

# HMDA MORTGAGE MARKET REPORTS

## Connecticut

*Extracted from the FFIEC HMDA Data*



61 NORTH PLAINS INDUSTRIAL RD, PBN 174 WALLINGFORD, CT 06492  
[www.geodatavision.com](http://www.geodatavision.com) (203) 237-1332

# Connecticut Report 1: Lender Profile by State and Institution Market Share

Based on HMDA Data Released by the Federal Reserve

RANK: By State Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by State	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	WELLS FARGO BANK, NA	0000451965-9	9.44%	2,950,200	10,018	2	320,398	2,055	1	362,651	1,300
2	JPMORGAN CHASE BANK, NA	0000852218-9	6.71%	2,098,063	7,617	1	363,833	2,349	2	246,531	1,022
3	BANK OF AMERICA, N.A.	0000480228-9	4.24%	1,326,591	3,990	3	180,552	1,095	3	138,639	573
4	PEOPLE'S UNITED BANK	0000613307-9	3.71%	1,159,842	3,745	6	141,207	1,068	4	111,927	516
5	HUDSON CITY SVG BK FSB	0000564605-9	3.37%	1,053,546	1,309	103	6,676	32	10	74,828	105
6	CITIBANK, N.A.	0000476810-9	3.31%	1,035,445	3,074	7	136,799	874	6	92,577	386
7	WEBSTER BANK, N.A.	0000761806-9	3.30%	1,030,204	5,015	4	173,201	1,533	8	82,942	510
8	QUICKEN LOANS	7197000003-7	2.97%	928,636	3,817	5	160,478	908	5	95,869	414
9	MORTGAGE MASTER, INC.	7820500001-7	2.73%	852,364	2,982	8	114,465	669	7	89,806	338
10	FIRST NIAGARA BANK	0000517900-9	2.49%	778,870	2,317	15	71,435	617	11	68,806	235
11	PROVIDENT FUNDING ASSOCIATES	7810600004-7	1.76%	549,618	2,188	16	65,257	382	9	79,785	296
12	TD BANK N.A.	0000497404-9	1.36%	425,504	1,509	28	38,542	388	15	39,132	154
13	LIBERTY BANK	0000017943-3	1.31%	408,608	2,038	12	79,775	579	25	28,388	143
14	FRANKLIN AMERICAN MORTGAGE CO	62-1532940-7	1.29%	402,299	1,629	14	77,919	452	20	34,542	147
15	RBS CITIZENS, N.A.	0003303298-9	1.22%	382,148	1,607	22	54,894	425	19	34,775	147
16	NEWTOWN SAVINGS BANK	0000018199-3	1.13%	353,690	1,479	19	62,012	407	41	18,615	79
17	WILLIAM RAVEIS MORTGAGE LLC	06-1297784-7	1.10%	344,615	1,210	17	63,272	360	13	42,068	165
18	ALLY BANK	0003284070-9	1.09%	339,467	1,565	11	88,241	533	12	46,016	215
19	FARMINGTON BANK	0000018208-3	1.08%	338,466	1,364	23	52,132	384	31	23,678	95
20	SOVEREIGN BANK N.A.	0000722777-9	1.07%	335,632	1,330	24	51,789	350	22	30,699	140
21	FAIRFIELD COUNTY BANK	0000018213-3	1.07%	333,823	910	44	26,796	142	27	27,274	77
22	CONNECTICUT HOME MORTGAGE	1342600002-7	0.99%	308,784	1,096	21	55,199	342	18	36,210	132
23	ROCKVILLE BANK	0000018203-3	0.96%	301,068	1,557	20	57,415	458	28	26,538	110
24	NE MOVES MORTGAGE, LLC	04-2860193-7	0.90%	282,512	1,210	13	79,183	466	14	39,178	182
25	SAVINGS BANK OF DANBURY	0000015912-3	0.78%	243,919	811	42	27,395	164	23	30,445	108
26	NORCOM MORTGAGE	22-2894356-7	0.76%	237,033	1,216	10	98,564	659	50	15,391	95
27	GUARANTEED RATE INC	36-4327855-7	0.72%	224,223	737	43	27,227	149	21	32,958	104
28	THE MCCUE MORTGAGE COMPANY	0623009990-7	0.71%	221,051	1,274	9	98,683	683	16	38,386	228
29	FIRST REPUBLIC BANK	0004114567-9	0.70%	217,782	160	272	481	2	81	7,455	5
30	HSBC BANK USA, NA	0000413208-9	0.69%	217,121	270	113	5,186	26	26	27,772	41
31	FLAGSTAR BANK	0000146672-9	0.69%	214,734	882	27	41,159	228	34	22,242	80
32	LUXURY MORTGAGE CORP	1099800006-7	0.67%	210,763	439	84	11,685	50	74	8,804	20

## Connecticut Report 2: Lender Profile by Town and Institution Market Share

*Based on HMDA Data Released by the Federal Reserve*

RANK: By Town Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID-AGENCY	MARKET SHARE: Percent by Town	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	FIRST NIAGARA BANK	0000517900-9	7.30%	2,244	17	1	1,176	11	***	0	0
2	WELLS FARGO BANK, NA	0000451965-9	7.16%	2,202	12	8	260	2	1	255	1
3	ROCKVILLE BANK	0000018203-3	5.79%	1,781	10	10	250	2	5	102	1
4	AMERICAN EAGLE FCU	0000000080-5	5.48%	1,686	13	10	250	3	4	134	1
5	JPMORGAN CHASE BANK, NA	0000852218-9	5.01%	1,541	9	2	501	3	***	0	0
6	QUICKEN LOANS	7197000003-7	3.86%	1,186	6	***	0	0	6	81	1
7	FREEDOM MORTGAGE CORPORATION	22-3039688-7	3.56%	1,096	4	***	0	0	***	0	0
8	PRIMARY RESIDENTIAL MORTGAGE	86-0860478-7	3.48%	1,069	5	6	333	2	***	0	0
9	PEOPLE'S UNITED BANK	0000613307-9	3.14%	964	6	7	267	2	3	152	1
10	CSE CREDIT UNION INC	0000065728-5	2.72%	836	10	21	165	2	***	0	0
11	PROVIDENT FUNDING ASSOCIATES	7810600004-7	2.69%	828	4	13	205	1	2	188	1
12	BERKSHIRE BANK	0000023621-3	2.60%	800	1	***	0	0	***	0	0
13	US BANK, N.A.	0000504713-9	2.51%	772	3	***	0	0	***	0	0
14	LIBERTY BANK	0000017943-3	2.45%	752	5	4	408	3	***	0	0
15	SAVINGS INSTITUTE BANK & TRUST	0000717978-1	2.26%	694	4	14	202	2	***	0	0
16	MORTGAGE MASTER, INC.	7820500001-7	2.07%	635	4	***	0	0	***	0	0
17	FAIRWAY INDEPENDENT MORT. CORP	76-0503625-7	1.90%	583	3	3	458	2	***	0	0
18	FRANKLIN AMERICAN MORTGAGE CO	62-1532940-7	1.85%	569	3	5	396	2	***	0	0
19	WINDSOR FEDERAL SAVINGS & LOAN	0000703781-1	1.82%	560	2	***	0	0	***	0	0
20	MERRIMACK MORTGAGE COMPANY INC	04-2802284-7	1.79%	549	3	16	198	1	***	0	0
21	US BK NA ND	0002582023-9	1.73%	533	2	9	257	1	***	0	0
22	FLAGSTAR BANK	0000146672-9	1.69%	519	2	***	0	0	***	0	0
23	ALLY BANK	0003284070-9	1.65%	506	2	***	0	0	***	0	0
24	THE MCCUE MORTGAGE COMPANY	0623009990-7	1.56%	481	2	19	181	1	***	0	0
25	SOVEREIGN BANK N.A.	0000722777-9	1.40%	431	2	18	186	1	***	0	0
26	WEBSTER BANK, N.A.	0000761806-9	1.33%	408	2	***	0	0	***	0	0
27	MORTGAGE SERVICES III, L.L.C.	41-2181683-3	1.31%	404	1	***	0	0	***	0	0
28	MEMBERS MORTGAGE COMPANY, INC.	7885700004-7	1.28%	394	2	***	0	0	***	0	0
29	BANK OF AMERICA, N.A.	0000480228-9	1.20%	369	2	***	0	0	***	0	0

**Andover**

1	FIRST NIAGARA BANK	0000517900-9	7.30%	2,244	17	1	1,176	11	***	0	0
2	WELLS FARGO BANK, NA	0000451965-9	7.16%	2,202	12	8	260	2	1	255	1
3	ROCKVILLE BANK	0000018203-3	5.79%	1,781	10	10	250	2	5	102	1
4	AMERICAN EAGLE FCU	0000000080-5	5.48%	1,686	13	10	250	3	4	134	1
5	JPMORGAN CHASE BANK, NA	0000852218-9	5.01%	1,541	9	2	501	3	***	0	0
6	QUICKEN LOANS	7197000003-7	3.86%	1,186	6	***	0	0	6	81	1
7	FREEDOM MORTGAGE CORPORATION	22-3039688-7	3.56%	1,096	4	***	0	0	***	0	0
8	PRIMARY RESIDENTIAL MORTGAGE	86-0860478-7	3.48%	1,069	5	6	333	2	***	0	0
9	PEOPLE'S UNITED BANK	0000613307-9	3.14%	964	6	7	267	2	3	152	1
10	CSE CREDIT UNION INC	0000065728-5	2.72%	836	10	21	165	2	***	0	0
11	PROVIDENT FUNDING ASSOCIATES	7810600004-7	2.69%	828	4	13	205	1	2	188	1
12	BERKSHIRE BANK	0000023621-3	2.60%	800	1	***	0	0	***	0	0
13	US BANK, N.A.	0000504713-9	2.51%	772	3	***	0	0	***	0	0
14	LIBERTY BANK	0000017943-3	2.45%	752	5	4	408	3	***	0	0
15	SAVINGS INSTITUTE BANK & TRUST	0000717978-1	2.26%	694	4	14	202	2	***	0	0
16	MORTGAGE MASTER, INC.	7820500001-7	2.07%	635	4	***	0	0	***	0	0
17	FAIRWAY INDEPENDENT MORT. CORP	76-0503625-7	1.90%	583	3	3	458	2	***	0	0
18	FRANKLIN AMERICAN MORTGAGE CO	62-1532940-7	1.85%	569	3	5	396	2	***	0	0
19	WINDSOR FEDERAL SAVINGS & LOAN	0000703781-1	1.82%	560	2	***	0	0	***	0	0
20	MERRIMACK MORTGAGE COMPANY INC	04-2802284-7	1.79%	549	3	16	198	1	***	0	0
21	US BK NA ND	0002582023-9	1.73%	533	2	9	257	1	***	0	0
22	FLAGSTAR BANK	0000146672-9	1.69%	519	2	***	0	0	***	0	0
23	ALLY BANK	0003284070-9	1.65%	506	2	***	0	0	***	0	0
24	THE MCCUE MORTGAGE COMPANY	0623009990-7	1.56%	481	2	19	181	1	***	0	0
25	SOVEREIGN BANK N.A.	0000722777-9	1.40%	431	2	18	186	1	***	0	0
26	WEBSTER BANK, N.A.	0000761806-9	1.33%	408	2	***	0	0	***	0	0
27	MORTGAGE SERVICES III, L.L.C.	41-2181683-3	1.31%	404	1	***	0	0	***	0	0
28	MEMBERS MORTGAGE COMPANY, INC.	7885700004-7	1.28%	394	2	***	0	0	***	0	0
29	BANK OF AMERICA, N.A.	0000480228-9	1.20%	369	2	***	0	0	***	0	0

# Connecticut Report 3: Borrower Profile by Town and Census Tract—Dollars (\$1,000's)

*Based on HMDA Data Released by the Federal Reserve*

TOWN		LOAN PURPOSE				RACE			APPLICANT INCOME				LOAN AMOUNT			LOAN TYPE			
Census Tract	Tract Income Level	Dollars Originated (\$1,000's)	Home Purchase	Home Improvement	Refinance	White	Minority	Not Provided or 'NA'	Under \$50,000	\$50,000 Up to \$100,000	\$100,000 and Over	NA	Under \$100,000	\$100,000 Up to \$250,000	\$250,000 and Over	Conventional	FHA	VA	FSA/RHS
<b>Andover</b>																			
5281.00	Middle	30,746	5,525	829	24,392	26,393	912	3,441	1,800	12,241	12,614	4,091	1,860	18,264	10,622	26,175	2,877	918	776
<b>Andover</b>		30,746	5,525	829	24,392	26,393	912	3,441	1,800	12,241	12,614	4,091	1,860	18,264	10,622	26,175	2,877	918	776
<b>Ansonia</b>																			
1251.00	Middle	25,573	6,125	985	18,463	21,206	1,667	2,700	4,186	14,560	5,231	1,596	1,324	20,883	3,366	18,483	6,012	1,078	0
1252.00	Middle	19,946	6,858	98	12,990	10,629	3,821	5,496	2,052	8,140	5,195	4,559	956	14,109	4,881	13,940	5,577	429	0
1253.00	Moderate	13,818	3,324	155	10,339	10,435	1,461	1,922	3,594	5,921	1,813	2,490	829	12,436	553	8,722	4,914	182	0
1254.00	Middle	9,702	2,378	327	6,997	6,525	1,619	1,558	1,539	4,916	1,718	1,529	712	7,512	1,478	5,845	3,527	330	0
<b>Ansonia</b>		69,039	18,685	1,565	48,789	48,795	8,568	11,676	11,371	33,537	13,957	10,174	3,821	54,940	10,278	46,990	20,030	2,019	0
<b>Ashford</b>																			
8301.00	Middle	21,618	5,560	485	15,573	18,593	1,209	1,816	2,779	7,752	7,927	3,160	1,563	14,810	5,245	17,036	2,914	806	862
<b>Ashford</b>		21,618	5,560	485	15,573	18,593	1,209	1,816	2,779	7,752	7,927	3,160	1,563	14,810	5,245	17,036	2,914	806	862
<b>Avon</b>																			
4621.01	Upper	82,587	22,376	2,072	58,139	64,593	7,986	10,008	1,571	17,676	61,341	1,999	1,861	23,910	56,816	77,549	4,116	672	250
4621.02	Upper	105,536	33,503	604	71,429	70,088	18,894	16,554	690	7,777	96,302	767	820	9,187	95,529	100,083	1,478	3,473	502
4622.01	Upper	75,622	21,293	1,679	52,650	58,659	8,874	8,089	1,841	16,588	54,629	2,564	1,219	19,778	54,625	71,246	3,599	604	173
4622.02	Upper	70,536	34,976	5,129	30,431	44,939	1,396	24,201	365	3,233	46,566	20,372	188	6,090	64,258	68,895	1,436	205	0
<b>Avon</b>		334,281	112,148	9,484	212,649	238,279	37,150	58,852	4,467	45,274	258,838	25,702	4,088	58,965	271,228	317,773	10,629	4,954	925
<b>Barkhamsted</b>																			
2901.00	Upper	29,020	5,127	1,534	22,359	23,718	540	4,762	2,080	10,694	13,643	2,603	1,355	19,525	8,140	24,138	3,802	927	153
<b>Barkhamsted</b>		29,020	5,127	1,534	22,359	23,718	540	4,762	2,080	10,694	13,643	2,603	1,355	19,525	8,140	24,138	3,802	927	153
<b>Beacon Falls</b>																			
3411.00	Upper	51,206	22,281	783	28,142	29,815	2,784	18,607	2,138	13,045	18,866	17,157	1,373	24,109	25,724	44,599	5,557	664	386
<b>Beacon Falls</b>		51,206	22,281	783	28,142	29,815	2,784	18,607	2,138	13,045	18,866	17,157	1,373	24,109	25,724	44,599	5,557	664	386

# Connecticut Report 4: Borrower Profile by Town and Census Tract—Units

Based on HMDA Data Released by the Federal Reserve

TOWN			LOAN PURPOSE			RACE			APPLICANT INCOME				LOAN AMOUNT			LOAN TYPE			
Census Tract	Tract Income Level	Units Originated	Home Purchase	Home Improvement	Refinance	White	Minority	Not Provided or 'NA'	Under \$50,000	\$50,000 Up to \$100,000	\$100,000 and Over	NA	Under \$100,000	\$100,000 Up to \$250,000	\$250,000 and Over	Conventional	FHA	VA	FSA/RHS
<b>Andover</b>																			
5281.00	Middle	169	26	13	130	148	6	15	14	73	66	16	33	102	34	147	15	4	3
<b>Andover</b>		169	26	13	130	148	6	15	14	73	66	16	33	102	34	147	15	4	3
<b>Ansonia</b>																			
1251.00	Middle	158	33	13	112	134	10	14	28	91	29	10	24	122	12	125	29	4	0
1252.00	Middle	105	30	2	73	66	20	19	15	51	30	9	14	82	9	73	30	2	0
1253.00	Moderate	87	23	3	61	66	9	12	24	39	11	13	12	73	2	57	29	1	0
1254.00	Middle	63	15	3	45	45	10	8	13	31	10	9	11	47	5	42	19	2	0
<b>Ansonia</b>		413	101	21	291	311	49	53	80	212	80	41	61	324	28	297	107	9	0
<b>Ashford</b>																			
8301.00	Middle	124	27	7	90	105	9	10	23	50	44	7	25	86	13	101	16	3	4
<b>Ashford</b>		124	27	7	90	105	9	10	23	50	44	7	25	86	13	101	16	3	4
<b>Avon</b>																			
4621.01	Upper	321	76	15	230	255	27	39	13	87	213	8	29	134	158	302	16	2	1
4621.02	Upper	274	72	6	196	188	48	38	3	35	235	1	14	48	212	262	4	6	2
4622.01	Upper	273	72	11	190	214	29	30	13	83	167	10	18	110	145	256	13	3	1
4622.02	Upper	113	31	6	76	92	6	15	3	15	90	5	2	33	78	108	4	1	0
<b>Avon</b>		981	251	38	692	749	110	122	32	220	705	24	63	325	593	928	37	12	4
<b>Barkhamsted</b>																			
2901.00	Upper	161	24	16	121	133	2	26	17	67	65	12	24	114	23	141	16	3	1
<b>Barkhamsted</b>		161	24	16	121	133	2	26	17	67	65	12	24	114	23	141	16	3	1
<b>Beacon Falls</b>																			
3411.00	Upper	192	39	9	144	159	13	20	17	77	85	13	22	134	36	159	28	3	2
<b>Beacon Falls</b>		192	39	9	144	159	13	20	17	77	85	13	22	134	36	159	28	3	2

# Connecticut Report 5: Borrower Income Profile by Town and Census Tract

*Based on HMDA Data Released by the Federal Reserve*

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME LEVEL	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
<b>Andover</b>															
5281.00	Middle	27.81%	169	6	41	53	53	16	21.69%	30,746	468	6,200	9,649	10,338	4,091
<b>Andover</b>		27.81%	169	6	41	53	53	16	21.69%	30,746	468	6,200	9,649	10,338	4,091
<b>Ansonia</b>															
1251.00	Middle	37.97%	158	15	45	57	31	10	34.52%	25,573	2,170	6,657	9,481	5,669	1,596
1252.00	Middle	31.43%	105	9	24	32	31	9	24.74%	19,946	1,096	3,839	5,177	5,275	4,559
1253.00	Moderate	48.28%	87	13	29	21	11	13	45.46%	13,818	2,089	4,192	3,234	1,813	2,490
1254.00	Middle	39.68%	63	4	21	19	10	9	37.18%	9,702	374	3,233	2,848	1,718	1,529
<b>Ansonia</b>		38.74%	413	41	119	129	83	41	34.26%	69,039	5,729	17,921	20,740	14,475	10,174
<b>Ashford</b>															
8301.00	Middle	27.42%	124	13	21	39	44	7	19.42%	21,618	1,268	2,931	6,332	7,927	3,160
<b>Ashford</b>		27.42%	124	13	21	39	44	7	19.42%	21,618	1,268	2,931	6,332	7,927	3,160
<b>Avon</b>															
4621.01	Upper	13.71%	321	10	34	72	197	8	8.69%	82,587	1,321	5,852	15,782	57,633	1,999
4621.02	Upper	4.01%	274	3	8	38	224	1	1.87%	105,536	690	1,285	9,585	93,209	767
4622.01	Upper	15.02%	273	9	32	63	159	10	9.04%	75,622	883	5,956	13,391	52,828	2,564
4622.02	Upper	7.08%	113	3	5	15	85	5	2.07%	70,536	365	1,092	3,391	45,316	20,372
<b>Avon</b>		10.60%	981	25	79	188	665	24	5.22%	334,281	3,259	14,185	42,149	248,986	25,702
<b>Barkhamsted</b>															
2901.00	Upper	24.84%	161	12	28	44	65	12	19.38%	29,020	1,486	4,139	7,149	13,643	2,603
<b>Barkhamsted</b>		24.84%	161	12	28	44	65	12	19.38%	29,020	1,486	4,139	7,149	13,643	2,603