

MSA Detail: Distribution of Rate Spreads by Lien Status

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	
Lien Status	MSA	State	Metro Division													
Secured by a First Lien	BANGOR, ME	ME		2759	85	56	193	123	57	22	6	2	.	.	.	
	BARNSTABLE TOWN, MA	MA		6921	133	129	283	194	48	8	1	.	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	39605	821	903	2198	1452	337	55	3	.	.	.	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	29759	555	553	1399	859	184	32	1	.	.	.	.	
			ESSEX COUNTY, MA	15667	358	400	1043	695	158	32	2	.	.	.	.	
			NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	10352	260	222	515	373	99	28	9	2	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		24380	317	390	1143	932	266	57	9	1	.	.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		4689	75	54	110	70	34	14	8	.	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		27090	521	504	1273	1093	347	98	8	.	1	.	.	
	LEWISTON-AUBURN, ME	ME		2366	115	71	154	123	39	10	2	.	.	.	.	
	MANCHESTER-NASHUA, NH	NH		9674	230	241	474	299	95	14	5	.	.	.	.	
	NEW HAVEN-MILFORD, CT	CT		19896	451	464	1222	1191	406	78	3	2	.	.	.	
	NORWICH-NEW LONDON, CT	CT		6103	126	121	331	247	67	15	1	.	.	.	.	
	PITTSFIELD, MA	MA		2711	47	30	75	64	24	4	1	.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		12890	257	270	530	362	115	27	5	.	.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		10131	228	301	676	434	91	12	.	.	.	.	.	
		RI		21978	587	699	1952	1315	352	60	9	1	.	1	.	
	SPRINGFIELD, MA	MA		12809	364	323	877	703	226	45	6	1	.	.	.	
	WORCESTER, MA	MA		17926	463	474	1178	777	178	40	3	.	.	.	.	
	NA (OUTSIDE OF MSA/MD)	CT		7442	192	148	406	345	93	12	2	.	2	.	.	
		ME		8887	235	177	407	339	181	51	15	2	.	.	.	
		MA		2076	11	19	31	17	4	1	.	1	.	1	.	
		NH		11012	270	211	531	393	151	44	11	1	1	.	1	
		RI		55	.	.	.	.	.	.	.	.	.	.	.	
		VT		7428	142	104	230	178	91	35	3	2	.	.	.	

Secured by a Subordinate Lien	BANGOR, ME	ME		231	.	.	.	49	62	37	23	5	.	.	.
	BARNSTABLE TOWN, MA	MA		916	.	.	.	210	188	127	47	2	.	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	9628	.	.	.	1388	1385	811	381	8	1	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	6845	.	.	.	968	886	473	184	7	.	.	.
			ESSEX COUNTY, MA	3738	.	.	.	696	724	419	181	1	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	2012	.	.	.	273	301	190	78	4	.	.	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		3693	.	.	.	593	651	425	190	4	.	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		603	.	.	.	45	47	48	18	1	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		5463	.	.	.	624	794	615	278	21	.	.	.
	LEWISTON-AUBURN, ME	ME		266	.	.	.	51	82	60	29	3	1	.	.
	MANCHESTER-NASHUA, NH	NH		1824	.	.	.	261	315	203	127	2	.	.	.
	NEW HAVEN-MILFORD, CT	CT		3779	.	.	.	546	663	545	235	5	.	.	.
	NORWICH-NEW LONDON, CT	CT		1157	.	.	.	190	189	108	61	4	.	.	.
	PITTSFIELD, MA	MA		227	.	.	.	37	48	32	11	3	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		1639	.	.	.	265	296	218	87	12	.	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		2360	.	.	.	399	372	226	116	3	.	.	.
		RI		5315	.	.	.	972	1160	805	340	25	4	.	.
	SPRINGFIELD, MA	MA		2348	.	.	.	413	501	363	162	5	.	.	.
	WORCESTER, MA	MA		4135	.	.	.	668	807	471	194	1	1	.	.
	NA (OUTSIDE OF MSA/MD)	CT		1338	.	.	.	231	265	165	56	2	3	.	.
		ME		682	.	.	.	107	131	122	46	4	1	.	.
		MA		213	.	.	.	25	23	9	3	.	.	.	.
		NH		1520	.	.	.	224	284	175	90	13	2	.	.
		RI		13	.	.	.	.	.	.	.	.	.	.	.
		VT		725	.	.	.	80	101	58	34	1	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Lien Status

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	
Lien Status	MSA	State	Metro Division													
Secured by a First Lien	BANGOR, ME	ME		484	18	9	34	25	8	9	2	.	.	.	.	
	BARNSTABLE TOWN, MA	MA		1321	18	17	43	20	4	2	1	.	.	.	.	
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	5734	99	132	242	171	53	13	1	.	.	.	.	
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	3958	55	52	100	63	16	8	1	.	.	.	.	
			ESSEX COUNTY, MA	2491	30	45	81	66	24	3	.	.	.	.	.	
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	1483	27	26	56	36	20	3	4	.	.	.	.	
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		2804	44	34	62	44	15	2	1	.	.	.	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		565	12	7	29	17	10	5	.	.	.	.	.	
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		3740	70	57	103	75	32	16	3	.	.	.	.	
	LEWISTON-AUBURN, ME	ME		385	13	9	10	12	7	6	.	.	.	.	.	
	MANCHESTER-NASHUA, NH	NH		1182	19	18	41	29	7	5	.	.	.	.	.	
	NEW HAVEN-MILFORD, CT	CT		2804	51	56	83	69	23	13	1	.	.	.	.	
	NORWICH-NEW LONDON, CT	CT		1184	10	19	21	19	6	3	1	.	.	.	.	
	PITTSFIELD, MA	MA		574	8	7	8	9	5	1	.	.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		2575	45	34	69	51	17	10	2	1	.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		2331	50	48	89	46	13	8	.	.	.	.	.	
		RI		4307	75	103	174	106	32	16	3	.	.	.	.	.
	SPRINGFIELD, MA	MA		2810	54	40	81	72	31	12	1	.	.	.	.	.
	WORCESTER, MA	MA		2883	43	59	90	79	30	10	.	.	.	.	.	.
	NA (OUTSIDE OF MSA/MD)	CT		1201	19	23	42	32	8	8	2	.	.	.	.	.
		ME		2204	75	58	101	65	39	24	8	2	1	.	.	.
		MA		141	2	.	4	3	3	.	.	.	.	.	.	.
		NH		1753	34	39	71	42	24	12	3	.	.	.	.	.
		RI		2	.	.	.	.	.	.	.	.	.	.	.	.
		VT		1696	30	27	52	34	28	12	3	4	.	.	.	.

Secured by a Subordinate Lien	BANGOR, ME	ME		538	.	.	.	9	6	6	14	10	5	.	.
	BARNSTABLE TOWN, MA	MA		1111	.	.	.	25	20	24	39	.	1	.	.
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	6864	.	.	.	86	103	70	123	1	.	.	.
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	4437	.	.	.	51	48	37	58	2	.	.	.
			ESSEX COUNTY, MA	2741	.	.	.	58	29	29	40	.	.	.	.
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	2807	.	.	.	49	47	23	55	31	5	1	.
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		3164	.	.	.	47	41	29	49	17	2	6	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		624	.	.	.	17	18	8	13	10	.	.	.
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		7503	.	.	.	100	96	75	108	34	13	10	.
	LEWISTON-AUBURN, ME	ME		554	.	.	.	10	8	7	13	7	6	.	.
	MANCHESTER-NASHUA, NH	NH		2339	.	.	.	32	35	26	55	26	5	5	.
	NEW HAVEN-MILFORD, CT	CT		5041	.	.	.	87	97	63	94	28	4	9	.
	NORWICH-NEW LONDON, CT	CT		2274	.	.	.	32	22	20	33	8	5	1	.
	PITTSFIELD, MA	MA		443	.	.	.	8	16	20	28	.	.	.	.
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		2890	.	.	.	44	36	27	44	21	9	.	.
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		2929	.	.	.	42	38	49	63	1	2	.	.
		RI		7060	.	.	.	91	108	72	106	58	20	4	.
	SPRINGFIELD, MA	MA		2989	.	.	.	56	58	49	96	4	2	.	.
	WORCESTER, MA	MA		3512	.	.	.	52	52	58	81	2	2	.	.
	NA (OUTSIDE OF MSA/MD)	CT		2066	.	.	.	31	30	34	35	13	2	1	.
		ME		1740	.	.	.	51	31	15	54	15	10	1	.
		MA		124	.	.	.	1	.	1	.	.	.	.	.
		NH		2550	.	.	.	30	44	29	68	36	9	5	.
		RI		4	.	.	.	.	.	.	.	.	.	.	.
		VT		1531	.	.	.	18	21	18	12	24	1	.	.

[illegible]

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

MSA Detail: Distribution of Rate Spreads by Lien Status

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		
Lien Status	MSA	State	Metro Division														
Secured by a First Lien	BANGOR, ME	ME		5590	131	112	281	203	105	53	15	3	2	.	.		
	BARNSTABLE TOWN, MA	MA		14687	168	191	410	299	110	37	7	2	1	.	.		
	Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	83387	1043	1072	2460	1875	788	191	40	15	2	1	.		
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	55170	520	516	1148	976	357	101	16	8	1	.	.		
			ESSEX COUNTY, MA	34418	415	474	1015	785	279	92	12	7	.	.	.		
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	22429	329	268	672	611	202	97	13	8	.	.	1	.	
	BRIDGEPORT-STAMFORD-NORWALK, CT	CT		40291	441	531	1255	1188	466	163	26	5	.	.	1	.	
	BURLINGTON-SOUTH BURLINGTON, VT	VT		7141	109	82	189	165	93	52	14	4	.	.	.		
	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		52140	798	771	1695	1583	684	273	53	13	.	.	1	.	
	LEWISTON-AUBURN, ME	ME		4433	111	79	203	159	91	36	7	3	3	.	.	.	
	MANCHESTER-NASHUA, NH	NH		20073	299	305	584	468	182	96	17	8	.	.	.	1	
	NEW HAVEN-MILFORD, CT	CT		41657	654	648	1456	1570	678	279	59	9	3	.	.	.	
	NORWICH-NEW LONDON, CT	CT		12547	225	195	425	390	179	58	17	7	2	.	.	.	
	PITTSFIELD, MA	MA		5263	69	59	103	107	57	28	3	3	.	.	.	.	
	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		26463	445	384	951	764	353	146	17	7	.	.	.	.	
	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		27412	404	371	785	658	269	68	10	3	.	.	.	.	
		RI		60865	980	1106	2806	2343	858	273	45	15	1	4	.	.	
	SPRINGFIELD, MA	MA		30230	416	414	892	862	472	188	27	4	5	2	.	.	
	WORCESTER, MA	MA		40551	571	605	1292	1079	449	148	24	7	1	.	.	.	
	NA (OUTSIDE OF MSA/MD)	CT		16712	254	231	569	520	221	89	16	5	1	3	.	.	
		ME		19890	420	396	788	667	446	228	41	10	1	1	.	.	
		MA		2574	18	17	44	32	9	3	2	1	.	.	.	.	
		NH		23833	418	414	839	690	328	157	37	16	.	.	3	.	
		RI		23	.	.	.	.	.	.	.	.	.	.	.	.	
		VT		13422	180	193	423	355	192	154	30	7	3	.	.	.	

Secured by a Subordinate Lien	BANGOR, ME	ME		591	.	.	.	22	31	13	42	3	7	.	.
	BARNSTABLE TOWN, MA	MA		1323	.	.	.	51	40	35	23	2	3	.	.
	Boston-Cambridge-Quincy, MA- NH	MA	BOSTON-QUINCY, MA	9934	.	.	.	369	375	230	143	12	11	.	.
			CAMBRIDGE-NEWTON- FRAMINGHAM, MA	7118	.	.	.	238	209	134	88	5	9	.	.
			ESSEX COUNTY, MA	4241	.	.	.	224	180	118	67	6	9	.	1
		NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	3282	.	.	.	124	112	87	94	8	3	1	.
	BRIDGEPORT-STAMFORD- NORWALK, CT	CT		4112	.	.	.	158	133	112	83	12	9	.	.
	BURLINGTON-SOUTH BURLINGTON, VT	VT		928	.	.	.	19	21	17	13	5	2	.	.
	HARTFORD-WEST HARTFORD- EAST HARTFORD, CT	CT		7708	.	.	.	283	301	191	200	36	16	1	.
	LEWISTON-AUBURN, ME	ME		539	.	.	.	26	27	15	18	3	2	.	.
	MANCHESTER-NASHUA, NH	NH		2867	.	.	.	147	108	87	97	9	5	2	.
	NEW HAVEN-MILFORD, CT	CT		5076	.	.	.	185	230	158	156	20	10	.	.
	NORWICH-NEW LONDON, CT	CT		1985	.	.	.	61	71	56	58	5	5	.	.
	PITTSFIELD, MA	MA		337	.	.	.	15	14	12	8	1	.	.	.
	PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		3061	.	.	.	111	99	72	97	6	5	.	.
	PROVIDENCE-NEW BEDFORD- FALL RIVER, RI-MA	MA		3671	.	.	.	140	127	78	69	3	4	.	.
		RI		7156	.	.	.	307	296	246	204	14	25	.	.
	SPRINGFIELD, MA	MA		2998	.	.	.	132	141	105	78	2	5	1	.
	WORCESTER, MA	MA		4612	.	.	.	251	213	141	108	4	11	.	.
	NA (OUTSIDE OF MSA/MD)	CT		2012	.	.	.	95	90	58	60	11	6	.	.
		ME		2039	.	.	.	52	64	53	106	5	11	.	.
		MA		257	.	.	.	4	3	.	.	.	.	.	.
		NH		2394	.	.	.	100	125	79	125	12	8	.	.
		RI		6	.	.	.	.	.	.	.	.	.	.	.
		VT		1707	.	.	.	26	33	33	33	6	2	.	.

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