

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

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
MSA	State	Metro Division	Race/Ethnicity (Summary)												
BANGOR, ME	ME		Asian	23	.	1	1	.	.	.	.	.	.	.	.
			Black	11	.	.	.	1	.	.	.	.	.	.	.
			White Non-Hispanic	2514	72	53	173	151	107	51	23	6	.	.	.
			Hispanic	45	2	.	1	.	.	.	.	.	.	.	.
			Other	28	1	.	1	3	.	1	.	.	.	.	.
			Unknown	369	10	2	17	17	12	7	6	1	.	.	.
BARNSTABLE TOWN, MA	MA		Asian	37	.	2	5	3	1	.	.	.	.	.	.
			Black	77	3	3	3	6	10	3	2	.	.	.	.
			White Non-Hispanic	6215	102	93	206	281	149	98	36	2	.	.	.
			Hispanic	269	16	11	31	60	35	16	5	.	.	.	.
			Other	85	3	.	5	6	4	2	.	.	.	.	.
			Unknown	1154	9	20	33	48	37	16	5	.	.	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	2372	34	28	60	58	35	17	11	2	.	.	.
			Black	4597	150	174	558	727	475	235	85	1	.	.	.
			White Non-Hispanic	30369	428	462	973	1220	698	355	176	3	.	.	.
			Hispanic	3344	95	139	329	468	300	148	63	1	.	.	.
			Other	1081	21	22	67	82	58	29	6	.	.	.	.
			Unknown	7470	93	78	211	285	156	82	43	1	1	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	3038	29	16	75	91	54	19	4	.	.	.	.
			Black	1339	48	57	151	189	131	63	28	.	.	.	.
			White Non-Hispanic	23440	326	306	686	911	534	230	84	5	.	.	.
			Hispanic	2542	106	113	332	421	241	130	41	1	.	.	.
			Other	766	13	18	35	44	25	10	2	.	.	.	.
			Unknown	5479	33	43	120	171	85	53	26	1	.	.	.
		ESSEX COUNTY, MA	Asian	502	10	6	15	27	13	2	.	.	.	.	.
			Black	616	17	23	73	104	61	42	16	.	.	.	.
			White Non-Hispanic	13093	189	191	474	607	377	164	67	.	.	.	.
			Hispanic	2225	91	133	357	477	298	178	63	1	.	.	.
			Other	511	14	16	46	70	55	23	18	.	.	.	.
			Unknown	2458	37	31	78	106	78	42	19	.	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	201	1	2	19	14	16	3	.	.	.	.	.
			Black	80	1	2	2	8	3	3	2	.	.	.	.
			White Non-Hispanic	9926	233	174	413	519	316	178	67	5	.	.	.
			Hispanic	220	2	6	19	26	6	11	3	.	.	.	.
			Other	154	4	5	10	11	8	2	1	.	.	.	.
			Unknown	1783	19	33	52	68	51	21	14	1	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	1096	9	14	21	37	26	12	4	.	.	.	.
			Black	2031	31	53	182	254	182	100	36	1	.	.	.
			White Non-Hispanic	16050	152	152	436	518	291	154	78	3	.	.	.
			Hispanic	4027	87	113	381	534	313	157	56	1	.	.	.
			Other	678	8	11	22	35	18	10	4	.	.	.	.
			Unknown	4191	30	47	101	147	87	49	21	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	114	1	1	2	3	2	.	.	.	.	.	.
			Black	31	1	1	1	1	1	.	1	.	.	.	.
			White Non-Hispanic	4175	68	44	94	98	64	57	24	1	.	.	.
			Hispanic	85	.	1	2	3	3	1	.	.	.	.	.
			Other	75	2	.	.	1	2	.	.	.	.	.	.
			Unknown	812	3	7	11	9	9	4	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	1102	8	13	25	35	28	17	5	.	.	.	.
			Black	2736	64	76	228	303	216	140	59	3	1	.	.
			White Non-Hispanic	20878	306	263	613	798	507	303	118	12	.	.	.
			Hispanic	2526	66	88	213	301	230	148	54	3	.	.	.
			Other	622	9	6	34	38	27	28	6	.	.	.	.
			Unknown	4689	68	58	160	242	133	77	44	3	.	.	.
LEWISTON-AUBURN, ME	ME		Asian	20	.	.	1	1	1	.	.	.	.	.	.
			Black	29	2	4	2	2	4	.	2	.	.	.	.
			White Non-Hispanic	2218	103	62	144	151	99	63	28	3	1	.	.
			Hispanic	44	1	.	1	6	5	1	.	.	.	.	.
			Other	33	1	1	.	1	2	.	.	.	.	.	.
			Unknown	288	8	4	6	13	10	6	1	.	.	.	.

MANCHESTER-NASHUA, NH	NH		Asian	420	3	3	7	4	7	3	1	.	.	.	.
			Black	166	6	7	23	17	14	13	4	.	.	.	.
			White Non-Hispanic	8776	183	192	359	429	304	156	100	1	.	.	.
			Hispanic	415	9	11	41	43	47	19	3	1	.	.	.
			Other	182	3	5	9	14	8	7	1	.	.	.	.
			Unknown	1539	26	23	35	53	30	19	23	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Asian	814	14	13	26	27	7	8	3	.	.	.	.
			Black	2365	75	82	216	318	227	116	63	3	.	.	.
			White Non-Hispanic	13552	212	224	576	738	470	257	80	4	.	.	.
			Hispanic	2709	84	86	244	368	237	144	56	.	.	.	.
			Other	709	13	13	25	39	16	18	9	.	.	.	.
			Unknown	3526	53	46	135	247	112	80	27	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Asian	391	9	7	6	10	1	1	3	.	.	.	.
			Black	254	4	12	16	29	23	12	5	2	.	.	.
			White Non-Hispanic	4969	84	66	197	237	134	68	25	2	.	.	.
			Hispanic	541	16	18	71	94	59	23	19	.	.	.	.
			Other	195	3	4	8	21	11	3	.	.	.	.	.
			Unknown	910	10	14	33	46	28	16	10	.	.	.	.
PITTSFIELD, MA	MA		Asian	42	.	.	2	1	.	.	.	.	.	.	.
			Black	53	1	1	2	6	5	2	.	.	.	.	.
			White Non-Hispanic	2381	40	25	62	74	53	30	10	3	.	.	.
			Hispanic	75	1	1	2	3	2	1	.	.	.	.	.
			Other	35	1	1	1	5	5	.	1	.	.	.	.
			Unknown	352	4	2	6	12	7	3	1	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	160	4	3	8	16	1	7	.	1	.	.	.
			Black	48	3	1	9	5	2	.	1	.	.	.	.
			White Non-Hispanic	12122	230	240	458	536	357	203	81	9	.	.	.
			Hispanic	188	3	7	5	13	7	6	3	.	.	.	.
			Other	159	2	2	5	11	6	5	1	.	.	.	.
			Unknown	1852	15	17	45	46	38	24	6	2	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	216	1	6	9	13	9	3	2	.	.	.	.
			Black	494	19	25	66	77	49	38	13	.	.	.	.
			White Non-Hispanic	9314	161	216	472	565	314	151	76	2	.	.	.
			Hispanic	535	12	17	49	62	30	20	15	1	.	.	.
			Other	182	5	6	11	14	6	6	3	.	.	.	.
			Unknown	1750	30	31	69	102	55	20	7	.	.	.	.
	RI		Asian	542	9	10	26	42	27	15	12	3	1	.	.
			Black	943	32	41	146	157	127	68	29	4	1	.	.
			White Non-Hispanic	18331	353	384	996	1148	712	411	156	13	.	1	.
			Hispanic	2735	101	128	419	469	344	203	95	5	.	.	.
SPRINGFIELD, MA	MA		Other	645	23	32	70	80	61	42	17	1	.	.	.
			Unknown	4097	69	104	295	391	241	126	40	.	2	.	.
			Asian	325	6	4	17	20	12	8	1	.	.	.	.
			Black	941	61	41	121	144	106	81	31	1	.	.	.
			White Non-Hispanic	10379	198	181	450	564	335	169	62	2	.	.	.
			Hispanic	1632	60	59	172	255	157	97	40	2	.	.	.
WORCESTER, MA	MA		Other	327	8	11	25	36	27	11	2	.	.	.	.
			Unknown	1553	31	27	92	97	90	42	32	1	.	.	.
			Asian	894	14	13	25	23	19	14	.	.	.	.	.
			Black	982	35	44	124	169	110	68	23	.	1	.	.
			White Non-Hispanic	14952	287	289	696	817	556	254	117	1	.	.	.
			Hispanic	1627	61	70	166	210	159	87	33	.	.	.	.
	CT		Other	406	9	8	24	34	33	6	4	.	.	.	.
			Unknown	3200	57	50	143	192	108	82	20	.	.	.	.
			Asian	117	3	1	2	7	1	2	.	.	.	.	.
			Black	157	1	5	4	15	7	7	1	.	.	.	.
			White Non-Hispanic	6654	151	111	296	417	259	132	34	1	5	.	.
			Hispanic	448	13	11	38	54	33	12	10	.	.	.	.
	ME		Other	146	4	4	7	6	8	1	2	.	.	.	.
			Unknown	1258	20	16	59	77	50	23	11	1	.	.	.
			Asian	33	.	.	.	.	.	.	.	.	.	.	.
			Black	19	3	.	2	.	1	.	.	.	.	.	.
			White Non-Hispanic	7840	206	151	351	376	259	139	51	5	1	.	.
			Hispanic	118	4	2	5	4	5	5	1	1	.	.	.
			Other	103	2	2	3	5	6	1	.	.	.	.	.
			Unknown	1456	20	22	46	61	41	28	9	.	.	.	.

NA (OUTSIDE OF MSA/MD)	MA		Asian	29	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.	.
			Black	77	.	.	2	4	2	1	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	1433	9	14	25	31	22	7	3	1	.	.	.	.	1	.	.	.
			Hispanic	84	1	1	.	5	3	1	.	.	.	.	.	.	.	.	.	.
			Other	25	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	NH		Unknown	641	.	.	2	2	3	1	2	.	.	.	.	.	.	.	.	.
			Asian	129	3	2	7	2	3	1	.	.	.	.	.	.	.	.	.	.
			Black	56	3	2	3	3	.	1	1	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	10193	216	183	443	531	370	185	78	12	2	.	.	.	.	1	.	.
			Hispanic	182	6	2	7	9	4	3	.	1	.	.	.	.	.	.	.	.
	RI		Other	116	1	.	.	9	6	4	1	1	.	.	.	.	.	.	.	.
			Unknown	1856	41	22	62	66	54	28	21	1	1	.	.	.	.	.	.	.
			Asian	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	36	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	VT		Hispanic	8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Other	2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Unknown	20	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Asian	58	2	.	1	3	.	1	1	.	.	.	.	.	.	.	.	.
			Black	35	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	6351	121	93	200	223	175	74	31	3	.	.	.	.	.	.	.	.
			Hispanic	86	3	2	1	3	.	1	.	.	.	.	.	.	.	.	.	.
			Other	88	2	2	2	1	1	1	.	.	.	.	.	.	.	.	.	.
			Unknown	1535	14	7	26	27	16	15	5	.	.	.	.	.	.	.	.	.

Source: 2005 HMDA data for New England.

Excludes transition period applications.

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

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
MSA	State	Metro Division	Race/Ethnicity (Summary)												
BANGOR, ME	ME		Asian	1	1	.	.	.	.	.	.	.	.	.	.
			Black	6	.	.	.	.	.	.	.	.	.	.	
			White Non-Hispanic	1087	13	7	29	26	11	11	11	9	5	.	
			Hispanic	12	.	.	.	.	.	.	1	.	.	.	
			Other	9	.	.	.	1	1	.	1	.	.	.	
			Unknown	251	4	2	5	7	2	4	3	1	.	.	
BARNSTABLE TOWN, MA	MA		Asian	7	.	1	.	.	.	.	.	.	.	.	
			Black	28	1	2	2	3	.	.	3	.	.	.	
			White Non-Hispanic	1924	16	12	36	34	21	20	33	.	1	.	
			Hispanic	62	.	1	.	1	1	2	4	.	.	.	
			Other	58	1	.	2	1	.	2	.	.	.	.	
			Unknown	461	.	1	3	6	2	2	.	.	.	.	
Boston-Cambridge- Quincy, MA-NH	MA	BOSTON- QUINCY, MA	Asian	331	1	1	2	6	2	.	1	.	.	.	
			Black	1544	16	17	42	37	16	16	19	.	.	.	
			White Non-Hispanic	8196	55	82	153	162	108	55	70	1	.	.	
			Hispanic	699	9	11	13	16	3	3	12	.	.	.	
			Other	390	3	4	3	8	5	2	6	.	.	.	
			Unknown	2525	15	17	29	28	22	7	16	.	.	.	
		CAMBRIDGE- NEWTON- FRAMINGHAM, MA	Asian	318	.	1	2	1	3	1	3	.	.	.	
			Black	273	3	8	7	7	6	1	5	.	.	.	
			White Non-Hispanic	6086	34	34	69	85	46	32	45	1	.	.	
			Hispanic	412	3	3	5	4	3	5	2	.	.	.	
			Other	229	.	2	3	2	.	1	1	1	.	.	
			Unknown	1566	15	4	14	15	6	5	3	.	.	.	
		ESSEX COUNTY, MA	Asian	75	.	1	1	1	2	.	1	.	.	.	
			Black	141	.	1	2	3	2	.	1	.	.	.	
			White Non-Hispanic	3608	19	25	42	80	32	20	26	.	.	.	
			Hispanic	503	5	7	17	24	10	8	10	.	.	.	
			Other	224	.	2	7	6	.	2	1	.	.	.	
			Unknown	1053	6	9	12	10	7	2	1	.	.	.	

	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	27	.	.	.	2	.	.	.	.	.	.	.
			Black	14	.	.	.	.	.	1	.	.	.	.	.
			White Non-Hispanic	3759	24	22	50	73	55	23	45	29	5	1	.
			Hispanic	69	.	.	1	2	.	.	2	.	.	.	.
			Other	88	.	1	2	.	2	.	4	.	.	.	.
			Unknown	809	3	3	3	8	10	2	8	2	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	142	.	.	.	3	2	.	.	.	.	.	.
			Black	662	7	4	13	13	14	7	10	2	.	4	.
			White Non-Hispanic	3462	25	17	25	34	24	15	20	9	.	2	.
			Hispanic	743	2	6	8	13	6	3	10	2	1	.	.
			Other	192	3	.	2	5	2	.	2	1	.	.	.
			Unknown	1238	7	7	14	23	8	6	8	3	1	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	11	.	.	.	.	.	.	.	.	.	.	.
			Black	6	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	957	12	6	25	27	25	11	10	9	.	.	.
			Hispanic	11	.	.	.	.	.	.	.	.	.	.	.
			Other	20	.	1	1	1	.	.	.	1	.	.	.
			Unknown	278	.	.	3	6	3	2	3	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	187	.	2	1	2	.	.	.	.	.	.	.
			Black	998	12	10	16	18	20	12	17	13	4	3	.
			White Non-Hispanic	8011	40	34	61	101	76	56	59	14	6	7	.
			Hispanic	782	3	5	7	16	15	6	14	3	2	.	.
			Other	359	4	1	2	3	1	3	3	1	1	.	.
			Unknown	2164	11	5	16	35	16	14	18	3	.	.	.
LEWISTON-AUBURN, ME	ME		Asian	4	.	.	.	.	.	.	.	.	.	.	.
			Black	6	.	.	.	2	1	.	.	.	.	.	.
			White Non-Hispanic	808	13	8	9	17	11	8	11	7	6	.	.
			Hispanic	18	.	.	.	1	.	.	.	.	.	.	.
			Other	17	.	.	.	.	.	.	.	.	.	.	.
			Unknown	198	.	1	1	2	3	5	2	.	.	.	.
MANCHESTER-NASHUA, NH	NH		Asian	40	.	.	.	.	.	.	.	.	.	.	.
			Black	53	.	.	.	.	.	.	2	.	.	.	.
			White Non-Hispanic	2980	15	13	35	54	36	26	46	24	4	5	.
			Hispanic	104	1	1	1	.	.	.	1	1	.	.	.
			Other	93	.	3	.	.	.	1	1	.	.	.	.
			Unknown	693	3	1	5	7	6	4	5	1	1	.	.
NEW HAVEN-MILFORD, CT	CT		Asian	97	1	.	.	1	1	.	.	.	.	.	.
			Black	811	4	11	15	18	18	14	18	4	.	2	.
			White Non-Hispanic	5327	32	32	49	93	57	44	53	12	3	3	.
			Hispanic	789	6	5	5	15	18	7	9	5	1	3	.
			Other	256	3	3	3	2	3	2	3	.	.	.	.
			Unknown	1543	5	5	11	27	23	9	12	7	.	1	.
NORWICH-NEW LONDON, CT	CT		Asian	55	.	.	1	.	.	.	.	.	.	.	.
			Black	123	.	.	.	3	3	.	3	.	.	.	.
			White Non-Hispanic	2805	8	15	14	34	18	19	24	8	4	1	.
			Hispanic	131	2	.	3	3	3	2	1	.	1	.	.
			Other	148	.	1	.	3	1	1	1	.	.	.	.
			Unknown	587	.	3	3	8	3	1	5	.	.	.	.
PITTSFIELD, MA	MA		Asian	4	.	.	.	.	.	.	.	.	.	.	.
			Black	18	.	1	.	.	1	1	.	.	.	.	.
			White Non-Hispanic	915	6	5	7	12	16	14	27	.	.	.	.
			Hispanic	24	.	.	.	1	1	2	1	.	.	.	.
			Other	14	1	.	.	.	.	1	.	.	.	.	.
			Unknown	153	1	1	1	4	3	3	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	31	.	1	.	.	.	.	.	.	.	.	.
			Black	19	.	.	.	1	.	1	.	.	.	.	.
			White Non-Hispanic	4235	34	25	56	80	42	28	36	19	9	.	.
			Hispanic	53	1	.	.	.	.	1	1	.	.	.	.
			Other	81	1	.	3	2	.	1	2	.	.	.	.
			Unknown	1506	9	8	10	12	11	6	7	3	.	.	.

PROVIDENCE- NEW BEDFORD- FALL RIVER, RI- MA	MA		Asian	30	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	100	3	1	1	4	4	1	2	.	.	1	.	.	.	.	.
			White Non-Hispanic	4279	44	40	74	73	35	46	50	.	.	1	.	.	.	.	.
			Hispanic	119	1	2	3	2	3	4	2	1	.	.	.	.	.	.	.
			Other	116	.	.	4	3	1	1	2	.	.	.	.	.	.	.	.
			Unknown	830	1	5	7	6	8	5	7	.	.	.	.	.	.	.	.
	RI		Asian	164	1	1	4	3	1	1	3	1	.	.	.	.	.	.	.
			Black	357	5	3	7	10	6	5	7	6	4	.	.	.	.	.	.
			White Non-Hispanic	8561	46	62	113	137	98	51	72	30	10	2	.	.	.	.	.
			Hispanic	746	6	16	21	15	12	10	15	9	5	1	.	.	.	.	.
			Other	362	4	6	6	5	6	2	2	1	1	.	.	.	.	.	.
			Unknown	2178	13	15	23	27	17	19	10	11	.	.	.	.	.	.	.
SPRINGFIELD, MA	MA		Asian	76	1	1	.	2	.	.	.	1	.	.	.	.	.	.	.
			Black	338	3	4	14	7	2	8	11	1	.	.	.	.	.	.	.
			White Non-Hispanic	4641	35	22	53	85	57	37	61	1	2	.	.	.	.	.	.
			Hispanic	702	6	5	6	14	7	7	6	1	.	.	.	.	.	.	.
			Other	273	4	2	2	4	4	1	3	.	.	.	.	.	.	.	.
			Unknown	1182	5	6	6	16	19	8	15	1	.	.	.	.	.	.	.
WORCESTER, MA	MA		Asian	111	.	1	.	1	1	.	2	.	.	.	.	.	.	.	.
			Black	180	.	1	3	3	2	2	10	.	.	.	.	.	.	.	.
			White Non-Hispanic	4876	27	42	64	103	61	45	60	2	1	.	.	.	.	.	.
			Hispanic	373	3	3	12	4	7	5	3	.	1	.	.	.	.	.	.
			Other	161	2	3	1	3	1	2	1	.	.	.	.	.	.	.	.
			Unknown	1342	11	9	10	17	10	14	5	.	.	.	.	.	.	.	.
NA (OUTSIDE OF MSA/MD)	CT		Asian	20	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	22	1	1	1	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	2714	11	17	38	47	33	34	25	12	2	1	.	.	.	.	.
			Hispanic	107	.	1	.	.	2	2	3	.	.	.	.	.	.	.	.
			Other	97	1	1	.	2	1	1	2	.	.	.	.	.	.	.	.
			Unknown	610	6	3	3	14	2	5	7	1	.	.	.	.	.	.	.
	ME		Asian	9	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	10	.	.	.	2	1	1	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	3764	60	53	82	99	55	27	56	16	8	1	.	.	.	.	.
			Hispanic	64	1	.	2	1	.	2	.	.	.	.	.	.	.	.	.
			Other	71	1	1	1	1	.	1	.	.	.	.	.	.	.	.	.
			Unknown	768	13	4	16	13	14	8	6	1	3	.	.	.	.	.	.
	MA		Black	15	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	193	2	.	4	3	1	1	.	.	.	.	.	.	.	.	.
			Hispanic	7	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Other	6	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.
			Unknown	56	.	.	.	.	2	.	.	.	.	.	.	.	.	.	.
	NH		Asian	16	.	.	.	.	.	.	.	.	.	1	.	.	.	.	.
			Black	16	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	3782	31	31	64	57	53	37	60	34	8	3	.	.	.	.	.
			Hispanic	49	.	.	.	1	1	.	1	.	.	2	.	.	.	.	.
			Other	70	.	.	1	.	.	.	4	.	.	.	.	.	.	.	.
			Unknown	938	3	8	6	14	14	4	6	2	.	.	.	.	.	.	.
	RI		White Non-Hispanic	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Hispanic	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Other	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Unknown	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	VT		Asian	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	2612	27	22	48	42	39	27	14	26	1	.	.	.	.	.	.
			Hispanic	38	.	1	.	.	.	.	.	1	.	.	.	.	.	.	.
			Other	46	.	.	.	.	1	.	.	.	.	.	.	.	.	.	.
			Unknown	777	3	4	4	10	9	3	1	1	.	.	.	.	.	.	.

Source: 2005 HMDA data for New England.

Excludes transition period applications.

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

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	
MSA	State	Metro Division	Race/Ethnicity (Summary)													
BANGOR, ME	ME		Asian	16	1	.	.	.	.	.	.	.	.	.	.	
			Black	14	.	.	.	.	.	.	.	.	.	.	.	
			White Non-Hispanic	4649	103	92	228	181	98	42	35	6	8	.	.	
			Hispanic	42	2	.	.	4	.	.	.	.	.	.	.	
			Other	69	.	1	3	2	1	.	1	.	.	.	.	
			Unknown	1391	25	19	50	38	37	24	21	.	1	.	.	
BARNSTABLE TOWN, MA	MA		Asian	55	1	1	2	2	1	1	.	.	.	.	.	
			Black	185	7	10	7	9	4	2	.	.	.	.	.	
			White Non-Hispanic	11196	118	132	282	242	105	39	19	4	2	.	.	
			Hispanic	378	6	8	16	14	6	4	1	.	1	.	.	
			Other	185	2	3	12	2	5	2	.	.	.	.	.	
			Unknown	4011	34	37	91	81	29	24	10	.	1	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	1812	12	17	42	28	22	8	2	1	.	.	.	
			Black	8151	165	177	438	375	168	58	13	2	1	.	.	
			White Non-Hispanic	51889	558	553	1239	1132	558	180	90	14	9	1	.	
			Hispanic	3955	69	80	161	168	83	21	11	.	2	.	.	
			Other	1590	19	15	50	44	15	11	1	.	.	.	.	
			Unknown	25924	220	230	530	497	317	143	66	10	1	.	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	2254	9	19	32	43	25	4	.	.	.	.	.	
			Black	1678	16	34	57	53	28	15	5	.	.	.	.	
			White Non-Hispanic	37772	330	315	718	723	334	119	62	8	8	.	.	
			Hispanic	2602	41	33	103	111	38	17	4	.	.	.	.	
			Other	975	8	11	10	21	13	4	1	.	.	.	.	
			Unknown	17007	116	104	228	263	128	76	32	5	2	.	.	
	ESSEX COUNTY, MA	Asian	464	4	3	11	14	6	4	1	.	1	.	.		
		Black	786	12	22	36	35	17	9	4	.	.	.	.		
		White Non-Hispanic	22911	227	272	561	537	243	113	44	11	8	.	1		
		Hispanic	3059	74	80	212	191	65	23	7	.	.	.	.		
		Other	925	20	13	45	41	24	7	1	.	.	.	.		
		Unknown	10514	78	84	150	191	104	54	22	2	.	.	.		
		NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	155	2	1	1	3	4	2	.	.	.	.	.
				Black	127	3	.	5	3	3	1	2	1	.	.	.
				White Non-Hispanic	17626	244	206	535	569	218	126	72	12	3	1	.
				Hispanic	342	4	3	12	17	5	3	1	.	.	1	.
				Other	243	5	2	4	6	1	.	.	1	.	.	.
				Unknown	7218	71	56	115	137	83	52	32	2	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	704	10	4	21	21	6	4	1	.	.	.	.	
			Black	3458	67	81	213	255	96	58	11	1	1	.	.	
			White Non-Hispanic	22057	204	227	506	518	240	100	43	10	3	1	.	
			Hispanic	3830	49	69	172	179	68	25	17	3	.	.	.	
			Other	816	7	9	32	22	12	5	1	.	.	.	.	
			Unknown	13538	104	141	311	351	177	83	36	3	5	.	.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	47	2	1	1	.	1	.	.	.	.	.	.	
			Black	35	1	.	1	1	.	.	.	.	.	.	.	
			White Non-Hispanic	5681	87	64	149	143	89	34	16	6	1	.	.	
			Hispanic	75	1	.	1	3	.	.	.	.	.	.	.	
			Other	109	.	.	2	4	1	1	.	.	.	.	.	
			Unknown	2122	18	17	35	33	23	34	11	3	1	.	.	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	748	3	4	12	19	9	6	3	.	.	.	.	
			Black	4885	109	104	246	234	120	71	24	6	1	1	.	
			White Non-Hispanic	32406	445	420	894	1000	495	198	111	26	8	.	.	
			Hispanic	3171	49	51	132	158	86	36	21	3	.	.	.	
			Other	954	9	20	32	34	23	15	3	.	.	.	.	
			Unknown	17684	183	172	379	421	252	138	91	14	7	1	.	
LEWISTON-AUBURN, ME	ME		Asian	7	1	.	.	.	.	.	.	.	.	.	.	
			Black	14	.	2	2	2	.	.	1	.	.	.	.	
			White Non-Hispanic	3751	69	57	165	138	90	35	16	4	3	.	.	
			Hispanic	46	.	2	2	.	1	.	1	.	.	.	.	
			Other	49	3	1	4	1	2	.	.	.	.	.	.	
			Unknown	1105	38	17	30	44	25	16	7	2	2	.	.	

MANCHESTER-NASHUA, NH	NH		Asian	266	1		2	3	2	1	1	1			
			Black	212	4	3	9	8	3	6	2				
			White Non-Hispanic	16490	227	244	420	434	207	112	68	16	5	1	1
			Hispanic	499	5	10	21	14	7	2	3			1	
			Other	304	3	3	12	4	3	2	2				
			Unknown	5169	59	45	120	152	68	60	38				
NEW HAVEN-MILFORD, CT	CT		Asian	512	6	4	7	10	2	2	1				
			Black	3577	69	79	216	264	127	58	22	2			
			White Non-Hispanic	24470	349	350	731	866	441	188	100	18	10		
			Hispanic	2827	53	44	131	154	75	27	14	4	1		
			Other	863	13	11	33	42	24	10	2				
			Unknown	14484	164	160	338	419	239	152	76	5	2		
NORWICH-NEW LONDON, CT	CT		Asian	215	3	3	3	6	3	1	2				
			Black	454	8	10	16	26	14	2	5				
			White Non-Hispanic	8781	145	122	255	257	137	63	39	8	5		
			Hispanic	608	10	16	24	41	21	6	3				
			Other	347	11	3	11	6	2	2	2				
			Unknown	4127	48	41	116	115	73	40	24	4	2		
PITTSFIELD, MA	MA		Asian	10				1							
			Black	50		1	1	4	3	3					
			White Non-Hispanic	3820	56	42	75	86	46	17	5	3			
			Hispanic	71		4		1	1						
			Other	54	1		2	1	1						
			Unknown	1595	12	12	25	29	20	20	6	1			
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	169	3	1	4	5	2						
			Black	92	2	2	6	7	2						
			White Non-Hispanic	21238	350	302	765	669	336	150	70	9	2		
			Hispanic	245	1	3	9	10	4	1					
			Other	325	2	7	10	7	4	1	2				
			Unknown	7455	87	69	157	177	104	66	42	4	3		
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	218	3	2	4	5		3					
			Black	664	12	11	33	40	16	4	2				
			White Non-Hispanic	20083	291	269	529	517	235	86	47	5	4		
			Hispanic	909	13	13	37	44	15	4	2				
			Other	397	7	8	14	18	4						
			Unknown	8812	78	68	168	174	126	49	28	1			
	RI		Asian	573	11	9	24	31	10	4	2	1			
			Black	1956	38	48	131	143	71	33	10	2			
			White Non-Hispanic	40280	593	623	1528	1401	582	283	144	16	23	3	
			Hispanic	3838	92	123	323	256	120	41	17	1			
SPRINGFIELD, MA	MA		Other	1199	18	25	74	67	24	22	1				
			Unknown	20175	228	278	726	752	347	136	75	9	3	1	
			Asian	240	3	2	10	8	3		2				
			Black	1526	28	29	69	75	66	21	9		1		
			White Non-Hispanic	18525	254	239	467	546	291	138	51	4	7	3	
			Hispanic	1963	42	38	117	106	63	22	8				
WORCESTER, MA	MA		Other	520	5	11	19	17	13	6	2	1			
			Unknown	10454	84	95	210	242	177	106	33	1	2		
			Asian	662	5	8	12	21	5	2	2	1			
			Black	1015	20	31	63	73	25	11	5				
			White Non-Hispanic	26794	370	390	804	825	397	151	62	8	10		
			Hispanic	1946	36	46	114	107	59	12	6	1			
	CT		Other	647	7	14	21	20	8	6	6				
			Unknown	14099	133	116	278	284	168	107	51	1	2		
			Asian	104	1	1	3	1	2						
			Black	194	2	4	9	11	5	5	1				
			White Non-Hispanic	11844	183	155	397	423	200	82	41	12	4	3	
			Hispanic	523	8	7	20	29	11	6	2	1			
	ME		Other	210	4	1	9	11	3	5					
			Unknown	5849	56	63	131	140	90	49	32	3	3		
			Asian	21	1			2	1						
			Black	49		2	1	3	2						
			White Non-Hispanic	16204	320	293	600	534	354	139	65	13	7	1	
			Hispanic	174	5	4	2	5	1	1	1				
			Other	182	2	4	8	8	3	1					
			Unknown	5299	92	93	177	167	149	140	81	2	5		

NA (OUTSIDE OF MSA/MD)	MA		Asian	9	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	76	.	.	1	1	1	.	.	1	.	.	.	.	.	.	.
			White Non-Hispanic	1825	11	11	27	19	11	3	.	.	.	.	.	.	.	.	.
			Hispanic	54	.	.	.	4	2	.	.	.	.	.	.	.	.	.	.
			Other	34	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.
	NH		Unknown	833	7	5	11	10	2	2	2	1	.	.	.	.	.	.	.
			Asian	64	1	2	.	1	1	.	.	1	.	.	.	.	.	.	.
			Black	84	1	2	3	1	3	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	18743	312	307	622	589	310	120	98	27	7	2	.	.	.	.	.
			Hispanic	242	5	2	11	9	6	1	.	.	.	.	.	.	.	.	.
	RI		Other	219	4	1	5	5	2	.	3	.	.	.	.	.	.	.	.
			Unknown	6875	95	100	198	185	131	115	60	1	1	1	.	.	.	.	.
			White Non-Hispanic	11	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Hispanic	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
	VT		Other	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Unknown	14	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Asian	30	1	1	.	1	1	.	.	.	.	.	.	.	.	.	.
			Black	32	.	.	.	1	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	10540	145	148	324	279	168	95	35	11	5	.	.	.	.	.	.
			Hispanic	152	2	4	6	4	.	1	.	.	.	.	.	.	.	.	.
			Other	140	.	.	3	3	5	.	4	.	1	.	.	.	.	.	.
			Unknown	4235	32	37	89	92	56	87	28	1	.	.	.	.	.	.	.

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