

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) 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	Race/Ethnicity (Summary)	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Asian	3.96	3.96	3.96	3.96	.	.
			Black	5.97	5.97	.	.	5.97	5.97
			White Non-Hispanic	5.14	5.31	4.65	4.84	6.59	6.83
			Hispanic	3.05	3.57	3.05	3.57	.	.
			Other	5.36	5.24	4.41	4.98	5.42	5.50
			Unknown	5.41	5.55	4.60	4.85	6.74	7.14
BARNSTABLE TOWN, MA	MA		Asian	4.74	4.81	4.18	4.29	5.51	5.71
			Black	5.96	5.69	4.67	4.76	6.68	6.91
			White Non-Hispanic	5.27	5.31	4.35	4.47	6.31	6.51
			Hispanic	5.43	5.42	4.57	4.57	6.28	6.40
			Other	5.21	5.34	4.97	4.76	6.08	6.22
			Unknown	5.47	5.50	4.72	4.74	6.48	6.61
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	5.01	5.18	4.29	4.36	6.49	6.70
			Black	5.41	5.48	4.68	4.70	6.45	6.57
			White Non-Hispanic	5.21	5.29	4.43	4.48	6.37	6.52
			Hispanic	5.39	5.48	4.56	4.61	6.40	6.55
			Other	5.31	5.41	4.53	4.65	6.42	6.47
			Unknown	5.30	5.38	4.63	4.62	6.51	6.64
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	5.26	5.24	4.45	4.52	6.20	6.28
			Black	5.35	5.46	4.55	4.59	6.49	6.60
			White Non-Hispanic	5.24	5.25	4.41	4.48	6.26	6.43
			Hispanic	5.33	5.37	4.48	4.52	6.28	6.44
			Other	5.24	5.19	4.35	4.40	5.99	6.18
	NH	ESSEX COUNTY, MA	Unknown	5.36	5.47	4.67	4.72	6.33	6.55
			Asian	5.17	5.03	4.63	4.66	5.94	6.07
			Black	5.46	5.63	4.77	4.80	6.55	6.65
			White Non-Hispanic	5.27	5.32	4.52	4.54	6.33	6.45
			Hispanic	5.44	5.52	4.64	4.62	6.46	6.58
			Other	5.65	5.72	4.84	4.80	6.74	6.78
		ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Unknown	5.34	5.47	4.66	4.65	6.55	6.63
			Asian	5.27	5.46	4.75	4.82	6.46	6.43
			Black	5.58	5.79	5.00	4.90	7.05	6.98
			White Non-Hispanic	5.21	5.30	4.45	4.58	6.53	6.63
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Hispanic	5.42	5.51	4.67	4.81	6.55	6.58
			Other	5.11	5.24	4.83	4.58	6.49	6.52
			Unknown	5.40	5.44	4.51	4.74	6.48	6.59
			Asian	5.55	5.47	4.68	4.82	6.39	6.64
			Black	5.57	5.68	4.97	5.02	6.61	6.73
			White Non-Hispanic	5.25	5.36	4.63	4.68	6.41	6.62
BURLINGTON-SOUTH BURLINGTON, VT	VT		Hispanic	5.39	5.50	4.80	4.80	6.48	6.54
			Other	5.40	5.39	4.62	4.77	6.46	6.49
			Unknown	5.44	5.49	4.85	4.80	6.61	6.73
			Asian	5.14	5.02	4.82	4.70	6.12	6.12
			Black	5.02	5.30	4.53	4.71	8.25	8.25
			White Non-Hispanic	5.15	5.34	4.45	4.71	6.72	6.79
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Hispanic	5.48	5.47	4.36	4.71	6.45	6.22
			Other	5.77	4.91	4.59	4.62	6.05	6.05
			Unknown	5.22	5.25	4.37	4.57	6.27	6.69
			Asian	5.45	5.57	4.69	4.86	6.68	6.76
			Black	5.54	5.66	4.93	4.92	6.90	6.93
			White Non-Hispanic	5.32	5.40	4.59	4.62	6.57	6.69
			Hispanic	5.61	5.67	4.77	4.84	6.75	6.80
			Other	5.66	5.74	4.79	4.88	7.00	6.86
			Unknown	5.42	5.52	4.89	4.89	6.66	6.83

LEWISTON-AUBURN, ME	ME		Asian	5.74	5.54	5.74	5.54	.	.
			Black	4.94	5.28	3.84	4.09	6.76	6.81
			White Non-Hispanic	5.16	5.25	4.37	4.54	6.70	6.92
			Hispanic	5.92	5.82	5.27	5.10	6.67	6.79
			Other	5.84	5.19	3.69	4.19	6.68	6.68
			Unknown	5.33	5.31	4.62	4.65	6.79	6.78
MANCHESTER- NASHUA, NH	NH		Asian	5.24	5.36	4.25	4.23	6.16	6.49
			Black	5.21	5.52	4.60	4.52	6.93	6.93
			White Non-Hispanic	5.27	5.38	4.41	4.51	6.61	6.73
			Hispanic	5.54	5.58	4.71	4.82	6.52	6.63
			Other	5.32	5.40	4.60	4.64	6.43	6.51
			Unknown	5.37	5.50	4.29	4.43	6.72	6.83
NEW HAVEN- MILFORD, CT	CT		Asian	4.82	4.94	4.36	4.41	6.77	6.67
			Black	5.55	5.63	4.94	4.91	6.84	6.96
			White Non-Hispanic	5.30	5.40	4.73	4.78	6.57	6.64
			Hispanic	5.48	5.57	4.89	4.83	6.80	6.82
			Other	5.34	5.52	4.70	4.71	6.83	6.91
			Unknown	5.44	5.52	5.00	4.92	6.82	6.75
NORWICH-NEW LONDON, CT	CT		Asian	4.18	4.74	3.87	4.10	6.92	7.05
			Black	5.69	5.79	4.94	4.99	6.81	7.04
			White Non-Hispanic	5.23	5.30	4.48	4.54	6.34	6.53
			Hispanic	5.47	5.58	4.86	4.91	6.39	6.67
			Other	5.48	5.40	4.96	4.80	6.38	6.29
			Unknown	5.46	5.59	4.77	4.85	6.56	6.76
PITTSFIELD, MA	MA		Asian	4.24	4.80	4.21	4.21	5.99	5.99
			Black	5.41	5.68	5.21	5.20	6.99	6.83
			White Non-Hispanic	5.25	5.36	4.54	4.61	6.71	6.83
			Hispanic	5.40	5.31	4.29	4.49	6.56	6.54
			Other	5.80	5.69	4.60	4.56	6.28	6.54
			Unknown	5.39	5.46	4.84	4.97	6.02	6.29
PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		Asian	5.19	5.35	4.58	4.55	7.09	6.83
			Black	4.80	4.98	4.66	4.41	6.10	6.82
			White Non-Hispanic	5.22	5.32	4.48	4.57	6.52	6.68
			Hispanic	5.27	5.53	4.47	4.55	6.53	6.70
			Other	5.87	5.71	5.03	4.94	6.47	6.84
			Unknown	5.43	5.53	4.64	4.74	6.79	6.82
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	5.15	5.41	4.47	4.76	6.31	6.40
			Black	5.36	5.48	4.64	4.65	6.62	6.71
			White Non-Hispanic	5.16	5.28	4.48	4.52	6.34	6.51
			Hispanic	5.36	5.54	4.67	4.65	6.74	6.77
			Other	5.43	5.40	4.49	4.39	6.50	6.73
			Unknown	5.25	5.23	4.54	4.52	6.12	6.32
	RI		Asian	5.65	5.85	4.85	5.04	6.50	6.99
			Black	5.51	5.63	4.75	4.84	6.72	6.90
			White Non-Hispanic	5.27	5.39	4.52	4.57	6.47	6.62
			Hispanic	5.49	5.60	4.67	4.76	6.67	6.80
			Other	5.32	5.57	4.70	4.73	6.76	6.83
			Unknown	5.37	5.47	4.74	4.75	6.50	6.62
SPRINGFIELD, MA	MA		Asian	5.14	5.33	4.92	4.87	6.84	6.82
			Black	5.48	5.55	4.71	4.72	6.83	6.85
			White Non-Hispanic	5.26	5.30	4.56	4.63	6.41	6.54
			Hispanic	5.49	5.58	4.80	4.82	6.70	6.79
			Other	5.47	5.45	4.78	4.90	6.37	6.52
			Unknown	5.51	5.64	4.88	4.89	6.89	7.01
WORCESTER, MA	MA		Asian	5.11	5.16	4.34	4.43	6.30	6.43
			Black	5.47	5.57	4.83	4.77	6.64	6.66
			White Non-Hispanic	5.26	5.34	4.50	4.54	6.39	6.55
			Hispanic	5.45	5.50	4.63	4.61	6.61	6.67
			Other	5.44	5.45	4.64	4.72	6.14	6.36
			Unknown	5.35	5.44	4.66	4.62	6.62	6.62

NA (OUTSIDE OF MSA/MD)	CT		Asian	5.15	4.94	4.09	4.20	5.81	6.18
			Black	5.54	5.69	5.15	4.87	6.93	6.92
			White Non-Hispanic	5.34	5.36	4.60	4.66	6.44	6.56
			Hispanic	5.40	5.48	4.60	4.64	6.60	6.68
			Other	5.18	5.23	4.17	4.35	6.14	6.70
			Unknown	5.32	5.47	4.78	4.71	6.61	6.72
	ME		Black	4.04	4.24	4.04	4.24	.	.
			White Non-Hispanic	5.15	5.25	4.70	4.81	6.68	6.83
			Hispanic	5.58	5.70	4.62	5.20	7.04	6.90
			Other	5.42	5.33	5.03	4.92	6.19	6.50
			Unknown	5.43	5.47	4.89	5.01	6.68	6.77
	MA		Asian	5.00	5.00	.	.	5.00	5.00
			Black	4.63	4.84	4.23	4.23	5.86	6.06
			White Non-Hispanic	5.26	5.39	4.41	4.69	6.21	6.39
			Hispanic	5.69	5.55	5.24	4.74	6.22	6.23
			Other	3.32	3.32	3.32	3.32	.	.
	NH		Unknown	5.65	5.59	4.87	5.05	6.91	6.85
			Asian	4.71	4.78	4.48	4.25	6.60	6.64
			Black	4.51	4.91	4.48	4.26	8.47	8.47
			White Non-Hispanic	5.29	5.41	4.59	4.75	6.57	6.72
			Hispanic	5.11	5.25	4.65	4.59	6.21	6.94
	VT		Other	5.12	5.31	4.60	4.75	6.11	6.52
			Unknown	5.33	5.47	4.66	4.78	6.71	6.98
			Asian	5.23	5.35	4.59	4.50	7.92	7.92
			Black	6.64	6.64	5.33	5.33	7.94	7.94
			White Non-Hispanic	5.23	5.27	4.60	4.75	6.49	6.69
			Hispanic	4.08	4.58	3.59	4.21	7.95	7.95
			Other	4.05	4.54	4.05	4.54	.	.
			Unknown	5.30	5.38	4.84	5.03	6.30	6.65

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

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) and Lien Status

Loan Purpose Home Improvement				Rate Spread					
				All		Lien Status			
						Secured by a First		Secured by a	
MSA	State	Metro Division	Race/Ethnicity (Summary)	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Asian	3.39	3.39	3.39	3.39	.	.
			White Non-Hispanic	5.33	6.14	4.68	4.86	8.94	8.76
			Hispanic	9.14	9.14	.	.	9.14	9.14
			Other	6.96	6.97	5.06	5.06	7.92	7.92
			Unknown	5.32	5.77	4.90	5.05	8.05	7.93
BARNSTABLE TOWN, MA	MA		Asian	3.94	3.94	3.94	3.94	.	.
			Black	5.43	5.48	3.73	3.84	6.97	6.85
			White Non-Hispanic	5.69	5.91	4.37	4.44	7.63	7.30
			Hispanic	7.99	7.02	4.51	4.51	8.18	7.73
			Other	4.85	5.35	4.54	5.00	7.10	7.10
		BOSTON-QUINCY, MA	Unknown	5.49	5.57	4.90	4.88	6.34	6.48
			Asian	5.13	5.15	5.13	4.89	6.62	6.62
			Black	5.17	5.48	4.63	4.72	7.81	7.37
			White Non-Hispanic	5.27	5.51	4.51	4.59	6.96	7.09
			Hispanic	5.05	5.42	4.18	4.41	8.17	7.64
			Other	5.66	5.71	4.15	4.42	7.53	7.08
			Unknown	5.12	5.41	4.42	4.56	6.56	7.04

Boston-Cambridge-Quincy, MA-NH	MA	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	6.78	6.42	4.23	4.52	7.81	7.51
			Black	5.25	5.38	4.50	4.50	7.32	7.24
			White Non-Hispanic	5.37	5.59	4.41	4.59	6.99	7.01
			Hispanic	5.38	5.61	4.19	4.31	7.60	7.28
			Other	5.11	5.98	4.60	4.58	8.04	8.08
			Unknown	4.87	4.99	4.24	4.29	6.25	6.58
		ESSEX COUNTY, MA	Asian	5.89	5.90	3.99	3.99	6.66	6.85
			Black	5.70	5.66	4.67	4.75	6.53	6.80
			White Non-Hispanic	5.50	5.58	4.67	4.77	6.65	6.84
			Hispanic	5.50	5.65	4.62	4.59	6.65	6.79
			Other	4.98	5.31	4.78	4.81	7.86	7.82
			Unknown	4.61	4.99	4.43	4.55	6.55	6.61
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	5.45	5.45	5.80	5.80	5.09	5.09
			Black	7.54	7.54	7.54	7.54	.	.
			White Non-Hispanic	5.83	6.42	4.65	4.71	7.33	7.85
			Hispanic	5.84	7.11	5.25	5.25	9.77	8.36
			Other	6.47	7.18	4.66	5.65	9.42	8.41
			Unknown	6.12	6.43	4.59	4.73	6.86	7.50
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	5.87	5.95	5.44	5.71	6.31	6.31
			Black	5.99	6.56	4.68	4.76	7.56	8.36
			White Non-Hispanic	5.51	5.95	3.86	4.18	7.10	7.58
			Hispanic	5.52	6.26	4.57	4.66	8.12	7.92
			Other	5.25	5.66	4.04	4.19	6.28	7.35
BURLINGTON-SOUTH BURLINGTON, VT	VT		Unknown	5.22	5.84	4.75	4.60	7.59	7.68
			White Non-Hispanic	5.76	5.99	4.75	4.80	6.99	7.51
			Other	4.87	5.90	4.07	4.07	7.74	7.74
			Unknown	5.67	6.34	5.11	5.75	6.09	6.87
			Asian	4.10	4.55	3.99	4.29	5.57	5.57
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Black	6.47	6.84	4.32	4.63	8.31	8.70
			White Non-Hispanic	5.92	6.29	4.31	4.64	7.11	7.66
			Hispanic	6.10	6.63	4.89	4.99	7.28	7.76
			Other	5.99	6.49	3.39	3.84	7.98	8.42
			Unknown	5.71	6.09	4.74	4.70	6.99	7.19
LEWISTON-AUBURN, ME	ME		Black	5.94	5.96	5.89	5.89	6.11	6.11
			White Non-Hispanic	5.94	6.45	4.31	4.61	8.56	8.46
			Hispanic	5.76	5.76	.	.	5.76	5.76
			Unknown	6.65	6.55	6.28	6.08	7.37	7.17
MANCHESTER-NASHUA, NH	NH		Black	9.42	9.42	.	.	9.42	9.42
			White Non-Hispanic	6.42	6.92	4.57	4.67	7.97	8.33
			Hispanic	4.27	6.10	3.76	3.69	9.72	9.72
			Other	3.99	5.65	3.75	3.80	8.42	8.42
NEW HAVEN-MILFORD, CT	CT		Unknown	6.19	6.39	4.80	4.80	7.23	7.56
			Asian	5.53	5.03	3.44	3.44	5.82	5.82
			Black	6.14	6.52	4.69	4.88	7.35	7.92
			White Non-Hispanic	5.79	6.18	4.47	4.61	7.19	7.58
			Hispanic	6.23	6.92	4.31	4.51	6.95	8.08
NORWICH-NEW LONDON, CT	CT		Other	5.00	5.63	3.97	4.17	7.21	7.25
			Unknown	6.18	6.41	4.60	4.73	6.55	7.27
			Asian	4.88	4.88	4.88	4.88	.	.
			Black	6.45	6.70	6.33	6.14	7.26	6.98
			White Non-Hispanic	6.14	6.64	4.60	4.73	7.63	7.99
PITTSFIELD, MA	MA		Hispanic	5.29	6.07	4.24	4.14	6.63	7.36
			Other	5.98	6.38	4.75	4.75	6.45	7.03
			Unknown	5.45	6.01	4.29	4.42	6.07	6.71
			Black	6.38	5.87	5.17	5.17	7.28	7.28
			White Non-Hispanic	6.85	6.67	4.08	4.43	7.59	7.58
			Hispanic	7.39	7.12	5.03	5.03	7.46	7.64
			Other	5.25	5.25	3.00	3.00	7.49	7.49
			Unknown	5.41	5.74	5.05	5.12	7.08	7.14

PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		Asian	3.64	3.64	3.64	3.64	.	.
			Black	6.57	6.57	7.90	7.90	5.24	5.24
			White Non-Hispanic	5.53	6.10	4.51	4.67	7.33	7.80
			Hispanic	7.22	6.25	3.49	3.49	7.64	7.64
			Other	5.68	5.83	4.46	4.60	8.35	8.31
			Unknown	5.48	5.72	4.13	4.69	7.27	7.41
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	3.00	3.00	3.00	3.00	.	.
			Black	5.81	6.13	3.84	4.22	6.71	7.47
			White Non-Hispanic	5.29	5.60	4.24	4.41	7.44	7.29
			Hispanic	6.32	6.26	4.33	4.52	7.19	7.99
			Other	5.73	5.92	4.10	4.46	6.91	7.14
			Unknown	6.00	5.98	4.23	4.83	6.92	7.08
	RI		Asian	5.55	6.11	4.41	4.28	7.59	7.70
			Black	6.19	6.98	4.59	4.78	8.80	9.09
			White Non-Hispanic	5.60	6.07	4.46	4.60	7.20	7.69
			Hispanic	5.61	6.56	4.19	4.32	8.21	8.71
			Other	5.12	5.59	3.95	4.19	6.74	7.49
			Unknown	5.42	6.01	4.44	4.70	7.31	7.72
SPRINGFIELD, MA	MA		Asian	5.66	5.34	3.57	4.21	7.03	7.03
			Black	5.45	6.10	4.76	4.62	8.15	7.98
			White Non-Hispanic	5.74	5.96	4.58	4.69	7.47	7.28
			Hispanic	5.52	5.83	4.57	4.68	7.28	7.53
			Other	5.72	5.60	3.91	4.23	6.66	6.96
			Unknown	6.35	6.37	5.47	5.30	6.98	7.50
WORCESTER, MA	MA		Asian	6.04	6.43	4.35	4.35	8.41	7.81
			Black	7.99	7.10	5.03	5.12	8.28	8.32
			White Non-Hispanic	5.69	5.88	4.62	4.71	7.12	7.25
			Hispanic	5.38	5.74	4.64	4.74	7.01	7.44
			Other	5.14	5.32	3.76	4.18	7.81	7.16
			Unknown	5.27	5.52	4.41	4.64	7.27	7.31
NA (OUTSIDE OF MSA/MD)	CT		Black	3.68	3.75	3.68	3.75	.	.
			White Non-Hispanic	5.94	6.32	4.65	4.81	7.39	7.65
			Hispanic	7.31	7.50	6.61	6.68	8.26	8.33
			Other	5.87	6.20	3.61	4.20	7.02	7.40
			Unknown	5.35	5.93	4.26	4.46	7.62	7.48
	ME		Black	6.02	6.17	6.16	6.27	5.88	5.88
			White Non-Hispanic	5.27	5.76	4.39	4.75	7.28	7.76
			Hispanic	5.23	5.69	5.23	5.69	.	.
			Other	4.86	5.07	4.38	4.45	7.56	7.56
			Unknown	5.40	5.88	4.83	5.04	7.36	8.15
	MA		White Non-Hispanic	4.86	5.13	4.78	4.78	6.74	6.74
			Other	5.35	5.35	5.35	5.35	.	.
			Unknown	6.57	6.57	6.57	6.57	.	.
	NH		Asian	12.04	12.04	.	.	12.04	12.04
			White Non-Hispanic	6.04	6.60	4.55	4.75	8.40	8.51
			Hispanic	8.95	10.60	6.23	6.23	12.20	11.70
			Other	8.60	7.87	4.14	4.14	8.79	8.81
			Unknown	5.71	5.98	4.79	4.88	6.76	7.29
	VT		White Non-Hispanic	5.53	6.02	4.77	5.05	7.59	8.08
			Hispanic	7.80	7.80	3.86	3.86	11.74	11.74
			Other	6.48	6.48	6.48	6.48	.	.
			Unknown	5.34	5.62	4.91	5.08	6.57	6.42

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

MSA Detail: Average Rate Spread by Race/Ethnicity (Summary) and Lien Status

Loan Purpose Refinancing				Rate Spread					
				All		Lien Status			
						Secured by a First		Secured by a	
MSA	State	Metro Division	Race/Ethnicity (Summary)	Median	Mean	Median	Mean	Median	Mean
BANGOR, ME	ME		Asian	3.07	3.07	3.07	3.07	.	.
			White Non-Hispanic	4.89	5.21	4.73	4.88	7.18	7.74
			Hispanic	5.05	4.57	5.05	4.57	.	.
			Other	5.05	5.54	4.92	5.04	9.01	9.01
			Unknown	5.38	5.58	5.00	5.31	8.10	7.50
BARNSTABLE TOWN, MA	MA		Asian	4.82	4.99	4.62	4.92	5.48	5.48
			Black	4.08	4.59	4.01	4.50	6.09	6.09
			White Non-Hispanic	4.77	4.93	4.60	4.70	6.46	6.85
			Hispanic	4.95	5.14	4.72	4.91	6.26	6.53
			Other	4.51	4.95	4.46	4.66	6.81	6.56
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Unknown	4.93	5.07	4.66	4.81	6.84	6.99
			Asian	4.80	5.11	4.58	4.75	6.66	6.99
			Black	4.83	4.92	4.67	4.72	6.49	6.63
			White Non-Hispanic	4.86	4.99	4.64	4.72	6.47	6.69
			Hispanic	4.93	4.99	4.65	4.64	6.53	6.72
			Other	4.91	4.96	4.71	4.74	6.29	6.49
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Unknown	5.07	5.20	4.84	4.95	6.75	6.90
			Asian	5.16	5.09	4.88	4.84	6.24	6.22
			Black	4.97	5.08	4.67	4.66	6.92	6.99
			White Non-Hispanic	4.93	5.03	4.63	4.73	6.43	6.71
			Hispanic	4.97	5.00	4.73	4.68	6.37	6.42
			Other	5.37	5.20	4.70	4.72	6.70	6.63
			Unknown	5.06	5.22	4.84	4.90	6.88	7.07
		ESSEX COUNTY, MA	Asian	5.10	5.40	5.00	4.99	6.34	7.27
			Black	4.94	5.13	4.75	4.74	6.60	6.76
			White Non-Hispanic	4.91	5.08	4.64	4.73	6.36	6.79
			Hispanic	4.88	4.91	4.71	4.67	6.25	6.46
			Other	4.97	5.01	4.65	4.71	6.32	6.40
			Unknown	5.13	5.20	4.80	4.89	6.53	6.67
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	5.74	5.48	5.54	5.10	7.62	7.62
			Black	5.31	5.62	4.71	4.84	8.28	8.32
			White Non-Hispanic	5.01	5.15	4.71	4.81	6.68	6.94
			Hispanic	5.29	5.43	4.78	4.76	6.05	6.97
			Other	4.62	4.83	4.59	4.50	10.78	10.78
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Unknown	5.22	5.33	4.86	4.97	6.98	7.12
			Asian	4.86	4.97	4.70	4.79	6.51	6.55
			Black	5.10	5.16	5.00	5.01	6.77	6.92
			White Non-Hispanic	4.99	5.08	4.73	4.81	6.57	6.95
			Hispanic	5.00	5.11	4.82	4.86	6.53	6.72
BURLINGTON-SOUTH BURLINGTON, VT	VT		Other	4.85	5.03	4.78	4.95	6.51	6.49
			Unknown	5.12	5.24	4.97	5.02	6.88	7.24
			Asian	3.84	4.18	3.84	4.18	.	.
			Black	4.24	4.51	3.84	3.84	5.86	5.86
			White Non-Hispanic	4.94	5.11	4.73	4.88	6.72	7.15
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Hispanic	5.00	4.71	5.00	4.71	.	.
			Other	5.52	5.74	5.52	5.74	.	.
			Unknown	5.50	5.75	5.38	5.50	7.97	8.38
			Asian	5.53	5.58	5.33	5.23	7.14	7.02
			Black	4.99	5.16	4.79	4.91	7.17	7.35
			White Non-Hispanic	5.03	5.15	4.77	4.84	6.52	6.89
			Hispanic	5.25	5.33	4.96	4.98	6.89	7.14
			Other	5.12	5.31	4.95	4.98	7.12	6.90
			Unknown	5.19	5.41	4.88	5.02	7.12	7.42

LEWISTON-AUBURN, ME	ME		Asian	3.23	3.23	3.23	3.23	.	.
			Black	4.69	5.14	4.69	5.14	.	.
			White Non-Hispanic	4.98	5.20	4.79	4.96	6.55	7.12
			Hispanic	4.59	5.41	4.39	4.74	8.72	8.72
			Other	4.47	4.57	4.06	4.32	5.69	5.69
			Unknown	5.12	5.24	4.73	4.94	6.72	7.31
MANCHESTER- NASHUA, NH	NH		Asian	5.63	6.18	5.17	5.64	6.48	7.12
			Black	5.24	5.43	4.78	4.87	7.42	7.31
			White Non-Hispanic	4.95	5.16	4.55	4.73	6.50	7.02
			Hispanic	4.83	5.23	4.52	4.58	7.35	7.97
			Other	4.60	5.08	4.44	4.63	7.75	7.24
			Unknown	5.28	5.43	4.97	5.07	6.73	6.90
NEW HAVEN- MILFORD, CT	CT		Asian	4.78	4.94	4.45	4.60	7.83	8.29
			Black	5.19	5.29	5.07	5.13	6.77	7.13
			White Non-Hispanic	5.11	5.21	4.84	4.91	6.77	7.11
			Hispanic	5.10	5.23	4.98	4.99	6.83	7.15
			Other	5.21	5.23	5.00	5.01	6.40	6.41
			Unknown	5.25	5.39	5.04	5.09	7.09	7.32
NORWICH-NEW LONDON, CT	CT		Asian	5.11	5.31	4.44	4.72	6.21	6.47
			Black	5.24	5.23	5.11	5.02	7.44	7.17
			White Non-Hispanic	4.97	5.17	4.72	4.83	7.00	7.27
			Hispanic	5.34	5.23	5.02	4.99	6.23	6.68
			Other	4.50	4.72	4.24	4.46	6.76	6.84
			Unknown	5.20	5.41	4.87	5.04	6.91	7.26
PITTSFIELD, MA	MA		Asian	5.38	5.38	5.38	5.38	.	.
			Black	5.97	5.99	5.75	5.67	7.41	6.94
			White Non-Hispanic	4.85	4.97	4.65	4.77	6.56	6.72
			Hispanic	3.90	4.49	3.88	4.24	5.74	5.74
			Other	4.55	4.98	4.55	4.98	.	.
			Unknown	5.38	5.57	5.19	5.39	7.31	7.23
PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		Asian	4.71	4.75	4.70	4.68	5.69	5.69
			Black	4.72	4.82	4.68	4.80	5.23	5.23
			White Non-Hispanic	4.86	5.04	4.71	4.81	6.69	6.99
			Hispanic	5.11	5.15	5.01	5.09	6.75	6.75
			Other	4.73	5.05	4.55	4.46	6.51	6.89
			Unknown	5.24	5.39	4.89	5.03	7.08	7.41
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	4.92	4.94	4.04	4.41	5.89	6.23
			Black	5.05	5.05	4.90	4.86	6.23	6.36
			White Non-Hispanic	4.84	4.95	4.55	4.66	6.47	6.81
			Hispanic	5.01	5.00	4.78	4.82	6.10	6.27
			Other	4.73	4.67	4.54	4.54	5.84	5.80
			Unknown	5.16	5.25	4.89	4.94	6.63	6.88
	RI		Asian	5.06	5.15	4.83	4.84	6.49	6.60
			Black	5.13	5.22	4.86	4.96	6.83	6.97
			White Non-Hispanic	4.90	5.08	4.71	4.79	6.82	7.09
			Hispanic	4.86	4.98	4.72	4.82	6.87	6.94
			Other	4.99	5.10	4.82	4.89	6.66	6.57
			Unknown	5.05	5.17	4.86	4.94	6.93	7.17
SPRINGFIELD, MA	MA		Asian	4.93	5.06	4.81	4.81	8.01	7.17
			Black	5.25	5.32	5.04	5.09	6.86	7.00
			White Non-Hispanic	5.08	5.17	4.75	4.89	6.59	6.90
			Hispanic	5.00	5.10	4.90	4.94	6.66	6.64
			Other	5.12	5.24	4.84	4.96	7.01	7.19
			Unknown	5.30	5.41	5.11	5.23	6.89	6.93
WORCESTER, MA	MA		Asian	5.08	5.20	4.99	4.94	6.50	7.04
			Black	5.00	5.07	4.74	4.80	6.14	6.43
			White Non-Hispanic	4.93	5.04	4.66	4.77	6.36	6.72
			Hispanic	4.94	5.04	4.76	4.80	6.36	6.51
			Other	4.90	5.14	4.47	4.66	7.06	7.12
			Unknown	5.13	5.28	4.78	4.95	6.84	6.98

NA (OUTSIDE OF MSA/MD)	CT		Asian	4.58	4.86	4.45	4.56	6.91	6.91
			Black	5.45	5.45	5.31	5.29	7.03	7.30
			White Non-Hispanic	5.04	5.18	4.78	4.89	6.69	7.07
			Hispanic	5.16	5.25	5.01	5.00	6.37	6.63
			Other	5.15	5.21	5.05	5.07	7.26	7.26
			Unknown	5.23	5.42	4.90	5.04	6.80	7.24
	ME		Asian	5.57	5.23	5.57	5.23	.	.
			Black	5.06	5.10	5.06	5.10	.	.
			White Non-Hispanic	4.90	5.11	4.76	4.92	6.98	7.30
			Hispanic	4.41	4.77	4.18	4.59	8.10	8.10
			Other	4.91	5.00	4.91	5.00	.	.
			Unknown	5.48	5.70	5.20	5.39	8.43	8.22
	MA		Black	4.52	5.04	4.04	4.24	7.41	7.41
			White Non-Hispanic	4.62	4.79	4.53	4.70	6.45	6.66
			Hispanic	4.87	4.96	4.87	4.96	.	.
			Other	4.83	4.83	4.83	4.83	.	.
			Unknown	4.75	5.07	4.72	4.96	7.12	7.12
	NH		Asian	4.55	5.15	3.76	4.52	8.30	8.30
			Black	4.75	4.93	4.72	4.31	6.44	6.40
			White Non-Hispanic	4.91	5.15	4.67	4.83	6.95	7.33
			Hispanic	4.70	4.89	4.38	4.71	5.63	5.96
			Other	4.83	5.24	4.45	4.80	7.09	7.00
			Unknown	5.26	5.47	4.92	5.16	7.26	7.26
	VT		Asian	4.91	4.93	4.91	4.93	.	.
			Black	4.09	4.09	4.09	4.09	.	.
			White Non-Hispanic	4.97	5.20	4.83	5.00	7.02	7.25
			Hispanic	4.71	4.58	4.64	4.55	5.00	5.00
			Other	5.59	5.93	5.40	5.37	9.84	9.84
			Unknown	5.52	5.72	5.40	5.61	7.76	7.64

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