

# NATIONAL DELINQUENCY SURVEY **Q3** 2010

**DATA AS OF SEPTEMBER 30, 2010**

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# National Delinquency Survey Results

## Third Quarter 2010

The seasonally adjusted total delinquency rate for mortgage loans on one- to four-unit residential properties was 9.13 percent in the third quarter of 2010, a decrease of 72 basis points from 9.85 percent in the second quarter of 2010 (see Chart 1). The total delinquency rate excludes loans in the foreclosure process. On a year-over-year basis, the delinquency rate decreased 51 basis points from 9.64 percent at the end of the third quarter of 2009.

The non-seasonally adjusted foreclosure starts rate, the percentage of loans that entered the foreclosure process during the quarter, was 1.34 percent in the third quarter, an increase of 23 basis points from the second quarter rate of 1.11 percent. The non-seasonally adjusted foreclosure inventory percentage, the percentage of loans that are in the foreclosure process as of the end of the quarter, decreased 18 basis points to 4.39 percent from 4.57 percent. Compared with the third quarter of 2009, the foreclosure start rate was down eight basis points from 1.42 percent and the percent of loans in foreclosure was down eight basis points from 4.47 percent.

The seriously delinquent rate, the non-seasonally adjusted percentage of loans that are 90 days or more delinquent, or in the process of foreclosure, was down from last quarter and from last year. This measure is designed to account for inter-company differences on when a loan enters the foreclosure process. During the third quarter, this measure decreased 41 basis points to 8.70 percent from 9.11 percent. On a year-over-year basis, the seriously delinquent rate decreased 15 basis points from 8.85 percent.

### DELINQUENCY RATES

The third-quarter decrease in overall seasonally adjusted delinquencies (from 9.85 percent to 9.13 percent) was comprised of decreases in delinquencies for all loan types except subprime ARM loans.

The delinquency rate decreased 81 basis points for prime loans (from 7.10 percent to 6.29 percent), 79 basis points for subprime loans (from 27.02 percent to 26.23 percent), 67 basis points for FHA loans (from 13.29 percent to 12.62 percent) and 35 basis points for VA loans (from 7.79 percent to 7.44 percent).

On a year-over-year basis, the seasonally adjusted delinquency rate decreased 55 basis points for prime loans, 19 basis points for subprime loans, 174 basis points for FHA loans and 64 basis points for VA loans.

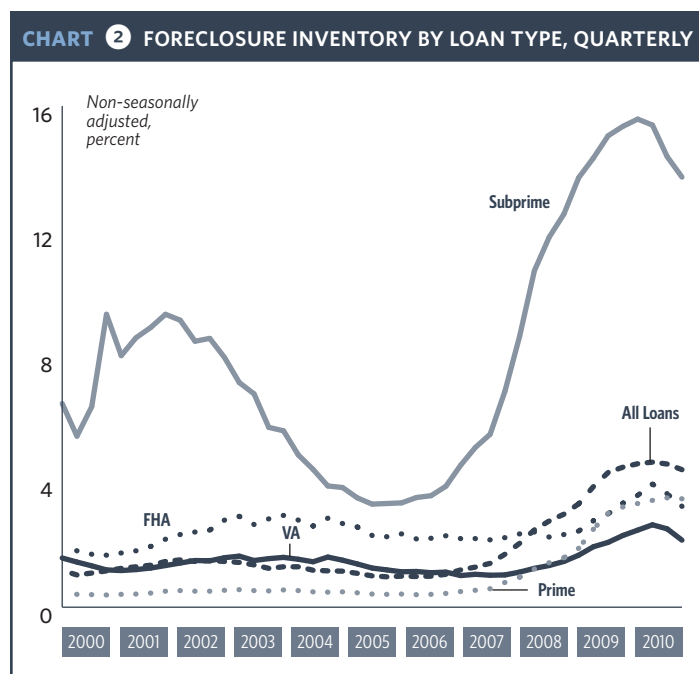
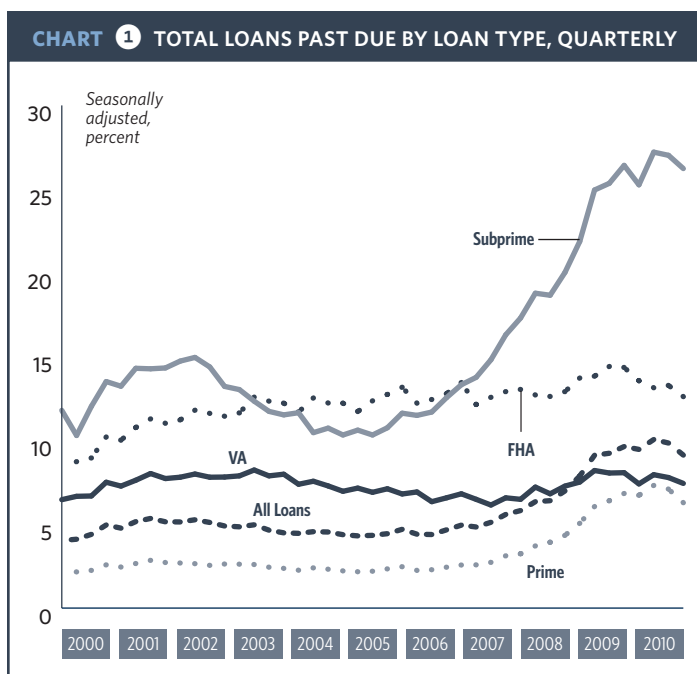
### SERIOUSLY DELINQUENT RATES

In the third quarter of 2010, the percentage of loans that were seriously delinquent was 8.70 percent, 41 basis points lower than the second quarter of 2010 and 15 basis points lower than a year ago.

Compared with last quarter, the non-seasonally adjusted seriously delinquent rate decreased 35 basis points for prime loans (from 6.78 percent to 6.43 percent), 67 basis points for subprime loans (from 28.32 percent to 27.65 percent), 20 basis points for FHA loans (from 8.45 percent to 8.25 percent) and 20 basis points for VA loans (from 5.03 percent to 4.83 percent).

On a year-over-year basis, the seriously delinquent rate increased 17 basis points for prime loans. The rate decreased 103 basis points for subprime loans, 42 basis points for FHA loans and 23 basis points for VA loans.

For adjustable-rate mortgage (ARM) loans, seriously delinquent rates in the third quarter remained unchanged for prime ARM loans (at 17.77 percent) and decreased 36 basis points for subprime ARM loans (from 40.53 percent to 40.17 percent). Since the third quarter of 2009, the seriously delinquent rate increased 105 basis points for prime ARM loans and decreased 63 basis points for subprime ARM loans.



For fixed-rate mortgage loans, the seriously delinquent rate for prime fixed loans decreased 24 basis points (from 4.91 percent to 4.67 percent) and decreased 27 basis points for subprime fixed loans (from 20.61 percent to 20.34 percent) compared with the second quarter of 2010. Since the third quarter of 2009, the seriously delinquent rate increased 38 basis points for prime fixed loans and 63 basis points for subprime fixed loans.

## FORECLOSURE RATES

The non-seasonally adjusted foreclosure inventory rate for all loans at the end of the third quarter of 2010 was 4.39 percent, 18 basis points lower than the second quarter of 2010 rate of 4.57 percent and eight basis points lower than the third quarter of 2009 rate of 4.47 percent (see Chart 2).

During the third quarter of 2010, the foreclosure inventory rate decreased three basis points for prime loans (from 3.49 percent to 3.46 percent) and 65 basis points for subprime loans (from 14.38 percent to 13.73 percent). FHA loans saw a 40 basis-point decrease in foreclosure inventory rate (from 3.62 percent to 3.22 percent), while the foreclosure inventory rate for VA loans decreased 36 basis points (from 2.50 percent to 2.14 percent).

Compared with the third quarter of 2009, the foreclosure inventory rate increased 26 basis points for prime loans, while the foreclosure inventory rate decreased 162 basis points for subprime loans, 10 basis points for FHA loans and 15 basis points for VA loans.

As shown in Chart 3, the non-seasonally adjusted foreclosure starts rate in the third quarter was 1.34 percent, an increase of 23 basis points from the second quarter of 2010 rate of 1.11 percent. By loan type, the foreclosure starts rate increased 21 basis points for prime loans (from 0.91 percent to 1.12 percent), 48 basis points for subprime loans (from 2.83 percent to 3.31 percent), 22 basis points for FHA loans (from 1.02 percent to 1.24 percent) and 16 basis points for VA loans (from 0.70 percent to 0.86 percent).

Over the past year, the non-seasonally adjusted foreclosure starts rate decreased eight basis points overall, two basis points for prime loans, 45 basis points for subprime loans, seven basis points for FHA loans and one basis point for VA loans.

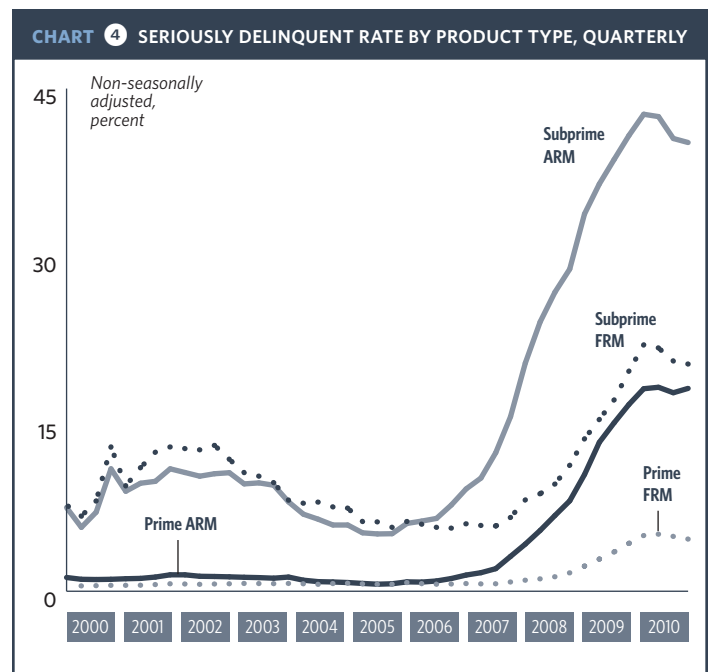
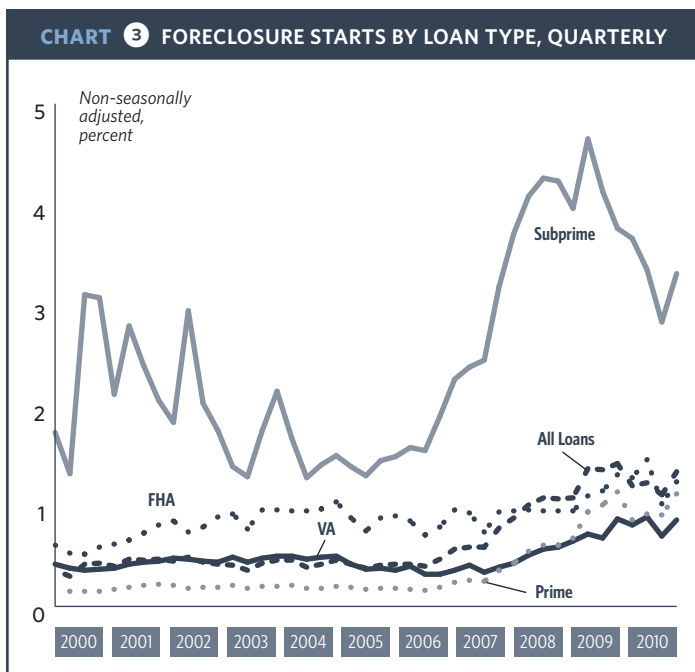
## STATE RESULTS

Across all loan types, the states with the highest overall delinquency rates were Mississippi (14.13 percent), Nevada (12.88 percent) and Georgia (12.46 percent). Based on foreclosure inventory, the states with the highest rates were Florida (13.68 percent), Nevada (9.72 percent) and New Jersey (6.73 percent). Based on foreclosure starts, the three states with the highest rates were Nevada (3.17 percent), Arizona (2.44 percent) and Florida (2.32 percent).

Please see Maps 1, 2, and 3, which illustrate the distribution of the seriously delinquent rate, foreclosure inventory rate and foreclosure start rate, respectively, across the United States. State level data are not seasonally adjusted in this survey.

## SURVEY COMPOSITION

MBA's National Delinquency Survey (NDS) covers about 44 million first-lien mortgages on one- to four-unit residential properties, a decrease of about 541,000 loans from the second quarter of 2010 and a decrease of 680,000 loans from one year ago. The prime sample of the survey contains about 32.4 million loans, a decrease of 528,000 loans from last quarter and a decrease of 1.5 million loans from last year. The subprime sample of the survey contains about 4.3 million loans, a decrease of 190,000 loans from last quarter and a decrease of about 430,000 loans from last year. The FHA portion of the survey consists of about 6 million loans, which is 160,000 loans more than last quarter and 1.1 million loans higher than a year ago. The NDS is estimated to cover approximately 88 percent of the outstanding first-lien mortgages in the market.



# National Delinquency Survey, Third Quarter 2010

ALL LOANS								
State, Area and Census Region	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure		
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)
Connecticut	518,874	8.23	3.23	1.36	3.64	3.92	1.00	7.56
Maine	137,095	8.31	3.63	1.41	3.27	4.95	1.22	8.22
Massachusetts	806,743	8.60	3.24	1.31	4.06	3.24	1.13	7.30
New Hampshire	193,230	8.01	3.43	1.44	3.15	2.45	1.09	5.60
Rhode Island	135,328	10.11	3.65	1.56	4.91	3.74	1.54	8.65
Vermont	69,227	5.34	2.56	0.94	1.84	2.98	0.82	4.82
<b>New England</b>	<b>1,860,497</b>	<b>8.40</b>	<b>3.29</b>	<b>1.35</b>	<b>3.77</b>	<b>3.50</b>	<b>1.11</b>	<b>7.27</b>
New Jersey	1,253,077	8.80	3.39	1.43	3.98	6.73	1.48	10.71
New York	2,001,305	8.94	3.36	1.38	4.20	4.74	0.95	8.94
Pennsylvania	1,548,060	9.00	4.00	1.60	3.40	2.96	0.91	6.36
<b>Mid Atlantic</b>	<b>4,802,442</b>	<b>8.92</b>	<b>3.58</b>	<b>1.46</b>	<b>3.89</b>	<b>4.68</b>	<b>1.07</b>	<b>8.57</b>
Illinois	1,692,921	9.76	3.48	1.55	4.73	6.04	1.63	10.77
Indiana	819,188	10.49	4.53	1.77	4.20	4.43	1.40	8.63
Michigan	1,325,826	11.25	4.18	1.87	5.21	4.05	1.65	9.26
Ohio	1,416,610	10.25	4.19	1.72	4.33	4.61	1.36	8.94
Wisconsin	682,621	6.72	2.76	1.16	2.80	3.33	1.05	6.13
<b>East North Central</b>	<b>5,937,166</b>	<b>9.96</b>	<b>3.87</b>	<b>1.65</b>	<b>4.45</b>	<b>4.72</b>	<b>1.47</b>	<b>9.17</b>
Iowa	358,377	6.46	2.97	1.21	2.28	2.74	0.86	5.02
Kansas	322,688	7.61	3.62	1.37	2.62	2.13	0.92	4.75
Minnesota	868,867	6.28	2.56	1.09	2.63	2.90	1.07	5.53
Missouri	842,561	8.93	3.91	1.64	3.38	1.90	0.98	5.28
Nebraska	213,528	6.25	3.05	1.14	2.06	1.61	0.74	3.67
North Dakota	59,008	3.51	1.89	0.64	0.98	0.95	0.39	1.93
South Dakota	79,392	4.39	2.13	0.76	1.50	1.52	0.62	3.02
<b>West North Central</b>	<b>2,744,421</b>	<b>7.16</b>	<b>3.16</b>	<b>1.29</b>	<b>2.70</b>	<b>2.30</b>	<b>0.95</b>	<b>5.00</b>
Delaware	163,339	8.37	3.55	1.47	3.35	3.89	1.19	7.24
District of Columbia	95,574	7.58	3.18	1.20	3.19	2.82	1.10	6.01
Florida	3,294,144	11.02	3.55	1.63	5.84	13.68	2.32	19.52
Georgia	1,616,744	12.46	4.93	2.15	5.39	3.40	1.62	8.79
Maryland	1,048,424	10.41	3.72	1.61	5.08	3.22	0.75	8.30
North Carolina	1,385,267	9.52	4.23	1.68	3.61	2.28	1.09	5.89
South Carolina	652,587	9.69	4.32	1.67	3.70	3.57	1.35	7.27
Virginia	1,399,383	7.32	3.07	1.25	3.00	1.80	0.89	4.80
West Virginia	132,476	9.65	4.77	1.77	3.11	2.07	1.08	5.18
<b>South Atlantic</b>	<b>9,787,938</b>	<b>10.27</b>	<b>3.89</b>	<b>1.66</b>	<b>4.71</b>	<b>6.45</b>	<b>1.55</b>	<b>11.16</b>
Alabama	593,761	10.70	4.85	1.89	3.96	1.97	1.13	5.93
Kentucky	426,774	9.11	4.14	1.65	3.32	3.20	1.13	6.52
Mississippi	248,522	14.13	6.29	2.48	5.36	3.03	1.46	8.39
Tennessee	844,252	10.75	4.59	1.86	4.29	2.11	0.95	6.40
<b>East South Central</b>	<b>2,113,309</b>	<b>10.80</b>	<b>4.78</b>	<b>1.90</b>	<b>4.13</b>	<b>2.40</b>	<b>1.10</b>	<b>6.53</b>
Arkansas	305,164	8.89	4.23	1.55	3.12	1.93	0.94	5.05
Louisiana	472,431	10.89	4.93	1.93	4.02	3.43	1.14	7.45
Oklahoma	417,381	8.22	3.82	1.50	2.90	2.86	1.01	5.76
Texas	3,079,142	9.65	4.51	1.78	3.36	1.82	0.85	5.18
<b>West South Central</b>	<b>4,274,118</b>	<b>9.60</b>	<b>4.47</b>	<b>1.75</b>	<b>3.37</b>	<b>2.11</b>	<b>0.90</b>	<b>5.48</b>
Arizona	1,108,575	10.54	3.33	1.69	5.52	5.24	2.44	10.76
Colorado	983,229	6.28	2.55	1.08	2.65	2.40	0.97	5.05
Idaho	258,733	7.22	3.04	1.25	2.94	3.32	1.41	6.26
Montana	134,079	4.94	2.25	0.86	1.82	1.91	0.79	3.73
Nevada	514,878	12.88	3.07	1.70	8.11	9.72	3.17	17.83
New Mexico	277,761	7.44	3.38	1.30	2.76	3.18	1.13	5.94
Utah	430,225	7.99	3.08	1.36	3.55	3.23	1.35	6.78
Wyoming	69,848	5.27	2.50	0.97	1.80	1.45	0.69	3.25
<b>Mountain</b>	<b>3,777,328</b>	<b>8.71</b>	<b>2.99</b>	<b>1.39</b>	<b>4.32</b>	<b>4.41</b>	<b>1.77</b>	<b>8.73</b>
Alaska	94,342	4.95	2.48	0.97	1.50	1.12	0.52	2.62
California	5,686,986	9.84	2.64	1.29	5.91	4.42	1.55	10.33
Hawaii	162,425	6.52	2.14	1.00	3.38	4.50	1.19	7.88
Oregon	615,965	6.19	2.35	1.04	2.79	3.13	1.23	5.92
Washington	1,179,710	7.09	2.39	1.06	3.64	2.79	1.20	6.43
<b>Pacific</b>	<b>7,739,428</b>	<b>9.00</b>	<b>2.57</b>	<b>1.22</b>	<b>5.21</b>	<b>4.03</b>	<b>1.45</b>	<b>9.24</b>
Puerto Rico	35,918	13.63	5.03	2.44	6.16	4.33	1.22	10.49
<b>Northeast</b>	<b>6,662,939</b>	<b>8.78</b>	<b>3.49</b>	<b>1.43</b>	<b>3.85</b>	<b>4.35</b>	<b>1.09</b>	<b>8.20</b>
<b>North Central</b>	<b>8,681,587</b>	<b>9.07</b>	<b>3.65</b>	<b>1.53</b>	<b>3.89</b>	<b>3.95</b>	<b>1.31</b>	<b>7.84</b>
<b>South</b>	<b>16,175,365</b>	<b>10.16</b>	<b>4.16</b>	<b>1.72</b>	<b>4.28</b>	<b>4.77</b>	<b>1.32</b>	<b>9.05</b>
<b>West</b>	<b>11,516,756</b>	<b>8.90</b>	<b>2.71</b>	<b>1.28</b>	<b>4.92</b>	<b>4.16</b>	<b>1.56</b>	<b>9.08</b>
<b>United States</b>	<b>43,967,725</b>	<b>9.39</b>	<b>3.57</b>	<b>1.52</b>	<b>4.31</b>	<b>4.39</b>	<b>1.34</b>	<b>8.70</b>
<b>Northeast (SA)</b>	<b>6,662,939</b>	<b>8.56</b>	<b>3.32</b>	<b>1.37</b>	<b>3.88</b>	—	<b>1.05</b>	—
<b>North Central (SA)</b>	<b>8,681,587</b>	<b>8.72</b>	<b>3.44</b>	<b>1.44</b>	<b>3.84</b>	—	<b>1.27</b>	—
<b>South (SA)</b>	<b>16,175,365</b>	<b>9.81</b>	<b>3.87</b>	<b>1.62</b>	<b>4.33</b>	—	<b>1.31</b>	—
<b>West (SA)</b>	<b>11,516,756</b>	<b>8.85</b>	<b>2.58</b>	<b>1.25</b>	<b>5.02</b>	—	<b>1.58</b>	—
<b>United States (SA)</b>	<b>43,967,725</b>	<b>9.13</b>	<b>3.36</b>	<b>1.44</b>	<b>4.34</b>	—	<b>1.32</b>	—

PRIME LOANS									SUBPRIME LOANS								
State, Area and Census Region	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)	
Connecticut	406,742	5.24	2.27	0.85	2.12	2.56	0.73	4.68	50,770	28.10	8.71	4.45	14.95	15.06	3.04	30.01	
Maine	104,226	5.60	2.71	0.89	1.99	3.44	0.94	5.43	14,833	24.86	8.88	4.25	11.73	16.69	3.34	28.42	
Massachusetts	670,092	6.07	2.56	0.94	2.57	2.30	0.90	4.87	68,691	31.40	8.46	4.41	18.54	13.47	3.56	32.01	
New Hampshire	155,942	5.69	2.62	1.02	2.04	1.78	0.86	3.82	17,087	28.30	10.04	4.78	13.47	9.69	3.44	23.16	
Rhode Island	106,222	7.36	2.83	1.12	3.41	2.79	1.34	6.20	13,701	30.28	8.91	4.63	16.74	12.55	3.64	29.29	
Vermont	59,647	3.73	1.95	0.63	1.15	2.06	0.66	3.21	4,235	23.40	8.45	4.25	10.70	16.13	3.16	26.83	
<b>New England</b>	<b>1,502,871</b>	<b>5.77</b>	<b>2.49</b>	<b>0.92</b>	<b>2.36</b>	<b>2.42</b>	<b>0.87</b>	<b>4.78</b>	<b>169,317</b>	<b>29.24</b>	<b>8.77</b>	<b>4.46</b>	<b>16.01</b>	<b>13.84</b>	<b>3.37</b>	<b>29.85</b>	
New Jersey	989,685	6.18	2.55	1.00	2.63	4.93	1.21	7.56	105,452	24.85	7.33	3.73	13.80	22.96	3.85	36.76	
New York	1,557,825	6.17	2.47	0.94	2.76	3.16	0.69	5.92	207,971	25.54	7.65	3.75	14.14	17.56	2.72	31.70	
Pennsylvania	1,109,141	5.59	2.68	0.99	1.93	2.01	0.66	3.94	169,212	26.96	9.65	4.65	12.66	10.30	2.72	22.96	
<b>Mid Atlantic</b>	<b>3,656,651</b>	<b>6.00</b>	<b>2.55</b>	<b>0.97</b>	<b>2.47</b>	<b>3.29</b>	<b>0.83</b>	<b>5.76</b>	<b>482,635</b>	<b>25.89</b>	<b>8.28</b>	<b>4.06</b>	<b>13.54</b>	<b>16.19</b>	<b>2.97</b>	<b>29.73</b>	
Illinois	1,285,470	6.50	2.43	1.00	3.07	4.73	1.37	7.80	165,778	27.73	8.07	4.20	15.45	17.34	3.67	32.79	
Indiana	522,322	6.11	2.98	1.02	2.11	3.13	1.08	5.24	92,635	28.04	9.58	4.43	14.04	11.53	3.07	25.57	
Michigan	978,005	7.02	2.92	1.19	2.91	3.06	1.32	5.97	153,236	31.59	9.33	4.68	17.58	8.90	3.12	26.48	
Ohio	944,136	6.16	2.83	1.04	2.29	3.24	1.03	5.53	166,534	27.04	8.98	4.24	13.82	11.94	2.94	25.76	
Wisconsin	551,766	4.33	1.96	0.76	1.60	2.32	0.79	3.92	44,117	27.72	8.93	4.38	14.41	15.16	3.96	29.57	
<b>East North Central</b>	<b>4,281,699</b>	<b>6.22</b>	<b>2.64</b>	<b>1.02</b>	<b>2.56</b>	<b>3.51</b>	<b>1.18</b>	<b>6.07</b>	<b>622,300</b>	<b>28.54</b>	<b>8.91</b>	<b>4.38</b>	<b>15.25</b>	<b>12.80</b>	<b>3.27</b>	<b>28.05</b>	
Iowa	273,437	4.15	2.06	0.77	1.31	1.95	0.66	3.26	22,464	25.44	9.41	4.49	11.54	11.59	3.29	23.13	
Kansas	220,698	4.74	2.48	0.83	1.42	1.50	0.70	2.92	24,624	24.99	9.46	4.48	11.05	8.00	2.86	19.05	
Minnesota	689,637	4.56	1.98	0.78	1.80	2.22	0.89	4.02	56,815	23.31	7.34	3.92	12.06	12.52	3.75	24.58	
Missouri	596,376	5.41	2.57	0.99	1.85	1.35	0.72	3.20	76,049	29.44	10.54	5.27	13.63	6.61	2.90	20.24	
Nebraska	143,938	4.02	2.13	0.74	1.15	1.27	0.55	2.42	14,342	23.71	9.18	4.19	10.33	6.97	2.80	17.30	
North Dakota	41,973	2.39	1.35	0.43	0.61	0.72	0.32	1.33	1,959	20.21	8.01	2.71	9.49	7.91	2.55	17.40	
South Dakota	60,862	2.78	1.50	0.46	0.82	1.07	0.47	1.89	3,655	22.35	8.32	3.45	10.59	10.40	3.45	20.99	
<b>West North Central</b>	<b>2,026,921</b>	<b>4.64</b>	<b>2.20</b>	<b>0.83</b>	<b>1.61</b>	<b>1.72</b>	<b>0.74</b>	<b>3.33</b>	<b>199,908</b>	<b>26.07</b>	<b>9.21</b>	<b>4.57</b>	<b>12.30</b>	<b>9.13</b>	<b>3.18</b>	<b>21.43</b>	
Delaware	121,927	5.08	2.30	0.91	1.87	2.66	0.87	4.53	14,667	26.39	9.56	4.16	12.67	14.15	3.68	26.82	
District of Columbia	77,870	5.62	2.48	0.90	2.24	2.12	0.95	4.36	7,081	25.15	8.29	3.35	13.52	12.12	3.21	25.64	
Florida	2,427,273	8.34	2.76	1.24	4.34	11.56	2.10	15.90	462,273	23.96	6.41	3.22	14.33	29.81	4.14	44.14	
Georgia	1,094,349	8.02	3.46	1.37	3.19	2.59	1.31	5.78	154,397	29.52	9.31	4.88	15.33	9.56	3.47	24.89	
Maryland	779,508	7.15	2.62	1.06	3.48	2.32	0.56	5.80	98,567	30.63	8.89	4.56	17.18	12.16	2.41	29.34	
North Carolina	994,093	6.15	2.95	1.07	2.14	1.70	0.86	3.84	111,606	28.45	10.68	4.92	12.84	7.30	2.87	20.14	
South Carolina	479,511	6.58	3.14	1.10	2.34	2.87	1.10	5.21	62,365	27.21	10.24	4.53	12.43	10.46	3.03	22.89	
Virginia	1,034,002	4.82	2.08	0.78	1.96	1.41	0.72	3.37	97,723	26.73	9.10	4.42	13.21	7.56	3.02	20.77	
West Virginia	96,978	6.58	3.59	1.21	1.77	1.55	0.84	3.32	13,463	27.51	11.09	4.61	11.82	6.51	3.02	18.33	
<b>South Atlantic</b>	<b>7,105,511</b>	<b>7.11</b>	<b>2.80</b>	<b>1.13</b>	<b>3.18</b>	<b>5.33</b>	<b>1.32</b>	<b>8.51</b>	<b>1,022,142</b>	<b>26.49</b>	<b>8.16</b>	<b>4.01</b>	<b>14.31</b>	<b>18.63</b>	<b>3.53</b>	<b>32.94</b>	
Alabama	406,528	6.97	3.48	1.25	2.25	1.48	0.89	3.73	46,371	31.24	11.12	5.08	15.04	6.86	2.88	21.90	
Kentucky	280,452	5.43	2.75	0.98	1.70	2.17	0.83	3.87	38,506	26.42	9.67	4.50	12.25	11.04	3.12	23.29	
Mississippi	158,102	9.02	4.53	1.57	2.92	2.23	1.14	5.15	30,963	35.22	12.65	5.88	16.69	8.42	3.27	25.11	
Tennessee	539,236	6.31	2.96	1.10	2.26	1.50	0.71	3.76	88,087	31.00	10.46	5.14	15.40	6.19	2.41	21.59	
<b>East South Central</b>	<b>1,384,318</b>	<b>6.64</b>	<b>3.25</b>	<b>1.17</b>	<b>2.22</b>	<b>1.72</b>	<b>0.84</b>	<b>3.94</b>	<b>203,927</b>	<b>30.83</b>	<b>10.80</b>	<b>5.12</b>	<b>14.92</b>	<b>7.59</b>	<b>2.78</b>	<b>22.51</b>	
Arkansas	197,109	5.68	2.86	0.98	1.84	1.46	0.75	3.30	22,355	27.62	10.50	4.53	12.59	6.33	2.65	18.92	
Louisiana	315,587	6.54	3.35	1.14	2.05	2.35	0.88	4.40	54,323	29.40	10.65	5.07	13.68	10.70	2.84	24.38	
Oklahoma	249,963	4.83	2.43	0.86	1.54	1.97	0.76	3.51	39,344	23.32	9.26	4.28	9.79	9.46	2.66	19.25	
Texas	1,905,593	5.17	2.68	0.91	1.57	1.18	0.60	2.75	327,323	25.98	10.27	4.70	11.01	6.56	2.26	17.57	
<b>West South Central</b>	<b>2,668,252</b>	<b>5.33</b>	<b>2.75</b>	<b>0.94</b>	<b>1.65</b>	<b>1.42</b>	<b>0.66</b>	<b>3.07</b>	<b>443,345</b>	<b>26.24</b>	<b>10.24</b>	<b>4.70</b>	<b>11.31</b>	<b>7.31</b>	<b>2.39</b>	<b>18.62</b>	
Arizona	814,837	8.22	2.56	1.29	4.37	4.43	2.22	8.80	115,075	26.11	7.11	4.06	14.94	14.50	5.22	29.44	
Colorado	706,357	4.00	1.71	0.68	1.61	1.75	0.75	3.36	77,402	19.21	6.62	3.19	9.40	8.54	2.71	17.94	
Idaho	190,818	5.01	2.18	0.86	1.98	2.87	1.22	4.85	16,797	23.51	7.60	3.82	12.10	11.59	4.16	23.69	
Montana	102,442	3.35	1.56	0.59	1.20	1.54	0.69	2.74	5,110	22.64	7.50	3.85	11.30	10.60	3.17	21.90	
Nevada	370,025	11.34	2.57	1.46	7.31	8.90	3.12	16.21	58,215	25.73	5.49	3.18	17.06	22.25	5.48	39.31	
New Mexico	192,104	5.06	2.36	0.88	1.83	2.59	0.95	4.42	19,326	22.51	8.52	3.88	10.11	11.76	3.01	21.87	
Utah	294,655	5.47	2.16	0.92	2.39	2.55	1.15	4.94	31,578	23.67	7.31	4.06	12.30	13.00	3.97	25.30	
Wyoming	51,333	3.09	1.56	0.58	0.94	0.97	0.49	1.91	4,269	21.97	8.43	3.56	9.98	7.99	2.79	17.97	
<b>Mountain</b>	<b>2,722,571</b>	<b>6.52</b>	<b>2.20</b>	<b>1.01</b>	<b>3.31</b>	<b>3.72</b>	<b>1.59</b>	<b>7.03</b>	<b>328,372</b>	<b>23.72</b>	<b>6.86</b>	<b>3.66</b>	<b>13.20</b>	<b>13.86</b>	<b>4.31</b>	<b>27.06</b>	
Alaska	63,017	3.60	1.92	0.69	0.99	0.82	0.40	1.81	7,203	12.33	4.53	2.40	5.40	3.94	1.36	9.34	
California	4,736,947	8.37	2.19	1.06	5.11	3.74	1.41	8.85	502,444	25.69	6.27	3.37	16.05	13.45	3.66	29.50	
Hawaii	133,937	4.83	1.67	0.74	2.42	3.24	1.00	5.66	15,292	21.68	5.92	3.26	12.50	17.30	3.26	29.80	
Oregon	499,256	4.43	1.75	0.74	1.94	2.44	1.02	4.38	44,308	22.11	7.03	3.66	11.43	12.14	3.63	23.57	
Washington	926,993	5.09	1.74	0.74	2.61	2.15	1.02	4.76	82,188	25.32	6.68	3.59	15.05	11.15	3.30	26.20	
<b>Pacific</b>	<b>6,360,150</b>	<b>7.46</b>	<b>2.08</b>	<b>0.98</b>	<b>4.40</b>	<b>3.36</b>	<b>1.30</b>	<b>7.76</b>	<b>651,435</b>	<b>25.16</b>	<b>6.34</b>	<b>3.41</b>	<b>15.41</b>	<b>13.06</b>	<b>3.58</b>	<b>28.47</b>	
Puerto Rico	29,881	10.75	4.45	2.12	4.18	3.36	0.99	7.54	2,197	39.55	10.01	4.87	24.67	13.06	3.78	37.73	
<b>Northeast</b>	<b>5,159,522</b>	<b>5.93</b>	<b>2.54</b>	<b>0.96</b>	<b>2.44</b>	<b>3.04</b>	<b>0.84</b>	<b>5.48</b>	<b>651,952</b>	<b>26.76</b>	<b>8.41</b>	<b>4.16</b>	<b>14.19</b>	<b>15.58</b>	<b>3.07</b>	<b>29.77</b>	
<b>North Central</b>	<b>6,308,620</b>	<b>5.71</b>	<b>2.50</b>	<b>0.96</b>	<b>2.25</b>	<b>2.94</b>	<b>1.04</b>	<b>5.19</b>	<b>822,208</b>	<b>27.94</b>	<b>8.98</b>	<b>4.42</b>	<b>14.54</b>	<b>11.91</b>	<b>3.25</b>	<b>26.45</b>	
<b>South</b>	<b>11,158,081</b>	<b>6.63</b>	<b>2.85</b>	<b>1.09</b>	<b>2.69</b>	<b>3.94</b>	<b>1.10</b>	<b>6.63</b>	<b>1,669,414</b>	<b>26.95</b>	<b>9.04</b>	<b>4.33</b>	<b>13.59</b>	<b>14.28</b>	<b>3.14</b>	<b>27.87</b>	
<b>West</b>	<b>9,082,721</b>	<b>7.18</b>	<b>2.11</b>	<b>0.99</b>	<b>4.07</b>	<b>3.47</b>	<b>1.39</b>	<b>7.54</b>	<b>979,807</b>	<b>24.68</b>	<b>6.52</b>	<b>3.49</b>	<b>14.67</b>	<b>13.33</b>	<b>3.82</b>	<b>28.00</b>	
<b>United States</b>	<b>32,404,801</b>	<b>6.48</b>	<b>2.51</b>	<b>1.01</b>	<b>2.97</b>	<b>3.46</b>	<b>1.12</b>	<b>6.43</b>	<b>4,291,154</b>	<b>26.56</b>	<b>8.48</b>	<b>4.17</b>	<b>13.92</b>	<b>13.73</b> </			

# National Delinquency Survey, Third Quarter 2010

State, Area and Census Region	FHA LOANS								VA LOANS							
	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure		
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)
Connecticut	56,884	11.93	5.14	2.24	4.55	3.78	1.11	8.33	4,478	7.70	3.84	1.32	2.55	3.10	1.00	5.65
Maine	14,084	11.34	5.01	2.26	4.07	4.17	1.19	8.24	3,952	7.11	3.42	1.44	2.25	3.59	0.86	5.84
Massachusetts	61,971	10.76	4.74	1.84	4.18	2.21	0.91	6.39	5,989	8.16	4.04	1.29	2.84	2.15	0.88	4.99
New Hampshire	16,690	9.19	4.21	1.90	3.07	1.45	0.86	4.52	3,511	6.98	3.25	1.37	2.36	1.99	1.08	4.35
Rhode Island	14,018	11.52	4.67	1.89	4.96	2.53	1.18	7.49	1,387	6.99	3.75	0.94	2.31	1.73	0.22	4.04
Vermont	4,183	9.68	5.04	1.84	2.80	2.73	0.74	5.53	1,162	6.80	3.53	1.55	1.72	3.27	0.86	4.99
<b>New England</b>	<b>167,830</b>	<b>11.09</b>	<b>4.85</b>	<b>2.02</b>	<b>4.22</b>	<b>2.87</b>	<b>1.02</b>	<b>7.09</b>	<b>20,479</b>	<b>7.50</b>	<b>3.69</b>	<b>1.33</b>	<b>2.48</b>	<b>2.65</b>	<b>0.89</b>	<b>5.13</b>
New Jersey	146,800	14.85	6.14	2.61	6.10	7.32	1.59	13.42	11,140	10.13	4.87	1.63	3.63	5.04	1.03	8.67
New York	213,207	13.02	5.62	2.23	5.17	3.93	1.10	9.10	22,302	8.43	4.08	1.53	2.82	2.77	0.67	5.59
Pennsylvania	238,490	12.12	6.08	2.28	3.75	2.30	0.78	6.05	31,217	8.71	4.38	1.61	2.72	2.34	0.80	5.06
<b>Mid Atlantic</b>	<b>598,497</b>	<b>13.11</b>	<b>5.93</b>	<b>2.34</b>	<b>4.83</b>	<b>4.11</b>	<b>1.09</b>	<b>8.94</b>	<b>64,659</b>	<b>8.86</b>	<b>4.36</b>	<b>1.59</b>	<b>2.91</b>	<b>2.95</b>	<b>0.79</b>	<b>5.86</b>
Illinois	214,276	15.45	6.09	2.81	6.54	5.44	1.64	11.98	27,397	9.13	4.17	1.54	3.41	3.62	1.09	7.03
Indiana	181,290	14.19	6.35	2.57	5.26	4.60	1.52	9.86	22,941	10.17	4.83	1.74	3.59	4.01	1.25	7.60
Michigan	177,380	17.01	6.63	3.13	7.25	5.34	2.24	12.59	17,205	11.54	5.25	2.03	4.25	3.56	1.63	7.81
Ohio	266,977	14.23	6.00	2.56	5.67	4.98	1.54	10.65	38,963	10.11	4.50	1.67	3.94	3.99	1.16	7.93
Wisconsin	73,429	11.95	4.95	2.18	4.82	3.83	1.26	8.65	13,309	7.52	3.52	1.34	2.67	3.26	0.94	5.93
<b>East North Central</b>	<b>913,352</b>	<b>14.86</b>	<b>6.13</b>	<b>2.70</b>	<b>6.03</b>	<b>4.99</b>	<b>1.67</b>	<b>11.02</b>	<b>119,815</b>	<b>9.81</b>	<b>4.49</b>	<b>1.67</b>	<b>3.66</b>	<b>3.77</b>	<b>1.21</b>	<b>7.43</b>
Iowa	54,243	10.15	4.81	1.99	3.35	3.08	0.88	6.43	8,233	6.96	3.50	1.45	2.02	2.66	0.83	4.68
Kansas	62,121	11.02	5.36	2.04	3.62	2.19	1.01	5.81	15,245	7.24	3.54	1.32	2.39	1.44	0.61	3.83
Minnesota	109,067	8.27	3.68	1.54	3.05	2.37	0.88	5.42	13,348	6.35	3.04	1.11	2.20	1.75	0.81	3.95
Missouri	145,431	12.83	5.93	2.46	4.43	1.80	1.08	6.23	24,705	7.87	4.00	1.39	2.49	1.28	0.80	3.77
Nebraska	42,894	8.12	4.15	1.46	2.51	1.17	0.76	3.68	12,354	5.51	2.85	1.11	1.55	0.93	0.55	2.48
North Dakota	11,903	4.55	2.62	0.99	0.93	0.71	0.30	1.64	3,173	4.16	2.52	0.79	0.85	0.72	0.32	1.57
South Dakota	10,735	7.32	3.57	1.50	2.25	1.16	0.59	3.41	4,140	4.52	2.29	0.85	1.38	1.26	0.41	2.64
<b>West North Central</b>	<b>436,394</b>	<b>10.27</b>	<b>4.82</b>	<b>1.95</b>	<b>3.50</b>	<b>2.05</b>	<b>0.93</b>	<b>5.55</b>	<b>81,198</b>	<b>6.74</b>	<b>3.38</b>	<b>1.24</b>	<b>2.11</b>	<b>1.45</b>	<b>0.69</b>	<b>3.56</b>
Delaware	21,601	14.42	6.26	2.83	5.32	3.93	1.31	9.25	5,144	9.66	4.76	1.44	3.46	3.56	1.09	7.02
District of Columbia	9,777	10.59	5.12	2.03	3.44	1.77	0.87	5.21	846	5.91	2.72	1.30	1.89	1.77	0.59	3.66
Florida	313,514	13.57	5.44	2.43	5.70	8.77	1.74	14.47	91,084	7.93	3.49	1.37	3.07	5.43	1.14	8.50
Georgia	294,764	20.64	8.12	3.72	8.81	3.57	1.96	12.38	73,234	10.05	4.79	1.82	3.45	1.82	0.99	5.27
Maryland	139,390	15.02	6.28	2.70	6.04	2.33	0.71	8.37	30,959	7.31	3.45	1.27	2.58	1.36	0.44	3.94
North Carolina	191,481	16.54	7.17	3.06	6.31	2.71	1.41	9.02	88,087	8.33	4.16	1.54	2.63	1.49	0.82	4.12
South Carolina	81,838	14.84	6.86	2.80	5.18	3.09	1.76	8.27	28,873	8.95	4.07	1.68	3.21	1.77	0.71	4.98
Virginia	180,377	11.70	5.46	2.25	3.99	1.22	0.81	5.21	87,281	6.10	3.13	1.11	1.87	1.14	0.65	3.01
West Virginia	17,171	13.45	6.66	2.62	4.18	1.68	1.00	5.86	4,864	7.98	3.97	1.91	2.10	1.48	0.90	3.58
<b>South Atlantic</b>	<b>1,249,913</b>	<b>15.66</b>	<b>6.55</b>	<b>2.86</b>	<b>6.24</b>	<b>4.20</b>	<b>1.47</b>	<b>10.44</b>	<b>410,372</b>	<b>8.05</b>	<b>3.85</b>	<b>1.45</b>	<b>2.75</b>	<b>2.38</b>	<b>0.85</b>	<b>5.13</b>
Alabama	107,280	16.65	7.56	3.08	6.01	1.91	1.39	7.92	33,582	8.39	4.21	1.41	2.77	1.21	0.83	3.98
Kentucky	87,541	13.40	6.17	2.52	4.71	3.21	1.24	7.92	20,275	8.51	4.03	1.65	2.83	2.55	0.96	5.38
Mississippi	48,754	18.21	8.26	3.44	6.51	2.45	1.41	8.96	10,703	10.05	5.02	1.67	3.36	1.96	1.08	5.32
Tennessee	176,780	14.65	6.78	2.63	5.24	2.08	1.00	7.32	40,149	8.67	4.06	1.54	3.06	1.47	0.75	4.53
<b>East South Central</b>	<b>420,355</b>	<b>15.31</b>	<b>7.02</b>	<b>2.82</b>	<b>5.47</b>	<b>2.32</b>	<b>1.20</b>	<b>7.79</b>	<b>104,709</b>	<b>8.69</b>	<b>4.20</b>	<b>1.53</b>	<b>2.95</b>	<b>1.65</b>	<b>0.85</b>	<b>4.60</b>
Arkansas	68,405	12.24	6.11	2.25	3.88	2.01	0.99	5.89	17,295	8.10	4.24	1.42	2.44	1.27	0.69	3.71
Louisiana	84,589	15.58	7.26	2.93	5.39	3.04	1.10	8.43	17,932	9.15	4.51	1.57	3.07	2.27	0.80	5.34
Oklahoma	100,105	11.20	5.35	2.07	3.78	2.67	1.05	6.45	27,969	6.69	3.19	1.18	2.32	2.16	0.78	4.48
Texas	672,795	14.83	7.00	2.91	4.91	1.51	0.92	6.42	173,431	8.12	4.11	1.45	2.56	1.05	0.60	3.61
<b>West South Central</b>	<b>925,894</b>	<b>14.31</b>	<b>6.78</b>	<b>2.77</b>	<b>4.76</b>	<b>1.81</b>	<b>0.95</b>	<b>6.57</b>	<b>236,627</b>	<b>8.03</b>	<b>4.04</b>	<b>1.43</b>	<b>2.56</b>	<b>1.29</b>	<b>0.64</b>	<b>3.85</b>
Arizona	142,728	12.12	4.70	2.20	5.22	3.08	1.73	8.30	35,935	7.06	3.15	1.31	2.60	2.40	1.42	5.00
Colorado	159,138	10.07	4.21	1.80	4.06	2.39	1.13	6.45	40,332	6.36	2.94	1.09	2.33	1.92	0.82	4.25
Idaho	42,021	10.92	5.10	2.00	3.82	2.39	1.32	6.21	9,097	6.43	3.18	1.22	2.03	1.78	0.76	3.81
Montana	20,183	7.79	4.03	1.38	2.38	1.49	0.69	3.87	5,744	5.57	3.13	1.01	1.43	1.24	0.57	2.67
Nevada	69,779	11.65	3.74	1.85	6.06	5.18	1.92	11.24	16,859	7.43	2.93	1.23	3.26	3.34	1.29	6.60
New Mexico	49,853	11.30	5.43	1.99	3.88	2.54	1.17	6.42	16,478	5.77	3.06	1.09	1.61	2.02	0.84	3.63
Utah	93,597	10.84	4.59	1.87	4.38	2.25	1.19	6.63	10,395	6.18	2.74	1.10	2.34	1.64	0.80	3.98
Wyoming	10,652	8.93	4.35	1.80	2.78	1.26	0.82	4.04	3,594	5.73	3.34	1.06	1.34	1.09	0.75	2.43
<b>Mountain</b>	<b>587,951</b>	<b>10.94</b>	<b>4.50</b>	<b>1.93</b>	<b>4.52</b>	<b>2.83</b>	<b>1.37</b>	<b>7.35</b>	<b>138,434</b>	<b>6.54</b>	<b>3.02</b>	<b>1.17</b>	<b>2.35</b>	<b>2.15</b>	<b>1.02</b>	<b>4.50</b>
Alaska	14,134	7.36	4.00	1.51	1.84	0.96	0.56	2.80	9,988	4.69	2.41	0.90	1.37	1.16	0.69	2.53
California	392,505	7.87	3.41	1.39	3.07	1.52	0.75	4.59	55,090	5.71	2.66	0.96	2.09	1.56	0.86	3.65
Hawaii	7,689	7.06	3.24	1.21	2.61	1.99	0.49	4.60	5,507	4.83	1.63	0.85	2.34	3.27	0.89	5.61
Oregon	58,669	8.99	3.78	1.66	3.56	2.31	1.17	5.87	13,732	6.63	2.95	1.17	2.51	2.52	1.19	5.03
Washington	123,759	10.21	4.26	1.69	4.26	2.43	1.25	6.69	46,770	6.48	2.88	1.05	2.55	1.85	0.93	4.40
<b>Pacific</b>	<b>596,756</b>	<b>8.44</b>	<b>3.63</b>	<b>1.48</b>	<b>3.33</b>	<b>1.78</b>	<b>0.88</b>	<b>5.11</b>	<b>131,087</b>	<b>5.97</b>	<b>2.71</b>	<b>1.01</b>	<b>2.25</b>	<b>1.80</b>	<b>0.91</b>	<b>4.05</b>
Puerto Rico	3,634	21.74	6.80	3.60	11.34	7.10	1.60	18.44	206	12.14	4.37	1.94	5.83	2.91	0.49	8.74
<b>Northeast</b>	<b>766,327</b>	<b>12.67</b>	<b>5.69</b>	<b>2.27</b>	<b>4.70</b>	<b>3.84</b>	<b>1.08</b>	<b>8.54</b>	<b>85,138</b>	<b>8.53</b>	<b>4.20</b>	<b>1.53</b>	<b>2.81</b>	<b>2.88</b>	<b>0.82</b>	<b>5.69</b>
<b>North Central</b>	<b>1,349,746</b>	<b>13.38</b>	<b>5.71</b>	<b>2.46</b>	<b>5.21</b>	<b>4.04</b>	<b>1.43</b>	<b>9.25</b>	<b>201,013</b>	<b>8.57</b>	<b>4.04</b>	<b>1.50</b>	<b>3.03</b>	<b>2.83</b>	<b>1.00</b>	<b>5.86</b>
<b>South</b>	<b>2,596,162</b>	<b>15.12</b>	<b>6.71</b>	<b>2.82</b>	<b>5.59</b>	<b>3.04</b>	<b>1.24</b>	<b>8.63</b>	<b>751,708</b>	<b>8.13</b>	<b>3.96</b>	<b>1.45</b>	<b>2.72</b>	<b>1.94</b>	<b>0.78</b>	<b>4.66</b>
<b>West</b>	<b>1,184,707</b>	<b>9.68</b>	<b>4.06</b>	<b>1.70</b>	<b>3.92</b>	<b>2.30</b>	<b>1.13</b>	<b>6.22</b>	<b>269,521</b>	<b>6.26</b>	<b>2.87</b>	<b>1.09</b>	<b>2.30</b>	<b>1.98</b>	<b>0.96</b>	<b>4.28</b>
<b>United States</b>	<b>5,960,013</b>	<b>13.22</b>	<b>5.76</b>	<b>2.42</b>	<b>5.03</b>	<b>3.22</b>	<b>1.24</b>	<b>8.25</b>	<b>1,311,757</b>	<b>7.82</b>	<b>3.75</b>	<b>1.39</b>	<b>2.69</b>	<b>2.14</b>	<b>0.86</b>	<b>4.83</b>
<b>Northeast (SA)</b>	<b>766,327</b>	<b>12.33</b>	<b>5.43</b>	<b>2.13</b>	<b>4.77</b>	—	<b>1.04</b>	—	<b>85,138</b>	<b>8.21</b>	<b>3.99</b>	<b>1.42</b>	<b>2.80</b>	—	<b>0.78</b>	—
<b>North Central (SA)</b>	<b>1,349,746</b>	<b>13.16</b>	<b>5.36</b>	<b>2.40</b>	<b>5.40</b>	—	<b>1.35</b>	—	<b>201,013&lt;/</b>							



PRIME FRMs									SUBPRIME FRMs								
State, Area and Census Region	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)	
Connecticut	355,439	4.56	2.08	0.72	1.75	1.94	0.62	3.69	31,812	25.20	9.11	4.36	11.73	10.63	2.65	22.36	
Maine	97,570	4.95	2.40	0.77	1.77	2.94	0.75	4.71	10,623	22.16	8.17	4.15	9.84	11.46	2.54	21.30	
Massachusetts	575,973	5.28	2.32	0.81	2.15	1.70	0.78	3.85	42,447	28.32	9.16	4.56	14.59	9.12	3.03	23.71	
New Hampshire	143,889	5.04	2.36	0.91	1.76	1.44	0.70	3.20	11,632	23.31	8.92	3.86	10.53	6.29	2.41	16.82	
Rhode Island	95,674	6.27	2.47	0.92	2.88	2.15	1.12	5.03	9,017	26.90	9.09	4.49	13.32	8.57	2.72	21.89	
Vermont	54,461	3.17	1.76	0.44	0.98	1.76	0.48	2.74	2,550	20.59	8.12	3.41	9.06	12.67	2.35	21.73	
<b>New England</b>	<b>1,323,006</b>	<b>5.02</b>	<b>2.26</b>	<b>0.79</b>	<b>11.98</b>	<b>1.86</b>	<b>0.74</b>	<b>3.84</b>	<b>108,081</b>	<b>25.96</b>	<b>8.99</b>	<b>4.35</b>	<b>12.61</b>	<b>9.53</b>	<b>2.76</b>	<b>22.14</b>	
New Jersey	868,754	5.46	2.35	0.89	2.22	3.68	1.06	5.90	65,044	23.59	8.09	3.93	11.57	15.02	3.26	26.59	
New York	1,397,432	5.62	2.34	0.86	2.42	2.42	0.63	4.84	144,873	23.91	8.23	3.82	11.86	10.92	2.45	22.78	
Pennsylvania	1,017,823	5.10	2.47	0.90	1.72	1.74	0.63	3.46	124,465	24.86	9.59	4.43	10.84	7.62	2.47	18.46	
<b>Mid Atlantic</b>	<b>3,284,009</b>	<b>5.42</b>	<b>2.38</b>	<b>0.88</b>	<b>2.15</b>	<b>2.54</b>	<b>0.74</b>	<b>4.69</b>	<b>334,382</b>	<b>24.20</b>	<b>8.71</b>	<b>4.07</b>	<b>11.42</b>	<b>10.49</b>	<b>2.61</b>	<b>21.91</b>	
Illinois	1,103,200	5.73	2.24	0.89	2.60	3.65	1.23	6.25	94,293	26.03	8.81	4.45	12.78	11.46	3.26	24.24	
Indiana	487,743	5.63	2.82	0.93	1.89	2.80	0.98	4.69	63,749	25.69	9.43	4.28	11.98	8.99	2.76	20.97	
Michigan	854,477	6.32	2.71	1.07	2.54	2.57	1.22	5.11	95,845	28.26	9.61	4.64	14.01	6.63	2.83	20.64	
Ohio	847,778	5.78	2.73	0.98	2.07	2.97	1.00	5.04	118,434	24.89	8.64	3.96	12.29	9.40	2.70	21.69	
Wisconsin	495,342	3.86	1.78	0.68	1.40	1.95	0.72	3.35	2,550	25.58	9.29	4.32	11.96	11.36	3.89	23.32	
<b>East North Central</b>	<b>3,788,540</b>	<b>5.62</b>	<b>2.47</b>	<b>0.93</b>	<b>2.22</b>	<b>2.92</b>	<b>1.08</b>	<b>5.14</b>	<b>400,008</b>	<b>26.14</b>	<b>9.09</b>	<b>4.31</b>	<b>12.74</b>	<b>9.29</b>	<b>2.95</b>	<b>22.03</b>	
Iowa	259,220	3.69	1.87	0.66	1.15	1.75	0.59	2.90	16,029	22.84	9.09	3.90	9.85	9.14	2.84	18.99	
Kansas	205,104	4.36	2.33	0.76	1.27	1.35	0.64	2.62	17,134	20.19	9.09	3.48	7.62	5.32	2.16	12.94	
Minnesota	622,629	3.94	1.80	0.68	1.46	1.73	0.75	3.19	29,993	22.13	8.21	4.13	9.79	8.90	3.28	18.69	
Missouri	546,503	4.92	2.38	0.89	1.65	1.19	0.67	2.84	51,638	26.07	10.41	4.78	10.88	4.84	2.46	15.72	
Nebraska	137,290	3.44	1.97	0.49	0.98	1.07	0.42	2.05	10,321	20.68	8.71	3.49	8.48	5.22	2.20	13.70	
North Dakota	37,781	1.84	1.10	0.30	0.44	0.53	0.21	0.97	1,267	15.23	7.10	2.05	6.08	5.60	1.03	11.68	
South Dakota	57,868	2.28	1.21	0.39	0.69	0.86	0.33	1.55	2,558	17.51	5.00	2.31	10.20	8.76	2.85	18.96	
<b>West North Central</b>	<b>1,866,395</b>	<b>4.11</b>	<b>2.02</b>	<b>0.72</b>	<b>1.37</b>	<b>1.43</b>	<b>0.64</b>	<b>2.80</b>	<b>128,940</b>	<b>23.26</b>	<b>9.28</b>	<b>4.17</b>	<b>9.81</b>	<b>6.50</b>	<b>2.63</b>	<b>16.31</b>	
Delaware	109,548	4.43	2.08	0.74	1.61	2.13	0.76	3.74	10,081	21.68	10.01	3.15	8.52	11.00	3.48	19.52	
District of Columbia	62,163	4.74	2.22	0.76	1.76	1.48	0.78	3.24	3,730	22.57	8.93	3.16	10.48	7.61	2.68	18.09	
Florida	1,941,893	7.38	2.63	1.14	3.61	8.17	1.88	11.78	249,763	24.76	8.03	3.81	12.92	19.06	3.92	31.98	
Georgia	965,325	7.37	3.28	1.25	2.84	2.20	1.19	5.04	90,841	28.68	10.30	5.16	13.22	7.26	3.24	20.48	
Maryland	673,598	5.87	2.33	0.89	2.66	1.50	0.45	4.16	58,892	28.57	9.88	4.82	13.87	7.11	2.00	20.98	
North Carolina	903,760	5.73	2.81	0.99	1.93	1.49	0.79	3.42	76,315	26.40	10.78	4.74	10.88	5.75	2.71	16.63	
South Carolina	424,392	6.13	3.01	1.01	2.11	2.44	0.98	4.55	45,472	25.53	10.72	3.76	11.06	8.40	2.69	19.46	
Virginia	888,968	3.97	1.88	0.66	1.43	0.91	0.54	2.34	60,754	24.69	9.66	4.48	10.56	4.92	2.61	15.48	
West Virginia	90,021	5.85	3.34	1.02	1.49	1.31	0.71	2.80	10,899	21.40	9.30	3.69	8.40	4.86	2.67	13.26	
<b>South Atlantic</b>	<b>6,059,668</b>	<b>6.27</b>	<b>2.64</b>	<b>1.02</b>	<b>2.62</b>	<b>3.74</b>	<b>1.14</b>	<b>6.36</b>	<b>606,747</b>	<b>25.85</b>	<b>9.32</b>	<b>4.27</b>	<b>12.26</b>	<b>11.79</b>	<b>3.22</b>	<b>24.05</b>	
Alabama	375,537	6.51	3.36	1.15	2.00	1.34	0.81	3.34	33,882	27.65	11.22	4.00	12.43	4.80	2.39	17.23	
Kentucky	258,460	4.90	2.58	0.87	1.45	1.91	0.74	3.36	27,352	24.20	9.50	3.97	10.73	8.15	2.88	18.88	
Mississippi	134,035	8.45	4.39	1.45	2.61	2.20	1.09	4.81	21,832	31.73	12.13	5.35	14.25	6.68	2.89	20.93	
Tennessee	500,687	5.73	2.77	0.98	1.97	1.33	0.64	3.30	62,202	26.40	9.73	4.68	11.99	4.38	1.93	16.37	
<b>East South Central</b>	<b>1,268,719</b>	<b>6.08</b>	<b>3.08</b>	<b>1.06</b>	<b>1.94</b>	<b>1.54</b>	<b>0.76</b>	<b>3.48</b>	<b>145,268</b>	<b>27.08</b>	<b>10.39</b>	<b>4.49</b>	<b>12.20</b>	<b>5.53</b>	<b>2.36</b>	<b>17.73</b>	
Arkansas	182,537	5.16	2.71	0.88	1.57	1.32	0.64	2.89	16,315	24.41	9.67	4.04	10.71	4.56	2.25	15.27	
Louisiana	283,471	6.05	3.21	1.02	1.82	2.12	0.80	3.94	40,897	25.56	10.65	4.07	10.83	7.16	2.29	17.99	
Oklahoma	211,357	4.54	2.38	0.80	1.36	1.90	0.68	3.26	30,034	18.58	7.92	3.56	7.09	6.87	2.00	13.96	
Texas	1,767,818	4.83	2.57	0.84	1.42	1.02	0.55	2.44	233,308	23.41	10.15	4.42	8.84	4.77	1.91	13.61	
<b>West South Central</b>	<b>2,445,183</b>	<b>4.97</b>	<b>2.64</b>	<b>0.86</b>	<b>1.47</b>	<b>1.24</b>	<b>0.60</b>	<b>2.71</b>	<b>320,554</b>	<b>23.28</b>	<b>9.98</b>	<b>4.27</b>	<b>9.02</b>	<b>5.26</b>	<b>1.99</b>	<b>14.28</b>	
Arizona	674,525	6.72	2.27	1.06	3.39	3.19	1.85	6.58	59,759	24.04	7.93	4.40	11.72	9.45	4.24	21.17	
Colorado	599,676	3.21	1.46	0.54	1.21	1.21	0.61	2.42	38,993	17.89	6.88	3.14	7.87	6.34	2.41	14.21	
Idaho	161,787	4.19	1.92	0.69	1.58	2.25	1.00	3.83	10,175	20.70	7.84	3.11	9.75	7.53	3.04	17.28	
Montana	94,867	2.77	1.33	0.46	0.98	1.26	0.54	2.24	3,881	14.46	5.57	2.42	6.47	7.14	2.34	13.61	
Nevada	278,627	8.33	2.15	1.17	5.01	5.64	2.33	10.65	26,995	23.81	6.43	3.26	14.12	13.97	4.40	28.09	
New Mexico	163,942	4.74	2.31	0.81	1.62	2.27	0.84	3.89	12,993	19.50	7.51	3.26	8.73	8.75	2.56	17.48	
Utah	264,846	4.68	1.96	0.77	1.95	1.94	0.98	3.89	16,248	21.61	7.34	3.75	10.52	8.97	3.53	19.49	
Wyoming	48,288	2.30	1.18	0.42	0.70	0.67	0.35	1.37	2,400	16.67	7.67	2.38	6.63	5.38	2.00	12.01	
<b>Mountain</b>	<b>2,286,558</b>	<b>5.18</b>	<b>1.92</b>	<b>0.82</b>	<b>2.44</b>	<b>2.56</b>	<b>1.27</b>	<b>5.00</b>	<b>171,444</b>	<b>21.51</b>	<b>7.31</b>	<b>3.64</b>	<b>10.57</b>	<b>9.13</b>	<b>3.51</b>	<b>19.70</b>	
Alaska	58,534	3.07	1.69	0.59	0.79	0.62	0.33	1.41	5,992	8.21	3.42	1.74	3.05	1.70	0.63	4.75	
California	3,509,508	5.36	1.74	0.75	2.86	1.90	0.97	4.76	267,097	22.01	6.99	3.48	11.55	6.95	2.57	18.50	
Hawaii	117,063	3.63	1.32	0.55	1.76	2.04	0.79	3.80	9,723	20.26	6.10	3.21	10.95	10.38	2.49	21.33	
Oregon	444,704	3.66	1.55	0.61	1.50	1.75	0.84	3.25	25,494	20.22	7.25	3.65	9.32	8.05	2.90	17.37	
Washington	790,899	3.87	1.49	0.60	1.79	1.43	0.79	3.22	43,347	22.01	7.20	3.61	11.20	7.31	2.75	18.51	
<b>Pacific</b>	<b>4,920,708</b>	<b>4.90</b>	<b>1.68</b>	<b>0.71</b>	<b>2.52</b>	<b>1.80</b>	<b>0.91</b>	<b>4.32</b>	<b>351,653</b>	<b>21.60</b>	<b>6.95</b>	<b>3.47</b>	<b>11.18</b>	<b>7.08</b>	<b>2.58</b>	<b>18.26</b>	
Puerto Rico	28,769	3.91	1.27	0.49	2.15	1.07	0.38	3.22	1,757	44.85	11.33	5.75	27.77	13.38	4.27	41.15	
<b>Northeast</b>	<b>4,607,015</b>	<b>5.30</b>	<b>2.35</b>	<b>0.85</b>	<b>2.10</b>	<b>2.35</b>	<b>0.74</b>	<b>4.45</b>	<b>442,463</b>	<b>24.63</b>	<b>8.78</b>	<b>4.14</b>	<b>11.71</b>	<b>10.25</b>	<b>2.65</b>	<b>21.96</b>	
<b>North Central</b>	<b>5,654,935</b>	<b>5.12</b>	<b>2.32</b>	<b>0.86</b>	<b>1.94</b>	<b>2.43</b>	<b>0.93</b>	<b>4.37</b>	<b>528,948</b>	<b>25.44</b>	<b>9.13</b>	<b>4.28</b>	<b>12.03</b>	<b>8.61</b>	<b>2.88</b>	<b>20.64</b>	
<b>South</b>	<b>9,773,570</b>	<b>5.92</b>	<b>2.70</b>	<b>0.98</b>	<b>2.24</b>	<b>2.83</b>	<b>0.96</b>	<b>5.07</b>	<b>1,072,569</b>	<b>25.25</b>	<b>9.66</b>	<b>4.30</b>	<b>11.28</b>	<b>8.99</b>	<b>2.74</b>	<b>20.27</b>	
<b>West</b>	<b>7,207,266</b>	<b>4.99</b>	<b>1.75</b>	<b>0.74</b>	<b>2.49</b>	<b>2.04</b>	<b>1.03</b>	<b>4.53</b>	<b>523,097</b>	<b>21.57</b>	<b>7.07</b>	<b>3.52</b>	<b>10.98</b>	<b>7.75</b>	<b>2.89</b>	<b>18.73</b>	
<b>United States</b>	<b>27,299,129</b>	<b>5.40</b>	<b>2.31</b>	<b>0.87</b>	<b>2.22</b>	<b>2.45</b>	<b>0.93</b>	<b>4.67</b>	<b>2,569,311</b>	<b>24.44</b>	<b>8.87</b>	<b>4.11</b>	<b>11.46</b>	<b>8.88</b>	<b>2.78</b>	<b>20.34</b>	
<b>Northeast (SA)</b>	<b>4,607,015</b>																

# National Delinquency Survey, Third Quarter 2010

State, Area and Census Region	FHA FRMs								FHA ARMs							
	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure		
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)
Connecticut	54,111	10.57	4.55	1.71	4.31	3.23	0.72	7.54	1,501	11.19	5.20	2.13	3.86	3.33	1.07	7.19
Maine	13,481	9.12	4.04	1.78	3.29	2.08	0.00	5.37	331	11.78	4.83	3.32	3.63	3.32	0.00	6.95
Massachusetts	58,560	9.94	4.26	1.65	4.04	2.09	0.81	6.13	2,424	11.43	5.20	2.02	4.21	3.42	1.11	7.63
New Hampshire	14,508	6.70	3.06	1.38	2.26	0.70	0.45	2.96	399	9.77	4.01	2.01	3.76	2.51	1.50	6.27
Rhode Island	13,177	9.12	3.70	1.32	4.10	2.04	0.69	6.14	524	15.46	5.15	2.86	7.44	4.01	1.34	11.45
Vermont	3,219	6.21	3.82	0.09	2.30	1.12	0.22	3.42	108	13.89	8.33	1.85	3.70	4.63	0.93	8.33
<b>New England</b>	<b>157,056</b>	<b>9.64</b>	<b>4.17</b>	<b>1.60</b>	<b>3.87</b>	<b>2.33</b>	<b>0.65</b>	<b>6.20</b>	<b>5,287</b>	<b>11.71</b>	<b>5.14</b>	<b>2.21</b>	<b>4.35</b>	<b>3.40</b>	<b>1.08</b>	<b>7.75</b>
New Jersey	140,869	14.54	5.97	2.47	6.09	7.26	1.49	13.35	5,311	13.41	6.16	2.50	4.74	6.18	1.51	10.92
New York	207,140	12.74	5.53	2.15	5.05	3.75	0.91	8.80	4,928	13.94	6.23	2.27	5.44	4.65	1.14	10.09
Pennsylvania	205,425	11.60	5.68	2.21	3.71	2.37	0.81	6.08	4,762	13.69	7.12	2.54	4.03	2.52	0.86	6.55
<b>Mid Atlantic</b>	<b>553,434</b>	<b>12.77</b>	<b>5.70</b>	<b>2.25</b>	<b>4.82</b>	<b>4.13</b>	<b>1.02</b>	<b>8.95</b>	<b>15,001</b>	<b>13.67</b>	<b>6.49</b>	<b>2.44</b>	<b>4.75</b>	<b>4.51</b>	<b>1.18</b>	<b>9.26</b>
Illinois	202,507	15.15	6.01	2.72	6.43	5.37	1.61	11.80	10,330	16.73	6.96	2.91	6.85	6.56	1.90	13.41
Indiana	174,530	13.77	6.19	2.44	5.14	4.44	1.44	9.58	5,944	17.00	7.72	3.11	6.17	5.48	1.93	11.65
Michigan	169,579	16.29	6.48	2.77	7.05	5.12	2.17	12.17	5,843	23.58	8.57	4.54	10.47	7.62	3.47	18.09
Ohio	256,041	14.01	5.87	2.51	5.63	4.91	1.48	10.54	7,535	18.23	7.91	2.68	7.64	6.65	1.73	14.29
Wisconsin	71,690	10.69	4.49	1.82	4.38	3.50	0.95	7.88	1,398	12.23	5.22	2.36	4.65	4.79	1.29	9.44
<b>East North Central</b>	<b>874,347</b>	<b>14.40</b>	<b>5.97</b>	<b>2.54</b>	<b>5.89</b>	<b>4.85</b>	<b>1.59</b>	<b>10.74</b>	<b>30,600</b>	<b>18.25</b>	<b>7.56</b>	<b>3.18</b>	<b>7.52</b>	<b>6.51</b>	<b>2.13</b>	<b>14.03</b>
Iowa	52,657	8.22	3.97	1.65	2.59	2.30	0.45	4.89	1,145	7.42	3.06	1.66	2.71	2.62	0.61	5.33
Kansas	59,700	8.93	5.14	1.28	2.51	1.89	0.78	4.40	1,186	9.36	4.81	1.43	3.12	2.19	0.93	5.31
Minnesota	102,367	8.01	3.57	1.44	3.00	2.31	0.83	5.31	5,828	7.91	3.41	1.61	2.88	2.71	1.15	5.59
Missouri	139,853	12.53	5.84	2.39	4.30	1.67	0.96	5.97	3,339	14.65	7.61	2.91	4.13	2.22	1.35	6.35
Nebraska	41,579	6.65	3.41	1.03	2.21	0.60	0.44	2.81	604	7.95	4.80	0.66	2.48	0.83	0.33	3.31
North Dakota	6,354	1.59	1.48	0.00	0.11	0.00	0.00	0.11	144	5.56	4.17	0.00	1.39	0.00	0.00	1.39
South Dakota	10,127	3.49	2.12	0.02	1.34	0.58	0.34	1.92	127	9.45	7.09	0.79	1.57	3.15	1.57	4.72
<b>West North Central</b>	<b>412,637</b>	<b>9.35</b>	<b>4.54</b>	<b>1.67</b>	<b>3.15</b>	<b>1.78</b>	<b>0.75</b>	<b>4.93</b>	<b>12,373</b>	<b>9.81</b>	<b>4.76</b>	<b>1.88</b>	<b>3.18</b>	<b>2.40</b>	<b>1.08</b>	<b>5.58</b>
Delaware	20,044	12.55	5.85	2.01	4.69	3.51	1.07	8.20	705	11.49	6.24	1.56	3.69	3.55	1.42	7.24
District of Columbia	8,867	9.03	4.51	1.42	3.10	1.24	0.43	4.34	568	10.56	5.28	1.23	4.05	1.23	0.88	5.28
Florida	305,174	13.36	5.33	2.38	5.65	8.70	1.58	14.35	7,353	13.87	6.53	2.38	4.96	7.93	1.55	12.89
Georgia	275,046	20.35	8.05	3.68	8.62	3.48	1.88	12.10	11,505	23.42	9.36	4.27	9.79	4.77	2.46	14.56
Maryland	130,777	14.76	6.16	2.66	5.93	2.17	0.58	8.10	8,302	14.20	6.64	2.38	5.18	2.25	0.71	7.43
North Carolina	181,184	16.22	7.10	3.00	6.12	2.61	1.33	8.73	8,841	17.24	7.79	3.16	6.29	3.29	1.63	9.58
South Carolina	75,175	13.81	6.29	2.52	5.00	2.97	1.61	7.97	2,096	16.79	8.06	2.39	6.35	3.86	1.67	10.21
Virginia	171,427	11.44	5.42	2.11	3.91	1.14	0.73	5.05	8,597	11.31	5.41	2.42	3.48	1.26	0.85	4.74
West Virginia	14,841	11.78	5.65	2.35	3.79	1.13	0.75	4.92	341	21.41	12.61	2.64	6.16	4.40	2.35	10.56
<b>South Atlantic</b>	<b>1,182,535</b>	<b>15.26</b>	<b>6.41</b>	<b>2.76</b>	<b>6.09</b>	<b>4.13</b>	<b>1.35</b>	<b>10.22</b>	<b>48,308</b>	<b>16.47</b>	<b>7.34</b>	<b>2.96</b>	<b>6.17</b>	<b>3.82</b>	<b>1.51</b>	<b>9.99</b>
Alabama	104,437	15.88	7.19	2.86	5.83	1.75	1.28	7.58	2,039	20.11	9.71	3.38	7.01	2.01	1.37	9.02
Kentucky	70,759	12.05	5.69	1.98	4.39	2.42	1.04	6.81	1,664	11.30	5.83	1.44	4.03	3.00	1.02	7.03
Mississippi	43,237	16.56	7.40	3.01	6.15	2.05	0.98	8.20	565	21.59	9.91	4.07	7.61	3.36	1.77	10.97
Tennessee	171,436	14.11	6.57	2.48	5.07	1.91	0.73	6.98	4,401	16.29	7.38	3.23	5.68	1.89	0.75	7.57
<b>East South Central</b>	<b>389,869</b>	<b>14.48</b>	<b>6.67</b>	<b>2.55</b>	<b>5.27</b>	<b>1.97</b>	<b>0.96</b>	<b>7.24</b>	<b>8,669</b>	<b>16.58</b>	<b>7.80</b>	<b>2.98</b>	<b>5.80</b>	<b>2.23</b>	<b>1.02</b>	<b>8.03</b>
Arkansas	64,332	10.01	5.29	1.59	3.13	1.70	0.60	4.83	663	9.95	5.28	2.26	2.41	1.21	1.51	3.62
Louisiana	76,058	13.80	6.91	2.10	4.79	2.76	0.56	7.55	733	21.42	8.87	3.96	8.59	6.00	1.64	14.59
Oklahoma	89,005	9.73	4.77	1.74	3.22	2.41	0.70	5.63	985	9.04	4.26	1.52	3.25	2.74	0.71	5.99
Texas	655,912	14.60	6.90	2.87	4.83	1.46	0.87	6.29	8,699	16.04	8.44	3.10	4.49	1.67	0.92	6.16
<b>West South Central</b>	<b>885,307</b>	<b>13.71</b>	<b>6.57</b>	<b>2.59</b>	<b>4.54</b>	<b>1.69</b>	<b>0.81</b>	<b>6.23</b>	<b>11,080</b>	<b>15.41</b>	<b>7.91</b>	<b>2.97</b>	<b>4.53</b>	<b>2.02</b>	<b>0.98</b>	<b>6.55</b>
Arizona	138,124	11.70	4.47	2.09	5.14	2.93	1.63	8.07	3,775	16.58	6.89	3.42	6.28	3.68	2.12	9.96
Colorado	133,352	9.58	3.93	1.67	3.98	2.16	1.09	6.14	8,792	11.45	4.90	1.75	4.80	3.40	1.41	8.20
Idaho	31,201	9.80	4.26	1.63	3.91	2.19	0.97	6.10	804	12.06	5.72	2.61	3.73	3.98	2.11	7.71
Montana	15,737	5.08	2.19	0.91	1.98	1.23	0.32	3.21	342	7.89	3.22	1.75	2.92	2.34	0.88	5.26
Nevada	67,586	10.73	3.44	1.37	5.92	5.03	1.46	10.95	1,471	13.73	5.64	1.77	6.32	6.53	2.24	12.85
New Mexico	39,345	9.74	4.98	1.64	3.12	2.34	0.90	5.46	791	11.25	6.07	2.15	3.03	2.28	1.14	5.31
Utah	80,344	10.70	4.50	1.82	4.38	2.24	1.19	6.62	2,802	12.49	5.71	2.18	4.60	2.25	1.14	6.85
Wyoming	9,112	5.14	3.25	0.07	1.82	0.00	0.22	1.82	149	10.07	6.04	0.67	3.36	0.00	0.67	3.36
<b>Mountain</b>	<b>514,801</b>	<b>10.28</b>	<b>4.13</b>	<b>1.71</b>	<b>4.44</b>	<b>2.70</b>	<b>1.24</b>	<b>7.14</b>	<b>18,926</b>	<b>12.75</b>	<b>5.54</b>	<b>2.19</b>	<b>5.02</b>	<b>3.46</b>	<b>1.58</b>	<b>8.48</b>
Alaska	13,470	6.72	3.70	1.31	1.71	0.68	0.36	2.39	384	9.11	6.51	1.56	1.04	1.04	0.26	2.08
California	379,065	7.58	3.32	1.30	2.96	1.26	0.67	4.22	12,437	8.62	4.01	1.47	3.14	1.43	0.79	4.57
Hawaii	7,032	5.63	2.56	1.05	2.02	1.59	0.34	3.61	346	4.34	0.87	0.87	2.60	1.16	0.58	3.76
Oregon	56,195	8.18	3.41	1.43	3.33	1.97	0.96	5.30	2,126	10.25	4.52	1.69	4.05	2.63	1.27	6.68
Washington	117,057	9.67	3.96	1.59	4.11	2.15	1.15	6.26	6,321	11.93	4.97	1.93	5.03	2.94	1.39	7.97
<b>Pacific</b>	<b>572,819</b>	<b>8.02</b>	<b>3.46</b>	<b>1.37</b>	<b>3.19</b>	<b>1.50</b>	<b>0.79</b>	<b>4.69</b>	<b>21,614</b>	<b>9.69</b>	<b>4.34</b>	<b>1.62</b>	<b>3.73</b>	<b>1.98</b>	<b>1.00</b>	<b>5.71</b>
Puerto Rico	0	—	—	—	—	—	—	—	0	—	—	—	—	—	—	—
<b>Northeast</b>	<b>710,490</b>	<b>12.08</b>	<b>5.36</b>	<b>2.11</b>	<b>4.61</b>	<b>3.74</b>	<b>0.94</b>	<b>8.35</b>	<b>20,288</b>	<b>13.16</b>	<b>6.14</b>	<b>2.38</b>	<b>4.64</b>	<b>4.22</b>	<b>1.15</b>	<b>8.86</b>
<b>North Central</b>	<b>1,286,984</b>	<b>12.78</b>	<b>5.51</b>	<b>2.26</b>	<b>5.01</b>	<b>3.86</b>	<b>1.32</b>	<b>8.87</b>	<b>42,973</b>	<b>15.82</b>	<b>6.75</b>	<b>2.80</b>	<b>6.27</b>	<b>5.33</b>	<b>1.83</b>	<b>11.60</b>
<b>South</b>	<b>2,457,711</b>	<b>14.58</b>	<b>6.51</b>	<b>2.67</b>	<b>5.40</b>	<b>2.91</b>	<b>1.09</b>	<b>8.31</b>	<b>68,057</b>	<b>16.31</b>	<b>7.49</b>	<b>2.96</b>	<b>5.85</b>	<b>3.33</b>	<b>1.36</b>	<b>9.18</b>
<b>West</b>	<b>1,087,620</b>	<b>9.09</b>	<b>3.78</b>	<b>1.53</b>	<b>3.78</b>	<b>2.07</b>	<b>1.00</b>	<b>5.85</b>	<b>40,540</b>	<b>11.12</b>	<b>4.90</b>	<b>1.89</b>	<b>4.33</b>	<b>2.67</b>	<b>1.27</b>	<b>7.00</b>
<b>United States</b>	<b>5,542,910</b>	<b>12.76</b>	<b>5.59</b>	<b>2.28</b>	<b>4.89</b>	<b>3.07</b>	<b>1.11</b>	<b>7.96</b>	<b>171,866</b>	<b>14.59</b>	<b>6.54</b>	<b>2.60</b>	<b>5.46</b>	<b>3.78</b>	<b>1.43</b>	<b>9.24</b>
<b>Northeast (SA)</b>	<b>710,490</b>	<b>11.63</b>	<b>5.06</b>	<b>1.94</b>	<b>4.63</b>	—	<b>0.88</b>	—	<b>20,288</b>	<b>12.91</b>	<b>5.93</b>	<b>2.23</b>	<b>4.75</b>	—	<b>1.08</b>	—
<b>North Central (SA)</b>	<b>1,286,984</b>	<b>12.12</b>	<b>5.16</b>	<b>2.07</b>	<b>4.89</b>	—	<b>1.28</b>	—	<b>42,973</b>	<b>15.28</b>	<b>6.42</b>	<b>2.65</b>	<b>6.21</b>	—	<b>1.65</b>	—



State, Area and Census Region	PRIME ARMs									SUBPRIME ARMs								
	Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure				Number of Loans Serviced	Percent of Loans with Installments Past Due				Percent of Loans in Foreclosure			
		Total Past Due	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)	Total Past Due		30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ FC Inv)		
Connecticut	51,174	9.65	3.51	1.65	4.50	6.82	1.37	11.32	18,958	32.96	8.03	4.59	20.33	22.48	3.66	42.81		
Maine	6,593	10.78	5.19	1.88	3.72	8.92	1.77	12.64	4,210	29.29	8.84	4.49	15.96	27.32	4.23	43.28		
Massachusetts	81,635	11.52	4.14	1.73	5.65	6.76	1.83	12.41	26,244	36.38	7.31	4.15	24.92	20.50	4.42	45.42		
New Hampshire	12,044	11.48	4.66	1.94	4.88	4.76	1.79	9.64	5,455	35.07	9.73	5.59	19.74	15.36	4.27	35.10		
Rhode Island	10,122	15.10	5.34	2.32	7.43	8.57	3.15	16.00	4,684	36.51	8.56	4.63	23.31	19.43	4.63	42.74		
Vermont	3,719	7.23	3.07	1.29	2.88	6.16	1.56	9.04	1,439	26.41	9.31	4.03	13.06	24.11	3.82	37.17		
<b>New England</b>	<b>165,287</b>	<b>11.03</b>	<b>4.07</b>	<b>1.75</b>	<b>5.21</b>	<b>6.82</b>	<b>1.76</b>	<b>12.03</b>	<b>60,990</b>	<b>34.48</b>	<b>8.00</b>	<b>4.47</b>	<b>22.01</b>	<b>21.13</b>	<b>4.16</b>	<b>43.14</b>		
New Jersey	120,466	11.19	3.93	1.77	5.48	13.88	2.29	19.36	40,408	26.88	6.11	3.39	17.39	35.74	4.18	53.13		
New York	159,814	10.89	3.61	1.65	5.64	9.55	1.22	15.19	63,098	29.28	6.32	3.58	19.38	32.80	3.33	52.18		
Pennsylvania	67,042	12.31	4.90	2.13	5.28	6.37	1.31	11.65	44,747	32.80	9.81	5.29	17.70	17.73	3.43	35.43		
<b>Mid Atlantic</b>	<b>347,322</b>	<b>11.27</b>	<b>3.97</b>	<b>1.79</b>	<b>5.51</b>	<b>10.44</b>	<b>1.61</b>	<b>15.95</b>	<b>148,253</b>	<b>29.69</b>	<b>7.32</b>	<b>4.05</b>	<b>18.33</b>	<b>29.05</b>	<b>3.59</b>	<b>47.38</b>		
Illinois	173,305	11.32	3.59	1.69	6.03	11.72	2.34	17.75	71,485	29.96	7.10	3.89	18.98	25.11	4.21	44.09		
Indiana	34,300	12.00	5.06	1.99	4.96	6.99	1.74	11.95	28,886	33.22	9.89	4.75	18.58	17.13	3.55	35.71		
Michigan	117,269	12.33	4.52	2.09	5.72	6.75	2.08	12.47	57,391	37.14	8.86	4.75	23.54	12.69	3.60	36.23		
Ohio	77,090	10.99	4.36	1.96	4.67	6.74	1.53	11.41	48,100	31.02	8.83	4.59	17.60	18.20	3.53	35.80		
Wisconsin	44,277	9.16	3.61	1.55	4.00	6.68	1.46	10.68	16,430	31.33	8.32	4.49	18.53	20.83	4.06	39.36		
<b>East North Central</b>	<b>446,241</b>	<b>11.36</b>	<b>4.08</b>	<b>1.85</b>	<b>5.43</b>	<b>8.69</b>	<b>2.00</b>	<b>14.12</b>	<b>222,292</b>	<b>32.57</b>	<b>8.38</b>	<b>4.42</b>	<b>19.77</b>	<b>19.06</b>	<b>3.81</b>	<b>38.83</b>		
Iowa	13,441	9.26	4.27	1.90	3.10	5.07	1.27	8.17	6,434	29.38	10.20	5.07	14.11	16.32	3.50	30.43		
Kansas	14,459	9.30	4.41	1.74	3.15	3.46	1.33	6.61	7,490	30.31	10.23	4.91	15.17	12.50	3.51	27.67		
Minnesota	66,742	10.04	3.54	1.63	4.87	6.69	2.09	11.56	24,071	24.73	6.22	3.70	14.81	17.60	4.42	32.41		
Missouri	47,199	10.66	4.44	1.97	4.25	2.99	1.32	7.24	24,411	36.10	10.81	5.84	19.45	10.35	3.82	29.80		
Nebraska	6,524	10.25	4.37	2.01	3.88	4.90	1.46	8.78	4,021	30.19	10.12	5.02	15.05	10.22	3.11	25.27		
North Dakota	1,558	7.70	3.40	1.86	2.44	2.44	1.03	4.88	690	25.36	7.97	2.75	14.64	11.16	2.32	25.80		
South Dakota	2,324	7.92	3.70	1.08	3.14	4.91	1.46	8.05	1,043	26.08	10.45	4.12	11.51	14.57	3.26	26.08		
<b>West North Central</b>	<b>152,247</b>	<b>10.05</b>	<b>4.00</b>	<b>1.78</b>	<b>4.26</b>	<b>4.95</b>	<b>1.66</b>	<b>9.21</b>	<b>68,160</b>	<b>30.20</b>	<b>8.99</b>	<b>4.80</b>	<b>16.41</b>	<b>13.77</b>	<b>3.90</b>	<b>30.18</b>		
Delaware	11,112	9.77	3.77	1.74	4.27	7.62	1.75	11.89	4,586	30.55	8.57	4.34	17.64	21.06	4.03	38.70		
District of Columbia	15,648	8.70	3.34	1.30	4.06	4.35	1.50	8.41	3,310	26.92	7.46	2.90	16.56	16.80	3.53	33.36		
Florida	484,752	12.15	3.26	1.62	7.28	25.12	2.97	32.40	212,510	23.03	4.51	2.53	15.99	42.45	4.41	58.44		
Georgia	125,589	12.91	4.84	2.20	5.86	5.56	2.27	11.42	63,556	30.71	7.88	4.48	18.35	12.85	3.79	31.20		
Maryland	105,465	15.34	4.48	2.13	8.73	7.58	1.24	16.31	39,675	33.69	7.41	4.18	22.10	19.64	3.03	41.74		
North Carolina	90,150	10.18	4.21	1.77	4.20	3.78	1.48	7.98	35,291	32.87	10.48	5.31	17.08	10.66	3.20	27.74		
South Carolina	50,058	9.75	3.84	1.64	4.27	6.52	2.06	10.79	16,893	29.95	8.97	4.84	16.14	16.00	3.52	32.14		
Virginia	144,429	10.05	3.33	1.53	5.19	4.46	1.83	9.65	36,969	30.09	8.19	4.34	17.56	11.89	3.69	29.45		
West Virginia	6,811	12.17	5.43	2.73	4.01	3.96	1.67	7.97	2,564	38.22	12.40	5.62	20.20	12.64	4.13	32.84		
<b>South Atlantic</b>	<b>1,034,014</b>	<b>11.91</b>	<b>3.72</b>	<b>1.75</b>	<b>6.45</b>	<b>14.67</b>	<b>2.33</b>	<b>21.12</b>	<b>415,354</b>	<b>27.18</b>	<b>6.44</b>	<b>3.52</b>	<b>17.22</b>	<b>28.62</b>	<b>3.97</b>	<b>45.84</b>		
Alabama	28,563	12.90	5.09	2.49	5.33	3.36	1.66	8.69	12,489	38.42	10.83	5.49	22.10	11.51	3.71	33.61		
Kentucky	16,788	11.35	4.74	2.16	4.45	6.04	1.78	10.49	11,154	31.39	10.08	5.32	15.99	18.12	3.71	34.11		
Mississippi	7,968	22.74	9.70	3.85	9.19	5.43	2.61	14.62	8,295	41.76	12.13	6.65	22.98	13.67	4.14	36.65		
Tennessee	35,144	13.96	5.14	2.46	6.35	3.88	1.55	10.23	25,885	38.02	10.41	5.83	21.77	10.10	3.14	31.87		
<b>East South Central</b>	<b>88,463</b>	<b>13.91</b>	<b>5.46</b>	<b>2.54</b>	<b>5.91</b>	<b>4.27</b>	<b>1.73</b>	<b>10.18</b>	<b>57,823</b>	<b>37.36</b>	<b>10.68</b>	<b>5.78</b>	<b>20.90</b>	<b>12.46</b>	<b>3.51</b>	<b>33.36</b>		
Arkansas	9,093	12.98	5.11	2.50	5.37	3.65	1.47	9.02	6,040	33.66	10.81	5.17	17.68	10.40	3.38	28.08		
Louisiana	13,217	16.09	7.11	3.11	5.87	8.15	2.04	14.02	13,426	36.45	10.64	5.84	19.97	18.46	3.65	38.43		
Oklahoma	9,446	12.12	5.29	2.29	4.54	6.85	1.44	11.39	9,306	29.59	10.44	5.04	14.11	15.61	3.43	29.72		
Texas	118,551	10.38	4.54	1.99	3.85	3.72	1.26	7.57	94,015	31.85	10.56	5.40	15.89	10.51	2.96	26.40		
<b>West South Central</b>	<b>150,307</b>	<b>11.15</b>	<b>4.85</b>	<b>2.14</b>	<b>4.17</b>	<b>4.30</b>	<b>1.35</b>	<b>8.47</b>	<b>122,787</b>	<b>32.27</b>	<b>10.57</b>	<b>5.41</b>	<b>16.29</b>	<b>11.76</b>	<b>3.09</b>	<b>28.05</b>		
Arizona	137,388	15.41	3.92	2.36	9.12	10.52	4.06	19.64	55,316	28.34	6.22	3.70	18.42	19.96	6.29	38.38		
Colorado	100,385	8.54	3.14	1.45	3.96	4.91	1.55	8.87	38,409	19.87	5.87	3.03	10.96	10.77	3.01	21.73		
Idaho	18,826	11.27	3.66	1.92	5.69	9.07	3.09	14.76	6,622	26.99	7.22	4.06	15.71	16.81	5.19	32.52		
Montana	5,769	8.36	3.10	1.33	3.92	6.14	2.13	10.06	1,829	28.59	6.94	4.10	17.55	16.29	4.16	33.84		
Nevada	91,245	20.44	3.82	2.34	14.28	18.76	5.52	33.04	31,220	27.21	4.67	2.92	19.61	29.42	6.42	49.03		
New Mexico	12,331	10.71	4.20	1.97	4.54	7.97	2.20	12.51	6,333	24.90	8.20	3.92	12.79	17.94	3.21	30.73		
Utah	29,277	12.31	3.87	2.23	6.22	7.94	2.59	14.16	15,330	24.77	6.56	4.02	14.18	17.27	4.36	31.45		
Wyoming	2,957	7.30	2.77	1.62	2.91	3.42	1.15	6.33	1,389	28.73	8.78	4.32	15.62	13.10	4.25	28.72		
<b>Mountain</b>	<b>398,178</b>	<b>14.10</b>	<b>3.67</b>	<b>2.06</b>	<b>8.36</b>	<b>10.54</b>	<b>3.50</b>	<b>18.90</b>	<b>156,448</b>	<b>25.49</b>	<b>6.01</b>	<b>3.45</b>	<b>16.03</b>	<b>19.01</b>	<b>5.11</b>	<b>35.04</b>		
Alaska	4,205	8.61	3.76	1.38	3.47	3.28	0.95	6.75	1,203	29.68	8.40	4.57	16.71	13.80	4.49	30.51		
California	1,191,929	17.05	3.45	1.94	11.66	9.09	2.71	20.75	235,347	29.86	5.45	3.25	21.16	20.83	4.89	41.99		
Hawaii	16,851	12.42	3.66	1.79	6.97	11.49	2.45	18.46	5,569	23.94	5.58	3.14	15.21	29.39	4.53	44.60		
Oregon	54,148	10.53	3.34	1.72	5.48	8.11	2.48	13.59	18,814	24.68	6.73	3.67	14.29	17.68	4.62	31.97		
Washington	135,827	12.07	3.13	1.59	7.35	6.28	2.32	13.63	38,841	29.02	6.10	3.58	19.34	15.42	3.91	34.76		
<b>Pacific</b>	<b>1,402,960</b>	<b>16.24</b>	<b>3.42</b>	<b>1.90</b>	<b>10.92</b>	<b>8.79</b>	<b>2.65</b>	<b>19.71</b>	<b>299,774</b>	<b>29.32</b>	<b>5.63</b>	<b>3.32</b>	<b>20.37</b>	<b>20.06</b>	<b>4.74</b>	<b>40.43</b>		
Puerto Rico	411	22.38	1.95	3.16	17.27	11.44	5.35	28.71	63	38.10	4.76	1.59	31.75	22.22	4.76	53.97		
<b>Northeast</b>	<b>512,609</b>	<b>11.19</b>	<b>4.00</b>	<b>1.78</b>	<b>5.42</b>	<b>9.27</b>	<b>1.66</b>	<b>14.69</b>	<b>209,243</b>	<b>31.09</b>	<b>7.51</b>	<b>4.17</b>	<b>19.40</b>	<b>26.74</b>	<b>3.76</b>	<b>46.14</b>		
<b>North Central</b>	<b>598,488</b>	<b>11.03</b>	<b>4.06</b>	<b>1.83</b>	<b>5.13</b>	<b>7.74</b>	<b>1.91</b>	<b>12.87</b>	<b>290,452</b>	<b>32.01</b>	<b>8.52</b>	<b>4.51</b>	<b>18.98</b>	<b>17.82</b>	<b>3.83</b>	<b>36.80</b>		
<b>South</b>	<b>1,272,784</b>	<b>11.96</b>	<b>3.97</b>	<b>1.85</b>	<b>6.14</b>	<b>12.72</b>	<b>2.17</b>	<b>18.86</b>	<b>595,964</b>	<b>29.21</b>	<b>7.70</b>	<b>4.13</b>	<b>17.39</b>	<b>23.58</b>	<b>3.74</b>	<b>40.97</b>		
<b>West</b>	<b>1,801,138</b>	<b>15.76</b>	<b>3.47</b>	<b>1.93</b>	<b>10.36</b>	<b>9.18</b>	<b>2.84</b>	<b>19.54</b>	<b>456,222</b>	<b>28.01</b>	<b>5.76</b>	<b>3.37</b>	<b>18.88</b>	<b>19.70</b>	<b>4.86</b>	<b>38.58</b>		
<b>United States</b>	<b>4,188,700</b>	<b>13.36</b>	<b>3.77</b>	<b>1.87</b>	<b>7.72</b>	<b>10.05</b>	<b>2.36</b>	<b>17.77</b>	<b>1,552,386</b>	<b>29.63</b>	<b>7.26</b>	<b>3.98</b>	<					

# Historical National Delinquency Survey Data

End of Quarter	ALL LOANS <sup>a,c</sup>								PRIME LOANS <sup>a</sup>								SUBPRIME LOANS <sup>a,c</sup>							
	Percent				Percent				Percent				Percent				Percent							
	Total Past Due	Installments Past Due			Foreclosures			Total Past Due	Installments Past Due			Foreclosures			Total Past Due	Installments Past Due			Foreclosures					
	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)		30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)		30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)				
<b>2006</b>																								
1st	4.41	2.62	0.78	1.01	0.98	0.42	1.93	2.25	1.50	0.36	0.39	0.40	0.17	0.77	11.50	6.46	2.22	2.82	3.50	1.58	6.22			
2nd	4.39	2.69	0.79	0.91	0.99	0.40	1.89	2.29	1.55	0.38	0.36	0.41	0.16	0.75	11.70	6.76	2.29	2.65	3.56	1.55	6.24			
3rd	4.67	2.87	0.86	0.94	1.05	0.47	2.00	2.44	1.69	0.41	0.34	0.44	0.19	0.79	12.56	7.01	2.59	2.96	3.86	1.89	6.78			
4th	4.95	3.08	0.90	0.96	1.19	0.57	2.21	2.57	1.82	0.42	0.33	0.50	0.24	0.86	13.33	7.47	2.73	3.13	4.53	2.26	7.78			
<b>2007</b>																								
1st	4.84	2.93	0.93	0.98	1.28	0.59	2.23	2.58	1.78	0.43	0.36	0.54	0.26	0.89	13.77	7.42	3.00	3.35	5.10	2.38	8.33			
2nd	5.12	3.02	1.00	1.11	1.40	0.59	2.47	2.73	1.83	0.48	0.42	0.59	0.25	0.98	14.82	7.77	3.21	3.83	5.52	2.45	9.27			
3rd	5.59	3.25	1.09	1.26	1.69	0.78	2.95	3.12	2.05	0.56	0.51	0.79	0.36	1.31	16.31	8.16	3.53	4.62	6.89	3.18	11.38			
4th	5.82	3.20	1.15	1.48	2.04	0.88	3.62	3.24	1.99	0.61	0.65	0.96	0.43	1.67	17.31	8.22	3.67	5.42	8.65	3.71	14.44			
<b>2008</b>																								
1st	6.35	3.41	1.31	1.63	2.47	1.01	4.03	3.71	2.19	0.73	0.79	1.22	0.55	1.99	18.79	8.83	4.12	5.84	10.74	4.08	16.42			
2nd	6.41	3.30	1.28	1.83	2.75	1.08	4.50	3.93	2.16	0.76	1.01	1.42	0.61	2.35	18.67	8.49	4.00	6.19	11.81	4.26	17.85			
3rd	6.99	3.39	1.40	2.20	2.97	1.07	5.17	4.34	2.23	0.84	1.27	1.58	0.61	2.87	20.03	8.56	4.25	7.22	12.55	4.23	19.56			
4th	7.88	3.53	1.60	2.75	3.30	1.08	6.30	5.06	2.36	1.00	1.70	1.88	0.68	3.74	21.88	8.54	4.67	8.66	13.71	3.96	23.11			
<b>2009</b>																								
1st	9.12	3.77	1.82	3.53	3.85	1.37	7.24	6.06	2.62	1.17	2.28	2.49	0.94	4.70	24.95	9.03	5.08	10.84	14.34	4.65	24.88			
2nd	9.24	3.68	1.68	3.88	4.30	1.36	7.97	6.41	2.61	1.15	2.65	3.00	1.01	5.44	25.35	8.68	4.68	12.00	15.05	4.13	26.52			
3rd	9.64	3.57	1.67	4.41	4.47	1.42	8.85	6.84	2.56	1.15	3.14	3.20	1.14	6.26	26.42	8.14	4.57	13.70	15.35	3.76	28.68			
4th	9.47	3.31	1.54	4.62	4.58	1.20	9.67	6.73	2.32	1.06	3.34	3.31	0.86	7.01	25.26	7.54	4.10	13.61	15.58	3.66	30.56			
<b>2010</b>																								
1st	10.06	3.45	1.59	5.02	4.63	1.23	9.54	7.32	2.50	1.08	3.73	3.41	0.92	7.08	27.21	8.11	4.12	14.97	15.39	3.35	30.21			
2nd	9.85	3.51	1.52	4.82	4.57	1.11	9.11	7.10	2.49	1.05	3.56	3.49	0.91	6.78	27.02	8.18	4.13	14.70	14.38	2.83	28.32			
3rd	9.13	3.36	1.44	4.34	4.39	1.34	8.70	6.29	2.36	0.96	2.97	3.46	1.12	6.43	26.23	8.07	3.99	14.17	13.73	3.31	27.65			

End of Quarter	PRIME FRM LOANS <sup>a,b</sup>								PRIME ARM LOANS <sup>a,b</sup>								SUBPRIME FRM LOANS <sup>a,b,c</sup>							
	Percent				Percent				Percent				Percent				Percent							
	Total Past Due	Installments Past Due			Foreclosures			Total Past Due	Installments Past Due			Foreclosures			Total Past Due	Installments Past Due			Foreclosures					
	30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)		30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)		30 Days	60 Days	90 Days or More	Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)				
<b>2006</b>																								
1st	2.00	1.34	0.31	0.35	0.34	0.14	0.68	2.30	1.54	0.40	0.36	0.49	0.22	0.82	9.61	4.92	1.60	3.08	3.18	1.10	6.00			
2nd	2.00	1.38	0.32	0.30	0.34	0.13	0.63	2.70	1.82	0.49	0.39	0.56	0.25	0.92	9.23	5.00	1.53	2.70	3.05	0.92	5.72			
3rd	2.10	1.49	0.33	0.28	0.36	0.13	0.65	3.06	2.05	0.57	0.44	0.70	0.29	1.14	9.59	5.29	1.66	2.65	3.00	1.02	5.65			
4th	2.27	1.64	0.34	0.29	0.39	0.18	0.69	3.39	2.30	0.63	0.47	0.92	0.45	1.45	10.09	5.57	1.73	2.78	3.19	1.20	6.04			
<b>2007</b>																								
1st	2.19	1.56	0.34	0.29	0.38	0.17	0.66	3.69	2.35	0.72	0.61	1.09	0.53	1.66	10.25	5.51	1.91	2.84	3.29	1.21	5.89			
2nd	2.25	1.59	0.38	0.28	0.41	0.16	0.67	4.15	2.52	0.83	0.80	1.29	0.58	2.02	10.99	5.99	2.05	2.95	2.85	1.19	5.84			
3rd	2.54	1.78	0.42	0.34	0.48	0.21	0.83	5.14	2.99	1.08	1.07	2.04	0.97	3.12	12.36	6.62	2.33	3.42	3.12	1.43	6.61			
4th	2.56	1.72	0.44	0.40	0.55	0.24	0.99	5.51	2.89	1.20	1.41	2.59	1.17	4.22	13.99	7.17	2.54	4.29	3.77	1.64	8.18			
<b>2008</b>																								
1st	2.82	1.85	0.53	0.44	0.67	0.29	1.11	6.78	3.19	1.48	2.11	3.45	1.56	5.43	15.38	7.92	2.98	4.48	4.46	1.80	8.73			
2nd	3.07	1.90	0.57	0.60	0.76	0.34	1.30	7.49	3.24	1.56	2.70	4.33	1.82	6.78	16.02	8.05	3.14	4.84	4.88	2.07	9.60			
3rd	3.35	1.93	0.64	0.78	0.86	0.34	1.65	8.20	3.32	1.64	3.24	4.83	1.77	8.09	18.00	8.44	3.65	5.91	5.42	2.23	11.28			
4th	3.92	2.07	0.76	1.09	1.05	0.41	2.25	9.69	3.55	2.01	4.14	5.71	1.84	10.45	19.43	8.51	4.07	6.86	6.22	2.32	13.65			
<b>2009</b>																								
1st	4.68	2.30	0.93	1.45	1.46	0.61	2.88	12.04	3.73	2.29	6.01	7.55	2.51	13.33	22.73	9.31	4.64	8.78	6.98	2.74	15.38			
2nd	5.23	2.35	0.96	1.92	1.80	0.67	3.52	12.21	3.79	2.12	6.30	9.24	2.74	15.08	23.60	9.19	4.60	9.80	7.80	2.83	17.13			
3rd	5.67	2.35	0.97	2.36	1.95	0.71	4.29	12.37	3.51	2.02	6.84	10.09	3.45	16.72	24.57	8.66	4.54	11.36	8.41	2.67	19.71			
4th	5.60	2.14	0.88	2.59	2.08	0.63	4.99	12.10	3.23	1.87	6.99	10.29	2.12	18.13	23.83	7.95	4.01	11.87	9.02	2.73	22.06			
<b>2010</b>																								
1st	6.17	2.29	0.93	2.95	2.22	0.69	5.11	13.52	3.60	1.93	7.99	10.37	2.29	18.26	25.69	8.61	4.12	12.97	9.07	2.64	21.78			
2nd	5.98	2.27	0.89	2.83	2.36	0.71	4.91	13.75	3.66	1.95	8.13	10.16	1.96	17.77	25.19	8.72	4.05	12.42	8.90	2.30	20.61			
3rd	5.17	2.14	0.82	2.20	2.45	0.93	4.67	13.31	3.64	1.82	7.84	10.05	2.36	17.77	23.84	8.52	3.93	11.40	8.88	2.78	20.34			

- a. Except for the Foreclosure Starts, Foreclosure Inventory and Seriously Delinquent measures, data are adjusted on an annual basis (coinciding with the first quarter results) using Census Bureau's X-12-ARIMA seasonal adjustment program.
- b. FRM and ARM data are reported by a smaller sample of companies. Consequently, the weighted sum of FRM and ARM delinquency rates does not necessarily equal the overall delinquency rate.
- c. Results prior to the second quarter of 2005 have been restated based on changes in sample composition.

## NDS Notes

A loan is considered 30 days delinquent if the September 1 installment has not been paid as of September 30. A loan is 60 days delinquent if the August 1 installment is unpaid as of September 30, and so forth.

Foreclosures started during quarter includes loans placed in the process of foreclosure during the third quarter of 2010, deeds in lieu of foreclosure and loans assigned to FHA, VA, other insurers or investors. Foreclosure inventory end of quarter includes all loans in the process of foreclosure on September 30. Both foreclosure categories are excluded from total installments past due.

The four census regions of the country contain the following subregions: Northeast equals New England and Mid Atlantic; North Central equals

East North Central and West North Central; South equals South Atlantic, East South Central and West South Central; West equals Mountain and Pacific. National totals include loans in Puerto Rico and loans of firms not providing state-by-state data.

This survey includes about 44 million mortgage loans on one- to four-unit residential properties. These loans are serviced by about 120 reporters, including mortgage bankers, commercial banks, savings banks, savings and loan associations and life insurance companies.

Totals may not equal parts due to rounding. All national measures are seasonally adjusted except for foreclosure starts, foreclosure inventory and seriously delinquent percentages. State level delinquency and foreclosure measures are not seasonally adjusted.

SUBPRIME ARM LOANS <sup>a,b,c</sup>								FHA LOANS <sup>a,c</sup>						VA LOANS <sup>a,c</sup>										
End of Quarter	Total Past Due	Installments Past Due			Inventory at End of Quarter	Foreclosures			Total Past Due	Installments Past Due			Inventory at End of Quarter	Foreclosures			Total Past Due	Installments Past Due			Inventory at End of Quarter	Foreclosures		
		30 Days	60 Days	90 Days or More		Started During Quarter	Seriously Delinquent (90+ & FC Inv)	30 Days		60 Days	90 Days or More	Started During Quarter		Seriously Delinquent (90+ & FC Inv)	30 Days	60 Days		90 Days or More	Started During Quarter	Seriously Delinquent (90+ & FC Inv)				
<b>2006</b>																								
1st	12.02	6.73	2.47	2.82	3.73	1.84	6.28	12.23	6.47	2.18	3.59	2.18	0.85	5.48	6.93	3.93	1.22	1.78	1.14	0.40	2.74			
2nd	12.24	6.99	2.62	2.63	3.88	1.87	6.52	12.45	6.86	2.26	3.34	2.20	0.71	5.40	6.35	3.79	1.11	1.45	1.10	0.32	2.53			
3rd	13.22	7.37	2.92	2.93	4.68	2.23	7.72	12.80	7.16	2.36	3.28	2.28	0.79	5.66	6.58	3.94	1.16	1.48	1.12	0.32	2.64			
4th	14.44	7.93	3.13	3.38	5.62	2.95	9.16	13.46	7.70	2.46	3.30	2.19	0.96	5.78	6.82	4.14	1.19	1.50	1.01	0.36	2.65			
<b>2007</b>																								
1st	15.75	8.11	3.59	4.05	6.46	3.13	10.13	12.15	6.63	2.18	3.34	2.19	0.93	5.26	6.49	3.78	1.19	1.52	1.05	0.41	2.45			
2nd	16.95	8.54	3.97	4.44	8.02	3.56	12.40	12.58	7.03	2.40	3.16	2.15	0.74	5.18	6.15	3.66	1.12	1.37	1.02	0.34	2.35			
3rd	18.81	9.18	4.47	5.16	10.38	4.78	15.63	12.92	7.22	2.48	3.22	2.22	0.94	5.54	6.58	3.88	1.17	1.53	1.03	0.39	2.56			
4th	20.02	8.80	4.58	6.64	13.43	5.66	20.43	13.05	7.20	2.50	3.35	2.34	0.95	6.00	6.49	3.76	1.19	1.54	1.12	0.43	2.83			
<b>2008</b>																								
1st	22.07	9.53	5.25	7.29	17.09	6.32	24.11	12.72	6.96	2.43	3.33	2.40	0.96	5.59	7.22	4.07	1.41	1.74	1.24	0.51	2.88			
2nd	21.03	8.68	4.80	7.55	19.41	6.63	26.77	12.63	6.76	2.43	3.45	2.24	0.95	5.43	6.82	3.79	1.26	1.77	1.33	0.57	3.00			
3rd	21.31	8.30	4.79	8.22	20.65	6.47	28.84	12.92	6.64	2.58	3.70	2.32	0.95	6.05	7.28	3.91	1.40	1.98	1.46	0.59	3.45			
4th	24.22	8.19	5.19	10.84	22.18	5.73	33.78	13.73	6.88	2.74	4.11	2.43	0.95	6.98	7.52	3.89	1.42	2.21	1.66	0.65	4.12			
<b>2009</b>																								
1st	27.58	8.58	5.55	13.45	23.32	6.91	36.46	13.84	6.41	2.69	4.73	2.76	1.10	7.37	8.21	4.01	1.58	2.62	1.93	0.72	4.42			
2nd	27.36	7.84	4.70	14.83	24.40	5.52	38.65	14.42	6.47	2.71	5.24	2.98	1.15	7.78	8.06	3.81	1.43	2.82	2.07	0.68	4.69			
3rd	28.23	7.14	4.49	16.60	24.70	4.92	40.80	14.36	6.34	2.70	5.32	3.32	1.31	8.67	8.08	3.88	1.45	2.75	2.29	0.87	5.06			
4th	26.69	6.45	4.01	16.23	24.93	4.71	42.70	13.57	5.80	2.46	5.30	3.57	1.28	9.42	7.41	3.44	1.31	2.66	2.46	0.81	5.42			
<b>2010</b>																								
1st	29.09	7.14	4.04	17.91	24.58	4.32	42.49	13.15	5.54	2.34	5.27	3.93	1.46	9.10	7.96	3.74	1.44	2.77	2.63	0.89	5.29			
2nd	29.50	7.13	4.09	18.29	22.99	3.39	40.53	13.29	5.77	2.33	5.20	3.62	1.02	8.45	7.79	3.73	1.35	2.72	2.50	0.70	5.03			
3rd	29.80	6.87	3.83	19.10	21.78	4.09	40.17	12.62	5.35	2.25	5.02	3.22	1.24	8.25	7.44	3.50	1.28	2.66	2.14	0.86	4.83			

FHA FRM LOANS <sup>a,b,c</sup>							FHA ARM LOANS <sup>a,b,c</sup>																
End of Quarter	Total Past Due	Installments Past Due			Inventory at End of Quarter	Foreclosures			Total Past Due	Installments Past Due			Inventory at End of Quarter	Foreclosures									
		30 Days	60 Days	90 Days or More		Started During Quarter	Seriously Delinquent (90+ & FC Inv)	30 Days		60 Days	90 Days or More	Started During Quarter		Seriously Delinquent (90+ & FC Inv)									
<b>2006</b>																							
1st	11.92	6.23	2.01	3.68	1.89	0.63	5.08	12.88	7.05	2.30	3.54	2.14	0.88	5.29									
2nd	11.60	6.45	2.05	3.10	1.98	0.52	5.01	12.44	6.82	2.39	3.22	2.24	0.72	5.41									
3rd	12.01	6.82	2.13	3.06	2.05	0.55	5.24	13.58	7.61	2.51	3.45	2.50	0.81	6.08									
4th	12.24	7.02	2.19	3.04	1.92	0.71	5.30	14.37	7.95	2.68	3.74	2.54	1.16	6.62									
<b>2007</b>																							
1st	11.64	6.39	2.07	3.18	1.85	0.67	4.78	14.18	7.44	2.67	4.08	2.73	1.06	6.53									
2nd	11.73	6.63	2.14	2.97	1.91	0.66	4.76	14.70	7.82	2.84	4.04	3.02	1.12	6.95									
3rd	12.24	6.91	2.31	3.02	2.02	0.81	5.08	15.32	8.27	2.99	4.06	3.30	1.49	7.43									
4th	12.04	6.75	2.26	3.03	2.13	0.82	5.48	15.41	7.85	3.01	4.55	3.81	1.50	8.72									
<b>2008</b>																							
1st	12.28	6.91	2.36	3.01	2.18	0.82	5.09	16.37	8.37	3.26	4.75	4.07	1.54	8.62									
2nd	11.73	6.42	2.18	3.13	2.03	0.81	4.95	15.62	7.95	2.99	4.68	4.07	1.63	8.56									
3rd	12.27	6.44	2.37	3.45	2.12	0.82	5.57	15.56	7.53	3.02	5.01	4.01	1.57	9.01									
4th	12.94	6.47	2.51	3.96	2.23	0.82	6.59	15.80	7.27	3.15	5.38	4.03	1.35	9.88									
<b>2009</b>																							
1st	13.54	6.39	2.61	4.54	2.54	0.95	6.90	17.36	7.88	3.45	6.02	4.50	1.60	10.36									
2nd	13.62	6.16	2.50	4.96	2.78	1.01	7.38	18.04	7.91	3.31	6.82	4.98	1.62	11.41									
3rd	13.90	6.18	2.52	5.21	3.17	1.19	8.38	17.68	7.64	3.22	6.82	5.09	1.76	11.83									
4th	12.94	5.50	2.27	5.18	3.44	1.17	9.20	15.45	6.43	2.74	6.28	5.06	1.63	11.95									
<b>2010</b>																							
1st	13.02	5.48	2.32	5.22	3.80	1.36	8.86	15.39	6.54	2.77	6.08	5.22	1.79	11.15									
2nd	12.80	5.54	2.18	5.08	3.50	0.90	8.23	14.53	6.31	2.65	5.57	4.59	1.24	9.92									
3rd	12.14	5.18	2.08	4.88	3.07	1.11	7.96	14.15	6.18	2.46	5.50	3.78	1.43	9.24									

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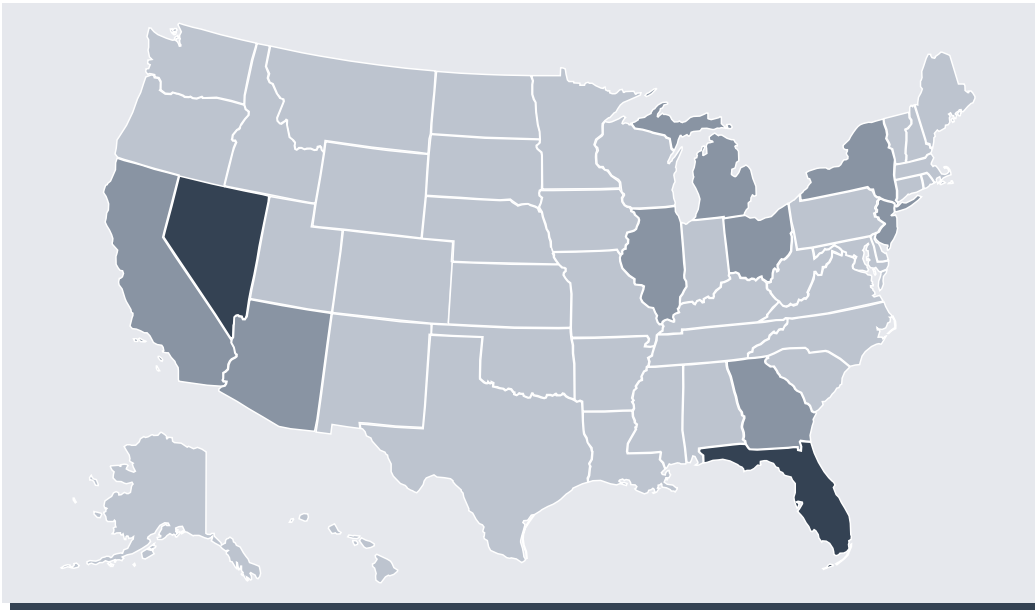
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## CAUTIONARY NOTE ON SEASONALLY ADJUSTED DATA

Seasonally adjusted results should be viewed with a degree of caution because the statistical models behind the adjustments were estimated based on a much more benign environment. Since the current levels of delinquencies and foreclosures are far outside the range of most of the values used to build the models, the seasonally adjusted numbers may considerably overestimate or even underestimate the true long-term trends.



**MAP 1 SERIOUSLY DELINQUENT RATE BY STATE FOR Q3, 2010**

**US Average: 8.70%**

- Greater than 11.87%
- 8.71% — 11.87%
- 0 — 8.70%

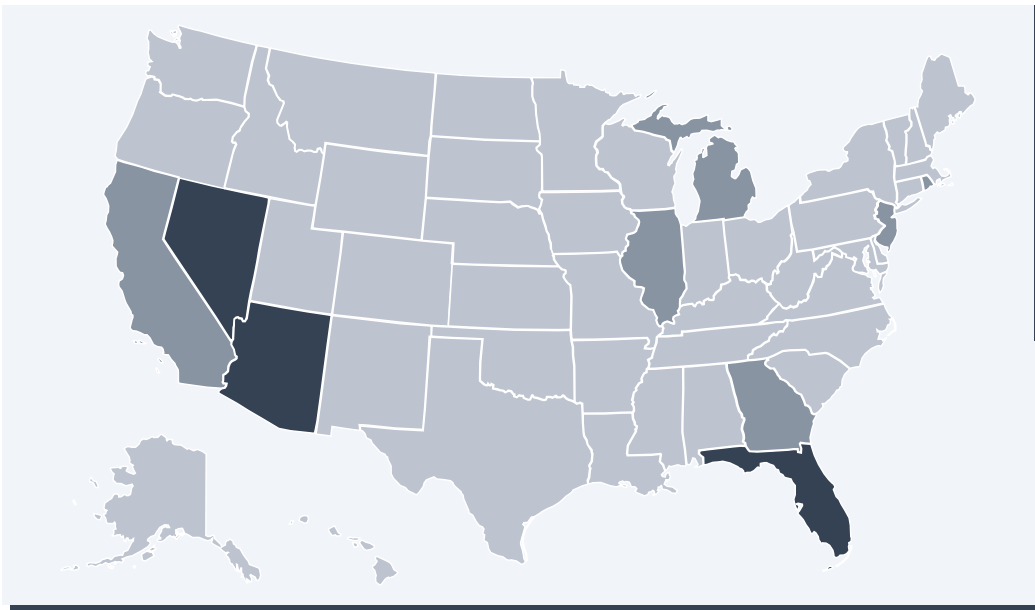
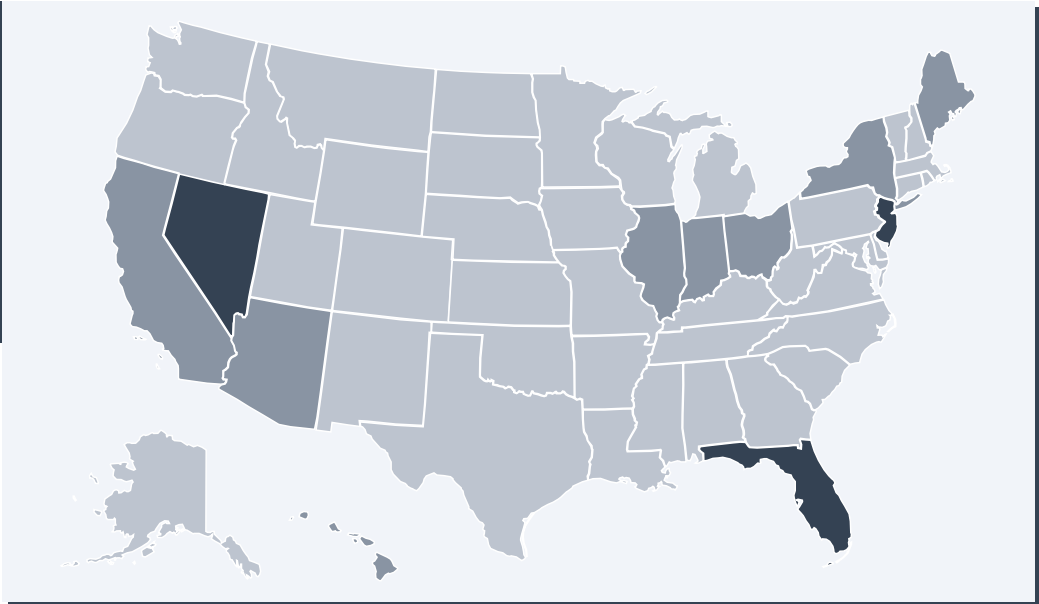
*Source: MBA's National Delinquency Survey*

**MAP 2 FORECLOSURE INVENTORY RATE BY STATE FOR Q3, 2010**

**US Average: 4.39%**

- Greater than 6.50%
- 4.40% — 6.50%
- 0 — 4.39%

*Source: MBA's National Delinquency Survey*



**MAP 3 FORECLOSURE STARTS RATE BY STATE FOR Q3, 2010**

**US Average: 1.34%**

- Greater than 1.81%
- 1.35% — 1.81%
- 0 — 1.34%

*Source: MBA's National Delinquency Survey*