

MSA Detail: Applications and Actions by Lien Status and Loan Type

Loan Purpose Home Purchase					Application Outcome				
					Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
					N	N	N	N	N
Lien Status	Loan Type	MSA	State	Metro Division					
Secured by a first lien	Conventional	BANGOR, ME	ME		1894	126	338	154	20
		BARNSTABLE TOWN, MA	MA		5989	573	730	546	136
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	31968	3456	5126	3327	764
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	23105	2535	2827	2307	533
				ESSEX COUNTY, MA	12733	1315	1916	1296	304
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	8010	891	1584	874	212
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		17549	2547	3129	2227	520
		BURLINGTON-SOUTH BURLINGTON, VT	VT		3584	261	373	295	71
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		18039	2336	3107	2007	507
		LEWISTON-AUBURN, ME	ME		1667	172	342	144	28
		MANCHESTER-NASHUA, NH	NH		7236	719	1062	758	166
		NEW HAVEN-MILFORD, CT	CT		13365	1994	2826	1578	471
		NORWICH-NEW LONDON, CT	CT		4292	468	867	553	106
		PITTSFIELD, MA	MA		2031	176	308	173	63
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		9824	823	1532	932	175
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		7641	816	1259	780	187
			RI		16211	2004	3218	1726	330
		SPRINGFIELD, MA	MA		9567	1124	1726	1032	192
		WORCESTER, MA	MA		13903	1468	2145	1422	385
		NA	CT		5226	686	1071	764	175
			ME		5844	444	1576	600	182
			MA		1061	187	251	222	60
			NH		7756	855	1715	958	215
			RI		40	.	19	9	4
			VT		5043	516	994	483	129
		BANGOR, ME	ME		346	11	34	19	3
	Government-backed	BARNSTABLE TOWN, MA	MA		79	8	25	8	.
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	524	46	125	47	17
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	379	21	81	39	14
				ESSEX COUNTY, MA	478	35	92	47	11
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	323	23	72	28	18
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		503	44	89	105	31
		BURLINGTON-SOUTH BURLINGTON, VT	VT		150	7	19	11	1
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		2499	182	338	219	69
		LEWISTON-AUBURN, ME	ME		383	7	24	23	3
		MANCHESTER-NASHUA, NH	NH		503	34	69	41	13
		NEW HAVEN-MILFORD, CT	CT		1661	145	234	168	61
		NORWICH-NEW LONDON, CT	CT		512	33	78	38	6
		PITTSFIELD, MA	MA		62	7	7	8	2
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		625	38	77	53	13
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		549	32	102	40	26
			RI		1186	99	245	115	54
		SPRINGFIELD, MA	MA		637	75	108	59	15
		WORCESTER, MA	MA		721	53	137	71	30
		NA	CT		490	46	65	44	19

Secured by a subordinate lien	Conventional		ME		623	30	111	47	6
			MA		2	1	5	7	1
			NH		315	27	105	60	10
			RI		3	.	2	.	.
			VT		199	17	53	46	4
		BANGOR, ME	ME		102	10	30	10	.
		BARNSTABLE TOWN, MA	MA		531	37	123	75	20
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	5292	550	1223	710	144
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	3450	356	648	422	93
				ESSEX COUNTY, MA	2264	213	473	266	61
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	990	96	208	110	25
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		1680	225	579	278	61
		BURLINGTON-SOUTH BURLINGTON, VT	VT		322	29	47	16	2
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		2613	280	656	292	82
		LEWISTON-AUBURN, ME	ME		147	7	33	18	2
		MANCHESTER-NASHUA, NH	NH		1017	98	222	126	32
		NEW HAVEN-MILFORD, CT	CT		1851	196	522	226	76
		NORWICH-NEW LONDON, CT	CT		574	61	152	66	13
		PITTSFIELD, MA	MA		107	15	19	10	3
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		747	78	141	89	11
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		1276	117	305	146	41
			RI		2933	320	828	410	58
		SPRINGFIELD, MA	MA		1369	138	322	164	36
		WORCESTER, MA	MA		2277	224	502	319	56
		NA	CT		699	100	223	116	27
			ME		305	29	109	41	15
			MA		176	22	51	30	10
			NH		684	68	187	96	13
			RI		17	.	3	4	1
			VT		301	35	78	30	8
	Government- backed	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	2	1	.	.	.
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	3	.	.	.	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		8	1	.	1	.
		LEWISTON-AUBURN, ME	ME		1	.	.	.	.
		NEW HAVEN-MILFORD, CT	CT		1	.	1	1	.
		NORWICH-NEW LONDON, CT	CT		1	.	.	.	.
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		2	.	1	.	.
			RI		12	1	2	3	.
		SPRINGFIELD, MA	MA		1	.	1	.	.
		WORCESTER, MA	MA		1	.	.	.	.
		NA	CT		4	.	.	.	1
			ME		1	.	3	.	.

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

MSA Detail: Applications and Actions by Lien Status and Loan Type

	Application Outcome
--	---------------------

Loan Purpose Home Improvement					Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
					N	N	N	N	N
Lien Status Secured by a first lien	Loan Type Conventional	MSA	State	Metro Division					
		BANGOR, ME	ME		276	26	149	33	6
		BARNSTABLE TOWN, MA	MA		946	91	174	103	22
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	3672	508	1168	621	134
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	2574	281	738	366	93
				ESSEX COUNTY, MA	1492	177	460	260	62
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	957	139	412	182	18
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		1483	219	524	233	70
		BURLINGTON-SOUTH BURLINGTON, VT	VT		330	37	68	31	6
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		1972	325	778	376	49
		LEWISTON-AUBURN, ME	ME		209	29	74	31	6
		MANCHESTER-NASHUA, NH	NH		731	109	310	127	21
		NEW HAVEN-MILFORD, CT	CT		1496	209	639	269	61
		NORWICH-NEW LONDON, CT	CT		723	92	256	134	12
		PITTSFIELD, MA	MA		295	28	83	43	5
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		1797	147	430	211	14
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		1510	192	401	239	40
			RI		3054	409	1119	410	77
		SPRINGFIELD, MA	MA		1508	174	524	221	63
		WORCESTER, MA	MA		2029	160	496	262	203
		NA	CT		705	103	328	162	16
			ME		973	121	585	197	15
			MA		79	9	26	19	4
			NH		1141	173	527	229	17
			RI		1	1	1	5	.
			VT		728	93	264	96	10
	Government-backed	BARNSTABLE TOWN, MA	MA		2	.	.	.	.
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	13	1	.	.	.
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	10	.	1	.	.
				ESSEX COUNTY, MA	3	1	.	1	.
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	2	.	2	.	.
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		5	2	.	1	.
		BURLINGTON-SOUTH BURLINGTON, VT	VT		1	.	.	.	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		10	.	3	1	1
		LEWISTON-AUBURN, ME	ME		2	.	.	.	.
		NEW HAVEN-MILFORD, CT	CT		13	.	.	1	.
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		4	.	1	.	.
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		7	2	1	2	.
			RI		7	2	3	1	1
		SPRINGFIELD, MA	MA		5	2	3	.	.
		WORCESTER, MA	MA		7	2	1	1	.
		NA	ME		3	.	.	.	.
			NH		.	.	.	1	.
			VT		1	.	.	1	.
Secured by a subordinate lien	Conventional	BANGOR, ME	ME		200	39	167	55	19
		BARNSTABLE TOWN, MA	MA		428	120	360	132	25
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	3018	721	2145	764	143
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	1953	501	1277	434	104
				ESSEX COUNTY, MA	1182	298	893	371	61
				ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1162	239	704	294	99
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		1193	351	1020	282	127
		BURLINGTON-SOUTH BURLINGTON, VT	VT		219	66	163	76	33

		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3029	515	1645	581	191
		LEWISTON-AUBURN, ME	ME		245	28	135	55	18
		MANCHESTER-NASHUA, NH	NH		970	222	630	233	84
		NEW HAVEN-MILFORD, CT	CT		1862	382	1359	385	140
		NORWICH-NEW LONDON, CT	CT		1289	137	473	178	42
		PITTSFIELD, MA	MA		272	33	119	45	12
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		1314	219	613	333	89
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		1426	221	702	282	62
			RI		3419	476	1770	691	237
		SPRINGFIELD, MA	MA		1149	235	809	288	77
		WORCESTER, MA	MA		1665	323	989	381	96
		NA	CT		896	157	547	199	58
			ME		627	142	610	191	54
			MA		46	7	24	13	3
			NH		1057	197	746	293	103
			RI		4	.	1	.	.
			VT		496	99	367	128	86
	Government-backed	BARNSTABLE TOWN, MA	MA		4	2	1	1	.
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	24	5	1	3	.
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	8	3	1	1	.
				ESSEX COUNTY, MA	6	3	2	2	.
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	.	1	.	.	.
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		14	5	7	3	.
		BURLINGTON-SOUTH BURLINGTON, VT	VT		.	.	.	1	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		37	18	1	5	.
		NEW HAVEN-MILFORD, CT	CT		32	8	4	3	.
		NORWICH-NEW LONDON, CT	CT		10	2	1	2	.
		PITTSFIELD, MA	MA		2	.	.	1	.
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		1	.	1	.	.
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		12	.	1	2	.
			RI		173	21	3	33	.
		SPRINGFIELD, MA	MA		35	4	1	4	.
		WORCESTER, MA	MA		26	3	.	6	.
		NA	CT		22	3	2	2	.
			NH		2	.	.	.	.
Not secured by a lien	Conventional	BANGOR, ME	ME		186	10	118	2	.
		BARNSTABLE TOWN, MA	MA		31	20	134	10	1
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	315	124	894	47	2
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	231	95	408	20	1
				ESSEX COUNTY, MA	176	71	301	13	.
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	208	35	313	27	1
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		197	59	366	18	6
		BURLINGTON-SOUTH BURLINGTON, VT	VT		53	1	47	3	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		512	107	643	59	8
		LEWISTON-AUBURN, ME	ME		49	9	49	4	.
		MANCHESTER-NASHUA, NH	NH		257	52	287	33	2
		NEW HAVEN-MILFORD, CT	CT		340	98	542	62	8
		NORWICH-NEW LONDON, CT	CT		234	27	182	14	1
		PITTSFIELD, MA	MA		33	23	90	6	1
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		184	18	183	22	1
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		68	36	228	20	1
			RI		348	70	749	38	1
		SPRINGFIELD, MA	MA		399	111	942	34	2
		WORCESTER, MA	MA		227	64	386	20	1
		NA	CT		173	25	201	15	4
			ME		411	34	322	21	.

	Government-backed		MA		1	.	6	.	.
			NH		249	68	352	32	.
			VT		84	13	46	1	.
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	.	.	.	1	.
				ESSEX COUNTY, MA	1	.	.	1	.
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		2	4	7	.	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		4	.	4	1	.
		NEW HAVEN-MILFORD, CT	CT		2	1	8	.	.
		NORWICH-NEW LONDON, CT	CT		1	.	.	1	.
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		.	.	.	1	.
			RI		13	2	1	2	.
		SPRINGFIELD, MA	MA		4	.	.	.	.
		NA	ME		1	.	.	.	.

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

MSA Detail: Applications and Actions by Lien Status and Loan Type

Loan Purpose Refinancing					Application Outcome				
					Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
					N	N	N	N	N
Lien Status	Loan Type	MSA	State	Metro Division					
Secured by a first lien	Conventional	BANGOR, ME	ME		2772	465	1504	1175	159
		BARNSTABLE TOWN, MA	MA		10588	1186	2320	3388	577
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	55516	7215	15810	16822	5977
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	40069	4581	9539	10642	3689
				ESSEX COUNTY, MA	23763	2755	6291	6337	2717
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	14262	1965	4922	4387	1197
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		24618	3849	8139	6218	4402
		BURLINGTON-SOUTH BURLINGTON, VT	VT		5556	459	1203	765	354
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		28109	5208	12149	14807	2278
		LEWISTON-AUBURN, ME	ME		2388	366	959	1023	134
		MANCHESTER-NASHUA, NH	NH		12514	1612	3914	3190	1955
		NEW HAVEN-MILFORD, CT	CT		20550	3988	10344	8802	3690
		NORWICH-NEW LONDON, CT	CT		6616	1113	2943	3308	486
		PITTSFIELD, MA	MA		2449	333	914	1346	224
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		16818	2011	5433	5690	913
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		16767	2152	4713	6960	1208
			RI		38032	5421	12119	15863	3465
		SPRINGFIELD, MA	MA		14612	2314	6620	7696	2052
		WORCESTER, MA	MA		24267	2995	7577	6690	5052
		NA	CT		9408	1554	4200	4628	1564
			ME		8848	1533	5207	4689	585
			MA		1547	209	442	611	84
			NH		12803	1924	5563	4793	2288
			RI		42	1	37	84	3

Government-backed	Government-backed		VT		7842	1020	3160	2012	894
		BANGOR, ME	ME		61	12	11	21	.
		BARNSTABLE TOWN, MA	MA		34	7	6	13	3
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	402	82	111	95	26
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	234	40	65	72	10
				ESSEX COUNTY, MA	223	52	55	43	8
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	154	18	30	80	9
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		275	39	61	77	26
		BURLINGTON-SOUTH BURLINGTON, VT	VT		77	8	17	34	3
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		982	188	177	227	61
		LEWISTON-AUBURN, ME	ME		58	8	9	15	.
		MANCHESTER-NASHUA, NH	NH		215	26	42	82	13
		NEW HAVEN-MILFORD, CT	CT		661	118	137	166	44
		NORWICH-NEW LONDON, CT	CT		169	34	33	54	9
		PITTSFIELD, MA	MA		36	7	8	8	3
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		184	22	34	73	6
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		298	62	77	54	21
			RI		500	84	117	83	36
		SPRINGFIELD, MA	MA		404	92	91	83	24
		WORCESTER, MA	MA		368	73	75	74	24
		NA	CT		231	33	47	77	16
			ME		123	12	35	55	5
			MA		2	.	.	1	.
			NH		151	22	38	64	7
			RI		.	.	1	.	1
			VT		109	10	18	54	5
Secured by a subordinate lien	Conventional	BANGOR, ME	ME		200	17	124	74	10
		BARNSTABLE TOWN, MA	MA		411	65	196	222	14
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	3102	437	1545	1345	74
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	2279	334	963	804	51
				ESSEX COUNTY, MA	1250	202	619	519	32
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1077	164	494	436	30
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		1123	254	781	626	60
		BURLINGTON-SOUTH BURLINGTON, VT	VT		165	25	79	82	20
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3000	376	1382	1192	90
		LEWISTON-AUBURN, ME	ME		180	23	100	73	7
		MANCHESTER-NASHUA, NH	NH		919	116	415	401	32
		NEW HAVEN-MILFORD, CT	CT		1582	328	1061	773	62
		NORWICH-NEW LONDON, CT	CT		823	95	286	257	21
		PITTSFIELD, MA	MA		125	17	71	82	2
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		975	128	435	452	28
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		1089	166	505	490	28
			RI		3223	413	1353	1009	88
		SPRINGFIELD, MA	MA		835	156	554	459	16
		WORCESTER, MA	MA		1326	217	645	573	31
		NA	CT		826	102	557	584	38
			ME		533	61	423	265	34
			MA		70	11	32	43	1
			NH		794	118	515	536	27
			RI		14	.	24	42	2
			VT		277	42	153	134	29
Government-backed	Government-backed	Boston-Cambridge-Quincy, MA-NH	MA	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	1	.	.	.	.
				ESSEX COUNTY, MA	1	.	.	.	.
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		1	.	.	1	.
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3	.	.	.	.
		NEW HAVEN-MILFORD, CT	CT		.	.	1	.	.

		NORWICH-NEW LONDON, CT	CT		1	.	.	.	.
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	RI		1	.	.	.	.
		NA	CT		1	.	.	.	.
			NH		.	.	.	2	.

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