

MSA Detail: Distribution of Rate Spreads by Loan Type

Loan Purpose Home Purchase

[illegible]

	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3296	12	5	2	2	.	.	.	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		437	3	1	.	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		649	9	2	.	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		2256	11	5	.	.	.	.	.	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		668	.	.	.	.	.	.	.	.	.	.	.	.
	PITTSFIELD, MA	MA		86	.	.	.	.	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		786	13	4	2	.	1	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		744	5	3	.	.	.	.	.	.	.	.	.	.
		RI		1703	6	8	.	.	.	.	.	.	.	.	.	.
	SPRINGFIELD, MA	MA		894	2	.	.	.	.	.	.	.	.	.	.	.
	WORCESTER, MA	MA		1008	3	1	.	.	1	.	.	.	.	.	.	.
	NA	CT		665	2	1	1	.	.	.	.	.	.	.	.	.
		ME		815	5	1	.	.	.	.	.	.	.	.	.	.
		MA		16	.	.	.	.	.	.	.	.	.	.	.	.
		NH		517	.	.	.	.	.	.	.	.	.	.	.	.
		RI		4	.	.	.	.	.	1	.	.	.	.	.	.
		VT		318	1	.	.	.	.	.	.	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Loan Type

Loan Purpose Home Improvement

				Rate Spread										
				.	3.00-3.49	3.50-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00-9.99	10.00-11.99	12.00-14.99	15.00-19.99
				N	N	N	N	N	N	N	N	N	N	N
Loan Type Conventional	MSA	State	Metro Division											
	BANGOR, ME	ME		1170	16	15	23	21	13	4	10	12	2	.
	BARNSTABLE TOWN, MA	MA		2453	26	16	10	29	19	23	13	2	5	1
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	13513	138	89	105	141	96	52	123	12	6	1
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	8731	55	37	50	62	42	30	55	4	9	1
			ESSEX COUNTY, MA	5450	54	38	38	104	39	32	56	5	1	.
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	4461	34	30	30	43	44	27	58	47	13
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		5767	62	61	50	86	31	34	26	26	2	3
	BURLINGTON-SOUTH BURLINGTON, VT	VT		1019	17	20	13	7	15	13	8	21	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		10097	110	60	70	131	98	53	99	44	21	7
	LEWISTON-AUBURN, ME	ME		872	6	12	7	7	11	8	9	9	.	.
	MANCHESTER-NASHUA, NH	NH		3798	41	21	19	42	29	21	44	46	7	.

	NEW HAVEN-MILFORD, CT	CT		7288	85	66	75	100	64	51	61	37	21	4
	NORWICH-NEW LONDON, CT	CT		3617	25	16	17	37	21	12	27	11	9	2
	PITTSFIELD, MA	MA		983	13	4	11	21	15	13	25	.	3	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		5260	38	26	55	59	37	26	42	22	10	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		5091	60	43	36	64	40	34	48	8	3	1
		RI		12026	180	114	108	108	103	53	109	49	12	6
	SPRINGFIELD, MA	MA		6102	56	50	72	84	60	41	58	8	5	.
	WORCESTER, MA	MA		6786	100	65	57	87	66	48	76	8	8	1
	NA	CT		3375	29	24	27	36	28	21	30	13	5	1
		ME		3984	40	33	47	64	39	20	39	29	8	.
		MA		226	2	.	1	6	1	1	.	.	.	.
		NH		4783	39	29	49	68	41	30	66	62	13	4
		RI		12	.	.	.	.	1	.	.	.	.	.
		VT		2304	42	27	34	38	14	7	11	34	.	.
Government-backed	BARNSTABLE TOWN, MA	MA		6	.	.	.	.	.	1	1	.	2	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	27	.	.	.	1	3	3	5	4	5	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	16	.	.	.	.	1	3	1	1	2	.
			ESSEX COUNTY, MA	14	.	.	.	.	.	1	4	1	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	5	.	.	.	.	.	.	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		39	.	.	.	1	.	2	3	2	3	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		2	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		49	.	.	.	1	4	6	8	10	6	1
	LEWISTON-AUBURN, ME	ME		2	.	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		49	.	.	.	5	1	4	5	4	4	.
	NORWICH-NEW LONDON, CT	CT		7	.	.	.	.	.	2	2	3	3	.
	PITTSFIELD, MA	MA		1	.	.	.	.	.	.	1	1	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		6	.	.	.	.	.	.	.	1	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		17	.	.	.	.	1	1	3	3	3	.
		RI		90	.	.	.	4	19	25	39	51	29	5
	SPRINGFIELD, MA	MA		25	.	.	.	.	6	8	9	9	1	.
	WORCESTER, MA	MA		20	.	.	.	.	1	1	10	6	8	.
	NA	CT		9	.	.	.	1	1	5	6	4	2	1
		ME		4	.	.	.	.	.	.	.	.	.	.
		NH		1	.	.	.	.	.	.	.	1	1	.
		VT		2	.	.	.	.	.	.	.	.	.	.

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

Loan Purpose Refinancing

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	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		473	5	2	.	.	.	.	.	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		139	.	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		1623	5	5	3	2	.	.	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		89	.	1	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		373	2	3	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		1118	8	1	.	.	.	.	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		298	1	1	.	.	.	.	.	.	.	.	.
	PITTSFIELD, MA	MA		62	.	.	.	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		318	.	1	.	.	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		505	7	.	.	.	.	.	.	.	.	.	.
		RI		812	8	.	1	.	.	.	.	.	.	.	.
	SPRINGFIELD, MA	MA		692	.	1	1	.	.	.	.	.	.	.	.
	WORCESTER, MA	MA		607	5	1	1	.	.	.	.	.	.	.	.
	NA	CT		399	3	.	2	.	.	1	.	.	.	.	.
		ME		229	1	.	.	.	.	.	.	.	.	.	.
		MA		3	.	.	.	.	.	.	.	.	.	.	.
		NH		281	2	.	1	.	.	.	.	.	.	.	.
		RI		2	.	.	.	.	.	.	.	.	.	.	.
		VT		193	3	.	.	.	.	.	.	.	.	.	.

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