

## Mortgage lenders

Ranked by dollar volume of local residential loans

Rank	Prev. rank	Company Address Web site	Dollar volume/# of local residential loans closed in 2004	Top local executive Title Phone	% loans: gov't. conventional	Minimum/ maximum loan	# of local mortgage employees No of F-T local/total employees	# of local/total locations Headquarters Year established locally	Types of loans offered
1		<b>AMERICAN HOME BANK</b> 3840 Hempland Road Mountville, PA 17554 www.bankahb.com	\$553.45 million 3,469	James M. Deitch President and CEO 717/285-6400	10% 90%	\$25,000 \$1.5 million	DNR 182 DNR	14/14 W. Hempfield Twp. 2001	Conventional, jumbo construction/permanent, FHA, VA
2		<b>NATIONAL CITY MORTGAGE CO.</b> 255 Kingston Road, Suite 190 York, PA 17402 www.nationalcitymortgage.com	\$421 million 3,268	Tim Leiphart Vice president 840-3000	18% 82%	\$10,000 \$3 million	DNR DNR DNR	6/262 Miamisburg, Ohio 1992	Conventional, FHA, VA, PHFA, jumbo, construction
3	NR	<b>SOVEREIGN BANCORP INC.</b> 1130 Berkshire Blvd. Wyomissing, PA 19610 www.sovereignbank.com	\$350.99 million 3,341	Jim Lynch CEO (877) SOV-BANK	4% 96%	\$2,000 \$2,020,000	31 DNR 31	60/662 Wyomissing Borough 1938	DNR
4		<b>ERIE FINANCIAL GROUP</b> 4185 W. Market St. York, PA 17404 www.eriefinancial.com	\$232 million 1,700	Dawn Karman President 793-9559	12% 88%	None None	30 30 38	70/70 W. Manchester Twp. 1996	Conventional, FHA, VA, lot, construction, equity, PHFA
5	NR	<b>MEMBERS 1ST FEDERAL CREDIT UNION</b> 5000 Louise Drive Mechanicsburg, PA 17055 www.members1st.org	\$178.05 million 3,466	Robert Marquette President and CEO 697-1161	5% 95%	None None	8 7 7	20/21 Lower Allen Twp. 1950	Conventional, conforming, nonconforming and construction
6	3	<b>FULTON MORTGAGE CO.</b> 1 Penn Square, Suite 304 Lancaster, PA 17602 www.fultonmortgagecompany.com	\$177.20 million 1,326	Craig A. Roda COO and president 295-9034	5% 95%	None None	DNR DNR DNR	73/199 Lancaster 2001	Conventional, FHA, VA, jumbo, construction and permanent, PHFA, rural housing
7	NR	<b>STERLING FINANCIAL CORP.</b> 101 North Pointe Blvd. Lancaster, PA 17601 www.sterlingfi.com	\$111.60 million 79,500,000	Richard Bealer DNR 396-7530	1% 94%	None None	13 815 883	3/77 Manheim Twp. 1987	Fixed-rate monthly and biweekly, first-time homebuyer, simultaneous second mortgages, LIBOR and Treasury ARMs, jumbo, balloon, reverse, FHA
7		<b>PENNSYLVANIA COMMERCE BANCORP INC. DBA COMMERCE BANK/HARRISBURG</b> 100 Senate Ave. Camp Hill, PA 17077 www.commercepc.com	\$111.4 million 812	Gary L. Nalbandian Chairman, president and CEO 975-5630	2% 98%	None None	18 535 581	25/25 East Pennsboro Twp. 1985	Conventional, jumbo, fixed-rate, ARMs, FHA, VA, PHFA, construction, nonconforming, subprime, reverse mortgages
9		<b>WACHOVIA CORP.</b> 600 Penn St., Fourth Floor Reading, PA 19602 www.wachovia.com	\$104 million 688	Kathleen A. Smarilli Regional president (610) 655-2900	5% 95%	\$50,000 \$2,000,000	20 800 DNR	63/2,300 Charlotte, N.C. 2001	Conventional, government, community development programs, first-time home-buyer programs, conforming, jumbo
10	12	<b>M&amp;T MORTGAGE CORP.</b> 2270 Erin Court Lancaster, PA 17601 www.mandtbank.com	\$101.19 million 850	Carol Brian Vice president 399-2671	9% 91%	None \$1.5 million	165 160 1,053	13/650 Lancaster 1994	Conventional, construction/perman., FHA, VA, 203(k), reverse, second mortgages, HELOC, first-time buyer, lot loans, bridge loans
11	NR	<b>PENNSYLVANIA STATE EMPLOYEES CREDIT UNION</b> 1 Credit Union Place Harrisburg, PA 17110 www.psecu.com	\$79.87 million 1,233	Gregory A. Smith President 234-8484	DNR 100%	None \$1,000,000	37 429 448	3/14 Harrisburg 1933	Auto, personal, mortgage, real estate equity, signature, education
11		<b>NORTHWEST SAVINGS BANK</b> 547 S. 10th St. Lebanon, PA 17042 www.northwestsavingsbank.com	\$75.85 million 573	Lynn Baker Vice president 272-7639	DNR DNR	None None	DNR 125 DNR	21/149 Warren 1989	Conventional, construction/perman., FHA, VA
6		<b>SUSQUEHANNA BANCSHARES INC. DBA SUSQUEHANNA BANK</b> 24 N. Cedar St. Lititz, PA 17543 www.susquehanna.net	\$60.76 million 633	William J. Reuter Chairman, president and CEO 735-8730	0% 100%	\$2,000 \$6,300,000	DNR 614 1,968	40/150 Lititz DNR	Adjustable-rate, construction/permanent, FHA mortgage, FHA streamline, refinance, jumbo, lot loans, VA
15		<b>CODORUS VALLEY BANCORP INC. DBA PEOPLESBANK</b> 2701 Eastern Blvd. York, PA 17402 www.peoplesbank.com	\$50 million 1,100	Larry J. Miller President and CEO 747-1556	1% 95%	None \$2 million	7 150 150	14/14 York Twp. 1864	Fixed, ARM, construction, lot, 100 percent, 80/20, FHA, swing, nonconforming
15	NR	<b>INTEGRITY BANK</b> 3345 Market St. Camp Hill, PA 17011 www.integritybankonline.com	\$38.70 million 204	James T. Gibson Chairman, president and CEO 920-4900	0% 100%	DNR DNR	6 30 30	2/2 Camp Hill 2003	Commercial real estate, business loans, residential and consumer

DBA- Doing Business As DNR- Did Not Respond NA- Not Applicable NR- Not Ranked FHA- Federal Housing Administration VA- Veterans Administration  
The Central Penn Business Journal's list of mortgage lenders was limited to those in Cumberland, Dauphin, Lancaster, Lebanon or York Counties. Of the companies contacted, 26 responded by press time.  
To access the Business Journal's Web online database, visit cpbj.datajoe.com.

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## TOP MORTGAGE LENDER 3 YEARS IN A ROW!

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