

## Applications and Actions by Income Level and Lien Status

| Loan Purpose Home Purchase |                               | Application Outcome |                       |        |           |            |
|----------------------------|-------------------------------|---------------------|-----------------------|--------|-----------|------------|
|                            |                               | Originated          | Approved-Not Accepted | Denied | Withdrawn | Incomplete |
| Income Level               | Lien Status                   |                     |                       |        |           |            |
| Low                        | Secured by a First Lien       | 10943               | 1311                  | 5292   | 2828      | 741        |
|                            | Secured by a Subordinate Lien | 1375                | 146                   | 860    | 406       | 158        |
| Moderate                   | Secured by a First Lien       | 45599               | 4512                  | 10874  | 7641      | 2109       |
|                            | Secured by a Subordinate Lien | 10446               | 1036                  | 3265   | 1958      | 687        |
| Middle                     | Secured by a First Lien       | 36665               | 3663                  | 7346   | 5589      | 1339       |
|                            | Secured by a Subordinate Lien | 10390               | 1053                  | 2746   | 1650      | 508        |
| Upper Middle               | Secured by a First Lien       | 32954               | 3123                  | 6021   | 4689      | 1052       |
|                            | Secured by a Subordinate Lien | 9751                | 952                   | 2387   | 1544      | 398        |
| Upper                      | Secured by a First Lien       | 103889              | 10207                 | 15383  | 12633     | 3003       |
|                            | Secured by a Subordinate Lien | 21970               | 2300                  | 4804   | 3125      | 841        |
| No Data                    | Secured by a First Lien       | 12613               | 1496                  | 2598   | 3412      | 359        |
|                            | Secured by a Subordinate Lien | 3158                | 382                   | 720    | 681       | 129        |
| Not in MSA                 | Secured by a First Lien       | 954                 | 311                   | 743    | 668       | 134        |
|                            | Secured by a Subordinate Lien | 92                  | 44                    | 59     | 52        | 12         |

Source: 2005 HMDA data for New England.

Includes all applications.

## Applications and Actions by Income Level and Lien Status

| Loan Purpose Home Improvement |                               | Application Outcome |                       |        |           |            |
|-------------------------------|-------------------------------|---------------------|-----------------------|--------|-----------|------------|
|                               |                               | Originated          | Approved-Not Accepted | Denied | Withdrawn | Incomplete |
| Income Level                  | Lien Status                   |                     |                       |        |           |            |
| Low                           | Secured by a First Lien       | 3428                | 432                   | 2233   | 1347      | 46         |
|                               | Secured by a Subordinate Lien | 1803                | 371                   | 3452   | 468       | 143        |
|                               | Not Secured by a Lien         | 804                 | 142                   | 2399   | 33        | 4          |
| Moderate                      | Secured by a First Lien       | 7411                | 823                   | 3091   | 2507      | 180        |
|                               | Secured by a Subordinate Lien | 7235                | 1224                  | 6027   | 1452      | 359        |
|                               | Not Secured by a Lien         | 1166                | 219                   | 2004   | 69        | 11         |
| Middle                        | Secured by a First Lien       | 4970                | 493                   | 1746   | 1485      | 105        |
|                               | Secured by a Subordinate Lien | 6309                | 939                   | 3406   | 1083      | 248        |
|                               | Not Secured by a Lien         | 597                 | 140                   | 971    | 23        | 7          |
| Upper Middle                  | Secured by a First Lien       | 4022                | 332                   | 1282   | 1048      | 81         |
|                               | Secured by a Subordinate Lien | 5762                | 786                   | 2700   | 956       | 219        |
|                               | Not Secured by a Lien         | 506                 | 123                   | 590    | 19        | 2          |
| Upper                         | Secured by a First Lien       | 10656               | 878                   | 2877   | 2407      | 212        |
|                               | Secured by a Subordinate Lien | 15643               | 2157                  | 5385   | 2194      | 580        |
|                               | Not Secured by a Lien         | 965                 | 219                   | 948    | 39        | 6          |
| No Data                       | Secured by a First Lien       | 1198                | 105                   | 306    | 167       | 26         |
|                               | Secured by a Subordinate Lien | 671                 | 34                    | 305    | 96        | 16         |
|                               | Not Secured by a Lien         | 137                 | 5                     | 157    | 4         | 1          |
| Not in MSA                    | 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 and Lien Status

| Loan Purpose Refinancing |                               | Application Outcome |                       |        |           |            |
|--------------------------|-------------------------------|---------------------|-----------------------|--------|-----------|------------|
|                          |                               | Originated          | Approved-Not Accepted | Denied | Withdrawn | Incomplete |
| Income Level             | Lien Status                   |                     |                       |        |           |            |
| Low                      | Secured by a First Lien       | 23097               | 4058                  | 21744  | 13803     | 3055       |
|                          | Secured by a Subordinate Lien | 1207                | 204                   | 2362   | 1025      | 48         |
| Moderate                 | Secured by a First Lien       | 77532               | 10616                 | 38448  | 33569     | 10069      |
|                          | Secured by a Subordinate Lien | 6522                | 966                   | 5039   | 3763      | 264        |
| Middle                   | Secured by a First Lien       | 55752               | 7119                  | 23625  | 23231     | 7486       |
|                          | Secured by a Subordinate Lien | 6927                | 939                   | 3683   | 2943      | 267        |
| Upper Middle             | Secured by a First Lien       | 46255               | 5659                  | 18125  | 18668     | 6096       |
|                          | Secured by a Subordinate Lien | 7181                | 866                   | 3121   | 2638      | 273        |
| Upper                    | Secured by a First Lien       | 119718              | 13256                 | 40055  | 45409     | 17271      |
|                          | Secured by a Subordinate Lien | 20454               | 2658                  | 6784   | 5654      | 584        |
| No Data                  | Secured by a First Lien       | 22158               | 3651                  | 6410   | 10855     | 2927       |
|                          | Secured by a Subordinate Lien | 1318                | 140                   | 973    | 1410      | 61         |
| Not in MSA               | Secured by a First Lien       | 793                 | 174                   | 258    | 343       | 42         |
|                          | Secured by a Subordinate Lien | 204                 | 28                    | 58     | 31        | 6          |

Source: 2005 HMDA data for New England.

Includes all applications.