

Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Home Purchase			Application Outcome				
			Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a First Lien	10374	1263	5087	2763	732
		Secured by a Subordinate Lien	1375	146	860	406	158
	Government-Backed	Secured by a First Lien	569	48	205	65	9
Moderate	Conventional	Secured by a First Lien	41977	4271	10333	7297	2059
		Secured by a Subordinate Lien	10444	1035	3265	1957	686
	Government-Backed	Secured by a First Lien	3622	241	541	344	50
		Secured by a Subordinate Lien	2	1		1	1
Middle	Conventional	Secured by a First Lien	34320	3537	7044	5399	1305
		Secured by a Subordinate Lien	10390	1052	2746	1649	508
	Government-Backed	Secured by a First Lien	2345	126	302	190	34
		Secured by a Subordinate Lien		1		1	
Upper Middle	Conventional	Secured by a First Lien	31466	3034	5857	4574	1041
		Secured by a Subordinate Lien	9751	952	2387	1544	398
	Government-Backed	Secured by a First Lien	1488	89	164	115	11
Upper	Conventional	Secured by a First Lien	102563	10125	15208	12523	2987
		Secured by a Subordinate Lien	21967	2299	4804	3124	841
	Government-Backed	Secured by a First Lien	1326	82	175	110	16
		Secured by a Subordinate Lien	3	1		1	
No Data	Conventional	Secured by a First Lien	12573	1491	2574	3374	358
		Secured by a Subordinate Lien	3158	382	720	681	129
	Government-Backed	Secured by a First Lien	40	5	24	38	1
Not in MSA	Conventional	Secured by a First Lien	936	306	736	648	133
		Secured by a Subordinate Lien	92	44	59	52	12
	Government-Backed	Secured by a First Lien	18	5	7	20	1

Source: 2005 HMDA data for New England.
Includes all applications.

Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Home Improvement			Application Outcome				
			Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a First Lien	3425	432	2231	1345	46
		Secured by a Subordinate Lien	1791	367	3450	458	143
		Not Secured by a Lien	802	141	2398	33	4
	Government-Backed	Secured by a First Lien	3		2	2	
		Secured by a Subordinate Lien	12	4	2	10	
		Not Secured by a Lien	2	1	1		
Moderate	Conventional	Secured by a First Lien	7403	816	3079	2505	174
		Secured by a Subordinate Lien	7163	1205	6023	1433	359
		Not Secured by a Lien	1166	219	2002	69	11
	Government-Backed	Secured by a First Lien	8	7	12	2	6
		Secured by a Subordinate Lien	72	19	4	19	
		Not Secured by a Lien			2		
Middle	Conventional	Secured by a First Lien	4956	493	1740	1485	105
		Secured by a Subordinate Lien	6237	925	3402	1069	248
		Not Secured by a Lien	596	140	969	23	7
	Government-Backed	Secured by a First Lien	14		6		
		Secured by a Subordinate Lien	72	14	4	14	
		Not Secured by a Lien	1		2		
Upper Middle	Conventional	Secured by a First Lien	4012	331	1275	1047	81
		Secured by a Subordinate Lien	5695	777	2699	945	219
		Not Secured by a Lien	505	123	587	19	2
	Government-Backed	Secured by a First Lien	10	1	7	1	
		Secured by a Subordinate Lien	67	9	1	11	
		Not Secured by a Lien	1		3		
Upper	Conventional	Secured by a First Lien	10645	878	2871	2406	212
		Secured by a Subordinate Lien	15550	2145	5384	2184	580
		Not Secured by a Lien	963	219	948	39	6
	Government-Backed	Secured by a First Lien	11		6	1	
		Secured by a Subordinate Lien	93	12	1	10	
		Not Secured by a Lien	2				
No Data	Conventional	Secured by a First Lien	1127	101	305	160	22
		Secured by a Subordinate Lien	669	34	304	96	16
		Not Secured by a Lien	137	5	157	4	1
	Government-Backed	Secured by a First Lien	71	4	1	7	4
		Secured by a Subordinate Lien	2		1		
		Not Secured by a Lien					
Not in MSA	Conventional	Secured by a First Lien	64	7	36	3	
		Secured by a Subordinate Lien	327	6	56	15	3
		Not Secured by a Lien	23	1	9		1

Source: 2005 HMDA data for New England.
Includes all applications.

Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Refinancing			Application Outcome				
			Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a First Lien	22980	4024	21659	13754	3034
		Secured by a Subordinate Lien	1207	204	2362	1025	48
	Government-Backed	Secured by a First Lien	117	34	85	49	21
Moderate	Conventional	Secured by a First Lien	77017	10552	38236	33468	10030
		Secured by a Subordinate Lien	6520	966	5039	3763	264
	Government-Backed	Secured by a First Lien	515	64	212	101	39
		Secured by a Subordinate Lien	2	.	.	.	.
Middle	Conventional	Secured by a First Lien	55388	7084	23522	23167	7456
		Secured by a Subordinate Lien	6926	939	3683	2942	267
	Government-Backed	Secured by a First Lien	364	35	103	64	30
		Secured by a Subordinate Lien	1	.	.	1	.
Upper Middle	Conventional	Secured by a First Lien	46002	5620	18055	18623	6076
		Secured by a Subordinate Lien	7180	866	3121	2638	273
	Government-Backed	Secured by a First Lien	253	39	70	45	20
		Secured by a Subordinate Lien	1	.	.	.	.
Upper	Conventional	Secured by a First Lien	119429	13220	39971	45351	17257
		Secured by a Subordinate Lien	20453	2657	6784	5653	584
	Government-Backed	Secured by a First Lien	289	36	84	58	14
		Secured by a Subordinate Lien	1	1	.	1	.
No Data	Conventional	Secured by a First Lien	20726	3404	6195	10701	2851
		Secured by a Subordinate Lien	1317	140	973	1410	61
	Government-Backed	Secured by a First Lien	1432	247	215	154	76
		Secured by a Subordinate Lien	1	.	.	.	.
Not in MSA	Conventional	Secured by a First Lien	792	174	258	339	42
		Secured by a Subordinate Lien	204	28	58	31	6
	Government-Backed	Secured by a First Lien	1	.	.	4	.

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