

Table 2: Rates of Application Actions in New England, HMDA 1999-2003

	1999	2000	2001	2002	2003
Origination Rate	72.5%	71.0%	74.5%	74.4%	72.0%
Denial Rate	12.5%	13.7%	11.1%	9.9%	11.2%
Approved, Not Accepted Rate	6.9%	7.5%	7.3%	7.6%	8.0%
Withdrawal Rate	6.9%	6.5%	5.9%	6.3%	7.3%
Incomplete Application Rate	1.2%	1.4%	1.2%	1.9%	1.5%
1-Year Percentage Point Change					
Origination Rate		-1.5%	3.5%	-0.1%	-2.3%
Denial Rate		1.2%	-2.5%	-1.3%	1.3%
Approved, Not Accepted Rate		0.5%	-0.1%	0.3%	0.4%
Withdrawal Rate		-0.4%	-0.7%	0.5%	1.0%
Incomplete Application Rate		0.2%	-0.2%	0.7%	-0.4%
Cumulative Percentage Point Change Since 1999					
Origination Rate		-1.5%	2.0%	1.9%	-0.5%
Denial Rate		1.2%	-1.3%	-2.6%	-1.3%
Approved, Not Accepted Rate		0.5%	0.4%	0.7%	1.1%
Withdrawal Rate		-0.4%	-1.1%	-0.6%	0.4%
Incomplete Application Rate		0.2%	0.0%	0.7%	0.3%

Source: HMDA 1999-2003 for New England