

Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Home Purchase			Application Outcome				
			Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a first lien	10484	1384	3969	1503	376
		Secured by a subordinate	955	89	506	184	34
	Government-backed	Secured by a first lien	942	106	302	146	50
		Secured by a subordinate	2	.	.	.	.
Moderate	Conventional	Secured by a first lien	40635	4623	8314	4295	1046
		Secured by a subordinate	5987	524	1700	719	200
	Government-backed	Secured by a first lien	4563	356	794	437	154
		Secured by a subordinate	12	2	1	1	.
Middle	Conventional	Secured by a first lien	31385	3559	5247	3111	749
		Secured by a subordinate	5393	566	1305	653	126
	Government-backed	Secured by a first lien	3009	203	400	253	74
		Secured by a subordinate	7	1	2	1	.
Upper Middle	Conventional	Secured by a first lien	28636	3190	4068	2640	595
		Secured by a subordinate	5094	532	1110	527	129
	Government-backed	Secured by a first lien	1836	127	204	118	49
		Secured by a subordinate	3	.	1	2	.
Upper	Conventional	Secured by a first lien	87145	9723	10544	8336	1797
		Secured by a subordinate	10916	1222	2123	1288	298
	Government-backed	Secured by a first lien	1677	90	190	126	34
		Secured by a subordinate	5	.	1	.	.
No Data	Conventional	Secured by a first lien	10322	1325	2273	2246	607
		Secured by a subordinate	1197	117	289	382	29
	Government-backed	Secured by a first lien	93	18	66	59	26
		Secured by a subordinate	3	.	.	1	.
Not in MSA	Conventional	Secured by a first lien	24971	2688	5626	3036	765
		Secured by a subordinate	2182	254	651	317	74
	Government-backed	Secured by a first lien	1632	121	341	204	40
		Secured by a subordinate	5	.	3	.	1

Source: 2004 HMDA data for New England.  
Includes all applications.

Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Home Improvement			Application Outcome				
			Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a first lien	2906	469	1816	491	106
		Secured by a subordinate	1551	373	2527	514	145
		Not secured by a lien	704	170	2227	111	8
	Government-backed	Secured by a first lien	4	1	3	1	.
		Secured by a subordinate	15	2	6	6	.
		Not secured by a lien	7	.	3	3	.
Moderate	Conventional	Secured by a first lien	6594	982	2442	1095	262
		Secured by a subordinate	5536	1119	4789	1455	416
		Not secured by a lien	1166	325	1977	134	13
	Government-backed	Secured by a first lien	21	6	3	3	2
		Secured by a subordinate	112	23	11	25	.
		Not secured by a lien	6	4	11	2	.
Middle	Conventional	Secured by a first lien	4453	575	1319	714	165
		Secured by a subordinate	4435	898	2679	1046	280
		Not secured by a lien	649	163	832	56	8
	Government-backed	Secured by a first lien	9	4	2	3	.
		Secured by a subordinate	98	12	4	14	.
		Not secured by a lien	7	.	4	1	.
Upper Middle	Conventional	Secured by a first lien	3428	391	965	575	122
		Secured by a subordinate	4177	708	1946	895	251
		Not secured by a lien	446	128	556	42	3
	Government-backed	Secured by a first lien	6	.	1	.	.
		Secured by a subordinate	59	17	1	10	.
		Not secured by a lien	4	1	1	1	.
Upper	Conventional	Secured by a first lien	8795	884	2040	1125	283
		Secured by a subordinate	9778	1981	3746	1825	560
		Not secured by a lien	937	233	885	92	5
	Government-backed	Secured by a first lien	6	1	5	.	.
		Secured by a subordinate	98	20	2	11	.
		Not secured by a lien	3	2	1	.	.
No Data	Conventional	Secured by a first lien	878	51	221	152	24
		Secured by a subordinate	517	47	286	125	7
		Not secured by a lien	146	11	385	17	.
	Government-backed	Secured by a first lien	45	.	1	1	.
		Secured by a subordinate	2	1	.	1	.

Not in MSA	Conventional	Secured by a first lien	3627	500	1731	708	62
		Secured by a subordinate	3127	602	2295	824	304
		Not secured by a lien	918	140	927	69	4
	Government-backed	Secured by a first lien	4	.	.	2	.
		Secured by a subordinate	24	3	2	2	.
		Not secured by a lien	1	.	.	.	.

Source: 2004 HMDA data for New England.  
Includes all applications.

#### Applications and Actions by Income Level, Loan Type and Lien Status

Loan Purpose Refinancing			Application Outcome				
			Originated	Approved-not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Income Level	Loan Type	Lien Status					
Low	Conventional	Secured by a first lien	26896	5107	18496	12894	3340
		Secured by a subordinate	902	160	1424	596	26
	Government-backed	Secured by a first lien	256	44	138	78	47
Moderate	Conventional	Secured by a first lien	84810	13181	32496	32018	10194
		Secured by a subordinate	4169	659	2879	2268	140
	Government-backed	Secured by a first lien	929	151	281	271	86
Middle	Conventional	Secured by a subordinate	1	.	1	1	.
		Secured by a first lien	58507	8430	18568	21360	6688
		Secured by a subordinate	3851	589	1932	1806	137
	Government-backed	Secured by a first lien	552	103	159	176	34
Upper Middle	Conventional	Secured by a subordinate	2	.	.	.	.
		Secured by a first lien	47892	6213	13332	15893	5305
		Secured by a subordinate	3675	555	1515	1478	117
	Government-backed	Secured by a first lien	360	60	85	154	19
Upper	Conventional	Secured by a subordinate	1	.	.	.	.
		Secured by a first lien	123055	14369	29687	39288	13999
		Secured by a subordinate	10347	1488	3264	3395	255
	Government-backed	Secured by a first lien	386	70	107	257	33
No Data	Conventional	Secured by a subordinate	2	.	.	.	.
		Secured by a first lien	19104	2688	4834	3656	1003
		Secured by a subordinate	740	82	594	326	21
	Government-backed	Secured by a first lien	2852	544	386	418	107
Not in MSA	Conventional	Secured by a subordinate	2	.	.	.	.
		Secured by a first lien	40492	6241	18609	16817	5418
		Secured by a subordinate	2514	334	1704	1604	131
	Government-backed	Secured by a first lien	616	77	139	251	34
Not in MSA	Government-backed	Secured by a subordinate	1	.	.	2	.

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Includes all applications.