

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Home Purchase				Rate Spread					
				All		Lien Status			
						Secured by a First Lien		Secured by a Subordinate Lien	
MSA	State	Metro Division	Income Level	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Low	4.88	5.03	4.87	4.99	6.60	6.60
			Moderate	5.47	5.52	4.88	5.10	6.60	6.78
			Middle	5.43	5.57	4.89	4.99	7.19	7.36
			Upper Middle	5.02	5.22	4.52	4.69	6.38	6.60
			Upper	5.11	5.26	4.57	4.74	6.54	6.72
			No Data	3.87	4.65	3.49	3.80	8.34	8.47
BARNSTABLE TOWN, MA	MA		Low	4.01	3.86	4.01	3.86		
			Moderate	4.66	4.87	4.16	4.22	6.13	6.21
			Middle	5.11	5.13	4.37	4.45	5.99	6.23
			Upper Middle	5.46	5.51	4.65	4.70	6.53	6.56
			Upper	5.35	5.40	4.52	4.60	6.35	6.50
			No Data	5.36	5.35	3.47	3.78	6.74	6.84
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	4.57	4.78	4.22	4.27	6.16	6.73
			Moderate	5.12	5.19	4.44	4.51	6.24	6.36
			Middle	5.20	5.24	4.53	4.54	6.22	6.37
			Upper Middle	5.30	5.34	4.55	4.57	6.30	6.43
			Upper	5.35	5.46	4.64	4.67	6.50	6.61
			No Data	5.48	5.62	3.68	3.93	7.17	7.09
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	5.03	5.09	4.44	4.55	6.52	6.41
			Moderate	5.27	5.31	4.52	4.62	6.23	6.36
			Middle	5.31	5.31	4.43	4.50	6.32	6.41
			Upper Middle	5.31	5.30	4.53	4.55	6.14	6.31
			Upper	5.28	5.35	4.54	4.57	6.26	6.47
			No Data	5.15	5.43	3.63	3.80	7.11	7.16
		ESSEX COUNTY, MA	Low	5.17	5.26	4.54	4.61	6.73	6.70
			Moderate	5.15	5.20	4.52	4.52	6.17	6.30
			Middle	5.33	5.42	4.57	4.60	6.41	6.51
			Upper Middle	5.46	5.51	4.74	4.71	6.48	6.51
			Upper	5.44	5.52	4.75	4.71	6.44	6.55
			No Data	5.47	5.61	3.60	3.92	7.45	7.24
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	4.19	4.56	4.06	4.25	6.63	6.89
			Moderate	5.10	5.12	4.45	4.56	6.24	6.40
			Middle	5.33	5.43	4.73	4.83	6.38	6.44
			Upper Middle	5.40	5.46	4.68	4.74	6.51	6.52
			Upper	5.36	5.51	4.70	4.67	6.77	6.82
			No Data	4.94	5.22	3.71	3.97	6.77	6.85
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	5.04	5.15	4.63	4.69	6.42	6.47
			Moderate	5.36	5.48	4.93	4.90	6.48	6.52
			Middle	5.46	5.55	4.84	4.86	6.51	6.65
			Upper Middle	5.48	5.55	4.84	4.86	6.55	6.66
			Upper	5.33	5.44	4.74	4.76	6.37	6.57
			No Data	5.15	5.41	3.56	3.81	7.36	7.25
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	5.34	5.35	5.20	5.20	6.16	6.28
			Moderate	4.94	5.26	4.59	4.88	6.48	6.57
			Middle	5.51	5.48	4.60	4.87	6.60	6.68
			Upper Middle	5.12	5.23	4.39	4.54	6.45	6.54
			Upper	5.14	5.33	4.55	4.65	6.98	6.76
			No Data	4.04	5.24	3.43	3.52	7.97	7.67
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	5.32	5.41	4.77	4.81	6.59	6.66
			Moderate	5.48	5.55	4.84	4.84	6.68	6.71
			Middle	5.55	5.61	4.79	4.84	6.72	6.78
			Upper Middle	5.46	5.55	4.74	4.77	6.66	6.78
			Upper	5.34	5.46	4.60	4.67	6.58	6.77
			No Data	5.02	5.37	3.95	4.17	7.39	7.38

LEWISTON-AUBURN, ME	ME		Low	3.84	4.51	3.65	4.41	6.24	6.24
			Moderate	5.27	5.31	4.83	4.82	6.67	6.69
			Middle	5.46	5.27	4.72	4.80	6.52	6.67
			Upper Middle	4.97	5.09	4.32	4.35	6.49	6.61
			Upper	5.11	5.30	4.22	4.33	6.78	7.10
			No Data	5.71	5.90	4.69	4.64	7.46	7.39
MANCHESTER-NASHUA, NH	NH		Low	4.77	4.93	4.43	4.64	6.52	6.45
			Moderate	5.27	5.29	4.51	4.65	6.54	6.56
			Middle	5.36	5.46	4.56	4.65	6.64	6.70
			Upper Middle	5.35	5.39	4.59	4.57	6.44	6.55
			Upper	5.31	5.41	4.38	4.49	6.69	6.74
			No Data	5.75	5.72	3.52	3.67	7.42	7.25
NEW HAVEN-MILFORD, CT	CT		Low	5.12	5.21	4.81	4.81	6.48	6.61
			Moderate	5.44	5.52	4.94	4.93	6.68	6.73
			Middle	5.47	5.57	4.94	4.91	6.75	6.73
			Upper Middle	5.41	5.55	4.82	4.81	6.71	6.80
			Upper	5.34	5.44	4.73	4.76	6.68	6.74
			No Data	5.07	5.33	3.82	4.17	7.30	7.19
NORWICH-NEW LONDON, CT	CT		Low	4.72	4.79	4.38	4.55	6.10	6.00
			Moderate	5.17	5.31	4.63	4.64	6.33	6.50
			Middle	5.43	5.54	4.93	4.90	6.56	6.66
			Upper Middle	5.35	5.43	4.51	4.57	6.29	6.49
			Upper	5.45	5.46	4.74	4.73	6.42	6.61
			No Data	5.27	5.68	3.68	3.85	7.55	7.75
PITTSFIELD, MA	MA		Low	5.50	5.71	5.19	5.18	6.85	6.99
			Moderate	5.56	5.58	4.89	4.85	6.85	6.75
			Middle	5.17	5.24	4.51	4.62	6.21	6.42
			Upper Middle	5.22	5.22	4.64	4.61	6.15	6.27
			Upper	5.28	5.36	4.64	4.64	6.67	6.89
			No Data	3.57	5.00	3.39	3.48	8.37	8.05
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	5.09	5.15	4.94	4.91	6.62	6.58
			Moderate	5.07	5.20	4.68	4.72	6.31	6.49
			Middle	5.28	5.32	4.60	4.68	6.47	6.52
			Upper Middle	5.34	5.41	4.52	4.63	6.56	6.65
			Upper	5.18	5.34	4.48	4.54	6.60	6.75
			No Data	5.62	5.63	3.55	3.77	6.91	7.02
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	4.56	4.62	4.38	4.36	7.16	6.80
			Moderate	5.07	5.10	4.54	4.54	6.19	6.36
			Middle	5.07	5.17	4.44	4.49	6.23	6.38
			Upper Middle	5.33	5.36	4.55	4.59	6.38	6.49
			Upper	5.32	5.42	4.59	4.61	6.37	6.53
			No Data	5.05	5.42	4.05	4.18	7.24	7.22
	RI		Low	4.67	4.91	4.27	4.48	5.89	6.60
			Moderate	5.11	5.22	4.54	4.59	6.36	6.47
			Middle	5.28	5.39	4.61	4.66	6.47	6.55
			Upper Middle	5.45	5.55	4.71	4.73	6.57	6.68
			Upper	5.45	5.59	4.70	4.77	6.56	6.76
			No Data	5.28	5.52	3.98	4.16	7.03	7.14
SPRINGFIELD, MA	MA		Low	5.15	5.25	4.65	4.72	6.54	6.72
			Moderate	5.42	5.45	4.82	4.82	6.46	6.57
			Middle	5.45	5.51	4.77	4.78	6.47	6.59
			Upper Middle	5.38	5.48	4.68	4.77	6.61	6.65
			Upper	5.37	5.43	4.65	4.70	6.71	6.85
			No Data	4.26	5.05	3.69	3.89	7.61	7.68
WORCESTER, MA	MA		Low	4.89	5.05	4.64	4.64	6.42	6.44
			Moderate	5.29	5.33	4.62	4.62	6.36	6.42
			Middle	5.32	5.39	4.54	4.57	6.43	6.49
			Upper Middle	5.42	5.46	4.66	4.66	6.41	6.57
			Upper	5.35	5.46	4.54	4.58	6.61	6.71
			No Data	5.13	5.36	3.93	4.05	7.24	7.10

NA (OUTSIDE OF MSA/MD)	CT		Low	5.14	5.36	4.61	4.74	6.34	6.83
			Moderate	5.42	5.38	4.81	4.74	6.46	6.50
			Middle	5.41	5.44	4.65	4.67	6.49	6.53
			Upper Middle	5.21	5.36	4.62	4.69	6.60	6.60
			Upper	5.37	5.36	4.54	4.60	6.37	6.58
			No Data	5.29	5.44	3.51	3.99	7.11	7.26
			Not in MSA	5.43	5.49	5.20	4.82	7.27	7.48
	ME		Low	5.00	5.23	4.84	5.12	6.67	6.59
			Moderate	5.35	5.36	5.00	5.02	6.65	6.75
			Middle	5.46	5.46	4.96	5.07	6.74	6.77
			Upper Middle	5.37	5.42	4.81	4.91	6.43	6.64
			Upper	5.01	5.15	4.55	4.68	6.57	6.80
			No Data	4.70	5.27	3.77	3.99	7.37	7.65
			Not in MSA	3.61	3.74	3.60	3.59	5.06	5.06
	MA		Middle	5.63	5.63	4.46	4.46	6.80	6.80
			Upper	5.29	5.27	4.52	4.49	6.19	6.30
			No Data	6.99	6.51	4.14	4.14	7.70	7.70
			Not in MSA	5.00	5.63	3.96	5.33	6.23	6.32
	NH		Low	4.80	5.06	4.60	4.85	6.92	6.62
			Moderate	5.26	5.44	4.74	5.01	6.51	6.64
			Middle	5.24	5.34	4.71	4.76	6.57	6.56
			Upper Middle	5.45	5.48	4.80	4.89	6.32	6.51
			Upper	5.34	5.45	4.58	4.70	6.68	6.86
			No Data	4.86	5.30	3.47	3.74	7.01	7.28
			Not in MSA	4.12	4.77	3.29	4.06	7.26	7.26
	VT		Low	4.98	5.08	4.74	4.93	6.43	6.47
			Moderate	5.32	5.42	4.92	4.93	6.57	6.77
			Middle	5.42	5.38	4.85	4.94	6.49	6.61
			Upper Middle	5.32	5.39	4.69	4.80	6.49	6.90
			Upper	5.15	5.18	4.67	4.75	6.31	6.46
			No Data	4.13	4.92	3.47	3.78	7.39	7.37

Source: 2005 HMDA data for New England.
Excludes transition period applications.

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Home Improvement				Rate Spread					
				All		Lien Status			
						Secured by a First Lien		Secured by a	
MSA	State	Metro Division	Income Level	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Low	5.09	5.99	4.08	4.42	8.90	8.54
			Moderate	5.38	6.05	5.06	5.20	9.39	8.27
			Middle	5.12	6.13	4.36	4.63	8.88	8.96
			Upper Middle	5.47	6.29	4.66	4.90	10.36	9.26
			Upper	5.64	6.08	4.91	4.91	7.56	8.40
			No Data	5.44	5.44	5.44	5.44	.	.
BARNSTABLE TOWN, MA	MA		Low	4.02	4.45	4.02	3.93	7.02	7.02
			Moderate	5.49	5.77	4.25	4.55	7.44	7.31
			Middle	6.49	6.61	4.51	4.54	7.82	7.43
			Upper Middle	4.96	5.36	4.30	4.26	6.51	6.73
			Upper	5.56	5.87	4.47	4.55	7.81	7.24
			No Data	3.97	3.97	3.97	3.97	.	.

Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	5.13	5.52	4.57	4.69	7.49	7.47			
			Moderate	5.34	5.54	4.41	4.54	6.97	7.12			
			Middle	5.41	5.67	4.60	4.67	7.73	7.35			
			Upper Middle	5.18	5.44	4.49	4.51	6.96	7.04			
			Upper	5.15	5.39	4.58	4.64	7.13	7.00			
			No Data	3.25	3.92	3.24	3.59	6.54	6.54			
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	5.49	5.77	4.17	4.38	7.29	7.41			
			Moderate	5.48	5.65	4.46	4.57	6.88	7.14			
			Middle	5.31	5.58	4.60	4.62	7.04	6.98			
			Upper Middle	5.20	5.38	4.48	4.64	7.09	6.95			
			Upper	5.25	5.32	4.20	4.39	6.61	6.84			
			No Data	4.16	4.84	3.88	3.84	6.85	6.85			
		ESSEX COUNTY, MA	Low	5.10	5.38	4.49	4.61	7.06	7.51			
			Moderate	5.14	5.39	4.17	4.38	7.16	7.16			
			Middle	5.50	5.66	4.79	4.89	6.78	6.97			
			Upper Middle	5.50	5.77	4.69	4.79	6.59	6.81			
			Upper	5.50	5.53	4.83	4.91	5.96	6.45			
			No Data	3.89	4.28	3.89	3.61	5.98	5.98			
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	5.91	6.44	4.20	4.85	8.52	8.66			
			Moderate	6.43	6.64	4.52	4.78	8.47	8.22			
			Middle	5.89	6.35	4.82	4.87	6.91	7.50			
			Upper Middle	5.69	6.29	4.90	4.73	6.32	7.49			
			Upper	5.81	6.41	4.60	4.66	7.12	7.59			
No Data			4.63	4.63	3.52	3.52	5.74	5.74				
BRIDGEPORT-STAMFORD-NORWALK, CT	CT	Low	4.99	5.25	3.97	4.15	6.72	6.87				
		Moderate	5.69	6.29	4.35	4.51	7.73	8.27				
		Middle	5.85	6.52	4.87	4.90	7.78	7.98				
		Upper Middle	5.60	5.93	3.91	4.05	6.43	6.96				
		Upper	5.45	5.99	4.40	4.45	7.23	7.79				
		No Data	3.24	3.83	3.24	3.83	.	.				
BURLINGTON-SOUTH BURLINGTON, VT	VT	Low	4.50	5.23	4.19	4.44	9.06	8.63				
		Moderate	5.44	5.74	5.02	5.13	6.32	6.74				
		Middle	5.57	6.25	4.54	4.69	6.99	7.45				
		Upper Middle	6.32	6.55	4.79	4.83	7.73	8.28				
		Upper	5.88	6.32	4.75	4.88	7.23	7.38				
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT	Low	5.51	5.70	4.54	4.74	7.48	8.15				
		Moderate	6.00	6.46	4.52	4.75	7.03	7.81				
		Middle	5.99	6.43	4.38	4.62	7.43	7.85				
		Upper Middle	6.69	6.81	4.57	4.70	7.19	7.70				
		Upper	5.77	6.30	4.18	4.39	7.18	7.60				
LEWISTON-AUBURN, ME	ME	No Data	7.36	7.36	.	.	7.36	7.36				
		Low	4.31	5.40	4.14	4.85	8.74	8.74				
		Moderate	5.76	5.85	4.53	4.92	7.07	8.05				
		Middle	7.19	7.67	5.59	5.59	7.64	7.99				
		Upper Middle	5.89	6.19	4.70	4.79	8.90	8.51				
MANCHESTER-NASHUA, NH	NH	Upper	6.04	6.75	4.54	4.78	8.02	8.29				
		No Data	4.69	4.69	4.69	4.69	.	.				
		Low	6.25	6.59	4.28	4.68	7.65	8.50				
		Moderate	6.84	7.07	4.46	4.56	8.52	8.65				
		Middle	6.39	7.03	4.35	4.44	8.26	8.55				
NEW HAVEN-MILFORD, CT	CT	Upper Middle	6.19	6.75	4.82	4.64	8.35	8.35				
		Upper	6.09	6.57	4.66	4.78	6.70	7.55				
		No Data	7.35	7.35	7.35	7.35	.	.				
		Low	4.97	5.30	3.83	4.19	6.72	7.44				
		Moderate	5.98	6.34	4.66	4.84	7.10	7.80				
			Middle	6.19	6.68	4.93	4.87	7.37	7.85			
			Upper Middle	6.09	6.59	4.37	4.34	6.95	7.66			
			Upper	6.06	6.33	4.39	4.64	6.79	7.30			
						No Data	4.47	5.45	4.38	4.43	9.57	9.57

NORWICH-NEW LONDON, CT	CT		Low	5.56	6.64	4.62	4.66	8.42	8.85
			Moderate	5.33	5.83	3.91	4.38	7.26	7.07
			Middle	6.48	6.74	4.83	5.12	7.03	7.98
			Upper Middle	6.63	7.11	4.01	4.23	7.73	8.04
			Upper	6.04	6.60	5.46	5.04	6.34	7.33
			No Data	3.64	3.64	3.64	3.64	.	.
PITTSFIELD, MA	MA		Low	7.17	6.77	4.62	4.35	7.51	7.48
			Moderate	6.85	6.72	3.60	4.22	7.87	7.83
			Middle	6.64	6.48	5.05	5.21	6.97	7.12
			Upper Middle	6.19	6.26	5.58	5.17	7.35	7.54
			Upper	6.37	6.26	4.45	4.58	7.48	7.43
			No Data	3.40	3.40	3.40	3.40	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	5.15	5.59	4.71	4.65	8.35	8.09
			Moderate	5.71	6.22	4.48	4.79	8.24	8.51
			Middle	5.70	6.08	4.40	4.69	6.44	7.24
			Upper Middle	6.06	6.06	4.40	4.68	7.28	7.91
			Upper	5.53	5.97	4.33	4.58	6.94	7.43
			No Data	3.22	3.22	3.22	3.22	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	4.06	4.56	4.03	4.34	6.62	6.89
			Moderate	5.38	5.61	4.07	4.29	7.28	7.38
			Middle	5.61	5.66	4.42	4.65	6.59	6.94
			Upper Middle	5.66	6.11	4.19	4.44	7.87	7.65
			Upper	5.52	5.84	4.55	4.51	7.35	7.28
			No Data	3.14	3.31	3.14	3.31	.	.
	RI		Low	5.52	5.87	4.82	4.76	7.04	7.42
			Moderate	5.37	5.84	4.36	4.56	7.03	7.66
			Middle	5.71	6.34	4.32	4.57	8.07	8.22
			Upper Middle	5.88	6.45	4.46	4.45	7.23	8.08
			Upper	5.63	6.19	4.42	4.64	7.26	7.75
			No Data	4.00	5.07	3.95	4.09	11.00	11.00
SPRINGFIELD, MA	MA		Low	5.29	5.33	4.28	4.69	6.72	7.05
			Moderate	5.66	5.82	4.71	4.80	7.79	7.57
			Middle	5.99	6.13	4.87	4.76	7.47	7.40
			Upper Middle	6.55	6.50	4.67	4.73	7.78	7.53
			Upper	5.64	6.14	4.60	4.71	7.27	7.15
			No Data	3.61	4.31	3.61	4.31	.	.
WORCESTER, MA	MA		Low	5.97	5.72	5.03	4.79	6.96	7.10
			Moderate	5.62	5.87	4.47	4.62	7.92	7.67
			Middle	5.45	5.74	4.62	4.65	7.35	7.36
			Upper Middle	5.74	5.98	4.30	4.77	7.23	7.23
			Upper	5.73	5.94	4.64	4.74	6.95	7.09
			No Data	6.42	5.58	4.81	4.81	7.12	7.12
NA (OUTSIDE OF MSA/MD)	CT		Low	5.13	5.61	4.00	4.17	7.27	7.61
			Moderate	5.67	6.04	4.81	4.98	7.45	7.54
			Middle	6.02	6.51	4.22	4.32	7.55	7.70
			Upper Middle	6.25	6.82	5.05	5.12	7.02	7.57
			Upper	5.87	6.35	4.59	4.88	7.47	7.83
	ME		Low	4.77	5.04	4.57	4.65	6.63	7.25
			Moderate	5.07	5.59	4.31	4.76	8.29	7.92
			Middle	5.42	5.94	4.77	4.94	7.56	7.95
			Upper Middle	5.74	5.96	4.96	5.17	7.10	7.39
			Upper	5.55	6.09	4.39	4.81	7.09	7.87
			No Data	3.72	4.18	3.72	4.18	.	.
			Not in MSA	3.72	3.62	3.72	3.62	.	.
	MA		Moderate	5.97	5.97	.	.	5.97	5.97
			Upper Middle	5.35	5.33	5.35	5.33	.	.
			Upper	5.19	5.30	4.86	5.05	7.51	7.51
	NH		Low	6.06	6.60	5.22	5.41	10.09	9.15
			Moderate	6.55	7.06	4.60	4.81	9.29	8.95
			Middle	5.58	6.19	4.56	4.58	8.19	8.38
			Upper Middle	6.03	6.49	4.01	4.35	7.33	8.17
			Upper	5.97	6.51	4.60	4.93	7.90	8.09
			No Data	3.83	4.35	3.34	3.56	6.72	6.72

	VT		Low	4.95	5.61	3.94	4.87	8.81	8.57
			Moderate	5.95	6.48	5.22	5.40	8.49	8.47
			Middle	6.20	6.00	4.70	4.93	7.18	7.66
			Upper Middle	5.28	5.81	4.80	4.81	7.53	7.89
			Upper	5.27	5.75	4.82	5.06	6.66	7.05
			No Data	3.60	3.60	3.60	3.60	.	.

Source: 2005 HMDA data for New England.
Excludes transition period applications.

MSA Detail: Average Rate Spread by Income Level and Lien Status

Loan Purpose Refinancing				Rate Spread					
				All		Lien Status			
						Secured by a First Lien		Secured by a	
MSA	State	Metro Division	Income Level	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Low	4.82	4.92	4.82	4.92	.	.
			Moderate	4.88	5.17	4.82	5.01	7.64	7.46
			Middle	4.97	5.29	4.87	5.02	7.37	7.73
			Upper Middle	5.19	5.53	4.90	5.08	8.21	7.96
			Upper	4.99	5.36	4.65	4.90	7.04	7.67
			No Data	4.12	4.67	3.45	3.90	7.36	7.36
BARNSTABLE TOWN, MA	MA		Low	4.33	4.57	4.33	4.57	.	.
			Moderate	4.78	4.85	4.66	4.73	6.73	6.94
			Middle	4.85	4.95	4.60	4.71	6.35	6.99
			Upper Middle	4.82	4.90	4.63	4.72	6.70	6.54
			Upper	4.87	5.07	4.64	4.77	6.73	6.91
			No Data	4.31	4.77	4.16	4.44	5.94	6.45
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	4.70	4.87	4.65	4.83	5.99	6.43
			Moderate	4.79	4.91	4.68	4.77	6.63	6.83
			Middle	4.90	5.00	4.67	4.77	6.49	6.83
			Upper Middle	4.94	5.12	4.73	4.83	6.55	6.81
			Upper	5.02	5.10	4.72	4.77	6.48	6.65
			No Data	4.34	4.87	3.88	4.26	6.76	6.92
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	4.56	4.69	4.49	4.62	5.84	6.61
			Moderate	4.85	5.02	4.69	4.80	6.67	6.91
			Middle	5.00	5.14	4.74	4.80	6.64	6.81
			Upper Middle	5.06	5.20	4.81	4.82	6.44	6.67
			Upper	5.10	5.19	4.85	4.81	6.44	6.67
			No Data	3.97	4.61	3.63	3.98	6.61	6.93
	NH	ESSEX COUNTY, MA	Low	4.58	4.87	4.47	4.76	6.39	6.56
			Moderate	4.76	4.90	4.65	4.70	6.45	6.76
			Middle	4.94	5.04	4.72	4.79	6.31	6.57
			Upper Middle	5.07	5.16	4.70	4.81	6.38	6.69
			Upper	5.07	5.24	4.74	4.81	6.40	6.77
			No Data	4.30	4.73	3.59	3.95	6.51	6.58
		ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	4.80	4.98	4.75	4.93	6.78	6.48
			Moderate	4.87	5.06	4.71	4.84	7.13	7.12
			Middle	5.05	5.24	4.77	4.89	7.12	7.24
			Upper Middle	5.09	5.27	4.74	4.77	6.64	6.85
			Upper	5.14	5.32	4.81	4.85	6.59	6.93
			No Data	4.10	4.89	3.83	4.27	6.92	7.14
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	5.04	5.15	5.00	5.10	6.80	6.57
			Moderate	5.03	5.13	4.91	4.94	6.74	7.19
			Middle	5.14	5.22	4.99	4.99	6.49	6.88
			Upper Middle	5.14	5.25	4.85	4.92	6.73	7.04
			Upper	4.95	5.09	4.68	4.76	6.56	6.86
			No Data	4.08	4.71	3.84	4.42	7.22	7.12

BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	4.74	4.86	4.64	4.77	5.64	7.33
			Moderate	5.10	5.25	4.87	5.11	7.04	7.66
			Middle	5.23	5.47	5.08	5.32	7.26	7.54
			Upper Middle	5.09	5.32	4.97	5.08	7.33	7.34
			Upper	5.02	5.27	4.64	4.83	6.72	7.30
			No Data	3.98	4.59	3.54	3.67	7.33	6.89
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	4.78	4.98	4.65	4.82	6.54	7.13
			Moderate	5.15	5.30	4.94	5.02	6.94	7.23
			Middle	5.17	5.32	4.88	4.97	6.63	7.05
			Upper Middle	5.03	5.22	4.76	4.79	6.69	6.94
			Upper	5.11	5.26	4.77	4.81	6.70	7.05
			No Data	4.41	4.60	4.20	4.32	7.12	6.99
LEWISTON-AUBURN, ME	ME		Low	4.49	4.81	4.49	4.81	.	.
			Moderate	5.11	5.30	4.99	5.19	7.05	7.19
			Middle	4.83	5.07	4.69	4.75	6.52	7.48
			Upper Middle	4.89	5.18	4.59	4.84	6.94	7.25
			Upper	5.14	5.35	4.84	5.01	6.29	6.97
			No Data	3.66	3.91	3.66	3.91	.	.
MANCHESTER-NASHUA, NH	NH		Low	4.79	5.06	4.76	4.97	9.84	9.89
			Moderate	4.86	5.03	4.59	4.75	6.49	6.89
			Middle	5.05	5.31	4.71	4.86	6.49	7.08
			Upper Middle	5.16	5.43	4.64	4.87	6.58	7.20
			Upper	5.19	5.33	4.68	4.82	6.72	6.92
			No Data	4.03	4.67	3.84	4.05	6.70	6.86
NEW HAVEN-MILFORD, CT	CT		Low	5.06	5.17	4.97	5.08	6.99	7.14
			Moderate	5.19	5.29	5.06	5.07	7.06	7.44
			Middle	5.14	5.27	4.94	4.99	7.04	7.19
			Upper Middle	5.16	5.24	4.91	4.97	6.75	7.00
			Upper	5.13	5.31	4.81	4.93	6.77	7.05
			No Data	4.47	4.73	3.99	4.36	6.45	6.62
NORWICH-NEW LONDON, CT	CT		Low	4.81	4.96	4.75	4.88	6.58	6.53
			Moderate	5.04	5.17	4.79	4.87	6.84	7.18
			Middle	5.22	5.41	4.94	5.10	6.86	7.00
			Upper Middle	5.25	5.40	4.89	4.97	7.10	7.70
			Upper	4.98	5.18	4.62	4.75	7.12	7.24
			No Data	4.13	4.83	3.83	4.44	5.42	6.47
PITTSFIELD, MA	MA		Low	5.14	5.30	5.14	5.30	.	.
			Moderate	5.03	5.09	4.85	4.97	6.80	6.92
			Middle	5.33	5.25	5.00	4.97	6.51	6.68
			Upper Middle	5.00	5.37	4.75	5.07	8.24	8.29
			Upper	5.03	5.13	4.53	4.81	6.36	6.48
			No Data	3.10	3.27	3.10	3.27	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	4.83	4.96	4.81	4.85	7.69	7.92
			Moderate	4.95	5.11	4.83	4.97	7.44	7.37
			Middle	5.00	5.12	4.76	4.85	6.73	7.06
			Upper Middle	5.14	5.28	4.80	4.94	6.54	7.08
			Upper	4.86	5.09	4.63	4.78	6.62	6.95
			No Data	4.03	4.63	3.65	3.95	7.33	7.51
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	4.44	4.67	4.38	4.60	6.15	6.80
			Moderate	4.85	4.94	4.71	4.75	6.84	7.22
			Middle	5.05	5.10	4.84	4.83	6.57	6.86
			Upper Middle	4.99	5.10	4.81	4.81	6.43	6.75
			Upper	4.98	5.06	4.59	4.69	6.42	6.66
			No Data	3.85	4.55	3.60	3.99	6.47	6.57
	RI		Low	4.69	4.86	4.65	4.79	6.80	7.14
			Moderate	4.85	5.01	4.77	4.85	6.93	7.20
			Middle	5.01	5.10	4.85	4.88	6.92	7.04
			Upper Middle	5.06	5.22	4.85	4.93	6.89	7.07
			Upper	5.03	5.19	4.72	4.82	6.72	7.04
			No Data	4.12	4.57	3.89	4.15	7.08	7.11

SPRINGFIELD, MA	MA		Low	4.93	5.07	4.86	5.03	6.50	6.78
			Moderate	5.09	5.18	4.99	5.03	6.83	6.98
			Middle	5.26	5.34	5.07	5.11	6.54	6.91
			Upper Middle	5.15	5.32	4.85	4.99	6.71	6.84
			Upper	5.17	5.28	4.82	4.92	6.72	6.90
			No Data	4.30	4.73	4.21	4.50	6.32	6.60
WORCESTER, MA	MA		Low	4.66	4.86	4.56	4.81	5.70	6.15
			Moderate	4.91	5.02	4.68	4.81	6.43	6.76
			Middle	5.07	5.18	4.81	4.88	6.58	6.80
			Upper Middle	5.04	5.15	4.73	4.82	6.44	6.66
			Upper	5.10	5.20	4.73	4.82	6.48	6.80
			No Data	3.92	4.58	3.56	4.06	6.64	7.10
NA (OUTSIDE OF MSA/MD)	CT		Low	5.03	5.07	4.93	4.97	6.01	6.88
			Moderate	5.13	5.28	4.92	5.02	6.84	7.15
			Middle	5.06	5.22	4.76	4.90	6.81	7.10
			Upper Middle	5.00	5.17	4.78	4.79	6.52	6.97
			Upper	5.16	5.36	4.79	4.93	6.63	7.09
			No Data	4.46	4.93	3.76	4.44	8.13	7.80
			Not in MSA	5.36	6.22	5.18	5.66	10.11	10.11
	ME		Low	4.99	5.20	4.99	5.16	8.06	7.85
			Moderate	5.12	5.33	5.04	5.21	6.98	7.31
			Middle	5.08	5.29	4.93	5.08	8.06	7.91
			Upper Middle	5.05	5.37	4.78	4.99	7.90	7.84
			Upper	5.02	5.25	4.78	4.94	7.48	7.56
			No Data	4.06	4.68	3.95	4.22	6.87	7.42
			Not in MSA	3.59	3.93	3.57	3.77	5.66	5.66
	MA		Low	3.31	3.31	3.31	3.31	.	.
			Moderate	5.27	4.90	5.27	4.90	.	.
			Middle	4.58	4.58	4.58	4.58	.	.
			Upper Middle	5.30	5.84	4.87	5.59	6.85	6.85
			Upper	4.76	4.88	4.74	4.82	6.51	6.77
			No Data	3.36	4.16	3.36	4.16	.	.
			Not in MSA	4.46	4.92	4.04	4.28	7.14	7.14
	NH		Low	4.99	5.26	4.89	5.14	8.58	8.27
			Moderate	4.87	5.15	4.78	4.96	7.74	7.67
			Middle	4.98	5.26	4.67	4.92	6.87	7.38
			Upper Middle	5.15	5.34	4.77	4.90	7.10	7.37
			Upper	5.09	5.26	4.71	4.88	6.77	7.02
			No Data	3.82	4.61	3.54	3.82	7.26	7.33
			Not in MSA	9.39	9.39	.	.	9.39	9.39
	VT		Low	4.97	5.28	4.94	5.14	10.46	9.42
			Moderate	5.16	5.38	5.05	5.28	7.88	7.76
			Middle	5.12	5.39	4.97	5.12	7.27	7.46
			Upper Middle	5.41	5.55	5.27	5.41	6.89	6.92
			Upper	4.97	5.25	4.83	5.04	7.01	7.10
			No Data	3.28	3.78	3.28	3.78	.	.

Source: 2005 HMDA data for New England.
Excludes transition period applications.