

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Home Purchase

				Rate Spread					
				All		Lien Status			
						Secured by a first lien		Secured by a	
				Median	Mean	Median	Mean	Median	Mean
MSA	State	Metro Division	Income Level						
BANGOR, ME	ME		Low	4.49	5.03	4.33	4.96	6.85	6.85
			Moderate	3.98	4.52	3.81	4.27	6.02	6.38
			Middle	4.68	5.10	4.39	4.58	7.00	6.82
			Upper Middle	3.86	4.38	3.72	4.08	5.87	6.50
			Upper	4.05	4.59	3.80	4.01	7.13	7.21
			No Data	5.84	5.05	4.66	4.66	5.84	5.84
BARNSTABLE TOWN, MA	MA		Low	6.07	5.49	5.04	5.04	6.40	6.40
			Moderate	4.32	4.52	3.73	3.80	6.43	6.35
			Middle	5.57	5.25	3.68	3.84	6.16	6.46
			Upper Middle	5.23	5.10	3.54	3.79	6.29	6.41
			Upper	5.28	5.14	3.55	3.83	6.01	6.25
			No Data	4.67	5.19	3.62	3.80	7.39	7.19
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	4.42	4.77	4.02	4.28	6.45	6.61
			Moderate	4.23	4.71	3.54	3.76	6.20	6.41
			Middle	4.78	4.93	3.67	3.83	6.08	6.26
			Upper Middle	5.03	4.98	3.56	3.75	6.06	6.25
			Upper	5.03	5.11	3.68	3.91	6.34	6.50
			No Data	5.27	5.60	3.72	3.96	7.10	7.10
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	3.82	4.44	3.46	3.72	6.23	6.38
			Moderate	5.01	4.95	3.66	3.85	6.02	6.20
			Middle	5.10	5.03	3.56	3.80	6.12	6.33
			Upper Middle	5.23	5.14	3.62	3.83	6.17	6.35
			Upper	4.68	5.07	3.72	4.01	6.37	6.52
			No Data	4.95	5.33	3.63	3.90	7.04	7.09
		ESSEX COUNTY, MA	Low	4.32	5.17	3.91	4.32	7.13	7.15
			Moderate	4.44	4.85	3.63	3.86	6.25	6.46
			Middle	5.18	5.07	3.53	3.82	6.00	6.18
			Upper Middle	5.22	5.10	3.50	3.71	6.22	6.36
			Upper	5.07	5.08	3.59	3.80	6.19	6.46
			No Data	5.81	5.68	3.57	3.64	7.47	7.30
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	4.58	4.90	4.45	4.76	6.77	6.67
			Moderate	4.36	4.80	3.99	4.24	6.55	6.49
			Middle	4.65	4.95	3.77	4.10	6.20	6.47
			Upper Middle	4.27	4.89	3.68	3.87	6.50	6.75
			Upper	4.86	5.05	3.68	4.03	6.36	6.58
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		No Data	5.12	5.36	3.60	3.84	7.22	7.15
			Low	4.00	4.63	3.62	3.88	6.67	6.98
			Moderate	4.27	4.81	3.69	3.90	6.45	6.66
			Middle	4.35	4.93	3.69	3.87	6.59	6.79
			Upper Middle	4.20	4.76	3.60	3.77	6.28	6.45
			Upper	4.32	4.87	3.73	3.91	6.45	6.71
BURLINGTON-SOUTH	VT		No Data	4.08	4.62	3.78	3.94	6.97	6.90
			Low	4.29	5.15	4.27	4.90	9.54	9.54

BURLINGTON, VT			Moderate	4.88	5.09	3.83	4.46	6.60	6.66
			Middle	5.01	5.07	3.76	4.12	6.62	6.48
			Upper Middle	4.23	4.53	3.74	3.83	6.29	6.34
			Upper	4.08	4.57	3.69	4.02	5.87	6.42
			No Data	4.40	5.04	4.00	4.35	7.22	7.45
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	4.17	4.70	3.72	3.98	6.57	6.67
			Moderate	4.46	4.94	3.84	4.00	6.57	6.74
			Middle	4.54	5.00	3.81	4.01	6.55	6.74
			Upper Middle	4.37	4.78	3.75	3.90	6.39	6.56
			Upper	4.23	4.73	3.76	3.91	6.38	6.64
LEWISTON-AUBURN, ME	ME		No Data	3.84	4.54	3.60	3.86	7.23	7.20
			Low	4.72	4.93	4.72	4.93	.	.
			Moderate	4.02	4.51	3.79	4.15	6.29	6.58
			Middle	4.07	4.48	3.80	3.89	6.66	6.52
			Upper Middle	4.04	4.37	3.54	3.87	5.75	5.91
MANCHESTER-NASHUA, NH	NH		Upper	4.30	4.67	3.78	3.97	6.57	6.69
			No Data	3.42	3.88	3.41	3.64	6.27	6.27
			Low	4.48	4.82	4.21	4.42	6.60	6.54
			Moderate	4.47	4.83	3.61	3.90	6.23	6.29
			Middle	4.54	4.94	3.64	3.80	6.47	6.54
NEW HAVEN-MILFORD, CT	CT		Upper Middle	5.06	5.23	3.72	3.94	6.51	6.68
			Upper	4.79	5.17	3.78	3.98	6.44	6.71
			No Data	3.97	4.88	3.65	3.78	7.72	7.36
			Low	4.25	4.69	3.92	4.13	6.43	6.69
			Moderate	4.37	5.00	3.79	4.14	6.59	6.82
NORWICH-NEW LONDON, CT	CT		Middle	4.28	4.84	3.80	3.92	6.60	6.69
			Upper Middle	4.40	4.91	3.78	3.99	6.52	6.81
			Upper	4.27	4.81	3.82	4.00	6.59	6.71
			No Data	4.11	5.06	3.82	4.04	7.89	7.64
			Low	4.62	5.13	3.88	4.27	6.69	6.85
PITTSFIELD, MA	MA		Moderate	4.42	4.84	3.86	3.94	6.65	6.74
			Middle	4.52	4.99	3.71	3.88	6.39	6.59
			Upper Middle	4.31	5.03	3.63	3.83	6.57	6.90
			Upper	4.38	4.83	3.82	4.07	6.33	6.63
			No Data	3.85	4.92	3.55	3.77	8.10	7.68
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	4.31	4.24	4.31	4.24	.	.
			Moderate	4.12	4.64	3.61	3.94	6.48	6.65
			Middle	4.06	4.73	3.66	3.78	6.54	6.87
			Upper Middle	4.65	4.80	3.92	4.06	6.92	6.90
			Upper	3.90	4.20	3.66	3.75	6.44	6.79
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		No Data	3.53	4.46	3.37	3.81	7.67	7.67
			Low	5.17	5.07	5.01	4.98	5.95	6.02
			Moderate	4.28	4.67	3.84	4.19	6.18	6.32
			Middle	4.56	4.87	3.98	4.28	6.30	6.31
			Upper Middle	4.73	4.88	3.89	4.10	6.08	6.17
			Upper	4.12	4.58	3.78	4.04	6.38	6.41
			No Data	3.90	4.65	3.69	3.71	6.88	6.97
			Low	4.06	4.62	4.00	4.43	6.48	6.48
			Moderate	4.09	4.70	3.71	3.77	6.05	6.16
			Middle	4.29	4.84	3.58	3.75	6.48	6.53
			Upper Middle	5.06	5.07	3.55	3.69	6.24	6.40
			Upper	4.58	4.93	3.55	3.83	6.25	6.44

	RI		No Data	4.31	5.10	3.55	3.85	7.07	6.96
			Low	4.55	5.03	3.88	4.25	6.73	6.86
			Moderate	4.52	4.95	3.68	3.88	6.41	6.55
			Middle	4.78	5.10	3.73	3.92	6.43	6.67
			Upper Middle	5.15	5.20	3.65	3.86	6.42	6.66
			Upper	5.01	5.17	3.74	3.94	6.49	6.72
			No Data	4.53	5.33	3.73	3.93	8.01	7.65
SPRINGFIELD, MA	MA		Low	4.37	4.96	3.94	4.47	6.36	6.63
			Moderate	4.49	4.90	3.82	4.07	6.44	6.62
			Middle	4.74	5.07	3.81	4.06	6.37	6.56
			Upper Middle	4.50	4.89	3.79	3.91	6.20	6.53
			Upper	4.28	4.90	3.88	4.01	6.40	6.80
			No Data	3.98	4.87	3.56	3.73	7.31	7.40
			No Data	3.98	4.87	3.56	3.73	7.31	7.40
WORCESTER, MA	MA		Low	4.42	4.62	3.64	3.94	6.48	6.41
			Moderate	4.51	4.87	3.56	3.78	6.19	6.40
			Middle	5.15	5.12	3.55	3.78	6.37	6.46
			Upper Middle	5.08	5.12	3.58	3.84	6.24	6.50
			Upper	4.86	5.12	3.70	3.86	6.48	6.67
			No Data	5.43	5.63	3.60	4.05	7.43	7.35
			No Data	5.43	5.63	3.60	4.05	7.43	7.35
NA	CT		Not in MSA	4.34	4.86	3.76	3.92	6.43	6.63
	ME		Not in MSA	4.31	4.69	3.99	4.26	6.60	6.69
	MA		Not in MSA	5.12	5.26	3.73	4.28	6.07	6.47
	NH		Not in MSA	4.42	4.89	3.87	4.13	6.54	6.71
	RI		Not in MSA	5.55	5.92	3.76	4.27	6.85	7.80
	VT		Not in MSA	4.04	4.53	3.82	4.12	6.57	6.58
	VT		Not in MSA	4.04	4.53	3.82	4.12	6.57	6.58

Source: 2004 HMDA data for New England.
Excludes transition period applications.

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Home Improvement

				Rate Spread					
				All		Lien Status			
						Secured by a first lien		Secured by a	
						Median	Mean	Median	Mean
MSA	State	Metro Division	Income Level	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Low	4.70	4.68	4.70	4.68	.	.
			Moderate	4.68	5.74	4.19	4.45	10.59	9.23
			Middle	5.64	6.70	3.89	4.18	10.25	10.05
			Upper Middle	5.72	6.67	4.56	5.20	6.50	7.74
			Upper	5.28	5.45	4.04	4.13	6.81	7.16
BARNSTABLE TOWN, MA	MA		Low	3.88	4.78	3.65	3.70	6.93	6.94
			Moderate	6.59	6.41	3.47	4.08	7.66	8.14

			Middle	5.48	6.32	3.79	3.88	7.23	7.63
			Upper Middle	4.26	5.83	3.61	3.92	7.74	8.45
			Upper	5.99	6.25	4.24	4.55	6.48	7.21
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	4.50	4.85	3.89	4.04	6.40	6.64
			Moderate	5.18	5.62	3.72	4.02	6.73	7.33
			Middle	5.36	5.93	3.76	4.02	6.98	7.76
			Upper Middle	5.96	6.27	3.90	4.09	7.31	7.66
			Upper	5.39	5.93	3.83	4.19	7.46	7.57
			No Data	8.47	7.45	9.23	7.32	8.09	7.57
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	5.18	5.56	3.94	4.04	6.86	7.36
			Moderate	5.42	6.17	4.11	4.23	7.74	8.09
			Middle	6.19	6.32	3.62	3.78	7.24	7.96
			Upper Middle	5.27	5.49	3.64	3.80	6.31	6.87
			Upper	5.38	5.82	3.73	4.12	7.39	7.42
			No Data	8.46	7.89	6.91	6.21	8.50	8.45
	NH	ESSEX COUNTY, MA	Low	4.93	5.73	3.88	4.13	7.59	8.05
			Moderate	5.25	5.51	3.78	3.99	6.74	7.27
			Middle	5.25	5.63	3.79	4.03	6.05	6.73
			Upper Middle	5.25	5.81	3.61	4.00	6.03	6.67
			Upper	5.25	5.89	4.03	4.44	6.30	6.87
			No Data	8.01	7.27	6.52	6.35	8.01	7.73
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	5.37	5.74	4.32	4.64	7.46	8.07
			Moderate	6.67	7.00	3.69	4.14	8.78	8.65
			Middle	6.83	7.51	3.94	3.97	9.08	8.83
			Upper Middle	7.05	7.46	3.75	3.82	8.73	8.73
			Upper	7.98	7.89	3.96	4.27	8.72	9.15
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	5.00	5.39	3.79	3.91	7.02	7.50
			Moderate	5.10	5.78	3.93	4.04	7.14	7.43
			Middle	5.05	5.55	3.61	3.79	6.90	7.42
			Upper Middle	6.05	7.37	3.76	4.32	8.53	9.30
			Upper	5.02	5.57	3.76	4.05	6.40	7.23
			No Data	3.24	3.92	3.14	3.14	5.49	5.49
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	6.03	6.15	4.07	4.69	7.72	8.25
			Moderate	5.81	6.12	3.79	4.04	7.53	8.46
			Middle	7.08	7.08	3.23	3.71	8.13	8.49
			Upper Middle	3.80	5.56	3.28	3.46	10.71	9.05
			Upper	6.03	6.66	3.76	3.93	10.64	9.39
			No Data	5.14	5.14	5.14	5.14	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	5.08	5.49	3.58	3.93	6.72	7.70
			Moderate	5.70	6.48	3.73	4.11	7.52	8.16
			Middle	6.41	6.93	3.77	4.10	7.62	8.17
			Upper Middle	6.70	7.06	3.57	3.93	7.56	8.28
			Upper	5.78	6.37	3.76	4.28	7.04	7.56
			No Data	7.32	6.99	3.27	3.27	7.55	7.40
LEWISTON-AUBURN, ME	ME		Moderate	4.65	5.27	3.86	4.05	6.72	7.48
			Middle	4.77	6.25	4.02	3.90	8.81	8.61
			Upper Middle	7.00	7.49	3.58	3.58	7.36	8.20
			Upper	6.58	6.56	3.68	4.15	7.45	7.93
			No Data	8.89	8.89	.	.	8.89	8.89
MANCHESTER-NASHUA, NH	NH		Low	5.57	6.06	4.29	4.77	6.59	7.61
			Moderate	6.86	7.00	3.53	3.71	9.06	8.57
			Middle	6.76	7.23	3.82	4.20	9.03	8.93

			Upper Middle	6.01	6.53	3.33	3.88	8.27	8.49
			Upper	6.56	7.22	3.91	4.25	8.54	8.49
			No Data	3.62	3.62	3.62	3.62	.	.
NEW HAVEN-MILFORD, CT	CT		Low	5.67	6.20	3.85	4.41	6.95	7.95
			Moderate	5.53	6.62	3.97	4.14	8.02	8.79
			Middle	5.45	6.06	3.83	4.05	7.01	7.66
			Upper Middle	5.35	5.94	3.62	3.82	6.88	7.51
			Upper	5.61	6.11	3.68	4.14	7.15	7.51
			No Data	7.89	7.62	3.44	5.30	8.79	9.02
NORWICH-NEW LONDON, CT	CT		Low	5.15	5.44	3.45	4.19	7.50	7.23
			Moderate	6.11	6.90	3.95	4.21	8.57	8.97
			Middle	7.03	7.25	4.72	4.91	9.47	8.65
			Upper Middle	7.23	7.67	3.50	3.87	9.00	8.87
			Upper	5.44	6.19	3.59	4.28	6.28	7.55
			No Data	6.05	6.05	3.04	3.04	9.05	9.05
PITTSFIELD, MA	MA		Low	6.16	6.55	4.23	4.56	9.22	8.35
			Moderate	6.08	6.30	3.84	4.64	7.25	7.47
			Middle	6.65	7.05	4.61	4.77	7.53	7.81
			Upper Middle	7.06	6.56	3.10	3.10	7.66	7.55
			Upper	6.12	6.61	4.20	4.81	6.31	7.66
			No Data	5.34	5.34	.	.	5.34	5.34
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	4.72	5.34	4.21	4.21	6.56	7.50
			Moderate	5.83	6.59	4.17	4.48	7.89	8.47
			Middle	5.37	5.77	3.81	4.09	6.82	7.38
			Upper Middle	5.27	6.09	4.11	4.18	7.58	7.56
			Upper	5.91	6.57	4.46	4.62	7.71	7.88
			No Data	8.25	7.58	3.15	3.15	8.55	8.69
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Low	4.02	4.58	3.94	4.04	7.01	6.76
			Moderate	4.60	5.51	3.64	3.88	7.55	7.73
			Middle	6.57	6.66	3.55	3.94	8.03	8.03
			Upper Middle	5.80	6.04	3.94	4.15	6.81	7.16
			Upper	5.80	6.27	3.57	3.93	7.01	7.65
			No Data	8.12	8.12	.	.	8.12	8.12
	RI		Low	4.66	5.47	3.67	3.95	6.82	7.78
			Moderate	5.63	6.36	3.67	3.93	8.03	8.79
			Middle	5.51	6.36	3.53	3.85	8.72	8.78
			Upper Middle	6.92	7.45	3.66	4.07	8.91	9.27
			Upper	6.40	6.60	3.97	4.46	7.93	8.24
			No Data	6.64	6.96	4.32	5.08	6.84	7.58
SPRINGFIELD, MA	MA		Low	5.42	6.00	4.18	4.39	7.84	7.81
			Moderate	5.26	5.70	4.01	4.24	6.99	7.50
			Middle	5.61	5.88	4.06	4.37	7.07	7.53
			Upper Middle	5.46	6.12	4.00	4.21	7.29	7.55
			Upper	6.00	6.44	4.50	4.89	7.37	7.63
			No Data	8.38	8.19	8.01	8.01	8.83	8.23
WORCESTER, MA	MA		Low	6.38	6.10	4.13	4.65	7.22	7.91
			Moderate	5.00	5.51	3.77	3.98	7.24	7.59
			Middle	5.57	6.15	3.59	4.04	7.55	8.07
			Upper Middle	5.29	5.88	3.56	3.81	7.32	7.84
			Upper	5.93	6.41	3.72	4.32	7.78	8.04
			No Data	7.84	7.92	.	.	7.84	7.92

NA	CT		Not in MSA	5.98	6.51	3.93	4.25	7.75	8.13
	ME		Not in MSA	5.58	6.21	4.12	4.54	7.57	8.04
	MA		Not in MSA	5.79	5.39	3.89	4.17	5.99	6.09
	NH		Not in MSA	6.40	7.08	4.24	4.48	8.80	8.75
	RI		Not in MSA	6.20	6.20	.	.	6.20	6.20
	VT		Not in MSA	5.03	5.78	3.74	4.01	8.39	8.28

Source: 2004 HMDA data for New England.
Excludes transition period applications.

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Refinancing

				Rate Spread					
				All		Lien Status			
						Secured by a first lien		Secured by a	
MSA	State	Metro Division	Income Level	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Low	4.11	4.30	4.11	4.30	.	.
			Moderate	4.08	4.38	4.04	4.30	6.52	7.19
			Middle	3.95	4.41	3.85	4.18	7.79	7.66
			Upper Middle	4.20	4.64	4.04	4.20	7.08	7.83
			Upper	3.98	4.44	3.88	4.03	7.80	7.69
			No Data	3.22	3.80	3.22	3.80	.	.
BARNSTABLE TOWN, MA	MA		Low	3.95	4.20	3.94	4.13	7.36	7.36
			Moderate	3.85	4.26	3.70	4.01	6.95	6.84
			Middle	3.82	4.20	3.72	4.01	6.53	6.61
			Upper Middle	3.91	4.29	3.78	3.99	6.46	6.56
			Upper	3.91	4.38	3.68	3.91	6.59	6.73
			No Data	5.07	5.34	3.37	3.95	6.81	6.99
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	3.76	4.12	3.74	4.03	6.82	7.26
			Moderate	3.82	4.18	3.75	3.98	6.38	6.55
			Middle	3.89	4.26	3.76	3.97	6.42	6.72
			Upper Middle	3.87	4.29	3.76	3.97	6.37	6.66
			Upper	3.99	4.38	3.78	3.97	6.32	6.56
			No Data	3.75	4.47	3.58	3.82	7.22	7.11
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	3.79	4.10	3.76	4.01	5.75	6.10
			Moderate	3.87	4.26	3.70	3.93	6.39	6.81
			Middle	3.82	4.29	3.62	3.87	6.30	6.55
			Upper Middle	3.95	4.39	3.72	3.92	6.10	6.64
			Upper	4.02	4.31	3.84	3.99	6.18	6.35
			No Data	3.86	4.19	3.53	3.76	5.54	5.97

		ESSEX COUNTY, MA	Low	3.88	4.31	3.76	4.13	6.14	6.65
			Moderate	3.74	4.14	3.61	3.85	6.64	6.74
			Middle	3.88	4.37	3.73	3.91	6.81	7.36
			Upper Middle	3.93	4.30	3.75	3.93	6.12	6.45
			Upper	3.87	4.41	3.67	3.92	6.41	6.64
			No Data	3.58	4.31	3.43	3.64	7.58	6.88
	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Low	4.33	4.52	4.21	4.37	6.51	7.13
			Moderate	4.06	4.48	3.92	4.20	7.16	7.42
			Middle	4.03	4.50	3.92	4.12	6.86	7.05
			Upper Middle	4.11	4.70	3.73	4.06	6.83	7.24
			Upper	4.05	4.57	3.77	3.99	6.72	6.88
			No Data	3.53	4.10	3.41	3.56	6.97	6.66
BRIDGEPORT-STAMFORD- NORWALK, CT	CT		Low	3.81	4.17	3.78	4.08	6.86	7.76
			Moderate	3.90	4.31	3.81	4.08	6.73	7.04
			Middle	3.94	4.31	3.78	4.04	6.32	6.61
			Upper Middle	3.88	4.33	3.74	4.03	6.05	6.67
			Upper	4.02	4.45	3.83	4.06	6.43	6.79
			No Data	3.68	3.99	3.49	3.69	6.41	6.48
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	4.10	4.56	4.09	4.50	8.94	8.94
			Moderate	4.14	4.50	4.05	4.27	6.63	7.13
			Middle	3.89	4.29	3.82	3.93	7.38	7.38
			Upper Middle	3.80	4.56	3.72	4.04	7.49	8.00
			Upper	4.15	4.64	4.02	4.24	7.70	7.58
			No Data	4.05	3.97	4.05	3.97	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	3.99	4.44	3.85	4.19	7.42	8.01
			Moderate	3.95	4.40	3.82	4.07	6.96	7.30
			Middle	3.96	4.50	3.78	4.01	6.93	7.29
			Upper Middle	4.12	4.63	3.88	4.10	6.57	7.02
			Upper	4.07	4.60	3.84	4.04	6.88	7.19
			No Data	3.69	4.11	3.62	3.77	8.59	8.11
LEWISTON-AUBURN, ME	ME		Low	4.01	4.28	4.01	4.28	.	.
			Moderate	4.04	4.44	4.01	4.37	6.28	7.14
			Middle	3.95	4.59	3.74	4.12	7.52	8.58
			Upper Middle	3.75	4.34	3.66	3.96	7.01	9.21
			Upper	4.08	4.50	3.98	4.28	6.75	7.25
			No Data	3.61	3.61	3.61	3.61	.	.
MANCHESTER-NASHUA, NH	NH		Low	3.94	4.30	3.84	4.04	5.76	6.64
			Moderate	4.00	4.46	3.78	4.05	7.11	7.12
			Middle	3.96	4.39	3.87	4.06	6.38	6.72
			Upper Middle	3.99	4.60	3.73	3.91	7.45	7.52
			Upper	3.95	4.61	3.64	3.85	6.90	7.09
			No Data	3.74	4.00	3.73	3.89	6.73	6.73
NEW HAVEN-MILFORD, CT	CT		Low	4.04	4.46	4.00	4.29	7.28	8.36
			Moderate	3.96	4.37	3.87	4.12	7.19	7.42
			Middle	3.98	4.38	3.83	4.08	6.53	6.78
			Upper Middle	4.08	4.51	3.87	4.08	6.47	7.04
			Upper	4.01	4.48	3.83	4.07	6.47	6.90
			No Data	3.50	3.80	3.45	3.58	6.26	6.60
NORWICH-NEW LONDON, CT	CT		Low	3.88	4.17	3.84	4.00	7.14	6.97
			Moderate	4.03	4.45	3.90	4.11	7.05	7.60
			Middle	4.02	4.53	3.80	4.12	7.16	7.07
			Upper Middle	3.93	4.46	3.66	3.91	7.78	7.61

			Upper	3.94	4.42	3.65	3.95	6.59	6.87
			No Data	4.91	4.79	4.03	4.49	5.70	5.70
PITTSFIELD, MA	MA		Low	4.50	4.71	4.37	4.53	6.52	6.79
			Moderate	4.05	4.49	3.93	4.23	7.15	7.53
			Middle	4.08	4.39	3.95	4.17	5.89	6.28
			Upper Middle	4.07	4.45	3.86	4.10	8.19	7.68
			Upper	4.21	4.49	3.93	4.18	6.62	6.87
			No Data	3.08	3.08	3.08	3.08	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	4.07	4.51	4.02	4.25	8.03	10.64
			Moderate	3.98	4.34	3.92	4.15	6.61	7.45
			Middle	3.89	4.31	3.80	4.07	6.75	6.82
			Upper Middle	4.00	4.49	3.81	4.12	6.89	7.32
			Upper	3.91	4.34	3.77	4.03	6.55	7.07
			No Data	3.80	4.19	3.77	4.03	8.42	8.42
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Low	3.98	4.28	3.98	4.26	5.90	5.90
			Moderate	3.71	4.08	3.66	3.89	6.38	6.76
			Middle	3.77	4.17	3.66	3.92	6.27	6.32
			Upper Middle	3.96	4.44	3.76	4.03	6.37	6.80
			Upper	3.84	4.40	3.67	3.88	6.49	6.79
			No Data	3.42	4.35	3.25	3.71	6.49	6.35
	RI		Low	3.73	4.41	3.70	3.97	13.88	13.36
			Moderate	3.78	4.16	3.70	3.94	6.77	7.38
			Middle	3.83	4.27	3.73	3.99	6.77	7.15
			Upper Middle	3.80	4.29	3.66	3.93	6.45	6.84
			Upper	3.90	4.39	3.75	3.96	6.44	6.76
			No Data	3.81	4.25	3.70	4.02	7.39	7.30
SPRINGFIELD, MA	MA		Low	3.99	4.30	3.91	4.21	6.47	6.65
			Moderate	4.06	4.44	3.92	4.18	7.12	7.33
			Middle	3.96	4.38	3.85	4.12	6.43	6.68
			Upper Middle	3.88	4.25	3.78	4.02	6.54	6.84
			Upper	4.06	4.49	3.93	4.12	6.56	6.82
			No Data	3.33	3.69	3.33	3.69	.	.
WORCESTER, MA	MA		Low	3.83	4.23	3.79	4.06	6.87	7.36
			Moderate	3.85	4.31	3.74	4.00	6.79	7.16
			Middle	3.86	4.37	3.68	3.90	6.64	7.03
			Upper Middle	4.02	4.50	3.80	4.00	6.76	6.96
			Upper	4.00	4.50	3.77	3.97	6.60	6.77
			No Data	3.58	4.00	3.53	3.75	6.00	6.11
NA	CT		Not in MSA	3.98	4.44	3.85	4.10	6.93	7.30
	ME		Not in MSA	4.11	4.51	4.01	4.32	7.55	7.75
	MA		Not in MSA	3.77	4.30	3.69	4.02	7.00	7.08
	NH		Not in MSA	4.03	4.50	3.88	4.12	7.05	7.37
	RI		Not in MSA	4.96	4.87	4.35	4.71	5.50	5.50
	VT		Not in MSA	4.15	4.54	4.04	4.32	6.71	7.33
				4.15	4.54	4.04	4.32	6.71	7.33

Source: 2004 HMDA data for New England.
Excludes transition period applications.