

SUPPLEMENTAL TABLES FOR

Changing Patterns XVIII

*Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2010*

BY

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The tables in *Changing Patterns XVIII* present data on mortgage lending in Boston, Greater Boston, and Massachusetts, and for the state's 33 largest cities & towns. These supplemental tables provide information on lending in each of the state's fourteen counties (Tables 1–4) and in all of the state's cities and towns (Tables 5–10).

1. Total & Government-Backed Loans (GBLs), All Counties
2. Total & GBL Lending to Black, Latino and White Borrowers, All Counties
3. Black, Latino, and White Borrowers' Loan Shares, All Counties
4. GBL Lending by Borrower Income, All Counties
5. Total & Government-Backed Loans (GBLs), All Cities & Towns
6. Total & GBL Home-Purchase Lending to Black, Latino & White Borrowers, All Cities & Towns
7. Black, Latino & White Borrowers' GBL Home-Purchase Loan Shares, All Cities & Towns
8. Total & GBL Refinance Lending to Black, Latino & White Borrowers, All Cities & Towns
9. Black, Latino, & White Borrowers' Refinance Loan Shares, All Cities & Towns
10. Denial Rates by Borrower Race/Ethnicity, Home-Purchase Loans, All Cities & Towns

(Note: Tables 5–10 are each seven pages long.)

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SUPPLEMENTAL TABLE I

**Total and Government-Backed Loans (GBLs) in the Fourteen Counties of Massachusetts
First-Lien Home-Purchase and Refinance Loans for Owner-Occupied Homes, 2010**

	Home-Purchase Loans			Refinance Loans			% Black House- holds	% Latino House- holds	Median Family Income
	All Loans	Govt- Backed Loans	% GBLs	All Loans	Govt- Backed Loans	% GBLs			
Barnstable	1,353	382	28.2%	5,529	432	7.8%	1.4%	0.8%	\$54,728
Berkshire	834	102	12.2%	2,104	102	4.8%	1.6%	1.1%	\$50,162
Bristol	3,374	1,558	46.2%	10,957	1,367	12.5%	2.1%	2.6%	\$53,733
Dukes	85	12	14.1%	357	18	5.0%	2.6%	0.7%	\$55,018
Essex	5,805	2,239	38.6%	19,211	1,669	8.7%	2.3%	8.1%	\$63,746
Franklin	414	133	32.1%	1,040	91	8.8%	0.8%	1.3%	\$50,915
Hampden	2,932	1,383	47.2%	5,974	879	14.7%	7.5%	11.6%	\$49,257
Hampshire	1,029	229	22.3%	2,757	219	7.9%	1.5%	2.4%	\$57,480
Middlesex	12,126	2,838	23.4%	47,389	2,569	5.4%	3.1%	3.3%	\$74,194
Nantucket	46	8	17.4%	176	3	1.7%	2.4%	1.2%	\$66,786
Norfolk	5,648	1,454	25.7%	23,319	1,395	6.0%	2.8%	1.3%	\$77,847
Plymouth	3,794	1,597	42.1%	13,194	1,365	10.3%	4.3%	1.7%	\$65,554
Suffolk	4,591	1,229	26.8%	9,619	789	8.2%	19.5%	11.4%	\$44,361
Worcester	5,664	2,188	38.6%	17,045	1,689	9.9%	2.3%	5.1%	\$58,394
Massachusetts	47,699	15,352	32.2%	158,689	12,592	7.9%	4.9%	5.0%	\$61,664

SUPPLEMENTAL TABLE 2
Government-Backed Loans (GBLs) to Black, Latino, & White Borrowers
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
A. HOME PURCHASE LOANS											
Barnstable	15	7	46.7%	23	11	47.8%	1,191	331	27.8%	1.68	1.72
Berkshire	6	3	50.0%	16	1	6.3%	770	94	12.2%	4.10	0.51
Bristol	89	52	58.4%	96	66	68.8%	2,918	1,313	45.0%	1.30	1.53
Dukes	1	0	0.0%	0	0	na	71	8	11.3%	0.00	na
Essex	93	56	60.2%	638	498	78.1%	4,353	1,455	33.4%	1.80	2.34
Franklin	1	0	0.0%	4	2	50.0%	383	125	32.6%	0.00	1.53
Hampden	141	105	74.5%	278	204	73.4%	2,304	981	42.6%	1.75	1.72
Hampshire	14	4	28.6%	25	6	24.0%	920	209	22.7%	1.26	1.06
Middlesex	211	112	53.1%	360	174	48.3%	8,740	2,104	24.1%	2.20	2.01
Nantucket	0	0	na	1	1	100.0%	42	6	14.3%	na	7.00
Norfolk	214	118	55.1%	120	48	40.0%	4,173	1,087	26.0%	2.12	1.54
Plymouth	250	195	78.0%	96	75	78.1%	3,109	1,180	38.0%	2.06	2.06
Suffolk	363	189	52.1%	402	232	57.7%	2,894	603	20.8%	2.50	2.77
Worcester	134	90	67.2%	260	163	62.7%	4,507	1,715	38.1%	1.77	1.65
Massachusetts	1,532	931	60.8%	2,319	1,481	63.9%	36,378	11,211	30.8%	1.97	2.07
B. REFINANCE LOANS											
Barnstable	29	3	10.3%	56	10	17.9%	4,832	381	7.9%	1.31	2.26
Berkshire	14	0	0.0%	28	4	14.3%	1,894	84	4.4%	0.00	3.22
Bristol	143	39	27.3%	136	46	33.8%	9,633	1,153	12.0%	2.28	2.83
Dukes	5	1	20.0%	2	0	0.0%	313	17	5.4%	3.68	0.00
Essex	97	28	28.9%	366	109	29.8%	16,353	1,370	8.4%	3.45	3.55
Franklin	5	0	0.0%	8	0	0.0%	922	83	9.0%	0.00	0.00
Hampden	133	45	33.8%	168	50	29.8%	5,045	693	13.7%	2.46	2.17
Hampshire	20	6	30.0%	37	5	13.5%	2,422	183	7.6%	3.97	1.79
Middlesex	314	48	15.3%	634	86	13.6%	36,752	2,101	5.7%	2.67	2.37
Nantucket	0	0	na	1	0	0.0%	156	3	1.9%	na	0.00
Norfolk	272	54	19.9%	213	27	12.7%	18,760	1,139	6.1%	3.27	2.09
Plymouth	170	53	31.2%	130	21	16.2%	11,671	1,167	10.0%	3.12	1.62
Suffolk	400	111	27.8%	344	86	25.0%	7,161	487	6.8%	4.08	3.68
Worcester	109	34	31.2%	235	42	17.9%	14,047	1,431	10.2%	3.06	1.75
Massachusetts	1,712	423	24.7%	2,358	486	20.6%	129,970	10,295	7.9%	3.12	2.60

SUPPLEMENTAL TABLE 3
Black, Latino, & White Borrowers' Shares of All Loans, Conventional Loans, and Gov't-Backed Loans
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2010

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBL Loans	GBL Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
A. HOME-PURCHASE LOANS												
Barnstable	1,353	971	382	1.1%	0.8%	1.8%	1.7%	1.2%	2.9%	88.0%	88.6%	86.6%
Berkshire	834	732	102	0.7%	0.4%	2.9%	1.9%	2.0%	1.0%	92.3%	92.3%	92.2%
Bristol	3,374	1,816	1,558	2.6%	2.0%	3.3%	2.8%	1.7%	4.2%	86.5%	88.4%	84.3%
Dukes	85	73	12	1.2%	1.4%	0.0%	0.0%	0.0%	0.0%	83.5%	86.3%	66.7%
Essex	5,805	3,566	2,239	1.6%	1.0%	2.5%	11.0%	3.9%	22.2%	75.0%	81.3%	65.0%
Franklin	414	281	133	0.2%	0.4%	0.0%	1.0%	0.7%	1.5%	92.5%	91.8%	94.0%
Hampden	2,932	1,549	1,383	4.8%	2.3%	7.6%	9.5%	4.8%	14.8%	78.6%	85.4%	70.9%
Hampshire	1,029	800	229	1.4%	1.3%	1.7%	2.4%	2.4%	2.6%	89.4%	88.9%	91.3%
Middlesex	12,126	9,288	2,838	1.7%	1.1%	3.9%	3.0%	2.0%	6.1%	72.1%	71.4%	74.1%
Nantucket	46	38	8	0.0%	0.0%	0.0%	2.2%	0.0%	12.5%	91.3%	94.7%	75.0%
Norfolk	5,648	4,194	1,454	3.8%	2.3%	8.1%	2.1%	1.7%	3.3%	73.9%	73.6%	74.8%
Plymouth	3,794	2,197	1,597	6.6%	2.5%	12.2%	2.5%	1.0%	4.7%	81.9%	87.8%	73.9%
Suffolk	4,591	3,362	1,229	7.9%	5.2%	15.4%	8.8%	5.1%	18.9%	63.0%	68.1%	49.1%
Worcester	5,664	3,476	2,188	2.4%	1.3%	4.1%	4.6%	2.8%	7.4%	79.6%	80.3%	78.4%
Massachusetts	47,699	32,347	15,352	3.2%	1.9%	6.1%	4.9%	2.6%	9.6%	76.3%	77.8%	73.0%
B. REFINANCE LOANS												
Barnstable	5,529	5,097	432	0.5%	0.5%	0.7%	1.0%	0.9%	2.3%	87.4%	87.3%	88.2%
Berkshire	2,104	2,002	102	0.7%	0.7%	0.0%	1.3%	1.2%	3.9%	90.0%	90.4%	82.4%
Bristol	10,957	9,590	1,367	1.3%	1.1%	2.9%	1.2%	0.9%	3.4%	87.9%	88.4%	84.3%
Dukes	357	339	18	1.4%	1.2%	5.6%	0.6%	0.6%	0.0%	87.7%	87.3%	94.4%
Essex	19,211	17,542	1,669	0.5%	0.4%	1.7%	1.9%	1.5%	6.5%	85.1%	85.4%	82.1%
Franklin	1,040	949	91	0.5%	0.5%	0.0%	0.8%	0.8%	0.0%	88.7%	88.4%	91.2%
Hampden	5,974	5,095	879	2.2%	1.7%	5.1%	2.8%	2.3%	5.7%	84.4%	85.4%	78.8%
Hampshire	2,757	2,538	219	0.7%	0.6%	2.7%	1.3%	1.3%	2.3%	87.8%	88.2%	83.6%
Middlesex	47,389	44,820	2,569	0.7%	0.6%	1.9%	1.3%	1.2%	3.3%	77.6%	77.3%	81.8%
Nantucket	176	173	3	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	88.6%	88.4%	100.0%
Norfolk	23,319	21,924	1,395	1.2%	1.0%	3.9%	0.9%	0.8%	1.9%	80.4%	80.4%	81.6%
Plymouth	13,194	11,829	1,365	1.3%	1.0%	3.9%	1.0%	0.9%	1.5%	88.5%	88.8%	85.5%
Suffolk	9,619	8,830	789	4.2%	3.3%	14.1%	3.6%	2.9%	10.9%	74.4%	75.6%	61.7%
Worcester	17,045	15,356	1,689	0.6%	0.5%	2.0%	1.4%	1.3%	2.5%	82.4%	82.2%	84.7%
Massachusetts	158,689	146,097	12,592	1.1%	0.9%	3.4%	1.5%	1.3%	3.9%	81.9%	81.9%	81.8%

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

SUPPLEMENTAL TABLE 4
Government-Backed Loans (GBLs) To Borrowers at Different Income Levels#
In the Fourteen Counties of Massachusetts
First-Lien Loans for Owner-Occupied Homes, 2010

	Home-Purchase Loans						Refinance Loans					
	Low/Mod Income		Mid/High Income		Highest Income		Low/Mod Income		Mid/High Income		Highest Income	
	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs	Number GBLs	% GBLs
Barnstable	145	30.3%	223	33.2%	10	5.3%	56	4.2%	129	4.2%	14	0.0184
Berkshire	47	16.0%	52	12.7%	3	2.8%	36	7.1%	35	3.0%	2	0.6%
Bristol	654	51.7%	847	46.8%	50	18.5%	205	10.0%	578	8.7%	53	3.3%
Dukes	3	13.0%	8	18.2%	1	6.3%	0	0.0%	5	2.4%	1	1.3%
Essex	1,250	50.3%	923	34.6%	63	10.2%	370	9.0%	672	5.9%	42	1.4%
Franklin	65	34.8%	65	32.2%	2	8.7%	16	6.2%	45	7.2%	1	0.8%
Hampden	760	55.9%	596	43.9%	23	12.0%	226	15.9%	389	11.1%	19	2.5%
Hampshire	72	27.6%	144	23.2%	12	8.4%	37	7.5%	108	6.4%	8	1.6%
Middlesex	1,063	32.8%	1,653	24.3%	110	5.5%	373	5.4%	1,238	4.3%	96	0.9%
Nantucket	0	0.0%	6	22.2%	1	7.7%	0	0.0%	1	1.0%	1	1.6%
Norfolk	499	34.0%	888	28.8%	62	5.8%	218	5.9%	622	4.6%	58	1.1%
Plymouth	882	54.3%	657	37.7%	42	10.9%	250	7.9%	547	7.1%	32	1.9%
Suffolk	566	34.0%	606	27.8%	54	7.6%	145	6.9%	305	5.6%	22	1.3%
Worcester	1,183	48.9%	957	35.3%	39	7.8%	353	10.6%	655	6.4%	51	1.9%
Massachusetts	7,189	42.8%	7,625	31.3%	472	7.5%	2,285	7.8%	5,329	5.6%	400	1.4%

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

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Barnstable County						
Barnstable	290	100	34.5%	1,045	82	7.8%
Bourne	110	33	30.0%	465	53	11.4%
Brewster	52	12	23.1%	290	14	4.8%
Chatham	23	3	13.0%	194	7	3.6%
Dennis	68	16	23.5%	346	24	6.9%
Eastham	16	1	6.3%	148	6	4.1%
Falmouth	205	45	22.0%	749	55	7.3%
Harwich	76	15	19.7%	339	21	6.2%
Mashpee	103	36	35.0%	419	47	11.2%
Orleans	26	2	7.7%	178	3	1.7%
Provincetown	23	2	8.7%	85	4	4.7%
Sandwich	175	67	38.3%	635	64	10.1%
Yarmouth	164	49	29.9%	497	44	8.9%
Truro/Wellfleet*	22	1	4.5%	134	8	6.0%
Berkshire County						
Adams	61	8	13.1%	90	5	5.6%
Cheshire	32	2	6.3%	60	2	3.3%
Clarksburg	10	1	10.0%	26	0	0.0%
Dalton	62	6	9.7%	163	8	4.9%
Great Barrington	34	0	0.0%	123	2	1.6%
Hinsdale	15	4	26.7%	31	1	3.2%
Lanesborough	26	2	7.7%	76	3	3.9%
Lee	36	7	19.4%	104	6	5.8%
Lenox	32	1	3.1%	120	1	0.8%
New Marlborough	3	1	33.3%	31	2	6.5%
North Adams	73	20	27.4%	107	7	6.5%
Pittsfield	291	35	12.0%	610	44	7.2%
Sheffield	19	3	15.8%	70	3	4.3%
Stockbridge	12	2	16.7%	35	0	0.0%
West Stockbridge	9	2	22.2%	29	0	0.0%
Williamstown	43	1	2.3%	118	4	3.4%
Alfrd/Egmnt/MtWsh*	11	1	9.1%	44	3	6.8%
Becket/Washington*	16	3	18.8%	57	4	7.0%
Florida/Savoy*	6	0	0.0%	27	0	0.0%
Hncok/NAsh/Rchmd*	15	1	6.7%	54	2	3.7%
Monterey/Tyringham*	6	0	0.0%	34	0	0.0%
Otis/Sandisfield*	10	1	10.0%	56	1	1.8%
Peru/Windsor*	12	1	8.3%	39	4	10.3%
Bristol County						
Acushnet	62	35	56.5%	232	28	12.1%
Attleboro	342	174	50.9%	882	152	17.2%
Berkley	50	23	46.0%	223	21	9.4%
Dartmouth	179	72	40.2%	715	55	7.7%
Dighton	59	21	35.6%	205	24	11.7%
Easton	212	60	28.3%	767	61	8.0%
Fairhaven	108	47	43.5%	357	28	7.8%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Fall River	320	179	55.9%	709	168	23.7%
Freetown	61	28	45.9%	242	30	12.4%
Mansfield	142	54	38.0%	921	49	5.3%
New Bedford	447	248	55.5%	782	182	23.3%
North Attleborough	214	80	37.4%	903	91	10.1%
Norton	150	59	39.3%	584	65	11.1%
Raynham	105	44	41.9%	408	42	10.3%
Rehobeth	59	22	37.3%	372	23	6.2%
Seekonk	124	56	45.2%	377	41	10.9%
Somerset	108	47	43.5%	467	65	13.9%
Swansea	125	61	48.8%	453	64	14.1%
Taunton	416	219	52.6%	870	142	16.3%
Westport	91	29	31.9%	488	36	7.4%
Dukes County						
Edgartown	14	1	7.1%	101	6	5.9%
Oak Bluffs	20	6	30.0%	80	1	1.3%
Tisbury	21	2	9.5%	70	7	10.0%
Aq/Chil/Gos/WTis*	28	2	7.1%	104	4	3.8%
Essex County						
Amesbury	154	57	37.0%	444	48	10.8%
Andover	331	55	16.6%	1,638	58	3.5%
Beverly	318	108	34.0%	1,172	108	9.2%
Boxford	73	12	16.4%	393	8	2.0%
Danvers	238	78	32.8%	941	93	9.9%
Essex	39	5	12.8%	113	9	8.0%
Georgetown	74	22	29.7%	379	26	6.9%
Gloucester	190	62	32.6%	670	46	6.9%
Groveland	48	17	35.4%	234	20	8.5%
Hamilton	68	17	25.0%	306	14	4.6%
Haverhill	532	254	47.7%	1,183	188	15.9%
Ipswich	124	29	23.4%	438	25	5.7%
Lawrence	423	333	78.7%	287	88	30.7%
Lynn	561	351	62.6%	892	157	17.6%
Lynnfield	123	20	16.3%	587	22	3.7%
Manchester BTS	58	3	5.2%	202	8	4.0%
Marblehead	165	27	16.4%	968	33	3.4%
Merrimac	60	22	36.7%	198	12	6.1%
Methuen	379	200	52.8%	997	153	15.3%
Middleton	71	12	16.9%	368	19	5.2%
Nahant	25	9	36.0%	108	8	7.4%
Newbury	50	6	12.0%	255	10	3.9%
Newburyport	199	37	18.6%	651	33	5.1%
North Andover	262	64	24.4%	1,197	53	4.4%
Peabody	295	121	41.0%	1,313	149	11.3%
Rockport	43	6	14.0%	181	7	3.9%
Rowley	43	15	34.9%	224	9	4.0%
Salem	339	130	38.3%	818	112	13.7%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Salisbury	57	24	42.1%	174	19	10.9%
Saugus	205	83	40.5%	761	87	11.4%
Swampscott	124	33	26.6%	531	30	5.6%
Topsfield	59	13	22.0%	279	7	2.5%
Wenham	30	7	23.3%	134	8	6.0%
West Newbury	44	7	15.9%	175	2	1.1%
Franklin County						
Deerfield	27	4	14.8%	78	7	9.0%
Greenfield	115	39	33.9%	192	28	14.6%
Montague	49	18	36.7%	116	15	12.9%
Northfield	27	9	33.3%	54	3	5.6%
Orange	40	22	55.0%	72	7	9.7%
Ash/Buck/Cnwy/Sher*	32	5	15.6%	126	10	7.9%
Bernstn/Gill/Leyden*	31	9	29.0%	82	4	4.9%
Ch/Col/Hw/Hea/Mn/Ro*	20	3	15.0%	60	3	5.0%
Ervng/Warwck/Wend*	19	7	36.8%	64	5	7.8%
Lev/NSal/Shutes*	33	12	36.4%	106	3	2.8%
Sunderlnd/Whately*	21	5	23.8%	90	6	6.7%
Hampden County						
Agawam	219	79	36.1%	583	90	15.4%
Chicopee	392	189	48.2%	597	126	21.1%
East Longmeadow	134	49	36.6%	360	44	12.2%
Hampden	33	9	27.3%	119	11	9.2%
Holyoke	149	62	41.6%	280	48	17.1%
Longmeadow	159	30	18.9%	399	16	4.0%
Ludlow	130	48	36.9%	387	52	13.4%
Monson	76	35	46.1%	149	15	10.1%
Palmer	96	56	58.3%	168	23	13.7%
Southwick	65	20	30.8%	243	25	10.3%
Springfield	806	541	67.1%	910	229	25.2%
West Springfield	176	83	47.2%	436	66	15.1%
Westfield	253	97	38.3%	641	73	11.4%
Wilbraham	124	32	25.8%	390	21	5.4%
Bln/Chs/Grnv/Mnt/Rus/Tol*	47	21	44.7%	137	19	13.9%
Brmfld/Holld/Wales*	73	32	43.8%	174	21	12.1%
Hampshire County						
Amherst	107	9	8.4%	324	7	2.2%
Belchertown	136	38	27.9%	414	41	9.9%
Easthampton	122	34	27.9%	333	34	10.2%
Granby	56	17	30.4%	158	19	12.0%
Hadley	39	5	12.8%	100	2	2.0%
Hatfield	20	3	15.0%	68	3	4.4%
Northampton	192	25	13.0%	461	35	7.6%
Pelham	7	0	0.0%	32	2	6.3%
South Hadley	144	34	23.6%	332	31	9.3%
Southampton	71	13	18.3%	157	13	8.3%
Ware	60	31	51.7%	107	11	10.3%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Chs/Gos/Hnt/Westh/Wmsb*	62	17	27.4%	207	18	8.7%
Cum/Midfld/Plnfd/Worth*	13	3	23.1%	64	3	4.7%
Middlesex County						
Acton	237	21	8.9%	1,242	26	2.1%
Arlington	482	58	12.0%	1,886	36	1.9%
Ashby	12	5	41.7%	58	5	8.6%
Ashland	167	53	31.7%	747	49	6.6%
Ayer	74	21	28.4%	191	25	13.1%
Bedford	95	14	14.7%	633	19	3.0%
Belmont	244	7	2.9%	1,074	15	1.4%
Billerica	305	132	43.3%	1,332	160	12.0%
Boxborough	39	5	12.8%	253	1	0.4%
Burlington	194	48	24.7%	939	63	6.7%
Cambridge	692	31	4.5%	1,902	30	1.6%
Carlisle	42	3	7.1%	277	3	1.1%
Chelmsford	271	85	31.4%	1,263	93	7.4%
Concord	154	10	6.5%	713	10	1.4%
Dracut	264	121	45.8%	758	103	13.6%
Dunstable	19	6	31.6%	141	5	3.5%
Everett	199	114	57.3%	322	61	18.9%
Framingham	443	156	35.2%	1,501	134	8.9%
Groton	103	25	24.3%	425	17	4.0%
Holliston	121	31	25.6%	624	38	6.1%
Hopkinton	178	22	12.4%	849	22	2.6%
Hudson	169	53	31.4%	501	42	8.4%
Lexington	350	13	3.7%	1,663	17	1.0%
Lincoln	41	2	4.9%	188	1	0.5%
Littleton	86	18	20.9%	447	26	5.8%
Lowell	592	282	47.6%	993	173	17.4%
Malden	323	142	44.0%	773	82	10.6%
Marlborough	282	124	44.0%	833	78	9.4%
Maynard	109	40	36.7%	358	38	10.6%
Medford	403	113	28.0%	1,324	123	9.3%
Melrose	262	57	21.8%	1,001	54	5.4%
Natick	433	76	17.6%	1,527	57	3.7%
Newton	705	43	6.1%	3,851	53	1.4%
North Reading	114	35	30.7%	720	43	6.0%
Pepperell	76	34	44.7%	368	41	11.1%
Reading	218	48	22.0%	1,213	53	4.4%
Sherborn	35	0	0.0%	224	1	0.4%
Shirley	59	23	39.0%	164	16	9.8%
Somerville	536	72	13.4%	1,217	65	5.3%
Stoneham	178	40	22.5%	803	46	5.7%
Stow	83	15	18.1%	323	9	2.8%
Sudbury	193	13	6.7%	1,058	11	1.0%
Tewksbury	256	95	37.1%	955	102	10.7%
Townsend	52	28	53.8%	241	30	12.4%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Tyngsborough	120	58	48.3%	410	50	12.2%
Wakefield	220	48	21.8%	1,071	65	6.1%
Waltham	432	108	25.0%	1,504	96	6.4%
Watertown	261	50	19.2%	859	45	5.2%
Wayland	137	13	9.5%	733	12	1.6%
Westford	227	42	18.5%	1,249	41	3.3%
Weston	105	2	1.9%	496	0	0.0%
Wilmington	179	69	38.5%	926	59	6.4%
Winchester	269	12	4.5%	1,176	17	1.4%
Woburn	286	102	35.7%	1,090	108	9.9%
Nantucket County						
Nantucket	46	8	17.4%	176	3	1.7%
Norfolk County						
Avon	26	15	57.7%	99	16	16.2%
Bellingham	150	64	42.7%	494	58	11.7%
Braintree	270	85	31.5%	1,246	93	7.5%
Brookline	504	24	4.8%	1,999	21	1.1%
Canton	211	48	22.7%	851	42	4.9%
Cohasset	86	9	10.5%	378	5	1.3%
Dedham	209	71	34.0%	812	69	8.5%
Dover	59	3	5.1%	287	0	0.0%
Foxborough	126	40	31.7%	585	41	7.0%
Franklin	268	75	28.0%	1,404	91	6.5%
Holbrook	98	65	66.3%	233	37	15.9%
Medfield	134	17	12.7%	670	17	2.5%
Medway	108	41	38.0%	499	39	7.8%
Millis	63	22	34.9%	329	22	6.7%
Milton	249	73	29.3%	1,110	57	5.1%
Needham	325	12	3.7%	1,811	16	0.9%
Norfolk	109	26	23.9%	467	28	6.0%
Norwood	190	51	26.8%	805	72	8.9%
Plainville	74	34	45.9%	282	23	8.2%
Quincy	603	154	25.5%	1,746	157	9.0%
Randolph	219	121	55.3%	483	75	15.5%
Sharon	167	27	16.2%	954	43	4.5%
Stoughton	218	85	39.0%	675	60	8.9%
Walpole	251	51	20.3%	1,041	55	5.3%
Wellesley	290	8	2.8%	1,382	5	0.4%
Westwood	127	20	15.7%	797	24	3.0%
Weymouth	425	185	43.5%	1,427	194	13.6%
Wrentham	89	28	31.5%	453	35	7.7%
Plymouth County						
Abington	115	52	45.2%	433	52	12.0%
Bridgewater	172	68	39.5%	640	62	9.7%
Brockton	602	442	73.4%	706	179	25.4%
Carver	77	36	46.8%	304	44	14.5%
Duxbury	120	18	15.0%	654	24	3.7%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
East Bridgewater	102	58	56.9%	372	38	10.2%
Halifax	60	30	50.0%	232	28	12.1%
Hanover	125	33	26.4%	607	51	8.4%
Hanson	84	33	39.3%	328	40	12.2%
Hingham	242	27	11.2%	1,015	31	3.1%
Hull	74	26	35.1%	305	25	8.2%
Kingston	111	44	39.6%	405	57	14.1%
Lakeville	93	41	44.1%	362	38	10.5%
Marion	34	8	23.5%	155	11	7.1%
Marshfield	200	52	26.0%	1,001	88	8.8%
Mattapoisett	44	13	29.5%	191	11	5.8%
Middleborough	167	68	40.7%	548	67	12.2%
Norwell	89	14	15.7%	455	21	4.6%
Pembroke	138	63	45.7%	629	60	9.5%
Plymouth	479	190	39.7%	1,489	185	12.4%
Plympton	16	5	31.3%	74	6	8.1%
Rochester	38	13	34.2%	165	12	7.3%
Rockland	143	64	44.8%	382	58	15.2%
Scituate	194	40	20.6%	750	40	5.3%
Wareham	137	80	58.4%	418	54	12.9%
West Bridgewater	46	24	52.2%	197	28	14.2%
Whitman	91	54	59.3%	375	55	14.7%
Suffolk County						
Boston	3,958	902	22.8%	8,615	608	7.1%
Chelsea	181	91	50.3%	163	44	27.0%
Revere	328	185	56.4%	505	95	18.8%
Winthrop	124	51	41.1%	336	42	12.5%
Worcester County						
Ashburnham	47	16	34.0%	146	8	5.5%
Athol	70	35	50.0%	107	16	15.0%
Auburn	130	57	43.8%	356	52	14.6%
Barre	30	12	40.0%	84	8	9.5%
Berlin	20	1	5.0%	84	8	9.5%
Blackstone	68	38	55.9%	174	23	13.2%
Bolton	74	8	10.8%	226	4	1.8%
Boylston	39	9	23.1%	150	4	2.7%
Brookfield	17	8	47.1%	50	6	12.0%
Charlton	120	56	46.7%	382	46	12.0%
Clinton	94	47	50.0%	226	31	13.7%
Douglas	61	21	34.4%	265	25	9.4%
Dudley	68	35	51.5%	201	35	17.4%
East Brookfield	17	6	35.3%	36	3	8.3%
Fitchburg	248	132	53.2%	396	58	14.6%
Gardner	123	59	48.0%	201	35	17.4%
Grafton	159	37	23.3%	768	47	6.1%
Harvard	52	5	9.6%	259	3	1.2%
Holden	187	48	25.7%	608	63	10.4%

SUPPLEMENTAL TABLE 5
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2010

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Hopedale	71	24	33.8%	210	26	12.4%
Hubbardston	31	8	25.8%	109	14	12.8%
Lancaster	56	16	28.6%	189	12	6.3%
Leicester	74	37	50.0%	182	31	17.0%
Leominster	266	114	42.9%	697	96	13.8%
Lunenburg	77	35	45.5%	310	26	8.4%
Mendon	29	10	34.5%	246	10	4.1%
Milford	206	87	42.2%	695	75	10.8%
Millbury	102	44	43.1%	300	38	12.7%
Millville	23	15	65.2%	84	6	7.1%
North Brookfield	32	15	46.9%	70	10	14.3%
Northborough	121	29	24.0%	614	34	5.5%
Northbridge	117	37	31.6%	394	38	9.6%
Oxford	110	43	39.1%	299	52	17.4%
Paxton	31	6	19.4%	127	11	8.7%
Princeton	24	3	12.5%	137	6	4.4%
Shrewsbury	356	61	17.1%	1,458	67	4.6%
Southborough	87	11	12.6%	495	5	1.0%
Southbridge	85	46	54.1%	123	25	20.3%
Spencer	84	40	47.6%	205	26	12.7%
Sterling	57	12	21.1%	276	14	5.1%
Sturbridge	77	27	35.1%	262	25	9.5%
Sutton	91	22	24.2%	317	28	8.8%
Templeton	49	25	51.0%	142	17	12.0%
Upton	74	18	24.3%	358	15	4.2%
Uxbridge	124	37	29.8%	443	41	9.3%
Warren	22	11	50.0%	53	9	17.0%
Webster	99	57	57.6%	202	36	17.8%
West Boylston	59	18	30.5%	174	21	12.1%
West Brookfield	24	8	33.3%	62	8	12.9%
Westborough	118	18	15.3%	670	24	3.6%
Westminster	52	21	40.4%	189	13	6.9%
Worcester	1,026	521	50.8%	1,656	294	17.8%
Hardwick/NwBrntree*	17	3	17.6%	50	3	6.0%
Oakham/Rutland*	87	38	43.7%	321	35	10.9%
Petersham/Philipston*	13	3	23.1%	61	5	8.2%
Winchendon/Rylston*	68	38	55.9%	146	18	12.3%

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

SUPPLEMENTAL TABLE 6

Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Barnstable County										
Barnstable	5	3	60.0%	8	6	75.0%	248	78	31.5%	1.91	2.38
Bourne	0	0	na	1	1	100.0%	97	25	25.8%	na	3.88
Brewster	0	0	na	1	1	100.0%	47	11	23.4%	na	4.27
Chatham	0	0	na	0	0	na	22	3	13.6%	na	na
Dennis	0	0	na	2	1	50.0%	60	15	25.0%	na	2.00
Eastham	0	0	na	0	0	na	14	1	7.1%	na	na
Falmouth	2	0	0.0%	4	1	25.0%	181	42	23.2%	0.00	1.08
Harwich	0	0	na	0	0	na	68	13	19.1%	na	na
Mashpee	2	1	50.0%	0	0	na	89	33	37.1%	1.35	na
Orleans	0	0	na	1	0	0.0%	25	2	8.0%	na	0.00
Provincetown	0	0	na	1	0	0.0%	20	2	10.0%	na	0.00
Sandwich	2	1	50.0%	2	0	0.0%	155	62	40.0%	1.25	0.00
Yarmouth	3	2	66.7%	3	1	33.3%	145	43	29.7%	2.25	1.12
Truro/Wellfleet*	1	0	0.0%	0	0	na	20	1	5.0%	0.00	na
Berkshire County											
Adams	0	0	na	0	0	na	59	8	13.6%	na	na
Cheshire	0	0	na	0	0	na	32	2	6.3%	na	na
Clarksburg	0	0	na	0	0	na	10	1	10.0%	na	na
Dalton	0	0	na	0	0	na	61	6	9.8%	na	na
Great Barrington	0	0	na	0	0	na	30	0	0.0%	na	na
Hinsdale	0	0	na	0	0	na	15	4	26.7%	na	na
Lanesborough	0	0	na	1	0	0.0%	24	2	8.3%	na	0.00
Lee	0	0	na	0	0	na	33	7	21.2%	na	na
Lenox	0	0	na	1	0	0.0%	28	1	3.6%	na	na
New Marlborough	0	0	na	0	0	na	2	1	50.0%	na	na
North Adams	0	0	na	1	0	0.0%	69	19	27.5%	na	na
Pittsfield	5	3	60.0%	11	1	9.1%	262	30	11.5%	5.24	0.79
Sheffield	1	0	0.0%	0	0	na	17	3	17.6%	0.00	na
Stockbridge	0	0	na	0	0	na	10	2	20.0%	na	na
West Stockbridge	0	0	na	0	0	na	8	1	12.5%	na	na
Williamstown	0	0	na	2	0	0.0%	38	1	2.6%	na	0.00
Alfrd/Egmnt/MtWsh*	0	0	na	0	0	na	9	0	0.0%	na	na
Becket/Washington*	0	0	na	0	0	na	16	3	18.8%	na	na
Florida/Savoy*	0	0	na	0	0	na	5	0	0.0%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	15	1	6.7%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	6	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	0	0	na	10	1	10.0%	na	na
Peru/Windsor*	0	0	na	0	0	na	11	1	9.1%	na	na
Bristol County											
Acushnet	0	0	na	1	1	100.0%	59	33	55.9%	na	1.79
Attleboro	15	12	80.0%	13	7	53.8%	287	144	50.2%	1.59	1.07
Berkley	0	0	na	1	1	100.0%	46	21	45.7%	na	2.19
Dartmouth	1	0	0.0%	4	1	25.0%	160	66	41.3%	0.00	0.61
Dighton	0	0	na	0	0	na	51	16	31.4%	na	na
Easton	6	3	50.0%	3	1	33.3%	181	47	26.0%	1.93	1.28
Fairhaven	1	0	0.0%	2	2	100.0%	97	42	43.3%	0.00	2.31

SUPPLEMENTAL TABLE 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share	
	All	Gov't-	%	All	Gov't-	%	All	Gov't-	%	Disparity Ratios	
	Loans	Backed	GBLs	Loans	Backed	GBLs	Loans	Backed	GBLs	Black/	Latino/
	#	Loans		#	Loans					White	White
Fall River	4	3	75.0%	4	2	50.0%	290	157	54.1%	1.39	0.92
Freetown	0	0	na	1	1	100.0%	58	25	43.1%	na	2.32
Mansfield	3	3	100.0%	3	1	33.3%	120	42	35.0%	2.86	0.95
New Bedford	26	13	50.0%	34	27	79.4%	353	196	55.5%	0.90	1.43
North Attleborough	3	2	66.7%	1	1	100.0%	183	72	39.3%	1.69	2.54
Norton	3	1	33.3%	6	2	33.3%	130	49	37.7%	0.88	0.88
Raynham	4	1	25.0%	2	1	50.0%	87	35	40.2%	0.62	1.24
Rehobeth	1	0	0.0%	1	1	na	55	20	36.4%	0.00	na
Seekonk	3	2	66.7%	3	1	na	110	49	44.5%	1.50	na
Somerset	0	0	na	1	1	100.0%	100	43	43.0%	na	2.33
Swansea	1	0	0.0%	1	1	100.0%	119	58	48.7%	0.00	2.05
Taunton	17	11	64.7%	15	14	93.3%	346	171	49.4%	1.31	1.89
Westport	1	1	100.0%	0	0	na	86	27	31.4%	3.19	na
Dukes County											
Edgartown	0	0	na	0	0	na	14	1	7.1%	na	na
Oak Bluffs	1	0	0.0%	0	0	na	15	4	26.7%	0.00	na
Tisbury	0	0	na	0	0	na	18	2	11.1%	na	na
Aq/Chil/Gos/WTis*	0	0	na	0	0	na	24	1	4.2%	na	na
Essex County											
Amesbury	1	0	0.0%	3	1	33.3%	137	52	38.0%	0.00	0.88
Andover	0	0	na	5	2	40.0%	225	49	21.8%	na	1.84
Beverly	6	5	83.3%	5	2	40.0%	275	90	32.7%	2.55	1.22
Boxford	0	0	na	0	0	na	63	10	15.9%	na	na
Danvers	0	0	na	3	2	66.7%	210	67	31.9%	na	2.09
Essex	1	1	100.0%	1	1	100.0%	35	3	8.6%	11.67	11.67
Georgetown	1	0	0.0%	1	0	0.0%	65	17	26.2%	0.00	0.00
Gloucester	1	0	0.0%	1	0	0.0%	179	59	33.0%	0.00	0.00
Groveland	0	0	na	0	0	na	44	15	34.1%	na	na
Hamilton	0	0	na	1	0	0.0%	60	15	25.0%	na	0.00
Haverhill	7	2	28.6%	46	39	84.8%	412	190	46.1%	0.62	1.84
Ipswich	0	0	na	1	0	0.0%	114	26	22.8%	na	0.00
Lawrence	6	5	83.3%	328	270	82.3%	62	43	69.4%	1.20	1.19
Lynn	40	26	65.0%	126	101	80.2%	295	162	54.9%	1.18	1.46
Lynnfield	2	0	0.0%	2	1	50.0%	103	18	17.5%	0.00	2.86
Manchester BTS	0	0	na	0	0	na	55	3	5.5%	na	na
Marblehead	1	0	0.0%	2	2	100.0%	134	24	17.9%	0.00	5.58
Merrimac	0	0	na	1	0	0.0%	54	21	38.9%	na	0.00
Methuen	6	4	66.7%	60	46	76.7%	271	128	47.2%	1.41	1.62
Middleton	0	0	na	0	0	na	65	11	16.9%	na	na
Nahant	0	0	na	0	0	na	21	8	38.1%	na	na
Newbury	0	0	na	0	0	na	44	5	11.4%	na	na
Newburyport	0	0	na	1	0	0.0%	183	35	19.1%	na	0.00
North Andover	5	1	20.0%	8	7	87.5%	208	45	21.6%	0.92	4.04
Peabody	1	1	100.0%	16	8	50.0%	245	103	42.0%	2.38	1.19
Rockport	0	0	na	0	0	na	41	6	14.6%	na	na
Rowley	0	0	na	0	0	na	39	14	35.9%	na	na
Salem	6	3	50.0%	11	9	81.8%	282	101	35.8%	1.40	2.28

SUPPLEMENTAL TABLE 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Salisbury	0	0	na	1	0	0.0%	48	20	41.7%	na	0.00
Saugus	6	5	83.3%	10	5	50.0%	163	66	40.5%	2.06	1.23
Swampscott	3	3	100.0%	5	2	40.0%	95	22	23.2%	4.32	1.73
Topsfield	0	0	na	0	0	na	56	13	23.2%	na	na
Wenham	0	0	na	0	0	na	29	7	24.1%	na	na
West Newbury	0	0	na	0	0	na	40	7	17.5%	na	na
Franklin County											
Deerfield	0	0	na	1	1	100.0%	24	3	12.5%	na	8.00
Greenfield	1	0	0.0%	0	0	na	105	36	34.3%	0.00	na
Montague	0	0	na	2	1	50.0%	44	17	38.6%	na	1.29
Northfield	0	0	na	0	0	na	24	9	37.5%	na	na
Orange	0	0	na	0	0	na	39	21	53.8%	na	na
Ash/Buck/Cnwy/Sher*	0	0	na	0	0	na	30	5	16.7%	na	na
Bernstn/Gill/Leyden*	0	0	na	0	0	na	30	9	30.0%	na	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	17	2	11.8%	na	na
Ervng/Warwck/Wend*	0	0	na	0	0	na	18	6	33.3%	na	na
Lev/NSal/Shutes*	0	0	na	1	0	0.0%	31	12	38.7%	na	0.00
Sunderlnd/Whately*	0	0	na	0	0	na	21	5	23.8%	na	na
Hampden County											
Agawam	1	0	0.0%	5	4	80.0%	190	69	36.3%	0.00	2.20
Chicopee	7	4	57.1%	25	17	68.0%	347	163	47.0%	1.22	1.45
East Longmeadow	2	1	50.0%	2	2	100.0%	114	42	36.8%	1.36	2.71
Hampden	1	0	0.0%	1	0	0.0%	30	9	30.0%	0.00	0.00
Holyoke	0	0	na	26	18	69.2%	117	40	34.2%	na	2.03
Longmeadow	0	0	na	2	2	100.0%	140	25	17.9%	na	5.60
Ludlow	1	0	0.0%	2	1	50.0%	119	45	37.8%	0.00	1.32
Monson	0	0	na	1	1	100.0%	70	32	45.7%	na	2.19
Palmer	1	0	0.0%	2	2	100.0%	87	51	58.6%	0.00	1.71
Southwick	0	0	na	0	0	na	64	20	31.3%	na	na
Springfield	124	99	79.8%	192	150	78.1%	427	253	59.3%	1.35	1.32
West Springfield	1	1	100.0%	9	3	33.3%	146	69	47.3%	2.12	0.71
Westfield	2	0	0.0%	5	3	60.0%	234	88	37.6%	0.00	1.60
Wilbraham	1	0	0.0%	4	1	25.0%	106	26	24.5%	0.00	1.02
Bln/Chs/Grnv/Mnt/Rus/Tol*	0	0	na	0	0	na	45	19	42.2%	na	na
Brmfld/Holnd/Wales*	0	0	na	2	0	0.0%	68	30	44.1%	na	0.00
Hampshire County											
Amherst	5	1	20.0%	5	0	0.0%	83	7	8.4%	2.37	0.00
Belchertown	1	1	100.0%	4	0	0.0%	121	35	28.9%	3.46	0.00
Easthampton	0	0	na	2	1	50.0%	114	32	28.1%	na	1.78
Granby	0	0	na	1	1	100.0%	51	15	29.4%	na	3.40
Hadley	1	0	0.0%	0	0	na	37	5	13.5%	0.00	na
Hatfield	0	0	na	1	1	100.0%	18	2	11.1%	na	9.00
Northampton	3	0	0.0%	9	2	22.2%	165	23	13.9%	0.00	1.59
Pelham	0	0	na	0	0	na	7	0	0.0%	na	na
South Hadley	4	2	50.0%	0	0	na	131	31	23.7%	2.11	na
Southampton	0	0	na	0	0	na	67	10	14.9%	na	na
Ware	0	0	na	2	1	50.0%	54	29	53.7%	na	0.93

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in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	1	0	0.0%	59	17	28.8%	na
Cum/Midfld/Pinfld/Worth*	0	0	na	0	0	na	13	3	23.1%	na	na
Middlesex County											
Acton	2	0	0.0%	4	1	25.0%	136	18	13.2%	0.00	1.89
Arlington	2	1	50.0%	4	1	25.0%	341	38	11.1%	4.49	2.24
Ashby	0	0	na	0	0	na	12	5	41.7%	na	na
Ashland	2	1	50.0%	6	4	66.7%	125	45	36.0%	1.39	1.85
Ayer	2	1	50.0%	0	0	na	69	20	29.0%	1.73	na
Bedford	1	1	100.0%	1	0	0.0%	70	10	14.3%	7.00	0.00
Belmont	1	0	0.0%	1	0	0.0%	158	5	3.2%	0.00	0.00
Billerica	5	1	20.0%	12	8	66.7%	247	111	44.9%	0.45	1.48
Boxborough	1	0	0.0%	2	1	50.0%	25	3	12.0%	0.00	4.17
Burlington	1	1	100.0%	4	3	75.0%	134	35	26.1%	3.83	2.87
Cambridge	16	0	0.0%	20	3	15.0%	461	18	3.9%	0.00	3.84
Carlisle	0	0	na	1	0	0.0%	29	3	10.3%	na	0.00
Chelmsford	0	0	na	4	2	50.0%	211	74	35.1%	na	1.43
Concord	2	0	0.0%	2	0	0.0%	123	10	8.1%	0.00	0.00
Dracut	11	7	63.6%	3	2	66.7%	215	94	43.7%	1.46	1.52
Dunstable	0	0	na	0	0	na	17	6	35.3%	na	na
Everett	20	14	70.0%	51	30	58.8%	85	48	56.5%	1.24	1.04
Framingham	13	7	53.8%	37	24	64.9%	324	100	30.9%	1.74	2.10
Groton	0	0	na	0	0	na	89	22	24.7%	na	na
Holliston	1	0	0.0%	1	0	0.0%	100	29	29.0%	0.00	0.00
Hopkinton	4	1	25.0%	6	2	33.3%	124	18	14.5%	1.72	2.30
Hudson	1	1	100.0%	7	5	71.4%	140	45	32.1%	3.11	2.22
Lexington	2	1	50.0%	3	0	0.0%	192	7	3.6%	13.71	0.00
Lincoln	0	0	na	1	0	0.0%	28	2	7.1%	na	0.00
Littleton	0	0	na	0	0	na	70	15	21.4%	na	na
Lowell	14	9	64.3%	37	25	67.6%	344	157	45.6%	1.41	1.48
Malden	34	21	61.8%	20	15	75.0%	159	80	50.3%	1.23	1.49
Marlborough	6	3	50.0%	19	15	78.9%	218	94	43.1%	1.16	1.83
Maynard	0	0	na	0	0	na	92	33	35.9%	na	na
Medford	8	7	87.5%	10	3	30.0%	284	81	28.5%	3.07	1.05
Melrose	4	3	75.0%	1	0	0.0%	219	42	19.2%	3.91	0.00
Natick	9	4	44.4%	10	3	30.0%	304	55	18.1%	2.46	1.66
Newton	5	1	20.0%	11	0	0.0%	493	30	6.1%	3.29	0.00
North Reading	1	1	100.0%	1	0	0.0%	97	31	32.0%	3.13	0.00
Pepperell	0	0	na	2	1	50.0%	69	32	46.4%	na	1.08
Reading	1	0	0.0%	4	3	75.0%	184	39	21.2%	0.00	3.54
Sherborn	0	0	na	0	0	na	28	0	0.0%	na	na
Shirley	2	2	100.0%	1	1	100.0%	52	19	36.5%	2.74	2.74
Somerville	4	3	75.0%	23	6	26.1%	389	58	14.9%	5.03	1.75
Stoneham	3	1	33.3%	2	0	0.0%	141	30	21.3%	1.57	0.00
Stow	0	0	na	1	0	0.0%	69	14	20.3%	na	0.00
Sudbury	0	0	na	3	0	0.0%	147	8	5.4%	na	0.00
Tewksbury	3	1	33.3%	6	3	50.0%	220	84	38.2%	0.87	1.31
Townsend	0	0	na	1	1	100.0%	48	25	52.1%	na	1.92

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Tyngsborough	3	3	100.0%	3	0	0.0%	98	52	53.1%	1.88	0.00
Wakefield	1	0	0.0%	1	0	0.0%	184	47	25.5%	0.00	0.00
Waltham	8	5	62.5%	6	1	16.7%	320	89	27.8%	2.25	0.60
Watertown	6	2	33.3%	8	2	25.0%	194	36	18.6%	1.80	1.35
Wayland	0	0	na	2	0	0.0%	97	12	12.4%	na	0.00
Westford	2	1	50.0%	3	2	66.7%	143	28	19.6%	2.55	3.40
Weston	1	0	0.0%	0	0	na	73	1	1.4%	0.00	na
Wilmington	3	3	100.0%	4	2	50.0%	136	55	40.4%	2.47	1.24
Winchester	0	0	na	1	0	0.0%	189	8	4.2%	na	0.00
Woburn	6	5	83.3%	10	5	50.0%	224	83	37.1%	2.25	1.35
Nantucket County											
Nantucket	0	0	na	1	1	100.0%	42	6	14.3%	na	7.00
Norfolk County											
Avon	3	2	66.7%	0	0	na	22	12	54.5%	1.22	na
Bellingham	1	0	0.0%	3	1	33.3%	130	56	43.1%	0.00	0.77
Braintree	6	4	66.7%	3	2	66.7%	193	64	33.2%	2.01	2.01
Brookline	6	1	16.7%	10	1	10.0%	358	18	5.0%	3.31	1.99
Canton	9	5	55.6%	3	1	33.3%	151	34	22.5%	2.47	1.48
Cohasset	0	0	na	0	0	na	80	8	10.0%	na	na
Dedham	13	9	69.2%	9	5	55.6%	155	49	31.6%	2.19	1.76
Dover	0	0	na	1	0	0.0%	42	3	7.1%	na	0.00
Foxborough	3	2	66.7%	3	0	0.0%	109	36	33.0%	2.02	0.00
Franklin	3	1	33.3%	2	1	50.0%	225	60	26.7%	1.25	1.88
Holbrook	11	8	72.7%	6	5	83.3%	73	47	64.4%	1.13	1.29
Medfield	0	0	na	6	1	16.7%	110	15	13.6%	na	1.22
Medway	1	0	0.0%	1	0	0.0%	95	38	40.0%	0.00	0.00
Millis	0	0	na	1	0	0.0%	54	21	38.9%	na	0.00
Milton	31	21	67.7%	7	4	57.1%	162	35	21.6%	3.14	2.64
Needham	1	0	0.0%	2	0	0.0%	253	12	4.7%	0.00	0.00
Norfolk	0	0	na	2	1	50.0%	99	25	25.3%	na	1.98
Norwood	2	0	0.0%	6	3	50.0%	156	39	25.0%	0.00	2.00
Plainville	0	0	na	0	0	na	65	33	50.8%	na	na
Quincy	14	3	21.4%	10	5	50.0%	357	118	33.1%	0.65	1.51
Randolph	78	44	56.4%	16	9	56.3%	69	37	53.6%	1.05	1.05
Sharon	2	1	50.0%	4	0	0.0%	105	20	19.0%	2.63	0.00
Stoughton	23	13	56.5%	4	1	25.0%	158	59	37.3%	1.51	0.67
Walpole	1	0	0.0%	2	1	50.0%	207	44	21.3%	0.00	2.35
Wellesley	0	0	na	7	0	0.0%	216	7	3.2%	na	0.00
Westwood	1	0	0.0%	1	0	0.0%	97	17	17.5%	0.00	0.00
Weymouth	5	4	80.0%	10	7	70.0%	351	153	43.6%	1.84	1.61
Wrentham	0	0	na	1	0	0.0%	81	27	33.3%	na	0.00
Plymouth County											
Abington	3	2	66.7%	3	2	66.7%	95	41	43.2%	1.54	1.54
Bridgewater	4	1	25.0%	2	2	100.0%	158	59	37.3%	0.67	2.68
Brockton	226	184	81.4%	59	53	89.8%	257	165	64.2%	1.27	1.40
Carver	0	0	na	0	0	na	67	31	46.3%	na	na
Duxbury	0	0	na	1	0	0.0%	114	17	14.9%	na	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share	
	All	Gov't-	%	All	Gov't-	%	All	Gov't-	%	Black/ White	Latino/ White
	Loans #	Backed Loans	GBLs	Loans #	Backed Loans	GBLs	Loans	Backed Loans	GBLs		
East Bridgewater	0	0	na	2	2	100.0%	89	48	53.9%	na	1.85
Halifax	0	0	na	0	0	na	57	28	49.1%	na	na
Hanover	0	0	na	1	1	100.0%	111	30	27.0%	na	3.70
Hanson	1	0	0.0%	1	1	100.0%	74	28	37.8%	0.00	2.64
Hingham	0	0	na	1	0	0.0%	217	24	11.1%	na	0.00
Hull	1	0	0.0%	2	2	100.0%	61	22	36.1%	0.00	2.77
Kingston	1	0	0.0%	0	0	na	103	43	41.7%	0.00	na
Lakeville	0	0	na	2	0	0.0%	85	39	45.9%	na	0.00
Marion	0	0	na	0	0	na	33	7	21.2%	na	na
Marshfield	0	0	na	2	1	50.0%	182	47	25.8%	na	1.94
Mattapoisett	0	0	na	1	1	100.0%	37	10	27.0%	na	3.70
Middleborough	2	2	100.0%	2	1	50.0%	148	54	36.5%	2.74	1.37
Norwell	1	0	0.0%	0	0	na	79	12	15.2%	0.00	na
Pembroke	0	0	na	1	1	100.0%	124	59	47.6%	na	2.10
Plymouth	1	0	0.0%	4	3	75.0%	431	168	39.0%	0.00	1.92
Plympton	0	0	na	0	0	na	15	5	33.3%	na	na
Rochester	1	0	0.0%	0	0	na	33	12	36.4%	0.00	na
Rockland	1	1	100.0%	4	1	25.0%	124	59	47.6%	2.10	0.53
Scituate	0	0	na	2	1	50.0%	175	34	19.4%	na	2.57
Wareham	2	1	50.0%	3	2	66.7%	120	69	57.5%	0.87	1.16
West Bridgewater	3	3	100.0%	2	1	50.0%	37	19	51.4%	1.95	0.97
Whitman	3	1	33.3%	1	0	0.0%	82	49	59.8%	0.56	0.00
Suffolk County											
Boston	332	166	50.0%	212	105	49.5%	2,548	456	17.9%	2.79	2.77
Chelsea	7	5	71.4%	76	46	60.5%	83	32	38.6%	1.85	1.57
Revere	22	16	72.7%	109	77	70.6%	159	75	47.2%	1.54	1.50
Winthrop	2	2	100.0%	5	4	80.0%	104	40	38.5%	2.60	2.08
Worcester County											
Ashburnham	1	0	0.0%	1	1	100.0%	43	15	34.9%	0.00	2.87
Athol	0	0	na	2	2	100.0%	61	30	49.2%	na	2.03
Auburn	0	0	na	4	2	50.0%	112	49	43.8%	na	1.14
Barre	0	0	na	0	0	na	27	10	37.0%	na	na
Berlin	0	0	na	0	0	na	20	1	5.0%	na	na
Blackstone	0	0	na	1	1	100.0%	61	33	54.1%	na	1.85
Bolton	0	0	na	0	0	na	59	8	13.6%	na	na
Boylston	0	0	na	0	0	na	36	8	22.2%	na	na
Brookfield	0	0	na	0	0	na	16	8	50.0%	na	na
Charlton	1	1	100.0%	2	2	100.0%	112	50	44.6%	2.24	2.24
Clinton	0	0	na	4	2	50.0%	80	40	50.0%	na	1.00
Douglas	0	0	na	0	0	na	57	20	35.1%	na	na
Dudley	2	1	50.0%	4	2	50.0%	56	27	48.2%	1.04	1.04
East Brookfield	0	0	na	0	0	na	17	6	35.3%	na	na
Fitchburg	4	4	100.0%	48	37	77.1%	165	77	46.7%	2.14	1.65
Gardner	2	2	100.0%	6	4	66.7%	103	47	45.6%	2.19	1.46
Grafton	3	0	0.0%	1	0	0.0%	121	31	25.6%	0.00	0.00
Harvard	0	0	na	3	0	0.0%	39	5	12.8%	na	0.00
Holden	1	1	100.0%	3	2	66.7%	160	38	23.8%	4.21	2.81

SUPPLEMENTAL TABLE 6
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/	Latino/
										White	White
Hopedale	0	0	na	0	0	na	67	24	35.8%	na	na
Hubbardston	0	0	na	0	0	na	30	7	23.3%	na	na
Lancaster	0	0	na	1	1	100.0%	41	10	24.4%	na	4.10
Leicester	0	0	na	5	3	60.0%	66	33	50.0%	na	1.20
Leominster	7	5	71.4%	22	13	59.1%	206	81	39.3%	1.82	1.50
Lunenburg	1	0	0.0%	1	1	100.0%	70	32	45.7%	0.00	2.19
Mendon	1	1	100.0%	0	0	na	25	7	28.0%	3.57	na
Milford	5	3	60.0%	8	5	62.5%	172	73	42.4%	1.41	1.47
Millbury	3	2	66.7%	0	0	na	91	39	42.9%	1.56	na
Millville	0	0	na	0	0	na	22	14	63.6%	na	na
North Brookfield	1	1	100.0%	0	0	na	31	14	45.2%	2.21	na
Northborough	0	0	na	0	0	na	97	28	28.9%	na	na
Northbridge	0	0	na	0	0	na	104	34	32.7%	na	na
Oxford	2	1	50.0%	1	1	100.0%	100	41	41.0%	1.22	2.44
Paxton	0	0	na	2	1	50.0%	26	5	19.2%	na	2.60
Princeton	0	0	na	0	0	na	24	3	12.5%	na	na
Shrewsbury	1	0	0.0%	7	1	14.3%	219	53	24.2%	0.00	0.59
Southborough	0	0	na	1	0	0.0%	60	10	16.7%	na	0.00
Southbridge	0	0	na	11	7	63.6%	69	36	52.2%	na	1.22
Spencer	1	1	100.0%	1	0	0.0%	72	33	45.8%	2.18	0.00
Sterling	1	0	0.0%	0	0	na	51	11	21.6%	0.00	na
Sturbridge	0	0	na	0	0	na	72	27	37.5%	na	na
Sutton	0	0	na	0	0	na	83	19	22.9%	na	na
Templeton	0	0	na	1	0	0.0%	48	25	52.1%	na	0.00
Upton	0	0	na	0	0	na	64	15	23.4%	na	na
Uxbridge	1	1	100.0%	0	0	na	115	32	27.8%	3.59	na
Warren	0	0	na	1	1	100.0%	20	10	50.0%	na	2.00
Webster	4	3	75.0%	5	5	100.0%	82	45	54.9%	1.37	1.82
West Boylston	1	0	0.0%	0	0	na	55	17	30.9%	0.00	na
West Brookfield	0	0	na	0	0	na	22	7	31.8%	na	na
Westborough	0	0	na	2	0	0.0%	76	12	15.8%	na	0.00
Westminster	0	0	na	1	1	100.0%	48	18	37.5%	na	2.67
Worcester	89	63	70.8%	108	66	61.1%	666	320	48.0%	1.47	1.27
Hardwick/NwBrntree*	0	0	na	0	0	na	14	3	21.4%	na	na
Oakham/Rutland*	1	0	0.0%	2	1	50.0%	79	36	45.6%	0.00	1.10
Petersham/Philipston*	0	0	na	0	0	na	13	3	23.1%	na	na
Winchendon/Rylston*	1	0	0.0%	1	1	100.0%	61	35	57.4%	0.00	1.74

* 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 "% GBL" and "GBL Share Disparity Ratio" are marked "na," for "not applicable." The cell for "GBL Disparity Ratio" is also marked "na" when the "% GBL" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 7
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Barnstable County												
Barnstable	290	190	100	1.7%	1.1%	3.0%	2.8%	1.1%	6.0%	85.5%	89.5%	78.0%
Bourne	110	77	33	0.0%	0.0%	0.0%	0.9%	0.0%	3.0%	88.2%	93.5%	75.8%
Brewster	52	40	12	0.0%	0.0%	0.0%	1.9%	0.0%	8.3%	90.4%	90.0%	91.7%
Chatham	23	20	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	95.0%	100.0%
Dennis	68	52	16	0.0%	0.0%	0.0%	2.9%	1.9%	6.3%	88.2%	86.5%	93.8%
Eastham	16	15	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.5%	86.7%	100.0%
Falmouth	205	160	45	1.0%	1.3%	0.0%	2.0%	1.9%	2.2%	88.3%	86.9%	93.3%
Harwich	76	61	15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.5%	90.2%	86.7%
Mashpee	103	67	36	1.9%	1.5%	2.8%	0.0%	0.0%	0.0%	86.4%	83.6%	91.7%
Orleans	26	24	2	0.0%	0.0%	0.0%	3.8%	4.2%	0.0%	96.2%	95.8%	100.0%
Provincetown	23	21	2	0.0%	0.0%	0.0%	4.3%	4.8%	0.0%	87.0%	85.7%	100.0%
Sandwich	175	108	67	1.1%	0.9%	1.5%	1.1%	1.9%	0.0%	88.6%	86.1%	92.5%
Yarmouth	164	115	49	1.8%	0.9%	4.1%	1.8%	1.7%	2.0%	88.4%	88.7%	87.8%
Truro/Wellfleet*	22	21	1	4.5%	4.8%	0.0%	0.0%	0.0%	0.0%	90.9%	90.5%	100.0%
Berkshire County												
Adams	61	53	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.7%	96.2%	100.0%
Cheshire	32	30	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Clarksburg	10	9	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Dalton	62	56	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.4%	98.2%	100.0%
Great Barrington	34	34	0	0.0%	0.0%	na	0.0%	0.0%	na	88.2%	88.2%	na
Hinsdale	15	11	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Lanesborough	26	24	2	0.0%	0.0%	0.0%	3.8%	4.2%	0.0%	92.3%	91.7%	100.0%
Lee	36	29	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	89.7%	100.0%
Lenox	32	31	1	0.0%	0.0%	0.0%	3.1%	3.2%	0.0%	87.5%	87.1%	100.0%
New Marlborough	3	2	1	0.0%	0.0%	0.0%	0.0%	0.0%	na	66.7%	50.0%	na
North Adams	73	53	20	0.0%	0.0%	0.0%	1.4%	1.9%	0.0%	94.5%	94.3%	95.0%
Pittsfield	291	256	35	1.7%	0.8%	8.6%	3.8%	3.9%	2.9%	90.0%	90.6%	85.7%
Sheffield	19	16	3	5.3%	6.3%	0.0%	0.0%	0.0%	na	89.5%	87.5%	na
Stockbridge	12	10	2	0.0%	0.0%	0.0%	0.0%	0.0%	na	83.3%	80.0%	na
West Stockbridge	9	7	2	0.0%	0.0%	0.0%	0.0%	0.0%	na	88.9%	100.0%	na
Williamstown	43	42	1	0.0%	0.0%	0.0%	4.7%	4.8%	0.0%	88.4%	88.1%	100.0%
Alfrd/Egmt/MtWsh*	11	10	1	0.0%	0.0%	0.0%	0.0%	0.0%	na	81.8%	90.0%	na
Becket/Washington*	16	13	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Florida/Savoy*	6	6	0	0.0%	0.0%	na	0.0%	0.0%	na	83.3%	83.3%	na
Hncok/NAsh/Rchmd*	15	14	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Monterey/Tyringham*	6	6	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
Otis/Sandisfield*	10	9	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Peru/Windsor*	12	11	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	90.9%	100.0%
Bristol County												
Acushnet	62	27	35	0.0%	0.0%	0.0%	1.6%	0.0%	2.9%	95.2%	96.3%	94.3%
Attleboro	342	168	174	4.4%	1.8%	6.9%	3.8%	3.6%	4.0%	83.9%	85.1%	82.8%
Berkley	50	27	23	0.0%	0.0%	0.0%	2.0%	0.0%	4.3%	92.0%	92.6%	91.3%
Dartmouth	179	107	72	0.6%	0.9%	0.0%	2.2%	2.8%	1.4%	89.4%	87.9%	91.7%
Dighton	59	38	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.4%	92.1%	76.2%
Easton	212	152	60	2.8%	2.0%	5.0%	1.4%	1.3%	1.7%	85.4%	88.2%	78.3%
Fairhaven	108	61	47	0.9%	1.6%	0.0%	1.9%	0.0%	4.3%	89.8%	90.2%	89.4%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Fall River	320	141	179	1.3%	0.7%	1.7%	1.3%	1.4%	1.1%	90.6%	94.3%	87.7%
Freetown	61	33	28	0.0%	0.0%	0.0%	1.6%	0.0%	3.6%	95.1%	100.0%	89.3%
Mansfield	142	88	54	2.1%	0.0%	5.6%	2.1%	2.3%	1.9%	84.5%	88.6%	77.8%
New Bedford	447	199	248	5.8%	6.5%	5.2%	7.6%	3.5%	10.9%	79.0%	78.9%	79.0%
North Attleborough	214	134	80	1.4%	0.7%	2.5%	0.5%	0.0%	1.3%	85.5%	82.8%	90.0%
Norton	150	91	59	2.0%	2.2%	1.7%	4.0%	4.4%	3.4%	86.7%	89.0%	83.1%
Raynham	105	61	44	3.8%	4.9%	2.3%	1.9%	1.6%	2.3%	82.9%	85.2%	79.5%
Rehobeth	59	37	22	1.7%	2.7%	0.0%	1.7%	0.0%	4.5%	93.2%	94.6%	90.9%
Seekonk	124	68	56	2.4%	1.5%	3.6%	2.4%	2.9%	1.8%	88.7%	89.7%	87.5%
Somerset	108	61	47	0.0%	0.0%	0.0%	0.9%	0.0%	2.1%	92.6%	93.4%	91.5%
Swansea	125	64	61	0.8%	1.6%	0.0%	0.8%	0.0%	1.6%	95.2%	95.3%	95.1%
Taunton	416	197	219	4.1%	3.0%	5.0%	3.6%	0.5%	6.4%	83.2%	88.8%	78.1%
Westport	91	62	29	1.1%	0.0%	3.4%	0.0%	0.0%	0.0%	94.5%	95.2%	93.1%
Dukes County												
Edgartown	14	13	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Oak Bluffs	20	14	6	5.0%	7.1%	0.0%	0.0%	0.0%	0.0%	75.0%	78.6%	66.7%
Tisbury	21	19	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.7%	84.2%	100.0%
Aq/Chil/Gos/WTis*	28	26	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.7%	88.5%	50.0%
Essex County												
Amesbury	154	97	57	0.6%	1.0%	0.0%	1.9%	2.1%	1.8%	89.0%	87.6%	91.2%
Andover	331	276	55	0.0%	0.0%	0.0%	1.5%	1.1%	3.6%	68.0%	63.8%	89.1%
Beverly	318	210	108	1.9%	0.5%	4.6%	1.6%	1.4%	1.9%	86.5%	88.1%	83.3%
Boxford	73	61	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.3%	86.9%	83.3%
Danvers	238	160	78	0.0%	0.0%	0.0%	1.3%	0.6%	2.6%	88.2%	89.4%	85.9%
Essex	39	34	5	2.6%	0.0%	20.0%	2.6%	0.0%	20.0%	89.7%	94.1%	60.0%
Georgetown	74	52	22	1.4%	1.9%	0.0%	1.4%	1.9%	0.0%	87.8%	92.3%	77.3%
Gloucester	190	128	62	0.5%	0.8%	0.0%	0.5%	0.8%	0.0%	94.2%	93.8%	95.2%
Groveland	48	31	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	93.5%	88.2%
Hamilton	68	51	17	0.0%	0.0%	0.0%	1.5%	2.0%	0.0%	88.2%	88.2%	88.2%
Haverhill	532	278	254	1.3%	1.8%	0.8%	8.6%	2.5%	15.4%	77.4%	79.9%	74.8%
Ipswich	124	95	29	0.0%	0.0%	0.0%	0.8%	1.1%	0.0%	91.9%	92.6%	89.7%
Lawrence	423	90	333	1.4%	1.1%	1.5%	77.5%	64.4%	81.1%	14.7%	21.1%	12.9%
Lynn	561	210	351	7.1%	6.7%	7.4%	22.5%	11.9%	28.8%	52.6%	63.3%	46.2%
Lynnfield	123	103	20	1.6%	1.9%	0.0%	1.6%	1.0%	5.0%	83.7%	82.5%	90.0%
Manchester BTS	58	55	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.8%	94.5%	100.0%
Marblehead	165	138	27	0.6%	0.7%	0.0%	1.2%	0.0%	7.4%	81.2%	79.7%	88.9%
Merrimac	60	38	22	0.0%	0.0%	0.0%	1.7%	2.6%	0.0%	90.0%	86.8%	95.5%
Methuen	379	179	200	1.6%	1.1%	2.0%	15.8%	7.8%	23.0%	71.5%	79.9%	64.0%
Middleton	71	59	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.5%	91.5%	91.7%
Nahant	25	16	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.0%	81.3%	88.9%
Newbury	50	44	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.0%	88.6%	83.3%
Newburyport	199	162	37	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	92.0%	91.4%	94.6%
North Andover	262	198	64	1.9%	2.0%	1.6%	3.1%	0.5%	10.9%	79.4%	82.3%	70.3%
Peabody	295	174	121	0.3%	0.0%	0.8%	5.4%	4.6%	6.6%	83.1%	81.6%	85.1%
Rockport	43	37	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.3%	94.6%	100.0%
Rowley	43	28	15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.7%	89.3%	93.3%
Salem	339	209	130	1.8%	1.4%	2.3%	3.2%	1.0%	6.9%	83.2%	86.6%	77.7%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Salisbury	57	33	24	0.0%	0.0%	0.0%	1.8%	3.0%	0.0%	84.2%	84.8%	83.3%
Saugus	205	122	83	2.9%	0.8%	6.0%	4.9%	4.1%	6.0%	79.5%	79.5%	79.5%
Swampscott	124	91	33	2.4%	0.0%	9.1%	4.0%	3.3%	6.1%	76.6%	80.2%	66.7%
Topsfield	59	46	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.9%	93.5%	100.0%
Wenham	30	23	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.7%	95.7%	100.0%
West Newbury	44	37	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	89.2%	100.0%
Franklin County												
Deerfield	27	23	4	0.0%	0.0%	0.0%	3.7%	0.0%	25.0%	88.9%	91.3%	75.0%
Greenfield	115	76	39	0.9%	1.3%	0.0%	0.0%	0.0%	0.0%	91.3%	90.8%	92.3%
Montague	49	31	18	0.0%	0.0%	0.0%	4.1%	3.2%	5.6%	89.8%	87.1%	94.4%
Northfield	27	18	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	83.3%	100.0%
Orange	40	18	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.5%	100.0%	95.5%
Ash/Buck/Cnwy/Sher*	32	27	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.8%	92.6%	100.0%
Bernstn/Gill/Leyden*	31	22	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	95.5%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	20	17	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.0%	88.2%	66.7%
Ervng/Warwck/Wend*	19	12	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.7%	100.0%	85.7%
Lev/NSal/Shutes*	33	21	12	0.0%	0.0%	0.0%	3.0%	4.8%	0.0%	93.9%	90.5%	100.0%
Sunderlnd/Whately*	21	16	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Hampden County												
Agawam	219	140	79	0.5%	0.7%	0.0%	2.3%	0.7%	5.1%	86.8%	86.4%	87.3%
Chicopee	392	203	189	1.8%	1.5%	2.1%	6.4%	3.9%	9.0%	88.5%	90.6%	86.2%
East Longmeadow	134	85	49	1.5%	1.2%	2.0%	1.5%	0.0%	4.1%	85.1%	84.7%	85.7%
Hampden	33	24	9	3.0%	4.2%	0.0%	3.0%	4.2%	0.0%	90.9%	87.5%	100.0%
Holyoke	149	87	62	0.0%	0.0%	0.0%	17.4%	9.2%	29.0%	78.5%	88.5%	64.5%
Longmeadow	159	129	30	0.0%	0.0%	0.0%	1.3%	0.0%	6.7%	88.1%	89.1%	83.3%
Ludlow	130	82	48	0.8%	1.2%	0.0%	1.5%	1.2%	2.1%	91.5%	90.2%	93.8%
Monson	76	41	35	0.0%	0.0%	0.0%	1.3%	0.0%	2.9%	92.1%	92.7%	91.4%
Palmer	96	40	56	1.0%	2.5%	0.0%	2.1%	0.0%	3.6%	90.6%	90.0%	91.1%
Southwick	65	45	20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.5%	97.8%	100.0%
Springfield	806	265	541	15.4%	9.4%	18.3%	23.8%	15.8%	27.7%	53.0%	65.7%	46.8%
West Springfield	176	93	83	0.6%	0.0%	1.2%	5.1%	6.5%	3.6%	83.0%	82.8%	83.1%
Westfield	253	156	97	0.8%	1.3%	0.0%	2.0%	1.3%	3.1%	92.5%	93.6%	90.7%
Wilbraham	124	92	32	0.8%	1.1%	0.0%	3.2%	3.3%	3.1%	85.5%	87.0%	81.3%
W/Chs/Grnv/Mnt/Rus/Tol*	47	26	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	100.0%	90.5%
Brmfld/Holnd/Wales*	73	41	32	0.0%	0.0%	0.0%	2.7%	4.9%	0.0%	93.2%	92.7%	93.8%
Hampshire County												
Amherst	107	98	9	4.7%	4.1%	11.1%	4.7%	5.1%	0.0%	77.6%	77.6%	77.8%
Belchertown	136	98	38	0.7%	0.0%	2.6%	2.9%	4.1%	0.0%	89.0%	87.8%	92.1%
Easthampton	122	88	34	0.0%	0.0%	0.0%	1.6%	1.1%	2.9%	93.4%	93.2%	94.1%
Granby	56	39	17	0.0%	0.0%	0.0%	1.8%	0.0%	5.9%	91.1%	92.3%	88.2%
Hadley	39	34	5	2.6%	2.9%	0.0%	0.0%	0.0%	0.0%	94.9%	94.1%	100.0%
Hatfield	20	17	3	0.0%	0.0%	0.0%	5.0%	0.0%	33.3%	90.0%	94.1%	66.7%
Northampton	192	167	25	1.6%	1.8%	0.0%	4.7%	4.2%	8.0%	85.9%	85.0%	92.0%
Pelham	7	7	0	0.0%	0.0%	na	0.0%	0.0%	na	100.0%	100.0%	na
South Hadley	144	110	34	2.8%	1.8%	5.9%	0.0%	0.0%	0.0%	91.0%	90.9%	91.2%
Southampton	71	58	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	98.3%	76.9%
Ware	60	29	31	0.0%	0.0%	0.0%	3.3%	3.4%	3.2%	90.0%	86.2%	93.5%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Chs/Gos/Hnt/Westh/Wmsb*	62	45	17	0.0%	0.0%	0.0%	1.6%	2.2%	0.0%	95.2%	93.3%	100.0%
Cum/Midfld/Plnfd/Worth*	13	10	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Middlesex County												
Acton	237	216	21	0.8%	0.9%	0.0%	1.7%	1.4%	4.8%	57.4%	54.6%	85.7%
Arlington	482	424	58	0.4%	0.2%	1.7%	0.8%	0.7%	1.7%	70.7%	71.5%	65.5%
Ashby	12	7	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Ashland	167	114	53	1.2%	0.9%	1.9%	3.6%	1.8%	7.5%	74.9%	70.2%	84.9%
Ayer	74	53	21	2.7%	1.9%	4.8%	0.0%	0.0%	0.0%	93.2%	92.5%	95.2%
Bedford	95	81	14	1.1%	0.0%	7.1%	1.1%	1.2%	0.0%	73.7%	74.1%	71.4%
Belmont	244	237	7	0.4%	0.4%	0.0%	0.4%	0.4%	0.0%	64.8%	64.6%	71.4%
Billerica	305	173	132	1.6%	2.3%	0.8%	3.9%	2.3%	6.1%	81.0%	78.6%	84.1%
Boxborough	39	34	5	2.6%	2.9%	0.0%	5.1%	2.9%	20.0%	64.1%	64.7%	60.0%
Burlington	194	146	48	0.5%	0.0%	2.1%	2.1%	0.7%	6.3%	69.1%	67.8%	72.9%
Cambridge	692	661	31	2.3%	2.4%	0.0%	2.9%	2.6%	9.7%	66.6%	67.0%	58.1%
Carlisle	42	39	3	0.0%	0.0%	0.0%	2.4%	2.6%	0.0%	69.0%	66.7%	100.0%
Chelmsford	271	186	85	0.0%	0.0%	0.0%	1.5%	1.1%	2.4%	77.9%	73.7%	87.1%
Concord	154	144	10	1.3%	1.4%	0.0%	1.3%	1.4%	0.0%	79.9%	78.5%	100.0%
Dracut	264	143	121	4.2%	2.8%	5.8%	1.1%	0.7%	1.7%	81.4%	84.6%	77.7%
Dunstable	19	13	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.5%	84.6%	100.0%
Everett	199	85	114	10.1%	7.1%	12.3%	25.6%	24.7%	26.3%	42.7%	43.5%	42.1%
Framingham	443	287	156	2.9%	2.1%	4.5%	8.4%	4.5%	15.4%	73.1%	78.0%	64.1%
Groton	103	78	25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.4%	85.9%	88.0%
Holliston	121	90	31	0.8%	1.1%	0.0%	0.8%	1.1%	0.0%	82.6%	78.9%	93.5%
Hopkinton	178	156	22	2.2%	1.9%	4.5%	3.4%	2.6%	9.1%	69.7%	67.9%	81.8%
Hudson	169	116	53	0.6%	0.0%	1.9%	4.1%	1.7%	9.4%	82.8%	81.9%	84.9%
Lexington	350	337	13	0.6%	0.3%	7.7%	0.9%	0.9%	0.0%	54.9%	54.9%	53.8%
Lincoln	41	39	2	0.0%	0.0%	0.0%	2.4%	2.6%	0.0%	68.3%	66.7%	100.0%
Littleton	86	68	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.4%	80.9%	83.3%
Lowell	592	310	282	2.4%	1.6%	3.2%	6.3%	3.9%	8.9%	58.1%	60.3%	55.7%
Malden	323	181	142	10.5%	7.2%	14.8%	6.2%	2.8%	10.6%	49.2%	43.6%	56.3%
Marlborough	282	158	124	2.1%	1.9%	2.4%	6.7%	2.5%	12.1%	77.3%	78.5%	75.8%
Maynard	109	69	40	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.4%	85.5%	82.5%
Medford	403	290	113	2.0%	0.3%	6.2%	2.5%	2.4%	2.7%	70.5%	70.0%	71.7%
Melrose	262	205	57	1.5%	0.5%	5.3%	0.4%	0.5%	0.0%	83.6%	86.3%	73.7%
Natick	433	357	76	2.1%	1.4%	5.3%	2.3%	2.0%	3.9%	70.2%	69.7%	72.4%
Newton	705	662	43	0.7%	0.6%	2.3%	1.6%	1.7%	0.0%	69.9%	69.9%	69.8%
North Reading	114	79	35	0.9%	0.0%	2.9%	0.9%	1.3%	0.0%	85.1%	83.5%	88.6%
Pepperell	76	42	34	0.0%	0.0%	0.0%	2.6%	2.4%	2.9%	90.8%	88.1%	94.1%
Reading	218	170	48	0.5%	0.6%	0.0%	1.8%	0.6%	6.3%	84.4%	85.3%	81.3%
Sherborn	35	35	0	0.0%	0.0%	na	0.0%	0.0%	na	80.0%	80.0%	na
Shirley	59	36	23	3.4%	0.0%	8.7%	1.7%	0.0%	4.3%	88.1%	91.7%	82.6%
Somerville	536	464	72	0.7%	0.2%	4.2%	4.3%	3.7%	8.3%	72.6%	71.3%	80.6%
Stoneham	178	138	40	1.7%	1.4%	2.5%	1.1%	1.4%	0.0%	79.2%	80.4%	75.0%
Stow	83	68	15	0.0%	0.0%	0.0%	1.2%	1.5%	0.0%	83.1%	80.9%	93.3%
Sudbury	193	180	13	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	76.2%	77.2%	61.5%
Tewksbury	256	161	95	1.2%	1.2%	1.1%	2.3%	1.9%	3.2%	85.9%	84.5%	88.4%
Townsend	52	24	28	0.0%	0.0%	0.0%	1.9%	0.0%	3.6%	92.3%	95.8%	89.3%

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	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Tyngsborough	120	62	58	2.5%	0.0%	5.2%	2.5%	4.8%	0.0%	81.7%	74.2%	89.7%
Wakefield	220	172	48	0.5%	0.6%	0.0%	0.5%	0.6%	0.0%	83.6%	79.7%	97.9%
Waltham	432	324	108	1.9%	0.9%	4.6%	1.4%	1.5%	0.9%	74.1%	71.3%	82.4%
Watertown	261	211	50	2.3%	1.9%	4.0%	3.1%	2.8%	4.0%	74.3%	74.9%	72.0%
Wayland	137	124	13	0.0%	0.0%	0.0%	1.5%	1.6%	0.0%	70.8%	68.5%	92.3%
Westford	227	185	42	0.9%	0.5%	2.4%	1.3%	0.5%	4.8%	63.0%	62.2%	66.7%
Weston	105	103	2	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	69.5%	69.9%	50.0%
Wilmington	179	110	69	1.7%	0.0%	4.3%	2.2%	1.8%	2.9%	76.0%	73.6%	79.7%
Winchester	269	257	12	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%	70.3%	70.4%	66.7%
Woburn	286	184	102	2.1%	0.5%	4.9%	3.5%	2.7%	4.9%	78.3%	76.6%	81.4%
Nantucket County												
Nantucket	46	38	8	0.0%	0.0%	0.0%	2.2%	0.0%	12.5%	91.3%	94.7%	75.0%
Norfolk County												
Avon	26	11	15	11.5%	9.1%	13.3%	0.0%	0.0%	0.0%	84.6%	90.9%	80.0%
Bellingham	150	86	64	0.7%	1.2%	0.0%	2.0%	2.3%	1.6%	86.7%	86.0%	87.5%
Braintree	270	185	85	2.2%	1.1%	4.7%	1.1%	0.5%	2.4%	71.5%	69.7%	75.3%
Brookline	504	480	24	1.2%	1.0%	4.2%	2.0%	1.9%	4.2%	71.0%	70.8%	75.0%
Canton	211	163	48	4.3%	2.5%	10.4%	1.4%	1.2%	2.1%	71.6%	71.8%	70.8%
Cohasset	86	77	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.0%	93.5%	88.9%
Dedham	209	138	71	6.2%	2.9%	12.7%	4.3%	2.9%	7.0%	74.2%	76.8%	69.0%
Dover	59	56	3	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	71.2%	69.6%	100.0%
Foxborough	126	86	40	2.4%	1.2%	5.0%	2.4%	3.5%	0.0%	86.5%	84.9%	90.0%
Franklin	268	193	75	1.1%	1.0%	1.3%	0.7%	0.5%	1.3%	84.0%	85.5%	80.0%
Holbrook	98	33	65	11.2%	9.1%	12.3%	6.1%	3.0%	7.7%	74.5%	78.8%	72.3%
Medfield	134	117	17	0.0%	0.0%	0.0%	4.5%	4.3%	5.9%	82.1%	81.2%	88.2%
Medway	108	67	41	0.9%	1.5%	0.0%	0.9%	1.5%	0.0%	88.0%	85.1%	92.7%
Millis	63	41	22	0.0%	0.0%	0.0%	1.6%	2.4%	0.0%	85.7%	80.5%	95.5%
Milton	249	176	73	12.4%	5.7%	28.8%	2.8%	1.7%	5.5%	65.1%	72.2%	47.9%
Needham	325	313	12	0.3%	0.3%	0.0%	0.6%	0.6%	0.0%	77.8%	77.0%	100.0%
Norfolk	109	83	26	0.0%	0.0%	0.0%	1.8%	1.2%	3.8%	90.8%	89.2%	96.2%
Norwood	190	139	51	1.1%	1.4%	0.0%	3.2%	2.2%	5.9%	82.1%	84.2%	76.5%
Plainville	74	40	34	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.8%	80.0%	97.1%
Quincy	603	449	154	2.3%	2.4%	1.9%	1.7%	1.1%	3.2%	59.2%	53.2%	76.6%
Randolph	219	98	121	35.6%	34.7%	36.4%	7.3%	7.1%	7.4%	31.5%	32.7%	30.6%
Sharon	167	140	27	1.2%	0.7%	3.7%	2.4%	2.9%	0.0%	62.9%	60.7%	74.1%
Stoughton	218	133	85	10.6%	7.5%	15.3%	1.8%	2.3%	1.2%	72.5%	74.4%	69.4%
Walpole	251	200	51	0.4%	0.5%	0.0%	0.8%	0.5%	2.0%	82.5%	81.5%	86.3%
Wellesley	290	282	8	0.0%	0.0%	0.0%	2.4%	2.5%	0.0%	74.5%	74.1%	87.5%
Westwood	127	107	20	0.8%	0.9%	0.0%	0.8%	0.9%	0.0%	76.4%	74.8%	85.0%
Weymouth	425	240	185	1.2%	0.4%	2.2%	2.4%	1.3%	3.8%	82.6%	82.5%	82.7%
Wrentham	89	61	28	0.0%	0.0%	0.0%	1.1%	1.6%	0.0%	91.0%	88.5%	96.4%
Plymouth County												
Abington	115	63	52	2.6%	1.6%	3.8%	2.6%	1.6%	3.8%	82.6%	85.7%	78.8%
Bridgewater	172	104	68	2.3%	2.9%	1.5%	1.2%	0.0%	2.9%	91.9%	95.2%	86.8%
Brockton	602	160	442	37.5%	26.3%	41.6%	9.8%	3.8%	12.0%	42.7%	57.5%	37.3%
Carver	77	41	36	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%	87.8%	86.1%
Duxbury	120	102	18	0.0%	0.0%	0.0%	0.8%	1.0%	0.0%	95.0%	95.1%	94.4%

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East Bridgewater	102	44	58	0.0%	0.0%	0.0%	2.0%	0.0%	3.4%	87.3%	93.2%	82.8%
Halifax	60	30	30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.0%	96.7%	93.3%
Hanover	125	92	33	0.0%	0.0%	0.0%	0.8%	0.0%	3.0%	88.8%	88.0%	90.9%
Hanson	84	51	33	1.2%	2.0%	0.0%	1.2%	0.0%	3.0%	88.1%	90.2%	84.8%
Hingham	242	215	27	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	89.7%	89.8%	88.9%
Hull	74	48	26	1.4%	2.1%	0.0%	2.7%	0.0%	7.7%	82.4%	81.3%	84.6%
Kingston	111	67	44	0.9%	1.5%	0.0%	0.0%	0.0%	0.0%	92.8%	89.6%	97.7%
Lakeville	93	52	41	0.0%	0.0%	0.0%	2.2%	3.8%	0.0%	91.4%	88.5%	95.1%
Marion	34	26	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.1%	100.0%	87.5%
Marshfield	200	148	52	0.0%	0.0%	0.0%	1.0%	0.7%	1.9%	91.0%	91.2%	90.4%
Mattapoisett	44	31	13	0.0%	0.0%	0.0%	2.3%	0.0%	7.7%	84.1%	87.1%	76.9%
Middleborough	167	99	68	1.2%	0.0%	2.9%	1.2%	1.0%	1.5%	88.6%	94.9%	79.4%
Norwell	89	75	14	1.1%	1.3%	0.0%	0.0%	0.0%	0.0%	88.8%	89.3%	85.7%
Pembroke	138	75	63	0.0%	0.0%	0.0%	0.7%	0.0%	1.6%	89.9%	86.7%	93.7%
Plymouth	479	289	190	0.2%	0.3%	0.0%	0.8%	0.3%	1.6%	90.0%	91.0%	88.4%
Plympton	16	11	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.8%	90.9%	100.0%
Rochester	38	25	13	2.6%	4.0%	0.0%	0.0%	0.0%	0.0%	86.8%	84.0%	92.3%
Rockland	143	79	64	0.7%	0.0%	1.6%	2.8%	3.8%	1.6%	86.7%	82.3%	92.2%
Scituate	194	154	40	0.0%	0.0%	0.0%	1.0%	0.6%	2.5%	90.2%	91.6%	85.0%
Wareham	137	57	80	1.5%	1.8%	1.3%	2.2%	1.8%	2.5%	87.6%	89.5%	86.3%
West Bridgewater	46	22	24	6.5%	0.0%	12.5%	4.3%	4.5%	4.2%	80.4%	81.8%	79.2%
Whitman	91	37	54	3.3%	5.4%	1.9%	1.1%	2.7%	0.0%	90.1%	89.2%	90.7%
Suffolk County												
Boston	3,958	3,056	902	8.4%	5.4%	18.4%	5.4%	3.5%	11.6%	64.4%	68.5%	50.6%
Chelsea	181	90	91	3.9%	2.2%	5.5%	42.0%	33.3%	50.5%	45.9%	56.7%	35.2%
Revere	328	143	185	6.7%	4.2%	8.6%	33.2%	22.4%	41.6%	48.5%	58.7%	40.5%
Winthrop	124	73	51	1.6%	0.0%	3.9%	4.0%	1.4%	7.8%	83.9%	87.7%	78.4%
Worcester County												
Ashburnham	47	31	16	2.1%	3.2%	0.0%	2.1%	0.0%	6.3%	91.5%	90.3%	93.8%
Athol	70	35	35	0.0%	0.0%	0.0%	2.9%	0.0%	5.7%	87.1%	88.6%	85.7%
Auburn	130	73	57	0.0%	0.0%	0.0%	3.1%	2.7%	3.5%	86.2%	86.3%	86.0%
Barre	30	18	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	94.4%	83.3%
Berlin	20	19	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Blackstone	68	30	38	0.0%	0.0%	0.0%	1.5%	0.0%	2.6%	89.7%	93.3%	86.8%
Bolton	74	66	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	79.7%	77.3%	100.0%
Boylston	39	30	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.3%	93.3%	88.9%
Brookfield	17	9	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.1%	88.9%	100.0%
Charlton	120	64	56	0.8%	0.0%	1.8%	1.7%	0.0%	3.6%	93.3%	96.9%	89.3%
Clinton	94	47	47	0.0%	0.0%	0.0%	4.3%	4.3%	4.3%	85.1%	85.1%	85.1%
Douglas	61	40	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.4%	92.5%	95.2%
Dudley	68	33	35	2.9%	3.0%	2.9%	5.9%	6.1%	5.7%	82.4%	87.9%	77.1%
East Brookfield	17	11	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Fitchburg	248	116	132	1.6%	0.0%	3.0%	19.4%	9.5%	28.0%	66.5%	75.9%	58.3%
Gardner	123	64	59	1.6%	0.0%	3.4%	4.9%	3.1%	6.8%	83.7%	87.5%	79.7%
Grafton	159	122	37	1.9%	2.5%	0.0%	0.6%	0.8%	0.0%	76.1%	73.8%	83.8%
Harvard	52	47	5	0.0%	0.0%	0.0%	5.8%	6.4%	0.0%	75.0%	72.3%	100.0%
Holden	187	139	48	0.5%	0.0%	2.1%	1.6%	0.7%	4.2%	85.6%	87.8%	79.2%

SUPPLEMENTAL TABLE 7
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Hopedale	71	47	24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	91.5%	100.0%
Hubbardston	31	23	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	100.0%	87.5%
Lancaster	56	40	16	0.0%	0.0%	0.0%	1.8%	0.0%	6.3%	73.2%	77.5%	62.5%
Leicester	74	37	37	0.0%	0.0%	0.0%	6.8%	5.4%	8.1%	89.2%	89.2%	89.2%
Leominster	266	152	114	2.6%	1.3%	4.4%	8.3%	5.9%	11.4%	77.4%	82.2%	71.1%
Lunenburg	77	42	35	1.3%	2.4%	0.0%	1.3%	0.0%	2.9%	90.9%	90.5%	91.4%
Mendon	29	19	10	3.4%	0.0%	10.0%	0.0%	0.0%	0.0%	86.2%	94.7%	70.0%
Milford	206	119	87	2.4%	1.7%	3.4%	3.9%	2.5%	5.7%	83.5%	83.2%	83.9%
Millbury	102	58	44	2.9%	1.7%	4.5%	0.0%	0.0%	0.0%	89.2%	89.7%	88.6%
Millville	23	8	15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	100.0%	93.3%
North Brookfield	32	17	15	3.1%	0.0%	6.7%	0.0%	0.0%	0.0%	96.9%	100.0%	93.3%
Northborough	121	92	29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	80.2%	75.0%	96.6%
Northbridge	117	80	37	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	87.5%	91.9%
Oxford	110	67	43	1.8%	1.5%	2.3%	0.9%	0.0%	2.3%	90.9%	88.1%	95.3%
Paxton	31	25	6	0.0%	0.0%	0.0%	6.5%	4.0%	16.7%	83.9%	84.0%	83.3%
Princeton	24	21	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Shrewsbury	356	295	61	0.3%	0.3%	0.0%	2.0%	2.0%	1.6%	61.5%	56.3%	86.9%
Southborough	87	76	11	0.0%	0.0%	0.0%	1.1%	1.3%	0.0%	69.0%	65.8%	90.9%
Southbridge	85	39	46	0.0%	0.0%	0.0%	12.9%	10.3%	15.2%	81.2%	84.6%	78.3%
Spencer	84	44	40	1.2%	0.0%	2.5%	1.2%	2.3%	0.0%	85.7%	88.6%	82.5%
Sterling	57	45	12	1.8%	2.2%	0.0%	0.0%	0.0%	0.0%	89.5%	88.9%	91.7%
Sturbridge	77	50	27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.5%	90.0%	100.0%
Sutton	91	69	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.2%	92.8%	86.4%
Templeton	49	24	25	0.0%	0.0%	0.0%	2.0%	4.2%	0.0%	98.0%	95.8%	100.0%
Upton	74	56	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.5%	87.5%	83.3%
Uxbridge	124	87	37	0.8%	0.0%	2.7%	0.0%	0.0%	0.0%	92.7%	95.4%	86.5%
Warren	22	11	11	0.0%	0.0%	0.0%	4.5%	0.0%	9.1%	90.9%	90.9%	90.9%
Webster	99	42	57	4.0%	2.4%	5.3%	5.1%	0.0%	8.8%	82.8%	88.1%	78.9%
West Boylston	59	41	18	1.7%	2.4%	0.0%	0.0%	0.0%	0.0%	93.2%	92.7%	94.4%
West Brookfield	24	16	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	93.8%	87.5%
Westborough	118	100	18	0.0%	0.0%	0.0%	1.7%	2.0%	0.0%	64.4%	64.0%	66.7%
Westminster	52	31	21	0.0%	0.0%	0.0%	1.9%	0.0%	4.8%	92.3%	96.8%	85.7%
Worcester	1,026	505	521	8.7%	5.1%	12.1%	10.5%	8.3%	12.7%	64.9%	68.5%	61.4%
Hardwick/NwBrntree*	17	14	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.4%	78.6%	100.0%
Oakham/Rutland*	87	49	38	1.1%	2.0%	0.0%	2.3%	2.0%	2.6%	90.8%	87.8%	94.7%
Petersham/Philipston*	13	10	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Winchendon/Rylston*	68	30	38	1.5%	3.3%	0.0%	1.5%	0.0%	2.6%	89.7%	86.7%	92.1%

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

Note: See Table 6 for the *numbers* of loans to black, Latino, & white borrowers that were used to calculate this table's *percentages*.

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts, * First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Barnstable County										
Barnstable	8	0	0.0%	16	4	25.0%	922	71	7.7%	0.00	3.25
Bourne	3	1	33.3%	5	2	40.0%	414	45	10.9%	3.07	3.68
Brewster	0	0	na	2	0	0.0%	245	13	5.3%	na	0.00
Chatham	0	0	na	0	0	na	171	6	3.5%	na	na
Dennis	0	0	na	2	1	50.0%	306	23	7.5%	na	6.65
Eastham	0	0	na	1	0	0.0%	127	6	4.7%	na	0.00
Falmouth	9	2	22.2%	5	0	0.0%	662	49	7.4%	3.00	0.00
Harwich	3	0	0.0%	6	1	16.7%	291	19	6.5%	0.00	2.55
Mashpee	5	0	0.0%	4	0	0.0%	355	43	12.1%	0.00	0.00
Orleans	0	0	na	0	0	na	154	3	1.9%	na	na
Provincetown	0	0	na	2	0	0.0%	76	3	3.9%	na	0.00
Sandwich	0	0	na	5	0	0.0%	559	54	9.7%	na	0.00
Yarmouth	1	0	0.0%	5	2	40.0%	426	38	8.9%	0.00	4.48
Truro/Wellfleet*	0	0	na	3	0	0.0%	120	8	6.7%	na	0.00
Berkshire County											
Adams	0	0	na	2	1	50.0%	87	3	3.4%	na	14.50
Cheshire	0	0	na	1	0	0.0%	56	2	3.6%	na	0.00
Clarksburg	0	0	na	0	0	na	24	0	0.0%	na	na
Dalton	0	0	na	0	0	na	152	8	5.3%	na	na
Great Barrington	0	0	na	4	0	0.0%	107	1	0.9%	na	0.00
Hinsdale	0	0	na	1	1	100.0%	26	0	0.0%	na	na
Lanesborough	0	0	na	1	0	0.0%	66	2	3.0%	na	0.00
Lee	0	0	na	1	0	0.0%	97	6	6.2%	na	0.00
Lenox	0	0	na	2	0	0.0%	100	1	1.0%	na	0.00
New Marlborough	0	0	na	0	0	na	30	2	6.7%	na	na
North Adams	0	0	na	3	1	33.3%	99	5	5.1%	na	6.60
Pittsfield	10	0	0.0%	10	0	0.0%	540	36	6.7%	0.00	0.00
Sheffield	0	0	na	0	0	na	66	3	4.5%	na	na
Stockbridge	0	0	na	0	0	na	31	0	0.0%	na	na
West Stockbridge	0	0	na	0	0	na	25	0	0.0%	na	na
Williamstown	1	0	0.0%	3	1	33.3%	109	2	1.8%	0.00	18.17
Alfrd/Egmt/MtWsh*	0	0	na	0	0	na	41	3	7.3%	na	na
Becket/Washington*	2	0	0.0%	0	0	na	50	4	8.0%	0.00	na
Florida/Savoy*	0	0	na	0	0	na	25	0	0.0%	na	na
Hncok/NAsh/Rchmd*	0	0	na	0	0	na	48	2	4.2%	na	na
Monterey/Tyringham*	0	0	na	0	0	na	31	0	0.0%	na	na
Otis/Sandisfield*	0	0	na	0	0	na	47	1	2.1%	na	na
Peru/Windsor*	1	0	0.0%	0	0	na	37	3	8.1%	0.00	na
Bristol County											
Acushnet	2	0	0.0%	2	0	0.0%	211	25	11.8%	0.00	0.00
Attleboro	11	5	45.5%	16	5	31.3%	734	122	16.6%	2.73	1.88
Berkley	2	0	0.0%	3	1	33.3%	204	18	8.8%	0.00	3.78
Dartmouth	4	1	25.0%	8	0	0.0%	655	51	7.8%	3.21	0.00
Dighton	1	1	100.0%	1	0	0.0%	185	21	11.4%	8.81	0.00
Easton	9	0	0.0%	11	1	9.1%	653	54	8.3%	0.00	1.10
Fairhaven	2	0	0.0%	5	1	20.0%	324	25	7.7%	0.00	2.59

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts, * First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Fall River	6	3	50.0%	19	9	47.4%	644	148	23.0%	2.18
Freetown	3	0	0.0%	4	1	25.0%	216	27	12.5%	0.00	2.00
Mansfield	11	2	18.2%	5	1	20.0%	782	43	5.5%	3.31	3.64
New Bedford	43	14	32.6%	23	15	65.2%	661	136	20.6%	1.58	3.17
North Attleborough	5	2	40.0%	8	0	0.0%	767	74	9.6%	4.15	0.00
Norton	10	3	30.0%	4	1	25.0%	504	53	10.5%	2.85	2.38
Raynham	5	3	60.0%	2	0	0.0%	355	35	9.9%	6.09	0.00
Rehobeth	1	0	0.0%	3	0	0.0%	337	21	6.2%	0.00	0.00
Seekonk	2	1	50.0%	6	3	50.0%	333	33	9.9%	5.05	5.05
Somerset	0	0	na	2	1	50.0%	439	61	13.9%	na	3.60
Swansea	3	0	0.0%	3	2	66.7%	419	57	13.6%	0.00	4.90
Taunton	21	4	19.0%	9	4	44.4%	756	117	15.5%	1.23	2.87
Westport	2	0	0.0%	2	1	50.0%	454	32	7.0%	0.00	7.09
Dukes County											
Edgartown	0	0	na	2	0	0.0%	91	6	6.6%	na	0.00
Oak Bluffs	4	0	0.0%	0	0	na	70	1	1.4%	0.00	na
Tisbury	1	1	100.0%	0	0	na	60	6	10.0%	10.00	na
Aq/Chil/Gos/WTis*	0	0	na	0	0	na	90	4	4.4%	na	na
Essex County											
Amesbury	2	0	0.0%	3	0	0.0%	398	47	11.8%	0.00	0.00
Andover	3	0	0.0%	9	0	0.0%	1,214	47	3.9%	0.00	0.00
Beverly	4	2	50.0%	9	1	11.1%	1,033	94	9.1%	5.49	1.22
Boxford	0	0	na	4	0	0.0%	349	8	2.3%	na	0.00
Danvers	5	2	40.0%	9	4	44.4%	848	79	9.3%	4.29	4.77
Essex	0	0	na	1	0	0.0%	105	9	8.6%	na	0.00
Georgetown	0	0	na	0	0	na	343	23	6.7%	na	na
Gloucester	3	0	0.0%	8	0	0.0%	596	39	6.5%	0.00	0.00
Groveland	0	0	na	3	0	0.0%	213	18	8.5%	na	0.00
Hamilton	0	0	na	4	0	0.0%	272	14	5.1%	na	0.00
Haverhill	8	2	25.0%	26	8	30.8%	1,031	168	16.3%	1.53	1.89
Ipswich	0	0	na	4	0	0.0%	393	22	5.6%	na	0.00
Lawrence	6	4	66.7%	95	48	50.5%	151	28	18.5%	3.60	2.72
Lynn	25	8	32.0%	49	18	36.7%	675	108	16.0%	2.00	2.30
Lynnfield	1	0	0.0%	3	0	0.0%	506	18	3.6%	0.00	0.00
Manchester BTS	0	0	na	2	0	0.0%	173	5	2.9%	na	0.00
Marblehead	2	0	0.0%	4	1	25.0%	864	28	3.2%	0.00	7.71
Merrimac	1	0	0.0%	2	0	0.0%	175	12	6.9%	0.00	0.00
Methuen	9	3	33.3%	39	14	35.9%	821	127	15.5%	2.15	2.32
Middleton	1	0	0.0%	4	0	0.0%	328	18	5.5%	0.00	0.00
Nahant	0	0	na	0	0	na	98	8	8.2%	na	na
Newbury	0	0	na	2	0	0.0%	231	10	4.3%	na	0.00
Newburyport	1	0	0.0%	3	0	0.0%	582	32	5.5%	0.00	0.00
North Andover	3	0	0.0%	12	2	16.7%	963	49	5.1%	0.00	3.28
Peabody	8	0	0.0%	23	5	21.7%	1,138	126	11.1%	0.00	1.96
Rockport	0	0	na	3	0	0.0%	164	7	4.3%	na	0.00
Rowley	0	0	na	0	0	na	207	8	3.9%	na	na
Salem	8	4	50.0%	17	5	29.4%	693	89	12.8%	3.89	2.29

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts, * First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Salisbury	0	0	na	4	1	25.0%	147	17	11.6%	na
Saugus	4	1	25.0%	15	2	13.3%	661	75	11.3%	2.20	1.18
Swampscott	3	2	66.7%	5	0	0.0%	459	21	4.6%	14.57	0.00
Topsfield	0	0	na	4	0	0.0%	248	7	2.8%	na	0.00
Wenham	0	0	na	0	0	na	117	8	6.8%	na	na
West Newbury	0	0	na	0	0	na	157	1	0.6%	na	na
Franklin County											
Deerfield	0	0	na	1	0	0.0%	72	7	9.7%	na	0.00
Greenfield	2	0	0.0%	1	0	0.0%	163	26	16.0%	0.00	0.00
Montague	1	0	0.0%	1	0	0.0%	104	15	14.4%	0.00	0.00
Northfield	0	0	na	0	0	na	51	3	5.9%	na	na
Orange	0	0	na	0	0	na	63	3	4.8%	na	na
Ash/Buck/Cnwy/Sher*	0	0	na	1	0	0.0%	116	10	8.6%	na	0.00
Bernstrn/Gill/Leyden*	0	0	na	0	0	na	74	4	5.4%	na	na
Chl/Col/Hw/Hea/Mn/Ro*	0	0	na	0	0	na	51	3	5.9%	na	na
Ervng/Warwck/Wend*	0	0	na	2	0	0.0%	55	5	9.1%	na	0.00
Lev/NSal/Shutes*	1	0	0.0%	1	0	0.0%	89	1	1.1%	0.00	0.00
Sunderlnd/Whately*	1	0	0.0%	1	0	0.0%	84	6	7.1%	0.00	0.00
Hampden County											
Agawam	3	1	33.3%	6	0	0.0%	528	81	15.3%	2.17	0.00
Chicopee	7	2	28.6%	9	2	22.2%	535	112	20.9%	1.36	1.06
East Longmeadow	1	0	0.0%	2	1	50.0%	317	39	12.3%	0.00	4.06
Hampden	1	0	0.0%	2	0	0.0%	110	10	9.1%	0.00	0.00
Holyoke	11	1	9.1%	22	5	22.7%	218	34	15.6%	0.58	1.46
Longmeadow	2	1	50.0%	4	1	25.0%	328	13	4.0%	12.62	6.31
Ludlow	0	0	na	8	2	25.0%	345	45	13.0%	na	1.92
Monson	1	0	0.0%	0	0	na	138	12	8.7%	0.00	na
Palmer	1	1	100.0%	1	0	0.0%	140	21	15.0%	6.67	0.00
Southwick	2	0	0.0%	6	1	16.7%	212	21	9.9%	0.00	1.68
Springfield	95	39	41.1%	82	31	37.8%	631	130	20.6%	1.99	1.83
West Springfield	1	0	0.0%	8	4	50.0%	380	56	14.7%	0.00	3.39
Westfield	2	0	0.0%	11	3	27.3%	558	64	11.5%	0.00	2.38
Wilbraham	6	0	0.0%	7	0	0.0%	325	20	6.2%	0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/Tol*	0	0	na	0	0	na	122	16	13.1%	na	na
Brmfld/Holld/Wales*	0	0	na	0	0	na	157	19	12.1%	na	na
Hampshire County											
Amherst	7	1	14.3%	5	1	20.0%	260	3	1.2%	12.38	17.33
Belchertown	1	0	0.0%	7	1	14.3%	348	31	8.9%	0.00	1.60
Easthampton	1	0	0.0%	3	0	0.0%	300	30	10.0%	0.00	0.00
Granby	0	0	na	2	1	50.0%	148	17	11.5%	na	4.35
Hadley	1	0	0.0%	1	0	0.0%	86	2	2.3%	0.00	0.00
Hatfield	1	1	100.0%	0	0	na	65	2	3.1%	32.50	na
Northampton	6	4	66.7%	9	1	11.1%	405	28	6.9%	9.64	1.61
Pelham	2	0	0.0%	1	0	0.0%	26	2	7.7%	0.00	0.00
South Hadley	1	0	0.0%	3	0	0.0%	301	29	9.6%	0.00	0.00
Southampton	0	0	na	0	0	na	146	12	8.2%	na	na
Ware	0	0	na	2	1	50.0%	93	10	10.8%	na	4.65

SUPPLEMENTAL TABLE 8
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts, * First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share	
	All	Gov't-	%	All	Gov't-	%	All	Gov't-	%	Disparity Ratios	
	Loans	Backed	GBLs	Loans	Backed	GBLs	Loans	Backed	GBLs	Black/	Latino/
	#	Loans		#	Loans		#	Loans		White	White
Chs/Gos/Hnt/Westh/Wmsb*	0	0	na	4	0	0.0%	190	15	7.9%	na	0.00
Cum/Midfld/Plnfd/Worth*	0	0	na	0	0	na	54	2	3.7%	na	na
Middlesex County											
Acton	3	0	0.0%	11	0	0.0%	747	23	3.1%	0.00	0.00
Arlington	7	0	0.0%	18	1	5.6%	1,485	31	2.1%	0.00	2.66
Ashby	0	0	na	0	0	na	53	5	9.4%	na	na
Ashland	3	0	0.0%	6	1	16.7%	569	41	7.2%	0.00	2.31
Ayer	3	0	0.0%	1	1	100.0%	161	21	13.0%	0.00	7.67
Bedford	1	0	0.0%	5	0	0.0%	460	15	3.3%	0.00	0.00
Belmont	3	0	0.0%	10	0	0.0%	818	11	1.3%	0.00	0.00
Billerica	13	6	46.2%	13	3	23.1%	1,074	136	12.7%	3.64	1.82
Boxborough	0	0	na	0	0	na	157	1	0.6%	na	na
Burlington	5	0	0.0%	9	1	11.1%	703	53	7.5%	0.00	1.47
Cambridge	25	3	12.0%	36	1	2.8%	1,407	20	1.4%	8.44	1.95
Carlisle	0	0	na	2	0	0.0%	207	2	1.0%	na	0.00
Chelmsford	2	0	0.0%	10	1	10.0%	979	82	8.4%	0.00	1.19
Concord	1	0	0.0%	2	0	0.0%	607	6	1.0%	0.00	0.00
Dracut	4	3	75.0%	13	0	0.0%	633	89	14.1%	5.33	0.00
Dunstable	0	0	na	2	0	0.0%	108	5	4.6%	na	0.00
Everett	18	5	27.8%	28	18	64.3%	219	30	13.7%	2.03	4.69
Framingham	23	4	17.4%	32	9	28.1%	1,183	112	9.5%	1.84	2.97
Groton	1	0	0.0%	4	0	0.0%	341	12	3.5%	0.00	0.00
Holliston	2	0	0.0%	6	0	0.0%	526	32	6.1%	0.00	0.00
Hopkinton	5	0	0.0%	5	1	20.0%	680	15	2.2%	0.00	9.07
Hudson	4	2	50.0%	15	2	13.3%	418	31	7.4%	6.74	1.80
Lexington	6	0	0.0%	23	0	0.0%	999	14	1.4%	0.00	0.00
Lincoln	1	0	0.0%	2	0	0.0%	144	0	0.0%	na	na
Littleton	2	0	0.0%	2	0	0.0%	376	22	5.9%	0.00	0.00
Lowell	11	3	27.3%	34	11	32.4%	755	126	16.7%	1.63	1.94
Malden	27	6	22.2%	22	6	27.3%	480	50	10.4%	2.13	2.62
Marlborough	12	1	8.3%	22	3	13.6%	643	67	10.4%	0.80	1.31
Maynard	1	0	0.0%	3	1	33.3%	305	34	11.1%	0.00	2.99
Medford	28	5	17.9%	22	2	9.1%	1,022	87	8.5%	2.10	1.07
Melrose	3	1	33.3%	6	1	16.7%	837	50	6.0%	5.58	2.79
Natick	6	1	16.7%	22	0	0.0%	1,238	48	3.9%	4.30	0.00
Newton	25	0	0.0%	44	1	2.3%	2,918	45	1.5%	0.00	1.47
North Reading	1	0	0.0%	4	2	50.0%	624	35	5.6%	0.00	8.91
Pepperell	0	0	na	0	0	na	325	37	11.4%	na	na
Reading	3	0	0.0%	10	0	0.0%	1,035	50	4.8%	0.00	0.00
Sherborn	0	0	na	4	0	0.0%	186	1	0.5%	na	0.00
Shirley	2	2	100.0%	0	0	na	126	12	9.5%	10.50	na
Somerville	17	1	5.9%	34	8	23.5%	941	50	5.3%	1.11	4.43
Stoneham	2	1	50.0%	7	0	0.0%	691	43	6.2%	8.03	0.00
Stow	0	0	na	3	0	0.0%	271	8	3.0%	na	0.00
Sudbury	4	0	0.0%	15	0	0.0%	825	10	1.2%	0.00	0.00
Tewksbury	2	0	0.0%	8	0	0.0%	822	93	11.3%	0.00	0.00
Townsend	0	0	na	1	0	0.0%	215	28	13.0%	na	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Tyngsborough	1	1	100.0%	4	0	0.0%	352	47	13.4%	7.49	0.00
Wakefield	1	0	0.0%	9	1	11.1%	952	57	6.0%	0.00	1.86
Waltham	7	0	0.0%	43	8	18.6%	1,172	73	6.2%	0.00	2.99
Watertown	9	1	11.1%	10	1	10.0%	688	36	5.2%	2.12	1.91
Wayland	0	0	na	6	0	0.0%	538	12	2.2%	na	0.00
Westford	3	0	0.0%	8	0	0.0%	817	33	4.0%	0.00	0.00
Weston	0	0	na	5	0	0.0%	388	0	0.0%	na	na
Wilmington	5	1	20.0%	9	0	0.0%	792	53	6.7%	2.99	0.00
Winchester	3	1	33.3%	7	0	0.0%	841	14	1.7%	20.02	0.00
Woburn	9	0	0.0%	17	2	11.8%	899	93	10.3%	0.00	1.14
Nantucket County											
Nantucket	0	0	na	1	0	0.0%	156	3	1.9%	na	0.00
Norfolk County											
Avon	3	0	0.0%	0	0	na	85	13	15.3%	0.00	na
Bellingham	6	2	33.3%	6	0	0.0%	422	49	11.6%	2.87	0.00
Braintree	1	1	100.0%	11	2	18.2%	982	78	7.9%	12.59	2.29
Brookline	9	1	11.1%	22	0	0.0%	1,480	18	1.2%	9.14	0.00
Canton	10	1	10.0%	5	0	0.0%	699	36	5.2%	1.94	0.00
Cohasset	1	0	0.0%	2	0	0.0%	331	5	1.5%	0.00	0.00
Dedham	6	3	50.0%	14	5	35.7%	693	57	8.2%	6.08	4.34
Dover	0	0	na	0	0	na	219	0	0.0%	na	na
Foxborough	5	1	20.0%	4	0	0.0%	520	36	6.9%	2.89	0.00
Franklin	7	0	0.0%	9	1	11.1%	1,196	80	6.7%	0.00	1.66
Holbrook	6	1	16.7%	5	2	40.0%	175	30	17.1%	0.97	2.33
Medfield	0	0	na	3	0	0.0%	569	13	2.3%	na	0.00
Medway	2	0	0.0%	6	1	16.7%	436	34	7.8%	0.00	2.14
Millis	0	0	na	4	0	0.0%	286	17	5.9%	na	0.00
Milton	43	5	11.6%	21	2	9.5%	887	41	4.6%	2.52	2.06
Needham	8	0	0.0%	9	1	11.1%	1,489	15	1.0%	0.00	11.03
Norfolk	0	0	na	2	0	0.0%	409	27	6.6%	na	0.00
Norwood	3	0	0.0%	8	1	12.5%	692	62	9.0%	0.00	1.40
Plainville	1	0	0.0%	2	0	0.0%	242	20	8.3%	0.00	0.00
Quincy	13	4	30.8%	19	3	15.8%	1,223	120	9.8%	3.14	1.61
Randolph	92	26	28.3%	14	5	35.7%	251	34	13.5%	2.09	2.64
Sharon	12	3	25.0%	5	0	0.0%	685	33	4.8%	5.19	0.00
Stoughton	30	5	16.7%	10	0	0.0%	533	48	9.0%	1.85	0.00
Walpole	1	0	0.0%	3	0	0.0%	892	52	5.8%	0.00	0.00
Wellesley	5	0	0.0%	14	0	0.0%	1,098	4	0.4%	0.00	0.00
Westwood	4	1	25.0%	1	0	0.0%	640	22	3.4%	7.27	0.00
Weymouth	3	0	0.0%	12	3	25.0%	1,230	165	13.4%	0.00	1.86
Wrentham	1	0	0.0%	2	1	50.0%	396	30	7.6%	0.00	6.60
Plymouth County											
Abington	2	0	0.0%	7	0	0.0%	387	43	11.1%	0.00	0.00
Bridgewater	4	2	50.0%	8	0	0.0%	578	53	9.2%	5.45	0.00
Brockton	112	41	36.6%	35	12	34.3%	473	102	21.6%	1.70	1.59
Carver	1	0	0.0%	5	0	0.0%	271	41	15.1%	0.00	0.00
Duxbury	0	0	na	6	0	0.0%	581	24	4.1%	na	0.00

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	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
East Bridgewater	2	1	50.0%	2	0	0.0%	336	31	9.2%	5.42	0.00
Halifax	0	0	na	0	0	na	218	25	11.5%	na	na
Hanover	0	0	na	2	1	50.0%	554	46	8.3%	na	6.02
Hanson	1	0	0.0%	5	0	0.0%	300	33	11.0%	0.00	0.00
Hingham	1	0	0.0%	5	0	0.0%	899	26	2.9%	0.00	0.00
Hull	1	1	100.0%	1	0	0.0%	282	24	8.5%	11.75	0.00
Kingston	1	0	0.0%	2	0	0.0%	350	51	14.6%	0.00	0.00
Lakeville	2	0	0.0%	1	0	0.0%	330	38	11.5%	0.00	0.00
Marion	5	0	0.0%	2	1	50.0%	132	9	6.8%	0.00	7.33
Marshfield	3	0	0.0%	7	0	0.0%	916	85	9.3%	0.00	0.00
Mattapoissett	2	1	50.0%	2	0	0.0%	161	10	6.2%	8.05	0.00
Middleborough	8	3	37.5%	3	1	33.3%	495	58	11.7%	3.20	2.84
Norwell	1	0	0.0%	0	0	na	405	19	4.7%	0.00	na
Pembroke	1	0	0.0%	4	0	0.0%	571	59	10.3%	0.00	0.00
Plymouth	6	0	0.0%	11	3	27.3%	1,321	165	12.5%	0.00	2.18
Plympton	0	0	na	2	1	50.0%	67	5	7.5%	na	6.70
Rochester	1	0	0.0%	1	0	0.0%	151	10	6.6%	0.00	0.00
Rockland	2	1	50.0%	5	1	20.0%	338	50	14.8%	3.38	1.35
Scituate	1	0	0.0%	4	0	0.0%	682	39	5.7%	0.00	0.00
Wareham	12	3	25.0%	5	0	0.0%	356	47	13.2%	1.89	0.00
West Bridgewater	0	0	na	3	1	33.3%	180	25	13.9%	na	2.40
Whitman	1	0	0.0%	2	0	0.0%	335	49	14.6%	0.00	0.00
Suffolk County											
Boston	379	103	27.2%	259	48	18.5%	6,407	372	5.8%	4.68	3.19
Chelsea	6	2	33.3%	38	21	55.3%	91	17	18.7%	1.78	2.96
Revere	10	4	40.0%	41	16	39.0%	373	62	16.6%	2.41	2.35
Winthrop	5	2	40.0%	6	1	16.7%	290	36	12.4%	3.22	1.34
Worcester County											
Ashburnham	1	0	0.0%	2	0	0.0%	126	7	5.6%	0.00	0.00
Athol	0	0	na	0	0	na	94	12	12.8%	na	na
Auburn	2	1	50.0%	3	0	0.0%	300	47	15.7%	3.19	0.00
Barre	0	0	na	0	0	na	78	7	9.0%	na	na
Berlin	0	0	na	0	0	na	77	8	10.4%	na	na
Blackstone	0	0	na	2	0	0.0%	157	21	13.4%	na	0.00
Bolton	0	0	na	1	0	0.0%	200	4	2.0%	na	0.00
Boylston	0	0	na	0	0	na	127	4	3.1%	na	na
Brookfield	0	0	na	0	0	na	48	6	12.5%	na	na
Charlton	0	0	na	2	1	50.0%	341	41	12.0%	na	4.16
Clinton	1	0	0.0%	4	2	50.0%	194	27	13.9%	0.00	3.59
Douglas	0	0	na	2	0	0.0%	230	22	9.6%	na	0.00
Dudley	0	0	na	1	0	0.0%	175	31	17.7%	na	0.00
East Brookfield	0	0	na	0	0	na	33	3	9.1%	na	na
Fitchburg	4	0	0.0%	9	3	33.3%	339	46	13.6%	0.00	2.46
Gardner	0	0	na	4	0	0.0%	170	27	15.9%	na	0.00
Grafton	1	0	0.0%	4	2	50.0%	564	35	6.2%	0.00	8.06
Harvard	1	0	0.0%	6	0	0.0%	204	2	1.0%	0.00	0.00
Holden	3	2	66.7%	7	3	42.9%	527	54	10.2%	6.51	4.18

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	Hopedale	5	2	40.0%	1	0	0.0%	180	23	12.8%	3.13
Hubbardston	0	0	na	1	0	0.0%	100	12	12.0%	na	0.00
Lancaster	3	0	0.0%	3	0	0.0%	160	10	6.3%	0.00	0.00
Leicester	1	0	0.0%	0	0	na	163	28	17.2%	0.00	na
Leominster	6	5	83.3%	24	5	20.8%	605	82	13.6%	6.15	1.54
Lunenburg	1	1	100.0%	1	0	0.0%	273	24	8.8%	11.38	0.00
Mendon	0	0	na	4	0	0.0%	218	9	4.1%	na	0.00
Milford	3	1	33.3%	11	2	18.2%	587	64	10.9%	3.06	1.67
Millbury	3	1	33.3%	5	0	0.0%	236	33	14.0%	2.38	0.00
Millville	1	0	0.0%	1	0	0.0%	79	6	7.6%	0.00	0.00
North Brookfield	0	0	na	0	0	na	69	10	14.5%	na	na
Northborough	1	0	0.0%	3	1	33.3%	462	27	5.8%	0.00	5.70
Northbridge	0	0	na	2	0	0.0%	352	36	10.2%	na	0.00
Oxford	1	1	100.0%	2	0	0.0%	263	44	16.7%	5.98	0.00
Paxton	0	0	na	1	0	0.0%	110	11	10.0%	na	0.00
Princeton	0	0	na	1	0	0.0%	121	6	5.0%	na	0.00
Shrewsbury	9	0	0.0%	25	2	8.0%	966	54	5.6%	0.00	1.43
Southborough	0	0	na	5	0	0.0%	377	5	1.3%	na	0.00
Southbridge	0	0	na	10	5	50.0%	101	16	15.8%	na	3.16
Spencer	0	0	na	2	0	0.0%	191	25	13.1%	na	0.00
Sterling	1	0	0.0%	7	0	0.0%	237	13	5.5%	0.00	0.00
Sturbridge	1	0	0.0%	2	0	0.0%	223	22	9.9%	0.00	0.00
Sutton	2	0	0.0%	3	0	0.0%	267	27	10.1%	0.00	0.00
Templeton	1	0	0.0%	1	0	0.0%	129	14	10.9%	0.00	0.00
Upton	0	0	na	3	0	0.0%	302	11	3.6%	na	0.00
Uxbridge	0	0	na	1	0	0.0%	410	38	9.3%	na	0.00
Warren	0	0	na	0	0	na	48	6	12.5%	na	na
Webster	3	0	0.0%	5	2	40.0%	176	32	18.2%	0.00	2.20
West Boylston	0	0	na	1	0	0.0%	156	19	12.2%	na	0.00
West Brookfield	1	0	0.0%	0	0	na	57	7	12.3%	0.00	na
Westborough	1	0	0.0%	11	1	9.1%	480	19	4.0%	0.00	2.30
Westminster	1	0	0.0%	1	0	0.0%	171	12	7.0%	0.00	0.00
Worcester	51	20	39.2%	46	13	28.3%	1,280	227	17.7%	2.21	1.59
Hardwick/NwBrtree*	0	0	na	0	0	na	45	3	6.7%	na	na
Oakham/Rutland*	0	0	na	2	0	0.0%	281	33	11.7%	na	0.00
Petersham/Philipston*	0	0	na	0	0	na	57	5	8.8%	na	na
Winchendon/Rylston*	0	0	na	3	0	0.0%	131	14	10.7%	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 "% GBL" and "GBL Share Disparity Ratio" are marked "na," for "not applicable." The cell for "GBL Disparity Ratio" is also marked "na" when the "% GBL" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Barnstable County												
Barnstable	1,045	963	82	0.8%	0.8%	0.0%	1.5%	1.2%	4.9%	88.2%	88.4%	86.6%
Bourne	465	412	53	0.6%	0.5%	1.9%	1.1%	0.7%	3.8%	89.0%	89.6%	84.9%
Brewster	290	276	14	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	84.5%	84.1%	92.9%
Chatham	194	187	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.1%	88.2%	85.7%
Dennis	346	322	24	0.0%	0.0%	0.0%	0.6%	0.3%	4.2%	88.4%	87.9%	95.8%
Eastham	148	142	6	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	85.8%	85.2%	100.0%
Falmouth	749	694	55	1.2%	1.0%	3.6%	0.7%	0.7%	0.0%	88.4%	88.3%	89.1%
Harwich	339	318	21	0.9%	0.9%	0.0%	1.8%	1.6%	4.8%	85.8%	85.5%	90.5%
Mashpee	419	372	47	1.2%	1.3%	0.0%	1.0%	1.1%	0.0%	84.7%	83.9%	91.5%
Orleans	178	175	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.5%	86.3%	100.0%
Provincetown	85	81	4	0.0%	0.0%	0.0%	2.4%	2.5%	0.0%	89.4%	90.1%	75.0%
Sandwich	635	571	64	0.0%	0.0%	0.0%	0.8%	0.9%	0.0%	88.0%	88.4%	84.4%
Yarmouth	497	453	44	0.2%	0.2%	0.0%	1.0%	0.7%	4.5%	85.7%	85.7%	86.4%
Truro/Wellfleet*	134	126	8	0.0%	0.0%	0.0%	2.2%	2.4%	0.0%	89.6%	88.9%	100.0%
Berkshire County												
Adams	90	85	5	0.0%	0.0%	0.0%	2.2%	1.2%	20.0%	96.7%	98.8%	60.0%
Cheshire	60	58	2	0.0%	0.0%	0.0%	1.7%	1.7%	0.0%	93.3%	93.1%	100.0%
Clarksburg	26	26	0	0.0%	0.0%	na	0.0%	0.0%	na	92.3%	92.3%	na
Dalton	163	155	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.3%	92.9%	100.0%
Great Barrington	123	121	2	0.0%	0.0%	0.0%	3.3%	3.3%	0.0%	87.0%	87.6%	50.0%
Hinsdale	31	30	1	0.0%	0.0%	0.0%	3.2%	0.0%	100.0%	83.9%	86.7%	0.0%
Lanesborough	76	73	3	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	86.8%	87.7%	66.7%
Lee	104	98	6	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	93.3%	92.9%	100.0%
Lenox	120	119	1	0.0%	0.0%	0.0%	1.7%	1.7%	0.0%	83.3%	83.2%	100.0%
New Marlborough	31	29	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.8%	96.6%	100.0%
North Adams	107	100	7	0.0%	0.0%	0.0%	2.8%	2.0%	14.3%	92.5%	94.0%	71.4%
Pittsfield	610	566	44	1.6%	1.8%	0.0%	1.6%	1.8%	0.0%	88.5%	89.0%	81.8%
Sheffield	70	67	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.3%	94.0%	100.0%
Stockbridge	35	35	0	0.0%	0.0%	na	0.0%	0.0%	na	88.6%	88.6%	na
West Stockbridge	29	29	0	0.0%	0.0%	na	0.0%	0.0%	na	86.2%	86.2%	na
Williamstown	118	114	4	0.8%	0.9%	0.0%	2.5%	1.8%	25.0%	92.4%	93.9%	50.0%
Alfrd/Egmt/MtWsh*	44	41	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.2%	92.7%	100.0%
Becket/Washington*	57	53	4	3.5%	3.8%	0.0%	0.0%	0.0%	0.0%	87.7%	86.8%	100.0%
Florida/Savoy*	27	27	0	0.0%	0.0%	na	0.0%	0.0%	na	92.6%	92.6%	an
Hncok/NAsh/Rchmd*	54	52	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	88.5%	100.0%
Monterey/Tyringham*	34	34	0	0.0%	0.0%	na	0.0%	0.0%	na	91.2%	91.2%	na
Otis/Sandisfield*	56	55	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.9%	83.6%	100.0%
Peru/Windsor*	39	35	4	2.6%	2.9%	0.0%	0.0%	0.0%	0.0%	94.9%	97.1%	75.0%
Bristol County												
Acushnet	232	204	28	0.9%	1.0%	0.0%	0.9%	1.0%	0.0%	90.9%	91.2%	89.3%
Attleboro	882	730	152	1.2%	0.8%	3.3%	1.8%	1.5%	3.3%	83.2%	83.8%	80.3%
Berkley	223	202	21	0.9%	1.0%	0.0%	1.3%	1.0%	4.8%	91.5%	92.1%	85.7%
Dartmouth	715	660	55	0.6%	0.5%	1.8%	1.1%	1.2%	0.0%	91.6%	91.5%	92.7%
Dighton	205	181	24	0.5%	0.0%	4.2%	0.5%	0.6%	0.0%	90.2%	90.6%	87.5%
Easton	767	706	61	1.2%	1.3%	0.0%	1.4%	1.4%	1.6%	85.1%	84.8%	88.5%
Fairhaven	357	329	28	0.6%	0.6%	0.0%	1.4%	1.2%	3.6%	90.8%	90.9%	89.3%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Fall River	709	541	168	0.8%	0.6%	1.8%	2.7%	1.8%	5.4%	90.8%	91.7%	88.1%
Freetown	242	212	30	1.2%	1.4%	0.0%	1.7%	1.4%	3.3%	89.3%	89.2%	90.0%
Mansfield	921	872	49	1.2%	1.0%	4.1%	0.5%	0.5%	2.0%	84.9%	84.7%	87.8%
New Bedford	782	600	182	5.5%	4.8%	7.7%	2.9%	1.3%	8.2%	84.5%	87.5%	74.7%
North Attleborough	903	812	91	0.6%	0.4%	2.2%	0.9%	1.0%	0.0%	84.9%	85.3%	81.3%
Norton	584	519	65	1.7%	1.3%	4.6%	0.7%	0.6%	1.5%	86.3%	86.9%	81.5%
Raynham	408	366	42	1.2%	0.5%	7.1%	0.5%	0.5%	0.0%	87.0%	87.4%	83.3%
Rehobeth	372	349	23	0.3%	0.3%	0.0%	0.8%	0.9%	0.0%	90.6%	90.5%	91.3%
Seekonk	377	336	41	0.5%	0.3%	2.4%	1.6%	0.9%	7.3%	88.3%	89.3%	80.5%
Somerset	467	402	65	0.0%	0.0%	0.0%	0.4%	0.2%	1.5%	94.0%	94.0%	93.8%
Swansea	453	389	64	0.7%	0.8%	0.0%	0.7%	0.3%	3.1%	92.5%	93.1%	89.1%
Taunton	870	728	142	2.4%	2.3%	2.8%	1.0%	0.7%	2.8%	86.9%	87.8%	82.4%
Westport	488	452	36	0.4%	0.4%	0.0%	0.4%	0.2%	2.8%	93.0%	93.4%	88.9%
Dukes County												
Edgartown	101	95	6	0.0%	0.0%	0.0%	2.0%	2.1%	0.0%	90.1%	89.5%	100.0%
Oak Bluffs	80	79	1	5.0%	5.1%	0.0%	0.0%	0.0%	0.0%	87.5%	87.3%	100.0%
Tisbury	70	63	7	1.4%	0.0%	14.3%	0.0%	0.0%	0.0%	85.7%	85.7%	85.7%
Aq/Chil/Gos/WTis*	104	100	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.5%	86.0%	100.0%
Essex County												
Amesbury	444	396	48	0.5%	0.5%	0.0%	0.7%	0.8%	0.0%	89.6%	88.6%	97.9%
Andover	1,638	1,580	58	0.2%	0.2%	0.0%	0.5%	0.6%	0.0%	74.1%	73.9%	81.0%
Beverly	1,172	1,064	108	0.3%	0.2%	1.9%	0.8%	0.8%	0.9%	88.1%	88.3%	87.0%
Boxford	393	385	8	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	88.8%	88.6%	100.0%
Danvers	941	848	93	0.5%	0.4%	2.2%	1.0%	0.6%	4.3%	90.1%	90.7%	84.9%
Essex	113	104	9	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	92.9%	92.3%	100.0%
Georgetown	379	353	26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.5%	90.7%	88.5%
Gloucester	670	624	46	0.4%	0.5%	0.0%	1.2%	1.3%	0.0%	89.0%	89.3%	84.8%
Groveland	234	214	20	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	91.0%	91.1%	90.0%
Hamilton	306	292	14	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	88.9%	88.4%	100.0%
Haverhill	1,183	995	188	0.7%	0.6%	1.1%	2.2%	1.8%	4.3%	87.2%	86.7%	89.4%
Ipswich	438	413	25	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	89.7%	89.8%	88.0%
Lawrence	287	199	88	2.1%	1.0%	4.5%	33.1%	23.6%	54.5%	52.6%	61.8%	31.8%
Lynn	892	735	157	2.8%	2.3%	5.1%	5.5%	4.2%	11.5%	75.7%	77.1%	68.8%
Lynnfield	587	565	22	0.2%	0.2%	0.0%	0.5%	0.5%	0.0%	86.2%	86.4%	81.8%
Manchester BTS	202	194	8	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	85.6%	86.6%	62.5%
Marblehead	968	935	33	0.2%	0.2%	0.0%	0.4%	0.3%	3.0%	89.3%	89.4%	84.8%
Merrimac	198	186	12	0.5%	0.5%	0.0%	1.0%	1.1%	0.0%	88.4%	87.6%	100.0%
Methuen	997	844	153	0.9%	0.7%	2.0%	3.9%	3.0%	9.2%	82.3%	82.2%	83.0%
Middleton	368	349	19	0.3%	0.3%	0.0%	1.1%	1.1%	0.0%	89.1%	88.8%	94.7%
Nahant	108	100	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.7%	90.0%	100.0%
Newbury	255	245	10	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	90.6%	90.2%	100.0%
Newburyport	651	618	33	0.2%	0.2%	0.0%	0.5%	0.5%	0.0%	89.4%	89.0%	97.0%
North Andover	1,197	1,144	53	0.3%	0.3%	0.0%	1.0%	0.9%	3.8%	80.5%	79.9%	92.5%
Peabody	1,313	1,164	149	0.6%	0.7%	0.0%	1.8%	1.5%	3.4%	86.7%	86.9%	84.6%
Rockport	181	174	7	0.0%	0.0%	0.0%	1.7%	1.7%	0.0%	90.6%	90.2%	100.0%
Rowley	224	215	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.4%	92.6%	88.9%
Salem	818	706	112	1.0%	0.6%	3.6%	2.1%	1.7%	4.5%	84.7%	85.6%	79.5%

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	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Salisbury	174	155	19	0.0%	0.0%	0.0%	2.3%	1.9%	5.3%	84.5%	83.9%	89.5%
Saugus	761	674	87	0.5%	0.4%	1.1%	2.0%	1.9%	2.3%	86.9%	86.9%	86.2%
Swampscott	531	501	30	0.6%	0.2%	6.7%	0.9%	1.0%	0.0%	86.4%	87.4%	70.0%
Topsfield	279	272	7	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	88.9%	88.6%	100.0%
Wenham	134	126	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.3%	86.5%	100.0%
West Newbury	175	173	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.7%	90.2%	50.0%
Franklin County												
Deerfield	78	71	7	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	92.3%	91.5%	100.0%
Greenfield	192	164	28	1.0%	1.2%	0.0%	0.5%	0.6%	0.0%	84.9%	83.5%	92.9%
Montague	116	101	15	0.9%	1.0%	0.0%	0.9%	1.0%	0.0%	89.7%	88.1%	100.0%
Northfield	54	51	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.4%	94.1%	100.0%
Orange	72	65	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.5%	92.3%	42.9%
Ash/Buck/Cnwy/Sher*	126	116	10	0.0%	0.0%	0.0%	0.8%	0.9%	0.0%	92.1%	91.4%	100.0%
Bernstn/Gill/Leyden*	82	78	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.2%	89.7%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	60	57	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.0%	84.2%	100.0%
Ervng/Warwck/Wend*	64	59	5	0.0%	0.0%	0.0%	3.1%	3.4%	0.0%	85.9%	84.7%	100.0%
Lev/NSal/Shutes*	106	103	3	0.9%	1.0%	0.0%	0.9%	1.0%	0.0%	84.0%	85.4%	33.3%
Sunderlnd/Whately*	90	84	6	1.1%	1.2%	0.0%	1.1%	1.2%	0.0%	93.3%	92.9%	100.0%
Hampden County												
Agawam	583	493	90	0.5%	0.4%	1.1%	1.0%	1.2%	0.0%	90.6%	90.7%	90.0%
Chicopee	597	471	126	1.2%	1.1%	1.6%	1.5%	1.5%	1.6%	89.6%	89.8%	88.9%
East Longmeadow	360	316	44	0.3%	0.3%	0.0%	0.6%	0.3%	2.3%	88.1%	88.0%	88.6%
Hampden	119	108	11	0.8%	0.9%	0.0%	1.7%	1.9%	0.0%	92.4%	92.6%	90.9%
Holyoke	280	232	48	3.9%	4.3%	2.1%	7.9%	7.3%	10.4%	77.9%	79.3%	70.8%
Longmeadow	399	383	16	0.5%	0.3%	6.3%	1.0%	0.8%	6.3%	82.2%	82.2%	81.3%
Ludlow	387	335	52	0.0%	0.0%	0.0%	2.1%	1.8%	3.8%	89.1%	89.6%	86.5%
Monson	149	134	15	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%	92.6%	94.0%	80.0%
Palmer	168	145	23	0.6%	0.0%	4.3%	0.6%	0.7%	0.0%	83.3%	82.1%	91.3%
Southwick	243	218	25	0.8%	0.9%	0.0%	2.5%	2.3%	4.0%	87.2%	87.6%	84.0%
Springfield	910	681	229	10.4%	8.2%	17.0%	9.0%	7.5%	13.5%	69.3%	73.6%	56.8%
West Springfield	436	370	66	0.2%	0.3%	0.0%	1.8%	1.1%	6.1%	87.2%	87.6%	84.8%
Westfield	641	568	73	0.3%	0.4%	0.0%	1.7%	1.4%	4.1%	87.1%	87.0%	87.7%
Wilbraham	390	369	21	1.5%	1.6%	0.0%	1.8%	1.9%	0.0%	83.3%	82.7%	95.2%
W/Chs/Grnv/Mnt/Rus/Tol*	137	118	19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.1%	89.8%	84.2%
Brmfld/Holnd/Wales*	174	153	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.2%	90.2%	90.5%
Hampshire County												
Amherst	324	317	7	2.2%	1.9%	14.3%	1.5%	1.3%	14.3%	80.2%	81.1%	42.9%
Belchertown	414	373	41	0.2%	0.3%	0.0%	1.7%	1.6%	2.4%	84.1%	85.0%	75.6%
Easthampton	333	299	34	0.3%	0.3%	0.0%	0.9%	1.0%	0.0%	90.1%	90.3%	88.2%
Granby	158	139	19	0.0%	0.0%	0.0%	1.3%	0.7%	5.3%	93.7%	94.2%	89.5%
Hadley	100	98	2	1.0%	1.0%	0.0%	1.0%	1.0%	0.0%	86.0%	85.7%	100.0%
Hatfield	68	65	3	1.5%	0.0%	33.3%	0.0%	0.0%	0.0%	95.6%	96.9%	66.7%
Northampton	461	426	35	1.3%	0.5%	11.4%	2.0%	1.9%	2.9%	87.9%	88.5%	80.0%
Pelham	32	30	2	6.3%	6.7%	0.0%	3.1%	3.3%	0.0%	81.3%	80.0%	100.0%
South Hadley	332	301	31	0.3%	0.3%	0.0%	0.9%	1.0%	0.0%	90.7%	90.4%	93.5%
Southampton	157	144	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.0%	93.1%	92.3%
Ware	107	96	11	0.0%	0.0%	0.0%	1.9%	1.0%	9.1%	86.9%	86.5%	90.9%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Chs/Gos/Hnt/Westh/Wmsb*	207	189	18	0.0%	0.0%	0.0%	1.9%	2.1%	0.0%	91.8%	92.6%	83.3%
Cum/Midfld/Plnfd/Worth*	64	61	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.4%	85.2%	66.7%
Middlesex County												
Acton	1,242	1,216	26	0.2%	0.2%	0.0%	0.9%	0.9%	0.0%	60.1%	59.5%	88.5%
Arlington	1,886	1,850	36	0.4%	0.4%	0.0%	1.0%	0.9%	2.8%	78.7%	78.6%	86.1%
Ashby	58	53	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.4%	90.6%	100.0%
Ashland	747	698	49	0.4%	0.4%	0.0%	0.8%	0.7%	2.0%	76.2%	75.6%	83.7%
Ayer	191	166	25	1.6%	1.8%	0.0%	0.5%	0.0%	4.0%	84.3%	84.3%	84.0%
Bedford	633	614	19	0.2%	0.2%	0.0%	0.8%	0.8%	0.0%	72.7%	72.5%	78.9%
Belmont	1,074	1,059	15	0.3%	0.3%	0.0%	0.9%	0.9%	0.0%	76.2%	76.2%	73.3%
Billerica	1,332	1,172	160	1.0%	0.6%	3.8%	1.0%	0.9%	1.9%	80.6%	80.0%	85.0%
Boxborough	253	252	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	62.1%	61.9%	100.0%
Burlington	939	876	63	0.5%	0.6%	0.0%	1.0%	0.9%	1.6%	74.9%	74.2%	84.1%
Cambridge	1,902	1,872	30	1.3%	1.2%	10.0%	1.9%	1.9%	3.3%	74.0%	74.1%	66.7%
Carlisle	277	274	3	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	74.7%	74.8%	66.7%
Chelmsford	1,263	1,170	93	0.2%	0.2%	0.0%	0.8%	0.8%	1.1%	77.5%	76.7%	88.2%
Concord	713	703	10	0.1%	0.1%	0.0%	0.3%	0.3%	0.0%	85.1%	85.5%	60.0%
Dracut	758	655	103	0.5%	0.2%	2.9%	1.7%	2.0%	0.0%	83.5%	83.1%	86.4%
Dunstable	141	136	5	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	76.6%	75.7%	100.0%
Everett	322	261	61	5.6%	5.0%	8.2%	8.7%	3.8%	29.5%	68.0%	72.4%	49.2%
Framingham	1,501	1,367	134	1.5%	1.4%	3.0%	2.1%	1.7%	6.7%	78.8%	78.3%	83.6%
Groton	425	408	17	0.2%	0.2%	0.0%	0.9%	1.0%	0.0%	80.2%	80.6%	70.6%
Holliston	624	586	38	0.3%	0.3%	0.0%	1.0%	1.0%	0.0%	84.3%	84.3%	84.2%
Hopkinton	849	827	22	0.6%	0.6%	0.0%	0.6%	0.5%	4.5%	80.1%	80.4%	68.2%
Hudson	501	459	42	0.8%	0.4%	4.8%	3.0%	2.8%	4.8%	83.4%	84.3%	73.8%
Lexington	1,663	1,646	17	0.4%	0.4%	0.0%	1.4%	1.4%	0.0%	60.1%	59.8%	82.4%
Lincoln	188	187	1	0.5%	0.5%	0.0%	1.1%	1.1%	0.0%	76.6%	77.0%	0.0%
Littleton	447	421	26	0.4%	0.5%	0.0%	0.4%	0.5%	0.0%	84.1%	84.1%	84.6%
Lowell	993	820	173	1.1%	1.0%	1.7%	3.4%	2.8%	6.4%	76.0%	76.7%	72.8%
Malden	773	691	82	3.5%	3.0%	7.3%	2.8%	2.3%	7.3%	62.1%	62.2%	61.0%
Marlborough	833	755	78	1.4%	1.5%	1.3%	2.6%	2.5%	3.8%	77.2%	76.3%	85.9%
Maynard	358	320	38	0.3%	0.3%	0.0%	0.8%	0.6%	2.6%	85.2%	84.7%	89.5%
Medford	1,324	1,201	123	2.1%	1.9%	4.1%	1.7%	1.7%	1.6%	77.2%	77.9%	70.7%
Melrose	1,001	947	54	0.3%	0.2%	1.9%	0.6%	0.5%	1.9%	83.6%	83.1%	92.6%
Natick	1,527	1,470	57	0.4%	0.3%	1.8%	1.4%	1.5%	0.0%	81.1%	81.0%	84.2%
Newton	3,851	3,798	53	0.6%	0.7%	0.0%	1.1%	1.1%	1.9%	75.8%	75.6%	84.9%
North Reading	720	677	43	0.1%	0.1%	0.0%	0.6%	0.3%	4.7%	86.7%	87.0%	81.4%
Pepperell	368	327	41	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.3%	88.1%	90.2%
Reading	1,213	1,160	53	0.2%	0.3%	0.0%	0.8%	0.9%	0.0%	85.3%	84.9%	94.3%
Sherborn	224	223	1	0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	83.0%	83.0%	100.0%
Shirley	164	148	16	1.2%	0.0%	12.5%	0.0%	0.0%	0.0%	76.8%	77.0%	75.0%
Somerville	1,217	1,152	65	1.4%	1.4%	1.5%	2.8%	2.3%	12.3%	77.3%	77.3%	76.9%
Stoneham	803	757	46	0.2%	0.1%	2.2%	0.9%	0.9%	0.0%	86.1%	85.6%	93.5%
Stow	323	314	9	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	83.9%	83.8%	88.9%
Sudbury	1,058	1,047	11	0.4%	0.4%	0.0%	1.4%	1.4%	0.0%	78.0%	77.8%	90.9%
Tewksbury	955	853	102	0.2%	0.2%	0.0%	0.8%	0.9%	0.0%	86.1%	85.5%	91.2%
Townsend	241	211	30	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	89.2%	88.6%	93.3%

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	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Tyngsborough	410	360	50	0.2%	0.0%	2.0%	1.0%	1.1%	0.0%	85.9%	84.7%	94.0%
Wakefield	1,071	1,006	65	0.1%	0.1%	0.0%	0.8%	0.8%	1.5%	88.9%	89.0%	87.7%
Waltham	1,504	1,408	96	0.5%	0.5%	0.0%	2.9%	2.5%	8.3%	77.9%	78.1%	76.0%
Watertown	859	814	45	1.0%	1.0%	2.2%	1.2%	1.1%	2.2%	80.1%	80.1%	80.0%
Wayland	733	721	12	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	73.4%	73.0%	100.0%
Westford	1,249	1,208	41	0.2%	0.2%	0.0%	0.6%	0.7%	0.0%	65.4%	64.9%	80.5%
Weston	496	496	0	0.0%	0.0%	na	1.0%	1.0%	na	78.2%	78.2%	na
Wilmington	926	867	59	0.5%	0.5%	1.7%	1.0%	1.0%	0.0%	85.5%	85.2%	89.8%
Winchester	1,176	1,159	17	0.3%	0.2%	5.9%	0.6%	0.6%	0.0%	71.5%	71.4%	82.4%
Woburn	1,090	982	108	0.8%	0.9%	0.0%	1.6%	1.5%	1.9%	82.5%	82.1%	86.1%
Nantucket County												
Nantucket	176	173	3	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	88.6%	88.4%	100.0%
Norfolk County												
Avon	99	83	16	3.0%	3.6%	0.0%	0.0%	0.0%	0.0%	85.9%	86.7%	81.3%
Bellingham	494	436	58	1.2%	0.9%	3.4%	1.2%	1.4%	0.0%	85.4%	85.6%	84.5%
Braintree	1,246	1,153	93	0.1%	0.0%	1.1%	0.9%	0.8%	2.2%	78.8%	78.4%	83.9%
Brookline	1,999	1,978	21	0.5%	0.4%	4.8%	1.1%	1.1%	0.0%	74.0%	73.9%	85.7%
Canton	851	809	42	1.2%	1.1%	2.4%	0.6%	0.6%	0.0%	82.1%	82.0%	85.7%
Cohasset	378	373	5	0.3%	0.3%	0.0%	0.5%	0.5%	0.0%	87.6%	87.4%	100.0%
Dedham	812	743	69	0.7%	0.4%	4.3%	1.7%	1.2%	7.2%	85.3%	85.6%	82.6%
Dover	287	287	0	0.0%	0.0%	na	0.0%	0.0%	na	76.3%	76.3%	na
Foxborough	585	544	41	0.9%	0.7%	2.4%	0.7%	0.7%	0.0%	88.9%	89.0%	87.8%
Franklin	1,404	1,313	91	0.5%	0.5%	0.0%	0.6%	0.6%	1.1%	85.2%	85.0%	87.9%
Holbrook	233	196	37	2.6%	2.6%	2.7%	2.1%	1.5%	5.4%	75.1%	74.0%	81.1%
Medfield	670	653	17	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	84.9%	85.1%	76.5%
Medway	499	460	39	0.4%	0.4%	0.0%	1.2%	1.1%	2.6%	87.4%	87.4%	87.2%
Millis	329	307	22	0.0%	0.0%	0.0%	1.2%	1.3%	0.0%	86.9%	87.6%	77.3%
Milton	1,110	1,053	57	3.9%	3.6%	8.8%	1.9%	1.8%	3.5%	79.9%	80.3%	71.9%
Needham	1,811	1,795	16	0.4%	0.4%	0.0%	0.5%	0.4%	6.3%	82.2%	82.1%	93.8%
Norfolk	467	439	28	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	87.6%	87.0%	96.4%
Norwood	805	733	72	0.4%	0.4%	0.0%	1.0%	1.0%	1.4%	86.0%	85.9%	86.1%
Plainville	282	259	23	0.4%	0.4%	0.0%	0.7%	0.8%	0.0%	85.8%	85.7%	87.0%
Quincy	1,746	1,589	157	0.7%	0.6%	2.5%	1.1%	1.0%	1.9%	70.0%	69.4%	76.4%
Randolph	483	408	75	19.0%	16.2%	34.7%	2.9%	2.2%	6.7%	52.0%	53.2%	45.3%
Sharon	954	911	43	1.3%	1.0%	7.0%	0.5%	0.5%	0.0%	71.8%	71.6%	76.7%
Stoughton	675	615	60	4.4%	4.1%	8.3%	1.5%	1.6%	0.0%	79.0%	78.9%	80.0%
Walpole	1,041	986	55	0.1%	0.1%	0.0%	0.3%	0.3%	0.0%	85.7%	85.2%	94.5%
Wellesley	1,382	1,377	5	0.4%	0.4%	0.0%	1.0%	1.0%	0.0%	79.5%	79.4%	80.0%
Westwood	797	773	24	0.5%	0.4%	4.2%	0.1%	0.1%	0.0%	80.3%	79.9%	91.7%
Weymouth	1,427	1,233	194	0.2%	0.2%	0.0%	0.8%	0.7%	1.5%	86.2%	86.4%	85.1%
Wrentham	453	418	35	0.2%	0.2%	0.0%	0.4%	0.2%	2.9%	87.4%	87.6%	85.7%
Plymouth County												
Abington	433	381	52	0.5%	0.5%	0.0%	1.6%	1.8%	0.0%	89.4%	90.3%	82.7%
Bridgewater	640	578	62	0.6%	0.3%	3.2%	1.3%	1.4%	0.0%	90.3%	90.8%	85.5%
Brockton	706	527	179	15.9%	13.5%	22.9%	5.0%	4.4%	6.7%	67.0%	70.4%	57.0%
Carver	304	260	44	0.3%	0.4%	0.0%	1.6%	1.9%	0.0%	89.1%	88.5%	93.2%
Duxbury	654	630	24	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	88.8%	88.4%	100.0%

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East Bridgewater	372	334	38	0.5%	0.3%	2.6%	0.5%	0.6%	0.0%	90.3%	91.3%	81.6%
Halifax	232	204	28	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.0%	94.6%	89.3%
Hanover	607	556	51	0.0%	0.0%	0.0%	0.3%	0.2%	2.0%	91.3%	91.4%	90.2%
Hanson	328	288	40	0.3%	0.3%	0.0%	1.5%	1.7%	0.0%	91.5%	92.7%	82.5%
Hingham	1,015	984	31	0.1%	0.1%	0.0%	0.5%	0.5%	0.0%	88.6%	88.7%	83.9%
Hull	305	280	25	0.3%	0.0%	4.0%	0.3%	0.4%	0.0%	92.5%	92.1%	96.0%
Kingston	405	348	57	0.2%	0.3%	0.0%	0.5%	0.6%	0.0%	86.4%	85.9%	89.5%
Lakeville	362	324	38	0.6%	0.6%	0.0%	0.3%	0.3%	0.0%	91.2%	90.1%	100.0%
Marion	155	144	11	3.2%	3.5%	0.0%	1.3%	0.7%	9.1%	85.2%	85.4%	81.8%
Marshfield	1,001	913	88	0.3%	0.3%	0.0%	0.7%	0.8%	0.0%	91.5%	91.0%	96.6%
Mattapoisett	191	180	11	1.0%	0.6%	9.1%	1.0%	1.1%	0.0%	84.3%	83.9%	90.9%
Middleborough	548	481	67	1.5%	1.0%	4.5%	0.5%	0.4%	1.5%	90.3%	90.9%	86.6%
Norwell	455	434	21	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	89.0%	88.9%	90.5%
Pembroke	629	569	60	0.2%	0.2%	0.0%	0.6%	0.7%	0.0%	90.8%	90.0%	98.3%
Plymouth	1,489	1,304	185	0.4%	0.5%	0.0%	0.7%	0.6%	1.6%	88.7%	88.7%	89.2%
Plympton	74	68	6	0.0%	0.0%	0.0%	2.7%	1.5%	16.7%	90.5%	91.2%	83.3%
Rochester	165	153	12	0.6%	0.7%	0.0%	0.6%	0.7%	0.0%	91.5%	92.2%	83.3%
Rockland	382	324	58	0.5%	0.3%	1.7%	1.3%	1.2%	1.7%	88.5%	88.9%	86.2%
Scituate	750	710	40	0.1%	0.1%	0.0%	0.5%	0.6%	0.0%	90.9%	90.6%	97.5%
Wareham	418	364	54	2.9%	2.5%	5.6%	1.2%	1.4%	0.0%	85.2%	84.9%	87.0%
West Bridgewater	197	169	28	0.0%	0.0%	0.0%	1.5%	1.2%	3.6%	91.4%	91.7%	89.3%
Whitman	375	320	55	0.3%	0.3%	0.0%	0.5%	0.6%	0.0%	89.3%	89.4%	89.1%
Suffolk County												
Boston	8,615	8,007	608	4.4%	3.4%	16.9%	3.0%	2.6%	7.9%	74.4%	75.4%	61.2%
Chelsea	163	119	44	3.7%	3.4%	4.5%	23.3%	14.3%	47.7%	55.8%	62.2%	38.6%
Revere	505	410	95	2.0%	1.5%	4.2%	8.1%	6.1%	16.8%	73.9%	75.9%	65.3%
Winthrop	336	294	42	1.5%	1.0%	4.8%	1.8%	1.7%	2.4%	86.3%	86.4%	85.7%
Worcester County												
Ashburnham	146	138	8	0.7%	0.7%	0.0%	1.4%	1.4%	0.0%	86.3%	86.2%	87.5%
Athol	107	91	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.9%	90.1%	75.0%
Auburn	356	304	52	0.6%	0.3%	1.9%	0.8%	1.0%	0.0%	84.3%	83.2%	90.4%
Barre	84	76	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.9%	93.4%	87.5%
Berlin	84	76	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	90.8%	100.0%
Blackstone	174	151	23	0.0%	0.0%	0.0%	1.1%	1.3%	0.0%	90.2%	90.1%	91.3%
Bolton	226	222	4	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	88.5%	88.3%	100.0%
Boylston	150	146	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.7%	84.2%	100.0%
Brookfield	50	44	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.0%	95.5%	100.0%
Charlton	382	336	46	0.0%	0.0%	0.0%	0.5%	0.3%	2.2%	89.3%	89.3%	89.1%
Clinton	226	195	31	0.4%	0.5%	0.0%	1.8%	1.0%	6.5%	85.8%	85.6%	87.1%
Douglas	265	240	25	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	86.8%	86.7%	88.0%
Dudley	201	166	35	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	87.1%	86.7%	88.6%
East Brookfield	36	33	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.7%	90.9%	100.0%
Fitchburg	396	338	58	1.0%	1.2%	0.0%	2.3%	1.8%	5.2%	85.6%	86.7%	79.3%
Gardner	201	166	35	0.0%	0.0%	0.0%	2.0%	2.4%	0.0%	84.6%	86.1%	77.1%
Grafton	768	721	47	0.1%	0.1%	0.0%	0.5%	0.3%	4.3%	73.4%	73.4%	74.5%
Harvard	259	256	3	0.4%	0.4%	0.0%	2.3%	2.3%	0.0%	78.8%	78.9%	66.7%
Holden	608	545	63	0.5%	0.2%	3.2%	1.2%	0.7%	4.8%	86.7%	86.8%	85.7%

SUPPLEMENTAL TABLE 9
Black, Latino, & White Borrowers' Loan Shares in All Cities and Towns in Massachusetts*
First-Lien REFINANCE Loans for Owner-Occupied Homes, 2010

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-GBLs	Gov't-Backed Loans	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs	% of All Loans	% of All Non-GBLs	% of All GBLs
Hopedale	210	184	26	2.4%	1.6%	7.7%	0.5%	0.5%	0.0%	85.7%	85.3%	88.5%
Hubbardston	109	95	14	0.0%	0.0%	0.0%	0.9%	1.1%	0.0%	91.7%	92.6%	85.7%
Lancaster	189	177	12	1.6%	1.7%	0.0%	1.6%	1.7%	0.0%	84.7%	84.7%	83.3%
Leicester	182	151	31	0.5%	0.7%	0.0%	0.0%	0.0%	0.0%	89.6%	89.4%	90.3%
Leominster	697	601	96	0.9%	0.2%	5.2%	3.4%	3.2%	5.2%	86.8%	87.0%	85.4%
Lunenburg	310	284	26	0.3%	0.0%	3.8%	0.3%	0.4%	0.0%	88.1%	87.7%	92.3%
Mendon	246	236	10	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	88.6%	88.6%	90.0%
Milford	695	620	75	0.4%	0.3%	1.3%	1.6%	1.5%	2.7%	84.5%	84.4%	85.3%
Millbury	300	262	38	1.0%	0.8%	2.6%	1.7%	1.9%	0.0%	78.7%	77.5%	86.8%
Millville	84	78	6	1.2%	1.3%	0.0%	1.2%	1.3%	0.0%	94.0%	93.6%	100.0%
North Brookfield	70	60	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.6%	98.3%	100.0%
Northborough	614	580	34	0.2%	0.2%	0.0%	0.5%	0.3%	2.9%	75.2%	75.0%	79.4%
Northbridge	394	356	38	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	89.3%	88.8%	94.7%
Oxford	299	247	52	0.3%	0.0%	1.9%	0.7%	0.8%	0.0%	88.0%	88.7%	84.6%
Paxton	127	116	11	0.0%	0.0%	0.0%	0.8%	0.9%	0.0%	86.6%	85.3%	100.0%
Princeton	137	131	6	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	88.3%	87.8%	100.0%
Shrewsbury	1,458	1,391	67	0.6%	0.6%	0.0%	1.7%	1.7%	3.0%	66.3%	65.6%	80.6%
Southborough	495	490	5	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	76.2%	75.9%	100.0%
Southbridge	123	98	25	0.0%	0.0%	0.0%	8.1%	5.1%	20.0%	82.1%	86.7%	64.0%
Spencer	205	179	26	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	93.2%	92.7%	96.2%
Sterling	276	262	14	0.4%	0.4%	0.0%	2.5%	2.7%	0.0%	85.9%	85.5%	92.9%
Sturbridge	262	237	25	0.4%	0.4%	0.0%	0.8%	0.8%	0.0%	85.1%	84.8%	88.0%
Sutton	317	289	28	0.6%	0.7%	0.0%	0.9%	1.0%	0.0%	84.2%	83.0%	96.4%
Templeton	142	125	17	0.7%	0.8%	0.0%	0.7%	0.8%	0.0%	90.8%	92.0%	82.4%
Upton	358	343	15	0.0%	0.0%	0.0%	0.8%	0.9%	0.0%	84.4%	84.8%	73.3%
Uxbridge	443	402	41	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	92.6%	92.5%	92.7%
Warren	53	44	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.6%	95.5%	66.7%
Webster	202	166	36	1.5%	1.8%	0.0%	2.5%	1.8%	5.6%	87.1%	86.7%	88.9%
West Boylston	174	153	21	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	89.7%	89.5%	90.5%
West Brookfield	62	54	8	1.6%	1.9%	0.0%	0.0%	0.0%	0.0%	91.9%	92.6%	87.5%
Westborough	670	646	24	0.1%	0.2%	0.0%	1.6%	1.5%	4.2%	71.6%	71.4%	79.2%
Westminster	189	176	13	0.5%	0.6%	0.0%	0.5%	0.6%	0.0%	90.5%	90.3%	92.3%
Worcester	1,656	1,362	294	3.1%	2.3%	6.8%	2.8%	2.4%	4.4%	77.3%	77.3%	77.2%
Hardwick/NwBrntree*	50	47	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	89.4%	100.0%
Oakham/Rutland*	321	286	35	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	87.5%	86.7%	94.3%
Petersham/Philipston*	61	56	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.4%	92.9%	100.0%
Winchendon/Rylston*	146	128	18	0.0%	0.0%	0.0%	2.1%	2.3%	0.0%	89.7%	91.4%	77.8%

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

Note: See Table 8 for the numbers of loans to black, Latino, & white borrowers that were used to calculate this table's percentages.

SUPPLEMENTAL TABLE 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County											
Barnstable	7	3	3	232	14.3%	33.3%	33.3%	12.1%	1.18	2.76	2.76
Bourne	1	0	0	90	0.0%			11.1%	0.00		
Brewster	0	0	0	45				4.4%			
Chatham	0	0	1	30			0.0%	26.7%			0.00
Dennis	1	0	1	57	0.0%		0.0%	15.8%	0.00		0.00
Eastham	0	0	0	20				5.0%			
Falmouth	3	3	3	185	0.0%	33.3%	0.0%	7.6%	0.00	4.40	0.00
Harwich	1	0	0	71	0.0%			7.0%	0.00		
Mashpee	0	2	1	78		0.0%	0.0%	10.3%		0.00	0.00
Orleans	0	0	1	27			0.0%	11.1%			0.00
Provincetown	0	0	1	28			0.0%	21.4%			0.00
Sandwich	0	1	2	124		0.0%	0.0%	10.5%		0.00	0.00
Yarmouth	2	1	2	125	0.0%	0.0%	0.0%	7.2%	0.00	0.00	0.00
Truro/Wellfleet*	0	1	0	27		0.0%		18.5%		0.00	
Berkshire County											
Adams	2	0	1	72	50.0%		100.0%	9.7%	5.14		10.29
Cheshire	0	0	0	43				7.0%			
Clarksburg	0	0	0	13				7.7%			
Dalton	1	0	1	70	0.0%		0.0%	12.9%	0.00		0.00
Great Barrington	2	1	0	51	0.0%	0.0%		11.8%	0.00	0.00	
Hinsdale	0	0	0	14				7.1%			
Lanesborough	0	0	2	31			50.0%	16.1%			3.10
Lee	2	0	0	38	0.0%			18.4%	0.00		
Lenox	1	0	2	35	0.0%		50.0%	8.6%	0.00		5.83
New Marlborough	0	0	0	2				50.0%			
North Adams	3	0	2	79	0.0%		0.0%	16.5%	0.00		0.00
Pittsfield	3	3	17	295	0.0%	0.0%	29.4%	6.4%	0.00	0.00	4.57
Sheffield	0	1	0	18		0.0%		5.6%		0.00	
Stockbridge	1	0	0	14	0.0%			14.3%	0.00		
West Stockbridge	0	0	0	14				28.6%			
Williamstown	3	1	3	52	33.3%	0.0%	33.3%	9.6%	3.47	0.00	3.47
Alfrd/Egmt/MtWsh*	0	0	0	13				0.0%			
Becket/Washington*	0	0	0	14				0.0%			
Florida/Savoy*	0	0	0	6				16.7%			
Hncok/NAsh/Rchmd*	0	0	0	18				16.7%			
Monterey/Tyringham*	0	0	0	9				11.1%			
Otis/Sandisfield*	0	0	0	13				15.4%			
Peru/Windsor*	0	0	0	14				14.3%			
Bristol County											
Acushnet	0	0	0	41				7.3%			
Attleboro	4	5	6	203	25.0%	0.0%	0.0%	16.7%	1.49	0.00	0.00
Berkley	1	0	0	36	0.0%			13.9%	0.00		
Dartmouth	9	1	3	129	22.2%	0.0%	0.0%	12.4%	1.79	0.00	0.00
Dighton	1	0	0	44	0.0%			9.1%	0.00		
Easton	7	3	3	175	14.3%	0.0%	0.0%	11.4%	1.25	0.00	0.00
Fairhaven	4	1	0	68	0.0%	0.0%		11.8%	0.00	0.00	

SUPPLEMENTAL TABLE 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fall River	6	2	5	188	50.0%	0.0%	40.0%	14.9%	3.36	0.00	2.69
Freetown	0	0	0	42				9.5%			
Mansfield	5	0	2	98	0.0%		0.0%	10.2%	0.00		0.00
New Bedford	4	17	14	217	0.0%	0.0%	21.4%	14.3%	0.00	0.00	1.50
North Attleborough	11	1	1	142	9.1%	0.0%	100.0%	7.7%	1.17	0.00	12.91
Norton	0	2	5	109		0.0%	20.0%	11.0%		0.00	1.82
Raynham	3	3	4	70	0.0%	0.0%	50.0%	5.7%	0.00	0.00	8.75
Rehobeth	0	1	0	48		0.0%		10.4%		0.00	
Seekonk	2	3	3	76	0.0%	0.0%	33.3%	5.3%	0.00	0.00	6.33
Somerset	3	0	1	80	33.3%		0.0%	18.8%	1.78		0.00
Swansea	0	1	0	79		0.0%		10.1%		0.00	
Taunton	10	13	1	245	30.0%	0.0%	0.0%	14.3%	2.10	0.00	0.00
Westport	0	0	0	87				16.1%			
Dukes County											
Edgartown	0	0	0	19				0.0%			
Oak Bluffs	0	1	0	12		0.0%		8.3%		0.00	
Tisbury	1	1	0	19	0.0%	0.0%		5.3%	0.00	0.00	
Aq/Chil/Gos/WTis*	0	1	0	25		0.0%		4.0%		0.00	
Essex County											
Amesbury	2	2	2	125	0.0%	0.0%	0.0%	13.6%	0.00	0.00	0.00
Andover	77	1	4	238	7.8%	0.0%	25.0%	11.8%	0.66	0.00	2.13
Beverly	11	3	5	235	9.1%	0.0%	20.0%	6.8%	1.34	0.00	2.94
Boxford	2	0	0	64	0.0%			9.4%	0.00		
Danvers	5	0	4	183	0.0%		25.0%	10.9%	0.00		2.29
Essex	1	0	0	40	0.0%			5.0%	0.00		
Georgetown	1	1	2	54	0.0%	0.0%	0.0%	1.9%	0.00	0.00	0.00
Gloucester	0	1	2	171		0.0%	50.0%	13.5%		0.00	3.72
Groveland	0	0	0	39				7.7%			
Hamilton	1	0	1	58	0.0%		0.0%	1.7%	0.00		0.00
Haverhill	14	5	8	286	14.3%	0.0%	12.5%	14.0%	1.02	0.00	0.89
Ipswich	3	0	1	119	0.0%		0.0%	8.4%	0.00		0.00
Lawrence	17	1	117	28	23.5%	0.0%	35.0%	14.3%	1.65	0.00	2.45
Lynn	33	20	46	191	24.2%	0.0%	28.3%	14.1%	1.71	0.00	2.00
Lynnfield	7	2	1	118	14.3%	0.0%	0.0%	12.7%	1.12	0.00	0.00
Manchester BTS	0	0	1	80			0.0%	10.0%			0.00
Marblehead	1	1	0	154	100.0%	0.0%		11.0%	9.06	0.00	
Merrimac	1	0	1	48	0.0%		0.0%	10.4%	0.00		0.00
Methuen	14	2	24	194	21.4%	0.0%	33.3%	13.9%	1.54	0.00	2.40
Middleton	1	0	0	66	0.0%			4.5%	0.00		
Nahant	1	0	1	22	100.0%		0.0%	22.7%	4.40		0.00
Newbury	0	0	0	50				8.0%			
Newburyport	3	0	3	196	33.3%		0.0%	7.7%	4.36		0.00
North Andover	18	4	2	199	5.6%	0.0%	50.0%	5.5%	1.01	0.00	9.05
Peabody	9	1	12	193	0.0%	100.0%	16.7%	7.3%	0.00	13.79	2.30
Rockport	0	0	0	44				9.1%			
Rowley	0	0	0	35				5.7%			
Salem	6	4	3	241	0.0%	25.0%	33.3%	12.0%	0.00	2.08	2.77

SUPPLEMENTAL TABLE 10
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	0	0	1	46			0.0%	15.2%			0.00
Saugus	9	3	7	134	33.3%	66.7%	14.3%	10.4%	3.19	6.38	1.37
Swampscott	3	0	5	99	0.0%		40.0%	11.1%	0.00		3.60
Topsfield	0	0	0	60				11.7%			
Wenham	2	0	0	28	50.0%			7.1%	7.00		
West Newbury	1	0	0	42	0.0%			9.5%	0.00		
Franklin County											
Deerfield	0	0	0	31				9.7%			
Greenfield	3	1	2	87	33.3%	0.0%	0.0%	9.2%	3.63	0.00	0.00
Montague	1	0	1	38	0.0%		0.0%	7.9%	0.00		0.00
Northfield	0	0	0	21				0.0%			
Orange	0	1	0	42		0.0%		35.7%		0.00	
Ash/Buck/Cnwy/Sher*	0	0	0	32				9.4%			
Bernstn/Gill/Leyden*	1	0	0	24	0.0%			4.2%	0.00		
Chl/Col/Hw/Hea/Mn/Ro*	0	0	0	23				17.4%			
Ervng/Warwck/Wend*	0	0	0	17				11.8%			
Lev/NSal/Shutes*	1	0	3	30	100.0%		0.0%	20.0%	5.00		0.00
Sunderlnd/Whately*	0	0	0	22				13.6%			
Hampden County											
Agawam	8	1	2	160	25.0%	0.0%	0.0%	12.5%	2.00	0.00	0.00
Chicopee	1	3	17	247	0.0%	0.0%	23.5%	13.8%	0.00	0.00	1.71
East Longmeadow	7	1	1	88	28.6%	0.0%	100.0%	8.0%	3.59	0.00	12.57
Hampden	0	1	2	27		0.0%	0.0%	11.1%		0.00	0.00
Holyoke	0	0	13	97			23.1%	8.2%			2.80
Longmeadow	10	0	1	153	0.0%		100.0%	11.1%	0.00		9.00
Ludlow	0	1	1	90		0.0%	0.0%	6.7%		0.00	0.00
Monson	3	0	0	56	33.3%			12.5%	2.67		
Palmer	1	1	0	53	100.0%	0.0%		17.0%	5.89	0.00	
Southwick	2	0	0	58	50.0%			17.2%	2.90		
Springfield	21	48	66	263	14.3%	29.2%	24.2%	18.3%	0.78	1.60	1.33
West Springfield	6	0	11	101	16.7%		45.5%	7.9%	2.10		5.74
Westfield	1	2	5	195	0.0%	0.0%	60.0%	12.3%	0.00	0.00	4.88
Wilbraham	2	1	3	104	0.0%	0.0%	0.0%	5.8%	0.00	0.00	0.00
n/Chs/Grnv/Mnt/Rus/Tol*	0	0	0	37				16.2%			
Brmfld/Hollnd/Wales*	0	0	3	55			33.3%	12.7%			2.62
Hampshire County											
Amherst	13	4	7	102	23.1%	0.0%	14.3%	3.9%	5.88	0.00	3.64
Belchertown	2	0	5	129	0.0%		20.0%	14.7%	0.00		1.36
Easthampton	1	0	2	101	0.0%		50.0%	7.9%	0.00		6.31
Granby	1	0	0	51	0.0%			11.8%	0.00		
Hadley	2	1	0	35	100.0%	0.0%		2.9%	35.00	0.00	
Hatfield	0	0	0	22				4.5%			
Northampton	8	5	8	196	25.0%	20.0%	12.5%	6.1%	4.08	3.27	2.04
Pelham	0	0	0	8				0.0%			
South Hadley	4	2	1	123	0.0%	0.0%	100.0%	6.5%	0.00	0.00	15.38
Southampton	0	0	1	68			0.0%	5.9%			0.00
Ware	0	1	2	35		100.0%	50.0%	20.0%		5.00	2.50

SUPPLEMENTAL TABLE 10
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First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2010

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Chs/Gos/Hnt/Westh/Wmsb*	0	0	1	65			0.0%	15.4%			0.00
Cum/Midfld/Plnfd/Worth*	0	0	0	18				38.9%			
Middlesex County											
Acton	94	3	4	155	7.4%	0.0%	25.0%	9.7%	0.77	0.00	2.58
Arlington	68	3	6	376	2.9%	66.7%	0.0%	6.9%	0.43	9.64	0.00
Ashby	0	0	0	11				27.3%			
Ashland	20	4	2	111	5.0%	75.0%	0.0%	11.7%	0.43	6.40	0.00
Ayer	2	1	0	66	50.0%	0.0%		16.7%	3.00	0.00	
Bedford	17	0	2	68	0.0%		0.0%	0.0%	na		na
Belmont	61	1	1	196	8.2%	0.0%	0.0%	5.1%	1.61	0.00	0.00
Billerica	29	4	4	184	20.7%	0.0%	0.0%	7.1%	2.93	0.00	0.00
Boxborough	8	1	2	32	0.0%	0.0%	0.0%	12.5%	0.00	0.00	0.00
Burlington	42	0	1	132	11.9%		0.0%	11.4%	1.05		0.00
Cambridge	121	23	27	587	11.6%	17.4%	11.1%	7.2%	1.62	2.43	1.55
Carlisle	7	0	2	34	0.0%		0.0%	8.8%	0.00		0.00
Chelmsford	35	0	3	183	8.6%		0.0%	8.2%	1.05		0.00
Concord	15	2	2	165	13.3%	0.0%	0.0%	10.3%	1.29	0.00	0.00
Dracut	17	8	7	167	17.6%	50.0%	57.1%	12.6%	1.40	3.98	4.54
Dunstable	1	0	0	16	0.0%	na	na	0.0%	na		
Everett	24	11	27	59	37.5%	27.3%	14.8%	22.0%	1.70	1.24	0.67
Framingham	29	7	19	286	31.0%	14.3%	15.8%	8.4%	3.70	1.70	1.88
Groton	5	1	0	90	0.0%	0.0%		8.9%	0.00	0.00	
Holliston	4	1	2	105	0.0%	0.0%	0.0%	15.2%	0.00	0.00	0.00
Hopkinton	38	4	5	135	5.3%	25.0%	0.0%	4.4%	1.18	5.63	0.00
Hudson	3	0	2	120	0.0%		0.0%	4.2%	0.00		0.00
Lexington	136	3	3	239	5.1%	0.0%	0.0%	5.4%	0.95	0.00	0.00
Lincoln	4	0	2	40	0.0%		50.0%	10.0%	0.00		5.00
Littleton	7	0	0	78	0.0%			10.3%	0.00		
Lowell	148	8	21	264	25.7%	12.5%	23.8%	13.6%	1.88	0.92	1.75
Malden	107	15	8	109	13.1%	0.0%	12.5%	10.1%	1.30	0.00	1.24
Marlborough	18	4	10	176	16.7%	0.0%	20.0%	12.5%	1.33	0.00	1.60
Maynard	2	0	0	74	0.0%			4.1%	0.00		
Medford	64	5	11	258	10.9%	20.0%	27.3%	9.3%	1.18	2.15	2.93
Melrose	15	1	2	216	6.7%	0.0%	0.0%	5.6%	1.20	0.00	0.00
Natick	68	5	12	318	4.4%	0.0%	0.0%	7.2%	0.61	0.00	0.00
Newton	160	4	14	614	6.3%	0.0%	7.1%	9.1%	0.69	0.00	0.78
North Reading	6	0	1	94	0.0%		0.0%	9.6%	0.00		0.00
Pepperell	1	0	1	49	0.0%		0.0%	14.3%	0.00		0.00
Reading	19	1	3	182	15.8%	0.0%	0.0%	6.6%	2.39	0.00	0.00
Sherborn	4	0	0	38	0.0%			10.5%	0.00		
Shirley	0	0	0	45				8.9%			
Somerville	82	3	29	436	17.1%	33.3%	10.3%	8.7%	1.96	3.82	1.19
Stoneham	13	2	2	127	0.0%	0.0%	0.0%	7.1%	0.00	0.00	0.00
Stow	5	0	2	68	20.0%		0.0%	7.4%	2.72		0.00
Sudbury	27	1	5	175	7.4%	0.0%	40.0%	8.6%	0.86	0.00	4.67
Tewksbury	9	2	3	174	22.2%	0.0%	0.0%	9.8%	2.27	0.00	0.00
Townsend	0	1	0	31		100.0%		12.9%		7.75	

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Tyngsborough	10	0	4	64	0.0%		25.0%	10.9%	0.00		2.29
Wakefield	23	1	1	184	17.4%	0.0%	0.0%	8.2%	2.13	0.00	0.00
Waltham	65	3	9	277	13.8%	0.0%	11.1%	7.2%	1.92	0.00	1.54
Watertown	22	10	7	202	9.1%	30.0%	0.0%	7.4%	1.22	4.04	0.00
Wayland	30	1	3	119	10.0%	100.0%	0.0%	10.9%	0.92	9.15	0.00
Westford	57	1	1	141	7.0%	0.0%	0.0%	7.1%	0.99	0.00	0.00
Weston	26	1	1	104	38.5%	0.0%	100.0%	8.7%	4.44	0.00	11.56
Wilmington	23	0	2	116	8.7%		0.0%	13.8%	0.63		0.00
Winchester	61	0	2	225	4.9%		50.0%	8.4%	0.58		5.92
Woburn	22	1	5	184	0.0%	0.0%	0.0%	6.5%	0.00	0.00	0.00
Nantucket County											
Nantucket	48				12.5%						
Norfolk County											
Avon	0	2	0	15	0.0%		26.7%		0.00		
Bellingham	2	1	4	98	50.0%	0.0%	25.0%	9.2%	5.44	0.00	2.72
Braintree	56	3	2	159	16.1%	33.3%	50.0%	6.3%	2.56	5.30	7.95
Brookline	98	8	13	468	5.1%	0.0%	0.0%	6.6%	0.77	0.00	0.00
Canton	25	6	3	150	0.0%	16.7%	33.3%	10.7%	0.00	1.56	3.13
Cohasset	1	0	0	105	0.0%		9.5%		0.00		
Dedham	9	8	7	125	22.2%	50.0%	14.3%	3.2%	6.94	15.63	4.46
Dover	9	0	1	56	11.1%		0.0%	7.1%	1.56		0.00
Foxborough	4	1	3	94	25.0%	0.0%	0.0%	9.6%	2.61	0.00	0.00
Franklin	16	2	1	201	0.0%	0.0%	0.0%	5.0%	0.00	0.00	0.00
Holbrook	4	8	1	36	25.0%	25.0%	0.0%	13.9%	1.80	1.80	0.00
Medfield	4	0	6	124	0.0%		16.7%		4.8%		3.44
Medway	1	1	1	75	0.0%	0.0%	0.0%	14.7%	0.00	0.00	0.00
Millis	1	0	1	50	0.0%		20.0%		0.00		
Milton	28	24	4	174	32.1%	29.2%	25.0%	8.0%	3.99	3.63	3.11
Needham	44	1	2	290	4.5%	0.0%	0.0%	3.4%	1.32	0.00	0.00
Norfolk	3	0	1	98	66.7%		0.0%		3.1%		21.78
Norwood	8	2	3	155	0.0%	0.0%	0.0%	7.1%	0.00	0.00	0.00
Plainville	7	0	0	43	0.0%		9.3%		0.00		
Quincy	223	14	8	331	20.6%	14.3%	12.5%	11.5%	1.80	1.24	1.09
Randolph	23	61	15	46	21.7%	19.7%	46.7%	13.0%	1.67	1.51	3.58
Sharon	55	3	5	116	14.5%	66.7%	20.0%	6.0%	2.41	11.05	3.31
Stoughton	14	18	4	137	21.4%	38.9%	0.0%	13.1%	1.63	2.96	0.00
Walpole	35	2	1	199	5.7%	0.0%	0.0%	6.0%	0.95	0.00	0.00
Wellesley	60	0	8	269	13.3%		0.0%		4.1%		3.26
Westwood	22	1	1	102	4.5%	0.0%	0.0%	2.9%	1.55	0.00	0.00
Weymouth	23	1	5	258	17.4%	0.0%	20.0%	10.5%	1.66	0.00	1.91
Wrentham	0	0	1	73			0.0%		8.2%		0.00
Plymouth County											
Abington	5	1	1	72	20.0%	0.0%	0.0%	9.7%	2.06	0.00	0.00
Bridgewater	1	5	0	142	0.0%		9.9%		0.00		
Brockton	18	84	14	126	33.3%	26.2%	35.7%	9.5%	3.50	2.75	3.75
Carver	1	0	0	58	0.0%		24.1%		0.00		
Duxbury	0	0	1	133			0.0%		15.0%		0.00

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
East Bridgewater	2	1	0	56	0.0%	100.0%		10.7%	0.00	9.33	
Halifax	1	0	0	43	0.0%			14.0%	0.00		
Hanover	3	0	0	105	0.0%			6.7%	0.00		
Hanson	0	1	0	62		0.0%		8.1%		0.00	
Hingham	5	1	1	256	0.0%	0.0%	0.0%	9.0%	0.00	0.00	0.00
Hull	0	1	0	52		0.0%		13.5%		0.00	
Kingston	2	1	0	82	0.0%	0.0%		11.0%	0.00	0.00	
Lakeville	0	0	2	65			0.0%	10.8%			0.00
Marion	0	0	0	34				11.8%			
Marshfield	3	0	1	180	33.3%		0.0%	6.7%	5.00		0.00
Mattapoisett	1	0	1	38	0.0%		0.0%	7.9%	0.00		0.00
Middleborough	1	3	1	122	0.0%	33.3%	0.0%	9.8%	0.00	3.39	0.00
Norwell	4	1	0	85	0.0%	0.0%		8.2%	0.00	0.00	
Pembroke	1	0	0	99	0.0%			9.1%	0.00		
Plymouth	1	1	1	350	100.0%	0.0%	0.0%	12.6%	7.95	0.00	0.00
Plympton				13				7.7%			
Rochester	1	1	0	31	0.0%	0.0%		12.9%	0.00	0.00	
Rockland	6	1	3	94	0.0%	0.0%	0.0%	8.5%	0.00	0.00	0.00
Scituate	1	0	1	179	0.0%		0.0%	11.7%	0.00		0.00
Wareham	0	2	1	82		50.0%	0.0%	24.4%		2.05	0.00
West Bridgewater	1	0	1	33	0.0%		0.0%	18.2%	0.00		0.00
Whitman	0	2	1	42		0.0%	0.0%	4.8%		0.00	0.00
Suffolk County											
Boston	389	279	189	2,855	12.3%	21.9%	22.2%	10.9%	1.13	2.01	2.04
Chelsea	5	7	49	69	20.0%	42.9%	22.4%	13.0%	1.53	3.29	1.72
Revere	18	7	53	140	16.7%	0.0%	18.9%	17.1%	0.97	0.00	1.10
Winthrop	0	0	2	95			0.0%	9.5%			0.00
Worcester County											
Ashburnham	0	2	0	39		0.0%		10.3%		0.00	
Athol	3	0	0	52	33.3%			34.6%	0.96		
Auburn	6	0	2	82	66.7%		0.0%	11.0%	6.07		0.00
Barre	0	0	0	30				13.3%			
Berlin	0	0	0	27				18.5%			
Blackstone	0	0	0	32				9.4%			
Bolton	8	0	1	64	0.0%		0.0%	10.9%	0.00		0.00
Boylston	2	0	2	37	0.0%		100.0%	5.4%	0.00		18.50
Brookfield	0	0	0	10				10.0%			
Charlton	0	0	0	83				9.6%			
Clinton	3	0	5	58	33.3%		0.0%	12.1%	2.76		0.00
Douglas	0	0	0	46				10.9%			
Dudley	1	1	2	39	0.0%	0.0%	0.0%	2.6%	0.00	0.00	0.00
East Brookfield	1	0	0	16	0.0%			6.3%	0.00		
Fitchburg	11	0	17	128	18.2%		29.4%	14.1%	1.29		2.09
Gardner	0	1	2	76		0.0%	0.0%	13.2%		0.00	0.00
Grafton	25	3	2	115	8.0%	0.0%	0.0%	3.5%	2.30	0.00	0.00
Harvard	5	0	3	43	0.0%		0.0%	4.7%	0.00		0.00
Holden	7	0	1	152	14.3%		0.0%	11.2%	1.28		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
Hopedale	2	0	0	50	0.0%			8.0%	0.00		
Hubbardston	0	1	0	28		0.0%		10.7%		0.00	
Lancaster	2	0	0	42	0.0%			9.5%	0.00		
Leicester	1	0	4	65	0.0%		50.0%	15.4%	0.00		3.25
Leominster	9	3	15	152	0.0%	33.3%	26.7%	10.5%	0.00	3.17	2.53
Lunenburg	0	1	0	50		0.0%		8.0%		0.00	
Mendon	0	1	0	23		100.0%		13.0%		7.67	
Milford	6	5	5	144	0.0%	0.0%	0.0%	13.9%	0.00	0.00	0.00
Millbury	4	1	0	64	0.0%	0.0%		7.8%	0.00	0.00	
Millville	0	0	0	10				0.0%			
North Brookfield	0	0	1	26			0.0%	19.2%			0.00
Northborough	21	4	1	99	9.5%	50.0%	100.0%	6.1%	1.57	8.25	16.50
Northbridge	3	0	0	87	0.0%			2.3%	0.00		
Oxford	2	2	2	83	0.0%	0.0%	0.0%	16.9%	0.00	0.00	0.00
Paxton	2	0	1	25	50.0%		0.0%	8.0%	6.25		0.00
Princeton	0	0	0	34				20.6%			
Shrewsbury	108	2	7	222	4.6%	0.0%	0.0%	5.0%	0.93	0.00	0.00
Southborough	19	0	1	70	5.3%		0.0%	10.0%	0.53		0.00
Southbridge	2	0	6	40	0.0%		33.3%	7.5%	0.00		4.44
Spencer	0	0	1	58			0.0%	15.5%			0.00
Sterling	0	1	0	58		0.0%		1.7%		0.00	
Sturbridge	2	0	0	59	0.0%			8.5%	0.00		
Sutton	0	0	0	80				1.3%			
Templeton	0	0	1	32			0.0%	9.4%			0.00
Upton	1	0	0	62	0.0%			6.5%	0.00		
Uxbridge	1	0	1	110	0.0%		100.0%	9.1%	0.00		11.00
Warren	1	0	1	15	0.0%		100.0%	20.0%	0.00		5.00
Webster	1	1	0	58	0.0%	0.0%		12.1%	0.00	0.00	
West Boylston	1	1	0	52	0.0%	0.0%		5.8%	0.00	0.00	
West Brookfield	0	1	0	23		100.0%		8.7%		11.50	
Westborough	32	0	3	89	3.1%		0.0%	6.7%	0.46		0.00
Westminster	0	0	0	38				7.9%			
Worcester	81	49	81	499	21.0%	32.7%	39.5%	16.0%	1.31	2.04	2.46
Hardwick/NwBrentree*	1	0	0	18	0.0%			16.7%	0.00		
Oakham/Rutland*	1	1	1	58	0.0%	0.0%	0.0%	8.6%	0.00	0.00	0.00
Petersham/Philipston*	0	0	0	11				0.0%			
Winchendon/Rylston*	0	1	0	38		0.0%		18.4%		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 applications from Asian, black, and/or Latino borrowers were reported for a city or town, the corresponding cells for the denial rate and the denial rate ratio are blank.