Applications and Actions by Income Level and Lien Status

Loan Purpose Home Purchase		Application Outcome				
		Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Lien Status					
Low	Secured by a first lien	11426	1490	4271	1649	426
	Secured by a subordinate lien	957	89	506	184	34
Moderate	Secured by a first lien	45198	4979	9108	4732	1200
	Secured by a subordinate lien	5999	526	1701	720	200
Middle	Secured by a first lien	34394	3762	5647	3364	823
	Secured by a subordinate lien	5400	567	1307	654	126
Upper Middle	Secured by a first lien	30472	3317	4272	2758	644
	Secured by a subordinate lien	5097	532	1111	529	129
Upper	Secured by a first lien	88822	9813	10734	8462	1831
	Secured by a subordinate lien	10921	1222	2124	1288	298
No Data	Secured by a first lien	10415	1343	2339	2305	633
	Secured by a subordinate lien	1200	117	289	383	29
Not in MSA	Secured by a first lien	26603	2809	5967	3240	805
	Secured by a subordinate lien	2187	254	654	317	75

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

Applications and Actions by Income Level and Lien Status

Loan Purpose Home Improvement		Application Outcome				
		Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Lien Status					
Low	Secured by a first lien	2910	470	1819	492	106
	Secured by a subordinate lien	1566	375	2533	520	145
	Not secured by a lien	711	170	2230	114	8
Moderate	Secured by a first lien	6615	988	2445	1098	264
	Secured by a subordinate lien	5648	1142	4800	1480	416
	Not secured by a lien	1172	329	1988	136	13
Middle	Secured by a first lien	4462	579	1321	717	165
	Secured by a subordinate lien	4533	910	2683	1060	280
	Not secured by a lien	656	163	836	57	8
Upper Middle	Secured by a first lien	3434	391	966	575	122
	Secured by a subordinate lien	4236	725	1947	905	251
	Not secured by a lien	450	129	557	43	3
Upper	Secured by a first lien	8801	885	2045	1125	283
	Secured by a subordinate lien	9876	2001	3748	1836	560
	Not secured by a lien	940	235	886	92	5
No Data	Secured by a first lien	923	51	222	153	24
	Secured by a subordinate lien	519	48	286	126	7
	Not secured by a lien	146	11	385	17	.
Not in MSA	Secured by a first lien	3631	500	1731	710	62
	Secured by a subordinate lien	3151	605	2297	826	304
	Not secured by a lien	919	140	927	69	4

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

Applications and Actions by Income Level and Lien Status

Loan Purpose Refinancing		Application Outcome				
		Originated	accepted	Denied	Withdrawn	Incomplete
		N	N	N	N	N
Income Level	Lien Status					
Low	Secured by a first lien	27152	5151	18634	12972	3387
	Secured by a subordinate lien	902	160	1424	596	26
Moderate	Secured by a first lien	85739	13332	32777	32289	10280
	Secured by a subordinate lien	4170	659	2880	2269	140
Middle	Secured by a first lien	59059	8533	18727	21536	6722
	Secured by a subordinate lien	3853	589	1932	1806	137
Upper Middle	Secured by a first lien	48252	6273	13417	16047	5324
	Secured by a subordinate lien	3676	555	1515	1478	117
Upper	Secured by a first lien	123441	14439	29794	39545	14032
	Secured by a subordinate lien	10349	1488	3264	3395	255
No Data	Secured by a first lien	21956	3232	5220	4074	1110
	Secured by a subordinate lien	742	82	594	326	21
Not in MSA	Secured by a first lien	41108	6318	18748	17068	5452
	Secured by a subordinate lien	2515	334	1704	1606	131

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