

MSA Detail: Distribution of Rate Spreads by Income Level

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	Income Level												
BANGOR, ME	ME		Low	193	6	2	14	9	8	2	.	.	.	.	.
			Moderate	584	9	10	44	31	38	15	7	.	.	.	.
			Middle	439	9	4	29	28	11	10	8	2	.	.	.
			Upper Middle	406	13	14	31	28	20	8	5	.	.	.	.
			Upper	1215	39	23	70	74	42	23	8	4	.	.	.
			No Data	153	9	3	5	2	.	1	1	1	.	.	.
BARNSTABLE TOWN, MA	MA		Low	207	2	1	3	.	.	.	.	.	.	.	.
			Moderate	722	10	11	15	14	12	2	1	.	.	.	.
			Middle	699	13	19	45	54	22	9	5	.	.	.	.
			Upper Middle	815	16	23	68	89	50	42	6	.	.	.	.
			Upper	4840	66	67	141	224	140	71	24	2	.	.	.
			No Data	554	26	8	11	23	12	11	12	.	.	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	1734	16	11	20	18	9	3	.	.	1	.	.
			Moderate	7699	104	104	287	320	180	66	29	.	.	.	.
			Middle	6747	129	144	387	462	245	126	26	.	.	.	.
			Upper Middle	6789	141	159	424	556	351	141	51	1	.	.	.
			Upper	23360	317	422	1003	1386	860	443	190	6	.	.	.
			No Data	2904	114	63	77	98	77	87	88	1	.	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	2192	22	36	57	59	43	13	4	.	.	.	.
			Moderate	7090	88	103	309	371	231	92	31	.	.	.	.
			Middle	5949	110	127	299	381	241	114	28	.	.	.	.
			Upper Middle	5217	97	86	253	370	206	79	22	.	.	.	.
			Upper	14190	163	160	429	601	301	160	63	4	.	.	.
			No Data	1966	75	41	52	45	48	47	37	3	.	.	.
		ESSEX COUNTY, MA	Low	1014	12	12	29	35	18	12	3	.	.	.	.
			Moderate	3739	71	93	210	258	143	60	11	.	.	.	.
			Middle	2935	55	84	239	271	187	94	29	.	.	.	.
			Upper Middle	2870	58	74	214	294	215	99	32	.	.	.	.
			Upper	7638	108	107	326	499	293	148	69	.	.	.	.
			No Data	1209	54	30	25	34	26	38	39	1	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	895	25	23	37	19	5	7	2	1	.	.	.
			Moderate	2359	74	49	122	148	88	31	15	.	.	.	.
			Middle	1910	29	30	96	118	82	42	8	1	.	.	.
			Upper Middle	1769	28	37	95	124	89	41	11	1	.	.	.
			Upper	4677	69	56	142	209	114	74	39	3	.	.	.
			No Data	754	35	27	23	28	22	23	12	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	1695	23	25	67	66	36	16	6	.	.	.	.
			Moderate	4940	65	84	297	431	250	119	36	1	.	.	.
			Middle	3776	47	78	254	319	218	113	37	1	.	.	.
			Upper Middle	3056	34	52	180	234	147	78	29	1	.	.	.
			Upper	13070	96	123	327	444	242	137	59	2	.	.	.
			No Data	1536	52	28	18	31	24	19	32	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	422	8	3	3	9	7	5	1	.	.	.	.
			Moderate	1172	10	14	29	21	17	7	6	.	.	.	.
			Middle	814	11	8	25	24	18	13	5	.	.	.	.
			Upper Middle	730	11	13	15	15	18	12	.	.	.	.	.
			Upper	1863	19	12	34	42	21	20	7	.	.	.	.
			No Data	291	16	4	4	4	.	5	7	1	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	3058	44	46	128	154	98	63	15	.	.	.	.
			Moderate	8998	171	163	423	644	436	286	73	2	.	.	.
			Middle	4945	70	86	229	308	246	123	54	4	.	.	.
			Upper Middle	3881	58	69	177	223	142	91	38	4	1	.	.
			Upper	9930	112	102	259	324	193	114	69	7	.	.	.
			No Data	1741	66	38	57	64	26	36	37	4	.	.	.

LEWISTON-AUBURN, ME	ME		Low	138	7	3	5	.	3	1	1	.	.	.	.
			Moderate	554	16	15	37	44	32	15	4	.	.	.	.
			Middle	417	16	13	30	30	32	7	4	.	.	.	.
			Upper Middle	375	19	8	20	23	12	9	3	.	.	.	.
			Upper	1007	53	31	60	69	40	34	17	2	1	.	.
			No Data	141	4	1	2	8	2	4	2	1	.	.	.
MANCHESTER-NASHUA, NH	NH		Low	640	11	9	17	13	7	5	1	.	.	.	.
			Moderate	2300	40	42	86	107	70	35	10	1	.	.	.
			Middle	1931	27	52	116	109	104	48	17	1	.	.	.
			Upper Middle	1780	35	42	92	120	79	34	18	.	.	.	.
			Upper	4167	77	76	141	185	130	66	49	.	.	.	.
			No Data	680	40	20	22	26	20	29	37	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Low	1750	32	25	76	80	44	27	4	.	.	.	.
			Moderate	5843	100	118	356	494	325	177	46	2	.	.	.
			Middle	3643	68	71	230	363	212	131	42	2	.	.	.
			Upper Middle	3045	59	73	198	265	196	88	46	1	.	.	.
			Upper	8189	145	141	329	483	272	169	73	2	.	.	.
			No Data	1205	47	36	33	52	20	31	27	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Low	448	11	9	13	13	7	2	1	.	.	.	.
			Moderate	1721	32	32	131	122	73	34	12	1	.	.	.
			Middle	1220	19	21	66	102	63	28	15	.	.	.	.
			Upper Middle	969	18	27	50	69	56	18	11	.	.	.	.
			Upper	2554	32	22	64	124	52	32	14	.	.	.	.
			No Data	348	14	10	7	7	5	9	9	3	.	.	.
PITTSFIELD, MA	MA		Low	230	2	1	3	10	3	4	1	.	.	.	.
			Moderate	528	8	7	24	30	31	13	2	.	.	.	.
			Middle	398	6	9	16	22	10	4	3	.	.	.	.
			Upper Middle	320	5	4	11	11	11	4	.	.	.	.	.
			Upper	1288	16	7	19	27	17	9	3	2	.	.	.
			No Data	174	10	2	2	1	.	2	3	1	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	710	18	6	20	24	22	7	.	.	.	.	.
			Moderate	2539	39	39	98	108	60	28	11	.	.	.	.
			Middle	2190	41	52	106	134	87	49	6	2	.	.	.
			Upper Middle	1732	24	34	83	83	68	33	13	.	.	.	.
			Upper	6436	89	115	203	240	137	93	39	5	.	.	.
			No Data	922	46	24	20	38	37	35	23	5	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	409	4	5	20	5	.	3	.	.	.	.	.
			Moderate	1870	15	49	67	91	43	15	3	.	.	.	.
			Middle	1959	41	64	129	142	80	37	10	.	.	.	.
			Upper Middle	1923	33	53	125	161	98	46	18	.	.	.	.
			Upper	5568	107	103	293	400	224	111	65	1	.	.	.
			No Data	762	28	27	42	34	18	26	20	2	.	.	.
	RI		Low	1013	13	13	24	24	8	4	1	1	.	.	.
			Moderate	4198	83	107	302	307	191	77	19	.	.	.	.
			Middle	4389	101	152	469	473	334	149	52	2	.	.	.
			Upper Middle	4098	105	136	383	495	343	212	65	4	1	.	.
			Upper	11997	190	239	680	911	547	348	166	14	3	.	.
			No Data	1598	95	52	94	77	89	75	46	5	.	1	.
SPRINGFIELD, MA	MA		Low	1099	23	19	42	43	33	17	5	.	.	.	.
			Moderate	3810	81	85	270	377	232	113	39	.	.	.	.
			Middle	2565	66	72	196	277	190	107	28	.	.	.	.
			Upper Middle	2069	42	46	139	171	103	75	22	.	.	.	.
			Upper	4817	93	78	189	230	156	77	56	2	.	.	.
			No Data	797	59	23	41	18	13	19	18	4	.	.	.
WORCESTER, MA	MA		Low	1188	13	22	40	43	17	13	1	.	.	.	.
			Moderate	4582	92	108	259	360	228	88	21	.	1	.	.
			Middle	3579	94	105	277	335	233	120	30	.	.	.	.
			Upper Middle	3345	77	70	233	268	198	100	39	.	.	.	.
			Upper	8141	151	135	330	398	290	158	86	.	.	.	.
			No Data	1226	36	34	39	41	19	32	20	1	.	.	.

NA (OUTSIDE OF MSA/MD)	CT		Low	570	20	8	36	40	27	11	2	.	4	.	.	.
			Moderate	1916	46	48	114	185	123	46	12	.	.	.	.	.
			Middle	1516	32	39	88	132	81	49	6	1	1	.	.	.
			Upper Middle	973	15	9	73	56	39	22	5	.	.	.	.	.
			Upper	2925	54	35	83	146	70	38	21	1	.	.	.	.
			No Data	392	24	7	10	10	16	10	11	.	.	.	.	.
	ME		Not in MSA	488	1	2	2	7	2	1	1	.	.	.	.	.
			Low	606	14	8	23	20	14	6	3	2	.	.	.	.
			Moderate	1685	50	24	100	121	83	45	11	.	.	.	.	.
			Middle	1185	24	15	63	64	55	24	10	.	.	.	.	.
			Upper Middle	996	23	22	60	69	55	26	8	.	.	.	.	.
			Upper	4064	92	91	143	161	97	59	16	3	1	.	.	.
	MA		No Data	497	28	13	17	10	8	13	13	1	.	.	.	.
			Not in MSA	536	4	4	1	1	.	.	.	.	.	.	.	.
			Low	12	.	.	.	.	.	.	.	.	.	.	.	.
			Moderate	33	.	.	.	.	.	.	.	.	.	.	.	.
			Middle	21	.	.	1	.	1	.	.	.	.	.	.	.
			Upper Middle	31	.	.	.	.	.	.	.	.	.	.	.	.
	NH		Upper	944	7	12	27	37	20	9	1	.	.	.	.	.
			No Data	90	.	.	1	.	1	.	1	.	.	.	.	.
			Not in MSA	1158	4	7	2	5	5	1	1	1	.	1	.	.
			Low	585	7	11	28	19	13	7	.	.	.	.	.	.
			Moderate	1931	39	36	113	111	78	39	13	2	.	.	.	1
			Middle	1666	34	41	106	113	93	39	8	1	.	.	.	.
	RI		Upper Middle	1555	30	31	83	107	84	32	14	1	.	.	.	.
			Upper	5618	102	67	181	239	145	85	45	4	3	.	.	.
			No Data	746	54	25	18	27	21	17	20	6	.	.	.	.
			Not in MSA	431	4	.	2	1	1	.	1	.	.	.	.	.
	VT		Not in MSA	68	.	.	.	.	.	.	.	.	.	.	.	.
			Low	452	9	4	14	8	11	4	1	.	.	.	.	.
			Moderate	1334	20	27	42	52	42	30	4	1	.	.	.	.
			Middle	1026	23	23	39	62	41	19	7	1	.	.	.	.
			Upper Middle	795	12	14	28	34	25	8	9	.	.	.	.	.
			Upper	3821	47	27	93	91	68	24	7	.	.	.	.	.
			No Data	399	31	9	14	11	5	8	9	1	.	.	.	.
			Not in MSA	326	.	.	.	.	.	.	.	.	.	.	.	.

Source: 2005 HMDA data for New England.

Excludes transition period applications.

MSA Detail: Distribution of Rate Spreads by Income Level

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	Income Level													
BANGOR, ME	ME		Low	211	4	1	5	4	1	1	3	1	1	.	.	
			Moderate	307	4	2	6	10	3	5	3	2	1	.	.	
			Middle	187	2	2	8	4	2	2	2	3	1	.	.	
			Upper Middle	158	3	.	6	5	1	1	2	4	.	.	.	
			Upper	446	4	4	9	11	7	5	6	.	2	.	.	
			No Data	57	1	.	.	.	.	1	.	.	.	.	.	
BARNSTABLE TOWN, MA	MA		Low	238	.	2	3	.	.	1	.	.	.	.	.	
			Moderate	481	7	2	7	9	5	4	9	.	.	.	.	
			Middle	335	2	1	8	8	8	6	12	.	1	.	.	
			Upper Middle	313	1	3	10	5	3	2	3	.	.	.	.	
			Upper	1104	8	8	14	23	8	13	16	.	.	.	.	
			No Data	69	.	1	1	.	.	.	.	.	.	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	1470	5	12	19	14	12	6	9	.	.	.	.	
			Moderate	3114	20	36	52	61	34	17	32	.	.	.	.	
			Middle	2116	20	24	49	54	34	18	33	1	.	.	.	
			Upper Middle	1846	18	27	40	43	30	14	22	.	.	.	.	
			Upper	4768	30	32	82	84	45	28	28	.	.	.	.	
			No Data	371	6	1	.	1	1	.	.	.	.	.	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	1200	8	4	6	9	6	8	6	1	.	.	.	.
			Moderate	2303	12	10	37	30	22	11	18	.	.	.	.	.
			Middle	1429	12	11	24	33	17	9	16	1	.	.	.	.
			Upper Middle	1192	7	9	11	10	6	6	7	.	.	.	.	.
			Upper	2529	15	17	20	31	13	11	11	.	.	.	.	.
			No Data	231	1	1	2	1	.	.	1	.	.	.	.	.
		ESSEX COUNTY, MA	Low	614	3	4	7	6	6	1	3	.	.	.	.	.
			Moderate	1422	12	19	17	23	7	13	11	.	.	.	.	.
			Middle	834	5	7	15	25	13	5	9	.	.	.	.	.
			Upper Middle	780	1	3	16	21	6	6	7	.	.	.	.	.
			Upper	1804	7	9	26	48	20	7	10	.	.	.	.	1
			No Data	150	2	3	.	1	1	.	.	.	.	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	538	3	4	7	4	7	.	5	5	.	1	.	.
			Moderate	1092	10	10	14	16	23	7	23	14	1	.	.	.
			Middle	796	2	4	14	20	17	8	6	6	1	.	.	.
			Upper Middle	678	3	4	8	20	5	3	9	2	1	.	.	.
			Upper	1578	9	3	13	24	15	8	16	4	2	.	.	.
			No Data	84	.	1	.	1	.	.	.	.	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	981	8	6	10	11	4	2	6	.	.	.	.	
			Moderate	1630	16	11	18	26	18	13	19	6	1	3	.	.
			Middle	929	3	4	14	21	11	4	14	5	1	1	.	.
			Upper Middle	614	5	3	6	11	11	3	4	1	.	1	.	.
			Upper	2153	8	10	14	22	11	9	7	5	.	1	.	.
			No Data	132	4	.	.	.	1	.	.	.	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	200	2	3	5	1	3	.	1	1	.	.	.	
			Moderate	302	4	1	10	14	14	4	2	1	.	.	.	.
			Middle	204	2	1	4	5	5	1	3	2	.	.	.	.
			Upper Middle	157	2	1	4	5	2	5	2	3	.	.	.	.
			Upper	364	2	1	6	9	4	3	5	3	.	.	.	.
			No Data	56	.	.	.	.	.	.	.	.	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	1812	16	13	14	19	17	8	6	6	.	1	.	
			Moderate	3442	20	19	39	60	52	25	41	9	7	4	.	.
			Middle	1936	14	13	16	37	22	23	21	7	1	3	.	.
			Upper Middle	1574	6	5	7	22	16	19	17	7	.	2	.	.
			Upper	3568	14	7	27	36	21	16	25	5	5	.	.	.
			No Data	169	.	.	.	1	.	.	1	.	.	.	.	.

LEWISTON-AUBURN, ME	ME		Low	108	1	2	1	1	.	.	1	1	.	.	.	.
			Moderate	226	4	4	2	5	7	2	.	3	.	.	.	.
			Middle	147	.	.	.	5	1	3	3	2	1	.	.	.
			Upper Middle	153	3	2	.	4	2	1	2	1	1	.	.	.
			Upper	382	4	1	7	7	4	6	7	1	4	.	.	.
			No Data	35	1	.	.	.	1	.	.	.	.	.	.	.
MANCHESTER-NASHUA, NH	NH		Low	463	2	2	3	4	3	3	2	2	.	1	.	.
			Moderate	953	4	5	12	12	10	10	16	12	2	.	.	.
			Middle	699	7	3	9	14	7	7	14	6	.	3	.	.
			Upper Middle	557	3	3	7	12	6	4	11	4	1	.	1	.
			Upper	1200	3	5	10	19	16	6	12	2	2	1	.	.
			No Data	91	.	.	.	.	.	1	.	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Low	1106	17	9	11	14	10	5	5	1	.	1	.	.
			Moderate	2315	13	15	28	45	34	24	24	8	3	2	.	.
			Middle	1441	5	10	14	35	21	17	24	9	1	1	.	.
			Upper Middle	1160	7	6	12	23	18	8	15	8	.	2	.	.
			Upper	2667	9	15	16	38	37	22	26	2	.	3	.	.
			No Data	134	.	1	2	1	.	.	1	.	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Low	427	1	3	3	4	.	3	2	2	1	.	.	.
			Moderate	931	3	10	5	15	3	7	8	1	.	.	.	.
			Middle	642	2	2	8	8	12	6	9	2	2	.	.	.
			Upper Middle	549	2	2	2	8	4	5	7	1	1	1	.	.
			Upper	1220	2	1	3	16	9	2	8	2	1	.	.	.
			No Data	80	.	1	.	.	.	.	.	.	.	.	.	.
PITTSFIELD, MA	MA		Low	210	1	1	1	6	1	5	7	.	.	.	.	.
			Moderate	237	4	3	3	1	9	6	13	.	.	.	.	.
			Middle	185	1	.	1	4	5	4	3	.	.	.	.	.
			Upper Middle	98	1	1	1	2	4	2	2	.	.	.	.	.
			Upper	347	.	2	2	4	2	4	3	.	.	.	.	.
			No Data	51	1	.	.	.	.	.	.	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	659	4	3	12	10	1	3	6	1	.	.	.	.
			Moderate	1301	14	10	18	21	12	10	10	9	5	.	.	.
			Middle	996	8	7	5	27	12	5	7	8	.	.	.	.
			Upper Middle	802	8	3	10	7	11	8	6	2	1	.	.	.
			Upper	2032	10	11	24	30	17	11	17	2	3	.	.	.
			No Data	135	1	.	.	.	.	.	.	.	.	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	538	7	8	9	4	4	1	1	.	.	.	.	.
			Moderate	1064	12	13	22	20	10	12	15	.	1	.	.	.
			Middle	856	10	5	19	24	14	12	9	.	.	.	.	.
			Upper Middle	725	3	13	13	12	8	12	17	.	1	.	.	.
			Upper	2072	16	8	26	28	15	20	21	1	.	.	.	.
			No Data	219	2	1	.	.	.	.	.	.	.	.	.	.
	RI		Low	1351	4	3	9	13	7	5	5	2	.	.	.	.
			Moderate	2770	27	27	52	56	40	20	24	12	4	1	.	.
			Middle	1971	14	26	39	38	26	20	32	17	4	1	.	.
			Upper Middle	1680	11	13	28	31	26	13	18	10	7	1	.	.
			Upper	4266	18	32	44	58	41	30	30	16	5	1	.	.
			No Data	330	1	2	2	1	.	.	.	1	.	.	.	.
SPRINGFIELD, MA	MA		Low	1266	13	4	9	10	7	7	5	.	.	.	.	.
			Moderate	1808	16	14	35	32	27	17	27	1	.	.	.	.
			Middle	1029	11	6	14	28	23	13	20	2	.	.	.	.
			Upper Middle	896	7	3	9	16	16	12	20	.	1	.	.	.
			Upper	2027	5	11	14	42	16	11	25	1	1	.	.	.
			No Data	186	2	2	.	.	.	1	.	.	.	.	.	.
WORCESTER, MA	MA		Low	825	7	7	2	13	13	8	5	.	.	.	.	.
			Moderate	1635	18	17	30	32	19	23	29	1	.	.	.	.
			Middle	1172	6	16	23	28	14	11	17	.	.	.	.	.
			Upper Middle	929	4	9	10	19	13	7	11	1	1	.	.	.
			Upper	2290	7	10	25	39	22	18	19	.	1	.	.	.
			No Data	192	1	.	.	.	1	1	.	.	.	.	.	.

NA (OUTSIDE OF MSA/MD)	CT		Low	444	5	4	6	4	4	5	1	2	.	.	.
			Moderate	869	9	7	17	23	14	14	13	4	.	.	.
			Middle	644	3	5	8	10	6	7	11	4	.	.	.
			Upper Middle	400	.	2	4	15	7	8	6	2	1	1	.
			Upper	949	2	5	7	11	7	8	6	1	1	.	.
			No Data	49	.	.	.	.	.	.	.	.	.	.	.
			Not in MSA	215	.	.	.	.	.	.	.	.	.	.	.
	ME		Low	613	14	7	14	12	6	2	4	1	.	.	.
			Moderate	983	22	11	35	24	16	8	17	7	.	.	.
			Middle	619	11	8	15	21	7	12	9	1	2	1	.
			Upper Middle	611	6	8	10	17	12	9	9	1	1	.	.
			Upper	1664	19	21	25	42	28	8	23	7	8	.	.
			No Data	110	2	2	1	.	1	.	.	.	.	.	.
			Not in MSA	86	1	1	1	.	.	.	.	.	.	.	.
	MA		Low	20	.	.	.	.	.	.	.	.	.	.	.
			Moderate	24	.	.	.	1	.	.	.	.	.	.	.
			Middle	17	.	.	.	.	.	.	.	.	.	.	.
			Upper Middle	18	.	.	1	1	1	.	.	.	.	.	.
			Upper	136	2	.	3	2	2	1	.	.	.	.	.
			No Data	6	.	.	.	.	.	.	.	.	.	.	.
			Not in MSA	56	.	.	.	.	.	.	.	.	.	.	.
	NH		Low	486	1	2	5	3	5	3	2	4	.	.	.
			Moderate	1007	8	6	24	16	15	9	24	19	2	2	.
			Middle	827	7	12	10	13	11	7	13	4	1	.	.
			Upper Middle	667	7	8	9	9	13	7	6	5	2	2	.
			Upper	1657	9	11	22	31	23	15	26	4	4	1	.
			No Data	94	2	.	1	.	1	.	.	.	.	.	.
			Not in MSA	133	.	.	.	.	.	.	.	.	.	.	.
	RI		Not in MSA	6	.	.	.	.	.	.	.	.	.	.	.
	VT		Low	413	11	7	2	5	5	4	.	6	.	.	.
			Moderate	750	3	6	16	18	16	8	6	11	1	.	.
			Middle	486	4	6	10	4	11	9	3	4	.	.	.
			Upper Middle	396	3	3	8	10	5	3	2	3	.	.	.
			Upper	1259	8	4	16	15	12	6	4	4	.	.	.
			No Data	121	1	1	.	.	.	.	.	.	.	.	.
			Not in MSA	52	.	.	.	.	.	.	.	.	.	.	.

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

MSA Detail: Distribution of Rate Spreads by Income Level

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	Income Level														
BANGOR, ME	ME		Low	543	10	12	27	15	8	5	2	.	.	.	.	.	
			Moderate	1226	35	28	67	57	33	15	10	2	1	.	.		
			Middle	862	24	13	60	47	24	10	10	2	1	.	.		
			Upper Middle	842	14	18	29	30	16	16	8	2	2	.	.		
			Upper	2390	44	41	96	75	54	20	26	.	5	.	.		
			No Data	318	4	.	2	1	1	.	1	.	.	.	.		
BARNSTABLE TOWN, MA	MA		Low	890	7	8	18	5	5	.	1	.	.	.	.		
			Moderate	2443	25	26	66	56	14	10	2	1	.	.	.		
			Middle	2072	36	31	62	60	25	16	4	1	1	.	.		
			Upper Middle	1951	28	35	62	52	29	11	3	1	.	.	.		
			Upper	7325	62	81	187	166	72	34	17	1	3	.	.		
			No Data	1329	10	10	15	11	5	1	3	.	.	.	.		
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	6386	60	64	95	80	48	24	3	1	.	.	.	.	
			Moderate	18736	239	248	554	443	205	77	21	8	2	.	.	.	
			Middle	13916	195	194	455	407	226	63	33	2	4	.	.	.	
			Upper Middle	12568	133	171	452	373	215	69	40	7	2	1	.	.	
			Upper	35910	359	355	858	905	444	174	73	8	4	.	.	.	
			No Data	5805	57	40	46	36	25	14	13	1	1	.	.	.	
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	5780	62	47	108	81	20	18	2	1	.	.	.	.	
			Moderate	14398	139	150	318	303	134	55	24	5	3	.	.	.	
			Middle	10047	83	115	228	228	126	49	19	3	4	.	.	.	
			Upper Middle	8508	60	65	176	189	101	40	19	1	1	.	.	.	
			Upper	19858	123	116	294	394	169	68	31	3	2	.	.	.	
			No Data	3697	53	23	24	19	16	5	9	.	.	.	.	.	
		ESSEX COUNTY, MA	Low	2837	30	33	45	40	25	9	1	2	.	.	.	.	.
			Moderate	8386	110	120	256	215	89	41	13	2	1	.	.	.	
			Middle	5935	73	94	231	218	90	44	10	2	1	.	.	.	
			Upper Middle	5525	50	87	178	205	84	34	18	3	2	.	.	.	
			Upper	13612	115	119	284	311	159	73	33	4	5	.	.	1	
			No Data	2364	37	21	21	20	12	9	4	.	.	.	.	.	
		ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	NH	Low	2177	26	25	51	46	21	9	3	2	.	.	.	.
				Moderate	5496	110	88	173	184	67	61	21	3	1	.	.	.
				Middle	4296	67	43	142	147	62	44	22	5	1	.	.	.
				Upper Middle	3627	39	47	102	117	59	29	20	1	.	.	.	.
				Upper	8509	71	56	191	236	100	38	38	5	1	1	.	.
				No Data	1606	16	9	13	5	5	3	3	.	.	1	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	4951	48	69	142	150	75	46	6	1	.	.	.	.	
			Moderate	9853	137	172	415	455	185	86	30	6	3	.	.	.	
			Middle	5992	53	76	222	267	116	36	20	4	2	.	.	.	
			Upper Middle	4312	49	57	133	147	78	35	15	2	2	.	.	.	
			Upper	15753	124	134	322	314	133	64	33	4	2	1	.	.	
			No Data	3542	30	23	21	13	12	8	5	.	.	.	.	.	
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	891	17	12	15	29	6	4	.	2	.	.	.	.	
			Moderate	1916	30	20	58	53	31	22	8	.	1	.	.	.	
			Middle	1237	14	13	32	30	20	19	4	3	.	.	.	.	
			Upper Middle	1104	20	13	25	27	21	7	9	2	.	.	.	.	
			Upper	2246	23	22	56	44	36	14	6	2	1	.	.	.	
			No Data	674	5	2	3	1	.	3	.	.	.	.	.	.	
Not in MSA	1	.	.	.	.	.	.	.	.	.	.	.	.	.			
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	7395	115	127	229	225	102	39	22	4	3	.	.	.	
			Moderate	16721	248	268	628	696	387	185	93	17	5	2	.	.	
			Middle	9175	129	130	300	355	193	88	51	12	3	.	.	.	
			Upper Middle	6906	100	94	214	227	112	56	31	5	2	.	.	.	
			Upper	15073	170	129	290	332	182	90	52	11	3	.	.	.	
			No Data	4578	36	23	34	31	9	6	4	.	.	.	.	.	

LEWISTON-AUBURN, ME	ME		Low	354	11	4	12	8	3	2	1	1	.	.	.	.
			Moderate	1100	32	15	45	40	30	24	5	1	1	.	.	.
			Middle	816	27	17	36	40	20	6	3	3	1	.	.	.
			Upper Middle	693	17	11	36	21	22	6	6	.	.	.	.	.
			Upper	1755	20	27	70	75	43	13	10	1	3	.	.	.
			No Data	254	4	5	4	1	.	.	.	.	.	.	.	.
MANCHESTER-NASHUA, NH	NH		Low	1832	18	27	48	38	18	10	2	2	1	.	.	.
			Moderate	5141	94	85	160	163	64	43	21	3	.	.	.	.
			Middle	3908	50	68	128	136	64	34	27	1	3	1	1	1
			Upper Middle	3285	40	36	86	87	49	28	23	6	1	1	.	.
			Upper	7313	77	75	149	184	88	65	37	5	.	.	.	.
			No Data	1461	20	14	13	7	7	3	4	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Low	4654	71	54	118	135	59	46	13	1	3	.	.	.
			Moderate	11634	196	197	462	614	300	134	67	10	4	.	.	.
			Middle	7338	120	129	289	344	184	93	42	3	2	.	.	.
			Upper Middle	6110	91	100	199	237	144	52	32	4	.	.	.	.
			Upper	13500	143	153	365	401	212	104	58	11	4	.	.	.
			No Data	3497	33	15	23	24	9	8	3	.	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Low	1486	21	22	35	35	19	6	1	2	.	.	.	.
			Moderate	3626	75	63	142	154	76	32	24	3	2	.	.	.
			Middle	2391	31	37	90	101	60	23	22	.	2	.	.	.
			Upper Middle	1794	24	26	49	66	32	14	9	6	2	.	.	.
			Upper	4231	67	42	105	91	61	37	17	1	1	.	.	.
			No Data	1004	7	5	4	4	2	2	2	.	.	.	.	.
PITTSFIELD, MA	MA		Low	660	4	6	17	15	9	4	.	1	.	.	.	.
			Moderate	1350	21	19	33	41	24	11	2	1	.	.	.	.
			Middle	957	13	8	17	25	19	7	2	.	.	.	.	.
			Upper Middle	621	9	7	16	12	7	7	4	2	.	.	.	.
			Upper	1687	12	18	19	29	12	11	3	.	.	.	.	.
			No Data	325	10	1	1	.	.	.	.	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	2459	36	22	76	55	21	15	3	.	1	.	.	.
			Moderate	6302	116	86	255	230	112	72	20	4	1	.	.	.
			Middle	4969	90	81	173	186	93	39	23	2	1	.	.	.
			Upper Middle	3705	51	51	117	130	79	28	21	2	2	.	.	.
			Upper	10364	126	131	313	267	141	61	40	5	.	.	.	.
			No Data	1725	26	13	17	7	6	3	7	.	.	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	1989	19	29	38	26	13	6	1	.	.	.	.	.
			Moderate	5762	88	79	181	163	78	29	9	1	2	.	.	.
			Middle	5050	70	63	141	166	88	21	18	2	.	.	.	.
			Upper Middle	4482	68	49	149	145	76	29	11	1	1	.	.	.
			Upper	11869	134	133	267	288	132	56	38	2	1	.	.	.
			No Data	1931	25	18	9	10	9	5	2	.	.	.	.	.
	RI		Low	4914	63	53	151	109	48	15	6	1	1	.	.	.
			Moderate	14476	256	296	765	641	277	118	40	8	5	.	.	.
			Middle	11153	214	222	605	637	259	98	48	6	5	1	.	.
			Upper Middle	9427	140	161	485	477	197	109	48	5	7	2	.	.
			Upper	23615	251	331	754	746	359	169	100	8	8	1	.	.
			No Data	4436	56	43	46	40	14	10	7	1	.	.	.	.
SPRINGFIELD, MA	MA		Low	3555	54	37	70	68	45	29	7	.	1	.	.	.
			Moderate	8561	127	145	286	321	198	93	19	.	5	.	.	.
			Middle	5569	66	67	174	205	142	52	22	1	1	1	.	.
			Upper Middle	4351	58	61	139	156	84	55	19	3	.	1	.	.
			Upper	9284	88	92	204	231	134	62	36	2	3	.	.	.
			No Data	1908	23	12	19	13	10	2	2	.	.	1	.	.
WORCESTER, MA	MA		Low	3582	42	44	80	66	31	18	2	1	.	.	.	.
			Moderate	10469	173	192	365	359	182	77	31	4	2	.	.	.
			Middle	7797	90	122	270	276	146	68	27	1	3	.	.	.
			Upper Middle	6274	85	85	224	239	104	51	19	2	2	.	.	.
			Upper	14543	139	148	333	376	188	71	47	3	5	.	.	.
			No Data	2498	42	14	20	14	11	4	6	.	.	.	.	.

NA (OUTSIDE OF MSA/MD)	CT		Low	2078	20	26	56	64	33	10	2	.	1	.	.
			Moderate	4289	73	70	187	195	108	51	18	5	3	1	.
			Middle	3309	65	49	130	151	60	30	21	3	1	2	.
			Upper Middle	2212	37	35	68	78	35	17	8	4	1	.	.
			Upper	5038	50	44	121	121	70	36	23	3	1	.	.
			No Data	1378	8	7	5	4	4	3	3	.	.	.	.
	ME		Not in MSA	420	1	.	2	2	1	.	1	1	.	.	.
			Low	1890	27	30	70	58	35	26	6	1	.	.	.
			Moderate	4208	93	93	189	183	134	81	26	4	3	1	.
			Middle	2948	77	66	127	128	88	48	23	2	4	.	.
			Upper Middle	2832	50	59	115	97	68	37	28	4	4	.	.
			Upper	8571	155	134	277	243	180	88	62	3	1	.	.
	MA		No Data	1039	13	10	9	9	4	1	2	1	.	.	.
			Not in MSA	441	5	4	1	1	1	.	.	.	.	.	.
			Low	61	1	.	.	.	.	.	.	.	.	.	.
			Moderate	174	1	.	1	3	1	.	.	.	.	.	.
			Middle	177	2	.	3	3	.	.	.	.	.	.	.
			Upper Middle	177	.	3	1	2	1	2	.	1	.	.	.
	NH		Upper	1536	8	12	36	23	9	2	2	.	.	.	.
			No Data	189	4	1	1	.	.	1	.	.	.	.	.
			Not in MSA	517	2	1	2	1	2	1	.	.	.	.	.
			Low	2001	35	25	52	46	32	21	10	1	.	1	.
			Moderate	5437	115	110	240	184	110	64	32	8	2	.	.
			Middle	4104	72	74	170	145	81	42	31	6	3	1	.
	RI		Upper Middle	3656	59	66	112	132	70	36	36	6	1	.	.
			Upper	9342	112	126	254	275	155	71	45	7	2	1	.
			No Data	1398	25	13	11	8	5	2	7	.	.	.	.
			Not in MSA	289	.	.	.	.	.	.	1	.	.	.	.
			Not in MSA	29	.	.	.	.	.	.	.	.	.	.	.
	VT		Low	1390	20	18	43	37	16	18	4	4	.	.	.
			Moderate	3042	48	47	108	99	62	58	10	2	3	.	.
			Middle	2164	26	30	90	75	46	34	14	2	1	.	.
			Upper Middle	1722	20	25	48	58	44	33	12	1	.	.	.
			Upper	5540	50	68	130	109	57	43	23	4	1	.	.
			No Data	1061	16	5	4	3	.	1	.	.	.	.	.
	VT		Not in MSA	210	.	.	.	.	.	.	.	.	.	.	.

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