MSA/MD: 21500 - ERIE, PA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

		Loans	on 1- to 4-F	amily and M	1anufactured	Home Dwe	ellings				Nanaga	ın ant			
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Hor FHA, FSA/I	me Purcha	se Loans Conve	ntional	- Refinar	icings		provement ans	For 5	n Dwellings or More milies	Nonoccu Loans F Columns A and	rom A, B, C	Loans Manufactur Dwelling Columns A	red Home s From	
(STATE/COUNTY/TRACT NUMBER)	A		E	3	С			D		E	F	_	G		
_	Number	\$000's	Number	\$000's	Number		Number	\$000's	Number	\$000's	Number	\$000's		\$000's	
PA/ERIE COUNTY/0010.00															
LOANS ORIGINATED					1	53	3								
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0101.01															
LOANS ORIGINATED							1	;	3						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							2	78	3						
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0101.03															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					1	68	3								
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0101.04															
LOANS ORIGINATED					1	83	3								
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0102.01															
LOANS ORIGINATED			1	252	2										
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0102.02															
LOANS ORIGINATED					2	147	1	2:	2						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

## SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 21500 - ERIE, PA

		Loans	on 1- to 4-Fa	amily and M	lanufactured	Home Dwe	ellings				Managan			_	
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/		ne Purchas			Refinar	ncings	Home Imp		For 5 o	Dwellings or More	Nonoccu Loans F Columns A	rom A, B, C	Loans Manufactur Dwelling	ed Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F	RHS & VA	Conve	ntional			Loa	ıns	Fan	nilies	and [	)	Columns A,	B, C & D	
_	A			3	C			)		<b></b> _	F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
A/ERIE COUNTY/0110.01															
LOANS ORIGINATED					1	129									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0112.02															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	20	)								1	20	
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0122.01															
LOANS ORIGINATED			1	165	5										
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ISA/MD(TOTAL)															
LOANS ORIGINATED			2	417	5	412	2	25							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	20	)		2	78					1	20	
APPS WITHDRAWN					1	68									
FILES CLOSED FOR INCOMPLETENESS															
NVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

MSA/MD: 21500 - ERIE, PA

_		Loans	on 1- to 4-Fa	mily and Ma	anufactured	Home Dwe	ellings				Nonoccu	upant	Loans	s On	
DISPOSITION OF APPLICATIONS	Hor	me Purchas	se Loans		Refinan	oingo	Home Imp	rovomont	Loans on For 5 o	Dwellings Ir More	Loans F	rom	Manufactu	red Home	
	FHA, FSA/I	RHS & VA	Conver	ntional	Reillian	cirigs	Loa		Fam		Columns A and I		Dwelling Columns A		
_	А		В		C			)	E	<u> </u>	F		G	<u> </u>	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED			23	1912	22	1545	14	385			6	225			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			4	180	4	340	3	77			2	60	1	12	
APPS WITHDRAWN			1	65	2	164	1	25			1	65			
FILES CLOSED FOR INCOMPLETENESS															
VALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

RACE AND GENDER 5/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	437	2	417			1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)	2	417	2	417								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv			ans nated	Apps. App Not Ac	proved But cepted	Applica Den	ations ied	Applica Withdi			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	437	2	417			1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)	2	417	2	417								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	437	2	417			1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)	2	417	2	417								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	20					1	20				
80-99% OF MSA/MD MEDIAN	1	165	1	165								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	252	1	252								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	437	2	417			1	20				

RACE AND GENDER 5/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac	proved But cepted	Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	480	5	412					1	68		
MALE												
FEMALE	1	53	1	53								
JOINT (MALE/FEMALE)	5	427	4	359					1	68		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	6	480	5	412					1	68		
MALE												
FEMALE	1	53	1	53								
JOINT (MALE/FEMALE)	5	427	4	359					1	68		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	480	5	412					1	68		
MALE												
FEMALE	1	53	1	53								
JOINT (MALE/FEMALE)	5	427	4	359					1	68		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	121	1	53					1	68		
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	2	136	2	136								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	223	2	223								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	6	480	5	412					1	68		

RACE AND GENDER 5/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac	proved But cepted	Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	103	2	25			2	78				
MALE	2	5	1	3			1	2				
FEMALE												
JOINT (MALE/FEMALE)	2	98	1	22			1	76				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Acc		Applica Den		Applica Withdi			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	103	2	25			2	78				
MALE	2	5	1	3			1	2				
FEMALE												
JOINT (MALE/FEMALE)	2	98	1	22			1	76				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	103	2	25			2	78				
MALE	2	5	1	3			1	2				
FEMALE												
JOINT (MALE/FEMALE)	2	98	1	22			1	76				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	78					2	78				
50-79% OF MSA/MD MEDIAN	1	22	1	22								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	3	1	3								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	4	103	2	25			2	78				

RACE AND GENDER 5/ 18/ 19/	Applica Receiv			ans nated	Apps. App Not Ac		Applica Den		Applica Withdi			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	20					1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	20					1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	20					1	20				
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	20					1	20				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	20					1	20				

	Applic	ations	Lo	ans	Apps. App	roved But	Applica	tions	Applic	ations	Files Clo	sed For
INCOME, RACE AND ETHNICITY	Receiv	red 20/	Origi	nated	Not Acc	cepted	Deni		Witho	Irawn	Incomple	eteness
	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												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
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, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	20					1	20				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	20					1	20				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	20					1	20				
OTHERS, INCLUDING HISPANIC												

INCOME, RACE AND ETHNICITY (CONTINUED)		ations red 20/	Loa Origir		Apps. App Not Ac	proved But cepted	Applica Deni		Applio Witho	ations Irawn	Files Clo Incomple	
	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												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE	1	405	1	165								
	'	165	1	100								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	165	1	165								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												
LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	165	1	165								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
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, INCLUDING HISPANIC												

INCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	050		050								
WHITE	1	252	1	252								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	252	1	252								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	252	1	252								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	437	2	417			1	20				

INCOME, RACE AND ETHNICITY		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incompl	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
.ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	121	1	53					1	68		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	121	1	53					1	68		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/	0	404	4	50					4	00		
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	2	121	1	53					1	68		

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

NCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
0-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	136	2	136								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	136	2	136								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	2	136	2	136								
OTHERS, INCLUDING HISPANIC												

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

NCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	223	2	223								
2 OR MORE MINORITY RACES	_	220	-	220								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	223	2	223								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	2	223	2	223								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	6	480	5	412					1	68		

INCOME, RACE AND ETHNICITY	Applio Receiv	cations ved 20/		ans nated	Apps. App Not Acc	roved But cepted	Applica Deni		Applic Witho	ations drawn	Files Clo Incomple	
	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												
ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	78					2	78				
2 OR MORE MINORITY RACES	2	70					2	70				
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
NACE NOT AVAILABLE 0/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	78					2	78				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	78					2	78				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	22	1	22								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	22	1	22								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	•											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	22	1	22								
OTHERS, INCLUDING HISPANIC	1	22	ı	22								

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receive		Loa Origin		Apps. Appr Not Acc		Applicat Denie		Applica Withdr		Files Clos Incomple	
	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

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

SIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

INCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	3	1	3								
2 OR MORE MINORITY RACES		3	'	3								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	3	1	3								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	3	1	3								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	4	103	2	25			2	78				

INCOME, RACE AND ETHNICITY	Applio Recei	cations ved 20/		ans nated	Apps. App Not Acc		Applica Deni		Applio Witho	ations Irawn	Files Clo Incompl	
	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												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
RACE NOT AVAILABLE 0/												
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, INCLUDING HISPANIC												
·												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	20					1	20				
2 OR MORE MINORITY RACES	'	20					•	20				
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	20					1	20				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR	·	20					•	20				
LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	20					1	20				
OTHERS, INCLUDING HISPANIC												

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receive		Loai Origina		Apps. Appr Not Acc		Applicat Denie		Applica Withdr		Files Clos Incomple	
	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

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

SIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

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, INCLUDING HISPANIC

NCOME, RACE AND ETHNICITY (CONTINUED)		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
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, INCLUDING HISPANIC												
TOTAL 14/	1	20					1	20				

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. Ap Not A	proved But ccepted	Applica Deni	tions ed	Applica Withdra	tions awn	Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	437	2	417			1	20				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	252	1	252								
UPPER INCOME	2	185	1	165			1	20				
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	252	1	252								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	185	1	165			1	20				
10-19% MINORITY	2	100	•	100			•	20				
20-49% MINORITY												
50-79% MINORITY												
50-79% MINORITY 80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	437	2	417			1	20				

TYPE OF CENSUS TRACT 10/	App Rece	ications eived 20/	Loai Origina		Apps. Ap Not A	proved But ccepted	Applica Deni	itions ed	Applicat Withdra	tions awn	Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	427	4	359					1	68		
10-19% MINORITY												
20-49% MINORITY	1	53	1	53								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	2	121	1	53					1	68		
MIDDLE INCOME	3	230	3	230								
UPPER INCOME	1	129	1	129								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	1	68							1	68		
10-19% MINORITY												
20-49% MINORITY	1	53	1	53								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	230	3	230								
10-19% MINORITY	· ·	200	· ·	200								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME		100		100								
LESS THAN 10% MINORITY	1	129	1	129								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	480	5	412		<u> </u>			1	68	<u> </u>	

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loar Origina			proved But ccepted	Applicat Denie		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	103	2	25			2	78				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	3	81	1	3			2	78				
MIDDLE INCOME	1	22	1	22								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
	3	81	1	3			2	78				
LESS THAN 10% MINORITY	3	01	'	3			2	70				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	22	1	22								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
	4	103	2	25			2	78				
TOTAL 14/	4	103	۷	23			2	10				

TYPE OF CENSUS TRACT 10/	App Rec	lications eived 20/	Loa Origin		Apps. Ap Not Ac	proved But ccepted	Applica Deni		Applica Withdr	tions awn	Files Clos Incomple	sed For teness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	20					1	20				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	20					1	20				
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	20					1	20				
10-19% MINORITY	,	_0					•					
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	20					1	20				

INSTITUTION: 0000028677 - 3 CONNEAUT S	15/		DEDOC	SITAGE DOINTS AF	20\/E	DIME OFFED DATE:		ANG WITH ADD ADO		21500 - ERIE, F
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED — PRICING DATA #	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	DANS WITH APR ABOY 5 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	2									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/ HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/ WHITE NON-HISPANIC	2									
OTHERS, INCLUDING HISPANIC										
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN	1									
INCOME NOT AVAILABLE 6/										
GENDER 19/ MALE										
FEMALE										
JOINT (MALE/FEMALE)	2									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	2									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1									
UPPER INCOME	1									

INSTITUTION: 0000028677 - 3 CONNEAUT S										21500 - ERIE, I
BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED —	PERCEI	NTAGE POINTS AE	BOVE AVERAGE PI	RIME OFFER RATE: (	ONLY INCLUDES LO	ANS WITH APR ABO	OVE THE THRESH	HOLD 16/
CHARACTERISTICS	PRICING DATA \$000's	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/	MEDIAN 31
ORROWER CHARACTERISTICS										
ACE 5/ AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	417									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
THNICITY 7/ HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	417									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
IINORITY STATUS 8/ WHITE NON-HISPANIC	417									
OTHERS, INCLUDING HISPANIC										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	165									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	252									
INCOME NOT AVAILABLE 6/										
SENDER 19/ MALE										
FEMALE										
JOINT (MALE/FEMALE)	417									
GENDER NOT AVAILABLE 6/										
ENSUS TRACT CHARACTERISTICS 10/										
ACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	417									
10-19% MINORITY	711									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	252									
UPPER INCOME	165									

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAC	GE POINTS ABOV	'E AVERAGE PRIM	IE OFFER RATE: C	ONLY INCLUDES I	OANS WITH APR	ABOVE THE TH	IRESHOLD 16/	- 11055:
CHARACTERISTICS	PRICING DATA	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	- HOEPA LOANS 17 #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	5										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	5										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	5										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	2										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/ MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	4										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/	4										
LESS THAN 10% MINORITY	4										
10-19% MINORITY	4										
20-49% MINORITY	1										
50-79% MINORITY 80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	3										
UPPER INCOME	1										

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAG	SE POINTS ABOV	E AVERAGE PRIM	IE OFFER RATE: C	NLY INCLUDES I	LOANS WITH APR	ABOVE THE TH	IRESHOLD 16/	НОЕРА
CHARACTERISTICS	PRICING DATA \$000's	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/	MEDIAN 31/	LOANS 17 \$000's
ORROWER CHARACTERISTICS											
ACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	412										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	412										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	412										
OTHERS, INCLUDING HISPANIC											
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN	53										
50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN	136										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/	223										
GENDER 19/ MALE											
FEMALE	53										
JOINT (MALE/FEMALE)	359										
GENDER NOT AVAILABLE 6/											
ENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	359										
10-19% MINORITY											
20-49% MINORITY	53										
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	53										
MIDDLE INCOME	230										
UPPER INCOME	129										

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK MSA/MD: 21500 - ERIE. PA PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ **BORROWER OR CENSUS TRACT** NO REPORTED REPORTED HOEPA CHARACTERISTICS PRICING DATA 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 LOANS 17/ # # # # # # # **BORROWER CHARACTERISTICS** RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND 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, INCLUDING HISPANIC 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/ GENDER 19/ MALE **FEMALE** JOINT (MALE/FEMALE) 1 GENDER NOT AVAILABLE 6/ CENSUS TRACT CHARACTERISTICS 10/ RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY INCOME CHARACTERISTICS 12/13/ LOW INCOME MODERATE INCOME MIDDLE INCOME UPPER INCOME

Page 1 of 2

Page 2 of 2

	15/		PERCENTAC	SE POINTS ABOV	E AVERAGE PRIM	IE OFFER RATE: C	ONLY INCLUDES	OANS WITH APR	ABOVE THE TH	IRESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	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	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
BORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE	22										
2 OR MORE MINORITY RACES	22										
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	22										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	22										
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	22										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	22										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	22										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	22										
UPPER INCOME											

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

MSA/MD: 21500 - ERIE, PA

BORROWER OR CENSUS TRACT	Applic Receiv	ations red 20/	Loans Originate			proved But ccepted		ations nied	Appli With	cations drawn		osed For leteness
CHARACTERISTICS	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	20					1	20				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	20					1	20				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	20					1	20				
OTHERS, INCLUDING HISPANIC												
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	20					1	20				
80-99% OF MSA/MD MEDIAN		20						20				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	1	20					1	20				
10-19% MINORITY	'	20					'	20				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	20					1	20				

FSA/RHS

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK MSA/MD: 21500 - ERIE, PA HOME PURCHASE REFINANCE HOME IMPROVEMENT LOAN TYPE JUNIOR LIEN FIRST LIEN JUNIOR LIEN FIRST LIEN FIRST LIEN JUNIOR LIEN NO LIEN TOTAL APPLICATIONS 28/ CONVENTIONAL 2 6 2 2 FHA VA FSA/RHS LOANS ORIGINATED CONVENTIONAL 5 FHA VA FSA/RHS APPLICATIONS APPROVED BUT NOT ACCEPTED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS DENIED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS WITHDRAWN CONVENTIONAL FHA VA FSA/RHS FILES CLOSED FOR INCOMPLETENESS CONVENTIONAL FHA VA

STITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK						MSA/MD: 2	1500 - ERIE, PA
_	HOME	PURCHASE	REFIN	IANCE	H	HOME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	IATED			
		PREAPPROVALS F	RESULTING IN ORIGINA	ATIONS			
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
		L	OANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

FSA/RHS

	HOME	PURCHASE	REFIN	NANCE	ŀ	OME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		TOTAL A	PPLICATIONS 28/				
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
		LOAN	IS ORIGINATED				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		APPLICATIONS APP	PROVED BUT NOT ACC	CEPTED			
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		APPLIC	CATIONS DENIED				
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
		APPLICA <sup>-</sup>	TIONS WITHDRAWN				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		FILES CLOSED	FOR INCOMPLETENE	SS			
CONVENTIONAL							
FHA							
VA							

STITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK						MSA/MD: 2	1500 - ERIE, PA
_	HOME	PURCHASE	REFIN	IANCE	H	OME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	IATED			
		PREAPPROVALS R	RESULTING IN ORIGINA	ATIONS			
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
		L	OANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

PRICING INFORMATION	HOME PURCHASE		REFINANCE		ŀ	HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN	
	1- TO 4-FAMILY	OWNER OCCUPIED DV	VELLINGS (EXCLUDES	MANUFACTURED HOMES)				
INCIDENCE OF PRICING								
NO PRICING REPORTED 15/	2		5		1		NA	
PRICING REPORTED							NA	
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA	
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA	
HOEPA STATUS								
HOEPA LOAN 17/	NA	NA					NA	
NOT HOEPA LOAN	NA	NA	5		1		NA	
	ı	MANUFACTURED HOM	E OWNER OCCUPIED I	DWELLINGS				
INCIDENCE OF PRICING								
NO PRICING REPORTED 15/							NA	
PRICING REPORTED							NA	
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA	
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA	
HOEPA STATUS								
HOEPA LOAN 17/	NA	NA					NA	
NOT HOEPA LOAN	NA	NA					NA	