

Applications and Actions by Income Level and Loan Type

Loan Purpose Home Purchase		Application Outcome				
		Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Loan Type					
Low	Conventional	11439	1473	4475	1687	410
	Government-backed	944	106	302	146	50
Moderate	Conventional	46622	5147	10014	5014	1246
	Government-backed	4575	358	795	438	154
Middle	Conventional	36778	4125	6552	3764	875
	Government-backed	3016	204	402	254	74
Upper Middle	Conventional	33730	3722	5178	3167	724
	Government-backed	1839	127	205	120	49
Upper	Conventional	98061	10945	12667	9624	2095
	Government-backed	1682	90	191	126	34
No Data	Conventional	11519	1442	2562	2628	636
	Government-backed	96	18	66	60	26
Not in MSA	Conventional	27153	2942	6277	3353	839
	Government-backed	1637	121	344	204	41

Source: 2004 HMDA data for New England.
Includes all applications.

Applications and Actions by Income Level and Loan Type

Loan Purpose Home Improvement		Application Outcome				
		Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Loan Type					
Low	Conventional	5161	1012	6570	1116	259
	Government-backed	26	3	12	10	.
Moderate	Conventional	13296	2426	9208	2684	691
	Government-backed	139	33	25	30	2
Middle	Conventional	9537	1636	4830	1816	453
	Government-backed	114	16	10	18	.
Upper Middle	Conventional	8051	1227	3467	1512	376
	Government-backed	69	18	3	11	.
Upper	Conventional	19510	3098	6671	3042	848
	Government-backed	107	23	8	11	.
No Data	Conventional	1541	109	892	294	31
	Government-backed	47	1	1	2	.
Not in MSA	Conventional	7672	1242	4953	1601	370
	Government-backed	29	3	2	4	.

Source: 2004 HMDA data for New England.
Includes all applications.

Applications and Actions by Income Level and Loan Type

Loan Purpose Refinancing		Application Outcome				
		Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Loan Type					
Low	Conventional	27798	5267	19920	13490	3366
	Government-backed	256	44	138	78	47
Moderate	Conventional	88979	13840	35375	34286	10334
	Government-backed	930	151	282	272	86
Middle	Conventional	62358	9019	20500	23166	6825
	Government-backed	554	103	159	176	34
Upper Middle	Conventional	51567	6768	14847	17371	5422
	Government-backed	361	60	85	154	19
Upper	Conventional	133402	15857	32951	42683	14254
	Government-backed	388	70	107	257	33
No Data	Conventional	19844	2770	5428	3982	1024
	Government-backed	2854	544	386	418	107
Not in MSA	Conventional	43006	6575	20313	18421	5549
	Government-backed	617	77	139	253	34

Source: 2004 HMDA data for New England.
Includes all applications.