLC, a corporation publisher of Times Chronicle and Glenside News, a weekly newspaper, to verify the foregoing statement under oath and also declares the affiant is not interested in the subject matter of the aforesaid notice or publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.



Designated Agent, Montgomery
Newspapers LLC, a Corporation

Sworn to and subscribed by me this
13th day of April, 2015



Notary Public

My Commission Expires: 3/31/2017

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
MAUREEN SCHMID, Notary Public
Upper Dublin Twp., Montgomery County
My Commission Expires March 31, 2017

Proof of Publication of Notice
Times Chronicle/Glenside News

State of Pennsylvania,
County of Montgomery ss:

Elizabeth Douglas, Designated Agent of MONTGOMERY NEWSPAPERS LLC, a corporation of the County and State aforesaid, being duly sworn, deposes and says that TIMES CHRONICLE and GLENSIDE NEWS are weekly newspapers published at Jenkintown and Glenside, County and State aforesaid, which were established in the year 1894 and 1923 respectively, since which date said newspapers have been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions and issues of the said weekly newspapers on the following dates, viz:

**PUBLIC HEARING NOTICE
TOWNSHIP OF ABLINGTON,
MONTGOMERY COUNTY,
PENNSYLVANIA
COMMUNITY DEVELOP-
MENT BLOCK GRANT (CDBG)
PROGRAM**

Notice is hereby given that the Township of Abington, Montgomery County, Pennsylvania will hold a public hearing on Thursday, May 21, 2015 at 10:00 AM, prevailing time, at the Abington Township Building, 1176 Old York Road, in the First Floor Conference Room, Abington, PA 19001. The Township Building and First Floor Conference Room are both accessible to persons with physical disabilities. If special arrangements are needed to accommodate any resident in order for them to participate in this public hearing, please contact Mr. Van B. Strother, Director, Office of Community Development, at (267) 536-1020 to make such arrangements. Any person requiring an interpreter for the hearing impaired or the visually impaired should also contact Mr. Strother at least five (5) calendar days prior to this meeting and an interpreter will be provided. In addition, hearing-impaired persons may call Pennsylvania Relay at 711. Any non-English speaking person wishing to attend the public hearing should contact Mr. Strother at least five (5) calendar days prior to the meeting and a language interpreter will be provided.

Cualquier persona que no habla Inglés que deseen asistir a la audiencia pública deben comunicarse con la Sr. Strother cinco (5) días calendario antes de la reunión y un intérprete de lenguaje se proporcionará.

The purpose of this public hearing is to discuss the needs of the community and to gather information on the housing, community, and economic development needs for the Township's FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice, which the Township must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Program.

The Township of Abington anticipates that it will receive an estimated CDBG entitlement grant in the amount of approximately \$706,700.00 for FY 2015. The Township estimates approximately \$15,000.00 in program income for FY 2015 CDBG projects. In order to receive those funds, the Township of Abington must prepare a Five Year Consolidated Plan and One Year Annual Action Plan for the use of the CDBG funds. At least 70% of the CDBG funds must benefit low to moderate income persons living in the

Township of Abington. In preparing its CDBG application, the Township intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

The Township is also soliciting letters of interest from interested citizens and community groups in Abington Township for eligible activities and projects within the Township. All activities and projects must benefit low to moderate income persons. Interested parties should submit a letter of interest to the Township of Abington, Mr. Van B. Strother, Director, Office of Community Development, 1176 Old York Road, Abington, PA 19001 by 4:30 PM on Friday, May 22, 2015.

The following types of activities may be eligible for funding under the CDBG program: acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the Township would undertake an activity that would result in the displacement of families or individuals, then the Township would utilize its policy for minimizing such displacement. Furthermore, the Township is responsible for replacing all low to moderate income housing units that may be demolished or converted as a result of CDBG funds.

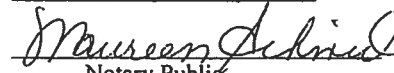
All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the Township of Abington and the use of CDBG funds to address those needs over the next five (5) years. Written comments may be addressed to the Township of Abington, Mr. Van B. Strother, Director, Office of Community Development, Township of Abington, 1176 Old York Road, Abington, PA 19001.
Honorable Wayne C. Luker,
President
Board of Commissioners
TC-May 10-1a

the 10th day of May, 2015

Affiant further deposes she is duly authorized by Montgomery Newspapers LLC, a corporation publisher of Times Chronicle and Glenside News, a weekly newspaper, to verify the foregoing statement under oath and also declares the affiant is not interested in the subject matter of the aforesaid notice or publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.


Designated Agent, Montgomery
Newspapers LLC, a Corporation

Sworn to and subscribed by me this
11th day of May, 2015


Notary Public
My Commission Expires: 3/31/2017

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
MAUREEN SCHMID, Notary Public
Upper Dublin Twp., Montgomery County
My Commission Expires March 31, 2017

**PUBLIC HEARING NOTICE
TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM**

Notice is hereby given that the Township of Abington, Montgomery County, Pennsylvania will hold a public hearing on Thursday, May 21, 2015 at 10:00 AM, prevailing time, at the Township Building, 1176 Old York Road, in the First Floor Conference Room, Abington, PA 19001. The Township Building and First Floor Conference Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Mr. Van B. Strother, Director, Office of Community Development, at (267) 536-1020 to make those arrangements. Any person requiring an interpreter for the hearing impaired or the visually impaired should contact Mr. Strother at least five (5) calendar days prior to the meeting and an interpreter will be provided. In addition, hearing-impaired persons may call Pennsylvania Relay at 711. Any non-English speaking person wishing to attend the public hearing should contact Mr. Strother at least five (5) calendar days prior to the meeting and a language interpreter will be provided.

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The purpose of this public hearing is to discuss the needs of the community and to gather information on the housing, community, and economic development needs for the Township's FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice which the Township must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Program.

The Township of Abington anticipates that it will receive an estimated CDBG entitlement grant in the amount of approximately \$706,700.00 for FY 2015. The Township estimates approximately \$20,000.00 in program income for FY 2015 CDBG projects. In order to receive those funds, the Township of Abington must prepare a Five Year Consolidated Plan and One Year Annual Action Plan for the use of the CDBG funds. At least 70% of the CDBG funds must benefit low to moderate income persons living in the Township of Abington. In preparing its CDBG application, the Township intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

The Township is also soliciting letters of interest from interested citizens and community groups in Abington for eligible activities and projects within the Township. All activities and projects must benefit low to moderate income persons. Interested parties should submit a letter of interest to the Township of Abington, Mr. Van B. Strother, Director, Office of Community Development, 1176 Old York Road, Abington, PA 19001 by 4:30 PM on Friday, May 22, 2015.

The following types of activities may be eligible for funding under the CDBG program: acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the Township would undertake an activity that would result in the displacement of families or individuals, then the Township would utilize its policy for minimizing such displacement. Furthermore, the Township is responsible for replacing all low to moderate income housing units that may be demolished or converted as a result of CDBG funds.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the Township of Abington and the use of CDBG funds to address those needs over the next five (5) years. Written comments may be addressed to the Township of Abington, Mr. Van B. Strother, Director, Office of Community Development, Township of Abington, 1176 Old York Road, Abington, PA 19001.

Honorable Wayne C. Luker, President
Board of Commissioners

TOWNSHIP OF ABINGTON – PUBLIC HEARING	
Purpose: Obtain views and comments from the public concerning housing and community needs of the township.	Meeting Date/Time: Thursday, May 21, 2015 10:00 AM
Sign-In Sheet	Location: Township Board Room 1176 Old York Road Abington, PA 19001

Obtain views and comments from the public concerning housing and community needs of the township.

Thursday, May 21, 2015
10:00 AM

**Township Board Room
1176 Old York Road
Abington, PA 19001**

Address

Address
1431 Bryant La Meadows 19046

TOWNSHIP OF ABINGTON – PUBLIC HEARING	
Purpose: Obtain views and comments from the public concerning housing and community needs of the township.	Meeting Date/Time: Thursday, May 21, 2015 10:00 AM
Sign-In Sheet	Location: Township Board Room 1176 Old York Road Abington, PA 19001

Obtain views and comments from the public concerning housing and community needs of the township.

Thursday, May 21, 2015
10:00 AM

**Township Board Room
1176 Old York Road
Abington, PA 19001**

[illegible]

TOWNSHIP OF ABINGTON – CITIZEN PARTICIPATION	
Purpose: Obtain views and comments from the public concerning housing and community needs of the township.	Meeting Date/Time: Thursday, May 21, 2015 3:00 PM
Sign-In Sheet	Location: Township Board Room 1176 Old York Road Abington, PA 19001

Obtain views and comments from the public concerning housing and community needs of the township.

Thursday, May 21, 2015
3:00 PM

Location:

**Township Board Room
1176 Old York Road
Abington, PA 19001**

Address

Rick Beaton
Jara Elmann

1533 ST JAMES PL Roslyn PA 19001

143/ Bryant La Meadowbrook Rd 19046

TOWNSHIP OF ABINGTON – CITIZEN PARTICIPATION	
Purpose: Obtain views and comments from the public concerning housing and community needs of the township.	Meeting Date/Time: Wednesday, May 20, 2015 2:00 PM
Sign-In Sheet	Location: Township Board Room 1176 Old York Road Abington, PA 19001

Purpose:	Obtain views and comments from the public concerning housing and community needs of the township.

Meeting Date/Time: Wednesday, May 20, 2015
2:00 PM

Sign-In Sheet

Location: Township Board Room
1176 Old York Road
Abington, PA 19001

[illegible]

BIDS & PROPOSALS

NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN, FY

2015 ANNUAL ACTION PLAN, 2015 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND CITIZEN PARTICIPATION PLAN FOR THE TOWNSHIP OF ABINGTON, PA

Notice is hereby given that the Township of Abington, Montgomery County, Pennsylvania has prepared a Five Year Consolidated Plan for FY 2015-2019, an Annual Action Plan for FY2015, an Analysis of Impediments to Fair Housing Choice, and a Citizen Participation Plan. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Monday, June 8, 2015 at the following location:

Office of Community Development, 1176 Old York Road, Abington, PA 19001

These plans will be available for public inspection during normal business hours of operation. Written or oral comments will be accepted until July 8, 2015. Comments may be directed to Mr. Van B. Strother, Director, Office of Community Development, Township of Abington, 1176 Old York Road, Abington, PA 19001 (267) 536-1020.

A public hearing will be held on Wednesday, July 1, 2015 at 7:00 PM, at the Township Building, 1176 Old York Road, Second Floor Board Room, Abington, PA 19001. The purpose of the public hearing is to present the FY 2015-2019 Five Year Consolidated Plan for the Township's housing and community development needs and the FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of \$706,700.00. The Township intends to submit these documents to HUD on or before August 14, 2015.

The Township Building and Second Floor Board Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Mr. Van B. Strother, Director, Office of Community Development, at (267) 536-1020 to make those arrangements. Any person requiring an interpreter for the hearing impaired or the visually impaired should contact Mr. Strother at least five-(5) calendar days prior to the meeting and an interpreter will be provided. In addition, hearing-impaired persons may call Pennsylvania

Relay at 711. Any non-English speaking person wishing to attend the public hearing should contact Mr. Strother at least five (5) calendar days prior to the meeting and a language interpreter will be provided. Cualquier persona que no habla Inglés que deseen asistir a la audiencia pública deben comunicarse con la Sr Strother cinco (5) días calendario antes de la reunión y un intérprete de lenguaje se proporcionará.

The Proposed Five Year Consolidated Plan, FY 2015 Annual Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the

BIDS & PROPOSALS

Township's staff and officials, and the result of a community wide survey questionnaire. The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

1. Administration - \$140,000
2. Abington Human Relations Commission - (Outreach) \$2,000
3. 1800 Block of Watson Road (Storm sewer and yard inlets) - \$100,000
4. 1000 Block of Edge Hill Avenue (SE side curbs, sidewalks, and storm sewers) - \$75,000
5. 1100 Block of Westbury Road (Storm sewer) - \$100,000
6. 2200 Block of Parkview Avenue (Curbing) - \$30,000
7. 2300 Block of Nylsor Avenue - (Sidewalks & Curbs)
8. Crest Manor Apartments - \$153,000
9. Owner-Occupied Rehabilitation - \$106,700

TOTAL \$706,700

The plans will be submitted to the Township's Board of Commissioners on July 9, 2015 at 7:30 PM, at which time these documents will be presented to the Township's Board of Commissioners for approval at its regular Board of Commissioners' Meeting.

If the Township would undertake an activity that would result in the displacement of families or individuals, then the Township would utilize its policy for minimizing such displacement. Furthermore, the Township is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG or HOME Funds.

Historic Preservation Activities - By this notice, the Township of Abington invites parties who have an interest which may impact historic resources to make themselves known so that we can invite them to the notification and review process required by the regulations of the National Advisory Council on Historic Preservation (36 CFR, part 800).

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2015-2019 Five Year Consolidated Plan and FY 2015 Annual Action Plan.

Written comments or oral comments may be addressed to Van B. Strother, Director, Office of Community Development, Township of Abington, 1176 Old York Road, Abington, PA 19001 (267) 536-1000. Persons with hearing and/or speech impairments may contact the Township via 711. Honorable Wayne C. Luker
President
Board of Commissioners
TC-June 7-1a

**NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING
FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
FY 2015 ANNUAL ACTION PLAN, 2015 ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE, AND CITIZEN PARTICIPATION PLAN
FOR THE TOWNSHIP OF ABINGTON, PA**

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The Proposed Five Year Consolidated Plan, FY 2015 Annual Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the Township's staff and officials, and the result of a community wide survey questionnaire.

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

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TOTAL \$706,700

The plans will be submitted to the Township's Board of Commissioners on July 9, 2015 at 7:30 PM, at which time these documents will be presented to the Township's Board of Commissioners for approval at its regular Board of Commissioners' Meeting.

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Honorable Wayne C. Luker
President
Board of Commissioners

Board of Commissioners Meeting

July 9, 2015

The stated meeting of the Board of Commissioners of the Township of Abington was held on Thursday, July 9, 2015 at the Township Administration Building, Abington, PA., with President Luker presiding.

CALL TO ORDER: 7:30 p.m.

ROLL CALL: Present: Commissioners ZAPPONE, SPIEGELMAN, SANCHEZ, MYERS, MARKMAN, SCHREIBER, BOWMAN, DiPLACIDO, FARREN, GILLESPIE, HECKER, JONES, KLINE, LUKER
Excused: KALINOSKI

Township Manager LEFEVRE
Assistant Township Manager WEHMEYER
Township Tax Collector BLUMENTHAL
Township Solicitor CLARKE
Chief of Police KELLY
Finance Director BARRON
Assistant Township Engineer CLARK
Director of Code Enforcement MATTEO
Director of Parks and Recreation WENDELL
Director of Public Work MICCIOLO
W.W.T.P. WRIGLEY
Fire Marshal CLARK
Community Development Director STROTHER

PLEDGE OF ALLEGIANCE

ANNOUNCEMENT:

President Luker announced that an Executive Session was held this evening to discuss a litigation matter.

Field Dedication – Ardsley Park:

Commissioner Zappone made a MOTION, seconded by Vice President Kline to authorize the dedication of the baseball field closest to Cricket Avenue in Ardsley Park in memory of former Commissioner and Board President Martin Reddington.

President Luker asked for any comments from Commissioners or staff. There were none.

President Luker asked for any public comments. There were none.

Second Conditional Appointment – Probationary Police Officer

Commissioner Schreiber made a MOTION, seconded by Commissioner DiPlacido to appoint candidate Marc Laing from the certified Civil Service Eligibility List to the position of Probationary Police Officer provided he successfully completes the Background, Physical and Psychological tests and all entry requirements of the Municipal Police Officers' Education and Training Commission for Act 120 Training. Appointment will be effective September 28, 2015.

Commissioner Luker asked for any comments from Commissioners or staff. There were none.

Commissioner Luker asked for any public comments. There were none.

MOTION was ADOPTED 14-0.

PUBLIC AFFAIRS COMMITTEE:

Resolution No. 15-023 – Annual Action Plan, Five-Year Consolidated Plan, Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan for the Use of Federal CDBG Funds

Commissioner Spiegelman made a MOTION, seconded by Commissioner DiPlacido to adopt Resolution No. 15-023 approving Abington Township's Five-Year Consolidated Plan, Annual Action Plan, Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan for the use of the Federal Community Development Block Grant (CDBG) funds.

Commissioner Luker called on Manager LeFevre.

Manager LeFevre explained that in regards to the use for Federal CDBG funds for the next fiscal year; the budget presented before the committee has been revised at the recommendation of staff. After review of proposals, staff recommends that the stormwater project on Westbury Road be removed from consideration and instead be replaced with a curbing, sidewalks and stormwater project on the 2700 block of Old Welsh Road in the amount of \$85,000; \$5,000 for lighting in Grove Park; and an additional \$10,000 for home improvements for owner-occupied.

Also, at the Public Affairs meeting last week, a request was made by reps of the Crestmont Community Center Committee for funding their project and staff is not in the position of recommending approval for those funds at this time. But staff has indicated their willingness to work with the Crestmont Community Center Committee to provide technical assistance, so they can accomplish the same goals they hope to acquire, which is a feasibility study for the project, and so they will be in the position to come before the Board for consideration in a future funding cycle.

Commissioner Luker asked for any comments from Commissioners or staff. There were none.

Commissioner Luker asked for any public comments.

Louise E. Twyman, 1672 Franklin Avenue, commented that she continues to get a petition signed by residents of Ward 5 in support of a community center, and she believes the Township will be able to find the money to help build one. She asked for the Township to supply the land, the architecture and a project manager to build a “much-needed” community center, and the Willow Grove Civic Association will raise funds to help sustain the operation and activities of it.

Margaret Pinder Bing, resident of Crestmont, commented that she feels young people need to be involved to the commitment of this project.

Several young residents spoke in favor of a community/recreation center in Crestmont.

Robert Long, 1672 Franklin Avenue, commented that he lives across from Rubicam Park, and he sees that the young people in the park have nowhere to go, so why don't we build them a community center to give them something to look forward to.

Donna Brewer, 1644 Arnold Avenue, expressed concern that a portion of the Federal funds will not go towards this low-income community.

Commissioner Kline clarified that Township staff reviewed all requests for the consolidated plan for CDBG funds. Is that correct?

Manager LeFevre replied that is correct. The Township does not designate which areas qualify for funding. It is determined by the Federal government.

Commissioner Kline clarified that the areas proposed for the consolidated plan meet the requirements for CDBG funding. Is that correct?

Manager LeFevre replied yes, they do.

Board of Commissioners Meeting

July 9, 2015

Doug Vaughn, 1747 Easton Road, expressed his concern and disappointment in regards to this matter.

MOTION was ADOPTED 14-0.

TOWNSHIP OF ABINGTON
MONTGOMERY COUNTY, PENNSYLVANIA

RESOLUTION NO. 15-023

The Board of Commissioners of the Township of Abington approving the 2015-2019 Five-Year Consolidated Plan, FY 2015 Annual Action Plan, 2015 Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan for the use of Federal CDBG Funds.

WHEREAS, the Township of Abington expects to initiate its FY 2015 Program Year Community Development Block Grant Program in October, 2015; and

WHEREAS, the Township has prepared the 2015-2019 Five-Year Consolidated Plan, FY 2015 Annual Action Plan, 2015 Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan for the use of Federal CDBG Funds; and

WHEREAS, the Township anticipates the entitlement funding for FY 2015 CDBG Funds to be \$706,700.00.

NOW, THEREFORE, be it resolved by the Board of Commissioners of the Township of Abington that the Five-Year Consolidated Plan, Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan for the use of Federal CDBG Funds is hereby approved for submission to the U.S. Department of Housing and Urban Development.

APPROVED:

**ABINGTON TOWNSHIP
BOARD OF COMMISSIONERS**

July 9, 2015
Date

Wayne C. Luker
Wayne C. Luker, President

ATTEST:

Michael LeFevre
Michael LeFevre, Township Manager

ADOPTED: July 9, 2015

Abington Township, PA

Needs Public Hearing

Thursday, May 21st, 2015 @ 10:00 am

In Attendance:

Jon Haglund

Consultant

- **What Does the Township Need to Do?**
- We would like to see a better communication network.
- Improving trash pickup and cleanup would be good: impacted neighborhoods have more trash than higher-income neighborhoods.
- The Township could pay summer employees to pick up trash, and others for yard work.
- **Code Enforcement** – when properties are reported, assistance should be delivered to those in need
- **Victims of Domestic Violence** – the program needs better community outreach.
- **Housing Rehabilitation Program** - must address the back log of housing rehabilitation funds; log by number and post log.
- **Playgrounds** – they all require better, updated, facilities.
- **Neighborhood Groups** - the groups must have a better networking between different groups.
- **Communication Support** – e-mails are the best way to communicate.

Abington Township, PA

Meeting with Angela McIver

Thursday, May 21st, 2015 @ 11:30 am

In Attendance:

Jon Haglund

Consultant

Angela McIver

Director

- Pay a fair housing group to do training.
- I know of no major issues but, there is a general concern.
- Progress must start with the Human Relations Commission education of HR is important.
- One staff person and solicitor should be trained; both must be advocates.
- The number 1 issue in Montgomery County is accommodations.
- Landlord mass mailing for education is a suggestion.
- Reasonable accommodation definition and reasonable modifications; there would be no charge for reasonable accommodation.
- The Zoning Hearing Board must be mindful of what is being discussed in public concerning the population that will be living in group homes. They must protect the anonymity of future residents.
- The Fair Housing Officer will be part of board or an employee to advise reasonable accommodations.
- Reasonable Accommodations – request process forms should be in other languages, and copies should be kept in the office, online, and human assistance, and part of the appeal process.
- Fair Housing education should be part of Commissioner Meetings, and have a tie-in with the kids.
- We must educate children; there should be posters for younger people. There were suggestions about starting in the fifth grade and continuing on until high school; high school students have consumer training.
- Fair Housing Stewardship would include basic fair housing, but also bring materials home and pass it on to others.
- April is Fair Housing Month; educate people who are moving in and moving out.
- Encourage police interaction with people with disabilities and other protected classes.
- There should be information for LEP, along with translation services, and consider using Language Line.
- Reach out to rights groups concerning race, gender, and national origin, such as Juntos, La Raza, NAACP, and Asian groups.
- Gender groups would include Boys Club and Boy Scouts, League of Women Voters, LGBTQ, but also criminal advocates, family services and school services, pediatric healthcare, and special schools, too.
- **Hospitals** – there are County Assistance Offices where information is available.

Abington Township, PA

Emma Hertz – Montgomery County Department of Housing and Community Development

Thursday, May 21st, 2015 @ 9:00 am

In Attendance:

Jon Haglund

Consultant

Emma Hertz
Development

Montgomery County Department of Housing and Community

- CoC is servicing the entire county
- Housing and shelters in Pottstown and in Norristown are representative of the economic situation.
- Diversion as homeless prevention; about 80% are not coming out of traditional homeless.
- There are cases of double living, or living with family.
- CoC focus is on diversion.
- There is not a large population on the street in Montgomery County.
- Values House in Norristown operates youth scattered site housing.
- CoC is starting a youth action team, which is focusing on LGBTQ homeless teens.
- CoC committees are called action teams, one action team is addressing LGBTQ.
- Rapid ReHousing is a huge initiative. Your Way Home is for individuals.
- Also have Norristown, Pottstown, and North Penn, which use housing resource counters.
- Rapid ReHousing tripled in 2014, from shelters, to 177-500
- The increase in shelters to permanent housing was from 29% in 2013 to 40% in 2014.
- We must create landlord networks; there is a housing network.
- **Fair Housing** – CoC has not seen a lot of fair housing issues.
- Working with court system in Abington for evictions; currently do not have a relationship, but would certainly consider developing one.
- PIT every January, looking to do another during the summer. We reach out to police, who have been responsive in the past.
- We looked in Abington, but there was not anyone during the previous two PITs.
- Within the county, however, we have found 3 people.
- There are no concentrations of homelessness in Abington; there are no tent cities, etc.
- **Your Way Home** is a collective impact initiative; it is a public private entity where the county is the lead. It is very different because of the philanthropic approach.
- The board does funding and policy.
- The CoC is a function of Your Way Home.
- There is no specific service provider or housing in Abington. There is the use of Rapid ReHousing in Abington.

Abington Township, PA

Meeting with Fair Housing Council of Montgomery County

Wednesday, May 20th, 2015 @ 4:00 am

In Attendance:

Jon Haglund

Consultant

Jim Berry

Director

- The County Housing Authority has two structures: North Hills located in Upper Dublin, and Crest Manor in Abington.
- Joel Johnson is on the HEC Board.
- Crest Manor LIHTC is a big improvement. It meets all the criteria of affordable housing; for transportation, can go to anywhere in the world, can connect to hubs, and is residential.
- HEC covers Abington, but does not track to the local level.
- The County funds the Fair Housing Council for certain activities: consultation for AFFH Policy, such as Your Way Home, and to train sub-recipients on AFFH.
- Abington is excluded in the County Contract.
- Train landlords in communities with a rental registry.
- Provides TA for communities to put information on websites.
- Sexual orientation was provided as a protected class.
- Montgomery County Your Way Home is being held as a model of a one call system; the navigator is very successful; Annex is by Abington. It is "one-stop, one-shop" and a good deal of Abington residents use it.
- Zoning was analyzed in 2011, and will be redone in 2015, when the Fair Housing Council will work with the County.
- There is a need for Fair Housing training, webinars, and figuring out how to get everyone to attend.
- There is training for Human Relations Commission.
- Sexual identity has been an issue.
- Priority right now is addressing landlords.
- The Township sends out the calendar; could put fair housing information in there.
- Must watch for protected class discrimination – disability, familial – people are unaware of rules
- Race, etc. is straight discrimination.
- Must continue promoting accommodations for tenants; prefer the landlord to pay.

Abington Township, PA

Larry Matteo, Planning Department

Thursday, May 21st, 2015 @ 2:00 pm

In Attendance:

Jon Haglund

Consultant

Larry Matteo

Director

- Zoning Ordinance is expected shortly.
- Office is a complaint driven department.
- Single family and group homes have differences: fire inspection increases for group homes, and there are additional yearly inspections.
- Property Maintenance Code – must look at placement.
- Abington is close to 98% built out; we are looking into revitalization.
- 4 residential districts. R4 is 69% of housing stock, with 75% are legally reconfiguring. Used to be 5,000 square feet, now 7,500.
- There is less than 2% tear down, 60% rehab, and 38% excellent.
- Code enforcement – have 2 property inspections on the road daily to respond to complaints and view field. We have one full time building inspector, and one full time planning and zoning.
- We work with Commissioners to identify areas of code enforcement. Larry personally goes with Commissioner.
- Also, through police department; for example, seniors may require crisis intervention because of hoarding.
- Lien properties require maintenance; there are currently 60 homes, Township handles grass and snow.
- Foreclosed properties are a problem, we must secure them, then maintain the property.
- The office has a nice collaboration with other agencies, such as mental health and adult services, but some other agencies are more difficult to collaborate with.
- There are also out of town foreclosures – this leads to total abandonment and lack of maintenance; some people have, in the middle of the night, just walked out.
- There is a need for affordable apartments that are low maintenance, mainly for seniors.
- Voucher holders, such as people with disabilities, are looking for first floor apartments that accept vouchers. We are looking for ways to incentivize developers to accommodate.
- We are looking to increase density affects.

Abington Township, PA

Meeting with Michael LeFevre

Phone Call

In Attendance:

Jon Haglund

Consultant

Michael LeFevre

Township Manager

- Housing Needs are top priority, especially housing rehabilitation.
- To address housing needs, the Township requires additional funding.
- Currently there is a trade-off between infrastructure and housing.
- The need is decreasing for infrastructure, meanwhile neighborhoods are improving.
- Continue infrastructure, including recreation facilities. If Township builds a facility, the county will provide senior services, which is a joint need. However, progress has been difficult to move forward with a new facility.
- PALS is raising funds to develop a plan for a community facility.
- Need funding for a community facility; Township is open to plans and would like community input.
- There are many small business districts throughout the Township, so commercial development is not a centralized approach.
- Always important to balance investment between Township neighborhoods; no one should be forgotten.

Abington Township, PA

Meeting with the Assistant Township Director of Economic Development

Wednesday, May 20th, 2015 @ 11:00 am

In Attendance:

Jon Haglund

Consultant

Tara Wehmeyer

Assistant Township Manager

- Ms. Wehmeyer works with Van Strother and the business community.
- The Township has several studies in place, along with established plans. The plans look to link department goals.
- Abington is a very diverse community in terms of demographics and incomes.
- The neighborhoods are very strong; people who have grown up in the area want to stay in the area. The question that arises is, "How do you plan around that?"
- The community works well together; there are civic groups or neighborhood groups. There is the Eastern Montgomery County Chamber of Commerce. The executive director, Wendy Klinghoffer, is on the Economic Development Committee.
- **Public Facilities** – older buildings require rehabilitation. The area is 97% built out; what is here is here to stay.
- Needs are mainly for rehabilitation.
- **Public Improvements** – roads are repaired by Township, but state and county roads are repaired by their respective designations.
- The Township should address inlets.
- Older bridges must be overhauled.
- SEPTA stations could also use an update.
- **Public Services** - Community policing is still very important.
- There are five (5) volunteer fire services; including the first nationally accredited fire service in the community.
- **Economic Growth** – Abington has a 15 member economic development committee, replete with department heads and commissioners.
- The Old York Road corridor requires rehabilitation in the North section; there is lots of traffic, which is dangerous because drivers do not stop. It is a target spot.
- The Eastern Road Corridor is also a targeted corridor. The Township is trying to get the commercial district involved, at least with things like picking up trash and keeping stores in good repair.
- Old York Road and Susquehanna – There are traffic and pedestrian issues: The road is a limited access road, with only four lanes, but is a tributary to the Turnpike which leads straight to downtown Philadelphia and is therefore heavily used. The Township would like to widen the roadway and possibly turn the "fronts" of the businesses the other way in order to accommodate the widening. There is lots of congestion due to residents

turning left, and there is rarely anyone walking or using alternative forms of transportation (i.e. bikes) along the road due to the congestion and dangerous nature. The Township is working with PENNDOT and Montgomery County to address the issue.

- Abington/Cheltenham and the Township Line Road. The Township has a vision of a gateway to the Township Line. It would go to Philly, and the Township would add sidewalks.
- Roslyn is in the CDBG area.
- Employment within the Township is varied.
- Small businesses are very strong within the Township, which has helped with jobs in the community. There are even small businesses within the residential communities.
- The Township works closely with Penn State to School Board, and utilizes connections for mentoring WBE/MBE, small businesses.
- **Housing Needs** – The Township needs more senior housing. Townhouse complexes are perhaps the best as well: whole package with low maintenance and is affordable.
- Residents in neighborhoods want to stay in their neighborhoods, but neighborhoods need to change to offer more housing options i.e. more senior housing would encourage housing turnover for first time homebuyers.
- Pennsylvania State University bought a building for student housing on Old York Road.
- The Township is very community-oriented; the various Township departments are out there talking and interacting.

Abington Township, PA

Group Meeting

Wednesday, May 20th, 2014 @ 2:00 pm

In Attendance:

Jon Haglund

Consultant

- The number 1 priority is building a community center.
- Abington residents would benefit from transitional housing or shelters for victims of domestic violence. There is a need, and we should address it before it becomes a big need. Pottstown is the closest to the Salvation Army, and is at capacity.
- **Senior Citizens** – Homes are deteriorating; waiting list is too long for Rehab funds.
- Seniors prefer places with low maintenance, in the same neighborhood; preference is to stay in home, but will require services (such as home maintenance).
- There should be job summer programs and other youth programs.
- We must address unemployment.
- Concerning Sidewalks in Crestmont, there is a discussion on installation, where the owner will pay; currently kids play in the street.
- Important for the Township to preserve the neighborhoods' identity.

Abington Township, PA

Stakeholders Meeting

Thursday, May 21st, 2015 @ 3:00 pm

In Attendance:

Jon Haglund

Consultant

- **Housing Needs** – housing must be affordable, but we must also ask: are we preparing people to be homeowners? In Crestmont, we are seeing houses for sale.
- Also asset development and financial literacy training.
- Supporting homeownership is important.
- We want to keep seniors in their homes, and make services available for everyone equally.
- There are lots of requests for rental and utility assistance; some resources are not available.
- Oftentimes, a living wage is required; in response, we should focus on doing job training.
- Some people are under educated and underemployed; we need to more than short term training, and instead focus on career development.
- People do not have the income to pay the rent, etc.
- Weatherization assistance is also necessary.
- For job training, there are courses for pharmacy technician training, CDL training, welding, and have a good cache of employers ready to hire; it is a successful program.
- Microenterprise Development Program – there is limited space in Abington, but to increase tax base we must bring in businesses. We would like to see this sort of program expanded in Abington. We will need resources, such as space, and financial resources.
- Be Your Own Boss, Be Your Own Business is a pre-job training.
- We would like to expand mentoring and networking and job training, along with other business development opportunities.
- We would like to expand the above services to Abington.
- The community is built out, so the only way to grow is through business development.
- PAL Center – people are unhappy with the proposed use; the problem is that the group that can participate is limited. Some would like to see the property stay as a park.

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Accion Communal Latino Americana De Montgomery County (ACLAMO)

Address: 512 West Marshal Street, Norristown, PA

Contact: Juan Guerra

Title: Executive Director

Phone: 610-277-2570

Fax:

E-Mail:

Brief description of programs your agency provides:

For 40 years, ACLAMO has provided Latino and low-income populations with access to programs in education, health, and social services. We aim to foster self-sufficiency, excellence, and economic success. We are the only full spectrum bilingual social service agency in Montgomery County.

Does your organization provide any services or programs for the following?

Social/Human Services: Y

Housing: Y

Planning: Y

Community Development: Y

Economic Development:

Business Loans:

Job Training:

Other: Health, ESL, Education

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Our clientele consists primarily of Spanish speaking populations, but also low- to moderate income individuals.

What are the unmet community and economic development needs in Abington?

In general, there is a dearth of bilingual professional available to the bilingual community. In education, there is a tremendous need for bilingual teachers, health for therapists, medicine, oftentimes, our clients when they're seen, translation has to occur through a telephone service or through perhaps a custodial staff that is available. There are also cultural challenges for newly arrived immigrants that do not know the way life works in America. The sooner we get people up and running in functional English, the sooner we get people to describe proper health needs, how to read a prescription, and how to know the difference between a minor medical situation and a major medical situation. Concerning proper parenting, it would be learning new parenting skills. They perhaps come from countries where it is acceptable to have corporal punishment versus time out and other more effective types of parenting. There is also the issue of people without proper documentation who are looking for employment or seeking acknowledgement, and life necessities like signing a lease, paying taxes, etc. Seeking immigration status. Dichotomy of sorts where there are a lot of parents who are here illegally, but whose children were born here, and are US Citizens. Always threat of deportation of a parent which would have a disastrous financial and emotional effect. Also breaking minor traffic infractions, or even having a common name and being pulled in for a confusion.

What are the unmet housing needs in Abington?

What are the unmet social service needs in Abington?

What, if any, are the Fair Housing issues in Abington?

We occasionally run into Fair Housing situations. The most prevalent would be having an abusive landlord who feels he can take advantage of a family because of the legal standing. Most of the low-income Latinos that we deal with may not receive money back from escrow even if the property is left in good standing.

There are also people who are prejudicial of people from Latino descent.

Oftentimes, though, we do have landlords who come here and advertise their rooms, claiming that they appreciate how Latinos, and Mexicans in particular, treat their properties and their contracts.

Comments/Suggestions (if any):

People are coming in to work towards the American Dream. I am optimistic that, with time, this population will assimilate and be accepted, and become part of the ever-expanding fabric of American life.

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Community Lenders

Address: 120 East Broad Street, Souderton, PA 18964

Contact: Audrey McMichael

Title: Executive Director

Phone: 215-799-1340

Fax:

E-Mail:

Brief description of programs your agency provides:

We are a multi-bank lending consortium. Many community sized banks participate. We help with loan pools. I look for borrowers. Susquehanna, which used to be Abington, is one of my member banks and is very active. All of our loans must have some sort of community benefit. We are there for affordable housing, and financing for seniors, group homes, adults with disabilities, and also a police athletic league.

Does your organization provide any services or programs for the following?

Social/Human Services: No

Housing: No

Planning: No

Community Development: Yes

Economic Development: Yes

Business Loans: Commercial Lending

Job Training: No

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

We help everyone across the spectrum in the community, but we do not finance home ownership. We do finance affordable rental housing, mainly for families and seniors. But we also help people with disabilities.

What are the unmet community and economic development needs in Abington?

From my viewpoint, I cannot think of one category or underserved group of individuals. From what I am seeing, I see a lot of activity throughout Montgomery County, but nothing specific to Abington.

What are the unmet housing needs in Abington?

There is probably more need for families. They have a section 8 voucher, but there is nowhere to go, it seems.

What are the unmet social service needs in Abington?

NA

What, if any, are the Fair Housing issues in Abington?

NA

Comments/Suggestions (if any):

NA

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Genesis Housing Corporation

Address: 1430 DeKalb Street, Suite 220, Norristown, PA 19401

Contact: Judy Memberg

Title: Executive Director

Phone: 610-275-4357

Fax:

E-Mail:

Brief description of programs your agency provides:

We do housing counseling, credit money management and home buying, and physical renovation, including the county's and our own vacant properties.

Does your organization provide any services or programs for the following?

Social/Human Services: y

Housing: y

Planning: y

Community Development: y

Economic Development:

Business Loans:

Job Training:

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

We primarily serve low to moderate income. For our housing services, we do not have an income limit.

What are the unmet community and economic development needs in Abington?

One of the biggest struggles is finding affordable and decent housing.

What are the unmet housing needs in Abington?

NA

What are the unmet social service needs in Abington?

NA

What, if any, are the Fair Housing issues in Abington?

No FH in Abington, a person does not often know they have been discriminated against. The biggest one we run into is larger families. They often do not know why they did not get the apartment. To be fair, many of our clients have bad credit, so there might be other reasons.

Comments/Suggestions (if any):

None.

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Habitat for Humanity of Montgomery County

Address: 533 Foundry Road, Eagleville, PA 19403

Contact: Marianne Lynch

Title: Executive Director

Phone: 610-278-7710 x112

Fax:

E-Mail:

Brief description of programs your agency provides:

We provide a variety of different programs that are not typical for most Habitat for Humanities. We have the Pathway to Home Ownership, where we help families with 30-60% of median income, no interest, no profit loan. We hold the loan for 30 years. We have home owners in Pottstown, Norristown, and Upper Dublin. But, we do not have any in Abington. Upper Dublin is close to Abington.

Another program is called Critical Home Repair. We provide repairs in all areas, ranging from \$5,000 to \$15,000. We come in and perform repairs that compromise safety and access to homes.

We have a revitalization program in targeted communities, focusing on quality of life for all residents in that community. It includes home repairs to increase quality of life, creating community association, and working with families. We are spreading the program to Pottstown.

We will launch a pilot program in the fall called Almost Home. It is home ownership preparedness, focusing on what it takes to be a homeowner, and will be open to the public.

Does your organization provide any services or programs for the following?

Social/Human Services: Y

Housing: Y

Planning: Y

Community Development: Y

Economic Development:

Business Loans:

Job Training: Y – job skills identification

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Our clientele consists primarily of low to moderate income families and people of all ages, ability status, etc.

What are the unmet community and economic development needs in Abington?

One of the challenges, in the Eastern side, is being able to provide affordable homeownership opportunities. It is almost nonexistent. Ability to purchase properties is cost prohibitive for us. As far as our home repair program, we are getting applications from that area, which is not much of a barrier. More will use our resources in the coming months and years.

What are the unmet housing needs in Abington?

As mentioned, it is really a struggle for us to provide housing in Abington. It is tough to identify, and to purchase them is almost impossible.

What are the unmet social service needs in Abington?

Through our home repair program, there is a disconnect between home repair and other services the families need. When we go into a home to assess the extent of the repairs, we come across things like people lacking home healthcare, food security issues, or access issues (where the home is safe for elderly folks to live there). Recently, we were in a home building a wheelchair ramp, and the woman we were helping was unaware that those services in the county were available to her. So, awareness and collaboration would be great.

What, if any, are the Fair Housing issues in Abington?

I have not come across anything as of yet. I am sure as we get more into home repairs in Abington, we might hear more.

Comments/Suggestions (if any):

One of the hardest things for us is that we would like to do more work there. It is a highly desired place to live, due to its proximity to Philadelphia as well as its quality of living. One of my frustrations is having to deal with too many municipalities. I am hesitant to say it this way, but we would like to be given "a bit of break" since we are trying to make more affordable housing options that would benefit everyone. The rehabilitation work that we have done has been seen as positive in Abington. On a different not, we are helping out with a land bank in the area.

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Inter-Faith Housing Alliance

Address:

Contact: Lauren Kormanik **Title:** Community Resource Manager

Phone: 215-628-2334 **Fax:** **E-Mail:**

Brief description of programs your agency provides:

We provide housing services to families with children who are experiencing homelessness in Montgomery County. All referrals come through Your Way Home, the centralized intake for people experiencing homelessness. We have a short term program, and a long term program. Both are based in Ambler. We also have a community food cupboard at Holy Trinity Lutheran Church in Abington.

Does your organization provide any services or programs for the following?

Social/Human Services: Y

Housing: Y

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

What are the unmet community and economic development needs in Abington?

It is challenging for our families that we serve in our housing programs, childcare is a big challenge (finding affordable or off-hour child care), finding affordable housing (the housing wage is upwards of \$19 an hour, not affordable for families in our programs). Also, finding employment opportunities for those who are experiencing homelessness is an issue.

What are the unmet housing needs in Abington?

What are the unmet social service needs in Abington?

What, if any, are the Fair Housing issues in Abington?

A lot of the more affordable housing is all located in lower-income or "worse" neighborhoods. A lot of our families find that they have not much of a choice on where they can live. They are going to a neighborhood that they do not want to be in, because the opportunity or choice is not there.

Comments/Suggestions (if any):

You can also try speaking with Case Manager: Jude Henzy – Jhenzy@i-fha.org

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Montgomery County Housing Coalition/Laurel House

Address: P.O. Box 764

Contact: Jenny Boyer

Title: Senior Director

Phone: 610-277-1860 x 112

Fax:

E-Mail:

Brief description of programs your agency provides:

As Laurel House, we provide a comprehensive domestic violence program, from housing, to direct services, to education and training, throughout all of Montgomery County.

Does your organization provide any services or programs for the following?

Social/Human Services: Y

Housing: Y

Planning:

Community Development: No

Economic Development: No

Business Loans: No

Job Training: No

Other: Health, Counseling

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Domestic violence is the only category, so we help anyone from any socioeconomic class.

What are the unmet community and economic development needs in Abington?

There is a huge issue in Montgomery County with jobs. The jobs that exist simply cannot pay you enough money to live.

What are the unmet housing needs in Abington?

Affordable housing is an issue in the county. Tied to the previous question, people are not making enough to live in the houses that are available.

What are the unmet social service needs in Abington?

I believe that there is a huge gap in long-term case management. People who wish to live in homes require counseling, or else they will end up back on the street. It is not missing or unmet, but it is not where it needs to be.

What, if any, are the Fair Housing issues in Abington?

The whole clause that lots of municipalities have, where so many calls to police for domestic violence enables the landlord to evict you, is a fair housing issue. Victims of domestic violence are part of a protected class.

Comments/Suggestions (if any):

**TOWNSHIP OF ABINGTON, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: Montgomery County Planning Commission

Address:

Contact: Brian O'Leary

Title: Section Chief

Phone: 610-278-3728

Fax:

E-Mail:

Brief description of programs your agency provides:

We have a contract with them, we provide community planning services. We have a planner that writes the zoning ordinances. Does a walkability audit around the Noble train station. Work them on expansion of county trail called the Penny Pack Trail. There is also a bicycle plan for the Township. We get involved in various plans and efforts, mostly around transportation.

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning: Y

Community Development: Y

Economic Development: Y

Business Loans:

Job Training:

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

What are the unmet community and economic development needs in Abington?

There is a lot of housing needs in the county and I'm sure in Abington, as well. Affordable housing is needed of all types, for families, age-restricted, people with disabilities, etc. On the economic development front, route 611 corridor.

What are the unmet housing needs in Abington?

What are the unmet social service needs in Abington?

NA

What, if any, are the Fair Housing issues in Abington?

NA, Fair Housing C

Comments/Suggestions (if any):

The Township of Abington, Pennsylvania is preparing its Community Development Block Grant (CDBG) Program Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. As part of the planning process, the Township is conducting a survey to identify residents' needs in the community and ideas on how the residents would like to see funds under the CDBG Program spent. In order for the Township to address the housing and community development needs of its residents, we request your assistance. Please take a few minutes and complete this confidential questionnaire to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify residents' needs and fair housing issues in the Township of Abington.

1. What is your street name and ZIP Code where you live in the Township of Abington?

Street Name:

ZIP Code:

2. Gender

☐ Male

☐ Female

3. Race/Ethnicity (choose all that apply)

☐ White

☐ Black or African-American

☐ American Indian or Alaskan Native

☐ Asian

☐ Native Hawaiian or other Pacific Islander

☐ Hispanic or Latino

☐ Some Other Race

☐ Two or More Races

4. Age

☐ 17 or younger

☐ 18-20

☐ 21-29

☐ 30-39

☐ 40-49

☐ 50-59

☐ 60 or older

***5. Number of persons living in your household?**

☐ One

☐ Two

☐ Three

☐ Four

☐ Five

☐ Six or more

6. If you are a one (1) person household, is your total household income above or below \$44,450 per year?

\$44,450

Above

☐

Below

☐

7. If you are a two (2) person household, is your total household income above or below \$51,950 per year?

\$51,950

Above

☐

Below

☐

8. If you are a three (3) person household, is your total household income above or below \$58,450 per year?

\$58,450

Above

☐

Below

☐

9. If you are a four (4) person household, is your total household income above or below \$64,900 per year?

\$64,900

Above

☐

Below

☐

10. If you are a five (5) person household, is your total household income above or below \$70,100 per year?

\$70,100

Above

☐

Below

☐

11. If you are a six (6) person household, is your total household income above or below \$75,300 per year?

\$75,300

Above

☐

Below

☐

12. Are you a homeowner?

☐ Yes

☐ No

13. Are you a renter?

☐ Yes

☐ No

14. What improvements to the recreational facilities would you like to see? Please list:

15. Are there any problems in your immediate neighborhood with the following (choose all that apply):

- ☐ Public Safety
- ☐ Streets
- ☐ Curbs/Sidewalks
- ☐ Handicap Access
- ☐ Parking
- ☐ Traffic
- ☐ Storm Sewers
- ☐ Sanitary Sewers
- ☐ Litter
- ☐ Property Maintenance

Other (please specify)

16. What, if any, medical care is missing or lacking in the Township of Abington and the surrounding area? Please list:

17. Do you use any of the social service programs available in the Township?

☐ Yes

☐ No

If yes, what programs do you use?

18. Are there any programs or services that are missing or under funded in the Township?

Please list:

19. Are there any employment issues in the Township of Abington? Please list:

20. Are there any housing issues in the Township of Abington? Please list:

21. Fair Housing Impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

In your opinion, are residents of the Township of Abington are aware of how to report fair housing violations or concerns?

☐ Yes

☐ No

☐ Unsure

22. What do you think are the primary reasons why fair housing complaints are not reported?

23. Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the Township of Abington.

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	☐	☐	☐	☐	☐
Lack of affordable housing in certain areas	☐	☐	☐	☐	☐
Lack of accessible housing for persons with disabilities	☐	☐	☐	☐	☐
Lack of accessibility in neighborhoods (i.e. curb cuts)	☐	☐	☐	☐	☐
Lack of fair housing education	☐	☐	☐	☐	☐
Lack of fair housing organizations	☐	☐	☐	☐	☐
State or Local laws and policies that limit housing choice	☐	☐	☐	☐	☐
Lack of knowledge among residents regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among landlords and property managers regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among real estate agents regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among bankers/lenders regarding fair housing	☐	☐	☐	☐	☐
Other barriers	☐	☐	☐	☐	☐

Other (please specify)

24. Are there any additional comments or concerns that you wish to share?

El municipio de Abington, Pennsylvania está preparando su Plan Consolidado de Cinco Años y su Plan de Acción Anual para el programa de CDBG. Como parte del proceso de planificación, el municipio está llevando a cabo una encuesta para identificar las necesidades de los residentes en la comunidad, ideas en como los residentes les gustaría que se utilizaran el subsidio de CDBG, y preocupaciones sobre la igualdad de vivienda, como acciones de discriminación y obstáculos que podrían limitar las opciones de viviendas para familias e individuos. Por favor tome unos minutos para completar esta encuesta confidencial lo mejor que pueda. Si no está seguro como contestar o la pregunta no le aplica, siéntase libre de ignorar esa pregunta. Gracias por su asistencia en ayudarnos a identificar las necesidades de nuestros ciudadanos y de temas relacionados con la igualdad de vivienda.

1. ¿Cuál es el nombre de la calle y el código postal donde vive en el municipio de Abington?

Nombre de la Calle:

Código Postal:

2. Género:

☐ Masculino

☐ Femenino

3. Raza/Etnicidad (Seleccione todos los que apliquen):

☐ Blanco

☐ Negro o Africano-Americano

☐ Indio Americano o Nativo de Alaska

☐ Asiático

☐ Nativo Hawaiano/Isteño Pacifico

☐ Hispano o Latino

☐ Otra Raza

☐ Dos Razas o mas

4. Edad:

☐ 17 o más joven

☐ 18-20

☐ 21-29

☐ 30-39

☐ 40-49

☐ 50-59

☐ 60 o mas

***5. ¿Número de personas que habitan en su hogar?**

☐ Una

☐ Dos

☐ Tres

☐ Cuatro

☐ Cinco

☐ Seis+

6. ¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?

Hogar de 1 persona

\$45,450

más de \$45,450

☐

menos de \$45,450

☐

7. ¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?

Hogar de 2 personas

\$51,950

más de \$51,950

☐

menos de \$51,950

☐

8. ¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?

Hogar de 3 personas

\$58,450

más de \$58,450

☐

menos de \$58,450

☐

9. ¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?

Hogar de 4 personas

\$64,900

más de \$64,900

☐

menos de \$64,900

☐

**10. ¿Cuál es el ingreso anual total de su familia
basado en el número de personas que habitan en su
hogar?**

Hogar de 5 personas

\$70,100

más de \$70,100

☐

menos de \$70,100

☐

**11. ¿Cuál es el ingreso anual total de su familia
basado en el número de personas que habitan en su
hogar?**

Hogar de 6 personas

\$75,300

más de \$75,300

☐

menos de \$75,300

☐

12. ¿Es usted dueño de vivienda?

☐ Sí

☐ No

13. ¿Usted es rentero?

☐ Sí

☐ No

14. ¿Qué mejoras o instalaciones recreacionales le gustaría ver? Por favor indique:

15. Existe algún problema en su vecindario con lo siguiente (seleccione todo lo que aplique):

☐

Seguridad Publica

☐

Calles

☐

Bordillos o Aceras

☐

Acceso para minusválidos

☐

Estacionamiento

☐

Trafico

☐

Alcantarillados Pluviales

☐

Alcantarillado Sanitario

☐

Basura

☐

Mantenimiento de Propiedad

Otro:

16. ¿Cual, si algún, cuidado médico esta escaso o hace falta en el municipio de Abington o áreas circunvecinas? Por favor indique:

17. ¿Usa usted algún programa de servicio social disponible en el municipio de Abington?

☐ Sí

☐ No

¿Si responde sí, cuales programas utiliza usted?

18. ¿Existe algún programa o servicio que hace falta o esta insuficientemente financiado en el municipio? Por favor indique:

19. ¿Existen problemas de empleo en el municipio? Por favor indique:

20. ¿Existen problemas sobre vivienda en el municipio? Por favor indique:

21. Problemas de equidad de vivienda o impedimentos incluyen cualquier acto o barrera que limita sus opciones de vivienda a familias o individuos. Impedimentos a equidad de vivienda o opción de vivienda se define como acciones o omisiones o decisiones que restringen o tienen el efecto de restringir la disponibilidad de opciones de vivienda basado en raza, color, religión, género, discapacidad, o estado familiar o origen de nacionalidad.

¿En su opinión, los residentes del municipio Abington tienen el conocimiento de cómo reportar problemas o violaciones de Vivienda Justa?

☐ Si

☐ No

☐ Inseguro

22. ¿Cuáles piensa usted son las razones principales por las que no se reportan quejas sobre equidad de vivienda?

23. Favor de evaluar si las siguientes situaciones resultan en más discriminación o barreras de Equidad de Vivienda en el municipio de Abington.

	Totalmente de Acuerdo	De Acuerdo	Neutral/Inseguro	En Desacuerdo	Totalmente en Desacuerdo
Concentración de viviendas sociales o subvencionadas en ciertos vecindarios	☐	☐	☐	☐	☐
Falta de vivienda asequible en ciertas áreas	☐	☐	☐	☐	☐
Falta de vivienda accesible para personas con discapacidad	☐	☐	☐	☐	☐
Falta de accesibilidad en los barrios (es decir cortes en aceras)	☐	☐	☐	☐	☐
Falta de Educación de equidad de vivienda	☐	☐	☐	☐	☐
Falta de organizaciones de equidad de vivienda en el municipio de Abington	☐	☐	☐	☐	☐
Leyes Estatales o locales y políticas que limitan la elección de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los residentes en cuanto a la equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los propietarios y gerentes de propiedades sobre la equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los agentes de bienes raíces sobre equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimientos entre los banqueros/prestamistas sobre la equidad de vivienda	☐	☐	☐	☐	☐
Otras barreras/impedimentos	☐	☐	☐	☐	☐

Otro:

24. ¿Tiene comentarios adicionales o otras preocupaciones que le gustaría compartir?



SURVEY MONKEY SUMMARY

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are male at 61.76%.
- The vast majority (87.88%) of respondents are White.
- The majority, at 31.43%, are over the age of 60.
- 100% of respondents are homeowners.

Notable Needs

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Streets – 36.36%
- Property Maintenance – 9.09%
- Curbs/Sidewalks – 31.82%
- Public Safety – 40.91%
- Litter – 18.18%
- Parking – 31.82%
- Storm Sewers – 22.73%
- Traffic – 36.36%
- Handicap Access – 9.09%
- Sanitary Sewers – 9.09%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- 13.33% would like to see aesthetic improvements to parks, including landscaping, additional trees, park benches, and trash cans.
- Other recreation needs included:
 - Adult sports leagues.
 - Senior citizen fitness programs.
 - Better lighting, parking, and access to parks.



- New playground equipment.
- Sports field for special needs children.

Medical:

- One respondent mentioned a need for subsidized programs that offered transportation services, food delivery, and pharmacy delivery to those in need.
- Another mentioned a need for senior fitness programs.
- Other medical needs included:
 - Mental health treatment and programs.
 - Special needs assessments.

Social Services:

- 3.7% of respondents indicated that they used social services.
- One respondent mentioned a need for programs that support energy efficiency of homes with grants for insulation, etc.
- Another respondent mentioned a need for social service programs that provide transportation for seniors.
- A need for more mental health and special needs programs was cited.
- A need for street cleaning programs was also stated.

Employment:

- There is a need for additional job opportunities.
- There is a need for employment opportunities for seniors.

Housing:

- One respondent mentioned a need to remove blighted properties and improve the appearance of dilapidated homes.
- One respondent said that there is a need for quality, affordable, income-based housing.
- Another stated that senior citizen tax rebates should be age-based and not income-based, which would encourage long-term residents to stay in the Township.

Reasons Fair Housing Complaints Are Not Reported:

- 45.45% said that people either lack knowledge on the issue and their fair housing rights, or don't know where to go to make a complaint.



- 9.09% said that fear of retaliation through eviction, increased rents, or harm prevents some victims of housing discrimination from making a report.
- 9.09% think that reporting a violation will be a waste of time and energy because they won't be taken seriously and/or nothing will be done about it.

The following situations result in further discriminations and/or barriers to fair housing in the Township:

Reasons for Discrimination

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	12.50%	18.75%	43.75%	6.25%	18.75%
Lack of affordable housing in certain areas	12.50%	25.00%	25.00%	25.00%	12.50%
Lack of accessible housing for persons with disabilities	12.50%	12.50%	62.50%	6.25%	6.25%
Lack of accessibility in neighborhoods (i.e. curb cuts)	13.33%	6.67%	53.33%	20.00%	6.67%
Lack of fair housing education	12.50%	31.25%	37.50%	6.25%	12.50%
Lack of fair housing organizations in the City	12.50%	6.25%	68.75%	0.00%	12.50%
State or Local laws and policies that limit housing choice	12.50%	0.00%	68.75%	6.25%	12.50%
Lack of knowledge among residents regarding fair housing	12.50%	31.25%	43.75%	6.25%	6.25%
Lack of knowledge among landlords and property managers regarding fair housing	12.50%	18.75%	50.00%	6.25%	12.50%
Lack of knowledge among real estate agents regarding fair housing	12.50%	12.50%	43.75%	18.75%	12.50%
Lack of knowledge among bankers/lenders regarding fair housing	13.33%	6.67%	53.33%	13.33%	13.33%
Other barriers	8.33%	8.33%	83.33%	0.00%	0.00%