

MASSACHUSETTS MORTGAGE LENDING FACT BOOK

2022 DATA EDITION

A REPORT BY



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Massachusetts Mortgage Lending Fact Book 2022 Data Edition

Research & Analysis

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Preface

Woodstock Institute and the Partnership for Financial Equity are pleased to present the *Massachusetts Mortgage Lending Fact Book 2022 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 believe the community data pages are 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.

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Massachusetts Association of CDCs	Way Finders

Other Supporters

Arbella Insurance Foundation	Enterprise Bank
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If you have questions, comments or suggestions related to the *Fact Book*, please contact Director of Research Amber S. Hendley, by email at ahendley@woodstockinst.org or Thomas Callahan, Executive Director of Partnership for Financial Equity, at 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-10 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, 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 2022 Five-year American Community Survey (ACS 5-year). Note that data on ethnicity (Hispanic/Latine 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 of 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* only lists those lenders originating the largest number of loans based on HMDA data.

Trend – Past Four Years

Loan Origination 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 the 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.”¹

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 (Regulations 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 race, gender, and income of loan applicants. In 1993, many mortgage companies

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

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 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 the 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 Latine 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 the 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 fault 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 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 2022 HMDA data, updated June 2023.

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%.²

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 housing," and "multifamily manufactured").

Similarly, 2017 HMDA data only had loan purpose values of "home purchase," "home improvement," 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 variabilities 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 ranges. As of 2018 HMDA data, the reported loan amount data are grouped in \$5,000 dollar ranges. The lower 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 23% of HMDA data entries for Massachusetts in 2022 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.

² 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, downloaded June 20, 2020.

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.

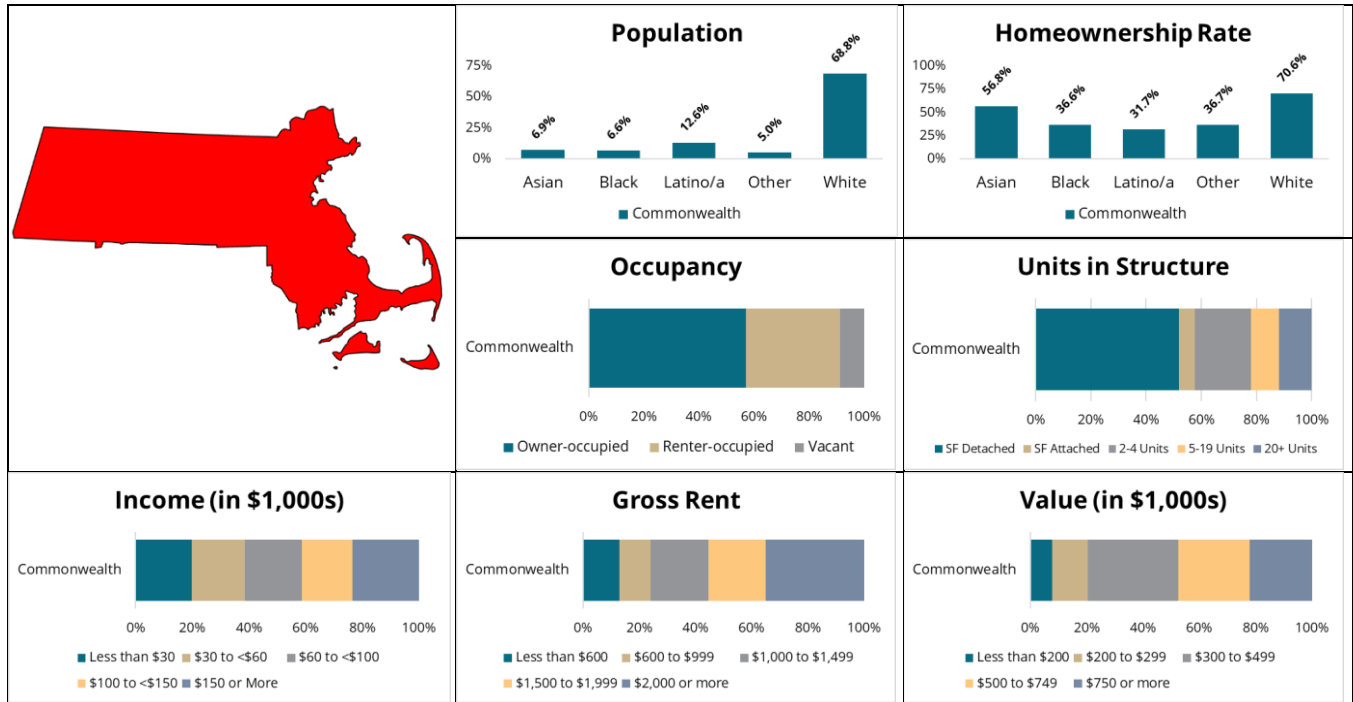
It should also be noted that the top lender data in the *Fact Book* is only for mortgage lending. Some institutions specialize in commercial lending and may be actively providing business loans in a community.

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 under HMDA. Numerous community development financial institutions (CDFIs) and other non-bank lenders receive some funding from financial institutions 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.

Geography: Commonwealth of Massachusetts

6,978,671

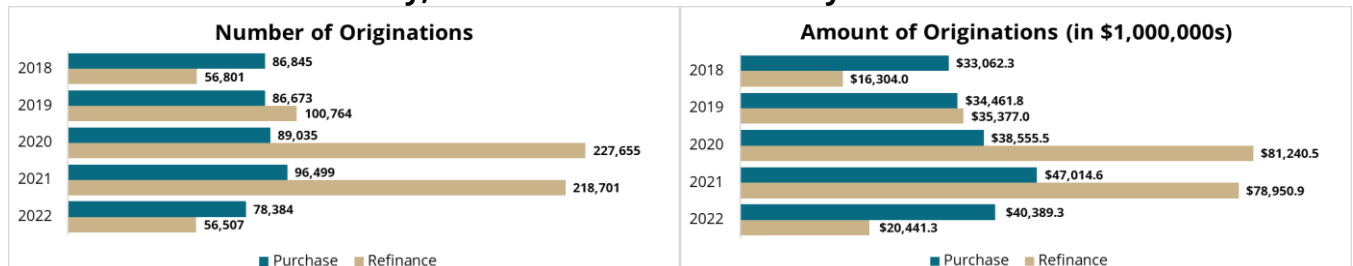
Housing Units: 2,996,383



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)	8,651	6,241 (72%)	\$2,060,565	1,808 (29%)	4,433 (71%)	1,160 (19%)	2,706 (43%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	9,532	6,057 (64%)	\$2,126,655	1,648 (27%)	4,409 (73%)	1,062 (18%)	1,976 (33%)
GUARANTEED RATE, INC. (LML)	8,848	5,228 (59%)	\$2,571,800	4,172 (80%)	1,056 (20%)	1,365 (26%)	1,464 (28%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	5,602	4,445 (79%)	\$1,792,955	3,318 (75%)	1,127 (25%)	1,623 (37%)	1,899 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	5,930	4,155 (70%)	\$1,687,565	3,427 (82%)	728 (18%)	986 (24%)	1,408 (34%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	4,614	3,884 (84%)	\$2,190,670	3,133 (81%)	751 (19%)	932 (24%)	572 (15%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	5,010	3,367 (67%)	\$1,605,305	2,720 (81%)	647 (19%)	1,087 (32%)	1,105 (33%)
FIRST REPUBLIC BANK (MBCU)	3,352	2,563 (76%)	\$2,710,365	1,712 (67%)	851 (33%)	430 (17%)	149 (6%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	3,143	2,545 (81%)	\$1,345,525	1,537 (60%)	1,008 (40%)	163 (6%)	641 (25%)
LOANDEPOT.COM, LLC (LML)	3,943	2,501 (63%)	\$931,865	836 (33%)	1,665 (67%)	478 (19%)	1,125 (45%)
GUILD MORTGAGE COMPANY (Other)	3,346	2,428 (73%)	\$962,080	2,009 (83%)	419 (17%)	742 (31%)	962 (40%)
ROCKLAND TRUST COMPANY (MBCU)	3,806	2,420 (64%)	\$1,061,040	1,411 (58%)	1,009 (42%)	465 (19%)	657 (27%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	4,159	2,258 (54%)	\$1,420,610	1,077 (48%)	1,181 (52%)	481 (21%)	482 (21%)
EASTERN BANK (MBCU)	2,991	2,036 (68%)	\$763,230	763 (37%)	1,273 (63%)	425 (21%)	595 (29%)
MORTGAGE NETWORK, INC. (LML)	2,113	1,639 (78%)	\$666,795	1,329 (81%)	310 (19%)	179 (11%)	567 (35%)
TOTAL MORTGAGE SERVICES, LLC (LML)	1,835	1,428 (78%)	\$480,100	1,239 (87%)	189 (13%)	580 (41%)	715 (50%)
MOVEMENT MORTGAGE, LLC (LML)	2,045	1,422 (70%)	\$546,920	1,225 (86%)	197 (14%)	431 (30%)	561 (39%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	3,840	1,407 (37%)	\$783,735	578 (41%)	829 (59%)	263 (19%)	397 (28%)
NATIONSTAR MORTGAGE LLC (LML)	2,636	1,363 (52%)	\$396,565	58 (4%)	1,305 (96%)	240 (18%)	624 (46%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	1,752	1,349 (77%)	\$588,415	952 (71%)	397 (29%)	386 (29%)	561 (42%)

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

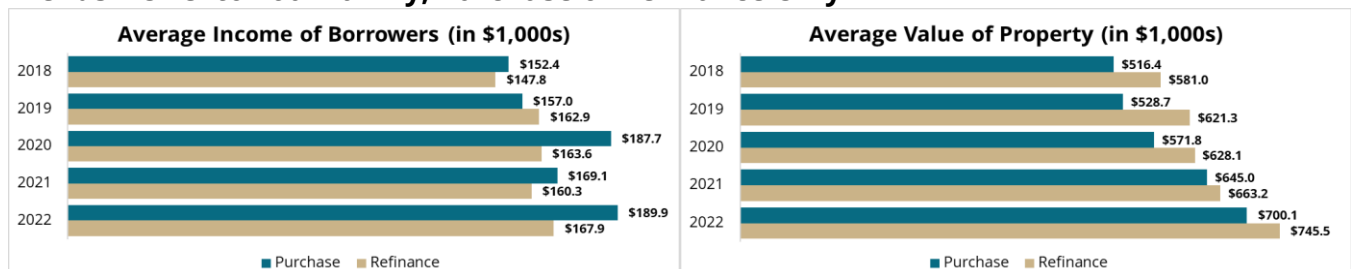


Geography: Commonwealth of Massachusetts

Mortgage Lending

Commonwealth	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	9,980	5,488	8,748	518	88,793	24,677	41,666	138,204
Purchase Originations (Rate)	3,802 (69%)	1,007 (60%)	1,842 (63%)	81 (68%)	19,181 (73%)	6,034 (55%)	6,220 (58%)	31,947 (67%)
Refinance Originations (Rate)	1,053 (60%)	715 (51%)	1,113 (56%)	88 (59%)	18,999 (70%)	4,487 (63%)	7,619 (56%)	26,455 (67%)
Denials	1,733 (17%)	1,822 (33%)	2,832 (32%)	161 (31%)	13,680 (15%)	2,603 (11%)	11,713 (28%)	22,831 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2,998	847	1,488	63	15,795	2,888	5,518	24,079
Total Amount in \$1,000s)	\$2,006,190	\$408,005	\$743,890	\$33,405	\$9,185,305	\$1,830,620	\$1,653,000	\$14,207,415
FHA Loans	23	93	117	2	182	73	184	490
Single Unit	2,863	723	1,258	56	15,248	2,721	5,194	22,869
Median Loan Amount	\$585,000	\$435,000	\$435,000	\$385,000	\$485,000	\$515,000	\$285,000	\$495,000
Median Income	\$169,000	\$108,000	\$112,000	\$128,000	\$155,000	\$162,000	\$72,000	\$152,000
Median Value	\$765,000	\$485,000	\$515,000	\$475,000	\$655,000	\$685,000	\$385,000	\$655,000
LTV > 90	323 of 2,751	431 of 770	624 of 1,340	19 of 57	2,066 of 13,903	513 of 2,582	1,527 of 4,902	3,976 of 21,403
DTI > 45	206 of 2,662	157 of 769	244 of 1,338	6 of 57	1,311 of 13,890	286 of 2,572	1,065 of 4,901	2,210 of 21,288
Loan Costs > \$5,000	914 of 2,628	245 of 715	453 of 1,226	14 of 52	3,967 of 13,271	874 of 2,446	736 of 4,382	6,467 of 20,338
LICENSED MORTGAGE LENDERS - All Applications								
Applications	6,275	7,034	9,745	401	44,978	22,141	33,924	90,574
Purchase Originations (Rate)	3,308 (70%)	2,641 (68%)	4,472 (74%)	138 (72%)	17,913 (77%)	4,206 (37%)	11,313 (75%)	32,678 (66%)
Refinance Originations (Rate)	784 (53%)	1,215 (40%)	1,532 (42%)	68 (33%)	11,605 (55%)	3,936 (38%)	8,402 (46%)	19,140 (48%)
Denials	468 (7%)	1,241 (18%)	1,284 (13%)	76 (19%)	4,154 (9%)	2,416 (11%)	5,488 (16%)	9,639 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2,799	2,453	4,017	127	16,468	3,745	10,392	29,609
Total Amount in \$1,000s)	\$1,486,885	\$1,086,325	\$1,706,845	\$52,725	\$7,340,150	\$1,730,035	\$3,353,810	\$13,402,965
FHA Loans	144	1,168	1,706	40	1,957	801	2,500	5,816
Single Unit	2,631	1,965	3,051	117	15,739	3,352	9,440	26,855
Median Loan Amount	\$485,000	\$425,000	\$405,000	\$395,000	\$405,000	\$415,000	\$315,000	\$415,000
Median Income	\$129,000	\$100,000	\$95,000	\$109,000	\$121,000	\$117,000	\$73,000	\$115,000
Median Value	\$625,000	\$465,000	\$445,000	\$435,000	\$505,000	\$495,000	\$375,000	\$505,000
LTV > 90	534 of 2,784	1,805 of 2,404	2,847 of 3,942	69 of 121	5,795 of 16,167	1,646 of 3,668	5,227 of 10,170	12,696 of 29,086
DTI > 45	590 of 2,798	1,159 of 2,453	1,821 of 4,016	39 of 127	3,590 of 16,463	1,064 of 3,745	4,395 of 10,391	8,263 of 29,602
Loan Costs > \$5,000	1,344 of 2,754	1,904 of 2,392	3,032 of 3,924	80 of 123	8,702 of 16,263	2,310 of 3,684	5,830 of 10,137	17,372 of 29,140
OTHER LENDERS - All Applications								
Applications	4,473	3,710	5,434	285	39,089	21,718	21,226	74,709
Purchase Originations (Rate)	1,483 (59%)	836 (57%)	1,471 (65%)	36 (59%)	8,336 (68%)	2,479 (23%)	3,569 (62%)	14,641 (50%)
Refinance Originations (Rate)	504 (50%)	528 (36%)	687 (38%)	29 (30%)	7,832 (56%)	2,150 (30%)	3,929 (41%)	11,730 (46%)
Denials	609 (14%)	972 (26%)	1,272 (23%)	87 (31%)	5,832 (15%)	2,180 (10%)	5,238 (25%)	10,952 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1,211	740	1,228	32	7,021	1,589	3,238	11,821
Total Amount in \$1,000s)	\$776,925	\$349,560	\$530,340	\$16,620	\$3,576,415	\$952,465	\$987,200	\$6,202,325
FHA Loans	45	330	397	6	549	211	660	1,538
Single Unit	1,156	576	980	31	6,725	1,450	2,943	10,918
Median Loan Amount	\$565,000	\$435,000	\$395,000	\$490,000	\$425,000	\$475,000	\$295,000	\$445,000
Median Income	\$162,000	\$107,000	\$103,000	\$132,000	\$132,000	\$135,000	\$71,000	\$129,000
Median Value	\$725,000	\$475,000	\$455,000	\$565,000	\$535,000	\$575,000	\$355,000	\$535,000
LTV > 90	198 of 1,197	511 of 737	668 of 1,223	14 of 31	1,982 of 6,842	537 of 1,568	1,444 of 3,169	3,910 of 11,598
DTI > 45	164 of 1,191	321 of 734	469 of 1,221	5 of 30	1,182 of 6,835	329 of 1,567	1,207 of 3,177	2,470 of 11,578
Loan Costs > \$5,000	612 of 1,188	513 of 714	810 of 1,173	15 of 31	3,101 of 6,659	842 of 1,540	1,495 of 3,033	5,893 of 11,305

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

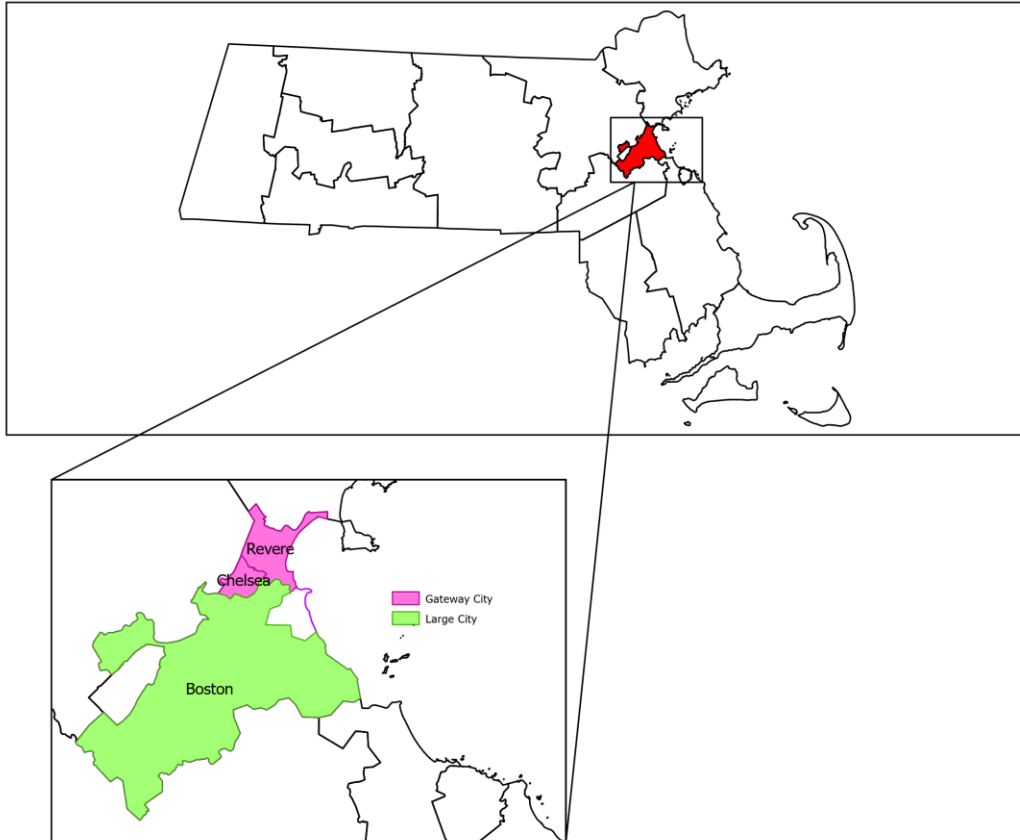


Suffolk County

Largest City: Boston

Median Income: \$87,669 (9th Highest)

Individuals below Poverty Level: 17% (14th Lowest)



Skyline of Boston

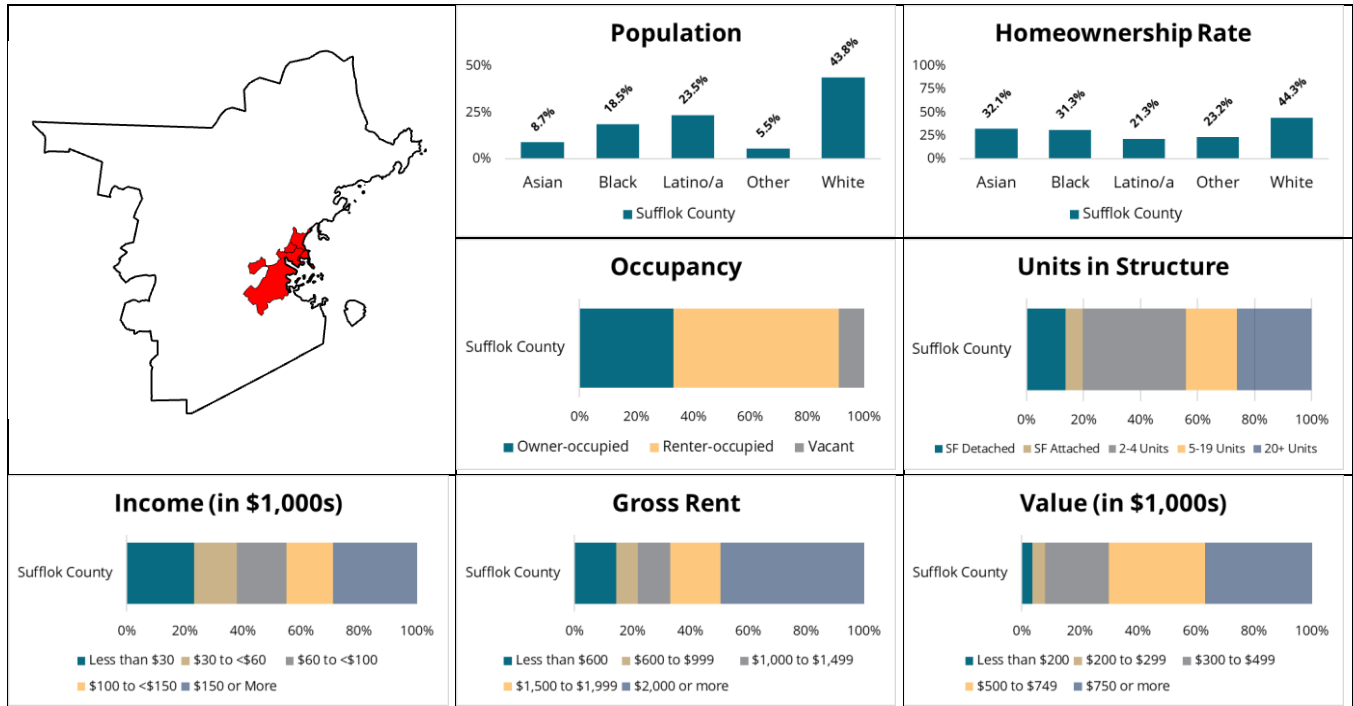


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Geography: Suffolk County

Population: 785,443

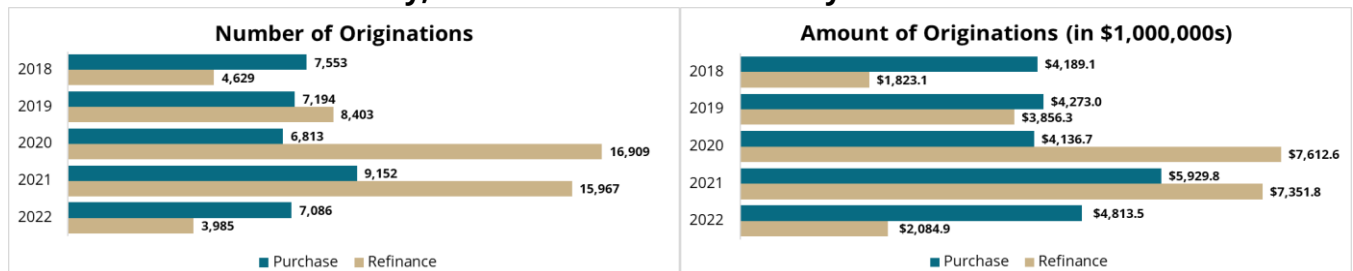
Housing Units: 350,419



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)	1,251	1,042 (83%)	\$918,710	664 (64%)	378 (36%)	182 (17%)	87 (8%)
GUARANTEED RATE, INC. (LML)	1,119	602 (54%)	\$330,070	481 (80%)	121 (20%)	175 (29%)	113 (19%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	645	539 (84%)	\$318,595	466 (86%)	73 (14%)	112 (21%)	69 (13%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	874	469 (54%)	\$167,115	148 (32%)	321 (68%)	171 (36%)	189 (40%)
ROCKET MORTGAGE, LLC (LML)	524	369 (70%)	\$146,815	143 (39%)	226 (61%)	155 (42%)	156 (42%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	499	313 (63%)	\$183,605	251 (80%)	62 (20%)	102 (33%)	68 (22%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	487	311 (64%)	\$155,915	254 (82%)	57 (18%)	76 (24%)	82 (26%)
ROCKLAND TRUST COMPANY (MBCU)	487	306 (63%)	\$158,020	201 (66%)	105 (34%)	115 (38%)	98 (32%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	533	288 (54%)	\$229,100	177 (61%)	111 (39%)	83 (29%)	63 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	325	237 (73%)	\$124,735	151 (64%)	86 (36%)	142 (60%)	90 (38%)
EASTERN BANK (MBCU)	350	209 (60%)	\$91,675	98 (47%)	111 (53%)	83 (40%)	58 (28%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	250	182 (73%)	\$133,710	154 (85%)	28 (15%)	63 (35%)	16 (9%)
LOANDEPOT.COM, LLC (LML)	285	168 (59%)	\$71,730	61 (36%)	107 (64%)	49 (29%)	75 (45%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	212	152 (72%)	\$119,680	133 (88%)	19 (13%)	26 (17%)	9 (6%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	406	142 (35%)	\$96,930	73 (51%)	69 (49%)	40 (28%)	30 (21%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	380	132 (35%)	\$105,520	75 (57%)	57 (43%)	36 (27%)	23 (17%)
GUILD MORTGAGE COMPANY (Other)	190	130 (68%)	\$70,640	112 (86%)	18 (14%)	26 (20%)	36 (28%)
MORTGAGE NETWORK, INC. (LML)	172	130 (76%)	\$65,590	109 (84%)	21 (16%)	11 (8%)	36 (28%)
CAMBRIDGE SAVINGS BANK (MBCU)	169	130 (77%)	\$84,380	119 (92%)	11 (8%)	21 (16%)	18 (14%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	416	124 (30%)	\$86,360	83 (67%)	41 (33%)	35 (28%)	17 (14%)

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

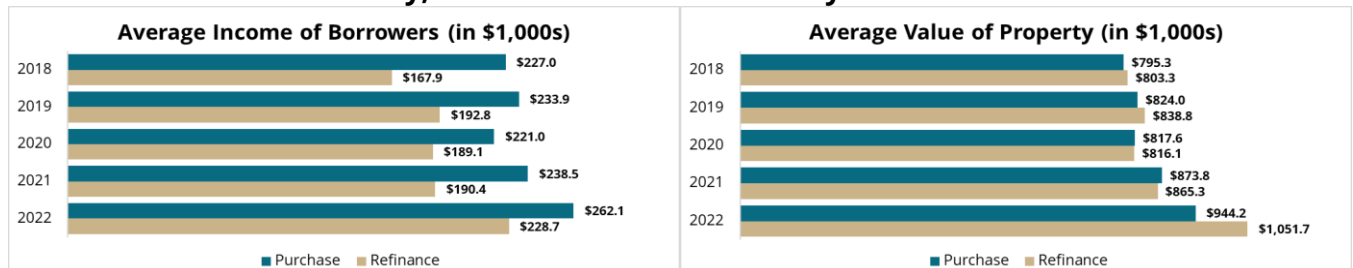


Geography: Suffolk County

Mortgage Lending

Suffolk County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	1,118	1,181	1,219	74	5,742	2,937	3,245	12,271
Purchase Originations (Rate)	501 (70%)	181 (62%)	293 (67%)	10 (83%)	2,022 (73%)	825 (58%)	549 (58%)	3,832 (68%)
Refinance Originations (Rate)	120 (63%)	188 (50%)	139 (47%)	12 (52%)	999 (70%)	736 (71%)	470 (47%)	2,194 (65%)
Denials	190 (17%)	417 (35%)	409 (34%)	31 (42%)	782 (14%)	288 (10%)	1,109 (34%)	2,117 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	364	149	246	8	1,655	322	483	2,744
Total Amount in \$1,000s)	\$234,940	\$78,045	\$144,500	\$7,390	\$1,274,295	\$247,380	\$169,215	\$1,986,550
FHA Loans	1	2	17	0	4	3	3	27
Single Unit	346	115	194	7	1,583	298	459	2,543
Median Loan Amount	\$555,000	\$495,000	\$555,000	\$620,000	\$645,000	\$645,000	\$345,000	\$615,000
Median Income	\$158,000	\$120,000	\$136,000	\$257,000	\$200,000	\$197,500	\$80,000	\$182,000
Median Value	\$775,000	\$595,000	\$690,000	\$710,000	\$805,000	\$805,000	\$435,000	\$775,000
LTV > 90	45 of 344	67 of 119	83 of 220	3 of 8	196 of 1,514	49 of 299	170 of 424	443 of 2,504
DTI > 45	22 of 332	19 of 119	32 of 220	0 of 8	78 of 1,512	15 of 298	52 of 424	166 of 2,489
Loan Costs > \$5,000	100 of 324	33 of 101	76 of 198	3 of 8	522 of 1,481	103 of 286	56 of 359	837 of 2,398
LICENSED MORTGAGE LENDERS - All Applications								
Applications	739	884	864	25	2,620	1,711	2,127	6,843
Purchase Originations (Rate)	349 (62%)	182 (63%)	295 (66%)	8 (57%)	1,152 (70%)	318 (38%)	518 (67%)	2,304 (61%)
Refinance Originations (Rate)	87 (51%)	243 (42%)	166 (40%)	1 (9%)	520 (55%)	303 (36%)	548 (42%)	1,320 (45%)
Denials	77 (10%)	207 (23%)	119 (14%)	4 (16%)	191 (7%)	209 (12%)	442 (21%)	807 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	249	165	263	6	1,030	275	480	1,988
Total Amount in \$1,000s)	\$128,485	\$98,915	\$147,065	\$2,440	\$593,800	\$164,815	\$179,530	\$1,135,520
FHA Loans	9	61	65	0	28	28	28	191
Single Unit	217	100	191	6	978	241	461	1,733
Median Loan Amount	\$505,000	\$595,000	\$545,000	\$385,000	\$545,000	\$565,000	\$375,000	\$545,000
Median Income	\$135,000	\$135,000	\$122,000	\$99,500	\$155,000	\$149,000	\$83,000	\$145,000
Median Value	\$665,000	\$675,000	\$615,000	\$450,000	\$655,000	\$645,000	\$475,000	\$655,000
LTV > 90	29 of 247	104 of 164	149 of 259	1 of 5	249 of 1,025	96 of 274	161 of 475	628 of 1,974
DTI > 45	46 of 249	62 of 165	93 of 263	3 of 6	155 of 1,030	62 of 275	153 of 480	421 of 1,988
Loan Costs > \$5,000	126 of 245	125 of 159	186 of 258	3 of 6	467 of 1,016	160 of 267	210 of 469	1,067 of 1,951
OTHER LENDERS - All Applications								
Applications	391	473	427	20	1,852	1,837	1,089	5,000
Purchase Originations (Rate)	132 (54%)	52 (46%)	82 (52%)	4 (57%)	581 (65%)	247 (24%)	151 (51%)	1,098 (44%)
Refinance Originations (Rate)	46 (44%)	87 (34%)	65 (37%)	2 (33%)	305 (51%)	190 (32%)	182 (32%)	695 (40%)
Denials	73 (19%)	159 (34%)	91 (21%)	4 (20%)	246 (13%)	165 (9%)	308 (28%)	738 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	98	43	72	4	471	124	132	812
Total Amount in \$1,000s)	\$64,970	\$29,815	\$46,270	\$2,510	\$366,635	\$103,260	\$51,950	\$613,460
FHA Loans	4	17	19	1	7	12	7	60
Single Unit	89	30	54	3	450	108	126	734
Median Loan Amount	\$555,000	\$595,000	\$605,000	\$495,000	\$645,000	\$685,000	\$375,000	\$640,000
Median Income	\$151,500	\$153,000	\$145,000	\$152,500	\$190,000	\$213,000	\$85,500	\$177,000
Median Value	\$695,000	\$655,000	\$665,000	\$570,000	\$770,000	\$835,000	\$500,000	\$755,000
LTV > 90	14 of 98	21 of 43	35 of 72	1 of 4	72 of 467	24 of 124	33 of 132	167 of 808
DTI > 45	14 of 98	17 of 43	24 of 72	1 of 4	61 of 468	21 of 124	38 of 132	138 of 809
Loan Costs > \$5,000	52 of 96	29 of 41	47 of 71	1 of 4	237 of 466	77 of 124	53 of 132	443 of 802

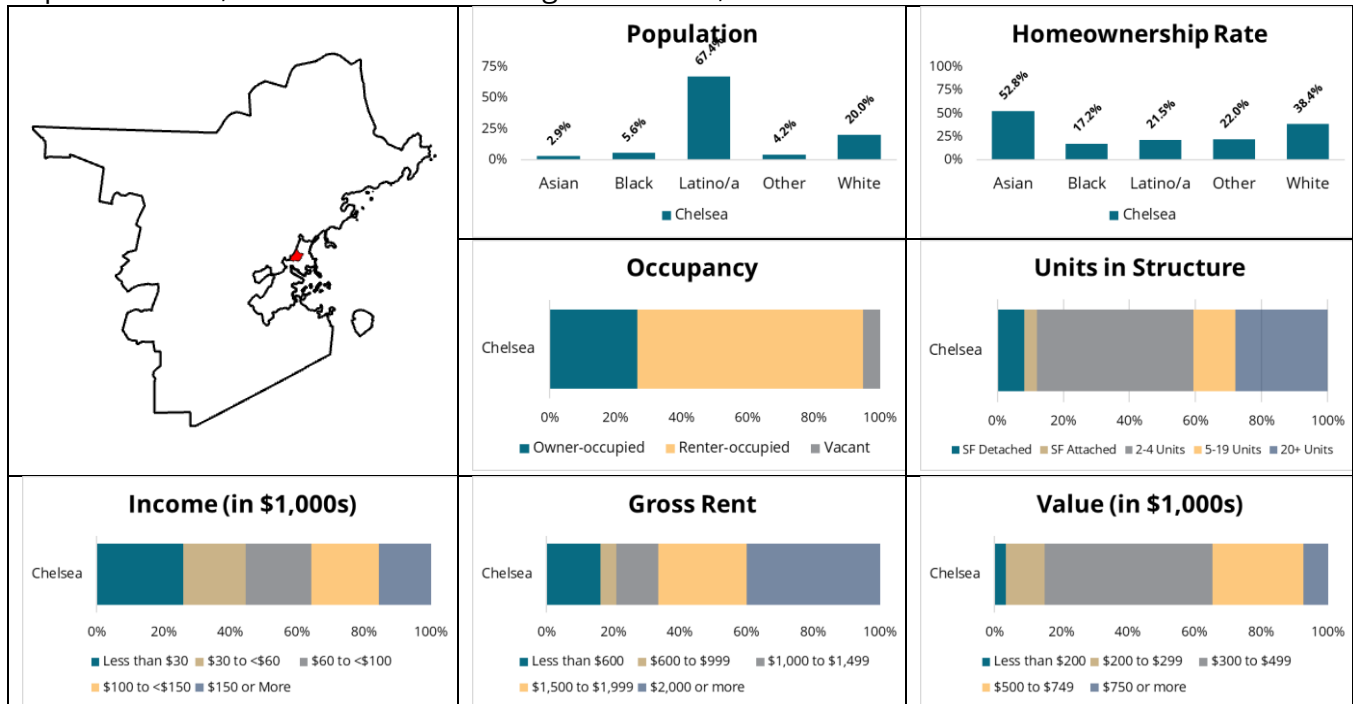
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Chelsea**

Population: 39,890

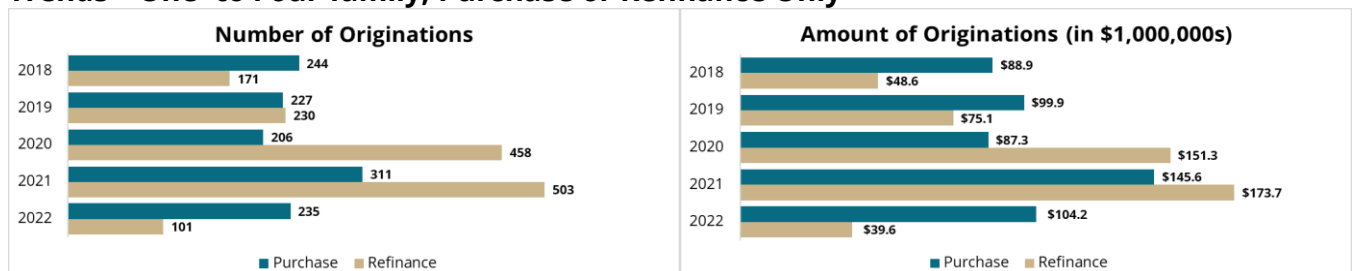
Housing Units: 14,121



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)	53	22 (42%)	\$8,570	18 (82%)	4 (18%)	15 (68%)	6 (27%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	34	21 (62%)	\$9,225	16 (76%)	5 (24%)	15 (71%)	7 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	26	18 (69%)	\$8,760	13 (72%)	5 (28%)	15 (83%)	10 (56%)
ROCKLAND TRUST COMPANY (MBCU)	23	16 (70%)	\$9,280	13 (81%)	3 (19%)	13 (81%)	6 (38%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	16	16 (100%)	\$5,710	13 (81%)	3 (19%)	4 (25%)	5 (31%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	18	13 (72%)	\$5,965	10 (77%)	3 (23%)	13 (100%)	5 (38%)
ROCKET MORTGAGE, LLC (LML)	25	13 (52%)	\$4,615	7 (54%)	6 (46%)	9 (69%)	8 (62%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	23	10 (43%)	\$3,540	7 (70%)	3 (30%)	6 (60%)	5 (50%)
NEW FED MORTGAGE, CORP. (LML)	9	9 (100%)	\$3,945	6 (67%)	3 (33%)	6 (67%)	5 (56%)
FIRST REPUBLIC BANK (MBCU)	16	9 (56%)	\$3,295	6 (67%)	3 (33%)	4 (44%)	3 (33%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	12	8 (67%)	\$3,600	4 (50%)	4 (50%)	5 (63%)	5 (63%)
EASTERN BANK (MBCU)	8	7 (88%)	\$3,395	5 (71%)	2 (29%)	5 (71%)	2 (29%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	17	7 (41%)	\$3,095	5 (71%)	2 (29%)	3 (43%)	3 (43%)
CALIBER HOME LOANS, INC. (Other)	11	7 (64%)	\$2,895	6 (86%)	1 (14%)	3 (43%)	4 (57%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	16	6 (38%)	\$3,090	3 (50%)	3 (50%)	6 (100%)	1 (17%)
CAMBRIDGE SAVINGS BANK (MBCU)	6	6 (100%)	\$2,410	5 (83%)	1 (17%)	1 (17%)	2 (33%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	9	6 (67%)	\$2,390	5 (83%)	1 (17%)	4 (67%)	4 (67%)
LOANDEPOT.COM, LLC (LML)	12	5 (42%)	\$1,815	2 (40%)	3 (60%)	2 (40%)	3 (60%)
U.S. BANK NATIONAL ASSOCIATION (Other)	13	5 (38%)	\$1,775	4 (80%)	1 (20%)	1 (20%)	2 (40%)
METRO (MBCU)	12	5 (42%)	\$1,145	2 (40%)	3 (60%)	1 (20%)	3 (60%)

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

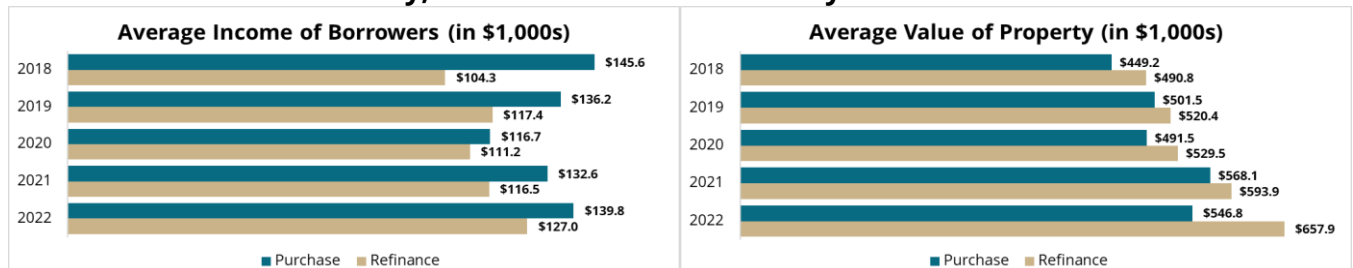


Geography: **Chelsea**

Mortgage Lending

Chelsea	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	34	23	143	2	95	87	180	384
Purchase Originations (Rate)	14 (64%)	9 (82%)	33 (66%)	0 (0%)	33 (67%)	24 (48%)	42 (54%)	113 (62%)
Refinance Originations (Rate)	4 (80%)	3 (75%)	11 (34%)	0 (0%)	12 (57%)	15 (58%)	17 (46%)	45 (51%)
Denials	3 (9%)	4 (17%)	56 (39%)	1 (50%)	17 (18%)	9 (10%)	58 (32%)	90 (23%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	8	24	0	24	8	33	75
Total Amount in \$1,000s)	\$4,905	\$3,490	\$12,420	\$0	\$9,590	\$3,250	\$11,065	\$33,655
FHA Loans	0	0	4	0	0	0	0	4
Single Unit	9	7	14	0	22	6	30	58
Median Loan Amount	\$475,000	\$360,000	\$440,000		\$375,000	\$375,000	\$325,000	\$395,000
Median Income	\$87,000	\$91,000	\$117,500		\$120,500	\$105,500	\$83,000	\$112,000
Median Value	\$545,000	\$445,000	\$630,000		\$410,000	\$435,000	\$390,000	\$485,000
LTV > 90	1 of 10	4 of 6	14 of 24	0 of 0	9 of 20	2 of 7	12 of 28	30 of 67
DTI > 45	1 of 10	2 of 6	6 of 24	0 of 0	1 of 20	0 of 7	3 of 28	10 of 67
Loan Costs > \$5,000	2 of 10	2 of 5	13 of 21	0 of 0	1 of 20	2 of 6	4 of 26	20 of 62
LICENSED MORTGAGE LENDERS - All Applications								
Applications	33	29	125	0	73	78	135	338
Purchase Originations (Rate)	16 (55%)	4 (33%)	43 (59%)	0 (0%)	30 (68%)	7 (17%)	38 (54%)	100 (50%)
Refinance Originations (Rate)	3 (75%)	4 (24%)	23 (46%)	0 (0%)	8 (32%)	9 (25%)	20 (32%)	47 (36%)
Denials	2 (6%)	8 (28%)	17 (14%)	0 (0%)	9 (12%)	15 (19%)	31 (23%)	51 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	12	4	39	0	29	7	35	91
Total Amount in \$1,000s)	\$5,170	\$2,080	\$19,535	\$0	\$11,305	\$3,455	\$12,155	\$41,545
FHA Loans	0	1	14	0	1	2	5	18
Single Unit	10	3	29	0	28	5	32	75
Median Loan Amount	\$405,000	\$500,000	\$525,000		\$385,000	\$485,000	\$345,000	\$435,000
Median Income	\$94,500	\$118,000	\$110,000		\$145,000	\$148,000	\$84,000	\$115,000
Median Value	\$495,000	\$525,000	\$575,000		\$455,000	\$575,000	\$415,000	\$505,000
LTV > 90	4 of 12	4 of 4	26 of 39	0 of 0	8 of 28	3 of 7	21 of 35	45 of 90
DTI > 45	2 of 12	2 of 4	13 of 39	0 of 0	2 of 29	2 of 7	8 of 35	21 of 91
Loan Costs > \$5,000	4 of 12	3 of 4	29 of 37	0 of 0	9 of 28	6 of 7	22 of 34	51 of 88
OTHER LENDERS - All Applications								
Applications	12	8	32	0	49	58	55	159
Purchase Originations (Rate)	7 (70%)	1 (33%)	3 (38%)	0 (0%)	14 (67%)	5 (16%)	13 (65%)	30 (41%)
Refinance Originations (Rate)	1 (100%)	1 (33%)	5 (36%)	0 (0%)	4 (25%)	2 (9%)	5 (19%)	13 (23%)
Denials	1 (8%)	1 (13%)	10 (31%)	0 (0%)	7 (14%)	7 (12%)	15 (27%)	26 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	1	3	0	12	4	12	26
Total Amount in \$1,000s)	\$2,490	\$395	\$1,405	\$0	\$4,610	\$1,790	\$4,250	\$10,690
FHA Loans	0	0	1	0	2	1	1	4
Single Unit	6	1	3	0	12	2	12	24
Median Loan Amount	\$430,000	\$395,000	\$465,000		\$360,000	\$445,000	\$350,000	\$405,000
Median Income	\$117,000	\$200,000	\$125,000		\$94,000	\$131,500	\$82,500	\$120,000
Median Value	\$500,000	\$415,000	\$515,000		\$390,000	\$530,000	\$390,000	\$450,000
LTV > 90	2 of 6	1 of 1	2 of 3	0 of 0	6 of 12	1 of 4	5 of 12	12 of 26
DTI > 45	0 of 6	0 of 1	1 of 3	0 of 0	3 of 12	1 of 4	2 of 12	5 of 26
Loan Costs > \$5,000	2 of 6	0 of 1	2 of 3	0 of 0	5 of 12	4 of 4	4 of 12	13 of 26

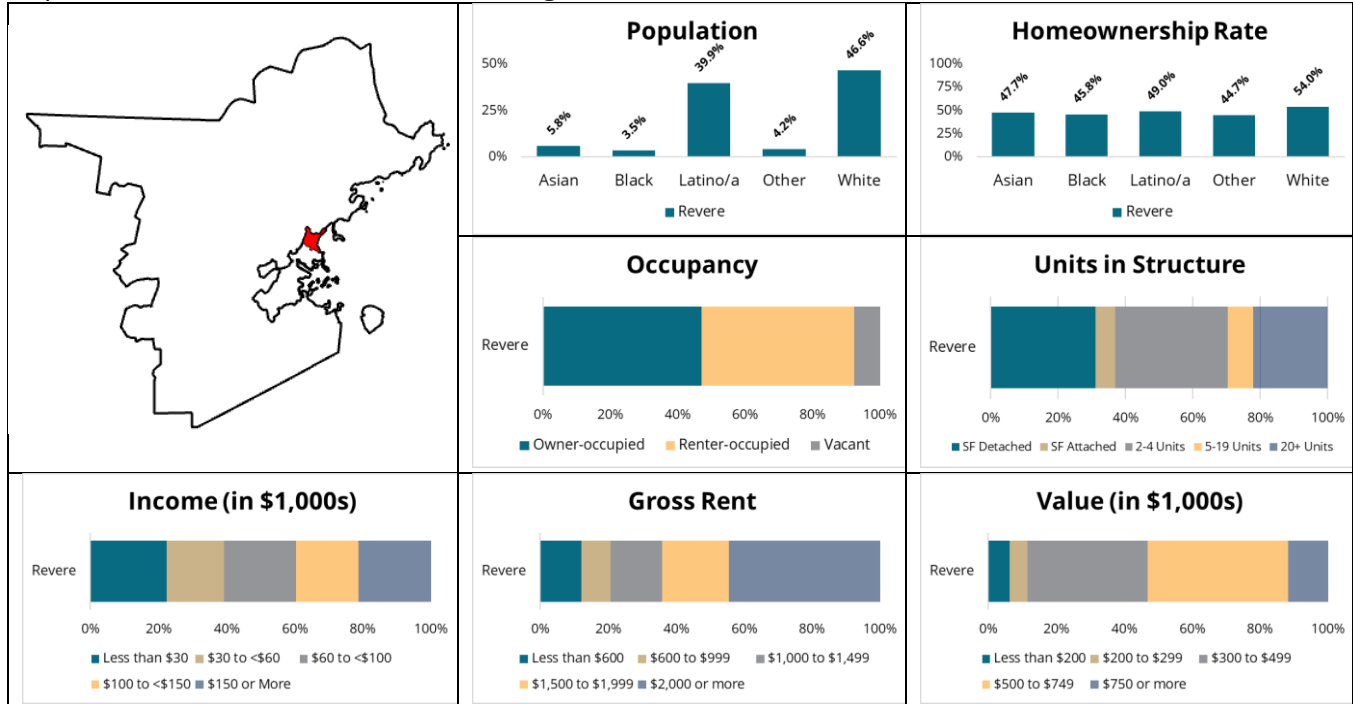
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Revere**

Population: 60,577

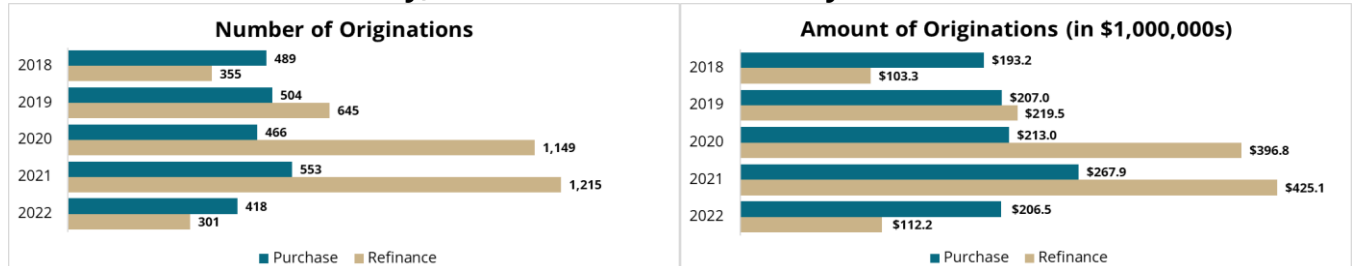
Housing Units: 23,311



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
ROCKLAND TRUST COMPANY (MBCU)	68	45 (66%)	\$22,785	31 (69%)	14 (31%)	28 (62%)	16 (36%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	61	39 (64%)	\$17,325	28 (72%)	11 (28%)	14 (36%)	14 (36%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	50	35 (70%)	\$18,365	21 (60%)	14 (40%)	29 (83%)	12 (34%)
GUARANTEED RATE, INC. (LML)	55	32 (58%)	\$13,400	23 (72%)	9 (28%)	16 (50%)	12 (38%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	73	31 (42%)	\$9,055	12 (39%)	19 (61%)	11 (35%)	12 (39%)
NEW FED MORTGAGE, CORP. (LML)	40	30 (75%)	\$14,790	22 (73%)	8 (27%)	11 (37%)	12 (40%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	35	24 (69%)	\$11,780	19 (79%)	5 (21%)	14 (58%)	7 (29%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	35	24 (69%)	\$10,730	18 (75%)	6 (25%)	23 (96%)	15 (63%)
LOANDEPOT.COM, LLC (LML)	31	19 (61%)	\$6,955	5 (26%)	14 (74%)	3 (16%)	13 (68%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	40	19 (48%)	\$6,235	12 (63%)	7 (37%)	7 (37%)	10 (53%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	28	16 (57%)	\$7,180	10 (63%)	6 (38%)	11 (69%)	8 (50%)
ROCKET MORTGAGE, LLC (LML)	32	16 (50%)	\$6,060	4 (25%)	12 (75%)	5 (31%)	8 (50%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	19	14 (74%)	\$7,860	13 (93%)	1 (7%)	5 (36%)	1 (7%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	18	14 (78%)	\$7,100	9 (64%)	5 (36%)	13 (93%)	6 (43%)
EASTERN BANK (MBCU)	28	14 (50%)	\$4,210	7 (50%)	7 (50%)	6 (43%)	3 (21%)
MORTGAGE NETWORK, INC. (LML)	14	12 (86%)	\$4,200	9 (75%)	3 (25%)	4 (33%)	5 (42%)
METRO (MBCU)	22	10 (45%)	\$2,630	3 (30%)	7 (70%)	2 (20%)	5 (50%)
CALIBER HOME LOANS, INC. (Other)	35	9 (26%)	\$5,845	6 (67%)	3 (33%)	4 (44%)	2 (22%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	10	9 (90%)	\$3,575	6 (67%)	3 (33%)	6 (67%)	5 (56%)
BERKSHIRE BANK (MBCU)	9	8 (89%)	\$4,580	6 (75%)	2 (25%)	3 (38%)	1 (13%)

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

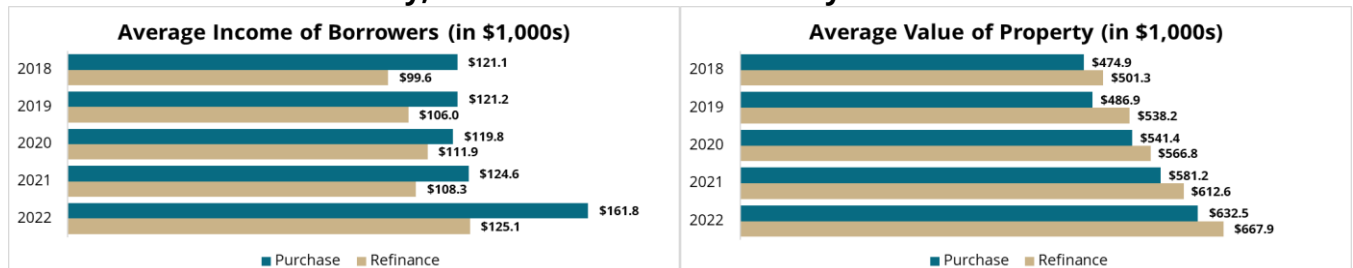


Geography: Revere

Mortgage Lending

Revere	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	69	28	260	5	333	150	382	845
Purchase Originations (Rate)	28 (74%)	7 (78%)	50 (59%)	1 (100%)	44 (59%)	34 (56%)	37 (49%)	164 (61%)
Refinance Originations (Rate)	9 (60%)	3 (38%)	24 (38%)	1 (33%)	62 (59%)	28 (61%)	50 (40%)	127 (53%)
Denials	14 (20%)	3 (11%)	113 (43%)	2 (40%)	108 (32%)	28 (19%)	172 (45%)	268 (32%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	21	7	34	1	30	8	27	101
Total Amount in \$1,000s)	\$9,965	\$4,185	\$20,260	\$585	\$13,440	\$4,610	\$9,485	\$53,045
FHA Loans	0	0	7	0	1	0	2	8
Single Unit	18	3	20	1	26	5	26	73
Median Loan Amount	\$475,000	\$585,000	\$585,000	\$585,000	\$450,000	\$550,000	\$355,000	\$535,000
Median Income	\$120,000	\$133,000	\$122,000	\$225,000	\$130,000	\$196,000	\$81,000	\$131,000
Median Value	\$535,000	\$735,000	\$715,000	\$615,000	\$605,000	\$820,000	\$460,000	\$680,000
LTV > 90	3 of 19	3 of 5	19 of 32	1 of 1	6 of 27	2 of 8	6 of 22	34 of 92
DTI > 45	2 of 17	0 of 5	10 of 32	0 of 1	3 of 27	0 of 8	7 of 22	15 of 90
Loan Costs > \$5,000	4 of 19	1 of 5	14 of 29	0 of 1	4 of 24	2 of 8	7 of 21	25 of 86
LICENSED MORTGAGE LENDERS - All Applications								
Applications	50	31	237	1	188	195	293	702
Purchase Originations (Rate)	29 (73%)	10 (67%)	86 (70%)	0 (0%)	55 (67%)	24 (25%)	71 (72%)	204 (57%)
Refinance Originations (Rate)	2 (22%)	2 (13%)	46 (41%)	0 (0%)	56 (53%)	31 (32%)	79 (41%)	137 (40%)
Denials	4 (8%)	10 (32%)	36 (15%)	0 (0%)	26 (14%)	16 (8%)	58 (20%)	92 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	26	9	80	0	46	19	65	180
Total Amount in \$1,000s)	\$12,680	\$4,635	\$45,180	\$0	\$20,820	\$10,335	\$24,015	\$93,650
FHA Loans	2	2	22	0	7	4	2	37
Single Unit	23	6	52	0	37	15	62	133
Median Loan Amount	\$525,000	\$485,000	\$545,000		\$445,000	\$565,000	\$375,000	\$520,000
Median Income	\$106,500	\$135,000	\$115,500		\$123,500	\$136,000	\$82,000	\$119,000
Median Value	\$645,000	\$515,000	\$610,000		\$555,000	\$645,000	\$465,000	\$605,000
LTV > 90	6 of 26	5 of 9	51 of 80	0 of 0	15 of 46	11 of 19	22 of 65	88 of 180
DTI > 45	9 of 26	2 of 9	34 of 80	0 of 0	15 of 46	4 of 19	22 of 65	64 of 180
Loan Costs > \$5,000	13 of 25	4 of 9	56 of 79	0 of 0	24 of 46	18 of 19	32 of 64	115 of 178
OTHER LENDERS - All Applications								
Applications	22	8	98	3	120	162	139	413
Purchase Originations (Rate)	8 (50%)	2 (50%)	20 (47%)	1 (100%)	17 (50%)	15 (16%)	15 (38%)	63 (33%)
Refinance Originations (Rate)	3 (100%)	1 (50%)	14 (42%)	0 (0%)	20 (38%)	14 (28%)	20 (31%)	52 (37%)
Denials	2 (9%)	3 (38%)	24 (24%)	0 (0%)	33 (28%)	17 (10%)	39 (28%)	79 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	2	20	1	12	5	14	46
Total Amount in \$1,000s)	\$3,810	\$1,040	\$11,910	\$385	\$5,010	\$3,505	\$5,280	\$25,660
FHA Loans	3	1	7	0	0	1	3	12
Single Unit	2	2	12	1	10	3	12	30
Median Loan Amount	\$745,000	\$520,000	\$560,000	\$385,000	\$335,000	\$795,000	\$340,000	\$545,000
Median Income	\$119,000	\$112,500	\$112,500	\$150,000	\$112,000	\$144,000	\$81,500	\$119,500
Median Value	\$770,000	\$630,000	\$645,000	\$485,000	\$535,000	\$935,000	\$450,000	\$630,000
LTV > 90	4 of 6	0 of 2	10 of 20	0 of 1	1 of 12	2 of 5	4 of 14	17 of 46
DTI > 45	3 of 6	2 of 2	10 of 20	0 of 1	2 of 12	2 of 5	5 of 14	19 of 46
Loan Costs > \$5,000	4 of 6	1 of 2	14 of 20	0 of 1	5 of 12	4 of 5	7 of 14	28 of 46

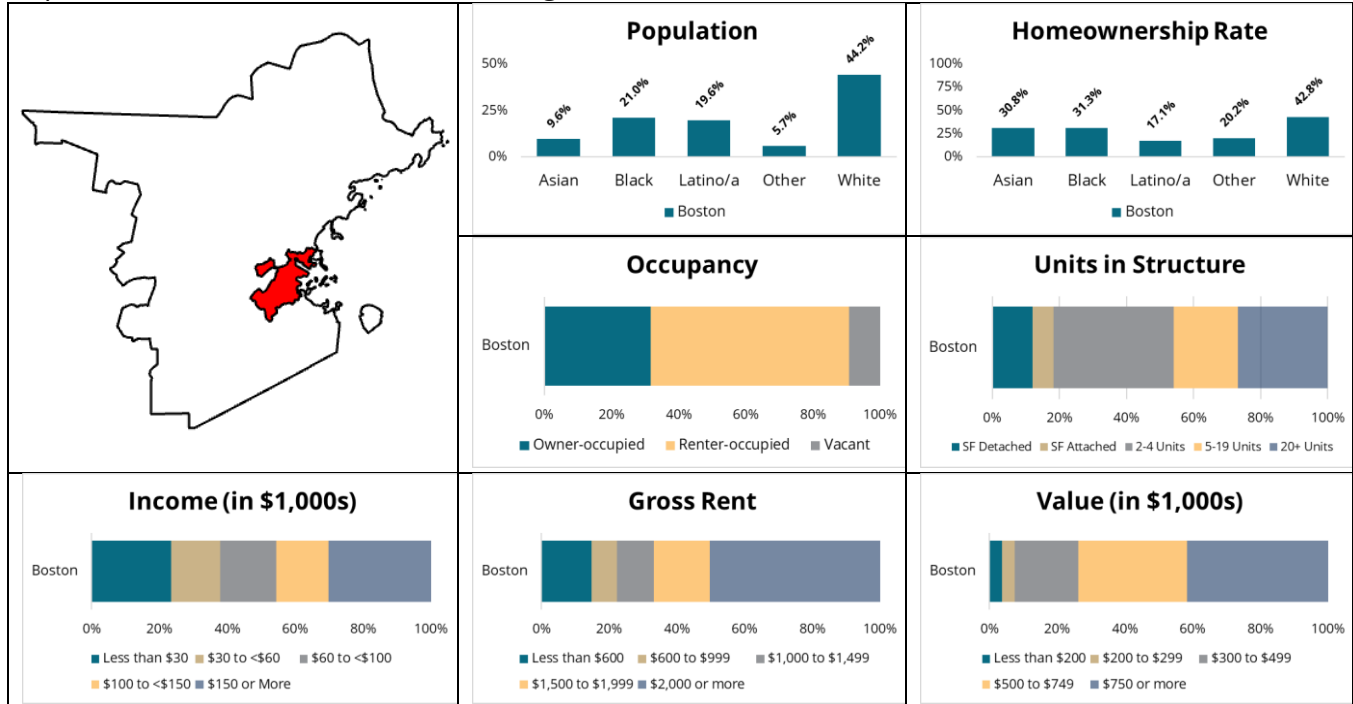
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Boston

Population: 665,945

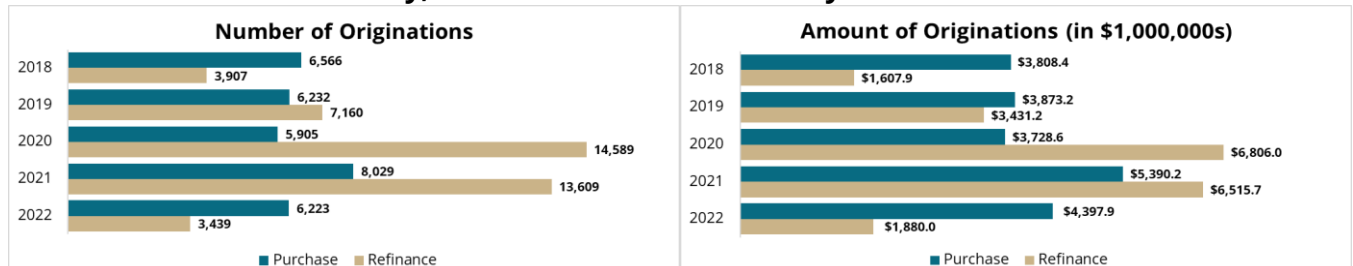
Housing Units: 304,079



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
FIRST REPUBLIC BANK (MBCU)	1,211	1,024 (85%)	\$911,220	652 (64%)	372 (36%)	176 (17%)	83 (8%)
GUARANTEED RATE, INC. (LML)	992	536 (54%)	\$301,510	430 (80%)	106 (20%)	143 (27%)	94 (18%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	588	489 (83%)	\$293,725	421 (86%)	68 (14%)	100 (20%)	61 (12%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	746	414 (55%)	\$151,590	128 (31%)	286 (69%)	153 (37%)	170 (41%)
ROCKET MORTGAGE, LLC (LML)	449	326 (73%)	\$131,530	128 (39%)	198 (61%)	141 (43%)	133 (41%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	423	273 (65%)	\$137,075	224 (82%)	49 (18%)	59 (22%)	69 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	469	258 (55%)	\$218,060	157 (61%)	101 (39%)	71 (28%)	48 (19%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	383	239 (62%)	\$150,705	196 (82%)	43 (18%)	69 (29%)	42 (18%)
ROCKLAND TRUST COMPANY (MBCU)	376	233 (62%)	\$120,825	149 (64%)	84 (36%)	71 (30%)	72 (31%)
EASTERN BANK (MBCU)	300	179 (60%)	\$81,175	82 (46%)	97 (54%)	70 (39%)	49 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	243	178 (73%)	\$94,380	112 (63%)	66 (37%)	96 (54%)	66 (37%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	236	173 (73%)	\$129,595	145 (84%)	28 (16%)	59 (34%)	14 (8%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	196	144 (73%)	\$115,220	126 (88%)	18 (13%)	25 (17%)	7 (5%)
LOANDEPOT.COM, LLC (LML)	234	139 (59%)	\$60,825	53 (38%)	86 (62%)	41 (29%)	56 (40%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	348	129 (37%)	\$91,875	70 (54%)	59 (46%)	34 (26%)	26 (20%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	329	124 (38%)	\$103,340	72 (58%)	52 (42%)	34 (27%)	17 (14%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	384	115 (30%)	\$83,115	79 (69%)	36 (31%)	32 (28%)	14 (12%)
GUILD MORTGAGE COMPANY (Other)	159	115 (72%)	\$64,815	97 (84%)	18 (16%)	24 (21%)	27 (23%)
CAMBRIDGE SAVINGS BANK (MBCU)	147	111 (76%)	\$75,125	101 (91%)	10 (9%)	19 (17%)	16 (14%)
U.S. BANK NATIONAL ASSOCIATION (Other)	292	110 (38%)	\$90,820	86 (78%)	24 (22%)	24 (22%)	16 (15%)

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

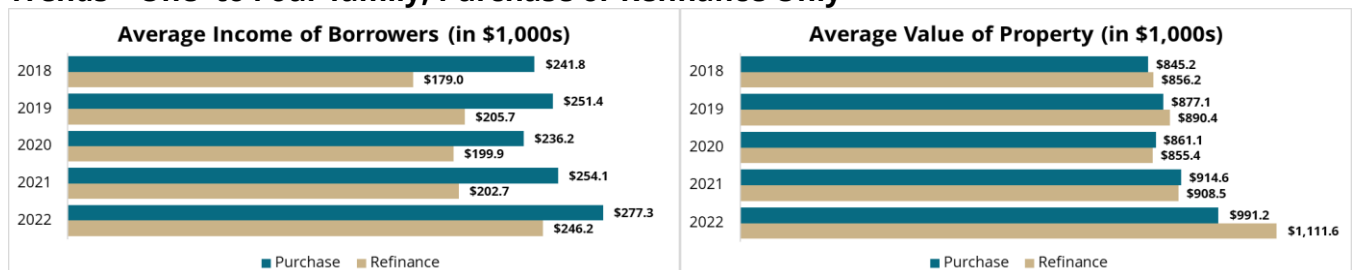


Geography: Boston

Mortgage Lending

Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	1,005	1,124	781	66	5,052	2,633	2,567	10,661
Purchase Originations (Rate)	453 (70%)	165 (61%)	197 (68%)	8 (80%)	1,890 (74%)	750 (58%)	457 (59%)	3,463 (68%)
Refinance Originations (Rate)	107 (63%)	181 (50%)	101 (51%)	11 (55%)	886 (72%)	684 (71%)	387 (48%)	1,970 (67%)
Denials	171 (17%)	408 (36%)	233 (30%)	28 (42%)	604 (12%)	244 (9%)	841 (33%)	1,688 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	327	134	177	6	1,552	297	410	2,493
Total Amount in \$1,000s)	\$218,145	\$70,370	\$105,345	\$6,150	\$1,225,390	\$234,955	\$143,910	\$1,860,355
FHA Loans	1	2	3	0	2	2	1	10
Single Unit	314	105	154	5	1,489	280	391	2,347
Median Loan Amount	\$575,000	\$495,000	\$545,000	\$915,000	\$645,000	\$655,000	\$345,000	\$625,000
Median Income	\$164,000	\$118,500	\$150,000	\$289,500	\$207,000	\$200,000	\$80,000	\$190,000
Median Value	\$795,000	\$585,000	\$685,000	\$1,145,000	\$815,000	\$815,000	\$435,000	\$795,000
LTV > 90	41 of 310	60 of 108	47 of 155	1 of 6	173 of 1,423	43 of 275	150 of 362	365 of 2,277
DTI > 45	19 of 301	17 of 108	12 of 155	0 of 6	72 of 1,421	15 of 274	40 of 362	135 of 2,265
Loan Costs > \$5,000	92 of 290	30 of 91	46 of 139	3 of 6	508 of 1,393	96 of 263	43 of 300	775 of 2,182
LICENSED MORTGAGE LENDERS - All Applications								
Applications	651	819	483	23	2,207	1,367	1,623	5,550
Purchase Originations (Rate)	302 (62%)	166 (64%)	156 (65%)	7 (54%)	1,004 (70%)	280 (42%)	382 (66%)	1,915 (62%)
Refinance Originations (Rate)	82 (53%)	235 (43%)	93 (39%)	1 (10%)	417 (57%)	251 (37%)	425 (42%)	1,079 (46%)
Denials	70 (11%)	188 (23%)	63 (13%)	4 (17%)	147 (7%)	172 (13%)	340 (21%)	644 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	209	150	135	5	896	242	356	1,637
Total Amount in \$1,000s)	\$109,725	\$91,000	\$77,825	\$2,195	\$533,700	\$147,710	\$134,500	\$962,155
FHA Loans	7	58	29	0	17	21	19	132
Single Unit	182	89	103	5	858	215	345	1,452
Median Loan Amount	\$505,000	\$600,000	\$545,000	\$395,000	\$555,000	\$565,000	\$375,000	\$555,000
Median Income	\$142,000	\$134,500	\$143,000	\$111,000	\$160,000	\$155,000	\$83,000	\$151,000
Median Value	\$675,000	\$680,000	\$635,000	\$495,000	\$670,000	\$650,000	\$485,000	\$665,000
LTV > 90	18 of 207	93 of 149	69 of 132	1 of 4	208 of 893	78 of 241	111 of 352	467 of 1,626
DTI > 45	35 of 209	58 of 150	42 of 135	2 of 5	125 of 896	54 of 242	114 of 356	316 of 1,637
Loan Costs > \$5,000	107 of 206	117 of 144	96 of 133	3 of 5	410 of 884	132 of 234	146 of 347	865 of 1,606
OTHER LENDERS - All Applications								
Applications	351	455	282	15	1,574	1,517	845	4,194
Purchase Originations (Rate)	116 (53%)	48 (45%)	53 (53%)	3 (50%)	531 (66%)	218 (25%)	114 (51%)	969 (46%)
Refinance Originations (Rate)	39 (41%)	84 (33%)	45 (37%)	1 (25%)	258 (54%)	164 (34%)	148 (32%)	591 (41%)
Denials	69 (20%)	155 (34%)	54 (19%)	3 (20%)	189 (12%)	133 (9%)	241 (29%)	603 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	86	39	44	3	431	109	99	712
Total Amount in \$1,000s)	\$58,670	\$27,895	\$29,920	\$2,125	\$349,255	\$94,275	\$39,615	\$562,140
FHA Loans	1	16	9	1	4	6	2	37
Single Unit	81	26	35	2	414	101	95	659
Median Loan Amount	\$560,000	\$635,000	\$635,000	\$495,000	\$655,000	\$685,000	\$375,000	\$655,000
Median Income	\$160,000	\$153,000	\$150,500	\$155,000	\$200,000	\$221,000	\$86,000	\$190,000
Median Value	\$705,000	\$655,000	\$705,000	\$595,000	\$815,000	\$855,000	\$515,000	\$795,000
LTV > 90	8 of 86	20 of 39	20 of 44	1 of 3	59 of 427	18 of 109	20 of 99	126 of 708
DTI > 45	11 of 86	15 of 39	10 of 44	1 of 3	53 of 428	15 of 109	29 of 99	105 of 709
Loan Costs > \$5,000	46 of 84	27 of 37	27 of 43	1 of 3	220 of 426	64 of 109	37 of 99	385 of 702

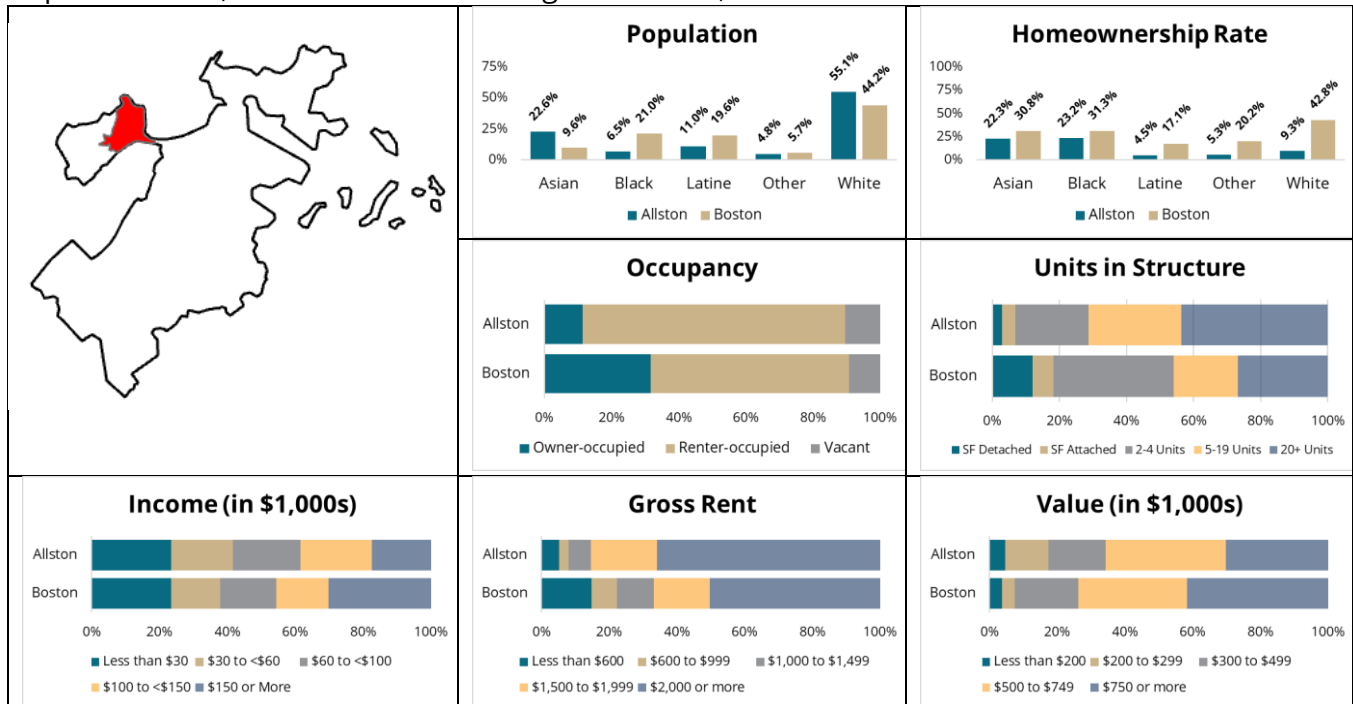
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Allston

Population: 21,762

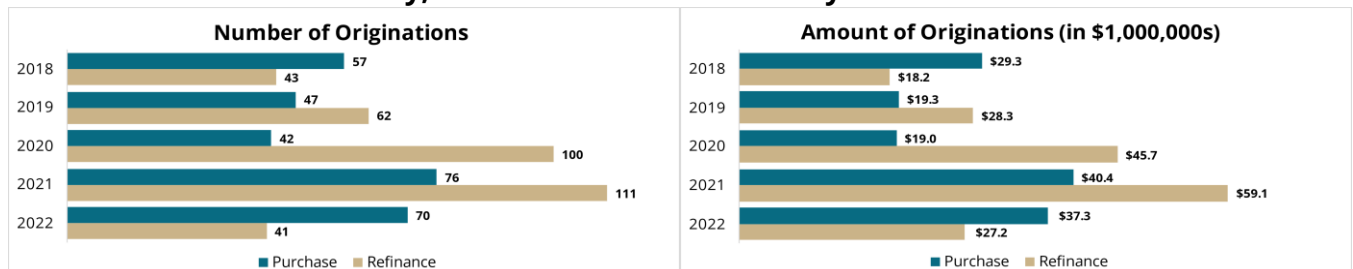
Housing Units: 9,142



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
GUARANTEED RATE, INC. (LML)	20	11 (55%)	\$4,765	7 (64%)	4 (36%)	6 (55%)	1 (9%)
FIRST REPUBLIC BANK (MBCU)	7	6 (86%)	\$3,580	4 (67%)	2 (33%)	1 (17%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	6	6 (100%)	\$2,270	6 (100%)	0 (0%)	5 (83%)	1 (17%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	7	4 (57%)	\$2,780	3 (75%)	1 (25%)	4 (100%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	5	4 (80%)	\$4,330	4 (100%)	0 (0%)	3 (75%)	1 (25%)
THE COOPERATIVE BANK (MBCU)	5	4 (80%)	\$3,360	3 (75%)	1 (25%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	5	3 (60%)	\$1,585	2 (67%)	1 (33%)	2 (67%)	1 (33%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	5	3 (60%)	\$945	3 (100%)	0 (0%)	2 (67%)	0 (0%)
BERKSHIRE BANK (MBCU)	4	3 (75%)	\$1,095	2 (67%)	1 (33%)	2 (67%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	3	3 (100%)	\$3,215	1 (33%)	2 (67%)	1 (33%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	6	2 (33%)	\$870	0 (0%)	2 (100%)	1 (50%)	1 (50%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	5	2 (40%)	\$1,400	1 (50%)	1 (50%)	2 (100%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	5	2 (40%)	\$950	2 (100%)	0 (0%)	2 (100%)	1 (50%)
EAST WEST BANK (MBCU)	4	2 (50%)	\$1,280	2 (100%)	0 (0%)	2 (100%)	0 (0%)
CALIBER HOME LOANS, INC. (Other)	3	2 (67%)	\$650	1 (50%)	1 (50%)	2 (100%)	2 (100%)
NEWREZ LLC (LML)	3	2 (67%)	\$620	0 (0%)	2 (100%)	0 (0%)	0 (0%)
WATERTOWN SAVINGS BANK (MBCU)	2	2 (100%)	\$2,240	1 (50%)	1 (50%)	0 (0%)	0 (0%)
READING CO-OPERATIVE BANK (MBCU)	2	2 (100%)	\$1,890	0 (0%)	2 (100%)	1 (50%)	0 (0%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	2	2 (100%)	\$1,230	2 (100%)	0 (0%)	1 (50%)	0 (0%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	2	2 (100%)	\$1,140	2 (100%)	0 (0%)	2 (100%)	0 (0%)

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

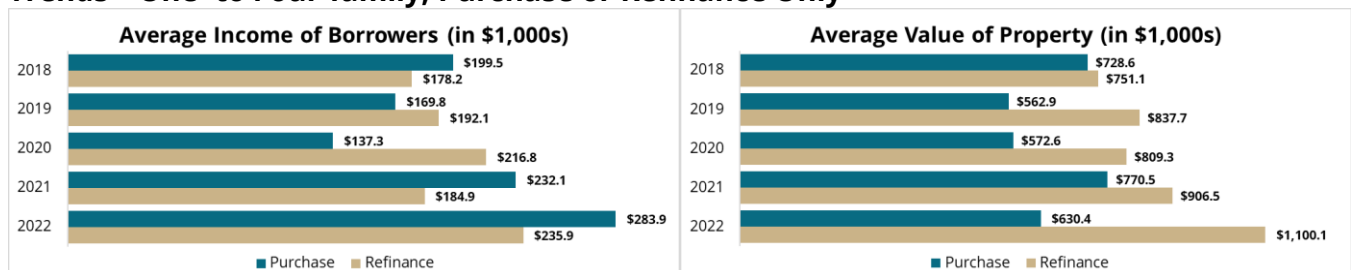


Geography: Allston

Mortgage Lending

Allston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	44	3	9	0	31	57	25	144
Purchase Originations (Rate)	19 (58%)	0 (0%)	2 (40%)	0 (0%)	11 (69%)	11 (55%)	5 (36%)	43 (57%)
Refinance Originations (Rate)	5 (63%)	1 (100%)	1 (100%)	0 (0%)	5 (71%)	22 (85%)	2 (100%)	34 (79%)
Denials	4 (9%)	1 (33%)	0 (0%)	0 (0%)	5 (16%)	5 (9%)	6 (24%)	15 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	9	0	2	0	8	0	5	19
Total Amount in \$1,000s)	\$4,735	\$0	\$1,170	\$0	\$2,740	\$0	\$1,675	\$8,645
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	8	0	1	0	8	0	5	17
Median Loan Amount	\$525,000		\$585,000		\$340,000		\$315,000	\$445,000
Median Income	\$141,000		\$167,500		\$126,500		\$79,000	\$141,000
Median Value	\$615,000		\$755,000		\$605,000		\$485,000	\$605,000
LTV > 90	1 of 8	0 of 0	1 of 2	0 of 0	0 of 5	0 of 0	0 of 5	2 of 15
DTI > 45	1 of 8	0 of 0	0 of 2	0 of 0	0 of 5	0 of 0	0 of 5	1 of 15
Loan Costs > \$5,000	2 of 8	0 of 0	0 of 2	0 of 0	0 of 5	0 of 0	0 of 5	2 of 15
LICENSED MORTGAGE LENDERS - All Applications								
Applications	32	1	7	0	18	15	12	73
Purchase Originations (Rate)	15 (63%)	1 (100%)	2 (50%)	0 (0%)	6 (67%)	3 (33%)	3 (60%)	27 (57%)
Refinance Originations (Rate)	4 (57%)	0 (0%)	1 (33%)	0 (0%)	5 (63%)	3 (60%)	3 (43%)	13 (57%)
Denials	4 (13%)	0 (0%)	0 (0%)	0 (0%)	1 (6%)	0 (0%)	1 (8%)	5 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	8	1	1	0	3	3	3	16
Total Amount in \$1,000s)	\$3,700	\$325	\$835	\$0	\$2,115	\$2,055	\$1,035	\$9,030
FHA Loans	0	0	1	0	0	0	0	1
Single Unit	8	1	0	0	2	2	3	13
Median Loan Amount	\$410,000	\$325,000	\$835,000		\$635,000	\$685,000	\$325,000	\$495,000
Median Income	\$144,000	\$84,000	\$153,000		\$225,000	\$581,000	\$84,000	\$162,000
Median Value	\$520,000	\$405,000	\$865,000		\$705,000	\$765,000	\$405,000	\$565,000
LTV > 90	1 of 8	0 of 1	1 of 1	0 of 0	0 of 3	1 of 3	0 of 3	3 of 16
DTI > 45	1 of 8	0 of 1	0 of 1	0 of 0	0 of 3	0 of 3	1 of 3	1 of 16
Loan Costs > \$5,000	4 of 8	1 of 1	1 of 1	0 of 0	2 of 2	2 of 3	2 of 3	10 of 15
OTHER LENDERS - All Applications								
Applications	13	2	1	0	11	16	9	43
Purchase Originations (Rate)	3 (27%)	0 (0%)	1 (100%)	0 (0%)	2 (50%)	0 (0%)	3 (60%)	6 (23%)
Refinance Originations (Rate)	1 (50%)	1 (100%)	0 (0%)	0 (0%)	3 (60%)	4 (80%)	3 (75%)	9 (69%)
Denials	6 (46%)	0 (0%)	0 (0%)	0 (0%)	2 (18%)	0 (0%)	3 (33%)	8 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	0	0	0	1	0	2	3
Total Amount in \$1,000s)	\$840	\$0	\$0	\$0	\$465	\$0	\$840	\$1,305
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	0	0	0	1	0	2	3
Median Loan Amount	\$420,000				\$465,000		\$420,000	\$435,000
Median Income	\$80,500				\$127,000		\$80,500	\$93,000
Median Value	\$545,000				\$715,000		\$545,000	\$635,000
LTV > 90	0 of 2	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 2	0 of 3
DTI > 45	1 of 2	0 of 0	0 of 0	0 of 0	1 of 1	0 of 0	1 of 2	2 of 3
Loan Costs > \$5,000	1 of 2	0 of 0	0 of 0	0 of 0	1 of 1	0 of 0	1 of 2	2 of 3

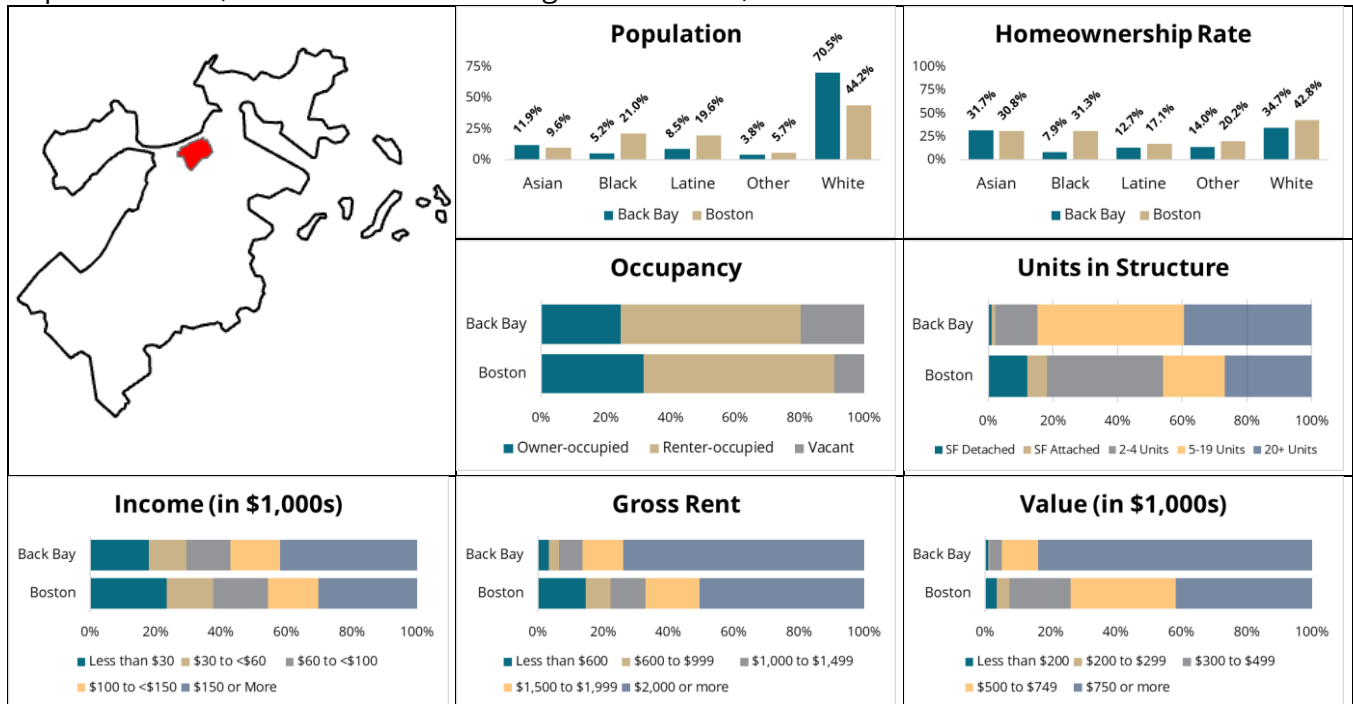
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Back Bay

Population: 16,948

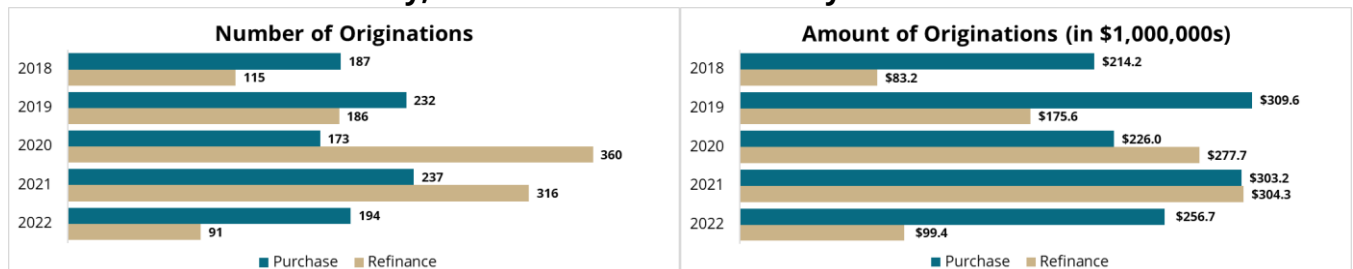
Housing Units: 12,220



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)	78	63 (81%)	\$108,845	44 (70%)	19 (30%)	5 (8%)	1 (2%)
GUARANTEED RATE, INC. (LML)	28	13 (46%)	\$8,145	12 (92%)	1 (8%)	3 (23%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	15	12 (80%)	\$13,070	10 (83%)	2 (17%)	3 (25%)	1 (8%)
ROCKET MORTGAGE, LLC (LML)	14	11 (79%)	\$4,475	8 (73%)	3 (27%)	3 (27%)	2 (18%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	19	10 (53%)	\$20,320	4 (40%)	6 (60%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	18	9 (50%)	\$16,245	4 (44%)	5 (56%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	10	7 (70%)	\$11,975	4 (57%)	3 (43%)	0 (0%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	10	7 (70%)	\$4,755	6 (86%)	1 (14%)	1 (14%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	10	7 (70%)	\$3,185	4 (57%)	3 (43%)	0 (0%)	2 (29%)
JEANNE D'ARC CREDIT UNION (MBCU)	8	7 (88%)	\$3,805	7 (100%)	0 (0%)	1 (14%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	7	6 (86%)	\$9,580	5 (83%)	1 (17%)	1 (17%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	7	6 (86%)	\$5,250	5 (83%)	1 (17%)	1 (17%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	11	5 (45%)	\$4,415	3 (60%)	2 (40%)	0 (0%)	0 (0%)
MANUFACTURERS AND TRADERS TRUST COMPANY (Other)	7	4 (57%)	\$9,210	1 (25%)	3 (75%)	0 (0%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	6	4 (67%)	\$4,310	4 (100%)	0 (0%)	0 (0%)	0 (0%)
EASTERN BANK (MBCU)	6	4 (67%)	\$3,320	2 (50%)	2 (50%)	0 (0%)	0 (0%)
LOANDEPOT.COM, LLC (LML)	6	4 (67%)	\$1,590	1 (25%)	3 (75%)	1 (25%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	5	4 (80%)	\$8,350	3 (75%)	1 (25%)	0 (0%)	0 (0%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	4	4 (100%)	\$10,850	4 (100%)	0 (0%)	0 (0%)	0 (0%)
BNY MELLON, NATIONAL ASSOCIATION (MBCU)	4	4 (100%)	\$6,120	3 (75%)	1 (25%)	0 (0%)	0 (0%)

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

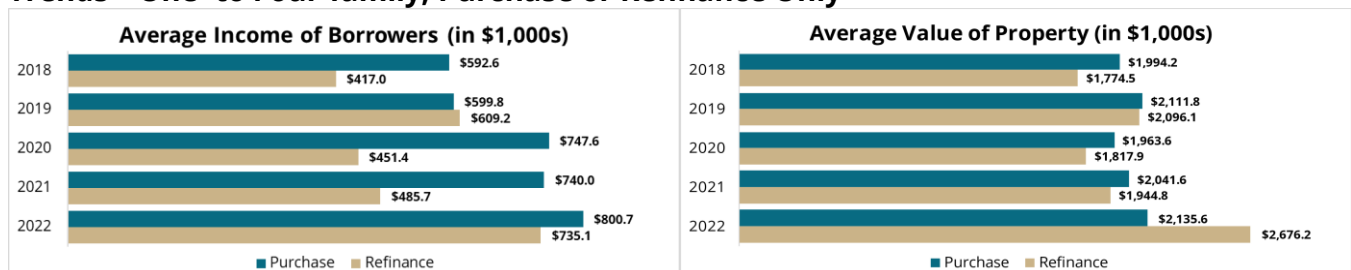


Geography: Back Bay

Mortgage Lending

Back Bay	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	26	0	3	0	206	91	17	326
Purchase Originations (Rate)	9 (45%)	0 (0%)	2 (67%)	0 (0%)	77 (72%)	38 (73%)	1 (50%)	126 (69%)
Refinance Originations (Rate)	3 (75%)	0 (0%)	0 (0%)	0 (0%)	40 (80%)	22 (76%)	4 (57%)	65 (78%)
Denials	6 (23%)	0 (0%)	0 (0%)	0 (0%)	18 (9%)	5 (5%)	6 (35%)	29 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	0	2	0	53	18	1	78
Total Amount in \$1,000s)	\$5,955	\$0	\$1,930	\$0	\$84,575	\$21,850	\$235	\$114,310
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	0	2	0	53	18	1	78
Median Loan Amount	\$675,000		\$965,000		\$1,015,000	\$1,040,000	\$235,000	\$1,020,000
Median Income	\$200,000		\$171,500		\$333,000	\$460,000	\$87,000	\$322,500
Median Value	\$925,000		\$825,000		\$1,865,000	\$1,455,000	\$425,000	\$1,695,000
LTV > 90	0 of 5	0 of 0	1 of 1	0 of 0	3 of 52	0 of 17	0 of 1	4 of 75
DTI > 45	0 of 4	0 of 0	0 of 1	0 of 0	3 of 52	0 of 17	0 of 1	3 of 74
Loan Costs > \$5,000	3 of 5	0 of 0	0 of 1	0 of 0	34 of 52	10 of 16	0 of 0	47 of 74
LICENSED MORTGAGE LENDERS - All Applications								
Applications	18	1	5	0	56	30	11	110
Purchase Originations (Rate)	9 (60%)	0 (0%)	1 (50%)	0 (0%)	21 (62%)	10 (50%)	2 (100%)	41 (58%)
Refinance Originations (Rate)	1 (33%)	0 (0%)	1 (33%)	0 (0%)	13 (68%)	5 (56%)	5 (56%)	20 (57%)
Denials	1 (6%)	0 (0%)	2 (40%)	0 (0%)	1 (2%)	3 (10%)	2 (18%)	7 (6%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	0	0	0	17	8	2	28
Total Amount in \$1,000s)	\$1,655	\$0	\$0	\$0	\$11,955	\$7,000	\$990	\$20,610
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	0	0	17	8	2	28
Median Loan Amount	\$555,000				\$575,000	\$610,000	\$495,000	\$565,000
Median Income	\$145,000				\$195,000	\$257,000	\$99,000	\$182,500
Median Value	\$695,000				\$815,000	\$810,000	\$680,000	\$795,000
LTV > 90	0 of 3	0 of 0	0 of 0	0 of 0	1 of 17	1 of 8	0 of 2	2 of 28
DTI > 45	1 of 3	0 of 0	0 of 0	0 of 0	0 of 17	1 of 8	0 of 2	2 of 28
Loan Costs > \$5,000	1 of 3	0 of 0	0 of 0	0 of 0	7 of 17	5 of 8	0 of 2	13 of 28
OTHER LENDERS - All Applications								
Applications	6	0	3	1	66	48	11	124
Purchase Originations (Rate)	4 (80%)	0 (0%)	1 (100%)	0 (0%)	19 (63%)	7 (23%)	1 (33%)	31 (47%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	12 (63%)	7 (64%)	2 (40%)	19 (59%)
Denials	1 (17%)	0 (0%)	1 (33%)	1 (100%)	7 (11%)	1 (2%)	2 (18%)	11 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	0	1	0	14	4	1	22
Total Amount in \$1,000s)	\$1,025	\$0	\$355	\$0	\$23,640	\$6,270	\$355	\$31,290
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	1	0	14	4	1	22
Median Loan Amount	\$355,000		\$355,000		\$1,220,000	\$1,460,000	\$355,000	\$1,075,000
Median Income	\$137,000		\$447,000		\$350,500	\$535,000	\$94,000	\$306,500
Median Value	\$445,000		\$515,000		\$1,790,000	\$1,825,000	\$555,000	\$1,580,000
LTV > 90	0 of 3	0 of 0	0 of 1	0 of 0	0 of 14	0 of 4	0 of 1	0 of 22
DTI > 45	0 of 3	0 of 0	0 of 1	0 of 0	2 of 14	2 of 4	0 of 1	4 of 22
Loan Costs > \$5,000	1 of 3	0 of 0	1 of 1	0 of 0	12 of 14	4 of 4	1 of 1	18 of 22

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

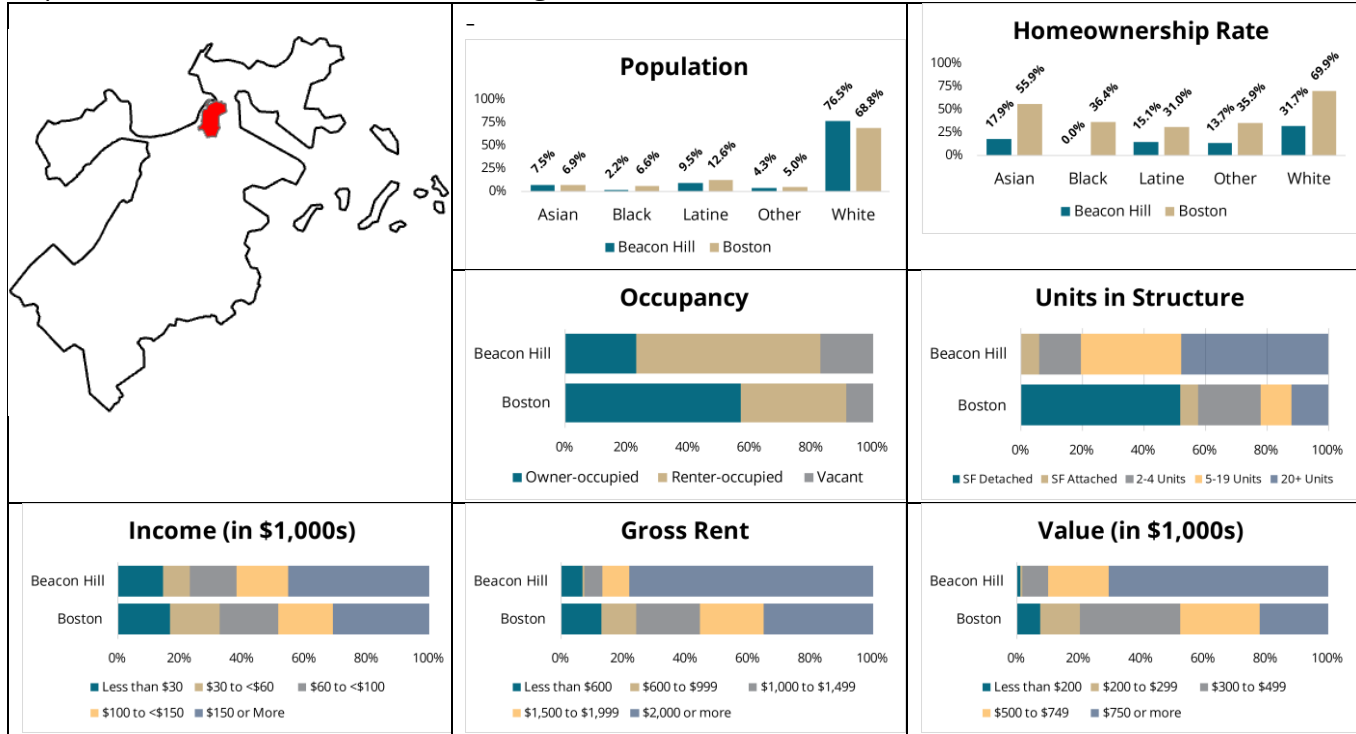


Geography: Beacon Hill

Population: 15,710

Housing Units: 11,007

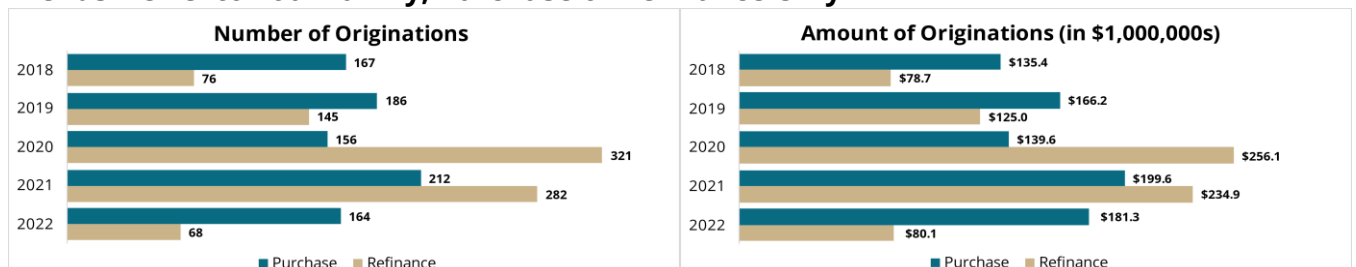
11,007



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)	53	50 (94%)	\$89,730	38 (76%)	12 (24%)	10 (20%)	1 (2%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	17	13 (76%)	\$23,445	9 (69%)	4 (31%)	2 (15%)	0 (0%)
GUARANTEED RATE, INC. (LML)	23	10 (43%)	\$7,110	8 (80%)	2 (20%)	3 (30%)	1 (10%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	13	8 (62%)	\$3,670	0 (0%)	8 (100%)	0 (0%)	3 (38%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	8	8 (100%)	\$4,850	7 (88%)	1 (13%)	2 (25%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	10	7 (70%)	\$6,605	5 (71%)	2 (29%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	16	5 (31%)	\$5,145	4 (80%)	1 (20%)	0 (0%)	1 (20%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	10	5 (50%)	\$2,165	4 (80%)	1 (20%)	1 (20%)	2 (40%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	8	5 (63%)	\$3,485	4 (80%)	1 (20%)	0 (0%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	7	5 (71%)	\$6,535	5 (100%)	0 (0%)	3 (60%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	6	5 (83%)	\$4,455	4 (80%)	1 (20%)	0 (0%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	6	5 (83%)	\$3,965	4 (80%)	1 (20%)	0 (0%)	1 (20%)
BERKSHIRE BANK (MBCU)	7	4 (57%)	\$2,910	3 (75%)	1 (25%)	0 (0%)	1 (25%)
CITIBANK, NATIONAL ASSOCIATION (Other)	6	4 (67%)	\$6,670	1 (25%)	3 (75%)	1 (25%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	4	4 (100%)	\$1,960	4 (100%)	0 (0%)	3 (75%)	2 (50%)
MORTGAGE NETWORK, INC. (LML)	6	3 (50%)	\$2,015	2 (67%)	1 (33%)	1 (33%)	1 (33%)
UBS BANK USA (Other)	5	3 (60%)	\$7,315	2 (67%)	1 (33%)	0 (0%)	0 (0%)
ROCKLAND TRUST COMPANY (MBCU)	5	3 (60%)	\$1,915	3 (100%)	0 (0%)	1 (33%)	0 (0%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	4	3 (75%)	\$1,195	3 (100%)	0 (0%)	1 (33%)	1 (33%)
CAMBRIDGE TRUST COMPANY (MBCU)	3	3 (100%)	\$5,145	2 (67%)	1 (33%)	0 (0%)	0 (0%)

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

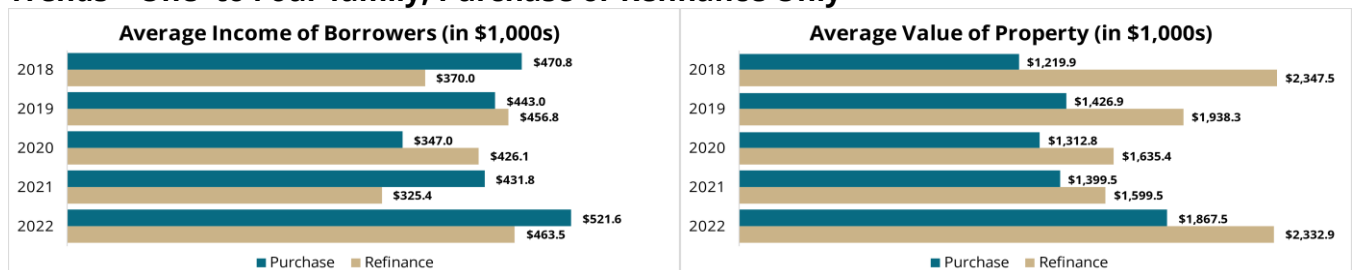


Geography: Beacon Hill

Mortgage Lending

Beacon Hill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	22	0	6	1	170	65	30	264
Purchase Originations (Rate)	16 (89%)	0 (0%)	2 (100%)	1 (100%)	73 (78%)	16 (62%)	10 (83%)	108 (77%)
Refinance Originations (Rate)	3 (100%)	0 (0%)	0 (0%)	0 (0%)	27 (71%)	20 (69%)	5 (63%)	50 (70%)
Denials	0 (0%)	0 (0%)	1 (17%)	0 (0%)	24 (14%)	6 (9%)	8 (27%)	31 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	14	0	1	1	52	10	9	78
Total Amount in \$1,000s)	\$13,900	\$0	\$2,325	\$2,275	\$74,040	\$10,750	\$3,335	\$103,290
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	14	0	1	1	50	10	9	76
Median Loan Amount	\$855,000		\$2,325,000	\$2,275,000	\$1,045,000	\$705,000	\$355,000	\$905,000
Median Income	\$315,500		\$698,000	\$818,000	\$363,500	\$220,000	\$83,000	\$321,000
Median Value	\$1,055,000		\$2,895,000	\$3,255,000	\$1,605,000	\$915,000	\$535,000	\$1,395,000
LTV > 90	0 of 14	0 of 0	0 of 1	0 of 1	3 of 51	1 of 9	0 of 7	4 of 76
DTI > 45	2 of 14	0 of 0	0 of 1	0 of 1	4 of 51	0 of 9	3 of 7	6 of 76
Loan Costs > \$5,000	6 of 14	0 of 0	1 of 1	1 of 1	32 of 50	4 of 8	2 of 6	44 of 74
LICENSED MORTGAGE LENDERS - All Applications								
Applications	14	2	2	0	51	24	19	93
Purchase Originations (Rate)	6 (55%)	0 (0%)	1 (50%)	0 (0%)	19 (54%)	5 (38%)	4 (44%)	31 (49%)
Refinance Originations (Rate)	1 (33%)	0 (0%)	0 (0%)	0 (0%)	7 (44%)	4 (36%)	1 (10%)	12 (40%)
Denials	4 (29%)	0 (0%)	1 (50%)	0 (0%)	7 (14%)	3 (13%)	4 (21%)	15 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	0	1	0	17	5	4	28
Total Amount in \$1,000s)	\$2,105	\$0	\$505	\$0	\$15,615	\$3,985	\$1,040	\$22,210
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	0	1	0	16	5	4	27
Median Loan Amount	\$325,000		\$505,000		\$645,000	\$395,000	\$265,000	\$570,000
Median Income	\$139,000		\$601,000		\$286,000	\$225,000	\$76,000	\$255,500
Median Value	\$465,000		\$1,005,000		\$1,045,000	\$845,000	\$450,000	\$910,000
LTV > 90	0 of 5	0 of 0	0 of 1	0 of 0	0 of 17	0 of 5	0 of 4	0 of 28
DTI > 45	1 of 5	0 of 0	0 of 1	0 of 0	1 of 17	0 of 5	1 of 4	2 of 28
Loan Costs > \$5,000	2 of 5	0 of 0	0 of 1	0 of 0	10 of 17	2 of 5	1 of 4	14 of 28
OTHER LENDERS - All Applications								
Applications	6	0	2	1	54	47	12	110
Purchase Originations (Rate)	3 (50%)	0 (0%)	1 (100%)	0 (0%)	18 (62%)	5 (21%)	3 (50%)	27 (45%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	9 (64%)	6 (29%)	1 (100%)	15 (43%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	7 (13%)	5 (11%)	3 (25%)	12 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	0	0	0	11	1	3	14
Total Amount in \$1,000s)	\$1,290	\$0	\$0	\$0	\$16,165	\$745	\$1,275	\$18,200
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	0	0	0	11	1	3	14
Median Loan Amount	\$645,000				\$1,005,000	\$745,000	\$455,000	\$815,000
Median Income	\$145,500				\$300,000	\$371,000	\$93,000	\$290,000
Median Value	\$715,000				\$1,265,000	\$945,000	\$555,000	\$1,090,000
LTV > 90	0 of 2	0 of 0	0 of 0	0 of 0	1 of 11	0 of 1	1 of 3	1 of 14
DTI > 45	0 of 2	0 of 0	0 of 0	0 of 0	4 of 11	0 of 1	0 of 3	4 of 14
Loan Costs > \$5,000	1 of 2	0 of 0	0 of 0	0 of 0	8 of 11	0 of 1	2 of 3	9 of 14

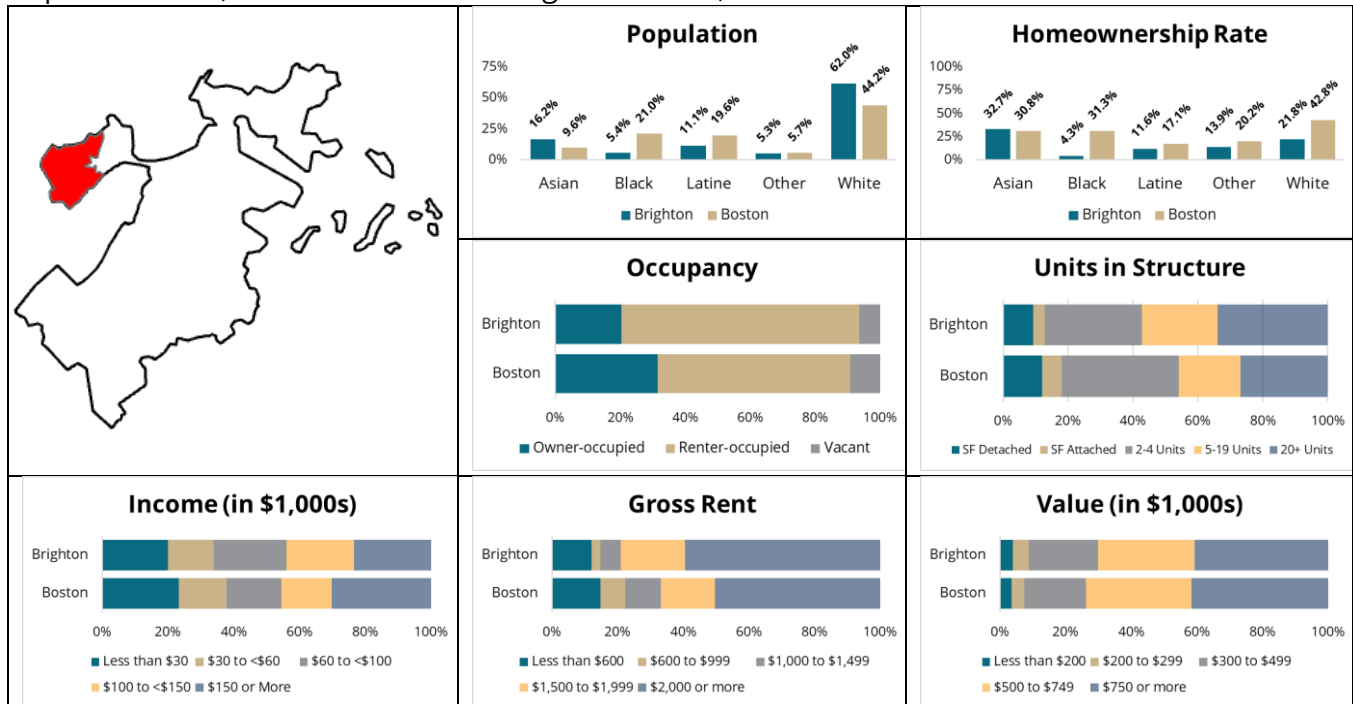
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Brighton

Population: 48,999

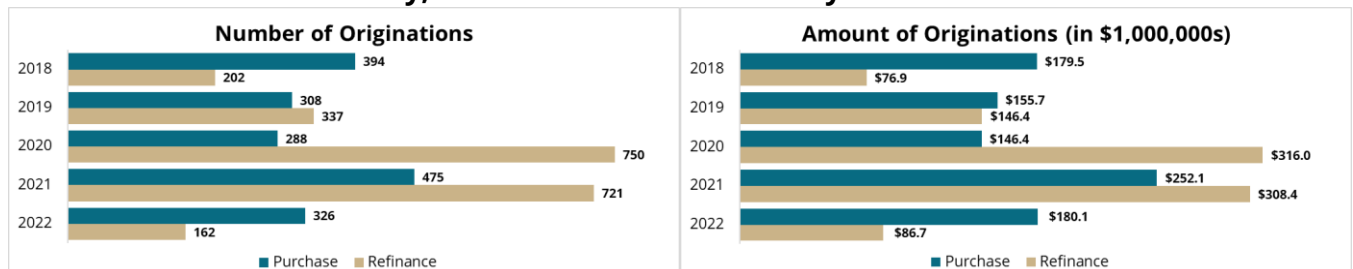
Housing Units: 22,982



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	36	29 (81%)	\$9,965	10 (34%)	19 (66%)	9 (31%)	15 (52%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	38	26 (68%)	\$12,800	22 (85%)	4 (15%)	4 (15%)	6 (23%)
GUARANTEED RATE, INC. (LML)	69	24 (35%)	\$8,880	17 (71%)	7 (29%)	9 (38%)	6 (25%)
FIRST REPUBLIC BANK (MBCU)	32	24 (75%)	\$14,500	19 (79%)	5 (21%)	7 (29%)	2 (8%)
ROCKET MORTGAGE, LLC (LML)	34	21 (62%)	\$7,985	13 (62%)	8 (38%)	11 (52%)	6 (29%)
ROCKLAND TRUST COMPANY (MBCU)	30	21 (70%)	\$10,515	16 (76%)	5 (24%)	5 (24%)	10 (48%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	26	19 (73%)	\$9,895	16 (84%)	3 (16%)	9 (47%)	5 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	17	12 (71%)	\$6,090	6 (50%)	6 (50%)	4 (33%)	3 (25%)
CAMBRIDGE TRUST COMPANY (MBCU)	17	11 (65%)	\$3,525	10 (91%)	1 (9%)	6 (55%)	8 (73%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	16	11 (69%)	\$5,405	8 (73%)	3 (27%)	1 (9%)	1 (9%)
METRO (MBCU)	15	11 (73%)	\$8,605	6 (55%)	5 (45%)	3 (27%)	0 (0%)
GUILD MORTGAGE COMPANY (Other)	15	10 (67%)	\$6,050	10 (100%)	0 (0%)	2 (20%)	2 (20%)
EASTERN BANK (MBCU)	17	9 (53%)	\$7,385	8 (89%)	1 (11%)	3 (33%)	1 (11%)
EAST WEST BANK (MBCU)	12	9 (75%)	\$3,785	8 (89%)	1 (11%)	9 (100%)	0 (0%)
THE VILLAGE BANK (MBCU)	11	9 (82%)	\$5,595	5 (56%)	4 (44%)	3 (33%)	1 (11%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	22	8 (36%)	\$5,580	4 (50%)	4 (50%)	3 (38%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	15	8 (53%)	\$4,680	8 (100%)	0 (0%)	3 (38%)	3 (38%)
GUARANTEED RATE AFFINITY, LLC (LML)	13	8 (62%)	\$3,940	7 (88%)	1 (13%)	3 (38%)	1 (13%)
EVERETT CO-OPERATIVE BANK (MBCU)	9	8 (89%)	\$10,510	6 (75%)	2 (25%)	0 (0%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	8	8 (100%)	\$3,260	7 (88%)	1 (13%)	4 (50%)	3 (38%)

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

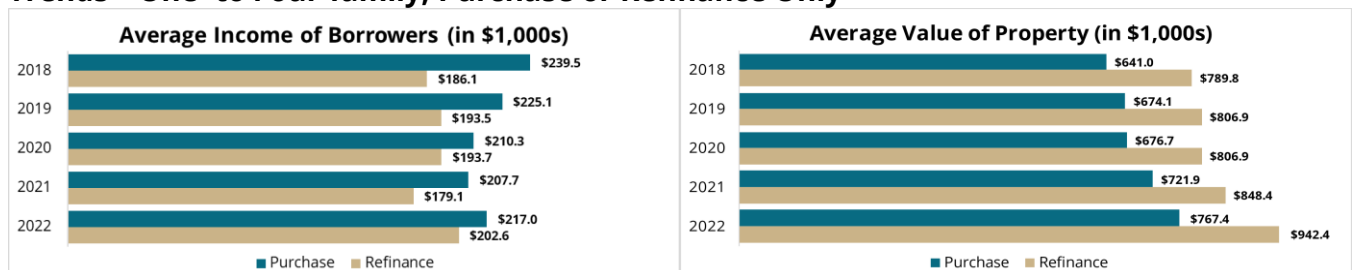


Geography: Brighton

Mortgage Lending

Brighton	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	126	10	31	2	227	143	134	539
Purchase Originations (Rate)	51 (60%)	6 (67%)	11 (61%)	0 (0%)	59 (69%)	52 (63%)	38 (66%)	179 (64%)
Refinance Originations (Rate)	15 (65%)	0 (0%)	4 (57%)	0 (0%)	53 (77%)	41 (80%)	21 (58%)	113 (75%)
Denials	20 (16%)	1 (10%)	4 (13%)	2 (100%)	42 (19%)	7 (5%)	37 (28%)	76 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	35	6	11	0	39	8	37	99
Total Amount in \$1,000s)	\$16,575	\$1,790	\$4,315	\$0	\$21,995	\$4,570	\$11,005	\$49,245
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	32	6	10	0	35	7	36	90
Median Loan Amount	\$465,000	\$225,000	\$295,000		\$515,000	\$450,000	\$295,000	\$455,000
Median Income	\$127,000	\$65,000	\$74,000		\$157,000	\$103,000	\$69,000	\$130,000
Median Value	\$695,000	\$265,000	\$395,000		\$680,000	\$650,000	\$315,000	\$630,000
LTV > 90	8 of 32	5 of 6	2 of 8	0 of 0	6 of 36	2 of 8	19 of 35	23 of 90
DTI > 45	1 of 28	0 of 6	0 of 8	0 of 0	2 of 36	2 of 8	5 of 35	5 of 86
Loan Costs > \$5,000	6 of 27	1 of 4	2 of 5	0 of 0	9 of 32	4 of 7	4 of 23	22 of 75
LICENSED MORTGAGE LENDERS - All Applications								
Applications	92	6	12	1	114	75	75	300
Purchase Originations (Rate)	37 (51%)	3 (75%)	4 (57%)	1 (100%)	36 (55%)	21 (42%)	24 (67%)	102 (51%)
Refinance Originations (Rate)	6 (35%)	1 (50%)	3 (60%)	0 (0%)	26 (55%)	10 (42%)	13 (37%)	46 (48%)
Denials	11 (12%)	2 (33%)	0 (0%)	0 (0%)	15 (13%)	3 (4%)	13 (17%)	31 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	20	3	3	1	30	15	24	72
Total Amount in \$1,000s)	\$9,280	\$1,385	\$955	\$395	\$15,430	\$6,025	\$7,370	\$33,470
FHA Loans	0	0	1	0	1	1	0	3
Single Unit	18	3	3	1	27	14	24	66
Median Loan Amount	\$450,000	\$355,000	\$265,000	\$395,000	\$480,000	\$325,000	\$310,000	\$425,000
Median Income	\$114,000	\$70,000	\$160,000	\$83,000	\$145,500	\$125,000	\$84,000	\$125,000
Median Value	\$745,000	\$405,000	\$265,000	\$395,000	\$575,000	\$455,000	\$440,000	\$560,000
LTV > 90	1 of 20	1 of 3	2 of 3	0 of 0	7 of 30	4 of 15	2 of 23	15 of 71
DTI > 45	4 of 20	1 of 3	2 of 3	1 of 1	2 of 30	1 of 15	3 of 24	11 of 72
Loan Costs > \$5,000	8 of 20	2 of 3	3 of 3	1 of 1	14 of 30	7 of 15	9 of 24	35 of 72
OTHER LENDERS - All Applications								
Applications	36	2	17	1	76	74	42	206
Purchase Originations (Rate)	17 (65%)	1 (50%)	3 (25%)	1 (100%)	25 (64%)	12 (23%)	13 (52%)	59 (44%)
Refinance Originations (Rate)	3 (38%)	0 (0%)	0 (0%)	0 (0%)	12 (50%)	6 (38%)	5 (38%)	21 (42%)
Denials	6 (17%)	1 (50%)	4 (24%)	0 (0%)	15 (20%)	4 (5%)	9 (21%)	30 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	12	0	1	1	18	3	10	35
Total Amount in \$1,000s)	\$6,030	\$0	\$465	\$495	\$10,750	\$1,785	\$3,800	\$19,525
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	11	0	1	1	17	3	9	33
Median Loan Amount	\$475,000		\$465,000	\$495,000	\$520,000	\$595,000	\$355,000	\$495,000
Median Income	\$112,500		\$163,000	\$93,000	\$157,000	\$264,000	\$82,500	\$140,000
Median Value	\$610,000		\$485,000	\$545,000	\$695,000	\$995,000	\$455,000	\$655,000
LTV > 90	1 of 12	0 of 0	1 of 1	0 of 1	3 of 18	0 of 3	1 of 10	5 of 35
DTI > 45	3 of 12	0 of 0	0 of 1	0 of 1	3 of 18	1 of 3	4 of 10	7 of 35
Loan Costs > \$5,000	3 of 12	0 of 0	0 of 1	0 of 1	11 of 18	0 of 3	3 of 10	14 of 35

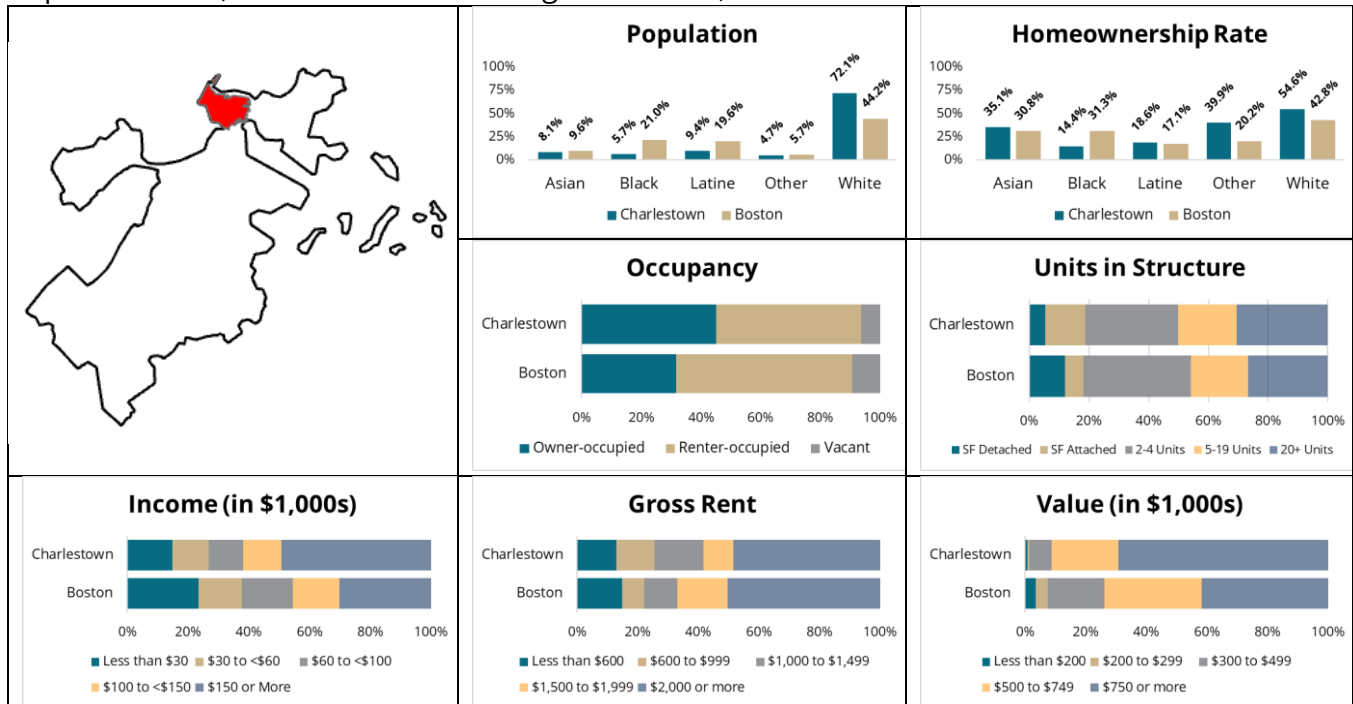
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Charlestown

Population: 19,832

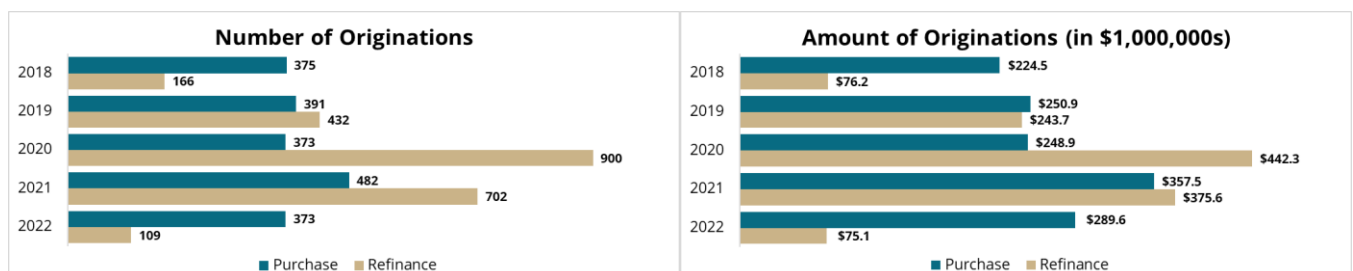
Housing Units: 9,815



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)	63	56 (89%)	\$40,660	47 (84%)	9 (16%)	4 (7%)	4 (7%)
FIRST REPUBLIC BANK (MBCU)	42	40 (95%)	\$33,310	33 (83%)	7 (18%)	6 (15%)	2 (5%)
GUARANTEED RATE, INC. (LML)	61	33 (54%)	\$21,415	30 (91%)	3 (9%)	3 (9%)	4 (12%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	26	22 (85%)	\$22,930	20 (91%)	2 (9%)	2 (9%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	23	15 (65%)	\$13,295	10 (67%)	5 (33%)	0 (0%)	1 (7%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	18	14 (78%)	\$8,030	12 (86%)	2 (14%)	0 (0%)	2 (14%)
EASTERN BANK (MBCU)	19	11 (58%)	\$6,465	7 (64%)	4 (36%)	1 (9%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	19	11 (58%)	\$3,835	3 (27%)	8 (73%)	2 (18%)	4 (36%)
CAMBRIDGE SAVINGS BANK (MBCU)	15	11 (73%)	\$7,965	9 (82%)	2 (18%)	0 (0%)	0 (0%)
USALLIANCE FEDERAL CREDIT UNION (Other)	12	11 (92%)	\$6,915	8 (73%)	3 (27%)	0 (0%)	0 (0%)
BANGOR SAVINGS BANK (Other)	11	10 (91%)	\$7,260	10 (100%)	0 (0%)	5 (50%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	11	10 (91%)	\$6,430	8 (80%)	2 (20%)	0 (0%)	1 (10%)
BERKSHIRE BANK (MBCU)	17	9 (53%)	\$8,625	8 (89%)	1 (11%)	0 (0%)	0 (0%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	11	9 (82%)	\$11,515	9 (100%)	0 (0%)	1 (11%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	11	8 (73%)	\$4,990	7 (88%)	1 (13%)	0 (0%)	3 (38%)
ROCKLAND TRUST COMPANY (MBCU)	10	8 (80%)	\$6,280	5 (63%)	3 (38%)	0 (0%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	25	7 (28%)	\$7,045	4 (57%)	3 (43%)	1 (14%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	23	7 (30%)	\$5,685	6 (86%)	1 (14%)	0 (0%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	12	7 (58%)	\$5,435	7 (100%)	0 (0%)	2 (29%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	9	7 (78%)	\$3,135	3 (43%)	4 (57%)	0 (0%)	1 (14%)

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

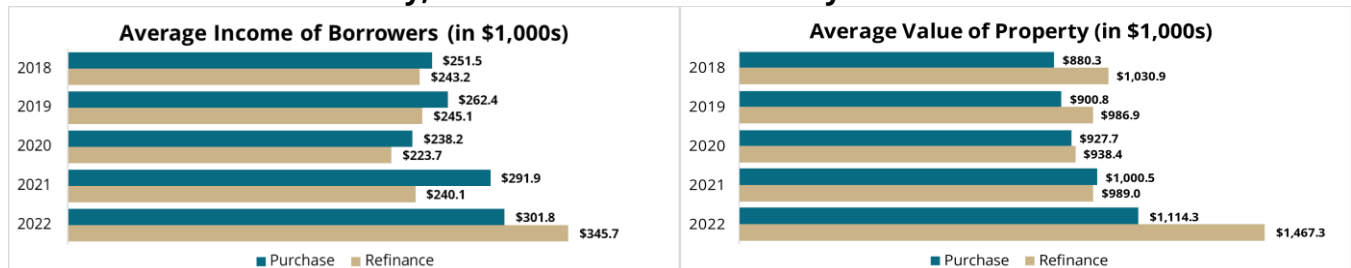


Geography: Charlestown

Mortgage Lending

Charlestown	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	15	3	12	1	383	129	47	543
Purchase Originations (Rate)	9 (90%)	3 (100%)	7 (70%)	0 (0%)	173 (81%)	32 (41%)	10 (71%)	224 (71%)
Refinance Originations (Rate)	3 (100%)	0 (0%)	1 (50%)	0 (0%)	51 (75%)	18 (62%)	8 (62%)	73 (71%)
Denials	1 (7%)	0 (0%)	2 (17%)	0 (0%)	45 (12%)	10 (8%)	15 (32%)	58 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	3	7	0	146	20	8	182
Total Amount in \$1,000s)	\$5,040	\$2,095	\$6,175	\$0	\$127,910	\$15,920	\$3,840	\$157,140
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	6	3	7	0	143	19	7	178
Median Loan Amount	\$680,000	\$695,000	\$835,000		\$785,000	\$675,000	\$390,000	\$765,000
Median Income	\$230,500	\$252,000	\$261,000		\$269,500	\$234,000	\$70,000	\$263,000
Median Value	\$1,180,000	\$865,000	\$1,055,000		\$1,005,000	\$845,000	\$615,000	\$1,000,000
LTV > 90	0 of 6	1 of 3	1 of 7	0 of 0	4 of 135	1 of 19	0 of 6	7 of 170
DTI > 45	1 of 6	0 of 3	0 of 7	0 of 0	1 of 135	1 of 19	0 of 6	3 of 170
Loan Costs > \$5,000	4 of 6	1 of 3	4 of 7	0 of 0	64 of 134	11 of 19	0 of 6	84 of 169
LICENSED MORTGAGE LENDERS - All Applications								
Applications	12	0	4	1	125	36	20	178
Purchase Originations (Rate)	5 (56%)	0 (0%)	1 (25%)	1 (100%)	73 (70%)	9 (41%)	12 (80%)	89 (64%)
Refinance Originations (Rate)	1 (33%)	0 (0%)	0 (0%)	0 (0%)	11 (52%)	4 (31%)	2 (40%)	16 (43%)
Denials	1 (8%)	0 (0%)	0 (0%)	0 (0%)	5 (4%)	5 (14%)	5 (25%)	11 (6%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	0	1	1	70	9	12	85
Total Amount in \$1,000s)	\$2,570	\$0	\$485	\$375	\$45,440	\$6,115	\$4,260	\$54,985
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	4	0	1	1	69	9	12	84
Median Loan Amount	\$655,000		\$485,000	\$375,000	\$605,000	\$635,000	\$360,000	\$605,000
Median Income	\$318,000		\$150,000	\$134,000	\$169,500	\$192,000	\$88,500	\$175,000
Median Value	\$830,000		\$605,000	\$495,000	\$740,000	\$755,000	\$570,000	\$725,000
LTV > 90	0 of 4	0 of 0	0 of 1	0 of 1	5 of 70	1 of 9	1 of 12	6 of 85
DTI > 45	1 of 4	0 of 0	0 of 1	0 of 1	7 of 70	2 of 9	5 of 12	10 of 85
Loan Costs > \$5,000	2 of 4	0 of 0	1 of 1	1 of 1	38 of 70	6 of 9	3 of 12	48 of 85
OTHER LENDERS - All Applications								
Applications	11	2	2	2	90	61	14	168
Purchase Originations (Rate)	6 (67%)	2 (100%)	1 (100%)	1 (50%)	41 (76%)	11 (26%)	3 (50%)	62 (56%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	16 (64%)	6 (38%)	3 (60%)	23 (55%)
Denials	2 (18%)	0 (0%)	0 (0%)	0 (0%)	8 (9%)	3 (5%)	4 (29%)	13 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	1	1	1	37	8	2	52
Total Amount in \$1,000s)	\$3,460	\$1,255	\$675	\$495	\$32,175	\$7,560	\$1,210	\$45,620
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	4	1	1	1	37	8	2	52
Median Loan Amount	\$810,000	\$1,255,000	\$675,000	\$495,000	\$785,000	\$775,000	\$605,000	\$775,000
Median Income	\$185,000	\$428,000	\$177,000	\$155,000	\$271,000	\$312,000	\$95,000	\$270,500
Median Value	\$1,010,000	\$1,575,000	\$775,000	\$595,000	\$1,070,000	\$1,075,000	\$735,000	\$1,005,000
LTV > 90	0 of 4	0 of 1	0 of 1	0 of 1	1 of 35	1 of 8	0 of 2	2 of 50
DTI > 45	1 of 4	0 of 1	0 of 1	0 of 1	2 of 36	0 of 8	0 of 2	3 of 51
Loan Costs > \$5,000	2 of 4	1 of 1	0 of 1	0 of 1	23 of 36	6 of 8	1 of 2	32 of 51

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



Geography: **Dorchester**

Population: 124,460

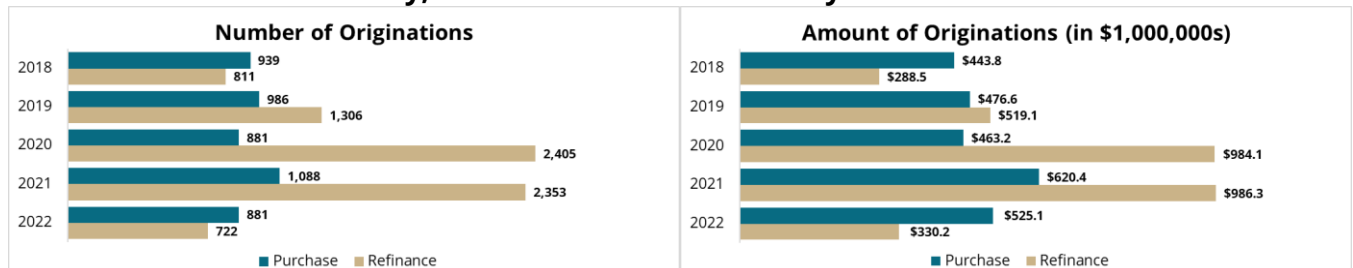
Housing Units: 49,880



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)	168	141 (84%)	\$76,435	56 (40%)	85 (60%)	16 (11%)	27 (19%)
GUARANTEED RATE, INC. (LML)	151	90 (60%)	\$46,050	64 (71%)	26 (29%)	32 (36%)	27 (30%)
ROCKET MORTGAGE, LLC (LML)	101	70 (69%)	\$28,890	21 (30%)	49 (70%)	34 (49%)	34 (49%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	150	65 (43%)	\$18,155	20 (31%)	45 (69%)	35 (54%)	29 (45%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	77	62 (81%)	\$33,290	38 (61%)	24 (39%)	49 (79%)	29 (47%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	72	58 (81%)	\$32,430	48 (83%)	10 (17%)	15 (26%)	11 (19%)
ROCKLAND TRUST COMPANY (MBCU)	81	53 (65%)	\$30,395	32 (60%)	21 (40%)	19 (36%)	12 (23%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	78	53 (68%)	\$26,225	48 (91%)	5 (9%)	12 (23%)	19 (36%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	66	36 (55%)	\$20,910	27 (75%)	9 (25%)	13 (36%)	8 (22%)
EASTERN BANK (MBCU)	63	35 (56%)	\$13,745	11 (31%)	24 (69%)	19 (54%)	13 (37%)
LOANDEPOT.COM, LLC (LML)	58	32 (55%)	\$13,470	11 (34%)	21 (66%)	12 (38%)	16 (50%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	67	31 (46%)	\$15,395	16 (52%)	15 (48%)	16 (52%)	11 (35%)
NEEDHAM BANK (MBCU)	32	29 (91%)	\$32,625	21 (72%)	8 (28%)	2 (7%)	0 (0%)
CALIBER HOME LOANS, INC. (Other)	48	25 (52%)	\$15,865	16 (64%)	9 (36%)	20 (80%)	9 (36%)
BOSTON FIREFIGHTERS (MBCU)	26	25 (96%)	\$17,315	21 (84%)	4 (16%)	7 (28%)	0 (0%)
GUILD MORTGAGE COMPANY (Other)	32	20 (63%)	\$10,400	18 (90%)	2 (10%)	6 (30%)	5 (25%)
MORTGAGE NETWORK, INC. (LML)	27	20 (74%)	\$10,850	17 (85%)	3 (15%)	4 (20%)	5 (25%)
EMBRACE HOME LOANS, INC. (LML)	36	19 (53%)	\$10,045	5 (26%)	14 (74%)	15 (79%)	8 (42%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	29	19 (66%)	\$10,655	14 (74%)	5 (26%)	4 (21%)	1 (5%)
THE COOPERATIVE BANK (MBCU)	22	19 (86%)	\$15,295	9 (47%)	10 (53%)	3 (16%)	1 (5%)

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

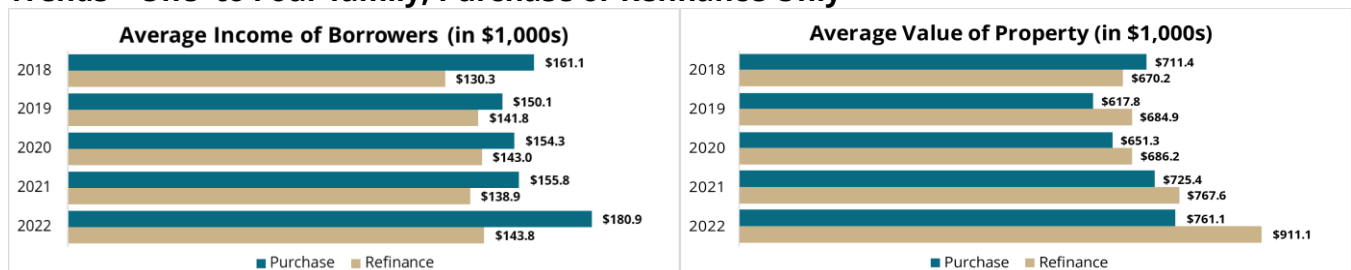


Geography: **Dorchester**

Mortgage Lending

Dorchester	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	163	410	144	22	581	473	632	1,793
Purchase Originations (Rate)	35 (57%)	56 (57%)	25 (64%)	5 (71%)	194 (70%)	117 (59%)	66 (47%)	432 (64%)
Refinance Originations (Rate)	16 (50%)	66 (46%)	15 (41%)	3 (50%)	119 (73%)	157 (79%)	94 (45%)	376 (65%)
Denials	63 (39%)	159 (39%)	57 (40%)	7 (32%)	76 (13%)	50 (11%)	270 (43%)	412 (23%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	21	46	24	4	175	35	57	305
Total Amount in \$1,000s)	\$11,815	\$29,850	\$13,620	\$2,590	\$105,305	\$20,695	\$23,415	\$183,875
FHA Loans	1	1	2	0	0	0	1	4
Single Unit	16	25	17	3	162	32	47	255
Median Loan Amount	\$545,000	\$660,000	\$545,000	\$495,000	\$575,000	\$585,000	\$405,000	\$565,000
Median Income	\$135,000	\$134,000	\$152,000	\$233,000	\$173,000	\$183,000	\$85,000	\$166,000
Median Value	\$685,000	\$705,000	\$770,000	\$595,000	\$710,000	\$655,000	\$475,000	\$705,000
LTV > 90	2 of 21	21 of 37	8 of 22	1 of 4	36 of 152	9 of 31	23 of 55	77 of 267
DTI > 45	5 of 21	9 of 37	2 of 22	0 of 4	6 of 152	1 of 31	9 of 55	23 of 267
Loan Costs > \$5,000	3 of 16	9 of 28	7 of 20	1 of 4	26 of 151	5 of 29	7 of 46	51 of 248
LICENSED MORTGAGE LENDERS - All Applications								
Applications	152	290	91	7	359	306	470	1,205
Purchase Originations (Rate)	69 (73%)	49 (66%)	24 (63%)	3 (100%)	158 (74%)	58 (45%)	111 (75%)	361 (65%)
Refinance Originations (Rate)	34 (62%)	88 (43%)	18 (35%)	0 (0%)	76 (54%)	54 (32%)	123 (40%)	270 (43%)
Denials	20 (13%)	76 (26%)	12 (13%)	1 (14%)	26 (7%)	52 (17%)	113 (24%)	187 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	50	46	23	2	147	46	97	314
Total Amount in \$1,000s)	\$27,340	\$28,840	\$13,055	\$820	\$79,375	\$25,530	\$37,855	\$174,960
FHA Loans	4	22	6	0	1	4	6	37
Single Unit	35	21	16	2	139	36	92	249
Median Loan Amount	\$535,000	\$590,000	\$535,000	\$410,000	\$505,000	\$525,000	\$385,000	\$525,000
Median Income	\$131,000	\$125,000	\$145,000	\$132,000	\$144,000	\$141,500	\$81,000	\$140,500
Median Value	\$660,000	\$700,000	\$605,000	\$465,000	\$585,000	\$625,000	\$475,000	\$610,000
LTV > 90	3 of 49	29 of 45	15 of 23	0 of 2	56 of 146	19 of 46	35 of 95	122 of 311
DTI > 45	12 of 50	21 of 46	8 of 23	1 of 2	28 of 147	10 of 46	33 of 97	80 of 314
Loan Costs > \$5,000	32 of 49	33 of 42	15 of 21	1 of 2	57 of 143	23 of 41	42 of 92	161 of 298
OTHER LENDERS - All Applications								
Applications	59	166	50	4	187	250	214	716
Purchase Originations (Rate)	19 (63%)	10 (38%)	6 (55%)	1 (50%)	43 (57%)	29 (27%)	17 (53%)	108 (43%)
Refinance Originations (Rate)	10 (40%)	31 (30%)	5 (18%)	0 (0%)	36 (50%)	32 (28%)	38 (27%)	114 (33%)
Denials	6 (10%)	60 (36%)	16 (32%)	0 (0%)	24 (13%)	32 (13%)	68 (32%)	138 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	16	9	5	1	38	13	15	82
Total Amount in \$1,000s)	\$9,790	\$6,015	\$3,375	\$1,135	\$20,550	\$8,175	\$6,445	\$49,040
FHA Loans	1	5	3	1	1	2	0	13
Single Unit	12	5	2	0	36	9	15	64
Median Loan Amount	\$635,000	\$675,000	\$665,000	\$1,135,000	\$525,000	\$545,000	\$475,000	\$560,000
Median Income	\$158,000	\$138,000	\$149,000	\$205,000	\$168,000	\$147,000	\$89,000	\$156,000
Median Value	\$755,000	\$705,000	\$705,000	\$1,155,000	\$585,000	\$615,000	\$555,000	\$640,000
LTV > 90	2 of 16	4 of 9	4 of 5	1 of 1	11 of 38	4 of 13	2 of 15	26 of 82
DTI > 45	4 of 16	4 of 9	1 of 5	1 of 1	6 of 38	2 of 13	5 of 15	18 of 82
Loan Costs > \$5,000	11 of 15	5 of 8	4 of 4	1 of 1	13 of 37	8 of 13	7 of 15	42 of 78

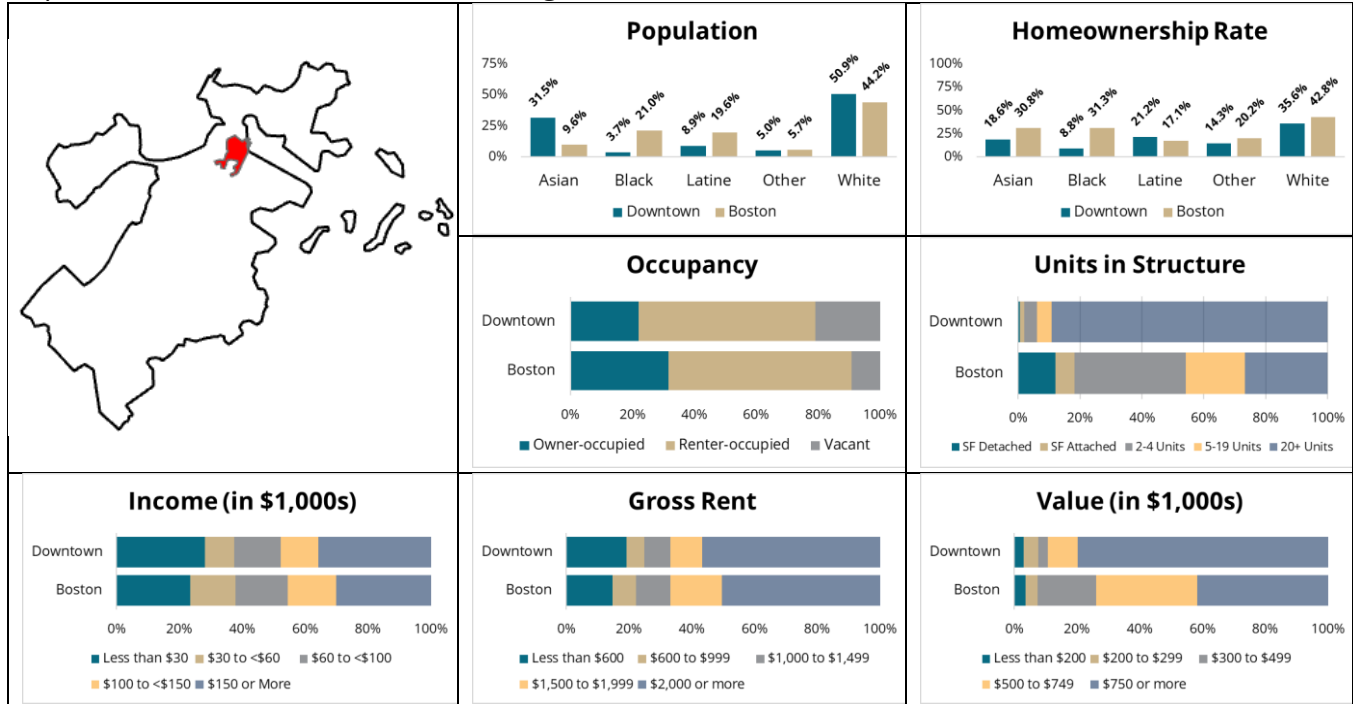
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Downtown**

Population: 17,383

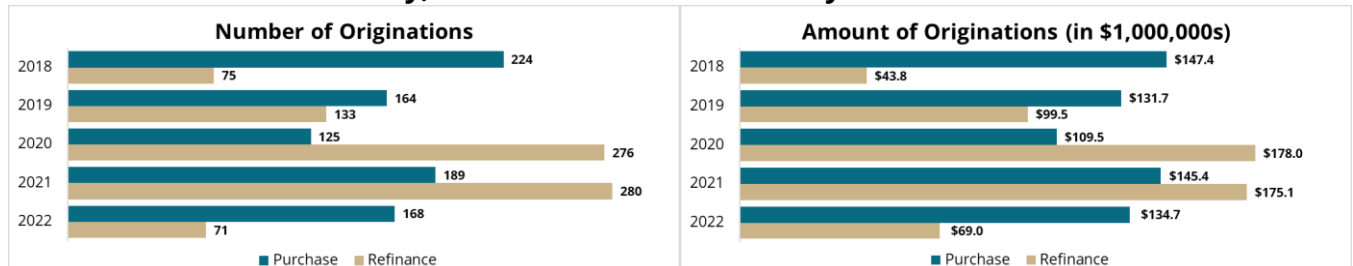
Housing Units: 9,504



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)	40	33 (83%)	\$42,675	24 (73%)	9 (27%)	9 (27%)	0 (0%)
GUARANTEED RATE, INC. (LML)	35	18 (51%)	\$8,560	16 (89%)	2 (11%)	5 (28%)	2 (11%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	12	9 (75%)	\$9,955	7 (78%)	2 (22%)	3 (33%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	11	9 (82%)	\$5,205	9 (100%)	0 (0%)	6 (67%)	2 (22%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	18	8 (44%)	\$3,900	1 (13%)	7 (88%)	2 (25%)	4 (50%)
CAMBRIDGE TRUST COMPANY (MBCU)	10	8 (80%)	\$5,420	6 (75%)	2 (25%)	1 (13%)	4 (50%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	18	7 (39%)	\$7,695	4 (57%)	3 (43%)	2 (29%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	12	7 (58%)	\$8,395	5 (71%)	2 (29%)	3 (43%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	13	6 (46%)	\$7,740	2 (33%)	4 (67%)	2 (33%)	0 (0%)
EAST WEST BANK (MBCU)	9	6 (67%)	\$5,560	5 (83%)	1 (17%)	6 (100%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	8	6 (75%)	\$2,540	4 (67%)	2 (33%)	3 (50%)	2 (33%)
ROCKLAND TRUST COMPANY (MBCU)	8	6 (75%)	\$1,830	6 (100%)	0 (0%)	3 (50%)	5 (83%)
SILICON VALLEY BANK (MBCU)	6	6 (100%)	\$1,080	6 (100%)	0 (0%)	5 (83%)	3 (50%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	10	5 (50%)	\$3,695	2 (40%)	3 (60%)	4 (80%)	1 (20%)
LOANDEPOT.COM, LLC (LML)	6	4 (67%)	\$1,880	2 (50%)	2 (50%)	2 (50%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	4	4 (100%)	\$3,130	3 (75%)	1 (25%)	2 (50%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	7	3 (43%)	\$2,055	2 (67%)	1 (33%)	1 (33%)	1 (33%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	5	3 (60%)	\$1,185	2 (67%)	1 (33%)	1 (33%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	4	3 (75%)	\$995	1 (33%)	2 (67%)	2 (67%)	1 (33%)
EASTERN BANK (MBCU)	3	3 (100%)	\$2,315	0 (0%)	3 (100%)	1 (33%)	2 (67%)

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

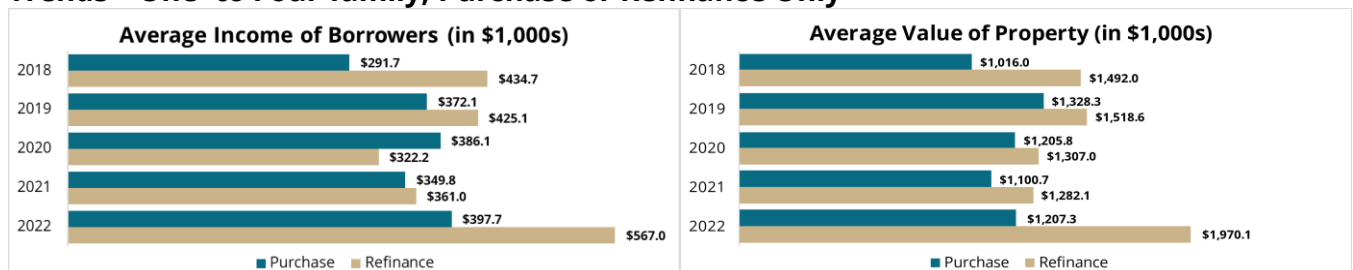


Geography: Downtown

Mortgage Lending

Downtown	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	57	5	11	0	123	54	51	250
Purchase Originations (Rate)	30 (73%)	1 (50%)	5 (83%)	0 (0%)	40 (69%)	19 (61%)	19 (66%)	95 (69%)
Refinance Originations (Rate)	9 (82%)	2 (100%)	2 (50%)	0 (0%)	24 (77%)	7 (54%)	8 (89%)	44 (72%)
Denials	5 (9%)	0 (0%)	2 (18%)	0 (0%)	21 (17%)	6 (11%)	10 (20%)	34 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	22	1	5	0	34	13	17	75
Total Amount in \$1,000s)	\$13,260	\$235	\$3,075	\$0	\$34,460	\$11,175	\$3,565	\$62,205
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	22	1	5	0	34	13	17	75
Median Loan Amount	\$575,000	\$235,000	\$265,000		\$1,030,000	\$705,000	\$215,000	\$725,000
Median Income	\$136,500	\$75,000	\$94,000		\$332,500	\$359,000	\$71,000	\$240,000
Median Value	\$815,000	\$265,000	\$315,000		\$1,405,000	\$1,035,000	\$245,000	\$1,035,000
LTV > 90	4 of 20	0 of 1	1 of 5	0 of 0	1 of 34	0 of 11	5 of 14	6 of 71
DTI > 45	2 of 19	0 of 1	0 of 5	0 of 0	2 of 33	1 of 11	0 of 14	5 of 69
Loan Costs > \$5,000	6 of 19	0 of 0	1 of 4	0 of 0	17 of 32	8 of 11	0 of 9	32 of 66
LICENSED MORTGAGE LENDERS - All Applications								
Applications	32	2	6	0	50	28	24	118
Purchase Originations (Rate)	13 (65%)	0 (0%)	2 (50%)	0 (0%)	22 (69%)	6 (35%)	5 (38%)	43 (57%)
Refinance Originations (Rate)	7 (58%)	0 (0%)	1 (50%)	0 (0%)	8 (47%)	3 (27%)	1 (10%)	19 (45%)
Denials	5 (16%)	1 (50%)	1 (17%)	0 (0%)	8 (16%)	5 (18%)	6 (25%)	20 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	0	2	0	15	5	5	33
Total Amount in \$1,000s)	\$5,015	\$0	\$1,390	\$0	\$11,155	\$3,025	\$1,395	\$20,585
FHA Loans	0	0	1	0	0	0	0	1
Single Unit	10	0	1	0	15	5	5	31
Median Loan Amount	\$395,000		\$695,000		\$525,000	\$575,000	\$305,000	\$525,000
Median Income	\$135,000		\$125,500		\$271,000	\$258,000	\$77,000	\$174,000
Median Value	\$695,000		\$755,000		\$725,000	\$895,000	\$405,000	\$725,000
LTV > 90	0 of 11	0 of 0	1 of 2	0 of 0	1 of 15	0 of 5	1 of 5	2 of 33
DTI > 45	2 of 11	0 of 0	1 of 2	0 of 0	2 of 15	2 of 5	1 of 5	7 of 33
Loan Costs > \$5,000	4 of 11	0 of 0	1 of 2	0 of 0	10 of 15	3 of 5	1 of 5	18 of 33
OTHER LENDERS - All Applications								
Applications	38	2	2	0	41	42	29	125
Purchase Originations (Rate)	6 (40%)	0 (0%)	0 (0%)	0 (0%)	17 (65%)	8 (27%)	2 (29%)	31 (43%)
Refinance Originations (Rate)	3 (16%)	1 (50%)	0 (0%)	0 (0%)	4 (33%)	4 (44%)	0 (0%)	12 (29%)
Denials	14 (37%)	0 (0%)	0 (0%)	0 (0%)	5 (12%)	2 (5%)	13 (45%)	21 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	0	0	0	12	5	2	22
Total Amount in \$1,000s)	\$5,405	\$0	\$0	\$0	\$10,740	\$6,145	\$1,560	\$22,290
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	0	0	0	12	5	2	22
Median Loan Amount	\$725,000				\$775,000	\$725,000	\$780,000	\$745,000
Median Income	\$583,000				\$232,000	\$981,000	\$82,500	\$344,000
Median Value	\$935,000				\$985,000	\$855,000	\$1,305,000	\$935,000
LTV > 90	0 of 5	0 of 0	0 of 0	0 of 0	1 of 11	0 of 5	0 of 2	1 of 21
DTI > 45	0 of 5	0 of 0	0 of 0	0 of 0	3 of 11	0 of 5	1 of 2	3 of 21
Loan Costs > \$5,000	3 of 5	0 of 0	0 of 0	0 of 0	8 of 11	4 of 5	0 of 2	15 of 21

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



Geography: East Boston

Population: 45,357

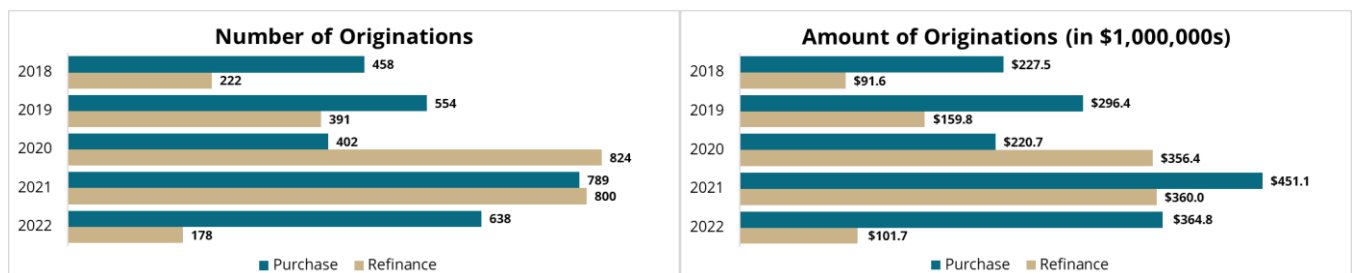
Housing Units: 18,832



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)	164	124 (76%)	\$69,540	101 (81%)	23 (19%)	24 (19%)	14 (11%)
GUARANTEED RATE, INC. (LML)	101	54 (53%)	\$28,020	47 (87%)	7 (13%)	13 (24%)	12 (22%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	58	42 (72%)	\$18,560	35 (83%)	7 (17%)	14 (33%)	18 (43%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	67	37 (55%)	\$20,335	32 (86%)	5 (14%)	4 (11%)	5 (14%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	44	35 (80%)	\$19,945	29 (83%)	6 (17%)	6 (17%)	7 (20%)
ROCKLAND TRUST COMPANY (MBCU)	38	23 (61%)	\$10,315	16 (70%)	7 (30%)	9 (39%)	11 (48%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	30	21 (70%)	\$9,895	16 (76%)	5 (24%)	7 (33%)	7 (33%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	36	18 (50%)	\$5,200	12 (67%)	6 (33%)	7 (39%)	13 (72%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	28	17 (61%)	\$10,515	16 (94%)	1 (6%)	3 (18%)	0 (0%)
SILICON VALLEY BANK (MBCU)	20	14 (70%)	\$5,220	13 (93%)	1 (7%)	10 (71%)	10 (71%)
HANSCOM (Other)	13	13 (100%)	\$11,085	11 (85%)	2 (15%)	0 (0%)	0 (0%)
NEW FED MORTGAGE, CORP. (LML)	16	12 (75%)	\$7,050	7 (58%)	5 (42%)	9 (75%)	2 (17%)
MORTGAGE NETWORK, INC. (LML)	15	12 (80%)	\$6,490	12 (100%)	0 (0%)	0 (0%)	3 (25%)
RF RENOVIO MANAGEMENT COMPANY, LLC (Other)	13	12 (92%)	\$15,860	8 (67%)	4 (33%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	40	11 (28%)	\$5,935	10 (91%)	1 (9%)	5 (45%)	3 (27%)
EASTERN BANK (MBCU)	18	11 (61%)	\$4,585	8 (73%)	3 (27%)	7 (64%)	4 (36%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	19	10 (53%)	\$6,130	9 (90%)	1 (10%)	5 (50%)	1 (10%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	18	10 (56%)	\$3,380	7 (70%)	3 (30%)	3 (30%)	4 (40%)
LOANDEPOT.COM, LLC (LML)	14	10 (71%)	\$4,070	3 (30%)	7 (70%)	3 (30%)	3 (30%)
CALIBER HOME LOANS, INC. (Other)	13	10 (77%)	\$5,870	7 (70%)	3 (30%)	5 (50%)	6 (60%)

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

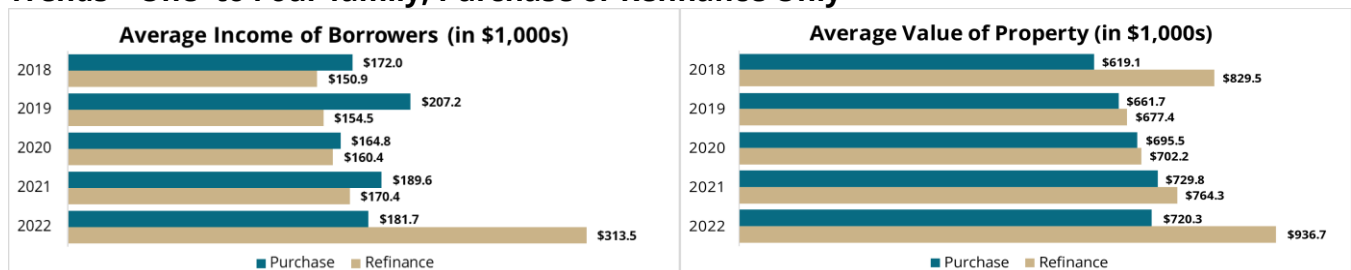


Geography: East Boston

Mortgage Lending

East Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	74	23	111	1	413	197	232	819
Purchase Originations (Rate)	44 (65%)	10 (48%)	29 (62%)	0 (0%)	187 (67%)	78 (63%)	77 (59%)	348 (64%)
Refinance Originations (Rate)	1 (25%)	0 (0%)	13 (48%)	0 (0%)	44 (66%)	42 (72%)	21 (45%)	100 (64%)
Denials	12 (16%)	1 (4%)	36 (32%)	1 (100%)	44 (11%)	15 (8%)	50 (22%)	109 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	33	8	26	0	166	25	69	258
Total Amount in \$1,000s)	\$15,785	\$2,760	\$12,260	\$0	\$92,920	\$12,605	\$22,625	\$136,330
FHA Loans	0	0	1	0	1	0	0	2
Single Unit	32	8	23	0	154	22	69	239
Median Loan Amount	\$465,000	\$315,000	\$415,000		\$565,000	\$515,000	\$315,000	\$535,000
Median Income	\$126,000	\$81,500	\$116,500		\$151,000	\$153,000	\$76,000	\$140,000
Median Value	\$665,000	\$315,000	\$525,000		\$665,000	\$660,000	\$385,000	\$655,000
LTV > 90	5 of 29	7 of 7	10 of 25	0 of 0	33 of 155	2 of 24	30 of 62	57 of 240
DTI > 45	2 of 29	0 of 7	1 of 25	0 of 0	9 of 154	0 of 24	4 of 62	12 of 239
Loan Costs > \$5,000	4 of 26	2 of 5	4 of 20	0 of 0	26 of 152	3 of 23	4 of 49	39 of 226
LICENSED MORTGAGE LENDERS - All Applications								
Applications	66	8	74	1	214	99	125	462
Purchase Originations (Rate)	31 (52%)	5 (71%)	22 (52%)	0 (0%)	102 (65%)	28 (39%)	49 (64%)	188 (55%)
Refinance Originations (Rate)	5 (100%)	0 (0%)	13 (41%)	0 (0%)	32 (64%)	9 (35%)	20 (45%)	59 (52%)
Denials	6 (9%)	0 (0%)	11 (15%)	0 (0%)	17 (8%)	6 (6%)	18 (14%)	40 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	27	5	18	0	91	26	47	167
Total Amount in \$1,000s)	\$14,355	\$2,885	\$9,990	\$0	\$46,645	\$14,780	\$17,335	\$88,655
FHA Loans	2	0	1	0	1	1	0	5
Single Unit	18	5	16	0	86	22	46	147
Median Loan Amount	\$585,000	\$645,000	\$545,000		\$495,000	\$565,000	\$385,000	\$505,000
Median Income	\$140,000	\$188,000	\$155,500		\$135,000	\$136,000	\$83,000	\$137,000
Median Value	\$735,000	\$765,000	\$605,000		\$585,000	\$625,000	\$465,000	\$615,000
LTV > 90	3 of 26	3 of 5	10 of 17	0 of 0	33 of 91	12 of 25	14 of 47	61 of 164
DTI > 45	5 of 27	1 of 5	5 of 18	0 of 0	12 of 91	6 of 26	15 of 47	29 of 167
Loan Costs > \$5,000	13 of 25	4 of 5	12 of 18	0 of 0	30 of 90	17 of 26	15 of 46	76 of 164
OTHER LENDERS - All Applications								
Applications	27	7	38	1	133	147	70	353
Purchase Originations (Rate)	10 (43%)	3 (50%)	12 (63%)	0 (0%)	59 (60%)	29 (34%)	23 (68%)	113 (49%)
Refinance Originations (Rate)	1 (25%)	0 (0%)	6 (33%)	0 (0%)	7 (35%)	18 (42%)	9 (31%)	32 (37%)
Denials	5 (19%)	1 (14%)	4 (11%)	1 (100%)	25 (19%)	8 (5%)	12 (17%)	44 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	9	2	11	0	46	9	20	77
Total Amount in \$1,000s)	\$4,315	\$930	\$6,385	\$0	\$26,410	\$4,505	\$8,130	\$42,545
FHA Loans	0	0	2	0	0	0	1	2
Single Unit	9	2	8	0	42	8	17	69
Median Loan Amount	\$495,000	\$465,000	\$615,000		\$600,000	\$505,000	\$410,000	\$555,000
Median Income	\$124,000	\$167,000	\$111,000		\$141,000	\$136,500	\$86,000	\$136,000
Median Value	\$625,000	\$595,000	\$635,000		\$650,000	\$685,000	\$535,000	\$635,000
LTV > 90	3 of 9	0 of 2	7 of 11	0 of 0	14 of 46	1 of 9	6 of 20	25 of 77
DTI > 45	1 of 9	0 of 2	4 of 11	0 of 0	6 of 46	0 of 9	7 of 20	11 of 77
Loan Costs > \$5,000	5 of 9	1 of 2	7 of 11	0 of 0	19 of 46	3 of 9	9 of 20	35 of 77

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



Geography: Fenway

Population: 37,085

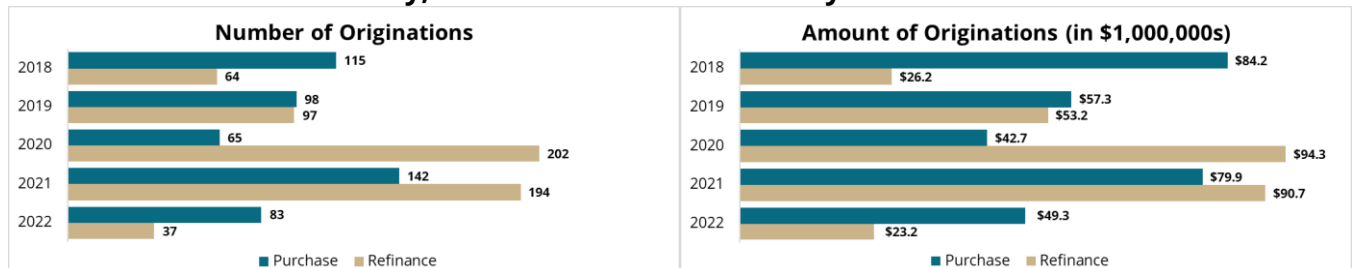
Housing Units: 13,483



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)	12	12 (100%)	\$10,010	6 (50%)	6 (50%)	4 (33%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	10	9 (90%)	\$3,465	5 (56%)	4 (44%)	5 (56%)	1 (11%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	8	6 (75%)	\$4,760	5 (83%)	1 (17%)	1 (17%)	2 (33%)
GUARANTEED RATE, INC. (LML)	13	5 (38%)	\$2,235	5 (100%)	0 (0%)	3 (60%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	7	5 (71%)	\$2,515	5 (100%)	0 (0%)	2 (40%)	1 (20%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	5	4 (80%)	\$1,440	4 (100%)	0 (0%)	3 (75%)	1 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	9	3 (33%)	\$1,235	2 (67%)	1 (33%)	0 (0%)	1 (33%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	7	3 (43%)	\$1,035	1 (33%)	2 (67%)	0 (0%)	1 (33%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	3	3 (100%)	\$2,375	1 (33%)	2 (67%)	0 (0%)	1 (33%)
EAST WEST BANK (MBCU)	3	3 (100%)	\$1,705	3 (100%)	0 (0%)	3 (100%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	3	3 (100%)	\$1,195	1 (33%)	2 (67%)	0 (0%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	5	2 (40%)	\$1,470	1 (50%)	1 (50%)	2 (100%)	0 (0%)
LOANDEPOT.COM, LLC (LML)	5	2 (40%)	\$700	1 (50%)	1 (50%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	4	2 (50%)	\$7,140	1 (50%)	1 (50%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	3	2 (67%)	\$2,360	1 (50%)	1 (50%)	1 (50%)	0 (0%)
CAMBRIDGE TRUST COMPANY (MBCU)	3	2 (67%)	\$1,500	1 (50%)	1 (50%)	0 (0%)	0 (0%)
BROOKLINE BANK (MBCU)	3	2 (67%)	\$950	1 (50%)	1 (50%)	0 (0%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	2	2 (100%)	\$1,150	1 (50%)	1 (50%)	0 (0%)	1 (50%)
CITIBANK, NATIONAL ASSOCIATION (Other)	2	2 (100%)	\$1,040	2 (100%)	0 (0%)	0 (0%)	0 (0%)
NORTHEAST HOME LOAN, LLC (LML)	2	2 (100%)	\$1,030	1 (50%)	1 (50%)	0 (0%)	0 (0%)

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

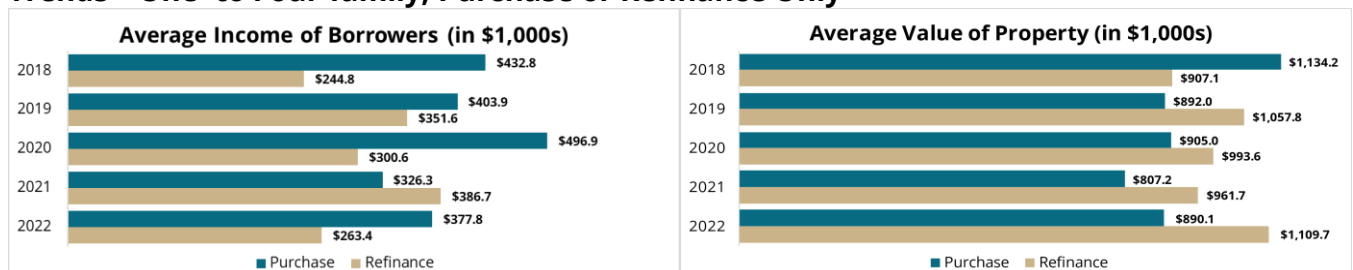


Geography: Fenway

Mortgage Lending

Fenway	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	31	0	2	0	58	41	18	132
Purchase Originations (Rate)	16 (80%)	0 (0%)	1 (100%)	0 (0%)	20 (74%)	12 (60%)	8 (73%)	49 (72%)
Refinance Originations (Rate)	2 (40%)	0 (0%)	1 (100%)	0 (0%)	17 (94%)	18 (90%)	3 (100%)	38 (86%)
Denials	7 (23%)	0 (0%)	0 (0%)	0 (0%)	7 (12%)	0 (0%)	1 (6%)	14 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	0	0	0	10	3	8	24
Total Amount in \$1,000s)	\$6,815	\$0	\$0	\$0	\$11,250	\$2,285	\$2,970	\$20,350
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	11	0	0	0	9	3	8	23
Median Loan Amount	\$475,000				\$925,000	\$535,000	\$350,000	\$670,000
Median Income	\$83,000				\$232,000	\$237,000	\$74,000	\$154,500
Median Value	\$880,000				\$1,315,000	\$695,000	\$425,000	\$1,155,000
LTV > 90	1 of 10	0 of 0	0 of 0	0 of 0	1 of 10	0 of 3	1 of 7	2 of 23
DTI > 45	1 of 8	0 of 0	0 of 0	0 of 0	3 of 10	0 of 3	2 of 7	4 of 21
Loan Costs > \$5,000	2 of 9	0 of 0	0 of 0	0 of 0	7 of 9	1 of 3	1 of 7	10 of 21
LICENSED MORTGAGE LENDERS - All Applications								
Applications	33	1	1	0	31	20	11	86
Purchase Originations (Rate)	13 (72%)	0 (0%)	0 (0%)	0 (0%)	11 (65%)	3 (50%)	3 (100%)	27 (64%)
Refinance Originations (Rate)	1 (7%)	1 (100%)	0 (0%)	0 (0%)	4 (33%)	5 (36%)	1 (14%)	11 (27%)
Denials	4 (12%)	0 (0%)	0 (0%)	0 (0%)	3 (10%)	2 (10%)	2 (18%)	9 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	0	0	0	8	0	2	13
Total Amount in \$1,000s)	\$1,825	\$0	\$0	\$0	\$3,130	\$0	\$480	\$4,955
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	0	0	0	8	0	2	13
Median Loan Amount	\$385,000				\$365,000		\$240,000	\$385,000
Median Income	\$229,000				\$126,500		\$69,500	\$152,000
Median Value	\$515,000				\$455,000		\$400,000	\$515,000
LTV > 90	0 of 5	0 of 0	0 of 0	0 of 0	0 of 8	0 of 0	0 of 2	0 of 13
DTI > 45	0 of 5	0 of 0	0 of 0	0 of 0	0 of 8	0 of 0	0 of 2	0 of 13
Loan Costs > \$5,000	0 of 5	0 of 0	0 of 0	0 of 0	3 of 8	0 of 0	1 of 2	3 of 13
OTHER LENDERS - All Applications								
Applications	14	1	1	1	20	21	4	58
Purchase Originations (Rate)	4 (50%)	0 (0%)	0 (0%)	0 (0%)	6 (60%)	5 (36%)	0 (0%)	15 (47%)
Refinance Originations (Rate)	2 (50%)	0 (0%)	0 (0%)	0 (0%)	2 (33%)	3 (50%)	1 (50%)	7 (41%)
Denials	3 (21%)	1 (100%)	1 (100%)	0 (0%)	5 (25%)	2 (10%)	3 (75%)	12 (21%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	0	0	0	4	0	0	7
Total Amount in \$1,000s)	\$1,595	\$0	\$0	\$0	\$1,970	\$0	\$0	\$3,565
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	0	0	4	0	0	7
Median Loan Amount	\$475,000				\$480,000			\$475,000
Median Income	\$428,000				\$414,000			\$428,000
Median Value	\$635,000				\$600,000			\$635,000
LTV > 90	0 of 3	0 of 0	0 of 0	0 of 0	0 of 4	0 of 0	0 of 0	0 of 7
DTI > 45	0 of 3	0 of 0	0 of 0	0 of 0	0 of 4	0 of 0	0 of 0	0 of 7
Loan Costs > \$5,000	1 of 3	0 of 0	0 of 0	0 of 0	4 of 4	0 of 0	0 of 0	5 of 7

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



Geography: Hyde Park

Population: 37,963

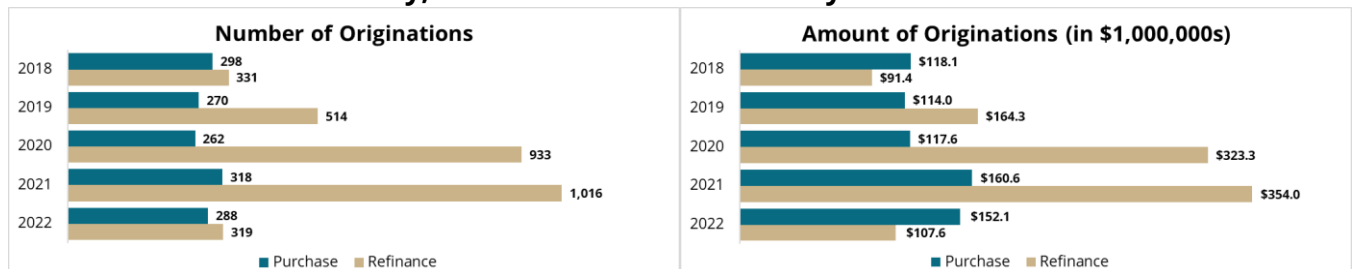
Housing Units: 13,582



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)	75	56 (75%)	\$20,900	14 (25%)	42 (75%)	37 (66%)	30 (54%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	86	47 (55%)	\$12,385	10 (21%)	37 (79%)	35 (74%)	26 (55%)
GUARANTEED RATE, INC. (LML)	34	24 (71%)	\$12,800	21 (88%)	3 (13%)	10 (42%)	5 (21%)
ROCKLAND TRUST COMPANY (MBCU)	40	21 (53%)	\$7,715	6 (29%)	15 (71%)	8 (38%)	9 (43%)
LOANDEPOT.COM, LLC (LML)	38	20 (53%)	\$7,320	3 (15%)	17 (85%)	8 (40%)	12 (60%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	23	20 (87%)	\$10,030	16 (80%)	4 (20%)	5 (25%)	2 (10%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	32	17 (53%)	\$8,455	11 (65%)	6 (35%)	5 (29%)	5 (29%)
BOSTON FIREFIGHTERS (MBCU)	17	17 (100%)	\$11,265	16 (94%)	1 (6%)	12 (71%)	2 (12%)
EASTERN BANK (MBCU)	23	16 (70%)	\$5,840	5 (31%)	11 (69%)	10 (63%)	5 (31%)
NATIONSTAR MORTGAGE LLC (LML)	22	15 (68%)	\$5,195	0 (0%)	15 (100%)	9 (60%)	9 (60%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	19	15 (79%)	\$7,075	12 (80%)	3 (20%)	13 (87%)	6 (40%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	26	14 (54%)	\$7,230	12 (86%)	2 (14%)	9 (64%)	7 (50%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	21	13 (62%)	\$6,665	8 (62%)	5 (38%)	6 (46%)	3 (23%)
GUILD MORTGAGE COMPANY (Other)	14	12 (86%)	\$5,880	8 (67%)	4 (33%)	6 (50%)	2 (17%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	17	10 (59%)	\$3,900	5 (50%)	5 (50%)	5 (50%)	5 (50%)
FIRST REPUBLIC BANK (MBCU)	15	10 (67%)	\$3,400	4 (40%)	6 (60%)	7 (70%)	6 (60%)
THE COOPERATIVE BANK (MBCU)	11	10 (91%)	\$4,540	8 (80%)	2 (20%)	5 (50%)	6 (60%)
NEWREZ LLC (LML)	55	9 (16%)	\$2,545	0 (0%)	9 (100%)	7 (78%)	6 (67%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	13	9 (69%)	\$3,395	8 (89%)	1 (11%)	4 (44%)	5 (56%)
FREEDOM MORTGAGE CORPORATION (LML)	12	8 (67%)	\$2,760	0 (0%)	8 (100%)	5 (63%)	3 (38%)

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

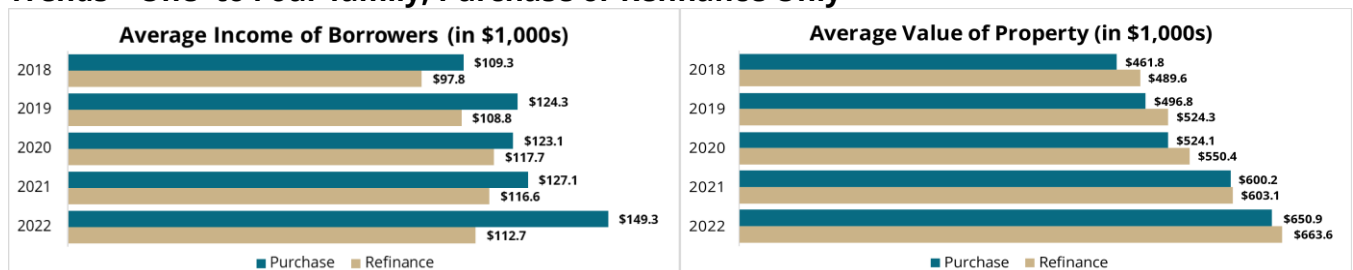


Geography: Hyde Park

Mortgage Lending

Hyde Park	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	20	225	124	8	168	127	297	672
Purchase Originations (Rate)	5 (71%)	37 (84%)	22 (67%)	0 (0%)	38 (70%)	25 (60%)	35 (73%)	127 (71%)
Refinance Originations (Rate)	5 (83%)	39 (55%)	19 (51%)	1 (100%)	35 (60%)	31 (60%)	58 (51%)	130 (58%)
Denials	6 (30%)	58 (26%)	39 (31%)	4 (50%)	33 (20%)	24 (19%)	95 (32%)	164 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	33	18	0	32	14	31	99
Total Amount in \$1,000s)	\$960	\$16,025	\$9,780	\$0	\$16,450	\$8,230	\$11,595	\$51,445
FHA Loans	0	1	0	0	0	1	0	2
Single Unit	2	28	15	0	30	12	29	87
Median Loan Amount	\$480,000	\$455,000	\$565,000		\$515,000	\$585,000	\$405,000	\$515,000
Median Income	\$163,500	\$103,000	\$121,500		\$158,000	\$159,500	\$83,000	\$131,000
Median Value	\$555,000	\$545,000	\$495,000		\$605,000	\$735,000	\$475,000	\$595,000
LTV > 90	0 of 2	10 of 24	3 of 9	0 of 0	6 of 27	6 of 9	13 of 23	25 of 71
DTI > 45	0 of 2	2 of 24	1 of 9	0 of 0	3 of 27	2 of 9	2 of 23	8 of 71
Loan Costs > \$5,000	0 of 2	8 of 22	3 of 8	0 of 0	5 of 26	4 of 9	3 of 20	20 of 67
LICENSED MORTGAGE LENDERS - All Applications								
Applications	7	179	95	3	98	144	254	526
Purchase Originations (Rate)	3 (75%)	43 (73%)	24 (71%)	1 (100%)	41 (85%)	18 (34%)	39 (65%)	130 (65%)
Refinance Originations (Rate)	1 (33%)	59 (50%)	18 (30%)	0 (0%)	29 (59%)	35 (40%)	78 (41%)	142 (44%)
Denials	0 (0%)	33 (18%)	16 (17%)	1 (33%)	8 (8%)	25 (17%)	56 (22%)	83 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	35	19	1	39	17	33	114
Total Amount in \$1,000s)	\$1,585	\$20,685	\$10,935	\$605	\$20,605	\$9,125	\$14,565	\$63,540
FHA Loans	1	18	6	0	6	5	9	36
Single Unit	3	26	13	1	35	15	31	93
Median Loan Amount	\$545,000	\$575,000	\$595,000	\$605,000	\$515,000	\$545,000	\$445,000	\$565,000
Median Income	\$109,000	\$119,000	\$117,000	\$111,000	\$127,000	\$141,500	\$88,000	\$123,500
Median Value	\$675,000	\$655,000	\$635,000	\$605,000	\$605,000	\$585,000	\$515,000	\$620,000
LTV > 90	2 of 3	24 of 35	13 of 18	1 of 1	18 of 39	8 of 17	19 of 33	66 of 113
DTI > 45	1 of 3	18 of 35	8 of 19	0 of 1	12 of 39	9 of 17	12 of 33	48 of 114
Loan Costs > \$5,000	3 of 3	30 of 35	16 of 19	0 of 1	21 of 37	11 of 17	25 of 32	81 of 112
OTHER LENDERS - All Applications								
Applications	4	100	47	0	53	96	115	300
Purchase Originations (Rate)	0 (0%)	11 (55%)	4 (44%)	0 (0%)	8 (80%)	14 (34%)	6 (46%)	37 (46%)
Refinance Originations (Rate)	0 (0%)	16 (30%)	12 (55%)	0 (0%)	13 (54%)	12 (28%)	22 (33%)	53 (37%)
Denials	2 (50%)	39 (39%)	7 (15%)	0 (0%)	11 (21%)	13 (14%)	37 (32%)	72 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	10	4	0	8	9	6	31
Total Amount in \$1,000s)	\$0	\$6,370	\$2,130	\$0	\$3,920	\$5,135	\$1,920	\$17,555
FHA Loans	0	6	2	0	1	2	0	11
Single Unit	0	5	3	0	8	7	6	23
Median Loan Amount		\$660,000	\$535,000		\$525,000	\$585,000	\$270,000	\$565,000
Median Income		\$137,500	\$123,000		\$137,500	\$173,000	\$68,000	\$135,000
Median Value		\$750,000	\$600,000		\$635,000	\$765,000	\$310,000	\$655,000
LTV > 90	0 of 0	8 of 10	3 of 4	0 of 0	1 of 8	3 of 9	4 of 6	15 of 31
DTI > 45	0 of 0	6 of 10	2 of 4	0 of 0	1 of 8	2 of 9	1 of 6	11 of 31
Loan Costs > \$5,000	0 of 0	7 of 10	3 of 4	0 of 0	2 of 8	4 of 9	2 of 6	16 of 31

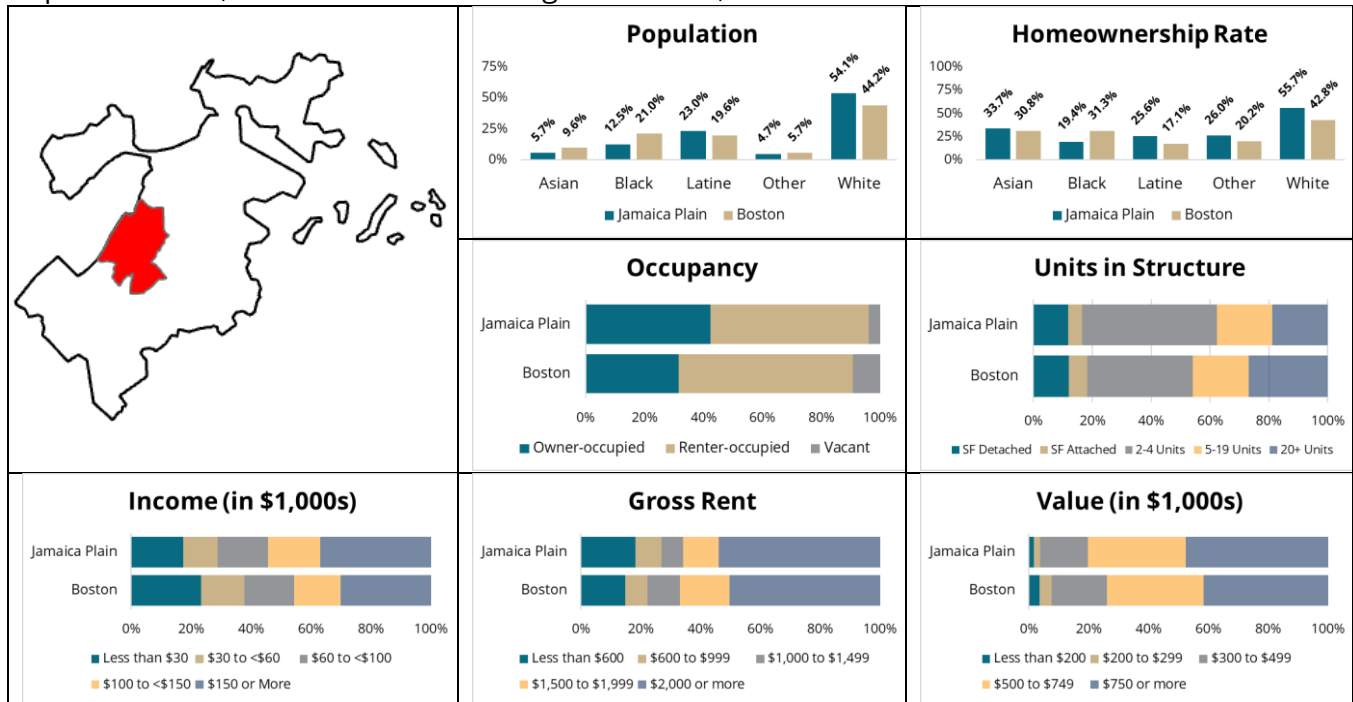
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Jamaica Plain

Population: 42,634

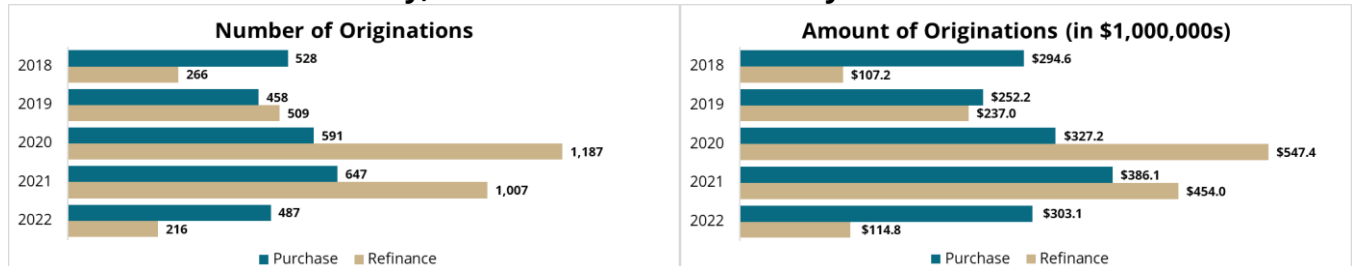
Housing Units: 19,091



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)	68	61 (90%)	\$35,285	56 (92%)	5 (8%)	13 (21%)	3 (5%)
FIRST REPUBLIC BANK (MBCU)	62	58 (94%)	\$40,500	40 (69%)	18 (31%)	10 (17%)	6 (10%)
GUARANTEED RATE, INC. (LML)	73	40 (55%)	\$24,110	31 (78%)	9 (23%)	10 (25%)	5 (13%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	56	39 (70%)	\$23,905	31 (79%)	8 (21%)	12 (31%)	8 (21%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	46	31 (67%)	\$16,805	13 (42%)	18 (58%)	6 (19%)	2 (6%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	35	26 (74%)	\$13,910	19 (73%)	7 (27%)	3 (12%)	4 (15%)
ROCKLAND TRUST COMPANY (MBCU)	25	20 (80%)	\$12,010	17 (85%)	3 (15%)	2 (10%)	5 (25%)
EASTERN BANK (MBCU)	30	19 (63%)	\$7,785	11 (58%)	8 (42%)	1 (5%)	5 (26%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	36	18 (50%)	\$10,810	9 (50%)	9 (50%)	6 (33%)	3 (17%)
U.S. BANK NATIONAL ASSOCIATION (Other)	36	17 (47%)	\$13,615	14 (82%)	3 (18%)	6 (35%)	2 (12%)
ROCKET MORTGAGE, LLC (LML)	20	17 (85%)	\$7,495	9 (53%)	8 (47%)	7 (41%)	6 (35%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	19	16 (84%)	\$11,890	15 (94%)	1 (6%)	4 (25%)	1 (6%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	44	13 (30%)	\$7,965	13 (100%)	0 (0%)	3 (23%)	1 (8%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	14	13 (93%)	\$9,115	10 (77%)	3 (23%)	6 (46%)	1 (8%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	22	12 (55%)	\$6,210	8 (67%)	4 (33%)	3 (25%)	1 (8%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	15	11 (73%)	\$4,845	5 (45%)	6 (55%)	5 (45%)	4 (36%)
CAMBRIDGE SAVINGS BANK (MBCU)	13	11 (85%)	\$7,555	10 (91%)	1 (9%)	2 (18%)	1 (9%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	12	10 (83%)	\$5,840	9 (90%)	1 (10%)	6 (60%)	0 (0%)
BERKSHIRE BANK (MBCU)	15	9 (60%)	\$6,765	7 (78%)	2 (22%)	4 (44%)	1 (11%)
JEANNE D'ARC CREDIT UNION (MBCU)	9	9 (100%)	\$6,015	6 (67%)	3 (33%)	5 (56%)	0 (0%)

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

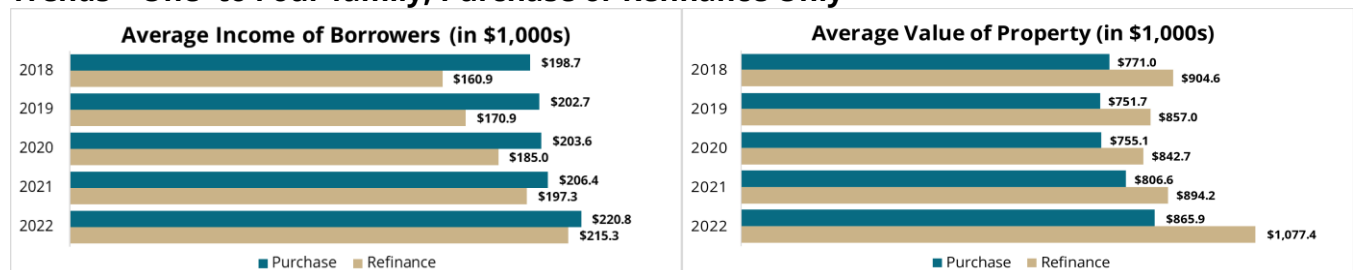


Geography: Jamaica Plain

Mortgage Lending

Jamaica Plain	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	74	33	52	3	403	168	153	733
Purchase Originations (Rate)	39 (75%)	8 (80%)	15 (79%)	0 (0%)	165 (82%)	57 (55%)	23 (46%)	284 (74%)
Refinance Originations (Rate)	7 (88%)	6 (60%)	7 (54%)	0 (0%)	60 (72%)	29 (62%)	18 (40%)	109 (68%)
Denials	5 (7%)	10 (30%)	13 (25%)	2 (67%)	47 (12%)	12 (7%)	44 (29%)	89 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	34	5	14	0	143	27	20	223
Total Amount in \$1,000s)	\$20,930	\$2,335	\$11,000	\$0	\$91,605	\$15,775	\$6,690	\$141,645
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	34	5	13	0	138	26	20	216
Median Loan Amount	\$590,000	\$525,000	\$795,000		\$625,000	\$505,000	\$340,000	\$625,000
Median Income	\$165,000	\$170,000	\$220,000		\$200,000	\$196,000	\$78,500	\$196,000
Median Value	\$805,000	\$660,000	\$935,000		\$760,000	\$805,000	\$425,000	\$780,000
LTV > 90	3 of 33	2 of 4	5 of 14	0 of 0	17 of 138	5 of 27	6 of 19	32 of 216
DTI > 45	2 of 33	1 of 4	2 of 14	0 of 0	4 of 138	3 of 27	3 of 19	12 of 216
Loan Costs > \$5,000	9 of 32	2 of 4	9 of 14	0 of 0	40 of 131	5 of 25	1 of 17	65 of 206
LICENSED MORTGAGE LENDERS - All Applications								
Applications	47	22	37	1	165	72	79	344
Purchase Originations (Rate)	27 (68%)	3 (50%)	13 (87%)	0 (0%)	75 (69%)	17 (47%)	23 (85%)	135 (66%)
Refinance Originations (Rate)	4 (57%)	3 (20%)	12 (57%)	1 (100%)	35 (65%)	16 (44%)	24 (49%)	71 (53%)
Denials	0 (0%)	4 (18%)	5 (14%)	0 (0%)	7 (4%)	6 (8%)	14 (18%)	22 (6%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	20	3	12	0	67	15	22	117
Total Amount in \$1,000s)	\$11,730	\$1,805	\$5,490	\$0	\$39,405	\$10,285	\$9,190	\$68,715
FHA Loans	0	0	0	0	0	2	0	2
Single Unit	20	3	12	0	64	13	22	112
Median Loan Amount	\$605,000	\$705,000	\$480,000		\$585,000	\$625,000	\$440,000	\$585,000
Median Income	\$201,000	\$220,000	\$146,500		\$167,000	\$161,000	\$91,500	\$166,000
Median Value	\$800,000	\$835,000	\$610,000		\$695,000	\$815,000	\$575,000	\$725,000
LTV > 90	0 of 20	1 of 3	4 of 11	0 of 0	12 of 67	2 of 15	6 of 21	19 of 116
DTI > 45	3 of 20	0 of 3	1 of 12	0 of 0	8 of 67	3 of 15	8 of 22	15 of 117
Loan Costs > \$5,000	14 of 20	2 of 3	6 of 12	0 of 0	28 of 67	9 of 15	8 of 22	59 of 117
OTHER LENDERS - All Applications								
Applications	31	9	13	0	134	123	46	310
Purchase Originations (Rate)	11 (50%)	1 (25%)	3 (50%)	0 (0%)	45 (76%)	12 (15%)	9 (53%)	72 (43%)
Refinance Originations (Rate)	4 (57%)	2 (50%)	2 (67%)	0 (0%)	28 (61%)	9 (26%)	9 (36%)	45 (48%)
Denials	4 (13%)	2 (22%)	2 (15%)	0 (0%)	12 (9%)	6 (5%)	9 (20%)	26 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	8	1	2	0	40	10	9	61
Total Amount in \$1,000s)	\$5,190	\$1,025	\$1,360	\$0	\$25,720	\$7,250	\$3,025	\$40,545
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	8	1	2	0	39	10	9	60
Median Loan Amount	\$560,000	\$1,025,000	\$680,000		\$650,000	\$685,000	\$345,000	\$645,000
Median Income	\$176,500	\$289,000	\$377,500		\$170,000	\$223,500	\$83,000	\$183,000
Median Value	\$685,000	\$1,145,000	\$1,085,000		\$705,000	\$980,000	\$575,000	\$730,000
LTV > 90	0 of 8	0 of 1	0 of 2	0 of 0	5 of 39	1 of 10	0 of 9	6 of 60
DTI > 45	0 of 8	0 of 1	0 of 2	0 of 0	3 of 39	2 of 10	3 of 9	5 of 60
Loan Costs > \$5,000	3 of 8	1 of 1	1 of 2	0 of 0	16 of 39	5 of 10	1 of 9	26 of 60

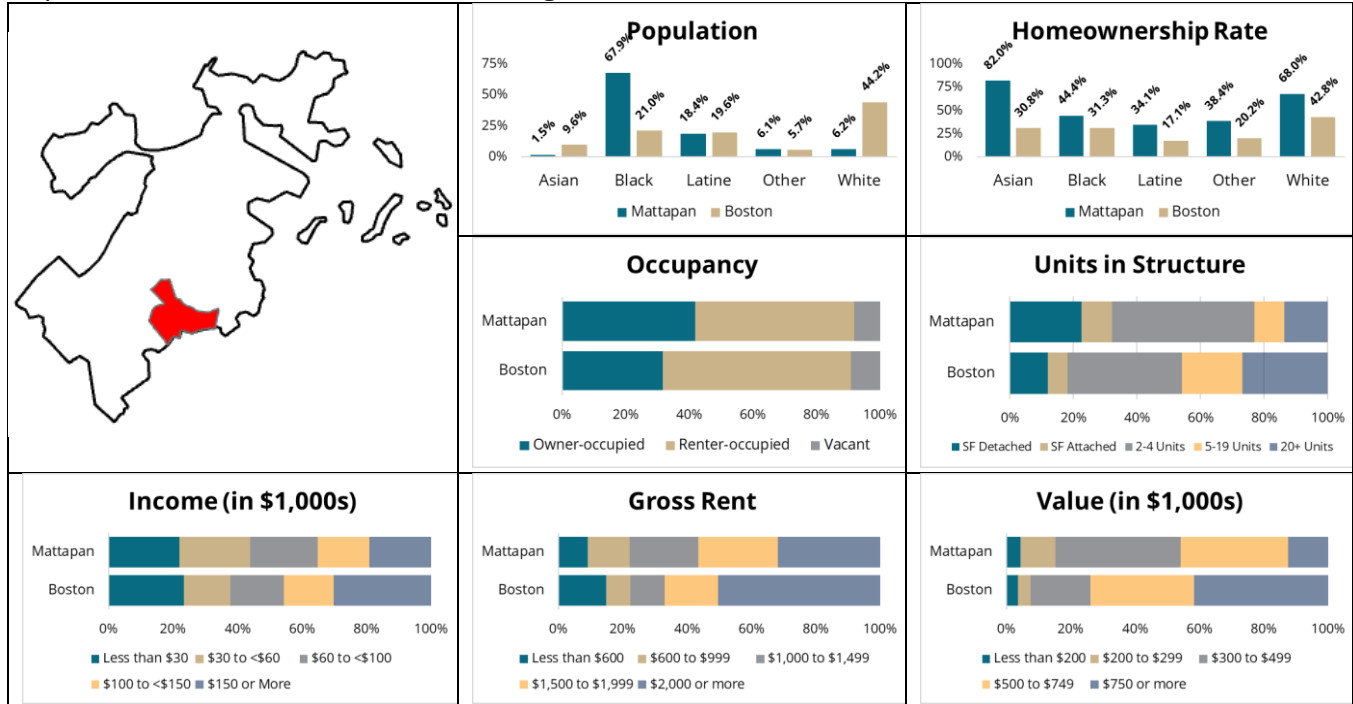
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Mattapan

Population: 26,345

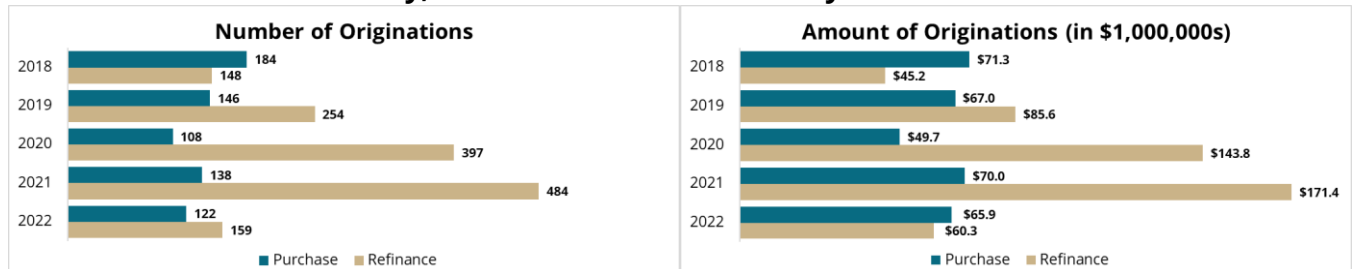
Housing Units: 10,042



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	39	19 (49%)	\$4,675	5 (26%)	14 (74%)	15 (79%)	9 (47%)
ROCKET MORTGAGE, LLC (LML)	29	17 (59%)	\$5,675	5 (29%)	12 (71%)	9 (53%)	9 (53%)
FIRST REPUBLIC BANK (MBCU)	22	16 (73%)	\$6,600	4 (25%)	12 (75%)	3 (19%)	5 (31%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	16	13 (81%)	\$6,085	8 (62%)	5 (38%)	10 (77%)	8 (62%)
LOANDEPOT.COM, LLC (LML)	17	10 (59%)	\$3,870	1 (10%)	9 (90%)	5 (50%)	5 (50%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	21	9 (43%)	\$4,335	9 (100%)	0 (0%)	4 (44%)	2 (22%)
EASTERN BANK (MBCU)	14	9 (64%)	\$3,145	3 (33%)	6 (67%)	8 (89%)	5 (56%)
NATIONSTAR MORTGAGE LLC (LML)	12	9 (75%)	\$2,495	0 (0%)	9 (100%)	6 (67%)	5 (56%)
GUARANTEED RATE, INC. (LML)	14	8 (57%)	\$3,420	6 (75%)	2 (25%)	4 (50%)	4 (50%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	10	8 (80%)	\$5,960	7 (88%)	1 (13%)	7 (88%)	2 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	15	7 (47%)	\$2,475	3 (43%)	4 (57%)	5 (71%)	4 (57%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	10	7 (70%)	\$5,255	4 (57%)	3 (43%)	5 (71%)	0 (0%)
ROCKLAND TRUST COMPANY (MBCU)	14	6 (43%)	\$2,240	5 (83%)	1 (17%)	4 (67%)	2 (33%)
NEW FED MORTGAGE, CORP. (LML)	6	6 (100%)	\$2,810	3 (50%)	3 (50%)	3 (50%)	2 (33%)
PENNYMAC LOAN SERVICES, LLC (LML)	15	5 (33%)	\$2,555	1 (20%)	4 (80%)	4 (80%)	0 (0%)
AMERISAVE MORTGAGE CORPORATION (LML)	20	4 (20%)	\$1,460	0 (0%)	4 (100%)	2 (50%)	3 (75%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	10	4 (40%)	\$1,590	1 (25%)	3 (75%)	3 (75%)	3 (75%)
HOME POINT FINANCIAL CORPORATION (LML)	6	4 (67%)	\$2,390	2 (50%)	2 (50%)	2 (50%)	0 (0%)
FREEDOM MORTGAGE CORPORATION (LML)	6	4 (67%)	\$2,290	1 (25%)	3 (75%)	3 (75%)	0 (0%)
SANTANDER BANK, N.A. (MBCU)	6	4 (67%)	\$1,990	3 (75%)	1 (25%)	2 (50%)	3 (75%)

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

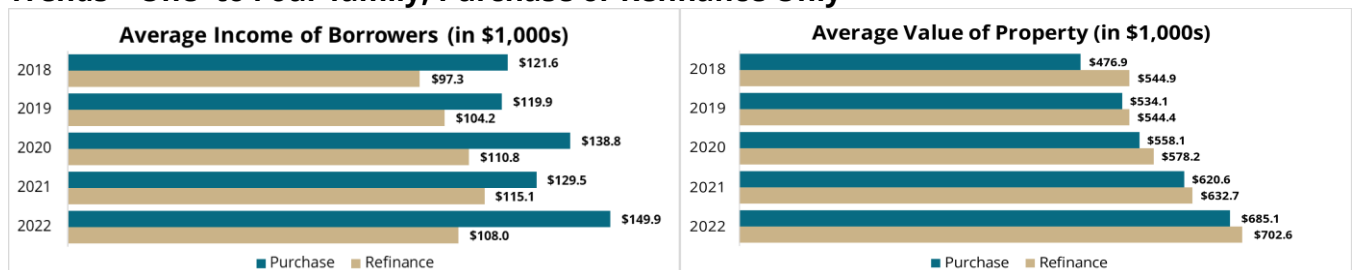


Geography: Mattapan

Mortgage Lending

Mattapan	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	11	179	41	4	37	67	158	339
Purchase Originations (Rate)	5 (100%)	16 (55%)	4 (40%)	0 (0%)	12 (86%)	11 (44%)	14 (56%)	48 (58%)
Refinance Originations (Rate)	2 (67%)	24 (48%)	7 (54%)	1 (50%)	10 (83%)	16 (57%)	25 (46%)	60 (56%)
Denials	3 (27%)	85 (47%)	19 (46%)	3 (75%)	5 (14%)	11 (16%)	71 (45%)	126 (37%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	11	3	0	11	4	12	32
Total Amount in \$1,000s)	\$1,375	\$4,915	\$1,345	\$0	\$6,155	\$2,150	\$5,040	\$15,940
FHA Loans	0	0	0	0	0	1	0	1
Single Unit	3	9	3	0	10	4	10	29
Median Loan Amount	\$495,000	\$435,000	\$435,000		\$465,000	\$530,000	\$430,000	\$465,000
Median Income	\$101,000	\$95,000	\$109,000		\$165,000	\$144,000	\$90,500	\$139,500
Median Value	\$575,000	\$475,000	\$480,000		\$610,000	\$615,000	\$475,000	\$555,000
LTV > 90	0 of 3	5 of 9	2 of 2	0 of 0	3 of 10	2 of 4	7 of 11	12 of 28
DTI > 45	0 of 3	1 of 9	0 of 2	0 of 0	1 of 10	1 of 4	1 of 11	3 of 28
Loan Costs > \$5,000	0 of 3	4 of 9	1 of 2	0 of 0	4 of 10	2 of 4	2 of 11	11 of 28
LICENSED MORTGAGE LENDERS - All Applications								
Applications	8	140	26	1	32	87	123	294
Purchase Originations (Rate)	3 (60%)	29 (63%)	12 (100%)	0 (0%)	12 (75%)	12 (55%)	17 (81%)	68 (67%)
Refinance Originations (Rate)	2 (67%)	39 (42%)	5 (36%)	0 (0%)	6 (38%)	20 (31%)	37 (37%)	72 (38%)
Denials	2 (25%)	36 (26%)	3 (12%)	1 (100%)	4 (13%)	23 (26%)	36 (29%)	69 (23%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	28	10	0	10	11	17	62
Total Amount in \$1,000s)	\$1,065	\$18,500	\$7,270	\$0	\$5,010	\$5,765	\$6,805	\$37,610
FHA Loans	0	14	6	0	0	5	4	25
Single Unit	3	7	4	0	10	8	14	32
Median Loan Amount	\$325,000	\$635,000	\$725,000		\$510,000	\$495,000	\$375,000	\$570,000
Median Income	\$91,000	\$147,500	\$124,000		\$179,000	\$84,000	\$84,000	\$141,500
Median Value	\$355,000	\$740,000	\$785,000		\$660,000	\$615,000	\$455,000	\$690,000
LTV > 90	1 of 3	16 of 28	7 of 10	0 of 0	1 of 10	7 of 11	10 of 17	32 of 62
DTI > 45	0 of 3	12 of 28	5 of 10	0 of 0	0 of 10	7 of 11	7 of 17	24 of 62
Loan Costs > \$5,000	1 of 3	26 of 27	10 of 10	0 of 0	4 of 10	6 of 11	9 of 17	47 of 61
OTHER LENDERS - All Applications								
Applications	4	65	17	1	15	48	47	150
Purchase Originations (Rate)	1 (33%)	4 (31%)	2 (50%)	0 (0%)	2 (25%)	2 (13%)	2 (33%)	11 (25%)
Refinance Originations (Rate)	0 (0%)	18 (50%)	2 (22%)	0 (0%)	2 (33%)	7 (30%)	8 (27%)	29 (39%)
Denials	1 (25%)	21 (32%)	5 (29%)	1 (100%)	2 (13%)	7 (15%)	20 (43%)	37 (25%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	3	2	0	2	1	2	9
Total Amount in \$1,000s)	\$415	\$1,405	\$1,460	\$0	\$970	\$555	\$850	\$4,805
FHA Loans	0	1	1	0	0	1	0	3
Single Unit	1	3	1	0	2	1	2	8
Median Loan Amount	\$415,000	\$435,000	\$730,000		\$485,000	\$555,000	\$425,000	\$475,000
Median Income	\$90,000	\$122,000	\$161,500		\$154,000	\$119,000	\$87,500	\$122,000
Median Value	\$485,000	\$515,000	\$780,000		\$695,000	\$565,000	\$485,000	\$565,000
LTV > 90	0 of 1	1 of 3	1 of 2	0 of 0	0 of 2	1 of 1	0 of 2	3 of 9
DTI > 45	0 of 1	2 of 3	0 of 2	0 of 0	0 of 2	1 of 1	0 of 2	3 of 9
Loan Costs > \$5,000	0 of 1	3 of 3	1 of 2	0 of 0	0 of 2	1 of 1	1 of 2	5 of 9

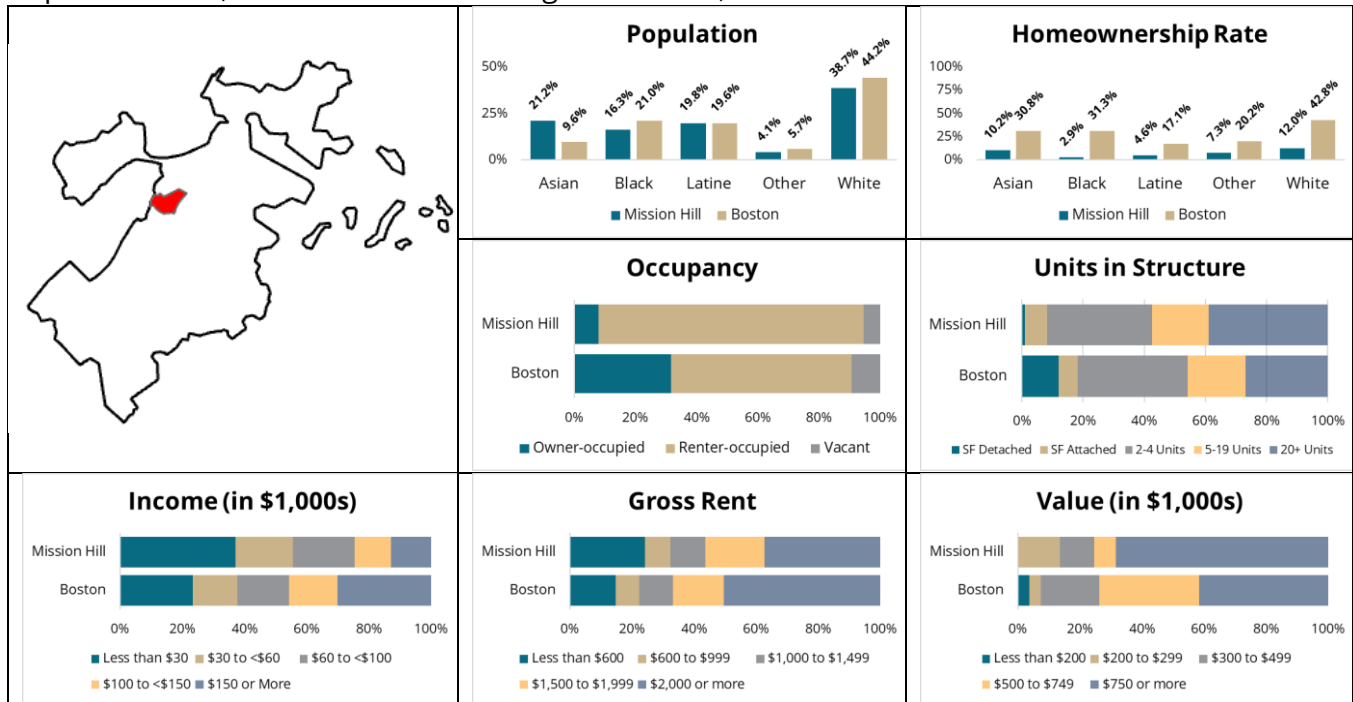
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Mission Hill

Population: 15,168

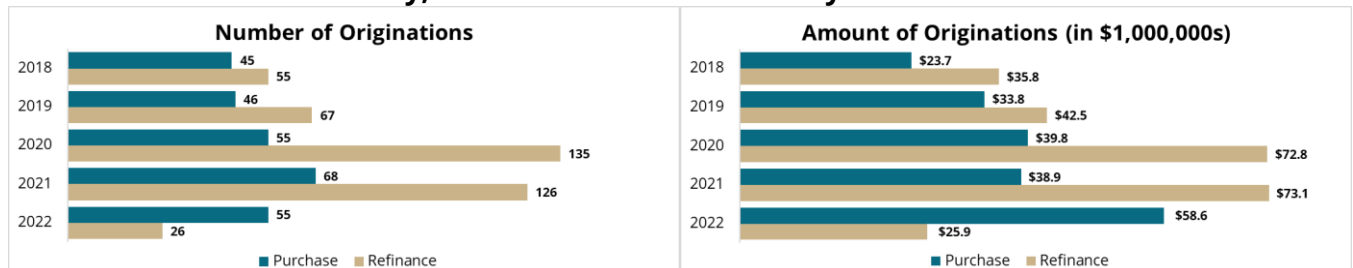
Housing Units: 6,722



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
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	10	9 (90%)	\$16,585	7 (78%)	2 (22%)	0 (0%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	8	7 (88%)	\$7,825	7 (100%)	0 (0%)	3 (43%)	0 (0%)
FIRST REPUBLIC BANK (MBCU)	6	6 (100%)	\$5,670	2 (33%)	4 (67%)	2 (33%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	6	6 (100%)	\$4,880	2 (33%)	4 (67%)	1 (17%)	2 (33%)
STONEHAMBANK, A CO-OPERATIVE BANK (MBCU)	5	5 (100%)	\$8,995	1 (20%)	4 (80%)	0 (0%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	9	4 (44%)	\$960	1 (25%)	3 (75%)	0 (0%)	2 (50%)
EASTERN BANK (MBCU)	4	3 (75%)	\$1,625	2 (67%)	1 (33%)	3 (100%)	0 (0%)
WALPOLE CO-OPERATIVE BANK (MBCU)	3	3 (100%)	\$4,225	3 (100%)	0 (0%)	0 (0%)	0 (0%)
GUARANTEED RATE, INC. (LML)	3	2 (67%)	\$1,360	2 (100%)	0 (0%)	2 (100%)	0 (0%)
WATERTOWN SAVINGS BANK (MBCU)	2	2 (100%)	\$3,600	2 (100%)	0 (0%)	0 (0%)	0 (0%)
NEEDHAM BANK (MBCU)	2	2 (100%)	\$2,210	2 (100%)	0 (0%)	0 (0%)	0 (0%)
BERKSHIRE BANK (MBCU)	2	2 (100%)	\$1,940	2 (100%)	0 (0%)	2 (100%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	2	2 (100%)	\$1,530	1 (50%)	1 (50%)	0 (0%)	0 (0%)
METRO (MBCU)	2	2 (100%)	\$1,320	1 (50%)	1 (50%)	2 (100%)	1 (50%)
WORKERS CREDIT UNION (Other)	2	2 (100%)	\$1,040	1 (50%)	1 (50%)	0 (0%)	1 (50%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	2	2 (100%)	\$820	2 (100%)	0 (0%)	1 (50%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	5	1 (20%)	\$1,315	1 (100%)	0 (0%)	1 (100%)	1 (100%)
NEW FED MORTGAGE, CORP. (LML)	3	1 (33%)	\$375	1 (100%)	0 (0%)	1 (100%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	3	1 (33%)	\$245	1 (100%)	0 (0%)	0 (0%)	1 (100%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	2	1 (50%)	\$1,195	0 (0%)	1 (100%)	0 (0%)	0 (0%)

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

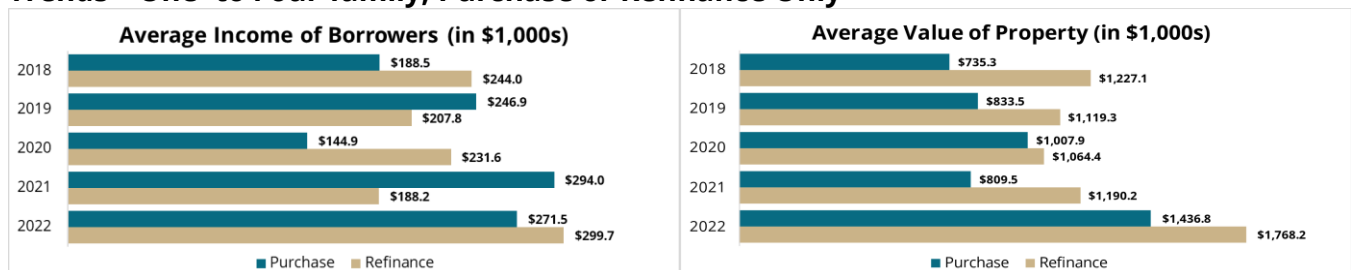


Geography: Mission Hill

Mortgage Lending

Mission Hill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	23	8	2	1	36	37	23	107
Purchase Originations (Rate)	12 (67%)	2 (67%)	0 (0%)	0 (0%)	13 (68%)	16 (80%)	4 (50%)	43 (72%)
Refinance Originations (Rate)	1 (33%)	2 (100%)	0 (0%)	0 (0%)	11 (85%)	12 (75%)	3 (43%)	26 (74%)
Denials	5 (22%)	2 (25%)	1 (50%)	1 (100%)	6 (17%)	3 (8%)	10 (43%)	18 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	2	0	0	4	1	2	12
Total Amount in \$1,000s)	\$3,205	\$1,210	\$0	\$0	\$1,480	\$405	\$650	\$6,300
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	5	2	0	0	4	1	2	12
Median Loan Amount	\$655,000	\$605,000			\$400,000	\$405,000	\$325,000	\$425,000
Median Income	\$230,000	\$269,500			\$197,000	\$91,000	\$77,000	\$192,000
Median Value	\$735,000	\$855,000			\$590,000	\$505,000	\$525,000	\$670,000
LTV > 90	0 of 5	0 of 2	0 of 0	0 of 0	0 of 4	0 of 1	0 of 2	0 of 12
DTI > 45	0 of 5	1 of 2	0 of 0	0 of 0	0 of 4	0 of 1	0 of 2	1 of 12
Loan Costs > \$5,000	0 of 5	0 of 2	0 of 0	0 of 0	1 of 4	0 of 1	0 of 2	1 of 12
LICENSED MORTGAGE LENDERS - All Applications								
Applications	9	0	1	1	2	14	8	27
Purchase Originations (Rate)	5 (56%)	0 (0%)	0 (0%)	1 (100%)	1 (100%)	1 (33%)	1 (50%)	8 (57%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (100%)	1 (9%)	0 (0%)	2 (15%)
Denials	1 (11%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	5 (36%)	3 (38%)	6 (22%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	0	0	0	1	1	1	3
Total Amount in \$1,000s)	\$645	\$0	\$0	\$0	\$485	\$535	\$485	\$1,665
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	1	0	0	0	1	1	1	3
Median Loan Amount	\$645,000				\$485,000	\$535,000	\$485,000	\$535,000
Median Income	\$153,000				\$94,000	\$135,000	\$94,000	\$135,000
Median Value	\$685,000				\$535,000	\$715,000	\$535,000	\$685,000
LTV > 90	1 of 1	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1	0 of 1	1 of 3
DTI > 45	0 of 1	0 of 0	0 of 0	0 of 0	1 of 1	0 of 1	1 of 1	1 of 3
Loan Costs > \$5,000	0 of 1	0 of 0	0 of 0	0 of 0	0 of 1	0 of 1	0 of 1	0 of 3
OTHER LENDERS - All Applications								
Applications	3	0	3	0	13	17	8	36
Purchase Originations (Rate)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	3 (38%)	2 (22%)	1 (33%)	6 (32%)
Refinance Originations (Rate)	1 (100%)	0 (0%)	1 (33%)	0 (0%)	1 (33%)	4 (57%)	1 (33%)	7 (50%)
Denials	1 (33%)	0 (0%)	0 (0%)	0 (0%)	5 (38%)	3 (18%)	2 (25%)	9 (25%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	0	0	0	2	0	1	2
Total Amount in \$1,000s)	\$0	\$0	\$0	\$0	\$1,190	\$0	\$275	\$1,190
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	2	0	1	2
Median Loan Amount					\$595,000		\$275,000	\$595,000
Median Income					\$263,500		\$77,000	\$263,500
Median Value					\$810,000		\$475,000	\$810,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	0 of 2	0 of 0	0 of 1	0 of 2
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	1 of 2	0 of 0	1 of 1	1 of 2
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	1 of 2	0 of 0	0 of 1	1 of 2

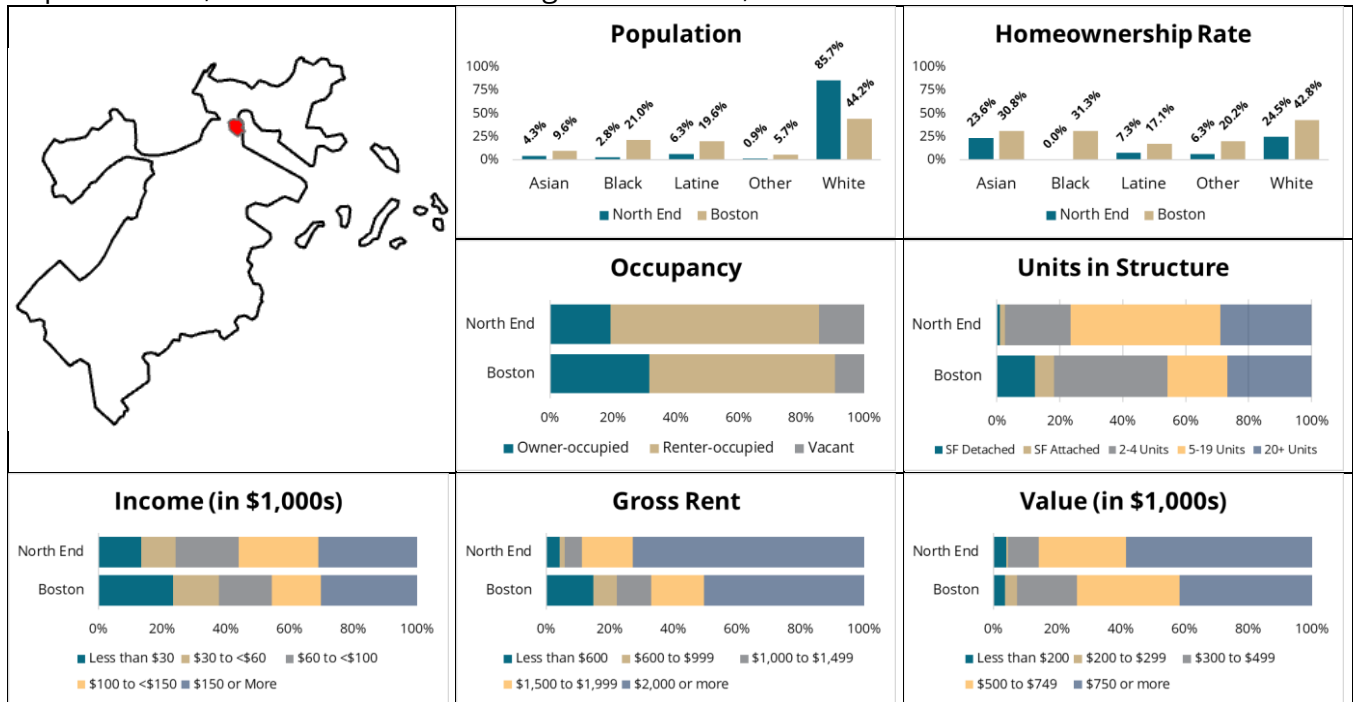
Trends – One- to Four-family, Purchase or Refinance Only



Geography: North End

Population: 9,856

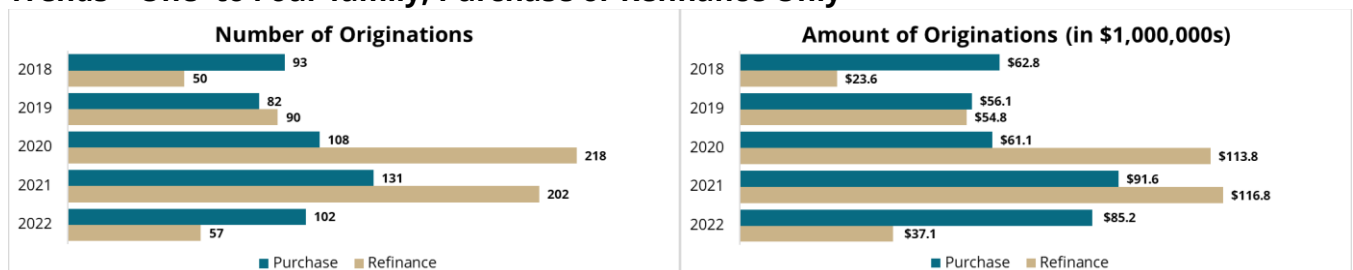
Housing Units: 6,756



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)	15	13 (87%)	\$9,735	7 (54%)	6 (46%)	3 (23%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	11	8 (73%)	\$5,500	8 (100%)	0 (0%)	1 (13%)	0 (0%)
GUARANTEED RATE, INC. (LML)	10	6 (60%)	\$3,540	6 (100%)	0 (0%)	0 (0%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	10	5 (50%)	\$1,885	1 (20%)	4 (80%)	1 (20%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	5	5 (100%)	\$1,835	2 (40%)	3 (60%)	0 (0%)	2 (40%)
U.S. BANK NATIONAL ASSOCIATION (Other)	9	4 (44%)	\$3,920	2 (50%)	2 (50%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	9	4 (44%)	\$1,920	1 (25%)	3 (75%)	2 (50%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	8	4 (50%)	\$2,920	2 (50%)	2 (50%)	2 (50%)	1 (25%)
EVERETT CO-OPERATIVE BANK (MBCU)	6	4 (67%)	\$5,860	4 (100%)	0 (0%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	6	4 (67%)	\$5,800	4 (100%)	0 (0%)	1 (25%)	0 (0%)
EASTERN BANK (MBCU)	6	4 (67%)	\$2,220	1 (25%)	3 (75%)	0 (0%)	1 (25%)
ROCKLAND TRUST COMPANY (MBCU)	6	4 (67%)	\$2,040	4 (100%)	0 (0%)	1 (25%)	1 (25%)
EAGLE BANK (MBCU)	4	4 (100%)	\$1,770	1 (25%)	3 (75%)	1 (25%)	0 (0%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	5	3 (60%)	\$3,495	1 (33%)	2 (67%)	0 (0%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	4	3 (75%)	\$2,265	3 (100%)	0 (0%)	0 (0%)	1 (33%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	3	3 (100%)	\$3,775	3 (100%)	0 (0%)	2 (67%)	0 (0%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	3	3 (100%)	\$3,625	2 (67%)	1 (33%)	0 (0%)	0 (0%)
CAPE COD CO-OPERATIVE BANK (MBCU)	3	3 (100%)	\$3,315	3 (100%)	0 (0%)	0 (0%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	3	3 (100%)	\$3,255	2 (67%)	1 (33%)	0 (0%)	0 (0%)
NEWREZ LLC (LML)	8	2 (25%)	\$1,100	0 (0%)	2 (100%)	0 (0%)	0 (0%)

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

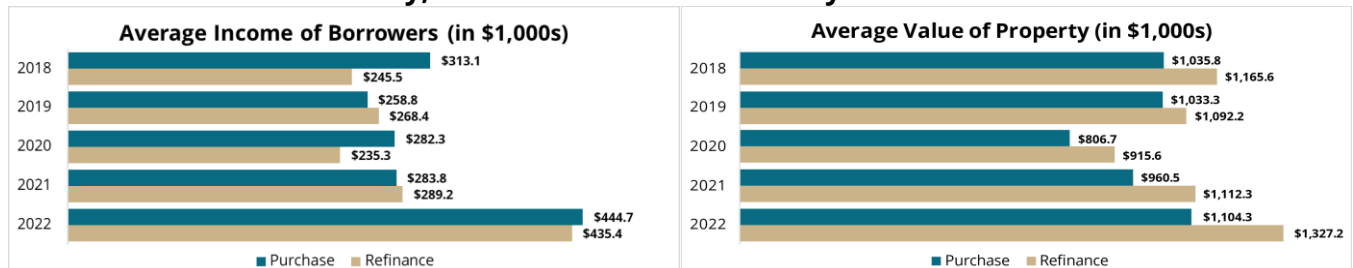


Geography: North End

Mortgage Lending

North End	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	11	2	9	2	131	66	30	221
Purchase Originations (Rate)	4 (80%)	1 (100%)	4 (100%)	0 (0%)	35 (67%)	23 (66%)	5 (71%)	67 (69%)
Refinance Originations (Rate)	3 (75%)	0 (0%)	3 (100%)	0 (0%)	22 (59%)	14 (64%)	1 (20%)	42 (63%)
Denials	3 (27%)	1 (50%)	1 (11%)	2 (100%)	24 (18%)	5 (8%)	13 (43%)	36 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	0	4	0	22	3	4	32
Total Amount in \$1,000s)	\$1,635	\$0	\$2,380	\$0	\$15,770	\$3,195	\$1,670	\$22,980
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	0	4	0	22	3	4	32
Median Loan Amount	\$525,000		\$595,000		\$580,000	\$715,000	\$405,000	\$605,000
Median Income	\$238,000		\$196,500		\$206,000	\$154,000	\$75,500	\$206,000
Median Value	\$795,000		\$750,000		\$965,000	\$1,550,000	\$510,000	\$805,000
LTV > 90	0 of 3	0 of 0	0 of 4	0 of 0	2 of 20	0 of 2	1 of 4	2 of 29
DTI > 45	0 of 3	0 of 0	0 of 4	0 of 0	3 of 20	0 of 2	1 of 4	3 of 29
Loan Costs > \$5,000	0 of 2	0 of 0	1 of 4	0 of 0	6 of 20	1 of 2	0 of 4	8 of 28
LICENSED MORTGAGE LENDERS - All Applications								
Applications	4	1	0	0	44	10	10	59
Purchase Originations (Rate)	3 (75%)	1 (100%)	0 (0%)	0 (0%)	18 (72%)	0 (0%)	2 (50%)	22 (63%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	8 (44%)	3 (60%)	2 (33%)	11 (48%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	4 (9%)	0 (0%)	2 (20%)	4 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	1	0	0	15	0	2	19
Total Amount in \$1,000s)	\$1,235	\$635	\$0	\$0	\$7,745	\$0	\$760	\$9,615
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	3	1	0	0	15	0	2	19
Median Loan Amount	\$435,000	\$635,000			\$525,000		\$380,000	\$485,000
Median Income	\$112,000	\$165,000			\$155,000		\$77,000	\$152,000
Median Value	\$545,000	\$675,000			\$615,000		\$445,000	\$615,000
LTV > 90	0 of 3	1 of 1	0 of 0	0 of 0	6 of 15	0 of 0	1 of 2	7 of 19
DTI > 45	1 of 3	0 of 1	0 of 0	0 of 0	3 of 15	0 of 0	1 of 2	4 of 19
Loan Costs > \$5,000	1 of 3	1 of 1	0 of 0	0 of 0	9 of 15	0 of 0	1 of 2	11 of 19
OTHER LENDERS - All Applications								
Applications	3	1	3	1	46	23	5	77
Purchase Originations (Rate)	0 (0%)	1 (100%)	2 (100%)	0 (0%)	16 (67%)	4 (33%)	1 (50%)	23 (58%)
Refinance Originations (Rate)	1 (50%)	0 (0%)	1 (100%)	0 (0%)	9 (64%)	3 (43%)	2 (100%)	14 (58%)
Denials	0 (0%)	0 (0%)	0 (0%)	0 (0%)	6 (13%)	2 (9%)	0 (0%)	8 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	1	2	0	14	1	1	18
Total Amount in \$1,000s)	\$0	\$355	\$1,210	\$0	\$16,620	\$1,005	\$305	\$19,190
FHA Loans	0	0	0	0	1	0	1	1
Single Unit	0	1	2	0	12	1	1	16
Median Loan Amount		\$355,000	\$605,000		\$1,025,000	\$1,005,000	\$305,000	\$825,000
Median Income		\$179,000	\$187,500		\$254,000	\$268,000	\$84,000	\$236,500
Median Value		\$595,000	\$670,000		\$1,305,000	\$1,305,000	\$645,000	\$1,265,000
LTV > 90	0 of 0	0 of 1	0 of 2	0 of 0	1 of 14	0 of 1	0 of 1	1 of 18
DTI > 45	0 of 0	0 of 1	0 of 2	0 of 0	2 of 14	0 of 1	1 of 1	2 of 18
Loan Costs > \$5,000	0 of 0	1 of 1	1 of 2	0 of 0	8 of 14	1 of 1	1 of 1	11 of 18

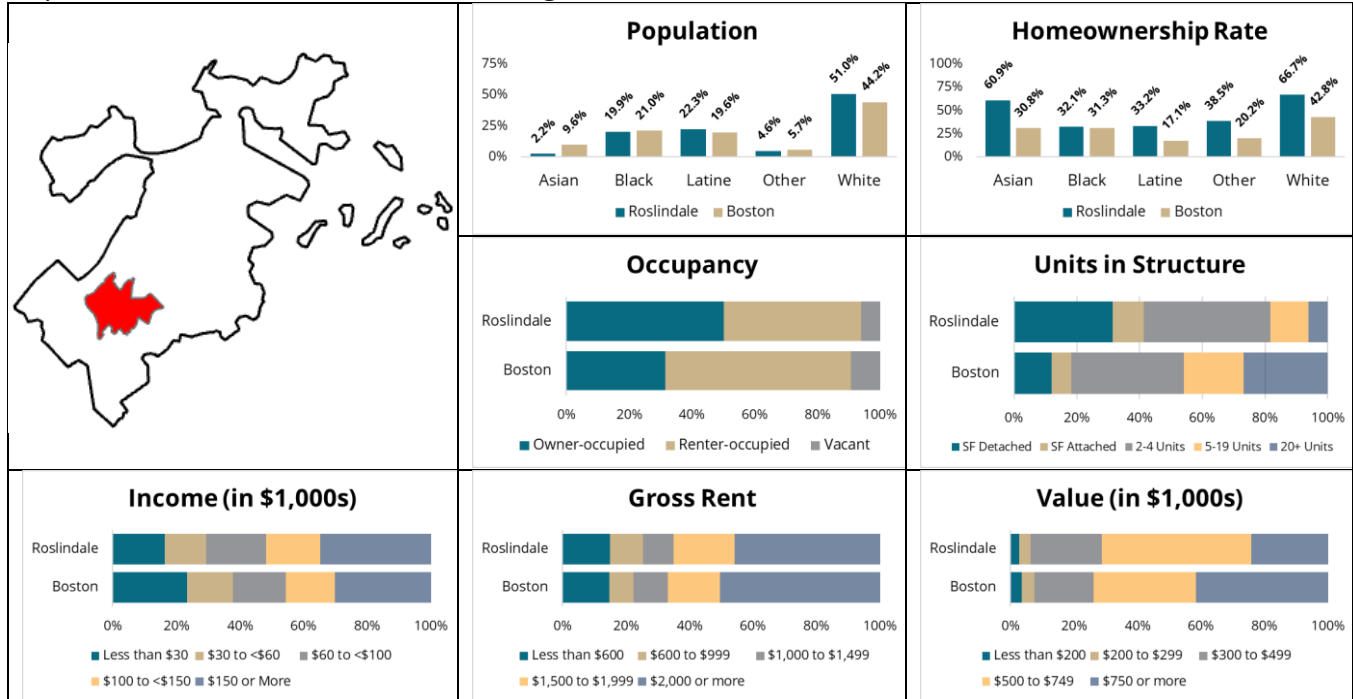
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Roslindale

Population: 30,321

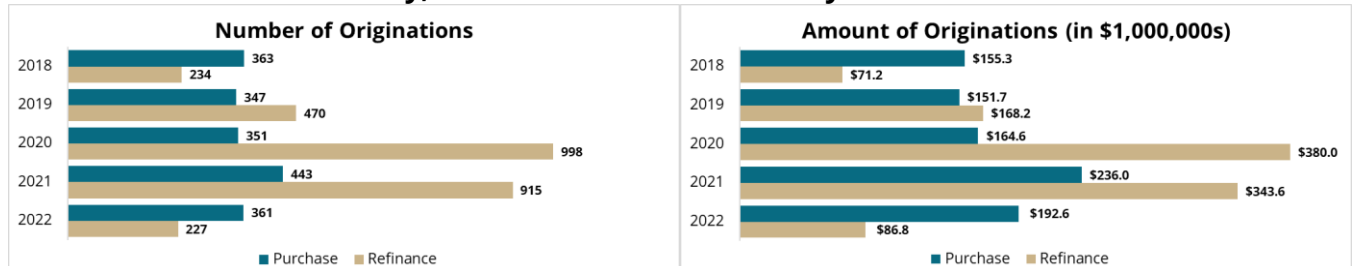
Housing Units: 12,602



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)	50	43 (86%)	\$21,775	35 (81%)	8 (19%)	9 (21%)	10 (23%)
GUARANTEED RATE, INC. (LML)	59	36 (61%)	\$20,030	31 (86%)	5 (14%)	6 (17%)	5 (14%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	48	31 (65%)	\$9,465	8 (26%)	23 (74%)	10 (32%)	18 (58%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	30	24 (80%)	\$10,600	16 (67%)	8 (33%)	2 (8%)	5 (21%)
ROCKET MORTGAGE, LLC (LML)	30	23 (77%)	\$9,245	6 (26%)	17 (74%)	5 (22%)	10 (43%)
FIRST REPUBLIC BANK (MBCU)	28	22 (79%)	\$11,010	14 (64%)	8 (36%)	7 (32%)	4 (18%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	35	19 (54%)	\$10,215	17 (89%)	2 (11%)	5 (26%)	3 (16%)
ROCKLAND TRUST COMPANY (MBCU)	26	16 (62%)	\$6,990	11 (69%)	5 (31%)	10 (63%)	4 (25%)
EASTERN BANK (MBCU)	20	15 (75%)	\$4,885	8 (53%)	7 (47%)	7 (47%)	4 (27%)
MORTGAGE NETWORK, INC. (LML)	15	13 (87%)	\$6,675	10 (77%)	3 (23%)	0 (0%)	4 (31%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	21	12 (57%)	\$6,430	7 (58%)	5 (42%)	5 (42%)	1 (8%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	15	12 (80%)	\$6,190	8 (67%)	4 (33%)	5 (42%)	2 (17%)
GUILD MORTGAGE COMPANY (Other)	15	12 (80%)	\$5,690	9 (75%)	3 (25%)	2 (17%)	5 (42%)
THE COOPERATIVE BANK (MBCU)	12	12 (100%)	\$7,240	6 (50%)	6 (50%)	0 (0%)	2 (17%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	29	9 (31%)	\$6,875	9 (100%)	0 (0%)	2 (22%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	9	8 (89%)	\$4,710	7 (88%)	1 (13%)	3 (38%)	0 (0%)
BOSTON FIREFIGHTERS (MBCU)	8	8 (100%)	\$4,800	5 (63%)	3 (38%)	4 (50%)	0 (0%)
CAMBRIDGE SAVINGS BANK (MBCU)	8	8 (100%)	\$3,510	8 (100%)	0 (0%)	2 (25%)	0 (0%)
GUARANTEED RATE AFFINITY, LLC (LML)	11	7 (64%)	\$3,765	7 (100%)	0 (0%)	3 (43%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	10	7 (70%)	\$3,695	6 (86%)	1 (14%)	0 (0%)	2 (29%)

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

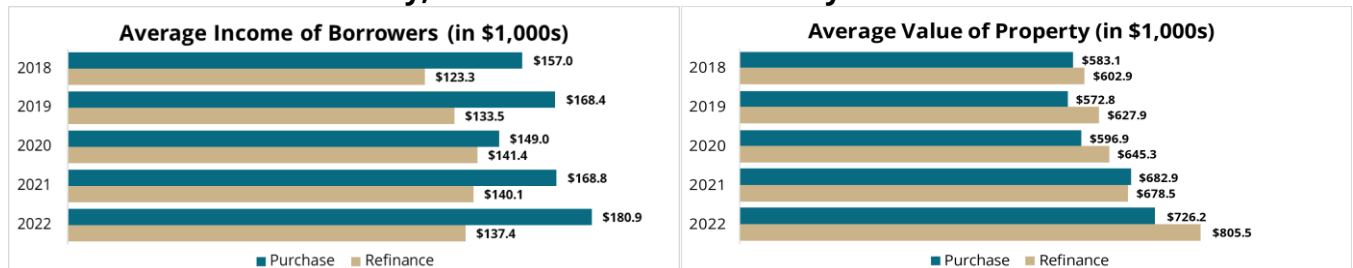


Geography: Roslindale

Mortgage Lending

Roslindale	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	35	47	86	7	323	119	175	617
Purchase Originations (Rate)	21 (75%)	7 (100%)	21 (91%)	1 (100%)	100 (79%)	33 (61%)	32 (73%)	183 (77%)
Refinance Originations (Rate)	3 (75%)	9 (50%)	12 (55%)	2 (50%)	60 (69%)	19 (54%)	35 (52%)	105 (62%)
Denials	3 (9%)	21 (45%)	28 (33%)	2 (29%)	36 (11%)	10 (8%)	51 (29%)	100 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	20	5	17	0	87	22	31	151
Total Amount in \$1,000s)	\$12,090	\$2,945	\$9,205	\$0	\$46,295	\$13,150	\$12,325	\$83,685
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	19	4	12	0	82	20	29	137
Median Loan Amount	\$545,000	\$605,000	\$545,000		\$525,000	\$620,000	\$425,000	\$565,000
Median Income	\$153,000	\$183,000	\$170,000		\$162,000	\$202,500	\$87,000	\$170,000
Median Value	\$765,000	\$715,000	\$645,000		\$675,000	\$745,000	\$495,000	\$705,000
LTV > 90	3 of 18	2 of 4	4 of 15	0 of 0	15 of 77	3 of 21	10 of 29	27 of 135
DTI > 45	0 of 18	1 of 4	1 of 15	0 of 0	6 of 77	0 of 21	3 of 29	8 of 135
Loan Costs > \$5,000	6 of 18	1 of 3	5 of 13	0 of 0	24 of 76	2 of 21	6 of 25	38 of 131
LICENSED MORTGAGE LENDERS - All Applications								
Applications	12	43	46	1	183	89	92	374
Purchase Originations (Rate)	6 (75%)	7 (47%)	17 (65%)	0 (0%)	81 (74%)	21 (49%)	16 (64%)	132 (65%)
Refinance Originations (Rate)	3 (75%)	10 (38%)	8 (42%)	0 (0%)	44 (64%)	19 (41%)	38 (59%)	84 (51%)
Denials	1 (8%)	9 (21%)	6 (13%)	0 (0%)	9 (5%)	6 (7%)	16 (17%)	31 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	5	16	0	76	19	16	122
Total Amount in \$1,000s)	\$3,370	\$2,975	\$9,370	\$0	\$42,070	\$10,805	\$5,860	\$68,590
FHA Loans	0	0	5	0	1	1	0	7
Single Unit	6	4	11	0	71	16	16	108
Median Loan Amount	\$630,000	\$595,000	\$585,000		\$565,000	\$575,000	\$360,000	\$570,000
Median Income	\$170,000	\$141,000	\$137,000		\$165,000	\$160,000	\$82,500	\$162,000
Median Value	\$695,000	\$645,000	\$665,000		\$655,000	\$715,000	\$500,000	\$665,000
LTV > 90	1 of 6	2 of 5	6 of 16	0 of 0	15 of 76	9 of 19	1 of 16	33 of 122
DTI > 45	0 of 6	0 of 5	5 of 16	0 of 0	11 of 76	5 of 19	6 of 16	21 of 122
Loan Costs > \$5,000	4 of 6	3 of 5	13 of 16	0 of 0	28 of 74	10 of 18	4 of 15	58 of 119
OTHER LENDERS - All Applications								
Applications	8	23	19	0	105	92	48	247
Purchase Originations (Rate)	3 (43%)	2 (33%)	0 (0%)	0 (0%)	37 (76%)	7 (12%)	10 (59%)	49 (39%)
Refinance Originations (Rate)	0 (0%)	5 (42%)	6 (60%)	0 (0%)	23 (62%)	9 (33%)	13 (59%)	43 (49%)
Denials	0 (0%)	4 (17%)	2 (11%)	0 (0%)	8 (8%)	6 (7%)	10 (21%)	20 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	1	0	0	28	4	9	35
Total Amount in \$1,000s)	\$960	\$475	\$0	\$0	\$14,670	\$2,630	\$2,945	\$18,735
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	1	0	0	28	4	9	35
Median Loan Amount	\$480,000	\$475,000			\$565,000	\$650,000	\$355,000	\$555,000
Median Income	\$89,000	\$112,000			\$144,500	\$243,000	\$81,000	\$144,000
Median Value	\$600,000	\$515,000			\$705,000	\$775,000	\$495,000	\$705,000
LTV > 90	1 of 2	1 of 1	0 of 0	0 of 0	3 of 28	1 of 4	2 of 9	6 of 35
DTI > 45	1 of 2	0 of 1	0 of 0	0 of 0	2 of 28	0 of 4	1 of 9	3 of 35
Loan Costs > \$5,000	2 of 2	1 of 1	0 of 0	0 of 0	10 of 28	2 of 4	3 of 9	15 of 35

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



Geography: Roxbury

Population: 51,486

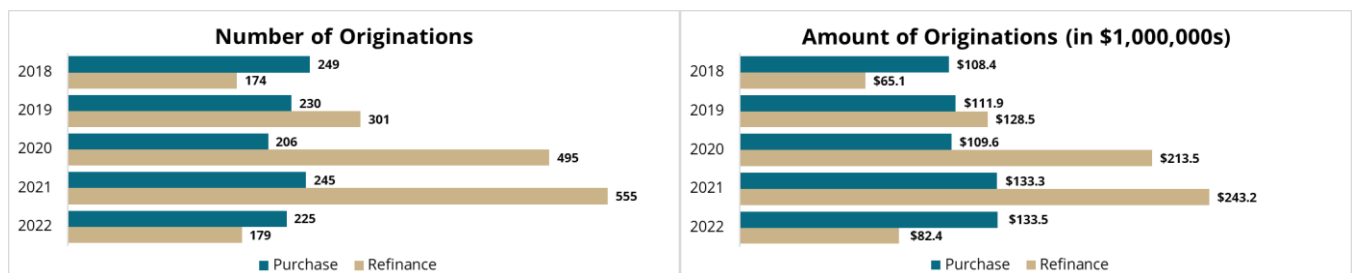
Housing Units: 22,371



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)	66	59 (89%)	\$32,195	25 (42%)	34 (58%)	15 (25%)	8 (14%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	52	18 (35%)	\$4,220	5 (28%)	13 (72%)	11 (61%)	13 (72%)
ROCKET MORTGAGE, LLC (LML)	27	16 (59%)	\$4,960	3 (19%)	13 (81%)	12 (75%)	12 (75%)
GUARANTEED RATE, INC. (LML)	27	14 (52%)	\$7,160	11 (79%)	3 (21%)	7 (50%)	4 (29%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	20	14 (70%)	\$6,550	10 (71%)	4 (29%)	4 (29%)	5 (36%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	17	12 (71%)	\$5,490	11 (92%)	1 (8%)	4 (33%)	2 (17%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	21	11 (52%)	\$5,455	7 (64%)	4 (36%)	5 (45%)	3 (27%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	20	10 (50%)	\$5,320	9 (90%)	1 (10%)	6 (60%)	5 (50%)
SANTANDER BANK, N.A. (MBCU)	11	9 (82%)	\$2,585	6 (67%)	3 (33%)	8 (89%)	7 (78%)
NATIONSTAR MORTGAGE LLC (LML)	12	8 (67%)	\$2,290	0 (0%)	8 (100%)	6 (75%)	3 (38%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	18	7 (39%)	\$3,305	4 (57%)	3 (43%)	3 (43%)	2 (29%)
ROCKLAND TRUST COMPANY (MBCU)	17	7 (41%)	\$6,435	4 (57%)	3 (43%)	4 (57%)	3 (43%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	11	7 (64%)	\$4,895	4 (57%)	3 (43%)	4 (57%)	2 (29%)
THE COOPERATIVE BANK (MBCU)	8	7 (88%)	\$3,075	4 (57%)	3 (43%)	3 (43%)	5 (71%)
RF RENOVATION MANAGEMENT COMPANY, LLC (Other)	7	7 (100%)	\$6,255	5 (71%)	2 (29%)	0 (0%)	0 (0%)
EASTERN BANK (MBCU)	19	6 (32%)	\$2,610	3 (50%)	3 (50%)	4 (67%)	2 (33%)
LOANDEPOT.COM, LLC (LML)	10	6 (60%)	\$2,620	2 (33%)	4 (67%)	2 (33%)	3 (50%)
METRO (MBCU)	11	5 (45%)	\$1,445	2 (40%)	3 (60%)	4 (80%)	2 (40%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	9	5 (56%)	\$3,005	4 (80%)	1 (20%)	4 (80%)	2 (40%)
GUILD MORTGAGE COMPANY (Other)	7	5 (71%)	\$2,935	5 (100%)	0 (0%)	1 (20%)	1 (20%)

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

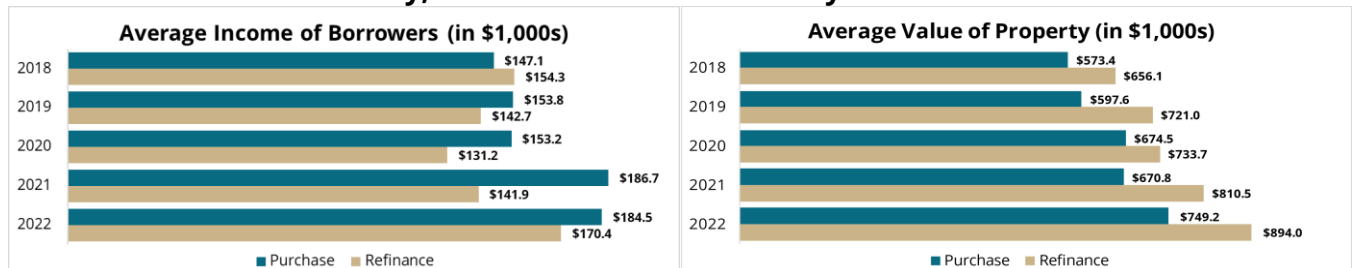


Geography: Roxbury

Mortgage Lending

Roxbury	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	41	148	54	5	113	148	206	509
Purchase Originations (Rate)	20 (80%)	12 (38%)	13 (72%)	0 (0%)	45 (76%)	31 (57%)	34 (58%)	121 (64%)
Refinance Originations (Rate)	2 (25%)	27 (48%)	8 (57%)	3 (75%)	22 (69%)	45 (61%)	29 (41%)	107 (57%)
Denials	4 (10%)	62 (42%)	21 (39%)	1 (20%)	13 (12%)	34 (23%)	75 (36%)	135 (27%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	14	10	12	0	33	12	28	81
Total Amount in \$1,000s)	\$6,850	\$3,490	\$7,420	\$0	\$17,265	\$5,590	\$8,810	\$40,615
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	14	10	10	0	32	11	27	77
Median Loan Amount	\$435,000	\$305,000	\$620,000		\$515,000	\$440,000	\$295,000	\$485,000
Median Income	\$153,000	\$80,000	\$150,500		\$138,000	\$120,500	\$75,000	\$132,000
Median Value	\$505,000	\$455,000	\$795,000		\$645,000	\$495,000	\$395,000	\$600,000
LTV > 90	3 of 14	6 of 7	5 of 12	0 of 0	9 of 29	3 of 12	13 of 22	26 of 74
DTI > 45	1 of 14	1 of 7	2 of 12	0 of 0	0 of 29	2 of 12	1 of 22	6 of 74
Loan Costs > \$5,000	4 of 13	0 of 7	0 of 11	0 of 0	10 of 26	1 of 11	4 of 17	15 of 68
LICENSED MORTGAGE LENDERS - All Applications								
Applications	13	96	32	2	58	76	112	277
Purchase Originations (Rate)	6 (55%)	14 (58%)	13 (76%)	0 (0%)	29 (71%)	8 (33%)	14 (50%)	70 (59%)
Refinance Originations (Rate)	2 (100%)	30 (43%)	7 (50%)	0 (0%)	2 (13%)	16 (33%)	36 (44%)	57 (38%)
Denials	2 (15%)	23 (24%)	5 (16%)	0 (0%)	5 (9%)	17 (22%)	26 (23%)	52 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	12	11	0	26	7	14	59
Total Amount in \$1,000s)	\$1,305	\$7,790	\$6,285	\$0	\$14,890	\$3,995	\$4,810	\$34,265
FHA Loans	0	4	2	0	1	1	0	8
Single Unit	3	7	7	0	23	6	14	46
Median Loan Amount	\$435,000	\$670,000	\$465,000		\$525,000	\$555,000	\$340,000	\$545,000
Median Income	\$90,000	\$144,000	\$135,000		\$135,000	\$200,000	\$69,000	\$137,000
Median Value	\$575,000	\$730,000	\$555,000		\$595,000	\$635,000	\$440,000	\$615,000
LTV > 90	0 of 3	9 of 12	6 of 11	0 of 0	13 of 25	3 of 7	6 of 14	31 of 58
DTI > 45	1 of 3	4 of 12	5 of 11	0 of 0	8 of 26	2 of 7	3 of 14	20 of 59
Loan Costs > \$5,000	1 of 3	9 of 11	9 of 11	0 of 0	16 of 26	3 of 7	8 of 14	38 of 58
OTHER LENDERS - All Applications								
Applications	17	60	21	1	26	69	50	194
Purchase Originations (Rate)	4 (50%)	7 (47%)	2 (40%)	0 (0%)	10 (71%)	15 (39%)	3 (33%)	38 (48%)
Refinance Originations (Rate)	1 (17%)	8 (22%)	4 (31%)	1 (100%)	4 (57%)	8 (42%)	8 (25%)	26 (32%)
Denials	8 (47%)	24 (40%)	5 (24%)	0 (0%)	4 (15%)	9 (13%)	20 (40%)	50 (26%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	6	2	0	9	3	3	21
Total Amount in \$1,000s)	\$675	\$4,370	\$1,420	\$0	\$5,715	\$2,285	\$1,065	\$14,465
FHA Loans	0	4	1	0	0	1	0	6
Single Unit	1	2	2	0	7	2	3	14
Median Loan Amount	\$675,000	\$805,000	\$710,000		\$605,000	\$685,000	\$335,000	\$685,000
Median Income	\$139,000	\$156,500	\$131,000		\$149,000	\$175,000	\$91,000	\$153,000
Median Value	\$845,000	\$830,000	\$740,000		\$755,000	\$855,000	\$355,000	\$805,000
LTV > 90	0 of 1	5 of 6	2 of 2	0 of 0	3 of 9	2 of 3	2 of 3	12 of 21
DTI > 45	0 of 1	2 of 6	1 of 2	0 of 0	0 of 9	1 of 3	0 of 3	4 of 21
Loan Costs > \$5,000	0 of 1	4 of 5	1 of 2	0 of 0	4 of 9	1 of 3	1 of 3	10 of 20

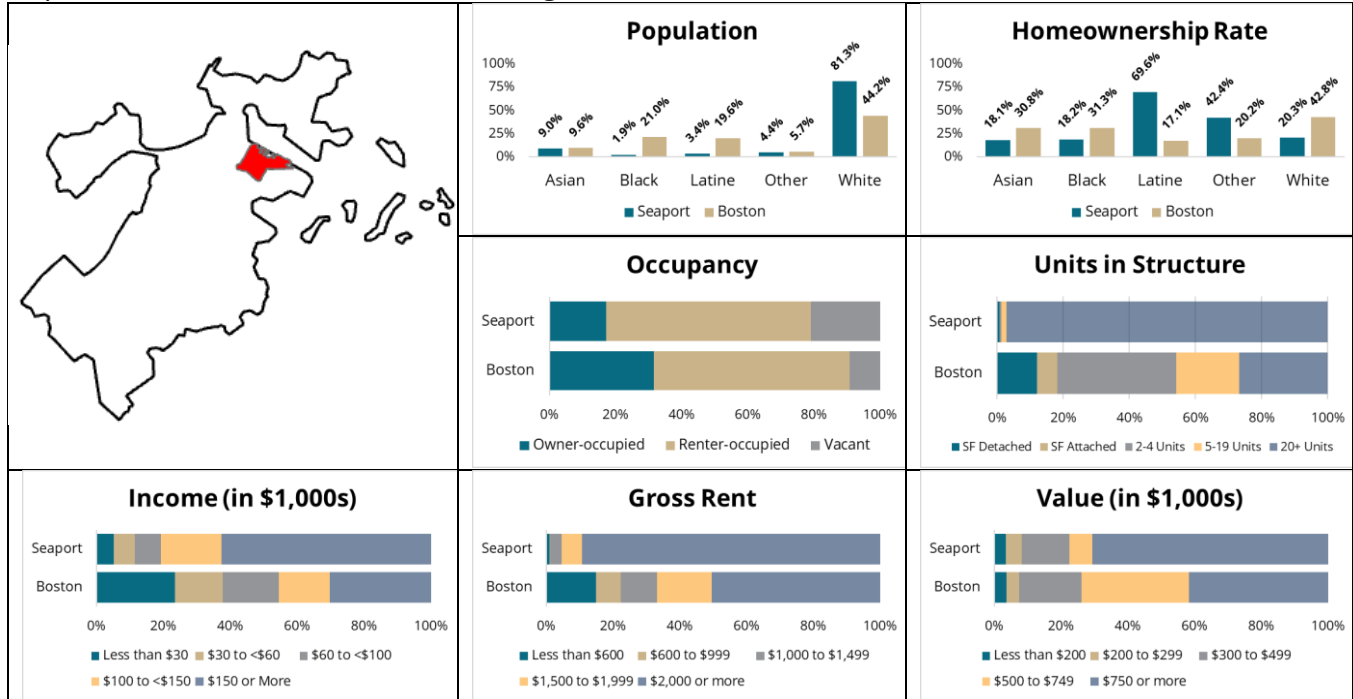
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Seaport

Population: 5,456

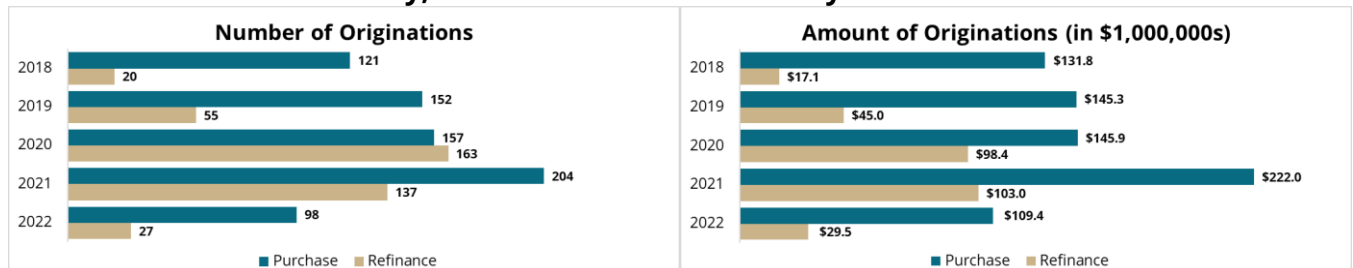
Housing Units: 4,521



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)	23	19 (83%)	\$28,505	16 (84%)	3 (16%)	3 (16%)	1 (5%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	10	8 (80%)	\$8,970	2 (25%)	6 (75%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	9	8 (89%)	\$9,360	4 (50%)	4 (50%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	13	5 (38%)	\$7,435	4 (80%)	1 (20%)	3 (60%)	0 (0%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	8	5 (63%)	\$4,245	4 (80%)	1 (20%)	2 (40%)	0 (0%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	5	4 (80%)	\$2,390	3 (75%)	1 (25%)	1 (25%)	0 (0%)
EMBRACE HOME LOANS, INC. (LML)	4	4 (100%)	\$5,040	4 (100%)	0 (0%)	1 (25%)	0 (0%)
EAST WEST BANK (MBCU)	4	4 (100%)	\$3,600	4 (100%)	0 (0%)	4 (100%)	0 (0%)
GUARANTEED RATE, INC. (LML)	14	3 (21%)	\$1,955	3 (100%)	0 (0%)	0 (0%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	3	3 (100%)	\$5,325	1 (33%)	2 (67%)	0 (0%)	0 (0%)
THE WASHINGTON TRUST COMPANY, OF WESTERLY (Other)	7	2 (29%)	\$1,060	2 (100%)	0 (0%)	1 (50%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	6	2 (33%)	\$1,730	1 (50%)	1 (50%)	0 (0%)	0 (0%)
EASTERN BANK (MBCU)	4	2 (50%)	\$1,500	2 (100%)	0 (0%)	2 (100%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	4	2 (50%)	\$1,020	2 (100%)	0 (0%)	1 (50%)	1 (50%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	2	2 (100%)	\$4,390	1 (50%)	1 (50%)	0 (0%)	0 (0%)
HSBC BANK USA, NATIONAL ASSOCIATION (Other)	2	2 (100%)	\$4,130	2 (100%)	0 (0%)	0 (0%)	0 (0%)
JEANNE D'ARC CREDIT UNION (MBCU)	2	2 (100%)	\$2,720	1 (50%)	1 (50%)	1 (50%)	0 (0%)
UBS BANK USA (Other)	2	2 (100%)	\$2,590	1 (50%)	1 (50%)	0 (0%)	0 (0%)
CHARLES SCHWAB BANK, SSB (Other)	2	2 (100%)	\$2,180	2 (100%)	0 (0%)	0 (0%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	2	2 (100%)	\$1,900	2 (100%)	0 (0%)	0 (0%)	0 (0%)

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

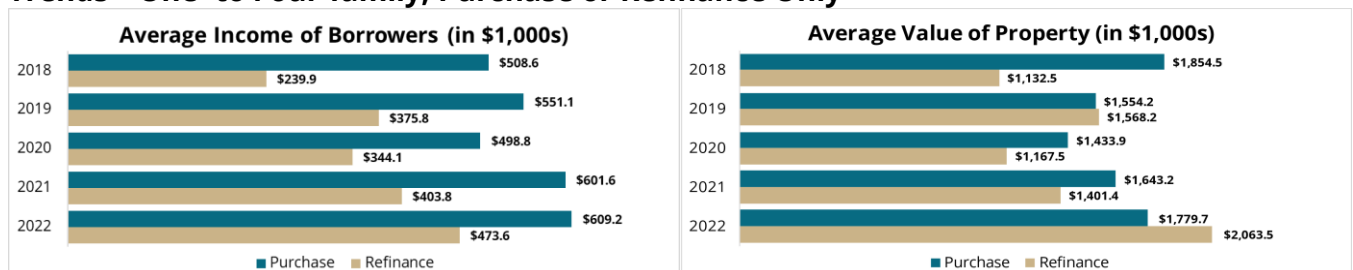


Geography: Seaport

Mortgage Lending

Seaport	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	21	3	4	0	83	29	8	140
Purchase Originations (Rate)	13 (87%)	2 (67%)	3 (100%)	0 (0%)	32 (60%)	8 (62%)	2 (67%)	58 (67%)
Refinance Originations (Rate)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	11 (73%)	8 (89%)	0 (0%)	20 (77%)
Denials	3 (14%)	0 (0%)	1 (25%)	0 (0%)	9 (11%)	1 (3%)	5 (63%)	14 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	9	1	2	0	28	7	2	47
Total Amount in \$1,000s)	\$7,185	\$775	\$1,290	\$0	\$32,980	\$13,185	\$860	\$55,415
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	9	1	2	0	28	7	2	47
Median Loan Amount	\$795,000	\$775,000	\$645,000		\$970,000	\$855,000	\$430,000	\$825,000
Median Income	\$188,000	\$185,000	\$127,000		\$395,000	\$300,000	\$80,000	\$300,000
Median Value	\$1,180,000	\$865,000	\$805,000		\$1,615,000	\$955,000	\$515,000	\$1,195,000
LTV > 90	1 of 8	0 of 1	0 of 2	0 of 0	1 of 26	1 of 6	1 of 2	3 of 43
DTI > 45	1 of 7	0 of 1	0 of 2	0 of 0	0 of 26	0 of 5	0 of 2	1 of 41
Loan Costs > \$5,000	3 of 8	1 of 1	0 of 2	0 of 0	16 of 26	3 of 6	0 of 2	23 of 43
LICENSED MORTGAGE LENDERS - All Applications								
Applications	8	1	1	1	17	11	3	39
Purchase Originations (Rate)	3 (43%)	0 (0%)	1 (100%)	0 (0%)	11 (73%)	2 (25%)	0 (0%)	17 (53%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	3 (100%)	1 (50%)	3 (43%)
Denials	0 (0%)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	2 (18%)	1 (33%)	3 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	0	1	0	8	2	0	13
Total Amount in \$1,000s)	\$1,410	\$0	\$635	\$0	\$8,290	\$1,770	\$0	\$12,105
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	2	0	1	0	8	2	0	13
Median Loan Amount	\$705,000		\$635,000		\$1,010,000	\$885,000		\$825,000
Median Income	\$471,000		\$180,000		\$329,500	\$437,500		\$359,000
Median Value	\$975,000		\$1,165,000		\$1,285,000	\$1,730,000		\$1,245,000
LTV > 90	1 of 2	0 of 0	0 of 1	0 of 0	0 of 8	0 of 2	0 of 0	1 of 13
DTI > 45	0 of 2	0 of 0	0 of 1	0 of 0	2 of 8	0 of 2	0 of 0	2 of 13
Loan Costs > \$5,000	0 of 2	0 of 0	1 of 1	0 of 0	5 of 8	1 of 2	0 of 0	7 of 13
OTHER LENDERS - All Applications								
Applications	3	3	2	0	31	16	7	55
Purchase Originations (Rate)	1 (50%)	1 (100%)	1 (100%)	0 (0%)	12 (75%)	8 (57%)	0 (0%)	23 (68%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	4 (36%)	0 (0%)	0 (0%)	4 (29%)
Denials	1 (33%)	2 (67%)	1 (50%)	0 (0%)	4 (13%)	1 (6%)	4 (57%)	9 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	1	1	0	9	5	0	17
Total Amount in \$1,000s)	\$935	\$1,935	\$635	\$0	\$13,485	\$5,925	\$0	\$22,915
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	1	1	1	0	9	5	0	17
Median Loan Amount	\$935,000	\$1,935,000	\$635,000		\$1,105,000	\$1,045,000		\$1,045,000
Median Income	\$339,000	\$600,000	\$282,000		\$412,000	\$430,000		\$412,000
Median Value	\$1,275,000	\$2,195,000	\$795,000		\$1,855,000	\$1,395,000		\$1,775,000
LTV > 90	0 of 1	0 of 1	0 of 1	0 of 0	0 of 9	0 of 5	0 of 0	0 of 17
DTI > 45	0 of 1	1 of 1	0 of 1	0 of 0	1 of 9	1 of 5	0 of 0	3 of 17
Loan Costs > \$5,000	0 of 0	1 of 1	1 of 1	0 of 0	8 of 9	3 of 5	0 of 0	13 of 16

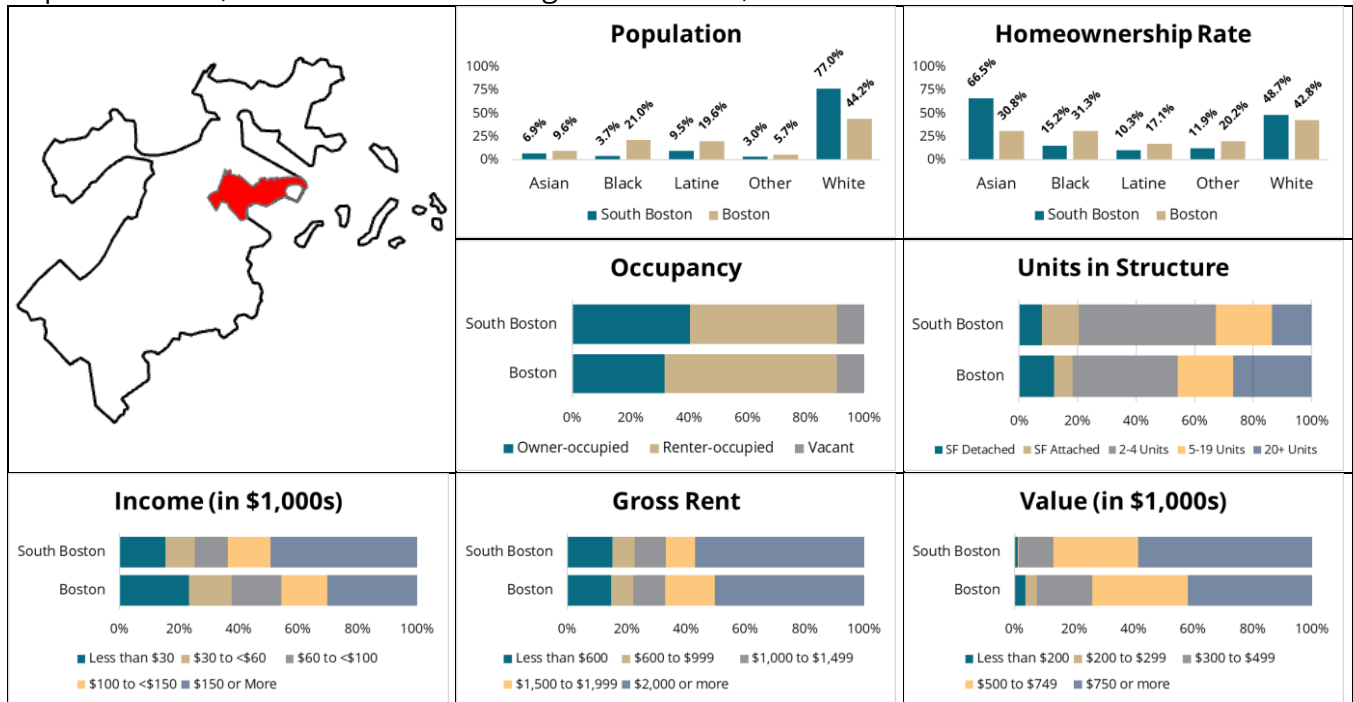
Trends – One- to Four-family, Purchase or Refinance Only



Geography: South Boston

Population: 36,175

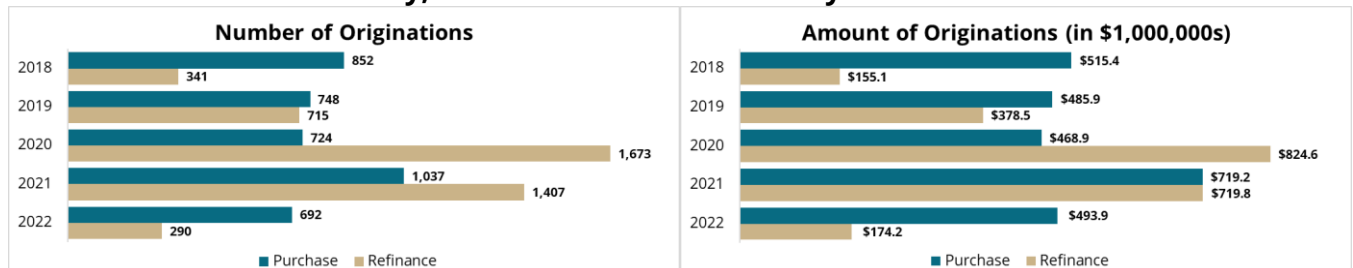
Housing Units: 19,202



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)	97	80 (82%)	\$72,120	65 (81%)	15 (19%)	8 (10%)	1 (1%)
GUARANTEED RATE, INC. (LML)	127	74 (58%)	\$43,340	55 (74%)	19 (26%)	10 (14%)	12 (16%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	69	60 (87%)	\$37,190	53 (88%)	7 (12%)	9 (15%)	6 (10%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	42	38 (90%)	\$31,430	37 (97%)	1 (3%)	2 (5%)	1 (3%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	50	34 (68%)	\$15,320	16 (47%)	18 (53%)	6 (18%)	10 (29%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	40	28 (70%)	\$15,070	24 (86%)	4 (14%)	4 (14%)	1 (4%)
JEANNE D'ARC CREDIT UNION (MBCU)	29	27 (93%)	\$18,405	16 (59%)	11 (41%)	3 (11%)	1 (4%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	30	25 (83%)	\$20,755	18 (72%)	7 (28%)	4 (16%)	2 (8%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	29	24 (83%)	\$17,460	22 (92%)	2 (8%)	6 (25%)	1 (4%)
ROCKLAND TRUST COMPANY (MBCU)	34	23 (68%)	\$13,615	15 (65%)	8 (35%)	1 (4%)	3 (13%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	46	20 (43%)	\$10,820	12 (60%)	8 (40%)	2 (10%)	4 (20%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	38	20 (53%)	\$12,970	11 (55%)	9 (45%)	2 (10%)	3 (15%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	27	20 (74%)	\$14,120	18 (90%)	2 (10%)	0 (0%)	1 (5%)
ROCKET MORTGAGE, LLC (LML)	21	18 (86%)	\$9,070	7 (39%)	11 (61%)	0 (0%)	3 (17%)
EASTERN BANK (MBCU)	25	16 (64%)	\$5,700	5 (31%)	11 (69%)	2 (13%)	4 (25%)
CAMBRIDGE SAVINGS BANK (MBCU)	19	16 (84%)	\$8,890	15 (94%)	1 (6%)	4 (25%)	2 (13%)
BERKSHIRE BANK (MBCU)	26	14 (54%)	\$11,460	8 (57%)	6 (43%)	1 (7%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	24	14 (58%)	\$9,260	10 (71%)	4 (29%)	3 (21%)	3 (21%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	41	13 (32%)	\$9,445	6 (46%)	7 (54%)	3 (23%)	0 (0%)
GUILD MORTGAGE COMPANY (Other)	16	13 (81%)	\$7,185	7 (54%)	6 (46%)	0 (0%)	0 (0%)

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

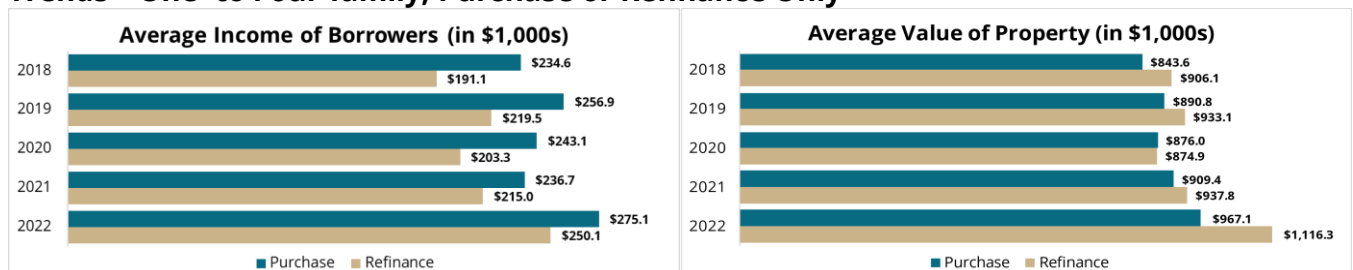


Geography: South Boston

Mortgage Lending

South Boston	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	73	5	28	6	672	251	135	1,035
Purchase Originations (Rate)	36 (80%)	2 (50%)	11 (55%)	0 (0%)	285 (75%)	88 (58%)	44 (70%)	422 (70%)
Refinance Originations (Rate)	8 (50%)	0 (0%)	2 (50%)	1 (100%)	108 (72%)	52 (67%)	18 (55%)	171 (69%)
Denials	10 (14%)	2 (40%)	2 (7%)	3 (50%)	67 (10%)	8 (3%)	27 (20%)	92 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	25	1	9	0	229	26	41	290
Total Amount in \$1,000s)	\$13,925	\$445	\$4,755	\$0	\$168,965	\$17,550	\$13,935	\$205,640
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	25	1	9	0	223	25	41	283
Median Loan Amount	\$665,000	\$445,000	\$445,000		\$685,000	\$695,000	\$325,000	\$675,000
Median Income	\$162,000	\$114,000	\$129,000		\$206,000	\$232,000	\$82,000	\$205,500
Median Value	\$780,000	\$525,000	\$640,000		\$870,000	\$875,000	\$400,000	\$855,000
LTV > 90	8 of 24	0 of 1	1 of 8	0 of 0	16 of 210	4 of 25	15 of 34	29 of 268
DTI > 45	0 of 24	1 of 1	1 of 8	0 of 0	8 of 210	1 of 25	3 of 34	11 of 268
Loan Costs > \$5,000	6 of 22	0 of 1	2 of 8	0 of 0	74 of 208	9 of 24	4 of 30	91 of 263
LICENSED MORTGAGE LENDERS - All Applications								
Applications	30	5	13	2	282	89	67	421
Purchase Originations (Rate)	16 (67%)	1 (25%)	7 (70%)	0 (0%)	135 (72%)	22 (44%)	25 (66%)	181 (65%)
Refinance Originations (Rate)	4 (67%)	1 (100%)	2 (67%)	0 (0%)	50 (54%)	18 (47%)	14 (50%)	75 (53%)
Denials	2 (7%)	0 (0%)	0 (0%)	0 (0%)	16 (6%)	3 (3%)	6 (9%)	21 (5%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	1	6	0	120	21	23	158
Total Amount in \$1,000s)	\$5,290	\$385	\$3,330	\$0	\$75,130	\$11,845	\$9,035	\$95,980
FHA Loans	0	0	0	0	2	0	0	2
Single Unit	10	1	6	0	119	21	23	157
Median Loan Amount	\$595,000	\$385,000	\$565,000		\$615,000	\$555,000	\$375,000	\$605,000
Median Income	\$138,500	\$108,000	\$118,500		\$164,000	\$182,000	\$89,000	\$164,000
Median Value	\$760,000	\$415,000	\$650,000		\$765,000	\$735,000	\$615,000	\$750,000
LTV > 90	1 of 10	1 of 1	2 of 6	0 of 0	25 of 119	3 of 21	6 of 23	32 of 157
DTI > 45	0 of 10	0 of 1	1 of 6	0 of 0	16 of 120	1 of 21	8 of 23	18 of 158
Loan Costs > \$5,000	6 of 10	0 of 1	2 of 6	0 of 0	62 of 119	11 of 20	9 of 22	81 of 156
OTHER LENDERS - All Applications								
Applications	20	2	7	1	215	135	48	380
Purchase Originations (Rate)	7 (58%)	1 (100%)	3 (60%)	0 (0%)	71 (61%)	20 (23%)	9 (53%)	102 (46%)
Refinance Originations (Rate)	6 (100%)	1 (100%)	0 (0%)	0 (0%)	35 (57%)	9 (26%)	9 (43%)	51 (50%)
Denials	0 (0%)	0 (0%)	1 (14%)	0 (0%)	23 (11%)	15 (11%)	9 (19%)	39 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	1	2	0	59	14	6	81
Total Amount in \$1,000s)	\$3,985	\$695	\$1,340	\$0	\$41,685	\$13,320	\$2,080	\$61,025
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	5	1	2	0	57	14	6	79
Median Loan Amount	\$695,000	\$695,000	\$670,000		\$665,000	\$975,000	\$355,000	\$695,000
Median Income	\$256,000	\$340,000	\$239,500		\$215,000	\$331,500	\$83,000	\$233,000
Median Value	\$875,000	\$925,000	\$820,000		\$855,000	\$1,255,000	\$500,000	\$875,000
LTV > 90	0 of 5	0 of 1	0 of 2	0 of 0	9 of 59	2 of 14	0 of 6	11 of 81
DTI > 45	0 of 5	0 of 1	0 of 2	0 of 0	5 of 59	1 of 14	1 of 6	6 of 81
Loan Costs > \$5,000	4 of 5	1 of 1	1 of 2	0 of 0	23 of 58	10 of 14	1 of 6	39 of 80

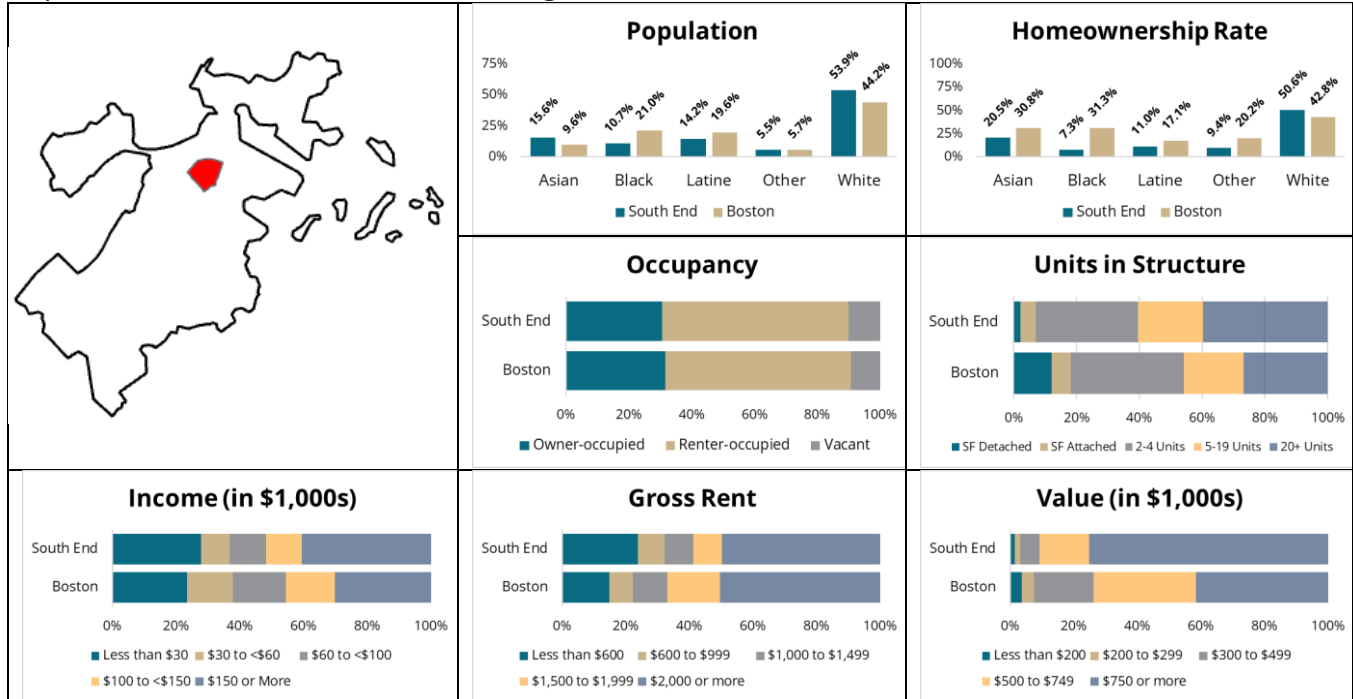
Trends – One- to Four-family, Purchase or Refinance Only



Geography: South End

Population: 30,576

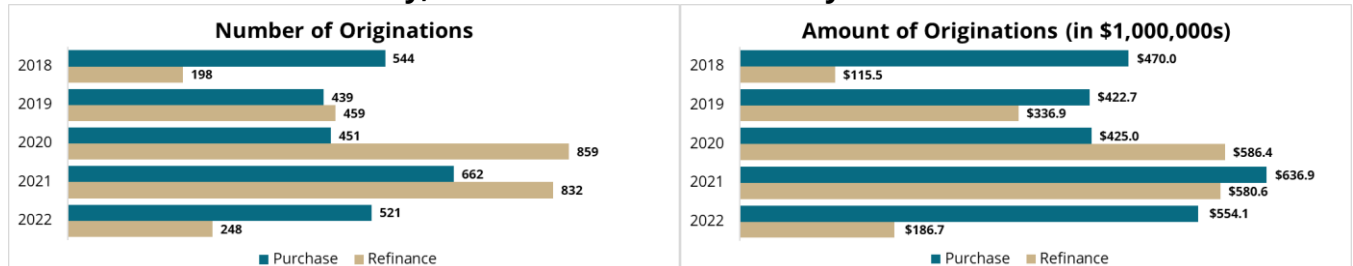
Housing Units: 18,213



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)	256	231 (90%)	\$241,065	134 (58%)	97 (42%)	32 (14%)	4 (2%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	51	41 (80%)	\$54,435	25 (61%)	16 (39%)	11 (27%)	4 (10%)
GUARANTEED RATE, INC. (LML)	73	38 (52%)	\$26,830	30 (79%)	8 (21%)	8 (21%)	2 (5%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	38	32 (84%)	\$24,260	27 (84%)	5 (16%)	5 (16%)	1 (3%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	32	27 (84%)	\$21,085	26 (96%)	1 (4%)	8 (30%)	1 (4%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	26	20 (77%)	\$11,970	7 (35%)	13 (65%)	4 (20%)	5 (25%)
BERKSHIRE BANK (MBCU)	28	15 (54%)	\$12,165	12 (80%)	3 (20%)	2 (13%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	18	15 (83%)	\$20,835	13 (87%)	2 (13%)	2 (13%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	24	14 (58%)	\$18,120	8 (57%)	6 (43%)	1 (7%)	1 (7%)
U.S. BANK NATIONAL ASSOCIATION (Other)	23	14 (61%)	\$19,420	12 (86%)	2 (14%)	1 (7%)	1 (7%)
CITIBANK, NATIONAL ASSOCIATION (Other)	21	14 (67%)	\$21,650	13 (93%)	1 (7%)	3 (21%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	38	11 (29%)	\$11,855	6 (55%)	5 (45%)	1 (9%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	36	11 (31%)	\$14,075	8 (73%)	3 (27%)	2 (18%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	19	11 (58%)	\$5,875	8 (73%)	3 (27%)	2 (18%)	0 (0%)
LOANDEPOT.COM, LLC (LML)	13	11 (85%)	\$5,955	10 (91%)	1 (9%)	0 (0%)	3 (27%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	36	10 (28%)	\$8,020	7 (70%)	3 (30%)	1 (10%)	0 (0%)
SILICON VALLEY BANK (MBCU)	17	10 (59%)	\$11,820	7 (70%)	3 (30%)	1 (10%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	14	10 (71%)	\$10,770	8 (80%)	2 (20%)	2 (20%)	0 (0%)
HARBORONE MORTGAGE, LLC (MBCU)	11	8 (73%)	\$8,290	6 (75%)	2 (25%)	0 (0%)	0 (0%)
METRO (MBCU)	10	8 (80%)	\$7,980	6 (75%)	2 (25%)	1 (13%)	0 (0%)

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

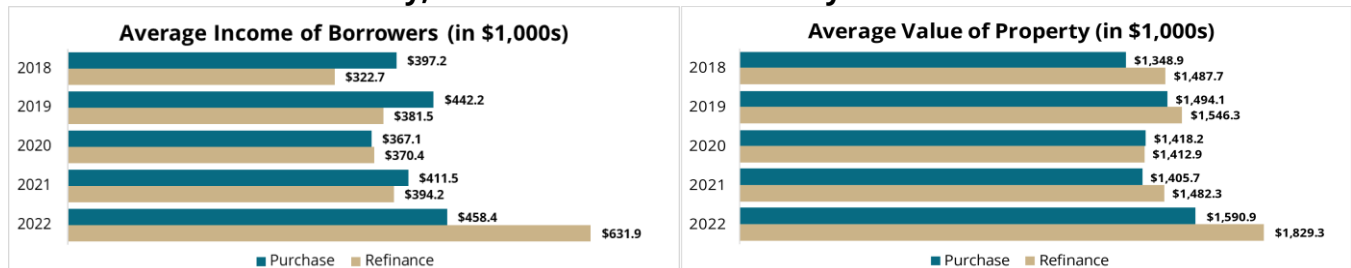


Geography: South End

Mortgage Lending

South End	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	83	6	19	1	493	241	55	843
Purchase Originations (Rate)	46 (77%)	1 (100%)	11 (85%)	0 (0%)	216 (75%)	51 (50%)	11 (48%)	325 (70%)
Refinance Originations (Rate)	10 (83%)	4 (80%)	1 (50%)	0 (0%)	79 (73%)	94 (82%)	9 (47%)	188 (78%)
Denials	7 (8%)	1 (17%)	1 (5%)	0 (0%)	42 (9%)	14 (6%)	12 (22%)	65 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	36	1	11	0	179	34	11	261
Total Amount in \$1,000s)	\$43,010	\$675	\$8,545	\$0	\$207,415	\$45,680	\$3,595	\$305,325
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	35	1	11	0	176	32	11	255
Median Loan Amount	\$915,000	\$675,000	\$605,000		\$975,000	\$985,000	\$325,000	\$965,000
Median Income	\$258,500	\$203,000	\$227,000		\$323,000	\$377,500	\$90,000	\$298,000
Median Value	\$1,245,000	\$755,000	\$1,155,000		\$1,375,000	\$1,385,000	\$395,000	\$1,280,000
LTV > 90	0 of 36	0 of 1	1 of 11	0 of 0	8 of 175	3 of 33	2 of 11	12 of 256
DTI > 45	0 of 36	0 of 1	2 of 11	0 of 0	12 of 175	0 of 33	1 of 11	14 of 256
Loan Costs > \$5,000	19 of 36	1 of 1	3 of 10	0 of 0	90 of 173	18 of 32	1 of 8	131 of 252
LICENSED MORTGAGE LENDERS - All Applications								
Applications	26	2	13	0	148	51	23	240
Purchase Originations (Rate)	14 (64%)	2 (100%)	7 (64%)	0 (0%)	71 (65%)	15 (47%)	9 (56%)	109 (62%)
Refinance Originations (Rate)	2 (50%)	0 (0%)	0 (0%)	0 (0%)	24 (69%)	5 (28%)	3 (43%)	31 (53%)
Denials	2 (8%)	0 (0%)	0 (0%)	0 (0%)	4 (3%)	1 (2%)	3 (13%)	7 (3%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	2	6	0	62	12	9	89
Total Amount in \$1,000s)	\$4,555	\$1,060	\$4,420	\$0	\$47,020	\$13,180	\$3,735	\$70,235
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	7	2	6	0	61	12	9	88
Median Loan Amount	\$505,000	\$530,000	\$615,000		\$635,000	\$815,000	\$445,000	\$635,000
Median Income	\$182,000	\$292,000	\$195,500		\$212,000	\$289,500	\$86,000	\$212,000
Median Value	\$675,000	\$670,000	\$755,000		\$895,000	\$1,005,000	\$525,000	\$865,000
LTV > 90	1 of 7	1 of 2	0 of 6	0 of 0	5 of 62	0 of 12	2 of 9	7 of 89
DTI > 45	0 of 7	0 of 2	1 of 6	0 of 0	3 of 62	3 of 12	3 of 9	7 of 89
Loan Costs > \$5,000	3 of 7	2 of 2	4 of 6	0 of 0	29 of 61	7 of 12	1 of 9	45 of 88
OTHER LENDERS - All Applications								
Applications	31	2	15	0	142	102	14	292
Purchase Originations (Rate)	8 (47%)	2 (100%)	4 (50%)	0 (0%)	60 (71%)	17 (24%)	2 (33%)	91 (50%)
Refinance Originations (Rate)	5 (56%)	0 (0%)	2 (50%)	0 (0%)	19 (53%)	11 (58%)	4 (67%)	37 (54%)
Denials	6 (19%)	0 (0%)	4 (27%)	0 (0%)	9 (6%)	8 (8%)	4 (29%)	27 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	1	3	0	49	11	2	70
Total Amount in \$1,000s)	\$7,140	\$2,065	\$4,155	\$0	\$61,765	\$15,345	\$1,250	\$90,470
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	6	1	3	0	47	11	2	68
Median Loan Amount	\$865,000	\$2,065,000	\$1,475,000		\$1,005,000	\$865,000	\$625,000	\$1,005,000
Median Income	\$539,500	\$395,000	\$399,000		\$315,000	\$194,000	\$76,000	\$336,500
Median Value	\$1,355,000	\$3,185,000	\$1,635,000		\$1,535,000	\$1,195,000	\$795,000	\$1,480,000
LTV > 90	0 of 6	0 of 1	0 of 3	0 of 0	1 of 49	0 of 11	0 of 2	1 of 70
DTI > 45	0 of 6	0 of 1	1 of 3	0 of 0	7 of 49	2 of 11	1 of 2	10 of 70
Loan Costs > \$5,000	5 of 6	1 of 1	3 of 3	0 of 0	38 of 49	8 of 11	1 of 2	55 of 70

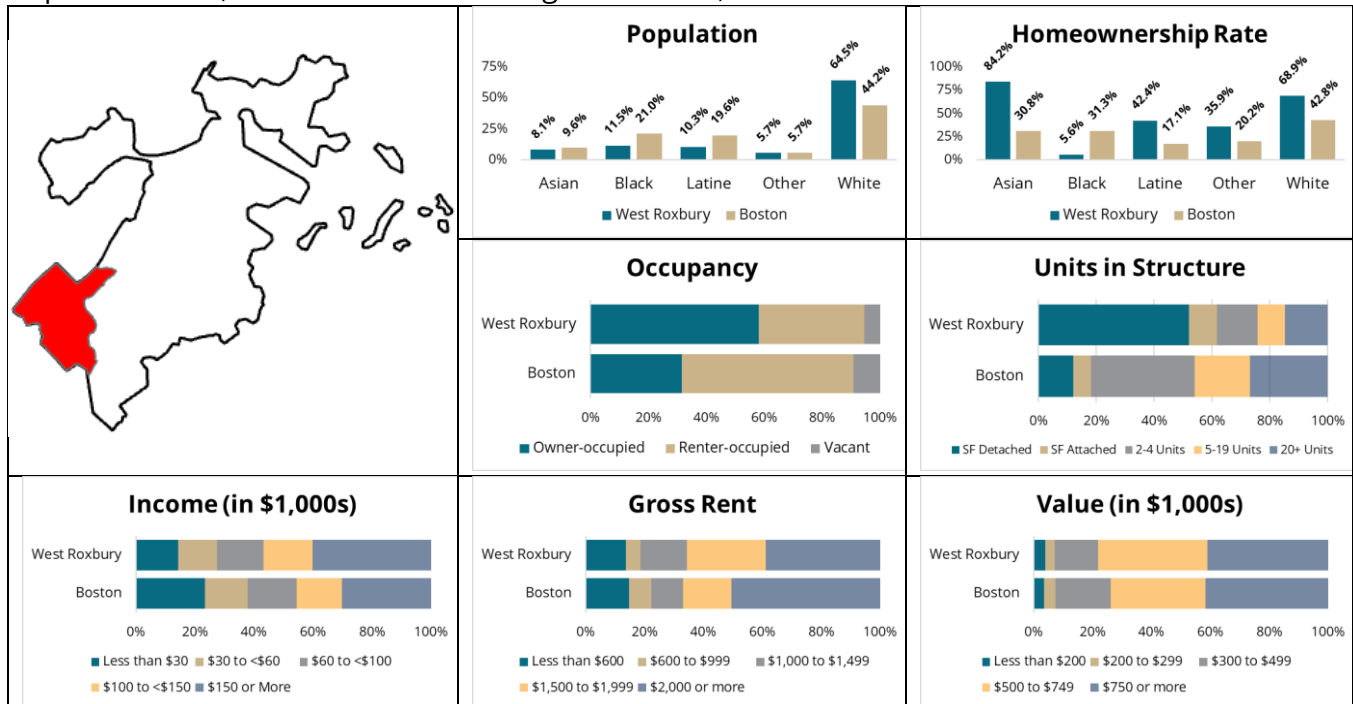
Trends – One- to Four-family, Purchase or Refinance Only



Geography: West Roxbury

Population: 32,073

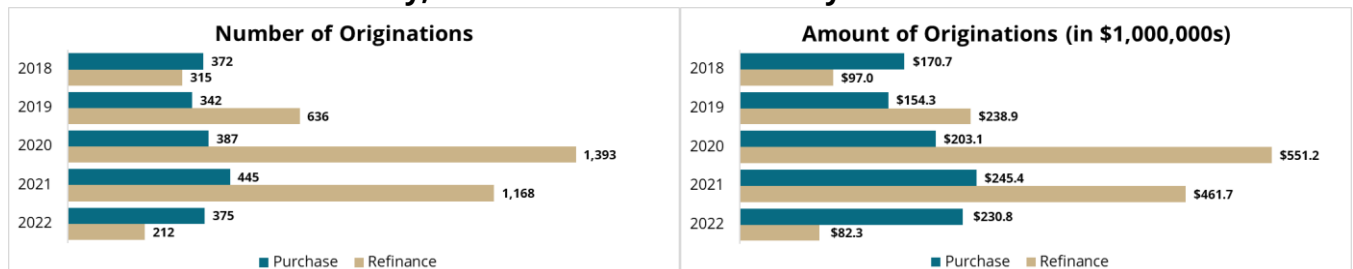
Housing Units: 14,112



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	75	46 (61%)	\$15,120	9 (20%)	37 (80%)	9 (20%)	13 (28%)
GUARANTEED RATE, INC. (LML)	57	33 (58%)	\$21,785	28 (85%)	5 (15%)	9 (27%)	4 (12%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	37	32 (86%)	\$18,090	28 (88%)	4 (13%)	8 (25%)	5 (16%)
ROCKET MORTGAGE, LLC (LML)	34	28 (82%)	\$12,910	13 (46%)	15 (54%)	5 (18%)	11 (39%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	35	24 (69%)	\$13,870	22 (92%)	2 (8%)	4 (17%)	4 (17%)
FIRST REPUBLIC BANK (MBCU)	25	17 (68%)	\$11,795	16 (94%)	1 (6%)	4 (24%)	1 (6%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	18	16 (89%)	\$10,200	10 (63%)	6 (38%)	3 (19%)	0 (0%)
ROCKLAND TRUST COMPANY (MBCU)	21	15 (71%)	\$6,365	5 (33%)	10 (67%)	1 (7%)	4 (27%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	18	15 (83%)	\$7,825	13 (87%)	2 (13%)	2 (13%)	1 (7%)
THE COOPERATIVE BANK (MBCU)	17	15 (88%)	\$7,815	9 (60%)	6 (40%)	1 (7%)	3 (20%)
GUILD MORTGAGE COMPANY (Other)	18	14 (78%)	\$7,690	14 (100%)	0 (0%)	1 (7%)	2 (14%)
BOSTON FIREFIGHTERS (MBCU)	14	13 (93%)	\$8,005	12 (92%)	1 (8%)	2 (15%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	18	12 (67%)	\$5,810	5 (42%)	7 (58%)	2 (17%)	1 (8%)
MORTGAGE NETWORK, INC. (LML)	16	12 (75%)	\$5,400	9 (75%)	3 (25%)	2 (17%)	3 (25%)
NATIONSTAR MORTGAGE LLC (LML)	12	9 (75%)	\$2,675	0 (0%)	9 (100%)	2 (22%)	3 (33%)
METRO (MBCU)	11	9 (82%)	\$3,095	4 (44%)	5 (56%)	2 (22%)	2 (22%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	12	8 (67%)	\$2,820	3 (38%)	5 (63%)	2 (25%)	4 (50%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	9	8 (89%)	\$5,290	7 (88%)	1 (13%)	0 (0%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	31	7 (23%)	\$5,515	7 (100%)	0 (0%)	3 (43%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	20	7 (35%)	\$5,345	6 (86%)	1 (14%)	3 (43%)	1 (14%)

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

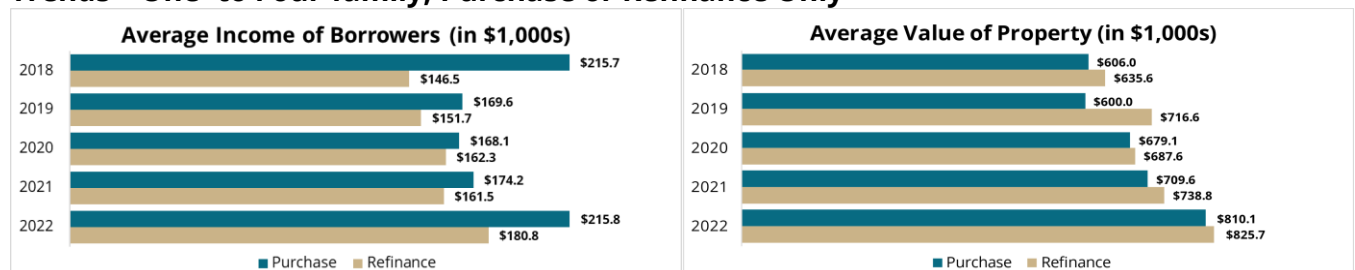


Geography: West Roxbury

Mortgage Lending

West Roxbury	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	55	14	33	2	401	130	141	635
Purchase Originations (Rate)	23 (74%)	1 (25%)	9 (64%)	1 (100%)	115 (77%)	32 (57%)	19 (63%)	181 (71%)
Refinance Originations (Rate)	8 (67%)	1 (33%)	5 (63%)	0 (0%)	88 (70%)	17 (57%)	25 (49%)	119 (67%)
Denials	4 (7%)	4 (29%)	5 (15%)	0 (0%)	40 (10%)	18 (14%)	35 (25%)	71 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	20	1	9	1	101	15	17	147
Total Amount in \$1,000s)	\$13,100	\$825	\$4,755	\$1,285	\$65,815	\$10,195	\$6,075	\$95,975
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	19	1	9	1	96	15	17	141
Median Loan Amount	\$650,000	\$825,000	\$565,000	\$1,285,000	\$645,000	\$685,000	\$355,000	\$645,000
Median Income	\$201,000	\$403,000	\$155,000	\$400,000	\$197,000	\$257,000	\$80,000	\$193,000
Median Value	\$835,000	\$855,000	\$645,000	\$1,605,000	\$805,000	\$915,000	\$355,000	\$830,000
LTV > 90	2 of 19	1 of 1	2 of 7	0 of 1	9 of 77	1 of 13	4 of 13	15 of 118
DTI > 45	0 of 19	0 of 1	0 of 7	0 of 1	5 of 77	1 of 13	2 of 13	6 of 118
Loan Costs > \$5,000	9 of 19	0 of 1	3 of 7	1 of 1	23 of 76	5 of 12	4 of 13	41 of 116
LICENSED MORTGAGE LENDERS - All Applications								
Applications	36	19	17	1	160	91	85	324
Purchase Originations (Rate)	18 (60%)	8 (57%)	5 (56%)	0 (0%)	82 (77%)	21 (43%)	23 (50%)	134 (64%)
Refinance Originations (Rate)	4 (67%)	3 (60%)	4 (50%)	0 (0%)	36 (71%)	18 (45%)	23 (61%)	65 (59%)
Denials	4 (11%)	4 (21%)	1 (6%)	0 (0%)	7 (4%)	5 (5%)	13 (15%)	21 (6%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	18	8	5	0	74	20	23	125
Total Amount in \$1,000s)	\$9,690	\$3,730	\$2,875	\$0	\$42,190	\$11,890	\$7,495	\$70,375
FHA Loans	0	0	0	0	4	1	0	5
Single Unit	18	8	5	0	72	20	23	123
Median Loan Amount	\$480,000	\$405,000	\$565,000		\$575,000	\$620,000	\$315,000	\$565,000
Median Income	\$134,500	\$109,000	\$136,000		\$167,500	\$164,500	\$80,000	\$159,000
Median Value	\$640,000	\$490,000	\$625,000		\$720,000	\$640,000	\$385,000	\$655,000
LTV > 90	2 of 18	5 of 8	2 of 5	0 of 0	10 of 74	8 of 20	7 of 23	27 of 125
DTI > 45	2 of 18	1 of 8	0 of 5	0 of 0	9 of 74	2 of 20	6 of 23	14 of 125
Loan Costs > \$5,000	8 of 18	4 of 8	2 of 5	0 of 0	37 of 74	9 of 19	7 of 23	60 of 124
OTHER LENDERS - All Applications								
Applications	17	8	19	0	116	90	52	250
Purchase Originations (Rate)	8 (73%)	2 (33%)	7 (88%)	0 (0%)	37 (73%)	11 (19%)	6 (43%)	65 (49%)
Refinance Originations (Rate)	1 (50%)	1 (100%)	3 (50%)	0 (0%)	19 (48%)	6 (26%)	10 (36%)	30 (42%)
Denials	3 (18%)	0 (0%)	1 (5%)	0 (0%)	7 (6%)	6 (7%)	9 (17%)	17 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	2	7	0	30	8	5	53
Total Amount in \$1,000s)	\$5,620	\$1,000	\$4,955	\$0	\$20,650	\$5,640	\$2,285	\$37,865
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	6	2	6	0	29	8	5	51
Median Loan Amount	\$965,000	\$500,000	\$715,000		\$660,000	\$585,000	\$475,000	\$675,000
Median Income	\$270,000	\$269,500	\$145,000		\$233,000	\$220,500	\$96,000	\$221,000
Median Value	\$1,155,000	\$590,000	\$875,000		\$845,000	\$700,000	\$535,000	\$815,000
LTV > 90	1 of 6	1 of 2	2 of 7	0 of 0	5 of 30	2 of 8	2 of 5	11 of 53
DTI > 45	0 of 6	0 of 2	1 of 7	0 of 0	4 of 30	0 of 8	2 of 5	5 of 53
Loan Costs > \$5,000	4 of 6	0 of 2	3 of 7	0 of 0	11 of 30	4 of 8	2 of 5	22 of 53

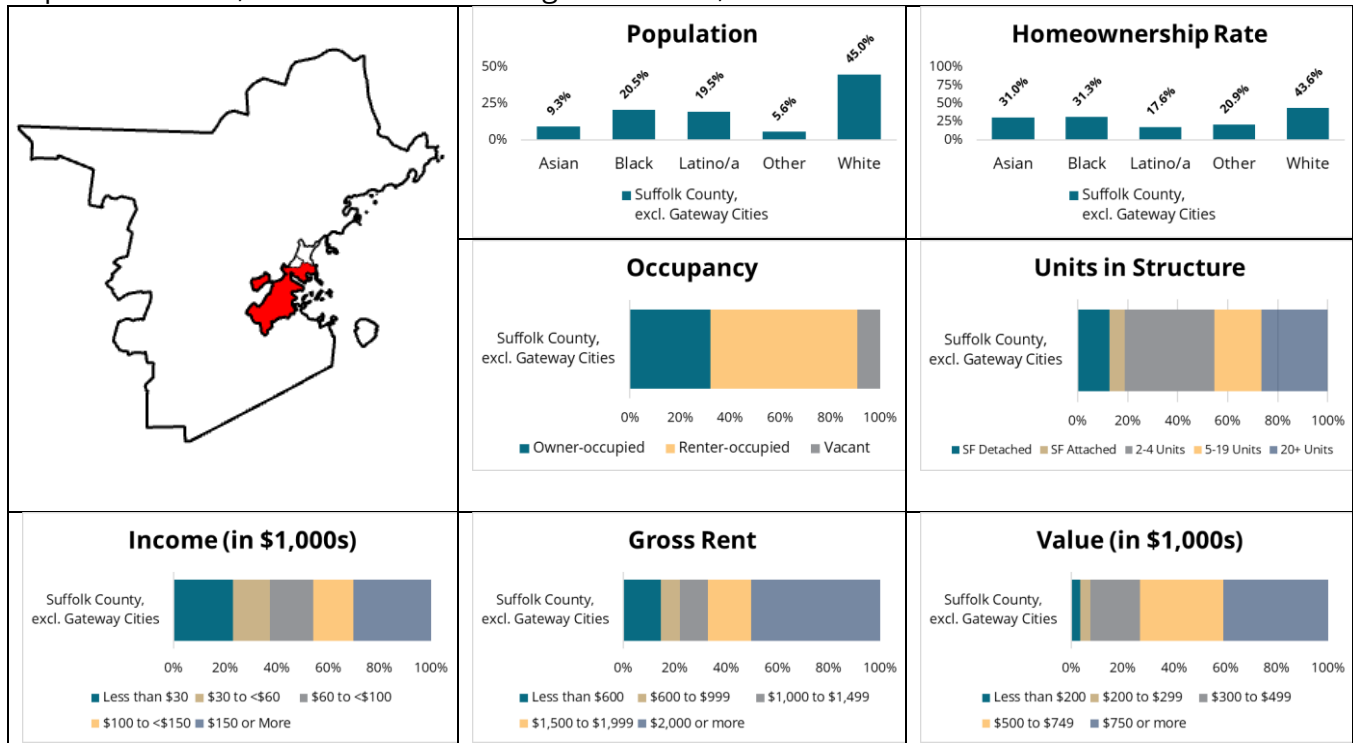
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Suffolk County, excl. Gateway Cities

Population: 684,976

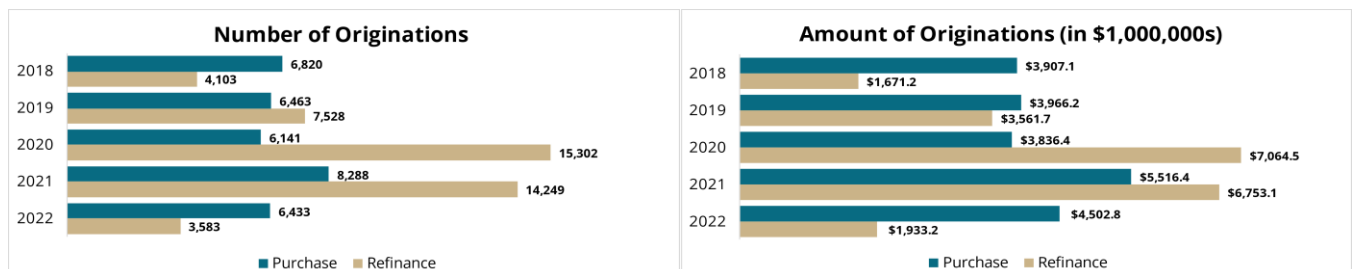
Housing Units: 312,987



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
FIRST REPUBLIC BANK (MBCU)	1,211	1,024 (85%)	\$911,220	652 (64%)	372 (36%)	176 (17%)	83 (8%)
GUARANTEED RATE, INC. (LML)	992	536 (54%)	\$301,510	430 (80%)	106 (20%)	143 (27%)	94 (18%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	588	489 (83%)	\$293,725	421 (86%)	68 (14%)	100 (20%)	61 (12%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	746	414 (55%)	\$151,590	128 (31%)	286 (69%)	153 (37%)	170 (41%)
ROCKET MORTGAGE, LLC (LML)	449	326 (73%)	\$131,530	128 (39%)	198 (61%)	141 (43%)	133 (41%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	423	273 (65%)	\$137,075	224 (82%)	49 (18%)	59 (22%)	69 (25%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	469	258 (55%)	\$218,060	157 (61%)	101 (39%)	71 (28%)	48 (19%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	383	239 (62%)	\$150,705	196 (82%)	43 (18%)	69 (29%)	42 (18%)
ROCKLAND TRUST COMPANY (MBCU)	376	233 (62%)	\$120,825	149 (64%)	84 (36%)	71 (30%)	72 (31%)
EASTERN BANK (MBCU)	300	179 (60%)	\$81,175	82 (46%)	97 (54%)	70 (39%)	49 (27%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	243	178 (73%)	\$94,380	112 (63%)	66 (37%)	96 (54%)	66 (37%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	236	173 (73%)	\$129,595	145 (84%)	28 (16%)	59 (34%)	14 (8%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	196	144 (73%)	\$115,220	126 (88%)	18 (13%)	25 (17%)	7 (5%)
LOANDEPOT.COM, LLC (LML)	234	139 (59%)	\$60,825	53 (38%)	86 (62%)	41 (29%)	56 (40%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	348	129 (37%)	\$91,875	70 (54%)	59 (46%)	34 (26%)	26 (20%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	329	124 (38%)	\$103,340	72 (58%)	52 (42%)	34 (27%)	17 (14%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	384	115 (30%)	\$83,115	79 (69%)	36 (31%)	32 (28%)	14 (12%)
GUILD MORTGAGE COMPANY (Other)	159	115 (72%)	\$64,815	97 (84%)	18 (16%)	24 (21%)	27 (23%)
CAMBRIDGE SAVINGS BANK (MBCU)	147	111 (76%)	\$75,125	101 (91%)	10 (9%)	19 (17%)	16 (14%)
U.S. BANK NATIONAL ASSOCIATION (Other)	292	110 (38%)	\$90,820	86 (78%)	24 (22%)	24 (22%)	16 (15%)

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

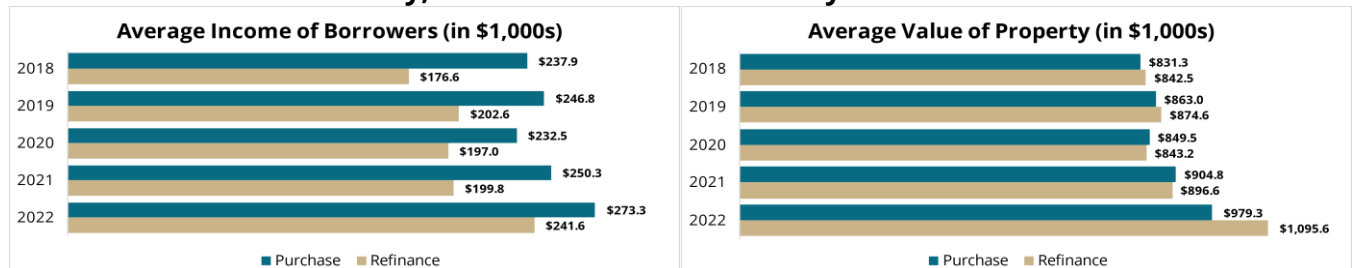


Geography: Suffolk County, excl. Gateway Cities

Mortgage Lending

Suffolk County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	1,015	1,130	816	67	5,314	2,700	2,683	11,042
Purchase Originations (Rate)	459 (70%)	165 (61%)	210 (69%)	9 (82%)	1,945 (74%)	767 (58%)	470 (59%)	3,555 (68%)
Refinance Originations (Rate)	107 (63%)	182 (50%)	104 (52%)	11 (55%)	925 (71%)	693 (71%)	403 (48%)	2,022 (67%)
Denials	173 (17%)	410 (36%)	240 (29%)	28 (42%)	657 (12%)	251 (9%)	879 (33%)	1,759 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	332	134	188	7	1,601	306	423	2,568
Total Amount in \$1,000s)	\$220,070	\$70,370	\$111,820	\$6,805	\$1,251,265	\$239,520	\$148,665	\$1,899,850
FHA Loans	1	2	6	0	3	3	1	15
Single Unit	319	105	160	6	1,535	287	403	2,412
Median Loan Amount	\$575,000	\$495,000	\$555,000	\$655,000	\$645,000	\$650,000	\$345,000	\$625,000
Median Income	\$152,000	\$119,000	\$151,000	\$289,000	\$206,000	\$201,000	\$80,000	\$190,000
Median Value	\$795,000	\$585,000	\$690,000	\$715,000	\$815,000	\$805,000	\$435,000	\$785,000
LTV > 90	41 of 315	60 of 108	50 of 164	2 of 7	181 of 1,467	45 of 284	152 of 374	379 of 2,345
DTI > 45	19 of 305	17 of 108	16 of 164	0 of 7	74 of 1,465	15 of 283	42 of 374	141 of 2,332
Loan Costs > \$5,000	94 of 295	30 of 91	49 of 148	3 of 7	517 of 1,437	99 of 272	45 of 312	792 of 2,250
LICENSED MORTGAGE LENDERS - All Applications								
Applications	656	824	502	24	2,359	1,438	1,699	5,803
Purchase Originations (Rate)	304 (62%)	168 (64%)	166 (66%)	8 (57%)	1,067 (70%)	287 (41%)	409 (67%)	2,000 (62%)
Refinance Originations (Rate)	82 (53%)	237 (44%)	97 (39%)	1 (10%)	456 (57%)	263 (37%)	449 (43%)	1,136 (46%)
Denials	71 (11%)	189 (23%)	66 (13%)	4 (17%)	156 (7%)	178 (12%)	353 (21%)	664 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	211	152	144	6	955	249	380	1,717
Total Amount in \$1,000s)	\$110,635	\$92,200	\$82,350	\$2,440	\$561,675	\$151,025	\$143,360	\$1,000,325
FHA Loans	7	58	29	0	20	22	21	136
Single Unit	184	91	110	6	913	221	367	1,525
Median Loan Amount	\$505,000	\$600,000	\$550,000	\$385,000	\$555,000	\$565,000	\$375,000	\$555,000
Median Income	\$140,000	\$135,000	\$138,000	\$100,000	\$159,000	\$156,000	\$83,000	\$151,000
Median Value	\$675,000	\$680,000	\$635,000	\$450,000	\$665,000	\$645,000	\$480,000	\$665,000
LTV > 90	19 of 209	95 of 151	72 of 140	1 of 5	226 of 951	82 of 248	118 of 375	495 of 1,704
DTI > 45	35 of 211	58 of 152	46 of 144	3 of 6	138 of 955	56 of 249	123 of 380	336 of 1,717
Loan Costs > \$5,000	109 of 208	118 of 146	101 of 142	3 of 6	434 of 942	136 of 241	156 of 371	901 of 1,685
OTHER LENDERS - All Applications								
Applications	357	457	297	17	1,683	1,617	895	4,428
Purchase Originations (Rate)	117 (53%)	49 (46%)	59 (55%)	3 (50%)	550 (65%)	227 (25%)	123 (52%)	1,005 (46%)
Refinance Originations (Rate)	42 (42%)	85 (33%)	46 (36%)	2 (40%)	281 (53%)	174 (34%)	157 (33%)	630 (41%)
Denials	70 (20%)	155 (34%)	57 (19%)	4 (24%)	206 (12%)	141 (9%)	254 (28%)	633 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	86	40	49	3	447	115	106	740
Total Amount in \$1,000s)	\$58,670	\$28,380	\$32,955	\$2,125	\$357,015	\$97,965	\$42,420	\$577,110
FHA Loans	1	16	11	1	5	10	3	44
Single Unit	81	27	39	2	428	103	102	680
Median Loan Amount	\$560,000	\$615,000	\$635,000	\$495,000	\$655,000	\$705,000	\$380,000	\$645,000
Median Income	\$160,000	\$155,000	\$151,000	\$155,000	\$199,000	\$221,000	\$87,000	\$185,000
Median Value	\$705,000	\$655,000	\$705,000	\$595,000	\$795,000	\$845,000	\$510,000	\$785,000
LTV > 90	8 of 86	20 of 40	23 of 49	1 of 3	65 of 443	21 of 115	24 of 106	138 of 736
DTI > 45	11 of 86	15 of 40	13 of 49	1 of 3	56 of 444	18 of 115	31 of 106	114 of 737
Loan Costs > \$5,000	46 of 84	28 of 38	31 of 48	1 of 3	227 of 442	69 of 115	42 of 106	402 of 730

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

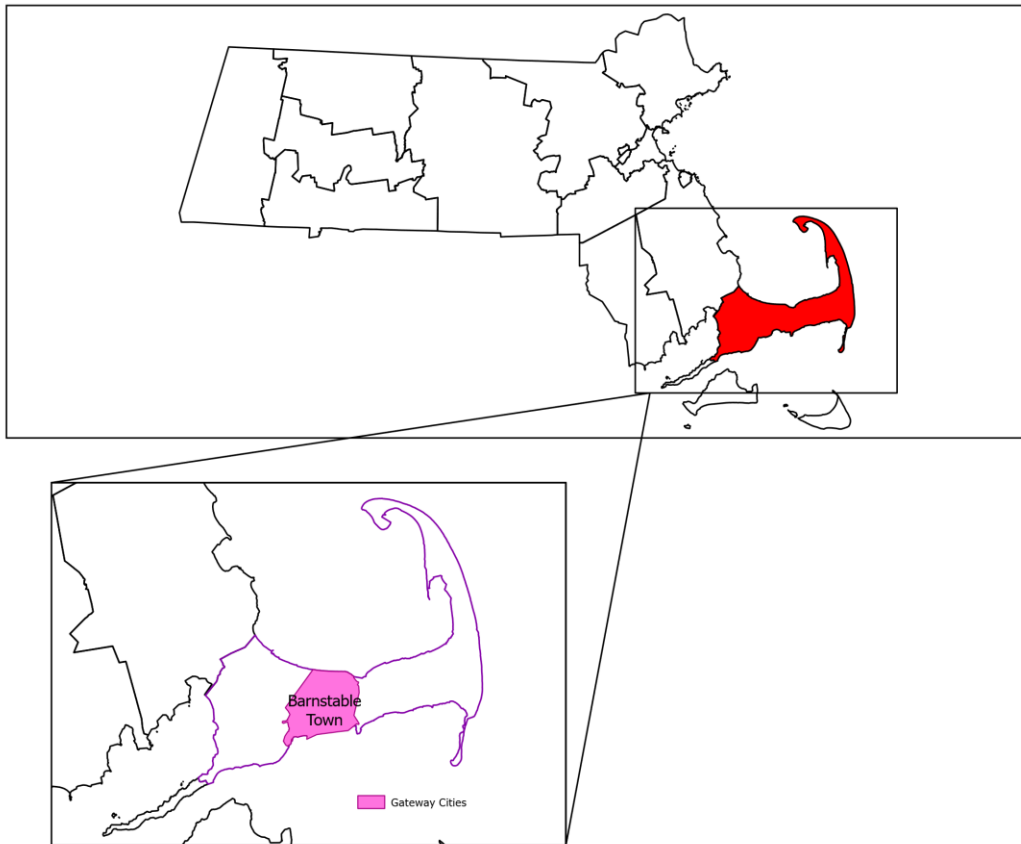


Barnstable County

Largest City: Barnstable

Median Income: \$90,447 (7th Highest)

Individuals below Poverty Level: 7% (5th Lowest)



Sandy Neck Lighthouse

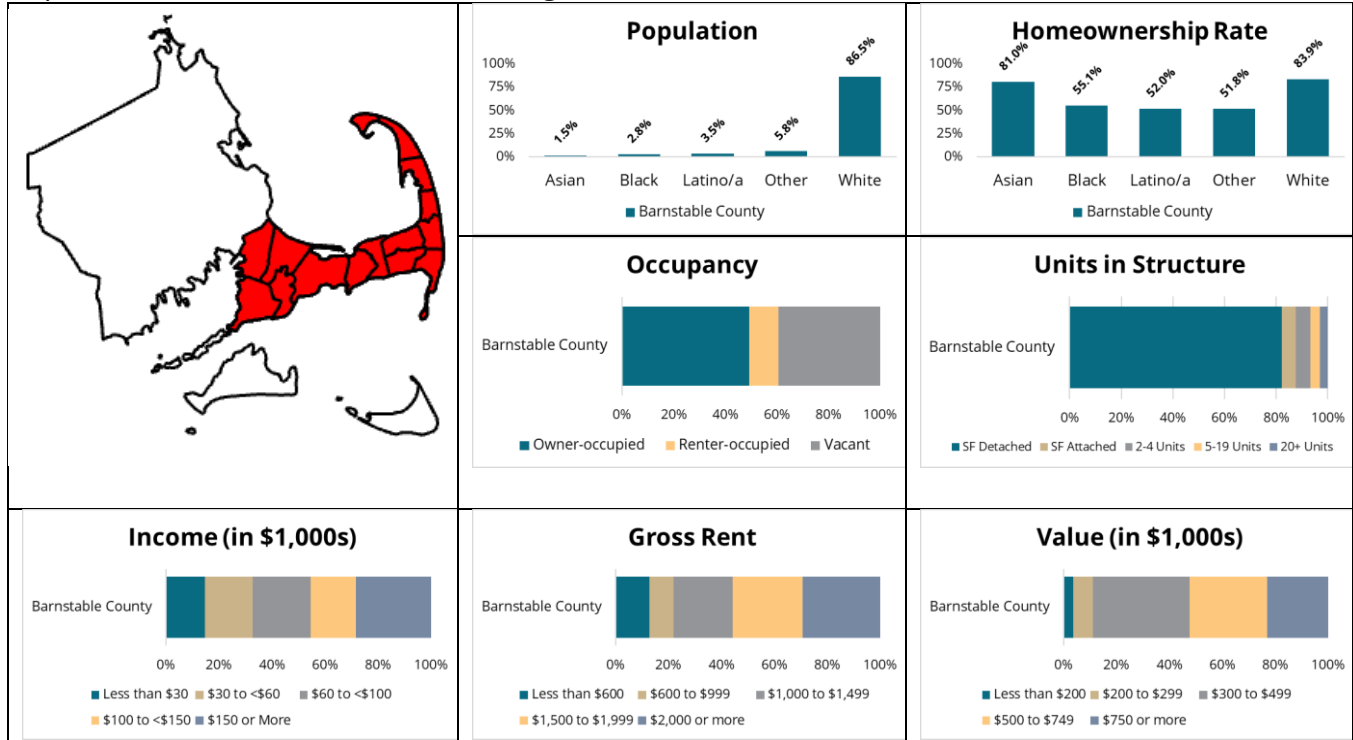


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Geography: Barnstable County

Population: 229,436

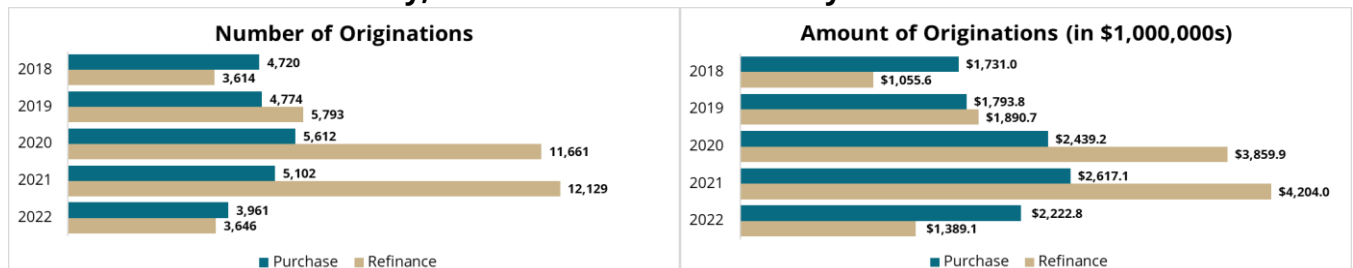
Housing Units: 165,068



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)	2,174	1,810 (83%)	\$836,260	1,039 (57%)	771 (43%)	91 (5%)	474 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	614	409 (67%)	\$123,695	84 (21%)	325 (79%)	23 (6%)	162 (40%)
CAPE COD CO-OPERATIVE BANK (MBCU)	416	360 (87%)	\$202,460	204 (57%)	156 (43%)	25 (7%)	90 (25%)
ROCKET MORTGAGE, LLC (LML)	472	351 (74%)	\$118,015	97 (28%)	254 (72%)	23 (7%)	150 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	302	214 (71%)	\$82,960	156 (73%)	58 (27%)	27 (13%)	60 (28%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	281	211 (75%)	\$86,015	138 (65%)	73 (35%)	44 (21%)	66 (31%)
ROCKLAND TRUST COMPANY (MBCU)	306	183 (60%)	\$67,765	78 (43%)	105 (57%)	9 (5%)	61 (33%)
LOANDEPOT.COM, LLC (LML)	204	132 (65%)	\$48,760	41 (31%)	91 (69%)	11 (8%)	54 (41%)
EASTERN BANK (MBCU)	190	131 (69%)	\$41,195	31 (24%)	100 (76%)	7 (5%)	38 (29%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	220	122 (55%)	\$109,300	52 (43%)	70 (57%)	4 (3%)	11 (9%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	121	111 (92%)	\$61,135	86 (77%)	25 (23%)	10 (9%)	6 (5%)
GUARANTEED RATE, INC. (LML)	205	109 (53%)	\$54,665	79 (72%)	30 (28%)	8 (7%)	12 (11%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	224	100 (45%)	\$66,900	58 (58%)	42 (42%)	8 (8%)	16 (16%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	143	97 (68%)	\$45,565	69 (71%)	28 (29%)	12 (12%)	21 (22%)
HOME POINT FINANCIAL CORPORATION (LML)	133	96 (72%)	\$38,190	50 (52%)	46 (48%)	27 (28%)	33 (34%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	123	93 (76%)	\$54,255	56 (60%)	37 (40%)	3 (3%)	20 (22%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	185	86 (46%)	\$42,580	33 (38%)	53 (62%)	8 (9%)	20 (23%)
SEAMEN'S BANK (MBCU)	119	82 (69%)	\$40,640	37 (45%)	45 (55%)	4 (5%)	15 (18%)
FIRST REPUBLIC BANK (MBCU)	94	81 (86%)	\$116,115	42 (52%)	39 (48%)	6 (7%)	1 (1%)
GUILD MORTGAGE COMPANY (Other)	94	78 (83%)	\$32,750	49 (63%)	29 (37%)	4 (5%)	20 (26%)

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

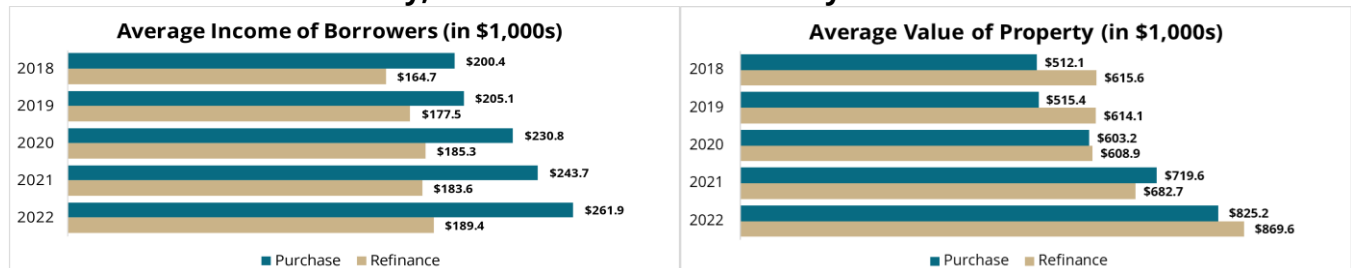


Geography: Barnstable County

Mortgage Lending

Barnstable County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	134	134	354	37	7,553	1,603	2,954	9,815
Purchase Originations (Rate)	48 (71%)	23 (64%)	67 (69%)	3 (75%)	1,648 (78%)	462 (65%)	369 (72%)	2,251 (74%)
Refinance Originations (Rate)	9 (36%)	17 (74%)	48 (65%)	10 (91%)	1,665 (73%)	307 (70%)	634 (65%)	2,056 (72%)
Denials	25 (19%)	39 (29%)	111 (31%)	7 (19%)	1,136 (15%)	152 (9%)	754 (26%)	1,470 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	15	16	33	2	766	187	287	1,019
Total Amount in \$1,000s)	\$7,695	\$6,090	\$16,675	\$580	\$399,220	\$94,535	\$96,105	\$524,795
FHA Loans	0	0	0	0	4	0	2	4
Single Unit	15	16	33	2	761	186	287	1,013
Median Loan Amount	\$415,000	\$385,000	\$475,000	\$290,000	\$435,000	\$435,000	\$305,000	\$435,000
Median Income	\$162,000	\$99,000	\$105,000	\$84,000	\$133,500	\$120,000	\$72,000	\$128,000
Median Value	\$805,000	\$435,000	\$540,000	\$395,000	\$625,000	\$595,000	\$485,000	\$615,000
LTV > 90	1 of 15	8 of 13	7 of 32	1 of 2	80 of 716	23 of 181	36 of 274	120 of 959
DTI > 45	3 of 15	3 of 13	8 of 32	0 of 2	125 of 716	37 of 181	84 of 274	176 of 959
Loan Costs > \$5,000	2 of 14	0 of 13	5 of 31	0 of 2	114 of 667	17 of 179	15 of 246	138 of 906
LICENSED MORTGAGE LENDERS - All Applications								
Applications	55	127	205	24	2,416	912	1,327	3,739
Purchase Originations (Rate)	34 (79%)	36 (67%)	84 (76%)	5 (83%)	775 (75%)	160 (43%)	258 (71%)	1,094 (67%)
Refinance Originations (Rate)	7 (58%)	27 (37%)	36 (38%)	5 (28%)	711 (54%)	206 (40%)	428 (46%)	992 (49%)
Denials	3 (5%)	26 (20%)	38 (19%)	9 (38%)	251 (10%)	111 (12%)	256 (19%)	438 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	12	33	70	3	516	97	232	731
Total Amount in \$1,000s)	\$5,580	\$14,385	\$32,670	\$1,155	\$227,620	\$41,515	\$77,320	\$322,925
FHA Loans	1	16	24	0	64	16	41	121
Single Unit	12	33	67	3	509	93	227	717
Median Loan Amount	\$435,000	\$435,000	\$470,000	\$455,000	\$430,000	\$425,000	\$335,000	\$435,000
Median Income	\$94,500	\$98,000	\$112,000	\$73,000	\$116,500	\$106,000	\$73,000	\$113,000
Median Value	\$570,000	\$455,000	\$525,000	\$485,000	\$545,000	\$515,000	\$435,000	\$535,000
LTV > 90	2 of 12	23 of 33	44 of 69	2 of 3	157 of 506	39 of 95	76 of 225	267 of 718
DTI > 45	3 of 12	24 of 33	31 of 70	1 of 3	141 of 516	36 of 97	103 of 232	236 of 731
Loan Costs > \$5,000	4 of 12	25 of 33	51 of 70	2 of 3	261 of 515	61 of 97	121 of 232	404 of 730
OTHER LENDERS - All Applications								
Applications	35	60	154	19	2,072	846	945	3,186
Purchase Originations (Rate)	14 (78%)	15 (63%)	49 (68%)	4 (50%)	433 (69%)	117 (35%)	97 (62%)	632 (58%)
Refinance Originations (Rate)	5 (56%)	13 (52%)	19 (51%)	1 (20%)	474 (57%)	96 (30%)	261 (49%)	608 (50%)
Denials	3 (9%)	4 (7%)	30 (19%)	8 (42%)	320 (15%)	98 (12%)	205 (22%)	463 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	9	30	3	194	54	84	293
Total Amount in \$1,000s)	\$4,585	\$4,295	\$13,830	\$1,045	\$92,740	\$28,760	\$26,920	\$145,255
FHA Loans	0	5	1	1	23	7	18	37
Single Unit	3	8	29	3	193	54	83	290
Median Loan Amount	\$1,115,000	\$465,000	\$460,000	\$315,000	\$435,000	\$430,000	\$335,000	\$445,000
Median Income	\$219,000	\$95,000	\$123,500	\$60,000	\$135,000	\$120,000	\$70,500	\$130,000
Median Value	\$1,385,000	\$525,000	\$535,000	\$395,000	\$565,000	\$525,000	\$425,000	\$555,000
LTV > 90	1 of 3	7 of 9	5 of 30	1 of 3	47 of 181	23 of 54	31 of 77	84 of 280
DTI > 45	1 of 3	5 of 9	7 of 30	1 of 2	46 of 181	13 of 54	41 of 77	73 of 279
Loan Costs > \$5,000	2 of 3	8 of 9	28 of 30	3 of 3	99 of 176	34 of 53	42 of 71	174 of 274

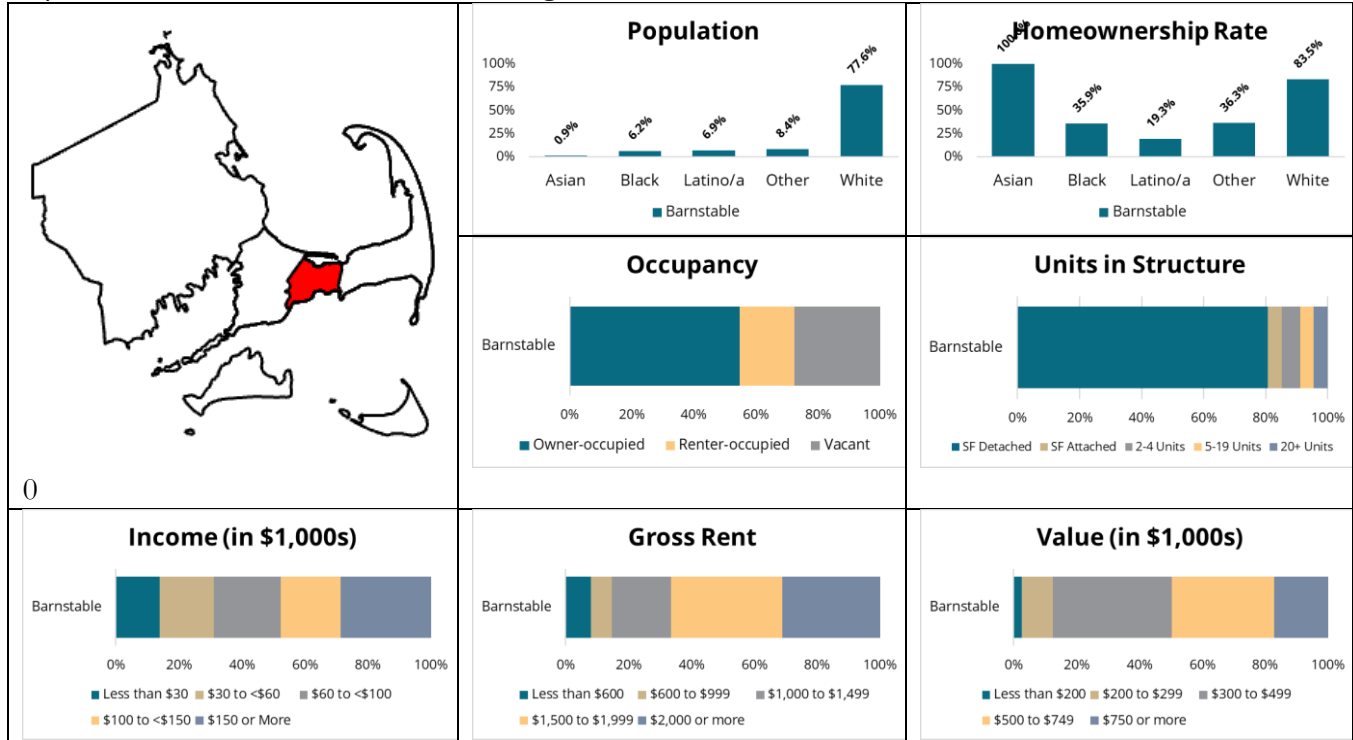
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Barnstable

Population: 48,922

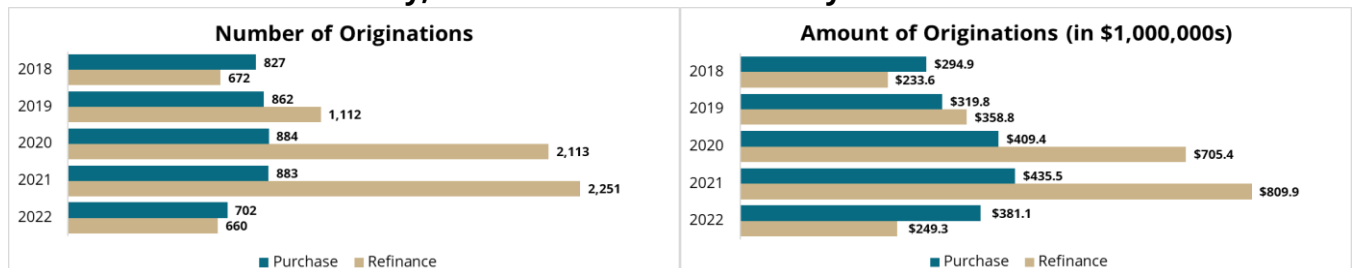
Housing Units: 27,042



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
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	342	274 (80%)	\$119,300	149 (54%)	125 (46%)	25 (9%)	89 (32%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	134	83 (62%)	\$24,345	16 (19%)	67 (81%)	9 (11%)	40 (48%)
ROCKET MORTGAGE, LLC (LML)	99	75 (76%)	\$24,725	11 (15%)	64 (85%)	8 (11%)	39 (52%)
CAPE COD CO-OPERATIVE BANK (MBCU)	75	62 (83%)	\$26,610	32 (52%)	30 (48%)	2 (3%)	16 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	79	58 (73%)	\$22,160	40 (69%)	18 (31%)	21 (36%)	20 (34%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	62	43 (69%)	\$16,545	30 (70%)	13 (30%)	5 (12%)	12 (28%)
HOME POINT FINANCIAL CORPORATION (LML)	51	36 (71%)	\$14,690	27 (75%)	9 (25%)	19 (53%)	13 (36%)
EASTERN BANK (MBCU)	42	30 (71%)	\$7,880	8 (27%)	22 (73%)	0 (0%)	9 (30%)
ROCKLAND TRUST COMPANY (MBCU)	49	27 (55%)	\$9,605	13 (48%)	14 (52%)	1 (4%)	10 (37%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	43	23 (53%)	\$13,835	13 (57%)	10 (43%)	4 (17%)	8 (35%)
LOANDEPOT.COM, LLC (LML)	38	23 (61%)	\$8,665	5 (22%)	18 (78%)	7 (30%)	9 (39%)
FIRST REPUBLIC BANK (MBCU)	21	19 (90%)	\$32,075	13 (68%)	6 (32%)	0 (0%)	0 (0%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	28	19 (68%)	\$26,235	8 (42%)	11 (58%)	0 (0%)	1 (5%)
U.S. BANK NATIONAL ASSOCIATION (Other)	26	17 (65%)	\$14,445	11 (65%)	6 (35%)	2 (12%)	2 (12%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	23	17 (74%)	\$10,685	10 (59%)	7 (41%)	1 (6%)	4 (24%)
SHAMROCK HOME LOANS, INC. (LML)	21	17 (81%)	\$5,845	13 (76%)	4 (24%)	2 (12%)	8 (47%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	18	16 (89%)	\$7,740	14 (88%)	2 (13%)	2 (13%)	4 (25%)
GUARANTEED RATE, INC. (LML)	41	16 (39%)	\$7,550	12 (75%)	4 (25%)	0 (0%)	2 (13%)
FIRST CITIZENS' FEDERAL CREDIT UNION (Other)	18	16 (89%)	\$3,190	5 (31%)	11 (69%)	1 (6%)	6 (38%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	42	15 (36%)	\$6,455	10 (67%)	5 (33%)	1 (7%)	4 (27%)

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

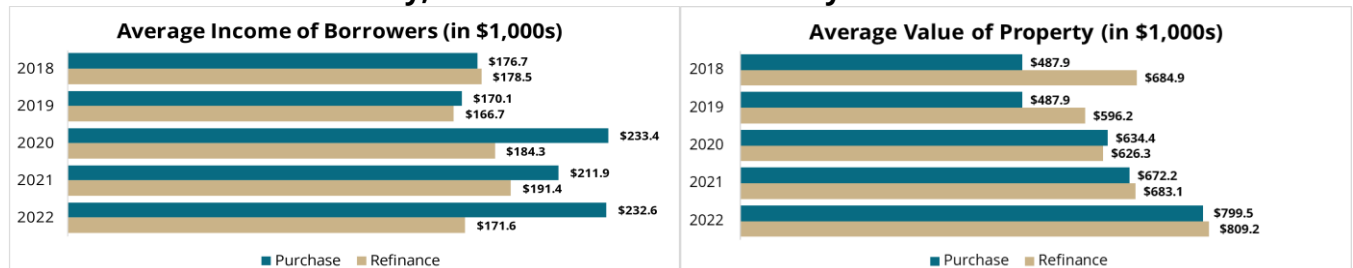


Geography: Barnstable

Mortgage Lending

Barnstable	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	26	35	109	5	1,251	302	603	1,728
Purchase Originations (Rate)	8 (67%)	2 (40%)	19 (83%)	0 (0%)	233 (81%)	88 (70%)	74 (73%)	350 (77%)
Refinance Originations (Rate)	1 (20%)	6 (67%)	10 (59%)	1 (100%)	249 (67%)	61 (73%)	125 (59%)	328 (67%)
Denials	8 (31%)	15 (43%)	40 (37%)	2 (40%)	224 (18%)	38 (13%)	177 (29%)	327 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	2	11	0	139	41	51	197
Total Amount in \$1,000s)	\$1,780	\$600	\$5,615	\$0	\$76,645	\$22,385	\$19,365	\$107,025
FHA Loans	0	0	0	0	2	0	0	2
Single Unit	4	2	11	0	138	41	51	196
Median Loan Amount	\$395,000	\$300,000	\$485,000		\$445,000	\$475,000	\$335,000	\$445,000
Median Income	\$149,500	\$118,000	\$119,000		\$138,000	\$122,000	\$70,000	\$135,000
Median Value	\$680,000	\$310,000	\$525,000		\$675,000	\$625,000	\$505,000	\$655,000
LTV > 90	0 of 4	2 of 2	2 of 11	0 of 0	17 of 135	10 of 41	7 of 51	31 of 193
DTI > 45	2 of 4	0 of 2	4 of 11	0 of 0	27 of 135	9 of 41	14 of 51	42 of 193
Loan Costs > \$5,000	0 of 4	0 of 2	3 of 11	0 of 0	23 of 125	6 of 41	4 of 45	32 of 183
LICENSED MORTGAGE LENDERS - All Applications								
Applications	7	44	105	8	429	218	318	811
Purchase Originations (Rate)	5 (100%)	8 (67%)	42 (78%)	1 (50%)	132 (72%)	36 (40%)	62 (71%)	224 (65%)
Refinance Originations (Rate)	0 (0%)	11 (34%)	18 (36%)	1 (17%)	119 (51%)	53 (43%)	92 (41%)	202 (45%)
Denials	1 (14%)	9 (20%)	27 (26%)	4 (50%)	41 (10%)	27 (12%)	68 (21%)	109 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	7	36	1	99	21	52	165
Total Amount in \$1,000s)	\$255	\$2,685	\$17,130	\$455	\$44,525	\$8,945	\$18,590	\$73,995
FHA Loans	0	4	11	0	12	7	11	34
Single Unit	1	7	35	1	98	21	52	163
Median Loan Amount	\$255,000	\$405,000	\$495,000	\$455,000	\$445,000	\$405,000	\$355,000	\$445,000
Median Income	\$119,000	\$90,000	\$116,000	\$99,000	\$113,500	\$106,000	\$76,500	\$112,500
Median Value	\$655,000	\$405,000	\$525,000	\$575,000	\$555,000	\$495,000	\$440,000	\$525,000
LTV > 90	0 of 1	5 of 7	21 of 35	0 of 1	24 of 99	10 of 20	18 of 51	60 of 163
DTI > 45	0 of 1	4 of 7	15 of 36	0 of 1	31 of 99	8 of 21	23 of 52	58 of 165
Loan Costs > \$5,000	0 of 1	6 of 7	27 of 36	1 of 1	44 of 98	14 of 21	26 of 52	92 of 164
OTHER LENDERS - All Applications								
Applications	8	20	44	7	413	160	205	652
Purchase Originations (Rate)	4 (100%)	5 (83%)	20 (69%)	0 (0%)	86 (66%)	22 (35%)	21 (54%)	137 (59%)
Refinance Originations (Rate)	0 (0%)	6 (46%)	6 (67%)	1 (25%)	101 (55%)	19 (33%)	64 (51%)	133 (50%)
Denials	0 (0%)	2 (10%)	8 (18%)	1 (14%)	74 (18%)	17 (11%)	53 (26%)	102 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	3	13	0	42	9	21	67
Total Amount in \$1,000s)	\$0	\$1,305	\$6,175	\$0	\$18,810	\$4,695	\$6,895	\$30,985
FHA Loans	0	2	0	0	4	0	4	6
Single Unit	0	3	13	0	42	9	21	67
Median Loan Amount		\$445,000	\$475,000		\$435,000	\$335,000	\$335,000	\$445,000
Median Income		\$81,000	\$149,000		\$132,000	\$160,000	\$80,000	\$130,000
Median Value		\$455,000	\$545,000		\$580,000	\$485,000	\$455,000	\$555,000
LTV > 90	0 of 0	2 of 3	2 of 13	0 of 0	5 of 38	1 of 9	5 of 20	10 of 63
DTI > 45	0 of 0	2 of 3	4 of 13	0 of 0	8 of 38	1 of 9	11 of 20	15 of 63
Loan Costs > \$5,000	0 of 0	3 of 3	12 of 13	0 of 0	19 of 37	8 of 9	13 of 19	42 of 62

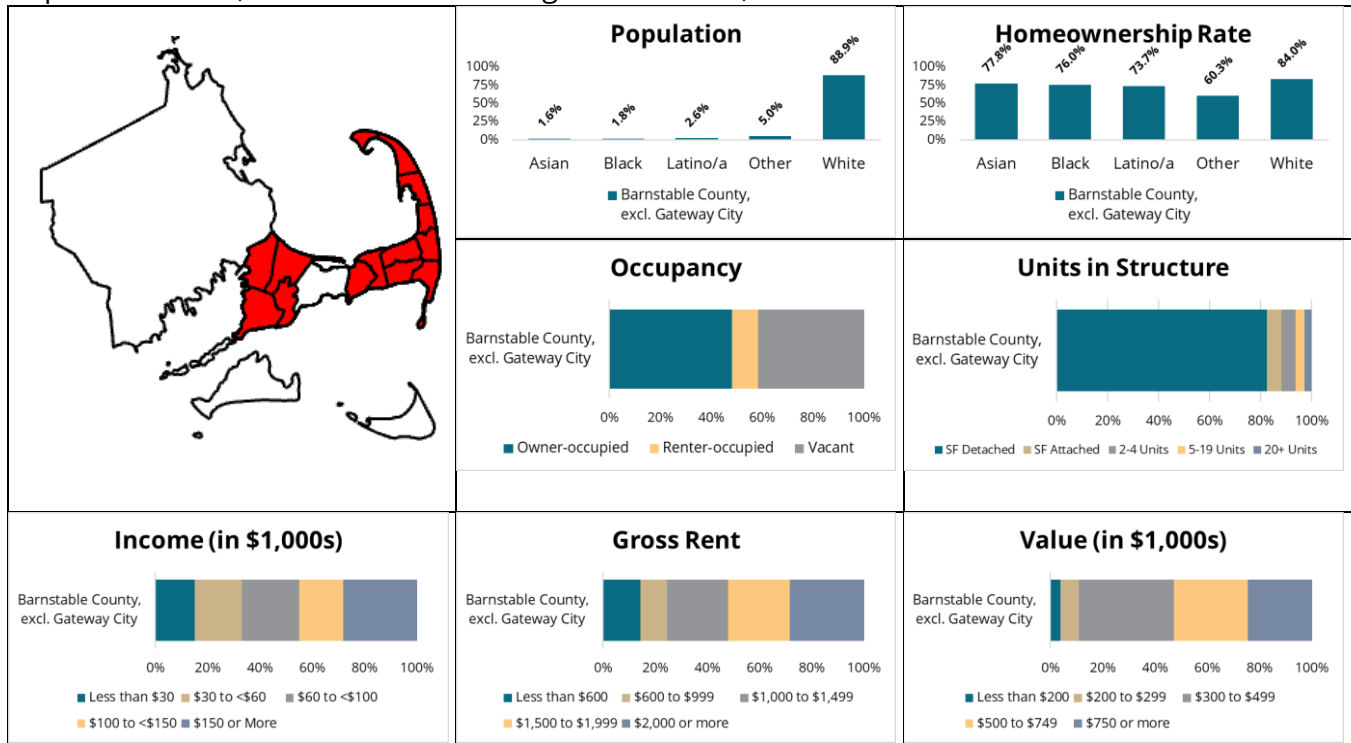
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Barnstable County, excl. Gateway City

Population: 180,514

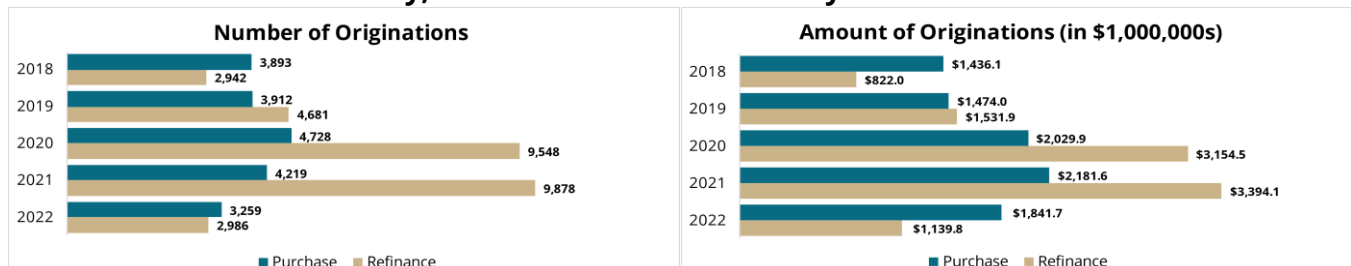
Housing Units: 138,028



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)	1,832	1,536 (84%)	\$716,960	890 (58%)	646 (42%)	66 (4%)	385 (25%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	480	326 (68%)	\$99,350	68 (21%)	258 (79%)	14 (4%)	122 (37%)
CAPE COD CO-OPERATIVE BANK (MBCU)	341	298 (87%)	\$175,850	172 (58%)	126 (42%)	23 (8%)	74 (25%)
ROCKET MORTGAGE, LLC (LML)	373	276 (74%)	\$93,290	86 (31%)	190 (69%)	15 (5%)	111 (40%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	240	171 (71%)	\$66,415	126 (74%)	45 (26%)	22 (13%)	48 (28%)
ROCKLAND TRUST COMPANY (MBCU)	257	156 (61%)	\$58,160	65 (42%)	91 (58%)	8 (5%)	51 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	202	153 (76%)	\$63,855	98 (64%)	55 (36%)	23 (15%)	46 (30%)
LOANDEPOT.COM, LLC (LML)	166	109 (66%)	\$40,095	36 (33%)	73 (67%)	4 (4%)	45 (41%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	192	103 (54%)	\$83,065	44 (43%)	59 (57%)	4 (4%)	10 (10%)
EASTERN BANK (MBCU)	148	101 (68%)	\$33,315	23 (23%)	78 (77%)	7 (7%)	29 (29%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	103	95 (92%)	\$53,395	72 (76%)	23 (24%)	8 (8%)	2 (2%)
GUARANTEED RATE, INC. (LML)	164	93 (57%)	\$47,115	67 (72%)	26 (28%)	8 (9%)	10 (11%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	182	85 (47%)	\$60,445	48 (56%)	37 (44%)	7 (8%)	12 (14%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	122	84 (69%)	\$40,180	62 (74%)	22 (26%)	9 (11%)	16 (19%)
SEAMEN'S BANK (MBCU)	119	82 (69%)	\$40,640	37 (45%)	45 (55%)	4 (5%)	15 (18%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	100	76 (76%)	\$43,570	46 (61%)	30 (39%)	2 (3%)	16 (21%)
GUILD MORTGAGE COMPANY (Other)	80	65 (81%)	\$27,785	43 (66%)	22 (34%)	3 (5%)	14 (22%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	142	63 (44%)	\$28,745	20 (32%)	43 (68%)	4 (6%)	12 (19%)
FIRST REPUBLIC BANK (MBCU)	73	62 (85%)	\$84,040	29 (47%)	33 (53%)	6 (10%)	1 (2%)
HOME POINT FINANCIAL CORPORATION (LML)	82	60 (73%)	\$23,500	23 (38%)	37 (62%)	8 (13%)	20 (33%)

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

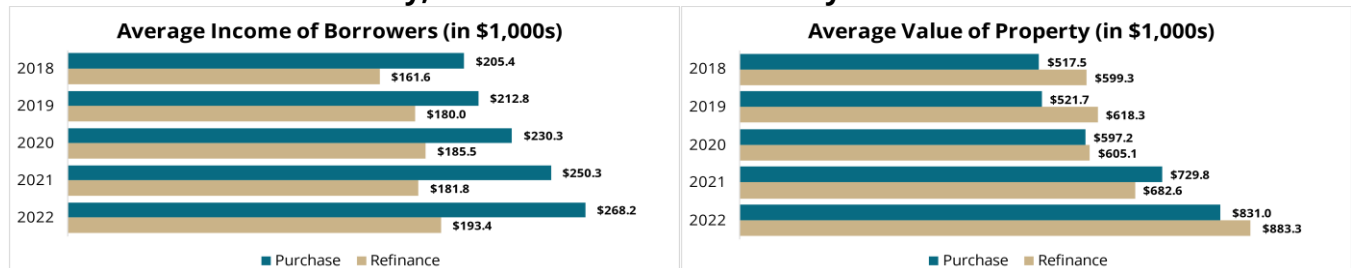


Geography: Barnstable County, excl. Gateway City

Mortgage Lending

Barnstable County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	108	99	245	32	6,302	1,301	2,351	8,087
Purchase Originations (Rate)	40 (71%)	21 (68%)	48 (65%)	3 (75%)	1,415 (77%)	374 (64%)	295 (71%)	1,901 (74%)
Refinance Originations (Rate)	8 (40%)	11 (79%)	38 (67%)	9 (90%)	1,416 (74%)	246 (69%)	509 (67%)	1,728 (73%)
Denials	17 (16%)	24 (24%)	71 (29%)	5 (16%)	912 (14%)	114 (9%)	577 (25%)	1,143 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	14	22	2	627	146	236	822
Total Amount in \$1,000s)	\$5,915	\$5,490	\$11,060	\$580	\$322,575	\$72,150	\$76,740	\$417,770
FHA Loans	0	0	0	0	2	0	2	2
Single Unit	11	14	22	2	623	145	236	817
Median Loan Amount	\$495,000	\$395,000	\$450,000	\$290,000	\$435,000	\$425,000	\$305,000	\$425,000
Median Income	\$166,000	\$97,500	\$102,000	\$84,000	\$133,000	\$120,000	\$72,000	\$128,000
Median Value	\$805,000	\$475,000	\$555,000	\$395,000	\$620,000	\$585,000	\$475,000	\$605,000
LTV > 90	1 of 11	6 of 11	5 of 21	1 of 2	63 of 581	13 of 140	29 of 223	89 of 766
DTI > 45	1 of 11	3 of 11	4 of 21	0 of 2	98 of 581	28 of 140	70 of 223	134 of 766
Loan Costs > \$5,000	2 of 10	0 of 11	2 of 20	0 of 2	91 of 542	11 of 138	11 of 201	106 of 723
LICENSED MORTGAGE LENDERS - All Applications								
Applications	48	83	100	16	1,987	694	1,009	2,928
Purchase Originations (Rate)	29 (76%)	28 (67%)	42 (75%)	4 (100%)	643 (75%)	124 (43%)	196 (71%)	870 (68%)
Refinance Originations (Rate)	7 (70%)	16 (39%)	18 (41%)	4 (33%)	592 (54%)	153 (40%)	336 (48%)	790 (50%)
Denials	2 (4%)	17 (20%)	11 (11%)	5 (31%)	210 (11%)	84 (12%)	188 (19%)	329 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	26	34	2	417	76	180	566
Total Amount in \$1,000s)	\$5,325	\$11,700	\$15,540	\$700	\$183,095	\$32,570	\$58,730	\$248,930
FHA Loans	1	12	13	0	52	9	30	87
Single Unit	11	26	32	2	411	72	175	554
Median Loan Amount	\$445,000	\$440,000	\$455,000	\$350,000	\$425,000	\$445,000	\$325,000	\$435,000
Median Income	\$86,000	\$98,500	\$111,000	\$70,500	\$119,000	\$107,000	\$71,000	\$113,000
Median Value	\$555,000	\$460,000	\$490,000	\$360,000	\$535,000	\$515,000	\$435,000	\$535,000
LTV > 90	2 of 11	18 of 26	23 of 34	2 of 2	133 of 407	29 of 75	58 of 174	207 of 555
DTI > 45	3 of 11	20 of 26	16 of 34	1 of 2	110 of 417	28 of 76	80 of 180	178 of 566
Loan Costs > \$5,000	4 of 11	19 of 26	24 of 34	1 of 2	217 of 417	47 of 76	95 of 180	312 of 566
OTHER LENDERS - All Applications								
Applications	27	40	110	12	1,659	686	740	2,534
Purchase Originations (Rate)	10 (71%)	10 (56%)	29 (67%)	4 (57%)	347 (69%)	95 (34%)	76 (65%)	495 (58%)
Refinance Originations (Rate)	5 (63%)	7 (58%)	13 (46%)	0 (0%)	373 (58%)	77 (29%)	197 (49%)	475 (49%)
Denials	3 (11%)	2 (5%)	22 (20%)	7 (58%)	246 (15%)	81 (12%)	152 (21%)	361 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	6	17	3	152	45	63	226
Total Amount in \$1,000s)	\$4,585	\$2,990	\$7,655	\$1,045	\$73,930	\$24,065	\$20,025	\$114,270
FHA Loans	0	3	1	1	19	7	14	31
Single Unit	3	5	16	3	151	45	62	223
Median Loan Amount	\$1,115,000	\$505,000	\$415,000	\$315,000	\$435,000	\$435,000	\$335,000	\$445,000
Median Income	\$219,000	\$114,000	\$115,000	\$60,000	\$136,000	\$120,000	\$67,000	\$130,000
Median Value	\$1,385,000	\$535,000	\$525,000	\$395,000	\$555,000	\$545,000	\$425,000	\$545,000
LTV > 90	1 of 3	5 of 6	3 of 17	1 of 3	42 of 143	22 of 45	26 of 57	74 of 217
DTI > 45	1 of 3	3 of 6	3 of 17	1 of 2	38 of 143	12 of 45	30 of 57	58 of 217
Loan Costs > \$5,000	2 of 3	5 of 6	16 of 17	3 of 3	80 of 139	26 of 44	29 of 52	132 of 212

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

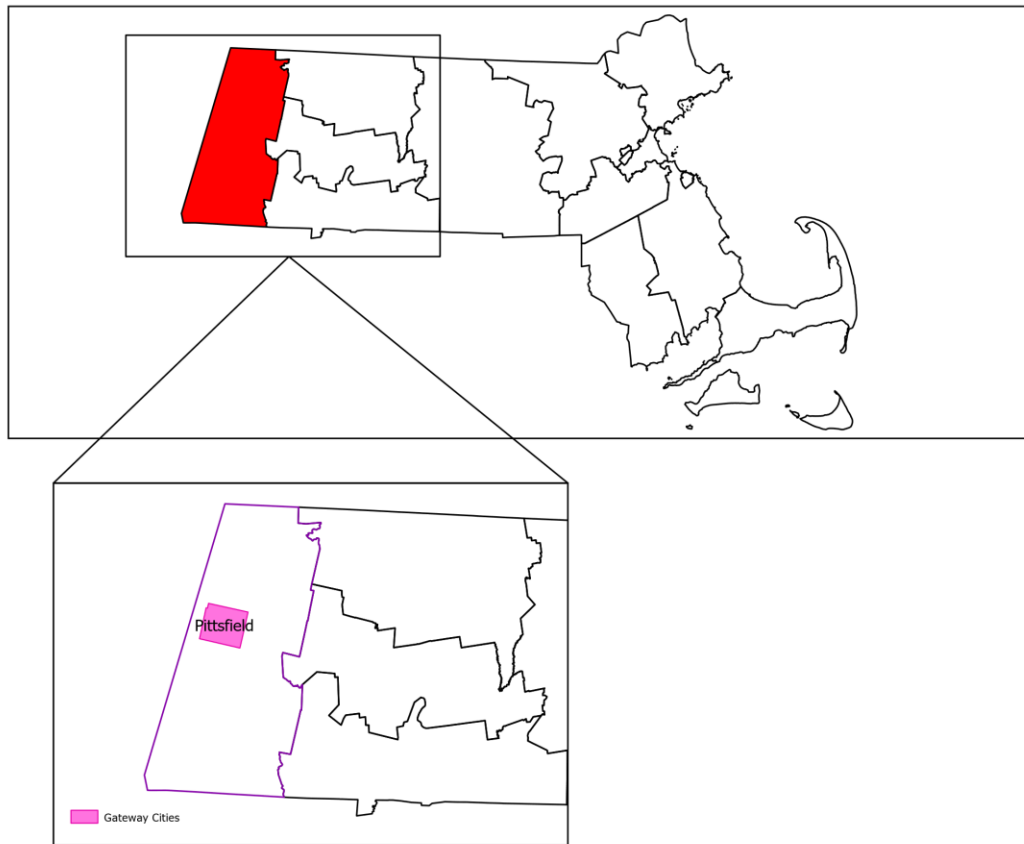


Berkshire County

Largest City: Pittsfield

Median Income: \$69,744 (13th Highest)

Individuals below Poverty Level: 11% (10th Lowest)



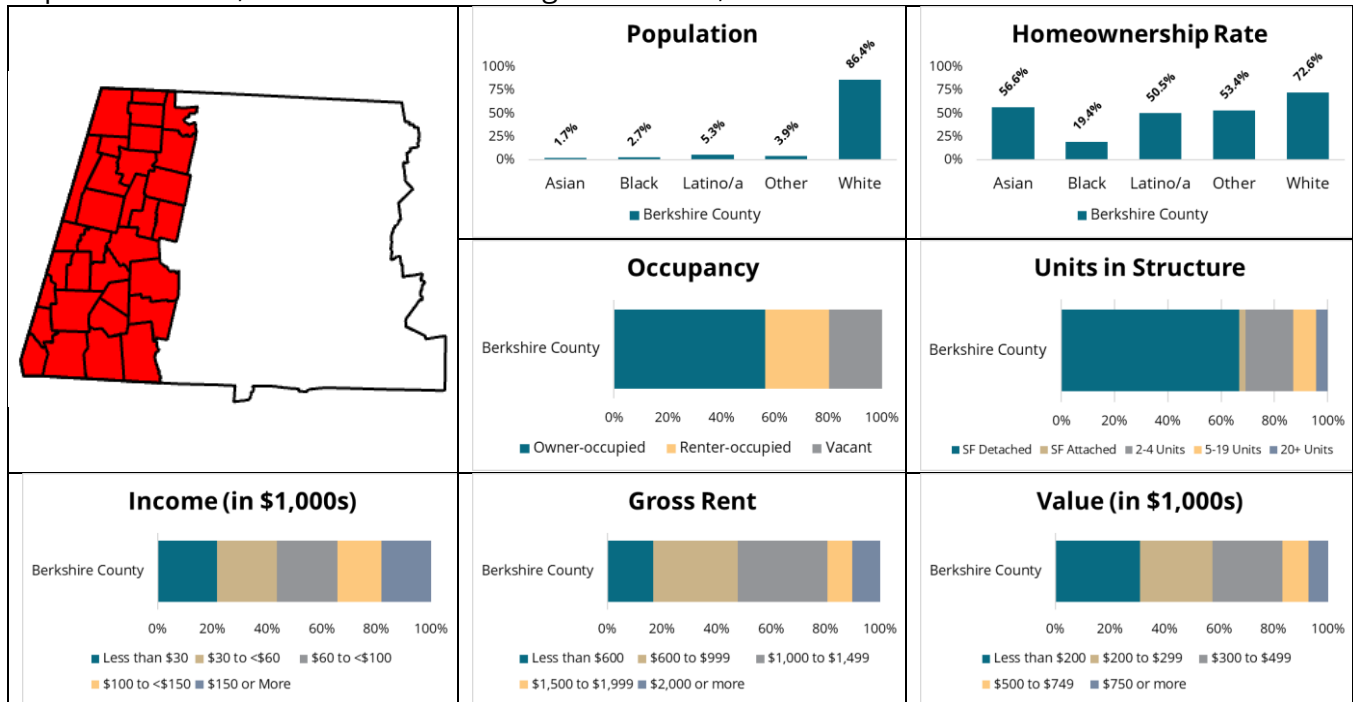
Park Square in Pittsfield



Geography: Berkshire County

Population: 128,763

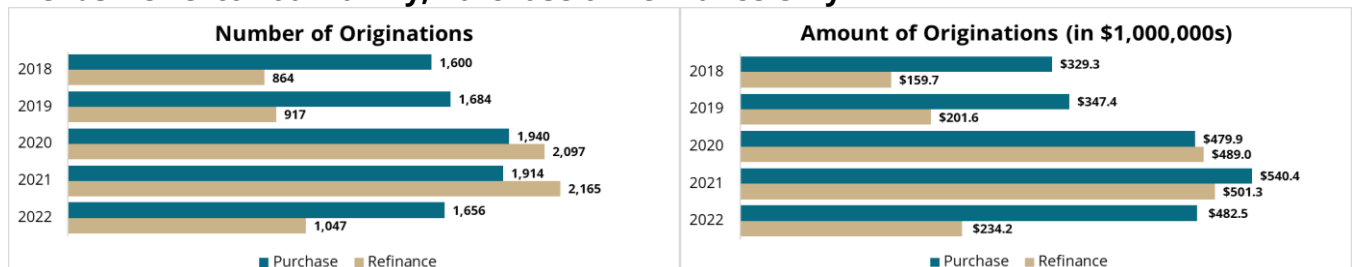
Housing Units: 69,762



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)	1,079	810 (75%)	\$168,830	497 (61%)	313 (39%)	122 (15%)	313 (39%)
ADAMS COMMUNITY BANK (MBCU)	617	454 (74%)	\$134,650	341 (75%)	113 (25%)	51 (11%)	120 (26%)
ACADEMY MORTGAGE CORPORATION (LML)	272	184 (68%)	\$35,280	173 (94%)	11 (6%)	31 (17%)	92 (50%)
LEE BANK (MBCU)	245	167 (68%)	\$54,905	110 (66%)	57 (34%)	4 (2%)	39 (23%)
ROCKET MORTGAGE, LLC (LML)	180	123 (68%)	\$26,005	41 (33%)	82 (67%)	7 (6%)	53 (43%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	133	109 (82%)	\$33,675	52 (48%)	57 (52%)	7 (6%)	26 (24%)
BERKSHIRE BANK (MBCU)	137	85 (62%)	\$22,675	23 (27%)	62 (73%)	2 (2%)	26 (31%)
MOUNTAINONE BANK (MBCU)	69	47 (68%)	\$11,655	31 (66%)	16 (34%)	5 (11%)	5 (11%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	61	36 (59%)	\$7,710	8 (22%)	28 (78%)	2 (6%)	10 (28%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	78	31 (40%)	\$13,385	13 (42%)	18 (58%)	4 (13%)	4 (13%)
LOANDEPOT.COM, LLC (LML)	62	31 (50%)	\$7,215	6 (19%)	25 (81%)	2 (6%)	13 (42%)
SALISBURY BANK AND TRUST COMPANY (MBCU)	42	31 (74%)	\$10,955	12 (39%)	19 (61%)	0 (0%)	4 (13%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	48	24 (50%)	\$7,750	13 (54%)	11 (46%)	2 (8%)	3 (13%)
NBT BANK, NATIONAL ASSOCIATION (MBCU)	35	24 (69%)	\$5,090	5 (21%)	19 (79%)	0 (0%)	5 (21%)
GUARANTEED RATE, INC. (LML)	42	23 (55%)	\$6,615	18 (78%)	5 (22%)	3 (13%)	7 (30%)
TOTAL MORTGAGE SERVICES, LLC (LML)	35	22 (63%)	\$7,560	19 (86%)	3 (14%)	2 (9%)	6 (27%)
NAVY FEDERAL CREDIT UNION (Other)	23	17 (74%)	\$4,875	10 (59%)	7 (41%)	1 (6%)	3 (18%)
MORTGAGE RESEARCH CENTER, LLC (LML)	33	16 (48%)	\$4,090	16 (100%)	0 (0%)	1 (6%)	7 (44%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	24	15 (63%)	\$4,165	15 (100%)	0 (0%)	1 (7%)	4 (27%)
PENNYMAC LOAN SERVICES, LLC (LML)	90	14 (16%)	\$2,990	0 (0%)	14 (100%)	1 (7%)	5 (36%)

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

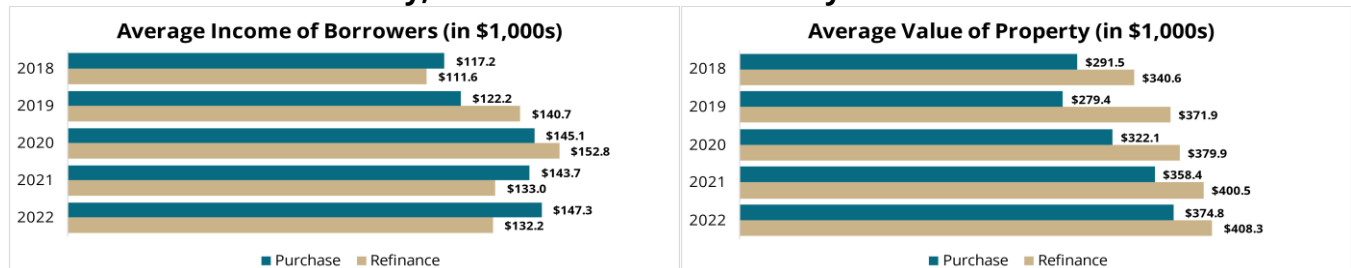


Geography: Berkshire County

Mortgage Lending

Berkshire County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	41	28	90	7	1,555	366	566	2,087
Purchase Originations (Rate)	12 (63%)	10 (67%)	34 (76%)	3 (75%)	488 (68%)	130 (62%)	142 (61%)	677 (67%)
Refinance Originations (Rate)	3 (33%)	5 (63%)	13 (72%)	0 (0%)	342 (72%)	57 (65%)	108 (58%)	420 (70%)
Denials	10 (24%)	6 (21%)	21 (23%)	2 (29%)	234 (15%)	49 (13%)	145 (26%)	322 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	7	22	3	354	57	121	447
Total Amount in \$1,000s)	\$1,400	\$2,195	\$5,500	\$635	\$114,500	\$20,745	\$21,875	\$144,975
FHA Loans	0	0	1	0	1	2	2	4
Single Unit	4	6	15	3	328	53	105	409
Median Loan Amount	\$245,000	\$205,000	\$205,000	\$215,000	\$255,000	\$275,000	\$185,000	\$255,000
Median Income	\$85,000	\$70,000	\$84,000	\$67,000	\$101,500	\$117,000	\$52,000	\$100,000
Median Value	\$415,000	\$255,000	\$250,000	\$245,000	\$315,000	\$305,000	\$215,000	\$305,000
LTV > 90	2 of 3	4 of 7	6 of 20	1 of 3	67 of 267	9 of 33	30 of 88	89 of 333
DTI > 45	0 of 3	1 of 7	2 of 20	1 of 3	21 of 267	3 of 33	16 of 88	28 of 333
Loan Costs > \$5,000	0 of 3	1 of 7	3 of 20	0 of 3	27 of 263	7 of 33	5 of 85	38 of 329
LICENSED MORTGAGE LENDERS - All Applications								
Applications	12	69	61	4	752	290	469	1,188
Purchase Originations (Rate)	4 (44%)	29 (59%)	27 (59%)	1 (100%)	266 (69%)	37 (23%)	154 (65%)	364 (56%)
Refinance Originations (Rate)	1 (33%)	8 (40%)	5 (33%)	1 (33%)	152 (43%)	44 (36%)	80 (35%)	211 (41%)
Denials	4 (33%)	10 (14%)	9 (15%)	0 (0%)	101 (13%)	46 (16%)	84 (18%)	170 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	23	20	1	214	27	123	288
Total Amount in \$1,000s)	\$1,005	\$5,925	\$5,000	\$145	\$52,450	\$7,285	\$23,725	\$71,810
FHA Loans	0	10	11	1	71	8	53	101
Single Unit	3	16	14	0	190	21	95	244
Median Loan Amount	\$325,000	\$215,000	\$240,000	\$145,000	\$225,000	\$225,000	\$185,000	\$225,000
Median Income	\$185,000	\$68,000	\$68,500	\$45,000	\$74,500	\$93,000	\$55,000	\$73,500
Median Value	\$405,000	\$245,000	\$240,000	\$145,000	\$245,000	\$255,000	\$205,000	\$245,000
LTV > 90	1 of 3	21 of 22	15 of 20	1 of 1	133 of 205	13 of 22	92 of 117	184 of 273
DTI > 45	1 of 3	5 of 23	8 of 20	1 of 1	60 of 214	7 of 27	45 of 123	82 of 288
Loan Costs > \$5,000	1 of 3	15 of 21	16 of 19	1 of 1	150 of 198	21 of 25	86 of 108	204 of 267
OTHER LENDERS - All Applications								
Applications	35	65	172	16	1,841	434	929	2,563
Purchase Originations (Rate)	17 (94%)	21 (66%)	77 (75%)	4 (100%)	436 (69%)	88 (49%)	227 (67%)	643 (66%)
Refinance Originations (Rate)	4 (44%)	13 (59%)	12 (50%)	0 (0%)	351 (65%)	44 (43%)	135 (53%)	424 (61%)
Denials	3 (9%)	13 (20%)	22 (13%)	6 (38%)	190 (10%)	58 (13%)	149 (16%)	292 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	12	20	70	3	374	50	216	529
Total Amount in \$1,000s)	\$3,590	\$4,590	\$15,820	\$525	\$94,540	\$15,000	\$39,420	\$134,065
FHA Loans	0	2	2	0	5	1	3	10
Single Unit	12	17	50	3	340	43	177	465
Median Loan Amount	\$275,000	\$200,000	\$210,000	\$195,000	\$225,000	\$250,000	\$175,000	\$225,000
Median Income	\$116,500	\$67,000	\$52,500	\$72,000	\$80,500	\$96,000	\$51,000	\$78,000
Median Value	\$315,000	\$205,000	\$235,000	\$215,000	\$275,000	\$295,000	\$215,000	\$265,000
LTV > 90	4 of 12	17 of 20	31 of 70	1 of 3	108 of 373	14 of 50	81 of 216	175 of 528
DTI > 45	1 of 12	4 of 20	14 of 70	0 of 3	55 of 366	8 of 50	47 of 216	82 of 521
Loan Costs > \$5,000	2 of 12	3 of 20	7 of 70	0 of 3	33 of 361	6 of 49	10 of 208	51 of 515

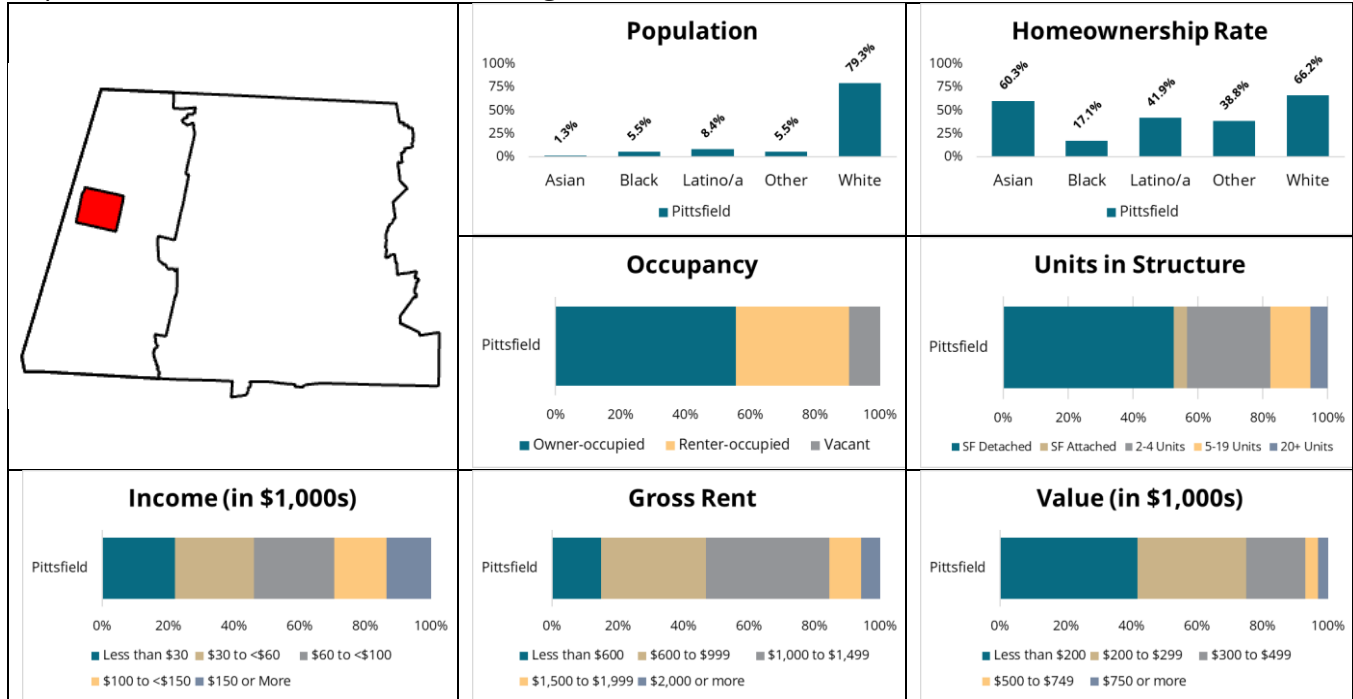
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Pittsfield**

Population: 43,730

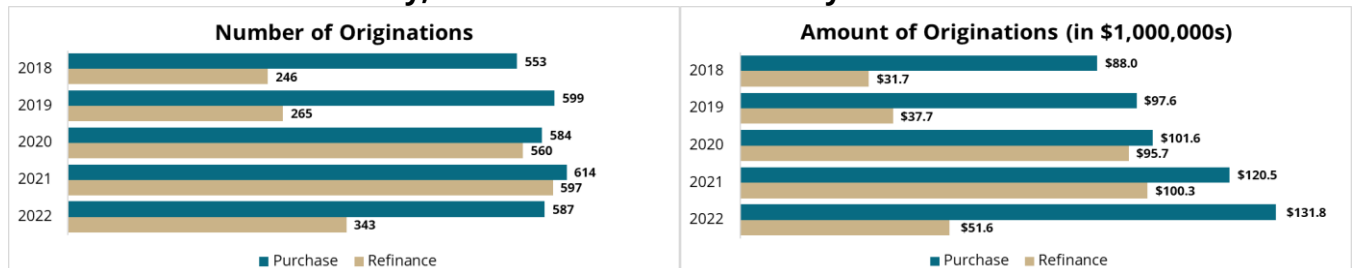
Housing Units: 21,283



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)	474	358 (76%)	\$66,600	222 (62%)	136 (38%)	86 (24%)	168 (47%)
ADAMS COMMUNITY BANK (MBCU)	164	125 (76%)	\$28,625	95 (76%)	30 (24%)	26 (21%)	44 (35%)
ACADEMY MORTGAGE CORPORATION (LML)	135	83 (61%)	\$15,105	76 (92%)	7 (8%)	21 (25%)	37 (45%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	53	44 (83%)	\$8,830	15 (34%)	29 (66%)	2 (5%)	14 (32%)
LEE BANK (MBCU)	55	40 (73%)	\$8,490	29 (73%)	11 (28%)	2 (5%)	15 (38%)
ROCKET MORTGAGE, LLC (LML)	55	34 (62%)	\$5,520	12 (35%)	22 (65%)	5 (15%)	18 (53%)
BERKSHIRE BANK (MBCU)	48	25 (52%)	\$4,115	9 (36%)	16 (64%)	1 (4%)	13 (52%)
GUARANTEED RATE, INC. (LML)	15	10 (67%)	\$2,110	10 (100%)	0 (0%)	2 (20%)	4 (40%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	22	10 (45%)	\$1,970	1 (10%)	9 (90%)	1 (10%)	3 (30%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	25	10 (40%)	\$1,930	2 (20%)	8 (80%)	2 (20%)	3 (30%)
NAVY FEDERAL CREDIT UNION (Other)	11	9 (82%)	\$2,375	4 (44%)	5 (56%)	0 (0%)	2 (22%)
LOANDEPOT.COM, LLC (LML)	19	8 (42%)	\$1,820	2 (25%)	6 (75%)	0 (0%)	3 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	10	7 (70%)	\$1,955	7 (100%)	0 (0%)	1 (14%)	2 (29%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	13	7 (54%)	\$1,455	5 (71%)	2 (29%)	7 (100%)	4 (57%)
MORTGAGE RESEARCH CENTER, LLC (LML)	10	6 (60%)	\$1,450	6 (100%)	0 (0%)	1 (17%)	2 (33%)
NBT BANK, NATIONAL ASSOCIATION (MBCU)	11	6 (55%)	\$1,300	2 (33%)	4 (67%)	0 (0%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	17	6 (35%)	\$1,220	1 (17%)	5 (83%)	1 (17%)	2 (33%)
AMERISAVE MORTGAGE CORPORATION (LML)	27	6 (22%)	\$1,070	5 (83%)	1 (17%)	1 (17%)	2 (33%)
NATIONSTAR MORTGAGE LLC (LML)	17	6 (35%)	\$980	0 (0%)	6 (100%)	1 (17%)	1 (17%)
TOTAL MORTGAGE SERVICES, LLC (LML)	9	5 (56%)	\$1,205	4 (80%)	1 (20%)	2 (40%)	3 (60%)

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

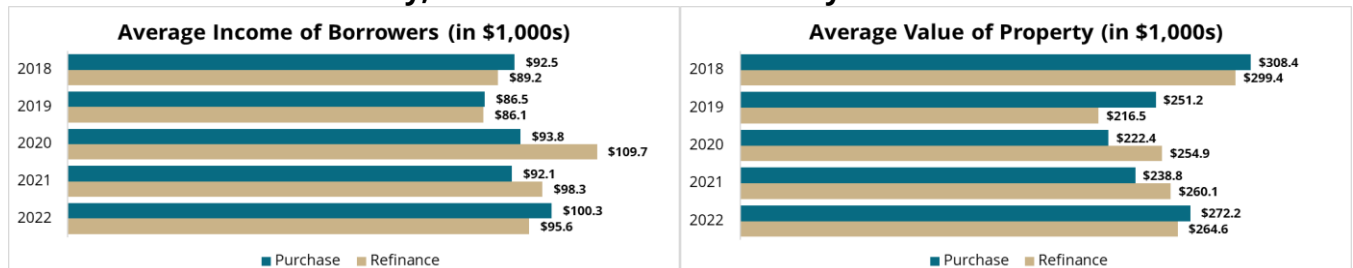


Geography: **Pittsfield**

Mortgage Lending

Pittsfield	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	10	16	46	2	347	113	199	534
Purchase Originations (Rate)	2 (50%)	4 (57%)	20 (74%)	1 (100%)	110 (69%)	41 (55%)	58 (61%)	178 (65%)
Refinance Originations (Rate)	1 (25%)	4 (57%)	6 (86%)	0 (0%)	81 (75%)	21 (88%)	39 (64%)	113 (75%)
Denials	4 (40%)	4 (25%)	8 (17%)	0 (0%)	58 (17%)	16 (14%)	49 (25%)	90 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	3	12	1	94	16	53	127
Total Amount in \$1,000s)	\$705	\$545	\$2,880	\$215	\$25,700	\$4,030	\$10,105	\$34,075
FHA Loans	0	0	1	0	0	1	2	2
Single Unit	1	3	8	1	86	14	46	113
Median Loan Amount	\$705,000	\$185,000	\$205,000	\$215,000	\$225,000	\$225,000	\$195,000	\$225,000
Median Income	\$436,000	\$70,000	\$79,000	\$68,000	\$78,000	\$95,000	\$53,000	\$81,000
Median Value	\$705,000	\$225,000	\$245,000	\$245,000	\$275,000	\$295,000	\$220,000	\$275,000
LTV > 90	1 of 1	1 of 3	3 of 11	0 of 1	25 of 68	5 of 12	15 of 38	35 of 96
DTI > 45	0 of 1	0 of 3	1 of 11	0 of 1	4 of 68	2 of 12	7 of 38	7 of 96
Loan Costs > \$5,000	0 of 1	0 of 3	2 of 11	0 of 1	2 of 68	2 of 12	3 of 38	6 of 96
LICENSED MORTGAGE LENDERS - All Applications								
Applications	7	53	43	1	241	113	193	458
Purchase Originations (Rate)	2 (40%)	22 (58%)	19 (54%)	1 (100%)	101 (71%)	10 (14%)	69 (61%)	155 (53%)
Refinance Originations (Rate)	0 (0%)	5 (33%)	2 (25%)	0 (0%)	43 (44%)	14 (33%)	24 (30%)	64 (39%)
Denials	3 (43%)	10 (19%)	6 (14%)	0 (0%)	33 (14%)	18 (16%)	35 (18%)	70 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	17	13	1	83	9	53	124
Total Amount in \$1,000s)	\$365	\$4,245	\$2,955	\$145	\$17,955	\$2,545	\$10,255	\$28,210
FHA Loans	0	9	8	1	32	4	29	54
Single Unit	1	11	7	0	71	7	36	97
Median Loan Amount	\$365,000	\$225,000	\$245,000	\$145,000	\$215,000	\$255,000	\$185,000	\$220,000
Median Income	\$206,000	\$70,000	\$62,000	\$45,000	\$75,000	\$95,000	\$54,000	\$73,000
Median Value	\$385,000	\$245,000	\$245,000	\$145,000	\$225,000	\$275,000	\$195,000	\$235,000
LTV > 90	1 of 1	16 of 16	11 of 13	1 of 1	54 of 78	5 of 9	44 of 51	88 of 118
DTI > 45	0 of 1	4 of 17	5 of 13	1 of 1	23 of 83	2 of 9	19 of 53	35 of 124
Loan Costs > \$5,000	0 of 1	12 of 15	11 of 12	1 of 1	58 of 76	8 of 9	38 of 46	90 of 114
OTHER LENDERS - All Applications								
Applications	9	49	104	6	643	148	428	959
Purchase Originations (Rate)	6 (100%)	18 (69%)	49 (75%)	3 (100%)	157 (74%)	37 (56%)	120 (69%)	270 (71%)
Refinance Originations (Rate)	0 (0%)	11 (69%)	7 (54%)	0 (0%)	135 (71%)	13 (42%)	68 (60%)	166 (65%)
Denials	0 (0%)	9 (18%)	12 (12%)	2 (33%)	58 (9%)	17 (11%)	60 (14%)	98 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	17	42	2	137	23	111	226
Total Amount in \$1,000s)	\$1,075	\$3,355	\$9,030	\$320	\$30,575	\$6,465	\$20,065	\$50,820
FHA Loans	0	0	0	0	4	0	1	4
Single Unit	5	15	25	2	122	18	82	187
Median Loan Amount	\$215,000	\$185,000	\$205,000	\$160,000	\$205,000	\$245,000	\$185,000	\$205,000
Median Income	\$116,000	\$60,000	\$49,500	\$79,000	\$75,000	\$108,000	\$49,000	\$70,000
Median Value	\$225,000	\$195,000	\$230,000	\$190,000	\$245,000	\$280,000	\$215,000	\$245,000
LTV > 90	3 of 5	15 of 17	22 of 42	1 of 2	54 of 136	5 of 23	50 of 111	100 of 225
DTI > 45	0 of 5	2 of 17	10 of 42	0 of 2	17 of 134	3 of 23	19 of 111	32 of 223
Loan Costs > \$5,000	0 of 5	1 of 17	1 of 42	0 of 2	10 of 132	1 of 23	5 of 109	13 of 221

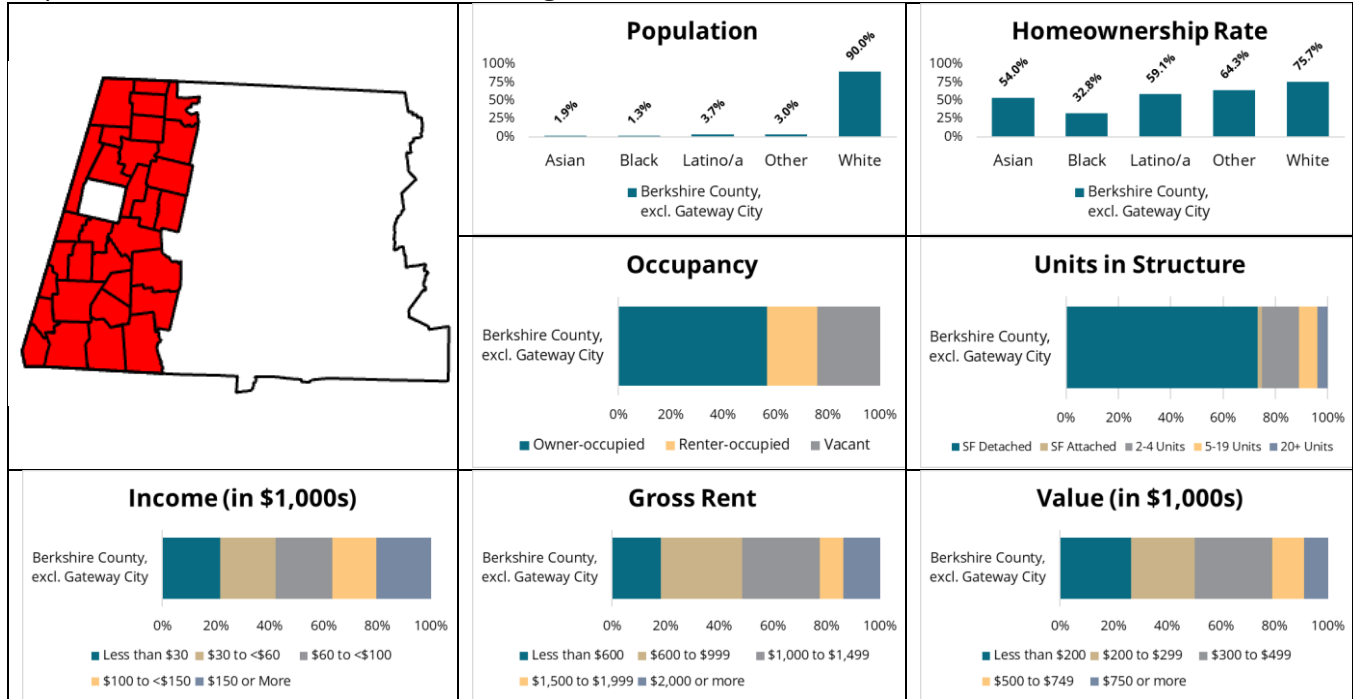
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Berkshire County, excl. Gateway City

Population: 85,033

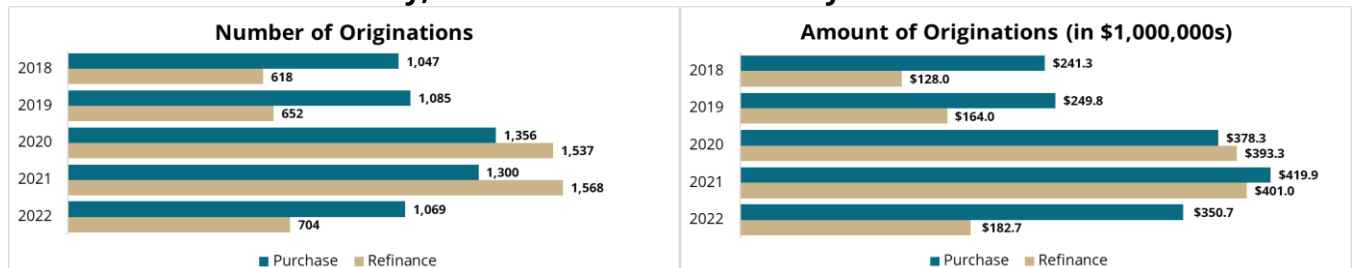
Housing Units: 48,479



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)	605	452 (75%)	\$102,230	275 (61%)	177 (39%)	36 (8%)	145 (32%)
ADAMS COMMUNITY BANK (MBCU)	453	329 (73%)	\$106,025	246 (75%)	83 (25%)	25 (8%)	76 (23%)
LEE BANK (MBCU)	190	127 (67%)	\$46,415	81 (64%)	46 (36%)	2 (2%)	24 (19%)
ACADEMY MORTGAGE CORPORATION (LML)	137	101 (74%)	\$20,175	97 (96%)	4 (4%)	10 (10%)	55 (54%)
ROCKET MORTGAGE, LLC (LML)	125	89 (71%)	\$20,485	29 (33%)	60 (67%)	2 (2%)	35 (39%)
THE PITTSFIELD CO-OPERATIVE BANK (MBCU)	80	65 (81%)	\$24,845	37 (57%)	28 (43%)	5 (8%)	12 (18%)
BERKSHIRE BANK (MBCU)	89	60 (67%)	\$18,560	14 (23%)	46 (77%)	1 (2%)	13 (22%)
MOUNTAINONE BANK (MBCU)	63	43 (68%)	\$10,795	28 (65%)	15 (35%)	4 (9%)	3 (7%)
SALISBURY BANK AND TRUST COMPANY (MBCU)	41	30 (73%)	\$10,680	11 (37%)	19 (63%)	0 (0%)	4 (13%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	39	26 (67%)	\$5,740	7 (27%)	19 (73%)	1 (4%)	7 (27%)
LOANDEPOT.COM, LLC (LML)	43	23 (53%)	\$5,395	4 (17%)	19 (83%)	2 (9%)	10 (43%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	53	21 (40%)	\$11,455	11 (52%)	10 (48%)	2 (10%)	1 (5%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	39	19 (49%)	\$6,805	10 (53%)	9 (47%)	1 (5%)	1 (5%)
NBT BANK, NATIONAL ASSOCIATION (MBCU)	24	18 (75%)	\$3,790	3 (17%)	15 (83%)	0 (0%)	5 (28%)
TOTAL MORTGAGE SERVICES, LLC (LML)	26	17 (65%)	\$6,355	15 (88%)	2 (12%)	0 (0%)	3 (18%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	27	13 (48%)	\$11,485	12 (92%)	1 (8%)	0 (0%)	0 (0%)
GUARANTEED RATE, INC. (LML)	27	13 (48%)	\$4,505	8 (62%)	5 (38%)	1 (8%)	3 (23%)
MORTGAGE RESEARCH CENTER, LLC (LML)	23	10 (43%)	\$2,640	10 (100%)	0 (0%)	0 (0%)	5 (50%)
FREEDOM MORTGAGE CORPORATION (LML)	41	10 (24%)	\$1,650	0 (0%)	10 (100%)	0 (0%)	6 (60%)
PENNYMAC LOAN SERVICES, LLC (LML)	54	9 (17%)	\$2,105	0 (0%)	9 (100%)	1 (11%)	4 (44%)

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

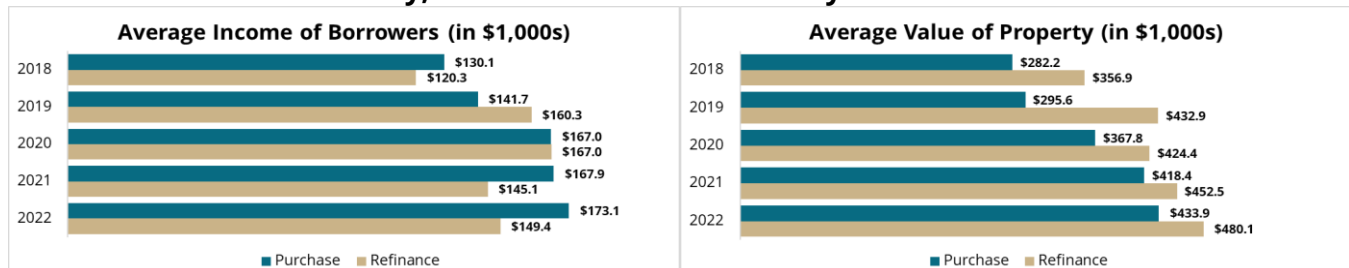


Geography: Berkshire County, excl. Gateway City

Mortgage Lending

Berkshire County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	31	12	44	5	1,208	253	367	1,553
Purchase Originations (Rate)	10 (67%)	6 (75%)	14 (78%)	2 (67%)	378 (68%)	89 (65%)	84 (60%)	499 (68%)
Refinance Originations (Rate)	2 (40%)	1 (100%)	7 (64%)	0 (0%)	261 (71%)	36 (56%)	69 (55%)	307 (68%)
Denials	6 (19%)	2 (17%)	13 (30%)	2 (40%)	176 (15%)	33 (13%)	96 (26%)	232 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	4	10	2	260	41	68	320
Total Amount in \$1,000s)	\$695	\$1,650	\$2,620	\$420	\$88,800	\$16,715	\$11,770	\$110,900
FHA Loans	0	0	0	0	1	1	0	2
Single Unit	3	3	7	2	242	39	59	296
Median Loan Amount	\$215,000	\$270,000	\$205,000	\$210,000	\$295,000	\$345,000	\$170,000	\$285,000
Median Income	\$75,000	\$68,000	\$98,000	\$65,000	\$114,000	\$118,000	\$51,500	\$112,500
Median Value	\$350,000	\$280,000	\$255,000	\$245,000	\$365,000	\$425,000	\$215,000	\$355,000
LTV > 90	1 of 2	3 of 4	3 of 9	1 of 2	42 of 199	4 of 21	15 of 50	54 of 237
DTI > 45	0 of 2	1 of 4	1 of 9	1 of 2	17 of 199	1 of 21	9 of 50	21 of 237
Loan Costs > \$5,000	0 of 2	1 of 4	1 of 9	0 of 2	25 of 195	5 of 21	2 of 47	32 of 233
LICENSED MORTGAGE LENDERS - All Applications								
Applications	5	16	18	3	511	177	276	730
Purchase Originations (Rate)	2 (50%)	7 (64%)	8 (73%)	0 (0%)	165 (68%)	27 (30%)	85 (69%)	209 (58%)
Refinance Originations (Rate)	1 (100%)	3 (60%)	3 (43%)	1 (33%)	109 (42%)	30 (37%)	56 (38%)	147 (42%)
Denials	1 (20%)	0 (0%)	3 (17%)	0 (0%)	68 (13%)	28 (16%)	49 (18%)	100 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	6	7	0	131	18	70	164
Total Amount in \$1,000s)	\$640	\$1,680	\$2,045	\$0	\$34,495	\$4,740	\$13,470	\$43,600
FHA Loans	0	1	3	0	39	4	24	47
Single Unit	2	5	7	0	119	14	59	147
Median Loan Amount	\$320,000	\$215,000	\$215,000		\$235,000	\$210,000	\$185,000	\$235,000
Median Income	\$160,000	\$59,000	\$78,000		\$74,000	\$78,500	\$55,000	\$74,000
Median Value	\$445,000	\$250,000	\$215,000		\$265,000	\$235,000	\$205,000	\$255,000
LTV > 90	0 of 2	5 of 6	4 of 7	0 of 0	79 of 127	8 of 13	48 of 66	96 of 155
DTI > 45	1 of 2	1 of 6	3 of 7	0 of 0	37 of 131	5 of 18	26 of 70	47 of 164
Loan Costs > \$5,000	1 of 2	3 of 6	5 of 7	0 of 0	92 of 122	13 of 16	48 of 62	114 of 153
OTHER LENDERS - All Applications								
Applications	26	16	68	10	1,198	286	501	1,604
Purchase Originations (Rate)	11 (92%)	3 (50%)	28 (74%)	1 (100%)	279 (67%)	51 (44%)	107 (65%)	373 (63%)
Refinance Originations (Rate)	4 (57%)	2 (33%)	5 (45%)	0 (0%)	216 (62%)	31 (44%)	67 (47%)	258 (58%)
Denials	3 (12%)	4 (25%)	10 (15%)	4 (40%)	132 (11%)	41 (14%)	89 (18%)	194 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	3	28	1	237	27	105	303
Total Amount in \$1,000s)	\$2,515	\$1,235	\$6,790	\$205	\$63,965	\$8,535	\$19,355	\$83,245
FHA Loans	0	2	2	0	1	1	2	6
Single Unit	7	2	25	1	218	25	95	278
Median Loan Amount	\$295,000	\$385,000	\$230,000	\$205,000	\$235,000	\$265,000	\$175,000	\$245,000
Median Income	\$117,000	\$148,000	\$65,500	\$72,000	\$85,000	\$91,000	\$54,000	\$83,500
Median Value	\$425,000	\$395,000	\$255,000	\$235,000	\$295,000	\$365,000	\$225,000	\$295,000
LTV > 90	1 of 7	2 of 3	9 of 28	0 of 1	54 of 237	9 of 27	31 of 105	75 of 303
DTI > 45	1 of 7	2 of 3	4 of 28	0 of 1	38 of 232	5 of 27	28 of 105	50 of 298
Loan Costs > \$5,000	2 of 7	2 of 3	6 of 28	0 of 1	23 of 229	5 of 26	5 of 99	38 of 294

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

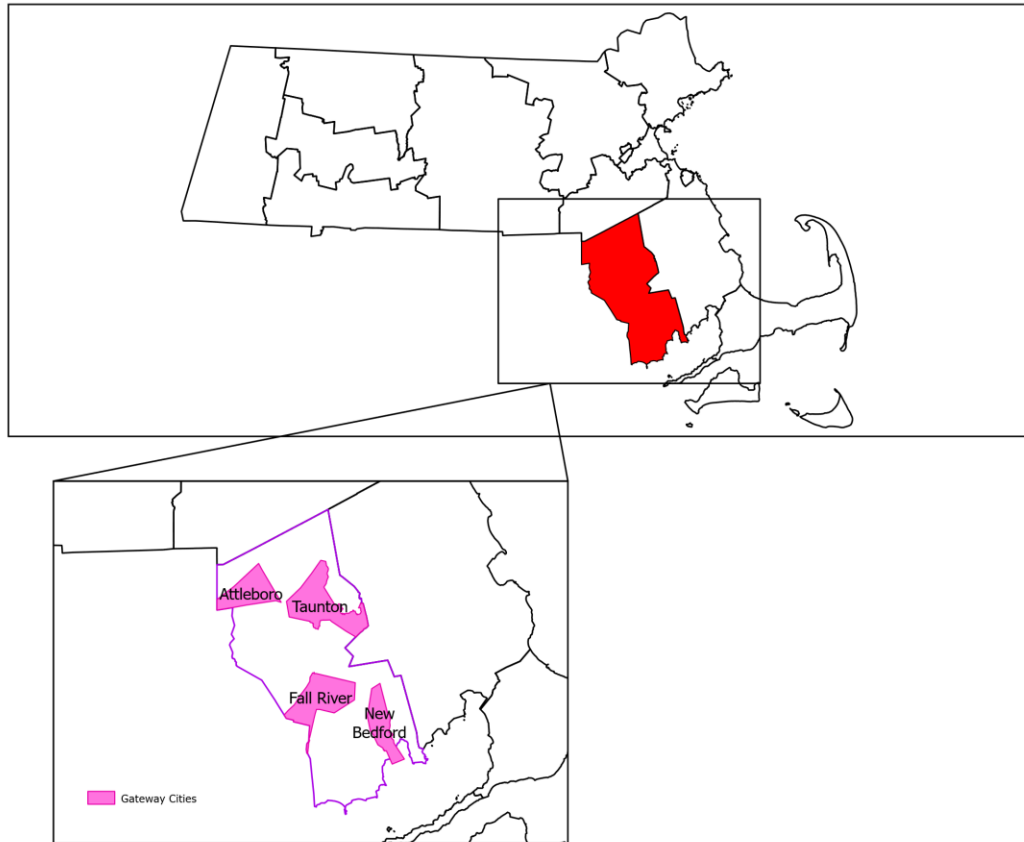


Bristol County

Largest City: New Bedford

Median Income: \$80,628 (11th Highest)

Individuals below Poverty Level: 11% (11th Lowest)



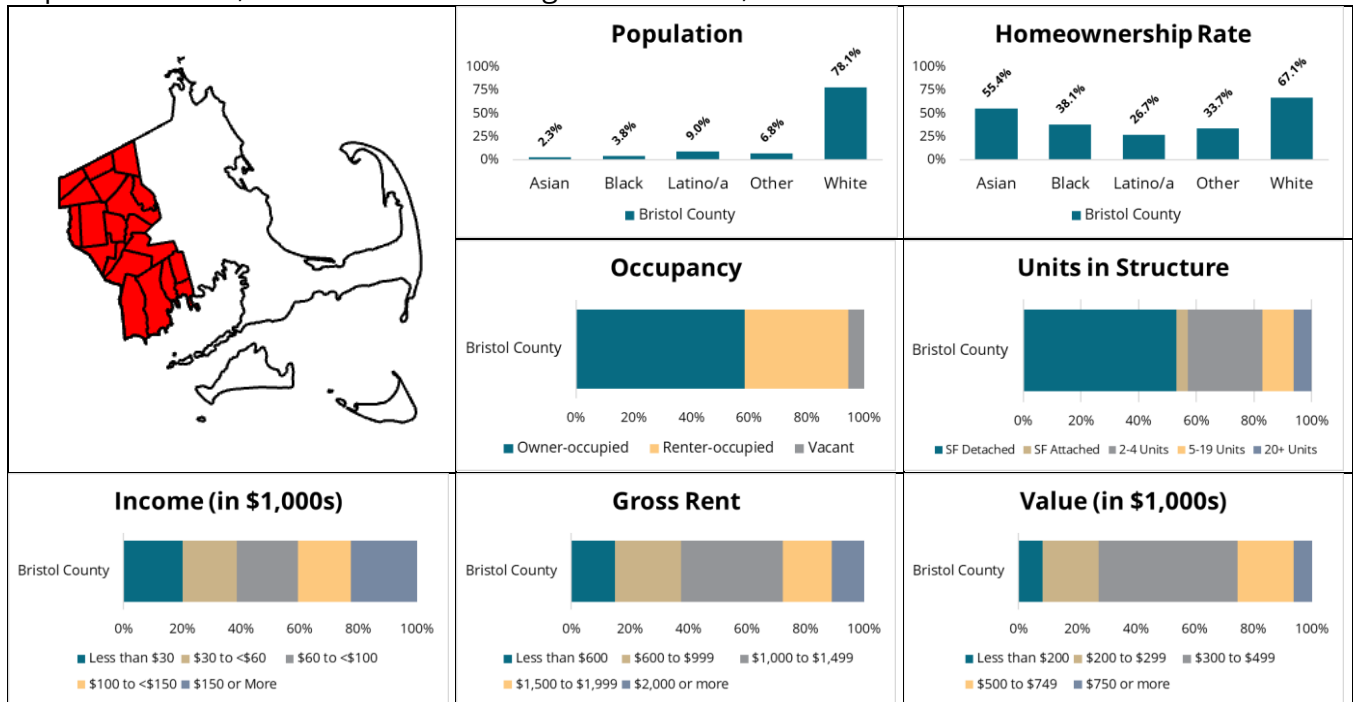
A railroad bridge over the Taunton River



Geography: Bristol County

Population: 576,699

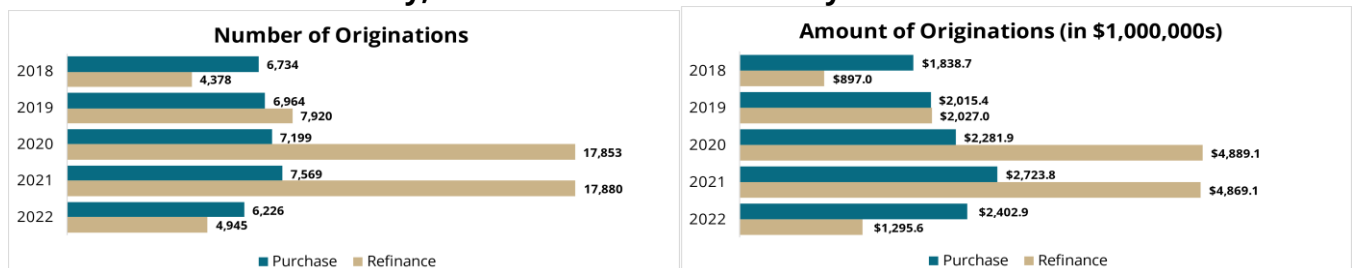
Housing Units: 243,297



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)	963	796 (83%)	\$287,010	605 (76%)	191 (24%)	158 (20%)	270 (34%)
ROCKET MORTGAGE, LLC (LML)	747	531 (71%)	\$160,495	136 (26%)	395 (74%)	66 (12%)	190 (36%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	742	508 (68%)	\$185,720	456 (90%)	52 (10%)	142 (28%)	156 (31%)
GUILD MORTGAGE COMPANY (Other)	666	495 (74%)	\$170,785	412 (83%)	83 (17%)	130 (26%)	176 (36%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	710	475 (67%)	\$114,795	108 (23%)	367 (77%)	50 (11%)	146 (31%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	571	450 (79%)	\$163,870	257 (57%)	193 (43%)	41 (9%)	108 (24%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	382	267 (70%)	\$62,525	69 (26%)	198 (74%)	7 (3%)	85 (32%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	320	247 (77%)	\$75,365	127 (51%)	120 (49%)	24 (10%)	76 (31%)
LOANDEPOT.COM, LLC (LML)	394	243 (62%)	\$81,595	95 (39%)	148 (61%)	37 (15%)	96 (40%)
GUARANTEED RATE, INC. (LML)	424	230 (54%)	\$89,470	187 (81%)	43 (19%)	67 (29%)	47 (20%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	377	221 (59%)	\$52,645	43 (19%)	178 (81%)	17 (8%)	71 (32%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	325	217 (67%)	\$86,025	177 (82%)	40 (18%)	83 (38%)	47 (22%)
ROCKLAND TRUST COMPANY (MBCU)	342	202 (59%)	\$62,770	108 (53%)	94 (47%)	23 (11%)	49 (24%)
PENNYMAC LOAN SERVICES, LLC (LML)	546	176 (32%)	\$58,300	58 (33%)	118 (67%)	38 (22%)	52 (30%)
PAWTUCKET (Other)	223	176 (79%)	\$54,290	54 (31%)	122 (69%)	17 (10%)	39 (22%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	215	168 (78%)	\$57,610	98 (58%)	70 (42%)	16 (10%)	44 (26%)
ENVISION BANK (MBCU)	204	159 (78%)	\$51,165	104 (65%)	55 (35%)	33 (21%)	54 (34%)
NATIONSTAR MORTGAGE LLC (LML)	307	149 (49%)	\$43,155	10 (7%)	139 (93%)	20 (13%)	55 (37%)
FREEDOM MORTGAGE CORPORATION (LML)	410	147 (36%)	\$46,535	21 (14%)	126 (86%)	42 (29%)	44 (30%)
BAYCOAST BANK (MBCU)	602	145 (24%)	\$29,125	32 (22%)	113 (78%)	8 (6%)	45 (31%)

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

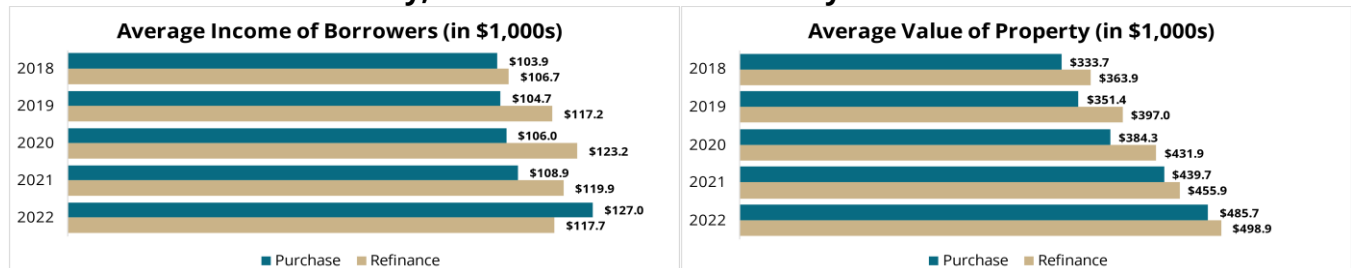


Geography: Bristol County

Mortgage Lending

Bristol County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	270	611	474	57	7,824	1,542	3,145	10,778
Purchase Originations (Rate)	84 (67%)	112 (54%)	79 (57%)	10 (67%)	1,199 (66%)	363 (62%)	367 (57%)	1,847 (64%)
Refinance Originations (Rate)	27 (54%)	72 (51%)	68 (66%)	6 (50%)	1,653 (66%)	276 (58%)	631 (57%)	2,102 (64%)
Denials	62 (23%)	222 (36%)	149 (31%)	20 (35%)	1,342 (17%)	195 (13%)	935 (30%)	1,990 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	67	102	70	6	1,037	159	336	1,441
Total Amount in \$1,000s)	\$31,745	\$44,370	\$27,290	\$2,260	\$418,645	\$70,325	\$84,290	\$594,635
FHA Loans	2	22	11	1	57	9	22	102
Single Unit	64	74	52	4	976	145	295	1,315
Median Loan Amount	\$485,000	\$435,000	\$365,000	\$380,000	\$375,000	\$405,000	\$255,000	\$385,000
Median Income	\$143,000	\$103,500	\$99,500	\$121,500	\$114,000	\$123,000	\$62,500	\$113,000
Median Value	\$575,000	\$465,000	\$430,000	\$465,000	\$465,000	\$495,000	\$335,000	\$475,000
LTV > 90	16 of 67	56 of 95	36 of 66	3 of 5	245 of 994	37 of 151	109 of 325	393 of 1,378
DTI > 45	2 of 66	25 of 95	13 of 66	1 of 5	166 of 993	32 of 151	87 of 325	239 of 1,376
Loan Costs > \$5,000	16 of 65	37 of 84	29 of 63	2 of 5	242 of 940	38 of 141	68 of 296	364 of 1,298
LICENSED MORTGAGE LENDERS - All Applications								
Applications	218	1,047	636	44	4,373	2,198	2,590	8,516
Purchase Originations (Rate)	96 (64%)	484 (68%)	302 (76%)	19 (73%)	1,745 (80%)	406 (34%)	830 (75%)	3,052 (66%)
Refinance Originations (Rate)	33 (50%)	126 (39%)	83 (36%)	5 (28%)	1,155 (54%)	372 (37%)	632 (44%)	1,774 (47%)
Denials	22 (10%)	178 (17%)	94 (15%)	11 (25%)	463 (11%)	238 (11%)	498 (19%)	1,006 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	83	445	282	19	1,638	372	759	2,839
Total Amount in \$1,000s)	\$38,495	\$192,875	\$115,450	\$6,905	\$634,740	\$149,280	\$226,495	\$1,137,745
FHA Loans	11	278	161	6	364	140	252	960
Single Unit	75	290	184	17	1,509	290	630	2,365
Median Loan Amount	\$465,000	\$425,000	\$405,000	\$365,000	\$375,000	\$395,000	\$305,000	\$395,000
Median Income	\$114,000	\$94,000	\$91,000	\$95,000	\$104,000	\$100,000	\$66,000	\$100,000
Median Value	\$545,000	\$455,000	\$435,000	\$425,000	\$425,000	\$435,000	\$355,000	\$435,000
LTV > 90	35 of 81	359 of 439	224 of 278	10 of 18	717 of 1,607	217 of 366	428 of 748	1,562 of 2,789
DTI > 45	21 of 83	240 of 445	142 of 282	7 of 19	470 of 1,638	139 of 372	360 of 759	1,019 of 2,839
Loan Costs > \$5,000	41 of 83	364 of 430	221 of 271	14 of 17	914 of 1,613	251 of 363	462 of 743	1,805 of 2,777
OTHER LENDERS - All Applications								
Applications	137	498	419	35	3,699	1,840	1,708	6,628
Purchase Originations (Rate)	42 (61%)	162 (60%)	150 (70%)	4 (57%)	810 (74%)	289 (33%)	365 (69%)	1,457 (58%)
Refinance Originations (Rate)	15 (44%)	49 (33%)	43 (37%)	2 (33%)	851 (58%)	179 (29%)	351 (44%)	1,139 (47%)
Denials	18 (13%)	133 (27%)	88 (21%)	14 (40%)	596 (16%)	212 (12%)	429 (25%)	1,061 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	34	149	127	4	738	177	327	1,229
Total Amount in \$1,000s)	\$14,950	\$64,485	\$50,405	\$1,820	\$286,320	\$72,805	\$91,955	\$490,785
FHA Loans	3	92	58	1	119	67	109	340
Single Unit	32	81	81	4	670	142	261	1,010
Median Loan Amount	\$430,000	\$425,000	\$375,000	\$450,000	\$365,000	\$395,000	\$295,000	\$385,000
Median Income	\$121,000	\$97,000	\$91,000	\$111,000	\$105,000	\$94,000	\$65,000	\$100,000
Median Value	\$545,000	\$455,000	\$425,000	\$510,000	\$445,000	\$455,000	\$345,000	\$445,000
LTV > 90	8 of 34	110 of 149	84 of 125	3 of 4	302 of 715	90 of 169	169 of 316	597 of 1,196
DTI > 45	5 of 33	70 of 148	54 of 125	1 of 4	156 of 713	61 of 169	139 of 315	347 of 1,192
Loan Costs > \$5,000	17 of 33	120 of 139	83 of 113	1 of 4	349 of 683	106 of 164	189 of 297	676 of 1,136

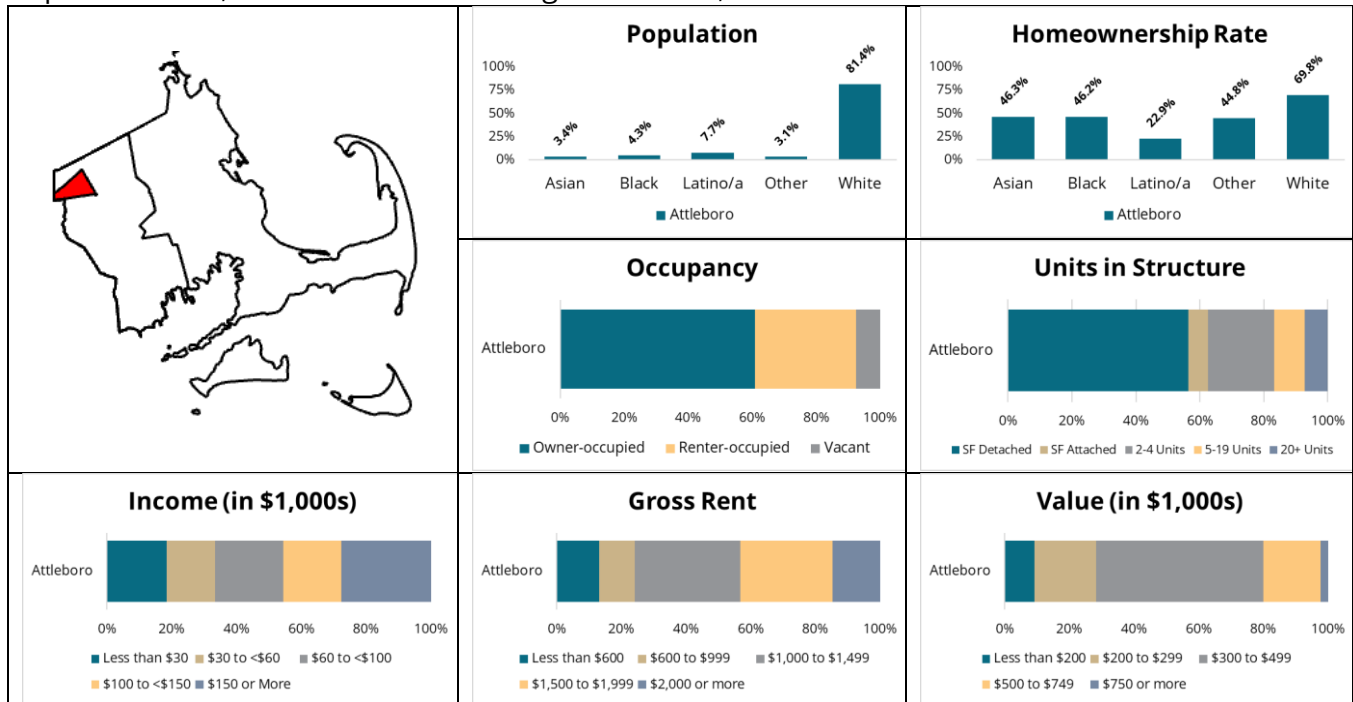
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Attleboro

Population: 46,384

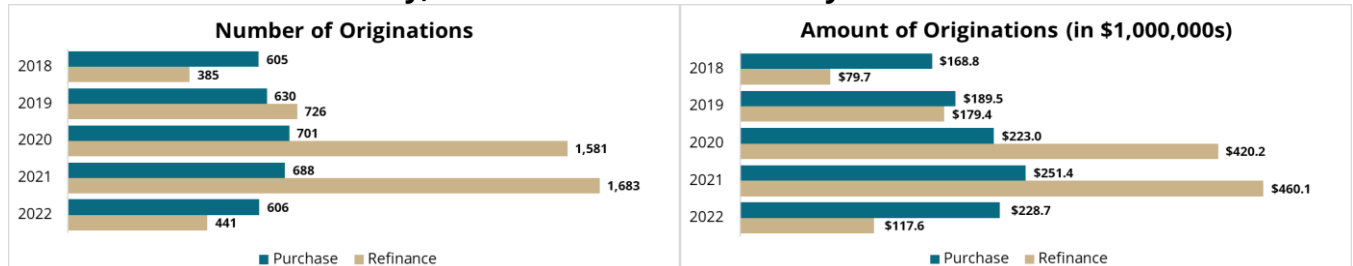
Housing Units: 19,467



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)	81	60 (74%)	\$18,600	15 (25%)	45 (75%)	7 (12%)	21 (35%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	71	55 (77%)	\$21,415	48 (87%)	7 (13%)	18 (33%)	12 (22%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	76	55 (72%)	\$14,075	18 (33%)	37 (67%)	7 (13%)	18 (33%)
GUARANTEED RATE, INC. (LML)	71	51 (72%)	\$19,885	42 (82%)	9 (18%)	21 (41%)	6 (12%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	42	35 (83%)	\$13,645	31 (89%)	4 (11%)	12 (34%)	10 (29%)
PAWTUCKET (Other)	51	35 (69%)	\$9,425	7 (20%)	28 (80%)	4 (11%)	14 (40%)
GUILD MORTGAGE COMPANY (Other)	41	34 (83%)	\$12,590	25 (74%)	9 (26%)	3 (9%)	12 (35%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	44	29 (66%)	\$11,625	25 (86%)	4 (14%)	10 (34%)	4 (14%)
LOANDEPOT.COM, LLC (LML)	38	29 (76%)	\$8,545	8 (28%)	21 (72%)	9 (31%)	10 (34%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	35	25 (71%)	\$9,825	20 (80%)	5 (20%)	8 (32%)	2 (8%)
ROCKLAND TRUST COMPANY (MBCU)	39	21 (54%)	\$6,145	14 (67%)	7 (33%)	7 (33%)	5 (24%)
ROCKLAND (Other)	27	20 (74%)	\$4,270	5 (25%)	15 (75%)	2 (10%)	6 (30%)
NATIONSTAR MORTGAGE LLC (LML)	37	19 (51%)	\$5,715	3 (16%)	16 (84%)	5 (26%)	5 (26%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	19	18 (95%)	\$5,140	6 (33%)	12 (67%)	1 (6%)	3 (17%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	22	18 (82%)	\$4,800	17 (94%)	1 (6%)	9 (50%)	12 (67%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	21	17 (81%)	\$6,215	7 (41%)	10 (59%)	2 (12%)	3 (18%)
AMERISAVE MORTGAGE CORPORATION (LML)	42	16 (38%)	\$4,860	2 (13%)	14 (88%)	1 (6%)	2 (13%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	37	16 (43%)	\$3,210	5 (31%)	11 (69%)	2 (13%)	5 (31%)
MOVEMENT MORTGAGE, LLC (LML)	22	14 (64%)	\$5,000	12 (86%)	2 (14%)	5 (36%)	0 (0%)
MORTGAGE NETWORK, INC. (LML)	17	14 (82%)	\$4,450	11 (79%)	3 (21%)	5 (36%)	3 (21%)

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

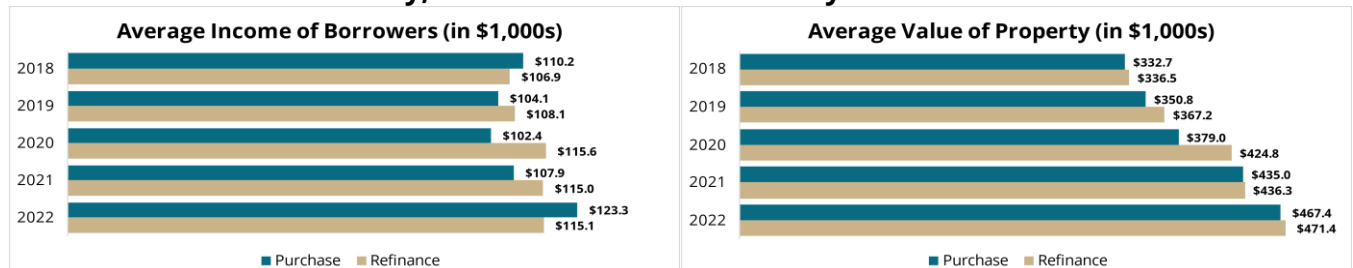


Geography: Attleboro

Mortgage Lending

Attleboro	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	54	73	57	2	507	144	228	837
Purchase Originations (Rate)	14 (58%)	14 (50%)	11 (65%)	0 (0%)	85 (73%)	32 (62%)	29 (59%)	156 (66%)
Refinance Originations (Rate)	4 (40%)	3 (27%)	6 (75%)	1 (100%)	80 (58%)	29 (71%)	38 (50%)	123 (59%)
Denials	12 (22%)	27 (37%)	28 (49%)	1 (50%)	92 (18%)	21 (15%)	79 (35%)	181 (22%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	13	13	10	0	73	18	25	127
Total Amount in \$1,000s)	\$5,625	\$6,785	\$4,220	\$0	\$26,995	\$8,360	\$5,905	\$51,985
FHA Loans	0	3	2	0	7	1	1	13
Single Unit	12	8	7	0	66	15	23	108
Median Loan Amount	\$425,000	\$535,000	\$395,000		\$365,000	\$430,000	\$255,000	\$405,000
Median Income	\$132,000	\$143,000	\$109,000		\$115,000	\$111,000	\$61,000	\$117,000
Median Value	\$535,000	\$615,000	\$420,000		\$455,000	\$520,000	\$335,000	\$485,000
LTV > 90	2 of 13	7 of 13	7 of 10	0 of 0	20 of 69	8 of 16	6 of 25	44 of 121
DTI > 45	0 of 13	1 of 13	2 of 10	0 of 0	13 of 69	6 of 16	6 of 25	22 of 121
Loan Costs > \$5,000	3 of 13	4 of 12	4 of 10	0 of 0	16 of 63	4 of 13	2 of 19	31 of 111
LICENSED MORTGAGE LENDERS - All Applications								
Applications	51	135	63	6	415	247	241	917
Purchase Originations (Rate)	22 (69%)	69 (65%)	29 (76%)	2 (50%)	164 (84%)	38 (30%)	69 (75%)	324 (65%)
Refinance Originations (Rate)	8 (42%)	11 (38%)	5 (21%)	1 (50%)	116 (56%)	53 (45%)	60 (43%)	194 (49%)
Denials	4 (8%)	16 (12%)	6 (10%)	1 (17%)	36 (9%)	29 (12%)	44 (18%)	92 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	20	62	25	2	150	31	61	290
Total Amount in \$1,000s)	\$9,640	\$25,190	\$10,315	\$830	\$58,790	\$12,585	\$19,385	\$117,350
FHA Loans	2	27	9	1	30	12	16	81
Single Unit	17	51	20	2	140	29	51	259
Median Loan Amount	\$510,000	\$400,000	\$375,000	\$415,000	\$380,000	\$395,000	\$315,000	\$395,000
Median Income	\$130,000	\$92,500	\$92,000	\$97,500	\$110,000	\$98,000	\$70,000	\$104,000
Median Value	\$595,000	\$425,000	\$455,000	\$430,000	\$425,000	\$425,000	\$355,000	\$425,000
LTV > 90	9 of 20	50 of 62	20 of 25	2 of 2	75 of 147	24 of 31	37 of 61	180 of 287
DTI > 45	4 of 20	27 of 62	10 of 25	1 of 2	42 of 150	11 of 31	29 of 61	95 of 290
Loan Costs > \$5,000	10 of 20	41 of 61	15 of 24	1 of 1	69 of 145	25 of 29	32 of 59	161 of 280
OTHER LENDERS - All Applications								
Applications	30	68	39	4	409	184	177	734
Purchase Originations (Rate)	8 (67%)	20 (61%)	9 (69%)	1 (100%)	69 (76%)	24 (30%)	31 (74%)	131 (57%)
Refinance Originations (Rate)	3 (27%)	3 (16%)	5 (36%)	0 (0%)	105 (61%)	13 (23%)	38 (46%)	129 (47%)
Denials	5 (17%)	23 (34%)	6 (15%)	3 (75%)	73 (18%)	22 (12%)	50 (28%)	132 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	19	8	1	61	14	28	109
Total Amount in \$1,000s)	\$2,430	\$8,085	\$2,860	\$545	\$22,635	\$5,920	\$7,800	\$42,475
FHA Loans	0	12	3	0	6	1	10	22
Single Unit	5	16	8	1	57	13	27	100
Median Loan Amount	\$385,000	\$425,000	\$340,000	\$545,000	\$385,000	\$480,000	\$285,000	\$395,000
Median Income	\$110,000	\$94,000	\$77,000	\$121,000	\$123,000	\$132,000	\$64,000	\$108,000
Median Value	\$560,000	\$445,000	\$375,000	\$605,000	\$455,000	\$535,000	\$355,000	\$455,000
LTV > 90	1 of 6	15 of 19	5 of 8	1 of 1	27 of 59	4 of 14	17 of 27	53 of 107
DTI > 45	1 of 6	11 of 19	4 of 8	0 of 1	8 of 59	3 of 14	12 of 27	27 of 107
Loan Costs > \$5,000	5 of 6	17 of 19	6 of 8	0 of 1	24 of 57	4 of 14	14 of 25	56 of 105

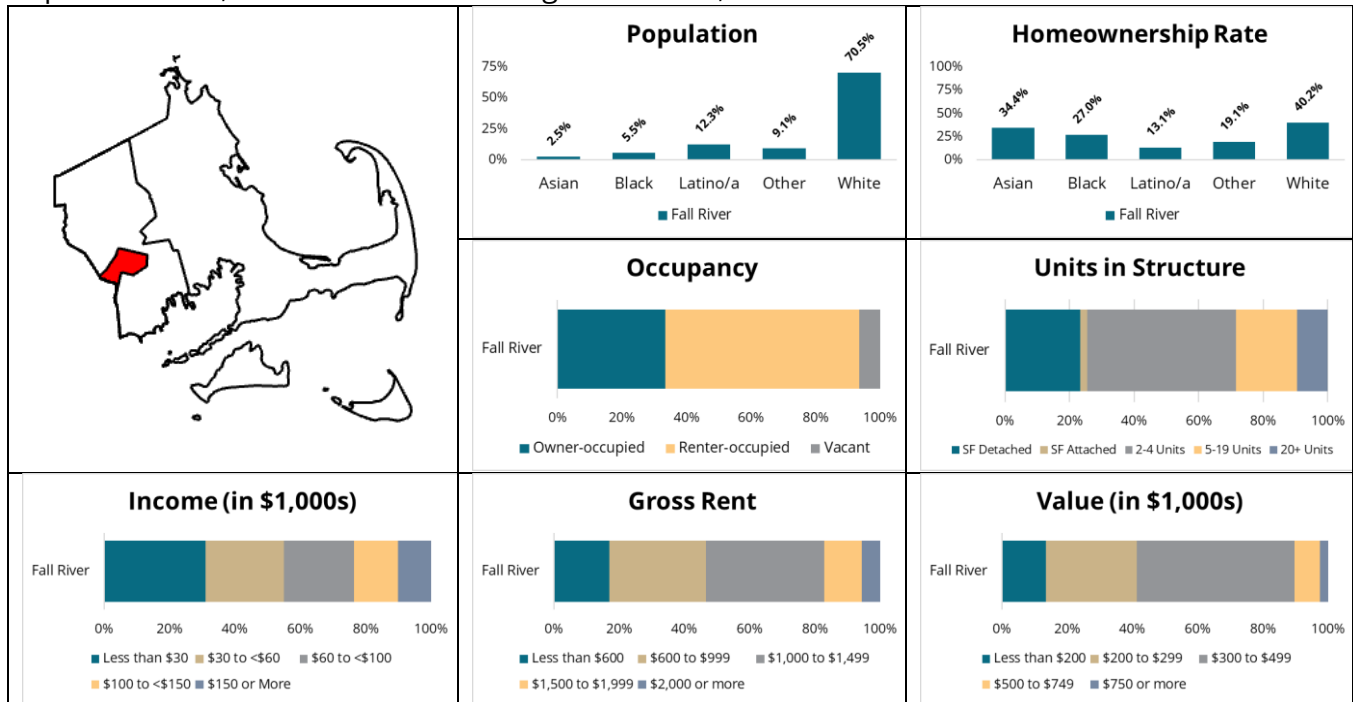
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Fall River

Population: 93,638

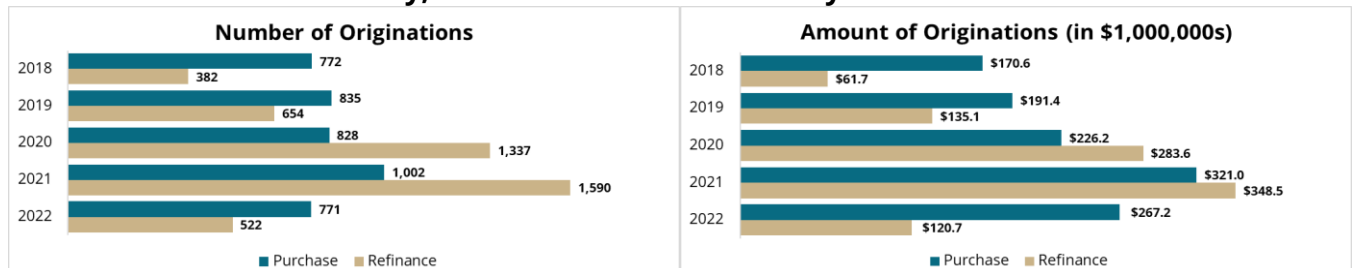
Housing Units: 43,951



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)	148	120 (81%)	\$36,100	70 (58%)	50 (42%)	12 (10%)	38 (32%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	119	99 (83%)	\$34,645	80 (81%)	19 (19%)	24 (24%)	42 (42%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	81	65 (80%)	\$15,395	35 (54%)	30 (46%)	7 (11%)	31 (48%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	108	60 (56%)	\$19,010	54 (90%)	6 (10%)	19 (32%)	21 (35%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	90	56 (62%)	\$10,770	16 (29%)	40 (71%)	0 (0%)	27 (48%)
GUILD MORTGAGE COMPANY (Other)	80	51 (64%)	\$17,755	43 (84%)	8 (16%)	18 (35%)	21 (41%)
ROCKET MORTGAGE, LLC (LML)	68	45 (66%)	\$10,655	9 (20%)	36 (80%)	6 (13%)	25 (56%)
TOTAL MORTGAGE SERVICES, LLC (LML)	49	38 (78%)	\$15,810	34 (89%)	4 (11%)	31 (82%)	13 (34%)
PENNYMAC LOAN SERVICES, LLC (LML)	102	36 (35%)	\$11,800	11 (31%)	25 (69%)	9 (25%)	18 (50%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	47	31 (66%)	\$11,935	26 (84%)	5 (16%)	20 (65%)	8 (26%)
ENVISION BANK (MBCU)	38	30 (79%)	\$9,900	20 (67%)	10 (33%)	7 (23%)	14 (47%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	38	25 (66%)	\$4,695	4 (16%)	21 (84%)	1 (4%)	11 (44%)
BAYCOAST BANK (MBCU)	134	25 (19%)	\$3,545	3 (12%)	22 (88%)	0 (0%)	11 (44%)
FALL RIVER MUNICIPAL CREDIT UNION (MBCU)	33	22 (67%)	\$4,520	7 (32%)	15 (68%)	1 (5%)	14 (64%)
FREEDOM MORTGAGE CORPORATION (LML)	82	20 (24%)	\$5,710	3 (15%)	17 (85%)	10 (50%)	8 (40%)
ALLTRUST CREDIT UNION (MBCU)	23	19 (83%)	\$4,775	9 (47%)	10 (53%)	2 (11%)	4 (21%)
SOMERSET (Other)	27	19 (70%)	\$3,805	6 (32%)	13 (68%)	0 (0%)	6 (32%)
LOANDEPOT.COM, LLC (LML)	36	17 (47%)	\$5,695	7 (41%)	10 (59%)	4 (24%)	7 (41%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	43	16 (37%)	\$3,000	4 (25%)	12 (75%)	2 (13%)	8 (50%)
MOVEMENT MORTGAGE, LLC (LML)	31	15 (48%)	\$5,485	15 (100%)	0 (0%)	6 (40%)	3 (20%)

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

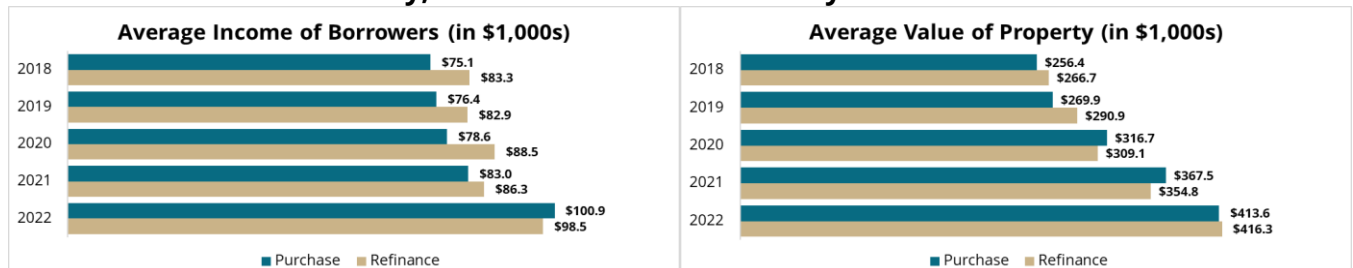


Geography: Fall River

Mortgage Lending

Fall River	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	31	94	70	6	943	252	564	1,396
Purchase Originations (Rate)	7 (54%)	17 (52%)	15 (52%)	2 (100%)	152 (61%)	85 (71%)	75 (60%)	278 (62%)
Refinance Originations (Rate)	7 (54%)	4 (25%)	6 (55%)	0 (0%)	194 (60%)	54 (60%)	116 (56%)	265 (59%)
Denials	3 (10%)	46 (49%)	26 (37%)	2 (33%)	186 (20%)	27 (11%)	160 (28%)	290 (21%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	15	13	1	128	15	65	176
Total Amount in \$1,000s)	\$1,350	\$5,425	\$5,105	\$455	\$41,870	\$4,625	\$15,985	\$58,830
FHA Loans	0	6	2	1	16	3	7	28
Single Unit	3	9	9	0	109	13	55	143
Median Loan Amount	\$265,000	\$395,000	\$385,000	\$455,000	\$325,000	\$295,000	\$245,000	\$335,000
Median Income	\$88,000	\$80,000	\$100,000	\$112,000	\$89,000	\$88,000	\$64,000	\$91,000
Median Value	\$435,000	\$425,000	\$425,000	\$465,000	\$395,000	\$345,000	\$325,000	\$405,000
LTV > 90	0 of 4	10 of 14	6 of 13	1 of 1	48 of 125	5 of 15	28 of 63	70 of 172
DTI > 45	0 of 4	7 of 14	6 of 13	1 of 1	28 of 125	1 of 15	16 of 63	43 of 172
Loan Costs > \$5,000	1 of 4	6 of 12	6 of 13	1 of 1	31 of 123	6 of 14	14 of 63	51 of 167
LICENSED MORTGAGE LENDERS - All Applications								
Applications	28	204	107	4	456	330	430	1,129
Purchase Originations (Rate)	10 (59%)	93 (65%)	52 (72%)	1 (33%)	167 (78%)	54 (26%)	135 (68%)	377 (58%)
Refinance Originations (Rate)	5 (45%)	25 (41%)	13 (37%)	0 (0%)	109 (46%)	34 (27%)	93 (42%)	186 (40%)
Denials	3 (11%)	37 (18%)	20 (19%)	3 (75%)	67 (15%)	46 (14%)	95 (22%)	176 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	85	46	1	142	51	117	331
Total Amount in \$1,000s)	\$2,310	\$38,665	\$18,560	\$325	\$47,020	\$20,975	\$35,945	\$127,855
FHA Loans	4	73	30	1	51	31	49	190
Single Unit	3	26	23	0	105	25	74	182
Median Loan Amount	\$405,000	\$475,000	\$415,000	\$325,000	\$335,000	\$405,000	\$325,000	\$385,000
Median Income	\$71,000	\$96,000	\$93,500	\$70,000	\$83,000	\$88,000	\$67,000	\$89,000
Median Value	\$460,000	\$485,000	\$425,000	\$335,000	\$370,000	\$425,000	\$355,000	\$415,000
LTV > 90	3 of 6	74 of 85	42 of 46	1 of 1	82 of 140	37 of 47	69 of 116	239 of 325
DTI > 45	4 of 6	61 of 85	26 of 46	0 of 1	51 of 142	29 of 51	61 of 117	171 of 331
Loan Costs > \$5,000	4 of 6	74 of 79	40 of 43	0 of 0	90 of 138	42 of 48	72 of 112	250 of 314
OTHER LENDERS - All Applications								
Applications	13	82	65	4	297	223	220	684
Purchase Originations (Rate)	3 (100%)	35 (60%)	22 (59%)	0 (0%)	75 (73%)	47 (41%)	53 (70%)	182 (57%)
Refinance Originations (Rate)	3 (50%)	10 (56%)	5 (28%)	0 (0%)	59 (49%)	26 (33%)	37 (36%)	103 (42%)
Denials	3 (23%)	24 (29%)	18 (28%)	0 (0%)	52 (18%)	24 (11%)	53 (24%)	121 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	34	17	0	67	18	46	139
Total Amount in \$1,000s)	\$925	\$15,260	\$6,405	\$0	\$23,115	\$6,630	\$14,400	\$52,335
FHA Loans	1	28	7	0	26	11	25	73
Single Unit	3	10	9	0	47	12	30	81
Median Loan Amount	\$365,000	\$435,000	\$425,000		\$335,000	\$335,000	\$315,000	\$375,000
Median Income	\$86,000	\$96,000	\$105,000		\$92,000	\$80,000	\$65,000	\$94,000
Median Value	\$435,000	\$455,000	\$445,000		\$375,000	\$415,000	\$350,000	\$415,000
LTV > 90	1 of 3	28 of 34	12 of 17	0 of 0	48 of 67	14 of 17	35 of 46	103 of 138
DTI > 45	1 of 3	19 of 34	8 of 17	0 of 0	14 of 67	7 of 17	19 of 46	49 of 138
Loan Costs > \$5,000	1 of 3	28 of 29	11 of 15	0 of 0	34 of 59	14 of 17	30 of 43	88 of 123

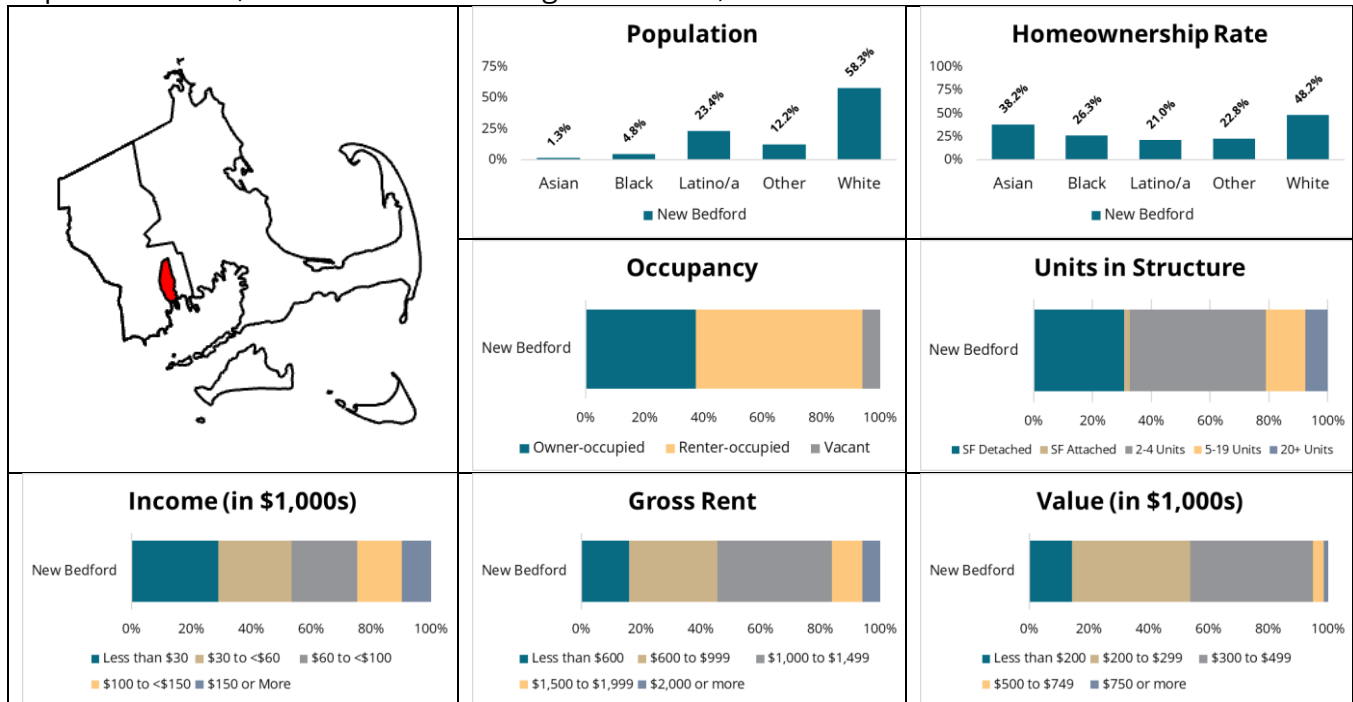
Trends – One- to Four-family, Purchase or Refinance Only



Geography: New Bedford

Population: 100,620

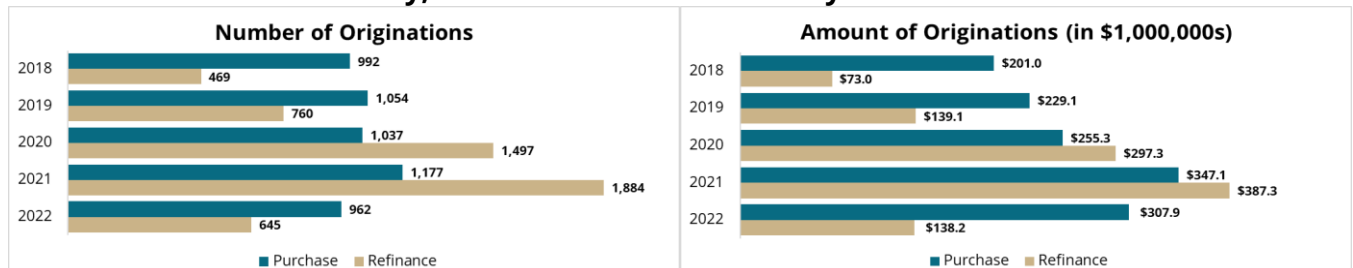
Housing Units: 44,392



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)	281	239 (85%)	\$77,355	188 (79%)	51 (21%)	63 (26%)	113 (47%)
GUILD MORTGAGE COMPANY (Other)	216	156 (72%)	\$45,880	136 (87%)	20 (13%)	67 (43%)	79 (51%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	133	82 (62%)	\$24,400	74 (90%)	8 (10%)	44 (54%)	44 (54%)
ROCKET MORTGAGE, LLC (LML)	108	65 (60%)	\$16,805	19 (29%)	46 (71%)	18 (28%)	37 (57%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	86	52 (60%)	\$9,720	12 (23%)	40 (77%)	10 (19%)	30 (58%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	61	50 (82%)	\$12,020	21 (42%)	29 (58%)	14 (28%)	19 (38%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	49	41 (84%)	\$9,175	22 (54%)	19 (46%)	8 (20%)	19 (46%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	53	37 (70%)	\$7,005	9 (24%)	28 (76%)	5 (14%)	16 (43%)
AMERANT MORTGAGE LLC (Other)	41	35 (85%)	\$12,535	32 (91%)	3 (9%)	7 (20%)	15 (43%)
NEW BEDFORD CREDIT UNION (MBCU)	41	34 (83%)	\$6,570	4 (12%)	30 (88%)	11 (32%)	16 (47%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	67	34 (51%)	\$6,370	7 (21%)	27 (79%)	7 (21%)	13 (38%)
ALLTRUST CREDIT UNION (MBCU)	50	32 (64%)	\$6,230	12 (38%)	20 (63%)	3 (9%)	13 (41%)
NORTHPOINTE BANK (Other)	48	31 (65%)	\$9,285	29 (94%)	2 (6%)	9 (29%)	11 (35%)
LOANDEPOT.COM, LLC (LML)	57	31 (54%)	\$7,985	10 (32%)	21 (68%)	5 (16%)	17 (55%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	37	28 (76%)	\$8,950	22 (79%)	6 (21%)	12 (43%)	10 (36%)
PENNYMAC LOAN SERVICES, LLC (LML)	115	27 (23%)	\$7,895	9 (33%)	18 (67%)	9 (33%)	11 (41%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	32	24 (75%)	\$6,540	13 (54%)	11 (46%)	5 (21%)	10 (42%)
FREEDOM MORTGAGE CORPORATION (LML)	74	24 (32%)	\$5,920	3 (13%)	21 (88%)	11 (46%)	15 (63%)
NATIONSTAR MORTGAGE LLC (LML)	46	22 (48%)	\$5,160	1 (5%)	21 (95%)	3 (14%)	12 (55%)
SANTANDER BANK, N.A. (MBCU)	26	21 (81%)	\$3,455	0 (0%)	21 (100%)	4 (19%)	11 (52%)

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

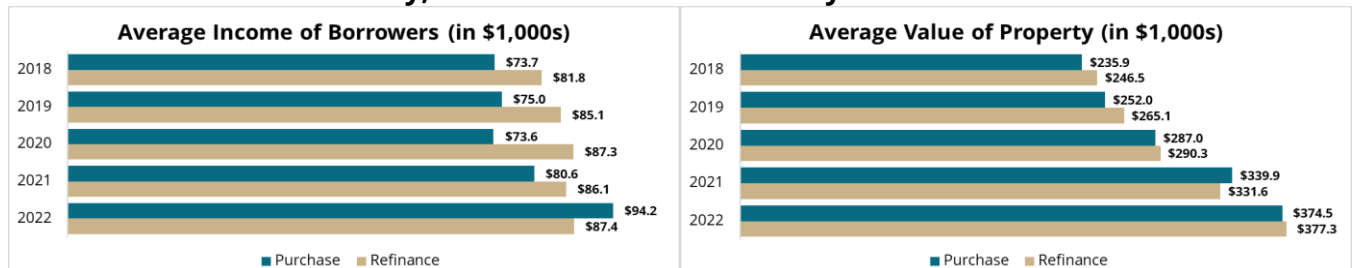


Geography: New Bedford

Mortgage Lending

New Bedford	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	13	152	121	13	846	178	595	1,323
Purchase Originations (Rate)	2 (67%)	17 (61%)	13 (52%)	3 (75%)	96 (61%)	46 (71%)	64 (55%)	177 (63%)
Refinance Originations (Rate)	1 (100%)	32 (53%)	19 (66%)	2 (67%)	190 (66%)	31 (55%)	118 (59%)	275 (63%)
Denials	6 (46%)	46 (30%)	39 (32%)	5 (38%)	197 (23%)	26 (15%)	189 (32%)	319 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	15	11	2	77	10	56	115
Total Amount in \$1,000s)	\$0	\$5,155	\$3,745	\$640	\$23,395	\$2,660	\$14,450	\$35,595
FHA Loans	0	7	2	0	12	0	5	21
Single Unit	0	7	5	1	61	9	39	83
Median Loan Amount		\$335,000	\$345,000	\$320,000	\$305,000	\$265,000	\$275,000	\$315,000
Median Income		\$88,000	\$79,000	\$83,000	\$80,000	\$83,000	\$60,000	\$80,000
Median Value		\$385,000	\$395,000	\$355,000	\$360,000	\$295,000	\$325,000	\$355,000
LTV > 90	0 of 0	9 of 13	5 of 11	0 of 1	35 of 74	3 of 10	21 of 53	52 of 109
DTI > 45	0 of 0	5 of 13	3 of 11	0 of 1	12 of 74	4 of 10	15 of 53	24 of 109
Loan Costs > \$5,000	0 of 0	5 of 10	4 of 10	1 of 1	23 of 70	2 of 10	16 of 52	35 of 101
LICENSED MORTGAGE LENDERS - All Applications								
Applications	8	220	210	5	534	390	600	1,367
Purchase Originations (Rate)	5 (83%)	83 (67%)	100 (76%)	2 (100%)	227 (79%)	87 (38%)	216 (77%)	504 (65%)
Refinance Originations (Rate)	2 (100%)	35 (37%)	30 (38%)	0 (0%)	124 (51%)	57 (36%)	134 (43%)	248 (43%)
Denials	0 (0%)	49 (22%)	34 (16%)	2 (40%)	76 (14%)	48 (12%)	118 (20%)	209 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	77	94	2	210	80	202	466
Total Amount in \$1,000s)	\$1,025	\$30,015	\$34,780	\$570	\$67,400	\$26,880	\$59,260	\$160,670
FHA Loans	1	56	61	1	85	50	93	254
Single Unit	2	33	49	2	175	47	144	308
Median Loan Amount	\$325,000	\$395,000	\$355,000	\$285,000	\$325,000	\$345,000	\$305,000	\$345,000
Median Income	\$64,000	\$90,000	\$84,000	\$114,500	\$81,000	\$82,000	\$64,000	\$83,000
Median Value	\$405,000	\$405,000	\$385,000	\$300,000	\$365,000	\$375,000	\$335,000	\$375,000
LTV > 90	2 of 3	64 of 75	79 of 93	2 of 2	125 of 202	58 of 80	136 of 199	330 of 455
DTI > 45	2 of 3	45 of 77	48 of 94	2 of 2	78 of 210	41 of 80	103 of 202	216 of 466
Loan Costs > \$5,000	2 of 3	64 of 71	77 of 87	2 of 2	135 of 206	61 of 77	137 of 198	341 of 446
OTHER LENDERS - All Applications								
Applications	8	123	138	3	367	307	392	946
Purchase Originations (Rate)	2 (67%)	49 (67%)	59 (74%)	0 (0%)	126 (78%)	78 (47%)	121 (69%)	314 (65%)
Refinance Originations (Rate)	1 (50%)	10 (26%)	16 (36%)	1 (100%)	86 (55%)	29 (26%)	73 (40%)	143 (40%)
Denials	0 (0%)	28 (23%)	27 (20%)	1 (33%)	66 (18%)	39 (13%)	90 (23%)	161 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	40	50	0	112	46	104	250
Total Amount in \$1,000s)	\$650	\$14,580	\$18,220	\$0	\$35,700	\$15,930	\$30,660	\$85,080
FHA Loans	1	23	33	0	36	32	47	125
Single Unit	1	12	20	0	84	23	61	140
Median Loan Amount	\$325,000	\$390,000	\$355,000		\$325,000	\$335,000	\$305,000	\$335,000
Median Income	\$77,000	\$96,000	\$86,000		\$84,000	\$82,500	\$65,000	\$85,000
Median Value	\$390,000	\$425,000	\$395,000		\$365,000	\$375,000	\$335,000	\$375,000
LTV > 90	0 of 2	32 of 40	39 of 49	0 of 0	73 of 109	32 of 46	67 of 102	176 of 246
DTI > 45	1 of 2	16 of 39	23 of 49	0 of 0	35 of 109	25 of 46	54 of 101	100 of 245
Loan Costs > \$5,000	1 of 2	28 of 36	37 of 40	0 of 0	65 of 101	37 of 44	73 of 98	168 of 223

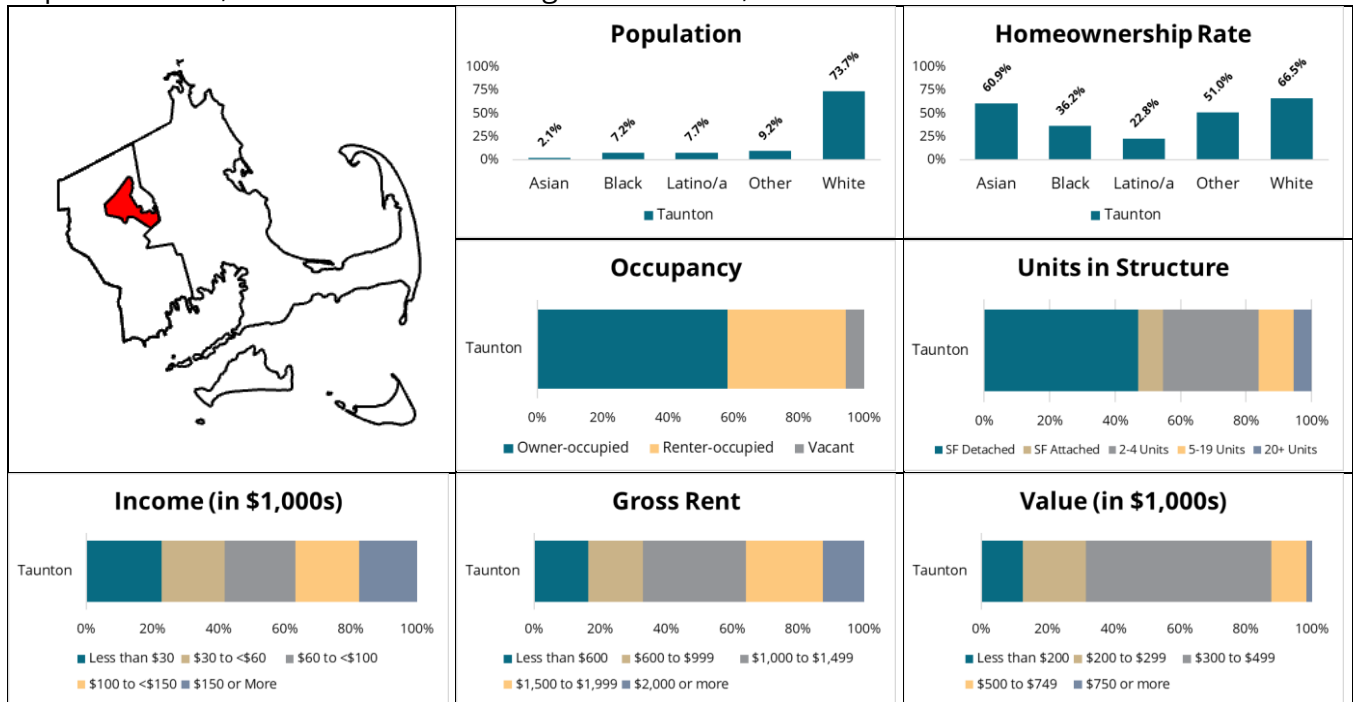
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Taunton

Population: 59,436

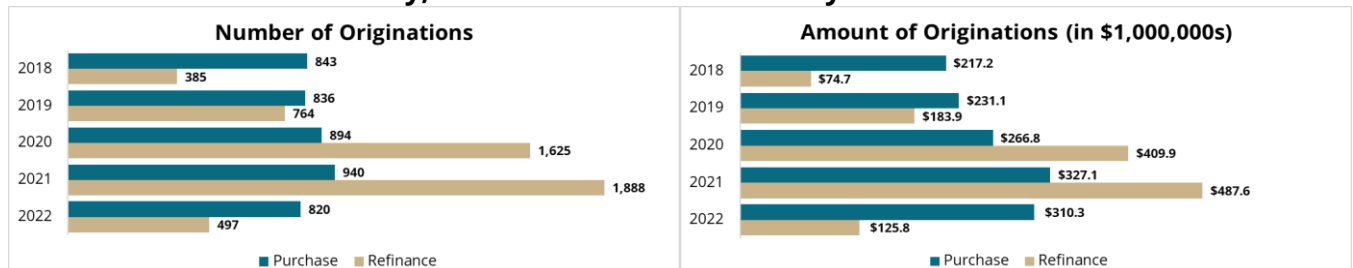
Housing Units: 25,267



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
ROCKET MORTGAGE, LLC (LML)	105	80 (76%)	\$22,600	23 (29%)	57 (71%)	12 (15%)	30 (38%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	97	71 (73%)	\$26,885	55 (77%)	16 (23%)	25 (35%)	21 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	95	68 (72%)	\$25,550	62 (91%)	6 (9%)	21 (31%)	22 (32%)
LOANDEPOT.COM, LLC (LML)	75	48 (64%)	\$15,780	23 (48%)	25 (52%)	11 (23%)	23 (48%)
GUILD MORTGAGE COMPANY (Other)	66	47 (71%)	\$17,605	40 (85%)	7 (15%)	24 (51%)	14 (30%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	62	41 (66%)	\$16,995	31 (76%)	10 (24%)	24 (59%)	13 (32%)
TOTAL MORTGAGE SERVICES, LLC (LML)	52	40 (77%)	\$15,090	40 (100%)	0 (0%)	28 (70%)	16 (40%)
ENVISION BANK (MBCU)	42	38 (90%)	\$13,380	29 (76%)	9 (24%)	16 (42%)	14 (37%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	57	35 (61%)	\$8,685	13 (37%)	22 (63%)	10 (29%)	10 (29%)
GUARANTEED RATE, INC. (LML)	61	30 (49%)	\$11,800	27 (90%)	3 (10%)	12 (40%)	8 (27%)
TAUNTON FEDERAL CREDIT UNION (Other)	35	27 (77%)	\$6,715	11 (41%)	16 (59%)	0 (0%)	8 (30%)
FREEDOM MORTGAGE CORPORATION (LML)	68	24 (35%)	\$8,630	5 (21%)	19 (79%)	6 (25%)	3 (13%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	33	23 (70%)	\$7,715	15 (65%)	8 (35%)	1 (4%)	6 (26%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	33	22 (67%)	\$6,010	11 (50%)	11 (50%)	2 (9%)	11 (50%)
NATIONSTAR MORTGAGE LLC (LML)	47	21 (45%)	\$6,015	1 (5%)	20 (95%)	7 (33%)	9 (43%)
AMERISAVE MORTGAGE CORPORATION (LML)	60	20 (33%)	\$6,390	4 (20%)	16 (80%)	2 (10%)	9 (45%)
PENNYMAC LOAN SERVICES, LLC (LML)	76	20 (26%)	\$5,990	4 (20%)	16 (80%)	7 (35%)	6 (30%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	22	19 (86%)	\$6,475	14 (74%)	5 (26%)	9 (47%)	7 (37%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	39	18 (46%)	\$2,340	2 (11%)	16 (89%)	1 (6%)	12 (67%)
GUARANTEED RATE AFFINITY, LLC (LML)	25	17 (68%)	\$7,425	13 (76%)	4 (24%)	6 (35%)	2 (12%)

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

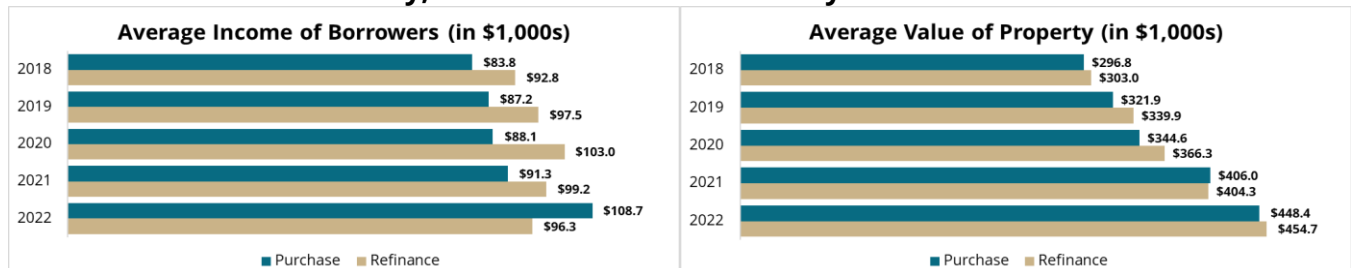


Geography: Taunton

Mortgage Lending

Taunton	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	18	143	59	7	586	170	328	983
Purchase Originations (Rate)	4 (67%)	34 (52%)	19 (63%)	2 (100%)	107 (70%)	44 (61%)	52 (58%)	210 (64%)
Refinance Originations (Rate)	1 (33%)	14 (64%)	10 (83%)	0 (0%)	102 (63%)	20 (54%)	55 (56%)	147 (62%)
Denials	8 (44%)	56 (39%)	12 (20%)	3 (43%)	121 (21%)	33 (19%)	111 (34%)	233 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	31	17	1	97	23	51	172
Total Amount in \$1,000s)	\$1,025	\$13,325	\$6,155	\$515	\$32,285	\$9,185	\$13,245	\$62,490
FHA Loans	1	6	4	0	7	3	4	21
Single Unit	3	23	13	1	90	15	44	145
Median Loan Amount	\$395,000	\$435,000	\$365,000	\$515,000	\$345,000	\$415,000	\$255,000	\$375,000
Median Income	\$107,000	\$104,000	\$82,000	\$138,000	\$90,000	\$100,000	\$67,000	\$94,500
Median Value	\$405,000	\$465,000	\$455,000	\$555,000	\$405,000	\$475,000	\$335,000	\$445,000
LTV > 90	2 of 3	21 of 28	12 of 14	1 of 1	25 of 88	9 of 21	18 of 49	70 of 155
DTI > 45	0 of 3	6 of 28	1 of 14	0 of 1	17 of 88	8 of 21	10 of 49	32 of 155
Loan Costs > \$5,000	1 of 3	10 of 25	6 of 13	0 of 1	16 of 83	6 of 17	10 of 43	39 of 142
LICENSED MORTGAGE LENDERS - All Applications								
Applications	22	293	90	9	524	326	409	1,264
Purchase Originations (Rate)	9 (53%)	141 (68%)	42 (71%)	3 (60%)	208 (82%)	57 (32%)	128 (72%)	460 (64%)
Refinance Originations (Rate)	3 (60%)	26 (32%)	10 (34%)	2 (50%)	158 (59%)	49 (34%)	103 (46%)	248 (47%)
Denials	3 (14%)	52 (18%)	13 (14%)	2 (22%)	57 (11%)	36 (11%)	83 (20%)	163 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	129	41	3	195	52	112	427
Total Amount in \$1,000s)	\$2,725	\$56,205	\$18,985	\$965	\$72,825	\$22,780	\$33,300	\$174,485
FHA Loans	1	80	25	1	43	25	31	175
Single Unit	7	95	24	3	180	38	106	347
Median Loan Amount	\$395,000	\$435,000	\$465,000	\$325,000	\$375,000	\$460,000	\$305,000	\$415,000
Median Income	\$97,000	\$97,000	\$100,500	\$97,000	\$101,000	\$108,000	\$67,000	\$100,000
Median Value	\$425,000	\$455,000	\$475,000	\$425,000	\$415,000	\$495,000	\$350,000	\$445,000
LTV > 90	5 of 6	109 of 129	35 of 41	1 of 3	95 of 188	34 of 52	69 of 111	279 of 419
DTI > 45	1 of 7	60 of 129	24 of 41	1 of 3	49 of 195	25 of 52	49 of 112	160 of 427
Loan Costs > \$5,000	4 of 7	108 of 128	34 of 41	3 of 3	112 of 191	39 of 52	75 of 111	300 of 422
OTHER LENDERS - All Applications								
Applications	10	118	50	4	302	241	187	725
Purchase Originations (Rate)	4 (50%)	36 (55%)	20 (71%)	0 (0%)	68 (71%)	34 (30%)	43 (64%)	162 (52%)
Refinance Originations (Rate)	0 (0%)	11 (32%)	4 (33%)	0 (0%)	60 (48%)	32 (35%)	24 (29%)	107 (41%)
Denials	3 (30%)	26 (22%)	12 (24%)	3 (75%)	63 (21%)	27 (11%)	55 (29%)	134 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	34	18	0	64	19	40	137
Total Amount in \$1,000s)	\$780	\$15,820	\$7,070	\$0	\$22,300	\$7,385	\$10,010	\$53,355
FHA Loans	1	22	7	0	9	6	8	45
Single Unit	2	25	12	0	58	16	36	113
Median Loan Amount	\$390,000	\$435,000	\$405,000		\$375,000	\$395,000	\$245,000	\$405,000
Median Income	\$93,000	\$97,500	\$84,500		\$112,500	\$89,000	\$64,000	\$97,000
Median Value	\$430,000	\$485,000	\$450,000		\$455,000	\$495,000	\$325,000	\$455,000
LTV > 90	1 of 2	27 of 34	12 of 18	0 of 0	25 of 56	7 of 15	17 of 33	72 of 125
DTI > 45	0 of 2	17 of 34	8 of 18	0 of 0	13 of 56	4 of 15	12 of 33	42 of 125
Loan Costs > \$5,000	2 of 2	31 of 33	10 of 17	0 of 0	22 of 54	9 of 15	16 of 31	74 of 121

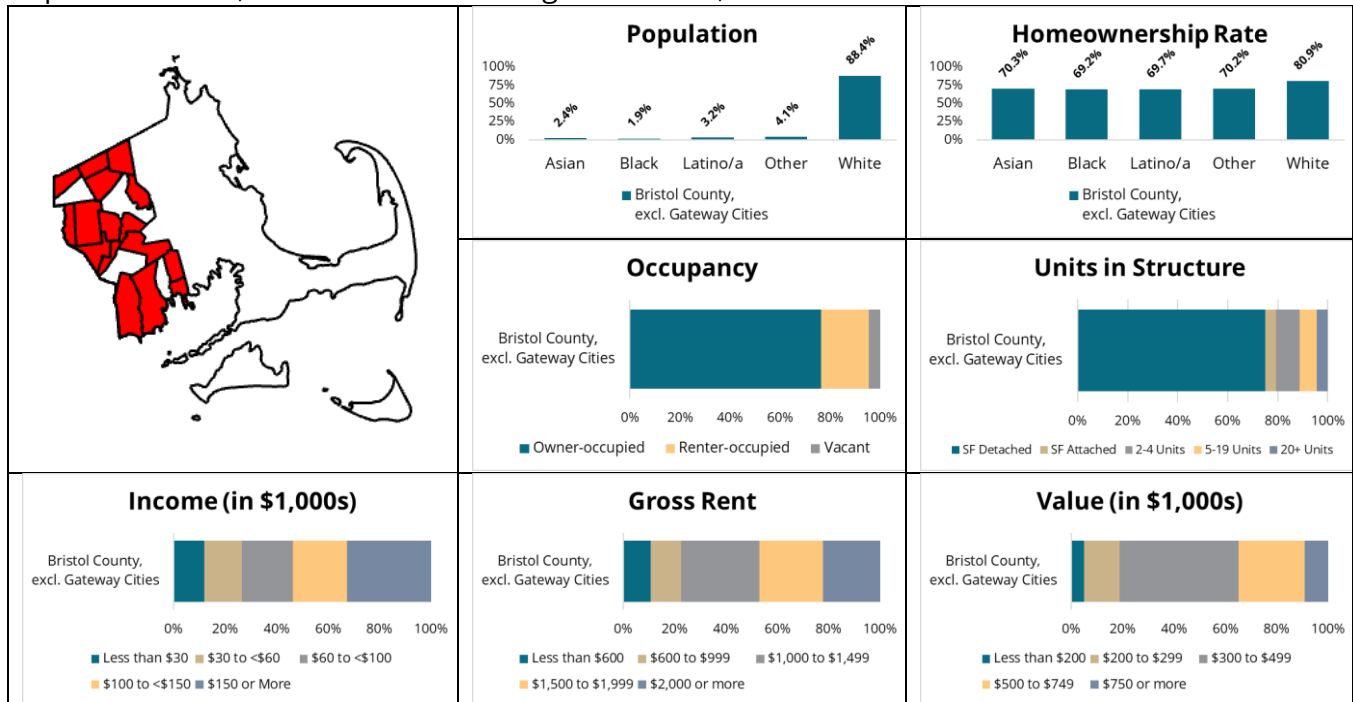
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Bristol County, excl. Gateway Cities

Population: 276,621

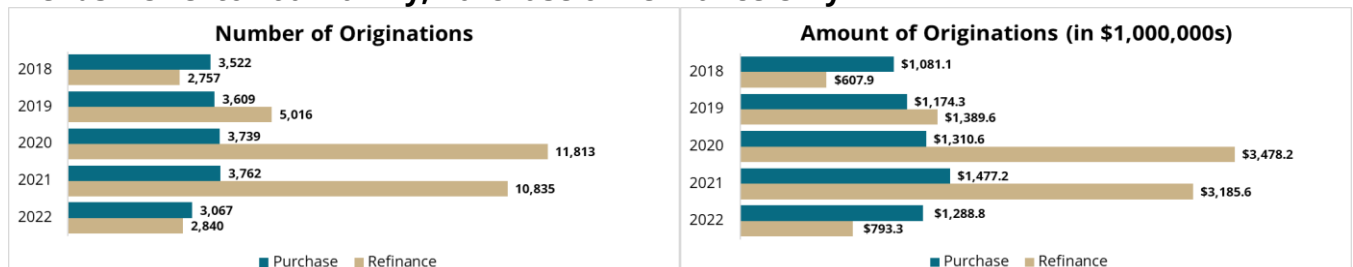
Housing Units: 110,220



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)	424	352 (83%)	\$134,480	251 (71%)	101 (29%)	34 (10%)	84 (24%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	448	317 (71%)	\$79,315	61 (19%)	256 (81%)	21 (7%)	80 (25%)
ROCKET MORTGAGE, LLC (LML)	385	281 (73%)	\$91,835	70 (25%)	211 (75%)	23 (8%)	77 (27%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	322	252 (78%)	\$105,990	146 (58%)	106 (42%)	12 (5%)	43 (17%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	335	243 (73%)	\$95,345	218 (90%)	25 (10%)	40 (16%)	57 (23%)
GUILD MORTGAGE COMPANY (Other)	263	207 (79%)	\$76,955	168 (81%)	39 (19%)	18 (9%)	50 (24%)
ST. ANNE'S CREDIT UNION OF FALL RIVER, MASS. (MBCU)	233	170 (73%)	\$44,040	43 (25%)	127 (75%)	2 (1%)	41 (24%)
ROCKLAND TRUST COMPANY (MBCU)	218	142 (65%)	\$46,840	73 (51%)	69 (49%)	8 (6%)	26 (18%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	196	128 (65%)	\$36,030	25 (20%)	103 (80%)	6 (5%)	30 (23%)
PAWTUCKET (Other)	154	126 (82%)	\$41,530	43 (34%)	83 (66%)	12 (10%)	21 (17%)
GUARANTEED RATE, INC. (LML)	233	119 (51%)	\$49,135	97 (82%)	22 (18%)	18 (15%)	21 (18%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	166	119 (72%)	\$44,635	61 (51%)	58 (49%)	8 (7%)	21 (18%)
LOANDEPOT.COM, LLC (LML)	188	118 (63%)	\$43,590	47 (40%)	71 (60%)	8 (7%)	39 (33%)
BAYCOAST BANK (MBCU)	365	98 (27%)	\$22,090	19 (19%)	79 (81%)	3 (3%)	26 (27%)
BRISTOL COUNTY SAVINGS BANK (MBCU)	108	91 (84%)	\$35,405	57 (63%)	34 (37%)	6 (7%)	15 (16%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	135	88 (65%)	\$36,520	73 (83%)	15 (17%)	17 (19%)	12 (14%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	102	83 (81%)	\$33,865	62 (75%)	21 (25%)	14 (17%)	9 (11%)
MOVEMENT MORTGAGE, LLC (LML)	110	83 (75%)	\$33,095	71 (86%)	12 (14%)	11 (13%)	15 (18%)
PENNYMAC LOAN SERVICES, LLC (LML)	201	81 (40%)	\$28,675	31 (38%)	50 (62%)	12 (15%)	13 (16%)
SOMERSET (Other)	107	78 (73%)	\$14,890	14 (18%)	64 (82%)	0 (0%)	23 (29%)

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

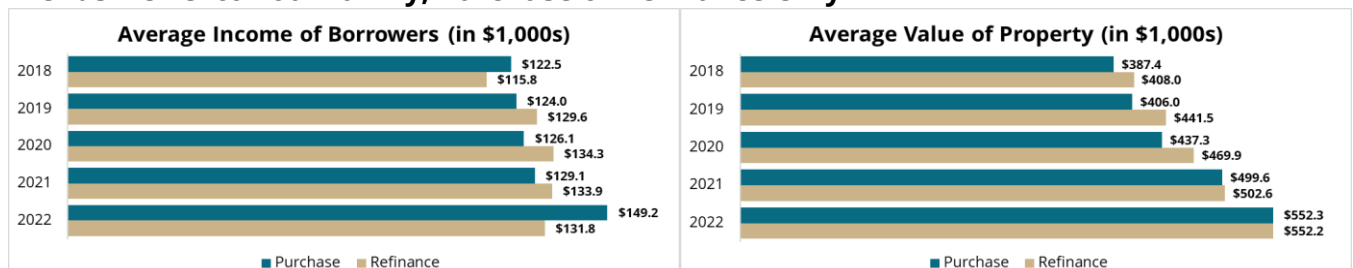


Geography: Bristol County, excl. Gateway Cities

Mortgage Lending

Bristol County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	154	149	167	29	4,942	798	1,430	6,239
Purchase Originations (Rate)	57 (72%)	30 (59%)	21 (57%)	3 (43%)	759 (67%)	156 (57%)	147 (55%)	1,026 (65%)
Refinance Originations (Rate)	14 (61%)	19 (61%)	27 (63%)	3 (43%)	1,087 (68%)	142 (57%)	304 (58%)	1,292 (66%)
Denials	33 (21%)	47 (32%)	44 (26%)	9 (31%)	746 (15%)	88 (11%)	396 (28%)	967 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	47	28	19	2	662	93	139	851
Total Amount in \$1,000s)	\$23,745	\$13,680	\$8,065	\$650	\$294,100	\$45,495	\$34,705	\$385,735
FHA Loans	1	0	1	0	15	2	5	19
Single Unit	46	27	18	2	650	93	134	836
Median Loan Amount	\$505,000	\$470,000	\$395,000	\$325,000	\$415,000	\$445,000	\$255,000	\$425,000
Median Income	\$153,000	\$138,000	\$145,000	\$137,000	\$127,000	\$143,000	\$63,000	\$132,000
Median Value	\$625,000	\$575,000	\$490,000	\$490,000	\$535,000	\$575,000	\$365,000	\$545,000
LTV > 90	12 of 47	9 of 27	6 of 18	1 of 2	117 of 638	12 of 89	36 of 135	157 of 821
DTI > 45	2 of 46	6 of 27	1 of 18	0 of 2	96 of 637	13 of 89	40 of 135	118 of 819
Loan Costs > \$5,000	11 of 45	12 of 25	9 of 17	0 of 2	156 of 601	20 of 87	26 of 119	208 of 777
LICENSED MORTGAGE LENDERS - All Applications								
Applications	109	195	166	20	2,444	905	910	3,839
Purchase Originations (Rate)	50 (64%)	98 (74%)	79 (82%)	11 (92%)	979 (79%)	170 (38%)	282 (79%)	1,387 (69%)
Refinance Originations (Rate)	15 (52%)	29 (48%)	25 (38%)	2 (25%)	648 (55%)	179 (40%)	242 (46%)	898 (50%)
Denials	12 (11%)	24 (12%)	21 (13%)	3 (15%)	227 (9%)	79 (9%)	158 (17%)	366 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	47	92	76	11	941	158	267	1,325
Total Amount in \$1,000s)	\$22,795	\$42,800	\$32,810	\$4,215	\$388,705	\$66,060	\$78,605	\$557,385
FHA Loans	3	42	36	2	155	22	63	260
Single Unit	46	85	68	10	909	151	255	1,269
Median Loan Amount	\$505,000	\$455,000	\$440,000	\$395,000	\$405,000	\$405,000	\$305,000	\$405,000
Median Income	\$115,500	\$103,000	\$99,000	\$95,000	\$114,000	\$113,000	\$67,000	\$111,000
Median Value	\$605,000	\$485,000	\$470,000	\$455,000	\$475,000	\$500,000	\$365,000	\$475,000
LTV > 90	16 of 46	62 of 88	48 of 73	4 of 10	340 of 930	64 of 156	117 of 261	534 of 1,303
DTI > 45	10 of 47	47 of 92	34 of 76	3 of 11	250 of 941	33 of 158	118 of 267	377 of 1,325
Loan Costs > \$5,000	21 of 47	77 of 91	55 of 76	8 of 11	508 of 933	84 of 157	146 of 263	753 of 1,315
OTHER LENDERS - All Applications								
Applications	76	107	127	20	2,324	885	732	3,539
Purchase Originations (Rate)	25 (58%)	22 (55%)	40 (70%)	3 (100%)	472 (74%)	106 (27%)	117 (69%)	668 (57%)
Refinance Originations (Rate)	8 (53%)	15 (39%)	13 (48%)	1 (20%)	541 (60%)	79 (28%)	179 (51%)	657 (52%)
Denials	7 (9%)	32 (30%)	25 (20%)	7 (35%)	342 (15%)	100 (11%)	181 (25%)	513 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	21	22	34	3	434	80	109	594
Total Amount in \$1,000s)	\$10,165	\$10,740	\$15,850	\$1,275	\$182,570	\$36,940	\$29,085	\$257,540
FHA Loans	0	7	8	1	42	17	19	75
Single Unit	21	18	32	3	424	78	107	576
Median Loan Amount	\$465,000	\$480,000	\$410,000	\$395,000	\$395,000	\$440,000	\$285,000	\$405,000
Median Income	\$135,000	\$114,000	\$116,000	\$101,000	\$118,000	\$112,000	\$68,000	\$117,000
Median Value	\$620,000	\$550,000	\$515,000	\$415,000	\$485,000	\$515,000	\$365,000	\$505,000
LTV > 90	5 of 21	8 of 22	16 of 33	2 of 3	129 of 424	33 of 77	33 of 108	193 of 580
DTI > 45	2 of 20	7 of 22	11 of 33	1 of 3	86 of 422	22 of 77	42 of 108	129 of 577
Loan Costs > \$5,000	8 of 20	16 of 22	19 of 33	1 of 3	204 of 412	42 of 74	56 of 100	290 of 564

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

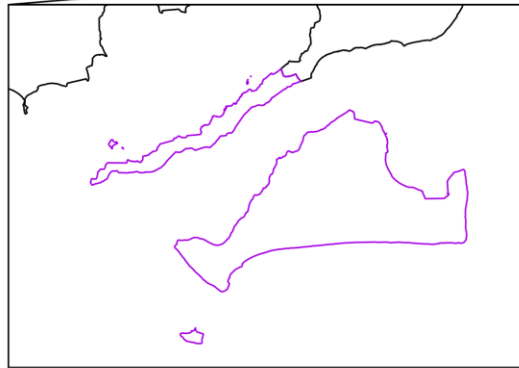
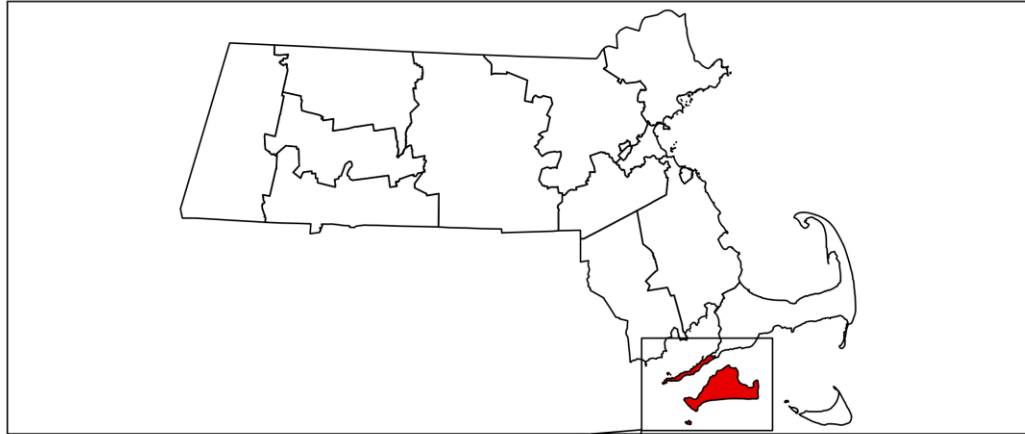


Dukes County

Largest City: Oak Bluffs

Median Income: \$93,225 (6th Highest)

Individuals below Poverty Level: 7% (3rd Lowest)



Edgartown Harbor

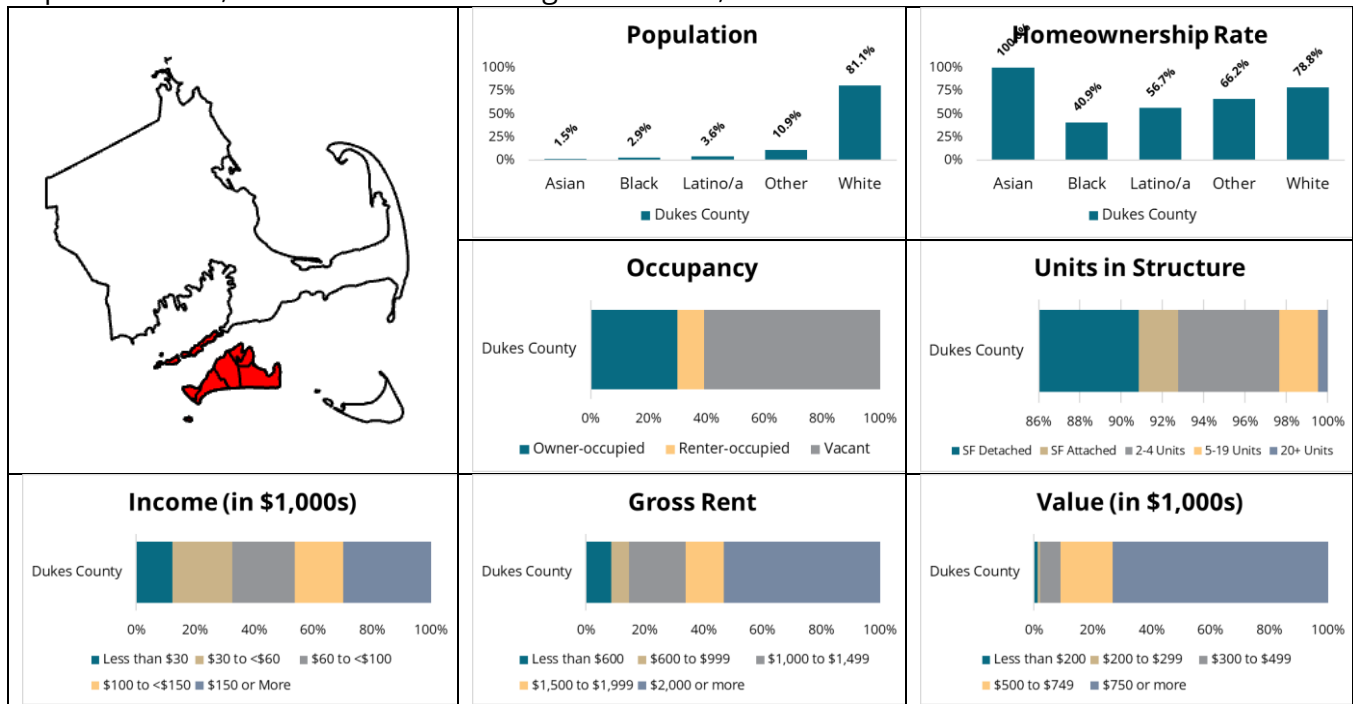


Photo by Don Ramey Logan, Wikimedia Commons, CC-BY-SA 4.0

Geography: Dukes County

Population: 20,543

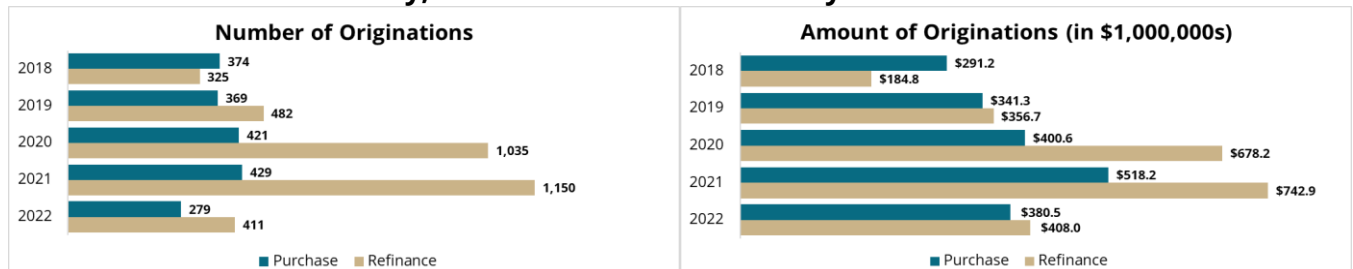
Housing Units: 17,621



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)	186	157 (84%)	\$152,515	75 (48%)	82 (52%)	15 (10%)	16 (10%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	179	139 (78%)	\$122,055	70 (50%)	69 (50%)	30 (22%)	21 (15%)
ROCKLAND TRUST COMPANY (MBCU)	87	51 (59%)	\$38,135	23 (45%)	28 (55%)	4 (8%)	7 (14%)
ROCKET MORTGAGE, LLC (LML)	43	31 (72%)	\$14,855	3 (10%)	28 (90%)	3 (10%)	13 (42%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	31	22 (71%)	\$94,700	5 (23%)	17 (77%)	3 (14%)	0 (0%)
FIRST REPUBLIC BANK (MBCU)	24	22 (92%)	\$55,930	10 (45%)	12 (55%)	3 (14%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	27	18 (67%)	\$25,420	5 (28%)	13 (72%)	2 (11%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	28	16 (57%)	\$34,910	5 (31%)	11 (69%)	1 (6%)	1 (6%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	25	16 (64%)	\$12,980	1 (6%)	15 (94%)	2 (13%)	2 (13%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	18	14 (78%)	\$26,280	10 (71%)	4 (29%)	5 (36%)	0 (0%)
SANTANDER BANK, N.A. (MBCU)	15	10 (67%)	\$3,900	0 (0%)	10 (100%)	3 (30%)	3 (30%)
GUARANTEED RATE, INC. (LML)	21	8 (38%)	\$5,960	2 (25%)	6 (75%)	2 (25%)	1 (13%)
BAYCOAST MORTGAGE COMPANY, LLC (MBCU)	10	7 (70%)	\$6,275	5 (71%)	2 (29%)	2 (29%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	12	6 (50%)	\$11,250	4 (67%)	2 (33%)	0 (0%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	12	5 (42%)	\$6,145	3 (60%)	2 (40%)	0 (0%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	6	5 (83%)	\$2,005	0 (0%)	5 (100%)	1 (20%)	2 (40%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	6	5 (83%)	\$2,515	2 (40%)	3 (60%)	0 (0%)	1 (20%)
LOANDEPOT.COM, LLC (LML)	9	4 (44%)	\$1,660	0 (0%)	4 (100%)	0 (0%)	1 (25%)
PENNYMAC LOAN SERVICES, LLC (LML)	9	4 (44%)	\$2,340	1 (25%)	3 (75%)	3 (75%)	2 (50%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	8	4 (50%)	\$1,950	1 (25%)	3 (75%)	0 (0%)	0 (0%)

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

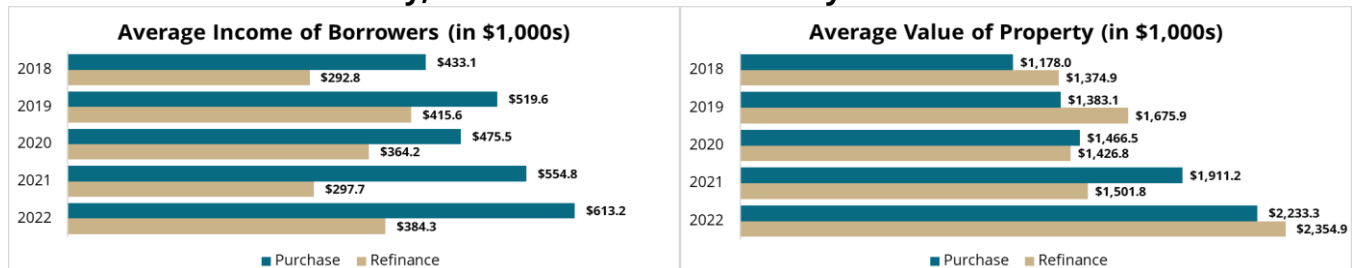


Geography: Dukes County

Mortgage Lending

Dukes County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	9	71	34	9	660	193	160	976
Purchase Originations (Rate)	5 (71%)	25 (83%)	6 (75%)	1 (100%)	124 (76%)	53 (70%)	6 (46%)	214 (75%)
Refinance Originations (Rate)	0 (0%)	17 (71%)	8 (67%)	4 (80%)	198 (74%)	48 (70%)	47 (57%)	275 (73%)
Denials	0 (0%)	15 (21%)	6 (18%)	2 (22%)	86 (13%)	23 (12%)	53 (33%)	132 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	3	2	0	56	12	6	75
Total Amount in \$1,000s)	\$1,130	\$5,025	\$1,140	\$0	\$54,890	\$13,300	\$2,800	\$75,485
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	2	3	2	0	54	12	6	73
Median Loan Amount	\$565,000	\$1,325,000	\$570,000		\$830,000	\$1,065,000	\$430,000	\$905,000
Median Income	\$247,500	\$474,000	\$189,500		\$178,500	\$287,500	\$82,500	\$209,000
Median Value	\$925,000	\$1,390,000	\$815,000		\$1,325,000	\$1,385,000	\$980,000	\$1,305,000
LTV > 90	0 of 1	0 of 2	0 of 2	0 of 0	2 of 37	0 of 7	0 of 4	2 of 49
DTI > 45	0 of 1	1 of 2	0 of 2	0 of 0	13 of 37	1 of 7	3 of 4	15 of 49
Loan Costs > \$5,000	1 of 1	1 of 2	0 of 1	0 of 0	21 of 35	6 of 7	1 of 3	29 of 46
LICENSED MORTGAGE LENDERS - All Applications								
Applications	0	13	7	3	114	51	51	188
Purchase Originations (Rate)	0 (0%)	3 (50%)	2 (100%)	0 (0%)	11 (52%)	4 (27%)	0 (0%)	20 (45%)
Refinance Originations (Rate)	0 (0%)	4 (57%)	3 (60%)	0 (0%)	44 (49%)	19 (54%)	22 (46%)	70 (50%)
Denials	0 (0%)	3 (23%)	0 (0%)	0 (0%)	27 (24%)	5 (10%)	13 (25%)	35 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	1	2	0	6	2	0	11
Total Amount in \$1,000s)	\$0	\$545	\$1,530	\$0	\$4,460	\$1,970	\$0	\$8,505
FHA Loans	0	0	1	0	1	0	0	2
Single Unit	0	1	1	0	6	2	0	10
Median Loan Amount		\$545,000	\$765,000		\$775,000	\$985,000		\$865,000
Median Income		\$219,000	\$443,500		\$202,000	\$167,500		\$191,000
Median Value		\$605,000	\$870,000		\$995,000	\$1,155,000		\$985,000
LTV > 90	0 of 0	0 of 1	1 of 2	0 of 0	3 of 5	1 of 2	0 of 0	5 of 10
DTI > 45	0 of 0	1 of 1	1 of 2	0 of 0	4 of 6	1 of 2	0 of 0	7 of 11
Loan Costs > \$5,000	0 of 0	1 of 1	2 of 2	0 of 0	5 of 6	2 of 2	0 of 0	10 of 11
OTHER LENDERS - All Applications								
Applications	3	45	7	3	168	87	43	313
Purchase Originations (Rate)	1 (50%)	10 (53%)	3 (60%)	0 (0%)	21 (60%)	11 (41%)	0 (0%)	46 (52%)
Refinance Originations (Rate)	0 (0%)	6 (50%)	0 (0%)	0 (0%)	48 (55%)	13 (39%)	9 (36%)	67 (50%)
Denials	0 (0%)	7 (16%)	1 (14%)	1 (33%)	29 (17%)	15 (17%)	20 (47%)	53 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	4	2	0	4	0	0	11
Total Amount in \$1,000s)	\$655	\$6,520	\$1,860	\$0	\$3,510	\$0	\$0	\$12,545
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	1	4	2	0	4	0	0	11
Median Loan Amount	\$655,000	\$1,780,000	\$930,000		\$855,000			\$975,000
Median Income	\$204,000	\$575,500	\$289,500		\$305,500			\$325,000
Median Value	\$875,000	\$1,930,000	\$1,155,000		\$1,140,000			\$1,325,000
LTV > 90	0 of 1	1 of 4	0 of 2	0 of 0	0 of 4	0 of 0	0 of 0	1 of 11
DTI > 45	0 of 1	2 of 4	0 of 2	0 of 0	0 of 4	0 of 0	0 of 0	2 of 11
Loan Costs > \$5,000	1 of 1	4 of 4	2 of 2	0 of 0	3 of 4	0 of 0	0 of 0	10 of 11

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

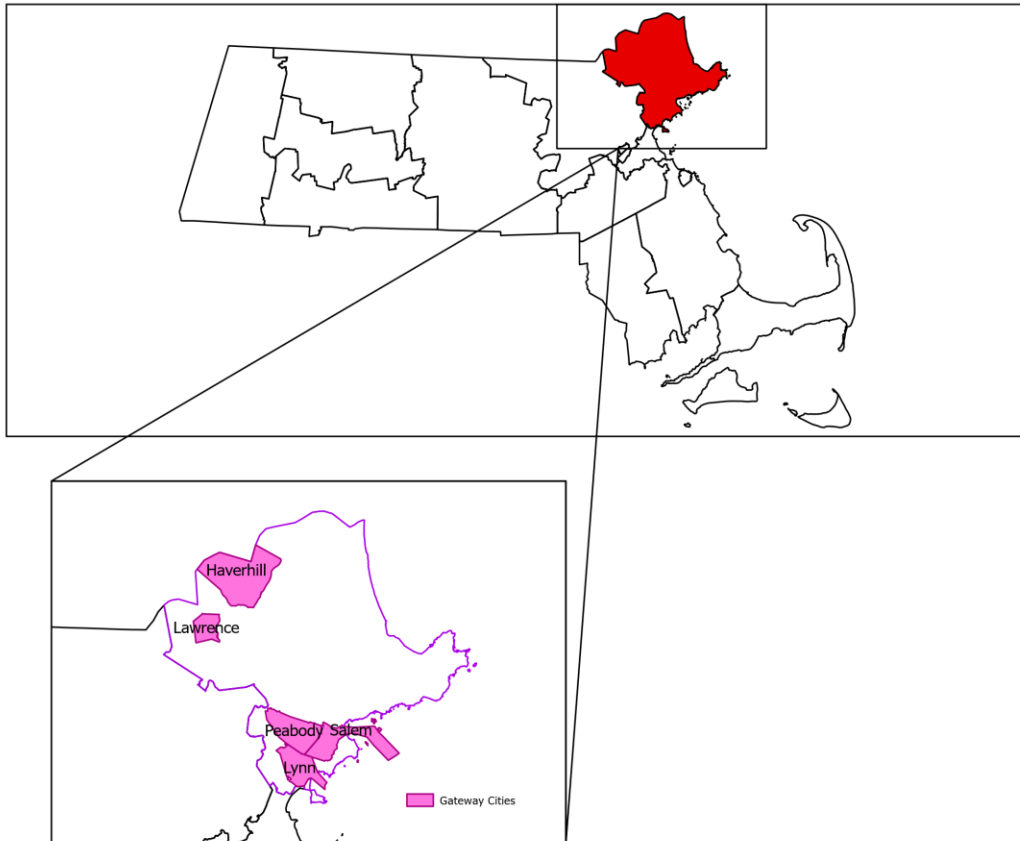


Essex County

Largest City: Lynn

Median Income: \$94,378 (5th Highest)

Individuals below Poverty Level: 10% (7th Lowest)



Downtown Lynn

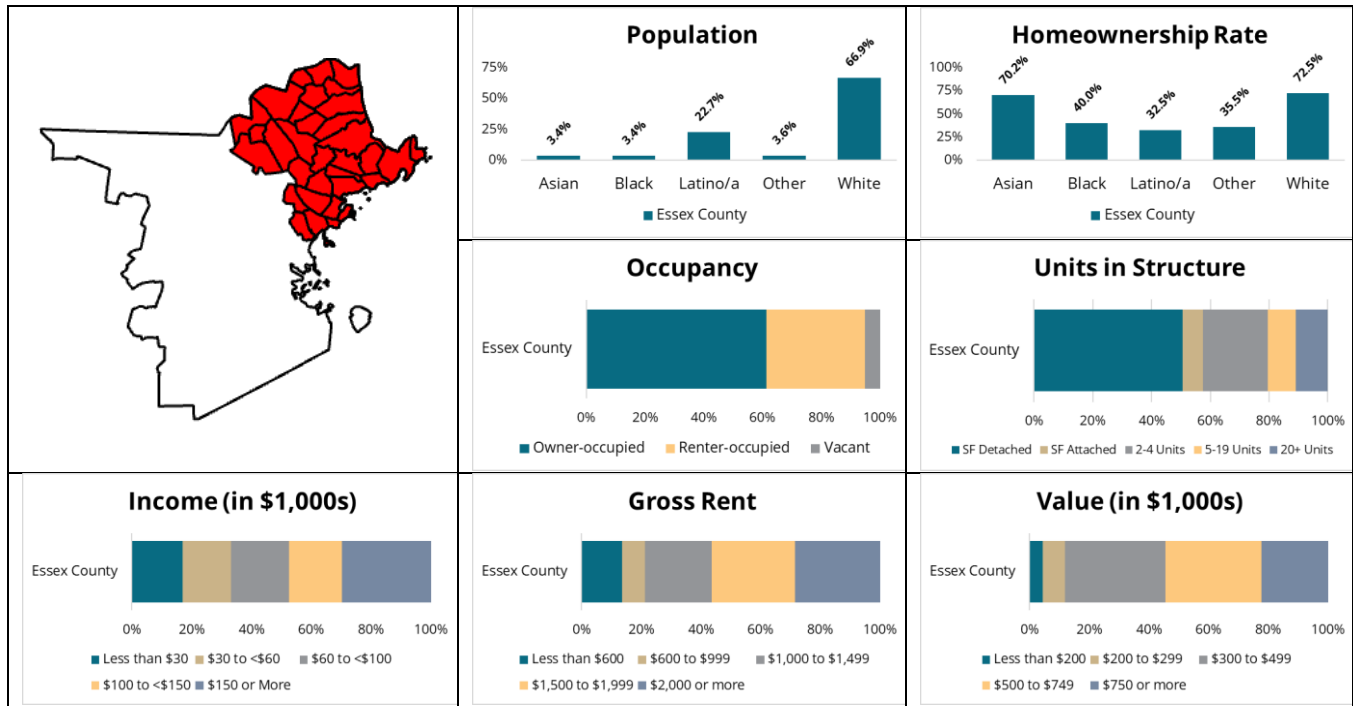


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Geography: Essex County

Population: 806,103

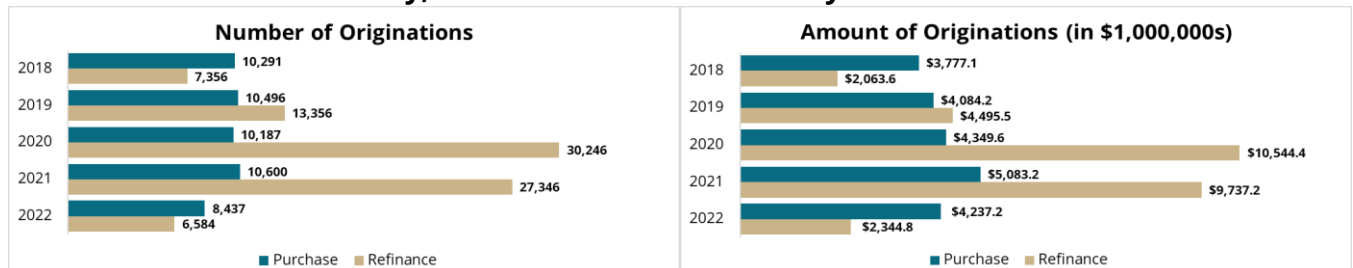
Housing Units: 354,409



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)	1,155	799 (69%)	\$378,625	636 (80%)	163 (20%)	220 (28%)	321 (40%)
GUARANTEED RATE, INC. (LML)	1,160	736 (63%)	\$336,100	590 (80%)	146 (20%)	158 (21%)	300 (41%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	972	623 (64%)	\$227,385	207 (33%)	416 (67%)	125 (20%)	208 (33%)
ROCKET MORTGAGE, LLC (LML)	858	619 (72%)	\$221,115	144 (23%)	475 (77%)	93 (15%)	325 (53%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	752	596 (79%)	\$263,000	320 (54%)	276 (46%)	27 (5%)	146 (24%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	684	540 (79%)	\$230,530	374 (69%)	166 (31%)	155 (29%)	260 (48%)
EASTERN BANK (MBCU)	697	477 (68%)	\$141,535	153 (32%)	324 (68%)	81 (17%)	189 (40%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	552	435 (79%)	\$194,525	322 (74%)	113 (26%)	165 (38%)	217 (50%)
GUILD MORTGAGE COMPANY (Other)	441	312 (71%)	\$139,530	232 (74%)	80 (26%)	165 (53%)	162 (52%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	368	304 (83%)	\$149,750	229 (75%)	75 (25%)	39 (13%)	64 (21%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	441	302 (68%)	\$132,300	231 (76%)	71 (24%)	58 (19%)	123 (41%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	464	262 (56%)	\$120,440	132 (50%)	130 (50%)	69 (26%)	90 (34%)
EQUITY PRIME MORTGAGE LLC (LML)	336	256 (76%)	\$119,890	208 (81%)	48 (19%)	250 (98%)	165 (64%)
NEW FED MORTGAGE, CORP. (LML)	319	253 (79%)	\$110,515	181 (72%)	72 (28%)	117 (46%)	129 (51%)
MORTGAGE NETWORK, INC. (LML)	318	250 (79%)	\$105,600	199 (80%)	51 (20%)	23 (9%)	113 (45%)
LOANDEPOT.COM, LLC (LML)	388	234 (60%)	\$91,500	62 (26%)	172 (74%)	36 (15%)	129 (55%)
CAPE ANN SAVINGS BANK (MBCU)	262	227 (87%)	\$104,685	108 (48%)	119 (52%)	10 (4%)	65 (29%)
TOTAL MORTGAGE SERVICES, LLC (LML)	291	226 (78%)	\$90,370	184 (81%)	42 (19%)	79 (35%)	126 (56%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	618	187 (30%)	\$66,745	60 (32%)	127 (68%)	17 (9%)	60 (32%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	222	183 (82%)	\$87,805	123 (67%)	60 (33%)	27 (15%)	69 (38%)

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

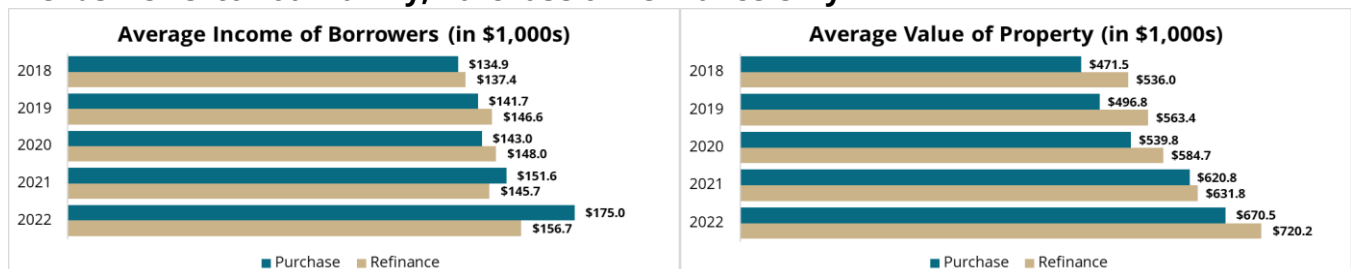


Geography: Essex County

Mortgage Lending

Essex County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	596	307	1,842	47	10,528	3,075	6,111	16,395
Purchase Originations (Rate)	170 (67%)	62 (53%)	358 (63%)	10 (83%)	1,995 (73%)	556 (43%)	815 (54%)	3,151 (63%)
Refinance Originations (Rate)	73 (57%)	38 (48%)	221 (56%)	8 (57%)	2,286 (70%)	491 (57%)	1,092 (57%)	3,117 (66%)
Denials	128 (21%)	85 (28%)	633 (34%)	13 (28%)	1,723 (16%)	308 (10%)	1,741 (28%)	2,890 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	145	52	273	5	1,735	240	707	2,450
Total Amount in \$1,000s)	\$78,235	\$24,110	\$134,375	\$1,975	\$982,635	\$159,560	\$241,565	\$1,380,890
FHA Loans	5	5	40	0	11	7	30	68
Single Unit	134	50	205	5	1,682	222	658	2,298
Median Loan Amount	\$495,000	\$475,000	\$465,000	\$365,000	\$505,000	\$560,000	\$335,000	\$505,000
Median Income	\$142,000	\$106,000	\$102,000	\$107,000	\$160,000	\$160,000	\$83,000	\$150,000
Median Value	\$620,000	\$505,000	\$535,000	\$435,000	\$675,000	\$755,000	\$455,000	\$645,000
LTV > 90	24 of 124	32 of 47	166 of 254	1 of 4	212 of 1,415	39 of 187	234 of 607	474 of 2,031
DTI > 45	15 of 123	10 of 47	81 of 254	0 of 4	120 of 1,414	22 of 186	147 of 607	248 of 2,028
Loan Costs > \$5,000	39 of 120	15 of 47	102 of 219	1 of 4	400 of 1,366	80 of 178	138 of 561	637 of 1,934
LICENSED MORTGAGE LENDERS - All Applications								
Applications	421	417	2,242	39	5,493	2,547	5,043	11,159
Purchase Originations (Rate)	220 (72%)	152 (64%)	986 (77%)	12 (71%)	2,203 (79%)	466 (37%)	1,732 (78%)	4,039 (69%)
Refinance Originations (Rate)	41 (38%)	72 (41%)	420 (45%)	5 (23%)	1,451 (55%)	460 (37%)	1,296 (47%)	2,449 (48%)
Denials	37 (9%)	71 (17%)	274 (12%)	8 (21%)	453 (8%)	251 (10%)	714 (14%)	1,094 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	196	143	904	10	2,067	428	1,600	3,748
Total Amount in \$1,000s)	\$103,270	\$71,645	\$443,220	\$4,650	\$988,935	\$209,360	\$593,900	\$1,821,080
FHA Loans	12	58	386	1	136	75	314	668
Single Unit	186	127	664	9	1,993	394	1,467	3,373
Median Loan Amount	\$490,000	\$485,000	\$495,000	\$460,000	\$455,000	\$485,000	\$365,000	\$475,000
Median Income	\$123,500	\$114,000	\$103,500	\$149,000	\$133,000	\$128,000	\$85,000	\$121,000
Median Value	\$625,000	\$545,000	\$530,000	\$505,000	\$575,000	\$565,000	\$455,000	\$555,000
LTV > 90	40 of 195	96 of 140	670 of 893	5 of 10	590 of 2,056	160 of 423	787 of 1,587	1,561 of 3,717
DTI > 45	48 of 196	57 of 143	463 of 903	3 of 10	427 of 2,066	106 of 428	661 of 1,599	1,104 of 3,746
Loan Costs > \$5,000	88 of 189	103 of 140	706 of 892	7 of 10	971 of 2,045	246 of 424	840 of 1,565	2,121 of 3,700
OTHER LENDERS - All Applications								
Applications	219	217	1,125	25	3,890	2,460	2,769	7,936
Purchase Originations (Rate)	65 (63%)	50 (67%)	247 (66%)	2 (100%)	815 (70%)	188 (16%)	398 (60%)	1,367 (47%)
Refinance Originations (Rate)	27 (47%)	30 (33%)	162 (37%)	2 (20%)	706 (51%)	198 (24%)	481 (38%)	1,125 (40%)
Denials	36 (16%)	48 (22%)	300 (27%)	6 (24%)	632 (16%)	250 (10%)	747 (27%)	1,272 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	48	45	212	2	688	136	366	1,131
Total Amount in \$1,000s)	\$29,500	\$24,415	\$105,540	\$1,190	\$370,830	\$88,000	\$133,910	\$619,475
FHA Loans	1	13	92	1	37	12	68	156
Single Unit	47	38	148	2	666	123	330	1,024
Median Loan Amount	\$575,000	\$515,000	\$490,000	\$595,000	\$485,000	\$525,000	\$375,000	\$505,000
Median Income	\$165,500	\$141,000	\$112,000	\$168,500	\$148,000	\$147,000	\$84,500	\$136,000
Median Value	\$715,000	\$555,000	\$545,000	\$635,000	\$605,000	\$635,000	\$455,000	\$605,000
LTV > 90	6 of 48	32 of 45	135 of 212	2 of 2	187 of 683	43 of 134	156 of 364	405 of 1,124
DTI > 45	3 of 47	16 of 45	108 of 212	2 of 2	102 of 684	40 of 135	148 of 366	271 of 1,125
Loan Costs > \$5,000	30 of 48	25 of 44	146 of 190	2 of 2	309 of 668	73 of 134	166 of 344	585 of 1,086

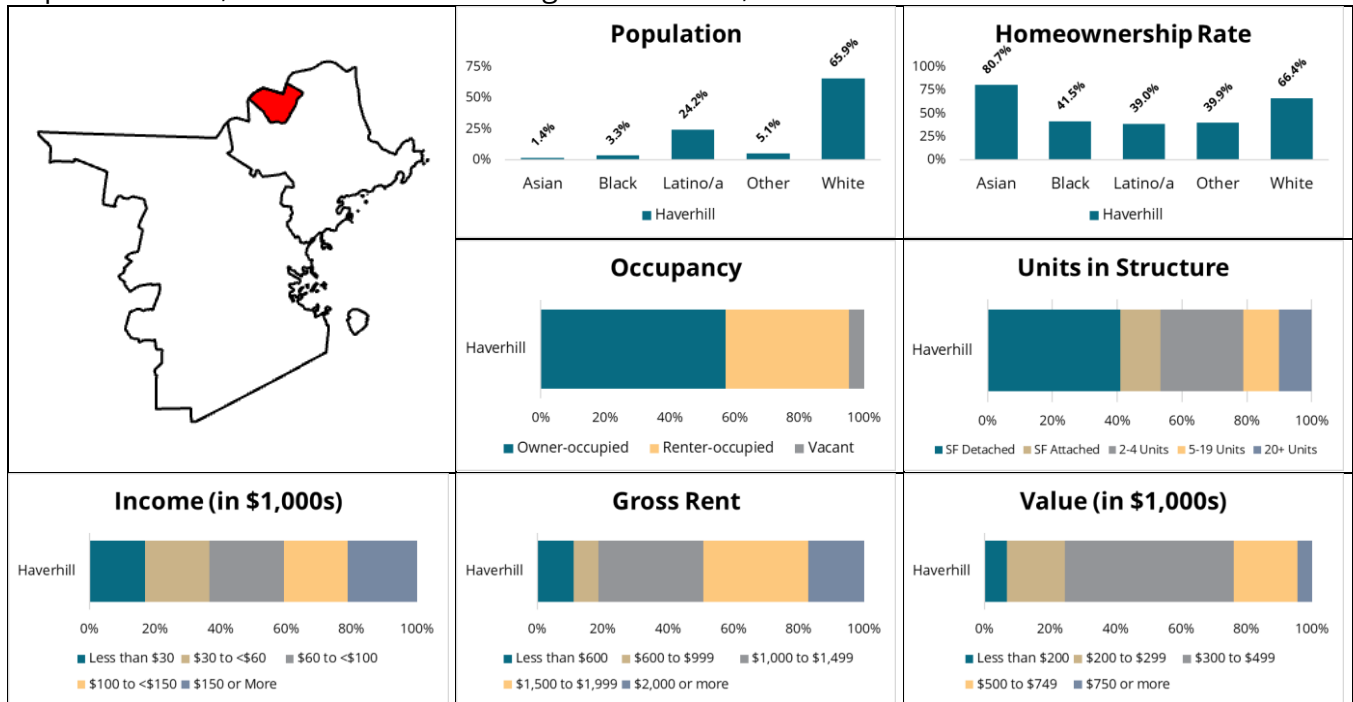
Trends - One- to Four-family, Purchase or Refinance Only



Geography: Haverhill

Population: 67,273

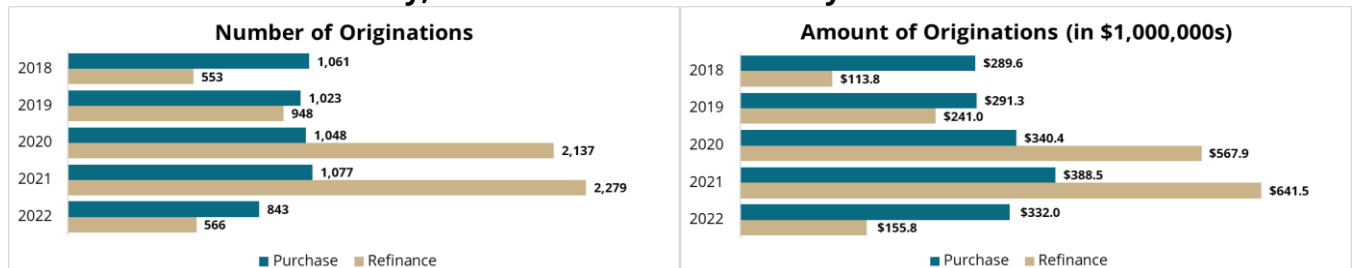
Housing Units: 27,226



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)	125	84 (67%)	\$33,470	73 (87%)	11 (13%)	32 (38%)	54 (64%)
ROCKET MORTGAGE, LLC (LML)	113	82 (73%)	\$25,270	18 (22%)	64 (78%)	11 (13%)	48 (59%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	76	64 (84%)	\$26,080	52 (81%)	12 (19%)	14 (22%)	29 (45%)
GUARANTEED RATE, INC. (LML)	83	49 (59%)	\$17,895	39 (80%)	10 (20%)	13 (27%)	31 (63%)
PENTUCKET BANK (MBCU)	63	46 (73%)	\$12,820	23 (50%)	23 (50%)	3 (7%)	21 (46%)
MERRIMACK VALLEY (MBCU)	52	46 (88%)	\$9,700	11 (24%)	35 (76%)	7 (15%)	25 (54%)
MORTGAGE NETWORK, INC. (LML)	48	41 (85%)	\$15,215	30 (73%)	11 (27%)	4 (10%)	24 (59%)
EQUITY PRIME MORTGAGE LLC (LML)	53	40 (75%)	\$19,840	37 (93%)	3 (8%)	36 (90%)	18 (45%)
GUILD MORTGAGE COMPANY (Other)	52	39 (75%)	\$16,065	37 (95%)	2 (5%)	17 (44%)	24 (62%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	48	37 (77%)	\$14,455	28 (76%)	9 (24%)	7 (19%)	19 (51%)
NEW FED MORTGAGE, CORP. (LML)	46	36 (78%)	\$14,640	25 (69%)	11 (31%)	17 (47%)	24 (67%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	67	36 (54%)	\$11,770	16 (44%)	20 (56%)	11 (31%)	21 (58%)
TOTAL MORTGAGE SERVICES, LLC (LML)	41	33 (80%)	\$10,445	31 (94%)	2 (6%)	12 (36%)	24 (73%)
HAVERHILL BANK (MBCU)	45	33 (73%)	\$9,935	13 (39%)	20 (61%)	3 (9%)	15 (45%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	37	29 (78%)	\$9,185	24 (83%)	5 (17%)	13 (45%)	18 (62%)
LOANDEPOT.COM, LLC (LML)	42	28 (67%)	\$8,330	9 (32%)	19 (68%)	4 (14%)	21 (75%)
NATIONSTAR MORTGAGE LLC (LML)	40	25 (63%)	\$6,695	1 (4%)	24 (96%)	3 (12%)	18 (72%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	28	23 (82%)	\$7,755	16 (70%)	7 (30%)	0 (0%)	8 (35%)
MORTGAGE EQUITY PARTNERS LLC (LML)	29	21 (72%)	\$8,385	18 (86%)	3 (14%)	16 (76%)	15 (71%)
JEANNE D'ARC CREDIT UNION (MBCU)	21	21 (100%)	\$5,025	12 (57%)	9 (43%)	2 (10%)	13 (62%)

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

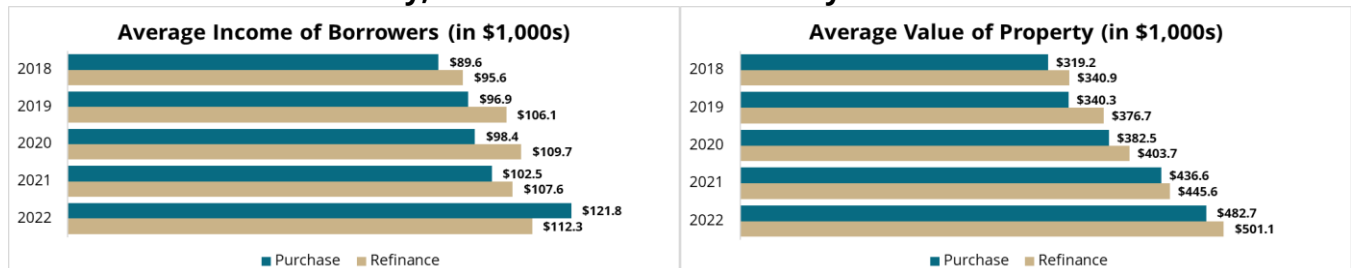


Geography: Haverhill

Mortgage Lending

Haverhill	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	26	33	183	3	706	234	651	1,185
Purchase Originations (Rate)	7 (70%)	12 (71%)	32 (56%)	1 (100%)	131 (69%)	43 (40%)	100 (55%)	226 (59%)
Refinance Originations (Rate)	3 (60%)	2 (40%)	21 (64%)	0 (0%)	138 (68%)	36 (62%)	108 (60%)	200 (65%)
Denials	5 (19%)	10 (30%)	71 (39%)	1 (33%)	135 (19%)	17 (7%)	160 (25%)	239 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	9	25	1	113	14	85	169
Total Amount in \$1,000s)	\$3,045	\$4,185	\$11,835	\$315	\$40,155	\$5,860	\$28,655	\$65,395
FHA Loans	0	2	0	0	1	0	1	3
Single Unit	6	8	15	1	112	10	75	152
Median Loan Amount	\$415,000	\$485,000	\$435,000	\$315,000	\$355,000	\$375,000	\$325,000	\$375,000
Median Income	\$113,000	\$107,000	\$98,000	\$95,000	\$115,000	\$109,000	\$84,000	\$110,000
Median Value	\$530,000	\$505,000	\$485,000	\$375,000	\$455,000	\$505,000	\$405,000	\$465,000
LTV > 90	3 of 4	6 of 8	18 of 22	0 of 1	25 of 79	4 of 9	36 of 62	56 of 123
DTI > 45	1 of 4	2 of 8	7 of 22	0 of 1	8 of 79	3 of 9	15 of 62	21 of 123
Loan Costs > \$5,000	0 of 4	3 of 8	5 of 13	0 of 1	13 of 75	2 of 7	9 of 52	23 of 108
LICENSED MORTGAGE LENDERS - All Applications								
Applications	26	72	284	3	566	290	688	1,241
Purchase Originations (Rate)	11 (55%)	29 (71%)	139 (77%)	2 (100%)	234 (80%)	60 (40%)	277 (81%)	475 (69%)
Refinance Originations (Rate)	3 (50%)	17 (55%)	34 (33%)	0 (0%)	161 (59%)	61 (46%)	168 (50%)	276 (51%)
Denials	0 (0%)	9 (13%)	34 (12%)	1 (33%)	56 (10%)	21 (7%)	88 (13%)	121 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	9	29	130	1	217	55	257	441
Total Amount in \$1,000s)	\$4,495	\$13,345	\$61,840	\$185	\$82,815	\$23,765	\$94,045	\$186,445
FHA Loans	1	16	73	0	20	17	64	127
Single Unit	9	25	75	1	200	47	221	357
Median Loan Amount	\$475,000	\$435,000	\$490,000	\$185,000	\$375,000	\$435,000	\$355,000	\$415,000
Median Income	\$90,000	\$105,000	\$103,000	\$44,000	\$102,000	\$102,000	\$86,000	\$102,000
Median Value	\$585,000	\$465,000	\$525,000	\$185,000	\$445,000	\$505,000	\$425,000	\$475,000
LTV > 90	5 of 9	24 of 28	100 of 129	1 of 1	98 of 216	31 of 55	149 of 257	259 of 438
DTI > 45	2 of 9	10 of 29	74 of 130	0 of 1	54 of 217	15 of 55	102 of 257	155 of 441
Loan Costs > \$5,000	4 of 9	21 of 28	112 of 130	0 of 1	94 of 212	33 of 53	146 of 251	264 of 433
OTHER LENDERS - All Applications								
Applications	20	25	135	2	370	208	348	760
Purchase Originations (Rate)	11 (92%)	5 (50%)	39 (71%)	0 (0%)	90 (75%)	12 (12%)	70 (69%)	157 (53%)
Refinance Originations (Rate)	0 (0%)	3 (38%)	14 (29%)	0 (0%)	64 (47%)	16 (28%)	56 (39%)	97 (38%)
Denials	3 (15%)	5 (20%)	37 (27%)	0 (0%)	59 (16%)	20 (10%)	69 (20%)	124 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	4	34	0	79	7	67	131
Total Amount in \$1,000s)	\$2,775	\$1,430	\$17,080	\$0	\$28,605	\$2,705	\$23,145	\$52,595
FHA Loans	1	1	16	0	4	1	13	23
Single Unit	6	4	18	0	76	7	58	111
Median Loan Amount	\$365,000	\$385,000	\$515,000		\$365,000	\$375,000	\$345,000	\$405,000
Median Income	\$110,000	\$92,500	\$114,000		\$105,000	\$115,000	\$87,000	\$110,000
Median Value	\$405,000	\$405,000	\$555,000		\$425,000	\$465,000	\$415,000	\$460,000
LTV > 90	1 of 7	4 of 4	24 of 34	0 of 0	33 of 78	4 of 7	33 of 67	66 of 130
DTI > 45	1 of 7	1 of 4	20 of 34	0 of 0	13 of 78	3 of 7	22 of 67	38 of 130
Loan Costs > \$5,000	2 of 7	1 of 4	23 of 29	0 of 0	24 of 75	3 of 7	23 of 63	53 of 122

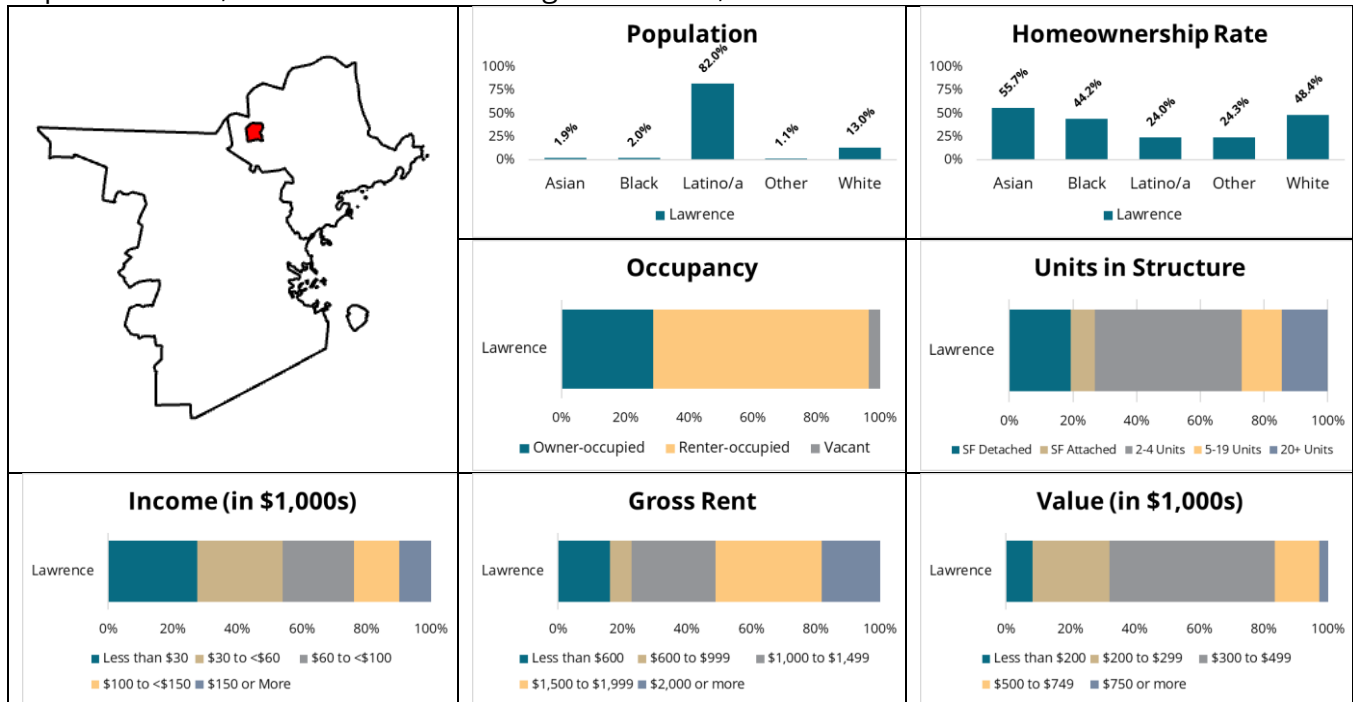
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Lawrence

Population: 88,067

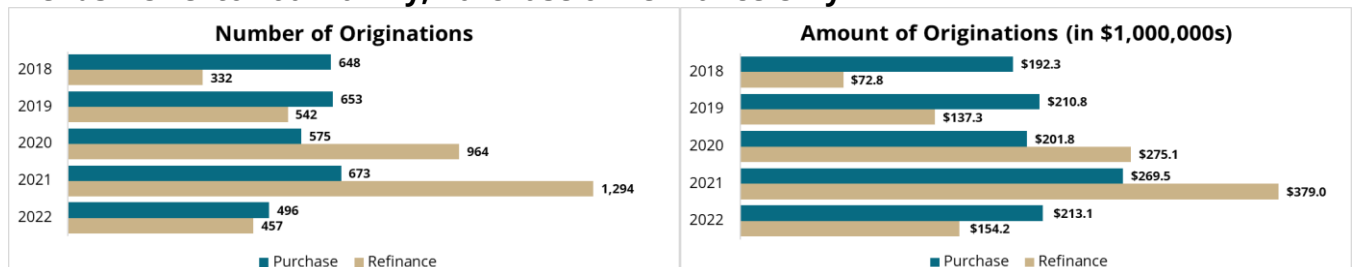
Housing Units: 31,407



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)	198	146 (74%)	\$67,510	110 (75%)	36 (25%)	146 (100%)	101 (69%)
GUILD MORTGAGE COMPANY (Other)	154	102 (66%)	\$45,660	56 (55%)	46 (45%)	96 (94%)	75 (74%)
MORTGAGE EQUITY PARTNERS LLC (LML)	55	46 (84%)	\$19,510	33 (72%)	13 (28%)	45 (98%)	28 (61%)
NEW FED MORTGAGE, CORP. (LML)	51	45 (88%)	\$19,055	33 (73%)	12 (27%)	37 (82%)	31 (69%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	88	44 (50%)	\$18,760	32 (73%)	12 (27%)	37 (84%)	30 (68%)
ROCKET MORTGAGE, LLC (LML)	54	39 (72%)	\$11,055	5 (13%)	34 (87%)	20 (51%)	31 (79%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	57	37 (65%)	\$16,655	28 (76%)	9 (24%)	34 (92%)	23 (62%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	40	27 (68%)	\$10,975	19 (70%)	8 (30%)	19 (70%)	22 (81%)
JEANNE D'ARC CREDIT UNION (MBCU)	31	25 (81%)	\$9,075	11 (44%)	14 (56%)	11 (44%)	8 (32%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	33	24 (73%)	\$10,010	16 (67%)	8 (33%)	23 (96%)	21 (88%)
GUARANTEED RATE, INC. (LML)	33	19 (58%)	\$6,155	15 (79%)	4 (21%)	12 (63%)	15 (79%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	22	19 (86%)	\$5,515	15 (79%)	4 (21%)	17 (89%)	19 (100%)
MERRIMACK VALLEY (MBCU)	36	18 (50%)	\$4,780	4 (22%)	14 (78%)	14 (78%)	12 (67%)
READING CO-OPERATIVE BANK (MBCU)	19	16 (84%)	\$10,710	8 (50%)	8 (50%)	5 (31%)	3 (19%)
LOANDEPOT.COM, LLC (LML)	28	16 (57%)	\$5,010	1 (6%)	15 (94%)	12 (75%)	11 (69%)
FREEDOM MORTGAGE CORPORATION (LML)	42	15 (36%)	\$6,195	3 (20%)	12 (80%)	14 (93%)	6 (40%)
PENNYMAC LOAN SERVICES, LLC (LML)	63	14 (22%)	\$5,350	1 (7%)	13 (93%)	13 (93%)	10 (71%)
HOME POINT FINANCIAL CORPORATION (LML)	24	13 (54%)	\$4,725	1 (8%)	12 (92%)	11 (85%)	10 (77%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	27	13 (48%)	\$4,295	6 (46%)	7 (54%)	11 (85%)	11 (85%)
NEWREZ LLC (LML)	73	13 (18%)	\$3,675	1 (8%)	12 (92%)	9 (69%)	9 (69%)

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

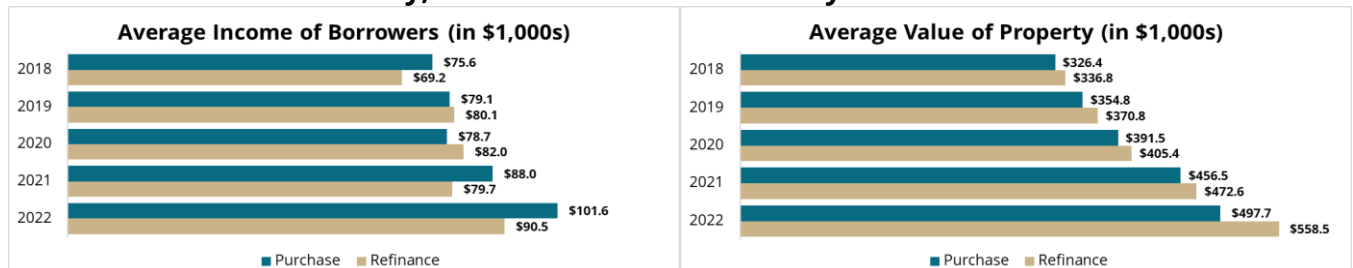


Geography: Lawrence

Mortgage Lending

Lawrence	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	18	12	540	1	87	186	577	844
Purchase Originations (Rate)	1 (33%)	0 (0%)	75 (57%)	0 (0%)	7 (50%)	47 (55%)	59 (43%)	130 (55%)
Refinance Originations (Rate)	3 (33%)	4 (57%)	58 (44%)	1 (100%)	20 (59%)	44 (70%)	72 (44%)	130 (53%)
Denials	5 (28%)	2 (17%)	223 (41%)	0 (0%)	22 (25%)	28 (15%)	230 (40%)	280 (33%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	0	49	0	4	6	44	60
Total Amount in \$1,000s)	\$165	\$0	\$21,975	\$0	\$2,150	\$2,870	\$18,000	\$27,160
FHA Loans	0	0	9	0	0	1	8	10
Single Unit	0	0	28	0	2	4	27	34
Median Loan Amount	\$165,000		\$445,000		\$565,000	\$455,000	\$435,000	\$445,000
Median Income	\$44,000		\$91,000		\$147,500	\$96,500	\$83,000	\$92,000
Median Value	\$615,000		\$530,000		\$610,000	\$525,000	\$505,000	\$525,000
LTV > 90	0 of 1	0 of 0	38 of 44	0 of 0	4 of 4	5 of 6	32 of 40	47 of 55
DTI > 45	1 of 1	0 of 0	17 of 44	0 of 0	0 of 4	2 of 6	17 of 40	20 of 55
Loan Costs > \$5,000	0 of 0	0 of 0	17 of 29	0 of 0	0 of 4	2 of 4	16 of 28	19 of 37
LICENSED MORTGAGE LENDERS - All Applications								
Applications	10	28	697	1	75	159	643	970
Purchase Originations (Rate)	4 (80%)	4 (67%)	259 (74%)	0 (0%)	25 (100%)	7 (15%)	207 (78%)	299 (69%)
Refinance Originations (Rate)	1 (20%)	5 (24%)	176 (51%)	1 (100%)	28 (56%)	34 (30%)	174 (46%)	245 (46%)
Denials	3 (30%)	5 (18%)	87 (12%)	0 (0%)	10 (13%)	33 (21%)	105 (16%)	138 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	3	241	0	22	7	189	276
Total Amount in \$1,000s)	\$885	\$1,355	\$112,995	\$0	\$8,260	\$3,085	\$74,945	\$126,580
FHA Loans	0	2	130	0	3	6	71	141
Single Unit	3	2	127	0	20	5	137	157
Median Loan Amount	\$225,000	\$395,000	\$465,000		\$375,000	\$455,000	\$395,000	\$455,000
Median Income	\$83,000	\$95,000	\$98,000		\$72,500	\$88,000	\$83,000	\$96,500
Median Value	\$375,000	\$435,000	\$495,000		\$455,000	\$505,000	\$435,000	\$495,000
LTV > 90	0 of 3	2 of 3	208 of 240	0 of 0	13 of 22	4 of 7	150 of 188	227 of 275
DTI > 45	1 of 3	3 of 3	145 of 241	0 of 0	9 of 22	4 of 7	108 of 189	162 of 276
Loan Costs > \$5,000	0 of 3	2 of 3	190 of 238	0 of 0	7 of 22	6 of 7	124 of 187	205 of 273
OTHER LENDERS - All Applications								
Applications	6	13	381	0	55	165	405	620
Purchase Originations (Rate)	2 (67%)	0 (0%)	73 (70%)	0 (0%)	4 (50%)	11 (16%)	54 (62%)	90 (49%)
Refinance Originations (Rate)	0 (0%)	3 (30%)	69 (37%)	0 (0%)	15 (48%)	17 (25%)	85 (38%)	104 (35%)
Denials	3 (50%)	4 (31%)	101 (27%)	0 (0%)	13 (24%)	33 (20%)	117 (29%)	154 (25%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	0	62	0	4	7	47	74
Total Amount in \$1,000s)	\$195	\$0	\$30,050	\$0	\$1,520	\$2,755	\$18,775	\$34,520
FHA Loans	0	0	39	0	0	2	21	41
Single Unit	1	0	30	0	3	6	30	40
Median Loan Amount	\$195,000		\$485,000		\$390,000	\$465,000	\$415,000	\$475,000
Median Income	\$58,000		\$103,000		\$71,000	\$87,000	\$82,000	\$99,000
Median Value	\$215,000		\$505,000		\$495,000	\$475,000	\$455,000	\$500,000
LTV > 90	1 of 1	0 of 0	49 of 62	0 of 0	2 of 4	5 of 7	33 of 47	57 of 74
DTI > 45	0 of 1	0 of 0	41 of 62	0 of 0	1 of 4	2 of 7	26 of 47	44 of 74
Loan Costs > \$5,000	0 of 1	0 of 0	41 of 50	0 of 0	1 of 4	3 of 7	30 of 43	45 of 62

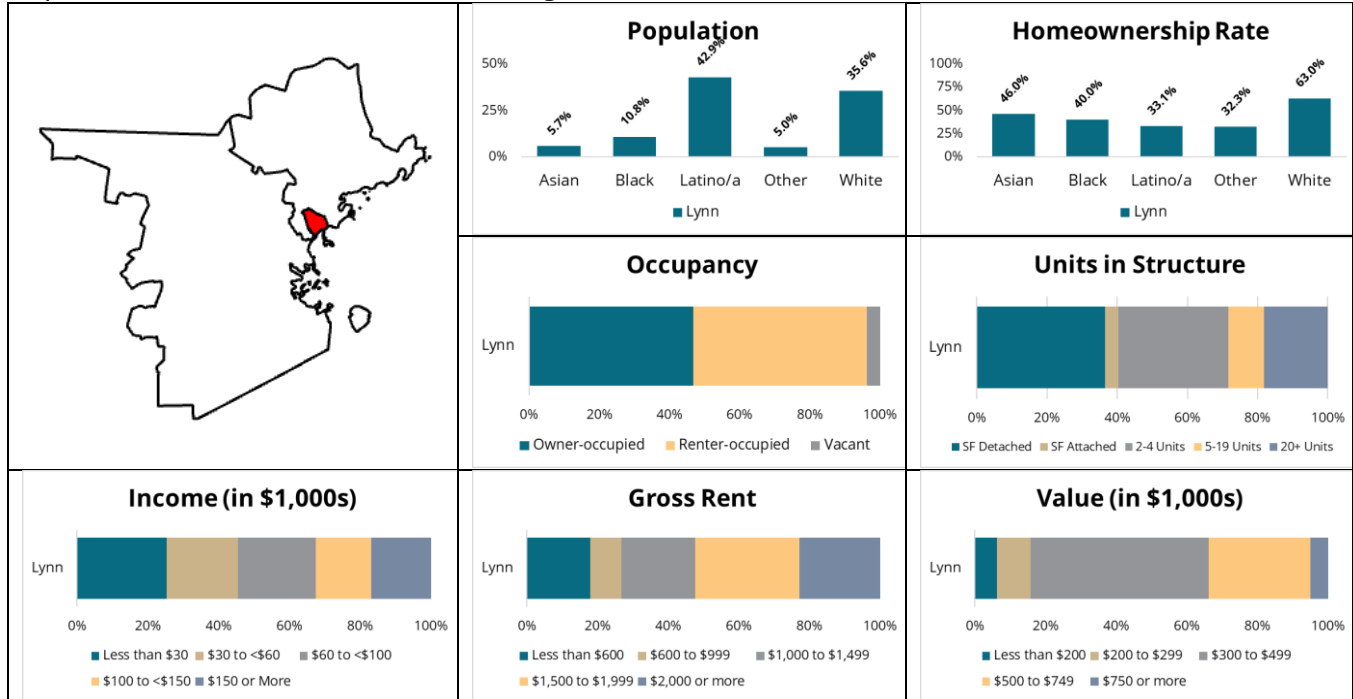
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Lynn

Population: 100,653

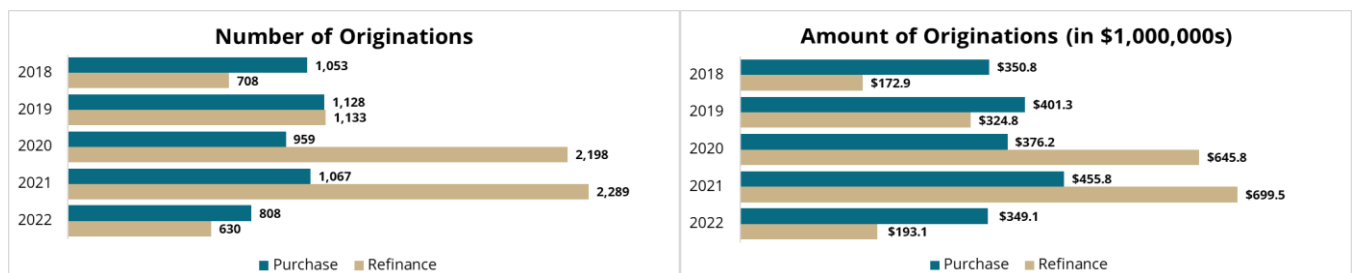
Housing Units: 37,334



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)	131	98 (75%)	\$37,430	73 (74%)	25 (26%)	56 (57%)	55 (56%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	121	83 (69%)	\$35,885	61 (73%)	22 (27%)	54 (65%)	47 (57%)
GUARANTEED RATE, INC. (LML)	136	83 (61%)	\$27,915	68 (82%)	15 (18%)	36 (43%)	57 (69%)
ROCKET MORTGAGE, LLC (LML)	109	81 (74%)	\$27,305	16 (20%)	65 (80%)	25 (31%)	57 (70%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	86	67 (78%)	\$30,535	39 (58%)	28 (42%)	49 (73%)	47 (70%)
EASTERN BANK (MBCU)	107	63 (59%)	\$13,905	22 (35%)	41 (65%)	30 (48%)	41 (65%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	86	62 (72%)	\$26,060	50 (81%)	12 (19%)	59 (95%)	46 (74%)
NEW FED MORTGAGE, CORP. (LML)	59	46 (78%)	\$21,460	37 (80%)	9 (20%)	32 (70%)	26 (57%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	87	39 (45%)	\$11,505	20 (51%)	19 (49%)	23 (59%)	27 (69%)
TOTAL MORTGAGE SERVICES, LLC (LML)	49	38 (78%)	\$15,250	32 (84%)	6 (16%)	29 (76%)	28 (74%)
LOANDEPOT.COM, LLC (LML)	48	27 (56%)	\$9,845	8 (30%)	19 (70%)	6 (22%)	15 (56%)
METRO (MBCU)	47	27 (57%)	\$6,815	12 (44%)	15 (56%)	10 (37%)	18 (67%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	42	25 (60%)	\$9,115	22 (88%)	3 (12%)	15 (60%)	17 (68%)
ROCKLAND TRUST COMPANY (MBCU)	39	24 (62%)	\$10,290	18 (75%)	6 (25%)	20 (83%)	13 (54%)
NATIONSTAR MORTGAGE LLC (LML)	46	24 (52%)	\$7,180	0 (0%)	24 (100%)	5 (21%)	15 (63%)
HOME POINT FINANCIAL CORPORATION (LML)	39	22 (56%)	\$9,430	12 (55%)	10 (45%)	13 (59%)	12 (55%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	48	22 (46%)	\$6,320	7 (32%)	15 (68%)	13 (59%)	16 (73%)
CALIBER HOME LOANS, INC. (Other)	48	21 (44%)	\$10,925	13 (62%)	8 (38%)	16 (76%)	10 (48%)
FALL RIVER FIVE CENTS SAVINGS BANK (MBCU)	37	21 (57%)	\$9,475	17 (81%)	4 (19%)	19 (90%)	10 (48%)
PENNYMAC LOAN SERVICES, LLC (LML)	113	21 (19%)	\$7,645	3 (14%)	18 (86%)	12 (57%)	16 (76%)

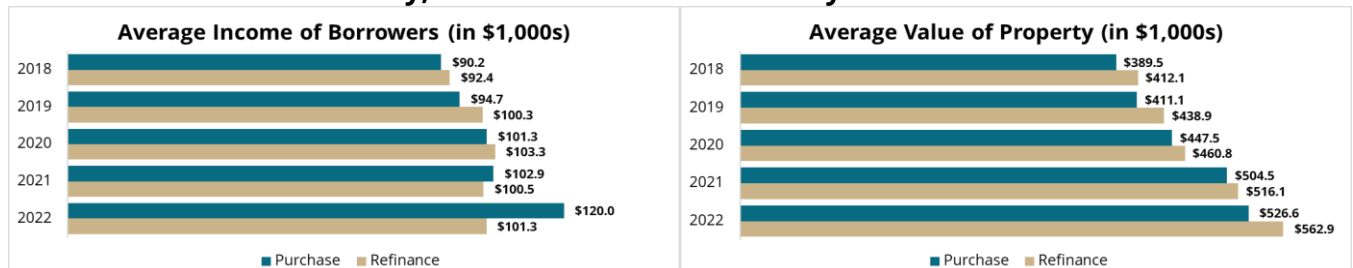
Trends - One- to Four-family, Purchase or Refinance Only



Geography: Lynn Mortgage Lending

Lynn	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	107	109	436	8	544	292	862	1,496
Purchase Originations (Rate)	27 (63%)	20 (49%)	102 (65%)	2 (100%)	77 (70%)	53 (39%)	131 (53%)	281 (58%)
Refinance Originations (Rate)	20 (67%)	15 (47%)	45 (54%)	1 (50%)	113 (61%)	43 (45%)	133 (52%)	237 (55%)
Denials	25 (23%)	31 (28%)	143 (33%)	4 (50%)	121 (22%)	37 (13%)	262 (30%)	361 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	23	17	75	1	64	18	109	198
Total Amount in \$1,000s)	\$10,215	\$7,215	\$37,105	\$365	\$25,630	\$7,550	\$41,285	\$88,080
FHA Loans	1	1	18	0	1	2	11	23
Single Unit	16	17	55	1	59	17	102	165
Median Loan Amount	\$415,000	\$445,000	\$465,000	\$365,000	\$395,000	\$435,000	\$395,000	\$445,000
Median Income	\$118,000	\$100,000	\$104,000	\$107,000	\$108,000	\$104,500	\$85,000	\$105,000
Median Value	\$495,000	\$470,000	\$525,000	\$385,000	\$505,000	\$535,000	\$470,000	\$505,000
LTV > 90	4 of 20	10 of 16	55 of 73	1 of 1	21 of 53	6 of 14	54 of 98	97 of 177
DTI > 45	5 of 20	4 of 16	24 of 73	0 of 1	10 of 53	2 of 14	26 of 98	45 of 177
Loan Costs > \$5,000	7 of 20	4 of 16	32 of 67	1 of 1	13 of 49	4 of 14	29 of 93	61 of 167
LICENSED MORTGAGE LENDERS - All Applications								
Applications	74	113	541	7	372	346	839	1,453
Purchase Originations (Rate)	37 (79%)	28 (55%)	230 (78%)	1 (100%)	120 (78%)	50 (28%)	273 (80%)	466 (64%)
Refinance Originations (Rate)	10 (40%)	24 (39%)	104 (43%)	0 (0%)	114 (54%)	64 (39%)	227 (47%)	316 (45%)
Denials	7 (9%)	24 (21%)	73 (13%)	3 (43%)	43 (12%)	38 (11%)	131 (16%)	188 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	29	27	196	1	109	46	234	408
Total Amount in \$1,000s)	\$11,655	\$12,615	\$98,190	\$305	\$45,605	\$20,060	\$95,200	\$188,430
FHA Loans	4	9	80	0	13	16	61	122
Single Unit	26	24	162	1	102	39	222	354
Median Loan Amount	\$405,000	\$465,000	\$500,000	\$305,000	\$425,000	\$455,000	\$415,000	\$465,000
Median Income	\$100,000	\$100,000	\$102,500	\$255,000	\$111,000	\$105,500	\$88,000	\$105,000
Median Value	\$465,000	\$495,000	\$525,000	\$335,000	\$465,000	\$510,000	\$465,000	\$505,000
LTV > 90	11 of 29	24 of 27	146 of 192	1 of 1	52 of 108	30 of 46	146 of 230	264 of 403
DTI > 45	7 of 29	8 of 27	99 of 195	1 of 1	27 of 109	15 of 46	98 of 233	157 of 407
Loan Costs > \$5,000	10 of 25	17 of 27	151 of 191	1 of 1	53 of 107	29 of 46	145 of 224	261 of 397
OTHER LENDERS - All Applications								
Applications	29	59	171	3	172	279	345	713
Purchase Originations (Rate)	6 (67%)	7 (58%)	26 (52%)	0 (0%)	29 (73%)	17 (14%)	36 (51%)	85 (37%)
Refinance Originations (Rate)	8 (57%)	10 (29%)	33 (42%)	1 (33%)	29 (39%)	25 (20%)	60 (32%)	106 (32%)
Denials	8 (28%)	15 (25%)	47 (27%)	0 (0%)	38 (22%)	29 (10%)	101 (29%)	137 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	7	22	0	26	8	34	66
Total Amount in \$1,000s)	\$1,475	\$3,305	\$10,270	\$0	\$10,370	\$4,060	\$11,930	\$29,480
FHA Loans	0	2	12	0	4	3	9	21
Single Unit	3	5	19	0	24	6	34	57
Median Loan Amount	\$505,000	\$445,000	\$475,000		\$400,000	\$460,000	\$355,000	\$435,000
Median Income	\$135,000	\$150,000	\$105,500		\$103,500	\$109,000	\$80,500	\$106,500
Median Value	\$565,000	\$455,000	\$520,000		\$490,000	\$480,000	\$395,000	\$505,000
LTV > 90	1 of 3	7 of 7	17 of 22	0 of 0	12 of 26	6 of 7	20 of 33	43 of 65
DTI > 45	0 of 3	1 of 7	11 of 22	0 of 0	7 of 26	4 of 8	12 of 34	23 of 66
Loan Costs > \$5,000	3 of 3	4 of 7	16 of 22	0 of 0	10 of 26	7 of 8	19 of 34	40 of 66

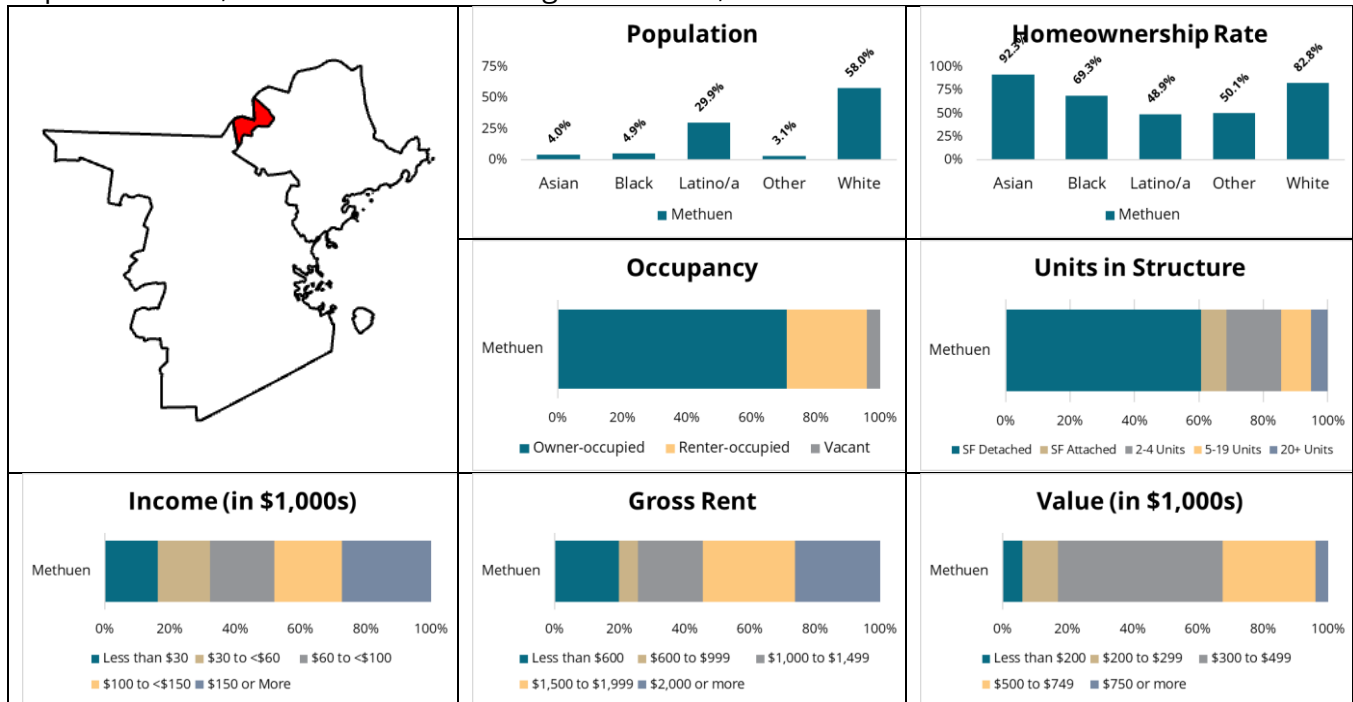
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Methuen

Population: 52,812

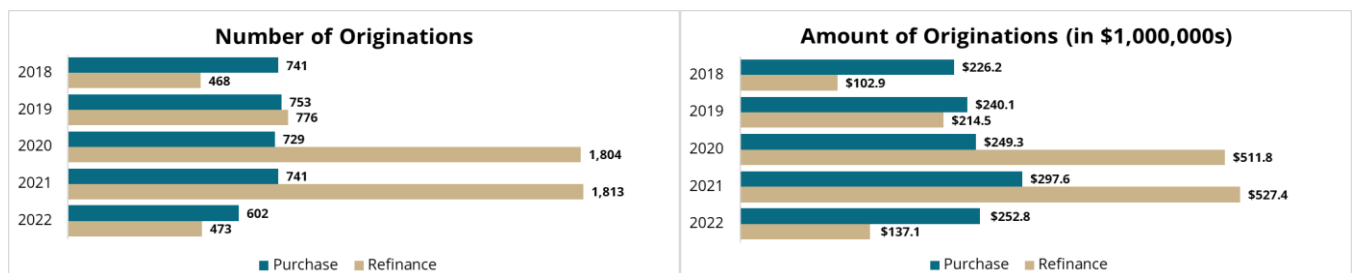
Housing Units: 19,856



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)	81	64 (79%)	\$20,280	12 (19%)	52 (81%)	12 (19%)	48 (75%)
EQUITY PRIME MORTGAGE LLC (LML)	68	57 (84%)	\$25,665	48 (84%)	9 (16%)	55 (96%)	40 (70%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	66	50 (76%)	\$20,410	37 (74%)	13 (26%)	22 (44%)	28 (56%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	57	48 (84%)	\$22,380	36 (75%)	12 (25%)	22 (46%)	26 (54%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	69	40 (58%)	\$12,880	14 (35%)	26 (65%)	13 (33%)	24 (60%)
GUILD MORTGAGE COMPANY (Other)	60	39 (65%)	\$17,035	31 (79%)	8 (21%)	30 (77%)	22 (56%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	44	36 (82%)	\$12,370	29 (81%)	7 (19%)	22 (61%)	25 (69%)
JEANNE D'ARC CREDIT UNION (MBCU)	37	33 (89%)	\$7,675	3 (9%)	30 (91%)	11 (33%)	17 (52%)
TOTAL MORTGAGE SERVICES, LLC (LML)	40	32 (80%)	\$13,000	27 (84%)	5 (16%)	17 (53%)	15 (47%)
GUARANTEED RATE, INC. (LML)	59	32 (54%)	\$10,920	27 (84%)	5 (16%)	11 (34%)	24 (75%)
LOANDEPOT.COM, LLC (LML)	43	29 (67%)	\$8,725	7 (24%)	22 (76%)	5 (17%)	21 (72%)
NEW FED MORTGAGE, CORP. (LML)	34	28 (82%)	\$12,110	23 (82%)	5 (18%)	15 (54%)	16 (57%)
MORTGAGE NETWORK, INC. (LML)	25	24 (96%)	\$8,910	21 (88%)	3 (13%)	8 (33%)	15 (63%)
MORTGAGE EQUITY PARTNERS LLC (LML)	26	23 (88%)	\$9,995	19 (83%)	4 (17%)	17 (74%)	15 (65%)
MERRIMACK VALLEY (MBCU)	29	21 (72%)	\$4,955	5 (24%)	16 (76%)	4 (19%)	11 (52%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	30	18 (60%)	\$6,730	15 (83%)	3 (17%)	10 (56%)	12 (67%)
NATIONSTAR MORTGAGE LLC (LML)	30	18 (60%)	\$5,540	0 (0%)	18 (100%)	4 (22%)	11 (61%)
TBI MORTGAGE COMPANY (LML)	36	17 (47%)	\$5,585	17 (100%)	0 (0%)	3 (18%)	4 (24%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	20	15 (75%)	\$6,415	13 (87%)	2 (13%)	15 (100%)	9 (60%)
PENNYMAC LOAN SERVICES, LLC (LML)	57	15 (26%)	\$5,465	4 (27%)	11 (73%)	8 (53%)	10 (67%)

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

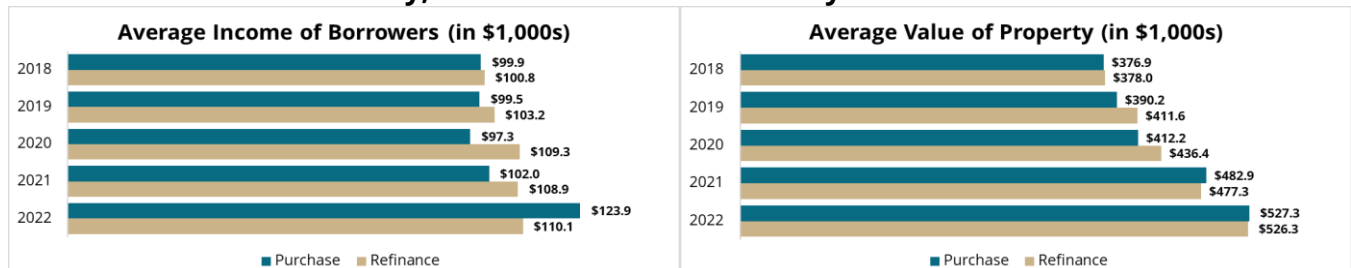


Geography: Methuen

Mortgage Lending

Methuen	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	47	32	211	3	486	145	493	924
Purchase Originations (Rate)	10 (59%)	4 (36%)	40 (69%)	0 (0%)	58 (68%)	25 (40%)	67 (50%)	137 (59%)
Refinance Originations (Rate)	3 (60%)	2 (29%)	34 (68%)	0 (0%)	103 (70%)	22 (54%)	83 (63%)	164 (65%)
Denials	15 (32%)	8 (25%)	61 (29%)	3 (100%)	94 (19%)	22 (15%)	131 (27%)	203 (22%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	4	30	0	50	12	56	106
Total Amount in \$1,000s)	\$4,100	\$2,200	\$13,070	\$0	\$20,200	\$5,550	\$20,550	\$45,120
FHA Loans	0	1	4	0	1	2	4	8
Single Unit	10	4	23	0	49	10	51	96
Median Loan Amount	\$375,000	\$550,000	\$405,000		\$375,000	\$485,000	\$360,000	\$405,000
Median Income	\$107,500	\$106,000	\$88,000		\$118,500	\$120,500	\$79,500	\$107,500
Median Value	\$560,000	\$675,000	\$495,000		\$455,000	\$515,000	\$440,000	\$505,000
LTV > 90	1 of 8	2 of 4	20 of 29	0 of 0	12 of 36	7 of 10	26 of 50	42 of 87
DTI > 45	1 of 8	2 of 4	14 of 29	0 of 0	8 of 36	3 of 10	20 of 50	28 of 87
Loan Costs > \$5,000	2 of 8	2 of 4	18 of 27	0 of 0	10 of 36	4 of 9	23 of 48	36 of 84
LICENSED MORTGAGE LENDERS - All Applications								
Applications	35	71	301	4	370	235	574	1,016
Purchase Originations (Rate)	18 (72%)	40 (75%)	149 (82%)	0 (0%)	121 (75%)	43 (36%)	208 (77%)	371 (69%)
Refinance Originations (Rate)	4 (50%)	5 (28%)	53 (46%)	1 (25%)	120 (59%)	42 (38%)	156 (52%)	225 (49%)
Denials	2 (6%)	14 (20%)	36 (12%)	0 (0%)	34 (9%)	27 (11%)	78 (14%)	113 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	15	36	144	0	119	42	201	356
Total Amount in \$1,000s)	\$6,145	\$18,160	\$67,730	\$0	\$46,035	\$17,940	\$75,215	\$156,010
FHA Loans	1	15	51	0	15	11	52	93
Single Unit	15	34	120	0	117	40	190	326
Median Loan Amount	\$325,000	\$500,000	\$485,000		\$395,000	\$445,000	\$385,000	\$445,000
Median Income	\$102,000	\$107,000	\$101,000		\$107,000	\$108,500	\$83,000	\$104,000
Median Value	\$605,000	\$550,000	\$525,000		\$515,000	\$525,000	\$455,000	\$525,000
LTV > 90	2 of 15	23 of 35	102 of 142	0 of 0	36 of 117	18 of 41	99 of 198	181 of 350
DTI > 45	6 of 15	18 of 36	75 of 144	0 of 0	36 of 119	18 of 42	105 of 201	153 of 356
Loan Costs > \$5,000	8 of 15	30 of 35	106 of 143	0 of 0	58 of 119	31 of 42	122 of 200	233 of 354
OTHER LENDERS - All Applications								
Applications	15	37	168	4	249	195	336	668
Purchase Originations (Rate)	2 (33%)	17 (74%)	37 (65%)	0 (0%)	35 (60%)	8 (11%)	45 (58%)	99 (46%)
Refinance Originations (Rate)	4 (100%)	3 (27%)	17 (32%)	1 (33%)	44 (44%)	18 (23%)	57 (38%)	87 (35%)
Denials	2 (13%)	5 (14%)	48 (29%)	0 (0%)	45 (18%)	27 (14%)	89 (26%)	127 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	16	34	0	31	6	41	89
Total Amount in \$1,000s)	\$910	\$8,180	\$15,920	\$0	\$13,345	\$2,940	\$16,935	\$41,295
FHA Loans	0	5	14	0	3	2	12	24
Single Unit	2	14	27	0	30	4	36	77
Median Loan Amount	\$455,000	\$525,000	\$475,000		\$435,000	\$465,000	\$395,000	\$455,000
Median Income	\$171,000	\$116,500	\$106,000		\$122,000	\$115,500	\$82,000	\$112,000
Median Value	\$715,000	\$545,000	\$520,000		\$495,000	\$570,000	\$465,000	\$525,000
LTV > 90	0 of 2	11 of 16	21 of 34	0 of 0	12 of 31	3 of 6	22 of 41	47 of 89
DTI > 45	0 of 2	8 of 16	18 of 34	0 of 0	5 of 31	2 of 6	21 of 41	33 of 89
Loan Costs > \$5,000	0 of 2	10 of 16	24 of 31	0 of 0	11 of 31	4 of 6	23 of 40	49 of 86

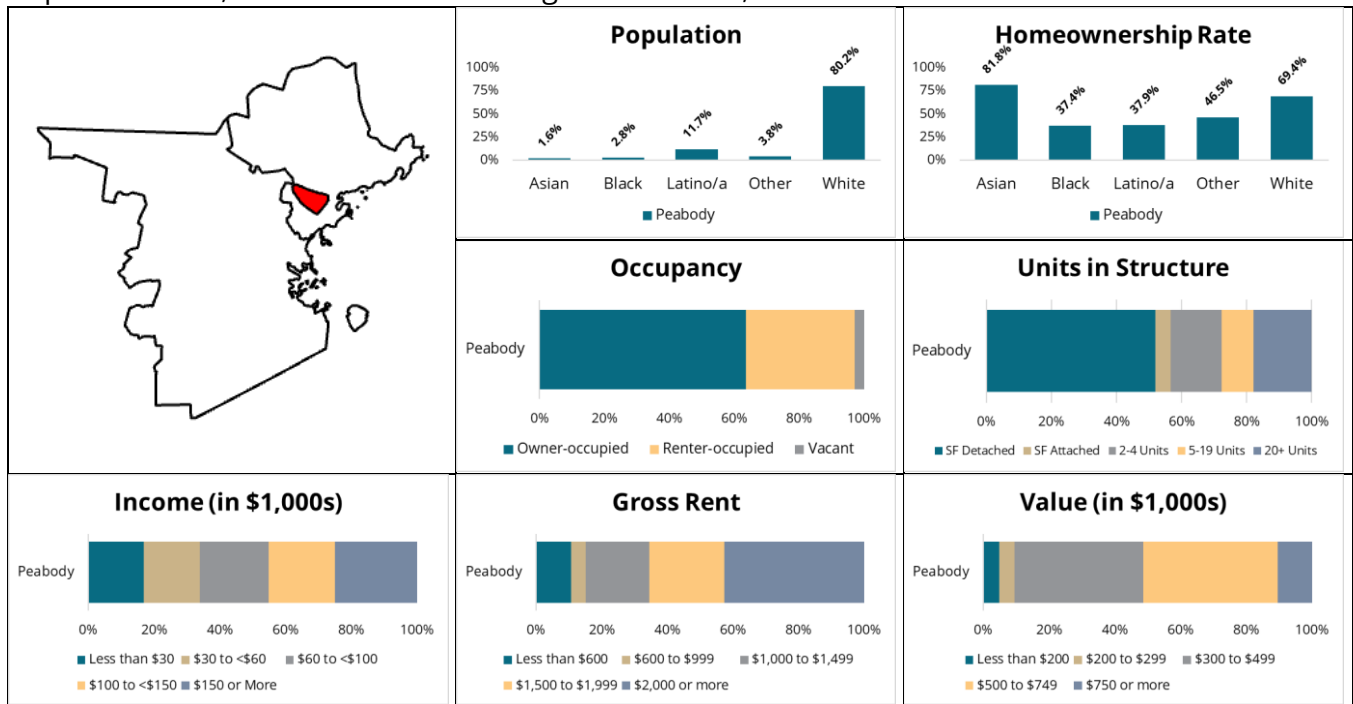
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Peabody

Population: 54,204

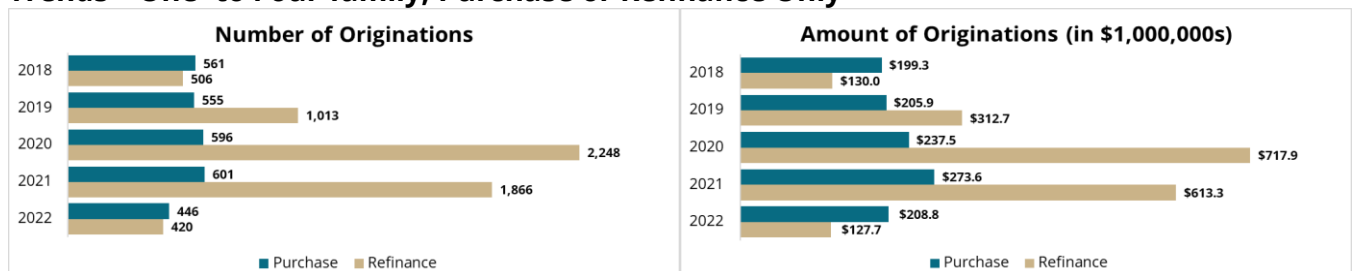
Housing Units: 23,355



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)	119	78 (66%)	\$39,390	62 (79%)	16 (21%)	17 (22%)	35 (45%)
EASTERN BANK (MBCU)	76	57 (75%)	\$14,405	17 (30%)	40 (70%)	5 (9%)	26 (46%)
GUARANTEED RATE, INC. (LML)	77	47 (61%)	\$21,905	36 (77%)	11 (23%)	10 (21%)	16 (34%)
ROCKET MORTGAGE, LLC (LML)	57	43 (75%)	\$15,135	10 (23%)	33 (77%)	4 (9%)	23 (53%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	48	41 (85%)	\$16,355	30 (73%)	11 (27%)	7 (17%)	16 (39%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	47	34 (72%)	\$9,280	7 (21%)	27 (79%)	7 (21%)	13 (38%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	47	31 (66%)	\$15,095	23 (74%)	8 (26%)	12 (39%)	13 (42%)
METRO (MBCU)	35	22 (63%)	\$6,820	9 (41%)	13 (59%)	3 (14%)	11 (50%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	18	17 (94%)	\$8,555	13 (76%)	4 (24%)	2 (12%)	5 (29%)
NORTH SHORE BANK, A CO-OPERATIVE BANK (MBCU)	20	17 (85%)	\$7,235	6 (35%)	11 (65%)	1 (6%)	3 (18%)
MORTGAGE NETWORK, INC. (LML)	21	16 (76%)	\$7,310	12 (75%)	4 (25%)	0 (0%)	9 (56%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	20	15 (75%)	\$6,615	10 (67%)	5 (33%)	2 (13%)	6 (40%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	18	15 (83%)	\$5,865	9 (60%)	6 (40%)	0 (0%)	9 (60%)
HOME POINT FINANCIAL CORPORATION (LML)	23	14 (61%)	\$6,390	8 (57%)	6 (43%)	4 (29%)	3 (21%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	30	13 (43%)	\$3,215	2 (15%)	11 (85%)	1 (8%)	7 (54%)
LUSO-AMERICAN CREDIT UNION (MBCU)	15	13 (87%)	\$3,155	0 (0%)	13 (100%)	1 (8%)	3 (23%)
NEW FED MORTGAGE, CORP. (LML)	13	11 (85%)	\$5,295	8 (73%)	3 (27%)	2 (18%)	3 (27%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	12	11 (92%)	\$4,675	8 (73%)	3 (27%)	1 (9%)	1 (9%)
LOANDEPOT.COM, LLC (LML)	17	11 (65%)	\$4,065	0 (0%)	11 (100%)	0 (0%)	9 (82%)
SALEM FIVE CENTS SAVINGS BANK (MBCU)	33	11 (33%)	\$2,855	1 (9%)	10 (91%)	2 (18%)	6 (55%)

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

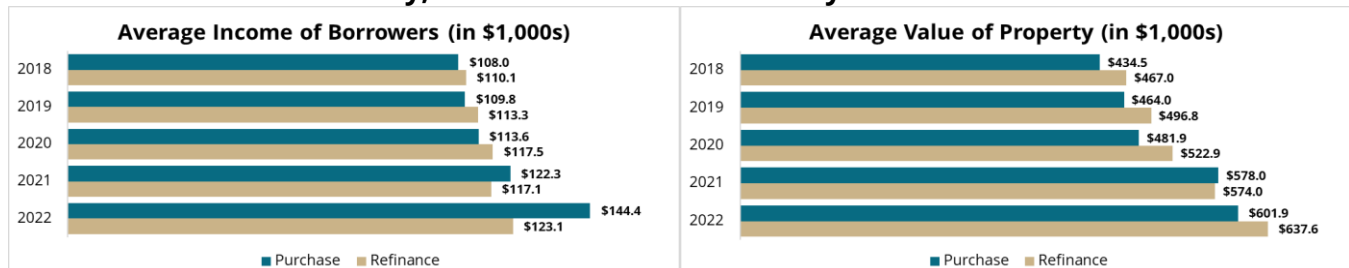


Geography: Peabody

Mortgage Lending

Peabody	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	29	22	62	3	762	149	431	1,027
Purchase Originations (Rate)	12 (75%)	2 (29%)	15 (79%)	0 (0%)	111 (75%)	17 (31%)	44 (56%)	157 (64%)
Refinance Originations (Rate)	1 (50%)	4 (50%)	7 (58%)	2 (100%)	165 (70%)	14 (38%)	88 (60%)	193 (65%)
Denials	9 (31%)	5 (23%)	20 (32%)	0 (0%)	146 (19%)	16 (11%)	126 (29%)	196 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	1	13	0	100	9	39	133
Total Amount in \$1,000s)	\$4,850	\$745	\$6,545	\$0	\$45,970	\$4,175	\$13,015	\$62,285
FHA Loans	0	0	2	0	1	0	1	3
Single Unit	10	1	11	0	100	9	39	131
Median Loan Amount	\$435,000	\$745,000	\$535,000		\$455,000	\$445,000	\$355,000	\$455,000
Median Income	\$173,000	\$295,000	\$115,000		\$137,000	\$128,000	\$81,000	\$136,000
Median Value	\$525,000	\$825,000	\$605,000		\$565,000	\$605,000	\$450,000	\$565,000
LTV > 90	2 of 8	0 of 1	8 of 13	0 of 0	17 of 89	0 of 5	10 of 37	27 of 116
DTI > 45	0 of 8	0 of 1	4 of 13	0 of 0	9 of 89	0 of 5	6 of 37	13 of 116
Loan Costs > \$5,000	1 of 8	0 of 1	3 of 13	0 of 0	15 of 85	2 of 5	5 of 33	21 of 112
LICENSED MORTGAGE LENDERS - All Applications								
Applications	18	26	78	1	414	155	303	692
Purchase Originations (Rate)	10 (67%)	7 (47%)	42 (76%)	0 (0%)	141 (77%)	29 (40%)	86 (74%)	229 (68%)
Refinance Originations (Rate)	2 (67%)	5 (45%)	9 (39%)	0 (0%)	116 (52%)	34 (42%)	95 (52%)	166 (48%)
Denials	0 (0%)	2 (8%)	11 (14%)	0 (0%)	37 (9%)	7 (5%)	34 (11%)	57 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	9	7	39	0	134	25	80	214
Total Amount in \$1,000s)	\$4,525	\$3,345	\$21,905	\$0	\$66,720	\$12,105	\$34,400	\$108,600
FHA Loans	0	4	13	0	15	2	15	34
Single Unit	8	7	35	0	132	25	77	207
Median Loan Amount	\$525,000	\$435,000	\$585,000		\$495,000	\$515,000	\$450,000	\$510,000
Median Income	\$129,000	\$109,000	\$125,000		\$130,500	\$115,000	\$93,000	\$125,000
Median Value	\$605,000	\$465,000	\$605,000		\$595,000	\$565,000	\$520,000	\$590,000
LTV > 90	2 of 9	6 of 7	27 of 39	0 of 0	46 of 134	11 of 25	31 of 80	92 of 214
DTI > 45	2 of 9	1 of 7	13 of 39	0 of 0	29 of 134	7 of 25	29 of 80	52 of 214
Loan Costs > \$5,000	4 of 9	6 of 7	31 of 38	0 of 0	70 of 133	10 of 25	43 of 79	121 of 212
OTHER LENDERS - All Applications								
Applications	7	13	40	1	236	139	143	436
Purchase Originations (Rate)	2 (50%)	4 (100%)	10 (67%)	0 (0%)	47 (65%)	2 (3%)	16 (53%)	65 (40%)
Refinance Originations (Rate)	0 (0%)	2 (33%)	4 (44%)	0 (0%)	45 (66%)	12 (29%)	30 (51%)	63 (49%)
Denials	1 (14%)	3 (23%)	13 (33%)	0 (0%)	39 (17%)	17 (12%)	40 (28%)	73 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	4	7	0	39	2	15	54
Total Amount in \$1,000s)	\$1,020	\$2,110	\$3,815	\$0	\$18,175	\$1,010	\$5,455	\$26,130
FHA Loans	0	1	2	0	5	0	0	8
Single Unit	2	3	6	0	38	2	15	51
Median Loan Amount	\$510,000	\$510,000	\$535,000		\$475,000	\$505,000	\$405,000	\$490,000
Median Income	\$116,000	\$115,500	\$119,000		\$136,000	\$135,000	\$82,000	\$130,000
Median Value	\$640,000	\$550,000	\$645,000		\$565,000	\$600,000	\$455,000	\$565,000
LTV > 90	0 of 2	4 of 4	3 of 7	0 of 0	15 of 39	1 of 2	5 of 15	23 of 54
DTI > 45	0 of 2	2 of 4	4 of 7	0 of 0	9 of 39	0 of 2	7 of 15	15 of 54
Loan Costs > \$5,000	2 of 2	4 of 4	6 of 7	0 of 0	22 of 38	0 of 2	6 of 14	34 of 53

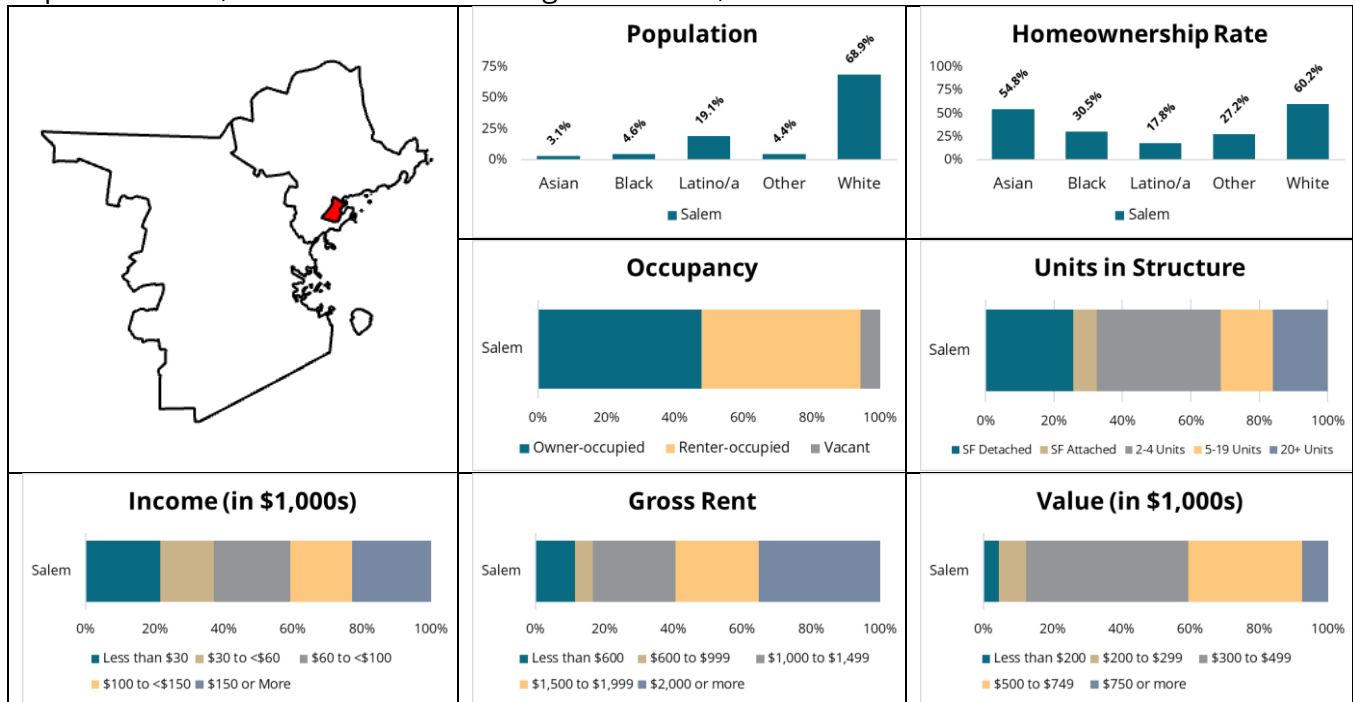
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Salem

Population: 44,458

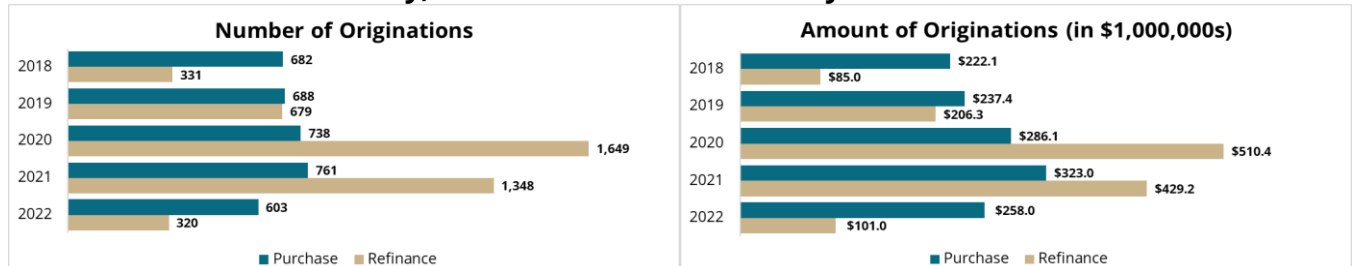
Housing Units: 21,049



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)	107	68 (64%)	\$28,920	59 (87%)	9 (13%)	16 (24%)	24 (35%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	86	65 (76%)	\$22,365	45 (69%)	20 (31%)	8 (12%)	31 (48%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	75	54 (72%)	\$21,860	49 (91%)	5 (9%)	10 (19%)	20 (37%)
EASTERN BANK (MBCU)	82	52 (63%)	\$12,420	20 (38%)	32 (62%)	8 (15%)	32 (62%)
ROCKET MORTGAGE, LLC (LML)	45	35 (78%)	\$12,005	14 (40%)	21 (60%)	2 (6%)	13 (37%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	46	31 (67%)	\$9,335	12 (39%)	19 (61%)	3 (10%)	4 (13%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	29	27 (93%)	\$11,605	26 (96%)	1 (4%)	5 (19%)	12 (44%)
NORTH SHORE BANK, A CO-OPERATIVE BANK (MBCU)	32	22 (69%)	\$10,270	15 (68%)	7 (32%)	0 (0%)	8 (36%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	24	20 (83%)	\$8,880	18 (90%)	2 (10%)	0 (0%)	5 (25%)
MORTGAGE NETWORK, INC. (LML)	26	19 (73%)	\$7,635	18 (95%)	1 (5%)	0 (0%)	7 (37%)
TOTAL MORTGAGE SERVICES, LLC (LML)	23	19 (83%)	\$6,355	15 (79%)	4 (21%)	3 (16%)	10 (53%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	24	18 (75%)	\$7,560	16 (89%)	2 (11%)	4 (22%)	11 (61%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	19	17 (89%)	\$6,855	10 (59%)	7 (41%)	1 (6%)	4 (24%)
ROCKLAND TRUST COMPANY (MBCU)	21	16 (76%)	\$6,360	11 (69%)	5 (31%)	2 (13%)	6 (38%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	14	13 (93%)	\$6,105	8 (62%)	5 (38%)	3 (23%)	7 (54%)
ACADEMY MORTGAGE CORPORATION (LML)	14	13 (93%)	\$5,385	12 (92%)	1 (8%)	2 (15%)	4 (31%)
JEANNE D'ARC CREDIT UNION (MBCU)	13	13 (100%)	\$5,265	3 (23%)	10 (77%)	1 (8%)	3 (23%)
GUILD MORTGAGE COMPANY (Other)	14	12 (86%)	\$5,060	11 (92%)	1 (8%)	1 (8%)	3 (25%)
SALEM FIVE CENTS SAVINGS BANK (MBCU)	55	12 (22%)	\$3,220	3 (25%)	9 (75%)	0 (0%)	4 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	19	11 (58%)	\$3,785	9 (82%)	2 (18%)	4 (36%)	6 (55%)

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

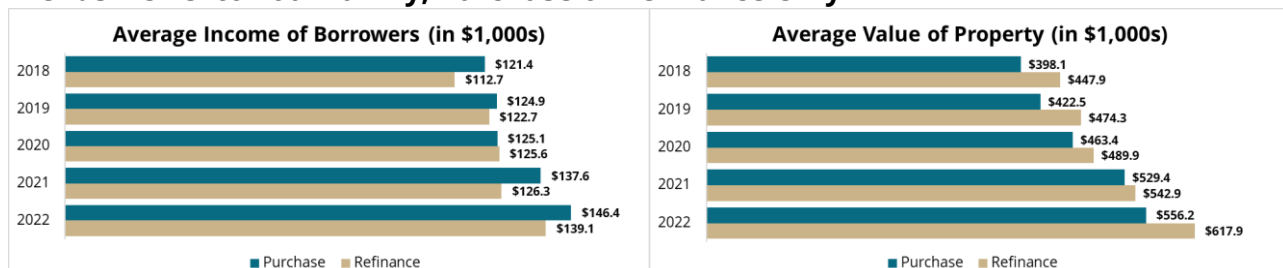


Geography: Salem

Mortgage Lending

Salem	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	26	26	79	1	617	209	369	958
Purchase Originations (Rate)	7 (50%)	4 (50%)	12 (52%)	0 (0%)	164 (77%)	52 (39%)	75 (61%)	239 (61%)
Refinance Originations (Rate)	3 (75%)	4 (67%)	10 (71%)	0 (0%)	125 (68%)	27 (60%)	63 (57%)	169 (67%)
Denials	7 (27%)	10 (38%)	29 (37%)	1 (100%)	96 (16%)	11 (5%)	93 (25%)	154 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	4	10	0	136	12	65	168
Total Amount in \$1,000s)	\$2,240	\$2,220	\$4,350	\$0	\$58,840	\$7,040	\$21,525	\$74,690
FHA Loans	1	0	2	0	0	0	0	3
Single Unit	6	3	8	0	130	10	62	157
Median Loan Amount	\$360,000	\$570,000	\$345,000		\$425,000	\$540,000	\$315,000	\$425,000
Median Income	\$104,000	\$98,000	\$114,500		\$129,500	\$159,500	\$86,000	\$130,000
Median Value	\$435,000	\$585,000	\$475,000		\$525,000	\$605,000	\$405,000	\$525,000
LTV > 90	3 of 5	4 of 4	5 of 9	0 of 0	27 of 123	3 of 11	23 of 60	42 of 152
DTI > 45	1 of 5	1 of 4	2 of 9	0 of 0	7 of 123	2 of 11	7 of 60	13 of 152
Loan Costs > \$5,000	1 of 5	0 of 4	3 of 9	0 of 0	23 of 120	6 of 11	8 of 59	33 of 149
LICENSED MORTGAGE LENDERS - All Applications								
Applications	18	14	77	1	387	149	255	646
Purchase Originations (Rate)	10 (77%)	7 (78%)	39 (83%)	0 (0%)	196 (82%)	31 (36%)	108 (80%)	283 (72%)
Refinance Originations (Rate)	1 (20%)	4 (80%)	9 (31%)	0 (0%)	77 (54%)	22 (36%)	46 (39%)	113 (47%)
Denials	1 (6%)	1 (7%)	8 (10%)	0 (0%)	23 (6%)	7 (5%)	24 (9%)	40 (6%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	5	35	0	186	28	102	264
Total Amount in \$1,000s)	\$4,980	\$2,325	\$15,775	\$0	\$77,750	\$12,330	\$33,640	\$113,160
FHA Loans	2	1	8	0	8	3	5	22
Single Unit	7	4	32	0	178	25	100	246
Median Loan Amount	\$500,000	\$585,000	\$425,000		\$420,000	\$490,000	\$315,000	\$425,000
Median Income	\$134,000	\$117,000	\$97,000		\$136,000	\$127,000	\$79,500	\$130,500
Median Value	\$635,000	\$645,000	\$515,000		\$525,000	\$540,000	\$435,000	\$530,000
LTV > 90	3 of 10	2 of 5	24 of 34	0 of 0	49 of 185	9 of 28	35 of 102	87 of 262
DTI > 45	2 of 10	0 of 5	13 of 35	0 of 0	32 of 186	6 of 28	30 of 102	53 of 264
Loan Costs > \$5,000	5 of 9	1 of 4	20 of 34	0 of 0	77 of 183	10 of 28	37 of 99	113 of 258
OTHER LENDERS - All Applications								
Applications	17	14	34	0	212	135	141	412
Purchase Originations (Rate)	5 (71%)	2 (50%)	12 (80%)	0 (0%)	61 (78%)	16 (22%)	30 (75%)	96 (55%)
Refinance Originations (Rate)	3 (50%)	2 (29%)	3 (30%)	0 (0%)	37 (48%)	5 (11%)	22 (40%)	50 (35%)
Denials	2 (12%)	5 (36%)	9 (26%)	0 (0%)	41 (19%)	7 (5%)	42 (30%)	64 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	2	10	0	52	14	25	82
Total Amount in \$1,000s)	\$2,190	\$1,200	\$4,780	\$0	\$22,250	\$6,770	\$9,145	\$37,190
FHA Loans	0	1	3	0	3	2	3	9
Single Unit	4	1	8	0	50	11	23	74
Median Loan Amount	\$525,000	\$600,000	\$475,000		\$390,000	\$470,000	\$355,000	\$445,000
Median Income	\$160,000	\$127,000	\$131,500		\$129,000	\$125,000	\$87,000	\$128,000
Median Value	\$680,000	\$635,000	\$550,000		\$520,000	\$540,000	\$435,000	\$545,000
LTV > 90	0 of 4	1 of 2	6 of 10	0 of 0	17 of 52	6 of 14	9 of 25	30 of 82
DTI > 45	0 of 3	1 of 2	4 of 10	0 of 0	6 of 52	5 of 14	11 of 25	16 of 81
Loan Costs > \$5,000	3 of 4	1 of 2	8 of 10	0 of 0	17 of 51	8 of 14	10 of 24	37 of 81

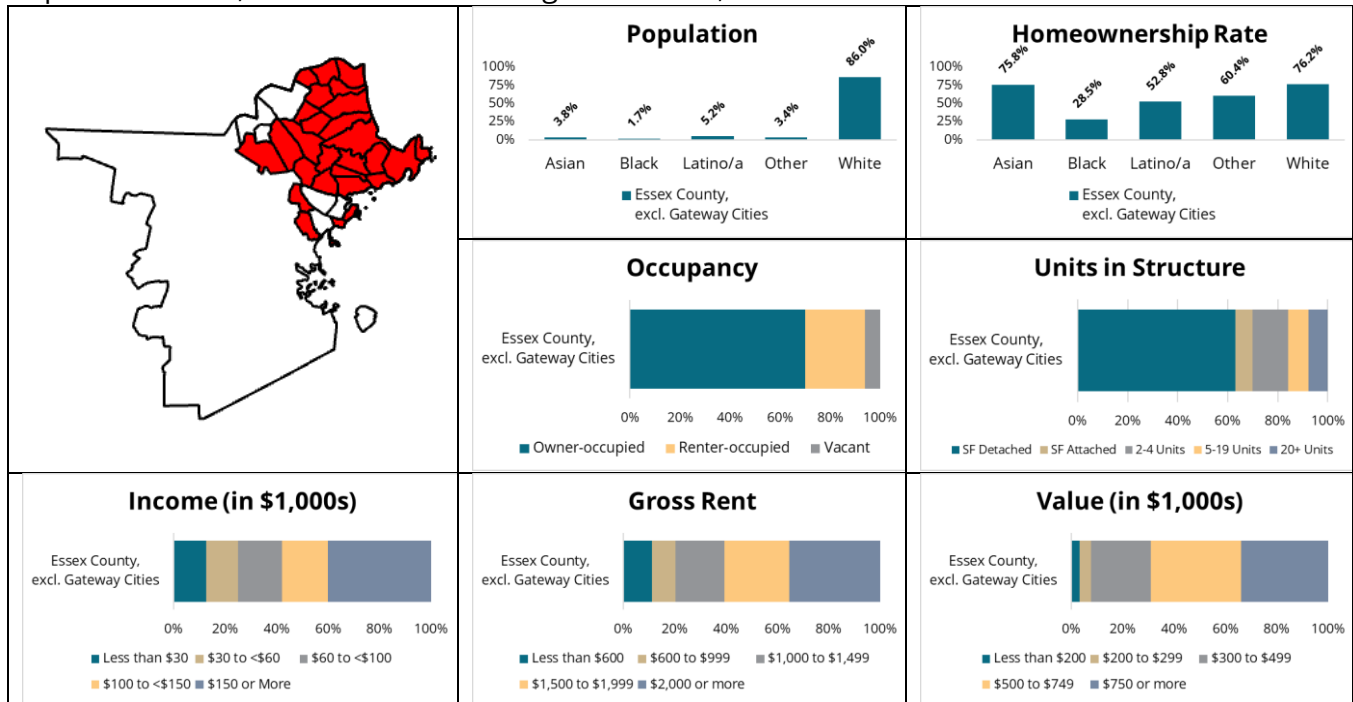
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Essex County, excl. Gateway Cities

Population: 398,636

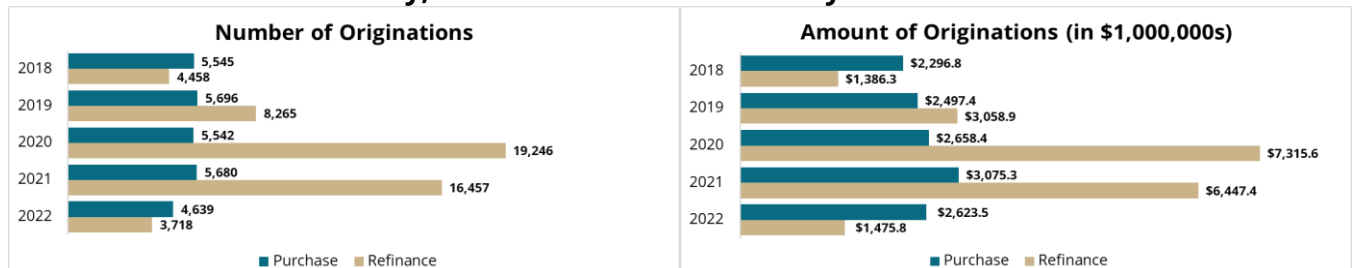
Housing Units: 194,182



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
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	671	531 (79%)	\$238,525	279 (53%)	252 (47%)	24 (5%)	126 (24%)
GUARANTEED RATE, INC. (LML)	665	438 (66%)	\$222,390	346 (79%)	92 (21%)	60 (14%)	133 (30%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	592	413 (70%)	\$210,955	326 (79%)	87 (21%)	51 (12%)	114 (28%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	568	399 (70%)	\$153,855	106 (27%)	293 (73%)	31 (8%)	89 (22%)
EASTERN BANK (MBCU)	384	278 (72%)	\$94,440	77 (28%)	201 (72%)	24 (9%)	74 (27%)
ROCKET MORTGAGE, LLC (LML)	399	275 (69%)	\$110,065	69 (25%)	206 (75%)	19 (7%)	105 (38%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	316	252 (80%)	\$127,310	158 (63%)	94 (37%)	32 (13%)	96 (38%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	270	222 (82%)	\$114,130	162 (73%)	60 (27%)	26 (12%)	39 (18%)
CAPE ANN SAVINGS BANK (MBCU)	246	215 (87%)	\$99,115	101 (47%)	114 (53%)	10 (5%)	64 (30%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	222	180 (81%)	\$81,900	137 (76%)	43 (24%)	45 (25%)	69 (38%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	297	179 (60%)	\$93,445	91 (51%)	88 (49%)	23 (13%)	33 (18%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	263	173 (66%)	\$81,265	127 (73%)	46 (27%)	15 (9%)	52 (30%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	356	132 (37%)	\$53,070	42 (32%)	90 (68%)	6 (5%)	30 (23%)
MORTGAGE NETWORK, INC. (LML)	168	128 (76%)	\$58,060	99 (77%)	29 (23%)	4 (3%)	42 (33%)
DRAPER AND KRAMER MORTGAGE CORP. (LML)	150	124 (83%)	\$63,170	86 (69%)	38 (31%)	15 (12%)	34 (27%)
FIRST REPUBLIC BANK (MBCU)	133	116 (87%)	\$115,000	79 (68%)	37 (32%)	5 (4%)	3 (3%)
LOANDEPOT.COM, LLC (LML)	189	116 (61%)	\$52,620	36 (31%)	80 (69%)	6 (5%)	50 (43%)
NORTH SHORE BANK, A CO-OPERATIVE BANK (MBCU)	155	110 (71%)	\$48,310	49 (45%)	61 (55%)	0 (0%)	31 (28%)
GUILD MORTGAGE COMPANY (Other)	129	94 (73%)	\$45,100	76 (81%)	18 (19%)	10 (11%)	27 (29%)
NEWBURYPORT FIVE CENTS SAVINGS BANK (MBCU)	130	89 (68%)	\$53,645	55 (62%)	34 (38%)	1 (1%)	16 (18%)

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

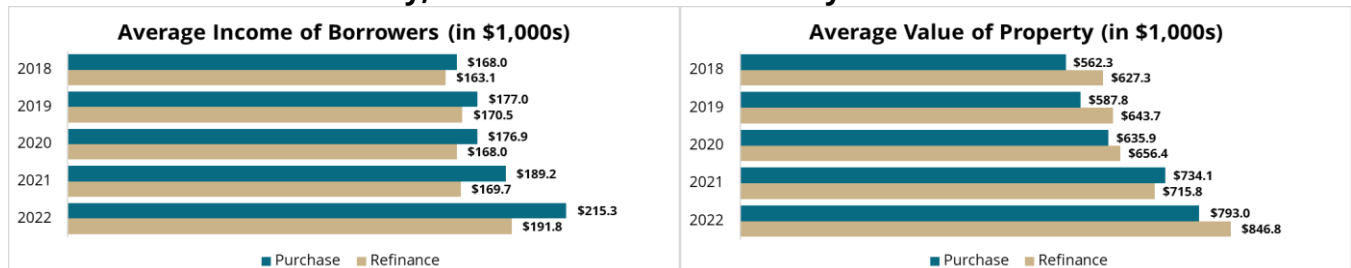


Geography: Essex County, excl. Gateway Cities

Mortgage Lending

Essex County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	343	73	331	28	7,326	1,860	2,728	9,961
Purchase Originations (Rate)	106 (71%)	20 (65%)	82 (65%)	7 (78%)	1,447 (73%)	319 (45%)	339 (56%)	1,981 (66%)
Refinance Originations (Rate)	40 (54%)	7 (50%)	46 (63%)	4 (67%)	1,622 (72%)	305 (59%)	545 (59%)	2,024 (69%)
Denials	62 (18%)	19 (26%)	86 (26%)	4 (14%)	1,109 (15%)	177 (10%)	739 (27%)	1,457 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	88	17	71	3	1,268	169	309	1,616
Total Amount in \$1,000s)	\$53,620	\$7,545	\$39,495	\$1,295	\$789,690	\$126,515	\$98,535	\$1,018,160
FHA Loans	3	1	5	0	7	2	5	18
Single Unit	86	17	65	3	1,230	162	302	1,563
Median Loan Amount	\$610,000	\$475,000	\$565,000	\$445,000	\$565,000	\$605,000	\$305,000	\$575,000
Median Income	\$162,500	\$147,000	\$130,000	\$221,000	\$183,000	\$199,500	\$82,000	\$181,000
Median Value	\$745,000	\$535,000	\$660,000	\$795,000	\$775,000	\$870,000	\$475,000	\$765,000
LTV > 90	11 of 78	10 of 14	22 of 64	0 of 2	106 of 1,031	14 of 132	53 of 260	163 of 1,321
DTI > 45	6 of 77	1 of 14	13 of 64	0 of 2	78 of 1,030	10 of 131	56 of 260	108 of 1,318
Loan Costs > \$5,000	28 of 75	6 of 14	24 of 61	0 of 2	326 of 997	60 of 128	48 of 248	444 of 1,277
LICENSED MORTGAGE LENDERS - All Applications								
Applications	240	93	264	22	3,309	1,213	1,741	5,141
Purchase Originations (Rate)	130 (72%)	37 (61%)	128 (74%)	9 (69%)	1,366 (79%)	246 (42%)	573 (76%)	1,916 (70%)
Refinance Originations (Rate)	20 (36%)	12 (40%)	35 (40%)	3 (33%)	835 (55%)	203 (34%)	430 (46%)	1,108 (48%)
Denials	24 (10%)	16 (17%)	25 (9%)	4 (18%)	250 (8%)	118 (10%)	254 (15%)	437 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	121	36	119	8	1,280	225	537	1,789
Total Amount in \$1,000s)	\$70,585	\$20,500	\$64,785	\$4,160	\$661,750	\$120,075	\$186,455	\$941,855
FHA Loans	4	11	31	1	62	20	46	129
Single Unit	118	31	113	7	1,244	213	520	1,726
Median Loan Amount	\$545,000	\$575,000	\$535,000	\$485,000	\$505,000	\$525,000	\$345,000	\$505,000
Median Income	\$145,000	\$137,500	\$123,000	\$149,000	\$150,000	\$147,000	\$84,000	\$147,000
Median Value	\$695,000	\$655,000	\$605,000	\$550,000	\$635,000	\$655,000	\$455,000	\$635,000
LTV > 90	17 of 120	15 of 35	63 of 117	3 of 8	296 of 1,274	57 of 221	177 of 532	451 of 1,775
DTI > 45	28 of 121	17 of 36	44 of 119	2 of 8	240 of 1,279	41 of 225	189 of 537	372 of 1,788
Loan Costs > \$5,000	57 of 119	26 of 36	96 of 118	6 of 8	612 of 1,269	127 of 223	223 of 525	924 of 1,773
OTHER LENDERS - All Applications								
Applications	125	56	196	15	2,596	1,339	1,051	4,327
Purchase Originations (Rate)	37 (60%)	15 (68%)	50 (67%)	2 (100%)	549 (70%)	122 (18%)	147 (57%)	775 (48%)
Refinance Originations (Rate)	12 (40%)	7 (44%)	22 (40%)	0 (0%)	472 (53%)	105 (25%)	171 (37%)	618 (44%)
Denials	17 (14%)	11 (20%)	45 (23%)	6 (40%)	397 (15%)	117 (9%)	289 (27%)	593 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	29	12	43	2	457	92	137	635
Total Amount in \$1,000s)	\$20,935	\$8,190	\$23,625	\$1,190	\$276,565	\$67,760	\$48,525	\$398,265
FHA Loans	0	3	6	1	18	2	10	30
Single Unit	29	11	40	2	445	87	134	614
Median Loan Amount	\$655,000	\$615,000	\$485,000	\$595,000	\$545,000	\$605,000	\$345,000	\$555,000
Median Income	\$206,000	\$185,500	\$127,000	\$168,500	\$169,500	\$167,500	\$86,000	\$168,000
Median Value	\$935,000	\$680,000	\$625,000	\$635,000	\$695,000	\$765,000	\$465,000	\$705,000
LTV > 90	3 of 29	5 of 12	15 of 43	2 of 2	96 of 453	18 of 91	34 of 136	139 of 630
DTI > 45	2 of 29	3 of 12	10 of 43	2 of 2	61 of 454	24 of 91	49 of 137	102 of 631
Loan Costs > \$5,000	20 of 29	5 of 11	28 of 41	2 of 2	224 of 443	48 of 90	55 of 126	327 of 616

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

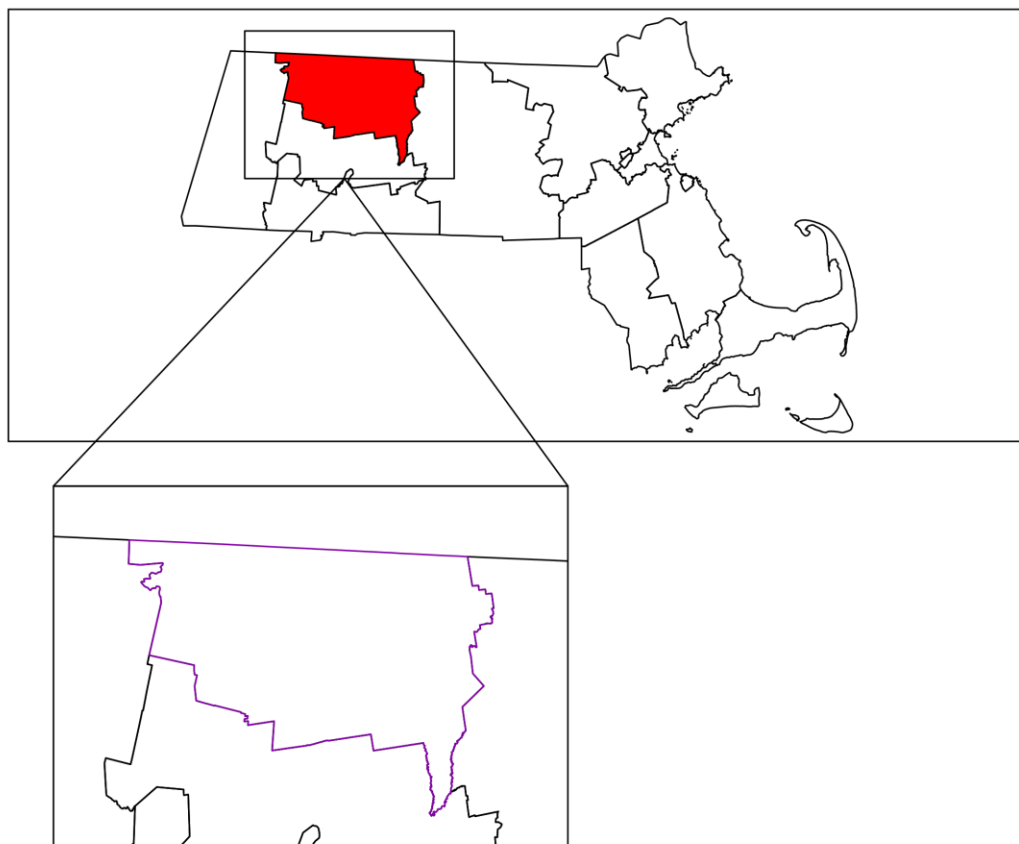


Franklin County

Largest City: Greenfield

Median Income: \$70,383 (12th Highest)

Individuals below Poverty Level: 12% (12th Lowest)



Court Square in Greenfield

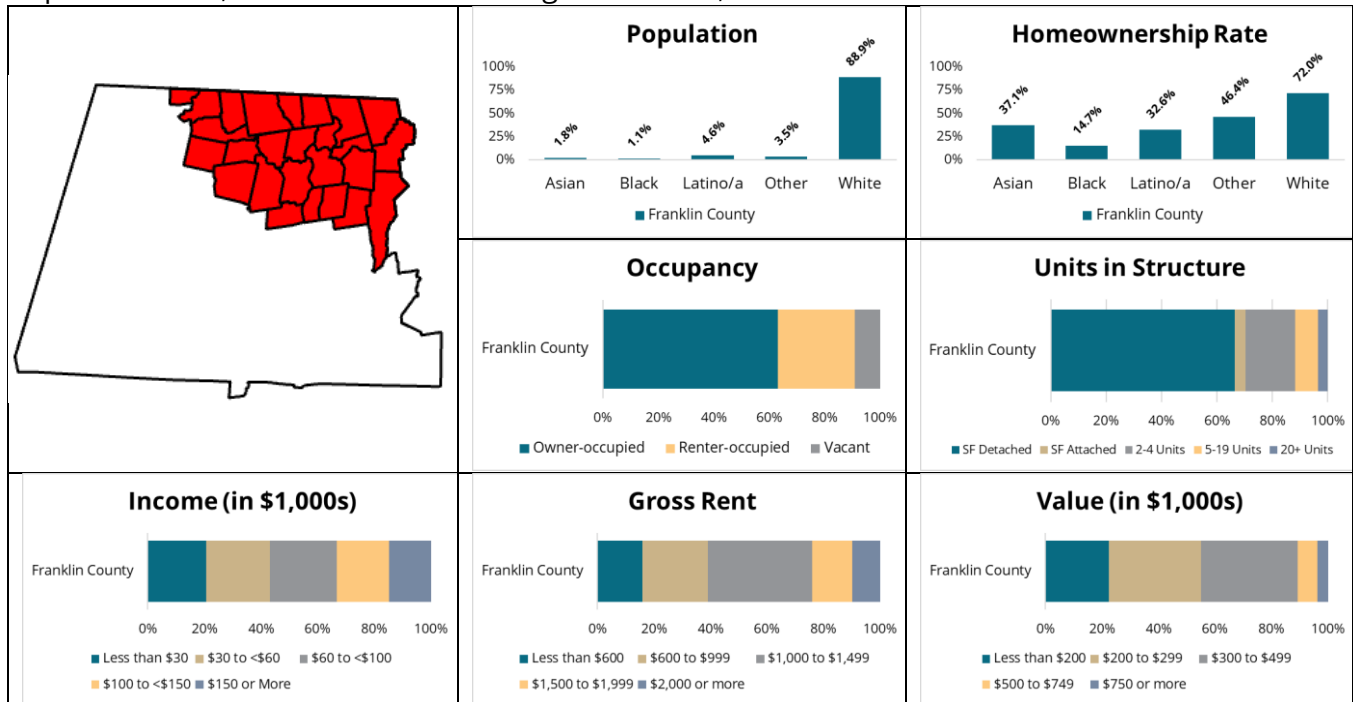


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Geography: Franklin County

Population: 70,980

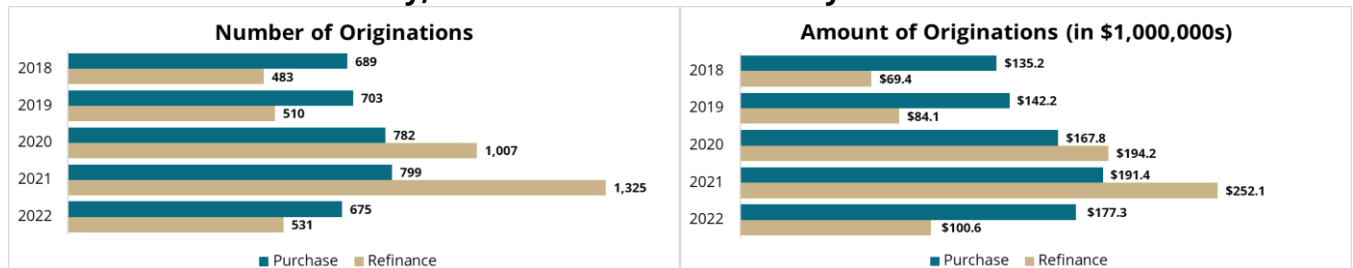
Housing Units: 34,395



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
GREENFIELD SAVINGS BANK (MBCU)	268	203 (76%)	\$46,105	123 (61%)	80 (39%)	6 (3%)	65 (32%)
GREENFIELD CO-OPERATIVE BANK (MBCU)	140	114 (81%)	\$23,920	53 (46%)	61 (54%)	12 (11%)	29 (25%)
ROCKET MORTGAGE, LLC (LML)	106	80 (75%)	\$18,600	20 (25%)	60 (75%)	3 (4%)	36 (45%)
FLORENCE BANK (MBCU)	102	72 (71%)	\$17,280	27 (38%)	45 (63%)	5 (7%)	16 (22%)
FREEDOM CREDIT UNION (MBCU)	54	46 (85%)	\$9,730	27 (59%)	19 (41%)	4 (9%)	21 (46%)
HARBORONE MORTGAGE, LLC (MBCU)	60	44 (73%)	\$11,780	36 (82%)	8 (18%)	5 (11%)	14 (32%)
EMM LOANS LLC (LML)	54	37 (69%)	\$8,315	29 (78%)	8 (22%)	0 (0%)	21 (57%)
GUILD MORTGAGE COMPANY (Other)	49	34 (69%)	\$7,900	30 (88%)	4 (12%)	2 (6%)	17 (50%)
WORKERS CREDIT UNION (Other)	38	29 (76%)	\$5,385	8 (28%)	21 (72%)	1 (3%)	13 (45%)
PEOPLESBANK (MBCU)	32	26 (81%)	\$8,300	22 (85%)	4 (15%)	3 (12%)	6 (23%)
NORWICH COMMERCIAL GROUP, INC. (LML)	35	23 (66%)	\$5,175	17 (74%)	6 (26%)	0 (0%)	9 (39%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	21	20 (95%)	\$5,030	15 (75%)	5 (25%)	3 (15%)	8 (40%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	38	19 (50%)	\$3,565	6 (32%)	13 (68%)	1 (5%)	12 (63%)
NATIONSTAR MORTGAGE LLC (LML)	35	19 (54%)	\$3,935	1 (5%)	18 (95%)	0 (0%)	9 (47%)
ACADEMY MORTGAGE CORPORATION (LML)	22	18 (82%)	\$4,890	14 (78%)	4 (22%)	0 (0%)	8 (44%)
ATHOL SAVINGS BANK (MBCU)	24	16 (67%)	\$2,910	6 (38%)	10 (63%)	2 (13%)	5 (31%)
GUARANTEED RATE, INC. (LML)	29	15 (52%)	\$4,165	14 (93%)	1 (7%)	1 (7%)	1 (7%)
MORTGAGE RESEARCH CENTER, LLC (LML)	28	15 (54%)	\$4,075	13 (87%)	2 (13%)	0 (0%)	6 (40%)
MORTGAGE NETWORK, INC. (LML)	20	15 (75%)	\$3,645	15 (100%)	0 (0%)	2 (13%)	7 (47%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	19	15 (79%)	\$3,465	15 (100%)	0 (0%)	3 (20%)	6 (40%)

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

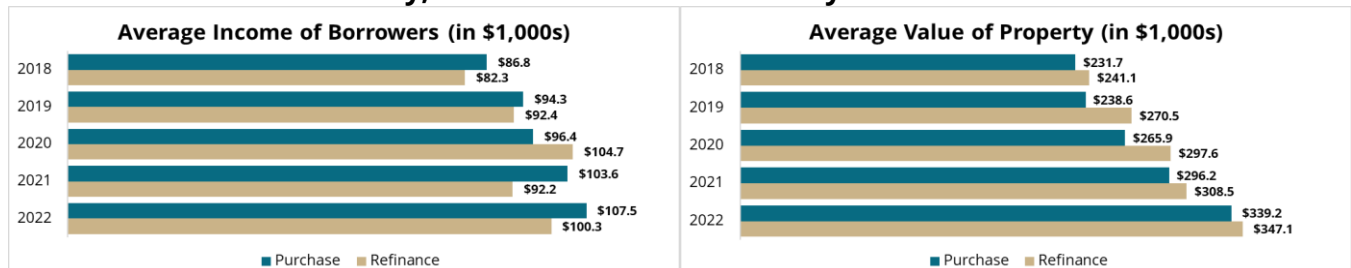


Geography: Franklin County

Mortgage Lending

Franklin County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	25	10	35	7	990	136	433	1,203
Purchase Originations (Rate)	12 (71%)	3 (100%)	10 (63%)	3 (75%)	271 (72%)	44 (68%)	102 (70%)	343 (71%)
Refinance Originations (Rate)	2 (67%)	1 (50%)	9 (82%)	1 (50%)	234 (72%)	30 (83%)	91 (62%)	277 (73%)
Denials	2 (8%)	5 (50%)	5 (14%)	2 (29%)	144 (15%)	11 (8%)	93 (21%)	169 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	2	10	3	239	27	98	292
Total Amount in \$1,000s)	\$2,745	\$730	\$2,960	\$1,055	\$64,605	\$7,285	\$19,770	\$79,380
FHA Loans	0	0	1	0	7	1	5	9
Single Unit	9	2	9	3	218	23	87	264
Median Loan Amount	\$245,000	\$365,000	\$265,000	\$245,000	\$255,000	\$235,000	\$195,000	\$255,000
Median Income	\$98,000	\$122,500	\$78,500	\$90,000	\$91,000	\$87,000	\$58,000	\$90,000
Median Value	\$305,000	\$460,000	\$280,000	\$485,000	\$325,000	\$295,000	\$245,000	\$315,000
LTV > 90	2 of 8	0 of 2	5 of 6	1 of 2	52 of 200	7 of 24	27 of 85	67 of 242
DTI > 45	2 of 8	0 of 2	2 of 6	0 of 2	14 of 200	2 of 24	9 of 85	20 of 242
Loan Costs > \$5,000	3 of 8	1 of 2	2 of 6	0 of 2	49 of 196	1 of 23	14 of 82	56 of 237
LICENSED MORTGAGE LENDERS - All Applications								
Applications	6	17	30	3	497	184	276	737
Purchase Originations (Rate)	3 (60%)	2 (20%)	8 (40%)	2 (100%)	176 (74%)	27 (30%)	75 (68%)	218 (60%)
Refinance Originations (Rate)	1 (100%)	2 (29%)	3 (33%)	0 (0%)	109 (44%)	39 (43%)	70 (44%)	154 (43%)
Denials	1 (17%)	3 (18%)	4 (13%)	0 (0%)	73 (15%)	21 (11%)	50 (18%)	102 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	2	8	2	165	23	72	203
Total Amount in \$1,000s)	\$855	\$420	\$2,500	\$460	\$44,295	\$6,775	\$16,730	\$55,305
FHA Loans	1	1	4	1	39	0	21	46
Single Unit	2	1	5	1	146	23	61	178
Median Loan Amount	\$325,000	\$210,000	\$315,000	\$230,000	\$265,000	\$295,000	\$235,000	\$265,000
Median Income	\$75,000	\$86,000	\$105,500	\$75,500	\$85,000	\$85,000	\$60,000	\$85,000
Median Value	\$355,000	\$230,000	\$320,000	\$240,000	\$285,000	\$335,000	\$255,000	\$295,000
LTV > 90	1 of 3	1 of 2	7 of 8	2 of 2	81 of 155	11 of 21	39 of 68	103 of 191
DTI > 45	1 of 3	1 of 2	2 of 8	0 of 2	39 of 165	7 of 23	27 of 72	50 of 203
Loan Costs > \$5,000	1 of 3	2 of 2	8 of 8	1 of 2	113 of 161	16 of 22	49 of 70	141 of 198
OTHER LENDERS - All Applications								
Applications	8	3	22	5	453	131	246	622
Purchase Originations (Rate)	6 (86%)	1 (100%)	7 (70%)	0 (0%)	85 (62%)	20 (30%)	52 (70%)	119 (54%)
Refinance Originations (Rate)	0 (0%)	1 (50%)	3 (60%)	0 (0%)	86 (53%)	15 (38%)	49 (48%)	105 (50%)
Denials	2 (25%)	0 (0%)	3 (14%)	2 (40%)	71 (16%)	14 (11%)	42 (17%)	92 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	1	7	0	73	12	49	98
Total Amount in \$1,000s)	\$1,265	\$145	\$2,195	\$0	\$19,235	\$3,440	\$9,495	\$26,280
FHA Loans	2	0	2	0	9	1	10	14
Single Unit	3	1	7	0	66	11	43	88
Median Loan Amount	\$275,000	\$145,000	\$265,000		\$235,000	\$275,000	\$195,000	\$245,000
Median Income	\$71,000	\$104,000	\$70,000		\$73,000	\$97,500	\$57,000	\$74,000
Median Value	\$305,000	\$155,000	\$275,000		\$295,000	\$295,000	\$245,000	\$295,000
LTV > 90	3 of 5	1 of 1	6 of 7	0 of 0	31 of 72	4 of 12	23 of 49	45 of 97
DTI > 45	1 of 5	0 of 1	4 of 7	0 of 0	11 of 72	3 of 12	11 of 49	19 of 97
Loan Costs > \$5,000	3 of 5	0 of 1	5 of 7	0 of 0	33 of 66	4 of 12	26 of 44	45 of 91

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

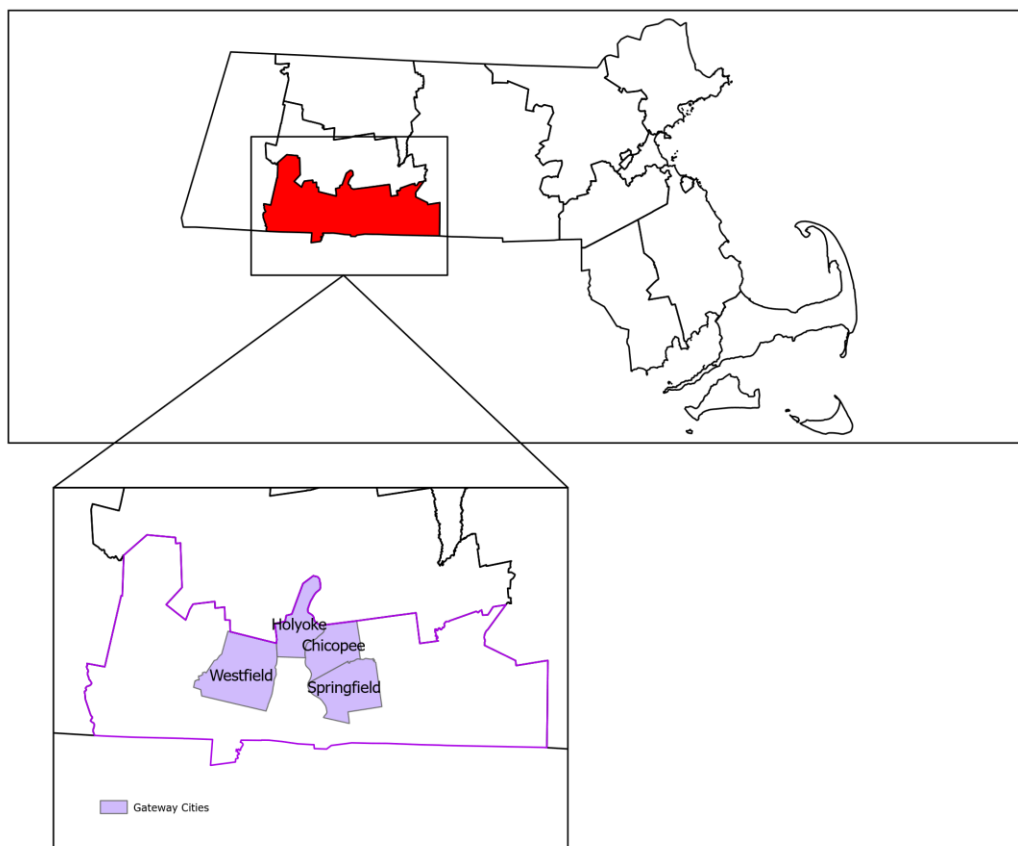


Hampden County

Largest City: Springfield

Median Income: \$66,619 (14th Highest)

Individuals below Poverty Level: 16% (13th Lowest)



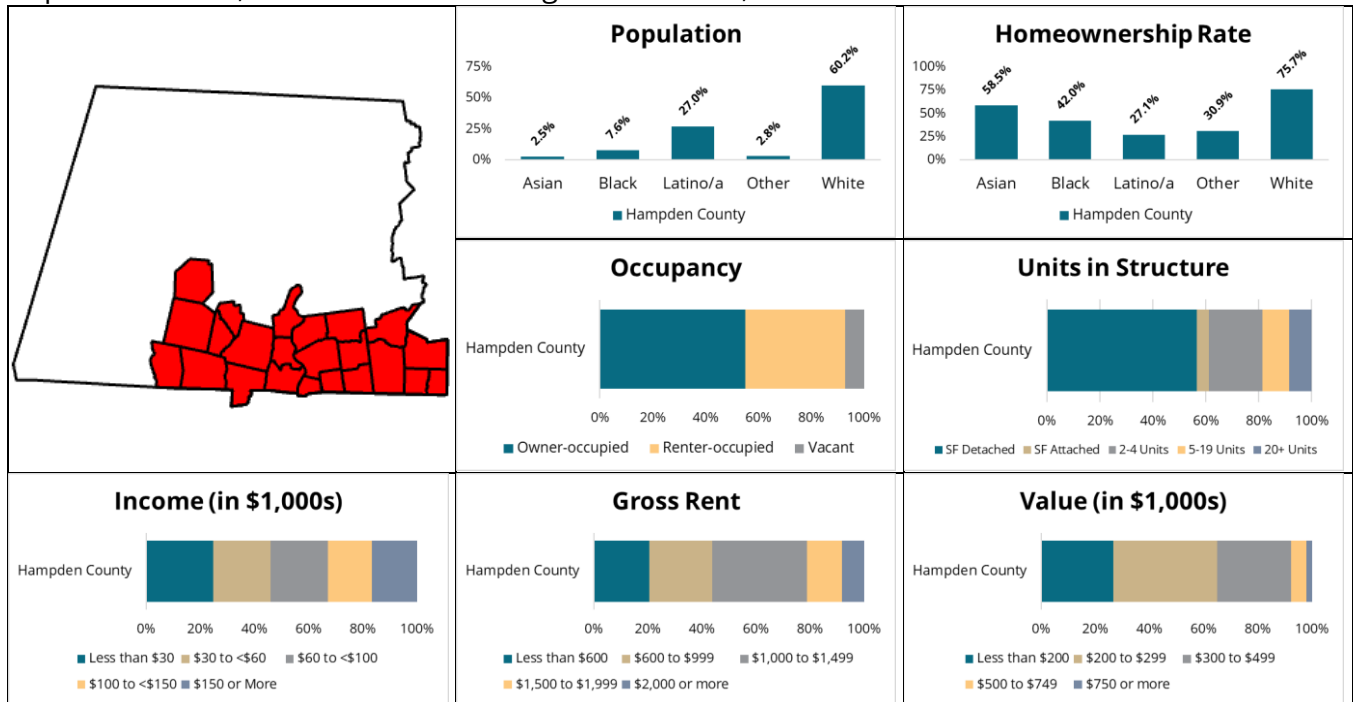
Court Square in Springfield



Geography: Hampden County

Population: 461,673

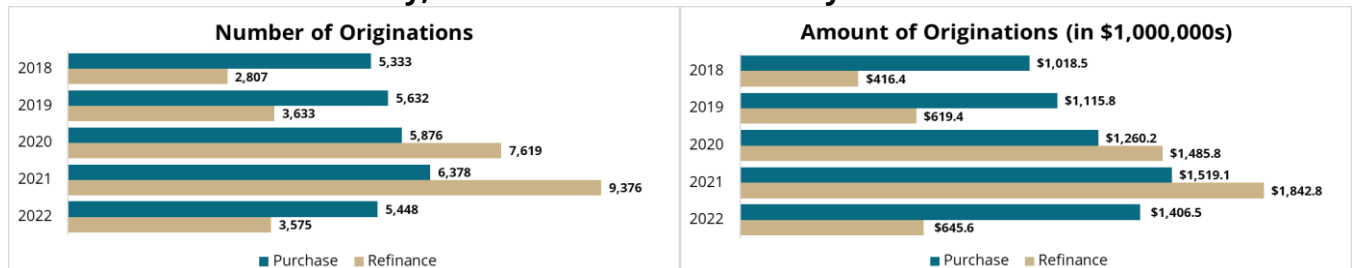
Housing Units: 174,583



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)	816	545 (67%)	\$115,475	145 (27%)	400 (73%)	120 (22%)	268 (49%)
MOVEMENT MORTGAGE, LLC (LML)	561	402 (72%)	\$106,860	379 (94%)	23 (6%)	174 (43%)	222 (55%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	625	383 (61%)	\$77,815	168 (44%)	215 (56%)	101 (26%)	210 (55%)
PEOPLESBANK (MBCU)	453	346 (76%)	\$77,140	211 (61%)	135 (39%)	59 (17%)	128 (37%)
WESTFIELD BANK (MBCU)	449	346 (77%)	\$70,390	141 (41%)	205 (59%)	24 (7%)	125 (36%)
MORTGAGE NETWORK, INC. (LML)	421	343 (81%)	\$80,255	304 (89%)	39 (11%)	51 (15%)	162 (47%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	501	334 (67%)	\$84,010	302 (90%)	32 (10%)	95 (28%)	157 (47%)
ACADEMY MORTGAGE CORPORATION (LML)	385	302 (78%)	\$65,930	279 (92%)	23 (8%)	115 (38%)	176 (58%)
POLISH NATIONAL (MBCU)	316	242 (77%)	\$46,340	105 (43%)	137 (57%)	19 (8%)	90 (37%)
GUARANTEED RATE, INC. (LML)	391	205 (52%)	\$49,235	183 (89%)	22 (11%)	55 (27%)	87 (42%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	256	201 (79%)	\$53,495	175 (87%)	26 (13%)	74 (37%)	100 (50%)
FREEDOM CREDIT UNION (MBCU)	259	190 (73%)	\$36,650	89 (47%)	101 (53%)	60 (32%)	98 (52%)
MONSON SAVINGS BANK (MBCU)	224	171 (76%)	\$46,115	92 (54%)	79 (46%)	10 (6%)	36 (21%)
COUNTRY BANK FOR SAVINGS (MBCU)	211	153 (73%)	\$35,725	99 (65%)	54 (35%)	8 (5%)	53 (35%)
LOANDEPOT.COM, LLC (LML)	262	147 (56%)	\$31,205	28 (19%)	119 (81%)	29 (20%)	84 (57%)
FLORENCE BANK (MBCU)	199	141 (71%)	\$35,995	76 (54%)	65 (46%)	8 (6%)	37 (26%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	224	139 (62%)	\$37,875	124 (89%)	15 (11%)	86 (62%)	71 (51%)
FINANCE OF AMERICA MORTGAGE LLC (LML)	182	139 (76%)	\$34,715	120 (86%)	19 (14%)	88 (63%)	91 (65%)
GREATER SPRINGFIELD CREDIT UNION (MBCU)	202	135 (67%)	\$14,295	15 (11%)	120 (89%)	43 (32%)	53 (39%)
NORWICH COMMERCIAL GROUP, INC. (LML)	198	133 (67%)	\$32,585	122 (92%)	11 (8%)	73 (55%)	71 (53%)

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

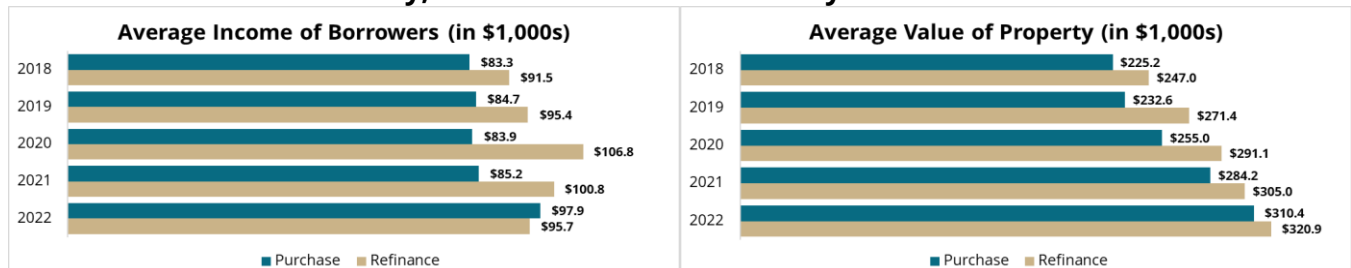


Geography: Hampden County

Mortgage Lending

Hampden County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	223	384	1,037	41	4,924	1,236	3,336	7,845
Purchase Originations (Rate)	63 (55%)	74 (60%)	154 (60%)	7 (78%)	950 (69%)	343 (63%)	581 (61%)	1,591 (66%)
Refinance Originations (Rate)	21 (60%)	70 (64%)	147 (59%)	5 (38%)	1,164 (72%)	263 (68%)	658 (61%)	1,670 (69%)
Denials	59 (26%)	116 (30%)	354 (34%)	13 (32%)	824 (17%)	180 (15%)	876 (26%)	1,546 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	51	64	128	7	856	233	550	1,339
Total Amount in \$1,000s)	\$16,865	\$15,890	\$31,480	\$2,155	\$238,210	\$62,995	\$114,770	\$367,595
FHA Loans	0	8	9	0	14	25	34	56
Single Unit	42	49	97	6	817	203	469	1,214
Median Loan Amount	\$285,000	\$255,000	\$245,000	\$305,000	\$255,000	\$255,000	\$215,000	\$255,000
Median Income	\$86,000	\$73,500	\$61,000	\$65,000	\$90,000	\$77,000	\$56,000	\$83,000
Median Value	\$350,000	\$285,000	\$275,000	\$315,000	\$315,000	\$295,000	\$255,000	\$305,000
LTV > 90	15 of 50	40 of 62	82 of 122	4 of 7	222 of 743	103 of 227	245 of 511	466 of 1,211
DTI > 45	6 of 50	10 of 62	14 of 122	1 of 7	82 of 740	43 of 226	105 of 511	156 of 1,207
Loan Costs > \$5,000	15 of 43	11 of 53	26 of 110	0 of 6	107 of 703	55 of 197	67 of 439	214 of 1,112
LICENSED MORTGAGE LENDERS - All Applications								
Applications	173	680	1,509	45	3,299	2,115	3,567	7,821
Purchase Originations (Rate)	104 (72%)	269 (66%)	752 (73%)	15 (65%)	1,423 (77%)	463 (36%)	1,542 (74%)	3,026 (64%)
Refinance Originations (Rate)	7 (27%)	119 (44%)	172 (37%)	8 (36%)	731 (52%)	293 (37%)	592 (41%)	1,330 (45%)
Denials	19 (11%)	105 (15%)	208 (14%)	11 (24%)	352 (11%)	231 (11%)	554 (16%)	926 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	85	242	680	14	1,286	413	1,396	2,720
Total Amount in \$1,000s)	\$24,765	\$68,390	\$178,680	\$3,750	\$352,860	\$109,345	\$323,200	\$737,790
FHA Loans	13	139	407	5	301	180	632	1,045
Single Unit	75	185	494	12	1,195	338	1,127	2,299
Median Loan Amount	\$265,000	\$275,000	\$255,000	\$265,000	\$255,000	\$255,000	\$235,000	\$265,000
Median Income	\$72,000	\$73,000	\$65,000	\$75,000	\$79,000	\$70,000	\$57,000	\$72,000
Median Value	\$325,000	\$285,000	\$275,000	\$275,000	\$285,000	\$275,000	\$255,000	\$285,000
LTV > 90	36 of 85	199 of 236	555 of 658	10 of 12	707 of 1,223	305 of 400	1,004 of 1,353	1,812 of 2,614
DTI > 45	22 of 85	118 of 242	351 of 680	6 of 14	353 of 1,286	169 of 413	668 of 1,396	1,019 of 2,720
Loan Costs > \$5,000	49 of 81	191 of 230	544 of 658	11 of 13	808 of 1,246	295 of 405	968 of 1,342	1,898 of 2,633
OTHER LENDERS - All Applications								
Applications	118	254	536	22	1,888	1,239	1,361	4,057
Purchase Originations (Rate)	47 (64%)	72 (59%)	175 (63%)	1 (50%)	448 (69%)	150 (26%)	311 (63%)	893 (52%)
Refinance Originations (Rate)	11 (44%)	35 (41%)	51 (30%)	0 (0%)	363 (50%)	153 (36%)	214 (36%)	613 (43%)
Denials	21 (18%)	61 (24%)	126 (24%)	6 (27%)	357 (19%)	134 (11%)	337 (25%)	705 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	33	60	129	1	407	78	271	708
Total Amount in \$1,000s)	\$9,715	\$17,540	\$33,655	\$305	\$117,395	\$23,260	\$59,485	\$201,870
FHA Loans	4	34	74	0	62	25	114	199
Single Unit	30	49	103	1	390	65	234	638
Median Loan Amount	\$265,000	\$265,000	\$255,000	\$305,000	\$275,000	\$300,000	\$225,000	\$265,000
Median Income	\$105,000	\$80,500	\$70,000	\$96,000	\$90,000	\$85,000	\$58,000	\$84,000
Median Value	\$315,000	\$285,000	\$265,000	\$295,000	\$305,000	\$315,000	\$245,000	\$305,000
LTV > 90	13 of 30	49 of 59	103 of 128	1 of 1	183 of 394	58 of 77	186 of 268	407 of 689
DTI > 45	6 of 30	31 of 59	65 of 128	0 of 1	99 of 395	24 of 77	120 of 268	225 of 690
Loan Costs > \$5,000	17 of 30	45 of 57	98 of 125	1 of 1	198 of 374	43 of 76	162 of 256	402 of 663

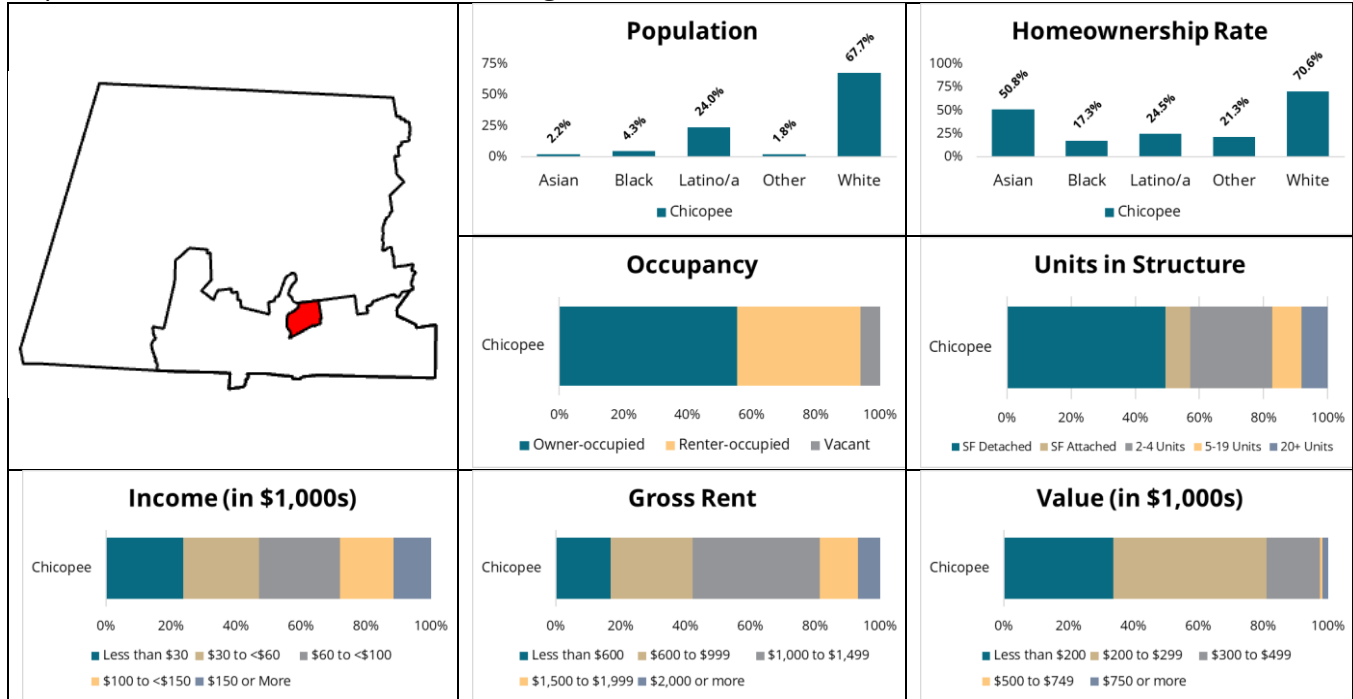
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Chicopee

Population: 55,441

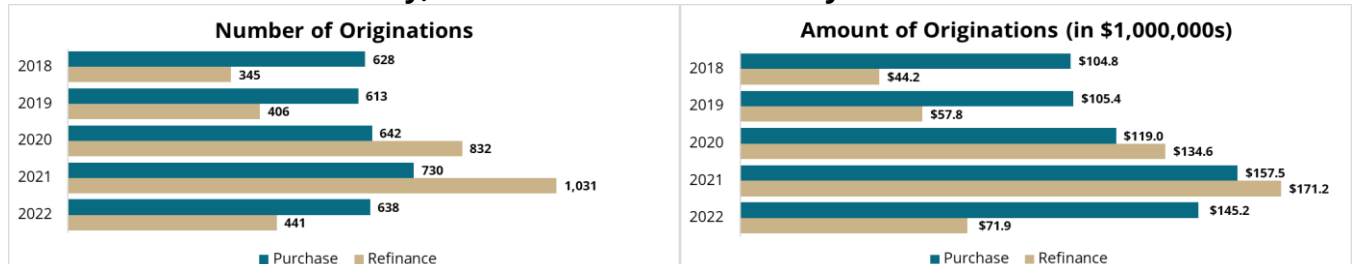
Housing Units: 25,253



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)	94	61 (65%)	\$11,305	12 (20%)	49 (80%)	11 (18%)	38 (62%)
MOVEMENT MORTGAGE, LLC (LML)	68	51 (75%)	\$13,475	51 (100%)	0 (0%)	24 (47%)	30 (59%)
MORTGAGE NETWORK, INC. (LML)	62	51 (82%)	\$9,755	43 (84%)	8 (16%)	6 (12%)	33 (65%)
POLISH NATIONAL (MBCU)	61	51 (84%)	\$9,075	26 (51%)	25 (49%)	5 (10%)	25 (49%)
PEOPLESBANK (MBCU)	61	49 (80%)	\$8,585	24 (49%)	25 (51%)	10 (20%)	30 (61%)
ACADEMY MORTGAGE CORPORATION (LML)	58	48 (83%)	\$9,680	44 (92%)	4 (8%)	13 (27%)	28 (58%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	79	48 (61%)	\$7,660	16 (33%)	32 (67%)	9 (19%)	27 (56%)
WESTFIELD BANK (MBCU)	52	43 (83%)	\$6,915	17 (40%)	26 (60%)	3 (7%)	16 (37%)
ALDEN CREDIT UNION (MBCU)	38	34 (89%)	\$5,910	7 (21%)	27 (79%)	7 (21%)	14 (41%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	48	33 (69%)	\$7,185	32 (97%)	1 (3%)	11 (33%)	24 (73%)
MORTGAGE RESEARCH CENTER, LLC (LML)	46	28 (61%)	\$7,350	26 (93%)	2 (7%)	11 (39%)	12 (43%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	31	25 (81%)	\$6,345	22 (88%)	3 (12%)	8 (32%)	17 (68%)
PENNYMAC LOAN SERVICES, LLC (LML)	78	22 (28%)	\$4,600	4 (18%)	18 (82%)	4 (18%)	7 (32%)
GUARANTEED RATE AFFINITY, LLC (LML)	28	22 (79%)	\$4,330	20 (91%)	2 (9%)	6 (27%)	9 (41%)
FINANCE OF AMERICA MORTGAGE LLC (LML)	25	21 (84%)	\$5,185	16 (76%)	5 (24%)	13 (62%)	13 (62%)
LOANDEPOT.COM, LLC (LML)	33	21 (64%)	\$4,495	4 (19%)	17 (81%)	2 (10%)	11 (52%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	39	21 (54%)	\$3,675	10 (48%)	11 (52%)	8 (38%)	10 (48%)
FREEDOM MORTGAGE CORPORATION (LML)	37	19 (51%)	\$3,735	3 (16%)	16 (84%)	8 (42%)	9 (47%)
FREEDOM CREDIT UNION (MBCU)	23	19 (83%)	\$3,395	11 (58%)	8 (42%)	4 (21%)	8 (42%)
NORWICH COMMERCIAL GROUP, INC. (LML)	26	18 (69%)	\$4,680	17 (94%)	1 (6%)	13 (72%)	7 (39%)

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

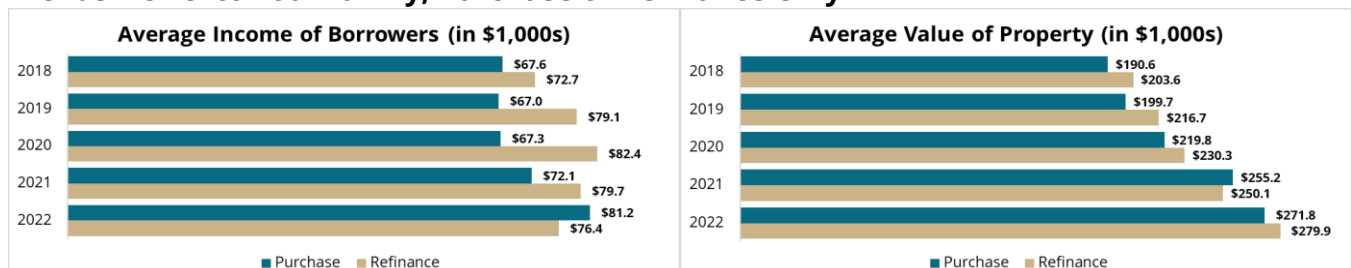


Geography: Chicopee

Mortgage Lending

Chicopee	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	17	27	118	5	614	147	465	928
Purchase Originations (Rate)	6 (75%)	11 (79%)	19 (66%)	1 (100%)	125 (74%)	42 (66%)	95 (66%)	204 (71%)
Refinance Originations (Rate)	3 (100%)	1 (25%)	19 (61%)	0 (0%)	157 (77%)	28 (62%)	100 (64%)	208 (72%)
Denials	3 (18%)	7 (26%)	36 (31%)	2 (40%)	101 (16%)	19 (13%)	106 (23%)	168 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	6	11	16	1	108	12	87	154
Total Amount in \$1,000s)	\$1,540	\$2,775	\$3,650	\$235	\$22,720	\$2,780	\$17,175	\$33,700
FHA Loans	0	2	1	0	3	2	6	8
Single Unit	6	8	12	1	95	9	73	131
Median Loan Amount	\$255,000	\$235,000	\$255,000	\$235,000	\$215,000	\$250,000	\$195,000	\$225,000
Median Income	\$95,500	\$64,000	\$63,500		\$68,000	\$57,000	\$55,000	\$66,000
Median Value	\$295,000	\$245,000	\$280,000	\$255,000	\$265,000	\$265,000	\$245,000	\$265,000
LTV > 90	3 of 6	9 of 11	10 of 14	1 of 1	36 of 96	7 of 11	44 of 78	66 of 139
DTI > 45	0 of 6	1 of 11	1 of 14	0 of 1	12 of 96	2 of 11	12 of 78	16 of 139
Loan Costs > \$5,000	1 of 6	2 of 10	2 of 13	0 of 1	5 of 86	3 of 6	8 of 65	13 of 122
LICENSED MORTGAGE LENDERS - All Applications								
Applications	12	48	200	4	451	244	459	959
Purchase Originations (Rate)	5 (56%)	17 (50%)	112 (80%)	1 (33%)	194 (78%)	42 (28%)	213 (76%)	371 (63%)
Refinance Originations (Rate)	0 (0%)	7 (50%)	29 (49%)	0 (0%)	114 (57%)	35 (39%)	92 (52%)	185 (50%)
Denials	1 (8%)	13 (27%)	21 (11%)	0 (0%)	53 (12%)	29 (12%)	62 (14%)	117 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	5	14	104	1	174	39	192	337
Total Amount in \$1,000s)	\$1,205	\$4,300	\$28,320	\$365	\$40,280	\$10,095	\$41,950	\$84,565
FHA Loans	2	6	54	1	51	15	72	129
Single Unit	4	8	77	0	154	33	158	276
Median Loan Amount	\$235,000	\$305,000	\$270,000	\$365,000	\$225,000	\$265,000	\$225,000	\$255,000
Median Income	\$60,000	\$81,500	\$70,000	\$110,000	\$68,000	\$62,000	\$55,500	\$69,000
Median Value	\$285,000	\$320,000	\$280,000	\$395,000	\$255,000	\$285,000	\$245,000	\$275,000
LTV > 90	2 of 5	11 of 13	76 of 95	0 of 1	105 of 163	28 of 37	125 of 182	222 of 314
DTI > 45	1 of 5	8 of 14	53 of 104	1 of 1	49 of 174	18 of 39	85 of 192	130 of 337
Loan Costs > \$5,000	4 of 5	10 of 13	79 of 101	1 of 1	120 of 168	25 of 39	132 of 186	239 of 327
OTHER LENDERS - All Applications								
Applications	10	20	49	2	187	135	160	403
Purchase Originations (Rate)	4 (100%)	9 (60%)	17 (55%)	0 (0%)	32 (59%)	23 (34%)	35 (65%)	85 (49%)
Refinance Originations (Rate)	1 (33%)	1 (25%)	3 (25%)	0 (0%)	34 (43%)	15 (34%)	32 (40%)	54 (38%)
Denials	2 (20%)	3 (15%)	10 (20%)	1 (50%)	35 (19%)	14 (10%)	32 (20%)	65 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	8	15	0	28	11	33	65
Total Amount in \$1,000s)	\$725	\$2,480	\$3,725	\$0	\$5,730	\$3,415	\$6,685	\$16,075
FHA Loans	0	5	10	0	6	5	14	26
Single Unit	3	7	14	0	26	9	31	59
Median Loan Amount	\$235,000	\$300,000	\$245,000		\$205,000	\$315,000	\$205,000	\$245,000
Median Income	\$105,000	\$99,000	\$76,000		\$69,500	\$76,000	\$58,000	\$73,000
Median Value	\$335,000	\$310,000	\$265,000		\$225,000	\$325,000	\$215,000	\$270,000
LTV > 90	1 of 3	7 of 8	10 of 15	0 of 0	14 of 27	8 of 11	20 of 33	40 of 64
DTI > 45	0 of 3	4 of 8	7 of 15	0 of 0	8 of 27	2 of 11	11 of 33	21 of 64
Loan Costs > \$5,000	2 of 3	7 of 8	13 of 14	0 of 0	14 of 21	7 of 11	21 of 28	43 of 57

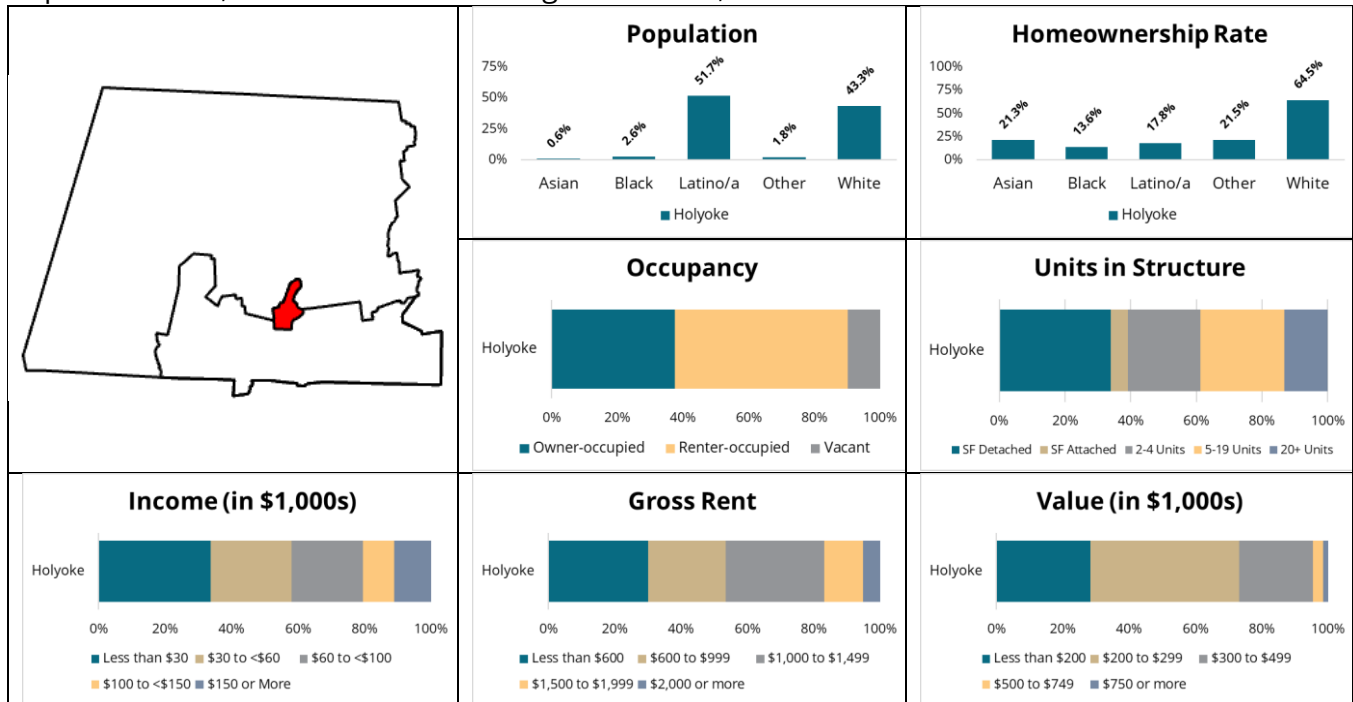
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Holyoke

Population: 38,210

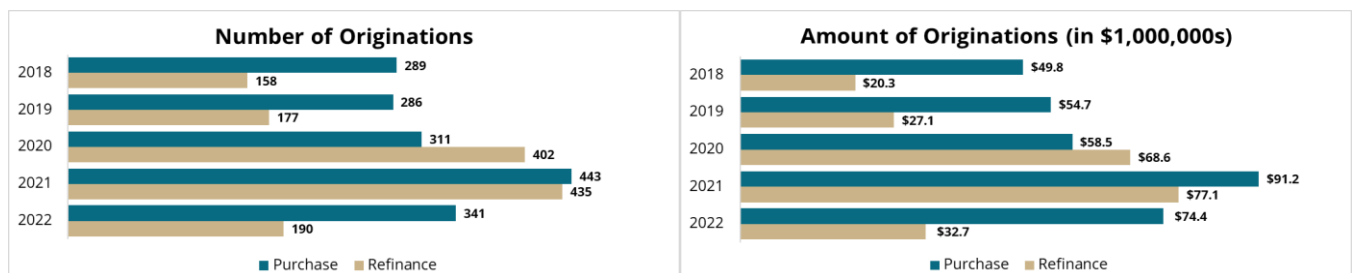
Housing Units: 16,743



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
PEOPLESBANK (MBCU)	50	38 (76%)	\$6,750	15 (39%)	23 (61%)	7 (18%)	13 (34%)
MOVEMENT MORTGAGE, LLC (LML)	39	30 (77%)	\$6,930	29 (97%)	1 (3%)	15 (50%)	20 (67%)
HOLYOKE (MBCU)	50	29 (58%)	\$3,745	11 (38%)	18 (62%)	5 (17%)	13 (45%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	41	27 (66%)	\$5,305	14 (52%)	13 (48%)	9 (33%)	18 (67%)
FLORENCE BANK (MBCU)	31	21 (68%)	\$5,725	9 (43%)	12 (57%)	2 (10%)	7 (33%)
MORTGAGE NETWORK, INC. (LML)	28	21 (75%)	\$3,775	19 (90%)	2 (10%)	5 (24%)	11 (52%)
GUILD MORTGAGE COMPANY (Other)	30	20 (67%)	\$4,000	19 (95%)	1 (5%)	7 (35%)	9 (45%)
ACADEMY MORTGAGE CORPORATION (LML)	25	20 (80%)	\$3,290	19 (95%)	1 (5%)	8 (40%)	15 (75%)
HARBORONE MORTGAGE, LLC (MBCU)	33	19 (58%)	\$4,715	18 (95%)	1 (5%)	5 (26%)	8 (42%)
ROCKET MORTGAGE, LLC (LML)	37	18 (49%)	\$3,430	6 (33%)	12 (67%)	6 (33%)	14 (78%)
EASTHAMPTON SAVINGS BANK (MBCU)	23	15 (65%)	\$2,665	10 (67%)	5 (33%)	6 (40%)	10 (67%)
NORWICH COMMERCIAL GROUP, INC. (LML)	13	11 (85%)	\$2,365	9 (82%)	2 (18%)	6 (55%)	8 (73%)
POLISH NATIONAL (MBCU)	15	11 (73%)	\$2,365	7 (64%)	4 (36%)	1 (9%)	7 (64%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	17	10 (59%)	\$2,420	8 (80%)	2 (20%)	1 (10%)	4 (40%)
FREEDOM CREDIT UNION (MBCU)	13	10 (77%)	\$2,320	7 (70%)	3 (30%)	2 (20%)	3 (30%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	11	10 (91%)	\$2,290	9 (90%)	1 (10%)	4 (40%)	8 (80%)
FINANCE OF AMERICA MORTGAGE LLC (LML)	15	10 (67%)	\$2,260	8 (80%)	2 (20%)	8 (80%)	8 (80%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	17	9 (53%)	\$2,135	8 (89%)	1 (11%)	4 (44%)	5 (56%)
NORTHPOINT MORTGAGE, INC. (LML)	11	8 (73%)	\$1,780	7 (88%)	1 (13%)	5 (63%)	3 (38%)
GUARANTEED RATE, INC. (LML)	15	8 (53%)	\$1,760	7 (88%)	1 (13%)	4 (50%)	1 (13%)

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

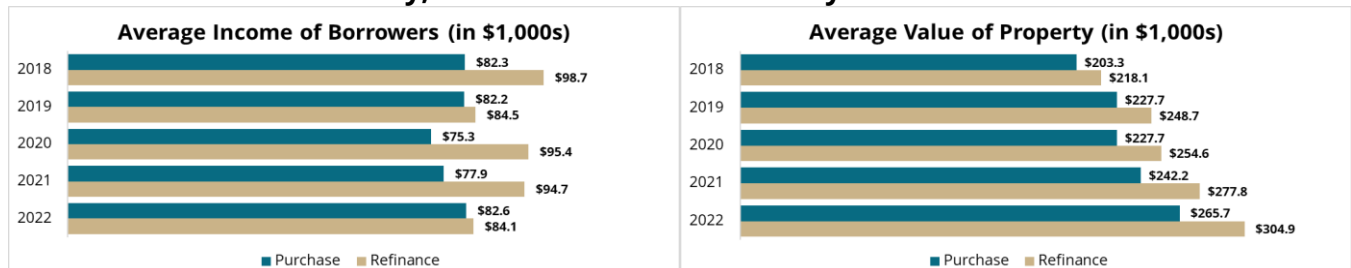


Geography: Holyoke

Mortgage Lending

Holyoke	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	5	12	103	4	308	72	241	504
Purchase Originations (Rate)	1 (25%)	3 (60%)	19 (59%)	1 (100%)	73 (66%)	25 (57%)	44 (52%)	122 (62%)
Refinance Originations (Rate)	0 (0%)	3 (60%)	18 (69%)	1 (50%)	66 (70%)	12 (71%)	49 (69%)	100 (69%)
Denials	1 (20%)	4 (33%)	34 (33%)	0 (0%)	51 (17%)	8 (11%)	57 (24%)	98 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	2	15	1	66	10	41	94
Total Amount in \$1,000s)	\$0	\$560	\$4,025	\$265	\$16,810	\$2,290	\$8,585	\$23,950
FHA Loans	0	0	1	0	1	2	2	4
Single Unit	0	1	12	1	60	8	34	82
Median Loan Amount		\$280,000	\$245,000	\$265,000	\$245,000	\$245,000	\$215,000	\$245,000
Median Income		\$65,000	\$61,000	\$65,000	\$85,000	\$70,000	\$58,000	\$77,500
Median Value		\$315,000	\$255,000	\$295,000	\$290,000	\$305,000	\$245,000	\$295,000
LTV > 90	0 of 0	0 of 1	10 of 15	1 of 1	26 of 62	7 of 10	22 of 38	44 of 89
DTI > 45	0 of 0	0 of 1	0 of 15	0 of 1	2 of 62	3 of 10	3 of 38	5 of 89
Loan Costs > \$5,000	0 of 0	0 of 0	5 of 14	0 of 1	10 of 61	4 of 9	7 of 34	19 of 85
LICENSED MORTGAGE LENDERS - All Applications								
Applications	10	19	137	2	155	101	239	424
Purchase Originations (Rate)	7 (70%)	9 (64%)	59 (66%)	2 (100%)	68 (76%)	29 (50%)	109 (77%)	174 (66%)
Refinance Originations (Rate)	0 (0%)	2 (40%)	15 (32%)	0 (0%)	28 (46%)	12 (29%)	31 (34%)	57 (37%)
Denials	2 (20%)	2 (11%)	26 (19%)	0 (0%)	26 (17%)	11 (11%)	45 (19%)	67 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	7	53	2	55	23	94	144
Total Amount in \$1,000s)	\$920	\$1,555	\$12,425	\$510	\$12,755	\$5,075	\$19,950	\$33,240
FHA Loans	0	3	37	1	9	12	45	62
Single Unit	3	6	32	2	45	15	62	103
Median Loan Amount	\$240,000	\$235,000	\$245,000	\$255,000	\$245,000	\$245,000	\$225,000	\$240,000
Median Income	\$70,500	\$73,000	\$62,000	\$78,500	\$69,000	\$54,000	\$54,500	\$64,000
Median Value	\$285,000	\$285,000	\$245,000	\$260,000	\$275,000	\$255,000	\$245,000	\$260,000
LTV > 90	3 of 4	4 of 7	46 of 52	2 of 2	31 of 52	20 of 22	71 of 93	106 of 139
DTI > 45	0 of 4	3 of 7	27 of 53	0 of 2	11 of 55	12 of 23	41 of 94	53 of 144
Loan Costs > \$5,000	1 of 4	4 of 5	45 of 52	2 of 2	29 of 53	17 of 22	63 of 92	98 of 138
OTHER LENDERS - All Applications								
Applications	5	10	45	0	119	67	92	246
Purchase Originations (Rate)	3 (75%)	5 (56%)	10 (42%)	0 (0%)	33 (60%)	8 (25%)	28 (54%)	59 (48%)
Refinance Originations (Rate)	1 (100%)	1 (100%)	5 (29%)	0 (0%)	20 (50%)	10 (43%)	10 (33%)	37 (45%)
Denials	1 (20%)	2 (20%)	14 (31%)	0 (0%)	19 (16%)	5 (7%)	21 (23%)	41 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	3	8	0	29	4	25	45
Total Amount in \$1,000s)	\$335	\$725	\$2,220	\$0	\$6,545	\$1,040	\$5,245	\$10,865
FHA Loans	0	1	4	0	4	0	6	9
Single Unit	1	2	4	0	27	4	22	38
Median Loan Amount	\$335,000	\$195,000	\$280,000		\$235,000	\$215,000	\$225,000	\$235,000
Median Income	\$58,000	\$71,000	\$78,500		\$69,000	\$90,000	\$56,000	\$71,000
Median Value	\$355,000	\$205,000	\$290,000		\$265,000	\$235,000	\$245,000	\$265,000
LTV > 90	1 of 1	2 of 3	7 of 8	0 of 0	14 of 29	2 of 3	15 of 24	26 of 44
DTI > 45	0 of 1	1 of 3	5 of 8	0 of 0	7 of 29	1 of 3	8 of 24	14 of 44
Loan Costs > \$5,000	1 of 1	0 of 2	6 of 8	0 of 0	10 of 29	1 of 3	9 of 24	18 of 43

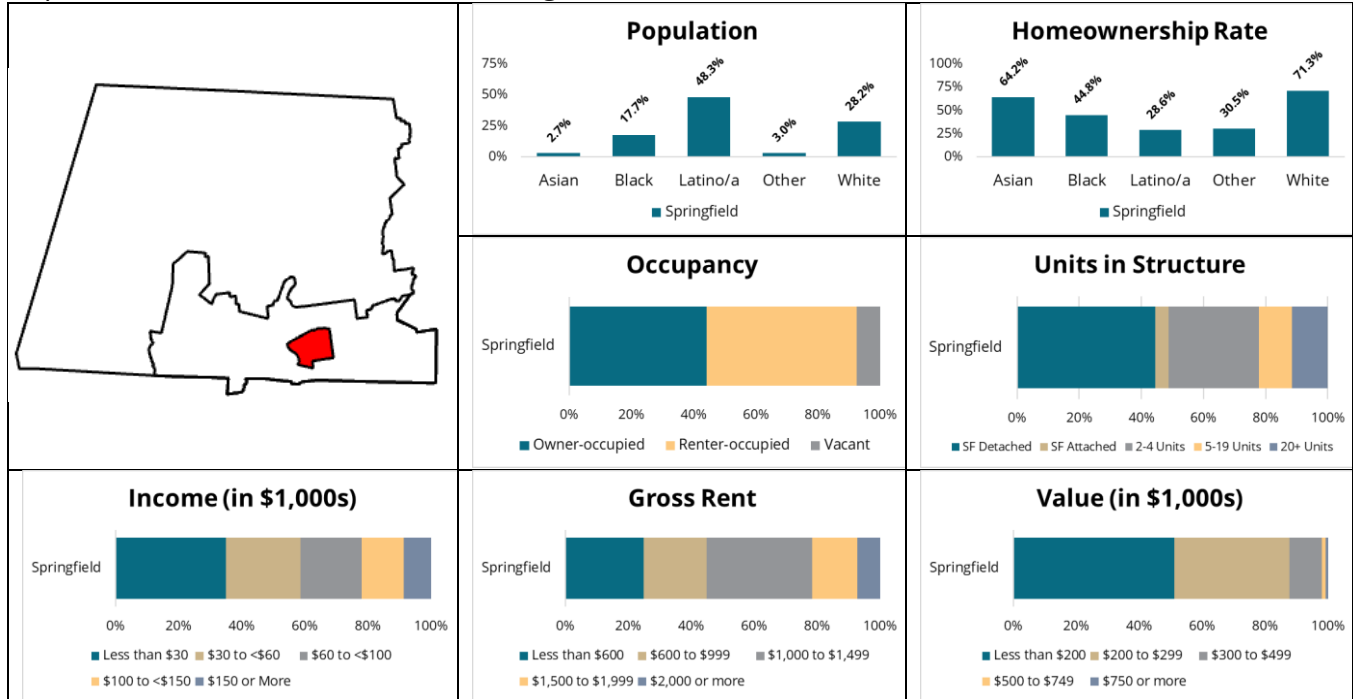
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Springfield

Population: 155,305

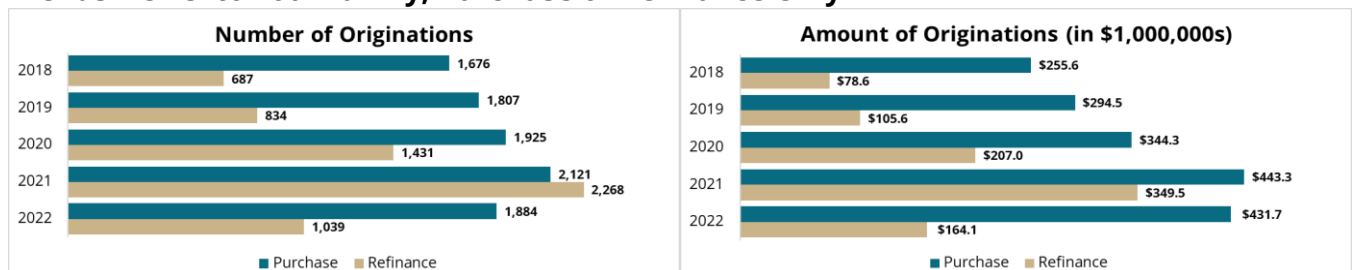
Housing Units: 63,245



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)	305	200 (66%)	\$38,100	59 (30%)	141 (71%)	80 (40%)	123 (62%)
MOVEMENT MORTGAGE, LLC (LML)	263	191 (73%)	\$46,665	177 (93%)	14 (7%)	107 (56%)	127 (66%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	262	166 (63%)	\$33,400	98 (59%)	68 (41%)	64 (39%)	113 (68%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	211	124 (59%)	\$27,790	115 (93%)	9 (7%)	65 (52%)	77 (62%)
ACADEMY MORTGAGE CORPORATION (LML)	137	99 (72%)	\$19,705	96 (97%)	3 (3%)	67 (68%)	73 (74%)
MORTGAGE NETWORK, INC. (LML)	115	95 (83%)	\$21,815	88 (93%)	7 (7%)	25 (26%)	54 (57%)
FINANCE OF AMERICA MORTGAGE LLC (LML)	105	82 (78%)	\$19,730	74 (90%)	8 (10%)	61 (74%)	61 (74%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	106	79 (75%)	\$20,335	71 (90%)	8 (10%)	44 (56%)	42 (53%)
GREATER SPRINGFIELD CREDIT UNION (MBCU)	126	78 (62%)	\$7,670	9 (12%)	69 (88%)	36 (46%)	38 (49%)
FREEDOM CREDIT UNION (MBCU)	111	77 (69%)	\$13,535	38 (49%)	39 (51%)	47 (61%)	48 (62%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	111	75 (68%)	\$18,555	69 (92%)	6 (8%)	61 (81%)	41 (55%)
GUARANTEED RATE, INC. (LML)	133	75 (56%)	\$13,785	64 (85%)	11 (15%)	27 (36%)	42 (56%)
PEOPLESBANK (MBCU)	99	71 (72%)	\$11,845	50 (70%)	21 (30%)	26 (37%)	43 (61%)
LOANDEPOT.COM, LLC (LML)	120	61 (51%)	\$11,605	13 (21%)	48 (79%)	20 (33%)	37 (61%)
PENNYMAC LOAN SERVICES, LLC (LML)	254	57 (22%)	\$11,565	15 (26%)	42 (74%)	33 (58%)	31 (54%)
INLAND BANK & TRUST (Other)	82	53 (65%)	\$9,245	51 (96%)	2 (4%)	48 (91%)	35 (66%)
AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC (LML)	81	51 (63%)	\$12,245	48 (94%)	3 (6%)	42 (82%)	37 (73%)
NORWICH COMMERCIAL GROUP, INC. (LML)	75	50 (67%)	\$12,110	48 (96%)	2 (4%)	42 (84%)	29 (58%)
WESTFIELD BANK (MBCU)	68	47 (69%)	\$8,205	22 (47%)	25 (53%)	10 (21%)	29 (62%)
FREEDOM MORTGAGE CORPORATION (LML)	142	43 (30%)	\$9,585	12 (28%)	31 (72%)	29 (67%)	20 (47%)

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

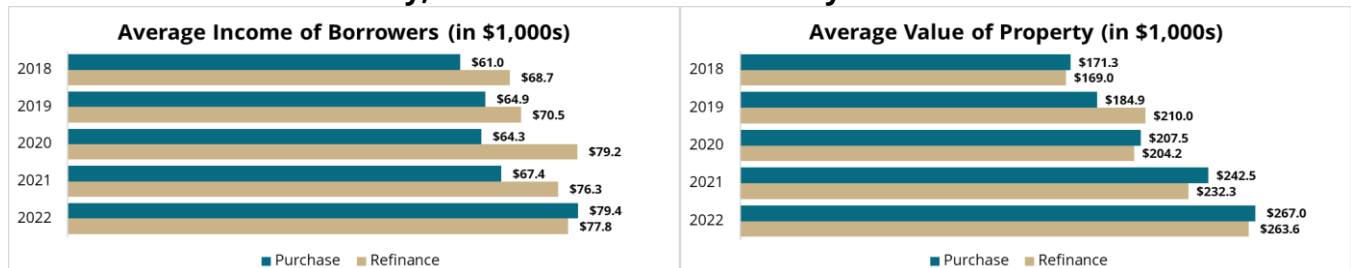


Geography: Springfield

Mortgage Lending

Springfield	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	79	302	628	16	688	434	1,225	2,147
Purchase Originations (Rate)	21 (51%)	49 (58%)	84 (59%)	2 (67%)	119 (68%)	121 (60%)	218 (60%)	396 (61%)
Refinance Originations (Rate)	6 (55%)	60 (66%)	80 (55%)	1 (20%)	164 (68%)	84 (61%)	210 (58%)	395 (62%)
Denials	25 (32%)	96 (32%)	248 (39%)	8 (50%)	127 (18%)	86 (20%)	373 (30%)	590 (27%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	41	71	2	99	87	207	311
Total Amount in \$1,000s)	\$2,735	\$9,825	\$15,595	\$520	\$21,285	\$19,825	\$44,285	\$69,785
FHA Loans	0	5	3	0	2	19	20	29
Single Unit	6	30	50	1	90	66	158	243
Median Loan Amount	\$255,000	\$245,000	\$225,000	\$260,000	\$215,000	\$235,000	\$215,000	\$225,000
Median Income	\$78,000	\$77,000	\$57,000	\$52,500	\$66,000	\$60,000	\$55,000	\$62,000
Median Value	\$300,000	\$285,000	\$245,000	\$280,000	\$260,000	\$265,000	\$245,000	\$265,000
LTV > 90	4 of 10	26 of 41	50 of 70	1 of 2	34 of 92	62 of 87	127 of 203	177 of 302
DTI > 45	1 of 10	7 of 41	11 of 70	1 of 2	13 of 92	25 of 87	52 of 203	58 of 302
Loan Costs > \$5,000	1 of 7	7 of 35	14 of 61	0 of 1	9 of 85	25 of 69	37 of 164	56 of 258
LICENSED MORTGAGE LENDERS - All Applications								
Applications	63	511	956	19	657	935	1,739	3,141
Purchase Originations (Rate)	39 (71%)	187 (65%)	471 (72%)	6 (67%)	281 (79%)	223 (39%)	760 (71%)	1,207 (62%)
Refinance Originations (Rate)	2 (29%)	93 (42%)	107 (36%)	5 (50%)	156 (54%)	114 (33%)	241 (37%)	477 (41%)
Denials	9 (14%)	80 (16%)	138 (14%)	4 (21%)	69 (11%)	122 (13%)	290 (17%)	422 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	31	168	422	6	239	203	690	1,069
Total Amount in \$1,000s)	\$8,315	\$45,170	\$106,720	\$1,520	\$56,475	\$50,985	\$162,380	\$269,185
FHA Loans	8	110	276	3	85	124	403	606
Single Unit	24	124	295	5	214	148	522	810
Median Loan Amount	\$265,000	\$265,000	\$255,000	\$260,000	\$235,000	\$245,000	\$235,000	\$245,000
Median Income	\$64,000	\$69,000	\$62,000	\$72,500	\$68,000	\$63,000	\$56,000	\$65,000
Median Value	\$315,000	\$275,000	\$265,000	\$260,000	\$255,000	\$265,000	\$255,000	\$265,000
LTV > 90	17 of 31	143 of 164	362 of 413	5 of 5	168 of 224	175 of 199	565 of 671	870 of 1,036
DTI > 45	12 of 31	86 of 168	228 of 422	2 of 6	85 of 239	100 of 203	377 of 690	513 of 1,069
Loan Costs > \$5,000	19 of 28	141 of 161	345 of 404	5 of 6	153 of 225	160 of 199	525 of 659	823 of 1,023
OTHER LENDERS - All Applications								
Applications	45	193	337	10	297	494	598	1,376
Purchase Originations (Rate)	19 (63%)	47 (57%)	109 (66%)	0 (0%)	60 (65%)	63 (25%)	136 (60%)	298 (48%)
Refinance Originations (Rate)	7 (58%)	28 (39%)	28 (25%)	0 (0%)	66 (49%)	52 (32%)	82 (30%)	181 (36%)
Denials	4 (9%)	45 (23%)	85 (25%)	2 (20%)	68 (23%)	57 (12%)	164 (27%)	261 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	12	38	73	0	52	28	111	203
Total Amount in \$1,000s)	\$2,550	\$10,450	\$18,615	\$0	\$11,270	\$7,710	\$25,035	\$50,595
FHA Loans	3	23	46	0	18	16	66	106
Single Unit	9	30	54	0	48	18	86	159
Median Loan Amount	\$195,000	\$260,000	\$255,000		\$220,000	\$290,000	\$235,000	\$245,000
Median Income	\$69,500	\$71,500	\$68,000		\$80,500	\$67,500	\$56,000	\$70,000
Median Value	\$245,000	\$275,000	\$260,000		\$245,000	\$295,000	\$245,000	\$265,000
LTV > 90	8 of 12	32 of 37	63 of 72	0 of 0	30 of 50	25 of 28	92 of 110	158 of 199
DTI > 45	3 of 12	22 of 37	38 of 72	0 of 0	17 of 50	11 of 28	60 of 110	91 of 199
Loan Costs > \$5,000	6 of 12	30 of 36	57 of 71	0 of 0	25 of 50	17 of 28	75 of 110	135 of 197

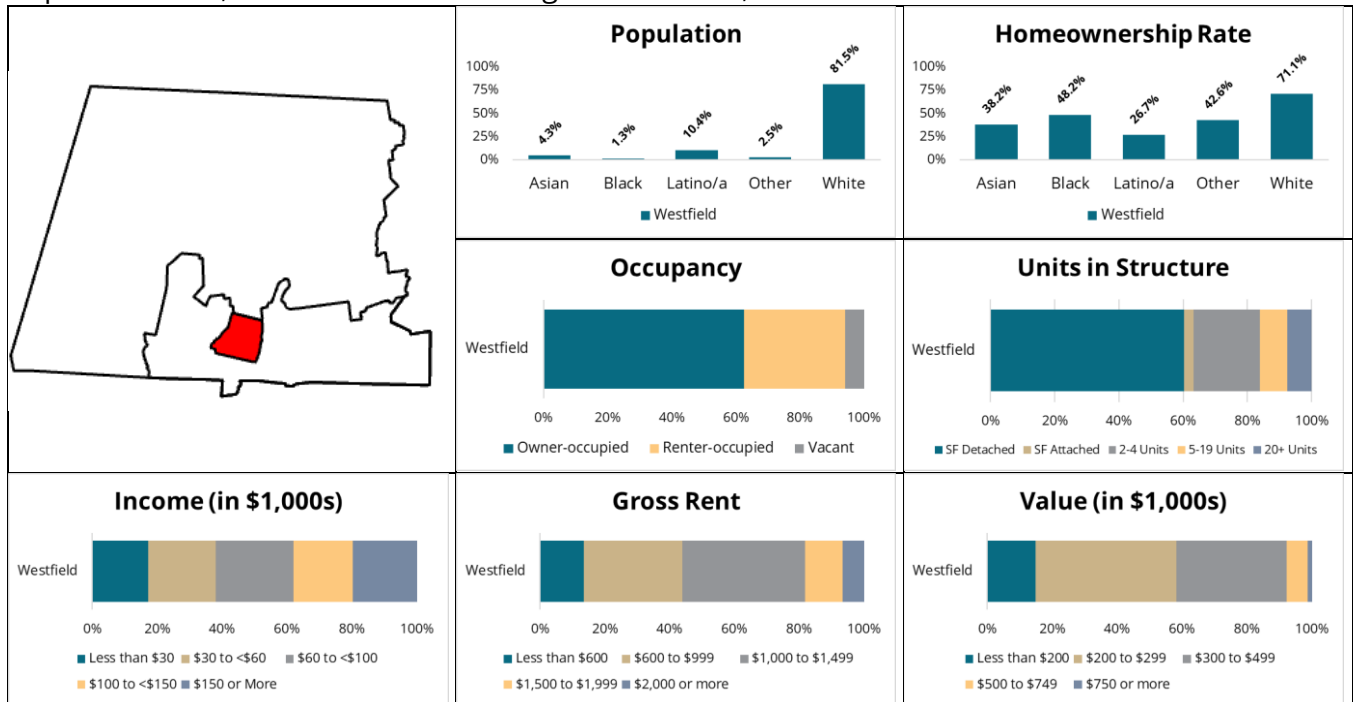
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Westfield

Population: 40,794

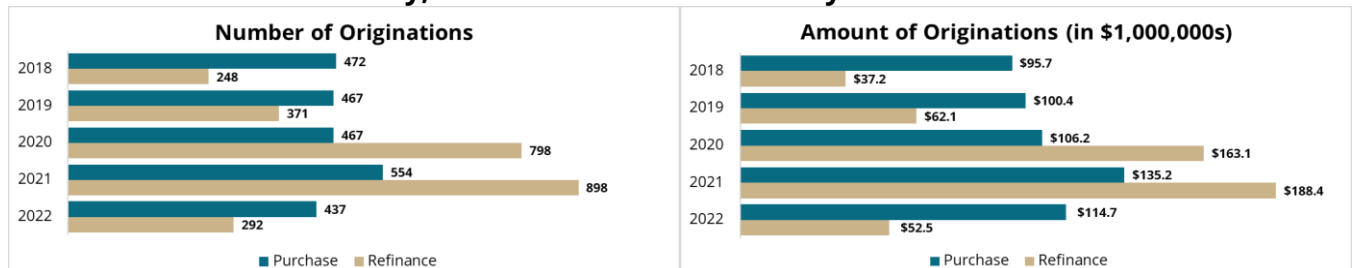
Housing Units: 16,384



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)	87	67 (77%)	\$13,805	24 (36%)	43 (64%)	2 (3%)	16 (24%)
MORTGAGE NETWORK, INC. (LML)	57	47 (82%)	\$11,665	44 (94%)	3 (6%)	6 (13%)	25 (53%)
ROCKET MORTGAGE, LLC (LML)	63	41 (65%)	\$9,235	12 (29%)	29 (71%)	7 (17%)	15 (37%)
POLISH NATIONAL (MBCU)	48	39 (81%)	\$6,075	16 (41%)	23 (59%)	1 (3%)	16 (41%)
PEOPLESBANK (MBCU)	46	37 (80%)	\$8,525	28 (76%)	9 (24%)	5 (14%)	14 (38%)
MOVEMENT MORTGAGE, LLC (LML)	40	26 (65%)	\$7,560	23 (88%)	3 (12%)	5 (19%)	8 (31%)
EASTHAMPTON SAVINGS BANK (MBCU)	34	24 (71%)	\$5,330	18 (75%)	6 (25%)	1 (4%)	10 (42%)
ACADEMY MORTGAGE CORPORATION (LML)	25	22 (88%)	\$4,960	18 (82%)	4 (18%)	1 (5%)	12 (55%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	20	18 (90%)	\$4,890	17 (94%)	1 (6%)	2 (11%)	7 (39%)
RADIUS FINANCIAL GROUP INC. (LML)	20	18 (90%)	\$4,820	18 (100%)	0 (0%)	0 (0%)	9 (50%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	27	18 (67%)	\$4,550	11 (61%)	7 (39%)	4 (22%)	9 (50%)
FLORENCE BANK (MBCU)	21	15 (71%)	\$3,445	10 (67%)	5 (33%)	0 (0%)	5 (33%)
LOANDEPOT.COM, LLC (LML)	15	13 (87%)	\$2,965	3 (23%)	10 (77%)	2 (15%)	5 (38%)
BERKSHIRE BANK (MBCU)	16	13 (81%)	\$1,685	3 (23%)	10 (77%)	0 (0%)	7 (54%)
GUARANTEED RATE, INC. (LML)	26	12 (46%)	\$3,020	9 (75%)	3 (25%)	4 (33%)	3 (25%)
NATIONSTAR MORTGAGE LLC (LML)	18	12 (67%)	\$2,580	0 (0%)	12 (100%)	3 (25%)	4 (33%)
FREEDOM CREDIT UNION (MBCU)	12	10 (83%)	\$1,980	4 (40%)	6 (60%)	0 (0%)	4 (40%)
HOLYOKE (MBCU)	15	9 (60%)	\$1,835	4 (44%)	5 (56%)	1 (11%)	4 (44%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	12	8 (67%)	\$2,820	6 (75%)	2 (25%)	1 (13%)	4 (50%)
MORTGAGE RESEARCH CENTER, LLC (LML)	19	8 (42%)	\$2,400	7 (88%)	1 (13%)	1 (13%)	3 (38%)

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

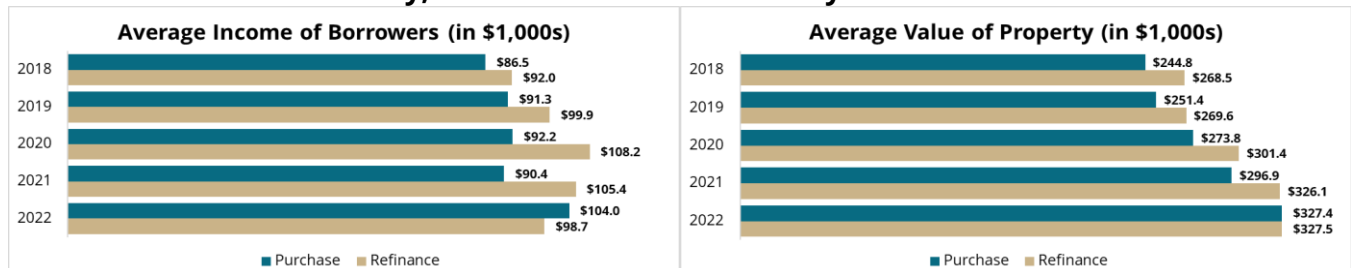


Geography: Westfield

Mortgage Lending

Westfield	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	14	2	30	2	598	95	278	741
Purchase Originations (Rate)	4 (57%)	0 (0%)	6 (67%)	0 (0%)	124 (69%)	31 (76%)	50 (64%)	165 (70%)
Refinance Originations (Rate)	2 (100%)	0 (0%)	6 (75%)	1 (100%)	124 (74%)	21 (88%)	59 (66%)	154 (76%)
Denials	2 (14%)	0 (0%)	5 (17%)	0 (0%)	81 (14%)	6 (6%)	46 (17%)	94 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	0	4	0	112	23	50	143
Total Amount in \$1,000s)	\$1,180	\$0	\$900	\$0	\$28,370	\$7,045	\$9,920	\$37,495
FHA Loans	0	0	0	0	4	0	1	4
Single Unit	3	0	4	0	107	22	48	136
Median Loan Amount	\$295,000		\$215,000		\$245,000	\$275,000	\$200,000	\$255,000
Median Income	\$67,500		\$60,000		\$85,500	\$117,000	\$55,500	\$87,000
Median Value	\$335,000		\$255,000		\$315,000	\$365,000	\$285,000	\$325,000
LTV > 90	2 of 4	0 of 0	2 of 4	0 of 0	25 of 105	7 of 23	11 of 48	36 of 136
DTI > 45	1 of 4	0 of 0	0 of 4	0 of 0	13 of 104	0 of 23	6 of 48	14 of 135
Loan Costs > \$5,000	2 of 2	0 of 0	0 of 3	0 of 0	8 of 96	3 of 22	3 of 40	13 of 123
LICENSED MORTGAGE LENDERS - All Applications								
Applications	12	15	38	3	344	129	200	541
Purchase Originations (Rate)	5 (63%)	9 (100%)	14 (82%)	2 (100%)	156 (79%)	24 (29%)	80 (82%)	210 (66%)
Refinance Originations (Rate)	1 (25%)	4 (67%)	8 (40%)	1 (100%)	68 (48%)	21 (49%)	44 (45%)	103 (48%)
Denials	2 (17%)	1 (7%)	4 (11%)	0 (0%)	23 (7%)	8 (6%)	25 (13%)	38 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	3	9	12	1	143	21	73	189
Total Amount in \$1,000s)	\$635	\$3,045	\$3,890	\$265	\$40,475	\$5,875	\$17,015	\$54,185
FHA Loans	1	3	5	0	34	5	17	48
Single Unit	3	8	10	1	129	18	62	169
Median Loan Amount	\$165,000	\$305,000	\$315,000	\$265,000	\$285,000	\$255,000	\$235,000	\$285,000
Median Income	\$52,000	\$88,000	\$85,500	\$77,000	\$86,000	\$86,000	\$55,000	\$86,000
Median Value	\$245,000	\$325,000	\$325,000	\$275,000	\$305,000	\$265,000	\$255,000	\$305,000
LTV > 90	2 of 3	7 of 9	7 of 11	1 of 1	80 of 137	11 of 21	41 of 71	108 of 182
DTI > 45	0 of 3	1 of 9	5 of 12	0 of 1	40 of 143	4 of 21	24 of 73	50 of 189
Loan Costs > \$5,000	1 of 3	9 of 9	11 of 12	0 of 0	90 of 140	18 of 20	42 of 70	129 of 184
OTHER LENDERS - All Applications								
Applications	3	4	12	0	182	79	74	280
Purchase Originations (Rate)	1 (50%)	0 (0%)	7 (64%)	0 (0%)	53 (82%)	5 (16%)	24 (77%)	66 (59%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	33 (52%)	5 (22%)	10 (36%)	39 (43%)
Denials	2 (67%)	3 (75%)	1 (8%)	0 (0%)	39 (21%)	10 (13%)	15 (20%)	55 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	0	5	0	49	2	23	57
Total Amount in \$1,000s)	\$185	\$0	\$1,175	\$0	\$13,565	\$500	\$5,125	\$15,425
FHA Loans	0	0	2	0	5	1	5	8
Single Unit	1	0	5	0	48	2	23	56
Median Loan Amount	\$185,000		\$215,000		\$275,000	\$250,000	\$215,000	\$275,000
Median Income	\$141,000		\$58,000		\$93,000	\$68,500	\$60,000	\$82,000
Median Value	\$205,000		\$225,000		\$315,000	\$255,000	\$285,000	\$315,000
LTV > 90	0 of 1	0 of 0	3 of 5	0 of 0	21 of 46	2 of 2	11 of 23	26 of 54
DTI > 45	0 of 1	0 of 0	2 of 5	0 of 0	12 of 47	0 of 2	6 of 23	14 of 55
Loan Costs > \$5,000	1 of 1	0 of 0	4 of 4	0 of 0	25 of 39	2 of 2	13 of 19	32 of 46

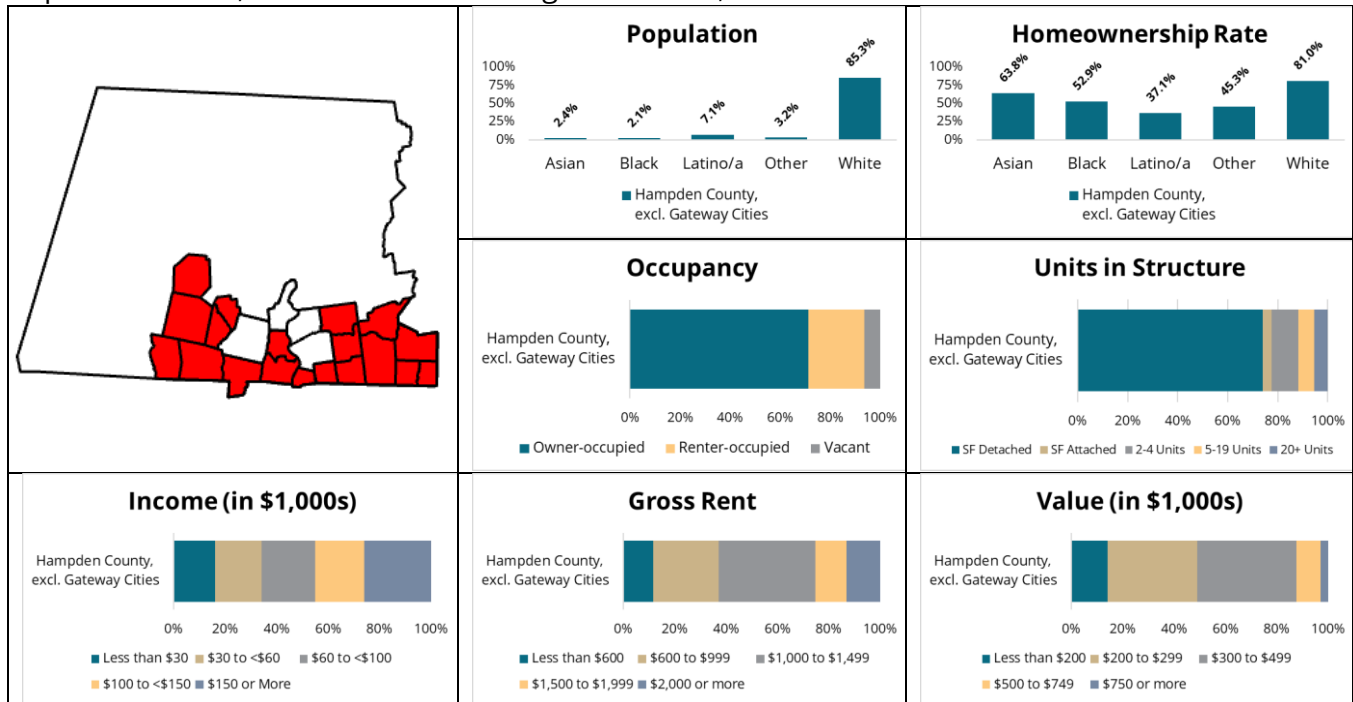
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Hampden County, excl. Gateway Cities

Population: 171,923

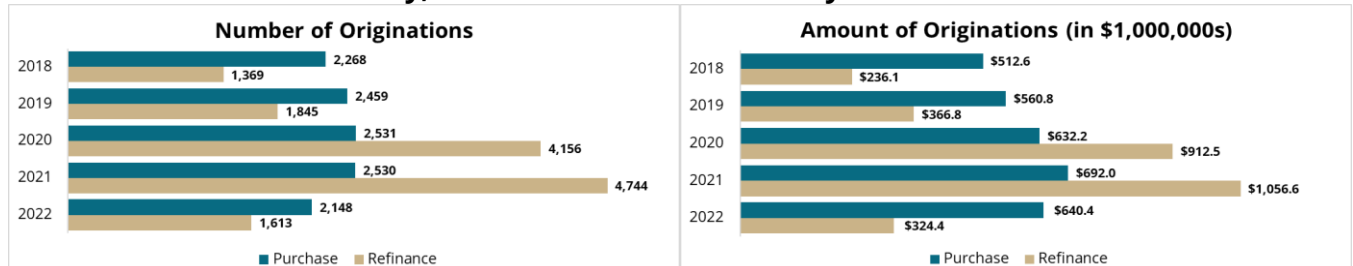
Housing Units: 52,958



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)	317	225 (71%)	\$53,405	56 (25%)	169 (75%)	16 (7%)	78 (35%)
WESTFIELD BANK (MBCU)	232	181 (78%)	\$39,975	74 (41%)	107 (59%)	8 (4%)	63 (35%)
PEOPLESBANK (MBCU)	197	151 (77%)	\$41,435	94 (62%)	57 (38%)	11 (7%)	28 (19%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	205	149 (73%)	\$41,725	130 (87%)	19 (13%)	16 (11%)	45 (30%)
MONSON SAVINGS BANK (MBCU)	182	139 (76%)	\$39,585	70 (50%)	69 (50%)	8 (6%)	29 (21%)
MORTGAGE NETWORK, INC. (LML)	159	129 (81%)	\$33,245	110 (85%)	19 (15%)	9 (7%)	39 (30%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	216	124 (57%)	\$26,900	29 (23%)	95 (77%)	15 (12%)	43 (35%)
COUNTRY BANK FOR SAVINGS (MBCU)	168	120 (71%)	\$28,400	76 (63%)	44 (37%)	4 (3%)	43 (36%)
ACADEMY MORTGAGE CORPORATION (LML)	140	113 (81%)	\$28,295	102 (90%)	11 (10%)	26 (23%)	48 (42%)
POLISH NATIONAL (MBCU)	144	106 (74%)	\$23,540	44 (42%)	62 (58%)	5 (5%)	28 (26%)
MOVEMENT MORTGAGE, LLC (LML)	151	104 (69%)	\$32,230	99 (95%)	5 (5%)	23 (22%)	37 (36%)
GUARANTEED RATE, INC. (LML)	179	96 (54%)	\$27,630	91 (95%)	5 (5%)	13 (14%)	34 (35%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	96	79 (82%)	\$22,355	67 (85%)	12 (15%)	18 (23%)	29 (37%)
FLORENCE BANK (MBCU)	105	75 (71%)	\$21,745	43 (57%)	32 (43%)	2 (3%)	13 (17%)
FREEDOM CREDIT UNION (MBCU)	100	74 (74%)	\$15,420	29 (39%)	45 (61%)	7 (9%)	35 (47%)
LUSO (Other)	63	57 (90%)	\$12,665	19 (33%)	38 (67%)	2 (4%)	17 (30%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	88	56 (64%)	\$12,680	24 (43%)	32 (57%)	5 (9%)	18 (32%)
RADIUS FINANCIAL GROUP INC. (LML)	59	53 (90%)	\$15,875	48 (91%)	5 (9%)	15 (28%)	25 (47%)
NATIONSTAR MORTGAGE LLC (LML)	106	49 (46%)	\$9,945	3 (6%)	46 (94%)	2 (4%)	15 (31%)
GREATER SPRINGFIELD CREDIT UNION (MBCU)	64	47 (73%)	\$5,905	6 (13%)	41 (87%)	5 (11%)	10 (21%)

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

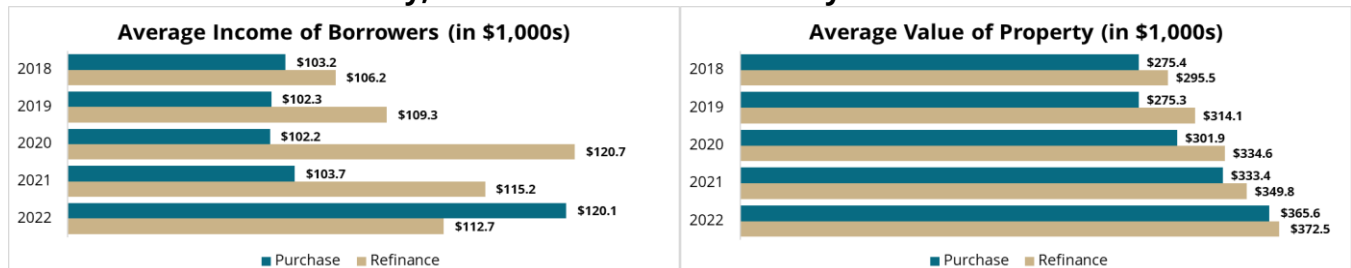


Geography: Hampden County, excl. Gateway Cities

Mortgage Lending

Hampden County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	108	41	158	14	2,716	488	1,127	3,525
Purchase Originations (Rate)	31 (57%)	11 (58%)	26 (58%)	3 (75%)	509 (68%)	124 (65%)	174 (60%)	704 (66%)
Refinance Originations (Rate)	10 (53%)	6 (67%)	24 (63%)	2 (50%)	653 (71%)	118 (72%)	240 (61%)	813 (70%)
Denials	28 (26%)	9 (22%)	31 (20%)	3 (21%)	464 (17%)	61 (13%)	294 (26%)	596 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	30	10	22	3	471	101	165	637
Total Amount in \$1,000s)	\$11,410	\$2,730	\$7,310	\$1,135	\$149,025	\$31,055	\$34,805	\$202,665
FHA Loans	0	1	4	0	4	2	5	11
Single Unit	27	10	19	3	465	98	156	622
Median Loan Amount	\$350,000	\$280,000	\$305,000	\$375,000	\$285,000	\$285,000	\$215,000	\$295,000
Median Income	\$109,000	\$83,000	\$97,000	\$214,000	\$105,000	\$100,000	\$57,000	\$103,000
Median Value	\$410,000	\$305,000	\$325,000	\$405,000	\$365,000	\$375,000	\$265,000	\$365,000
LTV > 90	6 of 30	5 of 9	10 of 19	1 of 3	101 of 388	20 of 96	41 of 144	143 of 545
DTI > 45	4 of 30	2 of 9	2 of 19	0 of 3	42 of 386	13 of 95	32 of 144	63 of 542
Loan Costs > \$5,000	11 of 28	2 of 8	5 of 19	0 of 3	75 of 375	20 of 91	12 of 136	113 of 524
LICENSED MORTGAGE LENDERS - All Applications								
Applications	76	87	178	17	1,692	706	930	2,756
Purchase Originations (Rate)	48 (76%)	47 (76%)	96 (69%)	4 (57%)	724 (76%)	145 (35%)	380 (76%)	1,064 (65%)
Refinance Originations (Rate)	4 (33%)	13 (52%)	13 (35%)	2 (20%)	365 (51%)	111 (41%)	184 (45%)	508 (47%)
Denials	5 (7%)	9 (10%)	19 (11%)	7 (41%)	181 (11%)	61 (9%)	132 (14%)	282 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	42	44	89	4	675	127	347	981
Total Amount in \$1,000s)	\$13,690	\$14,320	\$27,325	\$1,090	\$202,875	\$37,315	\$81,905	\$296,615
FHA Loans	2	17	35	0	122	24	95	200
Single Unit	41	39	80	4	653	124	323	941
Median Loan Amount	\$305,000	\$320,000	\$285,000	\$285,000	\$285,000	\$275,000	\$235,000	\$285,000
Median Income	\$87,500	\$98,000	\$79,000	\$81,000	\$90,000	\$88,000	\$59,000	\$88,000
Median Value	\$355,000	\$345,000	\$305,000	\$295,000	\$315,000	\$315,000	\$265,000	\$315,000
LTV > 90	12 of 42	34 of 43	64 of 87	2 of 3	323 of 647	71 of 121	202 of 336	506 of 943
DTI > 45	9 of 42	20 of 44	38 of 89	3 of 4	168 of 675	35 of 127	141 of 347	273 of 981
Loan Costs > \$5,000	24 of 41	27 of 42	64 of 89	3 of 4	416 of 660	75 of 125	206 of 335	609 of 961
OTHER LENDERS - All Applications								
Applications	55	27	93	10	1,103	464	437	1,752
Purchase Originations (Rate)	20 (61%)	11 (79%)	32 (67%)	1 (50%)	270 (71%)	51 (25%)	88 (67%)	385 (57%)
Refinance Originations (Rate)	2 (25%)	5 (63%)	14 (50%)	0 (0%)	210 (52%)	71 (43%)	80 (41%)	302 (49%)
Denials	12 (22%)	8 (30%)	16 (17%)	3 (30%)	196 (18%)	48 (10%)	105 (24%)	283 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	16	11	28	1	249	33	79	338
Total Amount in \$1,000s)	\$5,920	\$3,885	\$7,920	\$305	\$80,285	\$10,595	\$17,395	\$108,910
FHA Loans	1	5	12	0	29	3	23	50
Single Unit	16	10	26	1	241	32	72	326
Median Loan Amount	\$370,000	\$295,000	\$260,000	\$305,000	\$295,000	\$315,000	\$225,000	\$295,000
Median Income	\$157,500	\$107,000	\$77,500	\$96,000	\$105,000	\$110,000	\$60,000	\$102,500
Median Value	\$455,000	\$315,000	\$275,000	\$295,000	\$345,000	\$345,000	\$255,000	\$335,000
LTV > 90	3 of 13	8 of 11	20 of 28	1 of 1	104 of 242	21 of 33	48 of 78	157 of 328
DTI > 45	3 of 13	4 of 11	13 of 28	0 of 1	55 of 242	10 of 33	35 of 78	85 of 328
Loan Costs > \$5,000	7 of 13	8 of 11	18 of 28	1 of 1	124 of 235	16 of 32	44 of 75	174 of 320

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

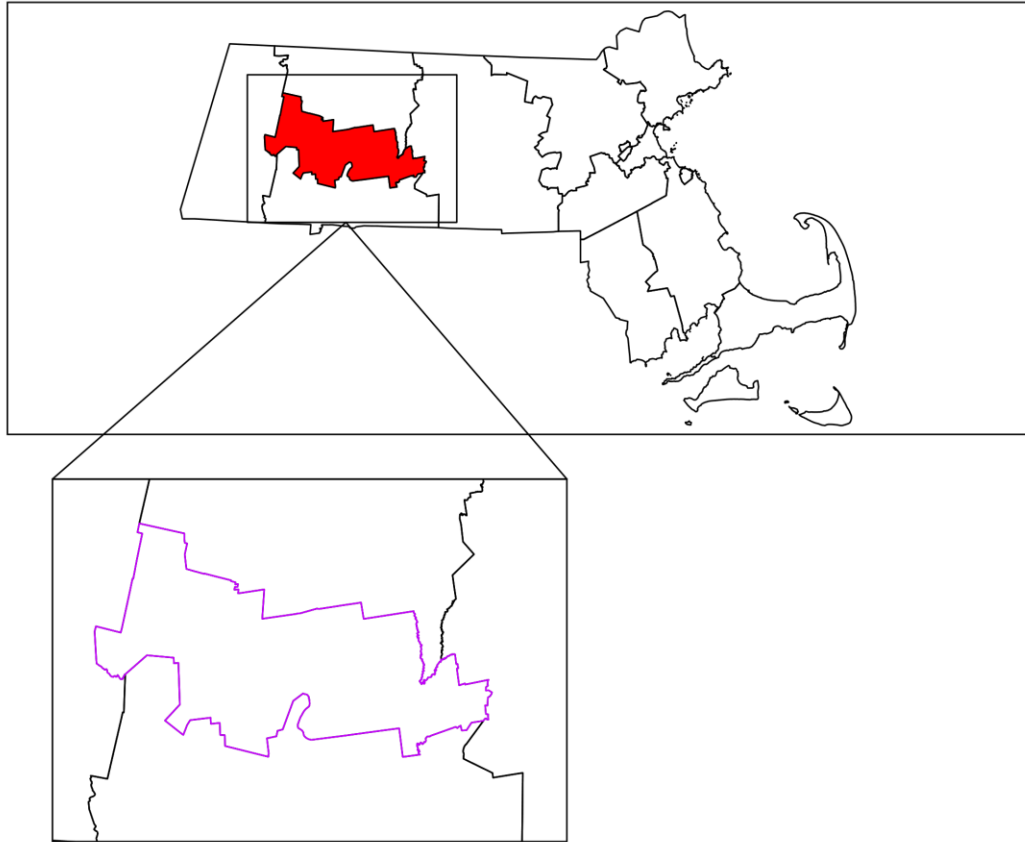


Hampshire County

Largest City: Amherst

Median Income: \$84,025 (10th Highest)

Individuals below Poverty Level: 11% (9th Lowest)



Blanchard Center of Mount Holyoak College in South Hadley

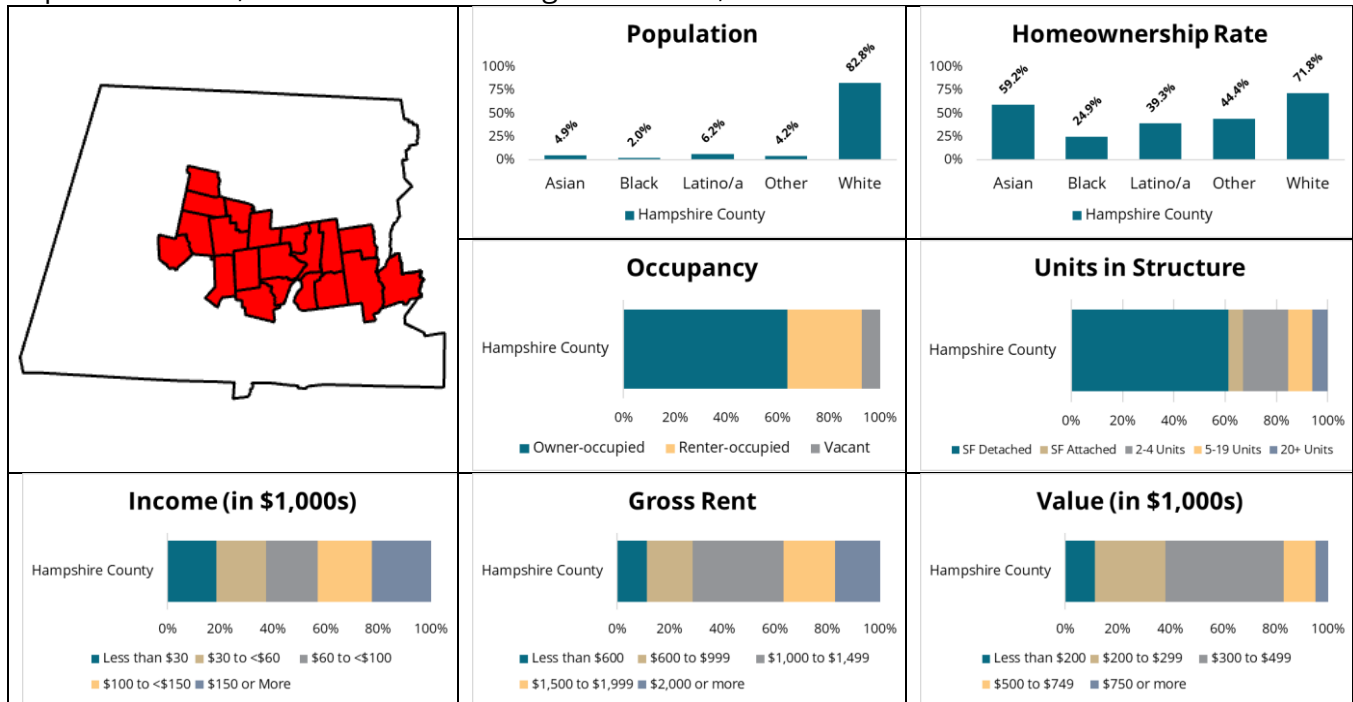


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Geography: Hampshire County

Population: 153,931

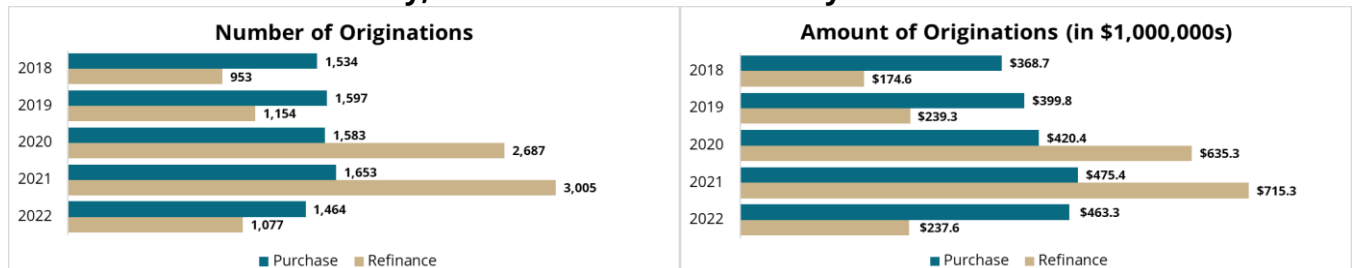
Housing Units: 66,174



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
FLORENCE BANK (MBCU)	463	355 (77%)	\$95,985	159 (45%)	196 (55%)	21 (6%)	70 (20%)
PEOPLESBANK (MBCU)	230	188 (82%)	\$55,420	122 (65%)	66 (35%)	25 (13%)	31 (16%)
HARBORONE MORTGAGE, LLC (MBCU)	237	143 (60%)	\$50,185	109 (76%)	34 (24%)	7 (5%)	23 (16%)
ROCKET MORTGAGE, LLC (LML)	162	110 (68%)	\$26,590	33 (30%)	77 (70%)	10 (9%)	36 (33%)
GREENFIELD SAVINGS BANK (MBCU)	140	110 (79%)	\$38,610	86 (78%)	24 (22%)	7 (6%)	20 (18%)
EASTHAMPTON SAVINGS BANK (MBCU)	154	103 (67%)	\$26,385	53 (51%)	50 (49%)	4 (4%)	26 (25%)
COUNTRY BANK FOR SAVINGS (MBCU)	110	87 (79%)	\$20,075	44 (51%)	43 (49%)	4 (5%)	38 (44%)
GUILD MORTGAGE COMPANY (Other)	109	81 (74%)	\$24,985	75 (93%)	6 (7%)	12 (15%)	17 (21%)
POLISH NATIONAL (MBCU)	83	69 (83%)	\$17,615	40 (58%)	29 (42%)	1 (1%)	30 (43%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	107	65 (61%)	\$13,255	15 (23%)	50 (77%)	7 (11%)	15 (23%)
GREENFIELD CO-OPERATIVE BANK (MBCU)	71	54 (76%)	\$13,830	27 (50%)	27 (50%)	3 (6%)	11 (20%)
MORTGAGE NETWORK, INC. (LML)	70	52 (74%)	\$16,100	42 (81%)	10 (19%)	4 (8%)	16 (31%)
ACADEMY MORTGAGE CORPORATION (LML)	60	52 (87%)	\$12,100	45 (87%)	7 (13%)	6 (12%)	20 (38%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	63	49 (78%)	\$14,325	46 (94%)	3 (6%)	3 (6%)	21 (43%)
WESTFIELD BANK (MBCU)	53	44 (83%)	\$9,370	11 (25%)	33 (75%)	0 (0%)	17 (39%)
UMASSFIVE COLLEGE FEDERAL CREDIT UNION (Other)	62	36 (58%)	\$7,000	19 (53%)	17 (47%)	5 (14%)	9 (25%)
MOVEMENT MORTGAGE, LLC (LML)	59	34 (58%)	\$10,950	31 (91%)	3 (9%)	5 (15%)	7 (21%)
FREEDOM CREDIT UNION (MBCU)	46	34 (74%)	\$6,820	19 (56%)	15 (44%)	1 (3%)	14 (41%)
LOANDEPOT.COM, LLC (LML)	60	32 (53%)	\$8,760	7 (22%)	25 (78%)	2 (6%)	16 (50%)
NATIONSTAR MORTGAGE LLC (LML)	53	27 (51%)	\$5,885	2 (7%)	25 (93%)	1 (4%)	8 (30%)

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

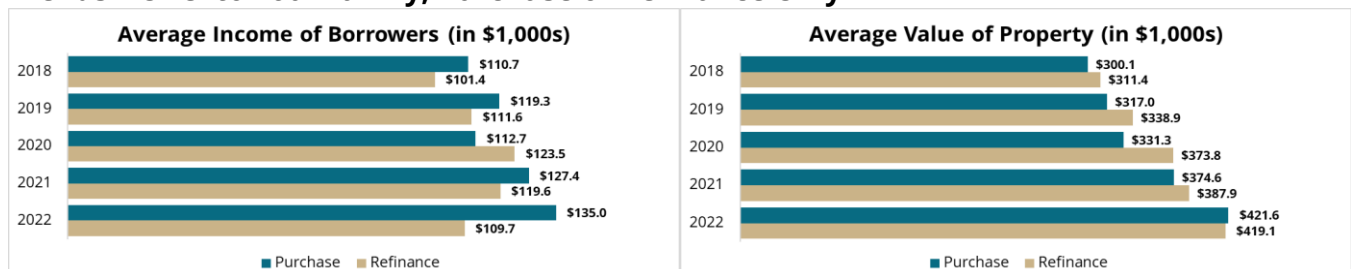


Geography: Hampshire County

Mortgage Lending

Hampshire County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	98	31	95	9	2,370	460	832	3,063
Purchase Originations (Rate)	33 (65%)	13 (76%)	27 (60%)	1 (50%)	599 (72%)	137 (72%)	159 (68%)	810 (71%)
Refinance Originations (Rate)	12 (55%)	5 (71%)	11 (50%)	2 (67%)	556 (73%)	94 (71%)	190 (65%)	680 (72%)
Denials	14 (14%)	4 (13%)	21 (22%)	2 (22%)	286 (12%)	50 (11%)	169 (20%)	377 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	28	12	23	1	541	78	153	683
Total Amount in \$1,000s)	\$9,990	\$4,190	\$7,755	\$95	\$178,595	\$26,780	\$31,905	\$227,405
FHA Loans	0	2	1	0	6	0	4	9
Single Unit	28	11	21	1	525	75	145	661
Median Loan Amount	\$300,000	\$340,000	\$285,000	\$95,000	\$295,000	\$315,000	\$205,000	\$305,000
Median Income	\$134,000	\$116,500	\$90,000	\$36,000	\$113,000	\$118,000	\$58,000	\$113,000
Median Value	\$375,000	\$375,000	\$365,000	\$105,000	\$405,000	\$405,000	\$285,000	\$405,000
LTV > 90	4 of 25	7 of 12	4 of 20	0 of 1	66 of 515	19 of 73	25 of 146	100 of 646
DTI > 45	2 of 25	2 of 12	1 of 20	0 of 1	54 of 514	12 of 72	29 of 145	71 of 644
Loan Costs > \$5,000	8 of 25	4 of 12	6 of 19	0 of 0	128 of 490	24 of 73	16 of 136	170 of 619
LICENSED MORTGAGE LENDERS - All Applications								
Applications	49	31	60	6	768	359	392	1,273
Purchase Originations (Rate)	26 (67%)	12 (63%)	29 (66%)	3 (75%)	285 (76%)	59 (31%)	124 (73%)	414 (62%)
Refinance Originations (Rate)	2 (25%)	5 (50%)	5 (36%)	1 (50%)	190 (51%)	54 (35%)	93 (45%)	257 (46%)
Denials	5 (10%)	5 (16%)	10 (17%)	0 (0%)	83 (11%)	52 (14%)	76 (19%)	155 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	19	11	25	3	259	56	112	373
Total Amount in \$1,000s)	\$6,545	\$3,235	\$7,625	\$835	\$80,045	\$17,870	\$26,250	\$116,155
FHA Loans	2	3	4	1	38	15	28	63
Single Unit	19	9	23	3	241	50	97	345
Median Loan Amount	\$365,000	\$295,000	\$285,000	\$255,000	\$285,000	\$315,000	\$245,000	\$295,000
Median Income	\$102,000	\$81,000	\$79,000	\$57,000	\$92,000	\$109,500	\$56,500	\$93,000
Median Value	\$425,000	\$305,000	\$385,000	\$315,000	\$335,000	\$370,000	\$265,000	\$335,000
LTV > 90	6 of 18	5 of 8	11 of 25	1 of 2	106 of 250	23 of 55	54 of 106	152 of 358
DTI > 45	5 of 19	3 of 11	7 of 25	1 of 3	61 of 259	10 of 56	42 of 112	87 of 373
Loan Costs > \$5,000	10 of 18	9 of 11	16 of 23	2 of 3	159 of 254	33 of 55	63 of 109	229 of 364
OTHER LENDERS - All Applications								
Applications	25	19	44	5	726	258	257	1,077
Purchase Originations (Rate)	9 (69%)	6 (46%)	15 (65%)	2 (67%)	193 (71%)	33 (28%)	59 (73%)	258 (59%)
Refinance Originations (Rate)	4 (67%)	3 (100%)	4 (36%)	0 (0%)	125 (56%)	22 (25%)	46 (45%)	158 (48%)
Denials	2 (8%)	2 (11%)	11 (25%)	1 (20%)	101 (14%)	30 (12%)	59 (23%)	147 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	8	6	11	2	171	23	56	221
Total Amount in \$1,000s)	\$2,580	\$2,430	\$4,245	\$630	\$52,565	\$8,335	\$11,480	\$70,785
FHA Loans	0	1	3	1	8	1	2	14
Single Unit	8	5	10	2	167	23	55	215
Median Loan Amount	\$345,000	\$390,000	\$365,000	\$315,000	\$305,000	\$355,000	\$210,000	\$305,000
Median Income	\$86,000	\$131,000	\$149,000	\$75,000	\$103,000	\$118,000	\$56,000	\$105,000
Median Value	\$455,000	\$450,000	\$385,000	\$365,000	\$375,000	\$405,000	\$295,000	\$385,000
LTV > 90	2 of 8	3 of 6	4 of 11	1 of 2	48 of 168	12 of 23	16 of 56	70 of 218
DTI > 45	2 of 8	2 of 6	5 of 11	0 of 2	23 of 166	4 of 23	17 of 56	36 of 216
Loan Costs > \$5,000	4 of 8	2 of 6	5 of 11	1 of 2	78 of 164	13 of 23	22 of 52	103 of 214

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

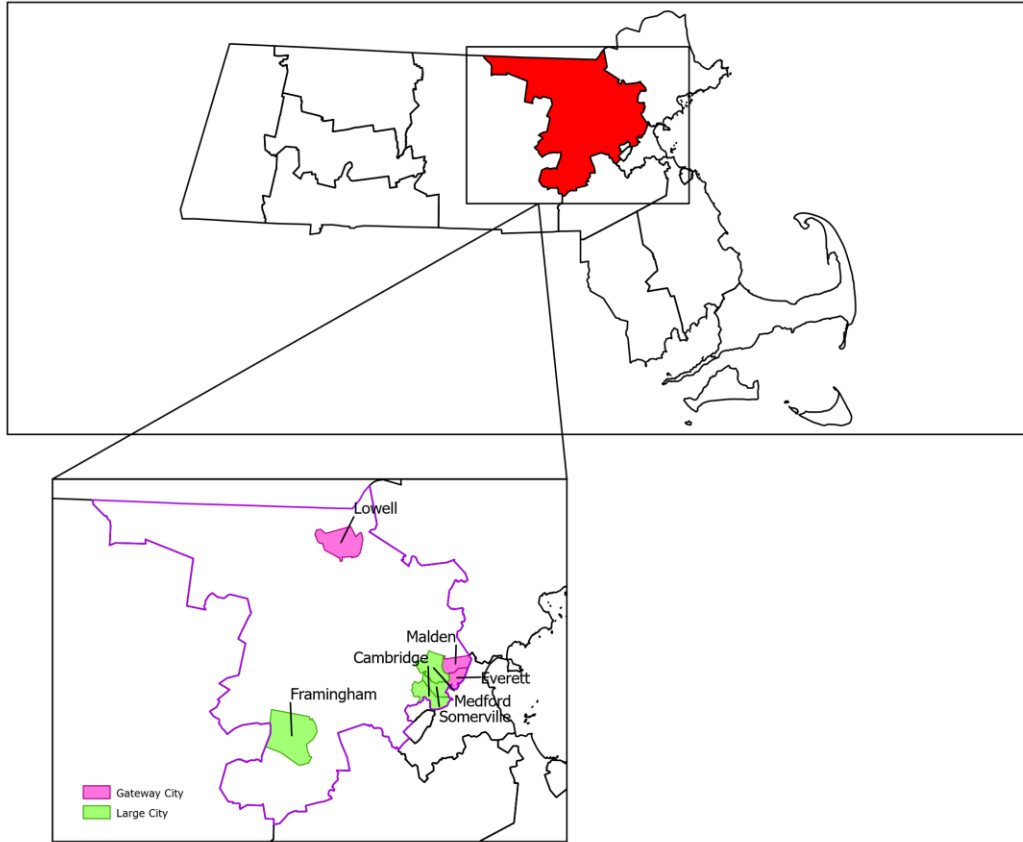


Middlesex County

Largest City: Cambridge

Median Income: \$121,304 (2nd Highest)

Individuals below Poverty Level: 7% (6th Lowest)



Harvard Square in Cambridge

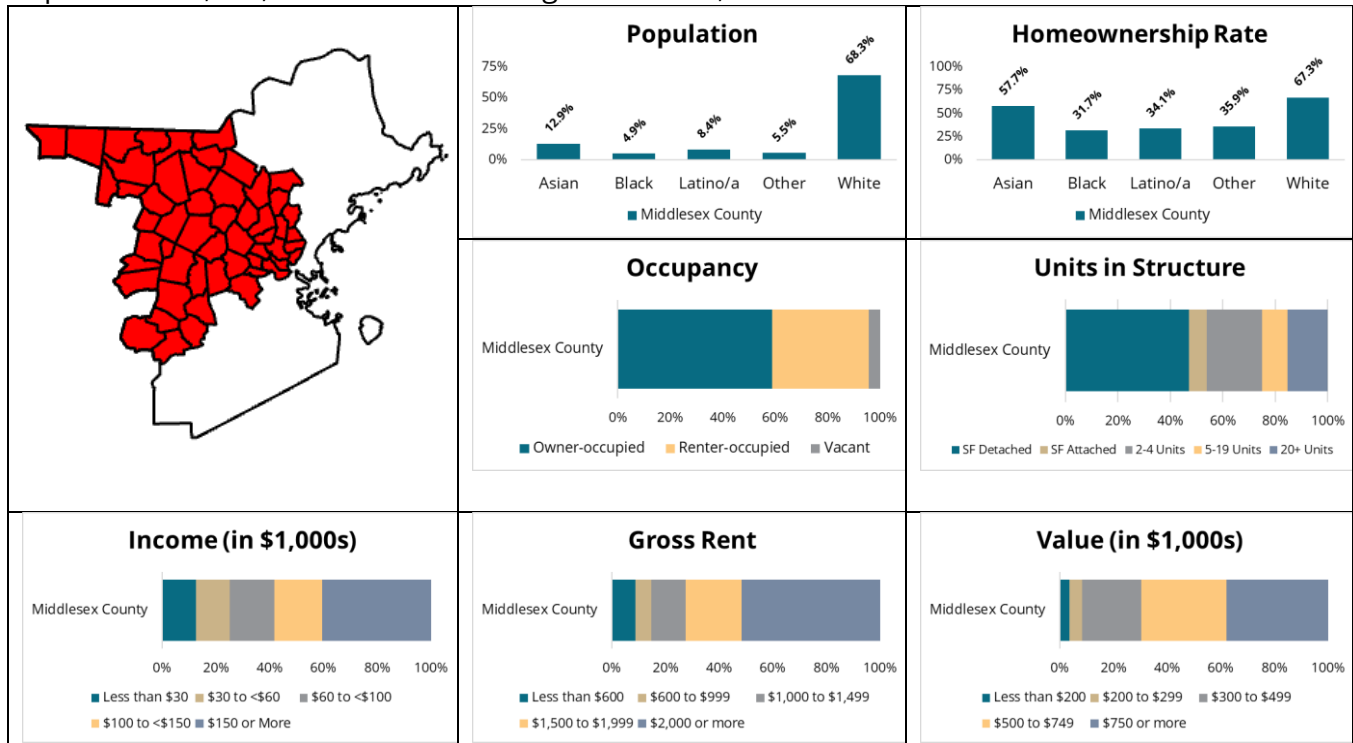


Photograph by Daderot.

Geography: Middlesex County

Population: 1,623,109

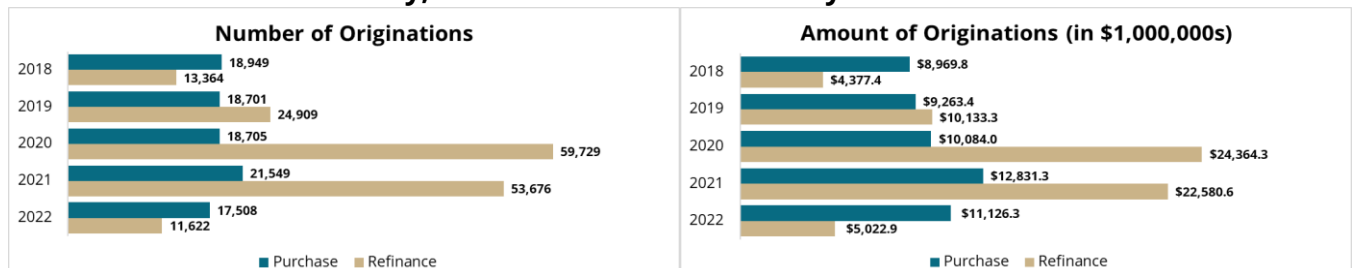
Housing Units: 656,066



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)	2,859	1,787 (63%)	\$1,001,575	1,401 (78%)	386 (22%)	522 (29%)	462 (26%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	2,482	1,624 (65%)	\$689,650	413 (25%)	1,211 (75%)	274 (17%)	452 (28%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,904	1,604 (84%)	\$993,720	1,303 (81%)	301 (19%)	440 (27%)	216 (13%)
ROCKET MORTGAGE, LLC (LML)	1,532	1,147 (75%)	\$451,535	406 (35%)	741 (65%)	266 (23%)	457 (40%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	1,261	874 (69%)	\$453,340	701 (80%)	173 (20%)	284 (32%)	290 (33%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	987	811 (82%)	\$369,745	608 (75%)	203 (25%)	367 (45%)	376 (46%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,000	702 (70%)	\$355,310	564 (80%)	138 (20%)	162 (23%)	198 (28%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	1,169	638 (55%)	\$370,130	287 (45%)	351 (55%)	161 (25%)	118 (18%)
FIRST REPUBLIC BANK (MBCU)	1,008	635 (63%)	\$699,915	482 (76%)	153 (24%)	149 (23%)	33 (5%)
CAMBRIDGE SAVINGS BANK (MBCU)	756	605 (80%)	\$388,805	439 (73%)	166 (27%)	123 (20%)	85 (14%)
JEANNE D'ARC CREDIT UNION (MBCU)	662	569 (86%)	\$214,215	266 (47%)	303 (53%)	146 (26%)	177 (31%)
EASTERN BANK (MBCU)	749	524 (70%)	\$241,320	212 (40%)	312 (60%)	108 (21%)	128 (24%)
DIGITAL FEDERAL CREDIT UNION (Other)	986	472 (48%)	\$161,630	148 (31%)	324 (69%)	91 (19%)	130 (28%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	570	448 (79%)	\$370,990	384 (86%)	64 (14%)	212 (47%)	34 (8%)
U.S. BANK NATIONAL ASSOCIATION (Other)	1,034	408 (39%)	\$331,600	315 (77%)	93 (23%)	173 (42%)	36 (9%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	1,148	406 (35%)	\$240,570	220 (54%)	186 (46%)	99 (24%)	72 (18%)
GUILD MORTGAGE COMPANY (Other)	529	395 (75%)	\$191,985	337 (85%)	58 (15%)	99 (25%)	132 (33%)
MORTGAGE NETWORK, INC. (LML)	503	389 (77%)	\$190,025	312 (80%)	77 (20%)	45 (12%)	120 (31%)
MIDDLESEX SAVINGS BANK (MBCU)	470	387 (82%)	\$150,535	162 (42%)	225 (58%)	36 (9%)	78 (20%)
ROCKLAND TRUST COMPANY (MBCU)	580	383 (66%)	\$215,845	281 (73%)	102 (27%)	108 (28%)	85 (22%)

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

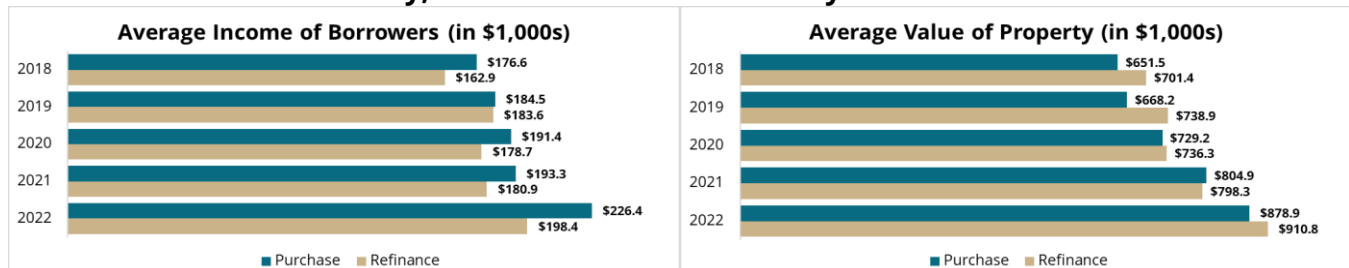


Geography: Middlesex County

Mortgage Lending

Middlesex County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	4,427	614	1,490	80	18,222	6,227	8,023	31,060
Purchase Originations (Rate)	1,703 (70%)	145 (68%)	364 (67%)	10 (45%)	4,192 (74%)	1,670 (53%)	1,229 (56%)	8,084 (67%)
Refinance Originations (Rate)	483 (61%)	83 (52%)	191 (52%)	20 (77%)	4,006 (71%)	1,013 (61%)	1,483 (53%)	5,796 (67%)
Denials	693 (16%)	146 (24%)	423 (28%)	24 (30%)	2,465 (14%)	480 (8%)	2,069 (26%)	4,231 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1,398	124	297	7	3,634	823	1,074	6,283
Total Amount in \$1,000s)	\$1,045,460	\$80,190	\$183,125	\$6,185	\$2,567,230	\$661,535	\$369,520	\$4,543,725
FHA Loans	8	10	12	0	12	1	25	43
Single Unit	1,334	113	275	5	3,473	780	1,039	5,980
Median Loan Amount	\$655,000	\$535,000	\$545,000	\$885,000	\$615,000	\$685,000	\$345,000	\$635,000
Median Income	\$196,000	\$143,500	\$146,000	\$204,000	\$195,500	\$220,000	\$84,000	\$196,000
Median Value	\$865,000	\$645,000	\$665,000	\$1,185,000	\$825,000	\$895,000	\$465,000	\$835,000
LTV > 90	125 of 1,254	50 of 114	81 of 253	1 of 5	289 of 3,138	95 of 720	226 of 913	641 of 5,484
DTI > 45	79 of 1,218	15 of 114	32 of 252	1 of 5	195 of 3,135	45 of 716	175 of 913	367 of 5,440
Loan Costs > \$5,000	481 of 1,204	42 of 111	94 of 234	2 of 4	1,091 of 3,007	296 of 694	139 of 830	2,006 of 5,254
LICENSED MORTGAGE LENDERS - All Applications								
Applications	2,641	727	1,373	62	8,107	3,933	5,795	16,843
Purchase Originations (Rate)	1,410 (70%)	277 (69%)	665 (74%)	23 (74%)	3,300 (78%)	866 (42%)	1,978 (75%)	6,541 (68%)
Refinance Originations (Rate)	339 (56%)	135 (42%)	217 (46%)	13 (42%)	2,121 (57%)	731 (40%)	1,519 (50%)	3,556 (51%)
Denials	158 (6%)	122 (17%)	160 (12%)	6 (10%)	592 (7%)	352 (9%)	805 (14%)	1,390 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1,246	259	592	22	3,124	779	1,829	6,022
Total Amount in \$1,000s)	\$729,190	\$131,975	\$299,580	\$11,940	\$1,710,100	\$449,755	\$669,265	\$3,332,540
FHA Loans	41	91	162	7	161	72	207	534
Single Unit	1,187	229	493	21	3,007	727	1,730	5,664
Median Loan Amount	\$525,000	\$515,000	\$495,000	\$550,000	\$505,000	\$525,000	\$365,000	\$515,000
Median Income	\$144,000	\$119,000	\$115,500	\$135,500	\$154,000	\$145,000	\$86,000	\$144,000
Median Value	\$685,000	\$545,000	\$545,000	\$630,000	\$635,000	\$655,000	\$455,000	\$625,000
LTV > 90	185 of 1,244	171 of 253	355 of 583	7 of 22	723 of 3,092	215 of 770	644 of 1,810	1,656 of 5,964
DTI > 45	226 of 1,246	100 of 259	217 of 592	6 of 22	479 of 3,123	149 of 779	627 of 1,829	1,177 of 6,021
Loan Costs > \$5,000	588 of 1,225	204 of 254	412 of 580	12 of 22	1,626 of 3,101	441 of 773	899 of 1,783	3,283 of 5,955
OTHER LENDERS - All Applications								
Applications	1,957	425	812	35	7,520	4,867	3,792	15,616
Purchase Originations (Rate)	643 (59%)	80 (56%)	215 (70%)	4 (67%)	1,568 (66%)	515 (20%)	578 (56%)	3,025 (46%)
Refinance Originations (Rate)	220 (53%)	71 (42%)	115 (41%)	3 (25%)	1,581 (58%)	425 (29%)	701 (42%)	2,415 (48%)
Denials	241 (12%)	111 (26%)	204 (25%)	11 (31%)	1,017 (14%)	359 (7%)	937 (25%)	1,943 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	563	69	181	4	1,363	381	521	2,561
Total Amount in \$1,000s)	\$410,315	\$38,925	\$99,065	\$2,940	\$903,735	\$298,165	\$187,695	\$1,753,145
FHA Loans	11	16	24	0	47	15	50	113
Single Unit	545	65	169	4	1,337	357	504	2,477
Median Loan Amount	\$655,000	\$535,000	\$495,000	\$690,000	\$565,000	\$605,000	\$365,000	\$575,000
Median Income	\$188,000	\$141,500	\$129,000	\$263,500	\$176,000	\$188,000	\$87,000	\$175,000
Median Value	\$845,000	\$625,000	\$565,000	\$1,030,000	\$725,000	\$775,000	\$465,000	\$735,000
LTV > 90	65 of 558	38 of 69	60 of 181	1 of 4	249 of 1,351	70 of 380	169 of 516	483 of 2,543
DTI > 45	64 of 558	23 of 69	50 of 180	0 of 4	187 of 1,352	37 of 379	174 of 518	361 of 2,542
Loan Costs > \$5,000	276 of 555	44 of 69	125 of 177	3 of 4	629 of 1,329	204 of 374	214 of 502	1,281 of 2,508

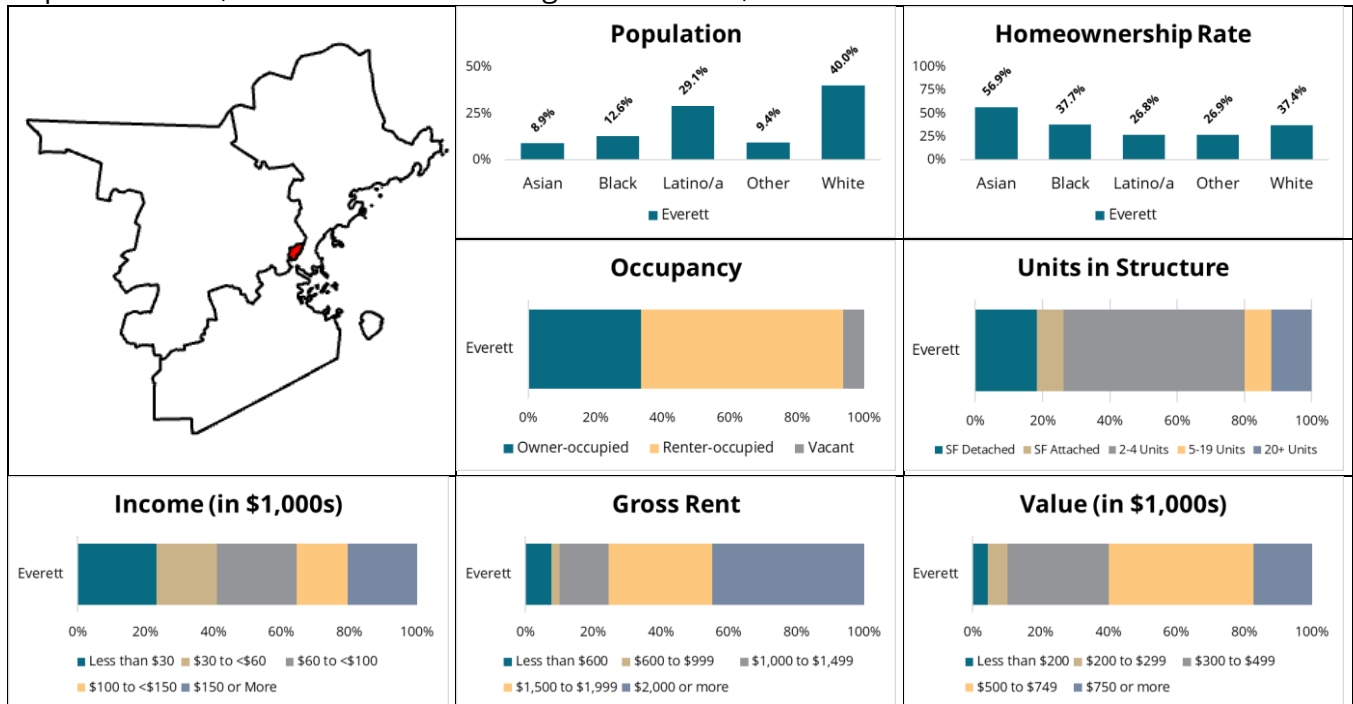
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Everett

Population: 48,685

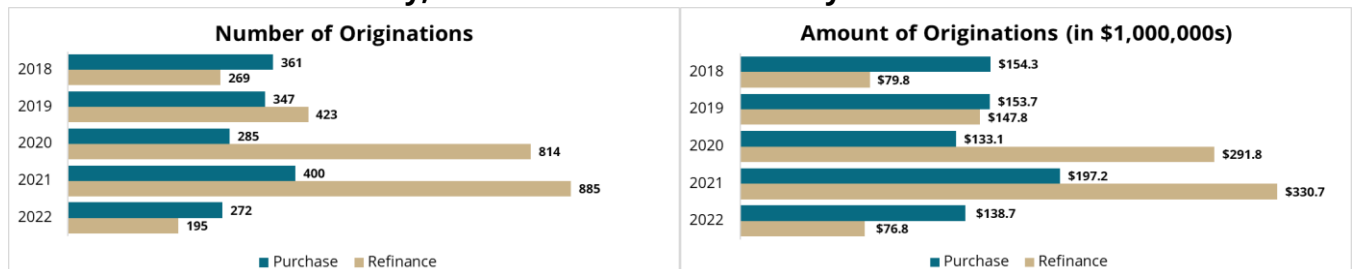
Housing Units: 18,170



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)	45	39 (87%)	\$20,115	28 (72%)	11 (28%)	26 (67%)	22 (56%)
GUARANTEED RATE, INC. (LML)	51	31 (61%)	\$14,875	23 (74%)	8 (26%)	20 (65%)	16 (52%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	29	26 (90%)	\$12,500	17 (65%)	9 (35%)	12 (46%)	12 (46%)
ROCKET MORTGAGE, LLC (LML)	37	20 (54%)	\$8,290	8 (40%)	12 (60%)	6 (30%)	12 (60%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	31	17 (55%)	\$10,045	16 (94%)	1 (6%)	11 (65%)	5 (29%)
EVERETT CO-OPERATIVE BANK (MBCU)	21	17 (81%)	\$7,735	6 (35%)	11 (65%)	2 (12%)	6 (35%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	22	16 (73%)	\$8,510	10 (63%)	6 (38%)	15 (94%)	8 (50%)
EASTERN BANK (MBCU)	19	15 (79%)	\$5,085	3 (20%)	12 (80%)	7 (47%)	12 (80%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	29	14 (48%)	\$2,790	3 (21%)	11 (79%)	7 (50%)	12 (86%)
ROCKLAND TRUST COMPANY (MBCU)	16	12 (75%)	\$6,210	8 (67%)	4 (33%)	9 (75%)	6 (50%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	18	12 (67%)	\$5,980	12 (100%)	0 (0%)	8 (67%)	7 (58%)
JEANNE D'ARC CREDIT UNION (MBCU)	12	11 (92%)	\$4,385	7 (64%)	4 (36%)	8 (73%)	1 (9%)
HOME POINT FINANCIAL CORPORATION (LML)	19	10 (53%)	\$5,890	7 (70%)	3 (30%)	9 (90%)	5 (50%)
RF RENOVATION MANAGEMENT COMPANY, LLC (Other)	12	9 (75%)	\$5,425	4 (44%)	5 (56%)	0 (0%)	0 (0%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	10	8 (80%)	\$4,040	7 (88%)	1 (13%)	6 (75%)	6 (75%)
GUILD MORTGAGE COMPANY (Other)	11	8 (73%)	\$3,170	8 (100%)	0 (0%)	4 (50%)	3 (38%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	17	8 (47%)	\$2,680	3 (38%)	5 (63%)	6 (75%)	3 (38%)
NEW FED MORTGAGE, CORP. (LML)	11	7 (64%)	\$3,615	5 (71%)	2 (29%)	4 (57%)	2 (29%)
CALIBER HOME LOANS, INC. (Other)	19	7 (37%)	\$3,245	4 (57%)	3 (43%)	3 (43%)	4 (57%)
HANSCOM (Other)	12	7 (58%)	\$1,525	4 (57%)	3 (43%)	6 (86%)	0 (0%)

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

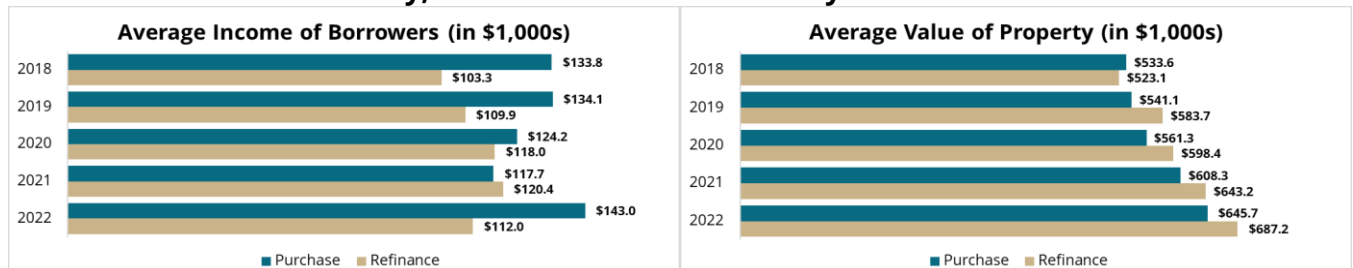


Geography: Everett

Mortgage Lending

Everett	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	70	46	119	2	144	127	266	508
Purchase Originations (Rate)	24 (71%)	9 (82%)	22 (67%)	0 (0%)	28 (74%)	27 (55%)	37 (55%)	110 (67%)
Refinance Originations (Rate)	7 (44%)	5 (45%)	14 (41%)	2 (100%)	38 (62%)	27 (55%)	48 (47%)	93 (54%)
Denials	17 (24%)	16 (35%)	44 (37%)	0 (0%)	23 (16%)	13 (10%)	75 (28%)	113 (22%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	7	18	0	24	4	29	64
Total Amount in \$1,000s)	\$5,235	\$4,125	\$9,210	\$0	\$12,260	\$2,390	\$11,495	\$33,220
FHA Loans	0	1	1	0	0	0	1	2
Single Unit	7	3	13	0	17	1	26	41
Median Loan Amount	\$565,000	\$625,000	\$470,000		\$485,000	\$655,000	\$415,000	\$505,000
Median Income	\$111,000	\$129,000	\$102,000		\$161,500	\$169,000	\$86,000	\$116,000
Median Value	\$665,000	\$785,000	\$605,000		\$615,000	\$815,000	\$550,000	\$630,000
LTV > 90	2 of 11	3 of 5	6 of 12	0 of 0	4 of 19	0 of 3	6 of 20	15 of 50
DTI > 45	1 of 11	4 of 5	0 of 12	0 of 0	3 of 19	0 of 3	4 of 20	8 of 50
Loan Costs > \$5,000	3 of 11	4 of 4	5 of 11	0 of 0	5 of 19	0 of 3	9 of 19	17 of 48
LICENSED MORTGAGE LENDERS - All Applications								
Applications	69	75	101	2	94	118	239	459
Purchase Originations (Rate)	36 (78%)	17 (46%)	39 (67%)	0 (0%)	21 (62%)	17 (35%)	61 (66%)	130 (58%)
Refinance Originations (Rate)	8 (35%)	9 (24%)	18 (43%)	0 (0%)	23 (40%)	16 (24%)	49 (35%)	74 (32%)
Denials	4 (6%)	20 (27%)	22 (22%)	1 (50%)	17 (18%)	30 (25%)	62 (26%)	94 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	30	15	34	0	18	14	52	111
Total Amount in \$1,000s)	\$13,820	\$8,975	\$20,470	\$0	\$8,530	\$8,070	\$22,900	\$59,865
FHA Loans	2	8	14	0	4	4	6	32
Single Unit	24	9	19	0	13	8	44	73
Median Loan Amount	\$470,000	\$615,000	\$605,000		\$440,000	\$570,000	\$450,000	\$545,000
Median Income	\$94,500	\$118,000	\$130,000		\$111,000	\$116,000	\$88,000	\$115,000
Median Value	\$575,000	\$635,000	\$650,000		\$505,000	\$690,000	\$545,000	\$615,000
LTV > 90	5 of 30	14 of 15	22 of 34	0 of 0	8 of 18	10 of 14	20 of 52	59 of 111
DTI > 45	4 of 30	6 of 15	17 of 34	0 of 0	5 of 18	3 of 14	12 of 52	35 of 111
Loan Costs > \$5,000	18 of 29	13 of 15	24 of 34	0 of 0	12 of 17	14 of 14	34 of 50	81 of 109
OTHER LENDERS - All Applications								
Applications	20	28	44	1	48	95	91	236
Purchase Originations (Rate)	10 (77%)	1 (13%)	8 (73%)	0 (0%)	8 (44%)	15 (37%)	14 (61%)	42 (46%)
Refinance Originations (Rate)	3 (50%)	7 (44%)	10 (53%)	0 (0%)	8 (38%)	11 (28%)	15 (31%)	39 (38%)
Denials	1 (5%)	9 (32%)	11 (25%)	0 (0%)	11 (23%)	9 (9%)	26 (29%)	41 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	0	3	0	5	6	11	21
Total Amount in \$1,000s)	\$3,125	\$0	\$1,075	\$0	\$2,755	\$3,150	\$4,295	\$10,105
FHA Loans	0	0	1	0	1	1	1	3
Single Unit	6	0	3	0	5	4	10	18
Median Loan Amount	\$475,000		\$405,000		\$575,000	\$540,000	\$405,000	\$475,000
Median Income	\$107,000		\$80,000		\$113,000	\$109,500	\$84,000	\$107,000
Median Value	\$595,000		\$415,000		\$585,000	\$630,000	\$495,000	\$575,000
LTV > 90	1 of 7	0 of 0	1 of 3	0 of 0	4 of 5	2 of 6	2 of 11	8 of 21
DTI > 45	3 of 7	0 of 0	1 of 3	0 of 0	1 of 5	1 of 6	4 of 11	6 of 21
Loan Costs > \$5,000	3 of 7	0 of 0	3 of 3	0 of 0	2 of 5	2 of 6	5 of 11	10 of 21

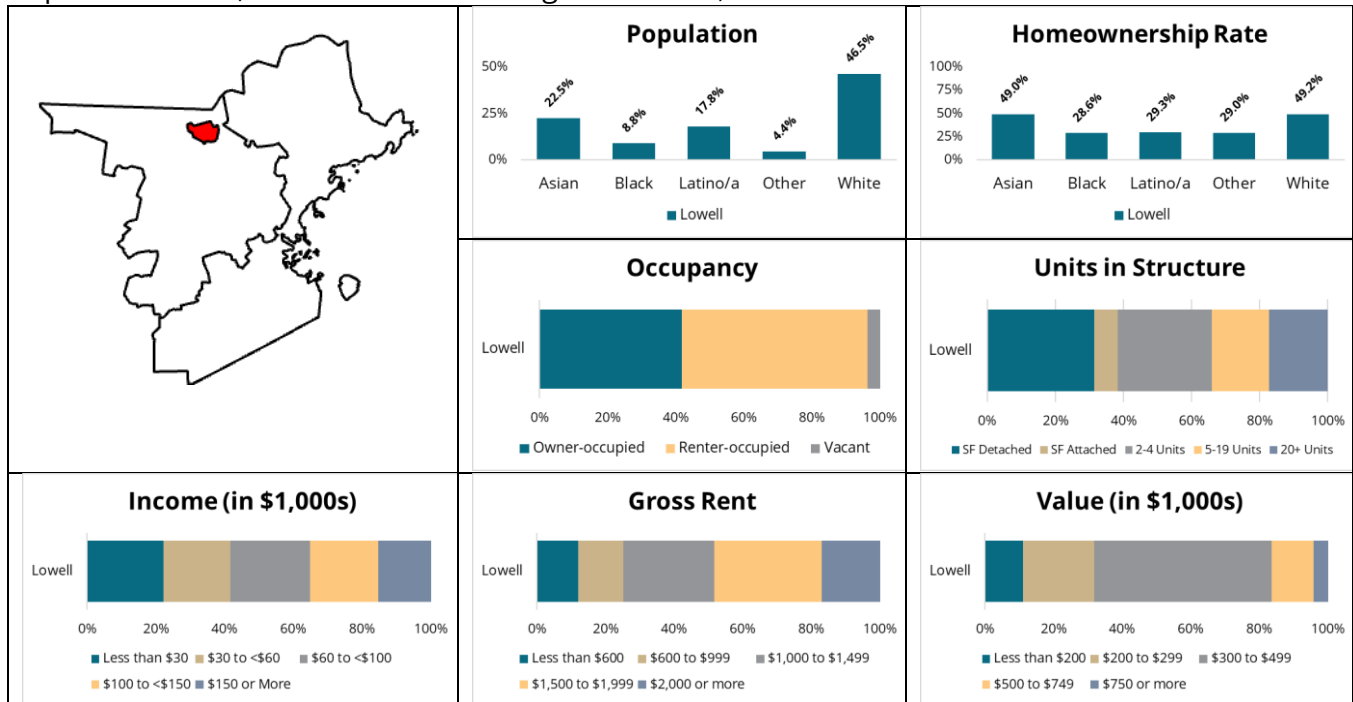
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Lowell

Population: 114,737

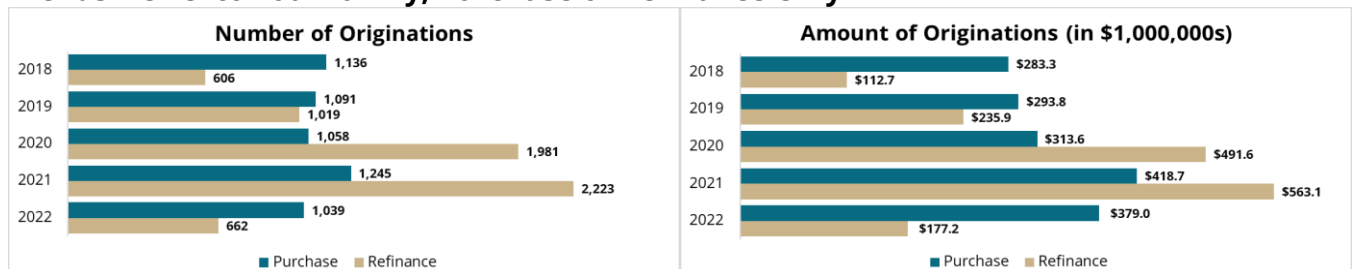
Housing Units: 43,975



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)	233	205 (88%)	\$56,995	81 (40%)	124 (60%)	58 (28%)	92 (45%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	146	106 (73%)	\$39,770	83 (78%)	23 (22%)	70 (66%)	64 (60%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	131	105 (80%)	\$42,885	80 (76%)	25 (24%)	64 (61%)	65 (62%)
ROCKET MORTGAGE, LLC (LML)	141	100 (71%)	\$29,590	32 (32%)	68 (68%)	34 (34%)	60 (60%)
GUARANTEED RATE, INC. (LML)	127	76 (60%)	\$25,070	60 (79%)	16 (21%)	39 (51%)	49 (64%)
DIGITAL FEDERAL CREDIT UNION (Other)	97	40 (41%)	\$10,110	15 (38%)	25 (63%)	17 (43%)	18 (45%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	54	39 (72%)	\$12,705	34 (87%)	5 (13%)	28 (72%)	27 (69%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	54	38 (70%)	\$14,530	32 (84%)	6 (16%)	13 (34%)	20 (53%)
GUILD MORTGAGE COMPANY (Other)	55	35 (64%)	\$12,515	30 (86%)	5 (14%)	21 (60%)	20 (57%)
HOMESTEAD FUNDING CORP. (LML)	43	34 (79%)	\$11,250	29 (85%)	5 (15%)	32 (94%)	29 (85%)
WASHINGTON SAVINGS BANK (MBCU)	44	32 (73%)	\$9,910	11 (34%)	21 (66%)	8 (25%)	22 (69%)
TOTAL MORTGAGE SERVICES, LLC (LML)	39	31 (79%)	\$8,885	28 (90%)	3 (10%)	20 (65%)	26 (84%)
NATIONSTAR MORTGAGE LLC (LML)	57	29 (51%)	\$7,455	1 (3%)	28 (97%)	9 (31%)	21 (72%)
NEW FED MORTGAGE, CORP. (LML)	30	27 (90%)	\$10,975	22 (81%)	5 (19%)	12 (44%)	15 (56%)
ROCKLAND TRUST COMPANY (MBCU)	38	27 (71%)	\$9,525	22 (81%)	5 (19%)	23 (85%)	21 (78%)
MORTGAGE EQUITY PARTNERS LLC (LML)	33	25 (76%)	\$8,825	23 (92%)	2 (8%)	18 (72%)	19 (76%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	51	25 (49%)	\$7,285	10 (40%)	15 (60%)	9 (36%)	16 (64%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	29	23 (79%)	\$9,115	19 (83%)	4 (17%)	9 (39%)	9 (39%)
ENTERPRISE BANK AND TRUST COMPANY (MBCU)	32	23 (72%)	\$6,095	17 (74%)	6 (26%)	1 (4%)	6 (26%)
MOVEMENT MORTGAGE, LLC (LML)	31	22 (71%)	\$8,960	17 (77%)	5 (23%)	15 (68%)	11 (50%)

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

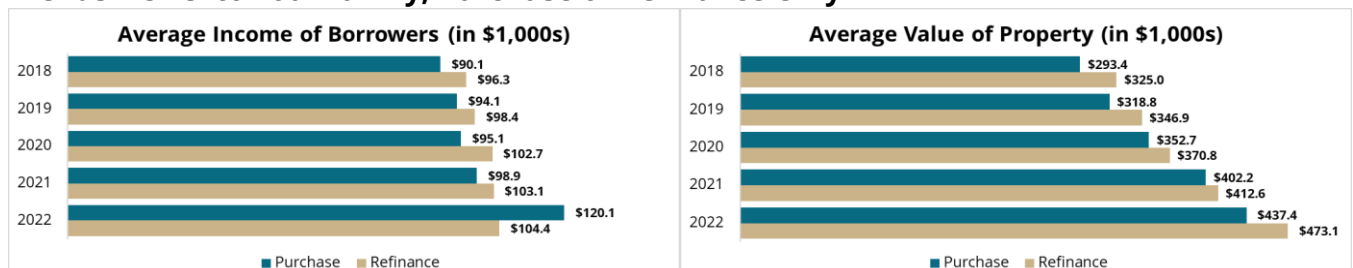


Geography: Lowell

Mortgage Lending

Lowell	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	298	58	167	4	520	313	774	1,360
Purchase Originations (Rate)	69 (58%)	15 (71%)	48 (64%)	1 (100%)	103 (69%)	102 (58%)	161 (55%)	338 (62%)
Refinance Originations (Rate)	57 (56%)	3 (21%)	15 (45%)	1 (100%)	140 (73%)	68 (75%)	147 (58%)	284 (66%)
Denials	72 (24%)	18 (31%)	46 (28%)	1 (25%)	72 (14%)	23 (7%)	167 (22%)	232 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	52	12	39	1	78	15	131	197
Total Amount in \$1,000s)	\$19,450	\$5,250	\$13,935	\$305	\$27,710	\$4,885	\$42,875	\$71,535
FHA Loans	2	1	5	0	1	0	9	9
Single Unit	44	9	30	0	77	13	117	173
Median Loan Amount	\$365,000	\$405,000	\$365,000	\$305,000	\$355,000	\$365,000	\$335,000	\$365,000
Median Income	\$89,000	\$106,000	\$78,000	\$169,000	\$106,500	\$102,000	\$81,000	\$92,000
Median Value	\$435,000	\$430,000	\$405,000	\$565,000	\$440,000	\$400,000	\$405,000	\$425,000
LTV > 90	14 of 49	11 of 12	26 of 37	0 of 1	22 of 68	4 of 10	54 of 121	77 of 177
DTI > 45	5 of 49	0 of 12	11 of 37	1 of 1	8 of 68	2 of 10	21 of 121	27 of 177
Loan Costs > \$5,000	11 of 47	2 of 12	11 of 31	1 of 1	8 of 65	4 of 10	26 of 114	37 of 166
LICENSED MORTGAGE LENDERS - All Applications								
Applications	277	132	271	7	410	335	856	1,432
Purchase Originations (Rate)	139 (84%)	64 (74%)	133 (75%)	4 (80%)	167 (77%)	66 (36%)	350 (75%)	573 (69%)
Refinance Originations (Rate)	56 (51%)	19 (41%)	42 (45%)	1 (50%)	106 (56%)	61 (41%)	184 (48%)	285 (49%)
Denials	30 (11%)	16 (12%)	31 (11%)	1 (14%)	39 (10%)	49 (15%)	114 (13%)	166 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	121	59	119	4	141	57	319	501
Total Amount in \$1,000s)	\$46,505	\$24,615	\$53,025	\$1,860	\$49,995	\$21,315	\$112,695	\$197,315
FHA Loans	21	25	56	2	15	17	75	136
Single Unit	108	47	77	4	130	51	287	417
Median Loan Amount	\$385,000	\$405,000	\$445,000	\$505,000	\$355,000	\$375,000	\$355,000	\$395,000
Median Income	\$90,000	\$96,000	\$96,000	\$85,000	\$101,000	\$95,000	\$82,000	\$96,000
Median Value	\$435,000	\$425,000	\$465,000	\$535,000	\$415,000	\$415,000	\$415,000	\$435,000
LTV > 90	43 of 121	46 of 58	98 of 119	1 of 4	64 of 137	32 of 55	174 of 314	284 of 494
DTI > 45	38 of 121	22 of 59	50 of 119	2 of 4	31 of 141	15 of 57	113 of 319	158 of 501
Loan Costs > \$5,000	67 of 119	49 of 57	91 of 117	2 of 4	74 of 139	32 of 55	193 of 313	315 of 491
OTHER LENDERS - All Applications								
Applications	191	81	129	2	279	247	491	929
Purchase Originations (Rate)	44 (51%)	9 (39%)	35 (67%)	0 (0%)	50 (60%)	27 (21%)	77 (48%)	165 (44%)
Refinance Originations (Rate)	13 (24%)	12 (31%)	15 (32%)	0 (0%)	62 (55%)	15 (21%)	70 (35%)	117 (36%)
Denials	44 (23%)	32 (40%)	35 (27%)	1 (50%)	52 (19%)	36 (15%)	139 (28%)	200 (22%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	41	8	29	0	45	18	73	141
Total Amount in \$1,000s)	\$15,815	\$2,740	\$11,205	\$0	\$15,095	\$6,760	\$23,655	\$51,615
FHA Loans	6	3	5	0	5	3	12	22
Single Unit	39	7	26	0	43	15	67	130
Median Loan Amount	\$385,000	\$315,000	\$385,000		\$305,000	\$350,000	\$315,000	\$355,000
Median Income	\$97,000	\$92,500	\$107,000		\$119,000	\$116,500	\$81,000	\$105,000
Median Value	\$425,000	\$345,000	\$435,000		\$395,000	\$435,000	\$395,000	\$415,000
LTV > 90	19 of 41	7 of 8	16 of 29	0 of 0	19 of 45	8 of 18	41 of 73	69 of 141
DTI > 45	12 of 40	4 of 8	8 of 29	0 of 0	9 of 45	6 of 18	28 of 73	39 of 140
Loan Costs > \$5,000	23 of 40	5 of 8	21 of 29	0 of 0	15 of 44	11 of 18	36 of 72	75 of 139

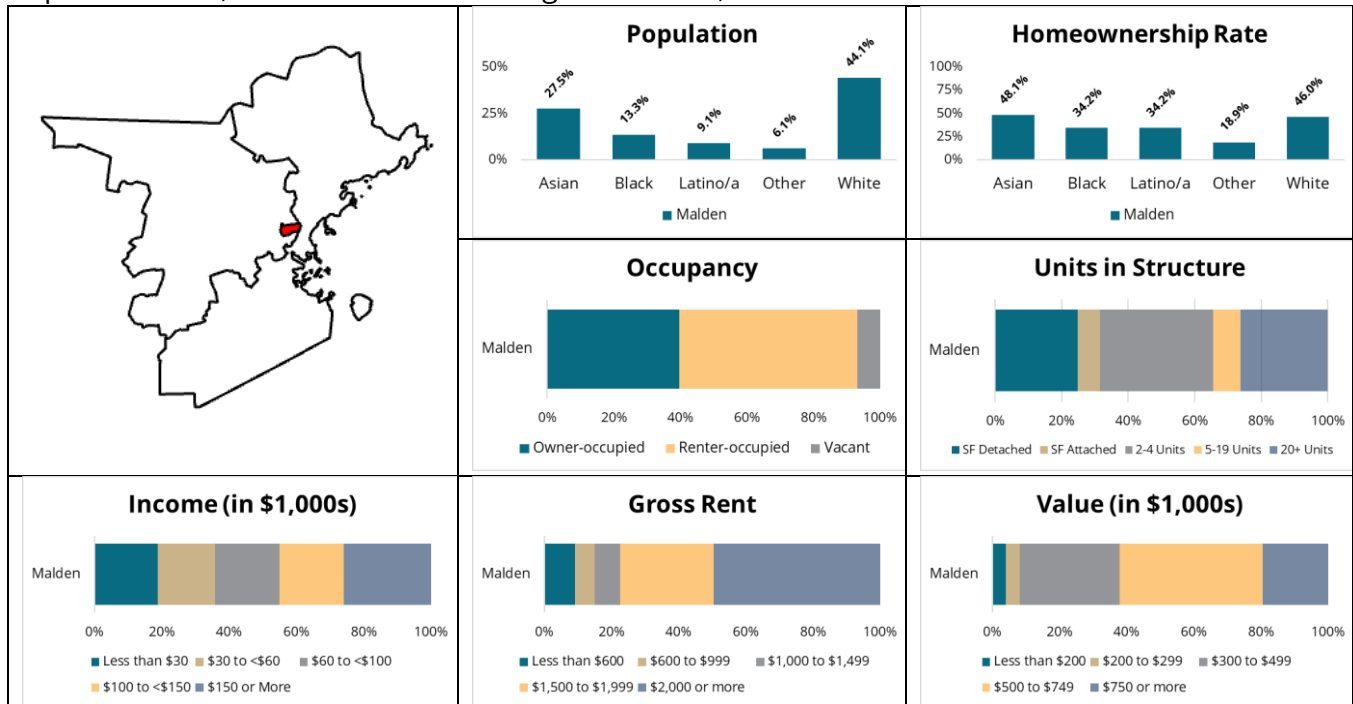
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Malden

Population: 65,463

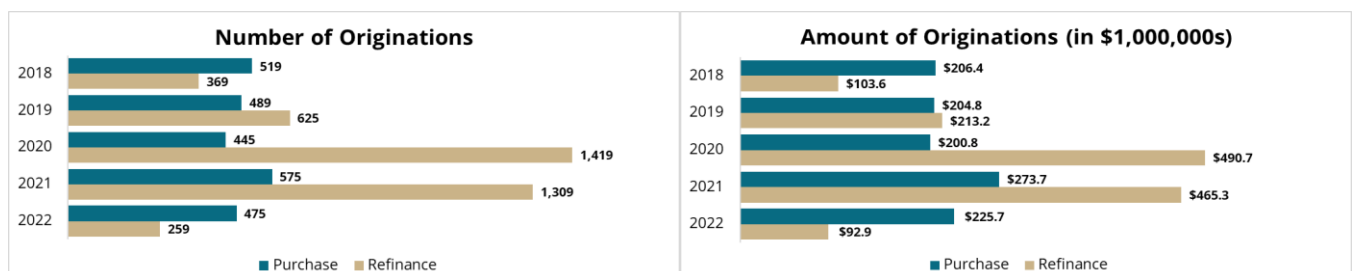
Housing Units: 27,708



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)	100	67 (67%)	\$27,785	55 (82%)	12 (18%)	33 (49%)	31 (46%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	64	53 (83%)	\$24,725	47 (89%)	6 (11%)	22 (42%)	15 (28%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	77	43 (56%)	\$11,035	10 (23%)	33 (77%)	12 (28%)	26 (60%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	54	42 (78%)	\$18,440	30 (71%)	12 (29%)	34 (81%)	30 (71%)
ROCKET MORTGAGE, LLC (LML)	46	32 (70%)	\$12,500	6 (19%)	26 (81%)	11 (34%)	17 (53%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	48	29 (60%)	\$14,695	26 (90%)	3 (10%)	16 (55%)	10 (34%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	35	27 (77%)	\$11,845	24 (89%)	3 (11%)	16 (59%)	16 (59%)
LOANDEPOT.COM, LLC (LML)	23	20 (87%)	\$8,100	7 (35%)	13 (65%)	9 (45%)	15 (75%)
EASTERN BANK (MBCU)	38	18 (47%)	\$5,590	7 (39%)	11 (61%)	7 (39%)	9 (50%)
ROCKLAND TRUST COMPANY (MBCU)	19	13 (68%)	\$6,175	11 (85%)	2 (15%)	4 (31%)	2 (15%)
EAST WEST BANK (MBCU)	16	11 (69%)	\$4,355	10 (91%)	1 (9%)	8 (73%)	0 (0%)
CALIBER HOME LOANS, INC. (Other)	19	10 (53%)	\$4,570	7 (70%)	3 (30%)	6 (60%)	7 (70%)
THE COOPERATIVE BANK (MBCU)	12	10 (83%)	\$3,630	10 (100%)	0 (0%)	3 (30%)	5 (50%)
WAKEFIELD CO-OPERATIVE BANK (MBCU)	9	9 (100%)	\$3,955	6 (67%)	3 (33%)	3 (33%)	3 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	31	8 (26%)	\$3,310	4 (50%)	4 (50%)	3 (38%)	4 (50%)
CAMBRIDGE SAVINGS BANK (MBCU)	10	8 (80%)	\$3,230	7 (88%)	1 (13%)	4 (50%)	3 (38%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	41	8 (20%)	\$2,790	4 (50%)	4 (50%)	4 (50%)	3 (38%)
NEW FED MORTGAGE, CORP. (LML)	7	7 (100%)	\$3,645	4 (57%)	3 (43%)	1 (14%)	2 (29%)
PENNYMAC LOAN SERVICES, LLC (LML)	19	7 (37%)	\$3,105	2 (29%)	5 (71%)	3 (43%)	3 (43%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	9	7 (78%)	\$2,975	6 (86%)	1 (14%)	5 (71%)	2 (29%)

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

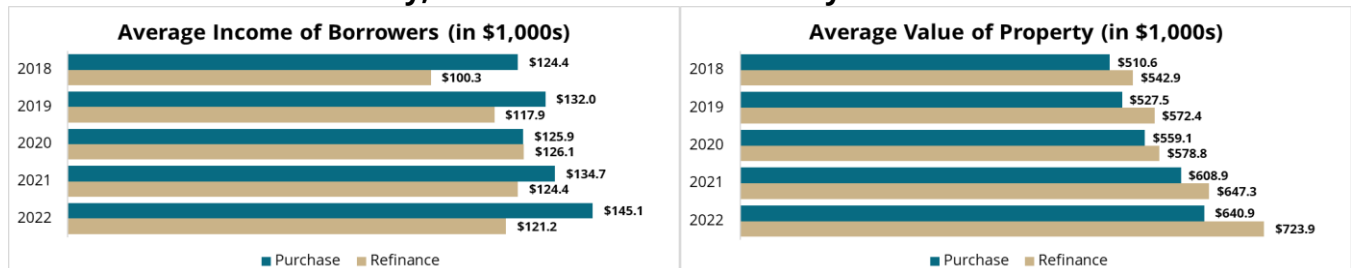


Geography: Malden

Mortgage Lending

Malden	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	188	64	66	5	333	165	363	821
Purchase Originations (Rate)	54 (64%)	11 (58%)	11 (58%)	1 (50%)	96 (68%)	30 (38%)	60 (51%)	203 (59%)
Refinance Originations (Rate)	15 (44%)	13 (54%)	5 (31%)	0 (0%)	39 (57%)	35 (64%)	47 (45%)	107 (54%)
Denials	46 (24%)	16 (25%)	24 (36%)	3 (60%)	55 (17%)	17 (10%)	108 (30%)	161 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	37	7	9	0	80	12	47	145
Total Amount in \$1,000s)	\$16,285	\$2,715	\$4,895	\$0	\$38,420	\$6,380	\$15,425	\$68,695
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	31	6	8	0	72	10	45	127
Median Loan Amount	\$475,000	\$345,000	\$575,000		\$475,000	\$555,000	\$325,000	\$485,000
Median Income	\$108,000	\$120,000	\$137,000		\$145,500	\$182,000	\$83,000	\$131,000
Median Value	\$625,000	\$620,000	\$705,000		\$635,000	\$710,000	\$505,000	\$635,000
LTV > 90	2 of 32	1 of 6	3 of 7	0 of 0	4 of 67	1 of 8	2 of 35	11 of 120
DTI > 45	1 of 28	0 of 6	1 of 7	0 of 0	3 of 67	0 of 8	3 of 35	5 of 116
Loan Costs > \$5,000	8 of 30	0 of 6	2 of 7	0 of 0	15 of 66	0 of 7	9 of 34	25 of 116
LICENSED MORTGAGE LENDERS - All Applications								
Applications	143	64	55	2	171	122	282	557
Purchase Originations (Rate)	79 (76%)	19 (79%)	23 (72%)	1 (50%)	65 (80%)	28 (47%)	112 (79%)	215 (71%)
Refinance Originations (Rate)	22 (56%)	19 (49%)	8 (35%)	0 (0%)	51 (57%)	22 (35%)	71 (51%)	122 (48%)
Denials	10 (7%)	14 (22%)	6 (11%)	0 (0%)	14 (8%)	17 (14%)	41 (15%)	61 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	64	17	19	1	58	23	93	182
Total Amount in \$1,000s)	\$28,630	\$8,875	\$10,045	\$545	\$27,470	\$11,185	\$36,205	\$86,750
FHA Loans	0	8	6	0	2	5	7	21
Single Unit	59	14	13	1	50	17	87	154
Median Loan Amount	\$435,000	\$505,000	\$525,000	\$545,000	\$475,000	\$455,000	\$385,000	\$465,000
Median Income	\$97,000	\$118,000	\$126,000	\$109,000	\$131,000	\$105,000	\$85,000	\$109,500
Median Value	\$560,000	\$555,000	\$635,000	\$685,000	\$555,000	\$595,000	\$495,000	\$555,000
LTV > 90	7 of 64	13 of 17	10 of 19	0 of 1	17 of 57	8 of 23	23 of 93	55 of 181
DTI > 45	14 of 64	9 of 17	6 of 19	0 of 1	14 of 58	8 of 23	33 of 93	51 of 182
Loan Costs > \$5,000	32 of 58	13 of 17	16 of 18	0 of 1	26 of 55	14 of 22	51 of 84	101 of 171
OTHER LENDERS - All Applications								
Applications	74	29	16	2	93	124	121	338
Purchase Originations (Rate)	22 (63%)	2 (40%)	5 (83%)	0 (0%)	19 (68%)	13 (20%)	20 (57%)	61 (44%)
Refinance Originations (Rate)	9 (36%)	4 (29%)	4 (50%)	0 (0%)	15 (38%)	12 (27%)	20 (32%)	44 (33%)
Denials	10 (14%)	13 (45%)	4 (25%)	1 (50%)	14 (15%)	11 (9%)	33 (27%)	53 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	17	1	3	0	17	9	18	47
Total Amount in \$1,000s)	\$9,145	\$785	\$1,675	\$0	\$7,655	\$5,375	\$7,560	\$24,635
FHA Loans	1	1	1	0	0	0	1	3
Single Unit	11	0	2	0	16	6	17	35
Median Loan Amount	\$565,000	\$785,000	\$415,000		\$485,000	\$565,000	\$410,000	\$495,000
Median Income	\$130,000	\$173,000	\$80,000		\$154,000	\$168,000	\$90,500	\$154,000
Median Value	\$685,000	\$805,000	\$715,000		\$545,000	\$665,000	\$535,000	\$645,000
LTV > 90	2 of 16	1 of 1	1 of 3	0 of 0	4 of 17	4 of 9	5 of 18	12 of 46
DTI > 45	5 of 17	1 of 1	1 of 3	0 of 0	1 of 17	1 of 9	7 of 18	9 of 47
Loan Costs > \$5,000	12 of 17	1 of 1	2 of 2	0 of 0	3 of 17	5 of 8	8 of 16	23 of 45

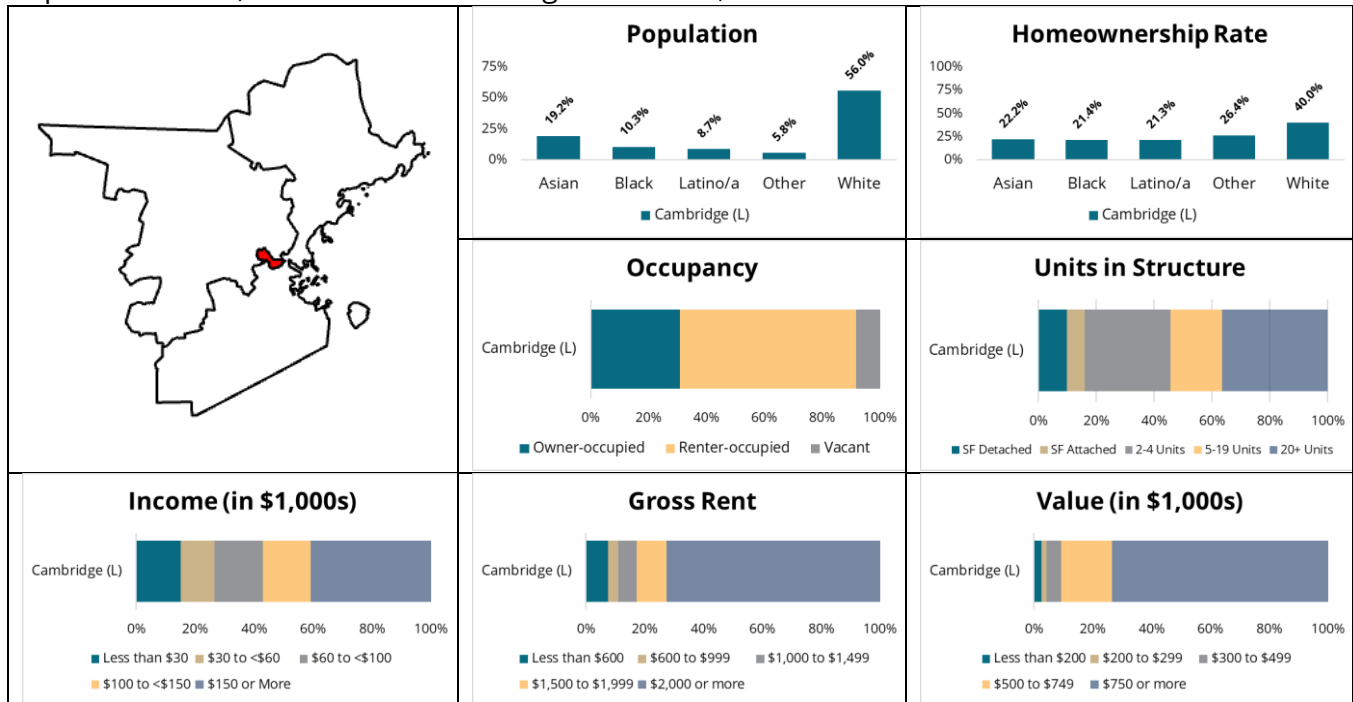
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Cambridge (L)

Population: 117,962

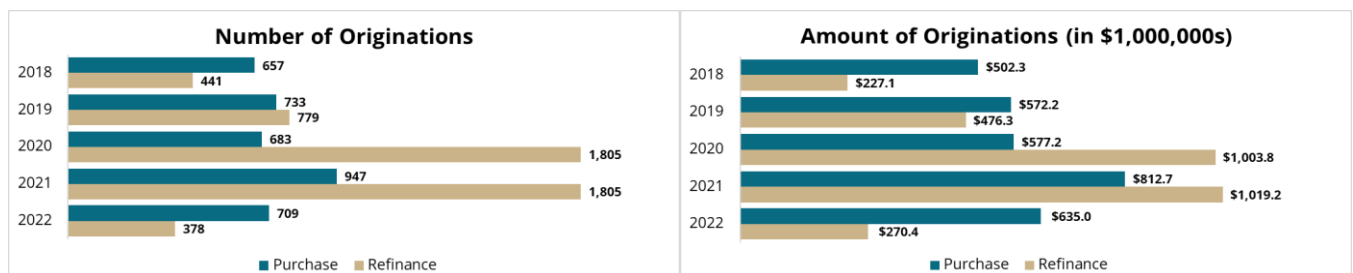
Housing Units: 53,948



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)	115	91 (79%)	\$70,125	72 (79%)	19 (21%)	19 (21%)	2 (2%)
CAMBRIDGE SAVINGS BANK (MBCU)	103	81 (79%)	\$64,305	58 (72%)	23 (28%)	10 (12%)	13 (16%)
FIRST REPUBLIC BANK (MBCU)	99	79 (80%)	\$98,465	60 (76%)	19 (24%)	15 (19%)	5 (6%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	95	68 (72%)	\$39,400	35 (51%)	33 (49%)	16 (24%)	14 (21%)
GUARANTEED RATE, INC. (LML)	97	54 (56%)	\$38,610	36 (67%)	18 (33%)	19 (35%)	11 (20%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	47	36 (77%)	\$32,830	30 (83%)	6 (17%)	11 (31%)	1 (3%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	43	35 (81%)	\$40,725	19 (54%)	16 (46%)	5 (14%)	9 (26%)
CAMBRIDGE TRUST COMPANY (MBCU)	42	35 (83%)	\$35,465	21 (60%)	14 (40%)	6 (17%)	5 (14%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	53	35 (66%)	\$35,045	20 (57%)	15 (43%)	7 (20%)	4 (11%)
SILICON VALLEY BANK (MBCU)	35	32 (91%)	\$13,280	26 (81%)	6 (19%)	17 (53%)	23 (72%)
ROCKLAND TRUST COMPANY (MBCU)	36	26 (72%)	\$22,840	20 (77%)	6 (23%)	6 (23%)	3 (12%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	35	20 (57%)	\$17,920	12 (60%)	8 (40%)	4 (20%)	2 (10%)
BERKSHIRE BANK (MBCU)	37	19 (51%)	\$22,365	16 (84%)	3 (16%)	5 (26%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	57	19 (33%)	\$16,245	10 (53%)	9 (47%)	5 (26%)	1 (5%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	49	19 (39%)	\$15,815	11 (58%)	8 (42%)	8 (42%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	23	17 (74%)	\$7,115	8 (47%)	9 (53%)	4 (24%)	4 (24%)
U.S. BANK NATIONAL ASSOCIATION (Other)	38	16 (42%)	\$18,150	13 (81%)	3 (19%)	5 (31%)	0 (0%)
EASTERN BANK (MBCU)	24	16 (67%)	\$9,420	8 (50%)	8 (50%)	2 (13%)	4 (25%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	19	15 (79%)	\$14,525	12 (80%)	3 (20%)	1 (7%)	1 (7%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	19	15 (79%)	\$10,105	8 (53%)	7 (47%)	4 (27%)	2 (13%)

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

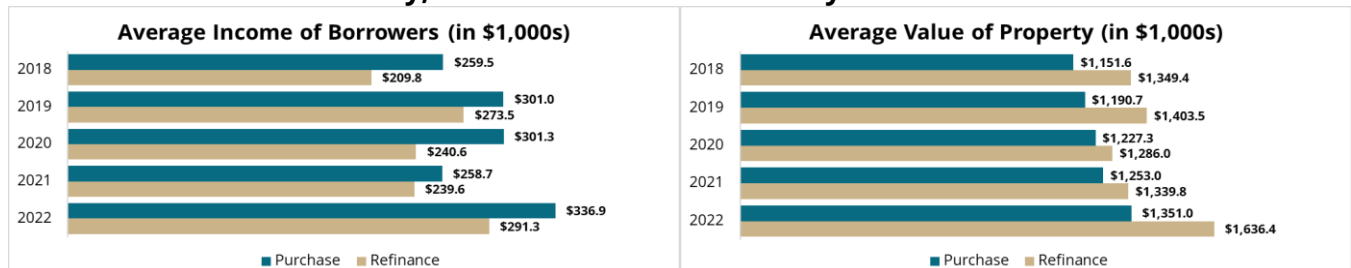


Geography: Cambridge (L)

Mortgage Lending

Cambridge (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	211	40	45	3	688	373	220	1,360
Purchase Originations (Rate)	87 (70%)	11 (85%)	11 (69%)	0 (0%)	242 (77%)	138 (66%)	63 (69%)	489 (72%)
Refinance Originations (Rate)	25 (74%)	9 (60%)	11 (73%)	0 (0%)	137 (73%)	66 (62%)	33 (52%)	248 (69%)
Denials	42 (20%)	4 (10%)	11 (24%)	1 (33%)	70 (10%)	20 (5%)	45 (20%)	148 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	59	8	9	0	203	63	49	342
Total Amount in \$1,000s)	\$47,585	\$3,360	\$5,255	\$0	\$181,375	\$69,245	\$15,455	\$306,820
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	57	8	9	0	192	59	48	325
Median Loan Amount	\$755,000	\$295,000	\$405,000		\$755,000	\$945,000	\$305,000	\$765,000
Median Income	\$230,000	\$91,000	\$140,000		\$226,000	\$276,000	\$77,000	\$230,000
Median Value	\$1,065,000	\$295,000	\$845,000		\$1,115,000	\$1,400,000	\$365,000	\$1,160,000
LTV > 90	6 of 57	5 of 7	5 of 9	0 of 0	13 of 195	10 of 60	23 of 45	39 of 328
DTI > 45	2 of 55	1 of 7	1 of 9	0 of 0	8 of 195	1 of 60	7 of 45	13 of 326
Loan Costs > \$5,000	24 of 55	1 of 6	2 of 8	0 of 0	87 of 182	35 of 59	4 of 38	149 of 310
LICENSED MORTGAGE LENDERS - All Applications								
Applications	94	7	17	1	191	96	76	406
Purchase Originations (Rate)	43 (65%)	1 (50%)	3 (38%)	0 (0%)	67 (68%)	27 (49%)	16 (52%)	141 (62%)
Refinance Originations (Rate)	16 (67%)	2 (40%)	4 (57%)	0 (0%)	48 (55%)	18 (46%)	23 (55%)	88 (54%)
Denials	10 (11%)	3 (43%)	3 (18%)	1 (100%)	8 (4%)	4 (4%)	13 (17%)	29 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	31	0	3	0	56	23	15	113
Total Amount in \$1,000s)	\$22,365	\$0	\$2,225	\$0	\$47,180	\$14,625	\$5,495	\$86,395
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	29	0	3	0	55	22	15	109
Median Loan Amount	\$645,000		\$775,000		\$720,000	\$545,000	\$325,000	\$675,000
Median Income	\$177,000		\$205,000		\$225,000	\$178,000	\$84,000	\$212,000
Median Value	\$845,000		\$865,000		\$940,000	\$835,000	\$695,000	\$885,000
LTV > 90	2 of 31	0 of 0	1 of 3	0 of 0	4 of 56	1 of 23	0 of 15	8 of 113
DTI > 45	2 of 31	0 of 0	0 of 3	0 of 0	6 of 56	2 of 23	4 of 15	10 of 113
Loan Costs > \$5,000	13 of 30	0 of 0	1 of 3	0 of 0	36 of 56	10 of 23	4 of 15	60 of 112
OTHER LENDERS - All Applications								
Applications	70	10	11	1	152	189	62	433
Purchase Originations (Rate)	20 (49%)	2 (67%)	3 (100%)	0 (0%)	43 (69%)	31 (27%)	6 (38%)	99 (44%)
Refinance Originations (Rate)	4 (27%)	1 (50%)	5 (83%)	0 (0%)	34 (58%)	18 (38%)	17 (55%)	62 (48%)
Denials	10 (14%)	2 (20%)	0 (0%)	1 (100%)	23 (15%)	15 (8%)	17 (27%)	51 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	11	2	3	0	35	18	5	69
Total Amount in \$1,000s)	\$10,675	\$1,180	\$2,695	\$0	\$34,555	\$19,580	\$1,835	\$68,685
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	11	2	3	0	35	16	5	67
Median Loan Amount	\$755,000	\$590,000	\$885,000		\$785,000	\$855,000	\$375,000	\$785,000
Median Income	\$250,000	\$3,398,500	\$287,000		\$234,000	\$256,000	\$84,000	\$250,000
Median Value	\$1,105,000	\$845,000	\$1,105,000		\$1,015,000	\$1,265,000	\$655,000	\$1,095,000
LTV > 90	0 of 11	1 of 2	0 of 3	0 of 0	2 of 35	0 of 18	0 of 5	3 of 69
DTI > 45	2 of 11	0 of 2	1 of 3	0 of 0	5 of 35	2 of 18	1 of 5	10 of 69
Loan Costs > \$5,000	6 of 11	1 of 2	2 of 3	0 of 0	19 of 34	12 of 18	1 of 5	40 of 68

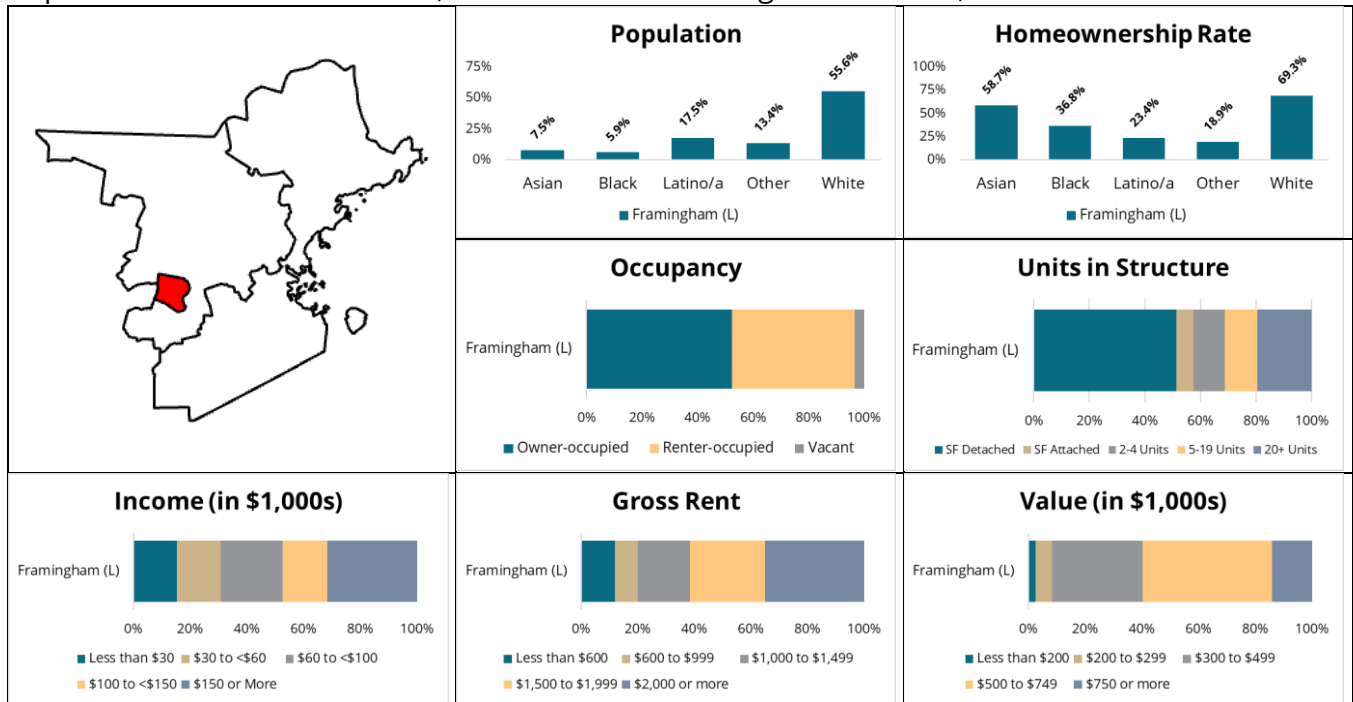
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Framingham (L)

Population: 71,805

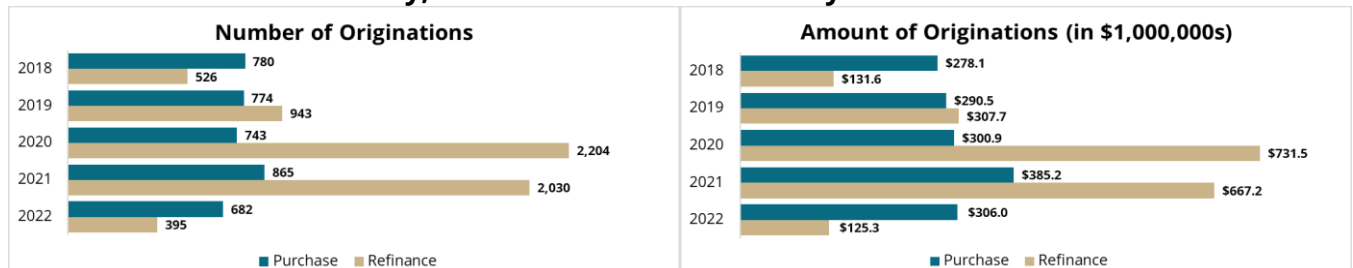
Housing Units: 26,294



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)	138	91 (66%)	\$42,505	77 (85%)	14 (15%)	32 (35%)	34 (37%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	71	61 (86%)	\$21,755	48 (79%)	13 (21%)	29 (48%)	39 (64%)
ROCKET MORTGAGE, LLC (LML)	75	56 (75%)	\$21,960	23 (41%)	33 (59%)	13 (23%)	24 (43%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	70	52 (74%)	\$21,100	38 (73%)	14 (27%)	12 (23%)	17 (33%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	85	51 (60%)	\$15,345	15 (29%)	36 (71%)	9 (18%)	18 (35%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	48	36 (75%)	\$17,960	32 (89%)	4 (11%)	12 (33%)	4 (11%)
MIDDLESEX SAVINGS BANK (MBCU)	42	31 (74%)	\$9,625	13 (42%)	18 (58%)	1 (3%)	7 (23%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	45	26 (58%)	\$12,410	25 (96%)	1 (4%)	10 (38%)	6 (23%)
ENVISION BANK (MBCU)	26	25 (96%)	\$10,765	21 (84%)	4 (16%)	5 (20%)	10 (40%)
DIGITAL FEDERAL CREDIT UNION (Other)	47	19 (40%)	\$5,825	8 (42%)	11 (58%)	5 (26%)	5 (26%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	45	19 (42%)	\$4,645	1 (5%)	18 (95%)	2 (11%)	10 (53%)
GUARANTEED RATE AFFINITY, LLC (LML)	21	18 (86%)	\$8,580	18 (100%)	0 (0%)	6 (33%)	6 (33%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	40	18 (45%)	\$7,550	11 (61%)	7 (39%)	1 (6%)	8 (44%)
PENNYMAC LOAN SERVICES, LLC (LML)	33	17 (52%)	\$6,965	7 (41%)	10 (59%)	7 (41%)	4 (24%)
HOME POINT FINANCIAL CORPORATION (LML)	25	16 (64%)	\$7,290	11 (69%)	5 (31%)	7 (44%)	5 (31%)
GUILD MORTGAGE COMPANY (Other)	22	16 (73%)	\$5,950	12 (75%)	4 (25%)	1 (6%)	9 (56%)
LOANDEPOT.COM, LLC (LML)	21	15 (71%)	\$6,305	7 (47%)	8 (53%)	3 (20%)	6 (40%)
METRO (MBCU)	22	14 (64%)	\$5,230	7 (50%)	7 (50%)	3 (21%)	5 (36%)
METROWEST COMMUNITY FEDERAL CREDIT UNION (Other)	17	14 (82%)	\$2,650	0 (0%)	14 (100%)	1 (7%)	4 (29%)
RADIUS FINANCIAL GROUP INC. (LML)	16	13 (81%)	\$6,645	11 (85%)	2 (15%)	4 (31%)	6 (46%)

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

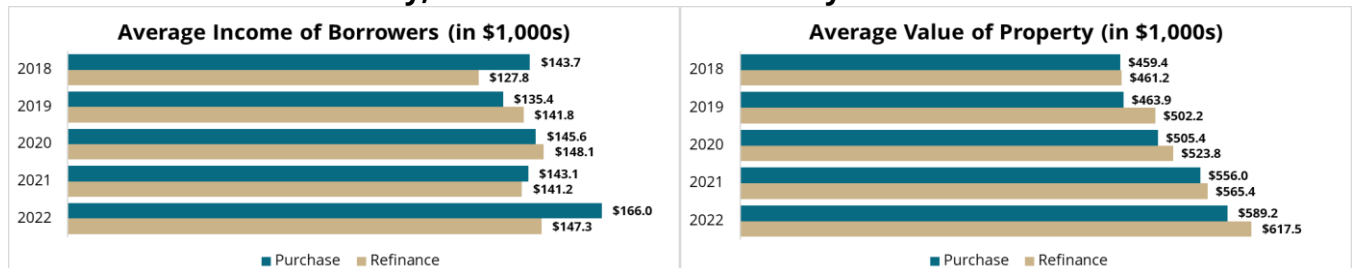


Geography: Framingham (L)

Mortgage Lending

Framingham (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	98	28	104	2	624	209	386	1,065
Purchase Originations (Rate)	34 (56%)	5 (83%)	15 (52%)	0 (0%)	126 (65%)	43 (51%)	50 (48%)	223 (60%)
Refinance Originations (Rate)	12 (67%)	0 (0%)	9 (41%)	1 (50%)	109 (68%)	34 (56%)	63 (51%)	165 (62%)
Denials	9 (9%)	8 (29%)	43 (41%)	0 (0%)	98 (16%)	24 (11%)	108 (28%)	182 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	27	5	11	0	112	22	45	177
Total Amount in \$1,000s)	\$14,835	\$2,625	\$4,485	\$0	\$51,070	\$11,020	\$14,335	\$84,035
FHA Loans	0	0	2	0	1	0	3	3
Single Unit	27	5	11	0	111	22	45	176
Median Loan Amount	\$545,000	\$415,000	\$435,000		\$470,000	\$490,000	\$305,000	\$485,000
Median Income	\$155,000	\$152,000	\$87,000		\$160,000	\$158,000	\$78,000	\$148,000
Median Value	\$635,000	\$645,000	\$505,000		\$605,000	\$615,000	\$480,000	\$605,000
LTV > 90	4 of 25	2 of 4	7 of 11	0 of 0	8 of 99	5 of 22	8 of 40	26 of 161
DTI > 45	2 of 25	0 of 4	4 of 11	0 of 0	10 of 99	2 of 22	12 of 40	18 of 161
Loan Costs > \$5,000	6 of 25	1 of 4	5 of 11	0 of 0	14 of 96	1 of 22	7 of 38	27 of 158
LICENSED MORTGAGE LENDERS - All Applications								
Applications	77	39	149	5	363	185	318	818
Purchase Originations (Rate)	46 (73%)	18 (86%)	68 (69%)	1 (50%)	181 (83%)	40 (37%)	122 (74%)	354 (69%)
Refinance Originations (Rate)	7 (54%)	6 (33%)	22 (44%)	1 (33%)	77 (55%)	31 (42%)	74 (51%)	144 (48%)
Denials	1 (1%)	6 (15%)	18 (12%)	1 (20%)	29 (8%)	11 (6%)	37 (12%)	66 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	38	16	56	1	160	34	104	305
Total Amount in \$1,000s)	\$18,190	\$8,950	\$25,650	\$705	\$76,510	\$17,190	\$38,360	\$147,195
FHA Loans	1	4	12	0	7	2	10	26
Single Unit	38	16	53	1	150	34	99	292
Median Loan Amount	\$475,000	\$525,000	\$465,000	\$705,000	\$495,000	\$495,000	\$390,000	\$495,000
Median Income	\$135,000	\$139,000	\$110,500	\$295,000	\$138,000	\$122,000	\$89,000	\$132,000
Median Value	\$625,000	\$685,000	\$540,000	\$925,000	\$590,000	\$560,000	\$490,000	\$585,000
LTV > 90	9 of 38	7 of 16	36 of 56	0 of 1	42 of 158	16 of 33	38 of 103	110 of 302
DTI > 45	6 of 38	5 of 16	17 of 56	0 of 1	29 of 160	5 of 34	32 of 104	62 of 305
Loan Costs > \$5,000	12 of 36	12 of 16	34 of 52	1 of 1	67 of 158	20 of 33	49 of 98	146 of 296
OTHER LENDERS - All Applications								
Applications	43	17	81	2	299	199	207	641
Purchase Originations (Rate)	11 (58%)	3 (75%)	21 (70%)	0 (0%)	62 (61%)	14 (15%)	34 (63%)	111 (44%)
Refinance Originations (Rate)	2 (25%)	4 (40%)	12 (43%)	0 (0%)	52 (53%)	21 (36%)	31 (37%)	91 (45%)
Denials	8 (19%)	3 (18%)	25 (31%)	1 (50%)	39 (13%)	14 (7%)	49 (24%)	90 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	7	2	18	0	53	9	27	89
Total Amount in \$1,000s)	\$3,585	\$1,240	\$8,280	\$0	\$28,015	\$3,845	\$9,205	\$44,965
FHA Loans	0	1	1	0	2	0	2	4
Single Unit	7	1	16	0	51	8	24	83
Median Loan Amount	\$475,000	\$620,000	\$480,000		\$495,000	\$485,000	\$365,000	\$495,000
Median Income	\$144,000	\$115,000	\$129,500		\$130,000	\$119,000	\$75,000	\$129,500
Median Value	\$785,000	\$700,000	\$585,000		\$605,000	\$535,000	\$485,000	\$605,000
LTV > 90	0 of 7	2 of 2	5 of 18	0 of 0	13 of 53	3 of 9	6 of 27	23 of 89
DTI > 45	1 of 7	1 of 2	4 of 18	0 of 0	14 of 53	0 of 9	9 of 27	20 of 89
Loan Costs > \$5,000	3 of 7	2 of 2	10 of 18	0 of 0	25 of 53	5 of 9	14 of 27	45 of 89

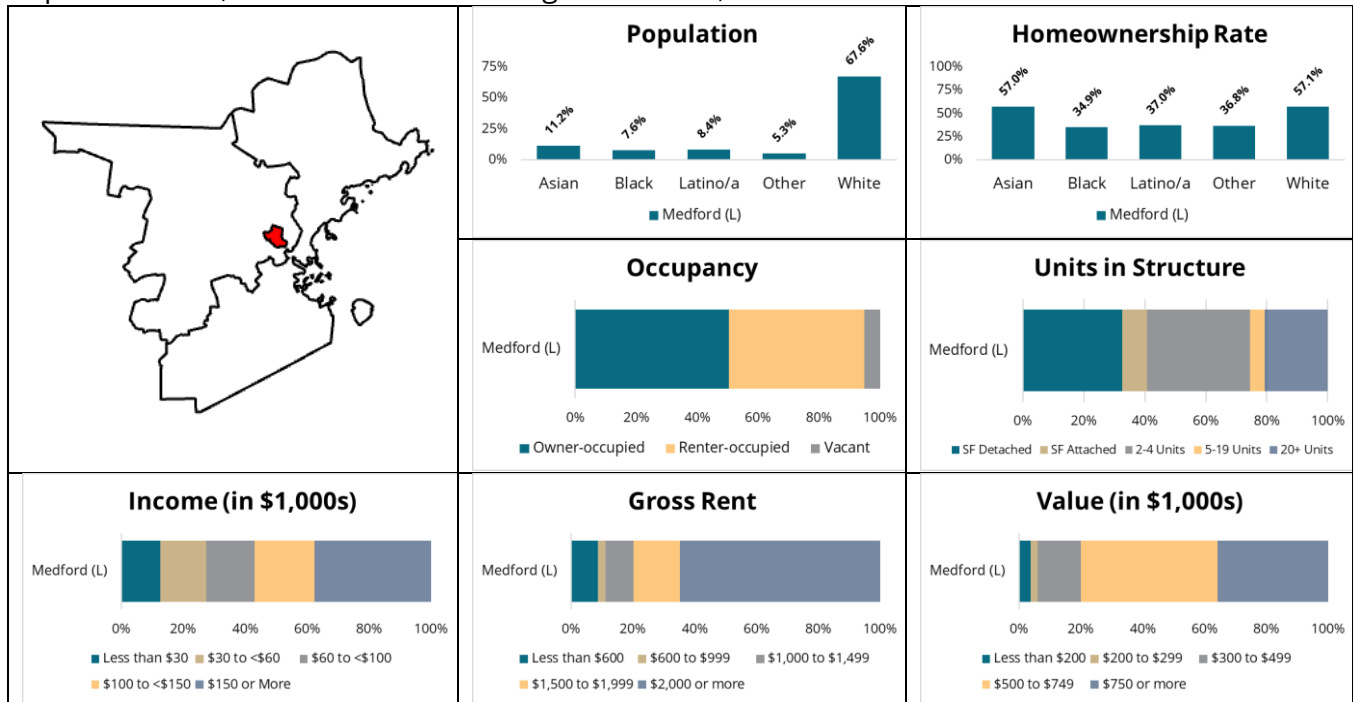
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Medford (L)

Population: 61,748

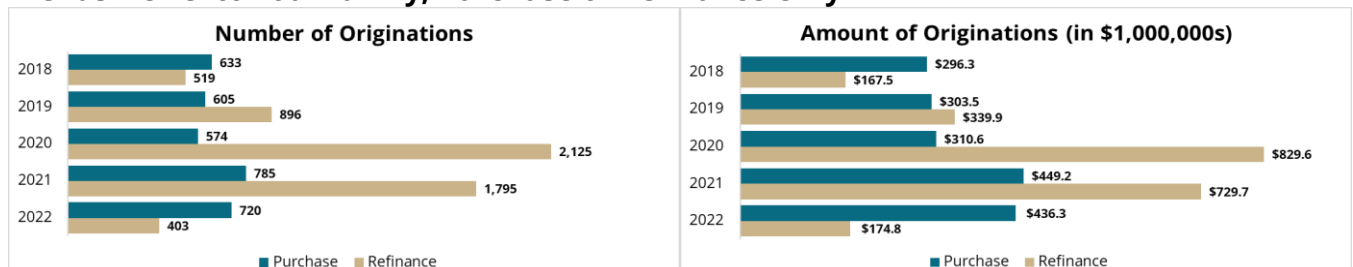
Housing Units: 26,761



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)	163	105 (64%)	\$56,535	92 (88%)	13 (12%)	42 (40%)	24 (23%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	111	93 (84%)	\$58,465	78 (84%)	15 (16%)	22 (24%)	9 (10%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	104	60 (58%)	\$20,280	18 (30%)	42 (70%)	6 (10%)	28 (47%)
CAMBRIDGE SAVINGS BANK (MBCU)	54	44 (81%)	\$24,760	39 (89%)	5 (11%)	13 (30%)	10 (23%)
ROCKET MORTGAGE, LLC (LML)	47	41 (87%)	\$17,335	21 (51%)	20 (49%)	13 (32%)	17 (41%)
EASTERN BANK (MBCU)	43	33 (77%)	\$13,475	11 (33%)	22 (67%)	11 (33%)	9 (27%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	43	30 (70%)	\$16,810	22 (73%)	8 (27%)	5 (17%)	4 (13%)
FIRST REPUBLIC BANK (MBCU)	38	24 (63%)	\$15,100	23 (96%)	1 (4%)	6 (25%)	3 (13%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	26	21 (81%)	\$12,765	19 (90%)	2 (10%)	16 (76%)	5 (24%)
GUILD MORTGAGE COMPANY (Other)	26	21 (81%)	\$11,905	20 (95%)	1 (5%)	4 (19%)	4 (19%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	33	21 (64%)	\$10,925	20 (95%)	1 (5%)	6 (29%)	5 (24%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	25	19 (76%)	\$12,415	14 (74%)	5 (26%)	5 (26%)	3 (16%)
BROOKLINE BANK (MBCU)	26	19 (73%)	\$5,855	4 (21%)	15 (79%)	0 (0%)	8 (42%)
ROCKLAND TRUST COMPANY (MBCU)	32	18 (56%)	\$10,690	14 (78%)	4 (22%)	6 (33%)	6 (33%)
MORTGAGE NETWORK, INC. (LML)	20	18 (90%)	\$8,680	12 (67%)	6 (33%)	1 (6%)	5 (28%)
JEANNE D'ARC CREDIT UNION (MBCU)	21	17 (81%)	\$11,095	6 (35%)	11 (65%)	3 (18%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	22	17 (77%)	\$10,835	14 (82%)	3 (18%)	4 (24%)	2 (12%)
U.S. BANK NATIONAL ASSOCIATION (Other)	42	17 (40%)	\$9,595	14 (82%)	3 (18%)	3 (18%)	3 (18%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	47	16 (34%)	\$10,090	12 (75%)	4 (25%)	3 (19%)	2 (13%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	14	14 (100%)	\$9,620	12 (86%)	2 (14%)	4 (29%)	0 (0%)

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

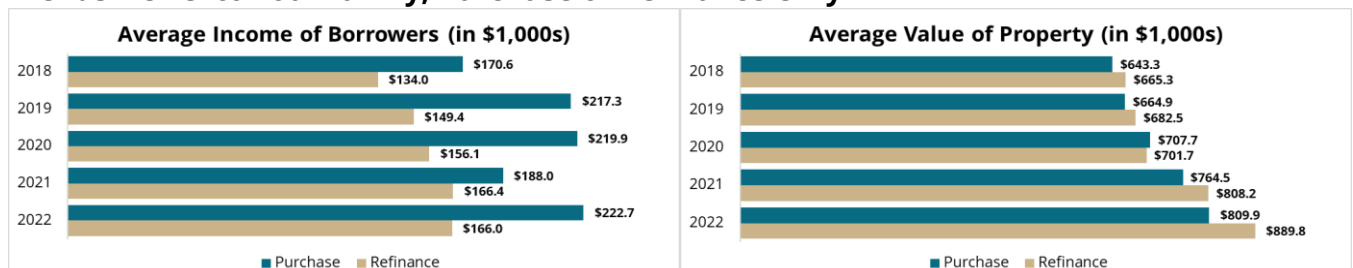


Geography: Medford (L)

Mortgage Lending

Medford (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	159	55	58	5	715	265	377	1,257
Purchase Originations (Rate)	73 (74%)	7 (64%)	16 (73%)	0 (0%)	188 (76%)	73 (48%)	43 (57%)	357 (67%)
Refinance Originations (Rate)	5 (31%)	12 (57%)	4 (29%)	2 (100%)	141 (66%)	47 (64%)	67 (49%)	211 (62%)
Denials	30 (19%)	14 (25%)	18 (31%)	1 (20%)	123 (17%)	21 (8%)	124 (33%)	207 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	60	6	15	0	167	33	40	281
Total Amount in \$1,000s)	\$34,010	\$3,160	\$10,215	\$0	\$105,375	\$21,385	\$14,160	\$174,145
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	56	6	13	0	147	30	39	252
Median Loan Amount	\$565,000	\$445,000	\$735,000		\$675,000	\$665,000	\$345,000	\$645,000
Median Income	\$160,500	\$105,500	\$171,000		\$204,000	\$200,000	\$81,000	\$195,000
Median Value	\$725,000	\$535,000	\$865,000		\$805,000	\$785,000	\$560,000	\$805,000
LTV > 90	7 of 55	1 of 5	1 of 13	0 of 0	15 of 153	7 of 31	11 of 38	31 of 257
DTI > 45	2 of 54	0 of 5	0 of 13	0 of 0	8 of 153	1 of 31	5 of 38	11 of 256
Loan Costs > \$5,000	16 of 51	2 of 5	3 of 13	0 of 0	49 of 147	10 of 31	5 of 34	80 of 247
LICENSED MORTGAGE LENDERS - All Applications								
Applications	143	28	19	4	278	138	156	610
Purchase Originations (Rate)	89 (76%)	5 (63%)	8 (67%)	2 (67%)	118 (74%)	36 (55%)	58 (83%)	258 (71%)
Refinance Originations (Rate)	16 (62%)	7 (35%)	5 (71%)	0 (0%)	59 (53%)	32 (47%)	42 (51%)	119 (51%)
Denials	16 (11%)	6 (21%)	2 (11%)	1 (25%)	17 (6%)	6 (4%)	21 (13%)	48 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	84	5	7	2	113	34	55	245
Total Amount in \$1,000s)	\$49,060	\$2,795	\$4,995	\$1,130	\$63,295	\$17,850	\$22,275	\$139,125
FHA Loans	0	0	1	0	2	1	0	4
Single Unit	74	4	6	2	102	32	50	220
Median Loan Amount	\$555,000	\$565,000	\$665,000	\$565,000	\$575,000	\$530,000	\$425,000	\$555,000
Median Income	\$142,500	\$167,000	\$134,000	\$247,500	\$170,000	\$122,000	\$91,000	\$153,000
Median Value	\$725,000	\$625,000	\$705,000	\$660,000	\$725,000	\$695,000	\$575,000	\$715,000
LTV > 90	4 of 84	1 of 5	2 of 6	1 of 2	17 of 113	8 of 34	9 of 55	33 of 244
DTI > 45	13 of 84	1 of 5	2 of 7	0 of 2	12 of 113	5 of 34	17 of 55	33 of 245
Loan Costs > \$5,000	39 of 84	3 of 5	5 of 7	0 of 2	56 of 113	19 of 33	18 of 54	122 of 244
OTHER LENDERS - All Applications								
Applications	64	18	18	1	219	168	94	488
Purchase Originations (Rate)	19 (51%)	3 (75%)	5 (63%)	0 (0%)	62 (66%)	21 (21%)	16 (59%)	110 (45%)
Refinance Originations (Rate)	12 (71%)	3 (43%)	4 (50%)	0 (0%)	44 (59%)	13 (23%)	17 (38%)	76 (47%)
Denials	6 (9%)	4 (22%)	4 (22%)	0 (0%)	31 (14%)	13 (8%)	28 (30%)	58 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	15	3	5	0	54	15	16	92
Total Amount in \$1,000s)	\$9,345	\$1,915	\$2,575	\$0	\$33,170	\$9,795	\$6,600	\$56,800
FHA Loans	0	0	0	0	1	0	0	1
Single Unit	15	3	5	0	52	14	15	89
Median Loan Amount	\$575,000	\$645,000	\$515,000		\$595,000	\$575,000	\$410,000	\$590,000
Median Income	\$160,000	\$156,000	\$117,000		\$168,000	\$240,000	\$89,500	\$170,000
Median Value	\$715,000	\$755,000	\$655,000		\$750,000	\$725,000	\$570,000	\$745,000
LTV > 90	1 of 15	1 of 3	1 of 5	0 of 0	8 of 54	1 of 15	1 of 16	12 of 92
DTI > 45	1 of 15	0 of 3	1 of 5	0 of 0	4 of 54	1 of 15	4 of 16	7 of 92
Loan Costs > \$5,000	5 of 15	2 of 3	3 of 5	0 of 0	16 of 54	4 of 15	5 of 16	30 of 92

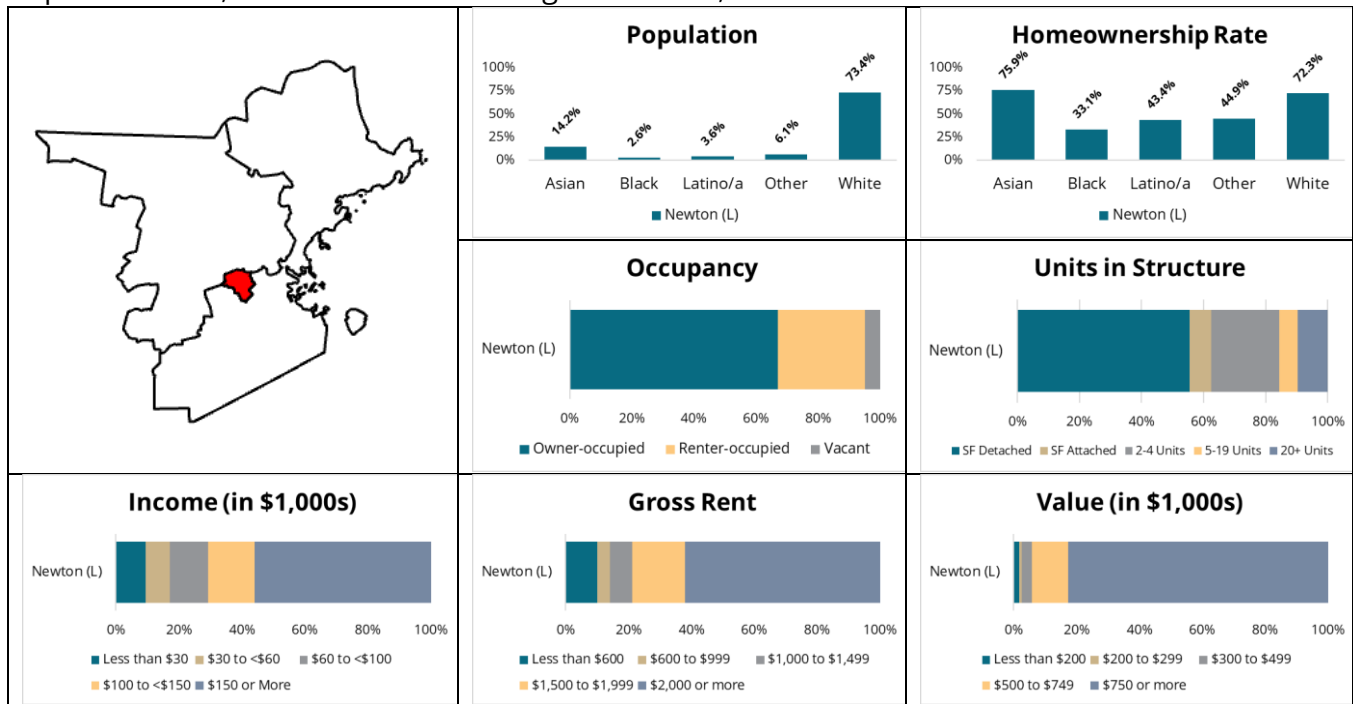
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Newton (L)**

Population: 88,453

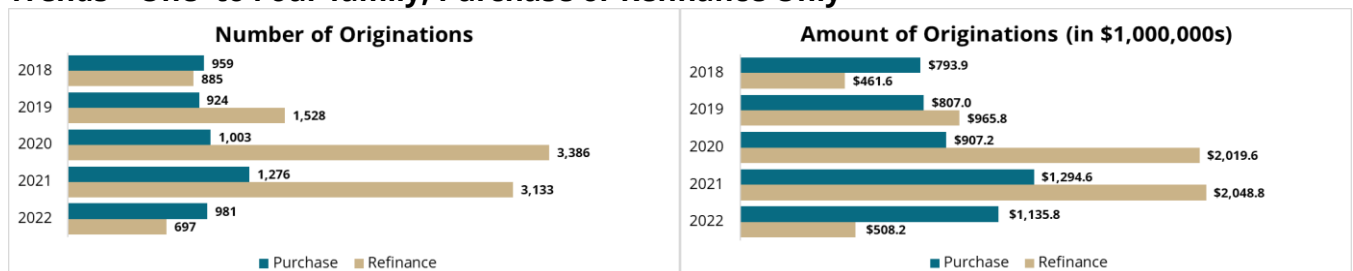
Housing Units: 33,331



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)	164	145 (88%)	\$214,575	105 (72%)	40 (28%)	38 (26%)	1 (1%)
THE VILLAGE BANK (MBCU)	172	144 (84%)	\$202,110	96 (67%)	48 (33%)	20 (14%)	13 (9%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	214	133 (62%)	\$86,085	26 (20%)	107 (80%)	22 (17%)	23 (17%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	100	84 (84%)	\$66,420	63 (75%)	21 (25%)	22 (26%)	4 (5%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	124	77 (62%)	\$66,425	29 (38%)	48 (62%)	16 (21%)	8 (10%)
GUARANTEED RATE, INC. (LML)	111	65 (59%)	\$53,625	46 (71%)	19 (29%)	21 (32%)	7 (11%)
U.S. BANK NATIONAL ASSOCIATION (Other)	62	48 (77%)	\$52,380	36 (75%)	12 (25%)	26 (54%)	1 (2%)
EASTERN BANK (MBCU)	63	44 (70%)	\$25,990	13 (30%)	31 (70%)	7 (16%)	6 (14%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	53	39 (74%)	\$44,485	34 (87%)	5 (13%)	20 (51%)	1 (3%)
ROCKET MORTGAGE, LLC (LML)	42	36 (86%)	\$18,350	14 (39%)	22 (61%)	11 (31%)	6 (17%)
CAMBRIDGE SAVINGS BANK (MBCU)	39	32 (82%)	\$28,970	23 (72%)	9 (28%)	9 (28%)	2 (6%)
ROCKLAND TRUST COMPANY (MBCU)	48	31 (65%)	\$27,665	21 (68%)	10 (32%)	3 (10%)	1 (3%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	87	28 (32%)	\$26,480	16 (57%)	12 (43%)	10 (36%)	1 (4%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	62	27 (44%)	\$34,365	16 (59%)	11 (41%)	8 (30%)	1 (4%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	55	26 (47%)	\$28,880	18 (69%)	8 (31%)	4 (15%)	0 (0%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	49	24 (49%)	\$15,690	15 (63%)	9 (38%)	3 (13%)	2 (8%)
BERKSHIRE BANK (MBCU)	45	23 (51%)	\$21,105	21 (91%)	2 (9%)	8 (35%)	0 (0%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	25	21 (84%)	\$31,605	19 (90%)	2 (10%)	0 (0%)	0 (0%)
BROOKLINE BANK (MBCU)	25	21 (84%)	\$9,975	6 (29%)	15 (71%)	3 (14%)	3 (14%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	27	20 (74%)	\$9,960	9 (45%)	11 (55%)	6 (30%)	5 (25%)

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

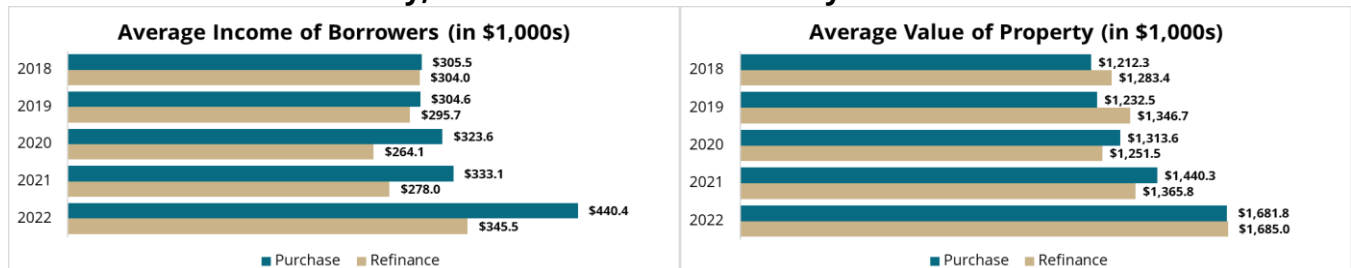


Geography: Newton (L)

Mortgage Lending

Newton (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	355	27	76	5	1,220	538	280	2,221
Purchase Originations (Rate)	131 (76%)	11 (79%)	27 (75%)	1 (100%)	282 (75%)	167 (63%)	31 (55%)	619 (72%)
Refinance Originations (Rate)	50 (63%)	4 (57%)	13 (68%)	2 (100%)	313 (73%)	83 (55%)	50 (52%)	465 (67%)
Denials	66 (19%)	6 (22%)	9 (12%)	1 (20%)	169 (14%)	43 (8%)	107 (38%)	294 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	113	10	25	1	235	63	21	447
Total Amount in \$1,000s)	\$130,165	\$16,240	\$28,485	\$1,085	\$292,565	\$75,705	\$7,895	\$544,245
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	106	10	24	1	229	62	21	432
Median Loan Amount	\$1,025,000	\$1,145,000	\$1,005,000	\$1,085,000	\$1,065,000	\$1,105,000	\$385,000	\$1,055,000
Median Income	\$272,000	\$341,500	\$353,000	\$271,000	\$330,000	\$316,000	\$89,000	\$316,000
Median Value	\$1,455,000	\$1,430,000	\$1,445,000		\$1,585,000	\$1,595,000	\$565,000	\$1,515,000
LTV > 90	3 of 98	2 of 10	0 of 22	0 of 0	8 of 206	0 of 52	2 of 18	13 of 388
DTI > 45	9 of 95	1 of 10	2 of 22	0 of 0	5 of 205	4 of 51	2 of 18	21 of 383
Loan Costs > \$5,000	52 of 98	9 of 10	15 of 22	0 of 0	126 of 197	40 of 51	2 of 17	242 of 378
LICENSED MORTGAGE LENDERS - All Applications								
Applications	133	9	10	0	251	141	84	544
Purchase Originations (Rate)	70 (69%)	3 (100%)	2 (40%)	0 (0%)	81 (63%)	24 (48%)	17 (63%)	180 (63%)
Refinance Originations (Rate)	17 (59%)	3 (60%)	3 (60%)	0 (0%)	65 (53%)	28 (33%)	18 (33%)	116 (47%)
Denials	10 (8%)	0 (0%)	1 (10%)	0 (0%)	19 (8%)	12 (9%)	16 (19%)	42 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	57	3	1	0	74	22	15	157
Total Amount in \$1,000s)	\$46,235	\$2,585	\$1,335	\$0	\$67,580	\$21,370	\$5,475	\$139,105
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	52	3	1	0	74	21	14	151
Median Loan Amount	\$735,000	\$845,000	\$1,335,000		\$800,000	\$880,000	\$365,000	\$795,000
Median Income	\$176,000	\$377,000	\$266,000		\$255,500	\$237,000	\$82,000	\$225,000
Median Value	\$1,025,000	\$1,055,000	\$1,665,000		\$1,235,000	\$1,385,000	\$565,000	\$1,215,000
LTV > 90	0 of 57	0 of 3	0 of 1	0 of 0	7 of 74	2 of 22	1 of 15	9 of 157
DTI > 45	8 of 57	0 of 3	0 of 1	0 of 0	5 of 74	4 of 22	6 of 15	17 of 157
Loan Costs > \$5,000	34 of 55	3 of 3	1 of 1	0 of 0	54 of 74	15 of 22	5 of 15	107 of 155
OTHER LENDERS - All Applications								
Applications	127	13	18	3	308	256	63	725
Purchase Originations (Rate)	52 (75%)	5 (83%)	5 (63%)	1 (100%)	90 (73%)	30 (22%)	6 (35%)	183 (53%)
Refinance Originations (Rate)	20 (57%)	4 (80%)	1 (25%)	0 (0%)	66 (60%)	26 (30%)	12 (35%)	117 (49%)
Denials	8 (6%)	1 (8%)	5 (28%)	2 (67%)	35 (11%)	17 (7%)	23 (37%)	68 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	49	4	5	1	77	25	6	161
Total Amount in \$1,000s)	\$51,675	\$4,160	\$8,265	\$505	\$90,085	\$39,215	\$2,420	\$193,905
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	49	4	5	1	74	25	6	158
Median Loan Amount	\$935,000	\$1,050,000	\$1,595,000	\$505,000	\$1,005,000	\$1,405,000	\$415,000	\$1,005,000
Median Income	\$286,000	\$224,000	\$378,000	\$187,000	\$308,000	\$437,000	\$105,000	\$307,000
Median Value	\$1,255,000	\$1,450,000	\$1,995,000	\$1,055,000	\$1,490,000	\$1,765,000	\$700,000	\$1,450,000
LTV > 90	1 of 49	0 of 4	0 of 5	0 of 1	2 of 76	1 of 25	2 of 6	4 of 160
DTI > 45	4 of 49	0 of 4	1 of 5	0 of 1	3 of 76	2 of 25	1 of 6	10 of 160
Loan Costs > \$5,000	30 of 48	4 of 4	4 of 5	0 of 1	54 of 75	20 of 25	2 of 5	112 of 158

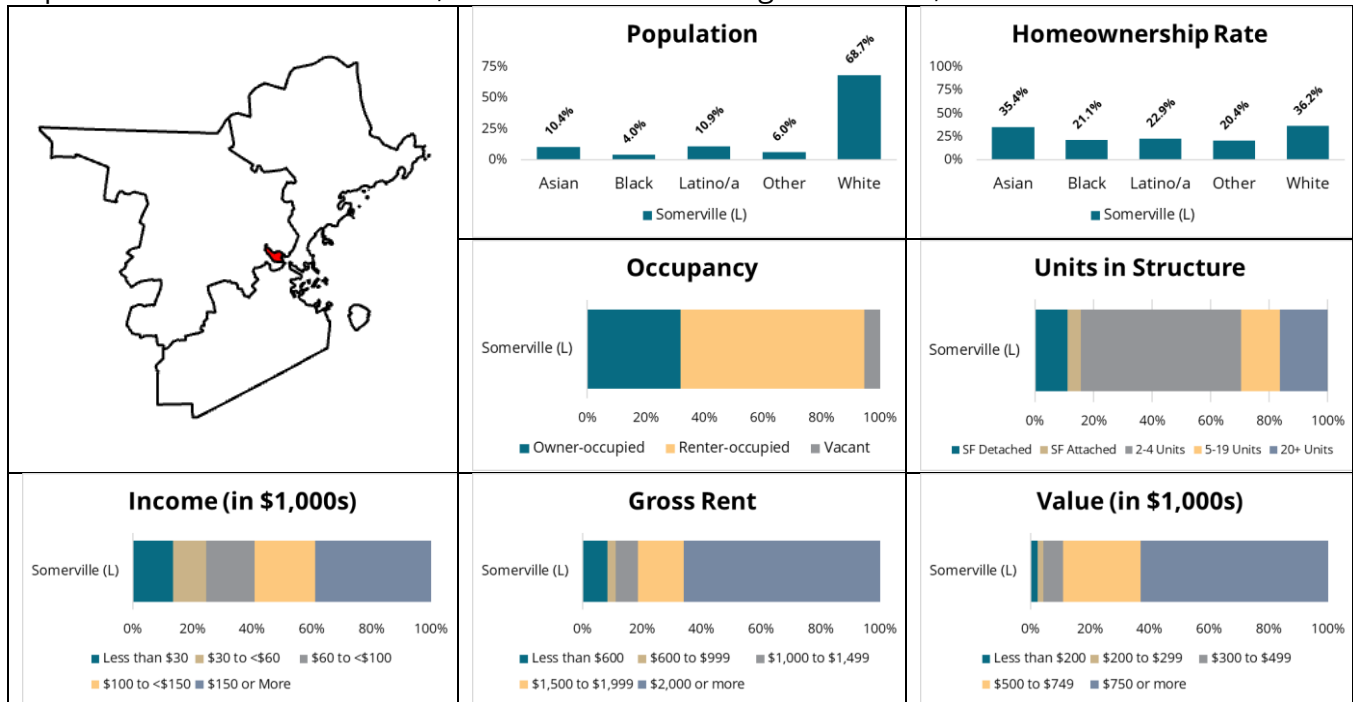
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Somerville (L)

Population: 80,464

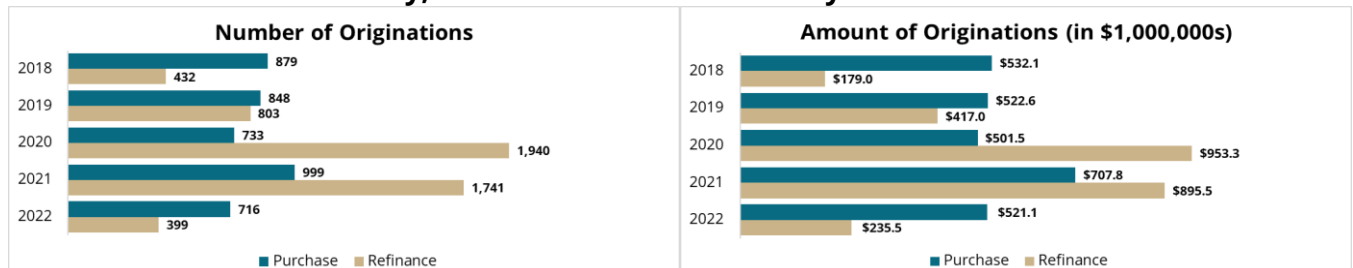
Housing Units: 37,054



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)	140	119 (85%)	\$79,745	93 (78%)	26 (22%)	23 (19%)	17 (14%)
GUARANTEED RATE, INC. (LML)	120	77 (64%)	\$46,355	52 (68%)	25 (32%)	19 (25%)	8 (10%)
FIRST REPUBLIC BANK (MBCU)	80	69 (86%)	\$51,905	49 (71%)	20 (29%)	24 (35%)	10 (14%)
CAMBRIDGE SAVINGS BANK (MBCU)	73	57 (78%)	\$36,105	46 (81%)	11 (19%)	11 (19%)	6 (11%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	71	46 (65%)	\$24,310	22 (48%)	24 (52%)	14 (30%)	11 (24%)
EAST CAMBRIDGE SAVINGS BANK (MBCU)	39	31 (79%)	\$25,015	18 (58%)	13 (42%)	6 (19%)	8 (26%)
ROCKLAND TRUST COMPANY (MBCU)	44	28 (64%)	\$18,540	18 (64%)	10 (36%)	4 (14%)	5 (18%)
ROCKET MORTGAGE, LLC (LML)	37	28 (76%)	\$12,900	15 (54%)	13 (46%)	8 (29%)	10 (36%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	36	27 (75%)	\$21,665	23 (85%)	4 (15%)	12 (44%)	2 (7%)
JEANNE D'ARC CREDIT UNION (MBCU)	25	22 (88%)	\$19,200	3 (14%)	19 (86%)	10 (45%)	1 (5%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	43	22 (51%)	\$13,150	12 (55%)	10 (45%)	7 (32%)	3 (14%)
BERKSHIRE BANK (MBCU)	43	21 (49%)	\$17,625	18 (86%)	3 (14%)	3 (14%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	27	20 (74%)	\$10,760	13 (65%)	7 (35%)	4 (20%)	6 (30%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	26	19 (73%)	\$13,005	15 (79%)	4 (21%)	8 (42%)	1 (5%)
WINTER HILL BANK, FSB (MBCU)	27	18 (67%)	\$13,320	9 (50%)	9 (50%)	5 (28%)	5 (28%)
EASTERN BANK (MBCU)	27	17 (63%)	\$23,805	11 (65%)	6 (35%)	3 (18%)	3 (18%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	23	17 (74%)	\$13,305	16 (94%)	1 (6%)	2 (12%)	1 (6%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	56	16 (29%)	\$13,930	14 (88%)	2 (13%)	10 (63%)	2 (13%)
HARBORONE MORTGAGE, LLC (MBCU)	21	16 (76%)	\$12,860	14 (88%)	2 (13%)	4 (25%)	2 (13%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	33	16 (48%)	\$11,570	9 (56%)	7 (44%)	4 (25%)	0 (0%)

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

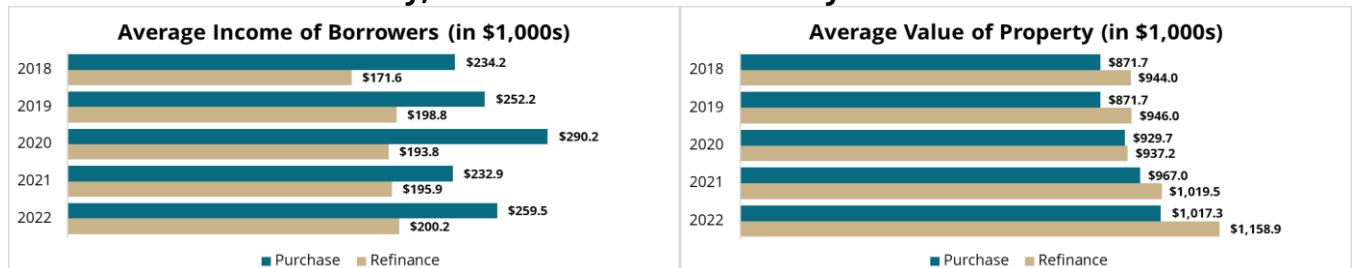


Geography: Somerville (L)

Mortgage Lending

Somerville (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	186	20	76	4	662	357	253	1,305
Purchase Originations (Rate)	87 (71%)	6 (75%)	18 (67%)	2 (67%)	221 (68%)	112 (53%)	48 (58%)	446 (64%)
Refinance Originations (Rate)	28 (78%)	3 (50%)	17 (71%)	1 (100%)	139 (77%)	65 (64%)	51 (57%)	253 (73%)
Denials	17 (9%)	3 (15%)	20 (26%)	0 (0%)	80 (12%)	25 (7%)	60 (24%)	145 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	67	5	14	1	195	47	43	329
Total Amount in \$1,000s)	\$46,095	\$2,795	\$10,930	\$805	\$151,105	\$35,755	\$15,475	\$247,485
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	61	5	14	1	162	39	42	282
Median Loan Amount	\$655,000	\$465,000	\$755,000	\$805,000	\$745,000	\$705,000	\$375,000	\$725,000
Median Income	\$200,000	\$92,000	\$293,500	\$268,000	\$209,000	\$250,000	\$85,000	\$210,000
Median Value	\$890,000	\$615,000	\$1,010,000	\$1,305,000	\$975,000	\$965,000	\$595,000	\$955,000
LTV > 90	5 of 64	0 of 5	1 of 14	0 of 1	11 of 176	4 of 43	6 of 37	21 of 303
DTI > 45	3 of 64	0 of 5	0 of 14	0 of 1	4 of 177	2 of 43	3 of 37	9 of 304
Loan Costs > \$5,000	24 of 60	2 of 5	6 of 14	0 of 1	63 of 175	14 of 41	1 of 36	109 of 296
LICENSED MORTGAGE LENDERS - All Applications								
Applications	91	12	14	0	220	116	91	453
Purchase Originations (Rate)	48 (68%)	3 (60%)	5 (45%)	0 (0%)	95 (72%)	29 (55%)	26 (65%)	180 (66%)
Refinance Originations (Rate)	13 (72%)	5 (71%)	1 (33%)	0 (0%)	57 (66%)	25 (43%)	28 (58%)	101 (58%)
Denials	3 (3%)	2 (17%)	2 (14%)	0 (0%)	11 (5%)	15 (13%)	11 (12%)	33 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	30	3	5	0	89	22	24	149
Total Amount in \$1,000s)	\$18,830	\$1,485	\$3,225	\$0	\$57,975	\$15,880	\$9,340	\$97,395
FHA Loans	0	0	0	0	1	1	0	2
Single Unit	26	3	3	0	80	16	23	128
Median Loan Amount	\$650,000	\$525,000	\$745,000		\$585,000	\$630,000	\$400,000	\$605,000
Median Income	\$191,500	\$130,000	\$220,000		\$190,000	\$182,500	\$94,500	\$190,000
Median Value	\$855,000	\$625,000	\$955,000		\$825,000	\$930,000	\$605,000	\$855,000
LTV > 90	2 of 30	1 of 3	0 of 5	0 of 0	7 of 89	3 of 22	0 of 24	13 of 149
DTI > 45	5 of 30	2 of 3	1 of 5	0 of 0	4 of 89	4 of 22	7 of 24	16 of 149
Loan Costs > \$5,000	16 of 29	3 of 3	3 of 5	0 of 0	47 of 89	16 of 22	13 of 24	85 of 148
OTHER LENDERS - All Applications								
Applications	54	4	20	0	166	194	51	438
Purchase Originations (Rate)	21 (58%)	0 (0%)	4 (50%)	0 (0%)	52 (70%)	22 (19%)	11 (58%)	99 (42%)
Refinance Originations (Rate)	5 (71%)	2 (100%)	2 (20%)	0 (0%)	30 (51%)	26 (40%)	7 (33%)	65 (45%)
Denials	2 (4%)	1 (25%)	6 (30%)	0 (0%)	22 (13%)	12 (6%)	11 (22%)	43 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	18	0	2	0	47	13	11	80
Total Amount in \$1,000s)	\$11,100	\$0	\$1,480	\$0	\$32,135	\$10,195	\$4,685	\$54,910
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	16	0	2	0	42	11	11	71
Median Loan Amount	\$655,000		\$740,000		\$605,000	\$705,000	\$495,000	\$655,000
Median Income	\$176,000		\$252,500		\$175,000	\$217,000	\$91,000	\$189,000
Median Value	\$820,000		\$965,000		\$820,000	\$1,135,000	\$675,000	\$875,000
LTV > 90	0 of 18	0 of 0	1 of 2	0 of 0	3 of 46	0 of 13	1 of 11	4 of 79
DTI > 45	0 of 18	0 of 0	0 of 2	0 of 0	4 of 46	1 of 13	3 of 11	5 of 79
Loan Costs > \$5,000	7 of 18	0 of 0	0 of 2	0 of 0	16 of 46	8 of 13	2 of 11	31 of 79

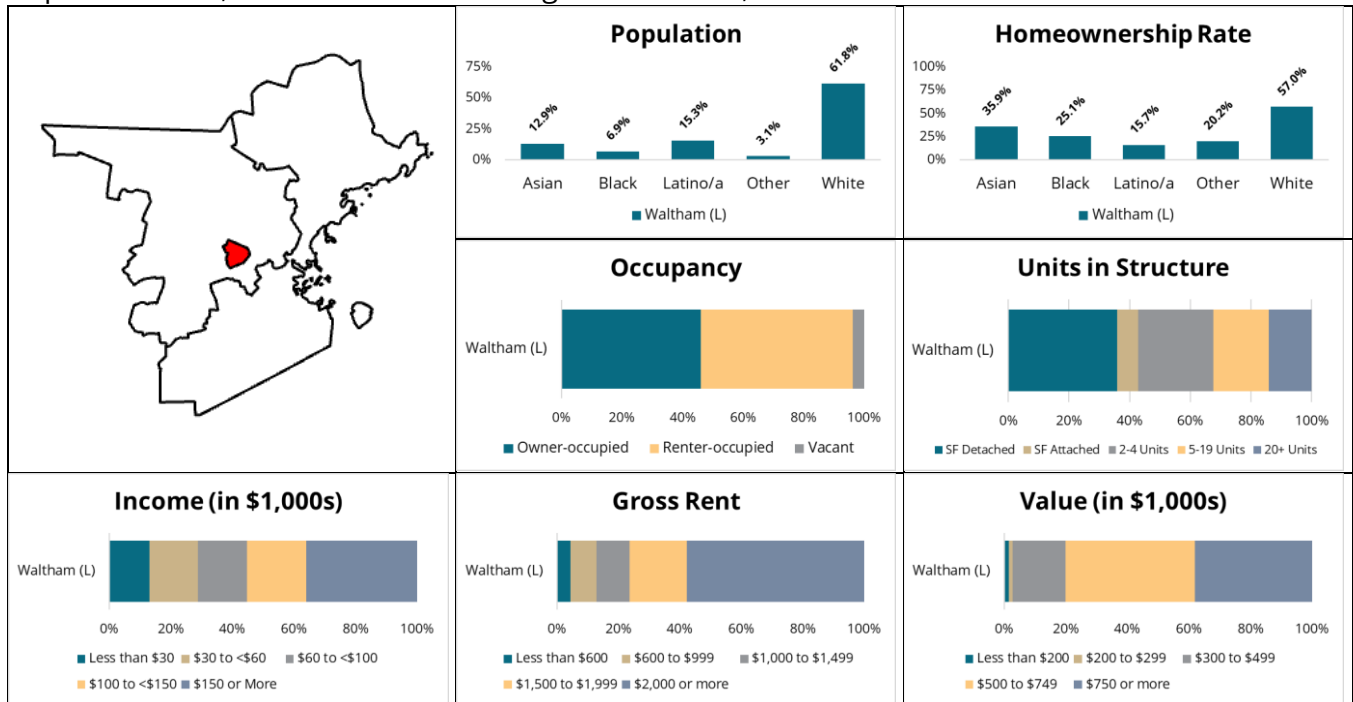
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Waltham (L)

Population: 64,711

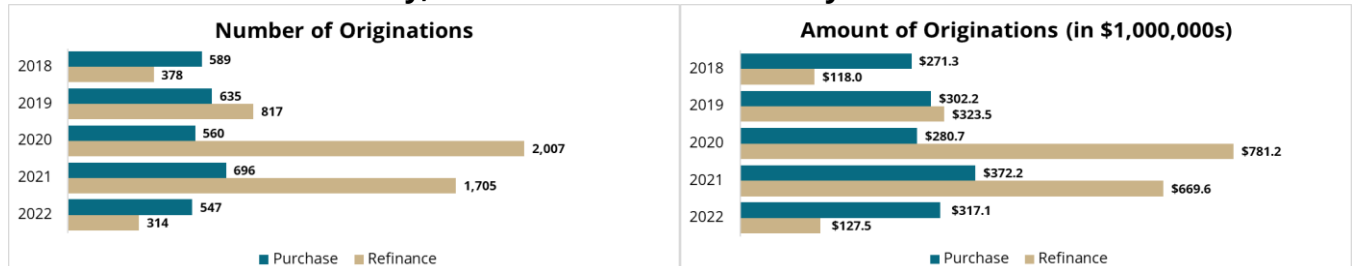
Housing Units: 27,114



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)	143	82 (57%)	\$41,400	62 (76%)	20 (24%)	18 (22%)	27 (33%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	91	57 (63%)	\$21,165	17 (30%)	40 (70%)	11 (19%)	16 (28%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	63	45 (71%)	\$25,295	38 (84%)	7 (16%)	16 (36%)	9 (20%)
ROCKET MORTGAGE, LLC (LML)	54	39 (72%)	\$16,655	14 (36%)	25 (64%)	11 (28%)	12 (31%)
THE VILLAGE BANK (MBCU)	43	34 (79%)	\$29,670	23 (68%)	11 (32%)	5 (15%)	4 (12%)
WATERTOWN SAVINGS BANK (MBCU)	34	30 (88%)	\$18,640	18 (60%)	12 (40%)	0 (0%)	6 (20%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	42	28 (67%)	\$14,050	23 (82%)	5 (18%)	10 (36%)	8 (29%)
ROCKLAND TRUST COMPANY (MBCU)	39	27 (69%)	\$10,985	21 (78%)	6 (22%)	8 (30%)	8 (30%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	25	20 (80%)	\$10,180	17 (85%)	3 (15%)	8 (40%)	7 (35%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	22	19 (86%)	\$8,665	8 (42%)	11 (58%)	8 (42%)	5 (26%)
CAMBRIDGE SAVINGS BANK (MBCU)	24	18 (75%)	\$10,680	17 (94%)	1 (6%)	4 (22%)	2 (11%)
U.S. BANK NATIONAL ASSOCIATION (Other)	34	17 (50%)	\$11,275	15 (88%)	2 (12%)	9 (53%)	1 (6%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	18	17 (94%)	\$9,595	16 (94%)	1 (6%)	10 (59%)	4 (24%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	27	17 (63%)	\$7,855	9 (53%)	8 (47%)	6 (35%)	2 (12%)
MORTGAGE NETWORK, INC. (LML)	20	15 (75%)	\$7,935	11 (73%)	4 (27%)	0 (0%)	4 (27%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	39	14 (36%)	\$7,580	7 (50%)	7 (50%)	3 (21%)	0 (0%)
RTN FEDERAL CREDIT UNION (Other)	15	13 (87%)	\$3,905	4 (31%)	9 (69%)	3 (23%)	6 (46%)
LOANDEPOT.COM, LLC (LML)	13	12 (92%)	\$4,970	3 (25%)	9 (75%)	3 (25%)	7 (58%)
GUARANTEED RATE AFFINITY, LLC (LML)	15	11 (73%)	\$5,385	11 (100%)	0 (0%)	3 (27%)	4 (36%)
METRO (MBCU)	15	11 (73%)	\$4,485	7 (64%)	4 (36%)	3 (27%)	1 (9%)

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

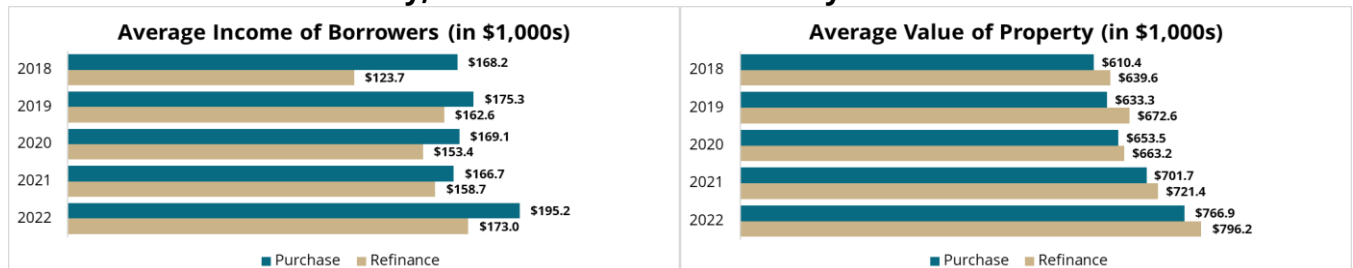


Geography: Waltham (L)

Mortgage Lending

Waltham (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	124	16	47	4	530	185	265	906
Purchase Originations (Rate)	55 (71%)	7 (78%)	13 (68%)	0 (0%)	131 (68%)	62 (56%)	41 (50%)	268 (65%)
Refinance Originations (Rate)	9 (47%)	1 (50%)	4 (31%)	1 (50%)	103 (66%)	28 (55%)	36 (43%)	146 (60%)
Denials	13 (10%)	3 (19%)	13 (28%)	2 (50%)	79 (15%)	12 (6%)	62 (23%)	122 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	42	7	10	0	108	27	38	194
Total Amount in \$1,000s)	\$25,350	\$4,395	\$6,020	\$0	\$64,250	\$15,925	\$14,710	\$115,940
FHA Loans	0	1	0	0	0	0	0	1
Single Unit	40	7	10	0	106	27	37	190
Median Loan Amount	\$625,000	\$565,000	\$595,000		\$565,000	\$575,000	\$395,000	\$575,000
Median Income	\$137,000	\$160,000	\$220,000		\$183,000	\$162,000	\$90,000	\$169,500
Median Value	\$795,000	\$675,000	\$705,000		\$725,000	\$805,000	\$510,000	\$735,000
LTV > 90	3 of 36	2 of 7	2 of 9	0 of 0	11 of 79	1 of 20	2 of 26	19 of 151
DTI > 45	0 of 34	1 of 7	0 of 9	0 of 0	6 of 79	3 of 19	4 of 26	10 of 148
Loan Costs > \$5,000	15 of 35	2 of 7	5 of 9	0 of 0	15 of 75	4 of 20	3 of 26	41 of 146
LICENSED MORTGAGE LENDERS - All Applications								
Applications	75	16	46	0	257	114	158	508
Purchase Originations (Rate)	40 (69%)	7 (78%)	20 (65%)	0 (0%)	104 (77%)	32 (47%)	50 (77%)	203 (67%)
Refinance Originations (Rate)	12 (71%)	3 (43%)	7 (47%)	0 (0%)	67 (57%)	22 (49%)	55 (60%)	111 (55%)
Denials	4 (5%)	3 (19%)	5 (11%)	0 (0%)	21 (8%)	7 (6%)	18 (11%)	40 (8%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	37	7	19	0	97	27	49	187
Total Amount in \$1,000s)	\$19,415	\$3,875	\$10,595	\$0	\$53,375	\$15,205	\$17,985	\$102,465
FHA Loans	2	0	1	0	2	1	1	6
Single Unit	35	7	17	0	93	26	48	178
Median Loan Amount	\$505,000	\$585,000	\$565,000		\$555,000	\$565,000	\$355,000	\$545,000
Median Income	\$136,000	\$180,000	\$149,000		\$151,000	\$169,000	\$89,000	\$149,000
Median Value	\$645,000	\$625,000	\$715,000		\$685,000	\$725,000	\$515,000	\$675,000
LTV > 90	5 of 37	2 of 7	3 of 19	0 of 0	16 of 96	7 of 27	3 of 49	33 of 186
DTI > 45	8 of 37	3 of 7	6 of 19	0 of 0	10 of 97	1 of 27	10 of 49	28 of 187
Loan Costs > \$5,000	11 of 36	3 of 7	12 of 19	0 of 0	43 of 96	12 of 27	13 of 48	81 of 185
OTHER LENDERS - All Applications								
Applications	41	5	27	0	206	136	99	415
Purchase Originations (Rate)	20 (65%)	1 (50%)	9 (69%)	0 (0%)	41 (73%)	13 (17%)	14 (56%)	84 (47%)
Refinance Originations (Rate)	5 (100%)	0 (0%)	2 (25%)	0 (0%)	46 (66%)	9 (26%)	23 (52%)	62 (52%)
Denials	2 (5%)	1 (20%)	6 (22%)	0 (0%)	21 (10%)	9 (7%)	15 (15%)	39 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	17	1	7	0	33	7	12	65
Total Amount in \$1,000s)	\$10,695	\$635	\$3,445	\$0	\$18,695	\$5,125	\$4,810	\$38,595
FHA Loans	0	0	0	0	1	0	1	1
Single Unit	16	1	6	0	32	7	11	62
Median Loan Amount	\$655,000	\$635,000	\$465,000		\$565,000	\$565,000	\$400,000	\$565,000
Median Income	\$163,000	\$184,000	\$214,000		\$158,000	\$170,000	\$86,500	\$163,000
Median Value	\$765,000	\$715,000	\$575,000		\$725,000	\$835,000	\$465,000	\$720,000
LTV > 90	1 of 16	0 of 1	2 of 7	0 of 0	7 of 33	2 of 7	4 of 11	12 of 64
DTI > 45	2 of 16	1 of 1	3 of 7	0 of 0	5 of 33	0 of 7	5 of 11	11 of 64
Loan Costs > \$5,000	3 of 16	1 of 1	6 of 7	0 of 0	8 of 32	4 of 6	3 of 11	22 of 62

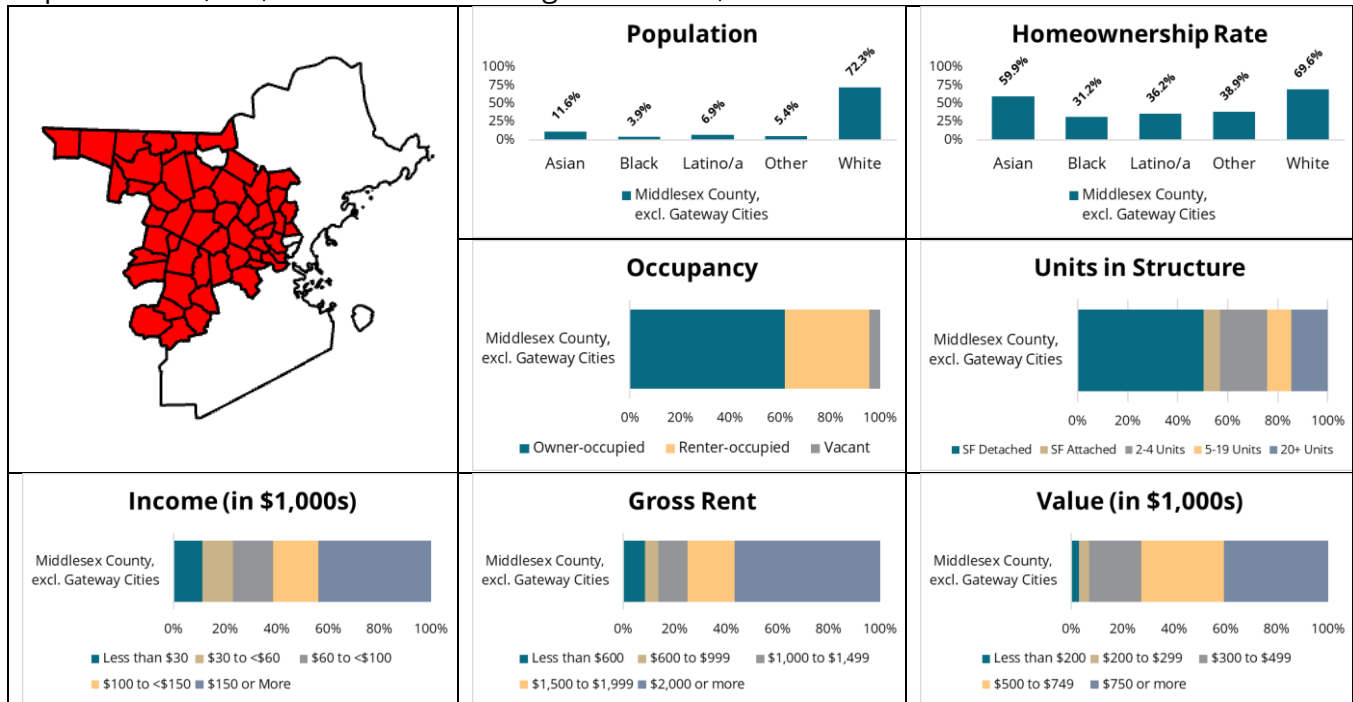
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Middlesex County, excl. Gateway Cities

Population: 1,394,224

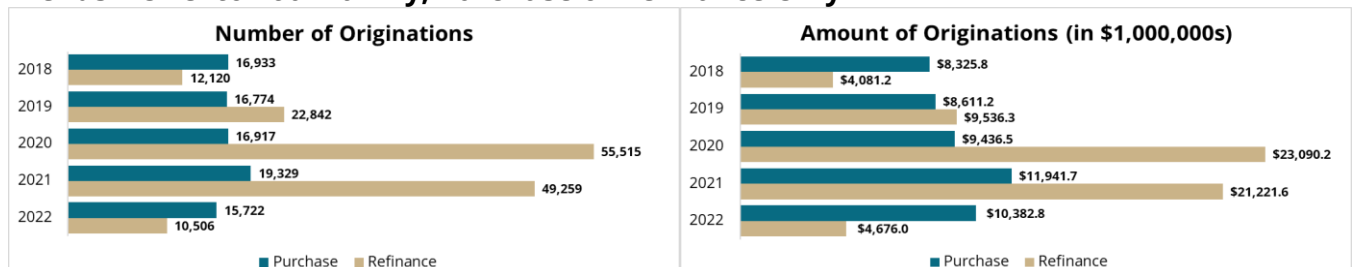
Housing Units: 566,213



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)	1,809	1,139 (63%)	\$654,815	898 (79%)	241 (21%)	279 (24%)	255 (22%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,665	1,127 (68%)	\$461,955	257 (23%)	870 (77%)	168 (15%)	288 (26%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	1,205	1,034 (86%)	\$629,370	844 (82%)	190 (18%)	283 (27%)	135 (13%)
ROCKET MORTGAGE, LLC (LML)	1,030	778 (76%)	\$306,840	265 (34%)	513 (66%)	155 (20%)	295 (38%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	844	599 (71%)	\$307,335	473 (79%)	126 (21%)	155 (26%)	192 (32%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	593	496 (84%)	\$230,710	387 (78%)	109 (22%)	185 (37%)	204 (41%)
GUARANTEED RATE, INC. (LML)	772	474 (61%)	\$279,030	365 (77%)	109 (23%)	151 (32%)	111 (23%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	577	468 (81%)	\$318,010	376 (80%)	92 (20%)	114 (24%)	45 (10%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	654	466 (71%)	\$238,080	377 (81%)	89 (19%)	82 (18%)	120 (26%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	758	423 (56%)	\$224,015	183 (43%)	240 (57%)	99 (23%)	70 (17%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	660	415 (63%)	\$206,585	133 (32%)	282 (68%)	78 (19%)	110 (27%)
DIGITAL FEDERAL CREDIT UNION (Other)	762	381 (50%)	\$129,535	115 (30%)	266 (70%)	62 (16%)	96 (25%)
CAMBRIDGE SAVINGS BANK (MBCU)	438	355 (81%)	\$217,425	240 (68%)	115 (32%)	66 (19%)	43 (12%)
EASTERN BANK (MBCU)	486	343 (71%)	\$144,555	140 (41%)	203 (59%)	57 (17%)	66 (19%)
MIDDLESEX SAVINGS BANK (MBCU)	404	336 (83%)	\$130,920	139 (41%)	197 (59%)	32 (10%)	68 (20%)
FIRST REPUBLIC BANK (MBCU)	434	334 (77%)	\$390,340	250 (75%)	84 (25%)	86 (26%)	20 (6%)
JEANNE D'ARC CREDIT UNION (MBCU)	344	296 (86%)	\$106,810	157 (53%)	139 (47%)	62 (21%)	83 (28%)
FIRST REPUBLIC BANK (MBCU)	507	293 (58%)	\$306,025	225 (77%)	68 (23%)	61 (21%)	11 (4%)
MORTGAGE NETWORK, INC. (LML)	369	291 (79%)	\$144,395	240 (82%)	51 (18%)	34 (12%)	83 (29%)
U.S. BANK NATIONAL ASSOCIATION (Other)	738	283 (38%)	\$226,445	219 (77%)	64 (23%)	121 (43%)	24 (8%)

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

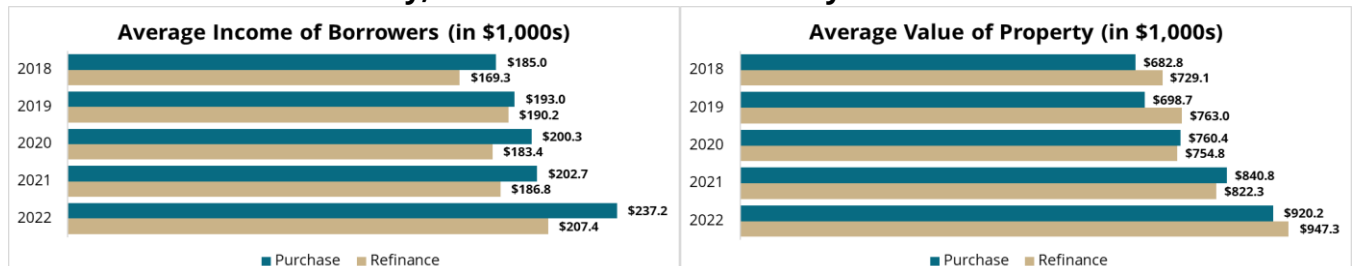


Geography: Middlesex County, excl. Gateway Cities

Mortgage Lending

Middlesex County, excl. Gateway Cities	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	3,871	446	1,138	69	17,225	5,622	6,620	28,371
Purchase Originations (Rate)	1,556 (71%)	110 (68%)	283 (68%)	8 (42%)	3,965 (74%)	1,511 (53%)	971 (57%)	7,433 (68%)
Refinance Originations (Rate)	404 (63%)	62 (56%)	157 (56%)	17 (74%)	3,789 (71%)	883 (60%)	1,241 (53%)	5,312 (67%)
Denials	558 (14%)	96 (22%)	309 (27%)	20 (29%)	2,315 (13%)	427 (8%)	1,719 (26%)	3,725 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1,298	98	231	6	3,452	792	867	5,877
Total Amount in \$1,000s	\$1,004,490	\$68,100	\$155,085	\$5,880	\$2,488,840	\$647,880	\$299,725	\$4,370,275
FHA Loans	6	8	6	0	11	1	15	32
Single Unit	1,252	95	224	5	3,307	756	851	5,639
Median Loan Amount	\$685,000	\$540,000	\$595,000	\$920,000	\$635,000	\$695,000	\$345,000	\$645,000
Median Income	\$212,000	\$161,000	\$179,000	\$236,000	\$200,000	\$225,000	\$85,000	\$205,000
Median Value	\$905,000	\$675,000	\$745,000	\$1,245,000	\$845,000	\$915,000	\$475,000	\$865,000
LTV > 90	107 of 1,162	35 of 91	46 of 197	1 of 4	259 of 2,984	90 of 699	164 of 737	538 of 5,137
DTI > 45	72 of 1,130	11 of 91	20 of 196	0 of 4	181 of 2,981	43 of 695	147 of 737	327 of 5,097
Loan Costs > \$5,000	459 of 1,116	36 of 89	76 of 185	1 of 3	1,063 of 2,857	292 of 674	95 of 663	1,927 of 4,924
LICENSED MORTGAGE LENDERS - All Applications								
Applications	2,152	456	946	51	7,432	3,358	4,418	14,395
Purchase Originations (Rate)	1,156 (68%)	177 (70%)	470 (75%)	18 (75%)	3,047 (78%)	755 (43%)	1,455 (75%)	5,623 (68%)
Refinance Originations (Rate)	253 (58%)	88 (44%)	149 (48%)	12 (44%)	1,941 (57%)	632 (41%)	1,215 (51%)	3,075 (52%)
Denials	114 (5%)	72 (16%)	101 (11%)	4 (8%)	522 (7%)	256 (8%)	588 (13%)	1,069 (7%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1,031	168	420	17	2,907	685	1,365	5,228
Total Amount in \$1,000s	\$640,235	\$89,510	\$216,040	\$9,535	\$1,624,105	\$409,185	\$497,465	\$2,988,610
FHA Loans	18	50	86	5	140	46	119	345
Single Unit	996	159	384	16	2,814	651	1,312	5,020
Median Loan Amount	\$575,000	\$530,000	\$500,000	\$555,000	\$515,000	\$535,000	\$365,000	\$525,000
Median Income	\$159,000	\$131,000	\$119,000	\$151,000	\$158,000	\$154,000	\$87,000	\$153,000
Median Value	\$745,000	\$575,000	\$555,000	\$655,000	\$655,000	\$675,000	\$465,000	\$655,000
LTV > 90	130 of 1,029	98 of 163	225 of 411	6 of 17	634 of 2,880	165 of 678	427 of 1,351	1,258 of 5,178
DTI > 45	170 of 1,031	63 of 168	144 of 420	4 of 17	429 of 2,906	123 of 685	469 of 1,365	933 of 5,227
Loan Costs > \$5,000	471 of 1,019	129 of 165	281 of 411	10 of 17	1,514 of 2,890	381 of 682	621 of 1,336	2,786 of 5,184
OTHER LENDERS - All Applications								
Applications	1,672	287	623	30	7,100	4,401	3,089	14,113
Purchase Originations (Rate)	567 (59%)	68 (64%)	167 (70%)	4 (80%)	1,491 (67%)	460 (19%)	467 (58%)	2,757 (46%)
Refinance Originations (Rate)	195 (59%)	48 (47%)	86 (42%)	3 (30%)	1,496 (59%)	387 (30%)	596 (44%)	2,215 (49%)
Denials	186 (11%)	57 (20%)	154 (25%)	9 (30%)	940 (13%)	303 (7%)	739 (24%)	1,649 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	498	60	146	4	1,296	348	419	2,352
Total Amount in \$1,000s	\$382,230	\$35,400	\$85,110	\$2,940	\$878,230	\$282,880	\$152,185	\$1,666,790
FHA Loans	4	12	17	0	41	11	36	85
Single Unit	489	58	138	4	1,273	332	410	2,294
Median Loan Amount	\$685,000	\$565,000	\$510,000	\$690,000	\$575,000	\$620,000	\$365,000	\$605,000
Median Income	\$202,000	\$150,000	\$139,000	\$264,000	\$180,000	\$199,000	\$88,000	\$184,000
Median Value	\$905,000	\$640,000	\$610,000	\$1,030,000	\$735,000	\$815,000	\$475,000	\$765,000
LTV > 90	43 of 494	30 of 60	42 of 146	1 of 4	222 of 1,284	56 of 347	121 of 414	394 of 2,335
DTI > 45	44 of 494	18 of 60	40 of 145	0 of 4	176 of 1,285	29 of 346	135 of 416	307 of 2,334
Loan Costs > \$5,000	238 of 491	38 of 60	99 of 143	3 of 4	609 of 1,263	186 of 342	165 of 403	1,173 of 2,303

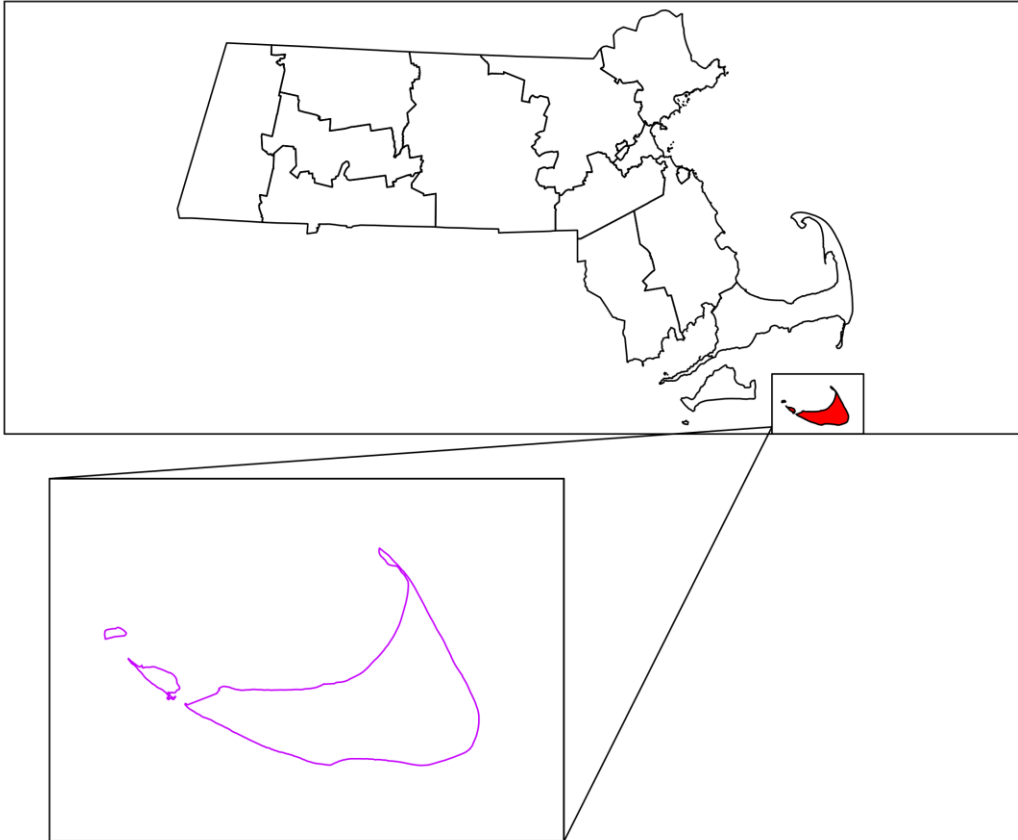
Trends – One- to Four-family, Purchase or Refinance Only



Nantucket County

Median Income: \$135,590 (1st Highest)

Individuals below Poverty Level: 5% (1st Lowest)



Nantucket

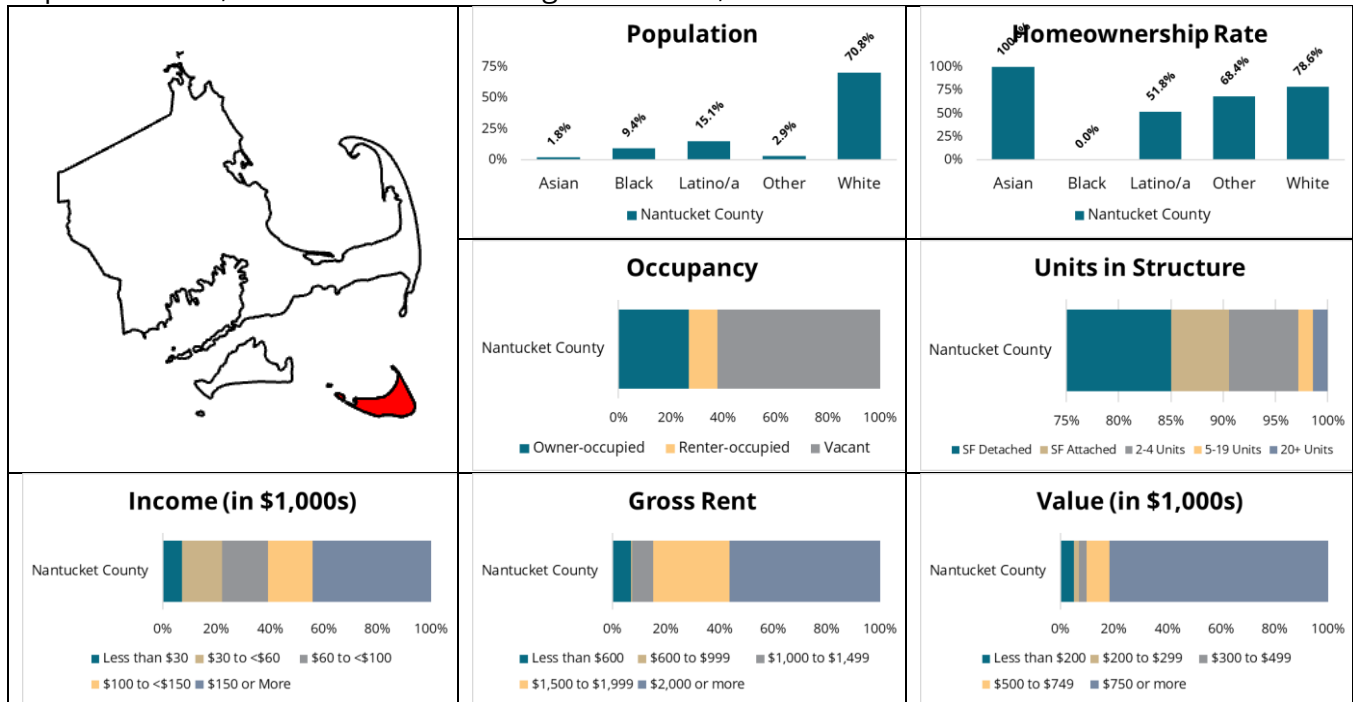


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Geography: Nantucket County

Population: 14,065

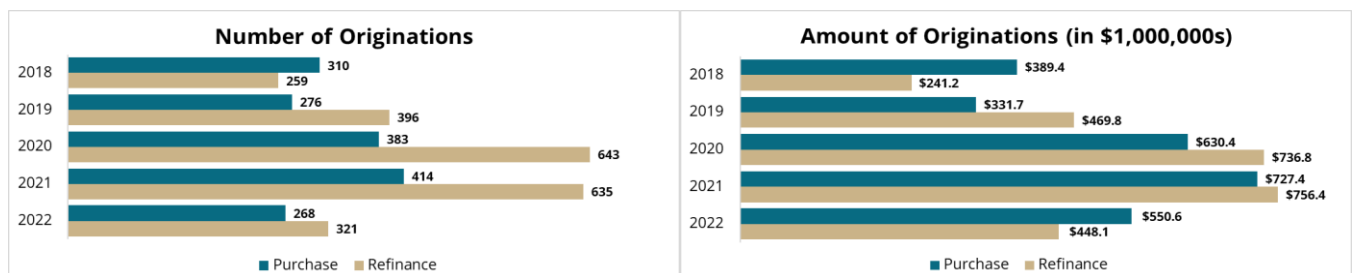
Housing Units: 12,287



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)	215	166 (77%)	\$159,370	81 (49%)	85 (51%)	12 (7%)	32 (19%)
FIRST REPUBLIC BANK (MBCU)	61	59 (97%)	\$136,575	27 (46%)	32 (54%)	3 (5%)	0 (0%)
THE CAMDEN NATIONAL BANK (Other)	43	35 (81%)	\$54,155	23 (66%)	12 (34%)	0 (0%)	0 (0%)
ROCKLAND TRUST COMPANY (MBCU)	52	32 (62%)	\$31,610	11 (34%)	21 (66%)	0 (0%)	1 (3%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	37	27 (73%)	\$59,105	8 (30%)	19 (70%)	0 (0%)	0 (0%)
HINGHAM INSTITUTION FOR SAVINGS (MBCU)	26	24 (92%)	\$32,370	9 (38%)	15 (63%)	0 (0%)	2 (8%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	47	21 (45%)	\$53,275	12 (57%)	9 (43%)	0 (0%)	0 (0%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	21	16 (76%)	\$38,920	9 (56%)	7 (44%)	0 (0%)	0 (0%)
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (Other)	18	16 (89%)	\$41,730	7 (44%)	9 (56%)	0 (0%)	0 (0%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	26	15 (58%)	\$25,925	6 (40%)	9 (60%)	1 (7%)	0 (0%)
SILICON VALLEY BANK (MBCU)	14	12 (86%)	\$46,040	5 (42%)	7 (58%)	0 (0%)	0 (0%)
CITIBANK, NATIONAL ASSOCIATION (Other)	15	10 (67%)	\$33,620	8 (80%)	2 (20%)	1 (10%)	0 (0%)
U.S. BANK NATIONAL ASSOCIATION (Other)	14	10 (71%)	\$17,450	4 (40%)	6 (60%)	0 (0%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	10	7 (70%)	\$11,745	4 (57%)	3 (43%)	0 (0%)	0 (0%)
GOLDMAN SACHS BANK USA (Other)	7	6 (86%)	\$25,980	1 (17%)	5 (83%)	0 (0%)	1 (17%)
PNC BANK, NATIONAL ASSOCIATION (Other)	6	6 (100%)	\$17,680	3 (50%)	3 (50%)	0 (0%)	1 (17%)
KEYBANK NATIONAL ASSOCIATION (MBCU)	8	5 (63%)	\$5,675	2 (40%)	3 (60%)	0 (0%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	8	5 (63%)	\$2,775	0 (0%)	5 (100%)	0 (0%)	1 (20%)
UBS BANK USA (Other)	6	5 (83%)	\$8,865	2 (40%)	3 (60%)	0 (0%)	0 (0%)
PAWTUCKET (Other)	5	5 (100%)	\$6,845	2 (40%)	3 (60%)	0 (0%)	1 (20%)

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

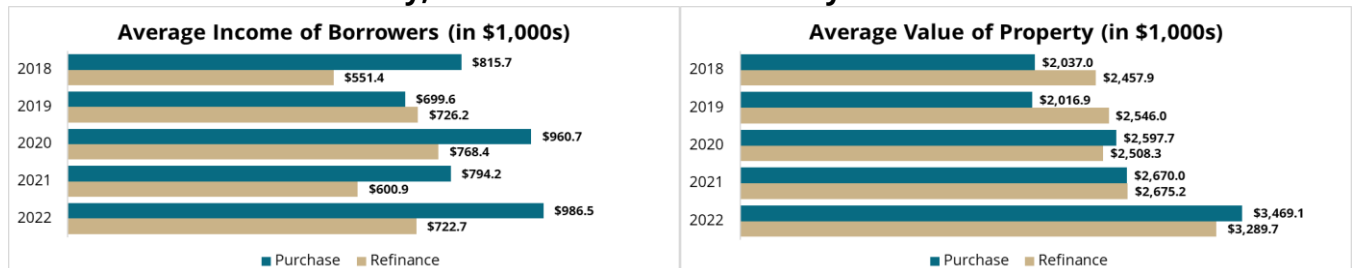


Geography: Nantucket County

Mortgage Lending

Nantucket County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	6	13	21	0	526	235	89	801
Purchase Originations (Rate)	1 (50%)	2 (100%)	5 (38%)	0 (0%)	109 (74%)	76 (78%)	15 (63%)	193 (74%)
Refinance Originations (Rate)	2 (67%)	1 (33%)	4 (80%)	0 (0%)	154 (77%)	66 (70%)	22 (61%)	227 (74%)
Denials	2 (33%)	5 (38%)	6 (29%)	0 (0%)	85 (16%)	27 (11%)	28 (31%)	125 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	1	2	4	0	44	15	11	66
Total Amount in \$1,000s)	\$635	\$1,860	\$3,730	\$0	\$58,200	\$20,745	\$7,275	\$85,170
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	1	2	3	0	40	14	11	60
Median Loan Amount	\$635,000	\$930,000	\$925,000		\$1,215,000	\$1,285,000	\$615,000	\$1,180,000
Median Income	\$90,000	\$125,500	\$232,500		\$207,000	\$243,000	\$78,000	\$206,000
Median Value	\$705,000	\$1,045,000	\$1,205,000		\$1,465,000	\$1,905,000	\$835,000	\$1,555,000
LTV > 90	0 of 1	0 of 2	1 of 4	0 of 0	3 of 42	1 of 15	2 of 11	5 of 64
DTI > 45	1 of 1	2 of 2	0 of 4	0 of 0	12 of 42	8 of 15	7 of 11	23 of 64
Loan Costs > \$5,000	0 of 1	1 of 2	4 of 4	0 of 0	38 of 42	12 of 15	7 of 11	55 of 64
LICENSED MORTGAGE LENDERS - All Applications								
Applications	2	3	5	0	31	22	14	63
Purchase Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	3 (50%)	3 (75%)	0 (0%)	6 (60%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	9 (41%)	7 (47%)	2 (14%)	16 (35%)
Denials	1 (50%)	2 (67%)	1 (20%)	0 (0%)	5 (16%)	4 (18%)	6 (43%)	13 (21%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	0	0	0	1	0	0	1
Total Amount in \$1,000s)	\$0	\$0	\$0	\$0	\$435	\$0	\$0	\$435
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	0	0	1	0	0	1
Median Loan Amount					\$435,000			\$435,000
Median Income					\$106,000			\$106,000
Median Value					\$1,195,000			\$1,195,000
LTV > 90	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 0	0 of 1
DTI > 45	0 of 0	0 of 0	0 of 0	0 of 0	0 of 1	0 of 0	0 of 0	0 of 1
Loan Costs > \$5,000	0 of 0	0 of 0	0 of 0	0 of 0	1 of 1	0 of 0	0 of 0	1 of 1
OTHER LENDERS - All Applications								
Applications	0	8	3	0	221	73	22	305
Purchase Originations (Rate)	0 (0%)	1 (50%)	2 (67%)	0 (0%)	52 (76%)	15 (56%)	0 (0%)	70 (70%)
Refinance Originations (Rate)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	61 (66%)	18 (56%)	5 (42%)	79 (61%)
Denials	0 (0%)	4 (50%)	1 (33%)	0 (0%)	31 (14%)	10 (14%)	9 (41%)	46 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	0	1	0	7	1	0	9
Total Amount in \$1,000s)	\$0	\$0	\$1,325	\$0	\$14,585	\$1,435	\$0	\$17,345
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	0	0	1	0	6	1	0	8
Median Loan Amount			\$1,325,000		\$1,755,000	\$1,435,000		\$1,435,000
Median Income			\$603,000		\$567,000	\$706,000		\$603,000
Median Value			\$1,755,000		\$2,195,000	\$1,605,000		\$2,005,000
LTV > 90	0 of 0	0 of 0	0 of 1	0 of 0	0 of 7	0 of 1	0 of 0	0 of 9
DTI > 45	0 of 0	0 of 0	0 of 1	0 of 0	0 of 7	0 of 1	0 of 0	0 of 9
Loan Costs > \$5,000	0 of 0	0 of 0	1 of 1	0 of 0	7 of 7	1 of 1	0 of 0	9 of 9

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

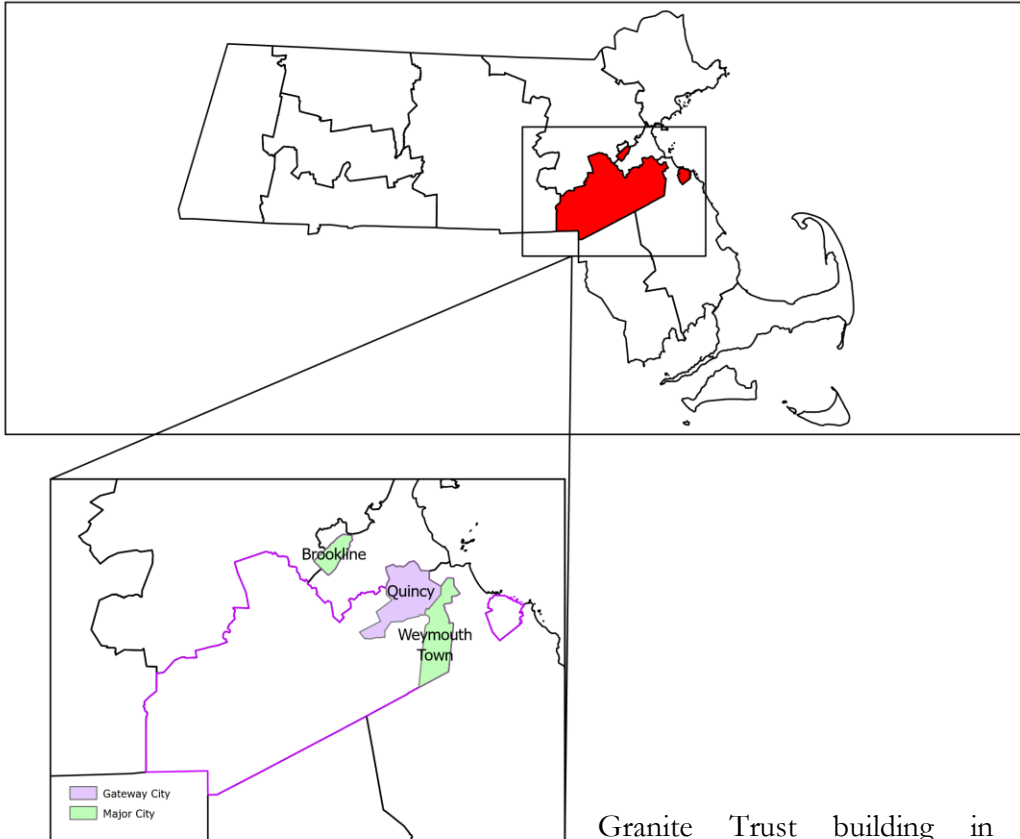


Norfolk County

Largest City: Quincy

Median Income: \$120,621 (3rd Highest)

Individuals below Poverty Level: 6% (2nd Lowest)



Granite Trust building in Quincy

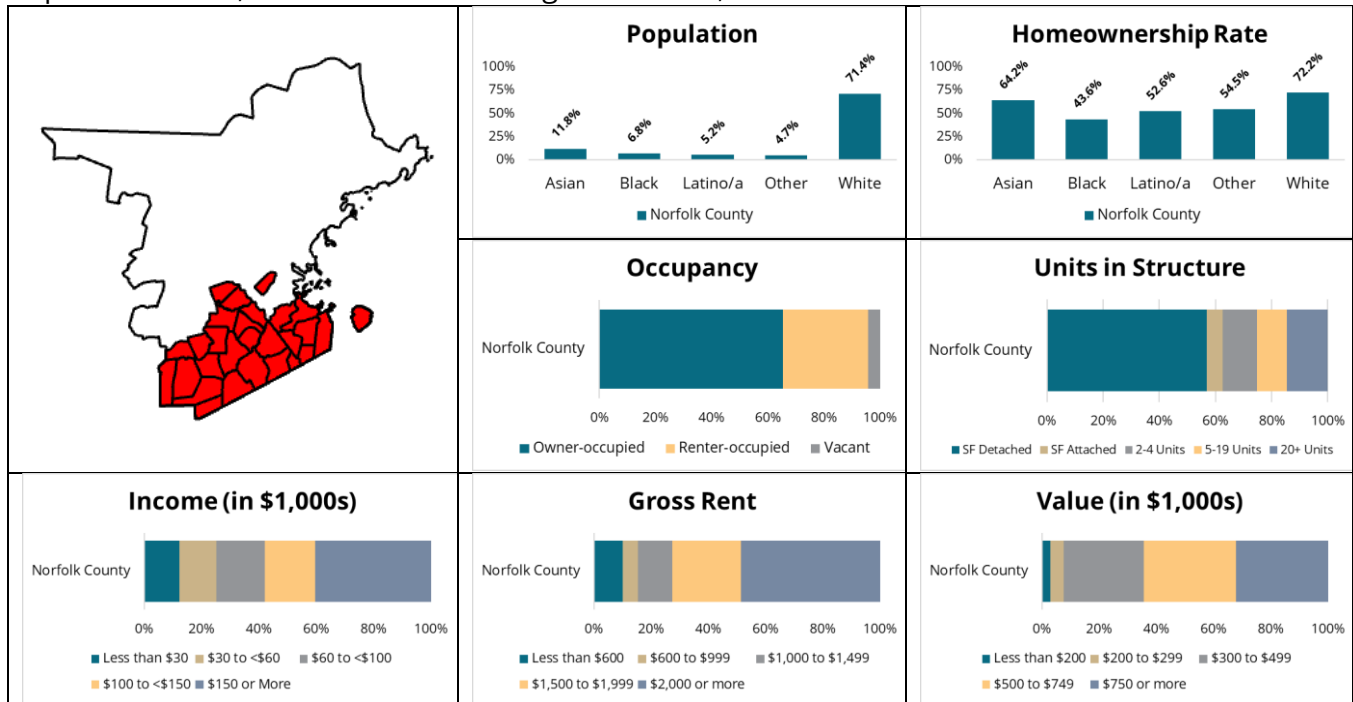


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Geography: Norfolk County

Population: 722,112

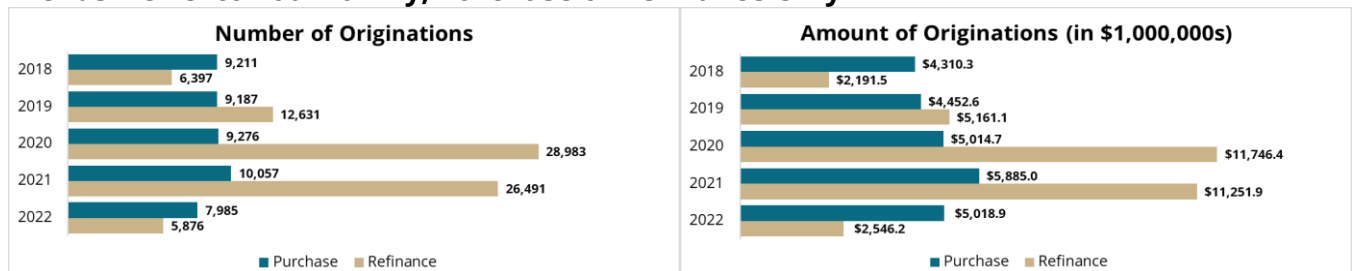
Housing Units: 289,433



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,369	898 (66%)	\$348,230	225 (25%)	673 (75%)	169 (19%)	237 (26%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	765	650 (85%)	\$358,920	498 (77%)	152 (23%)	186 (29%)	118 (18%)
ROCKET MORTGAGE, LLC (LML)	799	594 (74%)	\$227,990	187 (31%)	407 (69%)	145 (24%)	236 (40%)
GUARANTEED RATE, INC. (LML)	974	582 (60%)	\$317,900	447 (77%)	135 (23%)	177 (30%)	140 (24%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	648	466 (72%)	\$210,170	373 (80%)	93 (20%)	145 (31%)	159 (34%)
FIRST REPUBLIC BANK (MBCU)	612	454 (74%)	\$537,940	304 (67%)	150 (33%)	74 (16%)	19 (4%)
ROCKLAND TRUST COMPANY (MBCU)	637	433 (68%)	\$184,695	240 (55%)	193 (45%)	80 (18%)	114 (26%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	528	418 (79%)	\$186,840	309 (74%)	109 (26%)	241 (58%)	208 (50%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	618	350 (57%)	\$236,340	154 (44%)	196 (56%)	71 (20%)	54 (15%)
LOANDEPOT.COM, LLC (LML)	429	296 (69%)	\$128,160	111 (38%)	185 (63%)	85 (29%)	120 (41%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	422	274 (65%)	\$147,960	237 (86%)	37 (14%)	79 (29%)	62 (23%)
EASTERN BANK (MBCU)	413	271 (66%)	\$111,125	95 (35%)	176 (65%)	68 (25%)	63 (23%)
NEEDHAM BANK (MBCU)	274	213 (78%)	\$139,935	86 (40%)	127 (60%)	60 (28%)	26 (12%)
GUILD MORTGAGE COMPANY (Other)	288	209 (73%)	\$99,115	175 (84%)	34 (16%)	55 (26%)	66 (32%)
U.S. BANK NATIONAL ASSOCIATION (Other)	500	189 (38%)	\$154,705	136 (72%)	53 (28%)	49 (26%)	16 (8%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	477	176 (37%)	\$114,780	78 (44%)	98 (56%)	32 (18%)	37 (21%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	448	163 (36%)	\$117,765	76 (47%)	87 (53%)	31 (19%)	47 (29%)
MORTGAGE NETWORK, INC. (LML)	213	157 (74%)	\$78,925	116 (74%)	41 (26%)	17 (11%)	44 (28%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	202	155 (77%)	\$126,575	127 (82%)	28 (18%)	55 (35%)	15 (10%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	184	151 (82%)	\$106,135	93 (62%)	58 (38%)	13 (9%)	34 (23%)

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

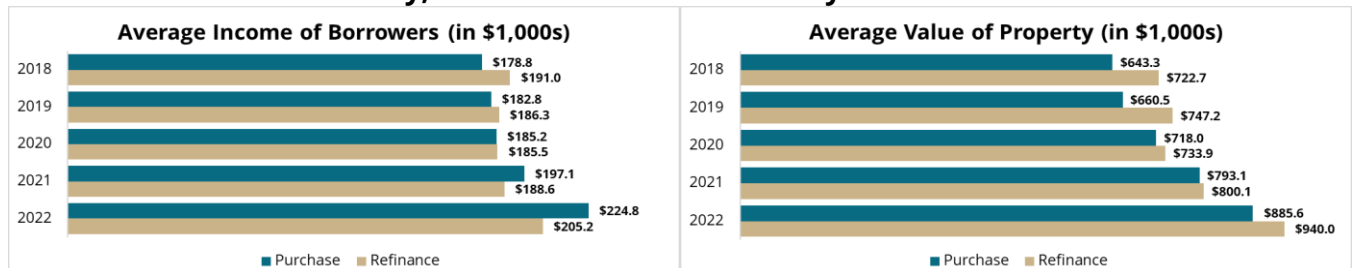


Geography: Norfolk County

Mortgage Lending

Norfolk County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	1,936	769	632	53	9,772	2,616	4,057	15,778
Purchase Originations (Rate)	709 (69%)	133 (59%)	146 (64%)	6 (75%)	2,036 (74%)	557 (52%)	572 (55%)	3,587 (68%)
Refinance Originations (Rate)	213 (59%)	94 (49%)	92 (60%)	7 (47%)	2,151 (71%)	463 (60%)	674 (52%)	3,020 (67%)
Denials	388 (20%)	263 (34%)	182 (29%)	11 (21%)	1,442 (15%)	276 (11%)	1,188 (29%)	2,562 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	550	118	135	6	1,802	301	512	2,912
Total Amount in \$1,000s)	\$380,690	\$63,930	\$85,935	\$4,640	\$1,411,090	\$235,975	\$167,680	\$2,182,260
FHA Loans	3	10	5	0	14	4	11	36
Single Unit	527	112	130	6	1,773	293	500	2,841
Median Loan Amount	\$555,000	\$490,000	\$505,000	\$530,000	\$605,000	\$645,000	\$315,000	\$585,000
Median Income	\$160,000	\$132,500	\$137,000	\$162,000	\$201,000	\$203,000	\$80,000	\$187,000
Median Value	\$745,000	\$575,000	\$635,000	\$725,000	\$815,000	\$825,000	\$445,000	\$785,000
LTV > 90	33 of 522	51 of 110	36 of 125	1 of 5	153 of 1,650	35 of 283	108 of 476	309 of 2,695
DTI > 45	48 of 484	21 of 109	19 of 124	1 of 5	115 of 1,649	17 of 282	113 of 476	221 of 2,653
Loan Costs > \$5,000	183 of 492	34 of 106	48 of 120	2 of 4	626 of 1,584	118 of 270	59 of 429	1,011 of 2,576
LICENSED MORTGAGE LENDERS - All Applications								
Applications	1,118	688	470	35	4,015	1,965	2,781	8,291
Purchase Originations (Rate)	629 (75%)	240 (67%)	215 (71%)	15 (68%)	1,618 (78%)	352 (38%)	915 (75%)	3,069 (68%)
Refinance Originations (Rate)	160 (60%)	121 (38%)	77 (47%)	5 (42%)	1,064 (56%)	385 (38%)	739 (49%)	1,812 (49%)
Denials	84 (8%)	141 (20%)	58 (12%)	4 (11%)	311 (8%)	224 (11%)	444 (16%)	822 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	540	231	198	14	1,547	315	840	2,845
Total Amount in \$1,000s)	\$290,710	\$117,485	\$98,250	\$7,560	\$804,115	\$177,055	\$303,830	\$1,495,175
FHA Loans	17	88	44	4	103	39	99	295
Single Unit	519	209	181	14	1,516	297	815	2,736
Median Loan Amount	\$485,000	\$495,000	\$485,000	\$475,000	\$485,000	\$505,000	\$365,000	\$485,000
Median Income	\$121,000	\$119,000	\$111,000	\$145,000	\$150,000	\$143,000	\$83,000	\$136,000
Median Value	\$625,000	\$555,000	\$535,000	\$550,000	\$605,000	\$605,000	\$455,000	\$595,000
LTV > 90	75 of 540	135 of 226	106 of 197	8 of 14	418 of 1,537	101 of 314	275 of 833	843 of 2,828
DTI > 45	138 of 540	109 of 231	73 of 198	3 of 14	259 of 1,545	79 of 315	353 of 840	661 of 2,843
Loan Costs > \$5,000	262 of 534	176 of 228	126 of 193	7 of 14	763 of 1,539	196 of 311	392 of 824	1,530 of 2,819
OTHER LENDERS - All Applications								
Applications	728	393	303	24	3,359	2,243	1,615	7,050
Purchase Originations (Rate)	266 (63%)	79 (56%)	66 (60%)	5 (63%)	736 (67%)	225 (19%)	243 (58%)	1,377 (47%)
Refinance Originations (Rate)	86 (49%)	61 (37%)	48 (45%)	5 (56%)	718 (58%)	194 (27%)	327 (43%)	1,112 (46%)
Denials	87 (12%)	104 (26%)	68 (22%)	7 (29%)	440 (13%)	180 (8%)	382 (24%)	886 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	211	74	59	4	645	168	222	1,161
Total Amount in \$1,000s)	\$139,315	\$42,250	\$32,165	\$3,520	\$453,485	\$140,390	\$82,550	\$811,125
FHA Loans	6	23	8	0	23	6	17	66
Single Unit	203	69	54	4	629	165	216	1,124
Median Loan Amount	\$555,000	\$520,000	\$485,000	\$755,000	\$555,000	\$625,000	\$365,000	\$555,000
Median Income	\$156,000	\$123,500	\$120,000	\$330,000	\$177,000	\$187,500	\$84,000	\$165,000
Median Value	\$720,000	\$580,000	\$555,000	\$955,000	\$705,000	\$755,000	\$460,000	\$695,000
LTV > 90	24 of 206	41 of 74	20 of 59	0 of 4	129 of 639	39 of 168	74 of 218	253 of 1,150
DTI > 45	38 of 204	39 of 74	19 of 59	0 of 4	96 of 640	24 of 167	94 of 220	216 of 1,148
Loan Costs > \$5,000	107 of 205	46 of 74	27 of 59	2 of 4	313 of 629	88 of 163	88 of 213	583 of 1,134

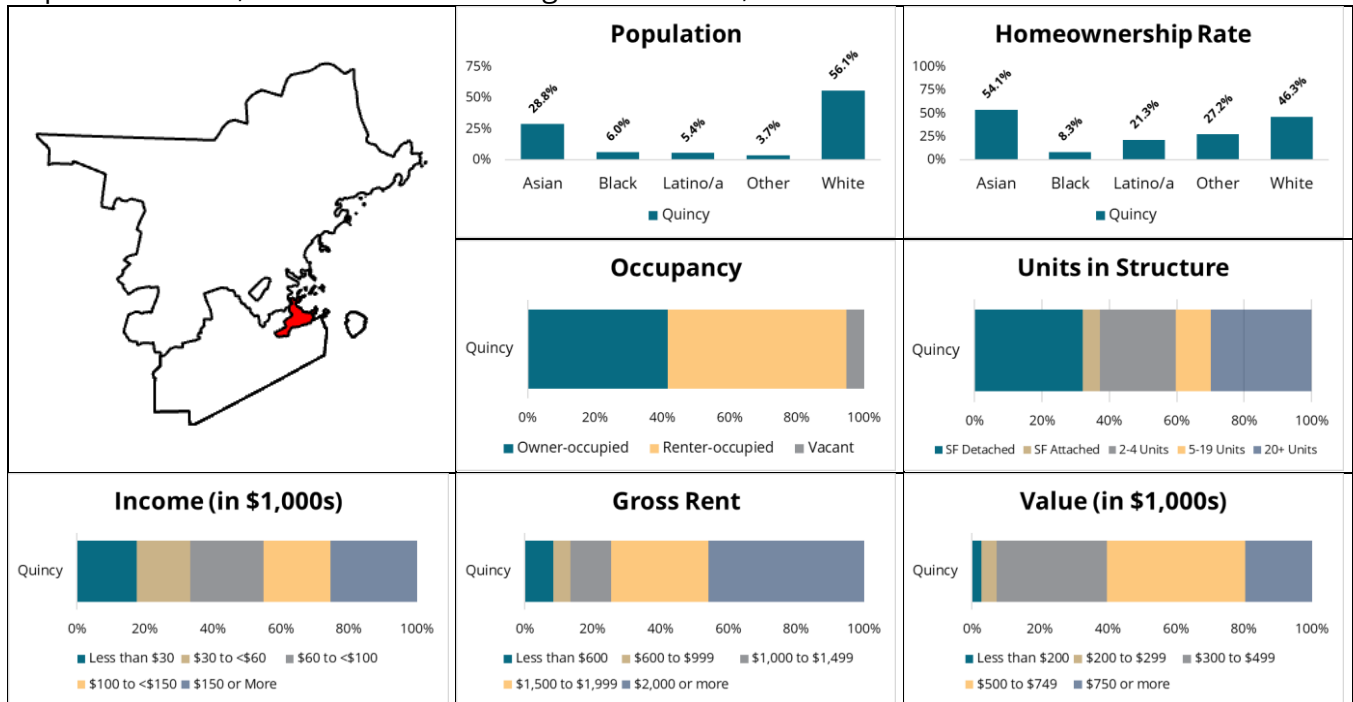
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Quincy

Population: 100,944

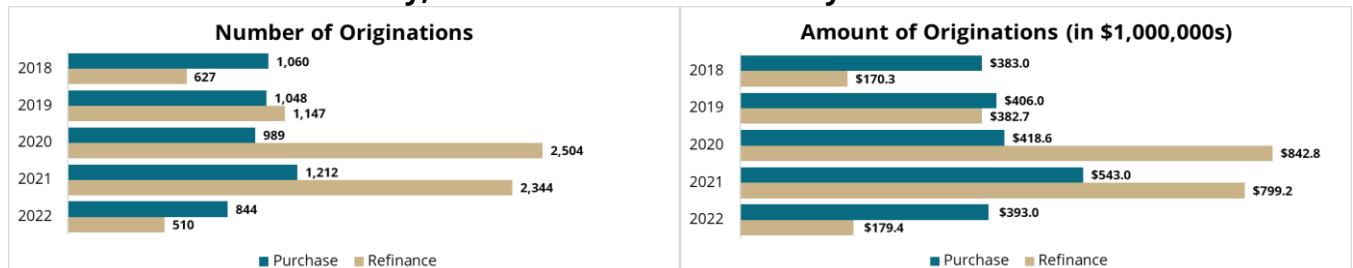
Housing Units: 47,414



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)	118	93 (79%)	\$39,195	70 (75%)	23 (25%)	78 (84%)	57 (61%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	95	81 (85%)	\$35,425	70 (86%)	11 (14%)	51 (63%)	24 (30%)
GUARANTEED RATE, INC. (LML)	111	70 (63%)	\$29,920	50 (71%)	20 (29%)	32 (46%)	19 (27%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	148	70 (47%)	\$21,780	27 (39%)	43 (61%)	27 (39%)	28 (40%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	69	56 (81%)	\$26,820	46 (82%)	10 (18%)	36 (64%)	24 (43%)
EAST WEST BANK (MBCU)	62	54 (87%)	\$19,270	51 (94%)	3 (6%)	52 (96%)	0 (0%)
ROCKET MORTGAGE, LLC (LML)	67	47 (70%)	\$16,795	17 (36%)	30 (64%)	16 (34%)	19 (40%)
EASTERN BANK (MBCU)	58	43 (74%)	\$14,935	10 (23%)	33 (77%)	9 (21%)	11 (26%)
CALIBER HOME LOANS, INC. (Other)	48	36 (75%)	\$17,010	22 (61%)	14 (39%)	27 (75%)	18 (50%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	55	35 (64%)	\$16,545	31 (89%)	4 (11%)	12 (34%)	8 (23%)
THE BANK OF CANTON (MBCU)	43	34 (79%)	\$13,720	30 (88%)	4 (12%)	30 (88%)	14 (41%)
ROCKLAND TRUST COMPANY (MBCU)	58	31 (53%)	\$14,875	21 (68%)	10 (32%)	14 (45%)	10 (32%)
LOANDEPOT.COM, LLC (LML)	45	31 (69%)	\$13,795	10 (32%)	21 (68%)	10 (32%)	13 (42%)
QUINCY CREDIT UNION (MBCU)	43	30 (70%)	\$7,760	4 (13%)	26 (87%)	2 (7%)	12 (40%)
GUILD MORTGAGE COMPANY (Other)	36	26 (72%)	\$10,570	22 (85%)	4 (15%)	8 (31%)	8 (31%)
NEEDHAM BANK (MBCU)	35	23 (66%)	\$10,525	23 (100%)	0 (0%)	21 (91%)	4 (17%)
COLONIAL FEDERAL SAVINGS BANK (MBCU)	28	21 (75%)	\$9,335	3 (14%)	18 (86%)	2 (10%)	5 (24%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	27	19 (70%)	\$9,795	15 (79%)	4 (21%)	9 (47%)	2 (11%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	50	19 (38%)	\$8,905	15 (79%)	4 (21%)	6 (32%)	7 (37%)
MOVEMENT MORTGAGE, LLC (LML)	20	19 (95%)	\$8,565	16 (84%)	3 (16%)	6 (32%)	8 (42%)

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

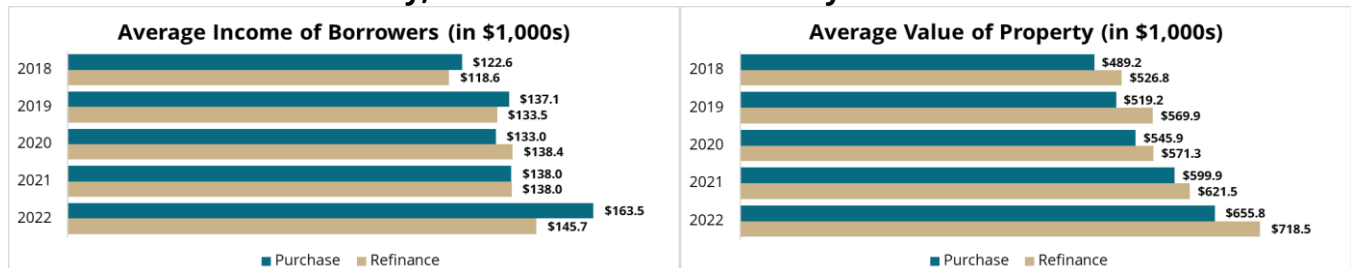


Geography: Quincy

Mortgage Lending

Quincy	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	533	31	29	9	731	212	570	1,545
Purchase Originations (Rate)	203 (68%)	7 (64%)	5 (50%)	2 (100%)	106 (68%)	53 (53%)	80 (51%)	376 (65%)
Refinance Originations (Rate)	48 (51%)	4 (67%)	0 (0%)	2 (67%)	155 (62%)	49 (73%)	81 (45%)	258 (61%)
Denials	126 (24%)	12 (39%)	15 (52%)	2 (22%)	140 (19%)	30 (14%)	193 (34%)	325 (21%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	127	5	5	2	87	25	67	251
Total Amount in \$1,000s)	\$57,525	\$2,945	\$2,285	\$2,620	\$45,005	\$15,025	\$22,065	\$125,405
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	111	3	4	2	81	22	63	223
Median Loan Amount	\$425,000	\$495,000	\$465,000	\$1,310,000	\$475,000	\$535,000	\$325,000	\$455,000
Median Income	\$108,000	\$160,000	\$150,000	\$438,000	\$159,000	\$177,000	\$84,000	\$132,500
Median Value	\$645,000	\$595,000	\$635,000	\$2,550,000	\$665,000	\$825,000	\$475,000	\$655,000
LTV > 90	5 of 121	2 of 5	2 of 5	0 of 2	10 of 79	2 of 23	5 of 63	21 of 235
DTI > 45	15 of 105	1 of 5	0 of 5	0 of 2	6 of 79	3 of 23	15 of 63	25 of 219
Loan Costs > \$5,000	23 of 107	2 of 5	0 of 5	1 of 2	16 of 75	4 of 23	8 of 58	46 of 217
LICENSED MORTGAGE LENDERS - All Applications								
Applications	289	32	34	6	342	178	342	881
Purchase Originations (Rate)	155 (74%)	10 (67%)	12 (67%)	3 (75%)	139 (79%)	23 (29%)	126 (73%)	342 (68%)
Refinance Originations (Rate)	51 (66%)	5 (31%)	7 (44%)	2 (100%)	88 (54%)	37 (39%)	79 (48%)	190 (51%)
Denials	29 (10%)	3 (9%)	3 (9%)	0 (0%)	33 (10%)	18 (10%)	52 (15%)	86 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	127	10	12	2	126	15	110	292
Total Amount in \$1,000s)	\$57,805	\$5,370	\$5,990	\$930	\$62,950	\$7,995	\$42,080	\$141,040
FHA Loans	4	4	1	0	9	1	4	19
Single Unit	115	6	11	2	120	12	105	266
Median Loan Amount	\$465,000	\$520,000	\$510,000	\$465,000	\$495,000	\$525,000	\$395,000	\$485,000
Median Income	\$98,000	\$155,500	\$129,000	\$181,500	\$137,000	\$150,000	\$82,000	\$124,000
Median Value	\$615,000	\$640,000	\$575,000	\$625,000	\$590,000	\$635,000	\$520,000	\$615,000
LTV > 90	12 of 127	7 of 10	5 of 11	0 of 2	37 of 125	4 of 15	21 of 110	65 of 290
DTI > 45	51 of 127	4 of 10	6 of 12	0 of 2	24 of 126	4 of 15	57 of 110	89 of 292
Loan Costs > \$5,000	54 of 124	6 of 10	6 of 12	0 of 2	67 of 124	12 of 15	43 of 107	145 of 287
OTHER LENDERS - All Applications								
Applications	152	18	25	2	214	218	179	629
Purchase Originations (Rate)	55 (62%)	4 (67%)	5 (71%)	1 (100%)	50 (64%)	22 (16%)	38 (58%)	137 (43%)
Refinance Originations (Rate)	23 (53%)	3 (33%)	4 (29%)	0 (0%)	49 (59%)	13 (22%)	39 (46%)	92 (44%)
Denials	24 (16%)	6 (33%)	3 (12%)	1 (50%)	31 (14%)	19 (9%)	39 (22%)	84 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	40	4	5	1	44	15	33	109
Total Amount in \$1,000s)	\$18,430	\$2,210	\$2,165	\$705	\$23,820	\$6,125	\$12,315	\$53,455
FHA Loans	1	1	0	0	1	0	1	3
Single Unit	37	3	5	1	41	15	31	102
Median Loan Amount	\$485,000	\$585,000	\$425,000	\$705,000	\$525,000	\$375,000	\$365,000	\$505,000
Median Income	\$117,000	\$208,500	\$119,000	\$177,000	\$142,000	\$94,000	\$84,000	\$126,000
Median Value	\$655,000	\$645,000	\$535,000	\$785,000	\$590,000	\$505,000	\$505,000	\$605,000
LTV > 90	3 of 36	3 of 4	2 of 5	0 of 1	12 of 44	2 of 15	8 of 31	22 of 105
DTI > 45	11 of 36	2 of 4	1 of 5	0 of 1	5 of 44	3 of 15	17 of 31	22 of 105
Loan Costs > \$5,000	17 of 36	1 of 4	1 of 5	1 of 1	18 of 43	3 of 15	13 of 31	41 of 104

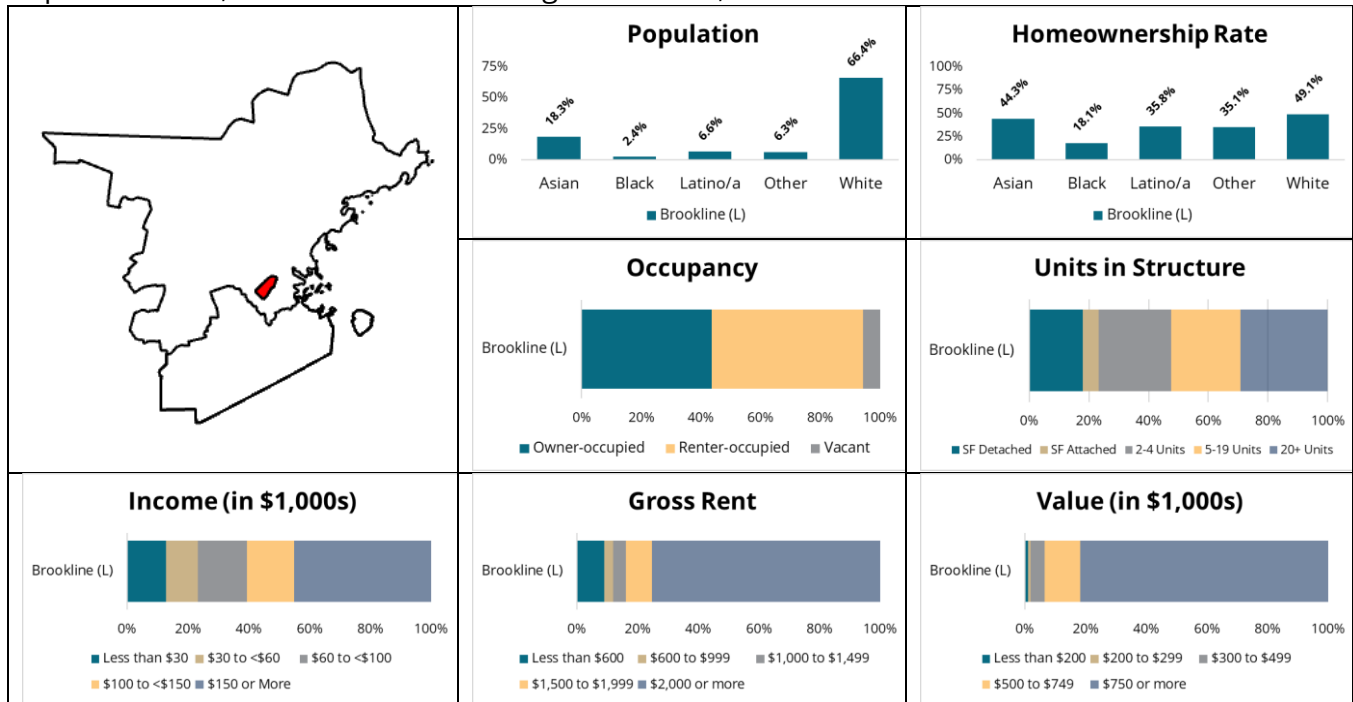
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Brookline (L)

Population: 62,698

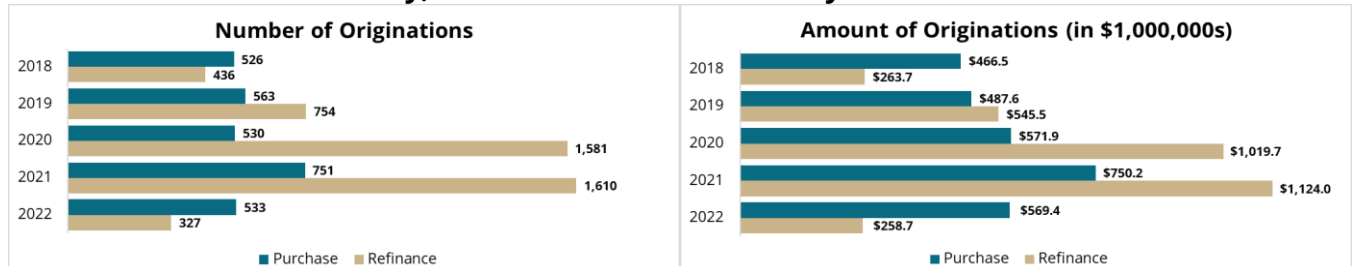
Housing Units: 28,535



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)	96	81 (84%)	\$118,765	56 (69%)	25 (31%)	12 (15%)	0 (0%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	104	63 (61%)	\$40,205	22 (35%)	41 (65%)	17 (27%)	5 (8%)
GUARANTEED RATE, INC. (LML)	65	41 (63%)	\$33,165	32 (78%)	9 (22%)	13 (32%)	6 (15%)
BROOKLINE BANK (MBCU)	39	32 (82%)	\$29,740	18 (56%)	14 (44%)	7 (22%)	2 (6%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	39	31 (79%)	\$25,495	23 (74%)	8 (26%)	9 (29%)	4 (13%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	61	29 (48%)	\$37,325	16 (55%)	13 (45%)	4 (14%)	1 (3%)
U.S. BANK NATIONAL ASSOCIATION (Other)	43	27 (63%)	\$28,985	21 (78%)	6 (22%)	7 (26%)	1 (4%)
WASHINGTON TRUST MORTGAGE COMPANY LLC (LML)	32	26 (81%)	\$23,580	22 (85%)	4 (15%)	14 (54%)	1 (4%)
ROCKET MORTGAGE, LLC (LML)	30	24 (80%)	\$9,510	11 (46%)	13 (54%)	8 (33%)	7 (29%)
THE VILLAGE BANK (MBCU)	29	22 (76%)	\$39,390	16 (73%)	6 (27%)	8 (36%)	1 (5%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	34	20 (59%)	\$25,320	14 (70%)	6 (30%)	4 (20%)	1 (5%)
EASTERN BANK (MBCU)	30	19 (63%)	\$9,945	8 (42%)	11 (58%)	4 (21%)	3 (16%)
CAMBRIDGE SAVINGS BANK (MBCU)	22	18 (82%)	\$18,270	14 (78%)	4 (22%)	3 (17%)	0 (0%)
WEBSTER BANK, NATIONAL ASSOCIATION (MBCU)	25	18 (72%)	\$17,350	14 (78%)	4 (22%)	5 (28%)	0 (0%)
TD BANK, NATIONAL ASSOCIATION (MBCU)	39	15 (38%)	\$16,005	8 (53%)	7 (47%)	4 (27%)	0 (0%)
BERKSHIRE BANK (MBCU)	23	14 (61%)	\$16,340	11 (79%)	3 (21%)	2 (14%)	0 (0%)
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY (MBCU)	15	14 (93%)	\$14,830	9 (64%)	5 (36%)	5 (36%)	0 (0%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	22	14 (64%)	\$13,110	11 (79%)	3 (21%)	5 (36%)	0 (0%)
HARVARD UNIVERSITY EMPLOYEES (MBCU)	19	14 (74%)	\$8,250	10 (71%)	4 (29%)	7 (50%)	0 (0%)
ENVISION BANK (MBCU)	14	13 (93%)	\$10,255	6 (46%)	7 (54%)	0 (0%)	1 (8%)

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

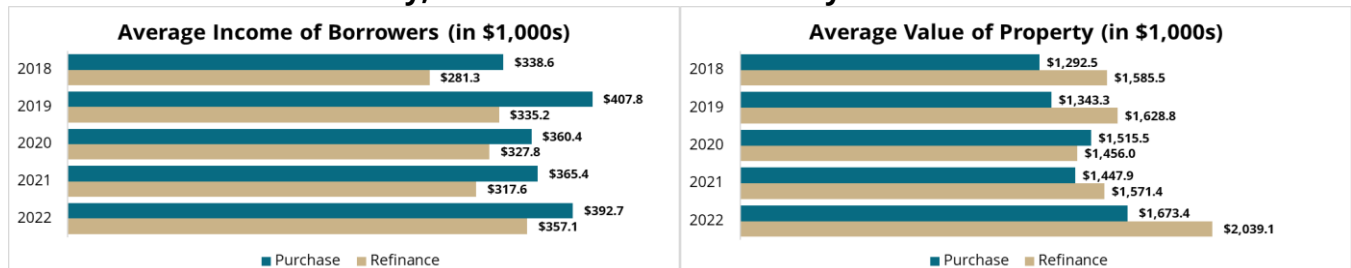


Geography: Brookline (L)

Mortgage Lending

Brookline (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	158	17	27	2	662	249	113	1,115
Purchase Originations (Rate)	68 (77%)	7 (58%)	9 (64%)	0 (0%)	187 (78%)	62 (65%)	10 (43%)	333 (74%)
Refinance Originations (Rate)	21 (66%)	3 (100%)	6 (86%)	1 (100%)	139 (69%)	50 (58%)	16 (37%)	220 (67%)
Denials	23 (15%)	2 (12%)	4 (15%)	0 (0%)	95 (14%)	26 (10%)	45 (40%)	150 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	59	7	8	0	155	30	9	259
Total Amount in \$1,000s)	\$63,325	\$4,535	\$7,400	\$0	\$202,565	\$37,080	\$2,805	\$314,905
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	59	7	8	0	152	30	9	256
Median Loan Amount	\$855,000	\$685,000	\$895,000		\$975,000	\$1,210,000	\$325,000	\$945,000
Median Income	\$240,000	\$260,000	\$251,000		\$312,500	\$310,000	\$87,000	\$279,000
Median Value	\$1,090,000	\$1,075,000	\$1,215,000		\$1,415,000	\$1,515,000	\$545,000	\$1,365,000
LTV > 90	3 of 52	0 of 7	0 of 8	0 of 0	4 of 139	3 of 27	2 of 8	10 of 233
DTI > 45	3 of 48	2 of 7	1 of 8	0 of 0	13 of 139	1 of 27	3 of 8	20 of 229
Loan Costs > \$5,000	31 of 49	3 of 6	6 of 7	0 of 0	85 of 137	17 of 25	3 of 8	142 of 224
LICENSED MORTGAGE LENDERS - All Applications								
Applications	85	3	13	1	118	75	45	295
Purchase Originations (Rate)	43 (73%)	0 (0%)	6 (86%)	1 (100%)	46 (74%)	18 (45%)	18 (78%)	114 (67%)
Refinance Originations (Rate)	10 (40%)	1 (100%)	4 (67%)	0 (0%)	31 (57%)	18 (53%)	9 (43%)	64 (53%)
Denials	7 (8%)	0 (0%)	1 (8%)	0 (0%)	12 (10%)	6 (8%)	4 (9%)	26 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	32	0	5	1	40	14	15	92
Total Amount in \$1,000s)	\$24,330	\$0	\$3,245	\$675	\$29,470	\$13,010	\$5,595	\$70,730
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	31	0	5	1	40	14	15	91
Median Loan Amount	\$550,000		\$675,000	\$675,000	\$660,000	\$870,000	\$365,000	\$650,000
Median Income	\$200,500		\$170,000	\$250,000	\$217,000	\$213,500	\$86,000	\$210,500
Median Value	\$750,000		\$715,000	\$845,000	\$1,195,000	\$1,270,000	\$585,000	\$960,000
LTV > 90	1 of 32	0 of 0	1 of 5	0 of 1	1 of 40	0 of 14	0 of 15	3 of 92
DTI > 45	7 of 32	0 of 0	1 of 5	0 of 1	5 of 40	0 of 14	7 of 15	13 of 92
Loan Costs > \$5,000	18 of 32	0 of 0	4 of 5	0 of 1	22 of 40	11 of 14	5 of 15	55 of 92
OTHER LENDERS - All Applications								
Applications	53	1	8	1	155	160	34	378
Purchase Originations (Rate)	19 (54%)	1 (100%)	0 (0%)	0 (0%)	43 (67%)	31 (32%)	5 (45%)	94 (47%)
Refinance Originations (Rate)	8 (57%)	0 (0%)	2 (67%)	0 (0%)	36 (69%)	11 (25%)	5 (36%)	57 (50%)
Denials	2 (4%)	0 (0%)	6 (75%)	0 (0%)	20 (13%)	7 (4%)	11 (32%)	35 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	16	1	0	0	32	24	4	73
Total Amount in \$1,000s)	\$18,510	\$1,895	\$0	\$0	\$34,790	\$30,970	\$1,380	\$86,165
FHA Loans	0	0	0	0	0	0	0	0
Single Unit	16	1	0	0	32	23	4	72
Median Loan Amount	\$1,035,000	\$1,895,000			\$795,000	\$915,000	\$315,000	\$905,000
Median Income	\$288,500	\$743,000			\$253,500	\$302,000	\$92,000	\$290,000
Median Value	\$1,685,000	\$2,375,000			\$1,155,000	\$1,440,000	\$645,000	\$1,295,000
LTV > 90	0 of 16	0 of 1	0 of 0	0 of 0	3 of 31	1 of 24	0 of 4	4 of 72
DTI > 45	0 of 16	0 of 1	0 of 0	0 of 0	5 of 31	2 of 23	1 of 4	7 of 71
Loan Costs > \$5,000	11 of 14	1 of 1	0 of 0	0 of 0	19 of 30	14 of 23	1 of 4	45 of 68

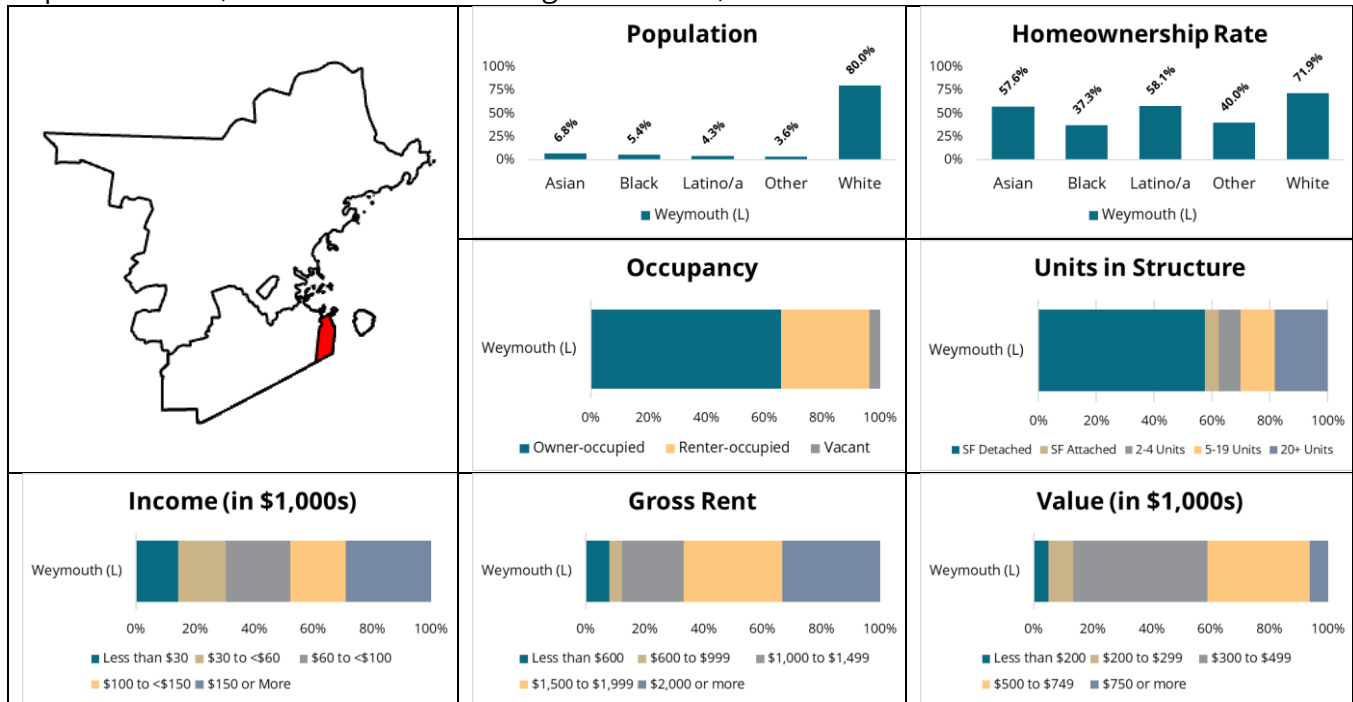
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Weymouth (L)

Population: 57,300

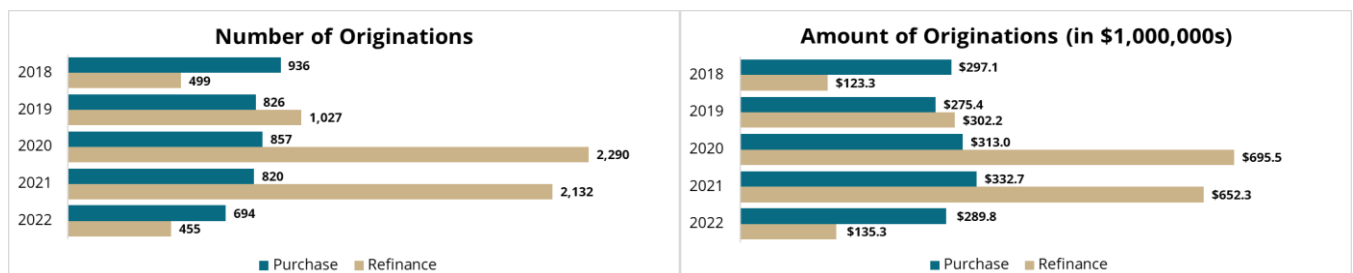
Housing Units: 25,645



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	92	61 (66%)	\$16,325	23 (38%)	38 (62%)	10 (16%)	25 (41%)
ROCKET MORTGAGE, LLC (LML)	77	56 (73%)	\$18,900	22 (39%)	34 (61%)	11 (20%)	33 (59%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	68	51 (75%)	\$19,305	42 (82%)	9 (18%)	14 (27%)	23 (45%)
GUARANTEED RATE, INC. (LML)	77	47 (61%)	\$21,615	37 (79%)	10 (21%)	9 (19%)	11 (23%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	62	46 (74%)	\$18,480	36 (78%)	10 (22%)	20 (43%)	25 (54%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	41	36 (88%)	\$16,040	32 (89%)	4 (11%)	15 (42%)	13 (36%)
ROCKLAND TRUST COMPANY (MBCU)	53	36 (68%)	\$12,060	23 (64%)	13 (36%)	9 (25%)	12 (33%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	53	34 (64%)	\$14,190	31 (91%)	3 (9%)	5 (15%)	7 (21%)
LOANDEPOT.COM, LLC (LML)	48	33 (69%)	\$12,105	19 (58%)	14 (42%)	3 (9%)	16 (48%)
EASTERN BANK (MBCU)	48	33 (69%)	\$9,235	15 (45%)	18 (55%)	7 (21%)	14 (42%)
RADIUS FINANCIAL GROUP INC. (LML)	29	27 (93%)	\$11,415	19 (70%)	8 (30%)	1 (4%)	8 (30%)
ROCKLAND (Other)	33	26 (79%)	\$6,980	8 (31%)	18 (69%)	5 (19%)	8 (31%)
SOUTH SHORE BANK (MBCU)	35	22 (63%)	\$5,180	6 (27%)	16 (73%)	1 (5%)	11 (50%)
QUINCY CREDIT UNION (MBCU)	24	20 (83%)	\$5,560	4 (20%)	16 (80%)	1 (5%)	9 (45%)
COASTAL HERITAGE BANK (MBCU)	23	19 (83%)	\$9,585	11 (58%)	8 (42%)	1 (5%)	4 (21%)
GUILD MORTGAGE COMPANY (Other)	23	19 (83%)	\$9,325	16 (84%)	3 (16%)	3 (16%)	7 (37%)
CALIBER HOME LOANS, INC. (Other)	26	18 (69%)	\$6,960	16 (89%)	2 (11%)	10 (56%)	10 (56%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	44	16 (36%)	\$5,660	8 (50%)	8 (50%)	2 (13%)	9 (56%)
NATIONSTAR MORTGAGE LLC (LML)	25	15 (60%)	\$5,685	1 (7%)	14 (93%)	0 (0%)	6 (40%)
MOVEMENT MORTGAGE, LLC (LML)	21	14 (67%)	\$6,460	13 (93%)	1 (7%)	3 (21%)	4 (29%)

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

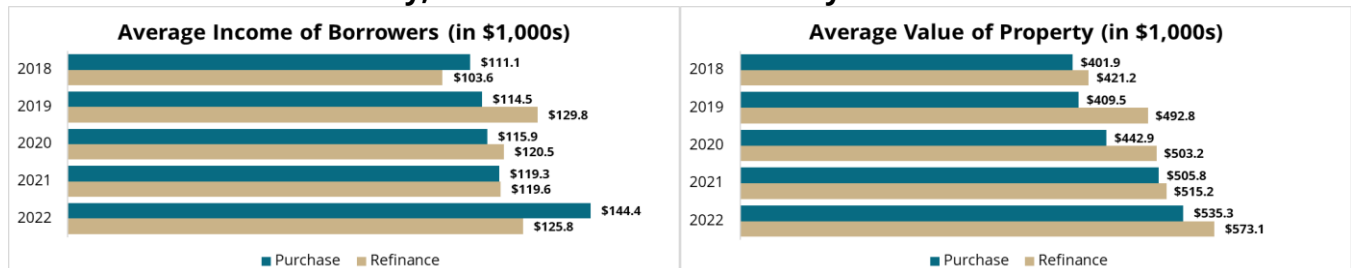


Geography: Weymouth (L)

Mortgage Lending

Weymouth (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	130	23	43	6	770	151	483	1,123
Purchase Originations (Rate)	48 (67%)	9 (64%)	15 (60%)	1 (100%)	141 (74%)	34 (46%)	88 (57%)	248 (66%)
Refinance Originations (Rate)	7 (32%)	3 (75%)	3 (75%)	0 (0%)	147 (64%)	31 (76%)	73 (53%)	191 (63%)
Denials	36 (28%)	5 (22%)	10 (23%)	1 (17%)	128 (17%)	12 (8%)	105 (22%)	192 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	34	9	12	1	122	14	78	192
Total Amount in \$1,000s)	\$15,390	\$4,155	\$4,360	\$395	\$48,700	\$6,440	\$23,460	\$79,440
FHA Loans	1	1	1	0	3	0	1	6
Single Unit	33	9	11	1	119	14	76	187
Median Loan Amount	\$445,000	\$425,000	\$340,000	\$395,000	\$395,000	\$430,000	\$285,000	\$405,000
Median Income	\$110,500	\$132,000	\$93,000	\$115,000	\$111,500	\$114,500	\$80,000	\$112,000
Median Value	\$575,000	\$535,000	\$505,000		\$555,000	\$525,000	\$425,000	\$545,000
LTV > 90	5 of 32	4 of 9	5 of 12	0 of 0	16 of 97	3 of 13	14 of 69	33 of 163
DTI > 45	6 of 32	0 of 9	2 of 12	0 of 0	8 of 97	1 of 13	14 of 69	17 of 163
Loan Costs > \$5,000	7 of 32	2 of 9	3 of 11	0 of 0	16 of 92	1 of 12	9 of 63	29 of 156
LICENSED MORTGAGE LENDERS - All Applications								
Applications	92	18	36	3	496	204	336	849
Purchase Originations (Rate)	54 (72%)	7 (64%)	19 (76%)	3 (100%)	206 (81%)	33 (31%)	124 (77%)	322 (68%)
Refinance Originations (Rate)	8 (47%)	2 (33%)	4 (36%)	0 (0%)	134 (56%)	34 (35%)	88 (51%)	182 (49%)
Denials	9 (10%)	2 (11%)	2 (6%)	0 (0%)	34 (7%)	26 (13%)	44 (13%)	73 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	48	7	16	3	198	30	115	302
Total Amount in \$1,000s)	\$20,450	\$3,305	\$7,000	\$1,405	\$88,420	\$12,630	\$39,635	\$133,210
FHA Loans	2	3	4	0	21	2	10	32
Single Unit	47	5	13	3	192	28	111	288
Median Loan Amount	\$405,000	\$505,000	\$465,000	\$415,000	\$440,000	\$435,000	\$345,000	\$435,000
Median Income	\$87,500	\$115,000	\$109,500	\$175,000	\$124,000	\$126,000	\$80,000	\$119,000
Median Value	\$525,000	\$605,000	\$530,000	\$455,000	\$515,000	\$540,000	\$405,000	\$525,000
LTV > 90	6 of 48	4 of 7	10 of 16	2 of 3	87 of 195	7 of 30	42 of 114	116 of 299
DTI > 45	16 of 48	4 of 7	4 of 16	0 of 3	29 of 196	8 of 30	36 of 115	61 of 300
Loan Costs > \$5,000	20 of 48	5 of 7	11 of 15	1 of 3	98 of 197	8 of 29	48 of 114	143 of 299
OTHER LENDERS - All Applications								
Applications	66	7	26	5	352	181	237	637
Purchase Originations (Rate)	29 (69%)	1 (100%)	8 (62%)	0 (0%)	71 (69%)	20 (19%)	43 (68%)	129 (49%)
Refinance Originations (Rate)	4 (29%)	3 (75%)	2 (22%)	2 (67%)	62 (50%)	14 (27%)	43 (45%)	87 (43%)
Denials	7 (11%)	1 (14%)	5 (19%)	3 (60%)	59 (17%)	12 (7%)	46 (19%)	87 (14%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	19	1	8	0	63	17	41	108
Total Amount in \$1,000s)	\$8,575	\$275	\$3,540	\$0	\$29,385	\$6,885	\$13,595	\$48,660
FHA Loans	0	0	0	0	4	1	0	5
Single Unit	19	1	7	0	60	17	40	104
Median Loan Amount	\$395,000	\$275,000	\$435,000		\$505,000	\$355,000	\$335,000	\$460,000
Median Income	\$84,000	\$73,000	\$110,000		\$121,000	\$114,000	\$79,000	\$114,500
Median Value	\$565,000	\$305,000	\$545,000		\$575,000	\$445,000	\$415,000	\$560,000
LTV > 90	3 of 19	0 of 1	1 of 8	0 of 0	19 of 62	8 of 17	9 of 40	31 of 107
DTI > 45	7 of 18	1 of 1	2 of 8	0 of 0	14 of 63	4 of 17	14 of 41	28 of 107
Loan Costs > \$5,000	12 of 19	0 of 1	3 of 8	0 of 0	28 of 61	7 of 16	14 of 39	50 of 105

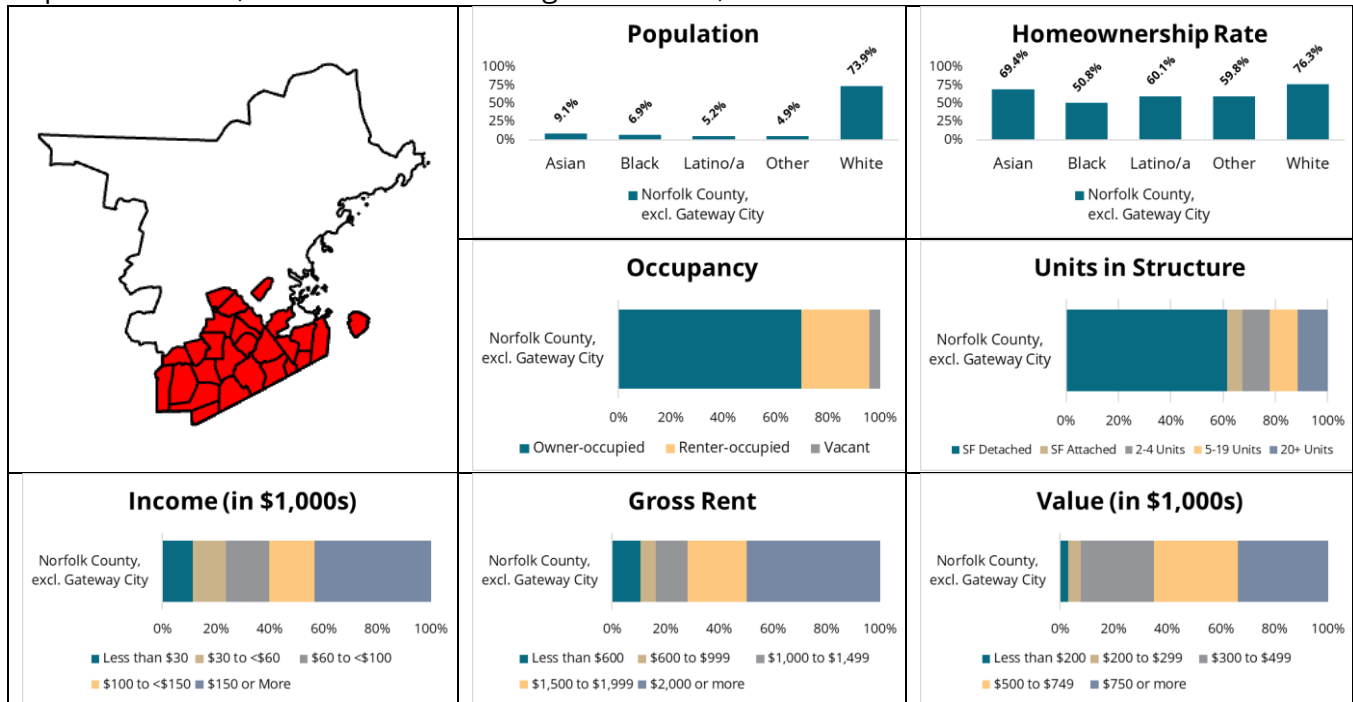
Trends – One- to Four-family, Purchase or Refinance Only



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

Population: 621,168

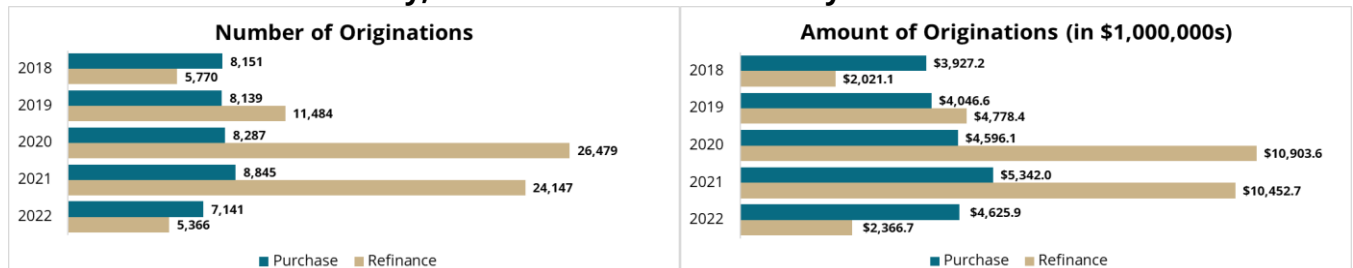
Housing Units: 242,019



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	1,025	704 (69%)	\$269,920	153 (22%)	551 (78%)	115 (16%)	179 (25%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	590	502 (85%)	\$281,960	373 (74%)	129 (26%)	111 (22%)	77 (15%)
ROCKET MORTGAGE, LLC (LML)	625	467 (75%)	\$182,785	137 (29%)	330 (71%)	110 (24%)	177 (38%)
GUARANTEED RATE, INC. (LML)	721	424 (59%)	\$233,200	328 (77%)	96 (23%)	123 (29%)	104 (25%)
FIRST REPUBLIC BANK (MBCU)	472	359 (76%)	\$413,145	240 (67%)	119 (33%)	58 (16%)	19 (5%)
ROCKLAND TRUST COMPANY (MBCU)	517	358 (69%)	\$154,620	194 (54%)	164 (46%)	57 (16%)	89 (25%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	488	346 (71%)	\$156,160	275 (79%)	71 (21%)	89 (26%)	110 (32%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	481	288 (60%)	\$185,830	116 (40%)	172 (60%)	58 (20%)	43 (15%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	339	275 (81%)	\$127,315	202 (73%)	73 (27%)	142 (52%)	126 (46%)
LOANDEPOT.COM, LLC (LML)	327	227 (69%)	\$99,045	80 (35%)	147 (65%)	71 (31%)	90 (40%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	292	191 (65%)	\$104,115	164 (86%)	27 (14%)	57 (30%)	47 (25%)
NEEDHAM BANK (MBCU)	228	181 (79%)	\$120,765	59 (33%)	122 (67%)	38 (21%)	22 (12%)
EASTERN BANK (MBCU)	277	176 (64%)	\$77,010	62 (35%)	114 (65%)	48 (27%)	35 (20%)
GUILD MORTGAGE COMPANY (Other)	223	160 (72%)	\$75,900	133 (83%)	27 (17%)	44 (28%)	51 (32%)
U.S. BANK NATIONAL ASSOCIATION (Other)	368	140 (38%)	\$116,180	100 (71%)	40 (29%)	34 (24%)	12 (9%)
DEDHAM INSTITUTION FOR SAVINGS (MBCU)	165	138 (84%)	\$93,470	85 (62%)	53 (38%)	12 (9%)	32 (23%)
WELLS FARGO BANK, NATIONAL ASSOCIATION (Other)	341	127 (37%)	\$93,635	60 (47%)	67 (53%)	26 (20%)	36 (28%)
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (MBCU)	363	127 (35%)	\$76,925	49 (39%)	78 (61%)	20 (16%)	23 (18%)
MORTGAGE NETWORK, INC. (LML)	161	124 (77%)	\$64,330	93 (75%)	31 (25%)	14 (11%)	33 (27%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	196	124 (63%)	\$56,530	45 (36%)	79 (64%)	27 (22%)	30 (24%)

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

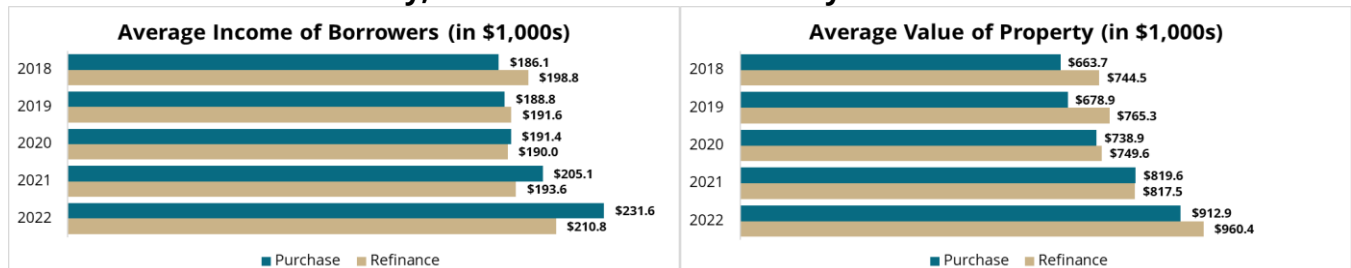


Geography: Norfolk County, excl. Gateway City

Mortgage Lending

Norfolk County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	1,403	738	603	44	9,041	2,404	3,487	14,233
Purchase Originations (Rate)	506 (70%)	126 (59%)	141 (64%)	4 (67%)	1,930 (75%)	504 (52%)	492 (55%)	3,211 (68%)
Refinance Originations (Rate)	165 (63%)	90 (49%)	92 (60%)	5 (42%)	1,996 (71%)	414 (59%)	593 (53%)	2,762 (67%)
Denials	262 (19%)	251 (34%)	167 (28%)	9 (20%)	1,302 (14%)	246 (10%)	995 (29%)	2,237 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	423	113	130	4	1,715	276	445	2,661
Total Amount in \$1,000s)	\$323,165	\$60,985	\$83,650	\$2,020	\$1,366,085	\$220,950	\$145,615	\$2,056,855
FHA Loans	3	10	5	0	14	4	11	36
Single Unit	416	109	126	4	1,692	271	437	2,618
Median Loan Amount	\$625,000	\$485,000	\$510,000	\$520,000	\$625,000	\$645,000	\$315,000	\$605,000
Median Income	\$188,000	\$131,000	\$137,000	\$151,000	\$206,000	\$206,000	\$80,000	\$197,000
Median Value	\$795,000	\$565,000	\$620,000	\$725,000	\$835,000	\$835,000	\$445,000	\$805,000
LTV > 90	28 of 401	49 of 105	34 of 120	1 of 3	143 of 1,571	33 of 260	103 of 413	288 of 2,460
DTI > 45	33 of 379	20 of 104	19 of 119	1 of 3	109 of 1,570	14 of 259	98 of 413	196 of 2,434
Loan Costs > \$5,000	160 of 385	32 of 101	48 of 115	1 of 2	610 of 1,509	114 of 247	51 of 371	965 of 2,359
LICENSED MORTGAGE LENDERS - All Applications								
Applications	829	656	436	29	3,673	1,787	2,439	7,410
Purchase Originations (Rate)	474 (75%)	230 (67%)	203 (72%)	12 (67%)	1,479 (78%)	329 (39%)	789 (75%)	2,727 (68%)
Refinance Originations (Rate)	109 (57%)	116 (39%)	70 (47%)	3 (30%)	976 (56%)	348 (37%)	660 (49%)	1,622 (49%)
Denials	55 (7%)	138 (21%)	55 (13%)	4 (14%)	278 (8%)	206 (12%)	392 (16%)	736 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	413	221	186	12	1,421	300	730	2,553
Total Amount in \$1,000s)	\$232,905	\$112,115	\$92,260	\$6,630	\$741,165	\$169,060	\$261,750	\$1,354,135
FHA Loans	13	84	43	4	94	38	95	276
Single Unit	404	203	170	12	1,396	285	710	2,470
Median Loan Amount	\$495,000	\$495,000	\$485,000	\$480,000	\$485,000	\$505,000	\$365,000	\$485,000
Median Income	\$128,000	\$118,000	\$110,000	\$142,000	\$152,000	\$141,000	\$83,000	\$139,000
Median Value	\$645,000	\$555,000	\$535,000	\$490,000	\$605,000	\$605,000	\$455,000	\$595,000
LTV > 90	63 of 413	128 of 216	101 of 186	8 of 12	381 of 1,412	97 of 299	254 of 723	778 of 2,538
DTI > 45	87 of 413	105 of 221	67 of 186	3 of 12	235 of 1,419	75 of 300	296 of 730	572 of 2,551
Loan Costs > \$5,000	208 of 410	170 of 218	120 of 181	7 of 12	696 of 1,415	184 of 296	349 of 717	1,385 of 2,532
OTHER LENDERS - All Applications								
Applications	576	375	278	22	3,145	2,025	1,436	6,421
Purchase Originations (Rate)	211 (64%)	75 (55%)	61 (59%)	4 (57%)	686 (68%)	203 (20%)	205 (58%)	1,240 (48%)
Refinance Originations (Rate)	63 (48%)	58 (37%)	44 (48%)	5 (56%)	669 (58%)	181 (28%)	288 (43%)	1,020 (47%)
Denials	63 (11%)	98 (26%)	65 (23%)	6 (27%)	409 (13%)	161 (8%)	343 (24%)	802 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	171	70	54	3	601	153	189	1,052
Total Amount in \$1,000s)	\$120,885	\$40,040	\$30,000	\$2,815	\$429,665	\$134,265	\$70,235	\$757,670
FHA Loans	5	22	8	0	22	6	16	63
Single Unit	166	66	49	3	588	150	185	1,022
Median Loan Amount	\$585,000	\$515,000	\$485,000	\$805,000	\$565,000	\$645,000	\$365,000	\$565,000
Median Income	\$169,000	\$119,000	\$127,000	\$410,000	\$181,000	\$211,000	\$84,000	\$175,000
Median Value	\$755,000	\$580,000	\$555,000	\$1,105,000	\$715,000	\$825,000	\$455,000	\$705,000
LTV > 90	21 of 170	38 of 70	18 of 54	0 of 3	117 of 595	37 of 153	66 of 187	231 of 1,045
DTI > 45	27 of 168	37 of 70	18 of 54	0 of 3	91 of 596	21 of 152	77 of 189	194 of 1,043
Loan Costs > \$5,000	90 of 169	45 of 70	26 of 54	1 of 3	295 of 586	85 of 148	75 of 182	542 of 1,030

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



Plymouth County

Largest City: Brockton

Median Income: \$105,387 (4th Highest)

Individuals below Poverty Level: 7% (3rd Lowest)

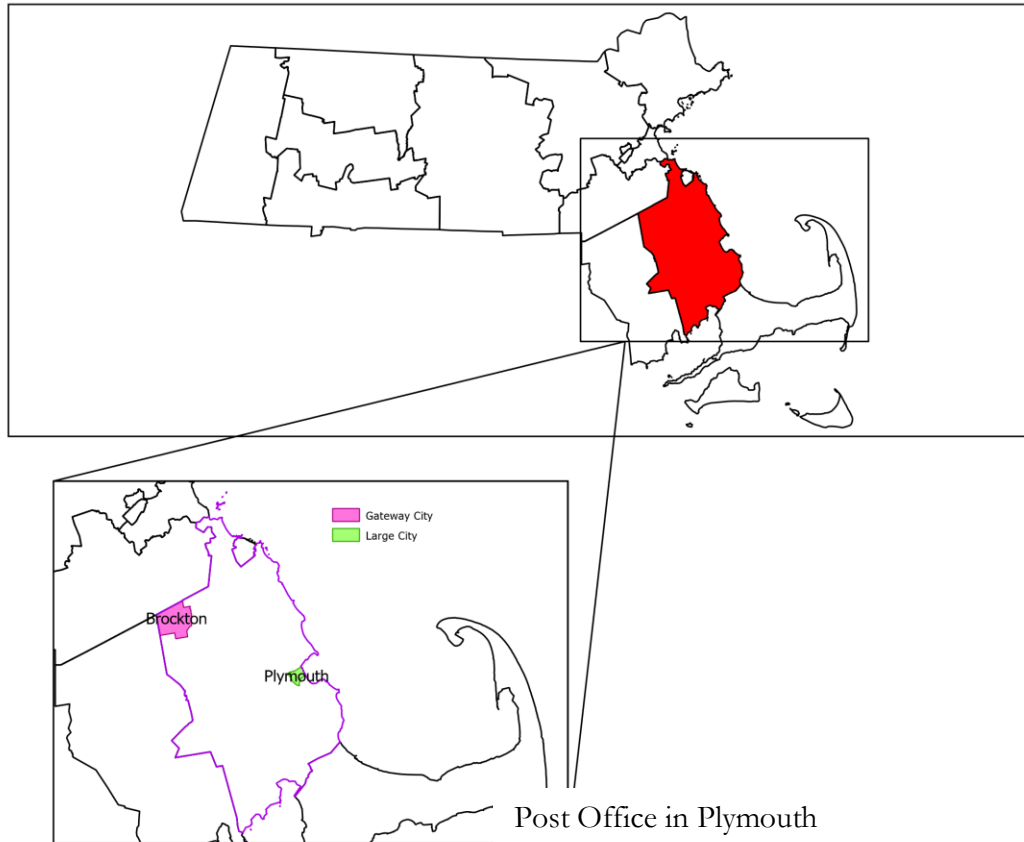
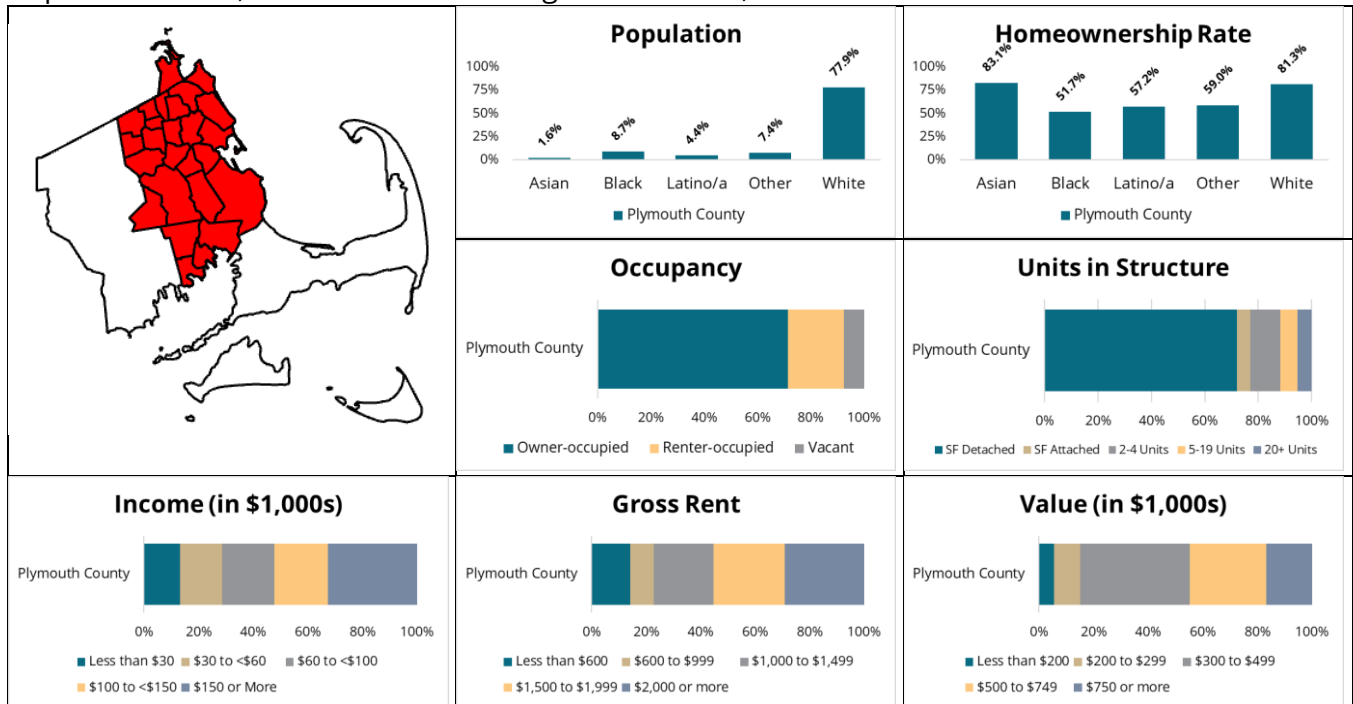


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Geography: Plymouth County

Population: 529,548

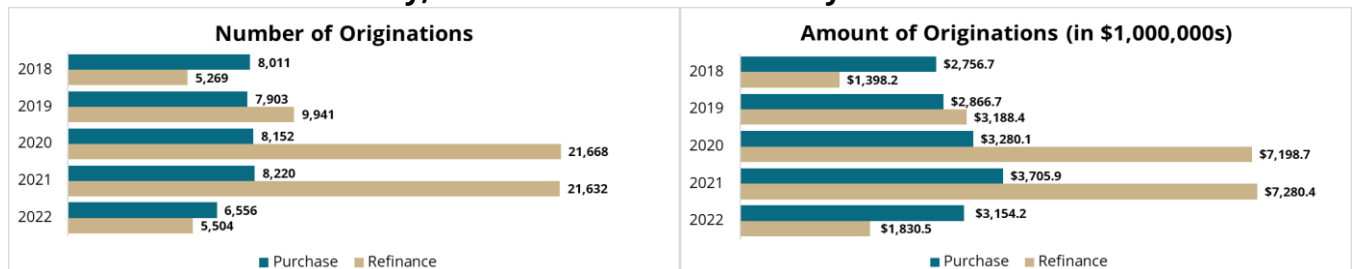
Housing Units: 215,021



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)	930	690 (74%)	\$234,900	164 (24%)	526 (76%)	109 (16%)	341 (49%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	926	595 (64%)	\$170,755	100 (17%)	495 (83%)	52 (9%)	212 (36%)
ROCKLAND TRUST COMPANY (MBCU)	884	558 (63%)	\$191,410	284 (51%)	274 (49%)	40 (7%)	172 (31%)
LOANDEPOT.COM, LLC (LML)	681	450 (66%)	\$176,180	191 (42%)	259 (58%)	62 (14%)	201 (45%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	583	449 (77%)	\$187,515	329 (73%)	120 (27%)	97 (22%)	187 (42%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	594	424 (71%)	\$186,340	358 (84%)	66 (16%)	120 (28%)	146 (34%)
GUARANTEED RATE, INC. (LML)	645	351 (54%)	\$167,695	264 (75%)	87 (25%)	57 (16%)	105 (30%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	451	305 (68%)	\$139,795	239 (78%)	66 (22%)	84 (28%)	115 (38%)
EASTERN BANK (MBCU)	393	284 (72%)	\$88,550	85 (30%)	199 (70%)	39 (14%)	89 (31%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	308	250 (81%)	\$124,690	204 (82%)	46 (18%)	7 (3%)	76 (30%)
ROCKLAND (Other)	345	248 (72%)	\$66,190	69 (28%)	179 (72%)	11 (4%)	91 (37%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	269	235 (87%)	\$121,535	179 (76%)	56 (24%)	14 (6%)	47 (20%)
GUILD MORTGAGE COMPANY (Other)	327	232 (71%)	\$95,600	177 (76%)	55 (24%)	76 (33%)	107 (46%)
RADIUS FINANCIAL GROUP INC. (LML)	224	177 (79%)	\$75,455	141 (80%)	36 (20%)	23 (13%)	58 (33%)
BLUESTONE BANK (MBCU)	240	172 (72%)	\$72,660	111 (65%)	61 (35%)	12 (7%)	65 (38%)
NATIONSTAR MORTGAGE LLC (LML)	306	162 (53%)	\$48,470	8 (5%)	154 (95%)	28 (17%)	90 (56%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	287	161 (56%)	\$75,395	80 (50%)	81 (50%)	25 (16%)	45 (28%)
HARBORONE MORTGAGE, LLC (MBCU)	269	160 (59%)	\$65,160	104 (65%)	56 (35%)	41 (26%)	73 (46%)
PENNYMAC LOAN SERVICES, LLC (LML)	521	154 (30%)	\$58,960	58 (38%)	96 (62%)	31 (20%)	64 (42%)
MOVEMENT MORTGAGE, LLC (LML)	208	145 (70%)	\$65,725	123 (85%)	22 (15%)	24 (17%)	52 (36%)

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

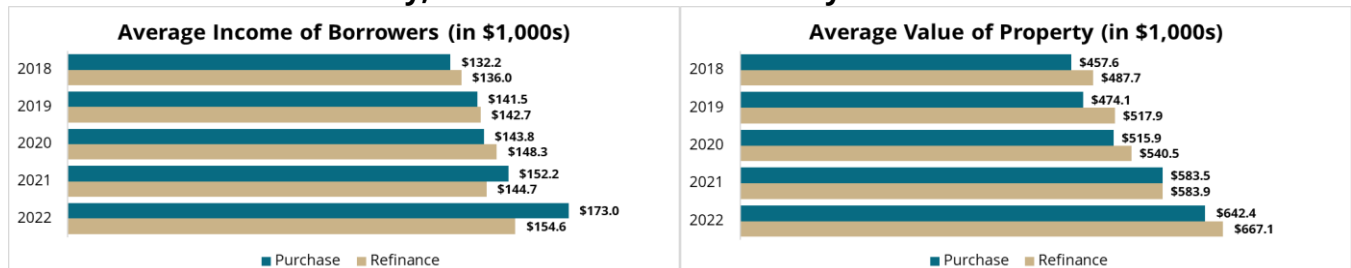


Geography: Plymouth County

Mortgage Lending

Plymouth County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	178	932	458	48	9,436	1,971	4,591	13,023
Purchase Originations (Rate)	53 (67%)	127 (56%)	82 (66%)	4 (40%)	1,699 (74%)	322 (44%)	593 (60%)	2,287 (66%)
Refinance Originations (Rate)	19 (50%)	88 (41%)	48 (51%)	3 (30%)	1,780 (68%)	303 (56%)	763 (55%)	2,241 (64%)
Denials	36 (20%)	381 (41%)	179 (39%)	19 (40%)	1,704 (18%)	290 (15%)	1,449 (32%)	2,609 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	37	114	69	4	1,463	184	535	1,871
Total Amount in \$1,000s)	\$22,585	\$49,520	\$31,475	\$3,220	\$801,765	\$101,340	\$165,435	\$1,009,905
FHA Loans	0	24	9	0	30	8	23	71
Single Unit	37	101	67	4	1,449	183	528	1,841
Median Loan Amount	\$505,000	\$425,000	\$425,000	\$610,000	\$465,000	\$440,000	\$305,000	\$465,000
Median Income	\$146,000	\$100,000	\$105,000	\$171,500	\$152,000	\$139,000	\$77,000	\$142,000
Median Value	\$645,000	\$445,000	\$505,000	\$820,000	\$645,000	\$615,000	\$415,000	\$615,000
LTV > 90	3 of 32	73 of 108	31 of 63	0 of 4	194 of 1,354	33 of 166	145 of 505	334 of 1,727
DTI > 45	3 of 32	31 of 108	12 of 63	0 of 4	173 of 1,353	26 of 165	131 of 505	245 of 1,725
Loan Costs > \$5,000	8 of 31	41 of 101	19 of 58	1 of 4	377 of 1,252	50 of 151	76 of 431	496 of 1,597
LICENSED MORTGAGE LENDERS - All Applications								
Applications	131	1,299	452	49	5,171	2,453	4,012	9,555
Purchase Originations (Rate)	64 (79%)	497 (71%)	203 (73%)	20 (71%)	1,929 (78%)	392 (34%)	1,141 (74%)	3,105 (66%)
Refinance Originations (Rate)	25 (51%)	217 (37%)	72 (42%)	7 (33%)	1,447 (56%)	443 (35%)	1,078 (45%)	2,211 (47%)
Denials	9 (7%)	221 (17%)	63 (14%)	13 (27%)	499 (10%)	287 (12%)	669 (17%)	1,092 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	53	474	186	18	1,804	364	1,071	2,899
Total Amount in \$1,000s)	\$24,595	\$217,880	\$84,760	\$8,490	\$841,260	\$171,030	\$381,335	\$1,348,015
FHA Loans	9	250	76	7	243	93	303	678
Single Unit	51	413	162	17	1,782	345	1,045	2,770
Median Loan Amount	\$435,000	\$445,000	\$435,000	\$475,000	\$435,000	\$440,000	\$365,000	\$435,000
Median Income	\$138,000	\$101,000	\$105,000	\$130,500	\$128,000	\$117,000	\$81,000	\$120,000
Median Value	\$515,000	\$475,000	\$475,000	\$525,000	\$525,000	\$505,000	\$415,000	\$515,000
LTV > 90	26 of 53	363 of 465	133 of 181	11 of 17	646 of 1,773	169 of 353	596 of 1,039	1,348 of 2,842
DTI > 45	12 of 53	254 of 474	81 of 186	2 of 18	463 of 1,803	117 of 364	530 of 1,071	929 of 2,898
Loan Costs > \$5,000	33 of 53	379 of 466	146 of 180	11 of 18	983 of 1,788	228 of 360	633 of 1,050	1,780 of 2,865
OTHER LENDERS - All Applications								
Applications	105	629	272	34	4,059	2,050	2,396	7,149
Purchase Originations (Rate)	35 (63%)	144 (61%)	67 (72%)	2 (50%)	757 (65%)	191 (21%)	360 (61%)	1,196 (49%)
Refinance Originations (Rate)	9 (50%)	94 (36%)	38 (41%)	5 (56%)	737 (52%)	198 (28%)	445 (40%)	1,081 (43%)
Denials	21 (20%)	165 (26%)	62 (23%)	12 (35%)	677 (17%)	240 (12%)	606 (25%)	1,177 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	25	134	57	1	646	141	332	1,004
Total Amount in \$1,000s)	\$12,595	\$65,530	\$27,865	\$365	\$329,680	\$72,385	\$111,520	\$508,420
FHA Loans	1	76	14	0	58	23	77	172
Single Unit	24	104	48	1	632	134	318	943
Median Loan Amount	\$485,000	\$465,000	\$445,000	\$365,000	\$445,000	\$455,000	\$345,000	\$455,000
Median Income	\$109,000	\$103,500	\$125,000	\$177,000	\$135,000	\$128,000	\$79,500	\$127,000
Median Value	\$605,000	\$505,000	\$515,000		\$565,000	\$535,000	\$415,000	\$555,000
LTV > 90	6 of 25	95 of 133	26 of 57	0 of 0	165 of 630	52 of 140	155 of 323	344 of 985
DTI > 45	4 of 24	67 of 133	18 of 56	0 of 0	128 of 629	43 of 140	144 of 324	260 of 982
Loan Costs > \$5,000	15 of 25	113 of 132	39 of 54	0 of 0	320 of 604	71 of 135	180 of 298	558 of 950

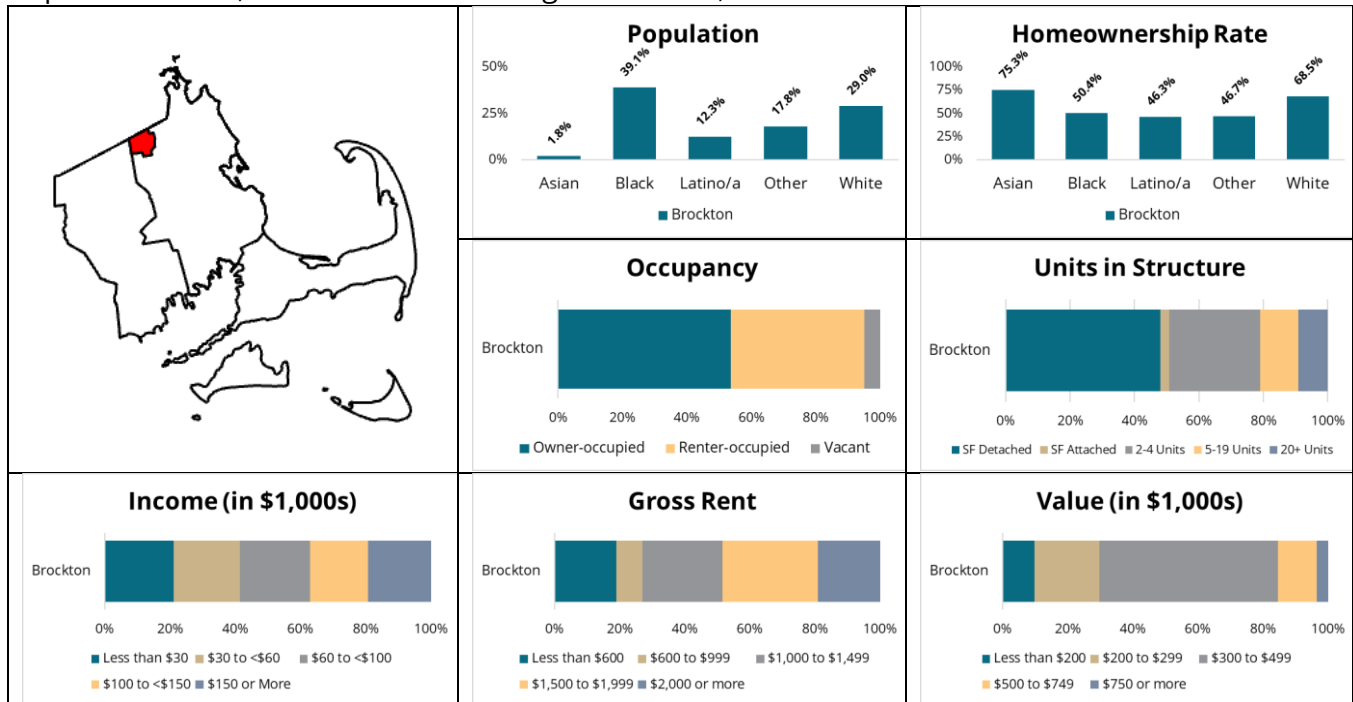
Trends – One- to Four-family, Purchase or Refinance Only



Geography: **Brockton**

Population: 104,713

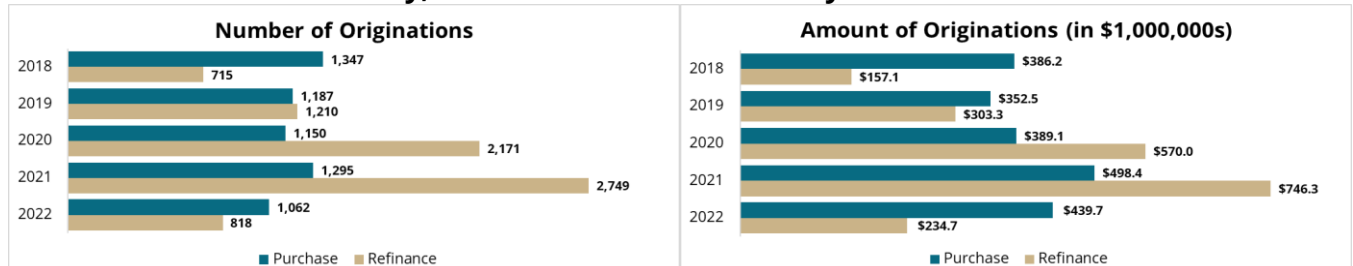
Housing Units: 37,333



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)	238	159 (67%)	\$51,755	47 (30%)	112 (70%)	80 (50%)	107 (67%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	155	106 (68%)	\$44,850	79 (75%)	27 (25%)	64 (60%)	61 (58%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	134	87 (65%)	\$34,615	76 (87%)	11 (13%)	71 (82%)	46 (53%)
GUILD MORTGAGE COMPANY (Other)	126	84 (67%)	\$35,180	58 (69%)	26 (31%)	61 (73%)	49 (58%)
LOANDEPOT.COM, LLC (LML)	152	81 (53%)	\$28,695	30 (37%)	51 (63%)	44 (54%)	52 (64%)
TOTAL MORTGAGE SERVICES, LLC (LML)	106	76 (72%)	\$30,550	70 (92%)	6 (8%)	66 (87%)	43 (57%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	116	63 (54%)	\$25,735	47 (75%)	16 (25%)	44 (70%)	39 (62%)
HARBORONE MORTGAGE, LLC (MBCU)	107	52 (49%)	\$16,020	26 (50%)	26 (50%)	32 (62%)	37 (71%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	115	46 (40%)	\$12,100	17 (37%)	29 (63%)	26 (57%)	24 (52%)
NATIONSTAR MORTGAGE LLC (LML)	86	41 (48%)	\$11,515	1 (2%)	40 (98%)	21 (51%)	31 (76%)
GUARANTEED RATE, INC. (LML)	86	36 (42%)	\$14,730	30 (83%)	6 (17%)	22 (61%)	20 (56%)
FREEDOM MORTGAGE CORPORATION (LML)	135	36 (27%)	\$11,310	2 (6%)	34 (94%)	28 (78%)	19 (53%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	53	35 (66%)	\$13,235	26 (74%)	9 (26%)	24 (69%)	15 (43%)
PENNYMAC LOAN SERVICES, LLC (LML)	163	30 (18%)	\$11,690	13 (43%)	17 (57%)	22 (73%)	17 (57%)
ROCKLAND TRUST COMPANY (MBCU)	60	28 (47%)	\$9,190	15 (54%)	13 (46%)	15 (54%)	16 (57%)
NEWREZ LLC (LML)	158	28 (18%)	\$7,990	1 (4%)	27 (96%)	12 (43%)	18 (64%)
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP (Other)	61	27 (44%)	\$13,075	23 (85%)	4 (15%)	21 (78%)	15 (56%)
HOME POINT FINANCIAL CORPORATION (LML)	46	27 (59%)	\$10,525	17 (63%)	10 (37%)	17 (63%)	19 (70%)
PRIMELENDING, A PLAINSCAPITAL COMPANY (LML)	40	27 (68%)	\$9,925	20 (74%)	7 (26%)	19 (70%)	17 (63%)
ENVISION BANK (MBCU)	36	27 (75%)	\$9,155	15 (56%)	12 (44%)	13 (48%)	18 (67%)

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

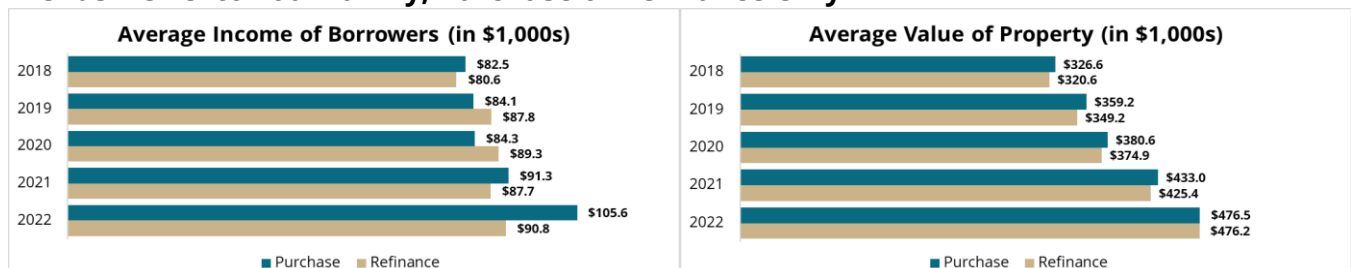


Geography: **Brockton**

Mortgage Lending

Brockton	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	30	709	202	10	342	279	950	1,572
Purchase Originations (Rate)	6 (60%)	85 (53%)	38 (67%)	0 (0%)	45 (75%)	37 (36%)	105 (51%)	211 (54%)
Refinance Originations (Rate)	3 (33%)	64 (37%)	13 (42%)	0 (0%)	54 (61%)	40 (45%)	106 (42%)	174 (44%)
Denials	11 (37%)	309 (44%)	91 (45%)	7 (70%)	84 (25%)	90 (32%)	402 (42%)	592 (38%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	74	31	0	41	17	92	165
Total Amount in \$1,000s)	\$470	\$31,480	\$12,525	\$0	\$13,615	\$7,005	\$30,550	\$65,095
FHA Loans	0	18	4	0	2	4	8	28
Single Unit	2	61	29	0	41	16	87	149
Median Loan Amount	\$235,000	\$425,000	\$395,000		\$355,000	\$395,000	\$345,000	\$385,000
Median Income	\$75,500	\$97,000	\$86,000		\$95,000	\$110,000	\$78,000	\$97,000
Median Value	\$290,000	\$435,000	\$445,000		\$415,000	\$475,000	\$405,000	\$435,000
LTV > 90	0 of 2	51 of 70	20 of 29	0 of 0	11 of 37	9 of 16	51 of 87	91 of 154
DTI > 45	0 of 2	23 of 70	8 of 29	0 of 0	2 of 37	6 of 16	25 of 87	39 of 154
Loan Costs > \$5,000	0 of 2	26 of 66	10 of 27	0 of 0	6 of 35	7 of 13	20 of 83	49 of 143
LICENSED MORTGAGE LENDERS - All Applications								
Applications	43	1,043	233	17	325	705	1,390	2,366
Purchase Originations (Rate)	14 (67%)	374 (69%)	84 (66%)	2 (33%)	79 (82%)	101 (33%)	373 (68%)	654 (60%)
Refinance Originations (Rate)	12 (55%)	178 (36%)	46 (44%)	3 (27%)	114 (51%)	117 (30%)	319 (38%)	470 (38%)
Denials	2 (5%)	192 (18%)	37 (16%)	7 (41%)	42 (13%)	132 (19%)	288 (21%)	412 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	359	77	2	70	94	351	612
Total Amount in \$1,000s)	\$4,120	\$159,365	\$33,335	\$870	\$27,460	\$39,950	\$131,775	\$265,100
FHA Loans	2	202	48	2	21	48	169	323
Single Unit	9	305	59	2	66	84	338	525
Median Loan Amount	\$405,000	\$425,000	\$425,000	\$435,000	\$385,000	\$425,000	\$395,000	\$425,000
Median Income	\$132,000	\$97,000	\$95,000	\$93,500	\$103,500	\$99,500	\$82,000	\$98,000
Median Value	\$445,000	\$465,000	\$445,000	\$460,000	\$435,000	\$460,000	\$425,000	\$455,000
LTV > 90	5 of 10	289 of 352	61 of 76	1 of 2	47 of 67	64 of 88	264 of 340	467 of 595
DTI > 45	1 of 10	194 of 359	44 of 77	1 of 2	23 of 69	48 of 94	207 of 351	311 of 611
Loan Costs > \$5,000	6 of 10	294 of 353	67 of 75	2 of 2	42 of 68	72 of 92	271 of 347	483 of 600
OTHER LENDERS - All Applications								
Applications	20	499	116	7	191	403	658	1,236
Purchase Originations (Rate)	10 (91%)	113 (61%)	24 (80%)	0 (0%)	23 (72%)	44 (32%)	111 (66%)	214 (54%)
Refinance Originations (Rate)	1 (20%)	78 (36%)	20 (39%)	1 (33%)	38 (37%)	48 (27%)	125 (35%)	186 (33%)
Denials	3 (15%)	130 (26%)	30 (26%)	3 (43%)	58 (30%)	68 (17%)	192 (29%)	292 (24%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	8	104	20	0	18	30	104	180
Total Amount in \$1,000s)	\$2,710	\$49,980	\$8,810	\$0	\$7,550	\$13,850	\$40,720	\$82,900
FHA Loans	1	67	6	0	6	15	47	95
Single Unit	7	76	15	0	14	25	94	137
Median Loan Amount	\$405,000	\$460,000	\$410,000		\$390,000	\$415,000	\$405,000	\$435,000
Median Income	\$73,000	\$95,000	\$98,000		\$92,000	\$97,500	\$79,000	\$95,500
Median Value	\$430,000	\$495,000	\$445,000		\$450,000	\$445,000	\$425,000	\$465,000
LTV > 90	3 of 8	79 of 104	13 of 20	0 of 0	9 of 18	23 of 30	71 of 104	127 of 180
DTI > 45	1 of 8	59 of 104	6 of 19	0 of 0	10 of 18	14 of 30	62 of 104	90 of 179
Loan Costs > \$5,000	2 of 8	90 of 103	12 of 18	0 of 0	13 of 17	24 of 29	80 of 103	141 of 175

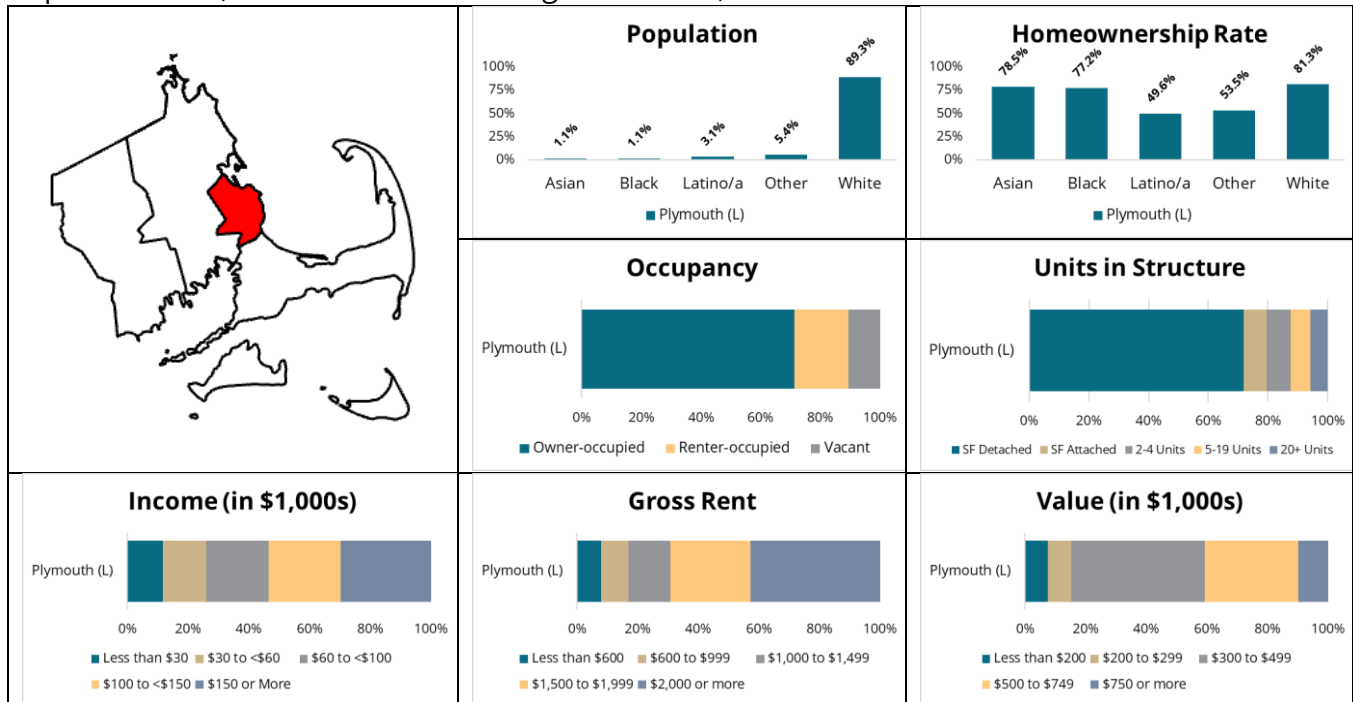
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Plymouth (L)

Population: 61,628

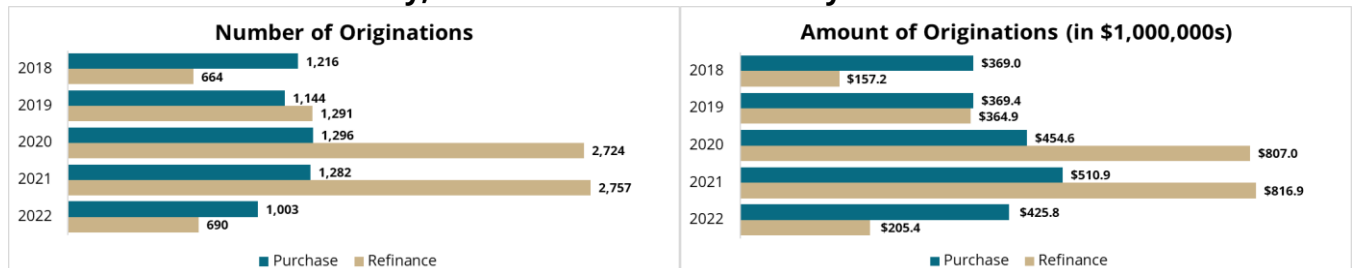
Housing Units: 28,174



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
ROCKLAND TRUST COMPANY (MBCU)	171	112 (65%)	\$36,420	68 (61%)	44 (39%)	2 (2%)	38 (34%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	124	103 (83%)	\$51,425	91 (88%)	12 (12%)	0 (0%)	31 (30%)
ROCKET MORTGAGE, LLC (LML)	117	98 (84%)	\$32,410	16 (16%)	82 (84%)	2 (2%)	43 (44%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	144	86 (60%)	\$18,710	13 (15%)	73 (85%)	0 (0%)	37 (43%)
LOANDEPOT.COM, LLC (LML)	115	81 (70%)	\$32,285	37 (46%)	44 (54%)	5 (6%)	28 (35%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	76	50 (66%)	\$20,400	42 (84%)	8 (16%)	4 (8%)	18 (36%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	59	44 (75%)	\$18,010	38 (86%)	6 (14%)	1 (2%)	16 (36%)
GUARANTEED RATE, INC. (LML)	80	42 (53%)	\$17,560	35 (83%)	7 (17%)	4 (10%)	15 (36%)
EASTERN BANK (MBCU)	56	40 (71%)	\$10,270	11 (28%)	29 (73%)	2 (5%)	7 (18%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	37	34 (92%)	\$14,800	30 (88%)	4 (12%)	0 (0%)	7 (21%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	37	31 (84%)	\$13,425	20 (65%)	11 (35%)	0 (0%)	10 (32%)
SHAMROCK HOME LOANS, INC. (LML)	36	30 (83%)	\$10,840	25 (83%)	5 (17%)	2 (7%)	13 (43%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	40	28 (70%)	\$9,370	22 (79%)	6 (21%)	5 (18%)	13 (46%)
FIRST HOME MORTGAGE CORPORATION (LML)	30	28 (93%)	\$9,350	25 (89%)	3 (11%)	3 (11%)	17 (61%)
NATIONSTAR MORTGAGE LLC (LML)	41	25 (61%)	\$8,095	1 (4%)	24 (96%)	1 (4%)	9 (36%)
THE CAMDEN NATIONAL BANK (Other)	26	24 (92%)	\$11,660	22 (92%)	2 (8%)	0 (0%)	5 (21%)
PENNYMAC LOAN SERVICES, LLC (LML)	54	24 (44%)	\$9,780	10 (42%)	14 (58%)	3 (13%)	8 (33%)
MOVEMENT MORTGAGE, LLC (LML)	31	24 (77%)	\$9,330	17 (71%)	7 (29%)	1 (4%)	11 (46%)
RADIUS FINANCIAL GROUP INC. (LML)	33	24 (73%)	\$9,210	18 (75%)	6 (25%)	2 (8%)	8 (33%)
EMBRACE HOME LOANS, INC. (LML)	41	23 (56%)	\$8,545	15 (65%)	8 (35%)	2 (9%)	8 (35%)

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

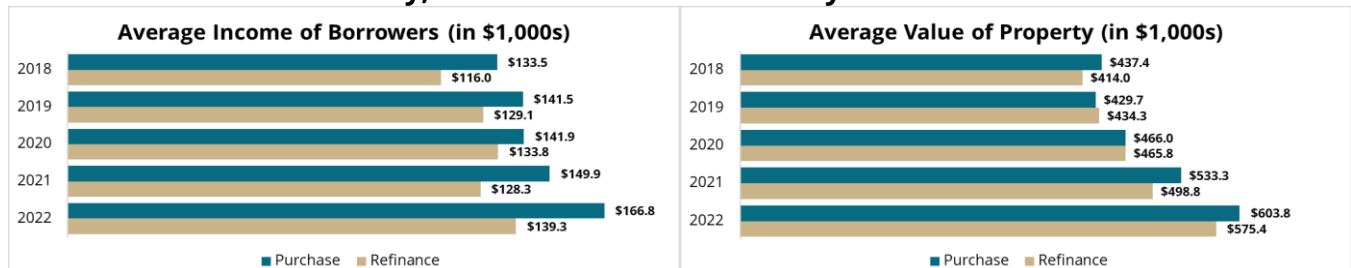


Geography: Plymouth (L)

Mortgage Lending

Plymouth (L)	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	20	19	29	3	1,592	277	695	1,940
Purchase Originations (Rate)	4 (57%)	3 (75%)	3 (60%)	0 (0%)	353 (74%)	53 (43%)	111 (62%)	416 (68%)
Refinance Originations (Rate)	0 (0%)	1 (100%)	1 (20%)	0 (0%)	242 (66%)	37 (56%)	104 (57%)	281 (63%)
Denials	6 (30%)	6 (32%)	15 (52%)	1 (33%)	282 (18%)	30 (11%)	188 (27%)	340 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	3	3	0	291	31	98	330
Total Amount in \$1,000s)	\$580	\$955	\$1,045	\$0	\$133,195	\$13,285	\$30,830	\$149,060
FHA Loans	0	0	0	0	5	0	2	5
Single Unit	2	3	3	0	289	31	97	328
Median Loan Amount	\$290,000	\$265,000	\$395,000		\$425,000	\$405,000	\$290,000	\$415,000
Median Income	\$137,500	\$76,000	\$125,000		\$131,500	\$135,000	\$75,500	\$132,000
Median Value	\$435,000	\$295,000	\$555,000		\$615,000	\$615,000	\$465,000	\$605,000
LTV > 90	0 of 2	1 of 3	1 of 3	0 of 0	40 of 275	6 of 28	16 of 96	48 of 311
DTI > 45	0 of 2	0 of 3	1 of 3	0 of 0	48 of 275	5 of 28	27 of 96	54 of 311
Loan Costs > \$5,000	0 of 2	0 of 3	0 of 2	0 of 0	55 of 255	4 of 27	11 of 86	59 of 289
LICENSED MORTGAGE LENDERS - All Applications								
Applications	9	27	37	3	892	296	500	1,264
Purchase Originations (Rate)	7 (100%)	13 (81%)	20 (91%)	3 (100%)	341 (73%)	52 (36%)	157 (77%)	436 (66%)
Refinance Originations (Rate)	2 (100%)	4 (36%)	6 (40%)	0 (0%)	237 (59%)	59 (42%)	142 (52%)	308 (54%)
Denials	0 (0%)	2 (7%)	6 (16%)	0 (0%)	83 (9%)	22 (7%)	64 (13%)	113 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	12	18	3	315	48	145	400
Total Amount in \$1,000s)	\$2,090	\$5,660	\$7,910	\$1,205	\$131,845	\$19,120	\$45,945	\$167,830
FHA Loans	2	5	0	0	36	5	19	48
Single Unit	4	12	18	3	313	47	144	397
Median Loan Amount	\$495,000	\$450,000	\$415,000	\$405,000	\$405,000	\$395,000	\$315,000	\$415,000
Median Income	\$142,000	\$91,000	\$110,500	\$136,000	\$126,000	\$110,500	\$81,000	\$121,000
Median Value	\$605,000	\$535,000	\$455,000	\$525,000	\$535,000	\$515,000	\$405,000	\$525,000
LTV > 90	2 of 4	6 of 12	13 of 17	1 of 2	106 of 308	16 of 47	58 of 140	144 of 390
DTI > 45	1 of 4	8 of 12	4 of 18	1 of 3	85 of 315	15 of 48	60 of 145	114 of 400
Loan Costs > \$5,000	4 of 4	8 of 12	13 of 16	1 of 3	158 of 310	18 of 48	65 of 139	202 of 393
OTHER LENDERS - All Applications								
Applications	12	7	20	4	605	221	261	869
Purchase Originations (Rate)	4 (80%)	1 (100%)	4 (67%)	0 (0%)	126 (62%)	19 (17%)	34 (57%)	154 (47%)
Refinance Originations (Rate)	0 (0%)	1 (50%)	3 (60%)	0 (0%)	83 (43%)	15 (24%)	41 (37%)	102 (39%)
Denials	6 (50%)	1 (14%)	5 (25%)	2 (50%)	102 (17%)	17 (8%)	67 (26%)	133 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	1	4	0	109	16	30	132
Total Amount in \$1,000s)	\$1,150	\$435	\$1,970	\$0	\$50,495	\$7,440	\$9,430	\$61,490
FHA Loans	0	0	0	0	10	0	2	10
Single Unit	2	1	4	0	107	16	30	130
Median Loan Amount	\$575,000	\$435,000	\$490,000		\$445,000	\$475,000	\$305,000	\$445,000
Median Income	\$47,000	\$113,000	\$192,500		\$144,000	\$135,000	\$81,000	\$143,000
Median Value	\$700,000		\$625,000		\$575,000	\$585,000	\$420,000	\$575,000
LTV > 90	0 of 2	0 of 0	1 of 4	0 of 0	22 of 108	3 of 16	7 of 29	26 of 130
DTI > 45	0 of 2	0 of 0	0 of 4	0 of 0	25 of 108	4 of 16	9 of 29	29 of 130
Loan Costs > \$5,000	2 of 2	0 of 0	3 of 4	0 of 0	43 of 108	5 of 15	12 of 28	53 of 129

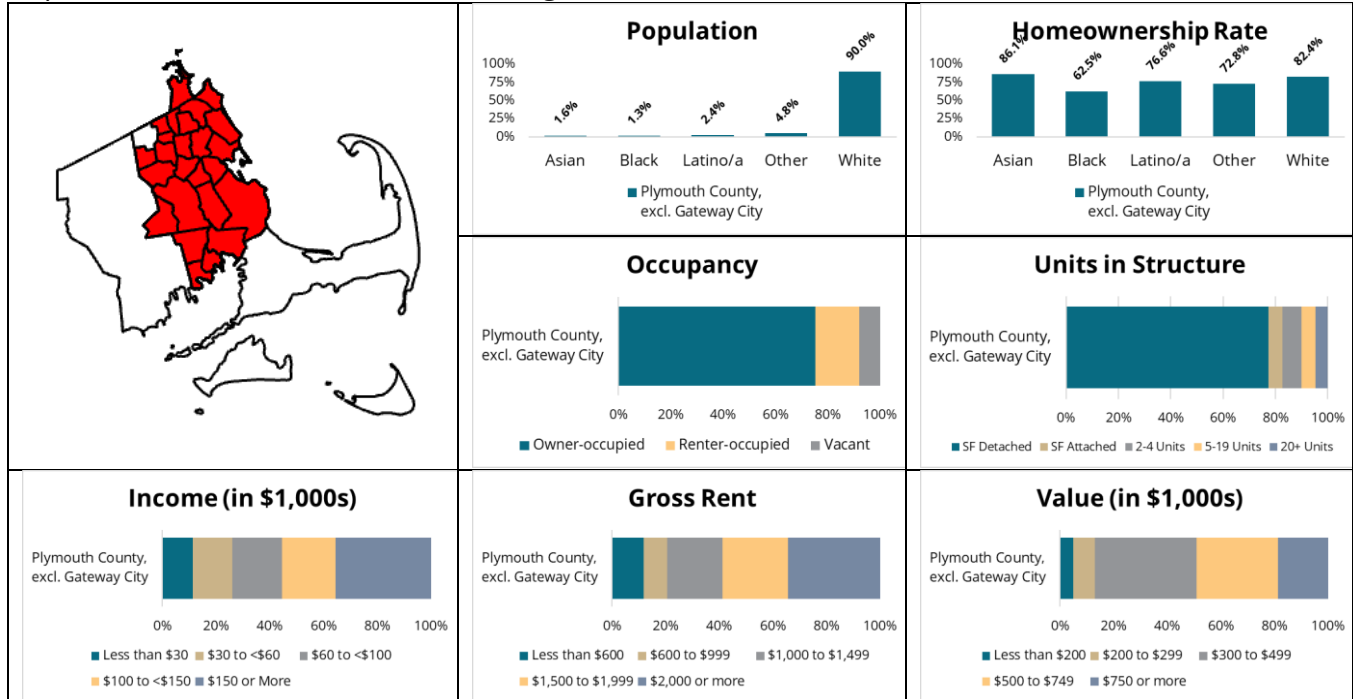
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Plymouth County, excl. Gateway City

Population: 424,835

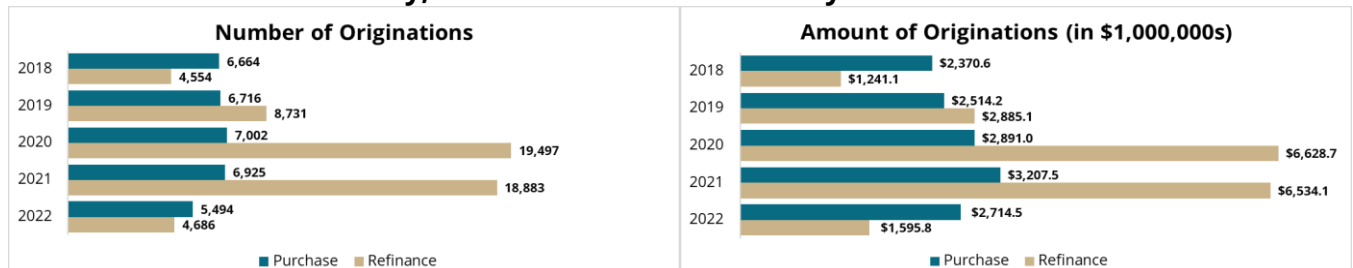
Housing Units: 177,688



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
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	667	463 (69%)	\$139,945	70 (15%)	393 (85%)	26 (6%)	151 (33%)
ROCKET MORTGAGE, LLC (LML)	575	433 (75%)	\$150,735	101 (23%)	332 (77%)	27 (6%)	191 (44%)
ROCKLAND TRUST COMPANY (MBCU)	653	418 (64%)	\$145,800	201 (48%)	217 (52%)	23 (6%)	118 (28%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	369	299 (81%)	\$124,655	212 (71%)	87 (29%)	32 (11%)	110 (37%)
LOANDEPOT.COM, LLC (LML)	414	288 (70%)	\$115,200	124 (43%)	164 (57%)	13 (5%)	121 (42%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	384	287 (75%)	\$131,325	240 (84%)	47 (16%)	45 (16%)	82 (29%)
GUARANTEED RATE, INC. (LML)	479	273 (57%)	\$135,405	199 (73%)	74 (27%)	31 (11%)	70 (26%)
EASTERN BANK (MBCU)	306	223 (73%)	\$71,685	62 (28%)	161 (72%)	24 (11%)	69 (31%)
ROCKLAND (Other)	294	218 (74%)	\$58,040	57 (26%)	161 (74%)	7 (3%)	78 (36%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	295	214 (73%)	\$104,690	170 (79%)	44 (21%)	35 (16%)	63 (29%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	218	189 (87%)	\$102,135	141 (75%)	48 (25%)	9 (5%)	36 (19%)
BLUESTONE BANK (MBCU)	203	150 (74%)	\$63,990	93 (62%)	57 (38%)	7 (5%)	58 (39%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	180	144 (80%)	\$72,340	110 (76%)	34 (24%)	5 (3%)	44 (31%)
RADIUS FINANCIAL GROUP INC. (LML)	170	140 (82%)	\$61,520	112 (80%)	28 (20%)	12 (9%)	45 (32%)
GUILD MORTGAGE COMPANY (Other)	171	127 (74%)	\$52,375	101 (80%)	26 (20%)	14 (11%)	51 (40%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	210	125 (60%)	\$63,275	57 (46%)	68 (54%)	11 (9%)	27 (22%)
ROCKLAND TRUST COMPANY (MBCU)	171	112 (65%)	\$36,420	68 (61%)	44 (39%)	2 (2%)	38 (34%)
MOVEMENT MORTGAGE, LLC (LML)	146	104 (71%)	\$49,390	91 (88%)	13 (13%)	9 (9%)	34 (33%)
THE CAPE COD FIVE CENTS SAVINGS BANK (MBCU)	124	103 (83%)	\$51,425	91 (88%)	12 (12%)	0 (0%)	31 (30%)
HARBORONE MORTGAGE, LLC (MBCU)	146	100 (68%)	\$46,750	71 (71%)	29 (29%)	9 (9%)	32 (32%)

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

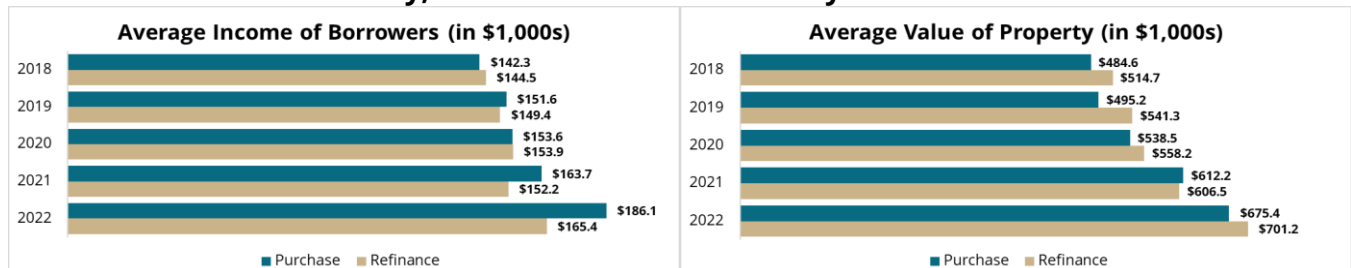


Geography: Plymouth County, excl. Gateway City

Mortgage Lending

Plymouth County, excl. Gateway City	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	148	223	256	38	9,094	1,692	3,641	11,451
Purchase Originations (Rate)	47 (68%)	42 (63%)	44 (66%)	4 (44%)	1,654 (74%)	285 (45%)	488 (62%)	2,076 (67%)
Refinance Originations (Rate)	16 (55%)	24 (59%)	35 (55%)	3 (33%)	1,726 (69%)	263 (58%)	657 (58%)	2,067 (66%)
Denials	25 (17%)	72 (32%)	88 (34%)	12 (32%)	1,620 (18%)	200 (12%)	1,047 (29%)	2,017 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	35	40	38	4	1,422	167	443	1,706
Total Amount in \$1,000s)	\$22,115	\$18,040	\$18,950	\$3,220	\$788,150	\$94,335	\$134,885	\$944,810
FHA Loans	0	6	5	0	28	4	15	43
Single Unit	35	40	38	4	1,408	167	441	1,692
Median Loan Amount	\$505,000	\$445,000	\$515,000	\$565,000	\$475,000	\$455,000	\$305,000	\$475,000
Median Income	\$149,000	\$115,000	\$130,000	\$157,000	\$156,000	\$146,000	\$77,000	\$152,000
Median Value	\$795,000	\$565,000	\$620,000	\$725,000	\$835,000	\$835,000	\$445,000	\$805,000
LTV > 90	3 of 30	22 of 38	11 of 34	0 of 4	183 of 1,317	24 of 150	94 of 418	243 of 1,573
DTI > 45	3 of 30	8 of 38	4 of 34	0 of 4	171 of 1,316	20 of 149	106 of 418	206 of 1,571
Loan Costs > \$5,000	8 of 29	15 of 35	9 of 31	1 of 4	371 of 1,217	43 of 138	56 of 348	447 of 1,454
LICENSED MORTGAGE LENDERS - All Applications								
Applications	88	256	219	32	4,846	1,748	2,622	7,189
Purchase Originations (Rate)	50 (83%)	123 (78%)	119 (79%)	18 (82%)	1,850 (78%)	291 (34%)	768 (77%)	2,451 (68%)
Refinance Originations (Rate)	13 (48%)	39 (41%)	26 (38%)	4 (40%)	1,333 (56%)	326 (38%)	759 (49%)	1,741 (51%)
Denials	7 (8%)	29 (11%)	26 (12%)	6 (19%)	457 (9%)	155 (9%)	381 (15%)	680 (9%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	43	115	109	16	1,734	270	720	2,287
Total Amount in \$1,000s)	\$20,475	\$58,515	\$51,425	\$7,620	\$813,800	\$131,080	\$249,560	\$1,082,915
FHA Loans	7	48	28	5	222	45	134	355
Single Unit	42	108	103	15	1,716	261	707	2,245
Median Loan Amount	\$445,000	\$515,000	\$465,000	\$585,000	\$435,000	\$455,000	\$345,000	\$445,000
Median Income	\$142,000	\$123,000	\$114,000	\$118,000	\$130,000	\$127,000	\$81,000	\$129,000
Median Value	\$525,000	\$565,000	\$505,000	\$585,000	\$535,000	\$545,000	\$415,000	\$535,000
LTV > 90	21 of 43	74 of 113	72 of 105	10 of 15	599 of 1,706	105 of 265	332 of 699	881 of 2,247
DTI > 45	11 of 43	60 of 115	37 of 109	1 of 16	440 of 1,734	69 of 270	323 of 720	618 of 2,287
Loan Costs > \$5,000	27 of 43	85 of 113	79 of 105	9 of 16	941 of 1,720	156 of 268	362 of 703	1,297 of 2,265
OTHER LENDERS - All Applications								
Applications	85	130	156	27	3,868	1,647	1,738	5,913
Purchase Originations (Rate)	25 (56%)	31 (62%)	43 (68%)	2 (67%)	734 (65%)	147 (19%)	249 (59%)	982 (48%)
Refinance Originations (Rate)	8 (62%)	16 (36%)	18 (43%)	4 (67%)	699 (53%)	150 (29%)	320 (42%)	895 (46%)
Denials	18 (21%)	35 (27%)	32 (21%)	9 (33%)	619 (16%)	172 (10%)	414 (24%)	885 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	17	30	37	1	628	111	228	824
Total Amount in \$1,000s)	\$9,885	\$15,550	\$19,055	\$365	\$322,130	\$58,535	\$70,800	\$425,520
FHA Loans	0	9	8	0	52	8	30	77
Single Unit	17	28	33	1	618	109	224	806
Median Loan Amount	\$595,000	\$505,000	\$485,000	\$365,000	\$450,000	\$455,000	\$315,000	\$455,000
Median Income	\$209,000	\$121,000	\$134,000	\$177,000	\$137,000	\$132,000	\$80,000	\$136,000
Median Value	\$705,000	\$595,000	\$535,000		\$575,000	\$570,000	\$395,000	\$575,000
LTV > 90	3 of 17	16 of 29	13 of 37	0 of 0	156 of 612	29 of 110	84 of 219	217 of 805
DTI > 45	3 of 16	8 of 29	12 of 37	0 of 0	118 of 611	29 of 110	82 of 220	170 of 803
Loan Costs > \$5,000	13 of 17	23 of 29	27 of 36	0 of 0	307 of 587	47 of 106	100 of 195	417 of 775

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

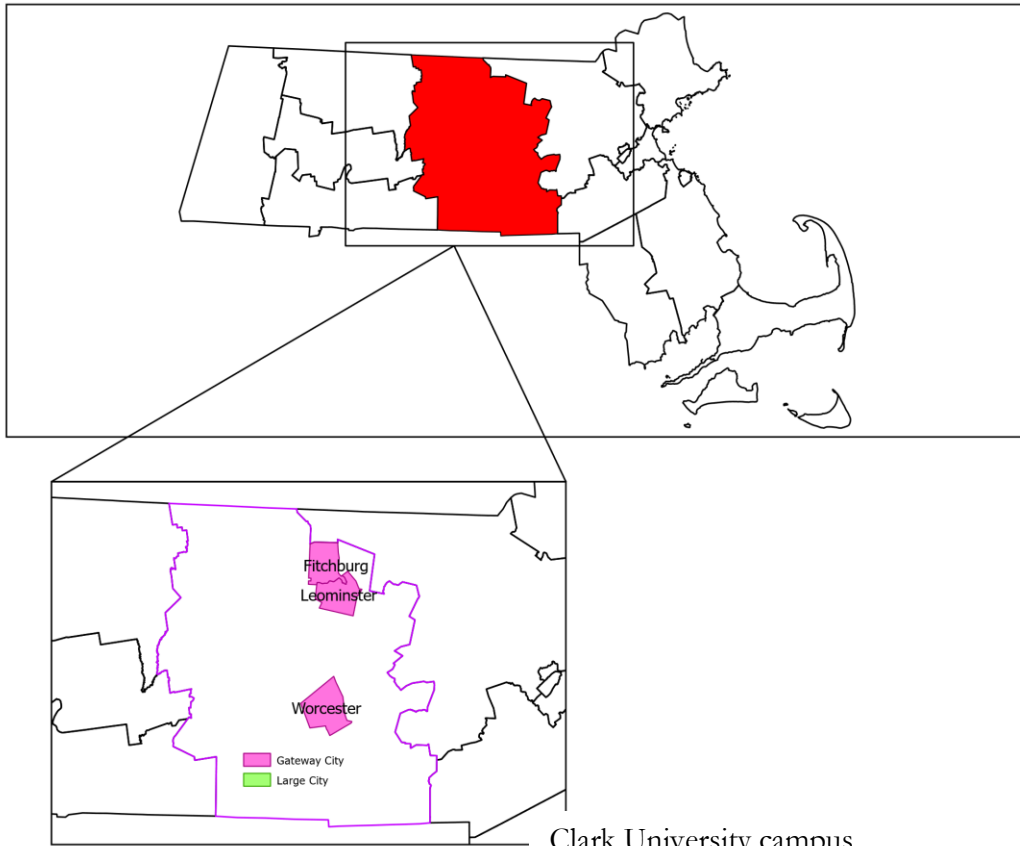


Worcester County

Largest City: Worcester

Median Income: \$88,524 (8th Highest)

Individuals below Poverty Level: 10% (8th Lowest)



Clark University campus.

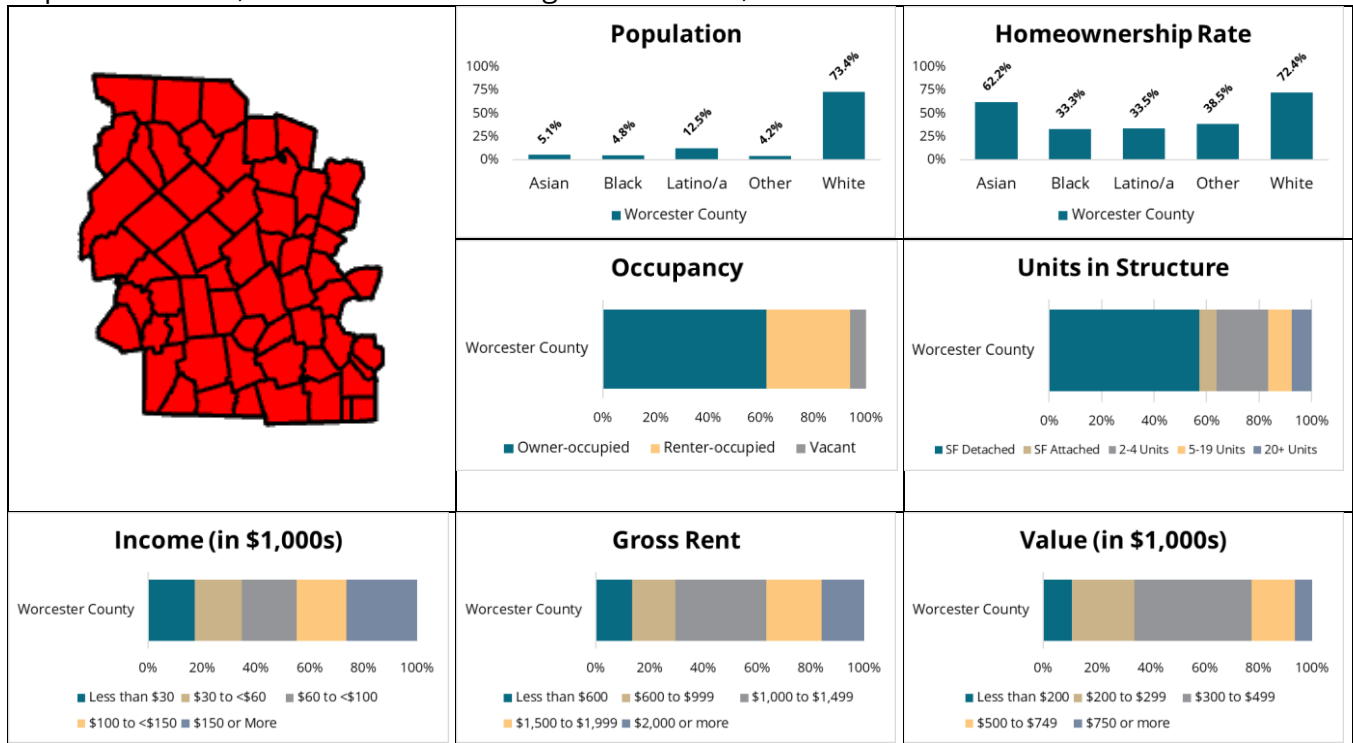


Photo by Kenneth C. Zirkel, licensed under CC-BY-SA 4.

Geography: Worcester County

Population: 856,266

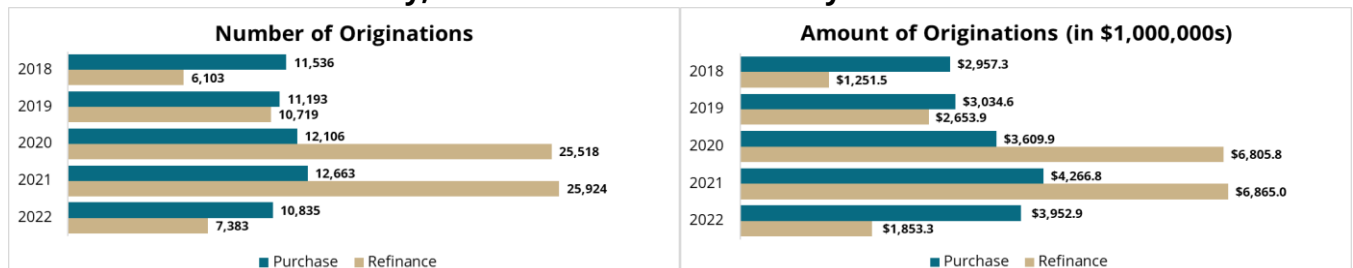
Housing Units: 347,848



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)	1,474	1,046 (71%)	\$295,400	289 (28%)	757 (72%)	160 (15%)	444 (42%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	1,058	838 (79%)	\$288,770	643 (77%)	195 (23%)	323 (39%)	366 (44%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	1,099	810 (74%)	\$270,010	656 (81%)	154 (19%)	154 (19%)	296 (37%)
TOTAL MORTGAGE SERVICES, LLC (LML)	725	601 (83%)	\$172,405	518 (86%)	83 (14%)	190 (32%)	300 (50%)
GUARANTEED RATE, INC. (LML)	921	558 (61%)	\$201,800	491 (88%)	67 (12%)	136 (24%)	183 (33%)
DIGITAL FEDERAL CREDIT UNION (Other)	964	448 (46%)	\$115,150	187 (42%)	261 (58%)	102 (23%)	141 (31%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	682	424 (62%)	\$116,430	153 (36%)	271 (64%)	85 (20%)	121 (29%)
LOANDEPOT.COM, LLC (LML)	591	381 (64%)	\$117,405	113 (30%)	268 (70%)	57 (15%)	170 (45%)
GUILD MORTGAGE COMPANY (Other)	506	353 (70%)	\$105,705	309 (88%)	44 (12%)	133 (38%)	180 (51%)
UNIBANK FOR SAVINGS (MBCU)	439	338 (77%)	\$109,110	150 (44%)	188 (56%)	27 (8%)	93 (28%)
WORKERS CREDIT UNION (Other)	411	322 (78%)	\$74,550	110 (34%)	212 (66%)	32 (10%)	116 (36%)
CORNERSTONE BANK (MBCU)	428	321 (75%)	\$95,975	198 (62%)	123 (38%)	38 (12%)	83 (26%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	467	310 (66%)	\$117,090	263 (85%)	47 (15%)	130 (42%)	98 (32%)
LEOMINSTER CREDIT UNION (MBCU)	404	291 (72%)	\$55,265	82 (28%)	209 (72%)	33 (11%)	98 (34%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	327	276 (84%)	\$118,330	242 (88%)	34 (12%)	98 (36%)	36 (13%)
WEBSTER FIRST FEDERAL CREDIT UNION (Other)	425	263 (62%)	\$69,405	68 (26%)	195 (74%)	15 (6%)	61 (23%)
ENVOY MORTGAGE, LTD (LML)	344	250 (73%)	\$91,430	242 (97%)	8 (3%)	141 (56%)	109 (44%)
FIDELITY CO-OPERATIVE BANK (MBCU)	342	243 (71%)	\$61,835	127 (52%)	116 (48%)	18 (7%)	84 (35%)
NATIONSTAR MORTGAGE LLC (LML)	460	220 (48%)	\$55,060	6 (3%)	214 (97%)	34 (15%)	98 (45%)
MOVEMENT MORTGAGE, LLC (LML)	286	198 (69%)	\$68,910	160 (81%)	38 (19%)	42 (21%)	73 (37%)

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

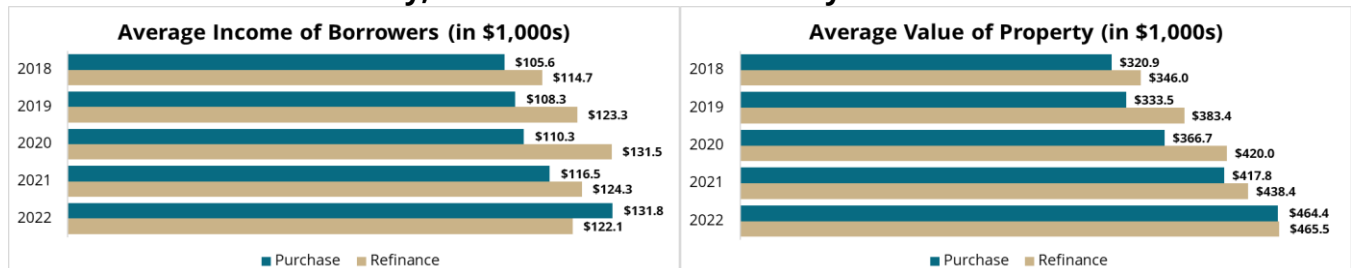


Geography: Worcester County

Mortgage Lending

Worcester County	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	919	403	967	49	8,691	2,080	4,124	13,109
Purchase Originations (Rate)	408 (71%)	97 (56%)	217 (57%)	13 (81%)	1,849 (71%)	496 (54%)	721 (59%)	3,080 (66%)
Refinance Originations (Rate)	69 (66%)	36 (54%)	114 (57%)	10 (63%)	1,811 (72%)	340 (64%)	756 (60%)	2,380 (69%)
Denials	124 (13%)	118 (29%)	333 (34%)	15 (31%)	1,427 (16%)	274 (13%)	1,104 (27%)	2,291 (17%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	325	82	176	11	1,613	250	645	2,457
Total Amount in \$1,000s)	\$172,075	\$31,860	\$67,950	\$3,215	\$621,425	\$108,120	\$160,795	\$1,004,645
FHA Loans	4	10	11	1	21	13	23	60
Single Unit	320	69	155	10	1,569	234	605	2,357
Median Loan Amount	\$505,000	\$365,000	\$370,000	\$325,000	\$345,000	\$390,000	\$255,000	\$375,000
Median Income	\$157,000	\$96,500	\$98,500	\$85,000	\$119,000	\$133,000	\$68,000	\$123,000
Median Value	\$625,000	\$415,000	\$415,000	\$375,000	\$475,000	\$495,000	\$335,000	\$485,000
LTV > 90	53 of 305	43 of 77	86 of 153	3 of 11	285 of 1,318	63 of 216	170 of 533	533 of 2,080
DTI > 45	23 of 304	17 of 77	28 of 153	1 of 11	143 of 1,318	23 of 216	107 of 533	235 of 2,079
Loan Costs > \$5,000	58 of 297	24 of 74	39 of 143	3 of 10	225 of 1,245	67 of 199	75 of 474	416 of 1,968
LICENSED MORTGAGE LENDERS - All Applications								
Applications	710	1,032	1,831	62	7,322	3,401	5,480	14,358
Purchase Originations (Rate)	369 (67%)	458 (70%)	904 (75%)	15 (79%)	3,027 (80%)	653 (36%)	2,046 (77%)	5,426 (68%)
Refinance Originations (Rate)	81 (55%)	136 (38%)	273 (44%)	17 (40%)	1,901 (56%)	580 (37%)	1,303 (48%)	2,988 (49%)
Denials	48 (7%)	147 (14%)	246 (13%)	10 (16%)	753 (10%)	385 (11%)	877 (16%)	1,589 (11%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	310	424	787	15	2,811	594	1,878	4,941
Total Amount in \$1,000s)	\$133,390	\$162,650	\$290,515	\$4,395	\$1,005,035	\$223,980	\$532,230	\$1,819,965
FHA Loans	28	173	361	7	408	135	522	1,112
Single Unit	285	352	572	14	2,666	531	1,685	4,420
Median Loan Amount	\$395,000	\$375,000	\$365,000	\$275,000	\$335,000	\$355,000	\$285,000	\$355,000
Median Income	\$111,000	\$95,000	\$86,000	\$76,000	\$102,000	\$102,000	\$69,000	\$99,000
Median Value	\$490,000	\$395,000	\$385,000	\$325,000	\$405,000	\$405,000	\$325,000	\$405,000
LTV > 90	98 of 303	328 of 415	577 of 769	11 of 15	1,265 of 2,732	296 of 573	1,071 of 1,809	2,575 of 4,807
DTI > 45	67 of 309	185 of 424	352 of 787	6 of 15	679 of 2,811	182 of 594	826 of 1,878	1,471 of 4,940
Loan Costs > \$5,000	141 of 308	310 of 417	598 of 770	9 of 14	1,481 of 2,780	360 of 580	1,107 of 1,842	2,899 of 4,869
OTHER LENDERS - All Applications								
Applications	712	621	1,138	42	7,341	3,353	4,054	13,207
Purchase Originations (Rate)	206 (54%)	143 (54%)	316 (63%)	4 (50%)	1,401 (68%)	390 (27%)	728 (65%)	2,460 (53%)
Refinance Originations (Rate)	77 (48%)	65 (31%)	127 (39%)	9 (47%)	1,426 (56%)	405 (36%)	723 (43%)	2,109 (48%)
Denials	102 (14%)	161 (26%)	265 (23%)	9 (21%)	1,125 (15%)	415 (12%)	1,008 (25%)	2,077 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	170	126	270	4	1,240	244	662	2,054
Total Amount in \$1,000s)	\$82,890	\$48,620	\$96,100	\$1,770	\$471,160	\$97,230	\$180,820	\$797,770
FHA Loans	13	50	100	1	151	41	185	356
Single Unit	159	105	224	4	1,175	224	596	1,891
Median Loan Amount	\$445,000	\$375,000	\$345,000	\$390,000	\$355,000	\$355,000	\$275,000	\$355,000
Median Income	\$134,000	\$100,000	\$92,000	\$135,000	\$109,000	\$110,500	\$69,000	\$107,000
Median Value	\$525,000	\$395,000	\$385,000	\$415,000	\$415,000	\$415,000	\$325,000	\$415,000
LTV > 90	52 of 169	96 of 125	159 of 268	3 of 4	461 of 1,158	108 of 236	351 of 634	879 of 1,960
DTI > 45	25 of 168	45 of 123	101 of 268	0 of 4	218 of 1,158	51 of 236	234 of 636	440 of 1,957
Loan Costs > \$5,000	86 of 167	74 of 118	197 of 263	1 of 4	493 of 1,128	122 of 232	343 of 616	973 of 1,912

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



Geography: **Fitchburg**

Population: 41,621

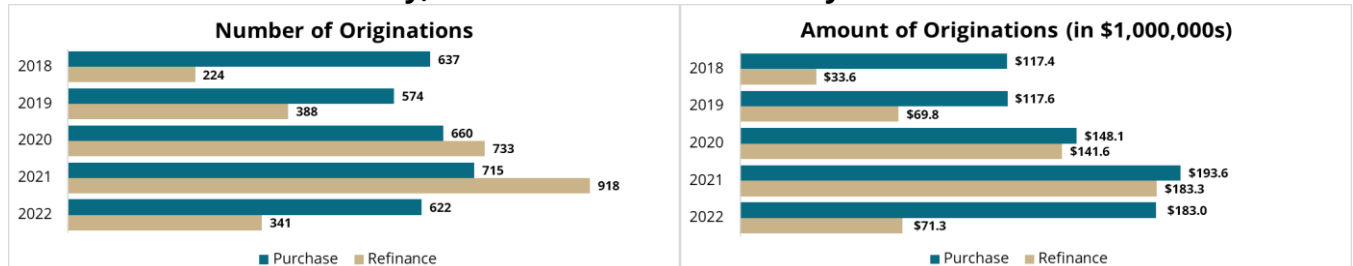
Housing Units: 16,388



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
TOTAL MORTGAGE SERVICES, LLC (LML)	102	85 (83%)	\$22,075	72 (85%)	13 (15%)	29 (34%)	41 (48%)
ROCKET MORTGAGE, LLC (LML)	90	59 (66%)	\$14,365	18 (31%)	41 (69%)	10 (17%)	30 (51%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	64	49 (77%)	\$16,035	39 (80%)	10 (20%)	33 (67%)	25 (51%)
WORKERS CREDIT UNION (Other)	63	47 (75%)	\$8,885	13 (28%)	34 (72%)	5 (11%)	16 (34%)
GUILD MORTGAGE COMPANY (Other)	53	41 (77%)	\$9,855	36 (88%)	5 (12%)	28 (68%)	29 (71%)
GUARANTEED RATE, INC. (LML)	53	35 (66%)	\$9,745	32 (91%)	3 (9%)	15 (43%)	18 (51%)
IC FEDERAL CREDIT UNION (Other)	56	35 (63%)	\$5,915	7 (20%)	28 (80%)	2 (6%)	18 (51%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	53	31 (58%)	\$10,625	28 (90%)	3 (10%)	19 (61%)	18 (58%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	37	27 (73%)	\$7,025	25 (93%)	2 (7%)	13 (48%)	16 (59%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	31	25 (81%)	\$5,925	22 (88%)	3 (12%)	16 (64%)	17 (68%)
FIDELITY CO-OPERATIVE BANK (MBCU)	37	25 (68%)	\$5,455	14 (56%)	11 (44%)	2 (8%)	16 (64%)
DIGITAL FEDERAL CREDIT UNION (Other)	51	20 (39%)	\$3,930	8 (40%)	12 (60%)	5 (25%)	10 (50%)
HOME POINT FINANCIAL CORPORATION (LML)	29	18 (62%)	\$5,670	16 (89%)	2 (11%)	14 (78%)	10 (56%)
LEOMINSTER CREDIT UNION (MBCU)	23	16 (70%)	\$3,280	6 (38%)	10 (63%)	4 (25%)	10 (63%)
LOANDEPOT.COM, LLC (LML)	25	15 (60%)	\$3,815	4 (27%)	11 (73%)	3 (20%)	10 (67%)
ROLLSTONE BANK & TRUST (MBCU)	17	15 (88%)	\$2,735	4 (27%)	11 (73%)	1 (7%)	9 (60%)
MOVEMENT MORTGAGE, LLC (LML)	19	14 (74%)	\$5,160	12 (86%)	2 (14%)	6 (43%)	5 (36%)
CALIBER HOME LOANS, INC. (Other)	25	14 (56%)	\$4,010	10 (71%)	4 (29%)	6 (43%)	10 (71%)
PENNYMAC LOAN SERVICES, LLC (LML)	78	13 (17%)	\$3,535	1 (8%)	12 (92%)	6 (46%)	6 (46%)
MORTGAGE RESEARCH CENTER, LLC (LML)	16	11 (69%)	\$3,505	10 (91%)	1 (9%)	3 (27%)	8 (73%)

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

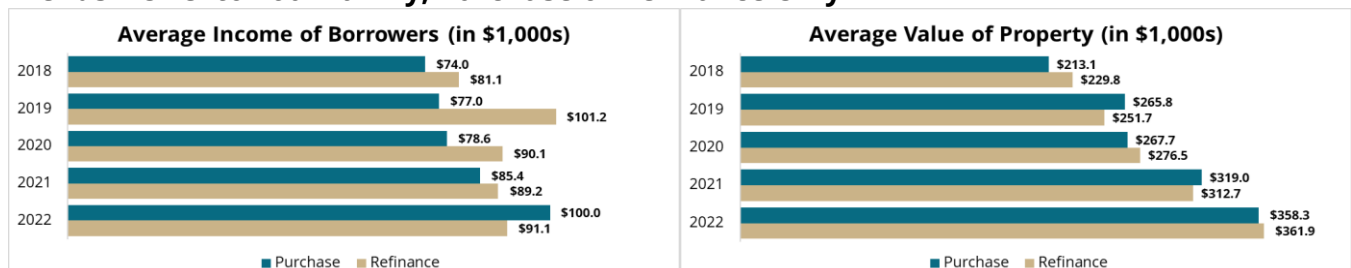


Geography: Fitchburg

Mortgage Lending

Fitchburg	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	17	30	103	1	188	111	211	450
Purchase Originations (Rate)	5 (83%)	6 (43%)	26 (51%)	1 (100%)	56 (77%)	23 (38%)	56 (57%)	117 (57%)
Refinance Originations (Rate)	5 (100%)	1 (20%)	8 (40%)	0 (0%)	36 (68%)	14 (58%)	32 (59%)	64 (60%)
Denials	2 (12%)	15 (50%)	52 (50%)	0 (0%)	24 (13%)	19 (17%)	61 (29%)	112 (25%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	4	19	1	45	10	45	83
Total Amount in \$1,000s)	\$1,180	\$1,590	\$6,475	\$355	\$12,505	\$3,490	\$11,535	\$25,595
FHA Loans	1	1	3	0	1	3	4	9
Single Unit	3	2	13	0	41	7	37	66
Median Loan Amount	\$325,000	\$395,000	\$315,000	\$355,000	\$265,000	\$325,000	\$265,000	\$295,000
Median Income	\$71,000	\$81,500	\$81,000	\$122,000	\$85,000	\$79,500	\$71,000	\$82,000
Median Value	\$340,000	\$375,000	\$385,000	\$475,000	\$325,000	\$355,000	\$315,000	\$335,000
LTV > 90	3 of 4	3 of 3	15 of 17	0 of 1	12 of 35	4 of 10	17 of 38	37 of 70
DTI > 45	0 of 4	1 of 3	3 of 17	0 of 1	3 of 35	2 of 10	5 of 38	9 of 70
Loan Costs > \$5,000	2 of 4	2 of 3	6 of 16	0 of 1	5 of 30	4 of 9	10 of 33	19 of 63
LICENSED MORTGAGE LENDERS - All Applications								
Applications	20	81	277	2	316	239	458	935
Purchase Originations (Rate)	12 (75%)	39 (72%)	134 (75%)	1 (100%)	140 (83%)	45 (31%)	184 (74%)	371 (66%)
Refinance Originations (Rate)	3 (75%)	9 (36%)	27 (28%)	0 (0%)	80 (57%)	27 (29%)	89 (44%)	146 (41%)
Denials	1 (5%)	7 (9%)	41 (15%)	0 (0%)	37 (12%)	27 (11%)	74 (16%)	113 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	10	35	123	1	123	39	173	331
Total Amount in \$1,000s)	\$3,390	\$12,705	\$43,535	\$375	\$36,615	\$11,845	\$48,975	\$108,465
FHA Loans	1	21	69	0	26	14	69	131
Single Unit	8	23	70	1	115	33	138	250
Median Loan Amount	\$355,000	\$355,000	\$355,000	\$375,000	\$285,000	\$295,000	\$275,000	\$325,000
Median Income	\$101,500	\$86,000	\$83,000	\$90,000	\$85,500	\$75,000	\$68,000	\$83,500
Median Value	\$365,000	\$385,000	\$375,000	\$395,000	\$325,000	\$335,000	\$315,000	\$345,000
LTV > 90	4 of 9	32 of 35	100 of 121	1 of 1	66 of 118	22 of 38	119 of 167	225 of 322
DTI > 45	1 of 10	17 of 35	68 of 123	0 of 1	33 of 123	16 of 39	85 of 173	135 of 331
Loan Costs > \$5,000	5 of 10	30 of 35	102 of 120	0 of 0	69 of 120	23 of 37	117 of 170	229 of 322
OTHER LENDERS - All Applications								
Applications	20	45	151	1	378	165	343	760
Purchase Originations (Rate)	1 (33%)	14 (70%)	45 (68%)	1 (100%)	62 (67%)	21 (29%)	68 (72%)	144 (57%)
Refinance Originations (Rate)	3 (27%)	2 (14%)	17 (41%)	0 (0%)	93 (60%)	21 (34%)	62 (45%)	136 (48%)
Denials	2 (10%)	11 (24%)	35 (23%)	0 (0%)	74 (20%)	24 (15%)	84 (24%)	146 (19%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	0	11	38	1	55	8	59	113
Total Amount in \$1,000s)	\$0	\$3,965	\$12,190	\$405	\$15,745	\$2,690	\$15,635	\$34,995
FHA Loans	0	6	26	0	4	2	23	38
Single Unit	0	8	26	1	50	6	50	91
Median Loan Amount		\$345,000	\$295,000	\$405,000	\$295,000	\$340,000	\$275,000	\$305,000
Median Income		\$104,000	\$77,000	\$133,000	\$88,000	\$85,500	\$66,000	\$85,000
Median Value		\$365,000	\$315,000	\$425,000	\$330,000	\$385,000	\$305,000	\$335,000
LTV > 90	0 of 0	8 of 11	31 of 38	1 of 1	26 of 54	5 of 8	36 of 59	71 of 112
DTI > 45	0 of 0	3 of 11	20 of 38	0 of 1	9 of 54	1 of 8	20 of 59	33 of 112
Loan Costs > \$5,000	0 of 0	7 of 11	34 of 38	0 of 1	15 of 51	2 of 8	30 of 57	58 of 109

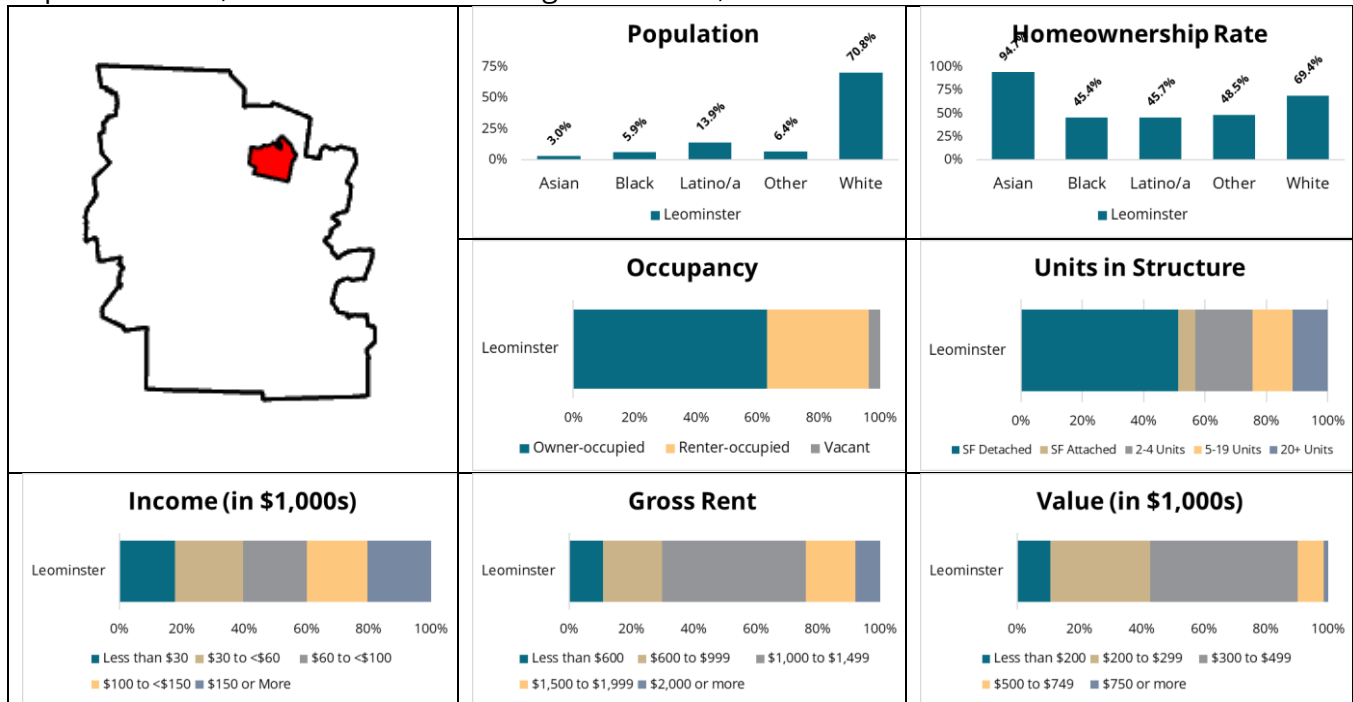
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Leominster

Population: 43,620

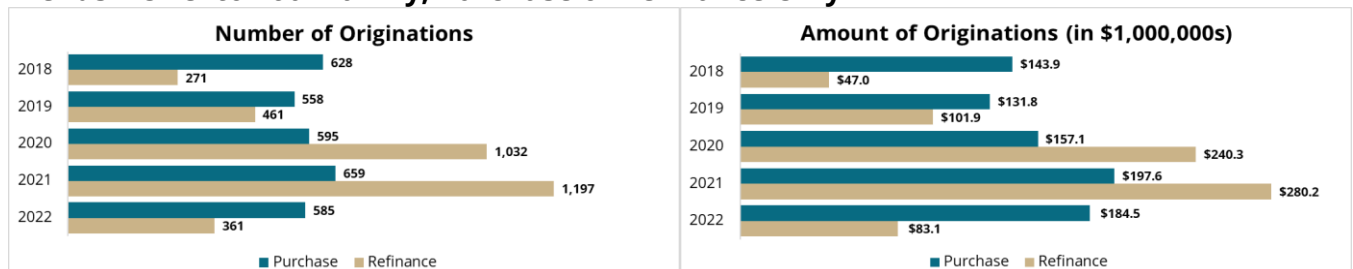
Housing Units: 19,187



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
TOTAL MORTGAGE SERVICES, LLC (LML)	93	77 (83%)	\$22,155	66 (86%)	11 (14%)	26 (34%)	34 (44%)
ROCKET MORTGAGE, LLC (LML)	91	70 (77%)	\$19,470	22 (31%)	48 (69%)	15 (21%)	26 (37%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	68	53 (78%)	\$19,685	47 (89%)	6 (11%)	28 (53%)	27 (51%)
LEOMINSTER CREDIT UNION (MBCU)	71	53 (75%)	\$9,295	18 (34%)	35 (66%)	6 (11%)	19 (36%)
DIGITAL FEDERAL CREDIT UNION (Other)	76	37 (49%)	\$8,335	17 (46%)	20 (54%)	6 (16%)	18 (49%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	38	30 (79%)	\$10,030	27 (90%)	3 (10%)	14 (47%)	14 (47%)
IC FEDERAL CREDIT UNION (Other)	51	29 (57%)	\$6,835	7 (24%)	22 (76%)	4 (14%)	12 (41%)
GUARANTEED RATE, INC. (LML)	44	28 (64%)	\$8,870	24 (86%)	4 (14%)	13 (46%)	10 (36%)
FIDELITY CO-OPERATIVE BANK (MBCU)	33	27 (82%)	\$6,065	14 (52%)	13 (48%)	4 (15%)	13 (48%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	32	26 (81%)	\$7,870	23 (88%)	3 (12%)	8 (31%)	10 (38%)
WORKERS CREDIT UNION (Other)	36	26 (72%)	\$6,080	9 (35%)	17 (65%)	3 (12%)	6 (23%)
GUILD MORTGAGE COMPANY (Other)	33	21 (64%)	\$5,215	17 (81%)	4 (19%)	5 (24%)	10 (48%)
LOANDEPOT.COM, LLC (LML)	32	20 (63%)	\$6,480	8 (40%)	12 (60%)	7 (35%)	9 (45%)
SALEM FIVE MORTGAGE COMPANY, LLC (MBCU)	21	20 (95%)	\$6,320	19 (95%)	1 (5%)	11 (55%)	9 (45%)
NATIONSTAR MORTGAGE LLC (LML)	38	19 (50%)	\$5,045	0 (0%)	19 (100%)	3 (16%)	7 (37%)
FIRST NATIONAL BANK OF AMERICA (Other)	15	13 (87%)	\$3,745	13 (100%)	0 (0%)	10 (77%)	4 (31%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	26	13 (50%)	\$3,185	4 (31%)	9 (69%)	5 (38%)	5 (38%)
GUARANTEED RATE AFFINITY, LLC (LML)	15	12 (80%)	\$2,950	11 (92%)	1 (8%)	7 (58%)	5 (42%)
RADIUS FINANCIAL GROUP INC. (LML)	13	11 (85%)	\$3,525	8 (73%)	3 (27%)	4 (36%)	3 (27%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	13	10 (77%)	\$3,320	7 (70%)	3 (30%)	1 (10%)	3 (30%)

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

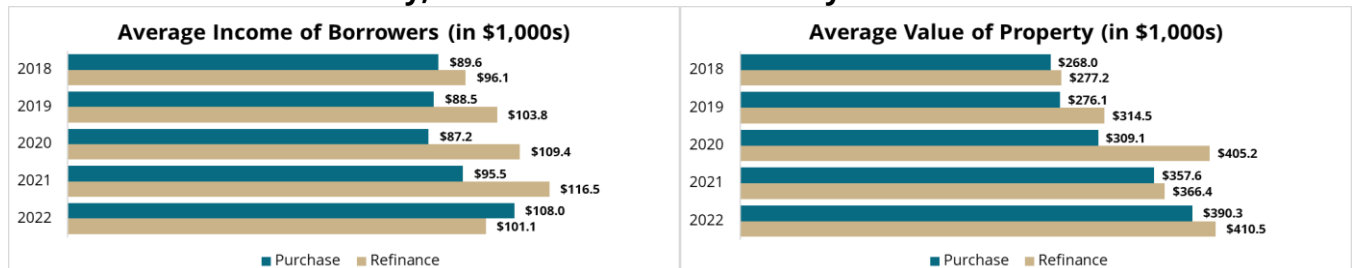


Geography: Leominster

Mortgage Lending

Leominster	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	18	32	73	3	348	93	226	567
Purchase Originations (Rate)	9 (69%)	9 (56%)	19 (61%)	0 (0%)	79 (72%)	18 (46%)	49 (59%)	134 (64%)
Refinance Originations (Rate)	1 (50%)	3 (43%)	11 (73%)	1 (100%)	61 (69%)	16 (57%)	38 (61%)	93 (65%)
Denials	1 (6%)	8 (25%)	25 (34%)	1 (33%)	65 (19%)	13 (14%)	60 (27%)	113 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	2	6	16	0	70	6	44	100
Total Amount in \$1,000s)	\$490	\$2,420	\$5,420	\$0	\$22,020	\$2,140	\$11,230	\$32,490
FHA Loans	0	0	2	0	0	1	2	3
Single Unit	2	5	15	0	66	5	40	93
Median Loan Amount	\$245,000	\$395,000	\$350,000		\$290,000	\$330,000	\$260,000	\$315,000
Median Income	\$69,500	\$100,500	\$90,500		\$100,500	\$77,000	\$67,000	\$94,000
Median Value	\$325,000	\$425,000	\$415,000		\$385,000	\$375,000	\$345,000	\$395,000
LTV > 90	0 of 2	6 of 6	10 of 14	0 of 0	13 of 47	1 of 4	11 of 32	30 of 73
DTI > 45	0 of 2	1 of 6	4 of 14	0 of 0	7 of 47	2 of 4	5 of 32	14 of 73
Loan Costs > \$5,000	0 of 2	1 of 6	5 of 13	0 of 0	12 of 47	1 of 4	8 of 31	19 of 72
LICENSED MORTGAGE LENDERS - All Applications								
Applications	26	83	147	4	361	194	353	815
Purchase Originations (Rate)	16 (89%)	40 (83%)	82 (80%)	1 (50%)	161 (84%)	33 (33%)	147 (80%)	333 (72%)
Refinance Originations (Rate)	6 (75%)	12 (34%)	18 (42%)	1 (50%)	93 (56%)	36 (40%)	78 (48%)	166 (48%)
Denials	2 (8%)	12 (14%)	20 (14%)	1 (25%)	38 (11%)	23 (12%)	61 (17%)	96 (12%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	13	35	69	1	151	31	136	300
Total Amount in \$1,000s)	\$4,195	\$13,325	\$25,825	\$415	\$48,365	\$10,495	\$37,430	\$102,620
FHA Loans	2	10	31	1	20	6	34	70
Single Unit	12	33	49	0	144	28	122	266
Median Loan Amount	\$375,000	\$395,000	\$365,000	\$415,000	\$305,000	\$315,000	\$270,000	\$335,000
Median Income	\$85,000	\$96,000	\$85,000	\$82,000	\$93,000	\$103,000	\$70,000	\$92,000
Median Value	\$385,000	\$425,000	\$395,000	\$425,000	\$355,000	\$365,000	\$325,000	\$375,000
LTV > 90	5 of 13	25 of 34	54 of 67	1 of 1	81 of 149	17 of 30	80 of 131	183 of 294
DTI > 45	5 of 13	18 of 35	33 of 69	0 of 1	36 of 151	5 of 31	58 of 136	97 of 300
Loan Costs > \$5,000	10 of 13	22 of 34	54 of 68	1 of 1	77 of 149	22 of 31	88 of 135	186 of 296
OTHER LENDERS - All Applications								
Applications	21	45	99	0	381	162	302	708
Purchase Originations (Rate)	5 (45%)	9 (53%)	26 (76%)	0 (0%)	62 (59%)	23 (31%)	44 (53%)	125 (52%)
Refinance Originations (Rate)	4 (67%)	7 (50%)	13 (39%)	0 (0%)	72 (52%)	18 (34%)	49 (40%)	114 (47%)
Denials	4 (19%)	16 (36%)	30 (30%)	0 (0%)	68 (18%)	24 (15%)	86 (28%)	142 (20%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	4	9	20	0	54	18	41	105
Total Amount in \$1,000s)	\$1,370	\$2,995	\$6,810	\$0	\$16,400	\$5,260	\$10,605	\$32,835
FHA Loans	0	3	4	0	6	2	5	15
Single Unit	3	8	18	0	46	17	37	92
Median Loan Amount	\$365,000	\$315,000	\$345,000		\$315,000	\$305,000	\$275,000	\$315,000
Median Income	\$112,000	\$98,000	\$114,000		\$91,000	\$95,500	\$71,000	\$98,000
Median Value	\$385,000	\$335,000	\$415,000		\$385,000	\$345,000	\$320,000	\$385,000
LTV > 90	2 of 4	7 of 9	4 of 20	0 of 0	23 of 52	8 of 18	17 of 40	44 of 103
DTI > 45	0 of 4	3 of 9	6 of 20	0 of 0	10 of 52	2 of 18	9 of 40	21 of 103
Loan Costs > \$5,000	3 of 4	0 of 5	14 of 19	0 of 0	18 of 48	7 of 17	16 of 39	42 of 93

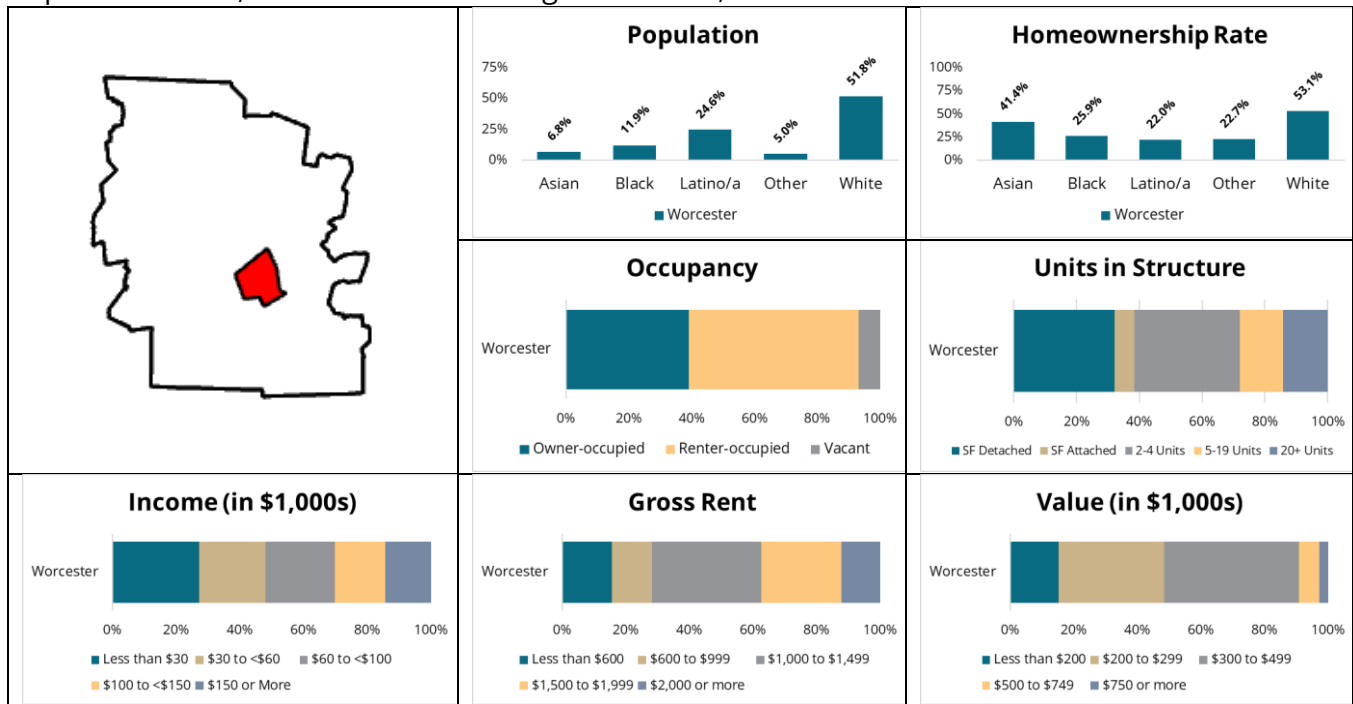
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Worcester

Population: 204,191

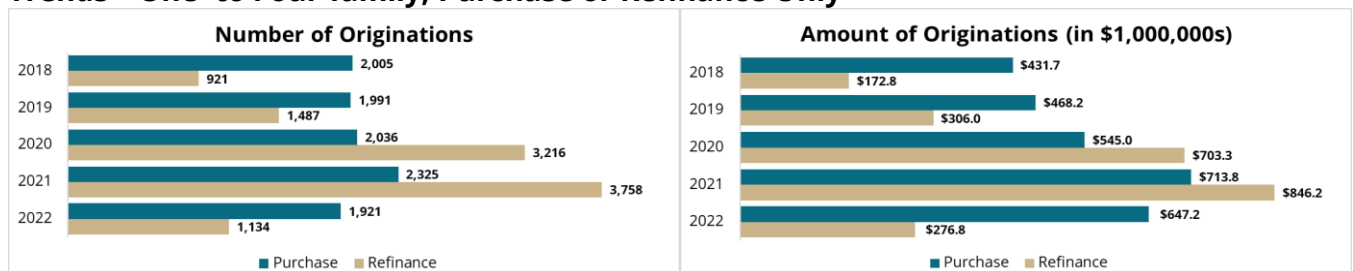
Housing Units: 83,729



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)	251	189 (75%)	\$61,525	153 (81%)	36 (19%)	103 (54%)	89 (47%)
ROCKET MORTGAGE, LLC (LML)	237	158 (67%)	\$40,050	44 (28%)	114 (72%)	49 (31%)	82 (52%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	184	135 (73%)	\$42,465	102 (76%)	33 (24%)	36 (27%)	57 (42%)
ENVOY MORTGAGE, LTD (LML)	179	127 (71%)	\$48,065	122 (96%)	5 (4%)	90 (71%)	58 (46%)
GUARANTEED RATE, INC. (LML)	204	127 (62%)	\$38,695	117 (92%)	10 (8%)	46 (36%)	52 (41%)
DIGITAL FEDERAL CREDIT UNION (Other)	210	86 (41%)	\$18,630	33 (38%)	53 (62%)	31 (36%)	42 (49%)
GUILD MORTGAGE COMPANY (Other)	129	84 (65%)	\$26,540	77 (92%)	7 (8%)	45 (54%)	30 (36%)
LOANDEPOT.COM, LLC (LML)	117	78 (67%)	\$22,480	23 (29%)	55 (71%)	27 (35%)	41 (53%)
TOTAL MORTGAGE SERVICES, LLC (LML)	88	72 (82%)	\$22,600	62 (86%)	10 (14%)	44 (61%)	41 (57%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	111	67 (60%)	\$18,135	31 (46%)	36 (54%)	30 (45%)	30 (45%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	94	55 (59%)	\$20,195	43 (78%)	12 (22%)	35 (64%)	19 (35%)
HOME POINT FINANCIAL CORPORATION (LML)	84	53 (63%)	\$18,465	35 (66%)	18 (34%)	33 (62%)	24 (45%)
HOMEBRIDGE FINANCIAL SERVICES, INC. (LML)	57	47 (82%)	\$14,135	36 (77%)	11 (23%)	15 (32%)	21 (45%)
DREW MORTGAGE ASSOCIATES, INC. (LML)	50	41 (82%)	\$12,545	28 (68%)	13 (32%)	12 (29%)	19 (46%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	48	39 (81%)	\$14,135	36 (92%)	3 (8%)	18 (46%)	4 (10%)
ROSS MORTGAGE COMPANY, INC. (LML)	50	39 (78%)	\$12,165	34 (87%)	5 (13%)	33 (85%)	19 (49%)
NATIONSTAR MORTGAGE LLC (LML)	83	39 (47%)	\$8,665	1 (3%)	38 (97%)	15 (38%)	20 (51%)
WEBSTER FIRST FEDERAL CREDIT UNION (Other)	62	38 (61%)	\$15,970	13 (34%)	25 (66%)	5 (13%)	7 (18%)
NEWREZ LLC (LML)	180	37 (21%)	\$9,545	7 (19%)	30 (81%)	8 (22%)	16 (43%)
CALIBER HOME LOANS, INC. (Other)	86	36 (42%)	\$11,710	29 (81%)	7 (19%)	21 (58%)	12 (33%)

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

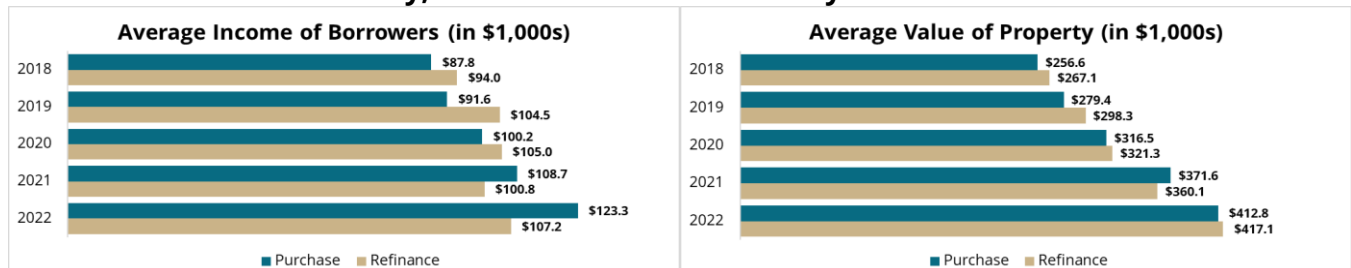


Geography: Worcester

Mortgage Lending

Worcester	Asian	Black	Latino/a	Other Race	White	Race Not Reported	LMI Borrower	Total
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	180	153	296	3	935	376	735	1,943
Purchase Originations (Rate)	60 (58%)	32 (62%)	53 (51%)	0 (0%)	191 (69%)	113 (61%)	114 (55%)	449 (62%)
Refinance Originations (Rate)	14 (61%)	15 (56%)	37 (48%)	0 (0%)	153 (65%)	77 (73%)	99 (51%)	296 (63%)
Denials	41 (23%)	51 (33%)	115 (39%)	2 (67%)	213 (23%)	55 (15%)	257 (35%)	477 (25%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	29	24	39	0	150	26	95	268
Total Amount in \$1,000s)	\$9,885	\$8,770	\$13,425	\$0	\$47,580	\$10,670	\$25,505	\$90,330
FHA Loans	2	3	2	0	2	3	3	12
Single Unit	27	21	31	0	142	21	88	242
Median Loan Amount	\$305,000	\$360,000	\$325,000		\$305,000	\$375,000	\$285,000	\$325,000
Median Income	\$110,000	\$90,000	\$85,000		\$100,000	\$115,500	\$68,000	\$100,000
Median Value	\$425,000	\$395,000	\$365,000		\$365,000	\$430,000	\$335,000	\$385,000
LTV > 90	10 of 25	17 of 24	23 of 36	0 of 0	36 of 124	14 of 24	40 of 84	100 of 233
DTI > 45	1 of 25	6 of 24	9 of 36	0 of 0	11 of 124	3 of 24	18 of 84	30 of 233
Loan Costs > \$5,000	3 of 22	8 of 22	6 of 31	0 of 0	9 of 118	6 of 19	12 of 76	32 of 212
LICENSED MORTGAGE LENDERS - All Applications								
Applications	198	481	526	10	1,002	714	1,247	2,931
Purchase Originations (Rate)	112 (72%)	187 (70%)	227 (71%)	3 (100%)	435 (80%)	131 (37%)	458 (76%)	1,095 (67%)
Refinance Originations (Rate)	22 (59%)	81 (41%)	93 (46%)	4 (57%)	258 (59%)	109 (31%)	278 (45%)	567 (46%)
Denials	19 (10%)	71 (15%)	78 (15%)	2 (20%)	104 (10%)	101 (14%)	209 (17%)	375 (13%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	76	173	185	3	380	114	414	931
Total Amount in \$1,000s)	\$26,030	\$65,355	\$69,995	\$705	\$126,190	\$40,900	\$122,130	\$329,175
FHA Loans	12	81	97	1	61	31	114	283
Single Unit	58	139	112	3	331	97	367	740
Median Loan Amount	\$335,000	\$375,000	\$375,000	\$255,000	\$325,000	\$350,000	\$295,000	\$345,000
Median Income	\$85,500	\$92,000	\$86,000	\$76,000	\$94,500	\$98,000	\$70,000	\$91,000
Median Value	\$405,000	\$395,000	\$395,000	\$255,000	\$375,000	\$390,000	\$345,000	\$385,000
LTV > 90	24 of 74	140 of 171	139 of 183	2 of 3	205 of 374	74 of 111	250 of 408	584 of 916
DTI > 45	19 of 75	79 of 173	85 of 185	0 of 3	89 of 380	40 of 114	177 of 414	312 of 930
Loan Costs > \$5,000	40 of 76	125 of 168	143 of 178	1 of 3	181 of 369	64 of 106	239 of 401	554 of 900
OTHER LENDERS - All Applications								
Applications	137	291	302	12	796	697	774	2,235
Purchase Originations (Rate)	48 (68%)	55 (49%)	65 (55%)	0 (0%)	160 (71%)	104 (34%)	142 (64%)	432 (52%)
Refinance Originations (Rate)	20 (47%)	32 (27%)	36 (35%)	1 (17%)	134 (49%)	90 (38%)	113 (35%)	313 (40%)
Denials	31 (23%)	79 (27%)	78 (26%)	3 (25%)	121 (15%)	92 (13%)	199 (26%)	404 (18%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	36	45	52	0	126	48	127	307
Total Amount in \$1,000s)	\$12,230	\$17,565	\$18,760	\$0	\$43,500	\$15,610	\$36,175	\$107,665
FHA Loans	6	18	24	0	23	11	33	82
Single Unit	30	34	40	0	113	43	114	260
Median Loan Amount	\$355,000	\$385,000	\$345,000		\$325,000	\$320,000	\$295,000	\$345,000
Median Income	\$85,000	\$93,000	\$89,500		\$95,000	\$100,500	\$70,000	\$93,000
Median Value	\$410,000	\$405,000	\$380,000		\$375,000	\$380,000	\$335,000	\$390,000
LTV > 90	15 of 36	36 of 45	37 of 52	0 of 0	54 of 119	32 of 48	73 of 121	174 of 300
DTI > 45	9 of 36	16 of 43	24 of 52	0 of 0	21 of 119	9 of 48	46 of 121	79 of 298
Loan Costs > \$5,000	23 of 36	29 of 43	36 of 49	0 of 0	44 of 113	25 of 46	63 of 118	157 of 287

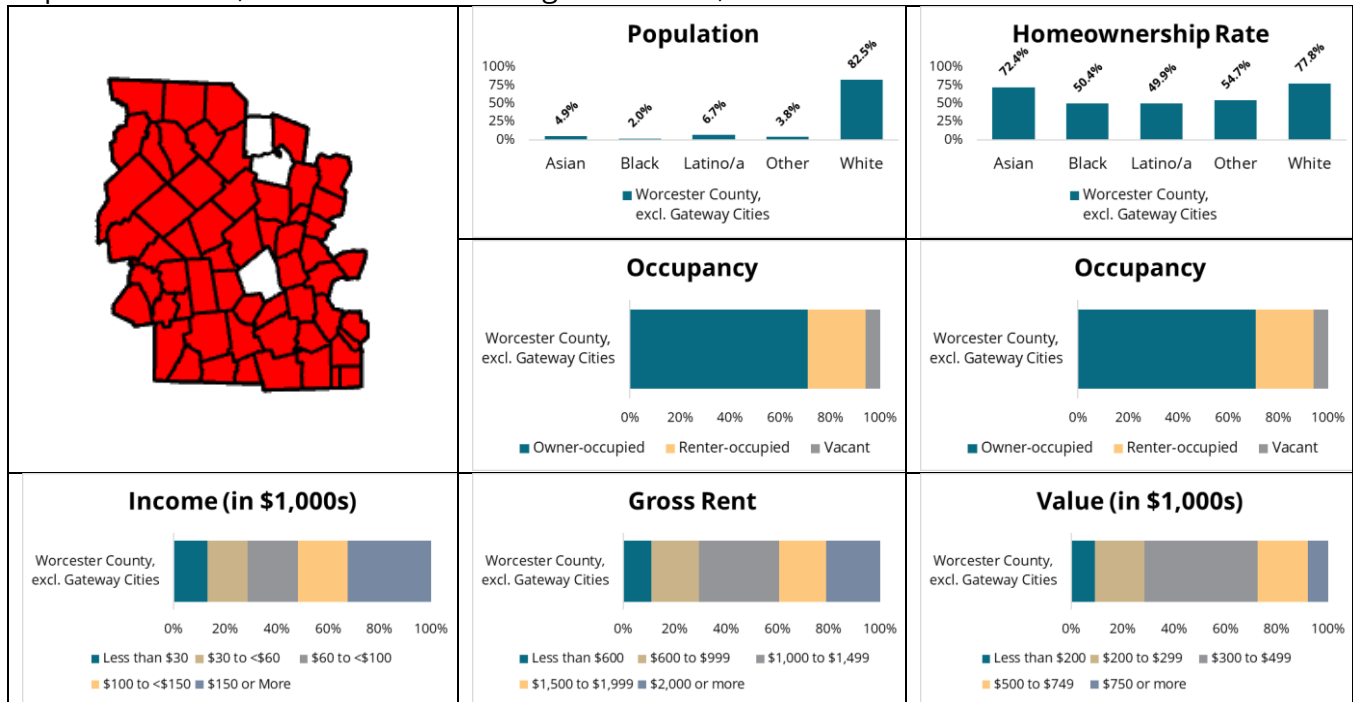
Trends – One- to Four-family, Purchase or Refinance Only



Geography: Worcester County, excl. Gateway Cities

Population: 566,834

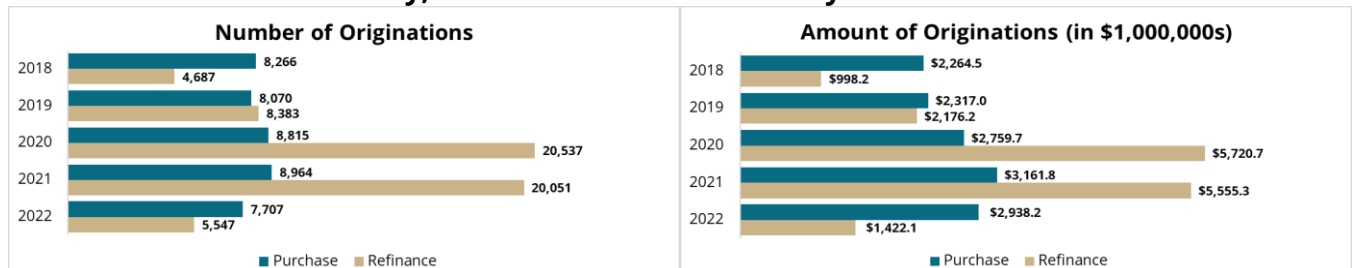
Housing Units: 228,544



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)	1,056	759 (72%)	\$221,515	205 (27%)	554 (73%)	86 (11%)	306 (40%)
FAIRWAY INDEPENDENT MORTGAGE CORPORATION (LML)	846	622 (74%)	\$212,650	506 (81%)	116 (19%)	97 (16%)	213 (34%)
UNITED SHORE FINANCIAL SERVICES, LLC (LML)	675	547 (81%)	\$191,525	404 (74%)	143 (26%)	159 (29%)	225 (41%)
GUARANTEED RATE, INC. (LML)	620	368 (59%)	\$144,490	318 (86%)	50 (14%)	62 (17%)	103 (28%)
TOTAL MORTGAGE SERVICES, LLC (LML)	442	367 (83%)	\$105,575	318 (87%)	49 (13%)	91 (25%)	184 (50%)
CITIZENS BANK, NATIONAL ASSOCIATION (MBCU)	524	334 (64%)	\$93,560	111 (33%)	223 (67%)	48 (14%)	80 (24%)
UNIBANK FOR SAVINGS (MBCU)	393	306 (78%)	\$100,340	134 (44%)	172 (56%)	23 (8%)	84 (27%)
DIGITAL FEDERAL CREDIT UNION (Other)	627	305 (49%)	\$84,255	129 (42%)	176 (58%)	60 (20%)	71 (23%)
CORNERSTONE BANK (MBCU)	375	285 (76%)	\$85,415	173 (61%)	112 (39%)	32 (11%)	71 (25%)
LOANDEPOT.COM, LLC (LML)	417	268 (64%)	\$84,630	78 (29%)	190 (71%)	20 (7%)	110 (41%)
WORKERS CREDIT UNION (Other)	286	233 (81%)	\$55,355	79 (34%)	154 (66%)	20 (9%)	87 (37%)
LEADER BANK, NATIONAL ASSOCIATION (MBCU)	260	221 (85%)	\$99,035	191 (86%)	30 (14%)	74 (33%)	28 (13%)
WEBSTER FIRST FEDERAL CREDIT UNION (Other)	352	219 (62%)	\$52,465	54 (25%)	165 (75%)	10 (5%)	52 (24%)
GUILD MORTGAGE COMPANY (Other)	291	207 (71%)	\$64,095	179 (86%)	28 (14%)	55 (27%)	111 (54%)
CROSSCOUNTRY MORTGAGE, INC. (LML)	282	194 (69%)	\$76,240	165 (85%)	29 (15%)	62 (32%)	47 (24%)
LEOMINSTER CREDIT UNION (MBCU)	263	190 (72%)	\$37,910	50 (26%)	140 (74%)	16 (8%)	56 (29%)
FIDELITY CO-OPERATIVE BANK (MBCU)	242	169 (70%)	\$44,475	84 (50%)	85 (50%)	8 (5%)	48 (28%)
BANK OF AMERICA, NATIONAL ASSOCIATION (MBCU)	284	153 (54%)	\$52,465	70 (46%)	83 (54%)	24 (16%)	29 (19%)
NATIONSTAR MORTGAGE LLC (LML)	314	152 (48%)	\$39,290	5 (3%)	147 (97%)	13 (9%)	63 (41%)
MILFORD FEDERAL BANK (MBCU)	187	150 (80%)	\$41,170	64 (43%)	86 (57%)	12 (8%)	50 (33%)

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
MASSACHUSETTS BANKS AND CREDIT UNIONS - All Applications								
Applications	704	188	495	42	7,220	1,500	2,952	10,149
Purchase Originations (Rate)	334 (73%)	50 (54%)	119 (62%)	12 (80%)	1,523 (72%)	342 (54%)	502 (60%)	2,380 (68%)
Refinance Originations (Rate)	49 (65%)	17 (61%)	58 (65%)	9 (60%)	1,561 (73%)	233 (62%)	587 (61%)	1,927 (71%)
Denials	80 (11%)	44 (23%)	141 (28%)	12 (29%)	1,125 (16%)	187 (12%)	726 (25%)	1,589 (16%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	290	48	102	10	1,348	208	461	2,006
Total Amount in \$1,000s)	\$160,520	\$19,080	\$42,630	\$2,860	\$539,320	\$91,820	\$112,525	\$856,230
FHA Loans	1	6	4	1	18	6	14	36
Single Unit	288	41	96	10	1,320	201	440	1,956
Median Loan Amount	\$530,000	\$375,000	\$390,000	\$315,000	\$365,000	\$395,000	\$245,000	\$385,000
Median Income	\$162,000	\$103,500	\$136,000	\$83,500	\$123,000	\$137,000	\$67,000	\$131,000
Median Value	\$655,000	\$420,000	\$425,000	\$365,000	\$505,000	\$515,000	\$340,000	\$515,000
LTV > 90	40 of 274	17 of 44	38 of 86	3 of 10	224 of 1,112	44 of 178	102 of 379	366 of 1,704
DTI > 45	22 of 273	9 of 44	12 of 86	1 of 10	122 of 1,112	16 of 178	79 of 379	182 of 1,703
Loan Costs > \$5,000	53 of 269	13 of 43	22 of 83	3 of 9	199 of 1,050	56 of 167	45 of 334	346 of 1,621
LICENSED MORTGAGE LENDERS - All Applications								
Applications	466	387	881	46	5,643	2,254	3,422	9,677
Purchase Originations (Rate)	229 (63%)	192 (69%)	461 (77%)	10 (77%)	2,291 (79%)	444 (37%)	1,257 (77%)	3,627 (68%)
Refinance Originations (Rate)	50 (51%)	34 (34%)	135 (49%)	12 (38%)	1,470 (56%)	408 (40%)	858 (50%)	2,109 (51%)
Denials	26 (6%)	57 (15%)	107 (12%)	7 (15%)	574 (10%)	234 (10%)	533 (16%)	1,005 (10%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	211	181	410	10	2,157	410	1,155	3,379
Total Amount in \$1,000s)	\$99,775	\$71,265	\$151,160	\$2,900	\$793,865	\$160,740	\$323,695	\$1,279,705
FHA Loans	13	61	164	5	301	84	305	628
Single Unit	207	157	341	10	2,076	373	1,058	3,164
Median Loan Amount	\$435,000	\$375,000	\$365,000	\$280,000	\$345,000	\$365,000	\$285,000	\$365,000
Median Income	\$126,000	\$99,000	\$89,000	\$69,500	\$106,000	\$106,500	\$69,000	\$104,000
Median Value	\$545,000	\$395,000	\$395,000	\$335,000	\$415,000	\$425,000	\$325,000	\$415,000
LTV > 90	65 of 207	131 of 175	284 of 398	7 of 10	913 of 2,091	183 of 394	622 of 1,103	1,583 of 3,275
DTI > 45	42 of 211	71 of 181	166 of 410	6 of 10	521 of 2,157	121 of 410	506 of 1,155	927 of 3,379
Loan Costs > \$5,000	86 of 209	133 of 180	299 of 404	7 of 10	1,154 of 2,142	251 of 406	663 of 1,136	1,930 of 3,351
OTHER LENDERS - All Applications								
Applications	534	240	586	29	5,786	2,329	2,635	9,504
Purchase Originations (Rate)	152 (51%)	65 (56%)	180 (63%)	3 (60%)	1,117 (68%)	242 (25%)	474 (65%)	1,759 (53%)
Refinance Originations (Rate)	50 (51%)	24 (39%)	61 (40%)	8 (62%)	1,127 (57%)	276 (35%)	499 (46%)	1,546 (50%)
Denials	65 (12%)	55 (23%)	122 (21%)	6 (21%)	862 (15%)	275 (12%)	639 (24%)	1,385 (15%)
Originations of 1st Lien, 1-4 Family, Purchase for Owner-occupancy								
Originations	130	61	160	3	1,005	170	435	1,529
Total Amount in \$1,000s)	\$69,290	\$24,095	\$58,340	\$1,365	\$395,515	\$73,670	\$118,405	\$622,275
FHA Loans	7	23	46	1	118	26	124	221
Single Unit	126	55	140	3	966	158	395	1,448
Median Loan Amount	\$490,000	\$385,000	\$355,000	\$375,000	\$365,000	\$380,000	\$275,000	\$375,000
Median Income	\$150,500	\$108,000	\$96,000	\$137,000	\$114,000	\$119,500	\$68,000	\$115,000
Median Value	\$575,000	\$405,000	\$395,000	\$405,000	\$435,000	\$455,000	\$325,000	\$435,000
LTV > 90	35 of 129	45 of 60	87 of 158	2 of 3	358 of 933	63 of 162	225 of 414	590 of 1,445
DTI > 45	16 of 128	23 of 60	51 of 158	0 of 3	178 of 933	39 of 162	159 of 416	307 of 1,444
Loan Costs > \$5,000	60 of 127	38 of 59	113 of 157	1 of 3	416 of 916	88 of 161	234 of 402	716 of 1,423

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

