

SUPPLEMENTAL TABLE I
High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2007

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
BARNSTABLE COUNTY						
Barnstable	627	51	8.1%	1,881	109	5.8%
Bourne	241	20	8.3%	708	45	6.4%
Brewster	109	6	5.5%	333	28	8.4%
Chatham	54	2	3.7%	179	15	8.4%
Dennis	139	8	5.8%	447	22	4.9%
Eastham	60	4	6.7%	191	12	6.3%
Falmouth	365	25	6.8%	1,205	94	7.8%
Harwich	150	5	3.3%	511	28	5.5%
Mashpee	252	16	6.3%	704	49	7.0%
Orleans	75	2	2.7%	136	11	8.1%
Provincetown	66	3	4.5%	126	4	3.2%
Sandwich	302	23	7.6%	888	53	6.0%
Yarmouth	352	25	7.1%	981	63	6.4%
Truro/Wellfleet*	40	5	12.5%	138	6	4.3%
BERKSHIRE COUNTY						
Adams	122	11	9.0%	217	19	8.8%
Cheshire	37	7	18.9%	110	9	8.2%
Clarksburg	18	0	0.0%	41	2	4.9%
Dalton	92	1	1.1%	201	15	7.5%
Great Barrington	77	1	1.3%	152	7	4.6%
Hinsdale	22	1	4.5%	65	5	7.7%
Lanesborough	52	1	1.9%	105	6	5.7%
Lee	60	1	1.7%	171	7	4.1%
Lenox	42	1	2.4%	116	7	6.0%
New Marlborough	12	-	0.0%	48	1	2.1%
North Adams	156	11	7.1%	374	37	9.9%
Pittsfield	677	50	7.4%	1,226	74	6.0%
Sheffield	43	4	9.3%	133	8	6.0%
Stockbridge	23	0	0.0%	39	1	2.6%
West Stockbridge	19	-	0.0%	40	3	7.5%
Williamstown	74	6	8.1%	80	2	2.5%
Alfrd/Egmt/MtWsh*	20	2	10.0%	63	6	9.5%
Becket/Washington*	50	5	10.0%	118	9	7.6%
Florida/Savoy*	20	1	5.0%	26	1	3.8%
Hncok/NAsh/Rchmd*	28	2	7.1%	57	1	1.8%
Monterey/Tyringham*	15	0	0.0%	34	1	2.9%
Otis/Sandisfield*	35	5	14.3%	87	5	5.7%
Peru/Windsor*	26	2	7.7%	80	6	7.5%
BRISTOL COUNTY						
Acushnet	108	7	6.5%	343	28	8.2%
Attleboro	635	45	7.1%	1,359	103	7.6%
Berkley	99	7	7.1%	288	19	6.6%
Dartmouth	324	17	5.2%	868	64	7.4%
Dighton	100	8	8.0%	268	25	9.3%
Easton	413	13	3.1%	686	33	4.8%
Fairhaven	187	12	6.4%	609	44	7.2%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Fall River	830	53	6.4%	1,890	120	6.3%
Freetown	119	7	5.9%	322	21	6.5%
Mansfield	307	19	6.2%	522	19	3.6%
New Bedford	969	70	7.2%	2,658	219	8.2%
North Attleborough	451	21	4.7%	898	62	6.9%
Norton	281	10	3.6%	669	44	6.6%
Raynham	192	10	5.2%	428	30	7.0%
Rehobeth	194	5	2.6%	404	22	5.4%
Seekonk	169	10	5.9%	494	32	6.5%
Somerset	219	6	2.7%	567	27	4.8%
Swansea	210	11	5.2%	587	39	6.6%
Taunton	814	57	7.0%	2,022	157	7.8%
Westport	212	12	5.7%	487	25	5.1%
DUKES COUNTY						
Edgartown	34	1	2.9%	184	18	9.8%
Oak Bluffs	38	4	10.5%	251	23	9.2%
Tisbury	28	4	14.3%	152	11	7.2%
Aq/Chil/Gos/WTis*	31	4	12.9%	115	7	6.1%
ESSEX COUNTY						
Amesbury	316	15	4.7%	527	28	5.3%
Andover	523	15	2.9%	656	38	5.8%
Beverly	538	14	2.6%	879	36	4.1%
Boxford	91	2	2.2%	227	15	6.6%
Danvers	345	12	3.5%	676	25	3.7%
Essex	32	-	0.0%	95	4	4.2%
Georgetown	117	5	4.3%	275	13	4.7%
Gloucester	306	18	5.9%	680	34	5.0%
Groveland	116	3	2.6%	190	11	5.8%
Hamilton	76	1	1.3%	210	11	5.2%
Haverhill	975	74	7.6%	2,041	139	6.8%
Ipswich	176	3	1.7%	324	9	2.8%
Lawrence	777	70	9.0%	2,328	154	6.6%
Lynn	1,058	117	11.1%	3,142	204	6.5%
Lynnfield	187	5	2.7%	327	10	3.1%
Manchester BTS	71	1	1.4%	130	5	3.8%
Marblehead	271	8	3.0%	503	26	5.2%
Merrimack	77	6	7.8%	210	13	6.2%
Methuen	656	51	7.8%	1,658	88	5.3%
Middleton	182	10	5.5%	240	7	2.9%
Nahant	62	6	9.7%	98	7	7.1%
Newbury	97	6	6.2%	177	4	2.3%
Newburyport	339	10	2.9%	484	20	4.1%
North Andover	458	15	3.3%	667	34	5.1%
Peabody	577	41	7.1%	1,362	90	6.6%
Rockport	79	1	1.3%	204	13	6.4%
Rowley	77	1	1.3%	176	9	5.1%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Salem	650	32	4.9%	1,040	61	5.9%
Salisbury	143	13	9.1%	327	17	5.2%
Saugus	375	20	5.3%	1,029	59	5.7%
Swampscott	228	9	3.9%	386	18	4.7%
Topsfield	66	1	1.5%	110	5	4.5%
Wenham	50	1	2.0%	66	4	6.1%
West Newbury	51	1	2.0%	135	2	1.5%
FRANKLIN COUNTY						
Deerfield	59	2	3.4%	101	5	5.0%
Greenfield	213	8	3.8%	398	32	8.0%
Montague	95	3	3.2%	216	12	5.6%
Northfield	35	1	2.9%	98	6	6.1%
Orange	126	13	10.3%	345	32	9.3%
Ash/Buck/Cnwy/Sher*	75	3	4.0%	136	12	8.8%
Bernstn/Gill/Leyden*	68	3	4.4%	146	11	7.5%
Chl/Col/Hw/Hea/Mn/Ro*	43	1	2.3%	144	15	10.4%
Ervng/Warwck/Wend*	43	3	7.0%	129	10	7.8%
Lev/NSal/Shutes*	72	5	6.9%	115	6	5.2%
Sunderlnd/Whately*	44	-	0.0%	69	7	10.1%
HAMPDEN COUNTY						
Agawam	415	21	5.1%	871	56	6.4%
Chicopee	805	48	6.0%	1,557	150	9.6%
East Longmeadow	258	9	3.5%	453	32	7.1%
Hampden	65	-	0.0%	165	8	4.8%
Holyoke	434	25	5.8%	902	77	8.5%
Longmeadow	243	9	3.7%	314	18	5.7%
Ludlow	271	13	4.8%	543	39	7.2%
Monson	140	7	5.0%	296	17	5.7%
Palmer	221	20	9.0%	436	32	7.3%
Southwick	120	13	10.8%	398	34	8.5%
Springfield	2,525	329	13.0%	6,043	583	9.6%
West Springfield	424	32	7.5%	673	57	8.5%
Westfield	527	31	5.9%	1,175	110	9.4%
Wilbraham	231	10	4.3%	418	26	6.2%
Bln/Chs/Grnv/Mnt/Rus/Tol*	110	4	3.6%	335	22	6.6%
Brmfld/Holld/Wales*	151	13	8.6%	412	33	8.0%
HAMPSHIRE COUNTY						
Amherst	199	4	2.0%	234	12	5.1%
Belchertown	243	8	3.3%	404	22	5.4%
Easthampton	241	5	2.1%	366	25	6.8%
Granby	88	6	6.8%	224	15	6.7%
Hadley	67	4	6.0%	81	3	3.7%
Hatfield	47	1	2.1%	52	2	3.8%
Northampton	342	9	2.6%	329	20	6.1%
Pelham	17	0	0.0%	40	2	5.0%
South Hadley	226	7	3.1%	371	31	8.4%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Southampton	100	2	2.0%	158	9	5.7%
Ware	135	13	9.6%	365	35	9.6%
Chs/Gos/Hnt/Westh/Wmsb*	129	3	2.3%	268	17	6.3%
Cum/Midfld/Plnfd/Worth*	41	2	4.9%	85	4	4.7%
MIDDLESEX COUNTY						
Acton	331	2	0.6%	427	13	3.0%
Arlington	633	16	2.5%	607	27	4.4%
Ashby	38	1	2.6%	125	7	5.6%
Ashland	335	13	3.9%	514	32	6.2%
Ayer	133	12	9.0%	203	11	5.4%
Bedford	212	2	0.9%	206	6	2.9%
Belmont	355	5	1.4%	324	16	4.9%
Billerica	568	34	6.0%	1,371	81	5.9%
Boxborough	78	4	5.1%	115	4	3.5%
Burlington	293	6	2.0%	566	23	4.1%
Cambridge	1,453	17	1.2%	873	25	2.9%
Carlisle	89	1	1.1%	110	1	0.9%
Chelmsford	519	23	4.4%	827	43	5.2%
Concord	228	5	2.2%	287	11	3.8%
Dracut	404	27	6.7%	1,023	56	5.5%
Dunstable	24	-	0.0%	103	5	4.9%
Everett	507	50	9.9%	1,187	70	5.9%
Framingham	810	43	5.3%	1,597	84	5.3%
Groton	149	11	7.4%	229	9	3.9%
Holliston	226	6	2.7%	333	16	4.8%
Hopkinton	288	10	3.5%	407	11	2.7%
Hudson	353	24	6.8%	492	31	6.3%
Lexington	471	7	1.5%	487	15	3.1%
Lincoln	72	-	0.0%	97	3	3.1%
Littleton	136	2	1.5%	233	18	7.7%
Lowell	1,519	133	8.8%	2,906	182	6.3%
Malden	747	53	7.1%	1,424	90	6.3%
Marlborough	490	38	7.8%	1,048	65	6.2%
Maynard	127	4	3.1%	309	11	3.6%
Medford	820	41	5.0%	1,301	74	5.7%
Melrose	374	14	3.7%	615	26	4.2%
Natick	511	18	3.5%	774	38	4.9%
Newton	1,201	23	1.9%	1,400	52	3.7%
North Reading	277	10	3.6%	372	22	5.9%
Pepperell	114	8	7.0%	337	12	3.6%
Reading	342	9	2.6%	472	34	7.2%
Sherborn	61	2	3.3%	108	2	1.9%
Shirley	99	2	2.0%	185	9	4.9%
Somerville	790	30	3.8%	1,130	59	5.2%
Stoneham	293	16	5.5%	495	25	5.1%
Stow	125	3	2.4%	132	10	7.6%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Sudbury	285	4	1.4%	374	12	3.2%
Tewksbury	432	19	4.4%	1,004	69	6.9%
Townsend	147	8	5.4%	312	19	6.1%
Tyngsborough	184	7	3.8%	392	29	7.4%
Wakefield	373	8	2.1%	596	36	6.0%
Waltham	852	19	2.2%	997	41	4.1%
Watertown	561	14	2.5%	488	18	3.7%
Wayland	195	3	1.5%	269	14	5.2%
Westford	320	8	2.5%	421	20	4.8%
Weston	250	7	2.8%	229	11	4.8%
Wilmington	295	8	2.7%	709	32	4.5%
Winchester	417	8	1.9%	390	17	4.4%
Woburn	432	18	4.2%	902	38	4.2%
NANTUCKET COUNTY						
Nantucket	178	9	5.1%	429	27	6.3%
NORFOLK COUNTY						
Avon	63	5	7.9%	198	14	7.1%
Bellingham	257	9	3.5%	645	39	6.0%
Braintree	464	15	3.2%	903	46	5.1%
Brookline	956	13	1.4%	769	28	3.6%
Canton	359	9	2.5%	511	27	5.3%
Cohasset	126	3	2.4%	228	13	5.7%
Dedham	355	15	4.2%	661	31	4.7%
Dover	91	2	2.2%	111	-	0.0%
Foxborough	225	9	4.0%	406	18	4.4%
Franklin	465	9	1.9%	803	50	6.2%
Holbrook	137	12	8.8%	462	44	9.5%
Medfield	160	-	0.0%	258	10	3.9%
Medway	160	10	6.3%	359	21	5.8%
Millis	103	2	1.9%	238	21	8.8%
Milton	393	16	4.1%	795	45	5.7%
Needham	514	10	1.9%	485	14	2.9%
Norfolk	160	3	1.9%	217	13	6.0%
Norwood	296	7	2.4%	576	20	3.5%
Plainville	146	5	3.4%	204	13	6.4%
Quincy	1,224	45	3.7%	1,851	91	4.9%
Randolph	578	42	7.3%	1,463	97	6.6%
Sharon	260	12	4.6%	345	16	4.6%
Stoughton	391	29	7.4%	926	55	5.9%
Walpole	355	14	3.9%	559	36	6.4%
Wellesley	439	5	1.1%	453	9	2.0%
Westwood	184	2	1.1%	268	7	2.6%
Weymouth	676	29	4.3%	1,607	109	6.8%
Wrentham	171	8	4.7%	274	22	8.0%
PLYMOUTH COUNTY						
Abington	217	13	6.0%	484	32	6.6%

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Bridgewater	239	12	5.0%	590	32	5.4%
Brockton	1,573	165	10.5%	4,471	344	7.7%
Carver	190	13	6.8%	529	39	7.4%
Duxbury	169	8	4.7%	389	16	4.1%
East Bridgewater	197	14	7.1%	530	29	5.5%
Halifax	109	13	11.9%	339	25	7.4%
Hanover	161	6	3.7%	377	20	5.3%
Hanson	139	9	6.5%	369	27	7.3%
Hingham	367	9	2.5%	514	15	2.9%
Hull	146	9	6.2%	511	40	7.8%
Kingston	128	9	7.0%	428	30	7.0%
Lakeville	152	10	6.6%	395	25	6.3%
Marion	63	3	4.8%	161	9	5.6%
Marshfield	310	20	6.5%	894	48	5.4%
Mattapoissett	53	4	7.5%	149	5	3.4%
Middleborough	386	18	4.7%	889	52	5.8%
Norwell	130	8	6.2%	252	13	5.2%
Pembroke	255	15	5.9%	608	33	5.4%
Plymouth	864	58	6.7%	2,187	162	7.4%
Plympton	41	-	0.0%	134	11	8.2%
Rochester	68	2	2.9%	185	8	4.3%
Rockland	276	20	7.2%	595	45	7.6%
Scituate	251	11	4.4%	589	34	5.8%
Wareham	325	34	10.5%	1,001	69	6.9%
West Bridgewater	98	3	3.1%	197	11	5.6%
Whitman	143	9	6.3%	521	41	7.9%
SUFFOLK COUNTY						
Boston	9,190	545	5.9%	12,476	735	5.9%
Chelsea	315	27	8.6%	758	42	5.5%
Revere	688	59	8.6%	1,905	106	5.6%
Winthrop	249	14	5.6%	484	28	5.8%
WORCESTER COUNTY						
Ashburnham	88	10	11.4%	292	16	5.5%
Athol	186	27	14.5%	552	36	6.5%
Auburn	250	20	8.0%	574	42	7.3%
Barre	70	13	18.6%	214	14	6.5%
Berlin	47	1	2.1%	69	3	4.3%
Blackstone	131	13	9.9%	352	23	6.5%
Bolton	98	3	3.1%	137	10	7.3%
Boylston	56	-	0.0%	105	8	7.6%
Brookfield	52	7	13.5%	114	13	11.4%
Charlton	171	14	8.2%	472	35	7.4%
Clinton	182	13	7.1%	417	28	6.7%
Douglas	129	6	4.7%	351	16	4.6%
Dudley	150	10	6.7%	384	36	9.4%
East Brookfield	36	-	0.0%	91	8	8.8%

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Fitchburg	581	43	7.4%	1,295	80	6.2%
Gardner	241	26	10.8%	655	41	6.3%
Grafton	321	11	3.4%	503	25	5.0%
Harvard	64	-	0.0%	112	3	2.7%
Holden	264	6	2.3%	432	21	4.9%
Hopedale	70	3	4.3%	229	12	5.2%
Hubbardston	57	3	5.3%	181	14	7.7%
Lancaster	92	4	4.3%	272	12	4.4%
Leicester	155	19	12.3%	453	33	7.3%
Leominster	489	42	8.6%	1,157	81	7.0%
Lunenburg	156	11	7.1%	356	17	4.8%
Mendon	65	-	0.0%	240	14	5.8%
Milford	336	25	7.4%	811	54	6.7%
Millbury	187	9	4.8%	475	31	6.5%
Millville	44	2	4.5%	152	9	5.9%
North Brookfield	62	5	8.1%	189	16	8.5%
Northborough	216	6	2.8%	356	15	4.2%
Northbridge	234	17	7.3%	542	38	7.0%
Oxford	202	15	7.4%	556	45	8.1%
Paxton	61	3	4.9%	152	7	4.6%
Princeton	57	-	0.0%	105	5	4.8%
Shrewsbury	558	19	3.4%	831	37	4.5%
Southborough	116	5	4.3%	186	3	1.6%
Southbridge	195	28	14.4%	578	47	8.1%
Spencer	159	7	4.4%	412	35	8.5%
Sterling	94	5	5.3%	222	11	5.0%
Sturbridge	186	3	1.6%	288	16	5.6%
Sutton	133	4	3.0%	270	17	6.3%
Templeton	122	8	6.6%	361	23	6.4%
Upton	120	8	6.7%	182	14	7.7%
Uxbridge	221	11	5.0%	476	30	6.3%
Warren	79	9	11.4%	201	18	9.0%
Webster	197	18	9.1%	660	29	4.4%
West Boylston	123	8	6.5%	176	12	6.8%
West Brookfield	79	4	5.1%	147	6	4.1%
Westborough	251	7	2.8%	338	12	3.6%
Westminster	104	3	2.9%	294	19	6.5%
Worcester	2,397	183	7.6%	5,067	362	7.1%
Hardwick/NwBrntree*	66	3	4.5%	169	13	7.7%
Oakham/Rutland*	148	6	4.1%	345	15	4.3%
Petersham/Philipston*	32	2	6.3%	141	11	7.8%
Winchendon/Rylston*	172	13	7.6%	570	36	6.3%

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

SUPPLEMENTAL TABLE 2
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
BARNSTABLE COUNTY											
Barnstable	7	0	0.0%	24	11	45.8%	353	34	9.6%	0.00	4.76
Bourne	1	1	100.0%	2	0	0.0%	143	19	13.3%	7.53	0.00
Brewster	0	0	na	1	1	100.0%	71	5	7.0%	na	14.20
Chatham	0	0	na	0	0	na	35	2	5.7%	na	na
Dennis	2	0	0.0%	1	1	100.0%	93	7	7.5%	0.00	13.29
Eastham	1	0	0.0%	1	0	0.0%	34	4	11.8%	0.00	0.00
Falmouth	4	0	0.0%	4	0	0.0%	230	21	9.1%	0.00	0.00
Harwich	2	0	0.0%	0	0	na	98	5	5.1%	0.00	na
Mashpee	0	0	na	4	0	0.0%	144	14	9.7%	na	0.00
Orleans	2	0	0.0%	0	0	na	41	1	2.4%	0.00	na
Provincetown	1	0	0.0%	1	0	0.0%	44	3	6.8%	0.00	0.00
Sandwich	1	0	0.0%	5	1	20.0%	201	20	10.0%	0.00	2.01
Yarmouth	2	0	0.0%	6	3	50.0%	217	18	8.3%	0.00	6.03
Truro/Wellfleet*	0	0	na	1	0	0.0%	26	5	19.2%	na	0.00
BERKSHIRE COUNTY											
Adams	0	0	na	1	0	0.0%	86	8	9.3%	na	0.00
Cheshire	0	0	na	0	0	na	30	7	23.3%	na	na
Clarksburg	0	0	na	0	0	na	11	0	0.0%	na	na
Dalton	0	0	na	1	0	0.0%	64	1	1.6%	na	0.00
Great Barrington	0	0	na	3	0	0.0%	45	1	2.2%	na	0.00
Hinsdale	0	0	na	0	0	na	16	1	6.3%	na	na
Lanesborough	1	0	0.0%	1	0	0.0%	35	1	2.9%	0.00	0.00
Lee	0	0	na	2	0	0.0%	38	1	2.6%	na	0.00
Lenox	0	0	na	1	0	0.0%	25	1	4.0%	na	0.00
New Marlborough	0	0	na	0	0	na	9	0	0.0%	na	na
North Adams	1	0	0.0%	4	0	0.0%	87	10	11.5%	0.00	0.00
Pittsfield	15	2	13.3%	15	1	6.7%	428	41	9.6%	1.39	0.70
Sheffield	0	0	na	1	0	0.0%	24	4	16.7%	na	0.00
Stockbridge	0	0	na	0	0	na	13	0	0.0%	na	na
West Stockbridge	0	0	na	0	0	na	12	0	0.0%	na	na
Williamstown	2	0	0.0%	2	0	0.0%	54	6	11.1%	0.00	0.00
Alfrd/Egmont/MtWsh*	0	0	na	0	0	na	15	2	13.3%	na	na
Becket/Washington*	1	0	0.0%	1	0	0.0%	23	4	17.4%	0.00	0.00
Florida/Savoy*	0	0	na	0	0	na	12	1	8.3%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	19	2	10.5%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	13	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	1	0	0.0%	23	4	17.4%	na	0.00
Peru/Windsor*	0	0	na	0	0	na	20	2	10.0%	na	na
BRISTOL COUNTY											
Acushnet	1	0	0.0%	1	0	0.0%	69	7	10.1%	0.00	0.00
Attleboro	21	5	23.8%	14	0	0.0%	368	32	8.7%	2.74	0.00
Berkley	1	1	100.0%	0	0	na	60	5	8.3%	12.00	na
Dartmouth	4	0	0.0%	3	1	33.3%	204	13	6.4%	0.00	5.23
Dighton	1	0	0.0%	0	0	na	61	7	11.5%	0.00	na
Easton	15	2	13.3%	9	2	22.2%	238	5	2.1%	6.35	10.58
Fairhaven	0	0	na	2	0	0.0%	116	12	10.3%	na	0.00
Fall River	21	0	0.0%	14	2	14.3%	452	45	10.0%	0.00	1.43
Freetown	1	0	0.0%	1	0	0.0%	72	5	6.9%	0.00	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Mansfield	8	4	50.0%	2	0	0.0%	191	14	7.3%	6.82	0.00
New Bedford	25	3	12.0%	32	9	28.1%	474	51	10.8%	1.12	2.61
North Attleborough	6	0	0.0%	6	0	0.0%	285	18	6.3%	0.00	0.00
Norton	0	0	na	5	1	20.0%	181	8	4.4%	na	4.53
Raynham	1	0	0.0%	1	0	0.0%	129	10	7.8%	0.00	0.00
Rehobeth	2	0	0.0%	2	1	50.0%	116	3	2.6%	0.00	19.33
Seekonk	0	0	na	4	0	0.0%	109	8	7.3%	na	0.00
Somerset	0	0	na	2	0	0.0%	143	6	4.2%	na	0.00
Swansea	0	0	na	0	0	na	135	10	7.4%	na	na
Taunton	21	4	19.0%	13	0	0.0%	449	47	10.5%	1.82	0.00
Westport	1	0	0.0%	2	0	0.0%	124	11	8.9%	0.00	0.00
DUKES COUNTY											
Edgartown	0	0	na	1	0	0.0%	14	1	7.1%	na	0.00
Oak Bluffs	3	1	33.3%	1	0	0.0%	11	3	27.3%	1.22	0.00
Tisbury	0	0	na	2	2	100.0%	13	2	15.4%	na	6.50
Aq/Chil/Gos/WTis*	0	0	na	1	1	100.0%	14	3	21.4%	na	4.67
ESSEX COUNTY											
Amesbury	0	0	na	4	0	0.0%	222	13	5.9%	na	0.00
Andover	2	0	0.0%	13	2	15.4%	276	10	3.6%	0.00	4.25
Beverly	3	0	0.0%	7	0	0.0%	339	13	3.8%	0.00	0.00
Boxford	0	0	na	0	0	na	52	2	3.8%	na	na
Danvers	1	1	100.0%	5	0	0.0%	213	10	4.7%	21.30	0.00
Essex	0	0	na	0	0	na	18	0	0.0%	na	na
Georgetown	0	0	na	2	1	50.0%	79	2	2.5%	na	19.75
Gloucester	1	0	0.0%	3	1	33.3%	199	16	8.0%	0.00	4.15
Groveland	2	0	0.0%	0	0	na	71	2	2.8%	0.00	na
Hamilton	0	0	na	1	0	0.0%	47	1	2.1%	na	0.00
Haverhill	16	3	18.8%	61	16	26.2%	549	52	9.5%	1.98	2.77
Ipswich	0	0	na	1	0	0.0%	113	3	2.7%	na	0.00
Lawrence	7	2	28.6%	244	50	20.5%	69	13	18.8%	1.52	1.09
Lynn	59	20	33.9%	135	37	27.4%	332	45	13.6%	2.50	2.02
Lynnfield	1	0	0.0%	3	1	33.3%	110	2	1.8%	0.00	18.33
Manchester BTS	0	0	na	0	0	na	45	1	2.2%	na	na
Marblehead	0	0	na	1	0	0.0%	184	4	2.2%	na	0.00
Merrimack	0	0	na	0	0	na	43	6	14.0%	na	na
Methuen	11	3	27.3%	51	13	25.5%	331	30	9.1%	3.01	2.81
Middleton	0	0	na	1	0	0.0%	111	9	8.1%	na	0.00
Nahant	0	0	na	0	0	na	32	5	15.6%	na	na
Newbury	0	0	na	3	0	0.0%	58	6	10.3%	na	0.00
Newburyport	0	0	na	3	0	0.0%	234	9	3.8%	na	0.00
North Andover	3	1	33.3%	14	0	0.0%	269	13	4.8%	6.90	0.00
Peabody	8	4	50.0%	19	7	36.8%	359	27	7.5%	6.65	4.90
Rockport	0	0	na	2	0	0.0%	51	1	2.0%	na	0.00
Rowley	1	0	0.0%	1	0	0.0%	49	0	0.0%	na	na
Salem	10	1	10.0%	26	7	26.9%	363	21	5.8%	1.73	4.65
Salisbury	0	0	na	0	0	na	88	10	11.4%	na	na
Saugus	8	1	12.5%	18	1	5.6%	204	15	7.4%	1.70	0.76
Swampscott	2	0	0.0%	2	0	0.0%	146	7	4.8%	0.00	0.00
Topsfield	0	0	na	0	0	na	43	1	2.3%	na	na

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Wenham	0	0	na	0	0	na	35	1	2.9%	na	na
West Newbury	0	0	na	2	0	0.0%	37	1	2.7%	na	0.00
FRANKLIN COUNTY											
Deerfield	1	0	0.0%	2	0	0.0%	37	1	2.7%	0.00	0.00
Greenfield	0	0	na	2	0	0.0%	153	8	5.2%	na	0.00
Montague	0	0	na	1	0	0.0%	65	3	4.6%	na	0.00
Northfield	0	0	na	1	0	0.0%	22	1	4.5%	na	0.00
Orange	2	2	100.0%	0	0	na	78	10	12.8%	7.80	na
Ash/Buck/Cnwy/Sher*	1	0	0.0%	0	0	na	53	3	5.7%	0.00	na
Bernstrn/Gill/Leyden*	0	0	na	1	0	0.0%	44	3	6.8%	na	0.00
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	1	0	0.0%	28	1	3.6%	na	0.00
Ervng/Warwck/Wend*	0	0	na	0	0	na	32	3	9.4%	na	na
Lev/NSal/Shutes*	0	0	na	0	0	na	43	4	9.3%	na	na
Sunderlnd/Whately*	0	0	na	0	0	na	27	0	0.0%	na	na
HAMPDEN COUNTY											
Agawam	1	0	0.0%	11	2	18.2%	269	16	5.9%	0.00	3.06
Chicopee	13	2	15.4%	41	7	17.1%	474	39	8.2%	1.87	2.08
East Longmeadow	0	0	na	7	2	28.6%	156	7	4.5%	na	6.37
Hampden	1	0	0.0%	0	0	na	42	0	0.0%	na	na
Holyoke	6	1	16.7%	67	7	10.4%	198	14	7.1%	2.36	1.48
Longmeadow	2	1	50.0%	5	2	40.0%	147	3	2.0%	24.50	19.60
Ludlow	2	1	50.0%	5	0	0.0%	177	10	5.6%	8.85	0.00
Monson	2	0	0.0%	0	0	na	93	6	6.5%	0.00	na
Palmer	1	0	0.0%	3	0	0.0%	132	19	14.4%	0.00	0.00
Southwick	0	0	na	0	0	na	76	11	14.5%	na	na
Springfield	239	78	32.6%	423	101	23.9%	671	112	16.7%	1.96	1.43
West Springfield	5	0	0.0%	11	2	18.2%	258	27	10.5%	0.00	1.74
Westfield	2	0	0.0%	10	0	0.0%	319	28	8.8%	0.00	0.00
Wilbraham	3	0	0.0%	1	0	0.0%	153	8	5.2%	0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/ToI*	0	0	na	0	0	na	69	4	5.8%	na	na
Brmfld/Hollnd/Wales*	0	0	na	2	0	0.0%	98	13	13.3%	na	0.00
HAMPSHIRE COUNTY											
Amherst	7	0	0.0%	7	1	14.3%	105	2	1.9%	0.00	7.50
Belchertown	2	0	0.0%	3	0	0.0%	157	7	4.5%	0.00	0.00
Easthampton	0	0	na	0	0	na	169	4	2.4%	na	na
Granby	1	0	0.0%	4	0	0.0%	62	5	8.1%	0.00	0.00
Hadley	0	0	na	1	0	0.0%	43	4	9.3%	na	0.00
Hatfield	1	0	0.0%	0	0	na	29	1	3.4%	0.00	na
Northampton	4	0	0.0%	2	0	0.0%	234	9	3.8%	0.00	0.00
Pelham	0	0	na	0	0	na	8	0	0.0%	na	na
South Hadley	1	0	0.0%	4	0	0.0%	151	6	4.0%	0.00	0.00
Southampton	0	0	na	1	0	0.0%	71	2	2.8%	na	0.00
Ware	1	0	0.0%	4	1	25.0%	86	10	11.6%	0.00	2.15
Chs/Gos/Hnt/Westh/Wmsb*	1	0	0.0%	4	0	0.0%	88	3	3.4%	0.00	0.00
Cum/Midfld/Plnfd/Worth*	0	0	na	0	0	na	26	2	7.7%	na	na
MIDDLESEX COUNTY											
Acton	0	0	na	2	0	0.0%	157	2	1.3%	na	0.00
Arlington	3	0	0.0%	9	1	11.1%	367	11	3.0%	0.00	3.71
Ashby	0	0	na	0	0	na	27	1	3.7%	na	na

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Ashland	2	0	0.0%	11	3	27.3%	193	9	4.7%	0.00	5.85
Ayer	0	0	na	4	2	50.0%	79	9	11.4%	na	4.39
Bedford	1	0	0.0%	2	0	0.0%	112	2	1.8%	0.00	0.00
Belmont	0	0	na	4	0	0.0%	194	4	2.1%	na	0.00
Billerica	5	0	0.0%	12	3	25.0%	315	24	7.6%	0.00	3.28
Boxborough	2	0	0.0%	1	0	0.0%	41	2	4.9%	0.00	0.00
Burlington	2	0	0.0%	1	0	0.0%	155	6	3.9%	0.00	0.00
Cambridge	63	1	1.6%	32	1	3.1%	738	8	1.1%	1.46	2.88
Carlisle	0	0	na	0	0	na	49	1	2.0%	na	na
Chelmsford	5	1	20.0%	9	0	0.0%	318	18	5.7%	3.53	0.00
Concord	2	0	0.0%	1	0	0.0%	140	3	2.1%	0.00	0.00
Dracut	6	2	33.3%	11	3	27.3%	259	19	7.3%	4.54	3.72
Dunstable	1	0	0.0%	0	0	na	15	0	0.0%	na	na
Everett	30	9	30.0%	69	23	33.3%	100	14	14.0%	2.14	2.38
Framingham	14	1	7.1%	50	11	22.0%	412	27	6.6%	1.09	3.36
Groton	1	0	0.0%	2	0	0.0%	99	9	9.1%	0.00	0.00
Holliston	1	0	0.0%	3	1	33.3%	138	5	3.6%	0.00	9.20
Hopkinton	1	0	0.0%	4	0	0.0%	165	9	5.5%	0.00	0.00
Hudson	2	1	50.0%	14	3	21.4%	214	17	7.9%	6.29	2.70
Lexington	2	0	0.0%	3	0	0.0%	209	6	2.9%	0.00	0.00
Lincoln	0	0	na	1	0	0.0%	47	0	0.0%	na	na
Littleton	0	0	na	1	0	0.0%	81	2	2.5%	na	0.00
Lowell	63	20	31.7%	75	19	25.3%	588	56	9.5%	3.33	2.66
Malden	40	10	25.0%	57	14	24.6%	214	19	8.9%	2.82	2.77
Marlborough	8	0	0.0%	37	9	24.3%	229	23	10.0%	0.00	2.42
Maynard	0	0	na	2	0	0.0%	85	4	4.7%	na	0.00
Medford	21	4	19.0%	19	6	31.6%	376	24	6.4%	2.98	4.95
Melrose	3	1	33.3%	4	0	0.0%	243	10	4.1%	8.10	0.00
Natick	4	0	0.0%	12	2	16.7%	281	11	3.9%	0.00	4.26
Newton	17	2	11.8%	19	0	0.0%	595	15	2.5%	4.67	0.00
North Reading	2	0	0.0%	3	0	0.0%	172	8	4.7%	0.00	0.00
Pepperell	0	0	na	1	1	100.0%	79	6	7.6%	na	13.17
Reading	0	0	na	6	1	16.7%	227	7	3.1%	na	5.40
Sherborn	0	0	na	1	0	0.0%	35	1	2.9%	na	0.00
Shirley	0	0	na	3	1	33.3%	58	1	1.7%	na	19.33
Somerville	18	3	16.7%	35	8	22.9%	404	16	4.0%	4.21	5.77
Stoneham	3	1	33.3%	7	0	0.0%	177	13	7.3%	4.54	0.00
Stow	1	0	0.0%	1	0	0.0%	77	2	2.6%	0.00	0.00
Sudbury	1	0	0.0%	2	0	0.0%	169	2	1.2%	0.00	0.00
Tewksbury	1	0	0.0%	5	0	0.0%	277	18	6.5%	0.00	0.00
Townsend	0	0	na	0	0	na	97	7	7.2%	na	na
Tyngsborough	2	0	0.0%	1	0	0.0%	122	5	4.1%	0.00	0.00
Wakefield	1	0	0.0%	5	1	20.0%	239	7	2.9%	0.00	6.83
Waltham	19	1	5.3%	22	2	9.1%	470	12	2.6%	2.06	3.56
Watertown	6	3	50.0%	13	2	15.4%	313	7	2.2%	22.36	6.88
Wayland	1	0	0.0%	2	0	0.0%	105	1	1.0%	0.00	0.00
Westford	0	0	na	3	0	0.0%	169	7	4.1%	na	0.00
Weston	0	0	na	1	0	0.0%	121	6	5.0%	na	0.00
Wilmington	0	0	na	5	0	0.0%	187	7	3.7%	na	0.00

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Winchester	2	0	0.0%	3	0	0.0%	217	4	1.8%	0.00	0.00
Woburn	7	1	14.3%	11	1	9.1%	219	10	4.6%	3.13	1.99
NANTUCKET COUNTY											
Nantucket	5	0	0.0%	7	1	14.3%	88	7	8.0%	0.00	1.80
NORFOLK COUNTY											
Avon	4	1	25.0%	0	0	na	38	4	10.5%	2.38	na
Bellingham	4	1	25.0%	6	0	0.0%	149	8	5.4%	4.66	0.00
Braintree	5	0	0.0%	2	0	0.0%	253	12	4.7%	0.00	0.00
Brookline	4	0	0.0%	16	2	12.5%	458	8	1.7%	0.00	7.16
Canton	6	0	0.0%	4	0	0.0%	197	8	4.1%	0.00	0.00
Cohasset	1	0	0.0%	0	0	na	76	3	3.9%	0.00	na
Dedham	10	3	30.0%	16	2	12.5%	202	9	4.5%	6.73	2.81
Dover	0	0	na	2	1	50.0%	53	1	1.9%	na	NA
Foxborough	1	0	0.0%	1	0	0.0%	121	4	3.3%	0.00	0.00
Franklin	2	0	0.0%	7	0	0.0%	324	8	2.5%	0.00	0.00
Holbrook	8	1	12.5%	4	1	25.0%	67	10	14.9%	0.84	1.68
Medfield	0	0	na	1	0	0.0%	113	0	0.0%	na	na
Medway	1	1	100.0%	3	0	0.0%	109	9	8.3%	12.11	0.00
Millis	0	0	na	3	0	0.0%	70	2	2.9%	na	0.00
Milton	30	8	26.7%	7	1	14.3%	169	4	2.4%	11.27	6.04
Needham	3	0	0.0%	7	0	0.0%	332	9	2.7%	0.00	0.00
Norfolk	2	0	0.0%	0	0	na	115	3	2.6%	0.00	na
Norwood	8	2	25.0%	9	1	11.1%	180	2	1.1%	22.50	10.00
Plainville	3	2	66.7%	3	0	0.0%	84	2	2.4%	28.00	0.00
Quincy	34	0	0.0%	25	3	12.0%	501	31	6.2%	0.00	1.94
Randolph	112	26	23.2%	26	5	19.2%	79	6	7.6%	3.06	2.53
Sharon	8	2	25.0%	2	0	0.0%	134	9	6.7%	3.72	0.00
Stoughton	36	8	22.2%	9	3	33.3%	169	15	8.9%	2.50	3.76
Walpole	3	2	66.7%	3	0	0.0%	229	8	3.5%	19.08	0.00
Wellesley	2	0	0.0%	9	0	0.0%	237	4	1.7%	0.00	0.00
Westwood	5	0	0.0%	4	0	0.0%	114	1	0.9%	0.00	0.00
Weymouth	8	2	25.0%	9	0	0.0%	416	15	3.6%	6.93	0.00
Wrentham	0	0	na	1	0	0.0%	106	8	7.5%	na	0.00
PLYMOUTH COUNTY											
Abington	4	0	0.0%	4	0	0.0%	129	10	7.8%	0.00	0.00
Bridgewater	4	1	25.0%	1	0	0.0%	161	9	5.6%	4.47	0.00
Brockton	263	67	25.5%	83	15	18.1%	378	54	14.3%	1.78	1.27
Carver	1	0	0.0%	4	1	25.0%	100	10	10.0%	0.00	2.50
Duxbury	0	0	na	1	0	0.0%	130	7	5.4%	na	0.00
East Bridgewater	3	1	33.3%	1	0	0.0%	133	11	8.3%	4.03	0.00
Halifax	1	1	100.0%	1	0	0.0%	67	11	16.4%	6.09	0.00
Hanover	2	0	0.0%	1	0	0.0%	94	5	5.3%	0.00	0.00
Hanson	0	0	na	1	0	0.0%	83	8	9.6%	na	0.00
Hingham	1	1	100.0%	4	0	0.0%	239	6	2.5%	39.83	0.00
Hull	1	0	0.0%	2	0	0.0%	85	7	8.2%	0.00	0.00
Kingston	0	0	na	0	0	na	88	7	8.0%	na	na
Lakeville	0	0	na	1	1	100.0%	103	8	7.8%	na	12.88
Marion	1	0	0.0%	0	0	na	40	3	7.5%	0.00	na
Marshfield	0	0	na	2	0	0.0%	203	18	8.9%	na	0.00

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in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Mattapoisett	0	0	na	1	0	0.0%	39	4	10.3%	na	0.00
Middleborough	9	1	11.1%	5	0	0.0%	207	14	6.8%	1.64	0.00
Norwell	0	0	na	1	0	0.0%	91	7	7.7%	na	0.00
Pembroke	0	0	na	3	0	0.0%	164	15	9.1%	na	0.00
Plymouth	4	1	25.0%	8	4	50.0%	552	47	8.5%	2.94	5.87
Plympton	0	0	na	0	0	na	26	0	0.0%	na	na
Rochester	0	0	na	0	0	na	39	2	5.1%	na	na
Rockland	2	0	0.0%	4	0	0.0%	175	19	10.9%	0.00	0.00
Scituate	1	0	0.0%	2	0	0.0%	169	10	5.9%	0.00	0.00
Wareham	12	5	41.7%	1	0	0.0%	164	26	15.9%	2.63	0.00
West Bridgewater	2	0	0.0%	3	0	0.0%	65	3	4.6%	0.00	0.00
Whitman	1	0	0.0%	1	1	100.0%	99	8	8.1%	0.00	12.38
SUFFOLK COUNTY											
Boston	674	180	26.7%	384	96	25.0%	3,622	189	5.2%	5.12	4.79
Chelsea	9	2	22.2%	62	10	16.1%	89	12	13.5%	1.65	1.20
Revere	15	0	0.0%	106	27	25.5%	207	25	12.1%	0.00	2.11
Winthrop	3	0	0.0%	10	1	10.0%	143	12	8.4%	0.00	1.19
WORCESTER COUNTY											
Ashburnham	3	2	66.7%	0	0	na	57	8	14.0%	4.75	na
Athol	1	0	0.0%	6	1	16.7%	115	23	20.0%	0.00	0.83
Auburn	2	0	0.0%	4	0	0.0%	160	15	9.4%	0.00	0.00
Barre	1	0	0.0%	1	1	100.0%	47	11	23.4%	0.00	4.27
Berlin	2	0	0.0%	0	0	na	32	1	3.1%	0.00	na
Blackstone	1	0	0.0%	3	0	0.0%	76	13	17.1%	0.00	0.00
Bolton	0	0	na	1	0	0.0%	63	2	3.2%	na	0.00
Boylston	0	0	na	3	0	0.0%	36	0	0.0%	na	na
Brookfield	0	0	na	1	1	100.0%	31	4	12.9%	na	7.75
Charlton	1	1	100.0%	3	2	66.7%	100	11	11.0%	9.09	6.06
Clinton	2	0	0.0%	12	3	25.0%	106	8	7.5%	0.00	3.31
Douglas	2	0	0.0%	0	0	na	82	6	7.3%	0.00	na
Dudley	1	0	0.0%	1	0	0.0%	97	9	9.3%	0.00	0.00
East Brookfield	0	0	na	0	0	na	22	0	0.0%	na	na
Fitchburg	21	5	23.8%	51	14	27.5%	255	18	7.1%	3.37	3.89
Gardner	2	2	100.0%	11	3	27.3%	143	14	9.8%	10.21	2.79
Grafton	2	1	50.0%	4	1	25.0%	186	8	4.3%	11.63	5.81
Harvard	0	0	na	0	0	na	44	0	0.0%	na	na
Holden	2	0	0.0%	6	0	0.0%	173	6	3.5%	0.00	0.00
Hopedale	0	0	na	0	0	na	53	3	5.7%	na	na
Hubbardston	0	0	na	1	1	100.0%	44	2	4.5%	na	22.00
Lancaster	1	0	0.0%	1	0	0.0%	57	4	7.0%	0.00	0.00
Leicester	0	0	na	1	0	0.0%	80	17	21.3%	na	0.00
Leominster	11	0	0.0%	25	7	28.0%	299	28	9.4%	0.00	2.99
Lunenburg	1	0	0.0%	2	0	0.0%	97	10	10.3%	0.00	0.00
Mendon	0	0	na	0	0	na	47	0	0.0%	na	na
Milford	4	0	0.0%	17	4	23.5%	186	18	9.7%	0.00	2.43
Millbury	0	0	na	5	2	40.0%	116	6	5.2%	na	7.73
Millville	0	0	na	0	0	na	30	2	6.7%	na	na
North Brookfield	0	0	na	1	0	0.0%	40	5	12.5%	na	0.00
Northborough	1	0	0.0%	5	0	0.0%	135	6	4.4%	0.00	0.00

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High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Northbridge	3	0	0.0%	4	0	0.0%	151	17	11.3%	0.00	0.00
Oxford	0	0	na	2	0	0.0%	123	13	10.6%	na	0.00
Paxton	0	0	na	2	1	50.0%	33	2	6.1%	na	8.25
Princeton	0	0	na	0	0	na	28	0	0.0%	na	na
Shrewsbury	1	0	0.0%	14	1	7.1%	291	12	4.1%	0.00	1.73
Southborough	3	0	0.0%	2	0	0.0%	69	4	5.8%	0.00	0.00
Southbridge	2	0	0.0%	20	9	45.0%	102	17	16.7%	0.00	2.70
Spencer	2	0	0.0%	2	0	0.0%	100	5	5.0%	0.00	0.00
Sterling	1	0	0.0%	1	1	100.0%	63	4	6.3%	0.00	15.75
Sturbridge	1	0	0.0%	5	0	0.0%	132	3	2.3%	0.00	0.00
Sutton	0	0	na	0	0	na	89	4	4.5%	na	na
Templeton	1	0	0.0%	1	0	0.0%	74	8	10.8%	0.00	0.00
Upton	0	0	na	2	0	0.0%	70	6	8.6%	na	0.00
Uxbridge	3	0	0.0%	1	0	0.0%	140	10	7.1%	0.00	0.00
Warren	0	0	na	0	0	na	49	9	18.4%	na	na
Webster	6	1	16.7%	3	0	0.0%	107	15	14.0%	1.19	0.00
West Boylston	2	0	0.0%	4	1	25.0%	72	7	9.7%	0.00	2.57
West Brookfield	0	0	na	0	0	na	51	4	7.8%	na	na
Westborough	1	1	100.0%	2	0	0.0%	141	5	3.5%	28.20	0.00
Westminster	3	1	33.3%	2	0	0.0%	73	1	1.4%	24.33	0.00
Worcester	133	34	25.6%	149	22	14.8%	936	95	10.1%	2.52	1.45
Hardwick/NwBrntree*	0	0	na	0	0	na	43	3	7.0%	na	na
Oakham/Rutland*	2	0	0.0%	4	0	0.0%	94	5	5.3%	0.00	0.00
Petersham/Philipston*	0	0	na	1	0	0.0%	23	2	8.7%	na	0.00
Winchendon/Rylston*	1	0	0.0%	2	1	50.0%	96	11	11.5%	0.00	4.36

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When no loans were made to black and/or Latino borrowers in a town, the corresponding cells for "% High-APR" and "High-APR Share Disparity Ratio" are marked "na," for "not applicable." The cell for "High-APR Disparity Ratio" is also marked "na" when the "% High-APR"

SUPPLEMENTAL TABLE 3
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	BARNSTABLE COUNTY										
Barnstable	17	2	11.8%	43	18	41.9%	670	74	11.0%	1.07	3.79
Bourne	5	1	20.0%	5	0	0.0%	252	34	13.5%	1.48	0.00
Brewster	2	1	50.0%	4	0	0.0%	162	20	12.3%	4.05	0.00
Chatham	0	0	na	0	0	na	104	13	12.5%	na	na
Dennis	0	0	na	4	0	0.0%	201	22	10.9%	na	0.00
Eastham	1	0	0.0%	0	0	na	102	9	8.8%	0.00	na
Falmouth	10	3	30.0%	3	1	33.3%	493	68	13.8%	2.18	2.42
Harwich	2	0	0.0%	4	2	50.0%	221	24	10.9%	0.00	4.60
Mashpee	7	1	14.3%	4	1	25.0%	252	34	13.5%	1.06	1.85
Orleans	0	0	na	0	0	na	74	8	10.8%	na	na
Provincetown	2	1	50.0%	1	0	0.0%	57	3	5.3%	9.50	0.00
Sandwich	1	1	100.0%	1	0	0.0%	392	43	11.0%	9.12	0.00
Yarmouth	4	1	25.0%	13	6	46.2%	379	44	11.6%	2.15	3.98
Truro/Wellfleet*	0	0	na	0	0	na	73	6	8.2%	na	na
BERKSHIRE COUNTY											
Adams	1	0	0.0%	1	1	100.0%	93	14	15.1%	0.00	6.64
Cheshire	0	0	na	1	0	0.0%	57	8	14.0%	na	0.00
Clarksburg	0	0	na	0	0	na	20	2	10.0%	na	na
Dalton	0	0	na	1	0	0.0%	91	10	11.0%	na	0.00
Great Barrington	0	0	na	0	0	na	78	4	5.1%	na	na
Hinsdale	0	0	na	0	0	na	28	3	10.7%	na	na
Lanesborough	1	0	0.0%	0	0	na	45	4	8.9%	0.00	na
Lee	0	0	na	2	1	50.0%	70	5	7.1%	na	7.00
Lenox	0	0	na	1	0	0.0%	73	6	8.2%	na	0.00
New Marlborough	0	0	na	0	0	na	26	0	0.0%	na	na
North Adams	1	1	100.0%	0	0	na	107	25	23.4%	4.28	na
Pittsfield	5	4	80.0%	14	1	7.1%	461	52	11.3%	7.09	0.63
Sheffield	1	0	0.0%	1	0	0.0%	49	7	14.3%	0.00	0.00
Stockbridge	0	0	na	1	0	0.0%	22	1	4.5%	na	0.00
West Stockbridge	0	0	na	0	0	na	18	0	0.0%	na	na
Williamstown	0	0	na	0	0	na	33	2	6.1%	na	na
Alfrd/Egmont/MtWsh*	0	0	na	1	1	100.0%	28	3	10.7%	na	9.33
Becket/Washington*	0	0	na	1	1	100.0%	42	3	7.1%	na	14.00
Florida/Savoy*	0	0	na	0	0	na	9	1	11.1%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	27	1	3.7%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	22	1	4.5%	na	na
Otis/Sandisfield*	0	0	na	0	0	na	39	4	10.3%	na	na
Peru/Windsor*	1	0	0.0%	0	0	na	27	4	14.8%	0.00	na
BRISTOL COUNTY											
Acushnet	1	0	0.0%	7	2	28.6%	157	22	14.0%	0.00	2.04
Attleboro	17	4	23.5%	9	3	33.3%	418	64	15.3%	1.54	2.18
Berkley	1	0	0.0%	1	1	100.0%	103	10	9.7%	0.00	10.30
Dartmouth	5	0	0.0%	9	3	33.3%	356	55	15.4%	0.00	2.16
Dighton	3	0	0.0%	3	0	0.0%	107	15	14.0%	0.00	0.00
Easton	9	3	33.3%	3	0	0.0%	270	21	7.8%	4.29	0.00
Fairhaven	0	0	na	6	1	16.7%	224	37	16.5%	na	1.01
Fall River	9	3	33.3%	24	6	25.0%	548	92	16.8%	1.99	1.49

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Freetown	1	0	0.0%	2	1	50.0%	144	17	11.8%	0.00
Mansfield	5	0	0.0%	1	0	0.0%	261	14	5.4%	0.00	0.00
New Bedford	54	12	22.2%	62	15	24.2%	723	145	20.1%	1.11	1.21
North Attleborough	5	3	60.0%	4	2	50.0%	317	42	13.2%	4.53	3.77
Norton	1	1	100.0%	6	0	0.0%	247	33	13.4%	7.48	0.00
Raynham	4	2	50.0%	1	0	0.0%	177	23	13.0%	3.85	0.00
Rehobeth	1	0	0.0%	3	1	33.3%	175	17	9.7%	0.00	3.43
Seekonk	3	2	66.7%	9	1	11.1%	179	19	10.6%	6.28	1.05
Somerset	1	0	0.0%	5	1	20.0%	228	16	7.0%	0.00	2.85
Swansea	1	0	0.0%	0	0	na	230	28	12.2%	0.00	na
Taunton	24	5	20.8%	24	10	41.7%	610	116	19.0%	1.10	2.19
Westport	0	0	na	1	0	0.0%	193	17	8.8%	na	0.00
DUKES COUNTY											
Edgartown	1	0	0.0%	2	1	50.0%	70	12	17.1%	0.00	2.92
Oak Bluffs	5	1	20.0%	6	4	66.7%	80	13	16.3%	1.23	4.10
Tisbury	1	1	100.0%	1	1	100.0%	65	5	7.7%	13.00	13.00
Aq/Chil/Gos/WTis*	0	0	na	0	0	na	55	6	10.9%	na	na
ESSEX COUNTY											
Amesbury	0	0	na	2	2	100.0%	235	23	9.8%	na	10.22
Andover	3	1	33.3%	6	0	0.0%	304	30	9.9%	3.38	0.00
Beverly	1	0	0.0%	3	0	0.0%	401	28	7.0%	0.00	0.00
Boxford	0	0	na	2	0	0.0%	130	15	11.5%	na	0.00
Danvers	0	0	na	4	0	0.0%	301	18	6.0%	na	0.00
Essex	0	0	na	0	0	na	48	3	6.3%	na	na
Georgetown	0	0	na	0	0	na	129	11	8.5%	na	na
Gloucester	0	0	na	3	1	33.3%	329	26	7.9%	na	4.22
Groveland	0	0	na	2	0	0.0%	83	10	12.0%	na	0.00
Hamilton	2	1	50.0%	1	0	0.0%	111	8	7.2%	6.94	0.00
Haverhill	12	2	16.7%	81	26	32.1%	634	89	14.0%	1.19	2.29
Ipswich	1	0	0.0%	0	0	na	164	8	4.9%	0.00	na
Lawrence	20	7	35.0%	321	95	29.6%	177	34	19.2%	1.82	1.54
Lynn	72	26	36.1%	195	50	25.6%	568	91	16.0%	2.25	1.60
Lynnfield	0	0	na	2	1	50.0%	141	9	6.4%	na	7.83
Manchester BTS	0	0	na	2	0	0.0%	56	4	7.1%	na	0.00
Marblehead	1	1	100.0%	4	0	0.0%	277	21	7.6%	13.19	0.00
Merrimack	0	0	na	2	0	0.0%	88	8	9.1%	na	0.00
Methuen	13	2	15.4%	67	6	9.0%	506	67	13.2%	1.16	0.68
Middleton	0	0	na	1	0	0.0%	102	7	6.9%	na	0.00
Nahant	0	0	na	0	0	na	48	5	10.4%	na	na
Newbury	0	0	na	1	0	0.0%	103	3	2.9%	na	0.00
Newburyport	1	0	0.0%	2	0	0.0%	266	16	6.0%	0.00	0.00
North Andover	2	1	50.0%	6	1	16.7%	269	25	9.3%	5.38	1.79
Peabody	3	1	33.3%	24	6	25.0%	569	65	11.4%	2.92	2.19
Rockport	0	0	na	0	0	na	94	9	9.6%	na	na
Rowley	0	0	na	0	0	na	78	7	9.0%	na	na
Salem	1	1	100.0%	27	10	37.0%	408	40	9.8%	10.20	3.78
Salisbury	0	0	na	1	0	0.0%	142	15	10.6%	na	0.00
Saugus	3	1	33.3%	14	1	7.1%	381	46	12.1%	2.76	0.59

SUPPLEMENTAL TABLE 3
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Swampscott	2	0	0.0%	4	1	25.0%	187	14	7.5%	0.00
Topsfield	0	0	na	0	0	na	63	5	7.9%	na	na
Wenham	0	0	na	1	0	0.0%	40	3	7.5%	na	0.00
West Newbury	0	0	na	0	0	na	68	2	2.9%	na	na
FRANKLIN COUNTY											
Deerfield	0	0	na	0	0	na	39	4	10.3%	na	na
Greenfield	2	0	0.0%	2	1	50.0%	139	23	16.5%	0.00	3.02
Montague	0	0	na	0	0	na	76	10	13.2%	na	na
Northfield	0	0	na	0	0	na	33	3	9.1%	na	na
Orange	1	0	0.0%	0	0	na	83	25	30.1%	0.00	na
Ash/Buck/Cnwy/Sher*	1	0	0.0%	0	0	na	62	9	14.5%	0.00	na
Bernstn/Gill/Leyden*	0	0	na	0	0	na	53	6	11.3%	na	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	58	14	24.1%	na	na
Ervng/Warwck/Wend*	0	0	na	1	1	100.0%	39	5	12.8%	na	7.80
Lev/NSal/Shutes*	0	0	na	1	0	0.0%	52	4	7.7%	na	0.00
SunderInd/Whately*	0	0	na	1	1	100.0%	34	5	14.7%	na	6.80
HAMPDEN COUNTY											
Agawam	3	1	33.3%	7	0	0.0%	341	44	12.9%	2.58	0.00
Chicopee	8	2	25.0%	34	14	41.2%	469	104	22.2%	1.13	1.86
East Longmeadow	0	0	na	1	0	0.0%	189	25	13.2%	na	0.00
Hampden	0	0	na	0	0	na	76	5	6.6%	na	na
Holyoke	8	2	25.0%	51	22	43.1%	188	35	18.6%	1.34	2.32
Longmeadow	2	1	50.0%	0	0	na	138	11	8.0%	6.27	na
Ludlow	0	0	na	4	0	0.0%	207	30	14.5%	na	0.00
Monson	0	0	na	2	2	100.0%	105	13	12.4%	na	8.08
Palmer	1	1	100.0%	2	0	0.0%	126	20	15.9%	6.30	0.00
Southwick	1	0	0.0%	2	0	0.0%	150	24	16.0%	0.00	0.00
Springfield	323	121	37.5%	285	119	41.8%	746	199	26.7%	1.40	1.57
West Springfield	1	1	100.0%	7	2	28.6%	229	47	20.5%	4.87	1.39
Westfield	2	0	0.0%	11	4	36.4%	381	75	19.7%	0.00	1.85
Wilbraham	8	2	25.0%	5	1	20.0%	162	18	11.1%	2.25	1.80
Bln/Chs/Grnv/Mnt/Rus/Tol*	0	0	na	0	0	na	114	18	15.8%	na	na
Brmfld/Holnd/Wales*	2	1	50.0%	1	0	0.0%	132	26	19.7%	2.54	0.00
HAMPSHIRE COUNTY											
Amherst	2	0	0.0%	6	1	16.7%	84	9	10.7%	0.00	1.56
Belchertown	3	0	0.0%	2	0	0.0%	143	19	13.3%	0.00	0.00
Easthampton	4	0	0.0%	2	1	50.0%	151	14	9.3%	0.00	5.39
Granby	1	1	100.0%	1	1	100.0%	66	9	13.6%	7.33	7.33
Hadley	0	0	na	0	0	na	31	2	6.5%	na	na
Hatfield	0	0	na	0	0	na	25	2	8.0%	na	na
Northampton	0	0	na	2	1	50.0%	155	15	9.7%	na	5.17
Pelham	0	0	na	0	0	na	10	1	10.0%	na	na
South Hadley	3	2	66.7%	4	1	25.0%	148	24	16.2%	4.11	1.54
Southampton	0	0	na	0	0	na	65	7	10.8%	na	na
Ware	0	0	na	1	0	0.0%	110	26	23.6%	na	0.00
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	0	0	na	110	16	14.5%	na	na
Cum/Midfld/Plnflld/Worth*	0	0	na	0	0	na	35	3	8.6%	na	na
MIDDLESEX COUNTY											

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Acton	1	0	0.0%	4	0	0.0%	183	9	4.9%	0.00
Arlington	9	2	22.2%	2	0	0.0%	313	20	6.4%	3.48	0.00
Ashby	0	0	na	1	1	100.0%	49	4	8.2%	na	12.25
Ashland	3	1	33.3%	9	0	0.0%	218	25	11.5%	2.91	0.00
Ayer	3	2	66.7%	4	0	0.0%	61	8	13.1%	5.08	0.00
Bedford	3	0	0.0%	2	0	0.0%	117	6	5.1%	0.00	0.00
Belmont	2	1	50.0%	3	0	0.0%	158	14	8.9%	5.64	0.00
Billerica	3	0	0.0%	8	2	25.0%	554	63	11.4%	0.00	2.20
Boxborough	1	1	100.0%	1	0	0.0%	50	2	4.0%	25.00	0.00
Burlington	3	0	0.0%	7	0	0.0%	220	16	7.3%	0.00	0.00
Cambridge	23	3	13.0%	10	1	10.0%	323	12	3.7%	3.51	2.69
Carlisle	0	0	na	0	0	na	49	1	2.0%	na	na
Chelmsford	4	1	25.0%	3	1	33.3%	337	34	10.1%	2.48	3.30
Concord	1	0	0.0%	2	1	50.0%	156	7	4.5%	0.00	11.14
Dracut	9	3	33.3%	11	2	18.2%	363	41	11.3%	2.95	1.61
Dunstable	0	0	na	0	0	na	37	2	5.4%	na	na
Everett	31	11	35.5%	81	21	25.9%	225	30	13.3%	2.66	1.94
Framingham	17	3	17.6%	73	15	20.5%	460	52	11.3%	1.56	1.82
Groton	2	1	50.0%	0	0	na	100	7	7.0%	7.14	na
Holliston	2	1	50.0%	5	1	20.0%	145	11	7.6%	6.59	2.64
Hopkinton	0	0	na	3	0	0.0%	182	8	4.4%	na	0.00
Hudson	2	0	0.0%	10	4	40.0%	193	25	13.0%	0.00	3.09
Lexington	2	0	0.0%	1	0	0.0%	208	12	5.8%	0.00	0.00
Lincoln	0	0	na	0	0	na	48	2	4.2%	na	na
Littleton	1	0	0.0%	2	0	0.0%	93	16	17.2%	0.00	0.00
Lowell	47	9	19.1%	77	19	24.7%	587	101	17.2%	1.11	1.43
Malden	51	8	15.7%	69	18	26.1%	332	42	12.7%	1.24	2.06
Marlborough	11	4	36.4%	36	10	27.8%	300	46	15.3%	2.37	1.81
Maynard	4	0	0.0%	3	1	33.3%	116	8	6.9%	0.00	4.83
Medford	33	7	21.2%	44	8	18.2%	408	35	8.6%	2.47	2.12
Melrose	6	1	16.7%	7	2	28.6%	255	19	7.5%	2.24	3.83
Natick	7	3	42.9%	4	0	0.0%	376	26	6.9%	6.20	0.00
Newton	13	1	7.7%	13	1	7.7%	642	40	6.2%	1.23	1.23
North Reading	0	0	na	2	1	50.0%	192	17	8.9%	na	5.65
Pepperell	0	0	na	1	0	0.0%	142	11	7.7%	na	0.00
Reading	0	0	na	1	1	100.0%	260	29	11.2%	na	8.97
Sherborn	1	0	0.0%	1	0	0.0%	58	2	3.4%	0.00	0.00
Shirley	1	0	0.0%	1	0	0.0%	63	8	12.7%	0.00	0.00
Somerville	22	5	22.7%	49	16	32.7%	395	32	8.1%	2.81	4.03
Stoneham	3	0	0.0%	6	0	0.0%	215	23	10.7%	0.00	0.00
Stow	0	0	na	2	1	50.0%	71	8	11.3%	na	4.44
Sudbury	1	0	0.0%	2	1	50.0%	195	7	3.6%	0.00	13.93
Tewksbury	1	1	100.0%	7	1	14.3%	400	50	12.5%	8.00	1.14
Townsend	0	0	na	3	2	66.7%	103	16	15.5%	na	4.29
Tyngsborough	0	0	na	6	1	16.7%	167	23	13.8%	na	1.21
Wakefield	0	0	na	4	2	50.0%	271	27	10.0%	na	5.02
Waltham	14	4	28.6%	25	5	20.0%	375	22	5.9%	4.87	3.41
Watertown	4	1	25.0%	13	1	7.7%	208	13	6.3%	4.00	1.23

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Wayland	1	0	0.0%	2	0	0.0%	139	10	7.2%	0.00	0.00
Westford	1	0	0.0%	4	0	0.0%	184	16	8.7%	0.00	0.00
Weston	0	0	na	3	0	0.0%	105	9	8.6%	na	0.00
Wilmington	3	0	0.0%	3	1	33.3%	302	25	8.3%	0.00	4.03
Winchester	0	0	na	4	0	0.0%	180	12	6.7%	na	0.00
Woburn	8	0	0.0%	19	3	15.8%	347	28	8.1%	0.00	1.96
NANTUCKET COUNTY											
Nantucket	1	0	0.0%	4	1	25.0%	190	15	7.9%	0.00	3.17
NORFOLK COUNTY											
Avon	2	2	100.0%	1	0	0.0%	56	8	14.3%	7.00	0.00
Bellingham	2	1	50.0%	5	1	20.0%	249	28	11.2%	4.45	1.78
Braintree	13	2	15.4%	8	3	37.5%	362	33	9.1%	1.69	4.11
Brookline	9	3	33.3%	10	1	10.0%	362	20	5.5%	6.03	1.81
Canton	16	5	31.3%	2	0	0.0%	205	19	9.3%	3.37	0.00
Cohasset	1	0	0.0%	0	0	na	114	11	9.6%	0.00	na
Dedham	11	3	27.3%	7	1	14.3%	256	23	9.0%	3.04	1.59
Dover	0	0	na	0	0	na	59	0	0.0%	na	na
Foxborough	2	0	0.0%	1	0	0.0%	184	15	8.2%	0.00	0.00
Franklin	7	2	28.6%	5	1	20.0%	350	43	12.3%	2.33	1.63
Holbrook	10	5	50.0%	4	0	0.0%	138	27	19.6%	2.56	0.00
Medfield	0	0	na	0	0	na	145	8	5.5%	na	na
Medway	3	1	33.3%	2	1	50.0%	145	17	11.7%	2.84	4.26
Millis	0	0	na	1	0	0.0%	97	13	13.4%	na	0.00
Milton	48	7	14.6%	6	0	0.0%	235	27	11.5%	1.27	0.00
Needham	0	0	na	1	0	0.0%	265	10	3.8%	na	0.00
Norfolk	0	0	na	1	0	0.0%	106	12	11.3%	na	0.00
Norwood	4	1	25.0%	3	0	0.0%	250	16	6.4%	3.91	0.00
Plainville	1	1	100.0%	2	0	0.0%	84	9	10.7%	9.33	0.00
Quincy	15	5	33.3%	24	6	25.0%	592	56	9.5%	3.52	2.64
Randolph	138	33	23.9%	23	5	21.7%	209	39	18.7%	1.28	1.16
Sharon	6	1	16.7%	2	0	0.0%	159	11	6.9%	2.41	0.00
Stoughton	32	9	28.1%	23	5	21.7%	290	31	10.7%	2.63	2.03
Walpole	2	0	0.0%	4	0	0.0%	283	27	9.5%	0.00	0.00
Wellesley	2	0	0.0%	3	0	0.0%	216	7	3.2%	0.00	0.00
Westwood	2	0	0.0%	3	0	0.0%	154	4	2.6%	0.00	0.00
Weymouth	9	2	22.2%	11	2	18.2%	634	86	13.6%	1.64	1.34
Wrentham	1	0	0.0%	2	0	0.0%	143	19	13.3%	0.00	0.00
PLYMOUTH COUNTY											
Abington	0	0	na	6	1	16.7%	188	22	11.7%	na	1.42
Bridgewater	3	0	0.0%	6	0	0.0%	233	25	10.7%	0.00	0.00
Brockton	310	80	25.8%	105	33	31.4%	638	147	23.0%	1.12	1.36
Carver	3	3	100.0%	0	0	na	201	31	15.4%	6.48	na
Duxbury	2	0	0.0%	4	0	0.0%	210	16	7.6%	0.00	0.00
East Bridgewater	6	2	33.3%	1	0	0.0%	204	19	9.3%	3.58	0.00
Halifax	1	0	0.0%	1	1	100.0%	141	23	16.3%	0.00	6.13
Hanover	0	0	na	2	0	0.0%	192	18	9.4%	na	0.00
Hanson	1	0	0.0%	2	0	0.0%	163	22	13.5%	0.00	0.00
Hingham	1	0	0.0%	2	0	0.0%	250	12	4.8%	0.00	0.00

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Hull	2	1	50.0%	5	0	0.0%	171	33	19.3%	2.59
Kingston	0	0	na	5	1	20.0%	190	25	13.2%	na	1.52
Lakeville	1	1	100.0%	1	0	0.0%	154	19	12.3%	8.11	0.00
Marion	4	0	0.0%	0	0	na	74	9	12.2%	0.00	na
Marshfield	0	0	na	5	1	20.0%	396	39	9.8%	na	2.03
Mattapoisett	0	0	na	3	0	0.0%	75	3	4.0%	na	0.00
Middleborough	4	1	25.0%	6	2	33.3%	328	38	11.6%	2.16	2.88
Norwell	1	0	0.0%	1	0	0.0%	122	11	9.0%	0.00	0.00
Pembroke	2	0	0.0%	2	1	50.0%	269	27	10.0%	0.00	4.98
Plymouth	8	2	25.0%	15	3	20.0%	870	127	14.6%	1.71	1.37
Plympton	2	1	50.0%	0	0	na	57	7	12.3%	4.07	na
Rochester	0	0	na	0	0	na	73	5	6.8%	na	na
Rockland	7	1	14.3%	4	0	0.0%	204	27	13.2%	1.08	0.00
Scituate	3	0	0.0%	2	2	100.0%	267	25	9.4%	0.00	10.68
Wareham	17	3	17.6%	4	0	0.0%	323	54	16.7%	1.06	0.00
West Bridgewater	2	0	0.0%	0	0	na	72	10	13.9%	0.00	na
Whitman	6	1	16.7%	5	2	40.0%	198	28	14.1%	1.18	2.83
SUFFOLK COUNTY											
Boston	886	212	23.9%	399	81	20.3%	2,623	277	10.6%	2.27	1.92
Chelsea	9	2	22.2%	97	20	20.6%	91	15	16.5%	1.35	1.25
Revere	9	2	22.2%	133	24	18.0%	417	64	15.3%	1.45	1.18
Winthrop	1	0	0.0%	4	2	50.0%	163	22	13.5%	0.00	3.70
WORCESTER COUNTY											
Ashburnham	0	0	na	0	0	na	98	12	12.2%	na	na
Athol	3	1	33.3%	9	2	22.2%	146	24	16.4%	2.03	1.35
Auburn	3	1	33.3%	4	0	0.0%	202	36	17.8%	1.87	0.00
Barre	2	0	0.0%	2	0	0.0%	52	10	19.2%	0.00	0.00
Berlin	0	0	na	1	0	0.0%	28	3	10.7%	na	0.00
Blackstone	3	1	33.3%	2	1	50.0%	104	19	18.3%	1.82	2.74
Bolton	0	0	na	1	0	0.0%	72	8	11.1%	na	0.00
Boylston	0	0	na	0	0	na	51	7	13.7%	na	na
Brookfield	0	0	na	0	0	na	47	12	25.5%	na	na
Charlton	3	1	33.3%	2	0	0.0%	177	29	16.4%	2.03	0.00
Clinton	3	0	0.0%	17	6	35.3%	130	17	13.1%	0.00	2.70
Douglas	1	0	0.0%	3	0	0.0%	131	10	7.6%	0.00	0.00
Dudley	2	0	0.0%	2	0	0.0%	134	27	20.1%	0.00	0.00
East Brookfield	0	0	na	0	0	na	35	7	20.0%	na	na
Fitchburg	10	4	40.0%	41	14	34.1%	292	43	14.7%	2.72	2.32
Gardner	5	1	20.0%	11	1	9.1%	173	31	17.9%	1.12	0.51
Grafton	3	1	33.3%	5	0	0.0%	191	18	9.4%	3.54	0.00
Harvard	0	0	na	0	0	na	55	3	5.5%	na	na
Holden	1	0	0.0%	3	2	66.7%	181	17	9.4%	0.00	7.10
Hopedale	2	0	0.0%	0	0	na	100	12	12.0%	0.00	na
Hubbardston	1	1	100.0%	0	0	na	85	11	12.9%	7.73	na
Lancaster	7	1	14.3%	5	1	20.0%	82	10	12.2%	1.17	1.64
Leicester	2	0	0.0%	10	2	20.0%	156	23	14.7%	0.00	1.36
Leominster	12	2	16.7%	33	8	24.2%	337	53	15.7%	1.06	1.54
Lunenburg	1	0	0.0%	1	0	0.0%	133	13	9.8%	0.00	0.00

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Mendon	0	0	na	1	1	100.0%	102	12	11.8%	na
Milford	5	1	20.0%	15	2	13.3%	272	45	16.5%	1.21	0.81
Millbury	0	0	na	4	0	0.0%	190	29	15.3%	na	0.00
Millville	0	0	na	2	1	50.0%	55	7	12.7%	na	3.93
North Brookfield	0	0	na	3	0	0.0%	58	11	19.0%	na	0.00
Northborough	1	0	0.0%	0	0	na	156	12	7.7%	0.00	na
Northbridge	1	0	0.0%	4	0	0.0%	193	32	16.6%	0.00	0.00
Oxford	1	1	100.0%	3	0	0.0%	220	37	16.8%	5.95	0.00
Paxton	0	0	na	1	1	100.0%	54	6	11.1%	na	9.00
Princeton	0	0	na	2	1	50.0%	48	2	4.2%	na	12.00
Shrewsbury	4	0	0.0%	20	5	25.0%	309	27	8.7%	0.00	2.86
Southborough	1	0	0.0%	2	0	0.0%	90	2	2.2%	0.00	0.00
Southbridge	1	0	0.0%	20	5	25.0%	136	35	25.7%	0.00	0.97
Spencer	1	0	0.0%	4	2	50.0%	153	22	14.4%	0.00	3.48
Sterling	0	0	na	3	0	0.0%	93	10	10.8%	na	0.00
Sturbridge	0	0	na	2	0	0.0%	110	14	12.7%	na	0.00
Sutton	0	0	na	1	0	0.0%	137	14	10.2%	na	0.00
Templeton	3	1	33.3%	0	0	na	109	16	14.7%	2.27	na
Upton	0	0	na	1	0	0.0%	89	10	11.2%	na	0.00
Uxbridge	3	0	0.0%	1	0	0.0%	188	26	13.8%	0.00	0.00
Warren	0	0	na	0	0	na	58	15	25.9%	na	na
Webster	2	0	0.0%	10	1	10.0%	179	20	11.2%	0.00	0.90
West Boylston	1	0	0.0%	2	1	50.0%	79	8	10.1%	0.00	4.94
West Brookfield	0	0	na	0	0	na	48	6	12.5%	na	na
Westborough	2	0	0.0%	3	1	33.3%	136	9	6.6%	0.00	5.04
Westminster	0	0	na	3	0	0.0%	101	17	16.8%	na	0.00
Worcester	128	39	30.5%	154	35	22.7%	1,150	217	18.9%	1.61	1.20
Hardwick/NwBrntree*	0	0	na	0	0	na	62	11	17.7%	na	na
Oakham/Rutland*	1	0	0.0%	0	0	na	132	12	9.1%	0.00	na
Petersham/Philipston*	0	0	na	1	0	0.0%	47	9	19.1%	na	0.00
Winchendon/Rylston*	3	1	33.3%	4	0	0.0%	183	22	12.0%	2.77	0.00

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When no loans were made to black and/or Latino borrowers in a town, the corresponding cells for "% High-APR" and "High-APR Share Disparity Ratio" are marked "na," for "not applicable." The cell for "High-APR Disparity Ratio" is also marked "na" when the "% High-APR"

SUPPLEMENTAL TABLE 4
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
BARNSTABLE COUNTY												
Barnstable	424	373	51	1.7%	1.9%	0.0%	5.7%	3.5%	21.6%	83.3%	85.5%	66.7%
Bourne	162	142	20	0.6%	0.0%	5.0%	1.2%	1.4%	0.0%	88.3%	87.3%	95.0%
Brewster	78	72	6	0.0%	0.0%	0.0%	1.3%	0.0%	16.7%	91.0%	91.7%	83.3%
Chatham	40	38	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.5%	86.8%	100.0%
Dennis	106	98	8	1.9%	2.0%	0.0%	0.9%	0.0%	12.5%	87.7%	87.8%	87.5%
Eastham	42	38	4	2.4%	2.6%	0.0%	2.4%	2.6%	0.0%	81.0%	78.9%	100.0%
Falmouth	261	236	25	1.5%	1.7%	0.0%	1.5%	1.7%	0.0%	88.1%	88.6%	84.0%
Harwich	112	107	5	1.8%	1.9%	0.0%	0.0%	0.0%	0.0%	87.5%	86.9%	100.0%
Mashpee	165	149	16	0.0%	0.0%	0.0%	2.4%	2.7%	0.0%	87.3%	87.2%	87.5%
Orleans	56	54	2	3.6%	3.7%	0.0%	0.0%	0.0%	0.0%	73.2%	74.1%	50.0%
Provincetown	50	47	3	2.0%	2.1%	0.0%	2.0%	2.1%	0.0%	88.0%	87.2%	100.0%
Sandwich	231	208	23	0.4%	0.5%	0.0%	2.2%	1.9%	4.3%	87.0%	87.0%	87.0%
Yarmouth	251	226	25	0.8%	0.9%	0.0%	2.4%	1.3%	12.0%	86.5%	88.1%	72.0%
Truro/Wellfleet*	29	24	5	0.0%	0.0%	0.0%	3.4%	4.2%	0.0%	89.7%	87.5%	100.0%
BERKSHIRE COUNTY												
Adams	91	80	11	0.0%	0.0%	0.0%	1.1%	1.3%	0.0%	94.5%	97.5%	72.7%
Cheshire	31	24	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	95.8%	100.0%
Clarksburg	11	11	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Dalton	69	68	1	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	92.8%	92.6%	100.0%
Great Barrington	49	48	1	0.0%	0.0%	0.0%	6.1%	6.3%	0.0%	91.8%	91.7%	100.0%
Hinsdale	16	15	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Lanesborough	37	36	1	2.7%	2.8%	0.0%	2.7%	2.8%	0.0%	94.6%	94.4%	100.0%
Lee	40	39	1	0.0%	0.0%	0.0%	5.0%	5.1%	0.0%	95.0%	94.9%	100.0%
Lenox	30	29	1	0.0%	0.0%	0.0%	3.3%	3.4%	0.0%	83.3%	82.8%	100.0%
New Marlborough	9	9	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
North Adams	95	84	11	1.1%	1.2%	0.0%	4.2%	4.8%	0.0%	91.6%	91.7%	90.9%
Pittsfield	491	441	50	3.1%	2.9%	4.0%	3.1%	3.2%	2.0%	87.2%	87.8%	82.0%
Sheffield	29	25	4	0.0%	0.0%	0.0%	3.4%	4.0%	0.0%	82.8%	80.0%	100.0%
Stockbridge	15	15	0	0.0%	0.0%	na	0.0%	0.0%	na	86.7%	86.7%	na
West Stockbridge	13	13	0	0.0%	0.0%	na	0.0%	0.0%	na	92.3%	92.3%	na
Williamstown	63	57	6	3.2%	3.5%	0.0%	3.2%	3.5%	0.0%	85.7%	84.2%	100.0%
Alfrd/Egmont/MtWsh*	15	13	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Becket/Washington*	27	22	5	3.7%	4.5%	0.0%	3.7%	4.5%	0.0%	85.2%	86.4%	80.0%
Florida/Savoy*	13	12	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	91.7%	100.0%
Hncok/NAsh/Rchmd*	21	19	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.5%	89.5%	100.0%
Monterey/Tyringham*	13	13	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Otis/Sandisfield*	28	23	5	0.0%	0.0%	0.0%	3.6%	4.3%	0.0%	82.1%	82.6%	80.0%
Peru/Windsor*	20	18	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
BRISTOL COUNTY												
Acushnet	74	67	7	1.4%	1.5%	0.0%	1.4%	1.5%	0.0%	93.2%	92.5%	100.0%
Attleboro	451	406	45	4.7%	3.9%	11.1%	3.1%	3.4%	0.0%	81.6%	82.8%	71.1%
Berkley	67	60	7	1.5%	0.0%	14.3%	0.0%	0.0%	0.0%	89.6%	91.7%	71.4%
Dartmouth	229	212	17	1.7%	1.9%	0.0%	1.3%	0.9%	5.9%	89.1%	90.1%	76.5%
Dighton	64	56	8	1.6%	1.8%	0.0%	0.0%	0.0%	0.0%	95.3%	96.4%	87.5%
Easton	300	287	13	5.0%	4.5%	15.4%	3.0%	2.4%	15.4%	79.3%	81.2%	38.5%
Fairhaven	129	117	12	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	89.9%	88.9%	100.0%
Fall River	530	477	53	4.0%	4.4%	0.0%	2.6%	2.5%	3.8%	85.3%	85.3%	84.9%
Freetown	78	71	7	1.3%	1.4%	0.0%	1.3%	1.4%	0.0%	92.3%	94.4%	71.4%
Mansfield	233	214	19	3.4%	1.9%	21.1%	0.9%	0.9%	0.0%	82.0%	82.7%	73.7%
New Bedford	577	507	70	4.3%	4.3%	4.3%	5.5%	4.5%	12.9%	82.1%	83.4%	72.9%

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	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
North Attleborough	338	317	21	1.8%	1.9%	0.0%	1.8%	1.9%	0.0%	84.3%	84.2%	85.7%
Norton	203	193	10	0.0%	0.0%	0.0%	2.5%	2.1%	10.0%	89.2%	89.6%	80.0%
Raynham	143	133	10	0.7%	0.8%	0.0%	0.7%	0.8%	0.0%	90.2%	89.5%	100.0%
Rehobeth	132	127	5	1.5%	1.6%	0.0%	1.5%	0.8%	20.0%	87.9%	89.0%	60.0%
Seekonk	126	116	10	0.0%	0.0%	0.0%	3.2%	3.4%	0.0%	86.5%	87.1%	80.0%
Somerset	155	149	6	0.0%	0.0%	0.0%	1.3%	1.3%	0.0%	92.3%	91.9%	100.0%
Swansea	138	127	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.8%	98.4%	90.9%
Taunton	518	461	57	4.1%	3.7%	7.0%	2.5%	2.8%	0.0%	86.7%	87.2%	82.5%
Westport	136	124	12	0.7%	0.8%	0.0%	1.5%	1.6%	0.0%	91.2%	91.1%	91.7%
DUKES COUNTY												
Edgartown	18	17	1	0.0%	0.0%	0.0%	5.6%	5.9%	0.0%	77.8%	76.5%	100.0%
Oak Bluffs	17	13	4	17.6%	15.4%	25.0%	5.9%	7.7%	0.0%	64.7%	61.5%	75.0%
Tisbury	16	12	4	0.0%	0.0%	0.0%	12.5%	0.0%	50.0%	81.3%	91.7%	50.0%
Aq/Chil/Gos/WTis*	16	12	4	0.0%	0.0%	0.0%	6.3%	0.0%	25.0%	87.5%	91.7%	75.0%
ESSEX COUNTY												
Amesbury	243	228	15	0.0%	0.0%	0.0%	1.6%	1.8%	0.0%	91.4%	91.7%	86.7%
Andover	389	374	15	0.5%	0.5%	0.0%	3.3%	2.9%	13.3%	71.0%	71.1%	66.7%
Beverly	390	376	14	0.8%	0.8%	0.0%	1.8%	1.9%	0.0%	86.9%	86.7%	92.9%
Boxford	64	62	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.3%	80.6%	100.0%
Danvers	244	232	12	0.4%	0.0%	8.3%	2.0%	2.2%	0.0%	87.3%	87.5%	83.3%
Essex	21	21	0	0.0%	0.0%	na	0.0%	0.0%	na	85.7%	85.7%	na
Georgetown	92	87	5	0.0%	0.0%	0.0%	2.2%	1.1%	20.0%	85.9%	88.5%	40.0%
Gloucester	214	196	18	0.5%	0.5%	0.0%	1.4%	1.0%	5.6%	93.0%	93.4%	88.9%
Groveland	81	78	3	2.5%	2.6%	0.0%	0.0%	0.0%	0.0%	87.7%	88.5%	66.7%
Hamilton	57	56	1	0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	82.5%	82.1%	100.0%
Haverhill	680	606	74	2.4%	2.1%	4.1%	9.0%	7.4%	21.6%	80.7%	82.0%	70.3%
Ipswich	127	124	3	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	89.0%	88.7%	100.0%
Lawrence	357	287	70	2.0%	1.7%	2.9%	68.3%	67.6%	71.4%	19.3%	19.5%	18.6%
Lynn	604	487	117	9.8%	8.0%	17.1%	22.4%	20.1%	31.6%	55.0%	58.9%	38.5%
Lynnfield	139	134	5	0.7%	0.7%	0.0%	2.2%	1.5%	20.0%	79.1%	80.6%	40.0%
Manchester BTS	54	53	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.3%	83.0%	100.0%
Marblehead	207	199	8	0.0%	0.0%	0.0%	0.5%	0.5%	0.0%	88.9%	90.5%	50.0%
Merrimack	49	43	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.8%	86.0%	100.0%
Methuen	452	401	51	2.4%	2.0%	5.9%	11.3%	9.5%	25.5%	73.2%	75.1%	58.8%
Middleton	144	134	10	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	77.1%	76.1%	90.0%
Nahant	33	27	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.0%	100.0%	83.3%
Newbury	66	60	6	0.0%	0.0%	0.0%	4.5%	5.0%	0.0%	87.9%	86.7%	100.0%
Newburyport	257	247	10	0.0%	0.0%	0.0%	1.2%	1.2%	0.0%	91.1%	91.1%	90.0%
North Andover	336	321	15	0.9%	0.6%	6.7%	4.2%	4.4%	0.0%	80.1%	79.8%	86.7%
Peabody	420	379	41	1.9%	1.1%	9.8%	4.5%	3.2%	17.1%	85.5%	87.6%	65.9%
Rockport	55	54	1	0.0%	0.0%	0.0%	3.6%	3.7%	0.0%	92.7%	92.6%	100.0%
Rowley	57	56	1	1.8%	1.8%	0.0%	1.8%	1.8%	0.0%	86.0%	87.5%	0.0%
Salem	448	416	32	2.2%	2.2%	3.1%	5.8%	4.6%	21.9%	81.0%	82.2%	65.6%
Salisbury	98	85	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.8%	91.8%	76.9%
Saugus	250	230	20	3.2%	3.0%	5.0%	7.2%	7.4%	5.0%	81.6%	82.2%	75.0%
Swampscott	174	165	9	1.1%	1.2%	0.0%	1.1%	1.2%	0.0%	83.9%	84.2%	77.8%
Topsfield	47	46	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.5%	91.3%	100.0%
Wenham	41	40	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.4%	85.0%	100.0%
West Newbury	44	43	1	0.0%	0.0%	0.0%	4.5%	4.7%	0.0%	84.1%	83.7%	100.0%
FRANKLIN COUNTY												
Deerfield	43	41	2	2.3%	2.4%	0.0%	4.7%	4.9%	0.0%	86.0%	87.8%	50.0%

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Greenfield	167	159	8	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	91.6%	91.2%	100.0%
Montague	74	71	3	0.0%	0.0%	0.0%	1.4%	1.4%	0.0%	87.8%	87.3%	100.0%
Northfield	25	24	1	0.0%	0.0%	0.0%	4.0%	4.2%	0.0%	88.0%	87.5%	100.0%
Orange	84	71	13	2.4%	0.0%	15.4%	0.0%	0.0%	0.0%	92.9%	95.8%	76.9%
Ash/Buck/Cnwy/Sher*	59	56	3	1.7%	1.8%	0.0%	0.0%	0.0%	0.0%	89.8%	89.3%	100.0%
Bernstrn/Gill/Leyden*	48	45	3	0.0%	0.0%	0.0%	2.1%	2.2%	0.0%	91.7%	91.1%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	31	30	1	0.0%	0.0%	0.0%	3.2%	3.3%	0.0%	90.3%	90.0%	100.0%
Ervng/Warwck/Wend*	32	29	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Lev/NSal/Shutes*	46	41	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.5%	95.1%	80.0%
Sunderlnd/Whately*	30	30	0	0.0%	0.0%	na	0.0%	0.0%	na	90.0%	90.0%	na
HAMPDEN COUNTY												
Agawam	298	277	21	0.3%	0.4%	0.0%	3.7%	3.2%	9.5%	90.3%	91.3%	76.2%
Chicopee	558	510	48	2.3%	2.2%	4.2%	7.3%	6.7%	14.6%	84.9%	85.3%	81.3%
East Longmeadow	180	171	9	0.0%	0.0%	0.0%	3.9%	2.9%	22.2%	86.7%	87.1%	77.8%
Hampden	44	44	0	2.3%	2.3%	na	0.0%	0.0%	na	95.5%	95.5%	na
Holyoke	292	267	25	2.1%	1.9%	4.0%	22.9%	22.5%	28.0%	67.8%	68.9%	56.0%
Longmeadow	177	168	9	1.1%	0.6%	11.1%	2.8%	1.8%	22.2%	83.1%	85.7%	33.3%
Ludlow	197	184	13	1.0%	0.5%	7.7%	2.5%	2.7%	0.0%	89.8%	90.8%	76.9%
Monson	99	92	7	2.0%	2.2%	0.0%	0.0%	0.0%	0.0%	93.9%	94.6%	85.7%
Palmer	152	132	20	0.7%	0.8%	0.0%	2.0%	2.3%	0.0%	86.8%	85.6%	95.0%
Southwick	83	70	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.6%	92.9%	84.6%
Springfield	1,493	1,164	329	16.0%	13.8%	23.7%	28.3%	27.7%	30.7%	44.9%	48.0%	34.0%
West Springfield	298	266	32	1.7%	1.9%	0.0%	3.7%	3.4%	6.3%	86.6%	86.8%	84.4%
Westfield	362	331	31	0.6%	0.6%	0.0%	2.8%	3.0%	0.0%	88.1%	87.9%	90.3%
Wilbraham	167	157	10	1.8%	1.9%	0.0%	0.6%	0.6%	0.0%	91.6%	92.4%	80.0%
Bln/Chs/Grnv/Mnt/Rus/Tol*	72	68	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.8%	95.6%	100.0%
Brmfld/Hollnd/Wales*	106	93	13	0.0%	0.0%	0.0%	1.9%	2.2%	0.0%	92.5%	91.4%	100.0%
HAMPSHIRE COUNTY												
Amherst	143	139	4	4.9%	5.0%	0.0%	4.9%	4.3%	25.0%	73.4%	74.1%	50.0%
Belchertown	181	173	8	1.1%	1.2%	0.0%	1.7%	1.7%	0.0%	86.7%	86.7%	87.5%
Easthampton	186	181	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	91.2%	80.0%
Granby	69	63	6	1.4%	1.6%	0.0%	5.8%	6.3%	0.0%	89.9%	90.5%	83.3%
Hadley	49	45	4	0.0%	0.0%	0.0%	2.0%	2.2%	0.0%	87.8%	86.7%	100.0%
Hatfield	31	30	1	3.2%	3.3%	0.0%	0.0%	0.0%	0.0%	93.5%	93.3%	100.0%
Northampton	255	246	9	1.6%	1.6%	0.0%	0.8%	0.8%	0.0%	91.8%	91.5%	100.0%
Pelham	10	10	0	0.0%	0.0%	na	0.0%	0.0%	na	80.0%	80.0%	na
South Hadley	171	164	7	0.6%	0.6%	0.0%	2.3%	2.4%	0.0%	88.3%	88.4%	85.7%
Southampton	78	76	2	0.0%	0.0%	0.0%	1.3%	1.3%	0.0%	91.0%	90.8%	100.0%
Ware	98	85	13	1.0%	1.2%	0.0%	4.1%	3.5%	7.7%	87.8%	89.4%	76.9%
Chs/Gos/Hnt/Westh/Wmsb*	98	95	3	1.0%	1.1%	0.0%	4.1%	4.2%	0.0%	89.8%	89.5%	100.0%
Cum/Midfld/Plnfl/Worth*	30	28	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	85.7%	100.0%
MIDDLESEX COUNTY												
Acton	258	256	2	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	60.9%	60.5%	100.0%
Arlington	490	474	16	0.6%	0.6%	0.0%	1.8%	1.7%	6.3%	74.9%	75.1%	68.8%
Ashby	29	28	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.1%	92.9%	100.0%
Ashland	262	249	13	0.8%	0.8%	0.0%	4.2%	3.2%	23.1%	73.7%	73.9%	69.2%
Ayer	98	86	12	0.0%	0.0%	0.0%	4.1%	2.3%	16.7%	80.6%	81.4%	75.0%
Bedford	162	160	2	0.6%	0.6%	0.0%	1.2%	1.3%	0.0%	69.1%	68.8%	100.0%
Belmont	273	268	5	0.0%	0.0%	0.0%	1.5%	1.5%	0.0%	71.1%	70.9%	80.0%
Billerica	408	374	34	1.2%	1.3%	0.0%	2.9%	2.4%	8.8%	77.2%	77.8%	70.6%
Boxborough	61	57	4	3.3%	3.5%	0.0%	1.6%	1.8%	0.0%	67.2%	68.4%	50.0%

SUPPLEMENTAL TABLE 4
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in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Burlington	211	205	6	0.9%	1.0%	0.0%	0.5%	0.5%	0.0%	73.5%	72.7%	100.0%
Cambridge	1,098	1,081	17	5.7%	5.7%	5.9%	2.9%	2.9%	5.9%	67.2%	67.5%	47.1%
Carlisle	64	63	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	76.6%	76.2%	100.0%
Chelmsford	407	384	23	1.2%	1.0%	4.3%	2.2%	2.3%	0.0%	78.1%	78.1%	78.3%
Concord	179	174	5	1.1%	1.1%	0.0%	0.6%	0.6%	0.0%	78.2%	78.7%	60.0%
Dracut	315	288	27	1.9%	1.4%	7.4%	3.5%	2.8%	11.1%	82.2%	83.3%	70.4%
Dunstable	17	17	0	5.9%	5.9%	na	0.0%	0.0%	na	88.2%	88.2%	na
Everett	245	195	50	12.2%	10.8%	18.0%	28.2%	23.6%	46.0%	40.8%	44.1%	28.0%
Framingham	555	512	43	2.5%	2.5%	2.3%	9.0%	7.6%	25.6%	74.2%	75.2%	62.8%
Groton	121	110	11	0.8%	0.9%	0.0%	1.7%	1.8%	0.0%	81.8%	81.8%	81.8%
Holliston	171	165	6	0.6%	0.6%	0.0%	1.8%	1.2%	16.7%	80.7%	80.6%	83.3%
Hopkinton	215	205	10	0.5%	0.5%	0.0%	1.9%	2.0%	0.0%	76.7%	76.1%	90.0%
Hudson	266	242	24	0.8%	0.4%	4.2%	5.3%	4.5%	12.5%	80.5%	81.4%	70.8%
Lexington	353	346	7	0.6%	0.6%	0.0%	0.8%	0.9%	0.0%	59.2%	58.7%	85.7%
Lincoln	54	54	0	0.0%	0.0%	na	1.9%	1.9%	na	87.0%	87.0%	na
Littleton	94	92	2	0.0%	0.0%	0.0%	1.1%	1.1%	0.0%	86.2%	85.9%	100.0%
Lowell	983	850	133	6.4%	5.1%	15.0%	7.6%	6.6%	14.3%	59.8%	62.6%	42.1%
Malden	454	401	53	8.8%	7.5%	18.9%	12.6%	10.7%	26.4%	47.1%	48.6%	35.8%
Marlborough	323	285	38	2.5%	2.8%	0.0%	11.5%	9.8%	23.7%	70.9%	72.3%	60.5%
Maynard	97	93	4	0.0%	0.0%	0.0%	2.1%	2.2%	0.0%	87.6%	87.1%	100.0%
Medford	522	481	41	4.0%	3.5%	9.8%	3.6%	2.7%	14.6%	72.0%	73.2%	58.5%
Melrose	287	273	14	1.0%	0.7%	7.1%	1.4%	1.5%	0.0%	84.7%	85.3%	71.4%
Natick	376	358	18	1.1%	1.1%	0.0%	3.2%	2.8%	11.1%	74.7%	75.4%	61.1%
Newton	880	857	23	1.9%	1.8%	8.7%	2.2%	2.2%	0.0%	67.6%	67.7%	65.2%
North Reading	204	194	10	1.0%	1.0%	0.0%	1.5%	1.5%	0.0%	84.3%	84.5%	80.0%
Pepperell	88	80	8	0.0%	0.0%	0.0%	1.1%	0.0%	12.5%	89.8%	91.3%	75.0%
Reading	269	260	9	0.0%	0.0%	0.0%	2.2%	1.9%	11.1%	84.4%	84.6%	77.8%
Sherborn	44	42	2	0.0%	0.0%	0.0%	2.3%	2.4%	0.0%	79.5%	81.0%	50.0%
Shirley	73	71	2	0.0%	0.0%	0.0%	4.1%	2.8%	50.0%	79.5%	80.3%	50.0%
Somerville	555	525	30	3.2%	2.9%	10.0%	6.3%	5.1%	26.7%	72.8%	73.9%	53.3%
Stoneham	222	206	16	1.4%	1.0%	6.3%	3.2%	3.4%	0.0%	79.7%	79.6%	81.3%
Stow	94	91	3	1.1%	1.1%	0.0%	1.1%	1.1%	0.0%	81.9%	82.4%	66.7%
Sudbury	214	210	4	0.5%	0.5%	0.0%	0.9%	1.0%	0.0%	79.0%	79.5%	50.0%
Tewksbury	320	301	19	0.3%	0.3%	0.0%	1.6%	1.7%	0.0%	86.6%	86.0%	94.7%
Townsend	107	99	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.7%	90.9%	87.5%
Tyngsborough	141	134	7	1.4%	1.5%	0.0%	0.7%	0.7%	0.0%	86.5%	87.3%	71.4%
Wakefield	299	291	8	0.3%	0.3%	0.0%	1.7%	1.4%	12.5%	79.9%	79.7%	87.5%
Waltham	622	603	19	3.1%	3.0%	5.3%	3.5%	3.3%	10.5%	75.6%	76.0%	63.2%
Watertown	433	419	14	1.4%	0.7%	21.4%	3.0%	2.6%	14.3%	72.3%	73.0%	50.0%
Wayland	150	147	3	0.7%	0.7%	0.0%	1.3%	1.4%	0.0%	70.0%	70.7%	33.3%
Westford	245	237	8	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	69.0%	68.4%	87.5%
Weston	168	161	7	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	72.0%	71.4%	85.7%
Wilmington	217	209	8	0.0%	0.0%	0.0%	2.3%	2.4%	0.0%	86.2%	86.1%	87.5%
Winchester	311	303	8	0.6%	0.7%	0.0%	1.0%	1.0%	0.0%	69.8%	70.3%	50.0%
Woburn	295	277	18	2.4%	2.2%	5.6%	3.7%	3.6%	5.6%	74.2%	75.5%	55.6%
NANTUCKET COUNTY												
Nantucket	109	100	9	4.6%	5.0%	0.0%	6.4%	6.0%	11.1%	80.7%	81.0%	77.8%
NORFOLK COUNTY												
Avon	43	38	5	9.3%	7.9%	20.0%	0.0%	0.0%	0.0%	88.4%	89.5%	80.0%
Bellingham	175	166	9	2.3%	1.8%	11.1%	3.4%	3.6%	0.0%	85.1%	84.9%	88.9%
Braintree	353	338	15	1.4%	1.5%	0.0%	0.6%	0.6%	0.0%	71.7%	71.3%	80.0%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Brookline	697	684	13	0.6%	0.6%	0.0%	2.3%	2.0%	15.4%	65.7%	65.8%	61.5%
Canton	246	237	9	2.4%	2.5%	0.0%	1.6%	1.7%	0.0%	80.1%	79.7%	88.9%
Cohasset	92	89	3	1.1%	1.1%	0.0%	0.0%	0.0%	0.0%	82.6%	82.0%	100.0%
Dedham	271	256	15	3.7%	2.7%	20.0%	5.9%	5.5%	13.3%	74.5%	75.4%	60.0%
Dover	66	64	2	0.0%	0.0%	0.0%	3.0%	1.6%	50.0%	80.3%	81.3%	50.0%
Foxborough	149	140	9	0.7%	0.7%	0.0%	0.7%	0.7%	0.0%	81.2%	83.6%	44.4%
Franklin	378	369	9	0.5%	0.5%	0.0%	1.9%	1.9%	0.0%	85.7%	85.6%	88.9%
Holbrook	96	84	12	8.3%	8.3%	8.3%	4.2%	3.6%	8.3%	69.8%	67.9%	83.3%
Medfield	131	131	0	0.0%	0.0%	na	0.8%	0.8%	na	86.3%	86.3%	na
Medway	126	116	10	0.8%	0.0%	10.0%	2.4%	2.6%	0.0%	86.5%	86.2%	90.0%
Millis	85	83	2	0.0%	0.0%	0.0%	3.5%	3.6%	0.0%	82.4%	81.9%	100.0%
Milton	259	243	16	11.6%	9.1%	50.0%	2.7%	2.5%	6.3%	65.3%	67.9%	25.0%
Needham	407	397	10	0.7%	0.8%	0.0%	1.7%	1.8%	0.0%	81.6%	81.4%	90.0%
Norfolk	129	126	3	1.6%	1.6%	0.0%	0.0%	0.0%	0.0%	89.1%	88.9%	100.0%
Norwood	219	212	7	3.7%	2.8%	28.6%	4.1%	3.8%	14.3%	82.2%	84.0%	28.6%
Plainville	110	105	5	2.7%	1.0%	40.0%	2.7%	2.9%	0.0%	76.4%	78.1%	40.0%
Quincy	885	840	45	3.8%	4.0%	0.0%	2.8%	2.6%	6.7%	56.6%	56.0%	68.9%
Randolph	298	256	42	37.6%	33.6%	61.9%	8.7%	8.2%	11.9%	26.5%	28.5%	14.3%
Sharon	188	176	12	4.3%	3.4%	16.7%	1.1%	1.1%	0.0%	71.3%	71.0%	75.0%
Stoughton	258	229	29	14.0%	12.2%	27.6%	3.5%	2.6%	10.3%	65.5%	67.2%	51.7%
Walpole	279	265	14	1.1%	0.4%	14.3%	1.1%	1.1%	0.0%	82.1%	83.4%	57.1%
Wellesley	320	315	5	0.6%	0.6%	0.0%	2.8%	2.9%	0.0%	74.1%	74.0%	80.0%
Westwood	151	149	2	3.3%	3.4%	0.0%	2.6%	2.7%	0.0%	75.5%	75.8%	50.0%
Weymouth	514	485	29	1.6%	1.2%	6.9%	1.8%	1.9%	0.0%	80.9%	82.7%	51.7%
Wrentham	115	107	8	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	92.2%	91.6%	100.0%
PLYMOUTH COUNTY												
Abington	162	149	13	2.5%	2.7%	0.0%	2.5%	2.7%	0.0%	79.6%	79.9%	76.9%
Bridgewater	183	171	12	2.2%	1.8%	8.3%	0.5%	0.6%	0.0%	88.0%	88.9%	75.0%
Brockton	831	666	165	31.6%	29.4%	40.6%	10.0%	10.2%	9.1%	45.5%	48.6%	32.7%
Carver	115	102	13	0.9%	1.0%	0.0%	3.5%	2.9%	7.7%	87.0%	88.2%	76.9%
Duxbury	141	133	8	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	92.2%	92.5%	87.5%
East Bridgewater	148	134	14	2.0%	1.5%	7.1%	0.7%	0.7%	0.0%	89.9%	91.0%	78.6%
Halifax	75	62	13	1.3%	0.0%	7.7%	1.3%	1.6%	0.0%	89.3%	90.3%	84.6%
Hanover	116	110	6	1.7%	1.8%	0.0%	0.9%	0.9%	0.0%	81.0%	80.9%	83.3%
Hanson	93	84	9	0.0%	0.0%	0.0%	1.1%	1.2%	0.0%	89.2%	89.3%	88.9%
Hingham	289	280	9	0.3%	0.0%	11.1%	1.4%	1.4%	0.0%	82.7%	83.2%	66.7%
Hull	99	90	9	1.0%	1.1%	0.0%	2.0%	2.2%	0.0%	85.9%	86.7%	77.8%
Kingston	97	88	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.7%	92.0%	77.8%
Lakeville	111	101	10	0.0%	0.0%	0.0%	0.9%	0.0%	10.0%	92.8%	94.1%	80.0%
Marion	41	38	3	2.4%	2.6%	0.0%	0.0%	0.0%	0.0%	97.6%	97.4%	100.0%
Marshfield	219	199	20	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	92.7%	93.0%	90.0%
Mattapoisett	40	36	4	0.0%	0.0%	0.0%	2.5%	2.8%	0.0%	97.5%	97.2%	100.0%
Middleborough	239	221	18	3.8%	3.6%	5.6%	2.1%	2.3%	0.0%	86.6%	87.3%	77.8%
Norwell	99	91	8	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	91.9%	92.3%	87.5%
Pembroke	178	163	15	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	92.1%	91.4%	100.0%
Plymouth	621	563	58	0.6%	0.5%	1.7%	1.3%	0.7%	6.9%	88.9%	89.7%	81.0%
Plympton	30	30	0	0.0%	0.0%	na	0.0%	0.0%	na	86.7%	86.7%	na
Rochester	45	43	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	86.0%	100.0%
Rockland	194	174	20	1.0%	1.1%	0.0%	2.1%	2.3%	0.0%	90.2%	89.7%	95.0%
Scituate	189	178	11	0.5%	0.6%	0.0%	1.1%	1.1%	0.0%	89.4%	89.3%	90.9%
Wareham	196	162	34	6.1%	4.3%	14.7%	0.5%	0.6%	0.0%	83.7%	85.2%	76.5%

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	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
West Bridgewater	78	75	3	2.6%	2.7%	0.0%	3.8%	4.0%	0.0%	83.3%	82.7%	100.0%
Whitman	106	97	9	0.9%	1.0%	0.0%	0.9%	0.0%	11.1%	93.4%	93.8%	88.9%
SUFFOLK COUNTY												
Boston	5,718	5,173	545	11.8%	9.5%	33.0%	6.7%	5.6%	17.6%	63.3%	66.4%	34.7%
Chelsea	180	153	27	5.0%	4.6%	7.4%	34.4%	34.0%	37.0%	49.4%	50.3%	44.4%
Revere	381	322	59	3.9%	4.7%	0.0%	27.8%	24.5%	45.8%	54.3%	56.5%	42.4%
Winthrop	170	156	14	1.8%	1.9%	0.0%	5.9%	5.8%	7.1%	84.1%	84.0%	85.7%
WORCESTER COUNTY												
Ashburnham	61	51	10	4.9%	2.0%	20.0%	0.0%	0.0%	0.0%	93.4%	96.1%	80.0%
Athol	132	105	27	0.8%	1.0%	0.0%	4.5%	4.8%	3.7%	87.1%	87.6%	85.2%
Auburn	193	173	20	1.0%	1.2%	0.0%	2.1%	2.3%	0.0%	82.9%	83.8%	75.0%
Barre	51	38	13	2.0%	2.6%	0.0%	2.0%	0.0%	7.7%	92.2%	94.7%	84.6%
Berlin	35	34	1	5.7%	5.9%	0.0%	0.0%	0.0%	0.0%	91.4%	91.2%	100.0%
Blackstone	85	72	13	1.2%	1.4%	0.0%	3.5%	4.2%	0.0%	89.4%	87.5%	100.0%
Bolton	74	71	3	0.0%	0.0%	0.0%	1.4%	1.4%	0.0%	85.1%	85.9%	66.7%
Boylston	46	46	0	0.0%	0.0%	na	6.5%	6.5%	na	78.3%	78.3%	na
Brookfield	35	28	7	0.0%	0.0%	0.0%	2.9%	0.0%	14.3%	88.6%	96.4%	57.1%
Charlton	115	101	14	0.9%	0.0%	7.1%	2.6%	1.0%	14.3%	87.0%	88.1%	78.6%
Clinton	132	119	13	1.5%	1.7%	0.0%	9.1%	7.6%	23.1%	80.3%	82.4%	61.5%
Douglas	90	84	6	2.2%	2.4%	0.0%	0.0%	0.0%	0.0%	91.1%	90.5%	100.0%
Dudley	106	96	10	0.9%	1.0%	0.0%	0.9%	1.0%	0.0%	91.5%	91.7%	90.0%
East Brookfield	23	23	0	0.0%	0.0%	na	0.0%	0.0%	na	95.7%	95.7%	na
Fitchburg	371	328	43	5.7%	4.9%	11.6%	13.7%	11.3%	32.6%	68.7%	72.3%	41.9%
Gardner	172	146	26	1.2%	0.0%	7.7%	6.4%	5.5%	11.5%	83.1%	88.4%	53.8%
Grafton	248	237	11	0.8%	0.4%	9.1%	1.6%	1.3%	9.1%	75.0%	75.1%	72.7%
Harvard	47	47	0	0.0%	0.0%	na	0.0%	0.0%	na	93.6%	93.6%	na
Holden	208	202	6	1.0%	1.0%	0.0%	2.9%	3.0%	0.0%	83.2%	82.7%	100.0%
Hopedale	57	54	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.0%	92.6%	100.0%
Hubbardston	46	43	3	0.0%	0.0%	0.0%	2.2%	0.0%	33.3%	95.7%	97.7%	66.7%
Lancaster	70	66	4	1.4%	1.5%	0.0%	1.4%	1.5%	0.0%	81.4%	80.3%	100.0%
Leicester	96	77	19	0.0%	0.0%	0.0%	1.0%	1.3%	0.0%	83.3%	81.8%	89.5%
Leominster	359	317	42	3.1%	3.5%	0.0%	7.0%	5.7%	16.7%	83.3%	85.5%	66.7%
Lunenburg	109	98	11	0.9%	1.0%	0.0%	1.8%	2.0%	0.0%	89.0%	88.8%	90.9%
Mendon	53	53	0	0.0%	0.0%	na	0.0%	0.0%	na	88.7%	88.7%	na
Milford	236	211	25	1.7%	1.9%	0.0%	7.2%	6.2%	16.0%	78.8%	79.6%	72.0%
Millbury	136	127	9	0.0%	0.0%	0.0%	3.7%	2.4%	22.2%	85.3%	86.6%	66.7%
Millville	32	30	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.8%	93.3%	100.0%
North Brookfield	45	40	5	0.0%	0.0%	0.0%	2.2%	2.5%	0.0%	88.9%	87.5%	100.0%
Northborough	169	163	6	0.6%	0.6%	0.0%	3.0%	3.1%	0.0%	79.9%	79.1%	100.0%
Northbridge	173	156	17	1.7%	1.9%	0.0%	2.3%	2.6%	0.0%	87.3%	85.9%	100.0%
Oxford	140	125	15	0.0%	0.0%	0.0%	1.4%	1.6%	0.0%	87.9%	88.0%	86.7%
Paxton	37	34	3	0.0%	0.0%	0.0%	5.4%	2.9%	33.3%	89.2%	91.2%	66.7%
Princeton	30	30	0	0.0%	0.0%	na	0.0%	0.0%	na	93.3%	93.3%	na
Shrewsbury	413	394	19	0.2%	0.3%	0.0%	3.4%	3.3%	5.3%	70.5%	70.8%	63.2%
Southborough	96	91	5	3.1%	3.3%	0.0%	2.1%	2.2%	0.0%	71.9%	71.4%	80.0%
Southbridge	130	102	28	1.5%	2.0%	0.0%	15.4%	10.8%	32.1%	78.5%	83.3%	60.7%
Spencer	114	107	7	1.8%	1.9%	0.0%	1.8%	1.9%	0.0%	87.7%	88.8%	71.4%
Sterling	71	66	5	1.4%	1.5%	0.0%	1.4%	0.0%	20.0%	88.7%	89.4%	80.0%
Sturbridge	147	144	3	0.7%	0.7%	0.0%	3.4%	3.5%	0.0%	89.8%	89.6%	100.0%
Sutton	100	96	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.0%	88.5%	100.0%
Templeton	86	78	8	1.2%	1.3%	0.0%	1.2%	1.3%	0.0%	86.0%	84.6%	100.0%

SUPPLEMENTAL TABLE 4
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Upton	90	82	8	0.0%	0.0%	0.0%	2.2%	2.4%	0.0%	77.8%	78.0%	75.0%
Uxbridge	154	143	11	1.9%	2.1%	0.0%	0.6%	0.7%	0.0%	90.9%	90.9%	90.9%
Warren	51	42	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.1%	95.2%	100.0%
Webster	128	110	18	4.7%	4.5%	5.6%	2.3%	2.7%	0.0%	83.6%	83.6%	83.3%
West Boylston	83	75	8	2.4%	2.7%	0.0%	4.8%	4.0%	12.5%	86.7%	86.7%	87.5%
West Brookfield	52	48	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.1%	97.9%	100.0%
Westborough	182	175	7	0.5%	0.0%	14.3%	1.1%	1.1%	0.0%	77.5%	77.7%	71.4%
Westminster	86	83	3	3.5%	2.4%	33.3%	2.3%	2.4%	0.0%	84.9%	86.7%	33.3%
Worcester	1,439	1,256	183	9.2%	7.9%	18.6%	10.4%	10.1%	12.0%	65.0%	67.0%	51.9%
Hardwick/NwBrntree*	45	42	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.6%	95.2%	100.0%
Oakham/Rutland*	113	107	6	1.8%	1.9%	0.0%	3.5%	3.7%	0.0%	83.2%	83.2%	83.3%
Petersham/Philipston*	26	24	2	0.0%	0.0%	0.0%	3.8%	4.2%	0.0%	88.5%	87.5%	100.0%
Winchendon/Rylston*	102	89	13	1.0%	1.1%	0.0%	2.0%	1.1%	7.7%	94.1%	95.5%	84.6%

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

Note: See Supplemental Table 2 for the numbers of loans to blacks, Latino, and white borrowers in each community that were used to calculate this table's percentages.

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
BARNSTABLE COUNTY												
Barnstable	832	723	109	2.0%	2.1%	1.8%	5.2%	3.5%	16.5%	80.5%	82.4%	67.9%
Bourne	302	257	45	1.7%	1.6%	2.2%	1.7%	1.9%	0.0%	83.4%	84.8%	75.6%
Brewster	187	159	28	1.1%	0.6%	3.6%	2.1%	2.5%	0.0%	86.6%	89.3%	71.4%
Chatham	113	98	15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.0%	92.9%	86.7%
Dennis	230	208	22	0.0%	0.0%	0.0%	1.7%	1.9%	0.0%	87.4%	86.1%	100.0%
Eastham	118	106	12	0.8%	0.9%	0.0%	0.0%	0.0%	0.0%	86.4%	87.7%	75.0%
Falmouth	590	496	94	1.7%	1.4%	3.2%	0.5%	0.4%	1.1%	83.6%	85.7%	72.3%
Harwich	250	222	28	0.8%	0.9%	0.0%	1.6%	0.9%	7.1%	88.4%	88.7%	85.7%
Mashpee	313	264	49	2.2%	2.3%	2.0%	1.3%	1.1%	2.0%	80.5%	82.6%	69.4%
Orleans	88	77	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.1%	85.7%	72.7%
Provincetown	62	58	4	3.2%	1.7%	25.0%	1.6%	1.7%	0.0%	91.9%	93.1%	75.0%
Sandwich	441	388	53	0.2%	0.0%	1.9%	0.2%	0.3%	0.0%	88.9%	89.9%	81.1%
Yarmouth	450	387	63	0.9%	0.8%	1.6%	2.9%	1.8%	9.5%	84.2%	86.6%	69.8%
Truro/Wellfleet*	88	82	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.0%	81.7%	100.0%
BERKSHIRE COUNTY												
Adams	99	80	19	1.0%	1.3%	0.0%	1.0%	0.0%	5.3%	93.9%	98.8%	73.7%
Cheshire	60	51	9	0.0%	0.0%	0.0%	1.7%	2.0%	0.0%	95.0%	96.1%	88.9%
Clarksburg	23	21	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%	85.7%	100.0%
Dalton	104	89	15	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	87.5%	91.0%	66.7%
Great Barrington	88	81	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.6%	91.4%	57.1%
Hinsdale	31	26	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.3%	96.2%	60.0%
Lanesborough	51	45	6	2.0%	2.2%	0.0%	0.0%	0.0%	0.0%	88.2%	91.1%	66.7%
Lee	82	75	7	0.0%	0.0%	0.0%	2.4%	1.3%	14.3%	85.4%	86.7%	71.4%
Lenox	79	72	7	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	92.4%	93.1%	85.7%
New Marlborough	29	28	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.7%	92.9%	0.0%
North Adams	128	91	37	0.8%	0.0%	2.7%	0.0%	0.0%	0.0%	83.6%	90.1%	67.6%
Pittsfield	527	453	74	0.9%	0.2%	5.4%	2.7%	2.9%	1.4%	87.5%	90.3%	70.3%
Sheffield	58	50	8	1.7%	2.0%	0.0%	1.7%	2.0%	0.0%	84.5%	84.0%	87.5%
Stockbridge	23	22	1	0.0%	0.0%	0.0%	4.3%	4.5%	0.0%	95.7%	95.5%	100.0%
West Stockbridge	22	19	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.8%	94.7%	0.0%
Williamstown	37	35	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.2%	88.6%	100.0%
Alfrd/Egmont/MtWsh*	31	25	6	0.0%	0.0%	0.0%	3.2%	0.0%	16.7%	90.3%	100.0%	50.0%
Becket/Washington*	49	40	9	0.0%	0.0%	0.0%	2.0%	0.0%	11.1%	85.7%	97.5%	33.3%
Florida/Savoy*	10	9	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	88.9%	100.0%
Hncok/NAsh/Rchmd*	31	30	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.1%	86.7%	100.0%
Monterey/Tyringham*	23	22	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	95.5%	100.0%
Otis/Sandisfield*	44	39	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.6%	89.7%	80.0%
Peru/Windsor*	30	24	6	3.3%	4.2%	0.0%	0.0%	0.0%	0.0%	90.0%	95.8%	66.7%
BRISTOL COUNTY												
Acushnet	177	149	28	0.6%	0.7%	0.0%	4.0%	3.4%	7.1%	88.7%	90.6%	78.6%
Attleboro	536	433	103	3.2%	3.0%	3.9%	1.7%	1.4%	2.9%	78.0%	81.8%	62.1%
Berkley	123	104	19	0.8%	1.0%	0.0%	0.8%	0.0%	5.3%	83.7%	89.4%	52.6%
Dartmouth	410	346	64	1.2%	1.4%	0.0%	2.2%	1.7%	4.7%	86.8%	87.0%	85.9%
Dighton	140	115	25	2.1%	2.6%	0.0%	2.1%	2.6%	0.0%	76.4%	80.0%	60.0%
Easton	325	292	33	2.8%	2.1%	9.1%	0.9%	1.0%	0.0%	83.1%	85.3%	63.6%
Fairhaven	262	218	44	0.0%	0.0%	0.0%	2.3%	2.3%	2.3%	85.5%	85.8%	84.1%
Fall River	656	536	120	1.4%	1.1%	2.5%	3.7%	3.4%	5.0%	83.5%	85.1%	76.7%
Freetown	156	135	21	0.6%	0.7%	0.0%	1.3%	0.7%	4.8%	92.3%	94.1%	81.0%
Mansfield	296	277	19	1.7%	1.8%	0.0%	0.3%	0.4%	0.0%	88.2%	89.2%	73.7%
New Bedford	953	734	219	5.7%	5.7%	5.5%	6.5%	6.4%	6.8%	75.9%	78.7%	66.2%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
North Attleborough	391	329	62	1.3%	0.6%	4.8%	1.0%	0.6%	3.2%	81.1%	83.6%	67.7%
Norton	301	257	44	0.3%	0.0%	2.3%	2.0%	2.3%	0.0%	82.1%	83.3%	75.0%
Raynham	208	178	30	1.9%	1.1%	6.7%	0.5%	0.6%	0.0%	85.1%	86.5%	76.7%
Rehobeth	203	181	22	0.5%	0.6%	0.0%	1.5%	1.1%	4.5%	86.2%	87.3%	77.3%
Seekonk	217	185	32	1.4%	0.5%	6.3%	4.1%	4.3%	3.1%	82.5%	86.5%	59.4%
Somerset	265	238	27	0.4%	0.4%	0.0%	1.9%	1.7%	3.7%	86.0%	89.1%	59.3%
Swansea	270	231	39	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	85.2%	87.4%	71.8%
Taunton	757	600	157	3.2%	3.2%	3.2%	3.2%	2.3%	6.4%	80.6%	82.3%	73.9%
Westport	226	201	25	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	85.4%	87.6%	68.0%
DUKES COUNTY												
Edgartown	88	70	18	1.1%	1.4%	0.0%	2.3%	1.4%	5.6%	79.5%	82.9%	66.7%
Oak Bluffs	109	86	23	4.6%	4.7%	4.3%	5.5%	2.3%	17.4%	73.4%	77.9%	56.5%
Tisbury	83	72	11	1.2%	0.0%	9.1%	1.2%	0.0%	9.1%	78.3%	83.3%	45.5%
Aq/Chil/Gos/WTis*	63	56	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.3%	87.5%	85.7%
ESSEX COUNTY												
Amesbury	264	236	28	0.0%	0.0%	0.0%	0.8%	0.0%	7.1%	89.0%	89.8%	82.1%
Andover	386	348	38	0.8%	0.6%	2.6%	1.6%	1.7%	0.0%	78.8%	78.7%	78.9%
Beverly	448	412	36	0.2%	0.2%	0.0%	0.7%	0.7%	0.0%	89.5%	90.5%	77.8%
Boxford	140	125	15	0.0%	0.0%	0.0%	1.4%	1.6%	0.0%	92.9%	92.0%	100.0%
Danvers	348	323	25	0.0%	0.0%	0.0%	1.1%	1.2%	0.0%	86.5%	87.6%	72.0%
Essex	51	47	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.1%	95.7%	75.0%
Georgetown	140	127	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.1%	92.9%	84.6%
Gloucester	362	328	34	0.0%	0.0%	0.0%	0.8%	0.6%	2.9%	90.9%	92.4%	76.5%
Groveland	90	79	11	0.0%	0.0%	0.0%	2.2%	2.5%	0.0%	92.2%	92.4%	90.9%
Hamilton	125	114	11	1.6%	0.9%	9.1%	0.8%	0.9%	0.0%	88.8%	90.4%	72.7%
Haverhill	825	686	139	1.5%	1.5%	1.4%	9.8%	8.0%	18.7%	76.8%	79.4%	64.0%
Ipswich	180	171	9	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	91.1%	91.2%	88.9%
Lawrence	592	438	154	3.4%	3.0%	4.5%	54.2%	51.6%	61.7%	29.9%	32.6%	22.1%
Lynn	1,012	808	204	7.1%	5.7%	12.7%	19.3%	17.9%	24.5%	56.1%	59.0%	44.6%
Lynnfield	158	148	10	0.0%	0.0%	0.0%	1.3%	0.7%	10.0%	89.2%	89.2%	90.0%
Manchester BTS	65	60	5	0.0%	0.0%	0.0%	3.1%	3.3%	0.0%	86.2%	86.7%	80.0%
Marblehead	305	279	26	0.3%	0.0%	3.8%	1.3%	1.4%	0.0%	90.8%	91.8%	80.8%
Merrimack	104	91	13	0.0%	0.0%	0.0%	1.9%	2.2%	0.0%	84.6%	87.9%	61.5%
Methuen	661	573	88	2.0%	1.9%	2.3%	10.1%	10.6%	6.8%	76.6%	76.6%	76.1%
Middleton	116	109	7	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	87.9%	87.2%	100.0%
Nahant	54	47	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	91.5%	71.4%
Newbury	113	109	4	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	91.2%	91.7%	75.0%
Newburyport	295	275	20	0.3%	0.4%	0.0%	0.7%	0.7%	0.0%	90.2%	90.9%	80.0%
North Andover	329	295	34	0.6%	0.3%	2.9%	1.8%	1.7%	2.9%	81.8%	82.7%	73.5%
Peabody	673	583	90	0.4%	0.3%	1.1%	3.6%	3.1%	6.7%	84.5%	86.4%	72.2%
Rockport	103	90	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.3%	94.4%	69.2%
Rowley	90	81	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	87.7%	77.8%
Salem	496	435	61	0.2%	0.0%	1.6%	5.4%	3.9%	16.4%	82.3%	84.6%	65.6%
Salisbury	154	137	17	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	92.2%	92.7%	88.2%
Saugus	450	391	59	0.7%	0.5%	1.7%	3.1%	3.3%	1.7%	84.7%	85.7%	78.0%
Swampscott	213	195	18	0.9%	1.0%	0.0%	1.9%	1.5%	5.6%	87.8%	88.7%	77.8%
Topsfield	73	68	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.3%	85.3%	100.0%
Wenham	45	41	4	0.0%	0.0%	0.0%	2.2%	2.4%	0.0%	88.9%	90.2%	75.0%
West Newbury	72	70	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	94.3%	100.0%
FRANKLIN COUNTY												
Deerfield	44	39	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.6%	89.7%	80.0%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Greenfield	169	137	32	1.2%	1.5%	0.0%	1.2%	0.7%	3.1%	82.2%	84.7%	71.9%
Montague	83	71	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.6%	93.0%	83.3%
Northfield	39	33	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.6%	90.9%	50.0%
Orange	102	70	32	1.0%	1.4%	0.0%	0.0%	0.0%	0.0%	81.4%	82.9%	78.1%
Ash/Buck/Cnwy/Sher*	72	60	12	1.4%	1.7%	0.0%	0.0%	0.0%	0.0%	86.1%	88.3%	75.0%
Bernstrn/Gill/Leyden*	63	52	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.1%	90.4%	54.5%
Chl/Col/Hw/Hea/Mn/Ro*	63	48	15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.1%	91.7%	93.3%
Ervng/Warwck/Wend*	52	42	10	0.0%	0.0%	0.0%	1.9%	0.0%	10.0%	75.0%	81.0%	50.0%
Lev/NSal/Shutes*	57	51	6	0.0%	0.0%	0.0%	1.8%	2.0%	0.0%	91.2%	94.1%	66.7%
Sunderlnd/Whately*	39	32	7	0.0%	0.0%	0.0%	2.6%	0.0%	14.3%	87.2%	90.6%	71.4%
HAMPDEN COUNTY												
Agawam	394	338	56	0.8%	0.6%	1.8%	1.8%	2.1%	0.0%	86.5%	87.9%	78.6%
Chicopee	592	442	150	1.4%	1.4%	1.3%	5.7%	4.5%	9.3%	79.2%	82.6%	69.3%
East Longmeadow	217	185	32	0.0%	0.0%	0.0%	0.5%	0.5%	0.0%	87.1%	88.6%	78.1%
Hampden	88	80	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.4%	88.8%	62.5%
Holyoke	295	218	77	2.7%	2.8%	2.6%	17.3%	13.3%	28.6%	63.7%	70.2%	45.5%
Longmeadow	159	141	18	1.3%	0.7%	5.6%	0.0%	0.0%	0.0%	86.8%	90.1%	61.1%
Ludlow	226	187	39	0.0%	0.0%	0.0%	1.8%	2.1%	0.0%	91.6%	94.7%	76.9%
Monson	126	109	17	0.0%	0.0%	0.0%	1.6%	0.0%	11.8%	83.3%	84.4%	76.5%
Palmer	152	120	32	0.7%	0.0%	3.1%	1.3%	1.7%	0.0%	82.9%	88.3%	62.5%
Southwick	177	143	34	0.6%	0.7%	0.0%	1.1%	1.4%	0.0%	84.7%	88.1%	70.6%
Springfield	1,691	1,108	583	19.1%	18.2%	20.8%	16.9%	15.0%	20.4%	44.1%	49.4%	34.1%
West Springfield	272	215	57	0.4%	0.0%	1.8%	2.6%	2.3%	3.5%	84.2%	84.7%	82.5%
Westfield	464	354	110	0.4%	0.6%	0.0%	2.4%	2.0%	3.6%	82.1%	86.4%	68.2%
Wilbraham	194	168	26	4.1%	3.6%	7.7%	2.6%	2.4%	3.8%	83.5%	85.7%	69.2%
Bln/Chs/Grnv/Mnt/Rus/Toi*	131	109	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%	88.1%	81.8%
Brmfld/Hollnd/Wales*	155	122	33	1.3%	0.8%	3.0%	0.6%	0.8%	0.0%	85.2%	86.9%	78.8%
HAMPSHIRE COUNTY												
Amherst	113	101	12	1.8%	2.0%	0.0%	5.3%	5.0%	8.3%	74.3%	74.3%	75.0%
Belchertown	163	141	22	1.8%	2.1%	0.0%	1.2%	1.4%	0.0%	87.7%	87.9%	86.4%
Easthampton	182	157	25	2.2%	2.5%	0.0%	1.1%	0.6%	4.0%	83.0%	87.3%	56.0%
Granby	79	64	15	1.3%	0.0%	6.7%	1.3%	0.0%	6.7%	83.5%	89.1%	60.0%
Hadley	34	31	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.2%	93.5%	66.7%
Hatfield	28	26	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.3%	88.5%	100.0%
Northampton	173	153	20	0.0%	0.0%	0.0%	1.2%	0.7%	5.0%	89.6%	91.5%	75.0%
Pelham	11	9	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	100.0%	50.0%
South Hadley	176	145	31	1.7%	0.7%	6.5%	2.3%	2.1%	3.2%	84.1%	85.5%	77.4%
Southampton	72	63	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.3%	92.1%	77.8%
Ware	133	98	35	0.0%	0.0%	0.0%	0.8%	1.0%	0.0%	82.7%	85.7%	74.3%
Chs/Gos/Hnt/Westh/Wmsb*	122	105	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.2%	89.5%	94.1%
Cum/Midfld/Plnfl/Worth*	40	36	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.5%	88.9%	75.0%
MIDDLESEX COUNTY												
Acton	257	244	13	0.4%	0.4%	0.0%	1.6%	1.6%	0.0%	71.2%	71.3%	69.2%
Arlington	390	363	27	2.3%	1.9%	7.4%	0.5%	0.6%	0.0%	80.3%	80.7%	74.1%
Ashby	55	48	7	0.0%	0.0%	0.0%	1.8%	0.0%	14.3%	89.1%	93.8%	57.1%
Ashland	271	239	32	1.1%	0.8%	3.1%	3.3%	3.8%	0.0%	80.4%	80.8%	78.1%
Ayer	74	63	11	4.1%	1.6%	18.2%	5.4%	6.3%	0.0%	82.4%	84.1%	72.7%
Bedford	142	136	6	2.1%	2.2%	0.0%	1.4%	1.5%	0.0%	82.4%	81.6%	100.0%
Belmont	200	184	16	1.0%	0.5%	6.3%	1.5%	1.6%	0.0%	79.0%	78.3%	87.5%
Billerica	650	569	81	0.5%	0.5%	0.0%	1.2%	1.1%	2.5%	85.2%	86.3%	77.8%
Boxborough	63	59	4	1.6%	0.0%	25.0%	1.6%	1.7%	0.0%	79.4%	81.4%	50.0%

SUPPLEMENTAL TABLE 5
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in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Burlington	313	290	23	1.0%	1.0%	0.0%	2.2%	2.4%	0.0%	70.3%	70.3%	69.6%
Cambridge	468	443	25	4.9%	4.5%	12.0%	2.1%	2.0%	4.0%	69.0%	70.2%	48.0%
Carlisle	66	65	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	74.2%	73.8%	100.0%
Chelmsford	407	364	43	1.0%	0.8%	2.3%	0.7%	0.5%	2.3%	82.8%	83.2%	79.1%
Concord	186	175	11	0.5%	0.6%	0.0%	1.1%	0.6%	9.1%	83.9%	85.1%	63.6%
Dracut	440	384	56	2.0%	1.6%	5.4%	2.5%	2.3%	3.6%	82.5%	83.9%	73.2%
Dunstable	43	38	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.0%	92.1%	40.0%
Everett	396	326	70	7.8%	6.1%	15.7%	20.5%	18.4%	30.0%	56.8%	59.8%	42.9%
Framingham	660	576	84	2.6%	2.4%	3.6%	11.1%	10.1%	17.9%	69.7%	70.8%	61.9%
Groton	117	108	9	1.7%	0.9%	11.1%	0.0%	0.0%	0.0%	85.5%	86.1%	77.8%
Holliston	180	164	16	1.1%	0.6%	6.3%	2.8%	2.4%	6.3%	80.6%	81.7%	68.8%
Hopkinton	228	217	11	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	79.8%	80.2%	72.7%
Hudson	233	202	31	0.9%	1.0%	0.0%	4.3%	3.0%	12.9%	82.8%	83.2%	80.6%
Lexington	321	306	15	0.6%	0.7%	0.0%	0.3%	0.3%	0.0%	64.8%	64.1%	80.0%
Lincoln	65	62	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	73.8%	74.2%	66.7%
Littleton	110	92	18	0.9%	1.1%	0.0%	1.8%	2.2%	0.0%	84.5%	83.7%	88.9%
Lowell	949	767	182	5.0%	5.0%	4.9%	8.1%	7.6%	10.4%	61.9%	63.4%	55.5%
Malden	559	469	90	9.1%	9.2%	8.9%	12.3%	10.9%	20.0%	59.4%	61.8%	46.7%
Marlborough	406	341	65	2.7%	2.1%	6.2%	8.9%	7.6%	15.4%	73.9%	74.5%	70.8%
Maynard	146	135	11	2.7%	3.0%	0.0%	2.1%	1.5%	9.1%	79.5%	80.0%	72.7%
Medford	574	500	74	5.7%	5.2%	9.5%	7.7%	7.2%	10.8%	71.1%	74.6%	47.3%
Melrose	311	285	26	1.9%	1.8%	3.8%	2.3%	1.8%	7.7%	82.0%	82.8%	73.1%
Natick	456	418	38	1.5%	1.0%	7.9%	0.9%	1.0%	0.0%	82.5%	83.7%	68.4%
Newton	855	803	52	1.5%	1.5%	1.9%	1.5%	1.5%	1.9%	75.1%	75.0%	76.9%
North Reading	212	190	22	0.0%	0.0%	0.0%	0.9%	0.5%	4.5%	90.6%	92.1%	77.3%
Pepperell	161	149	12	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	88.2%	87.9%	91.7%
Reading	303	269	34	0.0%	0.0%	0.0%	0.3%	0.0%	2.9%	85.8%	85.9%	85.3%
Sherborn	70	68	2	1.4%	1.5%	0.0%	1.4%	1.5%	0.0%	82.9%	82.4%	100.0%
Shirley	75	66	9	1.3%	1.5%	0.0%	1.3%	1.5%	0.0%	84.0%	83.3%	88.9%
Somerville	556	497	59	4.0%	3.4%	8.5%	8.8%	6.6%	27.1%	71.0%	73.0%	54.2%
Stoneham	251	226	25	1.2%	1.3%	0.0%	2.4%	2.7%	0.0%	85.7%	85.0%	92.0%
Stow	82	72	10	0.0%	0.0%	0.0%	2.4%	1.4%	10.0%	86.6%	87.5%	80.0%
Sudbury	237	225	12	0.4%	0.4%	0.0%	0.8%	0.4%	8.3%	82.3%	83.6%	58.3%
Tewksbury	473	404	69	0.2%	0.0%	1.4%	1.5%	1.5%	1.4%	84.6%	86.6%	72.5%
Townsend	121	102	19	0.0%	0.0%	0.0%	2.5%	1.0%	10.5%	85.1%	85.3%	84.2%
Tyngsborough	196	167	29	0.0%	0.0%	0.0%	3.1%	3.0%	3.4%	85.2%	86.2%	79.3%
Wakefield	318	282	36	0.0%	0.0%	0.0%	1.3%	0.7%	5.6%	85.2%	86.5%	75.0%
Waltham	509	468	41	2.8%	2.1%	9.8%	4.9%	4.3%	12.2%	73.7%	75.4%	53.7%
Watertown	279	261	18	1.4%	1.1%	5.6%	4.7%	4.6%	5.6%	74.6%	74.7%	72.2%
Wayland	174	160	14	0.6%	0.6%	0.0%	1.1%	1.3%	0.0%	79.9%	80.6%	71.4%
Westford	238	218	20	0.4%	0.5%	0.0%	1.7%	1.8%	0.0%	77.3%	77.1%	80.0%
Weston	142	131	11	0.0%	0.0%	0.0%	2.1%	2.3%	0.0%	73.9%	73.3%	81.8%
Wilmington	353	321	32	0.8%	0.9%	0.0%	0.8%	0.6%	3.1%	85.6%	86.3%	78.1%
Winchester	241	224	17	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	74.7%	75.0%	70.6%
Woburn	428	390	38	1.9%	2.1%	0.0%	4.4%	4.1%	7.9%	81.1%	81.8%	73.7%
NANTUCKET COUNTY												
Nantucket	222	195	27	0.5%	0.5%	0.0%	1.8%	1.5%	3.7%	85.6%	89.7%	55.6%
NORFOLK COUNTY												
Avon	70	56	14	2.9%	0.0%	14.3%	1.4%	1.8%	0.0%	80.0%	85.7%	57.1%
Bellingham	298	259	39	0.7%	0.4%	2.6%	1.7%	1.5%	2.6%	83.6%	85.3%	71.8%
Braintree	455	409	46	2.9%	2.7%	4.3%	1.8%	1.2%	6.5%	79.6%	80.4%	71.7%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Brookline	484	456	28	1.9%	1.3%	10.7%	2.1%	2.0%	3.6%	74.8%	75.0%	71.4%
Canton	263	236	27	6.1%	4.7%	18.5%	0.8%	0.8%	0.0%	77.9%	78.8%	70.4%
Cohasset	128	115	13	0.8%	0.9%	0.0%	0.0%	0.0%	0.0%	89.1%	89.6%	84.6%
Dedham	311	280	31	3.5%	2.9%	9.7%	2.3%	2.1%	3.2%	82.3%	83.2%	74.2%
Dover	72	72	0	0.0%	0.0%	na	0.0%	0.0%	na	81.9%	81.9%	na
Foxborough	210	192	18	1.0%	1.0%	0.0%	0.5%	0.5%	0.0%	87.6%	88.0%	83.3%
Franklin	418	368	50	1.7%	1.4%	4.0%	1.2%	1.1%	2.0%	83.7%	83.4%	86.0%
Holbrook	185	141	44	5.4%	3.5%	11.4%	2.2%	2.8%	0.0%	74.6%	78.7%	61.4%
Medfield	172	162	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.3%	84.6%	80.0%
Medway	177	156	21	1.7%	1.3%	4.8%	1.1%	0.6%	4.8%	81.9%	82.1%	81.0%
Millis	116	95	21	0.0%	0.0%	0.0%	0.9%	1.1%	0.0%	83.6%	88.4%	61.9%
Milton	351	306	45	13.7%	13.4%	15.6%	1.7%	2.0%	0.0%	67.0%	68.0%	60.0%
Needham	318	304	14	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	83.3%	83.9%	71.4%
Norfolk	118	105	13	0.0%	0.0%	0.0%	0.8%	1.0%	0.0%	89.8%	89.5%	92.3%
Norwood	290	270	20	1.4%	1.1%	5.0%	1.0%	1.1%	0.0%	86.2%	86.7%	80.0%
Plainville	107	94	13	0.9%	0.0%	7.7%	1.9%	2.1%	0.0%	78.5%	79.8%	69.2%
Quincy	840	749	91	1.8%	1.3%	5.5%	2.9%	2.4%	6.6%	70.5%	71.6%	61.5%
Randolph	473	376	97	29.2%	27.9%	34.0%	4.9%	4.8%	5.2%	44.2%	45.2%	40.2%
Sharon	211	195	16	2.8%	2.6%	6.3%	0.9%	1.0%	0.0%	75.4%	75.9%	68.8%
Stoughton	398	343	55	8.0%	6.7%	16.4%	5.8%	5.2%	9.1%	72.9%	75.5%	56.4%
Walpole	336	300	36	0.6%	0.7%	0.0%	1.2%	1.3%	0.0%	84.2%	85.3%	75.0%
Wellesley	291	282	9	0.7%	0.7%	0.0%	1.0%	1.1%	0.0%	74.2%	74.1%	77.8%
Westwood	182	175	7	1.1%	1.1%	0.0%	1.6%	1.7%	0.0%	84.6%	85.7%	57.1%
Weymouth	747	638	109	1.2%	1.1%	1.8%	1.5%	1.4%	1.8%	84.9%	85.9%	78.9%
Wrentham	160	138	22	0.6%	0.7%	0.0%	1.3%	1.4%	0.0%	89.4%	89.9%	86.4%
PLYMOUTH COUNTY												
Abington	222	190	32	0.0%	0.0%	0.0%	2.7%	2.6%	3.1%	84.7%	87.4%	68.8%
Bridgewater	280	248	32	1.1%	1.2%	0.0%	2.1%	2.4%	0.0%	83.2%	83.9%	78.1%
Brockton	1,281	937	344	24.2%	24.5%	23.3%	8.2%	7.7%	9.6%	49.8%	52.4%	42.7%
Carver	223	184	39	1.3%	0.0%	7.7%	0.0%	0.0%	0.0%	90.1%	92.4%	79.5%
Duxbury	236	220	16	0.8%	0.9%	0.0%	1.7%	1.8%	0.0%	89.0%	88.2%	100.0%
East Bridgewater	237	208	29	2.5%	1.9%	6.9%	0.4%	0.5%	0.0%	86.1%	88.9%	65.5%
Halifax	154	129	25	0.6%	0.8%	0.0%	0.6%	0.0%	4.0%	91.6%	91.5%	92.0%
Hanover	209	189	20	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	91.9%	92.1%	90.0%
Hanson	192	165	27	0.5%	0.6%	0.0%	1.0%	1.2%	0.0%	84.9%	85.5%	81.5%
Hingham	300	285	15	0.3%	0.4%	0.0%	0.7%	0.7%	0.0%	83.3%	83.5%	80.0%
Hull	217	177	40	0.9%	0.6%	2.5%	2.3%	2.8%	0.0%	78.8%	78.0%	82.5%
Kingston	218	188	30	0.0%	0.0%	0.0%	2.3%	2.1%	3.3%	87.2%	87.8%	83.3%
Lakeville	182	157	25	0.5%	0.0%	4.0%	0.5%	0.6%	0.0%	84.6%	86.0%	76.0%
Marion	83	74	9	4.8%	5.4%	0.0%	0.0%	0.0%	0.0%	89.2%	87.8%	100.0%
Marshfield	445	397	48	0.0%	0.0%	0.0%	1.1%	1.0%	2.1%	89.0%	89.9%	81.3%
Mattapoisett	85	80	5	0.0%	0.0%	0.0%	3.5%	3.8%	0.0%	88.2%	90.0%	60.0%
Middleborough	376	324	52	1.1%	0.9%	1.9%	1.6%	1.2%	3.8%	87.2%	89.5%	73.1%
Norwell	143	130	13	0.7%	0.8%	0.0%	0.7%	0.8%	0.0%	85.3%	85.4%	84.6%
Pembroke	307	274	33	0.7%	0.7%	0.0%	0.7%	0.4%	3.0%	87.6%	88.3%	81.8%
Plymouth	1,014	852	162	0.8%	0.7%	1.2%	1.5%	1.4%	1.9%	85.8%	87.2%	78.4%
Plympton	64	53	11	3.1%	1.9%	9.1%	0.0%	0.0%	0.0%	89.1%	94.3%	63.6%
Rochester	80	72	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.3%	94.4%	62.5%
Rockland	255	210	45	2.7%	2.9%	2.2%	1.6%	1.9%	0.0%	80.0%	84.3%	60.0%
Scituate	317	283	34	0.9%	1.1%	0.0%	0.6%	0.0%	5.9%	84.2%	85.5%	73.5%
Wareham	393	324	69	4.3%	4.3%	4.3%	1.0%	1.2%	0.0%	82.2%	83.0%	78.3%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
West Bridgewater	90	79	11	2.2%	2.5%	0.0%	0.0%	0.0%	0.0%	80.0%	78.5%	90.9%
Whitman	241	200	41	2.5%	2.5%	2.4%	2.1%	1.5%	4.9%	82.2%	85.0%	68.3%
SUFFOLK COUNTY												
Boston	4,882	4,147	735	18.1%	16.3%	28.8%	8.2%	7.7%	11.0%	53.7%	56.6%	37.7%
Chelsea	227	185	42	4.0%	3.8%	4.8%	42.7%	41.6%	47.6%	40.1%	41.1%	35.7%
Revere	636	530	106	1.4%	1.3%	1.9%	20.9%	20.6%	22.6%	65.6%	66.6%	60.4%
Winthrop	191	163	28	0.5%	0.6%	0.0%	2.1%	1.2%	7.1%	85.3%	86.5%	78.6%
WORCESTER COUNTY												
Ashburnham	106	90	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.5%	95.6%	75.0%
Athol	183	147	36	1.6%	1.4%	2.8%	4.9%	4.8%	5.6%	79.8%	83.0%	66.7%
Auburn	232	190	42	1.3%	1.1%	2.4%	1.7%	2.1%	0.0%	87.1%	87.4%	85.7%
Barre	71	57	14	2.8%	3.5%	0.0%	2.8%	3.5%	0.0%	73.2%	73.7%	71.4%
Berlin	32	29	3	0.0%	0.0%	0.0%	3.1%	3.4%	0.0%	87.5%	86.2%	100.0%
Blackstone	127	104	23	2.4%	1.9%	4.3%	1.6%	1.0%	4.3%	81.9%	81.7%	82.6%
Bolton	78	68	10	0.0%	0.0%	0.0%	1.3%	1.5%	0.0%	92.3%	94.1%	80.0%
Boylston	59	51	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.4%	86.3%	87.5%
Brookfield	51	38	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.2%	92.1%	92.3%
Charlton	210	175	35	1.4%	1.1%	2.9%	1.0%	1.1%	0.0%	84.3%	84.6%	82.9%
Clinton	161	133	28	1.9%	2.3%	0.0%	10.6%	8.3%	21.4%	80.7%	85.0%	60.7%
Douglas	161	145	16	0.6%	0.7%	0.0%	1.9%	2.1%	0.0%	81.4%	83.4%	62.5%
Dudley	154	118	36	1.3%	1.7%	0.0%	1.3%	1.7%	0.0%	87.0%	90.7%	75.0%
East Brookfield	41	33	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.4%	84.8%	87.5%
Fitchburg	405	325	80	2.5%	1.8%	5.0%	10.1%	8.3%	17.5%	72.1%	76.6%	53.8%
Gardner	214	173	41	2.3%	2.3%	2.4%	5.1%	5.8%	2.4%	80.8%	82.1%	75.6%
Grafton	235	210	25	1.3%	1.0%	4.0%	2.1%	2.4%	0.0%	81.3%	82.4%	72.0%
Harvard	68	65	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	80.9%	80.0%	100.0%
Holden	208	187	21	0.5%	0.5%	0.0%	1.4%	0.5%	9.5%	87.0%	87.7%	81.0%
Hopedale	107	95	12	1.9%	2.1%	0.0%	0.0%	0.0%	0.0%	93.5%	92.6%	100.0%
Hubbardston	94	80	14	1.1%	0.0%	7.1%	0.0%	0.0%	0.0%	90.4%	92.5%	78.6%
Lancaster	103	91	12	6.8%	6.6%	8.3%	4.9%	4.4%	8.3%	79.6%	79.1%	83.3%
Leicester	193	160	33	1.0%	1.3%	0.0%	5.2%	5.0%	6.1%	80.8%	83.1%	69.7%
Leominster	460	379	81	2.6%	2.6%	2.5%	7.2%	6.6%	9.9%	73.3%	74.9%	65.4%
Lunenburg	159	142	17	0.6%	0.7%	0.0%	0.6%	0.7%	0.0%	83.6%	84.5%	76.5%
Mendon	122	108	14	0.0%	0.0%	0.0%	0.8%	0.0%	7.1%	83.6%	83.3%	85.7%
Milford	339	285	54	1.5%	1.4%	1.9%	4.4%	4.6%	3.7%	80.2%	79.6%	83.3%
Millbury	212	181	31	0.0%	0.0%	0.0%	1.9%	2.2%	0.0%	89.6%	89.0%	93.5%
Millville	63	54	9	0.0%	0.0%	0.0%	3.2%	1.9%	11.1%	87.3%	88.9%	77.8%
North Brookfield	70	54	16	0.0%	0.0%	0.0%	4.3%	5.6%	0.0%	82.9%	87.0%	68.8%
Northborough	177	162	15	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	88.1%	88.9%	80.0%
Northbridge	223	185	38	0.4%	0.5%	0.0%	1.8%	2.2%	0.0%	86.5%	87.0%	84.2%
Oxford	250	205	45	0.4%	0.0%	2.2%	1.2%	1.5%	0.0%	88.0%	89.3%	82.2%
Paxton	65	58	7	0.0%	0.0%	0.0%	1.5%	0.0%	14.3%	83.1%	82.8%	85.7%
Princeton	60	55	5	0.0%	0.0%	0.0%	3.3%	1.8%	20.0%	80.0%	83.6%	40.0%
Shrewsbury	420	383	37	1.0%	1.0%	0.0%	4.8%	3.9%	13.5%	73.6%	73.6%	73.0%
Southborough	111	108	3	0.9%	0.9%	0.0%	1.8%	1.9%	0.0%	81.1%	81.5%	66.7%
Southbridge	181	134	47	0.6%	0.7%	0.0%	11.0%	11.2%	10.6%	75.1%	75.4%	74.5%
Spencer	184	149	35	0.5%	0.7%	0.0%	2.2%	1.3%	5.7%	83.2%	87.9%	62.9%
Sterling	106	95	11	0.0%	0.0%	0.0%	2.8%	3.2%	0.0%	87.7%	87.4%	90.9%
Sturbridge	132	116	16	0.0%	0.0%	0.0%	1.5%	1.7%	0.0%	83.3%	82.8%	87.5%
Sutton	159	142	17	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	86.2%	86.6%	82.4%
Templeton	136	113	23	2.2%	1.8%	4.3%	0.0%	0.0%	0.0%	80.1%	82.3%	69.6%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2007

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Upton	101	87	14	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	88.1%	90.8%	71.4%
Uxbridge	211	181	30	1.4%	1.7%	0.0%	0.5%	0.6%	0.0%	89.1%	89.5%	86.7%
Warren	64	46	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.6%	93.5%	83.3%
Webster	219	190	29	0.9%	1.1%	0.0%	4.6%	4.7%	3.4%	81.7%	83.7%	69.0%
West Boylston	94	82	12	1.1%	1.2%	0.0%	2.1%	1.2%	8.3%	84.0%	86.6%	66.7%
West Brookfield	54	48	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	87.5%	100.0%
Westborough	176	164	12	1.1%	1.2%	0.0%	1.7%	1.2%	8.3%	77.3%	77.4%	75.0%
Westminster	116	97	19	0.0%	0.0%	0.0%	2.6%	3.1%	0.0%	87.1%	86.6%	89.5%
Worcester	1,694	1,332	362	7.6%	6.7%	10.8%	9.1%	8.9%	9.7%	67.9%	70.0%	59.9%
Hardwick/NwBrntree*	73	60	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.9%	85.0%	84.6%
Oakham/Rutland*	150	135	15	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%	88.0%	88.9%	80.0%
Petersham/Philipston*	55	44	11	0.0%	0.0%	0.0%	1.8%	2.3%	0.0%	85.5%	86.4%	81.8%
Winchendon/Rylston*	218	182	36	1.4%	1.1%	2.8%	1.8%	2.2%	0.0%	83.9%	88.5%	61.1%

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

Note: See Supplemental Table 3 for the numbers of loans to blacks, Latino, and white borrowers in each community that were used to calculate this table's percentages.

SUPPLEMENTAL TABLE 6
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
BARNSTABLE COUNTY											
Barnstable	5	14	39	429	40.0%	0.0%	25.6%	10.5%	3.81	0.00	2.44
Bourne	3	5	2	189	0.0%	40.0%	0.0%	9.5%	0.00	4.20	0.00
Brewster			1	91			0.0%	6.6%			0.00
Chatham				43				7.0%			
Dennis	4	2	1	111	50.0%	0.0%	100.0%	6.3%	7.93	0.00	15.86
Eastham		1	1	42		0.0%	0.0%	0.0%		NA	NA
Falmouth	2	5	7	279	50.0%	0.0%	14.3%	7.2%	6.98	0.00	1.99
Harwich	1	2		117	0.0%	0.0%		6.8%	0.00	0.00	0.00
Mashpee	6		4	196	50.0%		0.0%	10.7%	4.67		0.00
Orleans	1	2		57	0.0%	0.0%		15.8%	0.00	0.00	
Provincetown			1	54		0.0%	0.0%	11.1%		0.00	0.00
Sandwich	2	1	6	235	0.0%	0.0%	16.7%	8.5%	0.00	0.00	1.96
Yarmouth	1	3	6	281	100.0%	33.3%	16.7%	8.9%	11.24	3.75	1.87
Truro/Wellfleet*		1	1	31		100.0%	0.0%	6.5%		15.50	0.00
BERKSHIRE COUNTY											
Adams	1	1	1	108	0.0%	0.0%	0.0%	5.6%	0.00	0.00	0.00
Cheshire				33				3.0%			
Clarksburg				18				27.8%			
Dalton			1	80			0.0%	7.5%			0.00
Great Barrington			6	64			16.7%	10.9%			1.52
Hinsdale				21				19.0%			
Lanesborough		1	1	42		0.0%	0.0%	11.9%		0.00	0.00
Lee			3	55			33.3%	7.3%			4.58
Lenox		1	2	31		100.0%	0.0%	3.2%		31.00	0.00
New Marlborough				12				25.0%			
North Adams	1	2	6	132	0.0%	0.0%	16.7%	15.9%	0.00	0.00	1.05
Pittsfield	13	22	24	526	0.0%	18.2%	25.0%	8.6%	0.00	2.13	2.92
Sheffield			1	34			0.0%	14.7%			0.00
Stockbridge				20				5.0%			
West Stockbridge				14				0.0%			
Williamstown	1	2	3	63	0.0%	0.0%	0.0%	11.1%	0.00	0.00	0.00
Alfrd/Egmont/MtWsh*				18				11.1%			
Becket/Washington*		1	2	42		0.0%	50.0%	28.6%		0.00	1.75
Florida/Savoy*				19				26.3%			
Hncok/NAsh/Rchmd*	1			22	0.0%			4.5%	0.00		
Monterey/Tyringham*				15				0.0%			
Otis/Sandisfield*	2		2	26	0.0%		0.0%	7.7%	0.00		0.00
Peru/Windsor*				24				0.0%			
BRISTOL COUNTY											
Acushnet		1	2	91		0.0%	0.0%	13.2%		0.00	0.00
Attleboro	27	24	20	459	14.8%	25.0%	10.0%	8.9%	1.66	2.80	1.12
Berkley		1		83		0.0%		12.0%		0.00	
Dartmouth	9	5	5	264	0.0%	20.0%	60.0%	7.6%	0.00	2.64	7.92
Dighton		1		87		0.0%		17.2%		0.00	
Easton	12	22	16	285	25.0%	22.7%	18.8%	6.0%	4.19	3.81	3.14
Fairhaven	1		2	141	0.0%		0.0%	12.8%	0.00		0.00

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Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fall River	19	32	25	614	10.5%	18.8%	36.0%	17.8%	0.59	1.06	2.03
Freetown		1	1	93		0.0%	0.0%	10.8%		0.00	0.00
Mansfield	15	8	2	233	0.0%	12.5%	0.0%	3.9%	0.00	3.24	0.00
New Bedford	6	35	61	693	16.7%	22.9%	32.8%	17.2%	0.97	1.33	1.91
North Attleborough	20	9	7	354	0.0%	0.0%	0.0%	6.2%	0.00	0.00	0.00
Norton	4		5	241	0.0%		0.0%	10.0%	0.00		0.00
Raynham	8	2	2	162	25.0%	0.0%	50.0%	11.1%	2.25	0.00	4.50
Rehobeth	2	2	3	156	0.0%	0.0%	0.0%	6.4%	0.00	0.00	0.00
Seekonk	3	1	8	131	0.0%	0.0%	12.5%	3.8%	0.00	0.00	3.28
Somerset	1		6	187	0.0%		16.7%	9.1%	0.00		1.83
Swansea	5			177	60.0%			11.3%	5.31		
Taunton	6	23	22	638	16.7%	13.0%	13.6%	12.7%	1.31	1.03	1.07
Westport	1	1	3	175	0.0%	0.0%	33.3%	10.9%	0.00	0.00	3.07
DUKES COUNTY											
Edgartown			2	20			0.0%	10.0%			0.00
Oak Bluffs		2	3	15		0.0%	66.7%	20.0%		0.00	3.33
Tisbury	1		1	18	100.0%		0.0%	11.1%	9.00		0.00
Aq/Chil/Gos/WTis*			1	21			100.0%	23.8%			4.20
ESSEX COUNTY											
Amesbury	2		7	266	50.0%		0.0%	6.4%	7.82		0.00
Andover	65	4	13	357	6.2%	25.0%	7.7%	8.1%	0.76	3.08	0.95
Beverly	10	9	11	440	0.0%	22.2%	9.1%	6.6%	0.00	3.37	1.38
Boxford	1			73	0.0%			6.8%	0.00		
Danvers	13	1	8	265	15.4%	0.0%	12.5%	6.4%	2.40	0.00	1.95
Essex				23				0.0%			
Georgetown		1	1	96		0.0%	0.0%	5.2%		0.00	0.00
Gloucester		1	6	260		0.0%	16.7%	8.1%		0.00	2.06
Groveland		2		98			0.0%	8.2%		0.00	
Hamilton	2		1	59	0.0%		0.0%	3.4%	0.00		0.00
Haverhill	11	23	75	692	9.1%	21.7%	13.3%	7.8%	1.16	2.79	1.71
Ipswich	2		1	149	0.0%		0.0%	10.7%	0.00		0.00
Lawrence	17	15	408	115	23.5%	33.3%	25.2%	11.3%	2.08	2.95	2.23
Lynn	41	96	200	419	14.6%	25.0%	27.5%	11.2%	1.30	2.23	2.45
Lynnfield	11	1	3	138	0.0%	0.0%	0.0%	8.0%	0.00	0.00	0.00
Manchester BTS	1	1		55	0.0%	0.0%		3.6%	0.00	0.00	
Marblehead	1		2	227	0.0%		50.0%	6.2%	0.00		8.11
Merrimack				63				12.7%			
Methuen	21	11	65	420	4.8%	27.3%	20.0%	9.5%	0.50	2.86	2.10
Middleton	5		2	125	20.0%		50.0%	6.4%	3.13		7.81
Nahant				46				15.2%			
Newbury	1		2	76	0.0%		0.0%	7.9%	0.00		0.00
Newburyport	3	2	3	282	33.3%	100.0%	0.0%	7.8%	4.27	12.82	0.00
North Andover	22	5	20	332	4.5%	20.0%	5.0%	5.1%	0.89	3.91	0.98
Peabody	9	8	14	452	0.0%	0.0%	0.0%	7.7%	0.00	0.00	0.00
Rockport			3	69				8.7%			0.00
Rowley		1	3	58		0.0%	0.0%	3.4%		0.00	0.00

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Salem	21	19	31	476	19.0%	0.0%	16.1%	10.7%	1.78	0.00	1.51
Salisbury	3			118	33.3%			9.3%	3.58		
Saugus	11	8	23	267	9.1%	12.5%	17.4%	8.2%	1.10	1.52	2.11
Swampscott	2	2	4	178	0.0%	50.0%	0.0%	7.3%	0.00	6.85	0.00
Topsfield				56				7.1%			
Wenham	2			40	0.0%			0.0%	NA		
West Newbury			2	43			0.0%	0.0%			NA
FRANKLIN COUNTY											
Deerfield		1	2	46		0.0%	0.0%	6.5%		0.00	0.00
Greenfield	8		3	184	12.5%		0.0%	8.7%	1.44		0.00
Montague			2	79			0.0%	8.9%			0.00
Northfield	1		1	30	100.0%		0.0%	10.0%	10.00		0.00
Orange	1	3	2	105	0.0%	33.3%	0.0%	12.4%	0.00	2.69	0.00
Ash/Buck/Cnwy/Sher*		1		66		0.0%		7.6%		0.00	
Bernstn/Gill/Leyden*	1		1	53	0.0%		0.0%	1.9%	0.00		0.00
Chl/Col/Hw/Hea/Mn/Ro*			1	35			0.0%	5.7%			0.00
Ervng/Warwck/Wend*				41				9.8%			
Lev/NSal/Shutes*				56				14.3%			
Sunderlnd/Whately*	2			38	0.0%			2.6%	0.00		
HAMPDEN COUNTY											
Agawam	10	2	13	356	0.0%	50.0%	7.7%	9.3%	0.00	5.39	0.83
Chicopee	15	18	59	619	13.3%	11.1%	15.3%	10.2%	1.31	1.09	1.50
East Longmeadow	8	2	7	212	25.0%	0.0%	0.0%	8.5%	2.94	0.00	0.00
Hampden		2		55		0.0%		9.1%		0.00	
Holyoke	5	10	93	260	0.0%	20.0%	18.3%	7.3%	0.00	2.74	2.50
Longmeadow	12	1	9	189	8.3%	0.0%	44.4%	4.8%	1.75	0.00	9.33
Ludlow	1	3	9	223	0.0%	0.0%	33.3%	7.2%	0.00	0.00	4.65
Monson		3	1	119		33.3%	0.0%	5.0%		6.61	0.00
Palmer	1	3	6	167	0.0%	33.3%	16.7%	14.4%	0.00	2.32	1.16
Southwick	2		1	99	0.0%		0.0%	7.1%	0.00		0.00
Springfield	52	336	620	854	21.2%	21.1%	19.8%	10.0%	2.13	2.12	1.99
West Springfield	7	7	23	323	14.3%	28.6%	21.7%	7.7%	1.85	3.69	2.81
Westfield	5	4	15	419	40.0%	50.0%	20.0%	8.8%	4.53	5.66	2.26
Wilbraham	3	3	3	200	0.0%	0.0%	0.0%	4.5%	0.00	0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/Tol*	1			95	0.0%			8.4%	0.00		
Brmfld/Hollnd/Wales*			2	125			0.0%	8.0%			0.00
HAMPSHIRE COUNTY											
Amherst	23	9	8	141	26.1%	11.1%	12.5%	7.8%	3.34	1.42	1.60
Belchertown	6	3	4	197	16.7%	33.3%	0.0%	5.1%	3.28	6.57	0.00
Easthampton	5		2	206	0.0%		50.0%	5.3%	0.00		9.36
Granby	1	1	5	74	0.0%	0.0%	0.0%	2.7%	0.00	0.00	0.00
Hadley	3		1	52	0.0%		0.0%	9.6%	0.00		0.00
Hatfield		1		40		0.0%		10.0%		0.00	
Northampton	12	4	8	293	16.7%	0.0%	25.0%	5.1%	3.26	0.00	4.88
Pelham	1			13	0.0%			7.7%	0.00		
South Hadley	6	1	5	189	16.7%	0.0%	20.0%	7.4%	2.25	0.00	2.70

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Southampton	2		1	88	0.0%		0.0%	3.4%	0.00		0.00
Ware	1	1	6	108	0.0%	0.0%	33.3%	12.0%	0.00	0.00	2.77
Chs/Gos/Hnt/Westh/Wmsb*	1	1	6	115	0.0%	0.0%	33.3%	9.6%	0.00	0.00	3.48
Cum/Midfld/Plnfd/Worth*	1		1	34	0.0%		0.0%	8.8%	0.00		0.00
MIDDLESEX COUNTY											
Acton	83	1	2	199	4.8%	0.0%	0.0%	4.0%	1.20	0.00	0.00
Arlington	51	4	10	447	5.9%	25.0%	0.0%	4.5%	1.31	5.59	0.00
Ashby			1	31			0.0%	3.2%			0.00
Ashland	35	3	11	227	2.9%	0.0%	9.1%	4.8%	0.59	0.00	1.88
Ayer	4	1	5	86	0.0%	100.0%	40.0%	2.3%	0.00	43.00	17.20
Bedford	23	2	2	143	0.0%	50.0%	0.0%	7.7%	0.00	6.50	0.00
Belmont	44	1	5	236	4.5%	100.0%	20.0%	4.7%	0.98	21.45	4.29
Billerica	41	11	19	389	4.9%	45.5%	26.3%	9.0%	0.54	5.05	2.92
Boxborough	9	2	1	52	0.0%	0.0%	0.0%	5.8%	0.00	0.00	0.00
Burlington	36	5	4	194	0.0%	0.0%	50.0%	8.2%	0.00	0.00	6.06
Cambridge	144	82	43	922	6.3%	11.0%	16.3%	7.0%	0.89	1.56	2.31
Carlisle	7			67	14.3%			3.0%	4.79		
Chelmsford	54	8	12	383	3.7%	12.5%	25.0%	3.9%	0.95	3.19	6.38
Concord	8	2	1	174	0.0%	0.0%	0.0%	5.7%	0.00	0.00	0.00
Dracut	14	6	11	306	0.0%	16.7%	0.0%	5.2%	0.00	3.19	0.00
Dunstable		1		21		0.0%		4.8%		0.00	
Everett	22	65	97	136	13.6%	35.4%	26.8%	18.4%	0.74	1.92	1.46
Framingham	44	20	70	502	6.8%	15.0%	22.9%	7.6%	0.90	1.98	3.02
Groton	9		3	118	0.0%		0.0%	5.1%	0.00		0.00
Holliston	1	1	6	173	0.0%	0.0%	0.0%	8.1%	0.00	0.00	0.00
Hopkinton	22	1	4	209	9.1%	0.0%	0.0%	3.8%	2.38	0.00	0.00
Hudson	9	2	17	259	0.0%	0.0%	17.6%	6.9%	0.00	0.00	2.54
Lexington	106	3	3	260	7.5%	0.0%	0.0%	3.5%	2.18	0.00	0.00
Lincoln	1		1	57	100.0%		0.0%	5.3%	19.00		0.00
Littleton	7		3	106	14.3%		0.0%	1.9%	7.57		0.00
Lowell	218	88	101	758	19.3%	25.0%	19.8%	8.8%	2.18	2.83	2.24
Malden	134	57	85	284	7.5%	24.6%	20.0%	12.3%	0.61	1.99	1.62
Marlborough	16	13	49	302	12.5%	38.5%	14.3%	10.6%	1.18	3.63	1.35
Maynard	2	1	2	100	0.0%	0.0%	0.0%	2.0%	0.00	0.00	0.00
Medford	64	38	30	499	7.8%	23.7%	33.3%	7.4%	1.05	3.19	4.50
Melrose	8	1	9	283	0.0%	0.0%	33.3%	5.3%	0.00	0.00	6.29
Natick	52	8	16	347	11.5%	37.5%	12.5%	6.6%	1.74	5.66	1.89
Newton	140	20	30	753	3.6%	15.0%	10.0%	6.0%	0.60	2.51	1.67
North Reading	8	2	5	222	0.0%	0.0%	0.0%	6.8%	0.00	0.00	0.00
Pepperell	1		1	90	0.0%		0.0%	7.8%	0.00		0.00
Reading	14		6	273	0.0%		0.0%	4.0%	0.00		0.00
Sherborn			2	42			0.0%	7.1%			0.00
Shirley	8		4	73	0.0%		0.0%	2.7%	0.00		0.00
Somerville	56	28	49	481	8.9%	32.1%	30.6%	6.9%	1.30	4.69	4.46
Stoneham	17	5	8	216	0.0%	0.0%	0.0%	6.0%	0.00	0.00	0.00
Stow	4	1	3	101	0.0%	0.0%	33.3%	5.0%	0.00	0.00	6.73

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Sudbury	25	3	5	211	8.0%	0.0%	40.0%	6.2%	1.30	0.00	6.49
Tewksbury	12	1	7	348	16.7%	0.0%	14.3%	6.3%	2.64	0.00	2.26
Townsend	3		1	119	0.0%		0.0%	5.9%	0.00		0.00
Tyngsborough	9	2		151	11.1%	0.0%		8.6%	1.29	0.00	
Wakefield	13	1	8	279	7.7%	0.0%	12.5%	5.7%	1.34	0.00	2.18
Waltham	52	26	35	580	11.5%	3.8%	14.3%	6.4%	1.81	0.60	2.24
Watertown	59	8	18	376	5.1%	12.5%	33.3%	5.1%	1.01	2.47	6.60
Wayland	20	1	2	134	15.0%	0.0%	0.0%	6.0%	2.51	0.00	0.00
Westford	58	1	3	207	3.4%	100.0%	0.0%	5.3%	0.65	18.82	0.00
Weston	27		3	164	22.2%		33.3%	9.8%	2.28		3.42
Wilmington	15	2	7	230	0.0%	0.0%	42.9%	6.1%	0.00	0.00	7.04
Winchester	52	2	3	263	7.7%	0.0%	0.0%	6.8%	1.12	0.00	0.00
Woburn	33	7	18	282	3.0%	0.0%	22.2%	6.7%	0.45	0.00	3.30
NANTUCKET COUNTY											
Nantucket		8	8	125		37.5%	12.5%	16.8%		2.23	0.74
NORFOLK COUNTY											
Avon	2	12		46	0.0%	25.0%		6.5%	0.00	3.83	
Bellingham	14	7	9	192	0.0%	0.0%	0.0%	5.2%	0.00	0.00	0.00
Braintree	76	8	3	310	5.3%	25.0%	0.0%	4.8%	1.09	5.17	0.00
Brookline	119	6	22	590	5.0%	16.7%	0.0%	8.0%	0.63	2.09	0.00
Canton	18	17	12	257	16.7%	41.2%	41.7%	6.6%	2.52	6.22	6.30
Cohasset	2	1		98	50.0%	0.0%		7.1%	7.00	0.00	
Dedham	10	14	23	242	0.0%	28.6%	26.1%	5.0%	0.00	5.76	5.26
Dover	4		2	70	0.0%		50.0%	4.3%	0.00		11.67
Foxborough	7	2	2	165	14.3%	0.0%	50.0%	10.9%	1.31	0.00	4.58
Franklin	19	1	9	382	5.3%	0.0%	0.0%	4.5%	1.18	0.00	0.00
Holbrook	7	14	8	75	0.0%	21.4%	12.5%	5.3%	0.00	4.02	2.34
Medfield	7		2	130	0.0%		50.0%	3.8%	0.00		13.00
Medway	4	1	4	129	25.0%	100.0%	25.0%	10.1%	2.48	9.92	2.48
Millis	2		4	82	0.0%		25.0%	2.4%	0.00		10.25
Milton	23	45	8	218	4.3%	24.4%	12.5%	7.3%	0.59	3.33	1.70
Needham	34	3	9	399	5.9%	0.0%	11.1%	5.3%	1.12	0.00	2.11
Norfolk		2		135		0.0%		3.7%		0.00	
Norwood	11	10	13	215	18.2%	20.0%	23.1%	5.1%	3.55	3.91	4.51
Plainville	7	7	3	102	14.3%	28.6%	0.0%	7.8%	1.82	3.64	0.00
Quincy	332	46	27	626	9.9%	8.7%	3.7%	8.8%	1.13	0.99	0.42
Randolph	63	171	40	116	0.0%	25.1%	30.0%	17.2%	0.00	1.46	1.74
Sharon	25	9	5	171	0.0%	33.3%	60.0%	7.0%	0.00	4.75	8.55
Stoughton	30	49	14	206	3.3%	26.5%	14.3%	8.3%	0.40	3.21	1.73
Walpole	15	4	5	272	0.0%	25.0%	40.0%	5.5%	0.00	4.53	7.25
Wellesley	25	3	12	308	4.0%	0.0%	16.7%	5.8%	0.68	0.00	2.85
Westwood	15	6	8	134	6.7%	0.0%	0.0%	3.0%	2.23	0.00	0.00
Weymouth	30	10	13	506	10.0%	20.0%	23.1%	8.3%	1.20	2.41	2.78
Wrentham	1		1	139	0.0%		0.0%	12.2%	0.00		0.00
PLYMOUTH COUNTY											
Abington	7	6	6	155	14.3%	33.3%	0.0%	5.8%	2.46	5.74	0.00

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Bridgewater	1	4	1	193	0.0%	0.0%	0.0%	5.2%	0.00	0.00	0.00
Brockton	22	452	122	499	4.5%	31.0%	18.9%	11.0%	0.41	2.81	1.71
Carver	1	1	8	144	0.0%	100.0%	25.0%	13.9%	0.00	7.20	1.80
Duxbury	1		1	147	0.0%		0.0%	4.1%	0.00		0.00
East Bridgewater	2	4	1	153	0.0%	0.0%	0.0%	7.8%	0.00	0.00	0.00
Halifax	2	1	2	89	0.0%	0.0%	0.0%	13.5%	0.00	0.00	0.00
Hanover	3	3	2	118	0.0%	33.3%	50.0%	7.6%	0.00	4.37	6.56
Hanson			2	113			50.0%	11.5%			4.35
Hingham	8	1	5	287	0.0%	0.0%	0.0%	4.5%	0.00	0.00	0.00
Hull	1	2	2	107	0.0%	0.0%	0.0%	12.1%	0.00	0.00	0.00
Kingston		1	1	100		0.0%	0.0%	8.0%		0.00	0.00
Lakeville	1		1	131	0.0%		0.0%	8.4%	0.00		0.00
Marion		1	1	57		0.0%	0.0%	8.8%		0.00	0.00
Marshfield	1		4	243	0.0%		0.0%	8.6%	0.00		0.00
Mattapoisett	1		2	47	0.0%		0.0%	6.4%	0.00		0.00
Middleborough	1	11	6	312	0.0%	18.2%	16.7%	15.7%	0.00	1.16	1.06
Norwell	2		1	116	0.0%		0.0%	3.4%	0.00		0.00
Pembroke		2	3	210		50.0%	0.0%	8.1%		6.18	0.00
Plymouth	8	4	10	688	0.0%	0.0%	10.0%	9.2%	0.00	0.00	1.09
Plympton				33				3.0%			
Rochester	2			52	0.0%			7.7%	0.00		
Rockland	3	3	8	216	0.0%	33.3%	37.5%	11.1%	0.00	3.00	3.38
Scituate	2	1	2	206	0.0%	0.0%	0.0%	3.9%	0.00	0.00	0.00
Wareham	2	18	4	232	50.0%	11.1%	25.0%	16.4%	3.05	0.68	1.53
West Bridgewater	1	3	3	78	0.0%	0.0%	0.0%	10.3%	0.00	0.00	0.00
Whitman	2	1		125	50.0%	0.0%		8.8%	5.68	0.00	
SUFFOLK COUNTY											
Boston	437	1,088	569	4,609	11.4%	26.9%	25.8%	8.6%	1.34	3.14	3.01
Chelsea	10	20	85	113	10.0%	25.0%	25.9%	8.0%	1.26	3.14	3.25
Revere	27	24	155	288	14.8%	8.3%	25.2%	12.2%	1.22	0.69	2.07
Winthrop	3	5	12	177	33.3%	20.0%	16.7%	9.6%	3.47	2.08	1.74
WORCESTER COUNTY											
Ashburnham		2	1	73		0.0%	0.0%	12.3%		0.00	0.00
Athol		1	5	146		0.0%	0.0%	17.1%		0.00	0.00
Auburn	8	4	6	194	0.0%	50.0%	33.3%	9.8%	0.00	5.11	3.40
Barre		1		52		0.0%		7.7%		0.00	
Berlin	1	2	1	37	100.0%	0.0%	0.0%	8.1%	12.33	0.00	0.00
Blackstone	1	1	5	100	100.0%	0.0%	40.0%	12.0%	8.33	0.00	3.33
Bolton	2		3	74	0.0%		33.3%	4.1%	0.00		8.22
Boylston	1		3	45	0.0%		0.0%	8.9%	0.00		0.00
Brookfield	1	1		42	0.0%	100.0%		4.8%	0.00	21.00	
Charlton	2		4	139	0.0%		0.0%	11.5%	0.00		0.00
Clinton	4	2	17	129	0.0%	0.0%	29.4%	9.3%	0.00	0.00	3.16
Douglas	1	3		105	0.0%	0.0%		3.8%	0.00	0.00	
Dudley		1	2	120		0.0%	50.0%	10.0%		0.00	5.00
East Brookfield			1	32			0.0%	12.5%			0.00

SUPPLEMENTAL TABLE 6
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fitchburg	19	27	75	342	10.5%	11.1%	10.7%	13.5%	0.78	0.83	0.79
Gardner	3	3	14	183	0.0%	33.3%	21.4%	9.3%	0.00	3.59	2.31
Grafton	31	2	5	219	6.5%	50.0%	0.0%	5.0%	1.28	9.95	0.00
Harvard	4			54	25.0%			7.4%	3.38		
Holden	5	1	8	215	0.0%	0.0%	0.0%	6.5%	0.00	0.00	0.00
Hopedale	1			61	0.0%			6.6%	0.00		
Hubbardston				52				7.7%			
Lancaster	3	3	1	65	0.0%	0.0%	0.0%	10.8%	0.00	0.00	0.00
Leicester	5	1	2	106	20.0%	100.0%	0.0%	13.2%	1.51	7.57	0.00
Leominster	12	19	37	364	16.7%	15.8%	13.5%	7.4%	2.25	2.13	1.82
Lunenburg	1	3	3	126	100.0%	33.3%	0.0%	6.3%	15.75	5.25	0.00
Mendon	3		1	52	0.0%		100.0%	5.8%	0.00		17.33
Milford	13	4	26	227	7.7%	0.0%	15.4%	9.3%	0.83	0.00	1.66
Millbury	5		5	146	0.0%		20.0%	9.6%	0.00		2.09
Millville				39				10.3%			
North Brookfield	1		1	49	0.0%		0.0%	14.3%	0.00		0.00
Northborough	14	1	7	162	0.0%	0.0%	14.3%	9.3%	0.00	0.00	1.54
Northbridge	3	6	6	183	0.0%	33.3%	16.7%	7.1%	0.00	4.69	2.35
Oxford	2	1	6	151	0.0%	100.0%	50.0%	7.9%	0.00	12.58	6.29
Paxton			5	45			60.0%	17.8%			3.38
Princeton				41				17.1%			
Shrewsbury	89	3	14	357	5.6%	66.7%	0.0%	6.7%	0.84	9.92	0.00
Southborough	15	3	3	81	0.0%	0.0%	0.0%	4.9%	0.00	0.00	0.00
Southbridge	3	3	20	129	33.3%	33.3%	10.0%	11.6%	2.87	2.87	0.86
Spencer	2	2	2	125	50.0%	0.0%	0.0%	7.2%	6.94	0.00	0.00
Sterling	2	1		78	50.0%	0.0%		12.8%	3.90	0.00	
Sturbridge	5	2	7	157	20.0%	0.0%	0.0%	6.4%	3.14	0.00	0.00
Sutton				114				5.3%			
Templeton	1	1	2	98	0.0%	0.0%	50.0%	16.3%	0.00	0.00	3.06
Upton	4	1	3	84	0.0%	0.0%	0.0%	3.6%	0.00	0.00	0.00
Uxbridge	1	5	2	172	0.0%	40.0%	50.0%	7.6%	0.00	5.29	6.62
Warren		1		62		0.0%		8.1%		0.00	
Webster	1	9	3	140	0.0%	0.0%	0.0%	12.1%	0.00	0.00	0.00
West Boylston	2	2	3	88	0.0%	0.0%	0.0%	8.0%	0.00	0.00	0.00
West Brookfield	1		1	72	100.0%		100.0%	13.9%	7.20		7.20
Westborough	34	2	5	175	14.7%	0.0%	20.0%	5.1%	2.86	0.00	3.89
Westminster		2	2	85		0.0%	0.0%	4.7%		0.00	0.00
Worcester	107	194	236	1,280	16.8%	27.8%	22.9%	13.1%	1.28	2.12	1.74
Hardwick/NwBrntree*				58				15.5%			
Oakham/Rutland*	7	2	4	113	0.0%	0.0%	0.0%	8.8%	0.00	0.00	0.00
Petersham/Philipston*	1		1	27	0.0%		0.0%	7.4%	0.00		0.00
Winchendon/Rylston*	2	1	2	134	0.0%	0.0%	0.0%	17.2%	0.00	0.00	0.00

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

Blank cells indicate that no applications from Asian, black, and/or Latino borrowers were reported for that town. In these cases, the corresponding cells for the denial rate and the denial rate ratio are also blank.

SUPPLEMENTAL TABLE 7
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
BARNSTABLE COUNTY											
Barnstable		3	27	44	66.7%	51.9%	31.8%		2.10	1.63	
Bourne			2	15		0.0%	40.0%			0.00	
Brewster			2	4		50.0%	0.0%			NA	
Chatham				3			0.0%				
Dennis			4	5		25.0%	20.0%			1.25	
Eastham				4			25.0%				
Falmouth				29			31.0%				
Harwich		1		7	0.0%		28.6%		0.00		
Mashpee	2			15	50.0%		46.7%		1.07		
Orleans				1			0.0%				
Provincetown				2			0.0%				
Sandwich			1	20			0.0%	35.0%		0.00	
Yarmouth			6	14			33.3%	21.4%			1.56
Truro/Wellfleet*				3			0.0%				
BERKSHIRE COUNTY											
Adams				2				0.0%			
Cheshire				2				50.0%			
Clarksburg											
Dalton			1	2		100.0%	0.0%			NA	
Great Barrington				4				50.0%			
Hinsdale											
Lanesborough				4				0.0%			
Lee				2				100.0%			
Lenox											
New Marlborough											
North Adams				9				44.4%			
Pittsfield		4	2	33	75.0%	100.0%	48.5%		1.55	2.06	
Sheffield				2				50.0%			
Stockbridge											
West Stockbridge											
Williamstown				1				100.0%			
Alfrd/Egmont/MtWsh*				2				50.0%			
Becket/Washington*				2				0.0%			
Florida/Savoy*											
Hncok/NAsh/Rchmd*				2				50.0%			
Monterey/Tyringham*											
Otis/Sandisfield*				3				0.0%			
Peru/Windsor*											
BRISTOL COUNTY											
Acushnet			1	8		100.0%	25.0%				4.00
Attleboro	3	6	1	44	66.7%	16.7%	100.0%	59.1%	1.13	0.28	1.69
Berkley		1		7		100.0%		71.4%		1.40	
Dartmouth			1	17			0.0%	47.1%			0.00
Dighton				6				16.7%			
Easton	1	10		17	100.0%	60.0%		29.4%	3.40	2.04	
Fairhaven			3	26			33.3%	23.1%			1.44

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	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fall River	1	4	1	69	0.0%	75.0%	0.0%	40.6%	0.00	1.85	0.00
Freetown		1		12		0.0%		16.7%		0.00	
Mansfield		1		13		0.0%		15.4%		0.00	
New Bedford		4	11	77		25.0%	54.5%	45.5%		0.55	1.20
North Attleborough				18				27.8%			
Norton			1	8			100.0%	25.0%			4.00
Raynham				8				25.0%			
Rehobeth			1	7			0.0%	28.6%			0.00
Seekonk			1	5			100.0%	20.0%			5.00
Somerset			1	7			100.0%	28.6%			3.50
Swansea	1			16	0.0%			56.3%	0.00		
Taunton		8	3	46		25.0%	100.0%	28.3%		0.88	3.54
Westport				14				50.0%			
DUKES COUNTY											
Edgartown				6				50.0%			
Oak Bluffs		1	2	5		0.0%	100.0%	40.0%		0.00	2.50
Tisbury			3	2			66.7%	50.0%			1.33
Aq/Chil/Gos/WTis*			2	6			50.0%	33.3%			1.50
ESSEX COUNTY											
Amesbury				14				35.7%			
Andover	2		2	16	50.0%		50.0%	37.5%	1.33		1.33
Beverly			3	18			100.0%	16.7%			6.00
Boxford				1				0.0%			
Danvers	1		2	28	100.0%		0.0%	39.3%	2.55		0.00
Essex				3				66.7%			
Georgetown			1	2			0.0%	100.0%			0.00
Gloucester			1	19			100.0%	26.3%			3.80
Groveland				3				0.0%			
Hamilton				2				50.0%			
Haverhill	2	4	19	44	0.0%	50.0%	31.6%	34.1%	0.00	1.47	0.93
Ipswich				6				83.3%			
Lawrence	2	6	114	21	100.0%	50.0%	50.0%	52.4%	1.91	0.95	0.95
Lynn	13	46	84	60	30.8%	45.7%	61.9%	50.0%	0.62	0.91	1.24
Lynnfield			1	7			0.0%	42.9%			0.00
Manchester BTS				4				50.0%			
Marblehead				6				33.3%			
Merrimack				1				100.0%			
Methuen	1	7	31	33	100.0%	57.1%	58.1%	45.5%	2.20	1.26	1.28
Middleton	1			15	0.0%			33.3%	0.00		
Nahant			1	12			100.0%	58.3%			1.71
Newbury			1	9			0.0%	66.7%			0.00
Newburyport				14				14.3%			
North Andover	1		4	17	100.0%		75.0%	29.4%	3.40		2.55
Peabody		3	9	33		33.3%	22.2%	33.3%		1.00	0.67
Rockport				3				0.0%			
Rowley				7				42.9%			

SUPPLEMENTAL TABLE 7
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First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salem		3	8	26	100.0%	37.5%	69.2%		1.44	0.54	
Salisbury				10				30.0%			
Saugus	5	2	6	19	100.0%	50.0%	66.7%	42.1%	2.38	1.19	1.58
Swampscott		2	1	11		0.0%	100.0%	27.3%		0.00	3.67
Topsfield				5				40.0%			
Wenham				1				0.0%			
West Newbury				1				100.0%			
FRANKLIN COUNTY											
Deerfield	1			3	0.0%			33.3%	0.00		
Greenfield				6				50.0%			
Montague				1				0.0%			
Northfield				1				100.0%			
Orange				4				0.0%			
Ash/Buck/Cnwy/Sher*											
Bernstn/Gill/Leyden*				6				66.7%			
Chl/Col/Hw/Hea/Mn/Ro*				2				100.0%			
Ervng/Warwck/Wend*				1				0.0%			
Lev/NSal/Shutes*				7				57.1%			
Sunderlnd/Whately*											
HAMPDEN COUNTY											
Agawam	3		2	10	0.0%		50.0%	20.0%	0.00		2.50
Chicopee		1	7	37		0.0%	57.1%	32.4%		0.00	1.76
East Longmeadow		2	2	5	100.0%		50.0%	40.0%		2.50	1.25
Hampden				6				83.3%			
Holyoke		4	13	18		75.0%	38.5%	27.8%		2.70	1.38
Longmeadow		1		7		0.0%		42.9%		0.00	
Ludlow			1	11			100.0%	27.3%			3.67
Monson				4				0.0%			
Palmer				14				21.4%			
Southwick	1			6	100.0%			16.7%	6.00		
Springfield	11	139	131	118	45.5%	43.9%	51.1%	41.5%	1.09	1.06	1.23
West Springfield	2		3	33	100.0%			33.3%	2.06		0.69
Westfield			4	38			75.0%	36.8%			2.04
Wilbraham				6				50.0%			
Bln/Chs/Grnv/Mnt/Rus/Tol*			1	6			0.0%	16.7%			0.00
Brmfld/Holnd/Wales*				11				45.5%			
HAMPSHIRE COUNTY											
Amherst				1				100.0%			
Belchertown		1		5		0.0%		0.0%		NA	
Easthampton				7				57.1%			
Granby				5				20.0%			
Hadley				7				42.9%			
Hatfield				5				60.0%			
Northampton	1			4	100.0%			25.0%	4.00		
Pelham											
South Hadley				6				50.0%			

SUPPLEMENTAL TABLE 7
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Southampton				2				0.0%			
Ware				8				37.5%			
Chs/Gos/Hnt/Westh/Wmsb*				1				0.0%			
Cum/Midfld/Plnfd/Worth*				2				50.0%			
MIDDLESEX COUNTY											
Acton	1			4	0.0%			0.0%	NA		
Arlington				19				31.6%			
Ashby				3				33.3%			
Ashland	1		4	8	0.0%		50.0%	25.0%	0.00		2.00
Ayer			4	12			75.0%	25.0%			3.00
Bedford				4				50.0%			
Belmont				7				14.3%			
Billerica	1	2	3	31	100.0%	0.0%	66.7%	32.3%	3.10	0.00	2.07
Boxborough			1	3			0.0%	0.0%			NA
Burlington		1	1	14		100.0%	0.0%	50.0%		2.00	0.00
Cambridge	5	2	1	29	60.0%	50.0%	0.0%	41.4%	1.45	1.21	0.00
Carlisle				2				50.0%			
Chelmsford		1		10		0.0%		40.0%		0.00	
Concord				5				0.0%			
Dracut	1	2	3	21	100.0%	0.0%	33.3%	38.1%	2.63	0.00	0.88
Dunstable				1				100.0%			
Everett	1	23	64	46	0.0%	30.4%	59.4%	63.0%	0.00	0.48	0.94
Framingham		2	29	53		100.0%	55.2%	43.4%		2.30	1.27
Groton		1		4		0.0%		75.0%		0.00	
Holliston				10				30.0%			
Hopkinton	1			9	0.0%			44.4%	0.00		
Hudson			4	13			50.0%	38.5%			1.30
Lexington	2		1	12	50.0%		0.0%	50.0%	1.00		0.00
Lincoln				3				0.0%			
Littleton				6				16.7%			
Lowell	47	35	37	48	46.8%	42.9%	56.8%	35.4%	1.32	1.21	1.60
Malden	11	22	23	44	27.3%	54.5%	47.8%	45.5%	0.60	1.20	1.05
Marlborough		2	7	31		50.0%	28.6%	54.8%		0.91	0.52
Maynard				8				50.0%			
Medford	3	14	11	60	33.3%	42.9%	45.5%	50.0%	0.67	0.86	0.91
Melrose	1	3		22	0.0%	33.3%		18.2%	0.00	1.83	
Natick			1	16			0.0%	37.5%			0.00
Newton	8	5	2	38	25.0%	40.0%	50.0%	31.6%	0.79	1.27	1.58
North Reading				10				30.0%			
Pepperell				8				25.0%			
Reading	2		1	15	50.0%		0.0%	26.7%	1.88		0.00
Sherborn			2	4			100.0%	25.0%			4.00
Shirley			2	5			50.0%	60.0%			0.83
Somerville	1	10	20	38	100.0%	60.0%	50.0%	31.6%	3.17	1.90	1.58
Stoneham	1		1	11	0.0%		100.0%	9.1%	0.00		11.00
Stow				3				0.0%			

SUPPLEMENTAL TABLE 7
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First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Sudbury	1			8	0.0%			62.5%	0.00		
Tewksbury	1			21	0.0%			47.6%	0.00		
Townsend				7				14.3%			
Tyngsborough	1		1	4	0.0%		0.0%	25.0%	0.00		0.00
Wakefield			2	12			50.0%	41.7%			1.20
Waltham	6	9	7	18	50.0%	77.8%	85.7%	50.0%	1.00	1.56	1.71
Watertown		2	6	14		0.0%	50.0%	35.7%		0.00	1.40
Wayland				4				25.0%			
Westford	3			9	33.3%			33.3%	1.00		
Weston	2		1	8	0.0%		0.0%	12.5%	0.00		0.00
Wilmington	1		2	12	0.0%		50.0%	41.7%	0.00		1.20
Winchester	2		1	11	50.0%		0.0%	18.2%	2.75		0.00
Woburn		3	6	17		0.0%	66.7%	29.4%		0.00	2.27
NANTUCKET COUNTY											
Nantucket		1	1	10		0.0%	0.0%	20.0%		0.00	0.00
NORFOLK COUNTY											
Avon				1				0.0%			
Bellingham			2	14			50.0%	21.4%			2.33
Braintree		2		18		100.0%		27.8%		3.60	
Brookline	2		1	20	0.0%		0.0%	40.0%	0.00		0.00
Canton		3		9		100.0%		22.2%		4.50	
Cohasset				7				42.9%			
Dedham		2	6	7		100.0%	50.0%	42.9%		2.33	1.17
Dover			1	1			0.0%	100.0%			0.00
Foxborough	3	2		10	33.3%	50.0%		50.0%	0.67	1.00	
Franklin		2		9			0.0%	22.2%			0.00
Holbrook	1	6	1	8	0.0%	33.3%	100.0%	25.0%	0.00	1.33	4.00
Medfield				3				33.3%			
Medway		1		10			0.0%	10.0%			0.00
Millis				4				25.0%			
Milton		28	2	11		46.4%	0.0%	63.6%		0.73	0.00
Needham	1			14	0.0%			35.7%	0.00		
Norfolk				5				20.0%			
Norwood		3	6	6		33.3%	66.7%	33.3%		1.00	2.00
Plainville				5				80.0%			
Quincy	11	7	7	48	54.5%	57.1%	42.9%	27.1%	2.01	2.11	1.58
Randolph		74	12	13			52.7%	83.3%		0.76	1.20
Sharon	1	5	1	11	0.0%	40.0%	100.0%	18.2%	0.00	2.20	5.50
Stoughton	2	15	6	20	50.0%	40.0%	66.7%	25.0%	2.00	1.60	2.67
Walpole		2	1	11			50.0%	100.0%		1.38	2.75
Wellesley	1			9	0.0%			22.2%	0.00		
Westwood				3				33.3%			
Weymouth		2		32		0.0%		40.6%		0.00	
Wrentham			1	11			100.0%	36.4%			2.75
PLYMOUTH COUNTY											
Abington		1	1	12		0.0%	100.0%	16.7%		0.00	6.00

SUPPLEMENTAL TABLE 7
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2007

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fitchburg		4	26	28		75.0%	57.7%	39.3%		1.91	1.47
Gardner			3	10			33.3%	10.0%			3.33
Grafton		4	1	8		50.0%	0.0%	50.0%		1.00	0.00
Harvard				2				50.0%			
Holden	2	1	1	5	50.0%	0.0%	0.0%	80.0%	0.63	0.00	0.00
Hopedale	2			3	50.0%			33.3%	1.50		
Hubbardston			1	1			0.0%	0.0%			NA
Lancaster	1			7	100.0%			14.3%	7.00		
Leicester		1	1	20		0.0%	0.0%	35.0%		0.00	0.00
Leominster	1		7	18	0.0%		57.1%	33.3%	0.00		1.71
Lunenburg				10				20.0%			
Mendon				4				75.0%			
Milford	4	1	6	21	50.0%	100.0%	33.3%	42.9%	1.17	2.33	0.78
Millbury			1	9			0.0%	11.1%			0.00
Millville				2				100.0%			
North Brookfield				5				20.0%			
Northborough			1	13			100.0%	38.5%			2.60
Northbridge			2	12			100.0%	50.0%			2.00
Oxford			4	15			75.0%	20.0%			3.75
Paxton			1	4			100.0%	25.0%			4.00
Princeton				6				100.0%			
Shrewsbury	2	1	4	22	50.0%	0.0%	50.0%	36.4%	1.38	0.00	1.38
Southborough				2				50.0%			
Southbridge		2	10	13		0.0%	50.0%	15.4%		0.00	3.25
Spencer			4	7			50.0%	57.1%			0.88
Sterling			1	3			0.0%	66.7%			0.00
Sturbridge	1			3	0.0%			33.3%	0.00		
Sutton				3				33.3%			
Templeton				5				20.0%			
Upton				6				66.7%			
Uxbridge				14				42.9%			
Warren				10				30.0%			
Webster	2	1		24	100.0%	0.0%		50.0%	2.00	0.00	
West Boylston			2	17			50.0%	41.2%			1.21
West Brookfield				2				50.0%			
Westborough	1			3	100.0%			0.0%	NA		
Westminster		1		1		0.0%		0.0%		NA	
Worcester	14	64	66	175	35.7%	53.1%	53.0%	48.0%	0.74	1.11	1.10
Hardwick/NwBrntree*				4				25.0%			
Oakham/Rutland*	1			7	0.0%			14.3%	0.00		
Petersham/Philipston*				1				100.0%			
Winchendon/Rylston*				18				33.3%			

* Lending data are not shown separately for the 69 towns that consist of only part of a census tract (in one case, a town -- Winchendon -- contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 23 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

A blank cell indicates that no applications from Asian, black, Latino, and/or white borrowers were reported for that town. In these cases, the corresponding cells for the denial rate and the denial rate ratio are also blank.