

MSA Detail: Distribution of Rate Spreads

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													
BANGOR, ME	ME		2990	85	56	193	172	119	59	29				.	
BARNSTABLE TOWN, MA	MA		7837	133	129	283	404	236	135	48				.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	49233	821	903	2198	2840	1722	866	384				.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	36604	555	553	1399	1827	1070	505	185				.	
		ESSEX COUNTY, MA	19405	358	400	1043	1391	882	451	183				.	
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	12364	260	222	515	646	400	218	87				.	
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		28073	317	390	1143	1525	917	482	199				.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		5292	75	54	110	115	81	62	26				.	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		32553	521	504	1273	1717	1141	713	286				.	
LEWISTON-AUBURN, ME	ME		2632	115	71	154	174	121	70	31				.	
MANCHESTER-NASHUA, NH	NH		11498	230	241	474	560	410	217	132				.	
NEW HAVEN-MILFORD, CT	CT		23675	451	464	1222	1737	1069	623	238				.	
NORWICH-NEW LONDON, CT	CT		7260	126	121	331	437	256	123	62				.	
PITTSFIELD, MA	MA		2938	47	30	75	101	72	36	12				.	
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		14529	257	270	530	627	411	245	92				.	
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		12491	228	301	676	833	463	238	116				.	
	RI		27293	587	699	1952	2287	1512	865	349				.	
SPRINGFIELD, MA	MA		15157	364	323	877	1116	727	408	168				.	
WORCESTER, MA	MA		22061	463	474	1178	1445	985	511	197				.	
NA (OUTSIDE OF MSA/MD)	CT		8780	192	148	406	576	358	177	58				.	
	ME		9569	235	177	407	446	312	173	61				.	
	MA		2289	11	19	31	42	27	10	3				.	
	NH		12532	270	211	531	617	435	219	101				1	
	RI		68	.	.	.	.	.	.	.				.	
	VT		8153	142	104	230	258	192	93	37				.	

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

MSA Detail: Distribution of Rate Spreads

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													
BANGOR, ME	ME		1366	18	9	34	34	14	15	16	10	5	.	.	
BARNSTABLE TOWN, MA	MA		2540	18	17	43	45	24	26	40	.	1	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	13685	99	132	242	257	156	83	124	1	.	.	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	8884	55	52	100	114	64	45	59	2	.	.	.	
		ESSEX COUNTY, MA	5604	30	45	81	124	53	32	40	.	.	.	.	
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	4766	27	26	56	85	67	26	59	31	5	1	.	
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		6439	44	34	62	91	56	31	50	17	2	6	.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		1283	12	7	29	34	28	13	13	10	.	.	.	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		12501	70	57	103	175	128	91	111	34	13	10	.	
LEWISTON-AUBURN, ME	ME		1051	13	9	10	22	15	13	13	7	6	.	.	
MANCHESTER-NASHUA, NH	NH		3963	19	18	41	61	42	31	55	26	5	5	.	
NEW HAVEN-MILFORD, CT	CT		8823	51	56	83	156	120	76	95	28	4	9	.	
NORWICH-NEW LONDON, CT	CT		3849	10	19	21	51	28	23	34	8	5	1	.	
PITTSFIELD, MA	MA		1128	8	7	8	17	21	21	28	.	.	.	.	
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		5925	45	34	69	95	53	37	46	22	9	.	.	
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		5474	50	48	89	88	51	57	63	1	2	.	.	
	RI		12368	75	103	174	197	140	88	109	58	20	4	.	
SPRINGFIELD, MA	MA		7212	54	40	81	128	89	61	97	4	2	.	.	
WORCESTER, MA	MA		7043	43	59	90	131	82	68	81	2	2	.	.	
NA (OUTSIDE OF MSA/MD)	CT		3570	19	23	42	63	38	42	37	13	2	1	.	
	ME		4686	75	58	101	116	70	39	62	17	11	1	.	
	MA		277	2	.	4	4	3	1	.	.	.	.	.	
	NH		4871	34	39	71	72	68	41	71	36	9	5	.	
	RI		6	.	.	.	.	.	.	.	.	.	.	.	
	VT		3477	30	27	52	52	49	30	15	28	1	.	.	

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

MSA Detail: Distribution of Rate Spreads

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													
BANGOR, ME	ME		6181	131	112	281	225	136	66	57	6	9	.	.	
BARNSTABLE TOWN, MA	MA		16010	168	191	410	350	150	72	30	4	4	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	93321	1043	1072	2460	2244	1163	421	183	27	13	1	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	62288	520	516	1148	1214	566	235	104	13	10	.	.	
		ESSEX COUNTY, MA	38659	415	474	1015	1009	459	210	79	13	9	.	1	
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	25711	329	268	672	735	314	184	107	16	3	2	.	
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		44403	441	531	1255	1346	599	275	109	17	9	1	.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		8069	109	82	189	184	114	69	27	9	2	.	.	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		59848	798	771	1695	1866	985	464	253	49	16	2	.	
LEWISTON-AUBURN, ME	ME		4972	111	79	203	185	118	51	25	6	5	.	.	
MANCHESTER-NASHUA, NH	NH		22940	299	305	584	615	290	183	114	17	5	2	1	
NEW HAVEN-MILFORD, CT	CT		46733	654	648	1456	1755	908	437	215	29	13	.	.	
NORWICH-NEW LONDON, CT	CT		14532	225	195	425	451	250	114	75	12	7	.	.	
PITTSFIELD, MA	MA		5600	69	59	103	122	71	40	11	4	.	.	.	
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		29524	445	384	951	875	452	218	114	13	5	.	.	
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		31083	404	371	785	798	396	146	79	6	4	.	.	
	RI		68021	980	1106	2806	2650	1154	519	249	29	26	4	.	
SPRINGFIELD, MA	MA		33228	416	414	892	994	613	293	105	6	10	3	.	
WORCESTER, MA	MA		45163	571	605	1292	1330	662	289	132	11	12	.	.	
NA (OUTSIDE OF MSA/MD)	CT		18724	254	231	569	615	311	147	76	16	7	3	.	
	ME		21929	420	396	788	719	510	281	147	15	12	1	.	
	MA		2831	18	17	44	32	13	6	2	1	.	.	.	
	NH		26227	418	414	839	790	453	236	162	28	8	3	.	
	RI		29	.	.	.	.	.	.	.	.	.	.	.	
	VT		15129	180	193	423	381	225	187	63	13	5	.	.	

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