

MSA Detail: Distribution of Rate Spreads by Lien Status
Loan Purpose Home Purchase

				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	20.00-49.99	50.00 and higher	
				N	N	N	N	N	N	N	N	N	N	N	N	N	
Lien Status Secured by a first lien	MSA	State	Metro Division														
	BANGOR, ME	ME		2663	91	62	83	24	6	12	2	2	.	.	.	.	
	BARNSTABLE TOWN, MA	MA		7840	110	74	55	8	5	.	.	1	.	1	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	43205	898	569	574	104	27	11	7	2	1	2	.	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	30682	481	315	272	51	21	9	6	2	1	1	.	.	
			ESSEX COUNTY, MA	17201	461	275	220	45	18	5	1	1	.	.	.	.	
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	11232	255	198	219	73	43	10	5	.	.	.	.	.	
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		25169	614	415	422	79	34	8	3	.	.	.	.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		4600	58	34	47	16	10	2	5	.	.	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		27390	667	453	590	156	33	9	4	1	.	.	.	.	
	LEWISTON-AUBURN, ME	ME		2553	84	60	67	18	10	1	.	.	.	.	.	.	
	MANCHESTER-NASHUA, NH	NH		9980	227	159	176	42	10	5	2	.	.	.	.	.	
	NEW HAVEN-MILFORD, CT	CT		20498	668	525	584	162	48	13	3	1	.	.	.	1	
	NORWICH-NEW LONDON, CT	CT		6517	162	109	122	27	12	3	1	.	.	.	.	.	
	PITTSFIELD, MA	MA		2699	58	28	38	13	.	.	1	.	.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		13369	218	182	182	84	51	4	2	.	.	.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		10731	311	185	161	30	9	1	2	.	1	1	.	.	
		RI		23208	739	523	532	136	31	10	9	.	.	.	.	.	
	SPRINGFIELD, MA	MA		13354	385	306	363	84	15	8	8	12	.	.	.	.	
	WORCESTER, MA	MA		19118	520	317	293	60	16	6	4	.	1	.	.	.	
	NA	CT		7974	230	156	173	36	13	1	2	1	.	.	.	.	.
			ME	8745	211	149	210	90	41	12	5	.	.	.	.	.	
			MA	1726	23	24	12	5	2	2	.	3	.	.	.	.	
			NH	11241	238	196	216	83	27	9	5	1	.	.	.	.	
			RI														
			VT	69	4	.	2	1	.	1	.	.	.	.	.	.	
				7105	128	91	107	30	11	4	7	1	.	.	.	.	
Secured by a subordinate lien	BANGOR, ME	ME		101	.	.	.	14	15	13	8	1	.	.	.	.	
	BARNSTABLE TOWN, MA	MA		530	.	.	.	110	81	46	18	1	.	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	6109	.	.	.	722	593	321	170	4	1	1	1	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	3998	.	.	.	410	322	156	84	.	1	1	.	.	
			ESSEX COUNTY, MA	2307	.	.	.	361	305	195	109	.	.	.	.	.	
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1041	.	.	.	137	139	59	49	4	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		2043	.	.	.	265	231	168	111	5	.	.	.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		350	.	.	.	21	23	16	6	.	.	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3016	.	.	.	259	351	183	117	7	.	.	.	.	
	LEWISTON-AUBURN, ME	ME		145	.	.	.	24	25	8	6	.	.	.	.	.	
	MANCHESTER-NASHUA, NH	NH		1065	.	.	.	144	165	60	60	1	.	.	.	.	

	NEW HAVEN-MILFORD, CT	CT		1972	.	.	.	251	311	189	147	4	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		636	.	.	.	67	92	34	37	1	.	.	.	.
	PITTSFIELD, MA	MA		114	.	.	.	9	13	9	9	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		820	.	.	.	90	114	23	18	1	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		1369	.	.	.	197	187	86	48	1	.	.	.	.
		RI		3052	.	.	.	486	513	257	248	8	2	1	.	.
	SPRINGFIELD, MA	MA		1430	.	.	.	201	198	106	85	11	.	.	.	.
	WORCESTER, MA	MA		2361	.	.	.	367	325	211	113	2	.	.	.	.
	NA	CT		847	.	.	.	118	95	64	43	3	.	.	.	.
		ME		350	.	.	.	49	57	25	21	1	.	.	.	.
		MA		231	.	.	.	27	9	15	7	.	.	.	.	.
		NH		727	.	.	.	105	115	49	46	6	.	.	.	.
		RI		18	.	.	.	2	3	.	1	.	1	.	.	.
		VT		376	.	.	.	17	39	16	4	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Lien Status
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
Lien Status Secured by a first lien	MSA	State	Metro Division											
	BANGOR, ME	ME		419	16	15	23	10	5	.	2	.	.	.
	BARNSTABLE TOWN, MA	MA		1275	26	16	10	6	1	3	1	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	5726	138	89	105	32	10	9	8	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	3899	55	37	50	13	6	2	1	.	.	.
			ESSEX COUNTY, MA	2295	54	38	38	17	9	.	5	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1593	34	30	30	16	5	3	1	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		2337	62	61	50	22	4	1	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		414	17	20	13	5	1	2	1	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3236	110	60	70	16	14	3	6	.	.	.
	LEWISTON-AUBURN, ME	ME		323	6	12	7	3	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		1199	41	21	19	11	4	1	2	.	.	.
	NEW HAVEN-MILFORD, CT	CT		2425	85	66	75	21	6	4	5	1	.	.
	NORWICH-NEW LONDON, CT	CT		1141	25	16	17	7	8	3	.	.	.	.
	PITTSFIELD, MA	MA		414	13	4	11	6	2	3	.	.	1	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		2457	38	26	55	18	4	3	2	.	1	.

	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	1383	.	.	.	.	.	.	.	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	755	.	.	.	.	.	.	.	.	.	.
			ESSEX COUNTY, MA	563	.	.	.	.	.	.	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	584	.	.	.	.	.	.	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		659	.	.	.	.	.	.	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		104	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		1338	.	.	.	.	.	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		111	.	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		631	.	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		1061	.	.	.	.	.	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		460	.	.	.	.	.	.	.	.	.	.
	PITTSFIELD, MA	MA		153	.	.	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		408	.	.	.	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		354	.	.	.	.	.	.	.	.	.	.
		RI		1224	.	.	.	.	.	.	.	.	.	.
	SPRINGFIELD, MA	MA		1492	.	.	.	.	.	.	.	.	.	.
	WORCESTER, MA	MA		698	.	.	.	.	.	.	.	.	.	.
	NA	CT		418	.	.	.	.	.	.	.	.	.	.
		ME		789	.	.	.	.	.	.	.	.	.	.
		MA		7	.	.	.	.	.	.	.	.	.	.
		NH		701	.	.	.	.	.	.	.	.	.	.
		VT		144	.	.	.	.	.	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Lien Status
Loan Purpose Refinancing

				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	20.00-49.99	
				N	N	N	N	N	N	N	N	N	N	N	N	
Lien Status	MSA	State	Metro Division													
Secured by a first lien	BANGOR, ME	ME		5578	181	136	179	70	22	12	2	.	.	.	.	
	BARNSTABLE TOWN, MA	MA		17423	255	180	180	62	13	5	4	.	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	97684	1616	1041	1242	280	117	62	12	2	.	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	66760	847	473	647	138	49	24	3	.	.	.	.	.
			ESSEX COUNTY, MA	40503	713	395	458	122	30	19	4	.	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	25484	495	346	448	166	53	25	6	1	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		45103	885	640	730	196	95	45	9	.	1	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		8043	118	109	126	45	25	9	.	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		60047	1317	1061	1190	360	142	56	12	1	.	.	.	.	

	LEWISTON-AUBURN, ME	ME		4549	128	91	111	47	16	14	4	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		22260	462	329	352	109	35	15	1	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		44967	1124	836	1026	362	113	62	9	1	.	.	.
	NORWICH-NEW LONDON, CT	CT		13824	306	239	278	76	28	11	2	1	.	.	.
	PITTSFIELD, MA	MA		5059	72	66	79	33	13	5	1	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		29239	647	443	535	228	56	32	4	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		30802	592	392	342	123	41	16	3	1	.	.	.
		RI		70500	1961	1356	1328	369	139	51	13	3	.	.	.
	SPRINGFIELD, MA	MA		31665	707	555	660	268	92	38	2	1	.	.	.
	WORCESTER, MA	MA		44754	891	621	635	201	67	20	6	.	.	.	.
	NA	CT		20315	456	359	412	134	58	15	8	1	.	.	.
		ME		19234	506	410	518	242	122	48	11	1	.	.	.
		MA		2809	35	22	19	4	4	1	2	.	.	.	.
		NH		25773	559	474	553	200	70	18	4	1	1	.	.
		RI		165	1	1	1	.	1	.	.	.	.	.	.
		VT		14183	245	201	296	113	47	34	5	.	.	.	.
Secured by a subordinate lien	BANGOR, ME	ME		377	.	.	.	4	12	12	17	3	.	.	.
	BARNSTABLE TOWN, MA	MA		806	.	.	.	33	30	20	18	1	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	5951	.	.	.	201	169	103	72	6	1	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	4110	.	.	.	132	93	50	42	5	.	.	.
			ESSEX COUNTY, MA	2351	.	.	.	96	70	57	46	2	.	1	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1956	.	.	.	87	48	38	57	14	1	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		2583	.	.	.	81	85	45	43	6	2	1	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		331	.	.	.	9	8	9	11	2	1	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		5425	.	.	.	148	166	123	149	25	3	4	.
	LEWISTON-AUBURN, ME	ME		355	.	.	.	4	9	6	7	.	.	2	.
	MANCHESTER-NASHUA, NH	NH		1636	.	.	.	87	47	45	57	11	.	.	.
	NEW HAVEN-MILFORD, CT	CT		3393	.	.	.	121	109	72	100	8	2	2	.
	NORWICH-NEW LONDON, CT	CT		1348	.	.	.	38	32	27	31	6	.	1	.
	PITTSFIELD, MA	MA		269	.	.	.	9	7	4	7	1	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		1842	.	.	.	51	44	18	57	3	.	2	1
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		2065	.	.	.	79	59	41	28	5	1	.	.
		RI		5511	.	.	.	192	151	100	104	13	3	5	8
	SPRINGFIELD, MA	MA		1788	.	.	.	64	72	48	43	5	.	.	.
	WORCESTER, MA	MA		2405	.	.	.	114	108	71	83	11	.	.	.
	NA	CT		1935	.	.	.	37	53	31	43	7	1	1	.
		ME		1206	.	.	.	25	23	20	31	8	1	1	1
		MA		148	.	.	.	1	3	4	1	.	.	.	.
		NH		1745	.	.	.	56	64	41	67	18	1	.	.
		RI		81	.	.	.	1	.	.	.	.	.	.	.
		VT		560	.	.	.	15	27	15	8	8	2	.	.

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