

# HMDA: RECORD COUNT SUMMARY ANALYSIS

2022

Foxboro Federal Savings

Reporting Period: 01/01/2022 to 12/31/2022  
Last Action Date: 11/30/2022 Warning: No records within last 30 days of period end

Total Number of HMDA Records:	130	100.00%
Total Number of 2022 records:	130	100.00%

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
<b>Number of Records Completed:</b>	<b>130</b>	<b>100.00%</b>
Condition=OK:	130	100.00%
Has Quality Error(s):	0	0.00%
<b>Number of Records Not Completed:</b>	<b>0</b>	<b>0.00%</b>
<b>Records Excluded From Submission:</b>	<b>0</b>	<b>0.00%</b>
<b>Financial Institution Counts:</b>	<b>0</b>	<b>0.00%</b>
Number of Branches:	1	0.77%
Number of ATM's:	0	0.00%
Number of LPO's:	0	0.00%
Number of Assessment Areas:	0	0.00%
<b>Census Tracts / Tract Income Level:</b>	<b>0</b>	<b>0.00%</b>
NA:	1	0.77%
Low:	0	0.00%
Moderate:	8	6.15%
Middle:	41	31.54%
Upper:	80	61.54%
No Tract Income Level Reported:	0	0.00%
<b>Loan Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Number of Conventional Loans:	130	100.00%
Number of FHA Loans:	0	0.00%
Number of VA Loans:	0	0.00%
Number of FSA/RHS Loans:	0	0.00%
Number of Invalid or Unknown Loan Type:	0	0.00%
<b>Loan Purpose Counts:</b>	<b>0</b>	<b>0.00%</b>
Home Purchase Loans:	66	50.77%
Home Improvement Loans:	6	4.62%
Refinancing Loans:	16	12.31%
Cash-out Refinancing Loans:	35	26.92%
Other Loans:	7	5.38%
Not applicable:	0	0.00%
Invalid or Unknown Loan-Purpose:	0	0.00%
<b>Loan Purpose Average Loan Amounts (thousands):</b>	<b>0</b>	
Average Home Purchase Loan Amount:	467	
Average Home Improvement Loan Amount:	175	
Average Refinancing Loan Amount:	305	
Average Cash-out Refinancing Loan Amount:	349	
Average Other Loan Amount:	240	

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<b>Owner-Occupancy Counts:</b>	<b>0</b>	<b>0.00%</b>
Principal Residence:	123	94.62%
Second Residence:	5	3.85%
Investment Property:	2	1.54%
Invalid or Unknown-Occupancy:	0	0.00%
<b>Preapproval Counts:</b>	<b>0</b>	<b>0.00%</b>
Preapproval was Requested:	0	0.00%
Preapproval Not Requested:	130	100.00%
Invalid or Unknown Preapproval:	0	0.00%
<b>Action Taken Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Loans Originated:	64	49.23%
Applications Approved Not Accepted:	1	0.77%
Applications Denied:	7	5.38%
Applications Withdrawn:	38	29.23%
Closed for Incompleteness:	20	15.38%
Loans Purchased:	0	0.00%
Preapproval Request Denied:	0	0.00%
Preapproval Request Approved Not Accepted:	0	0.00%
Invalid or Unknown Action-Type:	0	0.00%
<b>Loan Detail Counts:</b>	<b>0</b>	<b>0.00%</b>
Prepayment Penalty:	0	0.00%
Balloon Payment:	0	0.00%
Interest Only:	0	0.00%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	0	0.00%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
<b>Loan Charges Overview:</b>	<b>0</b>	<b>0.00%</b>
Average Origination Charges:	527	
Average Points and Fees:	0	
Average Lender Credits:	22	
Average Discount Points:	0	
Average Total Loan Costs:	2,665	
<b>App Taken By - Applicant:</b>	<b>0</b>	<b>0.00%</b>
Face to Face:	2	1.54%
Mail:	0	0.00%
Telephone:	0	0.00%
Internet:	128	98.46%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	0	0.00%
Optional:	0	0.00%
<b>App Taken By - Co-Applicant:</b>	<b>0</b>	<b>0.00%</b>
Face to Face:	1	0.77%
Mail:	1	0.77%
Telephone:	0	0.00%
Internet:	71	54.62%
Other:	0	0.00%
Not Applicable:	0	0.00%
Optional:	57	43.85%
<b>Applicant Ethnicity Counts:</b>	<b>0</b>	<b>0.00%</b>
Hispanic or Latino:	5	3.85%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	0	0.00%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	4	3.08%
Not Hispanic or Latino:	101	77.69%
Information Not Provided:	24	18.46%
Not Applicable:	0	0.00%
Invalid or Unknown Ethnicity:	0	0.00%
<b>Co-Applicant Ethnicity Counts:</b>	<b>0</b>	<b>0.00%</b>
Hispanic or Latino:	3	2.31%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.77%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	3	2.31%
Not Hispanic or Latino:	56	43.08%
Information Not Provided:	13	10.00%
Not Applicable:	0	0.00%
No Co-Applicant:	57	43.85%
Invalid or Unknown Ethnicity:	0	0.00%
<b>Applicant Race Counts:</b>	<b>0</b>	<b>0.00%</b>
American Indian or Alaskan Native:	0	0.00%
Asian:	12	9.23%
Asian Indian:	11	8.46%
Chinese:	0	0.00%
Filipino:	0	0.00%
Japanese:	0	0.00%

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Korean:	0	0.00%
Vietnamese:	0	0.00%
Other Asian:	0	0.00%
Black or African American:	2	1.54%
Native Hawaiian or Other Pacific Islander:	0	0.00%
Native Hawaiian:	0	0.00%
Guamanian or Chamorro:	0	0.00%
Samoan:	0	0.00%
Other Pacific Islander:	0	0.00%
White:	94	72.31%
Information not provided:	22	16.92%
Not applicable:	0	0.00%
Invalid or Unknown Applicant Race:	0	0.00%
<b>Co-Applicant Race Counts:</b>	<b>0</b>	<b>0.00%</b>
American Indian or Alaskan Native:	0	0.00%
Asian:	4	3.08%
Asian Indian:	3	2.31%
Chinese:	0	0.00%
Filipino:	0	0.00%
Japanese:	0	0.00%
Korean:	0	0.00%
Vietnamese:	0	0.00%
Other Asian:	0	0.00%
Black or African American:	1	0.77%
Native Hawaiian or Other Pacific Islander:	0	0.00%
Native Hawaiian:	0	0.00%
Guamanian or Chamorro:	0	0.00%
Samoan:	0	0.00%
Other Pacific Islander:	0	0.00%
White:	58	44.62%
Information not provided:	11	8.46%
Not applicable:	0	0.00%
No Co-Applicant:	57	43.85%
Invalid or Unknown Co-Applicant Race:	0	0.00%
<b>Applicant Gender Counts:</b>	<b>0</b>	<b>0.00%</b>
Male:	77	59.23%
Female:	39	30.00%
Not Provided:	14	10.77%
Not-Applicable:	0	0.00%

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Applicant selected both male and female:	0	0.00%
Invalid or Unknown Applicant Gender:	0	0.00%
<b>Co-Applicant Gender Counts:</b>	<b>0</b>	<b>0.00%</b>
Male:	18	13.85%
Female:	47	36.15%
Not Provided:	8	6.15%
Not-Applicable:	0	0.00%
No Co-applicant:	57	43.85%
Co-Applicant selected both male and female:	0	0.00%
Invalid or Unknown Co-Applicant Gender:	0	0.00%
<b>Applicant Statistics:</b>	<b>0</b>	<b>0.00%</b>
Applicants under 30:	4	3.08%
Applicants 30 - 39:	36	27.69%
Applicants 40 - 49:	33	25.38%
Applicants 50 - 59:	35	26.92%
Applicants 60 and over:	22	16.92%
Applicant credit score < 600:	0	0.00%
Applicant credit score 600 - 699:	0	0.00%
Applicant credit score 700 - 799:	0	0.00%
Applicant credit score 800 and over:	0	0.00%
<b>Co-Applicant Statistics:</b>	<b>0</b>	<b>0.00%</b>
Co-Applicants under 30:	2	1.54%
Co-Applicants 30 - 39:	17	13.08%
Co-Applicants 40 - 49:	19	14.62%
Co-Applicants 50 - 59:	15	11.54%
Co-Applicants 60 and over:	20	15.38%
Co-Applicant credit score < 600:	0	0.00%
Co-Applicant credit score 600 - 699:	0	0.00%
Co-Applicant credit score 700 - 799:	0	0.00%
Co-Applicant credit score 800 and over:	0	0.00%
<b>Construction Method Counts:</b>	<b>0</b>	<b>0.00%</b>
Site Built:	130	100.00%
Manufactured Home:	0	0.00%
Invalid or Unknown Construction Method:	0	0.00%
<b>Manufactured Home Property Type:</b>	<b>0</b>	<b>0.00%</b>
Manufactured home and land:	0	0.00%
Manufactured home and not land:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Manuf. Property Type:	130	100.00%

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<b>Manufactured Home Land Interest:</b>	<b>0</b>	<b>0.00%</b>
Direct Ownership:	0	0.00%
Indirect Ownership:	0	0.00%
Paid Leasehold:	0	0.00%
Unpaid Leasehold:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Manuf. Land Interest:	130	100.00%
<b>Dwelling Types:</b>	<b>0</b>	<b>0.00%</b>
1-4 Family Site Built:	130	100.00%
1-4 Family Manufactured:	0	0.00%
Multifamily:	0	0.00%
Multifamily Affordable:	0	0.00%
<b>Underwriting Detail:</b>	<b>0</b>	<b>0.00%</b>
Average Annual Income (in thousands):	212	
Average CLTV:	61	
Average combined DTI:	29	
<b>Purchaser Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Not applicable:	129	99.23%
Fannie Mae:	0	0.00%
Ginnie Mae:	0	0.00%
Freddie Mac:	1	0.77%
Farmer Mac:	0	0.00%
Private Securitization:	0	0.00%
Commercial Bank/Savings/Savings Association:	0	0.00%
Credit union, Mortgage bank, or Finance company:	0	0.00%
Life insurance company:	0	0.00%
Affiliate Institution:	0	0.00%
Other Purchaser Type:	0	0.00%
Invalid or Unknown Purchaser Type:	0	0.00%
<b>Denial-Reason Counts:</b>	<b>0</b>	<b>0.00%</b>
Debt-to-Income-Ratio:	1	0.77%
Employment-History:	0	0.00%
Credit-History:	1	0.77%
Collateral:	3	2.31%
Insufficient-Cash:	1	0.77%
Unverifiable-Information:	0	0.00%
Credit-Application-Incomplete:	0	0.00%
Mortgage-Insurance-Denied:	0	0.00%
Other:	3	2.31%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	123	94.62%
<b>Rate Spread Counts (Action Taken 1,2 and 8):</b>	<b>0</b>	<b>0.00%</b>
Number of Loans Reporting Rate Spread:	65	50.00%
Number of Loans Reporting NA:	0	0.00%
Rate Spread Not Set:	0	0.00%
<b>HOEPA Status Counts:</b>	<b>0</b>	<b>0.00%</b>
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	62	47.69%
Not applicable	68	52.31%
Invalid or Unknown HOEPA Status:	0	0.00%
<b>Lien Status Counts:</b>	<b>0</b>	<b>0.00%</b>
Secured by 1st Lien:	120	92.31%
Secured by 2nd Lien:	10	7.69%
Invalid or Unknown Lien Status:	0	0.00%
<b>Amortization Counts:</b>	<b>0</b>	<b>0.00%</b>
Fixed:	88	67.69%
Adjustable:	42	32.31%
GPM (Fixed):	0	0.00%
HELOC (Adjustable):	0	0.00%
Reverse Mortgage:	0	0.00%
HECM - Standard:	0	0.00%
HECM - Saver:	0	0.00%
Invalid or Unknown Amortization type:	0	0.00%
<b>Application Channel counts:</b>	<b>0</b>	<b>0.00%</b>
Submitted directly to your institution:	0	0.00%
Not submitted directly to your institution:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Application Channel:	130	100.00%
<b>Application Payable To counts:</b>	<b>0</b>	<b>0.00%</b>
Initially payable to your institution:	0	0.00%
Not initially payable to your institution:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Application Payable To:	130	100.00%

Report Filter: