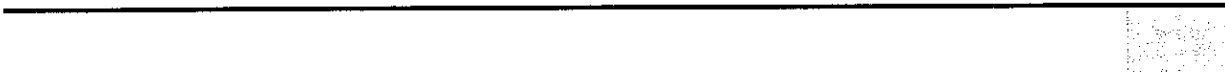




**D. Appendix D – HMDA Data**

Attached are the HMDA Data Tables.



LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2016 MSAAMD AGGREGATE REPORT

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSAAMD

1ST ALLIANCE LENDING, LLC	21ST MORTGAGE	360 MORTGAGE GROUP LLC
AAG	ABSOLUTE HOME MORTGAGE CORPORA	ACADEMY MORTGAGE CORPORATION
ADVISORS MORTGAGE GROUP, LLC	ALLENTOWN FEDERAL CREDIT UNION	ALLIANCE CREDIT LLC
ALIED MORTGAGE GROUP, INC.	ALTERRA GROUP, LLC	AMERICAN BANK
AMERICAN BANK MORTGAGE COMPANY	AMERICAN FEDERAL MORTGAGE CORP	AMERICAN FINANCIAL NETWORK INC
AMERICAN FINANCIAL RESOURCES	AMERICAN FINANCING CORPORATION	AMERICAN INTERNET MORTGAGE, IN
American Neighborhood Mortgage	AmeriHome Mortgage Company, LL	AMERISAVE MORTGAGE CORPORATION
APCI FEDERAL CREDIT UNION	ARK-LA-TEX FINANCIAL SERVICES	ATLANTIC BAY MORTGAGE GRP LLC
ATLANTIC HOME LOANS, INC.	ATLANTIC PACIFIC MORTGAGE CORP	AVEX FUNDING CORPORATION
BANK OF AMERICA, N.A.	BAYSHORE MORTGAGE	BBMC MORTGAGE, LLC
BRANCH BANKING AND TRUST CO	BROKER SOLUTIONS, INC.	CALIBER HOME LOANS, INC.
CARDINAL FINANCIAL COMPANY, LI	CARRINGTON MORTGAGE SERVICES	CENTENNIAL LENDING GROUP, LLC
CIS Financial Services, Inc.	CITADEL SERVICING CORPORATION	CITIMORTGAGE, INC
CITYWORTH MORTGAGE LLC	CLEARPATH LENDING	CMG MORTGAGE, INC
COMMONWEALTH MORTGAGE, LLC	COMMUNITY BANK, N.A.	CRESCENT MORTGAGE COMPANY
CROSSCOUNTRY MORTGAGE	DITECH FINANCIAL	DRAPER AND KRAMER MORTGAGE COR
E MORTGAGE MANAGEMENT, LLC	EMBASSY BANK FOR THE LEHIGH VA	EMBRACE HOME LOANS, INC.
ENVOY MORTGAGE, LTD.	Embassy Prime Mortgage LLC	ESSA BANK & TRUST
ETHOS LENDING, LLC	EVERETT FINANCIAL, INC.	FAIRWAY INDEPENDENT MORT CORP
FAMILY FIRST FUNDING LLC	FARM CREDIT EAST, ACA	FBC MORTGAGE, LLC
FIFTH THIRD MORTGAGE COMPANY	FINANCE OF AMERICA MORTGAGE LL	FINANCIAL FREEDOM MTG, LLC
FIRST ALLIANCE HOME MORTGAGE,	First Choice Loan Services Inc	FIRST COMMONWEALTH FCU
FIRST CREDIT CORPORATION	FIRST GUARANTY MORTGAGE CORP	FIRST HALLMARK MORTGAGE CORP
FIRST HOPE BANK, NA	FIRST MORTGAGE SOLUTIONS, LLC	FIRST NIAGARA BANK
FIRST NORTHERN BANK AND TRUST	FIRSTTRUST	FLAGSHIP FINANCIAL GROUP, LLC.
FORETHOUGHT LIFE INSURANCE CO	FRANKLIN AMERICAN MORTGAGE CO	FRANKLIN FIRST FINANCIAL, LTD.
Freedom Mortgage Corporation	FULTON BANK OF NEW JERSEY	GATEWAY MORTGAGE GROUP
GMH MORTGAGE SERVICES LLC	GOLD CREDIT UNION	Greentree Mortgage Co., L.P.
GREENWAY MORTGAGE FUNDING CORP	GUARANTEED RATE INC	GUIDANCE RESIDENTIAL LLC
Hamilton National Mortgage Corp	HOME POINT FINANCIAL CORP	HomeBridge Financial Services,
HOMESIDE FINANCIAL, LLC	HOMEWARD RESIDENTIAL INC	IFREEDOM DIRECT CORPORATION
IMPAC MORTGAGE CORP.	INTERCAP LENDING	INTERCONTINENTAL CAPITAL GROUP
INVESTORS BANK	INVESTORS HOME MORTGAGE	IRCO COMMUNITY FCU
ISERVE ESSENTIAL LENDING, LLC	J.G. WENTWORTH HOME LENDING	JAMES B. NUTTER & COMPANY
JERSEY MORTGAGE COMPANY	LAKELAND BANK	JPMORGAN CHASE BANK, NA
LAFAYETTE AMBASSADOR BANK	LENDERLIVE NETWORK, LLC	LAKEVIEW LOAN SERVICING, LLC
LEHIGH VALLEY EDUCATORS CU	LIMA ONE CAPITAL, LLC	LENDINGHOME FUNDING CORP.
Lenox Financial Mortgage Corpo	Low VA Rates, LLC	LIVE WELL FINANCIAL, INC
loanDept.com, LLC	MEADOWBROOK FINANCIAL MORTGAGE	M&T BANK
MAUCH CHUNK TRUST COMPANY	MIDATLANTIC FARM CREDIT	MERCHANTS BANK OF BANGOR
METROPOLITAN HOME MORTGAGE, IN	MLD MORTGAGE, INC.	MILEND, INC.
MILLENIUM HOME MORTGAGE	Mortgage Lenders of America, L	MORTGAGE AMERICA, INC.
MORTGAGE CAPITAL ASSOCIATES	MORTGAGE SOLUTIONS OF COLORADO	MORTGAGE NETWORK
Mortgage Research Center	Nations Direct Mortgage, LLC	MORTGAGE UNLIMITED LLC
MOVEMENT MORTGAGE, LLC	NETWORK CAPITAL FUNDING CORPOR	NATIONS LENDING CORPORATION
NATIONSTAR MORTGAGE		NEW DAY FINANCIAL, LLC

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2016 MSAIMD AGGREGATE REPORT

MSAIMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NU

INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSAIMD

NEW PENN FINANCIAL, LLC	NEW TRIPOLI BANK	NFM, INC.
NJ LENDERS CORP	NVR Mortgage Finance, Inc.	OCEANSIDE MORTGAGE COMPANY
PACIFIC UNION FINANCIAL, LLC	PARAMOUNT EQUITY MORTGAGE, LLC	PENNYMAC LOAN SERVICES LLC
PEOPLE FIRST F.C.U.	PEOPLES SECURITY BANK & TRUST	PHH HOME LOANS
PHH MORTGAGE CORPORATION	PHILADELPHIA MORTGAGE ADVISORS	PIKE CREEK MORTGAGE SERVICES
Pinnacle Mortgage Inc	PLANET HOME LENDING, LLC	PLAZA HOME MORTGAGE, INC.
PNC BANK N.A.	PREMIA MORTGAGE, LLC	Primary Residential Mortgage,
PRIMELENDING	PRINCETON MORTGAGE CORPORATION	PROSPECT MORTGAGE
PROSPERITY HOME MORTGAGE, LLC	PROVIDENT BANK	PROVIDENT FUNDING ASSOCIATES
QNB BANK	QUAINT OAK BANK	QUAINT OAK MORTGAGE, LLC
QUICKEN LOANS	R M K FINANCIAL CORP	REDWOOD RES. ACQUISITION CORP
RELIANCE FIRST CAPITAL LLC	RESIDENTIAL HOME FUNDING CORP.	RESIDENTIAL HOME MORTGAGE CORP
RESIDENTIAL MORTGAGE SERVICES	REVERSE MORTGAGE FUNDING LLC	ROYAL UNITED MORTGAGE LLC
SANTANDER BANK N.A.	SECKEL CAPITAL	SEMPER HOME LOANS, INC
SIERRA PACIFIC MORTGAGE CO INC	SIRVA MORTGAGE, INC.	SoFi Lending Corp.
STEARNS LENDING	STONEGATE MORTGAGE CORPORATION	SUMMIT MORTGAGE CORPORATION
SUN WEST MORTGAGE COMPANY, INC	SUNTRUST MORTGAGE, INC	TBI Mortgage Company
TD BANK N.A.	THE MONEY SOURCE	THE NEFFS NATIONAL BANK
TIDEWATER MORTGAGE SERVICES, I	TOTAL MORTGAGE SERVICES, LLC	TRIDENT MORTGAGE COMPANY LP
UNIFIRST MORTGAGE CORPORATION	UNION HOME MORTGAGE	UNITED MORTGAGE CORP.
UNITED NORTHERN MORTGAGE BANKE	United Security Financial	United Shore Financial Service
UNITY BANK	UNIVERSAL AMERICAN MTG. CO.LLC	UNIVERSITY ISLAMIC FINANCIAL
UNIVEST BANK AND TRUST CO.	US MORTGAGE CORPORATION	VALLEY NATIONAL BANK
VANDEBILT MORTGAGE	VANGUARD FUNDING LLC	VELOCITY MORTGAGE CAPITAL
VILLAGE CAPITAL & INVESTMENT	VISIONS FEDERAL CREDIT UNION	WEICHERT FINANCIAL SERVICES
WELLS FARGO BANK, NA	Wyndham Capital Mortgage, Inc	

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2016 MSA/MD AGGREGATE REPORT

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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

1ST 2ND MORTGAGE CO. OF NJ, IN	1ST CONSTITUTION BANK	1ST MARINER BANK
ADMIRALS BANK	ADP FCU	ADVANCIAL FEDERAL CREDIT UNION
AFFINITY FEDERAL CREDIT UNION	ALLEGACY FEDERAL CREDIT UNION	ALLIANCE FINANCIAL RESOURCES,
ALLIANT CREDIT UNION	Allied First Bank, sb	ALLY BANK
AMALGAMATED BANK	AMERICAN AIRLINES FCU	AMERICAN BANCSHARES MORTGAGE,
AMERICAN EQUITY MORTGAGE, INC.	AMERICAN HERITAGE FCU	AMERICAN INTERBANC MORTGAGE
AMERICAN NATIONWIDE MTG CO INC	AMERICASH	AMERISERV FINANCIAL BANK
ANDREWS FEDERAL CREDIT UNION	APEX HOME LOANS, INC.	Ardent Federal Credit Union
ARVEST BANK	Associated Mortgage Bankers In	ATLANTIC FEDERAL CREDIT UNION
ATLANTIC STEWARDSHIP BANK	B2R FINANCE LP	BALLSTON SPA NATIONAL BANK
BANC OF CALIFORNIA, NA	BANCO POPULAR NORTH AMERICA	BANK OF ENGLAND
BANK OF NEBRASKA	Bank of Whittier, N.A.	BARINGS MULTIFAMILY CAPITAL
BARRINGTON BANK AND TRUST	BARRONS MORTGAGE GROUP LTD	BAXTER CREDIT UNION
BCB COMMUNITY BANK	BELCO COMMUNITY CREDIT UNION	BENCHMARK BANK
BENCHMARK FEDERAL CREDIT UNION	BENEFICIAL BANK	BERKELEY POINT CAPITAL LLC
BETHPAGE FEDERAL CREDIT UNION	BMO HARRIS BANK N.A.	BNC NATIONAL BANK
BNY MELLON, N.A.	BOEING EMPLOYEES CREDIT UNION	BOFI FEDERAL BANK
BOGOTA SAVINGS BANK	BOILING SPRINGS SAVINGS BANK	BOKF NA
BOND STREET MORTGAGE, LLC	BRIDGEVIEW BANK GROUP	C.U. Mortgage Services, Inc.
CAPITAL BANK, NA	CAPITAL ONE, NA	CAPITOL FEDERAL SAVINGS BANK
CATHAY BANK	CBC NATIONAL BANK	CENTIER BANK
Centric Bank	CHARLES SCHWAB BANK	CHEMICAL BANK
CHOICE ONE COMMUNITY FCU	CHURCHILL MORTGAGE CORPORATION	CITADEL FEDERAL CREDIT UNION
CITIBANK, N.A.	CITIZENS & NORTHERN BANK	CITIZENS BANK OF PENNSYLVANIA
CITIZENS BANK, NA	CITIZENS SAVINGS BANK	CLEARVIEW FEDERAL CREDIT UNION
CLIFFCO, INC.	CLIFTON SAVINGS BANK	CNB BANK
COMMUNITY FEDERAL SAVINGS BANK	COLUMBIA BANK	COMERICA BANK
ConnectOne Bank	COMPASS BANK	CONGRESSIONAL BANK
CORPORATE AMERICA FAMILY CU	CONTOUR MORTGAGE CORPORATION	CORNING FEDERAL CREDIT UNION
COUNTRYSIDE FED CREDIT UNION	CORTLAND SAVINGS & BANKING CO	COUNTRYPLACE MORTGAGE, LTD
CREDIT UNION OF NEW JERSEY	COUNTY EDUCATORS FCU	COVENANT BANK
CUSTOMERS BANK	CREST SAVINGS BANK	CROSS VALLEY FEDERAL C U
DIRECT MORTGAGE LOANS	DIAMOND CREDIT UNION	Digital Federal Credit Union
DOLLAR BANK, FSB	DISCOVER BANK	DISCOVERY FEDERAL CREDIT UNION
EASTERN SAVINGS BANK	EAGLEBANK	EAST COAST CAPITAL CORP
EQUITY RESOURCES INC	EMPLOYERS REASSURANCE CORPORAT	EQUITY NOW INC
EVOLVE BANK & TRUST	EVERBANK	Evesham Mortgage, LLC
FEDERATED LENDING CORPORATION	Farmers & Merchants Trust	FARMINGTON BANK
FIDELITY BANK	FEDEX EMPLOYEES CREDIT ASSOCIA	FEC Mortgage Corp
FINANCIAL RESOURCES F.C.U.	FIFTH THIRD BANK	FINANCE OF AMERICA REVERSE LLC
FIRST COMMERCE BANK	FINEX CREDIT UNION	First Choice Bank
FIRST FEDERAL BANK OF FLORIDA	FIRST COMMONWEALTH BANK	FIRST COMMUNITY MORTGAGE
FIRST HOME MORTGAGE	First Federal Bank of Kansas C	FIRST HERITAGE FINANCIAL LLC
FIRST MIDWEST BANK	FIRST INTERNET BANK OF INDIANA	FIRST KEYSTONE COMMUNITY BANK
FIRST NATIONAL BANK OF PENNSYL	FIRST NATIONAL BANK AND TRUST	FIRST NATIONAL BANK OF AMERICA
	FIRST PERSONAL BANK	FIRST PRIORITY BANK

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2016 MSA/MD AGGREGATE REPORT

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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

FIRST TECHNOLOGY CREDIT UNION	FIRST WESTERN FEDERAL SAVINGS	FIRST WESTERN FINANCIAL, INC
FIRSTBANK	FLAGSTAR BANK	FLEETWOOD BANK
FLORIDA CAPITAL BANK, NA	FM HOME LOANS, LLC	FNCB Bank
FRANKLIN MINT FCU	FREEDOM CREDIT UNION	FULTON BANK, NA
GARDEN SAVINGS FEDERAL CREDIT	GENERATIONS BANK	GENISYS CREDIT UNION
GEORGE MASON MORTGAGE LLC	GEORGIA BANKING COMPANY	GET A RATE LLC
GOLDWATER BANK N.A.	GOOGAIN, INC.	GREAT PLAINS NATIONAL BANK
GSF MORTGAGE CORP	HANCOCK MORTGAGE PARTNERS, LLC	HARLEYSVILLE SAVINGS BANK
HATBORO FEDERAL SAVINGS	HEALTHCARE EMPLOYEES FCU	HIGHLANDS STATE BANK
HOLLAND MORTGAGE ADVISORS	HOME LOAN INVESTMENT BANK	HOMEPRIMISE CORPORATION
HOMESALE MORTGAGE, LLC	HOMESTEAD FUNDING CORP.	HOWARD BANK
HSBC BANK USA, NA	HUNTINGDON VALLEY BANK	IBM SOUTHEAST EMPLOYEES' CREDI
INTEGRITY FIRST FINANCIAL GROU	JERSEY SHORE STATE BANK	JET DIRECT FUNDING CORP.
JLB CORPORATION	KEARNY BANK	KELLER MORTGAGE, LLC
KEYBANK NATIONAL ASSOCIATION	KONDAUR CAPITAL CORPORATION	KS STATEBANK
KWIK MORTGAGE CORPORATION	LAND HOME FINANCIAL SERVICES	LANDMARK COMMUNITY BANK
LEADERONE FINANCIAL CORP. ISAO	LIBERTY BANK	LIBERTY HOME EQUITY SOLUTIONS,
LIBERTY SAVINGS BANK, FSB	LINCOLN 1ST BANK	LINCOLNWAY COMMUNITY BANK
LONGBRIDGE FINANCIAL, LLC	LUSITANIA SAVINGS BANK	LUZERNE BANK
M&T REAL ESTATE TRUST	MAGNOLIA BANK	MAGYAR BANK
MB FINANCIAL BANK NA	MCGRAW-HILL FCU	MCS MORTGAGE BANKERS, INC.
MDE HOME LOANS, LLC	MEMBER ADVANTAGE MORTGAGE LLC	MEMBER FIRST MORTGAGE, LLC
MEMBER HOME LOAN LLC	MEMBERS 1ST FCU	MERCHANTS BANK OF INDIANA
MERCK EMPLOYEES FCU	Meridian Bank	MERRIMACK MORTGAGE COMPANY LLC
Michigan Mutual, Inc	MID AMERICA MORTGAGE, INC.	MID-ISLAND MORTGAGE CORP.
MIDFIRST BANK	MIDWEST LOAN SOLUTIONS	MILLINGTON BANK
MONUMENT BANK	MORGAN STANLEY PRIVATE BANK NA	MORTGAGE CAPITAL PARTNERS, INC
MORTGAGE MARKETS CUSO	MORTGAGE SERVICES III, LLC	MORTGAGE WORLD BANKERS, INC
MSDFCU	NASA FEDERAL CREDIT UNION	NATIONWIDE BANK
NBKC BANK	NBT BANK NA	NE PA COMMUNITY FEDERAL CREDI
NEW AMERICA FINANCIAL CORP	NEW YORK COMMUNITY BANK	NFC MORTGAGE COMPANY, LLC
NFCU	NORTH AMERICAN SAVINGS BANK	NORTHEASTERN OPERATING ENG FCU
NORTHFIELD BANK	NORTHFOINTE BANK	NORTHWEST BANK
NORTHWEST CONSUMER DISCOUNT CO	NORTHWEST FEDERAL CREDIT UNION	NORWICH COMMERCIAL GROUP
NOVARTIS FCU	NRL FEDERAL CREDIT UNION	NUDGE FUNDING, LLC
OAK MORTGAGE COMPANY	OCMBC, INC	OCWEN LOAN SERVICING LLC
OMEGA FINANCIAL SERVICES INC	ORITANI ASSET CORPORATION	ORITANI FINANCE COMPANY
PA STATE EMPLOYEES C U	PALCO FEDERAL CREDIT UNION	PARAMOUNT RESIDENTIAL MORTGAGE
PARKE BANK	PARKSIDE LENDING LLC	PEAPACK-GLADSTONE BANK
PENN COMMUNITY BANK	PENNSVILLE NATIONAL BANK	PENTAGON FEDERAL CREDIT UNION
PEOPLES BANK	PEOPLES BANK	PEOPLES HOME EQUITY, INC
PHILADELPHIA FEDERAL CREDIT UN	PICATINNY FEDERAL CREDIT UNION	PINNACLE FEDERAL CREDIT UNION
PLATINUM HOME MORTGAGE CORP	POLI MORTGAGE GROUP INC	POLICE & FIRE FEDERAL CU
POLISH & SLAVIC FEDERAL CREDIT	POLONIA BANK	POTOMAC MORTGAGE GROUP, INC.
PREMIER HOME MORTGAGE INC	Prudential Bank, FSB	Prime Source Mortgage, Inc.
PROPONENT FCU	PS BANK	PULTE MORTGAGE LLC

LIST OF FINANCIAL INSTITUTIONS WHOSE DATA MAKE UP THE 2016 MSAAMD AGGREGATE REPORT

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSAAMD

QUONTIC BANK	RANDOLPH SAVINGS BANK	RARITAN BAY FCU
RAYMOND JAMES BANK, NA	RBC BANK (GEORGIA), N.A.	REGIONS BANK
RELIANT BANK	RESMAC, INC	RIVERFRONT FEDERAL CREDIT UNIO
RIVERVIEW BANK	ROSELLE SAVINGS BANK	RSI BANK
Rushmore Loan Management Servi	SAN ANTONIO FEDERAL CREDIT UNI	SECURE LENDING SOLUTIONS, INC.
SENECA FEDERAL S&L ASSOCIATION	SERVICE 1ST FCU	SEVERN SAVINGS BANK
SHARONVIEW FEDERAL CU	Signature Federal Credit Union	SOMERSET SAVINGS BANK, SLA
SOVEREIGN LENDING GROUP	SPENCER SAVINGS BANK, SLA	ST FIN CORP dba STAR FINANCIAL
STANFORD FEDERAL CREDIT UNION	STATE FARM BANK	STIFEL BANK & TRUST
SUN EAST FEDERAL CREDIT UNION	SUNTRUST BANKS, INC	SUPERIOR CREDIT UNION
SUTHERLAND MORTGAGE SERVICES	TAMMAC HOLDINGS CORPORATION	TEACHERS FEDERAL CREDIT UNION
TEXAS CAPITAL BANK	THE BRYN MAWR TRUST COMPANY	THE COLUMBIA BANK
THE DIME BANK	THE EPHRATA NATIONAL BANK	THE FEDERAL SAVINGS BANK
THE FIDELITY DEPOSIT & DISCOUN	THE FIRST NATIONAL BANK OF MIF	THE HAVERFORD TRUST COMPANY
THE HUNTINGTON NATIONAL BANK	THIRD FEDERAL SAVINGS AND LOAN	THRIVENT FEDERAL CREDIT UNION
TIAA-CREF TRUST COMPANY, FSB	TOWER FEDERAL CREDIT UNION	TRUMARK FINANCIAL CREDIT UNION
UBS AG, TAMPA BRANCH	UKRAINIAN NATIONAL FCU	UKRAINIAN SELFRELIANCE FCU
UNION BUILDING TRADES FCU	UNITED NATIONS FEDERAL CU	UNITED STATES SENATE FCU
UNITED TELETECH FINANCIAL	UNIVERSAL MORTGAGE AND FINANCE	US BANK, N.A.
USAA FEDERAL SAVINGS BANK	VALOR CREDIT UNION	VIRVA COMMUNITY CREDIT UNION
VIST BANK	WALKER & DUNLOP, LLC	WALL STREET MORTGAGE BANKERS
WATERMARK CAPITAL, INC.	Waterstone Mortgage Corporatio	WAYNE BANK
WEI MORTGAGE LLC	WEST TOWN BANK & TRUST	WESTFIELD BANK, FSB
WINGS FINANCIAL CREDIT UNION	WSFS BANK	XCEL FEDERAL CREDIT UNION
YORK TRADITIONS BANK		

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 Manufactured Home Dwellings From Columns A, B, C and D	Nonoccupant Loans From Columns A, B, C and D	% Min Income As Pct of MSA/MD Median					
	Home Purchase Loans					Refinancings								Loans on Dwellings For 5 or More Families	Number	\$000's		
	A		B		C		D		E								F	G
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's								
NJWARREN COUNTY/0306.00																		
LOANS ORIGINATED	17	2419	11	1530	18	2419	4	636			6	470		21	78			
APPS APPROVED, NOT ACCEPTED					5	803	2	10										
APPS DENIED	1	180	5	335	13	1756	2	15			4	251						
APPS WITHDRAWN	8	1058	6	630	8	1165					1	200						
FILES CLOSED FOR INCOMPLETENESS					7	1007												
NJWARREN COUNTY/0307.00																		
LOANS ORIGINATED	14	1428	14	1184	25	2703	4	107	3	631	16	1260		25	72			
APPS APPROVED, NOT ACCEPTED	1	76	1	70	21	2565	11	297			3	285						
APPS DENIED	8	822	4	367	10	1011					6	576						
APPS WITHDRAWN	3	344	3	311	8	945					1	114						
FILES CLOSED FOR INCOMPLETENESS					1	112												
NJWARREN COUNTY/0308.00																		
LOANS ORIGINATED	17	2039	11	1289	18	2585			1	356	5	544		16	102			
APPS APPROVED, NOT ACCEPTED					1	212					2	162						
APPS DENIED	5	568	1	49	10	1410					2	173						
APPS WITHDRAWN	1	147	1	82	7	991												
FILES CLOSED FOR INCOMPLETENESS					3	430												
NJWARREN COUNTY/0309.00																		
LOANS ORIGINATED	2	157	6	433	8	780	2	44	1	431	4	368		28	56			
APPS APPROVED, NOT ACCEPTED					4	417					1	90						
APPS DENIED			1	50	11	934	1	25										
APPS WITHDRAWN					3	275												
FILES CLOSED FOR INCOMPLETENESS					5	612												
NJWARREN COUNTY/0311.01																		
LOANS ORIGINATED	18	4911	36	8967	73	17229	6	383			4	1014		7	134			
APPS APPROVED, NOT ACCEPTED	2	439	3	690	4	1270							1					
APPS DENIED	3	673	5	1362	29	6746	7	117			1	123						
APPS WITHDRAWN	4	1145	6	1282	23	5991	3	512			1	280						
FILES CLOSED FOR INCOMPLETENESS	2	403	1	280	16	4765	1	60										

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSAAMD 3/

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 Income As PCT of MSAAMD Median				
	Home Purchase Loans						Loans on Dwellings For 5 or More Families										
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number		\$000's			
NJWARREN COUNTY/0311.02													5	152			
LOANS ORIGINATED	12	3342	33	8376	27	6990	8	1053									
APPS APPROVED, NOT ACCEPTED	1	280		762	3												
APPS DENIED	2	431	5	940	31	8535	6	887									
APPS WITHDRAWN	2	495	4	842	6	1154											
FILES CLOSED FOR INCOMPLETENESS			2	579	10	2713	1	200									
NJWARREN COUNTY/0312.00													7	124			
LOANS ORIGINATED	33	7729	45	11325	83	18140	12	605									
APPS APPROVED, NOT ACCEPTED	4	627	1	309	6	1448											
APPS DENIED	8	1485	6	1224	56	12999	16	571									
APPS WITHDRAWN	8	1904	11	2182	29	7399	5	683									
FILES CLOSED FOR INCOMPLETENESS	2	509			22	5057	2	35									
NJWARREN COUNTY/0313.01													10	152			
LOANS ORIGINATED	18	4812	53	11491	55	12170	7	739	1	1035							
APPS APPROVED, NOT ACCEPTED	2	416			5	994											
APPS DENIED	5	1416	6	1855	25	6084	3	95									
APPS WITHDRAWN	4	751	9	2260	18	4357											
FILES CLOSED FOR INCOMPLETENESS	1	229	2	504	9	1694											
NJWARREN COUNTY/0313.02													10	152			
LOANS ORIGINATED	34	8369	98	21214	61	14340	7	482									
APPS APPROVED, NOT ACCEPTED			5	821	8	2020											
APPS DENIED	8	2163	7	1638	32	6809	5	160									
APPS WITHDRAWN	6	1365	12	2850	23	5786	1	246									
FILES CLOSED FOR INCOMPLETENESS			5	824	17	4594											
NJWARREN COUNTY/0314.01													24	125			
LOANS ORIGINATED	20	4835	29	6106	65	16012	2	179	1	35							
APPS APPROVED, NOT ACCEPTED					1	82											
APPS DENIED	6	1580	9	1298	25	5669	2	20									
APPS WITHDRAWN	5	1237	6	891	7	1846											
FILES CLOSED FOR INCOMPLETENESS			1	222	11	2837	1	50									



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)		MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ													
		ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/													
		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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
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	Number	\$000's
NJ/WARREN COUNTY/0314.02															
20	4403	17	3833	38	7408	1	187	1	592	2	358			23	111
LOANS ORIGINATED															
1	203	1	318	3	490					1	190				
APPS APPROVED, NOT ACCEPTED															
2	336	3	460	25	5377	2	495								
APPS DENIED															
5	1059	3	496	8	1565	1	20			1	200				
APPS WITHDRAWN															
4	1037		914	5											
FILES CLOSED FOR INCOMPLETENESS															
NJ/WARREN COUNTY/0315.00															
22	5968	41	9832	72	16163	14	648	1	5000	4	650			21	127
LOANS ORIGINATED															
1	216	3	673	1	137	1									
APPS APPROVED, NOT ACCEPTED															
4	828	8	2018	29	6398	6	305			1	239				
APPS DENIED															
6	1306	10	1824	23	4496	2	207			1	240				
APPS WITHDRAWN															
1	132	1	100	4	561										
FILES CLOSED FOR INCOMPLETENESS															
NJ/WARREN COUNTY/0316.01															
18	4252	22	4879	35	6508	8	759					2	134		
LOANS ORIGINATED															
2	572	2	246	3	484							1	75		
APPS APPROVED, NOT ACCEPTED															
		2	175	25	4877	5	168					1	88		
APPS DENIED															
9	2115	4	776	18	3304	1	115			1	212				
APPS WITHDRAWN															
1	137	1	132	8	1806	2	142								
FILES CLOSED FOR INCOMPLETENESS															
NJ/WARREN COUNTY/0316.02															
13	2258	11	1852	20	4058	2	234			2	551			8	111
LOANS ORIGINATED															
		2	245	2	403					1	55				
APPS APPROVED, NOT ACCEPTED															
4	631	4	978	14	2526					2	183				
APPS DENIED															
2	485	2	210	6	1278					1	241				
APPS WITHDRAWN															
1	210		1064	4											
FILES CLOSED FOR INCOMPLETENESS															
NJ/WARREN COUNTY/0317.00															
9	1882	11	1893	11	2067	1	120			1	116			7	107
LOANS ORIGINATED															
1	185		750	4	63	3	365			1	350				
APPS APPROVED, NOT ACCEPTED															
2	375	1	31	21	1081	1	20								
APPS DENIED															
2	374	3	560	7	1081	1	20								
APPS WITHDRAWN															
1	76														
FILES CLOSED FOR INCOMPLETENESS															

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Median Income As PCT of MSA/MD Median							
	Home Purchase Loans						Refinancings							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		Home Improvement Loans		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	Number	\$000's
NJ/WARREN COUNTY/0318.00																				
LOANS ORIGINATED	12	3090	12	2903	20	3760	6	780					1	34			3	126		
APPS APPROVED, NOT ACCEPTED							1	185												
APPS DENIED			4	576	14	3485	3	61												
APPS WITHDRAWN	3	836	1	407	7	1336														
FILES CLOSED FOR INCOMPLETENESS			1	190	6	1817	2	115												
NJ/WARREN COUNTY/0319.00																				
LOANS ORIGINATED	28	6070	35	8463	89	20770	6	470					5	1122			10	144		
APPS APPROVED, NOT ACCEPTED	1	137	5	1151	3	441	1	100												
APPS DENIED	5	1157	4	1091	45	10834	6	355					1	136						
APPS WITHDRAWN	8	1831	5	1092	28	6423	3	520					3	654						
FILES CLOSED FOR INCOMPLETENESS	3	555	1	145	15	3668	1	15					1	255						
NJ/WARREN COUNTY/0320.00																				
LOANS ORIGINATED	29	5286	31	4754	43	7003	12	639					5	654			20	99		
APPS APPROVED, NOT ACCEPTED	2	299	2	302	2	411														
APPS DENIED	6	1081	8	1085	45	8089	15	413					6	670						
APPS WITHDRAWN	4	617	7	715	32	5783	3	382					4	368						
FILES CLOSED FOR INCOMPLETENESS	4	719			13	2248														
NJ/WARREN COUNTY/0321.01																				
LOANS ORIGINATED	9	2499	21	6113	36	8573	4	225					2	329			9	143		
APPS APPROVED, NOT ACCEPTED	2	465			1	169														
APPS DENIED	2	617	2	645	20	5304	4	37					1	510						
APPS WITHDRAWN	2	695	7	2020	10	2511														
FILES CLOSED FOR INCOMPLETENESS			2	705	7	2270	1	28												
NJ/WARREN COUNTY/0321.02																				
LOANS ORIGINATED	19	4956	47	13072	80	21314	9	859									20	163		
APPS APPROVED, NOT ACCEPTED					6	1826														
APPS DENIED	6	1957	5	1428	41	10749	6	342												
APPS WITHDRAWN	4	934	16	3940	19	5216							1	175						
FILES CLOSED FOR INCOMPLETENESS	1	379	1	380	16	4555	1	206					1	300						

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900--ALLEN-TOWN-BETHLEHEM-EASTON, PA-NJ

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 Homes Dwellings From Columns A, B, C & D	% Min Incomes As PCT of MSA/MD Median						
	Home Purchase Loans					Refinancings								Home Improvement Loans	Loans on Dwellings For 5 or More Families	Number	\$000's		
	A		B		C		D		E									F	G
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's									
<b>NJ/WARREN COUNTY/0322.00</b>													17	130					
LOANS ORIGINATED	43	9282	64	12564	78	15363	12	1106	1	15675	10	1259							
APPS APPROVED, NOT ACCEPTED	1	145	4	959	5	1125	1	221											
APPS DENIED	5	809	11	2240	44	8904	8	722			1	142							
APPS WITHDRAWN	8	1488	15	3171	20	3927	3	107			4	431							
FILES CLOSED FOR INCOMPLETENESS	1	142	1	135	17	3708	3	273			3	289							
<b>NJ/WARREN COUNTY/0323.00</b>													7	139					
LOANS ORIGINATED	8	1248	19	2973	33	5682	6	113			3	372							
APPS APPROVED, NOT ACCEPTED	2	329	1	132	5	699	1	50			1	132							
APPS DENIED	4	548	1	232	23	4585	5	77											
APPS WITHDRAWN	3	699	3	375	8	1449	1	25											
FILES CLOSED FOR INCOMPLETENESS	1	140		1128	5														
<b>NJ/WARREN COUNTY/0324.00</b>													11	107					
LOANS ORIGINATED	11	1733	8	928	16	2353	3	168			3	362							
APPS APPROVED, NOT ACCEPTED	4	545	2	132	12	1791	5	99											
APPS DENIED	2	299	1	60	6	1045													
APPS WITHDRAWN																			
FILES CLOSED FOR INCOMPLETENESS			1	45	2	270					1	45							
<b>PA/CARBON COUNTY/0201.02</b>													5	77					
LOANS ORIGINATED	11	1551	30	3105	32	3247	27	1389	1	204	16	1214							
APPS APPROVED, NOT ACCEPTED	1	94	2	102							1	75	1	27					
APPS DENIED	3	439	9	1111	16	1742	11	197			4	226							
APPS WITHDRAWN	3	292	4	309	14	2024	3	114			2	260							
FILES CLOSED FOR INCOMPLETENESS	1	115			1	132	1	8			1	8							
<b>PA/CARBON COUNTY/0201.03</b>													8	86					
LOANS ORIGINATED	28	4609	42	5543	50	7416	19	1142			24	3617	2	192					
APPS APPROVED, NOT ACCEPTED			2	217	4	398					2	217							
APPS DENIED	1	103	8	1072	42	6354	5	280			10	1611	1	6					
APPS WITHDRAWN	4	801	2	292	10	1070	1	100			2	252							
FILES CLOSED FOR INCOMPLETENESS					4	660	2	158											

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/																			
	MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																			
	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Mln Income As PCT of Pop 4/ MSA/MID Median	
	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	Number	\$000's				
PA/CARBON COUNTY/0201.05																				
LOANS ORIGINATED	70	8938	91	9888	78	9309	17	1039			94	10223	1	75					22	80
APPS APPROVED, NOT ACCEPTED	1	56	2	334	6	730	1	12			1	160								
APPS DENIED	16	1935	8	639	104	14301	13	656			19	2308	4	285						
APPS WITHDRAWN	10	1255	12	1159	37	4696	5	390			17	1548								
FILES CLOSED FOR INCOMPLETENESS	2	229	3	239	14	1766	2	213			6	604	1	79						
PA/CARBON COUNTY/0201.06																				
LOANS ORIGINATED	6	757	62	10667	31	5664	11	489			64	12026							8	74
APPS APPROVED, NOT ACCEPTED			3	1643	3	339	2	202			4	1834								
APPS DENIED	3	533	5	962	20	3813	3	56			15	2537								
APPS WITHDRAWN	2	374	12	2702	15	2485					16	3406								
FILES CLOSED FOR INCOMPLETENESS	1	191	1	115	2	524					2	509								
PA/CARBON COUNTY/0202.00																				
LOANS ORIGINATED	18	1887	26	2401	35	3581	8	247			3	145	1	53						
APPS APPROVED, NOT ACCEPTED					3	369														
APPS DENIED	3	252	3	269	38	4509	11	100			1	4								
APPS WITHDRAWN	5	519	1	62	12	1564	1	8					1	85						
FILES CLOSED FOR INCOMPLETENESS			1	28	7	633							1	28						
PA/CARBON COUNTY/0203.00																				
LOANS ORIGINATED	33	2745	14	1732	26	1833	19	818			8	1625								
APPS APPROVED, NOT ACCEPTED	1	60	2	92	2	278					1	20								
APPS DENIED	2	80	4	181	21	2543	12	241			3	129								
APPS WITHDRAWN	6	414	2	128	5	1004	1	6												
FILES CLOSED FOR INCOMPLETENESS	1	78			6	929														
PA/CARBON COUNTY/0204.00																				
LOANS ORIGINATED	6	361	5	201	12	410	12	211	1	120	4	175								
APPS APPROVED, NOT ACCEPTED			2	85																
APPS DENIED	1	47			17	1031	7	133	4	952	2	25								
APPS WITHDRAWN			1	24	1	60					2	84								
FILES CLOSED FOR INCOMPLETENESS																				



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

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 Income As PCT of MSA/MD 4/ Median		
		Home Purchase Loans		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Loans on Dwellings For 5 or More Families					F	
		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	
PALEHIGH COUNTY/0001.01																
LOANS ORIGINATED	23	3230	10	1185	15	1769	4	181				6	494			43
APPS APPROVED, NOT ACCEPTED					2	244										
APPS DENIED	3	335	3	417	13	1481	4	135				1	135			
APPS WITHDRAWN	8	925	3	399	8	773										
FILES CLOSED FOR INCOMPLETENESS	2	240	1	4	7	901	1	3								
PALEHIGH COUNTY/0001.02																
LOANS ORIGINATED	31	3998	17	1521	29	3040	7	258	1	1005	10	658				42
APPS APPROVED, NOT ACCEPTED	3	439			2	196	1	6								
APPS DENIED	6	644	6	473	19	1635	4	76			1	77				
APPS WITHDRAWN	5	536			12	1449	1	10			3	165				
FILES CLOSED FOR INCOMPLETENESS					8	830	3	218			1	110				
PALEHIGH COUNTY/0004.00																
LOANS ORIGINATED	8	757	12	1063	8	492	3	117	1	619	8	585				59
APPS APPROVED, NOT ACCEPTED			1	26	1	10	1	25			1	26				
APPS DENIED	2	169	1	147	16	1243	11	215			7	457	1	5		
APPS WITHDRAWN	1	61	1	58	6	394					3	253				
FILES CLOSED FOR INCOMPLETENESS					2	69										
PALEHIGH COUNTY/0005.00																
LOANS ORIGINATED	4	356	4	202	4	295	2	78			3	167				84
APPS APPROVED, NOT ACCEPTED					1	40					1	40				
APPS DENIED	1	52	3	154	8	490	2	35			4	180				
APPS WITHDRAWN	2	156	1	73	3	231					1	65				
FILES CLOSED FOR INCOMPLETENESS																
PALEHIGH COUNTY/0006.00																
LOANS ORIGINATED	37	4529	18	1503	47	4897	5	168	2	972	15	1329				60
APPS APPROVED, NOT ACCEPTED			1	48	5	928	1	45			4	281				
APPS DENIED	7	831	1	103	24	2563	12	191			1	77				
APPS WITHDRAWN	11	1181	3	251	18	2238	3	235			1	77				
FILES CLOSED FOR INCOMPLETENESS					8	996										

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												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	
	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/LEHIGH COUNTY/0007.00														80	39
LOANS ORIGINATED	4	354	13	815	8	721	1	39	1	142	6	641			
APPS APPROVED, NOT ACCEPTED					2	104					4	178			
APPS DENIED			1	78	13	821	4	49			1	104			
APPS WITHDRAWN			2	119	9	770	1	20			1	104			
FILES CLOSED FOR INCOMPLETENESS					3	245	1	74							
PA/LEHIGH COUNTY/0008.00														81	34
LOANS ORIGINATED	4	248	12	1076	9	614					12	1069			
APPS APPROVED, NOT ACCEPTED					12	782	4	161			1	62			
APPS DENIED	5	342			3	195					1	73			
APPS WITHDRAWN			2	128	3	195					2	106			
FILES CLOSED FOR INCOMPLETENESS	1	38	1	30	3	189									
PA/LEHIGH COUNTY/0009.00														85	44
LOANS ORIGINATED	1	77	4	295	1	77					1	69			
APPS APPROVED, NOT ACCEPTED					1	98	3	98			2	44	1	2	
APPS DENIED	1	86	3	198	1	98					1	130			
APPS WITHDRAWN					2	195					1	130			
FILES CLOSED FOR INCOMPLETENESS					1	65									
PA/LEHIGH COUNTY/0010.00														85	36
LOANS ORIGINATED	5	437	6	614	6	326			1	365	6	633			
APPS APPROVED, NOT ACCEPTED					9	721	1	90			2	160	1	90	
APPS DENIED	2	205	2	97	2	101	1	34			2	90			
APPS WITHDRAWN	2	136			1	73									
FILES CLOSED FOR INCOMPLETENESS	1	69			1	73									
PA/LEHIGH COUNTY/0012.00														70	42
LOANS ORIGINATED			1	56	1	23	2	75			1	56			
APPS APPROVED, NOT ACCEPTED							3	20			2	17	1	2	
APPS DENIED	1	83													
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																		
	ALL LOANS ON PROPERTY LOCATED IN MSAAMD 3/																		
	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Median Min Income As PCT of Pop MSAAMD 4/ Median		
	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	Number	\$000's	Number	\$000's					
<b>PALEHIGH COUNTY/0014.01</b>																			
LOANS ORIGINATED	39	4999	29	2236	24	2410	7	306	3	16243	19	1843						55	65
APPS APPROVED, NOT ACCEPTED	1	40	6	874	6	874			1	5500	1	40							
APPS DENIED	5	538	9	817	27	3112	6	137			8	688							
APPS WITHDRAWN	4	668	4	255	15	1551					2	153							
FILES CLOSED FOR INCOMPLETENESS			2	300	3	255					1	240							
<b>PALEHIGH COUNTY/0014.02</b>																			
LOANS ORIGINATED	21	2924	16	1943	16	1518					1	84							
APPS APPROVED, NOT ACCEPTED					1	127													
APPS DENIED	7	873	1	93	14	1594	4	28			2	53							15
APPS WITHDRAWN	2	260	1	90	11	1368	1	35											
FILES CLOSED FOR INCOMPLETENESS	2	345			3	351					1	124							
<b>PALEHIGH COUNTY/0015.01</b>																			
LOANS ORIGINATED	51	5688	21	1931	38	3573	4	255			12	934							
APPS APPROVED, NOT ACCEPTED	1	130	1	50	1	70					1	50							
APPS DENIED	11	1129	3	307	16	1866	5	143			6	479							
APPS WITHDRAWN	8	1002	1	70	15	1358	1	22			3	284							
FILES CLOSED FOR INCOMPLETENESS	1	103			10	1160					1	103							
<b>PALEHIGH COUNTY/0015.02</b>																			
LOANS ORIGINATED	53	7482	25	3278	36	4312	3	33			6	571							
APPS APPROVED, NOT ACCEPTED	2	193			4	727													
APPS DENIED	2	235	5	803	32	4469	7	73			6	821							
APPS WITHDRAWN	6	963	2	228	21	3677	1	103											
FILES CLOSED FOR INCOMPLETENESS					8	1023	1	5			2	120							
<b>PALEHIGH COUNTY/0016.00</b>																			
LOANS ORIGINATED	9	779	11	868	9	811	4	108	1	161	17	1202							
APPS APPROVED, NOT ACCEPTED			1	50	1	79					1	50							
APPS DENIED	1	54	2	94	17	1331	4	68	1	120	8	458							
APPS WITHDRAWN	2	199	1	45	7	542					4	215							
FILES CLOSED FOR INCOMPLETENESS					2	139													



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ														
	ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/														
	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Min Income As PCT of Pop MSA/MID Median
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	Number	\$000's
PALEHIGH COUNTY/0017.00															
LOANS ORIGINATED	7	501	15	1028	16	1180	1	72		14	1030				81
APPS APPROVED, NOT ACCEPTED					2	184				2	184				
APPS DENIED	8	622	1	76	17	1446	6	50	1	131	5	94	1	30	
APPS WITHDRAWN			4	289	13	1163	1	58	1	145	5	325			
FILES CLOSED FOR INCOMPLETENESS					3	248					1	72			
PALEHIGH COUNTY/0018.00															
LOANS ORIGINATED	6	687	12	1039	10	847	5	288	5	1905	12	953	1	55	
APPS APPROVED, NOT ACCEPTED					3	404					9	599			
APPS DENIED	1	124	3	247	6	562	4	87	1	173	2	104			
APPS WITHDRAWN			1	89	3	191					2	143			
FILES CLOSED FOR INCOMPLETENESS															49
PALEHIGH COUNTY/0019.00															
LOANS ORIGINATED	20	2416	16	1920	16	1926	6	227	1	224	8	745			
APPS APPROVED, NOT ACCEPTED					2	164					1	113			
APPS DENIED	2	167	2	256	25	2842	8	129	2	4500	5	372	1	20	
APPS WITHDRAWN	4	450			3	400	2	35			2	160			
FILES CLOSED FOR INCOMPLETENESS					3	375									70
PALEHIGH COUNTY/0020.00															
LOANS ORIGINATED	20	2023	16	1480	17	1631			2	1340	12	1280			
APPS APPROVED, NOT ACCEPTED	4	465			2	434					1	400			
APPS DENIED	5	631	4	338	21	2255	3	45			4	263			
APPS WITHDRAWN	3	486	3	224	9	661					5	323			
FILES CLOSED FOR INCOMPLETENESS					5	362	1	25			2	140			
PALEHIGH COUNTY/0021.00															
LOANS ORIGINATED	31	3588	26	2228	36	3716	9	395			24	2062			
APPS APPROVED, NOT ACCEPTED			2	239	1	103					2	239			
APPS DENIED	5	503	3	341	31	2876	8	110			9	609			
APPS WITHDRAWN	7	971	7	650	12	1253	2	10			7	701			
FILES CLOSED FOR INCOMPLETENESS	1	122			7	764									60

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																			
	ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/																			
	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 and D			Loans On Manufactured Home Dwellings From Columns A, B, C & D			% Median Min Income As PCT of Pop MSA/MD 4/ Median	
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	Number	\$000's	Number	\$000's			
PALEHIGH COUNTY/0022.01																				
LOANS ORIGINATED	37	5035	35	3915	37	4340	8	423	2	6500	16	1429								
APPS APPROVED, NOT ACCEPTED	2	312	4	441							2	179								
APPS DENIED	6	874	4	450	22	2777	3	231			4	445								
APPS WITHDRAWN	3	374	4	497	14	1846					2	187								
FILES CLOSED FOR INCOMPLETENESS			2	168	2	232					1	90								
PALEHIGH COUNTY/0022.02																				
LOANS ORIGINATED	10	1307	10	1743	7	798	3	191			6	1101								
APPS APPROVED, NOT ACCEPTED	1	161																		
APPS DENIED	2	234			2	213	3	95												
APPS WITHDRAWN			2	203	2	185														
FILES CLOSED FOR INCOMPLETENESS			1	56	3	347					1	56								
PALEHIGH COUNTY/0023.01																				
LOANS ORIGINATED	36	6686	75	17358	56	9725	13	922	1	3500	12	1819								
APPS APPROVED, NOT ACCEPTED	2	322			8	1451														
APPS DENIED	7	1003	11	1905	35	6261	4	269			3	491								
APPS WITHDRAWN	8	1459	16	3678	20	3804	4	311			3	535								
FILES CLOSED FOR INCOMPLETENESS	1	210	3	626	4	674					2	338								
PALEHIGH COUNTY/0023.02																				
LOANS ORIGINATED	23	3705	24	3753	33	4694	5	77			5	631								
APPS APPROVED, NOT ACCEPTED			1	140	10	1175					1	119								
APPS DENIED	5	792	1	252	25	4019	1	5												
APPS WITHDRAWN	1	145	5	532	5	832	1	10												
FILES CLOSED FOR INCOMPLETENESS					6	792					1	86								
PALEHIGH COUNTY/0051.00																				
LOANS ORIGINATED	28	3179	16	1834	35	3709	5	138	1	95	9	935	2	225						
APPS APPROVED, NOT ACCEPTED			1	80	2	228	1	5			1	80								
APPS DENIED	6	624	3	372	17	2312	5	137												
APPS WITHDRAWN	8	766	3	237	10	1007	1	75			3	211								
FILES CLOSED FOR INCOMPLETENESS					2	292	2	102			2	102								

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)		ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/												
		MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ												
		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	Median Min Income As Pct of MSA/MD Median
		Home Purchase Loans		Refinancings		Home Improvement Loans		E			F		G	
FHA, FSA/RHS & VA		Conventional							Columns A, B, C and D		Columns A, B, C & D	4/		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
PA/LEHIGH COUNTY/0052.00														
29	5411	37	6194	76	12959	23	967	1	380	4	410	1	9	3
LOANS ORIGINATED														
1	245	2	250	1	400					1	36			
APPS APPROVED, NOT ACCEPTED														
8	1072	5	701	42	7862	13	1043	1	35	2	83	4	209	
APPS DENIED														
2	414	6	1441	22	3690	8	879			4	392	1	142	
APPS WITHDRAWN														
		1	141	12	2038	1	94			1	112			
FILES CLOSED FOR INCOMPLETENESS														
PA/LEHIGH COUNTY/0053.01														
9	1513	22	4480	43	8797	14	1409			4	1733	1	3	5
LOANS ORIGINATED														
2	324	3	416	19	2800	1	19			1	130			
APPS APPROVED, NOT ACCEPTED														
2	385	1	160	11	2654									
APPS DENIED														
				2	490									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
PA/LEHIGH COUNTY/0053.02														
12	2098	31	6383	41	7298	10	730	1	550	6	1562	4	297	5
LOANS ORIGINATED														
1	162			1	155									
APPS APPROVED, NOT ACCEPTED														
2	445	5	1557	12	2127	5	351							
APPS DENIED														
1	195	1	117	13	2562					1	85			
APPS WITHDRAWN														
				6	964									
FILES CLOSED FOR INCOMPLETENESS														
PA/LEHIGH COUNTY/0054.01														
6	1288	27	7631	23	5976	10	950			1	124	1	13	4
LOANS ORIGINATED														
		2	767											
APPS APPROVED, NOT ACCEPTED														
		4	1118	8	1318					1	106	1	108	
APPS DENIED														
		4	1031	5	1397									
APPS WITHDRAWN														
				4	1140									
FILES CLOSED FOR INCOMPLETENESS														
PA/LEHIGH COUNTY/0054.02														
11	3279	50	12694	74	16662	20	2359			1	100			4
LOANS ORIGINATED														
1	276			6	1568	2	38							
APPS APPROVED, NOT ACCEPTED														
4	1005	3	1137	25	5417	2	58							
APPS DENIED														
2	518	3	629	15	3238	2	379					1	83	
APPS WITHDRAWN														
		1	232	7	1667	4	735							
FILES CLOSED FOR INCOMPLETENESS														

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MID: 10800 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/

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 Income As PCT of MSA/MID Median 4/						
	Home Purchase Loans					Loans on Dwellings For 5 or More Families											
	A		B		C		D		E			F					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
<b>PAILEHIGH COUNTY/0055.03</b>																	
LOANS ORIGINATED	8	2234	27	8091	51	11151	12	722			3	868				6	160
APPS APPROVED, NOT ACCEPTED	1	236	1	332	6	1650											
APPS DENIED	2	565	6	1418	16	4073	3	294									
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS	7	1683															
<b>PAILEHIGH COUNTY/0055.04</b>																	
LOANS ORIGINATED	18	3791	45	10861	56	10905	15	487			6	854	3	55			
APPS APPROVED, NOT ACCEPTED	2	656	2	543	5	909	1	15			2	55	1	15			
APPS DENIED	1	431	1	276	35	7102	3	68			2	202					
APPS WITHDRAWN	2	486	7	2023	19	4812	3	307									
FILES CLOSED FOR INCOMPLETENESS	1	325			8	1315											
<b>PAILEHIGH COUNTY/0055.05</b>																	
LOANS ORIGINATED	13	3011	21	4883	36	7086	12	961			2	873					
APPS APPROVED, NOT ACCEPTED	1	169					1	20									
APPS DENIED	4	984			16	3096	2	50									
APPS WITHDRAWN			2	455	3	476	1	10									
FILES CLOSED FOR INCOMPLETENESS					2	364											
<b>PAILEHIGH COUNTY/0055.06</b>																	
LOANS ORIGINATED	3	544	34	10042	21	5349	6	1170			3	290	4	211			
APPS APPROVED, NOT ACCEPTED					2	583	1	284									
APPS DENIED	1	162	2	706	15	3621	5	342					1	25			
APPS WITHDRAWN	3	489	1	6	4	603											
FILES CLOSED FOR INCOMPLETENESS			1	252	2	398	1	152									
<b>PAILEHIGH COUNTY/0058.01</b>																	
LOANS ORIGINATED	27	4686	37	6448	49	8586	11	672			4	422	4	110			
APPS APPROVED, NOT ACCEPTED	1	99	1	274	2	263	4	229					1	5			
APPS DENIED	7	1158	1	230	20	4010	10	292					1	180			
APPS WITHDRAWN	5	1127	5	799	20	3417	1	11					1	3258			
FILES CLOSED FOR INCOMPLETENESS			1	36	8	1814	1	100									

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10500 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 Income As Pct of MSA/MD Median		
	Home Purchase Loans					Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					Loans From Columns A, B, C and D	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
PA/LEHIGH COUNTY/0056.02															
LOANS ORIGINATED	35	5639	39	5799	46	6127	8	464	1	300	9	1079	12	89	
APPS APPROVED, NOT ACCEPTED			1	100	4	286					1	100			
APPS DENIED	3	452	8	978	22	3452	1	2	2	503	2	168		2	
APPS WITHDRAWN	3	603	6	635	22	3185	2	34							
FILES CLOSED FOR INCOMPLETENESS	1	122			7	1220	1	5							
PA/LEHIGH COUNTY/0057.02															
LOANS ORIGINATED	25	3747	21	2466	37	4553	4	400			9	906	16	68	
APPS APPROVED, NOT ACCEPTED	2	233	2	156	2	251					2	156			
APPS DENIED	4	511	1	193	22	2675	4	36							
APPS WITHDRAWN	3	370	2	266	6	744	1	20			1	116			
FILES CLOSED FOR INCOMPLETENESS			2	191	3	431					2	191			
PA/LEHIGH COUNTY/0057.03															
LOANS ORIGINATED	14	2072	16	2273	19	2309	3	192	1	3100	6	474	40	75	
APPS APPROVED, NOT ACCEPTED					3	478									
APPS DENIED	1	179	2	154	14	1619	2	48							
APPS WITHDRAWN	2	336	4	553	9	1164	1	34			1	139			
FILES CLOSED FOR INCOMPLETENESS					3	389									
PA/LEHIGH COUNTY/0057.04															
LOANS ORIGINATED	8	1506	11	2221	14	2477	2	309			1	109	40	80	
APPS APPROVED, NOT ACCEPTED					1	95	1	160							
APPS DENIED	1	304	1	117	6	1051	2	53							
APPS WITHDRAWN			2	261	6	1491					1	113			
FILES CLOSED FOR INCOMPLETENESS					4	782									
PA/LEHIGH COUNTY/0057.05															
LOANS ORIGINATED	21	3624	37	6275	30	4753	6	467			12	1626	25	111	
APPS APPROVED, NOT ACCEPTED	1	133			7	1331									
APPS DENIED	2	399	7	891	22	3651	6	663			3	180		90	
APPS WITHDRAWN	3	504	5	625	12	2136					2	182			
FILES CLOSED FOR INCOMPLETENESS	1	155			6	801									

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																																						
	ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/																																						
	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 and D			Loans On Manufactured Home Dwellings From Columns A, B, C & D			% Median Income As PCT of MSA/MD Median																				
A			B			C			D			E			F			G			H																		
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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
PA/LEHIGH COUNTY/0058.00																																							
23	3249	12	1627	32	3930	7	240	1	250	6	811																												
LOANS ORIGINATED																																							
1	167			2	227	2	130																																
APPS APPROVED, NOT ACCEPTED																																							
1	120	1	96	12	1501	6	326			1	136																												
APPS DENIED																																							
1	183	1	124	5	730					1	138																												
APPS WITHDRAWN																																							
1																																							
FILES CLOSED FOR INCOMPLETENESS																																							
PA/LEHIGH COUNTY/0059.01																																							
38	4655	33	4064	73	8821	9	541	2	1513	17	1656																												
LOANS ORIGINATED																																							
4	415	4	352	40	4420	5	308			1	48																												
APPS APPROVED, NOT ACCEPTED																																							
11	1558	3	493	16	1967					1	76																												
APPS DENIED																																							
				6	747					1	68																												
APPS WITHDRAWN																																							
FILES CLOSED FOR INCOMPLETENESS																																							
PA/LEHIGH COUNTY/0059.02																																							
8	971	5	583	8	1004					2	142																												
LOANS ORIGINATED																																							
1	145			6	813	1	130																																
APPS APPROVED, NOT ACCEPTED																																							
1	228	1	100	3	424																																		
APPS DENIED																																							
1																																							
APPS WITHDRAWN																																							
1	206																																						
FILES CLOSED FOR INCOMPLETENESS																																							
PA/LEHIGH COUNTY/0060.01																																							
20	3596	36	6573	55	8668	14	936			6	641																												
LOANS ORIGINATED																																							
1	375	1	772	5	5012	3	88			3	315																												
APPS APPROVED, NOT ACCEPTED																																							
1	172	5	836	22	2922					4	518																												
APPS DENIED																																							
2	301	6	1089	18	1401					1	75																												
APPS WITHDRAWN																																							
				9																																			
FILES CLOSED FOR INCOMPLETENESS																																							
PA/LEHIGH COUNTY/0060.02																																							
13	2938	69	15341	69	13834	15	1110			9	1288																												
LOANS ORIGINATED																																							
3	443	9	1625	26	6588	10	843			3	162																												
APPS APPROVED, NOT ACCEPTED																																							
4	1040	9	1927	27	6225					1	285																												
APPS DENIED																																							
		1	340	15	3501					2	356																												
APPS WITHDRAWN																																							
FILES CLOSED FOR INCOMPLETENESS																																							



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION / (STATE/COUNTY/TRACT NUMBER)	MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																							
	ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/																							
	Loans on 1- to 4-Family and Manufactured Home Dwellings																							
	Home Purchase Loans																							
	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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	% Min Income As PCT of MSA/MD Median	
	FHA, FSA/RHS & VA			Conventional			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					
PAILEHIGH COUNTY/0063.02																								
LOANS ORIGINATED	64	13468	74	14996	82	16176	13	1237															19	120
APPS APPROVED, NOT ACCEPTED	1	226	1	182	5	1003	3	232																
APPS DENIED	10	1482	3	449	32	7183	14	270																
APPS WITHDRAWN	6	1120	9	1535	35	6888	2	50																
FILES CLOSED FOR INCOMPLETENESS	2	483	2	458	14	2499																		
PAILEHIGH COUNTY/0063.03																								
LOANS ORIGINATED	17	2941	26	4729	27	4019	5	381	1	65													10	108
APPS APPROVED, NOT ACCEPTED			3	369	3	476	1	35																
APPS DENIED	3	769	4	865	13	2393	7	244																
APPS WITHDRAWN	4	675	5	626	9	1549	1	191																
FILES CLOSED FOR INCOMPLETENESS					2	284																		
PAILEHIGH COUNTY/0063.04																								
LOANS ORIGINATED	11	3066	32	7599	42	8600	5	267															13	162
APPS APPROVED, NOT ACCEPTED					3	663																		
APPS DENIED			6	1158	15	3145	3	95																
APPS WITHDRAWN	1	399	4	1203	12	2534	1	225																
FILES CLOSED FOR INCOMPLETENESS			1	250	9	2361	1	40																
PAILEHIGH COUNTY/0063.05																								
LOANS ORIGINATED	30	7834	51	10148	87	18406	13	1011															14	132
APPS APPROVED, NOT ACCEPTED			5	325	11	1881	1	25																
APPS DENIED	2	539	9	559	40	9048	7	628																
APPS WITHDRAWN	1	241	8	2083	26	5427	1	146																
FILES CLOSED FOR INCOMPLETENESS	1	165	2	334	8	1584																		
PAILEHIGH COUNTY/0063.07																								
LOANS ORIGINATED	34	8416	102	22695	119	25452	21	2055	1	25500													14	145
APPS APPROVED, NOT ACCEPTED	2	563	6	861	8	1763	1	350																
APPS DENIED	2	507	11	2664	44	9022	7	396																
APPS WITHDRAWN	6	1236	13	2466	23	5230	2	12																
FILES CLOSED FOR INCOMPLETENESS	1	240	1	51	13	3244	1	25																



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 Income As PCT of MSA/MD Median				
	Home Purchase Loans					Refinancings								Loans on Dwellings For 5 or More Families	Number	\$\$\$000's	
	FHA, FSA/RHS & VA		Conventional			Home Improvement Loans		Number									\$\$\$000's
	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				
<b>PA/LEHIGH COUNTY/0063.08</b>																	
LOANS ORIGINATED	26	5246	90	19506	102	24296	14	1510			14	2046		15			
APPS APPROVED, NOT ACCEPTED	1	161	1	97	3	615	1	135									
APPS DENIED	6	1158	3	330	40	9599	8	817			2	138	1	15			
APPS WITHDRAWN	2	245	12	2258	36	7403	1	25			2	241					
FILES CLOSED FOR INCOMPLETENESS			2	486	18	4296											
<b>PA/LEHIGH COUNTY/0064.01</b>																	
LOANS ORIGINATED	11	2667	21	5426	28	5759	3	40			2	784	1	85			
APPS APPROVED, NOT ACCEPTED					1	186											
APPS DENIED	3	517	6	942	5	684	1	15			1	135	1	95			
APPS WITHDRAWN					1	191											
FILES CLOSED FOR INCOMPLETENESS																	
<b>PA/LEHIGH COUNTY/0064.02</b>																	
LOANS ORIGINATED	12	2428	43	11046	74	16098	10	874	1	406	4	655		5			
APPS APPROVED, NOT ACCEPTED	1	245	1	452	24	6059	8	358			1	328					
APPS DENIED	1	103	1	464	8	1809	19	4105	2	55	1	75					
APPS WITHDRAWN	1	464	8	1809	19	4105	2	55									
FILES CLOSED FOR INCOMPLETENESS			1	410	8	1415	1	10									
<b>PA/LEHIGH COUNTY/0065.00</b>																	
LOANS ORIGINATED	32	5345	34	4634	40	4788	6	159			13	1662		11			
APPS APPROVED, NOT ACCEPTED	1	132	1	120													
APPS DENIED	6	941	3	374	22	4321	6	212			1	91					
APPS WITHDRAWN	6	945	7	988	13	1525	1	25			1	71					
FILES CLOSED FOR INCOMPLETENESS			1	86	7	741											
<b>PA/LEHIGH COUNTY/0066.00</b>																	
LOANS ORIGINATED	25	5377	38	6736	60	10245	9	510			2	285		7			
APPS APPROVED, NOT ACCEPTED					5	758	1	10			1	40					
APPS DENIED	6	1022	5	717	21	3385	2	112			5	576					
APPS WITHDRAWN	3	510	7	1151	22	4194	1	74			1	74					
FILES CLOSED FOR INCOMPLETENESS	1	185	1	175	7	1388	1	20									

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/

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 Income As PCT of MSA/MID 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	
	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				
PALEHIGH COUNTY/0067.01													17	94		
LOANS ORIGINATED	23	3809	26	3856	46	5528	12	808			5	641				
APPS APPROVED, NOT ACCEPTED				447												
APPS DENIED	4	655	2	230	28	3893	10	299			3	328				
APPS WITHDRAWN	7	1127	4	604	14	1897					2	248				
FILES CLOSED FOR INCOMPLETENESS			1	80	7	876										
PALEHIGH COUNTY/0067.02													10	104		
LOANS ORIGINATED	13	2498	23	4267	32	5017	6	515			5	602				
APPS APPROVED, NOT ACCEPTED				305	2	305	1	12								
APPS DENIED	2	283	3	670	19	3100	4	234			1	194	1	35		
APPS WITHDRAWN	2	396	10	1126	9	1488	3	287			1	112				
FILES CLOSED FOR INCOMPLETENESS				1064	5	1064										
PALEHIGH COUNTY/0067.03													9	150		
LOANS ORIGINATED	23	5574	57	16919	55	12133	14	859			4	480				
APPS APPROVED, NOT ACCEPTED				356	2	356	2	145								
APPS DENIED	4	947	3	839	20	4221	2	15								
APPS WITHDRAWN	3	608	11	1915	13	3081	2	313								
FILES CLOSED FOR INCOMPLETENESS				1438	9	1438										
PALEHIGH COUNTY/0068.00													30	72		
LOANS ORIGINATED	32	4226	29	2890	34	4266	5	248			15	1447				
APPS APPROVED, NOT ACCEPTED			1	105	1	87					1	105				
APPS DENIED	3	318	5	313	21	3670	2	52			3	1680				
APPS WITHDRAWN	2	186	3	431	6	685										
FILES CLOSED FOR INCOMPLETENESS	1	111			5	621										
PALEHIGH COUNTY/0068.02													6	99		
LOANS ORIGINATED	7	1222	14	2545	18	2678	8	147			2	425	4	684		
APPS APPROVED, NOT ACCEPTED				173	1	173										
APPS DENIED	2	347			10	1583	1	50			1	310				
APPS WITHDRAWN			2	410	8	1209	1	144								
FILES CLOSED FOR INCOMPLETENESS	1	102			2	378	1	16								

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 Income As PCT of MSA/MD Median				
	Home Purchase Loans					Refinancings								Home Improvement Loans	Loans on Dwellings For 5 or More Families	Number	\$000's
	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	Number	\$000's				
PAILEHIGH COUNTY/0069.03																	
LOANS ORIGINATED	16	4410	71	28163	73	18874	7	1682				5	1076	9	169		
APPS APPROVED, NOT ACCEPTED			6	2701	6	1397	1	2				1	2				
APPS DENIED	1	211	9	2591	31	7359	4	220				2	318				
APPS WITHDRAWN	3	725	20	8285	13	2726	4	700				1	200				
FILES CLOSED FOR INCOMPLETENESS	1	226	1	575	4	1083											
PAILEHIGH COUNTY/0069.05																	
LOANS ORIGINATED	6	1414	63	17463	82	21804	17	1738	2	860		8	1180	8	144		
APPS APPROVED, NOT ACCEPTED	1	236	2	618	2	346											
APPS DENIED	2	621	4	761	22	5652	4	564				1	140				
APPS WITHDRAWN	2	450	8	2543	24	5648	2	588				5	776				
FILES CLOSED FOR INCOMPLETENESS			4	1201	9	2906	1	153									
PAILEHIGH COUNTY/0069.06																	
LOANS ORIGINATED	22	4459	78	21252	57	14343	4	462				13	2340	9	128		
APPS APPROVED, NOT ACCEPTED			5	969	16	3853	4	563									
APPS DENIED	2	470	9	3479	10	2513						2	378				
APPS WITHDRAWN	2	380	4	1128	11	2639						1	206				
FILES CLOSED FOR INCOMPLETENESS																	
PAILEHIGH COUNTY/0070.00																	
LOANS ORIGINATED	14	3221	43	14204	54	14468	12	623				1	12	4	118		
APPS APPROVED, NOT ACCEPTED			2	474	2	6490	1	28									
APPS DENIED			6	1820	18	5060						1	120				
APPS WITHDRAWN					4	981											
FILES CLOSED FOR INCOMPLETENESS																	
PAILEHIGH COUNTY/0091.00																	
LOANS ORIGINATED	19	2820	21	2937	20	2746	1	43	1	25000		4	581	18	83		
APPS APPROVED, NOT ACCEPTED			2	265	13	1725	5	282				1	86				
APPS DENIED	4	587	1	181	7	932											
APPS WITHDRAWN			1	140	1	140											
FILES CLOSED FOR INCOMPLETENESS																	

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ															
	ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/															
	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Median Min Income As PCT of MSA/MD Median	
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	Number	\$000's	
<b>PALEHIGH COUNTY/0092.00</b>																
LOANS ORIGINATED	21	3886	21	2740	22	3048	4	101	1	23040	3	356			18	95
APPS APPROVED, NOT ACCEPTED														1		7
APPS DENIED	1	191		1825	1	7										
APPS WITHDRAWN	3	500	1	133	16	2424										
FILES CLOSED FOR INCOMPLETENESS				7	1177											
<b>PALEHIGH COUNTY/0093.00</b>																
LOANS ORIGINATED	19	3096	28	4687	43	6882	8	704	1	2000	5	459				
APPS APPROVED, NOT ACCEPTED			1	100												
APPS DENIED	4	684	6	1182	10	1915	2	75			3	254				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					6	1169										
<b>PALEHIGH COUNTY/0094.00</b>																
LOANS ORIGINATED	17	2584	24	3864	25	3561	8	525	2	3416	6	708				
APPS APPROVED, NOT ACCEPTED	1	121	1	116	2	253					1	100				
APPS DENIED	5	714	4	339	21	3045	3	230			5	548				
APPS WITHDRAWN	1	121	2	213	19	2524					1	100				
FILES CLOSED FOR INCOMPLETENESS			1	83	7	983	1	25	1	11500	2	190				
<b>PALEHIGH COUNTY/0095.00</b>																
LOANS ORIGINATED	23	3409	37	4828	35	4423	4	283	2	6810	8	1023				
APPS APPROVED, NOT ACCEPTED			1	150	1	137					1	150				
APPS DENIED	6	747	2	175	22	2557	5	152			4	187				
APPS WITHDRAWN	4	434	3	287	11	1480	3	324			3	254				
FILES CLOSED FOR INCOMPLETENESS	1	150			3	390					1	113				
<b>PALEHIGH COUNTY/0096.00</b>																
LOANS ORIGINATED	35	3951	20	1869	25	2491	9	292	3	19880	10	847				
APPS APPROVED, NOT ACCEPTED	1	147			5	468					2	95				
APPS DENIED	5	561	5	381	23	2615	7	190			3	224				
APPS WITHDRAWN	3	527	5	299	18	1494										
FILES CLOSED FOR INCOMPLETENESS			1	87	3	248										

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 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	Number		\$000's	Number		\$000's	Number		\$000's		Number		\$000's
	A	B	C	D	E	F	G									
PA/LEHIGH COUNTY/0097.00															77	32
LOANS ORIGINATED	4	315	6	651	4	725			3	688	5	1105				
APPS APPROVED, NOT ACCEPTED			1	60	1	61			1	90	1	60				
APPS DENIED	1	181	1	60	4	503	1	3			5	431				
APPS WITHDRAWN	1	182			2	190					1	105				
FILES CLOSED FOR INCOMPLETENESS																
PA/NORTHAMPTON COUNTY/0101.00															29	95
LOANS ORIGINATED	13	2305	27	3872	28	4066	4	181	2	29750	5	655				
APPS APPROVED, NOT ACCEPTED					3	552					2	730				
APPS DENIED	3	521	1	585	17	3046	2	55	2	29800						
APPS WITHDRAWN	1	193	1	164	4	592										
FILES CLOSED FOR INCOMPLETENESS	1	175			3	487										
PA/NORTHAMPTON COUNTY/0102.00															10	142
LOANS ORIGINATED	7	1920	43	10327	43	9303	9	782			4	855				
APPS APPROVED, NOT ACCEPTED	1	324	1	280	5	1341	1	32								
APPS DENIED	4	597	5	1194	15	3735	1	15								
APPS WITHDRAWN	3	683	9	2418	10	2068	2	94			1	203				
FILES CLOSED FOR INCOMPLETENESS			3	615	6	942	2	249								
PA/NORTHAMPTON COUNTY/0103.00															14	401
LOANS ORIGINATED	22	3265	26	3347	46	6964	8	265	1	3915	9	1019				
APPS APPROVED, NOT ACCEPTED	1	137			1	138					2	339				
APPS DENIED	1	190	5	871	30	4659	1	60			3	286				
APPS WITHDRAWN	4	626	7	856	11	1838										
FILES CLOSED FOR INCOMPLETENESS	1	101			4	515										
PA/NORTHAMPTON COUNTY/0104.00															21	100
LOANS ORIGINATED	28	4688	47	7035	45	11198	10	1048			11	4955				
APPS APPROVED, NOT ACCEPTED	1	142			6	1016					3	660				
APPS DENIED	2	316	3	366	30	4716	5	420			1	135				
APPS WITHDRAWN	1	177	3	396	17	2359					2	483				
FILES CLOSED FOR INCOMPLETENESS			2	766	9	1678										

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																
	ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/																
	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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Median Mfn Income As PCT of MSA/MID Median
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	Number	\$000's		
PA/NORTHAMPTON COUNTY/0105.00																	
LOANS ORIGINATED	7	766	6	545	9	942	1	21									74
APPS APPROVED, NOT ACCEPTED					1	138											
APPS DENIED	3	218			11	1328	3	153	1	1750	1	3					
APPS WITHDRAWN			2	147	4	555											
FILES CLOSED FOR INCOMPLETENESS	1	133	1	5	7	856											
PA/NORTHAMPTON COUNTY/0106.00																	
LOANS ORIGINATED	46	6538	47	6766	67	8282	8	742	1	60	14	1614					24
APPS APPROVED, NOT ACCEPTED	1	161			7	846					1	95					
APPS DENIED	4	424	5	618	50	7018	8	491			5	544					
APPS WITHDRAWN	13	1787	10	1278	21	2613	1	158									
FILES CLOSED FOR INCOMPLETENESS					12	1284											
PA/NORTHAMPTON COUNTY/0107.00																	
LOANS ORIGINATED	33	4083	22	2404	31	3432	8	413			22	2272					29
APPS APPROVED, NOT ACCEPTED			1	75	1	150	1	30			2	105					
APPS DENIED	2	275			12	1439	4	223			4	543					
APPS WITHDRAWN	6	911	2	126	5	464	1	75			1	75					
FILES CLOSED FOR INCOMPLETENESS					4	374					1	65					
PA/NORTHAMPTON COUNTY/0108.00																	
LOANS ORIGINATED	1	82	16	4520	10	2101	8	1804	5	4972	8	2439					20
APPS APPROVED, NOT ACCEPTED					3	631											
APPS DENIED	1	123	3	778	2	372	1	50									
APPS WITHDRAWN					2	302											
FILES CLOSED FOR INCOMPLETENESS					2												
PA/NORTHAMPTON COUNTY/0109.00																	
LOANS ORIGINATED	8	804	18	1314	14	1223			1	200	14	914					67
APPS APPROVED, NOT ACCEPTED			3	259	18	1714	4	94			2	150	1	13			
APPS DENIED	1	100			6	501					1	87					
APPS WITHDRAWN	1	110	3	271	3	373	1	23									
FILES CLOSED FOR INCOMPLETENESS	1	56			3												

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10800 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 Income As PCT of MSA/MD Median	
	Home Purchase Loans					Home Improvement Loans								
	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/NORTHAMPTON COUNTY/0110.00														
LOANS ORIGINATED	2	187	8	772	4	2697	2	200			10	3291		48
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	112	2	172	4	533	2	8	1	153	5	274		
APPS WITHDRAWN			2	203										
FILES CLOSED FOR INCOMPLETENESS				1	52									
PA/NORTHAMPTON COUNTY/0111.00														
LOANS ORIGINATED	1	96	4	304	1	660					3	835		24
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
PA/NORTHAMPTON COUNTY/0112.00														
LOANS ORIGINATED	7	726	20	1462	11	1217			5	2213	15	1216		68
APPS APPROVED, NOT ACCEPTED			2	155	3	309					2	80		
APPS DENIED	4	363	1	58	18	1293	7	146			7	411		
APPS WITHDRAWN	1	84	2	218	8	798					5	619		
FILES CLOSED FOR INCOMPLETENESS			2	77	5	391					3	180		
PA/NORTHAMPTON COUNTY/0113.00														
LOANS ORIGINATED	9	1203	9	2283	20	3654	3	114	2	541	4	595		63
APPS APPROVED, NOT ACCEPTED					1	100	1	60			4	327		
APPS DENIED	1	215	2	253	22	3850	2	161			1	124		
APPS WITHDRAWN	1	110	2	744	4	868	1	25						
FILES CLOSED FOR INCOMPLETENESS					6	738								
PA/NORTHAMPTON COUNTY/0141.00														
LOANS ORIGINATED	3	602	30	6618	33	5419	8	927	2	3835	7	872		16
APPS APPROVED, NOT ACCEPTED			2	463	2	328			1	180	1	190		
APPS DENIED	2	502			11	1922	5	467			2	295		
APPS WITHDRAWN			5	1155	8	1642	2	50			1	210		
FILES CLOSED FOR INCOMPLETENESS	1	284	1	243	8	1711								

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 Manufactured Home Dwellings From Columns A, B, C & D	Nonoccupant Loans From Columns A, B, C and D	Loans on Dwellings For 5 or More Families	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans					Refinancings									Home Improvement Loans	
	A	B	C	D	E	F	G	H	I	J					K	L
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>PA/NORTHAMPTON COUNTY/0142.00</b>																
LOANS ORIGINATED	23	2460	20	1298	15	2257	2	176	2	659	20	1679				
APPS APPROVED, NOT ACCEPTED	1	102	1	23	1	100	1	4000			1	100				
APPS DENIED	7	603	3	417	18	1474	8	150			8	524				
APPS WITHDRAWN	6	733	8	534	20	1953	1	62			11	701				
FILES CLOSED FOR INCOMPLETENESS			1	45	4	426	1	18			1	45				
<b>PA/NORTHAMPTON COUNTY/0143.00</b>																
LOANS ORIGINATED	14	1527	12	1106	8	721	1	7	1	561	8	879				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	81	2	241	15	1346	3	120			5	384				
APPS WITHDRAWN	4	435	7	732	1	60					3	354				
FILES CLOSED FOR INCOMPLETENESS					3	372					1	192				
<b>PA/NORTHAMPTON COUNTY/0144.00</b>																
LOANS ORIGINATED	1	62	6	965	2	495	1	15	3	6860	4	387				
APPS APPROVED, NOT ACCEPTED			1	120	2	222					1	71				
APPS DENIED	1	64			6	969					2	297				
APPS WITHDRAWN			2	874	4	499					2	554				
FILES CLOSED FOR INCOMPLETENESS									1	338						
<b>PA/NORTHAMPTON COUNTY/0145.00</b>																
LOANS ORIGINATED	27	4052	8	975	22	2505	2	21			5	385				
APPS APPROVED, NOT ACCEPTED	1	118	1	28	3	427					1	28				
APPS DENIED	2	221	5	486	17	1822	3	178			3	177				
APPS WITHDRAWN	5	619	2	243	12	1500	1	280								
FILES CLOSED FOR INCOMPLETENESS	1	177	2	282	3	367	1	15								
<b>PA/NORTHAMPTON COUNTY/0146.00</b>																
LOANS ORIGINATED	16	1725	7	486	15	2128	1	84	1	132	5	454				
APPS APPROVED, NOT ACCEPTED					1	68					1	88				
APPS DENIED	5	516	3	216	12	1492	4	75			3	285				
APPS WITHDRAWN	4	411	2	115	7	710	1	5			2	200				
FILES CLOSED FOR INCOMPLETENESS					3	305	1	65								



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)		MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ															
		ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/															
		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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
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	Number	\$000's	Number	\$000's
PAINORTHAMPTON COUNTY/0147.00																	
12	1433	13	963	22	2095	4	233	1	278	8	568						42
LOANS ORIGINATED																	
1	113	3	314	17	2044	3	166			2	230						
APPS APPROVED, NOT ACCEPTED																	
7	782			6	747	1	280			1	280						
APPS DENIED																	
7	782			6	747	1	280			1	280						
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PAINORTHAMPTON COUNTY/0152.01																	
56	7290	26	3095	43	5185	9	425			13	1121						7
LOANS ORIGINATED																	
2	212	2	208	2	197	1	3			4	413						
APPS APPROVED, NOT ACCEPTED																	
8	828	3	293	30	4368	13	528			5	481						
APPS DENIED																	
12	1782	5	710	19	2420					5	481						
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PAINORTHAMPTON COUNTY/0153.00																	
33	6434	32	5454	64	13321	13	1374			1	65						4
LOANS ORIGINATED																	
2	326	2	374	32	7315	9	391			2	178			1	223		
APPS APPROVED, NOT ACCEPTED																	
9	2149	9	1474	21	4492					2	178			1	223		
APPS DENIED																	
1	223			18	3130					3	739			1	123		14
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PAINORTHAMPTON COUNTY/0154.00																	
10	1855	12	2067	23	3635	4	1140			5	665						4
LOANS ORIGINATED																	
1	162	3	321	25	4465	4	363			1	123			1	14		
APPS APPROVED, NOT ACCEPTED																	
1	162			16	2600					1	123			1	14		
APPS DENIED																	
1	247			8	1336					5	665			1	24		5
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PAINORTHAMPTON COUNTY/0155.00																	
18	4107	42	7826	78	13284	6	204			5	665						4
LOANS ORIGINATED																	
3	608	3	192	42	7558	6	202			1	24			1	5		
APPS APPROVED, NOT ACCEPTED																	
1	137	8	2058	17	3767	1	5			1	68			1	5		
APPS DENIED																	
1	137	8	2058	17	3767	1	5			1	68			1	5		
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/

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 Manufactured Home Dwellings From Columns A, B, C & D	Nonoccupant Loans From Columns A, B, C and D	Loans on Dwellings For 5 or More Families	F	G	H	I		
	Home Purchase Loans		Refinancings		Home Improvement Loans		E		F									G	
	A	B	C	D	E	F	G	H	I	J								K	L
	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	
PA/NORTHAMPTON COUNTY/0156.00																			
LOANS ORIGINATED	23	3082	18	2462	21	2924	9	387											
APPS APPROVED, NOT ACCEPTED	1	147	1	165	3	519													
APPS DENIED	2	191	4	426	14	1633	4	303											
APPS WITHDRAWN	3	301	2	340	10	1065	1	3											
FILES CLOSED FOR INCOMPLETENESS					4	375													
PA/NORTHAMPTON COUNTY/0157.00																			
LOANS ORIGINATED	14	2071	17	2868	18	2465	1	85											
APPS APPROVED, NOT ACCEPTED					2	275													
APPS DENIED	2	448	2	199	22	3120													
APPS WITHDRAWN					11	1768													
FILES CLOSED FOR INCOMPLETENESS					5	902													
PA/NORTHAMPTON COUNTY/0158.01																			
LOANS ORIGINATED	12	2877	50	14317	71	15758	9	1082											
APPS APPROVED, NOT ACCEPTED					5	1161													
APPS DENIED	3	892	2	517	25	6072	2	258											
APPS WITHDRAWN	2	395	8	2047	18	5105													
FILES CLOSED FOR INCOMPLETENESS					10	2116													
PA/NORTHAMPTON COUNTY/0158.02																			
LOANS ORIGINATED	9	2158	29	8286	46	10218	9	780											
APPS APPROVED, NOT ACCEPTED					7	1613													
APPS DENIED			1	340	14	2614	5	315											
APPS WITHDRAWN			3	851	14	2785	2	248											
FILES CLOSED FOR INCOMPLETENESS					9	1615	2	87											
PA/NORTHAMPTON COUNTY/0159.01																			
LOANS ORIGINATED	20	3761	41	8943	66	11401	16	1888											
APPS APPROVED, NOT ACCEPTED			1	47	8	1182													
APPS DENIED	3	328	8	1359	38	7438	7	338											
APPS WITHDRAWN	3	413	5	541	24	5775	1	100											
FILES CLOSED FOR INCOMPLETENESS	2	387	1	83	9	1775	2	195											

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)		MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ															
		ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/															
		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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
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	Number	\$000's	Number	\$000's
PA/NORTHAMPTON COUNTY/0159.02																	
10	2389	24	5548	54	11335	9	839			2	464					4	105
LOANS ORIGINATED																	
2	393	7	710	28	5798	6	147			2	403			5	184		
APPS APPROVED, NOT ACCEPTED																	
2	346	1	80	16	3539	1	283										
APPS DENIED																	
2	346	1	80	16	3539	1	283										
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/NORTHAMPTON COUNTY/0160.01																	
29	5868	35	8280	75	14899	23	2404			8	1555			4	441		
LOANS ORIGINATED																	
1	195	3	287	1	214	1	20			1	5			2	81		
APPS APPROVED, NOT ACCEPTED																	
4	773	14	1530	34	6185	10	107			1	9			9	428		
APPS DENIED																	
7	1472	3	580	18	3221	2	196							1	110		
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/NORTHAMPTON COUNTY/0160.02																	
21	4883	32	5367	39	6686	14	642			3	587			5	102		
LOANS ORIGINATED																	
2	392	10	612	26	4709	7	527			1	77			4	133		
APPS APPROVED, NOT ACCEPTED																	
3	540	5	972	7	1226	1	50							11	271		
APPS DENIED																	
3	540	5	972	7	1226	1	50							2	53		
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/NORTHAMPTON COUNTY/0161.00																	
24	3367	11	1303	15	1920	5	53			2	144			2	100		
LOANS ORIGINATED																	
4	416	2	97	15	2216	3	70			2	70			2	92		
APPS APPROVED, NOT ACCEPTED																	
2	282			3	384	1	8										
APPS DENIED																	
2	282			3	384	1	8										
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/NORTHAMPTON COUNTY/0162.01																	
40	5223	24	2810	39	4728	9	362			14	1396						
LOANS ORIGINATED																	
4	484	5	385	37	4501	13	303			8	522			3	279		
APPS APPROVED, NOT ACCEPTED																	
7	918	3	292	10	1288	1	50			3	306						
APPS DENIED																	
7	918	3	292	10	1288	1	50			3	306						
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 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		
	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	Number	\$000's	Number						\$000's
PA/NORTHAMPTON COUNTY/0162.02																			
LOANS ORIGINATED	21	3522	22	3200	44	6777	16	854										6	102
APPS APPROVED, NOT ACCEPTED			1	230	6	1029													
APPS DENIED	5	1017	2	285	39	6120	3	26											
APPS WITHDRAWN	3	587	2	306	17	2395	3	357											
FILES CLOSED FOR INCOMPLETENESS					5	973													
PA/NORTHAMPTON COUNTY/0163.00																			
LOANS ORIGINATED	23	3397	23	3564	28	3525	9	303											
APPS APPROVED, NOT ACCEPTED			1	202	6	944	1	27											
APPS DENIED	2	464	2	366	11	1608	3	33											
APPS WITHDRAWN	1	83	3	510	4	655													
FILES CLOSED FOR INCOMPLETENESS			1	149	4	441													
PA/NORTHAMPTON COUNTY/0164.00																			
LOANS ORIGINATED	35	7940	44	9594	68	11876	15	620											
APPS APPROVED, NOT ACCEPTED	1	231			3	765	1	40											
APPS DENIED	1	200	6	305	26	5107	4	147											
APPS WITHDRAWN	4	785	9	1557	28	5430	2	377											
FILES CLOSED FOR INCOMPLETENESS					10	2152	2	251											
PA/NORTHAMPTON COUNTY/0165.00																			
LOANS ORIGINATED	27	5757	37	6838	48	8785	18	1215											
APPS APPROVED, NOT ACCEPTED			2	226	3	638													
APPS DENIED	1	222	5	488	26	5944	4	42											
APPS WITHDRAWN	4	858	1	152	16	3258													
FILES CLOSED FOR INCOMPLETENESS					5	1222													
PA/NORTHAMPTON COUNTY/0166.00																			
LOANS ORIGINATED	13	1998	22	3692	16	2170	3	241											
APPS APPROVED, NOT ACCEPTED					1	136													
APPS DENIED			3	422	7	1069	4	225											
APPS WITHDRAWN	5	856	5	403	9	1387	1	160											
FILES CLOSED FOR INCOMPLETENESS					2	247													

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/

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 Income As PCT of MSA/MID Median				
	Home Purchase Loans					Refinancings								Home Improvement Loans	Loans on Dwellings For 5 or More Families	Number	\$000's
	FHA, FSARHS & VA		Conventional			Number		\$000's									
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			
<b>PAINORTHAMPTON COUNTY0167.00</b>																	
LOANS ORIGINATED	39	9160	76	19701	102	23062	12	812			2	337		9			
APPS APPROVED, NOT ACCEPTED			1	182	4	1158	1	180									
APPS DENIED	7	1832	1	289	35	8057	5	318									
APPS WITHDRAWN	2	489	6	1897	20	4658	2	250									
FILES CLOSED FOR INCOMPLETENESS					9	1699	1	250									
<b>PAINORTHAMPTON COUNTY0168.00</b>																	
LOANS ORIGINATED	37	6528	40	5479	48	6885	14	977	2	2070	14	1438		5			
APPS APPROVED, NOT ACCEPTED	1	137	2	234	2	227	1	14			1	116					
APPS DENIED	2	345	4	263	20	3493	4	251			1	2					
APPS WITHDRAWN	7	1192	3	480	10	1416											
FILES CLOSED FOR INCOMPLETENESS			1	280	11	1766								6			
<b>PAINORTHAMPTON COUNTY0169.01</b>																	
LOANS ORIGINATED	7	1503	28	7689	35	8844	10	1465			2	835					
APPS APPROVED, NOT ACCEPTED			1	47	1	216	1	15									
APPS DENIED	1	327	1	418	8	1694	3	35									
APPS WITHDRAWN			4	978	8	1721											
FILES CLOSED FOR INCOMPLETENESS					5	1341								11			
<b>PAINORTHAMPTON COUNTY0169.02</b>																	
LOANS ORIGINATED	15	3822	54	16074	31	8437	4	428			2	216					
APPS APPROVED, NOT ACCEPTED	2	713	1	275	3	504					2	333					
APPS DENIED	3	554			16	3925	2	354			1	226					
APPS WITHDRAWN	1	300	12	3132	20	5081	2	60			1	377					
FILES CLOSED FOR INCOMPLETENESS			1	225	6	1371	1	58			1	58					
<b>PAINORTHAMPTON COUNTY0170.00</b>																	
LOANS ORIGINATED	9	1471	14	3224	21	3973	3	149			2	549					
APPS APPROVED, NOT ACCEPTED					2	567											
APPS DENIED	1	192			15	2378	2	37						25			
APPS WITHDRAWN	3	602	3	422	8	1563					3	370					
FILES CLOSED FOR INCOMPLETENESS			1	78	4	775								78			

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

GENSUS 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 Income As PCT of MSA/MD Median			
	Home Purchase Loans					Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				F	G	
	A	B		C		D		E		Number						\$000's
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
<b>PAINORTHAMPTON COUNTY/0171.01</b>																
LOANS ORIGINATED	35	7585	65	11952	80	18724	12	761			9	1308		21	147	
APPS APPROVED, NOT ACCEPTED			1	184	10	1857					2	191				
APPS DENIED	12	2526	9	1683	53	10411	4	67			3	331				
APPS WITHDRAWN	4	764	5	1156	38	8183	2	88								
FILES CLOSED FOR INCOMPLETENESS			1	265	10	2001										
<b>PAINORTHAMPTON COUNTY/0171.02</b>																
LOANS ORIGINATED	37	9546	102	23445	127	26955	17	1277			10	1492	5	563		
APPS APPROVED, NOT ACCEPTED	1	170	7	1057	10	2201					1	112	3	251		
APPS DENIED	2	594	12	2585	60	14055	7	335			1	219	1	156		
APPS WITHDRAWN	8	1891	13	2887	55	12213	5	612			1	140	2	195		
FILES CLOSED FOR INCOMPLETENESS			1	54	26	8163	2	270			2	490	1	54		
<b>PAINORTHAMPTON COUNTY/0172.00</b>																
LOANS ORIGINATED	41	5014	21	2245	40	4327	5	226			16	1666		23	77	
APPS APPROVED, NOT ACCEPTED			2	194	40	4595	4	26			3	299				
APPS DENIED	7	999	2	699	4	445					5	605				
APPS WITHDRAWN	5	665	7	689	4	445					3	265				
FILES CLOSED FOR INCOMPLETENESS	1	157			6	595										
<b>PAINORTHAMPTON COUNTY/0173.00</b>																
LOANS ORIGINATED	13	1636	18	1849	28	2889	2	49	1	3016	5	311		16	81	
APPS APPROVED, NOT ACCEPTED	1	166			2	224					2	218				
APPS DENIED	4	503	2	229	16	1920	3	41			2	186				
APPS WITHDRAWN	3	328	2	192	11	1217					2	186				
FILES CLOSED FOR INCOMPLETENESS					6	745										
<b>PAINORTHAMPTON COUNTY/0174.01</b>																
LOANS ORIGINATED	50	11238	65	14556	104	22222	15	1313			10	2255		21	120	
APPS APPROVED, NOT ACCEPTED			11	2124	47	10860	12	548			1	149				
APPS DENIED	7	1111	11	2933	37	8128	3	465								
APPS WITHDRAWN	9	1982	12	340	13	3214	3	330								
FILES CLOSED FOR INCOMPLETENESS			1													

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA:MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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 Manufactured Dwellings From Columns A, B, C & D	Nonoccupant Loans From Columns A, B, C and D	Loans on Dwellings For 5 or More Families	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans		Refinancings		Home Improvement Loans		E		F						G	
	A		C		D		E		F							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number
PAINORTHAMPTON COUNTY/0174.02																
LOANS ORIGINATED	34	6208	19	2586	41	6353	7	446			4	708			12	97
APPS APPROVED, NOT ACCEPTED	1	223		744	5	744	2	20								
APPS DENIED	8	1534	2	286	23	3845	7	217					1			
APPS WITHDRAWN	5	862	6	950	13	2012	2	60								
FILES CLOSED FOR INCOMPLETENESS					7	1106	1	8			1	148				
PAINORTHAMPTON COUNTY/0175.01																
LOANS ORIGINATED	25	4041	34	6713	54	9476	8	236			9	1371			19	103
APPS APPROVED, NOT ACCEPTED	1	174	2	280	4	647					2	303				
APPS DENIED	1	239	2	235	35	6102	5	110			2	256				
APPS WITHDRAWN	4	482	3	681	11	2491	2	356			1	171				
FILES CLOSED FOR INCOMPLETENESS					10	1648										
PAINORTHAMPTON COUNTY/0175.02																
LOANS ORIGINATED	35	6939	51	9711	75	13770	11	1074			2	190			14	135
APPS APPROVED, NOT ACCEPTED	1	192	2	370	11	1836					1	136				
APPS DENIED	1	123	7	1145	42	8088	2	18								
APPS WITHDRAWN	3	570	5	1070	32	6434	1	137								
FILES CLOSED FOR INCOMPLETENESS			1	233	12	2739	1	80								
PAINORTHAMPTON COUNTY/0176.03																
LOANS ORIGINATED	27	4323	22	4826	36	4954	8	514			5	756			16	89
APPS APPROVED, NOT ACCEPTED	2	378		644	4	644	1	2								
APPS DENIED	3	514	3	468	28	4702	7	205			1	183				
APPS WITHDRAWN	7	1065	4	466	22	3551	3	190			1	90				
FILES CLOSED FOR INCOMPLETENESS					9	1304					1	112				
PAINORTHAMPTON COUNTY/0176.04																
LOANS ORIGINATED	22	4751	42	7588	67	12730	7	554			4	402			17	113
APPS APPROVED, NOT ACCEPTED			1	99							1	99				
APPS DENIED	1	177	1	123	29	5952	6	125								
APPS WITHDRAWN	4	672	3	367	15	2800										
FILES CLOSED FOR INCOMPLETENESS			1	75	7	1042										

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHELEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

GENSUS 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 Manufactured Home Dwellings From Columns A, B, C & D	Nonoccupant Loans From Columns A, B, C and D	Loans on Dwellings For 5 or More Families	Median Income As PCT of MSA/MD Median								
	Home Purchase Loans					Refinancings									Home Improvement Loans		Loans on Dwellings For 5 or More Families		Loans On Manufactured Home Dwellings From Columns A, B, C and D			
	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					Number	\$000's	Number	\$000's				
<b>PAINORTHAMPTON COUNTY/0176.05</b>																						
LOANS ORIGINATED	9	2699	44	12150	55	12957	8	896										24	125			
APPS APPROVED, NOT ACCEPTED	1	162			4	1259																
APPS DENIED			6	1207	28	7041	5	296											85			
APPS WITHDRAWN	2	267	6	1434	26	6884	1	294											85			
FILES CLOSED FOR INCOMPLETENESS			2	328	11	2737	2	152														
<b>PAINORTHAMPTON COUNTY/0176.06</b>																						
LOANS ORIGINATED	21	5166	35	7369	48	10133	15	875	1	575	5	604							18	139		
APPS APPROVED, NOT ACCEPTED	1	324			4	689																
APPS DENIED	3	965	2	401	35	7321	4	85	1	550												
APPS WITHDRAWN	1	311	6	1049	20	4789	2	310			1	66										
FILES CLOSED FOR INCOMPLETENESS					10	2148	1	25														
<b>PAINORTHAMPTON COUNTY/0176.07</b>																						
LOANS ORIGINATED	30	7055	54	11457	88	17853	8	1089	1	5676	6	768							17	150		
APPS APPROVED, NOT ACCEPTED	1	133			7	1477																
APPS DENIED	1	108	8	1965	37	8347	7	643			3	365										
APPS WITHDRAWN	5	1074	10	2158	38	7056	1	170			1	126										
FILES CLOSED FOR INCOMPLETENESS			3	475	11	2056																
<b>PAINORTHAMPTON COUNTY/0177.02</b>																						
LOANS ORIGINATED	9	2045	18	3736	32	5875	2	35			1	128							10	145		
APPS APPROVED, NOT ACCEPTED			1	252	1	374																
APPS DENIED	4	712	1	237	13	2690	3	85														
APPS WITHDRAWN	1	190	3	584	9	1578	1	50														
FILES CLOSED FOR INCOMPLETENESS	1	206			3	660																
<b>PAINORTHAMPTON COUNTY/0177.03</b>																						
LOANS ORIGINATED	13	3433	28	7049	33	6985	5	390			3	627							19	112		
APPS APPROVED, NOT ACCEPTED					4	843																
APPS DENIED	2	560	2	434	19	3964	1	10			1	180										
APPS WITHDRAWN	4	1092	5	1154	14	2946	1	292			1	292										
FILES CLOSED FOR INCOMPLETENESS					4	1142	1	13														



AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ																			
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 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 and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		% Median Income As PCT of MSA/MD Median				
	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	Number	\$000's			
<b>PAINNORTHAMPTON COUNTY/0177.04</b>																			
LOANS ORIGINATED	14	3111	42	9233	73	14959	10	1813		4	552						17	155	
APPS APPROVED, NOT ACCEPTED	1	167	3	640	5	1150													
APPS DENIED	3	657	3	413	34	9399	8	994		1	236								
APPS WITHDRAWN	2	474	3	762	16	3599	1	20	1	800									
FILES CLOSED FOR INCOMPLETENESS			2	390	6	1198	1	250		1	300	1	90						
<b>PAINNORTHAMPTON COUNTY/0178.00</b>																			
LOANS ORIGINATED	24	3578	11	1232	16	2226	2	115		5	899						40	100	
APPS APPROVED, NOT ACCEPTED	1	143	2	156	10	1374				1	128								
APPS DENIED	3	408	2	184	22	3285	1	141		4	691	1	20						
APPS WITHDRAWN	3	483	1	6	11	1626				1	178								
FILES CLOSED FOR INCOMPLETENESS	2	294	1	164	2	355												8	94
<b>PAINNORTHAMPTON COUNTY/0179.01</b>																			
LOANS ORIGINATED	28	4686	28	4055	31	4221	7	615	1	1013	8	1046							
APPS APPROVED, NOT ACCEPTED					4	512					2	295							
APPS DENIED	5	867	2	266	22	3114	4	55		1	101								
APPS WITHDRAWN	3	457	3	361	9	1112													
FILES CLOSED FOR INCOMPLETENESS			1	136	5	536												7	85
<b>PAINNORTHAMPTON COUNTY/0179.02</b>																			
LOANS ORIGINATED	21	3556	18	2645	20	2560				5	732								
APPS APPROVED, NOT ACCEPTED					2	336				5	890								
APPS DENIED	1	147	6	779	19	3002	1	10		2	317								
APPS WITHDRAWN			3	474	5	800				1	119								
FILES CLOSED FOR INCOMPLETENESS	2	446	1	6	5	855												5	129
<b>PAINNORTHAMPTON COUNTY/0180.01</b>																			
LOANS ORIGINATED	15	3171	30	8954	40	8910	11	1218		3	534	1	138						
APPS APPROVED, NOT ACCEPTED			2	832	5	735	1	7											
APPS DENIED	2	389	3	502	20	5369	8	561											
APPS WITHDRAWN	5	945	6	2921	13	2511	2	240											
FILES CLOSED FOR INCOMPLETENESS	1	178	2	571	7	1988													

ALL LOANS ON PROPERTY LOCATED IN MSA/MID 3/ MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 Income As Pop PCT of MSA/MID 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	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
<b>PAINORTHAMPTON COUNTY/0180.02</b>															
LOANS ORIGINATED	29	6268	80	23076	91	25198	18	6042			9	1608			9
APPS APPROVED, NOT ACCEPTED	2	307	2	757	4	1380	1	9							
APPS DENIED	3	548	12	2749	46	10921	4	418			4	641			
APPS WITHDRAWN	3	690	15	3405	20	5147	3	442	1	426	2	197	1	198	
FILES CLOSED FOR INCOMPLETENESS	1	549	2	876	10	2370	2	22			1	170			
<b>PAINORTHAMPTON COUNTY/0181.00</b>															
LOANS ORIGINATED	24	5336	59	14001	93	20728	10	1921			6	1368	1	57	
APPS APPROVED, NOT ACCEPTED			3	535	4	682					1	116			
APPS DENIED	4	825	8	1777	52	10882	11	790			4	310			
APPS WITHDRAWN	2	344	13	1920	28	6964	2	579			3	1070			
FILES CLOSED FOR INCOMPLETENESS			1	247	17	3691									
<b>PAINORTHAMPTON COUNTY/0182.00</b>															
LOANS ORIGINATED	10	2114	20	4194	35	6180	6	452	1	544	8	1826	2	185	
APPS APPROVED, NOT ACCEPTED	1	241	3	417	2	232							2	137	
APPS DENIED	4	994	10	1053	21	5345							7	394	
APPS WITHDRAWN	2	454	3	581	16	3316	1	27					1	3	
FILES CLOSED FOR INCOMPLETENESS	1	244			11	2556	6	658			1	93	1	3	
<b>PAINORTHAMPTON COUNTY/0183.00</b>															
LOANS ORIGINATED	16	2593	26	5103	30	4608	11	720	1	247	2	623	3	280	
APPS APPROVED, NOT ACCEPTED					3	677	1	30					2	118	
APPS DENIED	3	814	6	704	35	5690	6	222					1	35	
APPS WITHDRAWN			8	1007	19	3723	3	255					1		
FILES CLOSED FOR INCOMPLETENESS			1	300	2	291	3	1230							
<b>MSA/MID(TOTAL)</b>															
LOANS ORIGINATED	3705	656447	5659	1122439	7508	1386998	1430	111488	105	280602	1366	183967	91	5265	
APPS APPROVED, NOT ACCEPTED	101	17617	169	29653	611	111398	68	3610	6	13770	73	8847	29	1365	
APPS DENIED	593	96736	690	106987	4308	771235	985	38930	17	9434	420	46279	125	4922	
APPS WITHDRAWN	612	106812	873	167181	2467	456159	190	18575	9	36087	265	32841	14	1321	
FILES CLOSED FOR INCOMPLETENESS	78	14662	136	24263	1192	225375	92	8398	2	11838	89	10784	25	1440	

AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Median Income As PCT of MSA/MD Median			
	Home Purchase Loans		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Notoccupant Loans From Columns A, B, C and D			Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	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	Number	\$000's	0	0

INVALID GEOGRAPHIC IDENTIFIERS 2/  
 LOANS ORIGINATED  
 APPS APPROVED, NOT ACCEPTED  
 APPS DENIED  
 APPS WITHDRAWN  
 FILES CLOSED FOR INCOMPLETENESS

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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, FSARHS & VA		Conventional		Number		\$000's		Number		\$000's		Number		\$000's		Number	
	A	B	C	D	E	F	G											
NJWARREN COUNTY/0306.00	17	2181	2	221	2	409												
NJWARREN COUNTY/0307.00	15	1666	4	411	5	607								1	55			
NJWARREN COUNTY/0308.00	13	1546	1	162	4	735								1	135			
NJWARREN COUNTY/0309.00	6	757			2	137												
NJWARREN COUNTY/0311.01	12	3211	10	2586	18	4462	1	25										
NJWARREN COUNTY/0311.02	9	2501	9	2268	6	1450	1	329						1	236			
NJWARREN COUNTY/0312.00	24	5325	8	2028	15	3403	2	195						1	264			
NJWARREN COUNTY/0313.01	14	3533	15	2874	20	4986	1	360						2	254			
NJWARREN COUNTY/0313.02	18	3936	25	6038	12	3090								2	360			
NJWARREN COUNTY/0314.01	10	2384	10	2139	11	2712												
NJWARREN COUNTY/0314.02	15	3155	5	1193	5	1165	1	185						1	185			
NJWARREN COUNTY/0315.00	14	3374	12	2686	7	1634	2	542										
NJWARREN COUNTY/0316.01	13	3133	11	2190	6	995	1	132						1	236	2	112	
NJWARREN COUNTY/0316.02	10	1518	5	673	7	1006												
NJWARREN COUNTY/0317.00	6	1134	4	682														
NJWARREN COUNTY/0318.00	6	1576	5	989	3	499												
NJWARREN COUNTY/0319.00	13	2858	6	1455	18	4724								1	363			
NJWARREN COUNTY/0320.00	20	3756	9	1277	10	1809								1	131			
NJWARREN COUNTY/0321.01	8	2130	4	1299	11	2954	1	305										
NJWARREN COUNTY/0321.02	8	2153	15	4844	20	5439								1	375			
NJWARREN COUNTY/0322.00	24	4750	22	4026	21	4499	1	109						2	285			
NJWARREN COUNTY/0323.00	7	1147	6	985	14	2154								1	120			
NJWARREN COUNTY/0324.00	7	924	2	225	6	934								2	243			
PA/CARBON COUNTY/0201.02	15	1843	5	728	2	249								2	286	1	25	
PA/CARBON COUNTY/0201.03	13	2224	4	540	8	1462								4	725			
PA/CARBON COUNTY/0201.05	40	5382	19	2308	23	3484	2	110						22	2493			
PA/CARBON COUNTY/0201.06	3	307	20	3619	7	1314								18	3197			

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	H	I	J	K	L	M	N	O	P	
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
PA/CARBON COUNTY/0202.00	13	1535	1	70	5	509	1	75									
PA/CARBON COUNTY/0203.00	19	1532	1	40	1	51	1	120									
PA/CARBON COUNTY/0204.00	6	396															
PA/CARBON COUNTY/0205.00	17	3000	7	875	10	1801	2	159						1	156		
PA/CARBON COUNTY/0206.00	24	2401			3	381								1	100		
PA/CARBON COUNTY/0207.00	14	1738	6	748	8	1487											
PA/CARBON COUNTY/0208.00	33	5378	9	1581	11	1875											
PA/CARBON COUNTY/0209.00	34	4116	2	324	4	500											
PA/LEHIGH COUNTY/0001.01	19	2566	3	305	4	475								1	68		
PA/LEHIGH COUNTY/0001.02	10	1216	2	128	9	1153								1	54		
PA/LEHIGH COUNTY/0004.00	5	603	1	54	1	109								1	54		182
PA/LEHIGH COUNTY/0005.00	1	65			1	84								1	84		
PA/LEHIGH COUNTY/0006.00	24	2987	2	85	12	1232								1	53		
PA/LEHIGH COUNTY/0007.00	7	515			2	152							1	98			
PA/LEHIGH COUNTY/0008.00	4	167	2	115	2	109								2	55		
PA/LEHIGH COUNTY/0009.00	1	77															
PA/LEHIGH COUNTY/0010.00	4	320	1	60													
PA/LEHIGH COUNTY/0012.00					1	108											
PA/LEHIGH COUNTY/0014.01	27	3544	4	226	7	625								1	102		
PA/LEHIGH COUNTY/0014.02	14	2049	1	192	4	553											
PA/LEHIGH COUNTY/0015.01	30	3312	4	533	6	676	1	74									
PA/LEHIGH COUNTY/0015.02	36	4785	6	1001	5	626								1	212		
PA/LEHIGH COUNTY/0016.00	12	1031	1	48	1	73								1	48		
PA/LEHIGH COUNTY/0017.00	9	618	2	110	2	217								3	223		
PA/LEHIGH COUNTY/0018.00	5	482	1	56	2	210											
PA/LEHIGH COUNTY/0019.00	14	1331	2	292	4	445								1	33		
PA/LEHIGH COUNTY/0020.00	16	1494	3	305	7	534								2	229		

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

GENSUS 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	
	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		
PALEHIGH COUNTY/0021.00	20	2206	8	863	4	527						3	345			
PALEHIGH COUNTY/0022.01	20	2881	13	1567	5	723	1	102				2	128			
PALEHIGH COUNTY/0022.02	7	912														
PALEHIGH COUNTY/0023.01	23	3806	15	3354	7	1282						1	170			
PALEHIGH COUNTY/0023.02	13	2195	7	1178	5	870										
PALEHIGH COUNTY/0051.00	19	2235	2	287	7	784										
PALEHIGH COUNTY/0052.00	16	2946	13	2308	14	2708	1	45								
PALEHIGH COUNTY/0053.01	4	569	1	251	4	1092										
PALEHIGH COUNTY/0053.02	8	1342	3	626	6	1494										
PALEHIGH COUNTY/0054.01	3	794	3	1526	1	79										
PALEHIGH COUNTY/0054.02	5	1435	9	2734	7	1973										
PALEHIGH COUNTY/0055.03	3	765	10	3027	7	1883	1	350								
PALEHIGH COUNTY/0055.04	13	2861	15	3415	11	2080										
PALEHIGH COUNTY/0055.05	5	1034	6	1208	10	1626	2	402								
PALEHIGH COUNTY/0055.06	4	692	2	466	1	246										
PALEHIGH COUNTY/0056.01	15	2659	13	2506	7	844						2	171			
PALEHIGH COUNTY/0056.02	24	3865	8	1337	9	1492						1	120			
PALEHIGH COUNTY/0057.02	13	1752	2	346	4	437										
PALEHIGH COUNTY/0057.03	12	1445	2	251	5	863										
PALEHIGH COUNTY/0057.04	3	494	4	685	2	336										
PALEHIGH COUNTY/0057.05	16	2465	8	1162	7	1372						4	546			
PALEHIGH COUNTY/0058.00	14	1857	1	193	3	462										
PALEHIGH COUNTY/0059.01	27	3256	11	1430	13	1556	2	20				1	52			
PALEHIGH COUNTY/0059.02	6	669	1	154	3	318										
PALEHIGH COUNTY/0060.01	17	2656	4	841	12	2122						2	251			
PALEHIGH COUNTY/0060.02	8	2027	16	3206	14	2405	1	2				1	127			
PALEHIGH COUNTY/0061.01	6	1411	10	2136	6	966										

Report Date: 06/28/2017

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10800 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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, FSARHS & VA		Conventional		Number		\$000's		Number		\$000's		Number		\$000's		Number	
	A	B	C	D	E	F	G											
PALEHIGH COUNTY/0061.02	22	4477	19	3755	15	3010	1	225	1	132	1	132	1	132	1	132	1	132
PALEHIGH COUNTY/0062.02	42	10230	52	13079	34	8168	2	265	4	587	1	587	1	587	1	587	1	587
PALEHIGH COUNTY/0062.03	19	4436	44	12168	17	3388			2	297			2	297				
PALEHIGH COUNTY/0062.04	8	1913	11	2763	8	1978												
PALEHIGH COUNTY/0063.02	43	8822	25	5919	16	3077	1	24										
PALEHIGH COUNTY/0063.03	12	2079	6	1130	9	1539												
PALEHIGH COUNTY/0063.04	7	1577	12	2650	9	2043												
PALEHIGH COUNTY/0063.05	25	6440	13	3150	13	2953	2	209										
PALEHIGH COUNTY/0063.07	22	5172	31	6903	23	5213	1	7										
PALEHIGH COUNTY/0063.08	19	4019	23	5705	21	4749												
PALEHIGH COUNTY/0064.01	11	2735	10	2597	7	1704												
PALEHIGH COUNTY/0064.02	9	1936	8	2101	8	1904	1	24										
PALEHIGH COUNTY/0065.00	23	3917	12	1956	8	913												
PALEHIGH COUNTY/0066.00	16	3023	9	1564	12	2052	1	113										
PALEHIGH COUNTY/0067.01	8	1116	8	1393	7	829												
PALEHIGH COUNTY/0067.02	12	2142	4	1038	5	773												
PALEHIGH COUNTY/0067.03	12	2496	20	4750	7	1635	1	195										
PALEHIGH COUNTY/0068.00	19	2274	2	125	11	1182												
PALEHIGH COUNTY/0068.02	5	899	4	821	2	368												
PALEHIGH COUNTY/0068.03	12	3508	22	7250	12	3658												
PALEHIGH COUNTY/0068.05	5	1191	19	4640	9	3050	1	280										
PALEHIGH COUNTY/0068.06	9	1849	7	1700	7	1884	3	331										
PALEHIGH COUNTY/0070.00	12	2613	10	2763	6	1773												
PALEHIGH COUNTY/0081.00	9	1373	4	487	3	423	1	23										
PALEHIGH COUNTY/0092.00	13	2347	3	491	2	271												
PALEHIGH COUNTY/0093.00	16	2612	8	1274	5	773												
PALEHIGH COUNTY/0094.00	11	1497	8	1364	3	438												

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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		Number		\$000's		Number		\$000's		Number		\$000's		Number	
	A	B	C	D	E	F	G											
PA/LEHIGH COUNTY/0095.00	18	2400	10	1527	3	378												
PA/LEHIGH COUNTY/0096.00	26	2843	4	433	4	262								2	119			
PA/LEHIGH COUNTY/0097.00	2	205	1	83										1	83			
PA/NORTHAMPTON COUNTY/0101.00	14	2392	5	603	2	277								2	556			
PA/NORTHAMPTON COUNTY/0102.00	3	854	11	2850	10	2587								1	121			
PA/NORTHAMPTON COUNTY/0103.00	16	2275	5	769	12	2149												
PA/NORTHAMPTON COUNTY/0104.00	16	2626	9	1461	8	1312												
PA/NORTHAMPTON COUNTY/0105.00	6	789			1	120								3	218			
PA/NORTHAMPTON COUNTY/0106.00	33	4588	12	1540	14	2168								2	172			
PA/NORTHAMPTON COUNTY/0107.00	27	3252	3	292	5	609								1	210			
PA/NORTHAMPTON COUNTY/0108.00	8	950	5	302	5	516								6	440			
PA/NORTHAMPTON COUNTY/0109.00	1	97	2	142										2	142			
PA/NORTHAMPTON COUNTY/0110.00	6	451	4	264	1	102								3	216			
PA/NORTHAMPTON COUNTY/0112.00	6	735	1	168	4	724								1	87			
PA/NORTHAMPTON COUNTY/0113.00	5	764	3	649	7	1554								3	385			
PA/NORTHAMPTON COUNTY/0141.00	15	1482	1	174	8	790												
PA/NORTHAMPTON COUNTY/0142.00	9	1020	1	95	2	135								1	107			
PA/NORTHAMPTON COUNTY/0143.00			3	278										2	201			
PA/NORTHAMPTON COUNTY/0144.00	18	2659	8	1037	5	675												
PA/NORTHAMPTON COUNTY/0145.00	13	1245	1	95	5	642												
PA/NORTHAMPTON COUNTY/0146.00	12	1484	2	184	3	422								1	90			
PA/NORTHAMPTON COUNTY/0147.00	36	4682	5	652	7	965								2	214			
PA/NORTHAMPTON COUNTY/0152.01	22	4453	8	1496	12	2725												
PA/NORTHAMPTON COUNTY/0153.00	8	1471	4	819	3	569												
PA/NORTHAMPTON COUNTY/0154.00	10	2276	8	1744	9	1530												
PA/NORTHAMPTON COUNTY/0155.00	13	1708	2	265	7	721								3	302			
PA/NORTHAMPTON COUNTY/0156.00																	1	160



AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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		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		
PAINORTHAMPTON COUNTY/0157.00	12	1912	2	194	2	182										
PAINORTHAMPTON COUNTY/0158.01	11	2445	12	2783	6	1149										
PAINORTHAMPTON COUNTY/0158.02	3	874	6	1803	12	3206										
PAINORTHAMPTON COUNTY/0159.01	17	3084	11	2496	13	2407										
PAINORTHAMPTON COUNTY/0159.02	11	2248	6	1202	11	2949										
PAINORTHAMPTON COUNTY/0160.01	16	3198	6	1578	15	2617	2	143			1	170				
PAINORTHAMPTON COUNTY/0160.02	10	2428	11	2154	1	222					1	64			1	36
PAINORTHAMPTON COUNTY/0161.00	13	1884	2	163	5	715									1	32
PAINORTHAMPTON COUNTY/0162.01	26	3120	9	1113	7	786										
PAINORTHAMPTON COUNTY/0162.02	16	2599	3	298	11	1895										
PAINORTHAMPTON COUNTY/0163.00	12	1790	5	862	4	598	1	70								
PAINORTHAMPTON COUNTY/0164.00	22	4604	15	2467	8	1479	1	25								
PAINORTHAMPTON COUNTY/0165.00	15	3047	10	2013	5	951										
PAINORTHAMPTON COUNTY/0166.00	9	1427	4	694	5	666										
PAINORTHAMPTON COUNTY/0167.00	30	6830	21	5291	16	3962										
PAINORTHAMPTON COUNTY/0168.00	20	3551	7	1195	9	1334	2	207								
PAINORTHAMPTON COUNTY/0169.01	4	864	5	1150	5	1424										
PAINORTHAMPTON COUNTY/0169.02	11	2531	11	2700	7	1847										
PAINORTHAMPTON COUNTY/0170.00	7	1153	4	1141	6	1081	1	154								
PAINORTHAMPTON COUNTY/0171.01	31	6332	22	4580	20	5302										
PAINORTHAMPTON COUNTY/0171.02	24	6080	21	4750	27	5849										
PAINORTHAMPTON COUNTY/0172.00	32	3842	5	441	11	1200										
PAINORTHAMPTON COUNTY/0173.00	7	778	7	682	4	567										
PAINORTHAMPTON COUNTY/0174.01	30	6506	14	2776	14	3047										
PAINORTHAMPTON COUNTY/0174.02	26	4755	4	537	7	1200										
PAINORTHAMPTON COUNTY/0175.01	18	2735	9	1134	9	1882										
PAINORTHAMPTON COUNTY/0175.02	24	4345	16	3053	21	4140										

AGGREGATE TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/ MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	
	A		B		C			D		E		F		G		H		I				
	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	Number	\$000's		
PAINORTHAMPTON COUNTY/0176.03	18	2793	8	1100	7	1198										2	386					
PAINORTHAMPTON COUNTY/0176.04	10	2035	7	1662	12	2097	1	75														
PAINORTHAMPTON COUNTY/0176.05	6	1229	15	3754	4	660	1	110								1	75					
PAINORTHAMPTON COUNTY/0176.06	11	2616	12	2488	9	1711										1	165					
PAINORTHAMPTON COUNTY/0176.07	24	5341	19	3936	17	4218										1	185					
PAINORTHAMPTON COUNTY/0177.02	7	1559	4	785	2	331																
PAINORTHAMPTON COUNTY/0177.03	1	337	1	261	4	1311										1	118					
PAINORTHAMPTON COUNTY/0177.04	11	2589	11	2398	4	580										2	204					
PAINORTHAMPTON COUNTY/0178.00	21	3174	2	149	9	1176										1	131					
PAINORTHAMPTON COUNTY/0179.01	22	3668	7	1209	5	681										1	172					
PAINORTHAMPTON COUNTY/0179.02	11	1855	4	566	4	660																
PAINORTHAMPTON COUNTY/0180.01	9	1731	8	2147	7	1391	1	260											1	127		
PAINORTHAMPTON COUNTY/0180.02	16	4439	19	4824	15	4237	1	226														
PAINORTHAMPTON COUNTY/0181.00	13	2561	9	2059	17	3304										1	104					
PAINORTHAMPTON COUNTY/0182.00	8	1602	8	1481	4	794										1	176					
PAINORTHAMPTON COUNTY/0183.00	8	1223	6	748	8	1398										1	135					
MSA/MD (TOTAL)	2501	425019	1387	282832	1355	261121	52	6607	4	454	190	24477	9	703								

INVALID GEOGRAPHIC IDENTIFIERS 2/

AGGREGATE TABLE 3-1: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS AND PURCHASED LOANS), 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITY-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING 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		
<b>BORROWER CHARACTERISTICS</b>																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	9	1558	8	1843	4	464	1	180	1	386	1	197	1	1660	1	99		
ASIAN	137	29440	33	7419	114	26672	35	7891	50	11228	50	11228	7	1660	15	3690		
BLACK OR AFRICAN AMERICAN	77	16204	190	36719	44	8440	69	10476	73	15374	73	15374	2	230	32	5273		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4	871	13	2496	5	863	1	276	5	788	5	788						
WHITE	3308	626680	2881	529631	2287	441954	4	655	10514	1367	260260	1821	348959	86	14590	815	145394	
2 OR MORE MINORITY RACES	1	164	3	962			2	341										
JOINT (WHITE/MINORITY RACE)	32	8028	53	10759	18	4162	2	602	15	2811	19	4057	1	237	12	2285		
RACE NOT AVAILABLE 6/	764	143037	1993	370556	599	144549	1	249	1729	92	15526	200	37791	18	10016	97	16846	
ETHNICITY 7/																		
HISPANIC OR LATINO	210	30905	442	66202	124	19531	4	630	11995	183	26520	198	32550	8	1231	77	10624	
NOT HISPANIC OR LATINO	3357	645558	2721	516853	2335	460455	4	655	11995	1291	254126	1747	342573	88	15486	808	147464	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	57	12714	61	12939	23	4280	2	359	2	359	22	3552	22	4360	1	368	7	1605
ETHNICITY NOT AVAILABLE 6/	708	134805	1950	364391	589	142848	1	249	2284	79	13363	202	38911	17	9648	80	13894	
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	3074	587125	2429	457824	2135	416676	4	655	9328	1177	231742	1591	309186	78	13359	732	133014	
OTHERS, INCLUDING HISPANIC	516	95562	772	134049	324	63396			3656	306	50709	359	66921	19	3726	143	23477	
INCOME 9/																		
LESS THAN 50% OF MSAAMD MEDIAN	219	21775	337	33691	154	15141	8	722	143	15373	169	17672	9	898	68	5920		
50-79% OF MSAAMD MEDIAN	646	83549	852	123421	455	60122	3	455	2371	362	51423	519	74572	14	1623	251	31957	
80-99% OF MSAAMD MEDIAN	467	70906	484	86476	305	49326	2	449	2139	225	38213	303	54295	9	1289	143	22983	
100-119% OF MSAAMD MEDIAN	527	93765	366	73718	382	71013	5	1162	222	43605	264	52171	11	1444	114	19821		
120% OR MORE OF MSAAMD MEDIAN	2217	504703	751	187366	1456	341786	30	7472	588	142342	741	185889	63	14583	340	81530		
INCOME NOT AVAILABLE 6/	256	49284	2384	455713	319	89726	6	1402	32	6605	173	33795	8	6896	56	11376		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	1667	335575	1947	377993	1207	243325	2	340	6738	589	121988	848	169295	42	9110	353	70501	
10-19% MINORITY	1610	315374	1591	321715	1091	247397	3	564	5567	530	106009	718	148789	37	7244	315	57646	
20-49% MINORITY	887	158006	1266	218943	659	126466	18	2731	2731	347	58282	467	85200	26	9086	243	39503	
50-79% MINORITY	138	13100	337	39042	100	8953	2	232	92	10295	125	14158	8	1212	55	5468		
80-100% MINORITY	30	1927	33	2692	14	973			14	987	11	952	1	81	6	469		
INCOME 12/ 13/																		
LOW INCOME	112	10270	148	16127	61	5481			46	4630	49	5434	6	471	24	2279		
MODERATE INCOME	400	47157	939	121570	300	36087			240	2527	317	38016	13	1918	153	16918		
MIDDLE INCOME	1705	287945	2484	436792	1187	236334	1	140	5385	698	124889	982	176337	43	12993	423	68599	
UPPER INCOME	2115	478610	1603	385896	1523	347212	4	764	7356	588	136896	821	198607	52	11351	372	85791	
TOTAL 14/	4332	823982	5174	960385	3071	627114	5	904	15268	1572	297561	2169	418394	114	26733	972	173587	

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITY-ZATION		COMMERCIAL BANK, OR SAVINGS BANK, OR 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/	3412	2493	2162	2	5	63	1493	1930	108	838	35							
REPORTED PRICING DATA	64	255	21	7	55	2	213	1	2	76	3							
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	46	NA	213	NA	16	NA	NA	NA	NA	45	NA	163	NA	2	NA	62	NA	NA
2.00 - 2.49	18	NA	34	NA	4	NA	NA	NA	1	7	NA	30	NA	NA	NA	8	NA	NA
2.50 - 2.99		NA	6	NA	1	NA	NA	NA	1	2	NA	3	NA	NA	NA	NA	NA	NA
3.00 - 3.49		NA		NA		NA	NA	NA	1	1	NA	5	NA	NA	NA	NA	NA	NA
3.50 - 4.49		2					1	12	2	1								3
4.50 - 5.49									2									1
5.50 - 6.49																		5
6.50 OR MORE											2							
MEAN	1.82	1.81	1.84	3.75	1.82	7.94	1.91	3.63	1.76	2.05	3.62							
MEDIAN	1.80	1.73	1.71	3.69	1.70	7.94	1.70	3.63	1.76	1.74	3.63							
HOEPA LOANS 17/																		

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA/NJ

PRICING INFORMATION	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	
	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/	646746	484438	439667	29	904	11843	287135	378054	25430	159686	195							
REPORTED PRICING DATA	7478	36947	1960	2177	7317	42	35385	38	394	10897	12							
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	5669	NA	31085	NA	1710	NA	NA	NA	6414	NA	28642	NA	394	NA	9257	NA		
2.00 - 2.49	1809	NA	4982	NA	176	NA	NA	211	708	NA	5777	NA	NA	NA	1018	NA		
2.50 - 2.99		NA	569	NA	74	NA	NA	576	170	NA	422	NA	NA	NA	NA	NA		
3.00 - 3.49		NA		NA		NA	NA	491		NA	670	NA	NA	NA	NA	NA		
3.50 - 4.49			311					517	25		1874	38						
4.50 - 5.49								382										
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/	1.81		1.80		1.79		3.39		1.76	7.94	1.89	3.63	1.73		1.97	3.62		
MEDIAN 31/	1.79		1.72		1.69		3.13		1.67	7.95	1.69	3.63	1.64		1.75	3.63		
HOEPA LOANS 17/																		

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MID: 10600 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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)	12	1907	6	1133			2	280	2	226	2	268
MALE	5	916	3	612			1	211			1	93
FEMALE	6	749	2	279			1	69	2	226	1	175
JOINT (MALE/FEMALE)	1	242	1	242								
ASIAN (TOTAL)	59	11926	41	8531	4	660	3	501	11	2234		
MALE	26	5145	19	3779	3	542	1	98	3	726		
FEMALE	18	2991	11	1994	1	118	1	119	5	760		
JOINT (MALE/FEMALE)	15	3790	11	2758			1	284	3	748		
BLACK OR AFRICAN AMERICAN (TOTAL)	324	59906	211	39499	7	1038	52	9510	44	8208	10	1651
MALE	143	27062	91	17644			26	4902	24	4346	2	170
FEMALE	131	22921	82	14218	6	869	20	3450	18	3439	5	945
JOINT (MALE/FEMALE)	49	9779	37	7493	1	169	6	1158	2	423	3	536
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	15	2868	9	1874			1	86	4	649	1	259
MALE	8	1663	5	1112					2	292	1	259
FEMALE	6	943	3	500			1	86	2	357		
JOINT (MALE/FEMALE)	1	262	1	262								
WHITE (TOTAL)	4191	730037	3120	549708	83	14399	456	73264	480	82501	52	10165
MALE	1883	318695	1362	233897	36	6604	215	35304	223	38086	27	4804
FEMALE	1005	150853	720	110238	23	3500	129	17665	126	18336	7	1114
JOINT (MALE/FEMALE)	1301	280158	1018	205573	24	4295	111	20160	130	25883	18	4247
2 OR MORE MINORITY RACES (TOTAL)	6	1329	3	734			1	64	2	531		
MALE	5	1265	3	734					2	531		
FEMALE	1	64					1	64				
JOINT (WHITE/MINORITY RACE) (TOTAL)	66	13110	52	10516	4	765	6	1071	4	758		
MALE	2	387	2	387								
FEMALE	3	498	2	366	1	132						
JOINT (MALE/FEMALE)	61	12225	48	9763	3	633	6	1071	4	758		
RACE NOT AVAILABLE (TOTAL) 6/	416	70891	263	44452	3	765	72	11960	65	11505	13	2319
MALE	114	19375	72	12199			15	2284	22	4137	5	755
FEMALE	58	8123	43	6181			10	1304	5	638		
JOINT (MALE/FEMALE)	67	12408	44	8349	1	417	8	1422	12	2079	2	141

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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)	830	123256	582	88914	14	2300	130	17703	91	14537	13	1902
MALE	433	64783	310	45662	6	877	66	9063	44	8124	7	1057
FEMALE	234	31147	147	20145	4	597	47	5791	33	4084	3	520
JOINT (MALE/FEMALE)	163	27326	125	21007	4	826	17	2849	14	2319	3	325
NOT HISPANIC OR LATINO (TOTAL)	3831	692421	2830	517460	84	14818	397	67011	464	82271	56	10861
MALE	1978	296401	1214	215137	33	6269	183	32010	221	38334	27	4651
FEMALE	943	148136	680	108041	26	3661	107	15579	120	18941	10	1714
JOINT (MALE/FEMALE)	1207	247388	935	194126	25	4688	105	19082	123	24996	19	4496
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	74	14460	59	11282	1	161	9	2114	5	903		
MALE	1	121	1	121								
FEMALE	4	785			1	161	2	477	1	147		
JOINT (MALE/FEMALE)	69	13554	58	11161			7	1637	4	756		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	354	61937	234	40891	2	338	57	9908	52	8901	9	1899
MALE	74	13203	52	9444			9	1726	11	1680	2	373
FEMALE	47	7074	36	5590			7	910	4	574		
JOINT (MALE/FEMALE)	56	10596	42	8146			3	527	10	1820	1	103
MINORITY STATUS 8/18/19/												
WHITE NON-HISPANIC (TOTAL)	3356	600883	2515	455362	70	12516	337	56068	393	68479	41	8458
MALE	1482	257833	1092	190371	30	5727	154	26762	186	31244	20	3729
FEMALE	787	120760	581	90630	19	2903	88	12213	94	14245	5	789
JOINT (MALE/FEMALE)	1086	222155	842	174361	21	3886	94	16568	113	22990	16	3960
OTHERS, INCLUDING HISPANIC (TOTAL)	1341	222308	933	155971	29	4763	195	30160	159	27509	25	3905
MALE	607	99268	421	68428	9	1419	94	14274	72	13568	11	1579
FEMALE	389	58410	242	36856	12	1716	67	9436	60	8937	8	1465
JOINT (MALE/FEMALE)	344	64486	269	50543	8	1628	34	6450	27	5004	6	861
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	681	69369	450	45597	14	1643	131	13603	77	7682	9	844
50-79% OF MSA/MD MEDIAN	1731	249403	1258	181014	37	5214	196	27872	217	31960	23	3343
80-99% OF MSA/MD MEDIAN	910	163358	669	119303	17	3182	100	17767	110	20634	14	2472
100-119% OF MSA/MD MEDIAN	611	124253	449	91286	9	1607	61	12799	81	16066	11	2495
120% OR MORE OF MSA/MD MEDIAN	1125	280688	872	218020	24	5971	91	22710	119	28822	19	5165
INCOME NOT AVAILABLE 6/	31	5003	7	1227			14	1985	8	1448	2	343
TOTAL 14/	5089	892074	3705	656447	101	17617	593	96736	612	106612	78	14662

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)	14	1960	9	1430	1	252	1	25	2	223	1	30
MALE	9	1146	5	868			1	25	2	223	1	30
FEMALE	2	307	2	307								
JOINT (MALE/FEMALE)	3	507	2	255	1	252						
ASIAN (TOTAL)	335	78366	232	55303	11	2858	35	6037	47	11756	10	2412
MALE	145	33428	96	22144	5	1429	15	3018	22	4908	7	1929
FEMALE	73	13489	48	9481	1	116	11	1552	12	2165	1	175
JOINT (MALE/FEMALE)	116	31196	87	23425	5	1313	9	1467	13	4683	2	308
BLACK OR AFRICAN AMERICAN (TOTAL)	163	29132	104	19674	1	70	28	4766	25	4086	5	336
MALE	78	13738	46	8637	1	70	17	2541	13	2300	1	190
FEMALE	49	7579	31	5126			6	935	10	1449	2	69
JOINT (MALE/FEMALE)	36	7815	27	6111			5	1290	2	337	2	77
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	8	1398	6	1255	1	113	1	113	1	30		
MALE	3	332	2	219			1	113				
FEMALE	2	206	1	176					1	30		
JOINT (MALE/FEMALE)	1	276	1	276								
WHITE (TOTAL)	6077	1162355	4656	916572	136	21566	503	76351	676	126714	106	19152
MALE	2149	370387	1623	286303	40	6505	207	29882	237	41861	42	5636
FEMALE	1289	194710	946	151520	34	3893	123	14309	140	20561	24	4427
JOINT (MALE/FEMALE)	2651	595648	2079	477232	62	11168	172	32135	298	66224	40	8689
2 OR MORE MINORITY RACES (TOTAL)	2	734	2	734								
MALE	1	570	1	570								
FEMALE												
JOINT (MALE/FEMALE)	1	164	1	164								
JOINT (WHITE/MINORITY RACE) (TOTAL)	60	13929	40	9541	1	280	9	1877	10	2231		
MALE	3	393					1	70	2	323		
FEMALE												
JOINT (MALE/FEMALE)	56	13415	39	9420	1	280	8	1807	8	1908		
RACE NOT AVAILABLE (TOTAL) 6/	858	162849	610	117730	19	4827	103	17818	112	20141	14	2333
MALE	124	22875	78	15240			15	2428	28	5090	3	117
FEMALE	60	9983	40	6634			11	1760	8	1524	1	65
JOINT (MALE/FEMALE)	145	34532	102	25052	3	1086	18	3444	19	3751	3	1199



AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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)	517	73359	351	51765	6	824	82	9096	63	8909	15	2764
MALE	269	38730	184	27497	3	428	48	5254	23	3924	11	1627
FEMALE	140	16618	91	11265	3	396	19	1676	26	3048	1	233
JOINT (MALE/FEMALE)	105	17794	74	12850			15	2166	13	1874	3	904
NOT HISPANIC OR LATINO (TOTAL)	6095	1203904	4667	945799	141	23733	497	80300	682	135042	108	19030
MALE	2131	364638	1603	294515	42	7553	194	30688	250	45497	42	6385
FEMALE	1266	202734	945	157294	32	3613	125	15676	138	21693	26	4458
JOINT (MALE/FEMALE)	2688	614577	2112	492403	67	12567	177	33911	292	67509	40	8187
JOINT (HISPANIC OR LATINO/ NOT-HISPANIC OR LATINO) (TOTAL)	91	20506	65	14199	2	375	6	1384	15	3866	3	682
MALE	8	1241	5	883	1	23			2	335		
FEMALE	1	143	1	143								
JOINT (MALE/FEMALE)	82	19122	59	13173	1	352	6	1384	13	3531	3	682
ETHNICITY NOT AVAILABLE (TOTAL) 6/	814	152954	576	110675	20	4921	95	16207	113	19364	10	1787
MALE	104	18260	59	11086			15	2135	29	4949	1	90
FEMALE	48	6779	33	4542			7	1204	7	988	1	45
JOINT (MALE/FEMALE)	134	32060	93	23509	4	1180	14	2682	22	3969	1	700
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5490	1070009	4254	851529	127	20273	421	66751	596	115419	92	16037
MALE	1885	332180	1448	259691	36	6054	158	24773	210	37226	33	4236
FEMALE	1131	177938	855	140027	31	3497	106	12590	116	17640	23	4194
JOINT (MALE/FEMALE)	2468	598782	1947	450695	60	10722	156	29373	289	60485	36	7607
OTHERS, INCLUDING HISPANIC (TOTAL)	1152	213867	783	150185	22	4659	158	22626	156	30212	33	6185
MALE	500	87487	327	59236	10	1950	82	10908	61	11617	20	3776
FEMALE	261	37843	170	26126	4	512	36	4163	47	6565	4	477
JOINT (MALE/FEMALE)	384	87362	280	63711	6	2197	40	7555	47	11967	9	1932
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	578	49891	370	33207	9	520	127	10504	59	4779	13	881
50-79% OF MSA/MD MEDIAN	1326	164760	949	120946	26	2538	173	19695	145	17900	33	3681
80-99% OF MSA/MD MEDIAN	838	123879	616	93993	24	3113	80	10445	106	14883	12	1445
100-119% OF MSA/MD MEDIAN	872	158709	669	122800	15	2231	50	8518	128	23173	10	1987
120% OR MORE OF MSA/MD MEDIAN	3655	911952	2855	719370	87	18536	233	54562	416	102720	64	15764
INCOME NOT AVAILABLE 6/	248	41532	200	32123	6	1915	17	3263	19	3726	4	505
TOTAL 14/	7517	1450723	5659	1122439	169	29853	680	109987	873	167181	136	24263

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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)	54	8656	14	2520	2	266	27	4011	8	1429	3	430
MALE	20	3788	5	1383			11	1721	2	311	2	373
FEMALE	19	1868	3	267	1	25	11	1156	3	363	1	57
JOINT (MALE/FEMALE)	10	2446	4	726			3	965	3	755		
ASIAN (TOTAL)	363	81794	168	38875	14	3062	95	19217	52	12598	34	7042
MALE	174	40263	81	19363	7	1615	45	9613	26	6862	15	2810
FEMALE	51	10209	21	4072	3	625	13	2348	9	1903	5	1261
JOINT (MALE/FEMALE)	136	30826	64	16044	4	822	37	7256	17	3833	14	2971
BLACK OR AFRICAN AMERICAN (TOTAL)	521	99489	163	31172	21	4876	180	34358	105	20146	52	8937
MALE	211	42283	63	12360	6	1656	77	15895	43	8574	22	3798
FEMALE	181	29489	57	9306	7	1178	59	9301	42	7316	16	2388
JOINT (MALE/FEMALE)	129	27177	43	9506	8	2042	44	9162	20	4256	14	2751
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	36	5418	16	2531	2	327	11	1277	5	901	2	382
MALE	18	2339	6	788			8	956	2	213		
FEMALE	10	1384	5	657	1	162	2	131	2	434		
JOINT (MALE/FEMALE)	8	1695	5	1086	1	165	1	190	1	254		
WHITE (TOTAL)	12560	2274066	6110	1111859	482	86042	3182	565437	1880	341868	906	168860
MALE	4463	793801	1902	336902	183	31732	1316	232082	719	130710	343	62375
FEMALE	2391	359571	1071	160484	103	15990	689	102612	370	56766	158	23719
JOINT (MALE/FEMALE)	5679	1116588	3126	612902	196	38330	1170	230001	786	153461	401	81894
2 OR MORE MINORITY RACES (TOTAL)	12	1865	2	472	1	107	5	619	4	667		
MALE	6	874	1	67	1	107	3	454	1	246		
FEMALE	5	596					2	165	3	421		
JOINT (MALE/FEMALE)	1	405	1	405								
JOINT (WHITE/MINORITY RACE) (TOTAL)	168	35562	70	14583	6	1438	45	8129	34	7618	13	3794
MALE	2	233	1	148			1	85				
FEMALE	4	648	2	328			1	203			1	117
JOINT (MALE/FEMALE)	161	34622	66	14048	6	1438	43	7841	34	7618	12	3677
RACE NOT AVAILABLE (TOTAL) 6/	2372	444215	965	183686	83	15280	763	136187	379	70932	182	35930
MALE	495	86608	173	31453	19	3324	169	29236	94	16482	40	6113
FEMALE	259	42849	69	10734	5	731	102	17647	56	8683	27	5054
JOINT (MALE/FEMALE)	391	79735	153	30224	7	1777	131	26537	61	12678	39	8519

AGGREGATE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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)	1036	154210	344	51634	32	5309	381	55397	203	30513	76	11357
MALE	497	73447	151	22568	15	2087	190	27179	104	16018	37	5595
FEMALE	283	38536	93	12475	5	535	106	14427	52	6959	27	4140
JOINT (MALE/FEMALE)	253	41946	99	16504	12	2687	83	13597	47	7536	12	1622
NOT HISPANIC OR LATINO (TOTAL)	12745	2350124	6170	1141413	506	92334	3230	584590	1906	354626	933	177171
MALE	4525	827838	1937	352563	196	35485	1316	239349	720	135055	356	65386
FEMALE	2464	378015	1088	165522	111	17585	709	108794	397	63332	159	24782
JOINT (MALE/FEMALE)	5737	1141559	3135	621955	199	39264	1200	237844	786	155805	417	86691
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	195	39791	84	16570	4	914	55	11128	33	7101	19	4078
MALE	3	624	1	251			2	373				
FEMALE	2	326	1	200					1	126		
JOINT (MALE/FEMALE)	189	38669	82	16119	4	914	52	10583	32	6975	19	4078
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2110	406940	910	177281	69	12841	642	120130	325	63919	164	32769
MALE	364	68280	143	27082	5	862	122	23141	63	12325	31	4870
FEMALE	171	29727	46	7661	4	581	64	12342	35	5469	22	3674
JOINT (MALE/FEMALE)	336	71960	146	30363	7	1709	94	19928	57	12539	32	7421
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11504	2099117	5721	1047224	454	81219	2832	509993	1673	306843	824	154838
MALE	4044	726516	1769	316698	174	30474	1161	208214	629	115862	311	57268
FEMALE	2179	330097	999	150430	98	16390	608	91009	336	52339	138	20929
JOINT (MALE/FEMALE)	5273	1039726	2949	579597	182	35355	1060	209566	707	138567	375	76641
OTHERS, INCLUDING HISPANIC (TOTAL)	2278	408124	827	152644	80	15741	756	127419	429	78279	186	34041
MALE	897	158429	303	55416	29	5465	318	53694	173	31325	74	12529
FEMALE	526	78712	171	25753	17	2525	185	26391	107	16689	46	7354
JOINT (MALE/FEMALE)	844	169625	347	70789	33	7510	249	46903	149	30265	66	14158
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSAAMD MEDIAN	1420	162907	369	35838	61	6761	695	86837	222	26199	73	7272
50-79% OF MSAAMD MEDIAN	2514	337852	1019	124205	99	13402	870	128295	390	53494	136	18456
80-99% OF MSAAMD MEDIAN	1713	267968	732	106660	71	11785	530	86534	272	45465	108	17524
100-119% OF MSAAMD MEDIAN	1684	290016	826	134917	69	11670	406	74035	263	47652	120	21742
120% OR MORE OF MSAAMD MEDIAN	6083	1384525	3238	720602	213	47379	1366	317507	861	202120	405	96917
INCOME NOT AVAILABLE 6/	2672	507797	1324	264676	98	20401	441	78027	459	81229	350	63464
TOTAL 14/	16086	2951055	7508	1366898	611	111398	4308	771235	2467	456159	1192	225375

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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)	16	485	3	31			12	446			1	8
MALE	8	357	2	11			5	338			1	8
FEMALE	6	93	1	20			5	73				
JOINT (MALE/FEMALE)	2	35					2	35				
ASIAN (TOTAL)	57	6355	26	3220	3	413	17	1094	8	1203	3	425
MALE	27	2529	11	1384	1	221	11	504	3	270	1	150
FEMALE	8	934	6	727	1	32	3	175	1	175		
JOINT (MALE/FEMALE)	21	2667	9	1109	1	160	5	365	4	758	2	275
BLACK OR AFRICAN AMERICAN (TOTAL)	88	3620	21	1784	3	42	61	1255	2	519	1	20
MALE	32	725	8	398	1	28	23	239				
FEMALE	42	1113	8	555	2	14	32	544				
JOINT (MALE/FEMALE)	14	1782	5	831			6	412	2	519	1	20
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	6	100	1	20			4	28			1	52
MALE	3	13					3	13				
FEMALE	2	35	1	20			1	15				
JOINT (MALE/FEMALE)	1	52									1	52
WHITE (TOTAL)	2175	149907	1245	97374	55	2577	652	30158	152	13693	71	6105
MALE	720	40483	360	24174	14	459	269	9455	50	4385	27	2010
FEMALE	481	25682	229	13975	17	523	183	8681	29	2440	23	1863
JOINT (MALE/FEMALE)	971	83594	654	59092	24	1595	199	13807	73	6868	21	2232
2 OR MORE MINORITY RACES (TOTAL)	2	57					2	57				
MALE	1	7					1	7				
FEMALE												
JOINT (MALE/FEMALE)	1	50					1	50				
JOINT (WHITE/MINORITY RACE) (TOTAL)	23	1642	10	934	1	30	9	626	1	25	2	27
MALE												
FEMALE	1	4					1	4				
JOINT (MALE/FEMALE)	22	1638	10	934	1	30	8	622	1	25	2	27
RACE NOT AVAILABLE (TOTAL) &	298	18835	124	8125	6	548	128	5286	27	3135	13	1761
MALE	52	3714	13	529	1	12	28	956	5	898	5	1319
FEMALE	30	1133	6	665			21	320	2	145	1	3
JOINT (MALE/FEMALE)	27	1644	8	679	1	9	10	424	7	472	1	60

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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)	178	5869	47	2080	1	9	119	3070	6	379	5	331
MALE	90	3006	27	1268			58	1418	3	294	2	26
FEMALE	54	1391	12	552			39	801	2	35	1	3
JOINT (MALE/FEMALE)	33	1362	8	260	1	9	21	741	1	50	2	302
NOT HISPANIC OR LATINO (TOTAL)	2168	154354	1241	96603	60	3022	637	29734	154	14626	76	7369
MALE	720	42625	363	25152	16	708	284	9324	49	4124	28	3317
FEMALE	484	26029	231	14739	20	569	181	6253	29	2605	23	1863
JOINT (MALE/FEMALE)	960	85537	645	59579	24	1745	190	14127	76	7897	25	2189
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	33	1410	17	793	2	40	10	284	4	293		
MALE	2	10	1	6			1	4				
FEMALE	31	1400	16	787	2	40	9	280	4	293		
JOINT (MALE/FEMALE)	286	19368	125	9012	5	539	119	5842	26	3277	11	698
ETHNICITY NOT AVAILABLE (TOTAL) 6/	33	2197	4	76	1	12	18	830	6	1135	4	144
MALE	30	1564	7	665			22	779	1	120		
FEMALE	35	3163	17	2019			11	567	6	402	1	175
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2005	141025	1180	93220	53	2537	564	26805	142	12834	66	5629
MALE	657	37605	338	23021	14	459	235	8312	46	3654	24	1959
FEMALE	442	24089	219	13544	17	523	156	5754	27	2405	23	1863
JOINT (MALE/FEMALE)	903	79183	621	56522	22	1555	172	12724	69	6575	19	1807
OTHERS, INCLUDING HISPANIC (TOTAL)	366	18859	116	8586	10	534	207	6509	21	2419	12	811
MALE	145	6412	45	2984	2	249	88	2431	6	564	4	184
FEMALE	101	3331	25	1753	3	46	69	1319	3	210	1	3
JOINT (MALE/FEMALE)	118	8781	46	3649	5	239	48	2424	12	1645	7	624
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	317	9300	106	3318	8	240	181	4834	13	496	9	412
50-79% OF MSA/MD MEDIAN	501	25304	228	12312	10	457	216	8361	26	2391	21	1783
80-99% OF MSA/MD MEDIAN	322	17157	160	9215	10	135	112	4429	29	2750	11	628
100-119% OF MSA/MD MEDIAN	286	18639	175	12046	9	147	73	3469	21	2301	8	676
120% OR MORE OF MSA/MD MEDIAN	1126	100856	725	67636	30	2281	232	16472	96	9668	43	4899
INCOME NOT AVAILABLE 6/	113	9645	36	6961	1	350	71	1365	5	969		
TOTAL 14/	2865	181001	1430	111488	68	3610	885	38930	190	16575	92	8398

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

RACE AND GENDER 5/18/19/	MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ											
	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
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	390	1	390								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	390	1	390								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	90	1	90								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	1	90	1	90								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	22	8716	13	4684	1	500	6	2933	2	599		
MALE	11	5604	7	3151			4	2453				
FEMALE	3	938	2	438	1	500						
JOINT (MALE/FEMALE)	8	2174	4	1095			2	480	2	599		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (WHITE/MINORITY RACE) (TOTAL)	1	619	1	619								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	114	341916	90	274909	4	13180	11	6501	7	35488	2	11638
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

AGGREGATE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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
MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ												
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	25	9815	15	5693	2	590	6	2933	2	599		
MALE	11	5604	7	3151	4	2453						
FEMALE	4	1028	2	438	2	590						
JOINT (MALE/FEMALE)	10	3183	6	2104	2	480	2	480	2	599		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	114	341916	90	274909	4	13180	11	6501	7	35488	2	11838
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	22	8716	13	4684	1	500	6	2933	2	599		
MALE	11	5604	7	3151	4	2453						
FEMALE	3	938	2	438	1	500						
JOINT (MALE/FEMALE)	8	2174	4	1095	2	480	2	480	2	599		
OTHERS, INCLUDING HISPANIC, (TOTAL)	3	1099	2	1009	1	90						
MALE												
FEMALE	1	90			1	90						
JOINT (MALE/FEMALE)	2	1009	2	1009								
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	139	351731	105	280602	6	13770	17	9434	9	36087	2	11838
INCOME NOT AVAILABLE 6/												
TOTAL 14/	139	351731	105	280602	6	13770	17	9434	9	36087	2	11838

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)	11	819	4	492			5	289			2	38
MALE	4	125					2	87			2	38
FEMALE	5	373	2	171			3	202				
JOINT (MALE/FEMALE)	2	321	2	321								
ASIAN (TOTAL)	112	15303	68	9618	2	435	27	2783	9	1554	6	913
MALE	39	5124	23	2908			10	1210	3	657	3	349
FEMALE	17	2441	13	1886			2	188	1	52	1	315
JOINT (MALE/FEMALE)	55	7562	31	4648	2	435	15	1385	5	845	2	249
BLACK OR AFRICAN AMERICAN (TOTAL)	58	5368	20	1890			26	2150	6	872	6	456
MALE	23	1778	4	254			13	674	3	516	3	334
FEMALE	23	2086	10	1059			10	738	2	244	1	45
JOINT (MALE/FEMALE)	12	1504	6	577			3	738	1	112	2	77
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	4	223					3	118	1	105		
MALE	3	173					2	68	1	105		
FEMALE	1	50					1	50				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1503	177909	935	114520	58	5769	274	28569	180	21859	56	7192
MALE	636	70350	367	42571	23	2441	141	14516	77	7804	28	3018
FEMALE	244	26026	140	15781	9	690	52	4320	33	3633	10	1302
JOINT (MALE/FEMALE)	620	81230	428	56169	26	2638	80	9573	68	9979	18	2872
2 OR MORE MINORITY RACES (TOTAL)	1	67	1	67								
MALE	1	67	1	67								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	8	2186	6	1695			1	301	1	190		
MALE	1	190							1	190		
FEMALE	7	1996	6	1695			1	301				
JOINT (MALE/FEMALE)	516	80843	332	55665	13	2643	84	12059	68	8261	19	2185
RACE NOT AVAILABLE (TOTAL) 6/	69	9001	31	3936	1	66	17	2282	16	2272	4	445
MALE	25	2007	7	676			5	315	9	826	4	190
FEMALE	35	4593	15	2426			8	973	11	1081	1	113
JOINT (MALE/FEMALE)												



AGGREGATE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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)	180	17142	84	8491	5	342	56	4452	24	2295	11	1562
MALE	97	8514	50	4432	4	294	27	2252	11	917	5	619
FEMALE	43	4183	18	1886	1	48	15	967	6	741	3	541
JOINT (MALE/FEMALE)	37	4205	15	2106			13	1123	6	574	3	402
NOT HISPANIC OR LATINO (TOTAL)	1540	186875	951	120344	56	5928	285	29784	187	23652	61	7167
MALE	628	71088	355	42514	20	2213	143	14374	79	8943	31	3044
FEMALE	260	27987	151	17502	8	642	56	4649	35	3990	10	1214
JOINT (MALE/FEMALE)	649	87471	444	60152	28	3073	86	10761	71	10576	20	2909
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	25	2805	16	1725			6	780	3	300		
MALE	2	292	2	292								
FEMALE												
JOINT (MALE/FEMALE)	23	2513	14	1433			6	780	3	300		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	468	75896	315	53407	12	2577	73	11263	51	6594	17	2055
MALE	49	6914	19	2498			15	2211	11	1684	4	521
FEMALE	12	803	3	185			2	197	4	324	3	97
JOINT (MALE/FEMALE)	22	3017	15	2144			2	306	5	567		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1343	161658	847	105812	54	5493	232	24619	161	19852	49	5882
MALE	556	63017	323	38826	20	2213	121	12554	68	6998	24	2426
FEMALE	214	22716	125	14201	8	642	43	3559	30	3480	8	894
JOINT (MALE/FEMALE)	571	75782	399	52785	26	2638	68	8506	61	9231	17	2622
OTHERS, INCLUDING HISPANIC (TOTAL)	384	42428	196	23362	7	777	114	10146	44	5316	23	2827
MALE	163	15799	80	7953	4	294	48	3930	19	2385	12	1237
FEMALE	87	9047	43	5002	1	48	29	2059	9	1037	5	901
JOINT (MALE/FEMALE)	130	17166	71	10164	2	435	36	4047	15	1831	6	689
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	123	11425	44	5186	2	153	50	3833	19	1631	8	622
50-79% OF MSA/MD MEDIAN	230	19787	110	9647	7	373	76	6109	27	2607	10	1031
80-99% OF MSA/MD MEDIAN	167	16374	84	7774	9	812	39	3559	30	3914	5	315
100-119% OF MSA/MD MEDIAN	174	18116	106	10904	8	801	26	3016	26	2272	8	1123
120% OR MORE OF MSA/MD MEDIAN	1112	150985	742	102292	34	3498	165	21859	130	17579	41	5757
INCOME NOT AVAILABLE 6/	407	66051	280	48164	13	3210	64	7903	33	4838	17	1936
TOTAL 14/	2213	282718	1366	183967	73	8847	420	46279	265	32841	89	10784

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA:MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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)	3	99	1	64	2	35						
MALE	2	89	1	64	1	25						
FEMALE	1	10			1	10						
JOINT (MALE/FEMALE)									1	35		
ASIAN (TOTAL)	1	35										
MALE												
FEMALE	1	35							1	35		
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	5	140			4	116					1	24
MALE	1	79			1	79						
FEMALE	4	61			3	37					1	24
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	1	2			1	2						
MALE	1	2			1	2						
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	250	12630	85	4759	29	1365	103	4055	12	1176	21	1275
MALE	83	4072	31	1866	6	240	32	934	3	433	11	599
FEMALE	76	3514	23	987	11	501	33	1462	5	344	4	220
JOINT (MALE/FEMALE)	90	5019	31	1906	12	624	37	1534	4	399	6	456
2 OR MORE MINORITY RACES (TOTAL)	1	7			1	7						
MALE	1	7			1	7						
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	22			1	22						
MALE												
FEMALE	1	22			1	22						
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	22	1378	5	442	13	685	1	110	1	110	3	141
MALE	6	467	1	187	4	258					1	22
FEMALE	3	74			2	9					1	65
JOINT (MALE/FEMALE)	1	98	1	98								

AGGREGATE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

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)	14	399	1	22	10	311	3	66				
MALE	9	220	1	22	5	132	3	66				
FEMALE	3	82			3	82						
JOINT (MALE/FEMALE)	2	97			2	97						
NOT HISPANIC OR LATINO (TOTAL)	239	12403	84	4901	27	1248	95	3813	13	1211	20	1230
MALE	77	4124	31	2031	5	217	30	978	3	433	6	465
FEMALE	78	3558	22	964	11	501	33	1405	6	379	6	309
JOINT (MALE/FEMALE)	83	4696	31	1906	11	530	31	1405	4	399	6	456
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	123			1	23	3	100				
MALE	1	23			1	23						
FEMALE												
JOINT (MALE/FEMALE)	3	100			3	100						
ETHNICITY NOT AVAILABLE (TOTAL) 6/	27	1388	6	342	1	94	17	698	1	110	2	144
MALE	7	349	1	64			5	195			1	90
FEMALE	4	54	1	23			3	31				
JOINT (MALE/FEMALE)	4	246	1	98	1	94	2	54				
MINORITY STATUS 8/18/19/												
WHITE NON-HISPANIC (TOTAL)	228	11899	83	4714	27	1248	88	3620	12	1176	18	1141
MALE	72	3789	30	1844	5	217	26	830	3	433	8	465
FEMALE	72	3389	22	964	11	501	30	1360	5	344	4	220
JOINT (MALE/FEMALE)	83	4696	31	1906	11	530	31	1405	4	399	6	456
OTHERS, INCLUDING HISPANIC (TOTAL)	29	825	2	86	1	23	21	591	1	35	4	90
MALE	14	418	2	86	1	23	8	243			3	66
FEMALE	9	188					7	129	1	35	1	24
JOINT (MALE/FEMALE)	6	219			6	219						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	81	3106	21	698	4	122	48	1848	3	173	5	265
50-79% OF MSA/MD MEDIAN	100	5233	32	1914	11	522	39	1700	4	408	14	689
80-99% OF MSA/MD MEDIAN	39	1976	21	1178	6	342	10	335	1	100	1	21
100-119% OF MSA/MD MEDIAN	24	1700	10	741	2	126	8	435	3	376	1	22
120% OR MORE OF MSA/MD MEDIAN	25	1645	5	492	6	253	9	382	2	154	3	364
INCOME NOT AVAILABLE 6/	15	653	2	242			11	222	1	110	1	79
TOTAL 14/	284	14313	91	5265	29	1365	125	4922	14	1321	25	1440

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	3	392	1	99	1	133	1	211	1	82			ASIAN	3	335	1	83	1		1	119					BLACK OR AFRICAN AMERICAN	45	4653	25	2562	11	1183	6	596	6	596	3	292	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	86			1		1	86					WHITE	560	57008	375	37950	13	1510	102	10515	65	6519	5	514	2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364
AMERICAN INDIAN/ALASKA NATIVE	3	392	1	99	1	133	1	211	1	82			ASIAN	3	335	1	83	1		1	119					BLACK OR AFRICAN AMERICAN	45	4653	25	2562	11	1183	6	596	6	596	3	292	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	86			1		1	86					WHITE	560	57008	375	37950	13	1510	102	10515	65	6519	5	514	2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364													
ASIAN	3	335	1	83	1		1	119					BLACK OR AFRICAN AMERICAN	45	4653	25	2562	11	1183	6	596	6	596	3	292	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	86			1		1	86					WHITE	560	57008	375	37950	13	1510	102	10515	65	6519	5	514	2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																										
BLACK OR AFRICAN AMERICAN	45	4653	25	2562	11	1183	6	596	6	596	3	292	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	86			1		1	86					WHITE	560	57008	375	37950	13	1510	102	10515	65	6519	5	514	2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																							
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WHITE	560	57008	375	37950	13	1510	102	10515	65	6519	5	514	2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																	
2 OR MORE MINORITY RACES	1	64					1	64					JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																														
JOINT (WHITE/MINORITY RACE)													RACE NOT AVAILABLE 6/	68	6831	48	4863			14	1425	5	485	1	38	ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																											
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ETHNICITY 7/													HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																					
HISPANIC OR LATINO	240	23796	157	15654	5	590	51	4980	24	2385	3	187	NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																		
NOT HISPANIC OR LATINO	392	40536	260	26569	9	1053	68	7381	49	4876	6	657	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	124					1	124					ETHNICITY NOT AVAILABLE 6/	48	4913	33	3374			11	1118	4	421			MINORITY STATUS 8/													WHITE NON-HISPANIC	347	35703	236	24066	8	920	58	6154	42	4198	3	365	OTHERS, INCLUDING HISPANIC	284	28585	179	17969	6	723	62	6331	31	3063	6	479	50-79% OF MSA/MD MEDIAN													RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																															
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RACE 5/													AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																										
AMERICAN INDIAN/ALASKA NATIVE	5	560	2	254			1	69	1	144	1	93	ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																							
ASIAN	26	4062	18	2877	2	268	1	98	5	799			BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																				
BLACK OR AFRICAN AMERICAN	121	17844	83	12004	4	451	15	2306	18	2933	1	150	NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6	746	3	372					3	374			WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																														
WHITE	1432	205956	1067	153871	30	4314	149	20892	168	24162	18	2719	2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																											
2 OR MORE MINORITY RACES	1	171							1	171			JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																								
JOINT (WHITE/MINORITY RACE)	11	1554	8	1099			3	465					RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																					
RACE NOT AVAILABLE 6/	129	18508	77	10547	1	161	27	4042	21	3377	3	381	ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																		
ETHNICITY 7/													HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																															
HISPANIC OR LATINO	301	41813	218	29994	4	575	39	5270	33	4853	7	1121	NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																												
NOT HISPANIC OR LATINO	1300	189076	954	139397	32	4478	138	19620	162	23613	14	1968	JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2302	14	1896			1	259	1	147			ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																																						
ETHNICITY NOT AVAILABLE 6/	114	16212	72	9727	1	161	18	2723	21	3347	2	254	MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																																																			
MINORITY STATUS 8/													WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																																																																
WHITE NON-HISPANIC	1139	165168	849	123751	26	3739	117	16606	136	19472	11	1560	OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																																																																													
OTHERS, INCLUDING HISPANIC	466	66181	331	46574	10	1314	57	7911	59	9018	9	1364																																																																																																																																																																																																																																																																																																																																																																																																																																																										

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NU

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	13	2801	11	2346	1	239			1	216		
BLACK OR AFRICAN AMERICAN	48	8785	31	5556			10	1966	5	969	2	294
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	136	1	136								
WHITE	753	135874	563	100750	14	2571	79	14282	89	16823	8	1448
2 OR MORE MINORITY RACES	1	177	1	177								
JOINT (WHITE/MINORITY RACE)	12	2083	9	1588	1	195	2	300				
RACE NOT AVAILABLE 6/	82	13502	53	8750	1	177	9	1219	15	2626	4	730
ETHNICITY 7/												
HISPANIC OR LATINO	129	22065	95	16242	4	718	13	2091	17	3014		
NOT HISPANIC OR LATINO	691	126160	512	92491	12	2287	75	13845	81	15655	11	1882
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	2767	12	2040			3	580	1	147		
ETHNICITY NOT AVAILABLE 6/	74	12366	50	8630	1	177	9	1251	11	1818	3	590
MINORITY STATUS 8/												
WHITE NON-HISPANIC	612	111330	456	82061	10	1853	64	11788	74	14180	8	1448
OTHERS, INCLUDING HISPANIC	216	38191	157	27639	6	1152	27	4760	24	4346	2	294
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	1170	1	238			1	284	3	648		
BLACK OR AFRICAN AMERICAN	41	9265	26	5972	3	587	6	1476	5	1047	1	183
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4	1014	2	480					1	275	1	259
WHITE	510	102384	386	78000	6	1020	48	9754	62	11681	8	1729
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	11	2348	9	1863			1	306	1	159		
RACE NOT AVAILABLE 6/	40	8072	25	4713			5	979	9	2056	1	324
ETHNICITY 7/												
HISPANIC OR LATINO	75	15095	56	10958			9	1929	8	1789	2	419
NOT HISPANIC OR LATINO	491	99958	361	74205	8	1446	47	9715	67	12840	8	1752
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1975	7	1206	1	161	1	353	1	255		
ETHNICITY NOT AVAILABLE 6/	35	7225	25	4917			4	802	5	1182	1	324
MINORITY STATUS 8/												
WHITE NON-HISPANIC	429	85945	324	65919	6	1020	39	7649	54	10047	6	1310
OTHERS, INCLUDING HISPANIC	142	30093	98	20124	3	587	18	4348	19	4173	4	861

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 MSAMD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	780	3	780								
ASIAN	12	3558	10	2987					2	571		
BLACK OR AFRICAN AMERICAN	66	18911	46	13385			9	2432	8	2362	3	732
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	3	886	3	886								
WHITE	912	224923	723	178087	20	4984	65	15983	91	22114	13	3755
2 OR MORE MINORITY RACES	3	917	2	557					1	360		
JOINT (WHITE/MINORITY RACE)	32	7125	26	5956	3	570			3	599		
RACE NOT AVAILABLE 6/	94	23588	59	15382	1	417	17	4295	14	2816	3	678
ETHNICITY 7/												
HISPANIC OR LATINO	74	18777	55	13811	1	417	12	2641	6	1908		
NOT HISPANIC OR LATINO	939	233743	738	183903	23	5554	61	15257	100	24427	17	4602
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	31	7292	26	6140			3	798	2	354		
ETHNICITY NOT AVAILABLE 6/	81	20876	53	14166			15	4014	11	2133	2	563
MINORITY STATUS 8/												
WHITE NON-HISPANIC	814	200258	645	158660	20	4984	52	12825	84	20034	13	3755
OTHERS, INCLUDING HISPANIC	220	57234	167	43490	4	987	24	5871	22	6154	3	732
TOTAL 14/	5089	892074	3705	656447	101	17617	593	96736	612	106612	78	14662

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	107	1	107								
ASIAN	19	2182	11	1318			8	864				
BLACK OR AFRICAN AMERICAN	23	2286	13	1258			6	709	3	275	1	24
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	143					1	113	1	30		
WHITE	494	41436	325	28714	8	455	98	7286	51	4124	12	857
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	305					2	305				
RACE NOT AVAILABLE 6/	37	3452	20	1810	1	65	12	1227	4	350		
ETHNICITY 7/												
HISPANIC OR LATINO	124	9914	84	7035			27	2123	12	669	1	87
NOT HISPANIC OR LATINO	419	36663	270	24764	8	455	88	7291	41	3559	12	794
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	130					1	130				
ETHNICITY NOT AVAILABLE 6/	34	2984	16	1408	1	65	11	960	6	551		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	379	32458	250	22493	8	455	71	5359	39	3381	11	770
OTHERS, INCLUDING HISPANIC	159	13857	100	8898			43	4001	14	847	2	111
50-79% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	248					1	25	2	223		
ASIAN	63	9504	43	6836	2	298	9	1212	8	983	1	175
BLACK OR AFRICAN AMERICAN	35	4858	23	3319	1	70	5	847	6	622		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	125	1	125								
WHITE	1101	134188	810	101543	22	2095	136	14512	108	13245	25	2793
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	121	1	121								
RACE NOT AVAILABLE 6/	122	15716	71	9002	1	75	22	3099	21	2827	7	713
ETHNICITY 7/												
HISPANIC OR LATINO	139	14684	91	9216	2	276	29	3314	13	1674	4	204
NOT HISPANIC OR LATINO	1070	134475	788	102831	23	2187	124	13469	110	13238	25	2750
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	960	3	470			1	150			1	340
ETHNICITY NOT AVAILABLE 6/	112	14641	67	8429	1	75	19	2762	22	2888	3	387
MINORITY STATUS 8/												
WHITE NON-HISPANIC	962	119002	717	92099	20	1819	109	11530	94	11278	22	2276
OTHERS, INCLUDING HISPANIC	242	29870	159	19782	5	644	44	5296	28	3429	6	719

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10500 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
<b>80-99% OF MSA/MD MEDIAN</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	569	4	569								
ASIAN	25	3964	14	2841			3	274	8	849		
BLACK OR AFRICAN AMERICAN	17	2530	11	1649			3	508	2	328	1	45
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	94	1	94								
WHITE	707	103426	535	80895	22	2625	62	7842	78	10754	10	1310
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9	1217	5	750	2	488	2	257	2	210		
RACE NOT AVAILABLE 6/	75	12079	46	7195			10	1564	16	2742	1	90
ETHNICITY 7/												
HISPANIC OR LATINO	60	8345	40	5796	2	438	11	1363	6	658	1	90
NOT HISPANIC OR LATINO	701	103810	528	80921	19	2093	58	7884	86	11802	10	1310
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	260	2	209			1	51				
ETHNICITY NOT AVAILABLE 6/	74	11464	46	7067	3	582	10	1347	14	2423	1	45
MINORITY STATUS 8/												
WHITE NON-HISPANIC	647	95094	484	74937	19	2093	51	6512	73	10242	10	1310
OTHERS, INCLUDING HISPANIC	116	16632	74	11561	2	438	20	2453	18	2045	2	135
<b>100-119% OF MSA/MD MEDIAN</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE					1	275	3	570	4	952		
ASIAN	28	6148	20	4351			4	1007	4	605		
BLACK OR AFRICAN AMERICAN	21	3762	13	2150			4	1007	4	605		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	452	2	452								
WHITE	725	130356	573	104443	14	1956	35	5555	94	16523	9	1879
2 OR MORE MINORITY RACES	1	164	1	164								
JOINT (WHITE/MINORITY RACE)	9	1480	4	649			2	371	3	460		
RACE NOT AVAILABLE 6/	86	16347	56	10591			6	1015	23	4633	1	108
ETHNICITY 7/												
HISPANIC OR LATINO	66	11620	50	9252	1	50	2	343	11	1720	2	255
NOT HISPANIC OR LATINO	712	129731	556	101712	14	2181	44	7555	93	17001	5	1282
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2074	8	1439					2	293	2	342
ETHNICITY NOT AVAILABLE 6/	82	15284	55	10397			4	620	22	4159	1	108
MINORITY STATUS 8/												
WHITE NON-HISPANIC	646	116474	513	93331	13	1906	34	5419	81	14536	5	1282
OTHERS, INCLUDING HISPANIC	136	25287	97	18337	2	325	11	2291	22	3737	4	597



AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
12% OR MORE OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	1036	4	754	1	252					1	30
ASIAN	198	55618	144	39957	8	2285	11	2817	26	8322	9	2237
BLACK OR AFRICAN AMERICAN	62	15297	42	11237			9	1614	10	2256	1	190
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	584	2	584								
WHITE	3001	743254	2380	594435	70	14435	165	39667	337	82708	49	12009
2 OR MORE MINORITY RACES	1	570	1	570								
JOINT (WHITE/MINORITY RACE)	39	10806	30	8021	1	280	3	944	5	1561		
RACE NOT AVAILABLE 6/	346	84787	252	63812	7	2284	45	9520	38	7873	4	1298
ETHNICITY 7/												
HISPANIC OR LATINO	124	28189	84	20262	1	60	13	1953	20	3635	6	2089
NOT HISPANIC OR LATINO	3144	789409	2494	629406	77	16817	175	42849	344	87785	54	12552
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	67	16059	50	11476	2	375	2	635	13	3573		
ETHNICITY NOT AVAILABLE 6/	320	78285	227	58226	7	2284	43	9125	39	7527	4	1123
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2812	698620	2250	562690	67	14000	150	36860	302	74975	43	10095
OTHERS, INCLUDING HISPANIC	487	125346	348	90611	13	3252	37	7786	72	19151	17	4546
TOTAL 14/	7517	1450723	5659	1122439	169	29653	680	106987	873	167181	136	24263

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	12	1105	1	113	1	25	8	794	1	68	1	105
ASIAN	24	3392	7	712	1	183	9	1100	6	1312	1	85
BLACK OR AFRICAN AMERICAN	46	5398	8	750	1	99	26	3494	8	748	3	307
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	164	1	164								
WHITE	1103	125221	306	29733	48	5025	526	65540	166	19419	57	5504
2 OR MORE MINORITY RACES	2	165					2	165				
JOINT (WHITE/MINORITY RACE)	7	815	4	400			2	235	1	180		
RACE NOT AVAILABLE 6/	225	26647	42	3966	10	1429	122	15509	40	4472	11	1271
ETHNICITY 7/												
HISPANIC OR LATINO	188	19390	38	3548	7	681	102	11418	33	3202	8	541
NOT HISPANIC OR LATINO	1054	121953	295	29001	45	4738	502	63942	155	18619	57	5683
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	881	3	164			5	458	1	259		
ETHNICITY NOT AVAILABLE 6/	169	20653	33	3125	9	1342	86	11019	33	4119	8	1048
MINORITY STATUS 8/												
WHITE NON-HISPANIC	947	108829	271	26581	42	4431	446	56721	137	16100	51	4986
OTHERS, INCLUDING HISPANIC	279	30395	61	5733	10	988	148	17069	49	5684	11	921
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	16	1715	6	576			6	642	4	497		
ASIAN	42	6753	20	3069	2	290	15	2705	1	195	4	504
BLACK OR AFRICAN AMERICAN	67	8914	25	3276	2	302	23	3260	15	1917	2	159
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	10	1313	4	535	1	162	5	616				
WHITE	2000	267955	832	100517	84	11614	659	98128	312	42744	113	14952
2 OR MORE MINORITY RACES	1	90							1	90		
JOINT (WHITE/MINORITY RACE)	22	3713	6	820			11	1712	4	863	1	318
RACE NOT AVAILABLE 6/	356	47389	126	15412	10	1034	151	21232	53	7188	16	2523
ETHNICITY 7/												
HISPANIC OR LATINO	208	25762	57	6036	9	1268	88	12052	44	5632	8	774
NOT HISPANIC OR LATINO	1998	271041	846	104014	84	11569	650	97944	307	42418	111	15096
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	2457	4	502			11	1604	2	351		
ETHNICITY NOT AVAILABLE 6/	293	36592	112	13653	6	565	121	16695	37	5093	17	2586
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1832	245966	786	95518	79	10915	587	88022	275	37555	105	14056
OTHERS, INCLUDING HISPANIC	364	48604	118	14420	14	2022	150	21279	69	9287	13	1596

AGGREGATE TABLE 5-3. DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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
MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ												
80-99% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	2035	2	635			5	920	1	480		
ASIAN	22	4149	7	1267	1	132	8	1666	3	516	3	568
BLACK OR AFRICAN AMERICAN	57	9699	13	2404	2	409	29	4887	10	1714	3	485
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	7	897	2	243			4	546	1	108		
WHITE	1352	208826	608	86939	60	10107	380	61944	216	35421	88	14415
2 OR MORE MINORITY RACES	3	454					3	454				
JOINT (WHITE/MINORITY RACE)	12	1844	2	169	1	168	6	1041	1	134	2	332
RACE NOT AVAILABLE 6/	252	38864	98	15003	7	969	95	15076	40	7092	12	1724
ETHNICITY 7/												
HISPANIC OR LATINO	109	15613	37	5267	1	250	47	6517	15	2184	9	1395
NOT HISPANIC OR LATINO	1366	214653	604	87435	63	10519	398	66505	212	35219	89	14875
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	2299	2	366	1	97	3	708	6	1128		
ETHNICITY NOT AVAILABLE 6/	226	35403	89	13592	6	819	82	12804	39	6934	10	1254
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1247	193681	575	82480	58	9760	339	56219	196	32243	79	12979
OTHERS, INCLUDING HISPANIC	219	35076	62	9673	6	1056	98	15437	36	6130	17	2780
100-119% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	816	1	192			1	409	1	215		
ASIAN	29	5825	9	2127	3	463	8	1364	6	1267	3	604
BLACK OR AFRICAN AMERICAN	45	8663	10	1514	1	123	23	4522	7	1626	4	778
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	194	1	134			1	60				
WHITE	1363	231360	698	112344	49	8663	309	55310	209	37473	98	17570
2 OR MORE MINORITY RACES	2	328			1	107			1	221		
JOINT (WHITE/MINORITY RACE)	16	3008	6	1177	3	591	4	702	3	538		
RACE NOT AVAILABLE 6/	224	39922	101	17429	12	1723	60	11668	36	6312	15	2790
ETHNICITY 7/												
HISPANIC OR LATINO	92	15445	35	4850	2	238	29	5462	17	3080	9	1815
NOT HISPANIC OR LATINO	1376	235988	687	112252	60	10448	322	58067	212	38450	95	16771
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13	2020	8	951			4	847	1	222		
ETHNICITY NOT AVAILABLE 6/	203	36563	96	16864	7	984	51	9659	33	5900	16	3156
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1280	213851	655	106196	49	8663	279	49753	189	33772	88	15467
OTHERS, INCLUDING HISPANIC	194	34813	68	10744	10	1522	66	12465	35	7082	15	3000

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFERENCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	7	1476	1	197	1	241	4	770			1	268
ASIAN	207	59588	112	29669	5	1359	46	10790	30	7979	14	3781
BLACK OR AFRICAN AMERICAN	143	35038	47	10696	9	2497	47	12239	27	6918	13	2708
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4	888	2	454					2	434		
WHITE	4808	1080670	2661	587699	166	35786	1018	234072	660	151632	303	71481
2 OR MORE MINORITY RACES	1	67	1	67								
JOINT (WHITE/MINORITY RACE)	75	18567	34	8398	2	679	16	3365	17	4159	6	1966
RACE NOT AVAILABLE 6/	838	194211	380	83422	30	6817	235	56271	125	30998	68	16703
ETHNICITY 7/												
HISPANIC OR LATINO	181	37860	69	13901	6	1511	68	13647	31	6909	7	1892
NOT HISPANIC OR LATINO	4966	1132581	2737	611579	178	38310	1053	243681	689	159895	329	78116
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	99	23583	45	10221	3	817	23	5882	19	4506	9	2157
ETHNICITY NOT AVAILABLE 6/	817	190501	387	84901	26	5741	222	54297	122	30810	60	14752
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4507	1012582	2528	559071	160	34310	927	213181	604	138560	288	67460
OTHERS, INCLUDING HISPANIC	692	165830	303	71792	24	6546	195	45131	121	29744	49	12617
TOTAL 14/	16086	2951065	7508	1386898	611	111398	4308	771235	2467	456159	1192	225375

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	5					1	5				
ASIAN	5	178					4	173	1	5		
BLACK OR AFRICAN AMERICAN	22	462	4	142	1	3	17	317				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	254	7655	97	3109	7	237	135	3713	10	291	5	305
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	3					1	3				
RACE NOT AVAILABLE 6/	34	997	5	67			23	623	2	200	4	107
ETHNICITY 7/												
HISPANIC OR LATINO	51	888	8	155			40	662	2	68	1	3
NOT HISPANIC OR LATINO	237	7422	94	3104	8	240	121	3545	9	228	5	305
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	29	990	4	59			20	627	2	200	3	104
MINORITY STATUS 8/												
WHITE NON-HISPANIC	216	6875	91	3012	7	237	105	3098	8	223	5	305
OTHERS, INCLUDING HISPANIC	74	1441	11	247	1	3	58	1115	3	73	1	3
50-79% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	29					4	21			1	8
ASIAN	7	684	4	414	1	160	2	110				
BLACK OR AFRICAN AMERICAN	12	178	2	18	1	11	9	149				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	11					2	11				
WHITE	422	22245	209	11285	8	286	164	6863	22	2130	19	1681
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	3					1	3				
RACE NOT AVAILABLE 6/	52	2154	13	595			34	1204	4	261	1	94
ETHNICITY 7/												
HISPANIC OR LATINO	49	1819	15	862			31	881	1	50	2	26
NOT HISPANIC OR LATINO	407	21245	201	10832	10	457	158	6575	21	1893	17	1488
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	3					1	3				
ETHNICITY NOT AVAILABLE 6/	44	2237	12	618			26	902	4	448	2	269
MINORITY STATUS 8/												
WHITE NON-HISPANIC	387	20463	196	10480	8	286	146	6324	21	1893	16	1480
OTHERS, INCLUDING HISPANIC	68	2585	19	1207	2	171	43	1123	1	50	3	34

AGGREGATE TABLE S-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	70	1	20			1	50				
ASIAN	4	205	2	40			1	15	1	150		
BLACK OR AFRICAN AMERICAN	6	68	1	10			5	58				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	20		20								
WHITE	271	15068	139	8341	10	135	89	3827	24	2184	9	581
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	131	2	89			1	20			1	22
RACE NOT AVAILABLE 6/	34	1595	14	695			15	459	4	416	1	25
ETHNICITY 7/												
HISPANIC OR LATINO	24	1100	10	397			12	467	2	236		
NOT HISPANIC OR LATINO	263	14292	134	8095	10	135	86	3361	23	2098	10	603
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	53	2	28			1	25				
ETHNICITY NOT AVAILABLE 6/	32	1712	14	695			13	576	4	416	1	25
MINORITY STATUS 8/												
WHITE NON-HISPANIC	250	13888	130	7981	10	135	79	3243	22	1948	9	581
OTHERS, INCLUDING HISPANIC	39	1527	16	539			19	580	3	386	1	22
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	2	1	2								
ASIAN	7	452	4	237			1	25	1	175	1	15
BLACK OR AFRICAN AMERICAN	8	558	3	269			4	64	1	225		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	231	16069	150	10879	6	118	53	3096	17	1720	5	456
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	149	1	125			2	24				
RACE NOT AVAILABLE 6/	36	1409	16	734	3	29	13	260	2	181	2	205
ETHNICITY 7/												
HISPANIC OR LATINO	9	551	2	18	1	9	6	524				
NOT HISPANIC OR LATINO	240	16494	158	11132	6	118	51	2653	19	2120	6	471
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	57	1	20			3	37				
ETHNICITY NOT AVAILABLE 6/	33	1537	14	876	2	20	13	255	2	181	2	205
MINORITY STATUS 8/												
WHITE NON-HISPANIC	222	15121	146	10229	6	118	48	2598	17	1720	5	456
OTHERS, INCLUDING HISPANIC	28	1724	11	669	1	9	13	631	2	400	1	15

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	5	364	1	9			4	355			2	410
ASIAN	31	4285	16	2529	2	253	7	556	4	537		
BLACK OR AFRICAN AMERICAN	23	1939	10	1104	1	28	10	493	1	284	1	20
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	52									1	52
WHITE	944	83845	634	59945	23	1451	176	12159	78	7208	33	3082
2 OR MORE MINORITY RACES	1	50					1	50				
JOINT (WHITE/MINORITY RACE)	12	990	6	620	1	30	3	300	1	25	1	5
RACE NOT AVAILABLE 6/	109	9441	58	3429	3	519	31	2559	12	1604	5	1330
ETHNICITY 7/												
HISPANIC OR LATINO	26	1074	11	410			12	337	1	25	2	302
NOT HISPANIC OR LATINO	957	88940	637	62380	25	1722	177	12545	80	7791	38	4502
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	25	1297	14	745	2	40	5	219	4	293		
ETHNICITY NOT AVAILABLE 6/	118	9645	63	4101	3	519	38	3371	11	1559	3	95
MINORITY STATUS 8/												
WHITE NON-HISPANIC	886	80180	603	57933	21	1411	158	11139	73	6690	31	2807
OTHERS, INCLUDING HISPANIC	117	9819	56	5345	6	351	38	2212	11	1174	6	737
TOTAL 14/	2665	181001	1430	111488	68	3610	865	36930	190	18575	92	8398

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, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 MSAAMD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	199					2	199				
ASIAN	8	1067	3	442			4	447	1	178		
BLACK OR AFRICAN AMERICAN	5	209					5	209				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	89	8381	37	4122	2	153	33	2695	11	892	6	519
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	19	1569	4	622			6	283	7	561	2	103
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	26	2378	9	1181	1	48	11	651	3	257	2	241
NOT HISPANIC OR LATINO	80	7609	31	3383	1	105	32	2773	11	997	5	351
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	75					1	75				
ETHNICITY NOT AVAILABLE 6/	16	1363	4	622			6	334	5	377	1	30
MINORITY STATUS 8/												
WHITE NON-HISPANIC	68	6316	28	2941	1	105	24	2100	10	819	5	351
OTHERS, INCLUDING HISPANIC	40	3749	12	1623	1	48	21	1402	4	435	2	241
50-79% OF MSAAMD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	159	1	64			2	87			1	8
ASIAN	8	739	7	685			1	54				
BLACK OR AFRICAN AMERICAN	5	255					4	152			1	103
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	50					1	50				
WHITE	173	15041	87	7605	6	298	56	4826	18	1550	6	762
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	39	3523	15	1293	1	75	12	940	9	1057	2	158
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	44	3457	25	1935			14	1143	3	121	2	258
NOT HISPANIC OR LATINO	159	14116	77	7171	6	298	49	3876	20	2091	7	680
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	265					2	265				
ETHNICITY NOT AVAILABLE 6/	25	1929	8	541	1	75	11	825	4	395	1	93
MINORITY STATUS 8/												
WHITE NON-HISPANIC	138	12169	67	6103	6	298	44	3722	16	1439	5	607
OTHERS, INCLUDING HISPANIC	60	4633	33	2684			21	1562	3	121	3	266



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, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	105	2	105								
BLACK OR AFRICAN AMERICAN	3	241	1	60			1	136			1	45
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	66					1	66				
WHITE	134	13138	70	6527	9	812	29	2647	25	3066	1	86
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	190									1	190
RACE NOT AVAILABLE 6/	26	2634	11	1082			8	710	4	658	3	184
ETHNICITY 7/												
HISPANIC OR LATINO	19	1465	10	855			7	479	1	41	1	90
NOT HISPANIC OR LATINO	125	12618	65	6126	9	812	25	2379	25	3215	1	86
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50					1	50				
ETHNICITY NOT AVAILABLE 6/	22	2241	9	793			6	651	4	658	3	139
MINORITY STATUS 8/												
WHITE NON-HISPANIC	120	12127	62	5961	9	812	24	2243	24	3025	1	66
OTHERS, INCLUDING HISPANIC	26	2051	13	1020			9	665	2	231	2	135
100-119% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	8	1072	3	470	1	275	4	327				
BLACK OR AFRICAN AMERICAN	6	415	4	211			1	86	1	118		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	131	12943	85	8225	6	460	18	2168	16	1165	6	925
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	301					1	301				
RACE NOT AVAILABLE 6/	28	3385	14	1998	1	66	2	134	9	989	2	198
ETHNICITY 7/												
HISPANIC OR LATINO	25	2522	13	1095	2	116	3	450	5	518	2	343
NOT HISPANIC OR LATINO	129	12729	84	8130	6	685	21	2432	14	900	4	582
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	191	1	191								
ETHNICITY NOT AVAILABLE 6/	19	2674	8	1488			2	134	7	854	2	198
MINORITY STATUS 8/												
WHITE NON-HISPANIC	110	10587	74	7170	5	410	15	1718	12	717	4	582
OTHERS, INCLUDING HISPANIC	41	4501	21	1967	3	391	9	1164	6	636	2	343

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, 2016

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	4	212	2	179			1	3			1	30
ASIAN	81	11470	53	7916	1	160	15	1544	7	1115	5	735
BLACK OR AFRICAN AMERICAN	23	3341	11	1290			8	1358	3	516	1	177
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	865	114176	604	80930	30	3050	108	13393	96	13076	27	3687
2 OR MORE MINORITY RACES	1	67	1	67								
JOINT (WHITE/MINORITY RACE)	6	1695	6	1695								
RACE NOT AVAILABLE 6/	132	20024	65	10215	3	248	33	5561	24	2872	7	1128
ETHNICITY 7/												
HISPANIC OR LATINO	45	5348	23	2813	2	178	12	1283	6	711	2	363
NOT HISPANIC OR LATINO	926	124649	642	86438	29	3072	122	15165	100	13795	33	4379
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	1873	13	1368			1	205	3	300		
ETHNICITY NOT AVAILABLE 6/	124	18915	64	9673	3	248	30	5206	21	2773	6	1015
MINORITY STATUS 8/												
WHITE NON-HISPANIC	808	107554	569	77055	28	2912	98	12232	87	11918	26	3437
OTHERS, INCLUDING HISPANIC	173	23431	107	14961	3	338	35	4185	19	2642	9	1305
TOTAL 14/	2213	282718	1366	183967	73	8847	420	46279	265	32841	89	10784

AGGREGATE TABLE 5-7. DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	24									1	24
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	73	2657	20	600	4	122	42	1521	3	173	4	241
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	425	1	98			6	327				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	125	1	22	4	122	2	103	3	173	5	265
NOT HISPANIC OR LATINO	68	2561	19	578			37	1423				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	35					1	35				
ETHNICITY NOT AVAILABLE 6/	9	385	1	98			8	287				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	66	2500	19	578	4	122	36	1386	3	173	4	241
OTHERS, INCLUDING HISPANIC	5	184	1	22			3	138			1	24
50-79% OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	25					1	25				
ASIAN												
BLACK OR AFRICAN AMERICAN	1	79					1	79				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	91	4718	30	1812	11	522	35	1428	4	408	11	548
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	411	2	102			2	168			3	141
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	7	223					5	179			2	44
NOT HISPANIC OR LATINO	86	4632	29	1789	11	522	31	1322	4	408	11	591
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	378	3	125			3	199			1	54
MINORITY STATUS 8/												
WHITE NON-HISPANIC	83	4463	29	1789	11	522	29	1218	4	408	10	526
OTHERS, INCLUDING HISPANIC	9	327					7	283			2	44

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	64	1	64								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	37	1880	20	1114	6	342	9	313	1	100	1	21
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	22					1	22				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	35	1745	20	1114	5	248	8	262	1	100	1	21
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	51					1	51				
ETHNICITY NOT AVAILABLE 6/	3	180	1	64	1	94	1	22				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	35	1745	20	1114	5	248	8	262	1	100	1	21
OTHERS, INCLUDING HISPANIC	3	137	1	64			2	73				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	24	1700	10	741	2	126	8	435	3	376	1	22
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	22									1	22
NOT HISPANIC OR LATINO	23	1678	10	741	2	126	8	435	3	376		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	1678	10	741	2	126	8	435	3	376	1	22
OTHERS, INCLUDING HISPANIC	1	22										

AGGREGATE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
12% OR MORE OF MSA/MID MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	35							1	35		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	22	1560	5	492	6	253	7	332	1	119	3	364
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	50					2	50				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	25					1	25				
NOT HISPANIC OR LATINO	19	1443	5	492	5	230	5	293	2	154	2	274
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	37			1	23	1	14				
ETHNICITY NOT AVAILABLE 6/	3	140					2	50			1	90
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	1408	5	492	5	230	5	293	1	119	2	274
OTHERS, INCLUDING HISPANIC	4	97			1	23	2	39	1	35		
TOTAL 14/	284	14313	91	5265	29	1365	125	4822	14	1321	25	1440

AGGREGATE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

MSA:MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-PA

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
<b>RACIALETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1845	339249	1354	250490	43	7886	203	34856	213	39639	32	6378
10-19% MINORITY	1450	283506	1084	215018	30	5929	149	27650	172	32023	15	2886
20-49% MINORITY	1325	217483	941	154699	22	3060	166	26750	171	28097	25	4877
50-79% MINORITY	413	47479	296	38842	6	742	57	6119	50	6362	4	414
80-100% MINORITY	56	4357	30	2398			18	1361	6	491	2	107
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	188	19343	125	13235			37	3306	21	2384	5	418
MODERATE INCOME	1086	132865	779	96276	25	2887	136	15436	134	16623	12	1643
MIDDLE INCOME	2365	403237	1764	303334	37	6508	245	38466	282	48014	37	6915
UPPER INCOME	1450	336629	1037	243602	39	8222	175	39528	175	39591	24	5886
<b>INCOME &amp; RACIALETHNIC COMP 11/12/ 13/</b>												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	26	3033	20	2416			2	167	4	450		
20-49% MINORITY	118	12985	84	9200			18	1832	13	1642	3	311
50-79% MINORITY	44	3325	21	1619			17	1307	4	292	2	107
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	266	29755	191	21708	9	895	31	3182	30	3370	5	600
10-19% MINORITY	54	7920	39	5827	2	233	4	511	9	1349		
20-49% MINORITY	459	59664	328	43320	8	1017	61	7402	56	6985	6	940
50-79% MINORITY	295	34494	212	24642	6	742	39	4287	37	4720	1	103
80-100% MINORITY	12	1032	9	779			1	54	2	199		
MIDDLE INCOME												
LESS THAN 10% MINORITY	1073	192716	808	146590	14	2949	112	17954	125	22536	14	2687
10-19% MINORITY	828	142176	613	105962	13	2216	89	14584	103	17532	10	1892
20-49% MINORITY	464	68345	343	50792	10	1343	44	5928	54	7946	13	2336
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	506	116778	355	82192	20	4042	60	13720	58	13733	13	3091
10-19% MINORITY	568	133410	432	103239	15	3480	56	12555	60	13142	5	984
20-49% MINORITY	376	86441	250	58171	4	700	59	13253	57	12716	6	1601
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/	5089	892074	3705	656447	101	17617	593	96736	612	106612	78	14662
TOTAL 14/												

AGGREGATE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

TYPE OF CENSUS TRACT	Applications Received 2016		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
MSAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ												
RACIALETHNIC COMPOSITION	2941	624792	2214	484466	78	15689	264	41217	333	72949	52	10471
LESS THAN 10% MINORITY	2573	520022	1974	408066	60	9841	196	36448	299	57764	44	7903
10-19% MINORITY	1577	268869	1173	203757	21	3655	165	24623	186	31533	32	5301
20-49% MINORITY	353	31723	246	22067	9	618	44	4080	47	4400	7	558
50-79% MINORITY	73	5317	52	4083	1	50	11	619	8	535	1	30
80-100% MINORITY												
INCOME CHARACTERISTICS												
11/	248	22674	180	16591	6	480	28	2458	29	2944	5	201
LOW INCOME	954	110795	691	82182	25	3224	109	10603	115	13439	14	1347
MODERATE INCOME	2921	485688	2227	396002	58	7609	270	35499	317	49958	49	6620
MIDDLE INCOME	3394	821566	2561	627664	80	18540	273	58427	412	100840	68	16095
UPPER INCOME												
INCOME & RACIALETHNIC COMP												
11/12/13/	18	2176	16	1920			2	256				
LESS THAN 10% MINORITY	172	16238	123	11456	6	480	17	1677	22	2454	4	171
10-19% MINORITY	58	4260	41	3215			9	525	7	490	1	30
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	283	36045	209	25973	12	2216	29	3342	30	4333	3	181
10-19% MINORITY	78	13237	59	10678	2	156	5	765	10	1447	2	191
20-49% MINORITY	397	44971	289	34052	7	664	46	3999	49	5668	6	588
50-79% MINORITY	181	15485	123	10611	3	138	27	2403	25	1946	3	387
80-100% MINORITY	15	1057	11	868	1	50	2	94	1	45		
MIDDLE INCOME												
LESS THAN 10% MINORITY	1478	264642	1102	210824	36	4160	157	18982	156	27338	27	3338
10-19% MINORITY	981	170254	773	137326	17	2641	72	11074	116	17272	13	1941
20-49% MINORITY	452	60792	352	47852	5	808	41	5443	45	5348	9	1341
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1180	324105	903	247669	30	9313	78	18893	147	41278	22	6952
10-19% MINORITY	1504	396531	1142	260062	41	7044	119	24609	173	39045	29	5771
20-49% MINORITY	710	160930	516	119933	9	2183	76	14925	92	20517	17	3372
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS	7517	1450723	5659	1122439	169	29853	680	106987	873	167181	136	24293
TOTAL												

AGGREGATE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

MSA:MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
<b>RACIALETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	6580	1269547	3178	609232	251	48729	1739	329996	936	184590	476	97000
10-19% MINORITY	5188	1001610	2522	477032	181	33890	1250	246666	827	161791	408	82231
20-49% MINORITY	3339	581640	1466	265920	142	24405	970	159842	534	93388	227	36085
50-79% MINORITY	824	86653	295	31411	33	4071	285	29863	140	13963	71	7345
80-100% MINORITY	155	11615	47	3303	4	303	64	4868	30	2427	10	714
<b>INCOME CHARACTERISTICS 12/13/</b>												
LOW INCOME	542	53341	175	17978	18	1617	219	20993	83	8176	47	4577
MODERATE INCOME	2072	247292	856	101366	78	10013	654	77429	330	39963	154	18581
MIDDLE INCOME	7021	1188701	3212	594776	287	49453	1947	333360	1073	184121	502	86991
UPPER INCOME	6451	1461731	3265	732788	228	50315	1488	339453	981	223899	489	115276
<b>INCOME &amp; RACIALETHNIC COMP 11/12/13/</b>												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	49	5707	16	1926	2	164	25	2842	3	400	3	375
20-49% MINORITY	374	36921	121	13560	13	1229	147	14614	57	5691	36	3627
50-79% MINORITY	119	8713	38	2492	3	224	47	3537	23	1685	8	575
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	561	68018	244	27768	21	2725	189	22859	75	10441	32	4125
10-19% MINORITY	122	17069	63	8624	3	387	32	4375	17	2503	7	980
20-49% MINORITY	903	111571	366	46102	33	3980	278	33515	148	18405	78	9569
50-79% MINORITY	450	47732	174	17851	20	2842	138	15249	83	8072	35	3718
80-100% MINORITY	36	2902	9	811	1	79	17	1331	7	542	2	139
MIDDLE INCOME												
LESS THAN 10% MINORITY	3696	660409	1728	303193	163	30451	1000	179146	546	99878	259	47741
10-19% MINORITY	2306	378903	1086	172916	70	10984	604	103280	371	61934	175	29789
20-49% MINORITY	1019	149389	398	56667	54	8018	343	50934	156	22309	68	9461
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2323	541120	1206	278271	67	15553	550	127891	315	74271	185	45134
10-19% MINORITY	2760	605638	1373	295292	108	22519	614	139011	439	97354	226	51462
20-49% MINORITY	1368	314973	686	189225	53	12243	324	72551	227	52274	78	18680
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/	16086	2951065	7508	1386998	611	111398	4308	771235	2467	456159	1192	225375
TOTAL 14/												



AGGREGATE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-PA

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
<b>RACIALETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1248	87803	735	56245	30	1295	350	15718	83	9455	50	5090
10-19% MINORITY	768	57894	410	35987	22	1760	258	13202	59	5224	19	1721
20-49% MINORITY	466	29718	227	16837	13	425	170	7589	37	3487	19	1400
50-79% MINORITY	154	4734	51	2161	3	130	87	1939	9	317	4	187
80-100% MINORITY	29	852	7	258			20	502	2	92		
<b>INCOME CHARACTERISTICS 12/13/</b>												
LOW INCOME	116	3391	33	1426	2	85	71	1601	8	182	2	97
MODERATE INCOME	450	19425	229	12154	10	607	175	4504	26	1751	10	409
MIDDLE INCOME	1200	76386	654	45579	33	1329	387	17123	81	7687	45	4688
UPPER INCOME	899	81799	514	52329	23	1589	252	15702	75	8955	35	3224
<b>INCOME &amp; RACIALETHNIC COMP 11/12/13/</b>												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	391	6	227			8	129	2	35		
20-49% MINORITY	79	2324	24	1049	2	85	47	1038	4	55	2	97
50-79% MINORITY	21	676	3	150			16	434	2	92		
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	189	6268	117	4412	2	202	60	1452	8	159	2	43
10-19% MINORITY	26	2936	15	2445			8	261	3	230		
20-49% MINORITY	152	7635	66	4077	7	360	63	1822	10	1100	6	276
50-79% MINORITY	75	2410	27	1112	1	45	40	901	5	262	2	90
80-100% MINORITY	8	176	4	108			4	68				
MIDDLE INCOME												
LESS THAN 10% MINORITY	693	46515	407	28959	16	365	191	8366	43	4656	36	4169
10-19% MINORITY	379	21061	184	12204	16	952	145	5408	29	2219	5	278
20-49% MINORITY	128	8810	63	4416	1	12	51	3349	9	812	4	221
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	366	35020	211	22874	12	728	99	5900	32	4640	12	878
10-19% MINORITY	363	33697	211	21338	6	808	105	7533	27	2775	14	1443
20-49% MINORITY	170	12882	92	8117	5	53	48	2269	16	1540	9	903
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/	2665	181001	1430	111488	68	3610	865	38930	190	18575	92	8398
TOTAL 14/												

AGGREGATE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

TYPE OF CENSUS TRACT 10/	MSA/MD: 10500 - ALLENTOWN-BETHELEHEM-EASTON, PA-NJ										
	Number	Applications Received 20/ \$000's	Loans Originated Number	Apps. Approved But Not Accepted Number	Applications Denied Number	Applications Withdrawn Number	Files Closed For Incompleteness Number	\$000's	\$000's	\$000's	\$000's
<b>RACIALETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	30	13040	20	1	6	3	1811				
10-19% MINORITY	34	123653	26	1	5	2	4058				
20-49% MINORITY	36	161167	27	2	3	2	29900			2	11838
50-79% MINORITY	34	52949	30	2	1	1	173				
80-100% MINORITY	5	922	2		2	1	145				
<b>INCOME CHARACTERISTICS 12/13/</b>											
LOW INCOME	27	13686	20	1	4	2	318				
MODERATE INCOME	52	93206	41	2	7		1475			2	11838
MIDDLE INCOME	44	142832	32	2	5	5	34543				
UPPER INCOME	16	102007	12	1	1	2	1226				
<b>INCOME &amp; RACIALETHNIC COMP 11/12/13/</b>											
<b>LOW INCOME</b>											
LESS THAN 10% MINORITY											
10-19% MINORITY	3	4724	1		2		4500				
20-49% MINORITY	21	8321	18	1	1	1	173			1	173
50-79% MINORITY	3	641	1		1	1	145				
80-100% MINORITY											
<b>MODERATE INCOME</b>											
LESS THAN 10% MINORITY	11	3794	7		4		952				
10-19% MINORITY	6	5222	5		1		250				
20-49% MINORITY	20	39281	16	1	1		153			2	11838
50-79% MINORITY	13	44628	12	1	1		120				
80-100% MINORITY	2	281	1								
<b>MIDDLE INCOME</b>											
LESS THAN 10% MINORITY	15	7410	10	1	2	2	1385				
10-19% MINORITY	21	68620	16	1	3	1	3258			1	3258
20-49% MINORITY	8	66602	6			2	29900				
50-79% MINORITY											
80-100% MINORITY											
<b>UPPER INCOME</b>											
LESS THAN 10% MINORITY	4	1836	3		1	1	426				
10-19% MINORITY	7	48611	5		1	1	800				
20-49% MINORITY	5	50360	4	1							
50-79% MINORITY											
80-100% MINORITY											
<b>SMALL COUNTY</b>											
ALL OTHER TRACTS 21/	139	351731	105	6	17	9	36087			2	11838
TOTAL 14/								9434			

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, 2016

MS-AMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
<b>RACIALETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	656	97340	405	64014	22	3194	120	14579	85	12478	24	3075
10-19% MINORITY	470	64466	306	43366	16	2031	73	8698	50	7088	25	3283
20-49% MINORITY	675	86936	428	56329	22	2453	125	16524	75	8580	25	3050
50-79% MINORITY	316	27458	174	16088	9	895	80	5480	41	3797	12	1198
80-100% MINORITY	96	6518	53	4170	4	274	22	998	14	898	3	178
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY	257	20512	137	12235	10	742	69	4094	33	2940	8	501
MODERATE INCOME	656	74868	402	47002	25	3683	125	12299	83	9484	21	2400
MIDDLE INCOME	854	111767	531	73900	25	2851	163	19671	97	11441	38	3904
UPPER INCOME	446	75571	296	50830	13	1571	63	10215	52	8976	22	3979
<b>INCOME &amp; RACIALETHNIC COMP 11/12/13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY	16	1390	8	745	1	113	5	372	2	160		
20-49% MINORITY	175	14529	93	8522	6	405	50	3182	21	2097	5	323
50-79% MINORITY	66	4593	36	2968	3	224	14	540	10	683	3	178
80-100% MINORITY												
<b>MODERATE INCOME</b>												
LESS THAN 10% MINORITY	191	27074	122	16871	8	2029	35	3702	23	3955	3	517
20-49% MINORITY	24	3952	18	3413	2	156			2	192	2	191
50-79% MINORITY	270	28988	164	17950	11	958	52	5841	34	3422	9	817
80-100% MINORITY	141	12929	81	7566	3	490	30	2298	20	1700	7	875
<b>MIDDLE INCOME</b>												
LESS THAN 10% MINORITY	334	45792	194	29356	10	976	70	8294	43	5519	17	1647
20-49% MINORITY	259	32016	164	21578	9	1123	47	4998	29	3357	10	960
50-79% MINORITY	261	33959	173	22966	6	752	46	6379	25	2565	11	1297
80-100% MINORITY												
<b>UPPER INCOME</b>												
LESS THAN 10% MINORITY	131	24474	89	17787	4	189	15	2583	19	3004	4	911
20-49% MINORITY	187	26498	124	18375	5	752	26	3700	19	3539	13	2132
50-79% MINORITY	128	22599	83	14668	4	630	22	3932	14	2433	5	936
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/	2213	282718	1366	183967	73	8847	420	46279	265	32841	89	10784
TOTAL 14/												

AGGREGATE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
<b>RACIA/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	177	9386	58	3469	17	757	76	3130	11	1041	15	989
10-19% MINORITY	68	3344	26	1504	11	557	23	814	2	195	6	274
20-49% MINORITY	32	1386	6	237	1	51	20	836	1	85	4	177
50-79% MINORITY	4	75	1	55			3	20				
80-100% MINORITY	3	122					3	122				
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	8	217	1	55			7	162				
MODERATE INCOME	10	480	4	233	1	27	3	107	1	85	1	28
MIDDLE INCOME	180	9131	56	3185	16	720	83	3390	9	760	16	1076
UPPER INCOME	86	4485	30	1792	12	618	32	1263	4	476	8	336
<b>INCOME &amp; RACIA/ETHNIC COMP 11/12/ 13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	20					1	20				
20-49% MINORITY	4	75	1	55			3	20				
50-79% MINORITY	3	122					3	122				
80-100% MINORITY												
<b>MODERATE INCOME</b>												
LESS THAN 10% MINORITY	8	417	3	185	1	27	2	92	1	85	1	28
10-19% MINORITY	1	48	1	48								
20-49% MINORITY	1	15					1	15				
50-79% MINORITY												
80-100% MINORITY												
<b>MIDDLE INCOME</b>												
LESS THAN 10% MINORITY	156	8142	46	2781	15	715	72	2925	9	760	14	961
10-19% MINORITY	16	440	9	329	1	5	5	70			1	36
20-49% MINORITY	8	549	1	75			6	395			1	79
50-79% MINORITY												
80-100% MINORITY												
<b>UPPER INCOME</b>												
LESS THAN 10% MINORITY	13	827	9	503	1	15	2	113	1	196		
10-19% MINORITY	51	2856	16	1127	10	552	18	744	2	195	5	238
20-49% MINORITY	22	802	5	162	1	51	12	406	1	85	3	98
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/	284	14313	91	5265	29	1365	125	4922	14	1321	25	1440
TOTAL 14/												

AGGREGATE TABLE B-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSARHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	%		
<b>RACE 5/</b>																						
AMERICAN INDIAN/ALASKA NATIVE																						
ASIAN					1	50															2	100
BLACK OR AFRICAN AMERICAN	15	31	3	6	6	13	4	8	4	8	7	15	5	10			4	8		48	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	100																			1	100
WHITE	71	21	25	8	47	14	54	18	23	7	20	6	29	9			63	19		332	100	
2 OR MORE MINORITY RACES							1	50			1	50									2	100
JOINT (WHITE/MINORITY RACE)																	3	100			3	100
RACE NOT AVAILABLE 6/	14	25	4	7	9	16	11	19	1	2	5	9	6	11			7	12		57	100	
<b>ETHNICITY 7/</b>																						
HISPANIC OR LATINO	26	27	11	12	7	7	17	18	4	4	7	7	6	6			17	18		95	100	
NOT HISPANIC OR LATINO	83	21	17	6	49	16	42	14	22	7	22	7	30	10			52	18		297	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							3	50					1	17			2	33		6	100	
ETHNICITY NOT AVAILABLE 6/	12	26	4	9	7	15	8	17	2	4	4	9	4	9			6	13		47	100	
<b>MINORITY STATUS 8/</b>																						
WHITE NON-HISPANIC	49	20	15	6	41	17	37	15	18	7	15	6	25	10			47	19		247	100	
OTHERS, INCL. HISPANIC	38	26	13	9	13	9	24	17	8	6	14	10	12	8			23	16		145	100	
<b>GENDER 19/</b>																						
MALE	46	23	15	7	28	14	29	14	14	7	18	9	21	10			32	16		203	100	
FEMALE	30	25	15	12	16	13	15	12	8	7	6	5	6	5			25	21		121	100	
JOINT (MALE/FEMALE)	15	18	1	1	13	15	18	21	5	6	6	7	10	12			16	19		84	100	
GENDER NOT AVAILABLE 6/	10	27	1	3	6	16	8	22	1	3	3	8	4	11			4	11		37	100	
<b>INCOME 9/</b>																						
LESS THAN 50% OF MSA/MD MEDIAN	31	28	17	15	11	10	11	10	7	6	8	7	9	8			16	15		110	100	
50-79% OF MSA/MD MEDIAN	30	22	8	6	18	13	25	19	6	4	14	10	12	9			22	16		135	100	
80-99% OF MSA/MD MEDIAN	18	24	3	4	12	16	9	12	7	9	2	3	7	9			18	24		76	100	
100-119% OF MSA/MD MEDIAN	10	22	2	4	8	18	5	11	4	9	1	2	4	9			11	24		45	100	
120% OR MORE OF MSA/MD MEDIAN	11	14	2	3	13	17	20	26	4	5	8	10	9	12			10	13		77	100	
INCOME NOT AVAILABLE 6/	1	50																			2	100

AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	11	39			5	18		2	7	3	11	2	7	1	4	1	4	3	11	28	100	
BLACK OR AFRICAN AMERICAN	7	32			8	36		3	14	1	5	2	9				1	5	22	100		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	100																		1	100	
WHITE	112	23	13	3	73	15	110	23	42	9	23	5	45	9	2	0	58	12	478	100		
2 OR MORE MINORITY RACES																						
JOINT (WHITE/MINORITY RACE)	2	25			3	38		1	13			1	13				1	13	8	100		
RACE NOT AVAILABLE 6/	35	34	3	3	9	9	22	21	9	9	2	2	10	10	1	1	12	12	103	100		
ETHNICITY 7/																						
HISPANIC OR LATINO	21	24	1	1	14	16	21	24	12	14	7	8	5	6	1	1	5	6	87	100		
NOT HISPANIC OR LATINO	117	25	13	3	74	16	96	21	36	8	22	5	42	9	2	0	58	13	460	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	40			1	20		1	20								1	20	5	100		
ETHNICITY NOT AVAILABLE 6/	28	31	2	2	10	11	20	22	7	8	1	1	9	10	1	1	11	12	89	100		
MINORITY STATUS 8/																						
WHITE NON-HISPANIC	92	23	12	3	59	15	90	23	32	8	17	4	40	10	1	0	54	14	397	100		
OTHERS, INCL. HISPANIC	43	29	1	1	31	21	27	18	16	11	12	8	6	4	2	1	10	7	148	100		
GENDER 19/																						
MALE	48	21	5	2	36	16	55	24	16	7	15	7	23	10	3	1	28	12	229	100		
FEMALE	46	31	4	3	21	14	27	18	20	13	5	3	10	7			17	11	150	100		
JOINT (MALE/FEMALE)	56	27	5	2	35	17	42	20	15	7	9	4	20	10			23	11	205	100		
GENDER NOT AVAILABLE 6/	18	32	2	4	7	12	14	25	4	7	1	2	3	5	1	2	7	12	57	100		
INCOME 9/																						
LESS THAN 50% OF MSA/MD MEDIAN	51	41	3	2	22	18	16	13	15	12	4	3	3	2			10	8	124	100		
50-79% OF MSA/MD MEDIAN	46	30	4	3	22	14	32	21	15	10	3	2	13	8			18	12	153	100		
80-99% OF MSA/MD MEDIAN	17	25	1	1	16	23	12	17	4	6	5	7	2	3	2	3	10	14	69	100		
100-119% OF MSA/MD MEDIAN	10	24	3	7	6	14	11	26	2	5	2	5	4	10			4	10	42	100		
120% OR MORE OF MSA/MD MEDIAN	39	17	4	2	26	11	66	28	18	8	16	7	33	14	2	1	31	13	235	100		
INCOME NOT AVAILABLE 6/	5	28	1	6	7	39	1	6	1	6			1	6			2	11	18	100		

AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/JMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	%		
<b>RACE 5/</b>																						
AMERICAN INDIAN/ALASKA NATIVE	2	29					1	14			1	14			1	14			2	29	7	100
ASIAN	12	21	2	4	7	12	10	18	3	5	5	9	7	12			11	19	11	19	57	100
BLACK OR AFRICAN AMERICAN	18	21			23	27	11	13	10	12	3	4	13	15			7	8	7	8	85	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND					1	25							1	25			2	50	2	50	4	100
WHITE	262	16	11	1	338	21	391	24	70	4	63	4	271	17	3	0	190	12	1599	100	1599	100
2 OR MORE MINORITY RACES	3	75			1	25					1	6	4	22			1	6	1	6	18	100
JOINT (WHITE/MINORITY RACE)	4	22			4	22	4	22			12	3	125	27			41	9	464	100	464	100
RACE NOT AVAILABLE 6/	70	15	2	0	66	14	133	29	15	3												
<b>ETHNICITY 7/</b>																						
HISPANIC OR LATINO	41	20	4	2	45	22	37	18	12	6	12	6	26	13	1	0	29	14	207	100	207	100
NOT HISPANIC OR LATINO	268	17	9	1	328	21	378	24	71	5	60	4	277	18	2	0	184	12	1577	100	1577	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	17			5	21	5	21	2	8	1	4	2	8			5	21	24	100	24	100
ETHNICITY NOT AVAILABLE 6/	58	13	2	0	63	15	129	30	14	3	11	3	117	27			36	8	430	100	430	100
<b>MINORITY STATUS 8/</b>																						
WHITE NON-HISPANIC	227	16	7	1	287	21	350	25	58	4	50	4	247	18	2	0	164	12	1382	100	1382	100
OTHERS, INCL. HISPANIC	78	20	6	2	85	22	66	17	27	7	22	6	51	13	1	0	52	13	388	100	388	100
<b>GENDER 19/</b>																						
MALE	132	18	5	1	163	22	167	22	27	4	27	4	127	17	3	0	100	13	751	100	751	100
FEMALE	78	19	5	1	83	20	84	21	24	6	19	5	65	16			47	12	405	100	405	100
JOINT (MALE/FEMALE)	128	16	4	1	158	20	205	26	36	5	32	4	155	19			77	10	795	100	795	100
GENDER NOT AVAILABLE 6/	33	11	1	0	37	13	93	32	12	4	6	2	75	26			30	10	267	100	267	100
<b>INCOME 9/</b>																						
LESS THAN 50% OF MSA/JMD MEDIAN	88	29	4	1	77	25	35	12	13	4	15	5	34	11			37	12	303	100	303	100
50-79% OF MSA/JMD MEDIAN	105	23	5	1	98	22	89	20	14	3	19	4	74	17	1	0	42	9	447	100	447	100
80-99% OF MSA/JMD MEDIAN	34	13			52	20	89	34	13	5	8	3	47	18			18	7	261	100	261	100
100-119% OF MSA/JMD MEDIAN	33	17			41	21	57	28	9	5	4	2	34	17			22	11	200	100	200	100
120% OR MORE OF MSA/JMD MEDIAN	98	13	4	1	117	15	261	34	30	4	29	4	153	20	1	0	85	11	778	100	778	100
INCOME NOT AVAILABLE 6/	13	5	2	1	56	22	18	7	20	8	9	4	80	32	1	0	50	20	249	100	249	100

AGGREGATE TABLE 8.4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	%		
<b>RACE 5/</b>																						
AMERICAN INDIAN/ALASKA NATIVE	4	27					9	60	1	7									1	7	15	100
ASIAN	6	33			7	39					1	6			1	6			2	11	18	100
BLACK OR AFRICAN AMERICAN	19	24					53	66	1	1									6	8	80	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	20					4	80													5	100
WHITE	191	28	6	1			358	53	53	8	4	1	9	1	14	2			36	5	671	100
2 OR MORE MINORITY RACES	1	33			1	33					1	33									3	100
JOINT (WHITE/MINORITY RACE)	2	25			4	50			1	13					1	13					8	100
RACE NOT AVAILABLE 6/	34	26			80	61			8	6	1	1	2	2	1	1			5	4	131	100
<b>ETHNICITY 7/</b>																						
HISPANIC OR LATINO	43	31	2	1			79	56	5	4	1	1	2	1	1	1			7	5	140	100
NOT HISPANIC OR LATINO	179	27	4	1			358	54	50	8	5	1	9	1	15	2			38	6	658	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	41					8	47	1	6			1	6							17	100
ETHNICITY NOT AVAILABLE 6/	29	25			71	61			8	7	2	2	2	2	1	1			5	4	116	100
<b>MINORITY STATUS 8/</b>																						
WHITE NON-HISPANIC	159	28	4	1			308	54	47	8	4	1	8	1	13	2			31	5	574	100
OTHERS. INCL. HISPANIC	71	29	2	1			142	57	9	4	2	1	4	2	3	1			14	6	247	100
<b>GENDER 19/</b>																						
MALE	97	26	3	1			219	58	23	8	4	1	6	2	6	2			20	5	378	100
FEMALE	87	32	2	1			152	56	10	4			3	1	1	0			15	6	270	100
JOINT (MALE/FEMALE)	58	27	1	0			105	48	25	12	2	1	3	1	9	4			13	6	217	100
GENDER NOT AVAILABLE 6/	15	23			40	61			6	9			2	3	1	2			2	3	66	100
<b>INCOME 9/</b>																						
LESS THAN 50% OF MSA/MID MEDIAN	66	33					109	55	6	3	2	1	3	2					14	7	200	100
50-79% OF MSA/MID MEDIAN	81	37	1	0			114	52	11	5	1	0	1	0	3	1			9	4	221	100
80-99% OF MSA/MID MEDIAN	41	32	3	2			66	52	6	5			1	1	1	1			9	7	127	100
100-119% OF MSA/MID MEDIAN	23	31					35	47	7	9	1	1	1	1					7	9	74	100
120% OR MORE OF MSA/MID MEDIAN	44	19	1	0			127	54	32	14	2	1	7	3	12	5			10	4	235	100
INCOME NOT AVAILABLE 6/	3	4	1	1			65	88	2	3			1	1	1	1			1	1	74	100



AGGREGATE TABLE B-5: REASONS FOR DENIAL OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND																				
WHITE																				
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
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/																				

AGGREGATE TABLE B-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	%		
<b>RACE 5/</b>																						
AMERICAN INDIAN/ALASKA NATIVE	2	29			3	43											2	29			7	100
ASIAN	3	14	1	5	2	10	2	10	2	10	1	5	1	5			9	43			21	100
BLACK OR AFRICAN AMERICAN	7	29			13	54			1	4							3	13			24	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND					1	33											2	67			3	100
WHITE	53	24	1	0	52	23	53	24	12	5	8	4	19	8	1	0	26	12			225	100
<b>2 OR MORE MINORITY RACES</b>																						
JOINT (WHITE/MINORITY RACE)	1	100																			1	100
RACE NOT AVAILABLE 6/	19	24			17	22	18	23	5	6	1	1	6	8			13	16			79	100
<b>ETHNICITY 7/</b>																						
HISPANIC OR LATINO	14	25	1	2	16	28	9	16	5	9	2	4	4	7			6	11			57	100
NOT HISPANIC OR LATINO	55	24	1	0	57	25	47	20	11	5	7	3	17	7	1	0	36	16			232	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33					1	33									1	33			3	100
ETHNICITY NOT AVAILABLE 6/	15	22			15	22	16	24	4	6	1	1	5	7			12	18			68	100
<b>MINORITY STATUS 8/</b>																						
WHITE NON-HISPANIC	44	24			42	22	45	24	8	4	6	3	16	9	1	1	25	13			187	100
OTHERS, INCL. HISPANIC	26	25	2	2	32	30	12	11	8	8	3	3	5	5			18	17			106	100
<b>GENDER 19/</b>																						
MALE	41	26			45	29	31	20	7	4	4	3	4	3	1	1	24	15			157	100
FEMALE	12	19	1	2	19	30	10	16	6	9	2	3	6	9			8	13			64	100
JOINT (MALE/FEMALE)	19	23	1	1	13	16	19	23	3	4	3	4	12	14			13	16			83	100
GENDER NOT AVAILABLE 6/	13	23			11	20	13	23	4	7	1	2	4	7			10	18			56	100
<b>INCOME 9/</b>																						
LESS THAN 50% OF MSA/MID MEDIAN	18	36			15	30	3	6	7	14	2	4	1	2			4	8			50	100
50-79% OF MSA/MID MEDIAN	20	31	1	2	16	25	12	19	2	3	1	2	4	6	1	2	7	11			64	100
80-99% OF MSA/MID MEDIAN	10	26			11	29	5	13	3	8	2	5	1	3			6	16			38	100
100-119% OF MSA/MID MEDIAN	8	42			5	26	4	21									2	11			19	100
120% OR MORE OF MSA/MID MEDIAN	22	16	1	1	18	13	44	33	5	4	4	3	14	10			26	19			134	100
INCOME NOT AVAILABLE 6/	7	13			23	42	5	9	3	5	1	2	6	11			10	18			55	100

AGGREGATE TABLE 8-7: REASONS FOR DENIAL OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	%		
<b>RACE 5/</b>																						
AMERICAN INDIAN/ALASKA NATIVE					2	100															2	100
ASIAN																						
BLACK OR AFRICAN AMERICAN					3	100															3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND					1	100															1	100
WHITE	18	26	2	3	30	43	7	10	2	3			4	6			6	9		89	100	
<b>2 OR MORE MINORITY RACES</b>					1	100															1	100
JOINT (WHITE/MINORITY RACE)																						
RACE NOT AVAILABLE 6/	1	10			7	70	1	10			1	10									10	100
<b>ETHNICITY 7/</b>																						
HISPANIC OR LATINO	1	11			7	78							1	11							9	100
NOT HISPANIC OR LATINO	16	25	2	3	28	44	7	11	2	3			3	5			6	9		64	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50			1	50															2	100
ETHNICITY NOT AVAILABLE 8/	1	9			8	73	1	9			1	9									11	100
<b>MINORITY STATUS 8/</b>																						
WHITE NON-HISPANIC	16	27	2	3	23	39	7	12	2	3			3	5			6	10		59	100	
OTHERS, INCL. HISPANIC	2	12			14	82							1	6							17	100
<b>GENDER 19/</b>																						
MALE	5	16			19	61	3	10	1	3			1	3			2	6		31	100	
FEMALE	8	38	1	5	8	38	1	5					2	10			1	5		21	100	
JOINT (MALE/FEMALE)	6	21	1	4	13	46	3	11	1	4			1	4			3	11		28	100	
GENDER NOT AVAILABLE 6/					4	67	1	17			1	17									6	100
<b>INCOME 9/</b>																						
LESS THAN 50% OF MSA/MID MEDIAN	10	30			15	45	4	12					1	3			3	9		33	100	
50-79% OF MSA/MID MEDIAN	4	21	1	5	7	37	2	11	2	11			2	11			1	5		19	100	
80-99% OF MSA/MID MEDIAN	4	44			3	33											2	22		9	100	
100-119% OF MSA/MID MEDIAN			1	20	4	80														5	100	
120% OR MORE OF MSA/MID MEDIAN	1	11			5	56	1	11			1	11								9	100	
INCOME NOT AVAILABLE 6/					10	91	1	9													11	100

AGGREGATE TABLE 9: DISPOSITION OF LOAN APPLICATIONS, BY MEDIAN AGE OF HOMES IN CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND TYPE OF LOAN, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	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	
	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	Number	\$000's
2000 - 2010																
LOANS ORIGINATED																
APPLICATN APPROVED, NOT ACCEPTED																
APPLICATNS DENIED																
APPLICATNS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
1990-1999																
LOANS ORIGINATED																
444	105140	1005	231602	1312	292990	213	21017	3	64400	130	22177	13	1002			
10	2290	27	5171	91	20972	13	892	6	930	8	930	7	449			
77	17507	97	19841	580	128665	97	5024	1	550	25	3771	25	1060			
70	15737	142	31264	414	92295	28	2545	1	800	22	3360	3	278			
8	2200	21	4275	178	41410	18	2430			8	1707	6	293			
1980-1989																
LOANS ORIGINATED																
439	91303	1069	233742	1265	261243	233	19369	7	8595	276	41087	12	542			
12	2599	27	5843	96	19842	7	484			12	2640	4	173			
60	12642	98	18449	669	134501	113	6922			75	9794	15	754			
71	14324	146	32326	418	89247	23	3537			52	8613	2	173			
7	1266	27	5532	198	41899	13	1195			13	1836	2	100			
1970-1979																
LOANS ORIGINATED																
698	147769	1365	325477	1919	397868	370	34466	7	51420	162	28432	49	2625			
24	5008	57	11848	151	30622	16	1031	1	500	7	751	14	574			
111	20273	173	30866	1002	208057	205	11516	1	35	39	6267	57	2110			
117	24114	227	54947	534	113636	58	6692	4	30461	36	5518	7	750			
20	4280	40	7852	287	63166	25	1845			17	2194	13	902			
1969 OR EARLIER																
LOANS ORIGINATED																
2124	312235	2220	331618	3012	434857	614	36636	88	156187	798	92261	17	1096			
55	7720	58	6991	273	39962	32	1203	5	13270	48	4526	4	169			
345	46314	312	37831	2077	300112	470	15468	15	8849	281	26447	28	998			
354	52437	398	48644	1101	160781	83	5801	4	4826	155	15350	2	120			
43	6916	48	6604	519	78901	36	2928	2	11838	51	5047	4	145			
AGE UNKNOWN																
LOANS ORIGINATED																
APPLICATN APPROVED, NOT ACCEPTED																
APPLICATNS DENIED																
APPLICATNS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

AGGREGATE TABLE 10: DISPOSITION OF LOAN APPLICATIONS, BY PRINCIPAL CITY VERSUS NON-PRINCIPAL CITY PROPERTY LOCATION AND TYPE OF LOAN, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

LOCATION CATEGORY	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	
	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
PRINCIPAL CITY 24/ LOANS ORIGINATED	802	106630	878	119767	984	133350	187	11731	51	155561	396	47519	1	55
APPLICATION APPROVED, NOT ACCEPTED	21	3054	16	1529	95	13284	6	198	3	9090	22	2030		
APPLICATIONS DENIED	140	16390	117	13955	762	96093	182	5424	6	6654	153	12632	9	184
APPLICATIONS WITHDRAWN	130	17945	129	17940	391	49535	30	1684	4	30218	72	6342		
FILES CLOSED FOR INCOMPLETENESS	14	1742	22	3056	184	22400	11	622	1	11500	28	2962		
MSA/MID LESS PRINCIPAL CITY 25/ LOANS ORIGINATED	2903	547817	4781	1002672	6524	1253548	1243	99757	54	125041	970	136448	90	5210
APPLICATION APPROVED, NOT ACCEPTED	80	14563	153	28324	516	98134	62	3412	3	4680	51	6817	29	1365
APPLICATIONS DENIED	453	80346	563	93032	3546	675142	703	33506	11	2780	267	33647	116	4738
APPLICATIONS WITHDRAWN	482	88667	744	149241	2076	406624	180	16891	5	5869	193	26499	14	1321
FILES CLOSED FOR INCOMPLETENESS	64	12920	114	21207	1008	202975	81	7776	1	338	61	7622	25	1440

MSAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	2	2								1.70	1.70	
ASIAN	33	3	3							1.63	1.60	1
BLACK OR AFRICAN AMERICAN	135	36	32	3			1			1.78	1.72	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	4	2	2							1.86	1.86	
WHITE	2048	397	322	51	12		12			1.84	1.71	
2 OR MORE MINORITY RACES	2									1.92	1.88	
JOINT (WHITE/MINORITY RACE)	29	4	2							2.08	1.82	
RACE NOT AVAILABLE 6/	181	29	20	5			3		1			
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	411	116	102	10	2		2			1.79	1.71	
NOT HISPANIC OR LATINO	1830	328	260	47	10		11			1.85	1.72	1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	35	6	6							1.68	1.68	
ETHNICITY NOT AVAILABLE 6/	158	23	15	4			3		1	2.13	1.76	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	1624	290	228	42	10		10			1.86	1.72	
OTHERS, INCLUDING HISPANIC	638	160	140	15	2		3			1.79	1.71	1
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	318	75	66	7			1		1	1.79	1.69	
50-79% OF MSA/MD MEDIAN	824	195	154	25	7		9			1.87	1.73	1
80-99% OF MSA/MD MEDIAN	417	82	68	10	1		3			1.84	1.69	
100-119% OF MSA/MD MEDIAN	287	46	38	6	1		1			1.82	1.74	
120% OR MORE OF MSA/MD MEDIAN	583	75	57	13	3		2			1.87	1.72	
INCOME NOT AVAILABLE 6/	5											
<b>GENDER 19/</b>												
MALE	972	205	171	24	4		6			1.81	1.70	1
FEMALE	645	130	104	17	2		6		1	1.88	1.71	
JOINT (MALE/FEMALE)	744	127	102	17	6		2			1.84	1.74	
GENDER NOT AVAILABLE 6/	73	11	6	3			2			2.17	1.82	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	794	158	121	25	5		7			1.87	1.73	
10-19% MINORITY	762	102	83	12	5		2			1.83	1.68	
20-49% MINORITY	633	147	122	18			6		1	1.86	1.73	1
50-79% MINORITY	222	59	52	4	2		1			1.79	1.71	
80-100% MINORITY	23	7	5	2						1.85	1.76	
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	95	26	25	1						1.73	1.71	
MODERATE INCOME	516	134	102	23	5		3		1	1.87	1.73	1
MIDDLE INCOME	1156	214	177	23	5		9			1.85	1.73	
UPPER INCOME	667	99	79	14	2		4			1.85	1.70	

AGGREGATE 11 - 1: PRICING INFORMATION FOR FHA HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY, OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/										HOEPA LOANS 17/ \$000's	
	15/ NO REPORTED PRICING DATA \$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			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	422	173							1.73	1.89		
ASIAN	6741	403							1.58	1.53		63
BLACK OR AFRICAN AMERICAN	25090	5662	414					141	1.77	1.72		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	945	262							1.87	1.97		
WHITE	357088	59431	8411	1987	2046				1.85	1.71		
2 OR MORE MINORITY RACES	374											
JOINT (WHITE/MINORITY RACE)	5397	431	194						1.88	1.66		
RACE NOT AVAILABLE 6/	29834	4265	772		332	105			1.99	1.72		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	62065	14304	1425	119	279				1.79	1.71		
NOT HISPANIC OR LATINO	330767	51852	7677	1868	1908				1.86	1.72		63
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6532	835							1.68	1.69		
ETHNICITY NOT AVAILABLE 6/	26527	3636	689		332	105			2.01	1.72		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	290987	45912	7069	1868	1767				1.87	1.72		
OTHERS, INCLUDING HISPANIC	105645	21079	2033	119	420				1.78	1.70		63
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	33136	6606	533		111	105			1.79	1.69		
50-79% OF MSA/MD MEDIAN	120215	25779	3730	1040	1238				1.89	1.73		63
80-99% OF MSA/MD MEDIAN	73679	13616	1761	256	513				1.84	1.66		
100-119% OF MSA/MD MEDIAN	59027	7913	1183	49	142				1.79	1.73		
120% OR MORE OF MSA/MD MEDIAN	138943	16713	2584	642	515				1.86	1.72		
INCOME NOT AVAILABLE 6/	891											
<b>GENDER 19/</b>												
MALE	164813	28925	4048	276	1169				1.84	1.70		63
FEMALE	101839	18476	2657	314	807	105			1.87	1.71		
JOINT (MALE/FEMALE)	147699	21317	2517	1397	353				1.84	1.72		
GENDER NOT AVAILABLE 6/	11540	1909	569		190				2.02	1.76		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	147410	26016	4267	718	1063				1.85	1.72		
10-19% MINORITY	146661	18246	2284	1150	421				1.85	1.67		
20-49% MINORITY	103546	20058	2722	891	144	105			1.87	1.74		63
50-79% MINORITY	26297	5886	387	119					1.79	1.71		
80-100% MINORITY	1977	421	131						1.86	1.76		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	10532	2220	65						1.72	1.70		
MODERATE INCOME	64790	15943	2701	363	521	105			1.88	1.73		63
MIDDLE INCOME	196714	33595	4138	1150	1420				1.86	1.73		
UPPER INCOME	153855	19469	2887	474	578				1.83	1.68		

MSA/M: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	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 #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	2											
ASIAN	3											
BLACK OR AFRICAN AMERICAN	37											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2											
WHITE	461	1	1						1.57	1.57		
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	15											
RACE NOT AVAILABLE 6/	46											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	41											
NOT HISPANIC OR LATINO	463	1	1						1.57	1.57		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	18											
ETHNICITY NOT AVAILABLE 6/	45											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	401	1	1						1.57	1.57		
OTHERS, INCLUDING HISPANIC	113											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	36											
50-79% OF MSA/MD MEDIAN	137	1	1						1.57	1.57		
80-99% OF MSA/MD MEDIAN	108											
100-119% OF MSA/MD MEDIAN	78											
120% OR MORE OF MSA/MD MEDIAN	206											
INCOME NOT AVAILABLE 6/	2											
<b>GENDER 18/</b>												
MALE	294	1	1						1.57	1.57		
FEMALE	34											
JOINT (MALE/FEMALE)	221											
GENDER NOT AVAILABLE 6/	18											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIALETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	224	1	1						1.57	1.57		
10-19% MINORITY	189											
20-49% MINORITY	140											
50-79% MINORITY	14											
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	4											
MODERATE INCOME	83	1	1						1.57	1.57		
MIDDLE INCOME	267											
UPPER INCOME	213											



AGGREGATE CENSUS TRACT CHARACTERISTICS, 2016  
 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$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
<b>BORROWER CHARACTERISTICS</b>									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE	538								
ASIAN	906								
BLACK OR AFRICAN AMERICAN	8505								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	531								
WHITE	100841	75	75					1.57	1.57
2 OR MORE MINORITY RACES	360								
JOINT (WHITE/MINORITY RACE)	3812								
RACE NOT AVAILABLE 6/	9385								
ETHNICITY 7/									
HISPANIC OR LATINO	8337								
NOT HISPANIC OR LATINO	103160	75	75					1.57	1.57
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)	3915								
ETHNICITY NOT AVAILABLE 6/	9466								
MINORITY STATUS 8/									
WHITE NON-HISPANIC	88417	75	75					1.57	1.57
OTHERS, INCLUDING HISPANIC	25579								
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	4325	75	75					1.57	1.57
50-79% OF MSA/MD MEDIAN	21621								
80-99% OF MSA/MD MEDIAN	20958								
100-119% OF MSA/MD MEDIAN	17169								
120% OR MORE OF MSA/MD MEDIAN	60469								
INCOME NOT AVAILABLE 6/	336								
GENDER 19/									
MALE	60532	75	75					1.57	1.57
FEMALE	6072								
JOINT (MALE/FEMALE)	54232								
GENDER NOT AVAILABLE 6/	4042								
<b>CENSUS TRACT CHARACTERISTICS 10/</b>									
RACIALETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY	50922	75	75					1.57	1.57
10-19% MINORITY	44537								
20-49% MINORITY	27844								
50-79% MINORITY	1575								
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME	483								
MODERATE INCOME	11942	75	75					1.57	1.57
MIDDLE INCOME	53073								
UPPER INCOME	59380								

MSA/M/D: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 #				
<b>BORROWER CHARACTERISTICS</b>													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	6												
ASIAN	179	2		1						3.82		3.82	
BLACK OR AFRICAN AMERICAN	87	5	3	1						2.40		1.76	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	6												
WHITE	3965	73	40	22	4	4	3			2.10		1.90	
2 OR MORE MINORITY RACES	2												
JOINT (WHITE/MINORITY RACE)	37												
RACE NOT AVAILABLE 6/	387	6	4	1						2.30		1.86	
ETHNICITY 7/													
HISPANIC OR LATINO	285	8	4	3						2.22		1.97	
NOT HISPANIC OR LATINO	3970	71	40	20	3	4	3	1		2.14		1.87	
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)	56	1								2.67		2.67	
ETHNICITY NOT AVAILABLE 6/	358	6	3	2						2.43		2.01	
MINORITY STATUS 8/													
WHITE NON-HISPANIC	3635	63	36	18	3	4	2	2		2.07		1.87	
OTHERS, INCLUDING HISPANIC	634	16	7	5	1					2.50		2.03	
INCOME 9/													
LESS THAN 50% OF MSA/M/D MEDIAN	324	10	5	4						2.06		1.96	
50-79% OF MSA/M/D MEDIAN	844	15	11	2						2.21		1.83	
80-99% OF MSA/M/D MEDIAN	542	9	3	6						2.03		2.09	
100-119% OF MSA/M/D MEDIAN	590	10	4	4						2.35		2.06	
120% OR MORE OF MSA/M/D MEDIAN	2341	42	24	9	4	2	3			2.17		1.84	
INCOME NOT AVAILABLE 6/	28												
GENDER 19/													
MALE	1547	23	11	7						2.43		2.00	
FEMALE	931	21	11	6	2	1	1			2.12		1.94	
JOINT (MALE/FEMALE)	1986	39	22	12	2	2	1			2.08		1.86	
GENDER NOT AVAILABLE 6/	205	3	3							1.75		1.83	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>													
<b>RACIAL/ETHNIC COMPOSITION 11/</b>													
LESS THAN 10% MINORITY	1866	34	21	7	1	3	2			2.14		1.84	
10-19% MINORITY	1747	30	14	9	3	1	2			2.34		2.06	
20-49% MINORITY	894	19	11	7			1			2.00		1.87	
50-79% MINORITY	143	2		2						2.05		2.05	
80-100% MINORITY	19	1	1							1.73		1.73	
<b>INCOME CHARACTERISTICS 12/ 13/</b>													
LOW INCOME	96	2	1	1						1.91		1.91	
MODERATE INCOME	432	9	4	4						2.12		2.00	
MIDDLE INCOME	1823	43	22	11	4	2	3	1		2.27		1.94	
UPPER INCOME	2318	32	20	9	1	1	2			2.06		1.79	

AGGREGATE 11-3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$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			
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1187									
ASIAN	47976	332	156	176	3.90	5.28				
BLACK OR AFRICAN AMERICAN	17750	1277	170	206	2.26	1.76				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1255									
WHITE	839171	13594	3585	1464	1064	1.93				
2 OR MORE MINORITY RACES	734									
JOINT (WHITE/MINORITY RACE)	9251									
RACE NOT AVAILABLE 6/	85980	792	94	124	2.23	1.83				
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	46274	1110	485	140	2.25	2.02				
NOT HISPANIC OR LATINO	864446	13848	3148	1064	2.17	1.87				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12892	226	226	530	2.67	2.67				
ETHNICITY NOT AVAILABLE 6/	79692	811	372	124	2.49	2.13				
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	780697	11980	6532	1238	1064	1.90				
OTHERS, INCLUDING HISPANIC	133768	2945	1386	226	2.47	2.04				
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	30652	564	188	25	1.90	1.90				
50-79% OF MSA/MD MEDIAN	114788	1652	260	140	2.43	1.87				
80-99% OF MSA/MD MEDIAN	88159	1116	402	124	2.05	2.09				
100-119% OF MSA/MD MEDIAN	115397	1666	581	131	2.21	2.05				
120% OR MORE OF MSA/MD MEDIAN	647017	10997	2262	1464	2.19	1.90				
INCOME NOT AVAILABLE 6/	7291									
<b>GENDER 19/</b>										
MALE	303521	3575	1713	464	2.54	2.07				
FEMALE	159827	3196	1394	124	2.19	2.05				
JOINT (MALE/FEMALE)	494863	8909	2493	206	2.08	1.86				
GENDER NOT AVAILABLE 6/	45093	315	315		1.76	1.83				
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	436091	6297	3745	190	647	1.86				
10-19% MINORITY	377923	6439	2804	1274	417	2.12				
20-49% MINORITY	173381	3093	1879	100	1.94	1.83				
50-79% MINORITY	14537	102	102		2.04	2.02				
80-100% MINORITY	1372	64	64		1.73	1.73				
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	10183	94	30		1.84	1.73				
MODERATE INCOME	54982	602	383		1.95	1.87				
MIDDLE INCOME	348281	7732	3023	1464	548	2.09				
UPPER INCOME	589856	7567	5022	481	2.02	1.76				

MSA/M/D: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #			
	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	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
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2										
BLACK OR AFRICAN AMERICAN	2										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	61	6	6						3.74	3.67	
2 OR MORE MINORITY RACES											
JOINT (WHITE MINORITY RACE)	3										
RACE NOT AVAILABLE 6/											
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	10	1	1						3.67	3.67	
NOT HISPANIC OR LATINO	55	5	5						3.75	3.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	3										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	51	5	5						3.75	3.67	
OTHERS, INCLUDING HISPANIC	14	1	1						3.67	3.67	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/M/D MEDIAN	6	1	1						3.67	3.67	
50-79% OF MSA/M/D MEDIAN	24	3	3						3.71	3.63	
80-99% OF MSA/M/D MEDIAN	10										
100-119% OF MSA/M/D MEDIAN	7	1	1						3.94	3.94	
120% OR MORE OF MSA/M/D MEDIAN	20	1	1						3.67	3.67	
INCOME NOT AVAILABLE 6/	1										
<b>GENDER 19/</b>											
MALE	29	2	2						3.80	3.80	
FEMALE	12	2	2						3.75	3.75	
JOINT (MALE/FEMALE)	24	2	2						3.67	3.67	
GENDER NOT AVAILABLE 6/	3										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	29	2	2						3.81	3.81	
10-19% MINORITY	19	1	1						3.63	3.63	
20-49% MINORITY	14	1	1						3.55	3.55	
50-79% MINORITY	6	2	2						3.82	3.82	
80-100% MINORITY											
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	2	1	1						3.67	3.67	
MODERATE INCOME	16	2	2						3.76	3.76	
MIDDLE INCOME	28	3	3						3.75	3.67	
UPPER INCOME	22										

AGGREGATE PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 3-4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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	
<b>BORROWER CHARACTERISTICS</b>								
<b>RACE 5/</b>								
AMERICAN INDIAN/ALASKA NATIVE	246							
AS/IAN	10							
BLACK OR AFRICAN AMERICAN								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1235	281	281					3.73 3.67
WHITE								
<b>2 OR MORE MINORITY RACES</b>								
JOINT (WHITE/MINORITY RACE)								
RACE NOT AVAILABLE 6/	143							
<b>ETHNICITY 7/</b>								
HISPANIC OR LATINO	54	4	4					3.67 3.67
NOT HISPANIC OR LATINO	1437	277	277					3.73 3.67
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)								
ETHNICITY NOT AVAILABLE 6/	143							
<b>MINORITY STATUS 8/</b>								
WHITE NON-HISPANIC	1181	277	277					3.73 3.67
OTHERS, INCLUDING HISPANIC	310	4	4					3.67 3.67
<b>INCOME 9/</b>								
LESS THAN 50% OF MSA/MID MEDIAN	32	4	4					3.67 3.67
50-79% OF MSA/MID MEDIAN	152	23	23					3.83 3.96
80-99% OF MSA/MID MEDIAN	225							
100-119% OF MSA/MID MEDIAN	61	44	44					3.94 3.94
120% OR MORE OF MSA/MID MEDIAN	1104	210	210					3.67 3.67
INCOME NOT AVAILABLE 6/	80							
<b>GENDER 19/</b>								
MALE	646	19	19					3.89 3.96
FEMALE	230	48	48					3.91 3.94
JOINT (MALE/FEMALE)	615	214	214					3.67 3.67
GENDER NOT AVAILABLE 6/	143							
<b>CENSUS TRACT CHARACTERISTICS 10/</b>								
<b>RACIAL/ETHNIC COMPOSITION 11/</b>								
LESS THAN 10% MINORITY	1129	254	254					3.72 3.67
10-19% MINORITY	416	4	4					3.63 3.63
20-49% MINORITY	65	4	4					3.55 3.55
50-79% MINORITY	24	19	19					3.90 3.96
80-100% MINORITY								
<b>INCOME CHARACTERISTICS 12/ 13/</b>								
LOW INCOME	7	4	4					3.67 3.67
MODERATE INCOME	155	19	19					3.87 3.96
MIDDLE INCOME	325	258	258					3.72 3.67
UPPER INCOME	1147							

AGGREGATE TABLE 11 - 5: PRICING INFORMATION FOR FHA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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 #				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2											
ASIAN	17											
BLACK OR AFRICAN AMERICAN	47	2							1.71	1.71		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	5											
WHITE	864	91	14	2	2				1.82	1.69		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	12											
RACE NOT AVAILABLE 6/	173	12	12						1.61	1.58		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	81	14	13						1.68	1.61		
NOT HISPANIC OR LATINO	873	81	64	2	2				1.84	1.71		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	1	1						1.51	1.51		
ETHNICITY NOT AVAILABLE 6/	150	9	9						1.61	1.56		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	789	78	61	2	2				1.84	1.72		
OTHERS, INCLUDING HISPANIC	170	17	16						1.67	1.59		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	39	9	7	2					1.80	1.75		
50-79% OF MSA/MD MEDIAN	101	13	12	1					1.71	1.63		
80-99% OF MSA/MD MEDIAN	66	9	7	1	1				1.81	1.68		
100-119% OF MSA/MD MEDIAN	57	6	5	1					1.84	1.74		
120% OR MORE OF MSA/MD MEDIAN	155	19	13	6					1.80	1.66		
INCOME NOT AVAILABLE 6/	702	49	43	4	2				1.80	1.66		
<b>GENDER 19/</b>												
MALE	371	37	31	4	1				1.81	1.70		
FEMALE	259	21	16	5					1.77	1.68		
JOINT (MALE/FEMALE)	403	40	34	4	1				1.80	1.66		
GENDER NOT AVAILABLE 6/	87	7	6	1					1.69	1.62		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	427	39	31	6	1				1.82	1.68		
10-19% MINORITY	382	29	24	3	1				1.84	1.77		
20-49% MINORITY	249	24	21	3					1.74	1.63		
50-79% MINORITY	58	12	11	1					1.65	1.59		
80-100% MINORITY	4	1		1					2.16	2.16		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	27	4	2	2					1.83	1.80		
MODERATE INCOME	159	25	23	2					1.70	1.59		
MIDDLE INCOME	540	50	41	7	1				1.80	1.69		
UPPER INCOME	394	26	21	3	1				1.85	1.71		

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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/					MEAN 30/ 5 OR MORE \$000's	MEDIAN 31/ HOEPA LOANS 17/ \$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		
<b>BORROWER CHARACTERISTICS</b>									
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE	199								
ASIAN	3850								
BLACK OR AFRICAN AMERICAN	9471	182						1.69	1.59
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	686								
WHITE	162812	14129	11222	2363	233	311		1.81	1.69
2 OR MORE MINORITY RACES	2131								
JOINT (WHITE/MINORITY RACE)	30198	1584	1584					1.63	1.58
RACE NOT AVAILABLE 6/									
ETHNICITY 7/ HISPANIC OR LATINO	12948	1815	1764	51				1.66	1.62
NOT HISPANIC OR LATINO	166240	12768	9912	2312	233	311		1.83	1.70
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)	3290	232	232					1.51	1.51
ETHNICITY NOT AVAILABLE 6/	26869	1080	1080					1.64	1.58
MINORITY STATUS 8/ WHITE NON-HISPANIC	149594	12477	9621	2312	233	311		1.84	1.71
OTHERS, INCLUDING HISPANIC	30937	2229	2178	51				1.65	1.59
INCOME 9/ LESS THAN 50% OF MSA/M/D MEDIAN	3933	920	788	132				1.79	1.75
50-79% OF MSA/M/D MEDIAN	13725	1753	1580	173				1.72	1.63
80-99% OF MSA/M/D MEDIAN	11419	1194	774	258	162			1.86	1.68
100-119% OF MSA/M/D MEDIAN	11051	1053	982	71	71			1.74	1.66
120% OR MORE OF MSA/M/D MEDIAN	37569	4340	2961	1379				1.80	1.66
INCOME NOT AVAILABLE 6/	131650	6635	5903	421		311		1.81	1.68
GENDER 19/ MALE	68329	4786	3944	642	71	129		1.81	1.68
FEMALE	43346	2789	2068	721				1.76	1.68
JOINT (MALE/FEMALE)	82333	7432	6207	881	162	182		1.81	1.66
GENDER NOT AVAILABLE 6/	15339	888	769	119				1.71	1.66
<b>CENSUS TRACT CHARACTERISTICS 10/</b>									
RACIA/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	83479	5665	4328	993	162	182		1.84	1.68
10-19% MINORITY	74520	5330	4478	652	71	129		1.80	1.69
20-49% MINORITY	44213	3708	3183	515				1.76	1.66
50-79% MINORITY	6751	1141	989	152				1.66	1.59
80-100% MINORITY	384	51		51				2.16	2.16
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME	3234	300	97	203				1.90	2.02
MODERATE INCOME	19667	2580	2465	115				1.67	1.59
MIDDLE INCOME	93884	7575	6207	1168	71	129		1.79	1.69
UPPER INCOME	92562	5440	4219	877	162	182		1.86	1.68

AGGREGATE TABLE 11 - 6: PRICING INFORMATION FOR VA REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #		
		REPORTED PRICING DATA #	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
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	2										
BLACK OR AFRICAN AMERICAN	30										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	3										
WHITE	488	3	3						1.63	1.60	
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	16										
RACE NOT AVAILABLE 6/	86	1	1						1.62	1.62	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	36										
NOT HISPANIC OR LATINO	499	3	3						1.63	1.60	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9										
ETHNICITY NOT AVAILABLE 6/	84	1	1						1.62	1.62	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	450	3	3						1.63	1.60	
OTHERS, INCLUDING HISPANIC	89										
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	16										
50-79% OF MSA/MD MEDIAN	49	1	1						1.60	1.60	
80-99% OF MSA/MD MEDIAN	45	1	1						1.71	1.71	
100-119% OF MSA/MD MEDIAN	41										
120% OR MORE OF MSA/MD MEDIAN	94	2	2						1.60	1.60	
INCOME NOT AVAILABLE 6/	383										
<b>GENDER 19/</b>											
MALE	257										
FEMALE	35										
JOINT (MALE/FEMALE)	287	4	4						1.63	1.61	
GENDER NOT AVAILABLE 6/	49										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	279	1	1						1.60	1.60	
10-19% MINORITY	193	3	3						1.63	1.62	
20-49% MINORITY	135										
50-79% MINORITY	20										
80-100% MINORITY	1										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	7										
MODERATE INCOME	86										
MIDDLE INCOME	300	3	3						1.63	1.60	
UPPER INCOME	235	1	1						1.62	1.62	



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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
			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	
<b>BORROWER CHARACTERISTICS</b>								
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE	873							
ASIAN	633							
BLACK OR AFRICAN AMERICAN	6723							
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	630							
WHITE	106537	637	637					1.61
2 OR MORE MINORITY RACES	405							
JOINT (WHITE/MINORITY RACE)	4006							
RACE NOT AVAILABLE 6/	18937	357	357					1.62
<b>ETHNICITY 7/</b>								
HISPANIC OR LATINO	7714							
NOT HISPANIC OR LATINO	109744	637	637					1.61
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2444							
ETHNICITY NOT AVAILABLE 6/	18842	357	357					1.62
<b>MINORITY STATUS 8/</b>								
WHITE NON-HISPANIC	98874	637	637					1.61
OTHERS, INCLUDING HISPANIC	20235							
<b>INCOME 9/</b>								
LESS THAN 50% OF MSA(MD) MEDIAN	1876							
50-79% OF MSA(MD) MEDIAN	8102	247	247					1.60
80-99% OF MSA(MD) MEDIAN	9002	125	125					1.71
100-119% OF MSA(MD) MEDIAN	8222							
120% OR MORE OF MSA(MD) MEDIAN	24803	622	622					1.62
INCOME NOT AVAILABLE 6/	86739							
<b>GENDER 19/</b>								
MALE	53456							
FEMALE	6760							
JOINT (MALE/FEMALE)	67370	994	994					1.61
GENDER NOT AVAILABLE 6/	11136							
<b>CENSUS TRACT CHARACTERISTICS 10/</b>								
<b>RACIAL/ETHNIC COMPOSITION 11/</b>								
LESS THAN 10% MINORITY	64466	247	247					1.60
10-19% MINORITY	43745	747	747					1.62
20-49% MINORITY	27710							
50-79% MINORITY	2718							
80-100% MINORITY	105							
<b>INCOME CHARACTERISTICS 12/ 13/</b>								
LOW INCOME	874							
MODERATE INCOME	13319							
MIDDLE INCOME	59798	637	637					1.61
UPPER INCOME	64753	357	357					1.62

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO 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
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	8									
ASIAN	133									
BLACK OR AFRICAN AMERICAN	72	1						1.62	1.62	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	8									
WHITE	4102	17	6	2		1		1.97	1.90	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	36	1						1.64	1.64	
RACE NOT AVAILABLE 6/	558	5		1				1.80	1.65	
ETHNICITY 7/										
HISPANIC OR LATINO	167	4	1					1.84	1.79	
NOT HISPANIC OR LATINO	4157	17	5	2		1		1.95	1.87	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	50									
ETHNICITY NOT AVAILABLE 6/	543	3		1				1.83	1.60	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3883	15	5	2		1		1.98	1.89	
OTHERS, INCLUDING HISPANIC	463	6	1					1.78	1.68	
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	270	3	1	1				1.88	1.57	
50-79% OF MSA/MD MEDIAN	772	7	1	1				1.88	1.77	
80-99% OF MSA/MD MEDIAN	550	2	1					1.81	1.79	
100-119% OF MSA/MD MEDIAN	649	2	1	1		1		2.42	2.02	
120% OR MORE OF MSA/MD MEDIAN	2598	10	2					1.80	1.80	
INCOME NOT AVAILABLE 6/	78									
GENDER 19/										
MALE	1356	8	1					1.84	1.89	
FEMALE	807	6	1	1				1.78	1.63	
JOINT (MALE/FEMALE)	2414	7	4	1		1		2.10	1.91	
GENDER NOT AVAILABLE 6/	340	3		1				1.83	1.60	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2194	8	2	2				1.92	1.89	
10-19% MINORITY	1721	8	1			1		2.01	1.71	
20-49% MINORITY	863	3	1	1				1.87	1.62	
50-79% MINORITY	121	3	1					1.81	1.78	
80-100% MINORITY	18	2	1					1.90	1.91	
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	71	5	2					1.85	1.79	
MODERATE INCOME	423	3		2				1.98	1.73	
MIDDLE INCOME	2016	7	3			1		2.03	1.87	
UPPER INCOME	2407	9	1	1				1.84	1.73	

AGGREGATE PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1-TOTAL FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	15/ REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN 30/ 5 OR MORE \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$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			
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE	1135									
ASIAN	32691									
BLACK OR AFRICAN AMERICAN	13596	57						1.62		1.62
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1215									
WHITE	759914	3894	2987	658	174	75		1.88		1.87
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	6854	97	97					1.64		1.64
RACE NOT AVAILABLE 6/	105992	767	716			51		1.71		1.68
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	24698	648	608	40				1.72		1.68
NOT HISPANIC OR LATINO	781483	3736	2869	618	174	75		1.88		1.87
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10054									
ETHNICITY NOT AVAILABLE 6/	105172	431	380			51		1.72		1.62
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	721532	3582	2715	618	174	75		1.89		1.89
OTHERS, INCLUDING HISPANIC	86687	802	762	40				1.70		1.68
<b>INCOME 9/</b>										
LESS THAN 50% OF MSAAMD MEDIAN	24966	324	194	40		90		1.90		1.57
50-79% OF MSAAMD MEDIAN	93585	802	690	28		84		1.87		1.77
80-99% OF MSAAMD MEDIAN	79656	321	193	128				1.83		1.79
100-119% OF MSAAMD MEDIAN	106974	607	369	112		51		2.06		1.50
120% OR MORE OF MSAAMD MEDIAN	601294	2761	2411	350				1.79		1.73
INCOME NOT AVAILABLE 6/	14942									
<b>GENDER 19/</b>										
MALE	248822	1551	1523	28				1.82		1.79
FEMALE	121003	1087	957	40		90		1.70		1.64
JOINT (MALE/FEMALE)	487798	1746	997	590		75		2.00		1.91
GENDER NOT AVAILABLE 6/	63774	431	380			51		1.72		1.62
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	422922	1570	1046	350	174			1.93		1.91
10-19% MINORITY	326198	2088	1901	112		75		1.84		1.73
20-49% MINORITY	159200	669	590	28		51		1.66		1.62
50-79% MINORITY	11900	363	235	128				1.87		1.79
80-100% MINORITY	1177	125	85	40				1.86		1.91
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	7140	488	320	168				1.87		1.79
MODERATE INCOME	44994	426	285		141			1.91		1.73
MIDDLE INCOME	331144	1414	961	378		75		1.94		1.89
UPPER INCOME	538119	2487	2291	112		84		1.78		1.73

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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 #			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	2									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	134	2	1	1		4.62	4.62			
<b>2 OR MORE MINORITY RACES</b>										
JOINT (WHITE/MINORITY RACE)	2									
RACE NOT AVAILABLE 6/	19									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	6									
NOT HISPANIC OR LATINO	128	2	1		1	4.62	4.62			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2									
ETHNICITY NOT AVAILABLE 6/	21									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	128	2	1		1	4.62	4.62			
OTHERS, INCLUDING HISPANIC	10									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	3									
50-78% OF MSA/MD MEDIAN	16									
80-99% OF MSA/MD MEDIAN	17	1			1	5.61	5.61			
100-119% OF MSA/MD MEDIAN	21									
120% OR MORE OF MSA/MD MEDIAN	93	1	1			3.63	3.63			
INCOME NOT AVAILABLE 6/	7									
<b>GENDER 19/</b>										
MALE	24									
FEMALE	21									
JOINT (MALE/FEMALE)	95	2	1		1	4.62	4.62			
GENDER NOT AVAILABLE 6/	17									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	92	2	1		1	4.62	4.62			
10-19% MINORITY	45									
20-49% MINORITY	18									
50-79% MINORITY	1									
80-100% MINORITY	1									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	1									
MODERATE INCOME	15									
MIDDLE INCOME	78	1	1			3.63	3.63			
UPPER INCOME	63				1	5.61	5.61			

MSAMID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO 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	
<b>BORROWER CHARACTERISTICS</b>								
<b>RACE 5/</b>								
AMERICAN INDIAN/ALASKA NATIVE								
ASIAN								
BLACK OR AFRICAN AMERICAN	140							
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND								
WHITE	10658	38		55		4.80	5.61	
<b>2 OR MORE MINORITY RACES</b>								
JOINT (WHITE/MINORITY RACE)	90							
RACE NOT AVAILABLE 6/	1852							
<b>ETHNICITY 7/</b>								
HISPANIC OR LATINO	195							
NOT HISPANIC OR LATINO	10568	38		55		4.80	5.61	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	44							
ETHNICITY NOT AVAILABLE 6/	2033							
<b>MINORITY STATUS 8/</b>								
WHITE NON-HISPANIC	10395	38		55		4.80	5.61	
OTHERS, INCLUDING HISPANIC	412							
<b>INCOME 9/</b>								
LESS THAN 50% OF MSA/MID MEDIAN	195							
50-79% OF MSA/MID MEDIAN	646							
80-99% OF MSA/MID MEDIAN	557	55		55		5.61	5.61	
100-119% OF MSA/MID MEDIAN	1279							
120% OR MORE OF MSA/MID MEDIAN	8563	38		55		3.63	3.63	
INCOME NOT AVAILABLE 6/	1600							
<b>GENDER 19/</b>								
MALE	1723							
FEMALE	1118							
JOINT (MALE/FEMALE)	8089	38		55		4.80	5.61	
GENDER NOT AVAILABLE 6/	1930							
<b>CENSUS TRACT CHARACTERISTICS 10/</b>								
<b>RACIAL/ETHNIC COMPOSITION 11/</b>								
LESS THAN 10% MINORITY	7537	38		55		4.80	5.61	
10-19% MINORITY	3754							
20-49% MINORITY	1502							
50-79% MINORITY	20							
80-100% MINORITY	27							
<b>INCOME CHARACTERISTICS 12/ 13/</b>								
LOW INCOME	27							
MODERATE INCOME	1418							
MIDDLE INCOME	5622	38		55		3.63	3.63	
UPPER INCOME	5773	55		55		5.61	5.61	

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO 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
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	12									
ASIAN	4									
BLACK OR AFRICAN AMERICAN	510	7	6	1				1.76	1.64	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE										
2 OR MORE MINORITY RACES	4									
JOINT (WHITE/MINORITY RACE)	28									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	11	1	1					1.57	1.57	
NOT HISPANIC OR LATINO	509	6	5	1				1.79	1.65	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4									
ETHNICITY NOT AVAILABLE 6/	34									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	489	6	5	1				1.79	1.65	
OTHERS, INCLUDING HISPANIC	33	1	1					1.57	1.57	
INCOME 9/										
LESS THAN 50% OF MSA/MID MEDIAN	42	2	2					1.80	1.80	
50-79% OF MSA/MID MEDIAN	107	3	2	1				1.81	1.57	
80-99% OF MSA/MID MEDIAN	68	1	1					1.65	1.65	
100-119% OF MSA/MID MEDIAN	75									
120% OR MORE OF MSA/MID MEDIAN	261	1	1					1.64	1.64	
INCOME NOT AVAILABLE 6/	5									
GENDER 19/										
MALE	109	4	3	1				1.88	1.80	
FEMALE	104									
JOINT (MALE/FEMALE)	323	3	3					1.60	1.64	
GENDER NOT AVAILABLE 6/	22									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	275	5	4	1				1.82	1.64	
10-19% MINORITY	182									
20-49% MINORITY	96									
50-79% MINORITY	22	2	2					1.61	1.81	
80-100% MINORITY	3									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	13									
MODERATE INCOME	86	6	5	1				1.78	1.63	
MIDDLE INCOME	248	1	1					1.64	1.64	
UPPER INCOME	211									

AGGREGATE PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIE TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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				
			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/	
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2513											
BLACK OR AFRICAN AMERICAN	673											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	69200	524	484	40					1.76		1.64	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	684											
RACE NOT AVAILABLE 6/	3544											
ETHNICITY 7/												
HISPANIC OR LATINO	546	57	57						1.57		1.57	
NOT HISPANIC OR LATINO	71123	467	427	40					1.79		1.65	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	306											
ETHNICITY NOT AVAILABLE 6/	4639											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	67137	467	427	40					1.79		1.65	
OTHERS, INCLUDING HISPANIC	4600	57	57						1.57		1.57	
INCOME 9/												
LESS THAN 50% OF MSA/MID MEDIAN	2256	140	140						1.94		1.99	
50-79% OF MSA/MID MEDIAN	8511	110	70	40					1.84		1.57	
80-99% OF MSA/MID MEDIAN	6613	96	96						1.65		1.65	
100-119% OF MSA/MID MEDIAN	8631											
120% OR MORE OF MSA/MID MEDIAN	48435	178	178						1.64		1.64	
INCOME NOT AVAILABLE 6/	2168											
GENDER 18/												
MALE	14972	237	197	40					1.92		1.99	
FEMALE	11472											
JOINT (MALE/FEMALE)	47580	287	287						1.64		1.64	
GENDER NOT AVAILABLE 6/	2590											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	37925	371	331	40					1.82		1.64	
10-19% MINORITY	25347											
20-49% MINORITY	12078											
50-79% MINORITY	1114	153	153						1.62		1.65	
80-100% MINORITY	150											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	735											
MODERATE INCOME	7491	346	306	40					1.83		1.65	
MIDDLE INCOME	29354	178	178						1.64		1.64	
UPPER INCOME	39034											

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/ #
				3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	6										
ASIAN	4										
BLACK OR AFRICAN AMERICAN	292	5	1	3	1	3	1	1	5.36	5.50	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	3										
2 OR MORE MINORITY RACES	30										
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	288	5	1	3	1	3	1	1	5.36	5.50	
NOT HISPANIC OR LATINO	9										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	30										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	275	5	1	3	1	3	1	1	5.36	5.50	
OTHERS, INCLUDING HISPANIC	29										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	6										
50-79% OF MSA/MD MEDIAN	38										
80-99% OF MSA/MD MEDIAN	28	1		1		1			5.66	5.66	
100-119% OF MSA/MD MEDIAN	33										
120% OR MORE OF MSA/MD MEDIAN	229	4	1	2	1	2	1	1	5.28	5.29	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	66	1		1		1			5.66	5.66	
FEMALE	39	2		2		2			5.29	5.29	
JOINT (MALE/FEMALE)	209	2	1				1		5.28	5.28	
GENDER NOT AVAILABLE 6/	21										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	190	2		1		1			6.29	6.29	
10-19% MINORITY	101	3	1	2		2			4.74	5.07	
20-49% MINORITY	34										
50-79% MINORITY	10										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	7										
MODERATE INCOME	40										
MIDDLE INCOME	166	2		2		2			5.37	5.37	
UPPER INCOME	122	3	1	1	1	1	1	1	5.35	5.50	



AGGREGATE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	415									
BLACK OR AFRICAN AMERICAN	276									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	10229	140	60	55	25	4.95	5.29			
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	152									
RACE NOT AVAILABLE 6/	1012									
ETHNICITY 7/										
HISPANIC OR LATINO	174									
NOT HISPANIC OR LATINO	10566	140	60	55	25	4.95	5.29			
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)	303									
ETHNICITY NOT AVAILABLE 6/	1041									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9729	140	60	55	25	4.95	5.29			
OTHERS, INCLUDING HISPANIC	1288									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	157									
50-79% OF MSA/MD MEDIAN	1044									
80-99% OF MSA/MD MEDIAN	990	25		25		5.66	5.66			
100-119% OF MSA/MD MEDIAN	820									
120% OR MORE OF MSA/MD MEDIAN	8973	115	60	30	25	4.80	3.64			
INCOME NOT AVAILABLE 6/	100									
GENDER 19/										
MALE	2284	25		25		5.66	5.66			
FEMALE	1324	30		30		5.36	5.50			
JOINT (MALE/FEMALE)	7867	85	60		25	4.60	3.64			
GENDER NOT AVAILABLE 6/	609									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	7012	50		25		6.29	6.29			
10-19% MINORITY	3669	90		30		4.21	3.64			
20-49% MINORITY	1160									
50-79% MINORITY	243									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	158									
MODERATE INCOME	1031									
MIDDLE INCOME	6039	35		35		5.49	5.66			
UPPER INCOME	4856	105	60	20	25	4.77	3.64			

AGGREGATE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

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
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	89	1	64			1	25				
ASIAN	1	35							1	35		
BLACK OR AFRICAN AMERICAN	2	103					1	79			1	24
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	162	7853	49	2424	24	1143	67	2808	5	551	17	927
<b>2 OR MORE MINORITY RACES</b>												
JOINT (WHITE/MINORITY RACE)	1	22					1	22				
RACE NOT AVAILABLE 6/	8	460	2	102			4	282			2	76
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	8	264	1	22			4	176			3	66
NOT HISPANIC OR LATINO	151	7418	47	2379	22	1026	61	2610	6	586	15	817
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	74			1	23	1	51				
ETHNICITY NOT AVAILABLE 6/	15	806	4	189	1	94	8	379			2	144
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	146	7218	47	2379	22	1026	58	2469	5	551	14	793
OTHERS, INCLUDING HISPANIC	16	587	2	86	1	23	8	353	1	35	4	90
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	53	2112	13	423	4	122	31	1302			5	265
50-79% OF MSA/MD MEDIAN	65	2984	16	625	8	374	28	1170	2	237	11	578
80-99% OF MSA/MD MEDIAN	27	1434	13	675	5	337	7	301	1	100	1	21
100-119% OF MSA/MD MEDIAN	15	986	6	495	2	126	5	248	1	95	1	22
120% OR MORE OF MSA/MD MEDIAN	15	988	4	372	5	184	2	137	2	154	2	141
INCOME NOT AVAILABLE 6/	1	58					1	58				
<b>GENDER 19/</b>												
MALE	53	2472	15	658	5	225	20	810	2	237	11	542
FEMALE	57	2678	16	750	10	496	27	1199	1	35	3	198
JOINT (MALE/FEMALE)	59	2986	19	1080	9	422	23	937	3	314	5	233
GENDER NOT AVAILABLE 6/	7	426	2	102			4	270			1	54
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	109	5307	29	1434	13	540	52	2287	4	391	11	655
10-19% MINORITY	50	2670	19	1020	10	552	13	629	2	195	6	274
20-49% MINORITY	17	585	4	136	1	51	9	300			3	98
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	5	180	2	93	1	27	1	32			1	28
MODERATE INCOME	109	5144	30	1302	12	513	52	2275	4	391	11	663
MIDDLE INCOME	62	3238	20	1195	11	603	21	909	2	195	8	336
UPPER INCOME												

AGGREGATE TABLE 12 - 2: PRICING INFORMATION FOR CONVENTIONAL MANUFACTURED HOME PURCHASE LOANS, FIRST LIEN, OWNER-OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSAAMD: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/										MEAN	MEDIAN	
	15/ NO REPORTED PRICING DATA #	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 #	6 OR MORE #	6 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE	1											6.48	6.48
ASIAN													
BLACK OR AFRICAN AMERICAN													
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND													
WHITE	15		2	11	5	8	8	8	8	4.91		4.60	4.60
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)													
RACE NOT AVAILABLE 6/	1									8.48	1	8.48	8.48
<b>ETHNICITY 7/</b>													
HISPANIC OR LATINO	1												
NOT HISPANIC OR LATINO	15		2	11	5	8	8	8	8	7.73	1	7.73	7.73
JOINT (HISPANIC OR LATINO/NOT HISPANIC OR LATINO)													
ETHNICITY NOT AVAILABLE 6/	1									7.81	3	7.81	7.81
<b>MINORITY STATUS 8/</b>													
WHITE NON-HISPANIC	15		2	11	5	8	8	8	8	4.72	6	4.72	4.72
OTHERS, INCLUDING HISPANIC	2									7.11	2	7.11	7.11
<b>INCOME 9/</b>													
LESS THAN 50% OF MSA/MD MEDIAN	2												
50-79% OF MSA/MD MEDIAN	4												
80-99% OF MSA/MD MEDIAN	4		2										
100-119% OF MSA/MD MEDIAN	4												
120% OR MORE OF MSA/MD MEDIAN	2												
INCOME NOT AVAILABLE 6/	2												
<b>GENDER 19/</b>													
MALE	3												
FEMALE	3		2										
JOINT (MALE/FEMALE)	9												
GENDER NOT AVAILABLE 6/	1												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	9		2										
10-19% MINORITY	6												
20-49% MINORITY	1												
50-79% MINORITY													
80-100% MINORITY													
<b>INCOME CHARACTERISTICS 12/ 13/</b>													
LOW INCOME	1												
MODERATE INCOME	6		2										
MIDDLE INCOME	24												
UPPER INCOME	9												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE, ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/										MEAN 30/	MEDIAN 31/		
	NO REPORTED PRICING DATA \$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	5 OR MORE \$000's	6 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>														
RACE 5/														
AMERICAN INDIAN/ALASKA NATIVE	64											64	6.48	6.48
ASIAN														
BLACK OR AFRICAN AMERICAN														
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND														
WHITE	1148	1276		145	410	121	325	275	4.77	4.39				
2 OR MORE MINORITY RACES														
JOINT (WHITE/MINORITY RACE)	75	27						27	8.48	8.48				
RACE NOT AVAILABLE 8/														
<b>ETHNICITY 7/</b>														
HISPANIC OR LATINO	22													
NOT HISPANIC OR LATINO	1148	1231		145	410	121	325	230	4.64	4.32				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)														
ETHNICITY NOT AVAILABLE 6/	75	114						114	7.36	6.48				
<b>MINORITY STATUS 8/</b>														
WHITE NON-HISPANIC	1148	1231		145	410	121	325	230	4.64	4.32				
OTHERS, INCLUDING HISPANIC		86						86	6.80	6.48				
<b>INCOME 9/</b>														
LESS THAN 50% OF MSA/MD MEDIAN	90	333			22	66	108	137	5.89	5.44				
50-79% OF MSA/MD MEDIAN	233	392			79	55	122	136	5.60	5.10				
80-99% OF MSA/MD MEDIAN	205	470		145	166		95	64	4.00	3.36				
100-119% OF MSA/MD MEDIAN	408	87			87			29	3.34	3.57				
120% OR MORE OF MSA/MD MEDIAN	287	85			56				4.66	3.88				
INCOME NOT AVAILABLE 6/														
<b>GENDER 19/</b>														
MALE	182	476			232	75	83	86	4.54	4.06				
FEMALE	306	444			76	25	84	114	4.76	4.04				
JOINT (MALE/FEMALE)	660	420			102	21	158	139	5.28	5.09				
GENDER NOT AVAILABLE 6/	75	27						27	8.48	8.48				
<b>CENSUS TRACT CHARACTERISTICS 10/</b>														
<b>RACIAL/ETHNIC COMPOSITION 11/</b>														
LESS THAN 10% MINORITY	642	792		145	241	46	88	272	4.84	4.04				
10-19% MINORITY	566	454			134	75	180	65	5.08	5.08				
20-49% MINORITY	15	121			35		57	29	4.85	5.10				
50-79% MINORITY														
80-100% MINORITY														
<b>INCOME CHARACTERISTICS 12/ 13/</b>														
LOW INCOME	40	53						53	6.35	6.35				
MODERATE INCOME	428	874		145	294	76	113	246	4.77	3.60				
MIDDLE INCOME	755	440			116	45	212	67	5.05	5.09				
UPPER INCOME														

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		NO LIEN
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
TOTAL APPLICATIONS 28/							
CONVENTIONAL	7204	131	10852	274	956	574	960
FHA	3975	1	3444		53	27	4
VA	784		1460		39		
FSARHS	312		21	2			
LOANS ORIGINATED							
CONVENTIONAL	5526	77	5419	166	618	353	384
FHA	2908		1260		25	14	1
VA	568		644		22		
FSARHS	219		5	2			
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	140	5	352	8	19	9	36
FHA	79		184		1		
VA	16		62		1		
FSARHS	6		2				
APPLICATIONS DENIED							
CONVENTIONAL	567	18	2869	68	195	128	511
FHA	451	1	1009		5	4	1
VA	96		344		6		
FSARHS	43		5				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	839	28	1551	25	83	64	10
FHA	477		632		16	8	2
VA	91		250		6		
FSARHS	40		6				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	112	3	661	7	41	20	19
FHA	60		359		6	1	
VA	13		160		4		
FSARHS	4		3				

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LOAN TYPE	HOME PURCHASE			REFINANCE			HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED									
PREAPPROVALS RESULTING IN ORIGINATIONS									
CONVENTIONAL	199		NA	NA	NA	NA	NA	NA	NA
FHA	70		NA	NA	NA	NA	NA	NA	NA
VA	28		NA	NA	NA	NA	NA	NA	NA
FSA/RHS	4		NA	NA	NA	NA	NA	NA	NA
LOANS SOLD									
CONVENTIONAL	4038	37	3691	1	153	3	2		
FHA	2708		1185		21		2		
VA	532		618		19				
FSA/RHS	199		2						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		NO LIEN
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
TOTAL APPLICATIONS 28/							
CONVENTIONAL	180	2	26	7	3	2	47
FHA	12						
VA	5						
FSARHS							
LOANS ORIGINATED							
CONVENTIONAL	55	1	9	3		1	12
FHA	7						
VA	3						
FSARHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	24		3				2
FHA							
VA							
FSARHS							
APPLICATIONS DENIED							
CONVENTIONAL	74	1	10	3	3	1	31
FHA	1						
VA	1						
FSARHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	6		3				1
FHA	3						
VA	1						
FSARHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	21		1				1
FHA	1						
VA							
FSARHS							

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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
FSARHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1			1			
FHA	7			3			
VA	3						
FSARHS							



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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	66	4	51		10	4	2
FHA			2				
VA							
FSARHS							
LOANS ORIGINATED							
CONVENTIONAL	49	4	39		7	3	1
FHA			2				
VA							
FSARHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1		4				1
FHA							
VA							
FSARHS							
APPLICATIONS DENIED							
CONVENTIONAL	11		3		2		1
FHA							
VA							
FSARHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	4		4				1
FHA							
VA							
FSARHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1						
FHA							
VA							
FSARHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	3						
FHA							
VA							
FSARHS							

AGGREGATE SUMMARY TABLE A4: DISPOSITION OF PREAPPROVALS FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

MSA/MID: 10900 - ALLENTOWN-BETHLEHEM-EASTON, PA-NJ

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
<b>BORROWER CHARACTERISTICS</b>						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE					NA	NA
ASIAN	4	1176			NA	NA
BLACK OR AFRICAN AMERICAN	3	713			NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND					NA	NA
WHITE	150	29833			NA	NA
2 OR MORE MINORITY RACES					NA	NA
JOINT (WHITE/MINORITY RACE)	1	372			NA	NA
RACE NOT AVAILABLE 6/	41	7693			NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	11	1563			NA	NA
NOT HISPANIC OR LATINO	142	28933			NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1798			NA	NA
ETHNICITY NOT AVAILABLE 6/	40	7493			NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	133	26413			NA	NA
OTHERS, INCLUDING HISPANIC	25	5622			NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MID MEDIAN	13	1480			NA	NA
50-79% OF MSA/MID MEDIAN	38	4819			NA	NA
80-99% OF MSA/MID MEDIAN	20	2619			NA	NA
100-119% OF MSA/MID MEDIAN	19	3234			NA	NA
120% OR MORE OF MSA/MID MEDIAN	106	27151			NA	NA
INCOME NOT AVAILABLE 6/	3	484			NA	NA
GENDER 19/						
MALE	80	15432			NA	NA
FEMALE	26	4035			NA	NA
JOINT (MALE/FEMALE)	64	15229			NA	NA
GENDER NOT AVAILABLE 6/	29	5091			NA	NA
<b>CENSUS TRACT CHARACTERISTICS 10/</b>						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	72	17147			NA	NA
10-19% MINORITY	76	14887			NA	NA
20-49% MINORITY	40	7054			NA	NA
50-79% MINORITY	11	699			NA	NA
80-100% MINORITY					NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME	8	445			NA	NA
MODERATE INCOME	23	2804			NA	NA
MIDDLE INCOME	83	14516			NA	NA
UPPER INCOME	85	22022			NA	NA

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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/	4669	68		4917	157		558	335	NA
PRICING REPORTED	86	6		34	2		7	5	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE; ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.17	3.74		1.92	4.62		1.76	5.36	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE; ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.90	3.67		1.78	4.62		1.64	5.50	NA
HOEPA STATUS									
HOEPA LOAN 17/									NA
NOT HOEPA LOAN	4755	74		4951	159		565	340	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS									
INCIDENCE OF PRICING									
NO PRICING REPORTED 15/	16	1		6				1	NA
PRICING REPORTED	36			3					NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE; ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.06			4.14					NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE; ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.95			3.86					NA
HOEPA STATUS									
HOEPA LOAN 17/									NA
NOT HOEPA LOAN	52	1		9				1	NA

