

MSA Detail: Applications and Actions by Lien Status and Loan Type

Loan Purpose Home Purchase					Application Outcome				
					Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Lien Status	Loan Type	MSA	State	Metro Division					
Secured by a first lien	Conventional	BANGOR, ME	ME		2054	168	437	228	40
		BARNSTABLE TOWN, MA	MA		5577	424	879	684	103
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	30420	2681	5916	4798	1198
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	23078	2017	3692	3616	702
				ESSEX COUNTY, MA	12517	1092	2150	1929	356
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	7851	840	1527	1074	284
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		17108	2214	3976	3129	662
		BURLINGTON-SOUTH BURLINGTON, VT	VT		3678	318	473	393	60
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		18948	2168	3573	2945	637
		LEWISTON-AUBURN, ME	ME		1798	183	384	217	37
		MANCHESTER-NASHUA, NH	NH		7566	748	1124	901	283
		NEW HAVEN-MILFORD, CT	CT		13844	1673	3309	2626	619
		NORWICH-NEW LONDON, CT	CT		4296	461	850	661	299
		PITTSFIELD, MA	MA		1978	190	334	299	83
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		10000	939	1669	1048	217
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		7645	704	1507	1331	273
			RI		16779	1840	3855	3062	591
		SPRINGFIELD, MA	MA		9815	1098	2032	1466	360
		WORCESTER, MA	MA		13392	1286	2616	2362	812
		NA (OUTSIDE OF MSA/MD)	CT		5388	655	1099	790	232
			ME		5950	709	1947	795	175
			MA		1136	193	305	416	100
			NH		8049	870	1924	1044	363
			RI		15	6	14	17	2
			VT		5327	550	1247	747	127
Secured by a first lien	Government-backed	BANGOR, ME	ME		311	13	28	22	2
		BARNSTABLE TOWN, MA	MA		32	2	15	1	
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	234	15	73	32	7
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	163	7	34	26	7
				ESSEX COUNTY, MA	212	28	50	20	1
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	202	8	36	38	
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		264	27	47	64	4
		BURLINGTON-SOUTH BURLINGTON, VT	VT		101	7	9	15	
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		2141	128	211	161	23
		LEWISTON-AUBURN, ME	ME		224	4	20	13	
		MANCHESTER-NASHUA, NH	NH		342	14	35	18	1
		NEW HAVEN-MILFORD, CT	CT		1267	88	169	102	16
		NORWICH-NEW LONDON, CT	CT		349	33	40	16	6
		PITTSFIELD, MA	MA		50	2	10	9	1
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		487	14	45	37	
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		280	21	80	23	9
			RI		581	39	141	53	13
		SPRINGFIELD, MA	MA		441	35	58	45	4
		WORCESTER, MA	MA		419	30	78	34	10
		NA (OUTSIDE OF MSA/MD)	CT		359	25	54	32	8
			ME		533	27	103	52	3
			MA		2	1	3	5	
			NH		262	17	51	41	5
			RI					1	
			VT		152	11	28	22	2
		BANGOR, ME	ME		255	22	77	42	11
		BARNSTABLE TOWN, MA	MA		974	84	254	159	19

Secured by a subordinate lien	Conventional	Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	8555	872	2334	1407	432
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	6243	503	1395	1001	220
				ESSEX COUNTY, MA	3843	352	883	544	137
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	1830	203	440	282	103
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		3196	402	1083	701	174
		BURLINGTON-SOUTH BURLINGTON, VT	VT		546	66	83	55	12
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		4939	542	1289	799	221
		LEWISTON-AUBURN, ME	ME		317	25	92	49	9
		MANCHESTER-NASHUA, NH	NH		1847	211	321	233	119
		NEW HAVEN-MILFORD, CT	CT		3437	381	1064	671	219
		NORWICH-NEW LONDON, CT	CT		1080	88	247	188	106
		PITTSFIELD, MA	MA		215	23	48	49	23
		PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		1725	177	329	232	54
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		2243	214	566	387	66
		SPRINGFIELD, MA	MA		5390	604	1570	833	224
		WORCESTER, MA	MA		2397	264	609	416	106
			MA		3972	386	969	689	260
		NA (OUTSIDE OF MSA/MD)	CT		1275	170	364	192	58
			ME		662	65	206	123	37
			MA		137	23	45	59	9
			NH		1450	169	394	211	84
			RI		3	1	7	1	1
			VT		646	63	172	90	28
	Government- backed	Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	1	1	.	.	.
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	1	.	.	.	.
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		1	1	.	2	1
		MANCHESTER-NASHUA, NH	NH		.	.	.	1	.
		NEW HAVEN-MILFORD, CT	CT		.	1	.	.	.
		WORCESTER, MA	MA		1	.	.	.	.
		NA (OUTSIDE OF MSA/MD)	CT		1	.	.	.	.

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

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Loan Purpose Home Improvement					Application Outcome				
					Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Lien Status	Loan Type	MSA	State	Metro Division					
Secured by a first lien	Conventional	BANGOR, ME	ME		314	33	166	67	2
		BARNSTABLE TOWN, MA	MA		908	78	201	215	13
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	3623	340	1203	1192	71
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	2504	247	728	695	67
				ESSEX COUNTY, MA	1563	136	552	454	23
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	897	108	418	208	19
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		1658	226	599	462	55
		BURLINGTON-SOUTH BURLINGTON, VT	VT		426	41	117	55	5
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		2171	234	878	736	60
		LEWISTON-AUBURN, ME	ME		228	30	118	57	8
		MANCHESTER-NASHUA, NH	NH		663	75	316	232	15
		NEW HAVEN-MILFORD, CT	CT		1591	189	691	564	50
		NORWICH-NEW LONDON, CT	CT		756	56	236	197	15
		PITTSFIELD, MA	MA		351	33	124	98	5
		PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		1851	148	472	304	23
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		1512	136	461	434	31
			RI		2810	251	957	736	42
		SPRINGFIELD, MA	MA		1618	147	712	591	25

		WORCESTER, MA	MA		1755	108	617	649	44
		NA (OUTSIDE OF MSA/MD)	CT		810	59	220	226	19
			ME		1396	128	717	305	22
			MA		94	5	28	25	
			NH		1004	130	541	286	15
			RI		1		1		
			VT		1128	120	464	163	11
Secured by a first lien	Government- backed	BANGOR, ME	ME		5			1	1
		BARNSTABLE TOWN, MA	MA		10		1		
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	9	1	5	1	
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	10	1			1
				ESSEX COUNTY, MA	9			2	1
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	2		3		
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		3	2		1	
		BURLINGTON-SOUTH BURLINGTON, VT	VT		1				
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		8	3	5	1	
		LEWISTON-AUBURN, ME	ME				1		
		NEW HAVEN-MILFORD, CT	CT		9		4		2
		NORWICH-NEW LONDON, CT	CT		3				
		PITTSFIELD, MA	MA		1				
		PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		4		1	1	
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		8	1	1		1
			RI		9	1	6	2	2
		SPRINGFIELD, MA	MA		3	1	2	1	1
		WORCESTER, MA	MA		17	1	2	1	
		NA (OUTSIDE OF MSA/MD)	CT		1				
			ME		4		3	1	1
			MA			1			
			NH		1			1	
Secured by a subordinate lien	Conventional	BANGOR, ME	ME		222	44	231	70	21
		BARNSTABLE TOWN, MA	MA		648	100	339	117	14
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	3730	578	2227	580	94
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	2563	400	1250	343	66
				ESSEX COUNTY, MA	1434	256	898	256	47
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	1604	210	875	252	71
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		1356	320	1214	302	152
		BURLINGTON-SOUTH BURLINGTON, VT	VT		372	71	161	63	23
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		4203	590	2280	632	192
		LEWISTON-AUBURN, ME	ME		289	51	187	61	17
		MANCHESTER-NASHUA, NH	NH		1248	203	784	234	50
		NEW HAVEN-MILFORD, CT	CT		2537	407	1821	469	161
		NORWICH-NEW LONDON, CT	CT		1360	172	631	185	39
		PITTSFIELD, MA	MA		331	31	125	22	5
		PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		1596	234	879	285	77
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		1840	202	741	284	42
			RI		4153	434	1952	648	143
		SPRINGFIELD, MA	MA		1747	264	925	233	39
		WORCESTER, MA	MA		2103	296	990	303	50
		NA (OUTSIDE OF MSA/MD)	CT		1090	155	682	205	56
			ME		778	138	733	201	66
			MA		59	6	45	16	
			NH		1296	200	906	278	87
			RI		3		1		
			VT		870	97	441	161	56
		BARNSTABLE TOWN, MA	MA		2				
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	23	7	3	5	
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	7	1		3	
				ESSEX COUNTY, MA	3	2		1	
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	3	2		1	
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		6	1	1	3	

Secured by a subordinate lien	Government-backed	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		30	3		9	
		MANCHESTER-NASHUA, NH	NH		2			2	
		NEW HAVEN-MILFORD, CT	CT		17	7		4	
		NORWICH-NEW LONDON, CT	CT		6	1		1	
		PITTSFIELD, MA	MA		1				
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		8		2	5	
		SPRINGFIELD, MA	MA		140	19	7	23	
		WORCESTER, MA	MA		37	7		2	
			MA		9	3		5	
			CT		20	4			
Not secured by a lien	Conventional	NA (OUTSIDE OF MSA/MD)	ME		1				
			NH		3	1			
		BANGOR, ME	ME		194	10	136	4	
		BARNSTABLE TOWN, MA	MA		21	9	73	3	2
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	247	92	729	16	1
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	148	47	285	9	
			NH	ESSEX COUNTY, MA	112	34	218	5	1
				ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	161	24	281	9	
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		156	54	244	10	2
		BURLINGTON-SOUTH BURLINGTON, VT	VT		43	8	43		
		HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		487	84	651	27	9
		LEWISTON-AUBURN, ME	ME		48	4	56	4	
		MANCHESTER-NASHUA, NH	NH		150	37	248	4	3
		NEW HAVEN-MILFORD, CT	CT		296	78	585	14	2
		NORWICH-NEW LONDON, CT	CT		162	27	197	5	
		PITTSFIELD, MA	MA		31	4	72	3	1
		PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		187	25	235	12	1
		PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		59	23	126	4	2
			RI		349	49	579	22	2
		SPRINGFIELD, MA	MA		319	81	998	13	2
		WORCESTER, MA	MA		217	51	378	2	
		NA (OUTSIDE OF MSA/MD)	CT		126	24	148	3	2
			ME		347	35	344	15	
			MA		6		6		
			NH		212	32	320	2	1
			VT		114	16	118	1	1
	Government-backed	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	2				
				ESSEX COUNTY, MA	2				
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1				
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT				5		
		NEW HAVEN-MILFORD, CT	CT			1	2		
		NA (OUTSIDE OF MSA/MD)	ME				1		
			NH		1				

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Includes all applications.

MSA Detail: Applications and Actions by Lien Status and Loan Type

Loan Purpose Refinancing					Application Outcome				
					Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Lien Status	Loan Type	MSA	State	Metro Division					
		BANGOR, ME	ME		2871	439	1587	1320	215
		BARNSTABLE TOWN, MA	MA		8893	876	2629	2987	497
		Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	45615	4948	17954	16420	5643
				CAMBRIDGE-NEWTON-FRAMINGHAM, MA	31294	3215	10064	11539	2544
				ESSEX COUNTY, MA	19140	1997	7549	6304	2282
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	11957	1615	4962	4122	1864
		BRIDGEPORT-STAMFORD-NORWALK, CT	CT		20715	3074	8623	7279	4430

Secured by a first lien	Conventional	BURLINGTON-SOUTH BURLINGTON, VT	VT		4505	462	1383	998	460
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		23610	4288	12255	14683	2362
		LEWISTON-AUBURN, ME	ME		2331	320	1170	1087	177
		MANCHESTER-NASHUA, NH	NH		10661	1335	4257	3375	2253
		NEW HAVEN-MILFORD, CT	CT		19149	3590	10003	8956	4661
		NORWICH-NEW LONDON, CT	CT		5977	904	2944	3603	454
		PITTSFIELD, MA	MA		2456	279	1321	1345	257
		PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		15032	1762	5834	5307	1438
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		14439	1617	5791	6572	1334
			RI		32296	3908	12111	16854	3698
		SPRINGFIELD, MA	MA		12988	1874	8719	8045	1569
		WORCESTER, MA	MA		20939	2293	9367	7652	4181
		NA (OUTSIDE OF MSA/MD)	CT		7745	1286	3863	4043	1550
			ME		9362	1375	6052	5147	837
			MA		1492	186	412	523	85
			NH		11559	1524	5835	4789	2923
			RI		8	5	5	4	1
			VT		7300	906	3206	2449	1031
Secured by a first lien	Government- backed	BANGOR, ME	ME		43	6	7	5	2
		BARNSTABLE TOWN, MA	MA		16	2	8	4	
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	154	28	63	35	14
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	89	11	32	18	7
				ESSEX COUNTY, MA	120	28	49	19	9
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	59	14	19	18	
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		152	20	29	38	7
		BURLINGTON-SOUTH BURLINGTON, VT	VT		31	2	5	2	1
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		523	70	112	67	41
		LEWISTON-AUBURN, ME	ME		23	7	6	4	
		MANCHESTER-NASHUA, NH	NH		94	16	24	8	10
		NEW HAVEN-MILFORD, CT	CT		433	62	76	59	24
		NORWICH-NEW LONDON, CT	CT		104	11	25	13	10
		PITTSFIELD, MA	MA		17	1	9	7	
		PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		92	23	24	15	3
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		154	17	36	14	6
			RI		250	41	75	42	21
		SPRINGFIELD, MA	MA		213	25	33	36	10
		WORCESTER, MA	MA		174	25	58	23	15
		NA (OUTSIDE OF MSA/MD)	CT		79	17	23	11	4
			ME		61	12	21	15	6
			MA		1			1	
			NH		51	10	28	10	6
			VT		38	7	7	11	4
Secured by a subordinate lien	Conventional	BANGOR, ME	ME		317	44	190	139	19
		BARNSTABLE TOWN, MA	MA		735	92	366	262	22
		Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	5468	718	2746	1965	177
				CAMBRIDGE-NEWTON- FRAMINGHAM, MA	4020	479	1758	1450	94
				ESSEX COUNTY, MA	2300	299	1288	900	57
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	1823	227	949	647	64
		BRIDGEPORT-STAMFORD- NORWALK, CT	CT		1979	422	1169	960	89
		BURLINGTON-SOUTH BURLINGTON, VT	VT		365	50	214	352	24
		HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		4341	582	1945	1681	187
		LEWISTON-AUBURN, ME	ME		315	29	151	121	14
		MANCHESTER-NASHUA, NH	NH		1659	239	750	611	63
		NEW HAVEN-MILFORD, CT	CT		2571	470	1451	1201	141
		NORWICH-NEW LONDON, CT	CT		1221	162	440	384	33
		PITTSFIELD, MA	MA		148	26	120	91	2
		PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		1750	196	777	677	51
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		2001	227	937	858	67
			RI		4526	510	1889	1216	106
		SPRINGFIELD, MA	MA		1527	234	962	692	47
		WORCESTER, MA	MA		2659	314	1285	1012	70

		NA (OUTSIDE OF MSA/MD)	CT		1146	147	564	439	36
			ME		947	107	721	501	54
			MA		142	13	54	53	2
			NH		1249	158	734	647	54
			RI		1	2	2	1	.
			VT		597	53	558	602	30
	Government-backed	Boston-Cambridge-Quincy, MA-NH	MA	ESSEX COUNTY, MA	2	.	.	.	.
			NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	1	.	.	.	.
		NEW HAVEN-MILFORD, CT	CT		.	.	.	1	.
		NORWICH-NEW LONDON, CT	CT		1	.	.	.	.
		PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		.	1	.	1	.
			RI		1	.	.	.	.
		NA (OUTSIDE OF MSA/MD)	NH		1	.	.	.	.

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