

SUPPLEMENTAL TABLE I
High-APR Loans (HALs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2006

	Home-Purchase Loans			Refinance Loans		
	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
BARNSTABLE COUNTY						
Barnstable	515	154	29.9%	1,213	274	22.6%
Bourne	212	33	15.6%	453	104	23.0%
Brewster	123	12	9.8%	211	38	18.0%
Chatham	60	4	6.7%	116	25	21.6%
Dennis	163	28	17.2%	333	68	20.4%
Eastham	64	3	4.7%	101	22	21.8%
Falmouth	308	64	20.8%	752	163	21.7%
Harwich	138	19	13.8%	332	66	19.9%
Mashpee	224	50	22.3%	471	108	22.9%
Orleans	67	2	3.0%	102	16	15.7%
Provincetown	42	3	7.1%	94	15	16.0%
Sandwich	247	49	19.8%	578	125	21.6%
Yarmouth	306	54	17.6%	585	146	25.0%
Truro/Wellfleet*	26	3	11.5%	115	19	16.5%
BERKSHIRE COUNTY						
Adams	81	13	16.0%	94	17	18.1%
Cheshire	33	9	27.3%	45	8	17.8%
Clarksburg	11	1	9.1%	23	7	30.4%
Dalton	105	14	13.3%	99	22	22.2%
Great Barrington	61	3	4.9%	102	20	19.6%
Hinsdale	19	2	10.5%	36	9	25.0%
Lanesborough	47	3	6.4%	52	12	23.1%
Lee	52	3	5.8%	78	22	28.2%
Lenox	43	6	14.0%	64	4	6.3%
New Marlborough	9	1	11.1%	29	4	13.8%
North Adams	126	37	29.4%	144	58	40.3%
Pittsfield	577	96	16.6%	558	130	23.3%
Sheffield	28	4	14.3%	59	12	20.3%
Stockbridge	14	0	0.0%	20	3	15.0%
West Stockbridge	14	1	7.1%	25	6	24.0%
Williamstown	54	2	3.7%	54	5	9.3%
Alfrd/Egmont/MtWsh*	14	0	0.0%	32	5	15.6%
Becket/Washington*	28	2	7.1%	50	13	26.0%
Florida/Savoy*	12	1	8.3%	18	4	22.2%
Hncok/NAsh/Rchmd*	15	1	6.7%	21	1	4.8%
Monterey/Tyringham*	12	0	0.0%	15	2	13.3%
Otis/Sandisfield*	23	0	0.0%	54	13	24.1%
Peru/Windsor*	33	3	9.1%	36	7	19.4%
BRISTOL COUNTY						
Acushnet	110	32	29.1%	209	48	23.0%
Attleboro	580	144	24.8%	767	200	26.1%
Berkley	59	5	8.5%	145	40	27.6%
Dartmouth	269	42	15.6%	542	104	19.2%
Dighton	92	12	13.0%	160	30	18.8%
Easton	327	52	15.9%	348	57	16.4%
Fairhaven	202	21	10.4%	363	103	28.4%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Fall River	666	162	24.3%	949	295	31.1%
Freetown	77	17	22.1%	197	48	24.4%
Mansfield	265	19	7.2%	371	73	19.7%
New Bedford	790	269	34.1%	1,454	472	32.5%
North Attleborough	430	53	12.3%	541	136	25.1%
Norton	260	27	10.4%	361	93	25.8%
Raynham	182	22	12.1%	236	39	16.5%
Rehobeth	118	20	16.9%	245	30	12.2%
Seekonk	165	26	15.8%	282	80	28.4%
Somerset	196	22	11.2%	352	81	23.0%
Swansea	164	16	9.8%	332	70	21.1%
Taunton	754	207	27.5%	1,172	352	30.0%
Westport	133	19	14.3%	266	46	17.3%
DUKES COUNTY						
Edgartown	15	4	26.7%	109	30	27.5%
Oak Bluffs	44	14	31.8%	131	32	24.4%
Tisbury	25	14	56.0%	88	21	23.9%
Aq/Chil/Gos/WTis*	16	4	25.0%	77	15	19.5%
ESSEX COUNTY						
Amesbury	253	34	13.4%	350	71	20.3%
Andover	453	27	6.0%	372	43	11.6%
Beverly	442	55	12.4%	611	97	15.9%
Boxford	99	8	8.1%	141	17	12.1%
Danvers	294	31	10.5%	462	93	20.1%
Essex	34	2	5.9%	59	11	18.6%
Georgetown	89	8	9.0%	162	28	17.3%
Gloucester	276	35	12.7%	500	81	16.2%
Groveland	83	8	9.6%	121	12	9.9%
Hamilton	76	5	6.6%	122	14	11.5%
Haverhill	918	230	25.1%	1,285	346	26.9%
Ipswich	142	11	7.7%	239	39	16.3%
Lawrence	704	391	55.5%	1,182	507	42.9%
Lynn	944	385	40.8%	1,696	553	32.6%
Lynnfield	109	11	10.1%	202	34	16.8%
Manchester BTS	49	1	2.0%	83	5	6.0%
Marblehead	268	17	6.3%	341	40	11.7%
Merrimack	67	7	10.4%	115	23	20.0%
Methuen	572	103	18.0%	899	222	24.7%
Middleton	124	13	10.5%	165	22	13.3%
Nahant	26	5	19.2%	73	12	16.4%
Newbury	74	7	9.5%	129	16	12.4%
Newburyport	309	18	5.8%	298	53	17.8%
North Andover	449	50	11.1%	390	66	16.9%
Peabody	507	112	22.1%	839	163	19.4%
Rockport	65	4	6.2%	137	17	12.4%
Rowley	80	11	13.8%	112	18	16.1%
Salem	572	94	16.4%	636	128	20.1%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Salisbury	112	16	14.3%	194	55	28.4%
Saugus	313	70	22.4%	563	118	21.0%
Swampscott	190	29	15.3%	229	49	21.4%
Topsfield	48	3	6.3%	99	10	10.1%
Wenham	32	1	3.1%	64	8	12.5%
West Newbury	50	9	18.0%	85	13	15.3%
FRANKLIN COUNTY						
Deerfield	47	7	14.9%	52	10	19.2%
Greenfield	206	26	12.6%	187	53	28.3%
Montague	78	15	19.2%	110	36	32.7%
Northfield	36	5	13.9%	64	16	25.0%
Orange	119	38	31.9%	165	71	43.0%
Ash/Buck/Cnwy/Sher*	60	5	8.3%	108	17	15.7%
Bernstn/Gill/Leyden*	34	7	20.6%	64	12	18.8%
Chl/Col/Hw/Hea/Mn/Ro*	42	8	19.0%	71	21	29.6%
Ervng/Warwck/Wend*	30	3	10.0%	73	23	31.5%
Lev/NSal/Shutes*	52	3	5.8%	61	10	16.4%
Sunderlnd/Whately*	40	6	15.0%	29	5	17.2%
HAMPDEN COUNTY						
Agawam	382	67	17.5%	511	129	25.2%
Chicopee	588	148	25.2%	836	267	31.9%
East Longmeadow	176	19	10.8%	243	58	23.9%
Hampden	50	8	16.0%	78	16	20.5%
Holyoke	311	83	26.7%	390	163	41.8%
Longmeadow	188	14	7.4%	180	37	20.6%
Ludlow	210	35	16.7%	291	82	28.2%
Monson	87	18	20.7%	160	39	24.4%
Palmer	160	36	22.5%	210	94	44.8%
Southwick	129	23	17.8%	192	44	22.9%
Springfield	1,995	857	43.0%	2,552	1,236	48.4%
West Springfield	332	92	27.7%	369	114	30.9%
Westfield	521	96	18.4%	559	180	32.2%
Wilbraham	175	12	6.9%	219	39	17.8%
Bln/Chs/Grnv/Mnt/Rus/Tol*	95	15	15.8%	152	46	30.3%
Brmfld/Holnd/Wales*	112	24	21.4%	200	64	32.0%
HAMPSHIRE COUNTY						
Amherst	178	6	3.4%	129	14	10.9%
Belchertown	192	19	9.9%	219	52	23.7%
Easthampton	239	21	8.8%	207	51	24.6%
Granby	60	8	13.3%	109	33	30.3%
Hadley	29	1	3.4%	43	9	20.9%
Hatfield	26	2	7.7%	44	8	18.2%
Northampton	289	20	6.9%	218	41	18.8%
Pelham	13	1	7.7%	18	3	16.7%
South Hadley	263	25	9.5%	227	45	19.8%
Southampton	74	6	8.1%	82	20	24.4%
Ware	122	35	28.7%	169	53	31.4%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Chs/Gos/Hnt/Westh/Wmsb*	114	11	9.6%	118	29	24.6%
Cum/Midfld/Plnflld/Worth*	27	4	14.8%	65	18	27.7%
MIDDLESEX COUNTY						
Acton	306	16	5.2%	243	37	15.2%
Arlington	598	32	5.4%	455	51	11.2%
Ashby	35	9	25.7%	79	20	25.3%
Ashland	312	30	9.6%	319	60	18.8%
Ayer	111	18	16.2%	120	26	21.7%
Bedford	160	4	2.5%	130	16	12.3%
Belmont	270	17	6.3%	249	30	12.0%
Billerica	523	76	14.5%	863	185	21.4%
Boxborough	73	7	9.6%	71	14	19.7%
Burlington	234	23	9.8%	299	43	14.4%
Cambridge	983	45	4.6%	521	59	11.3%
Carlisle	62	2	3.2%	49	4	8.2%
Chelmsford	427	37	8.7%	516	91	17.6%
Concord	188	10	5.3%	188	17	9.0%
Dracut	393	58	14.8%	584	139	23.8%
Dunstable	33	3	9.1%	55	8	14.5%
Everett	410	189	46.1%	637	192	30.1%
Framingham	748	211	28.2%	887	196	22.1%
Groton	104	11	10.6%	131	19	14.5%
Holliston	161	14	8.7%	232	33	14.2%
Hopkinton	244	11	4.5%	228	35	15.4%
Hudson	263	33	12.5%	331	78	23.6%
Lexington	401	19	4.7%	309	29	9.4%
Lincoln	64	4	6.3%	59	7	11.9%
Littleton	98	7	7.1%	129	20	15.5%
Lowell	1,228	363	29.6%	1,442	435	30.2%
Malden	633	165	26.1%	798	211	26.4%
Marlborough	539	167	31.0%	612	167	27.3%
Maynard	141	16	11.3%	160	34	21.3%
Medford	609	90	14.8%	809	158	19.5%
Melrose	342	32	9.4%	359	58	16.2%
Natick	468	31	6.6%	519	71	13.7%
Newton	919	51	5.5%	939	87	9.3%
North Reading	189	22	11.6%	258	43	16.7%
Pepperell	145	17	11.7%	209	53	25.4%
Reading	274	10	3.6%	335	49	14.6%
Sherborn	52	2	3.8%	68	6	8.8%
Shirley	75	7	9.3%	126	44	34.9%
Somerville	803	98	12.2%	611	124	20.3%
Stoneham	232	17	7.3%	309	60	19.4%
Stow	69	2	2.9%	89	16	18.0%
Sudbury	198	11	5.6%	236	21	8.9%
Tewksbury	307	36	11.7%	617	129	20.9%
Townsend	104	21	20.2%	174	41	23.6%

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	All Loans	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR
Tyngsborough	158	22	13.9%	233	52	22.3%
Wakefield	348	34	9.8%	402	69	17.2%
Waltham	623	61	9.8%	605	106	17.5%
Watertown	406	35	8.6%	299	40	13.4%
Wayland	196	16	8.2%	178	26	14.6%
Westford	239	14	5.9%	298	38	12.8%
Weston	116	5	4.3%	153	11	7.2%
Wilmington	205	24	11.7%	441	84	19.0%
Winchester	299	12	4.0%	249	22	8.8%
Woburn	348	57	16.4%	541	110	20.3%
NANTUCKET COUNTY						
Nantucket	111	24	21.6%	253	27	10.7%
NORFOLK COUNTY						
Avon	49	11	22.4%	110	39	35.5%
Bellingham	265	48	18.1%	394	114	28.9%
Braintree	450	44	9.8%	582	113	19.4%
Brookline	754	23	3.1%	512	59	11.5%
Canton	276	30	10.9%	314	43	13.7%
Cohasset	79	6	7.6%	138	29	21.0%
Dedham	309	60	19.4%	433	92	21.2%
Dover	68	1	1.5%	97	5	5.2%
Foxborough	177	23	13.0%	273	66	24.2%
Franklin	396	32	8.1%	500	94	18.8%
Holbrook	143	37	25.9%	271	61	22.5%
Medfield	137	11	8.0%	182	13	7.1%
Medway	118	16	13.6%	235	48	20.4%
Millis	99	12	12.1%	140	34	24.3%
Milton	276	58	21.0%	452	94	20.8%
Needham	369	12	3.3%	369	26	7.0%
Norfolk	125	6	4.8%	139	26	18.7%
Norwood	268	35	13.1%	353	70	19.8%
Plainville	138	17	12.3%	163	29	17.8%
Quincy	1,193	150	12.6%	1,068	209	19.6%
Randolph	432	177	41.0%	740	244	33.0%
Sharon	203	19	9.4%	263	52	19.8%
Stoughton	325	72	22.2%	533	116	21.8%
Walpole	280	22	7.9%	372	70	18.8%
Wellesley	377	12	3.2%	302	26	8.6%
Westwood	165	5	3.0%	206	25	12.1%
Weymouth	655	126	19.2%	1,039	237	22.8%
Wrentham	100	9	9.0%	187	31	16.6%
PLYMOUTH COUNTY						
Abington	166	41	24.7%	295	59	20.0%
Bridgewater	273	43	15.8%	388	84	21.6%
Brockton	1,263	626	49.6%	2,396	936	39.1%
Carver	147	33	22.4%	364	109	29.9%
Duxbury	173	14	8.1%	290	48	16.6%

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East Bridgewater	142	25	17.6%	301	67	22.3%
Halifax	114	31	27.2%	172	41	23.8%
Hanover	148	16	10.8%	267	59	22.1%
Hanson	111	19	17.1%	243	65	26.7%
Hingham	262	15	5.7%	340	48	14.1%
Hull	119	13	10.9%	274	80	29.2%
Kingston	132	17	12.9%	274	56	20.4%
Lakeville	116	17	14.7%	230	60	26.1%
Marion	31	3	9.7%	91	14	15.4%
Marshfield	294	35	11.9%	594	110	18.5%
Mattapoissett	53	9	17.0%	110	25	22.7%
Middleborough	279	54	19.4%	483	123	25.5%
Norwell	139	7	5.0%	158	22	13.9%
Pembroke	192	27	14.1%	416	85	20.4%
Plymouth	757	139	18.4%	1,440	389	27.0%
Plympton	32	4	12.5%	75	22	29.3%
Rochester	63	8	12.7%	114	20	17.5%
Rockland	188	44	23.4%	349	85	24.4%
Scituate	229	18	7.9%	382	55	14.4%
Wareham	300	80	26.7%	631	161	25.5%
West Bridgewater	74	9	12.2%	139	27	19.4%
Whitman	171	38	22.2%	328	89	27.1%
SUFFOLK COUNTY						
Boston	7,052	1,522	21.6%	6,635	1,839	27.7%
Chelsea	307	125	40.7%	441	152	34.5%
Revere	629	261	41.5%	926	276	29.8%
Winthrop	181	32	17.7%	323	81	25.1%
WORCESTER COUNTY						
Ashburnham	80	21	26.3%	176	57	32.4%
Athol	177	71	40.1%	264	112	42.4%
Auburn	233	50	21.5%	375	96	25.6%
Barre	84	23	27.4%	117	42	35.9%
Berlin	31	3	9.7%	42	8	19.0%
Blackstone	101	28	27.7%	198	56	28.3%
Bolton	67	3	4.5%	69	11	15.9%
Boylston	54	6	11.1%	69	9	13.0%
Brookfield	52	13	25.0%	101	29	28.7%
Charlton	152	18	11.8%	277	89	32.1%
Clinton	172	38	22.1%	217	65	30.0%
Douglas	115	22	19.1%	215	60	27.9%
Dudley	128	35	27.3%	240	53	22.1%
East Brookfield	25	3	12.0%	60	23	38.3%
Fitchburg	548	156	28.5%	642	224	34.9%
Gardner	219	60	27.4%	345	126	36.5%
Grafton	356	19	5.3%	307	55	17.9%
Harvard	56	4	7.1%	62	2	3.2%
Holden	287	43	15.0%	310	62	20.0%

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Hopedale	66	11	16.7%	130	29	22.3%
Hubbardston	59	13	22.0%	98	17	17.3%
Lancaster	73	14	19.2%	106	17	16.0%
Leicester	121	25	20.7%	263	80	30.4%
Leominster	384	90	23.4%	701	210	30.0%
Lunenburg	114	15	13.2%	208	55	26.4%
Mendon	68	12	17.6%	117	25	21.4%
Milford	332	89	26.8%	512	114	22.3%
Millbury	160	27	16.9%	272	73	26.8%
Millville	30	6	20.0%	77	27	35.1%
North Brookfield	53	15	28.3%	99	21	21.2%
Northborough	182	22	12.1%	209	45	21.5%
Northbridge	213	44	20.7%	281	87	31.0%
Oxford	168	43	25.6%	324	98	30.2%
Paxton	55	10	18.2%	68	15	22.1%
Princeton	28	4	14.3%	62	11	17.7%
Shrewsbury	453	47	10.4%	503	101	20.1%
Southborough	92	5	5.4%	129	11	8.5%
Southbridge	210	67	31.9%	309	103	33.3%
Spencer	142	42	29.6%	216	62	28.7%
Sterling	98	15	15.3%	131	31	23.7%
Sturbridge	185	21	11.4%	164	31	18.9%
Sutton	108	12	11.1%	173	34	19.7%
Templeton	155	27	17.4%	164	60	36.6%
Upton	77	8	10.4%	138	27	19.6%
Uxbridge	214	35	16.4%	343	74	21.6%
Warren	68	24	35.3%	93	30	32.3%
Webster	180	54	30.0%	316	104	32.9%
West Boylston	96	11	11.5%	90	13	14.4%
West Brookfield	55	18	32.7%	78	18	23.1%
Westborough	199	13	6.5%	207	39	18.8%
Westminster	90	10	11.1%	148	15	10.1%
Worcester	1,986	666	33.5%	2,514	920	36.6%
Hardwick/NwBrntree*	43	9	20.9%	73	24	32.9%
Oakham/Rutland*	169	26	15.4%	194	37	19.1%
Petersham/Philipston*	32	8	25.0%	64	19	29.7%
Winchendon/Rylston*	138	46	33.3%	263	100	38.0%

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

SUPPLEMENTAL TABLE 2
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
BARNSTABLE COUNTY											
Barnstable	12	4	33.3%	49	35	71.4%	382	88	23.0%	1.45	3.10
Bourne	1	1	100.0%	2	0	0.0%	188	25	13.3%	7.52	0.00
Brewster	1	0	0.0%	1	0	0.0%	100	10	10.0%	0.00	0.00
Chatham	1	0	0.0%				53	3	5.7%	0.00	
Dennis	5	3	60.0%	4	3	75.0%	142	20	14.1%	4.26	5.33
Eastham							53	2	3.8%		
Falmouth	8	4	50.0%	8	5	62.5%	257	45	17.5%	2.86	3.57
Harwich	1	1	100.0%	6	2	33.3%	119	14	11.8%	8.50	2.83
Mashpee	5	3	60.0%	8	6	75.0%	191	39	20.4%	2.94	3.67
Orleans	1	0	0.0%	1	0	0.0%	57	1	1.8%	0.00	0.00
Provincetown							41	3	7.3%		
Sandwich	1	1	100.0%	4	0	0.0%	216	41	19.0%	5.27	0.00
Yarmouth	8	2	25.0%	10	6	60.0%	257	40	15.6%	1.61	3.86
Truro/Wellfleet*	1	0	0.0%	1	0	0.0%	22	2	9.1%	0.00	0.00
BERKSHIRE COUNTY											
Adams	1	1	100.0%	1	0	0.0%	74	11	14.9%	6.73	0.00
Cheshire							31	8	25.8%		
Clarksburg							9	1	11.1%		
Dalton	2	1	50.0%	1	0	0.0%	93	12	12.9%	3.88	0.00
Great Barrington				3	0	0.0%	56	3	5.4%		0.00
Hinsdale							18	1	5.6%		
Lanesborough							46	3	6.5%		
Lee				3	1	33.3%	46	2	4.3%		7.67
Lenox	1	1	100.0%	3	0	0.0%	36	4	11.1%	9.00	0.00
New Marlborough							9	1	11.1%		
North Adams				1	0	0.0%	112	32	28.6%		0.00
Pittsfield	17	7	41.2%	27	5	18.5%	486	68	14.0%	2.94	1.32
Sheffield	1	0	0.0%	2	1	50.0%	20	1	5.0%	0.00	10.00
Stockbridge							12	0	0.0%		
West Stockbridge							14	1	7.1%		
Williamstown	1	0	0.0%	1	0	0.0%	43	2	4.7%	0.00	0.00
Alfrd/Egmont/MtWsh*							13	0	0.0%		
Becket/Washington*				1	0	0.0%	26	2	7.7%		0.00
Florida/Savoy*	1	1	100.0%				11	0	0.0%		∞
Hncok/NAsh/Rchmd*				1	0	0.0%	12	1	8.3%	0.00	0.00
Monterey/Tyringham*							10	0	0.0%		
Otis/Sandisfield*							22	0	0.0%		
Peru/Windsor*							32	2	6.3%		
BRISTOL COUNTY											
Acushnet	3	1	33.3%	3	1	33.3%	96	25	26.0%	1.28	1.28
Attleboro	28	13	46.4%	34	10	29.4%	454	100	22.0%	2.11	1.34
Berkley				1	0	0.0%	52	4	7.7%		0.00
Dartmouth	3	0	0.0%	6	3	50.0%	244	36	14.8%	0.00	3.39
Dighton	3	1	33.3%				81	10	12.3%	2.70	
Easton	15	7	46.7%	7	2	28.6%	267	36	13.5%	3.46	2.12
Fairhaven				4	1	25.0%	181	18	9.9%	0.00	2.51

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Fall River	24	12	50.0%	25	12	48.0%	561	117	20.9%	2.40	2.30
Freetown							74	15	20.3%		
Mansfield	3	1	33.3%	3	0	0.0%	231	17	7.4%	4.53	0.00
New Bedford	63	36	57.1%	77	36	46.8%	596	184	30.9%	1.85	1.51
North Attleborough	12	2	16.7%	11	3	27.3%	358	45	12.6%	1.33	2.17
Norton	4	2	50.0%	3	0	0.0%	232	23	9.9%	5.04	0.00
Raynham	9	3	33.3%	1	0	0.0%	157	19	12.1%	2.75	0.00
Rehobeth	2	0	0.0%	2	1	50.0%	105	16	15.2%	0.00	3.28
Seekonk	1	0	0.0%	5	2	40.0%	139	20	14.4%	0.00	2.78
Somerset	1	1	100.0%	1	0	0.0%	183	18	9.8%	10.17	0.00
Swansea				3	1	33.3%	148	13	8.8%		3.79
Taunton	41	21	51.2%	45	28	62.2%	592	138	23.3%	2.20	2.67
Westport				2	1	50.0%	126	17	13.5%		3.71
DUKES COUNTY											
Edgartown				1	0	0.0%	11	2	18.2%		0.00
Oak Bluffs	2	1	50.0%				36	10	27.8%	1.80	
Tisbury	3	2	66.7%	1	1	100.0%	16	7	43.8%	1.52	2.29
Aq/Chil/Gos/WTis*							12	2	16.7%		
ESSEX COUNTY											
Amesbury	1	0	0.0%	1	0	0.0%	230	28	12.2%	0.00	0.00
Andover	5	2	40.0%	10	1	10.0%	348	21	6.0%	6.63	1.66
Beverly	3	3	100.0%	7	4	57.1%	389	43	11.1%	9.05	5.17
Boxford	1	0	0.0%	1	0	0.0%	88	7	8.0%	0.00	0.00
Danvers	3	1	33.3%	6	2	33.3%	256	27	10.5%	3.16	3.16
Essex							29	1	3.4%		
Georgetown	1	0	0.0%				77	7	9.1%	0.00	
Gloucester	3	1	33.3%	6	2	33.3%	245	29	11.8%	2.82	2.82
Groveland							75	7	9.3%		
Hamilton							67	4	6.0%		
Haverhill	27	12	44.4%	113	64	56.6%	699	133	19.0%	2.34	2.98
Ipswich				2	0	0.0%	128	10	7.8%		0.00
Lawrence	40	22	55.0%	472	290	61.4%	140	46	32.9%	1.67	1.87
Lynn	93	51	54.8%	288	172	59.7%	441	121	27.4%	2.00	2.18
Lynnfield				3	0	0.0%	90	10	11.1%		0.00
Manchester BTS							46	1	2.2%		
Marblehead	1	0	0.0%	3	0	0.0%	238	17	7.1%	0.00	0.00
Merrimack	1	1	100.0%	1	1	100.0%	62	5	8.1%	12.40	12.40
Methuen	21	6	28.6%	109	40	36.7%	381	49	12.9%	2.22	2.85
Middleton				3	0	0.0%	98	11	11.2%		0.00
Nahant							25	5	20.0%		
Newbury				2	1	50.0%	65	5	7.7%		6.50
Newburyport				1	0	0.0%	287	16	5.6%		0.00
North Andover	5	2	40.0%	22	5	22.7%	347	37	10.7%	3.75	2.13
Peabody	9	5	55.6%	30	20	66.7%	402	77	19.2%	2.90	3.48
Rockport	2	0	0.0%				58	4	6.9%	0.00	
Rowley				1	1	100.0%	76	10	13.2%		7.60
Salem	10	5	50.0%	37	19	51.4%	449	61	13.6%	3.68	3.78

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Salisbury				2	0	0.0%	95	14	14.7%		0.00
Saugus	6	2	33.3%	31	16	51.6%	234	35	15.0%	2.23	3.45
Swampscott	4	2	50.0%	7	5	71.4%	162	20	12.3%	4.05	5.79
Topsfield							45	3	6.7%		
Wenham							27	1	3.7%		
West Newbury							46	7	15.2%		
FRANKLIN COUNTY											
Deerfield	1	0	0.0%				43	6	14.0%		0.00
Greenfield	3	2	66.7%	9	1	11.1%	180	19	10.6%	6.32	1.05
Montague				1	0	0.0%	76	14	18.4%		0.00
Northfield							32	3	9.4%		
Orange	1	1	100.0%	1	1	100.0%	108	32	29.6%	3.38	3.38
Ash/Buck/Cnwy/Sher*				1	0	0.0%	56	5	8.9%		0.00
Bernstn/Gill/Leyden*				1	0	0.0%	33	7	21.2%		0.00
Chl/Col/Hw/Hea/Mn/Ro*	1	0	0.0%	3	1	33.3%	36	7	19.4%	0.00	1.71
Ervng/Warwck/Wend*	2	2	100.0%				25	1	4.0%	25.00	
Lev/NSal/Shutes*				1	0	0.0%	49	3	6.1%		0.00
SunderInd/Whately*				2	0	0.0%	38	6	15.8%		0.00
HAMPDEN COUNTY											
Agawam	8	1	12.5%	6	2	33.3%	337	56	16.6%	0.75	2.01
Chicopee	12	3	25.0%	57	29	50.9%	477	94	19.7%	1.27	2.58
East Longmeadow	5	2	40.0%	4	2	50.0%	144	12	8.3%	4.80	6.00
Hampden							50	8	16.0%		
Holyoke	9	5	55.6%	91	33	36.3%	183	26	14.2%	3.91	2.55
Longmeadow	3	1	33.3%	3	1	33.3%	169	12	7.1%	4.69	4.69
Ludlow	6	1	16.7%	4	2	50.0%	189	29	15.3%	1.09	3.26
Monson	1	0	0.0%	1	1	100.0%	80	17	21.3%	0.00	4.71
Palmer	3	1	33.3%	6	1	16.7%	140	26	18.6%	1.79	0.90
Southwick	1	1	100.0%				121	21	17.4%	5.76	
Springfield	384	196	51.0%	593	328	55.3%	824	226	27.4%	1.86	2.02
West Springfield	7	4	57.1%	19	10	52.6%	273	69	25.3%	2.26	2.08
Westfield	1	0	0.0%	23	9	39.1%	467	79	16.9%	0.00	2.31
Wilbraham	5	1	20.0%	5	2	40.0%	151	8	5.3%	3.78	7.55
Bln/Chs/Grnv/Mnt/Rus/Tol*				2	0	0.0%	85	12	14.1%		0.00
Brmfld/Hollnd/Wales*				2	0	0.0%	102	22	21.6%		0.00
HAMPSHIRE COUNTY											
Amherst	1	0	0.0%	13	1	7.7%	134	4	3.0%	0.00	2.58
Belchertown	1	0	0.0%	2	0	0.0%	173	16	9.2%	0.00	0.00
Easthampton	5	0	0.0%	7	1	14.3%	209	17	8.1%	0.00	1.76
Granby				1	0	0.0%	54	6	11.1%		0.00
Hadley	1	0	0.0%	1	0	0.0%	25	1	4.0%	0.00	0.00
Hatfield				1	0	0.0%	23	1	4.3%		0.00
Northampton	5	0	0.0%	8	1	12.5%	256	17	6.6%	0.00	1.88
Pelham				1	0	0.0%	12	1	8.3%		0.00
South Hadley	3	1	33.3%	14	2	14.3%	225	20	8.9%	3.75	1.61
Southampton							70	5	7.1%		
Ware	1	0	0.0%	1	1	100.0%	107	27	25.2%	0.00	3.96

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	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Chs/Gos/Hnt/Westh/Wmsb*				2	1	50.0%	109	8	7.3%		6.81
Cum/Midfld/Plnflld/Worth*							26	4	15.4%		
MIDDLESEX COUNTY											
Acton	2	0	0.0%	9	2	22.2%	197	12	6.1%	0.00	3.65
Arlington	5	0	0.0%	12	3	25.0%	464	24	5.2%	0.00	4.83
Ashby	1	1	100.0%	1	1	100.0%	30	7	23.3%	4.29	4.29
Ashland	9	1	11.1%	22	11	50.0%	212	15	7.1%	1.57	7.07
Ayer	1	1	100.0%	8	3	37.5%	84	13	15.5%	6.46	2.42
Bedford	6	0	0.0%	3	0	0.0%	109	3	2.8%	0.00	0.00
Belmont	4	1	25.0%	2	1	50.0%	210	13	6.2%	4.04	8.08
Billerica	11	7	63.6%	20	11	55.0%	402	40	10.0%	6.40	5.53
Boxborough				3	1	33.3%	47	4	8.5%		3.92
Burlington	3	1	33.3%	6	0	0.0%	174	18	10.3%	3.22	0.00
Cambridge	40	6	15.0%	23	2	8.7%	647	30	4.6%	3.24	1.88
Carlisle				1	0	0.0%	48	1	2.1%		0.00
Chelmsford	9	2	22.2%	9	3	33.3%	336	27	8.0%	2.77	4.15
Concord				4	0	0.0%	155	7	4.5%		0.00
Dracut	22	9	40.9%	16	3	18.8%	312	35	11.2%	3.65	1.67
Dunstable							30	3	10.0%		
Everett	51	31	60.8%	149	85	57.0%	150	51	34.0%	1.79	1.68
Framingham	27	11	40.7%	141	86	61.0%	479	96	20.0%	2.03	3.04
Groton	1	1	100.0%				86	7	8.1%	12.29	
Holliston	1	0	0.0%	6	1	16.7%	141	12	8.5%	0.00	1.96
Hopkinton				1	1	100.0%	209	9	4.3%		23.22
Hudson				14	8	57.1%	221	24	10.9%		5.26
Lexington	3	1	33.3%	4	0	0.0%	264	17	6.4%	5.18	0.00
Lincoln				1	0	0.0%	50	3	6.0%		0.00
Littleton				2	1	50.0%	79	5	6.3%		7.90
Lowell	109	56	51.4%	141	62	44.0%	683	139	20.4%	2.52	2.16
Malden	80	43	53.8%	96	47	49.0%	298	53	17.8%	3.02	2.75
Marlborough	10	3	30.0%	83	53	63.9%	381	88	23.1%	1.30	2.76
Maynard	4	3	75.0%	2	1	50.0%	117	12	10.3%	7.31	4.88
Medford	34	15	44.1%	47	16	34.0%	414	48	11.6%	3.81	2.94
Melrose	5	5	100.0%	10	4	40.0%	275	21	7.6%	13.10	5.24
Natick	3	1	33.3%	12	2	16.7%	359	23	6.4%	5.20	2.60
Newton	10	0	0.0%	17	3	17.6%	661	27	4.1%	0.00	4.32
North Reading	2	1	50.0%	3	1	33.3%	167	20	12.0%	4.18	2.78
Pepperell				3	0	0.0%	121	14	11.6%		0.00
Reading				4	0	0.0%	227	8	3.5%		0.00
Sherborn				1	0	0.0%	44	1	2.3%		0.00
Shirley	1	0	0.0%	2	0	0.0%	57	6	10.5%	0.00	0.00
Somerville	19	5	26.3%	70	32	45.7%	557	48	8.6%	3.05	5.30
Stoneham	5	2	40.0%	2	1	50.0%	199	12	6.0%	6.63	8.29
Stow							60	2	3.3%		
Sudbury	1	0	0.0%	2	0	0.0%	161	8	5.0%	0.00	0.00
Tewksbury	4	1	25.0%	2	1	50.0%	273	34	12.5%	2.01	4.01
Townsend	1	1	100.0%	1	1	100.0%	88	18	20.5%	4.89	4.89

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Tyngsborough	2	2	100.0%	5	1	20.0%	123	17	13.8%	7.24	1.45
Wakefield	4	1	25.0%	7	1	14.3%	266	30	11.3%	2.22	1.27
Waltham	17	10	58.8%	40	21	52.5%	436	21	4.8%	12.21	10.90
Watertown	6	1	16.7%	13	5	38.5%	319	24	7.5%	2.22	5.11
Wayland				1	0	0.0%	151	13	8.6%		0.00
Westford	3	1	33.3%	3	0	0.0%	173	11	6.4%	5.24	0.00
Weston	2	0	0.0%	3	0	0.0%	79	3	3.8%	0.00	0.00
Wilmington				9	3	33.3%	163	16	9.8%		3.40
Winchester	6	1	16.7%	10	3	30.0%	225	7	3.1%	5.36	9.64
Woburn	14	4	28.6%	23	16	69.6%	254	27	10.6%	2.69	6.54
NANTUCKET COUNTY											
Nantucket	4	2	50.0%	8	5	62.5%	80	14	17.5%	2.86	3.57
NORFOLK COUNTY											
Avon	7	4	57.1%	1	0	0.0%	34	6	17.6%	3.24	0.00
Bellingham	1	0	0.0%	12	5	41.7%	211	39	18.5%	0.00	2.25
Braintree	11	0	0.0%	6	0	0.0%	343	36	10.5%	0.00	0.00
Brookline	5	0	0.0%	18	2	11.1%	513	16	3.1%	0.00	3.56
Canton	16	5	31.3%	4	1	25.0%	207	19	9.2%	3.40	2.72
Cohasset				1	0	0.0%	67	5	7.5%		0.00
Dedham	29	18	62.1%	18	6	33.3%	210	26	12.4%	5.01	2.69
Dover				1	0	0.0%	55	0	0.0%		NA
Foxborough	5	1	20.0%	3	1	33.3%	153	17	11.1%	1.80	3.00
Franklin	3	0	0.0%	9	0	0.0%	337	27	8.0%	0.00	0.00
Holbrook	14	10	71.4%	11	5	45.5%	96	19	19.8%	3.61	2.30
Medfield	2	0	0.0%				121	11	9.1%	0.00	
Medway	1	0	0.0%	1	0	0.0%	99	15	15.2%	0.00	0.00
Millis	1	0	0.0%	2	0	0.0%	84	10	11.9%	0.00	0.00
Milton	56	28	50.0%	4	2	50.0%	170	19	11.2%	4.47	4.47
Needham	1	0	0.0%	2	0	0.0%	299	8	2.7%	0.00	0.00
Norfolk	2	0	0.0%				111	5	4.5%	0.00	
Norwood	11	2	18.2%	4	2	50.0%	218	27	12.4%	1.47	4.04
Plainville	2	0	0.0%	1	1	100.0%	115	15	13.0%	0.00	7.67
Quincy	53	20	37.7%	48	14	29.2%	721	84	11.7%	3.24	2.50
Randolph	220	117	53.2%	25	11	44.0%	101	25	24.8%	2.15	1.78
Sharon	9	3	33.3%	3	1	33.3%	131	12	9.2%	3.64	3.64
Stoughton	50	18	36.0%	26	10	38.5%	202	36	17.8%	2.02	2.16
Walpole	3	1	33.3%	8	2	25.0%	228	15	6.6%	5.07	3.80
Wellesley	2	1	50.0%	5	0	0.0%	298	11	3.7%	13.55	0.00
Westwood	2	0	0.0%	1	0	0.0%	132	3	2.3%	0.00	0.00
Weymouth	16	8	50.0%	36	19	52.8%	518	82	15.8%	3.16	3.33
Wrentham	2	1	50.0%	1	0	0.0%	89	8	9.0%	5.56	0.00
PLYMOUTH COUNTY											
Abington	6	4	66.7%	7	5	71.4%	133	21	15.8%	4.22	4.52
Bridgewater	10	5	50.0%	5	0	0.0%	228	32	14.0%	3.56	0.00
Brockton	570	347	60.9%	121	70	57.9%	433	135	31.2%	1.95	1.86
Carver				1	1	100.0%	131	28	21.4%		4.68
Duxbury				2	1	50.0%	151	11	7.3%		6.86

SUPPLEMENTAL TABLE 2
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
East Bridgewater	4	0	0.0%	3	1	33.3%	117	18	15.4%	0.00	2.17
Halifax	2	1	50.0%	1	0	0.0%	92	19	20.7%	2.42	0.00
Hanover	1	0	0.0%				136	12	8.8%	0.00	
Hanson	2	0	0.0%				92	12	13.0%	0.00	
Hingham	1	0	0.0%	4	1	25.0%	220	12	5.5%	0.00	4.58
Hull							110	12	10.9%		
Kingston							122	15	12.3%		
Lakeville	1	0	0.0%				104	16	15.4%	0.00	
Marion							26	2	7.7%		
Marshfield	1	0	0.0%				272	31	11.4%	0.00	
Mattapoisett	1	0	0.0%				49	9	18.4%	0.00	
Middleborough	8	2	25.0%	2	1	50.0%	245	48	19.6%	1.28	2.55
Norwell				1	0	0.0%	122	6	4.9%		0.00
Pembroke				6	2	33.3%	169	24	14.2%		2.35
Plymouth	7	3	42.9%	14	10	71.4%	659	106	16.1%	2.66	4.44
Plympton							31	4	12.9%		
Rochester	1	1	100.0%	1	0	0.0%	53	5	9.4%	10.60	0.00
Rockland	5	2	40.0%	7	7	100.0%	164	33	20.1%	1.99	4.97
Scituate				2	0	0.0%	199	16	8.0%		0.00
Wareham	16	7	43.8%	6	3	50.0%	247	60	24.3%	1.80	2.06
West Bridgewater				1	0	0.0%	68	8	11.8%		0.00
Whitman	5	3	60.0%	3	2	66.7%	151	29	19.2%	3.12	3.47
SUFFOLK COUNTY											
Boston	1,033	553	53.5%	589	265	45.0%	4,192	491	11.7%	4.57	3.84
Chelsea	13	10	76.9%	144	76	52.8%	110	32	29.1%	2.64	1.81
Revere	23	10	43.5%	263	146	55.5%	261	82	31.4%	1.38	1.77
Winthrop	2	1	50.0%	16	9	56.3%	133	20	15.0%	3.33	3.74
WORCESTER COUNTY											
Ashburnham				5	3	60.0%	63	12	19.0%		3.15
Athol	2	2	100.0%	6	3	50.0%	146	56	38.4%	2.61	1.30
Auburn	2	0	0.0%	5	3	60.0%	199	41	20.6%	0.00	2.91
Barre							79	20	25.3%		
Berlin				1	0	0.0%	26	3	11.5%		0.00
Blackstone	1	0	0.0%	2	2	100.0%	85	22	25.9%	0.00	3.86
Bolton				1	0	0.0%	55	3	5.5%		0.00
Boylston	1	1	100.0%	1	0	0.0%	45	5	11.1%	9.00	0.00
Brookfield				1	1	100.0%	43	8	18.6%		5.38
Charlton				1	1	100.0%	139	15	10.8%		9.27
Clinton	3	2	66.7%	24	13	54.2%	127	18	14.2%	4.70	3.82
Douglas	1	1	100.0%	2	0	0.0%	106	21	19.8%	5.05	0.00
Dudley	1	1	100.0%	1	0	0.0%	105	29	27.6%	3.62	0.00
East Brookfield							24	2	8.3%		
Fitchburg	32	21	65.6%	95	57	60.0%	364	66	18.1%	3.62	3.31
Gardner	2	1	50.0%	14	6	42.9%	176	42	23.9%	2.10	1.80
Grafton	8	1	12.5%	9	2	22.2%	249	15	6.0%	2.08	3.69
Harvard				1	0	0.0%	51	3	5.9%		0.00
Holden	3	0	0.0%	11	5	45.5%	231	31	13.4%	0.00	3.39

SUPPLEMENTAL TABLE 2
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Hopedale				3	0	0.0%	55	10	18.2%		0.00
Hubbardston				2	0	0.0%	53	13	24.5%		0.00
Lancaster				3	3	100.0%	61	10	16.4%		6.10
Leicester	1	0	0.0%	12	7	58.3%	89	14	15.7%	0.00	3.71
Leominster	17	7	41.2%	54	25	46.3%	276	54	19.6%	2.10	2.37
Lunenburg	1	0	0.0%	3	1	33.3%	98	11	11.2%	0.00	2.97
Mendon				2	0	0.0%	59	9	15.3%		0.00
Milford	5	4	80.0%	35	17	48.6%	258	59	22.9%	3.50	2.12
Millbury				4	1	25.0%	136	21	15.4%		1.62
Millville							26	6	23.1%		
North Brookfield	1	0	0.0%				47	13	27.7%	0.00	
Northborough	4	1	25.0%	6	5	83.3%	129	16	12.4%	2.02	6.72
Northbridge	1	1	100.0%	5	1	20.0%	185	38	20.5%	4.87	0.97
Oxford	2	1	50.0%	8	5	62.5%	140	33	23.6%	2.12	2.65
Paxton	2	0	0.0%	1	0	0.0%	42	8	19.0%	0.00	0.00
Princeton							26	4	15.4%		
Shrewsbury	3	0	0.0%	25	12	48.0%	305	25	8.2%	0.00	5.86
Southborough	2	0	0.0%				75	5	6.7%	0.00	
Southbridge	11	7	63.6%	31	19	61.3%	154	36	23.4%	2.72	2.62
Spencer	1	1	100.0%	11	8	72.7%	128	32	25.0%	4.00	2.91
Sterling				1	1	100.0%	84	11	13.1%		7.64
Sturbridge				7	0	0.0%	162	18	11.1%		0.00
Sutton	2	0	0.0%				96	12	12.5%	0.00	
Templeton	2	2	100.0%	3	1	33.3%	144	21	14.6%	6.86	2.29
Upton							68	7	10.3%		
Uxbridge	1	0	0.0%	4	1	25.0%	195	31	15.9%	0.00	1.57
Warren				1	1	100.0%	60	19	31.7%		3.16
Webster	3	2	66.7%	6	5	83.3%	150	39	26.0%	2.56	3.21
West Boylston				2	0	0.0%	88	9	10.2%		0.00
West Brookfield				1	1	100.0%	47	12	25.5%		3.92
Westborough				9	4	44.4%	141	6	4.3%		10.44
Westminster	1	0	0.0%	3	0	0.0%	81	9	11.1%	0.00	0.00
Worcester	290	176	60.7%	249	118	47.4%	1,172	280	23.9%	2.54	1.98
Hardwick/NwBrentree*							41	9	22.0%		
Oakham/Rutland*	3	1	33.3%	3	1	33.3%	147	21	14.3%	2.33	2.33
Petersham/Philipston*	1	0	0.0%				29	8	27.6%	0.00	
Winchendon/Rylston*				4	3	75.0%	121	36	29.8%		2.52

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

Blank cells indicate that no loans were made to black and/or Latino borrowers in that town. In these cases, the cells for "All Loans," "High-APR Loans," and "% High-APR" are all blank, as is the cell for the corresponding "High-APR Share Disparity Ratio."

SUPPLEMENTAL TABLE 3
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
BARNSTABLE COUNTY											
Barnstable	26	9	34.6%	88	40	45.5%	962	178	18.5%	1.87	2.46
Bourne	11	3	27.3%	2	0	0.0%	376	71	18.9%	1.44	0.00
Brewster	1	1	100.0%	2	1	50.0%	183	25	13.7%	7.32	3.66
Chatham							99	24	24.2%		
Dennis	3	0	0.0%	2	0	0.0%	284	53	18.7%	0.00	0.00
Eastham				1	0	0.0%	89	18	20.2%		0.00
Falmouth	15	8	53.3%	8	2	25.0%	627	126	20.1%	2.65	1.24
Harwich	3	2	66.7%	10	3	30.0%	286	52	18.2%	3.67	1.65
Mashpee	10	3	30.0%	16	8	50.0%	376	77	20.5%	1.46	2.44
Orleans				1	0	0.0%	83	13	15.7%		0.00
Provincetown				2	0	0.0%	80	12	15.0%		0.00
Sandwich	3	2	66.7%	8	4	50.0%	480	95	19.8%	3.37	2.53
Yarmouth	3	3	100.0%	25	15	60.0%	478	105	22.0%	4.55	2.73
Truro/Wellfleet*				1	0	0.0%	95	14	14.7%		0.00
BERKSHIRE COUNTY											
Adams	1	1	100.0%	2	0	0.0%	85	14	16.5%	6.07	0.00
Cheshire	1	0	0.0%				39	7	17.9%	0.00	
Clarksburg							22	7	31.8%		
Dalton	1	0	0.0%				79	13	16.5%	0.00	
Great Barrington				3	1	33.3%	86	12	14.0%		2.39
Hinsdale							32	6	18.8%		
Lanesborough							43	7	16.3%		
Lee				2	1	50.0%	65	17	26.2%		1.91
Lenox				1	0	0.0%	56	3	5.4%		0.00
New Marlborough							25	2	8.0%		
North Adams							115	36	31.3%		
Pittsfield	10	4	40.0%	3	0	0.0%	487	94	19.3%	2.07	0.00
Sheffield	1	0	0.0%				50	8	16.0%	0.00	
Stockbridge							17	1	5.9%		
West Stockbridge							21	5	23.8%		
Williamstown	1	0	0.0%				45	2	4.4%	0.00	
Alfrd/Egmont/MtWsh*							29	4	13.8%		
Becket/Washington*							39	10	25.6%		
Florida/Savoy*							16	3	18.8%		
Hncok/NAsh/Rchmd*							21	1	4.8%		
Monterey/Tyringham*							13	1	7.7%		
Otis/Sandisfield*				3	0	0.0%	44	9	20.5%		0.00
Peru/Windsor*							31	5	16.1%		
BRISTOL COUNTY											
Acushnet	2	0	0.0%	1	0	0.0%	185	39	21.1%	0.00	0.00
Attleboro	20	8	40.0%	25	11	44.0%	609	146	24.0%	1.67	1.84
Berkley	2	0	0.0%				127	36	28.3%	0.00	
Dartmouth	2	1	50.0%	7	1	14.3%	475	84	17.7%	2.83	0.81
Dighton	1	0	0.0%	1	0	0.0%	138	24	17.4%	0.00	0.00
Easton	12	4	33.3%	8	2	25.0%	274	37	13.5%	2.47	1.85
Fairhaven	1	0	0.0%	3	1	33.3%	317	79	24.9%	0.00	1.34

SUPPLEMENTAL TABLE 3

High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Fall River	16	6	37.5%	41	17	41.5%	768	215	28.0%	1.34	1.48
Freetown	2	0	0.0%	3	1	33.3%	172	37	21.5%	0.00	1.55
Mansfield	10	4	40.0%	4	1	25.0%	309	54	17.5%	2.29	1.43
New Bedford	79	27	34.2%	84	41	48.8%	1,121	316	28.2%	1.21	1.73
North Attleborough	9	4	44.4%	9	3	33.3%	456	97	21.3%	2.09	1.57
Norton	4	1	25.0%	9	3	33.3%	297	72	24.2%	1.03	1.38
Raynham	10	2	20.0%	4	2	50.0%	195	27	13.8%	1.44	3.61
Rehobeth	1	0	0.0%	1	0	0.0%	215	25	11.6%	0.00	0.00
Seekonk	4	1	25.0%	3	2	66.7%	228	60	26.3%	0.95	2.53
Somerset	2	1	50.0%	2	0	0.0%	302	61	20.2%	2.48	0.00
Swansea	3	2	66.7%	7	2	28.6%	276	53	19.2%	3.47	1.49
Taunton	49	22	44.9%	36	8	22.2%	951	269	28.3%	1.59	0.79
Westport				2	1	50.0%	238	35	14.7%		3.40
DUKES COUNTY											
Edgartown	2	1	50.0%	3	2	66.7%	88	23	26.1%	1.91	2.55
Oak Bluffs	5	1	20.0%	2	2	100.0%	97	19	19.6%	1.02	5.11
Tisbury	7	2	28.6%	4	1	25.0%	66	16	24.2%	1.18	1.03
Aq/Chil/Gos/WTis*				1	0	0.0%	67	11	16.4%		0.00
ESSEX COUNTY											
Amesbury	2	1	50.0%				317	58	18.3%	2.73	
Andover	6	2	33.3%	3	1	33.3%	308	33	10.7%	3.11	3.11
Beverly	3	2	66.7%	3	2	66.7%	544	74	13.6%	4.90	4.90
Boxford	1	0	0.0%	1	0	0.0%	126	16	12.7%	0.00	0.00
Danvers				6	3	50.0%	419	77	18.4%		2.72
Essex							56	11	19.6%		
Georgetown	1	0	0.0%	3	1	33.3%	142	21	14.8%	0.00	2.25
Gloucester	2	0	0.0%	7	2	28.6%	448	65	14.5%	0.00	1.97
Groveland				1	1	100.0%	110	11	10.0%		10.00
Hamilton							109	11	10.1%		
Haverhill	36	15	41.7%	132	59	44.7%	1,002	221	22.1%	1.89	2.03
Ipswich	1	1	100.0%	2	0	0.0%	201	27	13.4%	7.44	0.00
Lawrence	47	21	44.7%	678	323	47.6%	322	101	31.4%	1.42	1.52
Lynn	148	60	40.5%	375	171	45.6%	922	236	25.6%	1.58	1.78
Lynnfield	2	0	0.0%	6	1	16.7%	173	28	16.2%	0.00	1.03
Manchester BTS				3	0	0.0%	67	4	6.0%		0.00
Marblehead				2	0	0.0%	304	31	10.2%		0.00
Merrimack				1	0	0.0%	98	19	19.4%		0.00
Methuen	15	5	33.3%	108	48	44.4%	652	130	19.9%	1.67	2.23
Middleton							140	17	12.1%		
Nahant							61	9	14.8%		0.00
Newbury				2	1	50.0%	117	13	11.1%		4.50
Newburyport	1	0	0.0%	1	0	0.0%	263	48	18.3%	0.00	0.00
North Andover	3	1	33.3%	6	0	0.0%	329	55	16.7%	1.99	0.00
Peabody	9	2	22.2%	35	7	20.0%	690	125	18.1%	1.23	1.10
Rockport				1	0	0.0%	122	15	12.3%		0.00
Rowley	1	0	0.0%				99	12	12.1%	0.00	
Salem	10	3	30.0%	48	18	37.5%	486	83	17.1%	1.76	2.20

SUPPLEMENTAL TABLE 3

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	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Salisbury	1	1	100.0%				172	48	27.9%	3.58	
Saugus	5	2	40.0%	20	7	35.0%	448	90	20.1%	1.99	1.74
Swampscott	4	3	75.0%	6	3	50.0%	188	36	19.1%	3.92	2.61
Topsfield							86	6	7.0%		
Wenham							54	6	11.1%		
West Newbury							72	9	12.5%		
FRANKLIN COUNTY											
Deerfield				1	0	0.0%	42	9	21.4%	0.00	
Greenfield	3	1	33.3%	2	0	0.0%	146	37	25.3%	1.32	0.00
Montague				2	0	0.0%	92	28	30.4%	0.00	
Northfield				2	0	0.0%	54	13	24.1%	0.00	
Orange	1	1	100.0%	3	1	33.3%	132	49	37.1%	2.69	0.90
Ash/Buck/Cnwy/Sher*	2	2	100.0%				92	11	12.0%	8.36	
Bernstn/Gill/Leyden*							56	10	17.9%		
Chl/Col/Hw/Hea/Mn/Ro*				2	0	0.0%	60	17	28.3%	0.00	
Ervng/Warwck/Wend*				2	1	50.0%	62	18	29.0%	1.72	
Lev/NSal/Shutes*				1	1	100.0%	56	9	16.1%	6.22	
SunderInd/Whately*							27	5	18.5%		
HAMPDEN COUNTY											
Agawam	6	1	16.7%	5	2	40.0%	434	103	23.7%	0.70	1.69
Chicopee	7	3	42.9%	35	12	34.3%	674	191	28.3%	1.51	1.21
East Longmeadow	2	1	50.0%	3	0	0.0%	205	40	19.5%	2.56	0.00
Hampden							68	14	20.6%		
Holyoke	11	3	27.3%	81	37	45.7%	245	91	37.1%	0.73	1.23
Longmeadow	2	2	100.0%				144	24	16.7%	6.00	
Ludlow	2	0	0.0%	11	5	45.5%	243	61	25.1%	0.00	1.81
Monson	1	0	0.0%	3	2	66.7%	137	33	24.1%	0.00	2.77
Palmer	6	1	16.7%	4	2	50.0%	158	64	40.5%	0.41	1.23
Southwick							165	36	21.8%		
Springfield	408	218	53.4%	492	258	52.4%	1,183	469	39.6%	1.35	1.32
West Springfield	7	0	0.0%	10	6	60.0%	307	90	29.3%	0.00	2.05
Westfield	3	1	33.3%	20	9	45.0%	456	131	28.7%	1.16	1.57
Wilbraham	4	1	25.0%	3	1	33.3%	169	25	14.8%	1.69	2.25
Bln/Chs/Grnv/Mnt/Rus/Tol*	1	1	100.0%	2	0	0.0%	130	35	26.9%	3.71	0.00
Brmfld/HolInd/Wales*	1	0	0.0%	2	1	50.0%	165	51	30.9%	0.00	1.62
HAMPSHIRE COUNTY											
Amherst	7	2	28.6%	12	2	16.7%	88	9	10.2%	2.79	1.63
Belchertown	1	0	0.0%	4	0	0.0%	194	45	23.2%	0.00	0.00
Easthampton	1	0	0.0%	4	1	25.0%	177	40	22.6%	0.00	1.11
Granby	3	2	66.7%				99	28	28.3%	2.36	
Hadley				1	0	0.0%	41	9	22.0%	0.00	
Hatfield				2	0	0.0%	39	7	17.9%	0.00	
Northampton	3	0	0.0%	4	1	25.0%	187	32	17.1%	0.00	1.46
Pelham							16	3	18.8%		
South Hadley	5	2	40.0%	2	0	0.0%	199	35	17.6%	2.27	0.00
Southampton				1	0	0.0%	72	14	19.4%	0.00	
Ware				2	1	50.0%	136	37	27.2%	1.84	

SUPPLEMENTAL TABLE 3
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Chs/Gos/Hnt/Westh/Wmsb*							104	23	22.1%		
Cum/Midfld/Plnfd/Worth*							55	15	27.3%		
MIDDLESEX COUNTY											
Acton	1	0	0.0%	3	2	66.7%	169	29	17.2%	0.00	3.89
Arlington	9	2	22.2%	5	0	0.0%	383	43	11.2%	1.98	0.00
Ashby				2	0	0.0%	68	15	22.1%		0.00
Ashland	12	4	33.3%	22	9	40.9%	234	36	15.4%	2.17	2.66
Ayer	3	1	33.3%	3	1	33.3%	89	21	23.6%	1.41	1.41
Bedford				4	1	25.0%	105	11	10.5%		2.39
Belmont	2	0	0.0%	4	2	50.0%	210	20	9.5%	0.00	5.25
Billerica	11	3	27.3%	19	4	21.1%	711	142	20.0%	1.37	1.05
Boxborough	1	1	100.0%	1	0	0.0%	46	9	19.6%	5.11	0.00
Burlington	6	1	16.7%	6	2	33.3%	235	31	13.2%	1.26	2.53
Cambridge	23	2	8.7%	22	4	18.2%	372	36	9.7%	0.90	1.88
Carlisle							45	4	8.9%		
Chelmsford	7	4	57.1%	5	3	60.0%	430	70	16.3%	3.51	3.69
Concord				4	2	50.0%	145	14	9.7%		5.18
Dracut	8	1	12.5%	16	3	18.8%	466	99	21.2%	0.59	0.88
Dunstable				1	0	0.0%	45	7	15.6%		0.00
Everett	61	25	41.0%	119	39	32.8%	344	90	26.2%	1.57	1.25
Framingham	30	10	33.3%	127	47	37.0%	586	101	17.2%	1.93	2.15
Groton	1	0	0.0%	1	0	0.0%	104	13	12.5%	0.00	0.00
Holliston	4	0	0.0%	5	2	40.0%	194	27	13.9%	0.00	2.87
Hopkinton	2	0	0.0%	7	2	28.6%	171	23	13.5%	0.00	2.12
Hudson	4	3	75.0%	15	9	60.0%	261	48	18.4%	4.08	3.26
Lexington	4	1	25.0%	4	0	0.0%	231	23	10.0%	2.51	0.00
Lincoln	1	0	0.0%				50	7	14.0%	0.00	
Littleton				2	1	50.0%	107	14	13.1%		3.82
Lowell	89	50	56.2%	111	44	39.6%	883	233	26.4%	2.13	1.50
Malden	88	31	35.2%	94	33	35.1%	473	108	22.8%	1.54	1.54
Marlborough	11	4	36.4%	73	33	45.2%	430	105	24.4%	1.49	1.85
Maynard	6	4	66.7%	3	1	33.3%	126	20	15.9%	4.20	2.10
Medford	53	19	35.8%	43	5	11.6%	582	99	17.0%	2.11	0.68
Melrose	5	1	20.0%	5	1	20.0%	294	44	15.0%	1.34	1.34
Natick	5	2	40.0%	13	4	30.8%	409	49	12.0%	3.34	2.57
Newton	12	2	16.7%	18	0	0.0%	686	60	8.7%	1.91	0.00
North Reading	2	0	0.0%				220	32	14.5%	0.00	
Pepperell				1	0	0.0%	184	42	22.8%		0.00
Reading	2	0	0.0%	1	0	0.0%	283	41	14.5%	0.00	0.00
Sherborn	1	0	0.0%				60	6	10.0%	0.00	
Shirley	1	0	0.0%	3	1	33.3%	102	33	32.4%	0.00	1.03
Somerville	52	17	32.7%	68	20	29.4%	388	65	16.8%	1.95	1.76
Stoneham	4	1	25.0%	8	2	25.0%	254	43	16.9%	1.48	1.48
Stow	1	0	0.0%				75	13	17.3%	0.00	
Sudbury	1	0	0.0%	2	1	50.0%	194	16	8.2%	0.00	6.06
Tewksbury	4	1	25.0%	16	6	37.5%	518	106	20.5%	1.22	1.83
Townsend	2	2	100.0%				155	31	20.0%	5.00	

SUPPLEMENTAL TABLE 3
High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Tyngsborough	1	0	0.0%	3	0	0.0%	189	41	21.7%	0.00	0.00
Wakefield	5	4	80.0%	7	2	28.6%	336	51	15.2%	5.27	1.88
Waltham	15	5	33.3%	39	12	30.8%	463	69	14.9%	2.24	2.06
Watertown	4	1	25.0%	7	2	28.6%	239	29	12.1%	2.06	2.35
Wayland	1	1	100.0%	11	5	45.5%	134	14	10.4%	9.57	4.35
Westford	2	1	50.0%				238	31	13.0%	3.84	
Weston	1	1	100.0%	1	1	100.0%	112	6	5.4%	18.67	18.67
Wilmington	3	1	33.3%	3	1	33.3%	377	67	17.8%	1.88	1.88
Winchester	1	0	0.0%	4	0	0.0%	183	15	8.2%	0.00	0.00
Woburn	7	1	14.3%	13	6	46.2%	447	87	19.5%	0.73	2.37
NANTUCKET COUNTY											
Nantucket	5	1	20.0%	7	0	0.0%	207	22	10.6%	1.88	0.00
NORFOLK COUNTY											
Avon	9	6	66.7%	3	2	66.7%	81	26	32.1%	2.08	2.08
Bellingham	8	1	12.5%	10	2	20.0%	314	86	27.4%	0.46	0.73
Braintree	9	2	22.2%	10	2	20.0%	472	83	17.6%	1.26	1.14
Brookline	7	0	0.0%	16	7	43.8%	368	40	10.9%	0.00	4.03
Canton	10	2	20.0%	4	2	50.0%	265	35	13.2%	1.51	3.79
Cohasset	3	1	33.3%				114	24	21.1%	1.58	
Dedham	20	9	45.0%	16	4	25.0%	343	65	19.0%	2.37	1.32
Dover				1	0	0.0%	77	4	5.2%		0.00
Foxborough	4	3	75.0%	4	0	0.0%	226	48	21.2%	3.53	0.00
Franklin	6	3	50.0%	6	1	16.7%	412	70	17.0%	2.94	0.98
Holbrook	19	3	15.8%	6	1	16.7%	199	41	20.6%	0.77	0.81
Medfield	1	0	0.0%	1	1	100.0%	156	8	5.1%	0.00	19.50
Medway				5	2	40.0%	204	36	17.6%		2.27
Millis				1	1	100.0%	122	29	23.8%		4.21
Milton	82	29	35.4%	9	0	0.0%	285	48	16.8%	2.10	0.00
Needham	1	0	0.0%				315	21	6.7%	0.00	
Norfolk	1	1	100.0%	3	0	0.0%	113	18	15.9%	6.28	0.00
Norwood	7	1	14.3%	6	1	16.7%	288	50	17.4%	0.82	0.96
Plainville				1	1	100.0%	147	23	15.6%		6.39
Quincy	18	5	27.8%	18	7	38.9%	767	132	17.2%	1.61	2.26
Randolph	235	93	39.6%	51	15	29.4%	289	77	26.6%	1.49	1.10
Sharon	13	8	61.5%	3	1	33.3%	199	35	17.6%	3.50	1.90
Stoughton	55	21	38.2%	28	10	35.7%	375	63	16.8%	2.27	2.13
Walpole	4	3	75.0%	5	0	0.0%	304	50	16.4%	4.56	0.00
Wellesley	3	0	0.0%	3	0	0.0%	246	18	7.3%	0.00	0.00
Westwood	2	1	50.0%	1	1	100.0%	175	19	10.9%	4.61	9.21
Weymouth	8	3	37.5%	18	7	38.9%	849	179	21.1%	1.78	1.84
Wrentham	2	0	0.0%	5	3	60.0%	157	23	14.6%	0.00	4.10
PLYMOUTH COUNTY											
Abington	2	0	0.0%	3	3	100.0%	249	48	19.3%	0.00	5.19
Bridgewater	8	3	37.5%	3	0	0.0%	331	63	19.0%	1.97	0.00
Brockton	629	267	42.4%	188	80	42.6%	1,111	376	33.8%	1.25	1.26
Carver	3	0	0.0%	4	1	25.0%	319	88	27.6%	0.00	0.91
Duxbury	1	0	0.0%	1	0	0.0%	248	38	15.3%	0.00	0.00

SUPPLEMENTAL TABLE 3

High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
East Bridgewater	5	1	20.0%	3	1	33.3%	253	51	20.2%	0.99	1.65
Halifax	1	0	0.0%				141	28	19.9%	0.00	
Hanover	2	0	0.0%	1	0	0.0%	225	44	19.6%	0.00	0.00
Hanson	1	1	100.0%	1	0	0.0%	206	49	23.8%	4.20	0.00
Hingham	4	1	25.0%				294	41	13.9%	1.79	
Hull	2	1	50.0%	3	1	33.3%	236	64	27.1%	1.84	1.23
Kingston	3	0	0.0%	4	0	0.0%	236	46	19.5%	0.00	0.00
Lakeville	1	0	0.0%	3	2	66.7%	197	50	25.4%	0.00	2.63
Marion	2	0	0.0%	2	0	0.0%	78	12	15.4%	0.00	0.00
Marshfield	1	0	0.0%	3	0	0.0%	519	89	17.1%	0.00	0.00
Mattapoisett	1	1	100.0%	2	1	50.0%	88	17	19.3%	5.18	2.59
Middleborough	7	4	57.1%				427	97	22.7%	2.52	
Norwell	1	0	0.0%	1	0	0.0%	133	17	12.8%	0.00	0.00
Pembroke	2	0	0.0%	3	0	0.0%	353	64	18.1%	0.00	0.00
Plymouth	9	0	0.0%	20	4	20.0%	1,254	324	25.8%	0.00	0.77
Plympton	3	0	0.0%	1	1	100.0%	62	18	29.0%	0.00	3.44
Rochester	2	0	0.0%	1	0	0.0%	98	14	14.3%	0.00	0.00
Rockland	2	0	0.0%	2	2	100.0%	284	61	21.5%	0.00	4.66
Scituate	4	2	50.0%	1	0	0.0%	328	44	13.4%	3.73	0.00
Wareham	32	11	34.4%	12	6	50.0%	504	119	23.6%	1.46	2.12
West Bridgewater	3	1	33.3%	2	1	50.0%	119	16	13.4%	2.48	3.72
Whitman	4	1	25.0%	4	0	0.0%	277	74	26.7%	0.94	0.00
SUFFOLK COUNTY											
Boston	1,535	620	40.4%	616	230	37.3%	3,191	562	17.6%	2.29	2.12
Chelsea	21	9	42.9%	187	78	41.7%	153	41	26.8%	1.60	1.56
Revere	32	10	31.3%	202	75	37.1%	554	147	26.5%	1.18	1.40
Winthrop	4	4	100.0%	15	5	33.3%	254	59	23.2%	4.31	1.44
WORCESTER COUNTY											
Ashburnham				1	0	0.0%	153	46	30.1%		0.00
Athol	3	3	100.0%	5	4	80.0%	207	74	35.7%	2.80	2.24
Auburn	8	4	50.0%	6	2	33.3%	316	72	22.8%	2.19	1.46
Barre	1	0	0.0%	4	0	0.0%	96	30	31.3%	0.00	0.00
Berlin							36	6	16.7%		
Blackstone	1	0	0.0%	4	2	50.0%	171	44	25.7%	0.00	1.94
Bolton				2	0	0.0%	57	9	15.8%		0.00
Boylston				2	0	0.0%	63	8	12.7%		0.00
Brookfield							93	26	28.0%		
Charlton	2	1	50.0%	8	3	37.5%	226	60	26.5%	1.88	1.41
Clinton	3	3	100.0%	20	10	50.0%	172	45	26.2%	3.82	1.91
Douglas	2	2	100.0%	1	0	0.0%	175	39	22.3%	4.49	0.00
Dudley	1	1	100.0%	6	1	16.7%	196	39	19.9%	5.03	0.84
East Brookfield				1	1	100.0%	42	14	33.3%		3.00
Fitchburg	28	15	53.6%	87	40	46.0%	408	121	29.7%	1.81	1.55
Gardner	7	4	57.1%	16	9	56.3%	272	91	33.5%	1.71	1.68
Grafton				3	1	33.3%	246	44	17.9%		1.86
Harvard							56	1	1.8%		
Holden	2	1	50.0%	2	0	0.0%	269	53	19.7%	2.54	0.00

SUPPLEMENTAL TABLE 3

High-APR Loans (HALs) to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	Black Borrowers			Latino Borrowers			White Borrowers			High-APR Share Disparity Ratios	
	All Loans #	High-APR Loans	% High-APR	All Loans #	High-APR Loans	% High-APR	All Loans	High-APR Loans	% High-APR	Black/White	Latino/White
Hopedale	1	1	100.0%	4	3	75.0%	113	23	20.4%	4.91	3.68
Hubbardston				1	0	0.0%	89	14	15.7%		0.00
Lancaster	3	1	33.3%	2	0	0.0%	86	14	16.3%	2.05	0.00
Leicester	6	4	66.7%	6	5	83.3%	208	56	26.9%	2.48	3.10
Leominster	20	8	40.0%	65	24	36.9%	522	135	25.9%	1.55	1.43
Lunenburg	2	2	100.0%	4	2	50.0%	178	45	25.3%	3.96	1.98
Mendon				1	1	100.0%	98	19	19.4%		5.16
Milford	7	2	28.6%	38	12	31.6%	404	82	20.3%	1.41	1.56
Millbury	3	2	66.7%	2	1	50.0%	224	53	23.7%	2.82	2.11
Millville							62	21	33.9%		
North Brookfield							88	17	19.3%		
Northborough	1		0.0%	2	2	100.0%	174	36	20.7%	0.00	4.83
Northbridge	2	1	50.0%	3		0.0%	240	69	28.8%	1.74	0.00
Oxford				3	1	33.3%	272	80	29.4%		1.13
Paxton	1		0.0%	1		0.0%	58	11	19.0%	0.00	0.00
Princeton				2	1	50.0%	52	9	17.3%		2.89
Shrewsbury	9	3	33.3%	23	8	34.8%	380	71	18.7%	1.78	1.86
Southborough				1	1	100.0%	108	8	7.4%		13.50
Southbridge	7	2	28.6%	46	25	54.3%	209	57	27.3%	1.05	1.99
Spencer				5	1	20.0%	188	50	26.6%		0.75
Sterling				3		0.0%	112	27	24.1%		0.00
Sturbridge	1		0.0%	1		0.0%	140	28	20.0%	0.00	0.00
Sutton				1	1	100.0%	144	23	16.0%		6.26
Templeton				3	2	66.7%	133	45	33.8%		1.97
Upton	2	1	50.0%	2		0.0%	117	23	19.7%	2.54	0.00
Uxbridge	1	1	100.0%	3	2	66.7%	302	60	19.9%	5.03	3.36
Warren							80	25	31.3%		
Webster	3	1	33.3%	10	7	70.0%	261	79	30.3%	1.10	2.31
West Boylston				2		0.0%	77	10	13.0%		0.00
West Brookfield							69	14	20.3%		
Westborough	2	1	50.0%	9	3	33.3%	154	24	15.6%	3.21	2.14
Westminster	2	1	50.0%	2	1	50.0%	131	12	9.2%	5.46	5.46
Worcester	242	124	51.2%	301	153	50.8%	1,556	477	30.7%	1.67	1.66
Hardwick/NwBrtree*				1	1	100.0%	65	19	29.2%		3.42
Oakham/Rutland*	3	1	33.3%	2	1	50.0%	170	32	18.8%	1.77	2.66
Petersham/Philipston*	1		0.0%				47	10	21.3%	0.00	
Winchendon/Rylston*	4	3	75.0%	2		0.0%	215	75	34.9%	2.15	0.00

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

Blank cells indicate that no loans were made to black and/or Latino borrowers in that town. In these cases, the cells for "All Loans," "High-APR Loans," and "% High-APR" are all blank, as is the cell for the corresponding "High-APR Share Disparity Ratio."

SUPPLEMENTAL TABLE 4
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
BARNSTABLE COUNTY												
Barnstable	515	361	154	2.3%	2.2%	2.6%	9.5%	3.9%	22.7%	74.2%	81.4%	57.1%
Bourne	212	179	33	0.5%	0.0%	3.0%	0.9%	1.1%	0.0%	88.7%	91.1%	75.8%
Brewster	123	111	12	0.8%	0.9%	0.0%	0.8%	0.9%	0.0%	81.3%	81.1%	83.3%
Chatham	60	56	4	1.7%	1.8%	0.0%	0.0%	0.0%	0.0%	88.3%	89.3%	75.0%
Dennis	163	135	28	3.1%	1.5%	10.7%	2.5%	0.7%	10.7%	87.1%	90.4%	71.4%
Eastham	64	61	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.8%	83.6%	66.7%
Falmouth	308	244	64	2.6%	1.6%	6.3%	2.6%	1.2%	7.8%	83.4%	86.9%	70.3%
Harwich	138	119	19	0.7%	0.0%	5.3%	4.3%	3.4%	10.5%	86.2%	88.2%	73.7%
Mashpee	224	174	50	2.2%	1.1%	6.0%	3.6%	1.1%	12.0%	85.3%	87.4%	78.0%
Orleans	67	65	2	1.5%	1.5%	0.0%	1.5%	1.5%	0.0%	85.1%	86.2%	50.0%
Provincetown	42	39	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.6%	97.4%	100.0%
Sandwich	247	198	49	0.4%	0.0%	2.0%	1.6%	2.0%	0.0%	87.4%	88.4%	83.7%
Yarmouth	306	252	54	2.6%	2.4%	3.7%	3.3%	1.6%	11.1%	84.0%	86.1%	74.1%
Truro/Wellfleet*	26	23	3	3.8%	4.3%	0.0%	3.8%	4.3%	0.0%	84.6%	87.0%	66.7%
BERKSHIRE COUNTY												
Adams	81	68	13	1.2%	0.0%	7.7%	1.2%	1.5%	0.0%	91.4%	92.6%	84.6%
Cheshire	33	24	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.9%	95.8%	88.9%
Clarksburg	11	10	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.8%	80.0%	100.0%
Dalton	105	91	14	1.9%	1.1%	7.1%	1.0%	1.1%	0.0%	88.6%	89.0%	85.7%
Great Barrington	61	58	3	0.0%	0.0%	0.0%	4.9%	5.2%	0.0%	91.8%	91.4%	100.0%
Hinsdale	19	17	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.7%	100.0%	50.0%
Lanesborough	47	44	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.9%	97.7%	100.0%
Lee	52	49	3	0.0%	0.0%	0.0%	5.8%	4.1%	33.3%	88.5%	89.8%	66.7%
Lenox	43	37	6	2.3%	0.0%	16.7%	7.0%	8.1%	0.0%	83.7%	86.5%	66.7%
New Marlborough	9	8	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
North Adams	126	89	37	0.0%	0.0%	0.0%	0.8%	1.1%	0.0%	88.9%	89.9%	86.5%
Pittsfield	577	481	96	2.9%	2.1%	7.3%	4.7%	4.6%	5.2%	84.2%	86.9%	70.8%
Sheffield	28	24	4	3.6%	4.2%	0.0%	7.1%	4.2%	25.0%	71.4%	79.2%	25.0%
Stockbridge	14	14	0	0.0%	0.0%	NA	0.0%	0.0%	NA	85.7%	85.7%	NA
West Stockbridge	14	13	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Williamstown	54	52	2	1.9%	1.9%	0.0%	1.9%	1.9%	0.0%	79.6%	78.8%	100.0%
Alfrd/Egmt/MtWsh*	14	14	0	0.0%	0.0%	NA	0.0%	0.0%	NA	92.9%	92.9%	NA
Becket/Washington*	28	26	2	0.0%	0.0%	0.0%	3.6%	3.8%	0.0%	92.9%	92.3%	100.0%
Florida/Savoy*	12	11	1	8.3%	0.0%	100.0%	0.0%	0.0%	0.0%	91.7%	100.0%	0.0%
Hncok/NAsh/Rchmd*	15	14	1	0.0%	0.0%	0.0%	6.7%	7.1%	0.0%	80.0%	78.6%	100.0%
Monterey/Tyringham*	12	12	0	0.0%	0.0%	NA	0.0%	0.0%	NA	83.3%	83.3%	NA
Otis/Sandisfield*	23	23	0	0.0%	0.0%	NA	0.0%	0.0%	NA	95.7%	95.7%	NA
Peru/Windsor*	33	30	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	97.0%	100.0%	66.7%
BRISTOL COUNTY												
Acushnet	110	78	32	2.7%	2.6%	3.1%	2.7%	2.6%	3.1%	87.3%	91.0%	78.1%
Attleboro	580	436	144	4.8%	3.4%	9.0%	5.9%	5.5%	6.9%	78.3%	81.2%	69.4%
Berkley	59	54	5	0.0%	0.0%	0.0%	1.7%	1.9%	0.0%	88.1%	88.9%	80.0%
Dartmouth	269	227	42	1.1%	1.3%	0.0%	2.2%	1.3%	7.1%	90.7%	91.6%	85.7%
Dighton	92	80	12	3.3%	2.5%	8.3%	0.0%	0.0%	0.0%	88.0%	88.8%	83.3%
Easton	327	275	52	4.6%	2.9%	13.5%	2.1%	1.8%	3.8%	81.7%	84.0%	69.2%
Fairhaven	202	181	21	0.0%	0.0%	0.0%	2.0%	1.7%	4.8%	89.6%	90.1%	85.7%
Fall River	666	504	162	3.6%	2.4%	7.4%	3.8%	2.6%	7.4%	84.2%	88.1%	72.2%
Freetown	77	60	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.1%	98.3%	88.2%

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	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Mansfield	265	246	19	1.1%	0.8%	5.3%	1.1%	1.2%	0.0%	87.2%	87.0%	89.5%
New Bedford	790	521	269	8.0%	5.2%	13.4%	9.7%	7.9%	13.4%	75.4%	79.1%	68.4%
North Attleborough	430	377	53	2.8%	2.7%	3.8%	2.6%	2.1%	5.7%	83.3%	83.0%	84.9%
Norton	260	233	27	1.5%	0.9%	7.4%	1.2%	1.3%	0.0%	89.2%	89.7%	85.2%
Raynham	182	160	22	4.9%	3.8%	13.6%	0.5%	0.6%	0.0%	86.3%	86.3%	86.4%
Rehobeth	118	98	20	1.7%	2.0%	0.0%	1.7%	1.0%	5.0%	89.0%	90.8%	80.0%
Seekonk	165	139	26	0.6%	0.7%	0.0%	3.0%	2.2%	7.7%	84.2%	85.6%	76.9%
Somerset	196	174	22	0.5%	0.0%	4.5%	0.5%	0.6%	0.0%	93.4%	94.8%	81.8%
Swansea	164	148	16	0.0%	0.0%	0.0%	1.8%	1.4%	6.3%	90.2%	91.2%	81.3%
Taunton	754	547	207	5.4%	3.7%	10.1%	6.0%	3.1%	13.5%	78.5%	83.0%	66.7%
Westport	133	114	19	0.0%	0.0%	0.0%	1.5%	0.9%	5.3%	94.7%	95.6%	89.5%
DUKES COUNTY												
Edgartown	15	11	4	0.0%	0.0%	0.0%	6.7%	9.1%	0.0%	73.3%	81.8%	50.0%
Oak Bluffs	44	30	14	4.5%	3.3%	7.1%	0.0%	0.0%	0.0%	81.8%	86.7%	71.4%
Tisbury	25	11	14	12.0%	9.1%	14.3%	4.0%	0.0%	7.1%	64.0%	81.8%	50.0%
Aq/Chil/Gos/WTis*	16	12	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	75.0%	83.3%	50.0%
ESSEX COUNTY												
Amesbury	253	219	34	0.4%	0.5%	0.0%	0.4%	0.5%	0.0%	90.9%	92.2%	82.4%
Andover	453	426	27	1.1%	0.7%	7.4%	2.2%	2.1%	3.7%	76.8%	76.8%	77.8%
Beverly	442	387	55	0.7%	0.0%	5.5%	1.6%	0.8%	7.3%	88.0%	89.4%	78.2%
Boxford	99	91	8	1.0%	1.1%	0.0%	1.0%	1.1%	0.0%	88.9%	89.0%	87.5%
Danvers	294	263	31	1.0%	0.8%	3.2%	2.0%	1.5%	6.5%	87.1%	87.1%	87.1%
Essex	34	32	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.3%	87.5%	50.0%
Georgetown	89	81	8	1.1%	1.2%	0.0%	0.0%	0.0%	0.0%	86.5%	86.4%	87.5%
Gloucester	276	241	35	1.1%	0.8%	2.9%	2.2%	1.7%	5.7%	88.8%	89.6%	82.9%
Groveland	83	75	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.4%	90.7%	87.5%
Hamilton	76	71	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.2%	88.7%	80.0%
Haverhill	918	688	230	2.9%	2.2%	5.2%	12.3%	7.1%	27.8%	76.1%	82.3%	57.8%
Ipswich	142	131	11	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	90.1%	90.1%	90.9%
Lawrence	704	313	391	5.7%	5.8%	5.6%	67.0%	58.1%	74.2%	19.9%	30.0%	11.8%
Lynn	944	559	385	9.9%	7.5%	13.2%	30.5%	20.8%	44.7%	46.7%	57.2%	31.4%
Lynnfield	109	98	11	0.0%	0.0%	0.0%	2.8%	3.1%	0.0%	82.6%	81.6%	90.9%
Manchester BTS	49	48	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.9%	93.8%	100.0%
Marblehead	268	251	17	0.4%	0.4%	0.0%	1.1%	1.2%	0.0%	88.8%	88.0%	100.0%
Merrimack	67	60	7	1.5%	0.0%	14.3%	1.5%	0.0%	14.3%	92.5%	95.0%	71.4%
Methuen	572	469	103	3.7%	3.2%	5.8%	19.1%	14.7%	38.8%	66.6%	70.8%	47.6%
Middleton	124	111	13	0.0%	0.0%	0.0%	2.4%	2.7%	0.0%	79.0%	78.4%	84.6%
Nahant	26	21	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.2%	95.2%	100.0%
Newbury	74	67	7	0.0%	0.0%	0.0%	2.7%	1.5%	14.3%	87.8%	89.6%	71.4%
Newburyport	309	291	18	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	92.9%	93.1%	88.9%
North Andover	449	399	50	1.1%	0.8%	4.0%	4.9%	4.3%	10.0%	77.3%	77.7%	74.0%
Peabody	507	395	112	1.8%	1.0%	4.5%	5.9%	2.5%	17.9%	79.3%	82.3%	68.8%
Rockport	65	61	4	3.1%	3.3%	0.0%	0.0%	0.0%	0.0%	89.2%	88.5%	100.0%
Rowley	80	69	11	0.0%	0.0%	0.0%	1.3%	0.0%	9.1%	95.0%	95.7%	90.9%
Salem	572	478	94	1.7%	1.0%	5.3%	6.5%	3.8%	20.2%	78.5%	81.2%	64.9%
Salisbury	112	96	16	0.0%	0.0%	0.0%	1.8%	2.1%	0.0%	84.8%	84.4%	87.5%
Saugus	313	243	70	1.9%	1.6%	2.9%	9.9%	6.2%	22.9%	74.8%	81.9%	50.0%
Swampscott	190	161	29	2.1%	1.2%	6.9%	3.7%	1.2%	17.2%	85.3%	88.2%	69.0%
Topsfield	48	45	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.8%	93.3%	100.0%

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	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Wenham	32	31	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.4%	83.9%	100.0%
West Newbury	50	41	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.0%	95.1%	77.8%
FRANKLIN COUNTY												
Deerfield	47	40	7	2.1%	2.5%	0.0%	0.0%	0.0%	0.0%	91.5%	92.5%	85.7%
Greenfield	206	180	26	1.5%	0.6%	7.7%	4.4%	4.4%	3.8%	87.4%	89.4%	73.1%
Montague	78	63	15	0.0%	0.0%	0.0%	1.3%	1.6%	0.0%	97.4%	98.4%	93.3%
Northfield	36	31	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	93.5%	60.0%
Orange	119	81	38	0.8%	0.0%	2.6%	0.8%	0.0%	2.6%	90.8%	93.8%	84.2%
Ash/Buck/Cnwy/Sher*	60	55	5	0.0%	0.0%	0.0%	1.7%	1.8%	0.0%	93.3%	92.7%	100.0%
Bernstn/Gill/Leyden*	34	27	7	0.0%	0.0%	0.0%	2.9%	3.7%	0.0%	97.1%	96.3%	100.0%
Chl/Col/Hw/Hea/Mn/Ro*	42	34	8	2.4%	2.9%	0.0%	7.1%	5.9%	12.5%	85.7%	85.3%	87.5%
Ervng/Warwck/Wend*	30	27	3	6.7%	0.0%	66.7%	0.0%	0.0%	0.0%	83.3%	88.9%	33.3%
Lev/NSal/Shutes*	52	49	3	0.0%	0.0%	0.0%	1.9%	2.0%	0.0%	94.2%	93.9%	100.0%
SunderInd/Whately*	40	34	6	0.0%	0.0%	0.0%	5.0%	5.9%	0.0%	95.0%	94.1%	100.0%
HAMPDEN COUNTY												
Agawam	382	315	67	2.1%	2.2%	1.5%	1.6%	1.3%	3.0%	88.2%	89.2%	83.6%
Chicopee	588	440	148	2.0%	2.0%	2.0%	9.7%	6.4%	19.6%	81.1%	87.0%	63.5%
East Longmeadow	176	157	19	2.8%	1.9%	10.5%	2.3%	1.3%	10.5%	81.8%	84.1%	63.2%
Hampden	50	42	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Holyoke	311	228	83	2.9%	1.8%	6.0%	29.3%	25.4%	39.8%	58.8%	68.9%	31.3%
Longmeadow	188	174	14	1.6%	1.1%	7.1%	1.6%	1.1%	7.1%	89.9%	90.2%	85.7%
Ludlow	210	175	35	2.9%	2.9%	2.9%	1.9%	1.1%	5.7%	90.0%	91.4%	82.9%
Monson	87	69	18	1.1%	1.4%	0.0%	1.1%	0.0%	5.6%	92.0%	91.3%	94.4%
Palmer	160	124	36	1.9%	1.6%	2.8%	3.8%	4.0%	2.8%	87.5%	91.9%	72.2%
Southwick	129	106	23	0.8%	0.0%	4.3%	0.0%	0.0%	0.0%	93.8%	94.3%	91.3%
Springfield	1,995	1,138	857	19.2%	16.5%	22.9%	29.7%	23.3%	38.3%	41.3%	52.5%	26.4%
West Springfield	332	240	92	2.1%	1.3%	4.3%	5.7%	3.8%	10.9%	82.2%	85.0%	75.0%
Westfield	521	425	96	0.2%	0.2%	0.0%	4.4%	3.3%	9.4%	89.6%	91.3%	82.3%
Wilbraham	175	163	12	2.9%	2.5%	8.3%	2.9%	1.8%	16.7%	86.3%	87.7%	66.7%
Bln/Chs/Grnv/Mnt/Rus/Tol*	95	80	15	0.0%	0.0%	0.0%	2.1%	2.5%	0.0%	89.5%	91.3%	80.0%
Brmfld/Hollnd/Wales*	112	88	24	0.0%	0.0%	0.0%	1.8%	2.3%	0.0%	91.1%	90.9%	91.7%
HAMPSHIRE COUNTY												
Amherst	178	172	6	0.6%	0.6%	0.0%	7.3%	7.0%	16.7%	75.3%	75.6%	66.7%
Belchertown	192	173	19	0.5%	0.6%	0.0%	1.0%	1.2%	0.0%	90.1%	90.8%	84.2%
Easthampton	239	218	21	2.1%	2.3%	0.0%	2.9%	2.8%	4.8%	87.4%	88.1%	81.0%
Granby	60	52	8	0.0%	0.0%	0.0%	1.7%	1.9%	0.0%	90.0%	92.3%	75.0%
Hadley	29	28	1	3.4%	3.6%	0.0%	3.4%	3.6%	0.0%	86.2%	85.7%	100.0%
Hatfield	26	24	2	0.0%	0.0%	0.0%	3.8%	4.2%	0.0%	88.5%	91.7%	50.0%
Northampton	289	269	20	1.7%	1.9%	0.0%	2.8%	2.6%	5.0%	88.6%	88.8%	85.0%
Pelham	13	12	1	0.0%	0.0%	0.0%	7.7%	8.3%	0.0%	92.3%	91.7%	100.0%
South Hadley	263	238	25	1.1%	0.8%	4.0%	5.3%	5.0%	8.0%	85.6%	86.1%	80.0%
Southampton	74	68	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.6%	95.6%	83.3%
Ware	122	87	35	0.8%	1.1%	0.0%	0.8%	0.0%	2.9%	87.7%	92.0%	77.1%
Chs/Gos/Hnt/Westh/Wmsb*	114	103	11	0.0%	0.0%	0.0%	1.8%	1.0%	9.1%	95.6%	98.1%	72.7%
Cum/Midfld/Plnflld/Worth*	27	23	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.3%	95.7%	100.0%
MIDDLESEX COUNTY												
Acton	306	290	16	0.7%	0.7%	0.0%	2.9%	2.4%	12.5%	64.4%	63.8%	75.0%
Arlington	598	566	32	0.8%	0.9%	0.0%	2.0%	1.6%	9.4%	77.6%	77.7%	75.0%
Ashby	35	26	9	2.9%	0.0%	11.1%	2.9%	0.0%	11.1%	85.7%	88.5%	77.8%

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	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Ashland	312	282	30	2.9%	2.8%	3.3%	7.1%	3.9%	36.7%	67.9%	69.9%	50.0%
Ayer	111	93	18	0.9%	0.0%	5.6%	7.2%	5.4%	16.7%	75.7%	76.3%	72.2%
Bedford	160	156	4	3.8%	3.8%	0.0%	1.9%	1.9%	0.0%	68.1%	67.9%	75.0%
Belmont	270	253	17	1.5%	1.2%	5.9%	0.7%	0.4%	5.9%	77.8%	77.9%	76.5%
Billerica	523	447	76	2.1%	0.9%	9.2%	3.8%	2.0%	14.5%	76.9%	81.0%	52.6%
Boxborough	73	66	7	0.0%	0.0%	0.0%	4.1%	3.0%	14.3%	64.4%	65.2%	57.1%
Burlington	234	211	23	1.3%	0.9%	4.3%	2.6%	2.8%	0.0%	74.4%	73.9%	78.3%
Cambridge	983	938	45	4.1%	3.6%	13.3%	2.3%	2.2%	4.4%	65.8%	65.8%	66.7%
Carlisle	62	60	2	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	77.4%	78.3%	50.0%
Chelmsford	427	390	37	2.1%	1.8%	5.4%	2.1%	1.5%	8.1%	78.7%	79.2%	73.0%
Concord	188	178	10	0.0%	0.0%	0.0%	2.1%	2.2%	0.0%	82.4%	83.1%	70.0%
Dracut	393	335	58	5.6%	3.9%	15.5%	4.1%	3.9%	5.2%	79.4%	82.7%	60.3%
Dunstable	33	30	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.9%	90.0%	100.0%
Everett	410	221	189	12.4%	9.0%	16.4%	36.3%	29.0%	45.0%	36.6%	44.8%	27.0%
Framingham	748	537	211	3.6%	3.0%	5.2%	18.9%	10.2%	40.8%	64.0%	71.3%	45.5%
Groton	104	93	11	1.0%	0.0%	9.1%	0.0%	0.0%	0.0%	82.7%	84.9%	63.6%
Holliston	161	147	14	0.6%	0.7%	0.0%	3.7%	3.4%	7.1%	87.6%	87.8%	85.7%
Hopkinton	244	233	11	0.0%	0.0%	0.0%	0.4%	0.0%	9.1%	85.7%	85.8%	81.8%
Hudson	263	230	33	0.0%	0.0%	0.0%	5.3%	2.6%	24.2%	84.0%	85.7%	72.7%
Lexington	401	382	19	0.7%	0.5%	5.3%	1.0%	1.0%	0.0%	65.8%	64.7%	89.5%
Lincoln	64	60	4	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	78.1%	78.3%	75.0%
Littleton	98	91	7	0.0%	0.0%	0.0%	2.0%	1.1%	14.3%	80.6%	81.3%	71.4%
Lowell	1,228	865	363	8.9%	6.1%	15.4%	11.5%	9.1%	17.1%	55.6%	62.9%	38.3%
Malden	633	468	165	12.6%	7.9%	26.1%	15.2%	10.5%	28.5%	47.1%	52.4%	32.1%
Marlborough	539	372	167	1.9%	1.9%	1.8%	15.4%	8.1%	31.7%	70.7%	78.8%	52.7%
Maynard	141	125	16	2.8%	0.8%	18.8%	1.4%	0.8%	6.3%	83.0%	84.0%	75.0%
Medford	609	519	90	5.6%	3.7%	16.7%	7.7%	6.0%	17.8%	68.0%	70.5%	53.3%
Melrose	342	310	32	1.5%	0.0%	15.6%	2.9%	1.9%	12.5%	80.4%	81.9%	65.6%
Natick	468	437	31	0.6%	0.5%	3.2%	2.6%	2.3%	6.5%	76.7%	76.9%	74.2%
Newton	919	868	51	1.1%	1.2%	0.0%	1.8%	1.6%	5.9%	71.9%	73.0%	52.9%
North Reading	189	167	22	1.1%	0.6%	4.5%	1.6%	1.2%	4.5%	88.4%	88.0%	90.9%
Pepperell	145	128	17	0.0%	0.0%	0.0%	2.1%	2.3%	0.0%	83.4%	83.6%	82.4%
Reading	274	264	10	0.0%	0.0%	0.0%	1.5%	1.5%	0.0%	82.8%	83.0%	80.0%
Sherborn	52	50	2	0.0%	0.0%	0.0%	1.9%	2.0%	0.0%	84.6%	86.0%	50.0%
Shirley	75	68	7	1.3%	1.5%	0.0%	2.7%	2.9%	0.0%	76.0%	75.0%	85.7%
Somerville	803	705	98	2.4%	2.0%	5.1%	8.7%	5.4%	32.7%	69.4%	72.2%	49.0%
Stoneham	232	215	17	2.2%	1.4%	11.8%	0.9%	0.5%	5.9%	85.8%	87.0%	70.6%
Stow	69	67	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%	86.6%	100.0%
Sudbury	198	187	11	0.5%	0.5%	0.0%	1.0%	1.1%	0.0%	81.3%	81.8%	72.7%
Tewksbury	307	271	36	1.3%	1.1%	2.8%	0.7%	0.4%	2.8%	88.9%	88.2%	94.4%
Townsend	104	83	21	1.0%	0.0%	4.8%	1.0%	0.0%	4.8%	84.6%	84.3%	85.7%
Tyngsborough	158	136	22	1.3%	0.0%	9.1%	3.2%	2.9%	4.5%	77.8%	77.9%	77.3%
Wakefield	348	314	34	1.1%	1.0%	2.9%	2.0%	1.9%	2.9%	76.4%	75.2%	88.2%
Waltham	623	562	61	2.7%	1.2%	16.4%	6.4%	3.4%	34.4%	70.0%	73.8%	34.4%
Watertown	406	371	35	1.5%	1.3%	2.9%	3.2%	2.2%	14.3%	78.6%	79.5%	68.6%
Wayland	196	180	16	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	77.0%	76.7%	81.3%
Westford	239	225	14	1.3%	0.9%	7.1%	1.3%	1.3%	0.0%	72.4%	72.0%	78.6%
Weston	116	111	5	1.7%	1.8%	0.0%	2.6%	2.7%	0.0%	68.1%	68.5%	60.0%
Wilmington	205	181	24	0.0%	0.0%	0.0%	4.4%	3.3%	12.5%	79.5%	81.2%	66.7%

SUPPLEMENTAL TABLE 4
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Winchester	299	287	12	2.0%	1.7%	8.3%	3.3%	2.4%	25.0%	75.3%	76.0%	58.3%
Woburn	348	291	57	4.0%	3.4%	7.0%	6.6%	2.4%	28.1%	73.0%	78.0%	47.4%
NANTUCKET COUNTY												
Nantucket	111	87	24	3.6%	2.3%	8.3%	7.2%	3.4%	20.8%	72.1%	75.9%	58.3%
NORFOLK COUNTY												
Avon	49	38	11	14.3%	7.9%	36.4%	2.0%	2.6%	0.0%	69.4%	73.7%	54.5%
Bellingham	265	217	48	0.4%	0.5%	0.0%	4.5%	3.2%	10.4%	79.6%	79.3%	81.3%
Braintree	450	406	44	2.4%	2.7%	0.0%	1.3%	1.5%	0.0%	76.2%	75.6%	81.8%
Brookline	754	731	23	0.7%	0.7%	0.0%	2.4%	2.2%	8.7%	68.0%	68.0%	69.6%
Canton	276	246	30	5.8%	4.5%	16.7%	1.4%	1.2%	3.3%	75.0%	76.4%	63.3%
Cohasset	79	73	6	0.0%	0.0%	0.0%	1.3%	1.4%	0.0%	84.8%	84.9%	83.3%
Dedham	309	249	60	9.4%	4.4%	30.0%	5.8%	4.8%	10.0%	68.0%	73.9%	43.3%
Dover	68	67	1	0.0%	0.0%	0.0%	1.5%	1.5%	0.0%	80.9%	82.1%	0.0%
Foxborough	177	154	23	2.8%	2.6%	4.3%	1.7%	1.3%	4.3%	86.4%	88.3%	73.9%
Franklin	396	364	32	0.8%	0.8%	0.0%	2.3%	2.5%	0.0%	85.1%	85.2%	84.4%
Holbrook	143	106	37	9.8%	3.8%	27.0%	7.7%	5.7%	13.5%	67.1%	72.6%	51.4%
Medfield	137	126	11	1.5%	1.6%	0.0%	0.0%	0.0%	0.0%	88.3%	87.3%	100.0%
Medway	118	102	16	0.8%	1.0%	0.0%	0.8%	1.0%	0.0%	83.9%	82.4%	93.8%
Millis	99	87	12	1.0%	1.1%	0.0%	2.0%	2.3%	0.0%	84.8%	85.1%	83.3%
Milton	276	218	58	20.3%	12.8%	48.3%	1.4%	0.9%	3.4%	61.6%	69.3%	32.8%
Needham	369	357	12	0.3%	0.3%	0.0%	0.5%	0.6%	0.0%	81.0%	81.5%	66.7%
Norfolk	125	119	6	1.6%	1.7%	0.0%	0.0%	0.0%	0.0%	88.8%	89.1%	83.3%
Norwood	268	233	35	4.1%	3.9%	5.7%	1.5%	0.9%	5.7%	81.3%	82.0%	77.1%
Plainville	138	121	17	1.4%	1.7%	0.0%	0.7%	0.0%	5.9%	83.3%	82.6%	88.2%
Quincy	1,193	1,043	150	4.4%	3.2%	13.3%	4.0%	3.3%	9.3%	60.4%	61.1%	56.0%
Randolph	432	255	177	50.9%	40.4%	66.1%	5.8%	5.5%	6.2%	23.4%	29.8%	14.1%
Sharon	203	184	19	4.4%	3.3%	15.8%	1.5%	1.1%	5.3%	64.5%	64.7%	63.2%
Stoughton	325	253	72	15.4%	12.6%	25.0%	8.0%	6.3%	13.9%	62.2%	65.6%	50.0%
Walpole	280	258	22	1.1%	0.8%	4.5%	2.9%	2.3%	9.1%	81.4%	82.6%	68.2%
Wellesley	377	365	12	0.5%	0.3%	8.3%	1.3%	1.4%	0.0%	79.0%	78.6%	91.7%
Westwood	165	160	5	1.2%	1.3%	0.0%	0.6%	0.6%	0.0%	80.0%	80.6%	60.0%
Weymouth	655	529	126	2.4%	1.5%	6.3%	5.5%	3.2%	15.1%	79.1%	82.4%	65.1%
Wrentham	100	91	9	2.0%	1.1%	11.1%	1.0%	1.1%	0.0%	89.0%	89.0%	88.9%
PLYMOUTH COUNTY												
Abington	166	125	41	3.6%	1.6%	9.8%	4.2%	1.6%	12.2%	80.1%	89.6%	51.2%
Bridgewater	273	230	43	3.7%	2.2%	11.6%	1.8%	2.2%	0.0%	83.5%	85.2%	74.4%
Brockton	1,263	637	626	45.1%	35.0%	55.4%	9.6%	8.0%	11.2%	34.3%	46.8%	21.6%
Carver	147	114	33	0.0%	0.0%	0.0%	0.7%	0.0%	3.0%	89.1%	90.4%	84.8%
Duxbury	173	159	14	0.0%	0.0%	0.0%	1.2%	0.6%	7.1%	87.3%	88.1%	78.6%
East Bridgewater	142	117	25	2.8%	3.4%	0.0%	2.1%	1.7%	4.0%	82.4%	84.6%	72.0%
Halifax	114	83	31	1.8%	1.2%	3.2%	0.9%	1.2%	0.0%	80.7%	88.0%	61.3%
Hanover	148	132	16	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%	91.9%	93.9%	75.0%
Hanson	111	92	19	1.8%	2.2%	0.0%	0.0%	0.0%	0.0%	82.9%	87.0%	63.2%
Hingham	262	247	15	0.4%	0.4%	0.0%	1.5%	1.2%	6.7%	84.0%	84.2%	80.0%
Hull	119	106	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.4%	92.5%	92.3%
Kingston	132	115	17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.4%	93.0%	88.2%
Lakeville	116	99	17	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	89.7%	88.9%	94.1%
Marion	31	28	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.9%	85.7%	66.7%
Marshfield	294	259	35	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%	92.5%	93.1%	88.6%

SUPPLEMENTAL TABLE 4
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in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Mattapoisett	53	44	9	1.9%	2.3%	0.0%	0.0%	0.0%	0.0%	92.5%	90.9%	100.0%
Middleborough	279	225	54	2.9%	2.7%	3.7%	0.7%	0.4%	1.9%	87.8%	87.6%	88.9%
Norwell	139	132	7	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	87.8%	87.9%	85.7%
Pembroke	192	165	27	0.0%	0.0%	0.0%	3.1%	2.4%	7.4%	88.0%	87.9%	88.9%
Plymouth	757	618	139	0.9%	0.6%	2.2%	1.8%	0.6%	7.2%	87.1%	89.5%	76.3%
Plympton	32	28	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.9%	96.4%	100.0%
Rochester	63	55	8	1.6%	0.0%	12.5%	1.6%	1.8%	0.0%	84.1%	87.3%	62.5%
Rockland	188	144	44	2.7%	2.1%	4.5%	3.7%	0.0%	15.9%	87.2%	91.0%	75.0%
Scituate	229	211	18	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	86.9%	86.7%	88.9%
Wareham	300	220	80	5.3%	4.1%	8.8%	2.0%	1.4%	3.8%	82.3%	85.0%	75.0%
West Bridgewater	74	65	9	0.0%	0.0%	0.0%	1.4%	1.5%	0.0%	91.9%	92.3%	88.9%
Whitman	171	133	38	2.9%	1.5%	7.9%	1.8%	0.8%	5.3%	88.3%	91.7%	76.3%
SUFFOLK COUNTY												
Boston	7,052	5,530	1,522	14.6%	8.7%	36.3%	8.4%	5.9%	17.4%	59.4%	66.9%	32.3%
Chelsea	307	182	125	4.2%	1.6%	8.0%	46.9%	37.4%	60.8%	35.8%	42.9%	25.6%
Revere	629	368	261	3.7%	3.5%	3.8%	41.8%	31.8%	55.9%	41.5%	48.6%	31.4%
Winthrop	181	149	32	1.1%	0.7%	3.1%	8.8%	4.7%	28.1%	73.5%	75.8%	62.5%
WORCESTER COUNTY												
Ashburnham	80	59	21	0.0%	0.0%	0.0%	6.3%	3.4%	14.3%	78.8%	86.4%	57.1%
Athol	177	106	71	1.1%	0.0%	2.8%	3.4%	2.8%	4.2%	82.5%	84.9%	78.9%
Auburn	233	183	50	0.9%	1.1%	0.0%	2.1%	1.1%	6.0%	85.4%	86.3%	82.0%
Barre	84	61	23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.0%	96.7%	87.0%
Berlin	31	28	3	0.0%	0.0%	0.0%	3.2%	3.6%	0.0%	83.9%	82.1%	100.0%
Blackstone	101	73	28	1.0%	1.4%	0.0%	2.0%	0.0%	7.1%	84.2%	86.3%	78.6%
Bolton	67	64	3	0.0%	0.0%	0.0%	1.5%	1.6%	0.0%	82.1%	81.3%	100.0%
Boylston	54	48	6	1.9%	0.0%	16.7%	1.9%	2.1%	0.0%	83.3%	83.3%	83.3%
Brookfield	52	39	13	0.0%	0.0%	0.0%	1.9%	0.0%	7.7%	82.7%	89.7%	61.5%
Charlton	152	134	18	0.0%	0.0%	0.0%	0.7%	0.0%	5.6%	91.4%	92.5%	83.3%
Clinton	172	134	38	1.7%	0.7%	5.3%	14.0%	8.2%	34.2%	73.8%	81.3%	47.4%
Douglas	115	93	22	0.9%	0.0%	4.5%	1.7%	2.2%	0.0%	92.2%	91.4%	95.5%
Dudley	128	93	35	0.8%	0.0%	2.9%	0.8%	1.1%	0.0%	82.0%	81.7%	82.9%
East Brookfield	25	22	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	96.0%	100.0%	66.7%
Fitchburg	548	392	156	5.8%	2.8%	13.5%	17.3%	9.7%	36.5%	66.4%	76.0%	42.3%
Gardner	219	159	60	0.9%	0.6%	1.7%	6.4%	5.0%	10.0%	80.4%	84.3%	70.0%
Grafton	356	337	19	2.2%	2.1%	5.3%	2.5%	2.1%	10.5%	69.9%	69.4%	78.9%
Harvard	56	52	4	0.0%	0.0%	0.0%	1.8%	1.9%	0.0%	91.1%	92.3%	75.0%
Holden	287	244	43	1.0%	1.2%	0.0%	3.8%	2.5%	11.6%	80.5%	82.0%	72.1%
Hopedale	66	55	11	0.0%	0.0%	0.0%	4.5%	5.5%	0.0%	83.3%	81.8%	90.9%
Hubbardston	59	46	13	0.0%	0.0%	0.0%	3.4%	4.3%	0.0%	89.8%	87.0%	100.0%
Lancaster	73	59	14	0.0%	0.0%	0.0%	4.1%	0.0%	21.4%	83.6%	86.4%	71.4%
Leicester	121	96	25	0.8%	1.0%	0.0%	9.9%	5.2%	28.0%	73.6%	78.1%	56.0%
Leominster	384	294	90	4.4%	3.4%	7.8%	14.1%	9.9%	27.8%	71.9%	75.5%	60.0%
Lunenburg	114	99	15	0.9%	1.0%	0.0%	2.6%	2.0%	6.7%	86.0%	87.9%	73.3%
Mendon	68	56	12	0.0%	0.0%	0.0%	2.9%	3.6%	0.0%	86.8%	89.3%	75.0%
Milford	332	243	89	1.5%	0.4%	4.5%	10.5%	7.4%	19.1%	77.7%	81.9%	66.3%
Millbury	160	133	27	0.0%	0.0%	0.0%	2.5%	2.3%	3.7%	85.0%	86.5%	77.8%
Millville	30	24	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	83.3%	100.0%
North Brookfield	53	38	15	1.9%	2.6%	0.0%	0.0%	0.0%	0.0%	88.7%	89.5%	86.7%
Northborough	182	160	22	2.2%	1.9%	4.5%	3.3%	0.6%	22.7%	70.9%	70.6%	72.7%

SUPPLEMENTAL TABLE 4
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Northbridge	213	169	44	0.5%	0.0%	2.3%	2.3%	2.4%	2.3%	86.9%	87.0%	86.4%
Oxford	168	125	43	1.2%	0.8%	2.3%	4.8%	2.4%	11.6%	83.3%	85.6%	76.7%
Paxton	55	45	10	3.6%	4.4%	0.0%	1.8%	2.2%	0.0%	76.4%	75.6%	80.0%
Princeton	28	24	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.9%	91.7%	100.0%
Shrewsbury	453	406	47	0.7%	0.7%	0.0%	5.5%	3.2%	25.5%	67.3%	69.0%	53.2%
Southborough	92	87	5	2.2%	2.3%	0.0%	0.0%	0.0%	0.0%	81.5%	80.5%	100.0%
Southbridge	210	143	67	5.2%	2.8%	10.4%	14.8%	8.4%	28.4%	73.3%	82.5%	53.7%
Spencer	142	100	42	0.7%	0.0%	2.4%	7.7%	3.0%	19.0%	90.1%	96.0%	76.2%
Sterling	98	83	15	0.0%	0.0%	0.0%	1.0%	0.0%	6.7%	85.7%	88.0%	73.3%
Sturbridge	185	164	21	0.0%	0.0%	0.0%	3.8%	4.3%	0.0%	87.6%	87.8%	85.7%
Sutton	108	96	12	1.9%	2.1%	0.0%	0.0%	0.0%	0.0%	88.9%	87.5%	100.0%
Templeton	155	128	27	1.3%	0.0%	7.4%	1.9%	1.6%	3.7%	92.9%	96.1%	77.8%
Upton	77	69	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.3%	88.4%	87.5%
Uxbridge	214	179	35	0.5%	0.6%	0.0%	1.9%	1.7%	2.9%	91.1%	91.6%	88.6%
Warren	68	44	24	0.0%	0.0%	0.0%	1.5%	0.0%	4.2%	88.2%	93.2%	79.2%
Webster	180	126	54	1.7%	0.8%	3.7%	3.3%	0.8%	9.3%	83.3%	88.1%	72.2%
West Boylston	96	85	11	0.0%	0.0%	0.0%	2.1%	2.4%	0.0%	91.7%	92.9%	81.8%
West Brookfield	55	37	18	0.0%	0.0%	0.0%	1.8%	0.0%	5.6%	85.5%	94.6%	66.7%
Westborough	199	186	13	0.0%	0.0%	0.0%	4.5%	2.7%	30.8%	70.9%	72.6%	46.2%
Westminster	90	80	10	1.1%	1.3%	0.0%	3.3%	3.8%	0.0%	90.0%	90.0%	90.0%
Worcester	1,986	1,320	666	14.6%	8.6%	26.4%	12.5%	9.9%	17.7%	59.0%	67.6%	42.0%
Hardwick/NwBrntree*	43	34	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.3%	94.1%	100.0%
Oakham/Rutland*	169	143	26	1.8%	1.4%	3.8%	1.8%	1.4%	3.8%	87.0%	88.1%	80.8%
Petersham/Philipston*	32	24	8	3.1%	4.2%	0.0%	0.0%	0.0%	0.0%	90.6%	87.5%	100.0%
Winchendon/Rylston*	138	92	46	0.0%	0.0%	0.0%	2.9%	1.1%	6.5%	87.7%	92.4%	78.3%

* 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.

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

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
BARNSTABLE COUNTY												
Barnstable	1,213	939	274	2.1%	1.8%	3.3%	7.3%	5.1%	14.6%	79.3%	83.5%	65.0%
Bourne	453	349	104	2.4%	2.3%	2.9%	0.4%	0.6%	0.0%	83.0%	87.4%	68.3%
Brewster	211	173	38	0.5%	0.0%	2.6%	0.9%	0.6%	2.6%	86.7%	91.3%	65.8%
Chatham	116	91	25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.3%	82.4%	96.0%
Dennis	333	265	68	0.9%	1.1%	0.0%	0.6%	0.8%	0.0%	85.3%	87.2%	77.9%
Eastham	101	79	22	0.0%	0.0%	0.0%	1.0%	1.3%	0.0%	88.1%	89.9%	81.8%
Falmouth	752	589	163	2.0%	1.2%	4.9%	1.1%	1.0%	1.2%	83.4%	85.1%	77.3%
Harwich	332	266	66	0.9%	0.4%	3.0%	3.0%	2.6%	4.5%	86.1%	88.0%	78.8%
Mashpee	471	363	108	2.1%	1.9%	2.8%	3.4%	2.2%	7.4%	79.8%	82.4%	71.3%
Orleans	102	86	16	0.0%	0.0%	0.0%	1.0%	1.2%	0.0%	81.4%	81.4%	81.3%
Provincetown	94	79	15	0.0%	0.0%	0.0%	2.1%	2.5%	0.0%	85.1%	86.1%	80.0%
Sandwich	578	453	125	0.5%	0.2%	1.6%	1.4%	0.9%	3.2%	83.0%	85.0%	76.0%
Yarmouth	585	439	146	0.5%	0.0%	2.1%	4.3%	2.3%	10.3%	81.7%	85.0%	71.9%
Truro/Wellfleet*	115	96	19	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	82.6%	84.4%	73.7%
BERKSHIRE COUNTY												
Adams	94	77	17	1.1%	0.0%	5.9%	2.1%	2.6%	0.0%	90.4%	92.2%	82.4%
Cheshire	45	37	8	2.2%	2.7%	0.0%	0.0%	0.0%	0.0%	86.7%	86.5%	87.5%
Clarksburg	23	16	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	93.8%	100.0%
Dalton	99	77	22	1.0%	1.3%	0.0%	0.0%	0.0%	0.0%	79.8%	85.7%	59.1%
Great Barrington	102	82	20	0.0%	0.0%	0.0%	2.9%	2.4%	5.0%	84.3%	90.2%	60.0%
Hinsdale	36	27	9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	96.3%	66.7%
Lanesborough	52	40	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.7%	90.0%	58.3%
Lee	78	56	22	0.0%	0.0%	0.0%	2.6%	1.8%	4.5%	83.3%	85.7%	77.3%
Lenox	64	60	4	0.0%	0.0%	0.0%	1.6%	1.7%	0.0%	87.5%	88.3%	75.0%
New Marlborough	29	25	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.2%	92.0%	50.0%
North Adams	144	86	58	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	79.9%	91.9%	62.1%
Pittsfield	558	428	130	1.8%	1.4%	3.1%	0.5%	0.7%	0.0%	87.3%	91.8%	72.3%
Sheffield	59	47	12	1.7%	2.1%	0.0%	0.0%	0.0%	0.0%	84.7%	89.4%	66.7%
Stockbridge	20	17	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.0%	94.1%	33.3%
West Stockbridge	25	19	6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.0%	84.2%	83.3%
Williamstown	54	49	5	1.9%	2.0%	0.0%	0.0%	0.0%	0.0%	83.3%	87.8%	40.0%
Alfrd/Egmt/MtWsh*	32	27	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.6%	92.6%	80.0%
Becket/Washington*	50	37	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	78.0%	78.4%	76.9%
Florida/Savoy*	18	14	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	92.9%	75.0%
Hncok/NAsh/Rchmd*	21	20	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Monterey/Tyringham*	15	13	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.7%	92.3%	50.0%
Otis/Sandisfield*	54	41	13	0.0%	0.0%	0.0%	5.6%	7.3%	0.0%	81.5%	85.4%	69.2%
Peru/Windsor*	36	29	7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.1%	89.7%	71.4%
BRISTOL COUNTY												
Acushnet	209	161	48	1.0%	1.2%	0.0%	0.5%	0.6%	0.0%	88.5%	90.7%	81.3%
Attleboro	767	567	200	2.6%	2.1%	4.0%	3.3%	2.5%	5.5%	79.4%	81.7%	73.0%
Berkley	145	105	40	1.4%	1.9%	0.0%	0.0%	0.0%	0.0%	87.6%	86.7%	90.0%
Dartmouth	542	438	104	0.4%	0.2%	1.0%	1.3%	1.4%	1.0%	87.6%	89.3%	80.8%
Dighton	160	130	30	0.6%	0.8%	0.0%	0.6%	0.8%	0.0%	86.3%	87.7%	80.0%
Easton	348	291	57	3.4%	2.7%	7.0%	2.3%	2.1%	3.5%	78.7%	81.4%	64.9%
Fairhaven	363	260	103	0.3%	0.4%	0.0%	0.8%	0.8%	1.0%	87.3%	91.5%	76.7%
Fall River	949	654	295	1.7%	1.5%	2.0%	4.3%	3.7%	5.8%	80.9%	84.6%	72.9%
Freetown	197	149	48	1.0%	1.3%	0.0%	1.5%	1.3%	2.1%	87.3%	90.6%	77.1%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Mansfield	371	298	73	2.7%	2.0%	5.5%	1.1%	1.0%	1.4%	83.3%	85.6%	74.0%
New Bedford	1,454	982	472	5.4%	5.3%	5.7%	5.8%	4.4%	8.7%	77.1%	82.0%	66.9%
North Attleborough	541	405	136	1.7%	1.2%	2.9%	1.7%	1.5%	2.2%	84.3%	88.6%	71.3%
Norton	361	268	93	1.1%	1.1%	1.1%	2.5%	2.2%	3.2%	82.3%	84.0%	77.4%
Raynham	236	197	39	4.2%	4.1%	5.1%	1.7%	1.0%	5.1%	82.6%	85.3%	69.2%
Rehobeth	245	215	30	0.4%	0.5%	0.0%	0.4%	0.5%	0.0%	87.8%	88.4%	83.3%
Seekonk	282	202	80	1.4%	1.5%	1.3%	1.1%	0.5%	2.5%	80.9%	83.2%	75.0%
Somerset	352	271	81	0.6%	0.4%	1.2%	0.6%	0.7%	0.0%	85.8%	88.9%	75.3%
Swansea	332	262	70	0.9%	0.4%	2.9%	2.1%	1.9%	2.9%	83.1%	85.1%	75.7%
Taunton	1,172	820	352	4.2%	3.3%	6.3%	3.1%	3.4%	2.3%	81.1%	83.2%	76.4%
Westport	266	220	46	0.0%	0.0%	0.0%	0.8%	0.5%	2.2%	89.5%	92.3%	76.1%
DUKES COUNTY												
Edgartown	109	79	30	1.8%	1.3%	3.3%	2.8%	1.3%	6.7%	80.7%	82.3%	76.7%
Oak Bluffs	131	99	32	3.8%	4.0%	3.1%	1.5%	0.0%	6.3%	74.0%	78.8%	59.4%
Tisbury	88	67	21	8.0%	7.5%	9.5%	4.5%	4.5%	4.8%	75.0%	74.6%	76.2%
Aq/Chil/Gos/WTis*	77	62	15	0.0%	0.0%	0.0%	1.3%	1.6%	0.0%	87.0%	90.3%	73.3%
ESSEX COUNTY												
Amesbury	350	279	71	0.6%	0.4%	1.4%	0.0%	0.0%	0.0%	90.6%	92.8%	81.7%
Andover	372	329	43	1.6%	1.2%	4.7%	0.8%	0.6%	2.3%	82.8%	83.6%	76.7%
Beverly	611	514	97	0.5%	0.2%	2.1%	0.5%	0.2%	2.1%	89.0%	91.4%	76.3%
Boxford	141	124	17	0.7%	0.8%	0.0%	0.7%	0.8%	0.0%	89.4%	88.7%	94.1%
Danvers	462	369	93	0.0%	0.0%	0.0%	1.3%	0.8%	3.2%	90.7%	92.7%	82.8%
Essex	59	48	11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	94.9%	93.8%	100.0%
Georgetown	162	134	28	0.6%	0.7%	0.0%	1.9%	1.5%	3.6%	87.7%	90.3%	75.0%
Gloucester	500	419	81	0.4%	0.5%	0.0%	1.4%	1.2%	2.5%	89.6%	91.4%	80.2%
Groveland	121	109	12	0.0%	0.0%	0.0%	0.8%	0.0%	8.3%	90.9%	90.8%	91.7%
Hamilton	122	108	14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	89.3%	90.7%	78.6%
Haverhill	1,285	939	346	2.8%	2.2%	4.3%	10.3%	7.8%	17.1%	78.0%	83.2%	63.9%
Ipswich	239	200	39	0.4%	0.0%	2.6%	0.8%	1.0%	0.0%	84.1%	87.0%	69.2%
Lawrence	1,182	675	507	4.0%	3.9%	4.1%	57.4%	52.6%	63.7%	27.2%	32.7%	19.9%
Lynn	1,696	1,143	553	8.7%	7.7%	10.8%	22.1%	17.8%	30.9%	54.4%	60.0%	42.7%
Lynnfield	202	168	34	1.0%	1.2%	0.0%	3.0%	3.0%	2.9%	85.6%	86.3%	82.4%
Manchester BTS	83	78	5	0.0%	0.0%	0.0%	3.6%	3.8%	0.0%	80.7%	80.8%	80.0%
Marblehead	341	301	40	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	89.1%	90.7%	77.5%
Merrimack	115	92	23	0.0%	0.0%	0.0%	0.9%	1.1%	0.0%	85.2%	85.9%	82.6%
Methuen	899	677	222	1.7%	1.5%	2.3%	12.0%	8.9%	21.6%	72.5%	77.1%	58.6%
Middleton	165	143	22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.8%	86.0%	77.3%
Nahant	73	61	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.6%	85.2%	75.0%
Newbury	129	113	16	0.0%	0.0%	0.0%	1.6%	0.9%	6.3%	90.7%	92.0%	81.3%
Newburyport	298	245	53	0.3%	0.4%	0.0%	0.3%	0.4%	0.0%	88.3%	87.8%	90.6%
North Andover	390	324	66	0.8%	0.6%	1.5%	1.5%	1.9%	0.0%	84.4%	84.6%	83.3%
Peabody	839	676	163	1.1%	1.0%	1.2%	4.2%	4.1%	4.3%	82.2%	83.6%	76.7%
Rockport	137	120	17	0.0%	0.0%	0.0%	0.7%	0.8%	0.0%	89.1%	89.2%	88.2%
Rowley	112	94	18	0.9%	1.1%	0.0%	0.0%	0.0%	0.0%	88.4%	92.6%	66.7%
Salem	636	508	128	1.6%	1.4%	2.3%	7.5%	5.9%	14.1%	76.4%	79.3%	64.8%
Salisbury	194	139	55	0.5%	0.0%	1.8%	0.0%	0.0%	0.0%	88.7%	89.2%	87.3%
Saugus	563	445	118	0.9%	0.7%	1.7%	3.6%	2.9%	5.9%	79.6%	80.4%	76.3%
Swampscott	229	180	49	1.7%	0.6%	6.1%	2.6%	1.7%	6.1%	82.1%	84.4%	73.5%
Topsfield	99	89	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.9%	89.9%	60.0%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Wenham	64	56	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.4%	85.7%	75.0%
West Newbury	85	72	13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.7%	87.5%	69.2%
FRANKLIN COUNTY												
Deerfield	52	42	10	0.0%	0.0%	0.0%	1.9%	2.4%	0.0%	80.8%	78.6%	90.0%
Greenfield	187	134	53	1.6%	1.5%	1.9%	1.1%	1.5%	0.0%	78.1%	81.3%	69.8%
Montague	110	74	36	0.0%	0.0%	0.0%	1.8%	2.7%	0.0%	83.6%	86.5%	77.8%
Northfield	64	48	16	0.0%	0.0%	0.0%	3.1%	4.2%	0.0%	84.4%	85.4%	81.3%
Orange	165	94	71	0.6%	0.0%	1.4%	1.8%	2.1%	1.4%	80.0%	88.3%	69.0%
Ash/Buck/Cnwy/Sher*	108	91	17	1.9%	0.0%	11.8%	0.0%	0.0%	0.0%	85.2%	89.0%	64.7%
Bernstn/Gill/Leyden*	64	52	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.5%	88.5%	83.3%
Chl/Col/Hw/Hea/Mn/Ro*	71	50	21	0.0%	0.0%	0.0%	2.8%	4.0%	0.0%	84.5%	86.0%	81.0%
Ervng/Warwck/Wend*	73	50	23	0.0%	0.0%	0.0%	2.7%	2.0%	4.3%	84.9%	88.0%	78.3%
Lev/NSal/Shutes*	61	51	10	0.0%	0.0%	0.0%	1.6%	0.0%	10.0%	91.8%	92.2%	90.0%
SunderInd/Whately*	29	24	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	93.1%	91.7%	100.0%
HAMPDEN COUNTY												
Agawam	511	382	129	1.2%	1.3%	0.8%	1.0%	0.8%	1.6%	84.9%	86.6%	79.8%
Chicopee	836	569	267	0.8%	0.7%	1.1%	4.2%	4.0%	4.5%	80.6%	84.9%	71.5%
East Longmeadow	243	185	58	0.8%	0.5%	1.7%	1.2%	1.6%	0.0%	84.4%	89.2%	69.0%
Hampden	78	62	16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.2%	87.1%	87.5%
Holyoke	390	227	163	2.8%	3.5%	1.8%	20.8%	19.4%	22.7%	62.8%	67.8%	55.8%
Longmeadow	180	143	37	1.1%	0.0%	5.4%	0.0%	0.0%	0.0%	80.0%	83.9%	64.9%
Ludlow	291	209	82	0.7%	1.0%	0.0%	3.8%	2.9%	6.1%	83.5%	87.1%	74.4%
Monson	160	121	39	0.6%	0.8%	0.0%	1.9%	0.8%	5.1%	85.6%	86.0%	84.6%
Palmer	210	116	94	2.9%	4.3%	1.1%	1.9%	1.7%	2.1%	75.2%	81.0%	68.1%
Southwick	192	148	44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.9%	87.2%	81.8%
Springfield	2,552	1,316	1,236	16.0%	14.4%	17.6%	19.3%	17.8%	20.9%	46.4%	54.3%	37.9%
West Springfield	369	255	114	1.9%	2.7%	0.0%	2.7%	1.6%	5.3%	83.2%	85.1%	78.9%
Westfield	559	379	180	0.5%	0.5%	0.6%	3.6%	2.9%	5.0%	81.6%	85.8%	72.8%
Wilbraham	219	180	39	1.8%	1.7%	2.6%	1.4%	1.1%	2.6%	77.2%	80.0%	64.1%
Bln/Chs/Grnv/Mnt/Rus/ToI*	152	106	46	0.7%	0.0%	2.2%	1.3%	1.9%	0.0%	85.5%	89.6%	76.1%
Brmfld/Hollnd/Wales*	200	136	64	0.5%	0.7%	0.0%	1.0%	0.7%	1.6%	82.5%	83.8%	79.7%
HAMPSHIRE COUNTY												
Amherst	129	115	14	5.4%	4.3%	14.3%	9.3%	8.7%	14.3%	68.2%	68.7%	64.3%
Belchertown	219	167	52	0.5%	0.6%	0.0%	1.8%	2.4%	0.0%	88.6%	89.2%	86.5%
Easthampton	207	156	51	0.5%	0.6%	0.0%	1.9%	1.9%	2.0%	85.5%	87.8%	78.4%
Granby	109	76	33	2.8%	1.3%	6.1%	0.0%	0.0%	0.0%	90.8%	93.4%	84.8%
Hadley	43	34	9	0.0%	0.0%	0.0%	2.3%	2.9%	0.0%	95.3%	94.1%	100.0%
Hatfield	44	36	8	0.0%	0.0%	0.0%	4.5%	5.6%	0.0%	88.6%	88.9%	87.5%
Northampton	218	177	41	1.4%	1.7%	0.0%	1.8%	1.7%	2.4%	85.8%	87.6%	78.0%
Pelham	18	15	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	86.7%	100.0%
South Hadley	227	182	45	2.2%	1.6%	4.4%	0.9%	1.1%	0.0%	87.7%	90.1%	77.8%
Southampton	82	62	20	0.0%	0.0%	0.0%	1.2%	1.6%	0.0%	87.8%	93.5%	70.0%
Ware	169	116	53	0.0%	0.0%	0.0%	1.2%	0.9%	1.9%	80.5%	85.3%	69.8%
Chs/Gos/Hnt/Westh/Wmsb*	118	89	29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.1%	91.0%	79.3%
Cum/Midfld/Plnflld/Worth*	65	47	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.6%	85.1%	83.3%
MIDDLESEX COUNTY												
Acton	243	206	37	0.4%	0.5%	0.0%	1.2%	0.5%	5.4%	69.5%	68.0%	78.4%
Arlington	455	404	51	2.0%	1.7%	3.9%	1.1%	1.2%	0.0%	84.2%	84.2%	84.3%
Ashby	79	59	20	0.0%	0.0%	0.0%	2.5%	3.4%	0.0%	86.1%	89.8%	75.0%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Ashland	319	259	60	3.8%	3.1%	6.7%	6.9%	5.0%	15.0%	73.4%	76.4%	60.0%
Ayer	120	94	26	2.5%	2.1%	3.8%	2.5%	2.1%	3.8%	74.2%	72.3%	80.8%
Bedford	130	114	16	0.0%	0.0%	0.0%	3.1%	2.6%	6.3%	80.8%	82.5%	68.8%
Belmont	249	219	30	0.8%	0.9%	0.0%	1.6%	0.9%	6.7%	84.3%	86.8%	66.7%
Billerica	863	678	185	1.3%	1.2%	1.6%	2.2%	2.2%	2.2%	82.4%	83.9%	76.8%
Boxborough	71	57	14	1.4%	0.0%	7.1%	1.4%	1.8%	0.0%	64.8%	64.9%	64.3%
Burlington	299	256	43	2.0%	2.0%	2.3%	2.0%	1.6%	4.7%	78.6%	79.7%	72.1%
Cambridge	521	462	59	4.4%	4.5%	3.4%	4.2%	3.9%	6.8%	71.4%	72.7%	61.0%
Carlisle	49	45	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	91.8%	91.1%	100.0%
Chelmsford	516	425	91	1.4%	0.7%	4.4%	1.0%	0.5%	3.3%	83.3%	84.7%	76.9%
Concord	188	171	17	0.0%	0.0%	0.0%	2.1%	1.2%	11.8%	77.1%	76.6%	82.4%
Dracut	584	445	139	1.4%	1.6%	0.7%	2.7%	2.9%	2.2%	79.8%	82.5%	71.2%
Dunstable	55	47	8	0.0%	0.0%	0.0%	1.8%	2.1%	0.0%	81.8%	80.9%	87.5%
Everett	637	445	192	9.6%	8.1%	13.0%	18.7%	18.0%	20.3%	54.0%	57.1%	46.9%
Framingham	887	691	196	3.4%	2.9%	5.1%	14.3%	11.6%	24.0%	66.1%	70.2%	51.5%
Groton	131	112	19	0.8%	0.9%	0.0%	0.8%	0.9%	0.0%	79.4%	81.3%	68.4%
Holliston	232	199	33	1.7%	2.0%	0.0%	2.2%	1.5%	6.1%	83.6%	83.9%	81.8%
Hopkinton	228	193	35	0.9%	1.0%	0.0%	3.1%	2.6%	5.7%	75.0%	76.7%	65.7%
Hudson	331	253	78	1.2%	0.4%	3.8%	4.5%	2.4%	11.5%	78.9%	84.2%	61.5%
Lexington	309	280	29	1.3%	1.1%	3.4%	1.3%	1.4%	0.0%	74.8%	74.3%	79.3%
Lincoln	59	52	7	1.7%	1.9%	0.0%	0.0%	0.0%	0.0%	84.7%	82.7%	100.0%
Littleton	129	109	20	0.0%	0.0%	0.0%	1.6%	0.9%	5.0%	82.9%	85.3%	70.0%
Lowell	1,442	1,007	435	6.2%	3.9%	11.5%	7.7%	6.7%	10.1%	61.2%	64.5%	53.6%
Malden	798	587	211	11.0%	9.7%	14.7%	11.8%	10.4%	15.6%	59.3%	62.2%	51.2%
Marlborough	612	445	167	1.8%	1.6%	2.4%	11.9%	9.0%	19.8%	70.3%	73.0%	62.9%
Maynard	160	126	34	3.8%	1.6%	11.8%	1.9%	1.6%	2.9%	78.8%	84.1%	58.8%
Medford	809	651	158	6.6%	5.2%	12.0%	5.3%	5.8%	3.2%	71.9%	74.2%	62.7%
Melrose	359	301	58	1.4%	1.3%	1.7%	1.4%	1.3%	1.7%	81.9%	83.1%	75.9%
Natick	519	448	71	1.0%	0.7%	2.8%	2.5%	2.0%	5.6%	78.8%	80.4%	69.0%
Newton	939	852	87	1.3%	1.2%	2.3%	1.9%	2.1%	0.0%	73.1%	73.5%	69.0%
North Reading	258	215	43	0.8%	0.9%	0.0%	0.0%	0.0%	0.0%	85.3%	87.4%	74.4%
Pepperell	209	156	53	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	88.0%	91.0%	79.2%
Reading	335	286	49	0.6%	0.7%	0.0%	0.3%	0.3%	0.0%	84.5%	84.6%	83.7%
Sherborn	68	62	6	1.5%	1.6%	0.0%	0.0%	0.0%	0.0%	88.2%	87.1%	100.0%
Shirley	126	82	44	0.8%	1.2%	0.0%	2.4%	2.4%	2.3%	81.0%	84.1%	75.0%
Somerville	611	487	124	8.5%	7.2%	13.7%	11.1%	9.9%	16.1%	63.5%	66.3%	52.4%
Stoneham	309	249	60	1.3%	1.2%	1.7%	2.6%	2.4%	3.3%	82.2%	84.7%	71.7%
Stow	89	73	16	1.1%	1.4%	0.0%	0.0%	0.0%	0.0%	84.3%	84.9%	81.3%
Sudbury	236	215	21	0.4%	0.5%	0.0%	0.8%	0.5%	4.8%	82.2%	82.8%	76.2%
Tewksbury	617	488	129	0.6%	0.6%	0.8%	2.6%	2.0%	4.7%	84.0%	84.4%	82.2%
Townsend	174	133	41	1.1%	0.0%	4.9%	0.0%	0.0%	0.0%	89.1%	93.2%	75.6%
Tyngsborough	233	181	52	0.4%	0.6%	0.0%	1.3%	1.7%	0.0%	81.1%	81.8%	78.8%
Wakefield	402	333	69	1.2%	0.3%	5.8%	1.7%	1.5%	2.9%	83.6%	85.6%	73.9%
Waltham	605	499	106	2.5%	2.0%	4.7%	6.4%	5.4%	11.3%	76.5%	79.0%	65.1%
Watertown	299	259	40	1.3%	1.2%	2.5%	2.3%	1.9%	5.0%	79.9%	81.1%	72.5%
Wayland	178	152	26	0.6%	0.0%	3.8%	6.2%	3.9%	19.2%	75.3%	78.9%	53.8%
Westford	298	260	38	0.7%	0.4%	2.6%	0.0%	0.0%	0.0%	79.9%	79.6%	81.6%
Weston	153	142	11	0.7%	0.0%	9.1%	0.7%	0.0%	9.1%	73.2%	74.6%	54.5%
Wilmington	441	357	84	0.7%	0.6%	1.2%	0.7%	0.6%	1.2%	85.5%	86.8%	79.8%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Winchester	249	227	22	0.4%	0.4%	0.0%	1.6%	1.8%	0.0%	73.5%	74.0%	68.2%
Woburn	541	431	110	1.3%	1.4%	0.9%	2.4%	1.6%	5.5%	82.6%	83.5%	79.1%
NANTUCKET COUNTY												
Nantucket	253	226	27	2.0%	1.8%	3.7%	2.8%	3.1%	0.0%	81.8%	81.9%	81.5%
NORFOLK COUNTY												
Avon	110	71	39	8.2%	4.2%	15.4%	2.7%	1.4%	5.1%	73.6%	77.5%	66.7%
Bellingham	394	280	114	2.0%	2.5%	0.9%	2.5%	2.9%	1.8%	79.7%	81.4%	75.4%
Braintree	582	469	113	1.5%	1.5%	1.8%	1.7%	1.7%	1.8%	81.1%	82.9%	73.5%
Brookline	512	453	59	1.4%	1.5%	0.0%	3.1%	2.0%	11.9%	71.9%	72.4%	67.8%
Canton	314	271	43	3.2%	3.0%	4.7%	1.3%	0.7%	4.7%	84.4%	84.9%	81.4%
Cohasset	138	109	29	2.2%	1.8%	3.4%	0.0%	0.0%	0.0%	82.6%	82.6%	82.8%
Dedham	433	341	92	4.6%	3.2%	9.8%	3.7%	3.5%	4.3%	79.2%	81.5%	70.7%
Dover	97	92	5	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	79.4%	79.3%	80.0%
Foxborough	273	207	66	1.5%	0.5%	4.5%	1.5%	1.9%	0.0%	82.8%	86.0%	72.7%
Franklin	500	406	94	1.2%	0.7%	3.2%	1.2%	1.2%	1.1%	82.4%	84.2%	74.5%
Holbrook	271	210	61	7.0%	7.6%	4.9%	2.2%	2.4%	1.6%	73.4%	75.2%	67.2%
Medfield	182	169	13	0.5%	0.6%	0.0%	0.5%	0.0%	7.7%	85.7%	87.6%	61.5%
Medway	235	187	48	0.0%	0.0%	0.0%	2.1%	1.6%	4.2%	86.8%	89.8%	75.0%
Millis	140	106	34	0.0%	0.0%	0.0%	0.7%	0.0%	2.9%	87.1%	87.7%	85.3%
Milton	452	358	94	18.1%	14.8%	30.9%	2.0%	2.5%	0.0%	63.1%	66.2%	51.1%
Needham	369	343	26	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	85.4%	85.7%	80.8%
Norfolk	139	113	26	0.7%	0.0%	3.8%	2.2%	2.7%	0.0%	81.3%	84.1%	69.2%
Norwood	353	283	70	2.0%	2.1%	1.4%	1.7%	1.8%	1.4%	81.6%	84.1%	71.4%
Plainville	163	134	29	0.0%	0.0%	0.0%	0.6%	0.0%	3.4%	90.2%	92.5%	79.3%
Quincy	1,068	859	209	1.7%	1.5%	2.4%	1.7%	1.3%	3.3%	71.8%	73.9%	63.2%
Randolph	740	496	244	31.8%	28.6%	38.1%	6.9%	7.3%	6.1%	39.1%	42.7%	31.6%
Sharon	263	211	52	4.9%	2.4%	15.4%	1.1%	0.9%	1.9%	75.7%	77.7%	67.3%
Stoughton	533	417	116	10.3%	8.2%	18.1%	5.3%	4.3%	8.6%	70.4%	74.8%	54.3%
Walpole	372	302	70	1.1%	0.3%	4.3%	1.3%	1.7%	0.0%	81.7%	84.1%	71.4%
Wellesley	302	276	26	1.0%	1.1%	0.0%	1.0%	1.1%	0.0%	81.5%	82.6%	69.2%
Westwood	206	181	25	1.0%	0.6%	4.0%	0.5%	0.0%	4.0%	85.0%	86.2%	76.0%
Weymouth	1,039	802	237	0.8%	0.6%	1.3%	1.7%	1.4%	3.0%	81.7%	83.5%	75.5%
Wrentham	187	156	31	1.1%	1.3%	0.0%	2.7%	1.3%	9.7%	84.0%	85.9%	74.2%
PLYMOUTH COUNTY												
Abington	295	236	59	0.7%	0.8%	0.0%	1.0%	0.0%	5.1%	84.4%	85.2%	81.4%
Bridgewater	388	304	84	2.1%	1.6%	3.6%	0.8%	1.0%	0.0%	85.3%	88.2%	75.0%
Brockton	2,396	1,460	936	26.3%	24.8%	28.5%	7.8%	7.4%	8.5%	46.4%	50.3%	40.2%
Carver	364	255	109	0.8%	1.2%	0.0%	1.1%	1.2%	0.9%	87.6%	90.6%	80.7%
Duxbury	290	242	48	0.3%	0.4%	0.0%	0.3%	0.4%	0.0%	85.5%	86.8%	79.2%
East Bridgewater	301	234	67	1.7%	1.7%	1.5%	1.0%	0.9%	1.5%	84.1%	86.3%	76.1%
Halifax	172	131	41	0.6%	0.8%	0.0%	0.0%	0.0%	0.0%	82.0%	86.3%	68.3%
Hanover	267	208	59	0.7%	1.0%	0.0%	0.4%	0.5%	0.0%	84.3%	87.0%	74.6%
Hanson	243	178	65	0.4%	0.0%	1.5%	0.4%	0.6%	0.0%	84.8%	88.2%	75.4%
Hingham	340	292	48	1.2%	1.0%	2.1%	0.0%	0.0%	0.0%	86.5%	86.6%	85.4%
Hull	274	194	80	0.7%	0.5%	1.3%	1.1%	1.0%	1.3%	86.1%	88.7%	80.0%
Kingston	274	218	56	1.1%	1.4%	0.0%	1.5%	1.8%	0.0%	86.1%	87.2%	82.1%
Lakeville	230	170	60	0.4%	0.6%	0.0%	1.3%	0.6%	3.3%	85.7%	86.5%	83.3%
Marion	91	77	14	2.2%	2.6%	0.0%	2.2%	2.6%	0.0%	85.7%	85.7%	85.7%
Marshfield	594	484	110	0.2%	0.2%	0.0%	0.5%	0.6%	0.0%	87.4%	88.8%	80.9%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Mattapoisett	110	85	25	0.9%	0.0%	4.0%	1.8%	1.2%	4.0%	80.0%	83.5%	68.0%
Middleborough	483	360	123	1.4%	0.8%	3.3%	0.0%	0.0%	0.0%	88.4%	91.7%	78.9%
Norwell	158	136	22	0.6%	0.7%	0.0%	0.6%	0.7%	0.0%	84.2%	85.3%	77.3%
Pembroke	416	331	85	0.5%	0.6%	0.0%	0.7%	0.9%	0.0%	84.9%	87.3%	75.3%
Plymouth	1,440	1,051	389	0.6%	0.9%	0.0%	1.4%	1.5%	1.0%	87.1%	88.5%	83.3%
Plympton	75	53	22	4.0%	5.7%	0.0%	1.3%	0.0%	4.5%	82.7%	83.0%	81.8%
Rochester	114	94	20	1.8%	2.1%	0.0%	0.9%	1.1%	0.0%	86.0%	89.4%	70.0%
Rockland	349	264	85	0.6%	0.8%	0.0%	0.6%	0.0%	2.4%	81.4%	84.5%	71.8%
Scituate	382	327	55	1.0%	0.6%	3.6%	0.3%	0.3%	0.0%	85.9%	86.9%	80.0%
Wareham	631	470	161	5.1%	4.5%	6.8%	1.9%	1.3%	3.7%	79.9%	81.9%	73.9%
West Bridgewater	139	112	27	2.2%	1.8%	3.7%	1.4%	0.9%	3.7%	85.6%	92.0%	59.3%
Whitman	328	239	89	1.2%	1.3%	1.1%	1.2%	1.7%	0.0%	84.5%	84.9%	83.1%
SUFFOLK COUNTY												
Boston	6,635	4,796	1,839	23.1%	19.1%	33.7%	9.3%	8.0%	12.5%	48.1%	54.8%	30.6%
Chelsea	441	289	152	4.8%	4.2%	5.9%	42.4%	37.7%	51.3%	34.7%	38.8%	27.0%
Revere	926	650	276	3.5%	3.4%	3.6%	21.8%	19.5%	27.2%	59.8%	62.6%	53.3%
Winthrop	323	242	81	1.2%	0.0%	4.9%	4.6%	4.1%	6.2%	78.6%	80.6%	72.8%
WORCESTER COUNTY												
Ashburnham	176	119	57	0.0%	0.0%	0.0%	0.6%	0.8%	0.0%	86.9%	89.9%	80.7%
Athol	264	152	112	1.1%	0.0%	2.7%	1.9%	0.7%	3.6%	78.4%	87.5%	66.1%
Auburn	375	279	96	2.1%	1.4%	4.2%	1.6%	1.4%	2.1%	84.3%	87.5%	75.0%
Barre	117	75	42	0.9%	1.3%	0.0%	3.4%	5.3%	0.0%	82.1%	88.0%	71.4%
Berlin	42	34	8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	85.7%	88.2%	75.0%
Blackstone	198	142	56	0.5%	0.7%	0.0%	2.0%	1.4%	3.6%	86.4%	89.4%	78.6%
Bolton	69	58	11	0.0%	0.0%	0.0%	2.9%	3.4%	0.0%	82.6%	82.8%	81.8%
Boylston	69	60	9	0.0%	0.0%	0.0%	2.9%	3.3%	0.0%	91.3%	91.7%	88.9%
Brookfield	101	72	29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	92.1%	93.1%	89.7%
Charlton	277	188	89	0.7%	0.5%	1.1%	2.9%	2.7%	3.4%	81.6%	88.3%	67.4%
Clinton	217	152	65	1.4%	0.0%	4.6%	9.2%	6.6%	15.4%	79.3%	83.6%	69.2%
Douglas	215	155	60	0.9%	0.0%	3.3%	0.5%	0.6%	0.0%	81.4%	87.7%	65.0%
Dudley	240	187	53	0.4%	0.0%	1.9%	2.5%	2.7%	1.9%	81.7%	84.0%	73.6%
East Brookfield	60	37	23	0.0%	0.0%	0.0%	1.7%	0.0%	4.3%	70.0%	75.7%	60.9%
Fitchburg	642	418	224	4.4%	3.1%	6.7%	13.6%	11.2%	17.9%	63.6%	68.7%	54.0%
Gardner	345	219	126	2.0%	1.4%	3.2%	4.6%	3.2%	7.1%	78.8%	82.6%	72.2%
Grafton	307	252	55	0.0%	0.0%	0.0%	1.0%	0.8%	1.8%	80.1%	80.2%	80.0%
Harvard	62	60	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.3%	91.7%	50.0%
Holden	310	248	62	0.6%	0.4%	1.6%	0.6%	0.8%	0.0%	86.8%	87.1%	85.5%
Hopedale	130	101	29	0.8%	0.0%	3.4%	3.1%	1.0%	10.3%	86.9%	89.1%	79.3%
Hubbardston	98	81	17	0.0%	0.0%	0.0%	1.0%	1.2%	0.0%	90.8%	92.6%	82.4%
Lancaster	106	89	17	2.8%	2.2%	5.9%	1.9%	2.2%	0.0%	81.1%	80.9%	82.4%
Leicester	263	183	80	2.3%	1.1%	5.0%	2.3%	0.5%	6.3%	79.1%	83.1%	70.0%
Leominster	701	491	210	2.9%	2.4%	3.8%	9.3%	8.4%	11.4%	74.5%	78.8%	64.3%
Lunenburg	208	153	55	1.0%	0.0%	3.6%	1.9%	1.3%	3.6%	85.6%	86.9%	81.8%
Mendon	117	92	25	0.0%	0.0%	0.0%	0.9%	0.0%	4.0%	83.8%	85.9%	76.0%
Milford	512	398	114	1.4%	1.3%	1.8%	7.4%	6.5%	10.5%	78.9%	80.9%	71.9%
Millbury	272	199	73	1.1%	0.5%	2.7%	0.7%	0.5%	1.4%	82.4%	85.9%	72.6%
Millville	77	50	27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	80.5%	82.0%	77.8%
North Brookfield	99	78	21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.9%	91.0%	81.0%
Northborough	209	164	45	0.5%	0.6%	0.0%	1.0%	0.0%	4.4%	83.3%	84.1%	80.0%

SUPPLEMENTAL TABLE 5
Black, Latino, & White Borrowers Shares of All Loans, in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2006

	All Borrowers			Black Borrowers			Latino Borrowers			White Borrowers		
	All Loans	Non-HAL Loans	High-APR Loans	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs	% of All Loans	% of All Non-HALs	% of All HALs
Northbridge	281	194	87	0.7%	0.5%	1.1%	1.1%	1.5%	0.0%	85.4%	88.1%	79.3%
Oxford	324	226	98	0.0%	0.0%	0.0%	0.9%	0.9%	1.0%	84.0%	85.0%	81.6%
Paxton	68	53	15	1.5%	1.9%	0.0%	1.5%	1.9%	0.0%	85.3%	88.7%	73.3%
Princeton	62	51	11	0.0%	0.0%	0.0%	3.2%	2.0%	9.1%	83.9%	84.3%	81.8%
Shrewsbury	503	402	101	1.8%	1.5%	3.0%	4.6%	3.7%	7.9%	75.5%	76.9%	70.3%
Southborough	129	118	11	0.0%	0.0%	0.0%	0.8%	0.0%	9.1%	83.7%	84.7%	72.7%
Southbridge	309	206	103	2.3%	2.4%	1.9%	14.9%	10.2%	24.3%	67.6%	73.8%	55.3%
Spencer	216	154	62	0.0%	0.0%	0.0%	2.3%	2.6%	1.6%	87.0%	89.6%	80.6%
Sterling	131	100	31	0.0%	0.0%	0.0%	2.3%	3.0%	0.0%	85.5%	85.0%	87.1%
Sturbridge	164	133	31	0.6%	0.8%	0.0%	0.6%	0.8%	0.0%	85.4%	84.2%	90.3%
Sutton	173	139	34	0.0%	0.0%	0.0%	0.6%	0.0%	2.9%	83.2%	87.1%	67.6%
Templeton	164	104	60	0.0%	0.0%	0.0%	1.8%	1.0%	3.3%	81.1%	84.6%	75.0%
Upton	138	111	27	1.4%	0.9%	3.7%	1.4%	1.8%	0.0%	84.8%	84.7%	85.2%
Uxbridge	343	269	74	0.3%	0.0%	1.4%	0.9%	0.4%	2.7%	88.0%	90.0%	81.1%
Warren	93	63	30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.0%	87.3%	83.3%
Webster	316	212	104	0.9%	0.9%	1.0%	3.2%	1.4%	6.7%	82.6%	85.8%	76.0%
West Boylston	90	77	13	0.0%	0.0%	0.0%	2.2%	2.6%	0.0%	85.6%	87.0%	76.9%
West Brookfield	78	60	18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.5%	91.7%	77.8%
Westborough	207	168	39	1.0%	0.6%	2.6%	4.3%	3.6%	7.7%	74.4%	77.4%	61.5%
Westminster	148	133	15	1.4%	0.8%	6.7%	1.4%	0.8%	6.7%	88.5%	89.5%	80.0%
Worcester	2,514	1,594	920	9.6%	7.4%	13.5%	12.0%	9.3%	16.6%	61.9%	67.7%	51.8%
Hardwick/NwBrntree*	73	49	24	0.0%	0.0%	0.0%	1.4%	0.0%	4.2%	89.0%	93.9%	79.2%
Oakham/Rutland*	194	157	37	1.5%	1.3%	2.7%	1.0%	0.6%	2.7%	87.6%	87.9%	86.5%
Petersham/Philipston*	64	45	19	1.6%	2.2%	0.0%	0.0%	0.0%	0.0%	73.4%	82.2%	52.6%
Winchendon/Rylston*	263	163	100	1.5%	0.6%	3.0%	0.8%	1.2%	0.0%	81.7%	85.9%	75.0%

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

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

SUPPLEMENTAL TABLE 6
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2006

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
BARNSTABLE COUNTY											
Barnstable	8	13	30	401	0.0%	30.8%	23.3%	10.7%	0.00	2.87	2.18
Bourne	1		4	204	0.0%		25.0%	5.9%	0.00		4.25
Brewster		1	1	114		0.0%	0.0%	5.3%		0.00	0.00
Chatham		1		65		0.0%		3.1%		0.00	
Dennis		2	3	152		0.0%	33.3%	9.9%		0.00	3.38
Eastham	1			60	0.0%			6.7%	0.00		
Falmouth	3	5	6	293	0.0%	0.0%	16.7%	8.9%	0.00	0.00	1.88
Harwich		1	7	131		0.0%	14.3%	5.3%		0.00	2.67
Mashpee	2	2	3	191	0.0%	0.0%	33.3%	9.4%	0.00	0.00	3.54
Orleans	2	2	1	65	0.0%	0.0%	0.0%	4.6%	0.00	0.00	0.00
Provincetown		1		51		100.0%		11.8%		8.50	
Sandwich	2	1	6	229	50.0%	0.0%	16.7%	7.0%	7.16	0.00	2.39
Yarmouth	4	8	6	280	50.0%	25.0%	16.7%	8.9%	5.60	2.80	1.87
Truro/Wellfleet*		1	1	27		0.0%	0.0%	11.1%		0.00	0.00
BERKSHIRE COUNTY											
Adams	1		2	94	0.0%		0.0%	10.6%	0.00		0.00
Cheshire				42				7.1%			
Clarksburg	1			16	0.0%			6.3%	0.00		
Dalton	1	1	3	102	0.0%	0.0%	0.0%	5.9%	0.00	0.00	0.00
Great Barrington	1		3	68	0.0%		0.0%	8.8%	0.00		0.00
Hinsdale				24				12.5%			
Lanesborough				50				4.0%			
Lee	2		2	57	0.0%		0.0%	3.5%	0.00		0.00
Lenox		1	3	39		100.0%	0.0%	2.6%		39.00	0.00
New Marlborough				11				9.1%			
North Adams		1	2	112		0.0%	50.0%	15.2%		0.00	3.29
Pittsfield	16	15	26	498	6.3%	13.3%	15.4%	7.6%	0.82	1.75	2.02
Sheffield		1	1	28		0.0%	0.0%	0.0%		NA	NA
Stockbridge			1	18			0.0%	5.6%			0.00
West Stockbridge				15				6.7%			
Williamstown	6	1	1	57	0.0%	0.0%	0.0%	5.3%	0.00	0.00	0.00
Alfrd/Egmont/MtWsh*				16				12.5%			
Becket/Washington*			2	40			0.0%	15.0%			0.00
Florida/Savoy*		1		14		0.0%		7.1%		0.00	
Hncok/NAsh/Rchmd*			1	18			0.0%	11.1%			0.00
Monterey/Tyringham*				14				7.1%			
Otis/Sandisfield*	1			33	0.0%			15.2%	0.00		
Peru/Windsor*				38				2.6%			
BRISTOL COUNTY											
Acushnet	1	5	2	103	0.0%	20.0%	0.0%	8.7%	0.00	2.29	0.00
Attleboro	19	23	29	485	15.8%	21.7%	10.3%	8.9%	1.78	2.45	1.17
Berkley			3	64			0.0%	9.4%			0.00
Dartmouth	3	5	5	280	0.0%	20.0%	20.0%	6.8%	0.00	2.95	2.95
Dighton		2		96		0.0%		9.4%		0.00	
Easton	16	17	6	312	6.3%	41.2%	0.0%	10.3%	0.61	4.01	0.00
Fairhaven	5		7	214	0.0%		0.0%	11.2%	0.00		0.00

SUPPLEMENTAL TABLE 6
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2006

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fall River	23	26	17	601	34.8%	30.8%	17.6%	14.8%	2.35	2.08	1.19
Freetown		1		86		100.0%		9.3%		10.75	
Mansfield	16	8	4	259	0.0%	0.0%	25.0%	4.6%	0.00	0.00	5.40
New Bedford	10	59	79	549	30.0%	18.6%	35.4%	10.9%	2.75	1.71	3.24
North Attleborough	18	13	11	422	0.0%	15.4%	18.2%	9.2%	0.00	1.66	1.97
Norton	5	5	5	258	0.0%	20.0%	20.0%	4.7%	0.00	4.30	4.30
Raynham	1	8	1	181	0.0%	12.5%	0.0%	8.3%	0.00	1.51	0.00
Rehobeth	1	2		116	0.0%	0.0%		6.9%	0.00	0.00	
Seekonk	4	2	4	149	0.0%	50.0%	0.0%	6.0%	0.00	8.28	0.00
Somerset	2	1	1	211	0.0%	0.0%	0.0%	10.4%	0.00	0.00	0.00
Swansea			2	169			0.0%	14.2%			0.00
Taunton	14	34	19	616	7.1%	20.6%	5.3%	9.9%	0.72	2.08	0.53
Westport	1		4	154	0.0%		25.0%	11.7%	0.00		2.14
DUKES COUNTY											
Edgartown			1	11			0.0%	9.1%			0.00
Oak Bluffs	1	1		31	0.0%	0.0%		6.5%	0.00	0.00	
Tisbury		2	1	20		0.0%	100.0%	20.0%		0.00	5.00
Aq/Chil/Gos/WTis*				16				12.5%			
ESSEX COUNTY											
Amesbury	2	1	2	263	0.0%	0.0%	0.0%	4.6%	0.00	0.00	0.00
Andover	47	3	12	410	10.6%	0.0%	8.3%	5.6%	1.90	0.00	1.49
Beverly	6	1	5	434	16.7%	100.0%	20.0%	7.1%	2.33	14.00	2.80
Boxford	3	1	2	96	33.3%	0.0%	0.0%	5.2%	6.40	0.00	0.00
Danvers	2	2	8	276	0.0%	0.0%	12.5%	5.1%	0.00	0.00	2.46
Essex	1			32	0.0%			0.0%	NA		
Georgetown	4	1		102	50.0%	0.0%		6.9%	7.29	0.00	
Gloucester	2	3	5	316	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Groveland				86				4.7%			
Hamilton	2		1	86	0.0%		0.0%	4.7%	0.00		0.00
Haverhill	17	26	83	739	11.8%	23.1%	22.9%	8.5%	1.38	2.71	2.69
Ipswich	3		2	159	33.3%		0.0%	6.9%	4.82		0.00
Lawrence	11	40	326	129	9.1%	20.0%	22.4%	16.3%	0.56	1.23	1.38
Lynn	38	78	193	463	13.2%	24.4%	13.5%	9.3%	1.42	2.62	1.45
Lynnfield	3		3	102	0.0%		0.0%	6.9%	0.00		0.00
Manchester BTS			1	59			0.0%	3.4%			0.00
Marblehead	1	1	3	279	0.0%	0.0%	0.0%	5.4%	0.00	0.00	0.00
Merrimack	1		1	84	0.0%		0.0%	4.8%	0.00		0.00
Methuen	18	22	96	459	0.0%	22.7%	14.6%	11.5%	0.00	1.97	1.26
Middleton	4		3	116	0.0%		0.0%	6.0%	0.00		0.00
Nahant				32				6.3%			
Newbury			1	82			0.0%	6.1%			0.00
Newburyport	2		2	336	0.0%		50.0%	5.4%	0.00		9.33
North Andover	34	8	30	404	14.7%	50.0%	20.0%	6.4%	2.29	7.77	3.11
Peabody	5	6	25	438	0.0%	0.0%	20.0%	6.6%	0.00	0.00	3.02
Rockport	1	2		66	0.0%	0.0%		6.1%	0.00	0.00	
Rowley			3	84			33.3%	10.7%			3.11
Salem	13	9	26	515	0.0%	11.1%	11.5%	8.2%	0.00	1.36	1.41

SUPPLEMENTAL TABLE 6
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, PRIME LENDERS*, 2006

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	4		3	104	25.0%		0.0%	9.6%	2.60		0.00
Saugus	12	6	22	261	0.0%	0.0%	13.6%	6.5%	0.00	0.00	2.09
Swampscott	2	5	5	191	0.0%	0.0%	20.0%	6.8%	0.00	0.00	2.94
Topsfield				50				8.0%			
Wenham	1			29	0.0%			6.9%	0.00		
West Newbury				53				11.3%			
FRANKLIN COUNTY											
Deerfield	1	2		50	0.0%	50.0%		8.0%	0.00	6.25	
Greenfield	2	1	7	202	0.0%	0.0%	0.0%	8.9%	0.00	0.00	0.00
Montague	1		1	77	100.0%		0.0%	7.8%	12.83		0.00
Northfield				32				12.5%			
Orange		1	1	109		100.0%	0.0%	12.8%		7.79	0.00
Ash/Buck/Cnwy/Sher*			1	72			0.0%	12.5%			0.00
Bernstn/Gill/Leyden*			1	44			0.0%	18.2%			0.00
Chl/Col/Hw/Hea/Mn/Ro*		1	1	41		0.0%	0.0%	14.6%		0.00	0.00
Ervng/Warwck/Wend*		1		43		0.0%		14.0%		0.00	
Lev/NSal/Shutes*			1	58			0.0%	5.2%			0.00
Sunderlnd/Whately*	1		3	38	0.0%		0.0%	10.5%	0.00		0.00
HAMPDEN COUNTY											
Agawam	5	8	6	362	0.0%	12.5%	0.0%	5.5%	0.00	2.26	0.00
Chicopee	5	11	51	518	0.0%	0.0%	21.6%	8.7%	0.00	0.00	2.48
East Longmeadow	11	4	2	166	9.1%	25.0%	50.0%	6.6%	1.37	3.77	7.55
Hampden				52				7.7%			
Holyoke	4	8	87	199	0.0%	25.0%	13.8%	9.0%	0.00	2.76	1.52
Longmeadow	7	2	2	191	0.0%	0.0%	0.0%	2.1%	0.00	0.00	0.00
Ludlow		8	5	212		25.0%	40.0%	4.2%		5.89	9.42
Monson		1		87		0.0%		9.2%		0.00	
Palmer		3	6	136		0.0%	33.3%	4.4%		0.00	7.56
Southwick	2		1	130	50.0%		0.0%	10.8%	4.64		0.00
Springfield	42	305	436	826	21.4%	17.7%	17.2%	9.2%	2.33	1.92	1.87
West Springfield	15	6	16	269	0.0%	33.3%	25.0%	9.3%	0.00	3.59	2.69
Westfield	8	1	20	485	12.5%	0.0%	20.0%	8.5%	1.48	0.00	2.37
Wilbraham	5	4	5	182	0.0%	25.0%	20.0%	2.7%	0.00	9.10	7.28
Bln/Chs/Grnv/Mnt/Rus/Tol*	2		2	97	0.0%		0.0%	6.2%	0.00		0.00
Brmfld/Holld/Wales*	1		3	137	0.0%		0.0%	13.1%	0.00		0.00
HAMPSHIRE COUNTY											
Amherst	24	1	15	167	4.2%	0.0%	6.7%	3.6%	1.16	0.00	1.86
Belchertown	9	2	2	204	0.0%	50.0%	0.0%	6.4%	0.00	7.85	0.00
Easthampton	6	6	7	242	16.7%	0.0%	0.0%	5.8%	2.88	0.00	0.00
Granby	1		2	64	0.0%		0.0%	6.3%	0.00		0.00
Hadley	7	1	1	35	14.3%	0.0%	0.0%	8.6%	1.67	0.00	0.00
Hatfield			1	33			0.0%	12.1%			0.00
Northampton	11	5	8	299	0.0%	0.0%	0.0%	4.0%	0.00	0.00	0.00
Pelham			1	13			0.0%	0.0%			NA
South Hadley	4	3	12	243	0.0%	0.0%	0.0%	2.9%	0.00	0.00	0.00
Southampton	1			86	0.0%			1.2%	0.00		
Ware		1	1	112		0.0%	0.0%	13.4%		0.00	0.00

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Chs/Gos/Hnt/Westh/Wmsb*			4	122			50.0%	6.6%			7.63
Cum/Midfld/Plnfd/Worth*	3			33	100.0%			9.1%	11.00		
MIDDLESEX COUNTY											
Acton	74	4	11	214	1.4%	25.0%	0.0%	4.2%	0.32	5.94	0.00
Arlington	55	6	13	530	3.6%	0.0%	23.1%	5.1%	0.71	0.00	4.53
Ashby				34				2.9%			
Ashland	36	11	21	252	5.6%	18.2%	14.3%	4.4%	1.27	4.17	3.27
Ayer	5		5	84	20.0%		0.0%	2.4%	8.40		0.00
Bedford	23	6	3	146	8.7%	0.0%	0.0%	8.2%	1.06	0.00	0.00
Belmont	31	4	1	235	3.2%	25.0%	0.0%	4.3%	0.76	5.88	0.00
Billerica	54	5	12	429	7.4%	0.0%	0.0%	7.5%	0.99	0.00	0.00
Boxborough	21		2	54	9.5%		0.0%	9.3%	1.03		0.00
Burlington	26	4	10	203	3.8%	0.0%	0.0%	3.9%	0.98	0.00	0.00
Cambridge	137	51	30	795	5.8%	15.7%	10.0%	6.0%	0.97	2.60	1.66
Carlisle	7		1	64	0.0%		0.0%	7.8%	0.00		0.00
Chelmsford	36	9	10	376	2.8%	11.1%	20.0%	5.6%	0.50	1.99	3.58
Concord	3	1	5	178	33.3%	0.0%	0.0%	6.2%	5.39	0.00	0.00
Dracut	17	21	16	376	0.0%	23.8%	0.0%	8.8%	0.00	2.71	0.00
Dunstable	1	1		32	0.0%	0.0%		6.3%	0.00	0.00	
Everett	24	33	91	161	8.3%	15.2%	23.1%	13.0%	0.64	1.16	1.77
Framingham	36	23	99	484	8.3%	30.4%	20.2%	5.8%	1.44	5.26	3.49
Groton	4	1		108	0.0%	0.0%		10.2%	0.00	0.00	
Holliston	3	1	5	170	0.0%	0.0%	0.0%	7.6%	0.00	0.00	0.00
Hopkinton	13			242	7.7%			2.5%	3.10		
Hudson	7	2	16	242	14.3%	0.0%	37.5%	5.0%	2.88	0.00	7.56
Lexington	96	3	5	325	6.3%	33.3%	0.0%	7.1%	0.88	4.71	0.00
Lincoln	9		1	60	11.1%		0.0%	3.3%	3.33		0.00
Littleton	5		1	103	0.0%		0.0%	7.8%	0.00		0.00
Lowell	170	95	110	735	16.5%	28.4%	15.5%	9.7%	1.71	2.94	1.60
Malden	114	70	74	326	2.6%	15.7%	16.2%	9.8%	0.27	1.60	1.65
Marlborough	11	12	53	394	18.2%	16.7%	18.9%	10.7%	1.71	1.56	1.77
Maynard	8	5		131	25.0%	40.0%		2.3%	10.92	17.47	
Medford	50	47	32	473	4.0%	10.6%	9.4%	7.0%	0.57	1.52	1.34
Melrose	21	1	12	322	14.3%	0.0%	16.7%	5.9%	2.42	0.00	2.82
Natick	35	3	15	412	0.0%	0.0%	20.0%	5.6%	0.00	0.00	3.58
Newton	132	14	25	813	5.3%	0.0%	12.0%	5.4%	0.98	0.00	2.22
North Reading	7	1	2	189	14.3%	0.0%	0.0%	7.9%	1.80	0.00	0.00
Pepperell	3		3	136	33.3%		0.0%	2.2%	15.11		0.00
Reading	15		4	272	13.3%		0.0%	5.1%	2.59		0.00
Sherborn	2		1	50	50.0%		0.0%	0.0%	∞		NA
Shirley	13	1	3	67	7.7%	0.0%	0.0%	4.5%	1.72	0.00	0.00
Somerville	71	24	54	650	7.0%	25.0%	5.6%	5.7%	1.24	4.39	0.98
Stoneham	6	6	1	222	0.0%	33.3%	0.0%	4.1%	0.00	8.22	0.00
Stow	1		1	75	0.0%		100.0%	2.7%	0.00		37.50
Sudbury	20	1	4	189	10.0%	0.0%	0.0%	5.3%	1.89	0.00	0.00
Tewksbury	13	4	3	301	15.4%	25.0%	66.7%	6.0%	2.57	4.18	11.15
Townsend		1		100		0.0%		4.0%		0.00	

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Tyngsborough	12	1	5	149	0.0%	0.0%	0.0%	6.7%	0.00	0.00	0.00
Wakefield	17	3	6	288	5.9%	0.0%	16.7%	3.1%	1.88	0.00	5.33
Waltham	67	11	29	523	3.0%	36.4%	24.1%	4.6%	0.65	7.92	5.26
Watertown	32	8	13	361	6.3%	12.5%	0.0%	7.5%	0.84	1.67	0.00
Wayland	22		2	183	0.0%		0.0%	6.0%	0.00		0.00
Westford	50	2	5	198	6.0%	0.0%	20.0%	2.5%	2.38	0.00	7.92
Weston	16	2	4	103	6.3%	0.0%	0.0%	6.8%	0.92	0.00	0.00
Wilmington	10	1	7	185	0.0%	100.0%	0.0%	5.4%	0.00	18.50	0.00
Winchester	28	6	10	274	0.0%	0.0%	20.0%	3.6%	0.00	0.00	5.48
Woburn	27	14	14	263	3.7%	28.6%	7.1%	8.4%	0.44	3.42	0.85
NANTUCKET COUNTY											
Nantucket	2	3	8	103	0.0%	33.3%	25.0%	12.6%	0.00	2.64	1.98
NORFOLK COUNTY											
Avon	2	3	1	35	0.0%	0.0%	0.0%	5.7%	0.00	0.00	0.00
Bellingham	22	2	7	210	4.5%	0.0%	0.0%	7.1%	0.64	0.00	0.00
Braintree	61	15	9	375	3.3%	20.0%	22.2%	5.3%	0.61	3.75	4.17
Brookline	124	5	17	626	10.5%	0.0%	0.0%	5.0%	2.12	0.00	0.00
Canton	25	18	3	230	4.0%	11.1%	0.0%	5.2%	0.77	2.13	0.00
Cohasset	3		1	83	66.7%		0.0%	6.0%	11.07		0.00
Dedham	16	23	24	256	6.3%	39.1%	25.0%	8.2%	0.76	4.77	3.05
Dover			1	69			0.0%	8.7%			0.00
Foxborough	6	4	1	162	0.0%	0.0%	0.0%	4.3%	0.00	0.00	0.00
Franklin	20	3	9	364	0.0%	0.0%	0.0%	3.0%	0.00	0.00	0.00
Holbrook	7	9	5	106	28.6%	11.1%	0.0%	9.4%	3.03	1.18	0.00
Medfield		2	1	137		0.0%	0.0%	3.6%		0.00	0.00
Medway	4	1	1	113	25.0%	0.0%	0.0%	3.5%	7.06	0.00	0.00
Millis	5	1	2	97	0.0%	0.0%	0.0%	4.1%	0.00	0.00	0.00
Milton	14	42	2	192	0.0%	19.0%	0.0%	4.7%	0.00	4.06	0.00
Needham	23	5	4	358	0.0%	20.0%	0.0%	3.9%	0.00	5.11	0.00
Norfolk	3	2		130	0.0%	0.0%		3.8%	0.00	0.00	
Norwood	6	9	6	250	16.7%	0.0%	33.3%	8.0%	2.08	0.00	4.17
Plainville	12	3	1	129	8.3%	0.0%	100.0%	2.3%	3.58	0.00	43.00
Quincy	360	49	49	824	7.5%	8.2%	4.1%	8.0%	0.94	1.02	0.51
Randolph	46	161	23	94	13.0%	20.5%	17.4%	7.4%	1.75	2.75	2.34
Sharon	44	9	3	146	9.1%	22.2%	0.0%	6.2%	1.47	3.60	0.00
Stoughton	21	46	22	221	4.8%	17.4%	13.6%	7.2%	0.66	2.40	1.88
Walpole	20	4	7	248	0.0%	25.0%	0.0%	4.4%	0.00	5.64	0.00
Wellesley	23	4	6	357	4.3%	0.0%	0.0%	5.0%	0.86	0.00	0.00
Westwood	17	2	2	152	0.0%	0.0%	0.0%	3.3%	0.00	0.00	0.00
Weymouth	23	17	23	543	8.7%	35.3%	8.7%	6.3%	1.39	5.64	1.39
Wrentham	1	2	1	100	0.0%	50.0%	0.0%	6.0%	0.00	8.33	0.00
PLYMOUTH COUNTY											
Abington	6	3	4	148	0.0%	33.3%	50.0%	8.8%	0.00	3.79	5.69
Bridgewater	3	8	7	249	0.0%	12.5%	14.3%	5.6%	0.00	2.22	2.54
Brockton	18	414	93	430	0.0%	19.6%	16.1%	12.3%	0.00	1.59	1.31
Carver	1	1	1	149	100.0%	100.0%	0.0%	12.1%	8.28	8.28	0.00
Duxbury	2		1	172	0.0%		0.0%	5.2%	0.00		0.00

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East Bridgewater		4	3	129		0.0%	0.0%	6.2%		0.00	0.00
Halifax	1	1	1	112	0.0%	0.0%	0.0%	13.4%	0.00	0.00	0.00
Hanover	2	1		158	100.0%	0.0%		8.2%	12.15	0.00	
Hanson	2	2		115	50.0%	0.0%		7.8%	6.39	0.00	
Hingham	5	1	2	241	0.0%	0.0%	0.0%	3.7%	0.00	0.00	0.00
Hull	4	1		123	0.0%	0.0%		6.5%	0.00	0.00	
Kingston		1	2	142		100.0%	100.0%	9.9%		10.14	10.14
Lakeville	4	3		118	50.0%	66.7%		7.6%	6.56	8.74	
Marion				33				6.1%			
Marshfield	1	1	3	309	100.0%	0.0%	33.3%	8.1%	12.36	0.00	4.12
Mattapoiset		1		53		0.0%		9.4%		0.00	
Middleborough	5	5	4	257	0.0%	0.0%	0.0%	8.9%	0.00	0.00	0.00
Norwell	4		1	144	0.0%		0.0%	4.9%	0.00		0.00
Pembroke	5		5	192	0.0%		0.0%	6.8%	0.00		0.00
Plymouth	8	5	6	773	25.0%	20.0%	16.7%	8.2%	3.07	2.45	2.04
Plympton				39				10.3%			
Rochester	1		1	67	0.0%		0.0%	9.0%	0.00		0.00
Rockland	2	4	3	185	0.0%	25.0%	33.3%	11.4%	0.00	2.20	2.94
Scituate	6		3	229	0.0%		0.0%	4.4%	0.00		0.00
Wareham	1	21	7	302	0.0%	33.3%	42.9%	13.2%	0.00	2.52	3.24
West Bridgewater			1	82			0.0%	9.8%			0.00
Whitman		3	1	157		33.3%	0.0%	7.0%		4.76	0.00
SUFFOLK COUNTY											
Boston	460	869	565	4,927	8.9%	21.1%	21.4%	8.3%	1.07	2.54	2.58
Chelsea	11	12	112	123	0.0%	25.0%	21.4%	5.7%	0.00	4.39	3.77
Revere	27	16	184	274	29.6%	12.5%	20.7%	13.5%	2.19	0.93	1.53
Winthrop	4	2	10	174	0.0%	0.0%	0.0%	9.8%	0.00	0.00	0.00
WORCESTER COUNTY											
Ashburnham		1	4	69		100.0%	25.0%	10.1%		9.86	2.46
Athol	2		5	139	0.0%		40.0%	12.9%	0.00		3.09
Auburn	12	4	5	216	0.0%	25.0%	20.0%	6.5%	0.00	3.86	3.09
Barre			1	74			0.0%	6.8%			0.00
Berlin	2		1	26	50.0%		0.0%	11.5%	4.33		0.00
Blackstone	1	1		92	0.0%	0.0%		10.9%	0.00	0.00	
Bolton	1		1	62	0.0%		0.0%	9.7%	0.00		0.00
Boylston	3			44	0.0%			2.3%	0.00		
Brookfield	1			46	0.0%			17.4%	0.00		
Charlton	1	1	1	180	0.0%	0.0%	100.0%	6.7%	0.00	0.00	15.00
Clinton	3	1	18	143	0.0%	0.0%	11.1%	6.3%	0.00	0.00	1.77
Douglas	1		3	117	0.0%		33.3%	3.4%	0.00		9.75
Dudley	2	1	1	115	50.0%	100.0%	0.0%	13.0%	3.83	7.67	0.00
East Brookfield				26				11.5%			
Fitchburg	15	21	64	385	0.0%	19.0%	12.5%	8.8%	0.00	2.16	1.42
Gardner	5	3	16	182	20.0%	0.0%	18.8%	8.8%	2.28	0.00	2.13
Grafton	88	11	9	328	0.0%	18.2%	11.1%	4.6%	0.00	3.98	2.43
Harvard	3		1	62	0.0%		0.0%	3.2%	0.00		0.00
Holden	15	2	8	251	0.0%	50.0%	0.0%	6.8%	0.00	7.38	0.00

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Hopedale	3		4	58	0.0%		25.0%	5.2%	0.00		4.83
Hubbardston			2	51			0.0%	5.9%			0.00
Lancaster	1		1	70	0.0%		0.0%	5.7%	0.00		0.00
Leicester	8	3	7	121	25.0%	66.7%	14.3%	11.6%	2.16	5.76	1.23
Leominster	8	17	47	288	12.5%	17.6%	23.4%	8.0%	1.57	2.21	2.93
Lunenburg	2	1	4	122	0.0%	0.0%	0.0%	11.5%	0.00	0.00	0.00
Mendon	2		2	61	0.0%		0.0%	3.3%	0.00		0.00
Milford	8	5	30	251	0.0%	20.0%	20.0%	7.6%	0.00	2.64	2.64
Millbury	2	1	5	157	0.0%	0.0%	0.0%	8.3%	0.00	0.00	0.00
Millville	1			27	0.0%			18.5%	0.00		
North Brookfield		1		46		0.0%		8.7%		0.00	
Northborough	17	3	3	147	0.0%	0.0%	0.0%	4.8%	0.00	0.00	0.00
Northbridge	5	2	5	185	0.0%	50.0%	0.0%	6.5%	0.00	7.71	0.00
Oxford	6		5	142	66.7%		40.0%	6.3%	10.52		6.31
Paxton	1	3	2	47	0.0%	33.3%	50.0%	6.4%	0.00	5.22	7.83
Princeton				25				8.0%			
Shrewsbury	75	4	21	349	0.0%	0.0%	19.0%	4.0%	0.00	0.00	4.75
Southborough	10	2		90	10.0%	0.0%		0.0%	∞	NA	
Southbridge	5	8	27	157	20.0%	0.0%	33.3%	6.4%	3.14	0.00	5.23
Spencer			2	121			0.0%	6.6%			0.00
Sterling	1			92	0.0%			6.5%	0.00		
Sturbridge	5		7	177	20.0%		14.3%	5.6%	3.54		2.53
Sutton	4	2	1	97	25.0%	0.0%	0.0%	3.1%	8.08	0.00	0.00
Templeton			2	156			0.0%	7.7%			0.00
Upton	3		1	76	0.0%		100.0%	2.6%	0.00		38.00
Uxbridge		2	3	219		50.0%	0.0%	9.1%		5.48	0.00
Warren				55				7.3%			
Webster	5	4	4	151	20.0%	25.0%	25.0%	9.3%	2.16	2.70	2.70
West Boylston			2	87			0.0%	2.3%			0.00
West Brookfield			2	50			50.0%	12.0%			4.17
Westborough	33		5	171	6.1%		0.0%	6.4%	0.94		0.00
Westminster		1	4	88		0.0%	0.0%	5.7%		0.00	0.00
Worcester	104	199	225	1,230	10.6%	20.6%	20.9%	8.9%	1.19	2.32	2.36
Hardwick/NwBrntree*				48				16.7%			
Oakham/Rutland*	2	5	2	164	0.0%	20.0%	0.0%	6.1%	0.00	3.28	0.00
Petersham/Philipston*		1		31		0.0%		3.2%		0.00	
Winchendon/Rylston*	3		1	135	0.0%		0.0%	13.3%	0.00		0.00

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

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

SUPPLEMENTAL TABLE 7
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First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2006

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
BARNSTABLE COUNTY											
Barnstable		6	64	149	16.7%	31.3%	27.5%		0.61	1.14	
Bourne		2		41	50.0%		39.0%		1.28		
Brewster	2		1	6	0.0%		100.0%	16.7%	0.00	6.00	
Chatham				1			100.0%				
Dennis	2	3	4	33	50.0%	0.0%	25.0%	18.2%	2.75	0.00	1.38
Eastham				4			25.0%				
Falmouth		8	9	67	12.5%	33.3%	23.9%		0.52	1.40	
Harwich	1		2	18	0.0%		0.0%	27.8%	0.00	0.00	
Mashpee	1	4	8	51	0.0%	25.0%	25.0%	21.6%	0.00	1.16	1.16
Orleans				3			33.3%				
Provincetown		2		8	0.0%		50.0%		0.00		
Sandwich		5	2	49	80.0%	50.0%	18.4%		4.36	2.72	
Yarmouth	3	6	16	61	33.3%	50.0%	31.3%	24.6%	1.36	2.03	1.27
Truro/Wellfleet*				3			33.3%				
BERKSHIRE COUNTY											
Adams		1		16	0.0%		18.8%		0.00		
Cheshire				5			20.0%				
Clarksburg				1			0.0%				
Dalton		1		17	0.0%		5.9%		0.00		
Great Barrington				4			0.0%				
Hinsdale				4			0.0%				
Lanesborough				6			0.0%				
Lee		2	2	2	50.0%	50.0%	100.0%		0.50	0.50	
Lenox		1		1	0.0%		0.0%		NA		
New Marlborough				1			0.0%				
North Adams				40			12.5%				
Pittsfield		8	12	128	12.5%	0.0%	16.4%		0.76	0.00	
Sheffield			1	2			0.0%	0.0%			NA
Stockbridge											
West Stockbridge				2			0.0%				
Williamstown			3	3			33.3%	33.3%			1.00
Alfrd/Egmont/MtWsh*											
Becket/Washington*				10			40.0%				
Florida/Savoy*		2			50.0%				NA		
Hncok/NAsh/Rchmd*				2			50.0%				
Monterey/Tyringham*											
Otis/Sandisfield*				2			0.0%				
Peru/Windsor*				4			50.0%				
BRISTOL COUNTY											
Acushnet		2	1	33	50.0%	0.0%	27.3%		1.83	0.00	
Attleboro	1	25	22	125	0.0%	40.0%	22.7%	16.8%	0.00	2.38	1.35
Berkley	1	1		12	0.0%	0.0%	33.3%		0.00	0.00	
Dartmouth		6	2	67	66.7%	0.0%	38.8%		1.72	0.00	
Dighton		1		13	0.0%		23.1%		0.00		
Easton	2	21	6	40	0.0%	38.1%	33.3%	27.5%	0.00	1.39	1.21
Fairhaven			2	39			50.0%	23.1%			2.17

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Fall River	5	19	30	233	40.0%	21.1%	30.0%	30.5%	1.31	0.69	0.98
Freetown				21				28.6%			
Mansfield		3		29		33.3%		10.3%		3.22	
New Bedford	3	57	55	295	33.3%	29.8%	21.8%	22.7%	1.47	1.31	0.96
North Attleborough	1	3	5	68	0.0%	0.0%	40.0%	25.0%	0.00	0.00	1.60
Norton	1	2	3	45	0.0%	50.0%	66.7%	20.0%	0.00	2.50	3.33
Raynham		3		27		0.0%		33.3%		0.00	
Rehobeth			2	32			0.0%	31.3%			0.00
Seekonk		1	2	36		100.0%	0.0%	30.6%		3.27	0.00
Somerset				39				35.9%			
Swansea			4	44			75.0%	25.0%			3.00
Taunton	2	42	41	192	0.0%	38.1%	22.0%	22.9%	0.00	1.66	0.96
Westport			4	31			25.0%	16.1%			1.55
DUKES COUNTY											
Edgartown			1	4			100.0%	50.0%			2.00
Oak Bluffs		1		19		0.0%		15.8%		0.00	
Tisbury	1	1	2	8	100.0%	0.0%	50.0%	37.5%	2.67	0.00	1.33
Aq/Chil/Gos/WTis*				3				33.3%			
ESSEX COUNTY											
Amesbury			1	35			100.0%	34.3%			2.92
Andover	3	2	1	42	0.0%	0.0%	100.0%	21.4%	0.00	0.00	4.67
Beverly		3	5	68		0.0%	40.0%	30.9%		0.00	1.30
Boxford				9				11.1%			
Danvers		3	3	40		66.7%	66.7%	20.0%		3.33	3.33
Essex				2				0.0%			
Georgetown				5				20.0%			
Gloucester		1	4	39		0.0%	0.0%	23.1%		0.00	0.00
Groveland				10				10.0%			
Hamilton				4				50.0%			
Haverhill	2	26	91	206	0.0%	38.5%	22.0%	31.6%	0.00	1.22	0.70
Ipswich	2			14	0.0%			14.3%	0.00		
Lawrence	5	54	559	97	60.0%	31.5%	30.1%	26.8%	2.24	1.17	1.12
Lynn	16	85	301	203	18.8%	29.4%	29.2%	31.0%	0.60	0.95	0.94
Lynnfield			2	15			100.0%	13.3%			7.50
Manchester BTS				1				0.0%			
Marblehead				28				21.4%			
Merrimack		1	1	5		0.0%	100.0%	20.0%		0.00	5.00
Methuen	5	16	85	77	20.0%	31.3%	36.5%	27.3%	0.73	1.15	1.34
Middleton				22				27.3%			
Nahant	1			2				0.0%			
Newbury			2	9			0.0%	55.6%			0.00
Newburyport	3			22	33.3%			27.3%	1.22		
North Andover		5	10	44		40.0%	50.0%	18.2%		2.20	2.75
Peabody	8	6	37	93	12.5%	16.7%	29.7%	21.5%	0.58	0.78	1.38
Rockport				12				8.3%			
Rowley				14				28.6%			
Salem	2	12	26	91	0.0%	41.7%	7.7%	24.2%	0.00	1.72	0.32

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	2			20	0.0%			15.0%	0.00		
Saugus	5	2	31	66	40.0%	0.0%	25.8%	21.2%	1.89	0.00	1.22
Swampscott		5	5	30		20.0%	40.0%	33.3%		0.60	1.20
Topsfield				2				0.0%			
Wenham				3				33.3%			
West Newbury				7				14.3%			
FRANKLIN COUNTY											
Deerfield				6				50.0%			
Greenfield	1	2	7	49	0.0%	0.0%	42.9%	26.5%	0.00	0.00	1.62
Montague	2	1		22	0.0%	100.0%		22.7%	0.00	4.40	
Northfield				8				25.0%			
Orange	1	1	2	43	0.0%	0.0%	0.0%	23.3%	0.00	0.00	0.00
Ash/Buck/Cnwy/Sher*				11				9.1%			
Bernstn/Gill/Leyden*				11				18.2%			
Chl/Col/Hw/Hea/Mn/Ro*	1		3	16	100.0%		0.0%	12.5%	8.00		0.00
Ervng/Warwck/Wend*		1		1		0.0%		0.0%		NA	
Lev/NSal/Shutes*		1		5		0.0%		20.0%		0.00	
Sunderlnd/Whately*		1		8		100.0%		12.5%		8.00	
HAMPDEN COUNTY											
Agawam	1	2	2	94	0.0%	50.0%	50.0%	23.4%	0.00	2.14	2.14
Chicopee	1	9	43	144	100.0%	11.1%	23.3%	19.4%	5.14	0.57	1.20
East Longmeadow		4	4	26		25.0%	25.0%	7.7%		3.25	3.25
Hampden				14				14.3%			
Holyoke	1	11	60	52	0.0%	45.5%	26.7%	30.8%	0.00	1.48	0.87
Longmeadow		4	2	22		75.0%	50.0%	36.4%		2.06	1.38
Ludlow	1		7	38	0.0%		71.4%	26.3%	0.00		2.71
Monson			3	25			66.7%	20.0%			3.33
Palmer		3	5	35		66.7%	20.0%	8.6%		7.78	2.33
Southwick		3		32		0.0%		15.6%		0.00	
Springfield	25	386	580	367	24.0%	29.0%	26.4%	23.2%	1.04	1.25	1.14
West Springfield	1	4	20	95	0.0%	0.0%	10.0%	14.7%	0.00	0.00	0.68
Westfield	1	1	10	123	0.0%	100.0%	0.0%	17.1%	0.00	5.86	0.00
Wilbraham		3	1	18		0.0%	0.0%	11.1%		0.00	0.00
Bln/Chs/Grnv/Mnt/Rus/Tol*			1	35				0.0%		20.0%	0.00
Brmfld/Holnd/Wales*			1	33				0.0%		33.3%	0.00
HAMPSHIRE COUNTY											
Amherst	1		2	4	0.0%		50.0%	50.0%	0.00		1.00
Belchertown	2			29	50.0%			27.6%	1.81		
Easthampton	1		2	28	100.0%		0.0%	42.9%	2.33		0.00
Granby				6				16.7%			
Hadley				1				0.0%			
Hatfield				8				50.0%			
Northampton			3	21				33.3%		19.0%	1.75
Pelham											
South Hadley		1	3	36		0.0%	33.3%	13.9%		0.00	2.40
Southampton				2				0.0%			
Ware				57				31.6%			

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Chs/Gos/Hnt/Westh/Wmsb*	1		1	12	0.0%		0.0%	16.7%	0.00		0.00
Cum/Midfld/Plnfd/Worth*	2		1	6	50.0%		100.0%	16.7%	3.00		6.00
MIDDLESEX COUNTY											
Acton	1		2	25	100.0%		0.0%	28.0%	3.57		0.00
Arlington	1		6	34	0.0%		16.7%	23.5%	0.00		0.71
Ashby	1	2	1	8	0.0%	0.0%	0.0%	0.0%	NA	NA	NA
Ashland	2	6	25	34	50.0%	50.0%	36.0%	32.4%	1.55	1.55	1.11
Ayer		3	5	25		33.3%	20.0%	32.0%		1.04	0.63
Bedford	1	2		11	100.0%	50.0%		9.1%	11.00	5.50	
Belmont		3	1	17		66.7%	0.0%	17.6%		3.78	0.00
Billerica	6	14	12	103	50.0%	50.0%	8.3%	20.4%	2.45	2.45	0.41
Boxborough	4		3	7	50.0%		0.0%	57.1%	0.88		0.00
Burlington	1	4	2	24	0.0%	25.0%	0.0%	20.8%	0.00	1.20	0.00
Cambridge	4	15	2	44	75.0%	53.3%	50.0%	31.8%	2.36	1.68	1.57
Carlisle				2				50.0%			
Chelmsford	2	2	6	44	0.0%	0.0%	16.7%	9.1%	0.00	0.00	1.83
Concord				7				14.3%			
Dracut	8	13	6	48	50.0%	23.1%	16.7%	20.8%	2.40	1.11	0.80
Dunstable	1			8	0.0%			25.0%	0.00		
Everett	9	55	182	104	0.0%	38.2%	29.1%	31.7%	0.00	1.20	0.92
Framingham	3	20	153	170	66.7%	10.0%	27.5%	31.8%	2.10	0.31	0.86
Groton	1			14	0.0%			28.6%	0.00		
Holliston			5	23			40.0%	26.1%			1.53
Hopkinton			1	10			0.0%	10.0%			0.00
Hudson			25	38			48.0%	31.6%			1.52
Lexington	2	1	2	20	0.0%	0.0%	50.0%	15.0%	0.00	0.00	3.33
Lincoln		1		2		100.0%		0.0%		∞	
Littleton	1		1	8	0.0%		0.0%	12.5%	0.00		0.00
Lowell	166	133	107	202	29.5%	43.6%	30.8%	22.3%	1.33	1.96	1.38
Malden	12	76	102	105	8.3%	36.8%	34.3%	36.2%	0.23	1.02	0.95
Marlborough	3	5	95	144	33.3%	40.0%	30.5%	26.4%	1.26	1.52	1.16
Maynard		5	4	7		40.0%	50.0%	14.3%		2.80	3.50
Medford	10	44	52	100	30.0%	54.5%	26.9%	33.0%	0.91	1.65	0.82
Melrose	2	6	7	39	0.0%	0.0%	28.6%	33.3%	0.00	0.00	0.86
Natick	3	2	3	34	0.0%	50.0%	0.0%	26.5%	0.00	1.89	0.00
Newton	9	2	5	38	22.2%	0.0%	20.0%	26.3%	0.84	0.00	0.76
North Reading		1	2	39		0.0%	0.0%	15.4%		0.00	0.00
Pepperell				15				13.3%			
Reading	1			19	0.0%			21.1%	0.00		
Sherborn				2				50.0%			
Shirley				10				20.0%			
Somerville	2	17	50	81	0.0%	35.3%	28.0%	24.7%	0.00	1.43	1.13
Stoneham		2	3	35		0.0%	66.7%	31.4%		0.00	2.12
Stow				4				0.0%			
Sudbury	2		1	14	50.0%		100.0%	35.7%	1.40		2.80
Tewksbury	1	3	4	48	0.0%	0.0%	50.0%	6.3%	0.00	0.00	8.00
Townsend		1	1	24		0.0%	0.0%	33.3%		0.00	0.00

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Tyngsborough		2	2	12		0.0%	0.0%	0.0%			
Wakefield		4	4	36		50.0%	25.0%	22.2%		2.25	1.13
Waltham	4	27	45	43	50.0%	37.0%	26.7%	27.9%	1.79	1.33	0.96
Watertown	4	3	6	37	25.0%	33.3%	16.7%	21.6%	1.16	1.54	0.77
Wayland	4		1	11	25.0%		0.0%	63.6%	0.39		0.00
Westford		1		16		0.0%		25.0%		0.00	
Weston				7				14.3%			
Wilmington	1	1	2	32	0.0%	0.0%	0.0%	28.1%	0.00	0.00	0.00
Winchester		2	8	18		0.0%	37.5%	50.0%		0.00	0.75
Woburn	1	16	27	72	0.0%	43.8%	29.6%	29.2%	0.00	1.50	1.02
NANTUCKET COUNTY											
Nantucket		6	10	18		16.7%	30.0%	33.3%		0.50	0.90
NORFOLK COUNTY											
Avon		9	1	7		55.6%	100.0%	14.3%		3.89	7.00
Bellingham	2		9	59	50.0%		22.2%	20.3%	2.46		1.09
Braintree	4	7	7	51	0.0%	57.1%	71.4%	27.5%	0.00	2.08	2.60
Brookline	2	2	5	23	0.0%	100.0%	0.0%	17.4%	0.00	5.75	0.00
Canton		14	1	24		57.1%	0.0%	25.0%		2.29	0.00
Cohasset				3				33.3%			
Dedham	3	44	11	35	0.0%	43.2%	27.3%	37.1%	0.00	1.16	0.73
Dover	1			1	0.0%			0.0%	NA		
Foxborough	2	2	3	21	0.0%	50.0%	33.3%	9.5%	0.00	5.25	3.50
Franklin			2	38			50.0%	23.7%			2.11
Holbrook	3	24	10	38	66.7%	29.2%	30.0%	31.6%	2.11	0.92	0.95
Medfield			1	9			100.0%	22.2%			4.50
Medway	1	4		19	0.0%	75.0%		31.6%	0.00	2.38	
Millis				11				18.2%			
Milton	1	62	6	35	100.0%	30.6%	66.7%	31.4%	3.18	0.98	2.12
Needham				10				10.0%			
Norfolk				9				22.2%			
Norwood	4	9	6	49	75.0%	33.3%	50.0%	28.6%	2.63	1.17	1.75
Plainville			2	17			50.0%	17.6%			2.83
Quincy	29	37	24	136	24.1%	43.2%	37.5%	31.6%	0.76	1.37	1.19
Randolph	19	238	20	47	15.8%	30.7%	25.0%	27.7%	0.57	1.11	0.90
Sharon	2	9	5	21	0.0%	33.3%	40.0%	19.0%	0.00	1.75	2.10
Stoughton	2	47	21	54	0.0%	40.4%	28.6%	29.6%	0.00	1.36	0.96
Walpole	1	6	3	25	0.0%	50.0%	66.7%	28.0%	0.00	1.79	2.38
Wellesley		2		15		0.0%		20.0%		0.00	
Westwood				6				33.3%			
Weymouth	1	6	34	124	0.0%	0.0%	20.6%	27.4%	0.00	0.00	0.75
Wrentham		2		18		0.0%		22.2%		0.00	
PLYMOUTH COUNTY											
Abington		6	8	29		0.0%	12.5%	24.1%		0.00	0.52
Bridgewater		13	4	50		46.2%	75.0%	24.0%		1.92	3.13
Brockton	10	750	118	264	20.0%	36.1%	35.6%	33.3%	0.60	1.08	1.07
Carver	2	2	3	44	50.0%	100.0%	33.3%	22.7%	2.20	4.40	1.47
Duxbury			1	25			0.0%	28.0%			0.00

SUPPLEMENTAL TABLE 7
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, SUBPRIME LENDERS*, 2006

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
East Bridgewater		1	2	32	0.0%	0.0%	28.1%		0.00	0.00	
Halifax		2		31	0.0%		38.7%		0.00		
Hanover				14			21.4%				
Hanson				19			21.1%				
Hingham			4	15			0.0%	20.0%		0.00	
Hull				20				25.0%			
Kingston			2	21			50.0%	9.5%		5.25	
Lakeville		4		21		50.0%		23.8%	2.10		
Marion				6				216.7%			
Marshfield			1	53			0.0%	0.0%		NA	
Mattapoissett				11				9.1%			
Middleborough		3	3	96		0.0%	66.7%	17.7%	0.00	3.76	
Norwell			2	9			100.0%	22.2%		4.50	
Pembroke		1	3	33		100.0%	0.0%	15.2%	6.60	0.00	
Plymouth	2	6	17	187	0.0%	50.0%	23.5%	26.7%	0.00	1.87	0.88
Plympton				4				0.0%			
Rochester		1	2	8		0.0%	100.0%	25.0%	0.00	4.00	
Rockland		2	15	51		0.0%	33.3%	21.6%	0.00	1.55	
Scituate	1	1		26	0.0%	100.0%		26.9%	0.00	3.71	
Wareham	2	13	5	70	0.0%	23.1%	20.0%	22.9%	0.00	1.01	0.88
West Bridgewater		1		5		100.0%		20.0%		5.00	
Whitman		8	3	39		37.5%	0.0%	25.6%	1.46	0.00	
SUFFOLK COUNTY											
Boston	79	1,312	547	845	34.2%	37.9%	32.2%	33.4%	1.02	1.14	0.96
Chelsea	5	14	155	52	60.0%	21.4%	36.1%	34.6%	1.73	0.62	1.04
Revere	8	20	256	167	37.5%	20.0%	28.5%	34.7%	1.08	0.58	0.82
Winthrop			16	27			6.3%	18.5%			0.34
WORCESTER COUNTY											
Ashburnham		1	3	22		0.0%	33.3%	27.3%	0.00	1.22	
Athol		3	8	68		0.0%	25.0%	25.0%	0.00	1.00	
Auburn	1	2	4	54	0.0%	50.0%	50.0%	25.9%	0.00	1.93	1.93
Barre				31				29.0%			
Berlin			1	6			0.0%	16.7%		0.00	
Blackstone			4	33			25.0%	18.2%		1.38	
Bolton				4				25.0%			
Boylston		1	1	5		0.0%	0.0%	0.0%		NA	NA
Brookfield			1	16			0.0%	37.5%		0.00	
Charlton		1	2	23		100.0%	0.0%	39.1%	2.56	0.00	
Clinton		3	22	31		33.3%	27.3%	16.1%	2.07	1.69	
Douglas		1		23		0.0%		17.4%	0.00		
Dudley	1	1	1	31	0.0%	0.0%	100.0%	16.1%	0.00	0.00	6.20
East Brookfield				4				25.0%			
Fitchburg	5	43	80	124	40.0%	20.9%	26.3%	29.0%	1.38	0.72	0.90
Gardner	1	1	10	57	0.0%	0.0%	40.0%	17.5%	0.00	0.00	2.28
Grafton	1	3	4	26	100.0%	0.0%	50.0%	23.1%	4.33	0.00	2.17
Harvard		1		1		0.0%		0.0%		NA	
Holden		2	4	37		0.0%	0.0%	16.2%	0.00	0.00	

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	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Hopedale			1	9			0.0%	22.2%			0.00
Hubbardston				20				30.0%			
Lancaster		1	4	15		100.0%	0.0%	33.3%		3.00	0.00
Leicester	3		16	20	33.3%		37.5%	35.0%	0.95		1.07
Leominster	6	17	43	86	50.0%	23.5%	30.2%	26.7%	1.87	0.88	1.13
Lunenburg				14				21.4%			
Mendon				10				0.0%			
Milford	2	2	38	99	50.0%	0.0%	47.4%	18.2%	2.75	0.00	2.61
Millbury			5	37				60.0%			2.22
Millville				11				18.2%			
North Brookfield				18				16.7%			
Northborough	1	2	5	17	0.0%	0.0%	20.0%	17.6%	0.00	0.00	1.13
Northbridge			1	55				0.0%			0.00
Oxford	3	2	6	43	33.3%	0.0%	16.7%	23.3%	1.43	0.00	0.72
Paxton		1		14		100.0%		21.4%		4.67	
Princeton				6				16.7%			
Shrewsbury	2		21	46	50.0%		23.8%	32.6%	1.53		0.73
Southborough			3	20				66.7%			1.67
Southbridge	1	11	27	54	0.0%	36.4%	44.4%	31.5%	0.00	1.16	1.41
Spencer		1	12	41		0.0%	16.7%	7.3%		0.00	2.28
Sterling	1		1	15	0.0%		0.0%	6.7%	0.00		0.00
Sturbridge		1	1	16		0.0%	0.0%	12.5%		0.00	0.00
Sutton				24				16.7%			
Templeton		2	1	28		0.0%	0.0%	35.7%		0.00	0.00
Upton				4				0.0%			
Uxbridge	1		1	41		100.0%	0.0%	29.3%		3.42	0.00
Warren			2	23				50.0%			2.88
Webster		7	7	62		14.3%	14.3%	29.0%		0.49	0.49
West Boylston			1	12				0.0%		8.3%	0.00
West Brookfield			1	18				0.0%		33.3%	0.00
Westborough	1		6	19	0.0%		0.0%	26.3%	0.00		0.00
Westminster			1	26				0.0%		23.1%	0.00
Worcester	31	339	234	471	41.9%	32.4%	32.5%	28.5%	1.47	1.14	1.14
Hardwick/NwBrentree*				15				20.0%			
Oakham/Rutland*		1	1	25		100.0%	0.0%	32.0%		3.13	0.00
Petersham/Philipston*				7				28.6%			
Winchendon/Rylston*	1		5	51	0.0%		40.0%	21.6%	0.00		1.85

* 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.

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