

Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Lien Status

Loan Purpose Home Purchase			Application Outcome					
			Originated	Approved- not	Denied	Withdrawn	Incomplete	
Race/Ethnicity (Summary)	LMI Status	Lien Status	N	N	N	N	N	
Asian	Not LMI	Secured by a first lien	5620	722	722	589	115	
		Secured by a subordinate lien	674	72	122	100	10	
	LMI	Secured by a first lien	1920	212	334	214	46	
		Secured by a subordinate lien	200	26	64	32	7	
	No Data	Secured by a first lien	368	53	101	77	16	
		Secured by a subordinate lien	30	10	7	16	.	
	Not in MSA	Secured by a first lien	210	25	47	32	7	
		Secured by a subordinate lien	18	4	4	7	.	
	Black	Not LMI	Secured by a first lien	5230	787	1643	744	157
			Secured by a subordinate lien	1476	139	481	211	38
		LMI	Secured by a first lien	3270	600	1333	527	144
			Secured by a subordinate lien	708	62	298	103	40
No Data		Secured by a first lien	340	47	127	106	30	
		Secured by a subordinate lien	75	6	32	37	.	
Not in MSA		Secured by a first lien	136	29	73	41	4	
		Secured by a subordinate lien	27	6	22	6	2	
White Non-Hispanic		Not LMI	Secured by a first lien	100929	9099	10347	7884	1665
			Secured by a subordinate lien	12755	1215	2086	1257	296
		LMI	Secured by a first lien	35312	3047	6483	3102	660
			Secured by a subordinate lien	3550	250	884	413	86
	No Data	Secured by a first lien	5792	599	917	945	151	
		Secured by a subordinate lien	509	36	100	118	6	
	Not in MSA	Secured by a first lien	19867	1696	3953	1874	436	
		Secured by a subordinate lien	1594	144	459	174	45	

Hispanic	Not LMI	Secured by a first lien	7649	973	2057	865	164
		Secured by a subordinate lien	2281	227	694	311	52
	LMI	Secured by a first lien	4997	679	1658	629	163
		Secured by a subordinate lien	1195	86	412	154	40
	No Data	Secured by a first lien	819	124	241	169	31
		Secured by a subordinate lien	253	17	75	70	3
	Not in MSA	Secured by a first lien	474	50	130	72	19
		Secured by a subordinate lien	80	10	30	12	6
Other	Not LMI	Secured by a first lien	3178	325	554	297	93
		Secured by a subordinate lien	566	71	147	59	22
	LMI	Secured by a first lien	918	112	371	130	41
		Secured by a subordinate lien	144	12	78	23	8
	No Data	Secured by a first lien	137	17	73	37	18
		Secured by a subordinate lien	24	2	8	6	.
	Not in MSA	Secured by a first lien	298	37	164	43	25
		Secured by a subordinate lien	25	6	13	3	.
Unknown	Not LMI	Secured by a first lien	31082	4986	5330	4205	1104
		Secured by a subordinate lien	3666	597	1012	533	135
	LMI	Secured by a first lien	10207	1819	3200	1779	572
		Secured by a subordinate lien	1159	179	471	179	53
	No Data	Secured by a first lien	2959	503	880	971	387
		Secured by a subordinate lien	309	46	67	136	20
	Not in MSA	Secured by a first lien	5618	972	1600	1178	314
		Secured by a subordinate lien	443	84	126	115	22

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

Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Lien Status

Loan Purpose Home Improvement			Application Outcome					
			Originated	Approved- not	Denied	Withdrawn	Incomplete	
			N	N	N	N	N	
Race/Ethnicity (Summary)	LMI Status	Lien Status						
Asian	Not LMI	Secured by a first lien	209	44	69	27	7	
		Secured by a subordinate lien	218	71	153	47	17	
		Not secured by a lien	24	7	23	1	.	
	LMI	Secured by a first lien	96	36	76	29	4	
		Secured by a subordinate lien	117	34	199	42	8	
		Not secured by a lien	15	8	46	3	.	
	No Data	Secured by a first lien	20	3	6	2	.	
		Secured by a subordinate lien	7	1	5	2	.	
		Not secured by a lien	.	.	2	.	.	
	Not in MSA	Secured by a first lien	7	2	3	.	.	
		Secured by a subordinate lien	6	3	6	1	1	
		Not secured by a lien	1	.	7	.	.	
	Black	Not LMI	Secured by a first lien	485	96	242	124	16
			Secured by a subordinate lien	442	85	516	160	19
			Not secured by a lien	153	36	258	6	1
LMI		Secured by a first lien	518	119	360	114	15	
		Secured by a subordinate lien	414	97	686	114	19	
		Not secured by a lien	175	49	499	12	2	
No Data		Secured by a first lien	29	3	13	12	1	
		Secured by a subordinate lien	20	1	18	8	.	
		Not secured by a lien	5	.	25	1	.	
Not in MSA		Secured by a first lien	10	3	12	4	.	
		Secured by a subordinate lien	14	1	16	2	1	
		Not secured by a lien	12	1	21	.	.	

White Non-Hispanic	Not LMI	Secured by a first lien	12300	1210	2362	1530	393	
		Secured by a subordinate lien	13631	2257	5044	2241	592	
		Not secured by a lien	1396	334	1269	98	5	
	LMI	Secured by a first lien	6876	869	2231	853	249	
		Secured by a subordinate lien	4911	903	3869	1078	250	
		Not secured by a lien	1187	273	2142	116	13	
	No Data	Secured by a first lien	552	29	101	60	9	
		Secured by a subordinate lien	365	25	147	55	3	
		Not secured by a lien	109	7	242	12	.	
	Not in MSA	Secured by a first lien	3044	376	1237	490	40	
		Secured by a subordinate lien	2491	443	1603	525	150	
		Not secured by a lien	814	105	707	49	3	
	Hispanic	Not LMI	Secured by a first lien	491	67	235	95	21
			Secured by a subordinate lien	557	117	472	172	32
			Not secured by a lien	134	35	174	13	.
LMI		Secured by a first lien	475	97	288	112	22	
		Secured by a subordinate lien	370	102	681	141	29	
		Not secured by a lien	167	50	530	17	3	
No Data		Secured by a first lien	45	1	13	7	3	
		Secured by a subordinate lien	32	4	28	5	.	
		Not secured by a lien	9	.	23	.	.	
Not in MSA		Secured by a first lien	38	9	20	9	1	
		Secured by a subordinate lien	36	6	42	10	3	
		Not secured by a lien	6	.	23	.	.	
Other		Not LMI	Secured by a first lien	321	42	133	39	10
			Secured by a subordinate lien	396	81	253	65	24
			Not secured by a lien	68	16	80	8	.
	LMI	Secured by a first lien	169	46	145	33	2	
		Secured by a subordinate lien	167	28	254	47	9	
		Not secured by a lien	77	16	243	6	.	

	No Data	Secured by a first lien	7	1	3	1	.
		Secured by a subordinate lien	7	3	9	4	1
		Not secured by a lien	2	.	14	.	.
	Not in MSA	Secured by a first lien	47	11	24	6	.
		Secured by a subordinate lien	51	7	34	15	3
		Not secured by a lien	12	4	17	.	.
Unknown	Not LMI	Secured by a first lien	2891	396	1291	602	123
		Secured by a subordinate lien	3401	1025	1940	1116	407
		Not secured by a lien	271	99	475	66	10
	LMI	Secured by a first lien	1391	291	1164	449	78
		Secured by a subordinate lien	1235	353	1644	578	246
		Not secured by a lien	262	103	758	96	3
	No Data	Secured by a first lien	270	14	86	71	11
		Secured by a subordinate lien	88	14	79	52	3
		Not secured by a lien	21	4	79	4	.
	Not in MSA	Secured by a first lien	485	99	435	201	21
		Secured by a subordinate lien	553	145	596	273	146
		Not secured by a lien	74	30	152	20	1

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

Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Lien Status

			Application Outcome				
			Originated N	Approved- not accepted N	Denied N	Withdrawn N	Incomplete N
Loan Purpose Refinancing							
Race/Ethnicity (Summary)	LMI Status	Lien Status					
Asian	Not LMI	Secured by a first lien	4545	605	965	908	295
		Secured by a subordinate lien	323	56	126	111	5
	LMI	Secured by a first lien	1672	343	679	467	132
		Secured by a subordinate lien	71	16	86	29	.

	No Data	Secured by a first lien	425	60	98	56	19	
		Secured by a subordinate lien	18	2	15	3	.	
	Not in MSA	Secured by a first lien	137	28	58	58	21	
		Secured by a subordinate lien	9	.	5	9	1	
Black	Not LMI	Secured by a first lien	6762	1410	3363	3057	934	
		Secured by a subordinate lien	473	83	295	195	20	
	LMI	Secured by a first lien	5737	1449	4018	2498	654	
		Secured by a subordinate lien	247	36	306	125	11	
	No Data	Secured by a first lien	771	163	242	155	48	
		Secured by a subordinate lien	24	3	38	6	.	
	Not in MSA	Secured by a first lien	194	41	138	164	60	
		Secured by a subordinate lien	17	1	11	10	1	
White Non-Hispanic	Not LMI	Secured by a first lien	152819	15100	30262	37970	10752	
		Secured by a subordinate lien	12029	1455	3533	3482	227	
	LMI	Secured by a first lien	69492	8600	22716	19458	4883	
		Secured by a subordinate lien	3230	420	2063	1268	67	
	No Data	Secured by a first lien	13625	1559	2215	1372	291	
		Secured by a subordinate lien	476	37	311	80	6	
	Not in MSA	Secured by a first lien	29610	3800	11570	9500	2944	
		Secured by a subordinate lien	1644	196	843	625	43	
	Hispanic	Not LMI	Secured by a first lien	7253	1333	3018	2749	1003
			Secured by a subordinate lien	549	81	316	200	15
		LMI	Secured by a first lien	5987	1267	3392	2198	596
			Secured by a subordinate lien	223	57	259	138	11
No Data		Secured by a first lien	914	179	263	175	35	
		Secured by a subordinate lien	44	11	42	13	1	
Not in MSA		Secured by a first lien	529	107	275	366	70	
		Secured by a subordinate lien	179	7	198	177	14	

Other	Not LMI	Secured by a first lien	3611	568	1464	1127	493	
		Secured by a subordinate lien	375	56	197	99	7	
	LMI	Secured by a first lien	1620	374	1183	638	204	
		Secured by a subordinate lien	93	16	94	41	4	
	No Data	Secured by a first lien	310	51	120	43	49	
		Secured by a subordinate lien	11	2	10	5	.	
	Not in MSA	Secured by a first lien	430	79	368	168	89	
		Secured by a subordinate lien	35	5	37	29	.	
	Unknown	Not LMI	Secured by a first lien	55762	10229	22866	31317	12601
			Secured by a subordinate lien	4129	901	2244	2592	235
LMI		Secured by a first lien	28383	6450	19423	20002	7198	
		Secured by a subordinate lien	1208	274	1496	1264	73	
No Data		Secured by a first lien	5911	1220	2282	2273	668	
		Secured by a subordinate lien	169	27	178	219	14	
Not in MSA		Secured by a first lien	10208	2263	6339	6812	2268	
		Secured by a subordinate lien	631	125	610	756	72	

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