

MSA Detail: Distribution of Rate Spreads by Loan Type

Loan Purpose Home Purchase				No Reported Pricing Data	Percentage Points Above Treasury (Loans with Pricing Data Reported)											
					3 to 3.49	3.5 to 3.99	4 to 4.99	5 to 5.99	6 to 6.99	7 to 7.99	8 to 8.99	10 to 11.99	12 to 14.99	15 to 19.99	20 to 49.99	
Loan Type	MSA	State	Metro Division													
Conventional	BANGOR, ME	ME		2616	84	55	193	172	119	59	29	7	.	.	.	
	BARNSTABLE TOWN, MA	MA		7787	133	129	283	404	236	135	48	2	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	48870	821	903	2198	2840	1722	866	384	8	1	.	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	36369	554	552	1399	1827	1070	505	184	7	.	.	.	
			ESSEX COUNTY, MA	19095	357	400	1043	1391	882	451	183	1	.	.	.	
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	12081	260	221	515	646	400	218	87	6	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		27671	316	389	1141	1525	917	482	199	5	.	.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		5160	75	54	110	115	81	62	26	1	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		29890	518	502	1272	1717	1141	713	286	21	1	.	.	
	LEWISTON-AUBURN, ME	ME		2374	115	68	154	174	121	70	31	3	1	.	.	
	MANCHESTER-NASHUA, NH	NH		11088	230	240	474	560	410	217	132	2	.	.	.	
	NEW HAVEN-MILFORD, CT	CT		22042	443	462	1222	1737	1069	623	238	7	.	.	.	
	NORWICH-NEW LONDON, CT	CT		6816	126	121	331	437	256	123	62	4	.	.	.	
	PITTSFIELD, MA	MA		2866	47	30	75	101	72	36	12	3	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		13948	257	270	529	626	411	245	92	12	.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		12081	226	301	675	833	463	238	116	3	.	.	.	
		RI		26467	586	699	1952	2287	1512	865	349	26	4	1	.	
	SPRINGFIELD, MA	MA		14575	363	323	877	1116	727	408	168	6	.	.	.	
	WORCESTER, MA	MA		21496	457	473	1178	1445	985	511	197	1	1	.	.	
	NA (OUTSIDE OF MSA/MD)	CT		8303	192	148	404	576	358	177	58	2	5	.	.	
		ME		8853	234	176	407	446	312	173	61	6	1	.	.	
		MA		2278	11	19	31	42	27	10	3	1	.	1	.	
		NH		12156	270	211	531	617	435	219	101	14	3	.	1	
		RI		67	.	.	.	.	.	.	.	.	.	.	.	
		VT		7938	142	104	230	258	192	93	37	3	.	.	.	

Government-Backed	BANGOR, ME	ME		374	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BARNSTABLE TOWN, MA	MA		50	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	363	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	235	1	1	.	.	.	.	.	1	.	.	.	.	.	.	.	.	.
			ESSEX COUNTY, MA	310	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	283	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		402	1	1	2	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		132	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		2663	3	2	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		258	.	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		410	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		1633	8	2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		444	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PITTSFIELD, MA	MA		72	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		581	.	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		410	2	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		RI		826	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	SPRINGFIELD, MA	MA		582	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	WORCESTER, MA	MA		565	6	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NA (OUTSIDE OF MSA/MD)	CT		477	.	.	2	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		ME		716	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		MA		11	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		NH		376	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		RI		1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		VT		215	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Loan Type

Loan Purpose Home Improvement				No Reported Pricing Data	Percentage Points Above Treasury (Loans with Pricing Data Reported)											
					3 to 3.49	3.5 to 3.99	4 to 4.99	5 to 5.99	6 to 6.99	7 to 7.99	8 to 8.99	10 to 11.99	12 to 14.99	15 to 19.99	20 to 49.99	
Loan Type	MSA	State	Metro Division													
Conventional	BANGOR, ME	ME		1359	18	9	34	34	14	15	16	10	5	.	.	
	BARNSTABLE TOWN, MA	MA		2529	18	17	43	44	24	26	40	.	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	13646	99	132	242	252	150	79	123	.	.	.	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	8866	55	52	100	112	63	45	59	.	.	.	.	
			ESSEX COUNTY, MA	5586	30	45	81	124	53	31	39	.	.	.	.	
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	4756	27	26	56	83	67	26	59	31	5	1	.	
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		6422	44	34	62	90	55	30	49	16	2	6	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		1282	12	7	29	34	28	13	13	10	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		12471	70	57	103	171	125	85	104	31	7	10	.	
	LEWISTON-AUBURN, ME	ME		1050	13	9	10	22	15	13	13	7	6	.	.	
	MANCHESTER-NASHUA, NH	NH		3961	19	18	41	60	42	31	55	26	4	5	.	
	NEW HAVEN-MILFORD, CT	CT		8793	51	56	83	155	115	74	91	26	2	9	.	
	NORWICH-NEW LONDON, CT	CT		3844	10	19	21	50	28	22	31	8	4	1	.	
	PITTSFIELD, MA	MA		1127	8	7	8	17	21	20	28	.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		5919	45	34	69	95	53	37	46	22	9	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		5455	50	48	89	86	49	57	63	.	.	.	.	
		RI		12294	75	103	174	178	108	67	85	33	6	4	.	
	SPRINGFIELD, MA	MA		7194	54	40	81	117	80	56	91	1	.	.	.	
	WORCESTER, MA	MA		7014	43	59	90	130	81	68	78	.	.	.	.	
	NA (OUTSIDE OF MSA/MD)	CT		3565	19	23	42	63	33	36	35	7	1	1	.	
		ME		4676	75	58	101	116	70	39	61	17	11	1	.	
		MA		276	2	.	4	4	3	1	.	.	.	.	.	
		NH		4867	34	39	71	71	67	41	70	36	9	5	.	
		RI		6	.	.	.	.	.	.	.	.	.	.	.	
		VT		3477	30	27	52	52	49	30	15	28	1	.	.	

Government-Backed	BANGOR, ME	ME		7	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BARNSTABLE TOWN, MA	MA		11	.	.	.	.	1	.	.	.	.	.	1	.	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	39	.	.	.	.	5	6	4	1	1	.	.	.	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	18	.	.	.	.	2	1	.	.	2	.	.	.	.	.	.
			ESSEX COUNTY, MA	18	.	.	.	.	.	.	1	1	.	.	.	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	10	.	.	.	.	2	.	.	.	.	.	.	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		17	.	.	.	.	1	1	1	1	1	.	.	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		30	.	.	.	.	4	3	6	7	3	6	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		2	.	.	.	.	1	.	.	.	.	1	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		30	.	.	.	.	1	5	2	4	2	2	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		5	.	.	.	.	1	.	1	3	.	1	.	.	.	.	.
	PITTSFIELD, MA	MA		1	.	.	.	.	.	.	1	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		19	.	.	.	.	2	2	.	.	1	2	.	.	.	.	.
		RI		74	.	.	.	.	19	32	21	24	25	14	.	.	.	.	.
	SPRINGFIELD, MA	MA		18	.	.	.	.	11	9	5	6	3	2	.	.	.	.	.
	WORCESTER, MA	MA		29	.	.	.	.	1	1	.	3	2	2	.	.	.	.	.
	NA (OUTSIDE OF MSA/MD)	CT		5	.	.	.	.	.	5	6	2	6	1	.	.	.	.	.
		ME		10	.	.	.	.	.	.	.	1	.	.	.	.	.	.	.
		MA		1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		NH		4	.	.	.	.	1	1	.	1	.	.	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Loan Type

Loan Purpose Refinancing				No Reported Pricing Data	Percentage Points Above Treasury (Loans with Pricing Data Reported)											
					3 to 3.49	3.5 to 3.99	4 to 4.99	5 to 5.99	6 to 6.99	7 to 7.99	8 to 8.99	10 to 11.99	12 to 14.99	15 to 19.99	20 to 49.99	
Loan Type	MSA	State	Metro Division													
Conventional	BANGOR, ME	ME		6118	131	112	281	225	136	66	57	6	9.	.		
	BARNSTABLE TOWN, MA	MA		15980	168	191	410	350	150	72	30	4	4.	.		
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	93027	1043	1072	2460	2244	1163	421	183	27	13	1.		
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	62131	520	516	1148	1214	566	235	104	13	10.	.		
			ESSEX COUNTY, MA	38433	415	474	1015	1008	459	210	79	13	9.	.	1	
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	25600	329	268	672	735	314	184	107	16	3	2.	.	
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		44158	441	531	1254	1346	599	275	109	17	9	1.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		8028	109	82	189	184	114	69	27	9	2.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		59037	797	770	1695	1866	985	464	253	49	16	2.	.	
	LEWISTON-AUBURN, ME	ME		4932	111	79	203	185	118	51	25	6	5.	.	.	
	MANCHESTER-NASHUA, NH	NH		22788	299	305	584	615	290	183	114	17	5	2	1	
	NEW HAVEN-MILFORD, CT	CT		46082	651	648	1455	1755	908	437	215	29	13.	.	.	
	NORWICH-NEW LONDON, CT	CT		14368	225	195	425	451	250	114	75	12	7.	.	.	
	PITTSFIELD, MA	MA		5566	69	59	103	122	71	40	11	4.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		29367	445	384	951	875	452	218	114	13	5.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		30854	404	371	785	798	396	146	79	6	4.	.	.	
		RI		67592	980	1105	2806	2650	1154	519	249	29	26	4.	.	
	SPRINGFIELD, MA	MA		32912	415	414	892	994	613	293	105	6	10	3.	.	
	WORCESTER, MA	MA		44868	571	605	1292	1330	662	289	132	11	12.	.	.	
	NA (OUTSIDE OF MSA/MD)	CT		18591	254	231	568	615	311	147	76	16	7	3.	.	
		ME		21814	420	396	788	719	510	281	147	15	12	1.	.	
		MA		2829	18	17	44	32	13	6	2	1.	.	.	.	
		NH		26121	418	414	839	790	453	236	162	28	8	3.	.	
		RI		29	.	.	.	.	.	.	.	.	.	.	.	.
		VT		15062	180	193	423	381	225	187	63	13	5.	.	.	

Government-Backed	BANGOR, ME	ME		63	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BARNSTABLE TOWN, MA	MA		30	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	294	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	157	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			ESSEX COUNTY, MA	226	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	111	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		245	.	.	1	.	.	.	.	.	.	.	.	.	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		41	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		811	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.
	LEWISTON-AUBURN, ME	ME		40	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	MANCHESTER-NASHUA, NH	NH		152	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NEW HAVEN-MILFORD, CT	CT		651	3	1	.	.	.	.	.	.	.	.	.	.	.	.	.
	NORWICH-NEW LONDON, CT	CT		164	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PITTSFIELD, MA	MA		34	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		157	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	RI		429	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.
	SPRINGFIELD, MA	MA		316	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	WORCESTER, MA	MA		295	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NA (OUTSIDE OF MSA/MD)	CT		133	.	.	1	.	.	.	.	.	.	.	.	.	.	.	.
		ME		115	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		MA		2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		NH		106	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
		VT		67	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

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