

SUPPLEMENTAL TABLES FOR

Changing Patterns XVII

Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods in Boston, Greater Boston and Massachusetts, 2009

BY

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These tables provide three kinds of information to supplement *Changing Patterns XVII* :

- I. Information on total and government-backed loans (GBLs) in the state's 14 counties, to supplement the report's tables for Boston, Greater Boston, Massachusetts, and for the state's 33 largest cities & towns.
 1. Total & Government-Backed Loans (GBLs), All Counties
 2. Total & GBL Lending to Black, Latino and White Borrowers, All Counties
 3. Black, Latino, and White Borrowers' Loan Shares, All Counties
 4. GBL Lending by Borrower Income, All Counties
- II. Information on total and government-backed lending in all Massachusetts cities & towns.
(Note: Each of these tables are each seven pages long.)
 5. Total & Government-Backed Loans (GBLs), All Cities & Towns
 6. Total & GBL Home-Purchase Lending to Black, Latino & White Borrowers, All Cities & Towns
 7. Black, Latino & White Borrowers' GBL Home-Purchase Loan Shares, All Cities & Towns
 8. Total & GBL Refinance Lending to Black, Latino & White Borrowers, All Cities & Towns
 9. Black, Latino, & White Borrowers' Refinance Loan Shares, All Cities & Towns
 10. Denial Rates by Borrower Race/Ethnicity, Home-Purchase Loans, All Cities & Towns
- III. Information on High-APR loans (HALs).
 11. Total & High-APR Loans (HALs), 33 Biggest Cities
 12. Total & HAL Lending, All Counties
 13. Total & HAL Lending, All Cities & Towns (7 pages)
 14. Total & HAL Home-Purchase Lending to Black, Latino & White Borrowers, 33 Biggest Cities
 15. Black, Latino & White Borrowers' HAL Home-Purchase Loan Shares, 33 Biggest Cities
 16. Total & HAL Refinance Lending to Black, Latino & White Borrowers, 33 Biggest Cities
 17. Black, Latino, & White Borrowers' HAL Refinance Loan Shares, 33 Biggest Cities
 18. Total & HAL Lending to Black, Latino & White Borrowers, All Counties
 19. Black, Latino & White Borrowers' HAL Loan Shares, All Counties
 20. Total & HAL Lending by Borrower Income, Boston, Greater Boston, and Massachusetts
 21. HAL Lending by Borrower Income, All Counties
 22. Total & HAL Lending by Borrower Race/Ethnicity & Income, Boston
 23. Total & HAL Lending by Borrower Race/Ethnicity & Income, Greater Boston
 24. Total & HAL Lending by Borrower Race/Ethnicity & Income, Massachusetts
 25. Shares of Total & HAL Loans by Major Types of Lenders
 26. HALs as Shares of Total Lending by Major Types of Lenders
 27. The 30 Biggest HAL Lenders in Massachusetts

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SUPPLEMENTAL TABLE I

**Total and Government-Backed Loans (GBLs) in the Fourteen Counties of Massachusetts
First-Lien Home-Purchase and Refinance Loans for Owner-Occupied Homes, 2009**

	Home-Purchase Loans			Refinance Loans			% Black House- holds	% Latino House- holds	Median Family Income
	All Loans	Gov't- Backed Loans	% GBLs	All Loans	Gov't- Backed Loans	% GBLs			
Barnstable	1,509	502	33.3%	7,113	499	7.0%	1.4%	0.8%	\$54,728
Berkshire	895	112	12.5%	3,042	196	6.4%	1.6%	1.1%	\$50,162
Bristol	3,728	1,630	43.7%	12,550	1,980	15.8%	2.1%	2.6%	\$53,733
Dukes	36	6	16.7%	423	13	3.1%	2.6%	0.7%	\$55,018
Essex	6,179	2,493	40.3%	20,919	2,138	10.2%	2.3%	8.1%	\$63,746
Franklin	495	138	27.9%	1,369	138	10.1%	0.8%	1.3%	\$50,915
Hampden	3,469	1,634	47.1%	7,236	1,454	20.1%	7.5%	11.6%	\$49,257
Hampshire	1,069	286	26.8%	3,095	291	9.4%	1.5%	2.4%	\$57,480
Middlesex	12,853	3,042	23.7%	47,413	2,979	6.3%	3.1%	3.3%	\$74,194
Nantucket	29	6	20.7%	321	2	0.6%	2.4%	1.2%	\$66,786
Norfolk	6,254	1,658	26.5%	23,270	1,608	6.9%	2.8%	1.3%	\$77,847
Plymouth	4,101	1,756	42.8%	14,914	1,907	12.8%	4.3%	1.7%	\$65,554
Suffolk	4,869	1,146	23.5%	10,666	986	9.2%	19.5%	11.4%	\$44,361
Worcester	6,398	2,576	40.3%	18,793	2,332	12.4%	2.3%	5.1%	\$58,394
Massachusetts	51,901	16,996	32.7%	171,161	16,544	9.7%	4.9%	5.0%	\$61,664

SUPPLEMENTAL TABLE 2
Government-Backed Loans (GBLs) to Black, Latino, & White Borrowers
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
A. HOME PURCHASE LOANS											
Barnstable	19	12	63.2%	33	20	60.6%	1,327	435	32.8%	1.93	1.85
Berkshire	10	3	30.0%	13	3	23.1%	835	103	12.3%	2.43	1.87
Bristol	98	63	64.3%	89	52	58.4%	3,203	1,378	43.0%	1.49	1.36
Dukes	0	0	na	1	1	100%	35	5	14.3%	na	7.00
Essex	93	65	69.9%	680	500	73.5%	4,706	1,725	36.7%	1.91	2.01
Franklin	2	1	50.0%	2	1	50.0%	469	131	27.9%	1.79	1.79
Hampden	150	110	73.3%	341	232	68.0%	2,731	1,190	43.6%	1.68	1.56
Hampshire	15	9	60.0%	13	1	7.7%	962	259	26.9%	2.23	0.29
Middlesex	232	108	46.6%	437	208	47.6%	9,333	2,260	24.2%	1.92	1.97
Nantucket	1	0	0.0%	1	0	0.0%	25	6	24.0%	0.00	0.00
Norfolk	192	112	58.3%	132	57	43.2%	4,553	1,265	27.8%	2.10	1.55
Plymouth	253	170	67.2%	97	59	60.8%	3,371	1,360	40.3%	1.67	1.51
Suffolk	387	172	44.4%	459	231	50.3%	3,106	601	19.3%	2.30	2.60
Worcester	156	103	66.0%	253	147	58.1%	5,300	2,121	40.0%	1.65	1.45
Massachusetts	1,612	932	57.8%	2,551	1,512	59.3%	39,966	12,846	32.1%	1.80	1.84
B. REFINANCE LOANS											
Barnstable	30	10	33.3%	64	8	12.5%	6,276	425	6.8%	4.92	1.85
Berkshire	18	4	22.2%	41	6	14.6%	2,804	160	5.7%	3.89	2.56
Bristol	145	49	33.8%	180	63	35.0%	10,925	1,631	14.9%	2.26	2.34
Dukes	16	5	31.3%	3	0	0.0%	366	5	1.4%	22.88	0.00
Essex	117	48	41.0%	469	203	43.3%	17,958	1,657	9.2%	4.45	4.69
Franklin	2	0	0.0%	18	3	16.7%	1,242	110	8.9%	0.00	1.88
Hampden	164	92	56.1%	245	113	46.1%	6,157	1,073	17.4%	3.22	2.65
Hampshire	21	7	33.3%	27	7	25.9%	2,756	244	8.9%	3.77	2.93
Middlesex	366	98	26.8%	673	112	16.6%	36,658	2,325	6.3%	4.22	2.62
Nantucket	3	0	0.0%	0	0	na	271	2	0.7%	0.00	na
Norfolk	328	89	27.1%	249	46	18.5%	18,739	1,256	6.7%	4.05	2.76
Plymouth	238	105	44.1%	169	59	34.9%	13,129	1,547	11.8%	3.74	2.96
Suffolk	560	182	32.5%	441	161	36.5%	7,857	502	6.4%	5.09	5.71
Worcester	131	60	45.8%	281	92	32.7%	15,905	1,910	12.0%	3.81	2.73
Massachusetts	2,140	750	35.0%	2,860	873	30.5%	141,071	12,863	9.1%	3.84	3.35

SUPPLEMENTAL TABLE 3
Black, Latino, & White Borrowers' Shares of All Loans, Conventional Loans, and Gov't-Backed Loans
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non- GBL Loans	GBL Loans	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs
A. HOME-PURCHASE LOANS												
Barnstable	1,509	1,007	502	1.3%	0.7%	2.4%	2.2%	1.3%	4.0%	87.9%	88.6%	86.7%
Berkshire	895	783	112	1.1%	0.9%	2.7%	1.5%	1.3%	2.7%	93.3%	93.5%	92.0%
Bristol	3,728	2,098	1,630	2.6%	1.7%	3.9%	2.4%	1.8%	3.2%	85.9%	87.0%	84.5%
Dukes	36	30	6	0.0%	0.0%	0.0%	2.8%	0.0%	16.7%	97.2%	100.0%	83.3%
Essex	6,179	3,686	2,493	1.5%	0.8%	2.6%	11.0%	4.9%	20.1%	76.2%	80.9%	69.2%
Franklin	495	357	138	0.4%	0.3%	0.7%	0.4%	0.3%	0.7%	94.7%	94.7%	94.9%
Hampden	3,469	1,835	1,634	4.3%	2.2%	6.7%	9.8%	5.9%	14.2%	78.7%	84.0%	72.8%
Hampshire	1,069	783	286	1.4%	0.8%	3.1%	1.2%	1.5%	0.3%	90.0%	89.8%	90.6%
Middlesex	12,853	9,811	3,042	1.8%	1.3%	3.6%	3.4%	2.3%	6.8%	72.6%	72.1%	74.3%
Nantucket	29	23	6	3.4%	4.3%	0.0%	3.4%	4.3%	0.0%	86.2%	82.6%	100.0%
Norfolk	6,254	4,596	1,658	3.1%	1.7%	6.8%	2.1%	1.6%	3.4%	72.8%	71.5%	76.3%
Plymouth	4,101	2,345	1,756	6.2%	3.5%	9.7%	2.4%	1.6%	3.4%	82.2%	85.8%	77.4%
Suffolk	4,869	3,723	1,146	7.9%	5.8%	15.0%	9.4%	6.1%	20.2%	63.8%	67.3%	52.4%
Worcester	6,398	3,822	2,576	2.4%	1.4%	4.0%	4.0%	2.8%	5.7%	82.8%	83.2%	82.3%
Massachusetts	51,901	34,905	16,996	3.1%	1.9%	5.5%	4.9%	3.0%	8.9%	77.0%	77.7%	75.6%
B. REFINANCE LOANS												
Barnstable	7,113	6,614	499	0.4%	0.3%	2.0%	0.9%	0.8%	1.6%	88.2%	88.5%	85.2%
Berkshire	3,042	2,846	196	0.6%	0.5%	2.0%	1.3%	1.2%	3.1%	92.2%	92.9%	81.6%
Bristol	12,550	10,570	1,980	1.2%	0.9%	2.5%	1.4%	1.1%	3.2%	87.1%	87.9%	82.4%
Dukes	423	410	13	3.8%	2.7%	38.5%	0.7%	0.7%	0.0%	86.5%	88.0%	38.5%
Essex	20,919	18,781	2,138	0.6%	0.4%	2.2%	2.2%	1.4%	9.5%	85.8%	86.8%	77.5%
Franklin	1,369	1,231	138	0.1%	0.2%	0.0%	1.3%	1.2%	2.2%	90.7%	92.0%	79.7%
Hampden	7,236	5,782	1,454	2.3%	1.2%	6.3%	3.4%	2.3%	7.8%	85.1%	87.9%	73.8%
Hampshire	3,095	2,804	291	0.7%	0.5%	2.4%	0.9%	0.7%	2.4%	89.0%	89.6%	83.8%
Middlesex	47,413	44,434	2,979	0.8%	0.6%	3.3%	1.4%	1.3%	3.8%	77.3%	77.3%	78.0%
Nantucket	321	319	2	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	84.4%	84.3%	100.0%
Norfolk	23,270	21,662	1,608	1.4%	1.1%	5.5%	1.1%	0.9%	2.9%	80.5%	80.7%	78.1%
Plymouth	14,914	13,007	1,907	1.6%	1.0%	5.5%	1.1%	0.8%	3.1%	88.0%	89.0%	81.1%
Suffolk	10,666	9,680	986	5.3%	3.9%	18.5%	4.1%	2.9%	16.3%	73.7%	76.0%	50.9%
Worcester	18,793	16,461	2,332	0.7%	0.4%	2.6%	1.5%	1.1%	3.9%	84.6%	85.0%	81.9%
Massachusetts	171,161	154,617	16,544	1.3%	0.9%	4.5%	1.7%	1.3%	5.3%	82.4%	82.9%	77.8%

Note: See preceding table for the *numbers* of loans to black, Latino, & white borrowers that were used to calculate this table's *percentages*.

SUPPLEMENTAL TABLE 4
Government-Backed Loans (GBLs) To Borrowers at Different Income Levels#
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	Home-Purchase Loans						Refinance Loans					
	Low/Mod Income		Mid/High Income		Highest Income		Low/Mod Income		Mid/High Income		Highest Income	
	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs
Barnstable	196	35.1%	284	36.5%	18	11.3%	58	3.1%	168	4.3%	7	0.8%
Berkshire	52	14.0%	56	13.5%	3	3.3%	44	5.7%	62	3.7%	3	0.7%
Bristol	639	46.9%	943	44.8%	41	16.8%	290	10.4%	586	8.2%	41	2.7%
Dukes	1	14.3%	5	20.8%	0	0.0%	0	0.0%	3	1.4%	0	0.0%
Essex	1,336	47.6%	1,094	39.0%	52	9.8%	359	7.1%	601	5.1%	28	1.0%
Franklin	71	32.9%	67	26.9%	0	0.0%	26	7.2%	52	6.4%	1	0.7%
Hampden	865	53.5%	725	44.7%	40	18.9%	280	16.4%	451	11.6%	17	1.9%
Hampshire	81	28.1%	197	30.4%	7	5.8%	36	6.9%	120	6.2%	10	2.0%
Middlesex	1,138	30.3%	1,776	24.8%	114	6.1%	436	5.4%	1,015	3.6%	67	0.7%
Nantucket	0	0.0%	6	27.3%	0	0.0%	0	0.0%	-	0.0%	0	0.0%
Norfolk	589	31.2%	1,006	30.5%	54	5.2%	229	5.4%	502	3.8%	25	0.5%
Plymouth	886	50.1%	832	42.1%	31	9.4%	321	8.3%	496	6.0%	32	1.9%
Suffolk	510	26.2%	577	25.4%	52	8.3%	142	5.5%	258	4.5%	17	1.0%
Worcester	1,325	46.6%	1,191	38.4%	49	11.5%	443	10.6%	586	5.5%	28	1.1%
Massachusetts	7,689	39.6%	8,759	33.1%	461	8.1%	2,664	7.4%	4,900	5.0%	276	1.0%

"Low/Mod Income" is no more than 80% of the Median Family Income (MFI) of the metro area in which the home is located; "Mid/High-income" is between 80%-200% of the MFI in the relevant metro area. "Highest-income" is more than double the MFI in the metro area.

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
BARNSTABLE COUNTY						
Barnstable	351	140	39.9%	1,372	100	7.3%
Bourne	142	50	35.2%	611	62	10.1%
Brewster	63	8	12.7%	368	11	3.0%
Chatham	27	3	11.1%	247	9	3.6%
Dennis	67	21	31.3%	408	26	6.4%
Eastham	19	2	10.5%	176	11	6.3%
Falmouth	188	51	27.1%	1,074	70	6.5%
Harwich	85	18	21.2%	460	27	5.9%
Mashpee	139	60	43.2%	477	47	9.9%
Orleans	30	0	0.0%	213	3	1.4%
Provincetown	18	2	11.1%	88	3	3.4%
Sandwich	182	77	42.3%	820	67	8.2%
Yarmouth	178	68	38.2%	617	61	9.9%
Truro/Wellfleet*	20	2	10.0%	179	2	1.1%
BERKSHIRE COUNTY						
Adams	60	13	21.7%	135	14	10.4%
Cheshire	33	2	6.1%	99	4	4.0%
Clarksburg	10	1	10.0%	44	2	4.5%
Dalton	65	13	20.0%	167	21	12.6%
Great Barrington	38	1	2.6%	183	5	2.7%
Hinsdale	19	3	15.8%	49	4	8.2%
Lanesborough	27	3	11.1%	92	5	5.4%
Lee	36	2	5.6%	169	6	3.6%
Lenox	27	1	3.7%	156	1	0.6%
New Marlborough	6	0	0.0%	32	0	0.0%
North Adams	86	16	18.6%	158	26	16.5%
Pittsfield	353	47	13.3%	950	81	8.5%
Sheffield	13	0	0.0%	93	3	3.2%
Stockbridge	8	0	0.0%	60	1	1.7%
West Stockbridge	5	0	0.0%	50	0	0.0%
Williamstown	37	2	5.4%	162	5	3.1%
Alfrd/Egmont/MtWsh*	10	0	0.0%	57	2	3.5%
Becket/Washington*	11	1	9.1%	89	7	7.9%
Florida/Savoy*	8	1	12.5%	39	0	0.0%
Hncok/NAsh/Rchmd*	12	2	16.7%	70	0	0.0%
Monterey/Tyringham*	5	0	0.0%	36	0	0.0%
Otis/Sandisfield*	15	2	13.3%	97	4	4.1%
Peru/Windsor*	11	2	18.2%	55	5	9.1%
BRISTOL COUNTY						
Acushnet	77	37	48.1%	300	46	15.3%
Attleboro	372	199	53.5%	1,060	210	19.8%
Berkley	45	16	35.6%	257	32	12.5%
Dartmouth	178	64	36.0%	833	81	9.7%
Dighton	59	18	30.5%	232	31	13.4%
Easton	226	73	32.3%	781	61	7.8%
Fairhaven	117	57	48.7%	430	76	17.7%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
Fall River	420	192	45.7%	933	249	26.7%
Freetown	57	25	43.9%	298	35	11.7%
Mansfield	156	52	33.3%	953	56	5.9%
New Bedford	481	273	56.8%	1,011	307	30.4%
North Attleborough	247	102	41.3%	928	128	13.8%
Norton	177	79	44.6%	694	75	10.8%
Raynham	126	39	31.0%	460	60	13.0%
Rehobeth	69	15	21.7%	446	31	7.0%
Seekonk	113	40	35.4%	411	55	13.4%
Somerset	146	53	36.3%	477	87	18.2%
Swansea	134	56	41.8%	459	80	17.4%
Taunton	440	214	48.6%	1,041	240	23.1%
Westport	88	26	29.5%	546	40	7.3%
DUKES COUNTY						
Edgartown	12	1	8.3%	120	2	1.7%
Oak Bluffs	7	2	28.6%	129	4	3.1%
Tisbury	8	2	25.0%	87	4	4.6%
Aq/Chil/Gos/WTis*	7	0	0.0%	85	3	3.5%
ESSEX COUNTY						
Amesbury	172	77	44.8%	479	62	12.9%
Andover	321	54	16.8%	1,565	53	3.4%
Beverly	318	107	33.6%	1,307	123	9.4%
Boxford	67	12	17.9%	422	6	1.4%
Danvers	221	85	38.5%	1,027	93	9.1%
Essex	19	5	26.3%	131	9	6.9%
Georgetown	80	26	32.5%	407	34	8.4%
Gloucester	177	54	30.5%	773	73	9.4%
Groveland	37	14	37.8%	268	22	8.2%
Hamilton	67	23	34.3%	363	17	4.7%
Haverhill	535	263	49.2%	1,240	210	16.9%
Ipswich	95	19	20.0%	502	24	4.8%
Lawrence	477	363	76.1%	280	146	52.1%
Lynn	649	380	58.6%	1,060	299	28.2%
Lynnfield	114	19	16.7%	608	22	3.6%
Manchester BTS	45	7	15.6%	252	2	0.8%
Marblehead	175	31	17.7%	956	25	2.6%
Merrimack	62	23	37.1%	217	18	8.3%
Methuen	440	240	54.5%	1,202	215	17.9%
Middleton	68	11	16.2%	417	20	4.8%
Nahant	24	6	25.0%	129	14	10.9%
Newbury	55	6	10.9%	318	10	3.1%
Newburyport	191	48	25.1%	724	36	5.0%
North Andover	300	94	31.3%	1,210	46	3.8%
Peabody	416	173	41.6%	1,397	181	13.0%
Rockport	47	7	14.9%	229	16	7.0%
Rowley	46	7	15.2%	258	21	8.1%
Salem	431	155	36.0%	941	153	16.3%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
Salisbury	62	20	32.3%	201	28	13.9%
Saugus	226	102	45.1%	811	101	12.5%
Swampscott	125	41	32.8%	576	40	6.9%
Topsfield	53	11	20.8%	288	9	3.1%
Wenham	23	4	17.4%	159	4	2.5%
West Newbury	39	6	15.4%	199	6	3.0%
FRANKLIN COUNTY						
Deerfield	29	7	24.1%	112	7	6.3%
Greenfield	157	49	31.2%	258	42	16.3%
Montague	65	19	29.2%	135	17	12.6%
Northfield	13	3	23.1%	86	6	7.0%
Orange	51	22	43.1%	97	17	17.5%
Ash/Buck/Cnwy/Sher*	49	10	20.4%	172	8	4.7%
Bernstn/Gill/Leyden*	34	6	17.6%	112	10	8.9%
Chl/Col/Hw/Hea/Mn/Ro*	21	4	19.0%	91	14	15.4%
Ervng/Warwck/Wend*	19	4	21.1%	73	7	9.6%
Lev/NSal/Shutes*	28	8	28.6%	138	3	2.2%
Sunderlnd/Whately*	28	6	21.4%	95	7	7.4%
HAMPDEN COUNTY						
Agawam	243	92	37.9%	694	111	16.0%
Chicopee	472	223	47.2%	723	197	27.2%
East Longmeadow	154	54	35.1%	438	43	9.8%
Hampden	44	13	29.5%	158	25	15.8%
Holyoke	202	91	45.0%	357	66	18.5%
Longmeadow	155	31	20.0%	485	29	6.0%
Ludlow	164	57	34.8%	423	56	13.2%
Monson	67	30	44.8%	248	32	12.9%
Palmer	93	50	53.8%	193	42	21.8%
Southwick	83	28	33.7%	261	40	15.3%
Springfield	1,050	661	63.0%	1,165	492	42.2%
West Springfield	220	107	48.6%	504	92	18.3%
Westfield	289	123	42.6%	799	156	19.5%
Wilbraham	122	28	23.0%	418	25	6.0%
Bln/Chs/Grnv/Mnt/Rus/Tol*	49	14	28.6%	175	27	15.4%
Brmfld/Holnd/Wales*	62	32	51.6%	193	20	10.4%
HAMPSHIRE COUNTY						
Amherst	100	3	3.0%	352	7	2.0%
Belchertown	137	43	31.4%	438	42	9.6%
Easthampton	159	56	35.2%	339	50	14.7%
Granby	33	11	33.3%	161	17	10.6%
Hadley	39	8	20.5%	123	6	4.9%
Hatfield	24	8	33.3%	74	8	10.8%
Northampton	204	34	16.7%	541	32	5.9%
Pelham	6	2	33.3%	38	3	7.9%
South Hadley	156	52	33.3%	381	50	13.1%
Southampton	58	10	17.2%	171	16	9.4%
Ware	69	38	55.1%	164	25	15.2%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
Chs/Gos/Hnt/Westh/Wmsb*	61	18	29.5%	235	25	10.6%
Cum/Midfld/Plnflld/Worth*	23	3	13.0%	78	10	12.8%
MIDDLESEX COUNTY						
Acton	270	37	13.7%	1,230	23	1.9%
Arlington	486	40	8.2%	1,962	36	1.8%
Ashby	13	5	38.5%	89	11	12.4%
Ashland	195	57	29.2%	749	55	7.3%
Ayer	100	38	38.0%	169	28	16.6%
Bedford	93	7	7.5%	616	17	2.8%
Belmont	239	11	4.6%	971	9	0.9%
Billerica	321	149	46.4%	1,467	191	13.0%
Boxborough	59	9	15.3%	249	3	1.2%
Burlington	181	42	23.2%	936	49	5.2%
Cambridge	717	37	5.2%	2,077	34	1.6%
Carlisle	52	0	0.0%	266	2	0.8%
Chelmsford	313	98	31.3%	1,313	114	8.7%
Concord	165	14	8.5%	634	6	0.9%
Dracut	293	134	45.7%	874	137	15.7%
Dunstable	12	2	16.7%	161	4	2.5%
Everett	261	130	49.8%	313	97	31.0%
Framingham	484	199	41.1%	1,525	164	10.8%
Groton	85	24	28.2%	478	11	2.3%
Holliston	129	40	31.0%	593	33	5.6%
Hopkinton	172	38	22.1%	828	20	2.4%
Hudson	146	42	28.8%	542	58	10.7%
Lexington	333	15	4.5%	1,566	14	0.9%
Lincoln	49	2	4.1%	201	3	1.5%
Littleton	86	16	18.6%	429	23	5.4%
Lowell	689	337	48.9%	1,078	266	24.7%
Malden	396	151	38.1%	788	124	15.7%
Marlborough	320	141	44.1%	770	86	11.2%
Maynard	116	41	35.3%	327	24	7.3%
Medford	451	104	23.1%	1,406	143	10.2%
Melrose	242	63	26.0%	1,083	66	6.1%
Natick	375	63	16.8%	1,469	66	4.5%
Newton	698	50	7.2%	3,492	33	0.9%
North Reading	163	46	28.2%	702	44	6.3%
Pepperell	74	39	52.7%	382	44	11.5%
Reading	222	44	19.8%	1,131	59	5.2%
Sherborn	45	4	8.9%	216	2	0.9%
Shirley	44	22	50.0%	159	16	10.1%
Somerville	539	65	12.1%	1,214	65	5.4%
Stoneham	226	52	23.0%	760	66	8.7%
Stow	78	8	10.3%	346	10	2.9%
Sudbury	167	14	8.4%	1,016	11	1.1%
Tewksbury	289	105	36.3%	1,095	139	12.7%
Townsend	64	33	51.6%	241	48	19.9%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
Tyngsborough	118	43	36.4%	445	43	9.7%
Wakefield	301	53	17.6%	1,030	74	7.2%
Waltham	513	99	19.3%	1,538	92	6.0%
Watertown	303	37	12.2%	848	43	5.1%
Wayland	157	16	10.2%	684	12	1.8%
Westford	215	48	22.3%	1,251	38	3.0%
Weston	90	1	1.1%	436	1	0.2%
Wilmington	174	60	34.5%	1,031	89	8.6%
Winchester	236	8	3.4%	1,152	14	1.2%
Woburn	294	109	37.1%	1,084	119	11.0%
NANTUCKET COUNTY						
Nantucket	29	6	20.7%	319	2	0.6%
NORFOLK COUNTY						
Avon	27	15	55.6%	114	27	23.7%
Bellingham	165	77	46.7%	583	82	14.1%
Braintree	349	103	29.5%	1,277	116	9.1%
Brookline	601	25	4.2%	1,958	24	1.2%
Canton	215	47	21.9%	812	35	4.3%
Cohasset	81	9	11.1%	366	6	1.6%
Dedham	181	70	38.7%	818	69	8.4%
Dover	38	1	2.6%	281	0	0.0%
Foxborough	131	40	30.5%	592	44	7.4%
Franklin	363	100	27.5%	1,417	107	7.6%
Holbrook	103	59	57.3%	226	57	25.2%
Medfield	122	17	13.9%	708	18	2.5%
Medway	126	42	33.3%	539	44	8.2%
Millis	77	21	27.3%	313	31	9.9%
Milton	251	65	25.9%	1,097	58	5.3%
Needham	301	15	5.0%	1,780	12	0.7%
Norfolk	106	30	28.3%	471	27	5.7%
Norwood	181	52	28.7%	761	60	7.9%
Plainville	81	28	34.6%	257	19	7.4%
Quincy	743	196	26.4%	1,863	202	10.8%
Randolph	309	166	53.7%	492	110	22.4%
Sharon	202	40	19.8%	849	37	4.4%
Stoughton	244	96	39.3%	708	91	12.9%
Walpole	228	43	18.9%	1,012	62	6.1%
Wellesley	240	7	2.9%	1,223	6	0.5%
Westwood	144	19	13.2%	826	19	2.3%
Weymouth	538	246	45.7%	1,430	216	15.1%
Wrentham	104	29	27.9%	497	29	5.8%
PLYMOUTH COUNTY						
Abington	172	78	45.3%	449	77	17.1%
Bridgewater	166	86	51.8%	720	81	11.3%
Brockton	685	430	62.8%	910	330	36.3%
Carver	98	35	35.7%	363	71	19.6%
Duxbury	123	24	19.5%	698	21	3.0%

SUPPLEMENTAL TABLE 5

**Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009**

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
East Bridgewater	116	45	38.8%	468	56	12.0%
Halifax	97	47	48.5%	238	31	13.0%
Hanover	117	43	36.8%	584	44	7.5%
Hanson	59	38	64.4%	378	47	12.4%
Hingham	200	22	11.0%	1,091	20	1.8%
Hull	113	35	31.0%	339	33	9.7%
Kingston	127	60	47.2%	486	50	10.3%
Lakeville	67	21	31.3%	422	45	10.7%
Marion	36	10	27.8%	189	18	9.5%
Marshfield	224	93	41.5%	1,028	111	10.8%
Mattapoisett	44	11	25.0%	187	9	4.8%
Middleborough	181	93	51.4%	687	99	14.4%
Norwell	91	20	22.0%	514	20	3.9%
Pembroke	164	64	39.0%	691	87	12.6%
Plymouth	523	223	42.6%	1,830	277	15.1%
Plympton	23	9	39.1%	98	14	14.3%
Rochester	33	7	21.2%	217	22	10.1%
Rockland	146	66	45.2%	423	85	20.1%
Scituate	163	29	17.8%	804	36	4.5%
Wareham	178	92	51.7%	507	103	20.3%
West Bridgewater	50	24	48.0%	223	30	13.5%
Whitman	105	51	48.6%	370	90	24.3%
SUFFOLK COUNTY						
Boston	4,160	810	19.5%	9,489	745	7.9%
Chelsea	174	93	53.4%	184	62	33.7%
Revere	399	201	50.4%	602	129	21.4%
Winthrop	135	42	31.1%	390	50	12.8%
WORCESTER COUNTY						
Ashburnham	50	14	28.0%	162	24	14.8%
Athol	98	51	52.0%	168	30	17.9%
Auburn	158	74	46.8%	443	72	16.3%
Barre	34	13	38.2%	102	13	12.7%
Berlin	76	7	9.2%	73	2	2.7%
Blackstone	71	39	54.9%	208	31	14.9%
Bolton	55	6	10.9%	253	2	0.8%
Boylston	45	9	20.0%	157	12	7.6%
Brookfield	21	12	57.1%	65	8	12.3%
Charlton	105	41	39.0%	375	41	10.9%
Clinton	122	54	44.3%	251	43	17.1%
Douglas	76	30	39.5%	321	49	15.3%
Dudley	88	49	55.7%	243	49	20.2%
East Brookfield	30	12	40.0%	47	14	29.8%
Fitchburg	274	133	48.5%	470	96	20.4%
Gardner	137	58	42.3%	238	64	26.9%
Grafton	209	54	25.8%	746	47	6.3%
Harvard	54	6	11.1%	268	5	1.9%
Holden	176	67	38.1%	607	63	10.4%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% High-GBLs	All Loans	Gov't-Backed Loans	% High-GBLs
Hopedale	55	22	40.0%	280	23	8.2%
Hubbardston	28	11	39.3%	147	18	12.2%
Lancaster	56	15	26.8%	227	18	7.9%
Leicester	86	45	52.3%	220	48	21.8%
Leominster	304	144	47.4%	770	131	17.0%
Lunenburg	83	38	45.8%	338	28	8.3%
Mendon	37	5	13.5%	279	7	2.5%
Milford	258	102	39.5%	729	82	11.2%
Millbury	95	47	49.5%	360	56	15.6%
Millville	26	12	46.2%	104	17	16.3%
North Brookfield	46	24	52.2%	92	21	22.8%
Northborough	131	27	20.6%	642	26	4.0%
Northbridge	155	59	38.1%	469	48	10.2%
Oxford	120	64	53.3%	310	70	22.6%
Paxton	50	19	38.0%	144	17	11.8%
Princeton	26	6	23.1%	127	6	4.7%
Shrewsbury	293	70	23.9%	1,488	63	4.2%
Southborough	82	16	19.5%	508	13	2.6%
Southbridge	117	67	57.3%	155	51	32.9%
Spencer	96	52	54.2%	217	44	20.3%
Sterling	50	21	42.0%	270	20	7.4%
Sturbridge	82	31	37.8%	326	45	13.8%
Sutton	61	17	27.9%	347	23	6.6%
Templeton	67	28	41.8%	181	22	12.2%
Upton	65	15	23.1%	371	17	4.6%
Uxbridge	127	52	40.9%	464	40	8.6%
Warren	34	17	50.0%	77	16	20.8%
Webster	99	48	48.5%	242	66	27.3%
West Boylston	78	35	44.9%	196	19	9.7%
West Brookfield	30	11	36.7%	73	11	15.1%
Westborough	178	27	15.2%	698	23	3.3%
Westminster	56	21	37.5%	234	18	7.7%
Worcester	1,196	577	48.2%	1,852	471	25.4%
Hardwick/NwBrentree*	34	16	47.1%	79	11	13.9%
Oakham/Rutland*	96	42	43.8%	321	40	12.5%
Petersham/Philipston*	25	8	32.0%	78	5	6.4%
Winchendon/Rylston*	97	36	37.1%	178	33	18.5%

* 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 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Barnstable County											
Barnstable	8	4	50.0%	19	16	84.2%	300	113	37.7%	1.33	2
Bourne	2	1	50.0%	3	2	66.7%	125	44	35.2%	1.42	1.89
Brewster	0	0	na	0	0	na	56	7	12.5%	na	na
Chatham	0	0	na	1	0	0.0%	23	3	13.0%	na	0.00
Dennis	1	1	100.0%	0	0	na	59	18	30.5%	3.28	na
Eastham	0	0	na	0	0	na	15	2	13.3%	na	na
Falmouth	2	2	100.0%	1	0	0.0%	174	42	24.1%	4.14	0.00
Harwich	0	0	na	1	0	0.0%	76	17	22.4%	na	0.00
Mashpee	3	2	66.7%	3	2	66.7%	116	46	39.7%	1.68	1.68
Orleans	0	0	na	1	0	0.0%	26	0	0.0%	na	na
Provincetown	0	0	na	0	0	na	16	2	12.5%	na	na
Sandwich	0	0	na	3	0	0.0%	163	74	45.4%	na	0.00
Yarmouth	3	2	66.7%	1	0	0.0%	159	65	40.9%	1.63	0.00
Truro/Wellfleet*	0	0	na	0	0	na	19	2	10.5%	na	na
Berkshire County											
Adams	0	0	na	1	0	0.0%	58	12	20.7%	na	0.00
Cheshire	1	0	0.0%	0	0	na	30	2	6.7%	0.00	na
Clarksburg	0	0	na	0	0	na	9	1	11.1%	na	na
Dalton	1	1	100.0%	0	0	na	63	12	19.0%	5.25	na
Great Barrington	0	0	na	0	0	na	34	1	2.9%	na	na
Hinsdale	0	0	na	0	0	na	19	3	15.8%	na	na
Lanesborough	0	0	na	1	0	0.0%	24	3	12.5%	na	0.00
Lee	0	0	na	1	0	0.0%	33	2	6.1%	na	0.00
Lenox	0	0	na	0	0	na	26	1	3.8%	na	na
New Marlborough	0	0	na	0	0	na	5	0	0.0%	na	na
North Adams	1	0	0.0%	0	0	na	83	15	18.1%	0.00	na
Pittsfield	7	2	28.6%	9	3	33.3%	326	41	12.6%	2.27	2.65
Sheffield	0	0	na	0	0	na	13	0	0.0%	na	na
Stockbridge	0	0	na	0	0	na	8	0	0.0%	na	na
West Stockbridge	0	0	na	0	0	na	5	0	0.0%	na	na
Williamstown	0	0	na	1	0	0.0%	33	2	6.1%	na	0.00
Alfrd/Egmont/MtWsh*	0	0	na	0	0	na	7	0	0.0%	na	na
Becket/Washington*	0	0	na	0	0	na	9	1	11.1%	na	na
Florida/Savoy*	0	0	na	0	0	na	8	1	12.5%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	12	2	16.7%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	5	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	0	0	na	15	2	13.3%	na	na
Peru/Windsor*	0	0	na	0	0	na	10	2	20.0%	na	na
Bristol County											
Acushnet	1	1	100.0%	3	2	66.7%	67	30	44.8%	2.23	1.49
Attleboro	13	9	69.2%	9	6	66.7%	300	165	55.0%	1.26	1.21
Berkley	0	0	na	1	0	0.0%	42	16	38.1%	na	0.00
Dartmouth	1	0	0.0%	1	1	100.0%	155	56	36.1%	0.00	2.77
Dighton	0	0	na	0	0	na	55	17	30.9%	na	na
Easton	9	4	44.4%	3	1	33.3%	181	58	32.0%	1.39	1.04
Fairhaven	0	0	na	2	2	100.0%	109	51	46.8%	na	2.14
Fall River	12	7	58.3%	9	3	33.3%	372	171	46.0%	1.27	0.73
Freetown	0	0	na	1	0	0.0%	51	22	43.1%	na	0.00

SUPPLEMENTAL TABLE 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Mansfield	1	0	0.0%	4	2	50.0%	135	47	34.8%	0.00	1.44
New Bedford	30	21	70.0%	37	25	67.6%	377	214	56.8%	1.23	1.19
North Attleborough	2	2	100.0%	2	1	50.0%	207	89	43.0%	2.33	1.16
Norton	2	2	100.0%	1	1	100.0%	159	71	44.7%	2.24	2.24
Raynham	2	2	100.0%	4	1	25.0%	113	32	28.3%	3.53	0.88
Rehobeth	2	2	100.0%	0	0	na	63	11	17.5%	5.73	na
Seekonk	1	1	100.0%	0	0	na	102	34	33.3%	3.00	na
Somerset	1	1	100.0%	3	1	33.3%	136	49	36.0%	2.78	0.93
Swansea	1	0	0.0%	1	1	100.0%	125	50	40.0%	0.00	2.50
Taunton	19	11	57.9%	7	5	71.4%	374	170	45.5%	1.27	1.57
Westport	1	0	0.0%	1	0	0.0%	80	25	31.3%	0.00	0.00
Dukes County											
Edgartown	0	0	na	0	0	na	12	1	8.3%	na	na
Oak Bluffs	0	0	na	0	0	na	7	2	28.6%	na	na
Tisbury	0	0	na	1	1	100.0%	7	1	14.3%	na	7.00
Aq/Chil/Gos/WTis*	0	0	na	0	0	na	7	0	0.0%	na	na
Essex County											
Amesbury	0	0	na	4	1	25.0%	159	72	45.3%	na	0.55
Andover	2	1	50.0%	4	3	75.0%	232	39	16.8%	2.97	4.46
Beverly	2	1	50.0%	9	3	33.3%	270	97	35.9%	1.39	0.93
Boxford	0	0	na	1	0	0.0%	60	10	16.7%	na	0.00
Danvers	1	0	0.0%	3	2	66.7%	199	76	38.2%	0.00	1.75
Essex	0	0	na	0	0	na	17	5	29.4%	na	na
Georgetown	0	0	na	0	0	na	74	25	33.8%	na	na
Gloucester	0	0	na	4	2	50.0%	170	52	30.6%	na	1.63
Groveland	0	0	na	1	1	100.0%	32	12	37.5%	na	2.67
Hamilton	0	0	na	1	0	0.0%	61	21	34.4%	na	0.00
Haverhill	8	5	62.5%	41	33	80.5%	424	205	48.3%	1.29	1.66
Ipswich	0	0	na	0	0	na	90	19	21.1%	na	na
Lawrence	9	6	66.7%	350	281	80.3%	97	63	64.9%	1.03	1.24
Lynn	40	32	80.0%	123	83	67.5%	368	215	58.4%	1.37	1.16
Lynnfield	0	0	na	0	0	na	100	19	19.0%	na	na
Manchester BTS	0	0	na	0	0	na	40	6	15.0%	na	na
Marblehead	0	0	na	3	1	33.3%	157	28	17.8%	na	1.87
Merrimac	0	0	na	2	1	50.0%	57	21	36.8%	na	1.36
Methuen	11	8	72.7%	74	55	74.3%	305	154	50.5%	1.44	1.47
Middleton	0	0	na	0	0	na	63	10	15.9%	na	na
Nahant	0	0	na	0	0	na	22	6	27.3%	na	na
Newbury	1	1	100.0%	0	0	na	51	4	7.8%	12.75	na
Newburyport	0	0	na	1	0	0.0%	177	47	26.6%	na	0.00
North Andover	3	2	66.7%	7	6	85.7%	234	77	32.9%	2.03	2.60
Peabody	8	3	37.5%	23	15	65.2%	341	140	41.1%	0.91	1.59
Rockport	0	0	na	0	0	na	43	6	14.0%	na	na
Rowley	0	0	na	0	0	na	41	6	14.6%	na	na
Salem	3	3	100.0%	12	7	58.3%	372	130	34.9%	2.86	1.67
Salisbury	0	0	na	1	0	0.0%	57	20	35.1%	na	0.00
Saugus	2	2	100.0%	13	5	38.5%	183	85	46.4%	2.15	0.83
Swampscott	2	1	50.0%	2	1	50.0%	106	35	33.0%	1.51	1.51
Topsfield	0	0	na	0	0	na	49	10	20.4%	na	na

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Wenham	0	0	na	0	0	na	19	4	21.1%	na	na
West Newbury	0	0	na	1	0	0.0%	35	6	17.1%	na	0.00
Franklin County											
Deerfield	0	0	na	0	0	na	29	7	24.1%	na	na
Greenfield	1	1	100.0%	0	0	na	151	47	31.1%	3.21	na
Montague	0	0	na	0	0	na	60	17	28.3%	na	na
Northfield	0	0	na	0	0	na	11	3	27.3%	na	na
Orange	0	0	na	0	0	na	46	21	45.7%	na	na
Ash/Buck/Cnwy/Sher*	0	0	na	0	0	na	47	9	19.1%	na	na
Bernstrn/Gill/Leyden*	1	0	0.0%	0	0	na	32	6	18.8%	0.00	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	20	4	20.0%	na	na
Ervng/Warwck/Wend*	0	0	na	0	0	na	19	4	21.1%	na	na
Lev/NSal/Shutes*	0	0	na	1	0	0.0%	26	8	30.8%	na	0.00
Sunderlnd/Whately*	0	0	na	1	1	100.0%	27	5	18.5%	na	5.40
Hampden County											
Agawam	1	0	0.0%	2	1	50.0%	222	85	38.3%	0.00	1.31
Chicopee	8	7	87.5%	41	23	56.1%	400	184	46.0%	1.90	1.22
East Longmeadow	0	0	na	6	2	33.3%	128	49	38.3%	na	0.87
Hampden	0	0	na	1	0	0.0%	37	11	29.7%	na	0.00
Holyoke	6	3	50.0%	28	20	71.4%	161	67	41.6%	1.20	1.72
Longmeadow	5	3	60.0%	1	1	100.0%	116	25	21.6%	2.78	4.64
Ludlow	0	0	na	3	1	33.3%	154	51	33.1%	na	1.01
Monson	0	0	na	0	0	na	63	28	44.4%	na	na
Palmer	0	0	na	1	0	0.0%	86	45	52.3%	na	0.00
Southwick	1	0	0.0%	5	1	20.0%	73	27	37.0%	0.00	0.54
Springfield	122	92	75.4%	239	173	72.4%	616	349	56.7%	1.33	1.28
West Springfield	3	3	100.0%	6	4	66.7%	195	90	46.2%	2.17	1.44
Westfield	4	2	50.0%	5	4	80.0%	262	111	42.4%	1.18	1.89
Wilbraham	0	0	na	3	2	66.7%	111	24	21.6%	na	3.08
Bln/Chs/Grnv/Mnt/Rus/Tol*	0	0	na	0	0	na	48	14	29.2%	na	na
Brmfld/Holld/Wales*	0	0	na	0	0	na	59	30	50.8%	na	na
Hampshire County											
Amherst	1	0	0.0%	3	0	0.0%	74	3	4.1%	0.00	0.00
Belchertown	3	2	66.7%	0	0	na	127	39	30.7%	2.17	na
Easthampton	1	1	100.0%	0	0	na	150	54	36.0%	2.78	na
Granby	0	0	na	0	0	na	32	11	34.4%	na	na
Hadley	2	0	0.0%	0	0	na	33	8	24.2%	0.00	na
Hatfield	0	0	na	0	0	na	23	7	30.4%	na	na
Northampton	4	4	100.0%	6	0	0.0%	180	27	15.0%	6.67	0.00
Pelham	0	0	na	0	0	na	5	1	20.0%	na	na
South Hadley	1	0	0.0%	2	1	50.0%	144	48	33.3%	0.00	1.50
Southampton	0	0	na	1	0	0.0%	54	10	18.5%	na	0.00
Ware	3	2	66.7%	0	0	na	61	32	52.5%	1.27	na
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	0	0	na	60	17	28.3%	na	na
Cum/Midfld/Plnflld/Worth*	0	0	na	1	0	0.0%	19	2	10.5%	na	0.00
Middlesex County											
Acton	1	1	100.0%	4	1	25.0%	165	28	17.0%	5.89	1.47
Arlington	3	0	0.0%	6	1	16.7%	370	35	9.5%	0.00	1.76
Ashby	0	0	na	2	1	50.0%	9	3	33.3%	na	1.50

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	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Ashland	2	1	50.0%	6	3	50.0%	151	46	30.5%	1.64	1.64
Ayer	1	1	100.0%	1	0	0.0%	88	36	40.9%	2.44	0.00
Bedford	2	1	50.0%	1	0	0.0%	64	5	7.8%	6.40	0.00
Belmont	1	0	0.0%	3	0	0.0%	174	11	6.3%	0.00	0.00
Billerica	9	7	77.8%	4	2	50.0%	255	130	51.0%	1.53	0.98
Boxborough	0	0	na	1	0	0.0%	41	8	19.5%	na	0.00
Burlington	3	0	0.0%	2	1	50.0%	133	29	21.8%	0.00	2.29
Cambridge	14	1	7.1%	17	3	17.6%	494	24	4.9%	1.47	3.63
Carlisle	0	0	na	0	0	na	37	0	0.0%	na	na
Chelmsford	2	0	0.0%	11	3	27.3%	223	78	35.0%	0.00	0.78
Concord	0	0	na	1	0	0.0%	144	11	7.6%	na	0.00
Dracut	2	1	50.0%	7	5	71.4%	247	112	45.3%	1.10	1.58
Dunstable	0	0	na	0	0	na	7	2	28.6%	na	na
Everett	33	20	60.6%	85	53	62.4%	91	34	37.4%	1.62	1.67
Framingham	15	7	46.7%	36	23	63.9%	358	146	40.8%	1.14	1.57
Groton	1	1	100.0%	0	0	na	71	22	31.0%	3.23	na
Holliston	1	1	100.0%	2	1	50.0%	108	35	32.4%	3.09	1.54
Hopkinton	1	0	0.0%	2	2	100.0%	137	31	22.6%	0.00	4.42
Hudson	2	1	50.0%	1	0	0.0%	126	32	25.4%	1.97	0.00
Lexington	1	0	0.0%	4	0	0.0%	200	8	4.0%	0.00	0.00
Lincoln	2	0	0.0%	1	0	0.0%	33	1	3.0%	0.00	0.00
Littleton	0	0	na	2	0	0.0%	67	15	22.4%	na	0.00
Lowell	26	18	69.2%	56	29	51.8%	399	200	50.1%	1.38	1.03
Malden	38	24	63.2%	23	13	56.5%	188	75	39.9%	1.58	1.42
Marlborough	9	8	88.9%	31	23	74.2%	244	102	41.8%	2.13	1.77
Maynard	1	0	0.0%	0	0	na	108	39	36.1%	0.00	na
Medford	8	3	37.5%	10	1	10.0%	336	82	24.4%	1.54	0.41
Melrose	3	1	33.3%	5	2	40.0%	203	56	27.6%	1.21	1.45
Natick	5	1	20.0%	5	1	20.0%	280	52	18.6%	1.08	1.08
Newton	6		0.0%	12	1	8.3%	450	38	8.4%	0.00	0.99
North Reading	2	0	0.0%	5	4	80.0%	130	29	22.3%	0.00	3.59
Pepperell	0	0	na	1	1	100.0%	63	32	50.8%	na	1.97
Reading	1	0	0.0%	1	0	0.0%	185	42	22.7%	0.00	0.00
Sherborn	0	0	na	2	0	0.0%	35	3	8.6%	na	0.00
Shirley	1	0	0.0%	1	1	100.0%	35	17	48.6%	0.00	2.06
Somerville	9	4	44.4%	30	9	30.0%	378	39	10.3%	4.31	2.91
Stoneham	4	2	50.0%	4	0	0.0%	180	42	23.3%	2.14	0.00
Stow	0	0	na	0	0	na	70	8	11.4%	na	na
Sudbury	0	0	na	1	0	0.0%	129	11	8.5%	na	0.00
Tewksbury	1	1	100.0%	6	3	50.0%	247	89	36.0%	2.78	1.39
Townsend	0	0	na	4	2	50.0%	55	28	50.9%	na	0.98
Tyngsborough	0	0	na	3	2	66.7%	99	37	37.4%	na	1.78
Wakefield	6	2	33.3%	4	1	25.0%	260	47	18.1%	1.84	1.38
Waltham	7	1	14.3%	12	5	41.7%	381	74	19.4%	0.74	2.15
Watertown	4	0	0.0%	5	1	20.0%	219	29	13.2%	0.00	1.51
Wayland	2	0	0.0%	1	0	0.0%	113	13	11.5%	0.00	0.00
Westford	0	0	na	1	0	0.0%	149	42	28.2%	na	0.00
Weston	0	0	na	2	1	50.0%	60		0.0%	na	na
Wilmington	0	0	na	4	3	75.0%	150	52	34.7%	na	2.16

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	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Winchester	1	0	0.0%	1	0	0.0%	155	5	3.2%	0.00	0.00
Woburn	2	0	0.0%	8	6	75.0%	239	95	39.7%	0.00	1.89
Nantucket County											
Nantucket	1	0	0.0%	1	0	0.0%	25	6	24.0%	0.00	0.00
Norfolk County											
Avon	1	1	100.0%	1	1	100.0%	24	12	50.0%	2.00	2.00
Bellingham	1	1	100.0%	2	1	50.0%	147	70	47.6%	2.10	1.05
Braintree	5	3	60.0%	5	3	60.0%	258	89	34.5%	1.74	1.74
Brookline	5	0	0.0%	16	2	12.5%	386	20	5.2%	0.00	2.41
Canton	6	2	33.3%	5	0	0.0%	161	39	24.2%	1.38	0.00
Cohasset	0	0	na	1	1	100.0%	68	7	10.3%	na	9.71
Dedham	4	3	75.0%	13	7	53.8%	142	53	37.3%	2.01	1.44
Dover	1	0	0.0%	2	0	0.0%	22	0	0.0%	na	na
Foxborough	1	1	100.0%	1	0	0.0%	113	36	31.9%	3.14	0.00
Franklin	4	2	50.0%	4	3	75.0%	313	85	27.2%	1.84	2.76
Holbrook	13	7	53.8%	2	1	50.0%	72	45	62.5%	0.86	0.80
Medfield	0	0	na	2	1	50.0%	101	13	12.9%	na	3.88
Medway	0	0	na	3	0	0.0%	103	32	31.1%	na	0.00
Millis	0	0	na	2	0	0.0%	67	19	28.4%	na	0.00
Milton	14	7	50.0%	5	4	80.0%	182	42	23.1%	2.17	3.47
Needham	1	0	0.0%	1	0	0.0%	227	10	4.4%	0.00	0.00
Norfolk	0	0	na	0	0	na	94	24	25.5%	na	na
Norwood	5	2	40.0%	1	0	0.0%	152	45	29.6%	1.35	0.00
Plainville	0	0	na	1	1	100.0%	73	26	35.6%	na	2.81
Quincy	11	5	45.5%	10	4	40.0%	415	144	34.7%	1.31	1.15
Randolph	86	57	66.3%	22	14	63.6%	118	63	53.4%	1.24	1.19
Sharon	3	3	100.0%	4	1	25.0%	132	29	22.0%	4.55	1.14
Stoughton	22	14	63.6%	8	4	50.0%	185	67	36.2%	1.76	1.38
Walpole	0	0	na	1	0	0.0%	194	39	20.1%	na	0.00
Wellesley	0	0	na	7	0	0.0%	161	6	3.7%	na	0.00
Westwood	1	0	0.0%	0	0	na	115	18	15.7%	0.00	na
Weymouth	8	4	50.0%	10	9	90.0%	435	206	47.4%	1.06	1.90
Wrentham	0	0	na	3	0	0.0%	91	26	28.6%	na	0.00
Plymouth County											
Abington	4	3	75.0%	1	0	0.0%	154	69	44.8%	1.67	0.00
Bridgewater	1	1	100.0%	0	0	na	150	78	52.0%	1.92	na
Brockton	224	155	69.2%	58	42	72.4%	323	181	56.0%	1.23	1.29
Carver	0	0	na	0	0	na	88	32	36.4%	na	na
Duxbury	0	0	na	2	1	50.0%	112	21	18.8%	na	2.67
East Bridgewater	1	0	0.0%	2	0	0.0%	101	39	38.6%	0.00	0.00
Halifax	1	1	100.0%	0	0	na	90	41	45.6%	2.20	na
Hanover	0	0	na	1	1	100.0%	106	38	35.8%	na	2.79
Hanson	1	0	0.0%	3	1	33.3%	50	32	64.0%	0.00	0.52
Hingham	0	0	na	1	0	0.0%	176	20	11.4%	na	0.00
Hull	0	0	na	1	0	0.0%	87	26	29.9%	na	0.00
Kingston	0	0	na	2	2	100.0%	116	55	47.4%	na	2.11
Lakeville	0	0	na	1	0	0.0%	62	20	32.3%	na	0.00
Marion	0	0	na	1	0	0.0%	30	9	30.0%	na	0.00
Marshfield	1	0	0.0%	3	3	100.0%	199	84	42.2%	0.00	2.37

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Mattapoisett	0	0	na	1	0	0.0%	40	10	25.0%	na	0.00
Middleborough	4	3	75.0%	2	1	50.0%	164	83	50.6%	1.48	0.99
Norwell	0	0	na	1	0	0.0%	81	19	23.5%	na	0.00
Pembroke	0	0	na	2	1	50.0%	153	59	38.6%	na	1.30
Plymouth	2	1	50.0%	7	3	42.9%	471	198	42.0%	1.19	1.02
Plympton	0	0	na	0	0	na	19	6	31.6%	na	na
Rochester	1	1	100.0%	0	0	na	29	6	20.7%	4.83	na
Rockland	3	1	33.3%	1	1	100.0%	125	55	44.0%	0.76	2.27
Scituate	0	0	na	0	0	na	148	28	18.9%	na	na
Wareham	5	3	60.0%	3	1	33.3%	156	81	51.9%	1.16	0.64
West Bridgewater	2	0	0.0%	1	1	100.0%	46	23	50.0%	0.00	2.00
Whitman	3	1	33.3%	3	1	33.3%	95	47	49.5%	0.67	0.67
Suffolk County											
Boston	369	163	44.2%	231	91	39.4%	2,731	446	16.3%	2.70	2.41
Chelsea	4	0	0.0%	93	61	65.6%	54	24	44.4%	0.00	1.48
Revere	13	8	61.5%	129	76	58.9%	207	96	46.4%	1.33	1.27
Winthrop	1	1	100.0%	6	3	50.0%	113	35	31.0%	3.23	1.61
Worcester County											
Ashburnham	0	0	na	2	1	50.0%	43	12	27.9%	na	1.79
Athol	0	0	na	2	1	50.0%	91	47	51.6%	na	0.97
Auburn	3	3	100.0%	7	4	57.1%	134	61	45.5%	2.20	1.26
Barre	1	0	0.0%	0	0	na	31	13	41.9%	0.00	na
Berlin	0	0	na	1	0	0.0%	65	7	10.8%	na	0.00
Blackstone	0	0	na	1	1	100.0%	66	38	57.6%	na	1.74
Bolton	0	0	na	1	0	0.0%	47	6	12.8%	na	0.00
Boylston	0	0	na	0	0	na	38	7	18.4%	na	na
Brookfield	0	0	na	1	0	0.0%	19	12	63.2%	na	0.00
Charlton	0	0	na	3	1	33.3%	97	38	39.2%	na	0.85
Clinton	0	0	na	2	0	0.0%	109	51	46.8%	na	0.00
Douglas	2	1	50.0%	0	0	na	71	27	38.0%	1.31	na
Dudley	0	0	na	1	0	0.0%	82	46	56.1%	na	0.00
East Brookfield	0	0	na	1	0	0.0%	29	12	41.4%	na	0.00
Fitchburg	8	5	62.5%	37	31	83.8%	215	91	42.3%	1.48	1.98
Gardner	2	1	50.0%	7	3	42.9%	123	51	41.5%	1.21	1.03
Grafton	1	0	0.0%	4	1	25.0%	170	45	26.5%	0.00	0.94
Harvard	2	1	50.0%	0	0	na	36	4	11.1%	4.50	na
Holden	2	0	0.0%	4	2	50.0%	152	60	39.5%	0.00	1.27
Hopedale	0	0	na	0	0	na	50	19	38.0%	na	na
Hubbardston	0	0	na	0	0	na	27	11	40.7%	na	na
Lancaster	1	0	0.0%	0	0	na	50	13	26.0%	0.00	na
Leicester	1	0	0.0%	2	2	100.0%	79	40	50.6%	0.00	1.98
Leominster	12	8	66.7%	22	13	59.1%	253	113	44.7%	1.49	1.32
Lunenburg	1	1	100.0%	2	1	50.0%	76	35	46.1%	2.17	1.09
Mendon	0	0	na	0	0	na	33	4	12.1%	na	na
Milford	3	0	0.0%	6	5	83.3%	223	91	40.8%	0.00	2.04
Millbury	0	0	na	0	0	na	92	45	48.9%	na	na
Millville	0	0	na	0	0	na	24	12	50.0%	na	na
North Brookfield	0	0	na	0	0	na	46	24	52.2%	na	na
Northborough	1	0	0.0%	4	1	25.0%	94	22	23.4%	0.00	1.07

SUPPLEMENTAL TABLE 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Northbridge	1	0	0.0%	3	2	66.7%	143	54	37.8%	0.00	1.77
Oxford	2	1	50.0%	0	0	na	108	55	50.9%	0.98	na
Paxton	1	0	0.0%	0	0	na	46	18	39.1%	0.00	na
Princeton	0	0	na	0	0	na	26	6	23.1%	na	na
Shrewsbury	2	2	100.0%	5	2	40.0%	191	50	26.2%	3.82	1.53
Southborough	0	0	na	0	0	na	64	16	25.0%	na	na
Southbridge	2	1	50.0%	22	12	54.5%	86	50	58.1%	0.86	0.94
Spencer	2	0	0.0%	0	0	na	90	49	54.4%	0.00	na
Sterling	0	0	na	2	1	50.0%	46	19	41.3%	na	1.21
Sturbridge	1	1	100.0%	0	0	na	63	22	34.9%	2.86	na
Sutton	0	0	na	0	0	na	58	16	27.6%	na	na
Templeton	1	1	100.0%	0	0	na	63	26	41.3%	2.42	na
Upton	0	0	na	1	0	0.0%	55	14	25.5%	na	0.00
Uxbridge	0	0	na	0	0	na	121	48	39.7%	na	na
Warren	0	0	na	1	1	100.0%	32	16	50.0%	na	2.00
Webster	3	2	66.7%	7	3	42.9%	78	40	51.3%	1.30	0.84
West Boylston	1	0	0.0%	2	1	50.0%	71	32	45.1%	0.00	1.11
West Brookfield	0	0	na	0	0	na	29	11	37.9%	na	na
Westborough	2	1	50.0%	1	0	0.0%	126	21	16.7%	3.00	0.00
Westminster	0	0	na	1	1	100.0%	53	20	37.7%	na	2.65
Worcester	98	74	75.5%	95	54	56.8%	848	385	45.4%	1.66	1.25
Hardwick/NwBrntree*	0	0	na	0	0	na	33	15	45.5%	na	na
Oakham/Rutland*	0	0	na	1	1	100.0%	90	39	43.3%	na	2.31
Petersham/Philipston*	0	0	na	0	0	na	23	8	34.8%	na	na
Winchendon/Rylston*	0	0	na	2	2	100.0%	92	34	37.0%	na	2.71

* 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" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 7
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Barnstable County												
Barnstable	351	211	140	2.3%	1.9%	2.9%	5.4%	1.4%	11.4%	85.5%	88.6%	80.7%
Bourne	142	92	50	1.4%	1.1%	2.0%	2.1%	1.1%	4.0%	88.0%	88.0%	88.0%
Brewster	63	55	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	89.1%	87.5%
Chatham	27	24	3	0.0%	0.0%	0.0%	3.7%	4.2%	0.0%	85.2%	83.3%	100.0%
Dennis	67	46	21	1.5%	0.0%	4.8%	0.0%	0.0%	0.0%	88.1%	89.1%	85.7%
Eastham	19	17	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	78.9%	76.5%	100.0%
Falmouth	188	137	51	1.1%	0.0%	3.9%	0.5%	0.7%	0.0%	92.6%	96.4%	82.4%
Harwich	85	67	18	0.0%	0.0%	0.0%	1.2%	1.5%	0.0%	89.4%	88.1%	94.4%
Mashpee	139	79	60	2.2%	1.3%	3.3%	2.2%	1.3%	3.3%	83.5%	88.6%	76.7%
Orleans	30	30	0	0.0%	0.0%	na	3.3%	3.3%	na	86.7%	86.7%	na
Provincetown	18	16	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	87.5%	100.0%
Sandwich	182	105	77	0.0%	0.0%	0.0%	1.6%	2.9%	0.0%	89.6%	84.8%	96.1%
Yarmouth	178	110	68	1.7%	0.9%	2.9%	0.6%	0.9%	0.0%	89.3%	85.5%	95.6%
Truro/Wellfleet*	20	18	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.0%	94.4%	100.0%
Berkshire County												
Adams	60	47	13	0.0%	0.0%	0.0%	1.7%	2.1%	0.0%	96.7%	97.9%	92.3%
Cheshire	33	31	2	3.0%	3.2%	0.0%	0.0%	0.0%	0.0%	90.9%	90.3%	100.0%
Clarksburg	10	9	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	88.9%	100.0%
Dalton	65	52	13	1.5%	0.0%	7.7%	0.0%	0.0%	0.0%	96.9%	98.1%	92.3%
Great Barrington	38	37	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.5%	89.2%	100.0%
Hinsdale	19	16	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Lanesborough	27	24	3	0.0%	0.0%	0.0%	3.7%	4.2%	0.0%	88.9%	87.5%	100.0%
Lee	36	34	2	0.0%	0.0%	0.0%	2.8%	2.9%	0.0%	91.7%	91.2%	100.0%
Lenox	27	26	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.3%	96.2%	100.0%
New Marlborough	6	6	0	0.0%	0.0%	na	0.0%	0.0%	na	83.3%	83.3%	na
North Adams	86	70	16	1.2%	1.4%	0.0%	0.0%	0.0%	0.0%	96.5%	97.1%	93.8%
Pittsfield	353	306	47	2.0%	1.6%	4.3%	2.5%	2.0%	6.4%	92.4%	93.1%	87.2%
Sheffield	13	13	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Stockbridge	8	8	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
West Stockbridge	5	5	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Williamstown	37	35	2	0.0%	0.0%	0.0%	2.7%	2.9%	0.0%	89.2%	88.6%	100.0%
Alfrd/Egmont/MtWsh*	10	10	0	0.0%	0.0%	na	0.0%	0.0%	na	70.0%	70.0%	na
Becket/Washington*	11	10	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.8%	80.0%	100.0%
Florida/Savoy*	8	7	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Hncok/NAsh/Rchmd*	12	10	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Monterey/Tyringham*	5	5	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Otis/Sandisfield*	15	13	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Peru/Windsor*	11	9	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	88.9%	100.0%
Bristol County												
Acushnet	77	40	37	1.3%	0.0%	2.7%	3.9%	2.5%	5.4%	87.0%	92.5%	81.1%
Attleboro	372	173	199	3.5%	2.3%	4.5%	2.4%	1.7%	3.0%	80.6%	78.0%	82.9%
Berkley	45	29	16	0.0%	0.0%	0.0%	2.2%	3.4%	0.0%	93.3%	89.7%	100.0%
Dartmouth	178	114	64	0.6%	0.9%	0.0%	0.6%	0.0%	1.6%	87.1%	86.8%	87.5%
Dighton	59	41	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.2%	92.7%	94.4%
Easton	226	153	73	4.0%	3.3%	5.5%	1.3%	1.3%	1.4%	80.1%	80.4%	79.5%
Fairhaven	117	60	57	0.0%	0.0%	0.0%	1.7%	0.0%	3.5%	93.2%	96.7%	89.5%
Fall River	420	228	192	2.9%	2.2%	3.6%	2.1%	2.6%	1.6%	88.6%	88.2%	89.1%

SUPPLEMENTAL TABLE 7
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Freetown	57	32	25	0.0%	0.0%	0.0%	1.8%	3.1%	0.0%	89.5%	90.6%	88.0%
Mansfield	156	104	52	0.6%	1.0%	0.0%	2.6%	1.9%	3.8%	86.5%	84.6%	90.4%
New Bedford	481	208	273	6.2%	4.3%	7.7%	7.7%	5.8%	9.2%	78.4%	78.4%	78.4%
North Attleborough	247	145	102	0.8%	0.0%	2.0%	0.8%	0.7%	1.0%	83.8%	81.4%	87.3%
Norton	177	98	79	1.1%	0.0%	2.5%	0.6%	0.0%	1.3%	89.8%	89.8%	89.9%
Raynham	126	87	39	1.6%	0.0%	5.1%	3.2%	3.4%	2.6%	89.7%	93.1%	82.1%
Rehobeth	69	54	15	2.9%	0.0%	13.3%	0.0%	0.0%	0.0%	91.3%	96.3%	73.3%
Seekonk	113	73	40	0.9%	0.0%	2.5%	0.0%	0.0%	0.0%	90.3%	93.2%	85.0%
Somerset	146	93	53	0.7%	0.0%	1.9%	2.1%	2.2%	1.9%	93.2%	93.5%	92.5%
Swansea	134	78	56	0.7%	1.3%	0.0%	0.7%	0.0%	1.8%	93.3%	96.2%	89.3%
Taunton	440	226	214	4.3%	3.5%	5.1%	1.6%	0.9%	2.3%	85.0%	90.3%	79.4%
Westport	88	62	26	1.1%	1.6%	0.0%	1.1%	1.6%	0.0%	90.9%	88.7%	96.2%
Dukes County												
Edgartown	12	11	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Oak Bluffs	7	5	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Tisbury	8	6	2	0.0%	0.0%	0.0%	12.5%	0.0%	50.0%	87.5%	100.0%	50.0%
Aq/Chil/Gos/WTis*	7	7	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Essex County												
Amesbury	172	95	77	0.0%	0.0%	0.0%	2.3%	3.2%	1.3%	92.4%	91.6%	93.5%
Andover	321	267	54	0.6%	0.4%	1.9%	1.2%	0.4%	5.6%	72.3%	72.3%	72.2%
Beverly	318	211	107	0.6%	0.5%	0.9%	2.8%	2.8%	2.8%	84.9%	82.0%	90.7%
Boxford	67	55	12	0.0%	0.0%	0.0%	1.5%	1.8%	0.0%	89.6%	90.9%	83.3%
Danvers	221	136	85	0.5%	0.7%	0.0%	1.4%	0.7%	2.4%	90.0%	90.4%	89.4%
Essex	19	14	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.5%	85.7%	100.0%
Georgetown	80	54	26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.5%	90.7%	96.2%
Gloucester	177	123	54	0.0%	0.0%	0.0%	2.3%	1.6%	3.7%	96.0%	95.9%	96.3%
Groveland	37	23	14	0.0%	0.0%	0.0%	2.7%	0.0%	7.1%	86.5%	87.0%	85.7%
Hamilton	67	44	23	0.0%	0.0%	0.0%	1.5%	2.3%	0.0%	91.0%	90.9%	91.3%
Haverhill	535	272	263	1.5%	1.1%	1.9%	7.7%	2.9%	12.5%	79.3%	80.5%	77.9%
Ipswich	95	76	19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.7%	93.4%	100.0%
Lawrence	477	114	363	1.9%	2.6%	1.7%	73.4%	60.5%	77.4%	20.3%	29.8%	17.4%
Lynn	649	269	380	6.2%	3.0%	8.4%	19.0%	14.9%	21.8%	56.7%	56.9%	56.6%
Lynnfield	114	95	19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.7%	85.3%	100.0%
Manchester BTS	45	38	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	89.5%	85.7%
Marblehead	175	144	31	0.0%	0.0%	0.0%	1.7%	1.4%	3.2%	89.7%	89.6%	90.3%
Merrimac	62	39	23	0.0%	0.0%	0.0%	3.2%	2.6%	4.3%	91.9%	92.3%	91.3%
Methuen	440	200	240	2.5%	1.5%	3.3%	16.8%	9.5%	22.9%	69.3%	75.5%	64.2%
Middleton	68	57	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.6%	93.0%	90.9%
Nahant	24	18	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	88.9%	100.0%
Newbury	55	49	6	1.8%	0.0%	16.7%	0.0%	0.0%	0.0%	92.7%	95.9%	66.7%
Newburyport	191	143	48	0.0%	0.0%	0.0%	0.5%	0.7%	0.0%	92.7%	90.9%	97.9%
North Andover	300	206	94	1.0%	0.5%	2.1%	2.3%	0.5%	6.4%	78.0%	76.2%	81.9%
Peabody	416	243	173	1.9%	2.1%	1.7%	5.5%	3.3%	8.7%	82.0%	82.7%	80.9%
Rockport	47	40	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.5%	92.5%	85.7%
Rowley	46	39	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.1%	89.7%	85.7%
Salem	431	276	155	0.7%	0.0%	1.9%	2.8%	1.8%	4.5%	86.3%	87.7%	83.9%
Salisbury	62	42	20	0.0%	0.0%	0.0%	1.6%	2.4%	0.0%	91.9%	88.1%	100.0%

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Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Saugus	226	124	102	0.9%	0.0%	2.0%	5.8%	6.5%	4.9%	81.0%	79.0%	83.3%
Swampscott	125	84	41	1.6%	1.2%	2.4%	1.6%	1.2%	2.4%	84.8%	84.5%	85.4%
Topsfield	53	42	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.5%	92.9%	90.9%
Wenham	23	19	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.6%	78.9%	100.0%
West Newbury	39	33	6	0.0%	0.0%	0.0%	2.6%	3.0%	0.0%	89.7%	87.9%	100.0%
Franklin County												
Deerfield	29	22	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Greenfield	157	108	49	0.6%	0.0%	2.0%	0.0%	0.0%	0.0%	96.2%	96.3%	95.9%
Montague	65	46	19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	93.5%	89.5%
Northfield	13	10	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.6%	80.0%	100.0%
Orange	51	29	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.2%	86.2%	95.5%
Ash/Buck/Cnwy/Sher*	49	39	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.9%	97.4%	90.0%
Bernstn/Gill/Leyden*	34	28	6	2.9%	3.6%	0.0%	0.0%	0.0%	0.0%	94.1%	92.9%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	21	17	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.2%	94.1%	100.0%
Ervng/Warwck/Wend*	19	15	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Lev/NSal/Shutes*	28	20	8	0.0%	0.0%	0.0%	3.6%	5.0%	0.0%	92.9%	90.0%	100.0%
Sunderlnd/Whately*	28	22	6	0.0%	0.0%	0.0%	3.6%	0.0%	16.7%	96.4%	100.0%	83.3%
Hampden County												
Agawam	243	151	92	0.4%	0.7%	0.0%	0.8%	0.7%	1.1%	91.4%	90.7%	92.4%
Chicopee	472	249	223	1.7%	0.4%	3.1%	8.7%	7.2%	10.3%	84.7%	86.7%	82.5%
East Longmeadow	154	100	54	0.0%	0.0%	0.0%	3.9%	4.0%	3.7%	83.1%	79.0%	90.7%
Hampden	44	31	13	0.0%	0.0%	0.0%	2.3%	3.2%	0.0%	84.1%	83.9%	84.6%
Holyoke	202	111	91	3.0%	2.7%	3.3%	13.9%	7.2%	22.0%	79.7%	84.7%	73.6%
Longmeadow	155	124	31	3.2%	1.6%	9.7%	0.6%	0.0%	3.2%	74.8%	73.4%	80.6%
Ludlow	164	107	57	0.0%	0.0%	0.0%	1.8%	1.9%	1.8%	93.9%	96.3%	89.5%
Monson	67	37	30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.0%	94.6%	93.3%
Palmer	93	43	50	0.0%	0.0%	0.0%	1.1%	2.3%	0.0%	92.5%	95.3%	90.0%
Southwick	83	55	28	1.2%	1.8%	0.0%	6.0%	7.3%	3.6%	88.0%	83.6%	96.4%
Springfield	1,050	389	661	11.6%	7.7%	13.9%	22.8%	17.0%	26.2%	58.7%	68.6%	52.8%
West Springfield	220	113	107	1.4%	0.0%	2.8%	2.7%	1.8%	3.7%	88.6%	92.9%	84.1%
Westfield	289	166	123	1.4%	1.2%	1.6%	1.7%	0.6%	3.3%	90.7%	91.0%	90.2%
Wilbraham	122	94	28	0.0%	0.0%	0.0%	2.5%	1.1%	7.1%	91.0%	92.6%	85.7%
v/Chs/Grnv/Mnt/Rus/Tol*	49	35	14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.0%	97.1%	100.0%
Brmfld/Hollnd/Wales*	62	30	32	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.2%	96.7%	93.8%
Hampshire County												
Amherst	100	97	3	1.0%	1.0%	0.0%	3.0%	3.1%	0.0%	74.0%	73.2%	100.0%
Belchertown	137	94	43	2.2%	1.1%	4.7%	0.0%	0.0%	0.0%	92.7%	93.6%	90.7%
Easthampton	159	103	56	0.6%	0.0%	1.8%	0.0%	0.0%	0.0%	94.3%	93.2%	96.4%
Granby	33	22	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.0%	95.5%	100.0%
Hadley	39	31	8	5.1%	6.5%	0.0%	0.0%	0.0%	0.0%	84.6%	80.6%	100.0%
Hatfield	24	16	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.8%	100.0%	87.5%
Northampton	204	170	34	2.0%	0.0%	11.8%	2.9%	3.5%	0.0%	88.2%	90.0%	79.4%
Pelham	6	4	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.3%	100.0%	50.0%
South Hadley	156	104	52	0.6%	1.0%	0.0%	1.3%	1.0%	1.9%	92.3%	92.3%	92.3%
Southampton	58	48	10	0.0%	0.0%	0.0%	1.7%	2.1%	0.0%	93.1%	91.7%	100.0%
Ware	69	31	38	4.3%	3.2%	5.3%	0.0%	0.0%	0.0%	88.4%	93.5%	84.2%
/Gos/Hnt/Westh/Wmsb*	61	43	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.4%	100.0%	94.4%

SUPPLEMENTAL TABLE 7
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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
um/Midfld/Plnfd/Worth*	23	20	3	0.0%	0.0%	0.0%	4.3%	5.0%	0.0%	82.6%	85.0%	66.7%
Middlesex County												
Acton	270	233	37	0.4%	0.0%	2.7%	1.5%	1.3%	2.7%	61.1%	58.8%	75.7%
Arlington	486	446	40	0.6%	0.7%	0.0%	1.2%	1.1%	2.5%	76.1%	75.1%	87.5%
Ashby	13	8	5	0.0%	0.0%	0.0%	15.4%	12.5%	20.0%	69.2%	75.0%	60.0%
Ashland	195	138	57	1.0%	0.7%	1.8%	3.1%	2.2%	5.3%	77.4%	76.1%	80.7%
Ayer	100	62	38	1.0%	0.0%	2.6%	1.0%	1.6%	0.0%	88.0%	83.9%	94.7%
Bedford	93	86	7	2.2%	1.2%	14.3%	1.1%	1.2%	0.0%	68.8%	68.6%	71.4%
Belmont	239	228	11	0.4%	0.4%	0.0%	1.3%	1.3%	0.0%	72.8%	71.5%	100.0%
Billerica	321	172	149	2.8%	1.2%	4.7%	1.2%	1.2%	1.3%	79.4%	72.7%	87.2%
Boxborough	59	50	9	0.0%	0.0%	0.0%	1.7%	2.0%	0.0%	69.5%	66.0%	88.9%
Burlington	181	139	42	1.7%	2.2%	0.0%	1.1%	0.7%	2.4%	73.5%	74.8%	69.0%
Cambridge	717	680	37	2.0%	1.9%	2.7%	2.4%	2.1%	8.1%	68.9%	69.1%	64.9%
Carlisle	52	52	0	0.0%	0.0%	na	0.0%	0.0%	na	71.2%	71.2%	na
Chelmsford	313	215	98	0.6%	0.9%	0.0%	3.5%	3.7%	3.1%	71.2%	67.4%	79.6%
Concord	165	151	14	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	87.3%	88.1%	78.6%
Dracut	293	159	134	0.7%	0.6%	0.7%	2.4%	1.3%	3.7%	84.3%	84.9%	83.6%
Dunstable	12	10	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	58.3%	50.0%	100.0%
Everett	261	131	130	12.6%	9.9%	15.4%	32.6%	24.4%	40.8%	34.9%	43.5%	26.2%
Framingham	484	285	199	3.1%	2.8%	3.5%	7.4%	4.6%	11.6%	74.0%	74.4%	73.4%
Groton	85	61	24	1.2%	0.0%	4.2%	0.0%	0.0%	0.0%	83.5%	80.3%	91.7%
Holliston	129	89	40	0.8%	0.0%	2.5%	1.6%	1.1%	2.5%	83.7%	82.0%	87.5%
Hopkinton	172	134	38	0.6%	0.7%	0.0%	1.2%	0.0%	5.3%	79.7%	79.1%	81.6%
Hudson	146	104	42	1.4%	1.0%	2.4%	0.7%	1.0%	0.0%	86.3%	90.4%	76.2%
Lexington	333	318	15	0.3%	0.3%	0.0%	1.2%	1.3%	0.0%	60.1%	60.4%	53.3%
Lincoln	49	47	2	4.1%	4.3%	0.0%	2.0%	2.1%	0.0%	67.3%	68.1%	50.0%
Littleton	86	70	16	0.0%	0.0%	0.0%	2.3%	2.9%	0.0%	77.9%	74.3%	93.8%
Lowell	689	352	337	3.8%	2.3%	5.3%	8.1%	7.7%	8.6%	57.9%	56.5%	59.3%
Malden	396	245	151	9.6%	5.7%	15.9%	5.8%	4.1%	8.6%	47.5%	46.1%	49.7%
Marlborough	320	179	141	2.8%	0.6%	5.7%	9.7%	4.5%	16.3%	76.3%	79.3%	72.3%
Maynard	116	75	41	0.9%	1.3%	0.0%	0.0%	0.0%	0.0%	93.1%	92.0%	95.1%
Medford	451	347	104	1.8%	1.4%	2.9%	2.2%	2.6%	1.0%	74.5%	73.2%	78.8%
Melrose	242	179	63	1.2%	1.1%	1.6%	2.1%	1.7%	3.2%	83.9%	82.1%	88.9%
Natick	375	312	63	1.3%	1.3%	1.6%	1.3%	1.3%	1.6%	74.7%	73.1%	82.5%
Newton	698	648	50	0.9%	0.9%	0.0%	1.7%	1.7%	2.0%	64.5%	63.6%	76.0%
North Reading	163	117	46	1.2%	1.7%	0.0%	3.1%	0.9%	8.7%	79.8%	86.3%	63.0%
Pepperell	74	35	39	0.0%	0.0%	0.0%	1.4%	0.0%	2.6%	85.1%	88.6%	82.1%
Reading	222	178	44	0.5%	0.6%	0.0%	0.5%	0.6%	0.0%	83.3%	80.3%	95.5%
Sherborn	45	41	4	0.0%	0.0%	0.0%	4.4%	4.9%	0.0%	77.8%	78.0%	75.0%
Shirley	44	22	22	2.3%	4.5%	0.0%	2.3%	0.0%	4.5%	79.5%	81.8%	77.3%
Somerville	539	474	65	1.7%	1.1%	6.2%	5.6%	4.4%	13.8%	70.1%	71.5%	60.0%
Stoneham	226	174	52	1.8%	1.1%	3.8%	1.8%	2.3%	0.0%	79.6%	79.3%	80.8%
Stow	78	70	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.7%	88.6%	100.0%
Sudbury	167	153	14	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	77.2%	77.1%	78.6%
Tewksbury	289	184	105	0.3%	0.0%	1.0%	2.1%	1.6%	2.9%	85.5%	85.9%	84.8%
Townsend	64	31	33	0.0%	0.0%	0.0%	6.3%	6.5%	6.1%	85.9%	87.1%	84.8%
Tyngsborough	118	75	43	0.0%	0.0%	0.0%	2.5%	1.3%	4.7%	83.9%	82.7%	86.0%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Wakefield	301	248	53	2.0%	1.6%	3.8%	1.3%	1.2%	1.9%	86.4%	85.9%	88.7%
Waltham	513	414	99	1.4%	1.4%	1.0%	2.3%	1.7%	5.1%	74.3%	74.2%	74.7%
Watertown	303	266	37	1.3%	1.5%	0.0%	1.7%	1.5%	2.7%	72.3%	71.4%	78.4%
Wayland	157	141	16	1.3%	1.4%	0.0%	0.6%	0.7%	0.0%	72.0%	70.9%	81.3%
Westford	215	167	48	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	69.3%	64.1%	87.5%
Weston	90	89	1	0.0%	0.0%	0.0%	2.2%	1.1%	100.0%	66.7%	67.4%	0.0%
Wilmington	174	114	60	0.0%	0.0%	0.0%	2.3%	0.9%	5.0%	86.2%	86.0%	86.7%
Winchester	236	228	8	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	65.7%	65.8%	62.5%
Woburn	294	185	109	0.7%	1.1%	0.0%	2.7%	1.1%	5.5%	81.3%	77.8%	87.2%
Nantucket County												
Nantucket	29	23	6	3.4%	4.3%	0.0%	3.4%	4.3%	0.0%	86.2%	82.6%	100.0%
Norfolk County												
Avon	27	12	15	3.7%	0.0%	6.7%	3.7%	0.0%	6.7%	88.9%	100.0%	80.0%
Bellingham	165	88	77	0.6%	0.0%	1.3%	1.2%	1.1%	1.3%	89.1%	87.5%	90.9%
Braintree	349	246	103	1.4%	0.8%	2.9%	1.4%	0.8%	2.9%	73.9%	68.7%	86.4%
Brookline	601	576	25	0.8%	0.9%	0.0%	2.7%	2.4%	8.0%	64.2%	63.5%	80.0%
Canton	215	168	47	2.8%	2.4%	4.3%	2.3%	3.0%	0.0%	74.9%	72.6%	83.0%
Cohasset	81	72	9	0.0%	0.0%	0.0%	1.2%	0.0%	11.1%	84.0%	84.7%	77.8%
Dedham	181	111	70	2.2%	0.9%	4.3%	7.2%	5.4%	10.0%	78.5%	80.2%	75.7%
Dover	38	37	1	2.6%	2.7%	0.0%	5.3%	5.4%	0.0%	57.9%	59.5%	0.0%
Foxborough	131	91	40	0.8%	0.0%	2.5%	0.8%	1.1%	0.0%	86.3%	84.6%	90.0%
Franklin	363	263	100	1.1%	0.8%	2.0%	1.1%	0.4%	3.0%	86.2%	86.7%	85.0%
Holbrook	103	44	59	12.6%	13.6%	11.9%	1.9%	2.3%	1.7%	69.9%	61.4%	76.3%
Medfield	122	105	17	0.0%	0.0%	0.0%	1.6%	1.0%	5.9%	82.8%	83.8%	76.5%
Medway	126	84	42	0.0%	0.0%	0.0%	2.4%	3.6%	0.0%	81.7%	84.5%	76.2%
Millis	77	56	21	0.0%	0.0%	0.0%	2.6%	3.6%	0.0%	87.0%	85.7%	90.5%
Milton	251	186	65	5.6%	3.8%	10.8%	2.0%	0.5%	6.2%	72.5%	75.3%	64.6%
Needham	301	286	15	0.3%	0.3%	0.0%	0.3%	0.3%	0.0%	75.4%	75.9%	66.7%
Norfolk	106	76	30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.7%	92.1%	80.0%
Norwood	181	129	52	2.8%	2.3%	3.8%	0.6%	0.8%	0.0%	84.0%	82.9%	86.5%
Plainville	81	53	28	0.0%	0.0%	0.0%	1.2%	0.0%	3.6%	90.1%	88.7%	92.9%
Quincy	743	547	196	1.5%	1.1%	2.6%	1.3%	1.1%	2.0%	55.9%	49.5%	73.5%
Randolph	309	143	166	27.8%	20.3%	34.3%	7.1%	5.6%	8.4%	38.2%	38.5%	38.0%
Sharon	202	162	40	1.5%	0.0%	7.5%	2.0%	1.9%	2.5%	65.3%	63.6%	72.5%
Stoughton	244	148	96	9.0%	5.4%	14.6%	3.3%	2.7%	4.2%	75.8%	79.7%	69.8%
Walpole	228	185	43	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	85.1%	83.8%	90.7%
Wellesley	240	233	7	0.0%	0.0%	0.0%	2.9%	3.0%	0.0%	67.1%	66.5%	85.7%
Westwood	144	125	19	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%	79.9%	77.6%	94.7%
Weymouth	538	292	246	1.5%	1.4%	1.6%	1.9%	0.3%	3.7%	80.9%	78.4%	83.7%
Wrentham	104	75	29	0.0%	0.0%	0.0%	2.9%	4.0%	0.0%	87.5%	86.7%	89.7%
Plymouth County												
Abington	172	94	78	2.3%	1.1%	3.8%	0.6%	1.1%	0.0%	89.5%	90.4%	88.5%
Bridgewater	166	80	86	0.6%	0.0%	1.2%	0.0%	0.0%	0.0%	90.4%	90.0%	90.7%
Brockton	685	255	430	32.7%	27.1%	36.0%	8.5%	6.3%	9.8%	47.2%	55.7%	42.1%
Carver	98	63	35	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.8%	88.9%	91.4%
Duxbury	123	99	24	0.0%	0.0%	0.0%	1.6%	1.0%	4.2%	91.1%	91.9%	87.5%
East Bridgewater	116	71	45	0.9%	1.4%	0.0%	1.7%	2.8%	0.0%	87.1%	87.3%	86.7%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Halifax	97	50	47	1.0%	0.0%	2.1%	0.0%	0.0%	0.0%	92.8%	98.0%	87.2%
Hanover	117	74	43	0.0%	0.0%	0.0%	0.9%	0.0%	2.3%	90.6%	91.9%	88.4%
Hanson	59	21	38	1.7%	4.8%	0.0%	5.1%	9.5%	2.6%	84.7%	85.7%	84.2%
Hingham	200	178	22	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	88.0%	87.6%	90.9%
Hull	113	78	35	0.0%	0.0%	0.0%	0.9%	1.3%	0.0%	77.0%	78.2%	74.3%
Kingston	127	67	60	0.0%	0.0%	0.0%	1.6%	0.0%	3.3%	91.3%	91.0%	91.7%
Lakeville	67	46	21	0.0%	0.0%	0.0%	1.5%	2.2%	0.0%	92.5%	91.3%	95.2%
Marion	36	26	10	0.0%	0.0%	0.0%	2.8%	3.8%	0.0%	83.3%	80.8%	90.0%
Marshfield	224	131	93	0.4%	0.8%	0.0%	1.3%	0.0%	3.2%	88.8%	87.8%	90.3%
Mattapoisett	44	33	11	0.0%	0.0%	0.0%	2.3%	3.0%	0.0%	90.9%	90.9%	90.9%
Middleborough	181	88	93	2.2%	1.1%	3.2%	1.1%	1.1%	1.1%	90.6%	92.0%	89.2%
Norwell	91	71	20	0.0%	0.0%	0.0%	1.1%	1.4%	0.0%	89.0%	87.3%	95.0%
Pembroke	164	100	64	0.0%	0.0%	0.0%	1.2%	1.0%	1.6%	93.3%	94.0%	92.2%
Plymouth	523	300	223	0.4%	0.3%	0.4%	1.3%	1.3%	1.3%	90.1%	91.0%	88.8%
Plympton	23	14	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.6%	92.9%	66.7%
Rochester	33	26	7	3.0%	0.0%	14.3%	0.0%	0.0%	0.0%	87.9%	88.5%	85.7%
Rockland	146	80	66	2.1%	2.5%	1.5%	0.7%	0.0%	1.5%	85.6%	87.5%	83.3%
Scituate	163	134	29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.8%	89.6%	96.6%
Wareham	178	86	92	2.8%	2.3%	3.3%	1.7%	2.3%	1.1%	87.6%	87.2%	88.0%
West Bridgewater	50	26	24	4.0%	7.7%	0.0%	2.0%	0.0%	4.2%	92.0%	88.5%	95.8%
Whitman	105	54	51	2.9%	3.7%	2.0%	2.9%	3.7%	2.0%	90.5%	88.9%	92.2%
Suffolk County												
Boston	4,160	3,350	810	8.9%	6.1%	20.1%	5.6%	4.2%	11.2%	65.6%	68.2%	55.1%
Chelsea	174	81	93	2.3%	4.9%	0.0%	53.4%	39.5%	65.6%	31.0%	37.0%	25.8%
Revere	399	198	201	3.3%	2.5%	4.0%	32.3%	26.8%	37.8%	51.9%	56.1%	47.8%
Winthrop	135	93	42	0.7%	0.0%	2.4%	4.4%	3.2%	7.1%	83.7%	83.9%	83.3%
Worcester County												
Ashburnham	50	36	14	0.0%	0.0%	0.0%	4.0%	2.8%	7.1%	86.0%	86.1%	85.7%
Athol	98	47	51	0.0%	0.0%	0.0%	2.0%	2.1%	2.0%	92.9%	93.6%	92.2%
Auburn	158	84	74	1.9%	0.0%	4.1%	4.4%	3.6%	5.4%	84.8%	86.9%	82.4%
Barre	34	21	13	2.9%	4.8%	0.0%	0.0%	0.0%	0.0%	91.2%	85.7%	100.0%
Berlin	76	69	7	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	85.5%	84.1%	100.0%
Blackstone	71	32	39	0.0%	0.0%	0.0%	1.4%	0.0%	2.6%	93.0%	87.5%	97.4%
Bolton	55	49	6	0.0%	0.0%	0.0%	1.8%	2.0%	0.0%	85.5%	83.7%	100.0%
Boylston	45	36	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.4%	86.1%	77.8%
Brookfield	21	9	12	0.0%	0.0%	0.0%	4.8%	11.1%	0.0%	90.5%	77.8%	100.0%
Charlton	105	64	41	0.0%	0.0%	0.0%	2.9%	3.1%	2.4%	92.4%	92.2%	92.7%
Clinton	122	68	54	0.0%	0.0%	0.0%	1.6%	2.9%	0.0%	89.3%	85.3%	94.4%
Douglas	76	46	30	2.6%	2.2%	3.3%	0.0%	0.0%	0.0%	93.4%	95.7%	90.0%
Dudley	88	39	49	0.0%	0.0%	0.0%	1.1%	2.6%	0.0%	93.2%	92.3%	93.9%
East Brookfield	30	18	12	0.0%	0.0%	0.0%	3.3%	5.6%	0.0%	96.7%	94.4%	100.0%
Fitchburg	274	141	133	2.9%	2.1%	3.8%	13.5%	4.3%	23.3%	78.5%	87.9%	68.4%
Gardner	137	79	58	1.5%	1.3%	1.7%	5.1%	5.1%	5.2%	89.8%	91.1%	87.9%
Grafton	209	155	54	0.5%	0.6%	0.0%	1.9%	1.9%	1.9%	81.3%	80.6%	83.3%
Harvard	54	48	6	3.7%	2.1%	16.7%	0.0%	0.0%	0.0%	66.7%	66.7%	66.7%
Holden	176	109	67	1.1%	1.8%	0.0%	2.3%	1.8%	3.0%	86.4%	84.4%	89.6%
Hopedale	55	33	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	93.9%	86.4%

SUPPLEMENTAL TABLE 7
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Hubbardston	28	17	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.4%	94.1%	100.0%
Lancaster	56	41	15	1.8%	2.4%	0.0%	0.0%	0.0%	0.0%	89.3%	90.2%	86.7%
Leicester	86	41	45	1.2%	2.4%	0.0%	2.3%	0.0%	4.4%	91.9%	95.1%	88.9%
Leominster	304	160	144	3.9%	2.5%	5.6%	7.2%	5.6%	9.0%	83.2%	87.5%	78.5%
Lunenburg	83	45	38	1.2%	0.0%	2.6%	2.4%	2.2%	2.6%	91.6%	91.1%	92.1%
Mendon	37	32	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.2%	90.6%	80.0%
Milford	258	156	102	1.2%	1.9%	0.0%	2.3%	0.6%	4.9%	86.4%	84.6%	89.2%
Millbury	95	48	47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	97.9%	95.7%
Millville	26	14	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	85.7%	100.0%
North Brookfield	46	22	24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Northborough	131	104	27	0.8%	1.0%	0.0%	3.1%	2.9%	3.7%	71.8%	69.2%	81.5%
Northbridge	155	96	59	0.6%	1.0%	0.0%	1.9%	1.0%	3.4%	92.3%	92.7%	91.5%
Oxford	120	56	64	1.7%	1.8%	1.6%	0.0%	0.0%	0.0%	90.0%	94.6%	85.9%
Paxton	50	31	19	2.0%	3.2%	0.0%	0.0%	0.0%	0.0%	92.0%	90.3%	94.7%
Princeton	26	20	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Shrewsbury	293	223	70	0.7%	0.0%	2.9%	1.7%	1.3%	2.9%	65.2%	63.2%	71.4%
Southborough	82	66	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	78.0%	72.7%	100.0%
Southbridge	117	50	67	1.7%	2.0%	1.5%	18.8%	20.0%	17.9%	73.5%	72.0%	74.6%
Spencer	96	44	52	2.1%	4.5%	0.0%	0.0%	0.0%	0.0%	93.8%	93.2%	94.2%
Sterling	50	29	21	0.0%	0.0%	0.0%	4.0%	3.4%	4.8%	92.0%	93.1%	90.5%
Sturbridge	82	51	31	1.2%	0.0%	3.2%	0.0%	0.0%	0.0%	76.8%	80.4%	71.0%
Sutton	61	44	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.1%	95.5%	94.1%
Templeton	67	39	28	1.5%	0.0%	3.6%	0.0%	0.0%	0.0%	94.0%	94.9%	92.9%
Upton	65	50	15	0.0%	0.0%	0.0%	1.5%	2.0%	0.0%	84.6%	82.0%	93.3%
Uxbridge	127	75	52	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.3%	97.3%	92.3%
Warren	34	17	17	0.0%	0.0%	0.0%	2.9%	0.0%	5.9%	94.1%	94.1%	94.1%
Webster	99	51	48	3.0%	2.0%	4.2%	7.1%	7.8%	6.3%	78.8%	74.5%	83.3%
West Boylston	78	43	35	1.3%	2.3%	0.0%	2.6%	2.3%	2.9%	91.0%	90.7%	91.4%
West Brookfield	30	19	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.7%	94.7%	100.0%
Westborough	178	151	27	1.1%	0.7%	3.7%	0.6%	0.7%	0.0%	70.8%	69.5%	77.8%
Westminster	56	35	21	0.0%	0.0%	0.0%	1.8%	0.0%	4.8%	94.6%	94.3%	95.2%
Worcester	1,196	619	577	8.2%	3.9%	12.8%	7.9%	6.6%	9.4%	70.9%	74.8%	66.7%
Hardwick/NwBrentree*	34	18	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.1%	100.0%	93.8%
Oakham/Rutland*	96	54	42	0.0%	0.0%	0.0%	1.0%	0.0%	2.4%	93.8%	94.4%	92.9%
Petersham/Philipston*	25	17	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.0%	88.2%	100.0%
Winchendon/Rylston*	97	61	36	0.0%	0.0%	0.0%	2.1%	0.0%	5.6%	94.8%	95.1%	94.4%

* 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 preceding table for the numbers of loans to black, Latino, & white borrowers that were used to calculate this table's percentages.

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Barnstable County											
Barnstable	11	4	36.4%	14	0	0.0%	1,231	88	7.1%	5.09	0.00
Bourne	0	0	na	4	1	25.0%	545	53	9.7%	na	2.57
Brewster	1	1	100.0%	4	0	0.0%	310	10	3.2%	31.00	0.00
Chatham	0	0	na	2	0	0.0%	224	7	3.1%	na	0.00
Dennis	2	0	0.0%	5	1	20.0%	357	25	7.0%	0.00	2.86
Eastham	1	0	0.0%	2	1	50.0%	147	9	6.1%	0.00	8.17
Falmouth	3	1	33.3%	14	3	21.4%	957	55	5.7%	5.80	3.73
Harwich	1	0	0.0%	5	0	0.0%	409	24	5.9%	0.00	0.00
Mashpee	5	2	40.0%	5	1	20.0%	417	36	8.6%	4.63	2.32
Orleans	0	0	na	1	0	0.0%	183	2	1.1%	na	0.00
Provincetown	1	0	0.0%	0	0	na	80	3	3.8%	0.00	na
Sandwich	1	0	0.0%	5	1	20.0%	714	59	8.3%	0.00	2.42
Yarmouth	4	2	50.0%	1	0	0.0%	550	52	9.5%	5.29	0.00
Truro/Wellfleet*	0	0	na	2	0	0.0%	149	2	1.3%	na	0.00
Berkshire County											
Adams	1	0	0.0%	2	0	0.0%	130	14	10.8%	0.00	0.00
Cheshire	1	0	0.0%	1	0	0.0%	91	3	3.3%	0.00	0.00
Clarksburg	0	0	na	0	0	na	43	1	2.3%	na	na
Dalton	0	0	na	0	0	na	158	17	10.8%	na	na
Great Barrington	1	0	0.0%	3	0	0.0%	163	4	2.5%	0.00	0.00
Hinsdale	0	0	na	1	0	0.0%	43	3	7.0%	na	0.00
Lanesborough	0	0	na	0	0	na	84	4	4.8%	na	na
Lee	0	0	na	2	0	0.0%	158	5	3.2%	na	0.00
Lenox	0	0	na	3	1	33.3%	143	0	0.0%	na	na
New Marlborough	0	0	na	0	0	na	31	0	0.0%	na	na
North Adams	0	0	na	2	2	100.0%	151	21	13.9%	na	7.19
Pittsfield	12	4	33.3%	13	2	15.4%	863	65	7.5%	4.43	2.04
Sheffield	0	0	na	1	0	0.0%	84	2	2.4%	na	0.00
Stockbridge	0	0	na	0	0	na	55	1	1.8%	na	na
West Stockbridge	0	0	na	0	0	na	49	0	0.0%	na	na
Williamstown	1	0	0.0%	8	0	0.0%	145	5	3.4%	0.00	0.00
Alfrd/Egmont/MtWsh*	0	0	na	1	0	0.0%	52	1	1.9%	na	0.00
Becket/Washington*	0	0	na	1	1	100.0%	86	6	7.0%	na	14.33
Florida/Savoy*	1	0	0.0%	0	0	na	36	0	0.0%	na	na
Hncok/NAsh/Rchmd*	0	0	na	2	0	0.0%	64	0	0.0%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	34	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	1	0	0.0%	89	3	3.4%	na	0.00
Peru/Windsor*	1	0	0.0%	0	0	na	52	5	9.6%	0.00	na
Bristol County											
Acushnet	2	0	0.0%	4	2	50.0%	265	40	15.1%	0.00	3.31
Attleboro	18	5	27.8%	20	8	40.0%	877	164	18.7%	1.49	2.14
Berkley	1	0	0.0%	1	0	0.0%	233	32	13.7%	0.00	0.00
Dartmouth	5	2	40.0%	13	1	7.7%	719	69	9.6%	4.17	0.80
Dighton	2	0	0.0%	0	0	na	205	27	13.2%	0.00	na
Easton	12	3	25.0%	6	2	33.3%	670	46	6.9%	3.64	4.86
Fairhaven	4	0	0.0%	4	1	25.0%	377	67	17.8%	0.00	1.41
Fall River	4	1	25.0%	20	9	45.0%	835	212	25.4%	0.98	1.77
Freetown	0	0	na	3	0	0.0%	265	33	12.5%	na	0.00
Mansfield	7	0	0.0%	11	6	54.5%	829	45	5.4%	0.00	10.05
New Bedford	51	22	43.1%	34	16	47.1%	822	229	27.9%	1.55	1.69
North Attleborough	7	2	28.6%	12	4	33.3%	790	108	13.7%	2.09	2.44

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Norton	2	0	0.0%	1	0	0.0%	620	66	10.6%	0.00	0.00
Raynham	5	1	20.0%	3	0	0.0%	402	50	12.4%	1.61	0.00
Rehobeth	3	2	66.7%	8	0	0.0%	389	23	5.9%	11.28	0.00
Seekonk	1	1	100.0%	3	1	33.3%	364	45	12.4%	8.09	2.70
Somerset	1	0	0.0%	7	4	57.1%	435	75	17.2%	0.00	3.31
Swansea	1	0	0.0%	5	1	20.0%	422	74	17.5%	0.00	1.14
Taunton	19	10	52.6%	21	7	33.3%	906	192	21.2%	2.48	1.57
Westport	0	0	na	4	1	25.0%	500	34	6.8%	na	3.68
Dukes County											
Edgartown	2	0	0.0%	0	0	na	108	0	0.0%	NA	na
Oak Bluffs	11	3	27.3%	2	0	0.0%	105	1	1.0%	28.64	0.00
Tisbury	1	1	100.0%	0	0	na	75	2	2.7%	37.50	na
Aq/Chil/Gos/WTis*	2	1	50.0%	1	0	0.0%	76	2	2.6%	19.00	0.00
Essex County											
Amesbury	2	2	100.0%	4	0	0.0%	431	54	12.5%	7.98	0.00
Andover	3	0	0.0%	13	2	15.4%	1,215	43	3.5%	0.00	4.35
Beverly	6	1	16.7%	11	1	9.1%	1,162	111	9.6%	1.74	0.95
Boxford	0	0	na	3	0	0.0%	367	6	1.6%	na	0.00
Danvers	0	0	na	13	2	15.4%	938	86	9.2%	na	1.68
Essex	0	0	na	0	0	na	117	7	6.0%	na	na
Georgetown	0	0	na	7	0	0.0%	358	31	8.7%	na	0.00
Gloucester	2	0	0.0%	10	2	20.0%	695	65	9.4%	0.00	2.14
Groveland	0	0	na	3	0	0.0%	240	20	8.3%	na	0.00
Hamilton	0	0	na	4	0	0.0%	325	17	5.2%	na	0.00
Haverhill	7	3	42.9%	27	14	51.9%	1,054	164	15.6%	2.75	3.33
Ipswich	0	0	na	1	0	0.0%	457	20	4.4%	na	0.00
Lawrence	5	3	60.0%	108	80	74.1%	121	43	35.5%	1.69	2.08
Lynn	45	24	53.3%	90	51	56.7%	803	187	23.3%	2.29	2.43
Lynnfield	1	0	0.0%	7	0	0.0%	538	19	3.5%	0.00	0.00
Manchester BTS	0	0	na	0	0	na	227	1	0.4%	na	na
Marblehead	2	0	0.0%	6	0	0.0%	852	23	2.7%	0.00	0.00
Merrimac	0	0	na	0	0	na	199	16	8.0%	na	na
Methuen	15	6	40.0%	69	26	37.7%	958	165	17.2%	2.32	2.19
Middleton	2	0	0.0%	1	0	0.0%	374	20	5.3%	0.00	0.00
Nahant	0	0	na	1	1	100.0%	115	11	9.6%	na	10.45
Newbury	0	0	na	3	0	0.0%	288	8	2.8%	na	0.00
Newburyport	0	0	na	10	2	20.0%	650	30	4.6%	na	4.33
North Andover	1	0	0.0%	12	1	8.3%	991	38	3.8%	0.00	2.17
Peabody	3	0	0.0%	22	9	40.9%	1,229	160	13.0%	0.00	3.14
Rockport	0	0	na	2	0	0.0%	203	12	5.9%	na	0.00
Rowley	3	1	33.3%	0	0	na	236	18	7.6%	4.37	na
Salem	9	4	44.4%	13	4	30.8%	826	127	15.4%	2.89	2.00
Salisbury	1	0	0.0%	2	0	0.0%	188	26	13.8%	na	0.00
Saugus	8	3	37.5%	12	6	50.0%	721	85	11.8%	3.18	4.24
Swampscott	1	1	100.0%	6	1	16.7%	508	30	5.9%	16.93	2.82
Topsfield	0	0	na	5	0	0.0%	253	8	3.2%	na	0.00
Wenham	1	0	0.0%	2	1	50.0%	140	1	0.7%	0.00	70.00
West Newbury	0	0	na	2	0	0.0%	177	5	2.8%	na	0.00
Franklin County											
Deerfield	1	0	0.0%	2	0	0.0%	98	4	4.1%	0.00	0.00
Greenfield	0	0	na	7	1	14.3%	227	36	15.9%	na	0.90
Montague	0	0	na	0	0	na	122	12	9.8%	na	na

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Northfield	0	0	na	1	0	0.0%	82	6	7.3%	na	0.00
Orange	0	0	na	0	0	na	88	9	10.2%	na	na
Ash/Buck/Cnwy/Sher*	1	0	0.0%	3	1	33.3%	153	5	3.3%	0.00	10.20
Bernstn/Gill/Leyden*	0	0	na	0	0	na	104	9	8.7%	na	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	2	1	50.0%	81	12	14.8%	na	3.38
Ervng/Warwck/Wend*	0	0	na	0	0	na	66	7	10.6%	na	na
Lev/NSal/Shutes*	0	0	na	3	0	0.0%	129	3	2.3%	na	0.00
Sunderlnd/Whately*	0	0	na	0	0	na	92	7	7.6%	na	na
Hampden County											
Agawam	3	1	33.3%	15	5	33.3%	616	90	14.6%	2.28	2.28
Chicopee	8	5	62.5%	21	12	57.1%	641	159	24.8%	2.52	2.30
East Longmeadow	2	0	0.0%	2	0	0.0%	394	39	9.9%	0.00	0.00
Hampden	3	0	0.0%	1	1	100.0%	143	24	16.8%	0.00	5.96
Holyoke	6	3	50.0%	21	9	42.9%	302	47	15.6%	3.21	2.75
Longmeadow	2	0	0.0%	4	1	25.0%	404	26	6.4%	0.00	3.88
Ludlow	0	0	na	8	2	25.0%	393	48	12.2%	na	2.05
Monson	0	0	na	2	0	0.0%	223	26	11.7%	na	0.00
Palmer	0	0	na	2	1	50.0%	174	31	17.8%	na	2.81
Southwick	0	0	na	0	0	na	237	35	14.8%	na	na
Springfield	133	80	60.2%	137	74	54.0%	757	272	35.9%	1.67	1.50
West Springfield	2	1	50.0%	8	2	25.0%	444	80	18.0%	2.78	1.39
Westfield	2	1	50.0%	15	6	40.0%	720	131	18.2%	2.75	2.20
Wilbraham	3	1	33.3%	7	0	0.0%	367	20	5.4%	6.12	0.00
Bltn/Chs/Grnv/Mnt/Rus/Tol*	0		na	1	0	0.0%	165	25	15.2%	na	0.00
Brmfld/Holnd/Wales*	0	0	na	1	0	0.0%	176	19	10.8%	na	0.00
Hampshire County											
Amherst	5	1	20.0%	5	1	20.0%	275	3	1.1%	18.33	18.33
Belchertown	4	3	75.0%	5	1	20.0%	382	31	8.1%	9.24	2.46
Easthampton	1	0	0.0%	3	1	33.3%	309	44	14.2%	0.00	2.34
Granby	1	0	0.0%	1	1	100.0%	151	16	10.6%	0.00	9.44
Hadley	3	3	100.0%	1	1	100.0%	108	2	1.9%	54.00	54.00
Hatfield	0	0	na	0	0	na	68	8	11.8%	na	na
Northampton	3	0	0.0%	7	0	0.0%	486	30	6.2%	0.00	0.00
Pelham	0	0	na	0	0	na	36	3	8.3%	na	na
South Hadley	4	0	0.0%	2	1	50.0%	345	45	13.0%	0.00	3.83
Southampton	0	0	na	1	0	0.0%	157	15	9.6%	na	0.00
Ware	0	0	na	1	1	100.0%	155	22	14.2%	na	7.05
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	1	0	0.0%	215	18	8.4%	na	0.00
Cum/Midfld/Plnfd/Worth*	0	0	na	0	0	na	69	7	10.1%	na	na
Middlesex County											
Acton	3	0	0.0%	10	0	0.0%	740	19	2.6%	0.00	0.00
Arlington	12	3	25.0%	27	1	3.7%	1,561	30	1.9%	13.01	1.93
Ashby	0	0	na	1	0	0.0%	83	11	13.3%	na	0.00
Ashland	6	1	16.7%	11	1	9.1%	550	45	8.2%	2.04	1.11
Ayer	2	2	100.0%	3	0	0.0%	142	21	14.8%	6.76	0.00
Bedford	6	3	50.0%	6	0	0.0%	453	11	2.4%	20.59	0.00
Belmont	2	0	0.0%	11	0	0.0%	737	9	1.2%	0.00	0.00
Billerica	9	4	44.4%	17	4	23.5%	1,228	165	13.4%	3.31	1.75
Boxborough	0	0	na	2	0	0.0%	149	3	2.0%	na	0.00
Burlington	2	0	0.0%	6	0	0.0%	724	38	5.2%	0.00	0.00
Cambridge	34	3	8.8%	31	2	6.5%	1,524	22	1.4%	6.11	4.47
Carlisle	0	0	na	2	0	0.0%	201	2	1.0%	na	0.00

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Chelmsford	7	2	28.6%	21	2	9.5%	1,031	98	9.5%	3.01	1.00
Concord	1	0	0.0%	7	0	0.0%	498	5	1.0%	0.00	0.00
Dracut	6	4	66.7%	9	2	22.2%	740	111	15.0%	4.44	1.48
Dunstable	0	0	na	0	0	na	136	4	2.9%	na	na
Everett	19	11	57.9%	32	22	68.8%	207	43	20.8%	2.79	3.31
Framingham	25	10	40.0%	31	9	29.0%	1,169	122	10.4%	3.83	2.78
Groton	0	0	na	1	0	0.0%	418	10	2.4%	na	0.00
Holliston	5	3	60.0%	5	0	0.0%	504	25	5.0%	12.10	0.00
Hopkinton	1	0	0.0%	5	0	0.0%	681	20	2.9%	0.00	0.00
Hudson	3	1	33.3%	5	1	20.0%	471	53	11.3%	2.96	1.78
Lexington	8	0	0.0%	22	0	0.0%	903	10	1.1%	0.00	0.00
Lincoln	0	0	na	2	0	0.0%	156	2	1.3%	na	0.00
Littleton	1	0	0.0%	8	0	0.0%	360	20	5.6%	0.00	0.00
Lowell	13	8	61.5%	44	15	34.1%	780	175	22.4%	2.74	1.52
Malden	30	12	40.0%	32	12	37.5%	492	71	14.4%	2.77	2.60
Marlborough	9	4	44.4%	16	5	31.3%	589	63	10.7%	4.16	2.92
Maynard	1	0	0.0%	2	0	0.0%	282	24	8.5%	0.00	0.00
Medford	35	11	31.4%	21	1	4.8%	1,041	115	11.0%	2.84	0.43
Melrose	0	0	na	15	3	20.0%	922	55	6.0%	na	3.35
Natick	12	2	16.7%	18	0	0.0%	1,164	55	4.7%	3.53	0.00
Newton	23	0	0.0%	45	0	0.0%	2,614	30	1.1%	0.00	0.00
North Reading	5	1	20.0%	3	0	0.0%	601	34	5.7%	3.54	0.00
Pepperell	0	0	na	4	0	0.0%	326	37	11.3%	na	0.00
Reading	1	0	0.0%	5	0	0.0%	971	56	5.8%	0.00	0.00
Sherborn	1	0	0.0%	2	0	0.0%	175	1	0.6%	0.00	0.00
Shirley	1	0	0.0%	5	0	0.0%	124	11	8.9%	0.00	0.00
Somerville	19	4	21.1%	39	9	23.1%	916	44	4.8%	4.38	4.80
Stoneham	2	1	50.0%	9	4	44.4%	648	51	7.9%	6.35	5.65
Stow	1	0	0.0%	4	0	0.0%	277	8	2.9%	0.00	0.00
Sudbury	2	0	0.0%	11	0	0.0%	800	9	1.1%	0.00	0.00
Tewksbury	6	2	33.3%	9	2	22.2%	938	117	12.5%	2.67	1.78
Townsend	1	0	0.0%	7	2	28.6%	213	43	20.2%	0.00	1.42
Tyngsborough	4	1	25.0%	3	1	33.3%	369	35	9.5%	2.64	3.51
Wakefield	2	0	0.0%	6	0	0.0%	897	64	7.1%	0.00	0.00
Waltham	16	1	6.3%	30	1	3.3%	1,200	70	5.8%	1.07	0.57
Watertown	4	0	0.0%	11	2	18.2%	671	34	5.1%	0.00	3.59
Wayland	2	0	0.0%	8	2	25.0%	514	10	1.9%	0.00	12.85
Westford	3	1	33.3%	10	2	20.0%	837	30	3.6%	9.30	5.58
Weston	1	0	0.0%	2	0	0.0%	321	1	0.3%	0.00	0.00
Wilmington	5	0	0.0%	13	4	30.8%	874	71	8.1%	0.00	3.79
Winchester	6	0	0.0%	8	0	0.0%	837	13	1.6%	0.00	0.00
Woburn	9	3	33.3%	16	3	18.8%	899	99	11.0%	3.03	1.70
Nantucket County											
Nantucket	3	0	0.0%	0	0	na	269	2	0.7%	0.00	na
Norfolk County											
Avon	4	1	25.0%	1	0	0.0%	99	26	26.3%	0.95	0.00
Bellingham	5	2	40.0%	2	1	50.0%	502	65	12.9%	3.09	3.86
Braintree	6	1	16.7%	18	5	27.8%	1,009	95	9.4%	1.77	2.95
Brookline	12	1	8.3%	26	1	3.8%	1,443	13	0.9%	9.25	4.27
Canton	8	0	0.0%	5	1	20.0%	672	29	4.3%	0.00	4.63
Cohasset	0	0	na	1	0	0.0%	315	3	1.0%	na	0.00
Dedham	11	4	36.4%	21	3	14.3%	695	57	8.2%	4.43	1.74

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Dover	0	0	na	4	0	0.0%	213		0.0%	na	na
Foxborough	2	0	0.0%	3	0	0.0%	511	38	7.4%	0.00	0.00
Franklin	10	4	40.0%	7	2	28.6%	1,204	87	7.2%	5.54	3.95
Holbrook	8	4	50.0%	6	2	33.3%	182	42	23.1%	2.17	1.44
Medfield	3	0	0.0%	7	0	0.0%	587	13	2.2%	0.00	0.00
Medway	3	1	33.3%	6	0	0.0%	467	38	8.1%	4.10	0.00
Millis	2	0	0.0%	1	0	0.0%	270	27	10.0%	0.00	0.00
Milton	55	11	20.0%	13	2	15.4%	877	38	4.3%	4.62	3.55
Needham	5	0	0.0%	9	0	0.0%	1,443	9	0.6%	0.00	0.00
Norfolk	2	1	50.0%	2	1	50.0%	422	21	5.0%	10.05	10.05
Norwood	3	1	33.3%	6	2	33.3%	651	49	7.5%	4.43	4.43
Plainville	1	0	0.0%	4	1	25.0%	220	13	5.9%	0.00	4.23
Quincy	13	5	38.5%	23	4	17.4%	1,394	167	12.0%	3.21	1.45
Randolph	115	36	31.3%	21	9	42.9%	236	48	20.3%	1.54	2.11
Sharon	9	1	11.1%	4	0	0.0%	619	28	4.5%	2.46	0.00
Stoughton	29	11	37.9%	10	3	30.0%	554	59	10.6%	3.56	2.82
Walpole	4	3	75.0%	13	4	30.8%	880	49	5.6%	13.47	5.53
Wellesley	3	0	0.0%	12	0	0.0%	934	4	0.4%	0.00	0.00
Westwood	6	0	0.0%	8	1	12.5%	665	18	2.7%	0.00	4.62
Weymouth	7	2	28.6%	12	3	25.0%	1,235	192	15.5%	1.84	1.61
Wrentham	2	0	0.0%	4	1	25.0%	440	28	6.4%	0.00	3.93
Plymouth County											
Abington	5	3	60.0%	4	0	0.0%	411	61	14.8%	4.04	0.00
Bridgewater	5	2	40.0%	5	1	20.0%	659	70	10.6%	3.77	1.88
Brockton	148	80	54.1%	54	33	61.1%	603	175	29.0%	1.86	2.11
Carver	1	0	0.0%	1	1	100.0%	330	63	19.1%	0.00	5.24
Duxbury	0	0	na	2	0	0.0%	628	18	2.9%	na	0.00
East Bridgewater	4	0	0.0%	7	2	28.6%	419	50	11.9%	0.00	2.39
Halifax	1	1	100.0%	1	0	0.0%	215	27	12.6%	7.96	0.00
Hanover	0	0	na	4	1	25.0%	527	40	7.6%	na	3.29
Hanson	3	0	0.0%	3	0	0.0%	329	37	11.2%	0.00	0.00
Hingham	2	0	0.0%	5	0	0.0%	941	19	2.0%	0.00	0.00
Hull	1	0	0.0%	1	0	0.0%	285	24	8.4%	0.00	0.00
Kingston	0	0	na	2	1	50.0%	444	42	9.5%	na	5.29
Lakeville	1	0	0.0%	3	0	0.0%	387	43	11.1%	0.00	0.00
Marion	4	1	25.0%	2	0	0.0%	170	15	8.8%	2.83	0.00
Marshfield	5	1	20.0%	11	1	9.1%	932	101	10.8%	1.85	0.84
Mattapoisett	3	0	0.0%	3	0	0.0%	168	8	4.8%	0.00	0.00
Middleborough	7	4	57.1%	9	1	11.1%	631	88	13.9%	4.10	0.80
Norwell	0	0	na	3	0	0.0%	457	18	3.9%	na	0.00
Pembroke	0	0	na	7	1	14.3%	602	74	12.3%	na	1.16
Plymouth	18	4	22.2%	20	6	30.0%	1,606	248	15.4%	1.44	1.94
Plympton	0	0	na	0	0	na	85	12	14.1%	na	na
Rochester	4	2	50.0%	3	0	0.0%	192	18	9.4%	5.33	0.00
Rockland	4	2	50.0%	5	3	60.0%	374	71	19.0%	2.63	3.16
Scituate	0	0	na	6	1	16.7%	742	33	4.4%	na	3.75
Wareham	19	5	26.3%	3	3	100.0%	444	83	18.7%	1.41	5.35
West Bridgewater	2	0	0.0%	2	1	50.0%	206	27	13.1%	0.00	3.81
Whitman	1	0	0.0%	3	3	100.0%	342	82	24.0%	0.00	4.17
Suffolk County											
Boston	546	176	32.2%	306	84	27.5%	6,962	365	5.2%	6.15	5.24
Chelsea	3	2	66.7%	65	40	61.5%	94	18	19.1%	3.48	3.21

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Revere	9	4	44.4%	64	36	56.3%	445	72	16.2%	2.75	3.48
Winthrop	2	0	0.0%	6	1	16.7%	355	47	13.2%	0.00	1.26
Worcester County											
Ashburnham	0	0	na	0	0	na	153	22	14.4%	na	na
Athol	1	1	100.0%	1	1	100.0%	158	25	15.8%	6.32	6.32
Auburn	0	0	na	8	3	37.5%	382	57	14.9%	na	2.51
Barre	1	0	0.0%	1	0	0.0%	90	10	11.1%	0.00	0.00
Berlin	0	0	na	1	0	0.0%	58	1	1.7%	na	0.00
Blackstone	0	0	na	1	0	0.0%	196	30	15.3%	na	0.00
Bolton	0	0	na	1	0	0.0%	217	2	0.9%	na	0.00
Boylston	0	0	na	0	0	na	128	12	9.4%	na	na
Brookfield	0	0	na	0	0	na	62	8	12.9%	na	na
Charlton	0	0	na	3	1	33.3%	335	35	10.4%	na	3.19
Clinton	2	0	0.0%	8	3	37.5%	206	29	14.1%	0.00	2.66
Douglas	0	0	na	0	0	na	293	43	14.7%	na	na
Dudley	0	0	na	4	1	25.0%	223	47	21.1%	na	1.19
East Brookfield	1	1	100.0%	2	2	100.0%	40	8	20.0%	5.00	5.00
Fitchburg	9	3	33.3%	20	6	30.0%	395	65	16.5%	2.03	1.82
Gardner	2	1	50.0%	3	1	33.3%	216	58	26.9%	1.86	1.24
Grafton	1	1	100.0%	6	1	16.7%	560	41	7.3%	13.66	2.28
Harvard	1	0	0.0%	4	0	0.0%	224	5	2.2%	0.00	0.00
Holden	3	1	33.3%	6	0	0.0%	522	58	11.1%	3.00	0.00
Hopedale	3	0	0.0%	2	0	0.0%	243	21	8.6%	0.00	0.00
Hubbardston	0	0	na	1	0	0.0%	135	14	10.4%	na	0.00
Lancaster	2	1	50.0%	9	2	22.2%	182	11	6.0%	8.27	3.68
Leicester	2	1	50.0%	1	0	0.0%	196	41	20.9%	2.39	0.00
Leominster	11	4	36.4%	12	6	50.0%	671	99	14.8%	2.46	3.39
Lunenburg	0	0	na	4	1	25.0%	304	23	7.6%	na	3.30
Mendon	0	0	na	4	0	0.0%	256	7	2.7%	na	0.00
Milford	1	0	0.0%	12	5	41.7%	653	69	10.6%	0.00	3.94
Millbury	3	0	0.0%	3	2	66.7%	316	47	14.9%	0.00	4.48
Millville	0	0	na	1	0	0.0%	94	17	18.1%	na	0.00
North Brookfield	0	0	na	0	0	na	86	19	22.1%	na	na
Northborough	2	0	0.0%	3	0	0.0%	499	20	4.0%	0.00	0.00
Northbridge	0	0	na	3	0	0.0%	430	46	10.7%	na	0.00
Oxford	1	1	100.0%	2	0	0.0%	283	62	21.9%	4.56	0.00
Paxton	0	0	na	1	0	0.0%	126	16	12.7%	na	0.00
Princeton	0	0	na	1	0	0.0%	114	5	4.4%	na	0.00
Shrewsbury	6	2	33.3%	16	1	6.3%	1,069	48	4.5%	7.42	1.39
Southborough	2	0	0.0%	5	1	20.0%	392	10	2.6%	0.00	7.84
Southbridge	2	2	100.0%	20	11	55.0%	117	35	29.9%	3.34	1.84
Spencer	1	0	0.0%	1	0	0.0%	200	40	20.0%	0.00	0.00
Sterling	0	0	na	1	0	0.0%	243	19	7.8%	na	0.00
Sturbridge	3	1	33.3%	8	2	25.0%	292	39	13.4%	2.50	1.87
Sutton	1	0	0.0%	2	0	0.0%	314	23	7.3%	0.00	0.00
Templeton	0	0	na	1	0	0.0%	169	22	13.0%	na	0.00
Upton	0	0	na	7	0	0.0%	308	15	4.9%	na	0.00
Uxbridge	0	0	na	3	1	33.3%	419	34	8.1%	na	4.11
Warren	0	0	na	0	0	na	73	15	20.5%	na	na
Webster	3	2	66.7%	7	4	57.1%	208	53	25.5%	2.62	2.24
West Boylston	0	0	na	1	1	100.0%	177	16	9.0%	na	11.06
West Brookfield	0	0	na	3	2	66.7%	62	8	12.9%	na	5.17

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Westborough	0	0	na	8	2	25.0%	517	18	3.5%	na	7.18
Westminster	0	0	na	4	0	0.0%	212	16	7.5%	na	0.00
Worcester	61	36	59.0%	58	30	51.7%	1,500	353	23.5%	2.51	2.20
Hardwick/NwBrentree*	1	0	0.0%	1	0	0.0%	75	10	13.3%	0.00	0.00
Oakham/Rutland*	2	1	50.0%	5	1	20.0%	276	32	11.6%	4.31	1.73
Petersham/Philipston*	0	0	na	1	1	100.0%	73	4	5.5%	na	18.25
Winchendon/Rylston*	3	1	33.3%	1	0	0.0%	161	27	16.8%	1.99	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" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Barnstable County												
Barnstable	1,372	1,272	100	0.8%	0.6%	4.0%	1.0%	1.1%	0.0%	89.7%	89.9%	88.0%
Bourne	611	549	62	0.0%	0.0%	0.0%	0.7%	0.5%	1.6%	89.2%	89.6%	85.5%
Brewster	368	357	11	0.3%	0.0%	9.1%	1.1%	1.1%	0.0%	84.2%	84.0%	90.9%
Chatham	247	238	9	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	90.7%	91.2%	77.8%
Dennis	408	382	26	0.5%	0.5%	0.0%	1.2%	1.0%	3.8%	87.5%	86.9%	96.2%
Eastham	176	165	11	0.6%	0.6%	0.0%	1.1%	0.6%	9.1%	83.5%	83.6%	81.8%
Falmouth	1,074	1,004	70	0.3%	0.2%	1.4%	1.3%	1.1%	4.3%	89.1%	89.8%	78.6%
Harwich	460	433	27	0.2%	0.2%	0.0%	1.1%	1.2%	0.0%	88.9%	88.9%	88.9%
Mashpee	477	430	47	1.0%	0.7%	4.3%	1.0%	0.9%	2.1%	87.4%	88.6%	76.6%
Orleans	213	210	3	0.0%	0.0%	0.0%	0.5%	0.5%	0.0%	85.9%	86.2%	66.7%
Provincetown	88	85	3	1.1%	1.2%	0.0%	0.0%	0.0%	0.0%	90.9%	90.6%	100.0%
Sandwich	820	753	67	0.1%	0.1%	0.0%	0.6%	0.5%	1.5%	87.1%	87.0%	88.1%
Yarmouth	617	556	61	0.6%	0.4%	3.3%	0.2%	0.2%	0.0%	89.1%	89.6%	85.2%
Truro/Wellfleet*	179	177	2	0.0%	0.0%	0.0%	1.1%	1.1%	0.0%	83.2%	83.1%	100.0%
Berkshire County												
Adams	135	121	14	0.7%	0.8%	0.0%	1.5%	1.7%	0.0%	96.3%	95.9%	100.0%
Cheshire	99	95	4	1.0%	1.1%	0.0%	1.0%	1.1%	0.0%	91.9%	92.6%	75.0%
Clarksburg	44	42	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.7%	100.0%	50.0%
Dalton	167	146	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.6%	96.6%	81.0%
Great Barrington	183	178	5	0.5%	0.6%	0.0%	1.6%	1.7%	0.0%	89.1%	89.3%	80.0%
Hinsdale	49	45	4	0.0%	0.0%	0.0%	2.0%	2.2%	0.0%	87.8%	88.9%	75.0%
Lanesborough	92	87	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.3%	92.0%	80.0%
Lee	169	163	6	0.0%	0.0%	0.0%	1.2%	1.2%	0.0%	93.5%	93.9%	83.3%
Lenox	156	155	1	0.0%	0.0%	0.0%	1.9%	1.3%	100.0%	91.7%	92.3%	0.0%
New Marlborough	32	32	0	0.0%	0.0%	na	0.0%	0.0%	na	96.9%	96.9%	na
North Adams	158	132	26	0.0%	0.0%	0.0%	1.3%	0.0%	7.7%	95.6%	98.5%	80.8%
Pittsfield	950	869	81	1.3%	0.9%	4.9%	1.4%	1.3%	2.5%	90.8%	91.8%	80.2%
Sheffield	93	90	3	0.0%	0.0%	0.0%	1.1%	1.1%	0.0%	90.3%	91.1%	66.7%
Stockbridge	60	59	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	91.5%	100.0%
West Stockbridge	50	50	0	0.0%	0.0%	na	0.0%	0.0%	na	98.0%	98.0%	na
Williamstown	162	157	5	0.6%	0.6%	0.0%	4.9%	5.1%	0.0%	89.5%	89.2%	100.0%
Alfrd/Egmont/MtWsh*	57	55	2	0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	91.2%	92.7%	50.0%
Becket/Washington*	89	82	7	0.0%	0.0%	0.0%	1.1%	0.0%	14.3%	96.6%	97.6%	85.7%
Florida/Savoy*	39	39	0	2.6%	2.6%	na	0.0%	0.0%	na	92.3%	92.3%	an
Hncok/NAsh/Rchmd*	70	70	0	0.0%	0.0%	na	2.9%	2.9%	na	91.4%	91.4%	na
Monterey/Tyringham*	36	36	0	0.0%	0.0%	na	0.0%	0.0%	na	94.4%	94.4%	na
Otis/Sandisfield*	97	93	4	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	91.8%	92.5%	75.0%
Peru/Windsor*	55	50	5	1.8%	2.0%	0.0%	0.0%	0.0%	0.0%	94.5%	94.0%	100.0%
Bristol County												
Acushnet	300	254	46	0.7%	0.8%	0.0%	1.3%	0.8%	4.3%	88.3%	88.6%	87.0%
Attleboro	1,060	850	210	1.7%	1.5%	2.4%	1.9%	1.4%	3.8%	82.7%	83.9%	78.1%
Berkley	257	225	32	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	90.7%	89.3%	100.0%
Dartmouth	833	752	81	0.6%	0.4%	2.5%	1.6%	1.6%	1.2%	86.3%	86.4%	85.2%
Dighton	232	201	31	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	88.4%	88.6%	87.1%
Easton	781	720	61	1.5%	1.3%	4.9%	0.8%	0.6%	3.3%	85.8%	86.7%	75.4%
Fairhaven	430	354	76	0.9%	1.1%	0.0%	0.9%	0.8%	1.3%	87.7%	87.6%	88.2%
Fall River	933	684	249	0.4%	0.4%	0.4%	2.1%	1.6%	3.6%	89.5%	91.1%	85.1%

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Freetown	298	263	35	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	88.9%	88.2%	94.3%
Mansfield	953	897	56	0.7%	0.8%	0.0%	1.2%	0.6%	10.7%	87.0%	87.4%	80.4%
New Bedford	1,011	704	307	5.0%	4.1%	7.2%	3.4%	2.6%	5.2%	81.3%	84.2%	74.6%
North Attleborough	928	800	128	0.8%	0.6%	1.6%	1.3%	1.0%	3.1%	85.1%	85.3%	84.4%
Norton	694	619	75	0.3%	0.3%	0.0%	0.1%	0.2%	0.0%	89.3%	89.5%	88.0%
Raynham	460	400	60	1.1%	1.0%	1.7%	0.7%	0.8%	0.0%	87.4%	88.0%	83.3%
Rehobeth	446	415	31	0.7%	0.2%	6.5%	1.8%	1.9%	0.0%	87.2%	88.2%	74.2%
Seekonk	411	356	55	0.2%	0.0%	1.8%	0.7%	0.6%	1.8%	88.6%	89.6%	81.8%
Somerset	477	390	87	0.2%	0.3%	0.0%	1.5%	0.8%	4.6%	91.2%	92.3%	86.2%
Swansea	459	379	80	0.2%	0.3%	0.0%	1.1%	1.1%	1.3%	91.9%	91.8%	92.5%
Taunton	1,041	801	240	1.8%	1.1%	4.2%	2.0%	1.7%	2.9%	87.0%	89.1%	80.0%
Westport	546	506	40	0.0%	0.0%	0.0%	0.7%	0.6%	2.5%	91.6%	92.1%	85.0%
Dukes County												
Edgartown	120	118	2	1.7%	1.7%	0.0%	0.0%	0.0%	0.0%	90.0%	91.5%	0.0%
Oak Bluffs	129	125	4	8.5%	6.4%	75.0%	1.6%	1.6%	0.0%	81.4%	83.2%	25.0%
Tisbury	87	83	4	1.1%	0.0%	25.0%	0.0%	0.0%	0.0%	86.2%	88.0%	50.0%
Aq/Chil/Gos/WTis*	85	82	3	2.4%	1.2%	33.3%	1.2%	1.2%	0.0%	89.4%	90.2%	66.7%
Essex County												
Amesbury	479	417	62	0.4%	0.0%	3.2%	0.8%	1.0%	0.0%	90.0%	90.4%	87.1%
Andover	1,565	1,512	53	0.2%	0.2%	0.0%	0.8%	0.7%	3.8%	77.6%	77.5%	81.1%
Beverly	1,307	1,184	123	0.5%	0.4%	0.8%	0.8%	0.8%	0.8%	88.9%	88.8%	90.2%
Boxford	422	416	6	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	87.0%	86.8%	100.0%
Danvers	1,027	934	93	0.0%	0.0%	0.0%	1.3%	1.2%	2.2%	91.3%	91.2%	92.5%
Essex	131	122	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.3%	90.2%	77.8%
Georgetown	407	373	34	0.0%	0.0%	0.0%	1.7%	1.9%	0.0%	88.0%	87.7%	91.2%
Gloucester	773	700	73	0.3%	0.3%	0.0%	1.3%	1.1%	2.7%	89.9%	90.0%	89.0%
Groveland	268	246	22	0.0%	0.0%	0.0%	1.1%	1.2%	0.0%	89.6%	89.4%	90.9%
Hamilton	363	346	17	0.0%	0.0%	0.0%	1.1%	1.2%	0.0%	89.5%	89.0%	100.0%
Haverhill	1,240	1,030	210	0.6%	0.4%	1.4%	2.2%	1.3%	6.7%	85.0%	86.4%	78.1%
Ipswich	502	478	24	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	91.0%	91.4%	83.3%
Lawrence	280	134	146	1.8%	1.5%	2.1%	38.6%	20.9%	54.8%	43.2%	58.2%	29.5%
Lynn	1,060	761	299	4.2%	2.8%	8.0%	8.5%	5.1%	17.1%	75.8%	80.9%	62.5%
Lynnfield	608	586	22	0.2%	0.2%	0.0%	1.2%	1.2%	0.0%	88.5%	88.6%	86.4%
Manchester BTS	252	250	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.1%	90.4%	50.0%
Marblehead	956	931	25	0.2%	0.2%	0.0%	0.6%	0.6%	0.0%	89.1%	89.0%	92.0%
Merrimac	217	199	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	92.0%	88.9%
Methuen	1,202	987	215	1.2%	0.9%	2.8%	5.7%	4.4%	12.1%	79.7%	80.3%	76.7%
Middleton	417	397	20	0.5%	0.5%	0.0%	0.2%	0.3%	0.0%	89.7%	89.2%	100.0%
Nahant	129	115	14	0.0%	0.0%	0.0%	0.8%	0.0%	7.1%	89.1%	90.4%	78.6%
Newbury	318	308	10	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	90.6%	90.9%	80.0%
Newburyport	724	688	36	0.0%	0.0%	0.0%	1.4%	1.2%	5.6%	89.8%	90.1%	83.3%
North Andover	1,210	1,164	46	0.1%	0.1%	0.0%	1.0%	0.9%	2.2%	81.9%	81.9%	82.6%
Peabody	1,397	1,216	181	0.2%	0.2%	0.0%	1.6%	1.1%	5.0%	88.0%	87.9%	88.4%
Rockport	229	213	16	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	88.6%	89.7%	75.0%
Rowley	258	237	21	1.2%	0.8%	4.8%	0.0%	0.0%	0.0%	91.5%	92.0%	85.7%
Salem	941	788	153	1.0%	0.6%	2.6%	1.4%	1.1%	2.6%	87.8%	88.7%	83.0%
Salisbury	201	173	28	0.5%	0.6%	0.0%	1.0%	1.2%	0.0%	93.5%	93.6%	92.9%

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non- GBLs	Gov't- Backed Loans	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs
Saugus	811	710	101	1.0%	0.7%	3.0%	1.5%	0.8%	5.9%	88.9%	89.6%	84.2%
Swampscott	576	536	40	0.2%	0.0%	2.5%	1.0%	0.9%	2.5%	88.2%	89.2%	75.0%
Topsfield	288	279	9	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	87.8%	87.8%	88.9%
Wenham	159	155	4	0.6%	0.6%	0.0%	1.3%	0.6%	25.0%	88.1%	89.7%	25.0%
West Newbury	199	193	6	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	88.9%	89.1%	83.3%
Franklin County												
Deerfield	112	105	7	0.9%	1.0%	0.0%	1.8%	1.9%	0.0%	87.5%	89.5%	57.1%
Greenfield	258	216	42	0.0%	0.0%	0.0%	2.7%	2.8%	2.4%	88.0%	88.4%	85.7%
Montague	135	118	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.4%	93.2%	70.6%
Northfield	86	80	6	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	95.3%	95.0%	100.0%
Orange	97	80	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.7%	98.8%	52.9%
Ash/Buck/Cnwy/Sher*	172	164	8	0.6%	0.6%	0.0%	1.7%	1.2%	12.5%	89.0%	90.2%	62.5%
Bernstn/Gill/Leyden*	112	102	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.9%	93.1%	90.0%
Chl/Col/Hw/Hea/Mn/Ro*	91	77	14	0.0%	0.0%	0.0%	2.2%	1.3%	7.1%	89.0%	89.6%	85.7%
Ervng/Warwck/Wend*	73	66	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.4%	89.4%	100.0%
Lev/NSal/Shutes*	138	135	3	0.0%	0.0%	0.0%	2.2%	2.2%	0.0%	93.5%	93.3%	100.0%
Sunderlnd/Whately*	95	88	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	96.6%	100.0%
Hampden County												
Agawam	694	583	111	0.4%	0.3%	0.9%	2.2%	1.7%	4.5%	88.8%	90.2%	81.1%
Chicopee	723	526	197	1.1%	0.6%	2.5%	2.9%	1.7%	6.1%	88.7%	91.6%	80.7%
East Longmeadow	438	395	43	0.5%	0.5%	0.0%	0.5%	0.5%	0.0%	90.0%	89.9%	90.7%
Hampden	158	133	25	1.9%	2.3%	0.0%	0.6%	0.0%	4.0%	90.5%	89.5%	96.0%
Holyoke	357	291	66	1.7%	1.0%	4.5%	5.9%	4.1%	13.6%	84.6%	87.6%	71.2%
Longmeadow	485	456	29	0.4%	0.4%	0.0%	0.8%	0.7%	3.4%	83.3%	82.9%	89.7%
Ludlow	423	367	56	0.0%	0.0%	0.0%	1.9%	1.6%	3.6%	92.9%	94.0%	85.7%
Monson	248	216	32	0.0%	0.0%	0.0%	0.8%	0.9%	0.0%	89.9%	91.2%	81.3%
Palmer	193	151	42	0.0%	0.0%	0.0%	1.0%	0.7%	2.4%	90.2%	94.7%	73.8%
Southwick	261	221	40	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.8%	91.4%	87.5%
Springfield	1,165	673	492	11.4%	7.9%	16.3%	11.8%	9.4%	15.0%	65.0%	72.1%	55.3%
West Springfield	504	412	92	0.4%	0.2%	1.1%	1.6%	1.5%	2.2%	88.1%	88.3%	87.0%
Westfield	799	643	156	0.3%	0.2%	0.6%	1.9%	1.4%	3.8%	90.1%	91.6%	84.0%
Wilbraham	418	393	25	0.7%	0.5%	4.0%	1.7%	1.8%	0.0%	87.8%	88.3%	80.0%
v/Chs/Grnv/Mnt/Rus/Tol*	175	148	27	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	94.3%	94.6%	92.6%
Brmfld/Hollnd/Wales*	193	173	20	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	91.2%	90.8%	95.0%
Hampshire County												
Amherst	352	345	7	1.4%	1.2%	14.3%	1.4%	1.2%	14.3%	78.1%	78.8%	42.9%
Belchertown	438	396	42	0.9%	0.3%	7.1%	1.1%	1.0%	2.4%	87.2%	88.6%	73.8%
Easthampton	339	289	50	0.3%	0.3%	0.0%	0.9%	0.7%	2.0%	91.2%	91.7%	88.0%
Granby	161	144	17	0.6%	0.7%	0.0%	0.6%	0.0%	5.9%	93.8%	93.8%	94.1%
Hadley	123	117	6	2.4%	0.0%	50.0%	0.8%	0.0%	16.7%	87.8%	90.6%	33.3%
Hatfield	74	66	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.9%	90.9%	100.0%
Northampton	541	509	32	0.6%	0.6%	0.0%	1.3%	1.4%	0.0%	89.8%	89.6%	93.8%
Pelham	38	35	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.7%	94.3%	100.0%
South Hadley	381	331	50	1.0%	1.2%	0.0%	0.5%	0.3%	2.0%	90.6%	90.6%	90.0%
Southampton	171	155	16	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	91.8%	91.6%	93.8%
Ware	164	139	25	0.0%	0.0%	0.0%	0.6%	0.0%	4.0%	94.5%	95.7%	88.0%
/Gos/Hnt/Westh/Wmsb*	235	210	25	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	91.5%	93.8%	72.0%

SUPPLEMENTAL TABLE 9
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First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non- GBLs	Gov't- Backed Loans	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs	% of All Loans	% of All Non- GBLs	% of All GBLs
um/Midfld/Plnfd/Worth*	78	68	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.5%	91.2%	70.0%
Middlesex County												
Acton	1,230	1,207	23	0.2%	0.2%	0.0%	0.8%	0.8%	0.0%	60.2%	59.7%	82.6%
Arlington	1,962	1,926	36	0.6%	0.5%	8.3%	1.4%	1.3%	2.8%	79.6%	79.5%	83.3%
Ashby	89	78	11	0.0%	0.0%	0.0%	1.1%	1.3%	0.0%	93.3%	92.3%	100.0%
Ashland	749	694	55	0.8%	0.7%	1.8%	1.5%	1.4%	1.8%	73.4%	72.8%	81.8%
Ayer	169	141	28	1.2%	0.0%	7.1%	1.8%	2.1%	0.0%	84.0%	85.8%	75.0%
Bedford	616	599	17	1.0%	0.5%	17.6%	1.0%	1.0%	0.0%	73.5%	73.8%	64.7%
Belmont	971	962	9	0.2%	0.2%	0.0%	1.1%	1.1%	0.0%	75.9%	75.7%	100.0%
Billerica	1,467	1,276	191	0.6%	0.4%	2.1%	1.2%	1.0%	2.1%	83.7%	83.3%	86.4%
Boxborough	249	246	3	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	59.8%	59.3%	100.0%
Burlington	936	887	49	0.2%	0.2%	0.0%	0.6%	0.7%	0.0%	77.4%	77.3%	77.6%
Cambridge	2,077	2,043	34	1.6%	1.5%	8.8%	1.5%	1.4%	5.9%	73.4%	73.5%	64.7%
Carlisle	266	264	2	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	75.6%	75.4%	100.0%
Chelmsford	1,313	1,199	114	0.5%	0.4%	1.8%	1.6%	1.6%	1.8%	78.5%	77.8%	86.0%
Concord	634	628	6	0.2%	0.2%	0.0%	1.1%	1.1%	0.0%	78.5%	78.5%	83.3%
Dracut	874	737	137	0.7%	0.3%	2.9%	1.0%	0.9%	1.5%	84.7%	85.3%	81.0%
Dunstable	161	157	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.5%	84.1%	100.0%
Everett	313	216	97	6.1%	3.7%	11.3%	10.2%	4.6%	22.7%	66.1%	75.9%	44.3%
Framingham	1,525	1,361	164	1.6%	1.1%	6.1%	2.0%	1.6%	5.5%	76.7%	76.9%	74.4%
Groton	478	467	11	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	87.4%	87.4%	90.9%
Holliston	593	560	33	0.8%	0.4%	9.1%	0.8%	0.9%	0.0%	85.0%	85.5%	75.8%
Hopkinton	828	808	20	0.1%	0.1%	0.0%	0.6%	0.6%	0.0%	82.2%	81.8%	100.0%
Hudson	542	484	58	0.6%	0.4%	1.7%	0.9%	0.8%	1.7%	86.9%	86.4%	91.4%
Lexington	1,566	1,552	14	0.5%	0.5%	0.0%	1.4%	1.4%	0.0%	57.7%	57.5%	71.4%
Lincoln	201	198	3	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	77.6%	77.8%	66.7%
Littleton	429	406	23	0.2%	0.2%	0.0%	1.9%	2.0%	0.0%	83.9%	83.7%	87.0%
Lowell	1,078	812	266	1.2%	0.6%	3.0%	4.1%	3.6%	5.6%	72.4%	74.5%	65.8%
Malden	788	664	124	3.8%	2.7%	9.7%	4.1%	3.0%	9.7%	62.4%	63.4%	57.3%
Marlborough	770	684	86	1.2%	0.7%	4.7%	2.1%	1.6%	5.8%	76.5%	76.9%	73.3%
Maynard	327	303	24	0.3%	0.3%	0.0%	0.6%	0.7%	0.0%	86.2%	85.1%	100.0%
Medford	1,406	1,263	143	2.5%	1.9%	7.7%	1.5%	1.6%	0.7%	74.0%	73.3%	80.4%
Melrose	1,083	1,017	66	0.0%	0.0%	0.0%	1.4%	1.2%	4.5%	85.1%	85.3%	83.3%
Natick	1,469	1,403	66	0.8%	0.7%	3.0%	1.2%	1.3%	0.0%	79.2%	79.0%	83.3%
Newton	3,492	3,459	33	0.7%	0.7%	0.0%	1.3%	1.3%	0.0%	74.9%	74.7%	90.9%
North Reading	702	658	44	0.7%	0.6%	2.3%	0.4%	0.5%	0.0%	85.6%	86.2%	77.3%
Pepperell	382	338	44	0.0%	0.0%	0.0%	1.0%	1.2%	0.0%	85.3%	85.5%	84.1%
Reading	1,131	1,072	59	0.1%	0.1%	0.0%	0.4%	0.5%	0.0%	85.9%	85.4%	94.9%
Sherborn	216	214	2	0.5%	0.5%	0.0%	0.9%	0.9%	0.0%	81.0%	81.3%	50.0%
Shirley	159	143	16	0.6%	0.7%	0.0%	3.1%	3.5%	0.0%	78.0%	79.0%	68.8%
Somerville	1,214	1,149	65	1.6%	1.3%	6.2%	3.2%	2.6%	13.8%	75.5%	75.9%	67.7%
Stoneham	760	694	66	0.3%	0.1%	1.5%	1.2%	0.7%	6.1%	85.3%	86.0%	77.3%
Stow	346	336	10	0.3%	0.3%	0.0%	1.2%	1.2%	0.0%	80.1%	80.1%	80.0%
Sudbury	1,016	1,005	11	0.2%	0.2%	0.0%	1.1%	1.1%	0.0%	78.7%	78.7%	81.8%
Tewksbury	1,095	956	139	0.5%	0.4%	1.4%	0.8%	0.7%	1.4%	85.7%	85.9%	84.2%
Townsend	241	193	48	0.4%	0.5%	0.0%	2.9%	2.6%	4.2%	88.4%	88.1%	89.6%
Tyngsborough	445	402	43	0.9%	0.7%	2.3%	0.7%	0.5%	2.3%	82.9%	83.1%	81.4%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Wakefield	1,030	956	74	0.2%	0.2%	0.0%	0.6%	0.6%	0.0%	87.1%	87.1%	86.5%
Waltham	1,538	1,446	92	1.0%	1.0%	1.1%	2.0%	2.0%	1.1%	78.0%	78.1%	76.1%
Watertown	848	805	43	0.5%	0.5%	0.0%	1.3%	1.1%	4.7%	79.1%	79.1%	79.1%
Wayland	684	672	12	0.3%	0.3%	0.0%	1.2%	0.9%	16.7%	75.1%	75.0%	83.3%
Westford	1,251	1,213	38	0.2%	0.2%	2.6%	0.8%	0.7%	5.3%	66.9%	66.5%	78.9%
Weston	436	435	1	0.2%	0.2%	0.0%	0.5%	0.5%	0.0%	73.6%	73.6%	100.0%
Wilmington	1,031	942	89	0.5%	0.5%	0.0%	1.3%	1.0%	4.5%	84.8%	85.2%	79.8%
Winchester	1,152	1,138	14	0.5%	0.5%	0.0%	0.7%	0.7%	0.0%	72.7%	72.4%	92.9%
Woburn	1,084	965	119	0.8%	0.6%	2.5%	1.5%	1.3%	2.5%	82.9%	82.9%	83.2%
Nantucket County												
Nantucket	319	317	2	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	84.3%	84.2%	100.0%
Norfolk County												
Avon	114	87	27	3.5%	3.4%	3.7%	0.9%	1.1%	0.0%	86.8%	83.9%	96.3%
Bellingham	583	501	82	0.9%	0.6%	2.4%	0.3%	0.2%	1.2%	86.1%	87.2%	79.3%
Braintree	1,277	1,161	116	0.5%	0.4%	0.9%	1.4%	1.1%	4.3%	79.0%	78.7%	81.9%
Brookline	1,958	1,934	24	0.6%	0.6%	4.2%	1.3%	1.3%	4.2%	73.7%	73.9%	54.2%
Canton	812	777	35	1.0%	1.0%	0.0%	0.6%	0.5%	2.9%	82.8%	82.8%	82.9%
Cohasset	366	360	6	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	86.1%	86.7%	50.0%
Dedham	818	749	69	1.3%	0.9%	5.8%	2.6%	2.4%	4.3%	85.0%	85.2%	82.6%
Dover	281	281	0	0.0%	0.0%	na	1.4%	1.4%	na	75.8%	75.8%	na
Foxborough	592	548	44	0.3%	0.4%	0.0%	0.5%	0.5%	0.0%	86.3%	86.3%	86.4%
Franklin	1,417	1,310	107	0.7%	0.5%	3.7%	0.5%	0.4%	1.9%	85.0%	85.3%	81.3%
Holbrook	226	169	57	3.5%	2.4%	7.0%	2.7%	2.4%	3.5%	80.5%	82.8%	73.7%
Medfield	708	690	18	0.4%	0.4%	0.0%	1.0%	1.0%	0.0%	82.9%	83.2%	72.2%
Medway	539	495	44	0.6%	0.4%	2.3%	1.1%	1.2%	0.0%	86.6%	86.7%	86.4%
Millis	313	282	31	0.6%	0.7%	0.0%	0.3%	0.4%	0.0%	86.3%	86.2%	87.1%
Milton	1,097	1,039	58	5.0%	4.2%	19.0%	1.2%	1.1%	3.4%	79.9%	80.8%	65.5%
Needham	1,780	1,768	12	0.3%	0.3%	0.0%	0.5%	0.5%	0.0%	81.1%	81.1%	75.0%
Norfolk	471	444	27	0.4%	0.2%	3.7%	0.4%	0.2%	3.7%	89.6%	90.3%	77.8%
Norwood	761	701	60	0.4%	0.3%	1.7%	0.8%	0.6%	3.3%	85.5%	85.9%	81.7%
Plainville	257	238	19	0.4%	0.4%	0.0%	1.6%	1.3%	5.3%	85.6%	87.0%	68.4%
Quincy	1,863	1,661	202	0.7%	0.5%	2.5%	1.2%	1.1%	2.0%	74.8%	73.9%	82.7%
Randolph	492	382	110	23.4%	20.7%	32.7%	4.3%	3.1%	8.2%	48.0%	49.2%	43.6%
Sharon	849	812	37	1.1%	1.0%	2.7%	0.5%	0.5%	0.0%	72.9%	72.8%	75.7%
Stoughton	708	617	91	4.1%	2.9%	12.1%	1.4%	1.1%	3.3%	78.2%	80.2%	64.8%
Walpole	1,012	950	62	0.4%	0.1%	4.8%	1.3%	0.9%	6.5%	87.0%	87.5%	79.0%
Wellesley	1,223	1,217	6	0.2%	0.2%	0.0%	1.0%	1.0%	0.0%	76.4%	76.4%	66.7%
Westwood	826	807	19	0.7%	0.7%	0.0%	1.0%	0.9%	5.3%	80.5%	80.2%	94.7%
Weymouth	1,430	1,214	216	0.5%	0.4%	0.9%	0.8%	0.7%	1.4%	86.4%	85.9%	88.9%
Wrentham	497	468	29	0.4%	0.4%	0.0%	0.8%	0.6%	3.4%	88.5%	88.0%	96.6%
Plymouth County												
Abington	449	372	77	1.1%	0.5%	3.9%	0.9%	1.1%	0.0%	91.5%	94.1%	79.2%
Bridgewater	720	639	81	0.7%	0.5%	2.5%	0.7%	0.6%	1.2%	91.5%	92.2%	86.4%
Brockton	910	580	330	16.3%	11.7%	24.2%	5.9%	3.6%	10.0%	66.3%	73.8%	53.0%
Carver	363	292	71	0.3%	0.3%	0.0%	0.3%	0.0%	1.4%	90.9%	91.4%	88.7%
Duxbury	698	677	21	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	90.0%	90.1%	85.7%
East Bridgewater	468	412	56	0.9%	1.0%	0.0%	1.5%	1.2%	3.6%	89.5%	89.6%	89.3%

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	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Halifax	238	207	31	0.4%	0.0%	3.2%	0.4%	0.5%	0.0%	90.3%	90.8%	87.1%
Hanover	584	540	44	0.0%	0.0%	0.0%	0.7%	0.6%	2.3%	90.2%	90.2%	90.9%
Hanson	378	331	47	0.8%	0.9%	0.0%	0.8%	0.9%	0.0%	87.0%	88.2%	78.7%
Hingham	1,091	1,071	20	0.2%	0.2%	0.0%	0.5%	0.5%	0.0%	86.3%	86.1%	95.0%
Hull	339	306	33	0.3%	0.3%	0.0%	0.3%	0.3%	0.0%	84.1%	85.3%	72.7%
Kingston	486	436	50	0.0%	0.0%	0.0%	0.4%	0.2%	2.0%	91.4%	92.2%	84.0%
Lakeville	422	377	45	0.2%	0.3%	0.0%	0.7%	0.8%	0.0%	91.7%	91.2%	95.6%
Marion	189	171	18	2.1%	1.8%	5.6%	1.1%	1.2%	0.0%	89.9%	90.6%	83.3%
Marshfield	1,028	917	111	0.5%	0.4%	0.9%	1.1%	1.1%	0.9%	90.7%	90.6%	91.0%
Mattapoisett	187	178	9	1.6%	1.7%	0.0%	1.6%	1.7%	0.0%	89.8%	89.9%	88.9%
Middleborough	687	588	99	1.0%	0.5%	4.0%	1.3%	1.4%	1.0%	91.8%	92.3%	88.9%
Norwell	514	494	20	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	88.9%	88.9%	90.0%
Pembroke	691	604	87	0.0%	0.0%	0.0%	1.0%	1.0%	1.1%	87.1%	87.4%	85.1%
Plymouth	1,830	1,553	277	1.0%	0.9%	1.4%	1.1%	0.9%	2.2%	87.8%	87.4%	89.5%
Plympton	98	84	14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	86.9%	85.7%
Rochester	217	195	22	1.8%	1.0%	9.1%	1.4%	1.5%	0.0%	88.5%	89.2%	81.8%
Rockland	423	338	85	0.9%	0.6%	2.4%	1.2%	0.6%	3.5%	88.4%	89.6%	83.5%
Scituate	804	768	36	0.0%	0.0%	0.0%	0.7%	0.7%	2.8%	92.3%	92.3%	91.7%
Wareham	507	404	103	3.7%	3.5%	4.9%	0.6%	0.0%	2.9%	87.6%	89.4%	80.6%
West Bridgewater	223	193	30	0.9%	1.0%	0.0%	0.9%	0.5%	3.3%	92.4%	92.7%	90.0%
Whitman	370	280	90	0.3%	0.4%	0.0%	0.8%	0.0%	3.3%	92.4%	92.9%	91.1%
Suffolk County												
Boston	9,489	8,744	745	5.8%	4.2%	23.6%	3.2%	2.5%	11.3%	73.4%	75.4%	49.0%
Chelsea	184	122	62	1.6%	0.8%	3.2%	35.3%	20.5%	64.5%	51.1%	62.3%	29.0%
Revere	602	473	129	1.5%	1.1%	3.1%	10.6%	5.9%	27.9%	73.9%	78.9%	55.8%
Winthrop	390	340	50	0.5%	0.6%	0.0%	1.5%	1.5%	2.0%	91.0%	90.6%	94.0%
Worcester County												
Ashburnham	162	138	24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	94.9%	91.7%
Athol	168	138	30	0.6%	0.0%	3.3%	0.6%	0.0%	3.3%	94.0%	96.4%	83.3%
Auburn	443	371	72	0.0%	0.0%	0.0%	1.8%	1.3%	4.2%	86.2%	87.6%	79.2%
Barre	102	89	13	1.0%	1.1%	0.0%	1.0%	1.1%	0.0%	88.2%	89.9%	76.9%
Berlin	73	71	2	0.0%	0.0%	0.0%	1.4%	1.4%	0.0%	79.5%	80.3%	50.0%
Blackstone	208	177	31	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	94.2%	93.8%	96.8%
Bolton	253	251	2	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	85.8%	85.7%	100.0%
Boylston	157	145	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.5%	80.0%	100.0%
Brookfield	65	57	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.4%	94.7%	100.0%
Charlton	375	334	41	0.0%	0.0%	0.0%	0.8%	0.6%	2.4%	89.3%	89.8%	85.4%
Clinton	251	208	43	0.8%	1.0%	0.0%	3.2%	2.4%	7.0%	82.1%	85.1%	67.4%
Douglas	321	272	49	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.3%	91.9%	87.8%
Dudley	243	194	49	0.0%	0.0%	0.0%	1.6%	1.5%	2.0%	91.8%	90.7%	95.9%
East Brookfield	47	33	14	2.1%	0.0%	7.1%	4.3%	0.0%	14.3%	85.1%	97.0%	57.1%
Fitchburg	470	374	96	1.9%	1.6%	3.1%	4.3%	3.7%	6.3%	84.0%	88.2%	67.7%
Gardner	238	174	64	0.8%	0.6%	1.6%	1.3%	1.1%	1.6%	90.8%	90.8%	90.6%
Grafton	746	699	47	0.1%	0.0%	2.1%	0.8%	0.7%	2.1%	75.1%	74.2%	87.2%
Harvard	268	263	5	0.4%	0.4%	0.0%	1.5%	1.5%	0.0%	83.6%	83.3%	100.0%
Holden	607	544	63	0.5%	0.4%	1.6%	1.0%	1.1%	0.0%	86.0%	85.3%	92.1%
Hopedale	280	257	23	1.1%	1.2%	0.0%	0.7%	0.8%	0.0%	86.8%	86.4%	91.3%

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2009

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Hubbardston	147	129	18	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	91.8%	93.8%	77.8%
Lancaster	227	209	18	0.9%	0.5%	5.6%	4.0%	3.3%	11.1%	80.2%	81.8%	61.1%
Leicester	220	172	48	0.9%	0.6%	2.1%	0.5%	0.6%	0.0%	89.1%	90.1%	85.4%
Leominster	770	639	131	1.4%	1.1%	3.1%	1.6%	0.9%	4.6%	87.1%	89.5%	75.6%
Lunenburg	338	310	28	0.0%	0.0%	0.0%	1.2%	1.0%	3.6%	89.9%	90.6%	82.1%
Mendon	279	272	7	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	91.8%	91.5%	100.0%
Milford	729	647	82	0.1%	0.2%	0.0%	1.6%	1.1%	6.1%	89.6%	90.3%	84.1%
Millbury	360	304	56	0.8%	1.0%	0.0%	0.8%	0.3%	3.6%	87.8%	88.5%	83.9%
Millville	104	87	17	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	90.4%	88.5%	100.0%
North Brookfield	92	71	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.5%	94.4%	90.5%
Northborough	642	616	26	0.3%	0.3%	0.0%	0.5%	0.5%	0.0%	77.7%	77.8%	76.9%
Northbridge	469	421	48	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	91.7%	91.2%	95.8%
Oxford	310	240	70	0.3%	0.0%	1.4%	0.6%	0.8%	0.0%	91.3%	92.1%	88.6%
Paxton	144	127	17	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	87.5%	86.6%	94.1%
Princeton	127	121	6	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	89.8%	90.1%	83.3%
Shrewsbury	1,488	1,425	63	0.4%	0.3%	3.2%	1.1%	1.1%	1.6%	71.8%	71.6%	76.2%
Southborough	508	495	13	0.4%	0.4%	0.0%	1.0%	0.8%	7.7%	77.2%	77.2%	76.9%
Southbridge	155	104	51	1.3%	0.0%	3.9%	12.9%	8.7%	21.6%	75.5%	78.8%	68.6%
Spencer	217	173	44	0.5%	0.6%	0.0%	0.5%	0.6%	0.0%	92.2%	92.5%	90.9%
Sterling	270	250	20	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	90.0%	89.6%	95.0%
Sturbridge	326	281	45	0.9%	0.7%	2.2%	2.5%	2.1%	4.4%	89.6%	90.0%	86.7%
Sutton	347	324	23	0.3%	0.3%	0.0%	0.6%	0.6%	0.0%	90.5%	89.8%	100.0%
Templeton	181	159	22	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	93.4%	92.5%	100.0%
Upton	371	354	17	0.0%	0.0%	0.0%	1.9%	2.0%	0.0%	83.0%	82.8%	88.2%
Uxbridge	464	424	40	0.0%	0.0%	0.0%	0.6%	0.5%	2.5%	90.3%	90.8%	85.0%
Warren	77	61	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.8%	95.1%	93.8%
Webster	242	176	66	1.2%	0.6%	3.0%	2.9%	1.7%	6.1%	86.0%	88.1%	80.3%
West Boylston	196	177	19	0.0%	0.0%	0.0%	0.5%	0.0%	5.3%	90.3%	91.0%	84.2%
West Brookfield	73	62	11	0.0%	0.0%	0.0%	4.1%	1.6%	18.2%	84.9%	87.1%	72.7%
Westborough	698	675	23	0.0%	0.0%	0.0%	1.1%	0.9%	8.7%	74.1%	73.9%	78.3%
Westminster	234	216	18	0.0%	0.0%	0.0%	1.7%	1.9%	0.0%	90.6%	90.7%	88.9%
Worcester	1,852	1,381	471	3.3%	1.8%	7.6%	3.1%	2.0%	6.4%	81.0%	83.1%	74.9%
Hardwick/NwBrentree*	79	68	11	1.3%	1.5%	0.0%	1.3%	1.5%	0.0%	94.9%	95.6%	90.9%
Oakham/Rutland*	321	281	40	0.6%	0.4%	2.5%	1.6%	1.4%	2.5%	86.0%	86.8%	80.0%
Petersham/Philipston*	78	73	5	0.0%	0.0%	0.0%	1.3%	0.0%	20.0%	93.6%	94.5%	80.0%
Winchendon/Rylston*	178	145	33	1.7%	1.4%	3.0%	0.6%	0.7%	0.0%	90.4%	92.4%	81.8%

* 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 8 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 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County											
Barnstable	6	13	30	413	16.7%	15.4%	33.3%	12.1%	1.38	1.27	2.75
Bourne	2	2	3	169	0.0%	0.0%	0.0%	11.2%	0.00	0.00	0.00
Brewster				68				14.7%			
Chatham	1		1	29	0.0%		0.0%	10.3%	0.00		0.00
Dennis		3	1	90		0.0%	100.0%	13.3%		0.00	7.50
Eastham	1		1	22	0.0%		100.0%	18.2%	0.00		5.50
Falmouth		2	3	228		0.0%	66.7%	13.2%		0.00	5.07
Harwich	2		1	99	0.0%		0.0%	10.1%	0.00		0.00
Mashpee	1	4	4	160	0.0%	0.0%	25.0%	11.9%	0.00	0.00	2.11
Orleans	1		1	34	0.0%		0.0%	11.8%	0.00		0.00
Provincetown				24				16.7%			
Sandwich	3		3	201	33.3%		0.0%	8.5%	3.94		0.00
Yarmouth	3	4	1	208	0.0%	0.0%	0.0%	9.6%	0.00	0.00	0.00
Truro/Wellfleet*				26				11.5%			
Berkshire County											
Adams			1	86			0.0%	15.1%			0.00
Cheshire		1		51		0.0%		17.6%		0.00	
Clarksburg				12				0.0%			
Dalton		1		85		0.0%		9.4%		0.00	
Great Barrington	1			50	0.0%			6.0%	0.00		
Hinsdale				24				16.7%			
Lanesborough			1	39			0.0%	15.4%			0.00
Lee	2		2	46	100.0%		50.0%	8.7%	11.50		5.75
Lenox	1		3	34	0.0%		100.0%	5.9%	0.00		17.00
New Marlborough				8				0.0%			
North Adams		3	2	135		0.0%	50.0%	11.9%		0.00	4.22
Pittsfield	4	16	13	438	25.0%	43.8%	23.1%	13.0%	1.92	3.36	1.77
Sheffield		1		23		100.0%		21.7%			0.00
Stockbridge				9				0.0%			
West Stockbridge				12				16.7%			
Williamstown	2	1	1	48	0.0%	100.0%	0.0%	8.3%	0.00	12.00	0.00
Alfrd/Egmont/MtWsh*				10				10.0%			
Becket/Washington*				20				20.0%			
Florida/Savoy*				12				25.0%			
Hncok/NAsh/Rchmd*				15				6.7%			
Monterey/Tyringham*				7				14.3%			
Otis/Sandisfield*				23				26.1%			
Peru/Windsor*				15				20.0%			
Bristol County											
Acushnet	3	2	4	93	0.0%	0.0%	0.0%	16.1%	0.00	0.00	0.00
Attleboro	28	17	21	421	10.7%	5.9%	33.3%	13.5%	0.79	0.43	2.46
Berkley			2	58			50.0%	5.2%			9.67
Dartmouth	5	2	4	232	20.0%	50.0%	25.0%	15.1%	1.33	3.31	1.66
Dighton	1			80	0.0%			12.5%	0.00		
Easton	8	16	7	236	0.0%	18.8%	14.3%	12.7%	0.00	1.48	1.12
Fairhaven		1	2	149		0.0%	0.0%	14.8%		0.00	0.00
Fall River	15	14	14	546	20.0%	7.1%	21.4%	17.0%	1.17	0.42	1.26
Freetown			1	75			0.0%	16.0%			0.00
Mansfield	8	3	6	163	0.0%	33.3%	0.0%	11.7%	0.00	2.86	0.00
New Bedford	4	42	65	540	0.0%	11.9%	20.0%	17.2%	0.00	0.69	1.16
North Attleborough	31	5	2	277	6.5%	0.0%	0.0%	11.9%	0.54	0.00	0.00
Norton	3	2	2	200	0.0%	0.0%	0.0%	9.0%	0.00	0.00	0.00

SUPPLEMENTAL TABLE 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Raynham	3	3	4	138	33.3%	33.3%	0.0%	6.5%	5.11	5.11	0.00
Rehobeth		2		88		0.0%		4.5%		0.00	
Seekonk	5	1		133	20.0%	0.0%		9.8%	2.05	0.00	
Somerset	2	1	3	173	0.0%	0.0%	0.0%	6.4%	0.00	0.00	0.00
Swansea	2	2	1	165	0.0%	0.0%	0.0%	9.7%	0.00	0.00	0.00
Taunton	9	33	11	554	22.2%	27.3%	27.3%	13.7%	1.62	1.99	1.99
Westport	1	2	1	123	0.0%	0.0%	0.0%	12.2%	0.00	0.00	0.00
Dukes County											
Edgartown		1		15		0.0%		13.3%		0.00	
Oak Bluffs				9				22.2%			
Tisbury			3	8			66.7%	0.0%			na
Aq/Chil/Gos/WTis*				9				22.2%			
Essex County											
Amesbury	3	1	5	225	0.0%	0.0%	20.0%	13.3%	0.00	0.00	1.50
Andover	68	5	8	298	11.8%	0.0%	0.0%	7.0%	1.67	0.00	0.00
Beverly	15	4	12	355	26.7%	25.0%	0.0%	10.1%	2.63	2.47	0.00
Boxford	1	1	2	70	0.0%	0.0%	50.0%	4.3%	0.00	0.00	11.67
Danvers	8	1	5	271	12.5%	0.0%	20.0%	10.3%	1.21	0.00	1.94
Essex	1			28	0.0%			7.1%	0.00		
Georgetown				97				13.4%			
Gloucester	3		6	262	33.3%		16.7%	13.7%	2.43		1.21
Groveland	1		2	50	0.0%		50.0%	18.0%	0.00		2.78
Hamilton			1	79			0.0%	6.3%			0.00
Haverhill	18	17	61	554	22.2%	23.5%	18.0%	11.0%	2.02	2.14	1.64
Ipswich	1			120	0.0%			9.2%	0.00		
Lawrence	14	16	627	134	28.6%	18.8%	25.4%	17.9%	1.60	1.05	1.42
Lynn	122	71	233	537	18.0%	18.3%	27.0%	14.0%	1.29	1.31	1.94
Lynnfield	11	1		130	0.0%	100.0%		2.3%	0.00	43.33	
Manchester BTS		2		52		50.0%		3.8%		13.00	
Marblehead	1		4	204	0.0%		0.0%	6.9%	0.00		0.00
Merrimac	1		2	74	0.0%		0.0%	12.2%	0.00		0.00
Methuen	29	19	110	397	10.3%	26.3%	19.1%	8.1%	1.28	3.26	2.37
Middleton	3			76	33.3%			7.9%	4.22		
Nahant			1	27			0.0%	7.4%			0.00
Newbury		1		70		0.0%		17.1%		0.00	
Newburyport	1		2	219	0.0%		50.0%	7.8%	0.00		6.44
North Andover	34	5	17	308	8.8%	0.0%	29.4%	8.4%	1.05	0.00	3.48
Peabody	11	9	32	453	9.1%	11.1%	15.6%	9.9%	0.92	1.12	1.57
Rockport	1		2	59	0.0%		100.0%	13.6%	0.00		7.38
Rowley	3	1		53	66.7%	0.0%		11.3%	5.89	0.00	
Salem	22	9	18	503	9.1%	55.6%	11.1%	9.7%	0.93	5.70	1.14
Salisbury	2		4	87	50.0%		75.0%	19.5%	2.56		3.84
Saugus	20	3	22	247	35.0%	0.0%	9.1%	12.6%	2.79	0.00	0.72
Swampscott	3	2	4	139	0.0%	0.0%	25.0%	11.5%	0.00	0.00	2.17
Topsfield	2			62	50.0%			6.5%	7.75		
Wenham	1			26	0.0%			7.7%	0.00		
West Newbury			1	47			0.0%	6.4%			0.00
Franklin County											
Deerfield		1	2	44		0.0%	50.0%	9.1%		0.00	5.50
Greenfield	3	2	2	183	0.0%	50.0%	50.0%	6.6%	0.00	7.63	7.63
Montague				79				8.9%			
Northfield				15				13.3%			

SUPPLEMENTAL TABLE 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Orange				64				20.3%			
Ash/Buck/Cnwy/Sher*	1	1		64	0.0%	0.0%		9.4%	0.00	0.00	
Bernstn/Gill/Leyden*		1		44		0.0%		4.5%		0.00	
Chl/Col/Hw/Hea/Mn/Ro*				28				10.7%			
Ervng/Warwck/Wend*				29				13.8%			
Lev/NSal/Shutes*			3	33			33.3%	3.0%			11.00
Sunderlnd/Whately*		1		31			0.0%	6.5%			0.00
Hampden County											
Agawam	6	4	3	298	0.0%	25.0%	0.0%	8.7%	0.00	2.87	0.00
Chicopee	11	16	56	545	27.3%	18.8%	17.9%	12.7%	2.15	1.48	1.41
East Longmeadow	20		8	159	15.0%		0.0%	6.3%	2.39		0.00
Hampden	2		1	50	0.0%		0.0%	12.0%	0.00		0.00
Holyoke	3	7	41	203	0.0%	14.3%	19.5%	6.4%	0.00	2.23	3.05
Longmeadow	24	5	1	151	20.8%	0.0%	0.0%	4.6%	4.49	0.00	0.00
Ludlow			3	185			0.0%	9.2%			0.00
Monson	2			87	0.0%			10.3%	0.00		
Palmer	2		2	115	50.0%		50.0%	7.8%	6.39		6.39
Southwick	1	2	5	111	0.0%	0.0%	0.0%	15.3%	0.00	0.00	0.00
Springfield	52	211	359	833	23.1%	18.5%	18.4%	13.2%	1.75	1.40	1.39
West Springfield	10	6	8	264	30.0%	0.0%	25.0%	13.3%	2.26	0.00	1.89
Westfield	6	5	10	349	0.0%	20.0%	20.0%	10.6%	0.00	1.89	1.89
Wilbraham	1		3	145	0.0%		0.0%	6.9%	0.00		0.00
n/Chs/Grnv/Mnt/Rus/Tol*				75				13.3%			
Brmfld/Hollnd/Wales*	1			93	0.0%			18.3%	0.00		
Hampshire County											
Amherst	25	2	4	102	12.0%	0.0%	25.0%	13.7%	0.87	0.00	1.82
Belchertown	5	6		180	0.0%	50.0%		12.2%	0.00	4.09	
Easthampton	3	1		188	0.0%	0.0%		9.6%	0.00	0.00	
Granby				54				14.8%			
Hadley	4	2		42	25.0%	0.0%		7.1%	3.50	0.00	
Hatfield				29				6.9%			
Northampton	8	7	11	238	12.5%	14.3%	18.2%	5.9%	2.13	2.43	3.09
Pelham				9				11.1%			
South Hadley	5	2	2	182	20.0%	0.0%	0.0%	5.5%	3.64	0.00	0.00
Southampton			1	65			0.0%	4.6%			0.00
Ware		5	4	84		20.0%	50.0%	15.5%		1.29	3.23
s/Gos/Hnt/Westh/Wmsb*				79				10.1%			
um/Midfld/Plnfd/Worth*			1	23			0.0%	8.7%			0.00
Middlesex County											
Acton	95	1	5	204	7.4%	0.0%	0.0%	3.4%	2.15	0.00	0.00
Arlington	59	3	6	446	0.0%	0.0%	0.0%	4.7%	0.00	0.00	0.00
Ashby			3	15			0.0%	13.3%			0.00
Ashland	29	3	6	190	17.2%	33.3%	0.0%	8.4%	2.05	3.96	0.00
Ayer	4	1	2	119	0.0%	0.0%	0.0%	10.9%	0.00	0.00	0.00
Bedford	15	2	2	86	0.0%	0.0%	0.0%	8.1%	0.00	0.00	0.00
Belmont	57	1	3	213	10.5%	0.0%	0.0%	4.7%	2.24	0.00	0.00
Billerica	36	10	6	328	16.7%	10.0%	33.3%	7.9%	2.10	1.26	4.21
Boxborough	11		1	51	0.0%		0.0%	13.7%	0.00		0.00
Burlington	33	3	3	157	9.1%	0.0%	33.3%	5.1%	1.78	0.00	6.54
Cambridge	120	20	34	641	14.2%	15.0%	23.5%	8.3%	1.71	1.81	2.85
Carlisle	11			46	0.0%			6.5%	0.00		
Chelmsford	63	6	13	291	12.7%	33.3%	0.0%	8.6%	1.48	3.88	0.00

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Concord	6		3	186	0.0%		66.7%	7.5%	0.00		8.86
Dracut	18	3	10	320	0.0%	0.0%	20.0%	10.0%	0.00	0.00	2.00
Dunstable	2			15	0.0%			6.7%	0.00		
Everett	46	57	136	168	26.1%	19.3%	19.1%	20.2%	1.29	0.95	0.94
Framingham	56	29	67	493	10.7%	13.8%	25.4%	12.4%	0.87	1.11	2.05
Groton	6	1		84	0.0%	0.0%		3.6%	0.00	0.00	
Holliston	9	1	3	148	22.2%	0.0%	33.3%	13.5%	1.64	0.00	2.47
Hopkinton	17	3	2	168	11.8%	66.7%	0.0%	8.9%	1.32	7.47	0.00
Hudson	3	2	3	187	0.0%	0.0%	33.3%	12.8%	0.00	0.00	2.60
Lexington	115	1	4	254	7.8%	0.0%	0.0%	4.3%	1.81	0.00	0.00
Lincoln	8	2	4	51	0.0%	0.0%	25.0%	13.7%	0.00	0.00	1.82
Littleton	13		4	86	15.4%		0.0%	9.3%	1.65		0.00
Lowell	249	49	80	554	18.9%	18.4%	12.5%	13.2%	1.43	1.39	0.95
Malden	172	68	39	300	16.9%	30.9%	15.4%	16.3%	1.03	1.89	0.94
Marlborough	26	13	64	362	11.5%	7.7%	21.9%	13.5%	0.85	0.57	1.62
Maynard	4	1		133	25.0%	0.0%		6.8%	3.69	0.00	
Medford	67	14	22	436	14.9%	7.1%	18.2%	7.1%	2.10	1.00	2.56
Melrose	12	4	7	268	8.3%	0.0%	28.6%	7.5%	1.12	0.00	3.83
Natick	69	12	11	357	15.9%	33.3%	45.5%	7.0%	2.28	4.76	6.49
Newton	198	8	15	605	8.1%	12.5%	20.0%	7.9%	1.02	1.58	2.52
North Reading	8	2	5	157	12.5%	0.0%	0.0%	6.4%	1.96	0.00	0.00
Pepperell	1		1	91	0.0%		0.0%	14.3%	0.00		0.00
Reading	19	1	3	228	5.3%	0.0%	0.0%	3.9%	1.33	0.00	0.00
Sherborn	6		3	47	0.0%		0.0%	8.5%		0.00	0.00
Shirley	2	1	4	45	0.0%	0.0%	50.0%	13.3%	0.00	0.00	3.75
Somerville	66	19	42	507	7.6%	42.1%	16.7%	9.1%	0.83	4.64	1.84
Stoneham	20	5	4	237	25.0%	0.0%	0.0%	8.0%	3.12	0.00	0.00
Stow	1	1		83	0.0%	0.0%		8.4%	0.00	0.00	
Sudbury	26	1	1	178	3.8%	0.0%	0.0%	8.4%	0.46	0.00	0.00
Tewksbury	19	1	6	344	5.3%	0.0%	0.0%	10.5%	0.50	0.00	0.00
Townsend			4	73			0.0%	12.3%			0.00
Tyngsborough	12		3	134	8.3%		0.0%	12.7%	0.66		0.00
Wakefield	18	6	4	319	11.1%	0.0%	0.0%	5.3%	2.08	0.00	0.00
Waltham	83	12	27	486	10.8%	33.3%	33.3%	9.3%	1.17	3.60	3.60
Watertown	37	6	9	266	2.7%	16.7%	11.1%	6.4%	0.42	2.61	1.74
Wayland	32	4	2	145	6.3%	0.0%	50.0%	3.4%	1.81	0.00	14.50
Westford	50		2	188	8.0%		50.0%	9.0%	0.88		5.53
Weston	23		2	92	21.7%		0.0%	9.8%	2.22		0.00
Wilmington	6	1	4	203	16.7%	0.0%	0.0%	12.3%	1.35	0.00	0.00
Winchester	61	2	1	205	3.3%	50.0%	0.0%	7.8%	0.42	6.41	0.00
Woburn	37	3	11	306	16.2%	33.3%	18.2%	8.8%	1.84	3.78	2.06
Nantucket County											
Nantucket		1	1	43		0.0%	0.0%	20.9%		0.00	0.00
Norfolk County											
Avon	1	4	4	43	100.0%	25.0%	25.0%	18.6%	5.38	1.34	1.34
Bellingham	4	1	5	200	0.0%	0.0%	0.0%	14.5%	0.00	0.00	0.00
Braintree	84	9	8	320	7.1%	11.1%	25.0%	7.8%	0.91	1.42	3.20
Brookline	129	6	20	505	3.1%	0.0%	5.0%	6.5%	0.47	0.00	0.77
Canton	21	9	9	208	19.0%	11.1%	22.2%	10.1%	1.89	1.10	2.20
Cohasset	1		1	97	0.0%		0.0%	11.3%	0.00		0.00
Dedham	12	10	21	205	0.0%	50.0%	23.8%	9.3%	0.00	5.39	2.57
Dover	5	1	2	29	20.0%	0.0%	0.0%	6.9%	2.90	0.00	0.00

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Foxborough	7	1	1	146	0.0%	0.0%	0.0%	12.3%	0.00	0.00	0.00
Franklin	18	6	4	373	0.0%	0.0%	0.0%	4.6%	0.00	0.00	0.00
Holbrook	10	20	6	86	20.0%	25.0%	33.3%	7.0%	2.87	3.58	4.78
Medfield	5		3	129	0.0%		33.3%	5.4%	0.00		6.14
Medway	7		4	135	14.3%		25.0%	10.4%	1.38		2.41
Millis		2	2	95		50.0%	0.0%	11.6%		4.32	0.00
Milton	25	33	9	237	12.0%	21.2%	33.3%	7.2%	1.67	2.96	4.65
Needham	47	3	3	295	4.3%	33.3%	33.3%	8.5%	0.50	3.93	3.93
Norfolk			1	127			0.0%	11.0%			0.00
Norwood	6	6	1	206	0.0%	16.7%	0.0%	9.2%	0.00	1.81	0.00
Plainville	3		3	97	33.3%		66.7%	8.2%	4.04		8.08
Quincy	358	16	13	537	15.6%	25.0%	15.4%	9.5%	1.65	2.63	1.62
Randolph	78	137	31	159	10.3%	18.2%	6.5%	11.3%	0.91	1.61	0.57
Sharon	54	5	6	178	0.0%	40.0%	16.7%	8.4%	0.00	4.75	1.98
Stoughton	23	43	12	262	26.1%	23.3%	8.3%	11.5%	2.28	2.03	0.73
Walpole	34		2	243	11.8%		0.0%	6.6%	1.79		0.00
Wellesley	55		7	210	10.9%		0.0%	7.1%	1.53		0.00
Westwood	15	2		150	6.7%	0.0%		3.3%	2.00	0.00	
Weymouth	45	12	11	564	6.7%	8.3%	0.0%	11.0%	0.61	0.76	0.00
Wrentham	3		3	119	0.0%		0.0%	12.6%	0.00		0.00
Plymouth County											
Abington	2	6	3	205	0.0%	16.7%	66.7%	8.8%	0.00	1.90	7.59
Bridgewater	5	2		189	0.0%	0.0%		8.5%	0.00	0.00	
Brockton	38	419	113	460	23.7%	23.6%	25.7%	15.9%	1.49	1.49	1.62
Carver	1			114	0.0%			8.8%	0.00		
Duxbury	1	1	4	132	0.0%	100.0%	50.0%	6.8%	0.00	14.67	7.33
East Bridgewater	4	2	2	139	0.0%	0.0%	0.0%	8.6%	0.00	0.00	0.00
Halifax		2	1	112		50.0%	0.0%	8.0%		6.22	0.00
Hanover	1		1	137	0.0%		0.0%	9.5%	0.00		0.00
Hanson		2	3	71		0.0%	0.0%	11.3%		0.00	0.00
Hingham	6		3	222	0.0%		33.3%	7.2%	0.00		4.63
Hull	4		1	112	25.0%		0.0%	7.1%	3.50		0.00
Kingston	1	1	4	155	0.0%	0.0%	0.0%	7.7%	0.00	0.00	0.00
Lakeville			2	100			0.0%	16.0%			0.00
Marion	1		1	35	0.0%		0.0%	8.6%	0.00		0.00
Marshfield	2	2	4	287	0.0%	50.0%	0.0%	12.5%	0.00	3.99	0.00
Mattapoisett			1	53			0.0%	7.5%			0.00
Middleborough		8	2	221		50.0%	0.0%	9.0%		5.53	0.00
Norwell	7		1	108	14.3%		0.0%	7.4%	1.93		0.00
Pembroke		1	2	194		100.0%	0.0%	7.7%		12.93	0.00
Plymouth	4	4	8	623	0.0%	25.0%	0.0%	10.8%	0.00	2.32	0.00
Plympton				29				3.4%			
Rochester		2		42		50.0%		11.9%		4.20	
Rockland	3	5	1	178	33.3%	20.0%	0.0%	15.2%	2.20	1.32	0.00
Scituate				189				5.8%			
Wareham	3	5	6	232	0.0%	0.0%	16.7%	17.7%	0.00	0.00	0.94
West Bridgewater		5	1	62		20.0%	0.0%	8.1%		2.48	0.00
Whitman		3	3	124		0.0%	0.0%	12.1%		0.00	0.00
Suffolk County											
Boston	519	681	388	3,822	17.1%	24.7%	22.2%	11.2%	1.53	2.21	1.98
Chelsea	12	9	174	103	8.3%	22.2%	25.9%	27.2%	0.31	0.82	0.95
Revere	56	25	238	341	17.9%	32.0%	28.2%	21.4%	0.83	1.49	1.32

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Winthrop	5	1	8	174	0.0%	0.0%	12.5%	13.2%	0.00	0.00	0.95
Worcester County											
Ashburnham	4		2	64	0.0%		0.0%	10.9%	0.00		0.00
Athol	2		4	124	50.0%		25.0%	9.7%	5.17		2.58
Auburn	12	5	8	179	25.0%	40.0%	0.0%	8.9%	2.80	4.48	0.00
Barre		1		43		0.0%		11.6%		0.00	
Berlin	1	1	1	98	0.0%	0.0%	0.0%	18.4%	0.00	0.00	0.00
Blackstone	1	1	1	94	0.0%	100.0%	0.0%	13.8%	0.00	7.23	0.00
Bolton	3		1	57	0.0%		0.0%	10.5%	0.00		0.00
Boylston	2			56	0.0%			12.5%	0.00		
Brookfield			1	28			0.0%	7.1%			0.00
Charlton	2	1	4	128	0.0%	0.0%	0.0%	10.2%	0.00	0.00	0.00
Clinton	5		4	145	0.0%		25.0%	11.0%	0.00		2.27
Douglas	1	2		103	0.0%	0.0%		11.7%	0.00	0.00	
Dudley			1	107			0.0%	12.1%			0.00
East Brookfield			2	43			50.0%	14.0%			3.58
Fitchburg	8	14	65	312	50.0%	28.6%	23.1%	13.5%	3.71	2.12	1.71
Gardner	3	3	11	170	0.0%	0.0%	27.3%	13.5%	0.00	0.00	2.02
Grafton	20	1	6	227	15.0%	0.0%	33.3%	9.7%	1.55	0.00	3.44
Harvard	11	2		53	0.0%	0.0%		5.7%	0.00	0.00	0.00
Holden	7	2	5	193	0.0%	0.0%	20.0%	7.8%	0.00	0.00	2.57
Hopedale	6		2	66	16.7%		0.0%	10.6%	1.57		0.00
Hubbardston				31				0.0%			
Lancaster	1	2		69	0.0%	0.0%		13.0%	0.00	0.00	
Leicester		2	3	110		0.0%	0.0%	11.8%		0.00	0.00
Leominster	5	19	30	334	20.0%	15.8%	6.7%	9.3%	2.15	1.70	0.72
Lunenburg	3	2	2	109	33.3%	0.0%	0.0%	14.7%	2.27	0.00	0.00
Mendon		1		40		100.0%		2.5%		40.00	
Milford	9	5	16	302	0.0%	40.0%	25.0%	11.9%	0.00	3.36	2.10
Millbury	3	1		131	33.3%	0.0%		7.6%	4.37	0.00	
Millville				31				6.5%			
North Brookfield				63				17.5%			
Northborough	27	3	5	133	11.1%	0.0%	0.0%	12.0%	0.92	0.00	0.00
Northbridge	1	1	5	185	100.0%	0.0%	20.0%	9.2%	10.88	0.00	2.18
Oxford		2		150			0.0%	12.7%		0.00	
Paxton	1	2	1	56	0.0%	50.0%	100.0%	7.1%	0.00	7.00	14.00
Princeton				34				11.8%			
Shrewsbury	102	8	5	263	10.8%	0.0%	0.0%	9.9%	1.09	0.00	0.00
Southborough	14			85	7.1%			9.4%	0.76		
Southbridge	4	3	34	120	0.0%	33.3%	11.8%	15.0%	0.00	2.22	0.78
Spencer	1	4	1	129	0.0%	25.0%	0.0%	12.4%	0.00	2.02	0.00
Sterling	1		2	60	0.0%		0.0%	10.0%	0.00		0.00
Sturbridge	4	1		92	25.0%	0.0%		10.9%	2.30	0.00	
Sutton			1	77			100.0%	6.5%			15.40
Templeton		1		82		0.0%		14.6%		0.00	
Upton	6		1	73	50.0%		0.0%	9.6%	5.21		0.00
Uxbridge	1		1	163	0.0%		0.0%	11.7%	0.00		0.00
Warren			3	45			33.3%	15.6%			2.14
Webster	1	3	10	114	0.0%	0.0%	10.0%	14.0%	0.00	0.00	0.71
West Boylston	2	1	2	87	0.0%	0.0%	0.0%	12.6%	0.00	0.00	0.00
West Brookfield				45				11.1%			
Westborough	43	4	2	162	4.7%	25.0%	0.0%	8.6%	0.54	2.89	0.00

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First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2009

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Westminster			1	73			0.0%	8.2%			0.00
Worcester	145	187	182	1,253	23.4%	25.7%	22.5%	13.2%	1.77	1.94	1.70
Hardwick/NwBrentree*				43				18.6%			
Oakham/Rutland*	2	1	1	130	0.0%	0.0%	0.0%	12.3%	0.00	0.00	0.00
Petersham/Philipston*				27				3.7%			
Winchendon/Rylston*	1		3	138	0.0%		33.3%	16.7%	0.00		2.00

* 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 11

Total and High-APR Loans (HALs) in the 33 Biggest Cities & Towns in Massachusetts First-Lien Home-Purchase and Refinance Loans for Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans			% Black House- holds	% Latino House- holds	Median Family Income
	All Loans	High- APR Loans	% High- APR	All Loans	High- APR Loans	% High- APR			
Arlington	486	4	0.8%	1,962	12	0.6%	1.6%	1.3%	\$78,741
Attleboro	372	13	3.5%	1,060	24	2.3%	1.6%	3.1%	\$59,112
Barnstable	351	14	4.0%	1,372	20	1.5%	2.4%	1.1%	\$54,026
Boston	4,160	92	2.2%	9,489	121	1.3%	21.4%	10.8%	\$44,151
Brockton	685	41	6.0%	910	32	3.5%	16.9%	6.4%	\$46,235
Brookline	601	6	1.0%	1,958	16	0.8%	2.4%	2.8%	\$92,993
Cambridge	717	5	0.7%	2,077	17	0.8%	10.5%	5.2%	\$59,423
Chicopee	472	27	5.7%	723	27	3.7%	1.7%	6.1%	\$44,136
Fall River	420	14	3.3%	933	28	3.0%	2.1%	2.3%	\$37,671
Framingham	484	18	3.7%	1,525	14	0.9%	4.2%	7.8%	\$67,420
Haverhill	535	19	3.6%	1,240	18	1.5%	1.8%	6.1%	\$59,772
Lawrence	477	49	10.3%	280	16	5.7%	2.0%	50.6%	\$31,809
Leominster	304	9	3.0%	770	16	2.1%	3.1%	8.7%	\$54,660
Lowell	689	35	5.1%	1,078	40	3.7%	3.4%	11.4%	\$45,901
Lynn	649	33	5.1%	1,060	33	3.1%	9.0%	13.2%	\$45,295
Malden	396	15	3.8%	788	15	1.9%	7.4%	3.6%	\$55,557
Medford	451	7	1.6%	1,406	27	1.9%	5.4%	1.7%	\$62,409
Methuen	440	13	3.0%	1,202	17	1.4%	0.8%	7.1%	\$59,831
New Bedford	481	16	3.3%	1,011	31	3.1%	4.5%	7.4%	\$35,708
Newton	698	10	1.4%	3,492	16	0.5%	1.4%	1.6%	\$105,289
Peabody	416	16	3.8%	1,397	22	1.6%	0.8%	2.6%	\$65,483
Pittsfield	353	14	4.0%	950	15	1.6%	3.1%	1.3%	\$46,228
Plymouth	523	10	1.9%	1,830	31	1.7%	1.1%	0.6%	\$63,266
Quincy	743	20	2.7%	1,863	34	1.8%	2.2%	1.6%	\$59,735
Revere	399	20	5.0%	602	15	2.5%	2.6%	6.3%	\$45,865
Salem	431	10	2.3%	941	18	1.9%	2.1%	7.4%	\$55,635
Somerville	539	10	1.9%	1,214	14	1.2%	5.4%	5.7%	\$51,243
Springfield	1,050	53	5.0%	1,165	66	5.7%	19.4%	21.8%	\$36,285
Taunton	440	27	6.1%	1,041	25	2.4%	2.4%	3.0%	\$52,433
Waltham	513	6	1.2%	1,538	16	1.0%	3.6%	5.9%	\$64,595
Westfield	289	12	4.2%	799	27	3.4%	0.7%	3.7%	\$55,327
Weymouth	538	14	2.6%	1,430	22	1.5%	1.5%	1.1%	\$64,083
Worcester	1,196	59	4.9%	1,852	62	3.3%	5.9%	11.8%	\$42,988

SUPPLEMENTAL TABLE 12

**Total and High-APR Loans (HALs) in the Fourteen Counties of Massachusetts
First-Lien Home-Purchase and Refinance Loans for Owner-Occupied Homes, 2009**

	Home-Purchase Loans			Refinance Loans			%	%	Median Family Income
	All Loans	High- APR Loans	% High- APR	All Loans	High- APR Loans	% High- APR	Black House- holds	Latino House- holds	
Barnstable	1,509	43	2.8%	7,113	96	1.3%	1.4%	0.8%	\$54,728
Berkshire	895	36	4.0%	3,042	59	1.9%	1.6%	1.1%	\$50,162
Bristol	3,728	127	3.4%	12,550	228	1.8%	2.1%	2.6%	\$53,733
Dukes	36	1	2.8%	423	6	1.4%	2.6%	0.7%	\$55,018
Essex	6,179	211	3.4%	20,919	249	1.2%	2.3%	8.1%	\$63,746
Franklin	495	7	1.4%	1,369	33	2.4%	0.8%	1.3%	\$50,915
Hampden	3,469	122	3.5%	7,236	218	3.0%	7.5%	11.6%	\$49,257
Hampshire	1,069	19	1.8%	3,095	55	1.8%	1.5%	2.4%	\$57,480
Middlesex	12,853	251	2.0%	47,413	485	1.0%	3.1%	3.3%	\$74,194
Nantucket	29	0	0.0%	321	3	0.9%	2.4%	1.2%	\$66,786
Norfolk	6,254	136	2.2%	23,270	262	1.1%	2.8%	1.3%	\$77,847
Plymouth	4,101	139	3.4%	14,914	237	1.6%	4.3%	1.7%	\$65,554
Suffolk	4,869	128	2.6%	10,666	150	1.4%	19.5%	11.4%	\$44,361
Worcester	6,398	209	3.3%	18,793	322	1.7%	2.3%	5.1%	\$58,394
Massachusetts	51,901	1,433	2.8%	171,161	2,406	1.4%	4.9%	5.0%	\$61,664

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Barnstable County						
Barnstable	351	14	4.0%	1,372	20	1.5%
Bourne	142	5	3.5%	611	7	1.1%
Brewster	63	1	1.6%	368	7	1.9%
Chatham	27	0	0.0%	247	1	0.4%
Dennis	67	2	3.0%	408	7	1.7%
Eastham	19	0	0.0%	176	1	0.6%
Falmouth	188	1	0.5%	1,074	15	1.4%
Harwich	85	0	0.0%	460	7	1.5%
Mashpee	139	5	3.6%	477	10	2.1%
Orleans	30	0	0.0%	213	2	0.9%
Provincetown	18	0	0.0%	88	1	1.1%
Sandwich	182	6	3.3%	820	8	1.0%
Yarmouth	178	7	3.9%	617	10	1.6%
Truro/Wellfleet*	20	2	10.0%	179	0	0.0%
Berkshire County						
Adams	60	2	3.3%	135	4	3.0%
Cheshire	33	1	3.0%	99	2	2.0%
Clarksburg	10	0	0.0%	44	2	4.5%
Dalton	65	5	7.7%	167	2	1.2%
Great Barrington	38	0	0.0%	183	2	1.1%
Hinsdale	19	3	15.8%	49	0	0.0%
Lanesborough	27	1	3.7%	92	2	2.2%
Lee	36	3	8.3%	169	4	2.4%
Lenox	27	1	3.7%	156	3	1.9%
New Marlborough	6	0	0.0%	32	1	3.1%
North Adams	86	6	7.0%	158	10	6.3%
Pittsfield	353	14	4.0%	950	15	1.6%
Sheffield	13	0	0.0%	93	0	0.0%
Stockbridge	8	0	0.0%	60	0	0.0%
West Stockbridge	5	0	0.0%	50	1	2.0%
Williamstown	37	0	0.0%	162	7	4.3%
Alfrd/Egmont/MtWsh*	10	0	0.0%	57	0	0.0%
Becket/Washington*	11	0	0.0%	89	1	1.1%
Florida/Savoy*	8	0	0.0%	39	0	0.0%
Hncok/NAsh/Rchmd*	12	0	0.0%	70	1	1.4%
Monterey/Tyringham*	5	0	0.0%	36	0	0.0%
Otis/Sandisfield*	15	0	0.0%	97	2	2.1%
Peru/Windsor*	11	0	0.0%	55	0	0.0%
Bristol County						
Acushnet	77		0.0%	300	6	2.0%
Attleboro	372	13	3.5%	1,060	24	2.3%
Berkley	45	1	2.2%	257	3	1.2%
Dartmouth	178	4	2.2%	833	12	1.4%
Dighton	59	0	0.0%	232	3	1.3%
Easton	226	4	1.8%	781	8	1.0%
Fairhaven	117	5	4.3%	430	10	2.3%
Fall River	420	14	3.3%	933	28	3.0%
Freetown	57	1	1.8%	298	5	1.7%
Mansfield	156	3	1.9%	953	8	0.8%
New Bedford	481	16	3.3%	1,011	31	3.1%
North Attleborough	247	8	3.2%	928	18	1.9%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Norton	177	7	4.0%	694	7	1.0%
Raynham	126	4	3.2%	460	7	1.5%
Rehobeth	69	4	5.8%	446	7	1.6%
Seekonk	113	4	3.5%	411	3	0.7%
Somerset	146	3	2.1%	477	7	1.5%
Swansea	134	6	4.5%	459	8	1.7%
Taunton	440	27	6.1%	1,041	25	2.4%
Westport	88	3	3.4%	546	8	1.5%
Dukes County						
Edgartown	12	0	0.0%	120	0	0.0%
Oak Bluffs	7	0	0.0%	129	3	2.3%
Tisbury	8	0	0.0%	87	2	2.3%
Aq/Chil/Gos/WTis*	7	0	0.0%	85	1	1.2%
Essex County						
Amesbury	172	6	3.5%	479	10	2.1%
Andover	321	6	1.9%	1,565	15	1.0%
Beverly	318	10	3.1%	1,307	18	1.4%
Boxford	67	1	1.5%	422	2	0.5%
Danvers	221	4	1.8%	1,027	11	1.1%
Essex	19	1	5.3%	131	1	0.8%
Georgetown	80	2	2.5%	407	3	0.7%
Gloucester	177	9	5.1%	773	4	0.5%
Groveland	37	0	0.0%	268	3	1.1%
Hamilton	67	1	1.5%	363	3	0.8%
Haverhill	535	19	3.6%	1,240	18	1.5%
Ipswich	95	2	2.1%	502	3	0.6%
Lawrence	477	49	10.3%	280	16	5.7%
Lynn	649	33	5.1%	1,060	33	3.1%
Lynnfield	114	2	1.8%	608	5	0.8%
Manchester BTS	45	1	2.2%	252	1	0.4%
Marblehead	175	2	1.1%	956	6	0.6%
Merrimac	62	2	3.2%	217	4	1.8%
Methuen	440	13	3.0%	1,202	17	1.4%
Middleton	68	0	0.0%	417	2	0.5%
Nahant	24	1	4.2%	129	2	1.6%
Newbury	55	0	0.0%	318	1	0.3%
Newburyport	191	1	0.5%	724	6	0.8%
North Andover	300	4	1.3%	1,210	6	0.5%
Peabody	416	16	3.8%	1,397	22	1.6%
Rockport	47	1	2.1%	229	0	0.0%
Rowley	46	0	0.0%	258	3	1.2%
Salem	431	10	2.3%	941	18	1.9%
Salisbury	62	2	3.2%	201	3	1.5%
Saugus	226	8	3.5%	811	6	0.7%
Swampscott	125	3	2.4%	576	5	0.9%
Topsfield	53	2	3.8%	288	1	0.3%
Wenham	23	0	0.0%	159	0	0.0%
West Newbury	39	0	0.0%	199	1	0.5%
Franklin County						
Deerfield	29	0	0.0%	112	2	1.8%
Greenfield	157	3	1.9%	258	8	3.1%
Montague	65	0	0.0%	135	4	3.0%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Northfield	13	0	0.0%	86	1	1.2%
Orange	51	3	5.9%	97	0	0.0%
Ash/Buck/Cnwy/Sher*	49	0	0.0%	172	4	2.3%
Bernstn/Gill/Leyden*	34	0	0.0%	112	4	3.6%
Chl/Col/Hw/Hea/Mn/Ro*	21	1	4.8%	91	4	4.4%
Ervng/Warwck/Wend*	19	0	0.0%	73	2	2.7%
Lev/NSal/Shutes*	28	0	0.0%	138	2	1.4%
Sunderlnd/Whately*	28	0	0.0%	95	2	2.1%
Hampden County						
Agawam	243	6	2.5%	694	16	2.3%
Chicopee	472	27	5.7%	723	27	3.7%
East Longmeadow	154	3	1.9%	438	6	1.4%
Hampden	44	0	0.0%	158	5	3.2%
Holyoke	202	8	4.0%	357	13	3.6%
Longmeadow	155	0	0.0%	485	1	0.2%
Ludlow	164	1	0.6%	423	6	1.4%
Monson	67	2	3.0%	248	6	2.4%
Palmer	93	1	1.1%	193	4	2.1%
Southwick	83	1	1.2%	261	4	1.5%
Springfield	1,050	53	5.0%	1,165	66	5.7%
West Springfield	220	5	2.3%	504	17	3.4%
Westfield	289	12	4.2%	799	27	3.4%
Wilbraham	122	0	0.0%	418	13	3.1%
Bln/Chs/Grnv/Mnt/Rus/Tol*	49	0	0.0%	175	4	2.3%
Brmfld/Hollnd/Wales*	62	3	4.8%	193	3	1.6%
Hampshire County						
Amherst	100	2	2.0%	352	3	0.9%
Belchertown	137	5	3.6%	438	8	1.8%
Easthampton	159	3	1.9%	339	7	2.1%
Granby	33	0	0.0%	161	4	2.5%
Hadley	39	1	2.6%	123	2	1.6%
Hatfield	24	1	4.2%	74	1	1.4%
Northampton	204	1	0.5%	541	10	1.8%
Pelham	6	1	16.7%	38	0	0.0%
South Hadley	156	2	1.3%	381	3	0.8%
Southampton	58	0	0.0%	171	2	1.2%
Ware	69	2	2.9%	164	6	3.7%
Chs/Gos/Hnt/Westh/Wmsb*	61	0	0.0%	235	5	2.1%
Cum/Midfld/Plnflld/Worth*	23	1	4.3%	78	4	5.1%
Middlesex County						
Acton	270	3	1.1%	1,230	6	0.5%
Arlington	486	4	0.8%	1,962	12	0.6%
Ashby	13	1	7.7%	89	1	1.1%
Ashland	195	1	0.5%	749	8	1.1%
Ayer	100	4	4.0%	169	3	1.8%
Bedford	93	0	0.0%	616	5	0.8%
Belmont	239	3	1.3%	971	3	0.3%
Billerica	321	4	1.2%	1,467	29	2.0%
Boxborough	59	1	1.7%	249	1	0.4%
Burlington	181	1	0.6%	936	4	0.4%
Cambridge	717	5	0.7%	2,077	17	0.8%
Carlisle	52	0	0.0%	266	1	0.4%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Chelmsford	313	10	3.2%	1,313	21	1.6%
Concord	165	1	0.6%	634	6	0.9%
Dracut	293	9	3.1%	874	13	1.5%
Dunstable	12	1	8.3%	161	0	0.0%
Everett	261	9	3.4%	313	8	2.6%
Framingham	484	18	3.7%	1,525	14	0.9%
Groton	85	0	0.0%	478	3	0.6%
Holliston	129	0	0.0%	593	4	0.7%
Hopkinton	172	2	1.2%	828	2	0.2%
Hudson	146	3	2.1%	542	6	1.1%
Lexington	333	6	1.8%	1,566	12	0.8%
Lincoln	49	0	0.0%	201	1	0.5%
Littleton	86	6	7.0%	429	4	0.9%
Lowell	689	35	5.1%	1,078	40	3.7%
Malden	396	15	3.8%	788	15	1.9%
Marlborough	320	11	3.4%	770	15	1.9%
Maynard	116	1	0.9%	327	2	0.6%
Medford	451	7	1.6%	1,406	27	1.9%
Melrose	242	4	1.7%	1,083	13	1.2%
Natick	375	5	1.3%	1,469	6	0.4%
Newton	698	10	1.4%	3,492	16	0.5%
North Reading	163	4	2.5%	702	9	1.3%
Pepperell	74	1	1.4%	382	8	2.1%
Reading	222	3	1.4%	1,131	6	0.5%
Sherborn	45	0	0.0%	216	1	0.5%
Shirley	44	1	2.3%	159	5	3.1%
Somerville	539	10	1.9%	1,214	14	1.2%
Stoneham	226	2	0.9%	760	7	0.9%
Stow	78	0	0.0%	346	4	1.2%
Sudbury	167	4	2.4%	1,016	4	0.4%
Tewksbury	289	7	2.4%	1,095	12	1.1%
Townsend	64	1	1.6%	241	6	2.5%
Tyngsborough	118	4	3.4%	445	6	1.3%
Wakefield	301	1	0.3%	1,030	8	0.8%
Waltham	513	6	1.2%	1,538	16	1.0%
Watertown	303	2	0.7%	848	6	0.7%
Wayland	157	3	1.9%	684	3	0.4%
Westford	215	5	2.3%	1,251	8	0.6%
Weston	90	2	2.2%	436	6	1.4%
Wilmington	174	7	4.0%	1,031	16	1.6%
Winchester	236	3	1.3%	1,152	3	0.3%
Woburn	294	5	1.7%	1,084	19	1.8%
Nantucket County						
Nantucket	29	0	0.0%	319	3	0.9%
Norfolk County						
Avon	27	5	18.5%	114	1	0.9%
Bellingham	165	4	2.4%	583	12	2.1%
Braintree	349	8	2.3%	1,277	25	2.0%
Brookline	601	6	1.0%	1,958	16	0.8%
Canton	215	7	3.3%	812	11	1.4%
Cohasset	81	1	1.2%	366	2	0.5%
Dedham	181	3	1.7%	818	8	1.0%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Dover	38	0	0.0%	281	2	0.7%
Foxborough	131	2	1.5%	592	7	1.2%
Franklin	363	3	0.8%	1,417	10	0.7%
Holbrook	103	7	6.8%	226	5	2.2%
Medfield	122	0	0.0%	708	1	0.1%
Medway	126	3	2.4%	539	5	0.9%
Millis	77	2	2.6%	313	2	0.6%
Milton	251	2	0.8%	1,097	10	0.9%
Needham	301	1	0.3%	1,780	8	0.4%
Norfolk	106	1	0.9%	471	8	1.7%
Norwood	181	3	1.7%	761	8	1.1%
Plainville	81	6	7.4%	257	2	0.8%
Quincy	743	20	2.7%	1,863	34	1.8%
Randolph	309	9	2.9%	492	19	3.9%
Sharon	202	1	0.5%	849	11	1.3%
Stoughton	244	9	3.7%	708	14	2.0%
Walpole	228	12	5.3%	1,012	11	1.1%
Wellesley	240	3	1.3%	1,223	7	0.6%
Westwood	144	3	2.1%	826	1	0.1%
Weymouth	538	14	2.6%	1,430	22	1.5%
Wrentham	104	1	1.0%	497	0	0.0%
Plymouth County						
Abington	172	6	3.5%	449	8	1.8%
Bridgewater	166	3	1.8%	720	14	1.9%
Brockton	685	41	6.0%	910	32	3.5%
Carver	98	10	10.2%	363	7	1.9%
Duxbury	123	4	3.3%	698	4	0.6%
East Bridgewater	116	2	1.7%	468	6	1.3%
Halifax	97	5	5.2%	238	2	0.8%
Hanover	117	0	0.0%	584	5	0.9%
Hanson	59	3	5.1%	378	14	3.7%
Hingham	200	4	2.0%	1,091	12	1.1%
Hull	113	4	3.5%	339	2	0.6%
Kingston	127	1	0.8%	486	7	1.4%
Lakeville	67	3	4.5%	422	5	1.2%
Marion	36	1	2.8%	189	2	1.1%
Marshfield	224	5	2.2%	1,028	8	0.8%
Mattapoisett	44	2	4.5%	187	3	1.6%
Middleborough	181	9	5.0%	687	9	1.3%
Norwell	91	2	2.2%	514	5	1.0%
Pembroke	164	4	2.4%	691	9	1.3%
Plymouth	523	10	1.9%	1,830	31	1.7%
Plympton	23	2	8.7%	98	2	2.0%
Rochester	33	2	6.1%	217	5	2.3%
Rockland	146	3	2.1%	423	8	1.9%
Scituate	163	2	1.2%	804	7	0.9%
Wareham	178	9	5.1%	507	16	3.2%
West Bridgewater	50	0	0.0%	223	7	3.1%
Whitman	105	2	1.9%	370	7	1.9%
Suffolk County						
Boston	4,160	92	2.2%	9,489	121	1.3%
Chelsea	174	13	7.5%	184	6	3.3%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Revere	399	20	5.0%	602	15	2.5%
Winthrop	135	3	2.2%	390	8	2.1%
Worcester County						
Ashburnham	50	1	2.0%	162	2	1.2%
Athol	98	4	4.1%	168	9	5.4%
Auburn	158	3	1.9%	443	8	1.8%
Barre	34	0	0.0%	102	5	4.9%
Berlin	76	1	1.3%	73	1	1.4%
Blackstone	71	3	4.2%	208	6	2.9%
Bolton	55	0	0.0%	253	1	0.4%
Boylston	45	2	4.4%	157	1	0.6%
Brookfield	21	2	9.5%	65	3	4.6%
Charlton	105	1	1.0%	375	4	1.1%
Clinton	122	1	0.8%	251	6	2.4%
Douglas	76	1	1.3%	321	3	0.9%
Dudley	88	0	0.0%	243	7	2.9%
East Brookfield	30	1	3.3%	47	1	2.1%
Fitchburg	274	12	4.4%	470	10	2.1%
Gardner	137	5	3.6%	238	8	3.4%
Grafton	209	6	2.9%	746	2	0.3%
Harvard	54	1	1.9%	268	1	0.4%
Holden	176	2	1.1%	607	7	1.2%
Hopedale	55	2	3.6%	280	1	0.4%
Hubbardston	28	0	0.0%	147	0	0.0%
Lancaster	56	2	3.6%	227	2	0.9%
Leicester	86	2	2.3%	220	5	2.3%
Leominster	304	9	3.0%	770	16	2.1%
Lunenburg	83	5	6.0%	338	2	0.6%
Mendon	37	0	0.0%	279	1	0.4%
Milford	258	5	1.9%	729	13	1.8%
Millbury	95	0	0.0%	360	8	2.2%
Millville	26	0	0.0%	104	1	1.0%
North Brookfield	46	1	2.2%	92	1	1.1%
Northborough	131	1	0.8%	642	7	1.1%
Northbridge	155	5	3.2%	469	8	1.7%
Oxford	120	8	6.7%	310	12	3.9%
Paxton	50	0	0.0%	144	1	0.7%
Princeton	26	4	15.4%	127	0	0.0%
Shrewsbury	293	9	3.1%	1,488	8	0.5%
Southborough	82	4	4.9%	508	1	0.2%
Southbridge	117	6	5.1%	155	3	1.9%
Spencer	96	5	5.2%	217	7	3.2%
Sterling	50	0	0.0%	270	3	1.1%
Sturbridge	82	7	8.5%	326	8	2.5%
Sutton	61	1	1.6%	347	11	3.2%
Templeton	67	1	1.5%	181	6	3.3%
Upton	65	2	3.1%	371	1	0.3%
Uxbridge	127	4	3.1%	464	4	0.9%
Warren	34	3	8.8%	77	4	5.2%
Webster	99	2	2.0%	242	15	6.2%
West Boylston	78	2	2.6%	196	6	3.1%
West Brookfield	30	0	0.0%	73	2	2.7%

SUPPLEMENTAL TABLE 13
Total and High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2009

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Westborough	178	4	2.2%	698	7	1.0%
Westminster	56	3	5.4%	234	4	1.7%
Worcester	1,196	59	4.9%	1,852	62	3.3%
Hardwick/NwBrentree*	34	0	0.0%	79	1	1.3%
Oakham/Rutland*	96	0	0.0%	321	3	0.9%
Petersham/Philipston*	25	0	0.0%	78	0	0.0%
Winchendon/Rylston*	97	7	7.2%	178	3	1.7%

* 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 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 14
Total and High-APR Loans (HALs) to Black, Latino, & White Borrowers
In the 33 Biggest Cities and Towns in Massachusetts
First-Lien HOME-PURCHASE LOANS for Owner-Occupied Homes, 2009

	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
Arlington	3	0	0.0%	6	0	0.0%	370	1	0.3%	0.00	0.00
Attleboro	13	0	0.0%	9	0	0.0%	300	12	4.0%	0.00	0.00
Barnstable	8	0	0.0%	19	0	0.0%	300	13	4.3%	0.00	0.00
Boston	369	21	5.7%	231	13	5.6%	2,731	37	1.4%	4.20	4.15
Brockton	224	16	7.1%	58	8	13.8%	323	15	4.6%	1.54	2.97
Brookline	5	0	0.0%	16	0	0.0%	386	4	1.0%	0.00	0.00
Cambridge	14	0	0.0%	17	0	0.0%	494	2	0.4%	0.00	0.00
Chicopee	8	0	0.0%	41	2	4.9%	400	22	5.5%	0.00	0.89
Fall River	12	0	0.0%	9	1	11.1%	372	10	2.7%	0.00	4.13
Framingham	15	0	0.0%	36	3	8.3%	358	12	3.4%	0.00	2.49
Haverhill	8	0	0.0%	41	3	7.3%	424	14	3.3%	0.00	2.22
Lawrence	9	0	0.0%	350	45	12.9%	97	0	0.0%	na	na
Leominster	12	0	0.0%	22	0	0.0%	253	9	3.6%	0.00	0.00
Lowell	26	4	15.4%	56	3	5.4%	399	21	5.3%	2.92	1.02
Lynn	40	4	10.0%	123	10	8.1%	368	12	3.3%	3.07	2.49
Malden	38	4	10.5%	23	2	8.7%	188	2	1.1%	9.89	8.17
Medford	8	1	12.5%	10	0	0.0%	336	3	0.9%	14.00	0.00
Methuen	11	1	9.1%	74	3	4.1%	305	7	2.3%	3.96	1.77
New Bedford	30	1	3.3%	37	3	8.1%	377	11	2.9%	1.14	2.78
Newton	6	0	0.0%	12	0	0.0%	450	3	0.7%	0.00	0.00
Peabody	8	1	12.5%	23	1	4.3%	341	12	3.5%	3.55	1.24
Pittsfield	7	0	0.0%	9	0	0.0%	326	14	4.3%	0.00	0.00
Plymouth	2	0	0.0%	7	0	0.0%	471	9	1.9%	0.00	0.00
Quincy	11	0	0.0%	10	0	0.0%	415	10	2.4%	0.00	0.00
Revere	13	1	7.7%	129	10	7.8%	207	5	2.4%	3.18	3.21
Salem	3	0	0.0%	12	3	25.0%	372	7	1.9%	0.00	13.29
Somerville	9	1	11.1%	30	2	6.7%	378	3	0.8%	14.00	8.40
Springfield	122	6	4.9%	239	15	6.3%	616	29	4.7%	1.04	1.33
Taunton	19	3	15.8%	7	2	28.6%	374	20	5.3%	2.95	5.34
Waltham	7	0	0.0%	12	0	0.0%	381	5	1.3%	0.00	0.00
Westfield	4	1	25.0%	5	1	20.0%	262	10	3.8%	6.55	5.24
Weymouth	8	1	12.5%	10	2	20.0%	435	11	2.5%	4.94	7.91
Worcester	98	5	5.1%	95	5	5.3%	848	38	4.5%	1.14	1.17

SUPPLEMENTAL TABLE 15
Black, Latino, & White Borrowers' Loan Shares
In the 33 Biggest Cities and Towns in Massachusetts
First-Lien HOME-PURCHASE LOANS for Owner-Occupied Homes, 2009

	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
Arlington	486	482	4	0.6%	0.6%	0.0%	1.2%	1.2%	0.0%	76.1%	76.6%	25.0%
Attleboro	372	359	13	3.5%	3.6%	0.0%	2.4%	2.5%	0.0%	80.6%	80.2%	92.3%
Barnstable	351	337	14	2.3%	2.4%	0.0%	5.4%	5.6%	0.0%	85.5%	85.2%	92.9%
Boston	4,160	4,068	92	8.9%	8.6%	22.8%	5.6%	5.4%	14.1%	65.6%	66.2%	40.2%
Brockton	685	644	41	32.7%	32.3%	39.0%	8.5%	7.8%	19.5%	47.2%	47.8%	36.6%
Brookline	601	595	6	0.8%	0.8%	0.0%	2.7%	2.7%	0.0%	64.2%	64.2%	66.7%
Cambridge	717	712	5	2.0%	2.0%	0.0%	2.4%	2.4%	0.0%	68.9%	69.1%	40.0%
Chicopee	472	445	27	1.7%	1.8%	0.0%	8.7%	8.8%	7.4%	84.7%	84.9%	81.5%
Fall River	420	406	14	2.9%	3.0%	0.0%	2.1%	2.0%	7.1%	88.6%	89.2%	71.4%
Framingham	484	466	18	3.1%	3.2%	0.0%	7.4%	7.1%	16.7%	74.0%	74.2%	66.7%
Haverhill	535	516	19	1.5%	1.6%	0.0%	7.7%	7.4%	15.8%	79.3%	79.5%	73.7%
Lawrence	477	428	49	1.9%	2.1%	0.0%	73.4%	71.3%	91.8%	20.3%	22.7%	0.0%
Leominster	304	295	9	3.9%	4.1%	0.0%	7.2%	7.5%	0.0%	83.2%	82.7%	100.0%
Lowell	689	654	35	3.8%	3.4%	11.4%	8.1%	8.1%	8.6%	57.9%	57.8%	60.0%
Lynn	649	616	33	6.2%	5.8%	12.1%	19.0%	18.3%	30.3%	56.7%	57.8%	36.4%
Malden	396	381	15	9.6%	8.9%	26.7%	5.8%	5.5%	13.3%	47.5%	48.8%	13.3%
Medford	451	444	7	1.8%	1.6%	14.3%	2.2%	2.3%	0.0%	74.5%	75.0%	42.9%
Methuen	440	427	13	2.5%	2.3%	7.7%	16.8%	16.6%	23.1%	69.3%	69.8%	53.8%
New Bedford	481	465	16	6.2%	6.2%	6.3%	7.7%	7.3%	18.8%	78.4%	78.7%	68.8%
Newton	698	688	10	0.9%	0.9%	0.0%	1.7%	1.7%	0.0%	64.5%	65.0%	30.0%
Peabody	416	400	16	1.9%	1.8%	6.3%	5.5%	5.5%	6.3%	82.0%	82.3%	75.0%
Pittsfield	353	339	14	2.0%	2.1%	0.0%	2.5%	2.7%	0.0%	92.4%	92.0%	100.0%
Plymouth	523	513	10	0.4%	0.4%	0.0%	1.3%	1.4%	0.0%	90.1%	90.1%	90.0%
Quincy	743	723	20	1.5%	1.5%	0.0%	1.3%	1.4%	0.0%	55.9%	56.0%	50.0%
Revere	399	379	20	3.3%	3.2%	5.0%	32.3%	31.4%	50.0%	51.9%	53.3%	25.0%
Salem	431	421	10	0.7%	0.7%	0.0%	2.8%	2.1%	30.0%	86.3%	86.7%	70.0%
Somerville	539	529	10	1.7%	1.5%	10.0%	5.6%	5.3%	20.0%	70.1%	70.9%	30.0%
Springfield	1,050	997	53	11.6%	11.6%	11.3%	22.8%	22.5%	28.3%	58.7%	58.9%	54.7%
Taunton	440	413	27	4.3%	3.9%	11.1%	1.6%	1.2%	7.4%	85.0%	85.7%	74.1%
Waltham	513	507	6	1.4%	1.4%	0.0%	2.3%	2.4%	0.0%	74.3%	74.2%	83.3%
Westfield	289	277	12	1.4%	1.1%	8.3%	1.7%	1.4%	8.3%	90.7%	91.0%	83.3%
Weymouth	538	524	14	1.5%	1.3%	7.1%	1.9%	1.5%	14.3%	80.9%	80.9%	78.6%
Worcester	1,196	1,137	59	8.2%	8.2%	8.5%	7.9%	7.9%	8.5%	70.9%	71.2%	64.4%

Note: See Supp. Table 12 for the *numbers* of loans to black, Latino, & white borrowers that were used to calculate this table's *percentages*.

SUPPLEMENTAL TABLE 16
Total and High-APR Loans (HALs) to Black, Latino, & White Borrowers
In the 33 Biggest Cities and Towns in Massachusetts
First-Lien REFINANCE LOANS for Owner-Occupied Homes, 2009

	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
Arlington	12	0	0.0%	27	0	0.0%	1,561	11	0.7%	0.00	0.00
Attleboro	18	0	0.0%	20	1	5.0%	877	21	2.4%	0.00	2.09
Barnstable	11	0	0.0%	14	1	7.1%	1,231	18	1.5%	0.00	4.88
Boston	546	25	4.6%	306	13	4.2%	6,962	60	0.9%	5.31	4.93
Brockton	148	6	4.1%	54	4	7.4%	603	17	2.8%	1.44	2.63
Brookline	12	0	0.0%	26	2	7.7%	1,443	8	0.6%	0.00	13.88
Cambridge	34	1	2.9%	31	0	0.0%	1,524	13	0.9%	3.45	0.00
Chicopee	8	2	25.0%	21	1	4.8%	641	20	3.1%	8.01	1.53
Fall River	4	0	0.0%	20	3	15.0%	835	23	2.8%	0.00	5.45
Framingham	25	1	4.0%	31	1	3.2%	1,169	11	0.9%	4.25	3.43
Haverhill	7	0	0.0%	27	1	3.7%	1,054	16	1.5%	0.00	2.44
Lawrence	5	1	20.0%	108	6	5.6%	121	6	5.0%	4.03	1.12
Leominster	11	0	0.0%	12	1	8.3%	671	12	1.8%	0.00	4.66
Lowell	13	1	7.7%	44	2	4.5%	780	29	3.7%	2.07	1.22
Lynn	45	2	4.4%	90	9	10.0%	803	18	2.2%	1.98	4.46
Malden	30	0	0.0%	32	0	0.0%	492	9	1.8%	0.00	0.00
Medford	35	1	2.9%	21	1	4.8%	1,041	22	2.1%	1.35	2.25
Methuen	15	2	13.3%	69	0	0.0%	958	15	1.6%	8.52	0.00
New Bedford	51	0	0.0%	34	2	5.9%	822	26	3.2%	0.00	1.86
Newton	23	0	0.0%	45	0	0.0%	2,614	12	0.5%	0.00	0.00
Peabody	3	1	33.3%	22	1	4.5%	1,229	16	1.3%	25.60	3.49
Pittsfield	12	0	0.0%	13	0	0.0%	863	14	1.6%	0.00	0.00
Plymouth	18	0	0.0%	20	0	0.0%	1,606	27	1.7%	0.00	0.00
Quincy	13	1	7.7%	23	0	0.0%	1,394	29	2.1%	3.70	0.00
Revere	9	0	0.0%	64	4	6.3%	445	8	1.8%	0.00	3.48
Salem	9	0	0.0%	13	0	0.0%	826	16	1.9%	0.00	0.00
Somerville	19	0	0.0%	39	1	2.6%	916	7	0.8%	0.00	3.36
Springfield	133	7	5.3%	137	14	10.2%	757	40	5.3%	1.00	1.93
Taunton	19	0	0.0%	21	0	0.0%	906	22	2.4%	0.00	0.00
Waltham	16	0	0.0%	30	2	6.7%	1,200	11	0.9%	0.00	7.27
Westfield	2	0	0.0%	15	0	0.0%	720	21	2.9%	0.00	0.00
Weymouth	7	0	0.0%	12	0	0.0%	1,235	21	1.7%	0.00	0.00
Worcester	61	4	6.6%	58	4	6.9%	1,500	46	3.1%	2.14	2.25

SUPPLEMENTAL TABLE 17
Black, Latino, & White Borrowers' Loan Shares
In the 33 Biggest Cities and Towns in Massachusetts
First-Lien REFINANCE LOANS for Owner-Occupied Homes, 2009

	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
Arlington	1,962	1,950	12	0.6%	0.6%	0.0%	1.4%	1.4%	0.0%	79.6%	79.5%	91.7%
Attleboro	1,060	1,036	24	1.7%	1.7%	0.0%	1.9%	1.8%	4.2%	82.7%	82.6%	87.5%
Barnstable	1,372	1,352	20	0.8%	0.8%	0.0%	1.0%	1.0%	5.0%	89.7%	89.7%	90.0%
Boston	9,489	9,368	121	5.8%	5.6%	20.7%	3.2%	3.1%	10.7%	73.4%	73.7%	49.6%
Brockton	910	878	32	16.3%	16.2%	18.8%	5.9%	5.7%	12.5%	66.3%	66.7%	53.1%
Brookline	1,958	1,942	16	0.6%	0.6%	0.0%	1.3%	1.2%	12.5%	73.7%	73.9%	50.0%
Cambridge	2,077	2,060	17	1.6%	1.6%	5.9%	1.5%	1.5%	0.0%	73.4%	73.3%	76.5%
Chicopee	723	696	27	1.1%	0.9%	7.4%	2.9%	2.9%	3.7%	88.7%	89.2%	74.1%
Fall River	933	905	28	0.4%	0.4%	0.0%	2.1%	1.9%	10.7%	89.5%	89.7%	82.1%
Framingham	1,525	1,511	14	1.6%	1.6%	7.1%	2.0%	2.0%	7.1%	76.7%	76.6%	78.6%
Haverhill	1,240	1,222	18	0.6%	0.6%	0.0%	2.2%	2.1%	5.6%	85.0%	84.9%	88.9%
Lawrence	280	264	16	1.8%	1.5%	6.3%	38.6%	38.6%	37.5%	43.2%	43.6%	37.5%
Leominster	770	754	16	1.4%	1.5%	0.0%	1.6%	1.5%	6.3%	87.1%	87.4%	75.0%
Lowell	1,078	1,038	40	1.2%	1.2%	2.5%	4.1%	4.0%	5.0%	72.4%	72.4%	72.5%
Lynn	1,060	1,027	33	4.2%	4.2%	6.1%	8.5%	7.9%	27.3%	75.8%	76.4%	54.5%
Malden	788	773	15	3.8%	3.9%	0.0%	4.1%	4.1%	0.0%	62.4%	62.5%	60.0%
Medford	1,406	1,379	27	2.5%	2.5%	3.7%	1.5%	1.5%	3.7%	74.0%	73.9%	81.5%
Methuen	1,202	1,185	17	1.2%	1.1%	11.8%	5.7%	5.8%	0.0%	79.7%	79.6%	88.2%
New Bedford	1,011	980	31	5.0%	5.2%	0.0%	3.4%	3.3%	6.5%	81.3%	81.2%	83.9%
Newton	3,492	3,476	16	0.7%	0.7%	0.0%	1.3%	1.3%	0.0%	74.9%	74.9%	75.0%
Peabody	1,397	1,375	22	0.2%	0.1%	4.5%	1.6%	1.5%	4.5%	88.0%	88.2%	72.7%
Pittsfield	950	935	15	1.3%	1.3%	0.0%	1.4%	1.4%	0.0%	90.8%	90.8%	93.3%
Plymouth	1,830	1,799	31	1.0%	1.0%	0.0%	1.1%	1.1%	0.0%	87.8%	87.8%	87.1%
Quincy	1,863	1,829	34	0.7%	0.7%	2.9%	1.2%	1.3%	0.0%	74.8%	74.6%	85.3%
Revere	602	587	15	1.5%	1.5%	0.0%	10.6%	10.2%	26.7%	73.9%	74.4%	53.3%
Salem	941	923	18	1.0%	1.0%	0.0%	1.4%	1.4%	0.0%	87.8%	87.8%	88.9%
Somerville	1,214	1,200	14	1.6%	1.6%	0.0%	3.2%	3.2%	7.1%	75.5%	75.8%	50.0%
Springfield	1,165	1,099	66	11.4%	11.5%	10.6%	11.8%	11.2%	21.2%	65.0%	65.2%	60.6%
Taunton	1,041	1,016	25	1.8%	1.9%	0.0%	2.0%	2.1%	0.0%	87.0%	87.0%	88.0%
Waltham	1,538	1,522	16	1.0%	1.1%	0.0%	2.0%	1.8%	12.5%	78.0%	78.1%	68.8%
Westfield	799	772	27	0.3%	0.3%	0.0%	1.9%	1.9%	0.0%	90.1%	90.5%	77.8%
Weymouth	1,430	1,408	22	0.5%	0.5%	0.0%	0.8%	0.9%	0.0%	86.4%	86.2%	95.5%
Worcester	1,852	1,790	62	3.3%	3.2%	6.5%	3.1%	3.0%	6.5%	81.0%	81.2%	74.2%

Note: See Supp. Table 14 for the *numbers* of loans to black, Latino, & white borrowers that were used to calculate this table's *percentages*.

SUPPLEMENTAL TABLE 18
Total and High-APR Loans (HALs) to Black, Latino, & White Borrowers
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	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
A. HOME PURCHASE LOANS											
Barnstable	19	0	0.0%	33	0	0.0%	1,327	40	3.0%	0.00	0.00
Berkshire	10	0	0.0%	13	1	7.7%	835	34	4.1%	0.00	1.89
Bristol	98	4	4.1%	89	7	7.9%	3,203	104	3.2%	1.26	2.42
Dukes	0	0	NA	1	0	0.0%	35	1	2.9%	NA	0.00
Essex	93	7	7.5%	680	68	10.0%	4,706	114	2.4%	3.11	4.13
Franklin	2	0	0.0%	2	0	0.0%	469	6	1.3%	0.00	0.00
Hampden	150	7	4.7%	341	22	6.5%	2,731	85	3.1%	1.50	2.07
Hampshire	15	0	0.0%	13	0	0.0%	962	18	1.9%	0.00	0.00
Middlesex	232	14	6.0%	437	21	4.8%	9,333	156	1.7%	3.61	2.87
Nantucket	1	0	0.0%	1	0	0.0%	25	0	0.0%	NA	NA
Norfolk	192	14	7.3%	132	4	3.0%	4,553	94	2.1%	3.53	1.47
Plymouth	253	16	6.3%	97	9	9.3%	3,371	102	3.0%	2.09	3.07
Suffolk	387	22	5.7%	459	33	7.2%	3,106	47	1.5%	3.76	4.75
Worcester	156	8	5.1%	253	11	4.3%	5,300	164	3.1%	1.66	1.41
Massachusetts	1,612	94	5.8%	2,551	176	6.9%	39,966	967	2.4%	2.41	2.85
B. REFINANCE LOANS											
Barnstable	30	0	0.0%	64	1	1.6%	6,276	81	1.3%	0.00	1.21
Berkshire	18	0	0.0%	41	1	2.4%	2,804	56	2.0%	0.00	1.22
Bristol	145	2	1.4%	180	7	3.9%	10,925	194	1.8%	0.78	2.19
Dukes	16	1	6.3%	3	0	0.0%	366	5	1.4%	4.58	0.00
Essex	117	6	5.1%	469	18	3.8%	17,958	195	1.1%	4.72	3.53
Franklin	2	1	50.0%	18	0	0.0%	1,242	27	2.2%	23.00	0.00
Hampden	164	10	6.1%	245	18	7.3%	6,157	164	2.7%	2.29	2.76
Hampshire	21	0	0.0%	27	1	3.7%	2,756	48	1.7%	0.00	2.13
Middlesex	366	11	3.0%	673	13	1.9%	36,658	372	1.0%	2.96	1.90
Nantucket	3	0	0.0%	0	0	NA	271	3	1.1%	0.00	NA
Norfolk	328	12	3.7%	249	5	2.0%	18,739	197	1.1%	3.48	1.91
Plymouth	238	9	3.8%	169	5	3.0%	13,129	195	1.5%	2.55	1.99
Suffolk	560	25	4.5%	441	22	5.0%	7,857	76	1.0%	4.62	5.16
Worcester	131	4	3.1%	281	10	3.6%	15,905	278	1.7%	1.75	2.04
Massachusetts	2,140	81	3.8%	2,861	101	3.5%	141,071	1,894	1.3%	2.82	2.63

SUPPLEMENTAL TABLE 19
Black, Latino, & White Borrowers' Loan Shares
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	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
A. HOME-PURCHASE LOANS												
Barnstable	1,509	1,466	43	1.3%	1.3%	0.0%	2.2%	2.3%	0.0%	87.9%	87.8%	93.0%
Berkshire	895	859	36	1.1%	1.2%	0.0%	1.5%	1.4%	2.8%	93.3%	93.2%	94.4%
Bristol	3,728	3,601	127	2.6%	2.6%	3.1%	2.4%	2.3%	5.5%	85.9%	86.1%	81.9%
Dukes	36	35	1	0.0%	0.0%	0.0%	2.8%	2.9%	0.0%	97.2%	97.1%	100.0%
Essex	6,179	5,968	211	1.5%	1.4%	3.3%	11.0%	10.3%	32.2%	76.2%	76.9%	54.0%
Franklin	495	488	7	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	94.7%	94.9%	85.7%
Hampden	3,469	3,347	122	4.3%	4.3%	5.7%	9.8%	9.5%	18.0%	78.7%	79.1%	69.7%
Hampshire	1,069	1,050	19	1.4%	1.4%	0.0%	1.2%	1.2%	0.0%	90.0%	89.9%	94.7%
Middlesex	12,853	12,602	251	1.8%	1.7%	5.6%	3.4%	3.3%	8.4%	72.6%	72.8%	62.2%
Nantucket	29	29	0	3.4%	3.4%	NA	3.4%	3.4%	NA	86.2%	86.2%	NA
Norfolk	6,254	6,118	136	3.1%	2.9%	10.3%	2.1%	2.1%	2.9%	72.8%	72.9%	69.1%
Plymouth	4,101	3,962	139	6.2%	6.0%	11.5%	2.4%	2.2%	6.5%	82.2%	82.5%	73.4%
Suffolk	4,869	4,741	128	7.9%	7.7%	17.2%	9.4%	9.0%	25.8%	63.8%	64.5%	36.7%
Worcester	6,398	6,189	209	2.4%	2.4%	3.8%	4.0%	3.9%	5.3%	82.8%	83.0%	78.5%
Massachusetts	51,901	50,468	1,433	3.1%	3.0%	6.6%	4.9%	4.7%	12.3%	77.0%	77.3%	67.5%
B. REFINANCE LOANS												
Barnstable	7,113	7,017	96	0.4%	0.4%	0.0%	0.9%	0.9%	1.0%	88.2%	88.3%	84.4%
Berkshire	3,042	2,983	59	0.6%	0.6%	0.0%	1.3%	1.3%	1.7%	92.2%	92.1%	94.9%
Bristol	12,550	12,322	228	1.2%	1.2%	0.9%	1.4%	1.4%	3.1%	87.1%	87.1%	85.1%
Dukes	423	417	6	3.8%	3.6%	16.7%	0.7%	0.7%	0.0%	86.5%	86.6%	83.3%
Essex	20,919	20,670	249	0.6%	0.5%	2.4%	2.2%	2.2%	7.2%	85.8%	85.9%	78.3%
Franklin	1,369	1,336	33	0.1%	0.1%	3.0%	1.3%	1.3%	0.0%	90.7%	90.9%	81.8%
Hampden	7,236	7,018	218	2.3%	2.2%	4.6%	3.4%	3.2%	8.3%	85.1%	85.4%	75.2%
Hampshire	3,095	3,040	55	0.7%	0.7%	0.0%	0.9%	0.9%	1.8%	89.0%	89.1%	87.3%
Middlesex	47,413	46,928	485	0.8%	0.8%	2.3%	1.4%	1.4%	2.7%	77.3%	77.3%	76.7%
Nantucket	321	318	3	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	84.4%	84.3%	100.0%
Norfolk	23,270	23,008	262	1.4%	1.4%	4.6%	1.1%	1.1%	1.9%	80.5%	80.6%	75.2%
Plymouth	14,914	14,677	237	1.6%	1.6%	3.8%	1.1%	1.1%	2.1%	88.0%	88.1%	82.3%
Suffolk	10,666	10,516	150	5.3%	5.1%	16.7%	4.1%	4.0%	14.7%	73.7%	74.0%	50.7%
Worcester	18,793	18,471	322	0.7%	0.7%	1.2%	1.5%	1.5%	3.1%	84.6%	84.6%	86.3%
Massachusetts	171,161	168,755	2,406	1.3%	1.2%	3.4%	1.7%	1.6%	4.2%	82.4%	82.5%	78.7%

Note: See Table 30 for the *numbers* of loans to black, Latino, & white borrowers that were used to calculate this table's *percentages*.

SUPPLEMENTAL TABLE 20
Total and High-APR Lending, By Income of Borrower
City of Boston, Greater Boston, and Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

I. HALs AS PERCENTAGE OF ALL LOANS BY INCOME OF BORROWER												
Borrower Income	City of Boston				Greater Boston				Massachusetts			
	All Loans	High- APR Loans	% High- APR	Ratio to Highest%	All Loans	High- APR Loans	% High- APR	Ratio to Highest%	All Loans	High- APR Loans	% High- APR	Ratio to Highest%
A. HALs AS PERCENT OF ALL HOME-PURCHASE LOANS AT EACH INCOME LEVEL												
Low	290	9	3.1%	1.37	1,920	51	2.7%	1.53	4,868	216	4.4%	2.53
Moderate	1,219	32	2.6%	1.16	6,333	163	2.6%	1.48	14,563	463	3.2%	1.81
Middle	1,125	23	2.0%	0.90	7,080	171	2.4%	1.39	14,540	403	2.8%	1.58
High	888	13	1.5%	0.65	6,785	101	1.5%	0.86	11,934	229	1.9%	1.09
Highest	618	14	2.3%	1.00	4,023	70	1.7%	1.00	5,696	100	1.8%	1.00
No Info	20	1	5.0%		122	8	6.6%		300	22	7.3%	
Total	4,160	92	2.2%		26,263	564	2.1%		51,901	1,433	2.8%	
B. HALs AS PERCENT OF ALL REFINANCE LOANS AT EACH INCOME LEVEL												
Low	501	15	3.0%	5.12	3,749	82	2.2%	3.91	8,735	263	3.0%	4.91
Moderate	1,616	23	1.4%	2.43	13,124	161	1.2%	2.19	27,447	474	1.7%	2.82
Middle	2,449	30	1.2%	2.09	22,938	203	0.9%	1.58	44,327	539	1.2%	1.98
High	2,728	15	0.5%	0.94	29,988	182	0.6%	1.08	53,739	412	0.8%	1.25
Highest	1,710	10	0.6%	1.00	17,692	99	0.6%	1.00	26,914	165	0.6%	1.00
No Info	485	28	5.8%		3,871	228	5.9%		9,999	553	5.5%	
Total	9,489	121	1.3%		91,362	955	1.0%		171,161	2,406	1.4%	
II. SHARES OF ALL LOANS, NON-HAL LOANS, AND HALs, BY INCOME OF BORROWER												
Borrower Income	City of Boston				Greater Boston				Massachusetts			
	All Loans	% of All Loans	% of Non-HAL Loans	% of HAL Loans	All Loans	% of All Loans	% of Non-HAL Loans	% of HAL Loans	All Loans	% of All Loans	% of Non-HAL Loans	% of HAL Loans
A. LOANS TO EACH INCOME CATEGORY AS PERCENT OF TOTAL HOME-PURCHASE LOANS: ALL LOANS, NON-HAL LOANS, AND HALs												
Low	290	7.0%	6.9%	9.8%	1,920	7.3%	7.3%	9.0%	4,868	9.4%	9.2%	15.1%
Moderate	1,219	29.3%	29.2%	34.8%	6,333	24.1%	24.0%	28.9%	14,563	28.1%	27.9%	32.3%
Middle	1,125	27.0%	27.1%	25.0%	7,080	27.0%	26.9%	30.3%	14,540	28.0%	28.0%	28.1%
High	888	21.3%	21.5%	14.1%	6,785	25.8%	26.0%	17.9%	11,934	23.0%	23.2%	16.0%
Highest	618	14.9%	14.8%	15.2%	4,023	15.3%	15.4%	12.4%	5,696	11.0%	11.1%	7.0%
No Info	20	0.5%	0.5%	1.1%	122	0.5%	0.4%	1.4%	300	0.6%	0.6%	1.5%
Total	4,160	100.0%	100.0%	100.0%	26,263	100.0%	100.0%	100.0%	51,901	100.0%	100.0%	100.0%
B. LOANS TO EACH INCOME CATEGORY AS PERCENT OF TOTAL REFINANCE LOANS: ALL LOANS, NON-HAL LOANS, AND HALs												
Low	501	5.3%	5.2%	12.4%	3,749	4.1%	4.1%	8.6%	8,735	5.1%	5.0%	10.9%
Moderate	1,616	17.0%	17.0%	19.0%	13,124	14.4%	14.3%	16.9%	27,447	16.0%	16.0%	19.7%
Middle	2,449	25.8%	25.8%	24.8%	22,938	25.1%	25.1%	21.3%	44,327	25.9%	25.9%	22.4%
High	2,728	28.7%	29.0%	12.4%	29,988	32.8%	33.0%	19.1%	53,739	31.4%	31.6%	17.1%
Highest	1,710	18.0%	18.1%	8.3%	17,692	19.4%	19.5%	10.4%	26,914	15.7%	15.9%	6.9%
No Info	485	5.1%	4.9%	23.1%	3,871	4.2%	4.0%	23.9%	9,999	5.8%	5.6%	23.0%
Total	9,489	100.0%	100.0%	100.0%	91,362	100.0%	100.0%	100.0%	171,161	100.0%	100.0%	100.0%

Note: In this report, "Greater Boston" consists of the 101 cities and towns that constitute the Metropolitan Area Planning Council (MAPC) region.

* Income categories are defined in relationship to the Median Family Income (MFI) of the metropolitan area in which the home is located. For the Boston Metropolitan Statistical Area (MSA), which includes all of Greater Boston, the MFI in 2009 was \$88,100. There are five other MSAs in the state, with MFIs in 2009 ranging from \$66,900 to \$79,700. Borrowers in Dukes and Nantucket Counties, which are not in any metro area, were classified using the MFI for the nonmetro part of the state (\$77,600). "Low" is less than 50% of the MFI in the relevant MSA; "Moderate" is 50%-80% of this amount; "Middle" is 80%-120% of this amount; "High" is 120%-200% of this amount; and "Highest" over 200% of the MFI in the relevant metro area.

SUPPLEMENTAL TABLE 2 I
High-APR Loans (HALs) To Borrowers at Different Income Levels#
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2009

	Home-Purchase Loans						Refinance Loans					
	Low/Mod Income		Mid/High Income		Highest Income		Low/Mod Income		Mid/High Income		Highest Income	
	Number HALs	% HALs	Number HALs	% HALs	Number HALs	% HALs	Number HALs	% HALs	Number HALs	% HALs	Number HALs	% HALs
Barnstable	20	3.6%	20	2.6%	1	0.6%	32	1.7%	41	1.0%	8	0.9%
Berkshire	18	4.9%	15	3.6%	2	2.2%	30	3.9%	21	1.3%	4	1.0%
Bristol	59	4.3%	63	3.0%	3	1.2%	76	2.7%	83	1.2%	15	1.0%
Dukes	0	0.0%	1	4.2%	0	0.0%	2	2.1%	1	0.5%	1	1.1%
Essex	123	4.4%	76	2.7%	10	1.9%	61	1.2%	89	0.8%	17	0.6%
Franklin	3	1.4%	4	1.6%	0	0.0%	13	3.6%	17	2.1%	0	0.0%
Hampden	70	4.3%	47	2.9%	5	2.4%	72	4.2%	105	2.7%	6	0.7%
Hampshire	4	1.4%	12	1.8%	3	2.5%	15	2.9%	31	1.6%	1	0.2%
Middlesex	94	2.5%	118	1.6%	37	2.0%	138	1.7%	213	0.7%	43	0.5%
Nantucket	0	0.0%	0	0.0%	0	0.0%		0.0%	1	0.6%	2	1.8%
Norfolk	45	2.4%	75	2.3%	13	1.2%	63	1.5%	103	0.8%	30	0.6%
Plymouth	75	4.2%	57	2.9%	4	1.2%	67	1.7%	81	1.0%	16	0.9%
Suffolk	62	3.2%	51	2.2%	14	2.2%	44	1.7%	55	1.0%	10	0.6%
Worcester	106	3.7%	93	3.0%	8	1.9%	124	3.0%	110	1.0%	12	0.5%
Massachusetts	679	3.5%	632	2.4%	100	1.8%	737	2.0%	951	1.0%	165	0.6%

"Low/Mod Income" is no more than 80% of the Median Family Income (MFI) of the metro area in which the home is located; "Mid/High-income" is between 80%–200% of the MFI in the relevant metro area. "Highest-income" is more than double the MFI in the metro area.

SUPPLEMENTAL TABLE 22

**Total and High-APR Loans by Race/Ethnicity & Income of Borrower
Number of Loans, Percent of All Loans, and Disparity Ratios
First-Lien Loans for Owner-Occupied Homes, City of Boston, 2009**

	Low Income*	Moderate Income*	Middle Income*	High Income*	Highest Income*
A. TOTAL NUMBER OF HOME-PURCHASE LOANS					
Asian	48	93	84	68	39
Black	42	180	102	36	7
Latino	31	117	56	16	9
White	143	723	757	653	446
B. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: HOME-PURCHASE LOANS					
Asian	2.1%	2.2%	3.6%	2.9%	0.0%
Black	7.1%	7.2%	2.0%	5.6%	14.3%
Latino	6.5%	6.0%	5.4%	0.0%	11.1%
White	1.4%	1.0%	1.7%	1.1%	1.8%
C. HOME-PURCHASE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	1.49	2.22	2.08	2.74	0.00
Black	5.11	7.46	1.14	5.18	7.96
Latino	4.61	6.18	3.12	0.00	6.19
White	1.00	1.00	1.00	1.00	1.00
D. TOTAL NUMBER OF REFINANCE LOANS					
Asian	33	96	144	149	62
Black	83	144	128	58	22
Latino	37	67	71	46	22
White	274	1134	1825	2159	1333
E. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: REFINANCE LOANS					
Asian	3.0%	0.0%	1.4%	0.7%	3.2%
Black	7.2%	3.5%	4.7%	0.0%	0.0%
Latino	2.7%	3.0%	7.0%	0.0%	0.0%
White	2.6%	1.1%	0.7%	0.5%	0.5%
F. REFINANCE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	1.19	0.00	2.11	1.45	7.17
Black	2.83	3.28	7.13	0.00	0.00
Latino	1.06	2.82	10.71	0.00	0.00
White	1.00	1.00	1.00	1.00	1.00

* Income categories are defined in relationship to the Median Family Income of the Boston MSA (\$88,100 in 2009).
 "Low" is less than 50% of this amount (\$1K–\$44K in 2009); "Moderate" is 50%–80% of this amount (\$45K–\$70K);
 "Middle" is 80%–120% of this amount (\$71K–\$105K); "High" is 120%–200% of this amount (\$106K–\$176K); and
 "Highest" is over 200% of this amount (\$177K or more). HMDA data report income to the nearest thousand dollars.

SUPPLEMENTAL TABLE 23

**Total and High-APR Loans by Race/Ethnicity & Income of Borrower
Number of Loans, Percent of All Loans, and Disparity Ratios
First-Lien Loans for Owner-Occupied Homes, Greater Boston, 2009**

	Low Income*	Moderate Income*	Middle Income*	High Income*	Highest Income*
A. TOTAL NUMBER OF HOME-PURCHASE LOANS					
Asian	282	587	655	616	373
Black	91	347	243	110	34
Latino	164	479	301	134	54
White	1,239	4,413	5,223	5,201	2,985
B. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: HOME-PURCHASE LOANS					
Asian	2.8%	2.9%	2.3%	2.1%	1.9%
Black	6.6%	6.6%	5.3%	3.6%	11.8%
Latino	5.5%	6.5%	7.6%	3.7%	1.9%
White	1.9%	1.9%	2.0%	1.3%	1.5%
C. HOME-PURCHASE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	1.46	1.52	1.12	1.66	1.22
Black	3.40	3.48	2.61	2.87	7.63
Latino	2.83	3.40	3.73	2.94	1.20
White	1.00	1.00	1.00	1.00	1.00
D. TOTAL NUMBER OF REFINANCE LOANS					
Asian	184	619	1,539	2,079	1,085
Black	135	262	309	232	109
Latino	107	268	356	315	158
White	2,905	10,682	18,379	24,073	13,920
E. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: REFINANCE LOANS					
Asian	1.1%	0.0%	0.5%	0.5%	0.2%
Black	4.4%	4.2%	5.2%	0.4%	0.0%
Latino	1.9%	2.2%	3.1%	1.0%	1.3%
White	2.3%	1.2%	0.7%	0.6%	0.5%
F. REFINANCE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	0.46	0.00	0.71	0.85	0.38
Black	1.90	3.65	7.10	0.76	0.00
Latino	0.80	1.94	4.24	1.67	2.59
White	1.00	1.00	1.00	1.00	1.00

Note: In this report, “Greater Boston” consists of the 101 cities and towns that constitute the Metropolitan Area Planning Council (MAPC) region.

* Income categories are defined in relationship to the Median Family Income (MFI) of the metropolitan area in which the home is located. All but 3 of the 101 communities in the MAPC Region are in the Boston MSA where the MFI in 2009 was \$88,100 (three small communities were in the Worcester MSA, where the MFI in 2009 was \$79,700). “Low” is less than 50% of the MFI in the relevant MSA; “Moderate” is 50%–80% of this amount; “Middle” is 80%–120% of this amount; “High” is 120%–200% of this amount; and “Highest” is over 200% of the MFI in the relevant MSA.

SUPPLEMENTAL TABLE 24

**Total and High-APR Loans by Race/Ethnicity & Income of Borrower
Number of Loans, Percent of All Loans, and Disparity Ratios
First-Lien Loans for Owner-Occupied Homes, Massachusetts, 2009**

	Low Income*	Moderate Income*	Middle Income*	High Income*	Highest Income*
A. TOTAL NUMBER OF HOME-PURCHASE LOANS					
Asian	424	834	934	828	479
Black	237	692	442	179	49
Latino	604	1,075	553	227	76
White	3,291	11,030	11,476	9,619	4,343
B. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: HOME-PURCHASE LOANS					
Asian	3.5%	3.6%	2.0%	1.6%	1.9%
Black	5.5%	6.9%	5.2%	2.2%	8.2%
Latino	7.1%	7.0%	8.3%	4.0%	2.6%
White	4.1%	2.6%	2.5%	1.8%	1.6%
C. HOME-PURCHASE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	0.86	1.40	0.81	0.85	1.17
Black	1.34	2.69	2.07	1.21	5.06
Latino	1.74	2.71	3.30	2.15	1.63
White	1.00	1.00	1.00	1.00	1.00
D. TOTAL NUMBER OF REFINANCE LOANS					
Asian	279	833	2,151	3,053	1,464
Black	208	417	494	385	155
Latino	246	536	669	552	242
White	7,188	23,211	36,809	44,474	21,664
E. HIGH-APR LOANS (HALs) AS PERCENT OF TOTAL: REFINANCE LOANS					
Asian	1.8%	0.4%	0.7%	0.3%	0.2%
Black	3.8%	3.8%	4.9%	1.0%	0.6%
Latino	4.5%	4.3%	2.4%	0.7%	0.8%
White	3.1%	1.6%	1.1%	0.8%	0.5%
F. REFINANCE LOANS SHARE DISPARITY RATIOS (Ratio to White HAL percentage for same income category)					
Asian	0.57	0.22	0.68	0.43	0.37
Black	1.22	2.35	4.47	1.37	1.17
Latino	1.42	2.63	2.20	0.95	1.50
White	1.00	1.00	1.00	1.00	1.00

* Income categories are defined in relationship to the Median Family Income (MFI) of the metropolitan area (MSA) in which the home is located. Communities in Massachusetts are located in six different MSAs, with MFIs in 2009 ranging from \$66,900 to \$88,100. "Low" is less than 50% of the MFI in the relevant MSA; "Moderate" is 50%–80% of this amount; "Middle" is 80%–120% of this amount; "High" is 120%–200% of this amount; and "Highest" is over 200% of the MFI in the relevant MSA. The minimum income needed to qualify for the "Highest" income category ranged from \$134K in the Pittsfield MSA to \$177K in the Boston MSA.

SUPPLEMENTAL TABLE 25
Shares of Total Loans and High-APR Loans (HALs) by Major Types of Lenders*
In the City of Boston, Greater Boston, and Statewide
First-Lien Mortgage Loans for Owner-Occupied Homes, 2009

	All Loans (HomePur + Refi)				High-APR Loans (HomePur + Refi)			
	Total Loans	% Mass Banks & CUs*	% Lic. Mort Lenders*	% Other Lenders*	Total Loans	% Mass Banks & CUs*	% Lic. Mort Lenders*	% Other Lenders*
Boston	13,649	40.5%	33.8%	25.7%	213	41.3%	27.7%	31.0%
Greater Boston	117,625	40.0%	35.0%	25.0%	1,519	37.7%	28.3%	34.0%
Massachusetts	223,062	43.9%	30.8%	25.4%	3,839	35.2%	31.2%	33.6%

In this report, “**Greater Boston**” consists of the 101 cities and towns that constitute the Metropolitan Area Planning Council (MAPC) region.

* “Mass. Banks and Credit Unions”: all banks with Mass. offices, plus all affiliated mortgage companies; excludes fed-chartered CUs.

“Licensed Mortgage Lenders”: those requiring a state license to make mortgage loans in Mass.; mostly independent mortgage companies.

“Other Lenders”: those not in either of the two preceding categories; mainly out-of-state banks.

For Mass. banks & credit unions, local performance in meeting community credit needs is subject to evaluation by federal and/or state bank regulators under the state and/or federal Community Revestment Act (CRA). Licensed mortgage lenders became subject to similar state evaluation under a state law enacted in 2007, with the first evaluations taking place in 2009. Other lenders are, essentially, exempt from such oversight and evaluation.

SUPPLEMENTAL TABLE 26
High-APR Loans (HALs) and Loan Percentages by Major Lender Type
In the City of Boston, Greater Boston, and Statewide
First-Lien Mortgage Loans (Home-Purchase + Refinance) for Owner-Occupied Homes, 2009

	Mass. Banks & CUs*			Licensed Mort Lenders*			Other Lenders*		
	Total Loans	High- APR Loans	% HALs	All Loans	High- APR Loans	% HALs	All Loans	High- APR Loans	% HALs
Boston	5,528	88	1.6%	4,620	59	1.3%	3,501	66	1.9%
Greater Boston	47,000	572	1.2%	41,194	430	1.0%	29,431	517	1.8%
Massachusetts	97,830	1,351	1.4%	68,613	1,199	1.7%	56,619	1,289	2.3%

In this report, "Greater Boston" consists of the 101 cities and towns that constitute the Metropolitan Area Planning Council (MAPC) region.

* "Mass. Banks and Credit Unions": all banks with Mass. offices, plus all affiliated mortgage companies; excludes fed-chartered CUs.

"Licensed Mortgage Lenders": those requiring a state license to make mortgage loans in Mass.; mostly independent mortgage companies.

"Other Lenders": those not in either of the two preceding categories; mainly out-of-state banks.

For Mass. banks & credit unions, local performance in meeting community credit needs is subject to evaluation by federal and/or state bank regulators under the state and/or federal Community Reinvestment Act (CRA). Licensed mortgage lenders became subject to similar state evaluation under a state law enacted in 2007, with the first evaluations taking place in 2009. Other lenders are, essentially, exempt from such oversight and evaluation.

SUPPLEMENTAL TABLE 27
The 30 Biggest High-APR Lenders (“Lender Families”) in Massachusetts*
First-Lien Loans for Owner-Occupied Homes, 2009

Lender Family*	Lender Type#	Number of HALs			Total Loans			HALs as % of Total		
		Total	HmPur	ReFi	Total	HmPur	ReFi	Total	HmPur	ReFi
RBS Citizens	CRA	447	137	310	5,956	1,226	4,730	7.5%	11.2%	6.6%
Bank of America*	MIX	316	130	186	24,711	6,330	18,381	1.3%	2.1%	1.0%
Wells Fargo*	OSB	205	104	101	12,615	3,196	9,419	1.6%	3.3%	1.1%
Metlife Bank	OSB	175	53	122	6,371	1,375	4,996	2.7%	3.9%	2.4%
CitiGroup*	CRA ^	140	1	139	1,973	189	1,784	7.1%	0.5%	7.8%
GMAC/Ally*	OSB	137	42	95	3,969	737	3,232	3.5%	5.7%	2.9%
Mortgage Master	LML	122	49	73	10,521	2,311	8,210	1.2%	2.1%	0.9%
Franklin American Mort	LML	121	53	68	2,211	799	1,412	5.5%	6.6%	4.8%
Sovereign Bank	CRA	107	34	73	9,652	1,560	8,092	1.1%	2.2%	0.9%
Flagstar Bank	OSB	102	43	59	1,701	436	1,265	6.0%	9.9%	4.7%
Freedom Mortgage	LML	75	36	39	742	245	497	10.1%	14.7%	7.8%
Prospect Mortgage	LML	62	44	18	3,159	1,288	1,871	2.0%	3.4%	1.0%
I-800-East/West Mortgage	OSB	61	4	57	1,257	78	1,179	4.9%	5.1%	4.8%
Merrimack Mortgage	LML	56	34	22	2,548	876	1,672	2.2%	3.9%	1.3%
Leominster CU	CRA	48	27	21	290	81	209	16.6%	33.3%	10.0%
M&T Bank	OSB	44	40	4	247	191	56	17.8%	20.9%	7.1%
Plaza Home Mortgage	LML	42	15	27	723	282	441	5.8%	5.3%	6.1%
Mid-Island Mortgage	LML	42	28	14	318	125	193	13.2%	22.4%	7.3%
US Bank*	OSB	39	18	21	1,031	227	804	3.8%	7.9%	2.6%
JPMorgan Chase	OSB	36	9	27	3,399	433	2,966	1.1%	2.1%	0.9%
PNC Bank	OSB	35	21	14	2,093	528	1,565	1.7%	4.0%	0.9%
Greylock FCU	OSB	33	14	19	1,225	399	826	2.7%	3.5%	2.3%
MSA Mortgage	LML	32	14	18	1,674	470	1,204	1.9%	3.0%	1.5%
Salem Five	CRA	32	22	10	3,973	1,057	2,916	0.8%	2.1%	0.3%
Primary Residential Mortgage	LML	32	5	27	354	101	253	9.0%	5.0%	10.7%
Ross Mortgage Company	LML	32	11	21	567	229	338	5.6%	4.8%	6.2%
Advanced Mort Services	LML	31	12	19	721	217	504	4.3%	5.5%	3.8%
Sierra Pacific Mortgage	LML	31	14	17	1,046	266	780	3.0%	5.3%	2.2%
NE Moves Mortgage	LML	28	20	8	3,250	2,080	1,170	0.9%	1.0%	0.7%
Quicken Loans	LML	28	4	24	3,466	117	3,349	0.8%	3.4%	0.7%
Total, 30 Biggest Lenders		2,691	1,038	1,653	111,763	27,449	84,314	2.4%	3.8%	2.0%
Total, All 665 Lenders		3,839	1,433	2,406	223,062	51,901	171,161	1.7%	2.8%	1.4%

* Indicates that the loans shown are for two or more affiliated lenders in the same “lender family.”
Table 30 provides information on the individual lenders within each “lender” family.”

CRA: banks with Mass. branches, whose local lending is subject to evaluation under the Community Reinvestment Act. LML: licensed mortgage lenders, mostly mortgage companies, who became subject to CRA-type state regulation beginning in 2008. OSB: other lenders, mainly out-of-state banks, who can do mortgage lending in Mass. without a license and are exempt from state regulation. CRA^ or LML^ or OSB^ indicates that the family includes more than one type of lender, but that more than 90% of the lending family's loans are accounted for by lenders of the type indicated. MIX: lender families that include two types of lenders (with each lender type accounting for at least 10% of the lender family's total loans).