

MSA Detail: Distribution of Rate Spreads

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
MSA	State	Metro Division													
BANGOR, ME	ME		2764	91	62	83	38	21	25	10	3	.	.	.	.
BARNSTABLE TOWN, MA	MA		8370	110	74	55	118	86	46	18	2	.	1	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	49314	898	569	574	826	620	332	177	6	2	3	1	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	34680	481	315	272	461	343	165	90	2	2	2	.	.
		ESSEX COUNTY, MA	19508	461	275	220	406	323	200	110	1	.	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	12273	255	198	219	210	182	69	54	4	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		27212	614	415	422	344	265	176	114	5	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		4950	58	34	47	37	33	18	11	.	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		30406	667	453	590	415	384	192	121	8	.	.	.	.
LEWISTON-AUBURN, ME	ME		2698	84	60	67	42	35	9	6	.	.	.	.	.
MANCHESTER-NASHUA, NH	NH		11045	227	159	176	186	175	65	62	1	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		22470	668	525	584	413	359	202	150	5	.	.	.	1
NORWICH-NEW LONDON, CT	CT		7153	162	109	122	94	104	37	38	1	.	.	.	.
PITTSFIELD, MA	MA		2813	58	28	38	22	13	9	10	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		14189	218	182	182	174	165	27	20	1	.	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		12100	311	185	161	227	196	87	50	1	1	1	.	.
	RI		26260	739	523	532	622	544	267	257	8	2	1	.	.
SPRINGFIELD, MA	MA		14784	385	306	363	285	213	114	93	23	.	.	.	.
WORCESTER, MA	MA		21479	520	317	293	427	341	217	117	2	1	.	.	.
NA	CT		8821	230	156	173	154	108	65	45	4	.	.	.	.
	ME		9095	211	149	210	139	98	37	26	1	.	.	.	.
	MA		1957	23	24	12	32	11	17	7	3	.	.	.	.
	NH		11968	238	196	216	188	142	58	51	7	.	.	.	.
	RI		87	4	.	2	3	3	1	1	.	1	.	.	.
	VT		7481	128	91	107	47	50	20	11	1	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads

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
MSA	State	Metro Division											
BANGOR, ME	ME		1170	16	15	23	21	13	4	10	12	2	.
BARNSTABLE TOWN, MA	MA		2459	26	16	10	29	19	24	14	2	7	1
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	13540	138	89	105	142	99	55	128	16	11	1
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	8747	55	37	50	62	43	33	56	5	11	1
		ESSEX COUNTY, MA	5464	54	38	38	104	39	33	60	6	1	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	4466	34	30	30	43	44	27	58	47	13	3
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		5806	62	61	50	87	31	36	29	28	5	3
BURLINGTON-SOUTH BURLINGTON, VT	VT		1021	17	20	13	7	15	13	8	21	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		10146	110	60	70	132	102	59	107	54	27	8
LEWISTON-AUBURN, ME	ME		874	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		7337	85	66	75	105	65	55	66	41	25	4
NORWICH-NEW LONDON, CT	CT		3624	25	16	17	37	21	14	29	14	12	2
PITTSFIELD, MA	MA		984	13	4	11	21	15	13	26	1	3	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		5266	38	26	55	59	37	26	42	23	10	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		5108	60	43	36	64	41	35	51	11	6	1
	RI		12116	180	114	108	112	122	78	148	100	41	11
SPRINGFIELD, MA	MA		6127	56	50	72	84	66	49	67	17	6	.
WORCESTER, MA	MA		6806	100	65	57	87	67	49	86	14	16	1
NA	CT		3384	29	24	27	37	29	26	36	17	7	2
	ME		3988	40	33	47	64	39	20	39	29	8	.
	MA		226	2	.	1	6	1	1	.	.	.	.
	NH		4784	39	29	49	68	41	30	66	63	14	4
	RI		12	.	.	.	.	1	.	.	.	.	.
	VT		2306	42	27	34	38	14	7	11	34	.	.

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

MSA Detail: Distribution of Rate Spreads

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
MSA	State	Metro Division												
BANGOR, ME	ME		5955	181	136	179	74	34	24	19	3	.	.	.
BARNSTABLE TOWN, MA	MA		18229	255	180	180	95	43	25	22	1	.	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	103635	1616	1041	1242	481	286	165	84	8	1	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	70870	847	473	647	270	142	74	45	5	.	.	.
		ESSEX COUNTY, MA	42854	713	395	458	218	100	76	50	2	.	1	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	27440	495	346	448	253	101	63	63	15	1	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		47686	885	640	730	277	180	90	52	6	3	1	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		8374	118	109	126	54	33	18	11	3	1	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		65472	1317	1061	1190	508	308	179	161	26	3	4	.
LEWISTON-AUBURN, ME	ME		4904	128	91	111	51	25	20	11	.	.	2	.
MANCHESTER-NASHUA, NH	NH		23896	462	329	352	196	82	60	58	11	.	.	.
NEW HAVEN-MILFORD, CT	CT		48360	1124	836	1026	483	222	134	109	9	2	2	.
NORWICH-NEW LONDON, CT	CT		15172	306	239	278	114	60	38	33	7	.	1	.
PITTSFIELD, MA	MA		5328	72	66	79	42	20	9	8	1	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		31081	647	443	535	279	100	50	61	3	.	2	1
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		32867	592	392	342	202	100	57	31	6	1	.	.
	RI		76011	1961	1356	1328	561	290	151	117	16	3	5	8
SPRINGFIELD, MA	MA		33453	707	555	660	332	164	86	45	6	.	.	.
WORCESTER, MA	MA		47159	891	621	635	315	175	91	89	11	.	.	.
NA	CT		22250	456	359	412	171	111	46	51	8	1	1	.
	ME		20440	506	410	518	267	145	68	42	9	1	1	1
	MA		2957	35	22	19	5	7	5	3	.	.	.	.
	NH		27518	559	474	553	256	134	59	71	19	2	.	.
	RI		246	1	1	1	1	1	.	.	.	.	.	.
	VT		14743	245	201	296	128	74	49	13	8	2	.	.

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