

MSA Detail: Distribution of Rate Spreads by Income Level

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	Income Level														
BANGOR, ME	ME		Low	187	5	5	6	5	1	3	.	1	.	.	.	.	
			Moderate	612	24	15	18	7	5	5	1	1	.	.	.	.	
			Middle	395	6	6	10	6	3	6	2	.	.	.	.	.	
			Upper Middle	364	18	11	14	7	2	3	1	.	.	.	.	.	
			Upper	1073	37	25	35	12	9	8	6	1	.	.	.	.	
			No Data	133	1	.	.	1	1	.	.	.	.	.	.	.	
BARNSTABLE TOWN, MA	MA		Low	230	.	.	1	.	2	.	.	.	.	.	.	.	
			Moderate	847	10	8	8	6	4	2	1	.	.	.	.	.	
			Middle	866	13	9	6	14	16	6	3	.	.	.	.	.	
			Upper Middle	928	24	9	15	23	16	9	4	.	.	.	.	.	
			Upper	4966	54	41	19	72	46	20	7	2	.	1	.	.	
			No Data	533	9	7	6	3	2	9	3	.	.	.	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	1632	17	12	20	12	10	2	2	1	.	.	.	.	
			Moderate	8765	155	73	79	90	61	31	16	.	.	1	.	.	
			Middle	7167	144	109	105	154	111	46	20	.	1	.	.	.	
			Upper Middle	6944	176	96	100	189	122	53	24	1	.	.	.	.	
			Upper	22089	355	234	245	338	278	147	84	4	1	2	.	.	
			No Data	2717	51	45	25	43	38	53	31	.	.	.	1	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	2352	40	16	14	14	12	7	.	.	.	.	.	.	
			Moderate	7151	107	69	65	123	76	28	16	.	.	.	.	.	
			Middle	5793	103	59	41	107	78	27	14	.	.	1	.	.	
			Upper Middle	4876	78	52	42	97	69	33	15	1	1	.	.	.	
			Upper	12751	123	93	97	104	91	54	27	1	1	1	.	.	
			No Data	1757	30	26	13	16	17	16	18	.	.	.	.	.	
		ESSEX COUNTY, MA	Low	896	7	15	8	6	6	6	4	1	.	.	.	.	.
			Moderate	4112	102	53	55	69	50	31	14	.	.	.	.	.	
			Middle	3154	85	41	38	107	66	29	11	.	.	.	.	.	
			Upper Middle	3031	102	52	40	95	90	33	17	.	.	.	.	.	
			Upper	7006	117	68	66	107	87	39	31	.	.	.	.	.	
			No Data	1309	48	46	13	22	24	62	33	.	.	.	.	.	
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	975	8	13	28	15	9	5	2	.	.	.	.	.	
			Moderate	2623	67	52	76	50	47	17	6	1	.	.	.	.	
			Middle	1966	53	40	39	54	37	8	14	1	.	.	.	.	
			Upper Middle	1729	47	27	32	25	28	8	11	.	.	.	.	.	
			Upper	4254	66	55	40	60	53	24	12	2	.	.	.	.	
			No Data	726	14	11	4	6	8	7	9	.	.	.	.	.	
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	1928	69	42	39	29	17	16	11	.	.	.	.	.	
			Moderate	5152	184	120	119	104	82	50	32	1	.	.	.	.	
			Middle	3559	98	87	79	62	55	35	27	1	.	.	.	.	
			Upper Middle	3065	93	59	43	57	41	26	11	.	.	.	.	.	
			Upper	12097	139	88	115	78	63	43	27	3	.	.	.	.	
			No Data	1411	31	19	27	14	7	6	6	.	.	.	.	.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	417	3	2	5	3	3	.	2	.	.	.	.	.	
			Moderate	1235	17	5	7	11	6	5	5	.	.	.	.	.	
			Middle	819	12	7	8	10	14	6	.	.	.	.	.	.	
			Upper Middle	601	9	5	8	5	3	1	1	.	.	.	.	.	
			Upper	1641	13	9	12	7	2	4	1	.	.	.	.	.	
			No Data	236	4	6	7	1	5	2	2	.	.	.	.	.	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Not in MSA	1	.	.	.	.	.	.	.	.	.	.	.	.	
			Low	3161	86	42	59	39	38	21	8	.	.	.	.	.	
			Moderate	8266	234	135	221	147	156	76	42	3	.	.	.	.	
			Middle	5041	106	102	112	96	80	41	28	4	.	.	.	.	
			Upper Middle	3514	78	46	60	45	47	15	11	1	.	.	.	.	
			Upper	9082	131	106	118	79	55	36	24	.	.	.	.	.	
LEWISTON-AUBURN, ME	ME		No Data	1342	32	22	20	9	8	3	8	.	.	.	.	.	
			Low	148	1	2	3	1	3	.	.	.	.	.	.	.	

			Moderate	573	18	19	15	11	7	2	2	.	.	.	.	.	.
			Middle	470	16	9	15	3	8	3	.	.	.	.	.	.	.
			Upper Middle	359	20	7	12	11	7	.	.	.	.	.	.	.	.
			Upper	980	23	21	20	16	9	4	4	.	.	.	.	.	.
			No Data	168	6	2	2	.	1	.	.	.	.	.	.	.	.
MANCHESTER-NASHUA, NH	NH		Low	703	8	8	13	9	6	.	3	.	.	.	.	.	.
			Moderate	2391	60	40	36	48	45	16	1	1	.	.	.	.	.
			Middle	1915	50	33	27	38	31	15	10	.	.	.	.	.	.
			Upper Middle	1715	44	23	35	33	38	21	14	.	.	.	.	.	.
			Upper	3778	47	40	57	54	49	10	26	.	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		No Data	543	18	15	8	4	6	3	8	.	.	.	.	.	.
			Low	1700	47	35	50	31	24	8	7	.	.	.	.	.	.
			Moderate	5899	196	171	189	122	114	66	46	3	.	.	.	.	1
			Middle	3414	117	87	113	67	67	38	24	.	.	.	.	.	.
			Upper Middle	2857	100	77	82	74	55	29	26	1	.	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Upper	7569	178	137	138	106	89	57	33	.	.	.	.	.	.
			No Data	1031	30	18	12	13	10	4	14	1	.	.	.	.	.
			Low	488	8	8	7	6	7	3	3	.	.	.	.	.	.
			Moderate	1790	51	32	40	31	27	11	10	.	.	.	.	.	.
			Middle	1229	32	22	27	21	32	8	6	.	.	.	.	.	.
PITTSFIELD, MA	MA		Upper Middle	889	29	14	15	9	20	5	7	1	.	.	.	.	.
			Upper	2401	32	25	29	25	16	8	6	.	.	.	.	.	.
			No Data	356	10	8	4	2	2	2	6	.	.	.	.	.	.
			Low	244	3	2	4	2	.	.	.	.	.	.	.	.	.
			Moderate	566	14	7	7	7	3	1	4	.	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Middle	365	16	5	11	3	7	5	2	.	.	.	.	.	.
			Upper Middle	310	4	5	6	4	1	1	2	.	.	.	.	.	.
			Upper	1198	15	8	9	4	2	1	1	.	.	.	.	.	.
			No Data	130	6	1	1	2	.	1	1	.	.	.	.	.	.
			Low	781	8	12	11	21	14	2	1	.	.	.	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Moderate	2619	56	35	36	42	34	3	2	1	.	.	.	.	.
			Middle	2022	34	27	35	31	32	8	3	.	.	.	.	.	.
			Upper Middle	1887	25	25	29	33	30	3	4	.	.	.	.	.	.
			Upper	6052	80	72	66	43	51	8	7	.	.	.	.	.	.
			No Data	828	15	11	5	4	4	3	3	.	.	.	.	.	.
			Low	327	2	3	3	1	1	1	.	.	.	.	.	.	.
			Moderate	1825	34	30	15	29	23	6	2	.	.	.	.	.	.
			Middle	1861	52	33	30	26	37	15	6	.	.	.	.	.	.
			Upper Middle	1936	52	30	24	47	45	17	8	.	.	.	.	.	.
			Upper	5400	142	75	78	112	77	37	24	1	1	1	.	.	.
SPRINGFIELD, MA	MA		No Data	751	29	14	11	12	13	11	10	.	.	.	.	.	.
			Low	918	14	9	15	7	12	1	6	.	.	.	.	.	.
			Moderate	4471	127	91	85	100	81	37	28	1	.	.	.	.	.
			Middle	4181	142	101	121	125	113	44	48	.	1	.	.	.	.
			Upper Middle	3762	141	107	81	132	131	61	45	.	.	1	.	.	.
WORCESTER, MA	MA		Upper	11582	258	177	187	238	190	104	84	7	1	.	.	.	.
			No Data	1346	57	38	43	20	17	20	46	.	.	.	.	.	.
			Low	1300	34	26	32	17	16	10	7	5	.	.	.	.	.
			Moderate	3888	109	99	113	88	72	39	21	4	.	.	.	.	.
			Middle	2452	74	49	64	66	51	28	16	6	.	.	.	.	.
NA	CT		Upper Middle	1747	48	34	49	44	23	8	16	.	.	.	.	.	.
			Upper	4648	86	77	92	61	44	17	24	7	.	.	.	.	.
			No Data	749	34	21	13	9	7	12	9	1	.	.	.	.	.
			Low	1109	17	10	7	15	5	3	1	.	.	.	.	.	.
			Moderate	4588	135	81	70	104	67	38	21	.	.	.	.	.	.
			Middle	3576	114	62	58	102	91	48	19	.	.	.	.	.	.
			Upper Middle	3215	96	54	58	93	62	42	24	.	1	.	.	.	.
			Upper	7853	130	93	88	104	102	54	39	2	.	.	.	.	.
			No Data	1138	28	17	12	9	14	32	13	.	.	.	.	.	.
			Low	8821	230	156	173	154	108	65	45	4	.	.	.	.	.
	ME		Moderate	9095	211	149	210	139	98	37	26	1	.	.	.	.	.
			No Data	1957	23	24	12	32	11	17	7	3	.	.	.	.	.

	NH		Not in MSA	11968	238	196	216	188	142	58	51	7	.	.	.	.
	RI		Not in MSA	87	4	.	2	3	3	1	1	.	1	.	.	.
	VT		Not in MSA	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 by Income Level

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	Income Level											
BANGOR, ME	ME		Low	139	2	1	1	2	1	.	.	.	.	.
			Moderate	299	7	6	8	5	3	.	2	5	1	.
			Middle	150	2	3	1	2	.	.	3	2	1	.
			Upper Middle	131	.	2	5	8	3	.	4	4	.	.
			Upper	406	5	3	8	4	6	4	1	1	.	.
			No Data	45	.	.	.	.	.	.	.	.	.	.
BARNSTABLE TOWN, MA	MA		Low	289	4	3	1	1	1	1	1	.	.	.
			Moderate	507	8	2	1	4	5	4	7	.	2	.
			Middle	390	5	4	2	12	1	6	4	.	2	1
			Upper Middle	304	5	3	2	.	3	4	1	.	1	.
			Upper	904	4	4	4	12	9	9	1	2	2	.
			No Data	65	.	.	.	.	.	.	.	.	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	1578	16	10	12	11	10	2	3	.	.	.
			Moderate	3390	44	26	33	39	29	13	31	3	2	.
			Middle	2227	28	19	16	26	22	11	21	2	6	.
			Upper Middle	1770	11	13	13	18	18	9	20	7	1	.
			Upper	4195	38	21	29	45	17	20	41	4	2	1
			No Data	380	1	.	2	3	3	.	12	.	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	1375	8	6	9	8	8	3	5	.	1	.
			Moderate	2313	15	9	22	18	10	11	17	2	4	1
			Middle	1449	10	10	6	7	14	6	10	1	5	.
			Upper Middle	1193	8	5	7	12	5	3	7	.	.	.
			Upper	2176	14	7	5	16	5	9	9	2	1	.
			No Data	241	.	.	1	1	1	1	8	.	.	.
		ESSEX COUNTY, MA	Low	618	4	5	5	3	2	4	3	1	.	.
			Moderate	1406	20	9	14	21	8	3	17	1	.	.
			Middle	844	9	10	7	22	7	6	9	1	.	.
			Upper Middle	773	10	5	2	29	8	9	6	1	1	.
			Upper	1669	9	8	9	27	10	9	13	2	.	.
			No Data	154	2	1	1	2	4	2	12	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	603	6	7	10	10	7	4	1	4	1	.
			Moderate	1104	16	8	8	17	11	12	16	22	1	1
			Middle	785	4	5	6	4	13	3	11	9	3	1
			Upper Middle	611	4	6	4	4	8	4	15	6	2	1
			Upper	1273	4	4	2	8	5	4	15	6	6	.
			No Data	90	.	.	.	.	.	.	.	.	.	.
			Low	958	13	15	8	18	4	8	3	2	.	2
			Moderate	1508	17	23	26	36	12	14	15	13	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Middle	744	16	6	10	12	7	6	2	6	1	.
			Upper Middle	629	4	4	.	6	3	4	3	2	4	1
			Upper	1812	10	13	6	14	5	4	6	5	.	.
			No Data	155	2	.	.	1	.	.	.	.	.	.
			Low	172	2	4	3	2	2	5	2	2	.	.
BURLINGTON-SOUTH	VT		Low	172	2	4	3	2	2	5	2	2	.	.

BURLINGTON, VT			Moderate	260	5	11	9	1	10	4	2	9	.	.
			Middle	177	4	.	.	2	2	3	2	4	.	.
			Upper Middle	134	3	2	.	1	.	.	.	2	.	.
			Upper	247	2	3	1	1	1	.	2	4	.	.
			No Data	30	1	.	.	.	.	1	.	.	.	.
			Not in MSA	1	.	.	.	.	.	.	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	1481	27	11	11	18	14	5	4	6	3	.
			Moderate	2772	37	20	25	41	29	24	23	21	13	1
			Middle	1748	17	10	16	26	33	5	33	13	4	4
			Upper Middle	1267	12	5	6	16	10	12	17	3	5	3
			Upper	2682	16	14	12	29	15	10	27	11	2	.
			No Data	196	1	.	.	2	1	3	3	.	.	.
LEWISTON-AUBURN, ME	ME		Low	88	.	.	.	.	.	.	.	.	.	.
			Moderate	193	2	5	.	3	2	1	.	1	.	.
			Middle	147	2	2	4	1	1	1	2	3	.	.
			Upper Middle	118	1	1	.	.	4	3	1	3	.	.
			Upper	307	1	4	3	3	4	3	5	2	.	.
			No Data	21	.	.	.	.	.	.	1	.	.	.
MANCHESTER-NASHUA, NH	NH		Low	556	2	6	3	9	4	2	4	3	.	.
			Moderate	952	15	7	9	12	6	10	15	21	1	.
			Middle	685	8	2	3	5	9	4	8	9	2	.
			Upper Middle	502	8	3	2	3	3	1	9	2	2	.
			Upper	999	8	2	2	13	7	4	8	11	2	.
			No Data	104	.	1	.	.	.	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Low	904	7	13	6	15	8	5	5	8	2	.
			Moderate	1929	27	21	34	27	16	16	21	19	13	3
			Middle	1195	16	14	13	20	17	10	13	5	5	.
			Upper Middle	986	15	6	6	15	12	7	5	6	1	.
			Upper	2158	18	12	16	27	11	17	19	3	3	1
			No Data	165	2	.	.	1	1	.	3	.	1	.
NORWICH-NEW LONDON, CT	CT		Low	398	5	2	.	5	.	2	2	1	.	.
			Moderate	970	7	8	8	8	8	4	6	7	5	1
			Middle	592	2	1	7	6	4	5	11	3	1	.
			Upper Middle	467	3	1	1	6	1	2	5	2	4	.
			Upper	1124	7	4	1	12	8	1	4	1	2	1
			No Data	73	1	.	.	.	.	.	1	.	.	.
PITTSFIELD, MA	MA		Low	141	3	1	2	4	1	3	7	.	.	.
			Moderate	237	6	3	4	7	6	4	10	.	1	.
			Middle	129	.	.	3	2	4	2	4	.	1	.
			Upper Middle	125	2	.	.	2	.	2	3	.	.	.
			Upper	301	2	.	2	5	4	2	2	1	1	.
			No Data	51	.	.	.	1	.	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	522	6	3	8	5	7	.	1	2	.	.
			Moderate	1183	13	4	17	11	13	7	8	10	6	.
			Middle	822	6	11	8	13	5	5	5	3	1	.
			Upper Middle	744	5	3	9	11	2	5	8	2	1	.
			Upper	1878	7	5	13	19	10	9	16	6	2	.
			No Data	117	1	.	.	.	.	.	4	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Low	441	4	11	6	5	1	3	.	.	.	.
			Moderate	1004	21	11	15	14	8	6	12	2	.	1
			Middle	843	9	4	5	9	8	5	15	4	1	.
			Upper Middle	731	7	6	5	13	10	8	8	2	.	.
			Upper	1927	19	11	5	23	14	13	15	3	5	.
			No Data	162	.	.	.	.	.	.	1	.	.	.
	RI		Low	1332	13	15	9	9	8	2	7	4	1	.
			Moderate	2889	56	41	32	27	38	21	27	31	14	3
			Middle	1927	51	20	22	25	20	13	28	21	10	2
			Upper Middle	1623	15	17	10	18	9	10	26	17	10	5
SPRINGFIELD, MA	MA		Upper	3995	45	19	34	32	42	31	54	27	6	1
			No Data	350	.	2	1	1	5	1	6	.	.	.
			Low	1057	6	4	9	8	5	6	9	2	.	.
			Moderate	1549	22	22	28	22	29	12	17	7	.	.
			Middle	993	16	10	19	20	16	11	14	3	2	.
			Upper Middle	722	6	6	6	15	5	6	9	1	2	.
			Upper	1589	6	8	10	18	10	14	14	3	2	.
			No Data	217	.	.	.	1	1	.	4	1	.	.

WORCESTER, MA	MA		Low	742	12	1	8	2	11	6	12	2	.	.
			Moderate	1807	35	28	25	29	18	19	21	1	3	.
			Middle	1160	23	9	9	19	12	8	14	4	4	1
			Upper Middle	926	16	8	7	12	9	4	11	2	3	.
			Upper	1987	14	19	8	25	15	12	26	5	6	.
			No Data	184	.	.	.	.	2	.	2	.	.	.
NA	CT		Not in MSA	3384	29	24	27	37	29	26	36	17	7	2
	ME		Not in MSA	3988	40	33	47	64	39	20	39	29	8	.
	MA		Not in MSA	226	2	.	1	6	1	1	.	.	.	.
	NH		Not in MSA	4784	39	29	49	68	41	30	66	63	14	4
	RI		Not in MSA	12	.	.	.	.	1	.	.	.	.	.
	VT		Not in MSA	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 by Income Level

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	Income Level												
BANGOR, ME	ME		Low	510	10	12	16	5	5	.	.	.	.	.	
			Moderate	1261	48	36	51	25	11	4	3	.	.	.	
			Middle	786	27	22	21	10	2	8	2	.	.	.	
			Upper Middle	778	30	17	32	12	9	3	3	3	.	.	
			Upper	2279	60	48	59	22	7	8	11	.	.	.	
			No Data	341	6	1	.	.	.	1	.	.	.	.	
BARNSTABLE TOWN, MA	MA		Low	1189	13	10	12	8	.	1	.	.	.	.	
			Moderate	3221	44	37	34	20	3	4	4	.	.	.	
			Middle	2563	58	32	39	17	7	5	2	.	.	.	
			Upper Middle	2163	40	29	31	15	7	3	3	.	.	.	
			Upper	8003	92	70	63	33	20	11	9	1	.	.	
			No Data	1090	8	2	1	2	6	1	4	.	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	7754	130	86	86	21	16	12	4	1	.	.	
			Moderate	23931	439	287	338	110	66	33	14	2	.	.	
			Middle	16215	300	210	258	89	53	33	15	1	.	.	
			Upper Middle	13672	259	165	185	76	48	24	19	.	1	.	
			Upper	37120	453	277	360	175	99	57	28	4	.	.	
			No Data	4943	35	16	15	10	4	6	4	.	.	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	7475	108	67	74	30	13	7	1	.	.	.	
			Moderate	17417	272	142	201	85	43	18	14	4	.	.	
			Middle	11619	171	98	108	47	31	16	12	.	.	.	
			Upper Middle	9128	106	77	87	41	20	10	11	1	.	.	
			Upper	21779	176	80	169	60	34	22	6	.	.	.	
			No Data	3452	14	9	8	7	1	1	1	.	.	.	
		ESSEX COUNTY, MA	Low	3514	44	30	33	16	6	6	3	.	.	.	
			Moderate	10740	218	119	120	56	16	20	9	.	.	.	
			Middle	6822	137	86	104	38	20	12	15	2	.	1	
			Upper Middle	5818	110	62	85	43	17	12	4	.	.	.	
			Upper	14042	189	93	110	61	41	23	18	.	.	.	
			No Data	1918	15	5	6	4	.	3	1	.	.	.	
	NH	ROCKINGHAM COUNTY-	Low	2794	46	33	55	34	13	7	4	.	.		

		STRAFFORD COUNTY, NH	Moderate	6738	149	104	141	74	20	18	14	7	.	.	.
			Middle	4636	94	74	92	46	19	12	12	3	.	.	.
			Upper Middle	3646	75	46	59	37	17	11	13	3	1	.	.
			Upper	8020	120	85	97	61	31	13	20	2	.	.	.
			No Data	1606	11	4	4	1	1	2	.	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	5717	161	102	120	33	17	13	4	1	2	.	.
			Moderate	10859	284	228	249	93	63	27	15	1	1	1	.
			Middle	6074	130	106	111	49	26	12	6	1	.	.	.
			Upper Middle	4862	97	69	70	45	15	8	9	.	.	.	.
			Upper	16574	188	122	169	54	58	28	17	3	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		No Data	3600	25	13	11	3	1	2	1	.	.	.	.
			Low	950	15	18	18	13	7	3	1	1	.	.	.
			Moderate	2091	38	29	43	18	13	5	2	1	.	.	.
			Middle	1340	28	19	23	7	3	3	3	.	.	.	.
			Upper Middle	1036	15	20	12	3	5	3	2	.	1	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Upper	2466	18	19	21	13	5	4	3	1	.	.	.
			No Data	489	4	4	9	.	.	.	.	.	.	.	.
			Not in MSA	2	.	.	.	.	.	.	.	.	.	.	.
			Low	8602	194	148	173	68	47	24	11	7	.	2	.
			Moderate	17553	473	368	412	170	100	58	38	8	.	1	.
LEWISTON-AUBURN, ME	ME		Middle	10958	258	219	227	85	55	30	49	2	1	1	.
			Upper Middle	7443	140	125	145	79	37	33	22	2	1	.	.
			Upper	17016	222	180	221	97	69	34	36	7	1	.	.
			No Data	3900	30	21	12	9	.	.	5	.	.	.	.
			Low	341	10	3	6	3	4	.	.	.	.	.	.
MANCHESTER-NASHUA, NH	NH		Moderate	1012	26	27	28	20	4	6	1	.	.	.	.
			Middle	793	30	18	25	6	6	7	3	.	.	1	.
			Upper Middle	691	21	13	14	1	2	1	2	.	.	1	.
			Upper	1806	40	29	38	21	9	6	5	.	.	.	.
			No Data	261	1	1	.	.	.	.	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Low	2291	42	30	32	25	5	2	2	1	.	.	.
			Moderate	5862	143	99	118	60	23	26	14	2	.	.	.
			Middle	4113	87	67	75	41	16	8	8	1	.	.	.
			Upper Middle	3284	64	52	55	26	10	6	13	5	.	.	.
			Upper	6842	114	75	68	43	25	18	21	2	.	.	.
NORWICH-NEW LONDON, CT	CT		No Data	1504	12	6	4	1	3	.	.	.	.	.	.
			Low	4886	86	88	109	36	23	14	3	2	1	1	.
			Moderate	13009	381	293	358	148	63	46	35	1	.	1	.
			Middle	7657	223	160	193	93	52	24	15	2	.	.	.
			Upper Middle	6133	156	108	142	93	33	12	23	2	.	.	.
PITTSFIELD, MA	MA		Upper	13948	257	177	217	111	50	38	32	2	1	.	.
			No Data	2727	21	10	7	2	1	.	1	.	.	.	.
			Low	1533	33	24	29	7	3	4	1	.	.	.	.
			Moderate	4045	90	84	97	43	20	9	8	3	.	1	.
			Middle	2487	56	52	60	18	15	11	9	1	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Upper Middle	1966	52	26	36	16	7	2	8	2	.	.	.
			Upper	4376	74	51	55	27	14	12	7	1	.	.	.
			No Data	765	1	2	1	3	1	.	.	.	.	.	.
			Low	570	7	6	11	8	2	2	1	.	.	.	.
			Moderate	1340	21	24	21	11	9	3	1	1	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Middle	843	19	9	16	8	4	1	2	.	.	.	.
			Upper Middle	686	10	10	12	5	.	2	2	.	.	.	.
			Upper	1670	14	17	19	10	5	1	2	.	.	.	.
			No Data	219	1	.	.	.	.	.	.	.	.	.	.
			Low	2565	45	35	50	26	7	3	3	.	.	1	1
			Moderate	6840	182	124	161	82	24	16	13	2	.	1	.
			Middle	4849	132	90	104	58	13	13	11	.	.	.	.
			Upper Middle	4240	90	67	73	41	24	5	16	.	.	.	.
			Upper	10799	186	123	141	70	30	13	17	1	.	.	.
			No Data	1788	12	4	6	2	2	.	1	.	.	.	.
			Low	2066	26	21	23	14	7	1	1	.	.	.	.
			Moderate	6588	150	109	92	34	17	10	5	1	.	.	.
			Middle	5594	122	86	64	38	19	13	2	.	.	.	.
			Upper Middle	4541	82	63	57	49	11	12	8	1	.	.	.
			Upper	12690	197	110	104	64	42	19	15	4	1	.	.
			No Data	1388	15	3	2	3	4	2	.	.	.	.	.

	RI		Low	5604	120	87	85	20	13	7	1	.	1	4	4
			Moderate	18112	636	383	455	138	62	35	24	4	1	.	3
			Middle	13084	414	313	269	122	66	32	26	3	1	.	1
			Upper Middle	9918	303	201	179	85	55	26	17	5	.	1	.
			Upper	26039	443	346	311	181	90	49	43	4	.	.	.
			No Data	3254	45	26	29	15	4	2	6	.	.	.	.
SPRINGFIELD, MA	MA		Low	3812	93	71	75	56	21	7	2	.	.	.	.
			Moderate	8944	233	188	244	107	57	29	21	4	.	.	.
			Middle	6200	157	124	132	73	32	23	9	.	.	.	.
			Upper Middle	3966	100	75	85	37	15	8	6	.	.	.	.
			Upper	9188	116	95	122	58	39	19	7	2	.	.	.
			No Data	1343	8	2	2	1	.	.	.	.	.	.	.
WORCESTER, MA	MA		Low	4098	90	55	63	25	11	4	6	1	.	.	.
			Moderate	11896	280	198	177	96	47	17	27	2	.	.	.
			Middle	7749	193	134	127	62	34	22	18	3	.	.	.
			Upper Middle	6510	107	95	103	43	27	18	16	2	.	.	.
			Upper	14819	206	131	158	84	55	29	22	3	.	.	.
			No Data	2087	15	8	7	5	1	1	.	.	.	.	.
NA	CT		Not in MSA	22250	456	359	412	171	111	46	51	8	1	1	.
	ME		Not in MSA	20440	506	410	518	267	145	68	42	9	1	1	1
	MA		Not in MSA	2957	35	22	19	5	7	5	3	.	.	.	.
	NH		Not in MSA	27518	559	474	553	256	134	59	71	19	2	.	.
	RI		Not in MSA	246	1	1	1	1	1	.	.	.	.	.	.
	VT		Not in MSA	14743	245	201	296	128	74	49	13	8	2	.	.

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