

**SUPPLEMENTAL TABLE I**  
**High-APR Loans (HALs) in All Cities & Towns in Massachusetts\***  
**Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2008**

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
<b>BARNSTABLE COUNTY</b>						
Barnstable	374	9	2.4%	616	19	3.1%
Bourne	124	6	4.8%	266	8	3.0%
Brewster	55	2	3.6%	152	6	3.9%
Chatham	40	0	0.0%	83	0	0.0%
Dennis	79	2	2.5%	207	6	2.9%
Eastham	31	0	0.0%	81	1	1.2%
Falmouth	213	7	3.3%	451	15	3.3%
Harwich	74	3	4.1%	199	9	4.5%
Mashpee	129	3	2.3%	224	12	5.4%
Orleans	37	0	0.0%	80	2	2.5%
Provincetown	29	0	0.0%	51	0	0.0%
Sandwich	175	2	1.1%	354	13	3.7%
Yarmouth	218	9	4.1%	285	11	3.9%
Truro/Wellfleet*	19	0	0.0%	84	1	1.2%
<b>BERKSHIRE COUNTY</b>						
Adams	65	2	3.1%	109	8	7.3%
Cheshire	22	1	4.5%	49	0	0.0%
Clarksburg	14	1	7.1%	21	0	0.0%
Dalton	78	3	3.8%	102	4	3.9%
Great Barrington	54	2	3.7%	57	2	3.5%
Hinsdale	17	2	11.8%	39	3	7.7%
Lanesborough	28	1	3.6%	65	0	0.0%
Lee	47	4	8.5%	82	2	2.4%
Lenox	25	1	4.0%	63	0	0.0%
New Marlborough	12	1	8.3%	14	0	0.0%
North Adams	86	3	3.5%	108	10	9.3%
Pittsfield	421	13	3.1%	484	29	6.0%
Sheffield	20	0	0.0%	40	4	10.0%
Stockbridge	10	0	0.0%	15	0	0.0%
West Stockbridge	11	0	0.0%	13	0	0.0%
Williamstown	54	4	7.4%	57	3	5.3%
Alfrd/Egmt/MtWsh*	10	0	0.0%	25	1	4.0%
Becket/Washington*	21	2	9.5%	43	2	4.7%
Florida/Savoy*	4	0	0.0%	32	0	0.0%
Hncok/NAsh/Rchmd*	19	0	0.0%	26	1	3.8%
Monterey/Tyringham*	11	0	0.0%	17	0	0.0%
Otis/Sandisfield*	24	0	0.0%	43	5	11.6%
Peru/Windsor*	15	0	0.0%	27	0	0.0%
<b>BRISTOL COUNTY</b>						
Acushnet	57	7	12.3%	141	11	7.8%
Attleboro	343	21	6.1%	487	23	4.7%
Berkley	52	3	5.8%	91	3	3.3%
Dartmouth	192	2	1.0%	348	8	2.3%
Dighton	73	1	1.4%	109	5	4.6%
Easton	204	6	2.9%	282	8	2.8%
Fairhaven	100	4	4.0%	206	14	6.8%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Fall River	460	30	6.5%	458	24	5.2%
Freetown	54	1	1.9%	100	4	4.0%
Mansfield	170	4	2.4%	318	7	2.2%
New Bedford	493	32	6.5%	597	45	7.5%
North Attleborough	239	13	5.4%	385	16	4.2%
Norton	177	9	5.1%	271	9	3.3%
Raynham	127	5	3.9%	190	10	5.3%
Rehobeth	105	3	2.9%	187	7	3.7%
Seekonk	98	1	1.0%	189	9	4.8%
Somerset	112	2	1.8%	229	9	3.9%
Swansea	126	4	3.2%	247	16	6.5%
Taunton	427	30	7.0%	622	33	5.3%
Westport	117	3	2.6%	211	6	2.8%
<b>DUKES COUNTY</b>						
Edgartown	14	3	21.4%	48	0	0.0%
Oak Bluffs	10	2	20.0%	54	4	7.4%
Tisbury	10	2	20.0%	46	2	4.3%
Aq/Chil/Gos/WTis*	3	0	0.0%	42	1	2.4%
<b>ESSEX COUNTY</b>						
Amesbury	140	3	2.1%	282	9	3.2%
Andover	283	2	0.7%	462	7	1.5%
Beverly	337	18	5.3%	456	11	2.4%
Boxford	72	2	2.8%	147	1	0.7%
Danvers	251	12	4.8%	385	12	3.1%
Essex	18	0	0.0%	66	3	4.5%
Georgetown	65	2	3.1%	155	4	2.6%
Gloucester	147	6	4.1%	364	11	3.0%
Groveland	44	0	0.0%	95	1	1.1%
Hamilton	52	1	1.9%	114	1	0.9%
Haverhill	534	26	4.9%	611	18	2.9%
Ipswich	104	2	1.9%	201	2	1.0%
Lawrence	515	56	10.9%	210	11	5.2%
Lynn	608	63	10.4%	653	25	3.8%
Lynnfield	87	1	1.1%	219	2	0.9%
Manchester BTS	46	0	0.0%	88	3	3.4%
Marblehead	161	2	1.2%	335	6	1.8%
Merrimack	32	8	25.0%	97	5	5.2%
Methuen	440	21	4.8%	470	22	4.7%
Middleton	80	2	2.5%	155	1	0.6%
Nahant	31	1	3.2%	54	1	1.9%
Newbury	45	0	0.0%	135	3	2.2%
Newburyport	216	9	4.2%	361	10	2.8%
North Andover	258	7	2.7%	365	3	0.8%
Peabody	379	29	7.7%	599	24	4.0%
Rockport	39	1	2.6%	91	1	1.1%
Rowley	59	6	10.2%	119	3	2.5%
Salem	395	19	4.8%	415	21	5.1%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Salisbury	70	3	4.3%	130	9	6.9%
Saugus	234	14	6.0%	354	14	4.0%
Swampscott	111	4	3.6%	210	6	2.9%
Topsfield	44	1	2.3%	103	0	0.0%
Wenham	27	1	3.7%	45	1	2.2%
West Newbury	43	0	0.0%	87	0	0.0%
<b>FRANKLIN COUNTY</b>						
Deerfield	40	0	0.0%	46	5	10.9%
Greenfield	132	3	2.3%	113	8	7.1%
Montague	54	1	1.9%	71	5	7.0%
Northfield	18	0	0.0%	38	3	7.9%
Orange	60	7	11.7%	68	5	7.4%
Ash/Buck/Cnwy/Sher*	50	4	8.0%	69	0	0.0%
Bernstrn/Gill/Leyden*	31	3	9.7%	54	2	3.7%
Chl/Col/Hw/Hea/Mn/Ro*	29	2	6.9%	56	8	14.3%
Ervng/Warwck/Wend*	29	3	10.3%	46	4	8.7%
Lev/NSal/Shutes*	30	1	3.3%	37	0	0.0%
Sunderlnd/Whately*	23	0	0.0%	37	1	2.7%
<b>HAMPDEN COUNTY</b>						
Agawam	273	17	6.2%	315	28	8.9%
Chicopee	427	36	8.4%	471	64	13.6%
East Longmeadow	146	2	1.4%	178	10	5.6%
Hampden	39	2	5.1%	47	3	6.4%
Holyoke	219	22	10.0%	247	37	15.0%
Longmeadow	139	3	2.2%	175	8	4.6%
Ludlow	166	10	6.0%	173	22	12.7%
Monson	70	5	7.1%	110	6	5.5%
Palmer	93	5	5.4%	121	15	12.4%
Southwick	71	0	0.0%	134	6	4.5%
Springfield	928	122	13.1%	957	165	17.2%
West Springfield	228	19	8.3%	226	26	11.5%
Westfield	338	25	7.4%	377	48	12.7%
Wilbraham	123	6	4.9%	173	7	4.0%
Bln/Chs/Grnv/Mnt/Rus/Tol*	45	0	0.0%	97	11	11.3%
Brmfld/Holnd/Wales*	73	5	6.8%	116	5	4.3%
<b>HAMPSHIRE COUNTY</b>						
Amherst	123	1	0.8%	121	1	0.8%
Belchertown	142	9	6.3%	186	10	5.4%
Easthampton	134	5	3.7%	164	13	7.9%
Granby	44	1	2.3%	75	6	8.0%
Hadley	49	0	0.0%	39	1	2.6%
Hatfield	27	0	0.0%	32	3	9.4%
Northampton	223	2	0.9%	225	7	3.1%
Pelham	14	0	0.0%	4	0	0.0%
South Hadley	157	5	3.2%	151	6	4.0%
Southampton	68	2	2.9%	83	4	4.8%
Ware	64	5	7.8%	95	10	10.5%

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<b>Chs/Gos/Hnt/Westh/Wmsb*</b>	77	2	2.6%	107	7	6.5%
<b>Cum/Midfld/Plnflld/Worth*</b>	21	2	9.5%	34	1	2.9%
<b>MIDDLESEX COUNTY</b>						
<b>Acton</b>	241	3	1.2%	328	3	0.9%
<b>Arlington</b>	455	8	1.8%	558	12	2.2%
<b>Ashby</b>	20	0	0.0%	45	4	8.9%
<b>Ashland</b>	222	3	1.4%	292	5	1.7%
<b>Ayer</b>	81	3	3.7%	84	6	7.1%
<b>Bedford</b>	116	0	0.0%	194	3	1.5%
<b>Belmont</b>	185	4	2.2%	294	3	1.0%
<b>Billerica</b>	332	16	4.8%	594	17	2.9%
<b>Boxborough</b>	46	0	0.0%	60	1	1.7%
<b>Burlington</b>	147	4	2.7%	327	11	3.4%
<b>Cambridge</b>	864	5	0.6%	703	14	2.0%
<b>Carlisle</b>	53	1	1.9%	68	2	2.9%
<b>Chelmsford</b>	320	6	1.9%	442	10	2.3%
<b>Concord</b>	142	3	2.1%	229	1	0.4%
<b>Dracut</b>	268	12	4.5%	392	14	3.6%
<b>Dunstable</b>	20	0	0.0%	59	0	0.0%
<b>Everett</b>	274	23	8.4%	224	11	4.9%
<b>Framingham</b>	557	27	4.8%	579	12	2.1%
<b>Groton</b>	82	2	2.4%	122	4	3.3%
<b>Holliston</b>	117	3	2.6%	211	4	1.9%
<b>Hopkinton</b>	141	0	0.0%	276	1	0.4%
<b>Hudson</b>	183	7	3.8%	209	13	6.2%
<b>Lexington</b>	304	4	1.3%	424	1	0.2%
<b>Lincoln</b>	51	0	0.0%	69	2	2.9%
<b>Littleton</b>	93	2	2.2%	129	3	2.3%
<b>Lowell</b>	709	63	8.9%	651	46	7.1%
<b>Malden</b>	379	11	2.9%	333	12	3.6%
<b>Marlborough</b>	354	27	7.6%	324	14	4.3%
<b>Maynard</b>	98	2	2.0%	132	5	3.8%
<b>Medford</b>	474	15	3.2%	619	32	5.2%
<b>Melrose</b>	223	3	1.3%	351	8	2.3%
<b>Natick</b>	336	5	1.5%	552	6	1.1%
<b>Newton</b>	717	13	1.8%	1,136	14	1.2%
<b>North Reading</b>	131	3	2.3%	249	5	2.0%
<b>Pepperell</b>	75	0	0.0%	153	6	3.9%
<b>Reading</b>	201	1	0.5%	384	6	1.6%
<b>Sherborn</b>	35	0	0.0%	65	1	1.5%
<b>Shirley</b>	30	1	3.3%	75	3	4.0%
<b>Somerville</b>	504	12	2.4%	460	14	3.0%
<b>Stoneham</b>	177	4	2.3%	317	10	3.2%
<b>Stow</b>	78	1	1.3%	113	1	0.9%
<b>Sudbury</b>	171	4	2.3%	291	4	1.4%
<b>Tewksbury</b>	222	10	4.5%	471	21	4.5%
<b>Townsend</b>	82	7	8.5%	109	5	4.6%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Tyngsborough	99	3	3.0%	198	9	4.5%
Wakefield	253	6	2.4%	383	10	2.6%
Waltham	501	6	1.2%	569	9	1.6%
Watertown	322	6	1.9%	319	7	2.2%
Wayland	134	4	3.0%	216	2	0.9%
Westford	193	5	2.6%	375	6	1.6%
Weston	102	1	1.0%	153	1	0.7%
Wilmington	158	3	1.9%	362	4	1.1%
Winchester	257	0	0.0%	310	4	1.3%
Woburn	291	15	5.2%	431	17	3.9%
<b>NANTUCKET COUNTY</b>						
Nantucket	44	0	0.0%	160	4	2.5%
<b>NORFOLK COUNTY</b>						
Avon	31	1	3.2%	54	6	11.1%
Bellingham	157	8	5.1%	241	11	4.6%
Braintree	298	10	3.4%	463	10	2.2%
Brookline	611	9	1.5%	673	2	0.3%
Canton	202	6	3.0%	318	6	1.9%
Cohasset	75	5	6.7%	141	1	0.7%
Dedham	217	10	4.6%	320	11	3.4%
Dover	63	0	0.0%	97	0	0.0%
Foxborough	125	6	4.8%	223	10	4.5%
Franklin	330	8	2.4%	536	12	2.2%
Holbrook	102	7	6.9%	128	3	2.3%
Medfield	114	1	0.9%	227	6	2.6%
Medway	114	4	3.5%	196	5	2.6%
Millis	82	2	2.4%	132	4	3.0%
Milton	253	8	3.2%	388	5	1.3%
Needham	290	2	0.7%	533	10	1.9%
Norfolk	105	1	1.0%	163	4	2.5%
Norwood	198	5	2.5%	334	5	1.5%
Plainville	65	5	7.7%	107	2	1.9%
Quincy	713	25	3.5%	770	35	4.5%
Randolph	291	34	11.7%	283	25	8.8%
Sharon	159	5	3.1%	258	5	1.9%
Stoughton	249	17	6.8%	298	13	4.4%
Walpole	197	6	3.0%	377	12	3.2%
Wellesley	270	2	0.7%	361	4	1.1%
Westwood	113	3	2.7%	280	6	2.1%
Weymouth	391	21	5.4%	668	29	4.3%
Wrentham	97	2	2.1%	185	3	1.6%
<b>PLYMOUTH COUNTY</b>						
Abington	136	9	6.6%	200	11	5.5%
Bridgewater	154	9	5.8%	301	11	3.7%
Brockton	743	96	12.9%	593	49	8.3%
Carver	125	11	8.8%	162	4	2.5%
Duxbury	124	4	3.2%	228	4	1.8%

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<b>East Bridgewater</b>	110	6	5.5%	233	10	4.3%
<b>Halifax</b>	66	7	10.6%	96	4	4.2%
<b>Hanover</b>	103	1	1.0%	247	5	2.0%
<b>Hanson</b>	84	4	4.8%	165	4	2.4%
<b>Hingham</b>	201	2	1.0%	364	9	2.5%
<b>Hull</b>	74	4	5.4%	143	3	2.1%
<b>Kingston</b>	96	3	3.1%	188	6	3.2%
<b>Lakeville</b>	78	8	10.3%	178	8	4.5%
<b>Marion</b>	28	0	0.0%	54	3	5.6%
<b>Marshfield</b>	207	8	3.9%	454	10	2.2%
<b>Mattapoissett</b>	40	1	2.5%	77	1	1.3%
<b>Middleborough</b>	187	8	4.3%	330	7	2.1%
<b>Norwell</b>	108	5	4.6%	166	2	1.2%
<b>Pembroke</b>	138	9	6.5%	287	11	3.8%
<b>Plymouth</b>	523	25	4.8%	885	32	3.6%
<b>Plympton</b>	15	0	0.0%	44	1	2.3%
<b>Rochester</b>	27	2	7.4%	78	0	0.0%
<b>Rockland</b>	145	12	8.3%	192	8	4.2%
<b>Scituate</b>	177	2	1.1%	336	7	2.1%
<b>Wareham</b>	153	10	6.5%	305	27	8.9%
<b>West Bridgewater</b>	66	3	4.5%	101	4	4.0%
<b>Whitman</b>	118	6	5.1%	164	11	6.7%
<b>SUFFOLK COUNTY</b>						
<b>Boston</b>	4,472	198	4.4%	4,443	141	3.2%
<b>Chelsea</b>	181	15	8.3%	121	3	2.5%
<b>Revere</b>	412	16	3.9%	342	13	3.8%
<b>Winthrop</b>	129	3	2.3%	183	6	3.3%
<b>WORCESTER COUNTY</b>						
<b>Ashburnham</b>	52	2	3.8%	98	6	6.1%
<b>Athol</b>	104	10	9.6%	105	7	6.7%
<b>Auburn</b>	141	10	7.1%	198	13	6.6%
<b>Barre</b>	31	2	6.5%	55	2	3.6%
<b>Berlin</b>	23	1	4.3%	41	0	0.0%
<b>Blackstone</b>	66	4	6.1%	113	5	4.4%
<b>Bolton</b>	48	1	2.1%	100	1	1.0%
<b>Boylston</b>	39	1	2.6%	59	0	0.0%
<b>Brookfield</b>	34	3	8.8%	37	5	13.5%
<b>Charlton</b>	92	4	4.3%	190	11	5.8%
<b>Clinton</b>	129	7	5.4%	118	7	5.9%
<b>Douglas</b>	73	4	5.5%	140	6	4.3%
<b>Dudley</b>	98	6	6.1%	122	9	7.4%
<b>East Brookfield</b>	23	3	13.0%	35	1	2.9%
<b>Fitchburg</b>	254	20	7.9%	244	12	4.9%
<b>Gardner</b>	110	14	12.7%	154	12	7.8%
<b>Grafton</b>	174	8	4.6%	225	8	3.6%
<b>Harvard</b>	51	0	0.0%	81	0	0.0%
<b>Holden</b>	197	4	2.0%	244	10	4.1%

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Hopedale	46	2	4.3%	89	3	3.4%
Hubbardston	22	0	0.0%	75	2	2.7%
Lancaster	46	5	10.9%	92	5	5.4%
Leicester	84	5	6.0%	134	4	3.0%
Leominster	287	18	6.3%	341	30	8.8%
Lunenburg	78	5	6.4%	156	3	1.9%
Mendon	39	3	7.7%	100	2	2.0%
Milford	272	16	5.9%	277	7	2.5%
Millbury	87	7	8.0%	166	4	2.4%
Millville	37	4	10.8%	52	1	1.9%
North Brookfield	31	0	0.0%	71	2	2.8%
Northborough	111	7	6.3%	200	5	2.5%
Northbridge	112	3	2.7%	180	13	7.2%
Oxford	106	9	8.5%	172	7	4.1%
Paxton	33	1	3.0%	70	1	1.4%
Princeton	22	1	4.5%	40	0	0.0%
Shrewsbury	321	11	3.4%	482	7	1.5%
Southborough	83	1	1.2%	137	2	1.5%
Southbridge	107	12	11.2%	126	4	3.2%
Spencer	66	2	3.0%	139	8	5.8%
Sterling	69	2	2.9%	94	2	2.1%
Sturbridge	92	5	5.4%	137	5	3.6%
Sutton	69	1	1.4%	151	7	4.6%
Templeton	69	7	10.1%	105	5	4.8%
Upton	68	2	2.9%	137	6	4.4%
Uxbridge	118	4	3.4%	170	7	4.1%
Warren	40	1	2.5%	58	10	17.2%
Webster	118	12	10.2%	166	13	7.8%
West Boylston	62	0	0.0%	79	5	6.3%
West Brookfield	31	0	0.0%	49	2	4.1%
Westborough	152	4	2.6%	214	2	0.9%
Westminster	57	4	7.0%	117	8	6.8%
Worcester	1,166	95	8.1%	1,001	87	8.7%
Hardwick/NwBrntree*	24	1	4.2%	55	4	7.3%
Oakham/Rutland*	95	3	3.2%	162	6	3.7%
Petersham/Philipston*	19	1	5.3%	34	2	5.9%
Winchendon/Rylston*	76	6	7.9%	115	4	3.5%

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

**SUPPLEMENTAL TABLE 2**  
**High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
<b>BARNSTABLE COUNTY</b>											
Barnstable	13	0	0.0%	10	0	0.0%	320	7	2.2%	0.00	0.00
Bourne	0	0	na	0	0	na	118	5	4.2%	na	na
Brewster	0	0	na	0	0	na	49	2	4.1%	na	na
Chatham	0	0	na	0	0	na	37	0	0.0%	na	na
Dennis	1	0	0.0%	0	0	na	69	2	2.9%	0.00	na
Eastham	0	0	na	1	0	0.0%	27	0	0.0%	na	na
Falmouth	0	0	na	4	0	0.0%	186	6	3.2%	na	0.00
Harwich	0	0	na	0	0	na	66	3	4.5%	na	na
Mashpee	1	0	0.0%	2	0	0.0%	110	3	2.7%	0.00	0.00
Orleans	0	0	na	0	0	na	32	0	0.0%	na	na
Provincetown	0	0	na	1	0	0.0%	25	0	0.0%	na	na
Sandwich	1	0	0.0%	5	1	20.0%	151	1	0.7%	0.00	30.20
Yarmouth	1	1	100.0%	4	0	0.0%	195	8	4.1%	24.38	0.00
Truro/Wellfleet*	0	0	na	0	0	na	16	0	0.0%	na	na
<b>BERKSHIRE COUNTY</b>											
Adams	1	0	0.0%	1	0	0.0%	61	2	3.3%	0.00	0.00
Cheshire	0	0	na	0	0	na	22	1	4.5%	na	na
Clarksburg	0	0	na	0	0	na	14	1	7.1%	na	na
Dalton	1	0	0.0%	0	0	na	74	3	4.1%	0.00	na
Great Barrington	1	0	0.0%	1	0	0.0%	46	2	4.3%	0.00	0.00
Hinsdale	0	0	na	0	0	na	16	2	12.5%	na	na
Lanesborough	0	0	na	0	0	na	27	1	3.7%	na	na
Lee	0	0	na	2	1	50.0%	42	3	7.1%	na	7.00
Lenox	1	0	0.0%	3	1	33.3%	20	0	0.0%	na	na
New Marlborough	0	0	na	0	0	na	11	0	0.0%	na	na
North Adams	1	0	0.0%	1	0	0.0%	81	2	2.5%	0.00	0.00
Pittsfield	9	0	0.0%	12	1	8.3%	385	12	3.1%	0.00	2.67
Sheffield	0	0	na	0	0	na	18	0	0.0%	na	na
Stockbridge	0	0	na	0	0	na	8	0	0.0%	na	na
West Stockbridge	0	0	na	0	0	na	10	0	0.0%	na	na
Williamstown	0	0	na	2	0	0.0%	47	3	6.4%	na	0.00
Alfrd/Egmont/MtWsh*	0	0	na	0	0	na	8	0	0.0%	na	na
Becket/Washington*	0	0	na	0	0	na	21	2	9.5%	na	na
Florida/Savoy*	0	0	na	1	0	0.0%	3	0	0.0%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	16	0	0.0%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	11	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	1	0	0.0%	23	0	0.0%	na	na
Peru/Windsor*	0	0	na	0	0	na	15	0	0.0%	na	na
<b>BRISTOL COUNTY</b>											
Acushnet	0	0	na	2	0	0.0%	51	6	11.8%	na	0.00
Attleboro	8	1	12.5%	17	0	0.0%	271	17	6.3%	1.99	0.00
Berkley	0	0	na	0	0	na	50	3	6.0%	na	na
Dartmouth	3	0	0.0%	2	0	0.0%	166	1	0.6%	0.00	0.00
Dighton	2	0	0.0%	1	0	0.0%	64	0	0.0%	na	na
Easton	4	1	25.0%	5	0	0.0%	167	3	1.8%	13.92	0.00
Fairhaven	2	0	0.0%	5	0	0.0%	83	3	3.6%	0.00	0.00
Fall River	14	1	7.1%	14	3	21.4%	405	24	5.9%	1.21	3.62
Freetown	0	0	na	0	0	na	49	1	2.0%	na	na



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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Mansfield	2	0	0.0%	1	0	0.0%	148	2	1.4%	0.00	0.00
New Bedford	33	2	6.1%	44	5	11.4%	374	17	4.5%	1.33	2.50
North Attleborough	4	0	0.0%	7	1	14.3%	205	11	5.4%	0.00	2.66
Norton	1	0	0.0%	2	0	0.0%	163	9	5.5%	0.00	0.00
Raynham	2	0	0.0%	1	0	0.0%	110	5	4.5%	0.00	0.00
Rehobeth	0	0	na	3	0	0.0%	93	3	3.2%	na	0.00
Seekonk	1	0	0.0%	3	0	0.0%	88	1	1.1%	0.00	0.00
Somerset	0	0	na	2	0	0.0%	102	1	1.0%	na	0.00
Swansea	1	1	100.0%	1	0	0.0%	115	3	2.6%	38.33	0.00
Taunton	7	1	14.3%	9	3	33.3%	372	22	5.9%	2.42	5.64
Westport	0	0	na	1	0	0.0%	107	3	2.8%	na	0.00
<b>DUKES COUNTY</b>											
Edgartown	0	0	na	0	0	na	11	3	27.3%	na	na
Oak Bluffs	0	0	na	0	0	na	9	2	22.2%	na	na
Tisbury	0	0	na	1	1	100.0%	8	1	12.5%	na	8.00
Aq/Chil/Gos/WTis*	1	0	0.0%	0	0	na	2	0	0.0%	na	na
<b>ESSEX COUNTY</b>											
Amesbury	0	0	na	1	0	0.0%	120	3	2.5%	na	0.00
Andover	2	0	0.0%	4	0	0.0%	201	2	1.0%	0.00	0.00
Beverly	1	0	0.0%	2	0	0.0%	296	17	5.7%	0.00	0.00
Boxford	0	0	na	2	0	0.0%	62	2	3.2%	na	0.00
Danvers	1	0	0.0%	7	0	0.0%	206	10	4.9%	0.00	0.00
Essex	0	0	na	0	0	na	18	0	0.0%	na	na
Georgetown	0	0	na	0	0	na	61	2	3.3%	na	na
Gloucester	0	0	na	1	0	0.0%	133	6	4.5%	na	0.00
Groveland	0	0	na	0	0	na	40	0	0.0%	na	na
Hamilton	0	0	na	0	0	na	47	0	0.0%	na	na
Haverhill	8	1	12.5%	42	4	9.5%	423	19	4.5%	2.78	2.12
Ipswich	0	0	na	0	0	na	92	2	2.2%	na	na
Lawrence	12	2	16.7%	357	40	11.2%	110	11	10.0%	1.67	1.12
Lynn	32	8	25.0%	126	10	7.9%	338	33	9.8%	2.56	0.81
Lynnfield	0	0	na	0	0	na	78	1	1.3%	na	na
Manchester BTS	1	0	0.0%	0	0	na	43	0	0.0%	na	na
Marblehead	1	0	0.0%	2	0	0.0%	144	2	1.4%	0.00	0.00
Merrimack	0	0	na	1	0	0.0%	29	8	27.6%	na	0.00
Methuen	13	1	7.7%	73	5	6.8%	298	13	4.4%	1.76	1.57
Middleton	0	0	na	1	0	0.0%	70	1	1.4%	na	0.00
Nahant	0	0	na	1	0	0.0%	27	1	3.7%	na	0.00
Newbury	0	0	na	0	0	na	42	0	0.0%	na	na
Newburyport	0	0	na	3	1	33.3%	192	6	3.1%	na	10.67
North Andover	2	0	0.0%	8	1	12.5%	207	4	1.9%	0.00	6.47
Peabody	3	0	0.0%	12	0	0.0%	323	27	8.4%	0.00	0.00
Rockport	0	0	na	0	0	na	38	1	2.6%	na	na
Rowley	0	0	na	0	0	na	52	6	11.5%	na	na
Salem	4	0	0.0%	18	4	22.2%	326	15	4.6%	0.00	4.83
Salisbury	0	0	na	0	0	na	68	3	4.4%	na	na
Saugus	7	0	0.0%	11	2	18.2%	195	10	5.1%	0.00	3.55
Swampscott	3	1	33.3%	1	0	0.0%	91	2	2.2%	15.17	0.00
Topsfield	0	0	na	0	0	na	41	1	2.4%	na	na

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Wenham	0	0	na	2	0	0.0%	22	1	4.5%	na	0.00
West Newbury	0	0	na	1	0	0.0%	37	0	0.0%	na	na
<b>FRANKLIN COUNTY</b>											
Deerfield	0	0	na	1	0	0.0%	36	0	0.0%	na	na
Greenfield	0	0	na	3	0	0.0%	119	3	2.5%	na	0.00
Montague	0	0	na	0	0	na	52	1	1.9%	na	na
Northfield	0	0	na	0	0	na	18	0	0.0%	na	na
Orange	0	0	na	1	0	0.0%	55	7	12.7%	na	0.00
Ash/Buck/Cnwy/Sher*	0	0	na	0	0	na	46	4	8.7%	na	na
Bernstrn/Gill/Leyden*	0	0	na	1	1	100.0%	28	2	7.1%	na	14.00
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	27	1	3.7%	na	na
Ervng/Warwck/Wend*	0	0	na	0	0	na	27	3	11.1%	na	na
Lev/NSal/Shutes*	0	0	na	1	0	0.0%	27	1	3.7%	na	0.00
Sunderlnd/Whately*	0	0	na	4	0	0.0%	18	0	0.0%	na	na
<b>HAMPDEN COUNTY</b>											
Agawam	2	0	0.0%	7	2	28.6%	244	12	4.9%	0.00	5.81
Chicopee	12	1	8.3%	26	2	7.7%	361	31	8.6%	0.97	0.90
East Longmeadow	2	1	50.0%	1	0	0.0%	136	1	0.7%	68.00	0.00
Hampden	1	0	0.0%	1	0	0.0%	36	2	5.6%	0.00	0.00
Holyoke	2	0	0.0%	47	8	17.0%	158	13	8.2%	0.00	2.07
Longmeadow	0	0	na	7	0	0.0%	117	3	2.6%	na	0.00
Ludlow	5	1	20.0%	4	0	0.0%	151	8	5.3%	3.78	0.00
Monson	1	0	0.0%	2	0	0.0%	64	5	7.8%	0.00	0.00
Palmer	0	0	na	1	0	0.0%	87	5	5.7%	na	0.00
Southwick	1	0	0.0%	2	0	0.0%	63	0	0.0%	na	na
Springfield	122	19	15.6%	207	37	17.9%	515	52	10.1%	1.54	1.77
West Springfield	4	1	25.0%	7	0	0.0%	203	18	8.9%	2.82	0.00
Westfield	0	0	na	8	0	0.0%	312	24	7.7%	na	0.00
Wilbraham	3	1	33.3%	3	1	33.3%	106	4	3.8%	8.83	8.83
Bln/Chs/Grnv/Mnt/Rus/ToI*	1	0	0.0%	0	0	na	43	0	0.0%	na	na
Brmfld/Holld/Wales*	0	0	na	1	0	0.0%	65	2	3.1%	na	0.00
<b>HAMPSHIRE COUNTY</b>											
Amherst	5	0	0.0%	2	1	50.0%	96		0.0%	na	na
Belchertown	1	0	0.0%	2	1	50.0%	124	7	5.6%	0.00	8.86
Easthampton	1	1	100.0%	0	0	na	121	4	3.3%	30.25	na
Granby	0	0	na	0	0	na	40	1	2.5%	na	na
Hadley	1	0	0.0%	0	0	na	41	0	0.0%	na	na
Hatfield	0	0	na	0	0	na	27	0	0.0%	na	na
Northampton	3	1	33.3%	7	0	0.0%	201	1	0.5%	67.00	0.00
Pelham	0	0	na	0	0	na	13	0	0.0%	na	na
South Hadley	1	0	0.0%	6	0	0.0%	144	5	3.5%	0.00	0.00
Southampton	0	0	na	0	0	na	66	2	3.0%	na	na
Ware	0	0	na	0	0	na	60	5	8.3%	na	na
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	0	0	na	72	1	1.4%	na	na
Cum/Midfld/Plnflld/Worth*	0	0	na	0	0	na	20	2	10.0%	na	na
<b>MIDDLESEX COUNTY</b>											
Acton	2	0	0.0%	1	0	0.0%	143	1	0.7%	0.00	0.00
Arlington	2	0	0.0%	8	0	0.0%	353	7	2.0%	0.00	0.00
Ashby	0	0	na	1	0	0.0%	19	0	0.0%	na	na

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Ashland	3	0	0.0%	6	0	0.0%	165	3	1.8%	0.00	0.00
Ayer	6	1	16.7%	1	0	0.0%	64	1	1.6%	10.67	0.00
Bedford	1	0	0.0%	2	0	0.0%	76	0	0.0%	na	na
Belmont	0	0	na	3	0	0.0%	136	3	2.2%	na	0.00
Billerica	5	0	0.0%	7	1	14.3%	275	15	5.5%	0.00	2.62
Boxborough	0	0	na	2	0	0.0%	29	0	0.0%	na	na
Burlington	1	0	0.0%	2	0	0.0%	110	3	2.7%	0.00	0.00
Cambridge	19	0	0.0%	26	0	0.0%	586	5	0.9%	0.00	0.00
Carlisle	0	0	na	1	0	0.0%	37	0	0.0%	na	na
Chelmsford	2	0	0.0%	4	0	0.0%	256	6	2.3%	0.00	0.00
Concord	1	0	0.0%	1	0	0.0%	108	2	1.9%	0.00	0.00
Dracut	6	0	0.0%	11	2	18.2%	225	9	4.0%	0.00	4.55
Dunstable	0	0	na	0	0	na	16	0	0.0%	na	na
Everett	43	6	14.0%	72	4	5.6%	113	8	7.1%	1.97	0.78
Framingham	12	1	8.3%	44	7	15.9%	415	16	3.9%	2.16	4.13
Groton	1	0	0.0%	2	0	0.0%	69	2	2.9%	0.00	0.00
Holliston	2	1	50.0%	0	0	na	96	1	1.0%	48.00	na
Hopkinton	1	0	0.0%	1	0	0.0%	112	0	0.0%	na	na
Hudson	3	0	0.0%	7	0	0.0%	152	6	3.9%	0.00	0.00
Lexington	0	0	na	2	0	0.0%	175	2	1.1%	na	0.00
Lincoln	1	0	0.0%	0	0	na	38	0	0.0%	na	na
Littleton	0	0	na	2	0	0.0%	79	0	0.0%	na	na
Lowell	9	1	11.1%	57	4	7.0%	425	35	8.2%	1.35	0.85
Malden	23	2	8.7%	25	3	12.0%	164	3	1.8%	4.75	6.56
Marlborough	7	0	0.0%	20	2	10.0%	268	22	8.2%	0.00	1.22
Maynard	2	0	0.0%	1	0	0.0%	84	2	2.4%	0.00	0.00
Medford	11	0	0.0%	8	1	12.5%	329	12	3.6%	0.00	3.43
Melrose	1	0	0.0%	2	1	50.0%	183	2	1.1%	0.00	45.75
Natick	5	0	0.0%	6	0	0.0%	256	5	2.0%	0.00	0.00
Newton	7	0	0.0%	13	0	0.0%	473	8	1.7%	0.00	0.00
North Reading	1	1	100.0%	2	0	0.0%	113	2	1.8%	56.50	0.00
Pepperell	0	0	na	1	0	0.0%	61	0	0.0%	na	na
Reading	0	0	na	0	0	na	162	1	0.6%	na	na
Sherborn	1	0	0.0%	0	0	na	31	0	0.0%	na	na
Shirley	0	0	na	1	0	0.0%	26	1	3.8%	na	0.00
Somerville	7	0	0.0%	12	1	8.3%	363	8	2.2%	0.00	3.78
Stoneham	2	0	0.0%	7	0	0.0%	139	3	2.2%	0.00	0.00
Stow	1	0	0.0%	0	0	na	66	1	1.5%	0.00	na
Sudbury	3	1	33.3%	2	0	0.0%	127	2	1.6%	21.17	0.00
Tewksbury	1	0	0.0%	8	0	0.0%	192	8	4.2%	0.00	0.00
Townsend	1	0	0.0%	5	1	20.0%	70	5	7.1%	0.00	2.80
Tyngsborough	0	0	na	0	0	na	89	3	3.4%	na	na
Wakefield	0	0	na	4	0	0.0%	222	5	2.3%	na	0.00
Waltham	5	0	0.0%	13	0	0.0%	364	5	1.4%	0.00	0.00
Watertown	2	0	0.0%	8	0	0.0%	239	6	2.5%	0.00	0.00
Wayland	0	0	na	3	0	0.0%	99	3	3.0%	na	0.00
Westford	0	0	na	2	0	0.0%	127	4	3.1%	na	0.00
Weston	0	0	na	3	0	0.0%	72	0	0.0%	na	na
Wilmington	1	0	0.0%	3	0	0.0%	130	2	1.5%	0.00	0.00

**SUPPLEMENTAL TABLE 2**  
**High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Winchester	0	0	na	0	0	na	182	0	0.0%	na	na
Woburn	4	0	0.0%	10	2	20.0%	235	11	4.7%	0.00	4.27
<b>NANTUCKET COUNTY</b>											
Nantucket	1	0	0.0%	1	0	0.0%	33	0	0.0%	na	na
<b>NORFOLK COUNTY</b>											
Avon	2	1	50.0%	0	0	na	23	0	0.0%	na	na
Bellingham	0	0	na	1	0	0.0%	144	7	4.9%	na	0.00
Braintree	2	0	0.0%	7	0	0.0%	218	7	3.2%	0.00	0.00
Brookline	3	0	0.0%	9	1	11.1%	425	5	1.2%	0.00	9.44
Canton	12	1	8.3%	3	0	0.0%	143	5	3.5%	2.38	0.00
Cohasset	0	0	na	1	0	0.0%	62	4	6.5%	na	0.00
Dedham	10	1	10.0%	9	2	22.2%	179	7	3.9%	2.56	5.68
Dover	0	0	na	2	0	0.0%	42	0	0.0%	na	na
Foxborough	0	0	na	2	0	0.0%	108	6	5.6%	na	0.00
Franklin	2	0	0.0%	3	0	0.0%	281	8	2.8%	0.00	0.00
Holbrook	9	0	0.0%	3	1	33.3%	78	6	7.7%	0.00	4.33
Medfield	0	0	na	1	0	0.0%	92	1	1.1%	na	0.00
Medway	0	0	na	1	0	0.0%	106	4	3.8%	na	0.00
Millis	1	0	0.0%	1	0	0.0%	72	2	2.8%	0.00	0.00
Milton	16	2	12.5%	4	0	0.0%	187	5	2.7%	4.68	0.00
Needham	2	0	0.0%	7	0	0.0%	227	2	0.9%	0.00	0.00
Norfolk	1	0	0.0%	0	0	na	87	1	1.1%	0.00	na
Norwood	0	0	na	6	1	16.7%	165	3	1.8%	na	9.17
Plainville	2	0	0.0%	0	0	na	53	5	9.4%	0.00	na
Quincy	9	0	0.0%	16	2	12.5%	416	16	3.8%	0.00	3.25
Randolph	106	13	12.3%	24	5	20.8%	78	9	11.5%	1.06	1.81
Sharon	5	0	0.0%	0	0	na	107	5	4.7%	0.00	na
Stoughton	24	2	8.3%	6	0	0.0%	182	10	5.5%	1.52	0.00
Walpole	4	0	0.0%	4	0	0.0%	157	5	3.2%	0.00	0.00
Wellesley	1	0	0.0%	4	0	0.0%	199	1	0.5%	0.00	0.00
Westwood	0	0	na	2	0	0.0%	92	3	3.3%	na	0.00
Weymouth	7	0	0.0%	10	2	20.0%	325	19	5.8%	0.00	3.42
Wrentham	0	0	na	1	0	0.0%	85	2	2.4%	na	0.00
<b>PLYMOUTH COUNTY</b>											
Abington	3	0	0.0%	1	0	0.0%	118	9	7.6%	0.00	0.00
Bridgewater	2	0	0.0%	3	0	0.0%	136	8	5.9%	0.00	0.00
Brockton	247	36	14.6%	75	9	12.0%	341	43	12.6%	1.16	0.95
Carver	1	0	0.0%	3	0	0.0%	109	11	10.1%	0.00	0.00
Duxbury	0	0	na	2	0	0.0%	108	4	3.7%	na	0.00
East Bridgewater	1	0	0.0%	1	1	100.0%	92	5	5.4%	0.00	18.40
Halifax	0	0	na	0	0	na	62	7	11.3%	na	na
Hanover	0	0	na	0	0	na	93	1	1.1%	na	na
Hanson	0	0	na	1	0	0.0%	81	4	4.9%	na	0.00
Hingham	2	0	0.0%	1	0	0.0%	168	2	1.2%	0.00	0.00
Hull	1	0	0.0%	0	0	na	58	0	0.0%	na	na
Kingston	0	0	na	2	0	0.0%	84	3	3.6%	na	0.00
Lakeville	0	0	na	1	1	100.0%	74	7	9.5%	na	10.57
Marion	2	0	0.0%	1	0	0.0%	22	0	0.0%	na	na
Marshfield	1	1	100.0%	4	0	0.0%	191	7	3.7%	27.29	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Mattapoissett	0	0	na	1	0	0.0%	38	1	2.6%	na	0.00
Middleborough	2	1	50.0%	2	0	0.0%	165	6	3.6%	13.75	0.00
Norwell	0	0	na	1	0	0.0%	97	5	5.2%	na	0.00
Pembroke	0	0	na	0	0	na	127	8	6.3%	na	na
Plymouth	3	0	0.0%	10	1	10.0%	472	21	4.4%	0.00	2.25
Plympton	0	0	na	0	0	na	14	0	0.0%	na	na
Rochester	0	0	na	1	0	0.0%	23	2	8.7%	na	0.00
Rockland	2	1	50.0%	2	0	0.0%	127	10	7.9%	6.35	0.00
Scituate	1	0	0.0%	1	0	0.0%	162	1	0.6%	0.00	0.00
Wareham	7	1	14.3%	1	0	0.0%	139	9	6.5%	2.21	0.00
West Bridgewater	0	0	na	0	0	na	66	3	4.5%	na	na
Whitman	5	0	0.0%	1	0	0.0%	103	6	5.8%	0.00	0.00
<b>SUFFOLK COUNTY</b>											
Boston	454	47	10.4%	255	27	10.6%	2,858	97	3.4%	3.05	3.12
Chelsea	12	1	8.3%	82	5	6.1%	66	7	10.6%	0.79	0.57
Revere	14	2	14.3%	121	6	5.0%	230	8	3.5%	4.11	1.43
Winthrop	2	0	0.0%	2	0	0.0%	117	3	2.6%	0.00	0.00
<b>WORCESTER COUNTY</b>											
Ashburnham	0	0	na	0	0	na	50	2	4.0%	na	na
Athol	0	0	na	2	0	0.0%	95	10	10.5%	na	0.00
Auburn	3	1	33.3%	6	0	0.0%	119	7	5.9%	5.67	0.00
Barre	0	0	na	1	0	0.0%	26	2	7.7%	na	0.00
Berlin	0	0	na	0	0	na	17	1	5.9%	na	na
Blackstone	0	0	na	2	0	0.0%	62	4	6.5%	na	0.00
Bolton	0	0	na	0	0	na	43	1	2.3%	na	na
Boylston	1	0	0.0%	0	0	na	35	1	2.9%	0.00	na
Brookfield	0	0	na	0	0	na	32	3	9.4%	na	na
Charlton	2	0	0.0%	3	0	0.0%	82	4	4.9%	0.00	0.00
Clinton	4	1	25.0%	8	0	0.0%	105	6	5.7%	4.38	0.00
Douglas	0	0	na	1	0	0.0%	66	4	6.1%	na	0.00
Dudley	2	0	0.0%	7	1	14.3%	85	5	5.9%	0.00	2.43
East Brookfield	1	0	0.0%	0	0	na	21	3	14.3%	0.00	na
Fitchburg	7	2	28.6%	25	4	16.0%	202	12	5.9%	4.81	2.69
Gardner	3	0	0.0%	4	0	0.0%	97	13	13.4%	0.00	0.00
Grafton	2	1	50.0%	3	0	0.0%	138	6	4.3%	11.50	0.00
Harvard	0	0	na	0	0	na	41	0	0.0%	na	na
Holden	1	0	0.0%	1	0	0.0%	173	3	1.7%	0.00	0.00
Hopedale	0	0	na	1	0	0.0%	43	2	4.7%	na	0.00
Hubbardston	0	0	na	2	0	0.0%	17	0	0.0%	na	na
Lancaster	3	0	0.0%	1	1	100.0%	39	4	10.3%	0.00	9.75
Leicester	1	0	0.0%	1	0	0.0%	77	5	6.5%	0.00	0.00
Leominster	8	0	0.0%	21	2	9.5%	232	11	4.7%	0.00	2.01
Lunenburg	0	0	na	0	0	na	68	4	5.9%	na	na
Mendon	0	0	na	1	0	0.0%	34	3	8.8%	na	0.00
Milford	3	0	0.0%	8	1	12.5%	218	14	6.4%	0.00	1.95
Millbury	0	0	na	2	0	0.0%	76	6	7.9%	na	0.00
Millville	0	0	na	2	0	0.0%	33	4	12.1%	na	0.00
North Brookfield	0	0	na	0	0	na	31	0	0.0%	na	na
Northborough	1	0	0.0%	4	0	0.0%	83	7	8.4%	0.00	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Northbridge	0	0	na	0	0	na	102	3	2.9%	na	na
Oxford	1	0	0.0%	0	0	na	100	9	9.0%	0.00	na
Paxton	0	0	na	0	0	na	31	1	3.2%	na	na
Princeton	0	0	na	0	0	na	21	1	4.8%	na	na
Shrewsbury	2	0	0.0%	8	0	0.0%	222	8	3.6%	0.00	0.00
Southborough	1	1	100.0%	2	0	0.0%	59	0	0.0%	na	na
Southbridge	0	0	na	19	3	15.8%	86	9	10.5%	na	1.51
Spencer	0	0	na	2	0	0.0%	62	2	3.2%	na	0.00
Sterling	0	0	na	1	0	0.0%	62	1	1.6%	na	0.00
Sturbridge	0	0	na	1	0	0.0%	83	5	6.0%	na	0.00
Sutton	0	0	na	1	0	0.0%	59	1	1.7%	na	0.00
Templeton	0	0	na	1	0	0.0%	65	7	10.8%	na	0.00
Upton	1	0	0.0%	1	0	0.0%	44	2	4.5%	0.00	0.00
Uxbridge	2	0	0.0%	1	0	0.0%	107	3	2.8%	0.00	0.00
Warren	1	0	0.0%	0	0	na	39	1	2.6%	0.00	na
Webster	1	0	0.0%	2	0	0.0%	100	11	11.0%	0.00	0.00
West Boylston	1	0	0.0%	0	0	na	51	0	0.0%	na	na
West Brookfield	0	0	na	1	0	0.0%	29	0	0.0%	na	na
Westborough	0	0	na	0	0	na	110	1	0.9%	na	na
Westminster	2	0	0.0%	2	0	0.0%	51	4	7.8%	0.00	0.00
Worcester	94	11	11.7%	90	8	8.9%	800	68	8.5%	1.38	1.05
Hardwick/NwBrntree*	0	0	na	0	0	na	24	1	4.2%	na	na
Oakham/Rutland*	2	0	0.0%	2	0	0.0%	84	3	3.6%	0.00	0.00
Petersham/Philipston*	0	0	na	1	0	0.0%	17	1	5.9%	na	0.00
Winchendon/Rylston*	0	0	na	1	0	0.0%	70	6	8.6%	na	0.00

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

# When no loans were made to black and/or Latino borrowers in a town, the corresponding cells for "% High-APR" and "High-APR Share Disparity Ratio" are marked "na," for "not applicable." The cell for "High-APR Disparity Ratio" is also marked "na" when the "% High-APR" for white borrowers in a town is 0.00%.

**SUPPLEMENTAL TABLE 3**  
**High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns**  
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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	<b>BARNSTABLE COUNTY</b>										
Barnstable	5	0	0.0%	15	0	0.0%	531	16	3.0%	0.00	0.00
Bourne	1	0	0.0%	3	0	0.0%	231	5	2.2%	0.00	0.00
Brewster	0	0	na	1	0	0.0%	132	6	4.5%	na	0.00
Chatham	0	0	na	0	0	na	76	0	0.0%	na	na
Dennis	2	0	0.0%	1	0	0.0%	181	6	3.3%	0.00	0.00
Eastham	0	0	na	1	0	0.0%	67	1	1.5%	na	0.00
Falmouth	4	0	0.0%	3	0	0.0%	386	14	3.6%	0.00	0.00
Harwich	0	0	na	2	0	0.0%	177	9	5.1%	na	0.00
Mashpee	5	0	0.0%	2	0	0.0%	192	11	5.7%	0.00	0.00
Orleans	0	0	na	0	0	na	69	2	2.9%	na	na
Provincetown	0	0	na	0	0	na	47	0	0.0%	na	na
Sandwich	0	0	na	1	0	0.0%	309	10	3.2%	na	0.00
Yarmouth	2	0	0.0%	2	0	0.0%	251	10	4.0%	0.00	0.00
Truro/Wellfleet*	0	0	na	0	0	na	80	1	1.3%	na	na
<b>BERKSHIRE COUNTY</b>											
Adams	0	0	na	0	0	na	107	7	6.5%	na	na
Cheshire	0	0	na	0	0	na	48	0	0.0%	na	na
Clarksburg	0	0	na	0	0	na	21	0	0.0%	na	na
Dalton	0	0	na	0	0	na	98	4	4.1%	na	na
Great Barrington	0	0	na	1	0	0.0%	54	0	0.0%	na	na
Hinsdale	0	0	na	1	0	0.0%	34	2	5.9%	na	0.00
Lanesborough	0	0	na	0	0	na	63	0	0.0%	na	na
Lee	0	0	na	3	1	33.3%	74	1	1.4%	na	24.67
Lenox	0	0	na	1	0	0.0%	56	0	0.0%	na	na
New Marlborough	0	0	na	0	0	na	10	0	0.0%	na	na
North Adams	5	0	0.0%	2	1	50.0%	95	9	9.5%	0.00	5.28
Pittsfield	12	2	16.7%	7	1	14.3%	433	21	4.8%	3.44	2.95
Sheffield	0	0	na	0	0	na	39	4	10.3%	na	na
Stockbridge	0	0	na	0	0	na	12	0	0.0%	na	na
West Stockbridge	0	0	na	0	0	na	12	0	0.0%	na	na
Williamstown	1	0	0.0%	0	0	na	47	2	4.3%	0.00	na
Alfrd/Egmt/MtWsh*	0	0	na	0	0	na	20	1	5.0%	na	na
Becket/Washington*	0	0	na	0	0	na	42	2	4.8%	na	na
Florida/Savoy*	0	0	na	0	0	na	31	0	0.0%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	24	1	4.2%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	14	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	0	0	na	41	4	9.8%	na	na
Peru/Windsor*	0	0	na	0	0	na	25	0	0.0%	na	na
<b>BRISTOL COUNTY</b>											
Acushnet	1		0.0%	3		0.0%	125	10	8.0%	0.00	0.00
Attleboro	7		0.0%	4		0.0%	421	22	5.2%	0.00	0.00
Berkley	0		na	0		na	84	2	2.4%	na	na
Dartmouth	6	1	16.7%	8	1	12.5%	301	6	2.0%	8.36	6.27
Dighton	2		0.0%	0		na	98	4	4.1%	0.00	na
Easton	6	2	33.3%	6		0.0%	232	5	2.2%	15.47	0.00
Fairhaven	5	1	20.0%	0		na	174	11	6.3%	3.16	na
Fall River	3		0.0%	10		0.0%	411	24	5.8%	0.00	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Freetown	1		0.0%	1		0.0%	89	2	2.2%	0.00
Mansfield	2		0.0%	1		0.0%	285	5	1.8%	0.00	0.00
New Bedford	32	5	15.6%	38	3	7.9%	480	33	6.9%	2.27	1.15
North Attleborough	4		0.0%	4		0.0%	333	16	4.8%	0.00	0.00
Norton	2		0.0%	4		0.0%	238	7	2.9%	0.00	0.00
Raynham	3		0.0%	2		0.0%	167	10	6.0%	0.00	0.00
Rehobeth	2		0.0%	3		0.0%	164	5	3.0%	0.00	0.00
Seekonk	2		0.0%	2		0.0%	170	9	5.3%	0.00	0.00
Somerset	0		na	1		0.0%	210	7	3.3%	na	0.00
Swansea	1		0.0%	6		0.0%	223	15	6.7%	0.00	0.00
Taunton	12		0.0%	19	2	10.5%	528	29	5.5%	0.00	1.92
Westport	1		0.0%	2	1	50.0%	188	5	2.7%	0.00	18.80
<b>DUKES COUNTY</b>											
Edgartown	0	0	na	0	0	na	41	0	0.0%	na	na
Oak Bluffs	3	0	0.0%	0	0	na	44	4	9.1%	0.00	na
Tisbury	1	0	0.0%	0	0	na	41	2	4.9%	0.00	na
Aq/Chil/Gos/WTis*	1	0	0.0%	1	1	100.0%	35	0	0.0%	na	na
<b>ESSEX COUNTY</b>											
Amesbury	0	0	na	4	0	0.0%	250	9	3.6%	na	0.00
Andover	1	0	0.0%	8	1	12.5%	349	5	1.4%	0.00	8.73
Beverly	3	1	33.3%	2	0	0.0%	398	9	2.3%	14.74	0.00
Boxford	1	0	0.0%	1	0	0.0%	125	1	0.8%	0.00	0.00
Danvers	1	0	0.0%	3	1	33.3%	344	11	3.2%	0.00	10.42
Essex	0	0	na	0	0	na	63	3	4.8%	na	na
Georgetown	1	0	0.0%	0	0	na	135	4	3.0%	0.00	na
Gloucester	2	0	0.0%	4	0	0.0%	329	11	3.3%	0.00	0.00
Groveland	0	0	na	3	0	0.0%	88	1	1.1%	na	0.00
Hamilton	0	0	na	0	0	na	107	1	0.9%	na	na
Haverhill	9	0	0.0%	19	0	0.0%	502	15	3.0%	0.00	0.00
Ipswich	1	0	0.0%	2	0	0.0%	183	2	1.1%	0.00	0.00
Lawrence	6	1	16.7%	91	4	4.4%	87	4	4.6%	3.63	0.96
Lynn	30	0	0.0%	63	3	4.8%	465	13	2.8%	0.00	1.70
Lynnfield	0	0	na	0	0	na	191	2	1.0%	na	na
Manchester BTS	0	0	na	0	0	na	79	3	3.8%	na	na
Marblehead	0	0	na	0	0	na	311	5	1.6%	na	na
Merrimack	0	0	na	1	0	0.0%	90	5	5.6%	na	0.00
Methuen	7	2	28.6%	27	2	7.4%	377	16	4.2%	6.73	1.75
Middleton	0	0	na	1	0	0.0%	137	1	0.7%	na	0.00
Nahant	0	0	na	0	0	na	51	1	2.0%	na	na
Newbury	0	0	na	0	0	na	127	1	0.8%	na	na
Newburyport	0	0	na	1	0	0.0%	322	9	2.8%	na	0.00
North Andover	1	0	0.0%	5	0	0.0%	298	3	1.0%	0.00	0.00
Peabody	5	0	0.0%	10	0	0.0%	523	23	4.4%	0.00	0.00
Rockport	0	0	na	0	0	na	79	1	1.3%	na	na
Rowley	0	0	na	0	0	na	102	2	2.0%	na	na
Salem	1	0	0.0%	17	0	0.0%	357	20	5.6%	0.00	0.00
Salisbury	1	0	0.0%	1	0	0.0%	116	9	7.8%	0.00	0.00
Saugus	2	1	50.0%	3	0	0.0%	313	12	3.8%	13.04	0.00



**SUPPLEMENTAL TABLE 3**  
**High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Swampscott	1	0	0.0%	2	1	50.0%	181	5	2.8%	0.00	18.10
Topsfield	0	0	na	0	0	na	91	0	0.0%	na	na
Wenham	1	0	0.0%	0	0	na	36	1	2.8%	0.00	na
West Newbury	0	0	na	1	0	0.0%	74	0	0.0%	na	na
<b>FRANKLIN COUNTY</b>											
Deerfield	0	0	na	1	0	0.0%	39	5	12.8%	na	0.00
Greenfield	1	0	0.0%	0	0	na	102	6	5.9%	0.00	na
Montague	0	0	na	1	0	0.0%	64	4	6.3%	na	0.00
Northfield	0	0	na	0	0	na	37	3	8.1%	na	na
Orange	0	0	na	0	0	na	65	5	7.7%	na	na
Ash/Buck/Cnwy/Sher*	2	0	0.0%	1	0	0.0%	58	0	0.0%	na	na
Bernstn/Gill/Leyden*	0	0	na	0	0	na	50	2	4.0%	na	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	51	7	13.7%	na	na
Ervng/Warwck/Wend*	0	0	na	0	0	na	41	3	7.3%	na	na
Lev/NSal/Shutes*	0	0	na	0	0	na	34	0	0.0%	na	na
SunderInd/Whately*	0	0	na	0	0	na	33	0	0.0%	na	na
<b>HAMPDEN COUNTY</b>											
Agawam	3	1	33.3%	2	1	50.0%	269	22	8.2%	4.08	6.11
Chicopee	5	1	20.0%	21	5	23.8%	404	51	12.6%	1.58	1.89
East Longmeadow	4	0	0.0%	2	0	0.0%	151	7	4.6%	0.00	0.00
Hampden	0	0	na	0	0	na	41	2	4.9%	na	na
Holyoke	6	2	33.3%	42	10	23.8%	178	22	12.4%	2.70	1.93
Longmeadow	1	0	0.0%	1	0	0.0%	139	6	4.3%	0.00	0.00
Ludlow	1	0	0.0%	9	1	11.1%	147	21	14.3%	0.00	0.78
Monson	1	0	0.0%	0	0	na	97	6	6.2%	0.00	na
Palmer	1	1	100.0%	2	1	50.0%	106	10	9.4%	10.60	5.30
Southwick	0	0	na	0	0	na	121	6	5.0%	na	na
Springfield	160	40	25.0%	161	25	15.5%	498	73	14.7%	1.71	1.06
West Springfield	1	1	100.0%	6	1	16.7%	193	18	9.3%	10.72	1.79
Westfield	3	1	33.3%	10	3	30.0%	327	34	10.4%	3.21	2.89
Wilbraham	1	0	0.0%	4	0	0.0%	152	5	3.3%	0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/Tol*	0	0	na	1	0	0.0%	83	10	12.0%	na	0.00
Brmfld/Holnd/Wales*	0	0	na	1	0	0.0%	106	5	4.7%	na	0.00
<b>HAMPSHIRE COUNTY</b>											
Amherst	3	0	0.0%	3	1	33.3%	101	0	0.0%	na	na
Belchertown	5	0	0.0%	1	0	0.0%	162	7	4.3%	0.00	0.00
Easthampton	1	0	0.0%	1	0	0.0%	143	12	8.4%	0.00	0.00
Granby	0	0	na	1	0	0.0%	68	6	8.8%	na	0.00
Hadley	0	0	na	0	0	na	36	1	2.8%	na	na
Hatfield	0	0	na	1	0	0.0%	27	3	11.1%	na	0.00
Northampton	2	0	0.0%	0	0	na	201	6	3.0%	0.00	na
Pelham	0	0	na	0	0	na	4	0	0.0%	na	na
South Hadley	1	0	0.0%	1	0	0.0%	137	4	2.9%	0.00	0.00
Southampton	0	0	na	0	0	na	73	3	4.1%	na	na
Ware	1	0	0.0%	3	1	33.3%	83	9	10.8%	0.00	3.07
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	2	1	50.0%	95	6	6.3%	na	7.92
Cum/Midfld/Plnfd/Worth*	0	0	na	0	0	na	30	1	3.3%	na	na
<b>MIDDLESEX COUNTY</b>											

**SUPPLEMENTAL TABLE 3**  
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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Acton	1	0	0.0%	2	0	0.0%	203	1	0.5%	0.00
Arlington	5	0	0.0%	2	0	0.0%	436	12	2.8%	0.00	0.00
Ashby	0	0	na	0	0	na	41	2	4.9%	na	na
Ashland	3	0	0.0%	7	0	0.0%	219	2	0.9%	0.00	0.00
Ayer	0	0	na	3	0	0.0%	71	5	7.0%	na	0.00
Bedford	3	0	0.0%	6	0	0.0%	139	3	2.2%	0.00	0.00
Belmont	1	0	0.0%	1	0	0.0%	217	2	0.9%	0.00	0.00
Billerica	4	0	0.0%	8	0	0.0%	501	16	3.2%	0.00	0.00
Boxborough	0	0	na	1	0	0.0%	42	1	2.4%	na	0.00
Burlington	0	0	na	7	0	0.0%	245	9	3.7%	na	0.00
Cambridge	19	0	0.0%	16	1	6.3%	489	11	2.2%	0.00	2.78
Carlisle	0	0	na	0	0	na	54	2	3.7%	na	na
Chelmsford	2	0	0.0%	4	1	25.0%	359	9	2.5%	0.00	9.97
Concord	1	0	0.0%	3	0	0.0%	175	1	0.6%	0.00	0.00
Dracut	3	1	33.3%	5	1	20.0%	334	10	3.0%	11.13	6.68
Dunstable	0	0	na	1	0	0.0%	50	0	0.0%	na	na
Everett	13	2	15.4%	25	3	12.0%	150	6	4.0%	3.85	3.00
Framingham	11	1	9.1%	23	2	8.7%	440	8	1.8%	5.00	4.78
Groton	1	0	0.0%	1	0	0.0%	97	4	4.1%	0.00	0.00
Holliston	0	0	na	2	0	0.0%	173	3	1.7%	na	0.00
Hopkinton	1	0	0.0%	2	0	0.0%	228	1	0.4%	0.00	0.00
Hudson	0	0	na	7	1	14.3%	169	12	7.1%	na	2.01
Lexington	2	0	0.0%	4	0	0.0%	272	1	0.4%	0.00	0.00
Lincoln	0	0	na	0	0	na	57	2	3.5%	na	na
Littleton	0	0	na	1	0	0.0%	107	2	1.9%	na	0.00
Lowell	15	2	13.3%	36	4	11.1%	446	28	6.3%	2.12	1.77
Malden	22	1	4.5%	20	4	20.0%	204	6	2.9%	1.55	6.80
Marlborough	10	1	10.0%	10	0	0.0%	257	12	4.7%	2.14	0.00
Maynard	1	0	0.0%	1	0	0.0%	113	3	2.7%	0.00	0.00
Medford	28	5	17.9%	11	0	0.0%	470	25	5.3%	3.36	0.00
Melrose	2	1	50.0%	5	0	0.0%	296	6	2.0%	24.67	0.00
Natick	9	1	11.1%	5	0	0.0%	431	3	0.7%	15.96	0.00
Newton	12	0	0.0%	15	0	0.0%	815	11	1.3%	0.00	0.00
North Reading	0	0	na	5	0	0.0%	220	5	2.3%	na	0.00
Pepperell	1	0	0.0%	3	0	0.0%	131	5	3.8%	0.00	0.00
Reading	2	0	0.0%	1	0	0.0%	341	5	1.5%	0.00	0.00
Sherborn	0	0	na	0	0	na	57	1	1.8%	na	na
Shirley	1	0	0.0%	1	1	100.0%	64	2	3.1%	0.00	32.00
Somerville	10	2	20.0%	18	1	5.6%	337	10	3.0%	6.74	1.87
Stoneham	3	0	0.0%	6	0	0.0%	268	10	3.7%	0.00	0.00
Stow	0	0	na	1	0	0.0%	88	1	1.1%	na	0.00
Sudbury	0	0	na	6	1	16.7%	211	3	1.4%	na	11.72
Tewksbury	0	0	na	7	0	0.0%	392	16	4.1%	na	0.00
Townsend	0	0	na	0	0	na	95	4	4.2%	na	na
Tyngsborough	1	0	0.0%	3	0	0.0%	171	7	4.1%	0.00	0.00
Wakefield	0	0	na	4	1	25.0%	331	8	2.4%	na	10.34
Waltham	6	3	50.0%	21	0	0.0%	440	4	0.9%	55.00	0.00
Watertown	0	0	na	6	1	16.7%	249	5	2.0%	na	8.30

**SUPPLEMENTAL TABLE 3**  
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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	Wayland	0	0	na	3	0	0.0%	155	1	0.6%	na
Westford	2	0	0.0%	2	0	0.0%	261	5	1.9%	0.00	0.00
Weston	0	0	na	2	0	0.0%	100	1	1.0%	na	0.00
Wilmington	1	0	0.0%	4	0	0.0%	320	4	1.3%	0.00	0.00
Winchester	2	0	0.0%	2	0	0.0%	224	4	1.8%	0.00	0.00
Woburn	3	2	66.7%	11	0	0.0%	340	14	4.1%	16.19	0.00
<b>NANTUCKET COUNTY</b>											
Nantucket	0	0	na	4	0	0.0%	121	3	2.5%	na	0.00
<b>NORFOLK COUNTY</b>											
Avon	3	1	33.3%	0	0	na	44	5	11.4%	2.93	na
Bellingham	2	0	0.0%	5	1	20.0%	204	9	4.4%	0.00	4.53
Braintree	3	2	66.7%	5	0	0.0%	386	8	2.1%	32.17	0.00
Brookline	5	0	0.0%	11	0	0.0%	495	1	0.2%	0.00	0.00
Canton	5	1	20.0%	2	0	0.0%	259	5	1.9%	10.36	0.00
Cohasset	0	0	na	1	0	0.0%	125	1	0.8%	na	0.00
Dedham	5	2	40.0%	9	0	0.0%	266	7	2.6%	15.20	0.00
Dover	0	0	na	0	0	na	67	0	0.0%	na	na
Foxborough	2	0	0.0%	2	0	0.0%	193	7	3.6%	0.00	0.00
Franklin	1	0	0.0%	5	0	0.0%	457	9	2.0%	0.00	0.00
Holbrook	1	0	0.0%	7	0	0.0%	98	3	3.1%	0.00	0.00
Medfield	2	0	0.0%	1	1	100.0%	191	4	2.1%	0.00	47.75
Medway	0	0	na	0	0	na	180	4	2.2%	na	na
Millis	0	0	na	0	0	na	108	4	3.7%	na	na
Milton	31	1	3.2%	3	0	0.0%	285	4	1.4%	2.30	0.00
Needham	0	0	na	6	0	0.0%	423	10	2.4%	na	0.00
Norfolk	1	0	0.0%	1	0	0.0%	145	3	2.1%	0.00	0.00
Norwood	3	1	33.3%	6	0	0.0%	286	3	1.0%	31.78	0.00
Plainville	0	0	na	0	0	na	98	2	2.0%	na	na
Quincy	5	0	0.0%	11	1	9.1%	560	29	5.2%	0.00	1.76
Randolph	66	7	10.6%	22	2	9.1%	129	11	8.5%	1.24	1.07
Sharon	5	0	0.0%	2	0	0.0%	198	5	2.5%	0.00	0.00
Stoughton	18	1	5.6%	2	0	0.0%	237	9	3.8%	1.46	0.00
Walpole	3	0	0.0%	4	0	0.0%	323	11	3.4%	0.00	0.00
Wellesley	1	0	0.0%	1	0	0.0%	264	4	1.5%	0.00	0.00
Westwood	1	0	0.0%	1	0	0.0%	227	5	2.2%	0.00	0.00
Weymouth	7	1	14.3%	11	0	0.0%	557	21	3.8%	3.79	0.00
Wrentham	1	0	0.0%	1	0	0.0%	157	2	1.3%	0.00	0.00
<b>PLYMOUTH COUNTY</b>											
Abington	2	2	100.0%	4	0	0.0%	173	8	4.6%	21.63	0.00
Bridgewater	3	0	0.0%	3	0	0.0%	272	11	4.0%	0.00	0.00
Brockton	119	12	10.1%	41	2	4.9%	343	26	7.6%	1.33	0.64
Carver	3	0	0.0%	0	0	na	151	3	2.0%	0.00	na
Duxbury	0	0	na	1	0	0.0%	204	3	1.5%	na	0.00
East Bridgewater	1	0	0.0%	1	0	0.0%	202	8	4.0%	0.00	0.00
Halifax	0	0	na	1	0	0.0%	89	4	4.5%	na	0.00
Hanover	1	0	0.0%	3	0	0.0%	213	4	1.9%	0.00	0.00
Hanson	2	0	0.0%	3	0	0.0%	140	3	2.1%	0.00	0.00
Hingham	0	0	na	2	0	0.0%	311	8	2.6%	na	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	<b>Hull</b>	0	0	na	1	0	0.0%	125	3	2.4%	na
<b>Kingston</b>	0	0	na	2	0	0.0%	168	6	3.6%	na	0.00
<b>Lakeville</b>	1	0	0.0%	2	0	0.0%	150	7	4.7%	0.00	0.00
<b>Marion</b>	4	0	0.0%	0	0	na	46	3	6.5%	0.00	na
<b>Marshfield</b>	2	0	0.0%	5	0	0.0%	415	9	2.2%	0.00	0.00
<b>Mattapoisett</b>	0	0	na	0	0	na	71	1	1.4%	na	na
<b>Middleborough</b>	3	0	0.0%	1	0	0.0%	309	7	2.3%	0.00	0.00
<b>Norwell</b>	0	0	na	2	0	0.0%	145	2	1.4%	na	0.00
<b>Pembroke</b>	0	0	na	3	1	33.3%	260	8	3.1%	na	10.83
<b>Plymouth</b>	8	0	0.0%	17	1	5.9%	780	28	3.6%	0.00	1.64
<b>Plympton</b>	0	0	na	0	0	na	41	1	2.4%	na	na
<b>Rochester</b>	1	0	0.0%	3	0	0.0%	69	0	0.0%	na	na
<b>Rockland</b>	2	0	0.0%	3	0	0.0%	167	6	3.6%	0.00	0.00
<b>Scituate</b>	1	0	0.0%	6	0	0.0%	293	7	2.4%	0.00	0.00
<b>Wareham</b>	10	0	0.0%	6	1	16.7%	258	23	8.9%	0.00	1.87
<b>West Bridgewater</b>	3	1	33.3%	1	0	0.0%	87	3	3.4%	9.67	0.00
<b>Whitman</b>	0	0	na	2	0	0.0%	150	10	6.7%	na	0.00
<b>SUFFOLK COUNTY</b>											
<b>Boston</b>	385	36	9.4%	197	10	5.1%	3,016	74	2.5%	3.81	2.07
<b>Chelsea</b>	3	0	0.0%	38	1	2.6%	72	1	1.4%	0.00	1.89
<b>Revere</b>	1	0	0.0%	34	1	2.9%	258	8	3.1%	0.00	0.95
<b>Winthrop</b>	2	0	0.0%	5	0	0.0%	164	5	3.0%	0.00	0.00
<b>WORCESTER COUNTY</b>											
<b>Ashburnham</b>	1	0	0.0%	0	0	na	90	5	5.6%	0.00	na
<b>Athol</b>	2	0	0.0%	0	0	na	99	6	6.1%	0.00	na
<b>Auburn</b>	1	0	0.0%	1	0	0.0%	176	11	6.3%	0.00	0.00
<b>Barre</b>	0	0	na	1	0	0.0%	46	1	2.2%	na	0.00
<b>Berlin</b>	0	0	na	0	0	na	35	0	0.0%	na	na
<b>Blackstone</b>	1	0	0.0%	1	0	0.0%	100	5	5.0%	0.00	0.00
<b>Bolton</b>	0	0	na	1	0	0.0%	90	1	1.1%	na	0.00
<b>Boylston</b>	0	0	na	1	0	0.0%	52	0	0.0%	na	na
<b>Brookfield</b>	0	0	na	0	0	na	35	4	11.4%	na	na
<b>Charlton</b>	1	0	0.0%	2	0	0.0%	168	11	6.5%	0.00	0.00
<b>Clinton</b>	2	0	0.0%	9	0	0.0%	96	7	7.3%	0.00	0.00
<b>Douglas</b>	0	0	na	0	0	na	131	6	4.6%	na	na
<b>Dudley</b>	0	0	na	3	0	0.0%	112	9	8.0%	na	0.00
<b>East Brookfield</b>	0	0	na	0	0	na	35	1	2.9%	na	na
<b>Fitchburg</b>	8	1	12.5%	9	1	11.1%	200	8	4.0%	3.13	2.78
<b>Gardner</b>	1	0	0.0%	5	1	20.0%	137	10	7.3%	0.00	2.74
<b>Grafton</b>	0	0	na	4	0	0.0%	180	7	3.9%	na	0.00
<b>Harvard</b>	0	0	na	0	0	na	65	0	0.0%	na	na
<b>Holden</b>	2	0	0.0%	2	0	0.0%	212	9	4.2%	0.00	0.00
<b>Hopedale</b>	0	0	na	0	0	na	82	3	3.7%	na	na
<b>Hubbardston</b>	0	0	na	0	0	na	65	1	1.5%	na	na
<b>Lancaster</b>	1	0	0.0%	2	0	0.0%	79	4	5.1%	0.00	0.00
<b>Leicester</b>	0	0	na	2	0	0.0%	116	3	2.6%	na	0.00
<b>Leominster</b>	8	1	12.5%	15	2	13.3%	284	23	8.1%	1.54	1.65
<b>Lunenburg</b>	3	0	0.0%	2	0	0.0%	134	2	1.5%	0.00	0.00

**SUPPLEMENTAL TABLE 3**  
**High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
	<b>Mendon</b>	0	0	na	0	0	na	89	2	2.2%	na
<b>Milford</b>	1	0	0.0%	8	1	12.5%	237	6	2.5%	0.00	4.94
<b>Millbury</b>	1	0	0.0%	3	0	0.0%	151	3	2.0%	0.00	0.00
<b>Millville</b>	0	0	na	0	0	na	46	1	2.2%	na	na
<b>North Brookfield</b>	0	0	na	0	0	na	69	1	1.4%	na	na
<b>Northborough</b>	1	0	0.0%	1	0	0.0%	151	5	3.3%	0.00	0.00
<b>Northbridge</b>	0	0	na	1	0	0.0%	166	13	7.8%	na	0.00
<b>Oxford</b>	0	0	na	0	0	na	153	7	4.6%	na	na
<b>Paxton</b>	0	0	na	0	0	na	65	1	1.5%	na	na
<b>Princeton</b>	0	0	na	0	0	na	38	0	0.0%	na	na
<b>Shrewsbury</b>	3	0	0.0%	12	0	0.0%	352	6	1.7%	0.00	0.00
<b>Southborough</b>	2	1	50.0%	1	0	0.0%	104	1	1.0%	52.00	0.00
<b>Southbridge</b>	0	0	na	11	1	9.1%	104	3	2.9%	na	3.15
<b>Spencer</b>	2	0	0.0%	0	0	na	129	6	4.7%	0.00	na
<b>Sterling</b>	0	0	na	2	0	0.0%	83	2	2.4%	na	0.00
<b>Sturbridge</b>	2	0	0.0%	2	0	0.0%	125	5	4.0%	0.00	0.00
<b>Sutton</b>	1	0	0.0%	0	0	na	135	4	3.0%	0.00	na
<b>Templeton</b>	0	0	na	1	0	0.0%	94	5	5.3%	na	0.00
<b>Upton</b>	0	0	na	2	0	0.0%	121	6	5.0%	na	0.00
<b>Uxbridge</b>	1	0	0.0%	2	0	0.0%	147	6	4.1%	0.00	0.00
<b>Warren</b>	1	0	0.0%	1	0	0.0%	52	9	17.3%	0.00	0.00
<b>Webster</b>	1	0	0.0%	2	0	0.0%	148	13	8.8%	0.00	0.00
<b>West Boylston</b>	0	0	na	2	1	50.0%	69	3	4.3%	na	11.50
<b>West Brookfield</b>	0	0	na	0	0	na	47	1	2.1%	na	na
<b>Westborough</b>	1	0	0.0%	8	1	12.5%	152	1	0.7%	0.00	19.00
<b>Westminster</b>	1	0	0.0%	1	0	0.0%	104	7	6.7%	0.00	0.00
<b>Worcester</b>	50	8	16.0%	70	7	10.0%	759	61	8.0%	1.99	1.24
<b>Hardwick/NwBrntree*</b>	0	0	na	0	0	na	51	3	5.9%	na	na
<b>Oakham/Rutland*</b>	2	0	0.0%	0	0	na	147	6	4.1%	0.00	na
<b>Petersham/Philipston*</b>	1	0	0.0%	0	0	na	29	2	6.9%	0.00	na
<b>Winchendon/Rylston*</b>	0	0	na	2	0	0.0%	104	4	3.8%	na	0.00

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

# When no loans were made to black and/or Latino borrowers in a town, the corresponding cells for "% High-APR" and "High-APR Share Disparity Ratio" are marked "na," for "not applicable." The cell for "High-APR Disparity Ratio" is also marked "na" when the "% High-APR" for white borrowers in a town is 0.00%.

**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>BARNSTABLE COUNTY</b>												
Barnstable	374	365	9	3.5%	3.6%	0.0%	2.7%	2.7%	0.0%	85.6%	85.8%	77.8%
Bourne	124	118	6	0.0%	11.0%	0.0%	0.0%	0.0%	0.0%	95.2%	95.8%	83.3%
Brewster	55	53	2	0.0%	24.5%	0.0%	0.0%	0.0%	0.0%	89.1%	88.7%	100.0%
Chatham	40	40	0	0.0%	32.5%	na	0.0%	0.0%	na	92.5%	92.5%	na
Dennis	79	77	2	1.3%	16.9%	0.0%	0.0%	0.0%	0.0%	87.3%	87.0%	100.0%
Eastham	31	31	0	0.0%	41.9%	na	3.2%	3.2%	na	87.1%	87.1%	na
Falmouth	213	206	7	0.0%	6.3%	0.0%	1.9%	1.9%	0.0%	87.3%	87.4%	85.7%
Harwich	74	71	3	0.0%	18.3%	0.0%	0.0%	0.0%	0.0%	89.2%	88.7%	100.0%
Mashpee	129	126	3	0.8%	10.3%	0.0%	1.6%	1.6%	0.0%	85.3%	84.9%	100.0%
Orleans	37	37	0	0.0%	35.1%	na	0.0%	0.0%	na	86.5%	86.5%	na
Provincetown	29	29	0	0.0%	44.8%	na	3.4%	3.4%	na	86.2%	86.2%	na
Sandwich	175	173	2	0.6%	7.5%	0.0%	2.9%	2.3%	50.0%	86.3%	86.7%	50.0%
Yarmouth	218	209	9	0.5%	6.2%	11.1%	1.8%	1.9%	0.0%	89.4%	89.5%	88.9%
Truro/Wellfleet*	19	19	0	0.0%	68.4%	na	0.0%	0.0%	na	84.2%	84.2%	na
<b>BERKSHIRE COUNTY</b>												
Adams	65	63	2	1.5%	20.6%	0.0%	1.5%	1.6%	0.0%	93.8%	93.7%	100.0%
Cheshire	22	21	1	0.0%	61.9%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Clarksburg	14	13	1	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Dalton	78	75	3	1.3%	17.3%	0.0%	0.0%	0.0%	0.0%	94.9%	94.7%	100.0%
Great Barrington	54	52	2	1.9%	25.0%	0.0%	1.9%	1.9%	0.0%	85.2%	84.6%	100.0%
Hinsdale	17	15	2	0.0%	86.7%	0.0%	0.0%	0.0%	0.0%	94.1%	93.3%	100.0%
Lanesborough	28	27	1	0.0%	48.1%	0.0%	0.0%	0.0%	0.0%	96.4%	96.3%	100.0%
Lee	47	43	4	0.0%	30.2%	0.0%	4.3%	2.3%	25.0%	89.4%	90.7%	75.0%
Lenox	25	24	1	4.0%	54.2%	0.0%	12.0%	8.3%	100.0%	80.0%	83.3%	0.0%
New Marlborough	12	11	1	0.0%	118.2%	0.0%	0.0%	0.0%	0.0%	91.7%	100.0%	0.0%
North Adams	86	83	3	1.2%	15.7%	0.0%	1.2%	1.2%	0.0%	94.2%	95.2%	66.7%
Pittsfield	421	408	13	2.1%	3.2%	0.0%	2.9%	2.7%	7.7%	91.4%	91.4%	92.3%
Sheffield	20	20	0	0.0%	65.0%	na	0.0%	0.0%	na	90.0%	90.0%	na
Stockbridge	10	10	0	0.0%	130.0%	na	0.0%	0.0%	na	80.0%	80.0%	na
West Stockbridge	11	11	0	0.0%	118.2%	na	0.0%	0.0%	na	90.9%	90.9%	na
Williamstown	54	50	4	0.0%	26.0%	0.0%	3.7%	4.0%	0.0%	87.0%	88.0%	75.0%
Alfrd/Egmont/McWsh*	10	10	0	0.0%	130.0%	na	0.0%	0.0%	na	80.0%	80.0%	na
Becket/Washington*	21	19	2	0.0%	68.4%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Florida/Savoy*	4	4	0	0.0%	325.0%	na	25.0%	25.0%	na	75.0%	75.0%	na
Hncok/NAsh/Rchmd*	19	19	0	0.0%	68.4%	na	0.0%	0.0%	na	84.2%	84.2%	na
Monterey/Tyringham*	11	11	0	0.0%	118.2%	na	0.0%	0.0%	na	100.0%	100.0%	na
Otis/Sandisfield*	24	24	0	0.0%	54.2%	na	4.2%	4.2%	na	95.8%	95.8%	na
Peru/Windsor*	15	15	0	0.0%	86.7%	na	0.0%	0.0%	na	100.0%	100.0%	na
<b>BRISTOL COUNTY</b>												
Acushnet	57	50	7	0.0%	26.0%	0.0%	3.5%	4.0%	0.0%	89.5%	90.0%	85.7%
Attleboro	343	322	21	2.3%	4.0%	4.8%	5.0%	5.3%	0.0%	79.0%	78.9%	81.0%
Berkley	52	49	3	0.0%	26.5%	0.0%	0.0%	0.0%	0.0%	96.2%	95.9%	100.0%
Dartmouth	192	190	2	1.6%	6.8%	0.0%	1.0%	1.1%	0.0%	86.5%	86.8%	50.0%
Dighton	73	72	1	2.7%	18.1%	0.0%	1.4%	1.4%	0.0%	87.7%	88.9%	0.0%
Easton	204	198	6	2.0%	6.6%	16.7%	2.5%	2.5%	0.0%	81.9%	82.8%	50.0%
Fairhaven	100	96	4	2.0%	13.5%	0.0%	5.0%	5.2%	0.0%	83.0%	83.3%	75.0%
Fall River	460	430	30	3.0%	3.0%	3.3%	3.0%	2.6%	10.0%	88.0%	88.6%	80.0%
Freetown	54	53	1	0.0%	24.5%	0.0%	0.0%	0.0%	0.0%	90.7%	90.6%	100.0%
Mansfield	170	166	4	1.2%	7.8%	0.0%	0.6%	0.6%	0.0%	87.1%	88.0%	50.0%
New Bedford	493	461	32	6.7%	2.8%	6.3%	8.9%	8.5%	15.6%	75.9%	77.4%	53.1%

**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>North Attleborough</b>	239	226	13	1.7%	5.8%	0.0%	2.9%	2.7%	7.7%	85.8%	85.8%	84.6%
<b>Norton</b>	177	168	9	0.6%	7.7%	0.0%	1.1%	1.2%	0.0%	92.1%	91.7%	100.0%
<b>Raynham</b>	127	122	5	1.6%	10.7%	0.0%	0.8%	0.8%	0.0%	86.6%	86.1%	100.0%
<b>Rehobeth</b>	105	102	3	0.0%	12.7%	0.0%	2.9%	2.9%	0.0%	88.6%	88.2%	100.0%
<b>Seekonk</b>	98	97	1	1.0%	13.4%	0.0%	3.1%	3.1%	0.0%	89.8%	89.7%	100.0%
<b>Somerset</b>	112	110	2	0.0%	11.8%	0.0%	1.8%	1.8%	0.0%	91.1%	91.8%	50.0%
<b>Swansea</b>	126	122	4	0.8%	10.7%	25.0%	0.8%	0.8%	0.0%	91.3%	91.8%	75.0%
<b>Taunton</b>	427	397	30	1.6%	3.3%	3.3%	2.1%	1.5%	10.0%	87.1%	88.2%	73.3%
<b>Westport</b>	117	114	3	0.0%	11.4%	0.0%	0.9%	0.9%	0.0%	91.5%	91.2%	100.0%
<b>DUKES COUNTY</b>												
<b>Edgartown</b>	14	11	3	0.0%	118.2%	0.0%	0.0%	0.0%	0.0%	78.6%	72.7%	100.0%
<b>Oak Bluffs</b>	10	8	2	0.0%	162.5%	0.0%	0.0%	0.0%	0.0%	90.0%	87.5%	100.0%
<b>Tisbury</b>	10	8	2	0.0%	162.5%	0.0%	10.0%	0.0%	50.0%	80.0%	87.5%	50.0%
<b>Aq/Chil/Gos/WTis*</b>	3	3	0	33.3%	433.3%	na	0.0%	0.0%	na	66.7%	66.7%	na
<b>ESSEX COUNTY</b>												
<b>Amesbury</b>	140	137	3	0.0%	9.5%	0.0%	0.7%	0.7%	0.0%	85.7%	85.4%	100.0%
<b>Andover</b>	283	281	2	0.7%	4.6%	0.0%	1.4%	1.4%	0.0%	71.0%	70.8%	100.0%
<b>Beverly</b>	337	319	18	0.3%	4.1%	0.0%	0.6%	0.6%	0.0%	87.8%	87.5%	94.4%
<b>Boxford</b>	72	70	2	0.0%	18.6%	0.0%	2.8%	2.9%	0.0%	86.1%	85.7%	100.0%
<b>Danvers</b>	251	239	12	0.4%	5.4%	0.0%	2.8%	2.9%	0.0%	82.1%	82.0%	83.3%
<b>Essex</b>	18	18	0	0.0%	72.2%	na	0.0%	0.0%	na	100.0%	100.0%	na
<b>Georgetown</b>	65	63	2	0.0%	20.6%	0.0%	0.0%	0.0%	0.0%	93.8%	93.7%	100.0%
<b>Gloucester</b>	147	141	6	0.0%	9.2%	0.0%	0.7%	0.7%	0.0%	90.5%	90.1%	100.0%
<b>Groveland</b>	44	44	0	0.0%	29.5%	na	0.0%	0.0%	na	90.9%	90.9%	na
<b>Hamilton</b>	52	51	1	0.0%	25.5%	0.0%	0.0%	0.0%	0.0%	90.4%	92.2%	0.0%
<b>Haverhill</b>	534	508	26	1.5%	2.6%	3.8%	7.9%	7.5%	15.4%	79.2%	79.5%	73.1%
<b>Ipswich</b>	104	102	2	0.0%	12.7%	0.0%	0.0%	0.0%	0.0%	88.5%	88.2%	100.0%
<b>Lawrence</b>	515	459	56	2.3%	2.8%	3.6%	69.3%	69.1%	71.4%	21.4%	21.6%	19.6%
<b>Lynn</b>	608	545	63	5.3%	2.4%	12.7%	20.7%	21.3%	15.9%	55.6%	56.0%	52.4%
<b>Lynnfield</b>	87	86	1	0.0%	15.1%	0.0%	0.0%	0.0%	0.0%	89.7%	89.5%	100.0%
<b>Manchester BTS</b>	46	46	0	2.2%	28.3%	na	0.0%	0.0%	na	93.5%	93.5%	na
<b>Marblehead</b>	161	159	2	0.6%	8.2%	0.0%	1.2%	1.3%	0.0%	89.4%	89.3%	100.0%
<b>Merrimack</b>	32	24	8	0.0%	54.2%	0.0%	3.1%	4.2%	0.0%	90.6%	87.5%	100.0%
<b>Methuen</b>	440	419	21	3.0%	3.1%	4.8%	16.6%	16.2%	23.8%	67.7%	68.0%	61.9%
<b>Middleton</b>	80	78	2	0.0%	16.7%	0.0%	1.3%	1.3%	0.0%	87.5%	88.5%	50.0%
<b>Nahant</b>	31	30	1	0.0%	43.3%	0.0%	3.2%	3.3%	0.0%	87.1%	86.7%	100.0%
<b>Newbury</b>	45	45	0	0.0%	28.9%	na	0.0%	0.0%	na	93.3%	93.3%	na
<b>Newburyport</b>	216	207	9	0.0%	6.3%	0.0%	1.4%	1.0%	11.1%	88.9%	89.9%	66.7%
<b>North Andover</b>	258	251	7	0.8%	5.2%	0.0%	3.1%	2.8%	14.3%	80.2%	80.9%	57.1%
<b>Peabody</b>	379	350	29	0.8%	3.7%	0.0%	3.2%	3.4%	0.0%	85.2%	84.6%	93.1%
<b>Rockport</b>	39	38	1	0.0%	34.2%	0.0%	0.0%	0.0%	0.0%	97.4%	97.4%	100.0%
<b>Rowley</b>	59	53	6	0.0%	24.5%	0.0%	0.0%	0.0%	0.0%	88.1%	86.8%	100.0%
<b>Salem</b>	395	376	19	1.0%	3.5%	0.0%	4.6%	3.7%	21.1%	82.5%	82.7%	78.9%
<b>Salisbury</b>	70	67	3	0.0%	19.4%	0.0%	0.0%	0.0%	0.0%	97.1%	97.0%	100.0%
<b>Saugus</b>	234	220	14	3.0%	5.9%	0.0%	4.7%	4.1%	14.3%	83.3%	84.1%	71.4%
<b>Swampscott</b>	111	107	4	2.7%	12.1%	25.0%	0.9%	0.9%	0.0%	82.0%	83.2%	50.0%
<b>Topsfield</b>	44	43	1	0.0%	30.2%	0.0%	0.0%	0.0%	0.0%	93.2%	93.0%	100.0%
<b>Wenham</b>	27	26	1	0.0%	50.0%	0.0%	7.4%	7.7%	0.0%	81.5%	80.8%	100.0%
<b>West Newbury</b>	43	43	0	0.0%	30.2%	na	2.3%	2.3%	na	86.0%	86.0%	na
<b>FRANKLIN COUNTY</b>												
<b>Deerfield</b>	40	40	0	0.0%	32.5%	na	2.5%	2.5%	#DIV/0!	90.0%	90.0%	na

**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Greenfield	132	129	3	0.0%	10.1%	0.0%	2.3%	2.3%	0.0%	90.2%	89.9%	100.0%
Montague	54	53	1	0.0%	24.5%	0.0%	0.0%	0.0%	0.0%	96.3%	96.2%	100.0%
Northfield	18	18	0	0.0%	72.2%	na	0.0%	0.0%	na	100.0%	100.0%	na
Orange	60	53	7	0.0%	24.5%	0.0%	1.7%	1.9%	0.0%	91.7%	90.6%	100.0%
Ash/Buck/Cnwy/Sher*	50	46	4	0.0%	28.3%	0.0%	0.0%	0.0%	0.0%	92.0%	91.3%	100.0%
Bernstn/Gill/Leyden*	31	28	3	0.0%	46.4%	0.0%	3.2%	0.0%	33.3%	90.3%	92.9%	66.7%
Chl/Col/Hw/Hea/Mn/Ro*	29	27	2	0.0%	48.1%	0.0%	0.0%	0.0%	0.0%	93.1%	96.3%	50.0%
Ervng/Warwck/Wend*	29	26	3	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	93.1%	92.3%	100.0%
Lev/NSal/Shutes*	30	29	1	0.0%	44.8%	0.0%	3.3%	3.4%	0.0%	90.0%	89.7%	100.0%
Sunderlnd/Whately*	23	23	0	0.0%	56.5%	na	17.4%	17.4%	na	78.3%	78.3%	na
<b>HAMPDEN COUNTY</b>												
Agawam	273	256	17	0.7%	5.1%	0.0%	2.6%	2.0%	11.8%	89.4%	90.6%	70.6%
Chicopee	427	391	36	2.8%	3.3%	2.8%	6.1%	6.1%	5.6%	84.5%	84.4%	86.1%
East Longmeadow	146	144	2	1.4%	9.0%	50.0%	0.7%	0.7%	0.0%	93.2%	93.8%	50.0%
Hampden	39	37	2	2.6%	35.1%	0.0%	2.6%	2.7%	0.0%	92.3%	91.9%	100.0%
Holyoke	219	197	22	0.9%	6.6%	0.0%	21.5%	19.8%	36.4%	72.1%	73.6%	59.1%
Longmeadow	139	136	3	0.0%	9.6%	0.0%	5.0%	5.1%	0.0%	84.2%	83.8%	100.0%
Ludlow	166	156	10	3.0%	8.3%	10.0%	2.4%	2.6%	0.0%	91.0%	91.7%	80.0%
Monson	70	65	5	1.4%	20.0%	0.0%	2.9%	3.1%	0.0%	91.4%	90.8%	100.0%
Palmer	93	88	5	0.0%	14.8%	0.0%	1.1%	1.1%	0.0%	93.5%	93.2%	100.0%
Southwick	71	71	0	1.4%	18.3%	na	2.8%	2.8%	na	88.7%	88.7%	na
Springfield	928	806	122	13.1%	1.6%	15.6%	22.3%	21.1%	30.3%	55.5%	57.4%	42.6%
West Springfield	228	209	19	1.8%	6.2%	5.3%	3.1%	3.3%	0.0%	89.0%	88.5%	94.7%
Westfield	338	313	25	0.0%	4.2%	0.0%	2.4%	2.6%	0.0%	92.3%	92.0%	96.0%
Wilbraham	123	117	6	2.4%	11.1%	16.7%	2.4%	1.7%	16.7%	86.2%	87.2%	66.7%
Bln/Chs/Grnv/Mnt/Rus/ToI*	45	45	0	2.2%	28.9%	na	0.0%	0.0%	na	95.6%	95.6%	na
Brmfld/Holld/Wales*	73	68	5	0.0%	19.1%	0.0%	1.4%	1.5%	0.0%	89.0%	92.6%	40.0%
<b>HAMPSHIRE COUNTY</b>												
Amherst	123	122	1	4.1%	10.7%	0.0%	1.6%	0.8%	100.0%	78.0%	78.7%	0.0%
Belchertown	142	133	9	0.7%	9.8%	0.0%	1.4%	0.8%	11.1%	87.3%	88.0%	77.8%
Easthampton	134	129	5	0.7%	10.1%	20.0%	0.0%	0.0%	0.0%	90.3%	90.7%	80.0%
Granby	44	43	1	0.0%	30.2%	0.0%	0.0%	0.0%	0.0%	90.9%	90.7%	100.0%
Hadley	49	49	0	2.0%	26.5%	na	0.0%	0.0%	na	83.7%	83.7%	na
Hatfield	27	27	0	0.0%	48.1%	na	0.0%	0.0%	na	100.0%	100.0%	na
Northampton	223	221	2	1.3%	5.9%	50.0%	3.1%	3.2%	0.0%	90.1%	90.5%	50.0%
Pelham	14	14	0	0.0%	92.9%	na	0.0%	0.0%	na	92.9%	92.9%	na
South Hadley	157	152	5	0.6%	8.6%	0.0%	3.8%	3.9%	0.0%	91.7%	91.4%	100.0%
Southampton	68	66	2	0.0%	19.7%	0.0%	0.0%	0.0%	0.0%	97.1%	97.0%	100.0%
Ware	64	59	5	0.0%	22.0%	0.0%	0.0%	0.0%	0.0%	93.8%	93.2%	100.0%
Chs/Gos/Hnt/Westh/Wmsb*	77	75	2	0.0%	17.3%	0.0%	0.0%	0.0%	0.0%	93.5%	94.7%	50.0%
Cum/Midfld/Plnfd/Worth*	21	19	2	0.0%	68.4%	0.0%	0.0%	0.0%	0.0%	95.2%	94.7%	100.0%
<b>MIDDLESEX COUNTY</b>												
Acton	241	238	3	0.8%	5.5%	0.0%	0.4%	0.4%	0.0%	59.3%	59.7%	33.3%
Arlington	455	447	8	0.4%	2.9%	0.0%	1.8%	1.8%	0.0%	77.6%	77.4%	87.5%
Ashby	20	20	0	0.0%	65.0%	na	5.0%	5.0%	na	95.0%	95.0%	na
Ashland	222	219	3	1.4%	5.9%	0.0%	2.7%	2.7%	0.0%	74.3%	74.0%	100.0%
Ayer	81	78	3	7.4%	16.7%	33.3%	1.2%	1.3%	0.0%	79.0%	80.8%	33.3%
Bedford	116	116	0	0.9%	11.2%	na	1.7%	1.7%	na	65.5%	65.5%	na
Belmont	185	181	4	0.0%	7.2%	0.0%	1.6%	1.7%	0.0%	73.5%	73.5%	75.0%
Billerica	332	316	16	1.5%	4.1%	0.0%	2.1%	1.9%	6.3%	82.8%	82.3%	93.8%
Boxborough	46	46	0	0.0%	28.3%	na	4.3%	4.3%	na	63.0%	63.0%	na



**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Burlington	147	143	4	0.7%	9.1%	0.0%	1.4%	1.4%	0.0%	74.8%	74.8%	75.0%
Cambridge	864	859	5	2.2%	1.5%	0.0%	3.0%	3.0%	0.0%	67.8%	67.6%	100.0%
Carlisle	53	52	1	0.0%	25.0%	0.0%	1.9%	1.9%	0.0%	69.8%	71.2%	0.0%
Chelmsford	320	314	6	0.6%	4.1%	0.0%	1.3%	1.3%	0.0%	80.0%	79.6%	100.0%
Concord	142	139	3	0.7%	9.4%	0.0%	0.7%	0.7%	0.0%	76.1%	76.3%	66.7%
Dracut	268	256	12	2.2%	5.1%	0.0%	4.1%	3.5%	16.7%	84.0%	84.4%	75.0%
Dunstable	20	20	0	0.0%	65.0%	na	0.0%	0.0%	#DIV/0!	80.0%	80.0%	na
Everett	274	251	23	15.7%	5.2%	26.1%	26.3%	27.1%	17.4%	41.2%	41.8%	34.8%
Framingham	557	530	27	2.2%	2.5%	3.7%	7.9%	7.0%	25.9%	74.5%	75.3%	59.3%
Groton	82	80	2	1.2%	16.3%	0.0%	2.4%	2.5%	0.0%	84.1%	83.8%	100.0%
Holliston	117	114	3	1.7%	11.4%	33.3%	0.0%	0.0%	0.0%	82.1%	83.3%	33.3%
Hopkinton	141	141	0	0.7%	9.2%	na	0.7%	0.7%	na	79.4%	79.4%	na
Hudson	183	176	7	1.6%	7.4%	0.0%	3.8%	4.0%	0.0%	83.1%	83.0%	85.7%
Lexington	304	300	4	0.0%	4.3%	0.0%	0.7%	0.7%	0.0%	57.6%	57.7%	50.0%
Lincoln	51	51	0	2.0%	25.5%	na	0.0%	0.0%	na	74.5%	74.5%	na
Littleton	93	91	2	0.0%	14.3%	0.0%	2.2%	2.2%	0.0%	84.9%	86.8%	0.0%
Lowell	709	646	63	1.3%	2.0%	1.6%	8.0%	8.2%	6.3%	59.9%	60.4%	55.6%
Malden	379	368	11	6.1%	3.5%	18.2%	6.6%	6.0%	27.3%	43.3%	43.8%	27.3%
Marlborough	354	327	27	2.0%	4.0%	0.0%	5.6%	5.5%	7.4%	75.7%	75.2%	81.5%
Maynard	98	96	2	2.0%	13.5%	0.0%	1.0%	1.0%	0.0%	85.7%	85.4%	100.0%
Medford	474	459	15	2.3%	2.8%	0.0%	1.7%	1.5%	6.7%	69.4%	69.1%	80.0%
Melrose	223	220	3	0.4%	5.9%	0.0%	0.9%	0.5%	33.3%	82.1%	82.3%	66.7%
Natick	336	331	5	1.5%	3.9%	0.0%	1.8%	1.8%	0.0%	76.2%	75.8%	100.0%
Newton	717	704	13	1.0%	1.8%	0.0%	1.8%	1.8%	0.0%	66.0%	66.1%	61.5%
North Reading	131	128	3	0.8%	10.2%	33.3%	1.5%	1.6%	0.0%	86.3%	86.7%	66.7%
Pepperell	75	75	0	0.0%	17.3%	na	1.3%	1.3%	na	81.3%	81.3%	na
Reading	201	200	1	0.0%	6.5%	0.0%	0.0%	0.0%	0.0%	80.6%	80.5%	100.0%
Sherborn	35	35	0	2.9%	37.1%	na	0.0%	0.0%	na	88.6%	88.6%	na
Shirley	30	29	1	0.0%	44.8%	0.0%	3.3%	3.4%	0.0%	86.7%	86.2%	100.0%
Somerville	504	492	12	1.4%	2.6%	0.0%	2.4%	2.2%	8.3%	72.0%	72.2%	66.7%
Stoneham	177	173	4	1.1%	7.5%	0.0%	4.0%	4.0%	0.0%	78.5%	78.6%	75.0%
Stow	78	77	1	1.3%	16.9%	0.0%	0.0%	0.0%	0.0%	84.6%	84.4%	100.0%
Sudbury	171	167	4	1.8%	7.8%	25.0%	1.2%	1.2%	0.0%	74.3%	74.9%	50.0%
Tewksbury	222	212	10	0.5%	6.1%	0.0%	3.6%	3.8%	0.0%	86.5%	86.8%	80.0%
Townsend	82	75	7	1.2%	17.3%	0.0%	6.1%	5.3%	14.3%	85.4%	86.7%	71.4%
Tyngsborough	99	96	3	0.0%	13.5%	0.0%	0.0%	0.0%	0.0%	89.9%	89.6%	100.0%
Wakefield	253	247	6	0.0%	5.3%	0.0%	1.6%	1.6%	0.0%	87.7%	87.9%	83.3%
Waltham	501	495	6	1.0%	2.6%	0.0%	2.6%	2.6%	0.0%	72.7%	72.5%	83.3%
Watertown	322	316	6	0.6%	4.1%	0.0%	2.5%	2.5%	0.0%	74.2%	73.7%	100.0%
Wayland	134	130	4	0.0%	10.0%	0.0%	2.2%	2.3%	0.0%	73.9%	73.8%	75.0%
Westford	193	188	5	0.0%	6.9%	0.0%	1.0%	1.1%	0.0%	65.8%	65.4%	80.0%
Weston	102	101	1	0.0%	12.9%	0.0%	2.9%	3.0%	0.0%	70.6%	71.3%	0.0%
Wilmington	158	155	3	0.6%	8.4%	0.0%	1.9%	1.9%	0.0%	82.3%	82.6%	66.7%
Winchester	257	257	0	0.0%	5.1%	na	0.0%	0.0%	na	70.8%	70.8%	na
Woburn	291	276	15	1.4%	4.7%	0.0%	3.4%	2.9%	13.3%	80.8%	81.2%	73.3%
<b>NANTUCKET COUNTY</b>												
Nantucket	44	44	0	2.3%	29.5%	na	2.3%	2.3%	na	75.0%	75.0%	na
<b>NORFOLK COUNTY</b>												
Avon	31	30	1	6.5%	43.3%	100.0%	0.0%	0.0%	0.0%	74.2%	76.7%	0.0%
Bellingham	157	149	8	0.0%	8.7%	0.0%	0.6%	0.7%	0.0%	91.7%	91.9%	87.5%
Braintree	298	288	10	0.7%	4.5%	0.0%	2.3%	2.4%	0.0%	73.2%	73.3%	70.0%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Brookline	611	602	9	0.5%	2.2%	0.0%	1.5%	1.3%	11.1%	69.6%	69.8%	55.6%
Canton	202	196	6	5.9%	6.6%	16.7%	1.5%	1.5%	0.0%	70.8%	70.4%	83.3%
Cohasset	75	70	5	0.0%	18.6%	0.0%	1.3%	1.4%	0.0%	82.7%	82.9%	80.0%
Dedham	217	207	10	4.6%	6.3%	10.0%	4.1%	3.4%	20.0%	82.5%	83.1%	70.0%
Dover	63	63	0	0.0%	20.6%	na	3.2%	3.2%	na	66.7%	66.7%	na
Foxborough	125	119	6	0.0%	10.9%	0.0%	1.6%	1.7%	0.0%	86.4%	85.7%	100.0%
Franklin	330	322	8	0.6%	4.0%	0.0%	0.9%	0.9%	0.0%	85.2%	84.8%	100.0%
Holbrook	102	95	7	8.8%	13.7%	0.0%	2.9%	2.1%	14.3%	76.5%	75.8%	85.7%
Medfield	114	113	1	0.0%	11.5%	0.0%	0.9%	0.9%	0.0%	80.7%	80.5%	100.0%
Medway	114	110	4	0.0%	11.8%	0.0%	0.9%	0.9%	0.0%	93.0%	92.7%	100.0%
Millis	82	80	2	1.2%	16.3%	0.0%	1.2%	1.3%	0.0%	87.8%	87.5%	100.0%
Milton	253	245	8	6.3%	5.3%	25.0%	1.6%	1.6%	0.0%	73.9%	74.3%	62.5%
Needham	290	288	2	0.7%	4.5%	0.0%	2.4%	2.4%	0.0%	78.3%	78.1%	100.0%
Norfolk	105	104	1	1.0%	12.5%	0.0%	0.0%	0.0%	0.0%	82.9%	82.7%	100.0%
Norwood	198	193	5	0.0%	6.7%	0.0%	3.0%	2.6%	20.0%	83.3%	83.9%	60.0%
Plainville	65	60	5	3.1%	21.7%	0.0%	0.0%	0.0%	0.0%	81.5%	80.0%	100.0%
Quincy	713	688	25	1.3%	1.9%	0.0%	2.2%	2.0%	8.0%	58.3%	58.1%	64.0%
Randolph	291	257	34	36.4%	5.1%	38.2%	8.2%	7.4%	14.7%	26.8%	26.8%	26.5%
Sharon	159	154	5	3.1%	8.4%	0.0%	0.0%	0.0%	0.0%	67.3%	66.2%	100.0%
Stoughton	249	232	17	9.6%	5.6%	11.8%	2.4%	2.6%	0.0%	73.1%	74.1%	58.8%
Walpole	197	191	6	2.0%	6.8%	0.0%	2.0%	2.1%	0.0%	79.7%	79.6%	83.3%
Wellesley	270	268	2	0.4%	4.9%	0.0%	1.5%	1.5%	0.0%	73.7%	73.9%	50.0%
Westwood	113	110	3	0.0%	11.8%	0.0%	1.8%	1.8%	0.0%	81.4%	80.9%	100.0%
Weymouth	391	370	21	1.8%	3.5%	0.0%	2.6%	2.2%	9.5%	83.1%	82.7%	90.5%
Wrentham	97	95	2	0.0%	13.7%	0.0%	1.0%	1.1%	0.0%	87.6%	87.4%	100.0%
<b>PLYMOUTH COUNTY</b>												
Abington	136	127	9	2.2%	10.2%	0.0%	0.7%	0.8%	0.0%	86.8%	85.8%	100.0%
Bridgewater	154	145	9	1.3%	9.0%	0.0%	1.9%	2.1%	0.0%	88.3%	88.3%	88.9%
Brockton	743	647	96	33.2%	2.0%	37.5%	10.1%	10.2%	9.4%	45.9%	46.1%	44.8%
Carver	125	114	11	0.8%	11.4%	0.0%	2.4%	2.6%	0.0%	87.2%	86.0%	100.0%
Duxbury	124	120	4	0.0%	10.8%	0.0%	1.6%	1.7%	0.0%	87.1%	86.7%	100.0%
East Bridgewater	110	104	6	0.9%	12.5%	0.0%	0.9%	0.0%	16.7%	83.6%	83.7%	83.3%
Halifax	66	59	7	0.0%	22.0%	0.0%	0.0%	0.0%	0.0%	93.9%	93.2%	100.0%
Hanover	103	102	1	0.0%	12.7%	0.0%	0.0%	0.0%	0.0%	90.3%	90.2%	100.0%
Hanson	84	80	4	0.0%	16.3%	0.0%	1.2%	1.3%	0.0%	96.4%	96.3%	100.0%
Hingham	201	199	2	1.0%	6.5%	0.0%	0.5%	0.5%	0.0%	83.6%	83.4%	100.0%
Hull	74	70	4	1.4%	18.6%	0.0%	0.0%	0.0%	0.0%	78.4%	82.9%	0.0%
Kingston	96	93	3	0.0%	14.0%	0.0%	2.1%	2.2%	0.0%	87.5%	87.1%	100.0%
Lakeville	78	70	8	0.0%	18.6%	0.0%	1.3%	0.0%	12.5%	94.9%	95.7%	87.5%
Marion	28	28	0	7.1%	46.4%	na	3.6%	3.6%	na	78.6%	78.6%	na
Marshfield	207	199	8	0.5%	6.5%	12.5%	1.9%	2.0%	0.0%	92.3%	92.5%	87.5%
Mattapoisett	40	39	1	0.0%	33.3%	0.0%	2.5%	2.6%	0.0%	95.0%	94.9%	100.0%
Middleborough	187	179	8	1.1%	7.3%	12.5%	1.1%	1.1%	0.0%	88.2%	88.8%	75.0%
Norwell	108	103	5	0.0%	12.6%	0.0%	0.9%	1.0%	0.0%	89.8%	89.3%	100.0%
Pembroke	138	129	9	0.0%	10.1%	0.0%	0.0%	0.0%	0.0%	92.0%	92.2%	88.9%
Plymouth	523	498	25	0.6%	2.6%	0.0%	1.9%	1.8%	4.0%	90.2%	90.6%	84.0%
Plympton	15	15	0	0.0%	86.7%	na	0.0%	0.0%	na	93.3%	93.3%	na
Rochester	27	25	2	0.0%	52.0%	0.0%	3.7%	4.0%	0.0%	85.2%	84.0%	100.0%
Rockland	145	133	12	1.4%	9.8%	8.3%	1.4%	1.5%	0.0%	87.6%	88.0%	83.3%
Scituate	177	175	2	0.6%	7.4%	0.0%	0.6%	0.6%	0.0%	91.5%	92.0%	50.0%
Wareham	153	143	10	4.6%	9.1%	10.0%	0.7%	0.7%	0.0%	90.8%	90.9%	90.0%

**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
West Bridgewater	66	63	3	0.0%	20.6%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Whitman	118	112	6	4.2%	11.6%	0.0%	0.8%	0.9%	0.0%	87.3%	86.6%	100.0%
<b>SUFFOLK COUNTY</b>												
Boston	4,472	4,274	198	10.2%	0.3%	23.7%	5.7%	5.3%	13.6%	63.9%	64.6%	49.0%
Chelsea	181	166	15	6.6%	7.8%	6.7%	45.3%	46.4%	33.3%	36.5%	35.5%	46.7%
Revere	412	396	16	3.4%	3.3%	12.5%	29.4%	29.0%	37.5%	55.8%	56.1%	50.0%
Winthrop	129	126	3	1.6%	10.3%	0.0%	1.6%	1.6%	0.0%	90.7%	90.5%	100.0%
<b>WORCESTER COUNTY</b>												
Ashburnham	52	50	2	0.0%	26.0%	0.0%	0.0%	0.0%	0.0%	96.2%	96.0%	100.0%
Athol	104	94	10	0.0%	13.8%	0.0%	1.9%	2.1%	0.0%	91.3%	90.4%	100.0%
Auburn	141	131	10	2.1%	9.9%	10.0%	4.3%	4.6%	0.0%	84.4%	85.5%	70.0%
Barre	31	29	2	0.0%	44.8%	0.0%	3.2%	3.4%	0.0%	83.9%	82.8%	100.0%
Berlin	23	22	1	0.0%	59.1%	0.0%	0.0%	0.0%	0.0%	73.9%	72.7%	100.0%
Blackstone	66	62	4	0.0%	21.0%	0.0%	3.0%	3.2%	0.0%	93.9%	93.5%	100.0%
Bolton	48	47	1	0.0%	27.7%	0.0%	0.0%	0.0%	0.0%	89.6%	89.4%	100.0%
Boylston	39	38	1	2.6%	34.2%	0.0%	0.0%	0.0%	0.0%	89.7%	89.5%	100.0%
Brookfield	34	31	3	0.0%	41.9%	0.0%	0.0%	0.0%	0.0%	94.1%	93.5%	100.0%
Charlton	92	88	4	2.2%	14.8%	0.0%	3.3%	3.4%	0.0%	89.1%	88.6%	100.0%
Clinton	129	122	7	3.1%	10.7%	14.3%	6.2%	6.6%	0.0%	81.4%	81.1%	85.7%
Douglas	73	69	4	0.0%	18.8%	0.0%	1.4%	1.4%	0.0%	90.4%	89.9%	100.0%
Dudley	98	92	6	2.0%	14.1%	0.0%	7.1%	6.5%	16.7%	86.7%	87.0%	83.3%
East Brookfield	23	20	3	4.3%	65.0%	0.0%	0.0%	0.0%	0.0%	91.3%	90.0%	100.0%
Fitchburg	254	234	20	2.8%	5.6%	10.0%	9.8%	9.0%	20.0%	79.5%	81.2%	60.0%
Gardner	110	96	14	2.7%	13.5%	0.0%	3.6%	4.2%	0.0%	88.2%	87.5%	92.9%
Grafton	174	166	8	1.1%	7.8%	12.5%	1.7%	1.8%	0.0%	79.3%	79.5%	75.0%
Harvard	51	51	0	0.0%	25.5%	na	0.0%	0.0%	na	80.4%	80.4%	na
Holden	197	193	4	0.5%	6.7%	0.0%	0.5%	0.5%	0.0%	87.8%	88.1%	75.0%
Hopedale	46	44	2	0.0%	29.5%	0.0%	2.2%	2.3%	0.0%	93.5%	93.2%	100.0%
Hubbardston	22	22	0	0.0%	59.1%	na	9.1%	9.1%	na	77.3%	77.3%	na
Lancaster	46	41	5	6.5%	31.7%	0.0%	2.2%	0.0%	20.0%	84.8%	85.4%	80.0%
Leicester	84	79	5	1.2%	16.5%	0.0%	1.2%	1.3%	0.0%	91.7%	91.1%	100.0%
Leominster	287	269	18	2.8%	4.8%	0.0%	7.3%	7.1%	11.1%	80.8%	82.2%	61.1%
Lunenburg	78	73	5	0.0%	17.8%	0.0%	0.0%	0.0%	0.0%	87.2%	87.7%	80.0%
Mendon	39	36	3	0.0%	36.1%	0.0%	2.6%	2.8%	0.0%	87.2%	86.1%	100.0%
Milford	272	256	16	1.1%	5.1%	0.0%	2.9%	2.7%	6.3%	80.1%	79.7%	87.5%
Millbury	87	80	7	0.0%	16.3%	0.0%	2.3%	2.5%	0.0%	87.4%	87.5%	85.7%
Millville	37	33	4	0.0%	39.4%	0.0%	5.4%	6.1%	0.0%	89.2%	87.9%	100.0%
North Brookfield	31	31	0	0.0%	41.9%	na	0.0%	0.0%	na	100.0%	100.0%	na
Northborough	111	104	7	0.9%	12.5%	0.0%	3.6%	3.8%	0.0%	74.8%	73.1%	100.0%
Northbridge	112	109	3	0.0%	11.9%	0.0%	0.0%	0.0%	0.0%	91.1%	90.8%	100.0%
Oxford	106	97	9	0.9%	13.4%	0.0%	0.0%	0.0%	0.0%	94.3%	93.8%	100.0%
Paxton	33	32	1	0.0%	40.6%	0.0%	0.0%	0.0%	0.0%	93.9%	93.8%	100.0%
Princeton	22	21	1	0.0%	61.9%	0.0%	0.0%	0.0%	0.0%	95.5%	95.2%	100.0%
Shrewsbury	321	310	11	0.6%	4.2%	0.0%	2.5%	2.6%	0.0%	69.2%	69.0%	72.7%
Southborough	83	82	1	1.2%	15.9%	100.0%	2.4%	2.4%	0.0%	71.1%	72.0%	0.0%
Southbridge	107	95	12	0.0%	13.7%	0.0%	17.8%	16.8%	25.0%	80.4%	81.1%	75.0%
Spencer	66	64	2	0.0%	20.3%	0.0%	3.0%	3.1%	0.0%	93.9%	93.8%	100.0%
Sterling	69	67	2	0.0%	19.4%	0.0%	1.4%	1.5%	0.0%	89.9%	91.0%	50.0%
Sturbridge	92	87	5	0.0%	14.9%	0.0%	1.1%	1.1%	0.0%	90.2%	89.7%	100.0%
Sutton	69	68	1	0.0%	19.1%	0.0%	1.4%	1.5%	0.0%	85.5%	85.3%	100.0%
Templeton	69	62	7	0.0%	21.0%	0.0%	1.4%	1.6%	0.0%	94.2%	93.5%	100.0%

**SUPPLEMENTAL TABLE 4**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>Upton</b>	68	66	2	1.5%	19.7%	0.0%	1.5%	1.5%	0.0%	64.7%	63.6%	100.0%
<b>Uxbridge</b>	118	114	4	1.7%	11.4%	0.0%	0.8%	0.9%	0.0%	90.7%	91.2%	75.0%
<b>Warren</b>	40	39	1	2.5%	33.3%	0.0%	0.0%	0.0%	0.0%	97.5%	97.4%	100.0%
<b>Webster</b>	118	106	12	0.8%	12.3%	0.0%	1.7%	1.9%	0.0%	84.7%	84.0%	91.7%
<b>West Boylston</b>	62	62	0	1.6%	21.0%	na	0.0%	0.0%	na	82.3%	82.3%	na
<b>West Brookfield</b>	31	31	0	0.0%	41.9%	na	3.2%	3.2%	na	93.5%	93.5%	na
<b>Westborough</b>	152	148	4	0.0%	8.8%	0.0%	0.0%	0.0%	0.0%	72.4%	73.6%	25.0%
<b>Westminster</b>	57	53	4	3.5%	24.5%	0.0%	3.5%	3.8%	0.0%	89.5%	88.7%	100.0%
<b>Worcester</b>	1,166	1,071	95	8.1%	1.2%	11.6%	7.7%	7.7%	8.4%	68.6%	68.3%	71.6%
<b>Hardwick/NwBrntree*</b>	24	23	1	0.0%	56.5%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
<b>Oakham/Rutland*</b>	95	92	3	2.1%	14.1%	0.0%	2.1%	2.2%	0.0%	88.4%	88.0%	100.0%
<b>Petersham/Philipston*</b>	19	18	1	0.0%	72.2%	0.0%	5.3%	5.6%	0.0%	89.5%	88.9%	100.0%
<b>Winchendon/Rylston*</b>	76	70	6	0.0%	18.6%	0.0%	1.3%	1.4%	0.0%	92.1%	91.4%	100.0%

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

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

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>BARNSTABLE COUNTY</b>												
Barnstable	616	597	19	0.8%	0.8%	0.0%	2.4%	2.5%	0.0%	86.2%	86.3%	84.2%
Bourne	266	258	8	0.4%	0.4%	0.0%	1.1%	1.2%	0.0%	86.8%	87.6%	62.5%
Brewster	152	146	6	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	86.8%	86.3%	100.0%
Chatham	83	83	0	0.0%	0.0%	na	0.0%	0.0%	na	91.6%	91.6%	na
Dennis	207	201	6	1.0%	1.0%	0.0%	0.5%	0.5%	0.0%	87.4%	87.1%	100.0%
Eastham	81	80	1	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	82.7%	82.5%	100.0%
Falmouth	451	436	15	0.9%	0.9%	0.0%	0.7%	0.7%	0.0%	85.6%	85.3%	93.3%
Harwich	199	190	9	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	88.9%	88.4%	100.0%
Mashpee	224	212	12	2.2%	2.4%	0.0%	0.9%	0.9%	0.0%	85.7%	85.4%	91.7%
Orleans	80	78	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.3%	85.9%	100.0%
Provincetown	51	51	0	0.0%	0.0%	na	0.0%	0.0%	na	92.2%	92.2%	na
Sandwich	354	341	13	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	87.3%	87.7%	76.9%
Yarmouth	285	274	11	0.7%	0.7%	0.0%	0.7%	0.7%	0.0%	88.1%	88.0%	90.9%
Truro/Wellfleet*	84	83	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.2%	95.2%	100.0%
<b>BERKSHIRE COUNTY</b>												
Adams	109	101	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.2%	99.0%	87.5%
Cheshire	49	49	0	0.0%	0.0%	na	0.0%	0.0%	na	98.0%	98.0%	na
Clarksburg	21	21	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Dalton	102	98	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.1%	95.9%	100.0%
Great Barrington	57	55	2	0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	94.7%	98.2%	0.0%
Hinsdale	39	36	3	0.0%	0.0%	0.0%	2.6%	2.8%	0.0%	87.2%	88.9%	66.7%
Lanesborough	65	65	0	0.0%	0.0%	na	0.0%	0.0%	na	96.9%	96.9%	na
Lee	82	80	2	0.0%	0.0%	0.0%	3.7%	2.5%	0.0%	90.2%	91.3%	50.0%
Lenox	63	63	0	0.0%	0.0%	na	1.6%	1.6%	na	88.9%	88.9%	na
New Marlborough	14	14	0	0.0%	0.0%	na	0.0%	0.0%	na	71.4%	71.4%	na
North Adams	108	98	10	4.6%	5.1%	0.0%	1.9%	1.0%	0.0%	88.0%	87.8%	90.0%
Pittsfield	484	455	29	2.5%	2.2%	6.9%	1.4%	1.3%	0.2%	89.5%	90.5%	72.4%
Sheffield	40	36	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.5%	97.2%	100.0%
Stockbridge	15	15	0	0.0%	0.0%	na	0.0%	0.0%	na	80.0%	80.0%	na
West Stockbridge	13	13	0	0.0%	0.0%	na	0.0%	0.0%	na	92.3%	92.3%	na
Williamstown	57	54	3	1.8%	1.9%	0.0%	0.0%	0.0%	0.0%	82.5%	83.3%	66.7%
Alfrd/Egmont/McWsh*	25	24	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	80.0%	79.2%	100.0%
Becket/Washington*	43	41	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.7%	97.6%	100.0%
Florida/Savoy*	32	32	0	0.0%	0.0%	na	0.0%	0.0%	na	96.9%	96.9%	na
Hncok/NAsh/Rchmd*	26	25	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	92.0%	100.0%
Monterey/Tyringham*	17	17	0	0.0%	0.0%	na	0.0%	0.0%	na	82.4%	82.4%	na
Otis/Sandisfield*	43	38	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.3%	97.4%	80.0%
Peru/Windsor*	27	27	0	0.0%	0.0%	na	0.0%	0.0%	na	92.6%	92.6%	na
<b>BRISTOL COUNTY</b>												
Acushnet	141	130	11	0.7%	0.8%	0.0%	2.1%	2.3%	0.0%	88.7%	88.5%	90.9%
Attleboro	487	464	23	1.4%	1.5%	0.0%	0.8%	0.9%	0.0%	86.4%	86.0%	95.7%
Berkley	91	88	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	93.2%	66.7%
Dartmouth	348	340	8	1.7%	1.5%	12.5%	2.3%	2.1%	1.6%	86.5%	86.8%	75.0%
Dighton	109	104	5	1.8%	1.9%	0.0%	0.0%	0.0%	0.0%	89.9%	90.4%	80.0%
Easton	282	274	8	2.1%	1.5%	25.0%	2.1%	2.2%	3.1%	82.3%	82.8%	62.5%
Fairhaven	206	192	14	2.4%	2.1%	7.1%	0.0%	0.0%	0.5%	84.5%	84.9%	78.6%
Fall River	458	434	24	0.7%	0.7%	0.0%	2.2%	2.3%	0.0%	89.7%	89.2%	100.0%
Freetown	100	96	4	1.0%	1.0%	0.0%	1.0%	1.0%	0.0%	89.0%	90.6%	50.0%
Mansfield	318	311	7	0.6%	0.6%	0.0%	0.3%	0.3%	0.0%	89.6%	90.0%	71.4%
New Bedford	597	552	45	5.4%	4.9%	11.1%	6.4%	6.3%	0.2%	80.4%	81.0%	73.3%

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>North Attleborough</b>	385	369	16	1.0%	1.1%	0.0%	1.0%	1.1%	0.0%	86.5%	85.9%	100.0%
<b>Norton</b>	271	262	9	0.7%	0.8%	0.0%	1.5%	1.5%	0.0%	87.8%	88.2%	77.8%
<b>Raynham</b>	190	180	10	1.6%	1.7%	0.0%	1.1%	1.1%	0.0%	87.9%	87.2%	100.0%
<b>Rehobeth</b>	187	180	7	1.1%	1.1%	0.0%	1.6%	1.7%	0.0%	87.7%	88.3%	71.4%
<b>Seekonk</b>	189	180	9	1.1%	1.1%	0.0%	1.1%	1.1%	0.0%	89.9%	89.4%	100.0%
<b>Somerset</b>	229	220	9	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	91.7%	92.3%	77.8%
<b>Swansea</b>	247	231	16	0.4%	0.4%	0.0%	2.4%	2.6%	0.0%	90.3%	90.0%	93.8%
<b>Taunton</b>	622	589	33	1.9%	2.0%	0.0%	3.1%	2.9%	0.0%	84.9%	84.7%	87.9%
<b>Westport</b>	211	205	6	0.5%	0.5%	0.0%	0.9%	0.5%	0.0%	89.1%	89.3%	83.3%
<b>DUKES COUNTY</b>												
<b>Edgartown</b>	48	48	0	0.0%	0.0%	na	0.0%	0.0%	na	85.4%	85.4%	na
<b>Oak Bluffs</b>	54	50	4	5.6%	6.0%	0.0%	0.0%	0.0%	0.0%	81.5%	80.0%	100.0%
<b>Tisbury</b>	46	44	2	2.2%	2.3%	0.0%	0.0%	0.0%	0.0%	89.1%	88.6%	100.0%
<b>Aq/Chil/Gos/WTis*</b>	42	41	1	2.4%	2.4%	0.0%	2.4%	0.0%	0.0%	83.3%	85.4%	0.0%
<b>ESSEX COUNTY</b>												
<b>Amesbury</b>	282	273	9	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	88.7%	88.3%	100.0%
<b>Andover</b>	462	455	7	0.2%	0.2%	0.0%	1.7%	1.5%	0.0%	75.5%	75.6%	71.4%
<b>Beverly</b>	456	445	11	0.7%	0.4%	9.1%	0.4%	0.4%	0.8%	87.3%	87.4%	81.8%
<b>Boxford</b>	147	146	1	0.7%	0.7%	0.0%	0.7%	0.7%	0.0%	85.0%	84.9%	100.0%
<b>Danvers</b>	385	373	12	0.3%	0.3%	0.0%	0.8%	0.5%	0.0%	89.4%	89.3%	91.7%
<b>Essex</b>	66	63	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.5%	95.2%	100.0%
<b>Georgetown</b>	155	151	4	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%	87.1%	86.8%	100.0%
<b>Gloucester</b>	364	353	11	0.5%	0.6%	0.0%	1.1%	1.1%	0.0%	90.4%	90.1%	100.0%
<b>Groveland</b>	95	94	1	0.0%	0.0%	0.0%	3.2%	3.2%	0.0%	92.6%	92.6%	100.0%
<b>Hamilton</b>	114	113	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.9%	93.8%	100.0%
<b>Haverhill</b>	611	593	18	1.5%	1.5%	0.0%	3.1%	3.2%	0.0%	82.2%	82.1%	83.3%
<b>Ipswich</b>	201	199	2	0.5%	0.5%	0.0%	1.0%	1.0%	0.0%	91.0%	91.0%	100.0%
<b>Lawrence</b>	210	199	11	2.9%	2.5%	9.1%	43.3%	43.7%	0.8%	41.4%	41.7%	36.4%
<b>Lynn</b>	653	628	25	4.6%	4.8%	0.0%	9.6%	9.6%	0.0%	71.2%	72.0%	52.0%
<b>Lynnfield</b>	219	217	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.2%	87.1%	100.0%
<b>Manchester BTS</b>	88	85	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.8%	89.4%	100.0%
<b>Marblehead</b>	335	329	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.8%	93.0%	83.3%
<b>Merrimack</b>	97	92	5	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	92.8%	92.4%	100.0%
<b>Methuen</b>	470	448	22	1.5%	1.1%	9.1%	5.7%	5.6%	0.4%	80.2%	80.6%	72.7%
<b>Middleton</b>	155	154	1	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	88.4%	88.3%	100.0%
<b>Nahant</b>	54	53	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	94.3%	100.0%
<b>Newbury</b>	135	132	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.1%	95.5%	33.3%
<b>Newburyport</b>	361	351	10	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	89.2%	89.2%	90.0%
<b>North Andover</b>	365	362	3	0.3%	0.3%	0.0%	1.4%	1.4%	0.0%	81.6%	81.5%	100.0%
<b>Peabody</b>	599	575	24	0.8%	0.9%	0.0%	1.7%	1.7%	0.0%	87.3%	87.0%	95.8%
<b>Rockport</b>	91	90	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.8%	86.7%	100.0%
<b>Rowley</b>	119	116	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.7%	86.2%	66.7%
<b>Salem</b>	415	394	21	0.2%	0.3%	0.0%	4.1%	4.3%	0.0%	86.0%	85.5%	95.2%
<b>Salisbury</b>	130	121	9	0.8%	0.8%	0.0%	0.8%	0.8%	0.0%	89.2%	88.4%	100.0%
<b>Saugus</b>	354	340	14	0.6%	0.3%	7.1%	0.8%	0.9%	0.5%	88.4%	88.5%	85.7%
<b>Swampscott</b>	210	204	6	0.5%	0.5%	0.0%	1.0%	0.5%	0.0%	86.2%	86.3%	83.3%
<b>Topsfield</b>	103	103	0	0.0%	0.0%	na	0.0%	0.0%	na	88.3%	88.3%	na
<b>Wenham</b>	45	44	1	2.2%	2.3%	0.0%	0.0%	0.0%	0.0%	80.0%	79.5%	100.0%
<b>Westbury</b>	87	87	0	0.0%	0.0%	na	1.1%	1.1%	na	85.1%	85.1%	na
<b>FRANKLIN COUNTY</b>												
<b>Deerfield</b>	46	41	5	0.0%	0.0%	0.0%	2.2%	2.4%	0.0%	84.8%	82.9%	100.0%

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Greenfield	113	105	8	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	90.3%	91.4%	75.0%
Montague	71	66	5	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	90.1%	90.9%	80.0%
Northfield	38	35	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.4%	97.1%	100.0%
Orange	68	63	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.6%	95.2%	100.0%
Ash/Buck/Cnwy/Sher*	69	69	0	2.9%	2.9%	na	1.4%	1.4%	na	84.1%	84.1%	na
Bernstn/Gill/Leyden*	54	52	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.6%	92.3%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	56	48	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.1%	91.7%	87.5%
Ervng/Warwck/Wend*	46	42	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.1%	90.5%	75.0%
Lev/NSal/Shutes*	37	37	0	0.0%	0.0%	na	0.0%	0.0%	na	91.9%	91.9%	na
Sunderlnd/Whately*	37	36	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.2%	91.7%	0.0%
<b>HAMPDEN COUNTY</b>												
Agawam	315	287	28	1.0%	0.7%	3.6%	0.6%	0.3%	0.1%	85.4%	86.1%	78.6%
Chicopee	471	407	64	1.1%	1.0%	1.6%	4.5%	3.9%	0.0%	85.8%	86.7%	79.7%
East Longmeadow	178	168	10	2.2%	2.4%	0.0%	1.1%	1.2%	0.0%	84.8%	85.7%	70.0%
Hampden	47	44	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.2%	88.6%	66.7%
Holyoke	247	210	37	2.4%	1.9%	5.4%	17.0%	15.2%	0.1%	72.1%	74.3%	59.5%
Longmeadow	175	167	8	0.6%	0.6%	0.0%	0.6%	0.6%	0.0%	79.4%	79.6%	75.0%
Ludlow	173	151	22	0.6%	0.7%	0.0%	5.2%	5.3%	0.0%	85.0%	83.4%	95.5%
Monson	110	104	6	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	88.2%	87.5%	100.0%
Palmer	121	106	15	0.8%	0.0%	6.7%	1.7%	0.9%	0.4%	87.6%	90.6%	66.7%
Southwick	134	128	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.3%	89.8%	100.0%
Springfield	957	792	165	16.7%	15.2%	24.2%	16.8%	17.2%	0.1%	52.0%	53.7%	44.2%
West Springfield	226	200	26	0.4%	0.0%	3.8%	2.7%	2.5%	0.1%	85.4%	87.5%	69.2%
Westfield	377	329	48	0.8%	0.6%	2.1%	2.7%	2.1%	0.0%	86.7%	89.1%	70.8%
Wilbraham	173	166	7	0.6%	0.6%	0.0%	2.3%	2.4%	0.0%	87.9%	88.6%	71.4%
Bln/Chs/Grnv/Mnt/Rus/ToI*	97	86	11	0.0%	0.0%	0.0%	1.0%	1.2%	0.0%	85.6%	84.9%	90.9%
Brmfld/Holld/Wales*	116	111	5	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	91.4%	91.0%	100.0%
<b>HAMPSHIRE COUNTY</b>												
Amherst	121	120	1	2.5%	2.5%	0.0%	2.5%	1.7%	0.0%	83.5%	84.2%	0.0%
Belchertown	186	176	10	2.7%	2.8%	0.0%	0.5%	0.6%	0.0%	87.1%	88.1%	70.0%
Easthampton	164	151	13	0.6%	0.7%	0.0%	0.6%	0.7%	0.0%	87.2%	86.8%	92.3%
Granby	75	69	6	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	90.7%	89.9%	100.0%
Hadley	39	38	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	92.1%	100.0%
Hatfield	32	29	3	0.0%	0.0%	0.0%	3.1%	3.4%	0.0%	84.4%	82.8%	100.0%
Northampton	225	218	7	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	89.3%	89.4%	85.7%
Pelham	4	4	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
South Hadley	151	145	6	0.7%	0.7%	0.0%	0.7%	0.7%	0.0%	90.7%	91.7%	66.7%
Southampton	83	79	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.0%	88.6%	75.0%
Ware	95	85	10	1.1%	1.2%	0.0%	3.2%	2.4%	0.0%	87.4%	87.1%	90.0%
Chs/Gos/Hnt/Westh/Wmsb*	107	100	7	0.0%	0.0%	0.0%	1.9%	1.0%	0.0%	88.8%	89.0%	85.7%
Cum/Midfld/Plnfd/Worth*	34	33	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.2%	87.9%	100.0%
<b>MIDDLESEX COUNTY</b>												
Acton	328	325	3	0.3%	0.3%	0.0%	0.6%	0.6%	0.0%	61.9%	62.2%	33.3%
Arlington	558	546	12	0.9%	0.9%	0.0%	0.4%	0.4%	0.0%	78.1%	77.7%	100.0%
Ashby	45	41	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.1%	95.1%	50.0%
Ashland	292	287	5	1.0%	1.0%	0.0%	2.4%	2.4%	0.0%	75.0%	75.6%	40.0%
Ayer	84	78	6	0.0%	0.0%	0.0%	3.6%	3.8%	0.0%	84.5%	84.6%	83.3%
Bedford	194	191	3	1.5%	1.6%	0.0%	3.1%	3.1%	0.0%	71.6%	71.2%	100.0%
Belmont	294	291	3	0.3%	0.3%	0.0%	0.3%	0.3%	0.0%	73.8%	73.9%	66.7%
Billerica	594	577	17	0.7%	0.7%	0.0%	1.3%	1.4%	0.0%	84.3%	84.1%	94.1%
Boxborough	60	59	1	0.0%	0.0%	0.0%	1.7%	1.7%	0.0%	70.0%	69.5%	100.0%

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Burlington	327	316	11	0.0%	0.0%	0.0%	2.1%	2.2%	0.0%	74.9%	74.7%	81.8%
Cambridge	703	689	14	2.7%	2.8%	0.0%	2.3%	2.2%	0.0%	69.6%	69.4%	78.6%
Carlisle	68	66	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	79.4%	78.8%	100.0%
Chelmsford	442	432	10	0.5%	0.5%	0.0%	0.9%	0.7%	0.0%	81.2%	81.0%	90.0%
Concord	229	228	1	0.4%	0.4%	0.0%	1.3%	1.3%	0.0%	76.4%	76.3%	100.0%
Dracut	392	378	14	0.8%	0.5%	7.1%	1.3%	1.1%	0.5%	85.2%	85.7%	71.4%
Dunstable	59	59	0	0.0%	0.0%	na	1.7%	1.7%	na	84.7%	84.7%	na
Everett	224	213	11	5.8%	5.2%	18.2%	11.2%	10.3%	1.7%	67.0%	67.6%	54.5%
Framingham	579	567	12	1.9%	1.8%	8.3%	4.0%	3.7%	0.7%	76.0%	76.2%	66.7%
Groton	122	118	4	0.8%	0.8%	0.0%	0.8%	0.8%	0.0%	79.5%	78.8%	100.0%
Holliston	211	207	4	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	82.0%	82.1%	75.0%
Hopkinton	276	275	1	0.4%	0.4%	0.0%	0.7%	0.7%	0.0%	82.6%	82.5%	100.0%
Hudson	209	196	13	0.0%	0.0%	0.0%	3.3%	3.1%	0.0%	80.9%	80.1%	92.3%
Lexington	424	423	1	0.5%	0.5%	0.0%	0.9%	0.9%	0.0%	64.2%	64.1%	100.0%
Lincoln	69	67	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.6%	82.1%	100.0%
Littleton	129	126	3	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	82.9%	83.3%	66.7%
Lowell	651	605	46	2.3%	2.1%	4.3%	5.5%	5.3%	0.1%	68.5%	69.1%	60.9%
Malden	333	321	12	6.6%	6.5%	8.3%	6.0%	5.0%	0.7%	61.3%	61.7%	50.0%
Marlborough	324	310	14	3.1%	2.9%	7.1%	3.1%	3.2%	0.5%	79.3%	79.0%	85.7%
Maynard	132	127	5	0.8%	0.8%	0.0%	0.8%	0.8%	0.0%	85.6%	86.6%	60.0%
Medford	619	587	32	4.5%	3.9%	15.6%	1.8%	1.9%	0.5%	75.9%	75.8%	78.1%
Melrose	351	343	8	0.6%	0.3%	12.5%	1.4%	1.5%	1.6%	84.3%	84.5%	75.0%
Natick	552	546	6	1.6%	1.5%	16.7%	0.9%	0.9%	2.8%	78.1%	78.4%	50.0%
Newton	1,136	1,122	14	1.1%	1.1%	0.0%	1.3%	1.3%	0.0%	71.7%	71.7%	78.6%
North Reading	249	244	5	0.0%	0.0%	0.0%	2.0%	2.0%	0.0%	88.4%	88.1%	100.0%
Pepperell	153	147	6	0.7%	0.7%	0.0%	2.0%	2.0%	0.0%	85.6%	85.7%	83.3%
Reading	384	378	6	0.5%	0.5%	0.0%	0.3%	0.3%	0.0%	88.8%	88.9%	83.3%
Sherborn	65	64	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.7%	87.5%	100.0%
Shirley	75	72	3	1.3%	1.4%	0.0%	1.3%	0.0%	0.0%	85.3%	86.1%	66.7%
Somerville	460	446	14	2.2%	1.8%	14.3%	3.9%	3.8%	1.0%	73.3%	73.3%	71.4%
Stoneham	317	307	10	0.9%	1.0%	0.0%	1.9%	2.0%	0.0%	84.5%	84.0%	100.0%
Stow	113	112	1	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	77.9%	77.7%	100.0%
Sudbury	291	287	4	0.0%	0.0%	0.0%	2.1%	1.7%	0.0%	72.5%	72.5%	75.0%
Tewksbury	471	450	21	0.0%	0.0%	0.0%	1.5%	1.6%	0.0%	83.2%	83.6%	76.2%
Townsend	109	104	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.2%	87.5%	80.0%
Tyngsborough	198	189	9	0.5%	0.5%	0.0%	1.5%	1.6%	0.0%	86.4%	86.8%	77.8%
Wakefield	383	373	10	0.0%	0.0%	0.0%	1.0%	0.8%	0.0%	86.4%	86.6%	80.0%
Waltham	569	560	9	1.1%	0.5%	33.3%	3.7%	3.8%	3.7%	77.3%	77.9%	44.4%
Watertown	319	312	7	0.0%	0.0%	0.0%	1.9%	1.6%	0.0%	78.1%	78.2%	71.4%
Wayland	216	214	2	0.0%	0.0%	0.0%	1.4%	1.4%	0.0%	71.8%	72.0%	50.0%
Westford	375	369	6	0.5%	0.5%	0.0%	0.5%	0.5%	0.0%	69.6%	69.4%	83.3%
Weston	153	152	1	0.0%	0.0%	0.0%	1.3%	1.3%	0.0%	65.4%	65.1%	100.0%
Wilmington	362	358	4	0.3%	0.3%	0.0%	1.1%	1.1%	0.0%	88.4%	88.3%	100.0%
Winchester	310	306	4	0.6%	0.7%	0.0%	0.6%	0.7%	0.0%	72.3%	71.9%	100.0%
Woburn	431	414	17	0.7%	0.2%	11.8%	2.6%	2.7%	0.7%	78.9%	78.7%	82.4%
<b>NANTUCKET COUNTY</b>												
Nantucket	160	156	4	0.0%	0.0%	0.0%	2.5%	2.6%	0.0%	75.6%	75.6%	75.0%
<b>NORFOLK COUNTY</b>												
Avon	54	48	6	5.6%	4.2%	16.7%	0.0%	0.0%	2.8%	81.5%	81.3%	83.3%
Bellingham	241	230	11	0.8%	0.9%	0.0%	2.1%	1.7%	0.0%	84.6%	84.8%	81.8%
Braintree	463	453	10	0.6%	0.2%	20.0%	1.1%	1.1%	2.0%	83.4%	83.4%	80.0%



**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Brookline	673	671	2	0.7%	0.7%	0.0%	1.6%	1.6%	0.0%	73.6%	73.6%	50.0%
Canton	318	312	6	1.6%	1.3%	16.7%	0.6%	0.6%	2.8%	81.4%	81.4%	83.3%
Cohasset	141	140	1	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	88.7%	88.6%	100.0%
Dedham	320	309	11	1.6%	1.0%	18.2%	2.8%	2.9%	1.7%	83.1%	83.8%	63.6%
Dover	97	97	0	0.0%	0.0%	na	0.0%	0.0%	na	69.1%	69.1%	na
Foxborough	223	213	10	0.9%	0.9%	0.0%	0.9%	0.9%	0.0%	86.5%	87.3%	70.0%
Franklin	536	524	12	0.2%	0.2%	0.0%	0.9%	1.0%	0.0%	85.3%	85.5%	75.0%
Holbrook	128	125	3	0.8%	0.8%	0.0%	5.5%	5.6%	0.0%	76.6%	76.0%	100.0%
Medfield	227	221	6	0.9%	0.9%	0.0%	0.4%	0.0%	0.0%	84.1%	84.6%	66.7%
Medway	196	191	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.8%	92.1%	80.0%
Millis	132	128	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.8%	81.3%	100.0%
Milton	388	383	5	8.0%	7.8%	20.0%	0.8%	0.8%	4.0%	73.5%	73.4%	80.0%
Needham	533	523	10	0.0%	0.0%	0.0%	1.1%	1.1%	0.0%	79.4%	79.0%	100.0%
Norfolk	163	159	4	0.6%	0.6%	0.0%	0.6%	0.6%	0.0%	89.0%	89.3%	75.0%
Norwood	334	329	5	0.9%	0.6%	20.0%	1.8%	1.8%	4.0%	85.6%	86.0%	60.0%
Plainville	107	105	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.6%	91.4%	100.0%
Quincy	770	735	35	0.6%	0.7%	0.0%	1.4%	1.4%	0.0%	72.7%	72.2%	82.9%
Randolph	283	258	25	23.3%	22.9%	28.0%	7.8%	7.8%	1.1%	45.6%	45.7%	44.0%
Sharon	258	253	5	1.9%	2.0%	0.0%	0.8%	0.8%	0.0%	76.7%	76.3%	100.0%
Stoughton	298	285	13	6.0%	6.0%	7.7%	0.7%	0.7%	0.6%	79.5%	80.0%	69.2%
Walpole	377	365	12	0.8%	0.8%	0.0%	1.1%	1.1%	0.0%	85.7%	85.5%	91.7%
Wellesley	361	357	4	0.3%	0.3%	0.0%	0.3%	0.3%	0.0%	73.1%	72.8%	100.0%
Westwood	280	274	6	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	81.1%	81.0%	83.3%
Weymouth	668	639	29	1.0%	0.9%	3.4%	1.6%	1.7%	0.1%	83.4%	83.9%	72.4%
Wrentham	185	182	3	0.5%	0.5%	0.0%	0.5%	0.5%	0.0%	84.9%	85.2%	66.7%
<b>PLYMOUTH COUNTY</b>												
Abington	200	189	11	1.0%	0.0%	18.2%	2.0%	2.1%	1.7%	86.5%	87.3%	72.7%
Bridgewater	301	290	11	1.0%	1.0%	0.0%	1.0%	1.0%	0.0%	90.4%	90.0%	100.0%
Brockton	593	544	49	20.1%	19.7%	24.5%	6.9%	7.2%	0.5%	57.8%	58.3%	53.1%
Carver	162	158	4	1.9%	1.9%	0.0%	0.0%	0.0%	0.0%	93.2%	93.7%	75.0%
Duxbury	228	224	4	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	89.5%	89.7%	75.0%
East Bridgewater	233	223	10	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	86.7%	87.0%	80.0%
Halifax	96	92	4	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	92.7%	92.4%	100.0%
Hanover	247	242	5	0.4%	0.4%	0.0%	1.2%	1.2%	0.0%	86.2%	86.4%	80.0%
Hanson	165	161	4	1.2%	1.2%	0.0%	1.8%	1.9%	0.0%	84.8%	85.1%	75.0%
Hingham	364	355	9	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	85.4%	85.4%	88.9%
Hull	143	140	3	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	87.4%	87.1%	100.0%
Kingston	188	182	6	0.0%	0.0%	0.0%	1.1%	1.1%	0.0%	89.4%	89.0%	100.0%
Lakeville	178	170	8	0.6%	0.6%	0.0%	1.1%	1.2%	0.0%	84.3%	84.1%	87.5%
Marion	54	51	3	7.4%	7.8%	0.0%	0.0%	0.0%	0.0%	85.2%	84.3%	100.0%
Marshfield	454	444	10	0.4%	0.5%	0.0%	1.1%	1.1%	0.0%	91.4%	91.4%	90.0%
Mattapoisett	77	76	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.2%	92.1%	100.0%
Middleborough	330	323	7	0.9%	0.9%	0.0%	0.3%	0.3%	0.0%	93.6%	93.5%	100.0%
Norwell	166	164	2	0.0%	0.0%	0.0%	1.2%	1.2%	0.0%	87.3%	87.2%	100.0%
Pembroke	287	276	11	0.0%	0.0%	0.0%	1.0%	0.7%	0.0%	90.6%	91.3%	72.7%
Plymouth	885	853	32	0.9%	0.9%	0.0%	1.9%	1.9%	0.0%	88.1%	88.2%	87.5%
Plympton	44	43	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.2%	93.0%	100.0%
Rochester	78	78	0	1.3%	1.3%	na	3.8%	3.8%	na	88.5%	88.5%	na
Rockland	192	184	8	1.0%	1.1%	0.0%	1.6%	1.6%	0.0%	87.0%	87.5%	75.0%
Scituate	336	329	7	0.3%	0.3%	0.0%	1.8%	1.8%	0.0%	87.2%	86.9%	100.0%
Wareham	305	278	27	3.3%	3.6%	0.0%	2.0%	1.8%	0.0%	84.6%	84.5%	85.2%

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
West Bridgewater	101	97	4	3.0%	2.1%	25.0%	1.0%	1.0%	6.3%	86.1%	86.6%	75.0%
Whitman	164	153	11	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	91.5%	91.5%	90.9%
<b>SUFFOLK COUNTY</b>												
Boston	4,443	4,302	141	8.7%	8.1%	25.5%	4.4%	4.3%	0.2%	67.9%	68.4%	52.5%
Chelsea	121	118	3	2.5%	2.5%	0.0%	31.4%	31.4%	0.0%	59.5%	60.2%	33.3%
Revere	342	329	13	0.3%	0.3%	0.0%	9.9%	10.0%	0.0%	75.4%	76.0%	61.5%
Winthrop	183	177	6	1.1%	1.1%	0.0%	2.7%	2.8%	0.0%	89.6%	89.8%	83.3%
<b>WORCESTER COUNTY</b>												
Ashburnham	98	92	6	1.0%	1.1%	0.0%	0.0%	0.0%	0.0%	91.8%	92.4%	83.3%
Athol	105	98	7	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%	94.3%	94.9%	85.7%
Auburn	198	185	13	0.5%	0.5%	0.0%	0.5%	0.5%	0.0%	88.9%	89.2%	84.6%
Barre	55	53	2	0.0%	0.0%	0.0%	1.8%	1.9%	0.0%	83.6%	84.9%	50.0%
Berlin	41	41	0	0.0%	0.0%	na	0.0%	0.0%	na	85.4%	85.4%	na
Blackstone	113	108	5	0.9%	0.9%	0.0%	0.9%	0.9%	0.0%	88.5%	88.0%	100.0%
Bolton	100	99	1	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	90.0%	89.9%	100.0%
Boylston	59	59	0	0.0%	0.0%	na	1.7%	1.7%	na	88.1%	88.1%	na
Brookfield	37	32	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.6%	96.9%	80.0%
Charlton	190	179	11	0.5%	0.6%	0.0%	1.1%	1.1%	0.0%	88.4%	87.7%	100.0%
Clinton	118	111	7	1.7%	1.8%	0.0%	7.6%	8.1%	0.0%	81.4%	80.2%	100.0%
Douglas	140	134	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.6%	93.3%	100.0%
Dudley	122	113	9	0.0%	0.0%	0.0%	2.5%	2.7%	0.0%	91.8%	91.2%	100.0%
East Brookfield	35	34	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Fitchburg	244	232	12	3.3%	3.0%	8.3%	3.7%	3.4%	0.7%	82.0%	82.8%	66.7%
Gardner	154	142	12	0.6%	0.7%	0.0%	3.2%	2.8%	0.0%	89.0%	89.4%	83.3%
Grafton	225	217	8	0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	80.0%	79.7%	87.5%
Harvard	81	81	0	0.0%	0.0%	na	0.0%	0.0%	na	80.2%	80.2%	na
Holden	244	234	10	0.8%	0.9%	0.0%	0.8%	0.9%	0.0%	86.9%	86.8%	90.0%
Hopedale	89	86	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.1%	91.9%	100.0%
Hubbardston	75	73	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	87.7%	50.0%
Lancaster	92	87	5	1.1%	1.1%	0.0%	2.2%	2.3%	0.0%	85.9%	86.2%	80.0%
Leicester	134	130	4	0.0%	0.0%	0.0%	1.5%	1.5%	0.0%	86.6%	86.9%	75.0%
Leominster	341	311	30	2.3%	2.3%	3.3%	4.4%	4.2%	0.1%	83.3%	83.9%	76.7%
Lunenburg	156	153	3	1.9%	2.0%	0.0%	1.3%	1.3%	0.0%	85.9%	86.3%	66.7%
Mendon	100	98	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.0%	88.8%	100.0%
Milford	277	270	7	0.4%	0.4%	0.0%	2.9%	2.6%	0.0%	85.6%	85.6%	85.7%
Millbury	166	162	4	0.6%	0.6%	0.0%	1.8%	1.9%	0.0%	91.0%	91.4%	75.0%
Millville	52	51	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.5%	88.2%	100.0%
North Brookfield	71	69	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.2%	98.6%	50.0%
Northborough	200	195	5	0.5%	0.5%	0.0%	0.5%	0.5%	0.0%	75.5%	74.9%	100.0%
Northbridge	180	167	13	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	92.2%	91.6%	100.0%
Oxford	172	165	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.0%	88.5%	100.0%
Paxton	70	69	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.9%	92.8%	100.0%
Princeton	40	40	0	0.0%	0.0%	na	0.0%	0.0%	na	95.0%	95.0%	na
Shrewsbury	482	475	7	0.6%	0.6%	0.0%	2.5%	2.5%	0.0%	73.0%	72.8%	85.7%
Southborough	137	135	2	1.5%	0.7%	50.0%	0.7%	0.7%	25.0%	75.9%	76.3%	50.0%
Southbridge	126	122	4	0.0%	0.0%	0.0%	8.7%	8.2%	0.0%	82.5%	82.8%	75.0%
Spencer	139	131	8	1.4%	1.5%	0.0%	0.0%	0.0%	0.0%	92.8%	93.9%	75.0%
Sterling	94	92	2	0.0%	0.0%	0.0%	2.1%	2.2%	0.0%	88.3%	88.0%	100.0%
Sturbridge	137	132	5	1.5%	1.5%	0.0%	1.5%	1.5%	0.0%	91.2%	90.9%	100.0%
Sutton	151	144	7	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%	89.4%	91.0%	57.1%
Templeton	105	100	5	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	89.5%	89.0%	100.0%

**SUPPLEMENTAL TABLE 5**  
**Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns**  
**in Massachusetts,\* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2008**

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
<b>Upton</b>	137	131	6	0.0%	0.0%	0.0%	1.5%	1.5%	0.0%	88.3%	87.8%	100.0%
<b>Uxbridge</b>	170	163	7	0.6%	0.6%	0.0%	1.2%	1.2%	0.0%	86.5%	86.5%	85.7%
<b>Warren</b>	58	48	10	1.7%	2.1%	0.0%	1.7%	2.1%	0.0%	89.7%	89.6%	90.0%
<b>Webster</b>	166	153	13	0.6%	0.7%	0.0%	1.2%	1.3%	0.0%	89.2%	88.2%	100.0%
<b>West Boylston</b>	79	74	5	0.0%	0.0%	0.0%	2.5%	1.4%	0.0%	87.3%	89.2%	60.0%
<b>West Brookfield</b>	49	47	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.9%	97.9%	50.0%
<b>Westborough</b>	214	212	2	0.5%	0.5%	0.0%	3.7%	3.3%	0.0%	71.0%	71.2%	50.0%
<b>Westminster</b>	117	109	8	0.9%	0.9%	0.0%	0.9%	0.9%	0.0%	88.9%	89.0%	87.5%
<b>Worcester</b>	1,001	914	87	5.0%	4.6%	9.2%	7.0%	6.9%	0.1%	75.8%	76.4%	70.1%
<b>Hardwick/NwBrntree*</b>	55	51	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.7%	94.1%	75.0%
<b>Oakham/Rutland*</b>	162	156	6	1.2%	1.3%	0.0%	0.0%	0.0%	0.0%	90.7%	90.4%	100.0%
<b>Petersham/Philipston*</b>	34	32	2	2.9%	3.1%	0.0%	0.0%	0.0%	0.0%	85.3%	84.4%	100.0%
<b>Winchendon/Rylston*</b>	115	111	4	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	90.4%	90.1%	100.0%

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

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

**SUPPLEMENTAL TABLE 6**  
**Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts\***  
**First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
<b>BARNSTABLE COUNTY</b>											
Barnstable	8	21	25	484	0.0%	14.3%	52.0%	13.6%	0.00	1.05	3.81
Bourne	2		1	174	0.0%		0.0%	13.8%	0.00		0.00
Brewster	2			67	50.0%			10.4%	4.79		
Chatham				52				9.6%			
Dennis		2		89		50.0%		9.0%		5.56	
Eastham			1	32			0.0%	9.4%			0.00
Falmouth	3	2	5	266	0.0%	0.0%	20.0%	14.3%	0.00	0.00	1.40
Harwich		3		88		66.7%		8.0%		8.38	
Mashpee	3	3	2	164	0.0%	0.0%	0.0%	14.0%	0.00	0.00	0.00
Orleans	1			38	100.0%			7.9%	12.67		
Provincetown			1	40			0.0%	10.0%			0.00
Sandwich	3	2	6	201	0.0%	50.0%	0.0%	10.0%	0.00	5.03	0.00
Yarmouth	3	1	8	250	0.0%	0.0%	25.0%	8.4%	0.00	0.00	2.98
Truro/Wellfleet*				22				9.1%			
<b>BERKSHIRE COUNTY</b>											
Adams	1	1	2	83	100.0%	0.0%	0.0%	10.8%	9.22	0.00	0.00
Cheshire	1			29	0.0%			10.3%	0.00		
Clarksburg				18				0.0%			
Dalton	1	1		92	0.0%	0.0%		6.5%	0.00	0.00	
Great Barrington	6	2	1	61	0.0%	50.0%	0.0%	9.8%	0.00	5.08	0.00
Hinsdale	1			18	0.0%			11.1%	0.00		
Lanesborough				37				13.5%			
Lee	1		2	52	0.0%		0.0%	7.7%	0.00		0.00
Lenox		2	4	26		0.0%	0.0%	3.8%		0.00	0.00
New Marlborough				12				0.0%			
North Adams	1	2	3	108	0.0%	50.0%	33.3%	13.9%	0.00	3.60	2.40
Pittsfield	4	9	16	464	0.0%	0.0%	12.5%	4.5%	0.00	0.00	2.76
Sheffield				28				3.6%			0.00
Stockbridge				11				18.2%			0.00
West Stockbridge				15				26.7%			0.00
Williamstown	5		2	72	20.0%		0.0%	5.6%	3.60		0.00
Alfrd/Egmt/MtWsh*				13				7.7%			
Becket/Washington*	1			29	100.0%			10.3%	9.67		
Florida/Savoy*			1	6			0.0%	33.3%			0.00
Hncok/NAsh/Rchmd*				19				5.3%			
Monterey/Tyringham*				13				0.0%			
Otis/Sandisfield*			1	26			0.0%	7.7%			0.00
Peru/Windsor*				17				0.0%			
<b>BRISTOL COUNTY</b>											
Acushnet			2	81			0.0%	17.3%			0.00
Attleboro	27	12	25	380	14.8%	25.0%	12.0%	14.2%	1.04	1.76	0.84
Berkley				78				12.8%			
Dartmouth	7	4	5	232	14.3%	25.0%	0.0%	9.9%	1.44	2.52	0.00
Dighton		2	1	98		0.0%	0.0%	13.3%		0.00	0.00
Easton	8	8	6	237	0.0%	25.0%	16.7%	11.8%	0.00	2.12	1.41
Fairhaven	1	2	5	119	0.0%	0.0%	0.0%	13.4%	0.00	0.00	0.00

**SUPPLEMENTAL TABLE 6**  
**Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts\***  
**First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fall River	15	24	30	598	26.7%	25.0%	33.3%	17.6%	1.52	1.42	1.90
Freetown	1		1	73	0.0%		0.0%	15.1%	0.00		0.00
Mansfield	10	3	2	194	10.0%	0.0%	0.0%	10.8%	0.92	0.00	0.00
New Bedford	8	43	72	546	0.0%	14.0%	27.8%	13.9%	0.00	1.00	2.00
North Attleborough	11	5	9	292	0.0%	20.0%	22.2%	10.6%	0.00	1.88	2.09
Norton	4	2	2	225	0.0%	50.0%	0.0%	8.9%	0.00	5.63	0.00
Raynham	6	2	2	160	16.7%	0.0%	0.0%	15.6%	1.07	0.00	0.00
Rehobeth	1	1	6	126	0.0%	0.0%	33.3%	11.9%	0.00	0.00	2.80
Seekonk	5	2	5	138	20.0%	50.0%	20.0%	15.2%	1.31	3.29	1.31
Somerset	2		2	151	50.0%		0.0%	13.9%	3.60		0.00
Swansea	1	1	1	159	0.0%	0.0%	0.0%	13.2%	0.00	0.00	0.00
Taunton	11	18	13	601	9.1%	44.4%	15.4%	15.0%	0.61	2.97	1.03
Westport			1	160			0.0%	10.0%			0.00
<b>DUKES COUNTY</b>											
Edgartown	1		1	17	0.0%		100.0%	0.0%	na		na
Oak Bluffs			2	16			100.0%	31.3%			3.20
Tisbury		1	1	18		100.0%	0.0%	27.8%		3.60	0.00
Aq/Chil/Gos/WTis*		1		4		0.0%		50.0%		0.00	
<b>ESSEX COUNTY</b>											
Amesbury	7		3	190	57.1%		66.7%	12.6%	4.52		5.28
Andover	71	2	5	288	9.9%	0.0%	0.0%	9.7%	1.01	0.00	0.00
Beverly	5	3	5	397	0.0%	33.3%	20.0%	8.8%	0.00	3.78	2.27
Boxford	1		2	79	0.0%		0.0%	2.5%	0.00		0.00
Danvers	18	1	7	289	5.6%	0.0%	0.0%	14.9%	0.37	0.00	0.00
Essex				34				17.6%			
Georgetown	2	1		90	50.0%	0.0%		7.8%	6.43	0.00	
Gloucester	3		2	216	33.3%		0.0%	13.4%	2.48		0.00
Groveland	1			50	0.0%			8.0%	0.00		
Hamilton	2			68	50.0%			7.4%	6.80		
Haverhill	16	13	62	623	6.3%	23.1%	21.0%	15.1%	0.41	1.53	1.39
Ipswich	1			133	0.0%			11.3%	0.00		
Lawrence	21	20	636	186	14.3%	20.0%	28.6%	19.9%	0.72	1.01	1.44
Lynn	99	59	257	510	23.2%	28.8%	34.2%	16.7%	1.39	1.73	2.05
Lynnfield	9	1		111	11.1%	0.0%		12.6%	0.88	0.00	
Manchester BTS		1		63		0.0%		4.8%		0.00	
Marblehead	1	1	3	195	0.0%	0.0%	0.0%	10.3%	0.00	0.00	0.00
Merrimack			1	52			0.0%	26.9%			0.00
Methuen	36	22	119	403	5.6%	22.7%	24.4%	10.9%	0.51	2.08	2.23
Middleton	3		1	100	0.0%		0.0%	10.0%	0.00		0.00
Nahant	1		1	44	0.0%		0.0%	6.8%	0.00		0.00
Newbury				55				7.3%			
Newburyport	3		3	272	100.0%		0.0%	7.7%	12.95		0.00
North Andover	24	3	11	271	8.3%	0.0%	27.3%	5.5%	1.51	0.00	4.93
Peabody	8	4	24	467	12.5%	0.0%	33.3%	10.9%	1.14	0.00	3.05
Rockport				52				7.7%			
Rowley	1	1	1	68	0.0%	0.0%	0.0%	10.3%	0.00	0.00	0.00

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	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salem	28	4	32	427	17.9%	0.0%	15.6%	7.7%	2.31	0.00	2.02
Salisbury	1			108	100.0%			15.7%	6.35		
Saugus	15	10	13	289	20.0%	10.0%	15.4%	13.1%	1.52	0.76	1.17
Swampscott	12	4	2	131	8.3%	25.0%	0.0%	13.7%	0.61	1.82	0.00
Topsfield				58				8.6%			
Wenham			3	31			33.3%	6.5%			5.17
West Newbury	1		1	45	0.0%		0.0%	13.3%	0.00		0.00
<b>FRANKLIN COUNTY</b>											
Deerfield	1		1	49	0.0%		0.0%	10.2%	0.00		0.00
Greenfield	11		5	166	45.5%		40.0%	10.2%	4.44		3.91
Montague			1	76			100.0%	15.8%			6.33
Northfield				23				4.3%			
Orange	2		1	93	0.0%		0.0%	16.1%	0.00		0.00
Ash/Buck/Cnwy/Sher*	3			65	0.0%			15.4%	0.00		
Bernstrn/Gill/Leyden*			3	41			0.0%	4.9%			0.00
Ch/Col/Hw/Hea/Mn/Ro*	1	1	1	32	0.0%	0.0%	100.0%	6.3%	0.00	0.00	16.00
Ervng/Warwck/Wend*	2			32	0.0%			6.3%	0.00		
Lev/NSal/Shutes*			2	33			0.0%	6.1%			0.00
SunderInd/Whately*			4	26			0.0%	15.4%			0.00
<b>HAMPDEN COUNTY</b>											
Agawam	8	3	9	338	0.0%	33.3%	11.1%	12.1%	0.00	2.75	0.92
Chicopee	6	18	41	504	16.7%	16.7%	24.4%	12.3%	1.35	1.35	1.98
East Longmeadow	4	2	1	183	0.0%	0.0%	0.0%	6.0%	0.00	0.00	0.00
Hampden	1	3	2	50	0.0%	0.0%	50.0%	6.0%	0.00	0.00	8.33
Holyoke	6	4	71	207	0.0%	0.0%	16.9%	3.9%	0.00	0.00	4.37
Longmeadow	10	1	12	159	10.0%	100.0%	25.0%	3.8%	2.65	26.50	6.63
Ludlow	1	5	6	197	0.0%	0.0%	0.0%	6.1%	0.00	0.00	0.00
Monson		1	3	85		0.0%	33.3%	10.6%		0.00	3.15
Palmer		1	1	130		0.0%	0.0%	16.9%		0.00	0.00
Southwick	4	2	3	102	25.0%	0.0%	0.0%	13.7%	1.82	0.00	0.00
Springfield	44	251	353	750	36.4%	27.5%	25.8%	12.9%	2.81	2.13	1.99
West Springfield	5	5	13	285	20.0%	0.0%	23.1%	8.1%	2.48	0.00	2.86
Westfield	5	2	13	428	40.0%	0.0%	15.4%	8.2%	4.89	0.00	1.88
Wilbraham	4	4	3	153	0.0%	0.0%	0.0%	11.8%	0.00	0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/Tol*		1		71		0.0%		22.5%		0.00	
Brmfld/Holnd/Wales*			1	102			0.0%	15.7%			0.00
<b>HAMPSHIRE COUNTY</b>											
Amherst	19	6	2	129	5.3%	0.0%	0.0%	8.5%	0.62	0.00	0.00
Belchertown	6	2	3	168	33.3%	50.0%	0.0%	7.7%	4.31	6.46	0.00
Easthampton	3	1	1	155	33.3%	0.0%	100.0%	8.4%	3.97	0.00	11.92
Granby	1		1	58	0.0%		0.0%	15.5%	0.00		0.00
Hadley	9	1		50	11.1%	0.0%		2.0%	5.56	0.00	
Hatfield				35				2.9%			
Northampton	5	3	7	266	0.0%	0.0%	0.0%	6.8%	0.00	0.00	0.00
Pelham	1			15	0.0%			0.0%	na		
South Hadley	6	2	7	193	0.0%	0.0%	14.3%	6.2%	0.00	0.00	2.30

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	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
<b>Southampton</b>				76				5.3%			
<b>Ware</b>			1	91			100.0%	14.3%			7.00
<b>Chs/Gos/Hnt/Westh/Wmsb*</b>				103				19.4%			
<b>Cum/Midfld/Plnfd/Worth*</b>				27				25.9%			
<b>MIDDLESEX COUNTY</b>											
<b>Acton</b>	115	4	4	183	13.9%	25.0%	50.0%	6.6%	2.12	3.81	7.63
<b>Arlington</b>	49	2	11	462	8.2%	0.0%	9.1%	7.8%	1.05	0.00	1.17
<b>Ashby</b>			1	28			0.0%	21.4%			0.00
<b>Ashland</b>	39	4	10	237	7.7%	25.0%	20.0%	14.3%	0.54	1.74	1.39
<b>Ayer</b>	2	6	1	90	0.0%	0.0%	0.0%	10.0%	0.00	0.00	0.00
<b>Bedford</b>	24	2	2	99	12.5%	50.0%	0.0%	3.0%	4.13	16.50	0.00
<b>Belmont</b>	37		3	199	10.8%		0.0%	11.1%	0.98		0.00
<b>Billerica</b>	34	7	10	375	17.6%	14.3%	30.0%	10.7%	1.65	1.34	2.81
<b>Boxborough</b>	15		2	37	0.0%		0.0%	10.8%	0.00		0.00
<b>Burlington</b>	22	1	2	149	4.5%	0.0%	0.0%	8.7%	0.52	0.00	0.00
<b>Cambridge</b>	162	35	35	807	9.3%	20.0%	11.4%	7.4%	1.25	2.69	1.54
<b>Carlisle</b>	11		1	55	9.1%		0.0%	14.5%	0.63		0.00
<b>Chelmsford</b>	36	2	8	334	11.1%	0.0%	25.0%	7.5%	1.48	0.00	3.34
<b>Concord</b>	14	1	2	153	0.0%	0.0%	50.0%	11.1%	0.00	0.00	4.50
<b>Dracut</b>	13	13	19	336	23.1%	30.8%	21.1%	10.1%	2.28	3.04	2.08
<b>Dunstable</b>	2			20	0.0%			10.0%	0.00		
<b>Everett</b>	22	70	138	198	13.6%	22.9%	33.3%	20.7%	0.66	1.10	1.61
<b>Framingham</b>	68	19	81	570	16.2%	15.8%	24.7%	11.1%	1.46	1.43	2.23
<b>Groton</b>	5	1	3	86	20.0%	0.0%	0.0%	4.7%	4.30	0.00	0.00
<b>Holliston</b>	6	2	1	138	16.7%	0.0%	0.0%	12.3%	1.35	0.00	0.00
<b>Hopkinton</b>	16	1	2	145	12.5%	0.0%	50.0%	4.8%	2.59	0.00	10.36
<b>Hudson</b>	8	3	9	210	12.5%	0.0%	22.2%	13.3%	0.94	0.00	1.67
<b>Lexington</b>	115		5	239	11.3%		0.0%	6.3%	1.80		0.00
<b>Lincoln</b>	7	1		62	28.6%	0.0%		9.7%	2.95	0.00	
<b>Littleton</b>	7	4	2	113	14.3%	50.0%	0.0%	11.5%	1.24	4.35	0.00
<b>Lowell</b>	268	37	103	609	22.0%	40.5%	23.3%	16.1%	1.37	2.52	1.45
<b>Malden</b>	200	48	53	245	14.5%	27.1%	26.4%	14.7%	0.99	1.84	1.80
<b>Marlborough</b>	39	8	44	414	10.3%	0.0%	22.7%	15.0%	0.68	0.00	1.52
<b>Maynard</b>	1	2	1	108	0.0%	0.0%	0.0%	12.0%	0.00	0.00	0.00
<b>Medford</b>	83	20	16	436	1.2%	20.0%	31.3%	8.5%	0.14	2.36	3.68
<b>Melrose</b>	16	1	5	242	12.5%	0.0%	20.0%	5.4%	2.33	0.00	3.72
<b>Natick</b>	48	12	8	332	4.2%	25.0%	0.0%	7.5%	0.55	3.32	0.00
<b>Newton</b>	172	7	17	645	10.5%	0.0%	0.0%	8.2%	1.27	0.00	0.00
<b>North Reading</b>	5	1	2	169	0.0%	0.0%	0.0%	11.8%	0.00	0.00	0.00
<b>Pepperell</b>	2		2	82	0.0%		50.0%	8.5%	0.00		5.86
<b>Reading</b>	11	1	1	239	0.0%	0.0%	0.0%	7.5%	0.00	0.00	0.00
<b>Sherborn</b>		1		40		0.0%		7.5%		0.00	
<b>Shirley</b>	1		1	39	0.0%		0.0%	12.8%	0.00		0.00
<b>Somerville</b>	74	14	27	501	12.2%	35.7%	37.0%	11.6%	1.05	3.08	3.20
<b>Stoneham</b>	9	3	9	188	11.1%	0.0%	11.1%	9.0%	1.23	0.00	1.23
<b>Stow</b>	2	1		88	0.0%	0.0%		3.4%	0.00	0.00	

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Sudbury	23	3	3	178	13.0%	0.0%	0.0%	8.4%	1.55	0.00	0.00
Tewksbury	9	3	11	263	0.0%	33.3%	9.1%	11.8%	0.00	2.83	0.77
Townsend	2	1	6	98	0.0%	0.0%	0.0%	13.3%	0.00	0.00	0.00
Tyngsborough	7	1		116	42.9%	0.0%		6.9%	6.21	0.00	
Wakefield	12	1	6	290	8.3%	0.0%	33.3%	7.2%	1.15	0.00	4.60
Waltham	86	11	18	506	9.3%	18.2%	16.7%	10.5%	0.89	1.74	1.59
Watertown	39	5	17	317	12.8%	40.0%	17.6%	9.1%	1.40	4.37	1.93
Wayland	28		5	142	10.7%		0.0%	4.2%	2.54		0.00
Westford	70	1	4	170	11.4%	100.0%	50.0%	6.5%	1.77	15.45	7.73
Weston	21		3	92	14.3%		0.0%	7.6%	1.88		0.00
Wilmington	12	2	3	177	8.3%	0.0%	0.0%	6.8%	1.23	0.00	0.00
Winchester	45	1		242	2.2%	0.0%		5.0%	0.45	0.00	
Woburn	33	9	14	320	18.2%	22.2%	7.1%	10.9%	1.66	2.03	0.65
<b>NANTUCKET COUNTY</b>											
Nantucket	1	2	5	53	0.0%	0.0%	60.0%	9.4%	0.00	0.00	6.36
<b>NORFOLK COUNTY</b>											
Avon	3	3	1	35	0.0%	33.3%	0.0%	17.1%	0.00	1.94	0.00
Bellingham	4	7	3	192	25.0%	85.7%	33.3%	9.9%	2.53	8.66	3.37
Braintree	68	5	10	278	13.2%	60.0%	20.0%	9.7%	1.36	6.18	2.06
Brookline	114	3	16	601	9.6%	0.0%	25.0%	7.3%	1.32	0.00	3.41
Canton	28	14	6	214	0.0%	0.0%	0.0%	12.6%	0.00	0.00	0.00
Cohasset	1		2	91	0.0%		0.0%	15.4%	0.00		0.00
Dedham	11	20	13	234	0.0%	25.0%	7.7%	10.3%	0.00	2.44	0.75
Dover	6		2	60	0.0%		0.0%	10.0%	0.00		0.00
Foxborough	4		5	142	0.0%		20.0%	14.1%	0.00		1.42
Franklin	20	4	4	368	0.0%	25.0%	0.0%	5.2%	0.00	4.84	0.00
Holbrook	6	15	4	104	0.0%	40.0%	0.0%	12.5%	0.00	3.20	0.00
Medfield	4		1	118	0.0%		0.0%	4.2%	0.00		0.00
Medway		1	1	133		100.0%	0.0%	10.5%		9.50	0.00
Millis		1	2	90		0.0%	0.0%	7.8%		0.00	0.00
Milton	30	35	7	239	10.0%	37.1%	28.6%	4.6%	2.17	8.07	6.21
Needham	31	2	9	325	9.7%	0.0%	11.1%	7.4%	1.31	0.00	1.50
Norfolk	6	1	2	119	16.7%	0.0%	50.0%	14.3%	1.17	0.00	3.50
Norwood	13		8	229	0.0%		25.0%	10.9%	0.00		2.29
Plainville	4	2		80	0.0%	0.0%		13.8%	0.00	0.00	
Quincy	321	12	24	549	14.0%	8.3%	16.7%	8.6%	1.64	0.97	1.95
Randolph	80	190	42	100	16.3%	26.3%	33.3%	10.0%	1.63	2.63	3.33
Sharon	36	10		149	16.7%	40.0%		10.7%	1.55	3.73	
Stoughton	23	41	13	280	13.0%	26.8%	30.8%	15.0%	0.87	1.79	2.05
Walpole	21	4	5	212	9.5%	0.0%	20.0%	8.0%	1.19	0.00	2.49
Wellesley	40	1	7	272	12.5%	0.0%	14.3%	6.6%	1.89	0.00	2.16
Westwood	12		2	114	8.3%		0.0%	7.9%	1.06		0.00
Weymouth	23	8	15	440	21.7%	12.5%	26.7%	12.0%	1.80	1.04	2.21
Wrentham			1	117			0.0%	9.4%			0.00
<b>PLYMOUTH COUNTY</b>											
Abington	7	7	4	152	14.3%	42.9%	75.0%	10.5%	1.36	4.07	7.13



**SUPPLEMENTAL TABLE 6**  
**Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts\***  
**First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Bridgewater	4	2	3	181	25.0%	0.0%	0.0%	9.9%	2.51	0.00	0.00
Brockton	48	478	143	533	22.9%	27.0%	27.3%	20.1%	1.14	1.34	1.36
Carver		1	3	164		0.0%	0.0%	18.3%		0.00	0.00
Duxbury	9		2	140	0.0%		0.0%	10.0%	0.00		0.00
East Bridgewater	3	2	3	127	33.3%	0.0%	0.0%	11.0%	3.02	0.00	0.00
Halifax				90				8.9%			
Hanover	3			119	0.0%			5.0%	0.00		
Hanson			1	106			0.0%	9.4%			0.00
Hingham	11	2	1	221	0.0%	0.0%	0.0%	5.4%	0.00	0.00	0.00
Hull		3		85		33.3%		11.8%		2.83	
Kingston	1	1	3	122	0.0%	100.0%	33.3%	12.3%	0.00	8.13	2.71
Lakeville	1		1	103	0.0%		0.0%	8.7%	0.00		0.00
Marion		2	1	30		0.0%	0.0%	13.3%		0.00	0.00
Marshfield		1	5	260		0.0%	0.0%	12.3%		0.00	0.00
Mattapoisett			1	54			0.0%	18.5%			0.00
Middleborough	2	2	3	248	0.0%	0.0%	0.0%	11.3%	0.00	0.00	0.00
Norwell	2		1	132	0.0%		0.0%	2.3%	0.00		0.00
Pembroke	1	1	2	171	0.0%	100.0%	100.0%	10.5%	0.00	9.50	9.50
Plymouth	8	3	12	653	25.0%	0.0%	8.3%	10.9%	2.30	0.00	0.77
Plympton				20				20.0%			
Rochester			1	38			0.0%	18.4%			0.00
Rockland		5	4	174		0.0%	0.0%	8.6%		0.00	0.00
Scituate	3	1	2	216	0.0%	0.0%	50.0%	9.3%	0.00	0.00	5.40
Wareham		7	1	214		0.0%	0.0%	15.4%		0.00	0.00
West Bridgewater				95				14.7%			
Whitman	2	6	5	126	0.0%	0.0%	40.0%	4.8%	0.00	0.00	8.40
<b>SUFFOLK COUNTY</b>											
Boston	540	967	502	4,198	14.8%	30.8%	28.7%	12.0%	1.24	2.57	2.39
Chelsea	15	28	163	109	13.3%	35.7%	23.3%	24.8%	0.54	1.44	0.94
Revere	39	33	224	380	20.5%	18.2%	20.1%	15.8%	1.30	1.15	1.27
Winthrop	4	5	7	180	25.0%	60.0%	42.9%	17.8%	1.41	3.38	2.41
<b>WORCESTER COUNTY</b>											
Ashburnham				71				12.7%			
Athol	2		2	160	50.0%		0.0%	21.9%	2.29		0.00
Auburn	5	4	7	166	20.0%	0.0%	0.0%	12.0%	1.66	0.00	0.00
Barre			2	35			0.0%	25.7%			0.00
Berlin	2		1	50	50.0%		100.0%	44.0%	1.14		2.27
Blackstone		1	3	102		100.0%	33.3%	20.6%		4.86	1.62
Bolton	4			62	0.0%			3.2%	0.00		
Boylston		1		41		0.0%		0.0%		na	
Brookfield				49				20.4%			
Charlton	1	5	5	108	0.0%	0.0%	20.0%	8.3%	0.00	0.00	2.40
Clinton	2	5	10	144	0.0%	0.0%	0.0%	11.1%	0.00	0.00	0.00
Douglas	2		1	103	0.0%		0.0%	12.6%	0.00		0.00
Dudley	1	3	8	114	0.0%	33.3%	12.5%	15.8%	0.00	2.11	0.79
East Brookfield		1		29		0.0%		3.4%		0.00	

**SUPPLEMENTAL TABLE 6**  
**Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts\***  
**First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2008**

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fitchburg	20	22	66	310	20.0%	31.8%	36.4%	12.6%	1.59	2.53	2.89
Gardner	2	4	8	161	0.0%	0.0%	37.5%	18.0%	0.00	0.00	2.08
Grafton	22	2	5	195	22.7%	0.0%	0.0%	10.3%	2.22	0.00	0.00
Harvard	1	1		54	0.0%	100.0%		7.4%	0.00	13.50	
Holden	11	3	2	217	0.0%	33.3%	0.0%	7.4%	0.00	4.52	0.00
Hopedale		1	1	53		100.0%	0.0%	11.3%		8.83	0.00
Hubbardston	1		3	27	0.0%		0.0%	11.1%	0.00		0.00
Lancaster		6	1	53		16.7%	0.0%	7.5%		2.21	0.00
Leicester	3	1	2	106	0.0%	0.0%	50.0%	13.2%	0.00	0.00	3.79
Leominster	9	11	38	319	22.2%	18.2%	26.3%	9.4%	2.36	1.93	2.80
Lunenburg	4		2	110	25.0%		0.0%	12.7%	1.96		0.00
Mendon			1	47			0.0%	10.6%			0.00
Milford	15	6	13	325	20.0%	0.0%	23.1%	13.2%	1.51	0.00	1.74
Millbury	3		2	113	0.0%		0.0%	9.7%	0.00		0.00
Millville			2	42			0.0%	9.5%			0.00
North Brookfield				43				9.3%			
Northborough	26	1	7	122	15.4%	0.0%	14.3%	11.5%	1.34	0.00	1.24
Northbridge			1	162			0.0%	13.0%			0.00
Oxford		1		145		0.0%		11.7%		0.00	
Paxton				37				5.4%			
Princeton				27				7.4%			
Shrewsbury	92	2	13	300	13.0%	0.0%	7.7%	9.3%	1.40	0.00	0.82
Southborough	20	2	2	72	0.0%	50.0%	0.0%	4.2%	0.00	12.00	0.00
Southbridge	2		31	118	50.0%		16.1%	10.2%	4.92		1.59
Spencer	3	1	4	99	0.0%	0.0%	25.0%	14.1%	0.00	0.00	1.77
Sterling			1	83			0.0%	6.0%			0.00
Sturbridge	3		2	130	0.0%		0.0%	10.8%	0.00		0.00
Sutton		1	1	85		100.0%	0.0%	8.2%		12.14	0.00
Templeton		1	1	99		0.0%	0.0%	16.2%		0.00	0.00
Upton	13	1	1	63	0.0%	0.0%	0.0%	6.3%	0.00	0.00	0.00
Uxbridge	2	4	2	147	0.0%	50.0%	0.0%	7.5%	0.00	6.68	0.00
Warren		1	1	67		0.0%	0.0%	20.9%		0.00	0.00
Webster	3	2	4	132	33.3%	50.0%	25.0%	9.1%	3.67	5.50	2.75
West Boylston	2	2		68	0.0%	0.0%		7.4%	0.00	0.00	
West Brookfield			3	42			33.3%	11.9%			2.80
Westborough	23		1	167	4.3%		0.0%	12.6%	0.35		0.00
Westminster		2	2	74		0.0%	0.0%	8.1%		0.00	0.00
Worcester	160	177	195	1,218	18.8%	28.2%	28.7%	14.4%	1.31	1.97	2.00
Hardwick/NwBrntree*				34				14.7%			
Oakham/Rutland*	4	5	2	116	0.0%	60.0%	0.0%	11.2%	0.00	5.35	0.00
Petersham/Philipston*			1	29			0.0%	24.1%			0.00
Winchendon/Rylston*	4		1	116	50.0%		0.0%	20.7%	2.42		0.00

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

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