

# **MASSACHUSETTS MORTGAGE LENDING FACT BOOK**

**2021 DATA EDITION**

A REPORT BY



**WOODSTOCK  
INSTITUTE**

FOR

**PARTNERSHIP**  
for FINANCIAL  
**E Q U I T Y**

# **Massachusetts Mortgage Lending Fact Book 2021 Data Edition**

Research & Analysis

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June 2023

## Preface

Woodstock Institute and the Partnership for Financial Equity are pleased to present the *Massachusetts Mortgage Lending Fact Book 2021 Data Edition*. This *Fact Book* continues a series of annual reports on mortgage lending begun in 1995 as part of the Partnership for Financial Equity's mission to analyze and disseminate data on access to loans and financial opportunity in Massachusetts.

We have adopted a different format this year working with our partners at Woodstock. We believe the community data pages will be an important tool for community-based organizations, residents, advocates, lenders, and government agencies in monitoring lending and advocating for equitable lending in low- and moderate-income areas and communities of color.

We gratefully acknowledge members and supporters of the Partnership for Financial Equity in the past year that have made this *Fact Book* and accompanying summary possible.

### Financial Institution Members

Bank of Canton	East Cambridge Savings Bank	North Cambridge
BayCoast Bank	Eastern Bank	Co-operative Bank
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### Our Community Members

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Massachusetts Affordable Housing Alliance	(SEED) Corporation
Massachusetts Association of CDCs	Somerville Community Corporation
Massachusetts Housing Investment Corporation	

### Other Supporters

Arbella Insurance Foundation	Enterprise Bank
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## Acknowledgements

We thank Spencer Cowan, Senior Research Fellow, Amber S. Hendley, Director of Research, Natalie Cheng, Research Associate and Sukriti Sood, Research Analyst at Woodstock for their work bringing this *Fact Book* together, as well as Elliot Schmiedl from Massachusetts Housing Partnership, Michelle Meiser of Cambridge Trust, Amelia Najjar from the City of Boston Mayor's Office of Housing; Esther Schlorholtz, Symone Crawford of MAHA, Karl Renney of Eastern Bank, and Brook Ames of Leader Bank. Thank you to Eileen Callahan Design for report layout and production.

If you have questions, comments or suggestions related to the *Fact Book*, please contact Senior Research Fellow Spencer Cowan, by email at [scowan@woodstockinst.org](mailto:scowan@woodstockinst.org) or Thomas Callahan, Executive Director of Partnership for Financial Equity, at [tcallahan@financiaequity.org](mailto:tcallahan@financiaequity.org).



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## User Guide

The *Fact Book* is organized by geographic area including each County, All Gateway Cities and top ten non-Gateway Cities. Each geographic area presents the same 5 data sections:

### Housing & Demographic Data

Each community area and suburban region profile begins with a summary of basic Census Bureau data on housing and demographic characteristics. This includes an estimate of the household income ranges, number of units in the structure, and data on the percentage of owner-occupied units, renter-occupied units, vacant units, and total housing units.

Also included are local data on the racial and ethnic composition of the population and homeownership rates by race and ethnicity. These data are from the 2019 Five-Year American Community Survey (ACS 5-year). Note that data on ethnicity (Hispanic/Latino origin) are reported separately from race in Census data. Therefore, household share figures in this section may not add up to 100 percent.

### Mortgage Lending Data

The housing lending data are listed for three lender types:

- Banks and state-chartered credit unions Subject to CRA Requirements in Massachusetts (MBCU)
- Non-Bank Licensed Mortgage Lenders (LMLs) Subject to Mortgage Lending Community Investment Requirements
- Other Lenders, including federal Credit Unions, Not Subject to CRA Requirements in Massachusetts

The first three rows show applications, originations and denials by race, ethnicity and low- and moderate-income (LMI) borrowers. The balance of the table presents figures on the number and aggregated value of all loan originations broken down by the race, ethnicity or income level of the applicant. The data include the number of conventional loans, loan purpose and type of property. They also include loan characteristics such as number of mortgages with a high loan-to-value or debt-to-income ratio, or the number of originations with high closing costs.

The number of applications that result in either loan originations or denials might not equal the total number of applications. An applicant may withdraw an application, an application may be incomplete, or a loan may be offered but not taken by the applicant. This section has been revised to incorporate several new variables that were not previously available.

### Top Lenders (by number of loan originations)

Data for the top 20 lenders is broken down by the number and dollar amount of originations, number of purchase or refinance originations, and number of originations to racial/ethnic minority borrowers or LMI borrowers. Note that many areas have more lenders originating loans than are listed on the page. The *Fact Book* lists only those lenders originating the largest number of loans based on HMDA data.

## **Trend – Past Four Years**

### *Loan Originations Number and Amount (Dollar Value)*

This section first shows the number and value of loan originations by loan purpose and type for the last five years for all lenders combined. It also shows trends in the income level of home purchase borrowers. This chart can be used to track shifts in the volume of home purchase lending and the income level of homebuyers moving into a community. Chart data include only home purchase loans for owner-occupied properties. Home purchase loans are also made for non-owner-occupied properties, but these properties may have been acquired by investors or as rental properties. Loans for non-owner-occupied properties are excluded from the chart because such borrowers may not reside in the neighborhood.

### *Owner-occupied Home Purchase Lending by Borrower Income*

Income levels used in the chart are calculated using Federal Financial Institutions Examination Council (FFIEC) median family income figures for metropolitan divisions.

The definition of “low-income” and “moderate-income” depends on the area median income. (See *Appendix* for more information about metropolitan divisions and median family income.) Income level categories are defined to resemble the income level measures used by federal regulators. A low-income borrower is one whose income is less than 50% of the area median; a moderate-income borrower has income 50% to 80% of the area median.

## **Data Quality**

### **Home Mortgage Disclosure Act (HMDA)**

Congress passed HMDA to help remedy the effects of redlining, a federal government policy that originated in 1933 with the Home Owners' Loan Corporation (HOLC), which refinanced mortgages to help homeowners avoid foreclosure during the Great Depression. To determine neighborhoods where it would or would not refinance loans, the HOLC created color-coded maps. Areas colored green or yellow were considered safe for refinancing, areas colored red were not, and the HOLC generally would not refinance loans in those neighborhoods. “A neighborhood earned a red color if African Americans lived in it, even if it was a solid middle-class neighborhood of single-family homes.”<sup>1</sup>

Congress passed HMDA in 1975 in response to concerns that banks were refusing to make mortgage loans to qualified applicants in lower-income urban neighborhoods and communities of color. HMDA requires lending institutions to report census tract level race, ethnicity, gender, and income data on mortgage applications and originations.

The data collected under HMDA may be used to ensure that lenders adequately serve the housing finance needs of all communities, to enforce fair lending laws, and to provide information on gaps in local housing markets and opportunities for investment. HMDA requires most mortgage lenders to report data annually on the disposition of mortgage loan applications. As of 2017, HMDA regulations required depository institutions (banks, savings associations and credit unions with more than \$44 million in assets and a home or branch office in a metropolitan area) to report their lending activity if they originated 25 or more loans in each of the preceding two years.

Before that, HMDA regulations (Regulation C) required all institutions meeting these criteria to report if they originated one or more home purchase or refinance loan. HMDA regulations also require non-depository lenders, such as mortgage and consumer finance companies, that are active in metropolitan areas and meet certain criteria for mortgage lending activity, to report data. The data reported under HMDA cover the majority of lending activity, particularly in urban areas, but not all of it.

The data required to be reported under HMDA have changed substantially since Congress first passed the law. Initially, HMDA only applied to depository institutions and required them to report data on the census tract location of mortgage originations in metropolitan areas. Amendments to the law and changes to the regulation that implements the law have greatly enhanced the data collected under HMDA and expanded the types of lenders covered.

Amendments made in 1989 expanded data collection beyond simply loan originations to include loan applicants and denials by the race, gender, and income of loan applicants. In 1993, many mortgage companies that were previously exempt from HMDA data collection were required to begin reporting. In 2004, the Federal Reserve Board enacted major changes to Regulation C, which implements HMDA.

These changes were a response to the expanded use of risk-based pricing in the overall mortgage lending market and continuing concerns around disparities in mortgage pricing between white borrowers and borrowers of color. Starting in 2004, lenders were required by law (the Home Ownership and Equity Protection Act, or HOEPA) to report additional data on the pricing of higher-cost mortgage loans. For loans originated on single-family properties, lenders now had to report the difference, or spread, between a loan's annual percentage rate (APR) and the rate of U.S. Treasury securities of comparable maturity if that spread exceeds three percentage points for first liens or five percentage points for junior liens.

In addition to rate spread, the 2004 changes required lenders to report:

- a loan's lien status
- the type of property that secures a mortgage
- whether a loan is subject to HOEPA
- whether a loan application was subject to a request for pre-approval

Additionally, the method of recording data on the race and ethnicity of applicants was changed to reflect standards established by the Office of Management and Budget (OMB). Race and ethnicity began being reported separately, giving applicants the opportunity to state whether they are of Hispanic or Latino/a origin. Also of note is a change implemented in 2003 that required lenders to ask applicants for information on their race and ethnicity on telephone, internet, and mail applications.

In 2010, Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act in response to the 2008 financial crisis. The Act transferred HMDA data rulemaking authority to the CFPB, which was created by the Act. In 2015, the CFPB issued new rules expanding the data points to be collected and reported by mortgage lenders. Some of the new data fields that institutions are now required to report include: age of the borrower; credit score, combined loan-to-value ratio, borrower's debt-to-income ratio, loan points and fees, loan term, prepayment penalties, and interest rate.

The rules also changed the coverage requirements for institutions, transactions, and reporting. These new rules first went into effect for data reported in 2018, which was released in 2019, and for all subsequent years. The data on loan-to-value, debt-to-income, and total loan costs are now included in the *Fact Book*. In May of 2018, Congress passed legislation that exempts small lenders from having to report these new data fields, which means that the data are not available from a significant percentage of all lenders, although they are for most loans.

### **HMDA Data in the Fact Book**

The mortgage lending data contained in the *Fact Book* come from the 2021 HMDA data obtained from the CFPB. HMDA data comes from reports that mortgage lenders submit to federal regulators.

On March 1 of each year, lenders are required to submit the Loan Application Register (LAR) to their respective regulatory agency. The LAR contains data on all the mortgage applications the lender received in the previous calendar year. Although regulators are charged with ensuring a high level of data quality, inaccuracies may exist due to faulty reporting, inaccurate compilation, or insufficient data cleaning.

Problems in HMDA LAR files might include invalid census tract numbers or incorrect loan or income amounts. For the *Fact Book*, applications with missing census tract information were not used in tabulations based on location (i.e., community area, city, or county subregion pages).

In 2017, the CFPB changed how it made HMDA data available to the public. In previous years, the FFIEC made static HMDA loan-level data available to the public in the fall of each year. For data reported since 2017, the CFPB updated the data it made available to the public on an ongoing basis to reflect late submissions and resubmissions. The *Fact Book* uses the CFPB dataset for the 2021 HMDA data, updated June 2022.

Changes to reporting requirements implemented in 2017 mean that post-2017 HMDA data cover a smaller proportion of lenders than in previous years. Changes to HMDA's Regulation C exempted depository institutions from reporting data if they originated fewer than 25 loans in each of the two preceding calendar years. In 2017, the number of reporting institutions declined nationally by 13% and by another 2.9% in 2018, due in part to this reporting threshold change. For 2019, the number of reporting institutions was down another 3%.<sup>2</sup>

The CFPB made significant changes to variables within HMDA datasets for 2018 data going forward. To allow *Fact Book* users to compare data over multiple years, several new variable options were consolidated to approximate the 2017 categories more closely. For example, the property type variable went from three values in 2017 ("single-family," "manufactured housing," and "multifamily") to four values ("single family," "multifamily," "single-family manufactured," and "multifamily manufactured").

Similarly, 2017 HMDA data only had loan purpose values of "home purchase," "home improvement," and "refinancing." The newer HMDA data has additional values of "cash-out refinancing" and "other purpose." In interpreting HMDA data for the *Fact Book*, the value "single-family manufactured" is considered parallel to the 2017 value "manufactured housing" and both "multifamily" and "multifamily manufactured" values are combined into the category "multifamily."

Also, the loan purpose value of “cash-out refinancing” is consolidated into the overall category of “refinancing” and the value “other purpose” excluded from the analysis.

The CFPB also changed the variables for race, ethnicity, and loan amount in 2018, and those changes still apply to current HMDA data. The variable for race now includes codes for subgroups within the race categories. To preserve comparability with earlier *Fact Book* data, the subgroups were re-aggregated under the broader group racial designation. The same change applied to the ethnicity variable, with more detailed data on subgroups.

As with race, the subgroups were re-aggregated to the broader category to preserve comparability with earlier data. The reported data for the applicant is used to categorize race or ethnicity of the borrower for purposes of the *Fact Book* analysis. In previous HMDA datasets, loan amounts were reported within \$1,000 dollar ranges. As of the 2018 HMDA data, the reported loan amount data are grouped in \$5,000 dollar ranges. The lowest range value is \$5,000 and all reported loan amounts below this value were automatically rounded up by the CFPB to \$5,000.

Unreported race, ethnicity, and income data remain a significant concern when working with HMDA data. Nearly 24% of HMDA data entries for Massachusetts in 2021 lacked data on the race of the applicant. These missing data may be attributable to non-reporting by applicants on mail, telephone, and internet applications.

In analyzing data found in the *Fact Book*, it is important to consider the differing sizes of lending institutions. The size of an institution will affect the type and/or amount of lending it does and the relationship it has to a particular community.

It should also be noted that top lender data in the *Fact Book* is only for mortgage lending. Some institutions specialize in commercial lending and may be actively providing business loans in a community.

Although the data reported in the *Fact Book* represent the majority of mortgage lending activity of for-profit lenders, the *Fact Book* does not include mortgage lending by non-profit lenders, which are not required to report data under HMDA. Numerous community development financial institutions (CDFIs) and other non-bank lenders receive some funding from financial institutions and other sources to make housing loans for community development purposes. These loans are often riskier than those banks would normally make and typically reach segments of the housing or business lending market that may have difficulty accessing credit from mainstream financial institutions.

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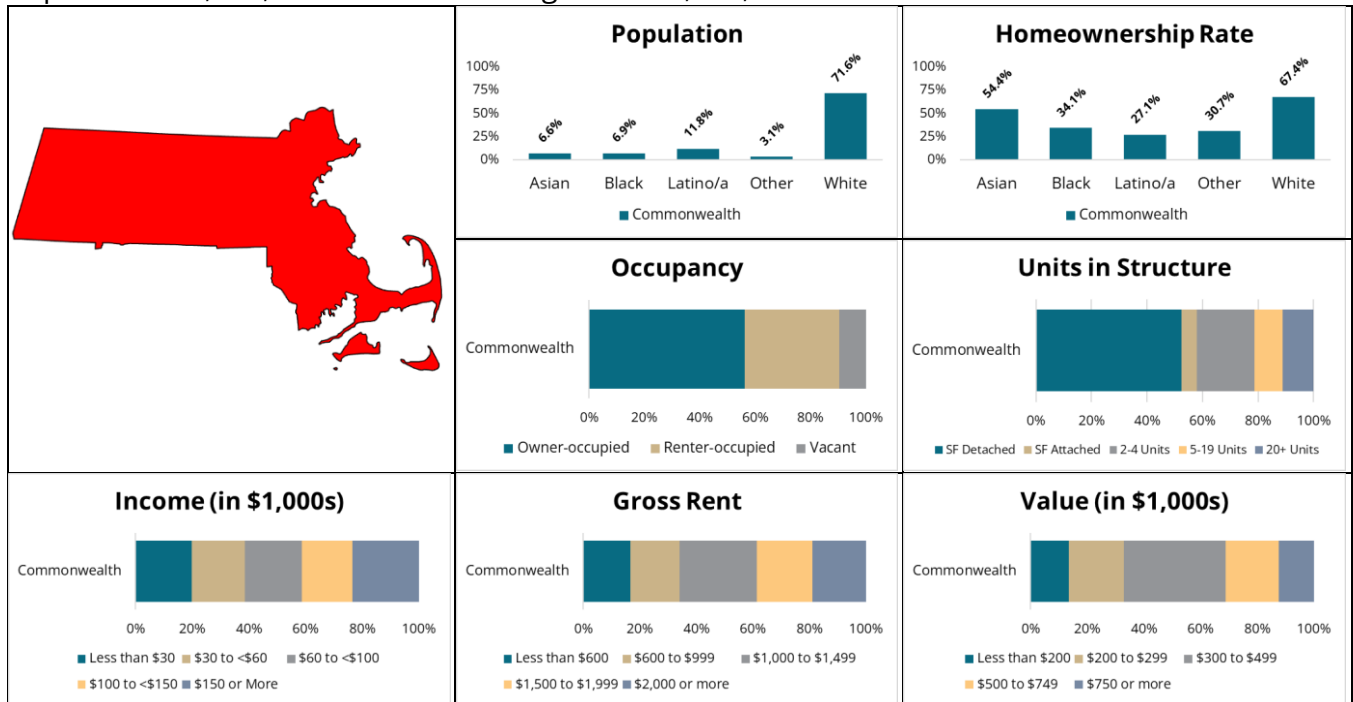
<sup>1</sup> Rothstein, Richard. 2017. *The Color of Law*, Liveright Publishing Corporation, New York, NY, p. 64.

<sup>2</sup> Federal Financial Institutions Examination Council. “FFIEC Announces Availability of 2017 Data on Mortgage Lending Data,” May 7, 2018. <https://www.ffiec.gov/press/pr050818.htm>; Consumer Financial Protection Bureau. “FFIEC Announces Availability of 2018 Data on Mortgage Lending,” August 30, 2018, <https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/>, downloaded September 15, 2021 and: *2019 Mortgage Market Activity and Trends*, downloaded from [https://files.consumerfinance.gov/f/documents/cfpb\\_2019-mortgage-market-activity-trends\\_report.pdf](https://files.consumerfinance.gov/f/documents/cfpb_2019-mortgage-market-activity-trends_report.pdf), downloaded June 20, 2020.

## Geography: Commonwealth of Massachusetts

Population: 6,850,553

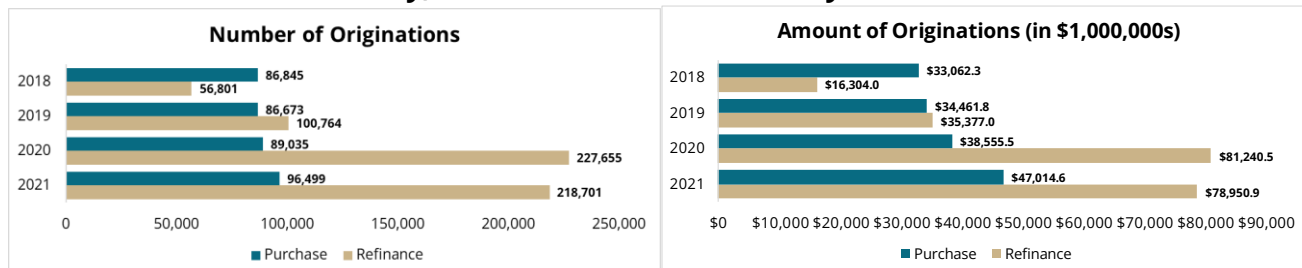
Housing Units: 2,987,259



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	27,139	22,148 (82%)	\$7,159,950	2,775 (13%)	19,373 (87%)	3,657 (17%)	7,264 (33%)
GUARANTEED RATE, INC. (LML)	22,709	16,357 (72%)	\$7,816,175	6,571 (40%)	9,786 (60%)	3,339 (20%)	3,239 (20%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	12,726	11,406 (90%)	\$5,501,890	5,022 (44%)	6,384 (56%)	2,255 (20%)	1,514 (13%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	11,574	9,951 (86%)	\$3,616,385	3,792 (38%)	6,159 (62%)	2,787 (28%)	3,757 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	12,458	9,536 (77%)	\$3,727,370	4,533 (48%)	5,003 (52%)	1,579 (17%)	2,470 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	16,230	9,447 (58%)	\$3,431,945	2,207 (23%)	7,240 (77%)	1,389 (15%)	2,621 (28%)
LOANDEPOT.COM, LLC (LML)	12,508	9,267 (74%)	\$3,456,545	1,269 (14%)	7,998 (86%)	1,666 (18%)	2,522 (27%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	9,760	7,532 (77%)	\$3,146,490	3,160 (42%)	4,372 (58%)	1,853 (25%)	2,353 (31%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	7,751	6,562 (85%)	\$2,407,310	3,665 (56%)	2,897 (44%)	1,485 (23%)	2,267 (35%)
MORTGAGE NETWORK, INC. (LML)	6,008	5,279 (88%)	\$2,112,555	2,334 (44%)	2,945 (56%)	399 (8%)	1,312 (25%)
NEWREZ LLC (LML)	15,791	5,088 (32%)	\$1,527,670	743 (15%)	4,345 (85%)	860 (17%)	1,551 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	11,804	5,044 (43%)	\$1,475,760	267 (5%)	4,777 (95%)	1,199 (24%)	642 (13%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	7,413	4,890 (66%)	\$2,824,960	1,361 (28%)	3,529 (72%)	941 (19%)	867 (18%)
AMERISAVE MORTGAGE CORPORATION (LML)	15,974	4,761 (30%)	\$1,676,615	240 (5%)	4,521 (95%)	596 (13%)	1,260 (26%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	9,879	4,344 (44%)	\$1,993,150	962 (22%)	3,382 (78%)	763 (18%)	857 (20%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	4,950	4,081 (82%)	\$1,480,765	1,342 (33%)	2,739 (67%)	738 (18%)	1,493 (37%)
NATIONSTAR MORTGAGE LLC (LML)	9,860	3,963 (40%)	\$1,117,755	47 (1%)	3,916 (99%)	632 (16%)	1,149 (29%)
ROCKLAND TRUST COMPANY (MBCU)	5,510	3,740 (68%)	\$1,474,280	1,279 (34%)	2,461 (66%)	630 (17%)	983 (26%)
PENNYMAC LOAN SERVICES, LLC (LML)	9,333	3,675 (39%)	\$1,252,055	521 (14%)	3,154 (86%)	839 (23%)	736 (20%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	4,097	3,608 (88%)	\$1,478,840	973 (27%)	2,635 (73%)	1,310 (36%)	665 (18%)

## Trends - One- to Four-family, Purchase or Refinance Only



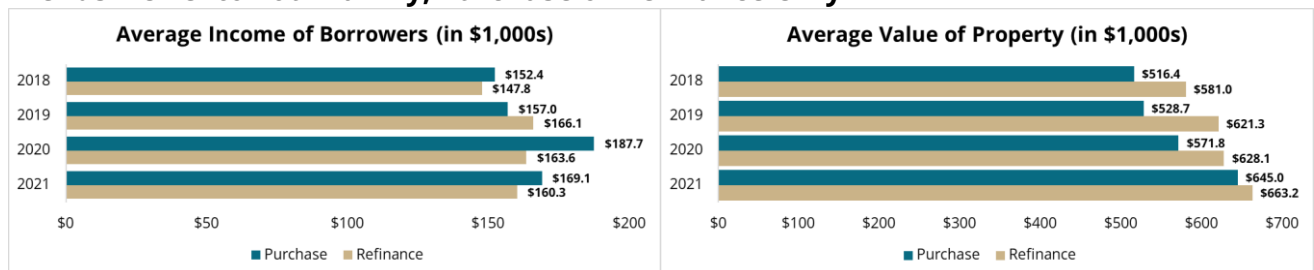


## Geography: Commonwealth of Massachusetts

### Mortgage Lending

Commonwealth	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	13,799	6,893	9,768	606	131,386	34,063	52,164	196,515
Purchase Originations (Rate)	3,714 (67%)	1,167 (62%)	1,816 (63%)	71 (58%)	20,923 (71%)	6,562 (62%)	6,905 (59%)	34,253 (68%)
Refinance Originations (Rate)	3,883 (64%)	1,853 (55%)	2,504 (56%)	161 (56%)	54,946 (72%)	9,912 (59%)	16,923 (59%)	73,259 (68%)
Denials	1,807 (13%)	1,812 (26%)	2,422 (25%)	140 (23%)	14,721 (11%)	3,605 (11%)	11,695 (22%)	24,507 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2,926	1,028	1,589	59	17,370	3,088	6,326	26,060
Total Amount (in \$1,000s)	\$1,848,460	\$461,380	\$715,225	\$28,285	\$9,502,170	\$1,847,740	\$1,832,420	\$14,403,260
FHA Loans	29	164	193	1	273	77	354	737
Single Unit	2,776	855	1,315	53	16,731	2,921	5,898	24,651
Median Loan Amount	\$535,000	\$405,000	\$385,000	\$425,000	\$445,000	\$495,000	\$275,000	\$455,000
Median Income	\$147,000	\$93,000	\$88,500	\$108,000	\$138,000	\$148,000	\$64,000	\$133,000
Median Value	\$695,000	\$445,000	\$445,000	\$475,000	\$605,000	\$645,000	\$355,000	\$595,000
LTV > 90	342 of 2,859	635 of 962	843 of 1,475	19 of 52	2,769 of 15,792	583 of 2,875	2,223 of 5,727	5,191 of 24,015
DTI > 45	189 of 2,777	137 of 962	245 of 1,474	10 of 52	1,216 of 15,780	264 of 2,860	1,084 of 5,728	2,061 of 23,905
Loan Costs > \$5,000	714 of 2,748	271 of 874	386 of 1,316	12 of 47	3,565 of 15,215	772 of 2,712	659 of 5,202	5,720 of 22,912
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	17,806	13,145	20,086	845	134,371	64,752	71,842	251,005
Purchase Originations (Rate)	5,138 (75%)	3,450 (72%)	6,513 (77%)	177 (72%)	27,963 (81%)	6,649 (40%)	16,731 (77%)	49,890 (70%)
Refinance Originations (Rate)	7,743 (71%)	4,508 (54%)	6,751 (58%)	316 (53%)	70,322 (71%)	21,779 (46%)	29,619 (60%)	111,419 (63%)
Denials	1,109 (6%)	1,681 (13%)	1,966 (10%)	118 (14%)	9,249 (7%)	4,489 (7%)	8,692 (12%)	18,612 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4,132	3,224	5,907	162	25,269	5,835	15,585	44,529
Total Amount (in \$1,000s)	\$2,089,820	\$1,353,970	\$2,437,065	\$66,150	\$10,920,875	\$2,617,145	\$4,949,585	\$19,485,025
FHA Loans	195	1,520	2,658	52	3,222	1,045	4,395	8,692
Single Unit	3,862	2,554	4,426	140	23,978	5,291	13,881	40,251
Median Loan Amount	\$475,000	\$405,000	\$395,000	\$395,000	\$405,000	\$415,000	\$305,000	\$405,000
Median Income	\$120,000	\$87,000	\$81,000	\$89,000	\$110,000	\$108,000	\$65,000	\$103,000
Median Value	\$605,000	\$425,000	\$425,000	\$425,000	\$475,000	\$485,000	\$355,000	\$475,000
LTV > 90	767 of 4,111	2,468 of 3,166	4,433 of 5,831	100 of 154	9,469 of 24,872	2,396 of 5,733	8,674 of 15,291	19,633 of 43,867
DTI > 45	687 of 4,131	1,219 of 3,224	2,269 of 5,904	50 of 162	4,168 of 25,259	1,185 of 5,834	5,536 of 15,582	9,578 of 44,514
Loan Costs > \$5,000	1,117 of 4,092	1,939 of 3,098	3,468 of 5,726	88 of 160	8,518 of 24,985	2,315 of 5,764	6,361 of 15,249	17,445 of 43,825
<b>OTHER LENDERS - All Applications</b>								
Applications	6,984	4,398	6,032	356	57,660	36,415	25,704	111,845
Purchase Originations (Rate)	1,564 (66%)	760 (62%)	1,356 (69%)	34 (55%)	7,597 (70%)	2,059 (19%)	3,287 (62%)	13,370 (49%)
Refinance Originations (Rate)	2,413 (61%)	1,231 (45%)	1,594 (48%)	91 (46%)	24,275 (64%)	5,371 (24%)	8,208 (48%)	34,975 (49%)
Denials	700 (10%)	945 (21%)	1,138 (19%)	85 (24%)	6,594 (11%)	2,557 (7%)	5,144 (20%)	12,019 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1,242	668	1,198	29	6,364	1,311	3,084	10,812
Total Amount in (\$1,000s)	\$805,800	\$294,800	\$487,380	\$11,815	\$3,169,950	\$740,155	\$904,000	\$5,509,900
FHA Loans	50	302	443	5	531	161	749	1,492
Single Unit	1,176	509	943	26	6,071	1,210	2,730	9,935
Median Loan Amount	\$545,000	\$405,000	\$365,000	\$355,000	\$405,000	\$435,000	\$285,000	\$415,000
Median Income	\$152,000	\$89,000	\$86,000	\$114,500	\$120,000	\$121,000	\$63,000	\$115,000
Median Value	\$735,000	\$435,000	\$415,000	\$435,000	\$505,000	\$530,000	\$335,000	\$505,000
LTV > 90	156 of 1,231	510 of 658	756 of 1,188	11 of 27	1,922 of 6,072	442 of 1,264	1,558 of 2,987	3,797 of 10,440
DTI > 45	158 of 1,217	238 of 655	371 of 1,185	4 of 28	860 of 6,063	215 of 1,250	990 of 2,986	1,846 of 10,398
Loan Costs > \$5,000	461 of 1,222	425 of 654	762 of 1,173	10 of 27	2,119 of 5,955	560 of 1,249	1,154 of 2,894	4,337 of 10,280

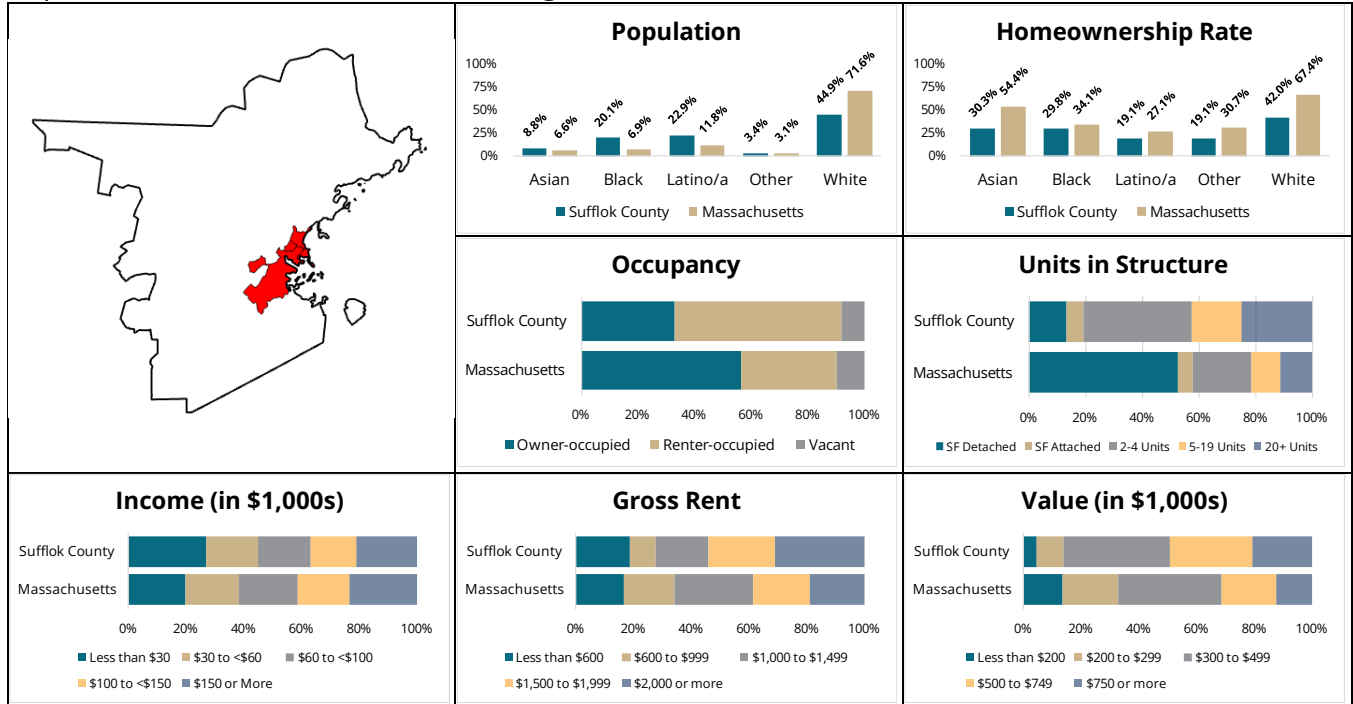
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Suffolk County

Population: 796,605

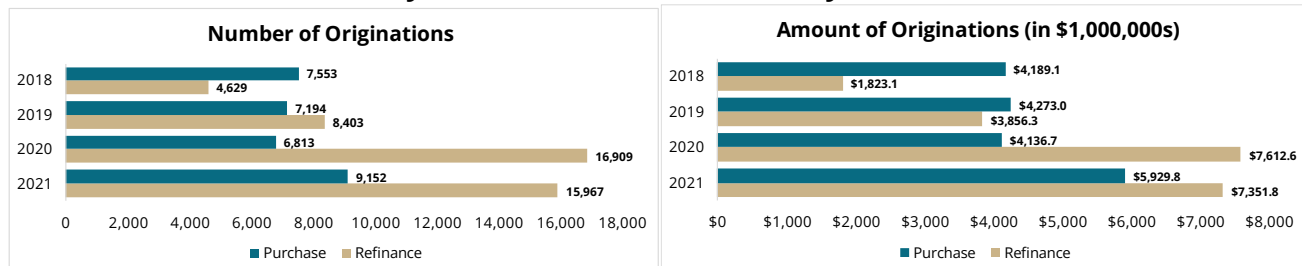
Housing Units: 337,251



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	3,424	2,471 (72%)	\$1,285,635	1,061 (43%)	1,410 (57%)	520 (21%)	373 (15%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,627	1,460 (90%)	\$759,640	734 (50%)	726 (50%)	269 (18%)	192 (13%)
ROCKET MORTGAGE, LLC (LML)	1,651	1,290 (78%)	\$481,710	193 (15%)	1,097 (85%)	423 (33%)	444 (34%)
FIRST REPUBLIC BANK (MBCU)	1,155	935 (81%)	\$842,645	516 (55%)	419 (45%)	204 (22%)	82 (9%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,665	814 (49%)	\$334,430	249 (31%)	565 (69%)	218 (27%)	262 (32%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,112	808 (73%)	\$390,150	450 (56%)	358 (44%)	160 (20%)	163 (20%)
LOANDEPOT.COM, LLC (LML)	1,024	753 (74%)	\$325,715	103 (14%)	650 (86%)	208 (28%)	165 (22%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	873	635 (73%)	\$303,395	254 (40%)	381 (60%)	180 (28%)	139 (22%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	960	625 (65%)	\$450,115	234 (37%)	391 (63%)	157 (25%)	113 (18%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	718	594 (83%)	\$270,100	224 (38%)	370 (62%)	288 (48%)	209 (35%)
MORTGAGE NETWORK, INC. (LML)	572	482 (84%)	\$239,210	244 (51%)	238 (49%)	36 (7%)	86 (18%)
MSA MORTGAGE, LLC (LML)	512	424 (83%)	\$201,730	181 (43%)	243 (57%)	221 (52%)	158 (37%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,594	418 (26%)	\$291,100	155 (37%)	263 (63%)	102 (24%)	64 (15%)
NEW FED MORTGAGE, CORP. (LML)	494	400 (81%)	\$169,520	87 (22%)	313 (78%)	98 (25%)	108 (27%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	454	400 (88%)	\$192,410	241 (60%)	159 (40%)	93 (23%)	87 (22%)
ROCKLAND TRUST COMPANY (MBCU)	545	369 (68%)	\$182,545	144 (39%)	225 (61%)	117 (32%)	93 (25%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	824	368 (45%)	\$231,890	112 (30%)	256 (70%)	97 (26%)	71 (19%)
EASTERN BANK (MBCU)	498	329 (66%)	\$161,545	95 (29%)	234 (71%)	103 (31%)	62 (19%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,211	315 (26%)	\$126,405	25 (8%)	290 (92%)	64 (20%)	81 (26%)
NEWREZ LLC (LML)	1,171	307 (26%)	\$109,155	34 (11%)	273 (89%)	119 (39%)	98 (32%)

## Trends – One- to Four-family, Purchase or Refinance Only

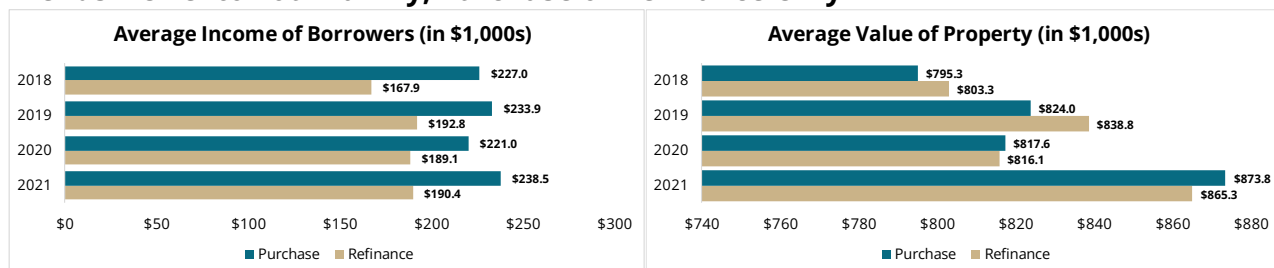


## Geography: Suffolk County

### Mortgage Lending

Suffolk County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	1,544	1,665	1,559	63	8,899	3,938	4,432	17,668
Purchase Originations (Rate)	484 (70%)	174 (54%)	260 (58%)	13 (65%)	2,240 (73%)	864 (63%)	580 (53%)	4,035 (68%)
Refinance Originations (Rate)	430 (63%)	481 (55%)	357 (49%)	9 (53%)	3,255 (71%)	1,124 (57%)	1,127 (49%)	5,656 (64%)
Denials	211 (14%)	513 (31%)	437 (28%)	16 (25%)	847 (10%)	411 (10%)	1,247 (28%)	2,435 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	318	152	224	13	1,891	325	522	2,923
Total Amount (in \$1,000s)	\$226,540	\$76,040	\$132,800	\$8,375	\$1,430,095	\$253,535	\$190,090	\$2,127,385
FHA Loans	1	9	15	0	6	7	2	38
Single Unit	298	117	179	11	1,805	300	498	2,710
Median Loan Amount	\$555,000	\$450,000	\$535,000	\$545,000	\$625,000	\$615,000	\$365,000	\$595,000
Median Income	\$152,000	\$99,000	\$105,000	\$188,000	\$182,500	\$174,500	\$74,000	\$167,000
Median Value	\$745,000	\$530,000	\$625,000	\$800,000	\$805,000	\$745,000	\$445,000	\$760,000
LTV > 90	33 of 314	87 of 135	107 of 207	1 of 10	249 of 1,811	68 of 311	224 of 490	545 of 2,788
DTI > 45	24 of 299	11 of 135	29 of 207	1 of 10	85 of 1,810	23 of 305	67 of 490	173 of 2,766
Loan Costs > \$5,000	88 of 304	24 of 118	51 of 187	3 of 9	528 of 1,757	99 of 297	36 of 440	793 of 2,672
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	1,817	1,960	2,028	65	8,748	5,280	4,930	19,898
Purchase Originations (Rate)	588 (74%)	259 (69%)	470 (74%)	10 (67%)	2,257 (78%)	618 (49%)	829 (74%)	4,202 (70%)
Refinance Originations (Rate)	667 (66%)	825 (53%)	844 (61%)	28 (56%)	4,096 (71%)	1,839 (46%)	2,123 (56%)	8,299 (60%)
Denials	141 (8%)	286 (15%)	188 (9%)	6 (9%)	525 (6%)	418 (8%)	695 (14%)	1,564 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	382	232	420	9	1,998	508	763	3,549
Total Amount (in \$1,000s)	\$206,570	\$133,700	\$237,970	\$3,945	\$1,131,690	\$281,460	\$295,695	\$1,995,335
FHA Loans	8	66	111	0	60	30	29	275
Single Unit	344	174	297	8	1,887	456	728	3,166
Median Loan Amount	\$515,000	\$555,000	\$545,000	\$475,000	\$545,000	\$525,000	\$395,000	\$535,000
Median Income	\$125,000	\$119,500	\$109,000	\$95,000	\$139,000	\$136,000	\$75,000	\$130,000
Median Value	\$655,000	\$620,000	\$625,000	\$515,000	\$655,000	\$625,000	\$475,000	\$645,000
LTV > 90	43 of 380	142 of 228	245 of 417	4 of 9	500 of 1,983	137 of 503	257 of 753	1,071 of 3,520
DTI > 45	60 of 381	64 of 232	134 of 419	4 of 9	232 of 1,998	66 of 508	197 of 762	560 of 3,547
Loan Costs > \$5,000	106 of 381	120 of 223	202 of 415	3 of 9	561 of 1,986	150 of 504	156 of 760	1,142 of 3,518
<b>OTHER LENDERS - All Applications</b>								
Applications	692	657	517	17	3,053	3,159	1,479	8,095
Purchase Originations (Rate)	189 (69%)	54 (57%)	84 (69%)	1 (33%)	536 (70%)	202 (20%)	131 (58%)	1,066 (47%)
Refinance Originations (Rate)	213 (58%)	200 (41%)	158 (46%)	6 (46%)	1,191 (62%)	457 (24%)	447 (41%)	2,225 (44%)
Denials	87 (13%)	138 (21%)	106 (21%)	3 (18%)	337 (11%)	230 (7%)	335 (23%)	901 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	131	40	73	1	418	115	119	778
Total Amount in (\$1,000s)	\$77,245	\$24,530	\$42,555	\$495	\$316,770	\$104,075	\$47,035	\$565,670
FHA Loans	5	11	15	0	8	9	9	48
Single Unit	116	31	60	1	394	100	113	702
Median Loan Amount	\$565,000	\$560,000	\$525,000	\$495,000	\$615,000	\$645,000	\$365,000	\$595,000
Median Income	\$149,500	\$147,000	\$118,000	\$161,000	\$165,000	\$153,000	\$73,000	\$153,000
Median Value	\$750,000	\$645,000	\$600,000	\$495,000	\$775,000	\$775,000	\$460,000	\$735,000
LTV > 90	9 of 128	23 of 39	37 of 72	1 of 1	73 of 407	25 of 110	37 of 117	168 of 757
DTI > 45	11 of 129	8 of 39	16 of 72	0 of 1	40 of 408	16 of 108	30 of 117	91 of 757
Loan Costs > \$5,000	37 of 128	21 of 39	42 of 72	0 of 1	163 of 406	59 of 114	34 of 116	322 of 760

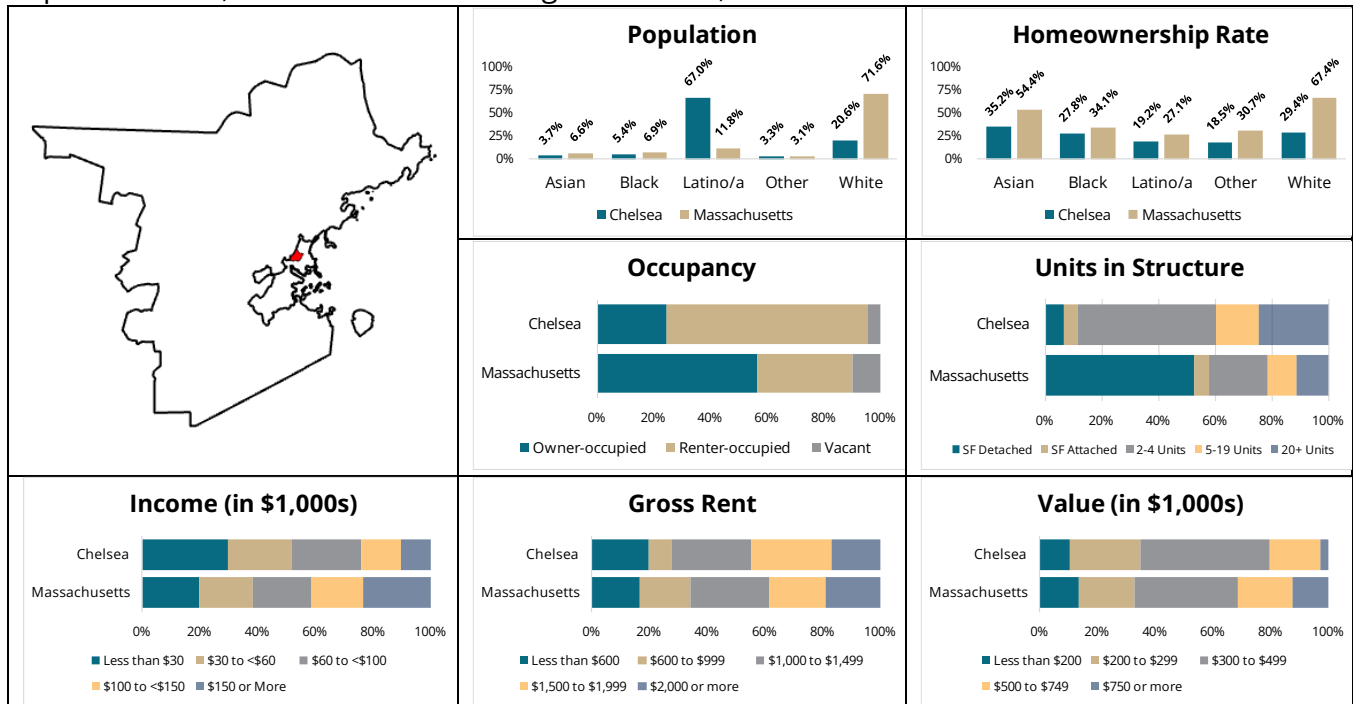
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Chelsea

Population: 39,992

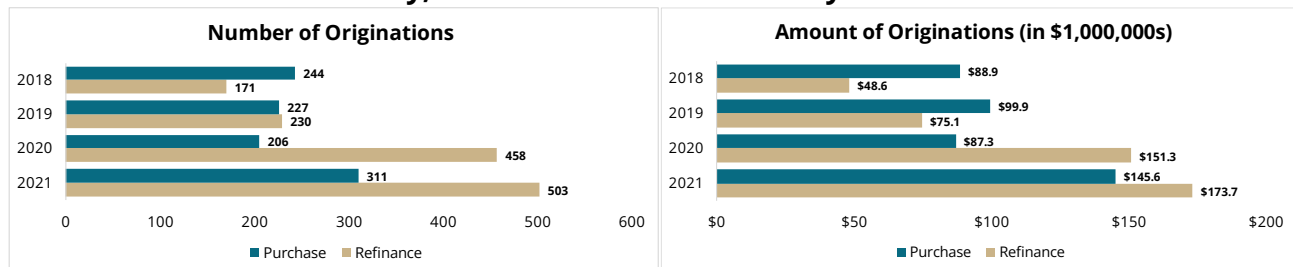
Housing Units: 13,907



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	98	60 (61%)	\$23,450	31 (52%)	29 (48%)	23 (38%)	16 (27%)
ROCKET MORTGAGE, LLC (LML)	55	42 (76%)	\$11,530	9 (21%)	33 (79%)	17 (40%)	27 (64%)
MSA MORTGAGE, LLC (LML)	46	42 (91%)	\$20,350	13 (31%)	29 (69%)	38 (90%)	24 (57%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	47	37 (79%)	\$15,935	14 (38%)	23 (62%)	21 (57%)	16 (43%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	45	37 (82%)	\$15,845	14 (38%)	23 (62%)	24 (65%)	12 (32%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	40	33 (83%)	\$12,565	17 (52%)	16 (48%)	7 (21%)	7 (21%)
NEW FED MORTGAGE, CORP. (LML)	39	30 (77%)	\$13,250	11 (37%)	19 (63%)	11 (37%)	12 (40%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	31	25 (81%)	\$10,345	10 (40%)	15 (60%)	22 (88%)	12 (48%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	31	24 (77%)	\$7,370	11 (46%)	13 (54%)	13 (54%)	12 (50%)
LOANDEPOT.COM, LLC (LML)	25	23 (92%)	\$7,765	1 (4%)	22 (96%)	7 (30%)	10 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	33	22 (67%)	\$8,530	15 (68%)	7 (32%)	10 (45%)	9 (41%)
MORTGAGE NETWORK, INC. (LML)	22	20 (91%)	\$7,730	7 (35%)	13 (65%)	6 (30%)	9 (45%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	51	19 (37%)	\$4,995	7 (37%)	12 (63%)	12 (63%)	8 (42%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	25	19 (76%)	\$7,995	8 (42%)	11 (58%)	14 (74%)	9 (47%)
NEWREZ LLC (LML)	56	13 (23%)	\$3,525	2 (15%)	11 (85%)	6 (46%)	6 (46%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	15	13 (87%)	\$4,105	3 (23%)	10 (77%)	9 (69%)	6 (46%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	36	12 (33%)	\$3,340	0 (0%)	12 (100%)	5 (42%)	5 (42%)
CALIBER HOME LOANS, INC. (Other)	20	12 (60%)	\$5,180	7 (58%)	5 (42%)	6 (50%)	5 (42%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	64	11 (17%)	\$3,205	3 (27%)	8 (73%)	4 (36%)	4 (36%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	31	11 (35%)	\$3,605	8 (73%)	3 (27%)	2 (18%)	5 (45%)

## Trends – One- to Four-family, Purchase or Refinance Only

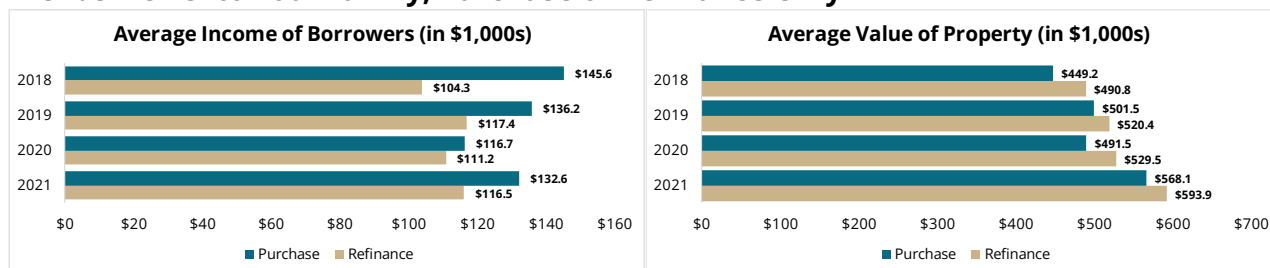


## Geography: **Chelsea**

### Mortgage Lending

Chelsea	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	35	26	190	0	174	140	224	565
Purchase Originations (Rate)	12 (67%)	5 (50%)	23 (51%)	0 (0%)	35 (56%)	36 (61%)	22 (42%)	111 (57%)
Refinance Originations (Rate)	8 (67%)	6 (46%)	42 (42%)	0 (0%)	49 (60%)	33 (56%)	56 (49%)	138 (52%)
Denials	7 (20%)	8 (31%)	55 (29%)	0 (0%)	19 (11%)	17 (12%)	60 (27%)	106 (19%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	4	16	0	28	10	18	67
Total Amount (in \$1,000s)	\$3,435	\$1,390	\$8,620	\$0	\$11,360	\$3,960	\$5,810	\$28,765
FHA Loans	0	0	2	0	1	0	0	3
Single Unit	9	4	7	0	25	9	17	54
Median Loan Amount	\$385,000	\$325,000	\$595,000		\$395,000	\$400,000	\$295,000	\$405,000
Median Income	\$155,000	\$129,500	\$99,000		\$108,000	\$120,000	\$72,500	\$110,000
Median Value	\$455,000	\$305,000	\$615,000		\$485,000	\$500,000	\$375,000	\$485,000
LTV > 90	1 of 7	3 of 4	12 of 14	0 of 0	11 of 27	2 of 8	8 of 17	29 of 60
DTI > 45	0 of 7	0 of 4	3 of 14	0 of 0	1 of 27	0 of 8	1 of 17	4 of 60
Loan Costs > \$5,000	0 of 6	1 of 4	4 of 11	0 of 0	2 of 27	2 of 7	2 of 15	9 of 55
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	67	44	285	1	216	196	309	809
Purchase Originations (Rate)	20 (71%)	9 (69%)	59 (71%)	0 (0%)	74 (80%)	23 (39%)	66 (79%)	185 (67%)
Refinance Originations (Rate)	24 (62%)	18 (58%)	121 (60%)	1 (100%)	89 (72%)	63 (47%)	142 (63%)	316 (59%)
Denials	4 (6%)	5 (11%)	30 (11%)	0 (0%)	14 (6%)	13 (7%)	41 (13%)	66 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	12	9	53	0	66	18	62	158
Total Amount (in \$1,000s)	\$4,620	\$4,435	\$27,195	\$0	\$27,860	\$6,590	\$21,960	\$70,700
FHA Loans	0	2	21	0	7	2	6	32
Single Unit	12	7	32	0	59	14	56	124
Median Loan Amount	\$360,000	\$405,000	\$475,000		\$405,000	\$395,000	\$350,000	\$415,000
Median Income	\$108,500	\$93,000	\$101,000		\$112,500	\$90,000	\$77,000	\$103,000
Median Value	\$440,000	\$455,000	\$555,000		\$455,000	\$445,000	\$385,000	\$480,000
LTV > 90	3 of 12	4 of 8	37 of 53	0 of 0	34 of 66	7 of 18	32 of 62	85 of 157
DTI > 45	3 of 12	2 of 9	21 of 53	0 of 0	9 of 66	1 of 18	9 of 62	36 of 158
Loan Costs > \$5,000	0 of 12	3 of 9	29 of 52	0 of 0	17 of 66	7 of 18	12 of 61	56 of 157
<b>OTHER LENDERS - All Applications</b>								
Applications	15	15	47	1	70	95	74	243
Purchase Originations (Rate)	4 (80%)	0 (0%)	10 (77%)	0 (0%)	10 (50%)	4 (15%)	11 (52%)	28 (42%)
Refinance Originations (Rate)	4 (44%)	6 (55%)	15 (45%)	0 (0%)	25 (54%)	11 (17%)	20 (39%)	61 (37%)
Denials	3 (20%)	4 (27%)	9 (19%)	0 (0%)	8 (11%)	7 (7%)	12 (16%)	31 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	0	9	0	6	3	9	22
Total Amount in (\$1,000s)	\$1,380	\$0	\$3,765	\$0	\$1,690	\$1,965	\$3,005	\$8,800
FHA Loans	0	0	3	0	0	1	2	4
Single Unit	4	0	7	0	6	1	8	18
Median Loan Amount	\$345,000		\$415,000		\$250,000	\$755,000	\$305,000	\$395,000
Median Income	\$83,500		\$104,000		\$70,000	\$150,000	\$68,000	\$104,500
Median Value	\$395,000		\$495,000		\$375,000	\$775,000	\$385,000	\$425,000
LTV > 90	2 of 4	0 of 0	5 of 9	0 of 0	3 of 6	2 of 3	4 of 9	12 of 22
DTI > 45	0 of 4	0 of 0	3 of 9	0 of 0	1 of 6	0 of 3	2 of 9	4 of 22
Loan Costs > \$5,000	0 of 4	0 of 0	6 of 9	0 of 0	0 of 6	2 of 3	3 of 9	8 of 22

## Trends – One- to Four-family, Purchase or Refinance Only

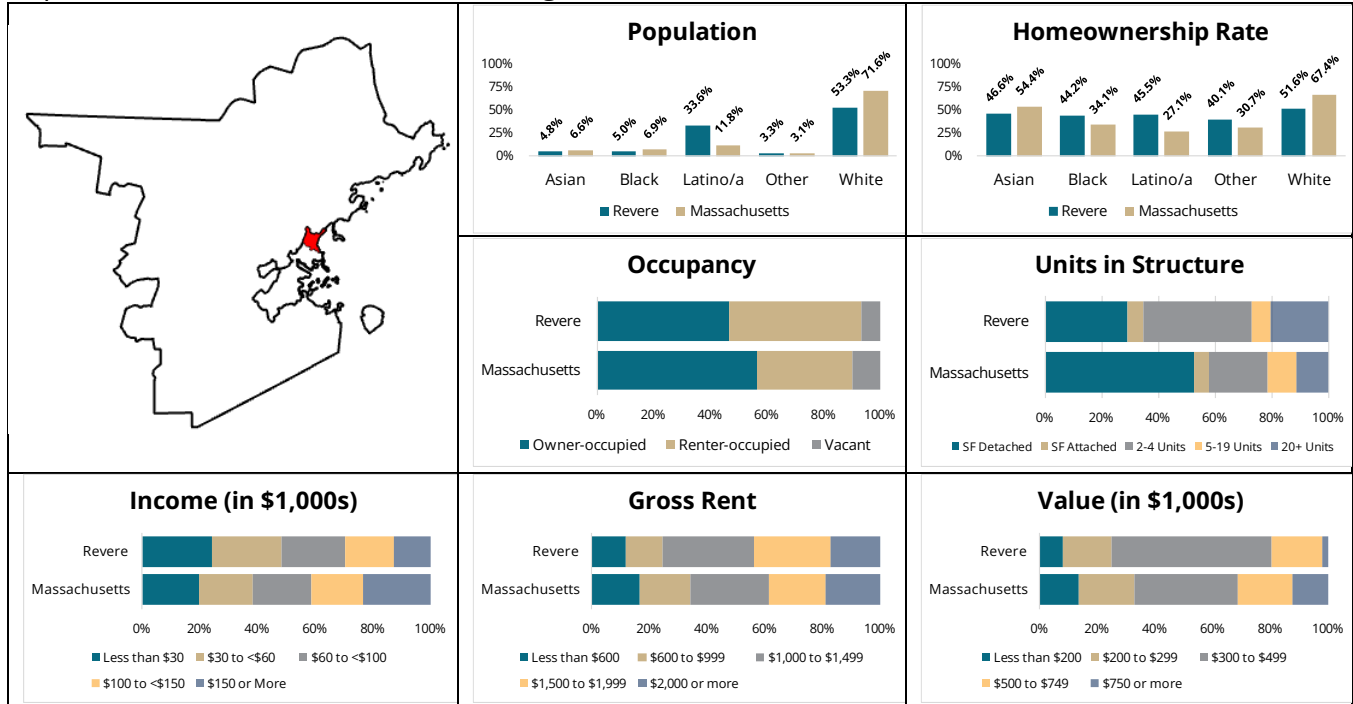




## Geography: Revere

Population: 53,692

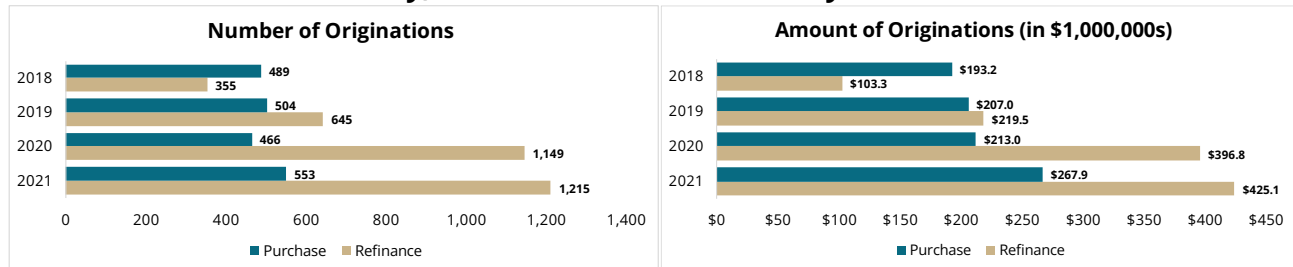
Housing Units: 20,559



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
MSA MORTGAGE, LLC (LML)	203	160 (79%)	\$77,750	72 (45%)	88 (55%)	128 (80%)	65 (41%)
ROCKET MORTGAGE, LLC (LML)	160	119 (74%)	\$37,975	10 (8%)	109 (92%)	30 (25%)	55 (46%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	104	86 (83%)	\$35,700	32 (37%)	54 (63%)	47 (55%)	41 (48%)
NEW FED MORTGAGE, CORP. (LML)	106	78 (74%)	\$30,570	23 (29%)	55 (71%)	27 (35%)	33 (42%)
GUARANTEED RATE, INC. (LML)	128	70 (55%)	\$29,480	33 (47%)	37 (53%)	24 (34%)	32 (46%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	117	68 (58%)	\$28,440	27 (40%)	41 (60%)	28 (41%)	24 (35%)
LOANDEPOT.COM, LLC (LML)	77	56 (73%)	\$19,720	7 (13%)	49 (88%)	20 (36%)	25 (45%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	74	53 (72%)	\$23,585	28 (53%)	25 (47%)	51 (96%)	29 (55%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	135	44 (33%)	\$12,250	14 (32%)	30 (68%)	15 (34%)	24 (55%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	56	43 (77%)	\$17,855	19 (44%)	24 (56%)	20 (47%)	12 (28%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	47	41 (87%)	\$17,195	10 (24%)	31 (76%)	16 (39%)	14 (34%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	52	39 (75%)	\$14,875	8 (21%)	31 (79%)	20 (51%)	16 (41%)
NEWREZ LLC (LML)	140	34 (24%)	\$10,750	1 (3%)	33 (97%)	13 (38%)	10 (29%)
AMERISAVE MORTGAGE CORPORATION (LML)	132	30 (23%)	\$11,670	2 (7%)	28 (93%)	6 (20%)	11 (37%)
METRO (MBCU)	51	30 (59%)	\$8,220	3 (10%)	27 (90%)	5 (17%)	16 (53%)
NATIONSTAR MORTGAGE LLC (LML)	85	29 (34%)	\$9,345	0 (0%)	29 (100%)	8 (28%)	9 (31%)
ROCKLAND TRUST COMPANY (MBCU)	42	28 (67%)	\$11,610	16 (57%)	12 (43%)	19 (68%)	13 (46%)
CALIBER HOME LOANS, INC. (Other)	49	26 (53%)	\$12,680	15 (58%)	11 (42%)	10 (38%)	9 (35%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	44	25 (57%)	\$7,165	4 (16%)	21 (84%)	13 (52%)	14 (56%)
HOME POINT FINANCIAL CORPORATION (LML)	40	25 (63%)	\$11,255	2 (8%)	23 (92%)	15 (60%)	7 (28%)

## Trends – One- to Four-family, Purchase or Refinance Only

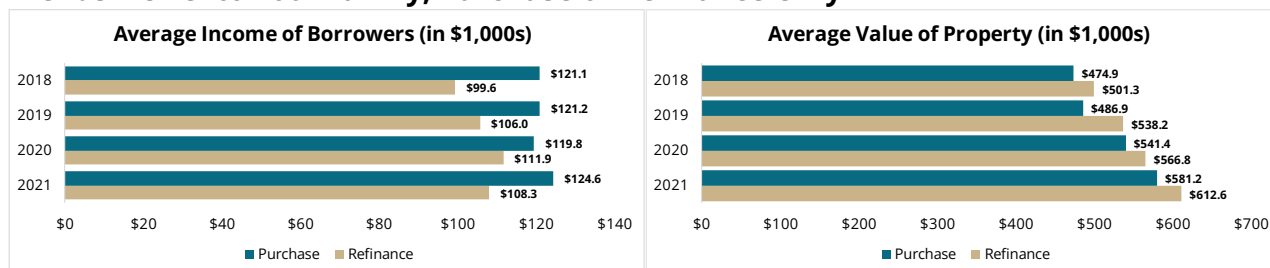


## Geography: Revere

### Mortgage Lending

Revere	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	81	48	306	3	430	225	521	1,093
Purchase Originations (Rate)	15 (54%)	9 (53%)	36 (45%)	0 (0%)	42 (50%)	31 (48%)	32 (30%)	133 (49%)
Refinance Originations (Rate)	28 (65%)	12 (52%)	61 (40%)	0 (0%)	148 (60%)	49 (46%)	138 (47%)	298 (52%)
Denials	12 (15%)	16 (33%)	94 (31%)	2 (67%)	89 (21%)	38 (17%)	161 (31%)	251 (23%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	8	30	0	35	6	27	88
Total Amount (in \$1,000s)	\$4,275	\$4,140	\$16,150	\$0	\$13,885	\$2,460	\$9,455	\$40,910
FHA Loans	0	1	7	0	0	1	2	9
Single Unit	8	4	19	0	31	4	26	66
Median Loan Amount	\$465,000	\$505,000	\$505,000		\$415,000	\$280,000	\$345,000	\$455,000
Median Income	\$116,000	\$97,500	\$96,000		\$119,000	\$122,000	\$77,000	\$110,000
Median Value	\$480,000	\$665,000	\$565,000		\$525,000	\$455,000	\$445,000	\$530,000
LTV > 90	5 of 8	3 of 6	22 of 29	0 of 0	9 of 33	2 of 6	12 of 26	41 of 82
DTI > 45	2 of 8	0 of 6	6 of 29	0 of 0	1 of 33	1 of 6	3 of 26	10 of 82
Loan Costs > \$5,000	1 of 8	1 of 5	9 of 24	0 of 0	4 of 30	1 of 5	5 of 24	16 of 72
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	115	77	602	5	662	550	761	2,011
Purchase Originations (Rate)	30 (71%)	16 (64%)	158 (76%)	3 (75%)	96 (68%)	46 (30%)	126 (74%)	349 (61%)
Refinance Originations (Rate)	43 (59%)	26 (51%)	243 (62%)	1 (100%)	312 (61%)	161 (41%)	332 (57%)	786 (55%)
Denials	12 (10%)	14 (18%)	54 (9%)	0 (0%)	84 (13%)	33 (6%)	107 (14%)	197 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	22	14	142	3	83	40	114	304
Total Amount (in \$1,000s)	\$10,380	\$7,400	\$78,950	\$1,315	\$36,705	\$18,200	\$46,570	\$152,950
FHA Loans	2	5	47	0	13	7	12	74
Single Unit	18	9	87	2	72	30	99	218
Median Loan Amount	\$455,000	\$520,000	\$560,000	\$425,000	\$415,000	\$460,000	\$405,000	\$495,000
Median Income	\$96,500	\$96,000	\$100,000	\$95,000	\$102,000	\$104,500	\$75,000	\$100,000
Median Value	\$610,000	\$565,000	\$625,000	\$545,000	\$475,000	\$515,000	\$485,000	\$555,000
LTV > 90	7 of 22	8 of 14	95 of 142	0 of 3	41 of 83	18 of 38	58 of 114	169 of 302
DTI > 45	6 of 22	8 of 14	53 of 141	3 of 3	17 of 83	11 of 40	37 of 113	98 of 303
Loan Costs > \$5,000	6 of 22	7 of 13	77 of 141	2 of 3	32 of 82	13 of 40	35 of 114	137 of 301
<b>OTHER LENDERS - All Applications</b>								
Applications	37	23	106	0	212	245	203	623
Purchase Originations (Rate)	13 (87%)	1 (33%)	24 (83%)	0 (0%)	27 (59%)	20 (25%)	17 (63%)	85 (49%)
Refinance Originations (Rate)	12 (55%)	6 (30%)	30 (42%)	0 (0%)	63 (47%)	29 (18%)	61 (39%)	140 (35%)
Denials	3 (8%)	8 (35%)	19 (18%)	0 (0%)	44 (21%)	14 (6%)	46 (23%)	88 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	1	22	0	20	13	16	67
Total Amount in (\$1,000s)	\$5,595	\$425	\$11,920	\$0	\$9,820	\$6,775	\$6,620	\$34,535
FHA Loans	1	0	8	0	3	4	2	16
Single Unit	10	1	15	0	15	10	16	51
Median Loan Amount	\$445,000	\$425,000	\$510,000		\$450,000	\$485,000	\$425,000	\$475,000
Median Income	\$107,000	\$89,000	\$112,500		\$129,000	\$105,000	\$80,500	\$112,000
Median Value	\$555,000	\$435,000	\$570,000		\$555,000	\$585,000	\$480,000	\$565,000
LTV > 90	1 of 11	1 of 1	16 of 22	0 of 0	8 of 20	6 of 13	8 of 16	32 of 67
DTI > 45	1 of 11	0 of 1	9 of 22	0 of 0	4 of 20	3 of 13	6 of 16	17 of 67
Loan Costs > \$5,000	5 of 11	1 of 1	18 of 22	0 of 0	4 of 20	6 of 13	8 of 16	34 of 67

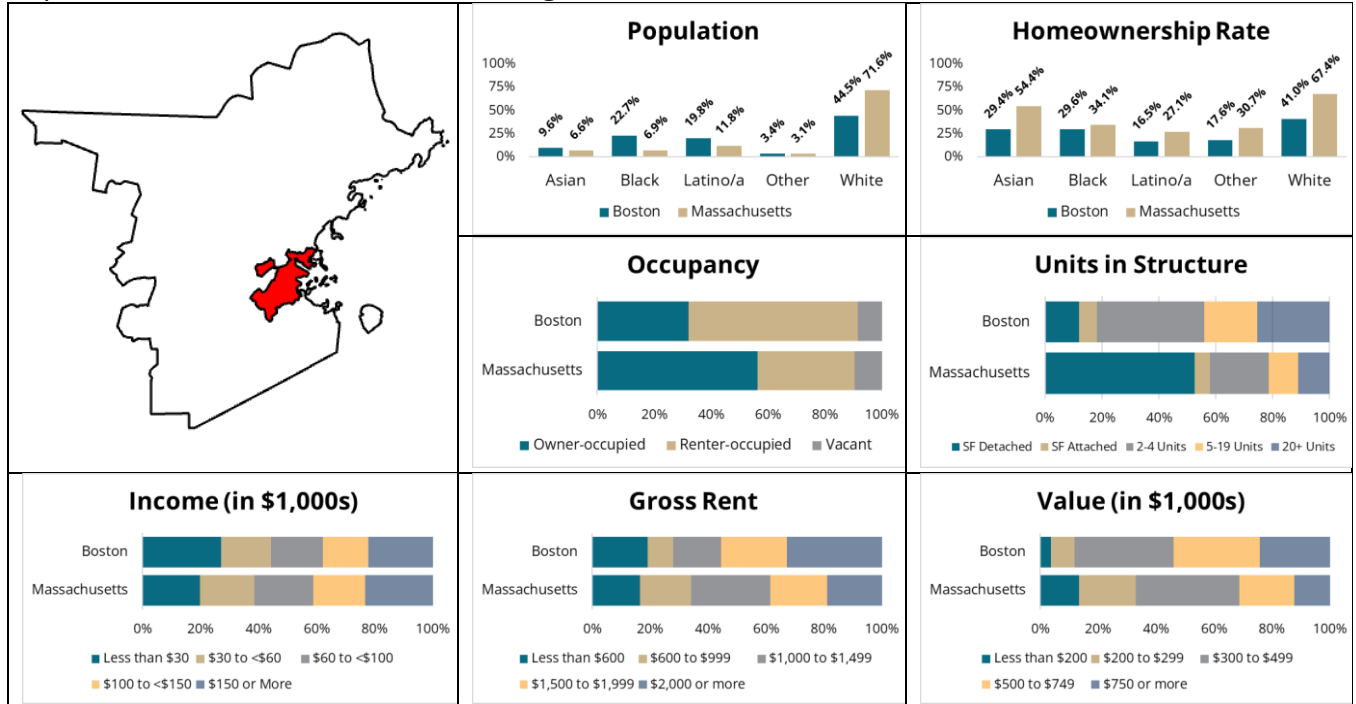
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Boston**

Population: 684,379

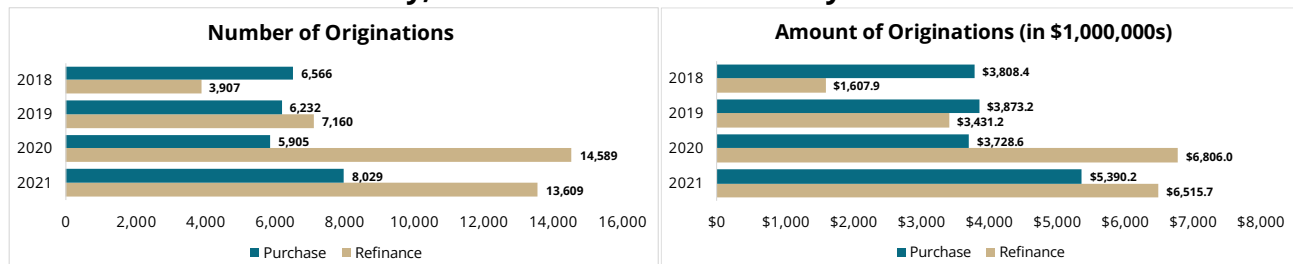
Housing Units: 294,418



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	3,150	2,309 (73%)	\$1,218,525	984 (43%)	1,325 (57%)	470 (20%)	319 (14%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,508	1,365 (91%)	\$720,035	687 (50%)	678 (50%)	242 (18%)	171 (13%)
ROCKET MORTGAGE, LLC (LML)	1,366	1,073 (79%)	\$411,375	169 (16%)	904 (84%)	371 (35%)	347 (32%)
FIRST REPUBLIC BANK (MBCU)	1,127	922 (82%)	\$837,940	512 (56%)	410 (44%)	197 (21%)	80 (9%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,002	734 (73%)	\$360,520	404 (55%)	330 (45%)	143 (19%)	134 (18%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,402	715 (51%)	\$306,215	221 (31%)	494 (69%)	189 (26%)	220 (31%)
LOANDEPOT.COM, LLC (LML)	892	654 (73%)	\$291,600	92 (14%)	562 (86%)	180 (28%)	125 (19%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	857	566 (66%)	\$430,600	220 (39%)	346 (61%)	139 (25%)	93 (16%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	657	486 (74%)	\$240,440	196 (40%)	290 (60%)	125 (26%)	85 (17%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	543	454 (84%)	\$210,560	170 (37%)	284 (63%)	213 (47%)	152 (33%)
MORTGAGE NETWORK, INC. (LML)	499	420 (84%)	\$214,270	218 (52%)	202 (48%)	28 (7%)	61 (15%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,372	382 (28%)	\$280,140	147 (38%)	235 (62%)	89 (23%)	47 (12%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	399	354 (89%)	\$174,770	216 (61%)	138 (39%)	72 (20%)	67 (19%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	707	334 (47%)	\$221,690	110 (33%)	224 (67%)	86 (26%)	58 (17%)
ROCKLAND TRUST COMPANY (MBCU)	479	326 (68%)	\$162,610	122 (37%)	204 (63%)	89 (27%)	76 (23%)
EASTERN BANK (MBCU)	440	296 (67%)	\$148,850	82 (28%)	214 (72%)	88 (30%)	53 (18%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,008	267 (26%)	\$108,145	23 (9%)	244 (91%)	54 (20%)	62 (23%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	636	260 (41%)	\$171,180	108 (42%)	152 (58%)	56 (22%)	20 (8%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	337	256 (76%)	\$175,080	144 (56%)	112 (44%)	98 (38%)	26 (10%)
NEWREZ LLC (LML)	926	249 (27%)	\$90,355	28 (11%)	221 (89%)	99 (40%)	79 (32%)

## Trends – One- to Four-family, Purchase or Refinance Only



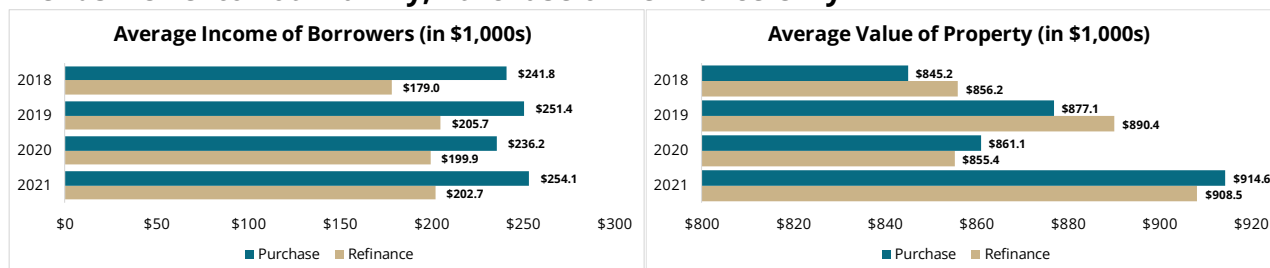


## Geography: Boston

### Mortgage Lending

Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	1,417	1,583	1,038	58	7,927	3,487	3,531	15,510
Purchase Originations (Rate)	456 (71%)	160 (55%)	198 (62%)	12 (63%)	2,120 (74%)	787 (65%)	513 (56%)	3,733 (70%)
Refinance Originations (Rate)	391 (63%)	458 (55%)	248 (53%)	9 (56%)	2,923 (72%)	1,026 (58%)	898 (49%)	5,055 (65%)
Denials	189 (13%)	488 (31%)	279 (27%)	14 (24%)	684 (9%)	337 (10%)	978 (28%)	1,991 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	299	140	175	12	1,793	304	464	2,723
Total Amount (in \$1,000s)	\$218,245	\$70,510	\$106,655	\$7,890	\$1,387,775	\$244,520	\$170,050	\$2,035,595
FHA Loans	1	8	6	0	3	6	0	24
Single Unit	280	109	151	10	1,716	282	442	2,548
Median Loan Amount	\$565,000	\$465,000	\$535,000	\$550,000	\$635,000	\$640,000	\$365,000	\$615,000
Median Income	\$155,500	\$98,000	\$108,500	\$243,500	\$188,000	\$177,000	\$73,500	\$174,000
Median Value	\$775,000	\$535,000	\$625,000	\$800,000	\$825,000	\$770,000	\$445,000	\$785,000
LTV > 90	27 of 298	81 of 125	71 of 161	1 of 10	217 of 1,717	62 of 292	198 of 435	459 of 2,603
DTI > 45	22 of 283	11 of 125	20 of 161	1 of 10	78 of 1,716	22 of 286	60 of 435	154 of 2,581
Loan Costs > \$5,000	87 of 289	22 of 109	37 of 149	3 of 9	517 of 1,670	93 of 280	29 of 392	759 of 2,506
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	1,620	1,827	1,080	57	7,306	4,272	3,602	16,162
Purchase Originations (Rate)	536 (75%)	231 (70%)	235 (73%)	5 (56%)	1,967 (78%)	513 (52%)	583 (72%)	3,487 (72%)
Refinance Originations (Rate)	594 (67%)	778 (53%)	451 (60%)	26 (54%)	3,414 (72%)	1,525 (47%)	1,535 (56%)	6,788 (61%)
Denials	122 (8%)	265 (15%)	101 (9%)	6 (11%)	384 (5%)	361 (8%)	516 (14%)	1,239 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	346	206	207	4	1,738	418	538	2,919
Total Amount (in \$1,000s)	\$190,080	\$120,510	\$121,965	\$1,870	\$1,012,970	\$241,080	\$209,960	\$1,688,475
FHA Loans	6	59	39	0	32	18	10	154
Single Unit	314	155	165	4	1,658	387	529	2,683
Median Loan Amount	\$525,000	\$565,000	\$545,000	\$475,000	\$545,000	\$545,000	\$395,000	\$545,000
Median Income	\$128,500	\$120,500	\$125,000	\$106,500	\$144,000	\$143,500	\$75,500	\$139,000
Median Value	\$655,000	\$635,000	\$625,000	\$485,000	\$675,000	\$645,000	\$485,000	\$655,000
LTV > 90	32 of 344	128 of 203	101 of 205	3 of 4	383 of 1,723	104 of 415	152 of 529	751 of 2,894
DTI > 45	51 of 345	53 of 206	53 of 207	1 of 4	185 of 1,738	46 of 418	135 of 538	389 of 2,918
Loan Costs > \$5,000	98 of 345	110 of 198	90 of 204	1 of 4	480 of 1,727	124 of 414	102 of 536	903 of 2,892
<b>OTHER LENDERS - All Applications</b>								
Applications	636	615	354	16	2,631	2,698	1,128	6,950
Purchase Originations (Rate)	171 (68%)	53 (59%)	49 (64%)	1 (50%)	486 (72%)	172 (19%)	98 (60%)	932 (47%)
Refinance Originations (Rate)	195 (59%)	186 (41%)	111 (48%)	6 (46%)	1,047 (64%)	410 (25%)	343 (41%)	1,955 (46%)
Denials	80 (13%)	126 (20%)	72 (20%)	3 (19%)	264 (10%)	201 (7%)	262 (23%)	746 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	115	39	42	1	381	97	89	675
Total Amount in (\$1,000s)	\$69,755	\$24,105	\$26,870	\$495	\$300,105	\$94,165	\$35,345	\$515,495
FHA Loans	4	11	4	0	4	4	5	27
Single Unit	101	30	38	1	365	89	86	624
Median Loan Amount	\$585,000	\$565,000	\$590,000	\$495,000	\$645,000	\$675,000	\$355,000	\$625,000
Median Income	\$159,000	\$147,000	\$138,500	\$161,000	\$175,000	\$180,000	\$72,000	\$163,000
Median Value	\$760,000	\$650,000	\$665,000	\$495,000	\$825,000	\$865,000	\$465,000	\$775,000
LTV > 90	6 of 113	22 of 38	16 of 41	1 of 1	60 of 371	17 of 92	24 of 87	122 of 656
DTI > 45	10 of 113	8 of 38	4 of 41	0 of 1	35 of 372	12 of 90	21 of 87	69 of 655
Loan Costs > \$5,000	32 of 112	20 of 38	18 of 41	0 of 1	157 of 370	49 of 96	22 of 86	276 of 658

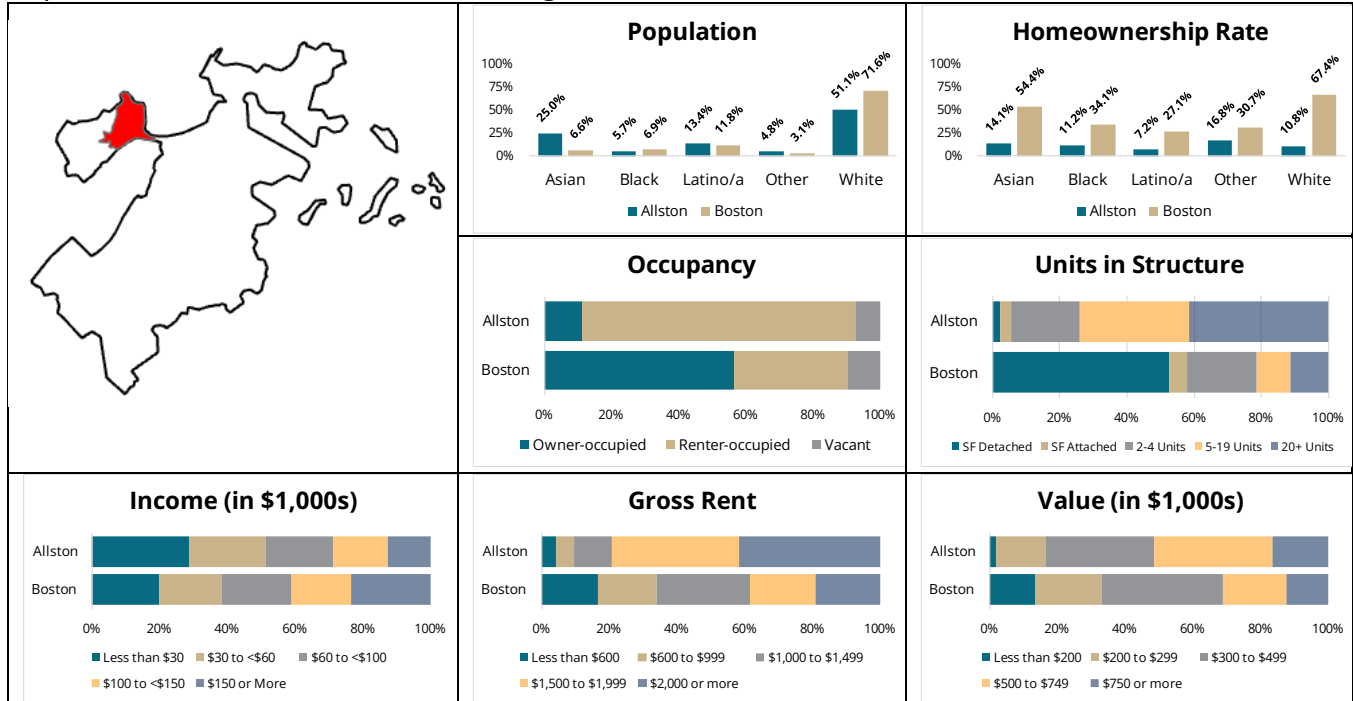
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Allston

Population: 19,261

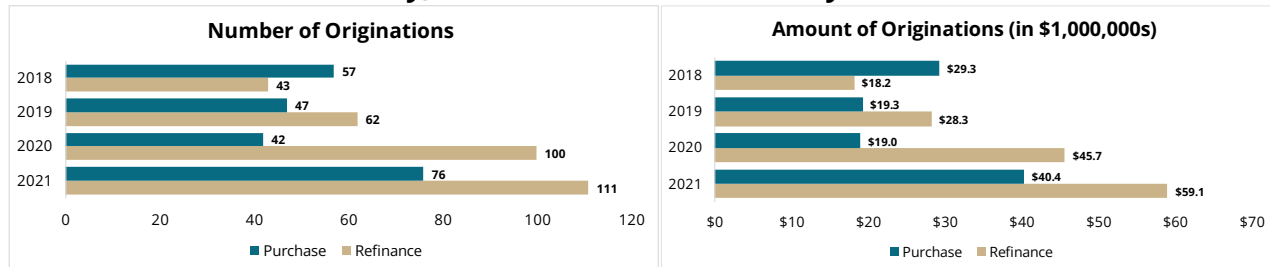
Housing Units: 7,052



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	17	16 (94%)	\$8,610	6 (38%)	10 (63%)	6 (38%)	2 (13%)
GUARANTEED RATE, INC. (LML)	17	15 (88%)	\$7,175	8 (53%)	7 (47%)	2 (13%)	2 (13%)
ROCKET MORTGAGE, LLC (LML)	18	14 (78%)	\$4,050	9 (64%)	5 (36%)	10 (71%)	5 (36%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	15	12 (80%)	\$7,050	7 (58%)	5 (42%)	8 (67%)	1 (8%)
LOANDEPOT.COM, LLC (LML)	10	8 (80%)	\$3,190	3 (38%)	5 (63%)	5 (63%)	1 (13%)
ROCKLAND TRUST COMPANY (MBCU)	11	7 (64%)	\$2,355	2 (29%)	5 (71%)	2 (29%)	3 (43%)
U.S. BANK NATIONAL ASSOCIATION (Other)	9	6 (67%)	\$3,350	4 (67%)	2 (33%)	4 (67%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	9	5 (56%)	\$1,615	1 (20%)	4 (80%)	2 (40%)	1 (20%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	5	4 (80%)	\$1,280	1 (25%)	3 (75%)	3 (75%)	2 (50%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	9	3 (33%)	\$2,265	0 (0%)	3 (100%)	0 (0%)	0 (0%)
NEWREZ LLC (LML)	8	3 (38%)	\$1,175	0 (0%)	3 (100%)	1 (33%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	6	3 (50%)	\$1,125	0 (0%)	3 (100%)	1 (33%)	0 (0%)
FIRST REPUBLIC BANK (MBCU)	4	3 (75%)	\$3,215	3 (100%)	0 (0%)	2 (67%)	0 (0%)
METRO (MBCU)	4	3 (75%)	\$2,455	0 (0%)	3 (100%)	2 (67%)	0 (0%)
ENVISION BANK (MBCU)	4	3 (75%)	\$1,985	1 (33%)	2 (67%)	3 (100%)	0 (0%)
SANTANDER BANK, N.A. (MBCU)	4	3 (75%)	\$945	1 (33%)	2 (67%)	1 (33%)	1 (33%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	3	3 (100%)	\$3,525	2 (67%)	1 (33%)	1 (33%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	3	3 (100%)	\$2,335	1 (33%)	2 (67%)	0 (0%)	0 (0%)
MLD MORTGAGE INC. (LML)	3	3 (100%)	\$1,275	0 (0%)	3 (100%)	2 (67%)	1 (33%)
EAST WEST BANK (MBCU)	3	3 (100%)	\$1,245	3 (100%)	0 (0%)	3 (100%)	0 (0%)

## Trends – One- to Four-family, Purchase or Refinance Only

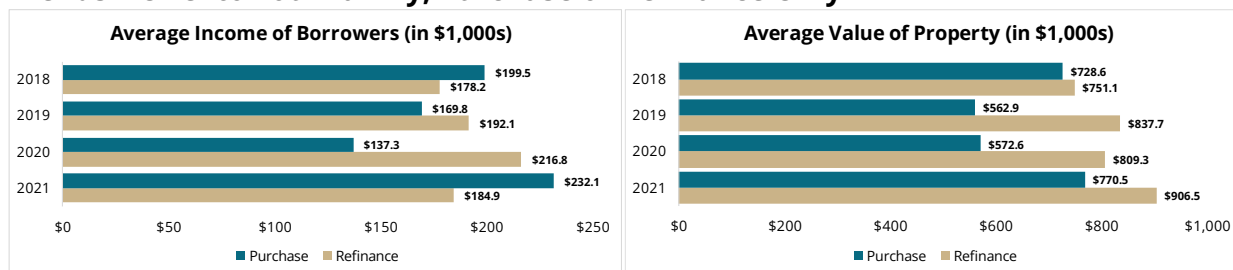


## Geography: Allston

### Mortgage Lending

Allston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	42	1	6	0	43	45	23	137
Purchase Originations (Rate)	16 (80%)	0 (0%)	0 (0%)	0 (0%)	7 (64%)	9 (56%)	5 (63%)	32 (68%)
Refinance Originations (Rate)	13 (68%)	0 (0%)	3 (100%)	0 (0%)	20 (71%)	16 (59%)	5 (50%)	52 (67%)
Denials	4 (10%)	1 (100%)	3 (50%)	0 (0%)	4 (9%)	1 (2%)	7 (30%)	13 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	0	0	0	4	2	3	9
Total Amount (in \$1,000s)	\$1,625	\$0	\$0	\$0	\$1,990	\$630	\$1,505	\$4,245
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	0	0	0	3	2	2	7
Median Loan Amount	\$335,000				\$485,000	\$315,000	\$485,000	\$355,000
Median Income	\$238,000				\$84,500	\$105,000	\$81,000	\$105,000
Median Value	\$785,000				\$615,000	\$480,000	\$715,000	\$610,000
LTV > 90	0 of 3	0 of 0	0 of 0	0 of 0	0 of 3	0 of 2	0 of 2	0 of 8
DTI > 45	0 of 2	0 of 0	0 of 0	0 of 0	2 of 3	0 of 2	2 of 2	2 of 7
Loan Costs > \$5,000	2 of 2	0 of 0	0 of 0	0 of 0	1 of 3	0 of 2	1 of 2	3 of 7
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	53	1	3	2	38	38	35	135
Purchase Originations (Rate)	23 (79%)	0 (0%)	0 (0%)	0 (0%)	6 (75%)	8 (62%)	7 (88%)	37 (74%)
Refinance Originations (Rate)	14 (58%)	0 (0%)	1 (33%)	0 (0%)	19 (63%)	12 (50%)	13 (48%)	46 (55%)
Denials	7 (13%)	1 (100%)	0 (0%)	0 (0%)	4 (11%)	1 (3%)	5 (14%)	13 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	8	0	0	0	4	4	4	16
Total Amount (in \$1,000s)	\$3,150	\$0	\$0	\$0	\$1,820	\$1,620	\$1,410	\$6,590
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	8	0	0	0	4	4	4	16
Median Loan Amount	\$420,000				\$400,000	\$450,000	\$330,000	\$420,000
Median Income	\$94,000				\$156,500	\$360,000	\$73,500	\$132,500
Median Value	\$555,000				\$520,000	\$525,000	\$570,000	\$550,000
LTV > 90	0 of 8	0 of 0	0 of 0	0 of 0	1 of 4	1 of 4	0 of 4	2 of 16
DTI > 45	2 of 8	0 of 0	0 of 0	0 of 0	0 of 4	0 of 4	2 of 4	2 of 16
Loan Costs > \$5,000	0 of 8	0 of 0	0 of 0	0 of 0	1 of 4	0 of 4	0 of 4	1 of 16
<b>OTHER LENDERS - All Applications</b>								
Applications	21	1	0	0	15	25	6	62
Purchase Originations (Rate)	7 (88%)	0 (0%)	0 (0%)	0 (0%)	1 (100%)	1 (8%)	0 (0%)	9 (41%)
Refinance Originations (Rate)	6 (60%)	0 (0%)	0 (0%)	0 (0%)	10 (83%)	2 (18%)	0 (0%)	18 (53%)
Denials	1 (5%)	1 (100%)	0 (0%)	0 (0%)	1 (7%)	2 (8%)	2 (33%)	5 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	0	0	0	1	0	0	2
Total Amount (in \$1,000s)	\$615	\$0	\$0	\$0	\$705	\$0	\$0	\$1,320
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	1	0	0	0	1	0	0	2
Median Loan Amount	\$615,000				\$705,000			\$660,000
Median Income	\$146,000				\$236,000			\$191,000
Median Value	\$825,000				\$885,000			\$855,000
LTV > 90	0 of 1	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 0	0 of 2
DTI > 45	0 of 1	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 0	0 of 2
Loan Costs > \$5,000	0 of 1	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 0	0 of 2

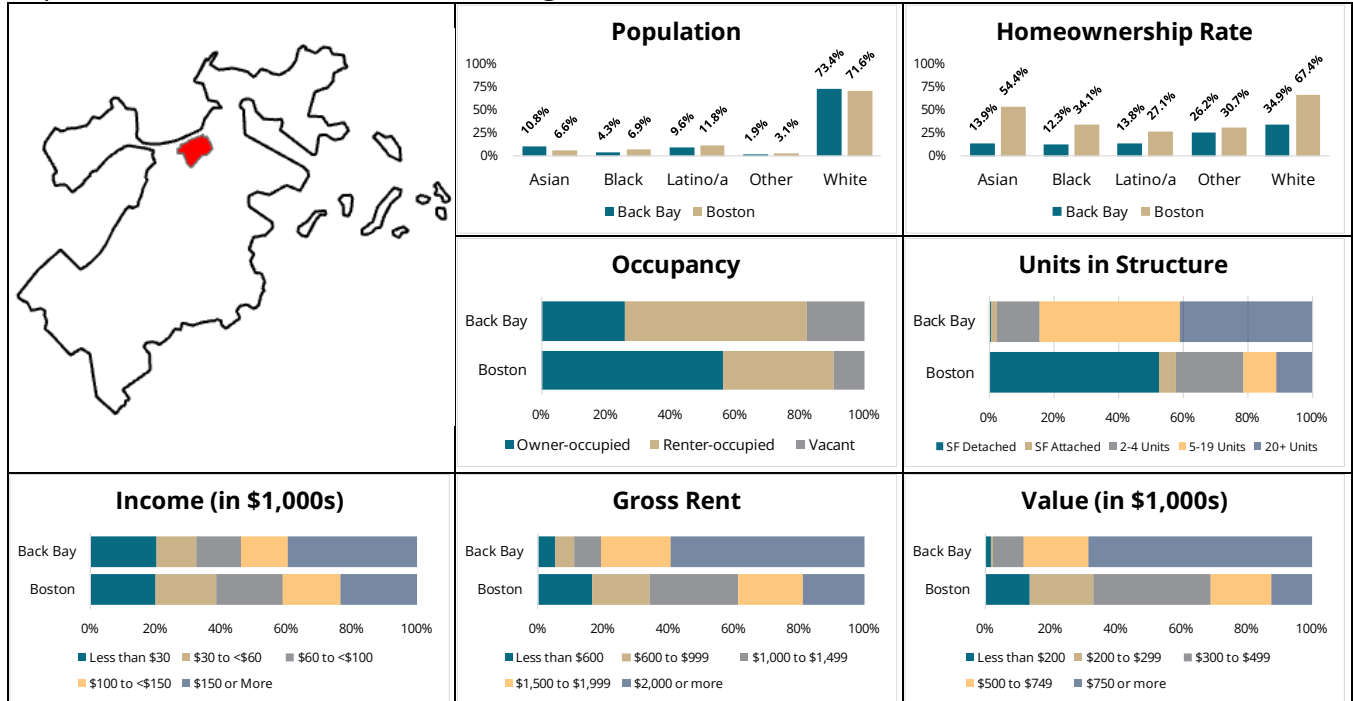
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Back Bay

Population: 17,783

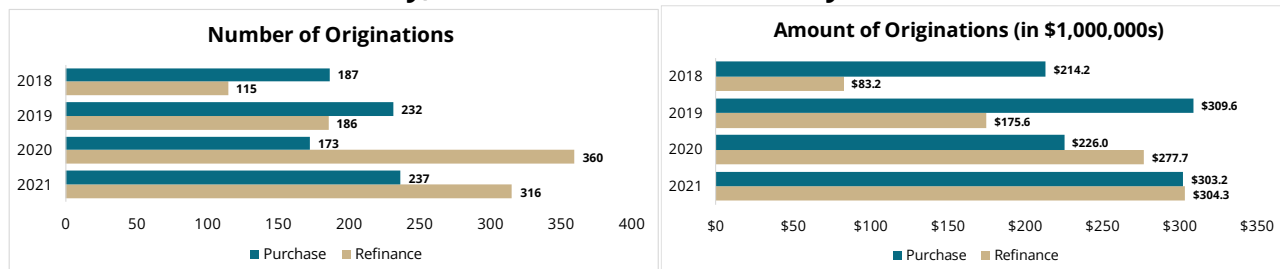
Housing Units: 11,971



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
FIRST REPUBLIC BANK (MBCU)	77	68 (88%)	\$148,480	42 (62%)	26 (38%)	6 (9%)	1 (1%)
GUARANTEED RATE, INC. (LML)	71	52 (73%)	\$32,350	22 (42%)	30 (58%)	10 (19%)	4 (8%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	43	30 (70%)	\$45,430	11 (37%)	19 (63%)	4 (13%)	2 (7%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	25	24 (96%)	\$13,970	11 (46%)	13 (54%)	6 (25%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	28	19 (68%)	\$12,725	8 (42%)	11 (58%)	2 (11%)	3 (16%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	46	18 (39%)	\$28,930	6 (33%)	12 (67%)	3 (17%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	22	15 (68%)	\$17,885	7 (47%)	8 (53%)	3 (20%)	2 (13%)
ROCKET MORTGAGE, LLC (LML)	20	15 (75%)	\$7,515	5 (33%)	10 (67%)	6 (40%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	29	14 (48%)	\$15,870	5 (36%)	9 (64%)	2 (14%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	15	13 (87%)	\$8,535	7 (54%)	6 (46%)	0 (0%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	17	12 (71%)	\$14,140	11 (92%)	1 (8%)	2 (17%)	0 (0%)
BOSTON PRIVATE BANK & TRUST COMPANY (MBCU)	13	12 (92%)	\$28,510	4 (33%)	8 (67%)	0 (0%)	1 (8%)
LOANDEPOT.COM, LLC (LML)	14	11 (79%)	\$3,595	3 (27%)	8 (73%)	2 (18%)	2 (18%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	20	10 (50%)	\$12,180	2 (20%)	8 (80%)	4 (40%)	1 (10%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	15	10 (67%)	\$4,260	6 (60%)	4 (40%)	2 (20%)	1 (10%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	11	8 (73%)	\$5,110	6 (75%)	2 (25%)	4 (50%)	2 (25%)
EASTERN BANK (MBCU)	11	8 (73%)	\$4,940	2 (25%)	6 (75%)	1 (13%)	0 (0%)
CAMBRIDGE TRUST COMPANY (MBCU)	9	8 (89%)	\$10,020	2 (25%)	6 (75%)	1 (13%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	8	8 (100%)	\$5,810	4 (50%)	4 (50%)	0 (0%)	1 (13%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	10	7 (70%)	\$3,885	3 (43%)	4 (57%)	1 (14%)	0 (0%)

## Trends – One- to Four-family, Purchase or Refinance Only

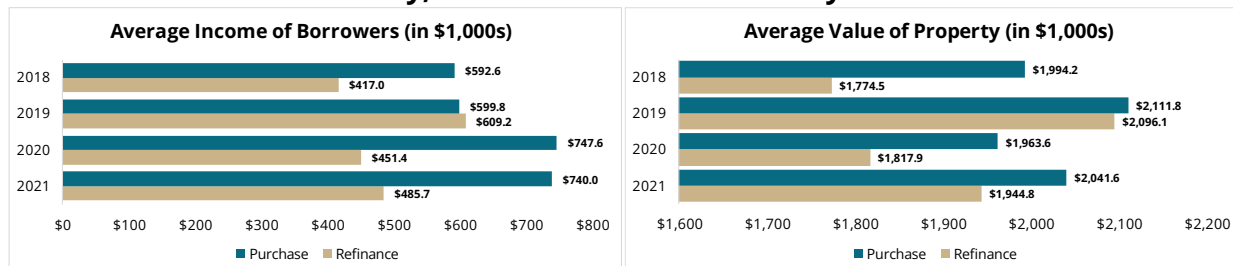


## Geography: Back Bay

### Mortgage Lending

Back Bay	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	42	2	11	0	299	122	33	476
Purchase Originations (Rate)	17 (85%)	1 (100%)	4 (67%)	0 (0%)	85 (81%)	20 (53%)	3 (43%)	127 (75%)
Refinance Originations (Rate)	14 (67%)	0 (0%)	3 (100%)	0 (0%)	111 (72%)	39 (60%)	8 (44%)	167 (68%)
Denials	2 (5%)	1 (50%)	1 (9%)	0 (0%)	29 (10%)	9 (7%)	12 (36%)	42 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	0	1	0	62	12	2	84
Total Amount (in \$1,000s)	\$21,385	\$0	\$645	\$0	\$94,490	\$18,040	\$1,620	\$134,560
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	8	0	1	0	60	12	2	81
Median Loan Amount	\$1,105,000		\$645,000		\$1,165,000	\$1,375,000	\$810,000	\$1,175,000
Median Income	\$238,000		\$117,000		\$337,000	\$319,500	\$58,500	\$337,000
Median Value	\$1,555,000		\$805,000		\$1,695,000	\$1,915,000	\$1,335,000	\$1,695,000
LTV > 90	1 of 9	0 of 0	0 of 1	0 of 0	0 of 61	3 of 12	0 of 2	4 of 83
DTI > 45	1 of 9	0 of 0	0 of 1	0 of 0	5 of 61	1 of 10	1 of 2	7 of 81
Loan Costs > \$5,000	6 of 9	0 of 0	0 of 1	0 of 0	34 of 59	9 of 11	1 of 2	49 of 80
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	38	2	6	0	170	64	23	280
Purchase Originations (Rate)	13 (68%)	0 (0%)	1 (33%)	0 (0%)	50 (74%)	12 (60%)	5 (71%)	76 (69%)
Refinance Originations (Rate)	15 (79%)	1 (50%)	3 (100%)	0 (0%)	55 (55%)	22 (50%)	9 (56%)	96 (57%)
Denials	2 (5%)	0 (0%)	0 (0%)	0 (0%)	10 (6%)	2 (3%)	1 (4%)	14 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	0	1	0	39	7	5	54
Total Amount (in \$1,000s)	\$5,035	\$0	\$725	\$0	\$35,185	\$4,775	\$1,955	\$45,720
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	7	0	1	0	39	7	5	54
Median Loan Amount	\$535,000		\$725,000		\$675,000	\$725,000	\$405,000	\$670,000
Median Income	\$168,000		\$255,000		\$252,000	\$332,000	\$70,000	\$251,000
Median Value	\$785,000		\$1,205,000		\$965,000	\$805,000	\$465,000	\$860,000
LTV > 90	0 of 7	0 of 0	0 of 1	0 of 0	6 of 39	1 of 7	0 of 5	7 of 54
DTI > 45	1 of 7	0 of 0	0 of 1	0 of 0	5 of 39	0 of 7	2 of 5	6 of 54
Loan Costs > \$5,000	1 of 7	0 of 0	0 of 1	0 of 0	21 of 39	3 of 7	1 of 5	25 of 54
<b>OTHER LENDERS - All Applications</b>								
Applications	23	0	3	0	95	63	7	184
Purchase Originations (Rate)	3 (43%)	0 (0%)	0 (0%)	0 (0%)	22 (81%)	11 (34%)	3 (100%)	36 (55%)
Refinance Originations (Rate)	10 (63%)	0 (0%)	1 (50%)	0 (0%)	41 (72%)	9 (36%)	1 (25%)	61 (61%)
Denials	4 (17%)	0 (0%)	0 (0%)	0 (0%)	10 (11%)	1 (2%)	2 (29%)	15 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	0	0	9	4	3	13
Total Amount (in \$1,000s)	\$0	\$0	\$0	\$0	\$9,865	\$17,590	\$3,585	\$27,455
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	9	4	3	13
Median Loan Amount					\$725,000	\$4,030,000	\$275,000	\$1,125,000
Median Income					\$269,000	\$580,000	\$65,000	\$282,500
Median Value					\$1,405,000	\$7,065,000	\$285,000	\$1,995,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	2 of 9	0 of 4	2 of 3	2 of 13
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	2 of 9	1 of 3	1 of 3	3 of 12
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	6 of 9	3 of 4	1 of 3	9 of 13

## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Beacon Hill

Population: 16,267

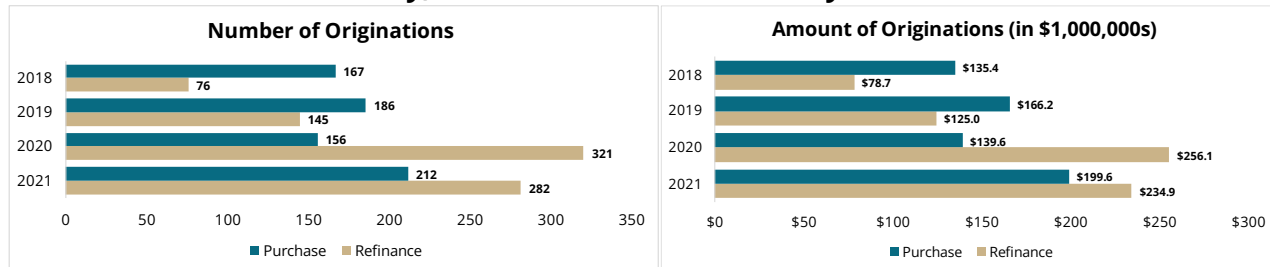
Housing Units: 10,267



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	63	48 (76%)	\$27,380	15 (31%)	33 (69%)	10 (21%)	4 (8%)
FIRST REPUBLIC BANK (MBCU)	45	38 (84%)	\$59,790	28 (74%)	10 (26%)	6 (16%)	2 (5%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	32	30 (94%)	\$14,150	14 (47%)	16 (53%)	5 (17%)	3 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	38	29 (76%)	\$58,465	12 (41%)	17 (59%)	1 (3%)	1 (3%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	49	20 (41%)	\$17,980	10 (50%)	10 (50%)	5 (25%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	34	17 (50%)	\$21,435	5 (29%)	12 (71%)	2 (12%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	33	17 (52%)	\$14,455	7 (41%)	10 (59%)	1 (6%)	3 (18%)
ROCKET MORTGAGE, LLC (LML)	20	17 (85%)	\$7,465	5 (29%)	12 (71%)	5 (29%)	1 (6%)
LOANDEPOT.COM, LLC (LML)	13	12 (92%)	\$5,430	3 (25%)	9 (75%)	3 (25%)	2 (17%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	19	11 (58%)	\$6,975	6 (55%)	5 (45%)	3 (27%)	2 (18%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	11	10 (91%)	\$7,030	6 (60%)	4 (40%)	5 (50%)	2 (20%)
MORTGAGE NETWORK, INC. (LML)	11	9 (82%)	\$6,645	5 (56%)	4 (44%)	1 (11%)	1 (11%)
U.S. BANK NATIONAL ASSOCIATION (Other)	18	8 (44%)	\$8,580	3 (38%)	5 (63%)	2 (25%)	0 (0%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	10	8 (80%)	\$3,940	5 (63%)	3 (38%)	1 (13%)	2 (25%)
CAMBRIDGE TRUST COMPANY (MBCU)	9	8 (89%)	\$9,310	4 (50%)	4 (50%)	0 (0%)	1 (13%)
SANTANDER BANK, N.A. (MBCU)	19	7 (37%)	\$4,635	1 (14%)	6 (86%)	1 (14%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	11	7 (64%)	\$4,565	4 (57%)	3 (43%)	2 (29%)	0 (0%)
EASTERN BANK (MBCU)	9	7 (78%)	\$5,525	3 (43%)	4 (57%)	1 (14%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	9	7 (78%)	\$4,345	4 (57%)	3 (43%)	2 (29%)	2 (29%)
ENVISION BANK (MBCU)	7	6 (86%)	\$4,520	4 (67%)	2 (33%)	1 (17%)	0 (0%)

## Trends – One- to Four-family, Purchase or Refinance Only



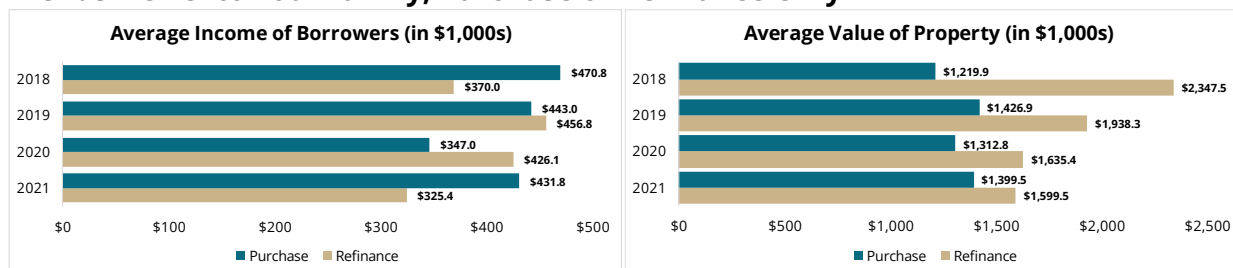


## Geography: Beacon Hill

### Mortgage Lending

Beacon Hill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	38	2	14	0	285	106	41	445
Purchase Originations (Rate)	11 (79%)	2 (100%)	5 (63%)	0 (0%)	81 (76%)	30 (75%)	9 (82%)	129 (76%)
Refinance Originations (Rate)	14 (67%)	0 (0%)	3 (60%)	0 (0%)	95 (68%)	35 (69%)	11 (44%)	147 (68%)
Denials	4 (11%)	0 (0%)	2 (14%)	0 (0%)	27 (9%)	3 (3%)	8 (20%)	36 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	2	5	0	62	10	8	88
Total Amount (in \$1,000s)	\$11,135	\$1,380	\$5,035	\$0	\$63,990	\$15,250	\$3,150	\$96,790
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	8	2	5	0	62	10	8	87
Median Loan Amount	\$705,000	\$690,000	\$635,000		\$720,000	\$740,000	\$395,000	\$715,000
Median Income	\$200,000	\$259,500	\$299,500		\$230,000	\$333,000	\$67,500	\$230,000
Median Value	\$885,000	\$820,000	\$905,000		\$970,000	\$1,155,000	\$535,000	\$935,000
LTV > 90	0 of 9	0 of 2	1 of 5	0 of 0	2 of 60	3 of 10	1 of 7	6 of 86
DTI > 45	2 of 9	0 of 2	1 of 5	0 of 0	3 of 60	1 of 9	2 of 7	7 of 85
Loan Costs > \$5,000	3 of 9	1 of 2	1 of 5	0 of 0	29 of 60	5 of 10	1 of 7	39 of 86
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	37	2	10	0	132	76	36	257
Purchase Originations (Rate)	16 (84%)	0 (0%)	5 (83%)	0 (0%)	30 (71%)	11 (39%)	10 (50%)	62 (65%)
Refinance Originations (Rate)	11 (61%)	2 (100%)	3 (75%)	0 (0%)	62 (70%)	24 (51%)	12 (75%)	102 (64%)
Denials	1 (3%)	0 (0%)	0 (0%)	0 (0%)	8 (6%)	3 (4%)	2 (6%)	12 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	0	4	0	22	9	9	46
Total Amount (in \$1,000s)	\$4,865	\$0	\$1,970	\$0	\$14,440	\$6,945	\$3,165	\$28,220
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	11	0	4	0	21	9	9	45
Median Loan Amount	\$435,000		\$500,000		\$695,000	\$715,000	\$375,000	\$545,000
Median Income	\$191,000		\$135,000		\$167,000	\$175,000	\$71,000	\$172,000
Median Value	\$585,000		\$595,000		\$795,000	\$805,000	\$465,000	\$745,000
LTV > 90	0 of 11	0 of 0	0 of 4	0 of 0	2 of 22	2 of 9	2 of 9	4 of 46
DTI > 45	2 of 11	0 of 0	1 of 4	0 of 0	3 of 22	0 of 9	2 of 9	6 of 46
Loan Costs > \$5,000	2 of 11	0 of 0	0 of 4	0 of 0	9 of 22	4 of 9	1 of 9	15 of 46
<b>OTHER LENDERS - All Applications</b>								
Applications	8	1	4	0	73	52	7	138
Purchase Originations (Rate)	5 (71%)	0 (0%)	2 (100%)	0 (0%)	12 (71%)	2 (10%)	2 (67%)	21 (46%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	25 (57%)	6 (19%)	0 (0%)	32 (41%)
Denials	1 (13%)	0 (0%)	1 (25%)	0 (0%)	8 (11%)	8 (15%)	2 (29%)	18 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	0	2	0	14	1	3	20
Total Amount (in \$1,000s)	\$2,265	\$0	\$2,750	\$0	\$12,490	\$5,005	\$705	\$22,510
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	2	0	14	1	3	20
Median Loan Amount	\$435,000		\$1,375,000		\$755,000	\$5,005,000	\$205,000	\$755,000
Median Income	\$228,000		\$353,500		\$224,500	\$1,345,000	\$70,000	\$228,500
Median Value	\$705,000		\$2,575,000		\$970,000	\$5,785,000	\$705,000	\$1,025,000
LTV > 90	0 of 3	0 of 0	0 of 1	0 of 0	1 of 14	0 of 1	1 of 3	1 of 19
DTI > 45	0 of 3	0 of 0	0 of 1	0 of 0	1 of 14	0 of 1	0 of 3	1 of 19
Loan Costs > \$5,000	1 of 3	0 of 0	1 of 1	0 of 0	8 of 14	1 of 1	0 of 3	11 of 19

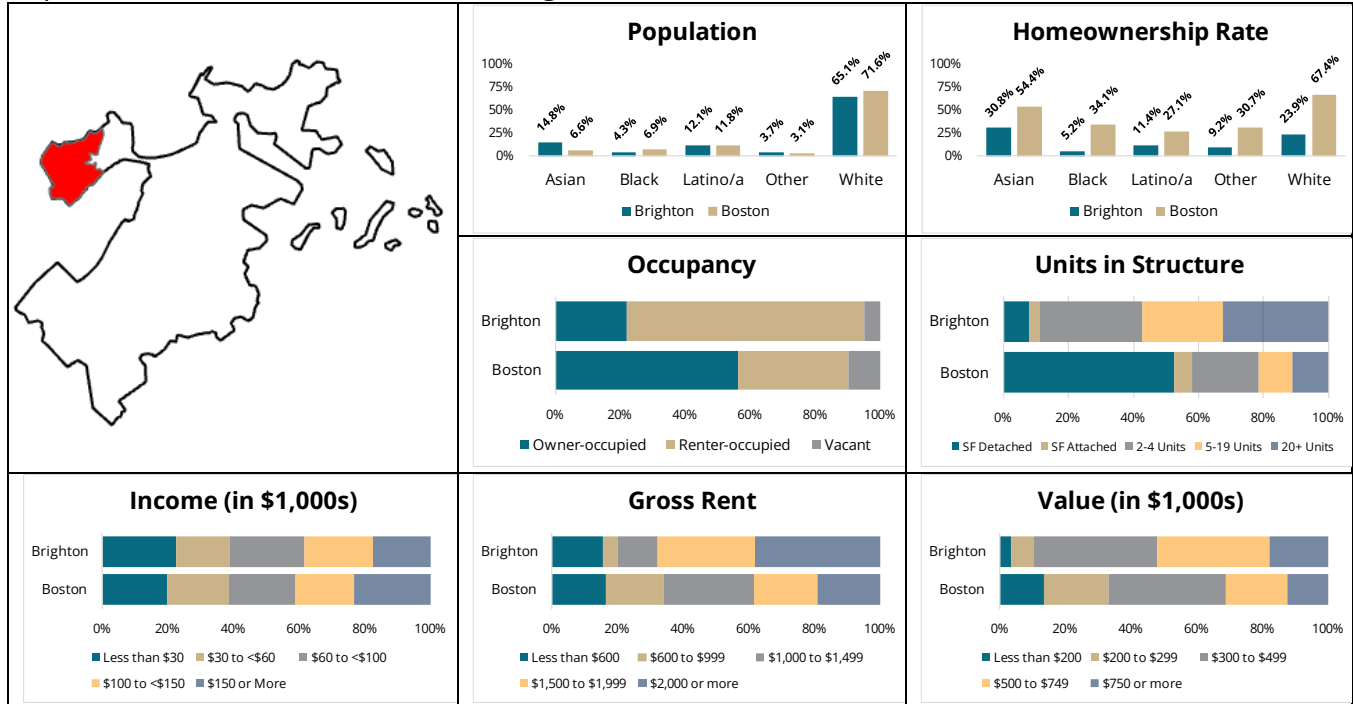
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Brighton

Population: 55,297

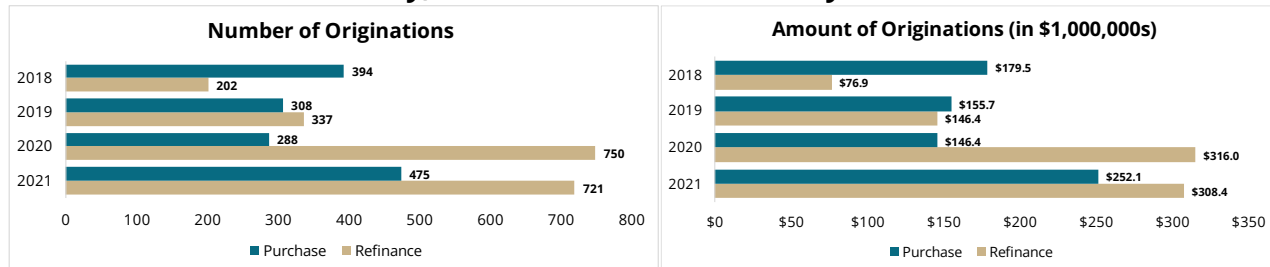
Housing Units: 23,854



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	160	109 (68%)	\$46,335	58 (53%)	51 (47%)	35 (32%)	22 (20%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	100	88 (88%)	\$37,040	43 (49%)	45 (51%)	32 (36%)	12 (14%)
ROCKET MORTGAGE, LLC (LML)	76	67 (88%)	\$24,105	20 (30%)	47 (70%)	33 (49%)	21 (31%)
LOANDEPOT.COM, LLC (LML)	67	56 (84%)	\$22,000	15 (27%)	41 (73%)	36 (64%)	4 (7%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	88	46 (52%)	\$15,540	18 (39%)	28 (61%)	6 (13%)	13 (28%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	56	36 (64%)	\$16,680	21 (58%)	15 (42%)	19 (53%)	8 (22%)
ROCKLAND TRUST COMPANY (MBCU)	48	32 (67%)	\$20,060	12 (38%)	20 (63%)	4 (13%)	7 (22%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	42	31 (74%)	\$16,415	14 (45%)	17 (55%)	20 (65%)	4 (13%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	42	29 (69%)	\$11,385	14 (48%)	15 (52%)	10 (34%)	8 (28%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	49	26 (53%)	\$13,380	6 (23%)	20 (77%)	9 (35%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	37	24 (65%)	\$12,030	8 (33%)	16 (67%)	7 (29%)	2 (8%)
AMERISAVE MORTGAGE CORPORATION (LML)	65	22 (34%)	\$9,040	1 (5%)	21 (95%)	2 (9%)	2 (9%)
ENVISION BANK (MBCU)	27	22 (81%)	\$8,940	3 (14%)	19 (86%)	5 (23%)	2 (9%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	25	22 (88%)	\$7,150	12 (55%)	10 (45%)	13 (59%)	8 (36%)
HOME POINT FINANCIAL CORPORATION (LML)	24	20 (83%)	\$8,520	2 (10%)	18 (90%)	4 (20%)	6 (30%)
EASTERN BANK (MBCU)	22	18 (82%)	\$10,260	7 (39%)	11 (61%)	1 (6%)	1 (6%)
MORTGAGE NETWORK, INC. (LML)	23	17 (74%)	\$8,905	9 (53%)	8 (47%)	4 (24%)	1 (6%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	61	15 (25%)	\$6,355	7 (47%)	8 (53%)	6 (40%)	3 (20%)
EMM LOANS LLC (LML)	18	14 (78%)	\$8,650	3 (21%)	11 (79%)	0 (0%)	0 (0%)
FIRST REPUBLIC BANK (MBCU)	21	13 (62%)	\$7,955	8 (62%)	5 (38%)	6 (46%)	0 (0%)

## Trends – One- to Four-family, Purchase or Refinance Only



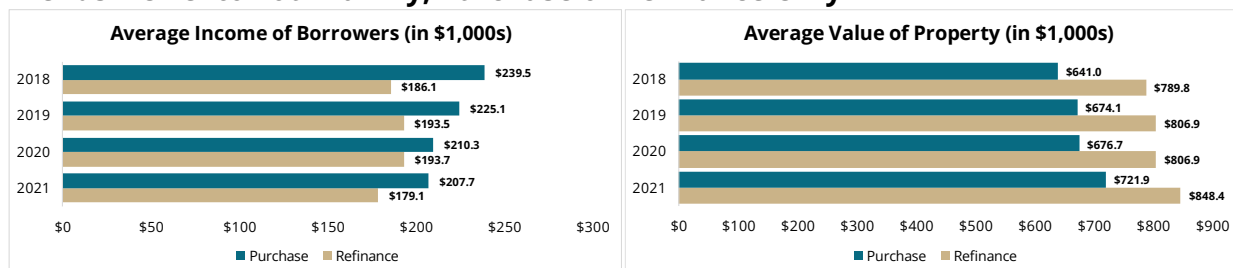


## Geography: Brighton

### Mortgage Lending

Brighton	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	209	19	33	0	412	198	200	871
Purchase Originations (Rate)	65 (71%)	4 (67%)	7 (100%)	0 (0%)	90 (76%)	62 (81%)	34 (69%)	228 (76%)
Refinance Originations (Rate)	54 (60%)	7 (70%)	9 (56%)	0 (0%)	155 (68%)	57 (58%)	49 (45%)	282 (64%)
Denials	29 (14%)	3 (16%)	8 (24%)	0 (0%)	61 (15%)	15 (8%)	55 (28%)	116 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	36	4	7	0	60	19	29	126
Total Amount (in \$1,000s)	\$17,800	\$2,310	\$3,155	\$0	\$32,530	\$9,715	\$9,705	\$65,510
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	36	3	7	0	57	16	29	119
Median Loan Amount	\$485,000	\$560,000	\$405,000		\$510,000	\$445,000	\$325,000	\$490,000
Median Income	\$140,000	\$205,000	\$101,000		\$157,000	\$160,000	\$73,000	\$145,500
Median Value	\$735,000	\$795,000	\$505,000		\$705,000	\$685,000	\$450,000	\$710,000
LTV > 90	2 of 35	1 of 4	2 of 7	0 of 0	4 of 58	2 of 18	7 of 28	11 of 122
DTI > 45	7 of 33	0 of 4	1 of 7	0 of 0	5 of 58	1 of 18	9 of 28	14 of 120
Loan Costs > \$5,000	7 of 34	0 of 4	0 of 6	0 of 0	12 of 54	5 of 17	3 of 25	24 of 115
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	269	6	24	4	337	223	189	863
Purchase Originations (Rate)	92 (85%)	1 (100%)	8 (67%)	0 (0%)	80 (77%)	28 (55%)	46 (77%)	209 (76%)
Refinance Originations (Rate)	114 (72%)	3 (60%)	7 (58%)	1 (25%)	146 (63%)	77 (46%)	63 (50%)	348 (60%)
Denials	18 (7%)	0 (0%)	1 (4%)	0 (0%)	20 (6%)	17 (8%)	24 (13%)	56 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	40	1	8	0	62	14	40	125
Total Amount (in \$1,000s)	\$17,490	\$785	\$4,220	\$0	\$32,970	\$6,170	\$13,600	\$61,635
FHA Loans	0	1	0	0	3	0	0	4
Single Unit	38	0	6	0	54	14	40	112
Median Loan Amount	\$400,000	\$785,000	\$455,000		\$480,000	\$395,000	\$355,000	\$435,000
Median Income	\$100,000	\$125,000	\$118,000		\$139,500	\$115,500	\$69,000	\$119,000
Median Value	\$535,000	\$815,000	\$585,000		\$580,000	\$485,000	\$435,000	\$555,000
LTV > 90	2 of 40	1 of 1	1 of 8	0 of 0	13 of 62	2 of 14	8 of 40	19 of 125
DTI > 45	10 of 40	1 of 1	2 of 8	0 of 0	10 of 62	2 of 14	12 of 40	25 of 125
Loan Costs > \$5,000	6 of 40	1 of 1	5 of 8	0 of 0	22 of 62	2 of 14	5 of 40	36 of 125
<b>OTHER LENDERS - All Applications</b>								
Applications	70	2	5	1	128	143	57	349
Purchase Originations (Rate)	15 (63%)	0 (0%)	1 (100%)	0 (0%)	22 (73%)	6 (11%)	9 (69%)	44 (40%)
Refinance Originations (Rate)	25 (63%)	2 (100%)	3 (100%)	0 (0%)	57 (66%)	17 (21%)	21 (64%)	104 (49%)
Denials	9 (13%)	0 (0%)	0 (0%)	0 (0%)	13 (10%)	10 (7%)	8 (14%)	32 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	0	1	0	15	3	8	26
Total Amount (in \$1,000s)	\$2,955	\$0	\$325	\$0	\$10,755	\$1,225	\$3,090	\$15,260
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	6	0	1	0	11	2	7	20
Median Loan Amount	\$355,000		\$325,000		\$655,000	\$365,000	\$340,000	\$550,000
Median Income	\$120,000		\$72,000		\$149,000	\$81,000	\$73,000	\$123,000
Median Value	\$435,000		\$345,000		\$815,000	\$525,000	\$425,000	\$610,000
LTV > 90	1 of 7	0 of 0	1 of 1	0 of 0	2 of 15	1 of 3	2 of 8	5 of 26
DTI > 45	2 of 7	0 of 0	0 of 1	0 of 0	1 of 15	1 of 3	3 of 8	4 of 26
Loan Costs > \$5,000	2 of 7	0 of 0	0 of 1	0 of 0	6 of 15	1 of 3	2 of 8	9 of 26

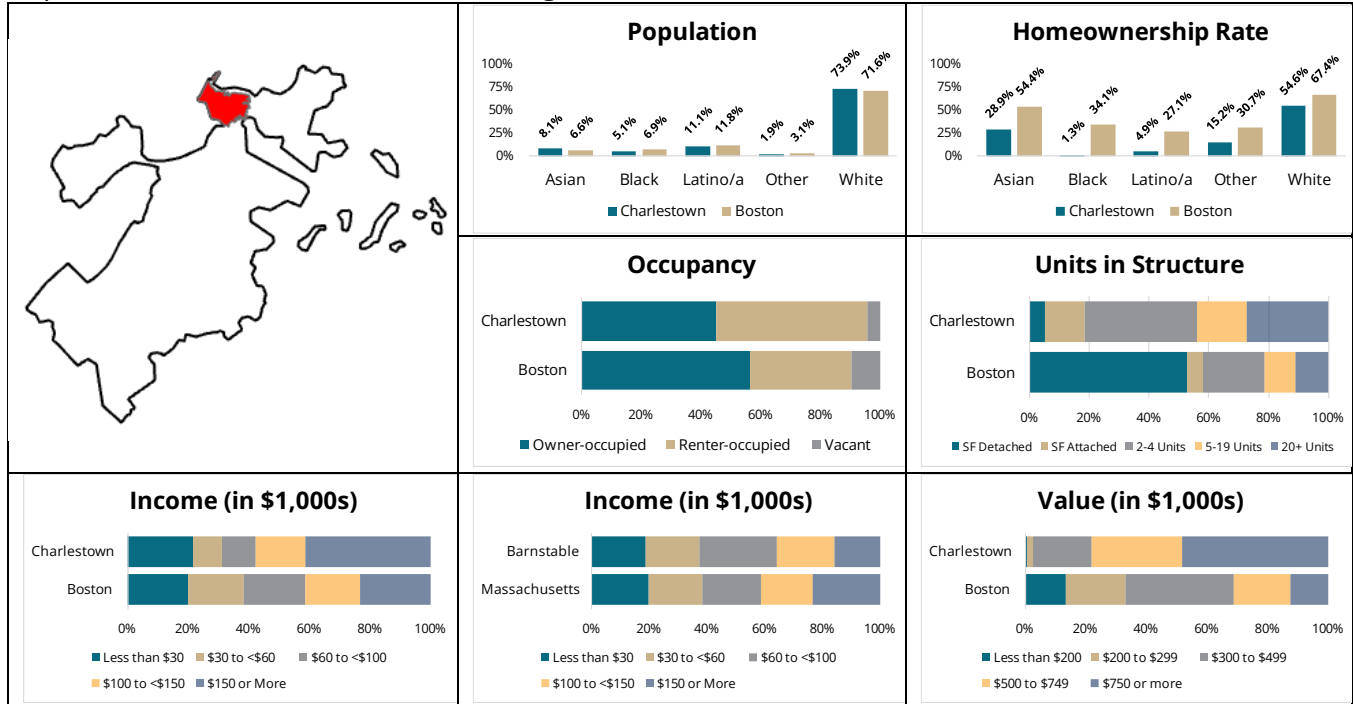
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Charlestown

Population: 19,890

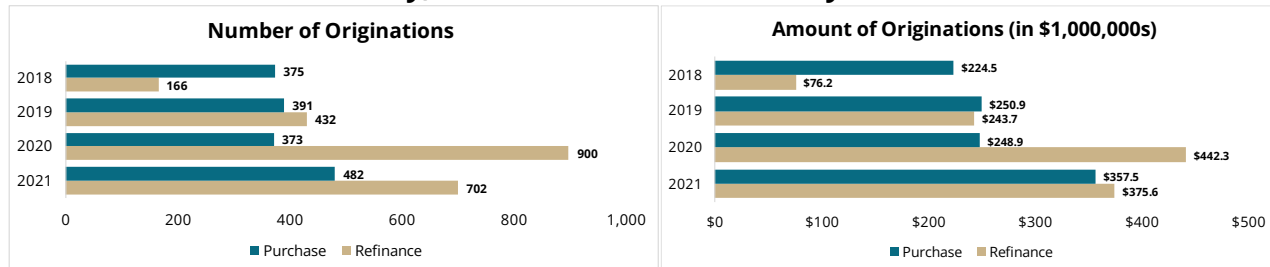
Housing Units: 9,573



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	239	189 (79%)	\$118,365	67 (35%)	122 (65%)	11 (6%)	8 (4%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	147	130 (88%)	\$75,980	56 (43%)	74 (57%)	6 (5%)	5 (4%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	59	47 (80%)	\$22,185	19 (40%)	28 (60%)	3 (6%)	6 (13%)
FIRST REPUBLIC BANK (MBCU)	51	44 (86%)	\$38,170	28 (64%)	16 (36%)	2 (5%)	3 (7%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	55	41 (75%)	\$23,055	18 (44%)	23 (56%)	1 (2%)	4 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	54	40 (74%)	\$31,160	11 (28%)	29 (73%)	3 (8%)	1 (3%)
ROCKET MORTGAGE, LLC (LML)	44	32 (73%)	\$12,810	5 (16%)	27 (84%)	3 (9%)	5 (16%)
MORTGAGE NETWORK, INC. (LML)	36	32 (89%)	\$18,770	17 (53%)	15 (47%)	1 (3%)	4 (13%)
METRO (MBCU)	36	29 (81%)	\$22,125	16 (55%)	13 (45%)	0 (0%)	1 (3%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	35	29 (83%)	\$14,195	14 (48%)	15 (52%)	4 (14%)	3 (10%)
U.S. BANK NATIONAL ASSOCIATION (Other)	52	26 (50%)	\$21,720	12 (46%)	14 (54%)	3 (12%)	1 (4%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	31	26 (84%)	\$19,800	20 (77%)	6 (23%)	0 (0%)	1 (4%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	93	25 (27%)	\$16,205	6 (24%)	19 (76%)	3 (12%)	0 (0%)
LOANDEPOT.COM, LLC (LML)	28	22 (79%)	\$10,430	2 (9%)	20 (91%)	1 (5%)	2 (9%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	19	18 (95%)	\$10,010	13 (72%)	5 (28%)	0 (0%)	1 (6%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	51	17 (33%)	\$8,915	7 (41%)	10 (59%)	1 (6%)	2 (12%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	34	17 (50%)	\$14,495	4 (24%)	13 (76%)	3 (18%)	1 (6%)
CAMBRIDGE SAVINGS BANK (MBCU)	24	17 (71%)	\$13,185	8 (47%)	9 (53%)	0 (0%)	1 (6%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	19	16 (84%)	\$8,130	7 (44%)	9 (56%)	1 (6%)	4 (25%)
ENVISION BANK (MBCU)	16	14 (88%)	\$5,260	5 (36%)	9 (64%)	0 (0%)	2 (14%)

## Trends – One- to Four-family, Purchase or Refinance Only

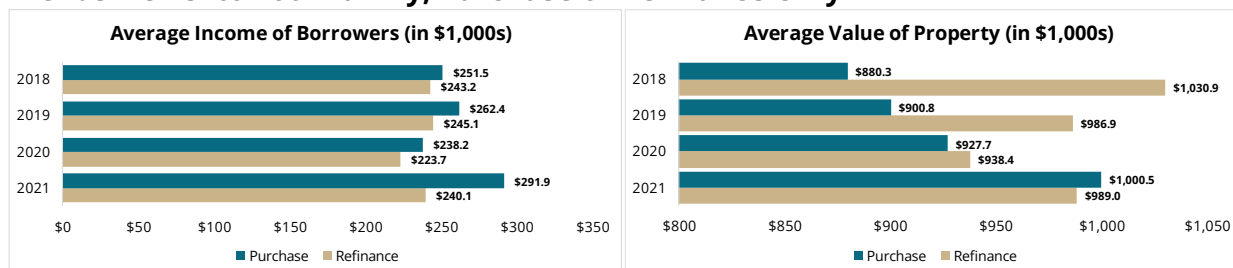


## Geography: Charlestown

### Mortgage Lending

Charlestown	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	30	0	13	2	681	157	67	883
Purchase Originations (Rate)	11 (79%)	0 (0%)	3 (60%)	0 (0%)	206 (75%)	25 (51%)	17 (57%)	245 (71%)
Refinance Originations (Rate)	7 (50%)	0 (0%)	3 (50%)	1 (100%)	242 (73%)	41 (47%)	17 (63%)	294 (67%)
Denials	4 (13%)	0 (0%)	3 (23%)	0 (0%)	45 (7%)	6 (4%)	10 (15%)	58 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	0	3	0	183	15	16	211
Total Amount (in \$1,000s)	\$7,030	\$0	\$3,485	\$0	\$143,535	\$14,615	\$6,420	\$168,665
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	9	0	3	0	177	15	15	204
Median Loan Amount	\$660,000		\$1,005,000		\$725,000	\$895,000	\$335,000	\$735,000
Median Income	\$190,000		\$301,000		\$205,000	\$255,000	\$79,000	\$207,000
Median Value	\$930,000		\$1,345,000		\$1,035,000	\$1,215,000	\$545,000	\$1,045,000
LTV > 90	0 of 10	0 of 0	0 of 3	0 of 0	15 of 177	0 of 15	3 of 15	15 of 205
DTI > 45	1 of 10	0 of 0	1 of 3	0 of 0	7 of 177	1 of 15	4 of 15	10 of 205
Loan Costs > \$5,000	3 of 10	0 of 0	1 of 3	0 of 0	63 of 173	9 of 14	0 of 13	76 of 200
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	34	3	11	2	474	173	60	697
Purchase Originations (Rate)	6 (75%)	0 (0%)	4 (57%)	0 (0%)	145 (83%)	21 (50%)	15 (79%)	176 (76%)
Refinance Originations (Rate)	16 (62%)	3 (100%)	3 (75%)	2 (100%)	220 (75%)	68 (52%)	26 (67%)	312 (68%)
Denials	1 (3%)	0 (0%)	0 (0%)	0 (0%)	19 (4%)	9 (5%)	4 (7%)	29 (4%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	0	4	0	139	21	15	169
Total Amount (in \$1,000s)	\$2,545	\$0	\$4,010	\$0	\$88,245	\$13,065	\$6,575	\$107,865
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	5	0	4	0	136	20	15	165
Median Loan Amount	\$515,000		\$675,000		\$615,000	\$565,000	\$435,000	\$595,000
Median Income	\$197,000		\$184,500		\$170,000	\$155,000	\$79,000	\$168,000
Median Value	\$635,000		\$715,000		\$745,000	\$665,000	\$515,000	\$735,000
LTV > 90	0 of 5	0 of 0	2 of 4	0 of 0	20 of 139	3 of 21	3 of 15	25 of 169
DTI > 45	1 of 5	0 of 0	0 of 4	0 of 0	12 of 139	1 of 21	4 of 15	14 of 169
Loan Costs > \$5,000	2 of 5	0 of 0	3 of 4	0 of 0	41 of 138	6 of 21	3 of 15	52 of 168
<b>OTHER LENDERS - All Applications</b>								
Applications	10	2	9	0	190	130	19	341
Purchase Originations (Rate)	2 (40%)	1 (100%)	0 (0%)	0 (0%)	47 (75%)	11 (24%)	2 (100%)	61 (53%)
Refinance Originations (Rate)	3 (75%)	1 (100%)	3 (100%)	0 (0%)	71 (67%)	21 (28%)	6 (38%)	99 (52%)
Denials	0 (0%)	0 (0%)	3 (33%)	0 (0%)	14 (7%)	3 (2%)	3 (16%)	20 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	1	0	0	37	8	2	48
Total Amount (in \$1,000s)	\$1,130	\$715	\$0	\$0	\$32,765	\$10,830	\$770	\$45,440
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	1	0	0	36	7	2	46
Median Loan Amount	\$565,000	\$715,000			\$815,000	\$1,160,000	\$385,000	\$830,000
Median Income	\$341,500	\$18,121,000			\$216,000	\$449,500	\$83,000	\$256,500
Median Value	\$790,000				\$1,075,000	\$1,445,000	\$445,000	\$1,125,000
LTV > 90	0 of 2	0 of 0	0 of 0	0 of 0	6 of 35	1 of 8	1 of 2	7 of 45
DTI > 45	0 of 2	0 of 0	0 of 0	0 of 0	4 of 36	0 of 8	1 of 2	4 of 46
Loan Costs > \$5,000	2 of 2	0 of 0	0 of 0	0 of 0	19 of 35	6 of 8	0 of 2	27 of 45

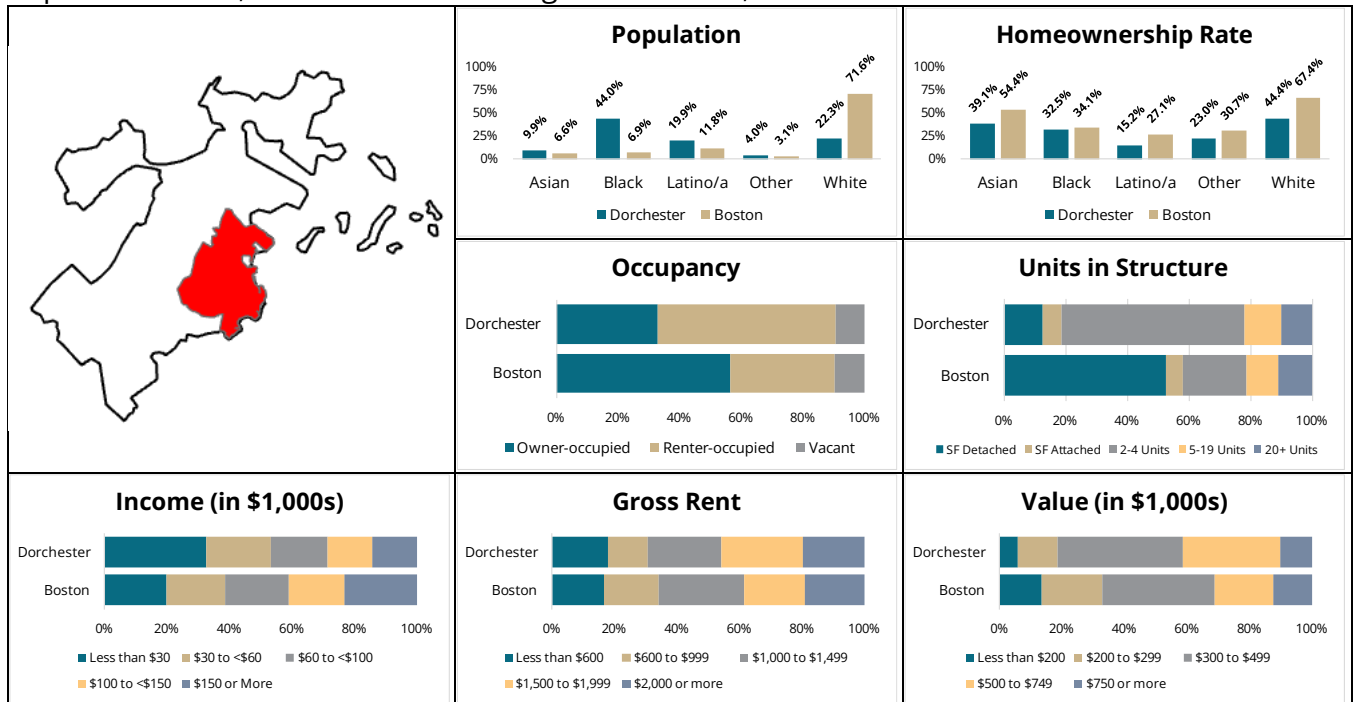
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Dorchester**

Population: 126,909

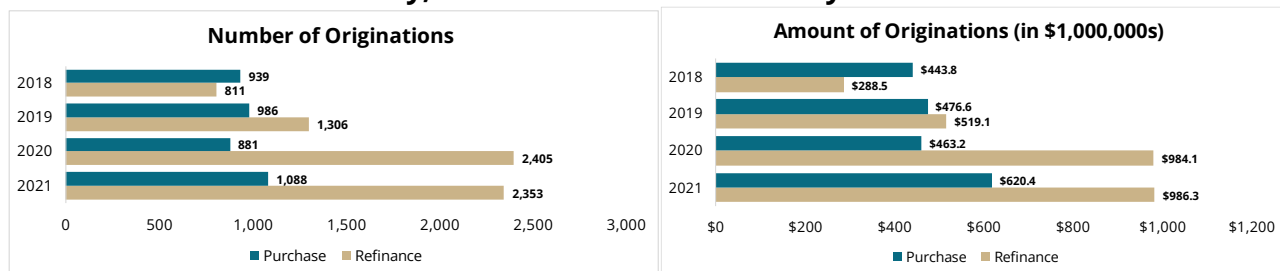
Housing Units: 48,868



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	400	298 (75%)	\$139,840	127 (43%)	171 (57%)	73 (24%)	77 (26%)
ROCKET MORTGAGE, LLC (LML)	264	183 (69%)	\$66,455	17 (9%)	166 (91%)	71 (39%)	74 (40%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	183	166 (91%)	\$82,480	86 (52%)	80 (48%)	27 (16%)	20 (12%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	190	156 (82%)	\$79,900	62 (40%)	94 (60%)	111 (71%)	60 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	174	125 (72%)	\$58,355	66 (53%)	59 (47%)	29 (23%)	33 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	283	103 (36%)	\$31,575	32 (31%)	71 (69%)	50 (49%)	46 (45%)
FIRST REPUBLIC BANK (MBCU)	128	102 (80%)	\$46,600	28 (27%)	74 (73%)	29 (28%)	20 (20%)
LOANDEPOT.COM, LLC (LML)	159	99 (62%)	\$41,705	8 (8%)	91 (92%)	31 (31%)	37 (37%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	124	94 (76%)	\$48,210	37 (39%)	57 (61%)	24 (26%)	19 (20%)
ROCKLAND TRUST COMPANY (MBCU)	99	73 (74%)	\$38,945	31 (42%)	42 (58%)	27 (37%)	14 (19%)
EASTERN BANK (MBCU)	96	64 (67%)	\$29,330	12 (19%)	52 (81%)	24 (38%)	18 (28%)
MORTGAGE NETWORK, INC. (LML)	73	63 (86%)	\$29,665	35 (56%)	28 (44%)	2 (3%)	16 (25%)
SANTANDER BANK, N.A. (MBCU)	120	61 (51%)	\$22,805	24 (39%)	37 (61%)	39 (64%)	33 (54%)
NEWREZ LLC (LML)	215	60 (28%)	\$25,040	8 (13%)	52 (87%)	31 (52%)	18 (30%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	67	59 (88%)	\$27,505	30 (51%)	29 (49%)	15 (25%)	15 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	97	52 (54%)	\$21,430	16 (31%)	36 (69%)	17 (33%)	17 (33%)
PENNYMAC LOAN SERVICES, LLC (LML)	119	49 (41%)	\$23,775	9 (18%)	40 (82%)	26 (53%)	9 (18%)
BOSTON FIREFIGHTERS (MBCU)	49	47 (96%)	\$21,255	14 (30%)	33 (70%)	13 (28%)	3 (6%)
ENVISION BANK (MBCU)	55	45 (82%)	\$19,425	10 (22%)	35 (78%)	16 (36%)	14 (31%)
CALIBER HOME LOANS, INC. (Other)	90	44 (49%)	\$22,680	20 (45%)	24 (55%)	32 (73%)	15 (34%)

## Trends - One- to Four-family, Purchase or Refinance Only

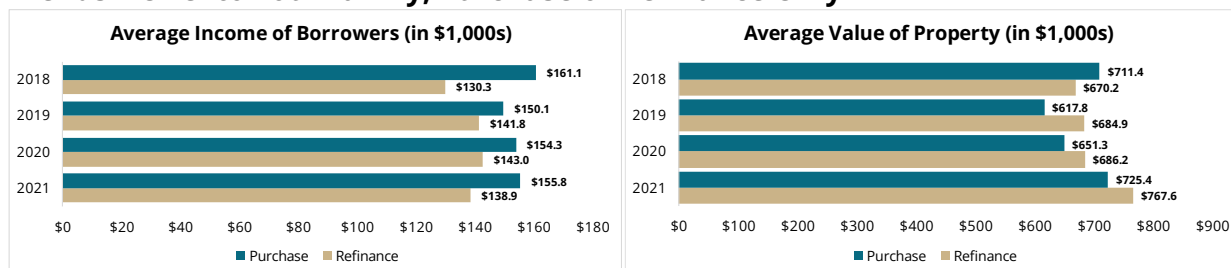


## Geography: **Dorchester**

### Mortgage Lending

<b>Dorchester</b>	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	220	561	205	12	860	617	825	2,475
Purchase Originations (Rate)	43 (58%)	52 (55%)	26 (50%)	1 (50%)	198 (66%)	134 (66%)	99 (54%)	454 (63%)
Refinance Originations (Rate)	47 (46%)	150 (51%)	44 (45%)	0 (0%)	329 (73%)	187 (58%)	185 (44%)	757 (60%)
Denials	73 (33%)	189 (34%)	67 (33%)	6 (50%)	84 (10%)	67 (11%)	281 (34%)	486 (20%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	24	43	25	1	177	34	88	304
Total Amount (in \$1,000s)	\$13,430	\$22,485	\$13,735	\$635	\$98,575	\$18,210	\$32,520	\$167,070
FHA Loans	0	3	1	0	0	1	0	5
Single Unit	15	30	19	1	164	31	77	260
Median Loan Amount	\$585,000	\$505,000	\$535,000	\$635,000	\$525,000	\$545,000	\$350,000	\$525,000
Median Income	\$111,500	\$86,500	\$95,000	\$188,000	\$140,500	\$135,000	\$73,500	\$125,500
Median Value	\$730,000	\$555,000	\$575,000	\$755,000	\$625,000	\$665,000	\$415,000	\$635,000
LTV > 90	2 of 24	30 of 39	13 of 21	0 of 1	49 of 161	11 of 33	56 of 81	105 of 279
DTI > 45	3 of 24	7 of 39	3 of 21	0 of 1	11 of 161	4 of 33	8 of 81	28 of 279
Loan Costs > \$5,000	3 of 22	9 of 35	3 of 20	0 of 1	17 of 153	4 of 31	1 of 70	36 of 262
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	300	607	213	15	1,022	884	902	3,041
Purchase Originations (Rate)	86 (80%)	59 (65%)	38 (73%)	1 (100%)	285 (81%)	81 (47%)	123 (73%)	550 (71%)
Refinance Originations (Rate)	123 (66%)	259 (51%)	83 (53%)	4 (29%)	473 (71%)	306 (43%)	369 (51%)	1,248 (56%)
Denials	29 (10%)	104 (17%)	27 (13%)	4 (27%)	56 (5%)	108 (12%)	167 (19%)	328 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	61	50	35	0	264	66	114	476
Total Amount (in \$1,000s)	\$34,115	\$32,380	\$23,005	\$0	\$139,750	\$34,470	\$42,940	\$263,720
FHA Loans	4	19	14	0	12	3	2	52
Single Unit	39	27	23	0	238	58	112	385
Median Loan Amount	\$535,000	\$635,000	\$595,000		\$515,000	\$490,000	\$385,000	\$525,000
Median Income	\$109,000	\$125,000	\$140,000		\$120,500	\$129,500	\$76,500	\$124,000
Median Value	\$655,000	\$680,000	\$625,000		\$595,000	\$605,000	\$455,000	\$615,000
LTV > 90	7 of 60	35 of 50	19 of 34	0 of 0	99 of 260	18 of 65	28 of 110	178 of 469
DTI > 45	14 of 61	14 of 50	15 of 35	0 of 0	41 of 264	11 of 66	30 of 114	95 of 476
Loan Costs > \$5,000	22 of 60	29 of 45	23 of 35	0 of 0	61 of 259	19 of 64	18 of 113	154 of 463
<b>OTHER LENDERS - All Applications</b>								
Applications	123	226	74	3	371	458	327	1,255
Purchase Originations (Rate)	31 (69%)	12 (44%)	5 (83%)	0 (0%)	51 (65%)	13 (12%)	21 (62%)	112 (42%)
Refinance Originations (Rate)	43 (58%)	72 (42%)	26 (44%)	3 (100%)	163 (64%)	66 (22%)	108 (44%)	373 (43%)
Denials	14 (11%)	56 (25%)	18 (24%)	0 (0%)	46 (12%)	41 (9%)	85 (26%)	175 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	22	7	4	0	43	6	20	82
Total Amount (in \$1,000s)	\$11,630	\$4,325	\$2,520	\$0	\$22,975	\$3,310	\$7,680	\$44,760
FHA Loans	1	4	2	0	2	0	1	9
Single Unit	15	4	2	0	41	5	19	67
Median Loan Amount	\$550,000	\$625,000	\$615,000		\$525,000	\$585,000	\$380,000	\$535,000
Median Income	\$108,000	\$147,000	\$115,500		\$142,000	\$110,000	\$72,000	\$125,000
Median Value	\$655,000	\$645,000	\$615,000		\$595,000	\$705,000	\$455,000	\$635,000
LTV > 90	0 of 22	4 of 7	4 of 4	0 of 0	16 of 43	2 of 5	6 of 19	26 of 81
DTI > 45	4 of 22	4 of 7	0 of 4	0 of 0	8 of 43	1 of 4	6 of 19	17 of 80
Loan Costs > \$5,000	11 of 22	6 of 7	3 of 4	0 of 0	12 of 43	1 of 5	5 of 19	33 of 81

### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Downtown**

Population: 18,306

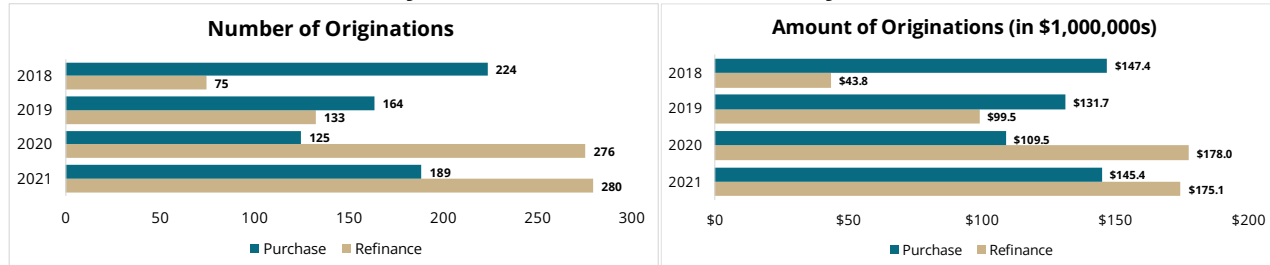
Housing Units: 9,966



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	72	44 (61%)	\$24,790	21 (48%)	23 (52%)	11 (25%)	2 (5%)
FIRST REPUBLIC BANK (MBCU)	45	38 (84%)	\$35,820	20 (53%)	18 (47%)	6 (16%)	1 (3%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	42	35 (83%)	\$23,275	19 (54%)	16 (46%)	9 (26%)	4 (11%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	42	22 (52%)	\$12,230	5 (23%)	17 (77%)	2 (9%)	6 (27%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	27	15 (56%)	\$10,915	8 (53%)	7 (47%)	2 (13%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	34	14 (41%)	\$11,710	5 (36%)	9 (64%)	3 (21%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	21	13 (62%)	\$10,955	4 (31%)	9 (69%)	3 (23%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	18	11 (61%)	\$8,275	9 (82%)	2 (18%)	5 (45%)	1 (9%)
ROCKET MORTGAGE, LLC (LML)	15	11 (73%)	\$4,595	6 (55%)	5 (45%)	4 (36%)	1 (9%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	14	10 (71%)	\$5,700	6 (60%)	4 (40%)	3 (30%)	2 (20%)
EASTERN BANK (MBCU)	12	10 (83%)	\$7,170	4 (40%)	6 (60%)	4 (40%)	1 (10%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	12	8 (67%)	\$3,980	2 (25%)	6 (75%)	1 (13%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	10	8 (80%)	\$4,000	5 (63%)	3 (38%)	1 (13%)	1 (13%)
LOANDEPOT.COM, LLC (LML)	9	8 (89%)	\$3,510	1 (13%)	7 (88%)	2 (25%)	3 (38%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	17	7 (41%)	\$5,385	2 (29%)	5 (71%)	2 (29%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	15	7 (47%)	\$7,315	2 (29%)	5 (71%)	4 (57%)	0 (0%)
SANTANDER BANK, N.A. (MBCU)	7	7 (100%)	\$3,875	3 (43%)	4 (57%)	2 (29%)	2 (29%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	11	6 (55%)	\$4,680	3 (50%)	3 (50%)	1 (17%)	0 (0%)
HOME POINT FINANCIAL CORPORATION (LML)	8	6 (75%)	\$2,590	2 (33%)	4 (67%)	4 (67%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	8	6 (75%)	\$1,930	2 (33%)	4 (67%)	4 (67%)	3 (50%)

## Trends – One- to Four-family, Purchase or Refinance Only



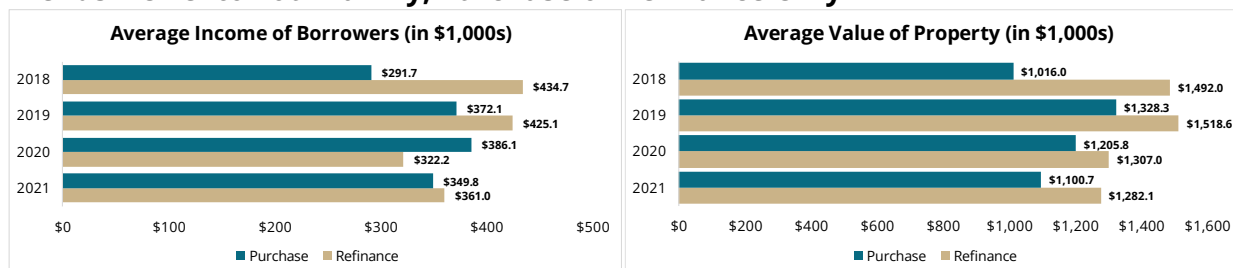


## Geography: Downtown

### Mortgage Lending

Downtown	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	72	6	12	1	242	87	44	420
Purchase Originations (Rate)	15 (63%)	0 (0%)	4 (67%)	0 (0%)	66 (79%)	17 (59%)	8 (50%)	102 (71%)
Refinance Originations (Rate)	21 (57%)	1 (33%)	2 (50%)	1 (100%)	93 (68%)	29 (67%)	8 (38%)	147 (65%)
Denials	8 (11%)	0 (0%)	3 (25%)	0 (0%)	31 (13%)	8 (9%)	13 (30%)	50 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	0	4	0	54	13	8	84
Total Amount (in \$1,000s)	\$12,985	\$0	\$2,290	\$0	\$45,370	\$12,585	\$3,090	\$73,230
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	12	0	4	0	54	13	8	83
Median Loan Amount	\$715,000		\$510,000		\$725,000	\$825,000	\$335,000	\$725,000
Median Income	\$220,000		\$230,500		\$283,000	\$387,000	\$66,000	\$283,000
Median Value	\$1,055,000		\$940,000		\$975,000	\$935,000	\$425,000	\$1,005,000
LTV > 90	1 of 13	0 of 0	0 of 4	0 of 0	2 of 50	1 of 13	1 of 7	4 of 80
DTI > 45	0 of 12	0 of 0	0 of 4	0 of 0	3 of 50	0 of 13	1 of 7	3 of 79
Loan Costs > \$5,000	8 of 13	0 of 0	2 of 4	0 of 0	20 of 50	6 of 12	1 of 7	36 of 79
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	62	9	7	1	108	70	31	257
Purchase Originations (Rate)	15 (63%)	2 (50%)	1 (33%)	0 (0%)	26 (74%)	11 (52%)	3 (43%)	55 (63%)
Refinance Originations (Rate)	21 (55%)	4 (80%)	2 (50%)	1 (100%)	39 (55%)	20 (42%)	11 (46%)	87 (52%)
Denials	10 (16%)	0 (0%)	0 (0%)	0 (0%)	14 (13%)	5 (7%)	4 (13%)	29 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	2	1	0	22	8	3	43
Total Amount (in \$1,000s)	\$9,010	\$1,080	\$505	\$0	\$12,530	\$4,990	\$895	\$28,115
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	9	2	1	0	22	8	3	42
Median Loan Amount	\$720,000	\$540,000	\$505,000		\$515,000	\$655,000	\$345,000	\$545,000
Median Income	\$195,000	\$145,000	\$141,000		\$154,000	\$226,000	\$57,000	\$156,000
Median Value	\$1,080,000	\$570,000	\$625,000		\$680,000	\$955,000	\$435,000	\$695,000
LTV > 90	0 of 10	2 of 2	0 of 1	0 of 0	1 of 22	1 of 7	0 of 3	4 of 42
DTI > 45	1 of 10	0 of 2	0 of 1	0 of 0	1 of 22	1 of 8	1 of 3	3 of 43
Loan Costs > \$5,000	6 of 10	0 of 2	0 of 1	0 of 0	7 of 22	2 of 8	0 of 3	15 of 43
<b>OTHER LENDERS - All Applications</b>								
Applications	35	4	7	0	78	64	22	188
Purchase Originations (Rate)	13 (87%)	0 (0%)	1 (50%)	0 (0%)	14 (64%)	5 (42%)	1 (100%)	33 (62%)
Refinance Originations (Rate)	7 (41%)	0 (0%)	1 (33%)	0 (0%)	28 (61%)	16 (35%)	2 (11%)	52 (46%)
Denials	5 (14%)	2 (50%)	3 (43%)	0 (0%)	9 (12%)	6 (9%)	8 (36%)	25 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	0	1	0	10	2	1	24
Total Amount (in \$1,000s)	\$6,995	\$0	\$1,455	\$0	\$11,250	\$1,580	\$775	\$21,280
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	11	0	1	0	10	2	1	24
Median Loan Amount	\$605,000		\$1,455,000		\$975,000	\$790,000	\$775,000	\$720,000
Median Income	\$190,000		\$495,000		\$355,500	\$269,500	\$58,000	\$289,000
Median Value	\$875,000		\$1,815,000		\$1,465,000	\$990,000	\$975,000	\$1,030,000
LTV > 90	0 of 11	0 of 0	0 of 1	0 of 0	0 of 10	0 of 2	0 of 1	0 of 24
DTI > 45	1 of 11	0 of 0	0 of 1	0 of 0	1 of 10	0 of 2	0 of 1	2 of 24
Loan Costs > \$5,000	3 of 11	0 of 0	1 of 1	0 of 0	6 of 10	0 of 2	1 of 1	10 of 24

## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: East Boston

Population: 47,263

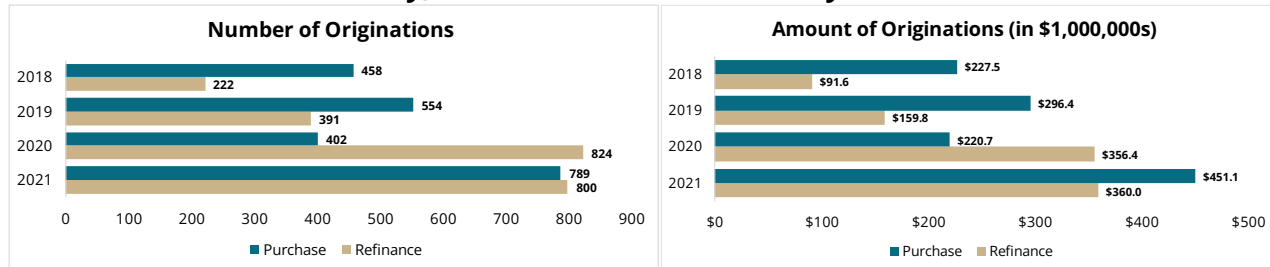
Housing Units: 17,974



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	282	201 (71%)	\$100,605	125 (62%)	76 (38%)	60 (30%)	34 (17%)
FIRST REPUBLIC BANK (MBCU)	128	107 (84%)	\$59,535	70 (65%)	37 (35%)	33 (31%)	10 (9%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	95	84 (88%)	\$44,360	56 (67%)	28 (33%)	19 (23%)	10 (12%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	94	64 (68%)	\$29,600	46 (72%)	18 (28%)	18 (28%)	13 (20%)
ROCKET MORTGAGE, LLC (LML)	77	64 (83%)	\$24,350	16 (25%)	48 (75%)	13 (20%)	21 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	90	60 (67%)	\$30,310	42 (70%)	18 (30%)	7 (12%)	7 (12%)
MSA MORTGAGE, LLC (LML)	61	51 (84%)	\$25,365	19 (37%)	32 (63%)	31 (61%)	20 (39%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	57	38 (67%)	\$19,910	22 (58%)	16 (42%)	9 (24%)	6 (16%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	43	37 (86%)	\$18,245	28 (76%)	9 (24%)	7 (19%)	4 (11%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	43	36 (84%)	\$16,800	12 (33%)	24 (67%)	13 (36%)	10 (28%)
MORTGAGE NETWORK, INC. (LML)	41	36 (88%)	\$16,650	20 (56%)	16 (44%)	1 (3%)	4 (11%)
LOANDEPOT.COM, LLC (LML)	42	32 (76%)	\$14,130	9 (28%)	23 (72%)	11 (34%)	10 (31%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	59	31 (53%)	\$10,505	11 (35%)	20 (65%)	8 (26%)	12 (39%)
EAST BOSTON SAVINGS BANK (MBCU)	39	31 (79%)	\$14,375	8 (26%)	23 (74%)	6 (19%)	5 (16%)
NEW FED MORTGAGE, CORP. (LML)	26	23 (88%)	\$10,725	5 (22%)	18 (78%)	6 (26%)	5 (22%)
AMERISAVE MORTGAGE CORPORATION (LML)	72	22 (31%)	\$10,120	2 (9%)	20 (91%)	3 (14%)	6 (27%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	96	20 (21%)	\$9,800	11 (55%)	9 (45%)	4 (20%)	4 (20%)
METRO (MBCU)	22	20 (91%)	\$9,040	3 (15%)	17 (85%)	3 (15%)	5 (25%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	23	19 (83%)	\$6,895	11 (58%)	8 (42%)	9 (47%)	6 (32%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	47	18 (38%)	\$9,620	12 (67%)	6 (33%)	5 (28%)	1 (6%)

## Trends - One- to Four-family, Purchase or Refinance Only



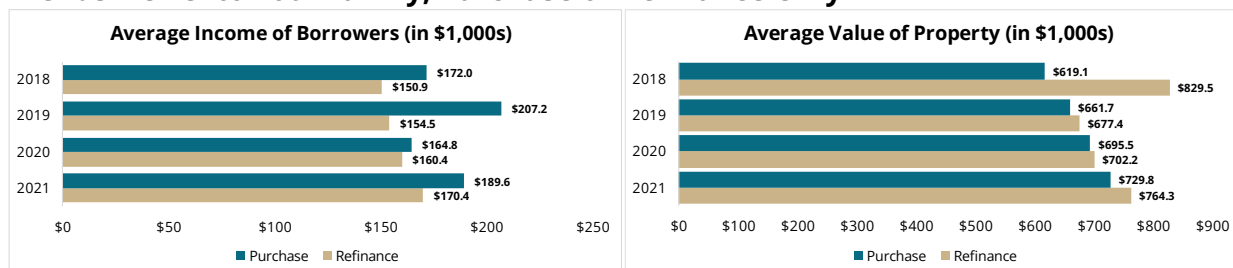


## Geography: East Boston

### Mortgage Lending

East Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	121	18	124	2	513	282	252	1,060
Purchase Originations (Rate)	69 (75%)	8 (57%)	30 (59%)	0 (0%)	170 (70%)	74 (60%)	60 (57%)	351 (67%)
Refinance Originations (Rate)	14 (64%)	0 (0%)	22 (51%)	1 (100%)	157 (69%)	98 (73%)	51 (49%)	292 (68%)
Denials	15 (12%)	3 (17%)	42 (34%)	1 (50%)	42 (8%)	20 (7%)	62 (25%)	123 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	53	7	26	0	148	20	54	254
Total Amount (in \$1,000s)	\$28,975	\$4,825	\$12,740	\$0	\$79,910	\$11,800	\$20,170	\$138,250
FHA Loans	1	0	1	0	1	1	0	4
Single Unit	50	5	25	0	144	16	53	240
Median Loan Amount	\$505,000	\$815,000	\$410,000		\$510,000	\$555,000	\$395,000	\$505,000
Median Income	\$135,000	\$116,000	\$110,500		\$130,000	\$162,500	\$75,000	\$130,000
Median Value	\$695,000	\$680,000	\$510,000		\$625,000	\$680,000	\$465,000	\$635,000
LTV > 90	5 of 53	3 of 6	11 of 26	0 of 0	34 of 142	5 of 18	20 of 52	58 of 245
DTI > 45	2 of 50	1 of 6	2 of 26	0 of 0	10 of 142	3 of 18	10 of 52	18 of 242
Loan Costs > \$5,000	12 of 52	0 of 5	4 of 24	0 of 0	16 of 137	3 of 17	5 of 45	35 of 235
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	145	18	173	4	599	332	297	1,271
Purchase Originations (Rate)	62 (62%)	6 (55%)	43 (72%)	2 (67%)	219 (76%)	57 (52%)	70 (71%)	389 (68%)
Refinance Originations (Rate)	32 (73%)	3 (43%)	81 (72%)	1 (100%)	207 (67%)	104 (47%)	113 (57%)	428 (62%)
Denials	11 (8%)	3 (17%)	14 (8%)	0 (0%)	28 (5%)	19 (6%)	33 (11%)	75 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	38	6	33	2	196	48	66	323
Total Amount (in \$1,000s)	\$20,690	\$3,110	\$17,895	\$950	\$105,860	\$25,450	\$27,120	\$173,955
FHA Loans	0	0	6	0	2	1	0	9
Single Unit	36	6	25	2	186	45	65	300
Median Loan Amount	\$515,000	\$540,000	\$525,000	\$475,000	\$545,000	\$540,000	\$415,000	\$535,000
Median Income	\$126,000	\$127,000	\$103,000	\$137,000	\$145,000	\$134,000	\$75,000	\$135,000
Median Value	\$700,000	\$665,000	\$625,000	\$485,000	\$625,000	\$610,000	\$500,000	\$625,000
LTV > 90	3 of 38	3 of 6	19 of 33	2 of 2	59 of 194	14 of 48	23 of 66	100 of 321
DTI > 45	2 of 38	2 of 6	12 of 33	1 of 2	23 of 196	4 of 48	20 of 66	44 of 323
Loan Costs > \$5,000	10 of 38	2 of 6	15 of 32	1 of 2	58 of 194	15 of 48	21 of 65	101 of 320
<b>OTHER LENDERS - All Applications</b>								
Applications	35	6	39	1	161	207	77	449
Purchase Originations (Rate)	11 (58%)	2 (100%)	6 (50%)	0 (0%)	32 (64%)	18 (22%)	6 (50%)	69 (42%)
Refinance Originations (Rate)	7 (47%)	1 (100%)	10 (38%)	0 (0%)	55 (60%)	25 (22%)	20 (34%)	98 (40%)
Denials	9 (26%)	0 (0%)	9 (23%)	1 (100%)	19 (12%)	14 (7%)	20 (26%)	52 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	1	6	0	28	6	5	51
Total Amount (in \$1,000s)	\$6,420	\$645	\$3,110	\$0	\$15,910	\$3,620	\$2,025	\$29,705
FHA Loans	0	0	0	0	0	1	1	1
Single Unit	9	1	6	0	27	5	4	48
Median Loan Amount	\$695,000	\$645,000	\$560,000		\$545,000	\$550,000	\$405,000	\$555,000
Median Income	\$191,500	\$126,000	\$179,500		\$144,000	\$110,500	\$77,000	\$166,000
Median Value	\$800,000	\$715,000	\$640,000		\$645,000	\$625,000	\$465,000	\$670,000
LTV > 90	1 of 10	0 of 1	2 of 6	0 of 0	8 of 28	1 of 5	2 of 5	12 of 50
DTI > 45	1 of 10	0 of 1	1 of 6	0 of 0	4 of 28	2 of 5	4 of 5	8 of 50
Loan Costs > \$5,000	1 of 10	1 of 1	2 of 6	0 of 0	7 of 26	4 of 6	1 of 4	15 of 49

## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Fenway

Population: 68,840

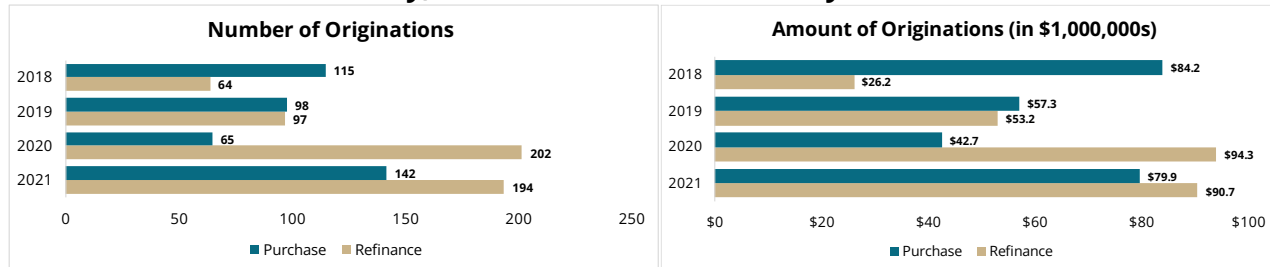
Housing Units: 12,985



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	41	30 (73%)	\$12,080	11 (37%)	19 (63%)	7 (23%)	4 (13%)
EMM LOANS LLC (LML)	19	17 (89%)	\$8,065	7 (41%)	10 (59%)	4 (24%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	23	16 (70%)	\$5,000	8 (50%)	8 (50%)	5 (31%)	1 (6%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	20	13 (65%)	\$6,245	5 (38%)	8 (62%)	4 (31%)	3 (23%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	16	12 (75%)	\$12,520	4 (33%)	8 (67%)	3 (25%)	1 (8%)
LOANDEPOT.COM, LLC (LML)	16	12 (75%)	\$4,330	2 (17%)	10 (83%)	4 (33%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	12	12 (100%)	\$4,300	9 (75%)	3 (25%)	2 (17%)	2 (17%)
NORTHEAST HOME LOAN, LLC (LML)	13	11 (85%)	\$4,905	1 (9%)	10 (91%)	0 (0%)	1 (9%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	11	10 (91%)	\$6,350	4 (40%)	6 (60%)	3 (30%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	14	9 (64%)	\$4,335	3 (33%)	6 (67%)	1 (11%)	3 (33%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	12	9 (75%)	\$5,205	3 (33%)	6 (67%)	2 (22%)	1 (11%)
FIRST REPUBLIC BANK (MBCU)	12	8 (67%)	\$5,520	4 (50%)	4 (50%)	2 (25%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	11	8 (73%)	\$5,280	4 (50%)	4 (50%)	3 (38%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	11	8 (73%)	\$3,960	5 (63%)	3 (38%)	2 (25%)	1 (13%)
SANTANDER BANK, N.A. (MBCU)	10	8 (80%)	\$2,610	3 (38%)	5 (63%)	3 (38%)	6 (75%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	8	6 (75%)	\$3,490	3 (50%)	3 (50%)	3 (50%)	1 (17%)
HOME POINT FINANCIAL CORPORATION (LML)	9	5 (56%)	\$2,375	1 (20%)	4 (80%)	2 (40%)	1 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	9	5 (56%)	\$2,115	4 (80%)	1 (20%)	3 (60%)	1 (20%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	8	5 (63%)	\$1,965	1 (20%)	4 (80%)	3 (60%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	6	5 (83%)	\$2,725	2 (40%)	3 (60%)	0 (0%)	0 (0%)

## Trends - One- to Four-family, Purchase or Refinance Only

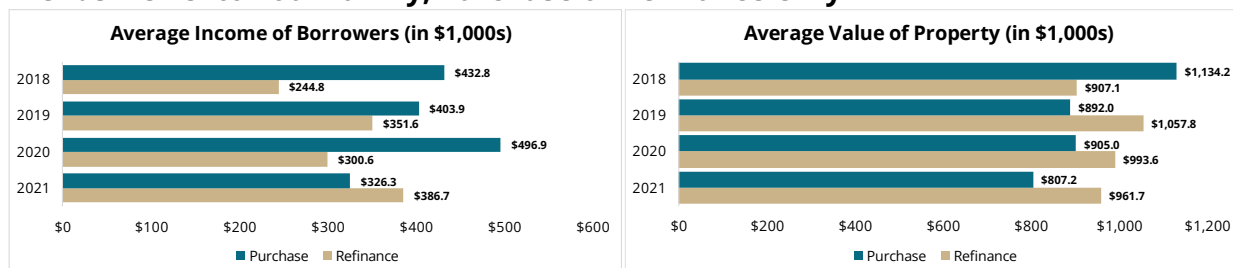


## Geography: Fenway

### Mortgage Lending

Fenway	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	45	4	2	0	91	67	45	209
Purchase Originations (Rate)	25 (76%)	2 (100%)	1 (50%)	0 (0%)	19 (58%)	15 (79%)	11 (65%)	62 (70%)
Refinance Originations (Rate)	7 (78%)	1 (50%)	0 (0%)	0 (0%)	43 (88%)	27 (68%)	15 (68%)	78 (78%)
Denials	2 (4%)	0 (0%)	0 (0%)	0 (0%)	10 (11%)	11 (16%)	9 (20%)	23 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	2	0	0	16	5	7	36
Total Amount (in \$1,000s)	\$10,595	\$900	\$0	\$0	\$9,710	\$3,615	\$2,035	\$24,820
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	13	2	0	0	16	5	7	36
Median Loan Amount	\$525,000	\$450,000			\$460,000	\$465,000	\$285,000	\$510,000
Median Income	\$325,000	\$112,000			\$150,500	\$149,000	\$65,000	\$174,000
Median Value	\$1,105,000	\$545,000			\$705,000	\$585,000	\$325,000	\$690,000
LTV > 90	1 of 13	1 of 2	0 of 0	0 of 0	0 of 15	1 of 5	2 of 6	3 of 35
DTI > 45	1 of 11	0 of 2	0 of 0	0 of 0	1 of 15	0 of 5	1 of 6	2 of 33
Loan Costs > \$5,000	5 of 11	0 of 2	0 of 0	0 of 0	4 of 15	1 of 5	0 of 6	10 of 33
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	55	1	8	0	114	63	26	241
Purchase Originations (Rate)	22 (69%)	0 (0%)	0 (0%)	0 (0%)	29 (85%)	10 (53%)	8 (67%)	61 (72%)
Refinance Originations (Rate)	13 (62%)	1 (100%)	6 (75%)	0 (0%)	62 (78%)	21 (48%)	10 (71%)	103 (67%)
Denials	4 (7%)	0 (0%)	1 (13%)	0 (0%)	4 (4%)	4 (6%)	2 (8%)	13 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	12	0	0	0	13	3	8	28
Total Amount (in \$1,000s)	\$4,730	\$0	\$0	\$0	\$7,545	\$1,505	\$2,150	\$13,780
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	12	0	0	0	13	3	8	28
Median Loan Amount	\$350,000				\$465,000	\$405,000	\$275,000	\$425,000
Median Income	\$121,500				\$186,000	\$122,000	\$56,500	\$123,500
Median Value	\$590,000				\$625,000	\$455,000	\$405,000	\$625,000
LTV > 90	0 of 12	0 of 0	0 of 0	0 of 0	1 of 13	1 of 3	1 of 8	2 of 28
DTI > 45	2 of 12	0 of 0	0 of 0	0 of 0	3 of 13	0 of 3	2 of 8	5 of 28
Loan Costs > \$5,000	2 of 12	0 of 0	0 of 0	0 of 0	4 of 13	0 of 3	0 of 8	6 of 28
<b>OTHER LENDERS - All Applications</b>								
Applications	30	0	7	1	29	39	9	106
Purchase Originations (Rate)	7 (54%)	0 (0%)	2 (67%)	0 (0%)	8 (80%)	6 (35%)	1 (33%)	23 (53%)
Refinance Originations (Rate)	10 (83%)	0 (0%)	1 (25%)	0 (0%)	7 (47%)	8 (40%)	0 (0%)	26 (51%)
Denials	3 (10%)	0 (0%)	2 (29%)	0 (0%)	5 (17%)	0 (0%)	5 (56%)	10 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	0	2	0	3	1	1	9
Total Amount (in \$1,000s)	\$1,555	\$0	\$670	\$0	\$4,035	\$455	\$265	\$6,715
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	2	0	3	1	1	9
Median Loan Amount	\$445,000		\$335,000		\$595,000	\$455,000	\$265,000	\$455,000
Median Income	\$186,000		\$88,500		\$215,000	\$114,000	\$54,000	\$186,000
Median Value	\$495,000		\$545,000		\$725,000	\$605,000	\$665,000	\$665,000
LTV > 90	0 of 3	0 of 0	1 of 2	0 of 0	0 of 3	0 of 1	0 of 1	1 of 9
DTI > 45	0 of 3	0 of 0	1 of 2	0 of 0	0 of 3	0 of 1	1 of 1	1 of 9
Loan Costs > \$5,000	0 of 3	0 of 0	0 of 2	0 of 0	1 of 3	1 of 1	0 of 1	2 of 9

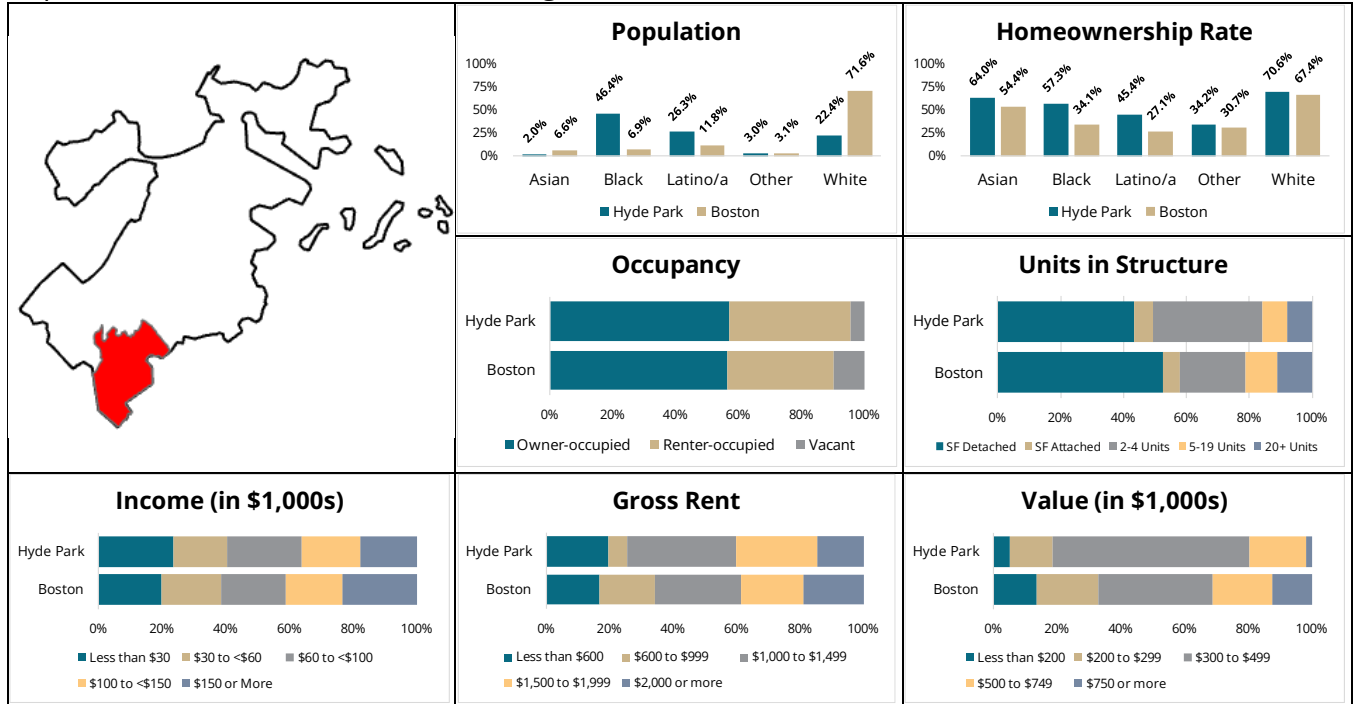
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Hyde Park

Population: 38,924

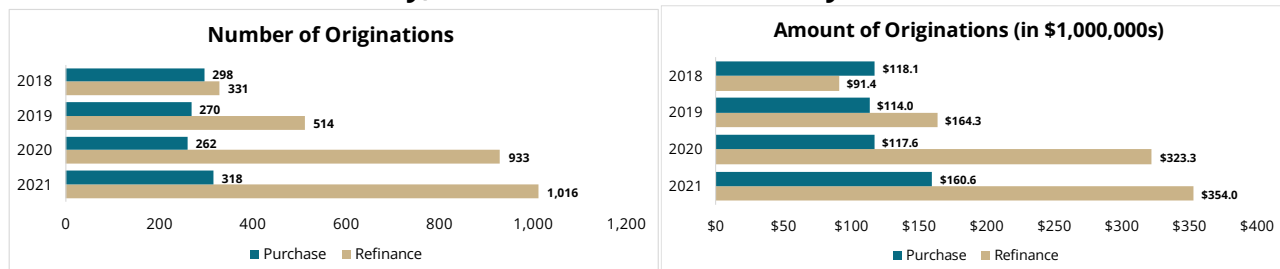
Housing Units: 13,752



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	186	146 (78%)	\$50,380	8 (5%)	138 (95%)	80 (55%)	70 (48%)
GUARANTEED RATE, INC. (LML)	127	88 (69%)	\$39,160	33 (38%)	55 (63%)	26 (30%)	21 (24%)
ROCKLAND TRUST COMPANY (MBCU)	76	49 (64%)	\$15,485	12 (24%)	37 (76%)	22 (45%)	21 (43%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	113	47 (42%)	\$13,455	9 (19%)	38 (81%)	27 (57%)	18 (38%)
LOANDEPOT.COM, LLC (LML)	68	43 (63%)	\$15,865	6 (14%)	37 (86%)	14 (33%)	14 (33%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	46	42 (91%)	\$19,510	18 (43%)	24 (57%)	10 (24%)	5 (12%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	48	38 (79%)	\$15,540	10 (26%)	28 (74%)	16 (42%)	12 (32%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	45	36 (80%)	\$15,030	12 (33%)	24 (67%)	19 (53%)	17 (47%)
NEWREZ LLC (LML)	109	33 (30%)	\$11,935	4 (12%)	29 (88%)	22 (67%)	14 (42%)
AMERISAVE MORTGAGE CORPORATION (LML)	103	32 (31%)	\$11,020	3 (9%)	29 (91%)	14 (44%)	14 (44%)
SANTANDER BANK, N.A. (MBCU)	58	31 (53%)	\$11,795	11 (35%)	20 (65%)	24 (77%)	17 (55%)
NATIONSTAR MORTGAGE LLC (LML)	63	28 (44%)	\$8,630	0 (0%)	28 (100%)	16 (57%)	12 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	38	26 (68%)	\$11,640	16 (62%)	10 (38%)	13 (50%)	9 (35%)
EASTERN BANK (MBCU)	38	24 (63%)	\$8,370	5 (21%)	19 (79%)	15 (63%)	3 (13%)
NEW FED MORTGAGE, CORP. (LML)	30	24 (80%)	\$9,430	2 (8%)	22 (92%)	16 (67%)	9 (38%)
PENNYMAC LOAN SERVICES, LLC (LML)	57	23 (40%)	\$10,415	3 (13%)	20 (87%)	9 (39%)	2 (9%)
FREEDOM MORTGAGE CORPORATION (LML)	61	22 (36%)	\$7,840	0 (0%)	22 (100%)	12 (55%)	2 (9%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	27	22 (81%)	\$9,590	10 (45%)	12 (55%)	10 (45%)	8 (36%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	53	21 (40%)	\$6,275	1 (5%)	20 (95%)	10 (48%)	11 (52%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	33	21 (64%)	\$8,605	7 (33%)	14 (67%)	14 (67%)	6 (29%)

## Trends – One- to Four-family, Purchase or Refinance Only

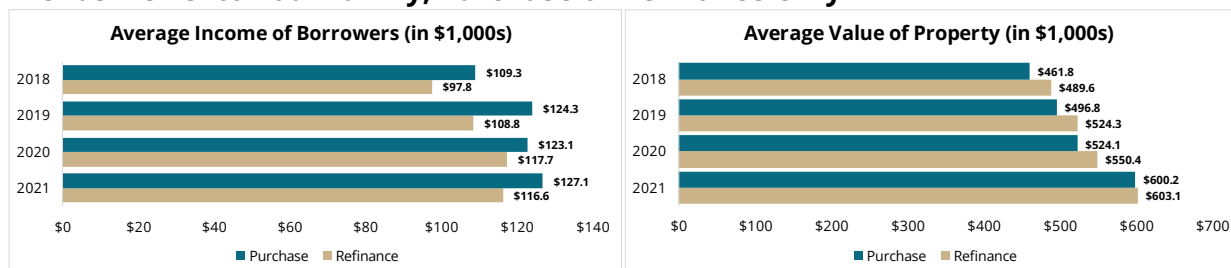


## Geography: Hyde Park

### Mortgage Lending

Hyde Park	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	24	303	174	10	228	161	370	900
Purchase Originations (Rate)	1 (33%)	29 (69%)	28 (62%)	2 (67%)	39 (80%)	24 (63%)	32 (53%)	123 (68%)
Refinance Originations (Rate)	11 (61%)	94 (56%)	43 (52%)	0 (0%)	95 (69%)	44 (52%)	96 (47%)	287 (58%)
Denials	3 (13%)	93 (31%)	49 (28%)	0 (0%)	28 (12%)	29 (18%)	119 (32%)	202 (22%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	24	27	2	35	13	29	101
Total Amount (in \$1,000s)	\$0	\$10,870	\$15,455	\$910	\$19,295	\$6,285	\$11,405	\$52,815
FHA Loans	0	2	3	0	1	3	0	9
Single Unit	0	20	20	2	31	11	27	84
Median Loan Amount		\$455,000	\$555,000	\$455,000	\$525,000	\$495,000	\$405,000	\$515,000
Median Income		\$97,500	\$110,000	\$90,500	\$160,000	\$101,000	\$72,000	\$110,000
Median Value		\$505,000	\$605,000	\$415,000	\$650,000	\$600,000	\$505,000	\$565,000
LTV > 90	0 of 0	14 of 21	15 of 23	1 of 1	7 of 28	7 of 12	16 of 27	44 of 85
DTI > 45	0 of 0	2 of 21	5 of 23	0 of 1	2 of 28	3 of 12	4 of 27	12 of 85
Loan Costs > \$5,000	0 of 0	5 of 16	5 of 20	0 of 1	5 of 27	5 of 10	5 of 24	20 of 74
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	35	406	220	6	301	399	476	1,367
Purchase Originations (Rate)	16 (89%)	48 (81%)	30 (70%)	0 (0%)	42 (82%)	30 (49%)	49 (79%)	166 (72%)
Refinance Originations (Rate)	11 (65%)	178 (52%)	97 (56%)	5 (83%)	169 (68%)	147 (44%)	215 (52%)	607 (54%)
Denials	2 (6%)	51 (13%)	23 (10%)	0 (0%)	24 (8%)	49 (12%)	73 (15%)	149 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	15	46	27	0	41	29	45	158
Total Amount (in \$1,000s)	\$6,935	\$25,810	\$15,035	\$0	\$20,685	\$15,045	\$18,405	\$83,510
FHA Loans	2	13	6	0	3	4	5	28
Single Unit	14	40	19	0	37	27	44	137
Median Loan Amount	\$515,000	\$550,000	\$545,000		\$505,000	\$525,000	\$415,000	\$535,000
Median Income	\$111,000	\$116,000	\$101,000		\$121,000	\$117,000	\$74,000	\$114,000
Median Value	\$575,000	\$605,000	\$585,000		\$615,000	\$605,000	\$525,000	\$600,000
LTV > 90	7 of 15	30 of 45	18 of 27	0 of 0	9 of 40	13 of 29	21 of 44	77 of 156
DTI > 45	5 of 15	9 of 46	7 of 27	0 of 0	4 of 41	6 of 29	13 of 45	31 of 158
Loan Costs > \$5,000	7 of 15	27 of 46	14 of 26	0 of 0	9 of 41	7 of 29	16 of 45	64 of 157
<b>OTHER LENDERS - All Applications</b>								
Applications	18	132	59	1	78	167	142	455
Purchase Originations (Rate)	5 (56%)	11 (65%)	7 (78%)	0 (0%)	4 (44%)	4 (11%)	9 (53%)	31 (39%)
Refinance Originations (Rate)	2 (29%)	43 (44%)	21 (50%)	1 (100%)	34 (60%)	25 (21%)	46 (42%)	126 (39%)
Denials	8 (44%)	25 (19%)	15 (25%)	0 (0%)	11 (14%)	24 (14%)	37 (26%)	83 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	10	7	0	3	4	8	27
Total Amount (in \$1,000s)	\$1,655	\$5,010	\$3,505	\$0	\$1,645	\$1,960	\$2,620	\$13,775
FHA Loans	1	5	2	0	0	0	2	8
Single Unit	2	8	6	0	2	4	8	22
Median Loan Amount	\$485,000	\$510,000	\$525,000		\$515,000	\$505,000	\$300,000	\$515,000
Median Income	\$135,000	\$125,000	\$84,000		\$97,000	\$126,000	\$76,000	\$125,000
Median Value	\$605,000	\$610,000	\$585,000		\$515,000	\$495,000	\$345,000	\$590,000
LTV > 90	1 of 3	6 of 10	3 of 7	0 of 0	1 of 3	1 of 3	2 of 8	12 of 26
DTI > 45	0 of 3	2 of 10	1 of 7	0 of 0	0 of 3	0 of 3	1 of 8	3 of 26
Loan Costs > \$5,000	0 of 2	7 of 10	4 of 7	0 of 0	2 of 3	3 of 4	5 of 8	16 of 26

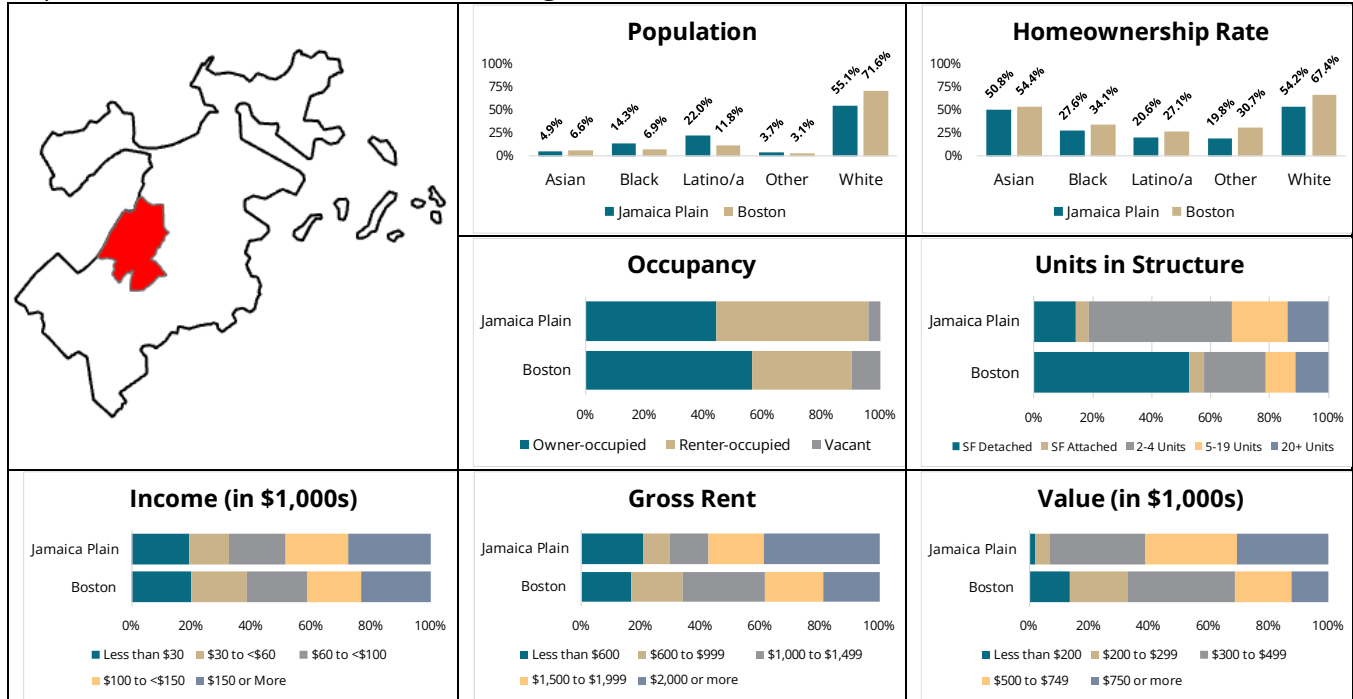
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Jamaica Plain

Population: 40,867

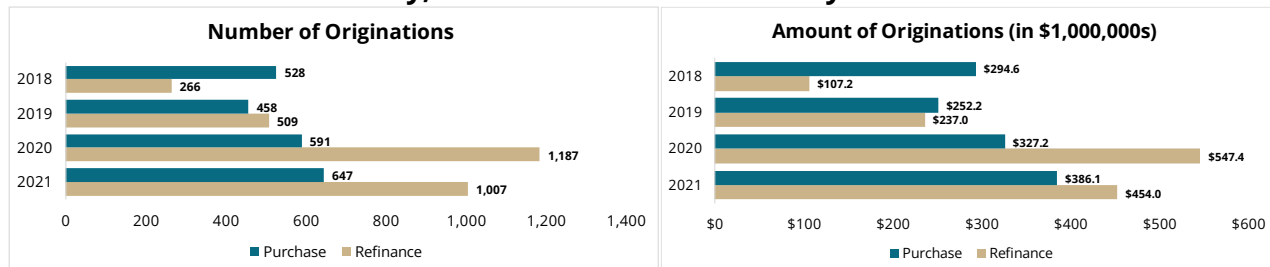
Housing Units: 17,122



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	318	237 (75%)	\$127,275	110 (46%)	127 (54%)	48 (20%)	32 (14%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	177	165 (93%)	\$85,925	90 (55%)	75 (45%)	29 (18%)	23 (14%)
ROCKET MORTGAGE, LLC (LML)	95	82 (86%)	\$33,360	8 (10%)	74 (90%)	18 (22%)	18 (22%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	83	61 (73%)	\$31,525	32 (52%)	29 (48%)	11 (18%)	3 (5%)
FIRST REPUBLIC BANK (MBCU)	66	50 (76%)	\$29,710	23 (46%)	27 (54%)	3 (6%)	4 (8%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	90	49 (54%)	\$21,335	15 (31%)	34 (69%)	11 (22%)	13 (27%)
LOANDEPOT.COM, LLC (LML)	62	44 (71%)	\$18,890	2 (5%)	42 (95%)	7 (16%)	3 (7%)
MORTGAGE NETWORK, INC. (LML)	42	38 (90%)	\$18,030	20 (53%)	18 (47%)	3 (8%)	7 (18%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	55	35 (64%)	\$16,295	19 (54%)	16 (46%)	5 (14%)	8 (23%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	51	34 (67%)	\$18,370	9 (26%)	25 (74%)	8 (24%)	4 (12%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	36	34 (94%)	\$18,310	26 (76%)	8 (24%)	4 (12%)	4 (12%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	61	30 (49%)	\$18,950	19 (63%)	11 (37%)	7 (23%)	2 (7%)
EASTERN BANK (MBCU)	46	28 (61%)	\$11,120	3 (11%)	25 (89%)	6 (21%)	7 (25%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	45	27 (60%)	\$12,135	7 (26%)	20 (74%)	1 (4%)	5 (19%)
ROCKLAND TRUST COMPANY (MBCU)	38	27 (71%)	\$15,285	11 (41%)	16 (59%)	4 (15%)	5 (19%)
NFM, INC. (LML)	29	27 (93%)	\$13,865	19 (70%)	8 (30%)	6 (22%)	5 (19%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	26	22 (85%)	\$11,950	8 (36%)	14 (64%)	5 (23%)	2 (9%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	115	19 (17%)	\$11,385	6 (32%)	13 (68%)	5 (26%)	2 (11%)
U.S. BANK NATIONAL ASSOCIATION (Other)	61	19 (31%)	\$10,845	13 (68%)	6 (32%)	5 (26%)	2 (11%)
NEWREZ LLC (LML)	52	19 (37%)	\$6,765	1 (5%)	18 (95%)	1 (5%)	6 (32%)

## Trends - One- to Four-family, Purchase or Refinance Only



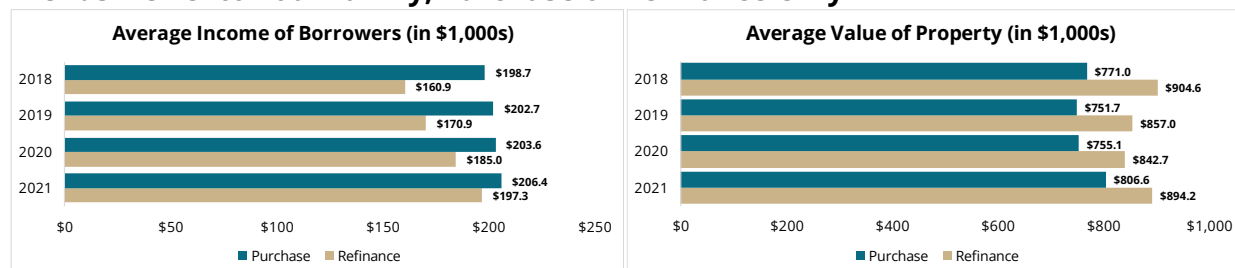


## Geography: Jamaica Plain

### Mortgage Lending

Jamaica Plain	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	82	47	93	4	685	242	227	1,153
Purchase Originations (Rate)	25 (64%)	10 (59%)	15 (60%)	0 (0%)	167 (74%)	57 (61%)	35 (51%)	274 (68%)
Refinance Originations (Rate)	33 (85%)	16 (62%)	24 (56%)	1 (100%)	250 (69%)	69 (59%)	60 (51%)	393 (67%)
Denials	4 (5%)	10 (21%)	22 (24%)	2 (50%)	47 (7%)	21 (9%)	50 (22%)	106 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	23	10	13	0	148	26	34	220
Total Amount (in \$1,000s)	\$13,295	\$6,830	\$8,315	\$0	\$93,020	\$15,930	\$12,810	\$137,390
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	23	8	12	0	139	22	33	204
Median Loan Amount	\$515,000	\$665,000	\$665,000		\$605,000	\$620,000	\$375,000	\$595,000
Median Income	\$148,000	\$186,000	\$228,000		\$175,000	\$175,000	\$75,000	\$175,000
Median Value	\$615,000	\$765,000	\$770,000		\$795,000	\$780,000	\$495,000	\$775,000
LTV > 90	3 of 23	4 of 10	5 of 12	0 of 0	20 of 145	3 of 26	15 of 32	35 of 216
DTI > 45	1 of 23	1 of 10	1 of 12	0 of 0	0 of 145	0 of 25	0 of 32	3 of 215
Loan Costs > \$5,000	4 of 23	3 of 9	6 of 11	0 of 0	44 of 142	7 of 26	3 of 30	64 of 211
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	114	37	78	5	695	270	208	1,199
Purchase Originations (Rate)	39 (78%)	10 (59%)	18 (72%)	1 (50%)	205 (81%)	33 (56%)	34 (72%)	306 (76%)
Refinance Originations (Rate)	38 (59%)	12 (60%)	27 (52%)	3 (100%)	320 (73%)	102 (49%)	89 (56%)	502 (64%)
Denials	9 (8%)	3 (8%)	6 (8%)	0 (0%)	33 (5%)	13 (5%)	31 (15%)	64 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	32	10	18	1	180	30	32	271
Total Amount (in \$1,000s)	\$17,560	\$6,840	\$9,450	\$545	\$105,110	\$18,010	\$11,740	\$157,515
FHA Loans	0	0	0	0	1	1	0	2
Single Unit	31	7	18	1	176	29	32	262
Median Loan Amount	\$525,000	\$550,000	\$480,000	\$545,000	\$555,000	\$585,000	\$395,000	\$545,000
Median Income	\$141,500	\$188,500	\$126,500	\$123,000	\$158,500	\$179,500	\$77,000	\$158,000
Median Value	\$675,000	\$635,000	\$605,000	\$605,000	\$705,000	\$760,000	\$490,000	\$705,000
LTV > 90	2 of 32	5 of 10	4 of 18	0 of 1	33 of 180	4 of 30	4 of 32	48 of 271
DTI > 45	2 of 31	1 of 10	2 of 18	0 of 1	8 of 180	2 of 30	4 of 32	15 of 270
Loan Costs > \$5,000	9 of 32	3 of 8	6 of 18	0 of 1	38 of 180	6 of 30	3 of 32	62 of 269
<b>OTHER LENDERS - All Applications</b>								
Applications	40	14	22	1	219	174	53	470
Purchase Originations (Rate)	11 (79%)	5 (100%)	2 (40%)	0 (0%)	50 (85%)	9 (13%)	9 (64%)	77 (51%)
Refinance Originations (Rate)	13 (62%)	2 (29%)	6 (46%)	0 (0%)	88 (65%)	18 (19%)	13 (39%)	127 (47%)
Denials	3 (8%)	4 (29%)	1 (5%)	0 (0%)	15 (7%)	14 (8%)	10 (19%)	37 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	4	2	0	35	7	8	58
Total Amount (in \$1,000s)	\$5,710	\$2,480	\$1,150	\$0	\$22,705	\$4,585	\$2,860	\$36,630
FHA Loans	0	1	0	0	1	0	0	2
Single Unit	10	2	2	0	33	7	8	54
Median Loan Amount	\$590,000	\$570,000	\$575,000		\$525,000	\$685,000	\$415,000	\$550,000
Median Income	\$139,000	\$136,500	\$200,000		\$170,000	\$210,000	\$83,000	\$162,000
Median Value	\$755,000	\$735,000	\$810,000		\$865,000	\$855,000	\$580,000	\$805,000
LTV > 90	0 of 10	3 of 4	0 of 2	0 of 0	7 of 34	0 of 7	1 of 8	10 of 57
DTI > 45	0 of 10	1 of 4	0 of 2	0 of 0	2 of 34	0 of 7	0 of 8	3 of 57
Loan Costs > \$5,000	4 of 10	1 of 4	1 of 2	0 of 0	10 of 34	3 of 7	0 of 8	19 of 57

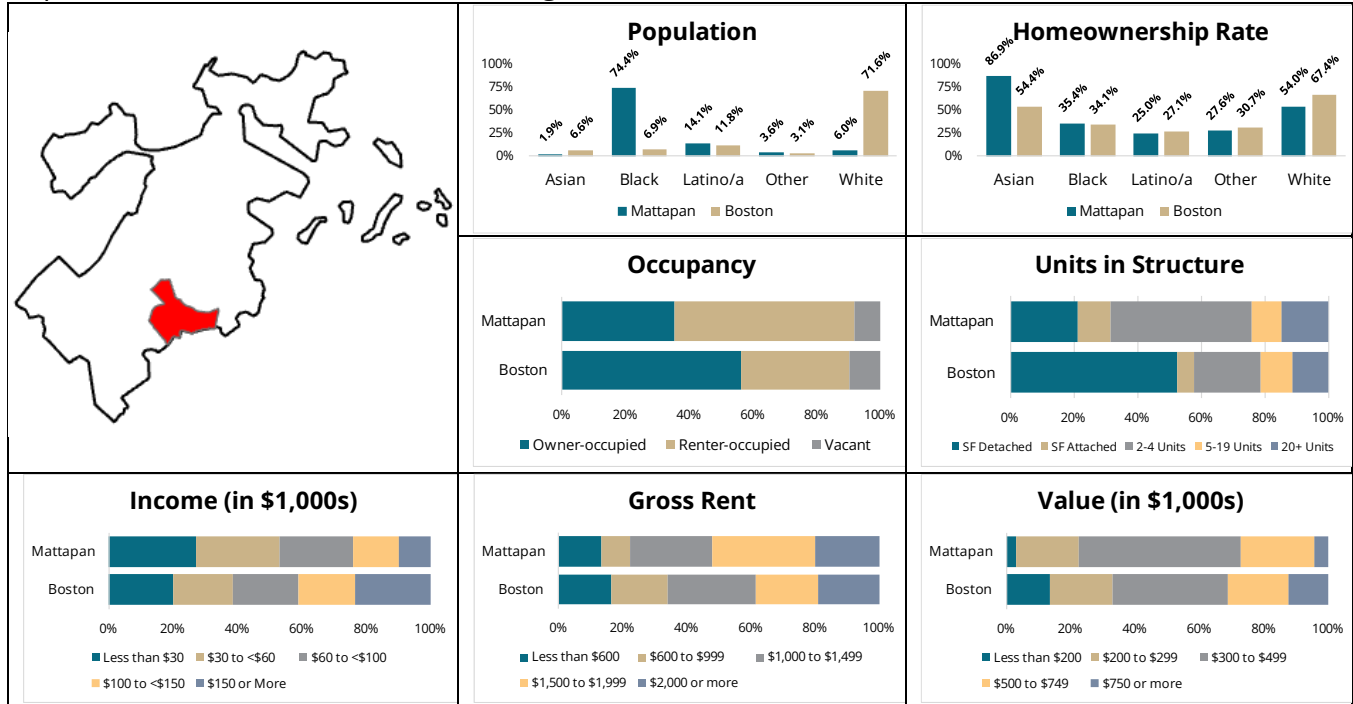
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Mattapan

Population: 26,659

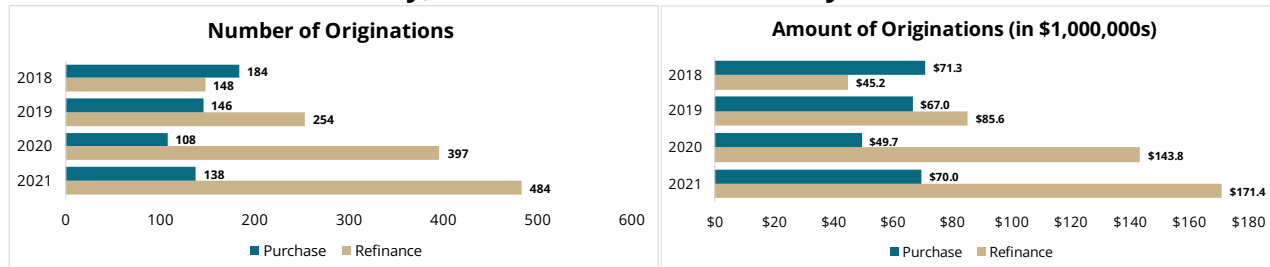
Housing Units: 9,997



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	73	53 (73%)	\$19,375	7 (13%)	46 (87%)	37 (70%)	31 (58%)
GUARANTEED RATE, INC. (LML)	69	41 (59%)	\$19,795	18 (44%)	23 (56%)	22 (54%)	11 (27%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	69	35 (51%)	\$8,135	2 (6%)	33 (94%)	28 (80%)	21 (60%)
LOANDEPOT.COM, LLC (LML)	41	25 (61%)	\$10,475	1 (4%)	24 (96%)	11 (44%)	8 (32%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	29	21 (72%)	\$7,685	4 (19%)	17 (81%)	12 (57%)	11 (52%)
FIRST REPUBLIC BANK (MBCU)	28	21 (75%)	\$7,985	7 (33%)	14 (67%)	10 (48%)	5 (24%)
NATIONSTAR MORTGAGE LLC (LML)	36	18 (50%)	\$6,500	0 (0%)	18 (100%)	13 (72%)	11 (61%)
NEWREZ LLC (LML)	52	16 (31%)	\$4,640	0 (0%)	16 (100%)	13 (81%)	9 (56%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	25	16 (64%)	\$7,550	4 (25%)	12 (75%)	15 (94%)	7 (44%)
SANTANDER BANK, N.A. (MBCU)	35	15 (43%)	\$5,325	8 (53%)	7 (47%)	11 (73%)	9 (60%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	29	15 (52%)	\$4,115	2 (13%)	13 (87%)	9 (60%)	9 (60%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	18	14 (78%)	\$5,210	2 (14%)	12 (86%)	5 (36%)	5 (36%)
ROCKLAND TRUST COMPANY (MBCU)	21	13 (62%)	\$5,015	2 (15%)	11 (85%)	12 (92%)	6 (46%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	18	12 (67%)	\$5,080	5 (42%)	7 (58%)	9 (75%)	6 (50%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	25	11 (44%)	\$4,735	3 (27%)	8 (73%)	5 (45%)	3 (27%)
FREEDOM MORTGAGE CORPORATION (LML)	39	10 (26%)	\$4,540	1 (10%)	9 (90%)	7 (70%)	0 (0%)
PENNYMAC LOAN SERVICES, LLC (LML)	22	10 (45%)	\$3,550	0 (0%)	10 (100%)	9 (90%)	4 (40%)
EASTERN BANK (MBCU)	20	10 (50%)	\$3,660	2 (20%)	8 (80%)	7 (70%)	2 (20%)
CALIBER HOME LOANS, INC. (Other)	17	10 (59%)	\$6,130	4 (40%)	6 (60%)	9 (90%)	3 (30%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	12	10 (83%)	\$3,990	6 (60%)	4 (40%)	2 (20%)	4 (40%)

## Trends – One- to Four-family, Purchase or Refinance Only



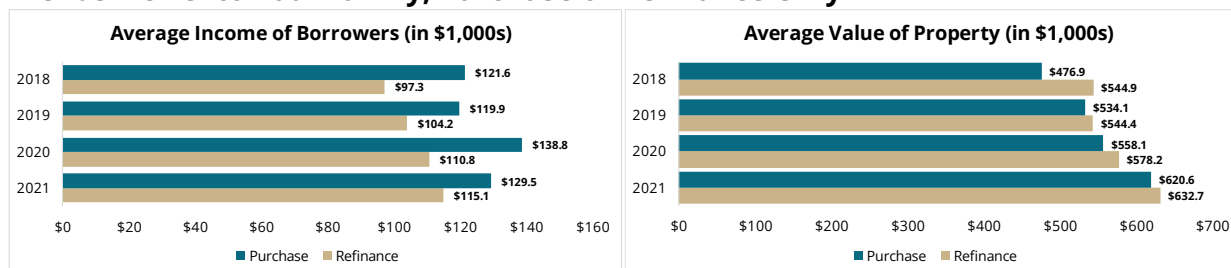


## Geography: Mattapan

### Mortgage Lending

Mattapan	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	22	259	46	4	65	111	247	507
Purchase Originations (Rate)	2 (100%)	15 (38%)	7 (70%)	1 (100%)	12 (63%)	13 (45%)	14 (41%)	50 (50%)
Refinance Originations (Rate)	8 (47%)	82 (59%)	13 (62%)	0 (0%)	20 (74%)	26 (44%)	68 (52%)	149 (56%)
Denials	4 (18%)	85 (33%)	10 (22%)	1 (25%)	7 (11%)	28 (25%)	82 (33%)	135 (27%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	13	7	1	11	5	13	39
Total Amount (in \$1,000s)	\$940	\$5,755	\$3,325	\$455	\$6,235	\$2,955	\$4,995	\$19,665
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	2	8	4	1	10	3	11	28
Median Loan Amount	\$470,000	\$445,000	\$535,000	\$455,000	\$445,000	\$525,000	\$385,000	\$465,000
Median Income	\$118,500	\$99,000	\$89,000	\$151,000	\$125,000	\$127,000	\$80,000	\$107,000
Median Value	\$690,000	\$485,000	\$590,000	\$575,000	\$655,000	\$615,000	\$425,000	\$575,000
LTV > 90	0 of 2	8 of 10	5 of 6	0 of 1	2 of 11	2 of 5	7 of 11	17 of 35
DTI > 45	0 of 2	0 of 10	1 of 6	0 of 1	0 of 11	0 of 5	1 of 11	1 of 35
Loan Costs > \$5,000	0 of 2	2 of 9	0 of 5	1 of 1	1 of 11	1 of 4	0 of 10	5 of 32
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	21	315	54	4	79	196	267	669
Purchase Originations (Rate)	6 (67%)	34 (69%)	7 (88%)	0 (0%)	15 (71%)	12 (36%)	25 (69%)	74 (62%)
Refinance Originations (Rate)	7 (58%)	135 (51%)	26 (57%)	0 (0%)	37 (64%)	68 (42%)	115 (50%)	273 (50%)
Denials	1 (5%)	53 (17%)	8 (15%)	1 (25%)	8 (10%)	24 (12%)	49 (18%)	95 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	28	7	0	15	11	23	66
Total Amount (in \$1,000s)	\$2,675	\$13,420	\$4,555	\$0	\$7,275	\$6,655	\$8,865	\$34,580
FHA Loans	0	10	4	0	1	5	3	20
Single Unit	4	22	4	0	14	6	21	50
Median Loan Amount	\$485,000	\$455,000	\$585,000		\$515,000	\$585,000	\$415,000	\$510,000
Median Income	\$72,000	\$92,000	\$142,000		\$110,000	\$125,000	\$80,000	\$111,500
Median Value	\$605,000	\$505,000	\$645,000		\$635,000	\$645,000	\$455,000	\$605,000
LTV > 90	1 of 4	21 of 28	4 of 7	0 of 0	5 of 14	6 of 11	13 of 23	37 of 64
DTI > 45	1 of 5	8 of 28	3 of 7	0 of 0	4 of 15	4 of 11	6 of 23	20 of 66
Loan Costs > \$5,000	3 of 5	15 of 28	5 of 7	0 of 0	2 of 15	5 of 10	9 of 23	30 of 65
<b>OTHER LENDERS - All Applications</b>								
Applications	11	93	14	2	22	89	80	231
Purchase Originations (Rate)	4 (100%)	6 (67%)	1 (50%)	0 (0%)	3 (60%)	5 (31%)	3 (60%)	19 (53%)
Refinance Originations (Rate)	4 (57%)	32 (44%)	5 (50%)	0 (0%)	8 (53%)	16 (25%)	28 (41%)	65 (38%)
Denials	1 (9%)	19 (20%)	3 (21%)	2 (100%)	1 (5%)	18 (20%)	22 (28%)	44 (19%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	4	1	0	3	4	2	14
Total Amount (in \$1,000s)	\$1,280	\$1,730	\$505	\$0	\$1,245	\$2,470	\$670	\$7,230
FHA Loans	1	0	0	0	0	3	1	4
Single Unit	2	3	1	0	3	3	2	12
Median Loan Amount	\$640,000	\$420,000	\$505,000		\$305,000	\$590,000	\$335,000	\$520,000
Median Income	\$131,500	\$152,500	\$182,000		\$95,000	\$126,000	\$71,500	\$150,000
Median Value	\$695,000	\$520,000	\$625,000		\$885,000	\$625,000	\$515,000	\$635,000
LTV > 90	1 of 2	3 of 4	0 of 1	0 of 0	0 of 3	3 of 4	1 of 2	7 of 14
DTI > 45	0 of 2	0 of 4	0 of 1	0 of 0	0 of 3	1 of 4	1 of 2	1 of 14
Loan Costs > \$5,000	1 of 2	1 of 4	0 of 1	0 of 0	0 of 3	3 of 4	1 of 2	5 of 14

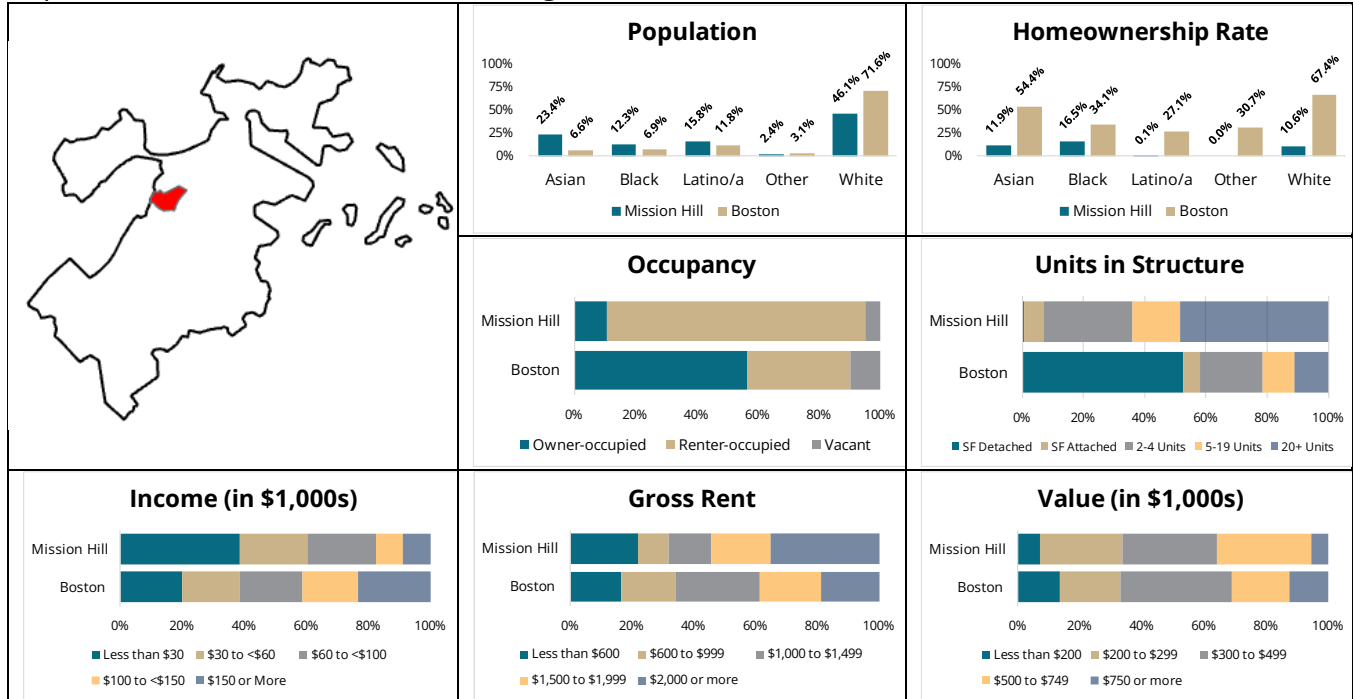
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Mission Hill

Population: 12,707

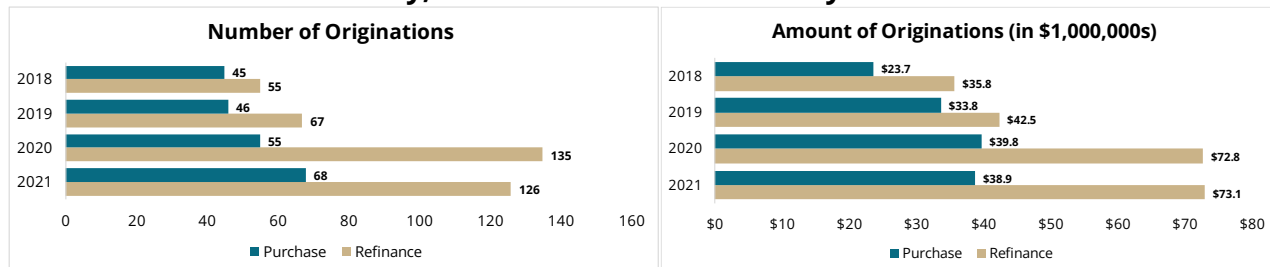
Housing Units: 5,910



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	28	18 (64%)	\$7,780	11 (61%)	7 (39%)	7 (39%)	6 (33%)
LOANDEPOT.COM, LLC (LML)	19	14 (74%)	\$9,560	2 (14%)	12 (86%)	6 (43%)	1 (7%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	16	14 (88%)	\$7,060	6 (43%)	8 (57%)	5 (36%)	4 (29%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	10	8 (80%)	\$5,230	3 (38%)	5 (63%)	3 (38%)	4 (50%)
FIRST REPUBLIC BANK (MBCU)	9	7 (78%)	\$5,785	1 (14%)	6 (86%)	0 (0%)	3 (43%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	13	6 (46%)	\$4,840	3 (50%)	3 (50%)	3 (50%)	0 (0%)
EMM LOANS LLC (LML)	7	6 (86%)	\$3,150	1 (17%)	5 (83%)	0 (0%)	0 (0%)
EASTERN BANK (MBCU)	7	6 (86%)	\$2,590	2 (33%)	4 (67%)	2 (33%)	2 (33%)
ROCKET MORTGAGE, LLC (LML)	5	5 (100%)	\$1,855	0 (0%)	5 (100%)	2 (40%)	2 (40%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	9	4 (44%)	\$1,660	3 (75%)	1 (25%)	2 (50%)	2 (50%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	5	4 (80%)	\$4,160	0 (0%)	4 (100%)	0 (0%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	5	4 (80%)	\$1,390	3 (75%)	1 (25%)	1 (25%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	9	3 (33%)	\$945	1 (33%)	2 (67%)	0 (0%)	0 (0%)
METRO (MBCU)	6	3 (50%)	\$3,015	1 (33%)	2 (67%)	0 (0%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	4	3 (75%)	\$995	2 (67%)	1 (33%)	1 (33%)	1 (33%)
HOME POINT FINANCIAL CORPORATION (LML)	4	3 (75%)	\$955	0 (0%)	3 (100%)	0 (0%)	1 (33%)
HANSCOM (Other)	3	3 (100%)	\$4,255	0 (0%)	3 (100%)	0 (0%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (C)	3	3 (100%)	\$2,165	0 (0%)	3 (100%)	0 (0%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	3	3 (100%)	\$1,205	0 (0%)	3 (100%)	1 (33%)	1 (33%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	3	3 (100%)	\$1,105	1 (33%)	2 (67%)	0 (0%)	1 (33%)

## Trends - One- to Four-family, Purchase or Refinance Only

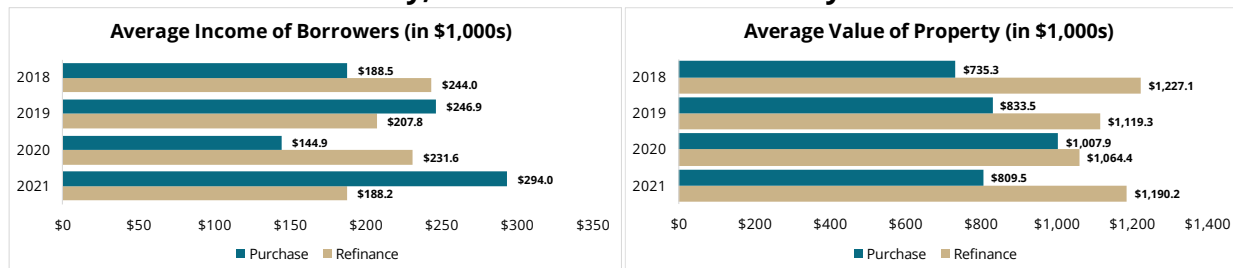


## Geography: Mission Hill

### Mortgage Lending

Mission Hill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	36	13	6	0	59	37	43	151
Purchase Originations (Rate)	8 (57%)	0 (0%)	2 (100%)	0 (0%)	13 (68%)	8 (62%)	6 (50%)	31 (62%)
Refinance Originations (Rate)	9 (47%)	3 (50%)	1 (33%)	0 (0%)	26 (79%)	15 (65%)	11 (48%)	54 (64%)
Denials	6 (17%)	4 (31%)	0 (0%)	0 (0%)	4 (7%)	7 (19%)	9 (21%)	21 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	0	2	0	10	3	5	19
Total Amount (in \$1,000s)	\$1,940	\$0	\$890	\$0	\$5,060	\$1,375	\$1,485	\$9,265
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	4	0	2	0	9	3	5	18
Median Loan Amount	\$375,000		\$445,000		\$520,000	\$575,000	\$225,000	\$475,000
Median Income	\$121,000		\$789,000		\$142,000	\$134,000	\$69,000	\$135,000
Median Value	\$530,000		\$520,000		\$775,000	\$595,000	\$285,000	\$605,000
LTV > 90	1 of 4	0 of 0	0 of 2	0 of 0	3 of 10	2 of 3	2 of 5	6 of 19
DTI > 45	1 of 3	0 of 0	0 of 2	0 of 0	0 of 10	0 of 3	1 of 5	1 of 18
Loan Costs > \$5,000	2 of 4	0 of 0	1 of 2	0 of 0	0 of 9	0 of 3	0 of 5	3 of 18
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	29	8	1	0	57	32	36	127
Purchase Originations (Rate)	9 (90%)	3 (75%)	0 (0%)	0 (0%)	12 (86%)	4 (44%)	6 (75%)	28 (76%)
Refinance Originations (Rate)	14 (74%)	4 (100%)	0 (0%)	0 (0%)	30 (70%)	8 (35%)	18 (64%)	56 (62%)
Denials	2 (7%)	1 (13%)	0 (0%)	0 (0%)	6 (11%)	3 (9%)	4 (11%)	12 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	3	0	0	8	4	5	19
Total Amount (in \$1,000s)	\$1,850	\$2,065	\$0	\$0	\$3,150	\$1,740	\$1,455	\$8,805
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	4	3	0	0	8	4	5	19
Median Loan Amount	\$415,000	\$675,000			\$325,000	\$395,000	\$295,000	\$405,000
Median Income	\$179,000	\$230,000			\$103,000	\$137,500	\$65,000	\$153,000
Median Value	\$595,000	\$835,000			\$460,000	\$525,000	\$365,000	\$575,000
LTV > 90	0 of 4	1 of 3	0 of 0	0 of 0	1 of 8	0 of 4	0 of 5	2 of 19
DTI > 45	0 of 4	0 of 3	0 of 0	0 of 0	0 of 8	0 of 4	0 of 5	0 of 19
Loan Costs > \$5,000	1 of 4	0 of 3	0 of 0	0 of 0	1 of 8	0 of 4	1 of 5	2 of 19
<b>OTHER LENDERS - All Applications</b>								
Applications	4	7	3	2	19	33	7	68
Purchase Originations (Rate)	2 (100%)	2 (100%)	0 (0%)	0 (0%)	3 (100%)	2 (20%)	0 (0%)	9 (53%)
Refinance Originations (Rate)	1 (100%)	1 (20%)	1 (50%)	0 (0%)	9 (69%)	10 (45%)	4 (57%)	22 (49%)
Denials	1 (25%)	1 (14%)	0 (0%)	0 (0%)	1 (5%)	4 (12%)	1 (14%)	7 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	0	0	1	2	0	3
Total Amount (in \$1,000s)	\$0	\$0	\$0	\$0	\$505	\$1,230	\$0	\$1,735
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	1	2	0	3
Median Loan Amount					\$505,000	\$615,000		\$505,000
Median Income					\$99,000	\$123,500		\$119,000
Median Value					\$585,000	\$865,000		\$725,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1	0 of 0	0 of 2
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1	0 of 0	0 of 2
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 2	0 of 0	0 of 3

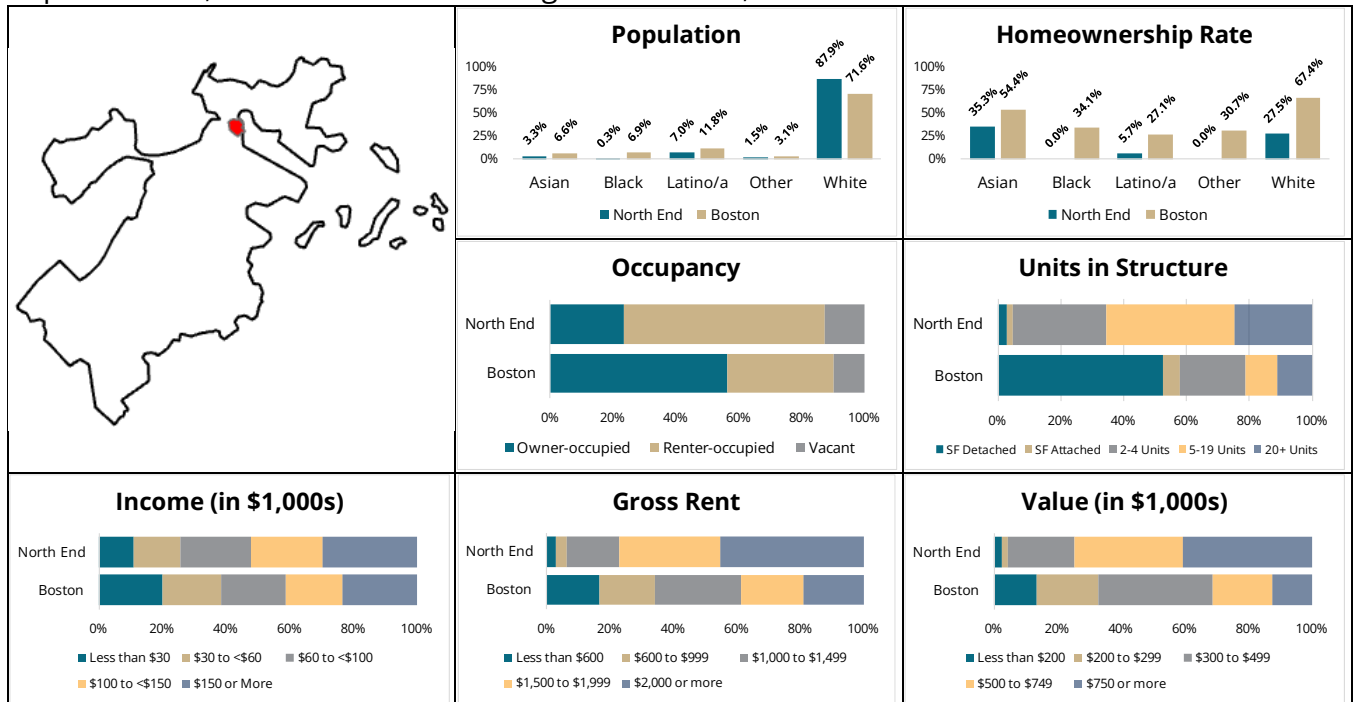
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: North End

Population: 8,749

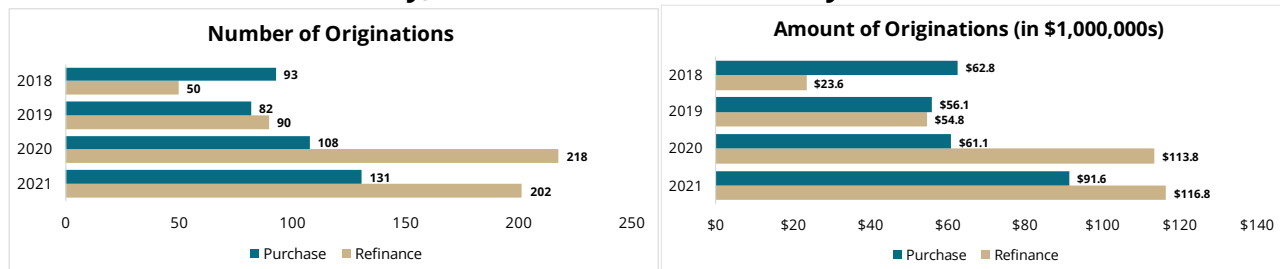
Housing Units: 5,829



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
FIRST REPUBLIC BANK (MBCU)	31	31 (100%)	\$30,085	19 (61%)	12 (39%)	4 (13%)	0 (0%)
GUARANTEED RATE, INC. (LML)	37	28 (76%)	\$13,100	14 (50%)	14 (50%)	3 (11%)	1 (4%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	27	22 (81%)	\$15,280	12 (55%)	10 (45%)	2 (9%)	4 (18%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	17	12 (71%)	\$4,910	4 (33%)	8 (67%)	2 (17%)	1 (8%)
ROCKET MORTGAGE, LLC (LML)	12	12 (100%)	\$5,510	1 (8%)	11 (92%)	0 (0%)	2 (17%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	27	10 (37%)	\$6,190	3 (30%)	7 (70%)	0 (0%)	1 (10%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	16	10 (63%)	\$4,270	4 (40%)	6 (60%)	0 (0%)	0 (0%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	10	9 (90%)	\$5,695	6 (67%)	3 (33%)	0 (0%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	17	7 (41%)	\$4,975	2 (29%)	5 (71%)	0 (0%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	12	7 (58%)	\$3,755	1 (14%)	6 (86%)	0 (0%)	3 (43%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	9	7 (78%)	\$2,965	4 (57%)	3 (43%)	0 (0%)	3 (43%)
AMERISAVE MORTGAGE CORPORATION (LML)	13	6 (46%)	\$1,750	1 (17%)	5 (83%)	0 (0%)	1 (17%)
LOANDEPOT.COM, LLC (LML)	10	6 (60%)	\$2,380	1 (17%)	5 (83%)	0 (0%)	2 (33%)
CENTURY BANK AND TRUST COMPANY (MBCU)	8	6 (75%)	\$2,800	0 (0%)	6 (100%)	1 (17%)	1 (17%)
NEWREZ LLC (LML)	13	5 (38%)	\$1,735	3 (60%)	2 (40%)	2 (40%)	1 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	10	5 (50%)	\$2,985	0 (0%)	5 (100%)	1 (20%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	6	5 (83%)	\$3,015	2 (40%)	3 (60%)	0 (0%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	5	5 (100%)	\$4,845	4 (80%)	1 (20%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	8	4 (50%)	\$2,840	1 (25%)	3 (75%)	1 (25%)	0 (0%)
NATIONSTAR MORTGAGE LLC (LML)	7	4 (57%)	\$830	0 (0%)	4 (100%)	0 (0%)	2 (50%)

## Trends - One- to Four-family, Purchase or Refinance Only

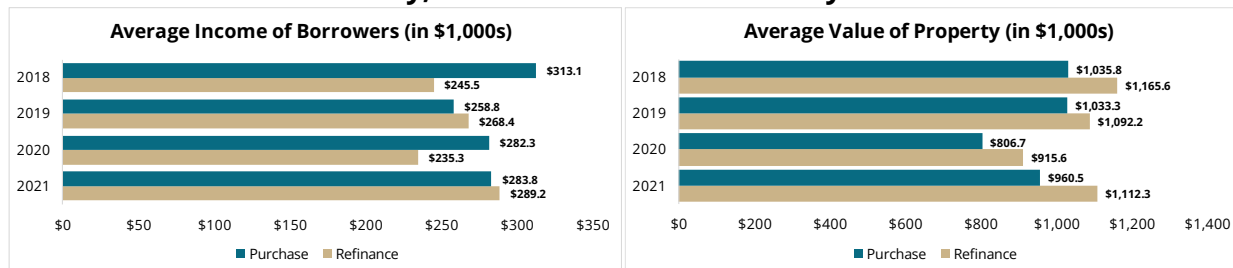


## Geography: North End

### Mortgage Lending

North End	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	6	4	13	3	171	61	33	258
Purchase Originations (Rate)	1 (50%)	1 (50%)	1 (33%)	1 (100%)	51 (71%)	15 (71%)	7 (58%)	70 (69%)
Refinance Originations (Rate)	2 (67%)	2 (100%)	6 (67%)	1 (100%)	61 (79%)	25 (76%)	9 (56%)	97 (78%)
Denials	1 (17%)	0 (0%)	1 (8%)	0 (0%)	20 (12%)	5 (8%)	6 (18%)	27 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	1	1	1	40	2	7	45
Total Amount (in \$1,000s)	\$0	\$695	\$1,805	\$425	\$34,400	\$950	\$2,765	\$38,275
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	1	1	1	39	2	7	44
Median Loan Amount		\$695,000	\$1,805,000	\$425,000	\$630,000	\$475,000	\$385,000	\$635,000
Median Income		\$182,000	\$568,000	\$395,000	\$203,500	\$122,500	\$80,000	\$192,000
Median Value			\$2,905,000	\$535,000	\$855,000	\$655,000	\$475,000	\$855,000
LTV > 90	0 of 0	0 of 0	0 of 1	0 of 1	4 of 39	0 of 2	2 of 7	4 of 43
DTI > 45	0 of 0	0 of 0	0 of 1	0 of 1	3 of 39	0 of 2	0 of 7	3 of 43
Loan Costs > \$5,000	0 of 0	0 of 0	1 of 1	0 of 1	12 of 38	0 of 2	0 of 7	13 of 42
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	3	0	3	1	136	45	29	188
Purchase Originations (Rate)	3 (100%)	0 (0%)	1 (100%)	0 (0%)	44 (81%)	6 (60%)	8 (73%)	54 (79%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	2 (100%)	1 (100%)	57 (70%)	20 (57%)	12 (67%)	80 (67%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	8 (6%)	1 (2%)	2 (7%)	9 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	0	0	39	6	7	45
Total Amount (in \$1,000s)	\$0	\$0	\$0	\$0	\$23,545	\$4,500	\$2,565	\$28,045
FHA Loans	0	0	0	0	0	1	0	1
Single Unit	0	0	0	0	39	6	7	45
Median Loan Amount					\$545,000	\$660,000	\$355,000	\$575,000
Median Income					\$127,000	\$139,000	\$70,000	\$127,000
Median Value					\$625,000	\$740,000	\$495,000	\$635,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	10 of 39	1 of 6	1 of 7	11 of 45
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	3 of 39	0 of 6	0 of 7	3 of 45
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	10 of 39	5 of 6	2 of 7	15 of 45
<b>OTHER LENDERS - All Applications</b>								
Applications	5	1	0	0	60	45	5	111
Purchase Originations (Rate)	1 (50%)	1 (100%)	0 (0%)	0 (0%)	7 (64%)	5 (29%)	0 (0%)	14 (45%)
Refinance Originations (Rate)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	24 (57%)	10 (36%)	0 (0%)	35 (49%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	12 (20%)	2 (4%)	1 (20%)	14 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	0	0	5	3	0	8
Total Amount (in \$1,000s)	\$0	\$0	\$0	\$0	\$3,225	\$2,995	\$0	\$6,220
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	5	3	0	8
Median Loan Amount					\$655,000	\$685,000		\$655,000
Median Income					\$160,000	\$317,000		\$175,000
Median Value					\$765,000	\$865,000		\$775,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	1 of 5	0 of 3	0 of 0	1 of 8
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	0 of 5	0 of 3	0 of 0	0 of 8
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	2 of 5	1 of 3	0 of 0	3 of 8

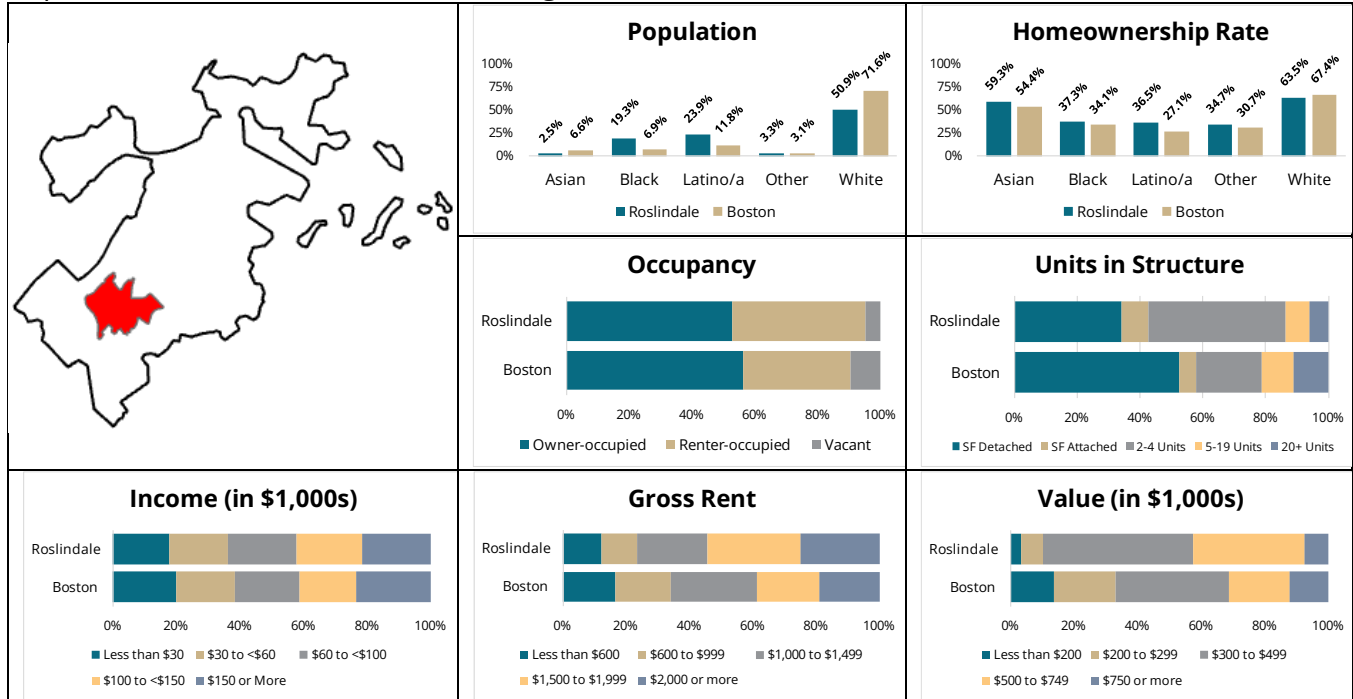
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Roslindale

Population: 30,021

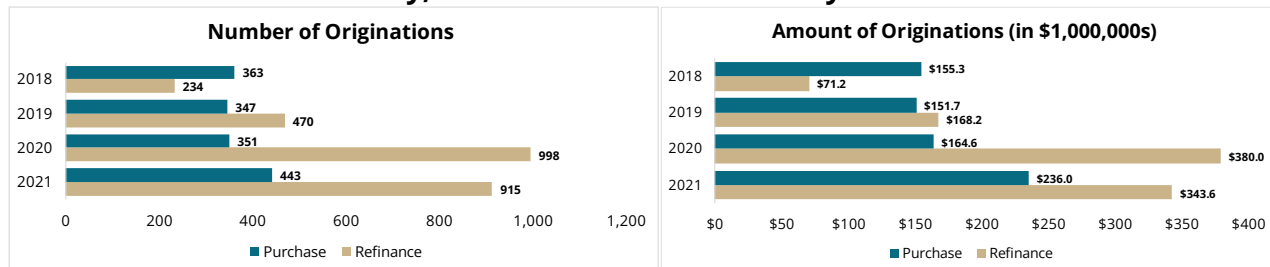
Housing Units: 12,055



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	186	144 (77%)	\$66,280	51 (35%)	93 (65%)	22 (15%)	18 (13%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	116	110 (95%)	\$51,600	52 (47%)	58 (53%)	14 (13%)	20 (18%)
ROCKET MORTGAGE, LLC (LML)	96	82 (85%)	\$30,200	10 (12%)	72 (88%)	24 (29%)	32 (39%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	93	78 (84%)	\$35,120	46 (59%)	32 (41%)	18 (23%)	16 (21%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	99	56 (57%)	\$18,610	18 (32%)	38 (68%)	14 (25%)	20 (36%)
LOANDEPOT.COM, LLC (LML)	52	41 (79%)	\$16,855	2 (5%)	39 (95%)	6 (15%)	6 (15%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	50	41 (82%)	\$18,425	20 (49%)	21 (51%)	6 (15%)	8 (20%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	36	33 (92%)	\$15,375	22 (67%)	11 (33%)	7 (21%)	5 (15%)
MORTGAGE NETWORK, INC. (LML)	35	32 (91%)	\$14,040	13 (41%)	19 (59%)	3 (9%)	5 (16%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	32	29 (91%)	\$12,545	9 (31%)	20 (69%)	11 (38%)	11 (38%)
THE COOPERATIVE BANK (MBCU)	31	26 (84%)	\$12,170	3 (12%)	23 (88%)	4 (15%)	7 (27%)
NEWREZ LLC (LML)	58	23 (40%)	\$8,965	2 (9%)	21 (91%)	12 (52%)	7 (30%)
FIRST REPUBLIC BANK (MBCU)	35	23 (66%)	\$11,175	10 (43%)	13 (57%)	7 (30%)	7 (30%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	94	20 (21%)	\$7,770	3 (15%)	17 (85%)	5 (25%)	5 (25%)
FREEDOM MORTGAGE CORPORATION (LML)	31	19 (61%)	\$7,835	1 (5%)	18 (95%)	2 (11%)	3 (16%)
AMERISAVE MORTGAGE CORPORATION (LML)	55	18 (33%)	\$7,390	1 (6%)	17 (94%)	6 (33%)	4 (22%)
NATIONSTAR MORTGAGE LLC (LML)	36	18 (50%)	\$4,780	0 (0%)	18 (100%)	5 (28%)	8 (44%)
RADIUS FINANCIAL GROUP INC. (LML)	19	17 (89%)	\$7,065	6 (35%)	11 (65%)	1 (6%)	2 (12%)
ROCKLAND TRUST COMPANY (MBCU)	24	15 (63%)	\$4,715	5 (33%)	10 (67%)	4 (27%)	6 (40%)
EASTERN BANK (MBCU)	23	15 (65%)	\$5,765	6 (40%)	9 (60%)	4 (27%)	1 (7%)

## Trends - One- to Four-family, Purchase or Refinance Only



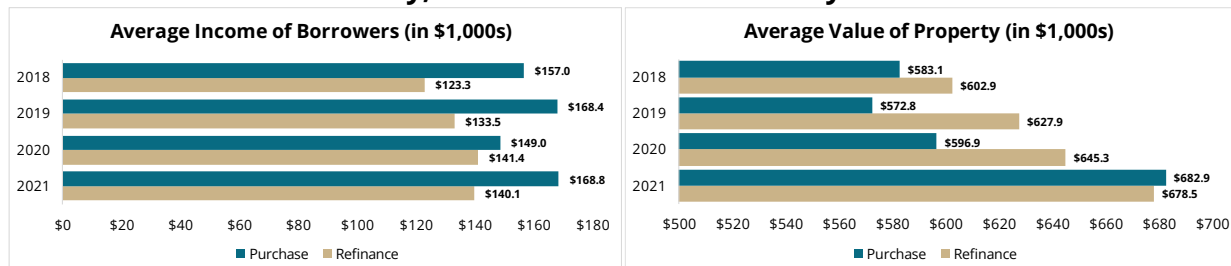


## Geography: Roslindale

### Mortgage Lending

Roslindale	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	41	77	86	1	484	155	255	844
Purchase Originations (Rate)	13 (65%)	10 (67%)	15 (63%)	0 (0%)	96 (70%)	40 (68%)	33 (53%)	174 (68%)
Refinance Originations (Rate)	12 (71%)	24 (60%)	22 (52%)	1 (100%)	193 (68%)	44 (59%)	79 (53%)	296 (65%)
Denials	1 (2%)	25 (32%)	22 (26%)	0 (0%)	39 (8%)	15 (10%)	67 (26%)	102 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	9	13	0	84	18	30	135
Total Amount (in \$1,000s)	\$5,455	\$4,345	\$7,515	\$0	\$45,450	\$10,760	\$12,870	\$73,525
FHA Loans	0	0	1	0	0	0	0	1
Single Unit	11	8	8	0	82	17	28	126
Median Loan Amount	\$545,000	\$485,000	\$575,000		\$525,000	\$545,000	\$425,000	\$525,000
Median Income	\$132,000	\$96,000	\$83,000		\$152,500	\$183,000	\$77,000	\$149,000
Median Value	\$645,000	\$625,000	\$590,000		\$685,000	\$695,000	\$535,000	\$660,000
LTV > 90	2 of 11	5 of 9	8 of 12	0 of 0	12 of 79	4 of 17	10 of 28	31 of 128
DTI > 45	0 of 11	0 of 9	2 of 12	0 of 0	5 of 79	0 of 17	3 of 28	7 of 128
Loan Costs > \$5,000	1 of 11	0 of 7	3 of 10	0 of 0	9 of 77	4 of 16	1 of 23	17 of 121
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	42	92	91	3	560	261	236	1,049
Purchase Originations (Rate)	14 (78%)	16 (89%)	20 (80%)	0 (0%)	156 (83%)	33 (60%)	36 (77%)	239 (78%)
Refinance Originations (Rate)	17 (71%)	49 (66%)	45 (68%)	3 (100%)	296 (80%)	110 (54%)	132 (71%)	520 (70%)
Denials	2 (5%)	8 (9%)	7 (8%)	0 (0%)	20 (4%)	12 (5%)	20 (8%)	49 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	12	13	17	0	142	28	34	212
Total Amount (in \$1,000s)	\$6,850	\$7,565	\$8,715	\$0	\$74,880	\$16,780	\$14,150	\$114,790
FHA Loans	0	2	3	0	2	2	0	9
Single Unit	11	10	16	0	134	24	34	195
Median Loan Amount	\$570,000	\$615,000	\$515,000		\$515,000	\$555,000	\$425,000	\$535,000
Median Income	\$142,500	\$152,000	\$114,000		\$144,000	\$139,000	\$80,000	\$143,000
Median Value	\$670,000	\$655,000	\$555,000		\$635,000	\$655,000	\$490,000	\$645,000
LTV > 90	3 of 12	9 of 13	9 of 17	0 of 0	25 of 142	11 of 28	14 of 34	57 of 212
DTI > 45	0 of 12	1 of 13	2 of 17	0 of 0	15 of 142	1 of 28	5 of 34	19 of 212
Loan Costs > \$5,000	2 of 12	6 of 13	5 of 17	0 of 0	30 of 142	8 of 28	3 of 34	51 of 212
<b>OTHER LENDERS - All Applications</b>								
Applications	18	30	30	1	132	158	64	369
Purchase Originations (Rate)	4 (80%)	3 (60%)	3 (43%)	0 (0%)	17 (57%)	8 (16%)	3 (50%)	35 (36%)
Refinance Originations (Rate)	6 (60%)	9 (39%)	10 (50%)	1 (100%)	57 (68%)	21 (21%)	23 (46%)	104 (44%)
Denials	2 (11%)	7 (23%)	5 (17%)	0 (0%)	7 (5%)	7 (4%)	14 (22%)	28 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	3	2	0	16	4	3	28
Total Amount (in \$1,000s)	\$1,555	\$2,155	\$1,060	\$0	\$9,240	\$1,960	\$1,325	\$15,970
FHA Loans	0	1	0	0	1	0	0	2
Single Unit	3	2	2	0	14	2	3	23
Median Loan Amount	\$525,000	\$775,000	\$530,000		\$550,000	\$505,000	\$415,000	\$560,000
Median Income	\$110,000	\$153,000	\$119,000		\$129,500	\$134,500	\$68,000	\$130,000
Median Value	\$665,000	\$855,000	\$660,000		\$665,000	\$680,000	\$495,000	\$675,000
LTV > 90	0 of 3	1 of 3	0 of 2	0 of 0	2 of 15	1 of 4	0 of 3	4 of 27
DTI > 45	0 of 3	1 of 3	0 of 2	0 of 0	1 of 15	0 of 4	0 of 3	2 of 27
Loan Costs > \$5,000	1 of 3	1 of 3	0 of 2	0 of 0	4 of 16	3 of 4	0 of 3	9 of 28

### Trends – One- to Four-family, Purchase or Refinance Only

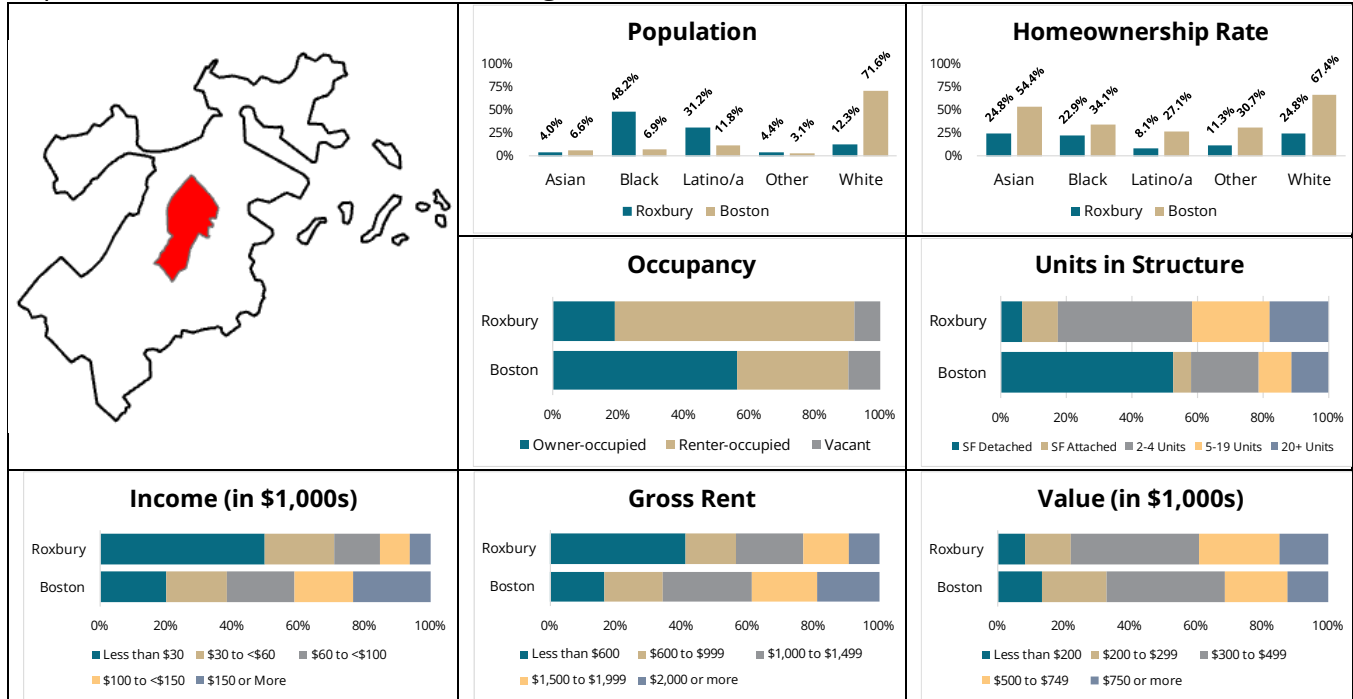




## Geography: **Roxbury**

Population: 58,840

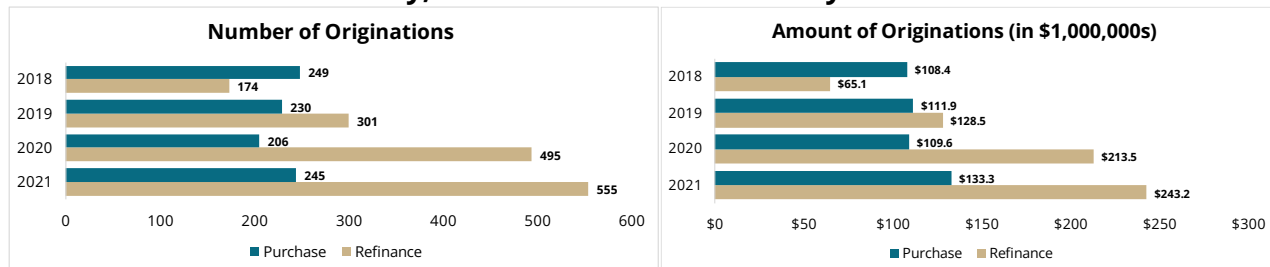
Housing Units: 22,782



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	108	72 (67%)	\$32,890	21 (29%)	51 (71%)	27 (38%)	14 (19%)
ROCKET MORTGAGE, LLC (LML)	80	55 (69%)	\$21,325	3 (5%)	52 (95%)	25 (45%)	21 (38%)
FIRST REPUBLIC BANK (MBCU)	59	46 (78%)	\$23,840	15 (33%)	31 (67%)	15 (33%)	10 (22%)
LOANDEPOT.COM, LLC (LML)	46	39 (85%)	\$17,855	9 (23%)	30 (77%)	12 (31%)	8 (21%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	40	35 (88%)	\$17,585	14 (40%)	21 (60%)	15 (43%)	6 (17%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	35	22 (63%)	\$11,170	9 (41%)	13 (59%)	17 (77%)	5 (23%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	48	21 (44%)	\$6,125	4 (19%)	17 (81%)	7 (33%)	6 (29%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	29	20 (69%)	\$9,860	15 (75%)	5 (25%)	7 (35%)	7 (35%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	26	20 (77%)	\$8,620	10 (50%)	10 (50%)	12 (60%)	7 (35%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	69	19 (28%)	\$5,835	6 (32%)	13 (68%)	14 (74%)	9 (47%)
EASTERN BANK (MBCU)	28	19 (68%)	\$7,935	2 (11%)	17 (89%)	9 (47%)	7 (37%)
SANTANDER BANK, N.A. (MBCU)	27	17 (63%)	\$5,395	6 (35%)	11 (65%)	12 (71%)	12 (71%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	20	15 (75%)	\$7,735	1 (7%)	14 (93%)	12 (80%)	6 (40%)
AMERISAVE MORTGAGE CORPORATION (LML)	51	14 (27%)	\$5,840	2 (14%)	12 (86%)	4 (29%)	7 (50%)
NEWREZ LLC (LML)	36	13 (36%)	\$5,035	1 (8%)	12 (92%)	4 (31%)	5 (38%)
NATIONSTAR MORTGAGE LLC (LML)	30	13 (43%)	\$3,805	0 (0%)	13 (100%)	9 (69%)	8 (62%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	22	11 (50%)	\$5,795	4 (36%)	7 (64%)	3 (27%)	2 (18%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	15	11 (73%)	\$5,535	2 (18%)	9 (82%)	6 (55%)	5 (45%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	11	11 (100%)	\$6,215	10 (91%)	1 (9%)	5 (45%)	2 (18%)
METRO (MBCU)	18	9 (50%)	\$5,035	2 (22%)	7 (78%)	2 (22%)	2 (22%)

## Trends - One- to Four-family, Purchase or Refinance Only

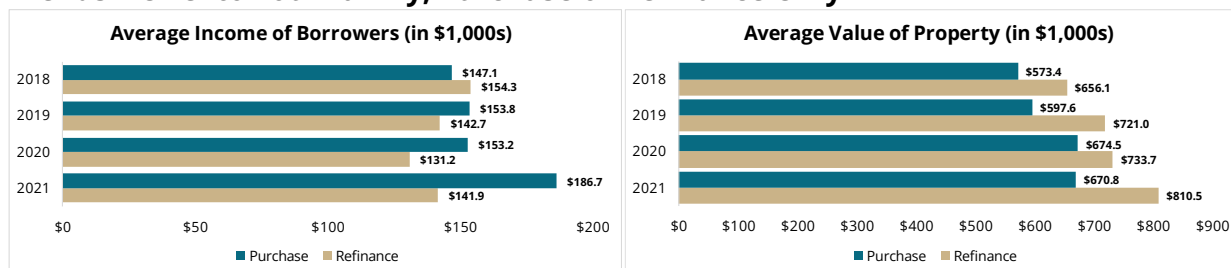


## Geography: Roxbury

### Mortgage Lending

Roxbury	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	45	213	70	3	148	184	241	663
Purchase Originations (Rate)	15 (71%)	17 (46%)	12 (60%)	1 (100%)	34 (67%)	34 (74%)	30 (55%)	113 (64%)
Refinance Originations (Rate)	16 (73%)	65 (56%)	16 (48%)	0 (0%)	60 (73%)	62 (55%)	61 (46%)	219 (60%)
Denials	3 (7%)	68 (32%)	19 (27%)	1 (33%)	11 (7%)	26 (14%)	73 (30%)	128 (19%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	16	9	1	30	9	29	76
Total Amount (in \$1,000s)	\$5,705	\$5,920	\$3,245	\$35	\$16,340	\$4,395	\$8,375	\$35,640
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	11	14	8	1	24	9	29	67
Median Loan Amount	\$515,000	\$305,000	\$285,000	\$35,000	\$550,000	\$495,000	\$285,000	\$470,000
Median Income	\$130,000	\$77,000	\$73,000	\$40,000	\$161,000	\$129,000	\$65,000	\$125,000
Median Value	\$645,000	\$385,000	\$330,000	\$615,000	\$715,000	\$535,000	\$385,000	\$565,000
LTV > 90	1 of 11	9 of 13	6 of 8	0 of 1	4 of 30	5 of 9	16 of 28	25 of 72
DTI > 45	0 of 11	0 of 13	2 of 8	1 of 1	2 of 30	0 of 9	2 of 28	5 of 72
Loan Costs > \$5,000	4 of 11	1 of 11	0 of 7	0 of 0	5 of 30	1 of 9	2 of 26	11 of 68
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	56	232	52	1	156	196	201	693
Purchase Originations (Rate)	17 (71%)	26 (63%)	15 (94%)	0 (0%)	39 (72%)	22 (54%)	22 (61%)	119 (67%)
Refinance Originations (Rate)	21 (66%)	96 (51%)	17 (47%)	0 (0%)	71 (70%)	77 (50%)	92 (56%)	282 (55%)
Denials	4 (7%)	33 (14%)	10 (19%)	1 (100%)	8 (5%)	31 (16%)	43 (21%)	87 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	22	12	0	28	18	18	93
Total Amount (in \$1,000s)	\$6,485	\$13,600	\$7,810	\$0	\$14,030	\$8,770	\$7,510	\$50,695
FHA Loans	0	11	4	0	1	1	0	17
Single Unit	13	13	8	0	26	15	17	75
Median Loan Amount	\$535,000	\$615,000	\$630,000		\$485,000	\$445,000	\$375,000	\$525,000
Median Income	\$142,000	\$133,500	\$136,000		\$121,500	\$103,500	\$77,500	\$127,000
Median Value	\$625,000	\$665,000	\$690,000		\$580,000	\$520,000	\$470,000	\$605,000
LTV > 90	4 of 13	13 of 22	8 of 12	0 of 0	8 of 28	6 of 18	6 of 18	39 of 93
DTI > 45	0 of 13	10 of 22	5 of 12	0 of 0	4 of 28	4 of 18	4 of 18	23 of 93
Loan Costs > \$5,000	1 of 13	14 of 21	6 of 11	0 of 0	8 of 27	6 of 18	3 of 18	35 of 90
<b>OTHER LENDERS - All Applications</b>								
Applications	25	70	26	1	46	98	64	266
Purchase Originations (Rate)	4 (57%)	4 (36%)	6 (60%)	1 (100%)	5 (50%)	3 (20%)	6 (67%)	23 (43%)
Refinance Originations (Rate)	10 (63%)	17 (33%)	5 (33%)	0 (0%)	18 (55%)	24 (31%)	13 (27%)	74 (38%)
Denials	2 (8%)	11 (16%)	6 (23%)	0 (0%)	1 (2%)	10 (10%)	13 (20%)	30 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	4	3	1	4	1	4	15
Total Amount (in \$1,000s)	\$1,350	\$1,750	\$1,965	\$495	\$1,790	\$515	\$1,230	\$7,865
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	1	4	2	1	4	1	4	13
Median Loan Amount	\$675,000	\$430,000	\$655,000	\$495,000	\$485,000	\$515,000	\$290,000	\$495,000
Median Income	\$150,000	\$96,000	\$114,000	\$161,000	\$99,000	\$128,000	\$69,500	\$108,500
Median Value	\$840,000	\$570,000	\$815,000	\$495,000	\$525,000	\$635,000	\$380,000	\$575,000
LTV > 90	0 of 2	2 of 4	0 of 3	1 of 1	1 of 4	0 of 1	1 of 4	4 of 15
DTI > 45	0 of 2	0 of 4	1 of 3	0 of 1	0 of 4	1 of 1	0 of 4	2 of 15
Loan Costs > \$5,000	0 of 2	2 of 4	2 of 3	0 of 1	1 of 4	1 of 1	3 of 4	6 of 15

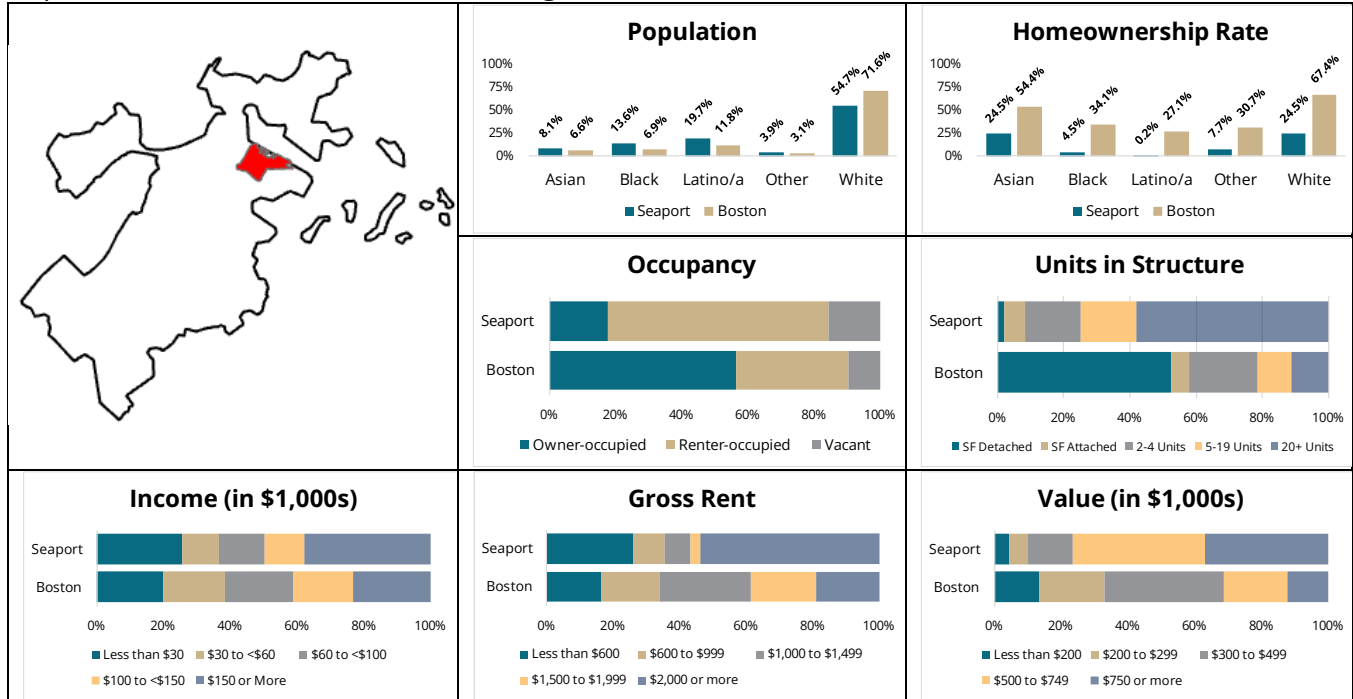
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Seaport

Population: 7,484

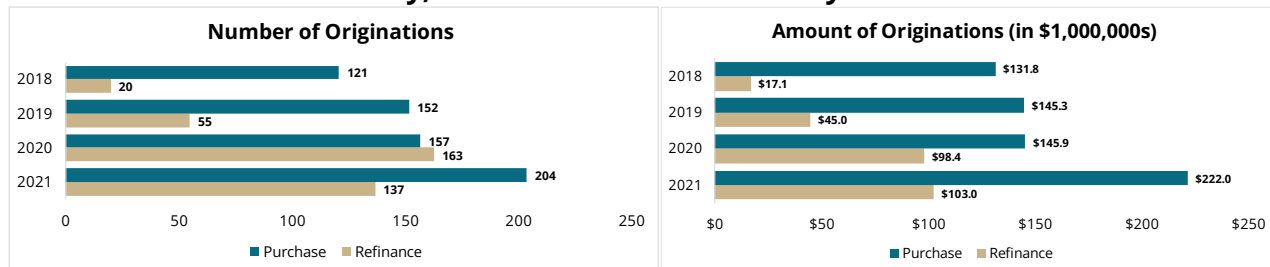
Housing Units: 4,219



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
FIRST REPUBLIC BANK (MBCU)	42	34 (81%)	\$40,900	28 (82%)	6 (18%)	10 (29%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	41	26 (63%)	\$38,050	18 (69%)	8 (31%)	9 (35%)	1 (4%)
GUARANTEED RATE, INC. (LML)	31	19 (61%)	\$11,835	11 (58%)	8 (42%)	3 (16%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	21	18 (86%)	\$11,420	8 (44%)	10 (56%)	3 (17%)	2 (11%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	22	17 (77%)	\$24,385	5 (29%)	12 (71%)	2 (12%)	1 (6%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	29	16 (55%)	\$17,500	12 (75%)	4 (25%)	0 (0%)	3 (19%)
LOANDEPOT.COM, LLC (LML)	16	13 (81%)	\$7,995	1 (8%)	12 (92%)	4 (31%)	2 (15%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	15	13 (87%)	\$13,275	9 (69%)	4 (31%)	1 (8%)	0 (0%)
EAST WEST BANK (MBCU)	13	12 (92%)	\$6,620	12 (100%)	0 (0%)	12 (100%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	16	11 (69%)	\$12,725	8 (73%)	3 (27%)	2 (18%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	17	8 (47%)	\$11,170	4 (50%)	4 (50%)	3 (38%)	0 (0%)
BOSTON PRIVATE BANK & TRUST COMPANY (MBCU)	10	8 (80%)	\$8,330	6 (75%)	2 (25%)	0 (0%)	1 (13%)
CAMBRIDGE TRUST COMPANY (MBCU)	6	6 (100%)	\$12,860	4 (67%)	2 (33%)	0 (0%)	1 (17%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	6	6 (100%)	\$5,150	3 (50%)	3 (50%)	0 (0%)	1 (17%)
ROCKET MORTGAGE, LLC (LML)	6	6 (100%)	\$3,160	3 (50%)	3 (50%)	1 (17%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	13	5 (38%)	\$2,455	2 (40%)	3 (60%)	1 (20%)	1 (20%)
MORTGAGE NETWORK, INC. (LML)	7	5 (71%)	\$2,595	4 (80%)	1 (20%)	0 (0%)	0 (0%)
NEW FED MORTGAGE, CORP. (LML)	5	5 (100%)	\$2,175	1 (20%)	4 (80%)	3 (60%)	1 (20%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	5	4 (80%)	\$3,680	4 (100%)	0 (0%)	1 (25%)	0 (0%)
ENVISION BANK (MBCU)	5	4 (80%)	\$2,360	2 (50%)	2 (50%)	0 (0%)	0 (0%)

## Trends - One- to Four-family, Purchase or Refinance Only

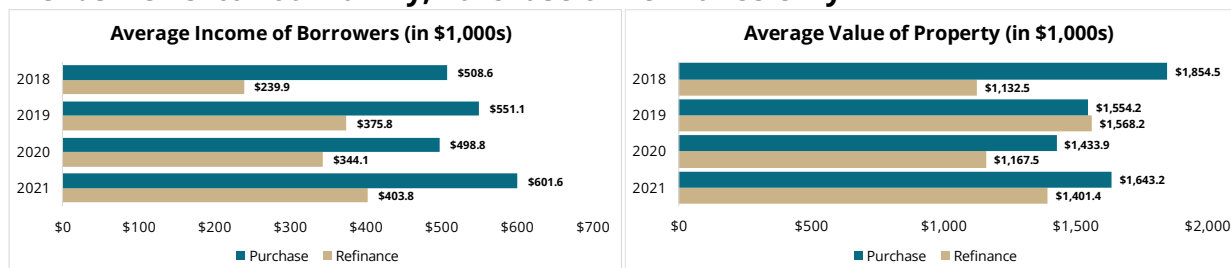


## Geography: Seaport

### Mortgage Lending

Seaport	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	51	0	5	2	180	64	25	302
Purchase Originations (Rate)	30 (88%)	0 (0%)	5 (100%)	1 (50%)	76 (77%)	22 (63%)	10 (83%)	134 (77%)
Refinance Originations (Rate)	10 (77%)	0 (0%)	0 (0%)	0 (0%)	49 (74%)	10 (45%)	5 (42%)	69 (68%)
Denials	2 (4%)	0 (0%)	0 (0%)	0 (0%)	13 (7%)	5 (8%)	4 (16%)	20 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	15	0	5	1	61	14	10	96
Total Amount (in \$1,000s)	\$14,365	\$0	\$6,695	\$545	\$85,705	\$13,730	\$3,150	\$121,040
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	15	0	5	1	60	14	10	95
Median Loan Amount	\$705,000		\$1,705,000	\$545,000	\$1,005,000	\$620,000	\$285,000	\$935,000
Median Income	\$298,500		\$439,000	\$330,000	\$348,500	\$163,000	\$79,500	\$331,500
Median Value	\$1,205,000		\$2,135,000	\$915,000	\$1,495,000	\$975,000	\$285,000	\$1,375,000
LTV > 90	1 of 15	0 of 0	0 of 5	0 of 1	4 of 59	2 of 12	3 of 9	7 of 92
DTI > 45	1 of 13	0 of 0	0 of 5	0 of 1	3 of 59	1 of 12	2 of 9	5 of 90
Loan Costs > \$5,000	6 of 15	0 of 0	2 of 5	0 of 1	32 of 58	5 of 12	0 of 9	45 of 91
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	17	2	2	0	89	44	15	154
Purchase Originations (Rate)	7 (78%)	0 (0%)	1 (100%)	0 (0%)	27 (66%)	13 (72%)	1 (50%)	48 (70%)
Refinance Originations (Rate)	6 (75%)	0 (0%)	1 (100%)	0 (0%)	29 (60%)	14 (54%)	5 (38%)	50 (59%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	7 (8%)	4 (9%)	3 (20%)	11 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	0	1	0	23	9	1	38
Total Amount (in \$1,000s)	\$3,165	\$0	\$665	\$0	\$16,395	\$8,645	\$665	\$28,870
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	0	1	0	23	9	1	38
Median Loan Amount	\$645,000		\$665,000		\$615,000	\$725,000	\$665,000	\$650,000
Median Income	\$197,000		\$87,000		\$145,000	\$312,000	\$87,000	\$172,500
Median Value	\$805,000		\$695,000		\$755,000	\$1,075,000	\$695,000	\$805,000
LTV > 90	0 of 5	0 of 0	1 of 1	0 of 0	2 of 23	0 of 9	1 of 1	3 of 38
DTI > 45	0 of 5	0 of 0	1 of 1	0 of 0	2 of 23	0 of 9	1 of 1	3 of 38
Loan Costs > \$5,000	1 of 5	0 of 0	0 of 1	0 of 0	5 of 23	7 of 9	0 of 1	13 of 38
<b>OTHER LENDERS - All Applications</b>								
Applications	9	4	1	0	43	44	8	101
Purchase Originations (Rate)	0 (0%)	1 (100%)	0 (0%)	0 (0%)	14 (78%)	7 (35%)	1 (50%)	22 (55%)
Refinance Originations (Rate)	5 (83%)	0 (0%)	0 (0%)	0 (0%)	9 (50%)	5 (24%)	1 (25%)	19 (39%)
Denials	4 (44%)	0 (0%)	0 (0%)	0 (0%)	4 (9%)	2 (5%)	4 (50%)	10 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	1	0	0	12	4	1	17
Total Amount (in \$1,000s)	\$0	\$2,805	\$0	\$0	\$12,440	\$3,750	\$555	\$18,995
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	1	0	0	12	4	1	17
Median Loan Amount		\$2,805,000			\$710,000	\$800,000	\$555,000	\$775,000
Median Income		\$677,000			\$274,000	\$499,000	\$84,000	\$316,000
Median Value		\$3,505,000			\$1,435,000	\$1,135,000	\$655,000	\$1,305,000
LTV > 90	0 of 0	0 of 1	0 of 0	0 of 0	1 of 12	0 of 4	0 of 1	1 of 17
DTI > 45	0 of 0	0 of 1	0 of 0	0 of 0	2 of 12	0 of 4	0 of 1	2 of 17
Loan Costs > \$5,000	0 of 0	1 of 1	0 of 0	0 of 0	5 of 12	3 of 4	0 of 1	9 of 17

## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: South Boston

Population: 34,215

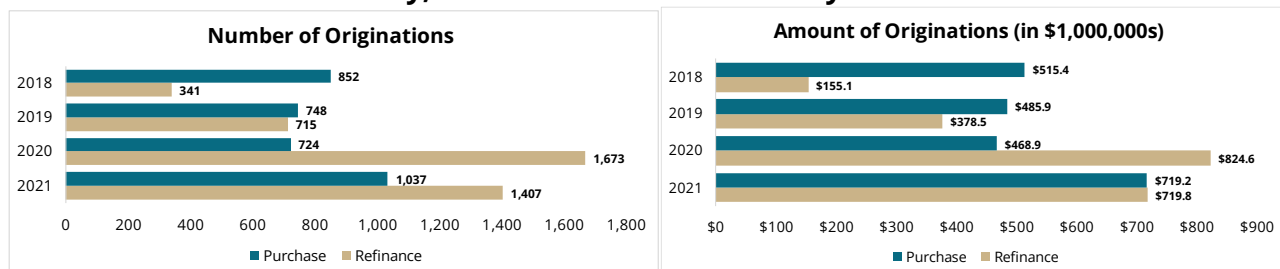
Housing Units: 17,259



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	413	315 (76%)	\$178,625	117 (37%)	198 (63%)	36 (11%)	28 (9%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	187	169 (90%)	\$92,265	97 (57%)	72 (43%)	15 (9%)	23 (14%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	148	121 (82%)	\$69,555	74 (61%)	47 (39%)	12 (10%)	16 (13%)
FIRST REPUBLIC BANK (MBCU)	107	85 (79%)	\$70,485	57 (67%)	28 (33%)	11 (13%)	4 (5%)
ROCKET MORTGAGE, LLC (LML)	101	82 (81%)	\$35,160	15 (18%)	67 (82%)	6 (7%)	15 (18%)
MORTGAGE NETWORK, INC. (LML)	91	77 (85%)	\$41,155	39 (51%)	38 (49%)	3 (4%)	7 (9%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	105	74 (70%)	\$45,870	30 (41%)	44 (59%)	7 (9%)	7 (9%)
LOANDEPOT.COM, LLC (LML)	79	60 (76%)	\$32,180	13 (22%)	47 (78%)	5 (8%)	6 (10%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	107	56 (52%)	\$36,550	28 (50%)	28 (50%)	7 (13%)	5 (9%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	68	55 (81%)	\$30,755	16 (29%)	39 (71%)	6 (11%)	4 (7%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	53	49 (92%)	\$22,765	26 (53%)	23 (47%)	7 (14%)	9 (18%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	171	47 (27%)	\$28,485	20 (43%)	27 (57%)	8 (17%)	5 (11%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	52	46 (88%)	\$31,810	19 (41%)	27 (59%)	2 (4%)	3 (7%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	67	41 (61%)	\$18,455	10 (24%)	31 (76%)	3 (7%)	9 (22%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	49	41 (84%)	\$30,275	30 (73%)	11 (27%)	4 (10%)	4 (10%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	46	37 (80%)	\$26,825	22 (59%)	15 (41%)	9 (24%)	3 (8%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	82	36 (44%)	\$26,400	11 (31%)	25 (69%)	7 (19%)	2 (6%)
EASTERN BANK (MBCU)	38	30 (79%)	\$18,370	14 (47%)	16 (53%)	2 (7%)	5 (17%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	35	30 (86%)	\$13,350	9 (30%)	21 (70%)	8 (27%)	4 (13%)
U.S. BANK NATIONAL ASSOCIATION (Other)	92	29 (32%)	\$18,545	11 (38%)	18 (62%)	6 (21%)	4 (14%)

## Trends - One- to Four-family, Purchase or Refinance Only

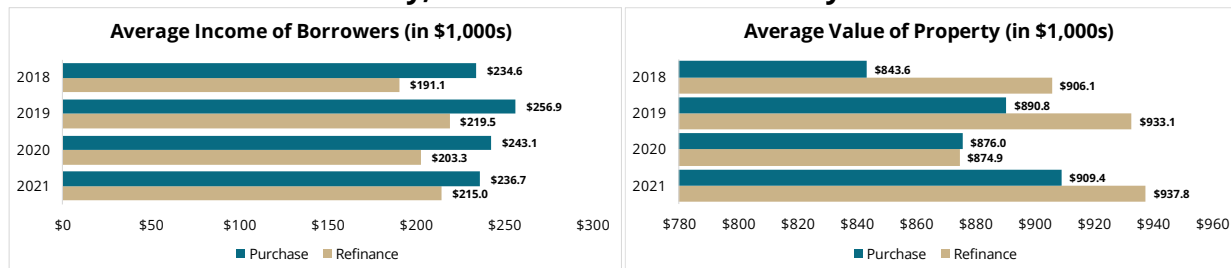


## Geography: South Boston

### Mortgage Lending

South Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	105	7	29	7	1,056	378	209	1,582
Purchase Originations (Rate)	36 (62%)	1 (50%)	14 (82%)	3 (60%)	340 (76%)	106 (67%)	53 (68%)	500 (73%)
Refinance Originations (Rate)	31 (78%)	3 (60%)	7 (78%)	1 (50%)	380 (73%)	98 (57%)	58 (57%)	520 (70%)
Denials	7 (7%)	0 (0%)	2 (7%)	0 (0%)	66 (6%)	22 (6%)	31 (15%)	97 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	24	1	12	3	293	40	51	373
Total Amount (in \$1,000s)	\$13,930	\$875	\$6,080	\$3,655	\$208,665	\$30,130	\$17,585	\$263,335
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	24	1	12	1	285	40	51	363
Median Loan Amount	\$590,000	\$875,000	\$440,000	\$1,325,000	\$665,000	\$735,000	\$335,000	\$665,000
Median Income	\$132,500	\$320,000	\$83,500	\$395,000	\$200,000	\$243,000	\$75,000	\$200,000
Median Value	\$770,000	\$1,095,000	\$730,000	\$1,655,000	\$845,000	\$895,000	\$420,000	\$855,000
LTV > 90	5 of 24	0 of 1	2 of 10	0 of 2	37 of 285	5 of 37	20 of 48	49 of 359
DTI > 45	1 of 24	0 of 1	0 of 10	0 of 2	7 of 284	1 of 37	3 of 48	9 of 358
Loan Costs > \$5,000	5 of 23	0 of 1	2 of 10	2 of 2	85 of 281	12 of 37	3 of 45	106 of 354
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	113	12	43	3	1,043	415	208	1,629
Purchase Originations (Rate)	37 (73%)	4 (67%)	17 (77%)	1 (100%)	301 (76%)	55 (53%)	53 (73%)	415 (72%)
Refinance Originations (Rate)	36 (60%)	3 (50%)	18 (86%)	1 (50%)	492 (77%)	153 (50%)	87 (66%)	703 (68%)
Denials	11 (10%)	2 (17%)	1 (2%)	0 (0%)	45 (4%)	27 (7%)	18 (9%)	86 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	26	4	13	1	278	49	49	371
Total Amount (in \$1,000s)	\$16,060	\$2,190	\$8,175	\$375	\$168,610	\$30,915	\$20,145	\$226,325
FHA Loans	0	0	0	0	2	0	0	2
Single Unit	26	4	13	1	274	46	49	364
Median Loan Amount	\$585,000	\$565,000	\$555,000	\$375,000	\$585,000	\$625,000	\$415,000	\$585,000
Median Income	\$150,000	\$147,000	\$170,000	\$83,000	\$140,000	\$154,000	\$78,000	\$145,000
Median Value	\$810,000	\$620,000	\$745,000	\$405,000	\$725,000	\$785,000	\$535,000	\$735,000
LTV > 90	1 of 26	2 of 4	6 of 12	1 of 1	46 of 275	10 of 49	12 of 49	66 of 367
DTI > 45	3 of 26	1 of 4	0 of 13	0 of 1	29 of 278	5 of 49	14 of 49	38 of 371
Loan Costs > \$5,000	9 of 26	2 of 4	2 of 13	0 of 1	80 of 276	16 of 48	5 of 49	109 of 368
<b>OTHER LENDERS - All Applications</b>								
Applications	66	5	12	1	374	302	66	760
Purchase Originations (Rate)	19 (56%)	1 (100%)	4 (67%)	0 (0%)	77 (75%)	31 (24%)	10 (59%)	132 (48%)
Refinance Originations (Rate)	15 (56%)	2 (67%)	3 (50%)	0 (0%)	132 (60%)	45 (28%)	18 (42%)	197 (47%)
Denials	5 (8%)	0 (0%)	1 (8%)	0 (0%)	43 (11%)	12 (4%)	9 (14%)	61 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	16	1	4	0	65	19	10	105
Total Amount (in \$1,000s)	\$9,910	\$515	\$2,590	\$0	\$47,375	\$14,285	\$3,610	\$74,675
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	14	1	4	0	62	19	10	100
Median Loan Amount	\$680,000	\$515,000	\$630,000		\$685,000	\$695,000	\$350,000	\$675,000
Median Income	\$165,000	\$137,000	\$197,000		\$188,000	\$192,000	\$71,500	\$183,000
Median Value	\$865,000	\$545,000	\$730,000		\$915,000	\$945,000	\$430,000	\$875,000
LTV > 90	1 of 15	1 of 1	3 of 4	0 of 0	6 of 61	6 of 19	3 of 10	17 of 100
DTI > 45	1 of 15	0 of 1	0 of 4	0 of 0	5 of 61	2 of 19	1 of 10	8 of 100
Loan Costs > \$5,000	3 of 15	0 of 1	1 of 4	0 of 0	32 of 61	6 of 19	1 of 10	42 of 100

## Trends – One- to Four-family, Purchase or Refinance Only

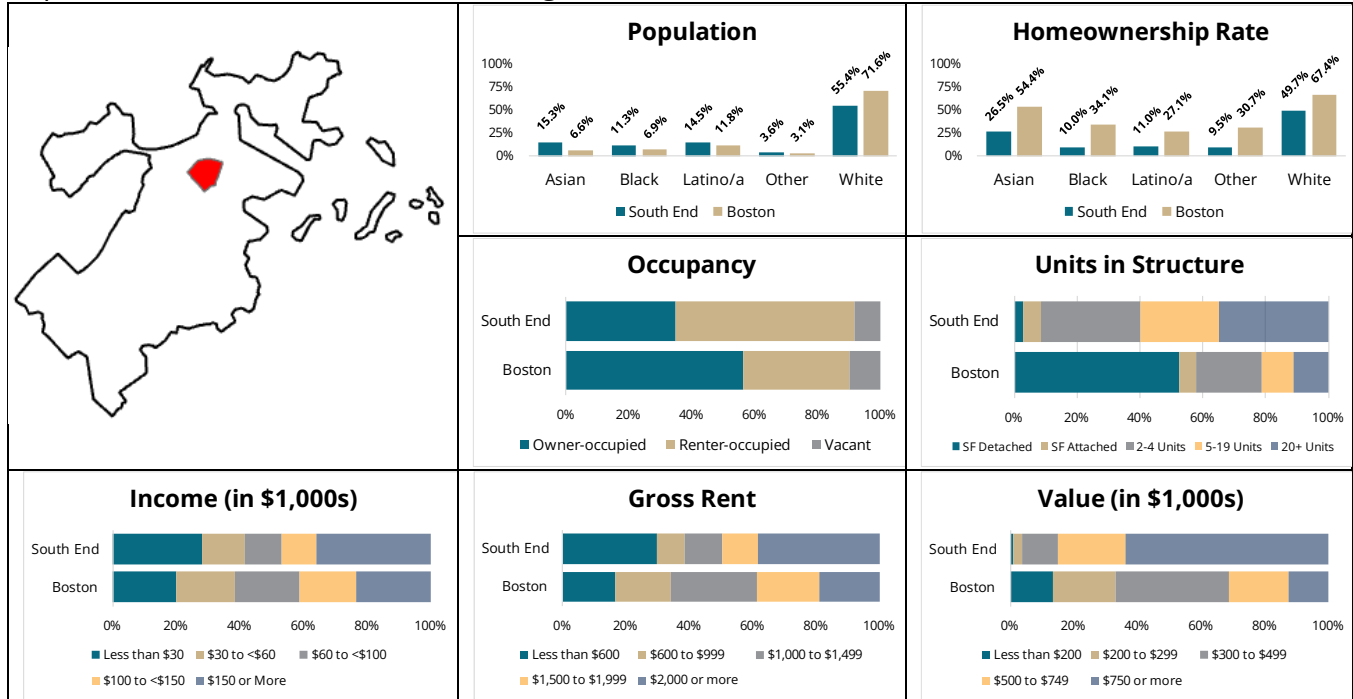




## Geography: South End

Population: 32,571

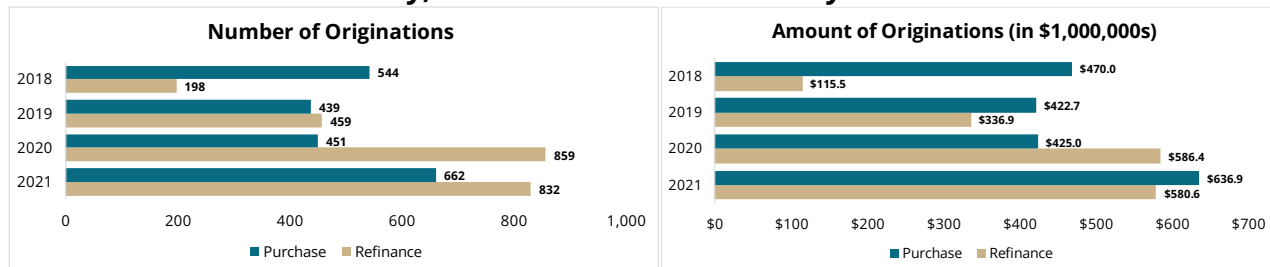
Housing Units: 18,296



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	275	205 (75%)	\$137,835	89 (43%)	116 (57%)	32 (16%)	11 (5%)
FIRST REPUBLIC BANK (MBCU)	190	170 (89%)	\$196,540	112 (66%)	58 (34%)	31 (18%)	1 (1%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	95	88 (93%)	\$56,640	49 (56%)	39 (44%)	16 (18%)	9 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	96	68 (71%)	\$77,780	21 (31%)	47 (69%)	8 (12%)	6 (9%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	80	53 (66%)	\$37,245	17 (32%)	36 (68%)	9 (17%)	4 (8%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	78	49 (63%)	\$50,235	20 (41%)	29 (59%)	9 (18%)	2 (4%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	107	48 (45%)	\$60,950	31 (65%)	17 (35%)	6 (13%)	1 (2%)
LOANDEPOT.COM, LLC (LML)	57	44 (77%)	\$24,730	4 (9%)	40 (91%)	7 (16%)	1 (2%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	54	41 (76%)	\$19,765	19 (46%)	22 (54%)	8 (20%)	8 (20%)
ROCKET MORTGAGE, LLC (LML)	42	31 (74%)	\$14,235	5 (16%)	26 (84%)	6 (19%)	5 (16%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	34	30 (88%)	\$25,390	16 (53%)	14 (47%)	5 (17%)	2 (7%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	39	29 (74%)	\$20,465	17 (59%)	12 (41%)	15 (52%)	3 (10%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	31	24 (77%)	\$13,210	8 (33%)	16 (67%)	7 (29%)	2 (8%)
MORTGAGE NETWORK, INC. (LML)	27	24 (89%)	\$15,850	9 (38%)	15 (63%)	1 (4%)	1 (4%)
U.S. BANK NATIONAL ASSOCIATION (Other)	41	22 (54%)	\$20,820	13 (59%)	9 (41%)	4 (18%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	58	19 (33%)	\$14,805	8 (42%)	11 (58%)	0 (0%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC (LML)	25	17 (68%)	\$13,425	7 (41%)	10 (59%)	2 (12%)	0 (0%)
BOSTON PRIVATE BANK & TRUST COMPANY (MBCU)	19	16 (84%)	\$14,020	13 (81%)	3 (19%)	3 (19%)	7 (44%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICIN	17	16 (94%)	\$16,920	15 (94%)	1 (6%)	4 (25%)	0 (0%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	18	15 (83%)	\$7,765	6 (40%)	9 (60%)	2 (13%)	3 (20%)

## Trends - One- to Four-family, Purchase or Refinance Only



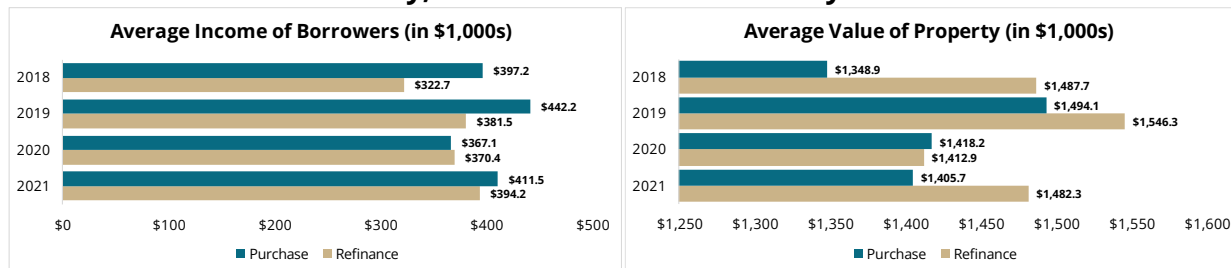


## Geography: South End

### Mortgage Lending

South End	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	104	21	33	4	705	234	101	1,101
Purchase Originations (Rate)	37 (74%)	3 (75%)	12 (80%)	2 (100%)	264 (84%)	52 (62%)	22 (61%)	370 (79%)
Refinance Originations (Rate)	34 (76%)	6 (55%)	9 (64%)	0 (0%)	242 (76%)	60 (51%)	23 (53%)	351 (69%)
Denials	8 (8%)	4 (19%)	9 (27%)	2 (50%)	34 (5%)	17 (7%)	19 (19%)	74 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	26	3	9	2	222	30	19	292
Total Amount (in \$1,000s)	\$30,690	\$1,055	\$9,335	\$1,230	\$247,370	\$44,350	\$6,535	\$334,030
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	25	3	9	2	213	28	19	280
Median Loan Amount	\$940,000	\$295,000	\$985,000	\$615,000	\$925,000	\$775,000	\$295,000	\$885,000
Median Income	\$304,500	\$61,000	\$311,000	\$209,000	\$295,500	\$217,500	\$71,000	\$288,000
Median Value	\$1,335,000	\$325,000	\$1,645,000	\$845,000	\$1,225,000	\$945,000	\$335,000	\$1,215,000
LTV > 90	0 of 26	2 of 3	0 of 9	0 of 2	7 of 219	4 of 30	9 of 19	13 of 289
DTI > 45	0 of 25	0 of 3	0 of 9	0 of 2	5 of 219	4 of 28	1 of 19	9 of 286
Loan Costs > \$5,000	12 of 26	0 of 3	5 of 9	0 of 2	110 of 218	12 of 30	1 of 19	139 of 288
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	94	18	25	3	493	180	82	813
Purchase Originations (Rate)	37 (64%)	7 (70%)	8 (62%)	0 (0%)	118 (72%)	27 (68%)	16 (59%)	197 (69%)
Refinance Originations (Rate)	29 (83%)	3 (38%)	9 (75%)	2 (100%)	238 (73%)	67 (48%)	30 (56%)	348 (67%)
Denials	4 (4%)	3 (17%)	1 (4%)	0 (0%)	27 (5%)	14 (8%)	10 (12%)	49 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	28	6	8	0	100	19	14	161
Total Amount (in \$1,000s)	\$18,680	\$3,600	\$6,090	\$0	\$70,240	\$12,695	\$6,060	\$111,305
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	27	6	7	0	100	19	14	159
Median Loan Amount	\$625,000	\$585,000	\$690,000		\$630,000	\$695,000	\$410,000	\$645,000
Median Income	\$140,000	\$142,500	\$186,000		\$189,000	\$203,000	\$81,000	\$189,000
Median Value	\$800,000	\$690,000	\$805,000		\$860,000	\$925,000	\$565,000	\$845,000
LTV > 90	2 of 28	0 of 6	1 of 8	0 of 0	11 of 100	2 of 19	4 of 14	16 of 161
DTI > 45	2 of 28	0 of 6	2 of 8	0 of 0	8 of 100	2 of 19	4 of 14	14 of 161
Loan Costs > \$5,000	10 of 28	2 of 6	1 of 8	0 of 0	39 of 100	4 of 19	2 of 14	56 of 161
<b>OTHER LENDERS - All Applications</b>								
Applications	35	4	18	0	244	192	26	493
Purchase Originations (Rate)	10 (83%)	1 (100%)	5 (83%)	0 (0%)	67 (72%)	14 (20%)	2 (67%)	97 (53%)
Refinance Originations (Rate)	11 (52%)	1 (33%)	5 (63%)	0 (0%)	87 (68%)	36 (32%)	9 (39%)	140 (52%)
Denials	3 (9%)	0 (0%)	1 (6%)	0 (0%)	17 (7%)	15 (8%)	6 (23%)	36 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	0	4	0	56	12	2	81
Total Amount (in \$1,000s)	\$8,715	\$0	\$4,130	\$0	\$69,670	\$12,440	\$820	\$94,955
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	9	0	4	0	56	11	2	80
Median Loan Amount	\$675,000		\$855,000		\$830,000	\$855,000	\$410,000	\$805,000
Median Income	\$214,500		\$316,000		\$237,000	\$204,000	\$72,500	\$222,500
Median Value	\$855,000		\$1,125,000		\$1,105,000	\$1,125,000	\$490,000	\$1,075,000
LTV > 90	0 of 8	0 of 0	0 of 4	0 of 0	2 of 55	0 of 12	0 of 2	2 of 79
DTI > 45	0 of 8	0 of 0	0 of 4	0 of 0	4 of 55	2 of 12	1 of 2	6 of 79
Loan Costs > \$5,000	1 of 8	0 of 0	3 of 4	0 of 0	32 of 55	5 of 12	0 of 2	41 of 79

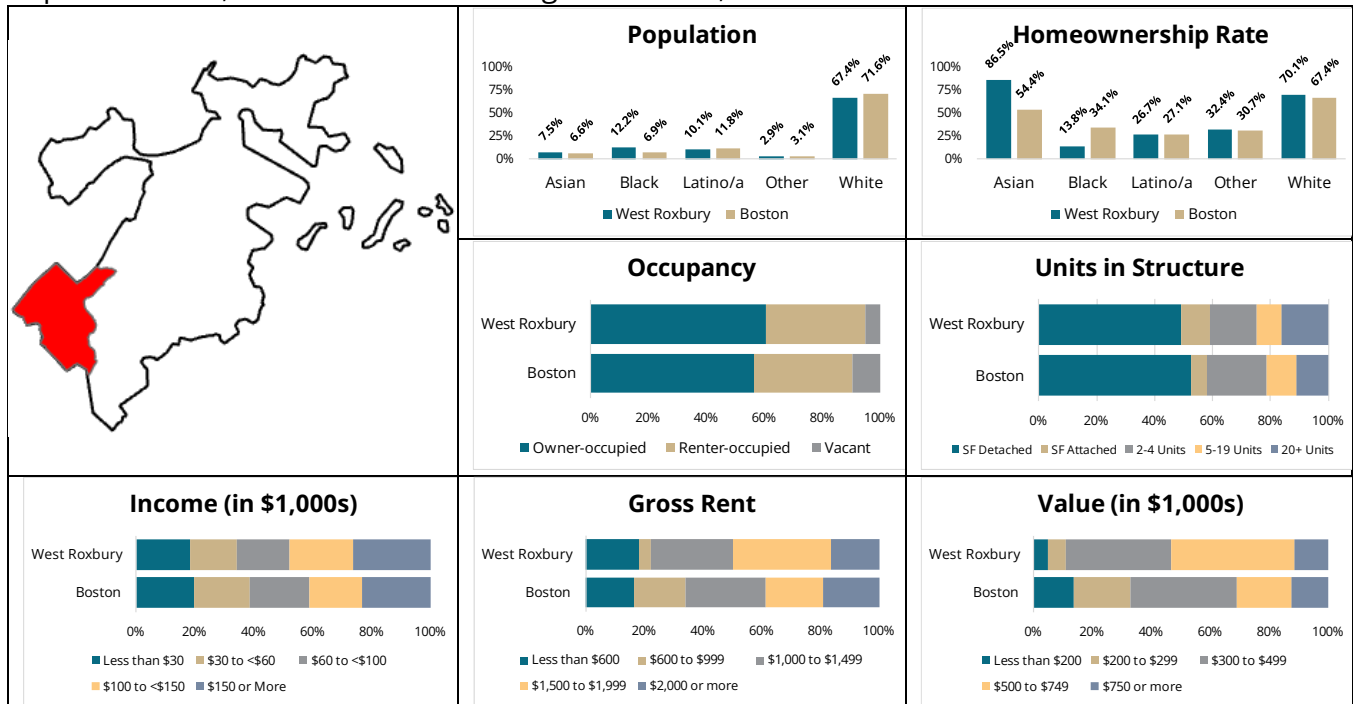
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: West Roxbury

Population: 33,256

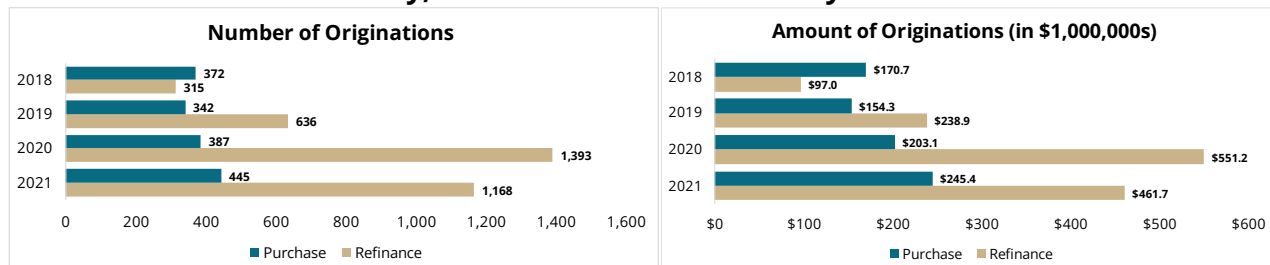
Housing Units: 14,675



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	212	155 (73%)	\$74,565	54 (35%)	101 (65%)	25 (16%)	20 (13%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	110	106 (96%)	\$52,650	39 (37%)	67 (63%)	17 (16%)	12 (11%)
ROCKET MORTGAGE, LLC (LML)	113	100 (88%)	\$40,470	18 (18%)	82 (82%)	22 (22%)	22 (22%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	153	94 (61%)	\$34,120	24 (26%)	70 (74%)	10 (11%)	31 (33%)
LOANDEPOT.COM, LLC (LML)	84	65 (77%)	\$26,495	5 (8%)	60 (92%)	13 (20%)	13 (20%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	69	56 (81%)	\$26,580	25 (45%)	31 (55%)	8 (14%)	11 (20%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	47	37 (79%)	\$17,465	11 (30%)	26 (70%)	9 (24%)	7 (19%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	40	36 (90%)	\$15,950	12 (33%)	24 (67%)	3 (8%)	6 (17%)
THE COOPERATIVE BANK (MBCU)	38	35 (92%)	\$17,625	9 (26%)	26 (74%)	1 (3%)	11 (31%)
AMERISAVE MORTGAGE CORPORATION (LML)	70	28 (40%)	\$10,690	2 (7%)	26 (93%)	8 (29%)	8 (29%)
U.S. BANK NATIONAL ASSOCIATION (Other)	97	27 (28%)	\$11,915	9 (33%)	18 (67%)	7 (26%)	3 (11%)
ROCKLAND TRUST COMPANY (MBCU)	39	26 (67%)	\$11,360	10 (38%)	16 (62%)	2 (8%)	3 (12%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	30	26 (87%)	\$11,770	8 (31%)	18 (69%)	2 (8%)	7 (27%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	40	23 (58%)	\$9,895	6 (26%)	17 (74%)	5 (22%)	4 (17%)
ENVISION BANK (MBCU)	25	23 (92%)	\$9,755	7 (30%)	16 (70%)	7 (30%)	1 (4%)
BOSTON FIREFIGHTERS (MBCU)	28	20 (71%)	\$8,410	5 (25%)	15 (75%)	1 (5%)	1 (5%)
MORTGAGE NETWORK, INC. (LML)	26	20 (77%)	\$8,950	10 (50%)	10 (50%)	1 (5%)	5 (25%)
EASTERN BANK (MBCU)	27	19 (70%)	\$8,765	5 (26%)	14 (74%)	5 (26%)	2 (11%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	101	18 (18%)	\$6,300	2 (11%)	16 (89%)	3 (17%)	2 (11%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	31	18 (58%)	\$6,740	6 (33%)	12 (67%)	4 (22%)	6 (33%)

## Trends – One- to Four-family, Purchase or Refinance Only

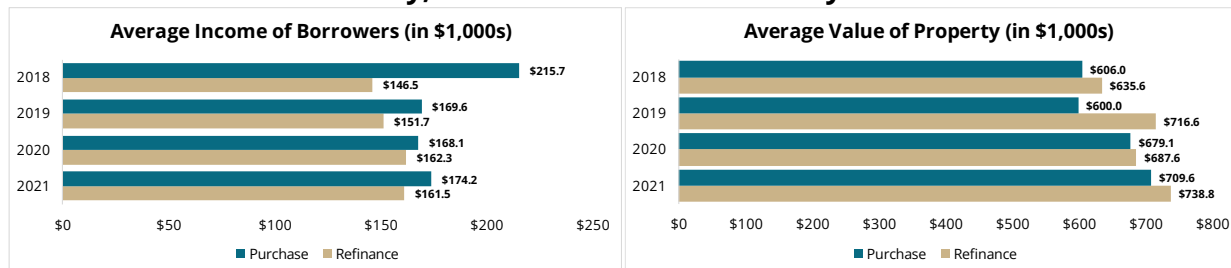


## Geography: West Roxbury

### Mortgage Lending

West Roxbury	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	81	26	63	3	719	179	250	1,071
Purchase Originations (Rate)	16 (80%)	5 (50%)	7 (50%)	0 (0%)	106 (72%)	30 (68%)	25 (48%)	164 (69%)
Refinance Originations (Rate)	34 (67%)	4 (44%)	18 (55%)	2 (100%)	302 (74%)	44 (50%)	79 (60%)	404 (68%)
Denials	9 (11%)	2 (8%)	16 (25%)	1 (33%)	82 (11%)	22 (12%)	61 (24%)	132 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	5	6	0	93	14	22	131
Total Amount (in \$1,000s)	\$6,965	\$2,265	\$2,910	\$0	\$56,135	\$9,200	\$7,860	\$77,475
FHA Loans	0	1	0	0	1	1	0	3
Single Unit	12	4	6	0	87	13	21	122
Median Loan Amount	\$525,000	\$405,000	\$445,000		\$615,000	\$640,000	\$355,000	\$585,000
Median Income	\$132,000	\$99,000	\$109,000		\$180,000	\$186,000	\$75,500	\$168,000
Median Value	\$755,000	\$415,000	\$480,000		\$765,000	\$735,000	\$445,000	\$725,000
LTV > 90	2 of 13	4 of 5	3 of 6	0 of 0	11 of 85	2 of 13	8 of 21	22 of 122
DTI > 45	1 of 11	0 of 5	1 of 6	0 of 0	4 of 85	2 of 13	5 of 21	8 of 120
Loan Costs > \$5,000	4 of 12	1 of 5	1 of 6	0 of 0	18 of 75	4 of 12	1 of 17	28 of 110
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	103	56	56	3	701	311	244	1,230
Purchase Originations (Rate)	16 (73%)	15 (71%)	18 (75%)	0 (0%)	137 (81%)	39 (52%)	46 (74%)	225 (72%)
Refinance Originations (Rate)	56 (69%)	22 (63%)	20 (65%)	2 (67%)	391 (74%)	105 (45%)	113 (62%)	596 (65%)
Denials	4 (4%)	3 (5%)	2 (4%)	0 (0%)	35 (5%)	15 (5%)	21 (9%)	59 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	14	15	18	0	122	35	46	204
Total Amount (in \$1,000s)	\$8,190	\$8,065	\$9,140	\$0	\$70,240	\$18,335	\$18,590	\$113,970
FHA Loans	0	3	2	0	3	0	0	8
Single Unit	14	15	15	0	113	34	44	191
Median Loan Amount	\$610,000	\$565,000	\$515,000		\$585,000	\$535,000	\$405,000	\$565,000
Median Income	\$140,500	\$99,000	\$122,500		\$139,500	\$105,000	\$75,000	\$130,000
Median Value	\$730,000	\$595,000	\$620,000		\$705,000	\$625,000	\$535,000	\$670,000
LTV > 90	0 of 14	6 of 13	9 of 18	0 of 0	31 of 118	8 of 34	11 of 42	54 of 197
DTI > 45	3 of 14	6 of 15	1 of 18	0 of 0	10 of 122	3 of 35	9 of 46	23 of 204
Loan Costs > \$5,000	4 of 14	9 of 15	5 of 18	0 of 0	34 of 122	9 of 35	9 of 46	61 of 204
<b>OTHER LENDERS - All Applications</b>								
Applications	11	0	2	0	12	18	6	43
Purchase Originations (Rate)	2 (67%)	0 (0%)	1 (100%)	0 (0%)	6 (100%)	0 (0%)	1 (50%)	9 (56%)
Refinance Originations (Rate)	4 (50%)	0 (0%)	0 (0%)	0 (0%)	4 (80%)	5 (45%)	1 (33%)	13 (54%)
Denials	2 (18%)	0 (0%)	1 (50%)	0 (0%)	1 (8%)	0 (0%)	1 (17%)	4 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	3	3	0	21	6	8	44
Total Amount (in \$1,000s)	\$6,015	\$1,975	\$1,135	\$0	\$9,515	\$4,360	\$2,760	\$23,000
FHA Loans	1	0	0	0	0	0	0	1
Single Unit	10	3	3	0	21	6	8	43
Median Loan Amount	\$565,000	\$655,000	\$395,000		\$485,000	\$570,000	\$340,000	\$510,000
Median Income	\$212,000	\$176,500	\$114,000		\$146,000	\$127,500	\$70,000	\$148,000
Median Value	\$800,000	\$685,000	\$425,000		\$635,000	\$695,000	\$380,000	\$665,000
LTV > 90	1 of 11	2 of 3	2 of 3	0 of 0	4 of 20	1 of 5	2 of 7	10 of 42
DTI > 45	1 of 11	0 of 3	0 of 3	0 of 0	0 of 20	1 of 5	1 of 7	2 of 42
Loan Costs > \$5,000	2 of 11	0 of 3	0 of 3	0 of 0	4 of 20	4 of 6	2 of 7	10 of 43

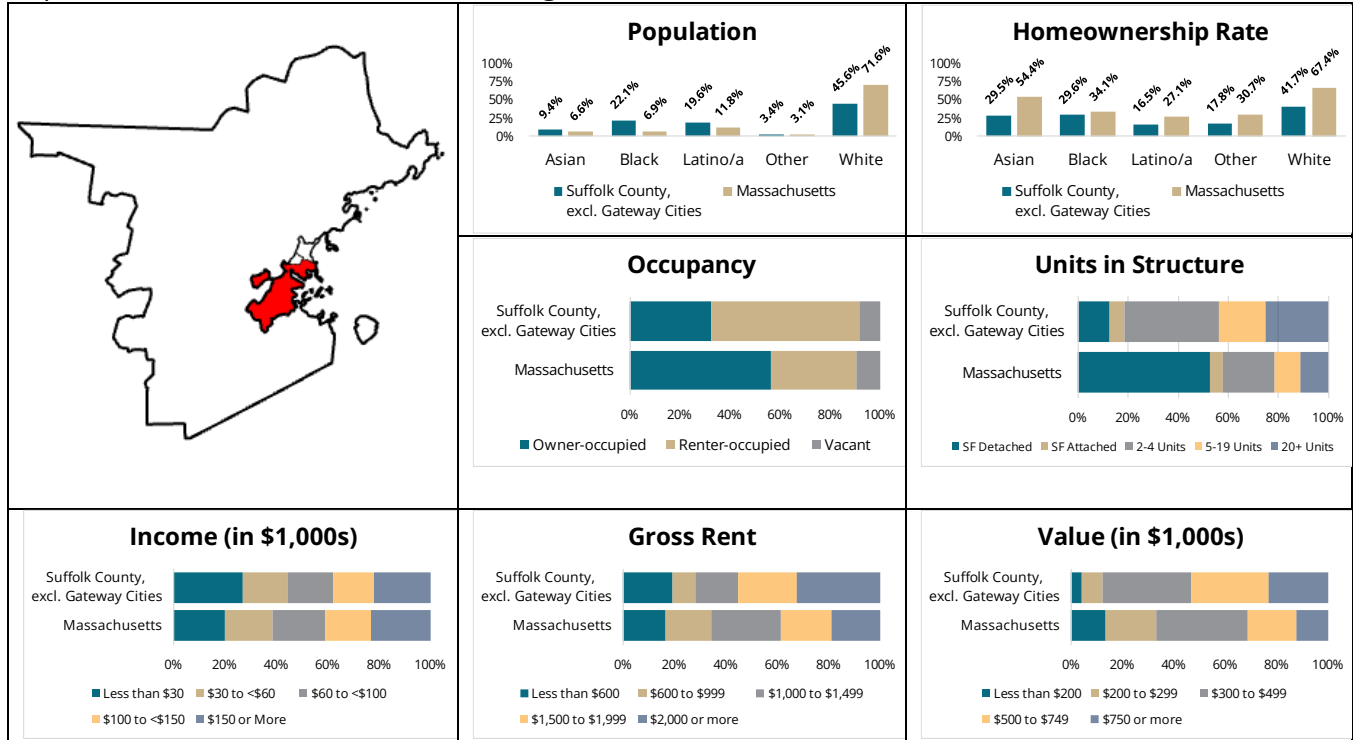
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Suffolk County, excl. Gateway Cities

Population: 702,921

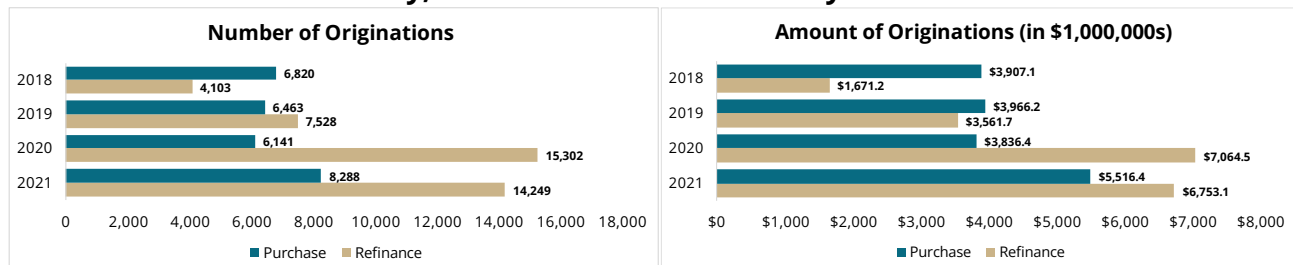
Housing Units: 302,785



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	3,198	2,341 (73%)	\$1,232,705	997 (43%)	1,344 (57%)	473 (20%)	325 (14%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,531	1,384 (90%)	\$729,220	698 (50%)	686 (50%)	242 (17%)	173 (13%)
ROCKET MORTGAGE, LLC (LML)	1,436	1,129 (79%)	\$432,205	174 (15%)	955 (85%)	376 (33%)	362 (32%)
FIRST REPUBLIC BANK (MBCU)	1,129	922 (82%)	\$837,940	512 (56%)	410 (44%)	197 (21%)	80 (9%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,039	764 (74%)	\$373,010	422 (55%)	342 (45%)	145 (19%)	145 (19%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,479	751 (51%)	\$317,185	228 (30%)	523 (70%)	191 (25%)	230 (31%)
LOANDEPOT.COM, LLC (LML)	922	674 (73%)	\$298,230	95 (14%)	579 (86%)	181 (27%)	130 (19%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	885	589 (67%)	\$439,345	222 (38%)	367 (62%)	142 (24%)	94 (16%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	709	530 (75%)	\$259,020	213 (40%)	317 (60%)	131 (25%)	99 (19%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	569	471 (83%)	\$218,555	178 (38%)	293 (62%)	217 (46%)	156 (33%)
MORTGAGE NETWORK, INC. (LML)	523	441 (84%)	\$222,845	226 (51%)	215 (49%)	28 (6%)	68 (15%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,416	391 (28%)	\$282,555	148 (38%)	243 (62%)	90 (23%)	51 (13%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	414	367 (89%)	\$181,395	225 (61%)	142 (39%)	74 (20%)	69 (19%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	734	340 (46%)	\$223,900	111 (33%)	229 (67%)	86 (25%)	61 (18%)
ROCKLAND TRUST COMPANY (MBCU)	488	333 (68%)	\$166,515	124 (37%)	209 (63%)	91 (27%)	77 (23%)
EASTERN BANK (MBCU)	450	302 (67%)	\$152,300	87 (29%)	215 (71%)	91 (30%)	55 (18%)
NEW FED MORTGAGE, CORP. (LML)	349	292 (84%)	\$125,700	53 (18%)	239 (82%)	60 (21%)	63 (22%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,054	282 (27%)	\$113,510	23 (8%)	259 (92%)	57 (20%)	68 (24%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	646	262 (41%)	\$171,580	109 (42%)	153 (58%)	56 (21%)	20 (8%)
NEWREZ LLC (LML)	975	260 (27%)	\$94,880	31 (12%)	229 (88%)	100 (38%)	82 (32%)

## Trends – One- to Four-family, Purchase or Refinance Only

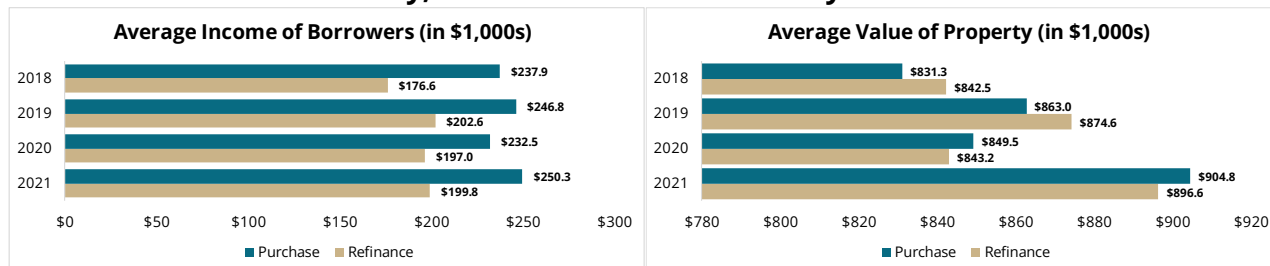


## Geography: Suffolk County, excl. Gateway Cities

### Mortgage Lending

Suffolk County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	1,428	1,591	1,063	60	8,295	3,573	3,687	16,010
Purchase Originations (Rate)	457 (70%)	160 (55%)	201 (63%)	13 (65%)	2,163 (74%)	797 (64%)	526 (56%)	3,791 (70%)
Refinance Originations (Rate)	394 (63%)	463 (55%)	254 (53%)	9 (56%)	3,058 (72%)	1,042 (58%)	933 (49%)	5,220 (65%)
Denials	192 (13%)	489 (31%)	288 (27%)	14 (23%)	739 (9%)	356 (10%)	1,026 (28%)	2,078 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	300	140	178	13	1,828	309	477	2,768
Total Amount (in \$1,000s)	\$218,830	\$70,510	\$108,030	\$8,375	\$1,404,850	\$247,115	\$174,825	\$2,057,710
FHA Loans	1	8	6	0	5	6	0	26
Single Unit	281	109	153	11	1,749	287	455	2,590
Median Loan Amount	\$570,000	\$465,000	\$535,000	\$545,000	\$630,000	\$635,000	\$365,000	\$605,000
Median Income	\$155,000	\$98,000	\$107,000	\$188,000	\$187,000	\$177,000	\$74,000	\$173,000
Median Value	\$775,000	\$535,000	\$625,000	\$800,000	\$825,000	\$765,000	\$445,000	\$785,000
LTV > 90	27 of 299	81 of 125	73 of 164	1 of 10	229 of 1,751	64 of 297	204 of 447	475 of 2,646
DTI > 45	22 of 284	11 of 125	20 of 164	1 of 10	83 of 1,750	22 of 291	63 of 447	159 of 2,624
Loan Costs > \$5,000	87 of 290	22 of 109	38 of 152	3 of 9	522 of 1,700	96 of 285	29 of 401	768 of 2,545
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	1,635	1,839	1,141	59	7,870	4,534	3,860	17,078
Purchase Originations (Rate)	538 (75%)	234 (70%)	253 (74%)	7 (64%)	2,087 (79%)	549 (52%)	637 (73%)	3,668 (72%)
Refinance Originations (Rate)	600 (67%)	781 (53%)	480 (61%)	26 (54%)	3,695 (71%)	1,615 (47%)	1,649 (56%)	7,197 (61%)
Denials	125 (8%)	267 (15%)	104 (9%)	6 (10%)	427 (5%)	372 (8%)	547 (14%)	1,301 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	348	209	225	6	1,849	450	587	3,087
Total Amount (in \$1,000s)	\$191,570	\$121,865	\$131,825	\$2,630	\$1,067,125	\$256,670	\$227,165	\$1,771,685
FHA Loans	6	59	43	0	40	21	11	169
Single Unit	314	158	178	6	1,756	412	573	2,824
Median Loan Amount	\$525,000	\$565,000	\$545,000	\$475,000	\$545,000	\$545,000	\$395,000	\$545,000
Median Income	\$128,500	\$120,000	\$125,000	\$106,500	\$142,000	\$141,000	\$75,000	\$137,000
Median Value	\$660,000	\$625,000	\$625,000	\$485,000	\$665,000	\$635,000	\$475,000	\$655,000
LTV > 90	33 of 346	130 of 206	113 of 222	4 of 6	425 of 1,834	112 of 447	167 of 577	817 of 3,061
DTI > 45	51 of 347	54 of 209	60 of 225	1 of 6	206 of 1,849	54 of 450	151 of 587	426 of 3,086
Loan Costs > \$5,000	100 of 347	110 of 201	96 of 222	1 of 6	512 of 1,838	130 of 446	109 of 585	949 of 3,060
<b>OTHER LENDERS - All Applications</b>								
Applications	640	619	364	16	2,771	2,819	1,202	7,229
Purchase Originations (Rate)	172 (68%)	53 (59%)	50 (63%)	1 (50%)	499 (71%)	178 (19%)	103 (58%)	953 (47%)
Refinance Originations (Rate)	197 (59%)	188 (41%)	113 (48%)	6 (46%)	1,103 (64%)	417 (24%)	366 (42%)	2,024 (45%)
Denials	81 (13%)	126 (20%)	78 (21%)	3 (19%)	285 (10%)	209 (7%)	277 (23%)	782 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	116	39	42	1	392	99	94	689
Total Amount in (\$1,000s)	\$70,270	\$24,105	\$26,870	\$495	\$305,260	\$95,335	\$37,410	\$522,335
FHA Loans	4	11	4	0	5	4	5	28
Single Unit	102	30	38	1	373	89	89	633
Median Loan Amount	\$580,000	\$565,000	\$590,000	\$495,000	\$635,000	\$665,000	\$355,000	\$615,000
Median Income	\$160,000	\$147,000	\$138,500	\$161,000	\$174,500	\$175,000	\$73,000	\$162,000
Median Value	\$755,000	\$650,000	\$665,000	\$495,000	\$815,000	\$860,000	\$465,000	\$765,000
LTV > 90	6 of 113	22 of 38	16 of 41	1 of 1	62 of 381	17 of 94	25 of 92	124 of 668
DTI > 45	10 of 114	8 of 38	4 of 41	0 of 1	35 of 382	13 of 92	22 of 92	70 of 668
Loan Costs > \$5,000	32 of 113	20 of 38	18 of 41	0 of 1	159 of 380	51 of 98	23 of 91	280 of 671

### Trends – One- to Four-family, Purchase or Refinance Only

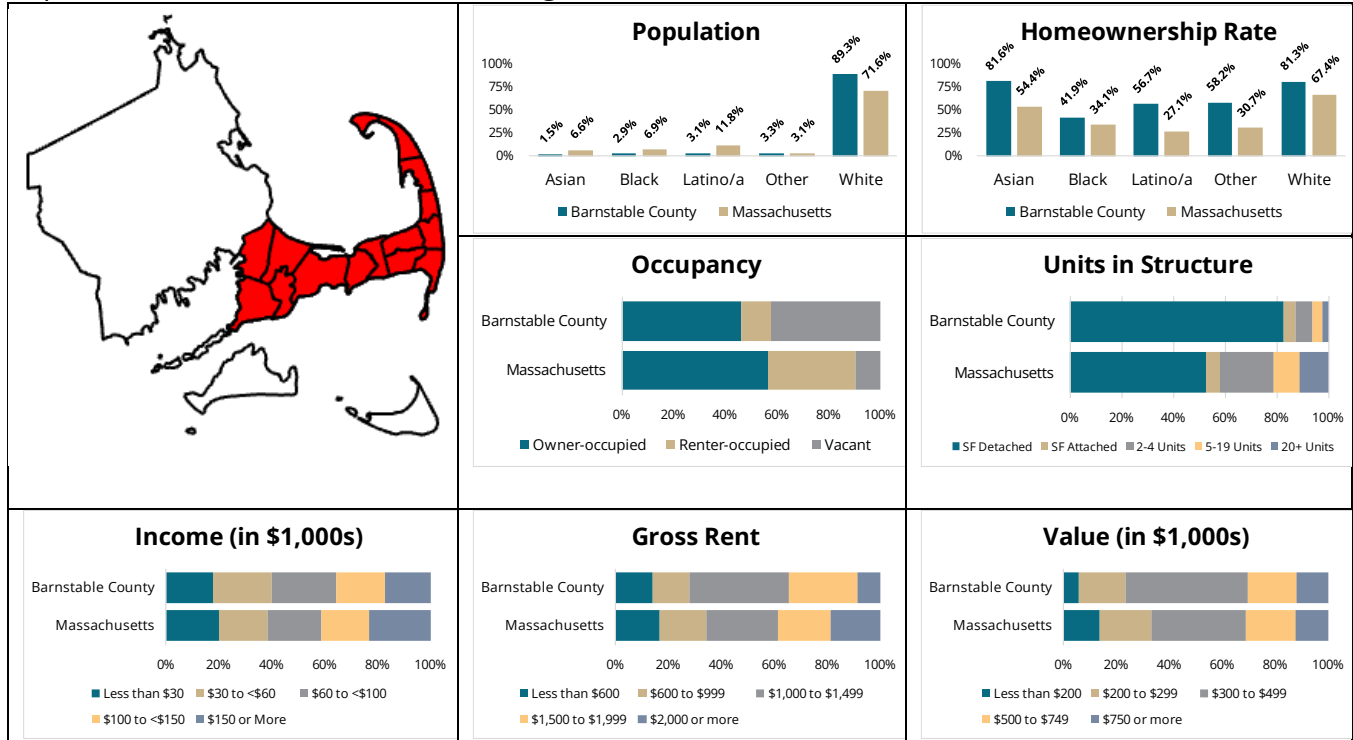




## Geography: Barnstable County

Population: 213,496

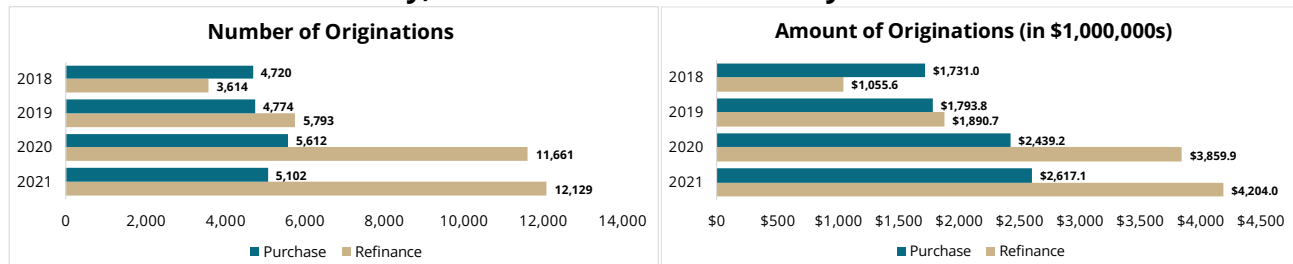
Housing Units: 163,557



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	2,829	2,341 (83%)	\$962,575	882 (38%)	1,459 (62%)	74 (3%)	448 (19%)
ROCKET MORTGAGE, LLC (LML)	1,541	1,270 (82%)	\$406,740	191 (15%)	1,079 (85%)	64 (5%)	327 (26%)
CAPE COD CO-OPERATIVE BANK (MBCU)	760	690 (91%)	\$273,750	166 (24%)	524 (76%)	36 (5%)	149 (22%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,060	673 (63%)	\$212,755	110 (16%)	563 (84%)	30 (4%)	163 (24%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	638	554 (87%)	\$188,510	166 (30%)	388 (70%)	59 (11%)	129 (23%)
LOANDEPOT.COM, LLC (LML)	732	538 (73%)	\$183,920	79 (15%)	459 (85%)	23 (4%)	133 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	670	503 (75%)	\$191,755	238 (47%)	265 (53%)	35 (7%)	87 (17%)
GUARANTEED RATE, INC. (LML)	617	425 (69%)	\$165,795	138 (32%)	287 (68%)	28 (7%)	48 (11%)
NEWREZ LLC (LML)	947	400 (42%)	\$128,000	105 (26%)	295 (74%)	44 (11%)	93 (23%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	394	351 (89%)	\$124,225	178 (51%)	173 (49%)	18 (5%)	78 (22%)
ROCKLAND TRUST COMPANY (MBCU)	539	344 (64%)	\$111,530	79 (23%)	265 (77%)	7 (2%)	72 (21%)
HOME POINT FINANCIAL CORPORATION (LML)	490	337 (69%)	\$112,535	65 (19%)	272 (81%)	48 (14%)	92 (27%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	359	314 (87%)	\$126,940	137 (44%)	177 (56%)	19 (6%)	19 (6%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	427	287 (67%)	\$192,645	107 (37%)	180 (63%)	15 (5%)	26 (9%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	387	285 (74%)	\$119,175	131 (46%)	154 (54%)	25 (9%)	29 (10%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	589	274 (47%)	\$134,260	84 (31%)	190 (69%)	21 (8%)	26 (9%)
AMERISAVE MORTGAGE CORPORATION (LML)	819	229 (28%)	\$74,265	15 (7%)	214 (93%)	11 (5%)	45 (20%)
SHAMROCK HOME LOANS, INC. (LML)	237	217 (92%)	\$72,645	92 (42%)	125 (58%)	19 (9%)	66 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	562	216 (38%)	\$66,240	15 (7%)	201 (93%)	26 (12%)	24 (11%)
RADIUS FINANCIAL GROUP INC. (LML)	255	204 (80%)	\$65,790	85 (42%)	119 (58%)	11 (5%)	48 (24%)

## Trends – One- to Four-family, Purchase or Refinance Only

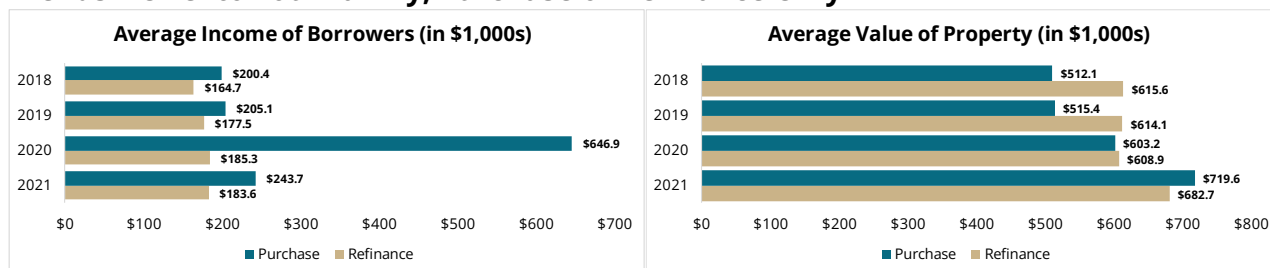


## Geography: Barnstable County

### Mortgage Lending

Barnstable County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	186	128	262	57	10,281	2,209	2,646	13,123
Purchase Originations (Rate)	58 (68%)	21 (68%)	42 (76%)	7 (70%)	1,730 (73%)	483 (67%)	287 (70%)	2,341 (72%)
Refinance Originations (Rate)	47 (66%)	43 (67%)	67 (57%)	15 (56%)	4,084 (75%)	758 (76%)	942 (65%)	5,014 (74%)
Denials	21 (11%)	25 (20%)	58 (22%)	15 (26%)	1,249 (12%)	199 (9%)	617 (23%)	1,567 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	14	14	20	4	802	190	245	1,044
Total Amount (in \$1,000s)	\$6,550	\$5,400	\$8,660	\$2,920	\$382,590	\$96,070	\$71,035	\$502,190
FHA Loans	1	1	0	0	9	0	3	11
Single Unit	13	14	20	4	787	188	245	1,026
Median Loan Amount	\$425,000	\$375,000	\$405,000	\$435,000	\$405,000	\$405,000	\$265,000	\$405,000
Median Income	\$136,000	\$81,000	\$125,000	\$144,500	\$117,000	\$105,000	\$57,000	\$113,000
Median Value	\$495,000	\$435,000	\$480,000	\$500,000	\$545,000	\$535,000	\$375,000	\$535,000
LTV > 90	2 of 13	5 of 14	3 of 20	1 of 4	86 of 756	19 of 184	38 of 235	116 of 991
DTI > 45	4 of 13	3 of 14	3 of 20	1 of 4	92 of 756	32 of 183	64 of 235	135 of 990
Loan Costs > \$5,000	2 of 12	2 of 14	2 of 20	2 of 4	119 of 714	23 of 180	15 of 221	150 of 944
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	176	229	427	58	7,954	3,108	2,638	11,952
Purchase Originations (Rate)	81 (85%)	58 (83%)	122 (79%)	8 (67%)	1,491 (79%)	359 (47%)	374 (77%)	2,119 (71%)
Refinance Originations (Rate)	40 (51%)	83 (52%)	155 (57%)	29 (63%)	4,190 (70%)	1,031 (45%)	1,232 (58%)	5,528 (62%)
Denials	16 (9%)	32 (14%)	39 (9%)	4 (7%)	620 (8%)	238 (8%)	354 (13%)	949 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	26	50	101	6	871	206	351	1,260
Total Amount (in \$1,000s)	\$10,830	\$19,930	\$40,075	\$2,170	\$346,105	\$82,530	\$107,275	\$501,640
FHA Loans	1	24	32	2	115	37	70	211
Single Unit	26	49	99	6	856	199	344	1,235
Median Loan Amount	\$365,000	\$405,000	\$405,000	\$375,000	\$385,000	\$385,000	\$315,000	\$385,000
Median Income	\$89,500	\$71,500	\$78,000	\$88,000	\$97,000	\$90,000	\$60,000	\$93,000
Median Value	\$450,000	\$425,000	\$425,000	\$405,000	\$455,000	\$455,000	\$375,000	\$455,000
LTV > 90	9 of 25	38 of 47	69 of 100	4 of 6	320 of 852	83 of 199	178 of 343	523 of 1,229
DTI > 45	5 of 26	19 of 50	29 of 100	0 of 6	157 of 870	55 of 206	113 of 350	265 of 1,258
Loan Costs > \$5,000	10 of 26	29 of 50	50 of 101	3 of 6	304 of 867	85 of 205	135 of 347	481 of 1,255
<b>OTHER LENDERS - All Applications</b>								
Applications	83	59	128	30	3,272	1,533	874	5,105
Purchase Originations (Rate)	30 (65%)	7 (58%)	25 (66%)	1 (20%)	512 (68%)	82 (17%)	57 (47%)	657 (49%)
Refinance Originations (Rate)	16 (53%)	14 (44%)	35 (54%)	9 (45%)	1,283 (61%)	250 (27%)	301 (47%)	1,607 (50%)
Denials	11 (13%)	21 (36%)	18 (14%)	6 (20%)	406 (12%)	125 (8%)	208 (24%)	587 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	6	18	1	213	21	49	264
Total Amount in (\$1,000s)	\$2,095	\$2,030	\$7,860	\$375	\$110,445	\$12,585	\$14,445	\$135,390
FHA Loans	1	2	0	0	18	3	10	24
Single Unit	5	6	18	1	211	21	48	262
Median Loan Amount	\$395,000	\$360,000	\$410,000	\$375,000	\$425,000	\$495,000	\$325,000	\$425,000
Median Income	\$74,000	\$84,000	\$92,500	\$132,000	\$118,000	\$109,500	\$60,000	\$114,000
Median Value	\$475,000	\$365,000	\$490,000	\$695,000	\$515,000	\$525,000	\$385,000	\$505,000
LTV > 90	1 of 5	5 of 6	2 of 18	0 of 1	57 of 199	7 of 19	20 of 45	72 of 248
DTI > 45	1 of 5	2 of 6	6 of 18	0 of 1	34 of 199	6 of 18	18 of 45	49 of 247
Loan Costs > \$5,000	2 of 5	3 of 6	11 of 18	1 of 1	85 of 193	7 of 19	21 of 41	109 of 242

### Trends – One- to Four-family, Purchase or Refinance Only

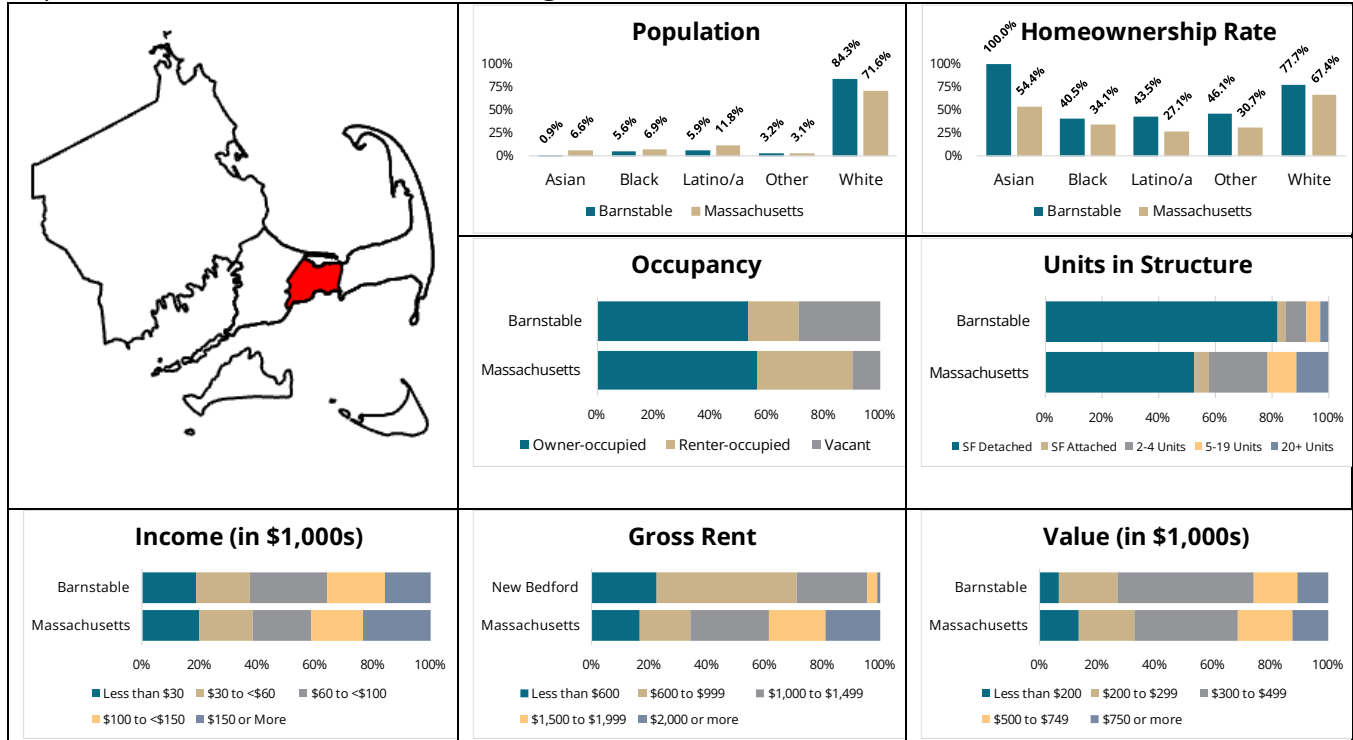




## Geography: Barnstable

Population: 44,406

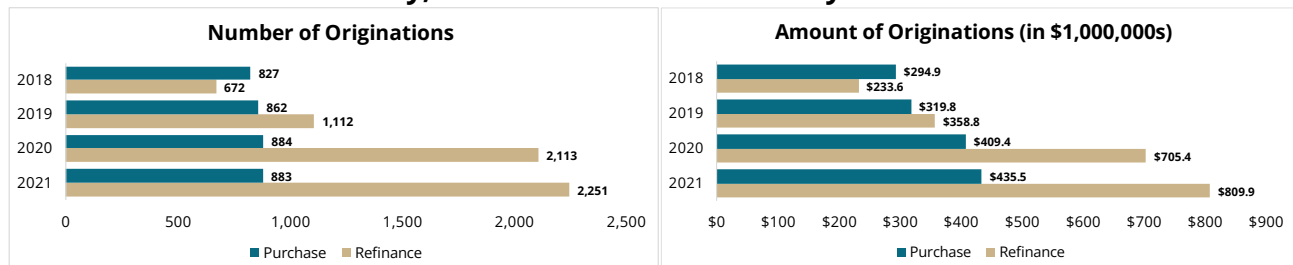
Housing Units: 26,395



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	445	353 (79%)	\$134,245	124 (35%)	229 (65%)	18 (5%)	65 (18%)
ROCKET MORTGAGE, LLC (LML)	299	250 (84%)	\$80,580	37 (15%)	213 (85%)	20 (8%)	77 (31%)
CAPE COD CO-OPERATIVE BANK (MBCU)	184	164 (89%)	\$56,540	29 (18%)	135 (82%)	8 (5%)	37 (23%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	238	141 (59%)	\$61,005	16 (11%)	125 (89%)	8 (6%)	31 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	145	123 (85%)	\$42,005	36 (29%)	87 (71%)	27 (22%)	42 (34%)
NEWREZ LLC (LML)	251	118 (47%)	\$38,810	42 (36%)	76 (64%)	25 (21%)	36 (31%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	143	102 (71%)	\$36,430	40 (39%)	62 (61%)	12 (12%)	20 (20%)
LOANDEPOT.COM, LLC (LML)	129	92 (71%)	\$30,060	13 (14%)	79 (86%)	6 (7%)	26 (28%)
HOME POINT FINANCIAL CORPORATION (LML)	114	80 (70%)	\$24,880	28 (35%)	52 (65%)	27 (34%)	28 (35%)
SHAMROCK HOME LOANS, INC. (LML)	76	68 (89%)	\$23,710	28 (41%)	40 (59%)	12 (18%)	17 (25%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	74	62 (84%)	\$21,180	27 (44%)	35 (56%)	7 (11%)	14 (23%)
GUARANTEED RATE, INC. (LML)	84	57 (68%)	\$21,645	17 (30%)	40 (70%)	5 (9%)	7 (12%)
ROCKLAND TRUST COMPANY (MBCU)	97	56 (58%)	\$18,390	11 (20%)	45 (80%)	2 (4%)	11 (20%)
FREEDOM MORTGAGE CORPORATION (LML)	115	51 (44%)	\$16,235	6 (12%)	45 (88%)	6 (12%)	5 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	79	49 (62%)	\$39,785	16 (33%)	33 (67%)	6 (12%)	10 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	104	46 (44%)	\$22,520	13 (28%)	33 (72%)	4 (9%)	5 (11%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	70	45 (64%)	\$17,855	20 (44%)	25 (56%)	5 (11%)	5 (11%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	45	43 (96%)	\$16,915	20 (47%)	23 (53%)	6 (14%)	5 (12%)
AMERISAVE MORTGAGE CORPORATION (LML)	162	42 (26%)	\$14,330	6 (14%)	36 (86%)	2 (5%)	8 (19%)
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP (Oth	81	42 (52%)	\$14,210	9 (21%)	33 (79%)	1 (2%)	10 (24%)

## Trends – One- to Four-family, Purchase or Refinance Only

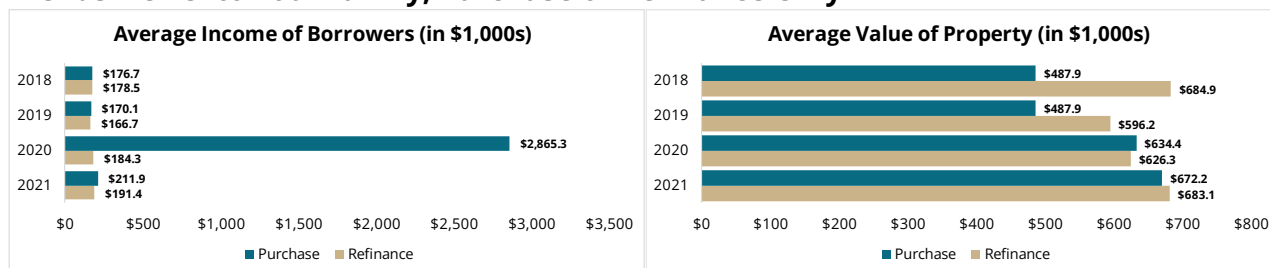


## Geography: Barnstable

### Mortgage Lending

Barnstable	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	41	33	83	10	1,734	410	532	2,311
Purchase Originations (Rate)	15 (75%)	6 (75%)	7 (70%)	1 (50%)	232 (69%)	82 (65%)	39 (57%)	343 (68%)
Refinance Originations (Rate)	9 (69%)	7 (64%)	22 (52%)	3 (60%)	695 (73%)	149 (78%)	187 (65%)	885 (73%)
Denials	4 (10%)	8 (24%)	25 (30%)	1 (10%)	243 (14%)	23 (6%)	137 (26%)	304 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	4	4	1	123	34	30	170
Total Amount (in \$1,000s)	\$1,540	\$1,710	\$1,650	\$1,765	\$57,935	\$20,780	\$9,550	\$85,380
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	4	4	4	1	123	34	30	170
Median Loan Amount	\$330,000	\$385,000	\$360,000	\$1,765,000	\$405,000	\$435,000	\$305,000	\$405,000
Median Income	\$174,500	\$84,500	\$118,000	\$395,000	\$124,000	\$112,000	\$59,000	\$120,000
Median Value	\$440,000	\$460,000	\$440,000	\$2,205,000	\$535,000	\$595,000	\$445,000	\$545,000
LTV > 90	0 of 4	1 of 4	0 of 4	0 of 1	10 of 119	1 of 33	3 of 28	12 of 165
DTI > 45	1 of 4	0 of 4	1 of 4	0 of 1	15 of 119	4 of 33	9 of 28	21 of 165
Loan Costs > \$5,000	0 of 3	0 of 4	0 of 4	0 of 1	20 of 112	6 of 33	2 of 28	26 of 157
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	36	87	203	11	1,422	671	632	2,430
Purchase Originations (Rate)	19 (95%)	21 (88%)	61 (76%)	2 (100%)	246 (79%)	79 (50%)	92 (77%)	428 (72%)
Refinance Originations (Rate)	9 (56%)	30 (48%)	70 (57%)	6 (67%)	730 (67%)	233 (46%)	296 (58%)	1,078 (59%)
Denials	3 (8%)	12 (14%)	17 (8%)	0 (0%)	115 (8%)	57 (8%)	83 (13%)	204 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	8	19	52	2	174	53	86	308
Total Amount (in \$1,000s)	\$3,030	\$7,515	\$20,350	\$810	\$66,460	\$20,965	\$26,920	\$119,130
FHA Loans	1	10	20	1	31	13	26	76
Single Unit	8	19	50	2	172	52	86	303
Median Loan Amount	\$375,000	\$395,000	\$395,000	\$405,000	\$385,000	\$395,000	\$325,000	\$395,000
Median Income	\$124,500	\$73,000	\$73,500	\$88,500	\$97,000	\$85,000	\$59,500	\$89,000
Median Value	\$465,000	\$415,000	\$415,000	\$460,000	\$455,000	\$475,000	\$375,000	\$435,000
LTV > 90	4 of 8	15 of 18	40 of 51	1 of 2	73 of 168	21 of 53	52 of 83	154 of 300
DTI > 45	3 of 8	8 of 19	16 of 52	0 of 2	29 of 173	15 of 53	29 of 85	71 of 307
Loan Costs > \$5,000	3 of 8	10 of 19	26 of 52	1 of 2	63 of 173	23 of 53	40 of 85	126 of 307
<b>OTHER LENDERS - All Applications</b>								
Applications	17	20	52	7	613	288	202	997
Purchase Originations (Rate)	6 (60%)	3 (50%)	14 (78%)	1 (100%)	78 (66%)	17 (23%)	11 (61%)	119 (53%)
Refinance Originations (Rate)	4 (57%)	6 (55%)	8 (32%)	1 (20%)	233 (58%)	49 (26%)	66 (43%)	301 (47%)
Denials	3 (18%)	5 (25%)	6 (12%)	1 (14%)	94 (15%)	29 (10%)	43 (21%)	138 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	2	11	1	41	7	9	63
Total Amount in (\$1,000s)	\$495	\$740	\$3,855	\$375	\$20,785	\$6,385	\$2,925	\$32,635
FHA Loans	0	0	0	0	5	2	2	7
Single Unit	1	2	11	1	41	7	9	63
Median Loan Amount	\$495,000	\$370,000	\$395,000	\$375,000	\$435,000	\$495,000	\$345,000	\$425,000
Median Income	\$247,000	\$85,500	\$80,000	\$132,000	\$115,000	\$131,000	\$63,000	\$108,000
Median Value	\$525,000	\$405,000	\$455,000	\$695,000	\$495,000	\$605,000	\$375,000	\$485,000
LTV > 90	1 of 1	1 of 2	1 of 11	0 of 1	16 of 41	3 of 6	5 of 9	22 of 62
DTI > 45	0 of 1	0 of 2	4 of 11	0 of 1	8 of 41	2 of 6	5 of 9	14 of 62
Loan Costs > \$5,000	0 of 1	1 of 2	7 of 11	1 of 1	20 of 40	4 of 6	6 of 9	33 of 61

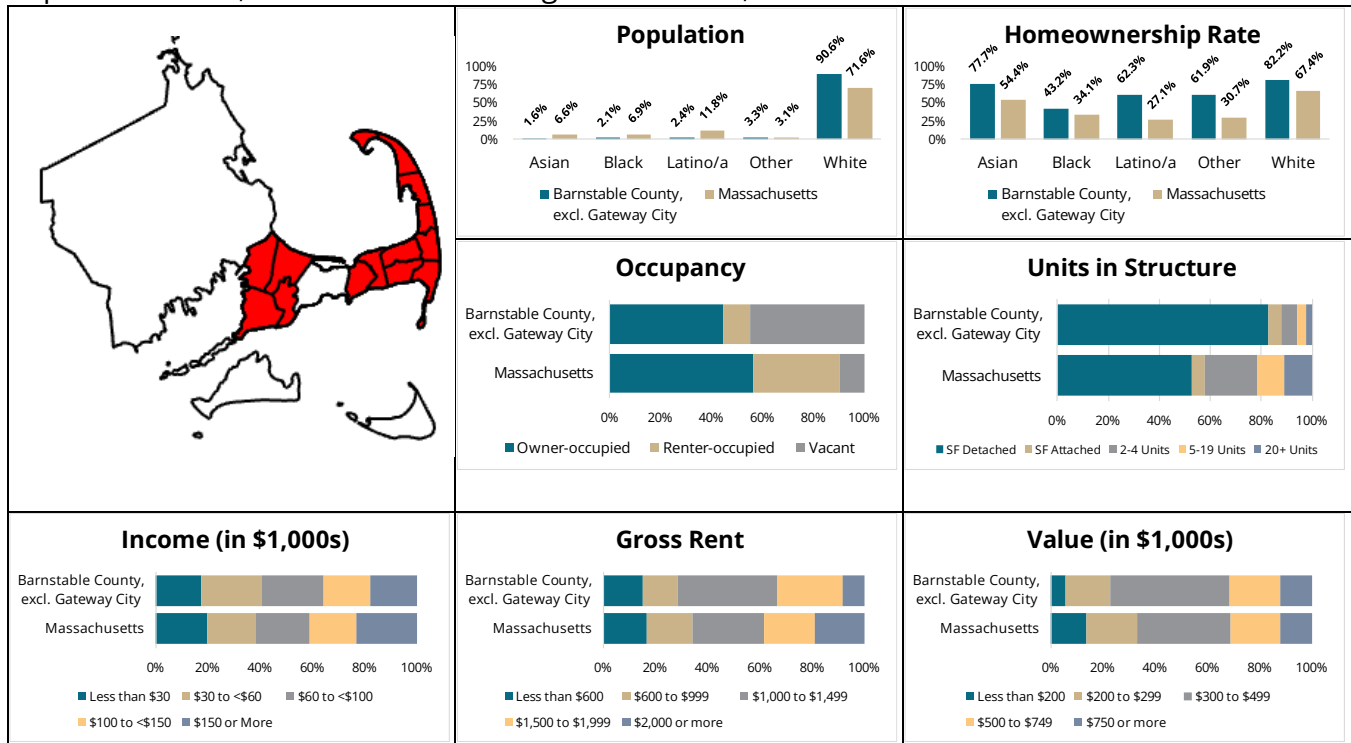
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Barnstable County, excl. Gateway City

Population: 169,090

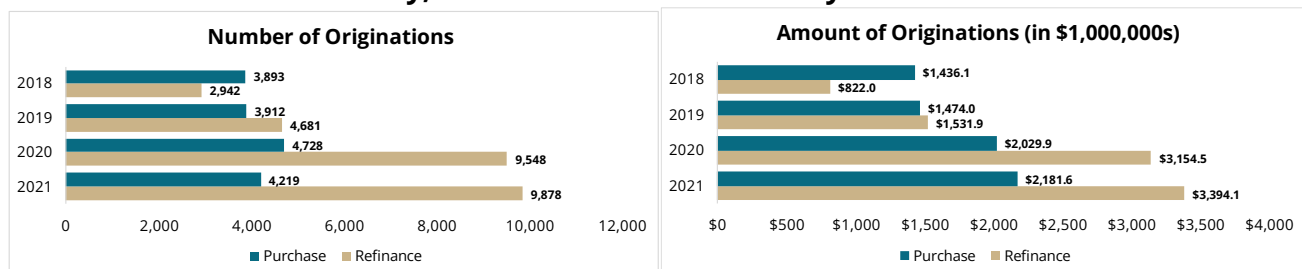
Housing Units: 137,162



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	2,384	1,988 (83%)	\$828,330	758 (38%)	1,230 (62%)	56 (3%)	383 (19%)
ROCKET MORTGAGE, LLC (LML)	1,242	1,020 (82%)	\$326,160	154 (15%)	866 (85%)	44 (4%)	250 (25%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	822	532 (65%)	\$171,750	94 (18%)	438 (82%)	22 (4%)	132 (25%)
CAPE COD CO-OPERATIVE BANK (MBCU)	576	526 (91%)	\$217,210	137 (26%)	389 (74%)	28 (5%)	112 (21%)
LOANDEPOT.COM, LLC (LML)	603	446 (74%)	\$153,860	66 (15%)	380 (85%)	17 (4%)	107 (24%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	493	431 (87%)	\$146,505	130 (30%)	301 (70%)	32 (7%)	87 (20%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	527	401 (76%)	\$155,325	198 (49%)	203 (51%)	23 (6%)	67 (17%)
GUARANTEED RATE, INC. (LML)	533	368 (69%)	\$144,150	121 (33%)	247 (67%)	23 (6%)	41 (11%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	320	289 (90%)	\$103,045	151 (52%)	138 (48%)	11 (4%)	64 (22%)
ROCKLAND TRUST COMPANY (MBCU)	442	288 (65%)	\$93,140	68 (24%)	220 (76%)	5 (2%)	61 (21%)
NEWREZ LLC (LML)	696	282 (41%)	\$89,190	63 (22%)	219 (78%)	19 (7%)	57 (20%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	314	271 (86%)	\$110,025	117 (43%)	154 (57%)	13 (5%)	14 (5%)
HOME POINT FINANCIAL CORPORATION (LML)	376	257 (68%)	\$87,655	37 (14%)	220 (86%)	21 (8%)	64 (25%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	317	240 (76%)	\$101,320	111 (46%)	129 (54%)	20 (8%)	24 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	348	238 (68%)	\$152,860	91 (38%)	147 (62%)	9 (4%)	16 (7%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	485	228 (47%)	\$111,740	71 (31%)	157 (69%)	17 (7%)	21 (9%)
AMERISAVE MORTGAGE CORPORATION (LML)	657	187 (28%)	\$59,935	9 (5%)	178 (95%)	9 (5%)	37 (20%)
FREEDOM MORTGAGE CORPORATION (LML)	447	165 (37%)	\$50,005	9 (5%)	156 (95%)	20 (12%)	19 (12%)
SANTANDER BANK, N.A. (MBCU)	253	164 (65%)	\$52,210	30 (18%)	134 (82%)	2 (1%)	45 (27%)
RADIUS FINANCIAL GROUP INC. (LML)	207	164 (79%)	\$53,830	65 (40%)	99 (60%)	9 (5%)	37 (23%)

## Trends – One- to Four-family, Purchase or Refinance Only

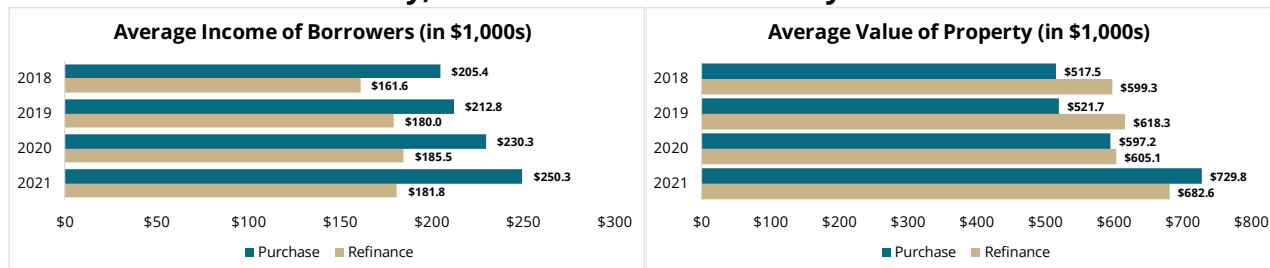


## Geography: Barnstable County, excl. Gateway City

### Mortgage Lending

<b>Barnstable County, excl. Gateway City</b>	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	145	95	179	47	8,547	1,799	2,114	10,812
Purchase Originations (Rate)	43 (66%)	15 (65%)	35 (78%)	6 (75%)	1,498 (74%)	401 (68%)	248 (73%)	1,998 (72%)
Refinance Originations (Rate)	38 (66%)	36 (68%)	45 (60%)	12 (55%)	3,389 (75%)	609 (75%)	755 (66%)	4,129 (75%)
Denials	17 (12%)	17 (18%)	33 (18%)	14 (30%)	1,006 (12%)	176 (10%)	480 (23%)	1,263 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	10	16	3	679	156	215	874
Total Amount (in \$1,000s)	\$5,010	\$3,690	\$7,010	\$1,155	\$324,655	\$75,290	\$61,485	\$416,810
FHA Loans	1	1	0	0	8	0	3	10
Single Unit	9	10	16	3	664	154	215	856
Median Loan Amount	\$490,000	\$350,000	\$430,000	\$415,000	\$395,000	\$390,000	\$255,000	\$395,000
Median Income	\$136,000	\$79,500	\$128,500	\$109,000	\$115,000	\$104,000	\$56,000	\$111,000
Median Value	\$615,000	\$435,000	\$490,000	\$475,000	\$555,000	\$525,000	\$365,000	\$535,000
LTV > 90	2 of 9	4 of 10	3 of 16	1 of 3	76 of 637	18 of 151	35 of 207	104 of 826
DTI > 45	3 of 9	3 of 10	2 of 16	1 of 3	77 of 637	28 of 150	55 of 207	114 of 825
Loan Costs > \$5,000	2 of 9	2 of 10	2 of 16	2 of 3	99 of 602	17 of 147	13 of 193	124 of 787
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	140	142	224	47	6,532	2,437	2,006	9,522
Purchase Originations (Rate)	62 (83%)	37 (80%)	61 (82%)	6 (60%)	1,245 (79%)	280 (46%)	282 (77%)	1,691 (71%)
Refinance Originations (Rate)	31 (50%)	53 (55%)	85 (57%)	23 (62%)	3,460 (71%)	798 (44%)	936 (58%)	4,450 (63%)
Denials	13 (9%)	20 (14%)	22 (10%)	4 (9%)	505 (8%)	181 (7%)	271 (14%)	745 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	18	31	49	4	697	153	265	952
Total Amount (in \$1,000s)	\$7,800	\$12,415	\$19,725	\$1,360	\$279,645	\$61,565	\$80,355	\$382,510
FHA Loans	0	14	12	1	84	24	44	135
Single Unit	18	30	49	4	684	147	258	932
Median Loan Amount	\$350,000	\$405,000	\$415,000	\$345,000	\$385,000	\$385,000	\$305,000	\$385,000
Median Income	\$85,000	\$70,000	\$84,000	\$81,000	\$97,000	\$91,000	\$60,000	\$94,000
Median Value	\$440,000	\$425,000	\$445,000	\$370,000	\$455,000	\$445,000	\$375,000	\$455,000
LTV > 90	5 of 17	23 of 29	29 of 49	3 of 4	247 of 684	62 of 146	126 of 260	369 of 929
DTI > 45	2 of 18	11 of 31	13 of 48	0 of 4	128 of 697	40 of 153	84 of 265	194 of 951
Loan Costs > \$5,000	7 of 18	19 of 31	24 of 49	2 of 4	241 of 694	62 of 152	95 of 262	355 of 948
<b>OTHER LENDERS - All Applications</b>								
Applications	66	39	76	23	2,659	1,245	672	4,108
Purchase Originations (Rate)	24 (67%)	4 (67%)	11 (55%)	0 (0%)	434 (68%)	65 (16%)	46 (45%)	538 (49%)
Refinance Originations (Rate)	12 (52%)	8 (38%)	27 (68%)	8 (53%)	1,050 (61%)	201 (27%)	235 (48%)	1,306 (51%)
Denials	8 (12%)	16 (41%)	12 (16%)	5 (22%)	312 (12%)	96 (8%)	165 (25%)	449 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	4	7	0	172	14	40	201
Total Amount in (\$1,000s)	\$1,600	\$1,290	\$4,005	\$0	\$89,660	\$6,200	\$11,520	\$102,755
FHA Loans	1	2	0	0	13	1	8	17
Single Unit	4	4	7	0	170	14	39	199
Median Loan Amount	\$380,000	\$350,000	\$495,000		\$425,000	\$480,000	\$325,000	\$425,000
Median Income	\$69,000	\$79,000	\$124,000		\$118,500	\$102,000	\$58,500	\$115,000
Median Value	\$455,000	\$360,000	\$585,000		\$530,000	\$525,000	\$385,000	\$525,000
LTV > 90	0 of 4	4 of 4	1 of 7	0 of 0	41 of 158	4 of 13	15 of 36	50 of 186
DTI > 45	1 of 4	2 of 4	2 of 7	0 of 0	26 of 158	4 of 12	13 of 36	35 of 185
Loan Costs > \$5,000	2 of 4	2 of 4	4 of 7	0 of 0	65 of 153	3 of 13	15 of 32	76 of 181

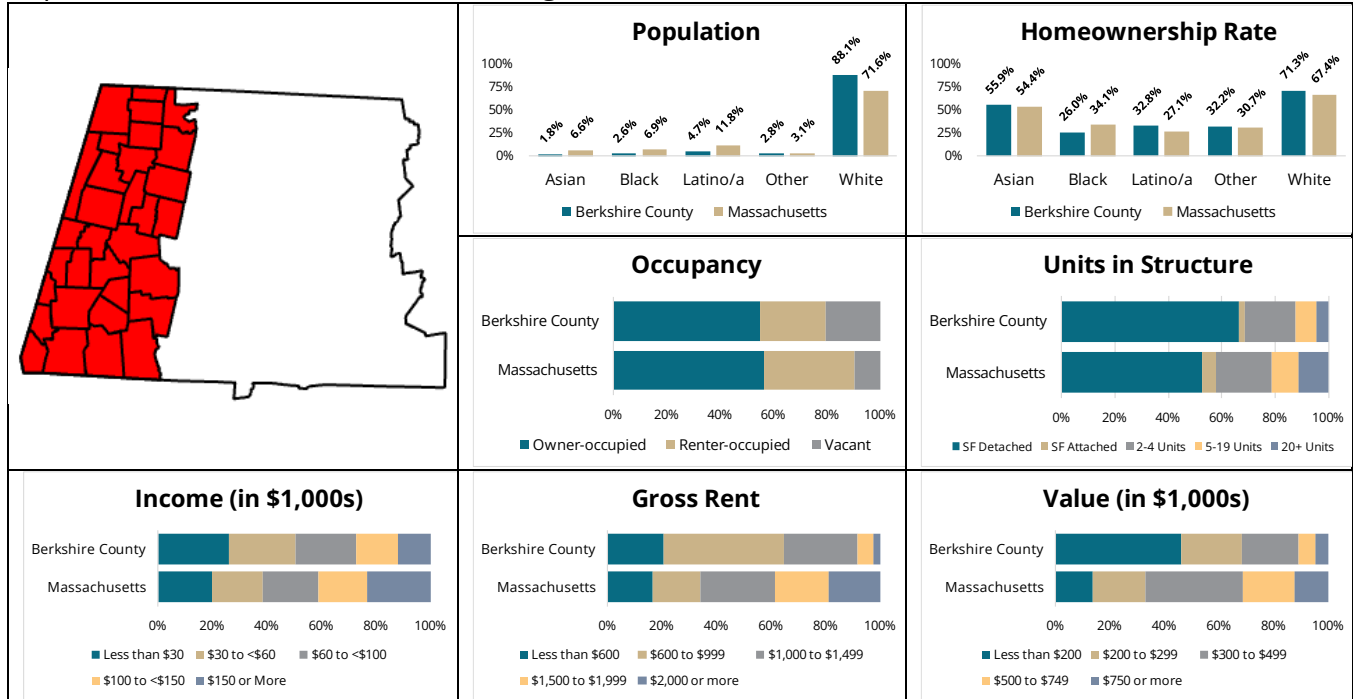
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Berkshire County

Population: 126,425

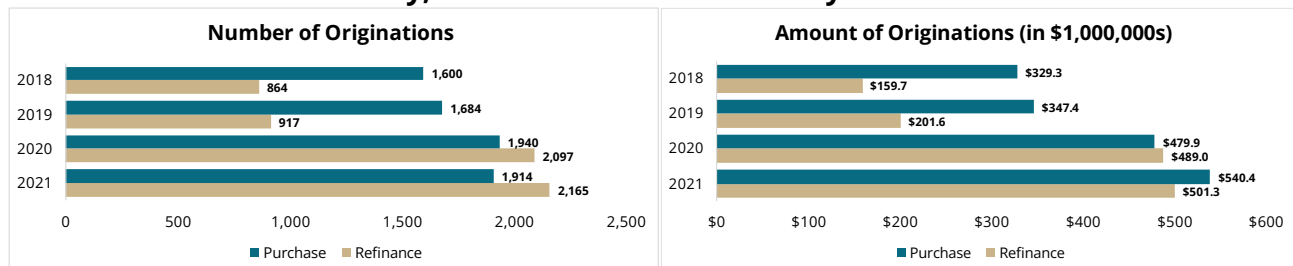
Housing Units: 69,079



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GREYLOCK (Other)	878	656 (75%)	\$120,500	403 (61%)	253 (39%)	81 (12%)	289 (44%)
ADAMS COMMUNITY BANK (MBCU)	876	606 (69%)	\$158,680	370 (61%)	236 (39%)	42 (7%)	170 (28%)
ACADEMY MORTGAGE CORPORATION (LML)	443	329 (74%)	\$60,415	265 (81%)	64 (19%)	38 (12%)	193 (59%)
ROCKET MORTGAGE, LLC (LML)	418	288 (69%)	\$61,870	50 (17%)	238 (83%)	18 (6%)	100 (35%)
LEE BANK (MBCU)	420	282 (67%)	\$77,800	107 (38%)	175 (62%)	17 (6%)	66 (23%)
BERKSHIRE BANK (MBCU)	237	153 (65%)	\$35,255	37 (24%)	116 (76%)	2 (1%)	46 (30%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	180	138 (77%)	\$38,710	60 (43%)	78 (57%)	3 (2%)	34 (25%)
FREEDOM MORTGAGE CORPORATION (LML)	218	93 (43%)	\$16,545	0 (0%)	93 (100%)	10 (11%)	10 (11%)
SALISBURY BANK AND TRUST COMPANY (MBCU)	113	87 (77%)	\$26,705	35 (40%)	52 (60%)	2 (2%)	15 (17%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	149	78 (52%)	\$32,930	32 (41%)	46 (59%)	3 (4%)	9 (12%)
MOUNTAINONE BANK (MBCU)	96	69 (72%)	\$16,905	31 (45%)	38 (55%)	3 (4%)	8 (12%)
LOANDEPOT.COM, LLC (LML)	99	64 (65%)	\$17,830	5 (8%)	59 (92%)	5 (8%)	19 (30%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	106	54 (51%)	\$22,710	27 (50%)	27 (50%)	7 (13%)	6 (11%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	85	47 (55%)	\$13,515	19 (40%)	28 (60%)	6 (13%)	13 (28%)
AMERISAVE MORTGAGE CORPORATION (LML)	196	44 (22%)	\$10,550	4 (9%)	40 (91%)	2 (5%)	14 (32%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	71	42 (59%)	\$12,810	22 (52%)	20 (48%)	3 (7%)	7 (17%)
TOTAL MORTGAGE SERVICES, LLC (LML)	64	41 (64%)	\$13,945	30 (73%)	11 (27%)	5 (12%)	11 (27%)
TRUSTCO BANK (MBCU)	64	40 (63%)	\$9,180	12 (30%)	28 (70%)	5 (13%)	9 (23%)
NEWREZ LLC (LML)	142	37 (26%)	\$6,875	3 (8%)	34 (92%)	2 (5%)	12 (32%)
PENNYMAC LOAN SERVICES, LLC (LML)	140	35 (25%)	\$7,975	2 (6%)	33 (94%)	3 (9%)	1 (3%)

## Trends - One- to Four-family, Purchase or Refinance Only



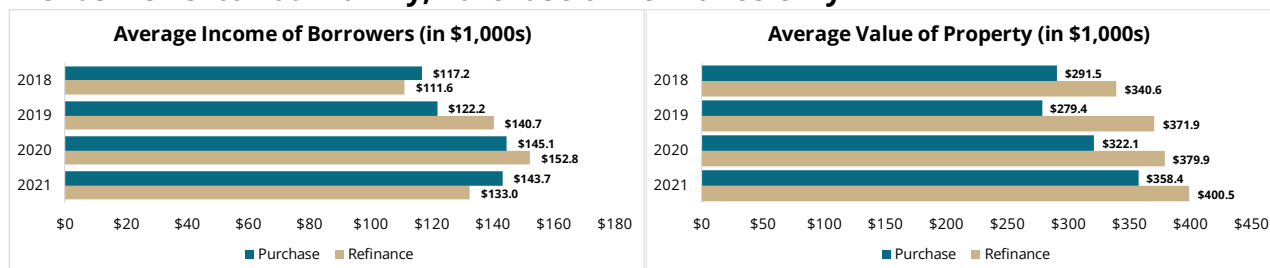


## Geography: Berkshire County

### Mortgage Lending

Berkshire County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	55	40	89	10	2,261	444	815	2,899
Purchase Originations (Rate)	19 (58%)	13 (81%)	25 (58%)	1 (33%)	609 (67%)	156 (67%)	194 (59%)	823 (67%)
Refinance Originations (Rate)	8 (44%)	9 (50%)	22 (58%)	2 (33%)	736 (68%)	108 (68%)	209 (58%)	885 (67%)
Denials	11 (20%)	14 (35%)	19 (21%)	4 (40%)	302 (13%)	49 (11%)	198 (24%)	399 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	12	18	1	442	73	175	555
Total Amount (in \$1,000s)	\$3,065	\$2,880	\$4,500	\$225	\$127,260	\$27,875	\$29,305	\$165,805
FHA Loans	0	0	2	0	0	1	2	3
Single Unit	8	11	15	1	416	67	152	518
Median Loan Amount	\$315,000	\$245,000	\$200,000	\$225,000	\$235,000	\$265,000	\$165,000	\$235,000
Median Income	\$105,000	\$88,000	\$57,500	\$87,000	\$92,500	\$126,500	\$49,000	\$93,000
Median Value	\$385,000	\$280,000	\$235,000	\$245,000	\$295,000	\$265,000	\$195,000	\$290,000
LTV > 90	2 of 7	3 of 10	8 of 16	1 of 1	89 of 336	16 of 50	58 of 135	119 of 420
DTI > 45	0 of 7	0 of 10	5 of 16	0 of 1	30 of 336	5 of 50	20 of 135	40 of 420
Loan Costs > \$5,000	3 of 7	1 of 10	3 of 16	0 of 1	22 of 327	10 of 50	7 of 128	39 of 411
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	37	71	77	11	1,551	661	818	2,408
Purchase Originations (Rate)	14 (70%)	17 (45%)	33 (75%)	4 (100%)	403 (69%)	61 (24%)	255 (67%)	532 (56%)
Refinance Originations (Rate)	9 (53%)	8 (24%)	21 (64%)	4 (57%)	531 (56%)	163 (41%)	202 (47%)	736 (51%)
Denials	1 (3%)	12 (17%)	6 (8%)	1 (9%)	178 (11%)	51 (8%)	122 (15%)	249 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	17	23	4	315	43	222	412
Total Amount (in \$1,000s)	\$3,500	\$3,555	\$4,755	\$1,170	\$76,285	\$12,185	\$42,850	\$101,450
FHA Loans	0	9	12	1	106	12	100	140
Single Unit	10	15	17	4	286	39	193	371
Median Loan Amount	\$300,000	\$195,000	\$185,000	\$240,000	\$215,000	\$235,000	\$190,000	\$215,000
Median Income	\$121,500	\$53,000	\$47,000	\$64,000	\$65,000	\$86,000	\$50,000	\$65,000
Median Value	\$385,000	\$205,000	\$195,000	\$250,000	\$225,000	\$275,000	\$205,000	\$235,000
LTV > 90	3 of 10	15 of 17	18 of 23	3 of 3	215 of 306	25 of 41	172 of 217	279 of 400
DTI > 45	2 of 10	5 of 17	10 of 23	2 of 4	75 of 315	11 of 43	77 of 222	105 of 412
Loan Costs > \$5,000	3 of 9	11 of 17	14 of 18	1 of 4	173 of 274	24 of 43	127 of 185	226 of 365
<b>OTHER LENDERS - All Applications</b>								
Applications	40	44	110	6	1,624	395	726	2,219
Purchase Originations (Rate)	19 (73%)	10 (83%)	51 (78%)	1 (100%)	414 (76%)	89 (51%)	205 (79%)	584 (71%)
Refinance Originations (Rate)	7 (54%)	11 (50%)	14 (56%)	1 (100%)	466 (60%)	54 (34%)	158 (50%)	553 (55%)
Denials	6 (15%)	8 (18%)	19 (17%)	3 (50%)	218 (13%)	46 (12%)	148 (20%)	300 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	16	9	47	1	355	56	201	484
Total Amount in (\$1,000s)	\$4,330	\$3,675	\$8,455	\$415	\$83,205	\$18,710	\$33,085	\$118,790
FHA Loans	0	1	1	0	6	0	5	8
Single Unit	16	9	28	1	330	53	168	437
Median Loan Amount	\$250,000	\$275,000	\$175,000	\$415,000	\$195,000	\$265,000	\$155,000	\$205,000
Median Income	\$93,000	\$80,000	\$52,000	\$259,000	\$81,500	\$93,000	\$52,000	\$79,000
Median Value	\$285,000	\$300,000	\$200,000	\$455,000	\$235,000	\$295,000	\$185,000	\$240,000
LTV > 90	5 of 16	6 of 9	23 of 47	1 of 1	121 of 348	18 of 55	80 of 200	174 of 476
DTI > 45	2 of 15	3 of 8	4 of 46	0 of 1	47 of 345	6 of 54	34 of 200	62 of 469
Loan Costs > \$5,000	2 of 15	3 of 9	2 of 47	0 of 1	30 of 347	9 of 55	7 of 199	46 of 474

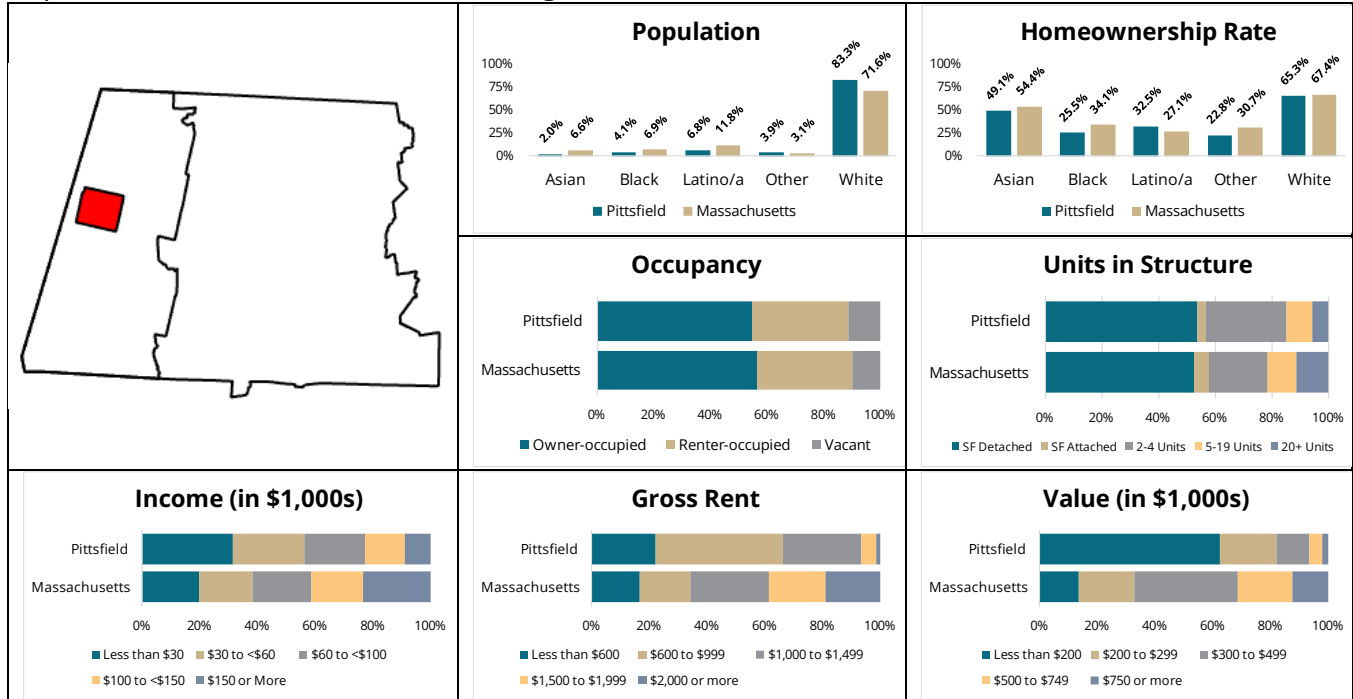
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Pittsfield**

Population: 42,766

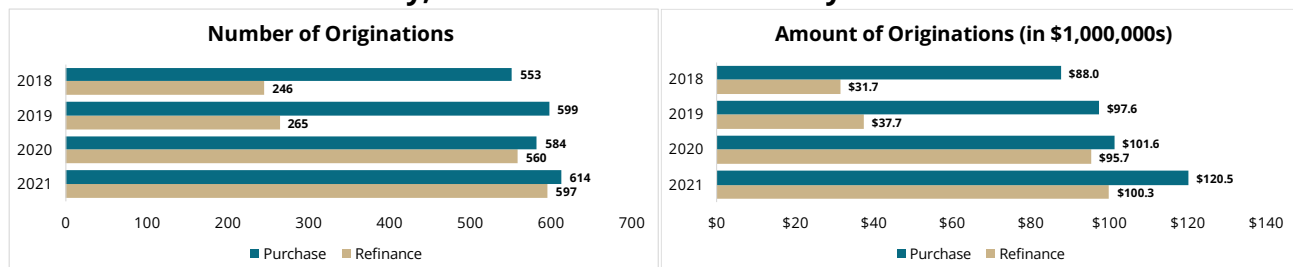
Housing Units: 21,752



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GREYLOCK (Other)	399	296 (74%)	\$49,110	195 (66%)	101 (34%)	52 (18%)	147 (50%)
ACADEMY MORTGAGE CORPORATION (LML)	204	149 (73%)	\$25,385	120 (81%)	29 (19%)	23 (15%)	84 (56%)
ADAMS COMMUNITY BANK (MBCU)	218	144 (66%)	\$28,450	93 (65%)	51 (35%)	20 (14%)	52 (36%)
ROCKET MORTGAGE, LLC (LML)	134	88 (66%)	\$14,870	14 (16%)	74 (84%)	7 (8%)	42 (48%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	70	55 (79%)	\$8,975	21 (38%)	34 (62%)	1 (2%)	20 (36%)
LEE BANK (MBCU)	79	51 (65%)	\$8,755	18 (35%)	33 (65%)	4 (8%)	17 (33%)
BERKSHIRE BANK (MBCU)	75	49 (65%)	\$7,695	14 (29%)	35 (71%)	1 (2%)	22 (45%)
FREEDOM MORTGAGE CORPORATION (LML)	102	48 (47%)	\$8,150	0 (0%)	48 (100%)	6 (13%)	5 (10%)
REPUBLIC STATE MORTGAGE CO. (LML)	20	16 (80%)	\$2,930	11 (69%)	5 (31%)	1 (6%)	9 (56%)
PENNYMAC LOAN SERVICES, LLC (LML)	57	15 (26%)	\$3,275	1 (7%)	14 (93%)	1 (7%)	1 (7%)
NEWREZ LLC (LML)	56	15 (27%)	\$2,815	2 (13%)	13 (87%)	2 (13%)	5 (33%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	31	15 (48%)	\$2,845	4 (27%)	11 (73%)	1 (7%)	3 (20%)
LOANDEPOT.COM, LLC (LML)	19	13 (68%)	\$2,735	1 (8%)	12 (92%)	3 (23%)	4 (31%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	19	11 (58%)	\$2,805	6 (55%)	5 (45%)	2 (18%)	3 (27%)
MOUNTAINONE BANK (MBCU)	18	10 (56%)	\$2,690	4 (40%)	6 (60%)	0 (0%)	3 (30%)
AMERISAVE MORTGAGE CORPORATION (LML)	45	9 (20%)	\$1,625	1 (11%)	8 (89%)	1 (11%)	6 (67%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	19	9 (47%)	\$1,895	4 (44%)	5 (56%)	4 (44%)	4 (44%)
TRUSTCO BANK (MBCU)	17	9 (53%)	\$1,735	2 (22%)	7 (78%)	2 (22%)	3 (33%)
NATIONSTAR MORTGAGE LLC (LML)	25	8 (32%)	\$1,600	0 (0%)	8 (100%)	1 (13%)	2 (25%)
NBT BANK, NATIONAL ASSOCIATION (MBCU)	13	8 (62%)	\$1,280	5 (63%)	3 (38%)	0 (0%)	2 (25%)

## Trends - One- to Four-family, Purchase or Refinance Only



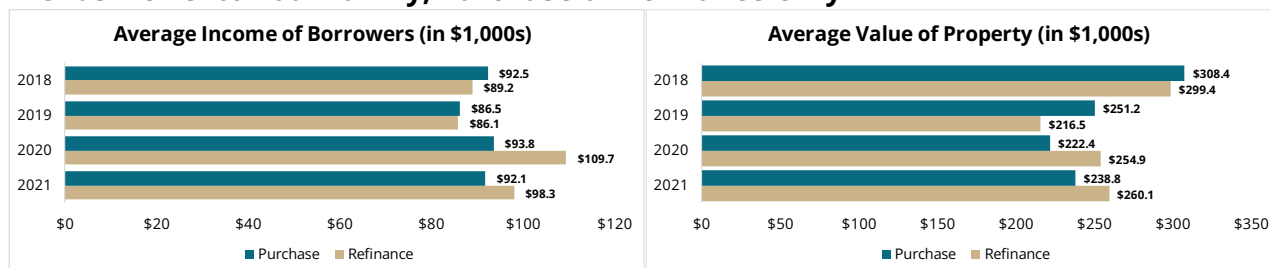


## Geography: **Pittsfield**

### Mortgage Lending

<b>Pittsfield</b>	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	15	19	43	1	504	105	275	687
Purchase Originations (Rate)	8 (80%)	3 (75%)	13 (59%)	0 (0%)	133 (65%)	39 (68%)	72 (65%)	196 (66%)
Refinance Originations (Rate)	0 (0%)	6 (55%)	7 (39%)	0 (0%)	159 (66%)	18 (51%)	63 (53%)	190 (62%)
Denials	2 (13%)	7 (37%)	10 (23%)	1 (100%)	85 (17%)	13 (12%)	67 (24%)	118 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	3	8	0	116	16	66	147
Total Amount (in \$1,000s)	\$1,910	\$805	\$1,440	\$0	\$25,200	\$3,570	\$10,600	\$32,925
FHA Loans	0	0	1	0	0	1	1	2
Single Unit	3	3	5	0	111	11	57	133
Median Loan Amount	\$450,000	\$235,000	\$180,000		\$185,000	\$175,000	\$165,000	\$195,000
Median Income	\$286,000	\$75,000	\$45,500		\$82,000	\$65,500	\$46,500	\$75,000
Median Value	\$435,000	\$345,000	\$195,000		\$245,000	\$225,000	\$215,000	\$245,000
LTV > 90	2 of 3	0 of 3	6 of 8	0 of 0	25 of 88	7 of 15	21 of 52	40 of 117
DTI > 45	0 of 3	0 of 3	5 of 8	0 of 0	7 of 88	2 of 15	11 of 52	14 of 117
Loan Costs > \$5,000	2 of 3	0 of 3	1 of 8	0 of 0	2 of 87	2 of 15	2 of 51	7 of 116
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	12	45	36	4	504	203	318	804
Purchase Originations (Rate)	5 (63%)	10 (38%)	19 (90%)	2 (100%)	144 (72%)	15 (17%)	115 (65%)	195 (56%)
Refinance Originations (Rate)	1 (25%)	5 (26%)	10 (67%)	2 (100%)	173 (57%)	46 (40%)	76 (54%)	237 (52%)
Denials	0 (0%)	9 (20%)	1 (3%)	0 (0%)	52 (10%)	13 (6%)	33 (10%)	75 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	10	12	2	115	12	99	154
Total Amount (in \$1,000s)	\$1,095	\$1,920	\$2,020	\$360	\$24,405	\$2,750	\$18,415	\$32,550
FHA Loans	0	7	7	1	51	6	55	72
Single Unit	3	9	8	2	102	11	85	135
Median Loan Amount	\$275,000	\$190,000	\$170,000	\$180,000	\$205,000	\$215,000	\$185,000	\$195,000
Median Income	\$72,000	\$49,500	\$44,500	\$45,500	\$62,000	\$64,500	\$50,000	\$59,500
Median Value	\$345,000	\$200,000	\$185,000	\$195,000	\$215,000	\$240,000	\$195,000	\$215,000
LTV > 90	1 of 3	9 of 10	11 of 12	2 of 2	90 of 111	8 of 12	83 of 96	121 of 150
DTI > 45	0 of 3	3 of 10	6 of 12	1 of 2	32 of 115	5 of 12	37 of 99	47 of 154
Loan Costs > \$5,000	1 of 2	7 of 10	7 of 8	1 of 2	62 of 97	6 of 12	58 of 82	84 of 131
<b>OTHER LENDERS - All Applications</b>								
Applications	13	30	67	1	590	108	345	809
Purchase Originations (Rate)	9 (100%)	4 (80%)	31 (84%)	0 (0%)	168 (74%)	26 (50%)	106 (75%)	238 (72%)
Refinance Originations (Rate)	2 (50%)	9 (47%)	7 (47%)	0 (0%)	143 (58%)	11 (37%)	70 (55%)	172 (55%)
Denials	1 (8%)	8 (27%)	15 (22%)	0 (0%)	100 (17%)	12 (11%)	74 (21%)	136 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	4	30	0	154	15	104	212
Total Amount in (\$1,000s)	\$2,335	\$710	\$5,050	\$0	\$30,130	\$2,925	\$16,200	\$41,150
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	9	4	16	0	141	14	85	184
Median Loan Amount	\$235,000	\$185,000	\$175,000		\$175,000	\$185,000	\$155,000	\$175,000
Median Income	\$93,000	\$45,500	\$46,500		\$71,000	\$72,000	\$48,500	\$69,000
Median Value	\$245,000	\$165,000	\$195,000		\$215,000	\$225,000	\$185,000	\$215,000
LTV > 90	4 of 9	4 of 4	14 of 30	0 of 0	64 of 152	5 of 14	44 of 103	91 of 209
DTI > 45	1 of 9	1 of 4	1 of 30	0 of 0	17 of 149	0 of 14	12 of 103	20 of 206
Loan Costs > \$5,000	0 of 9	0 of 4	0 of 30	0 of 0	3 of 151	0 of 14	0 of 102	3 of 208

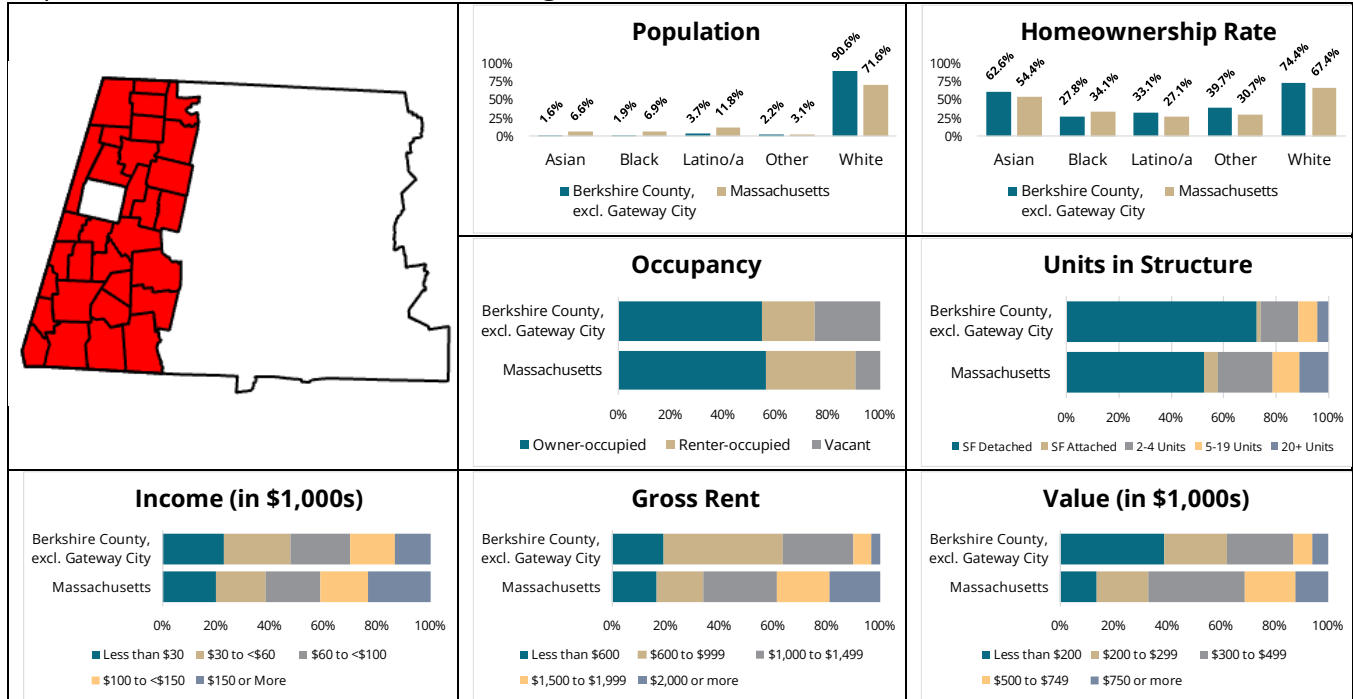
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Berkshire County, excl. Gateway City

Population: 83,659

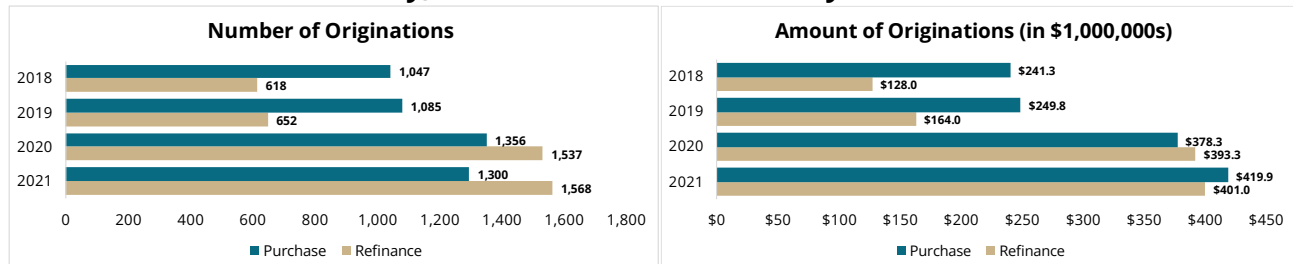
Housing Units: 47,327



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ADAMS COMMUNITY BANK (MBCU)	658	462 (70%)	\$130,230	277 (60%)	185 (40%)	22 (5%)	118 (26%)
GREYLOCK (Other)	479	360 (75%)	\$71,390	208 (58%)	152 (42%)	29 (8%)	142 (39%)
LEE BANK (MBCU)	341	231 (68%)	\$69,045	89 (39%)	142 (61%)	13 (6%)	49 (21%)
ROCKET MORTGAGE, LLC (LML)	284	200 (70%)	\$47,000	36 (18%)	164 (82%)	11 (6%)	58 (29%)
ACADEMY MORTGAGE CORPORATION (LML)	239	180 (75%)	\$35,030	145 (81%)	35 (19%)	15 (8%)	109 (61%)
BERKSHIRE BANK (MBCU)	162	104 (64%)	\$27,560	23 (22%)	81 (78%)	1 (1%)	24 (23%)
SALISBURY BANK AND TRUST COMPANY (MBCU)	110	85 (77%)	\$26,415	34 (40%)	51 (60%)	2 (2%)	14 (16%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	110	83 (75%)	\$29,735	39 (47%)	44 (53%)	2 (2%)	14 (17%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	118	63 (53%)	\$30,085	28 (44%)	35 (56%)	2 (3%)	6 (10%)
MOUNTAINONE BANK (MBCU)	78	59 (76%)	\$14,215	27 (46%)	32 (54%)	3 (5%)	5 (8%)
LOANDEPOT.COM, LLC (LML)	80	51 (64%)	\$15,095	4 (8%)	47 (92%)	2 (4%)	15 (29%)
FREEDOM MORTGAGE CORPORATION (LML)	116	45 (39%)	\$8,395	0 (0%)	45 (100%)	4 (9%)	5 (11%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	87	43 (49%)	\$19,905	21 (49%)	22 (51%)	5 (12%)	3 (7%)
TOTAL MORTGAGE SERVICES, LLC (LML)	61	40 (66%)	\$13,740	29 (73%)	11 (28%)	5 (13%)	11 (28%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	66	38 (58%)	\$11,620	15 (39%)	23 (61%)	2 (5%)	9 (24%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	60	37 (62%)	\$11,755	19 (51%)	18 (49%)	3 (8%)	6 (16%)
AMERISAVE MORTGAGE CORPORATION (LML)	151	35 (23%)	\$8,925	3 (9%)	32 (91%)	1 (3%)	8 (23%)
TRUSTCO BANK (MBCU)	47	31 (66%)	\$7,445	10 (32%)	21 (68%)	3 (10%)	6 (19%)
BAY EQUITY LLC (Other)	38	29 (76%)	\$6,825	13 (45%)	16 (55%)	0 (0%)	11 (38%)
NEWREZ LLC (LML)	86	22 (26%)	\$4,060	1 (5%)	21 (95%)	0 (0%)	7 (32%)

## Trends - One- to Four-family, Purchase or Refinance Only

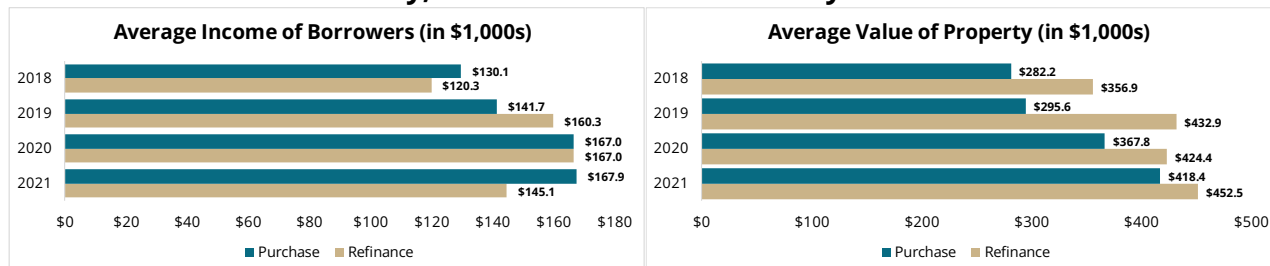


## Geography: Berkshire County, excl. Gateway City

### Mortgage Lending

Berkshire County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	40	21	46	9	1,757	339	540	2,212
Purchase Originations (Rate)	11 (48%)	10 (83%)	12 (57%)	1 (33%)	476 (68%)	117 (66%)	122 (56%)	627 (67%)
Refinance Originations (Rate)	8 (47%)	3 (43%)	15 (75%)	2 (33%)	577 (69%)	90 (73%)	146 (61%)	695 (69%)
Denials	9 (23%)	7 (33%)	9 (20%)	3 (33%)	217 (12%)	36 (11%)	131 (24%)	281 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	9	10	1	326	57	109	408
Total Amount (in \$1,000s)	\$1,155	\$2,075	\$3,060	\$225	\$102,060	\$24,305	\$18,705	\$132,880
FHA Loans	0	0	1	0	0	0	1	1
Single Unit	5	8	10	1	305	56	95	385
Median Loan Amount	\$255,000	\$255,000	\$270,000	\$225,000	\$255,000	\$325,000	\$165,000	\$265,000
Median Income	\$101,000	\$89,000	\$84,500	\$87,000	\$96,000	\$148,000	\$50,000	\$100,000
Median Value	\$285,000	\$215,000	\$440,000	\$245,000	\$315,000	\$475,000	\$185,000	\$325,000
LTV > 90	0 of 4	3 of 7	2 of 8	1 of 1	64 of 248	9 of 35	37 of 83	79 of 303
DTI > 45	0 of 4	0 of 7	0 of 8	0 of 1	23 of 248	3 of 35	9 of 83	26 of 303
Loan Costs > \$5,000	1 of 4	1 of 7	2 of 8	0 of 1	20 of 240	8 of 35	5 of 77	32 of 295
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	25	26	41	7	1,047	458	500	1,604
Purchase Originations (Rate)	9 (75%)	7 (58%)	14 (61%)	2 (100%)	259 (68%)	46 (28%)	140 (69%)	337 (56%)
Refinance Originations (Rate)	8 (62%)	3 (21%)	11 (61%)	2 (40%)	358 (55%)	117 (41%)	126 (44%)	499 (51%)
Denials	1 (4%)	3 (12%)	5 (12%)	1 (14%)	126 (12%)	38 (8%)	89 (18%)	174 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	7	11	2	200	31	123	258
Total Amount (in \$1,000s)	\$2,405	\$1,635	\$2,735	\$810	\$51,880	\$9,435	\$24,435	\$68,900
FHA Loans	0	2	5	0	55	6	45	68
Single Unit	7	6	9	2	184	28	108	236
Median Loan Amount	\$305,000	\$205,000	\$225,000	\$405,000	\$225,000	\$245,000	\$195,000	\$225,000
Median Income	\$123,000	\$55,000	\$56,000	\$135,000	\$68,500	\$91,000	\$50,000	\$71,000
Median Value	\$405,000	\$205,000	\$245,000	\$430,000	\$235,000	\$315,000	\$205,000	\$245,000
LTV > 90	2 of 7	6 of 7	7 of 11	1 of 1	125 of 195	17 of 29	89 of 121	158 of 250
DTI > 45	2 of 7	2 of 7	4 of 11	1 of 2	43 of 200	6 of 31	40 of 123	58 of 258
Loan Costs > \$5,000	2 of 7	4 of 7	7 of 10	0 of 2	111 of 177	18 of 31	69 of 103	142 of 234
<b>OTHER LENDERS - All Applications</b>								
Applications	27	14	43	5	1,034	287	381	1,410
Purchase Originations (Rate)	10 (59%)	6 (86%)	20 (71%)	1 (100%)	246 (77%)	63 (51%)	99 (84%)	346 (70%)
Refinance Originations (Rate)	5 (56%)	2 (67%)	7 (70%)	1 (100%)	323 (61%)	43 (34%)	88 (46%)	381 (56%)
Denials	5 (19%)	0 (0%)	4 (9%)	3 (60%)	118 (11%)	34 (12%)	74 (19%)	164 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	5	17	1	201	41	97	272
Total Amount in (\$1,000s)	\$1,995	\$2,965	\$3,405	\$415	\$53,075	\$15,785	\$16,885	\$77,640
FHA Loans	0	1	1	0	5	0	5	7
Single Unit	7	5	12	1	189	39	83	253
Median Loan Amount	\$265,000	\$305,000	\$165,000	\$415,000	\$215,000	\$285,000	\$165,000	\$235,000
Median Income	\$121,000	\$200,500	\$61,500	\$259,000	\$87,000	\$109,000	\$54,000	\$90,000
Median Value	\$320,000	\$305,000	\$255,000	\$455,000	\$255,000	\$355,000	\$180,000	\$275,000
LTV > 90	1 of 7	2 of 5	9 of 17	1 of 1	57 of 196	13 of 41	36 of 97	83 of 267
DTI > 45	1 of 6	2 of 4	3 of 16	0 of 1	30 of 196	6 of 40	22 of 97	42 of 263
Loan Costs > \$5,000	2 of 6	3 of 5	2 of 17	0 of 1	27 of 196	9 of 41	7 of 97	43 of 266

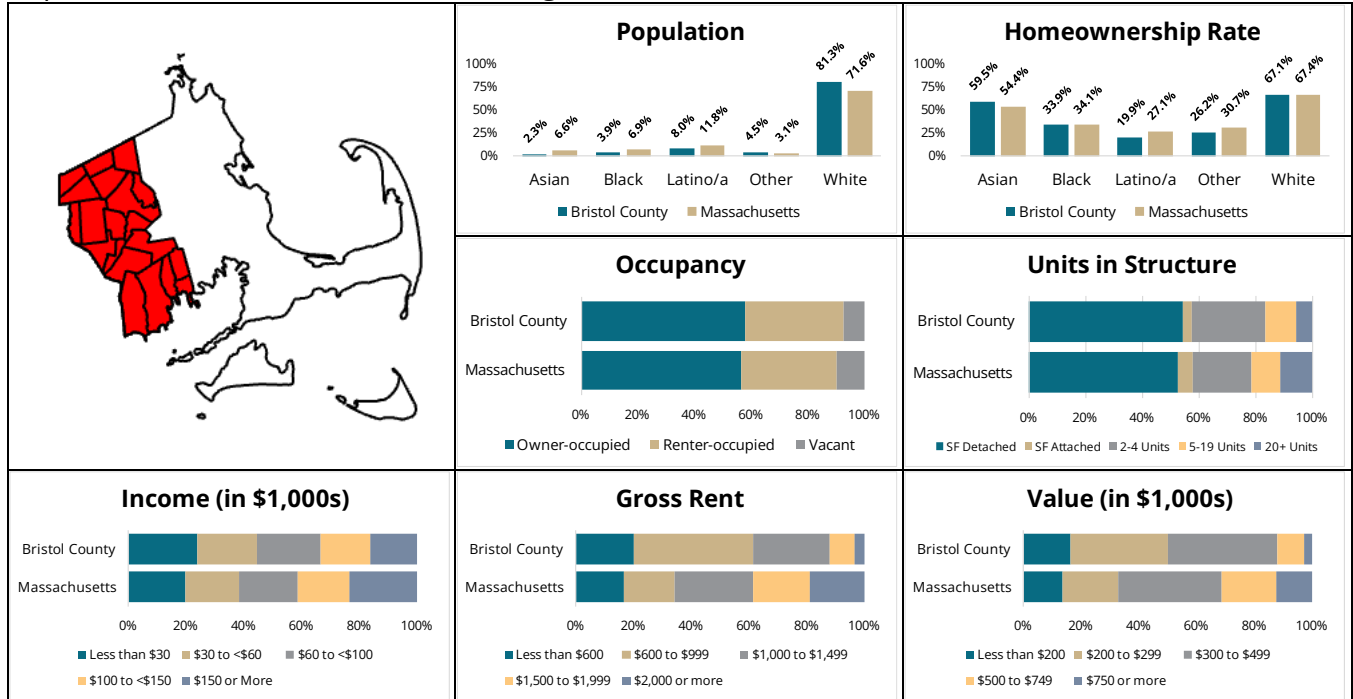
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Bristol County

Population: 561,037

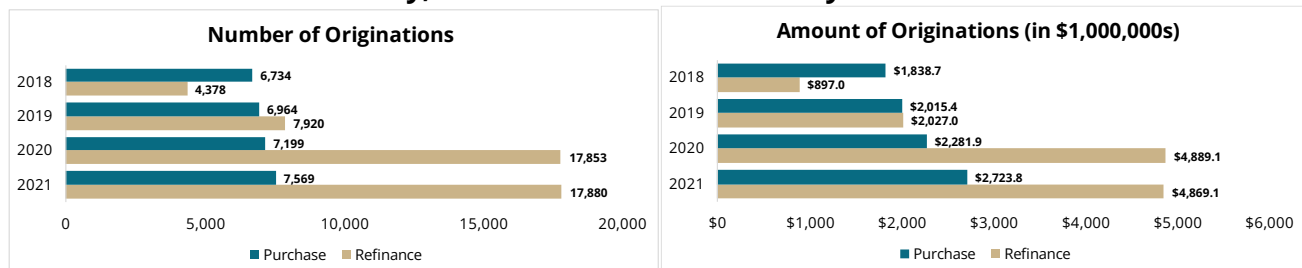
Housing Units: 235,275



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,292	1,854 (81%)	\$503,240	186 (10%)	1,668 (90%)	163 (9%)	530 (29%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	1,744	1,474 (85%)	\$467,670	881 (60%)	593 (40%)	318 (22%)	487 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,667	1,471 (88%)	\$451,495	557 (38%)	914 (62%)	214 (15%)	465 (32%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	1,544	1,217 (79%)	\$356,415	280 (23%)	937 (77%)	53 (4%)	259 (21%)
FREEDOM MORTGAGE CORPORATION (LML)	1,647	711 (43%)	\$199,445	29 (4%)	682 (96%)	127 (18%)	52 (7%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,199	710 (59%)	\$171,910	135 (19%)	575 (81%)	44 (6%)	211 (30%)
LOANDEPOT.COM, LLC (LML)	936	660 (71%)	\$197,400	110 (17%)	550 (83%)	84 (13%)	173 (26%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	814	625 (77%)	\$209,325	375 (60%)	250 (40%)	127 (20%)	170 (27%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	688	600 (87%)	\$159,550	181 (30%)	419 (70%)	60 (10%)	194 (32%)
ENVISION BANK (MBCU)	681	578 (85%)	\$174,750	189 (33%)	389 (67%)	73 (13%)	168 (29%)
NEWREZ LLC (LML)	1,533	497 (32%)	\$139,865	99 (20%)	398 (80%)	58 (12%)	136 (27%)
GUARANTEED RATE, INC. (LML)	769	488 (63%)	\$169,320	220 (45%)	268 (55%)	84 (17%)	82 (17%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	704	437 (62%)	\$99,245	74 (17%)	363 (83%)	12 (3%)	122 (28%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	520	432 (83%)	\$135,700	110 (25%)	322 (75%)	34 (8%)	77 (18%)
NATIONSTAR MORTGAGE LLC (LML)	1,095	400 (37%)	\$106,560	5 (1%)	395 (99%)	56 (14%)	89 (22%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	589	395 (67%)	\$103,195	76 (19%)	319 (81%)	25 (6%)	109 (28%)
PENNYMAC LOAN SERVICES, LLC (LML)	1,095	394 (36%)	\$116,590	49 (12%)	345 (88%)	75 (19%)	59 (15%)
SANTANDER BANK, N.A. (MBCU)	552	387 (70%)	\$85,785	41 (11%)	346 (89%)	40 (10%)	134 (35%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	484	356 (74%)	\$127,510	195 (55%)	161 (45%)	99 (28%)	95 (27%)
ROCKLAND TRUST COMPANY (MBCU)	553	345 (62%)	\$94,425	109 (32%)	236 (68%)	49 (14%)	94 (27%)

## Trends - One- to Four-family, Purchase or Refinance Only

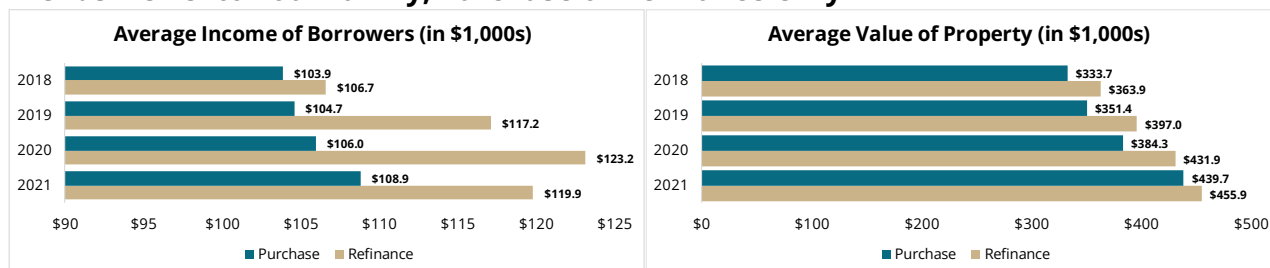


## Geography: Bristol County

### Mortgage Lending

Bristol County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	365	618	499	66	12,157	2,462	4,181	16,167
Purchase Originations (Rate)	87 (64%)	153 (63%)	89 (60%)	7 (78%)	1,417 (66%)	323 (56%)	460 (60%)	2,076 (64%)
Refinance Originations (Rate)	97 (60%)	147 (58%)	137 (58%)	21 (60%)	5,111 (67%)	778 (59%)	1,468 (58%)	6,291 (65%)
Denials	73 (20%)	164 (27%)	114 (23%)	10 (15%)	1,537 (13%)	282 (11%)	983 (24%)	2,180 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	64	136	83	6	1,249	156	437	1,694
Total Amount (in \$1,000s)	\$27,910	\$55,370	\$32,215	\$2,550	\$459,765	\$63,200	\$111,595	\$641,010
FHA Loans	4	48	13	0	65	12	53	142
Single Unit	56	92	67	5	1,179	144	384	1,543
Median Loan Amount	\$415,000	\$395,000	\$365,000	\$440,000	\$345,000	\$385,000	\$255,000	\$355,000
Median Income	\$110,000	\$86,000	\$76,500	\$81,500	\$96,500	\$108,000	\$57,000	\$96,000
Median Value	\$515,000	\$425,000	\$415,000	\$525,000	\$425,000	\$485,000	\$315,000	\$435,000
LTV > 90	13 of 63	97 of 132	45 of 78	3 of 6	334 of 1,219	42 of 151	182 of 423	534 of 1,649
DTI > 45	5 of 63	37 of 132	17 of 77	1 of 6	141 of 1,215	28 of 150	116 of 423	229 of 1,643
Loan Costs > \$5,000	12 of 62	45 of 114	23 of 73	1 of 6	202 of 1,157	24 of 137	80 of 387	307 of 1,549
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	469	1,718	1,277	106	12,023	6,040	5,307	21,633
Purchase Originations (Rate)	133 (70%)	680 (75%)	479 (77%)	30 (70%)	2,485 (81%)	673 (34%)	1,450 (76%)	4,480 (66%)
Refinance Originations (Rate)	186 (67%)	441 (55%)	359 (55%)	29 (46%)	6,258 (70%)	1,640 (41%)	1,980 (59%)	8,913 (61%)
Denials	43 (9%)	194 (11%)	159 (12%)	15 (14%)	969 (8%)	466 (8%)	741 (14%)	1,846 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	106	637	431	28	2,346	628	1,357	4,176
Total Amount (in \$1,000s)	\$43,020	\$257,005	\$159,675	\$10,770	\$850,410	\$231,730	\$399,475	\$1,552,610
FHA Loans	20	398	224	10	595	214	571	1,461
Single Unit	95	377	278	20	2,111	500	1,038	3,381
Median Loan Amount	\$405,000	\$405,000	\$365,000	\$380,000	\$355,000	\$365,000	\$305,000	\$365,000
Median Income	\$101,500	\$81,000	\$76,000	\$93,000	\$89,000	\$83,000	\$59,000	\$85,000
Median Value	\$455,000	\$415,000	\$385,000	\$405,000	\$395,000	\$405,000	\$330,000	\$405,000
LTV > 90	43 of 106	535 of 630	341 of 422	20 of 28	1,207 of 2,312	353 of 617	904 of 1,336	2,499 of 4,115
DTI > 45	29 of 106	300 of 637	169 of 431	12 of 28	562 of 2,344	183 of 628	621 of 1,357	1,255 of 4,174
Loan Costs > \$5,000	40 of 104	416 of 574	247 of 391	17 of 28	949 of 2,300	301 of 599	705 of 1,296	1,970 of 3,996
<b>OTHER LENDERS - All Applications</b>								
Applications	197	463	387	35	5,086	2,756	1,967	8,924
Purchase Originations (Rate)	36 (60%)	126 (63%)	108 (67%)	5 (56%)	662 (68%)	216 (27%)	309 (60%)	1,153 (52%)
Refinance Originations (Rate)	65 (57%)	119 (50%)	90 (49%)	6 (46%)	2,076 (62%)	412 (27%)	589 (48%)	2,768 (51%)
Denials	26 (13%)	87 (19%)	62 (16%)	9 (26%)	629 (12%)	225 (8%)	378 (19%)	1,038 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	32	114	103	5	596	149	299	999
Total Amount in (\$1,000s)	\$12,410	\$46,450	\$38,675	\$1,415	\$216,940	\$54,915	\$83,465	\$370,805
FHA Loans	3	66	55	2	119	59	122	304
Single Unit	32	69	72	3	540	115	228	831
Median Loan Amount	\$385,000	\$405,000	\$355,000	\$285,000	\$355,000	\$355,000	\$295,000	\$355,000
Median Income	\$96,500	\$83,000	\$82,000	\$78,000	\$92,000	\$83,000	\$58,000	\$88,000
Median Value	\$440,000	\$425,000	\$375,000	\$305,000	\$405,000	\$390,000	\$325,000	\$405,000
LTV > 90	6 of 32	92 of 113	76 of 102	3 of 5	260 of 566	93 of 146	193 of 286	530 of 964
DTI > 45	11 of 30	46 of 113	36 of 101	0 of 5	123 of 566	54 of 146	138 of 287	270 of 961
Loan Costs > \$5,000	13 of 32	85 of 111	75 of 102	2 of 5	227 of 547	84 of 144	157 of 278	486 of 941

### Trends – One- to Four-family, Purchase or Refinance Only

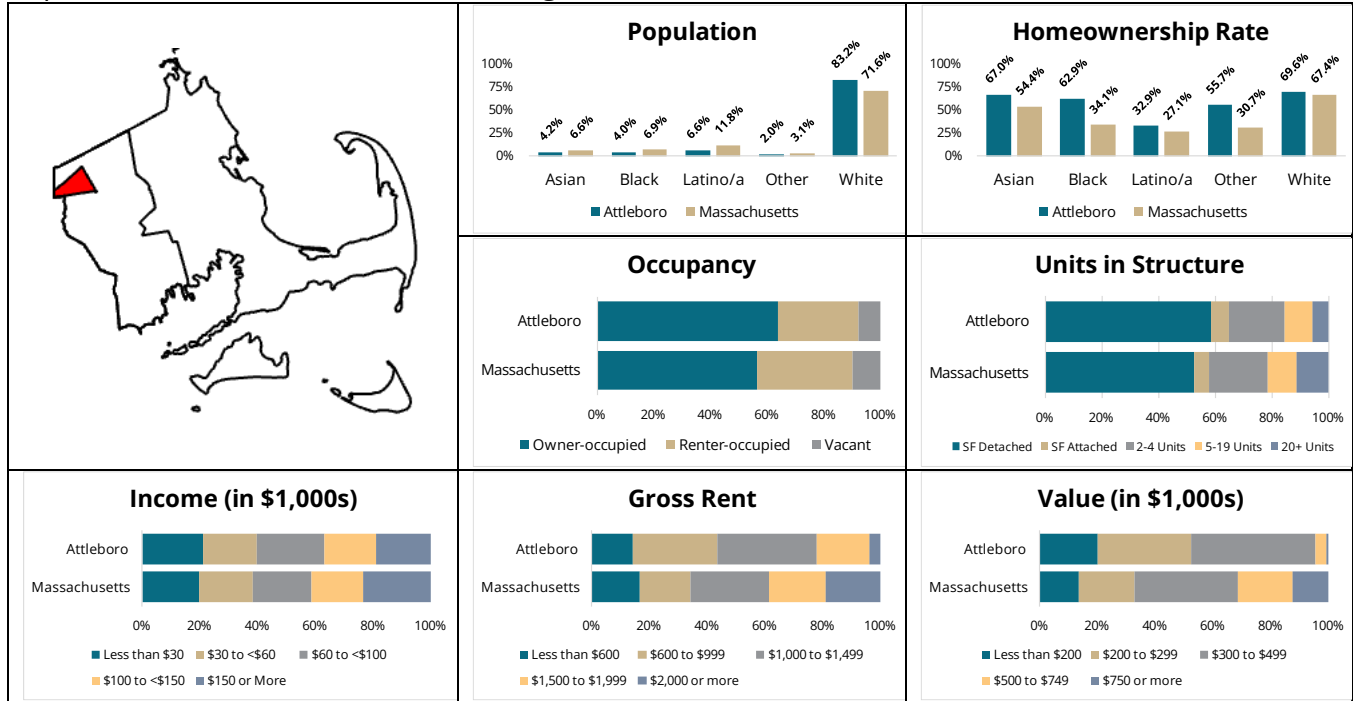




## Geography: Attleboro

Population: 44,789

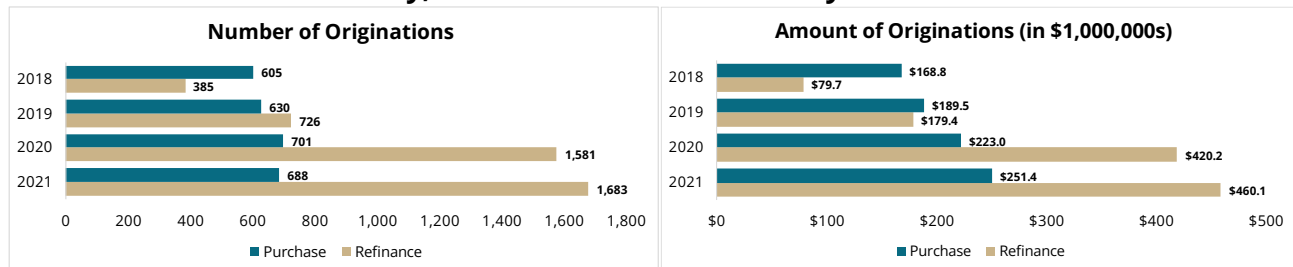
Housing Units: 19,084



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	269	210 (78%)	\$58,090	17 (8%)	193 (92%)	23 (11%)	52 (25%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	127	113 (89%)	\$38,325	61 (54%)	52 (46%)	23 (20%)	22 (19%)
LOANDEPOT.COM, LLC (LML)	98	78 (80%)	\$23,670	11 (14%)	67 (86%)	15 (19%)	22 (28%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	127	74 (58%)	\$17,080	15 (20%)	59 (80%)	8 (11%)	16 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	82	72 (88%)	\$22,950	28 (39%)	44 (61%)	21 (29%)	19 (26%)
GUARANTEED RATE, INC. (LML)	108	69 (64%)	\$22,765	35 (51%)	34 (49%)	22 (32%)	11 (16%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	72	58 (81%)	\$19,820	29 (50%)	29 (50%)	10 (17%)	11 (19%)
PAWTUCKET (Other)	80	55 (69%)	\$12,485	7 (13%)	48 (87%)	3 (5%)	10 (18%)
FREEDOM MORTGAGE CORPORATION (LML)	125	54 (43%)	\$14,370	2 (4%)	52 (96%)	12 (22%)	5 (9%)
ENVOY MORTGAGE, LTD (LML)	60	48 (80%)	\$15,550	17 (35%)	31 (65%)	7 (15%)	10 (21%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	64	46 (72%)	\$16,240	23 (50%)	23 (50%)	15 (33%)	9 (20%)
AMERISAVE MORTGAGE CORPORATION (LML)	142	45 (32%)	\$12,785	0 (0%)	45 (100%)	3 (7%)	6 (13%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	55	44 (80%)	\$14,970	19 (43%)	25 (57%)	6 (14%)	3 (7%)
NEWREZ LLC (LML)	156	43 (28%)	\$11,885	5 (12%)	38 (88%)	9 (21%)	11 (26%)
NATIONSTAR MORTGAGE LLC (LML)	105	41 (39%)	\$10,715	1 (2%)	40 (98%)	11 (27%)	7 (17%)
PENNYMAC LOAN SERVICES, LLC (LML)	103	39 (38%)	\$12,215	8 (21%)	31 (79%)	9 (23%)	4 (10%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	51	39 (76%)	\$10,855	6 (15%)	33 (85%)	6 (15%)	6 (15%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	46	34 (74%)	\$8,690	5 (15%)	29 (85%)	9 (26%)	5 (15%)
RADIUS FINANCIAL GROUP INC. (LML)	38	34 (89%)	\$10,930	15 (44%)	19 (56%)	2 (6%)	4 (12%)
ROCKLAND (Other)	41	32 (78%)	\$7,610	5 (16%)	27 (84%)	3 (9%)	5 (16%)

## Trends - One- to Four-family, Purchase or Refinance Only

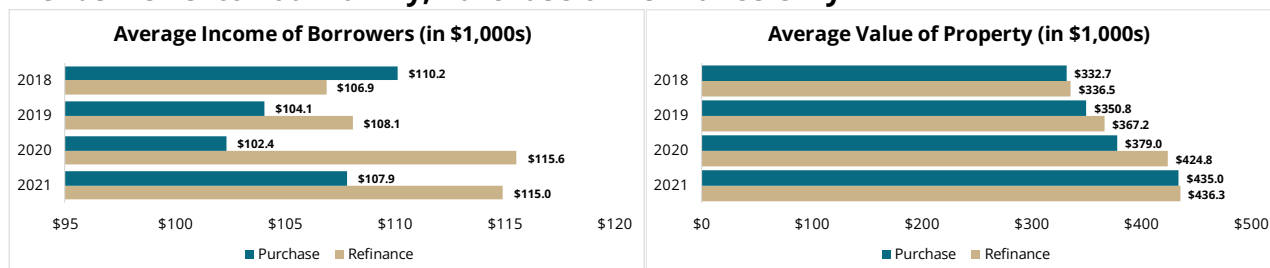


## Geography: Attleboro

### Mortgage Lending

Attleboro	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	62	67	51	3	732	179	288	1,094
Purchase Originations (Rate)	9 (50%)	18 (67%)	15 (75%)	2 (100%)	64 (58%)	26 (53%)	29 (52%)	134 (59%)
Refinance Originations (Rate)	14 (54%)	19 (68%)	14 (64%)	0 (0%)	310 (69%)	59 (66%)	82 (54%)	416 (67%)
Denials	20 (32%)	13 (19%)	11 (22%)	0 (0%)	120 (16%)	29 (16%)	91 (32%)	193 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	15	14	2	55	18	27	109
Total Amount (in \$1,000s)	\$1,785	\$6,225	\$5,260	\$930	\$19,115	\$6,810	\$6,885	\$40,125
FHA Loans	0	3	4	0	2	2	5	11
Single Unit	5	14	11	2	51	17	24	100
Median Loan Amount	\$365,000	\$405,000	\$375,000	\$465,000	\$355,000	\$410,000	\$255,000	\$375,000
Median Income	\$110,000	\$98,000	\$82,000	\$197,000	\$100,000	\$98,000	\$58,000	\$98,000
Median Value	\$405,000	\$445,000	\$405,000	\$590,000	\$435,000	\$505,000	\$320,000	\$440,000
LTV > 90	3 of 5	7 of 13	10 of 14	1 of 2	20 of 52	5 of 17	12 of 25	46 of 103
DTI > 45	0 of 5	2 of 13	4 of 14	0 of 2	3 of 52	3 of 17	6 of 25	12 of 103
Loan Costs > \$5,000	0 of 5	4 of 12	5 of 13	1 of 2	5 of 46	2 of 16	6 of 21	17 of 94
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	93	193	141	12	1,117	621	432	2,177
Purchase Originations (Rate)	31 (78%)	78 (75%)	53 (75%)	3 (60%)	222 (81%)	61 (34%)	116 (79%)	448 (67%)
Refinance Originations (Rate)	33 (62%)	50 (56%)	41 (59%)	4 (57%)	638 (76%)	170 (39%)	174 (61%)	936 (62%)
Denials	11 (12%)	24 (12%)	16 (11%)	2 (17%)	73 (7%)	56 (9%)	51 (12%)	182 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	23	75	48	3	209	59	108	417
Total Amount (in \$1,000s)	\$8,705	\$30,875	\$18,430	\$955	\$79,875	\$21,435	\$33,190	\$160,275
FHA Loans	5	43	22	0	46	14	44	130
Single Unit	22	58	35	2	193	51	94	361
Median Loan Amount	\$365,000	\$425,000	\$385,000	\$325,000	\$385,000	\$365,000	\$315,000	\$385,000
Median Income	\$97,000	\$85,000	\$89,000	\$89,000	\$96,000	\$88,000	\$62,000	\$90,500
Median Value	\$405,000	\$445,000	\$400,000	\$345,000	\$425,000	\$405,000	\$345,000	\$425,000
LTV > 90	11 of 23	59 of 73	41 of 48	2 of 3	116 of 205	26 of 59	77 of 107	255 of 411
DTI > 45	7 of 23	35 of 75	14 of 48	0 of 3	48 of 208	14 of 59	52 of 108	118 of 416
Loan Costs > \$5,000	10 of 23	53 of 73	26 of 48	0 of 3	72 of 206	29 of 58	55 of 108	190 of 411
<b>OTHER LENDERS - All Applications</b>								
Applications	35	42	48	3	605	278	204	1,011
Purchase Originations (Rate)	7 (64%)	9 (50%)	10 (67%)	0 (0%)	63 (68%)	22 (27%)	15 (47%)	111 (50%)
Refinance Originations (Rate)	11 (55%)	13 (59%)	16 (67%)	2 (100%)	250 (63%)	46 (29%)	64 (50%)	338 (55%)
Denials	5 (14%)	11 (26%)	7 (15%)	1 (33%)	86 (14%)	22 (8%)	49 (24%)	132 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	9	10	0	56	16	15	96
Total Amount in (\$1,000s)	\$1,815	\$3,225	\$4,600	\$0	\$20,300	\$6,700	\$4,255	\$36,640
FHA Loans	0	2	2	0	4	2	1	10
Single Unit	5	8	9	0	51	15	14	88
Median Loan Amount	\$405,000	\$375,000	\$485,000		\$365,000	\$460,000	\$245,000	\$380,000
Median Income	\$103,000	\$89,000	\$114,000		\$98,000	\$104,500	\$56,000	\$100,500
Median Value	\$555,000	\$385,000	\$515,000		\$405,000	\$515,000	\$305,000	\$415,000
LTV > 90	1 of 5	7 of 9	10 of 10	0 of 0	27 of 55	5 of 16	9 of 15	50 of 95
DTI > 45	1 of 5	1 of 9	0 of 10	0 of 0	11 of 55	4 of 16	7 of 15	17 of 95
Loan Costs > \$5,000	3 of 5	3 of 8	3 of 10	0 of 0	14 of 55	3 of 16	2 of 15	26 of 94

### Trends – One- to Four-family, Purchase or Refinance Only

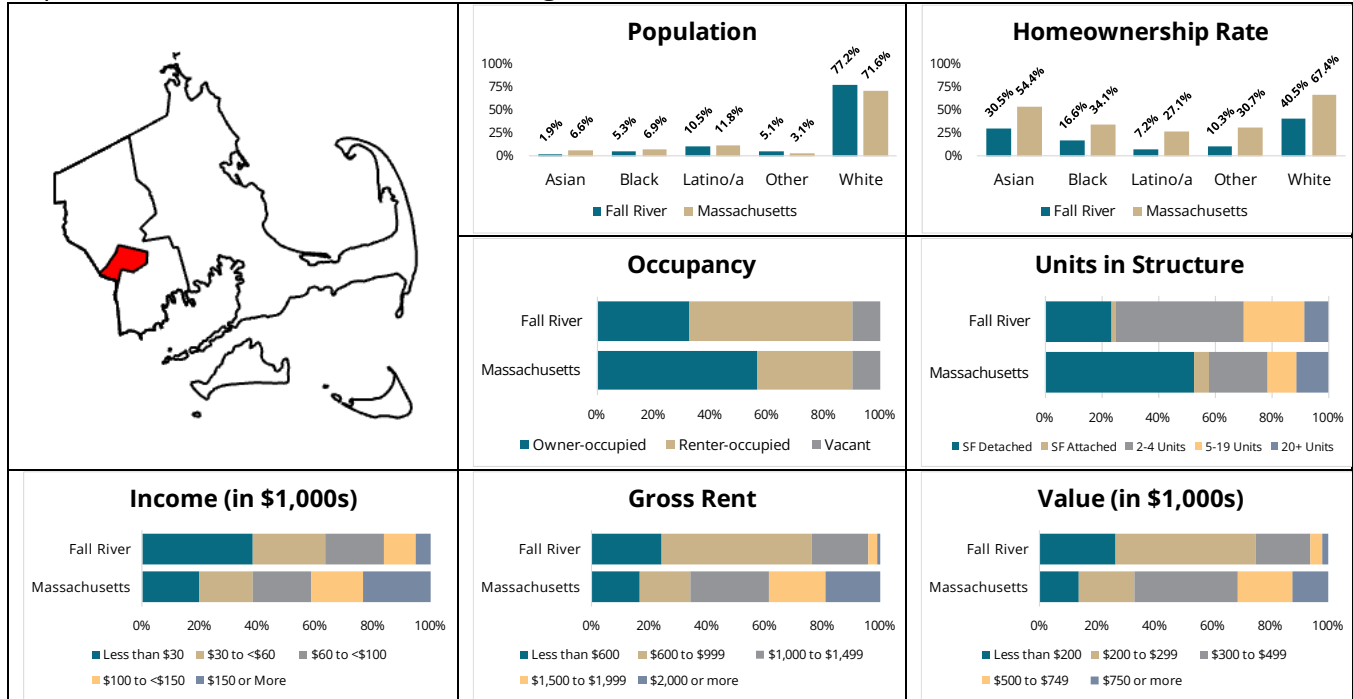




## Geography: Fall River

Population: 89,388

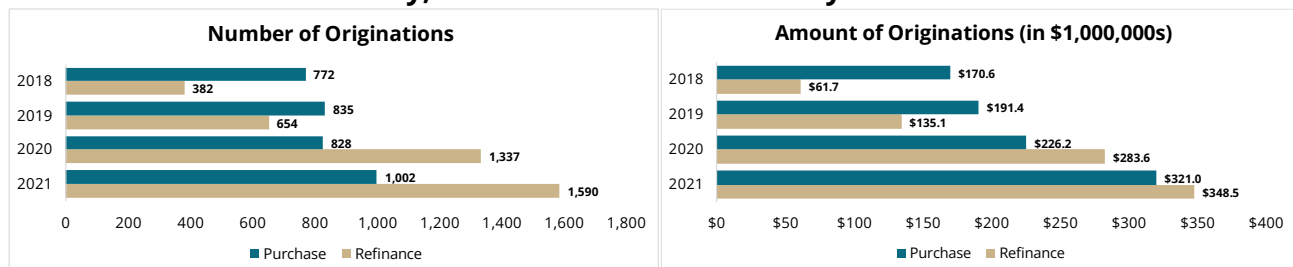
Housing Units: 42,689



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	343	259 (76%)	\$60,575	73 (28%)	186 (72%)	14 (5%)	84 (32%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	191	165 (86%)	\$38,965	56 (34%)	109 (66%)	25 (15%)	72 (44%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	182	155 (85%)	\$45,105	112 (72%)	43 (28%)	52 (34%)	73 (47%)
ROCKET MORTGAGE, LLC (LML)	189	144 (76%)	\$31,250	16 (11%)	128 (89%)	16 (11%)	59 (41%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	164	136 (83%)	\$39,940	63 (46%)	73 (54%)	33 (24%)	59 (43%)
ENVISION BANK (MBCU)	112	91 (81%)	\$21,335	29 (32%)	62 (68%)	11 (12%)	43 (47%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	116	87 (75%)	\$28,175	58 (67%)	29 (33%)	29 (33%)	38 (44%)
FREEDOM MORTGAGE CORPORATION (LML)	215	86 (40%)	\$21,580	6 (7%)	80 (93%)	22 (26%)	10 (12%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	141	84 (60%)	\$15,390	16 (19%)	68 (81%)	5 (6%)	41 (49%)
FALL RIVER MUNICIPAL CREDIT UNION (MBCU)	118	75 (64%)	\$12,875	7 (9%)	68 (91%)	6 (8%)	27 (36%)
NEWREZ LLC (LML)	183	64 (35%)	\$17,090	26 (41%)	38 (59%)	13 (20%)	26 (41%)
PENNYMAC LOAN SERVICES, LLC (LML)	186	50 (27%)	\$12,830	7 (14%)	43 (86%)	11 (22%)	13 (26%)
LOANDEPOT.COM, LLC (LML)	70	45 (64%)	\$11,045	9 (20%)	36 (80%)	5 (11%)	22 (49%)
TOTAL MORTGAGE SERVICES, LLC (LML)	51	45 (88%)	\$14,395	39 (87%)	6 (13%)	34 (76%)	17 (38%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	67	44 (66%)	\$8,700	8 (18%)	36 (82%)	1 (2%)	20 (45%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	64	44 (69%)	\$14,370	29 (66%)	15 (34%)	26 (59%)	19 (43%)
NATIONSTAR MORTGAGE LLC (LML)	113	41 (36%)	\$9,565	1 (2%)	40 (98%)	7 (17%)	15 (37%)
AMERICAN FINANCIAL NETWORK, INC. (Other)	54	39 (72%)	\$13,565	31 (79%)	8 (21%)	10 (26%)	25 (64%)
EMM LOANS LLC (LML)	46	38 (83%)	\$10,310	20 (53%)	18 (47%)	3 (8%)	24 (63%)
MOVEMENT MORTGAGE, LLC (LML)	52	35 (67%)	\$10,495	24 (69%)	11 (31%)	6 (17%)	12 (34%)

## Trends - One- to Four-family, Purchase or Refinance Only

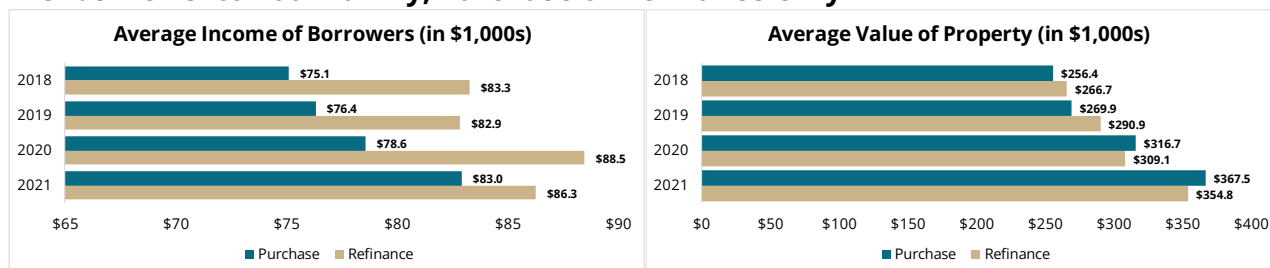


## Geography: Fall River

### Mortgage Lending

Fall River	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	60	88	57	10	1,461	366	801	2,042
Purchase Originations (Rate)	14 (61%)	32 (58%)	8 (57%)	1 (100%)	194 (64%)	85 (66%)	106 (61%)	334 (63%)
Refinance Originations (Rate)	14 (52%)	15 (65%)	17 (59%)	3 (50%)	556 (61%)	93 (53%)	266 (56%)	698 (59%)
Denials	16 (27%)	24 (27%)	12 (21%)	2 (20%)	194 (13%)	35 (10%)	155 (19%)	283 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	30	7	1	158	20	100	226
Total Amount (in \$1,000s)	\$3,310	\$11,630	\$2,315	\$325	\$45,140	\$6,390	\$25,630	\$69,110
FHA Loans	1	21	2	0	16	6	16	46
Single Unit	6	11	6	1	133	14	78	171
Median Loan Amount	\$325,000	\$390,000	\$265,000	\$325,000	\$275,000	\$310,000	\$255,000	\$305,000
Median Income	\$83,500	\$80,500	\$75,000	\$72,000	\$70,000	\$97,000	\$55,000	\$75,000
Median Value	\$445,000	\$405,000	\$285,000	\$345,000	\$335,000	\$370,000	\$295,000	\$355,000
LTV > 90	2 of 9	27 of 30	7 of 7	1 of 1	62 of 158	11 of 20	51 of 99	110 of 225
DTI > 45	2 of 9	13 of 30	1 of 7	0 of 1	26 of 157	3 of 20	26 of 99	45 of 224
Loan Costs > \$5,000	2 of 9	13 of 21	2 of 7	0 of 1	27 of 154	5 of 17	19 of 92	49 of 209
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	50	310	199	12	1,063	685	823	2,319
Purchase Originations (Rate)	15 (75%)	145 (73%)	83 (81%)	6 (75%)	231 (74%)	102 (31%)	259 (72%)	582 (60%)
Refinance Originations (Rate)	17 (57%)	56 (50%)	46 (48%)	0 (0%)	463 (62%)	145 (41%)	258 (56%)	727 (54%)
Denials	8 (16%)	40 (13%)	24 (12%)	0 (0%)	129 (12%)	55 (8%)	133 (16%)	256 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	131	77	4	208	90	240	523
Total Amount (in \$1,000s)	\$4,885	\$52,455	\$28,495	\$1,450	\$63,310	\$30,760	\$70,380	\$181,355
FHA Loans	7	102	59	1	93	51	129	313
Single Unit	7	47	31	3	148	48	145	284
Median Loan Amount	\$395,000	\$395,000	\$365,000	\$340,000	\$305,000	\$345,000	\$305,000	\$345,000
Median Income	\$76,000	\$76,000	\$72,000	\$71,000	\$68,500	\$72,000	\$55,500	\$72,000
Median Value	\$415,000	\$415,000	\$375,000	\$395,000	\$335,000	\$370,000	\$325,000	\$365,000
LTV > 90	10 of 13	120 of 130	70 of 74	3 of 4	147 of 206	70 of 90	182 of 238	420 of 517
DTI > 45	6 of 13	69 of 131	41 of 77	2 of 4	75 of 208	40 of 90	130 of 240	233 of 523
Loan Costs > \$5,000	8 of 12	93 of 110	54 of 67	2 of 4	106 of 192	52 of 78	142 of 223	315 of 463
<b>OTHER LENDERS - All Applications</b>								
Applications	15	81	61	3	377	307	277	844
Purchase Originations (Rate)	3 (50%)	27 (73%)	17 (53%)	1 (100%)	68 (75%)	49 (41%)	61 (65%)	165 (57%)
Refinance Originations (Rate)	6 (75%)	16 (43%)	13 (57%)	0 (0%)	138 (55%)	40 (31%)	75 (46%)	213 (48%)
Denials	2 (13%)	17 (21%)	13 (21%)	1 (33%)	47 (12%)	30 (10%)	44 (16%)	110 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	20	17	1	61	27	58	128
Total Amount in (\$1,000s)	\$830	\$7,520	\$6,245	\$415	\$20,185	\$9,345	\$17,730	\$44,540
FHA Loans	1	17	14	1	30	22	41	85
Single Unit	2	5	8	1	46	10	31	72
Median Loan Amount	\$415,000	\$380,000	\$355,000	\$415,000	\$335,000	\$355,000	\$315,000	\$350,000
Median Income	\$80,000	\$75,000	\$82,000	\$122,000	\$73,000	\$67,000	\$56,000	\$74,000
Median Value	\$485,000	\$385,000	\$365,000	\$425,000	\$370,000	\$375,000	\$325,000	\$375,000
LTV > 90	1 of 2	18 of 20	14 of 17	1 of 1	42 of 60	22 of 27	48 of 57	98 of 127
DTI > 45	1 of 2	14 of 20	5 of 17	0 of 1	24 of 60	16 of 27	35 of 57	60 of 127
Loan Costs > \$5,000	2 of 2	19 of 20	17 of 17	1 of 1	40 of 59	24 of 27	46 of 57	103 of 126

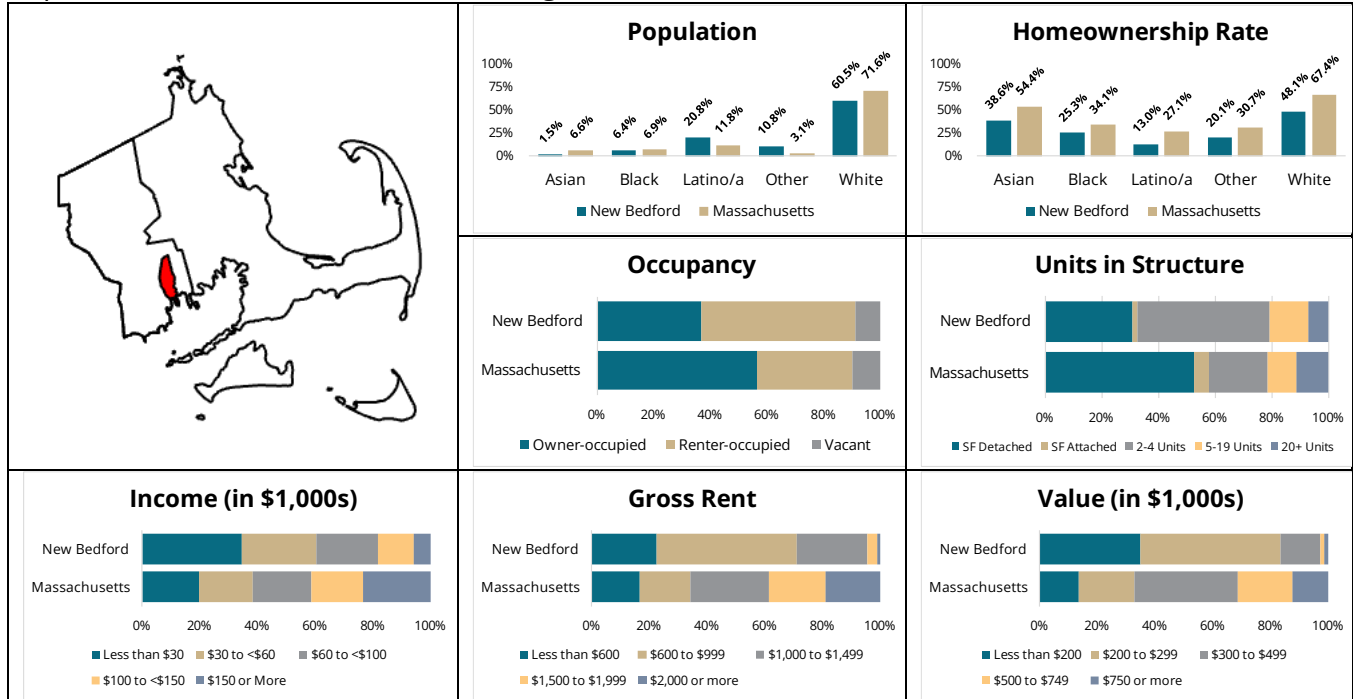
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: New Bedford

Population: 95,239

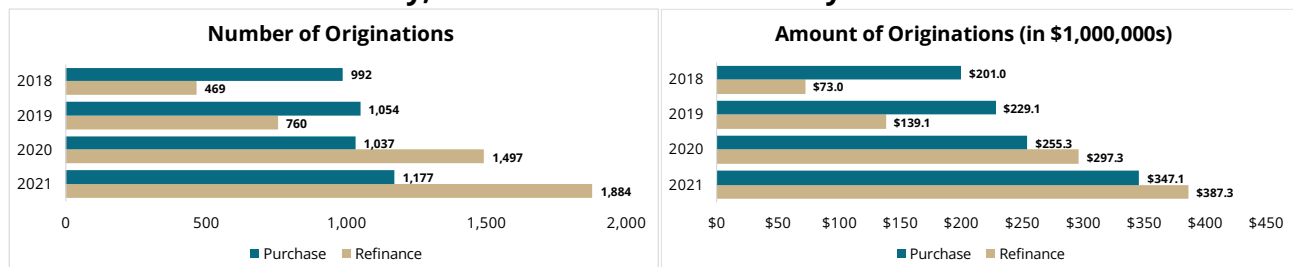
Housing Units: 42,593



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	416	366 (88%)	\$94,890	164 (45%)	202 (55%)	70 (19%)	161 (44%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	412	320 (78%)	\$84,180	238 (74%)	82 (26%)	128 (40%)	159 (50%)
ROCKET MORTGAGE, LLC (LML)	241	192 (80%)	\$41,590	29 (15%)	163 (85%)	31 (16%)	82 (43%)
FREEDOM MORTGAGE CORPORATION (LML)	320	119 (37%)	\$27,045	6 (5%)	113 (95%)	35 (29%)	8 (7%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	117	100 (85%)	\$20,660	31 (31%)	69 (69%)	14 (14%)	44 (44%)
SANTANDER BANK, N.A. (MBCU)	125	95 (76%)	\$15,715	8 (8%)	87 (92%)	11 (12%)	56 (59%)
BROKER SOLUTIONS, INC. (LML)	121	88 (73%)	\$25,510	61 (69%)	27 (31%)	25 (28%)	44 (50%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	122	87 (71%)	\$19,365	16 (18%)	71 (82%)	5 (6%)	32 (37%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	139	78 (56%)	\$15,350	18 (23%)	60 (77%)	8 (10%)	42 (54%)
NEWREZ LLC (LML)	178	72 (40%)	\$16,970	16 (22%)	56 (78%)	14 (19%)	22 (31%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	112	66 (59%)	\$12,200	9 (14%)	57 (86%)	4 (6%)	19 (29%)
ALLTRUST CREDIT UNION (MBCU)	96	65 (68%)	\$12,085	12 (18%)	53 (82%)	12 (18%)	30 (46%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	92	64 (70%)	\$17,750	49 (77%)	15 (23%)	37 (58%)	37 (58%)
LOANDEPOT.COM, LLC (LML)	87	59 (68%)	\$13,805	17 (29%)	42 (71%)	13 (22%)	27 (46%)
PENNYMAC LOAN SERVICES, LLC (LML)	178	58 (33%)	\$13,750	4 (7%)	54 (93%)	21 (36%)	15 (26%)
NATIONSTAR MORTGAGE LLC (LML)	139	54 (39%)	\$11,720	0 (0%)	54 (100%)	12 (22%)	15 (28%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	82	53 (65%)	\$10,455	11 (21%)	42 (79%)	4 (8%)	18 (34%)
CALIBER HOME LOANS, INC. (Other)	99	50 (51%)	\$13,960	19 (38%)	31 (62%)	2 (4%)	13 (26%)
ENVISION BANK (MBCU)	60	47 (78%)	\$10,685	12 (26%)	35 (74%)	9 (19%)	18 (38%)
EMBRACE HOME LOANS, INC. (LML)	86	41 (48%)	\$11,945	25 (61%)	16 (39%)	12 (29%)	17 (41%)

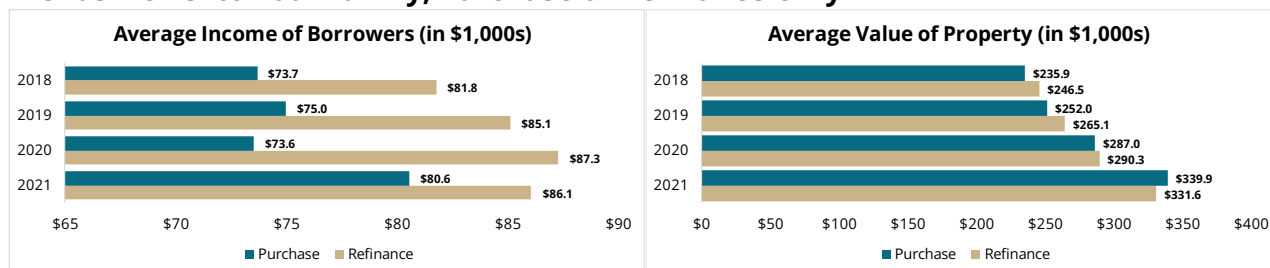
## Trends - One- to Four-family, Purchase or Refinance Only



## Geography: New Bedford Mortgage Lending

New Bedford	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	19	129	103	8	1,161	262	684	1,682
Purchase Originations (Rate)	5 (83%)	19 (59%)	12 (46%)	0 (0%)	122 (65%)	36 (56%)	65 (60%)	194 (62%)
Refinance Originations (Rate)	5 (63%)	34 (55%)	30 (60%)	1 (25%)	485 (66%)	76 (59%)	256 (62%)	631 (64%)
Denials	6 (32%)	44 (34%)	33 (32%)	4 (50%)	200 (17%)	46 (18%)	191 (28%)	333 (20%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	16	10	0	100	5	62	134
Total Amount (in \$1,000s)	\$1,065	\$5,770	\$3,130	\$0	\$27,100	\$1,325	\$15,940	\$38,390
FHA Loans	0	8	2	0	13	2	15	25
Single Unit	2	7	6	0	81	4	45	100
Median Loan Amount	\$335,000	\$370,000	\$295,000		\$275,000	\$295,000	\$265,000	\$285,000
Median Income	\$100,000	\$82,000	\$69,500		\$71,000	\$52,000	\$56,500	\$71,500
Median Value	\$395,000	\$380,000	\$345,000		\$325,000	\$305,000	\$315,000	\$340,000
LTV > 90	1 of 3	12 of 16	5 of 8	0 of 0	42 of 98	4 of 5	32 of 60	64 of 130
DTI > 45	1 of 3	5 of 16	2 of 8	0 of 0	13 of 98	1 of 5	17 of 60	22 of 130
Loan Costs > \$5,000	0 of 3	5 of 13	2 of 6	0 of 0	22 of 88	2 of 5	18 of 52	31 of 115
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	21	396	403	23	1,363	868	1,147	3,074
Purchase Originations (Rate)	6 (75%)	153 (75%)	168 (76%)	5 (45%)	346 (81%)	139 (35%)	416 (77%)	817 (64%)
Refinance Originations (Rate)	8 (62%)	109 (57%)	91 (50%)	6 (50%)	618 (66%)	195 (41%)	338 (56%)	1,027 (57%)
Denials	3 (14%)	42 (11%)	60 (15%)	5 (22%)	130 (10%)	66 (8%)	167 (15%)	306 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	141	140	5	315	123	382	728
Total Amount (in \$1,000s)	\$1,490	\$49,375	\$44,800	\$1,945	\$94,465	\$39,915	\$112,490	\$231,990
FHA Loans	1	109	88	4	157	74	232	433
Single Unit	3	49	70	1	222	65	207	410
Median Loan Amount	\$385,000	\$355,000	\$315,000	\$385,000	\$295,000	\$325,000	\$295,000	\$315,000
Median Income	\$156,500	\$69,000	\$63,000	\$104,000	\$71,000	\$68,000	\$58,000	\$69,000
Median Value	\$440,000	\$365,000	\$335,000	\$395,000	\$325,000	\$355,000	\$315,000	\$335,000
LTV > 90	3 of 4	128 of 139	122 of 136	5 of 5	236 of 307	94 of 120	307 of 371	588 of 711
DTI > 45	2 of 4	75 of 141	59 of 140	2 of 5	118 of 315	47 of 123	197 of 382	303 of 728
Loan Costs > \$5,000	2 of 4	91 of 111	84 of 114	4 of 5	179 of 300	75 of 108	240 of 343	435 of 642
<b>OTHER LENDERS - All Applications</b>								
Applications	9	81	110	5	452	336	324	993
Purchase Originations (Rate)	1 (100%)	25 (61%)	40 (73%)	2 (50%)	83 (64%)	48 (41%)	88 (68%)	199 (57%)
Refinance Originations (Rate)	3 (43%)	16 (43%)	18 (36%)	0 (0%)	163 (58%)	46 (28%)	81 (46%)	246 (45%)
Denials	2 (22%)	15 (19%)	15 (14%)	0 (0%)	71 (16%)	32 (10%)	53 (16%)	135 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	22	37	2	71	31	83	164
Total Amount in (\$1,000s)	\$315	\$8,210	\$12,005	\$410	\$21,435	\$10,545	\$24,845	\$52,920
FHA Loans	0	17	23	0	35	22	50	97
Single Unit	1	7	17	0	52	22	47	99
Median Loan Amount	\$315,000	\$385,000	\$315,000	\$205,000	\$315,000	\$335,000	\$305,000	\$325,000
Median Income	\$88,000	\$66,000	\$69,000	\$86,500	\$67,000	\$72,000	\$59,000	\$69,000
Median Value	\$315,000	\$395,000	\$335,000	\$270,000	\$345,000	\$355,000	\$330,000	\$355,000
LTV > 90	1 of 1	21 of 21	32 of 37	0 of 2	49 of 67	31 of 31	70 of 80	134 of 159
DTI > 45	0 of 1	12 of 21	16 of 36	0 of 2	21 of 67	14 of 31	47 of 80	63 of 158
Loan Costs > \$5,000	0 of 1	18 of 21	26 of 37	0 of 2	46 of 67	23 of 31	57 of 80	113 of 159

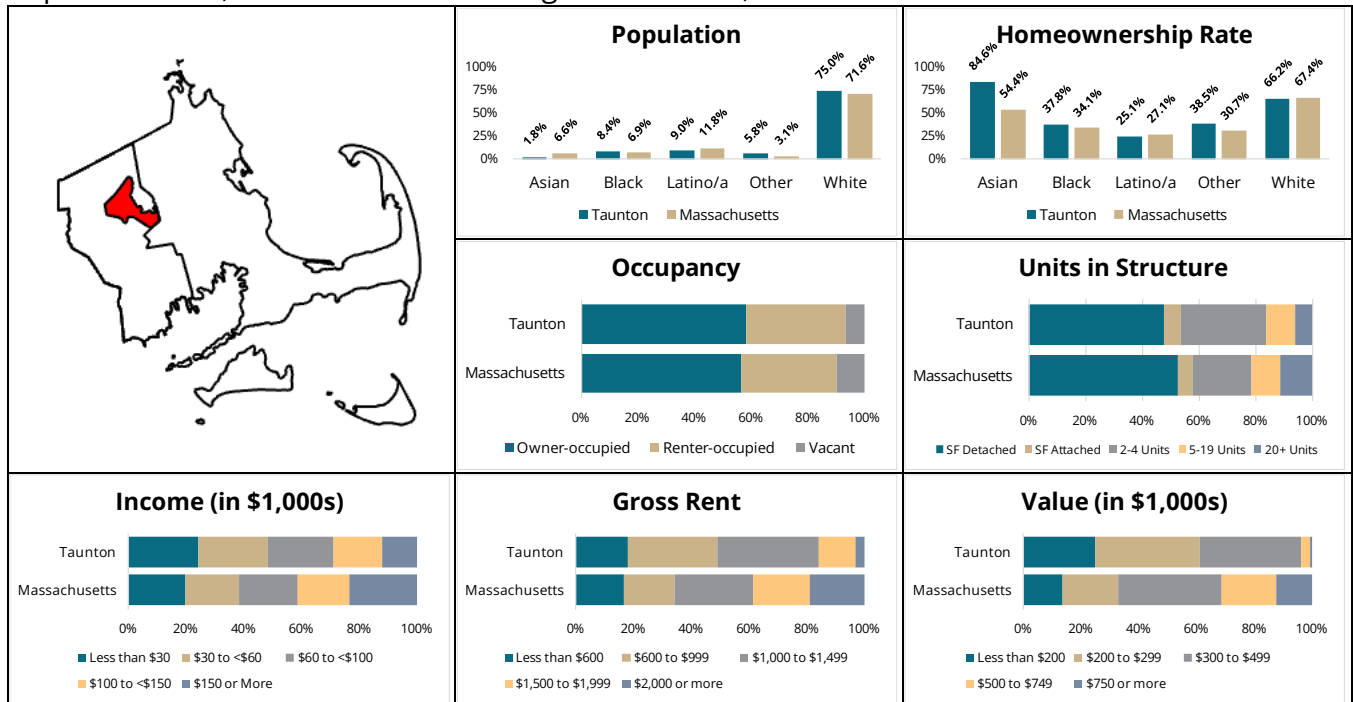
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Taunton

Population: 57,124

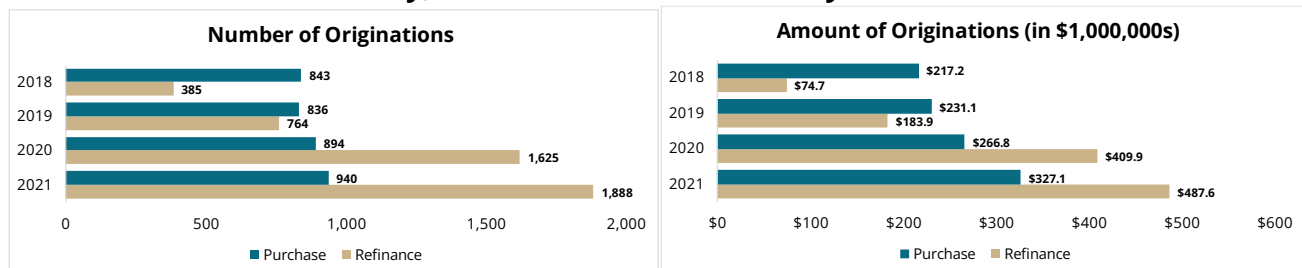
Housing Units: 23,922



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	323	253 (78%)	\$64,915	33 (13%)	220 (87%)	31 (12%)	90 (36%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	211	171 (81%)	\$56,525	119 (70%)	52 (30%)	59 (35%)	53 (31%)
LOANDEPOT.COM, LLC (LML)	167	118 (71%)	\$36,110	28 (24%)	90 (76%)	21 (18%)	32 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	130	112 (86%)	\$34,070	46 (41%)	66 (59%)	34 (30%)	36 (32%)
FREEDOM MORTGAGE CORPORATION (LML)	227	103 (45%)	\$31,275	5 (5%)	98 (95%)	31 (30%)	11 (11%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	104	79 (76%)	\$24,985	55 (70%)	24 (30%)	21 (27%)	21 (27%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	89	69 (78%)	\$13,415	11 (16%)	58 (84%)	6 (9%)	25 (36%)
ENVISION BANK (MBCU)	74	65 (88%)	\$20,005	26 (40%)	39 (60%)	17 (26%)	21 (32%)
NATIONSTAR MORTGAGE LLC (LML)	141	64 (45%)	\$15,980	1 (2%)	63 (98%)	13 (20%)	15 (23%)
PENNYMAC LOAN SERVICES, LLC (LML)	155	61 (39%)	\$18,325	8 (13%)	53 (87%)	20 (33%)	11 (18%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	74	61 (82%)	\$15,695	12 (20%)	49 (80%)	5 (8%)	16 (26%)
HARBORONE MORTGAGE, LLC (MBCU)	74	55 (74%)	\$13,395	20 (36%)	35 (64%)	18 (33%)	15 (27%)
GUARANTEED RATE, INC. (LML)	94	54 (57%)	\$15,940	29 (54%)	25 (46%)	16 (30%)	17 (31%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	70	54 (77%)	\$19,180	32 (59%)	22 (41%)	15 (28%)	15 (28%)
TOTAL MORTGAGE SERVICES, LLC (LML)	59	53 (90%)	\$19,495	40 (75%)	13 (25%)	36 (68%)	16 (30%)
NEWREZ LLC (LML)	202	50 (25%)	\$12,700	5 (10%)	45 (90%)	8 (16%)	13 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	94	49 (52%)	\$12,425	15 (31%)	34 (69%)	5 (10%)	16 (33%)
BLUESTONE BANK (MBCU)	62	49 (79%)	\$12,385	10 (20%)	39 (80%)	2 (4%)	11 (22%)
TAUNTON FEDERAL CREDIT UNION (Other)	58	43 (74%)	\$9,135	5 (12%)	38 (88%)	6 (14%)	17 (40%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	50	43 (86%)	\$15,565	24 (56%)	19 (44%)	18 (42%)	7 (16%)

## Trends - One- to Four-family, Purchase or Refinance Only



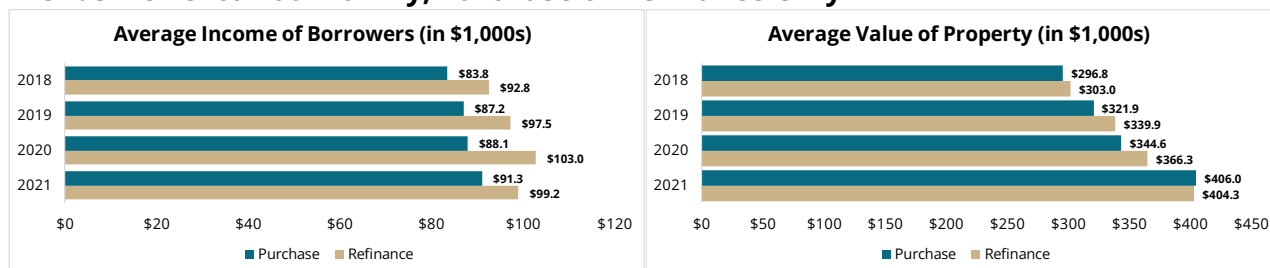


## Geography: Taunton

### Mortgage Lending

Taunton	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	11	141	69	12	945	214	430	1,392
Purchase Originations (Rate)	1 (33%)	35 (61%)	16 (73%)	2 (50%)	121 (62%)	27 (49%)	65 (59%)	202 (60%)
Refinance Originations (Rate)	4 (80%)	30 (55%)	15 (54%)	3 (75%)	394 (70%)	82 (68%)	145 (60%)	528 (68%)
Denials	3 (27%)	41 (29%)	18 (26%)	1 (8%)	139 (15%)	26 (12%)	106 (25%)	228 (16%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	29	15	1	105	12	59	163
Total Amount (in \$1,000s)	\$435	\$11,375	\$5,555	\$315	\$31,425	\$3,900	\$15,055	\$53,005
FHA Loans	0	9	2	0	5	1	5	17
Single Unit	1	19	10	0	100	9	50	139
Median Loan Amount	\$435,000	\$375,000	\$365,000	\$315,000	\$325,000	\$275,000	\$255,000	\$335,000
Median Income	\$78,000	\$78,000	\$63,500	\$59,000	\$78,000	\$83,500	\$57,000	\$77,000
Median Value	\$545,000	\$395,000	\$395,000	\$335,000	\$385,000	\$390,000	\$325,000	\$385,000
LTV > 90	0 of 1	25 of 28	8 of 13	1 of 1	39 of 101	7 of 12	29 of 57	80 of 156
DTI > 45	0 of 1	9 of 28	5 of 12	0 of 1	15 of 101	2 of 12	17 of 57	31 of 155
Loan Costs > \$5,000	0 of 1	10 of 24	4 of 11	0 of 1	15 of 94	1 of 10	9 of 51	30 of 141
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	19	463	196	15	1,303	799	775	2,795
Purchase Originations (Rate)	7 (78%)	186 (79%)	62 (76%)	3 (100%)	263 (82%)	88 (33%)	179 (75%)	609 (66%)
Refinance Originations (Rate)	6 (67%)	116 (52%)	61 (54%)	7 (58%)	675 (69%)	219 (41%)	287 (54%)	1,084 (58%)
Denials	1 (5%)	52 (11%)	28 (14%)	2 (13%)	119 (9%)	95 (12%)	138 (18%)	297 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	174	59	3	244	83	166	568
Total Amount (in \$1,000s)	\$1,945	\$72,990	\$22,975	\$1,045	\$84,570	\$29,555	\$49,950	\$213,080
FHA Loans	2	99	25	1	64	20	51	211
Single Unit	4	115	44	2	219	72	150	456
Median Loan Amount	\$425,000	\$415,000	\$395,000	\$335,000	\$345,000	\$365,000	\$315,000	\$375,000
Median Income	\$90,000	\$83,500	\$86,000	\$57,000	\$90,000	\$78,000	\$61,000	\$85,000
Median Value	\$505,000	\$435,000	\$425,000	\$355,000	\$395,000	\$405,000	\$345,000	\$415,000
LTV > 90	3 of 5	151 of 173	44 of 58	2 of 3	138 of 238	47 of 80	109 of 164	385 of 557
DTI > 45	2 of 5	80 of 174	19 of 59	2 of 3	41 of 243	18 of 83	59 of 166	162 of 567
Loan Costs > \$5,000	3 of 5	114 of 165	31 of 56	1 of 3	96 of 240	32 of 83	75 of 164	277 of 552
<b>OTHER LENDERS - All Applications</b>								
Applications	16	123	50	4	477	330	275	1,000
Purchase Originations (Rate)	6 (67%)	35 (61%)	15 (65%)	1 (50%)	64 (61%)	19 (21%)	44 (55%)	140 (49%)
Refinance Originations (Rate)	6 (100%)	31 (50%)	11 (55%)	0 (0%)	177 (58%)	58 (30%)	79 (47%)	283 (48%)
Denials	3 (19%)	23 (19%)	9 (18%)	1 (25%)	70 (15%)	40 (12%)	72 (26%)	146 (15%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	6	34	15	1	58	15	43	129
Total Amount in (\$1,000s)	\$1,690	\$14,860	\$5,515	\$305	\$16,860	\$5,975	\$10,625	\$45,205
FHA Loans	0	22	10	1	12	6	9	51
Single Unit	6	20	14	1	54	11	40	106
Median Loan Amount	\$255,000	\$440,000	\$355,000	\$305,000	\$285,000	\$405,000	\$265,000	\$365,000
Median Income	\$46,000	\$88,000	\$74,000	\$71,000	\$74,500	\$94,000	\$58,000	\$80,500
Median Value	\$340,000	\$470,000	\$380,000	\$305,000	\$375,000	\$490,000	\$295,000	\$405,000
LTV > 90	0 of 6	30 of 34	12 of 14	1 of 1	24 of 52	10 of 14	23 of 37	77 of 121
DTI > 45	1 of 5	13 of 34	7 of 14	0 of 1	11 of 52	6 of 14	14 of 37	38 of 120
Loan Costs > \$5,000	2 of 6	32 of 34	14 of 14	1 of 1	16 of 49	9 of 14	14 of 36	74 of 118

### Trends – One- to Four-family, Purchase or Refinance Only

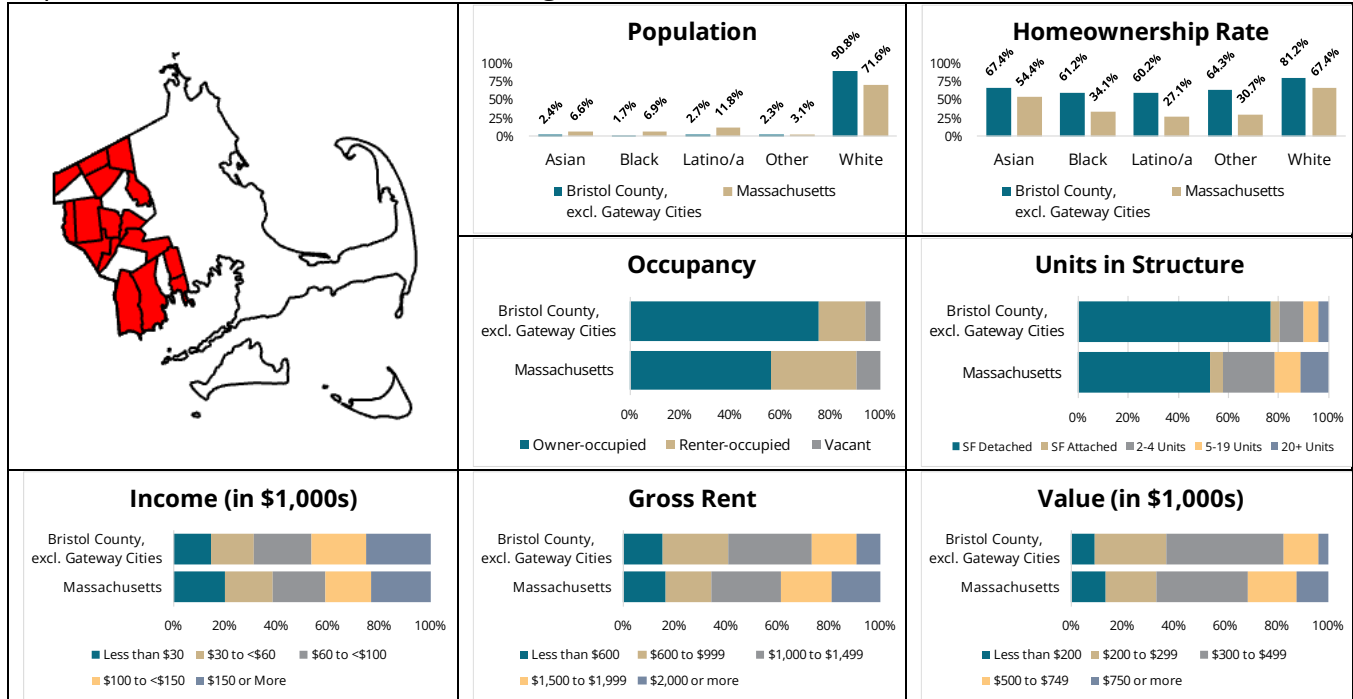




## Geography: Bristol County, excl. Gateway Cities

Population: 274,497

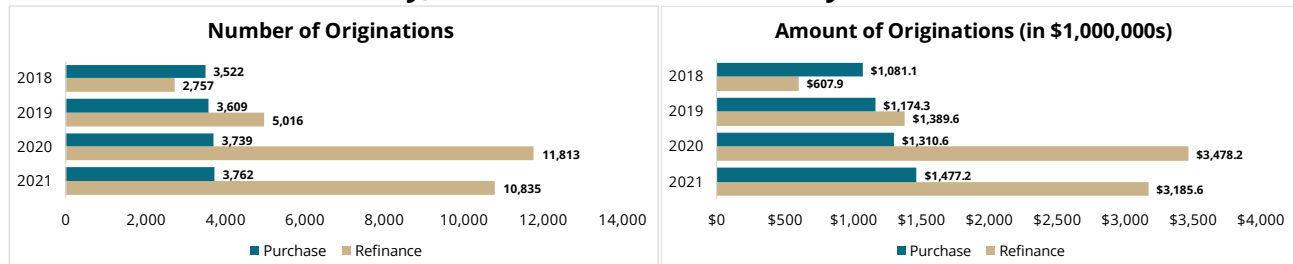
Housing Units: 106,987



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	1,270	1,055 (83%)	\$307,395	91 (9%)	964 (91%)	62 (6%)	247 (23%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	990	796 (80%)	\$256,580	177 (22%)	619 (78%)	29 (4%)	126 (16%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	875	785 (90%)	\$259,645	256 (33%)	529 (67%)	56 (7%)	190 (24%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	812	715 (88%)	\$243,535	351 (49%)	364 (51%)	56 (8%)	180 (25%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	770	485 (63%)	\$121,775	77 (16%)	408 (84%)	20 (4%)	125 (26%)
LOANDEPOT.COM, LLC (LML)	514	360 (70%)	\$112,770	45 (13%)	315 (88%)	30 (8%)	70 (19%)
ENVISION BANK (MBCU)	406	352 (87%)	\$115,890	112 (32%)	240 (68%)	32 (9%)	81 (23%)
FREEDOM MORTGAGE CORPORATION (LML)	760	349 (46%)	\$105,175	10 (3%)	339 (97%)	27 (8%)	18 (5%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	430	337 (78%)	\$118,595	184 (55%)	153 (45%)	30 (9%)	63 (19%)
GUARANTEED RATE, INC. (LML)	489	324 (66%)	\$118,440	126 (39%)	198 (61%)	32 (10%)	41 (13%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	347	304 (88%)	\$90,470	82 (27%)	222 (73%)	14 (5%)	68 (22%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	443	280 (63%)	\$69,460	47 (17%)	233 (83%)	3 (1%)	62 (22%)
NEWREZ LLC (LML)	814	268 (33%)	\$81,220	47 (18%)	221 (82%)	14 (5%)	64 (24%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	308	267 (87%)	\$99,485	79 (30%)	188 (70%)	15 (6%)	22 (8%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	272	251 (92%)	\$92,835	108 (43%)	143 (57%)	36 (14%)	15 (6%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	347	241 (69%)	\$73,175	52 (22%)	189 (78%)	16 (7%)	48 (20%)
PAWTUCKET (Other)	275	233 (85%)	\$65,795	34 (15%)	199 (85%)	11 (5%)	34 (15%)
SANTANDER BANK, N.A. (MBCU)	315	215 (68%)	\$53,845	21 (10%)	194 (90%)	19 (9%)	49 (23%)
AMERISAVE MORTGAGE CORPORATION (LML)	655	213 (33%)	\$65,695	8 (4%)	205 (96%)	20 (9%)	45 (21%)
ROCKLAND TRUST COMPANY (MBCU)	320	205 (64%)	\$61,635	64 (31%)	141 (69%)	18 (9%)	44 (21%)

## Trends - One- to Four-family, Purchase or Refinance Only

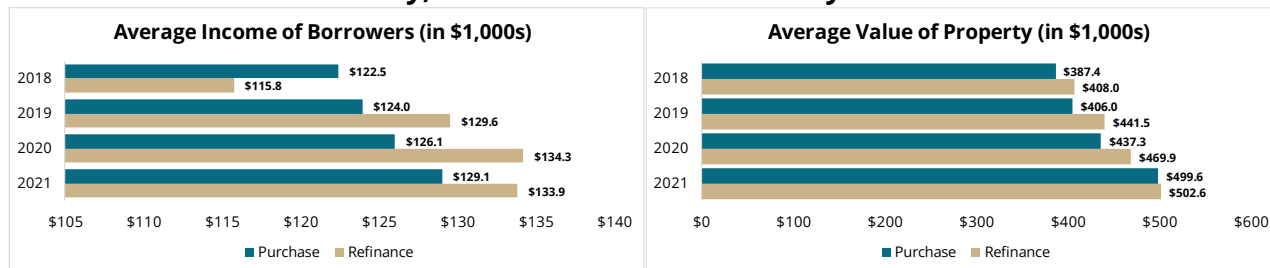


## Geography: Bristol County, excl. Gateway Cities

### Mortgage Lending

Bristol County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	213	193	219	33	7,858	1,441	1,978	9,957
Purchase Originations (Rate)	58 (68%)	49 (69%)	38 (57%)	2 (100%)	916 (68%)	149 (54%)	195 (62%)	1,212 (65%)
Refinance Originations (Rate)	60 (63%)	49 (57%)	61 (57%)	14 (67%)	3,366 (67%)	468 (58%)	719 (57%)	4,018 (66%)
Denials	28 (13%)	42 (22%)	40 (18%)	3 (9%)	884 (11%)	146 (10%)	440 (22%)	1,143 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	45	46	37	2	831	101	189	1,062
Total Amount (in \$1,000s)	\$21,315	\$20,370	\$15,955	\$980	\$336,985	\$44,775	\$48,085	\$440,380
FHA Loans	3	7	3	0	29	1	12	43
Single Unit	42	41	34	2	814	100	187	1,033
Median Loan Amount	\$445,000	\$425,000	\$405,000	\$490,000	\$385,000	\$415,000	\$255,000	\$395,000
Median Income	\$137,000	\$100,500	\$94,000	\$81,500	\$110,000	\$122,000	\$57,000	\$111,000
Median Value	\$555,000	\$475,000	\$520,000	\$625,000	\$495,000	\$535,000	\$335,000	\$505,000
LTV > 90	7 of 45	26 of 45	15 of 36	0 of 2	171 of 810	15 of 97	58 of 182	234 of 1,035
DTI > 45	2 of 45	8 of 45	5 of 36	1 of 2	84 of 807	19 of 96	50 of 182	119 of 1,031
Loan Costs > \$5,000	10 of 44	13 of 44	10 of 36	0 of 2	133 of 775	14 of 89	28 of 171	180 of 990
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	286	356	338	44	7,177	3,067	2,130	11,268
Purchase Originations (Rate)	74 (65%)	118 (71%)	113 (78%)	13 (81%)	1,423 (82%)	283 (35%)	480 (77%)	2,024 (68%)
Refinance Originations (Rate)	122 (71%)	110 (59%)	120 (62%)	12 (43%)	3,864 (72%)	911 (41%)	923 (62%)	5,139 (63%)
Denials	20 (7%)	36 (10%)	31 (9%)	6 (14%)	518 (7%)	194 (6%)	252 (12%)	805 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	61	116	107	13	1,370	273	461	1,940
Total Amount (in \$1,000s)	\$25,995	\$51,310	\$44,975	\$5,375	\$528,190	\$110,065	\$133,465	\$765,910
FHA Loans	5	45	30	4	235	55	115	374
Single Unit	59	108	98	12	1,329	264	442	1,870
Median Loan Amount	\$425,000	\$450,000	\$395,000	\$425,000	\$375,000	\$405,000	\$295,000	\$385,000
Median Income	\$115,000	\$99,000	\$89,000	\$108,000	\$100,000	\$97,000	\$59,000	\$99,000
Median Value	\$535,000	\$475,000	\$435,000	\$445,000	\$425,000	\$455,000	\$345,000	\$445,000
LTV > 90	16 of 61	77 of 115	64 of 106	8 of 13	570 of 1,356	116 of 268	229 of 456	851 of 1,919
DTI > 45	12 of 61	41 of 116	36 of 107	6 of 13	280 of 1,370	64 of 273	183 of 461	439 of 1,940
Loan Costs > \$5,000	17 of 60	65 of 115	52 of 106	10 of 13	496 of 1,362	113 of 272	193 of 458	753 of 1,928
<b>OTHER LENDERS - All Applications</b>								
Applications	122	136	118	20	3,175	1,505	887	5,076
Purchase Originations (Rate)	19 (58%)	30 (63%)	26 (72%)	1 (50%)	384 (69%)	78 (20%)	101 (57%)	538 (51%)
Refinance Originations (Rate)	39 (53%)	43 (55%)	32 (49%)	4 (44%)	1,348 (64%)	222 (25%)	290 (50%)	1,688 (53%)
Denials	14 (11%)	21 (15%)	18 (15%)	6 (30%)	355 (11%)	101 (7%)	160 (18%)	515 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	18	29	24	1	350	60	100	482
Total Amount in (\$1,000s)	\$7,760	\$12,635	\$10,310	\$285	\$138,160	\$22,350	\$26,010	\$191,500
FHA Loans	2	8	6	0	38	7	21	61
Single Unit	18	29	24	1	337	57	96	466
Median Loan Amount	\$440,000	\$435,000	\$425,000	\$285,000	\$370,000	\$345,000	\$265,000	\$375,000
Median Income	\$98,000	\$100,000	\$105,500	\$70,000	\$107,000	\$95,500	\$58,000	\$104,000
Median Value	\$520,000	\$455,000	\$495,000	\$305,000	\$445,000	\$425,000	\$325,000	\$445,000
LTV > 90	3 of 18	16 of 29	8 of 24	1 of 1	118 of 332	25 of 58	43 of 97	171 of 462
DTI > 45	8 of 17	6 of 29	8 of 24	0 of 1	56 of 332	14 of 58	35 of 98	92 of 461
Loan Costs > \$5,000	6 of 18	13 of 28	15 of 24	0 of 1	111 of 317	25 of 56	38 of 90	170 of 444

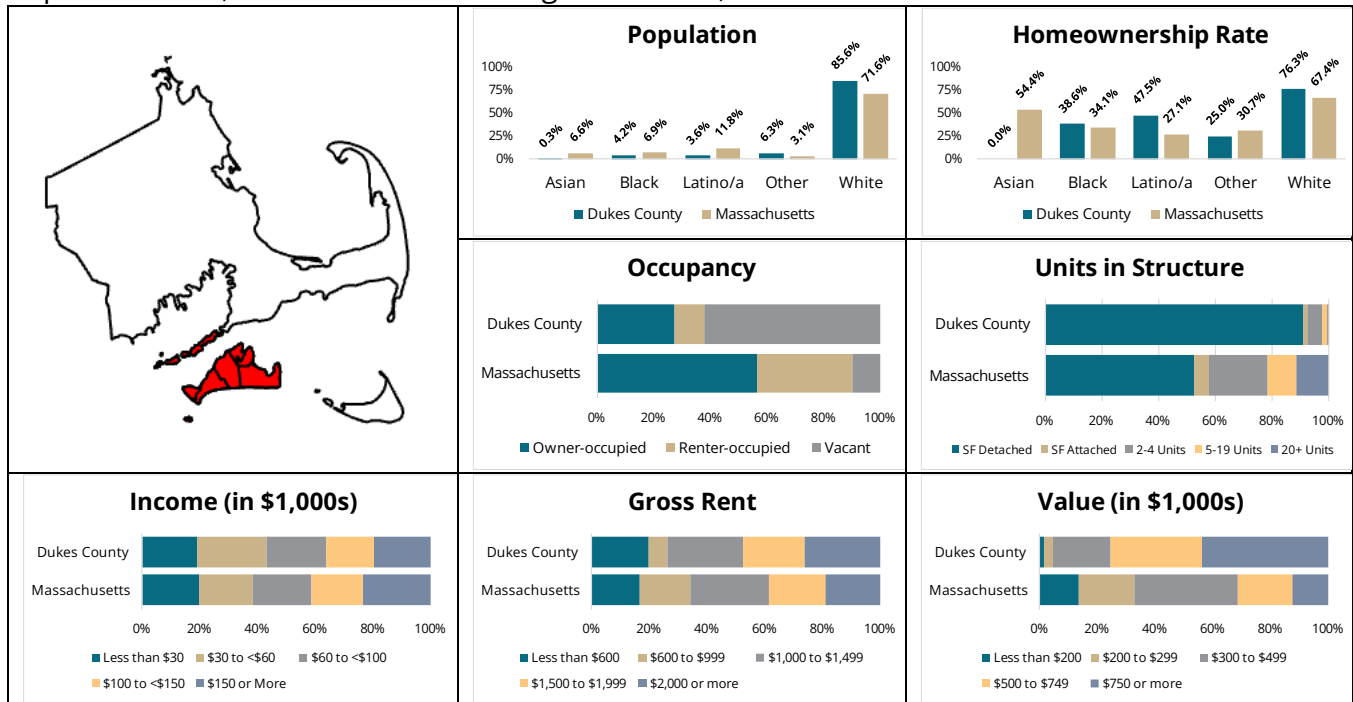
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Dukes County

Population: 17,312

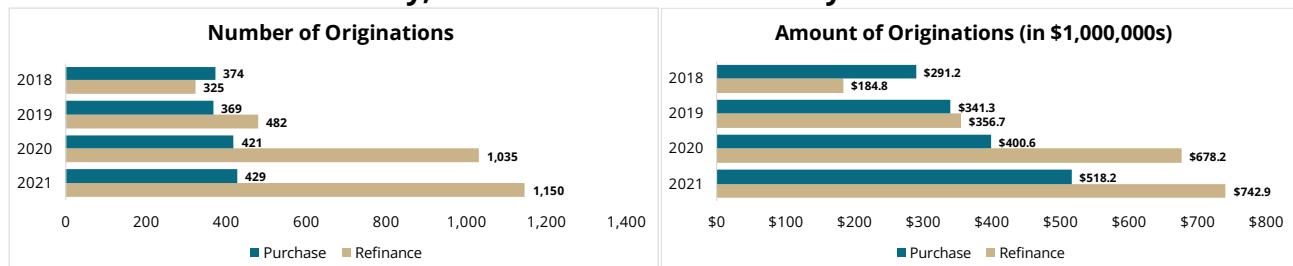
Housing Units: 17,902



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
MARTHA'S VINEYARD SAVINGS BANK (MBCU)	376	343 (91%)	\$249,865	95 (28%)	248 (72%)	25 (7%)	56 (16%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	312	250 (80%)	\$172,860	90 (36%)	160 (64%)	25 (10%)	44 (18%)
ROCKET MORTGAGE, LLC (LML)	123	98 (80%)	\$44,320	9 (9%)	89 (91%)	13 (13%)	27 (28%)
SANTANDER BANK, N.A. (MBCU)	128	86 (67%)	\$52,370	7 (8%)	79 (92%)	6 (7%)	22 (26%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	73	45 (62%)	\$52,245	23 (51%)	22 (49%)	9 (20%)	3 (7%)
ALLIED MORTGAGE GROUP, INC. (Other)	83	43 (52%)	\$22,615	7 (16%)	36 (84%)	1 (2%)	11 (26%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	58	38 (66%)	\$63,250	13 (34%)	25 (66%)	6 (16%)	1 (3%)
ROCKLAND TRUST COMPANY (MBCU)	76	36 (47%)	\$24,790	14 (39%)	22 (61%)	4 (11%)	3 (8%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	50	36 (72%)	\$37,540	9 (25%)	27 (75%)	4 (11%)	1 (3%)
LOANDEPOT.COM, LLC (LML)	50	31 (62%)	\$15,965	2 (6%)	29 (94%)	3 (10%)	6 (19%)
FIRST REPUBLIC BANK (MBCU)	37	31 (84%)	\$56,575	16 (52%)	15 (48%)	0 (0%)	0 (0%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	36	28 (78%)	\$17,330	5 (18%)	23 (82%)	8 (29%)	2 (7%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	40	20 (50%)	\$15,010	5 (25%)	15 (75%)	3 (15%)	1 (5%)
AMERISAVE MORTGAGE CORPORATION (LML)	92	19 (21%)	\$9,055	2 (11%)	17 (89%)	1 (5%)	3 (16%)
GUARANTEED RATE, INC. (LML)	41	19 (46%)	\$16,115	8 (42%)	11 (58%)	3 (16%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	26	18 (69%)	\$40,400	7 (39%)	11 (61%)	1 (6%)	1 (6%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	22	17 (77%)	\$18,455	7 (41%)	10 (59%)	3 (18%)	1 (6%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	20	14 (70%)	\$6,650	3 (21%)	11 (79%)	2 (14%)	4 (29%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	19	13 (68%)	\$13,225	4 (31%)	9 (69%)	2 (15%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	16	12 (75%)	\$5,850	4 (33%)	8 (67%)	0 (0%)	1 (8%)

## Trends - One- to Four-family, Purchase or Refinance Only

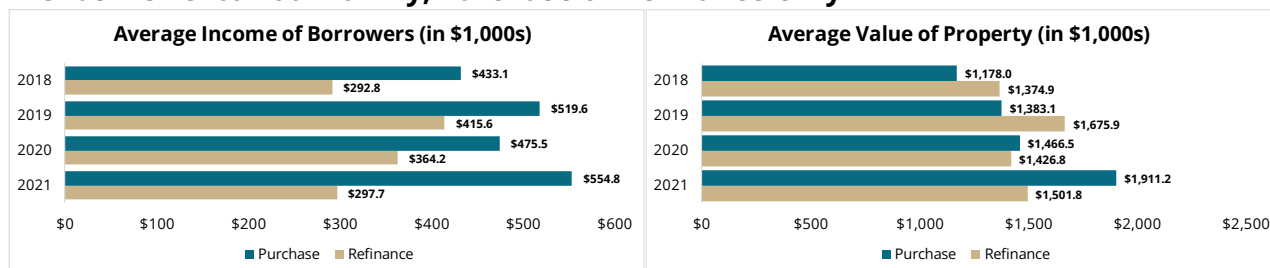


## Geography: Dukes County

### Mortgage Lending

Dukes County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	15	95	30	11	1,069	302	255	1,522
Purchase Originations (Rate)	3 (60%)	26 (76%)	6 (55%)	4 (80%)	183 (76%)	65 (84%)	20 (87%)	287 (77%)
Refinance Originations (Rate)	5 (63%)	36 (73%)	3 (30%)	4 (67%)	506 (79%)	125 (78%)	118 (65%)	679 (78%)
Denials	3 (20%)	11 (12%)	11 (37%)	0 (0%)	122 (11%)	27 (9%)	61 (24%)	174 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	3	5	3	71	20	18	102
Total Amount (in \$1,000s)	\$0	\$2,245	\$3,705	\$1,735	\$54,785	\$19,050	\$7,520	\$81,520
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	3	5	3	70	19	18	100
Median Loan Amount		\$655,000	\$765,000	\$635,000	\$665,000	\$835,000	\$395,000	\$705,000
Median Income		\$256,000	\$207,000	\$100,000	\$143,000	\$233,500	\$66,500	\$150,000
Median Value		\$1,010,000	\$895,000	\$660,000	\$1,055,000	\$1,290,000	\$665,000	\$1,045,000
LTV > 90	0 of 0	1 of 2	0 of 5	0 of 2	1 of 47	0 of 16	1 of 13	2 of 72
DTI > 45	0 of 0	0 of 2	1 of 5	2 of 2	18 of 46	2 of 15	9 of 13	23 of 70
Loan Costs > \$5,000	0 of 0	1 of 2	1 of 5	1 of 2	21 of 42	9 of 15	2 of 13	33 of 66
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	9	29	36	7	370	176	159	627
Purchase Originations (Rate)	0 (0%)	6 (75%)	6 (67%)	1 (50%)	33 (66%)	13 (57%)	2 (18%)	59 (64%)
Refinance Originations (Rate)	5 (56%)	10 (50%)	11 (41%)	3 (60%)	187 (59%)	69 (46%)	66 (45%)	285 (54%)
Denials	1 (11%)	3 (10%)	6 (17%)	1 (14%)	44 (12%)	20 (11%)	37 (23%)	75 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	3	4	0	12	8	2	27
Total Amount (in \$1,000s)	\$0	\$2,355	\$2,840	\$0	\$9,550	\$5,540	\$410	\$20,285
FHA Loans	0	1	0	0	3	0	0	4
Single Unit	0	3	4	0	12	7	2	26
Median Loan Amount		\$805,000	\$760,000		\$770,000	\$715,000	\$205,000	\$735,000
Median Income		\$195,000	\$121,500		\$155,000	\$174,000	\$41,000	\$141,500
Median Value		\$1,005,000	\$855,000		\$945,000	\$845,000	\$585,000	\$935,000
LTV > 90	0 of 0	1 of 3	1 of 4	0 of 0	2 of 12	2 of 7	0 of 2	6 of 26
DTI > 45	0 of 0	1 of 3	0 of 4	0 of 0	4 of 11	2 of 8	2 of 2	7 of 26
Loan Costs > \$5,000	0 of 0	2 of 3	3 of 4	0 of 0	11 of 12	7 of 8	1 of 2	23 of 27
<b>OTHER LENDERS - All Applications</b>								
Applications	3	44	13	5	351	195	95	611
Purchase Originations (Rate)	0 (0%)	14 (78%)	2 (40%)	0 (0%)	42 (66%)	25 (57%)	2 (40%)	83 (63%)
Refinance Originations (Rate)	1 (33%)	8 (36%)	4 (50%)	1 (20%)	125 (50%)	48 (37%)	31 (38%)	187 (44%)
Denials	0 (0%)	4 (9%)	2 (15%)	2 (40%)	48 (14%)	18 (9%)	22 (23%)	74 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	3	1	0	11	4	1	19
Total Amount in (\$1,000s)	\$0	\$2,235	\$715	\$0	\$7,525	\$3,010	\$565	\$13,485
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	3	0	0	9	4	1	16
Median Loan Amount		\$765,000	\$715,000		\$615,000	\$720,000	\$565,000	\$715,000
Median Income		\$304,000	\$252,000		\$117,000	\$261,000	\$80,000	\$215,000
Median Value		\$955,000	\$955,000		\$755,000	\$895,000	\$755,000	\$825,000
LTV > 90	0 of 0	0 of 3	0 of 1	0 of 0	3 of 11	0 of 4	0 of 1	3 of 19
DTI > 45	0 of 0	0 of 3	0 of 1	0 of 0	3 of 11	0 of 4	0 of 1	3 of 19
Loan Costs > \$5,000	0 of 0	3 of 3	1 of 1	0 of 0	9 of 11	4 of 4	1 of 1	17 of 19

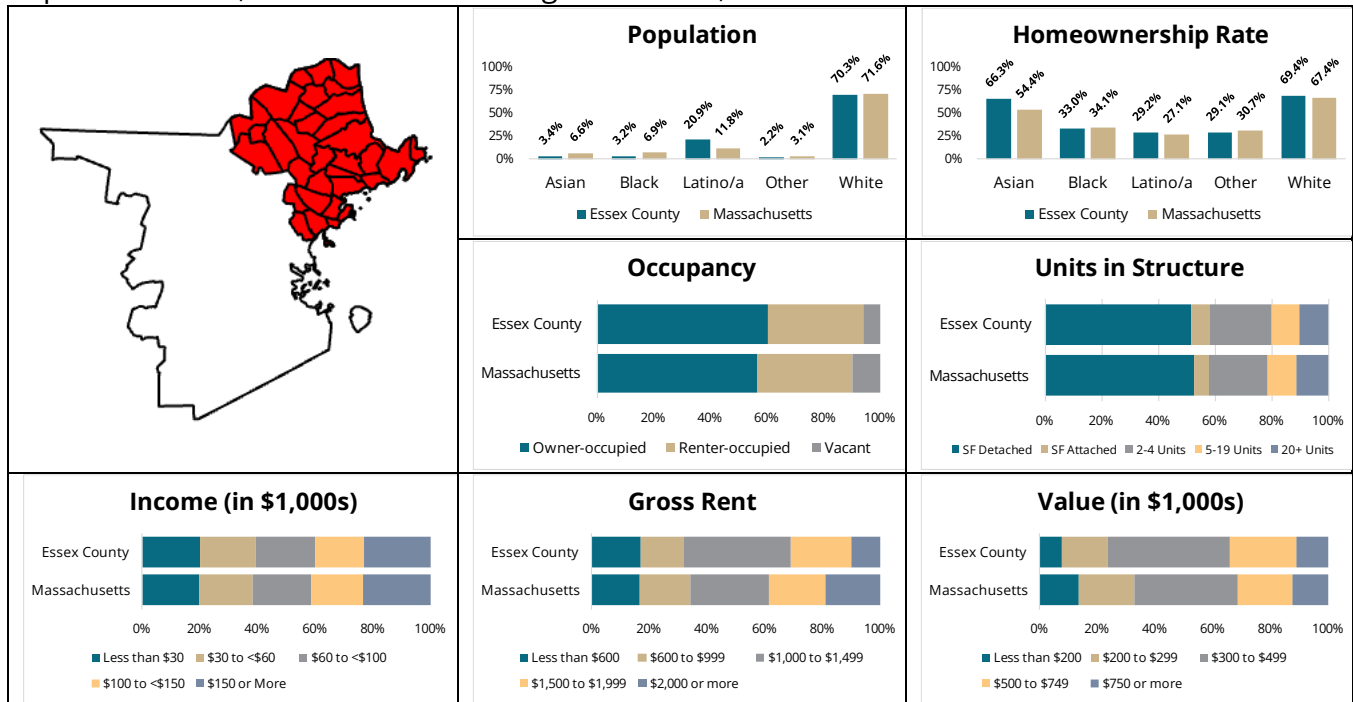
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Essex County

Population: 783,676

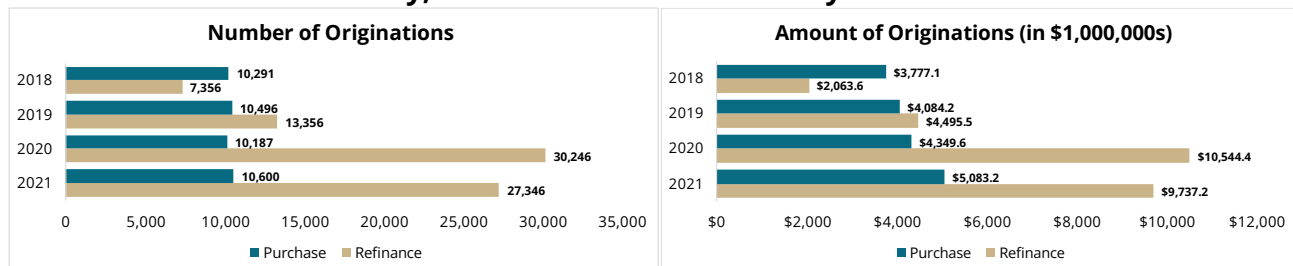
Housing Units: 312,992



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,998	2,506 (84%)	\$857,920	255 (10%)	2,251 (90%)	340 (14%)	1,030 (41%)
GUARANTEED RATE, INC. (LML)	2,972	2,148 (72%)	\$955,400	848 (39%)	1,300 (61%)	333 (16%)	604 (28%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	2,649	2,095 (79%)	\$866,625	789 (38%)	1,306 (62%)	422 (20%)	821 (39%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	1,898	1,587 (84%)	\$555,615	501 (32%)	1,086 (68%)	270 (17%)	698 (44%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,344	1,140 (85%)	\$450,290	401 (35%)	739 (65%)	321 (28%)	501 (44%)
NEW FED MORTGAGE, CORP. (LML)	1,187	1,003 (84%)	\$387,755	308 (31%)	695 (69%)	313 (31%)	404 (40%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,076	958 (89%)	\$426,120	391 (41%)	567 (59%)	103 (11%)	163 (17%)
LOANDEPOT.COM, LLC (LML)	1,289	951 (74%)	\$353,785	89 (9%)	862 (91%)	119 (13%)	342 (36%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	961	859 (89%)	\$334,205	222 (26%)	637 (74%)	112 (13%)	278 (32%)
MORTGAGE NETWORK, INC. (LML)	921	837 (91%)	\$326,335	340 (41%)	497 (59%)	70 (8%)	283 (34%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,576	804 (51%)	\$284,250	199 (25%)	605 (75%)	139 (17%)	266 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,054	787 (75%)	\$320,335	340 (43%)	447 (57%)	77 (10%)	249 (32%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICIN	907	756 (83%)	\$355,480	261 (35%)	495 (65%)	23 (3%)	140 (19%)
NEWREZ LLC (LML)	2,212	704 (32%)	\$234,650	75 (11%)	629 (89%)	116 (16%)	274 (39%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	827	692 (84%)	\$288,560	376 (54%)	316 (46%)	312 (45%)	340 (49%)
EASTERN BANK (MBCU)	945	636 (67%)	\$213,250	111 (17%)	525 (83%)	81 (13%)	215 (34%)
FREEDOM MORTGAGE CORPORATION (LML)	1,404	582 (41%)	\$199,530	18 (3%)	564 (97%)	198 (34%)	85 (15%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,897	553 (29%)	\$200,905	16 (3%)	537 (97%)	65 (12%)	207 (37%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	791	515 (65%)	\$227,315	128 (25%)	387 (75%)	92 (18%)	150 (29%)
NATIONSTAR MORTGAGE LLC (LML)	1,251	483 (39%)	\$147,845	3 (1%)	480 (99%)	71 (15%)	183 (38%)

## Trends - One- to Four-family, Purchase or Refinance Only



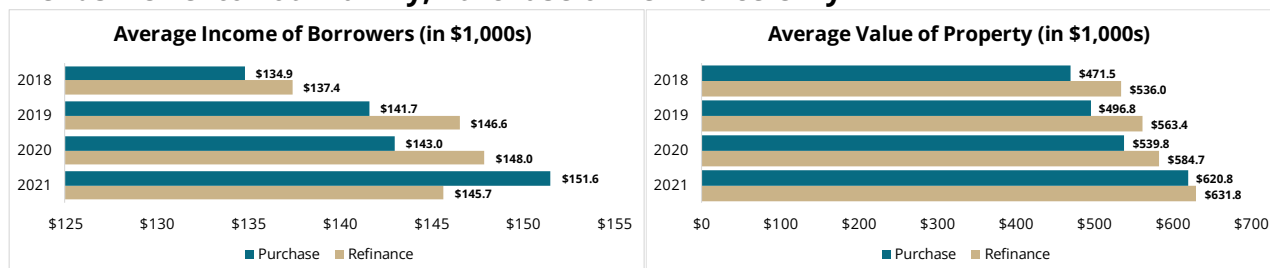


## Geography: Essex County

### Mortgage Lending

Essex County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	799	407	2,049	44	15,498	3,640	7,611	22,437
Purchase Originations (Rate)	151 (64%)	64 (60%)	335 (60%)	4 (67%)	2,131 (71%)	595 (56%)	880 (57%)	3,280 (66%)
Refinance Originations (Rate)	250 (65%)	107 (53%)	509 (54%)	15 (63%)	6,546 (72%)	935 (53%)	2,583 (60%)	8,362 (67%)
Denials	145 (18%)	96 (24%)	572 (28%)	9 (20%)	1,729 (11%)	397 (11%)	1,606 (21%)	2,948 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	124	57	294	2	1,837	245	801	2,559
Total Amount (in \$1,000s)	\$62,760	\$27,905	\$133,330	\$1,280	\$979,565	\$146,595	\$263,485	\$1,351,435
FHA Loans	4	7	30	0	30	4	34	75
Single Unit	118	49	214	2	1,764	230	730	2,377
Median Loan Amount	\$465,000	\$435,000	\$445,000	\$640,000	\$465,000	\$535,000	\$325,000	\$465,000
Median Income	\$101,500	\$105,000	\$86,000	\$217,500	\$144,000	\$160,500	\$73,000	\$131,000
Median Value	\$595,000	\$515,000	\$495,000	\$555,000	\$605,000	\$705,000	\$420,000	\$595,000
LTV > 90	27 of 112	37 of 52	182 of 268	1 of 1	294 of 1,576	48 of 217	309 of 689	589 of 2,226
DTI > 45	6 of 110	8 of 52	63 of 268	0 of 1	121 of 1,576	13 of 215	129 of 689	211 of 2,222
Loan Costs > \$5,000	24 of 107	15 of 49	58 of 223	0 of 1	293 of 1,528	50 of 206	85 of 629	440 of 2,114
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	1,114	943	5,204	77	17,994	7,972	12,288	33,304
Purchase Originations (Rate)	277 (76%)	223 (70%)	1,605 (79%)	15 (94%)	3,508 (82%)	719 (36%)	2,568 (79%)	6,347 (71%)
Refinance Originations (Rate)	510 (69%)	342 (56%)	1,861 (59%)	33 (54%)	9,825 (72%)	2,714 (46%)	5,568 (62%)	15,285 (64%)
Denials	87 (8%)	121 (13%)	475 (9%)	9 (12%)	1,092 (6%)	509 (6%)	1,288 (10%)	2,293 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	241	204	1,482	12	3,253	652	2,420	5,844
Total Amount (in \$1,000s)	\$122,135	\$94,620	\$710,080	\$5,650	\$1,526,965	\$311,630	\$896,610	\$2,771,080
FHA Loans	15	86	770	3	270	90	648	1,234
Single Unit	227	179	989	10	3,089	612	2,113	5,106
Median Loan Amount	\$495,000	\$465,000	\$475,000	\$430,000	\$455,000	\$465,000	\$375,000	\$465,000
Median Income	\$112,000	\$95,000	\$89,000	\$93,500	\$120,000	\$116,000	\$75,000	\$106,000
Median Value	\$585,000	\$490,000	\$505,000	\$470,000	\$555,000	\$555,000	\$435,000	\$535,000
LTV > 90	63 of 237	162 of 201	1,152 of 1,471	8 of 11	1,006 of 3,231	231 of 646	1,320 of 2,397	2,622 of 5,797
DTI > 45	50 of 241	76 of 204	664 of 1,482	4 of 12	522 of 3,251	121 of 652	908 of 2,420	1,437 of 5,842
Loan Costs > \$5,000	79 of 236	114 of 201	930 of 1,441	9 of 11	922 of 3,233	219 of 645	936 of 2,374	2,273 of 5,767
<b>OTHER LENDERS - All Applications</b>								
Applications	385	281	1,167	32	6,072	4,302	3,510	12,239
Purchase Originations (Rate)	65 (60%)	28 (56%)	213 (69%)	5 (71%)	651 (71%)	166 (15%)	372 (64%)	1,128 (45%)
Refinance Originations (Rate)	134 (56%)	90 (46%)	324 (45%)	7 (44%)	2,698 (64%)	575 (20%)	1,214 (49%)	3,828 (47%)
Denials	47 (12%)	62 (22%)	251 (22%)	8 (25%)	688 (11%)	255 (6%)	701 (20%)	1,311 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	52	26	197	4	570	107	354	956
Total Amount in (\$1,000s)	\$27,630	\$13,390	\$90,435	\$2,440	\$301,080	\$53,905	\$123,650	\$488,880
FHA Loans	6	11	90	0	29	16	84	152
Single Unit	47	22	149	4	552	96	315	870
Median Loan Amount	\$510,000	\$495,000	\$445,000	\$565,000	\$460,000	\$475,000	\$345,000	\$465,000
Median Income	\$122,000	\$106,500	\$91,000	\$155,000	\$133,000	\$115,000	\$74,000	\$116,000
Median Value	\$655,000	\$515,000	\$475,000	\$630,000	\$565,000	\$570,000	\$405,000	\$555,000
LTV > 90	12 of 52	18 of 26	143 of 196	1 of 4	150 of 563	35 of 104	180 of 351	359 of 945
DTI > 45	13 of 52	10 of 26	79 of 196	0 of 4	87 of 561	17 of 103	127 of 351	206 of 942
Loan Costs > \$5,000	16 of 52	16 of 25	133 of 196	1 of 4	175 of 558	39 of 101	131 of 345	380 of 936

### Trends – One- to Four-family, Purchase or Refinance Only

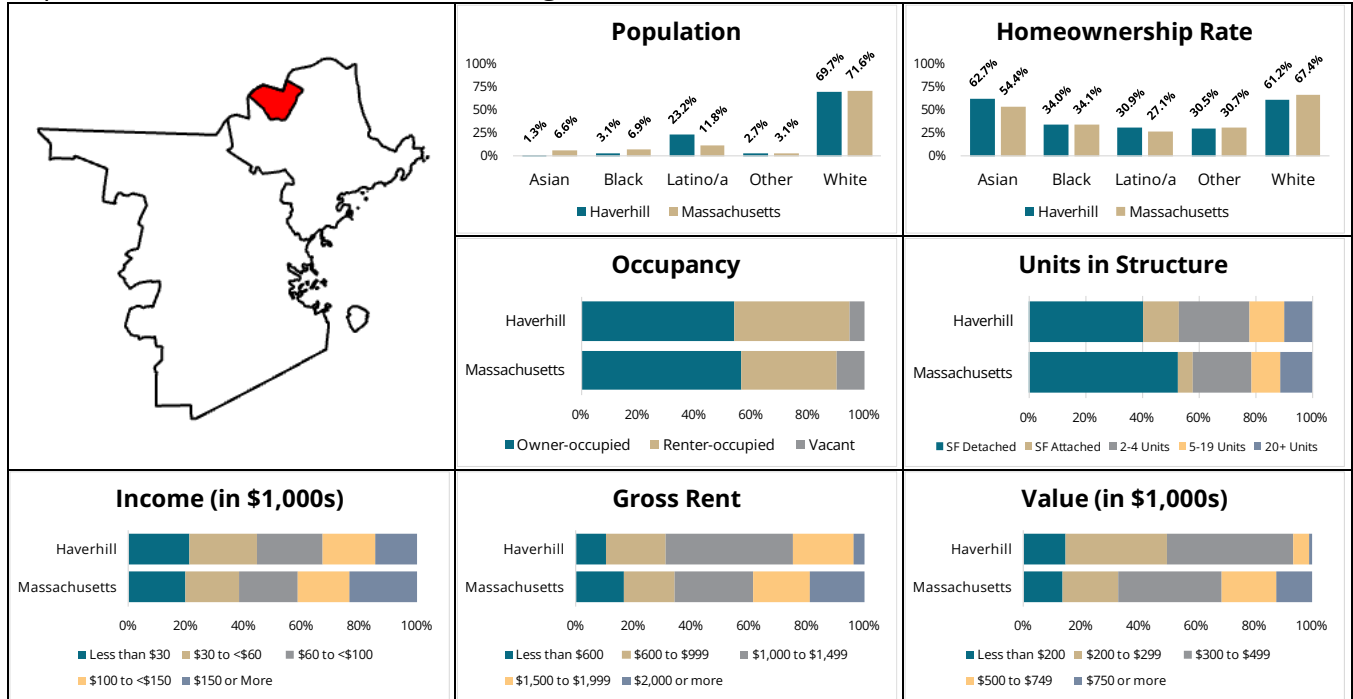




## Geography: Haverhill

Population: 63,533

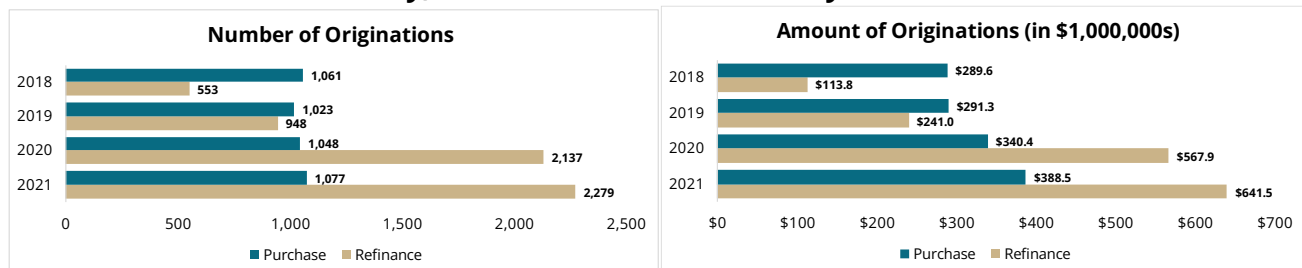
Housing Units: 25,641



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	299	253 (85%)	\$70,025	25 (10%)	228 (90%)	26 (10%)	129 (51%)
GUARANTEED RATE, INC. (LML)	220	147 (67%)	\$50,495	76 (52%)	71 (48%)	32 (22%)	84 (57%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	153	124 (81%)	\$42,680	52 (42%)	72 (58%)	40 (32%)	78 (63%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	156	120 (77%)	\$40,760	61 (51%)	59 (49%)	42 (35%)	68 (57%)
PENTUCKET BANK (MBCU)	133	109 (82%)	\$35,975	41 (38%)	68 (62%)	16 (15%)	54 (50%)
NEW FED MORTGAGE, CORP. (LML)	122	106 (87%)	\$36,850	50 (47%)	56 (53%)	39 (37%)	59 (56%)
MORTGAGE NETWORK, INC. (LML)	103	95 (92%)	\$29,875	34 (36%)	61 (64%)	13 (14%)	49 (52%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	109	92 (84%)	\$26,610	48 (52%)	44 (48%)	31 (34%)	61 (66%)
MERRIMACK VALLEY (MBCU)	119	87 (73%)	\$18,715	7 (8%)	80 (92%)	14 (16%)	49 (56%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	107	84 (79%)	\$30,350	52 (62%)	32 (38%)	46 (55%)	60 (71%)
LOANDEPOT.COM, LLC (LML)	116	82 (71%)	\$23,400	10 (12%)	72 (88%)	13 (16%)	47 (57%)
NEWREZ LLC (LML)	213	77 (36%)	\$21,155	14 (18%)	63 (82%)	19 (25%)	46 (60%)
FREEDOM MORTGAGE CORPORATION (LML)	166	75 (45%)	\$23,545	4 (5%)	71 (95%)	26 (35%)	10 (13%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	97	71 (73%)	\$21,795	32 (45%)	39 (55%)	7 (10%)	37 (52%)
TOTAL MORTGAGE SERVICES, LLC (LML)	84	70 (83%)	\$22,930	45 (64%)	25 (36%)	25 (36%)	45 (64%)
NATIONSTAR MORTGAGE LLC (LML)	152	68 (45%)	\$17,500	0 (0%)	68 (100%)	9 (13%)	30 (44%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	69	61 (88%)	\$19,385	19 (31%)	42 (69%)	12 (20%)	30 (49%)
AMERISAVE MORTGAGE CORPORATION (LML)	195	54 (28%)	\$15,780	2 (4%)	52 (96%)	11 (20%)	30 (56%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	125	53 (42%)	\$15,265	17 (32%)	36 (68%)	15 (28%)	27 (51%)
PENNYMAC LOAN SERVICES, LLC (LML)	149	51 (34%)	\$16,615	6 (12%)	45 (88%)	18 (35%)	11 (22%)

## Trends - One- to Four-family, Purchase or Refinance Only

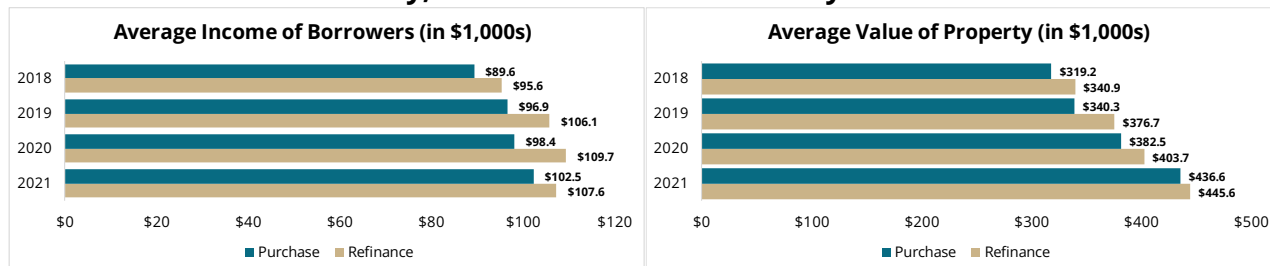


## Geography: Haverhill

### Mortgage Lending

Haverhill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	39	53	232	5	1,054	299	847	1,682
Purchase Originations (Rate)	10 (56%)	12 (60%)	62 (75%)	1 (100%)	151 (71%)	40 (47%)	140 (60%)	276 (66%)
Refinance Originations (Rate)	12 (63%)	11 (42%)	53 (54%)	1 (33%)	445 (69%)	94 (63%)	277 (59%)	616 (65%)
Denials	5 (13%)	11 (21%)	51 (22%)	0 (0%)	128 (12%)	35 (12%)	142 (17%)	230 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	11	55	0	131	10	128	217
Total Amount (in \$1,000s)	\$3,170	\$4,385	\$19,445	\$0	\$43,055	\$2,750	\$38,100	\$72,805
FHA Loans	1	1	5	0	1	0	6	8
Single Unit	9	10	43	0	125	8	113	195
Median Loan Amount	\$315,000	\$365,000	\$355,000		\$315,000	\$270,000	\$295,000	\$325,000
Median Income	\$75,000	\$84,000	\$73,000		\$93,000	\$81,000	\$69,500	\$85,000
Median Value	\$375,000	\$425,000	\$410,000		\$405,000	\$340,000	\$365,000	\$395,000
LTV > 90	3 of 6	8 of 10	28 of 42	0 of 0	39 of 97	5 of 6	60 of 98	83 of 161
DTI > 45	0 of 6	1 of 10	11 of 42	0 of 0	7 of 97	2 of 6	16 of 98	21 of 161
Loan Costs > \$5,000	2 of 6	2 of 10	9 of 34	0 of 0	7 of 95	0 of 5	13 of 87	20 of 150
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	76	157	600	12	1,572	768	1,564	3,185
Purchase Originations (Rate)	24 (80%)	47 (68%)	224 (81%)	2 (100%)	314 (82%)	70 (33%)	409 (79%)	681 (70%)
Refinance Originations (Rate)	30 (65%)	50 (57%)	191 (59%)	3 (30%)	794 (67%)	271 (49%)	659 (63%)	1,339 (61%)
Denials	6 (8%)	21 (13%)	46 (8%)	3 (25%)	124 (8%)	48 (6%)	153 (10%)	248 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	20	41	207	2	287	57	381	614
Total Amount (in \$1,000s)	\$7,560	\$19,035	\$89,085	\$990	\$100,835	\$22,685	\$135,025	\$240,190
FHA Loans	0	20	112	1	42	10	119	185
Single Unit	18	37	132	1	270	54	317	512
Median Loan Amount	\$375,000	\$455,000	\$445,000	\$495,000	\$345,000	\$375,000	\$355,000	\$390,000
Median Income	\$90,500	\$91,000	\$81,000	\$93,000	\$90,000	\$96,000	\$75,000	\$87,000
Median Value	\$415,000	\$485,000	\$455,000	\$520,000	\$405,000	\$405,000	\$405,000	\$435,000
LTV > 90	9 of 20	32 of 39	157 of 205	2 of 2	123 of 285	32 of 55	225 of 375	355 of 606
DTI > 45	7 of 20	20 of 41	104 of 207	0 of 2	62 of 287	13 of 57	159 of 381	206 of 614
Loan Costs > \$5,000	3 of 18	24 of 39	129 of 202	2 of 2	78 of 284	19 of 57	155 of 371	255 of 602
<b>OTHER LENDERS - All Applications</b>								
Applications	25	42	140	2	516	321	486	1,046
Purchase Originations (Rate)	2 (67%)	5 (50%)	36 (73%)	1 (100%)	67 (74%)	20 (22%)	77 (73%)	131 (54%)
Refinance Originations (Rate)	9 (50%)	8 (31%)	41 (52%)	1 (100%)	236 (67%)	51 (27%)	180 (55%)	346 (52%)
Denials	6 (24%)	7 (17%)	24 (17%)	0 (0%)	50 (10%)	24 (7%)	70 (14%)	111 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	5	30	1	62	15	72	115
Total Amount in (\$1,000s)	\$680	\$2,065	\$11,340	\$485	\$22,540	\$4,835	\$24,140	\$41,945
FHA Loans	0	1	12	0	5	5	19	23
Single Unit	2	5	23	1	59	13	63	103
Median Loan Amount	\$340,000	\$345,000	\$390,000	\$485,000	\$365,000	\$365,000	\$345,000	\$375,000
Median Income	\$71,000	\$74,000	\$81,000	\$112,000	\$89,500	\$72,500	\$74,000	\$83,000
Median Value	\$385,000	\$365,000	\$420,000	\$515,000	\$435,000	\$425,000	\$395,000	\$425,000
LTV > 90	1 of 2	4 of 5	19 of 30	1 of 1	22 of 62	9 of 15	38 of 72	56 of 115
DTI > 45	0 of 2	2 of 5	7 of 30	0 of 1	13 of 62	4 of 14	24 of 72	26 of 114
Loan Costs > \$5,000	0 of 2	3 of 5	18 of 30	0 of 1	16 of 62	6 of 15	27 of 72	43 of 115

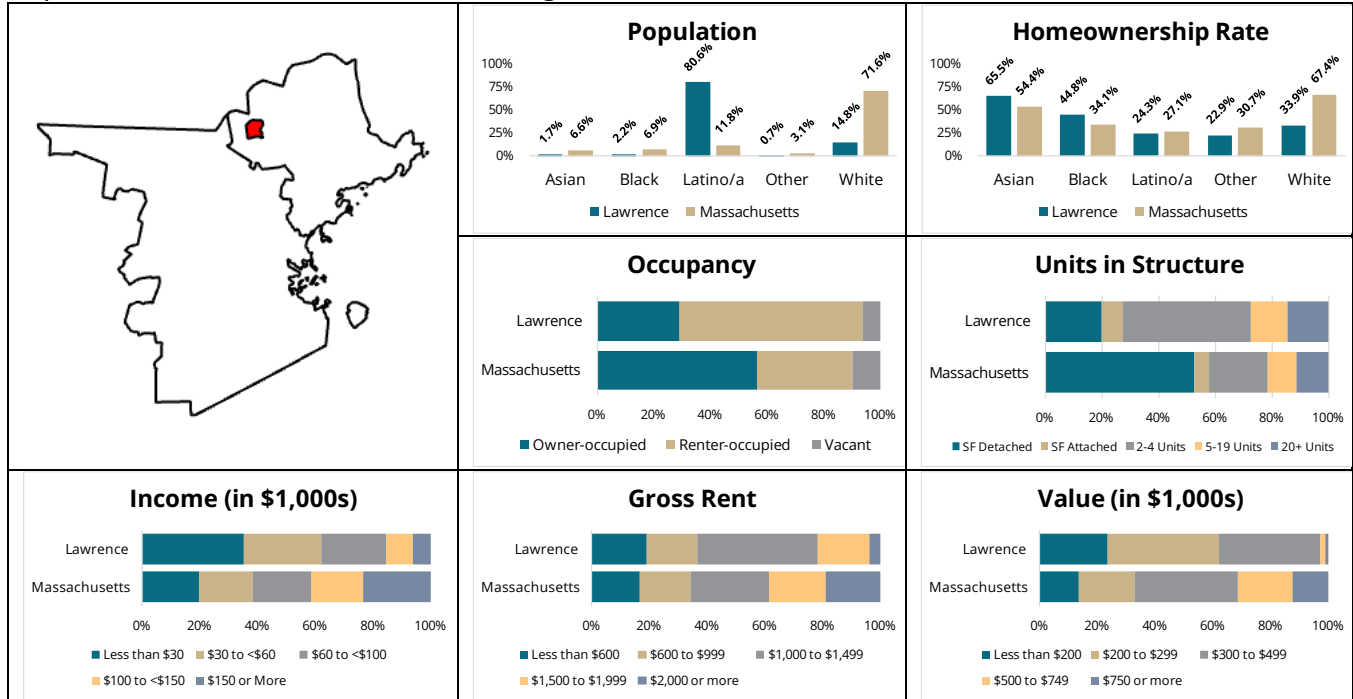
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Lawrence

Population: 79,942

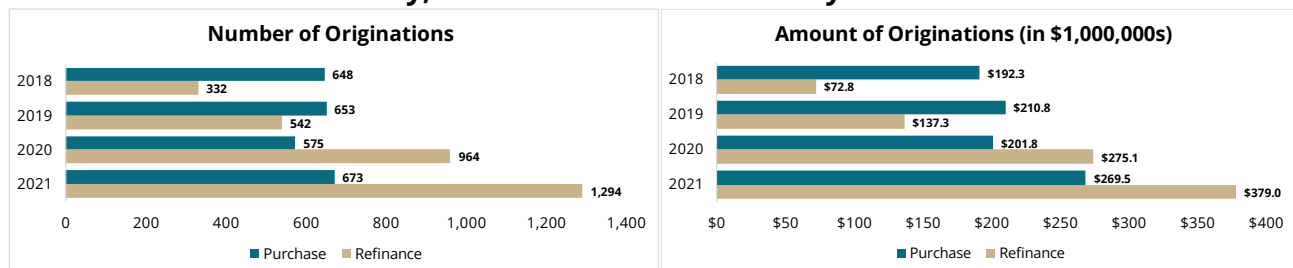
Housing Units: 27,681



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
EQUITY PRIME MORTGAGE LLC (LML)	308	215 (70%)	\$86,465	127 (59%)	88 (41%)	214 (100%)	149 (69%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	204	163 (80%)	\$65,295	90 (55%)	73 (45%)	154 (94%)	133 (82%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	132	107 (81%)	\$41,595	57 (53%)	50 (47%)	106 (99%)	74 (69%)
ROCKET MORTGAGE, LLC (LML)	130	106 (82%)	\$28,090	9 (8%)	97 (92%)	62 (58%)	80 (75%)
NEW FED MORTGAGE, CORP. (LML)	117	96 (82%)	\$33,560	40 (42%)	56 (58%)	85 (89%)	62 (65%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	103	88 (85%)	\$29,490	36 (41%)	52 (59%)	50 (57%)	65 (74%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	98	74 (76%)	\$25,220	34 (46%)	40 (54%)	64 (86%)	54 (73%)
FREEDOM MORTGAGE CORPORATION (LML)	177	73 (41%)	\$25,175	3 (4%)	70 (96%)	58 (79%)	11 (15%)
MORTGAGE EQUITY PARTNERS LLC (LML)	95	68 (72%)	\$23,770	38 (56%)	30 (44%)	66 (97%)	56 (82%)
PENNYMAC LOAN SERVICES, LLC (LML)	158	50 (32%)	\$16,010	3 (6%)	47 (94%)	39 (78%)	25 (50%)
SANTANDER BANK, N.A. (MBCU)	142	49 (35%)	\$12,765	9 (18%)	40 (82%)	44 (90%)	44 (90%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	120	47 (39%)	\$17,715	20 (43%)	27 (57%)	39 (83%)	33 (70%)
HOME POINT FINANCIAL CORPORATION (LML)	66	43 (65%)	\$14,235	13 (30%)	30 (70%)	36 (84%)	30 (70%)
NEWREZ LLC (LML)	176	37 (21%)	\$9,555	1 (3%)	36 (97%)	18 (49%)	20 (54%)
GUARANTEED RATE, INC. (LML)	53	34 (64%)	\$10,030	12 (35%)	22 (65%)	16 (47%)	23 (68%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	40	34 (85%)	\$8,940	22 (65%)	12 (35%)	30 (88%)	25 (74%)
MERRIMACK VALLEY (MBCU)	53	33 (62%)	\$6,565	1 (3%)	32 (97%)	20 (61%)	25 (76%)
CALIBER HOME LOANS, INC. (Other)	55	32 (58%)	\$12,840	14 (44%)	18 (56%)	23 (72%)	18 (56%)
NATIONSTAR MORTGAGE LLC (LML)	77	28 (36%)	\$6,910	0 (0%)	28 (100%)	14 (50%)	17 (61%)
LOANDEPOT.COM, LLC (LML)	46	27 (59%)	\$7,105	0 (0%)	27 (100%)	10 (37%)	22 (81%)

## Trends - One- to Four-family, Purchase or Refinance Only

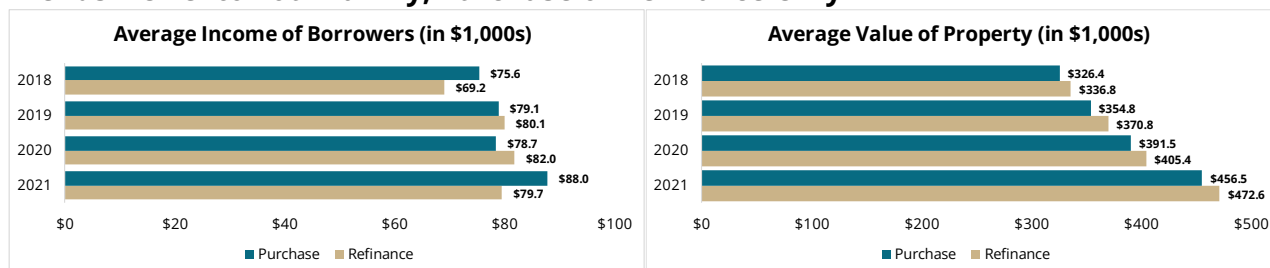


## Geography: Lawrence

### Mortgage Lending

Lawrence	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	30	20	589	1	122	192	645	954
Purchase Originations (Rate)	4 (57%)	1 (20%)	67 (52%)	0 (0%)	11 (69%)	53 (72%)	61 (47%)	136 (59%)
Refinance Originations (Rate)	8 (50%)	7 (58%)	150 (49%)	0 (0%)	45 (59%)	48 (65%)	171 (49%)	258 (53%)
Denials	5 (17%)	5 (25%)	194 (33%)	0 (0%)	21 (17%)	33 (17%)	200 (31%)	258 (27%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	1	57	0	6	3	53	70
Total Amount (in \$1,000s)	\$845	\$535	\$23,625	\$0	\$2,490	\$1,275	\$20,475	\$28,770
FHA Loans	1	0	8	0	1	0	5	10
Single Unit	2	0	27	0	5	1	30	35
Median Loan Amount	\$325,000	\$535,000	\$435,000		\$295,000	\$425,000	\$385,000	\$425,000
Median Income	\$62,000	\$100,000	\$76,000		\$91,500	\$134,000	\$72,000	\$76,000
Median Value	\$375,000		\$475,000		\$425,000	\$455,000	\$445,000	\$455,000
LTV > 90	1 of 3	0 of 0	44 of 53	0 of 0	2 of 6	3 of 3	40 of 50	50 of 65
DTI > 45	0 of 2	0 of 0	14 of 53	0 of 0	0 of 6	0 of 3	10 of 50	14 of 64
Loan Costs > \$5,000	2 of 3	0 of 0	16 of 39	0 of 0	1 of 5	1 of 3	10 of 36	20 of 50
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	22	69	1,550	3	221	462	1,402	2,327
Purchase Originations (Rate)	6 (75%)	15 (79%)	433 (78%)	0 (0%)	32 (76%)	26 (17%)	362 (79%)	512 (66%)
Refinance Originations (Rate)	10 (71%)	24 (51%)	602 (61%)	1 (33%)	125 (70%)	119 (39%)	574 (62%)	881 (57%)
Denials	0 (0%)	10 (14%)	145 (9%)	1 (33%)	21 (10%)	34 (7%)	151 (11%)	211 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	6	14	383	0	24	22	328	449
Total Amount (in \$1,000s)	\$1,980	\$5,570	\$173,635	\$0	\$7,780	\$7,570	\$129,910	\$196,535
FHA Loans	2	8	247	0	6	11	185	274
Single Unit	4	11	189	0	20	17	208	241
Median Loan Amount	\$330,000	\$390,000	\$455,000		\$335,000	\$295,000	\$395,000	\$435,000
Median Income	\$61,500	\$94,500	\$82,000		\$80,000	\$68,500	\$72,000	\$82,000
Median Value	\$420,000	\$410,000	\$465,000		\$380,000	\$350,000	\$415,000	\$455,000
LTV > 90	2 of 6	11 of 14	341 of 381	0 of 0	16 of 24	14 of 22	274 of 327	384 of 447
DTI > 45	2 of 6	5 of 14	191 of 383	0 of 0	4 of 24	9 of 22	166 of 328	211 of 449
Loan Costs > \$5,000	3 of 6	10 of 14	243 of 359	0 of 0	9 of 24	14 of 21	192 of 313	279 of 424
<b>OTHER LENDERS - All Applications</b>								
Applications	9	21	361	1	93	209	393	694
Purchase Originations (Rate)	2 (50%)	3 (50%)	48 (63%)	0 (0%)	5 (100%)	7 (16%)	39 (59%)	65 (48%)
Refinance Originations (Rate)	2 (50%)	7 (50%)	95 (40%)	1 (100%)	45 (61%)	27 (21%)	111 (40%)	177 (38%)
Denials	2 (22%)	8 (38%)	109 (30%)	0 (0%)	13 (14%)	28 (13%)	117 (30%)	160 (23%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	2	41	0	5	3	36	53
Total Amount in (\$1,000s)	\$870	\$760	\$18,295	\$0	\$1,725	\$1,335	\$14,190	\$22,985
FHA Loans	0	1	24	0	2	1	17	28
Single Unit	1	1	21	0	3	1	20	27
Median Loan Amount	\$435,000	\$380,000	\$435,000		\$315,000	\$425,000	\$410,000	\$425,000
Median Income	\$124,500	\$70,500	\$85,000		\$85,000	\$75,000	\$76,500	\$85,000
Median Value	\$545,000	\$395,000	\$470,000		\$405,000	\$535,000	\$445,000	\$470,000
LTV > 90	0 of 2	2 of 2	37 of 40	0 of 0	3 of 5	2 of 3	28 of 35	44 of 52
DTI > 45	0 of 2	1 of 2	20 of 40	0 of 0	2 of 5	1 of 3	16 of 35	24 of 52
Loan Costs > \$5,000	0 of 2	1 of 2	26 of 40	0 of 0	3 of 5	1 of 3	19 of 35	31 of 52

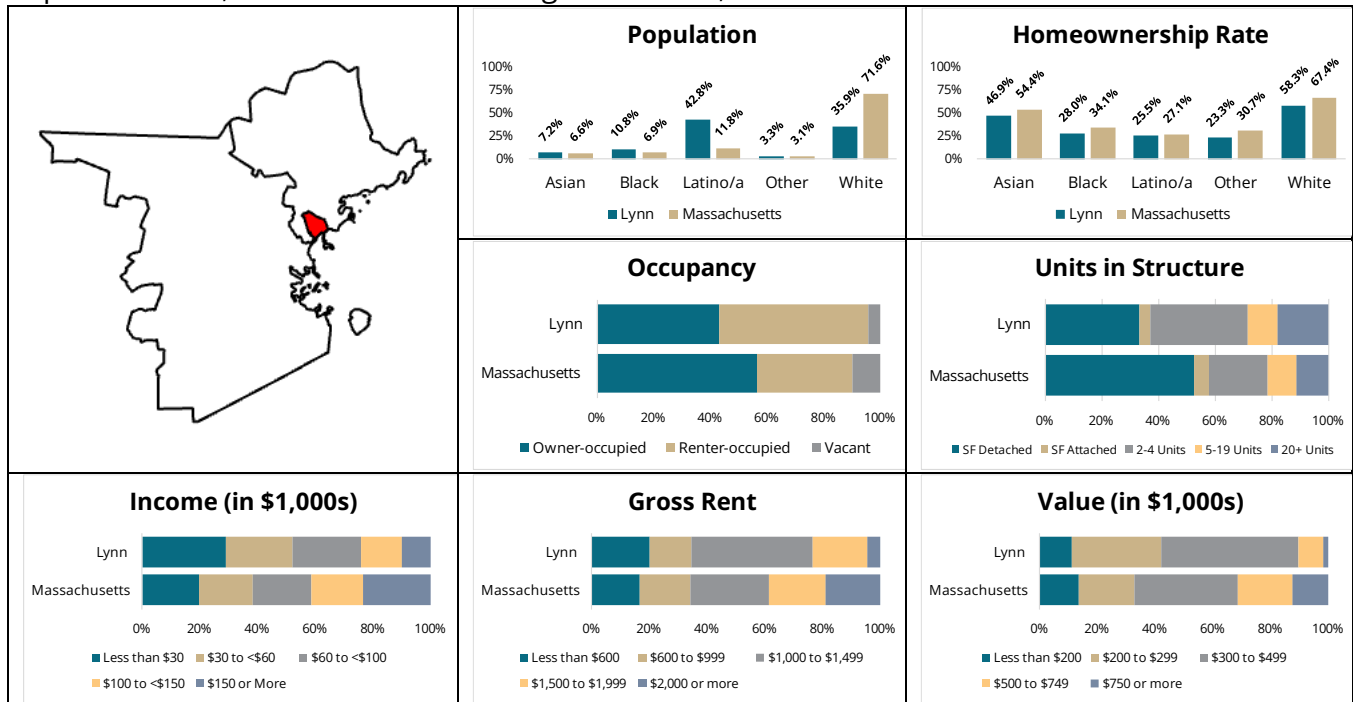
### Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Lynn**

Population: 93,743

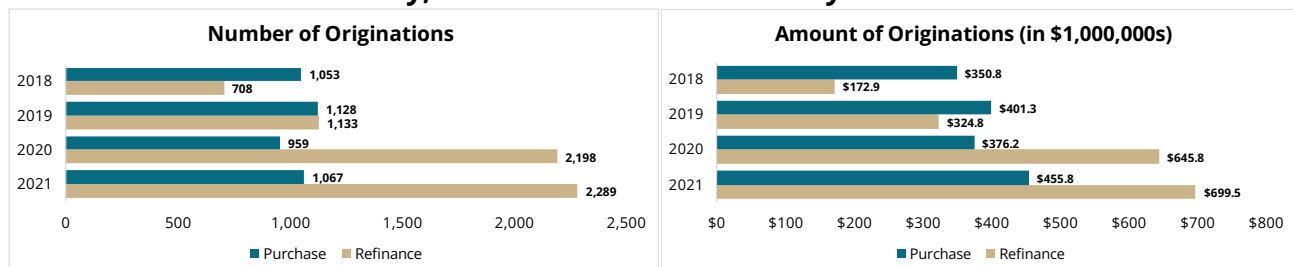
Housing Units: 33,989



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	322	260 (81%)	\$76,790	31 (12%)	229 (88%)	77 (30%)	169 (65%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	299	227 (76%)	\$67,295	95 (42%)	132 (58%)	103 (45%)	150 (66%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	303	211 (70%)	\$81,265	103 (49%)	108 (51%)	114 (54%)	117 (55%)
MSA MORTGAGE, LLC (LML)	176	147 (84%)	\$67,015	75 (51%)	72 (49%)	123 (84%)	85 (58%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	160	135 (84%)	\$52,895	54 (40%)	81 (60%)	88 (65%)	79 (59%)
NEW FED MORTGAGE, CORP. (LML)	159	120 (75%)	\$49,700	52 (43%)	68 (57%)	72 (60%)	60 (50%)
GUARANTEED RATE, INC. (LML)	184	115 (63%)	\$38,635	48 (42%)	67 (58%)	54 (47%)	55 (48%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	154	113 (73%)	\$47,195	58 (51%)	55 (49%)	109 (96%)	73 (65%)
EASTERN BANK (MBCU)	160	93 (58%)	\$19,625	13 (14%)	80 (86%)	32 (34%)	52 (56%)
FREEDOM MORTGAGE CORPORATION (LML)	219	83 (38%)	\$29,375	2 (2%)	81 (98%)	41 (49%)	11 (13%)
LOANDEPOT.COM, LLC (LML)	115	77 (67%)	\$24,115	7 (9%)	70 (91%)	24 (31%)	50 (65%)
NEWREZ LLC (LML)	260	76 (29%)	\$25,640	11 (14%)	65 (86%)	34 (45%)	37 (49%)
NATIONSTAR MORTGAGE LLC (LML)	179	66 (37%)	\$20,240	0 (0%)	66 (100%)	24 (36%)	34 (52%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	69	61 (88%)	\$20,705	16 (26%)	45 (74%)	18 (30%)	36 (59%)
TOTAL MORTGAGE SERVICES, LLC (LML)	84	60 (71%)	\$22,820	34 (57%)	26 (43%)	36 (60%)	27 (45%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	78	57 (73%)	\$20,095	38 (67%)	19 (33%)	19 (33%)	31 (54%)
PENNYMAC LOAN SERVICES, LLC (LML)	195	52 (27%)	\$17,880	5 (10%)	47 (90%)	28 (54%)	21 (40%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	158	50 (32%)	\$15,960	19 (38%)	31 (62%)	20 (40%)	29 (58%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	59	45 (76%)	\$15,765	20 (44%)	25 (56%)	13 (29%)	23 (51%)
METRO (MBCU)	69	44 (64%)	\$12,610	9 (20%)	35 (80%)	14 (32%)	21 (48%)

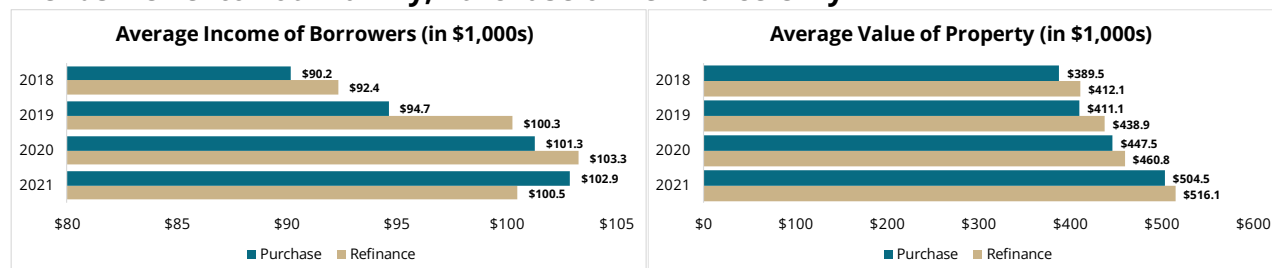
## Trends - One- to Four-family, Purchase or Refinance Only



## Geography: Lynn Mortgage Lending

Lynn	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	164	155	478	6	815	321	1,094	1,939
Purchase Originations (Rate)	33 (59%)	23 (64%)	86 (59%)	0 (0%)	87 (63%)	54 (55%)	142 (57%)	283 (60%)
Refinance Originations (Rate)	50 (65%)	40 (52%)	97 (47%)	2 (100%)	337 (67%)	92 (52%)	327 (55%)	618 (59%)
Denials	38 (23%)	44 (28%)	148 (31%)	2 (33%)	121 (15%)	45 (14%)	284 (26%)	398 (21%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	25	19	73	0	74	17	122	208
Total Amount (in \$1,000s)	\$10,375	\$8,655	\$33,495	\$0	\$27,320	\$6,465	\$45,160	\$86,310
FHA Loans	2	2	10	0	7	0	9	21
Single Unit	22	15	53	0	69	14	112	173
Median Loan Amount	\$415,000	\$405,000	\$425,000		\$390,000	\$365,000	\$385,000	\$415,000
Median Income	\$80,000	\$107,000	\$87,000		\$91,000	\$93,500	\$74,500	\$89,000
Median Value	\$485,000	\$525,000	\$465,000		\$445,000	\$490,000	\$430,000	\$465,000
LTV > 90	12 of 25	11 of 17	53 of 73	0 of 0	30 of 70	10 of 14	69 of 116	116 of 199
DTI > 45	0 of 25	3 of 17	17 of 73	0 of 0	15 of 70	2 of 13	22 of 116	37 of 198
Loan Costs > \$5,000	4 of 23	5 of 15	17 of 62	0 of 0	11 of 67	0 of 11	18 of 106	37 of 178
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	177	273	1,259	7	1,028	912	1,835	3,656
Purchase Originations (Rate)	40 (87%)	63 (72%)	365 (77%)	1 (100%)	172 (82%)	75 (27%)	401 (78%)	716 (65%)
Refinance Originations (Rate)	80 (62%)	91 (49%)	453 (58%)	3 (50%)	538 (66%)	260 (42%)	763 (58%)	1,425 (56%)
Denials	22 (12%)	36 (13%)	130 (10%)	2 (29%)	79 (8%)	100 (11%)	231 (13%)	369 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	31	57	338	1	145	68	376	640
Total Amount (in \$1,000s)	\$13,795	\$27,085	\$169,130	\$585	\$55,965	\$28,770	\$148,620	\$295,330
FHA Loans	4	32	175	1	30	25	134	267
Single Unit	28	44	233	1	132	60	338	498
Median Loan Amount	\$445,000	\$485,000	\$485,000	\$585,000	\$385,000	\$405,000	\$405,000	\$455,000
Median Income	\$73,000	\$92,000	\$89,500	\$111,000	\$90,000	\$86,500	\$74,000	\$89,000
Median Value	\$475,000	\$495,000	\$525,000	\$605,000	\$445,000	\$465,000	\$445,000	\$485,000
LTV > 90	18 of 31	50 of 56	269 of 337	1 of 1	78 of 143	45 of 68	266 of 374	461 of 636
DTI > 45	12 of 31	26 of 57	160 of 338	1 of 1	36 of 145	24 of 68	160 of 376	259 of 640
Loan Costs > \$5,000	12 of 30	35 of 56	228 of 336	1 of 1	52 of 144	32 of 68	193 of 373	360 of 635
<b>OTHER LENDERS - All Applications</b>								
Applications	55	70	211	5	305	356	403	1,002
Purchase Originations (Rate)	5 (45%)	6 (67%)	44 (73%)	1 (50%)	28 (74%)	9 (11%)	43 (59%)	93 (46%)
Refinance Originations (Rate)	20 (50%)	26 (46%)	55 (43%)	0 (0%)	126 (53%)	42 (17%)	127 (43%)	269 (38%)
Denials	7 (13%)	17 (24%)	33 (16%)	2 (40%)	46 (15%)	36 (10%)	93 (23%)	141 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	5	42	1	23	4	42	79
Total Amount in (\$1,000s)	\$2,030	\$2,135	\$19,630	\$305	\$7,985	\$1,840	\$15,880	\$33,925
FHA Loans	3	3	23	0	2	2	18	33
Single Unit	3	5	32	1	21	3	39	65
Median Loan Amount	\$530,000	\$415,000	\$450,000	\$305,000	\$335,000	\$430,000	\$390,000	\$425,000
Median Income	\$97,500	\$93,000	\$96,000		\$94,000	\$98,500	\$78,500	\$95,000
Median Value	\$560,000	\$425,000	\$480,000	\$455,000	\$405,000	\$455,000	\$435,000	\$460,000
LTV > 90	3 of 4	5 of 5	31 of 42	0 of 1	12 of 22	3 of 4	28 of 42	54 of 78
DTI > 45	4 of 4	2 of 5	19 of 42	0 of 1	2 of 22	1 of 4	19 of 42	28 of 78
Loan Costs > \$5,000	3 of 4	4 of 5	31 of 42	0 of 1	6 of 23	2 of 4	26 of 42	46 of 79

## Trends – One- to Four-family, Purchase or Refinance Only

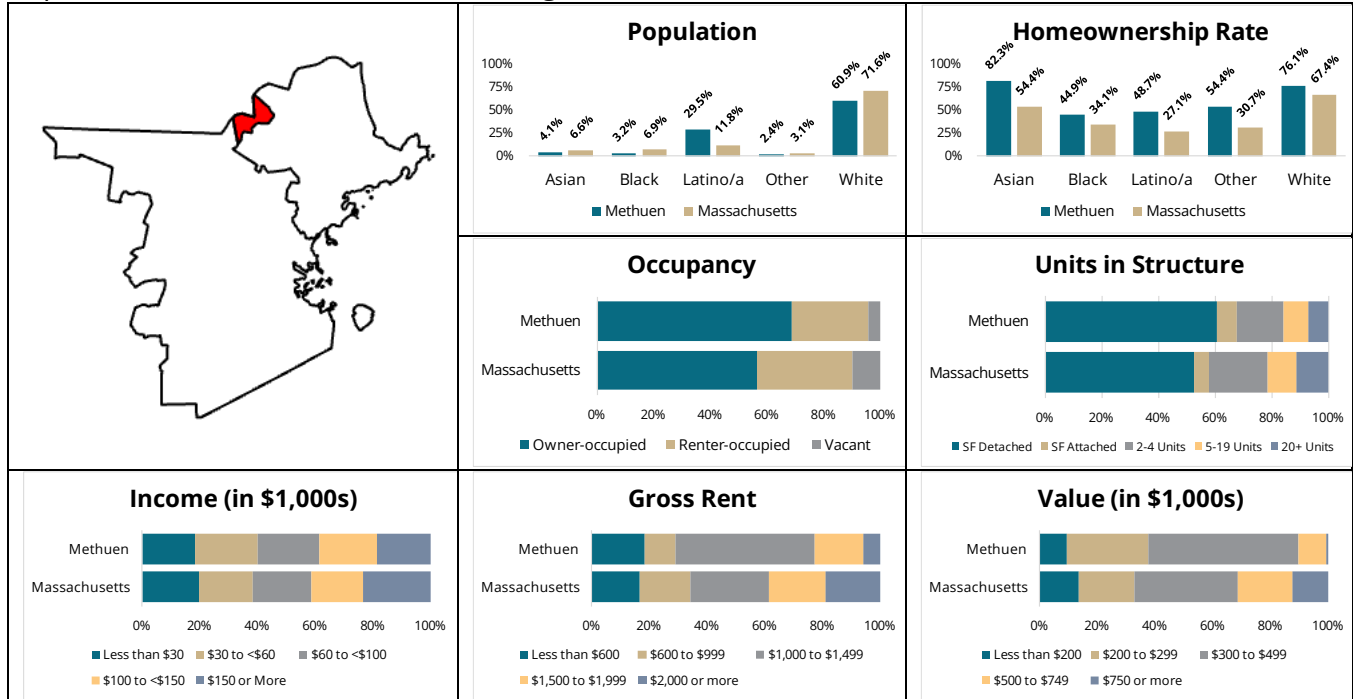




## Geography: Methuen

Population: 50,282

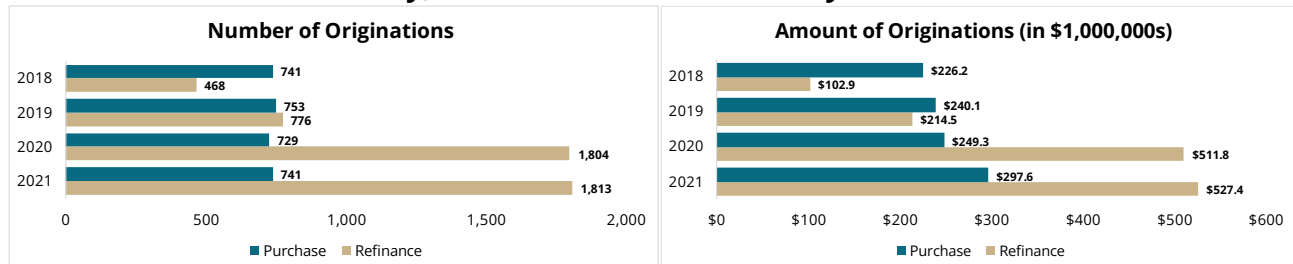
Housing Units: 18,700



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	240	184 (77%)	\$52,810	17 (9%)	167 (91%)	26 (14%)	103 (56%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	131	116 (89%)	\$40,300	35 (30%)	81 (70%)	33 (28%)	55 (47%)
NEW FED MORTGAGE, CORP. (LML)	124	105 (85%)	\$37,805	40 (38%)	65 (62%)	56 (53%)	62 (59%)
EQUITY PRIME MORTGAGE LLC (LML)	126	102 (81%)	\$43,280	67 (66%)	35 (34%)	97 (95%)	67 (66%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	130	100 (77%)	\$37,860	52 (52%)	48 (48%)	43 (43%)	57 (57%)
GUARANTEED RATE, INC. (LML)	140	92 (66%)	\$29,400	34 (37%)	58 (63%)	16 (17%)	45 (49%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	102	86 (84%)	\$36,150	59 (69%)	27 (31%)	66 (77%)	56 (65%)
LOANDEPOT.COM, LLC (LML)	93	71 (76%)	\$22,455	6 (8%)	65 (92%)	11 (15%)	34 (48%)
FREEDOM MORTGAGE CORPORATION (LML)	173	68 (39%)	\$21,600	3 (4%)	65 (96%)	36 (53%)	13 (19%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	71	67 (94%)	\$20,335	24 (36%)	43 (64%)	20 (30%)	36 (54%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	120	55 (46%)	\$15,205	14 (25%)	41 (75%)	18 (33%)	30 (55%)
MERRIMACK VALLEY (MBCU)	70	54 (77%)	\$12,980	1 (2%)	53 (98%)	15 (28%)	34 (63%)
NEWREZ LLC (LML)	190	52 (27%)	\$15,900	7 (13%)	45 (87%)	9 (17%)	24 (46%)
NATIONSTAR MORTGAGE LLC (LML)	108	48 (44%)	\$12,470	1 (2%)	47 (98%)	11 (23%)	19 (40%)
MORTGAGE NETWORK, INC. (LML)	54	48 (89%)	\$14,740	24 (50%)	24 (50%)	13 (27%)	28 (58%)
JEANNE D'ARC CREDIT UNION (MBCU)	54	48 (89%)	\$11,630	4 (8%)	44 (92%)	8 (17%)	23 (48%)
PENNYMAC LOAN SERVICES, LLC (LML)	131	47 (36%)	\$15,195	5 (11%)	42 (89%)	22 (47%)	14 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	63	47 (75%)	\$15,655	19 (40%)	28 (60%)	10 (21%)	22 (47%)
TOTAL MORTGAGE SERVICES, LLC (LML)	53	45 (85%)	\$15,475	20 (44%)	25 (56%)	17 (38%)	27 (60%)
HOME POINT FINANCIAL CORPORATION (LML)	72	41 (57%)	\$15,015	5 (12%)	36 (88%)	19 (46%)	22 (54%)

## Trends - One- to Four-family, Purchase or Refinance Only

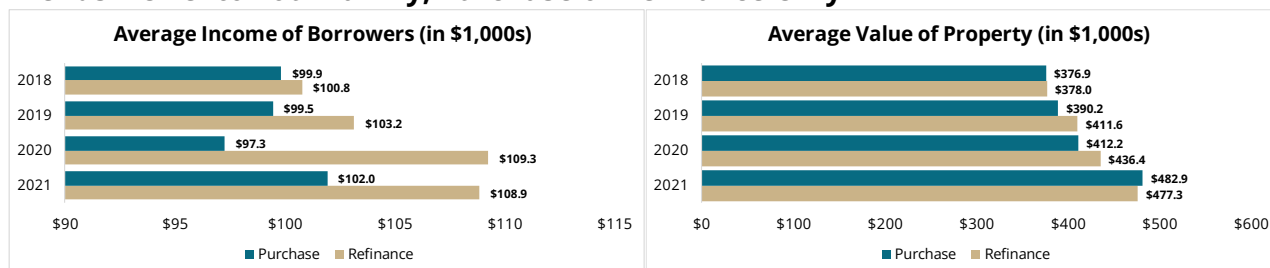


## Geography: Methuen

### Mortgage Lending

Methuen	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	40	38	230	2	658	176	580	1,144
Purchase Originations (Rate)	5 (56%)	4 (67%)	33 (59%)	0 (0%)	62 (62%)	26 (58%)	70 (56%)	130 (60%)
Refinance Originations (Rate)	14 (58%)	14 (58%)	68 (64%)	2 (100%)	285 (71%)	36 (40%)	185 (56%)	419 (65%)
Denials	6 (15%)	8 (21%)	62 (27%)	0 (0%)	92 (14%)	34 (19%)	134 (23%)	202 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	3	30	0	56	12	68	105
Total Amount (in \$1,000s)	\$1,090	\$1,115	\$13,080	\$0	\$18,230	\$5,570	\$23,240	\$39,085
FHA Loans	0	1	4	0	5	2	7	12
Single Unit	4	3	21	0	56	11	61	95
Median Loan Amount	\$225,000	\$415,000	\$430,000		\$310,000	\$435,000	\$345,000	\$355,000
Median Income	\$54,000	\$68,000	\$80,000		\$88,500	\$88,500	\$69,000	\$83,000
Median Value	\$285,000	\$445,000	\$465,000		\$420,000	\$485,000	\$425,000	\$455,000
LTV > 90	1 of 3	3 of 3	21 of 28	0 of 0	13 of 46	6 of 11	31 of 60	44 of 91
DTI > 45	1 of 3	0 of 3	8 of 28	0 of 0	9 of 46	2 of 11	18 of 60	20 of 91
Loan Costs > \$5,000	0 of 3	1 of 3	7 of 22	0 of 0	8 of 42	7 of 11	16 of 53	23 of 81
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	81	129	740	8	1,071	631	1,232	2,660
Purchase Originations (Rate)	15 (60%)	28 (80%)	247 (79%)	1 (100%)	191 (86%)	47 (26%)	287 (80%)	529 (68%)
Refinance Originations (Rate)	34 (61%)	44 (47%)	254 (60%)	7 (100%)	584 (70%)	200 (45%)	543 (63%)	1,123 (60%)
Denials	11 (14%)	21 (16%)	71 (10%)	0 (0%)	94 (9%)	41 (6%)	143 (12%)	238 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	25	235	1	180	45	271	499
Total Amount (in \$1,000s)	\$5,165	\$10,305	\$111,165	\$445	\$69,710	\$18,465	\$105,715	\$215,255
FHA Loans	2	8	131	1	31	8	102	181
Single Unit	13	24	165	1	175	41	235	419
Median Loan Amount	\$385,000	\$435,000	\$455,000	\$445,000	\$385,000	\$415,000	\$405,000	\$425,000
Median Income	\$94,000	\$84,000	\$87,000	\$87,000	\$106,500	\$112,000	\$76,000	\$93,000
Median Value	\$505,000	\$455,000	\$495,000	\$455,000	\$475,000	\$525,000	\$445,000	\$485,000
LTV > 90	3 of 11	20 of 25	186 of 233	0 of 0	76 of 180	16 of 44	176 of 266	301 of 493
DTI > 45	5 of 13	6 of 25	104 of 235	0 of 1	42 of 180	8 of 45	110 of 271	165 of 499
Loan Costs > \$5,000	8 of 13	12 of 25	149 of 229	1 of 1	64 of 180	18 of 45	133 of 267	252 of 493
<b>OTHER LENDERS - All Applications</b>								
Applications	28	35	172	4	360	299	407	898
Purchase Originations (Rate)	6 (86%)	1 (33%)	32 (76%)	0 (0%)	32 (73%)	14 (15%)	53 (77%)	85 (45%)
Refinance Originations (Rate)	9 (47%)	13 (43%)	51 (44%)	1 (33%)	156 (57%)	43 (24%)	121 (42%)	273 (44%)
Denials	3 (11%)	5 (14%)	35 (20%)	1 (25%)	51 (14%)	23 (8%)	85 (21%)	118 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	1	32	0	32	11	53	81
Total Amount in (\$1,000s)	\$1,895	\$355	\$13,700	\$0	\$11,770	\$4,255	\$18,535	\$31,975
FHA Loans	1	1	17	0	3	5	20	27
Single Unit	4	1	26	0	32	7	45	70
Median Loan Amount	\$335,000	\$355,000	\$425,000		\$365,000	\$395,000	\$345,000	\$405,000
Median Income	\$79,000	\$72,000	\$75,000		\$96,000	\$90,000	\$71,000	\$83,000
Median Value	\$440,000	\$365,000	\$445,000		\$405,000	\$410,000	\$385,000	\$435,000
LTV > 90	1 of 5	1 of 1	28 of 32	0 of 0	16 of 31	6 of 10	35 of 52	52 of 79
DTI > 45	1 of 5	1 of 1	18 of 32	0 of 0	4 of 31	3 of 10	22 of 52	27 of 79
Loan Costs > \$5,000	2 of 5	1 of 1	23 of 32	0 of 0	8 of 31	5 of 10	26 of 52	39 of 79

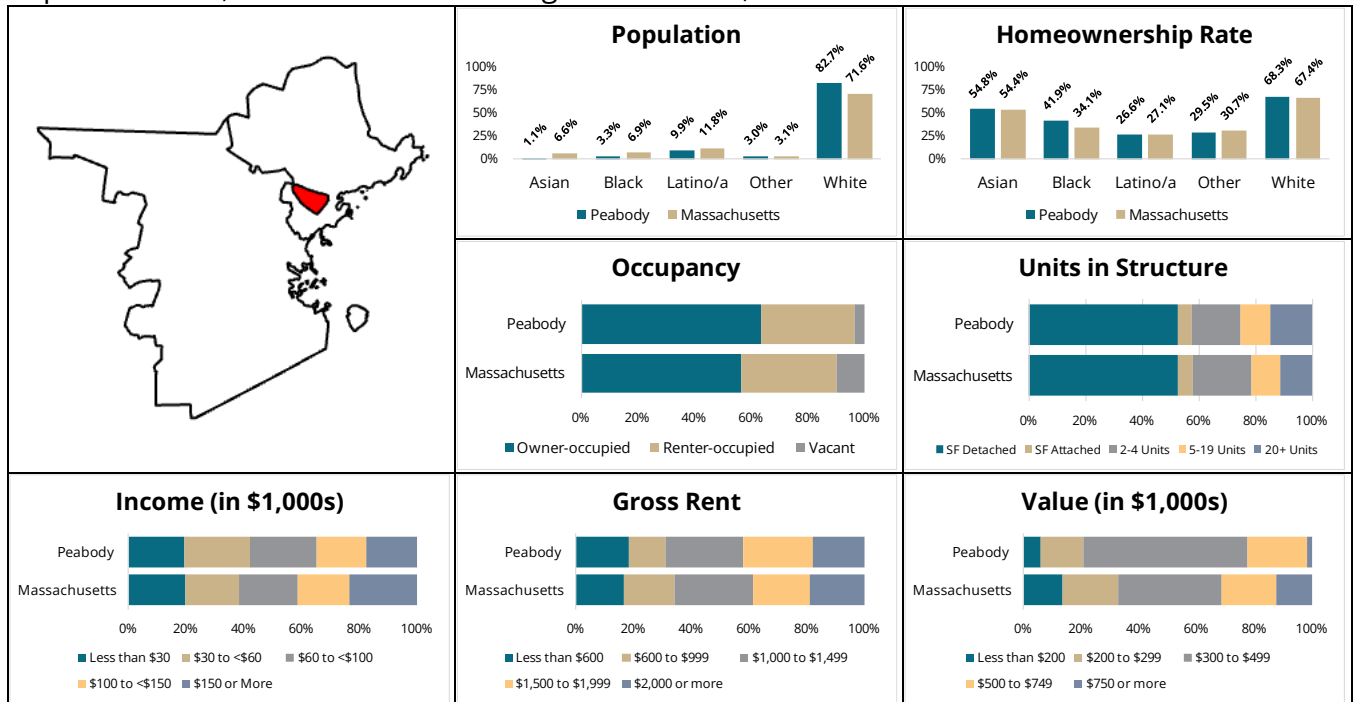
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Peabody

Population: 52,906

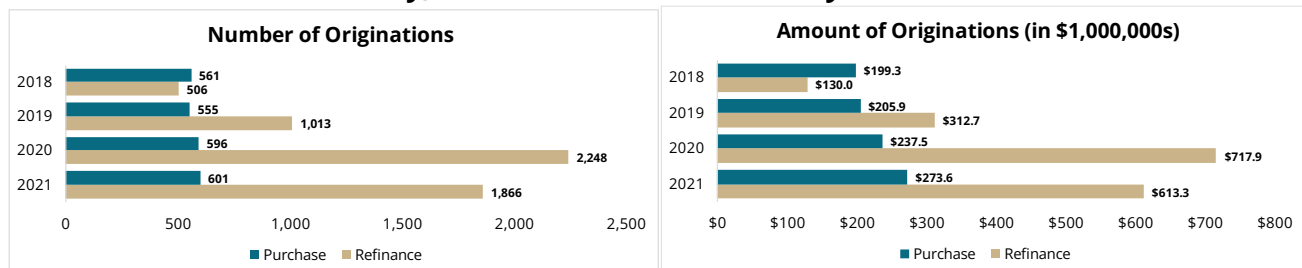
Housing Units: 22,538



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
CROSSCOUNTRY MORTGAGE, INC. (LML)	254	213 (84%)	\$89,485	76 (36%)	137 (64%)	30 (14%)	80 (38%)
ROCKET MORTGAGE, LLC (LML)	232	203 (88%)	\$66,475	15 (7%)	188 (93%)	22 (11%)	80 (39%)
GUARANTEED RATE, INC. (LML)	176	127 (72%)	\$48,855	47 (37%)	80 (63%)	14 (11%)	44 (35%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	131	112 (85%)	\$36,530	27 (24%)	85 (76%)	13 (12%)	52 (46%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	102	95 (93%)	\$35,085	32 (34%)	63 (66%)	5 (5%)	38 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	95	82 (86%)	\$31,730	29 (35%)	53 (65%)	14 (17%)	36 (44%)
NEW FED MORTGAGE, CORP. (LML)	86	80 (93%)	\$33,400	17 (21%)	63 (79%)	17 (21%)	27 (34%)
MORTGAGE NETWORK, INC. (LML)	78	69 (88%)	\$27,675	28 (41%)	41 (59%)	3 (4%)	20 (29%)
EASTERN BANK (MBCU)	102	62 (61%)	\$15,100	12 (19%)	50 (81%)	5 (8%)	30 (48%)
LOANDEPOT.COM, LLC (LML)	76	55 (72%)	\$19,015	2 (4%)	53 (96%)	5 (9%)	19 (35%)
NEWREZ LLC (LML)	146	53 (36%)	\$18,845	2 (4%)	51 (96%)	7 (13%)	19 (36%)
NORTH SHORE BANK, A CO-OPERATIVE BANK (MBCU)	66	53 (80%)	\$15,435	7 (13%)	46 (87%)	1 (2%)	25 (47%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	54	48 (89%)	\$20,110	20 (42%)	28 (58%)	6 (13%)	13 (27%)
CALIBER HOME LOANS, INC. (Other)	63	42 (67%)	\$15,880	16 (38%)	26 (62%)	4 (10%)	17 (40%)
DREW MORTGAGE ASSOCIATES, INC. (LML)	39	38 (97%)	\$14,150	3 (8%)	35 (92%)	2 (5%)	10 (26%)
AMERISAVE MORTGAGE CORPORATION (LML)	123	37 (30%)	\$12,905	1 (3%)	36 (97%)	2 (5%)	17 (46%)
METRO (MBCU)	59	37 (63%)	\$9,795	4 (11%)	33 (89%)	5 (14%)	20 (54%)
PENNYMAC LOAN SERVICES, LLC (LML)	81	36 (44%)	\$13,380	3 (8%)	33 (92%)	5 (14%)	15 (42%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	48	36 (75%)	\$16,000	24 (67%)	12 (33%)	5 (14%)	9 (25%)
MSA MORTGAGE, LLC (LML)	45	35 (78%)	\$16,585	17 (49%)	18 (51%)	7 (20%)	14 (40%)

## Trends - One- to Four-family, Purchase or Refinance Only

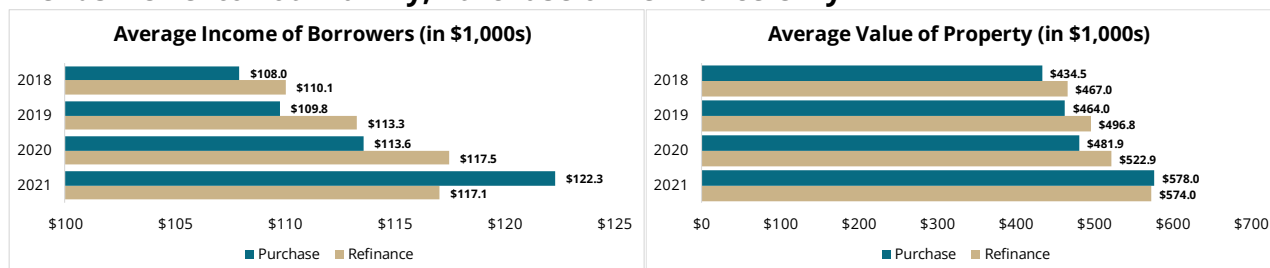


## Geography: Peabody

### Mortgage Lending

Peabody	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	39	24	79	3	1,049	198	555	1,392
Purchase Originations (Rate)	7 (78%)	2 (20%)	10 (67%)	1 (100%)	91 (69%)	20 (50%)	41 (63%)	131 (63%)
Refinance Originations (Rate)	17 (81%)	5 (56%)	22 (55%)	1 (100%)	439 (71%)	56 (51%)	223 (64%)	540 (67%)
Denials	8 (21%)	3 (13%)	24 (30%)	1 (33%)	142 (14%)	29 (15%)	103 (19%)	207 (15%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	6	2	10	1	82	10	37	111
Total Amount (in \$1,000s)	\$2,980	\$940	\$4,420	\$525	\$34,750	\$4,120	\$12,115	\$47,735
FHA Loans	0	1	1	0	3	0	2	5
Single Unit	6	2	10	1	79	10	36	108
Median Loan Amount	\$430,000	\$470,000	\$505,000	\$525,000	\$435,000	\$445,000	\$355,000	\$435,000
Median Income	\$138,000	\$81,000	\$107,500	\$171,000	\$115,000	\$127,000	\$71,000	\$115,000
Median Value	\$455,000	\$485,000	\$520,000	\$555,000	\$545,000	\$505,000	\$450,000	\$535,000
LTV > 90	1 of 5	2 of 2	4 of 10	1 of 1	19 of 75	1 of 7	10 of 35	28 of 100
DTI > 45	1 of 5	2 of 2	1 of 10	0 of 1	7 of 75	0 of 7	9 of 35	11 of 100
Loan Costs > \$5,000	0 of 5	1 of 2	2 of 10	0 of 1	11 of 70	1 of 6	4 of 32	15 of 94
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	62	64	162	0	1,440	551	858	2,279
Purchase Originations (Rate)	16 (76%)	13 (65%)	58 (83%)	0 (0%)	280 (87%)	52 (44%)	138 (83%)	419 (76%)
Refinance Originations (Rate)	27 (66%)	33 (77%)	58 (64%)	0 (0%)	817 (74%)	199 (46%)	444 (65%)	1,134 (66%)
Denials	4 (6%)	2 (3%)	11 (7%)	0 (0%)	73 (5%)	31 (6%)	71 (8%)	121 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	15	13	56	0	268	49	133	401
Total Amount (in \$1,000s)	\$6,855	\$6,815	\$30,120	\$0	\$123,790	\$23,065	\$51,125	\$190,645
FHA Loans	1	1	23	0	28	3	22	56
Single Unit	14	13	48	0	258	49	127	382
Median Loan Amount	\$485,000	\$545,000	\$540,000		\$485,000	\$465,000	\$395,000	\$485,000
Median Income	\$99,000	\$124,000	\$110,500		\$111,000	\$104,000	\$75,000	\$110,000
Median Value	\$575,000	\$575,000	\$575,000		\$605,000	\$535,000	\$495,000	\$575,000
LTV > 90	6 of 15	8 of 13	42 of 56	0 of 0	79 of 267	20 of 49	53 of 133	155 of 400
DTI > 45	2 of 15	2 of 13	23 of 56	0 of 0	43 of 268	7 of 49	41 of 133	77 of 401
Loan Costs > \$5,000	4 of 15	4 of 13	35 of 55	0 of 0	70 of 266	11 of 47	40 of 131	124 of 396
<b>OTHER LENDERS - All Applications</b>								
Applications	9	20	41	2	367	283	247	722
Purchase Originations (Rate)	2 (67%)	3 (100%)	6 (40%)	0 (0%)	36 (69%)	10 (14%)	21 (55%)	57 (40%)
Refinance Originations (Rate)	2 (33%)	5 (38%)	7 (35%)	0 (0%)	159 (64%)	23 (12%)	88 (50%)	196 (41%)
Denials	1 (11%)	6 (30%)	10 (24%)	1 (50%)	50 (14%)	17 (6%)	48 (19%)	85 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	3	6	0	33	5	20	49
Total Amount in (\$1,000s)	\$880	\$1,765	\$2,900	\$0	\$13,105	\$1,775	\$6,060	\$20,425
FHA Loans	0	1	1	0	3	1	2	6
Single Unit	2	3	5	0	33	5	20	48
Median Loan Amount	\$440,000	\$595,000	\$510,000		\$385,000	\$345,000	\$320,000	\$455,000
Median Income	\$251,500	\$131,000	\$96,500		\$103,000	\$110,000	\$77,000	\$106,500
Median Value	\$560,000	\$705,000	\$590,000		\$485,000	\$415,000	\$410,000	\$505,000
LTV > 90	0 of 2	1 of 3	1 of 6	0 of 0	11 of 33	2 of 5	7 of 20	15 of 49
DTI > 45	0 of 2	1 of 3	3 of 6	0 of 0	4 of 32	1 of 5	5 of 20	9 of 48
Loan Costs > \$5,000	1 of 2	2 of 3	4 of 6	0 of 0	12 of 31	1 of 3	5 of 16	20 of 45

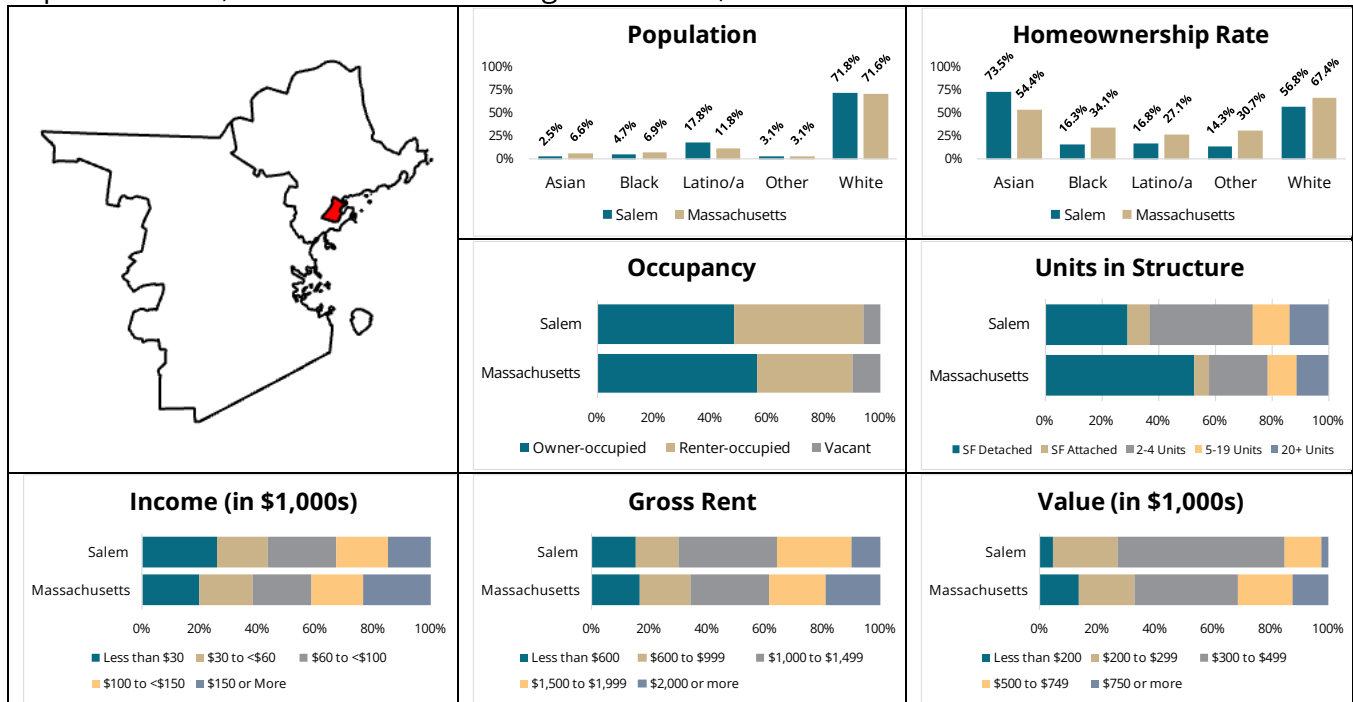
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Salem

Population: 43,252

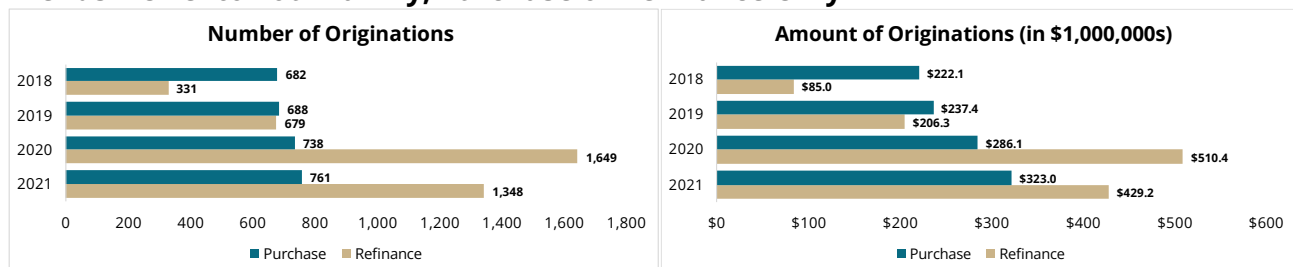
Housing Units: 19,631



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	212	189 (89%)	\$62,815	70 (37%)	119 (63%)	13 (7%)	75 (40%)
GUARANTEED RATE, INC. (LML)	215	160 (74%)	\$62,550	78 (49%)	82 (51%)	10 (6%)	59 (37%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	167	127 (76%)	\$52,965	67 (53%)	60 (47%)	19 (15%)	52 (41%)
ROCKET MORTGAGE, LLC (LML)	144	114 (79%)	\$34,950	19 (17%)	95 (83%)	16 (14%)	65 (57%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	73	70 (96%)	\$26,450	38 (54%)	32 (46%)	6 (9%)	15 (21%)
EASTERN BANK (MBCU)	91	67 (74%)	\$19,745	12 (18%)	55 (82%)	12 (18%)	25 (37%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	69	64 (93%)	\$22,810	23 (36%)	41 (64%)	7 (11%)	28 (44%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	62	51 (82%)	\$20,425	31 (61%)	20 (39%)	4 (8%)	21 (41%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	53	44 (83%)	\$17,380	17 (39%)	27 (61%)	8 (18%)	15 (34%)
LOANDEPOT.COM, LLC (LML)	49	42 (86%)	\$13,790	4 (10%)	38 (90%)	4 (10%)	16 (38%)
NEW FED MORTGAGE, CORP. (LML)	47	37 (79%)	\$13,505	13 (35%)	24 (65%)	8 (22%)	12 (32%)
NEWREZ LLC (LML)	133	36 (27%)	\$10,710	6 (17%)	30 (83%)	3 (8%)	17 (47%)
NORTH SHORE BANK, A CO-OPERATIVE BANK (MBCU)	45	36 (80%)	\$14,850	15 (42%)	21 (58%)	2 (6%)	6 (17%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	38	36 (95%)	\$14,120	18 (50%)	18 (50%)	4 (11%)	7 (19%)
ACADEMY MORTGAGE CORPORATION (LML)	43	35 (81%)	\$11,585	22 (63%)	13 (37%)	6 (17%)	16 (46%)
MORTGAGE NETWORK, INC. (LML)	37	34 (92%)	\$13,000	15 (44%)	19 (56%)	2 (6%)	11 (32%)
ROSS MORTGAGE COMPANY, INC. (LML)	33	33 (100%)	\$11,495	14 (42%)	19 (58%)	6 (18%)	14 (42%)
FREEDOM MORTGAGE CORPORATION (LML)	83	32 (39%)	\$10,400	1 (3%)	31 (97%)	10 (31%)	4 (13%)
METRO (MBCU)	41	32 (78%)	\$11,340	11 (34%)	21 (66%)	5 (16%)	10 (31%)
AMERISAVE MORTGAGE CORPORATION (LML)	108	29 (27%)	\$8,855	1 (3%)	28 (97%)	2 (7%)	11 (38%)

## Trends – One- to Four-family, Purchase or Refinance Only

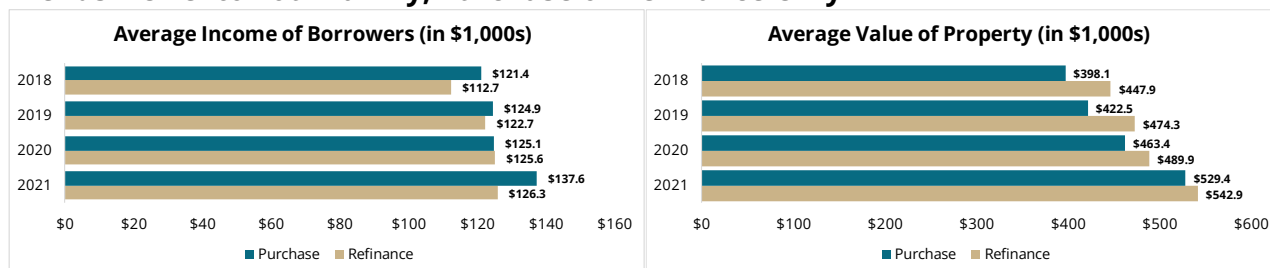


## Geography: Salem

### Mortgage Lending

Salem	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	43	24	82	3	945	239	460	1,336
Purchase Originations (Rate)	8 (57%)	6 (75%)	18 (60%)	0 (0%)	182 (74%)	50 (57%)	75 (66%)	264 (68%)
Refinance Originations (Rate)	14 (67%)	4 (36%)	23 (66%)	1 (50%)	357 (73%)	49 (45%)	156 (62%)	448 (67%)
Denials	4 (9%)	5 (21%)	14 (17%)	1 (33%)	79 (8%)	13 (5%)	57 (12%)	116 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	5	15	0	154	17	70	198
Total Amount (in \$1,000s)	\$3,005	\$2,505	\$6,955	\$0	\$63,530	\$8,195	\$22,230	\$84,190
FHA Loans	0	2	0	0	4	0	1	6
Single Unit	6	4	11	0	147	15	68	183
Median Loan Amount	\$385,000	\$535,000	\$495,000		\$405,000	\$455,000	\$320,000	\$405,000
Median Income	\$98,000	\$109,000	\$97,000		\$120,000	\$123,000	\$76,000	\$116,500
Median Value	\$535,000	\$545,000	\$525,000		\$515,000	\$615,000	\$415,000	\$525,000
LTV > 90	2 of 6	5 of 5	7 of 13	0 of 0	32 of 143	3 of 16	19 of 63	49 of 183
DTI > 45	0 of 6	1 of 5	4 of 13	0 of 0	16 of 143	0 of 16	14 of 63	21 of 183
Loan Costs > \$5,000	1 of 6	0 of 4	1 of 10	0 of 0	13 of 138	2 of 15	5 of 60	17 of 173
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	34	37	159	11	1,113	461	693	1,815
Purchase Originations (Rate)	12 (86%)	9 (90%)	45 (75%)	3 (100%)	317 (85%)	54 (42%)	162 (77%)	440 (74%)
Refinance Originations (Rate)	12 (60%)	16 (59%)	54 (56%)	2 (25%)	507 (69%)	141 (43%)	292 (61%)	732 (60%)
Denials	2 (6%)	0 (0%)	14 (9%)	0 (0%)	60 (5%)	35 (8%)	71 (10%)	111 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	10	8	41	1	288	48	153	396
Total Amount (in \$1,000s)	\$5,040	\$3,570	\$19,845	\$355	\$118,560	\$22,470	\$52,475	\$169,840
FHA Loans	2	2	20	0	14	6	13	44
Single Unit	8	6	29	1	265	40	141	349
Median Loan Amount	\$505,000	\$420,000	\$485,000	\$355,000	\$395,000	\$465,000	\$345,000	\$405,000
Median Income	\$115,000	\$107,500	\$98,000	\$87,000	\$108,000	\$131,500	\$76,000	\$108,000
Median Value	\$600,000	\$460,000	\$525,000	\$375,000	\$465,000	\$515,000	\$405,000	\$485,000
LTV > 90	5 of 10	7 of 8	30 of 40	1 of 1	106 of 287	20 of 48	63 of 153	169 of 394
DTI > 45	2 of 10	1 of 8	18 of 41	0 of 1	32 of 288	7 of 48	35 of 153	60 of 396
Loan Costs > \$5,000	4 of 10	2 of 8	27 of 40	0 of 0	59 of 285	15 of 47	39 of 150	107 of 390
<b>OTHER LENDERS - All Applications</b>								
Applications	16	15	39	0	303	252	178	625
Purchase Originations (Rate)	4 (44%)	1 (100%)	8 (57%)	0 (0%)	47 (72%)	11 (15%)	25 (69%)	71 (43%)
Refinance Originations (Rate)	3 (50%)	5 (45%)	7 (39%)	0 (0%)	134 (66%)	30 (20%)	63 (55%)	179 (46%)
Denials	3 (19%)	2 (13%)	6 (15%)	0 (0%)	34 (11%)	16 (6%)	25 (14%)	61 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	1	8	0	41	7	24	60
Total Amount in (\$1,000s)	\$1,005	\$625	\$4,030	\$0	\$17,205	\$3,415	\$8,220	\$26,280
FHA Loans	1	1	4	0	1	1	3	8
Single Unit	2	0	6	0	40	6	23	54
Median Loan Amount	\$255,000	\$625,000	\$525,000		\$405,000	\$505,000	\$345,000	\$415,000
Median Income	\$210,000	\$139,000	\$101,500		\$131,000	\$109,000	\$73,500	\$118,000
Median Value	\$505,000	\$645,000	\$550,000		\$475,000	\$640,000	\$385,000	\$505,000
LTV > 90	1 of 3	1 of 1	8 of 8	0 of 0	13 of 41	3 of 6	11 of 23	26 of 59
DTI > 45	1 of 3	0 of 1	2 of 8	0 of 0	10 of 41	1 of 6	7 of 23	14 of 59
Loan Costs > \$5,000	1 of 3	1 of 1	4 of 8	0 of 0	8 of 41	3 of 6	5 of 23	17 of 59

### Trends – One- to Four-family, Purchase or Refinance Only

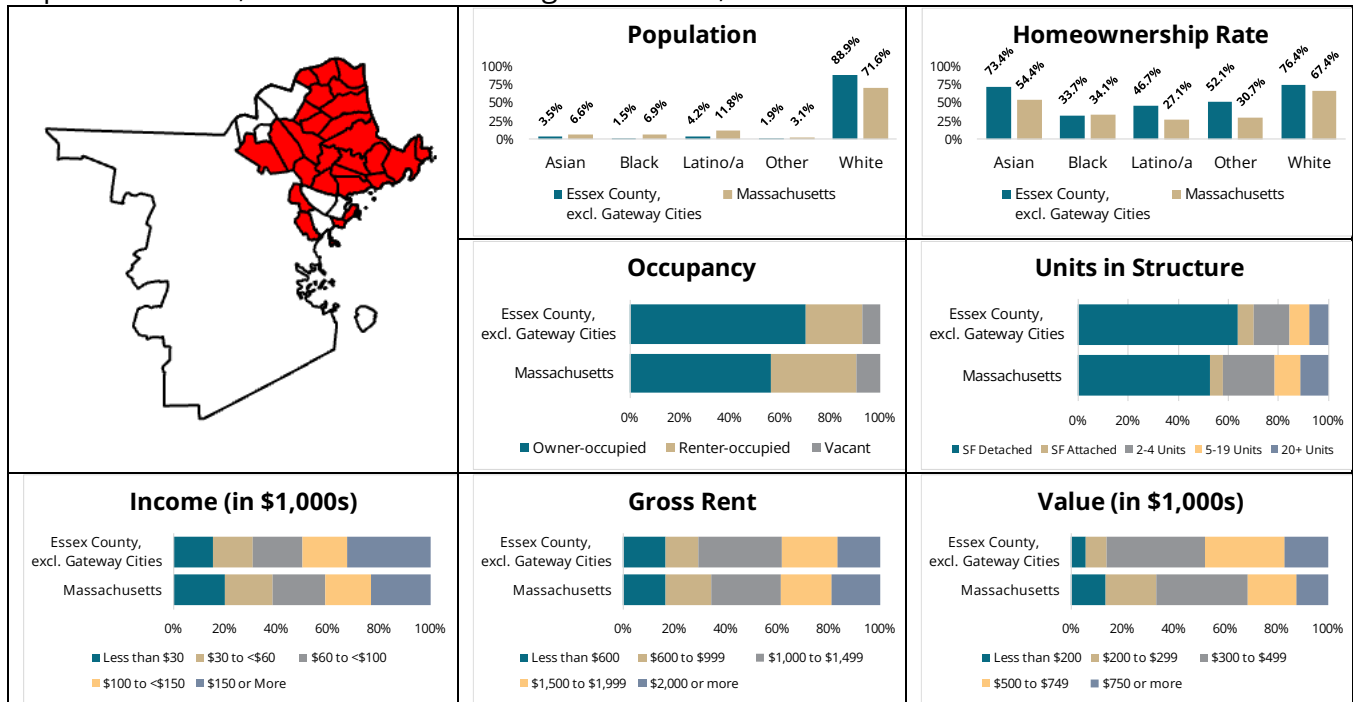




## Geography: Essex County, excl. Gateway Cities

Population: 400,018

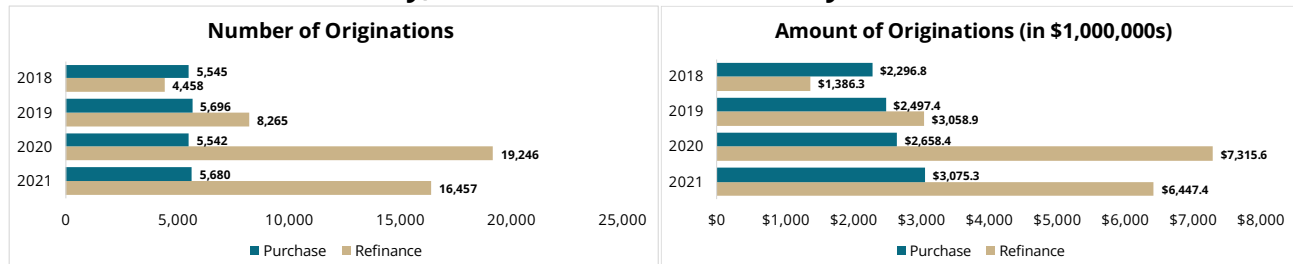
Housing Units: 164,812



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	1,984	1,473 (74%)	\$715,435	553 (38%)	920 (62%)	191 (13%)	294 (20%)
ROCKET MORTGAGE, LLC (LML)	1,631	1,386 (85%)	\$528,780	139 (10%)	1,247 (90%)	111 (8%)	404 (29%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	1,541	1,250 (81%)	\$539,070	396 (32%)	854 (68%)	110 (9%)	393 (31%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	1,036	866 (84%)	\$333,090	215 (25%)	651 (75%)	60 (7%)	299 (35%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	817	733 (90%)	\$343,695	285 (39%)	448 (61%)	66 (9%)	87 (12%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICIN	842	704 (84%)	\$337,960	240 (34%)	464 (66%)	19 (3%)	126 (18%)
LOANDEPOT.COM, LLC (LML)	794	597 (75%)	\$243,905	60 (10%)	537 (90%)	52 (9%)	154 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	649	551 (85%)	\$235,815	178 (32%)	373 (68%)	88 (16%)	173 (31%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	612	542 (89%)	\$224,360	123 (23%)	419 (77%)	62 (11%)	126 (23%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	913	541 (59%)	\$202,275	112 (21%)	429 (79%)	40 (7%)	129 (24%)
MORTGAGE NETWORK, INC. (LML)	567	526 (93%)	\$219,430	208 (40%)	318 (60%)	11 (2%)	129 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	694	516 (74%)	\$223,700	192 (37%)	324 (63%)	29 (6%)	124 (24%)
NEW FED MORTGAGE, CORP. (LML)	532	459 (86%)	\$182,935	96 (21%)	363 (79%)	36 (8%)	122 (27%)
EASTERN BANK (MBCU)	542	382 (70%)	\$149,930	65 (17%)	317 (83%)	20 (5%)	91 (24%)
NEWREZ LLC (LML)	1,094	373 (34%)	\$132,845	34 (9%)	339 (91%)	26 (7%)	111 (30%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	515	347 (67%)	\$179,445	81 (23%)	266 (77%)	31 (9%)	61 (18%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,063	339 (32%)	\$134,655	11 (3%)	328 (97%)	26 (8%)	99 (29%)
ACADEMY MORTGAGE CORPORATION (LML)	365	317 (87%)	\$134,465	123 (39%)	194 (61%)	8 (3%)	89 (28%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	592	273 (46%)	\$110,225	42 (15%)	231 (85%)	23 (8%)	46 (17%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,037	268 (26%)	\$120,730	52 (19%)	216 (81%)	13 (5%)	51 (19%)

## Trends - One- to Four-family, Purchase or Refinance Only

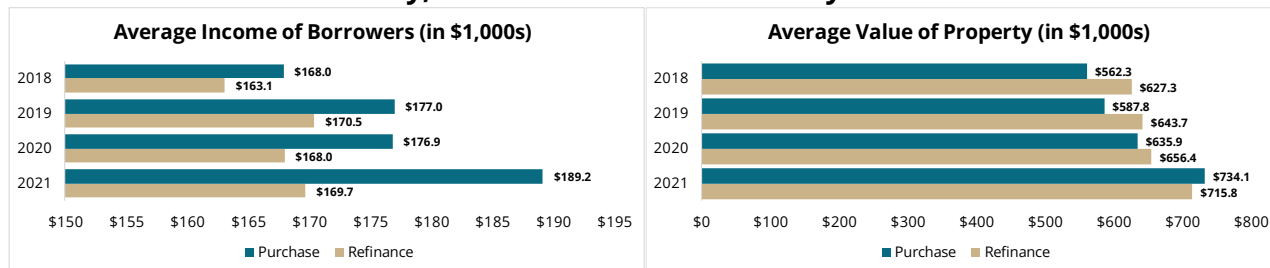


## Geography: Essex County, excl. Gateway Cities

### Mortgage Lending

Essex County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	444	93	359	24	10,855	2,215	3,430	13,990
Purchase Originations (Rate)	84 (68%)	16 (73%)	59 (58%)	2 (67%)	1,547 (72%)	352 (55%)	351 (57%)	2,060 (68%)
Refinance Originations (Rate)	135 (66%)	26 (59%)	96 (61%)	8 (62%)	4,638 (73%)	560 (53%)	1,244 (62%)	5,463 (70%)
Denials	79 (18%)	20 (22%)	79 (22%)	5 (21%)	1,146 (11%)	208 (9%)	686 (20%)	1,537 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	69	16	54	1	1,334	176	323	1,650
Total Amount (in \$1,000s)	\$41,295	\$9,770	\$32,310	\$755	\$790,190	\$118,220	\$102,165	\$992,540
FHA Loans	0	0	2	0	9	2	4	13
Single Unit	69	15	49	1	1,283	171	310	1,588
Median Loan Amount	\$545,000	\$555,000	\$555,000	\$755,000	\$525,000	\$605,000	\$305,000	\$535,000
Median Income	\$160,000	\$120,000	\$123,500	\$264,000	\$165,000	\$195,000	\$73,000	\$165,000
Median Value	\$730,000	\$605,000	\$675,000		\$715,000	\$810,000	\$435,000	\$725,000
LTV > 90	7 of 64	8 of 15	25 of 49	0 of 0	159 of 1,139	20 of 160	80 of 267	219 of 1,427
DTI > 45	4 of 63	1 of 15	8 of 49	0 of 0	67 of 1,139	7 of 159	40 of 267	87 of 1,425
Loan Costs > \$5,000	15 of 61	6 of 15	6 of 46	0 of 0	242 of 1,111	39 of 155	19 of 255	308 of 1,388
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	662	214	734	36	11,549	4,187	4,704	17,382
Purchase Originations (Rate)	164 (74%)	48 (60%)	233 (77%)	8 (89%)	2,202 (81%)	395 (44%)	809 (78%)	3,050 (72%)
Refinance Originations (Rate)	317 (72%)	84 (63%)	249 (58%)	17 (63%)	6,460 (74%)	1,524 (47%)	2,293 (63%)	8,651 (66%)
Denials	42 (6%)	31 (14%)	58 (8%)	3 (8%)	641 (6%)	220 (5%)	468 (10%)	995 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	146	46	222	7	2,061	363	778	2,845
Total Amount (in \$1,000s)	\$81,740	\$22,240	\$117,100	\$3,275	\$1,050,325	\$188,605	\$273,740	\$1,463,285
FHA Loans	4	15	62	0	119	27	73	227
Single Unit	142	44	193	6	1,969	351	747	2,705
Median Loan Amount	\$545,000	\$485,000	\$515,000	\$405,000	\$495,000	\$505,000	\$355,000	\$505,000
Median Income	\$137,000	\$101,000	\$113,000	\$103,000	\$134,000	\$135,000	\$75,000	\$131,500
Median Value	\$640,000	\$510,000	\$565,000	\$485,000	\$615,000	\$635,000	\$445,000	\$615,000
LTV > 90	20 of 144	34 of 46	127 of 219	4 of 7	528 of 2,045	84 of 360	263 of 769	797 of 2,821
DTI > 45	20 of 146	16 of 46	64 of 222	3 of 7	303 of 2,059	53 of 363	237 of 778	459 of 2,843
Loan Costs > \$5,000	45 of 144	27 of 46	119 of 220	5 of 7	590 of 2,050	110 of 360	184 of 769	896 of 2,827
<b>OTHER LENDERS - All Applications</b>								
Applications	243	78	203	18	4,128	2,582	1,396	7,252
Purchase Originations (Rate)	44 (62%)	9 (50%)	39 (72%)	3 (75%)	436 (71%)	95 (15%)	114 (59%)	626 (44%)
Refinance Originations (Rate)	89 (60%)	26 (55%)	68 (59%)	4 (44%)	1,842 (65%)	359 (20%)	524 (51%)	2,388 (49%)
Denials	25 (10%)	17 (22%)	34 (17%)	4 (22%)	444 (11%)	111 (4%)	263 (19%)	635 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	34	9	38	2	374	62	107	519
Total Amount in (\$1,000s)	\$20,270	\$5,685	\$20,540	\$1,650	\$226,750	\$36,450	\$36,625	\$311,345
FHA Loans	1	3	9	0	13	1	5	27
Single Unit	33	7	36	2	364	61	105	503
Median Loan Amount	\$555,000	\$545,000	\$485,000	\$825,000	\$545,000	\$575,000	\$335,000	\$545,000
Median Income	\$127,000	\$133,000	\$112,500	\$201,000	\$155,500	\$173,000	\$75,000	\$154,500
Median Value	\$740,000	\$705,000	\$570,000	\$1,090,000	\$705,000	\$725,000	\$435,000	\$695,000
LTV > 90	6 of 34	4 of 9	19 of 38	0 of 2	73 of 369	10 of 61	33 of 107	112 of 513
DTI > 45	7 of 34	3 of 9	10 of 38	0 of 2	52 of 368	6 of 61	34 of 107	78 of 512
Loan Costs > \$5,000	9 of 34	4 of 8	27 of 38	1 of 2	122 of 365	21 of 60	23 of 105	184 of 507

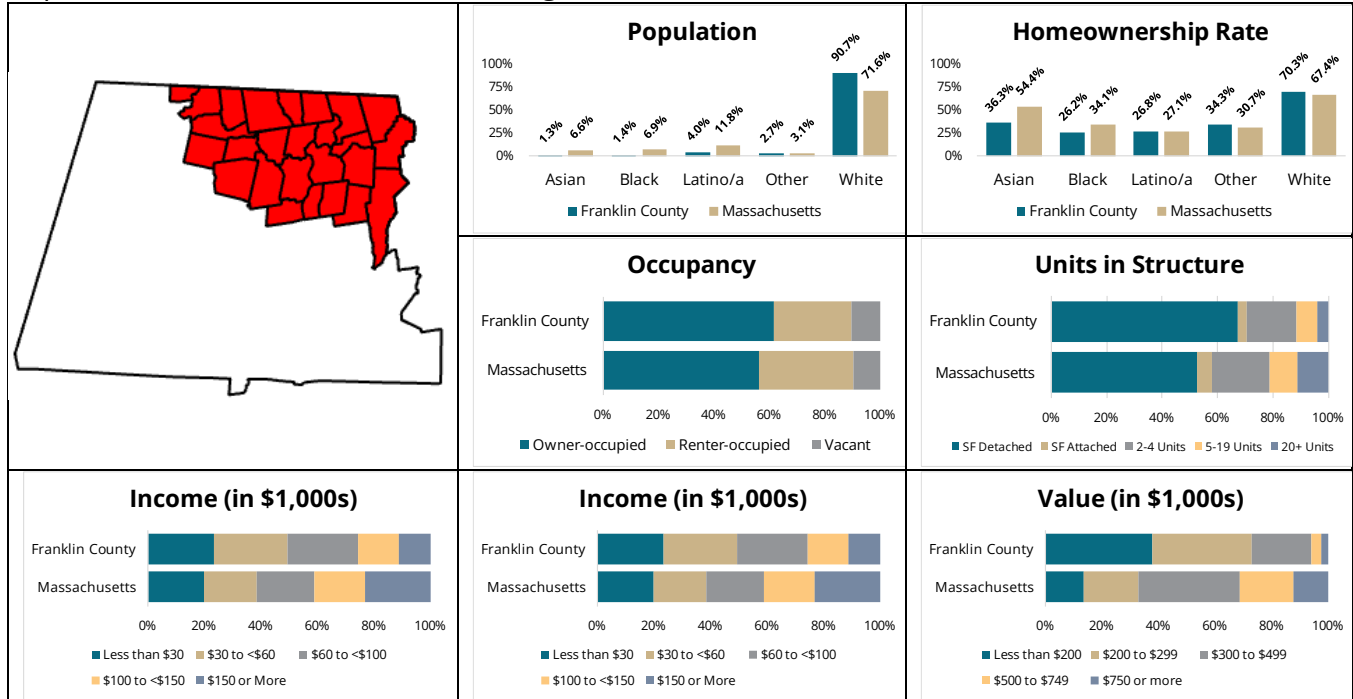
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Franklin County

Population: 70,577

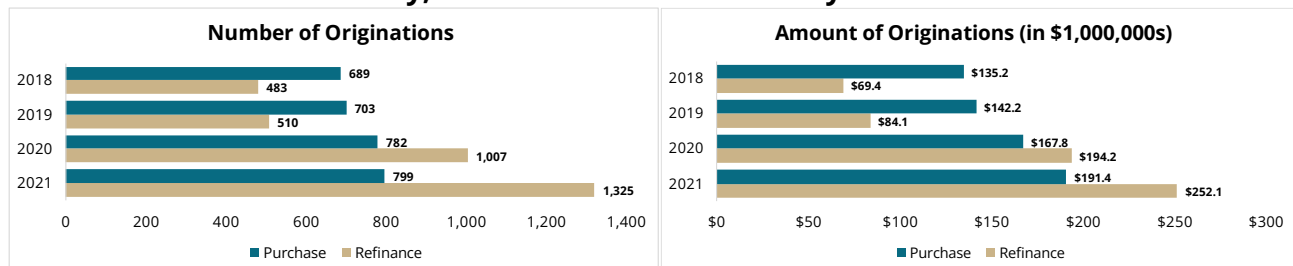
Housing Units: 34,134



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GREENFIELD SAVINGS BANK (MBCU)	436	309 (71%)	\$65,725	142 (46%)	167 (54%)	12 (4%)	88 (28%)
GREENFIELD CO-OPERATIVE BANK (MBCU)	263	216 (82%)	\$41,500	56 (26%)	160 (74%)	8 (4%)	67 (31%)
ROCKET MORTGAGE, LLC (LML)	234	165 (71%)	\$32,935	22 (13%)	143 (87%)	9 (5%)	69 (42%)
FREEDOM CREDIT UNION (MBCU)	112	90 (80%)	\$16,930	13 (14%)	77 (86%)	0 (0%)	29 (32%)
HARBORONE MORTGAGE, LLC (MBCU)	104	75 (72%)	\$18,235	48 (64%)	27 (36%)	3 (4%)	30 (40%)
FLORENCE BANK (MBCU)	115	70 (61%)	\$15,580	17 (24%)	53 (76%)	4 (6%)	24 (34%)
FREEDOM MORTGAGE CORPORATION (LML)	130	55 (42%)	\$10,025	0 (0%)	55 (100%)	2 (4%)	7 (13%)
EMM LOANS LLC (LML)	74	54 (73%)	\$11,030	33 (61%)	21 (39%)	4 (7%)	32 (59%)
NEWREZ LLC (LML)	112	51 (46%)	\$10,145	16 (31%)	35 (69%)	2 (4%)	16 (31%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	66	48 (73%)	\$11,640	44 (92%)	4 (8%)	1 (2%)	12 (25%)
PEOPLESBANK (MBCU)	44	38 (86%)	\$9,040	11 (29%)	27 (71%)	1 (3%)	5 (13%)
LOANDEPOT.COM, LLC (LML)	53	37 (70%)	\$8,755	3 (8%)	34 (92%)	2 (5%)	9 (24%)
ACADEMY MORTGAGE CORPORATION (LML)	40	36 (90%)	\$7,210	31 (86%)	5 (14%)	0 (0%)	15 (42%)
NORWICH COMMERCIAL GROUP, INC. (LML)	49	34 (69%)	\$6,790	14 (41%)	20 (59%)	2 (6%)	12 (35%)
MORTGAGE NETWORK, INC. (LML)	37	34 (92%)	\$7,020	27 (79%)	7 (21%)	3 (9%)	17 (50%)
AMERISAVE MORTGAGE CORPORATION (LML)	114	31 (27%)	\$6,255	3 (10%)	28 (90%)	2 (6%)	11 (35%)
PENNYMAC LOAN SERVICES, LLC (LML)	101	31 (31%)	\$5,895	1 (3%)	30 (97%)	1 (3%)	6 (19%)
ATHOL CREDIT UNION (MBCU)	39	31 (79%)	\$5,445	6 (19%)	25 (81%)	0 (0%)	13 (42%)
TOTAL MORTGAGE SERVICES, LLC (LML)	36	31 (86%)	\$6,135	27 (87%)	4 (13%)	5 (16%)	15 (48%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	44	28 (64%)	\$5,470	4 (14%)	24 (86%)	2 (7%)	6 (21%)

## Trends - One- to Four-family, Purchase or Refinance Only

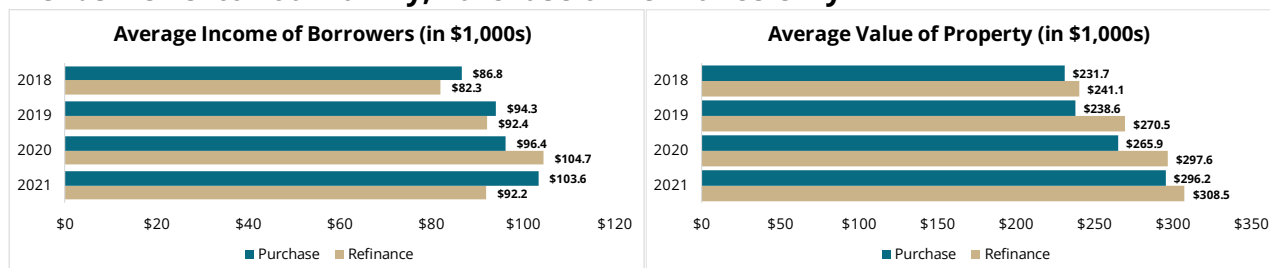


## Geography: Franklin County

### Mortgage Lending

Franklin County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	18	18	28	9	1,436	182	546	1,691
Purchase Originations (Rate)	2 (40%)	5 (45%)	12 (67%)	0 (0%)	306 (70%)	48 (72%)	126 (70%)	373 (69%)
Refinance Originations (Rate)	4 (67%)	2 (40%)	6 (86%)	4 (67%)	583 (73%)	58 (63%)	196 (69%)	657 (72%)
Denials	6 (33%)	2 (11%)	4 (14%)	1 (11%)	170 (12%)	17 (9%)	90 (16%)	200 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	5	12	0	268	31	120	318
Total Amount (in \$1,000s)	\$890	\$1,455	\$2,790	\$0	\$66,090	\$8,065	\$22,340	\$79,290
FHA Loans	0	1	1	0	8	2	9	12
Single Unit	1	5	12	0	239	28	101	285
Median Loan Amount	\$445,000	\$245,000	\$230,000		\$225,000	\$245,000	\$195,000	\$225,000
Median Income	\$166,000	\$122,000	\$78,500		\$75,500	\$84,000	\$49,500	\$77,000
Median Value	\$625,000	\$250,000	\$225,000		\$275,000	\$315,000	\$235,000	\$285,000
LTV > 90	0 of 2	3 of 4	3 of 9	0 of 0	61 of 220	7 of 27	39 of 99	74 of 262
DTI > 45	0 of 2	0 of 4	1 of 9	0 of 0	18 of 221	1 of 27	12 of 100	20 of 263
Loan Costs > \$5,000	1 of 2	2 of 4	2 of 9	0 of 0	39 of 212	5 of 27	18 of 96	49 of 254
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	14	21	45	13	1,084	362	534	1,539
Purchase Originations (Rate)	3 (50%)	7 (78%)	15 (56%)	4 (57%)	264 (77%)	42 (30%)	143 (74%)	335 (63%)
Refinance Originations (Rate)	6 (75%)	4 (36%)	12 (71%)	2 (33%)	424 (59%)	70 (33%)	160 (49%)	518 (53%)
Denials	0 (0%)	3 (14%)	5 (11%)	4 (31%)	114 (11%)	31 (9%)	83 (16%)	157 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	6	13	3	233	35	127	292
Total Amount (in \$1,000s)	\$720	\$1,350	\$3,365	\$565	\$58,105	\$8,445	\$27,045	\$72,550
FHA Loans	1	3	4	2	64	11	51	85
Single Unit	1	5	12	3	214	29	112	264
Median Loan Amount	\$360,000	\$225,000	\$225,000	\$195,000	\$245,000	\$235,000	\$205,000	\$245,000
Median Income	\$84,000	\$64,000	\$77,000	\$58,000	\$70,000	\$80,000	\$51,000	\$71,000
Median Value	\$425,000	\$235,000	\$235,000	\$195,000	\$265,000	\$255,000	\$225,000	\$265,000
LTV > 90	1 of 2	5 of 6	12 of 13	3 of 3	144 of 229	22 of 35	96 of 124	187 of 288
DTI > 45	1 of 2	2 of 6	1 of 13	1 of 3	46 of 233	7 of 35	42 of 127	58 of 292
Loan Costs > \$5,000	1 of 2	4 of 5	7 of 13	2 of 3	115 of 221	18 of 35	68 of 121	147 of 279
<b>OTHER LENDERS - All Applications</b>								
Applications	13	5	16	1	389	162	167	586
Purchase Originations (Rate)	8 (89%)	1 (50%)	2 (100%)	0 (0%)	73 (65%)	11 (20%)	30 (61%)	95 (53%)
Refinance Originations (Rate)	2 (50%)	2 (100%)	8 (67%)	0 (0%)	124 (55%)	25 (31%)	40 (42%)	161 (50%)
Denials	1 (8%)	2 (40%)	2 (13%)	0 (0%)	53 (14%)	17 (10%)	30 (18%)	75 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	1	2	0	63	5	28	73
Total Amount in (\$1,000s)	\$600	\$185	\$380	\$0	\$15,995	\$1,435	\$5,820	\$18,595
FHA Loans	1	0	1	0	13	0	7	15
Single Unit	1	1	2	0	58	5	24	67
Median Loan Amount	\$300,000	\$185,000	\$190,000		\$225,000	\$275,000	\$220,000	\$225,000
Median Income	\$65,500	\$54,000	\$43,500		\$75,000	\$160,000	\$49,000	\$74,000
Median Value	\$310,000	\$195,000	\$230,000		\$255,000	\$375,000	\$230,000	\$255,000
LTV > 90	2 of 2	1 of 1	1 of 2	0 of 0	31 of 63	1 of 5	19 of 28	36 of 73
DTI > 45	1 of 2	0 of 1	1 of 2	0 of 0	12 of 61	2 of 5	8 of 28	16 of 71
Loan Costs > \$5,000	1 of 2	0 of 0	1 of 2	0 of 0	25 of 60	2 of 5	9 of 26	29 of 69

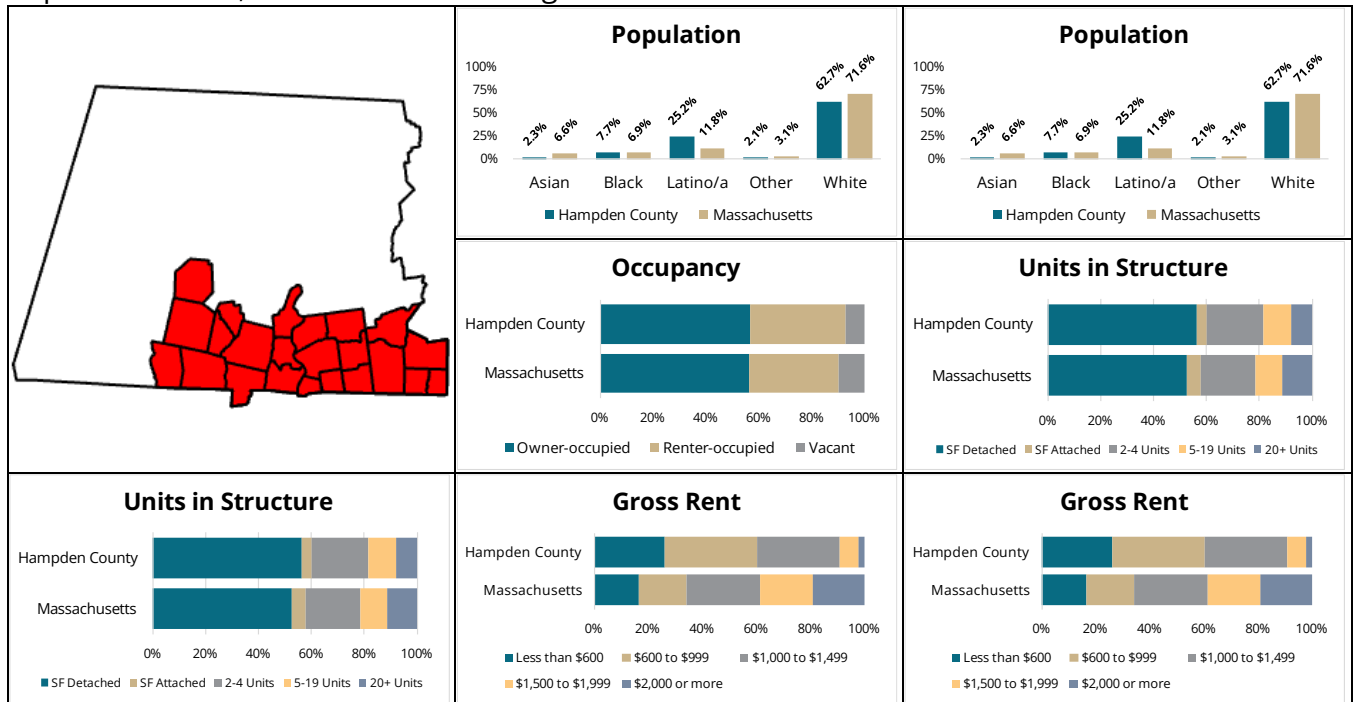
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Hampden County

Population: 437,871

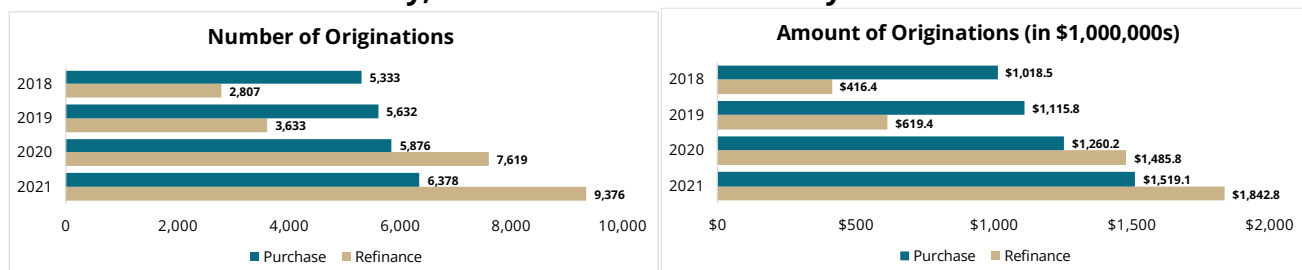
Housing Units: 193,586



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	1,736	1,340 (77%)	\$264,710	170 (13%)	1,170 (87%)	235 (18%)	514 (38%)
MORTGAGE NETWORK, INC. (LML)	708	590 (83%)	\$133,030	419 (71%)	171 (29%)	69 (12%)	246 (42%)
MOVEMENT MORTGAGE, LLC (LML)	754	575 (76%)	\$141,515	482 (84%)	93 (16%)	282 (49%)	303 (53%)
ACADEMY MORTGAGE CORPORATION (LML)	673	543 (81%)	\$111,485	384 (71%)	159 (29%)	183 (34%)	256 (47%)
WESTFIELD BANK (MBCU)	672	542 (81%)	\$110,400	180 (33%)	362 (67%)	45 (8%)	178 (33%)
FREEDOM MORTGAGE CORPORATION (LML)	1,136	531 (47%)	\$106,535	68 (13%)	463 (87%)	188 (35%)	82 (15%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	896	531 (59%)	\$105,395	210 (40%)	321 (60%)	158 (30%)	258 (49%)
POLISH NATIONAL (MBCU)	704	522 (74%)	\$100,230	115 (22%)	407 (78%)	35 (7%)	128 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	630	466 (74%)	\$115,270	355 (76%)	111 (24%)	115 (25%)	198 (42%)
LOANDEPOT.COM, LLC (LML)	518	358 (69%)	\$76,590	38 (11%)	320 (89%)	67 (19%)	129 (36%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	407	344 (85%)	\$80,680	208 (60%)	136 (40%)	153 (44%)	173 (50%)
GUARANTEED RATE, INC. (LML)	492	343 (70%)	\$77,425	220 (64%)	123 (36%)	102 (30%)	126 (37%)
NEWREZ LLC (LML)	868	340 (39%)	\$72,000	97 (29%)	243 (71%)	99 (29%)	87 (26%)
PEOPLESBANK (MBCU)	435	324 (74%)	\$65,930	132 (41%)	192 (59%)	36 (11%)	99 (31%)
FREEDOM CREDIT UNION (MBCU)	482	323 (67%)	\$59,045	89 (28%)	234 (72%)	93 (29%)	129 (40%)
HARBORONE MORTGAGE, LLC (MBCU)	400	297 (74%)	\$65,045	182 (61%)	115 (39%)	129 (43%)	133 (45%)
MONSON SAVINGS BANK (MBCU)	379	284 (75%)	\$65,350	96 (34%)	188 (66%)	5 (2%)	65 (23%)
NATIONSTAR MORTGAGE LLC (LML)	551	270 (49%)	\$48,110	3 (1%)	267 (99%)	77 (29%)	75 (28%)
INLAND BANK & TRUST (Other)	328	246 (75%)	\$40,850	217 (88%)	29 (12%)	179 (73%)	144 (59%)
PENNYMAC LOAN SERVICES, LLC (LML)	840	237 (28%)	\$48,695	26 (11%)	211 (89%)	87 (37%)	38 (16%)

## Trends - One- to Four-family, Purchase or Refinance Only



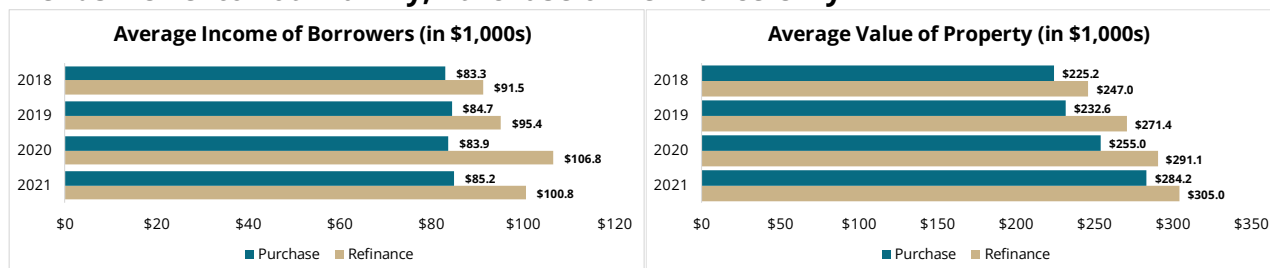


## Geography: Hampden County

### Mortgage Lending

Hampden County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	237	447	1,090	44	6,181	1,610	3,462	9,609
Purchase Originations (Rate)	60 (65%)	84 (60%)	266 (68%)	3 (50%)	998 (72%)	374 (63%)	699 (66%)	1,785 (69%)
Refinance Originations (Rate)	52 (51%)	112 (56%)	251 (55%)	11 (50%)	2,561 (71%)	470 (62%)	1,000 (59%)	3,457 (67%)
Denials	50 (21%)	132 (30%)	300 (28%)	15 (34%)	892 (14%)	239 (15%)	812 (23%)	1,628 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	46	75	242	3	891	243	664	1,500
Total Amount (in \$1,000s)	\$12,980	\$18,975	\$53,760	\$575	\$223,025	\$63,385	\$132,040	\$372,700
FHA Loans	5	15	72	0	25	20	102	137
Single Unit	41	54	190	3	846	219	575	1,353
Median Loan Amount	\$265,000	\$245,000	\$225,000	\$185,000	\$235,000	\$235,000	\$205,000	\$235,000
Median Income	\$65,000	\$62,500	\$52,000	\$51,000	\$79,000	\$73,000	\$49,000	\$70,000
Median Value	\$310,000	\$265,000	\$235,000	\$305,000	\$275,000	\$275,000	\$225,000	\$265,000
LTV > 90	16 of 44	52 of 73	196 of 238	1 of 3	249 of 772	107 of 219	366 of 618	621 of 1,349
DTI > 45	9 of 44	11 of 73	60 of 238	1 of 3	65 of 770	20 of 219	117 of 618	166 of 1,347
Loan Costs > \$5,000	9 of 36	17 of 60	74 of 208	0 of 2	81 of 744	40 of 191	111 of 535	221 of 1,241
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	301	970	2,240	79	6,667	3,339	4,807	13,596
Purchase Originations (Rate)	135 (77%)	326 (70%)	961 (77%)	17 (59%)	1,894 (81%)	447 (34%)	1,905 (77%)	3,780 (68%)
Refinance Originations (Rate)	68 (55%)	270 (54%)	521 (52%)	29 (58%)	2,768 (65%)	919 (46%)	1,247 (54%)	4,575 (58%)
Denials	20 (7%)	143 (15%)	222 (10%)	12 (15%)	590 (9%)	266 (8%)	579 (12%)	1,253 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	102	303	875	17	1,716	396	1,741	3,409
Total Amount (in \$1,000s)	\$28,460	\$78,055	\$213,165	\$5,225	\$446,830	\$102,850	\$384,665	\$874,585
FHA Loans	21	171	552	6	440	152	854	1,342
Single Unit	90	222	660	16	1,581	338	1,431	2,907
Median Loan Amount	\$250,000	\$245,000	\$235,000	\$295,000	\$245,000	\$245,000	\$225,000	\$245,000
Median Income	\$59,000	\$65,000	\$54,000	\$75,000	\$72,000	\$66,000	\$50,000	\$65,000
Median Value	\$295,000	\$255,000	\$245,000	\$325,000	\$265,000	\$265,000	\$235,000	\$265,000
LTV > 90	46 of 102	255 of 294	777 of 857	13 of 15	996 of 1,658	269 of 383	1,334 of 1,691	2,356 of 3,309
DTI > 45	30 of 102	102 of 303	386 of 875	4 of 17	364 of 1,716	107 of 396	685 of 1,741	993 of 3,409
Loan Costs > \$5,000	38 of 100	197 of 290	607 of 832	10 of 17	740 of 1,663	221 of 391	1,012 of 1,666	1,813 of 3,293
<b>OTHER LENDERS - All Applications</b>								
Applications	115	305	584	16	2,444	1,353	1,352	4,817
Purchase Originations (Rate)	47 (75%)	105 (69%)	209 (72%)	2 (33%)	402 (73%)	98 (21%)	357 (67%)	863 (56%)
Refinance Originations (Rate)	19 (41%)	62 (47%)	112 (45%)	3 (75%)	971 (61%)	225 (33%)	296 (43%)	1,392 (51%)
Denials	12 (10%)	57 (19%)	105 (18%)	5 (31%)	327 (13%)	139 (10%)	288 (21%)	645 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	27	84	158	2	363	55	303	689
Total Amount in (\$1,000s)	\$7,735	\$22,300	\$38,890	\$510	\$94,665	\$14,015	\$63,005	\$178,115
FHA Loans	10	49	95	1	64	17	153	236
Single Unit	22	63	113	2	343	48	245	591
Median Loan Amount	\$275,000	\$245,000	\$235,000	\$255,000	\$255,000	\$235,000	\$215,000	\$245,000
Median Income	\$74,500	\$64,000	\$60,000	\$97,000	\$78,000	\$70,000	\$50,000	\$70,000
Median Value	\$325,000	\$255,000	\$245,000	\$320,000	\$275,000	\$275,000	\$235,000	\$265,000
LTV > 90	17 of 27	76 of 83	139 of 158	1 of 2	176 of 351	36 of 53	220 of 299	445 of 674
DTI > 45	7 of 26	29 of 83	60 of 158	0 of 2	59 of 350	13 of 53	121 of 299	168 of 672
Loan Costs > \$5,000	17 of 27	57 of 82	110 of 151	1 of 2	124 of 340	25 of 51	176 of 285	334 of 653

### Trends – One- to Four-family, Purchase or Refinance Only

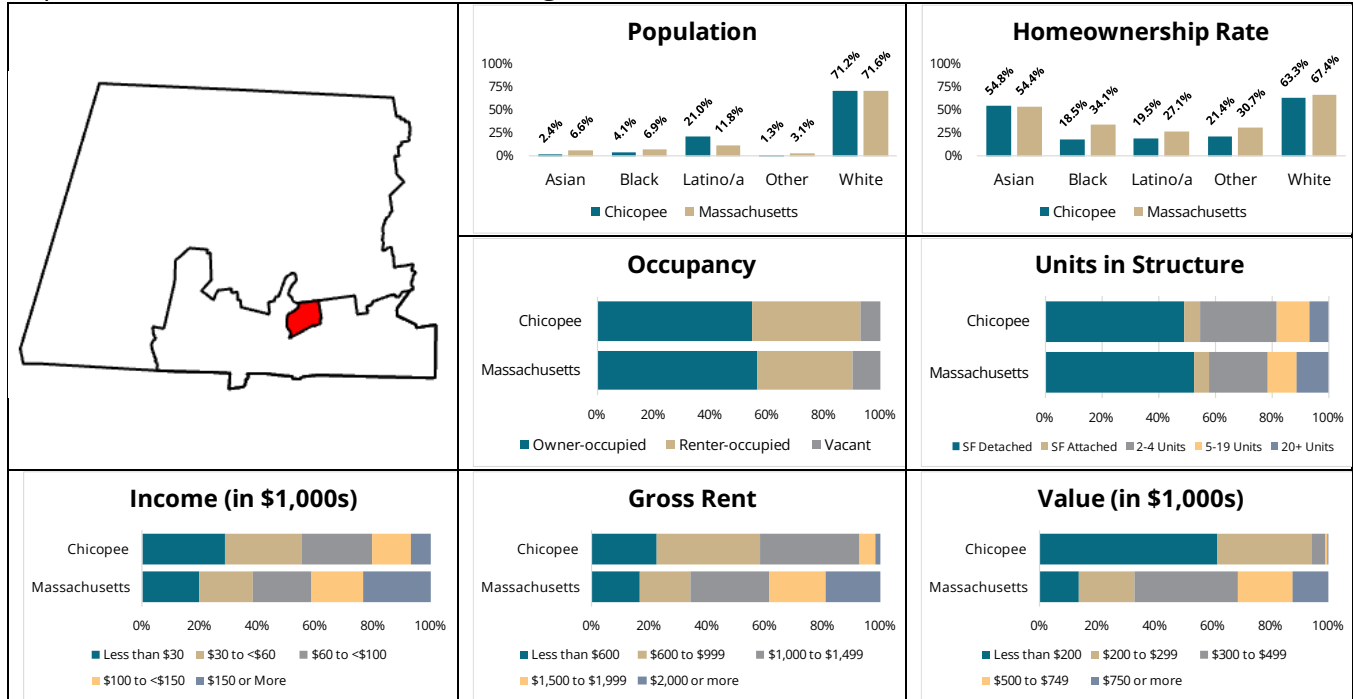




## Geography: Chicopee

Population: 55,421

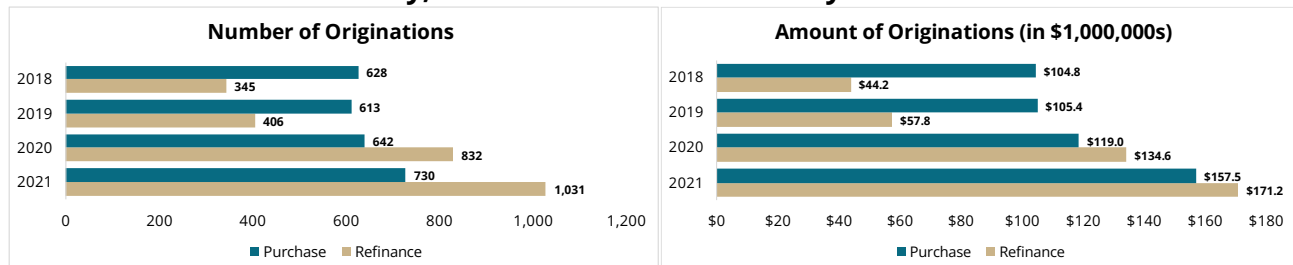
Housing Units: 24,797



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	217	173 (80%)	\$30,485	18 (10%)	155 (90%)	24 (14%)	68 (39%)
POLISH NATIONAL (MBCU)	133	104 (78%)	\$16,180	20 (19%)	84 (81%)	6 (6%)	39 (38%)
ACADEMY MORTGAGE CORPORATION (LML)	100	82 (82%)	\$14,280	63 (77%)	19 (23%)	26 (32%)	46 (56%)
MORTGAGE NETWORK, INC. (LML)	94	75 (80%)	\$15,165	57 (76%)	18 (24%)	9 (12%)	36 (48%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	119	66 (55%)	\$12,070	23 (35%)	43 (65%)	15 (23%)	36 (55%)
MOVEMENT MORTGAGE, LLC (LML)	79	64 (81%)	\$15,840	59 (92%)	5 (8%)	35 (55%)	30 (47%)
WESTFIELD BANK (MBCU)	85	63 (74%)	\$11,545	20 (32%)	43 (68%)	3 (5%)	27 (43%)
FREEDOM MORTGAGE CORPORATION (LML)	151	60 (40%)	\$11,520	7 (12%)	53 (88%)	15 (25%)	8 (13%)
ALDEN CREDIT UNION (MBCU)	71	57 (80%)	\$9,585	14 (25%)	43 (75%)	9 (16%)	22 (39%)
HARBORONE MORTGAGE, LLC (MBCU)	66	55 (83%)	\$10,355	34 (62%)	21 (38%)	25 (45%)	26 (47%)
PEOPLESBANK (MBCU)	69	47 (68%)	\$8,145	12 (26%)	35 (74%)	7 (15%)	18 (38%)
PENNYMAC LOAN SERVICES, LLC (LML)	131	37 (28%)	\$7,265	5 (14%)	32 (86%)	15 (41%)	5 (14%)
FREEDOM CREDIT UNION (MBCU)	56	37 (66%)	\$6,385	15 (41%)	22 (59%)	13 (35%)	15 (41%)
LOANDEPOT.COM, LLC (LML)	53	36 (68%)	\$6,340	5 (14%)	31 (86%)	8 (22%)	15 (42%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	52	36 (69%)	\$8,120	27 (75%)	9 (25%)	11 (31%)	15 (42%)
INLAND BANK & TRUST (Other)	47	36 (77%)	\$6,380	36 (100%)	0 (0%)	32 (89%)	19 (53%)
NEWREZ LLC (LML)	89	34 (38%)	\$6,450	4 (12%)	30 (88%)	6 (18%)	9 (26%)
GUARANTEED RATE, INC. (LML)	47	34 (72%)	\$6,430	22 (65%)	12 (35%)	8 (24%)	17 (50%)
NATIONSTAR MORTGAGE LLC (LML)	51	33 (65%)	\$4,965	0 (0%)	33 (100%)	12 (36%)	12 (36%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	39	31 (79%)	\$7,305	24 (77%)	7 (23%)	20 (65%)	17 (55%)

## Trends - One- to Four-family, Purchase or Refinance Only

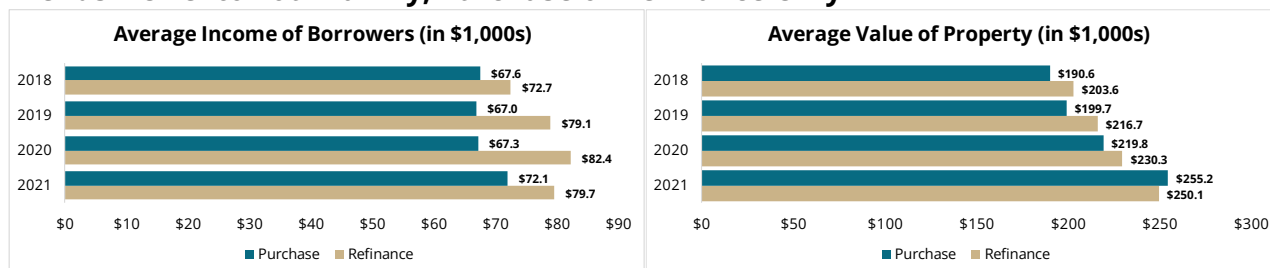


## Geography: Chicopee

### Mortgage Lending

Chicopee	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	22	33	146	6	751	194	515	1,152
Purchase Originations (Rate)	7 (70%)	10 (71%)	49 (77%)	0 (0%)	111 (71%)	45 (59%)	101 (66%)	222 (69%)
Refinance Originations (Rate)	6 (55%)	5 (42%)	26 (53%)	2 (100%)	312 (73%)	50 (62%)	157 (62%)	401 (69%)
Denials	2 (9%)	7 (21%)	41 (28%)	4 (67%)	110 (15%)	33 (17%)	104 (20%)	197 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	9	44	0	99	25	98	182
Total Amount (in \$1,000s)	\$1,225	\$2,025	\$10,050	\$0	\$19,685	\$5,515	\$18,400	\$38,500
FHA Loans	2	1	8	0	3	2	13	16
Single Unit	5	6	35	0	92	25	86	163
Median Loan Amount	\$245,000	\$245,000	\$230,000		\$185,000	\$225,000	\$195,000	\$215,000
Median Income	\$53,000	\$66,000	\$56,000		\$65,000	\$63,500	\$48,000	\$61,500
Median Value	\$245,000	\$255,000	\$255,000		\$225,000	\$240,000	\$225,000	\$235,000
LTV > 90	3 of 3	6 of 8	39 of 43	0 of 0	32 of 86	10 of 22	47 of 87	90 of 162
DTI > 45	2 of 3	0 of 8	11 of 43	0 of 0	7 of 85	1 of 22	16 of 87	21 of 161
Loan Costs > \$5,000	2 of 3	1 of 7	10 of 38	0 of 0	7 of 77	2 of 21	13 of 76	22 of 146
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	16	82	276	8	805	373	602	1,560
Purchase Originations (Rate)	5 (71%)	35 (76%)	138 (85%)	1 (50%)	214 (81%)	47 (31%)	244 (81%)	440 (69%)
Refinance Originations (Rate)	7 (78%)	18 (51%)	61 (54%)	2 (33%)	316 (59%)	103 (47%)	157 (53%)	507 (55%)
Denials	0 (0%)	14 (17%)	19 (7%)	3 (38%)	86 (11%)	20 (5%)	60 (10%)	142 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	32	127	1	187	40	212	390
Total Amount (in \$1,000s)	\$625	\$8,010	\$32,015	\$245	\$43,475	\$10,330	\$46,550	\$94,700
FHA Loans	0	18	67	1	61	14	93	161
Single Unit	3	25	100	1	167	31	185	327
Median Loan Amount	\$205,000	\$265,000	\$255,000	\$245,000	\$225,000	\$245,000	\$225,000	\$240,000
Median Income	\$39,000	\$65,000	\$56,000	\$46,000	\$64,000	\$74,000	\$50,000	\$62,000
Median Value	\$235,000	\$275,000	\$265,000	\$245,000	\$245,000	\$255,000	\$235,000	\$255,000
LTV > 90	2 of 3	30 of 31	102 of 123	1 of 1	136 of 178	33 of 39	168 of 203	304 of 375
DTI > 45	1 of 3	8 of 32	41 of 127	1 of 1	36 of 187	10 of 40	64 of 212	97 of 390
Loan Costs > \$5,000	0 of 3	21 of 30	78 of 119	1 of 1	86 of 171	24 of 37	112 of 190	210 of 361
<b>OTHER LENDERS - All Applications</b>								
Applications	11	10	87	2	248	132	170	490
Purchase Originations (Rate)	1 (100%)	3 (75%)	40 (74%)	0 (0%)	35 (78%)	3 (6%)	41 (69%)	82 (54%)
Refinance Originations (Rate)	2 (22%)	0 (0%)	16 (52%)	1 (100%)	96 (55%)	11 (19%)	45 (45%)	126 (45%)
Denials	2 (18%)	3 (30%)	17 (20%)	1 (50%)	34 (14%)	18 (14%)	36 (21%)	75 (15%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	2	29	0	33	2	35	67
Total Amount in (\$1,000s)	\$325	\$680	\$7,235	\$0	\$6,485	\$320	\$6,975	\$15,045
FHA Loans	0	1	19	0	10	1	16	31
Single Unit	1	1	18	0	30	2	29	52
Median Loan Amount	\$325,000	\$340,000	\$265,000		\$185,000	\$160,000	\$205,000	\$225,000
Median Income	\$59,000	\$86,500	\$69,000		\$56,000	\$53,000	\$48,000	\$63,000
Median Value	\$355,000	\$350,000	\$265,000		\$225,000	\$245,000	\$225,000	\$245,000
LTV > 90	1 of 1	2 of 2	28 of 29	0 of 0	16 of 33	1 of 2	23 of 35	48 of 67
DTI > 45	0 of 1	0 of 2	11 of 29	0 of 0	6 of 33	1 of 2	14 of 35	18 of 67
Loan Costs > \$5,000	1 of 1	1 of 2	21 of 24	0 of 0	10 of 30	1 of 2	19 of 31	34 of 59

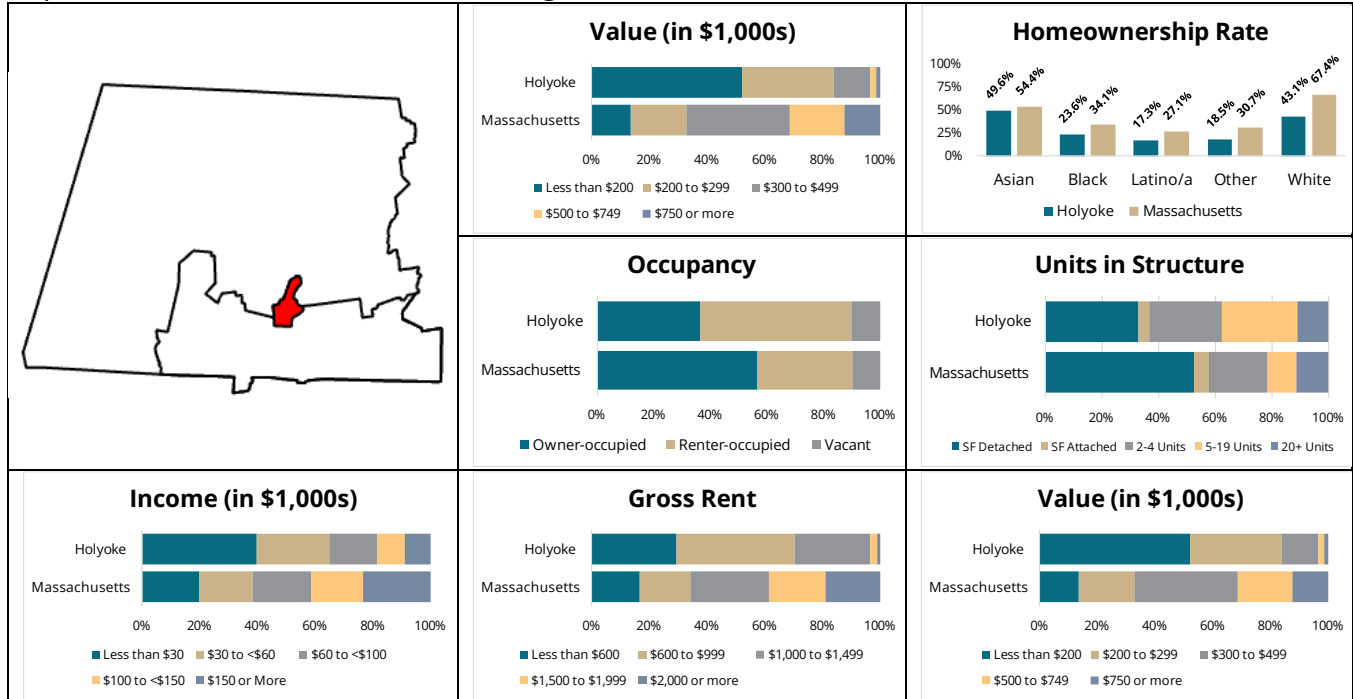
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Holyoke

Population: 40,241

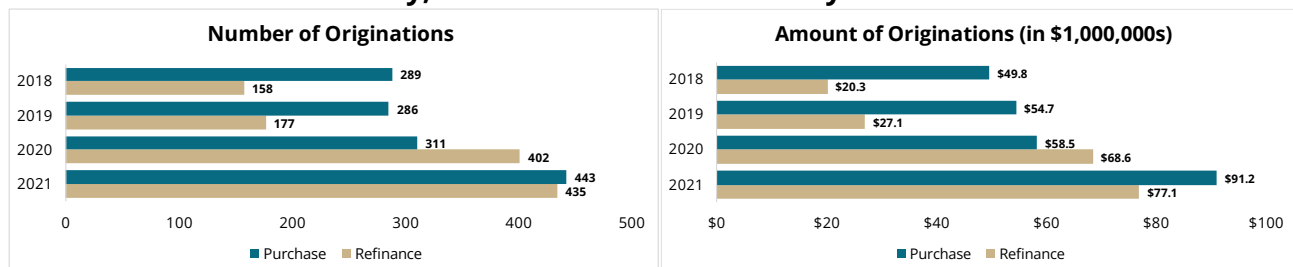
Housing Units: 16,981



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
HOLYOKE (MBCU)	99	66 (67%)	\$11,030	14 (21%)	52 (79%)	13 (20%)	30 (45%)
ROCKET MORTGAGE, LLC (LML)	77	57 (74%)	\$10,305	10 (18%)	47 (82%)	7 (12%)	21 (37%)
MOVEMENT MORTGAGE, LLC (LML)	63	46 (73%)	\$9,740	42 (91%)	4 (9%)	20 (43%)	24 (52%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	54	44 (81%)	\$8,290	39 (89%)	5 (11%)	13 (30%)	18 (41%)
MORTGAGE NETWORK, INC. (LML)	45	36 (80%)	\$7,160	27 (75%)	9 (25%)	6 (17%)	18 (50%)
PEOPLESBANK (MBCU)	53	35 (66%)	\$5,895	10 (29%)	25 (71%)	7 (20%)	14 (40%)
HARBORONE MORTGAGE, LLC (MBCU)	46	32 (70%)	\$6,810	22 (69%)	10 (31%)	5 (16%)	15 (47%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	58	31 (53%)	\$6,035	18 (58%)	13 (42%)	14 (45%)	20 (65%)
EASTHAMPTON SAVINGS BANK (MBCU)	43	28 (65%)	\$5,250	14 (50%)	14 (50%)	5 (18%)	8 (29%)
FLORENCE BANK (MBCU)	28	23 (82%)	\$4,815	7 (30%)	16 (70%)	1 (4%)	1 (4%)
ACADEMY MORTGAGE CORPORATION (LML)	25	21 (84%)	\$3,565	16 (76%)	5 (24%)	9 (43%)	12 (57%)
NEWREZ LLC (LML)	51	20 (39%)	\$4,160	6 (30%)	14 (70%)	3 (15%)	6 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	27	19 (70%)	\$4,445	17 (89%)	2 (11%)	10 (53%)	10 (53%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	21	17 (81%)	\$2,475	16 (94%)	1 (6%)	1 (6%)	11 (65%)
FREEDOM MORTGAGE CORPORATION (LML)	48	16 (33%)	\$3,290	4 (25%)	12 (75%)	4 (25%)	3 (19%)
GUARANTEED RATE, INC. (LML)	28	15 (54%)	\$3,195	8 (53%)	7 (47%)	3 (20%)	4 (27%)
LOANDEPOT.COM, LLC (LML)	24	15 (63%)	\$2,675	2 (13%)	13 (87%)	4 (27%)	5 (33%)
POLISH NATIONAL (MBCU)	21	15 (71%)	\$2,665	1 (7%)	14 (93%)	0 (0%)	3 (20%)
WESTFIELD BANK (MBCU)	17	14 (82%)	\$2,180	7 (50%)	7 (50%)	1 (7%)	6 (43%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	16	14 (88%)	\$3,080	11 (79%)	3 (21%)	8 (57%)	8 (57%)

## Trends - One- to Four-family, Purchase or Refinance Only

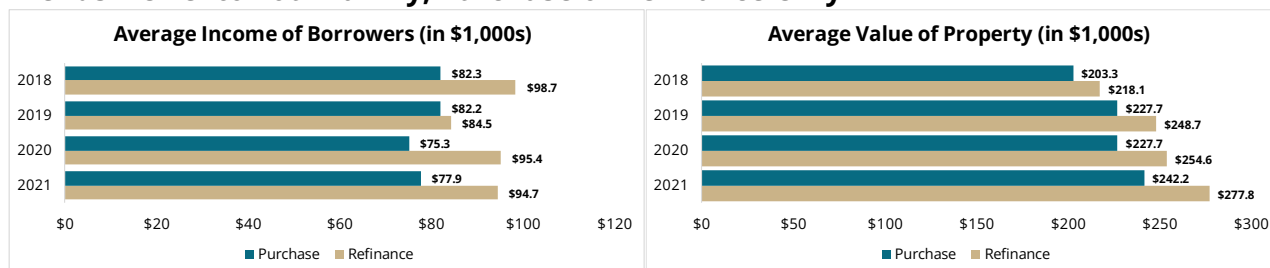


## Geography: Holyoke

### Mortgage Lending

Holyoke	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	5	15	122	2	409	94	276	647
Purchase Originations (Rate)	1 (50%)	5 (56%)	20 (59%)	0 (0%)	86 (72%)	24 (55%)	66 (65%)	136 (65%)
Refinance Originations (Rate)	1 (33%)	4 (80%)	32 (56%)	0 (0%)	148 (71%)	22 (56%)	67 (58%)	207 (66%)
Denials	1 (20%)	4 (27%)	39 (32%)	1 (50%)	62 (15%)	12 (13%)	71 (26%)	119 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	5	17	0	77	13	61	113
Total Amount (in \$1,000s)	\$265	\$1,375	\$3,565	\$0	\$15,545	\$3,795	\$11,885	\$24,545
FHA Loans	0	0	5	0	6	2	7	13
Single Unit	1	1	13	0	66	8	46	89
Median Loan Amount	\$265,000	\$255,000	\$205,000		\$205,000	\$295,000	\$195,000	\$215,000
Median Income	\$83,000	\$66,500	\$47,000		\$65,000	\$69,000	\$53,000	\$64,000
Median Value	\$335,000	\$310,000	\$235,000		\$235,000	\$305,000	\$225,000	\$245,000
LTV > 90	0 of 1	2 of 4	13 of 17	0 of 0	28 of 68	8 of 12	34 of 57	51 of 102
DTI > 45	0 of 1	1 of 4	3 of 17	0 of 0	7 of 68	2 of 12	10 of 57	13 of 102
Loan Costs > \$5,000	0 of 1	0 of 2	6 of 14	0 of 0	10 of 65	4 of 9	10 of 48	20 of 91
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	13	24	166	8	348	169	276	728
Purchase Originations (Rate)	8 (80%)	7 (54%)	76 (78%)	1 (25%)	134 (75%)	39 (53%)	137 (76%)	265 (70%)
Refinance Originations (Rate)	1 (50%)	6 (55%)	25 (36%)	2 (50%)	101 (60%)	43 (46%)	44 (48%)	178 (51%)
Denials	1 (8%)	3 (13%)	20 (12%)	1 (13%)	29 (8%)	16 (9%)	34 (12%)	70 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	6	6	70	1	122	36	128	241
Total Amount (in \$1,000s)	\$1,300	\$1,290	\$16,000	\$295	\$26,900	\$7,870	\$25,140	\$53,655
FHA Loans	2	3	43	0	32	12	54	92
Single Unit	4	4	46	1	98	29	96	182
Median Loan Amount	\$220,000	\$200,000	\$230,000	\$295,000	\$220,000	\$225,000	\$205,000	\$225,000
Median Income	\$58,500	\$72,000	\$53,000	\$156,000	\$68,500	\$69,000	\$48,000	\$63,000
Median Value	\$255,000	\$200,000	\$240,000	\$325,000	\$245,000	\$235,000	\$215,000	\$235,000
LTV > 90	3 of 6	5 of 6	64 of 70	1 of 1	66 of 120	21 of 34	96 of 128	160 of 237
DTI > 45	2 of 6	2 of 6	24 of 70	0 of 1	25 of 122	8 of 36	37 of 128	61 of 241
Loan Costs > \$5,000	3 of 5	4 of 6	45 of 67	1 of 1	50 of 120	16 of 36	64 of 123	119 of 235
<b>OTHER LENDERS - All Applications</b>								
Applications	1	5	30	0	93	76	52	205
Purchase Originations (Rate)	1 (100%)	1 (33%)	11 (85%)	0 (0%)	22 (69%)	11 (29%)	21 (70%)	46 (53%)
Refinance Originations (Rate)	0 (0%)	1 (50%)	5 (36%)	0 (0%)	39 (71%)	10 (38%)	6 (33%)	55 (57%)
Denials	0 (0%)	1 (20%)	2 (7%)	0 (0%)	15 (16%)	4 (5%)	12 (23%)	22 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	8	0	19	3	17	30
Total Amount in (\$1,000s)	\$0	\$0	\$2,040	\$0	\$4,015	\$845	\$3,265	\$6,900
FHA Loans	0	0	4	0	3	0	3	7
Single Unit	0	0	4	0	15	3	12	22
Median Loan Amount			\$240,000		\$205,000	\$205,000	\$205,000	\$215,000
Median Income			\$56,000		\$56,000	\$142,000	\$49,000	\$61,500
Median Value			\$245,000		\$230,000	\$255,000	\$235,000	\$245,000
LTV > 90	0 of 0	0 of 0	8 of 8	0 of 0	13 of 18	2 of 3	14 of 17	23 of 29
DTI > 45	0 of 0	0 of 0	1 of 8	0 of 0	0 of 18	1 of 3	1 of 17	2 of 29
Loan Costs > \$5,000	0 of 0	0 of 0	5 of 8	0 of 0	6 of 18	1 of 3	4 of 17	12 of 29

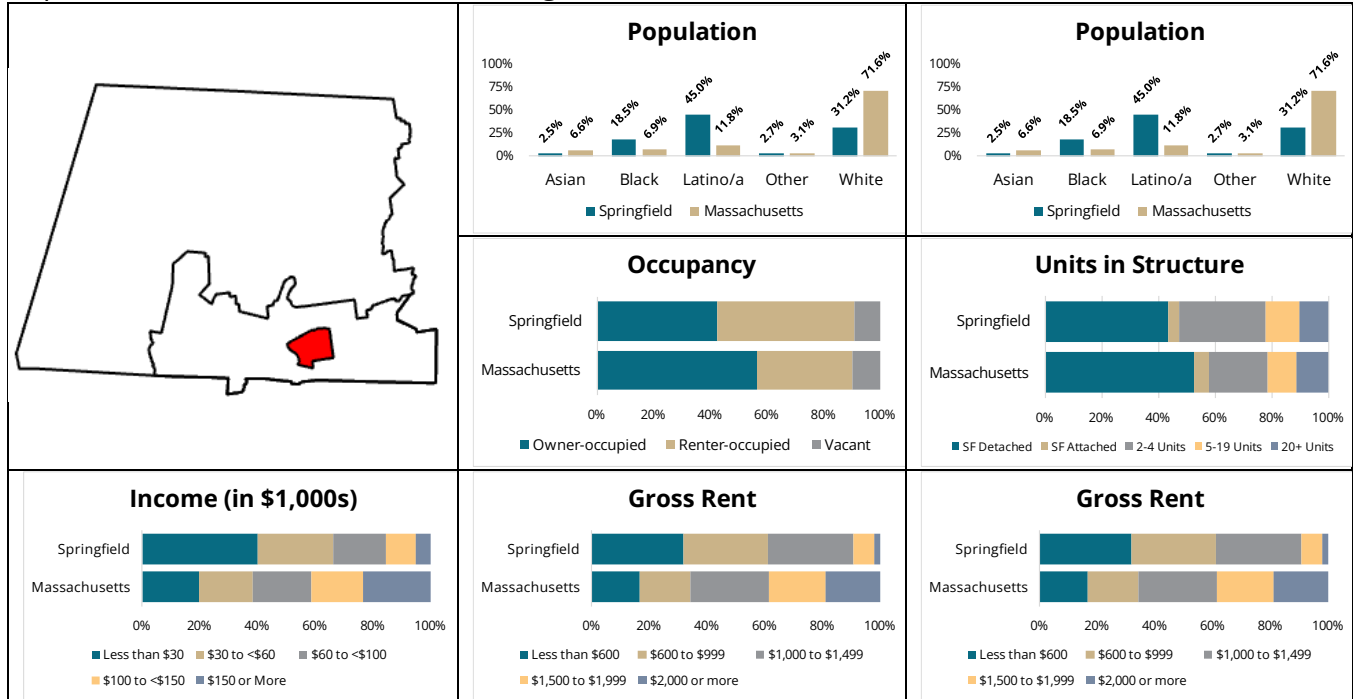
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Springfield

Population: 154,139

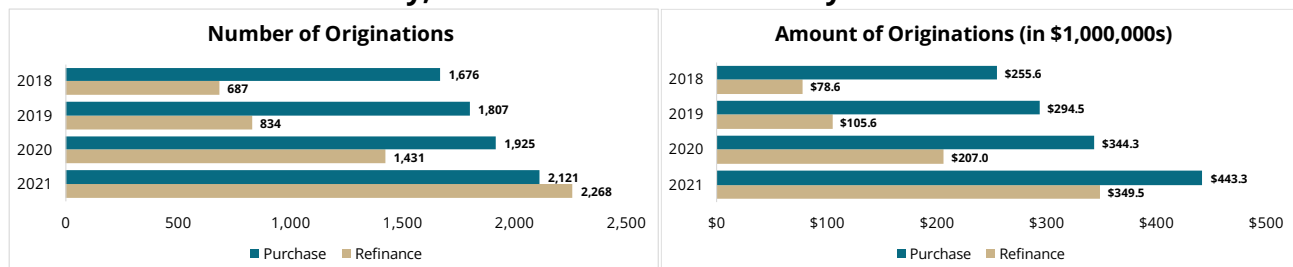
Housing Units: 62,042



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	558	401 (72%)	\$64,415	64 (16%)	337 (84%)	151 (38%)	216 (54%)
MOVEMENT MORTGAGE, LLC (LML)	302	234 (77%)	\$52,650	201 (86%)	33 (14%)	173 (74%)	174 (74%)
FREEDOM MORTGAGE CORPORATION (LML)	450	208 (46%)	\$36,550	38 (18%)	170 (82%)	136 (65%)	48 (23%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	325	190 (58%)	\$33,760	102 (54%)	88 (46%)	98 (52%)	128 (67%)
ACADEMY MORTGAGE CORPORATION (LML)	207	165 (80%)	\$28,215	129 (78%)	36 (22%)	109 (66%)	110 (67%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	178	152 (85%)	\$32,920	109 (72%)	43 (28%)	105 (69%)	102 (67%)
INLAND BANK & TRUST (Other)	196	142 (72%)	\$20,450	128 (90%)	14 (10%)	127 (89%)	96 (68%)
NEWREZ LLC (LML)	329	139 (42%)	\$25,115	53 (38%)	86 (62%)	78 (56%)	49 (35%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	195	135 (69%)	\$28,425	118 (87%)	17 (13%)	78 (58%)	86 (64%)
MORTGAGE NETWORK, INC. (LML)	149	118 (79%)	\$23,390	91 (77%)	27 (23%)	30 (25%)	68 (58%)
FREEDOM CREDIT UNION (MBCU)	173	112 (65%)	\$17,370	31 (28%)	81 (72%)	59 (53%)	58 (52%)
NATIONSTAR MORTGAGE LLC (LML)	179	110 (61%)	\$16,730	3 (3%)	107 (97%)	54 (49%)	42 (38%)
LOANDEPOT.COM, LLC (LML)	163	105 (64%)	\$18,735	15 (14%)	90 (86%)	45 (43%)	57 (54%)
HARBORONE MORTGAGE, LLC (MBCU)	140	99 (71%)	\$18,565	71 (72%)	28 (28%)	78 (79%)	60 (61%)
GUARANTEED RATE, INC. (LML)	147	96 (65%)	\$18,240	72 (75%)	24 (25%)	58 (60%)	48 (50%)
GREATER SPRINGFIELD CREDIT UNION (MBCU)	130	93 (72%)	\$10,465	8 (9%)	85 (91%)	29 (31%)	35 (38%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	127	90 (71%)	\$21,240	78 (87%)	12 (13%)	70 (78%)	56 (62%)
PEOPLESBANK (MBCU)	106	77 (73%)	\$12,135	37 (48%)	40 (52%)	15 (19%)	30 (39%)
PENNYMAC LOAN SERVICES, LLC (LML)	306	76 (25%)	\$13,630	12 (16%)	64 (84%)	43 (57%)	19 (25%)
FINANCE OF AMERICA MORTGAGE LLC (LML)	98	69 (70%)	\$15,175	56 (81%)	13 (19%)	51 (74%)	58 (84%)

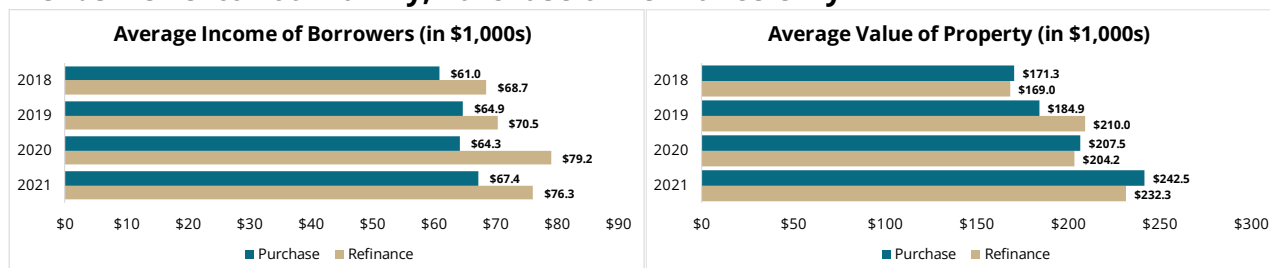
## Trends - One- to Four-family, Purchase or Refinance Only



## Geography: Springfield Mortgage Lending

Springfield	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	82	333	643	10	826	529	1,242	2,423
Purchase Originations (Rate)	24 (69%)	52 (60%)	153 (67%)	1 (100%)	110 (64%)	135 (58%)	263 (62%)	475 (63%)
Refinance Originations (Rate)	12 (41%)	91 (58%)	138 (52%)	2 (40%)	322 (68%)	133 (59%)	301 (55%)	698 (61%)
Denials	21 (26%)	103 (31%)	187 (29%)	4 (40%)	176 (21%)	92 (17%)	345 (28%)	583 (24%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	16	44	141	1	91	79	246	372
Total Amount (in \$1,000s)	\$4,080	\$10,060	\$29,735	\$145	\$17,565	\$16,845	\$49,710	\$78,430
FHA Loans	0	14	52	0	6	14	67	86
Single Unit	13	31	107	1	83	65	200	300
Median Loan Amount	\$255,000	\$225,000	\$215,000	\$145,000	\$205,000	\$215,000	\$205,000	\$215,000
Median Income	\$70,000	\$57,000	\$47,000	\$33,000	\$64,500	\$54,500	\$45,500	\$54,000
Median Value	\$310,000	\$240,000	\$225,000	\$145,000	\$225,000	\$235,000	\$225,000	\$235,000
LTV > 90	3 of 16	36 of 44	118 of 140	1 of 1	36 of 82	56 of 73	190 of 240	250 of 356
DTI > 45	3 of 16	7 of 44	38 of 140	0 of 1	7 of 82	7 of 73	50 of 240	62 of 356
Loan Costs > \$5,000	2 of 14	13 of 36	52 of 121	0 of 0	7 of 77	14 of 54	67 of 192	88 of 302
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	122	715	1,423	29	1,109	1,073	2,136	4,471
Purchase Originations (Rate)	61 (78%)	226 (70%)	586 (76%)	6 (75%)	291 (81%)	166 (34%)	888 (76%)	1,336 (66%)
Refinance Originations (Rate)	24 (55%)	206 (53%)	325 (50%)	9 (43%)	467 (63%)	258 (45%)	500 (52%)	1,289 (53%)
Denials	8 (7%)	117 (16%)	149 (10%)	5 (17%)	108 (10%)	107 (10%)	274 (13%)	494 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	41	210	531	6	251	143	817	1,182
Total Amount (in \$1,000s)	\$10,195	\$50,920	\$125,085	\$1,340	\$55,485	\$33,055	\$182,245	\$276,080
FHA Loans	13	132	374	2	97	82	517	700
Single Unit	35	145	378	5	222	115	618	900
Median Loan Amount	\$235,000	\$235,000	\$235,000	\$230,000	\$225,000	\$225,000	\$225,000	\$235,000
Median Income	\$55,000	\$62,000	\$50,000	\$65,500	\$60,000	\$56,000	\$48,000	\$55,000
Median Value	\$275,000	\$245,000	\$245,000	\$250,000	\$245,000	\$235,000	\$235,000	\$245,000
LTV > 90	25 of 41	178 of 203	487 of 520	3 of 4	176 of 244	116 of 141	696 of 800	985 of 1,153
DTI > 45	12 of 41	79 of 210	266 of 531	2 of 6	61 of 251	51 of 143	380 of 817	471 of 1,182
Loan Costs > \$5,000	22 of 41	142 of 201	395 of 504	4 of 6	121 of 243	97 of 143	561 of 787	781 of 1,138
<b>OTHER LENDERS - All Applications</b>								
Applications	35	238	366	5	362	414	556	1,420
Purchase Originations (Rate)	15 (71%)	82 (71%)	122 (68%)	0 (0%)	67 (74%)	42 (24%)	179 (67%)	328 (57%)
Refinance Originations (Rate)	2 (17%)	46 (43%)	67 (42%)	1 (50%)	121 (53%)	67 (39%)	100 (41%)	304 (45%)
Denials	6 (17%)	46 (19%)	73 (20%)	1 (20%)	53 (15%)	43 (10%)	111 (20%)	222 (16%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	64	89	0	54	20	142	236
Total Amount in (\$1,000s)	\$2,255	\$16,020	\$19,895	\$0	\$11,260	\$4,510	\$29,650	\$53,940
FHA Loans	6	42	61	0	16	9	94	134
Single Unit	6	47	62	0	49	14	105	178
Median Loan Amount	\$225,000	\$245,000	\$225,000		\$205,000	\$225,000	\$215,000	\$225,000
Median Income	\$71,000	\$60,000	\$55,000		\$62,000	\$58,000	\$49,000	\$58,500
Median Value	\$235,000	\$255,000	\$235,000		\$225,000	\$240,000	\$225,000	\$235,000
LTV > 90	8 of 9	60 of 63	78 of 89	0 of 0	41 of 54	17 of 20	125 of 142	204 of 235
DTI > 45	2 of 9	24 of 63	36 of 89	0 of 0	13 of 54	5 of 20	69 of 142	80 of 235
Loan Costs > \$5,000	6 of 9	47 of 62	69 of 87	0 of 0	19 of 53	11 of 20	103 of 140	152 of 231

## Trends – One- to Four-family, Purchase or Refinance Only

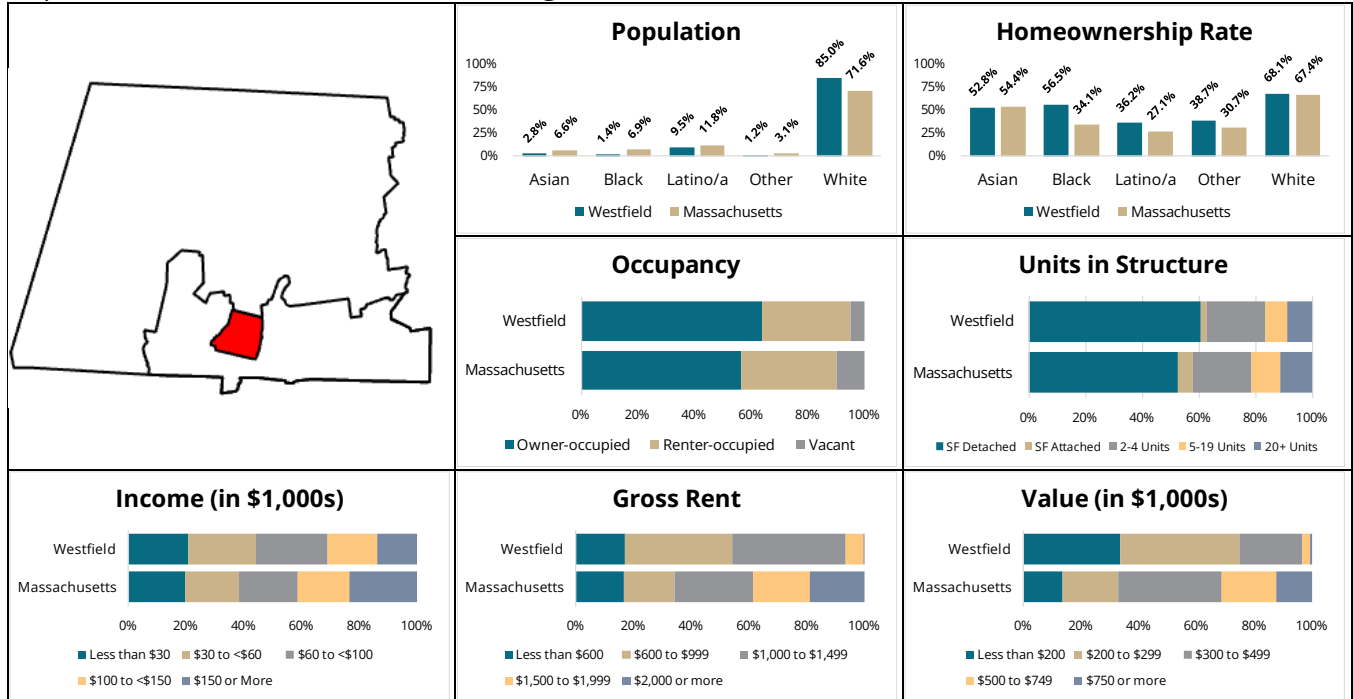




## Geography: Westfield

Population: 41,449

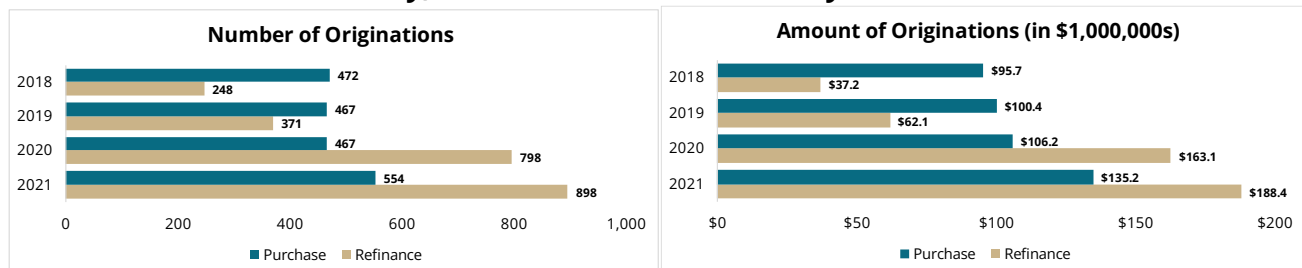
Housing Units: 16,061



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
WESTFIELD BANK (MBCU)	158	135 (85%)	\$27,175	36 (27%)	99 (73%)	8 (6%)	33 (24%)
ROCKET MORTGAGE, LLC (LML)	136	118 (87%)	\$26,530	14 (12%)	104 (88%)	13 (11%)	38 (32%)
POLISH NATIONAL (MBCU)	125	97 (78%)	\$19,065	17 (18%)	80 (82%)	2 (2%)	22 (23%)
MORTGAGE NETWORK, INC. (LML)	101	89 (88%)	\$20,935	59 (66%)	30 (34%)	5 (6%)	33 (37%)
MOVEMENT MORTGAGE, LLC (LML)	92	67 (73%)	\$16,855	53 (79%)	14 (21%)	14 (21%)	22 (33%)
ACADEMY MORTGAGE CORPORATION (LML)	66	53 (80%)	\$11,955	39 (74%)	14 (26%)	6 (11%)	16 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	86	42 (49%)	\$9,610	1 (2%)	41 (98%)	8 (19%)	1 (2%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	43	38 (88%)	\$7,980	24 (63%)	14 (37%)	2 (5%)	22 (58%)
RADIUS FINANCIAL GROUP INC. (LML)	31	31 (100%)	\$7,495	22 (71%)	9 (29%)	1 (3%)	14 (45%)
LOANDEPOT.COM, LLC (LML)	46	30 (65%)	\$6,930	1 (3%)	29 (97%)	1 (3%)	8 (27%)
PEOPLESBANK (MBCU)	36	29 (81%)	\$6,115	13 (45%)	16 (55%)	0 (0%)	7 (24%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	53	27 (51%)	\$4,995	11 (41%)	16 (59%)	6 (22%)	9 (33%)
HOLYOKE (MBCU)	34	26 (76%)	\$5,150	10 (38%)	16 (62%)	4 (15%)	11 (42%)
FREEDOM CREDIT UNION (MBCU)	34	24 (71%)	\$4,830	9 (38%)	15 (63%)	3 (13%)	11 (46%)
EASTHAMPTON SAVINGS BANK (MBCU)	33	23 (70%)	\$5,505	9 (39%)	14 (61%)	0 (0%)	4 (17%)
BERKSHIRE BANK (MBCU)	28	23 (82%)	\$4,185	6 (26%)	17 (74%)	1 (4%)	6 (26%)
MORTGAGE RESEARCH CENTER, LLC (LML)	43	22 (51%)	\$6,290	15 (68%)	7 (32%)	1 (5%)	7 (32%)
HARBORONE MORTGAGE, LLC (MBCU)	32	22 (69%)	\$5,650	12 (55%)	10 (45%)	3 (14%)	9 (41%)
NORTHPOINT MORTGAGE, INC. (LML)	24	22 (92%)	\$5,740	10 (45%)	12 (55%)	4 (18%)	6 (27%)
PENNYMAC LOAN SERVICES, LLC (LML)	80	21 (26%)	\$4,625	0 (0%)	21 (100%)	4 (19%)	1 (5%)

## Trends - One- to Four-family, Purchase or Refinance Only

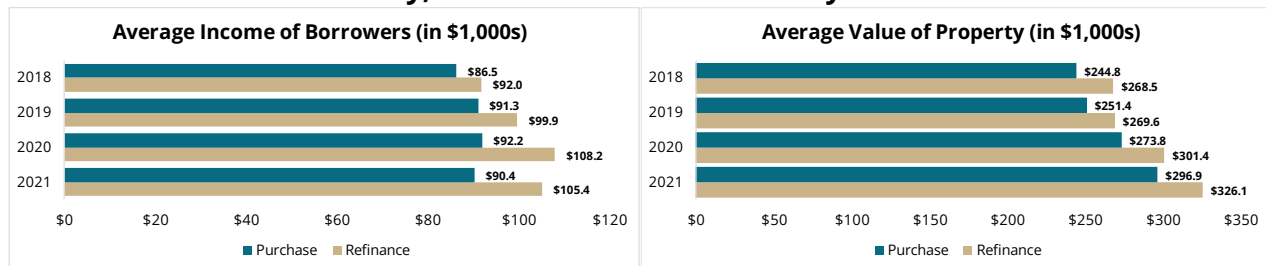


## Geography: Westfield

### Mortgage Lending

Westfield	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	27	14	29	9	697	125	252	901
Purchase Originations (Rate)	6 (60%)	4 (57%)	6 (86%)	0 (0%)	124 (75%)	26 (72%)	53 (71%)	166 (74%)
Refinance Originations (Rate)	6 (50%)	2 (33%)	11 (65%)	1 (20%)	294 (73%)	53 (78%)	86 (66%)	367 (72%)
Denials	6 (22%)	6 (43%)	2 (7%)	1 (11%)	87 (12%)	14 (11%)	47 (19%)	116 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	6	4	5	0	111	18	51	144
Total Amount (in \$1,000s)	\$1,880	\$1,100	\$1,345	\$0	\$26,755	\$4,760	\$9,845	\$35,840
FHA Loans	1	0	2	0	1	0	3	4
Single Unit	4	3	3	0	105	17	45	132
Median Loan Amount	\$300,000	\$260,000	\$245,000		\$235,000	\$225,000	\$205,000	\$235,000
Median Income	\$64,500	\$49,000	\$59,000		\$80,000	\$78,500	\$53,000	\$78,000
Median Value	\$350,000	\$270,000	\$265,000		\$275,000	\$300,000	\$235,000	\$275,000
LTV > 90	3 of 6	4 of 4	4 of 5	0 of 0	33 of 103	4 of 18	20 of 50	48 of 136
DTI > 45	2 of 6	1 of 4	3 of 5	0 of 0	9 of 102	2 of 18	10 of 50	17 of 135
Loan Costs > \$5,000	1 of 6	0 of 3	2 of 5	0 of 0	6 of 100	0 of 17	3 of 48	9 of 131
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	21	20	69	9	773	286	326	1,178
Purchase Originations (Rate)	6 (75%)	4 (44%)	27 (79%)	1 (33%)	262 (84%)	28 (25%)	124 (78%)	328 (68%)
Refinance Originations (Rate)	10 (77%)	6 (55%)	26 (74%)	6 (100%)	306 (67%)	74 (43%)	101 (61%)	428 (62%)
Denials	0 (0%)	3 (15%)	6 (9%)	0 (0%)	54 (7%)	17 (6%)	28 (9%)	80 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	4	24	1	237	24	115	294
Total Amount (in \$1,000s)	\$1,430	\$820	\$6,070	\$355	\$63,525	\$6,840	\$26,135	\$79,040
FHA Loans	1	2	8	1	45	7	31	64
Single Unit	3	3	21	1	213	19	97	260
Median Loan Amount	\$335,000	\$205,000	\$255,000	\$355,000	\$255,000	\$280,000	\$235,000	\$260,000
Median Income	\$83,500	\$62,500	\$67,500	\$105,000	\$75,000	\$66,000	\$52,000	\$73,000
Median Value	\$380,000	\$240,000	\$270,000	\$355,000	\$285,000	\$300,000	\$255,000	\$285,000
LTV > 90	2 of 4	3 of 4	21 of 23	1 of 1	126 of 226	16 of 23	69 of 109	169 of 281
DTI > 45	1 of 4	1 of 4	9 of 24	0 of 1	52 of 237	6 of 24	37 of 115	69 of 294
Loan Costs > \$5,000	2 of 4	2 of 4	14 of 22	1 of 1	113 of 232	13 of 23	58 of 114	145 of 286
<b>OTHER LENDERS - All Applications</b>								
Applications	5	4	20	0	238	107	90	374
Purchase Originations (Rate)	3 (100%)	2 (100%)	8 (100%)	0 (0%)	39 (58%)	12 (24%)	24 (59%)	64 (50%)
Refinance Originations (Rate)	0 (0%)	1 (100%)	7 (78%)	0 (0%)	91 (61%)	9 (23%)	13 (32%)	108 (54%)
Denials	0 (0%)	1 (25%)	2 (10%)	0 (0%)	24 (10%)	12 (11%)	21 (23%)	39 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	2	6	0	38	5	22	52
Total Amount in (\$1,000s)	\$315	\$790	\$1,740	\$0	\$8,200	\$1,475	\$4,020	\$12,520
FHA Loans	1	2	3	0	3	1	6	10
Single Unit	0	0	6	0	37	5	19	48
Median Loan Amount	\$315,000	\$395,000	\$255,000		\$215,000	\$295,000	\$190,000	\$245,000
Median Income	\$51,000	\$64,000	\$69,000		\$76,500	\$69,000	\$52,500	\$69,500
Median Value	\$325,000	\$400,000	\$265,000		\$285,000	\$345,000	\$255,000	\$295,000
LTV > 90	1 of 1	2 of 2	5 of 6	0 of 0	14 of 37	1 of 5	9 of 22	23 of 51
DTI > 45	1 of 1	1 of 2	2 of 6	0 of 0	6 of 37	2 of 5	6 of 22	12 of 51
Loan Costs > \$5,000	1 of 1	2 of 2	3 of 6	0 of 0	9 of 30	2 of 3	7 of 14	17 of 42

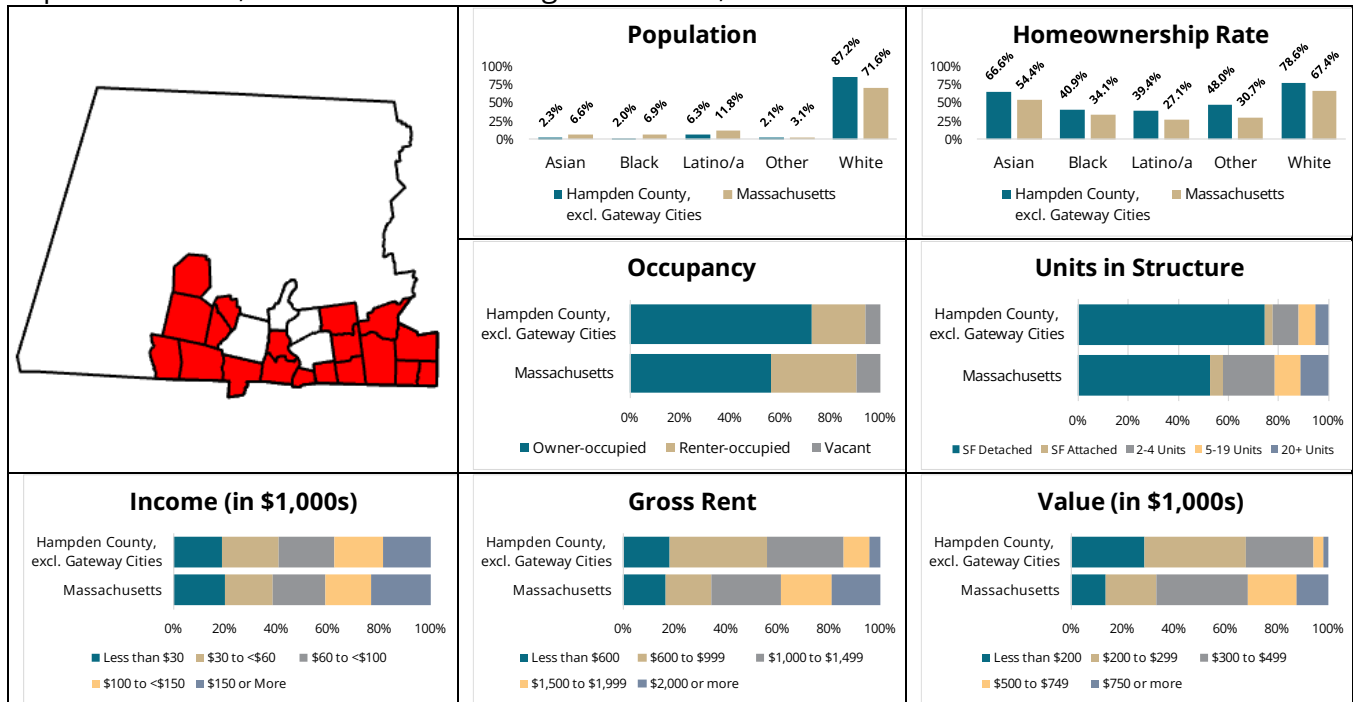
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Hampden County, excl. Gateway Cities

Population: 176,621

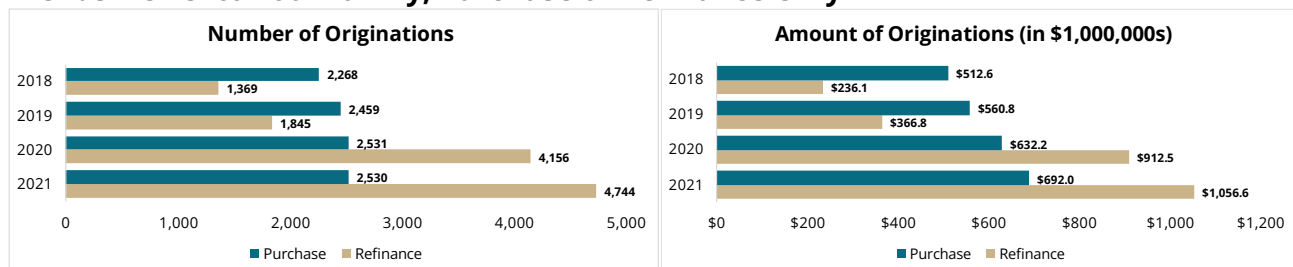
Housing Units: 73,705



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	748	591 (79%)	\$132,975	64 (11%)	527 (89%)	40 (7%)	171 (29%)
MORTGAGE NETWORK, INC. (LML)	319	272 (85%)	\$66,380	185 (68%)	87 (32%)	19 (7%)	91 (33%)
WESTFIELD BANK (MBCU)	326	268 (82%)	\$60,390	91 (34%)	177 (66%)	13 (5%)	81 (30%)
POLISH NATIONAL (MBCU)	326	240 (74%)	\$52,220	58 (24%)	182 (76%)	12 (5%)	39 (16%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	313	238 (76%)	\$66,300	169 (71%)	69 (29%)	14 (6%)	65 (27%)
MONSON SAVINGS BANK (MBCU)	314	230 (73%)	\$55,960	70 (30%)	160 (70%)	3 (1%)	48 (21%)
ACADEMY MORTGAGE CORPORATION (LML)	275	222 (81%)	\$53,470	137 (62%)	85 (38%)	33 (15%)	72 (32%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	341	217 (64%)	\$48,535	56 (26%)	161 (74%)	25 (12%)	65 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	401	205 (51%)	\$45,565	18 (9%)	187 (91%)	25 (12%)	22 (11%)
GUARANTEED RATE, INC. (LML)	242	179 (74%)	\$44,415	108 (60%)	71 (40%)	29 (16%)	53 (30%)
LOANDEPOT.COM, LLC (LML)	232	172 (74%)	\$41,910	15 (9%)	157 (91%)	9 (5%)	44 (26%)
MOVEMENT MORTGAGE, LLC (LML)	218	164 (75%)	\$46,430	127 (77%)	37 (23%)	40 (24%)	53 (32%)
FREEDOM CREDIT UNION (MBCU)	205	141 (69%)	\$28,875	32 (23%)	109 (77%)	14 (10%)	39 (28%)
PEOPLESBANK (MBCU)	171	136 (80%)	\$33,640	60 (44%)	76 (56%)	7 (5%)	30 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	159	132 (83%)	\$34,430	58 (44%)	74 (56%)	21 (16%)	38 (29%)
NEWREZ LLC (LML)	335	128 (38%)	\$32,240	30 (23%)	98 (77%)	10 (8%)	22 (17%)
AMERISAVE MORTGAGE CORPORATION (LML)	382	113 (30%)	\$29,285	6 (5%)	107 (95%)	5 (4%)	22 (19%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	206	108 (52%)	\$26,060	14 (13%)	94 (87%)	6 (6%)	19 (18%)
PEOPLE'S UNITED BANK, NATIONAL ASSOCIATION (MBCU)	184	106 (58%)	\$22,030	19 (18%)	87 (82%)	5 (5%)	24 (23%)
COUNTRY BANK FOR SAVINGS (MBCU)	151	106 (70%)	\$22,840	43 (41%)	63 (59%)	2 (2%)	35 (33%)

## Trends – One- to Four-family, Purchase or Refinance Only

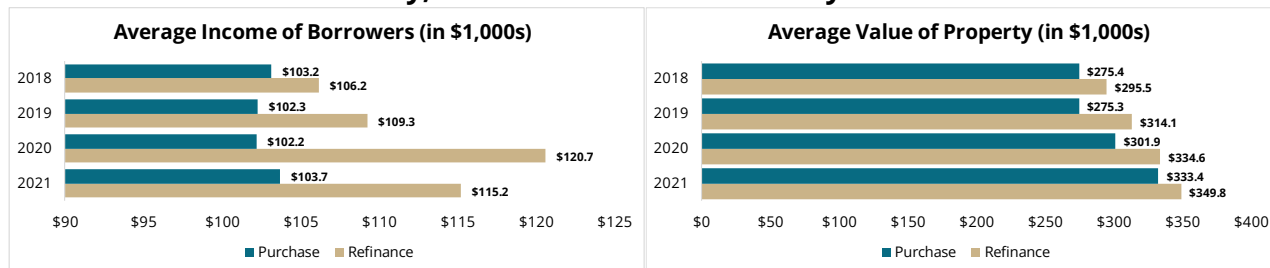


## Geography: Hampden County, excl. Gateway Cities

### Mortgage Lending

Hampden County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	101	52	150	17	3,498	668	1,177	4,486
Purchase Originations (Rate)	22 (61%)	13 (57%)	38 (67%)	2 (50%)	567 (74%)	144 (70%)	216 (70%)	786 (72%)
Refinance Originations (Rate)	27 (59%)	10 (48%)	44 (66%)	6 (67%)	1,485 (71%)	212 (62%)	389 (61%)	1,784 (69%)
Denials	20 (20%)	12 (23%)	31 (21%)	5 (29%)	457 (13%)	88 (13%)	245 (21%)	613 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	18	13	35	2	513	108	208	689
Total Amount (in \$1,000s)	\$5,530	\$4,415	\$9,065	\$430	\$143,475	\$32,470	\$42,200	\$195,385
FHA Loans	2	0	5	0	9	2	12	18
Single Unit	18	13	32	2	500	104	198	669
Median Loan Amount	\$275,000	\$365,000	\$255,000	\$215,000	\$255,000	\$270,000	\$205,000	\$265,000
Median Income	\$64,000	\$106,000	\$64,500	\$75,000	\$91,000	\$91,000	\$51,000	\$88,500
Median Value	\$300,000	\$395,000	\$275,000	\$315,000	\$325,000	\$335,000	\$245,000	\$325,000
LTV > 90	7 of 18	4 of 13	22 of 33	0 of 2	120 of 433	29 of 94	75 of 184	182 of 593
DTI > 45	2 of 18	2 of 13	5 of 33	1 of 2	35 of 433	8 of 94	31 of 184	53 of 593
Loan Costs > \$5,000	4 of 12	3 of 12	4 of 30	0 of 2	51 of 425	20 of 90	18 of 171	82 of 571
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	129	129	306	25	3,632	1,438	1,467	5,659
Purchase Originations (Rate)	55 (75%)	54 (73%)	134 (75%)	8 (67%)	993 (80%)	167 (34%)	512 (78%)	1,411 (68%)
Refinance Originations (Rate)	26 (47%)	34 (62%)	84 (67%)	10 (77%)	1,578 (66%)	441 (47%)	445 (56%)	2,173 (61%)
Denials	11 (9%)	6 (5%)	28 (9%)	3 (12%)	313 (9%)	106 (7%)	183 (12%)	467 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	48	51	123	8	919	153	469	1,302
Total Amount (in \$1,000s)	\$14,910	\$17,015	\$33,995	\$2,990	\$257,445	\$44,755	\$104,595	\$371,110
FHA Loans	5	16	60	2	205	37	159	325
Single Unit	45	45	115	8	881	144	435	1,238
Median Loan Amount	\$280,000	\$315,000	\$265,000	\$390,000	\$265,000	\$265,000	\$225,000	\$265,000
Median Income	\$64,500	\$88,000	\$69,000	\$93,500	\$77,000	\$77,000	\$52,000	\$77,000
Median Value	\$330,000	\$345,000	\$275,000	\$420,000	\$295,000	\$295,000	\$245,000	\$295,000
LTV > 90	14 of 48	39 of 50	103 of 121	7 of 8	492 of 890	83 of 146	305 of 451	738 of 1,263
DTI > 45	14 of 48	12 of 51	46 of 123	1 of 8	190 of 919	32 of 153	167 of 469	295 of 1,302
Loan Costs > \$5,000	11 of 47	28 of 49	75 of 120	3 of 8	370 of 897	71 of 152	217 of 452	558 of 1,273
<b>OTHER LENDERS - All Applications</b>								
Applications	63	48	81	9	1,503	624	484	2,328
Purchase Originations (Rate)	27 (73%)	17 (63%)	28 (76%)	2 (40%)	239 (75%)	30 (18%)	92 (68%)	343 (58%)
Refinance Originations (Rate)	15 (65%)	14 (78%)	17 (50%)	1 (100%)	624 (63%)	128 (33%)	132 (45%)	799 (55%)
Denials	4 (6%)	6 (13%)	11 (14%)	3 (33%)	201 (13%)	62 (10%)	108 (22%)	287 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	16	16	26	2	219	25	87	304
Total Amount in (\$1,000s)	\$4,840	\$4,810	\$7,980	\$510	\$64,705	\$6,865	\$19,095	\$89,710
FHA Loans	3	4	8	1	32	6	34	54
Single Unit	15	15	23	2	212	24	80	291
Median Loan Amount	\$305,000	\$295,000	\$300,000	\$255,000	\$275,000	\$255,000	\$225,000	\$280,000
Median Income	\$93,000	\$106,000	\$75,500	\$97,000	\$88,000	\$80,000	\$52,000	\$87,000
Median Value	\$365,000	\$315,000	\$305,000	\$320,000	\$330,000	\$305,000	\$255,000	\$325,000
LTV > 90	7 of 16	12 of 16	20 of 26	1 of 2	92 of 209	15 of 23	49 of 83	147 of 292
DTI > 45	4 of 15	4 of 16	10 of 26	0 of 2	34 of 208	4 of 23	31 of 83	56 of 290
Loan Costs > \$5,000	9 of 16	7 of 16	12 of 26	1 of 2	80 of 209	10 of 23	43 of 83	119 of 292

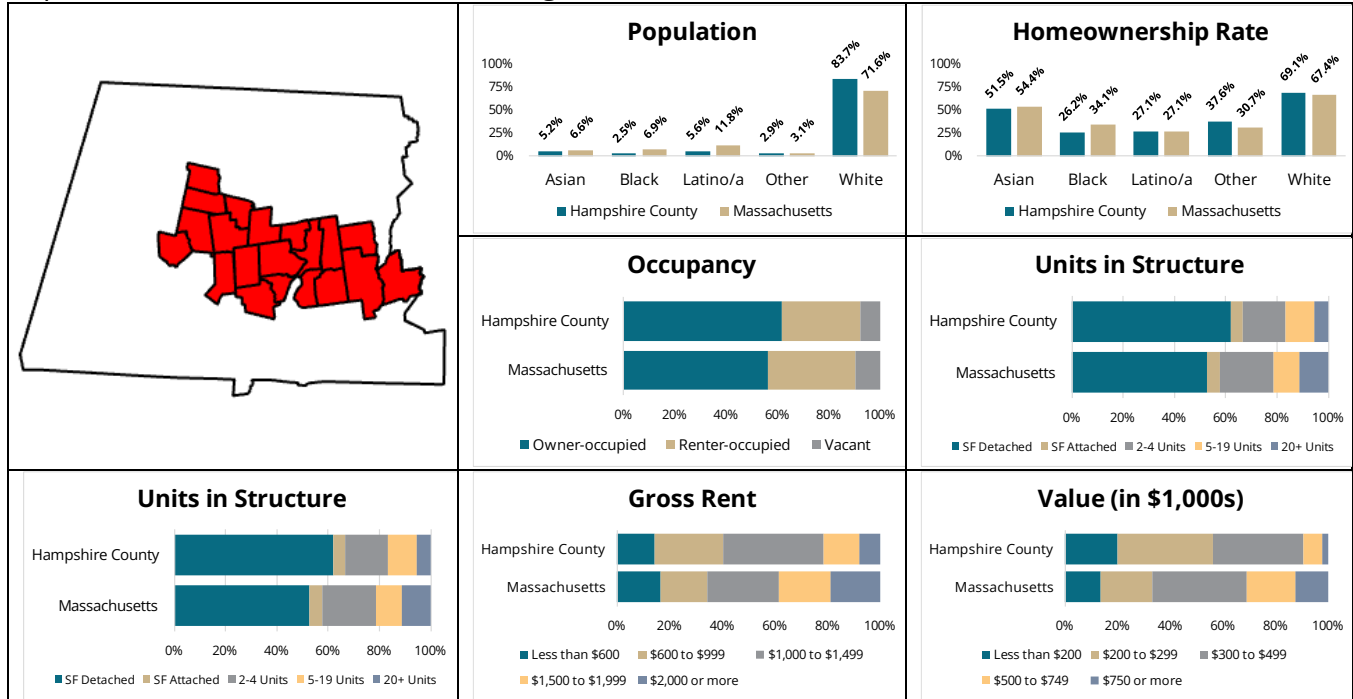
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Hampshire County

Population: 161,032

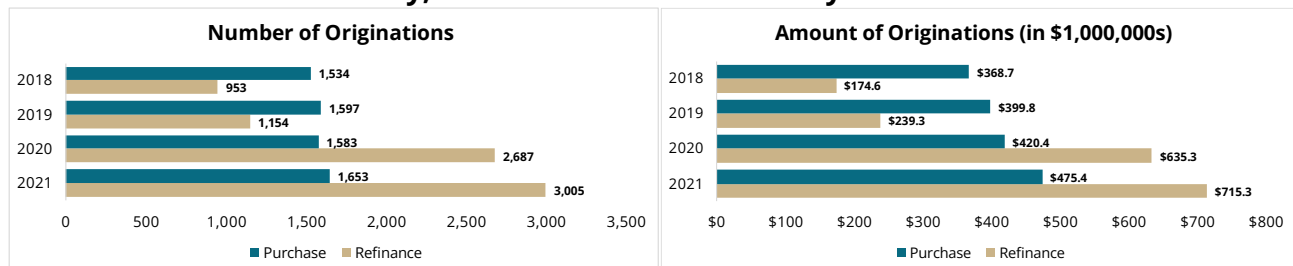
Housing Units: 63,873



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
HARBORONE MORTGAGE, LLC (MBCU)	477	366 (77%)	\$107,750	177 (48%)	189 (52%)	25 (7%)	67 (18%)
FLORENCE BANK (MBCU)	536	365 (68%)	\$90,535	81 (22%)	284 (78%)	16 (4%)	81 (22%)
ROCKET MORTGAGE, LLC (LML)	418	328 (78%)	\$77,080	36 (11%)	292 (89%)	25 (8%)	86 (26%)
EASTHAMPTON SAVINGS BANK (MBCU)	326	231 (71%)	\$52,225	80 (35%)	151 (65%)	9 (4%)	51 (22%)
POLISH NATIONAL (MBCU)	257	209 (81%)	\$46,755	48 (23%)	161 (77%)	5 (2%)	43 (21%)
PEOPLESBANK (MBCU)	245	196 (80%)	\$54,800	92 (47%)	104 (53%)	22 (11%)	28 (14%)
GREENFIELD SAVINGS BANK (MBCU)	215	149 (69%)	\$45,035	77 (52%)	72 (48%)	13 (9%)	14 (9%)
MORTGAGE NETWORK, INC. (LML)	165	143 (87%)	\$36,915	84 (59%)	59 (41%)	10 (7%)	29 (20%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	170	135 (79%)	\$37,885	117 (87%)	18 (13%)	12 (9%)	28 (21%)
GREENFIELD CO-OPERATIVE BANK (MBCU)	136	112 (82%)	\$29,280	34 (30%)	78 (70%)	6 (5%)	18 (16%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	176	107 (61%)	\$23,695	26 (24%)	81 (76%)	13 (12%)	30 (28%)
FREEDOM MORTGAGE CORPORATION (LML)	210	97 (46%)	\$22,695	6 (6%)	91 (94%)	14 (14%)	9 (9%)
ACADEMY MORTGAGE CORPORATION (LML)	110	91 (83%)	\$22,625	58 (64%)	33 (36%)	8 (9%)	21 (23%)
LOANDEPOT.COM, LLC (LML)	131	84 (64%)	\$22,790	7 (8%)	77 (92%)	4 (5%)	17 (20%)
COUNTRY BANK FOR SAVINGS (MBCU)	110	84 (76%)	\$20,750	36 (43%)	48 (57%)	1 (1%)	21 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	98	71 (72%)	\$20,555	46 (65%)	25 (35%)	7 (10%)	22 (31%)
EVOLVE BANK & TRUST (Other)	73	71 (97%)	\$18,955	18 (25%)	53 (75%)	5 (7%)	14 (20%)
GUARANTEED RATE, INC. (LML)	107	69 (64%)	\$17,545	39 (57%)	30 (43%)	20 (29%)	18 (26%)
FREEDOM CREDIT UNION (MBCU)	99	69 (70%)	\$15,385	15 (22%)	54 (78%)	3 (4%)	17 (25%)
AMERISAVE MORTGAGE CORPORATION (LML)	233	68 (29%)	\$17,970	6 (9%)	62 (91%)	3 (4%)	13 (19%)

## Trends - One- to Four-family, Purchase or Refinance Only

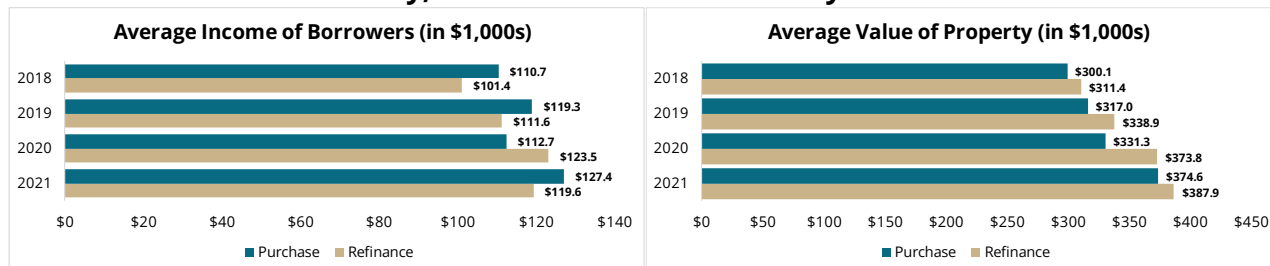


## Geography: Hampshire County

### Mortgage Lending

Hampshire County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	121	31	103	10	2,963	565	832	3,793
Purchase Originations (Rate)	39 (68%)	10 (59%)	28 (67%)	1 (33%)	604 (71%)	159 (73%)	148 (62%)	841 (71%)
Refinance Originations (Rate)	27 (53%)	7 (70%)	32 (68%)	2 (40%)	1,297 (73%)	202 (71%)	303 (65%)	1,567 (72%)
Denials	19 (16%)	6 (19%)	17 (17%)	1 (10%)	275 (9%)	48 (8%)	152 (18%)	366 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	31	10	25	1	536	95	139	698
Total Amount (in \$1,000s)	\$10,075	\$2,850	\$7,645	\$265	\$163,040	\$31,175	\$27,255	\$215,050
FHA Loans	0	0	0	0	9	1	4	10
Single Unit	27	10	23	1	521	93	133	675
Median Loan Amount	\$285,000	\$285,000	\$285,000	\$265,000	\$285,000	\$295,000	\$195,000	\$285,000
Median Income	\$116,000	\$107,000	\$89,000	\$155,000	\$101,000	\$105,000	\$53,000	\$103,000
Median Value	\$395,000	\$375,000	\$365,000	\$305,000	\$355,000	\$375,000	\$245,000	\$365,000
LTV > 90	4 of 30	4 of 9	9 of 25	0 of 1	97 of 499	19 of 89	34 of 133	133 of 653
DTI > 45	2 of 30	0 of 9	0 of 25	0 of 1	33 of 498	8 of 89	11 of 133	43 of 652
Loan Costs > \$5,000	4 of 28	0 of 8	6 of 23	0 of 1	80 of 489	25 of 87	13 of 124	115 of 636
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	105	59	112	7	1,899	801	672	2,983
Purchase Originations (Rate)	36 (75%)	13 (48%)	52 (81%)	0 (0%)	479 (78%)	90 (34%)	184 (73%)	670 (66%)
Refinance Originations (Rate)	28 (51%)	17 (61%)	22 (50%)	4 (57%)	768 (62%)	225 (43%)	205 (52%)	1,064 (56%)
Denials	7 (7%)	8 (14%)	9 (8%)	1 (14%)	162 (9%)	50 (6%)	90 (13%)	237 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	26	13	45	0	426	81	172	591
Total Amount (in \$1,000s)	\$7,190	\$3,955	\$12,935	\$0	\$123,260	\$24,865	\$38,630	\$172,205
FHA Loans	1	7	12	0	66	11	48	97
Single Unit	22	13	41	0	404	75	163	555
Median Loan Amount	\$235,000	\$315,000	\$275,000		\$275,000	\$305,000	\$230,000	\$285,000
Median Income	\$102,500	\$105,000	\$69,000		\$87,500	\$98,000	\$52,000	\$89,000
Median Value	\$295,000	\$335,000	\$305,000		\$325,000	\$345,000	\$255,000	\$325,000
LTV > 90	7 of 26	9 of 12	28 of 43	0 of 0	188 of 412	36 of 77	96 of 163	268 of 570
DTI > 45	2 of 26	2 of 13	16 of 45	0 of 0	82 of 426	16 of 81	66 of 172	118 of 591
Loan Costs > \$5,000	6 of 25	7 of 13	24 of 44	0 of 0	155 of 415	29 of 81	69 of 165	221 of 578
<b>OTHER LENDERS - All Applications</b>								
Applications	51	14	47	4	731	370	229	1,217
Purchase Originations (Rate)	23 (70%)	3 (50%)	10 (53%)	1 (100%)	110 (72%)	19 (19%)	49 (79%)	166 (53%)
Refinance Originations (Rate)	13 (72%)	2 (50%)	17 (68%)	2 (67%)	305 (61%)	48 (24%)	60 (42%)	387 (52%)
Denials	5 (10%)	6 (43%)	8 (17%)	1 (25%)	79 (11%)	35 (9%)	50 (22%)	134 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	3	7	0	92	14	42	120
Total Amount in (\$1,000s)	\$930	\$895	\$1,925	\$0	\$25,360	\$4,720	\$8,160	\$33,830
FHA Loans	0	2	2	0	11	1	9	16
Single Unit	4	2	6	0	87	13	38	112
Median Loan Amount	\$200,000	\$315,000	\$255,000		\$255,000	\$335,000	\$210,000	\$260,000
Median Income	\$87,500	\$78,000	\$94,000		\$86,000	\$156,000	\$53,000	\$91,000
Median Value	\$325,000	\$355,000	\$235,000		\$325,000	\$420,000	\$240,000	\$325,000
LTV > 90	0 of 4	2 of 2	6 of 7	0 of 0	35 of 89	4 of 14	16 of 41	47 of 116
DTI > 45	0 of 4	1 of 2	0 of 7	0 of 0	6 of 89	4 of 13	6 of 41	11 of 115
Loan Costs > \$5,000	2 of 4	2 of 3	4 of 7	0 of 0	29 of 80	5 of 14	11 of 33	42 of 108

### Trends – One- to Four-family, Purchase or Refinance Only

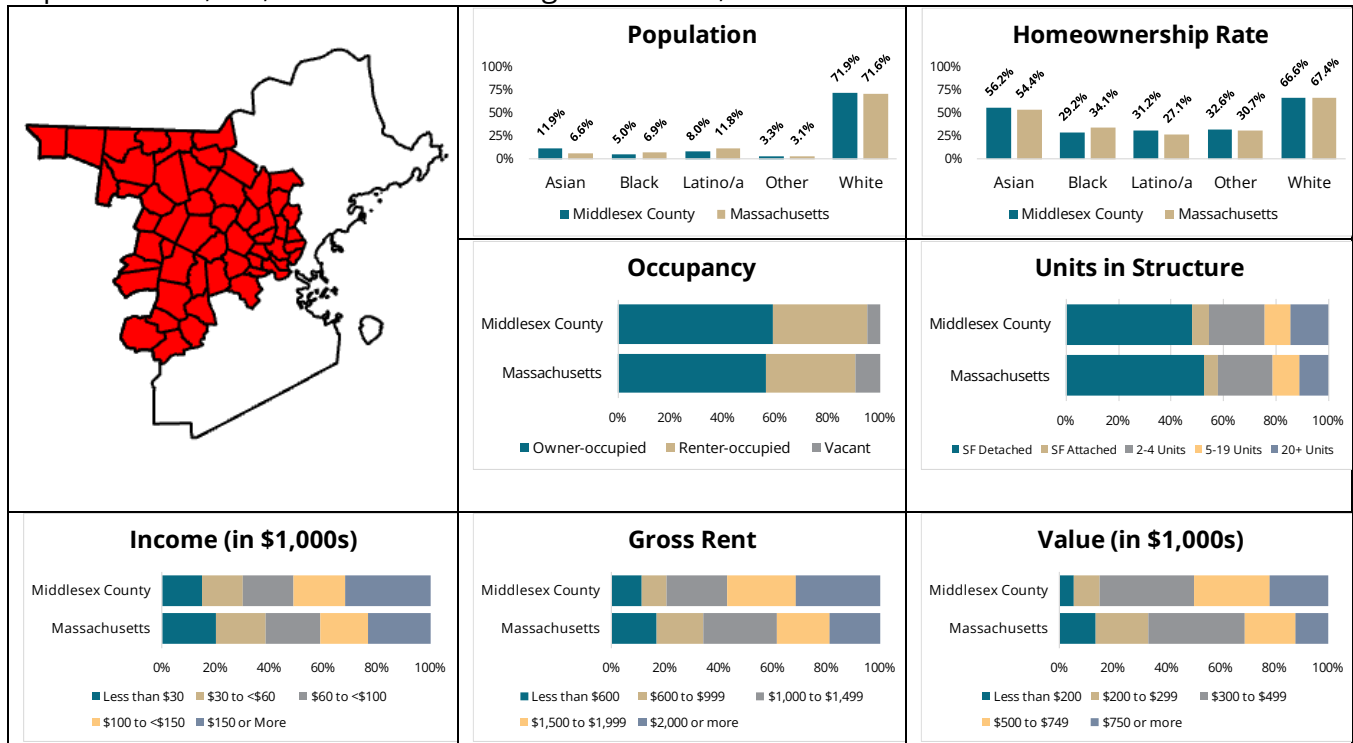




## Geography: Middlesex County

Population: 1,600,842

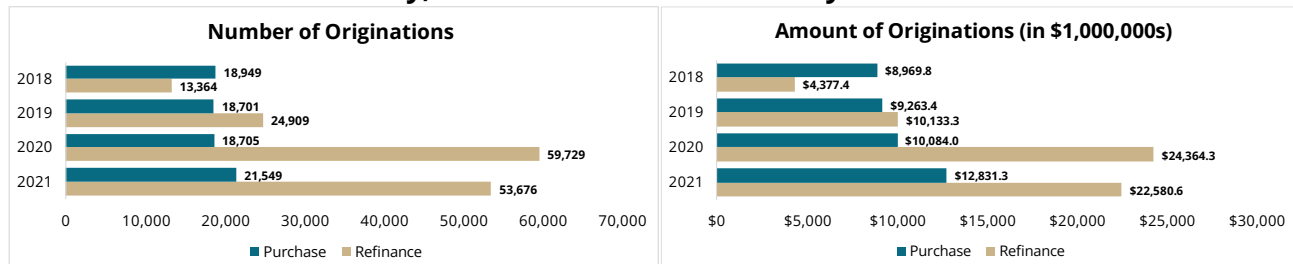
Housing Units: 636,543



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	8,213	6,111 (74%)	\$3,193,075	2,303 (38%)	3,808 (62%)	1,393 (23%)	1,132 (19%)
ROCKET MORTGAGE, LLC (LML)	5,894	4,995 (85%)	\$1,932,135	667 (13%)	4,328 (87%)	1,143 (23%)	1,440 (29%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	5,277	4,756 (90%)	\$2,430,540	2,108 (44%)	2,648 (56%)	1,163 (24%)	642 (13%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	4,282	2,568 (60%)	\$1,116,980	572 (22%)	1,996 (78%)	389 (15%)	595 (23%)
LOANDEPOT.COM, LLC (LML)	2,910	2,245 (77%)	\$976,445	252 (11%)	1,993 (89%)	604 (27%)	480 (21%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	2,670	2,047 (77%)	\$934,515	812 (40%)	1,235 (60%)	355 (17%)	425 (21%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	2,365	2,044 (86%)	\$850,430	759 (37%)	1,285 (63%)	681 (33%)	782 (38%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	2,505	1,973 (79%)	\$865,255	759 (38%)	1,214 (62%)	523 (27%)	604 (31%)
MORTGAGE NETWORK, INC. (LML)	1,857	1,657 (89%)	\$737,365	600 (36%)	1,057 (64%)	100 (6%)	351 (21%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	2,247	1,522 (68%)	\$890,360	377 (25%)	1,145 (75%)	341 (22%)	233 (15%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	1,559	1,386 (89%)	\$612,470	382 (28%)	1,004 (72%)	587 (42%)	215 (16%)
AMERISAVE MORTGAGE CORPORATION (LML)	3,954	1,263 (32%)	\$506,705	56 (4%)	1,207 (96%)	191 (15%)	292 (23%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	2,494	1,211 (49%)	\$654,275	310 (26%)	901 (74%)	254 (21%)	215 (18%)
NEW FED MORTGAGE, CORP. (LML)	1,349	1,150 (85%)	\$461,120	186 (16%)	964 (84%)	224 (19%)	293 (25%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	1,227	1,066 (87%)	\$469,760	499 (47%)	567 (53%)	199 (19%)	283 (27%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	4,299	1,061 (25%)	\$572,085	280 (26%)	781 (74%)	280 (26%)	194 (18%)
U.S. BANK NATIONAL ASSOCIATION (Other)	3,236	1,046 (32%)	\$741,250	466 (45%)	580 (55%)	487 (47%)	91 (9%)
NEWREZ LLC (LML)	3,202	1,031 (32%)	\$342,155	78 (8%)	953 (92%)	161 (16%)	297 (29%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	1,213	1,003 (83%)	\$382,575	323 (32%)	680 (68%)	236 (24%)	372 (37%)
JEANNE D'ARC CREDIT UNION (MBCU)	924	805 (87%)	\$236,665	153 (19%)	652 (81%)	124 (15%)	306 (38%)

## Trends – One- to Four-family, Purchase or Refinance Only

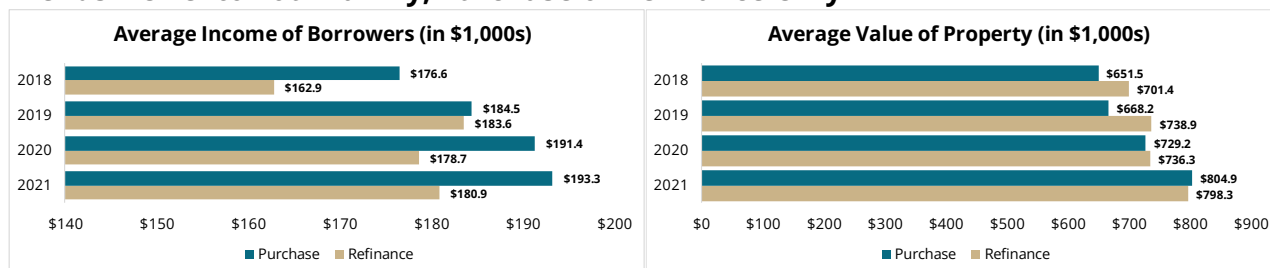


## Geography: Middlesex County

### Mortgage Lending

Middlesex County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	6,400	850	1,783	100	28,719	8,754	10,939	46,606
Purchase Originations (Rate)	1,708 (67%)	161 (69%)	316 (63%)	8 (38%)	4,554 (73%)	1,797 (63%)	1,444 (58%)	8,544 (69%)
Refinance Originations (Rate)	1,882 (65%)	250 (59%)	487 (57%)	28 (60%)	12,492 (73%)	2,436 (57%)	3,576 (58%)	17,575 (68%)
Denials	683 (11%)	165 (19%)	397 (22%)	25 (25%)	2,766 (10%)	769 (9%)	2,175 (20%)	4,805 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1,419	145	282	5	4,045	881	1,309	6,777
Total Amount (in \$1,000s)	\$962,445	\$87,285	\$160,130	\$2,445	\$2,714,205	\$642,585	\$438,505	\$4,569,095
FHA Loans	10	12	16	0	26	5	35	69
Single Unit	1,345	132	257	5	3,891	835	1,254	6,465
Median Loan Amount	\$585,000	\$515,000	\$510,000	\$405,000	\$555,000	\$645,000	\$325,000	\$565,000
Median Income	\$156,000	\$121,000	\$120,000	\$140,000	\$174,000	\$184,000	\$73,000	\$169,000
Median Value	\$755,000	\$605,000	\$585,000	\$485,000	\$765,000	\$845,000	\$435,000	\$765,000
LTV > 90	132 of 1,390	62 of 131	109 of 262	1 of 4	455 of 3,749	90 of 837	340 of 1,191	849 of 6,373
DTI > 45	77 of 1,354	12 of 131	25 of 262	1 of 4	212 of 3,747	49 of 836	206 of 1,191	376 of 6,334
Loan Costs > \$5,000	394 of 1,349	45 of 129	74 of 241	1 of 4	1,066 of 3,631	255 of 791	104 of 1,105	1,835 of 6,145
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	8,191	1,416	3,232	143	28,586	14,609	14,367	56,177
Purchase Originations (Rate)	2,257 (76%)	333 (76%)	976 (78%)	28 (67%)	5,270 (80%)	1,470 (47%)	2,918 (77%)	10,334 (72%)
Refinance Originations (Rate)	3,795 (73%)	554 (57%)	1,213 (62%)	53 (54%)	16,190 (74%)	5,599 (49%)	6,467 (62%)	27,404 (66%)
Denials	403 (5%)	153 (11%)	273 (8%)	14 (10%)	1,589 (6%)	865 (6%)	1,513 (11%)	3,297 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1,894	322	885	25	4,916	1,334	2,711	9,376
Total Amount (in \$1,000s)	\$1,055,790	\$163,450	\$432,735	\$13,065	\$2,577,560	\$724,440	\$969,675	\$4,967,040
FHA Loans	69	115	288	1	279	111	418	863
Single Unit	1,797	275	731	25	4,709	1,252	2,558	8,789
Median Loan Amount	\$525,000	\$475,000	\$475,000	\$435,000	\$495,000	\$505,000	\$355,000	\$505,000
Median Income	\$134,000	\$104,500	\$96,000	\$99,000	\$137,000	\$137,000	\$75,000	\$130,000
Median Value	\$665,000	\$525,000	\$515,000	\$475,000	\$615,000	\$625,000	\$425,000	\$615,000
LTV > 90	281 of 1,889	211 of 318	571 of 879	5 of 22	1,216 of 4,868	343 of 1,323	1,118 of 2,673	2,627 of 9,299
DTI > 45	245 of 1,894	107 of 322	298 of 885	4 of 25	568 of 4,915	179 of 1,333	807 of 2,710	1,401 of 9,374
Loan Costs > \$5,000	497 of 1,879	176 of 317	488 of 877	8 of 25	1,521 of 4,888	462 of 1,328	805 of 2,684	3,152 of 9,314
<b>OTHER LENDERS - All Applications</b>								
Applications	3,162	504	1,084	74	12,812	9,158	5,332	26,794
Purchase Originations (Rate)	662 (66%)	72 (61%)	210 (71%)	6 (60%)	1,439 (70%)	448 (17%)	515 (59%)	2,837 (47%)
Refinance Originations (Rate)	1,186 (65%)	157 (50%)	321 (52%)	21 (48%)	5,827 (66%)	1,371 (23%)	1,905 (51%)	8,883 (51%)
Denials	279 (9%)	96 (19%)	196 (18%)	12 (16%)	1,262 (10%)	521 (6%)	998 (19%)	2,366 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	567	66	191	4	1,261	315	484	2,404
Total Amount in (\$1,000s)	\$433,835	\$36,570	\$98,745	\$2,670	\$828,835	\$218,665	\$166,310	\$1,619,320
FHA Loans	12	19	37	0	37	11	47	116
Single Unit	544	58	170	4	1,218	302	463	2,296
Median Loan Amount	\$665,000	\$495,000	\$455,000	\$600,000	\$525,000	\$555,000	\$345,000	\$545,000
Median Income	\$184,000	\$119,500	\$112,000	\$184,000	\$157,000	\$166,500	\$77,000	\$157,000
Median Value	\$905,000	\$545,000	\$535,000	\$705,000	\$685,000	\$710,000	\$435,000	\$705,000
LTV > 90	44 of 564	39 of 64	87 of 190	1 of 4	232 of 1,236	57 of 308	172 of 475	460 of 2,366
DTI > 45	59 of 563	14 of 64	45 of 190	0 of 4	119 of 1,237	33 of 304	117 of 475	270 of 2,362
Loan Costs > \$5,000	226 of 560	30 of 64	118 of 190	3 of 4	459 of 1,221	139 of 302	123 of 464	975 of 2,341

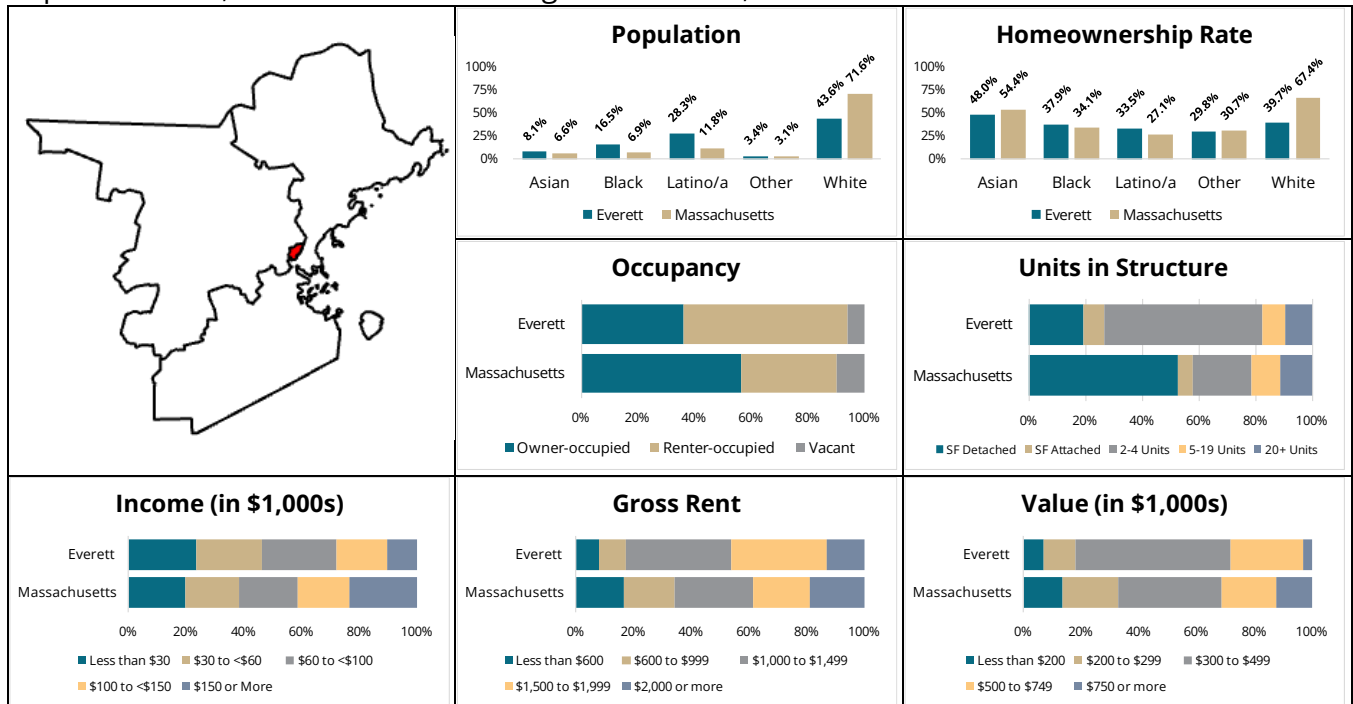
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Everett

Population: 46,118

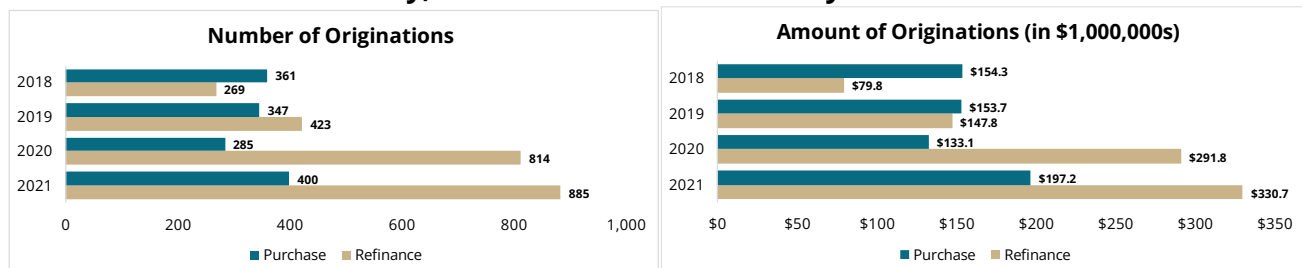
Housing Units: 17,066



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	165	110 (67%)	\$44,260	56 (51%)	54 (49%)	67 (61%)	59 (54%)
ROCKET MORTGAGE, LLC (LML)	109	84 (77%)	\$30,720	15 (18%)	69 (82%)	34 (40%)	39 (46%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	95	75 (79%)	\$34,625	28 (37%)	47 (63%)	49 (65%)	39 (52%)
MSA MORTGAGE, LLC (LML)	65	51 (78%)	\$23,315	12 (24%)	39 (76%)	37 (73%)	26 (51%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	66	46 (70%)	\$20,590	17 (37%)	29 (63%)	31 (67%)	22 (48%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	58	46 (79%)	\$18,190	27 (59%)	19 (41%)	28 (61%)	16 (35%)
LOANDEPOT.COM, LLC (LML)	58	40 (69%)	\$14,730	2 (5%)	38 (95%)	19 (48%)	22 (55%)
NEW FED MORTGAGE, CORP. (LML)	49	40 (82%)	\$17,420	16 (40%)	24 (60%)	21 (53%)	22 (55%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	42	37 (88%)	\$11,035	13 (35%)	24 (65%)	23 (62%)	24 (65%)
NEWREZ LLC (LML)	110	33 (30%)	\$11,495	0 (0%)	33 (100%)	12 (36%)	15 (45%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	43	33 (77%)	\$16,305	13 (39%)	20 (61%)	32 (97%)	15 (45%)
EVERETT CO-OPERATIVE BANK (MBCU)	36	30 (83%)	\$11,090	6 (20%)	24 (80%)	0 (0%)	9 (30%)
HOME POINT FINANCIAL CORPORATION (LML)	47	24 (51%)	\$9,970	6 (25%)	18 (75%)	11 (46%)	6 (25%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	72	22 (31%)	\$5,920	5 (23%)	17 (77%)	11 (50%)	14 (64%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	24	21 (88%)	\$11,405	11 (52%)	10 (48%)	7 (33%)	6 (29%)
PENNYMAC LOAN SERVICES, LLC (LML)	48	19 (40%)	\$8,975	1 (5%)	18 (95%)	8 (42%)	7 (37%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	21	19 (90%)	\$9,485	5 (26%)	14 (74%)	8 (42%)	6 (32%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	26	18 (69%)	\$8,300	12 (67%)	6 (33%)	8 (44%)	9 (50%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	56	17 (30%)	\$4,735	3 (18%)	14 (82%)	8 (47%)	10 (59%)
EAGLE BANK (MBCU)	20	17 (85%)	\$5,645	2 (12%)	15 (88%)	3 (18%)	11 (65%)

## Trends – One- to Four-family, Purchase or Refinance Only

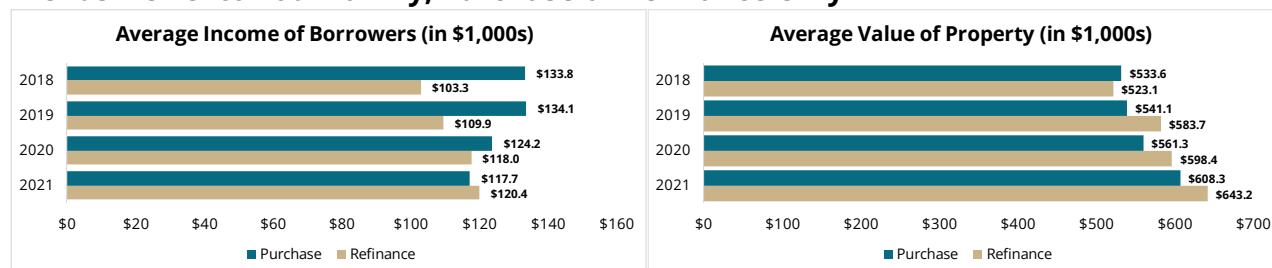


## Geography: Everett

### Mortgage Lending

Everett	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	139	45	146	4	244	175	376	753
Purchase Originations (Rate)	34 (61%)	5 (71%)	18 (49%)	0 (0%)	25 (50%)	38 (63%)	43 (46%)	120 (57%)
Refinance Originations (Rate)	33 (52%)	21 (70%)	29 (41%)	0 (0%)	101 (65%)	55 (64%)	105 (50%)	239 (59%)
Denials	16 (12%)	7 (16%)	50 (34%)	2 (50%)	41 (17%)	25 (14%)	100 (27%)	141 (19%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	18	4	15	0	19	11	35	67
Total Amount (in \$1,000s)	\$7,800	\$1,760	\$8,135	\$0	\$7,195	\$4,995	\$14,375	\$29,885
FHA Loans	0	1	2	0	0	1	0	4
Single Unit	17	3	7	0	18	9	30	54
Median Loan Amount	\$435,000	\$425,000	\$605,000		\$385,000	\$445,000	\$415,000	\$425,000
Median Income	\$96,500	\$83,000	\$101,000		\$100,000	\$90,000	\$84,000	\$94,000
Median Value	\$540,000	\$475,000	\$610,000		\$475,000	\$555,000	\$500,000	\$525,000
LTV > 90	2 of 18	3 of 4	10 of 14	0 of 0	4 of 15	0 of 11	10 of 34	19 of 62
DTI > 45	1 of 18	1 of 4	3 of 14	0 of 0	1 of 15	1 of 11	6 of 34	7 of 62
Loan Costs > \$5,000	1 of 17	2 of 4	3 of 11	0 of 0	2 of 14	1 of 11	3 of 30	9 of 57
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	212	120	312	0	366	318	592	1,328
Purchase Originations (Rate)	72 (84%)	14 (74%)	68 (72%)	0 (0%)	59 (76%)	29 (35%)	108 (76%)	242 (67%)
Refinance Originations (Rate)	81 (65%)	53 (52%)	138 (64%)	0 (0%)	180 (63%)	102 (44%)	260 (58%)	554 (58%)
Denials	14 (7%)	18 (15%)	31 (10%)	0 (0%)	36 (10%)	29 (9%)	71 (12%)	128 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	52	14	64	0	48	23	96	201
Total Amount (in \$1,000s)	\$23,780	\$8,260	\$35,730	\$0	\$23,670	\$12,525	\$40,530	\$103,965
FHA Loans	2	9	25	0	5	5	11	46
Single Unit	45	10	36	0	32	15	86	138
Median Loan Amount	\$435,000	\$545,000	\$555,000		\$475,000	\$505,000	\$430,000	\$495,000
Median Income	\$78,500	\$112,500	\$100,000		\$98,500	\$115,000	\$72,000	\$100,000
Median Value	\$550,000	\$580,000	\$605,000		\$535,000	\$565,000	\$505,000	\$565,000
LTV > 90	11 of 52	12 of 14	43 of 64	0 of 0	17 of 48	12 of 23	35 of 96	95 of 201
DTI > 45	12 of 52	5 of 14	25 of 64	0 of 0	5 of 48	4 of 23	27 of 96	51 of 201
Loan Costs > \$5,000	15 of 51	9 of 13	46 of 63	0 of 0	10 of 45	8 of 22	29 of 96	88 of 194
<b>OTHER LENDERS - All Applications</b>								
Applications	63	38	58	0	102	154	168	415
Purchase Originations (Rate)	12 (57%)	1 (20%)	8 (80%)	0 (0%)	13 (65%)	12 (26%)	19 (54%)	46 (45%)
Refinance Originations (Rate)	18 (49%)	16 (59%)	16 (39%)	0 (0%)	37 (51%)	13 (14%)	47 (40%)	100 (37%)
Denials	13 (21%)	9 (24%)	9 (16%)	0 (0%)	22 (22%)	12 (8%)	34 (20%)	65 (16%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	11	1	8	0	11	4	18	35
Total Amount in (\$1,000s)	\$5,105	\$665	\$4,900	\$0	\$5,245	\$2,470	\$7,870	\$18,385
FHA Loans	0	0	5	0	2	2	2	9
Single Unit	9	0	4	0	7	1	15	21
Median Loan Amount	\$445,000	\$665,000	\$605,000		\$515,000	\$605,000	\$450,000	\$525,000
Median Income	\$90,000	\$92,000	\$102,500		\$85,000	\$109,500	\$81,000	\$96,000
Median Value	\$565,000	\$695,000	\$650,000		\$585,000	\$685,000	\$555,000	\$595,000
LTV > 90	2 of 11	1 of 1	6 of 8	0 of 0	6 of 11	3 of 4	8 of 18	18 of 35
DTI > 45	3 of 11	1 of 1	5 of 8	0 of 0	3 of 11	1 of 4	7 of 18	13 of 35
Loan Costs > \$5,000	5 of 11	0 of 1	8 of 8	0 of 0	3 of 11	3 of 4	6 of 18	19 of 35

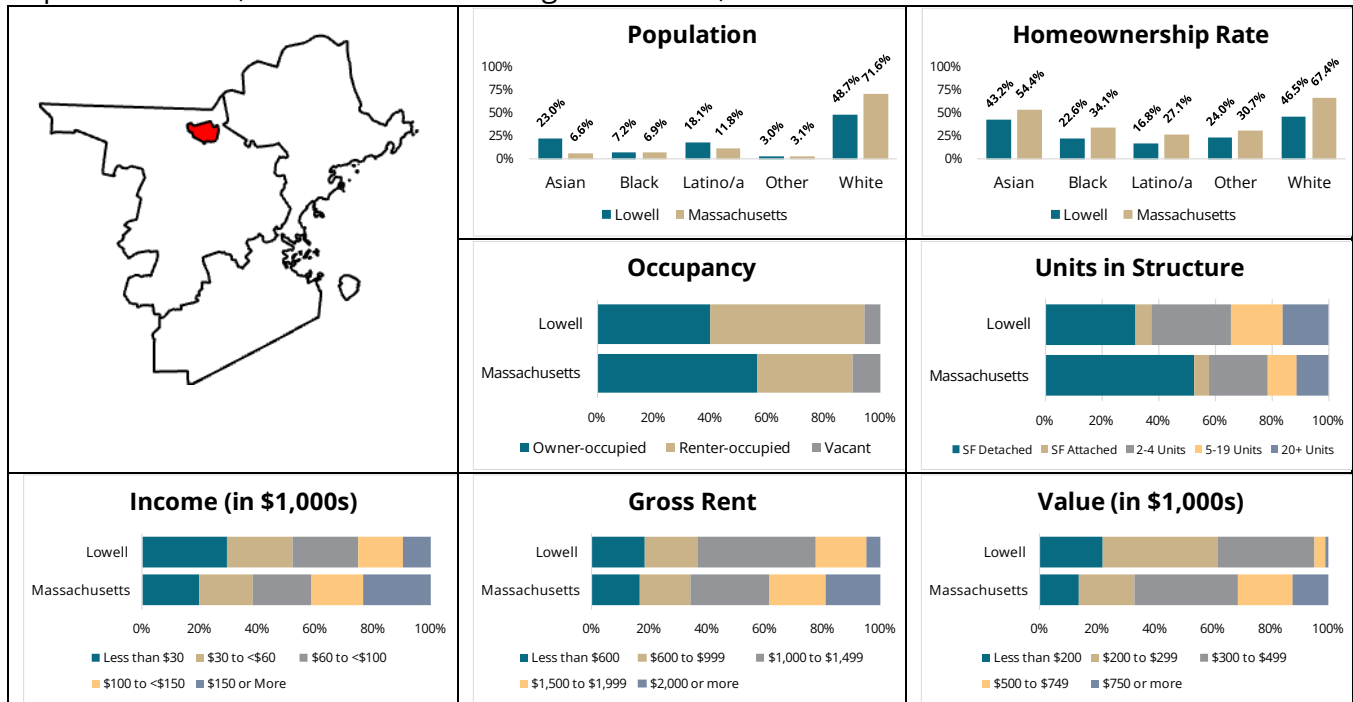
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Lowell

Population: 111,306

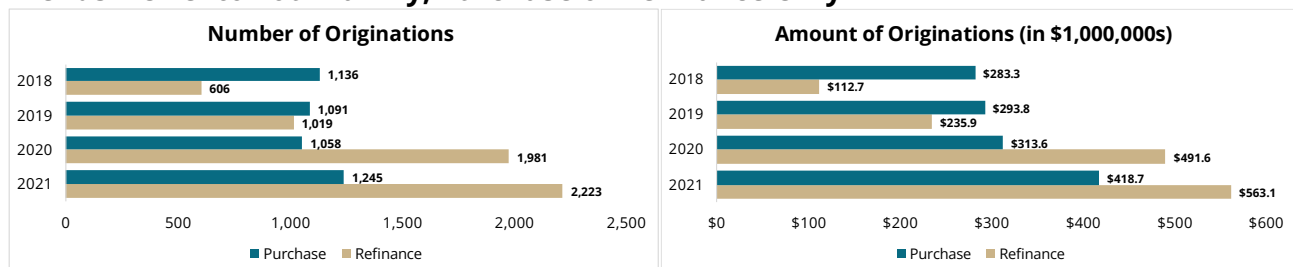
Housing Units: 41,786



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
JEANNE D'ARC CREDIT UNION (MBCU)	318	279 (88%)	\$62,745	61 (22%)	218 (78%)	66 (24%)	139 (50%)
ROCKET MORTGAGE, LLC (LML)	299	227 (76%)	\$57,125	25 (11%)	202 (89%)	73 (32%)	145 (64%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	243	195 (80%)	\$62,725	94 (48%)	101 (52%)	100 (51%)	118 (61%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	231	190 (82%)	\$58,480	83 (44%)	107 (56%)	92 (48%)	130 (68%)
GUARANTEED RATE, INC. (LML)	253	175 (69%)	\$52,645	113 (65%)	62 (35%)	74 (42%)	107 (61%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	122	100 (82%)	\$25,770	58 (58%)	42 (42%)	64 (64%)	75 (75%)
DIGITAL FEDERAL CREDIT UNION (Other)	204	74 (36%)	\$17,340	7 (9%)	67 (91%)	38 (51%)	38 (51%)
NEWREZ LLC (LML)	218	72 (33%)	\$19,020	7 (10%)	65 (90%)	19 (26%)	29 (40%)
LOANDEPOT.COM, LLC (LML)	108	72 (67%)	\$20,850	6 (8%)	66 (92%)	23 (32%)	41 (57%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	86	72 (84%)	\$21,860	46 (64%)	26 (36%)	31 (43%)	48 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	100	69 (69%)	\$20,585	33 (48%)	36 (52%)	19 (28%)	33 (48%)
FREEDOM MORTGAGE CORPORATION (LML)	141	61 (43%)	\$16,795	1 (2%)	60 (98%)	27 (44%)	9 (15%)
HOMESTEAD FUNDING CORP. (LML)	75	61 (81%)	\$19,215	30 (49%)	31 (51%)	56 (92%)	51 (84%)
NATIONSTAR MORTGAGE LLC (LML)	120	59 (49%)	\$13,825	0 (0%)	59 (100%)	24 (41%)	29 (49%)
AMERISAVE MORTGAGE CORPORATION (LML)	236	58 (25%)	\$15,440	2 (3%)	56 (97%)	14 (24%)	31 (53%)
WASHINGTON SAVINGS BANK (MBCU)	73	55 (75%)	\$15,305	22 (40%)	33 (60%)	22 (40%)	31 (56%)
NEW FED MORTGAGE, CORP. (LML)	71	54 (76%)	\$17,900	24 (44%)	30 (56%)	26 (48%)	35 (65%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	57	54 (95%)	\$16,800	29 (54%)	25 (46%)	22 (41%)	20 (37%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	82	51 (62%)	\$14,295	23 (45%)	28 (55%)	27 (53%)	31 (61%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	155	48 (31%)	\$10,880	9 (19%)	39 (81%)	19 (40%)	25 (52%)

## Trends – One- to Four-family, Purchase or Refinance Only



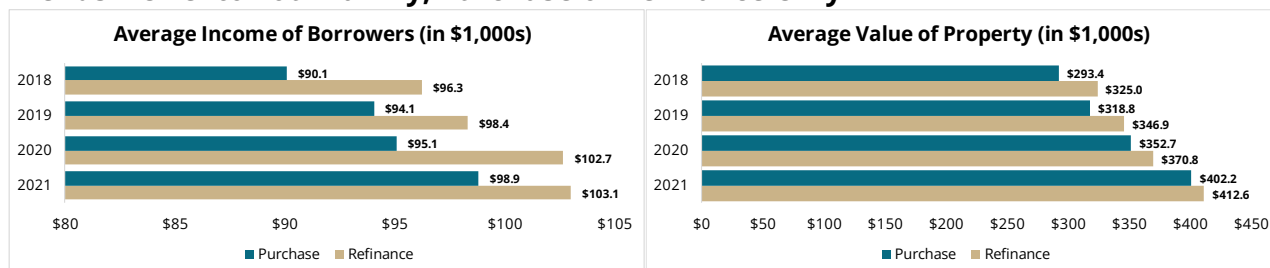


## Geography: Lowell

### Mortgage Lending

Lowell	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	471	110	187	3	790	364	1,076	1,925
Purchase Originations (Rate)	92 (62%)	21 (55%)	38 (54%)	0 (0%)	149 (70%)	83 (53%)	191 (54%)	383 (61%)
Refinance Originations (Rate)	157 (59%)	22 (42%)	44 (54%)	1 (50%)	330 (71%)	103 (64%)	330 (57%)	657 (64%)
Denials	62 (13%)	22 (20%)	40 (21%)	1 (33%)	84 (11%)	42 (12%)	173 (16%)	251 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	60	19	31	0	122	15	161	247
Total Amount (in \$1,000s)	\$21,630	\$7,375	\$11,375	\$0	\$38,160	\$4,685	\$49,545	\$83,225
FHA Loans	7	4	5	0	3	1	15	20
Single Unit	53	15	25	0	116	14	140	223
Median Loan Amount	\$340,000	\$435,000	\$375,000		\$290,000	\$275,000	\$295,000	\$325,000
Median Income	\$74,000	\$85,000	\$74,000		\$86,000	\$100,000	\$69,000	\$82,000
Median Value	\$405,000	\$455,000	\$385,000		\$355,000	\$335,000	\$355,000	\$385,000
LTV > 90	28 of 57	14 of 18	28 of 31	0 of 0	32 of 103	6 of 15	85 of 151	108 of 224
DTI > 45	8 of 57	4 of 18	3 of 31	0 of 0	9 of 103	2 of 15	23 of 151	26 of 224
Loan Costs > \$5,000	12 of 57	8 of 18	10 of 25	0 of 0	9 of 103	2 of 15	30 of 145	41 of 218
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	565	238	486	12	1,064	820	1,704	3,185
Purchase Originations (Rate)	168 (80%)	71 (82%)	182 (82%)	1 (50%)	246 (76%)	94 (35%)	483 (80%)	762 (69%)
Refinance Originations (Rate)	209 (60%)	88 (58%)	151 (57%)	3 (30%)	503 (69%)	245 (45%)	646 (59%)	1,199 (58%)
Denials	48 (8%)	19 (8%)	46 (9%)	4 (33%)	91 (9%)	80 (10%)	184 (11%)	288 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	140	68	157	1	215	79	444	660
Total Amount (in \$1,000s)	\$48,130	\$28,050	\$64,755	\$195	\$72,215	\$28,575	\$147,560	\$241,920
FHA Loans	26	29	79	0	38	28	136	200
Single Unit	122	52	106	1	193	62	380	536
Median Loan Amount	\$345,000	\$405,000	\$415,000	\$195,000	\$335,000	\$365,000	\$335,000	\$365,000
Median Income	\$75,500	\$84,000	\$80,000	\$40,000	\$85,000	\$85,000	\$68,000	\$80,000
Median Value	\$385,000	\$420,000	\$445,000	\$245,000	\$385,000	\$395,000	\$365,000	\$395,000
LTV > 90	65 of 138	52 of 66	133 of 155	0 of 1	108 of 212	47 of 77	276 of 437	405 of 649
DTI > 45	32 of 140	29 of 68	65 of 157	0 of 1	46 of 215	25 of 79	168 of 444	197 of 660
Loan Costs > \$5,000	46 of 137	35 of 67	97 of 155	0 of 1	68 of 210	41 of 79	197 of 435	287 of 649
<b>OTHER LENDERS - All Applications</b>								
Applications	240	93	131	5	445	414	616	1,328
Purchase Originations (Rate)	35 (65%)	12 (63%)	25 (69%)	0 (0%)	40 (57%)	21 (15%)	72 (62%)	133 (42%)
Refinance Originations (Rate)	78 (49%)	32 (48%)	37 (49%)	0 (0%)	184 (57%)	71 (29%)	201 (45%)	402 (46%)
Denials	39 (16%)	19 (20%)	32 (24%)	2 (40%)	56 (13%)	38 (9%)	124 (20%)	186 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	34	10	22	0	31	14	68	111
Total Amount in (\$1,000s)	\$12,840	\$4,370	\$8,420	\$0	\$9,465	\$3,910	\$22,390	\$39,005
FHA Loans	9	5	9	0	2	2	16	27
Single Unit	28	6	16	0	28	13	58	91
Median Loan Amount	\$390,000	\$410,000	\$370,000		\$295,000	\$290,000	\$320,000	\$355,000
Median Income	\$88,000	\$94,000	\$88,000		\$81,000	\$90,000	\$74,500	\$87,000
Median Value	\$445,000	\$465,000	\$425,000		\$385,000	\$315,000	\$365,000	\$405,000
LTV > 90	12 of 34	9 of 10	17 of 22	0 of 0	13 of 31	6 of 14	39 of 68	57 of 111
DTI > 45	8 of 34	3 of 10	6 of 22	0 of 0	6 of 31	2 of 14	20 of 68	25 of 111
Loan Costs > \$5,000	13 of 34	5 of 10	16 of 22	0 of 0	8 of 31	5 of 14	26 of 68	47 of 111

## Trends – One- to Four-family, Purchase or Refinance Only

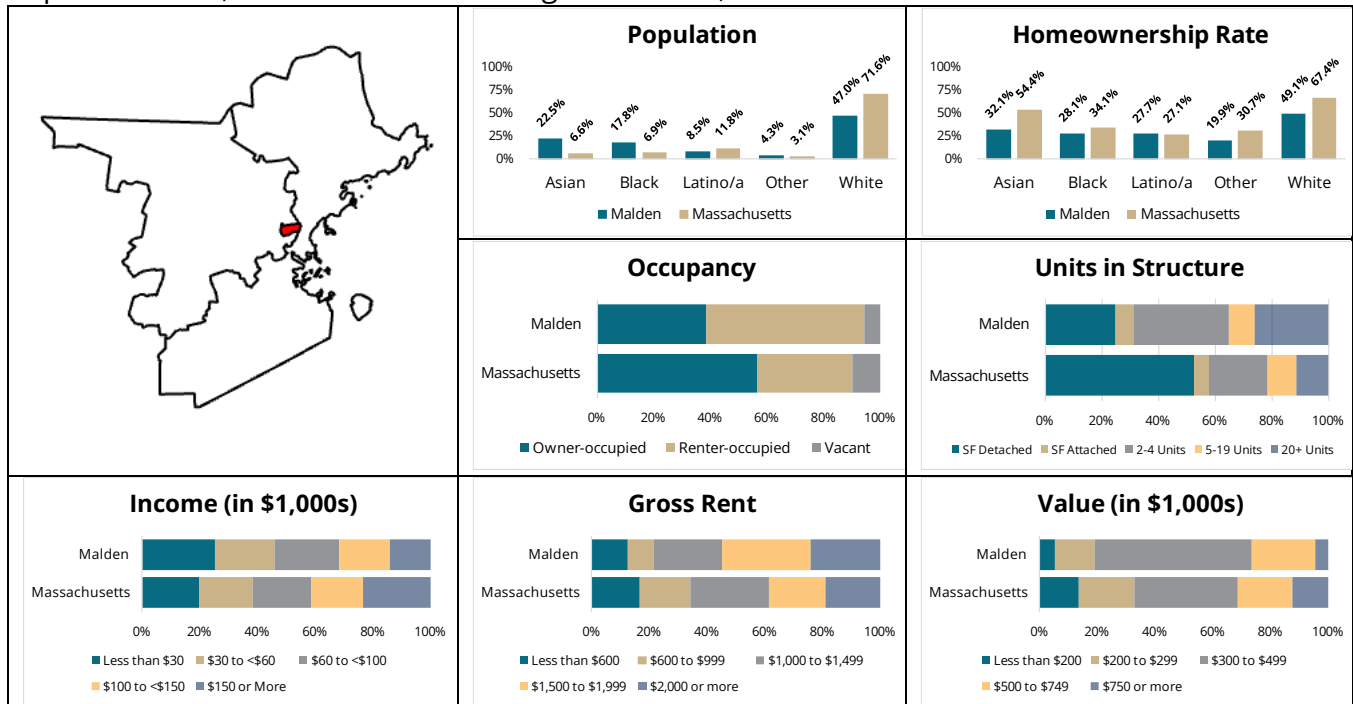




## Geography: Malden

Population: 60,984

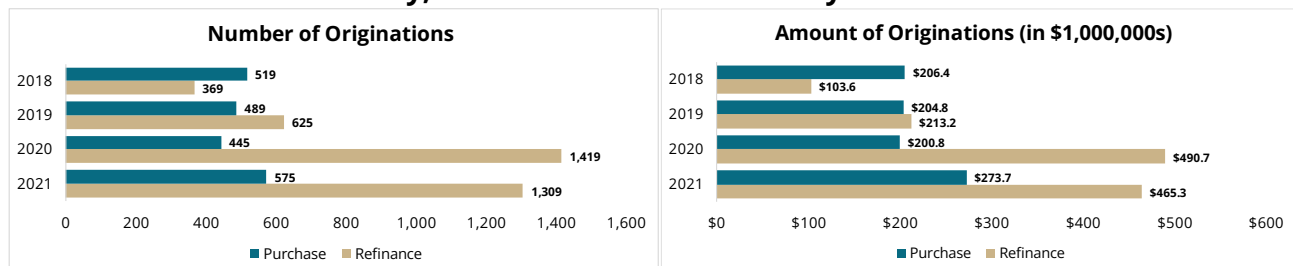
Housing Units: 24,406



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	173	140 (81%)	\$50,810	27 (19%)	113 (81%)	51 (36%)	66 (47%)
GUARANTEED RATE, INC. (LML)	209	135 (65%)	\$57,695	52 (39%)	83 (61%)	64 (47%)	42 (31%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	123	111 (90%)	\$48,505	68 (61%)	43 (39%)	48 (43%)	34 (31%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	129	109 (84%)	\$46,705	47 (43%)	62 (57%)	74 (68%)	56 (51%)
LOANDEPOT.COM, LLC (LML)	96	64 (67%)	\$24,430	8 (13%)	56 (88%)	27 (42%)	29 (45%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	73	61 (84%)	\$26,855	34 (56%)	27 (44%)	27 (44%)	22 (36%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	129	57 (44%)	\$15,685	17 (30%)	40 (70%)	27 (47%)	35 (61%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	65	50 (77%)	\$19,540	16 (32%)	34 (68%)	16 (32%)	22 (44%)
NEWREZ LLC (LML)	127	44 (35%)	\$16,750	4 (9%)	40 (91%)	16 (36%)	14 (32%)
NEW FED MORTGAGE, CORP. (LML)	46	40 (87%)	\$14,960	9 (23%)	31 (78%)	13 (33%)	16 (40%)
NATIONSTAR MORTGAGE LLC (LML)	62	32 (52%)	\$9,570	0 (0%)	32 (100%)	10 (31%)	11 (34%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	53	32 (60%)	\$11,320	12 (38%)	20 (63%)	13 (41%)	11 (34%)
HOME POINT FINANCIAL CORPORATION (LML)	46	31 (67%)	\$13,945	5 (16%)	26 (84%)	16 (52%)	16 (52%)
MORTGAGE NETWORK, INC. (LML)	39	31 (79%)	\$12,335	10 (32%)	21 (68%)	3 (10%)	13 (42%)
CALIBER HOME LOANS, INC. (Other)	45	30 (67%)	\$11,680	11 (37%)	19 (63%)	23 (77%)	16 (53%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	32	30 (94%)	\$13,460	15 (50%)	15 (50%)	8 (27%)	9 (30%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	66	29 (44%)	\$8,405	3 (10%)	26 (90%)	8 (28%)	9 (31%)
AMERISAVE MORTGAGE CORPORATION (LML)	115	28 (24%)	\$10,210	0 (0%)	28 (100%)	7 (25%)	9 (32%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	34	27 (79%)	\$10,635	15 (56%)	12 (44%)	15 (56%)	16 (59%)
PENNYMAC LOAN SERVICES, LLC (LML)	49	23 (47%)	\$8,255	3 (13%)	20 (87%)	7 (30%)	7 (30%)

## Trends – One- to Four-family, Purchase or Refinance Only

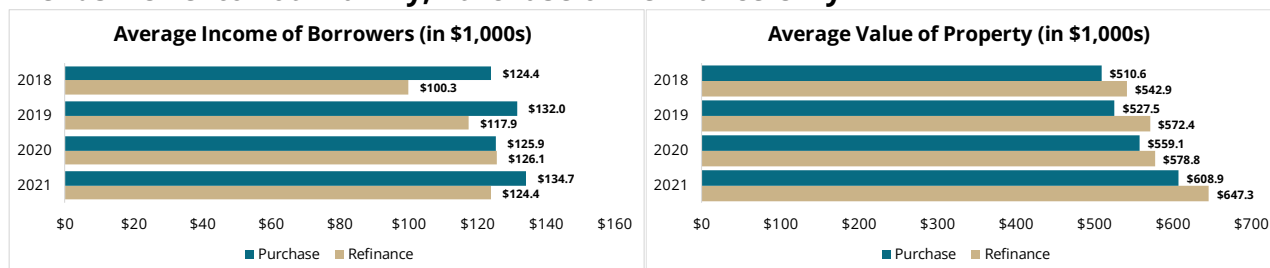


## Geography: Malden

### Mortgage Lending

Malden	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	316	92	86	3	452	216	481	1,165
Purchase Originations (Rate)	87 (67%)	10 (77%)	13 (54%)	0 (0%)	66 (66%)	38 (53%)	63 (58%)	214 (63%)
Refinance Originations (Rate)	66 (55%)	25 (52%)	15 (45%)	0 (0%)	160 (64%)	54 (50%)	123 (51%)	320 (57%)
Denials	57 (18%)	26 (28%)	30 (35%)	2 (67%)	56 (12%)	28 (13%)	120 (25%)	199 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	74	10	11	0	60	15	59	170
Total Amount (in \$1,000s)	\$33,240	\$5,620	\$5,515	\$0	\$29,670	\$6,525	\$20,645	\$80,570
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	55	5	10	0	53	11	54	134
Median Loan Amount	\$455,000	\$565,000	\$435,000		\$495,000	\$475,000	\$355,000	\$475,000
Median Income	\$104,000	\$128,500	\$135,000		\$125,000	\$113,000	\$72,000	\$111,000
Median Value	\$600,000	\$605,000	\$575,000		\$605,000	\$615,000	\$485,000	\$605,000
LTV > 90	6 of 70	5 of 9	2 of 11	0 of 0	9 of 56	4 of 14	9 of 55	26 of 160
DTI > 45	8 of 67	0 of 9	0 of 11	0 of 0	5 of 56	1 of 14	11 of 55	14 of 157
Loan Costs > \$5,000	5 of 63	2 of 8	1 of 11	0 of 0	7 of 52	0 of 14	3 of 48	15 of 148
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	428	134	159	3	590	405	701	1,719
Purchase Originations (Rate)	124 (79%)	15 (88%)	23 (72%)	1 (100%)	101 (75%)	45 (54%)	133 (80%)	309 (73%)
Refinance Originations (Rate)	178 (67%)	69 (59%)	69 (55%)	1 (50%)	325 (72%)	154 (48%)	310 (58%)	796 (62%)
Denials	27 (6%)	22 (16%)	18 (11%)	1 (33%)	34 (6%)	39 (10%)	88 (13%)	141 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	94	15	23	1	92	43	117	268
Total Amount (in \$1,000s)	\$43,030	\$7,875	\$14,315	\$485	\$43,910	\$22,935	\$44,815	\$132,550
FHA Loans	4	6	12	0	4	6	3	32
Single Unit	73	7	14	1	75	31	103	201
Median Loan Amount	\$455,000	\$545,000	\$575,000	\$485,000	\$460,000	\$505,000	\$375,000	\$485,000
Median Income	\$94,500	\$101,000	\$124,000	\$65,000	\$100,500	\$119,000	\$75,000	\$105,000
Median Value	\$595,000	\$675,000	\$675,000	\$475,000	\$555,000	\$595,000	\$455,000	\$585,000
LTV > 90	8 of 94	9 of 15	18 of 23	0 of 0	32 of 89	13 of 43	28 of 115	80 of 264
DTI > 45	16 of 94	6 of 15	9 of 23	1 of 1	9 of 92	11 of 43	25 of 117	52 of 268
Loan Costs > \$5,000	25 of 94	11 of 15	15 of 22	1 of 1	21 of 91	16 of 42	32 of 117	89 of 265
<b>OTHER LENDERS - All Applications</b>								
Applications	107	41	45	1	196	239	193	629
Purchase Originations (Rate)	22 (65%)	3 (50%)	7 (64%)	0 (0%)	13 (72%)	15 (21%)	15 (56%)	60 (43%)
Refinance Originations (Rate)	38 (61%)	17 (55%)	12 (40%)	0 (0%)	93 (66%)	39 (25%)	77 (55%)	199 (47%)
Denials	12 (11%)	9 (22%)	13 (29%)	0 (0%)	21 (11%)	16 (7%)	38 (20%)	71 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	17	3	7	0	10	6	14	43
Total Amount in (\$1,000s)	\$7,415	\$1,715	\$3,815	\$0	\$5,110	\$2,150	\$5,110	\$20,205
FHA Loans	1	2	3	0	1	1	0	8
Single Unit	14	1	4	0	8	6	12	33
Median Loan Amount	\$435,000	\$625,000	\$565,000		\$510,000	\$375,000	\$365,000	\$475,000
Median Income	\$97,000	\$128,000	\$119,000		\$129,000	\$94,000	\$74,500	\$106,000
Median Value	\$675,000	\$655,000	\$705,000		\$605,000	\$505,000	\$490,000	\$600,000
LTV > 90	2 of 17	2 of 3	4 of 7	0 of 0	2 of 10	2 of 5	2 of 14	12 of 42
DTI > 45	5 of 17	1 of 3	4 of 7	0 of 0	0 of 10	0 of 5	2 of 14	10 of 42
Loan Costs > \$5,000	3 of 16	3 of 3	5 of 7	0 of 0	1 of 10	2 of 6	2 of 13	14 of 42

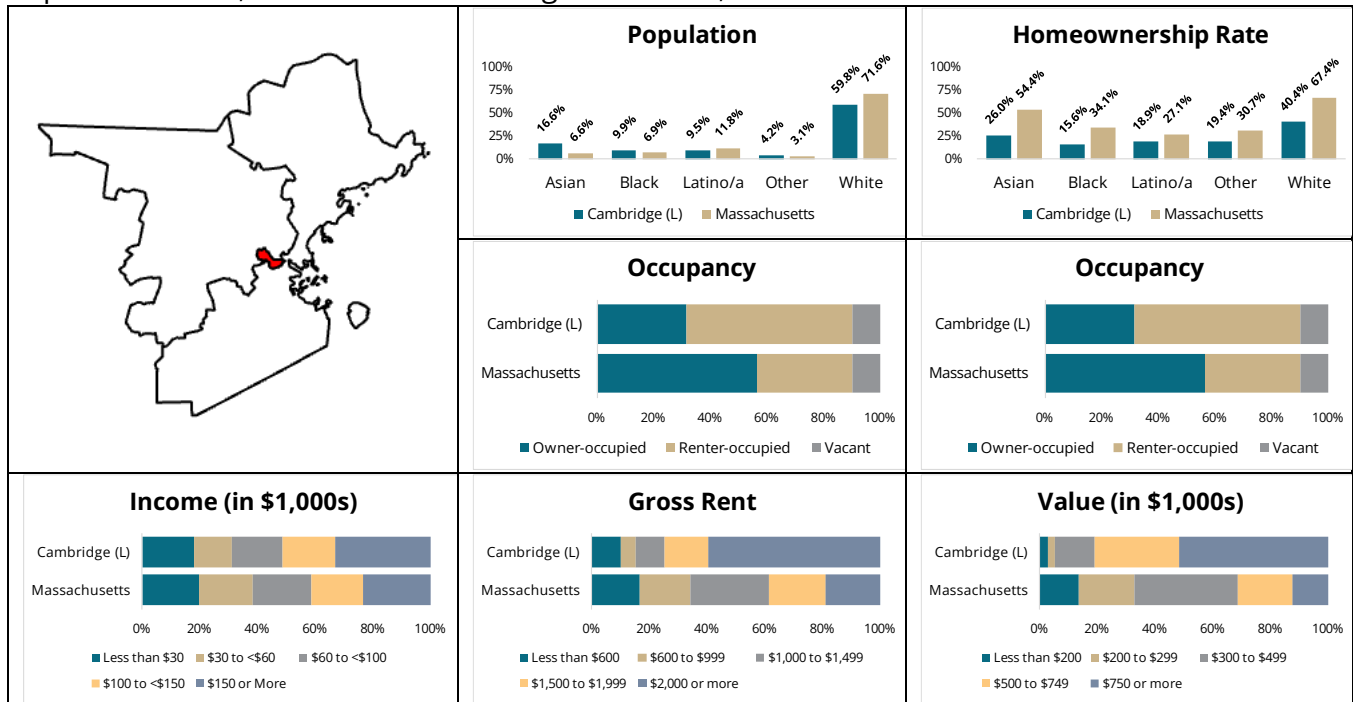
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Cambridge (L)

Population: 116,632

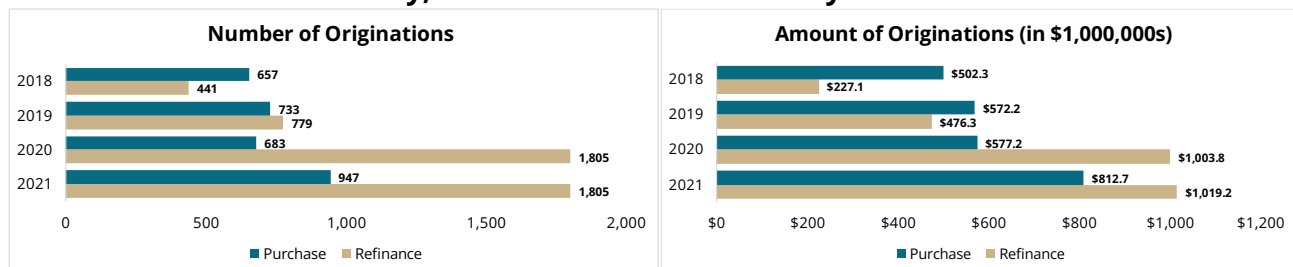
Housing Units: 51,882



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	293	268 (91%)	\$173,540	139 (52%)	129 (48%)	68 (25%)	33 (12%)
GUARANTEED RATE, INC. (LML)	330	245 (74%)	\$157,405	96 (39%)	149 (61%)	66 (27%)	17 (7%)
ROCKET MORTGAGE, LLC (LML)	161	142 (88%)	\$67,530	26 (18%)	116 (82%)	44 (31%)	21 (15%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	215	128 (60%)	\$70,160	45 (35%)	83 (65%)	25 (20%)	26 (20%)
CAMBRIDGE SAVINGS BANK (MBCU)	131	112 (85%)	\$91,620	47 (42%)	65 (58%)	23 (21%)	18 (16%)
LOANDEPOT.COM, LLC (LML)	130	100 (77%)	\$50,350	18 (18%)	82 (82%)	38 (38%)	12 (12%)
FIRST REPUBLIC BANK (MBCU)	94	80 (85%)	\$97,580	45 (56%)	35 (44%)	11 (14%)	1 (1%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	112	73 (65%)	\$55,195	21 (29%)	52 (71%)	16 (22%)	5 (7%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	81	65 (80%)	\$36,885	26 (40%)	39 (60%)	15 (23%)	10 (15%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	205	63 (31%)	\$46,435	16 (25%)	47 (75%)	19 (30%)	10 (16%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	89	59 (66%)	\$43,875	17 (29%)	42 (71%)	12 (20%)	7 (12%)
CAMBRIDGE TRUST COMPANY (MBCU)	65	58 (89%)	\$49,810	15 (26%)	43 (74%)	10 (17%)	9 (16%)
MORTGAGE NETWORK, INC. (LML)	58	51 (88%)	\$24,965	11 (22%)	40 (78%)	2 (4%)	9 (18%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	113	48 (42%)	\$40,360	17 (35%)	31 (65%)	9 (19%)	5 (10%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	66	48 (73%)	\$30,630	13 (27%)	35 (73%)	18 (38%)	3 (6%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	60	47 (78%)	\$35,815	24 (51%)	23 (49%)	21 (45%)	3 (6%)
ROCKLAND TRUST COMPANY (MBCU)	57	47 (82%)	\$28,465	18 (38%)	29 (62%)	8 (17%)	5 (11%)
U.S. BANK NATIONAL ASSOCIATION (Other)	96	44 (46%)	\$33,030	28 (64%)	16 (36%)	22 (50%)	1 (2%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	60	44 (73%)	\$49,710	17 (39%)	27 (61%)	5 (11%)	6 (14%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	65	41 (63%)	\$23,915	13 (32%)	28 (68%)	11 (27%)	2 (5%)

## Trends - One- to Four-family, Purchase or Refinance Only

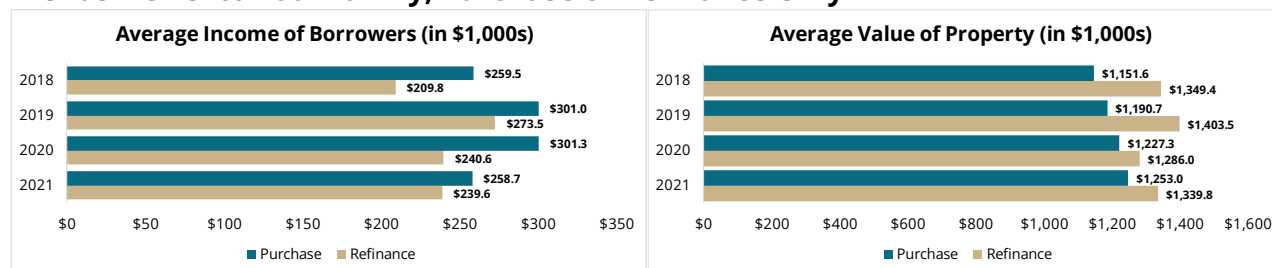


## Geography: Cambridge (L)

### Mortgage Lending

Cambridge (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	380	62	61	5	1,184	523	351	2,215
Purchase Originations (Rate)	123 (70%)	10 (77%)	14 (82%)	0 (0%)	278 (80%)	139 (67%)	51 (62%)	564 (74%)
Refinance Originations (Rate)	108 (64%)	25 (64%)	21 (64%)	1 (33%)	493 (73%)	169 (62%)	126 (61%)	817 (68%)
Denials	35 (9%)	11 (18%)	11 (18%)	1 (20%)	97 (8%)	36 (7%)	61 (17%)	191 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	96	8	13	0	237	57	48	411
Total Amount (in \$1,000s)	\$80,310	\$4,380	\$9,305	\$0	\$224,015	\$46,785	\$21,600	\$364,795
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	90	8	13	0	229	55	48	395
Median Loan Amount	\$765,000	\$410,000	\$625,000		\$755,000	\$705,000	\$400,000	\$725,000
Median Income	\$199,500	\$147,000	\$187,000		\$220,000	\$205,000	\$76,500	\$205,000
Median Value	\$1,045,000	\$900,000	\$1,150,000		\$1,105,000	\$935,000	\$665,000	\$1,055,000
LTV > 90	4 of 95	2 of 8	2 of 12	0 of 0	8 of 235	5 of 56	8 of 48	21 of 406
DTI > 45	3 of 93	1 of 8	1 of 12	0 of 0	10 of 235	5 of 56	9 of 48	20 of 404
Loan Costs > \$5,000	36 of 94	2 of 8	4 of 10	0 of 0	107 of 231	17 of 53	6 of 44	166 of 396
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	363	22	48	7	693	452	226	1,585
Purchase Originations (Rate)	109 (72%)	3 (50%)	8 (80%)	0 (0%)	123 (72%)	50 (54%)	33 (66%)	293 (68%)
Refinance Originations (Rate)	140 (67%)	8 (50%)	22 (59%)	4 (67%)	366 (71%)	198 (56%)	85 (49%)	738 (65%)
Denials	24 (7%)	5 (23%)	2 (4%)	2 (29%)	37 (5%)	29 (6%)	31 (14%)	99 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	71	3	7	0	99	38	29	218
Total Amount (in \$1,000s)	\$42,385	\$1,725	\$5,625	\$0	\$74,235	\$30,460	\$12,495	\$154,430
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	71	3	7	0	93	34	29	208
Median Loan Amount	\$555,000	\$725,000	\$625,000		\$695,000	\$615,000	\$425,000	\$645,000
Median Income	\$138,000	\$129,000	\$145,000		\$188,000	\$218,000	\$75,000	\$179,000
Median Value	\$795,000	\$805,000	\$775,000		\$895,000	\$940,000	\$595,000	\$860,000
LTV > 90	1 of 71	1 of 3	1 of 7	0 of 0	1 of 99	2 of 38	2 of 29	6 of 218
DTI > 45	10 of 71	1 of 3	1 of 7	0 of 0	6 of 99	0 of 38	8 of 29	18 of 218
Loan Costs > \$5,000	18 of 70	0 of 3	4 of 7	0 of 0	45 of 99	19 of 38	6 of 29	86 of 217
<b>OTHER LENDERS - All Applications</b>								
Applications	146	14	30	3	315	365	80	873
Purchase Originations (Rate)	37 (69%)	1 (100%)	3 (60%)	1 (100%)	41 (71%)	30 (24%)	7 (64%)	113 (47%)
Refinance Originations (Rate)	52 (67%)	6 (60%)	9 (64%)	2 (100%)	158 (71%)	57 (26%)	32 (59%)	284 (52%)
Denials	16 (11%)	2 (14%)	3 (10%)	0 (0%)	22 (7%)	20 (5%)	19 (24%)	63 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	25	0	3	0	32	19	6	79
Total Amount in (\$1,000s)	\$20,955	\$0	\$2,365	\$0	\$29,550	\$19,165	\$2,910	\$72,035
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	23	0	3	0	30	18	6	74
Median Loan Amount	\$745,000		\$805,000		\$920,000	\$715,000	\$310,000	\$805,000
Median Income	\$212,000		\$260,000		\$196,000	\$241,000	\$48,000	\$212,000
Median Value	\$1,005,000		\$1,035,000		\$1,555,000	\$935,000	\$695,000	\$1,155,000
LTV > 90	0 of 25	0 of 0	1 of 3	0 of 0	2 of 32	0 of 19	1 of 6	3 of 79
DTI > 45	1 of 25	0 of 0	0 of 3	0 of 0	2 of 32	0 of 19	0 of 6	3 of 79
Loan Costs > \$5,000	11 of 25	0 of 0	1 of 3	0 of 0	15 of 31	10 of 19	1 of 6	37 of 78

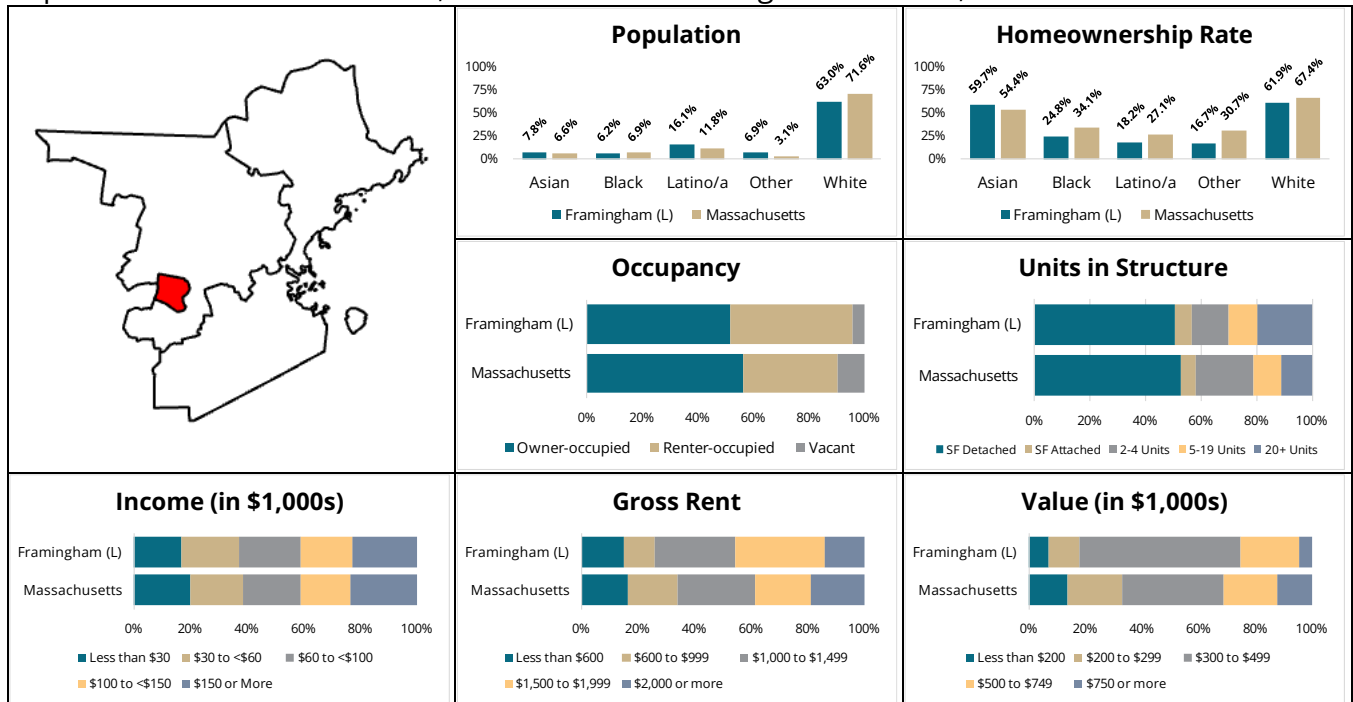
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Framingham (L)

Population: 72,308

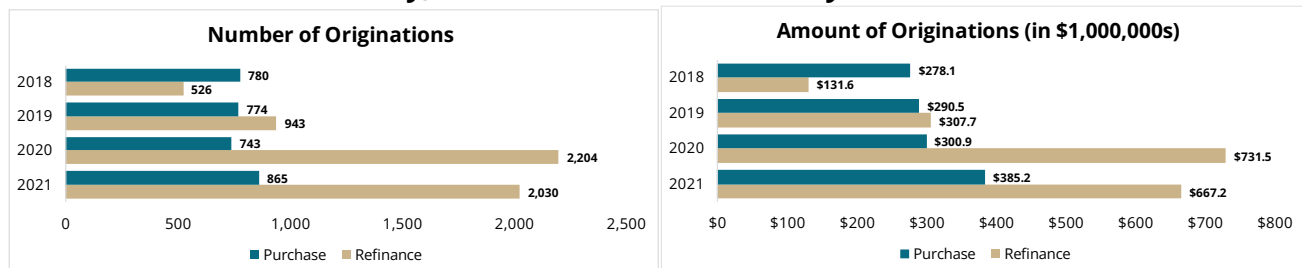
Housing Units: 29,449



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	347	269 (78%)	\$112,615	111 (41%)	158 (59%)	73 (27%)	73 (27%)
ROCKET MORTGAGE, LLC (LML)	262	212 (81%)	\$71,040	31 (15%)	181 (85%)	36 (17%)	77 (36%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	185	170 (92%)	\$67,090	71 (42%)	99 (58%)	33 (19%)	39 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	161	145 (90%)	\$52,815	63 (43%)	82 (57%)	64 (44%)	79 (54%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	137	95 (69%)	\$37,055	45 (47%)	50 (53%)	17 (18%)	26 (27%)
LOANDEPOT.COM, LLC (LML)	122	93 (76%)	\$32,805	16 (17%)	77 (83%)	25 (27%)	42 (45%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	163	91 (56%)	\$25,935	21 (23%)	70 (77%)	16 (18%)	38 (42%)
RADIUS FINANCIAL GROUP INC. (LML)	74	58 (78%)	\$19,840	19 (33%)	39 (67%)	15 (26%)	39 (67%)
NATIONSTAR MORTGAGE LLC (LML)	128	56 (44%)	\$16,740	0 (0%)	56 (100%)	16 (29%)	21 (38%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	65	55 (85%)	\$20,895	22 (40%)	33 (60%)	25 (45%)	17 (31%)
ENVISION BANK (MBCU)	61	53 (87%)	\$19,745	19 (36%)	34 (64%)	5 (9%)	21 (40%)
MORTGAGE NETWORK, INC. (LML)	52	51 (98%)	\$21,785	22 (43%)	29 (57%)	3 (6%)	11 (22%)
NEWREZ LLC (LML)	157	48 (31%)	\$13,440	4 (8%)	44 (92%)	10 (21%)	13 (27%)
AMERISAVE MORTGAGE CORPORATION (LML)	151	48 (32%)	\$16,940	2 (4%)	46 (96%)	6 (13%)	9 (19%)
FREEDOM MORTGAGE CORPORATION (LML)	95	47 (49%)	\$14,725	3 (6%)	44 (94%)	11 (23%)	11 (23%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	57	47 (82%)	\$18,565	20 (43%)	27 (57%)	13 (28%)	11 (23%)
PENNYMAC LOAN SERVICES, LLC (LML)	89	46 (52%)	\$16,520	10 (22%)	36 (78%)	13 (28%)	16 (35%)
MIDDLESEX SAVINGS BANK (MBCU)	56	46 (82%)	\$12,380	13 (28%)	33 (72%)	4 (9%)	11 (24%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	85	43 (51%)	\$13,395	7 (16%)	36 (84%)	15 (35%)	14 (33%)
HOME POINT FINANCIAL CORPORATION (LML)	82	43 (52%)	\$16,095	12 (28%)	31 (72%)	14 (33%)	14 (33%)

## Trends - One- to Four-family, Purchase or Refinance Only

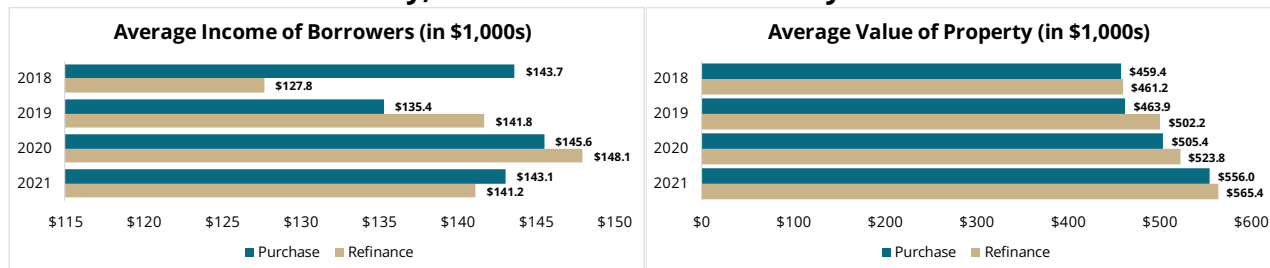


## Geography: Framingham (L)

### Mortgage Lending

Framingham (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	187	46	130	3	954	267	567	1,587
Purchase Originations (Rate)	46 (62%)	6 (75%)	12 (48%)	1 (100%)	130 (63%)	44 (55%)	65 (50%)	239 (60%)
Refinance Originations (Rate)	50 (60%)	17 (61%)	16 (28%)	0 (0%)	372 (68%)	78 (60%)	156 (51%)	533 (63%)
Denials	23 (12%)	9 (20%)	45 (35%)	1 (33%)	97 (10%)	26 (10%)	123 (22%)	201 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	37	5	11	1	115	30	60	199
Total Amount (in \$1,000s)	\$18,945	\$2,755	\$4,515	\$255	\$52,325	\$14,180	\$21,280	\$92,975
FHA Loans	0	2	1	0	2	1	2	6
Single Unit	37	5	11	1	115	30	60	199
Median Loan Amount	\$485,000	\$555,000	\$375,000	\$255,000	\$455,000	\$465,000	\$375,000	\$465,000
Median Income	\$128,000	\$166,000	\$101,000	\$80,000	\$124,000	\$132,000	\$78,000	\$125,000
Median Value	\$645,000	\$615,000	\$475,000	\$335,000	\$585,000	\$570,000	\$465,000	\$585,000
LTV > 90	9 of 37	2 of 5	6 of 10	0 of 1	26 of 110	7 of 30	16 of 56	50 of 193
DTI > 45	4 of 35	0 of 5	2 of 10	0 of 1	10 of 110	2 of 30	12 of 56	18 of 191
Loan Costs > \$5,000	4 of 36	2 of 5	2 of 9	0 of 1	13 of 109	1 of 28	7 of 54	22 of 188
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	213	71	363	5	1,239	639	871	2,530
Purchase Originations (Rate)	72 (73%)	18 (78%)	102 (82%)	1 (33%)	264 (84%)	61 (41%)	176 (78%)	518 (73%)
Refinance Originations (Rate)	85 (74%)	29 (60%)	152 (65%)	1 (50%)	683 (75%)	226 (46%)	394 (62%)	1,176 (65%)
Denials	12 (6%)	8 (11%)	31 (9%)	0 (0%)	73 (6%)	50 (8%)	92 (11%)	174 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	53	18	88	1	238	61	158	459
Total Amount (in \$1,000s)	\$24,755	\$9,130	\$40,890	\$465	\$110,100	\$28,865	\$57,980	\$214,205
FHA Loans	2	5	29	0	15	7	32	58
Single Unit	52	18	77	1	233	59	151	440
Median Loan Amount	\$485,000	\$515,000	\$465,000	\$465,000	\$475,000	\$475,000	\$385,000	\$475,000
Median Income	\$123,000	\$125,000	\$89,500	\$107,000	\$134,000	\$130,000	\$77,000	\$120,000
Median Value	\$565,000	\$550,000	\$515,000	\$495,000	\$555,000	\$600,000	\$455,000	\$555,000
LTV > 90	12 of 53	12 of 18	51 of 88	1 of 1	79 of 236	19 of 61	77 of 158	174 of 457
DTI > 45	6 of 53	6 of 18	30 of 88	0 of 1	29 of 238	11 of 61	55 of 158	82 of 459
Loan Costs > \$5,000	11 of 53	8 of 18	50 of 88	1 of 1	61 of 236	20 of 61	60 of 157	151 of 457
<b>OTHER LENDERS - All Applications</b>								
Applications	86	23	110	1	473	331	316	1,024
Purchase Originations (Rate)	12 (48%)	6 (60%)	15 (65%)	0 (0%)	55 (74%)	25 (25%)	38 (69%)	113 (49%)
Refinance Originations (Rate)	33 (62%)	7 (70%)	34 (49%)	1 (100%)	217 (64%)	39 (20%)	102 (45%)	331 (49%)
Denials	7 (8%)	4 (17%)	31 (28%)	0 (0%)	37 (8%)	24 (7%)	57 (18%)	103 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	8	6	13	0	52	18	37	97
Total Amount in (\$1,000s)	\$3,610	\$3,130	\$6,535	\$0	\$23,950	\$8,850	\$14,555	\$46,075
FHA Loans	0	3	4	0	3	1	5	11
Single Unit	8	6	12	0	51	18	37	95
Median Loan Amount	\$460,000	\$535,000	\$505,000		\$485,000	\$465,000	\$395,000	\$485,000
Median Income	\$87,500	\$135,000	\$109,000		\$113,500	\$113,000	\$83,000	\$109,500
Median Value	\$545,000	\$595,000	\$525,000		\$585,000	\$545,000	\$495,000	\$565,000
LTV > 90	3 of 8	3 of 5	6 of 13	0 of 0	11 of 51	5 of 15	9 of 37	28 of 92
DTI > 45	1 of 8	2 of 5	5 of 13	0 of 0	8 of 51	0 of 15	11 of 37	16 of 92
Loan Costs > \$5,000	2 of 8	3 of 5	10 of 13	0 of 0	15 of 50	3 of 15	12 of 36	33 of 91

### Trends – One- to Four-family, Purchase or Refinance Only

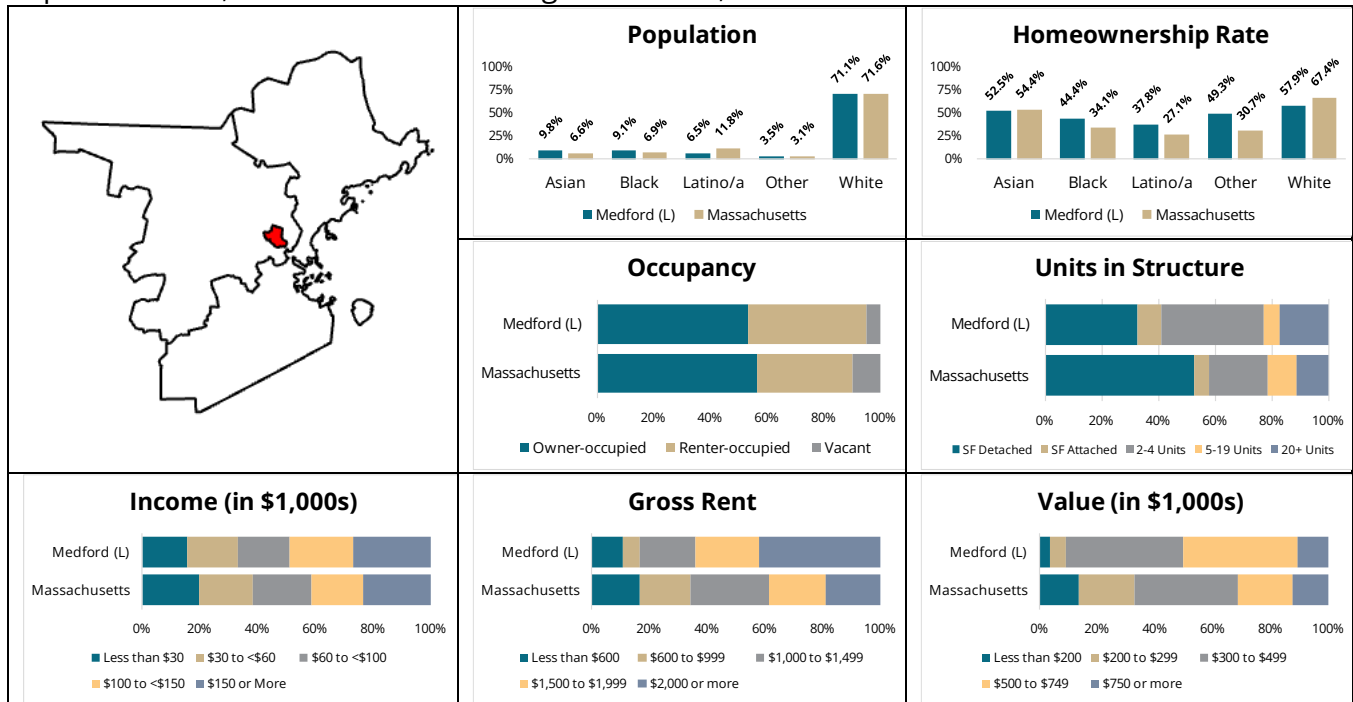




## Geography: Medford (L)

Population: 57,637

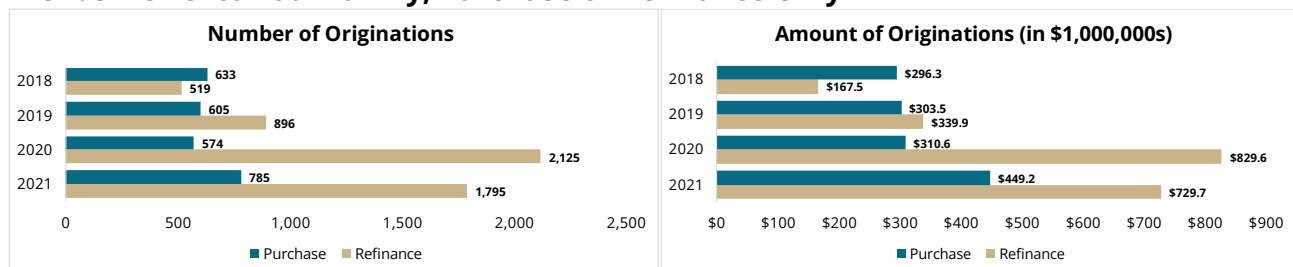
Housing Units: 24,108



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	295	251 (85%)	\$123,875	130 (52%)	121 (48%)	54 (22%)	32 (13%)
GUARANTEED RATE, INC. (LML)	338	247 (73%)	\$122,615	89 (36%)	158 (64%)	56 (23%)	41 (17%)
ROCKET MORTGAGE, LLC (LML)	177	158 (89%)	\$61,810	20 (13%)	138 (87%)	32 (20%)	62 (39%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	203	112 (55%)	\$40,040	20 (18%)	92 (82%)	11 (10%)	37 (33%)
LOANDEPOT.COM, LLC (LML)	105	81 (77%)	\$34,665	15 (19%)	66 (81%)	26 (32%)	12 (15%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	97	81 (84%)	\$39,605	33 (41%)	48 (59%)	19 (23%)	22 (27%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	89	68 (76%)	\$33,250	22 (32%)	46 (68%)	8 (12%)	10 (15%)
MORTGAGE NETWORK, INC. (LML)	79	67 (85%)	\$29,375	23 (34%)	44 (66%)	3 (4%)	15 (22%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	65	57 (88%)	\$27,575	17 (30%)	40 (70%)	9 (16%)	9 (16%)
AMERISAVE MORTGAGE CORPORATION (LML)	173	53 (31%)	\$21,665	2 (4%)	51 (96%)	6 (11%)	14 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	56	49 (88%)	\$22,255	18 (37%)	31 (63%)	18 (37%)	16 (33%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	167	40 (24%)	\$16,250	11 (28%)	29 (73%)	9 (23%)	9 (23%)
NEW FED MORTGAGE, CORP. (LML)	50	38 (76%)	\$15,560	2 (5%)	36 (95%)	11 (29%)	10 (26%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	58	35 (60%)	\$14,765	10 (29%)	25 (71%)	10 (29%)	7 (20%)
CAMBRIDGE SAVINGS BANK (MBCU)	41	35 (85%)	\$17,785	15 (43%)	20 (57%)	3 (9%)	6 (17%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	68	33 (49%)	\$16,285	12 (36%)	21 (64%)	10 (30%)	3 (9%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	41	33 (80%)	\$13,065	12 (36%)	21 (64%)	5 (15%)	10 (30%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	39	31 (79%)	\$14,205	11 (35%)	20 (65%)	6 (19%)	8 (26%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	65	30 (46%)	\$16,910	18 (60%)	12 (40%)	7 (23%)	3 (10%)
U.S. BANK NATIONAL ASSOCIATION (Other)	128	29 (23%)	\$13,195	14 (48%)	15 (52%)	8 (28%)	8 (28%)

## Trends - One- to Four-family, Purchase or Refinance Only

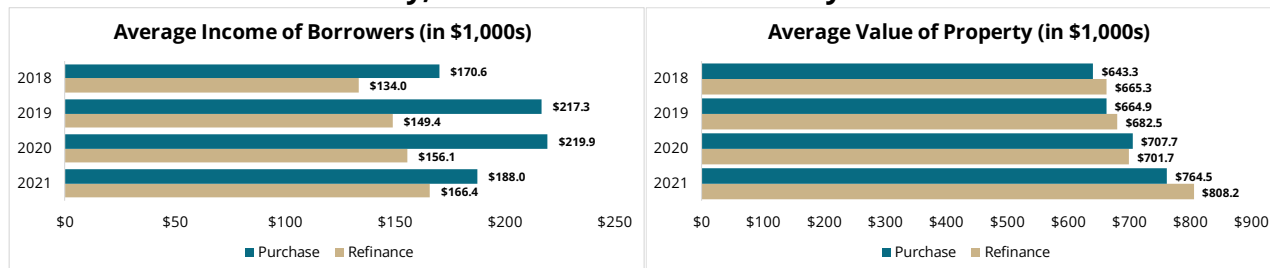


## Geography: Medford (L)

### Mortgage Lending

Medford (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	214	66	67	9	1,096	363	434	1,815
Purchase Originations (Rate)	64 (65%)	8 (100%)	11 (58%)	0 (0%)	184 (72%)	91 (67%)	48 (62%)	358 (69%)
Refinance Originations (Rate)	51 (55%)	14 (44%)	22 (73%)	5 (83%)	421 (68%)	100 (60%)	130 (53%)	613 (65%)
Denials	29 (14%)	15 (23%)	10 (15%)	1 (11%)	120 (11%)	37 (10%)	104 (24%)	212 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	51	7	11	0	161	48	42	278
Total Amount (in \$1,000s)	\$28,035	\$4,375	\$6,665	\$0	\$91,975	\$29,880	\$17,200	\$160,930
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	47	6	8	0	150	39	42	250
Median Loan Amount	\$515,000	\$615,000	\$545,000		\$565,000	\$625,000	\$405,000	\$550,000
Median Income	\$136,500	\$207,000	\$128,000		\$170,000	\$169,500	\$75,500	\$163,000
Median Value	\$655,000	\$685,000	\$725,000		\$745,000	\$785,000	\$565,000	\$735,000
LTV > 90	6 of 51	2 of 6	3 of 11	0 of 0	17 of 152	1 of 46	4 of 40	29 of 266
DTI > 45	3 of 49	2 of 6	1 of 11	0 of 0	4 of 152	2 of 46	4 of 40	12 of 264
Loan Costs > \$5,000	9 of 50	2 of 6	4 of 11	0 of 0	30 of 148	12 of 45	4 of 38	57 of 260
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	288	70	71	5	991	520	485	1,945
Purchase Originations (Rate)	93 (75%)	10 (71%)	14 (78%)	0 (0%)	184 (80%)	49 (48%)	63 (74%)	350 (72%)
Refinance Originations (Rate)	106 (65%)	30 (54%)	32 (60%)	4 (80%)	552 (73%)	214 (52%)	235 (60%)	938 (65%)
Denials	20 (7%)	11 (16%)	4 (6%)	0 (0%)	50 (5%)	45 (9%)	63 (13%)	130 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	74	10	13	0	175	42	59	314
Total Amount (in \$1,000s)	\$41,880	\$7,030	\$6,245	\$0	\$98,225	\$22,700	\$22,435	\$176,080
FHA Loans	3	5	1	0	5	2	0	16
Single Unit	64	5	12	0	162	37	58	280
Median Loan Amount	\$545,000	\$730,000	\$475,000		\$545,000	\$545,000	\$375,000	\$545,000
Median Income	\$131,500	\$149,500	\$139,000		\$160,000	\$158,000	\$75,000	\$150,000
Median Value	\$710,000	\$805,000	\$635,000		\$715,000	\$705,000	\$545,000	\$715,000
LTV > 90	7 of 74	6 of 10	3 of 13	0 of 0	22 of 175	6 of 42	9 of 59	44 of 314
DTI > 45	10 of 74	4 of 10	4 of 13	0 of 0	10 of 175	3 of 42	14 of 59	31 of 314
Loan Costs > \$5,000	19 of 74	8 of 10	2 of 12	0 of 0	50 of 175	11 of 42	7 of 58	90 of 313
<b>OTHER LENDERS - All Applications</b>								
Applications	82	14	30	2	353	340	140	821
Purchase Originations (Rate)	16 (57%)	2 (40%)	8 (80%)	0 (0%)	42 (75%)	15 (13%)	11 (65%)	83 (38%)
Refinance Originations (Rate)	28 (60%)	3 (50%)	9 (60%)	0 (0%)	153 (63%)	53 (25%)	54 (51%)	246 (47%)
Denials	10 (12%)	2 (14%)	2 (7%)	0 (0%)	29 (8%)	11 (3%)	16 (11%)	54 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	2	6	0	34	8	10	63
Total Amount in (\$1,000s)	\$7,965	\$1,160	\$3,600	\$0	\$18,930	\$4,290	\$4,180	\$35,945
FHA Loans	0	0	2	0	0	0	0	2
Single Unit	10	2	3	0	33	7	10	55
Median Loan Amount	\$635,000	\$580,000	\$580,000		\$545,000	\$585,000	\$440,000	\$545,000
Median Income	\$161,500	\$130,000	\$113,000		\$132,000	\$125,500	\$83,000	\$132,000
Median Value	\$835,000	\$630,000	\$635,000		\$670,000	\$705,000	\$565,000	\$705,000
LTV > 90	0 of 13	1 of 2	2 of 6	0 of 0	4 of 34	2 of 8	1 of 10	9 of 63
DTI > 45	0 of 12	1 of 2	1 of 6	0 of 0	1 of 34	3 of 8	2 of 10	6 of 62
Loan Costs > \$5,000	4 of 13	1 of 2	3 of 6	0 of 0	9 of 34	4 of 8	1 of 10	21 of 63

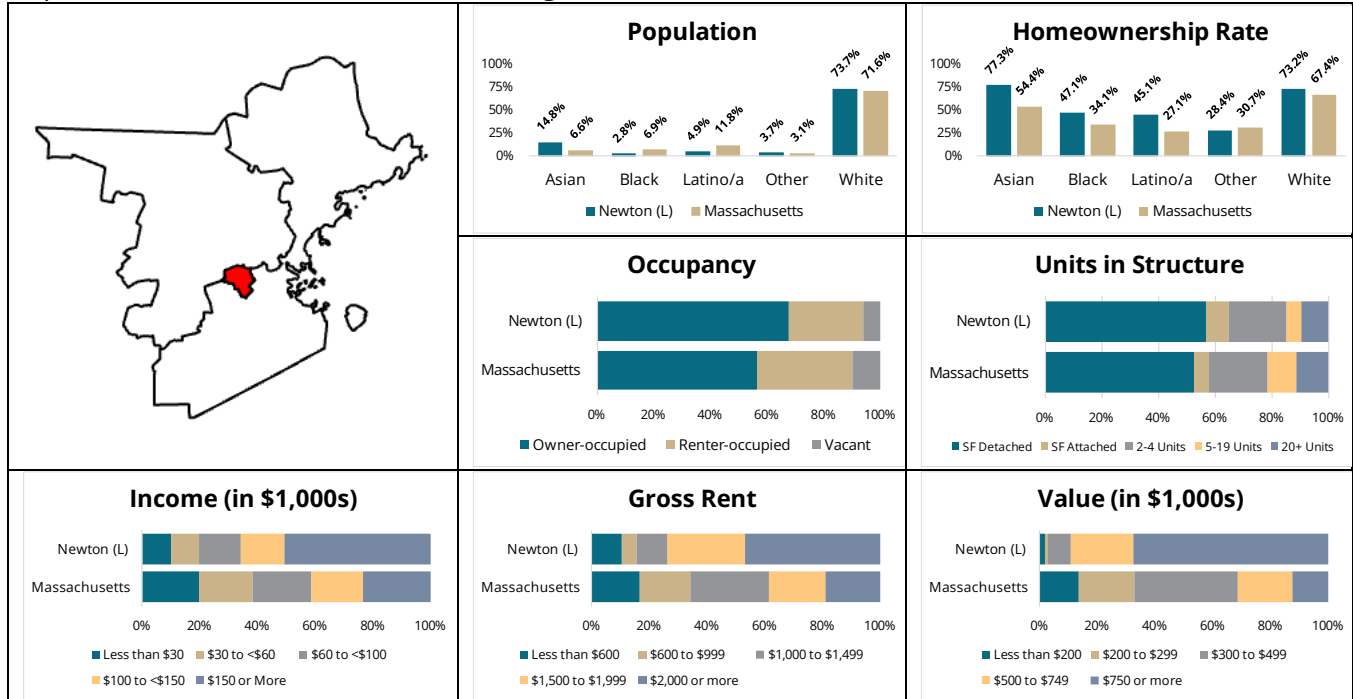
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Newton (L)**

Population: 88,593

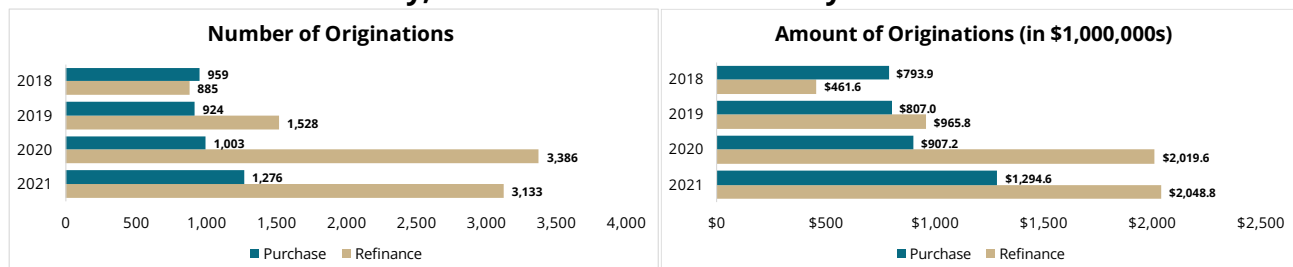
Housing Units: 32,551



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	470	333 (71%)	\$247,625	104 (31%)	229 (69%)	82 (25%)	16 (5%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	311	274 (88%)	\$187,370	109 (40%)	165 (60%)	72 (26%)	17 (6%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	354	244 (69%)	\$163,500	72 (30%)	172 (70%)	43 (18%)	20 (8%)
ROCKET MORTGAGE, LLC (LML)	277	242 (87%)	\$126,400	32 (13%)	210 (87%)	66 (27%)	33 (14%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	290	189 (65%)	\$179,915	43 (23%)	146 (77%)	44 (23%)	8 (4%)
THE VILLAGE BANK (MBCU)	193	155 (80%)	\$201,985	76 (49%)	79 (51%)	22 (14%)	11 (7%)
LOANDEPOT.COM, LLC (LML)	173	135 (78%)	\$79,735	19 (14%)	116 (86%)	58 (43%)	14 (10%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	174	126 (72%)	\$70,360	31 (25%)	95 (75%)	22 (17%)	15 (12%)
FIRST REPUBLIC BANK (MBCU)	144	126 (88%)	\$148,120	65 (52%)	61 (48%)	20 (16%)	1 (1%)
U.S. BANK NATIONAL ASSOCIATION (Other)	239	121 (51%)	\$119,925	60 (50%)	61 (50%)	72 (60%)	3 (2%)
ENVISION BANK (MBCU)	101	92 (91%)	\$50,070	11 (12%)	81 (88%)	8 (9%)	8 (9%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	267	88 (33%)	\$81,680	32 (36%)	56 (64%)	25 (28%)	4 (5%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	190	84 (44%)	\$65,020	24 (29%)	60 (71%)	27 (32%)	2 (2%)
MORTGAGE NETWORK, INC. (LML)	83	74 (89%)	\$44,810	14 (19%)	60 (81%)	9 (12%)	7 (9%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	154	71 (46%)	\$72,965	29 (41%)	42 (59%)	17 (24%)	2 (3%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	76	68 (89%)	\$59,950	41 (60%)	27 (40%)	18 (26%)	1 (1%)
SANTANDER BANK, N.A. (MBCU)	94	66 (70%)	\$41,010	8 (12%)	58 (88%)	12 (18%)	12 (18%)
AMERISAVE MORTGAGE CORPORATION (LML)	180	60 (33%)	\$29,910	6 (10%)	54 (90%)	11 (18%)	3 (5%)
EASTERN BANK (MBCU)	73	59 (81%)	\$39,635	12 (20%)	47 (80%)	11 (19%)	4 (7%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	70	58 (83%)	\$32,900	19 (33%)	39 (67%)	18 (31%)	14 (24%)

## Trends - One- to Four-family, Purchase or Refinance Only

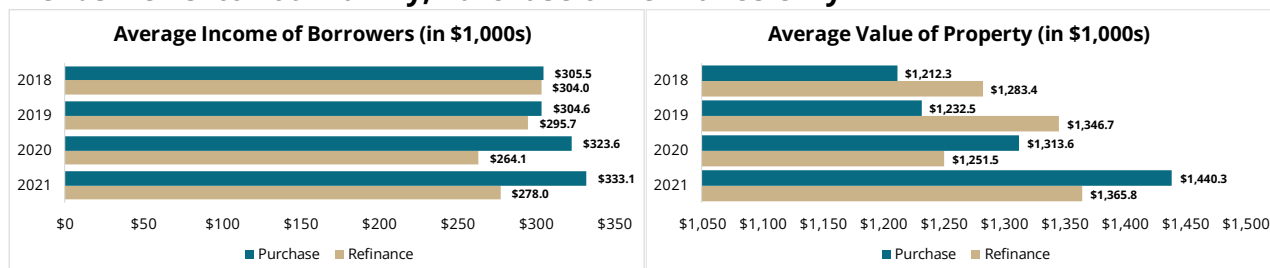


## Geography: Newton (L)

### Mortgage Lending

Newton (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	586	36	107	7	2,032	830	326	3,598
Purchase Originations (Rate)	171 (74%)	7 (64%)	21 (70%)	2 (67%)	332 (78%)	194 (70%)	30 (50%)	727 (75%)
Refinance Originations (Rate)	190 (68%)	13 (76%)	36 (71%)	1 (50%)	934 (77%)	200 (48%)	95 (54%)	1,374 (69%)
Denials	61 (10%)	10 (28%)	13 (12%)	1 (14%)	183 (9%)	55 (7%)	100 (31%)	323 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	150	6	17	1	283	74	25	531
Total Amount (in \$1,000s)	\$156,360	\$10,390	\$17,785	\$905	\$321,555	\$80,990	\$9,065	\$587,985
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	140	6	17	1	276	72	25	512
Median Loan Amount	\$940,000	\$900,000	\$1,025,000	\$905,000	\$1,045,000	\$1,005,000	\$375,000	\$1,005,000
Median Income	\$264,000	\$223,500	\$296,000	\$201,000	\$304,500	\$302,000	\$80,000	\$296,000
Median Value	\$1,275,000	\$1,125,000	\$1,275,000		\$1,450,000	\$1,505,000	\$575,000	\$1,405,000
LTV > 90	4 of 145	0 of 6	2 of 15	0 of 0	8 of 262	1 of 69	4 of 22	15 of 497
DTI > 45	3 of 140	0 of 6	0 of 15	0 of 0	10 of 262	2 of 69	6 of 22	15 of 492
Loan Costs > \$5,000	86 of 136	6 of 6	8 of 15	0 of 0	154 of 250	41 of 62	0 of 15	295 of 469
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	512	19	51	12	1,141	672	294	2,407
Purchase Originations (Rate)	110 (78%)	5 (83%)	15 (83%)	1 (25%)	181 (76%)	61 (57%)	46 (75%)	373 (73%)
Refinance Originations (Rate)	269 (73%)	7 (58%)	19 (58%)	4 (50%)	655 (73%)	285 (51%)	108 (48%)	1,239 (66%)
Denials	21 (4%)	2 (11%)	5 (10%)	1 (8%)	64 (6%)	42 (6%)	44 (15%)	135 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	100	4	13	1	163	56	44	337
Total Amount (in \$1,000s)	\$70,480	\$3,240	\$11,845	\$615	\$133,165	\$47,650	\$17,680	\$266,995
FHA Loans	1	0	0	0	2	0	1	3
Single Unit	93	2	12	1	155	54	42	317
Median Loan Amount	\$645,000	\$805,000	\$755,000	\$615,000	\$725,000	\$720,000	\$400,000	\$715,000
Median Income	\$160,500	\$247,000	\$225,000	\$111,000	\$198,000	\$198,500	\$80,000	\$190,000
Median Value	\$905,000	\$950,000	\$1,225,000	\$1,775,000	\$1,115,000	\$1,050,000	\$540,000	\$1,045,000
LTV > 90	2 of 100	0 of 4	2 of 13	0 of 1	16 of 163	2 of 56	7 of 44	22 of 337
DTI > 45	12 of 100	2 of 4	0 of 13	1 of 1	13 of 163	8 of 56	11 of 44	36 of 337
Loan Costs > \$5,000	35 of 99	1 of 4	9 of 13	0 of 1	85 of 163	30 of 56	8 of 44	160 of 336
<b>OTHER LENDERS - All Applications</b>								
Applications	260	8	23	4	663	514	88	1,472
Purchase Originations (Rate)	66 (78%)	1 (50%)	2 (100%)	0 (0%)	89 (68%)	23 (19%)	3 (100%)	181 (53%)
Refinance Originations (Rate)	104 (66%)	3 (60%)	9 (50%)	3 (100%)	318 (67%)	86 (24%)	36 (46%)	523 (51%)
Denials	18 (7%)	1 (13%)	3 (13%)	0 (0%)	41 (6%)	27 (5%)	13 (15%)	90 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	58	1	2	0	77	15	3	153
Total Amount in (\$1,000s)	\$58,320	\$655	\$1,240	\$0	\$97,325	\$19,635	\$995	\$177,175
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	57	1	2	0	74	15	3	149
Median Loan Amount	\$980,000	\$655,000	\$620,000		\$1,205,000	\$1,125,000	\$325,000	\$1,065,000
Median Income	\$250,000	\$208,000	\$167,500		\$310,500	\$326,500	\$89,000	\$276,000
Median Value	\$1,360,000	\$815,000	\$815,000		\$1,530,000	\$1,615,000	\$515,000	\$1,455,000
LTV > 90	0 of 58	0 of 1	0 of 2	0 of 0	1 of 76	0 of 15	0 of 3	1 of 152
DTI > 45	5 of 58	0 of 1	0 of 2	0 of 0	5 of 76	2 of 14	0 of 3	12 of 151
Loan Costs > \$5,000	24 of 57	0 of 1	0 of 2	0 of 0	57 of 77	12 of 15	2 of 3	93 of 152

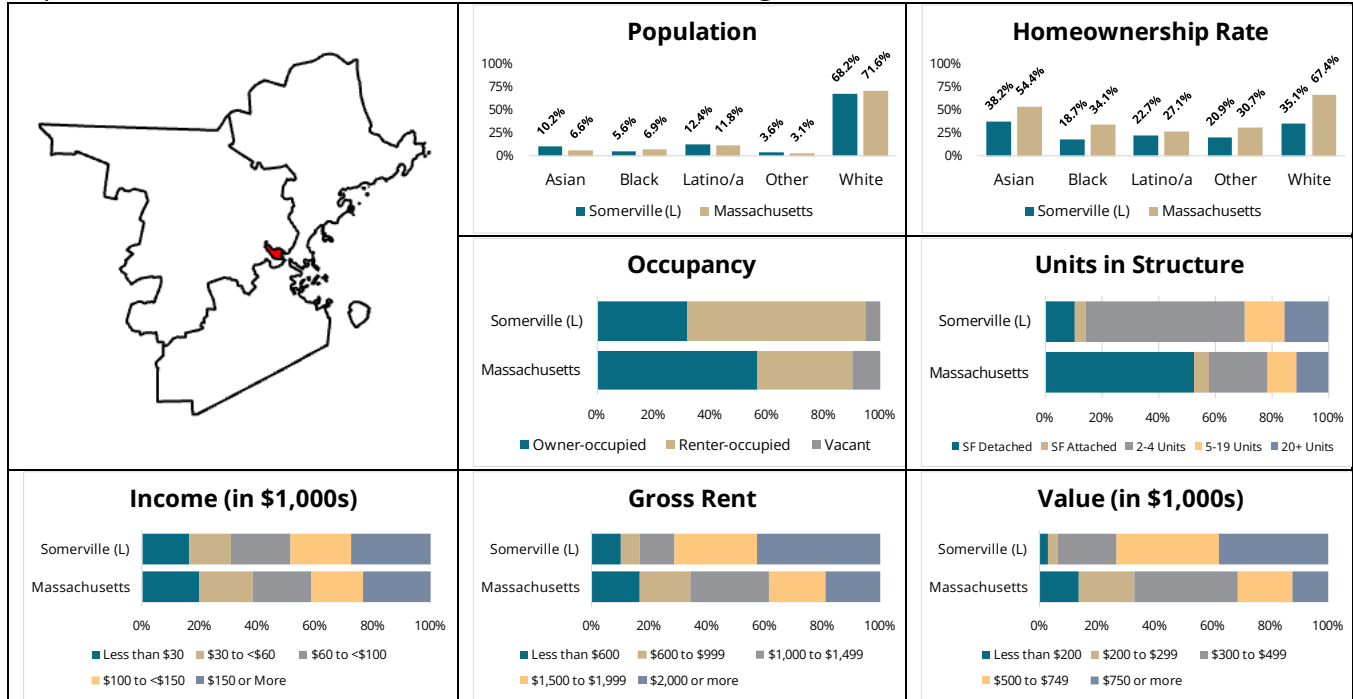
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Somerville (L)

Population: 80,906

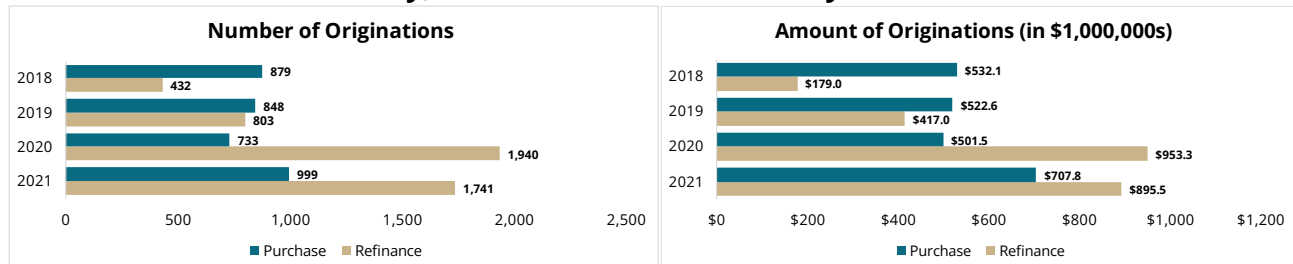
Housing Units: 34,633



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	399	364 (91%)	\$216,600	197 (54%)	167 (46%)	64 (18%)	40 (11%)
GUARANTEED RATE, INC. (LML)	390	279 (72%)	\$168,815	116 (42%)	163 (58%)	62 (22%)	27 (10%)
ROCKET MORTGAGE, LLC (LML)	154	121 (79%)	\$56,475	18 (15%)	103 (85%)	35 (29%)	29 (24%)
LOANDEPOT.COM, LLC (LML)	99	79 (80%)	\$41,565	13 (16%)	66 (84%)	24 (30%)	9 (11%)
CAMBRIDGE SAVINGS BANK (MBCU)	88	77 (88%)	\$51,145	46 (60%)	31 (40%)	11 (14%)	11 (14%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	106	75 (71%)	\$43,525	39 (52%)	36 (48%)	19 (25%)	4 (5%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	141	66 (47%)	\$29,680	20 (30%)	46 (70%)	10 (15%)	17 (26%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	216	61 (28%)	\$36,775	24 (39%)	37 (61%)	12 (20%)	9 (15%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	77	57 (74%)	\$31,535	20 (35%)	37 (65%)	12 (21%)	10 (18%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	115	53 (46%)	\$35,535	20 (38%)	33 (62%)	9 (17%)	5 (9%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	75	53 (71%)	\$28,895	9 (17%)	44 (83%)	12 (23%)	4 (8%)
AMERISAVE MORTGAGE CORPORATION (LML)	159	51 (32%)	\$26,325	1 (2%)	50 (98%)	7 (14%)	8 (16%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	60	51 (85%)	\$25,545	21 (41%)	30 (59%)	10 (20%)	4 (8%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	60	49 (82%)	\$40,645	14 (29%)	35 (71%)	4 (8%)	15 (31%)
FIRST REPUBLIC BANK (MBCU)	64	46 (72%)	\$36,190	33 (72%)	13 (28%)	9 (20%)	1 (2%)
U.S. BANK NATIONAL ASSOCIATION (Other)	110	44 (40%)	\$26,730	24 (55%)	20 (45%)	15 (34%)	1 (2%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	86	41 (48%)	\$26,365	16 (39%)	25 (61%)	7 (17%)	5 (12%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	47	41 (87%)	\$20,135	10 (24%)	31 (76%)	15 (37%)	10 (24%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	44	40 (91%)	\$21,860	26 (65%)	14 (35%)	14 (35%)	12 (30%)
ROCKLAND TRUST COMPANY (MBCU)	48	39 (81%)	\$26,475	20 (51%)	19 (49%)	5 (13%)	6 (15%)

## Trends - One- to Four-family, Purchase or Refinance Only

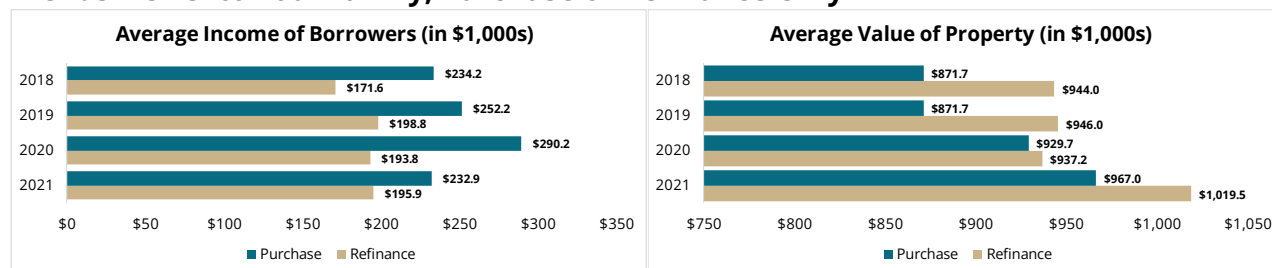


## Geography: Somerville (L)

### Mortgage Lending

Somerville (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	270	27	87	6	1,168	505	349	2,063
Purchase Originations (Rate)	88 (69%)	5 (83%)	15 (71%)	0 (0%)	309 (77%)	155 (66%)	54 (57%)	572 (72%)
Refinance Originations (Rate)	74 (63%)	9 (60%)	26 (51%)	2 (50%)	488 (75%)	140 (61%)	117 (60%)	739 (69%)
Denials	26 (10%)	4 (15%)	28 (32%)	2 (33%)	79 (7%)	29 (6%)	76 (22%)	168 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	67	5	14	0	275	68	47	429
Total Amount (in \$1,000s)	\$43,965	\$3,255	\$10,050	\$0	\$203,835	\$48,450	\$18,295	\$309,555
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	62	5	12	0	240	56	45	375
Median Loan Amount	\$655,000	\$595,000	\$740,000		\$695,000	\$675,000	\$385,000	\$675,000
Median Income	\$175,000	\$157,000	\$235,000		\$185,000	\$160,000	\$79,000	\$175,500
Median Value	\$910,000	\$735,000	\$965,000		\$935,000	\$865,000	\$570,000	\$905,000
LTV > 90	3 of 66	1 of 5	2 of 13	0 of 0	19 of 270	7 of 66	7 of 44	32 of 420
DTI > 45	2 of 66	0 of 5	0 of 13	0 of 0	7 of 270	2 of 66	4 of 44	11 of 420
Loan Costs > \$5,000	20 of 66	1 of 5	3 of 13	0 of 0	89 of 266	16 of 66	3 of 43	129 of 416
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	273	17	78	3	817	475	300	1,663
Purchase Originations (Rate)	85 (75%)	7 (78%)	16 (59%)	1 (100%)	168 (71%)	55 (55%)	36 (60%)	332 (68%)
Refinance Originations (Rate)	113 (72%)	5 (63%)	31 (61%)	1 (50%)	411 (71%)	198 (53%)	139 (58%)	759 (65%)
Denials	21 (8%)	1 (6%)	10 (13%)	0 (0%)	45 (6%)	33 (7%)	36 (12%)	110 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	63	7	15	1	150	49	34	285
Total Amount (in \$1,000s)	\$42,055	\$5,485	\$10,515	\$625	\$95,730	\$31,325	\$12,940	\$185,735
FHA Loans	1	0	1	0	3	0	1	5
Single Unit	54	7	11	1	128	44	34	245
Median Loan Amount	\$655,000	\$645,000	\$705,000	\$625,000	\$605,000	\$635,000	\$375,000	\$635,000
Median Income	\$161,000	\$185,000	\$175,000	\$167,000	\$164,500	\$175,000	\$80,000	\$168,000
Median Value	\$825,000	\$825,000	\$775,000	\$785,000	\$805,000	\$785,000	\$515,000	\$805,000
LTV > 90	3 of 63	2 of 7	5 of 15	0 of 1	10 of 150	2 of 49	4 of 34	22 of 285
DTI > 45	7 of 63	1 of 7	1 of 15	0 of 1	14 of 150	0 of 49	8 of 34	23 of 285
Loan Costs > \$5,000	17 of 61	3 of 7	8 of 15	0 of 1	55 of 148	20 of 49	5 of 34	103 of 281
<b>OTHER LENDERS - All Applications</b>								
Applications	126	12	16	2	350	384	97	890
Purchase Originations (Rate)	32 (73%)	1 (100%)	3 (75%)	0 (0%)	58 (71%)	26 (20%)	5 (45%)	120 (46%)
Refinance Originations (Rate)	41 (57%)	6 (67%)	6 (50%)	1 (100%)	162 (67%)	51 (22%)	33 (43%)	267 (47%)
Denials	17 (13%)	1 (8%)	1 (6%)	0 (0%)	33 (9%)	21 (5%)	24 (25%)	73 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	17	1	3	0	42	13	5	76
Total Amount in (\$1,000s)	\$11,945	\$425	\$1,605	\$0	\$32,350	\$9,945	\$1,705	\$56,270
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	15	1	2	0	34	12	5	64
Median Loan Amount	\$715,000	\$425,000	\$665,000		\$705,000	\$725,000	\$355,000	\$705,000
Median Income	\$174,000	\$86,000	\$178,000		\$193,000	\$269,000	\$81,000	\$196,500
Median Value	\$935,000	\$845,000	\$865,000		\$915,000	\$1,045,000	\$645,000	\$925,000
LTV > 90	0 of 17	0 of 1	0 of 3	0 of 0	4 of 40	2 of 13	1 of 5	6 of 74
DTI > 45	0 of 17	0 of 1	0 of 3	0 of 0	1 of 40	0 of 13	0 of 5	1 of 74
Loan Costs > \$5,000	6 of 17	0 of 1	1 of 3	0 of 0	16 of 40	6 of 13	0 of 5	29 of 74

### Trends – One- to Four-family, Purchase or Refinance Only

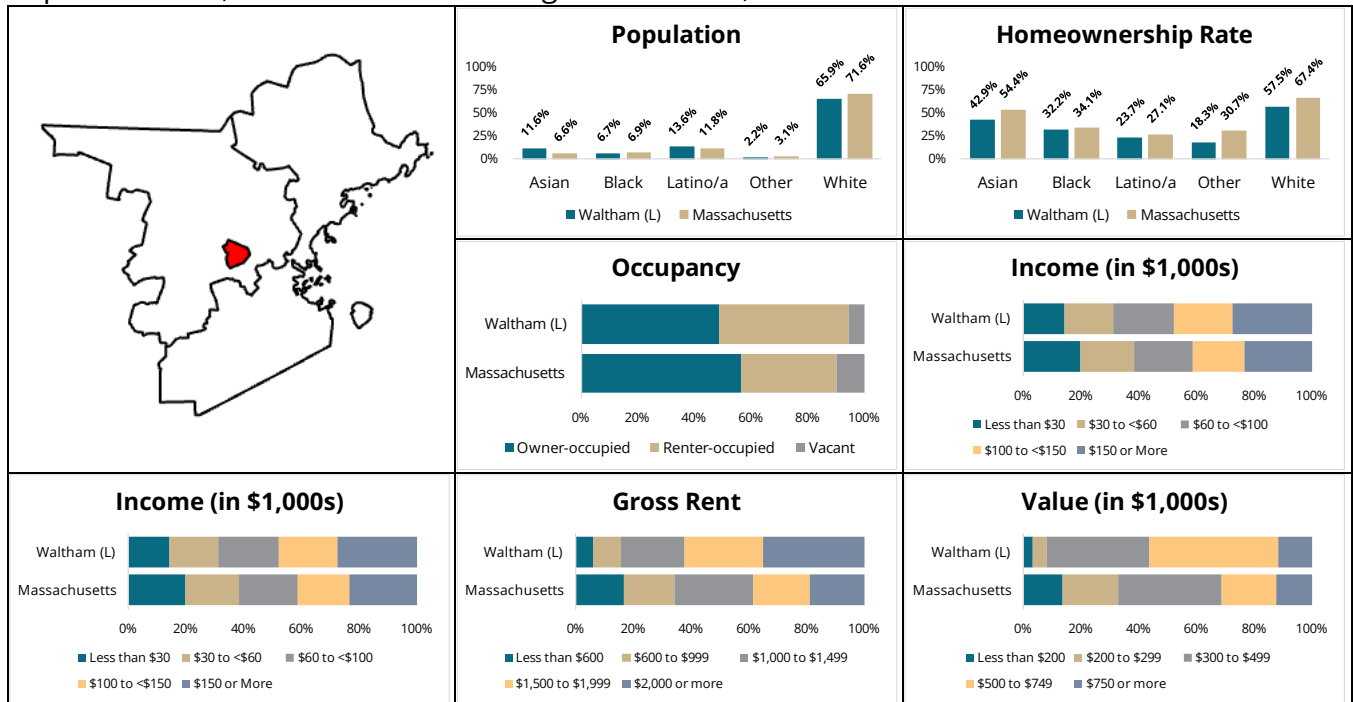




## Geography: **Waltham (L)**

Population: 62,777

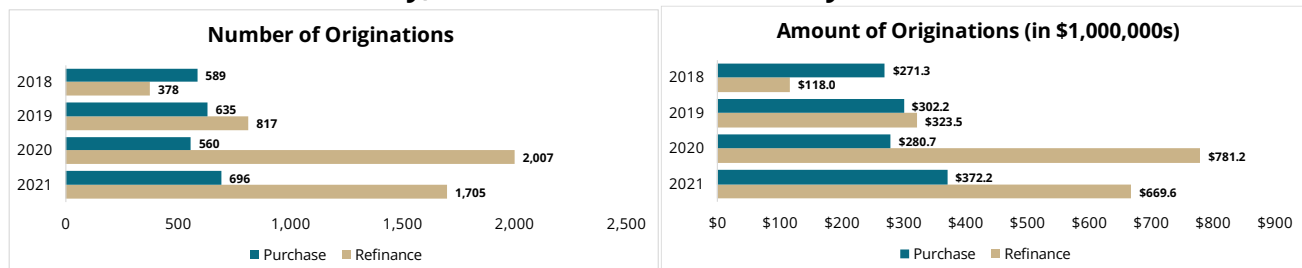
Housing Units: 25,136



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	434	338 (78%)	\$158,070	124 (37%)	214 (63%)	65 (19%)	72 (21%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	183	167 (91%)	\$76,305	70 (42%)	97 (58%)	41 (25%)	33 (20%)
ROCKET MORTGAGE, LLC (LML)	188	163 (87%)	\$66,075	32 (20%)	131 (80%)	45 (28%)	42 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	161	104 (65%)	\$35,860	14 (13%)	90 (87%)	12 (12%)	29 (28%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	97	75 (77%)	\$34,085	39 (52%)	36 (48%)	17 (23%)	20 (27%)
LOANDEPOT.COM, LLC (LML)	94	70 (74%)	\$29,810	12 (17%)	58 (83%)	27 (39%)	17 (24%)
MORTGAGE NETWORK, INC. (LML)	62	58 (94%)	\$24,360	22 (38%)	36 (62%)	6 (10%)	15 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	66	56 (85%)	\$25,820	17 (30%)	39 (70%)	15 (27%)	15 (27%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	54	41 (76%)	\$19,615	18 (44%)	23 (56%)	12 (29%)	13 (32%)
ENVISION BANK (MBCU)	42	39 (93%)	\$15,825	7 (18%)	32 (82%)	9 (23%)	8 (21%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	146	35 (24%)	\$12,525	5 (14%)	30 (86%)	11 (31%)	9 (26%)
AMERISAVE MORTGAGE CORPORATION (LML)	110	35 (32%)	\$13,935	3 (9%)	32 (91%)	5 (14%)	8 (23%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	55	34 (62%)	\$15,210	9 (26%)	25 (74%)	6 (18%)	8 (24%)
NEWREZ LLC (LML)	90	33 (37%)	\$11,755	4 (12%)	29 (88%)	2 (6%)	14 (42%)
ROCKLAND TRUST COMPANY (MBCU)	56	32 (57%)	\$13,690	12 (38%)	20 (63%)	7 (22%)	8 (25%)
SANTANDER BANK, N.A. (MBCU)	43	32 (74%)	\$12,120	5 (16%)	27 (84%)	5 (16%)	11 (34%)
NEW FED MORTGAGE, CORP. (LML)	35	31 (89%)	\$13,865	6 (19%)	25 (81%)	4 (13%)	6 (19%)
WATERTOWN SAVINGS BANK (MBCU)	39	30 (77%)	\$15,680	11 (37%)	19 (63%)	1 (3%)	11 (37%)
U.S. BANK NATIONAL ASSOCIATION (Other)	98	26 (27%)	\$12,370	11 (42%)	15 (58%)	17 (65%)	3 (12%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	56	26 (46%)	\$11,160	5 (19%)	21 (81%)	3 (12%)	7 (27%)

## Trends - One- to Four-family, Purchase or Refinance Only

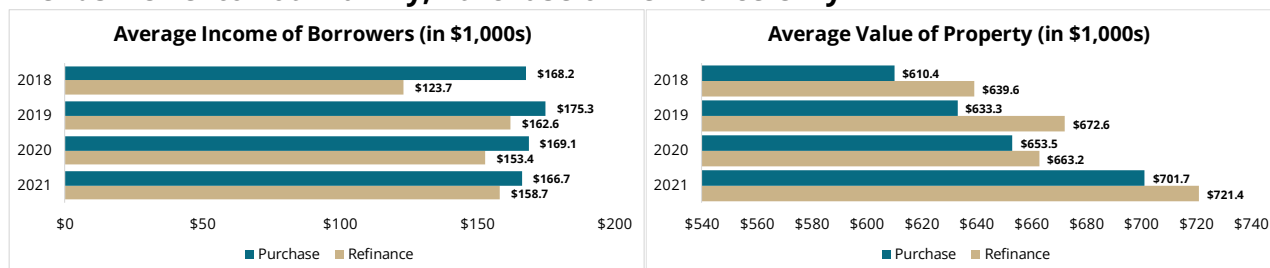


## Geography: Waltham (L)

### Mortgage Lending

Waltham (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	161	28	66	8	939	285	402	1,487
Purchase Originations (Rate)	38 (66%)	5 (63%)	8 (89%)	2 (67%)	128 (69%)	72 (72%)	52 (65%)	253 (70%)
Refinance Originations (Rate)	52 (63%)	9 (64%)	24 (63%)	2 (100%)	395 (70%)	83 (58%)	121 (50%)	565 (67%)
Denials	16 (10%)	8 (29%)	15 (23%)	1 (13%)	92 (10%)	29 (10%)	80 (20%)	161 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	31	5	8	0	108	24	43	176
Total Amount (in \$1,000s)	\$16,975	\$4,015	\$4,350	\$0	\$56,100	\$14,290	\$15,865	\$95,730
FHA Loans	1	1	0	0	0	1	0	3
Single Unit	30	4	7	0	104	24	42	169
Median Loan Amount	\$615,000	\$685,000	\$535,000		\$515,000	\$555,000	\$355,000	\$545,000
Median Income	\$134,000	\$210,000	\$123,000		\$136,000	\$163,000	\$74,000	\$137,000
Median Value	\$765,000	\$765,000	\$555,000		\$665,000	\$715,000	\$455,000	\$675,000
LTV > 90	3 of 31	2 of 5	4 of 7	0 of 0	11 of 101	2 of 23	8 of 39	22 of 167
DTI > 45	0 of 30	0 of 5	0 of 7	0 of 0	4 of 101	1 of 23	3 of 39	5 of 166
Loan Costs > \$5,000	6 of 31	3 of 5	0 of 6	0 of 0	15 of 98	4 of 23	2 of 38	28 of 163
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	271	47	92	5	952	456	446	1,823
Purchase Originations (Rate)	82 (84%)	7 (64%)	26 (79%)	1 (100%)	201 (84%)	65 (61%)	87 (81%)	382 (78%)
Refinance Originations (Rate)	128 (74%)	19 (53%)	38 (64%)	2 (50%)	526 (75%)	166 (47%)	220 (65%)	879 (66%)
Denials	17 (6%)	5 (11%)	9 (10%)	0 (0%)	44 (5%)	31 (7%)	50 (11%)	106 (6%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	53	7	24	1	179	55	80	319
Total Amount (in \$1,000s)	\$27,025	\$3,625	\$12,480	\$395	\$92,815	\$29,275	\$30,660	\$165,615
FHA Loans	0	0	4	0	4	3	2	11
Single Unit	53	7	21	1	173	53	79	308
Median Loan Amount	\$485,000	\$525,000	\$515,000	\$395,000	\$515,000	\$545,000	\$380,000	\$515,000
Median Income	\$125,000	\$154,000	\$101,500	\$78,000	\$125,000	\$126,000	\$77,000	\$123,000
Median Value	\$655,000	\$575,000	\$615,000	\$435,000	\$665,000	\$655,000	\$500,000	\$645,000
LTV > 90	1 of 53	2 of 7	14 of 24	0 of 1	35 of 178	8 of 55	14 of 79	60 of 318
DTI > 45	3 of 53	0 of 7	6 of 24	0 of 1	12 of 179	12 of 55	13 of 80	33 of 319
Loan Costs > \$5,000	8 of 53	0 of 7	10 of 24	0 of 1	35 of 178	11 of 55	11 of 80	64 of 318
<b>OTHER LENDERS - All Applications</b>								
Applications	79	9	47	3	350	267	156	755
Purchase Originations (Rate)	19 (73%)	1 (50%)	7 (64%)	1 (100%)	38 (76%)	12 (17%)	16 (67%)	78 (49%)
Refinance Originations (Rate)	38 (78%)	3 (75%)	12 (39%)	2 (100%)	175 (69%)	42 (23%)	69 (56%)	272 (52%)
Denials	5 (6%)	1 (11%)	10 (21%)	0 (0%)	34 (10%)	11 (4%)	28 (18%)	61 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	15	1	6	1	34	8	16	65
Total Amount in (\$1,000s)	\$8,215	\$715	\$3,210	\$455	\$17,960	\$4,540	\$6,300	\$35,095
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	14	1	6	1	33	8	15	63
Median Loan Amount	\$545,000	\$715,000	\$515,000	\$455,000	\$520,000	\$500,000	\$380,000	\$515,000
Median Income	\$115,000	\$198,000	\$143,000	\$111,000	\$127,500	\$156,000	\$75,000	\$132,000
Median Value	\$755,000	\$725,000	\$620,000	\$605,000	\$615,000	\$715,000	\$540,000	\$650,000
LTV > 90	2 of 15	1 of 1	2 of 6	0 of 1	5 of 33	2 of 8	4 of 16	12 of 64
DTI > 45	0 of 15	0 of 1	1 of 6	0 of 1	2 of 33	0 of 8	2 of 16	3 of 64
Loan Costs > \$5,000	3 of 15	1 of 1	2 of 6	0 of 1	8 of 33	3 of 8	2 of 16	17 of 64

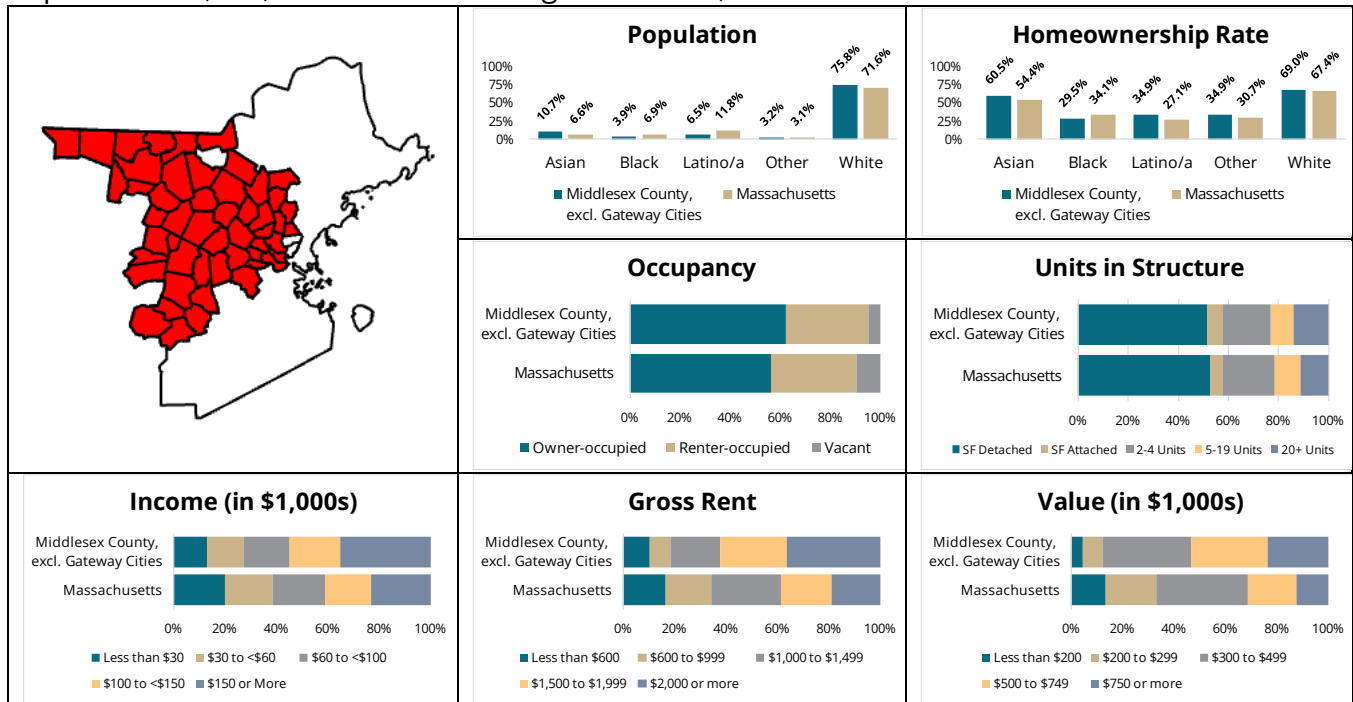
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Middlesex County, excl. Gateway Cities

Population: 1,382,434

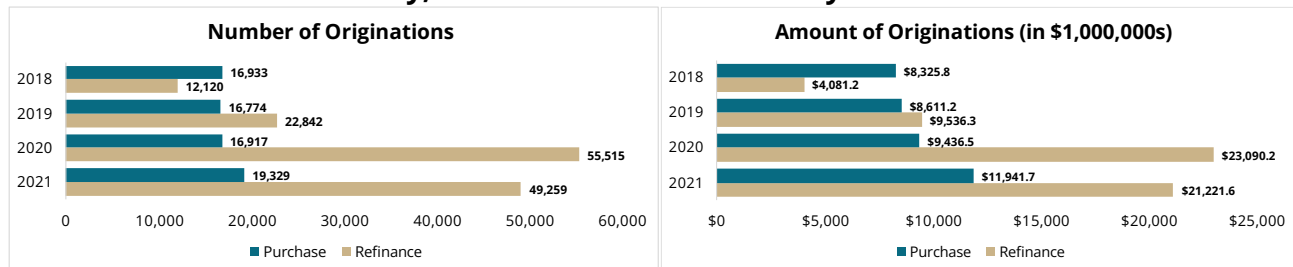
Housing Units: 553,285



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
GUARANTEED RATE, INC. (LML)	7,586	5,691 (75%)	\$3,038,475	2,082 (37%)	3,609 (63%)	1,188 (21%)	924 (16%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	5,039	4,545 (90%)	\$2,347,045	1,984 (44%)	2,561 (56%)	1,065 (23%)	572 (13%)
ROCKET MORTGAGE, LLC (LML)	5,313	4,544 (86%)	\$1,793,480	600 (13%)	3,944 (87%)	985 (22%)	1,190 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	3,954	2,452 (62%)	\$1,084,840	536 (22%)	1,916 (78%)	331 (13%)	527 (21%)
LOANDEPOT.COM, LLC (LML)	2,648	2,069 (78%)	\$916,435	236 (11%)	1,833 (89%)	535 (26%)	388 (19%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	2,471	1,899 (77%)	\$878,775	733 (39%)	1,166 (61%)	301 (16%)	361 (19%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	2,131	1,682 (79%)	\$762,400	632 (38%)	1,050 (62%)	376 (22%)	442 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,910	1,670 (87%)	\$710,620	601 (36%)	1,069 (64%)	466 (28%)	557 (33%)
MORTGAGE NETWORK, INC. (LML)	1,746	1,566 (90%)	\$703,680	561 (36%)	1,005 (64%)	84 (5%)	313 (20%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	2,088	1,427 (68%)	\$860,325	341 (24%)	1,086 (76%)	297 (21%)	187 (13%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	1,468	1,310 (89%)	\$582,450	352 (27%)	958 (73%)	555 (42%)	188 (14%)
AMERISAVE MORTGAGE CORPORATION (LML)	3,538	1,161 (33%)	\$475,555	53 (5%)	1,108 (95%)	166 (14%)	242 (21%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	2,217	1,117 (50%)	\$630,255	295 (26%)	822 (74%)	219 (20%)	171 (15%)
NEW FED MORTGAGE, CORP. (LML)	1,183	1,016 (86%)	\$410,840	137 (13%)	879 (87%)	164 (16%)	220 (22%)
U.S. BANK NATIONAL ASSOCIATION (Other)	3,021	1,014 (34%)	\$732,400	455 (45%)	559 (55%)	472 (47%)	75 (7%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	3,954	1,005 (25%)	\$558,205	264 (26%)	741 (74%)	253 (25%)	172 (17%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	1,085	943 (87%)	\$423,035	427 (45%)	516 (55%)	153 (16%)	220 (23%)
NEWREZ LLC (LML)	2,747	882 (32%)	\$294,890	67 (8%)	815 (92%)	114 (13%)	239 (27%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	1,015	839 (83%)	\$335,135	237 (28%)	602 (72%)	134 (16%)	257 (31%)
CAMBRIDGE SAVINGS BANK (MBCU)	897	764 (85%)	\$483,960	325 (43%)	439 (57%)	114 (15%)	110 (14%)

## Trends - One- to Four-family, Purchase or Refinance Only

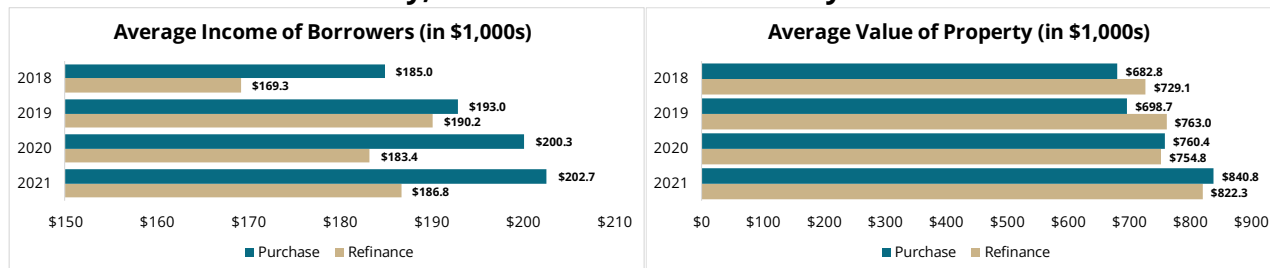


## Geography: Middlesex County, excl. Gateway Cities

### Mortgage Lending

Middlesex County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	5,474	603	1,364	90	27,233	7,999	9,006	42,763
Purchase Originations (Rate)	1,495 (68%)	125 (71%)	247 (67%)	8 (40%)	4,314 (74%)	1,638 (64%)	1,147 (60%)	7,827 (70%)
Refinance Originations (Rate)	1,626 (67%)	182 (62%)	399 (59%)	27 (64%)	11,901 (73%)	2,224 (57%)	3,018 (58%)	16,359 (69%)
Denials	548 (10%)	110 (18%)	277 (20%)	20 (22%)	2,585 (9%)	674 (8%)	1,782 (20%)	4,214 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1,267	112	225	5	3,844	840	1,054	6,293
Total Amount (in \$1,000s)	\$899,775	\$72,530	\$135,105	\$2,445	\$2,639,180	\$626,380	\$353,940	\$4,375,415
FHA Loans	3	6	9	0	23	3	20	44
Single Unit	1,220	109	215	5	3,704	801	1,030	6,054
Median Loan Amount	\$615,000	\$545,000	\$535,000	\$405,000	\$575,000	\$655,000	\$330,000	\$595,000
Median Income	\$168,500	\$149,000	\$137,000	\$140,000	\$179,000	\$193,000	\$74,000	\$177,500
Median Value	\$815,000	\$630,000	\$665,000	\$485,000	\$785,000	\$865,000	\$455,000	\$795,000
LTV > 90	96 of 1,245	40 of 100	69 of 206	1 of 4	410 of 3,575	80 of 797	236 of 951	696 of 5,927
DTI > 45	60 of 1,212	7 of 100	19 of 206	1 of 4	197 of 3,573	45 of 796	166 of 951	329 of 5,891
Loan Costs > \$5,000	376 of 1,212	33 of 99	60 of 194	1 of 4	1,048 of 3,462	252 of 751	68 of 882	1,770 of 5,722
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	6,986	924	2,275	128	26,566	13,066	11,370	49,945
Purchase Originations (Rate)	1,893 (75%)	233 (74%)	703 (77%)	26 (67%)	4,864 (80%)	1,302 (49%)	2,194 (76%)	9,021 (72%)
Refinance Originations (Rate)	3,327 (75%)	344 (57%)	855 (63%)	49 (57%)	15,182 (75%)	5,098 (50%)	5,251 (63%)	24,855 (67%)
Denials	314 (4%)	94 (10%)	178 (8%)	9 (7%)	1,428 (5%)	717 (5%)	1,170 (10%)	2,740 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1,608	225	641	23	4,561	1,189	2,054	8,247
Total Amount (in \$1,000s)	\$940,850	\$119,265	\$317,935	\$12,385	\$2,437,765	\$660,405	\$736,770	\$4,488,605
FHA Loans	37	71	172	1	232	72	268	585
Single Unit	1,557	206	575	23	4,409	1,144	1,989	7,914
Median Loan Amount	\$545,000	\$505,000	\$485,000	\$435,000	\$505,000	\$515,000	\$365,000	\$515,000
Median Income	\$142,000	\$115,000	\$100,000	\$100,000	\$141,000	\$144,000	\$77,000	\$138,000
Median Value	\$715,000	\$545,000	\$535,000	\$495,000	\$625,000	\$650,000	\$435,000	\$635,000
LTV > 90	197 of 1,605	138 of 223	377 of 637	5 of 21	1,059 of 4,519	271 of 1,180	779 of 2,025	2,047 of 8,185
DTI > 45	185 of 1,608	67 of 225	199 of 641	3 of 23	508 of 4,560	139 of 1,188	587 of 2,053	1,101 of 8,245
Loan Costs > \$5,000	411 of 1,597	121 of 222	330 of 637	7 of 23	1,422 of 4,542	397 of 1,185	547 of 2,036	2,688 of 8,206
<b>OTHER LENDERS - All Applications</b>								
Applications	2,752	332	850	68	12,069	8,351	4,355	24,422
Purchase Originations (Rate)	593 (66%)	56 (64%)	170 (71%)	6 (60%)	1,373 (70%)	400 (17%)	409 (59%)	2,598 (47%)
Refinance Originations (Rate)	1,052 (67%)	92 (49%)	256 (54%)	21 (53%)	5,513 (66%)	1,248 (23%)	1,580 (51%)	8,182 (51%)
Denials	215 (8%)	59 (18%)	142 (17%)	10 (15%)	1,163 (10%)	455 (5%)	802 (18%)	2,044 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	505	52	154	4	1,209	291	384	2,215
Total Amount in (\$1,000s)	\$408,475	\$29,820	\$81,610	\$2,670	\$809,015	\$210,135	\$130,940	\$1,541,725
FHA Loans	2	12	20	0	32	6	29	72
Single Unit	493	51	146	4	1,175	282	378	2,151
Median Loan Amount	\$715,000	\$495,000	\$475,000	\$600,000	\$535,000	\$575,000	\$345,000	\$565,000
Median Income	\$204,500	\$128,500	\$118,000	\$184,000	\$161,000	\$175,000	\$78,000	\$166,000
Median Value	\$985,000	\$555,000	\$545,000	\$705,000	\$705,000	\$755,000	\$435,000	\$745,000
LTV > 90	28 of 502	27 of 50	60 of 153	1 of 4	211 of 1,184	46 of 285	123 of 375	373 of 2,178
DTI > 45	43 of 501	9 of 50	30 of 153	0 of 4	110 of 1,185	30 of 281	88 of 375	222 of 2,174
Loan Costs > \$5,000	205 of 499	22 of 50	89 of 153	3 of 4	447 of 1,169	129 of 278	89 of 365	895 of 2,153

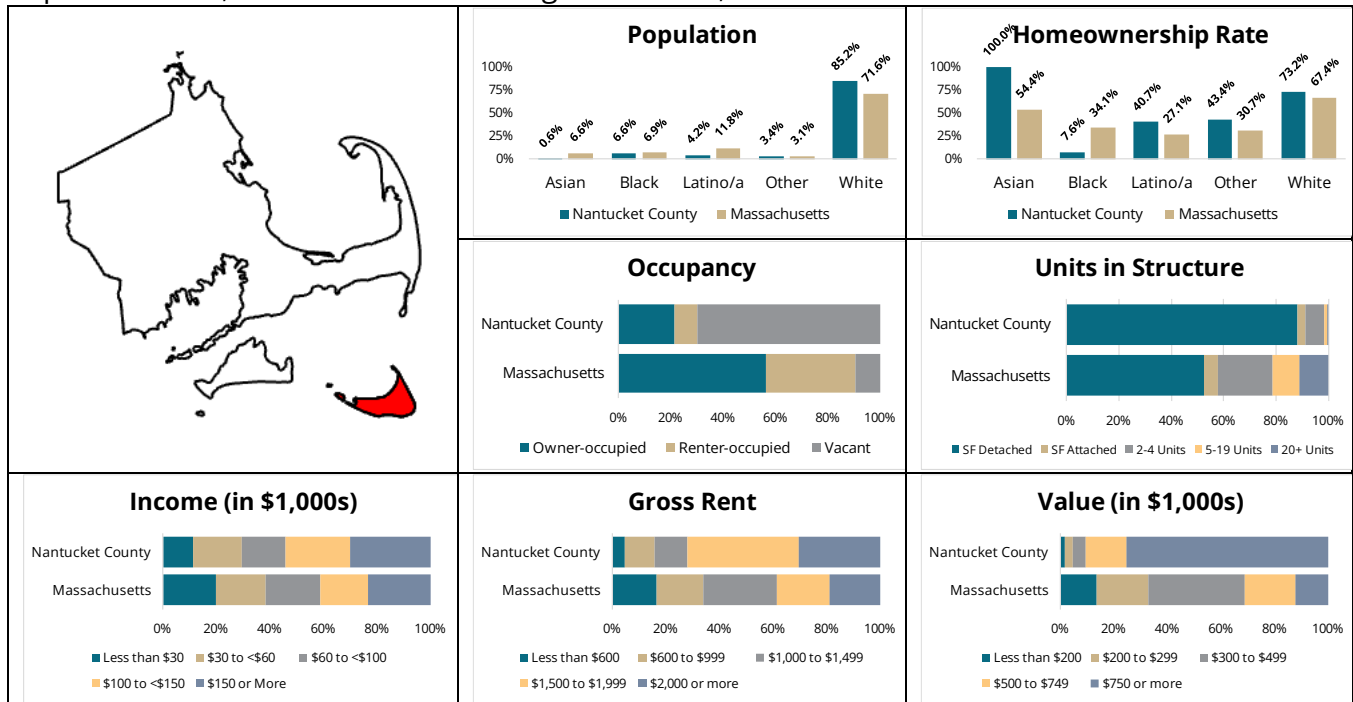
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Nantucket County

Population: 11,168

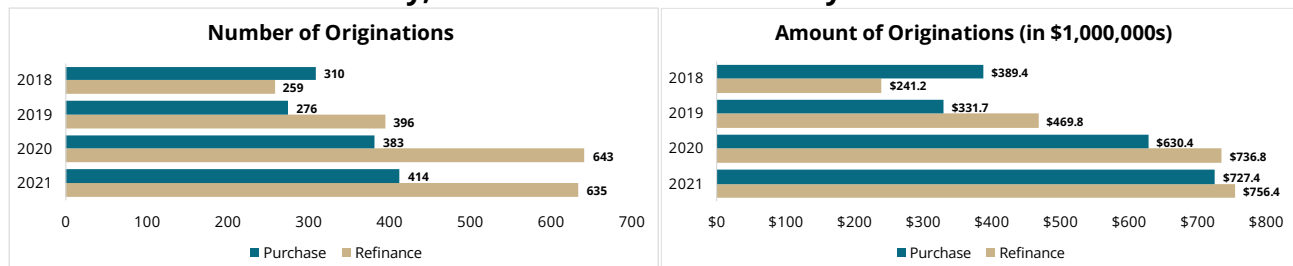
Housing Units: 12,345



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	307	217 (71%)	\$187,275	87 (40%)	130 (60%)	11 (5%)	23 (11%)
FIRST REPUBLIC BANK (MBCU)	80	73 (91%)	\$160,145	37 (51%)	36 (49%)	3 (4%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	101	65 (64%)	\$96,665	41 (63%)	24 (37%)	1 (2%)	1 (2%)
ROCKLAND TRUST COMPANY (MBCU)	84	60 (71%)	\$58,140	17 (28%)	43 (72%)	3 (5%)	5 (8%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	82	53 (65%)	\$137,365	22 (42%)	31 (58%)	1 (2%)	1 (2%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	59	46 (78%)	\$63,060	24 (52%)	22 (48%)	1 (2%)	2 (4%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	54	43 (80%)	\$145,015	18 (42%)	25 (58%)	0 (0%)	2 (5%)
THE CAMDEN NATIONAL BANK (Other)	50	40 (80%)	\$52,150	26 (65%)	14 (35%)	0 (0%)	2 (5%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	64	34 (53%)	\$48,160	12 (35%)	22 (65%)	0 (0%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	37	23 (62%)	\$15,025	3 (13%)	20 (87%)	0 (0%)	3 (13%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	29	23 (79%)	\$50,145	10 (43%)	13 (57%)	0 (0%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	38	22 (58%)	\$30,480	9 (41%)	13 (59%)	0 (0%)	2 (9%)
KEYBANK NATIONAL ASSOCIATION (MBCU)	29	20 (69%)	\$27,450	12 (60%)	8 (40%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC (LML)	27	19 (70%)	\$12,915	2 (11%)	17 (89%)	0 (0%)	3 (16%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	25	15 (60%)	\$20,105	5 (33%)	10 (67%)	1 (7%)	0 (0%)
GUARANTEED RATE, INC. (LML)	26	13 (50%)	\$13,715	6 (46%)	7 (54%)	1 (8%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	19	13 (68%)	\$25,925	6 (46%)	7 (54%)	1 (8%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	16	12 (75%)	\$12,700	2 (17%)	10 (83%)	1 (8%)	0 (0%)
HOME POINT FINANCIAL CORPORATION (LML)	14	10 (71%)	\$5,980	2 (20%)	8 (80%)	3 (30%)	1 (10%)
SANTANDER BANK, N.A. (MBCU)	16	8 (50%)	\$3,550	0 (0%)	8 (100%)	0 (0%)	2 (25%)

## Trends - One- to Four-family, Purchase or Refinance Only



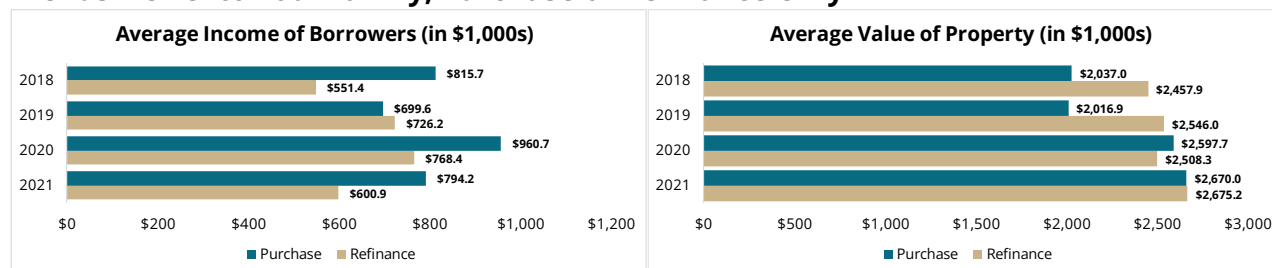


## Geography: Nantucket County

### Mortgage Lending

Nantucket County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	20	20	19	3	776	322	119	1,160
Purchase Originations (Rate)	1 (33%)	3 (43%)	3 (60%)	2 (100%)	178 (75%)	114 (86%)	5 (42%)	301 (78%)
Refinance Originations (Rate)	4 (50%)	2 (29%)	6 (60%)	0 (0%)	281 (70%)	95 (67%)	36 (51%)	388 (69%)
Denials	3 (15%)	6 (30%)	4 (21%)	0 (0%)	95 (12%)	23 (7%)	40 (34%)	131 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	3	3	1	53	26	5	86
Total Amount (in \$1,000s)	\$0	\$2,285	\$2,525	\$1,315	\$61,355	\$29,080	\$2,805	\$96,560
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	3	3	0	51	26	5	83
Median Loan Amount		\$605,000	\$795,000	\$1,315,000	\$895,000	\$935,000	\$595,000	\$900,000
Median Income		\$143,000	\$128,000	\$181,000	\$189,500	\$177,500	\$76,000	\$181,000
Median Value		\$675,000	\$885,000	\$1,465,000	\$1,595,000	\$1,305,000	\$855,000	\$1,395,000
LTV > 90	0 of 0	0 of 3	0 of 3	0 of 1	0 of 53	3 of 26	0 of 5	3 of 86
DTI > 45	0 of 0	1 of 3	2 of 3	0 of 1	9 of 53	10 of 25	4 of 5	22 of 85
Loan Costs > \$5,000	0 of 0	1 of 3	2 of 3	1 of 1	45 of 50	19 of 24	2 of 4	68 of 81
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	4	3	15	0	163	76	32	261
Purchase Originations (Rate)	0 (0%)	0 (0%)	3 (60%)	0 (0%)	21 (58%)	6 (75%)	1 (50%)	30 (61%)
Refinance Originations (Rate)	3 (75%)	1 (33%)	3 (30%)	0 (0%)	80 (63%)	23 (34%)	10 (34%)	110 (52%)
Denials	1 (25%)	1 (33%)	4 (27%)	0 (0%)	18 (11%)	7 (9%)	9 (28%)	31 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	2	0	5	3	1	10
Total Amount (in \$1,000s)	\$0	\$0	\$1,480	\$0	\$4,345	\$2,095	\$665	\$7,920
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	0	0	2	0	5	3	1	10
Median Loan Amount			\$740,000		\$815,000	\$675,000	\$665,000	\$760,000
Median Income			\$92,500		\$191,000	\$140,000	\$51,000	\$164,000
Median Value			\$780,000		\$975,000	\$715,000	\$705,000	\$845,000
LTV > 90	0 of 0	0 of 0	2 of 2	0 of 0	2 of 5	2 of 3	1 of 1	6 of 10
DTI > 45	0 of 0	0 of 0	0 of 2	0 of 0	1 of 5	1 of 3	0 of 1	2 of 10
Loan Costs > \$5,000	0 of 0	0 of 0	2 of 2	0 of 0	5 of 5	3 of 3	1 of 1	10 of 10
<b>OTHER LENDERS - All Applications</b>								
Applications	2	4	7	0	304	114	36	431
Purchase Originations (Rate)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	70 (78%)	14 (47%)	1 (50%)	85 (69%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	112 (62%)	28 (39%)	13 (43%)	140 (53%)
Denials	1 (50%)	3 (75%)	1 (14%)	0 (0%)	30 (10%)	10 (9%)	13 (36%)	45 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	0	0	0	13	4	1	17
Total Amount in (\$1,000s)	\$0	\$0	\$0	\$0	\$14,025	\$11,810	\$665	\$25,835
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	13	4	1	17
Median Loan Amount					\$1,125,000	\$2,635,000	\$665,000	\$1,135,000
Median Income					\$170,000	\$1,293,000	\$84,000	\$196,000
Median Value					\$1,455,000	\$3,275,000	\$835,000	\$1,605,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	0 of 13	0 of 4	0 of 1	0 of 17
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	2 of 13	1 of 4	1 of 1	3 of 17
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	12 of 13	4 of 4	1 of 1	16 of 17

### Trends – One- to Four-family, Purchase or Refinance Only

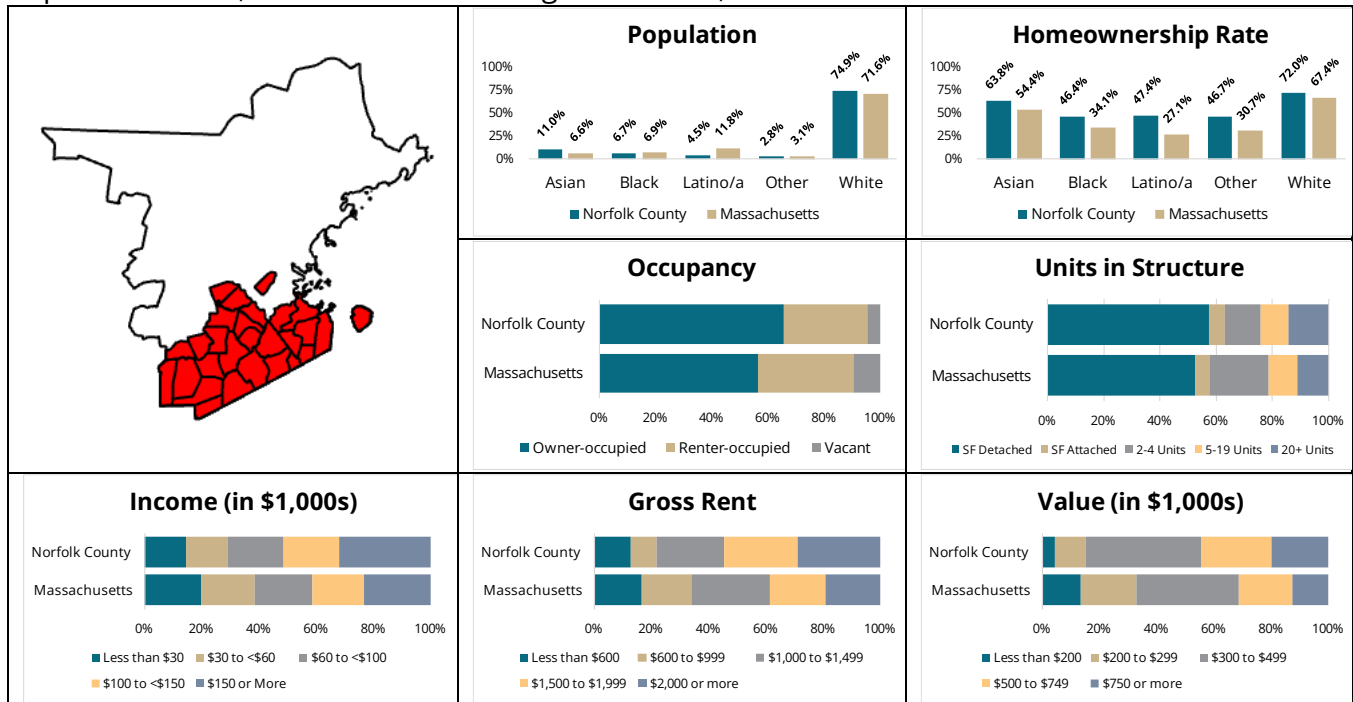




## Geography: **Norfolk County**

Population: 700,437

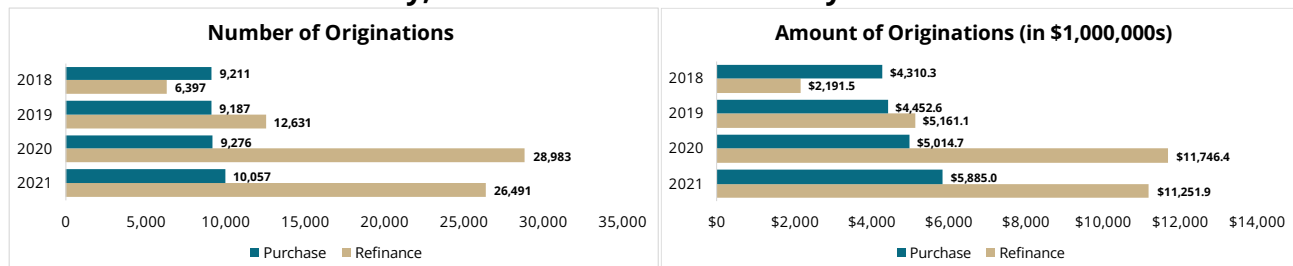
Housing Units: 278,615



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,929	2,450 (84%)	\$908,170	333 (14%)	2,117 (86%)	518 (21%)	677 (28%)
GUARANTEED RATE, INC. (LML)	2,841	2,084 (73%)	\$1,078,950	731 (35%)	1,353 (65%)	458 (22%)	353 (17%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	2,254	2,041 (91%)	\$1,021,575	845 (41%)	1,196 (59%)	395 (19%)	274 (13%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	2,426	1,512 (62%)	\$597,210	316 (21%)	1,196 (79%)	227 (15%)	355 (23%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,752	1,359 (78%)	\$607,745	583 (43%)	776 (57%)	313 (23%)	304 (22%)
LOANDEPOT.COM, LLC (LML)	1,470	1,125 (77%)	\$461,175	149 (13%)	976 (87%)	245 (22%)	264 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,269	1,051 (83%)	\$422,285	412 (39%)	639 (61%)	500 (48%)	439 (42%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	1,159	780 (67%)	\$509,030	173 (22%)	607 (78%)	138 (18%)	105 (13%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	926	728 (79%)	\$342,240	297 (41%)	431 (59%)	192 (26%)	188 (26%)
ROCKLAND TRUST COMPANY (MBCU)	1,056	721 (68%)	\$289,645	252 (35%)	469 (65%)	145 (20%)	176 (24%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,880	609 (32%)	\$240,125	20 (3%)	589 (97%)	86 (14%)	124 (20%)
MORTGAGE NETWORK, INC. (LML)	636	564 (89%)	\$270,750	197 (35%)	367 (65%)	51 (9%)	90 (16%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	1,211	552 (46%)	\$314,410	140 (25%)	412 (75%)	117 (21%)	92 (17%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	638	548 (86%)	\$234,020	290 (53%)	258 (47%)	101 (18%)	148 (27%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,911	543 (28%)	\$317,375	129 (24%)	414 (76%)	120 (22%)	92 (17%)
ENVISION BANK (MBCU)	609	512 (84%)	\$205,620	125 (24%)	387 (76%)	95 (19%)	139 (27%)
U.S. BANK NATIONAL ASSOCIATION (Other)	1,743	492 (28%)	\$336,520	176 (36%)	316 (64%)	140 (28%)	48 (10%)
NEWREZ LLC (LML)	1,578	446 (28%)	\$144,100	38 (9%)	408 (91%)	84 (19%)	146 (33%)
RADIUS FINANCIAL GROUP INC. (LML)	494	425 (86%)	\$171,875	150 (35%)	275 (65%)	57 (13%)	135 (32%)
FIRST REPUBLIC BANK (MBCU)	589	412 (70%)	\$493,160	181 (44%)	231 (56%)	53 (13%)	13 (3%)

## Trends - One- to Four-family, Purchase or Refinance Only

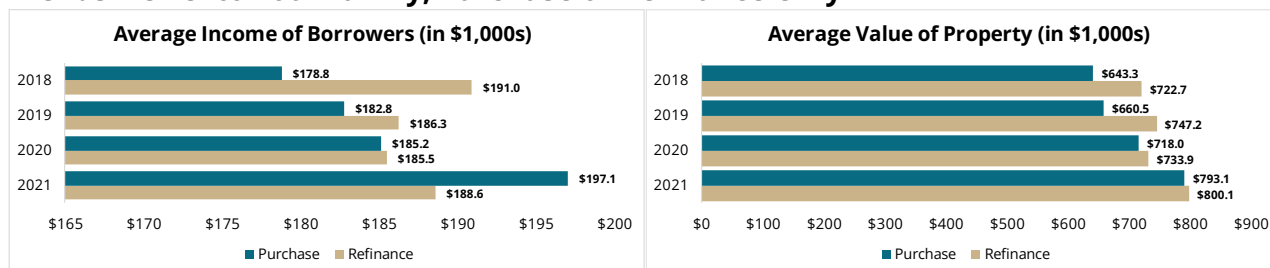


## Geography: Norfolk County

### Mortgage Lending

Norfolk County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	2,707	1,034	768	68	15,579	4,263	5,614	24,419
Purchase Originations (Rate)	712 (67%)	168 (63%)	141 (73%)	4 (44%)	2,266 (73%)	695 (60%)	671 (57%)	3,986 (69%)
Refinance Originations (Rate)	752 (65%)	298 (56%)	241 (64%)	22 (56%)	6,986 (74%)	1,259 (56%)	1,822 (58%)	9,558 (69%)
Denials	404 (15%)	239 (23%)	150 (20%)	15 (22%)	1,527 (10%)	455 (11%)	1,246 (22%)	2,790 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	600	155	132	3	2,008	364	618	3,262
Total Amount (in \$1,000s)	\$393,870	\$75,675	\$82,580	\$1,345	\$1,408,070	\$267,760	\$201,100	\$2,229,300
FHA Loans	1	16	11	0	18	8	19	54
Single Unit	578	145	125	3	1,975	355	605	3,181
Median Loan Amount	\$525,000	\$455,000	\$485,000	\$385,000	\$545,000	\$605,000	\$320,000	\$535,000
Median Income	\$147,000	\$100,000	\$119,000	\$144,000	\$177,000	\$188,000	\$70,000	\$166,000
Median Value	\$695,000	\$485,000	\$555,000	\$555,000	\$735,000	\$790,000	\$425,000	\$715,000
LTV > 90	52 of 589	96 of 145	49 of 123	2 of 2	259 of 1,898	66 of 344	182 of 574	524 of 3,101
DTI > 45	43 of 561	15 of 145	9 of 123	0 of 2	121 of 1,898	30 of 342	111 of 574	218 of 3,071
Loan Costs > \$5,000	143 of 555	41 of 138	37 of 113	0 of 2	554 of 1,832	125 of 326	41 of 520	900 of 2,966
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	3,224	1,630	1,099	77	13,750	7,034	6,612	26,814
Purchase Originations (Rate)	973 (78%)	354 (74%)	296 (77%)	12 (75%)	2,567 (82%)	611 (41%)	1,374 (77%)	4,813 (72%)
Refinance Originations (Rate)	1,414 (72%)	622 (55%)	411 (58%)	35 (57%)	7,737 (73%)	2,625 (48%)	2,916 (61%)	12,844 (65%)
Denials	234 (7%)	210 (13%)	126 (11%)	10 (13%)	830 (6%)	446 (6%)	829 (13%)	1,856 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	814	338	282	12	2,445	570	1,304	4,461
Total Amount (in \$1,000s)	\$398,670	\$164,030	\$139,120	\$6,490	\$1,229,635	\$301,090	\$465,090	\$2,239,035
FHA Loans	17	106	66	4	165	53	160	411
Single Unit	765	317	262	9	2,386	550	1,264	4,289
Median Loan Amount	\$465,000	\$475,000	\$465,000	\$540,000	\$475,000	\$495,000	\$365,000	\$475,000
Median Income	\$106,000	\$103,000	\$101,500	\$107,000	\$133,000	\$130,000	\$73,000	\$122,000
Median Value	\$605,000	\$505,000	\$515,000	\$555,000	\$575,000	\$605,000	\$445,000	\$575,000
LTV > 90	112 of 810	216 of 336	164 of 276	8 of 12	683 of 2,415	163 of 565	450 of 1,286	1,346 of 4,414
DTI > 45	174 of 814	104 of 338	79 of 282	4 of 12	329 of 2,443	92 of 570	410 of 1,304	782 of 4,459
Loan Costs > \$5,000	202 of 809	179 of 337	133 of 282	7 of 12	721 of 2,435	204 of 568	360 of 1,300	1,446 of 4,443
<b>OTHER LENDERS - All Applications</b>								
Applications	1,309	530	375	30	5,857	4,522	2,357	12,623
Purchase Originations (Rate)	298 (68%)	67 (58%)	72 (66%)	0 (0%)	703 (71%)	188 (16%)	253 (59%)	1,328 (47%)
Refinance Originations (Rate)	483 (63%)	176 (49%)	120 (56%)	5 (26%)	2,737 (68%)	634 (21%)	816 (49%)	4,155 (49%)
Denials	117 (9%)	116 (22%)	50 (13%)	10 (33%)	531 (9%)	259 (6%)	429 (18%)	1,083 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	253	62	63	0	634	139	238	1,151
Total Amount in (\$1,000s)	\$163,115	\$36,730	\$35,045	\$0	\$449,900	\$107,895	\$85,970	\$792,685
FHA Loans	8	19	14	0	22	7	33	70
Single Unit	243	58	58	0	621	137	229	1,117
Median Loan Amount	\$525,000	\$510,000	\$495,000		\$545,000	\$565,000	\$365,000	\$535,000
Median Income	\$137,000	\$113,500	\$122,500		\$166,000	\$167,000	\$73,000	\$150,000
Median Value	\$675,000	\$560,000	\$575,000		\$695,000	\$700,000	\$450,000	\$665,000
LTV > 90	28 of 251	38 of 62	31 of 62	0 of 0	128 of 617	34 of 132	88 of 232	259 of 1,124
DTI > 45	40 of 243	22 of 62	18 of 61	0 of 0	67 of 617	16 of 130	84 of 232	163 of 1,113
Loan Costs > \$5,000	102 of 249	43 of 62	39 of 62	0 of 0	235 of 608	65 of 135	72 of 231	484 of 1,116

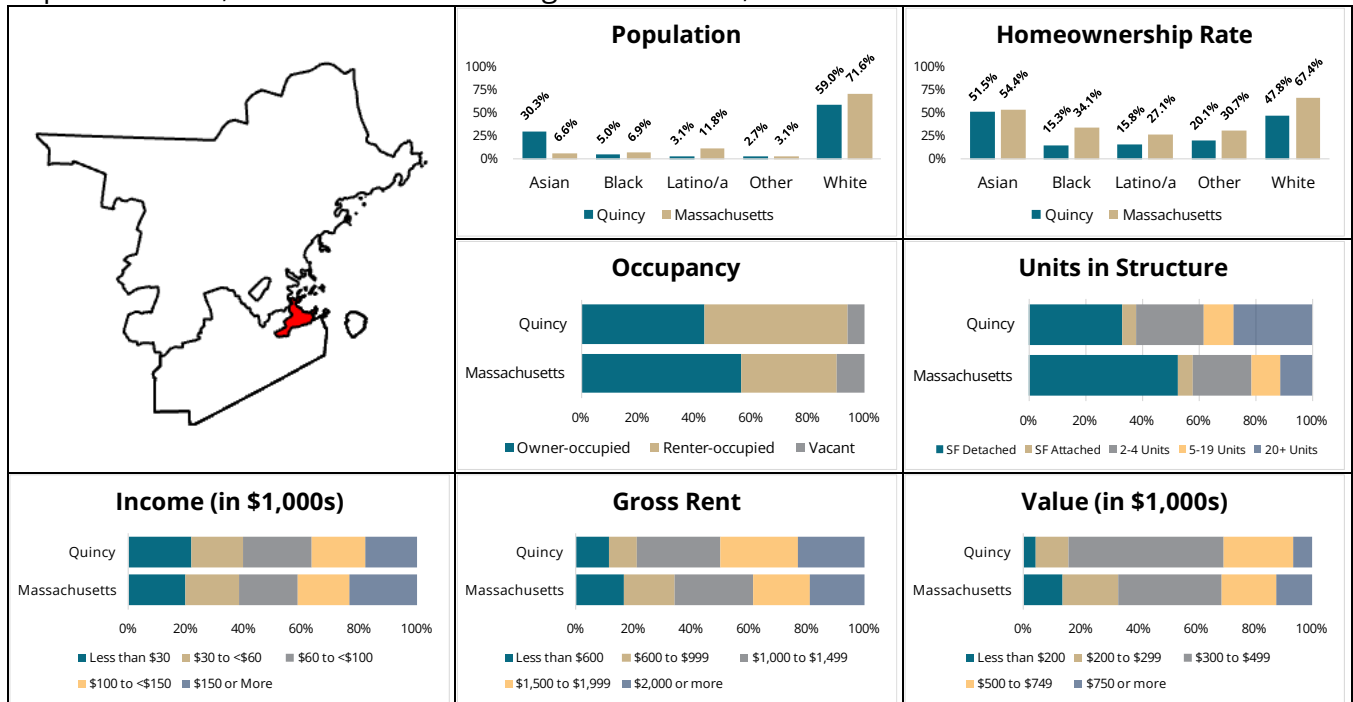
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Quincy

Population: 94,207

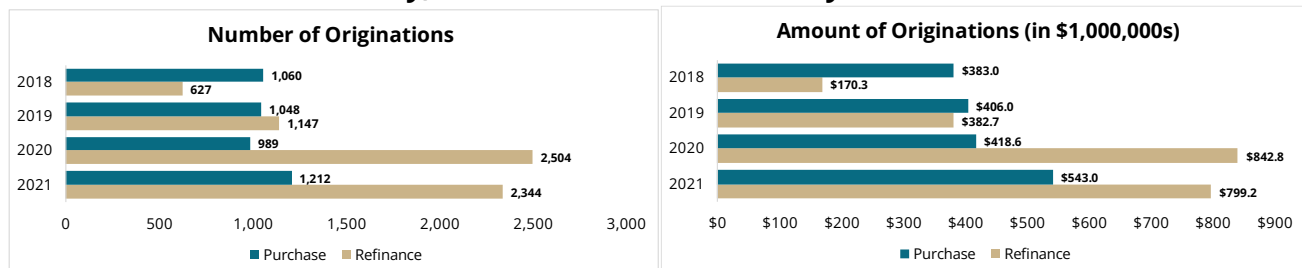
Housing Units: 43,736



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	291	234 (80%)	\$94,900	123 (53%)	111 (47%)	200 (85%)	140 (60%)
GUARANTEED RATE, INC. (LML)	267	200 (75%)	\$83,470	93 (47%)	107 (54%)	68 (34%)	46 (23%)
ROCKET MORTGAGE, LLC (LML)	236	193 (82%)	\$62,905	34 (18%)	159 (82%)	51 (26%)	66 (34%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	191	176 (92%)	\$71,630	100 (57%)	76 (43%)	78 (44%)	53 (30%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	259	162 (63%)	\$43,770	30 (19%)	132 (81%)	32 (20%)	78 (48%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	190	144 (76%)	\$62,760	80 (56%)	64 (44%)	71 (49%)	49 (34%)
LOANDEPOT.COM, LLC (LML)	144	112 (78%)	\$42,890	23 (21%)	89 (79%)	35 (31%)	33 (29%)
QUINCY CREDIT UNION (MBCU)	118	93 (79%)	\$25,675	6 (6%)	87 (94%)	8 (9%)	28 (30%)
ROCKLAND TRUST COMPANY (MBCU)	131	86 (66%)	\$31,430	34 (40%)	52 (60%)	31 (36%)	24 (28%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	107	78 (73%)	\$29,950	28 (36%)	50 (64%)	23 (29%)	31 (40%)
CALIBER HOME LOANS, INC. (Other)	101	71 (70%)	\$29,715	32 (45%)	39 (55%)	61 (86%)	34 (48%)
THE BANK OF CANTON (MBCU)	77	66 (86%)	\$23,270	31 (47%)	35 (53%)	53 (80%)	32 (48%)
NEWREZ LLC (LML)	195	61 (31%)	\$19,325	4 (7%)	57 (93%)	13 (21%)	17 (28%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	68	61 (90%)	\$25,625	39 (64%)	22 (36%)	13 (21%)	19 (31%)
EASTERN BANK (MBCU)	89	58 (65%)	\$19,340	9 (16%)	49 (84%)	7 (12%)	12 (21%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	91	56 (62%)	\$20,220	22 (39%)	34 (61%)	18 (32%)	16 (29%)
MORTGAGE NETWORK, INC. (LML)	68	55 (81%)	\$23,665	33 (60%)	22 (40%)	8 (15%)	14 (25%)
AMERISAVE MORTGAGE CORPORATION (LML)	185	52 (28%)	\$17,490	1 (2%)	51 (98%)	10 (19%)	15 (29%)
SANTANDER BANK, N.A. (MBCU)	81	44 (54%)	\$14,180	8 (18%)	36 (82%)	23 (52%)	19 (43%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	188	43 (23%)	\$14,015	8 (19%)	35 (81%)	15 (35%)	14 (33%)

## Trends - One- to Four-family, Purchase or Refinance Only

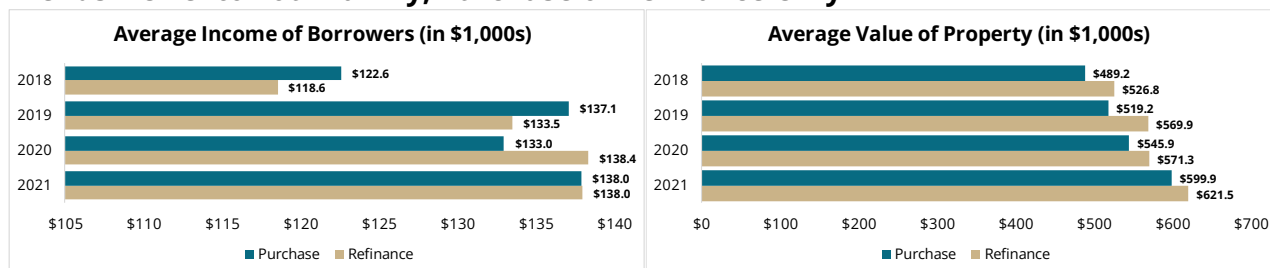


## Geography: Quincy

### Mortgage Lending

Quincy	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	693	48	59	6	1,259	365	888	2,430
Purchase Originations (Rate)	187 (64%)	13 (72%)	5 (45%)	0 (0%)	171 (69%)	82 (65%)	125 (56%)	458 (66%)
Refinance Originations (Rate)	163 (60%)	15 (88%)	18 (55%)	2 (67%)	539 (72%)	99 (59%)	271 (59%)	836 (67%)
Denials	141 (20%)	9 (19%)	16 (27%)	1 (17%)	152 (12%)	39 (11%)	207 (23%)	358 (15%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	140	10	5	0	143	30	103	328
Total Amount (in \$1,000s)	\$58,100	\$5,210	\$2,105	\$0	\$65,385	\$15,400	\$33,335	\$146,200
FHA Loans	0	0	0	0	2	0	0	2
Single Unit	123	9	5	0	132	30	99	299
Median Loan Amount	\$405,000	\$500,000	\$415,000		\$445,000	\$490,000	\$305,000	\$440,000
Median Income	\$94,000	\$113,500	\$122,000		\$130,000	\$132,500	\$71,000	\$114,500
Median Value	\$565,000	\$590,000	\$470,000		\$560,000	\$615,000	\$465,000	\$565,000
LTV > 90	9 of 136	5 of 10	2 of 4	0 of 0	29 of 128	10 of 30	16 of 97	55 of 308
DTI > 45	17 of 123	2 of 10	0 of 4	0 of 0	4 of 128	4 of 30	20 of 97	27 of 295
Loan Costs > \$5,000	7 of 120	2 of 9	0 of 3	0 of 0	18 of 125	4 of 28	2 of 88	31 of 285
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	815	63	71	11	1,146	689	924	2,795
Purchase Originations (Rate)	296 (81%)	16 (76%)	16 (84%)	2 (100%)	225 (81%)	69 (39%)	256 (83%)	624 (72%)
Refinance Originations (Rate)	302 (68%)	22 (52%)	25 (50%)	4 (44%)	605 (70%)	236 (47%)	366 (60%)	1,194 (62%)
Denials	77 (9%)	6 (10%)	8 (11%)	2 (18%)	85 (7%)	47 (7%)	115 (12%)	225 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	237	14	15	2	206	63	230	537
Total Amount (in \$1,000s)	\$106,685	\$7,020	\$7,725	\$1,270	\$100,200	\$28,805	\$84,380	\$251,705
FHA Loans	3	2	3	0	19	4	12	31
Single Unit	202	13	14	2	186	58	221	475
Median Loan Amount	\$445,000	\$535,000	\$485,000	\$635,000	\$485,000	\$465,000	\$365,000	\$465,000
Median Income	\$85,000	\$133,500	\$112,000	\$264,000	\$120,000	\$101,000	\$68,000	\$98,000
Median Value	\$605,000	\$600,000	\$585,000	\$690,000	\$565,000	\$555,000	\$485,000	\$585,000
LTV > 90	18 of 235	9 of 13	8 of 14	1 of 2	73 of 204	15 of 63	36 of 226	124 of 531
DTI > 45	81 of 237	4 of 14	3 of 15	0 of 2	40 of 206	13 of 63	88 of 230	141 of 537
Loan Costs > \$5,000	55 of 234	6 of 14	8 of 15	0 of 2	58 of 206	16 of 62	49 of 229	143 of 533
<b>OTHER LENDERS - All Applications</b>								
Applications	286	23	40	3	386	408	290	1,146
Purchase Originations (Rate)	75 (69%)	4 (57%)	11 (69%)	0 (0%)	47 (67%)	17 (16%)	39 (62%)	154 (50%)
Refinance Originations (Rate)	85 (54%)	7 (54%)	9 (50%)	1 (50%)	166 (61%)	54 (19%)	90 (45%)	322 (44%)
Denials	24 (8%)	4 (17%)	6 (15%)	0 (0%)	33 (9%)	22 (5%)	32 (11%)	89 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	49	4	9	0	41	11	31	114
Total Amount in (\$1,000s)	\$21,985	\$1,640	\$4,435	\$0	\$19,695	\$6,395	\$11,405	\$54,150
FHA Loans	1	0	2	0	1	0	0	4
Single Unit	42	4	8	0	39	11	28	104
Median Loan Amount	\$465,000	\$420,000	\$535,000		\$445,000	\$535,000	\$375,000	\$470,000
Median Income	\$100,500	\$95,000	\$131,000		\$126,000	\$160,000	\$74,000	\$108,000
Median Value	\$600,000	\$510,000	\$700,000		\$575,000	\$635,000	\$520,000	\$595,000
LTV > 90	6 of 48	1 of 4	3 of 8	0 of 0	10 of 41	3 of 10	7 of 30	23 of 111
DTI > 45	12 of 45	2 of 4	2 of 8	0 of 0	5 of 41	1 of 10	12 of 30	22 of 108
Loan Costs > \$5,000	19 of 47	2 of 4	4 of 8	0 of 0	6 of 40	4 of 11	6 of 30	35 of 110

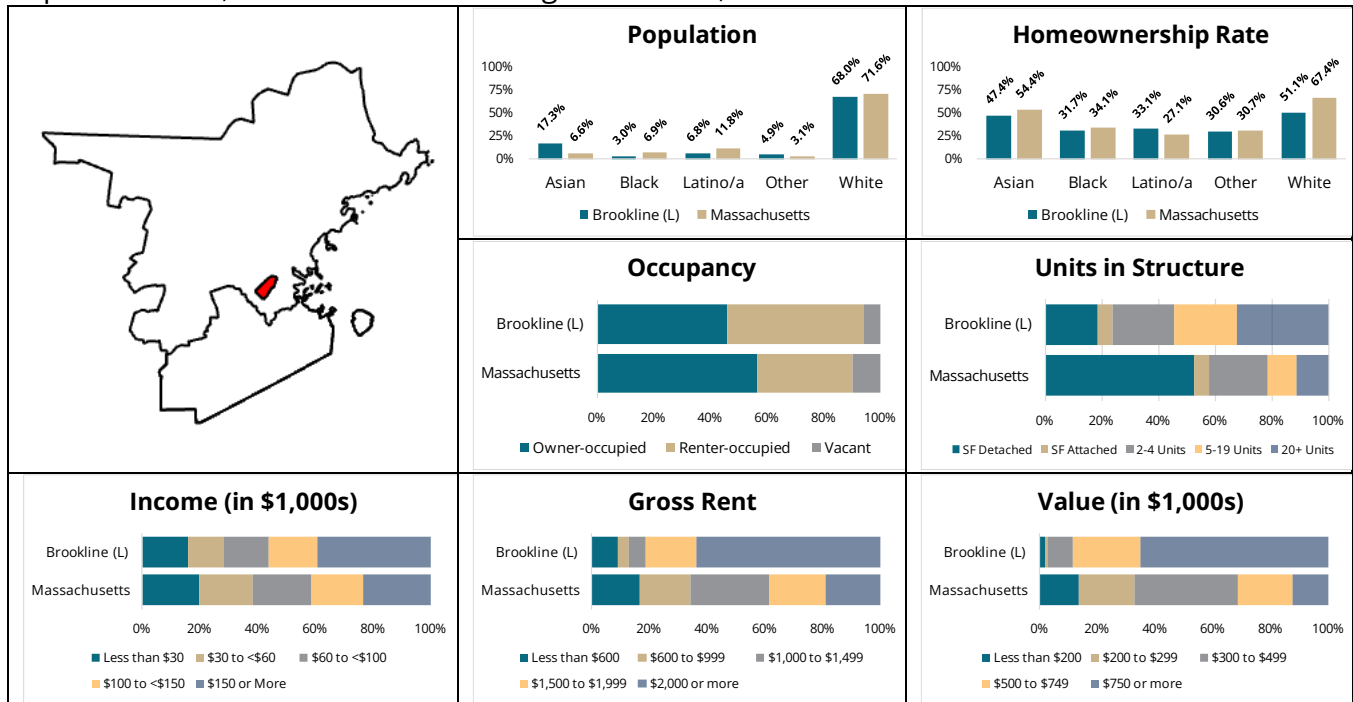
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Brookline (L)

Population: 59,180

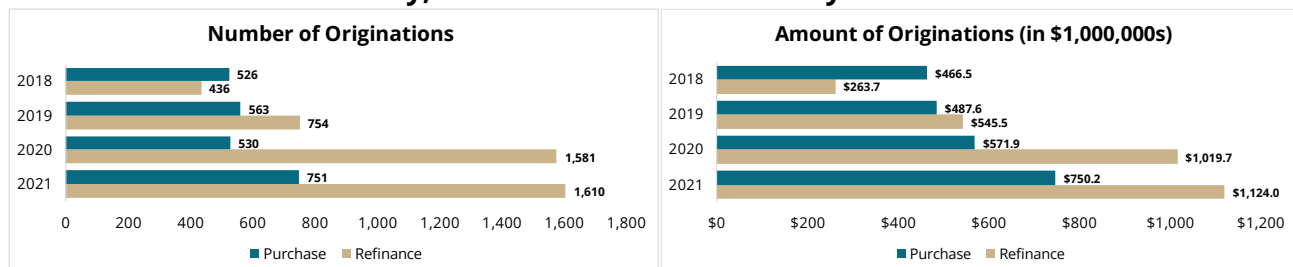
Housing Units: 25,963



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	204	180 (88%)	\$117,470	71 (39%)	109 (61%)	50 (28%)	13 (7%)
GUARANTEED RATE, INC. (LML)	250	177 (71%)	\$123,915	62 (35%)	115 (65%)	47 (27%)	18 (10%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	160	117 (73%)	\$105,625	34 (29%)	83 (71%)	26 (22%)	6 (5%)
ROCKET MORTGAGE, LLC (LML)	127	112 (88%)	\$55,920	19 (17%)	93 (83%)	43 (38%)	12 (11%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	156	106 (68%)	\$74,420	35 (33%)	71 (67%)	19 (18%)	10 (9%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	122	98 (80%)	\$55,670	31 (32%)	67 (68%)	22 (22%)	7 (7%)
FIRST REPUBLIC BANK (MBCU)	107	89 (83%)	\$142,545	46 (52%)	43 (48%)	13 (15%)	2 (2%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	148	64 (43%)	\$65,880	22 (34%)	42 (66%)	19 (30%)	3 (5%)
LOANDEPOT.COM, LLC (LML)	82	62 (76%)	\$27,500	13 (21%)	49 (79%)	21 (34%)	7 (11%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	105	59 (56%)	\$55,555	25 (42%)	34 (58%)	16 (27%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	84	54 (64%)	\$51,730	23 (43%)	31 (57%)	30 (56%)	2 (4%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	110	47 (43%)	\$36,325	17 (36%)	30 (64%)	10 (21%)	2 (4%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	53	46 (87%)	\$43,340	21 (46%)	25 (54%)	5 (11%)	0 (0%)
BROOKLINE BANK (MBCU)	52	40 (77%)	\$18,790	7 (18%)	33 (83%)	7 (18%)	2 (5%)
AMERISAVE MORTGAGE CORPORATION (LML)	108	38 (35%)	\$17,930	3 (8%)	35 (92%)	7 (18%)	5 (13%)
ENVISION BANK (MBCU)	42	36 (86%)	\$23,690	9 (25%)	27 (75%)	3 (8%)	1 (3%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	47	34 (72%)	\$23,880	21 (62%)	13 (38%)	14 (41%)	3 (9%)
MORTGAGE NETWORK, INC. (LML)	42	32 (76%)	\$24,260	9 (28%)	23 (72%)	2 (6%)	3 (9%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICIN	33	32 (97%)	\$35,350	23 (72%)	9 (28%)	8 (25%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	42	31 (74%)	\$20,255	13 (42%)	18 (58%)	7 (23%)	1 (3%)

## Trends - One- to Four-family, Purchase or Refinance Only



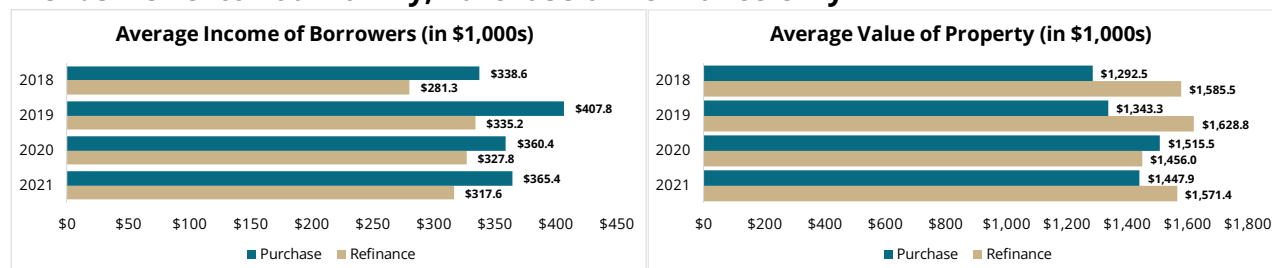


## Geography: Brookline (L)

### Mortgage Lending

Brookline (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	309	23	61	0	1,062	469	159	1,924
Purchase Originations (Rate)	96 (72%)	5 (83%)	18 (86%)	0 (0%)	205 (78%)	93 (68%)	17 (49%)	417 (74%)
Refinance Originations (Rate)	96 (70%)	11 (69%)	23 (77%)	0 (0%)	484 (78%)	135 (54%)	45 (52%)	749 (71%)
Denials	26 (8%)	3 (13%)	6 (10%)	0 (0%)	85 (8%)	51 (11%)	44 (28%)	171 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	84	5	16	0	169	34	17	308
Total Amount (in \$1,000s)	\$92,330	\$6,005	\$18,890	\$0	\$188,835	\$35,880	\$6,615	\$341,940
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	82	4	16	0	167	33	17	302
Median Loan Amount	\$770,000	\$575,000	\$1,015,000		\$1,005,000	\$805,000	\$355,000	\$950,000
Median Income	\$212,500	\$179,000	\$251,000		\$286,500	\$276,000	\$70,000	\$255,000
Median Value	\$1,160,000	\$1,515,000	\$1,310,000		\$1,355,000	\$1,155,000	\$495,000	\$1,265,000
LTV > 90	4 of 80	1 of 4	1 of 16	0 of 0	4 of 165	5 of 32	3 of 17	15 of 297
DTI > 45	3 of 79	2 of 4	0 of 16	0 of 0	6 of 165	0 of 31	5 of 17	11 of 295
Loan Costs > \$5,000	31 of 78	1 of 4	11 of 16	0 of 0	98 of 162	17 of 32	0 of 16	158 of 292
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	266	13	25	0	627	374	137	1,305
Purchase Originations (Rate)	70 (76%)	4 (80%)	5 (83%)	0 (0%)	115 (70%)	39 (49%)	32 (70%)	233 (67%)
Refinance Originations (Rate)	127 (74%)	5 (63%)	16 (84%)	0 (0%)	327 (71%)	155 (53%)	53 (59%)	630 (66%)
Denials	13 (5%)	0 (0%)	0 (0%)	0 (0%)	34 (5%)	23 (6%)	17 (12%)	70 (5%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	40	4	4	0	100	30	32	178
Total Amount (in \$1,000s)	\$24,030	\$2,430	\$4,050	\$0	\$77,600	\$18,100	\$11,540	\$126,210
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	39	4	4	0	99	29	32	175
Median Loan Amount	\$605,000	\$600,000	\$1,050,000		\$660,000	\$465,000	\$385,000	\$620,000
Median Income	\$143,500	\$120,000	\$327,500		\$210,000	\$142,500	\$75,500	\$179,500
Median Value	\$805,000	\$690,000	\$1,270,000		\$945,000	\$655,000	\$550,000	\$845,000
LTV > 90	2 of 40	1 of 4	0 of 4	0 of 0	6 of 98	1 of 30	0 of 32	10 of 176
DTI > 45	5 of 40	0 of 4	0 of 4	0 of 0	11 of 100	3 of 30	9 of 32	19 of 178
Loan Costs > \$5,000	13 of 40	1 of 4	2 of 4	0 of 0	48 of 100	11 of 29	4 of 32	75 of 177
<b>OTHER LENDERS - All Applications</b>								
Applications	115	9	13	4	339	260	42	740
Purchase Originations (Rate)	34 (79%)	2 (40%)	2 (67%)	0 (0%)	55 (67%)	15 (20%)	4 (36%)	108 (52%)
Refinance Originations (Rate)	42 (61%)	2 (67%)	6 (75%)	0 (0%)	155 (71%)	45 (26%)	7 (25%)	250 (53%)
Denials	8 (7%)	1 (11%)	1 (8%)	1 (25%)	32 (9%)	14 (5%)	11 (26%)	57 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	31	2	0	0	45	11	4	89
Total Amount in (\$1,000s)	\$29,495	\$2,460	\$0	\$0	\$53,205	\$21,585	\$1,940	\$106,745
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	30	2	0	0	45	9	4	86
Median Loan Amount	\$765,000	\$1,230,000			\$1,025,000	\$1,565,000	\$425,000	\$1,045,000
Median Income	\$271,000	\$296,000			\$287,000	\$982,000	\$62,000	\$301,500
Median Value	\$1,445,000	\$1,710,000			\$1,690,000	\$1,955,000	\$785,000	\$1,490,000
LTV > 90	0 of 31	0 of 2	0 of 0	0 of 0	2 of 44	0 of 11	0 of 4	2 of 88
DTI > 45	2 of 31	1 of 2	0 of 0	0 of 0	4 of 44	0 of 11	2 of 4	7 of 88
Loan Costs > \$5,000	14 of 31	2 of 2	0 of 0	0 of 0	28 of 43	6 of 11	1 of 4	50 of 87

### Trends – One- to Four-family, Purchase or Refinance Only

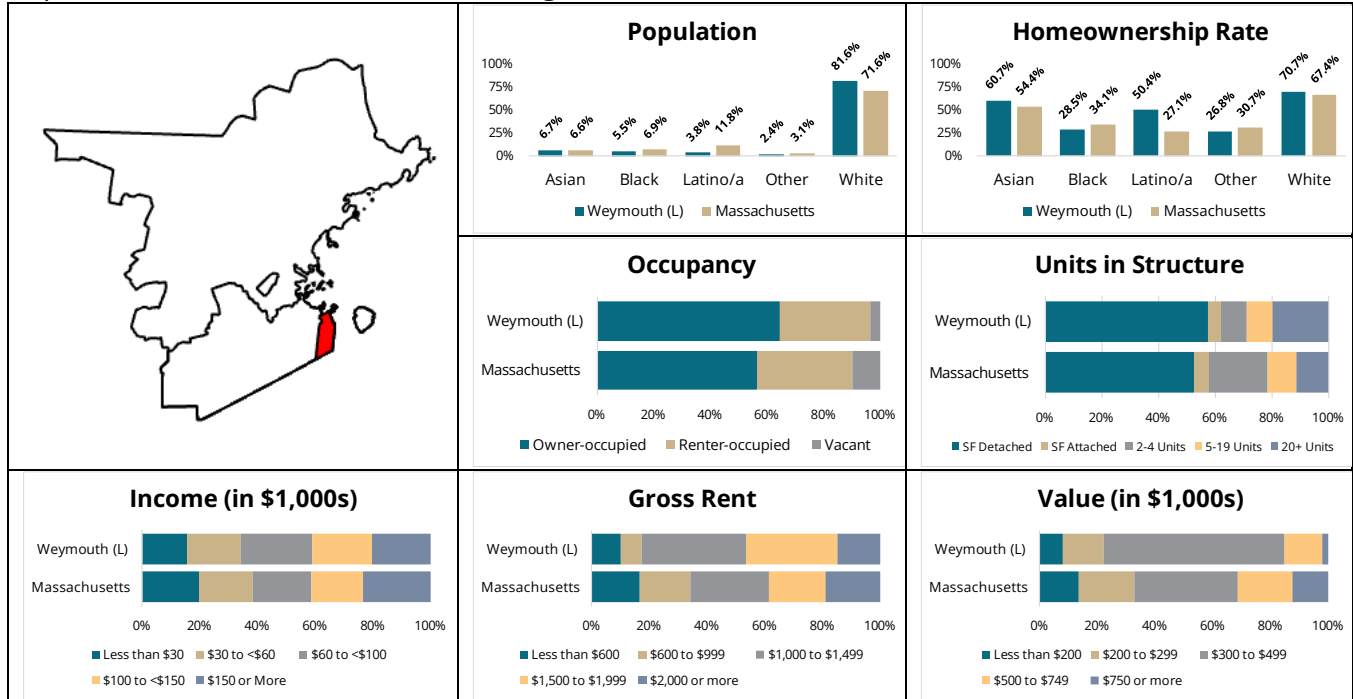




## Geography: Weymouth (L)

Population: 56,734

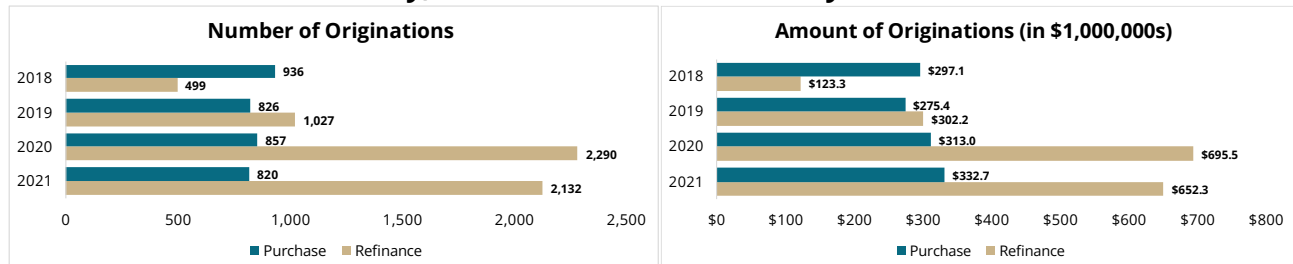
Housing Units: 24,570



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	269	210 (78%)	\$65,170	27 (13%)	183 (87%)	21 (10%)	87 (41%)
GUARANTEED RATE, INC. (LML)	211	148 (70%)	\$58,000	65 (44%)	83 (56%)	25 (17%)	45 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	152	125 (82%)	\$45,695	55 (44%)	70 (56%)	32 (26%)	37 (30%)
LOANDEPOT.COM, LLC (LML)	150	119 (79%)	\$38,465	17 (14%)	102 (86%)	19 (16%)	47 (39%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	121	110 (91%)	\$41,010	50 (45%)	60 (55%)	20 (18%)	33 (30%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	125	106 (85%)	\$37,130	42 (40%)	64 (60%)	43 (41%)	51 (48%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	179	99 (55%)	\$25,465	25 (25%)	74 (75%)	17 (17%)	39 (39%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	88	74 (84%)	\$27,240	32 (43%)	42 (57%)	17 (23%)	30 (41%)
RADIUS FINANCIAL GROUP INC. (LML)	81	72 (89%)	\$24,520	28 (39%)	44 (61%)	5 (7%)	29 (40%)
QUINCY CREDIT UNION (MBCU)	72	62 (86%)	\$16,430	1 (2%)	61 (98%)	3 (5%)	18 (29%)
SOUTH SHORE BANK (MBCU)	74	59 (80%)	\$16,505	12 (20%)	47 (80%)	2 (3%)	23 (39%)
ROCKLAND TRUST COMPANY (MBCU)	86	57 (66%)	\$18,025	19 (33%)	38 (67%)	9 (16%)	23 (40%)
NEWREZ LLC (LML)	165	51 (31%)	\$14,665	2 (4%)	49 (96%)	5 (10%)	27 (53%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	60	51 (85%)	\$19,415	32 (63%)	19 (37%)	4 (8%)	19 (37%)
AMERISAVE MORTGAGE CORPORATION (LML)	174	49 (28%)	\$16,845	2 (4%)	47 (96%)	6 (12%)	15 (31%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	138	49 (36%)	\$13,735	10 (20%)	39 (80%)	11 (22%)	16 (33%)
PENNYMAC LOAN SERVICES, LLC (LML)	101	48 (48%)	\$17,290	10 (21%)	38 (79%)	7 (15%)	14 (29%)
NEW FED MORTGAGE, CORP. (LML)	53	47 (89%)	\$16,805	5 (11%)	42 (89%)	13 (28%)	13 (28%)
NATIONSTAR MORTGAGE LLC (LML)	109	46 (42%)	\$12,800	1 (2%)	45 (98%)	4 (9%)	14 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	102	43 (42%)	\$13,125	0 (0%)	43 (100%)	6 (14%)	5 (12%)

## Trends - One- to Four-family, Purchase or Refinance Only

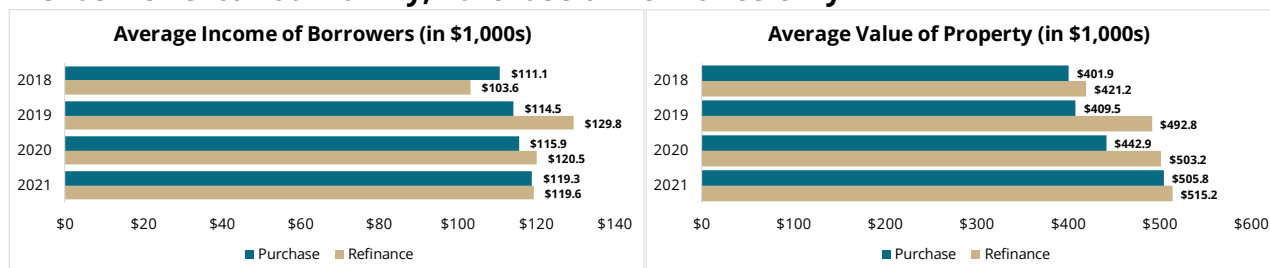


## Geography: Weymouth (L)

### Mortgage Lending

Weymouth (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	149	32	51	4	1,126	271	612	1,633
Purchase Originations (Rate)	47 (68%)	9 (75%)	7 (78%)	0 (0%)	140 (61%)	45 (56%)	86 (60%)	248 (62%)
Refinance Originations (Rate)	44 (77%)	7 (50%)	20 (74%)	1 (33%)	482 (72%)	83 (59%)	210 (63%)	637 (70%)
Denials	15 (10%)	10 (31%)	10 (20%)	1 (25%)	129 (11%)	34 (13%)	108 (18%)	199 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	37	9	7	0	128	22	81	203
Total Amount (in \$1,000s)	\$15,935	\$4,375	\$2,515	\$0	\$50,630	\$8,580	\$24,135	\$82,035
FHA Loans	0	0	0	0	4	0	0	4
Single Unit	35	9	7	0	128	22	81	201
Median Loan Amount	\$465,000	\$515,000	\$385,000		\$405,000	\$375,000	\$295,000	\$415,000
Median Income	\$108,500	\$85,000	\$91,000		\$108,000	\$120,000	\$69,000	\$108,000
Median Value	\$595,000	\$535,000	\$470,000		\$525,000	\$525,000	\$415,000	\$525,000
LTV > 90	5 of 37	6 of 9	4 of 6	0 of 0	37 of 114	4 of 18	22 of 72	56 of 184
DTI > 45	7 of 34	2 of 9	0 of 6	0 of 0	13 of 114	2 of 18	15 of 72	24 of 181
Loan Costs > \$5,000	4 of 34	1 of 8	0 of 5	0 of 0	14 of 107	2 of 16	3 of 63	21 of 170
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	252	68	94	11	1,413	671	893	2,509
Purchase Originations (Rate)	85 (72%)	18 (86%)	35 (85%)	4 (100%)	288 (85%)	57 (36%)	184 (76%)	487 (72%)
Refinance Originations (Rate)	94 (70%)	31 (66%)	30 (58%)	4 (57%)	748 (70%)	249 (49%)	409 (63%)	1,156 (64%)
Denials	30 (12%)	5 (7%)	10 (11%)	0 (0%)	94 (7%)	49 (7%)	106 (12%)	188 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	66	18	33	4	276	51	172	448
Total Amount (in \$1,000s)	\$26,760	\$8,020	\$13,745	\$1,860	\$114,200	\$23,305	\$58,390	\$187,890
FHA Loans	3	4	8	0	27	6	16	48
Single Unit	65	17	31	3	273	49	168	438
Median Loan Amount	\$405,000	\$450,000	\$405,000	\$520,000	\$425,000	\$475,000	\$345,000	\$425,000
Median Income	\$87,500	\$107,500	\$110,500	\$79,500	\$106,500	\$100,000	\$72,000	\$104,000
Median Value	\$480,000	\$475,000	\$475,000	\$530,000	\$505,000	\$515,000	\$415,000	\$505,000
LTV > 90	13 of 66	12 of 17	23 of 32	3 of 4	112 of 274	22 of 50	56 of 169	185 of 443
DTI > 45	6 of 66	5 of 18	7 of 33	1 of 4	32 of 276	9 of 51	32 of 172	60 of 448
Loan Costs > \$5,000	13 of 66	8 of 18	17 of 33	1 of 4	69 of 275	17 of 51	41 of 171	125 of 447
<b>OTHER LENDERS - All Applications</b>								
Applications	97	14	24	3	555	326	331	1,019
Purchase Originations (Rate)	28 (72%)	2 (50%)	8 (80%)	0 (0%)	46 (63%)	12 (12%)	38 (60%)	96 (43%)
Refinance Originations (Rate)	23 (49%)	5 (63%)	7 (58%)	0 (0%)	269 (68%)	44 (21%)	133 (56%)	348 (52%)
Denials	10 (10%)	4 (29%)	2 (8%)	1 (33%)	55 (10%)	18 (6%)	43 (13%)	90 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	23	2	7	0	42	8	36	82
Total Amount in (\$1,000s)	\$9,665	\$1,170	\$3,615	\$0	\$16,910	\$3,530	\$13,560	\$34,890
FHA Loans	1	1	1	0	3	0	3	6
Single Unit	22	2	5	0	42	8	35	79
Median Loan Amount	\$425,000	\$585,000	\$495,000		\$415,000	\$435,000	\$415,000	\$430,000
Median Income	\$86,000	\$111,500	\$111,000		\$96,000	\$81,000	\$74,000	\$93,000
Median Value	\$555,000	\$670,000	\$525,000		\$520,000	\$460,000	\$470,000	\$525,000
LTV > 90	4 of 23	1 of 2	5 of 7	0 of 0	11 of 42	2 of 6	12 of 34	23 of 80
DTI > 45	7 of 21	0 of 2	3 of 7	0 of 0	7 of 42	1 of 6	10 of 34	18 of 78
Loan Costs > \$5,000	8 of 23	1 of 2	3 of 7	0 of 0	10 of 39	2 of 8	9 of 34	24 of 79

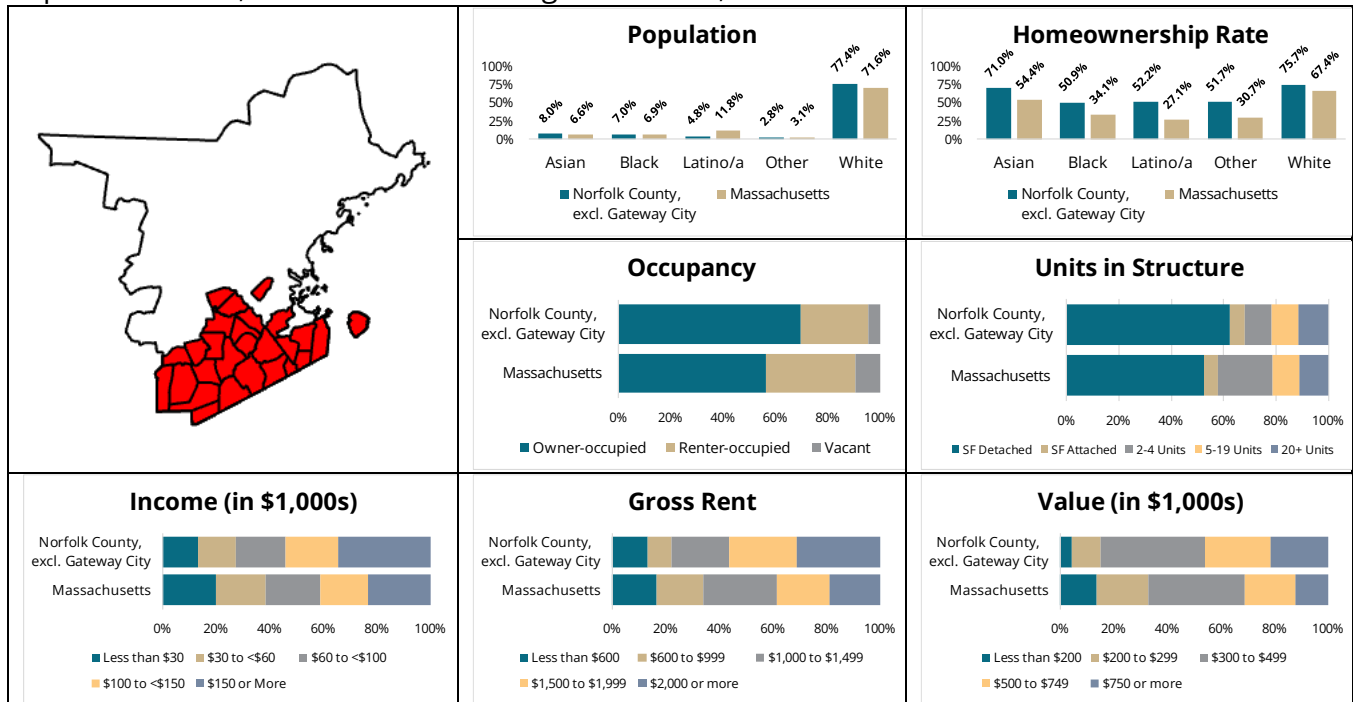
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Norfolk County, excl. Gateway City**

Population: 606,230

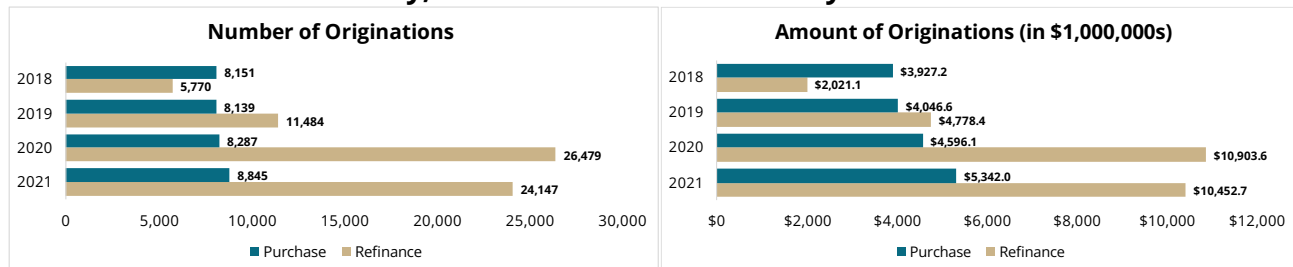
Housing Units: 234,879



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,693	2,257 (84%)	\$845,265	299 (13%)	1,958 (87%)	467 (21%)	611 (27%)
GUARANTEED RATE, INC. (LML)	2,574	1,884 (73%)	\$995,480	638 (34%)	1,246 (66%)	390 (21%)	307 (16%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	2,063	1,865 (90%)	\$949,945	745 (40%)	1,120 (60%)	317 (17%)	221 (12%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	2,167	1,350 (62%)	\$553,440	286 (21%)	1,064 (79%)	195 (14%)	277 (21%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,562	1,215 (78%)	\$544,985	503 (41%)	712 (59%)	242 (20%)	255 (21%)
LOANDEPOT.COM, LLC (LML)	1,326	1,013 (76%)	\$418,285	126 (12%)	887 (88%)	210 (21%)	231 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	978	817 (84%)	\$327,385	289 (35%)	528 (65%)	300 (37%)	299 (37%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	1,068	724 (68%)	\$488,810	151 (21%)	573 (79%)	120 (17%)	89 (12%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	819	650 (79%)	\$312,290	269 (41%)	381 (59%)	169 (26%)	157 (24%)
ROCKLAND TRUST COMPANY (MBCU)	925	635 (69%)	\$258,215	218 (34%)	417 (66%)	114 (18%)	152 (24%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,695	557 (33%)	\$222,635	19 (3%)	538 (97%)	76 (14%)	109 (20%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	1,101	519 (47%)	\$304,175	134 (26%)	385 (74%)	109 (21%)	83 (16%)
MORTGAGE NETWORK, INC. (LML)	568	509 (90%)	\$247,085	164 (32%)	345 (68%)	43 (8%)	76 (15%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	1,723	500 (29%)	\$303,360	121 (24%)	379 (76%)	105 (21%)	78 (16%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	570	487 (85%)	\$208,395	251 (52%)	236 (48%)	88 (18%)	129 (26%)
ENVISION BANK (MBCU)	562	473 (84%)	\$190,625	114 (24%)	359 (76%)	85 (18%)	124 (26%)
U.S. BANK NATIONAL ASSOCIATION (Other)	1,589	463 (29%)	\$324,245	166 (36%)	297 (64%)	134 (29%)	45 (10%)
FIRST REPUBLIC BANK (MBCU)	567	406 (72%)	\$490,380	178 (44%)	228 (56%)	51 (13%)	12 (3%)
RADIUS FINANCIAL GROUP INC. (LML)	447	390 (87%)	\$156,560	136 (35%)	254 (65%)	48 (12%)	124 (32%)
NEWREZ LLC (LML)	1,383	385 (28%)	\$124,775	34 (9%)	351 (91%)	71 (18%)	129 (34%)

## Trends - One- to Four-family, Purchase or Refinance Only

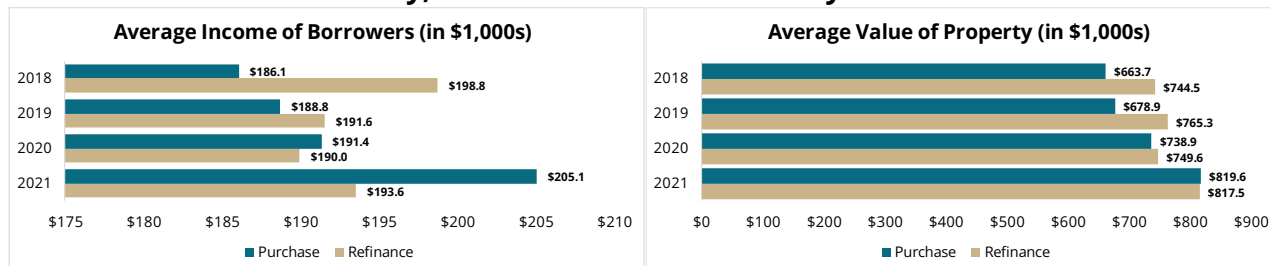


## Geography: Norfolk County, excl. Gateway City

### Mortgage Lending

Norfolk County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	2,014	986	709	62	14,320	3,898	4,726	21,989
Purchase Originations (Rate)	525 (68%)	155 (62%)	136 (74%)	4 (44%)	2,095 (73%)	613 (60%)	546 (57%)	3,528 (69%)
Refinance Originations (Rate)	589 (66%)	283 (55%)	223 (64%)	20 (56%)	6,447 (74%)	1,160 (56%)	1,551 (58%)	8,722 (69%)
Denials	263 (13%)	230 (23%)	134 (19%)	14 (23%)	1,375 (10%)	416 (11%)	1,039 (22%)	2,432 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	460	145	127	3	1,865	334	515	2,934
Total Amount (in \$1,000s)	\$335,770	\$70,465	\$80,475	\$1,345	\$1,342,685	\$252,360	\$167,765	\$2,083,100
FHA Loans	1	16	11	0	16	8	19	52
Single Unit	455	136	120	3	1,843	325	506	2,882
Median Loan Amount	\$545,000	\$455,000	\$485,000	\$385,000	\$545,000	\$610,000	\$325,000	\$545,000
Median Income	\$173,500	\$97,000	\$117,000	\$144,000	\$181,000	\$194,000	\$70,000	\$174,000
Median Value	\$765,000	\$475,000	\$555,000	\$555,000	\$755,000	\$830,000	\$425,000	\$735,000
LTV > 90	43 of 453	91 of 135	47 of 119	2 of 2	230 of 1,770	56 of 314	166 of 477	469 of 2,793
DTI > 45	26 of 438	13 of 135	9 of 119	0 of 2	117 of 1,770	26 of 312	91 of 477	191 of 2,776
Loan Costs > \$5,000	136 of 435	39 of 129	37 of 110	0 of 2	536 of 1,707	121 of 298	39 of 432	869 of 2,681
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	2,409	1,567	1,028	66	12,604	6,345	5,688	24,019
Purchase Originations (Rate)	677 (77%)	338 (74%)	280 (77%)	10 (71%)	2,342 (82%)	542 (42%)	1,118 (76%)	4,189 (71%)
Refinance Originations (Rate)	1,112 (73%)	600 (55%)	386 (58%)	31 (60%)	7,132 (74%)	2,389 (48%)	2,550 (61%)	11,650 (65%)
Denials	157 (7%)	204 (13%)	118 (11%)	8 (12%)	745 (6%)	399 (6%)	714 (13%)	1,631 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	577	324	267	10	2,239	507	1,074	3,924
Total Amount (in \$1,000s)	\$291,985	\$157,010	\$131,395	\$5,220	\$1,129,435	\$272,285	\$380,710	\$1,987,330
FHA Loans	14	104	63	4	146	49	148	380
Single Unit	563	304	248	7	2,200	492	1,043	3,814
Median Loan Amount	\$475,000	\$475,000	\$455,000	\$510,000	\$475,000	\$495,000	\$365,000	\$475,000
Median Income	\$115,000	\$102,500	\$101,000	\$87,500	\$134,000	\$136,000	\$74,000	\$125,000
Median Value	\$605,000	\$505,000	\$515,000	\$515,000	\$585,000	\$605,000	\$435,000	\$575,000
LTV > 90	94 of 575	207 of 323	156 of 262	7 of 10	610 of 2,211	148 of 502	414 of 1,060	1,222 of 3,883
DTI > 45	93 of 577	100 of 324	76 of 267	4 of 10	289 of 2,237	79 of 507	322 of 1,074	641 of 3,922
Loan Costs > \$5,000	147 of 575	173 of 323	125 of 267	7 of 10	663 of 2,229	188 of 506	311 of 1,071	1,303 of 3,910
<b>OTHER LENDERS - All Applications</b>								
Applications	1,023	507	335	27	5,471	4,114	2,067	11,477
Purchase Originations (Rate)	223 (68%)	63 (58%)	61 (66%)	0 (0%)	656 (72%)	171 (16%)	214 (59%)	1,174 (47%)
Refinance Originations (Rate)	398 (66%)	169 (49%)	111 (57%)	4 (24%)	2,571 (68%)	580 (21%)	726 (50%)	3,833 (50%)
Denials	93 (9%)	112 (22%)	44 (13%)	10 (37%)	498 (9%)	237 (6%)	397 (19%)	994 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	204	58	54	0	593	128	207	1,037
Total Amount in (\$1,000s)	\$141,130	\$35,090	\$30,610	\$0	\$430,205	\$101,500	\$74,565	\$738,535
FHA Loans	7	19	12	0	21	7	33	66
Single Unit	201	54	50	0	582	126	201	1,013
Median Loan Amount	\$550,000	\$515,000	\$485,000		\$545,000	\$565,000	\$365,000	\$545,000
Median Income	\$156,000	\$114,500	\$122,000		\$177,000	\$172,500	\$73,000	\$157,500
Median Value	\$785,000	\$570,000	\$560,000		\$705,000	\$720,000	\$440,000	\$685,000
LTV > 90	22 of 203	37 of 58	28 of 54	0 of 0	118 of 576	31 of 122	81 of 202	236 of 1,013
DTI > 45	28 of 198	20 of 58	16 of 53	0 of 0	62 of 576	15 of 120	72 of 202	141 of 1,005
Loan Costs > \$5,000	83 of 202	41 of 58	35 of 54	0 of 0	229 of 568	61 of 124	66 of 201	449 of 1,006

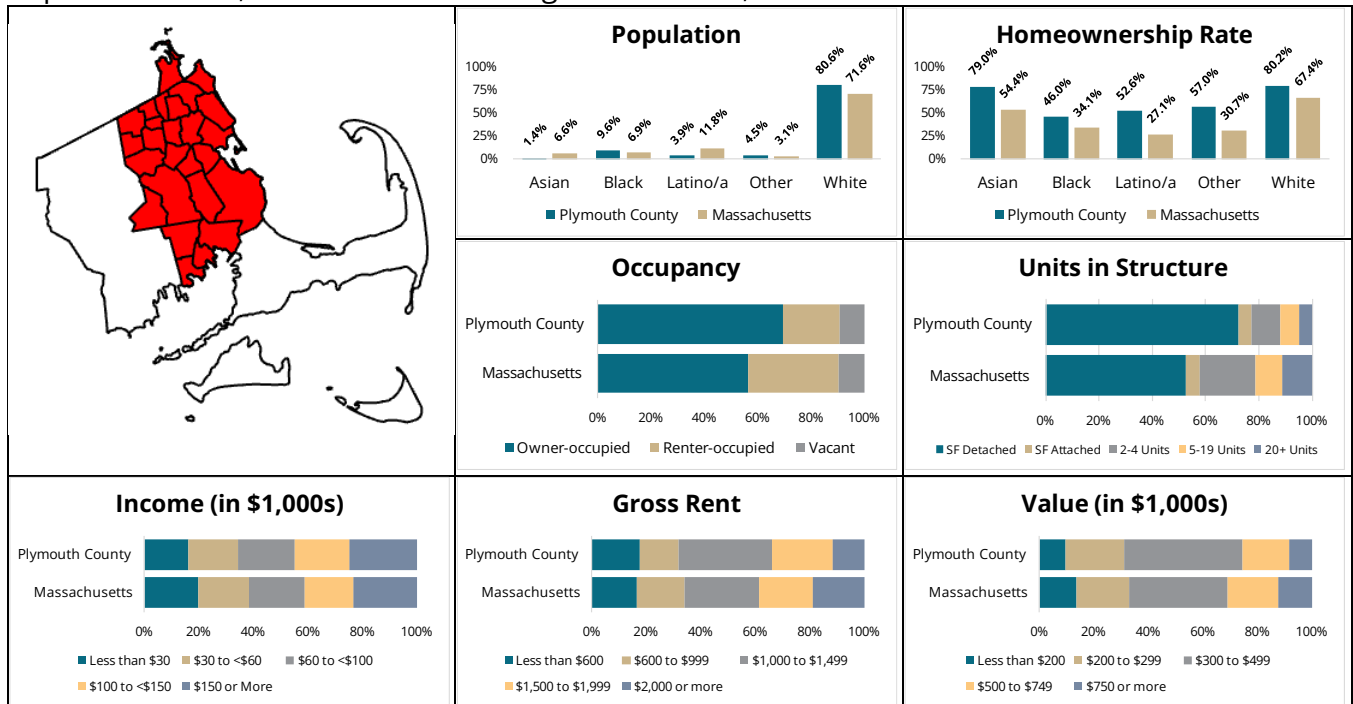
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Plymouth County

Population: 515,303

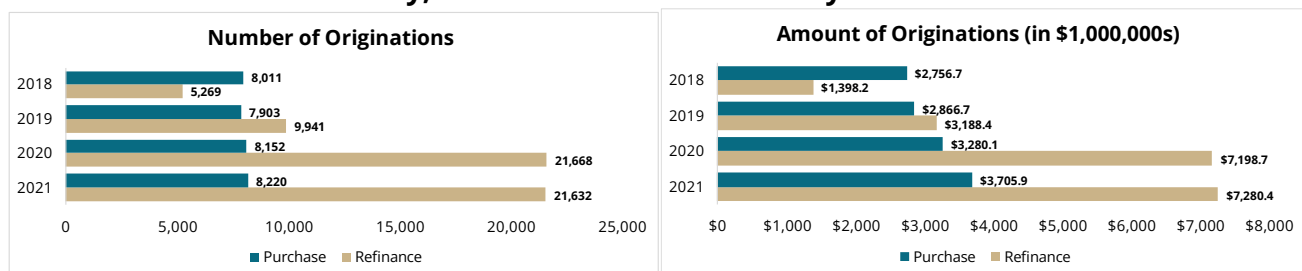
Housing Units: 207,003



## Top Lenders – One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,902	2,360 (81%)	\$738,280	232 (10%)	2,128 (90%)	258 (11%)	959 (41%)
LOANDEPOT.COM, LLC (LML)	1,762	1,348 (77%)	\$489,620	276 (20%)	1,072 (80%)	126 (9%)	473 (35%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,158	1,029 (89%)	\$370,845	304 (30%)	725 (70%)	155 (15%)	426 (41%)
GUARANTEED RATE, INC. (LML)	1,442	993 (69%)	\$442,225	376 (38%)	617 (62%)	113 (11%)	223 (22%)
ROCKLAND TRUST COMPANY (MBCU)	1,416	970 (69%)	\$311,520	273 (28%)	697 (72%)	89 (9%)	307 (32%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,554	948 (61%)	\$287,890	149 (16%)	799 (84%)	57 (6%)	288 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,157	910 (79%)	\$355,750	441 (48%)	469 (52%)	141 (15%)	287 (32%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	966	817 (85%)	\$290,335	422 (52%)	395 (48%)	184 (23%)	382 (47%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	849	754 (89%)	\$322,530	249 (33%)	505 (67%)	40 (5%)	104 (14%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	917	702 (77%)	\$284,950	295 (42%)	407 (58%)	107 (15%)	202 (29%)
BLUESTONE BANK (MBCU)	868	672 (77%)	\$263,320	172 (26%)	500 (74%)	36 (5%)	197 (29%)
FREEDOM MORTGAGE CORPORATION (LML)	1,582	635 (40%)	\$195,385	19 (3%)	616 (97%)	140 (22%)	78 (12%)
RADIUS FINANCIAL GROUP INC. (LML)	706	606 (86%)	\$228,530	222 (37%)	384 (63%)	32 (5%)	183 (30%)
PENNYMAC LOAN SERVICES, LLC (LML)	1,288	578 (45%)	\$207,540	116 (20%)	462 (80%)	77 (13%)	137 (24%)
HARBORONE MORTGAGE, LLC (MBCU)	769	550 (72%)	\$174,770	146 (27%)	404 (73%)	137 (25%)	264 (48%)
ENVISION BANK (MBCU)	600	504 (84%)	\$189,090	190 (38%)	314 (62%)	80 (16%)	179 (36%)
NATIONSTAR MORTGAGE LLC (LML)	1,164	482 (41%)	\$142,950	11 (2%)	471 (98%)	56 (12%)	147 (30%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,570	469 (30%)	\$161,815	21 (4%)	448 (96%)	48 (10%)	156 (33%)
NEWREZ LLC (LML)	1,693	453 (27%)	\$137,895	60 (13%)	393 (87%)	67 (15%)	150 (33%)
EASTERN BANK (MBCU)	573	379 (66%)	\$131,155	71 (19%)	308 (81%)	53 (14%)	105 (28%)

## Trends – One- to Four-family, Purchase or Refinance Only



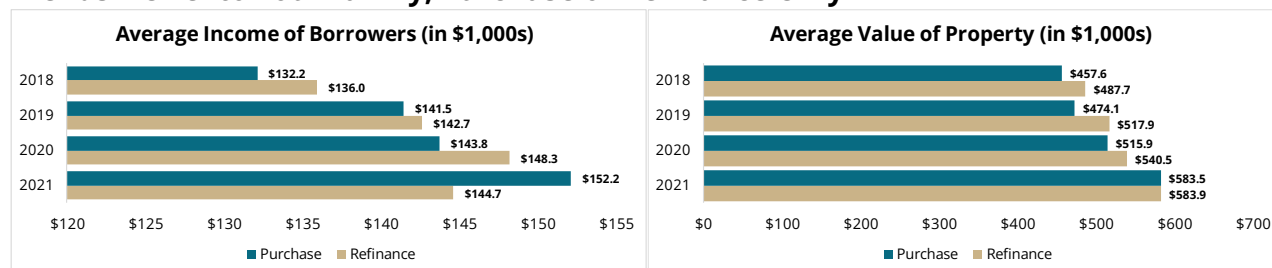


## Geography: Plymouth County

### Mortgage Lending

Plymouth County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	242	1,148	522	69	14,022	2,787	6,043	18,790
Purchase Originations (Rate)	56 (56%)	185 (62%)	84 (63%)	9 (60%)	1,862 (69%)	390 (54%)	672 (58%)	2,586 (65%)
Refinance Originations (Rate)	55 (60%)	267 (50%)	149 (62%)	16 (53%)	5,520 (71%)	760 (55%)	1,919 (59%)	6,767 (67%)
Denials	53 (22%)	351 (31%)	125 (24%)	20 (29%)	1,834 (13%)	380 (14%)	1,463 (24%)	2,763 (15%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	47	170	73	9	1,652	223	632	2,174
Total Amount (in \$1,000s)	\$20,355	\$70,450	\$31,815	\$2,905	\$844,770	\$110,035	\$179,560	\$1,080,330
FHA Loans	1	42	10	1	38	12	41	104
Single Unit	46	140	65	7	1,629	216	619	2,103
Median Loan Amount	\$385,000	\$415,000	\$395,000	\$355,000	\$425,000	\$415,000	\$295,000	\$425,000
Median Income	\$105,000	\$91,000	\$99,000	\$85,000	\$135,000	\$119,000	\$71,000	\$125,000
Median Value	\$495,000	\$435,000	\$445,000	\$385,000	\$575,000	\$565,000	\$375,000	\$555,000
LTV > 90	15 of 45	128 of 165	40 of 69	6 of 9	249 of 1,553	41 of 207	214 of 602	479 of 2,048
DTI > 45	6 of 45	33 of 165	7 of 69	2 of 9	153 of 1,552	26 of 207	128 of 602	227 of 2,047
Loan Costs > \$5,000	4 of 43	51 of 147	15 of 60	2 of 7	310 of 1,463	44 of 190	70 of 515	426 of 1,910
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	332	2,482	938	86	15,077	6,948	8,462	25,863
Purchase Originations (Rate)	98 (74%)	636 (73%)	273 (78%)	20 (87%)	2,974 (82%)	596 (34%)	1,753 (78%)	4,597 (68%)
Refinance Originations (Rate)	126 (64%)	862 (54%)	337 (58%)	31 (50%)	8,032 (71%)	2,208 (43%)	3,656 (59%)	11,596 (61%)
Denials	33 (10%)	327 (13%)	85 (9%)	17 (20%)	1,086 (7%)	505 (7%)	1,076 (13%)	2,053 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	86	595	256	20	2,748	541	1,651	4,246
Total Amount (in \$1,000s)	\$38,320	\$252,705	\$110,260	\$9,600	\$1,200,810	\$236,895	\$561,145	\$1,848,590
FHA Loans	6	325	100	11	413	136	508	991
Single Unit	84	505	230	16	2,693	501	1,583	4,029
Median Loan Amount	\$405,000	\$415,000	\$415,000	\$420,000	\$405,000	\$415,000	\$345,000	\$415,000
Median Income	\$96,500	\$86,000	\$90,500	\$90,500	\$110,000	\$101,000	\$72,000	\$103,000
Median Value	\$470,000	\$445,000	\$445,000	\$495,000	\$485,000	\$475,000	\$385,000	\$475,000
LTV > 90	31 of 84	472 of 588	190 of 250	13 of 19	1,067 of 2,700	279 of 524	934 of 1,602	2,052 of 4,165
DTI > 45	19 of 86	268 of 595	94 of 256	11 of 20	531 of 2,747	170 of 541	667 of 1,651	1,093 of 4,245
Loan Costs > \$5,000	23 of 85	390 of 573	140 of 253	15 of 19	1,024 of 2,731	253 of 539	748 of 1,633	1,845 of 4,200
<b>OTHER LENDERS - All Applications</b>								
Applications	129	789	356	40	6,080	3,700	3,098	11,094
Purchase Originations (Rate)	21 (64%)	142 (63%)	60 (65%)	6 (67%)	711 (68%)	148 (15%)	313 (56%)	1,088 (45%)
Refinance Originations (Rate)	38 (54%)	219 (46%)	100 (49%)	10 (37%)	2,482 (64%)	466 (20%)	1,006 (48%)	3,315 (48%)
Denials	19 (15%)	187 (24%)	65 (18%)	12 (30%)	673 (11%)	269 (7%)	558 (18%)	1,225 (11%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	20	134	57	6	627	109	303	953
Total Amount in (\$1,000s)	\$8,920	\$64,220	\$27,055	\$2,390	\$304,755	\$56,695	\$96,745	\$464,035
FHA Loans	0	77	15	2	54	16	68	164
Single Unit	19	94	49	5	616	107	288	890
Median Loan Amount	\$415,000	\$470,000	\$435,000	\$380,000	\$435,000	\$425,000	\$335,000	\$435,000
Median Income	\$106,000	\$91,500	\$100,000	\$81,500	\$123,500	\$118,000	\$70,000	\$114,000
Median Value	\$480,000	\$505,000	\$495,000	\$425,000	\$525,000	\$520,000	\$395,000	\$515,000
LTV > 90	1 of 20	114 of 132	31 of 57	2 of 6	193 of 604	40 of 102	146 of 290	381 of 921
DTI > 45	3 of 19	60 of 130	16 of 57	3 of 6	90 of 602	21 of 101	101 of 289	193 of 915
Loan Costs > \$5,000	8 of 20	99 of 133	35 of 55	2 of 6	206 of 577	46 of 102	115 of 266	396 of 893

### Trends – One- to Four-family, Purchase or Refinance Only

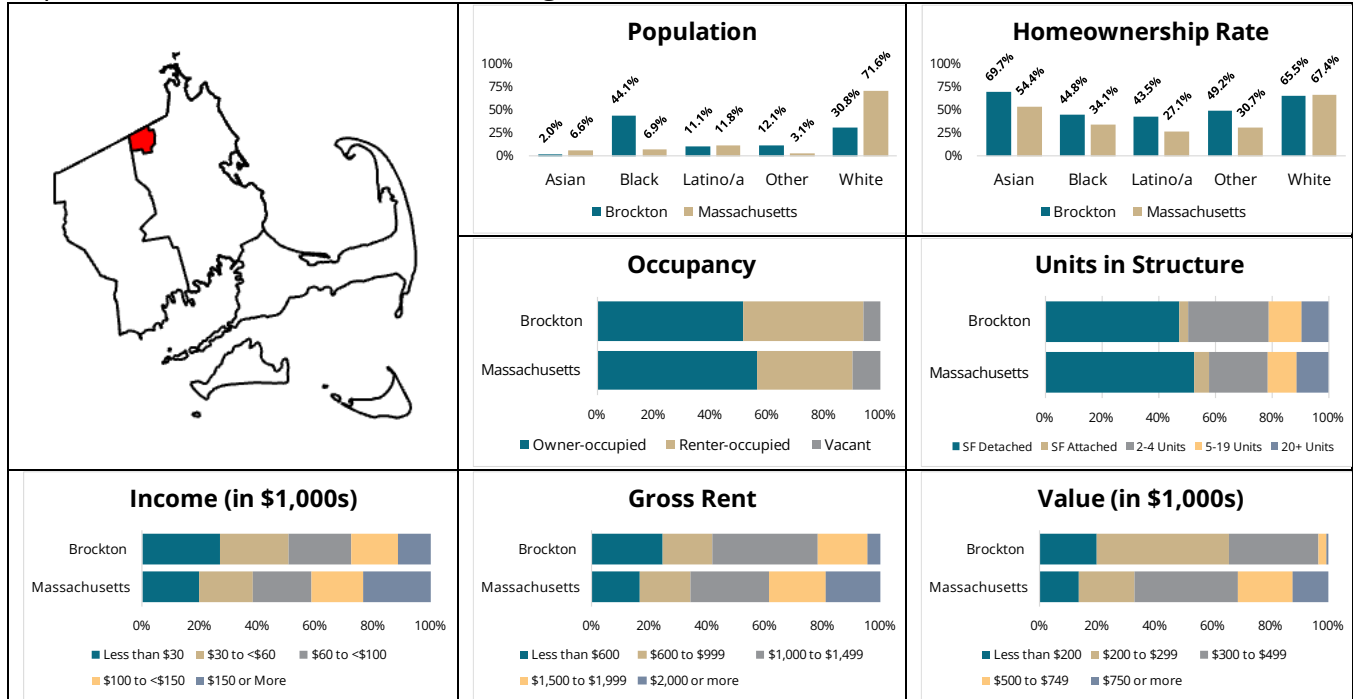




## Geography: **Brockton**

Population: 95,594

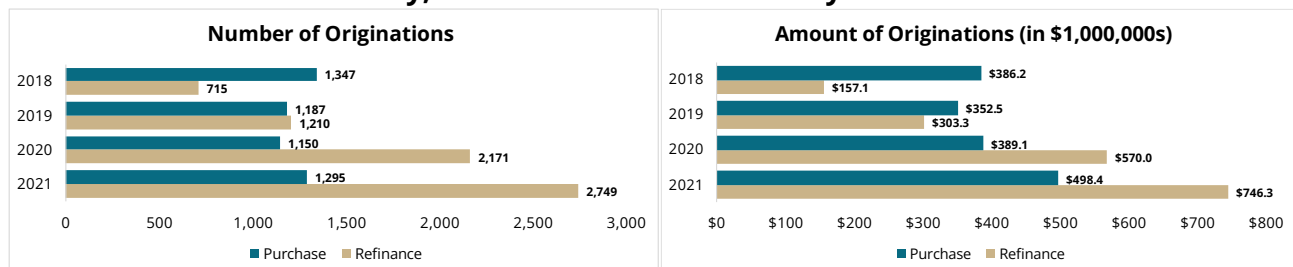
Housing Units: 33,861



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	508	384 (76%)	\$101,890	38 (10%)	346 (90%)	170 (44%)	238 (62%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	264	211 (80%)	\$75,015	126 (60%)	85 (40%)	139 (66%)	132 (63%)
LOANDEPOT.COM, LLC (LML)	272	182 (67%)	\$54,330	38 (21%)	144 (79%)	77 (42%)	105 (58%)
HARBORONE MORTGAGE, LLC (MBCU)	276	180 (65%)	\$46,920	46 (26%)	134 (74%)	111 (62%)	126 (70%)
FREEDOM MORTGAGE CORPORATION (LML)	498	164 (33%)	\$48,450	2 (1%)	162 (99%)	100 (61%)	23 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	195	158 (81%)	\$52,060	59 (37%)	99 (63%)	93 (59%)	106 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	190	130 (68%)	\$41,470	82 (63%)	48 (37%)	90 (69%)	84 (65%)
TOTAL MORTGAGE SERVICES, LLC (LML)	166	127 (77%)	\$47,515	73 (57%)	54 (43%)	111 (87%)	78 (61%)
NATIONSTAR MORTGAGE LLC (LML)	218	102 (47%)	\$29,080	1 (1%)	101 (99%)	38 (37%)	39 (38%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	126	94 (75%)	\$34,190	50 (53%)	44 (47%)	54 (57%)	43 (46%)
GUARANTEED RATE, INC. (LML)	155	92 (59%)	\$30,040	54 (59%)	38 (41%)	59 (64%)	50 (54%)
NEWREZ LLC (LML)	345	90 (26%)	\$25,180	13 (14%)	77 (86%)	41 (46%)	46 (51%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	134	88 (66%)	\$31,390	54 (61%)	34 (39%)	53 (60%)	52 (59%)
PENNYMAC LOAN SERVICES, LLC (LML)	289	78 (27%)	\$23,170	7 (9%)	71 (91%)	49 (63%)	26 (33%)
ENVISION BANK (MBCU)	95	78 (82%)	\$24,480	33 (42%)	45 (58%)	46 (59%)	42 (54%)
AMERISAVE MORTGAGE CORPORATION (LML)	282	66 (23%)	\$19,630	3 (5%)	63 (95%)	28 (42%)	41 (62%)
HOME POINT FINANCIAL CORPORATION (LML)	137	66 (48%)	\$22,360	19 (29%)	47 (71%)	45 (68%)	43 (65%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	162	64 (40%)	\$14,480	21 (33%)	43 (67%)	29 (45%)	40 (63%)
LAKEVIEW LOAN SERVICING, LLC (LML)	147	60 (41%)	\$19,010	0 (0%)	60 (100%)	30 (50%)	5 (8%)
ROCKLAND TRUST COMPANY (MBCU)	109	59 (54%)	\$18,035	27 (46%)	32 (54%)	38 (64%)	25 (42%)

## Trends - One- to Four-family, Purchase or Refinance Only

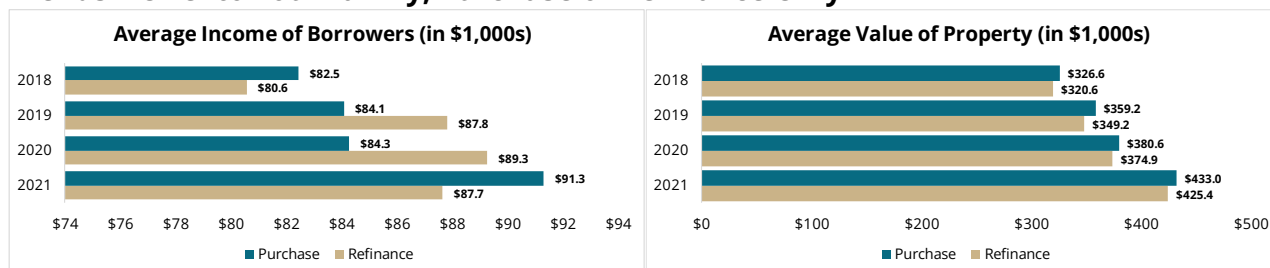


## Geography: **Brockton**

### Mortgage Lending

<b>Brockton</b>	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	40	894	211	16	548	381	1,257	2,090
Purchase Originations (Rate)	8 (67%)	138 (63%)	34 (65%)	2 (67%)	49 (58%)	42 (40%)	133 (51%)	273 (57%)
Refinance Originations (Rate)	6 (40%)	198 (47%)	44 (54%)	0 (0%)	211 (72%)	90 (46%)	316 (51%)	549 (54%)
Denials	11 (28%)	294 (33%)	71 (34%)	10 (63%)	106 (19%)	79 (21%)	400 (32%)	571 (27%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	124	31	2	39	28	124	231
Total Amount (in \$1,000s)	\$2,335	\$50,630	\$13,695	\$610	\$12,125	\$10,910	\$40,310	\$90,305
FHA Loans	0	36	8	0	3	7	19	54
Single Unit	6	100	23	1	39	23	119	192
Median Loan Amount	\$335,000	\$400,000	\$395,000	\$305,000	\$325,000	\$420,000	\$340,000	\$385,000
Median Income	\$90,000	\$88,500	\$85,000	\$67,500	\$88,000	\$91,000	\$69,000	\$88,000
Median Value	\$365,000	\$435,000	\$425,000	\$430,000	\$370,000	\$450,000	\$365,000	\$415,000
LTV > 90	1 of 7	98 of 119	26 of 29	1 of 2	12 of 34	18 of 28	81 of 119	156 of 219
DTI > 45	2 of 7	29 of 119	5 of 29	0 of 2	5 of 34	6 of 28	29 of 119	47 of 219
Loan Costs > \$5,000	0 of 7	42 of 105	9 of 23	0 of 2	4 of 34	7 of 26	27 of 109	62 of 197
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	68	1,963	496	30	849	1,484	2,434	4,890
Purchase Originations (Rate)	15 (71%)	464 (73%)	123 (74%)	7 (88%)	109 (78%)	139 (32%)	527 (73%)	857 (61%)
Refinance Originations (Rate)	26 (55%)	696 (53%)	174 (54%)	7 (32%)	469 (67%)	425 (41%)	916 (54%)	1,797 (52%)
Denials	11 (16%)	265 (13%)	53 (11%)	9 (30%)	99 (12%)	169 (11%)	388 (16%)	606 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	432	115	7	98	132	490	797
Total Amount (in \$1,000s)	\$5,065	\$177,740	\$45,535	\$3,395	\$34,190	\$53,950	\$173,300	\$319,875
FHA Loans	1	250	59	6	43	64	240	423
Single Unit	12	359	97	5	90	104	454	667
Median Loan Amount	\$365,000	\$400,000	\$385,000	\$425,000	\$355,000	\$400,000	\$365,000	\$395,000
Median Income	\$80,000	\$82,000	\$82,000	\$105,000	\$84,000	\$88,500	\$69,000	\$82,000
Median Value	\$425,000	\$425,000	\$405,000	\$445,000	\$385,000	\$420,000	\$385,000	\$415,000
LTV > 90	5 of 11	359 of 430	99 of 114	6 of 6	67 of 98	94 of 126	375 of 481	630 of 785
DTI > 45	3 of 13	208 of 432	47 of 115	6 of 7	35 of 98	58 of 132	243 of 490	357 of 797
Loan Costs > \$5,000	4 of 13	287 of 411	66 of 113	6 of 6	51 of 95	84 of 130	301 of 481	498 of 768
<b>OTHER LENDERS - All Applications</b>								
Applications	23	622	165	13	288	544	781	1,655
Purchase Originations (Rate)	2 (33%)	110 (63%)	22 (67%)	0 (0%)	21 (84%)	23 (16%)	88 (63%)	178 (47%)
Refinance Originations (Rate)	4 (31%)	171 (45%)	51 (44%)	5 (42%)	110 (50%)	79 (23%)	236 (42%)	420 (39%)
Denials	6 (26%)	151 (24%)	29 (18%)	5 (38%)	44 (15%)	57 (10%)	179 (23%)	292 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	2	105	22	0	19	15	87	163
Total Amount in (\$1,000s)	\$840	\$50,265	\$10,390	\$0	\$5,425	\$5,375	\$31,875	\$72,295
FHA Loans	0	67	14	0	4	5	42	90
Single Unit	1	68	15	0	19	14	77	117
Median Loan Amount	\$420,000	\$475,000	\$435,000		\$275,000	\$365,000	\$365,000	\$415,000
Median Income	\$91,500	\$90,500	\$92,500		\$71,000	\$87,000	\$75,000	\$87,000
Median Value	\$525,000	\$505,000	\$485,000		\$325,000	\$370,000	\$395,000	\$445,000
LTV > 90	0 of 2	94 of 105	17 of 22	0 of 0	13 of 19	11 of 14	70 of 87	135 of 162
DTI > 45	0 of 2	50 of 104	10 of 22	0 of 0	5 of 19	3 of 14	40 of 87	68 of 161
Loan Costs > \$5,000	0 of 2	83 of 105	17 of 22	0 of 0	6 of 19	7 of 14	54 of 87	113 of 162

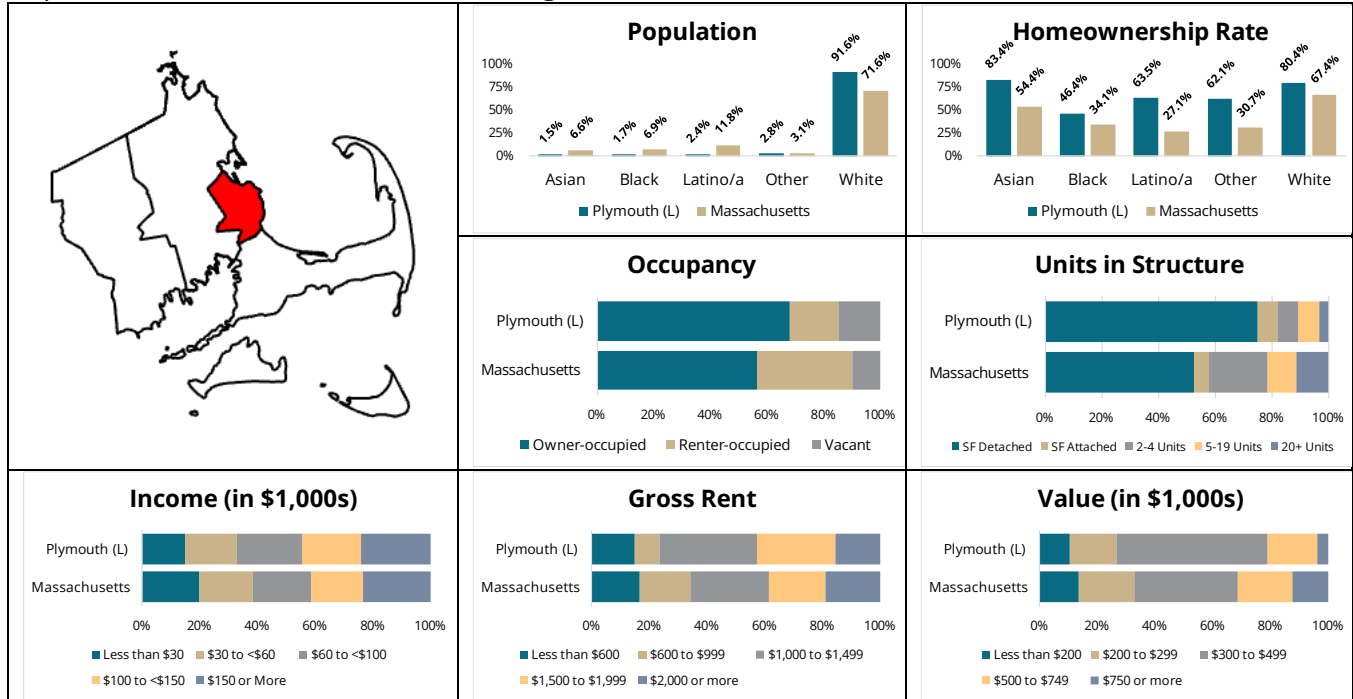
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Plymouth (L)

Population: 60,024

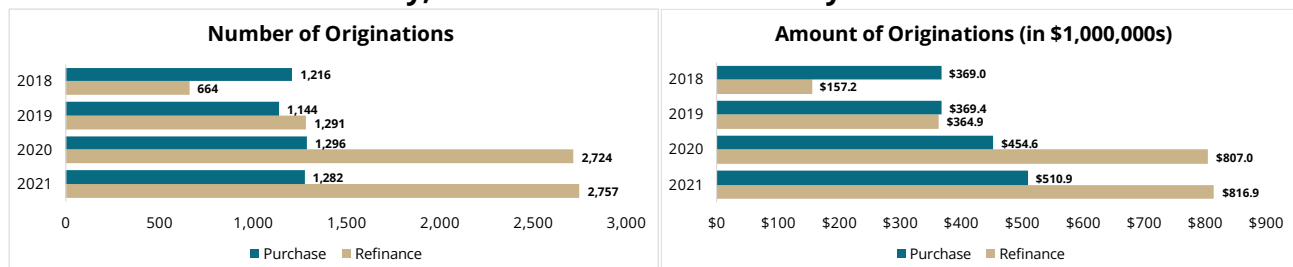
Housing Units: 27,390



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	436	346 (79%)	\$102,000	33 (10%)	313 (90%)	13 (4%)	130 (38%)
LOANDEPOT.COM, LLC (LML)	303	247 (82%)	\$83,625	60 (24%)	187 (76%)	9 (4%)	88 (36%)
ROCKLAND TRUST COMPANY (MBCU)	232	165 (71%)	\$48,305	52 (32%)	113 (68%)	9 (5%)	54 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	163	125 (77%)	\$44,685	65 (52%)	60 (48%)	6 (5%)	36 (29%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	200	123 (62%)	\$32,715	24 (20%)	99 (80%)	2 (2%)	51 (41%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	146	121 (83%)	\$35,245	40 (33%)	81 (67%)	0 (0%)	49 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	121	116 (96%)	\$37,540	26 (22%)	90 (78%)	4 (3%)	43 (37%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	117	105 (90%)	\$42,595	62 (59%)	43 (41%)	2 (2%)	30 (29%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	123	101 (82%)	\$36,295	38 (38%)	63 (62%)	4 (4%)	30 (30%)
GUARANTEED RATE, INC. (LML)	138	94 (68%)	\$34,600	47 (50%)	47 (50%)	5 (5%)	27 (29%)
PENNYMAC LOAN SERVICES, LLC (LML)	183	89 (49%)	\$32,015	22 (25%)	67 (75%)	3 (3%)	15 (17%)
FIRST HOME MORTGAGE CORPORATION (LML)	102	89 (87%)	\$28,605	41 (46%)	48 (54%)	3 (3%)	36 (40%)
RADIUS FINANCIAL GROUP INC. (LML)	101	86 (85%)	\$28,930	36 (42%)	50 (58%)	6 (7%)	23 (27%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	97	86 (89%)	\$34,100	42 (49%)	44 (51%)	6 (7%)	20 (23%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	89	80 (90%)	\$28,010	43 (54%)	37 (46%)	5 (6%)	30 (38%)
FREEDOM MORTGAGE CORPORATION (LML)	176	78 (44%)	\$24,660	1 (1%)	77 (99%)	3 (4%)	7 (9%)
NEWREZ LLC (LML)	207	69 (33%)	\$19,475	10 (14%)	59 (86%)	10 (14%)	24 (35%)
ENVISION BANK (MBCU)	80	68 (85%)	\$25,120	29 (43%)	39 (57%)	4 (6%)	20 (29%)
EMBRACE HOME LOANS, INC. (LML)	109	66 (61%)	\$20,970	21 (32%)	45 (68%)	1 (2%)	22 (33%)
NATIONSTAR MORTGAGE LLC (LML)	161	60 (37%)	\$18,320	4 (7%)	56 (93%)	1 (2%)	16 (27%)

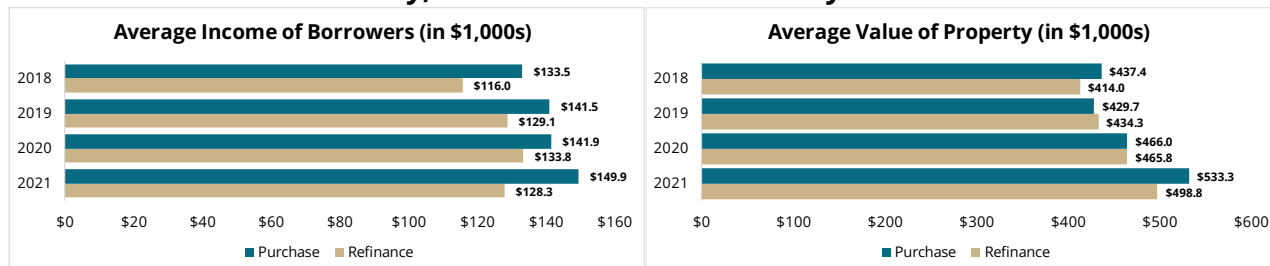
## Trends - One- to Four-family, Purchase or Refinance Only



## Geography: Plymouth (L) Mortgage Lending

Plymouth (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	37	17	45	7	2,066	359	853	2,531
Purchase Originations (Rate)	10 (50%)	3 (60%)	5 (45%)	1 (100%)	361 (70%)	70 (56%)	121 (61%)	450 (67%)
Refinance Originations (Rate)	9 (82%)	6 (55%)	18 (67%)	1 (100%)	694 (70%)	84 (61%)	269 (67%)	812 (69%)
Denials	5 (14%)	2 (12%)	7 (16%)	2 (29%)	277 (13%)	44 (12%)	188 (22%)	337 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	7	3	4	1	312	37	109	364
Total Amount (in \$1,000s)	\$1,885	\$1,055	\$1,190	\$565	\$127,720	\$16,275	\$29,695	\$148,690
FHA Loans	0	0	1	0	4	0	2	5
Single Unit	7	3	4	0	309	37	109	360
Median Loan Amount	\$255,000	\$335,000	\$240,000	\$565,000	\$385,000	\$395,000	\$275,000	\$385,000
Median Income	\$67,000	\$87,000	\$101,500	\$104,000	\$124,000	\$135,500	\$73,000	\$123,000
Median Value	\$575,000	\$425,000	\$355,000	\$595,000	\$515,000	\$555,000	\$390,000	\$515,000
LTV > 90	1 of 7	2 of 3	2 of 4	1 of 1	58 of 293	7 of 37	31 of 105	71 of 345
DTI > 45	2 of 7	0 of 3	0 of 4	0 of 1	38 of 293	3 of 37	23 of 105	43 of 345
Loan Costs > \$5,000	0 of 6	0 of 3	1 of 4	1 of 1	34 of 277	5 of 34	6 of 90	41 of 325
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	42	50	60	12	2,484	836	1,107	3,484
Purchase Originations (Rate)	17 (81%)	13 (59%)	22 (88%)	2 (100%)	529 (78%)	96 (40%)	230 (78%)	679 (69%)
Refinance Originations (Rate)	15 (75%)	15 (56%)	23 (66%)	6 (67%)	1,242 (70%)	262 (44%)	482 (60%)	1,563 (63%)
Denials	3 (7%)	8 (16%)	6 (10%)	1 (8%)	184 (7%)	40 (5%)	126 (11%)	242 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	7	21	2	485	83	214	611
Total Amount (in \$1,000s)	\$5,345	\$2,675	\$8,885	\$960	\$193,495	\$31,195	\$68,210	\$242,555
FHA Loans	0	0	8	0	56	15	41	79
Single Unit	13	7	20	1	481	83	210	605
Median Loan Amount	\$395,000	\$445,000	\$375,000	\$480,000	\$395,000	\$375,000	\$335,000	\$395,000
Median Income	\$81,000	\$90,000	\$89,000	\$81,000	\$110,000	\$99,000	\$72,000	\$106,000
Median Value	\$425,000	\$465,000	\$415,000	\$475,000	\$485,000	\$455,000	\$400,000	\$475,000
LTV > 90	4 of 13	5 of 6	13 of 21	2 of 2	175 of 474	34 of 79	95 of 203	233 of 595
DTI > 45	1 of 13	0 of 7	9 of 21	1 of 2	102 of 485	25 of 83	78 of 214	138 of 611
Loan Costs > \$5,000	1 of 13	1 of 7	11 of 21	1 of 2	149 of 482	27 of 83	73 of 213	190 of 608
<b>OTHER LENDERS - All Applications</b>								
Applications	11	11	30	5	881	436	372	1,374
Purchase Originations (Rate)	0 (0%)	1 (33%)	5 (50%)	1 (50%)	144 (68%)	12 (8%)	47 (54%)	163 (43%)
Refinance Originations (Rate)	5 (71%)	5 (71%)	6 (43%)	0 (0%)	319 (60%)	53 (22%)	108 (45%)	388 (48%)
Denials	1 (9%)	3 (27%)	7 (23%)	3 (60%)	95 (11%)	30 (7%)	65 (17%)	139 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	0	1	5	1	120	8	46	135
Total Amount in (\$1,000s)	\$0	\$595	\$1,875	\$355	\$48,030	\$3,750	\$14,400	\$54,605
FHA Loans	0	0	0	0	12	0	4	12
Single Unit	0	1	5	1	118	8	45	133
Median Loan Amount		\$595,000	\$375,000	\$355,000	\$405,000	\$480,000	\$320,000	\$405,000
Median Income		\$125,000	\$103,000	\$75,000	\$109,000	\$138,000	\$68,000	\$110,000
Median Value		\$635,000	\$485,000	\$405,000	\$475,000	\$615,000	\$395,000	\$495,000
LTV > 90	0 of 0	1 of 1	2 of 5	0 of 1	39 of 118	1 of 7	14 of 44	43 of 132
DTI > 45	0 of 0	0 of 1	1 of 5	0 of 1	17 of 118	2 of 7	7 of 44	20 of 132
Loan Costs > \$5,000	0 of 0	0 of 1	3 of 5	0 of 1	28 of 113	2 of 8	8 of 40	33 of 128

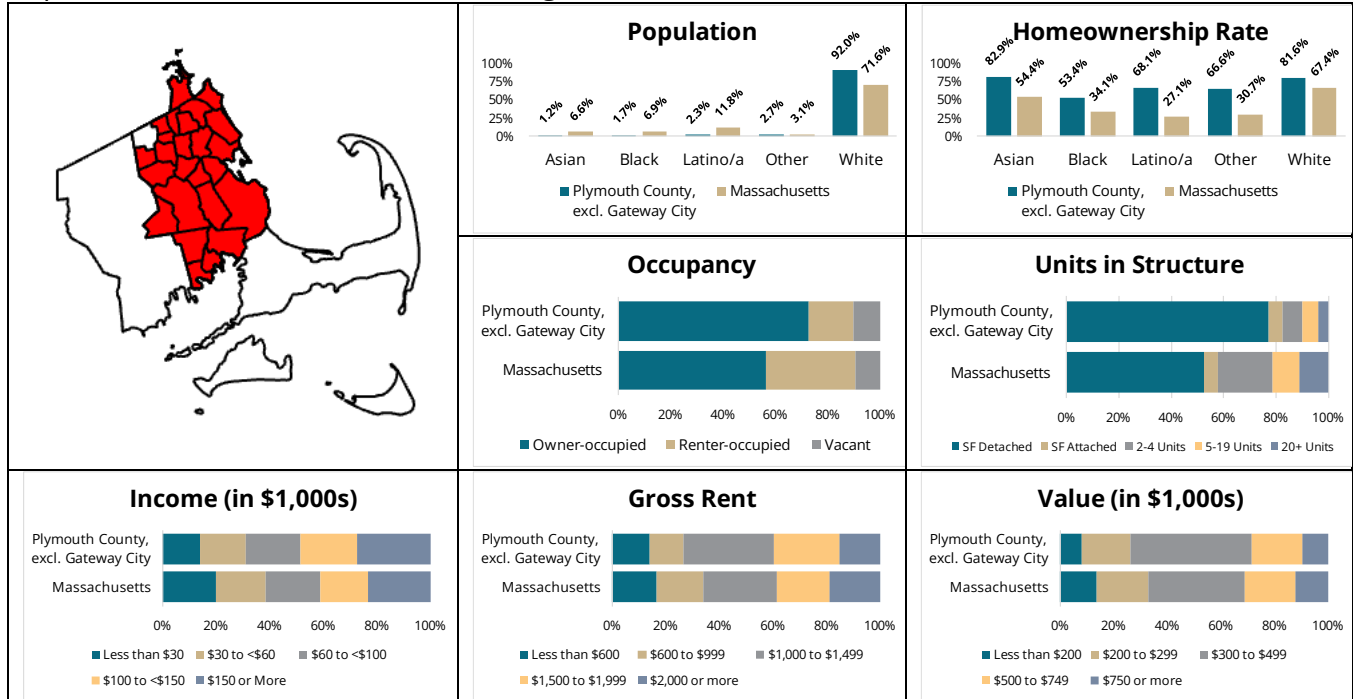
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Plymouth County, excl. Gateway City

Population: 419,709

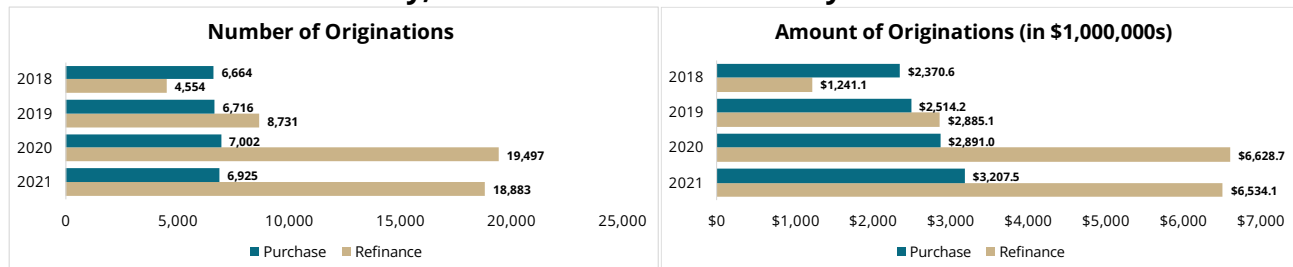
Housing Units: 173,142



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	2,394	1,976 (83%)	\$636,390	194 (10%)	1,782 (90%)	88 (4%)	721 (36%)
LOANDEPOT.COM, LLC (LML)	1,490	1,166 (78%)	\$435,290	238 (20%)	928 (80%)	49 (4%)	368 (32%)
ROCKLAND TRUST COMPANY (MBCU)	1,307	911 (70%)	\$293,485	246 (27%)	665 (73%)	51 (6%)	282 (31%)
GUARANTEED RATE, INC. (LML)	1,287	901 (70%)	\$412,185	322 (36%)	579 (64%)	54 (6%)	173 (19%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,392	884 (64%)	\$273,410	128 (14%)	756 (86%)	28 (3%)	248 (28%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	963	871 (90%)	\$318,785	245 (28%)	626 (72%)	62 (7%)	320 (37%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	967	780 (81%)	\$314,280	359 (46%)	421 (54%)	51 (7%)	203 (26%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	817	732 (90%)	\$315,650	239 (33%)	493 (67%)	33 (5%)	96 (13%)
BLUESTONE BANK (MBCU)	831	646 (78%)	\$256,550	165 (26%)	481 (74%)	28 (4%)	184 (28%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	783	614 (78%)	\$253,560	241 (39%)	373 (61%)	54 (9%)	150 (24%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	702	606 (86%)	\$215,320	296 (49%)	310 (51%)	45 (7%)	250 (41%)
RADIUS FINANCIAL GROUP INC. (LML)	657	572 (87%)	\$218,750	213 (37%)	359 (63%)	22 (4%)	164 (29%)
PENNYMAC LOAN SERVICES, LLC (LML)	999	500 (50%)	\$184,370	109 (22%)	391 (78%)	28 (6%)	111 (22%)
FREEDOM MORTGAGE CORPORATION (LML)	1,084	471 (43%)	\$146,935	17 (4%)	454 (96%)	40 (8%)	55 (12%)
ENVISION BANK (MBCU)	505	426 (84%)	\$164,610	157 (37%)	269 (63%)	34 (8%)	137 (32%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,288	403 (31%)	\$142,185	18 (4%)	385 (96%)	20 (5%)	115 (29%)
NATIONSTAR MORTGAGE LLC (LML)	946	380 (40%)	\$113,870	10 (3%)	370 (97%)	18 (5%)	108 (28%)
HARBORONE MORTGAGE, LLC (MBCU)	493	370 (75%)	\$127,850	100 (27%)	270 (73%)	26 (7%)	138 (37%)
NEWREZ LLC (LML)	1,348	363 (27%)	\$112,715	47 (13%)	316 (87%)	26 (7%)	104 (29%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	424	357 (84%)	\$124,315	95 (27%)	262 (73%)	11 (3%)	111 (31%)

## Trends - One- to Four-family, Purchase or Refinance Only



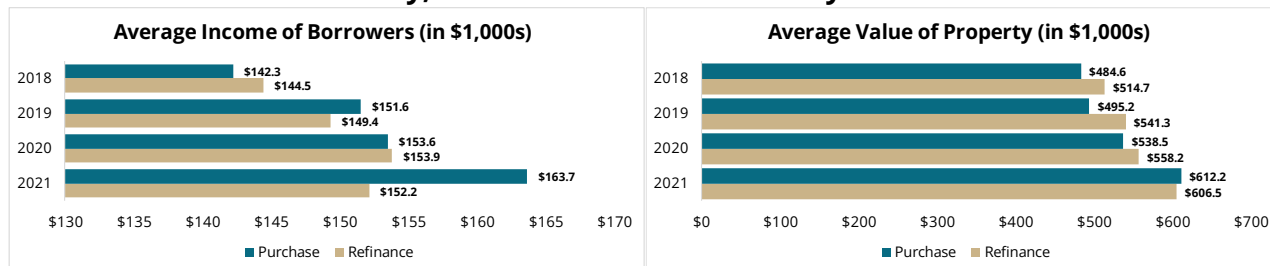


## Geography: Plymouth County, excl. Gateway City

### Mortgage Lending

Plymouth County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	202	254	311	53	13,474	2,406	4,786	16,700
Purchase Originations (Rate)	48 (55%)	47 (58%)	50 (61%)	7 (58%)	1,813 (70%)	348 (56%)	539 (60%)	2,313 (66%)
Refinance Originations (Rate)	49 (64%)	69 (61%)	105 (66%)	16 (67%)	5,309 (71%)	670 (56%)	1,603 (60%)	6,218 (69%)
Denials	42 (21%)	57 (22%)	54 (17%)	10 (19%)	1,728 (13%)	301 (13%)	1,063 (22%)	2,192 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	40	46	42	7	1,613	195	508	1,943
Total Amount (in \$1,000s)	\$18,020	\$19,820	\$18,120	\$2,295	\$832,645	\$99,125	\$139,250	\$990,025
FHA Loans	1	6	2	1	35	5	22	50
Single Unit	40	40	42	6	1,590	193	500	1,911
Median Loan Amount	\$395,000	\$415,000	\$400,000	\$355,000	\$425,000	\$415,000	\$285,000	\$425,000
Median Income	\$119,000	\$104,500	\$110,000	\$86,000	\$138,000	\$128,500	\$71,000	\$133,000
Median Value	\$525,000	\$450,000	\$475,000	\$365,000	\$595,000	\$575,000	\$385,000	\$575,000
LTV > 90	14 of 38	30 of 46	14 of 40	5 of 7	237 of 1,519	23 of 179	133 of 483	323 of 1,829
DTI > 45	4 of 38	4 of 46	2 of 40	2 of 7	148 of 1,518	20 of 179	99 of 483	180 of 1,828
Loan Costs > \$5,000	4 of 36	9 of 42	6 of 37	2 of 5	306 of 1,429	37 of 164	43 of 406	364 of 1,713
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	264	519	442	56	14,228	5,464	6,028	20,973
Purchase Originations (Rate)	83 (75%)	172 (72%)	150 (82%)	13 (87%)	2,865 (82%)	457 (34%)	1,226 (80%)	3,740 (70%)
Refinance Originations (Rate)	100 (67%)	166 (59%)	163 (63%)	24 (60%)	7,563 (71%)	1,783 (43%)	2,740 (62%)	9,799 (63%)
Denials	22 (8%)	62 (12%)	32 (7%)	8 (14%)	987 (7%)	336 (6%)	688 (11%)	1,447 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	73	163	141	13	2,650	409	1,161	3,449
Total Amount (in \$1,000s)	\$33,255	\$74,965	\$64,725	\$6,205	\$1,166,620	\$182,945	\$387,845	\$1,528,715
FHA Loans	5	75	41	5	370	72	268	568
Single Unit	72	146	133	11	2,603	397	1,129	3,362
Median Loan Amount	\$415,000	\$445,000	\$445,000	\$415,000	\$415,000	\$425,000	\$335,000	\$415,000
Median Income	\$102,000	\$100,000	\$99,000	\$89,000	\$112,000	\$110,000	\$73,000	\$110,000
Median Value	\$485,000	\$495,000	\$485,000	\$505,000	\$495,000	\$495,000	\$395,000	\$495,000
LTV > 90	26 of 73	113 of 158	91 of 136	7 of 13	1,000 of 2,602	185 of 398	559 of 1,121	1,422 of 3,380
DTI > 45	16 of 73	60 of 163	47 of 141	5 of 13	496 of 2,649	112 of 409	424 of 1,161	736 of 3,448
Loan Costs > \$5,000	19 of 72	103 of 162	74 of 140	9 of 13	973 of 2,636	169 of 409	447 of 1,152	1,347 of 3,432
<b>OTHER LENDERS - All Applications</b>								
Applications	106	167	191	27	5,792	3,156	2,317	9,439
Purchase Originations (Rate)	19 (70%)	32 (64%)	38 (63%)	6 (75%)	690 (68%)	125 (14%)	225 (53%)	910 (45%)
Refinance Originations (Rate)	34 (59%)	48 (50%)	49 (56%)	5 (33%)	2,372 (64%)	387 (20%)	770 (51%)	2,895 (49%)
Denials	13 (12%)	36 (22%)	36 (19%)	7 (26%)	629 (11%)	212 (7%)	379 (16%)	933 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	18	29	35	6	608	94	216	790
Total Amount in (\$1,000s)	\$8,080	\$13,955	\$16,665	\$2,390	\$299,330	\$51,320	\$64,870	\$391,740
FHA Loans	0	10	1	2	50	11	26	74
Single Unit	18	26	34	5	597	93	211	773
Median Loan Amount	\$415,000	\$445,000	\$435,000	\$380,000	\$445,000	\$450,000	\$325,000	\$445,000
Median Income	\$110,000	\$112,000	\$120,000	\$81,500	\$126,000	\$131,000	\$68,000	\$125,000
Median Value	\$480,000	\$495,000	\$505,000	\$425,000	\$525,000	\$570,000	\$395,000	\$525,000
LTV > 90	1 of 18	20 of 27	14 of 35	2 of 6	180 of 585	29 of 88	76 of 203	246 of 759
DTI > 45	3 of 17	10 of 26	6 of 35	3 of 6	85 of 583	18 of 87	61 of 202	125 of 754
Loan Costs > \$5,000	8 of 18	16 of 28	18 of 33	2 of 6	200 of 558	39 of 88	61 of 179	283 of 731

### Trends – One- to Four-family, Purchase or Refinance Only

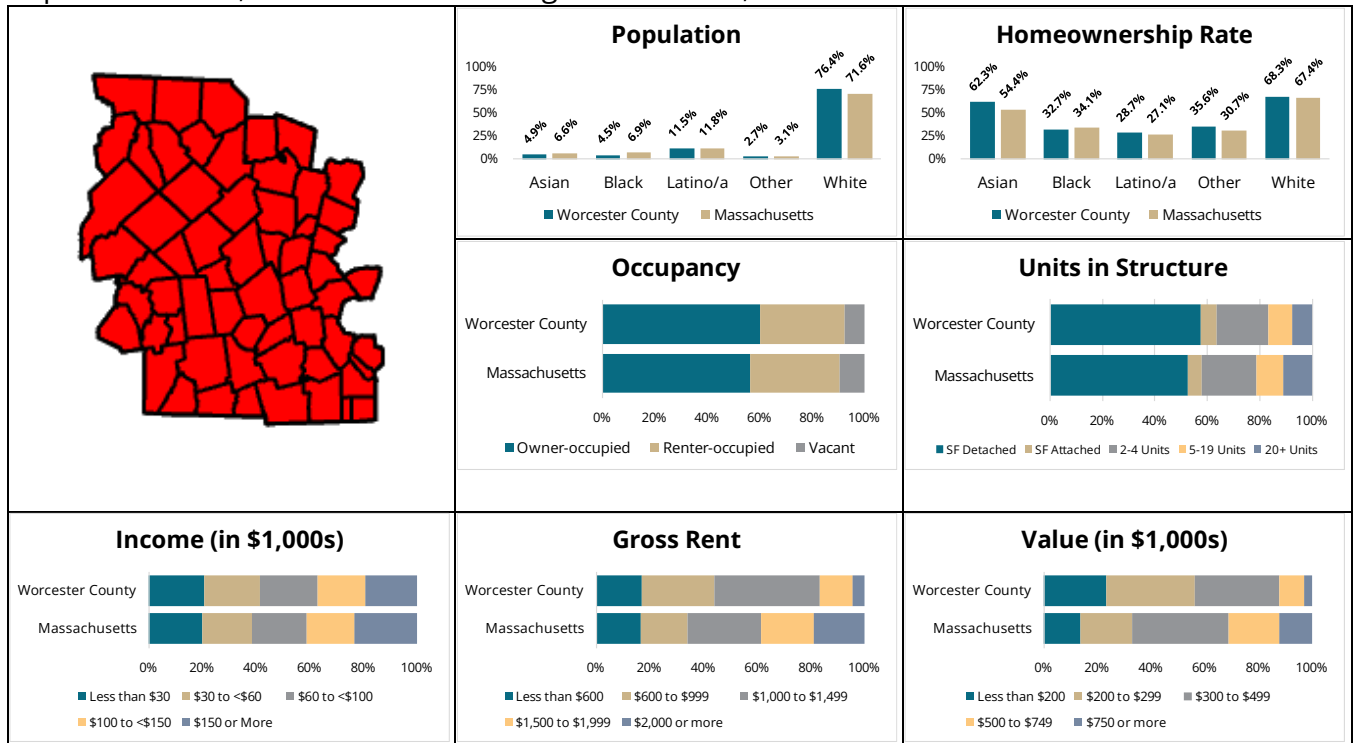




## Geography: Worcester County

Population: 824,772

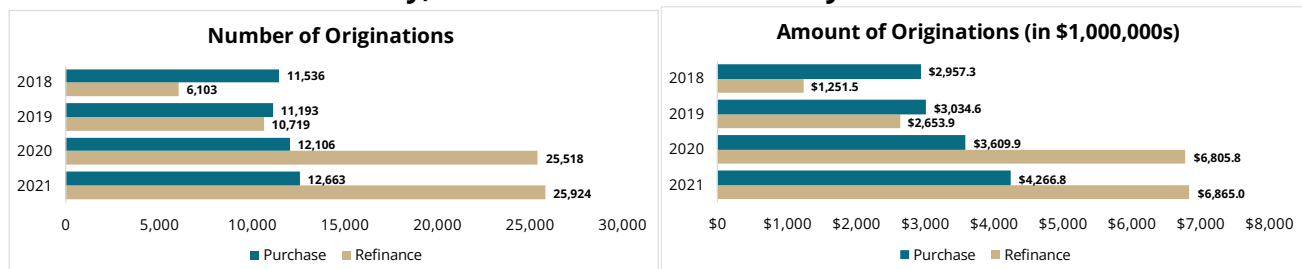
Housing Units: 335,104



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	3,966	3,181 (80%)	\$835,815	428 (13%)	2,753 (87%)	448 (14%)	1,058 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	2,404	1,898 (79%)	\$560,230	862 (45%)	1,036 (55%)	247 (13%)	554 (29%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,879	1,620 (86%)	\$496,190	721 (45%)	899 (55%)	399 (25%)	604 (37%)
GUARANTEED RATE, INC. (LML)	1,656	1,140 (69%)	\$385,520	588 (52%)	552 (48%)	279 (24%)	270 (24%)
LOANDEPOT.COM, LLC (LML)	1,507	1,054 (70%)	\$313,640	154 (15%)	900 (85%)	176 (17%)	309 (29%)
DIGITAL FEDERAL CREDIT UNION (Other)	2,108	955 (45%)	\$227,445	201 (21%)	754 (79%)	176 (18%)	271 (28%)
TOTAL MORTGAGE SERVICES, LLC (LML)	1,081	923 (85%)	\$247,155	654 (71%)	269 (29%)	223 (24%)	441 (48%)
FREEDOM MORTGAGE CORPORATION (LML)	1,913	851 (44%)	\$209,855	71 (8%)	780 (92%)	189 (22%)	121 (14%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	1,027	845 (82%)	\$246,905	469 (56%)	376 (44%)	199 (24%)	350 (41%)
NEWREZ LLC (LML)	2,136	763 (36%)	\$186,685	129 (17%)	634 (83%)	104 (14%)	233 (31%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	806	696 (86%)	\$258,420	353 (51%)	343 (49%)	211 (30%)	75 (11%)
AMERISAVE MORTGAGE CORPORATION (LML)	2,082	634 (30%)	\$181,180	51 (8%)	583 (92%)	63 (10%)	178 (28%)
NATIONSTAR MORTGAGE LLC (LML)	1,384	627 (45%)	\$146,055	7 (1%)	620 (99%)	75 (12%)	146 (23%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,118	625 (56%)	\$167,815	168 (27%)	457 (73%)	104 (17%)	169 (27%)
PENNYMAC LOAN SERVICES, LLC (LML)	1,437	513 (36%)	\$141,015	82 (16%)	431 (84%)	118 (23%)	96 (19%)
ENVOY MORTGAGE, LTD (LML)	695	499 (72%)	\$154,325	316 (63%)	183 (37%)	228 (46%)	228 (46%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	1,193	494 (41%)	\$133,480	69 (14%)	425 (86%)	75 (15%)	109 (22%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	641	487 (76%)	\$159,575	251 (52%)	236 (48%)	184 (38%)	161 (33%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	527	470 (89%)	\$164,460	125 (27%)	345 (73%)	333 (71%)	26 (6%)
CORNERSTONE BANK (MBCU)	595	447 (75%)	\$114,705	132 (30%)	315 (70%)	30 (7%)	116 (26%)

## Trends - One- to Four-family, Purchase or Refinance Only

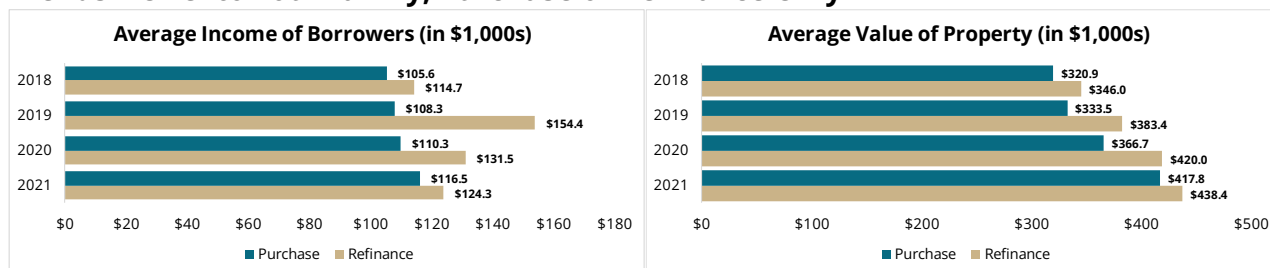


## Geography: Worcester County

### Mortgage Lending

Worcester County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	1,090	392	967	52	11,545	2,585	4,669	16,631
Purchase Originations (Rate)	334 (63%)	100 (62%)	209 (59%)	8 (62%)	1,845 (68%)	499 (61%)	719 (59%)	2,995 (65%)
Refinance Originations (Rate)	270 (64%)	92 (55%)	237 (58%)	12 (46%)	4,988 (73%)	804 (66%)	1,624 (63%)	6,403 (71%)
Denials	125 (11%)	88 (22%)	214 (22%)	9 (17%)	1,376 (12%)	309 (12%)	1,005 (22%)	2,121 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	252	91	176	8	1,625	216	641	2,368
Total Amount (in \$1,000s)	\$121,020	\$32,565	\$58,770	\$2,350	\$587,555	\$89,330	\$155,785	\$891,590
FHA Loans	2	13	23	0	39	5	50	82
Single Unit	245	80	140	8	1,558	201	579	2,232
Median Loan Amount	\$455,000	\$345,000	\$315,000	\$365,000	\$325,000	\$375,000	\$255,000	\$345,000
Median Income	\$138,000	\$90,000	\$77,000	\$101,500	\$110,000	\$126,000	\$60,000	\$110,000
Median Value	\$535,000	\$365,000	\$365,000	\$435,000	\$425,000	\$455,000	\$305,000	\$435,000
LTV > 90	46 of 250	60 of 87	92 of 152	2 of 8	346 of 1,303	57 of 197	236 of 520	603 of 1,997
DTI > 45	13 of 249	6 of 87	23 of 152	1 of 8	118 of 1,302	17 of 197	90 of 520	178 of 1,995
Loan Costs > \$5,000	30 of 243	26 of 78	38 of 135	1 of 7	205 of 1,269	44 of 191	75 of 485	344 of 1,923
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	2,013	1,614	3,356	116	18,505	8,346	10,216	33,950
Purchase Originations (Rate)	543 (71%)	538 (71%)	1,222 (76%)	28 (74%)	4,317 (82%)	944 (38%)	2,975 (78%)	7,592 (69%)
Refinance Originations (Rate)	886 (71%)	469 (55%)	981 (56%)	36 (47%)	9,236 (71%)	2,654 (46%)	3,787 (60%)	14,262 (63%)
Denials	122 (6%)	188 (12%)	369 (11%)	24 (21%)	1,432 (8%)	617 (7%)	1,276 (12%)	2,752 (8%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	443	504	1,088	26	3,985	830	2,763	6,876
Total Amount (in \$1,000s)	\$174,615	\$179,260	\$368,610	\$7,500	\$1,339,325	\$291,390	\$760,355	\$2,360,700
FHA Loans	36	209	487	12	645	188	938	1,577
Single Unit	401	420	804	23	3,745	730	2,351	6,123
Median Loan Amount	\$375,000	\$345,000	\$325,000	\$280,000	\$315,000	\$335,000	\$275,000	\$325,000
Median Income	\$109,000	\$79,000	\$74,000	\$72,000	\$91,000	\$90,000	\$61,000	\$87,000
Median Value	\$435,000	\$365,000	\$345,000	\$310,000	\$365,000	\$375,000	\$305,000	\$375,000
LTV > 90	128 of 440	407 of 486	863 of 1,074	19 of 26	1,923 of 3,889	451 of 810	1,814 of 2,703	3,791 of 6,725
DTI > 45	70 of 443	169 of 504	389 of 1,087	4 of 26	695 of 3,985	175 of 830	941 of 2,763	1,502 of 6,875
Loan Costs > \$5,000	112 of 436	294 of 495	621 of 1,053	13 of 26	1,317 of 3,955	339 of 815	1,238 of 2,715	2,696 of 6,780
<b>OTHER LENDERS - All Applications</b>								
Applications	803	699	1,241	66	9,585	4,696	4,482	17,090
Purchase Originations (Rate)	166 (61%)	131 (61%)	309 (68%)	6 (60%)	1,272 (69%)	353 (23%)	693 (65%)	2,237 (52%)
Refinance Originations (Rate)	236 (52%)	171 (40%)	291 (45%)	20 (57%)	3,878 (62%)	778 (29%)	1,332 (47%)	5,374 (51%)
Denials	89 (11%)	158 (23%)	253 (20%)	14 (21%)	1,313 (14%)	408 (9%)	986 (22%)	2,235 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	133	120	281	5	1,148	218	662	1,905
Total Amount in (\$1,000s)	\$66,955	\$41,590	\$96,645	\$1,105	\$400,450	\$77,720	\$175,080	\$684,465
FHA Loans	4	45	118	0	150	22	202	339
Single Unit	127	93	218	5	1,079	205	569	1,727
Median Loan Amount	\$465,000	\$335,000	\$325,000	\$245,000	\$325,000	\$325,000	\$265,000	\$335,000
Median Income	\$141,000	\$76,000	\$78,000	\$79,000	\$97,000	\$98,000	\$61,000	\$93,000
Median Value	\$585,000	\$375,000	\$355,000	\$315,000	\$375,000	\$365,000	\$305,000	\$375,000
LTV > 90	31 of 130	96 of 118	180 of 276	1 of 3	463 of 1,005	92 of 208	387 of 621	863 of 1,740
DTI > 45	10 of 129	43 of 118	90 of 276	1 of 4	171 of 1,004	26 of 207	205 of 620	341 of 1,738
Loan Costs > \$5,000	35 of 128	63 of 117	191 of 270	0 of 3	340 of 994	72 of 199	296 of 608	701 of 1,711

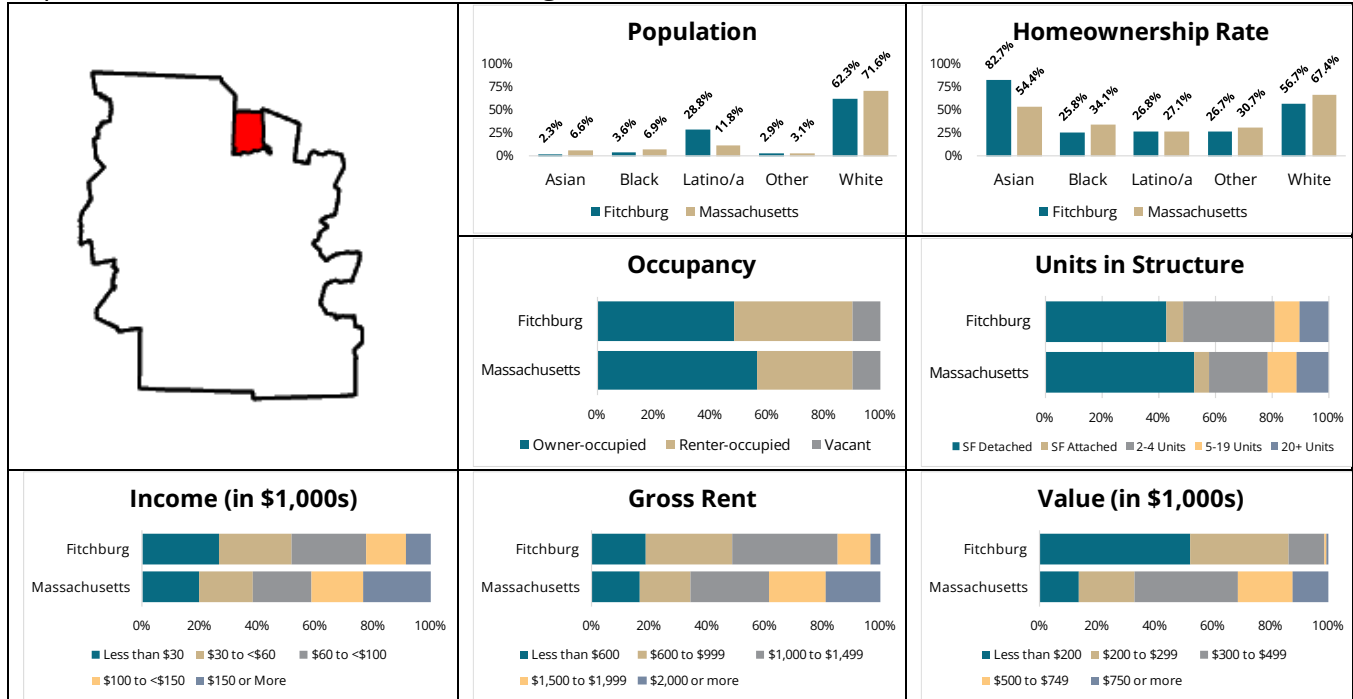
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: **Fitchburg**

Population: 40,702

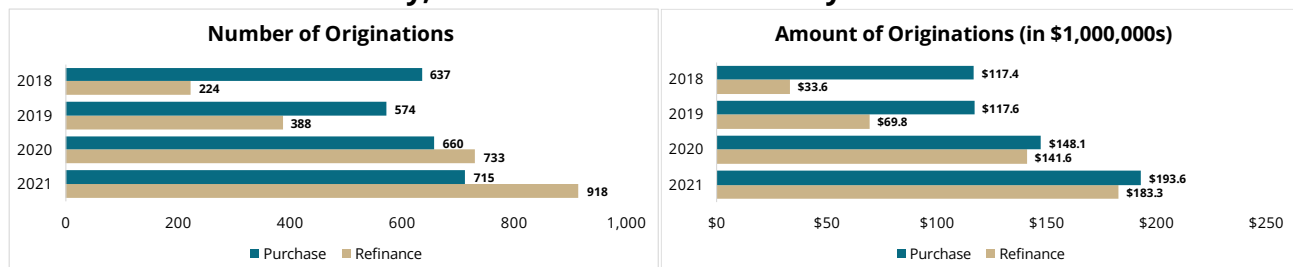
Housing Units: 16,575



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	184	143 (78%)	\$29,525	16 (11%)	127 (89%)	38 (27%)	66 (46%)
TOTAL MORTGAGE SERVICES, LLC (LML)	160	143 (89%)	\$32,665	101 (71%)	42 (29%)	59 (41%)	86 (60%)
IC FEDERAL CREDIT UNION (Other)	94	64 (68%)	\$12,230	7 (11%)	57 (89%)	14 (22%)	25 (39%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	74	61 (82%)	\$16,205	47 (77%)	14 (23%)	32 (52%)	33 (54%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	70	59 (84%)	\$16,405	42 (71%)	17 (29%)	34 (58%)	34 (58%)
WORKERS CREDIT UNION (Other)	85	58 (68%)	\$9,640	10 (17%)	48 (83%)	8 (14%)	22 (38%)
FIDELITY CO-OPERATIVE BANK (MBCU)	74	56 (76%)	\$9,950	15 (27%)	41 (73%)	5 (9%)	26 (46%)
GUARANTEED RATE, INC. (LML)	77	54 (70%)	\$15,050	39 (72%)	15 (28%)	23 (43%)	20 (37%)
DIGITAL FEDERAL CREDIT UNION (Other)	142	51 (36%)	\$9,845	10 (20%)	41 (80%)	18 (35%)	26 (51%)
FREEDOM MORTGAGE CORPORATION (LML)	131	48 (37%)	\$9,490	0 (0%)	48 (100%)	16 (33%)	4 (8%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	60	43 (72%)	\$11,405	25 (58%)	18 (42%)	25 (58%)	22 (51%)
LOANDEPOT.COM, LLC (LML)	55	38 (69%)	\$8,750	12 (32%)	26 (68%)	12 (32%)	18 (47%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	45	33 (73%)	\$7,905	24 (73%)	9 (27%)	10 (30%)	17 (52%)
NEWREZ LLC (LML)	93	31 (33%)	\$6,895	4 (13%)	27 (87%)	6 (19%)	10 (32%)
ROLLSTONE BANK & TRUST (MBCU)	34	25 (74%)	\$5,495	7 (28%)	18 (72%)	2 (8%)	7 (28%)
LAKEVIEW LOAN SERVICING, LLC (LML)	51	24 (47%)	\$5,580	6 (25%)	18 (75%)	12 (50%)	7 (29%)
PENNYMAC LOAN SERVICES, LLC (LML)	97	23 (24%)	\$4,775	2 (9%)	21 (91%)	12 (52%)	5 (22%)
NATIONSTAR MORTGAGE LLC (LML)	57	23 (40%)	\$4,295	0 (0%)	23 (100%)	5 (22%)	7 (30%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	28	23 (82%)	\$6,235	14 (61%)	9 (39%)	12 (52%)	11 (48%)
AMERISAVE MORTGAGE CORPORATION (LML)	80	22 (28%)	\$4,870	3 (14%)	19 (86%)	7 (32%)	17 (77%)

## Trends - One- to Four-family, Purchase or Refinance Only

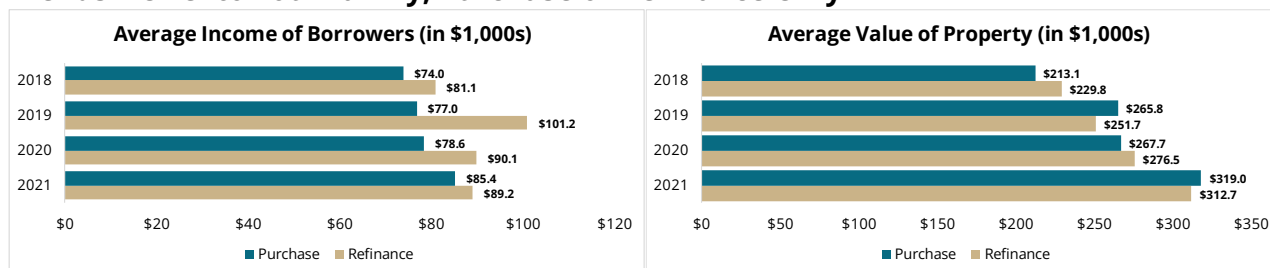


## Geography: Fitchburg

### Mortgage Lending

Fitchburg	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	16	30	93	0	257	101	225	497
Purchase Originations (Rate)	6 (67%)	13 (65%)	27 (59%)	0 (0%)	63 (76%)	27 (60%)	63 (63%)	136 (67%)
Refinance Originations (Rate)	4 (67%)	3 (38%)	18 (55%)	0 (0%)	108 (73%)	23 (59%)	56 (56%)	156 (67%)
Denials	4 (25%)	4 (13%)	19 (20%)	0 (0%)	31 (12%)	11 (11%)	44 (20%)	69 (14%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	1	11	24	0	54	5	57	95
Total Amount (in \$1,000s)	\$255	\$3,525	\$7,590	\$0	\$12,870	\$1,405	\$14,385	\$25,645
FHA Loans	0	4	7	0	1	0	9	12
Single Unit	1	6	14	0	54	4	46	79
Median Loan Amount	\$255,000	\$285,000	\$315,000		\$225,000	\$265,000	\$255,000	\$265,000
Median Income	\$46,000	\$74,000	\$63,000		\$73,500	\$78,000	\$58,000	\$70,000
Median Value	\$305,000	\$315,000	\$355,000		\$285,000	\$310,000	\$295,000	\$315,000
LTV > 90	0 of 1	7 of 11	18 of 21	0 of 0	14 of 37	3 of 4	29 of 48	42 of 74
DTI > 45	0 of 1	0 of 11	5 of 21	0 of 0	2 of 37	0 of 4	6 of 48	7 of 74
Loan Costs > \$5,000	0 of 1	4 of 10	8 of 16	0 of 0	4 of 35	0 of 4	9 of 42	16 of 66
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	44	132	414	5	590	399	685	1,584
Purchase Originations (Rate)	15 (79%)	59 (75%)	176 (79%)	3 (100%)	158 (84%)	59 (33%)	264 (81%)	470 (68%)
Refinance Originations (Rate)	10 (40%)	29 (55%)	112 (59%)	1 (50%)	256 (64%)	100 (45%)	197 (55%)	508 (57%)
Denials	5 (11%)	11 (8%)	38 (9%)	0 (0%)	63 (11%)	32 (8%)	78 (11%)	149 (9%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	13	53	154	2	137	48	246	407
Total Amount (in \$1,000s)	\$3,285	\$17,405	\$47,410	\$620	\$37,765	\$14,320	\$67,540	\$120,805
FHA Loans	4	26	105	2	35	27	143	199
Single Unit	9	38	89	2	118	36	168	292
Median Loan Amount	\$215,000	\$315,000	\$305,000	\$310,000	\$265,000	\$290,000	\$275,000	\$295,000
Median Income	\$70,000	\$74,000	\$67,000	\$77,000	\$76,000	\$70,500	\$58,500	\$71,000
Median Value	\$315,000	\$325,000	\$315,000	\$320,000	\$295,000	\$305,000	\$285,000	\$315,000
LTV > 90	5 of 13	44 of 50	134 of 150	2 of 2	82 of 132	40 of 47	191 of 237	307 of 394
DTI > 45	4 of 13	24 of 53	71 of 154	0 of 2	32 of 137	21 of 48	122 of 246	152 of 407
Loan Costs > \$5,000	5 of 12	34 of 53	111 of 142	2 of 2	50 of 137	31 of 45	158 of 237	233 of 391
<b>OTHER LENDERS - All Applications</b>								
Applications	35	51	148	3	431	217	366	885
Purchase Originations (Rate)	6 (60%)	16 (59%)	30 (70%)	0 (0%)	51 (69%)	20 (26%)	51 (64%)	123 (53%)
Refinance Originations (Rate)	12 (55%)	7 (32%)	30 (35%)	1 (100%)	167 (59%)	45 (41%)	108 (45%)	262 (50%)
Denials	5 (14%)	14 (27%)	31 (21%)	1 (33%)	77 (18%)	19 (9%)	84 (23%)	147 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	5	15	26	0	38	7	46	91
Total Amount in (\$1,000s)	\$1,335	\$4,575	\$7,500	\$0	\$10,480	\$2,095	\$12,070	\$25,985
FHA Loans	1	8	12	0	8	2	24	31
Single Unit	5	10	20	0	37	5	36	77
Median Loan Amount	\$245,000	\$325,000	\$275,000		\$265,000	\$325,000	\$265,000	\$275,000
Median Income	\$100,000	\$72,000	\$75,000		\$82,000	\$90,000	\$59,000	\$77,000
Median Value	\$245,000	\$335,000	\$315,000		\$315,000	\$345,000	\$275,000	\$315,000
LTV > 90	3 of 4	13 of 14	17 of 26	0 of 0	19 of 31	6 of 7	34 of 42	58 of 82
DTI > 45	0 of 4	8 of 14	10 of 26	0 of 0	11 of 31	1 of 7	21 of 42	30 of 82
Loan Costs > \$5,000	1 of 4	9 of 14	22 of 25	0 of 0	11 of 31	3 of 6	27 of 41	46 of 80

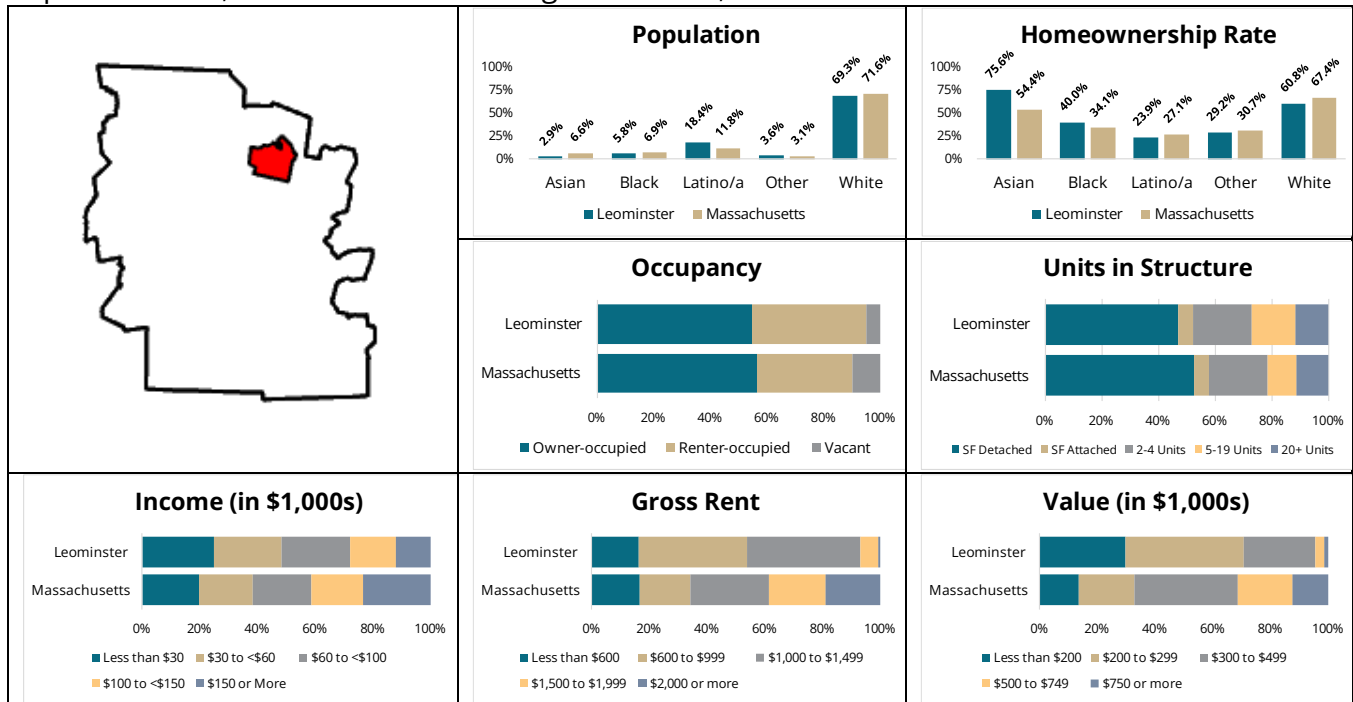
## Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Leominster

Population: 41,606

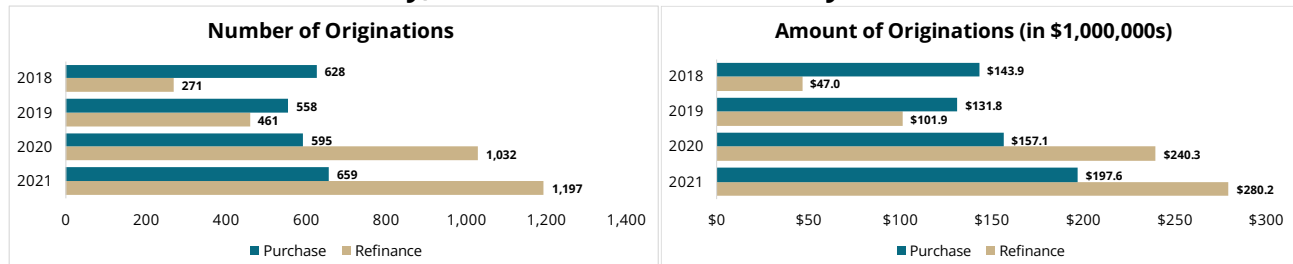
Housing Units: 17,725



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	169	137 (81%)	\$33,385	15 (11%)	122 (89%)	23 (17%)	44 (32%)
TOTAL MORTGAGE SERVICES, LLC (LML)	173	135 (78%)	\$36,075	85 (63%)	50 (37%)	34 (25%)	54 (40%)
DIGITAL FEDERAL CREDIT UNION (Other)	204	89 (44%)	\$17,565	17 (19%)	72 (81%)	15 (17%)	31 (35%)
GUARANTEED RATE, INC. (LML)	88	62 (70%)	\$17,740	38 (61%)	24 (39%)	24 (39%)	23 (37%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	74	60 (81%)	\$17,820	35 (58%)	25 (42%)	19 (32%)	32 (53%)
LEOMINSTER CREDIT UNION (MBCU)	90	54 (60%)	\$11,850	12 (22%)	42 (78%)	6 (11%)	21 (39%)
IC FEDERAL CREDIT UNION (Other)	71	54 (76%)	\$11,610	3 (6%)	51 (94%)	5 (9%)	15 (28%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	68	51 (75%)	\$14,125	27 (53%)	24 (47%)	8 (16%)	16 (31%)
FIDELITY CO-OPERATIVE BANK (MBCU)	69	49 (71%)	\$9,785	14 (29%)	35 (71%)	5 (10%)	20 (41%)
FREEDOM MORTGAGE CORPORATION (LML)	102	48 (47%)	\$12,310	4 (8%)	44 (92%)	15 (31%)	5 (10%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	56	46 (82%)	\$14,560	26 (57%)	20 (43%)	23 (50%)	21 (46%)
WORKERS CREDIT UNION (Other)	65	44 (68%)	\$9,270	2 (5%)	42 (95%)	9 (20%)	16 (36%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	53	42 (79%)	\$11,290	25 (60%)	17 (40%)	12 (29%)	20 (48%)
NEWREZ LLC (LML)	92	40 (43%)	\$10,350	7 (18%)	33 (83%)	5 (13%)	10 (25%)
LOANDEPOT.COM, LLC (LML)	64	40 (63%)	\$11,140	8 (20%)	32 (80%)	4 (10%)	12 (30%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	42	39 (93%)	\$10,215	22 (56%)	17 (44%)	16 (41%)	14 (36%)
NATIONSTAR MORTGAGE LLC (LML)	77	35 (45%)	\$7,655	1 (3%)	34 (97%)	3 (9%)	9 (26%)
AMERISAVE MORTGAGE CORPORATION (LML)	105	30 (29%)	\$8,530	3 (10%)	27 (90%)	5 (17%)	9 (30%)
ROLLSTONE BANK & TRUST (MBCU)	31	29 (94%)	\$7,185	10 (34%)	19 (66%)	1 (3%)	6 (21%)
AVIDIA BANK (MBCU)	30	26 (87%)	\$5,670	12 (46%)	14 (54%)	5 (19%)	15 (58%)

## Trends - One- to Four-family, Purchase or Refinance Only



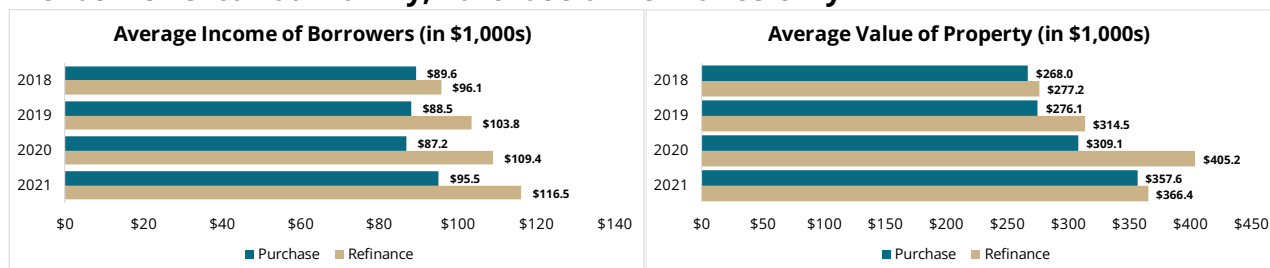


## Geography: Leominster

### Mortgage Lending

Leominster	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	16	38	73	2	421	106	242	656
Purchase Originations (Rate)	7 (78%)	14 (74%)	19 (61%)	2 (100%)	74 (63%)	30 (68%)	55 (61%)	146 (66%)
Refinance Originations (Rate)	2 (33%)	9 (53%)	16 (55%)	0 (0%)	183 (73%)	39 (81%)	85 (67%)	249 (71%)
Denials	3 (19%)	6 (16%)	18 (25%)	0 (0%)	50 (12%)	6 (6%)	41 (17%)	83 (13%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	3	13	15	2	68	11	44	112
Total Amount (in \$1,000s)	\$795	\$4,765	\$5,055	\$420	\$20,520	\$3,215	\$11,770	\$34,770
FHA Loans	0	2	1	0	3	1	5	7
Single Unit	3	12	9	2	66	9	36	101
Median Loan Amount	\$235,000	\$385,000	\$365,000	\$210,000	\$300,000	\$305,000	\$285,000	\$315,000
Median Income	\$126,000	\$76,000	\$65,000	\$65,000	\$92,000	\$103,000	\$62,000	\$87,000
Median Value	\$255,000	\$405,000	\$385,000	\$335,000	\$400,000	\$360,000	\$335,000	\$385,000
LTV > 90	2 of 3	7 of 11	11 of 14	0 of 2	15 of 44	4 of 10	21 of 34	39 of 84
DTI > 45	1 of 3	1 of 11	3 of 14	1 of 2	8 of 44	1 of 10	10 of 34	15 of 84
Loan Costs > \$5,000	0 of 3	3 of 11	2 of 11	1 of 1	10 of 44	1 of 9	8 of 30	17 of 79
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	44	113	273	1	799	416	571	1,646
Purchase Originations (Rate)	11 (52%)	34 (72%)	107 (77%)	0 (0%)	211 (79%)	55 (44%)	191 (73%)	418 (70%)
Refinance Originations (Rate)	15 (68%)	32 (48%)	73 (54%)	1 (100%)	386 (73%)	124 (43%)	185 (60%)	631 (61%)
Denials	8 (18%)	14 (12%)	35 (13%)	0 (0%)	64 (8%)	37 (9%)	72 (13%)	158 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	9	33	104	0	190	50	180	386
Total Amount (in \$1,000s)	\$3,055	\$13,005	\$33,320	\$0	\$58,350	\$16,210	\$50,520	\$123,940
FHA Loans	2	11	50	0	27	16	62	106
Single Unit	8	31	80	0	173	40	146	332
Median Loan Amount	\$355,000	\$375,000	\$330,000		\$295,000	\$320,000	\$285,000	\$325,000
Median Income	\$91,000	\$82,000	\$71,000		\$86,000	\$83,500	\$61,000	\$80,000
Median Value	\$365,000	\$395,000	\$345,000		\$355,000	\$375,000	\$310,000	\$355,000
LTV > 90	9 of 9	26 of 32	84 of 104	0 of 0	89 of 182	30 of 48	116 of 175	238 of 375
DTI > 45	1 of 9	10 of 33	42 of 104	0 of 0	36 of 190	15 of 50	75 of 180	104 of 386
Loan Costs > \$5,000	2 of 9	20 of 32	59 of 102	0 of 0	54 of 185	21 of 50	85 of 174	156 of 378
<b>OTHER LENDERS - All Applications</b>								
Applications	23	57	116	5	534	254	312	989
Purchase Originations (Rate)	4 (57%)	9 (69%)	25 (66%)	1 (100%)	45 (66%)	21 (25%)	37 (67%)	105 (50%)
Refinance Originations (Rate)	9 (69%)	18 (46%)	28 (49%)	1 (50%)	228 (62%)	45 (33%)	96 (44%)	329 (54%)
Denials	3 (13%)	10 (18%)	30 (26%)	2 (40%)	95 (18%)	25 (10%)	77 (25%)	165 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	4	7	24	1	44	14	37	94
Total Amount in (\$1,000s)	\$1,290	\$2,315	\$6,910	\$315	\$13,280	\$4,340	\$9,595	\$28,450
FHA Loans	0	1	8	0	4	0	5	13
Single Unit	4	6	21	1	42	12	35	86
Median Loan Amount	\$350,000	\$335,000	\$295,000	\$315,000	\$295,000	\$290,000	\$265,000	\$305,000
Median Income	\$84,000	\$79,000	\$83,000	\$168,000	\$83,500	\$94,500	\$65,000	\$88,000
Median Value	\$410,000	\$385,000	\$345,000		\$350,000	\$360,000	\$335,000	\$355,000
LTV > 90	1 of 4	3 of 7	13 of 24	0 of 0	18 of 42	6 of 14	16 of 36	41 of 91
DTI > 45	1 of 4	0 of 7	6 of 24	0 of 0	4 of 42	3 of 14	7 of 36	14 of 91
Loan Costs > \$5,000	1 of 4	2 of 7	12 of 23	0 of 0	10 of 40	2 of 13	11 of 35	27 of 87

## Trends – One- to Four-family, Purchase or Refinance Only

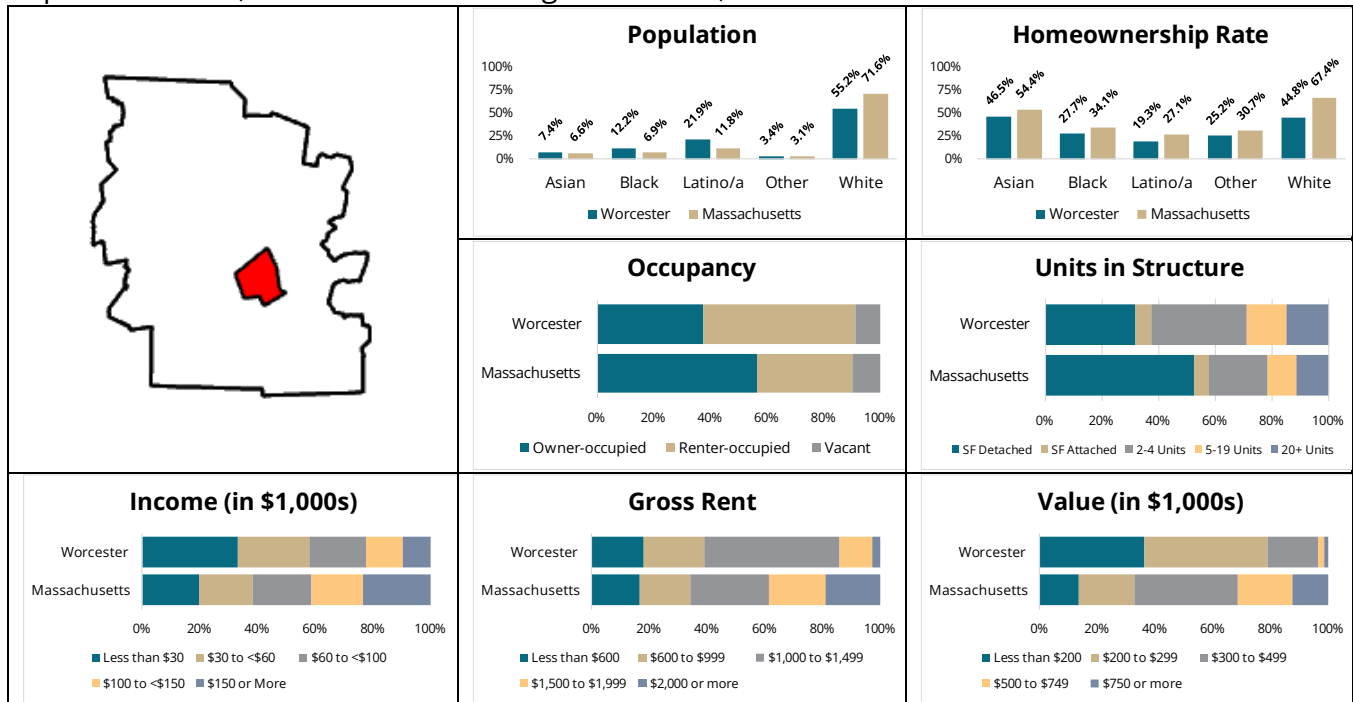




## Geography: Worcester

Population: 185,143

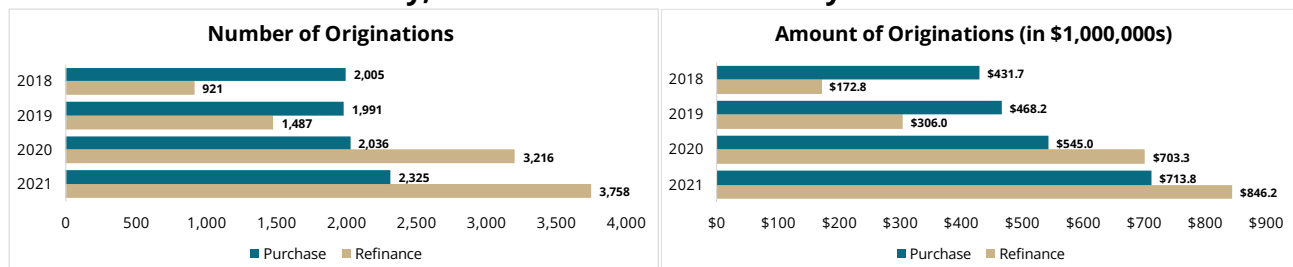
Housing Units: 78,438



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	566	422 (75%)	\$94,610	69 (16%)	353 (84%)	100 (24%)	177 (42%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	442	349 (79%)	\$90,665	175 (50%)	174 (50%)	91 (26%)	130 (37%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	384	316 (82%)	\$91,060	158 (50%)	158 (50%)	139 (44%)	147 (47%)
ENVOY MORTGAGE, LTD (LML)	319	228 (71%)	\$67,580	157 (69%)	71 (31%)	149 (65%)	129 (57%)
DIGITAL FEDERAL CREDIT UNION (Other)	456	182 (40%)	\$36,210	37 (20%)	145 (80%)	63 (35%)	79 (43%)
GUARANTEED RATE, INC. (LML)	276	179 (65%)	\$50,385	114 (64%)	65 (36%)	61 (34%)	58 (32%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	198	159 (80%)	\$42,355	99 (62%)	60 (38%)	67 (42%)	87 (55%)
LOANDEPOT.COM, LLC (LML)	221	147 (67%)	\$37,715	22 (15%)	125 (85%)	44 (30%)	62 (42%)
NEWREZ LLC (LML)	387	143 (37%)	\$31,405	24 (17%)	119 (83%)	44 (31%)	62 (43%)
FREEDOM MORTGAGE CORPORATION (LML)	372	140 (38%)	\$32,640	11 (8%)	129 (92%)	68 (49%)	17 (12%)
HOME POINT FINANCIAL CORPORATION (LML)	218	130 (60%)	\$38,820	47 (36%)	83 (64%)	79 (61%)	65 (50%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	130	111 (85%)	\$29,975	56 (50%)	55 (50%)	24 (22%)	41 (37%)
NATIONSTAR MORTGAGE LLC (LML)	244	108 (44%)	\$23,240	0 (0%)	108 (100%)	26 (24%)	28 (26%)
PENNYMAC LOAN SERVICES, LLC (LML)	284	102 (36%)	\$26,330	14 (14%)	88 (86%)	40 (39%)	16 (16%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	203	100 (49%)	\$20,570	25 (25%)	75 (75%)	28 (28%)	44 (44%)
DREW MORTGAGE ASSOCIATES, INC. (LML)	95	92 (97%)	\$22,460	22 (24%)	70 (76%)	23 (25%)	40 (43%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	102	89 (87%)	\$26,645	57 (64%)	32 (36%)	28 (31%)	17 (19%)
TOTAL MORTGAGE SERVICES, LLC (LML)	103	87 (84%)	\$23,555	59 (68%)	28 (32%)	42 (48%)	45 (52%)
AMERISAVE MORTGAGE CORPORATION (LML)	344	86 (25%)	\$21,720	8 (9%)	78 (91%)	11 (13%)	31 (36%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	123	84 (68%)	\$25,200	41 (49%)	43 (51%)	39 (46%)	34 (40%)

## Trends - One- to Four-family, Purchase or Refinance Only

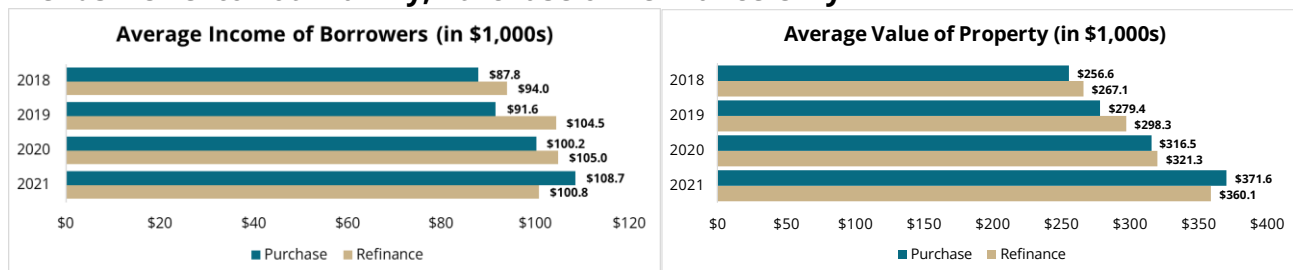


## Geography: Worcester

### Mortgage Lending

Worcester	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	211	171	303	9	1,298	519	962	2,511
Purchase Originations (Rate)	68 (60%)	32 (54%)	59 (57%)	0 (0%)	212 (62%)	139 (65%)	140 (53%)	510 (61%)
Refinance Originations (Rate)	36 (53%)	46 (60%)	76 (55%)	2 (33%)	471 (66%)	152 (65%)	289 (58%)	783 (63%)
Denials	42 (20%)	47 (27%)	80 (26%)	2 (22%)	206 (16%)	70 (13%)	249 (26%)	447 (18%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	32	27	43	0	155	34	116	291
Total Amount (in \$1,000s)	\$10,330	\$8,265	\$13,485	\$0	\$45,135	\$10,810	\$29,960	\$88,025
FHA Loans	1	3	4	0	6	1	7	15
Single Unit	27	26	35	0	141	29	105	258
Median Loan Amount	\$320,000	\$335,000	\$295,000		\$285,000	\$315,000	\$275,000	\$295,000
Median Income	\$90,000	\$89,000	\$80,000		\$90,000	\$100,500	\$61,000	\$90,000
Median Value	\$385,000	\$365,000	\$355,000		\$335,000	\$365,000	\$305,000	\$355,000
LTV > 90	10 of 32	18 of 27	26 of 41	0 of 0	54 of 141	15 of 31	49 of 106	123 of 272
DTI > 45	5 of 32	0 of 27	3 of 41	0 of 0	10 of 141	3 of 31	13 of 106	21 of 272
Loan Costs > \$5,000	2 of 28	8 of 24	7 of 37	0 of 0	14 of 136	5 of 30	11 of 100	36 of 255
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	464	829	974	28	2,455	1,439	2,371	6,189
Purchase Originations (Rate)	152 (76%)	245 (72%)	326 (76%)	6 (67%)	563 (80%)	203 (42%)	676 (76%)	1,495 (69%)
Refinance Originations (Rate)	165 (63%)	253 (52%)	300 (56%)	10 (53%)	1,165 (67%)	422 (45%)	863 (59%)	2,315 (58%)
Denials	38 (8%)	116 (14%)	120 (12%)	6 (21%)	200 (8%)	130 (9%)	309 (13%)	610 (10%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	101	225	271	6	470	158	611	1,231
Total Amount (in \$1,000s)	\$31,625	\$78,565	\$97,135	\$1,650	\$145,030	\$52,300	\$176,135	\$406,305
FHA Loans	14	104	126	4	97	37	198	382
Single Unit	72	188	179	5	410	128	515	982
Median Loan Amount	\$305,000	\$345,000	\$345,000	\$260,000	\$295,000	\$325,000	\$285,000	\$325,000
Median Income	\$73,000	\$79,000	\$75,000	\$92,000	\$79,000	\$89,000	\$61,000	\$78,000
Median Value	\$355,000	\$365,000	\$365,000	\$285,000	\$335,000	\$365,000	\$315,000	\$355,000
LTV > 90	31 of 99	192 of 219	223 of 269	4 of 6	280 of 463	95 of 157	416 of 600	825 of 1,213
DTI > 45	27 of 101	82 of 225	91 of 271	1 of 6	90 of 470	30 of 158	210 of 611	321 of 1,231
Loan Costs > \$5,000	27 of 97	135 of 222	153 of 261	4 of 6	155 of 461	62 of 151	269 of 597	536 of 1,198
<b>OTHER LENDERS - All Applications</b>								
Applications	144	339	348	9	1,033	843	943	2,716
Purchase Originations (Rate)	35 (65%)	46 (60%)	68 (60%)	0 (0%)	153 (71%)	72 (24%)	144 (64%)	374 (49%)
Refinance Originations (Rate)	25 (32%)	84 (35%)	86 (42%)	3 (50%)	395 (59%)	118 (26%)	250 (40%)	711 (43%)
Denials	26 (18%)	89 (26%)	90 (26%)	3 (33%)	166 (16%)	75 (9%)	233 (25%)	449 (17%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	17	43	60	0	135	38	138	293
Total Amount in (\$1,000s)	\$4,825	\$14,835	\$21,200	\$0	\$42,215	\$10,850	\$37,170	\$93,925
FHA Loans	2	18	32	0	21	6	42	79
Single Unit	13	33	42	0	116	35	118	239
Median Loan Amount	\$275,000	\$325,000	\$335,000		\$315,000	\$255,000	\$285,000	\$315,000
Median Income	\$64,000	\$76,000	\$76,000		\$85,500	\$88,000	\$60,000	\$80,000
Median Value	\$315,000	\$345,000	\$355,000		\$345,000	\$325,000	\$315,000	\$345,000
LTV > 90	9 of 17	38 of 43	47 of 57	0 of 0	57 of 117	19 of 36	81 of 130	170 of 270
DTI > 45	3 of 17	14 of 43	25 of 57	0 of 0	25 of 115	3 of 36	44 of 130	70 of 268
Loan Costs > \$5,000	6 of 15	22 of 42	39 of 57	0 of 0	37 of 113	11 of 36	59 of 128	115 of 263

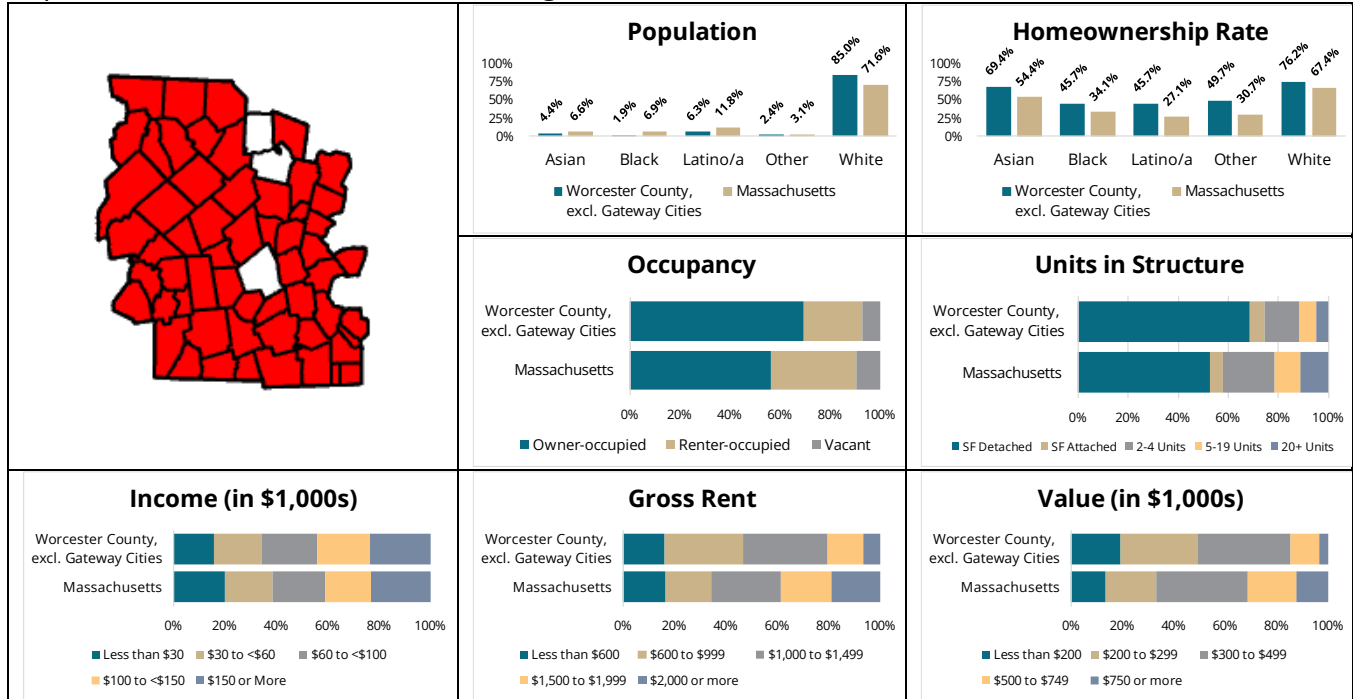
### Trends – One- to Four-family, Purchase or Refinance Only



## Geography: Worcester County, excl. Gateway Cities

Population: 557,321

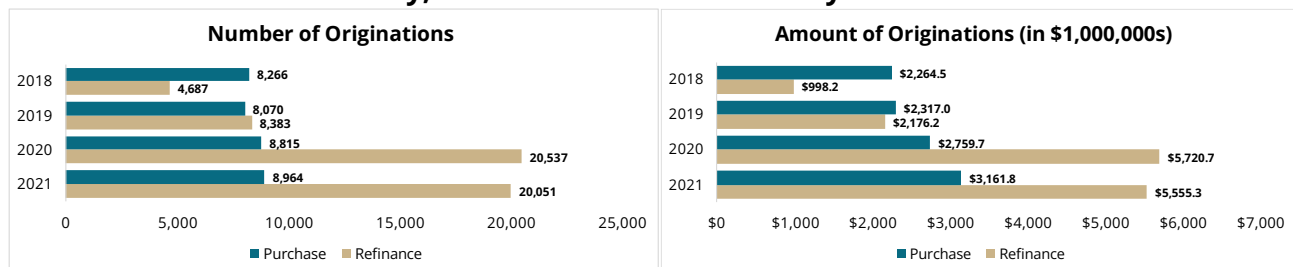
Housing Units: 222,326



## Top Lenders - One- to four-family, Purchase or Refinance only

Lender	Applications	Originations	Amount (in \$1,000s)	Purchase Originations	Refinance Originations	Minority Originations	LMI Originations
ROCKET MORTGAGE, LLC (LML)	3,047	2,479 (81%)	\$678,295	328 (13%)	2,151 (87%)	287 (12%)	771 (31%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,849	1,465 (79%)	\$447,535	636 (43%)	829 (57%)	138 (9%)	391 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,351	1,185 (88%)	\$370,905	486 (41%)	699 (59%)	207 (17%)	391 (33%)
GUARANTEED RATE, INC. (LML)	1,215	845 (70%)	\$302,345	397 (47%)	448 (53%)	171 (20%)	169 (20%)
LOANDEPOT.COM, LLC (LML)	1,167	829 (71%)	\$256,035	112 (14%)	717 (86%)	116 (14%)	217 (26%)
DIGITAL FEDERAL CREDIT UNION (Other)	1,306	633 (48%)	\$163,825	137 (22%)	496 (78%)	80 (13%)	135 (21%)
FREEDOM MORTGAGE CORPORATION (LML)	1,308	615 (47%)	\$155,415	56 (9%)	559 (91%)	90 (15%)	95 (15%)
RESIDENTIAL MORTGAGE SERVICES, INC. (LML)	702	583 (83%)	\$177,055	298 (51%)	285 (49%)	88 (15%)	210 (36%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	674	583 (86%)	\$224,715	278 (48%)	305 (52%)	175 (30%)	56 (10%)
TOTAL MORTGAGE SERVICES, LLC (LML)	645	558 (87%)	\$154,860	409 (73%)	149 (27%)	88 (16%)	256 (46%)
NEWREZ LLC (LML)	1,564	549 (35%)	\$138,035	94 (17%)	455 (83%)	49 (9%)	151 (28%)
AMERISAVE MORTGAGE CORPORATION (LML)	1,553	496 (32%)	\$146,060	37 (7%)	459 (93%)	40 (8%)	121 (24%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	817	487 (60%)	\$137,495	118 (24%)	369 (76%)	61 (13%)	102 (21%)
NATIONSTAR MORTGAGE LLC (LML)	1,006	461 (46%)	\$110,865	6 (1%)	455 (99%)	41 (9%)	102 (22%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	458	409 (89%)	\$147,525	96 (23%)	313 (77%)	298 (73%)	17 (4%)
CORNERSTONE BANK (MBCU)	514	389 (76%)	\$99,245	105 (27%)	284 (73%)	20 (5%)	108 (28%)
MILFORD FEDERAL BANK (MBCU)	462	389 (84%)	\$94,605	57 (15%)	332 (85%)	12 (3%)	99 (25%)
UNIBANK FOR SAVINGS (MBCU)	473	388 (82%)	\$116,680	88 (23%)	300 (77%)	21 (5%)	98 (25%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	869	386 (44%)	\$113,190	62 (16%)	324 (84%)	47 (12%)	74 (19%)
PENNYMAC LOAN SERVICES, LLC (LML)	973	365 (38%)	\$104,685	62 (17%)	303 (83%)	60 (16%)	69 (19%)

## Trends - One- to Four-family, Purchase or Refinance Only



## Geography: Worcester County, excl. Gateway Cities

### Mortgage Lending

Worcester County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
<b>MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications</b>								
Applications	847	153	498	41	9,569	1,859	3,240	12,967
Purchase Originations (Rate)	253 (64%)	41 (64%)	104 (59%)	6 (60%)	1,496 (69%)	303 (58%)	461 (61%)	2,203 (66%)
Refinance Originations (Rate)	228 (66%)	34 (52%)	127 (61%)	10 (50%)	4,226 (74%)	590 (66%)	1,194 (65%)	5,215 (72%)
Denials	76 (9%)	31 (20%)	97 (19%)	7 (17%)	1,089 (11%)	222 (12%)	671 (21%)	1,522 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	216	40	94	6	1,348	166	424	1,870
Total Amount (in \$1,000s)	\$109,640	\$16,010	\$32,640	\$1,930	\$509,030	\$73,900	\$99,670	\$743,150
FHA Loans	1	4	11	0	29	3	29	48
Single Unit	214	36	82	6	1,297	159	392	1,794
Median Loan Amount	\$485,000	\$355,000	\$320,000	\$420,000	\$345,000	\$425,000	\$245,000	\$355,000
Median Income	\$148,500	\$112,000	\$85,000	\$110,500	\$114,000	\$137,000	\$60,000	\$119,000
Median Value	\$580,000	\$365,000	\$385,000	\$455,000	\$445,000	\$530,000	\$305,000	\$465,000
LTV > 90	34 of 214	28 of 38	37 of 76	2 of 6	263 of 1,081	35 of 152	137 of 332	399 of 1,567
DTI > 45	7 of 213	5 of 38	12 of 76	0 of 6	98 of 1,080	13 of 152	61 of 332	135 of 1,565
Loan Costs > \$5,000	28 of 211	11 of 33	21 of 71	0 of 6	177 of 1,054	38 of 148	47 of 313	275 of 1,523
<b>LICENSED MORTGAGE LENDERS - All Applications</b>								
Applications	1,461	540	1,695	82	14,661	6,092	6,589	24,531
Purchase Originations (Rate)	365 (70%)	200 (70%)	613 (76%)	19 (73%)	3,385 (82%)	627 (37%)	1,844 (78%)	5,209 (70%)
Refinance Originations (Rate)	696 (74%)	155 (61%)	496 (56%)	24 (44%)	7,429 (71%)	2,008 (46%)	2,542 (61%)	10,808 (64%)
Denials	71 (5%)	47 (9%)	176 (10%)	18 (22%)	1,105 (8%)	418 (7%)	817 (12%)	1,835 (7%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	320	193	559	18	3,188	574	1,726	4,852
Total Amount (in \$1,000s)	\$136,650	\$70,285	\$190,745	\$5,230	\$1,098,180	\$208,560	\$466,160	\$1,709,650
FHA Loans	16	68	206	6	486	108	535	890
Single Unit	312	163	456	16	3,044	526	1,522	4,517
Median Loan Amount	\$405,000	\$355,000	\$325,000	\$285,000	\$325,000	\$345,000	\$275,000	\$335,000
Median Income	\$121,000	\$82,000	\$76,000	\$69,000	\$95,000	\$93,000	\$61,000	\$93,000
Median Value	\$495,000	\$375,000	\$350,000	\$325,000	\$375,000	\$400,000	\$305,000	\$385,000
LTV > 90	83 of 319	145 of 185	422 of 551	13 of 18	1,472 of 3,112	286 of 558	1,091 of 1,691	2,421 of 4,743
DTI > 45	38 of 320	53 of 193	185 of 558	3 of 18	537 of 3,188	109 of 574	534 of 1,726	925 of 4,851
Loan Costs > \$5,000	78 of 318	105 of 188	298 of 548	7 of 18	1,058 of 3,172	225 of 569	726 of 1,707	1,771 of 4,813
<b>OTHER LENDERS - All Applications</b>								
Applications	601	252	629	49	7,587	3,382	2,861	12,500
Purchase Originations (Rate)	121 (60%)	60 (61%)	186 (71%)	5 (63%)	1,023 (69%)	240 (23%)	461 (65%)	1,635 (53%)
Refinance Originations (Rate)	190 (56%)	62 (48%)	147 (50%)	15 (58%)	3,088 (63%)	570 (29%)	878 (49%)	4,072 (53%)
Denials	55 (9%)	45 (18%)	102 (16%)	8 (16%)	975 (13%)	289 (9%)	592 (21%)	1,474 (12%)
<b>Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy</b>								
Originations	107	55	171	4	931	159	441	1,427
Total Amount in (\$1,000s)	\$59,505	\$19,865	\$61,035	\$790	\$334,475	\$60,435	\$116,245	\$536,105
FHA Loans	1	18	66	0	117	14	131	216
Single Unit	105	44	135	4	884	153	380	1,325
Median Loan Amount	\$545,000	\$365,000	\$335,000	\$205,000	\$335,000	\$335,000	\$265,000	\$345,000
Median Income	\$159,000	\$73,000	\$79,000	\$74,500	\$100,500	\$106,000	\$62,000	\$100,000
Median Value	\$700,000	\$375,000	\$355,000	\$315,000	\$385,000	\$385,000	\$295,000	\$385,000
LTV > 90	18 of 105	42 of 54	103 of 169	1 of 3	369 of 815	61 of 151	256 of 413	594 of 1,297
DTI > 45	6 of 104	21 of 54	49 of 169	1 of 4	131 of 816	19 of 150	133 of 412	227 of 1,297
Loan Costs > \$5,000	27 of 105	30 of 54	118 of 165	0 of 3	282 of 810	56 of 144	199 of 404	513 of 1,281

### Trends – One- to Four-family, Purchase or Refinance Only

