

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) and Lien Status

Loan Purpose Home Purchase

				Rate Spread					
				All		Lien Status			
						Secured by a		Secured by a	
				Median	Mean	Median	Mean	Median	Mean
MSA	State	Metro Division	Race/Ethnicity (Summary)						
BANGOR, ME	ME		Asian	3.02	3.02	3.02	3.02	.	.
			Black	4.41	4.41	4.41	4.41	.	.
			White Non-Hispanic	4.10	4.57	3.87	4.23	6.64	6.68
			Hispanic	4.28	4.28	4.28	4.28	.	.
			Other	3.59	4.92	3.59	4.92	.	.
			Unknown	4.34	4.93	3.73	4.24	7.62	7.30
BARNSTABLE TOWN, MA	MA		Asian	5.00	5.00	3.13	3.13	6.87	6.87
			Black	4.45	4.91	3.54	3.71	6.18	6.41
			White Non-Hispanic	5.12	5.07	3.55	3.82	6.11	6.35
			Hispanic	5.59	5.57	3.69	3.97	6.43	6.55
			Other	4.67	4.79	3.40	3.49	6.14	6.08
			Unknown	4.90	4.94	3.70	3.86	6.16	6.34
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	5.03	5.22	3.62	4.11	6.28	6.46
			Black	4.70	5.04	3.63	3.79	6.31	6.50
			White Non-Hispanic	4.62	4.96	3.64	3.86	6.21	6.43
			Hispanic	5.18	5.22	3.62	3.79	6.25	6.49
			Other	5.26	5.17	3.57	3.83	6.08	6.40
			Unknown	4.64	4.97	3.69	3.96	6.25	6.39
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	4.76	5.06	3.89	3.96	6.16	6.32
			Black	5.45	5.31	3.53	3.87	6.24	6.40
			White Non-Hispanic	4.68	4.96	3.63	3.88	6.17	6.39
			Hispanic	5.19	5.09	3.57	3.74	6.20	6.34
			Other	4.55	5.01	3.94	3.85	6.31	6.47
			Unknown	4.50	5.00	3.68	4.02	6.32	6.59
		ESSEX COUNTY, MA	Asian	4.30	4.81	3.56	3.57	6.58	6.49
			Black	5.29	5.15	3.62	3.72	6.22	6.33
			White Non-Hispanic	5.05	5.08	3.62	3.87	6.19	6.45
			Hispanic	5.28	5.27	3.58	3.73	6.42	6.56
			Other	4.68	4.97	3.42	3.65	6.47	6.62
			Unknown	4.30	4.93	3.57	3.84	6.42	6.62
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	3.88	4.95	3.66	3.59	6.84	7.00
			Black	3.86	4.24	3.59	3.91	5.92	5.92
			White Non-Hispanic	4.48	4.90	3.84	4.12	6.35	6.56
			Hispanic	5.14	5.24	3.80	4.08	6.60	6.72
			Other	4.19	4.38	3.99	4.06	5.72	5.77
			Unknown	5.16	5.18	3.92	4.33	6.53	6.81
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	4.28	4.68	3.91	3.99	6.41	6.38
			Black	4.38	4.85	3.76	3.90	6.53	6.78
			White Non-Hispanic	4.10	4.69	3.61	3.87	6.33	6.61
			Hispanic	4.32	4.89	3.64	3.83	6.38	6.64
			Other	4.50	5.05	3.89	4.01	6.61	6.88
			Unknown	4.11	4.81	3.74	3.94	6.87	6.89
BURLINGTON-SOUTH	VT		Asian	3.42	4.64	3.29	3.29	7.34	7.34

BURLINGTON, VT			Black	3.53	3.94	3.53	3.94	.	.
			White Non-Hispanic	4.47	4.88	3.82	4.21	6.72	6.57
			Hispanic	5.83	5.83	.	.	5.83	5.83
			Other	4.39	4.60	4.27	4.28	5.55	5.55
			Unknown	4.94	5.10	4.04	4.47	6.65	7.07
			Asian	3.69	4.16	3.60	3.85	6.55	6.46
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Black	4.36	4.93	3.78	3.94	6.63	6.81
			White Non-Hispanic	4.25	4.73	3.76	3.95	6.35	6.51
			Hispanic	4.52	5.01	3.75	4.01	6.65	6.79
			Other	4.37	4.73	4.05	4.03	7.05	6.82
			Unknown	4.46	4.99	3.86	3.99	6.64	6.91
			Asian	3.52	4.02	3.51	3.40	6.49	6.49
LEWISTON-AUBURN, ME	ME		Black	4.46	4.46	4.46	4.46	.	.
			White Non-Hispanic	4.04	4.49	3.78	3.97	6.53	6.46
			Hispanic	5.80	6.01	5.24	5.28	7.82	7.82
			Other	5.54	4.95	3.35	4.24	6.01	6.01
			Unknown	4.25	4.45	3.80	4.08	5.93	6.24
			Asian	4.50	4.98	4.39	4.38	7.66	7.66
MANCHESTER-NASHUA, NH	NH		Black	5.23	5.05	3.70	3.83	6.13	6.36
			White Non-Hispanic	4.65	5.00	3.68	3.92	6.33	6.56
			Hispanic	5.16	5.28	3.69	3.79	6.42	6.81
			Other	4.27	4.47	3.75	3.79	6.06	6.01
			Unknown	4.87	5.08	3.69	4.03	6.59	6.71
			Asian	4.02	4.78	3.69	3.81	7.87	7.75
NEW HAVEN-MILFORD, CT	CT		Black	4.33	4.85	3.93	4.09	6.78	6.98
			White Non-Hispanic	4.30	4.88	3.76	4.05	6.49	6.67
			Hispanic	4.37	4.92	3.77	3.96	6.59	6.71
			Other	4.38	4.99	3.93	4.03	6.62	7.02
			Unknown	4.34	4.93	3.86	4.05	6.66	6.86
			Asian	4.33	4.87	3.72	3.73	6.86	6.39
NORWICH-NEW LONDON, CT	CT		Black	5.09	5.15	3.86	4.09	6.45	6.55
			White Non-Hispanic	4.28	4.82	3.76	3.94	6.57	6.71
			Hispanic	4.74	5.13	3.89	3.96	6.47	6.80
			Other	4.76	4.94	3.45	3.72	6.24	6.62
			Unknown	4.21	4.88	3.73	3.98	6.65	6.95
			Asian	3.93	3.71	3.93	3.71	.	.
PITTSFIELD, MA	MA		Black	4.09	4.21	3.78	3.91	6.55	6.55
			White Non-Hispanic	4.06	4.64	3.73	3.90	6.73	6.93
			Hispanic	3.82	3.82	3.82	3.82	.	.
			Other	4.01	4.01	4.01	4.01	.	.
			Unknown	3.87	4.40	3.54	3.84	6.42	6.43
			Asian	4.12	4.50	3.51	3.61	6.65	6.27
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Black	4.25	4.56	3.98	4.22	6.47	6.47
			White Non-Hispanic	4.42	4.70	3.87	4.21	6.19	6.21
			Hispanic	4.89	5.18	4.11	4.39	7.93	7.28
			Other	3.98	4.20	3.78	4.04	5.59	5.59
			Unknown	4.37	4.94	3.85	4.08	6.60	6.85
			Asian	6.11	6.02	3.12	3.12	6.73	6.74
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Black	4.10	4.78	3.57	3.72	6.18	6.51
			White Non-Hispanic	4.54	4.90	3.57	3.78	6.27	6.41
			Hispanic	4.74	5.11	3.62	3.75	6.44	6.69
			Other	5.35	5.04	3.56	3.88	6.13	6.28
			Asian	6.11	6.02	3.12	3.12	6.73	6.74
			Black	4.10	4.78	3.57	3.72	6.18	6.51

	RI		Unknown	4.29	4.95	3.60	3.90	6.42	6.51
			Asian	4.38	5.01	3.67	3.91	6.56	6.80
			Black	4.78	5.25	3.70	3.92	6.71	7.03
			White Non-Hispanic	4.82	5.03	3.64	3.86	6.36	6.57
			Hispanic	4.69	5.19	3.86	3.97	6.65	6.87
			Other	4.53	5.17	3.97	4.01	6.60	6.74
SPRINGFIELD, MA	MA		Unknown	5.12	5.26	3.69	3.97	6.59	6.80
			Asian	4.01	4.59	3.81	3.76	6.19	6.42
			Black	4.51	5.13	3.86	3.99	7.19	7.29
			White Non-Hispanic	4.41	4.86	3.79	4.13	6.26	6.43
			Hispanic	4.32	4.91	3.79	3.86	6.51	6.78
			Other	4.64	4.93	3.80	3.98	6.24	6.47
WORCESTER, MA	MA		Unknown	4.65	5.04	3.91	4.15	6.52	6.69
			Asian	4.22	4.69	3.48	3.73	5.88	6.41
			Black	5.34	5.34	3.56	3.77	6.68	6.76
			White Non-Hispanic	4.64	4.99	3.60	3.83	6.29	6.51
			Hispanic	5.14	5.20	3.53	3.83	6.54	6.62
			Other	5.24	5.17	3.81	3.97	6.02	6.27
NA	CT		Unknown	4.86	5.11	3.69	3.89	6.38	6.57
			Asian	3.74	4.42	3.25	3.48	6.77	6.77
			Black	4.48	4.99	3.99	4.18	6.68	6.51
			White Non-Hispanic	4.27	4.81	3.75	3.92	6.40	6.56
			Hispanic	4.34	5.04	3.80	3.86	7.26	7.14
			Other	3.89	4.48	3.59	3.70	5.83	5.87
	ME		Unknown	4.47	4.95	3.84	3.95	6.54	6.64
			Asian	4.48	4.38	4.06	4.06	5.01	5.01
			Black	4.51	4.71	4.40	4.50	5.57	5.57
			White Non-Hispanic	4.29	4.68	3.99	4.27	6.60	6.69
			Hispanic	3.99	4.03	3.73	3.83	5.76	5.76
			Other	4.90	5.04	3.67	4.36	6.77	6.74
	MA		Unknown	4.38	4.74	3.97	4.20	6.85	6.86
			Asian	6.25	6.25	.	.	6.25	6.25
			Black	6.58	6.22	4.06	4.55	7.85	7.61
			White Non-Hispanic	5.17	5.28	3.72	4.45	5.98	6.31
			Hispanic	4.52	4.84	3.54	3.68	6.43	6.43
			Unknown	4.94	5.04	3.74	4.06	6.22	6.39
	NH		Asian	4.15	4.47	3.58	3.98	6.19	6.19
			Black	4.21	4.20	4.21	4.20	.	.
			White Non-Hispanic	4.42	4.90	3.86	4.10	6.56	6.70
			Hispanic	4.28	4.79	3.77	4.21	7.22	6.73
			Other	5.00	4.84	4.58	4.43	6.46	6.46
			Unknown	4.49	4.89	3.91	4.24	6.38	6.74
	RI		White Non-Hispanic	5.55	5.98	3.89	4.48	6.84	7.78
			Unknown	5.51	5.74	3.64	3.64	7.85	7.85
	VT		Asian	3.74	3.56	3.74	3.56	.	.
			Black	5.00	5.00	5.00	5.00	.	.
			White Non-Hispanic	4.08	4.58	3.78	4.09	6.57	6.57
			Hispanic	3.81	4.13	3.72	3.92	5.87	5.87
			Other	3.83	4.04	3.83	4.04	.	.
			Unknown	4.02	4.48	3.91	4.22	6.59	6.72

Source: 2004 HMDA data for New England.

Excludes transition period applications.

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) and Lien Status

Loan Purpose Home Improvement

				Rate Spread					
				All		Lien Status			
						Secured by a		Secured by a	
MSA	State	Metro Division	Race/Ethnicity (Summary)	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Asian	3.61	3.61	3.61	3.61	.	.
			White Non-Hispanic	5.11	5.77	4.19	4.51	8.13	8.33
			Other	6.82	7.32	3.91	3.91	7.65	8.18
			Unknown	6.08	6.68	4.53	4.27	6.50	7.74
BARNSTABLE TOWN, MA	MA		Asian	3.45	3.90	3.26	3.26	5.19	5.19
			Black	4.26	5.70	3.87	3.97	8.30	8.30
			White Non-Hispanic	5.63	6.09	3.58	4.06	7.19	7.51
			Hispanic	12.69	12.69	.	.	12.69	12.69
			Other	4.56	4.56	3.69	3.69	5.42	5.42
			Unknown	6.36	6.58	3.83	4.48	7.33	8.19
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	5.09	5.62	4.24	4.14	6.40	6.86
			Black	5.12	5.70	3.99	4.25	7.40	7.75
			White Non-Hispanic	5.39	5.73	3.76	4.15	6.75	7.26
			Hispanic	5.56	6.10	3.66	4.22	7.82	8.09
			Other	5.36	6.05	4.59	4.57	6.31	7.09
			Unknown	5.54	6.15	3.81	4.06	8.09	8.02
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	6.90	7.00	5.17	5.17	6.90	7.73
			Black	6.40	6.91	3.84	4.49	7.98	8.52
			White Non-Hispanic	5.48	5.92	3.88	4.09	7.63	7.56
			Hispanic	5.07	5.34	3.62	3.97	6.54	6.61
			Other	8.90	8.27	3.35	3.37	9.62	10.72
			Unknown	5.14	5.83	3.94	3.99	6.85	7.67
		ESSEX COUNTY, MA	Asian	3.34	4.30	3.32	3.27	6.37	6.37
			Black	6.70	6.31	3.96	4.66	7.95	7.55
			White Non-Hispanic	5.25	5.94	4.04	4.45	6.27	6.95
			Hispanic	4.49	5.06	3.55	3.72	5.75	6.99
			Other	5.73	5.76	3.31	3.39	7.65	7.34
			Unknown	5.63	5.88	3.80	4.03	6.79	7.20
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Black	7.04	7.04	7.04	7.04	.	.
			White Non-Hispanic	6.60	7.06	3.89	4.24	8.74	8.69
			Hispanic	10.64	9.41	3.45	3.45	12.39	12.39
			Other	7.88	7.58	3.73	3.73	10.72	8.86
			Unknown	6.83	7.31	4.15	4.09	7.99	8.92
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	8.61	8.28	.	.	8.61	8.28
			Black	5.11	5.96	4.07	4.06	6.90	7.82
			White Non-Hispanic	5.05	5.50	3.75	3.87	7.10	7.31
			Hispanic	5.24	5.95	3.88	4.08	6.69	7.53

			Other	5.08	6.21	3.59	3.60	6.30	7.20
			Unknown	5.01	5.75	3.86	4.11	7.65	8.02
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	5.08	5.08	5.08	5.08	.	.
			White Non-Hispanic	5.93	6.34	3.78	4.13	8.41	8.64
			Other	10.22	9.43	.	.	10.22	9.43
			Unknown	4.38	5.12	3.79	3.87	7.40	7.32
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	6.13	6.86	3.78	4.00	7.81	8.08
			Black	6.10	6.68	3.56	4.15	8.71	8.80
			White Non-Hispanic	5.59	6.26	3.70	4.12	6.96	7.66
			Hispanic	5.25	6.42	3.62	3.97	8.00	8.32
			Other	5.87	6.32	3.36	3.57	7.26	7.93
			Unknown	6.79	7.21	3.88	4.00	7.60	8.43
LEWISTON-AUBURN, ME	ME		White Non-Hispanic	6.51	6.32	3.70	3.98	7.53	8.10
			Other	9.65	9.65	.	.	9.65	9.65
			Unknown	6.20	6.45	3.86	4.16	6.74	7.60
MANCHESTER-NASHUA, NH	NH		Asian	6.70	6.70	.	.	6.70	6.70
			Black	9.06	9.06	.	.	9.06	9.06
			White Non-Hispanic	6.58	6.95	3.89	4.19	8.82	8.63
			Hispanic	6.50	7.39	3.51	3.53	10.00	8.93
			Other	5.80	6.28	3.49	3.49	7.68	7.68
			Unknown	5.82	6.48	3.39	3.88	7.10	7.93
NEW HAVEN-MILFORD, CT	CT		Asian	3.79	5.90	3.43	3.43	10.84	10.84
			Black	5.93	6.43	3.87	4.04	8.14	8.67
			White Non-Hispanic	5.35	5.90	3.75	4.08	6.82	7.55
			Hispanic	6.36	7.27	4.44	4.95	7.48	8.20
			Other	5.56	6.86	3.88	4.02	7.10	8.28
			Unknown	6.08	6.73	3.97	4.20	8.00	8.57
NORWICH-NEW LONDON, CT	CT		Black	6.23	6.88	4.72	5.05	8.21	8.25
			White Non-Hispanic	5.39	6.29	3.88	4.28	7.23	8.00
			Hispanic	8.61	9.24	4.72	4.72	9.36	10.37
			Other	7.60	7.09	3.00	3.00	7.70	7.91
			Unknown	7.81	7.95	3.96	4.37	9.74	9.43
PITTSFIELD, MA	MA		Black	9.86	9.86	.	.	9.86	9.86
			White Non-Hispanic	6.26	6.43	4.23	4.44	7.30	7.64
			Unknown	5.66	7.11	3.88	5.93	6.30	7.78
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	4.09	4.94	3.80	3.94	7.93	7.93
			Black	4.61	4.61	4.61	4.61	.	.
			White Non-Hispanic	5.61	6.21	4.21	4.35	7.51	7.85
			Hispanic	3.33	3.33	3.33	3.33	.	.
			Other	5.63	5.63	6.22	6.22	5.03	5.03
			Unknown	5.83	6.74	4.10	4.35	8.67	8.28
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Asian	8.22	8.22	.	.	8.22	8.22
			Black	6.61	6.70	3.36	4.04	6.86	7.70
			White Non-Hispanic	5.53	5.85	3.72	4.00	6.98	7.49
			Hispanic	4.39	4.74	3.54	3.85	6.22	6.51
			Other	6.15	6.61	3.64	3.64	9.79	8.60
			Unknown	6.01	6.56	3.76	3.81	7.95	8.16
	RI		Asian	6.44	6.78	3.67	3.67	8.30	7.89
			Black	5.79	6.55	4.38	4.87	9.14	8.93
			White Non-Hispanic	5.05	5.77	3.64	4.04	7.41	8.02
			Hispanic	5.75	6.98	3.63	4.04	10.40	10.10
			Other	4.78	5.77	3.94	4.06	7.39	7.99

			Unknown	7.26	7.65	3.59	3.99	8.33	8.92
SPRINGFIELD, MA	MA		Asian	8.07	8.07	7.33	7.33	8.81	8.81
			Black	6.01	6.33	4.68	5.00	7.87	7.65
			White Non-Hispanic	5.39	5.81	4.07	4.30	6.96	7.29
			Hispanic	5.51	6.26	4.06	4.60	7.86	8.29
			Other	6.23	5.71	3.79	4.21	6.69	6.90
			Unknown	5.73	6.21	4.03	4.33	7.76	8.06
WORCESTER, MA	MA		Asian	8.11	7.21	3.11	3.11	9.02	8.58
			Black	6.62	6.93	3.69	3.85	7.64	8.69
			White Non-Hispanic	5.27	5.67	3.68	4.10	7.23	7.63
			Hispanic	6.22	6.51	3.81	4.21	7.44	7.86
			Other	4.81	6.30	3.18	3.18	9.42	9.42
			Unknown	6.33	6.82	3.88	4.30	8.16	8.34
NA	CT		Asian	4.78	4.78	4.35	4.35	5.21	5.21
			Black	5.14	5.48	3.10	3.10	6.67	6.67
			White Non-Hispanic	5.56	6.20	3.94	4.28	7.48	8.01
			Hispanic	7.69	7.55	3.62	3.62	8.32	8.54
			Other	6.33	5.98	3.92	4.82	6.77	6.85
			Unknown	7.46	7.43	3.90	4.13	8.08	8.58
	ME		White Non-Hispanic	5.53	6.18	4.15	4.53	7.53	8.00
			Hispanic	6.46	6.46	.	.	6.46	6.46
			Other	7.07	6.08	5.06	5.06	8.13	8.13
			Unknown	5.68	6.37	4.06	4.57	8.48	8.33
	MA		White Non-Hispanic	5.93	5.60	3.89	3.89	5.99	6.09
			Unknown	4.45	4.45	4.45	4.45	.	.
	NH		Black	8.30	8.25	.	.	8.30	8.25
			White Non-Hispanic	6.56	7.13	4.25	4.52	9.08	8.87
			Hispanic	5.12	6.36	4.95	4.95	9.19	9.19
			Unknown	5.81	6.78	3.78	4.13	7.30	8.10
	RI		White Non-Hispanic	6.20	6.20	.	.	6.20	6.20
	VT		Black	11.11	11.11	.	.	11.11	11.11
			White Non-Hispanic	4.96	5.80	3.84	4.03	8.45	8.36
			Hispanic	4.71	4.71	4.71	4.71	.	.
			Unknown	5.15	5.52	3.46	3.72	7.01	7.49

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

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) and Lien Status

Loan Purpose Refinancing

				Rate Spread					
				All		Lien Status			
						Secured by a		Secured by a	
				Median	Mean	Median	Mean	Median	Mean
MSA	State	Metro Division	Race/Ethnicity (Summary)						

BANGOR, ME	ME		Asian	4.17	4.17	4.17	4.17	.	.
			Black	4.61	4.75	4.61	4.75	.	.
			White Non-Hispanic	4.00	4.36	3.94	4.15	7.08	7.43
			Hispanic	3.96	3.96	3.96	3.96	.	.
			Other	4.14	4.50	4.14	4.50	.	.
			Unknown	4.13	4.65	3.98	4.22	8.15	8.08
BARNSTABLE TOWN, MA	MA		Asian	4.07	4.07	4.07	4.07	.	.
			Black	4.19	4.41	4.19	4.30	7.28	7.28
			White Non-Hispanic	3.83	4.27	3.67	3.94	6.48	6.61
			Hispanic	3.53	4.44	3.37	3.58	6.96	7.01
			Other	3.81	4.08	3.68	3.82	5.62	5.62
			Unknown	3.95	4.44	3.82	4.04	6.81	6.96
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	4.16	4.42	3.72	3.90	6.00	6.25
			Black	3.79	4.23	3.72	4.00	6.37	6.58
			White Non-Hispanic	3.88	4.24	3.77	3.98	6.29	6.57
			Hispanic	3.67	4.19	3.51	3.80	6.37	6.65
			Other	3.94	4.22	3.78	3.98	7.19	7.00
			Unknown	3.94	4.35	3.79	3.99	6.46	6.75
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	3.88	4.14	3.65	3.92	6.18	6.33
			Black	3.70	4.12	3.61	3.77	6.04	6.39
			White Non-Hispanic	3.96	4.28	3.77	3.97	6.13	6.38
			Hispanic	3.66	4.28	3.52	3.79	6.47	6.75
			Other	3.79	4.22	3.57	3.87	5.52	6.31
			Unknown	3.89	4.31	3.71	3.93	6.55	6.88
		ESSEX COUNTY, MA	Asian	3.50	3.92	3.49	3.83	6.14	6.14
			Black	3.64	3.95	3.41	3.65	6.01	6.21
			White Non-Hispanic	3.86	4.33	3.69	3.95	6.49	6.70
			Hispanic	3.71	4.24	3.54	3.77	7.03	6.83
			Other	3.88	4.38	3.66	3.94	6.06	6.34
			Unknown	3.88	4.32	3.75	3.94	6.90	7.05
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	4.57	4.38	4.00	4.10	5.22	5.22
			Black	3.36	4.04	3.26	3.44	6.17	6.63
			White Non-Hispanic	3.99	4.44	3.79	4.03	6.86	7.10
			Hispanic	4.38	4.87	3.99	4.26	6.60	7.13
			Other	3.86	4.30	3.84	4.14	8.23	8.23
			Unknown	4.37	4.81	4.12	4.40	6.67	7.12
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	4.02	4.07	4.02	4.07	.	.
			Black	3.99	4.37	3.91	4.18	6.88	6.88
			White Non-Hispanic	3.82	4.24	3.72	3.98	6.26	6.65
			Hispanic	3.84	4.21	3.74	3.97	6.60	6.61
			Other	3.66	4.09	3.63	4.05	6.04	6.04
			Unknown	3.99	4.42	3.87	4.12	6.66	7.11
BURLINGTON-SOUTH BURLINGTON, VT	VT		Black	3.53	4.31	3.53	4.31	.	.
			White Non-Hispanic	4.00	4.42	3.89	4.16	7.38	7.44
			Hispanic	3.84	4.21	3.84	4.21	.	.
			Other	3.89	3.97	3.89	3.97	.	.
			Unknown	4.26	4.72	4.13	4.36	7.72	7.69
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	3.99	4.43	3.92	4.16	6.30	6.31
			Black	3.91	4.32	3.84	4.09	6.66	7.27
			White Non-Hispanic	3.95	4.41	3.79	4.02	6.82	7.16
			Hispanic	3.92	4.40	3.77	3.98	6.84	7.21
			Other	3.96	4.39	3.82	3.99	6.74	7.00

LEWISTON-AUBURN, ME	ME		Unknown	4.14	4.72	3.88	4.17	7.32	7.46
			Asian	3.95	3.85	3.95	3.85	.	.
			Black	3.73	3.64	3.73	3.64	.	.
			White Non-Hispanic	3.98	4.32	3.89	4.14	6.64	7.25
			Hispanic	3.34	3.29	3.34	3.29	.	.
			Other	4.24	4.81	4.04	4.13	6.51	6.51
			Unknown	4.15	4.84	4.00	4.49	8.01	9.73
MANCHESTER-NASHUA, NH	NH		Asian	3.32	3.55	3.32	3.55	.	.
			Black	3.71	4.16	3.63	3.92	9.53	9.53
			White Non-Hispanic	3.99	4.48	3.76	3.99	6.76	7.04
			Hispanic	3.69	4.17	3.62	3.91	6.30	6.37
			Other	4.22	4.68	3.95	4.10	5.74	6.19
			Unknown	3.94	4.55	3.76	3.99	6.91	7.33
			Unknown	3.94	4.55	3.76	3.99	6.91	7.33
NEW HAVEN-MILFORD, CT	CT		Asian	4.43	4.85	4.19	4.43	9.87	8.35
			Black	3.87	4.27	3.78	4.06	6.48	6.96
			White Non-Hispanic	3.95	4.35	3.83	4.06	6.69	6.90
			Hispanic	3.88	4.27	3.81	3.92	6.77	7.39
			Other	3.93	4.43	3.73	4.07	7.02	7.31
			Unknown	4.21	4.61	4.01	4.24	6.76	7.24
			Unknown	4.21	4.61	4.01	4.24	6.76	7.24
NORWICH-NEW LONDON, CT	CT		Asian	4.39	4.77	4.27	4.46	7.57	7.57
			Black	4.32	4.46	4.29	4.28	7.22	7.07
			White Non-Hispanic	3.88	4.31	3.77	3.96	6.78	7.30
			Hispanic	3.91	4.15	3.75	3.96	6.67	6.56
			Other	4.01	4.41	3.80	4.07	6.58	6.44
			Unknown	4.10	4.74	3.85	4.17	7.19	7.23
			Unknown	4.10	4.74	3.85	4.17	7.19	7.23
PITTSFIELD, MA	MA		Black	5.02	5.33	4.13	4.18	8.79	8.79
			White Non-Hispanic	4.23	4.57	4.07	4.29	6.76	7.02
			Hispanic	5.05	4.89	4.71	4.56	6.21	6.21
			Other	3.47	3.82	3.47	3.82	.	.
			Unknown	3.90	4.20	3.85	4.09	5.89	6.32
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	3.63	3.85	3.63	3.85	.	.
			Black	3.85	4.02	3.82	3.94	5.02	5.02
			White Non-Hispanic	3.90	4.26	3.81	4.07	6.54	7.00
			Hispanic	4.08	4.56	4.02	4.29	7.05	7.05
			Other	3.98	4.21	3.95	4.13	5.78	5.78
			Unknown	4.10	4.65	3.94	4.19	7.47	7.72
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Asian	3.75	4.12	3.74	3.76	7.67	7.67
			Black	3.58	4.20	3.52	3.74	6.77	6.72
			White Non-Hispanic	3.78	4.27	3.66	3.91	6.38	6.65
			Hispanic	3.85	4.28	3.76	4.03	5.87	6.10
			Other	3.93	4.28	3.88	4.24	5.08	5.08
			Unknown	3.89	4.30	3.76	3.98	6.34	6.85
	RI		Asian	3.81	4.58	3.80	3.94	7.18	9.15
			Black	3.82	4.32	3.70	4.02	6.30	7.77
			White Non-Hispanic	3.76	4.23	3.66	3.91	6.54	7.18
			Hispanic	3.66	4.00	3.63	3.88	6.98	7.18
			Other	3.86	4.38	3.74	4.05	7.15	8.78
			Unknown	3.98	4.41	3.83	4.04	6.61	6.97
SPRINGFIELD, MA	MA		Asian	3.83	4.45	3.80	4.19	8.93	8.93
			Black	4.02	4.39	3.93	4.17	6.58	6.60
			White Non-Hispanic	3.98	4.33	3.84	4.10	6.60	6.80
			Hispanic	4.00	4.38	3.89	4.17	6.59	6.83

			Other	3.98	4.25	3.90	4.01	6.72	6.59
			Unknown	4.06	4.50	3.91	4.20	7.02	7.27
WORCESTER, MA	MA		Asian	4.25	4.25	3.92	4.03	5.63	5.76
			Black	3.90	4.50	3.72	3.91	6.33	6.76
			White Non-Hispanic	3.92	4.39	3.76	3.97	6.67	6.92
			Hispanic	3.68	4.18	3.61	3.85	7.29	7.04
			Other	3.91	4.27	3.86	4.17	5.20	5.38
			Unknown	3.91	4.41	3.77	4.01	6.75	7.16
NA	CT		Asian	5.64	5.22	4.51	4.76	7.98	7.98
			Black	4.13	4.34	4.01	4.26	6.83	6.83
			White Non-Hispanic	3.93	4.36	3.83	4.06	6.91	7.29
			Hispanic	3.93	4.37	3.72	4.03	6.51	6.99
			Other	3.86	4.12	3.85	3.94	7.78	7.78
			Unknown	4.09	4.60	3.92	4.17	7.18	7.33
	ME		Asian	6.18	5.67	6.18	5.67	.	.
			Black	3.54	3.74	3.54	3.74	.	.
			White Non-Hispanic	3.99	4.36	3.96	4.24	6.95	7.15
			Hispanic	4.02	4.48	3.85	4.18	8.13	8.13
			Other	4.43	4.75	4.43	4.75	.	.
			Unknown	4.33	4.84	4.19	4.49	7.94	8.36
	MA		Asian	3.65	3.65	3.65	3.65	.	.
			Black	3.43	3.43	3.43	3.43	.	.
			White Non-Hispanic	3.56	4.08	3.50	3.95	6.53	6.09
			Hispanic	3.58	3.58	3.58	3.58	.	.
			Unknown	4.03	4.70	3.97	4.20	7.73	7.58
	NH		Asian	3.52	3.78	3.52	3.78	.	.
			Black	3.64	4.06	3.64	4.06	.	.
			White Non-Hispanic	3.98	4.43	3.87	4.09	6.88	7.24
			Hispanic	3.91	4.19	3.80	3.94	7.43	7.43
			Other	3.99	4.56	3.93	4.06	7.78	7.78
			Unknown	4.17	4.67	3.96	4.21	7.51	7.59
	RI		Asian	3.18	3.18	3.18	3.18	.	.
			White Non-Hispanic	5.50	5.40	5.36	5.36	5.50	5.50
			Unknown	4.96	4.96	4.96	4.96	.	.
	VT		Asian	3.81	4.08	3.81	4.08	.	.
			Black	6.08	5.26	3.10	3.10	6.34	6.34
			White Non-Hispanic	4.14	4.45	4.05	4.29	6.44	6.97
			Hispanic	3.97	4.24	3.97	4.24	.	.
			Other	3.88	4.28	3.88	4.28	.	.
			Unknown	4.27	4.85	4.04	4.43	7.39	7.91

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