

INSTITUTION: 0000002311 - 1 CAMDEN NATIONAL BANK

INSTITUTION'S NATIONWIDE TOTALS

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	969	1	757	14	119	12	355
FHA	170		40		2		
VA	47		17		1		
FSA/RHS	104				1		
LOANS ORIGINATED							
CONVENTIONAL	782		502	10	91	6	235
FHA	124		15				
VA	37		13				
FSA/RHS	81				1		
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	18		20		2	1	3
FHA	6		1				
VA	2						
FSA/RHS	3						
APPLICATIONS DENIED							
CONVENTIONAL	35	1	89	4	16	3	112
FHA	10		13		2		
VA	3		2		1		
FSA/RHS	12						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	124		128		9	2	5
FHA	30		10				
VA	5		1				
FSA/RHS	8						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	10		18		1		
FHA			1				
VA			1				
FSA/RHS							
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL	461		349		49		
FHA	115		14				
VA	34		13				
FSA/RHS	70				1		

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	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	25		7		6		
FHA	8		1		1		
VA	5						
FSA/RHS	1				2		
LOANS ORIGINATED							
CONVENTIONAL	18		5		2		
FHA	5				1		
VA	5						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL					1		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		2		3		
FHA	2		1				
VA							
FSA/RHS	1				1		
APPLICATIONS WITHDRAWN							
CONVENTIONAL	4						
FHA	1						
VA							
FSA/RHS					1		
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
PREAPPROVALS DENIED							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

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MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL	11		2				
FHA	5				1		
VA	3						
FSA/RHS							

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TOTAL APPLICATIONS 28/							
CONVENTIONAL	19		12		2	2	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	14		11		2	2	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	4						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	498		416	9	68	6	NA
PRICING REPORTED	8		5		4		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.73		1.70		1.83		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.75		1.74		1.75		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	506		421	9	72	6	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	11		2				NA
PRICING REPORTED	4		1		1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.87		2.17		2.58		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.81		2.17		2.58		NA
HOEPA STATUS							
HOEPA LOAN 17/					1		NA
NOT HOEPA LOAN	15		3				NA