

MSA Detail: Applications and Actions by Income Level

Loan Purpose Home Purchase				Application Outcome				
				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
				N	N	N	N	N
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	126	7	64	14	2
			Moderate	482	38	119	40	9
			Middle	335	16	51	28	4
			Upper Middle	335	23	39	22	1
			Upper	974	58	100	69	5
			No Data	90	5	29	10	2
BARNSTABLE TOWN, MA	MA		Low	150	18	43	18	4
			Moderate	640	59	108	64	15
			Middle	659	70	133	56	15
			Upper Middle	742	83	121	66	16
			Upper	4061	349	402	340	76
			No Data	347	39	71	85	30
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	1011	110	378	168	41
			Moderate	6407	659	1343	689	173
			Middle	5605	585	975	567	125
			Upper Middle	5541	629	912	516	107
			Upper	17360	1814	2483	1740	380
			No Data	1862	256	383	404	99
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	1627	164	419	198	47
			Moderate	5568	547	814	567	139
			Middle	4577	476	629	440	101
			Upper Middle	3967	398	467	349	83
			Upper	10039	1159	1003	949	193
			No Data	1159	168	224	265	77
		ESSEX COUNTY, MA	Low	630	56	171	80	12
			Moderate	3172	286	651	284	93
			Middle	2554	244	435	238	60
			Upper Middle	2493	273	402	239	53
			Upper	5631	601	630	536	123
			No Data	995	103	192	232	35
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	528	54	363	89	21
			Moderate	1930	201	524	217	67
			Middle	1556	160	291	163	42
			Upper Middle	1420	152	185	125	25
			Upper	3396	382	400	314	74
			No Data	493	61	101	104	26

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	1222	201	439	226	63
			Moderate	3747	522	912	526	137
			Middle	2682	379	539	309	94
			Upper Middle	2347	297	419	275	57
			Upper	8874	1263	1268	1027	221
			No Data	860	154	220	247	40
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	302	17	82	24	10
			Moderate	981	74	130	91	15
			Middle	699	56	68	44	9
			Upper Middle	522	31	35	40	5
			Upper	1352	111	98	100	28
			No Data	199	8	26	23	7
			Not in MSA	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	2087	286	705	309	67
			Moderate	6466	717	1272	640	185
			Middle	3969	473	698	374	96
			Upper Middle	2798	328	375	255	61
			Upper	7047	883	836	674	191
			No Data	792	112	215	267	58
LEWISTON-AUBURN, ME	ME		Low	84	11	50	11	2
			Moderate	490	21	89	40	7
			Middle	370	34	74	38	8
			Upper Middle	326	30	39	18	3
			Upper	815	78	116	60	8
			No Data	113	12	31	18	5
MANCHESTER-NASHUA, NH	NH		Low	454	54	168	63	11
			Moderate	1851	179	366	194	48
			Middle	1566	128	234	163	28
			Upper Middle	1475	131	161	120	36
			Upper	3039	321	337	298	66
			No Data	371	38	87	87	22
NEW HAVEN-MILFORD, CT	CT		Low	1043	209	456	151	43
			Moderate	4440	603	1077	511	176
			Middle	2678	346	528	294	81
			Upper Middle	2303	286	399	246	67
			Upper	5772	790	946	603	196
			No Data	642	101	177	168	45
NORWICH-NEW LONDON, CT	CT		Low	271	43	158	42	16
			Moderate	1350	148	295	172	27
			Middle	999	91	156	110	21
			Upper Middle	686	69	132	78	24
			Upper	1852	187	275	200	28
			No Data	221	24	81	55	9
PITTSFIELD, MA	MA		Low	150	16	50	32	7
			Moderate	443	37	86	32	11
			Middle	313	26	37	30	8
			Upper Middle	246	25	33	17	12
			Upper	955	87	101	73	22
			No Data	93	7	27	7	8

PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	488	44	233	72	13
			Moderate	2048	160	397	195	28
			Middle	1633	121	241	170	27
			Upper Middle	1539	125	209	140	23
			Upper	4921	433	537	418	70
			No Data	567	56	133	79	38
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	197	16	90	25	10
			Moderate	1340	132	319	140	33
			Middle	1474	144	261	132	49
			Upper Middle	1567	157	267	127	41
			Upper	4334	472	623	418	101
			No Data	556	44	107	124	20
	RI		Low	488	69	312	89	24
			Moderate	3260	393	920	367	81
			Middle	3240	443	753	367	73
			Upper Middle	3150	362	607	280	62
			Upper	9235	1035	1462	930	166
			No Data	969	122	239	221	36
SPRINGFIELD, MA	MA		Low	854	117	339	113	24
			Moderate	3047	373	648	324	41
			Middle	1947	253	338	226	42
			Upper Middle	1413	170	213	134	39
			Upper	3779	360	480	376	61
			No Data	534	64	139	82	36
WORCESTER, MA	MA		Low	671	87	257	109	43
			Moderate	3535	356	739	359	115
			Middle	2938	284	513	269	66
			Upper Middle	2699	280	368	240	58
			Upper	6307	652	761	625	120
			No Data	752	86	146	210	69
NA	CT		Not in MSA	6419	832	1359	924	222
	ME		Not in MSA	6773	503	1799	688	203
	MA		Not in MSA	1239	210	307	259	71
	NH		Not in MSA	8755	950	2007	1114	238
	RI		Not in MSA	60	.	24	13	5
	VT		Not in MSA	5543	568	1125	559	141

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

MSA Detail: Applications and Actions by Income Level

Loan Purpose Home Improvement				Application Outcome				
				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
				N	N	N	N	N
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	44	7	84	9	2
			Moderate	159	15	130	22	10
			Middle	81	8	64	10	1
			Upper Middle	97	10	40	10	.
			Upper	247	35	109	36	11
			No Data	34	.	7	3	1
BARNSTABLE TOWN, MA	MA		Low	130	33	117	20	1
			Moderate	276	48	161	44	11
			Middle	225	40	112	37	13
			Upper Middle	169	27	90	31	6
			Upper	571	82	176	107	15
			No Data	40	3	13	7	2
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	529	147	832	116	18
			Moderate	1570	347	1229	391	73
			Middle	1198	238	623	275	44
			Upper Middle	1026	155	446	208	45
			Upper	2510	452	955	399	97
			No Data	209	20	123	47	2
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	557	105	600	142	19
			Moderate	1230	227	686	228	51
			Middle	794	157	380	144	43
			Upper Middle	730	129	248	107	26
			Upper	1301	256	452	178	57
			No Data	164	6	59	22	2
		ESSEX COUNTY, MA	Low	231	47	295	64	8
			Moderate	670	137	474	178	40
			Middle	463	108	239	97	8
			Upper Middle	432	64	238	85	25
			Upper	954	186	365	209	42
			No Data	110	8	45	15	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	231	50	299	57	16
			Moderate	560	107	404	122	23
			Middle	430	74	219	94	27
			Upper Middle	361	61	154	70	19
			Upper	705	117	320	153	32
			No Data	42	5	35	7	1

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	334	89	490	86	32
			Moderate	694	171	609	141	49
			Middle	403	90	237	58	22
			Upper Middle	332	68	164	69	27
			Upper	1050	214	381	160	70
			No Data	81	8	43	23	3
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	101	17	68	7	1
			Moderate	178	24	74	27	8
			Middle	96	18	44	25	11
			Upper Middle	64	18	34	22	4
			Upper	142	24	52	28	15
			No Data	21	3	6	2	.
			Not in MSA	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	583	124	683	155	35
			Moderate	1360	284	992	297	73
			Middle	1046	156	484	180	43
			Upper Middle	784	116	296	128	32
			Upper	1689	281	544	240	64
			No Data	102	4	75	23	2
LEWISTON-AUBURN, ME	ME		Low	43	7	35	3	.
			Moderate	90	19	71	20	7
			Middle	78	7	54	21	3
			Upper Middle	72	7	29	18	5
			Upper	207	26	62	28	9
			No Data	15	.	7	.	.
MANCHESTER-NASHUA, NH	NH		Low	198	37	303	45	6
			Moderate	496	97	342	88	25
			Middle	355	78	212	74	16
			Upper Middle	278	58	116	68	15
			Upper	583	110	209	112	42
			No Data	48	3	45	6	3
NEW HAVEN-MILFORD, CT	CT		Low	321	62	474	90	26
			Moderate	913	185	763	203	62
			Middle	613	126	408	120	41
			Upper Middle	534	94	298	107	26
			Upper	1282	219	556	177	51
			No Data	82	12	53	23	3
NORWICH-NEW LONDON, CT	CT		Low	169	20	178	42	6
			Moderate	557	65	300	99	11
			Middle	388	52	133	51	8
			Upper Middle	311	34	91	44	12
			Upper	776	83	199	91	16
			No Data	56	4	11	2	2

PITTSFIELD, MA	MA		Low	74	11	65	11	1
			Moderate	134	27	86	29	2
			Middle	74	9	40	18	4
			Upper Middle	84	8	27	11	4
			Upper	211	27	54	21	7
			No Data	25	2	20	5	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	261	37	206	47	3
			Moderate	696	75	345	133	23
			Middle	494	58	197	109	21
			Upper Middle	452	62	166	92	18
			Upper	1310	148	295	173	39
			No Data	87	4	19	12	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	210	31	181	35	14
			Moderate	551	94	332	100	17
			Middle	509	72	213	95	14
			Upper Middle	445	55	180	95	15
			Upper	1215	190	386	202	42
			No Data	93	9	41	19	1
	RI		Low	508	95	689	81	27
			Moderate	1550	262	1036	258	73
			Middle	1163	152	558	209	57
			Upper Middle	983	119	420	200	38
			Upper	2629	343	824	371	119
			No Data	181	9	118	56	2
SPRINGFIELD, MA	MA		Low	319	60	664	50	13
			Moderate	754	139	632	143	40
			Middle	560	102	332	94	16
			Upper Middle	400	76	211	68	23
			Upper	966	141	339	180	48
			No Data	101	8	101	12	2
WORCESTER, MA	MA		Low	344	36	319	66	31
			Moderate	997	136	567	191	95
			Middle	681	107	291	123	61
			Upper Middle	566	84	222	90	36
			Upper	1269	187	401	188	72
			No Data	97	2	72	12	5
NA	CT		Not in MSA	1796	288	1078	378	78
	ME		Not in MSA	2015	297	1517	409	69
	MA		Not in MSA	126	16	56	32	7
	NH		Not in MSA	2449	438	1625	555	120
	RI		Not in MSA	5	1	2	5	.
	VT		Not in MSA	1309	205	677	226	96

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

MSA Detail: Applications and Actions by Income Level

Loan Purpose Refinancing				Application Outcome				
				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
				N	N	N	N	N
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	174	58	234	83	9
			Moderate	585	122	436	265	31
			Middle	394	59	217	187	21
			Upper Middle	407	71	204	186	19
			Upper	1274	156	465	518	81
			No Data	199	28	83	31	8
BARNSTABLE TOWN, MA	MA		Low	600	89	253	260	31
			Moderate	1834	250	529	654	100
			Middle	1520	161	369	589	84
			Upper Middle	1358	140	281	447	65
			Upper	4963	549	966	1547	277
			No Data	758	69	124	126	37
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	3576	573	2111	1529	321
			Moderate	12898	1846	4558	4549	1369
			Middle	9541	1269	2644	2850	870
			Upper Middle	8154	1034	2127	2348	786
			Upper	21867	2593	5207	6329	2577
			No Data	2984	419	819	657	154
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	3700	483	1745	1494	353
			Moderate	9913	1241	2907	3186	949
			Middle	7085	818	1648	1926	625
			Upper Middle	5630	674	1206	1480	491
			Upper	14089	1441	2537	3039	1220
			No Data	2166	298	524	393	112
		ESSEX COUNTY, MA	Low	1707	238	933	599	175
			Moderate	6068	782	1849	1889	710
			Middle	4094	495	1106	1100	442
			Upper Middle	3567	418	849	958	359
			Upper	8637	917	1907	2108	1008
			No Data	1164	159	321	245	63
	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Low	1095	238	981	552	120
			Moderate	3720	533	1465	1238	309
			Middle	2603	377	853	921	234
			Upper Middle	2151	288	658	663	148
			Upper	4888	566	1242	1376	377
			No Data	1036	145	247	153	48

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	2249	513	1800	989	619
			Moderate	5343	1006	2412	1763	1297
			Middle	3205	539	1133	963	675
			Upper Middle	2662	452	845	723	493
			Upper	10165	1316	2302	2107	1323
			No Data	2393	316	489	377	81
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	549	64	271	100	42
			Moderate	1363	140	381	248	108
			Middle	926	87	208	143	62
			Upper Middle	748	60	126	114	49
			Upper	1842	106	242	249	111
			No Data	368	35	71	27	5
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Not in MSA	2	.	.	.	.
			Low	3261	820	2764	2159	272
			Moderate	8231	1628	4242	4440	640
			Middle	5438	991	2217	2800	439
			Upper Middle	3975	622	1326	1799	305
			Upper	8790	1271	2580	4564	678
LEWISTON-AUBURN, ME	ME		No Data	2399	440	579	464	95
			Low	121	31	136	71	8
			Moderate	547	79	258	214	26
			Middle	405	64	187	208	25
			Upper Middle	375	56	148	144	23
			Upper	1008	157	288	450	51
MANCHESTER-NASHUA, NH	NH		No Data	170	10	51	24	8
			Low	1014	181	665	402	168
			Moderate	3255	452	1162	928	550
			Middle	2266	322	799	670	359
			Upper Middle	1967	223	494	535	296
			Upper	4167	459	1013	990	579
NEW HAVEN-MILFORD, CT	CT		No Data	979	117	238	148	48
			Low	1572	445	1906	989	337
			Moderate	5685	1260	3517	2741	1132
			Middle	3680	758	1745	1614	622
			Upper Middle	3038	544	1332	1290	498
			Upper	7231	1120	2583	2754	1145
NORWICH-NEW LONDON, CT	CT		No Data	1587	307	460	353	62
			Low	600	129	515	343	47
			Moderate	1914	346	997	1013	130
			Middle	1286	217	501	623	82
			Upper Middle	1046	151	363	482	73
			Upper	2330	321	767	1046	153
PITTSFIELD, MA	MA		No Data	433	78	119	112	31
			Low	242	31	166	152	16
			Moderate	602	93	293	383	60
			Middle	404	58	157	253	30
			Upper Middle	330	42	104	224	27
			Upper	910	113	237	396	82
			No Data	122	20	36	28	14

PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	1150	182	810	519	75
			Moderate	3773	507	1469	1472	224
			Middle	2741	379	907	1102	141
			Upper Middle	2432	290	734	961	139
			Upper	6716	669	1661	2014	320
			No Data	1165	134	321	147	48
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	908	143	578	487	43
			Moderate	3692	511	1146	1448	209
			Middle	3018	446	934	1347	193
			Upper Middle	2661	318	714	974	157
			Upper	7045	838	1716	3050	597
			No Data	830	124	207	198	58
	RI		Low	2326	447	1692	1238	243
			Moderate	10048	1574	3581	3815	835
			Middle	7075	1024	2397	3184	651
			Upper Middle	5746	750	1646	2162	486
SPRINGFIELD, MA	MA		Upper	14548	1844	3724	6108	1282
			No Data	2013	279	549	448	92
			Low	1373	336	1329	913	186
			Moderate	4042	746	2177	2332	530
			Middle	2887	493	1313	1637	420
			Upper Middle	2025	259	739	1015	254
WORCESTER, MA	MA		Upper	4800	591	1462	2164	629
			No Data	724	137	245	177	73
			Low	1837	310	1169	689	348
			Moderate	6396	875	2278	1980	1211
			Middle	4344	565	1324	1225	884
			Upper Middle	3656	436	1036	1020	773
NA			Upper	8520	900	2159	2131	1797
			No Data	1208	199	331	292	94
	CT		Not in MSA	10466	1689	4804	5289	1618
	ME		Not in MSA	9504	1606	5665	5009	624
	MA		Not in MSA	1619	220	474	655	85
	NH		Not in MSA	13748	2064	6116	5395	2322
	RI		Not in MSA	56	1	62	126	6
	VT		Not in MSA	8228	1072	3331	2200	928

Source: 2004 HMDA data for New England.
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