

# NATIONAL DELINQUENCY SURVEY **Q1** 2011

**DATA AS OF MARCH 31, 2011**

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# National Delinquency Survey Results

## First Quarter 2011

The seasonally adjusted total delinquency rate for mortgage loans on one- to four-unit residential properties was 8.32 percent in the first quarter of 2011, an increase of seven basis points from 8.25 percent in the fourth 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 174 basis points from 10.06 percent at the end of the first quarter of 2010.

The non-seasonally adjusted foreclosure starts rate, the percentage of loans that entered the foreclosure process during the quarter, was 1.08 percent in the first quarter, a decrease of 19 basis points from the fourth quarter rate of 1.27 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 12 basis points to 4.52 percent from 4.64 percent. Compared with the first quarter of 2010, the foreclosure start rate was down 15 basis points from 1.23 percent and the percent of loans in foreclosure was down 11 basis points from 4.63 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 first quarter, this measure decreased 50 basis points to 8.10 percent from 8.60 percent. On a year-over-year basis, the seriously delinquent rate decreased 144 basis points from 9.54 percent.

### DELINQUENCY RATES

The first quarter saw an increase of seven basis points in overall delinquencies (from 8.25 percent to 8.32 percent), on a seasonally adjusted basis. By loan type, the seasonally adjusted delinquency rate increased two basis points for prime loans (from 5.48 percent to 5.50 percent), 92 basis points for subprime loans (from 23.09 percent to 24.01 percent) and 26 basis points for VA loans (from 6.67 percent to 6.93 percent). The delinquency rate decreased 24 basis points for FHA loans (from 12.27 percent to 12.03 percent).

On a year-over-year basis, the seasonally adjusted delinquency rate decreased 182 basis points for prime loans, 320 basis points for subprime loans, 112 basis points for FHA loans and 103 basis points for VA loans.

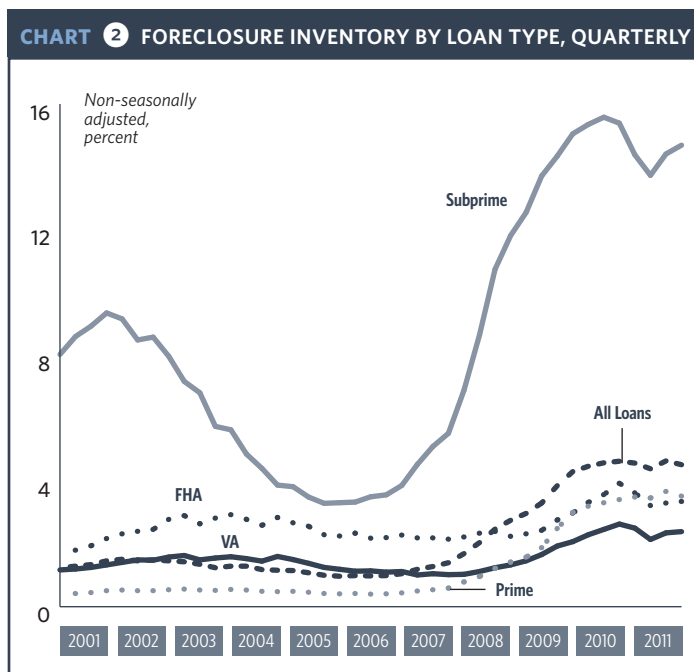
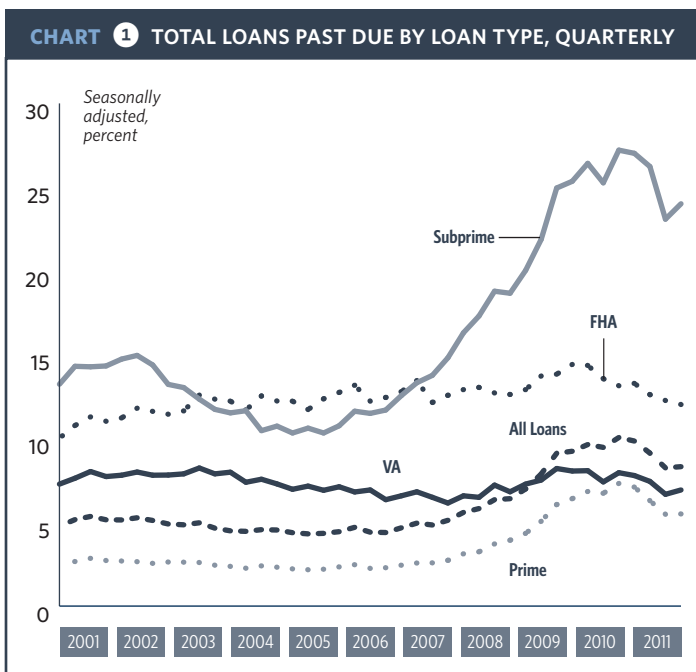
### SERIOUSLY DELINQUENT RATES

In the first quarter of 2011, the percent of loans that were seriously delinquent was 8.10 percent, 50 basis points lower than the fourth quarter of 2010 and 144 basis points lower than a year ago.

Compared with last quarter, the non-seasonally adjusted seriously delinquent rate decreased for all loan types. The rate decreased 40 basis points for prime loans (from 6.25 percent to 5.85 percent), 82 basis points for subprime loans (from 27.39 percent to 26.57 percent), 42 basis points for FHA loans (from 8.46 percent to 8.04 percent) and 31 basis points for VA loans (from 4.83 percent to 4.52 percent).

On a year-over-year basis, the seriously delinquent rate decreased 123 basis points for prime loans, 364 basis points for subprime loans, 106 basis points for FHA loans and 77 basis points for VA loans.

For adjustable rate mortgage (ARM) loans, seriously delinquent rates in the first quarter decreased 125 basis points for prime ARM loans (from 17.10 to 15.85 percent) and 108 basis points for subprime ARM loans (from 38.89 percent to 37.81 percent). Since the first quarter of 2010, the seriously delinquent rate decreased 241 basis points for prime ARM loans and 468 basis points for subprime ARM loans.



For fixed-rate mortgage loans, the seriously delinquent rate decreased 29 basis points for prime fixed loans (from 4.57 percent to 4.28 percent) and 33 basis points for subprime fixed loans (from 20.77 percent to 20.44 percent), compared with the fourth quarter of 2010. Since the first quarter of 2010, the seriously delinquent rate decreased 83 basis points for prime fixed loans and 134 basis points for subprime fixed loans.

## FORECLOSURE RATES

The non-seasonally adjusted foreclosure inventory rate for all loans at the end of the first quarter of 2011 was 4.52 percent, 12 basis points lower than the fourth quarter 2010 rate of 4.64 percent and 11 basis points lower than the first quarter 2010 rate of 4.63 percent (see Chart 2).

During the first quarter of 2011, the foreclosure inventory rate decreased 15 basis points for prime loans (from 3.67 percent to 3.52 percent) and increased 28 basis points for subprime loans (from 14.41 percent to 14.69 percent). FHA loans saw a five basis-point increase in foreclosure inventory rate (from 3.30 percent to 3.35 percent), while the foreclosure inventory rate for VA loans increased four basis points (from 2.35 percent to 2.39 percent).

Compared with the first quarter of 2010, the foreclosure inventory rate increased 11 basis points for prime loans, while the foreclosure inventory rate decreased 70 basis points for subprime loans, 58 basis points for FHA loans and 24 basis points for VA loans.

As shown in Chart 3, the non-seasonally adjusted foreclosure starts rate in the first quarter was 1.08 percent, a decrease of 19 basis points from the fourth quarter 2010 rate of 1.27 percent. By loan type, the foreclosure starts rate decreased 19 basis points for prime loans (from 1.05 percent to 0.86 percent), 29 basis points for subprime loans (from 3.37 percent to 3.08 percent), nine basis points for FHA loans (from 1.02 percent to 0.93 percent) and 15 basis points for VA loans (from 0.88 percent to 0.73 percent).

Over the past year, the non-seasonally adjusted foreclosure starts rate decreased 15 basis points overall, six basis points for prime loans, 27 basis points for subprime loans, 53 basis points for FHA loans and 16 basis points for VA loans.

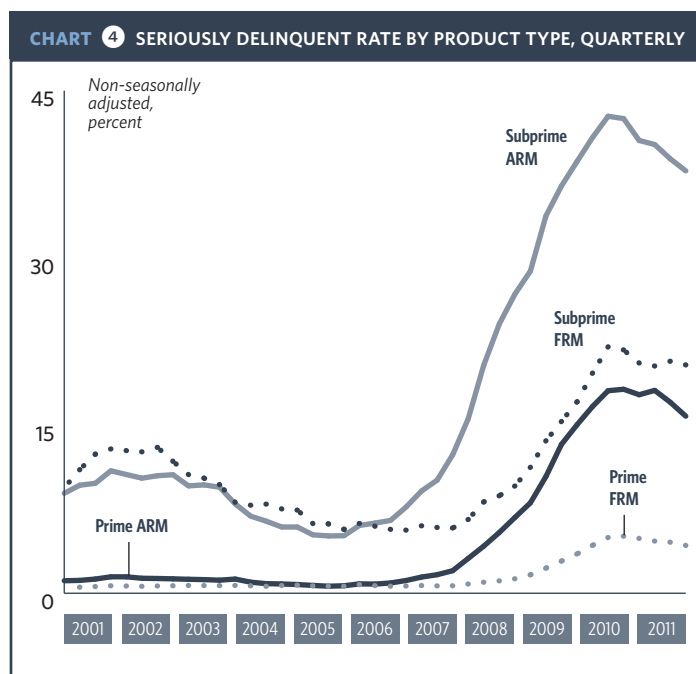
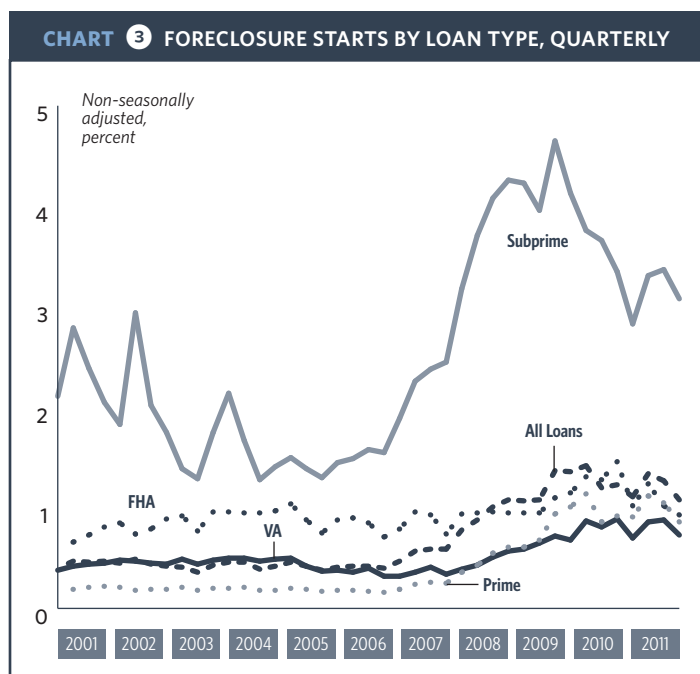
## STATE RESULTS

Across all loan types, the states with the highest overall delinquency rates were Mississippi (11.84 percent), Georgia (10.66 percent) and Nevada (10.60 percent). Based on foreclosure inventory, the states with the highest rates were Florida (14.38 percent), Nevada (9.32 percent) and New Jersey (7.74 percent). Based on foreclosure starts, the three states with the highest rates were Nevada (2.30 percent), Florida (1.85 percent) and Arizona (1.81 percent).

Please see Maps 1, 2 and 3 which illustrate the distribution of the seriously delinquent rate, foreclosure inventory rate and foreclosure starts 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 43.7 million first-lien mortgages on one- to four-unit residential properties, an increase of about 70,000 loans from the fourth quarter of 2010 and a decrease of 630,000 loans from one year ago. The prime sample of the survey contains about 31.9 million loans, an increase of 21,000 loans from last quarter and a decrease of 1.5 million loans from last year. The subprime sample of the survey contains about 4.2 million loans, a decrease of 120,000 loans from last quarter and about 170,000 loans from last year. The FHA portion of the survey consists of 6.3 million loans, which is 150,000 loans more than last quarter and 900,000 loans more than a year ago. The NDS is estimated to cover around 88 percent of the outstanding first-lien mortgages in the market.



# National Delinquency Survey, First Quarter 2011

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	523,760	7.19	2.77	1.11	3.31	4.36	0.78	7.67
Maine	137,785	7.27	3.24	1.24	2.78	5.48	1.00	8.26
Massachusetts	804,672	7.46	2.81	1.11	3.54	3.32	0.70	6.86
New Hampshire	192,491	6.75	2.95	1.17	2.62	2.53	0.97	5.15
Rhode Island	134,305	8.26	3.03	1.32	3.92	4.53	1.43	8.45
Vermont	68,053	4.77	2.31	0.78	1.68	3.40	0.62	5.08
<b>New England</b>	<b>1,861,066</b>	<b>7.26</b>	<b>2.84</b>	<b>1.13</b>	<b>3.28</b>	<b>3.78</b>	<b>0.82</b>	<b>7.06</b>
New Jersey	1,251,292	7.57	2.88	1.20	3.48	7.74	1.11	11.22
New York	1,989,142	7.75	2.83	1.15	3.77	5.33	0.74	9.10
Pennsylvania	1,561,891	7.62	3.39	1.29	2.94	3.35	0.71	6.29
<b>Mid Atlantic</b>	<b>4,802,325</b>	<b>7.66</b>	<b>3.03</b>	<b>1.21</b>	<b>3.43</b>	<b>5.32</b>	<b>0.83</b>	<b>8.75</b>
Illinois	1,693,485	7.88	2.93	1.25	3.70	6.77	1.27	10.47
Indiana	814,650	8.53	3.76	1.35	3.42	4.89	0.96	8.31
Michigan	1,295,411	9.10	3.50	1.45	4.16	3.74	1.29	7.90
Ohio	1,408,109	8.32	3.45	1.31	3.57	5.09	1.12	8.66
Wisconsin	682,907	5.46	2.25	0.88	2.34	3.74	0.85	6.08
<b>East North Central</b>	<b>5,894,562</b>	<b>8.06</b>	<b>3.21</b>	<b>1.28</b>	<b>3.57</b>	<b>5.09</b>	<b>1.15</b>	<b>8.66</b>
Iowa	360,029	5.12	2.41	0.88	1.82	2.98	0.69	4.80
Kansas	325,603	6.25	2.90	1.07	2.28	2.54	0.77	4.82
Minnesota	870,252	5.13	2.16	0.86	2.11	2.87	0.92	4.98
Missouri	848,696	7.45	3.34	1.29	2.81	2.08	0.90	4.89
Nebraska	226,625	4.90	2.29	0.91	1.70	1.57	0.63	3.27
North Dakota	59,343	2.82	1.62	0.51	0.69	1.13	0.38	1.82
South Dakota	80,456	3.47	1.65	0.62	1.20	1.69	0.44	2.89
<b>West North Central</b>	<b>2,771,004</b>	<b>5.85</b>	<b>2.63</b>	<b>1.01</b>	<b>2.22</b>	<b>2.43</b>	<b>0.82</b>	<b>4.65</b>
Delaware	164,900	7.11	2.95	1.22	2.94	4.29	0.97	7.23
District of Columbia	97,471	6.42	2.59	1.01	2.82	3.05	0.50	5.87
Florida	3,243,772	8.77	2.92	1.25	4.59	14.38	1.85	18.97
Georgia	1,610,739	10.66	4.27	1.76	4.64	3.43	1.46	8.07
Maryland	1,055,892	9.09	3.04	1.29	4.77	3.52	0.90	8.29
North Carolina	1,403,999	8.15	3.66	1.37	3.12	2.81	0.91	5.93
South Carolina	660,437	8.27	3.76	1.36	3.15	4.04	1.00	7.19
Virginia	1,418,002	6.06	2.60	1.04	2.41	2.03	0.80	4.44
West Virginia	134,295	8.02	4.17	1.39	2.46	2.24	0.92	4.70
<b>South Atlantic</b>	<b>9,789,507</b>	<b>8.54</b>	<b>3.29</b>	<b>1.33</b>	<b>3.92</b>	<b>6.81</b>	<b>1.30</b>	<b>10.73</b>
Alabama	601,380	9.40	4.34	1.54	3.52	2.15	0.94	5.67
Kentucky	431,756	7.40	3.39	1.25	2.76	3.81	0.93	6.57
Mississippi	256,129	11.84	5.34	1.91	4.59	3.41	1.23	8.00
Tennessee	866,768	9.10	3.87	1.46	3.77	2.62	1.08	6.39
<b>East South Central</b>	<b>2,156,033</b>	<b>9.17</b>	<b>4.08</b>	<b>1.49</b>	<b>3.60</b>	<b>2.82</b>	<b>1.03</b>	<b>6.42</b>
Arkansas	315,714	7.48	3.53	1.22	2.73	2.32	1.03	5.05
Louisiana	490,462	9.11	4.32	1.55	3.24	3.92	0.93	7.16
Oklahoma	421,568	7.03	3.41	1.18	2.43	3.41	0.84	5.84
Texas	3,096,167	7.91	3.75	1.36	2.80	1.89	0.84	4.69
<b>West South Central</b>	<b>4,323,911</b>	<b>7.93</b>	<b>3.76</b>	<b>1.35</b>	<b>2.81</b>	<b>2.30</b>	<b>0.86</b>	<b>5.11</b>
Arizona	1,093,739	8.23	2.71	1.29	4.23	4.81	1.81	9.04
Colorado	986,005	5.25	2.17	0.88	2.19	2.33	0.80	4.52
Idaho	259,791	6.17	2.61	1.05	2.51	3.22	1.10	5.73
Montana	137,235	4.22	1.97	0.72	1.52	1.98	0.72	3.50
Nevada	500,029	10.60	2.61	1.34	6.65	9.32	2.30	15.97
New Mexico	279,675	6.16	2.86	1.00	2.30	3.60	0.80	5.90
Utah	435,019	6.77	2.65	1.08	3.04	2.91	0.97	5.95
Wyoming	81,026	4.73	2.40	0.80	1.53	1.33	0.59	2.86
<b>Mountain</b>	<b>3,772,519</b>	<b>7.08</b>	<b>2.52</b>	<b>1.10</b>	<b>3.46</b>	<b>4.17</b>	<b>1.33</b>	<b>7.63</b>
Alaska	95,415	3.99	2.08	0.75	1.16	1.08	0.49	2.24
California	5,671,693	8.31	2.35	1.12	4.84	3.97	1.23	8.81
Hawaii	161,619	5.33	1.89	0.80	2.64	4.57	0.91	7.21
Oregon	618,553	5.72	2.17	0.96	2.59	3.38	0.93	5.97
Washington	1,185,115	6.40	2.05	0.92	3.43	2.99	0.80	6.42
<b>Pacific</b>	<b>7,732,395</b>	<b>7.69</b>	<b>2.27</b>	<b>1.07</b>	<b>4.35</b>	<b>3.75</b>	<b>1.12</b>	<b>8.10</b>
<b>Northeast</b>	<b>6,663,391</b>	<b>7.55</b>	<b>2.98</b>	<b>1.19</b>	<b>3.38</b>	<b>4.89</b>	<b>0.82</b>	<b>8.27</b>
<b>North Central</b>	<b>8,665,566</b>	<b>7.36</b>	<b>3.03</b>	<b>1.19</b>	<b>3.14</b>	<b>4.24</b>	<b>1.04</b>	<b>7.38</b>
<b>South</b>	<b>16,269,451</b>	<b>8.46</b>	<b>3.52</b>	<b>1.36</b>	<b>3.58</b>	<b>5.08</b>	<b>1.15</b>	<b>8.66</b>
<b>West</b>	<b>11,504,914</b>	<b>7.49</b>	<b>2.35</b>	<b>1.08</b>	<b>4.06</b>	<b>3.89</b>	<b>1.19</b>	<b>7.95</b>
<b>United States</b>	<b>43,729,247</b>	<b>7.79</b>	<b>3.00</b>	<b>1.21</b>	<b>3.58</b>	<b>4.52</b>	<b>1.08</b>	<b>8.10</b>
<b>Northeast (SA)</b>	<b>6,663,391</b>	<b>8.07</b>	<b>3.35</b>	<b>1.31</b>	<b>3.41</b>	—	<b>0.79</b>	—
<b>North Central (SA)</b>	<b>8,665,566</b>	<b>8.06</b>	<b>3.45</b>	<b>1.37</b>	<b>3.25</b>	—	<b>1.01</b>	—
<b>South (SA)</b>	<b>16,269,451</b>	<b>9.12</b>	<b>3.96</b>	<b>1.55</b>	<b>3.62</b>	—	<b>1.12</b>	—
<b>West (SA)</b>	<b>11,504,914</b>	<b>7.68</b>	<b>2.57</b>	<b>1.13</b>	<b>3.98</b>	—	<b>1.11</b>	—
<b>United States (SA)</b>	<b>43,729,247</b>	<b>8.32</b>	<b>3.35</b>	<b>1.35</b>	<b>3.62</b>	—	<b>1.03</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	406,233	4.53	1.89	0.71	1.94	2.79	0.51	4.73	51,934	24.37	7.87	3.62	12.88	17.11	2.81	29.99	
Maine	103,560	4.73	2.36	0.81	1.57	3.88	0.76	5.45	14,990	22.35	8.30	4.00	10.05	18.11	2.84	28.16	
Massachusetts	658,810	5.11	2.17	0.77	2.17	2.32	0.53	4.49	70,533	27.65	7.91	3.77	15.98	14.03	2.42	30.01	
New Hampshire	152,953	4.61	2.25	0.81	1.55	1.82	0.73	3.37	17,368	24.80	8.60	4.20	12.00	9.95	3.44	21.95	
Rhode Island	103,502	5.87	2.31	0.93	2.63	3.29	1.06	5.92	14,030	24.92	7.73	3.98	13.21	15.30	4.43	28.51	
Vermont	58,077	3.20	1.73	0.48	0.99	2.34	0.45	3.33	4,262	21.23	7.88	3.85	9.50	18.37	3.17	27.87	
<b>New England</b>	<b>1,483,135</b>	<b>4.85</b>	<b>2.11</b>	<b>0.76</b>	<b>1.98</b>	<b>2.57</b>	<b>0.59</b>	<b>4.55</b>	<b>173,117</b>	<b>25.54</b>	<b>7.99</b>	<b>3.80</b>	<b>13.75</b>	<b>15.11</b>	<b>2.86</b>	<b>28.86</b>	
New Jersey	976,547	5.10	2.15	0.82	2.13	5.64	0.87	7.77	105,667	21.92	6.83	3.42	11.67	27.71	3.28	39.38	
New York	1,531,447	5.27	2.08	0.77	2.42	3.44	0.50	5.86	208,225	22.63	6.84	3.28	12.51	20.60	2.38	33.11	
Pennsylvania	1,106,358	4.62	2.25	0.78	1.60	2.22	0.48	3.82	170,409	23.65	8.71	3.95	10.99	12.15	2.36	23.14	
<b>Mid Atlantic</b>	<b>3,614,352</b>	<b>5.03</b>	<b>2.15</b>	<b>0.79</b>	<b>2.09</b>	<b>3.66</b>	<b>0.59</b>	<b>5.75</b>	<b>484,301</b>	<b>22.83</b>	<b>7.49</b>	<b>3.55</b>	<b>11.79</b>	<b>19.18</b>	<b>2.57</b>	<b>30.97</b>	
Illinois	1,269,318	4.94	2.03	0.79	2.12	5.29	1.02	7.41	171,876	23.01	7.12	3.51	12.37	19.12	3.18	31.49	
Indiana	511,368	4.76	2.43	0.76	1.57	3.57	0.72	5.14	92,743	23.40	8.58	3.51	11.31	12.65	2.23	23.96	
Michigan	945,361	5.46	2.38	0.91	2.18	2.71	0.98	4.89	150,553	26.37	8.31	3.96	14.10	8.63	2.89	22.73	
Ohio	925,566	4.78	2.29	0.76	1.73	3.69	0.83	5.42	165,901	22.56	7.85	3.43	11.29	12.80	2.65	24.09	
Wisconsin	547,004	3.35	1.55	0.55	1.26	2.64	0.63	3.90	44,634	23.59	8.09	3.75	11.74	16.77	3.34	28.51	
<b>East North Central</b>	<b>4,198,617</b>	<b>4.79</b>	<b>2.15</b>	<b>0.78</b>	<b>1.87</b>	<b>3.80</b>	<b>0.88</b>	<b>5.67</b>	<b>625,707</b>	<b>23.80</b>	<b>7.89</b>	<b>3.61</b>	<b>12.30</b>	<b>13.79</b>	<b>2.84</b>	<b>26.09</b>	
Iowa	271,559	3.12	1.63	0.55	0.94	2.13	0.49	3.07	22,565	21.13	8.42	3.51	9.21	13.18	3.04	22.39	
Kansas	220,132	3.78	1.95	0.67	1.16	1.90	0.57	3.06	25,054	21.41	8.23	3.51	9.68	8.84	2.49	18.52	
Minnesota	683,239	3.57	1.62	0.61	1.33	2.21	0.72	3.54	56,938	20.51	6.91	3.31	10.30	11.28	3.43	21.58	
Missouri	595,287	4.36	2.20	0.77	1.38	1.49	0.65	2.87	76,413	25.48	9.54	4.34	11.60	7.03	2.92	18.63	
Nebraska	153,391	2.90	1.53	0.55	0.83	1.09	0.45	1.92	14,863	21.01	8.05	3.94	9.02	8.13	2.63	17.15	
North Dakota	41,815	1.88	1.15	0.32	0.42	0.79	0.24	1.21	1,989	17.30	8.09	2.51	6.69	9.45	2.82	16.14	
South Dakota	60,730	2.11	1.13	0.38	0.60	1.14	0.30	1.74	3,511	20.02	8.03	3.39	8.60	11.62	2.51	20.22	
<b>West North Central</b>	<b>2,026,153</b>	<b>3.63</b>	<b>1.80</b>	<b>0.64</b>	<b>1.20</b>	<b>1.81</b>	<b>0.61</b>	<b>3.01</b>	<b>201,333</b>	<b>22.58</b>	<b>8.35</b>	<b>3.79</b>	<b>10.43</b>	<b>9.33</b>	<b>3.00</b>	<b>19.76</b>	
Delaware	121,847	4.23	1.99	0.73	1.51	2.96	0.71	4.47	14,710	22.66	7.86	3.80	11.01	16.01	3.15	27.02	
District of Columbia	78,434	4.63	1.97	0.74	1.91	2.34	0.37	4.25	7,484	22.33	7.60	3.23	11.49	12.35	2.02	23.84	
Florida	2,353,705	6.42	2.23	0.91	3.27	11.89	1.60	15.16	462,929	19.25	5.52	2.67	11.05	32.57	3.74	43.62	
Georgia	1,088,737	6.59	2.99	1.13	2.47	2.68	1.15	5.15	143,647	27.98	9.31	4.37	14.31	9.75	3.98	24.06	
Maryland	773,835	6.11	2.09	0.83	3.19	2.61	0.66	5.80	100,711	27.58	7.86	3.83	15.89	12.42	2.98	28.31	
North Carolina	1,001,298	5.08	2.52	0.86	1.71	2.15	0.68	3.86	112,299	26.06	9.99	4.26	11.81	9.01	3.09	20.82	
South Carolina	480,201	5.53	2.69	0.92	1.92	3.24	0.82	5.16	63,444	23.76	9.33	4.01	10.42	11.95	2.64	22.37	
Virginia	1,034,120	3.86	1.76	0.66	1.44	1.60	0.61	3.04	100,633	22.87	8.16	3.81	10.89	8.04	3.04	18.93	
West Virginia	97,475	5.37	3.15	0.97	1.25	1.69	0.68	2.94	13,462	23.88	10.03	4.09	9.77	7.10	2.83	16.87	
<b>South Atlantic</b>	<b>7,029,652</b>	<b>5.71</b>	<b>2.34</b>	<b>0.89</b>	<b>2.48</b>	<b>5.55</b>	<b>1.06</b>	<b>8.03</b>	<b>1,019,319</b>	<b>22.83</b>	<b>7.39</b>	<b>3.44</b>	<b>12.00</b>	<b>20.34</b>	<b>3.46</b>	<b>32.34</b>	
Alabama	405,337	5.87	3.13	0.99	1.75	1.65	0.73	3.40	49,164	29.34	10.87	4.58	13.88	7.38	3.13	21.26	
Kentucky	281,157	4.32	2.26	0.75	1.30	2.75	0.66	4.05	38,291	23.03	8.83	3.79	10.41	12.32	2.80	22.73	
Mississippi	163,544	7.32	3.83	1.23	2.27	2.63	0.93	4.90	31,301	31.49	11.43	4.84	15.22	9.40	3.40	24.62	
Tennessee	551,260	5.13	2.50	0.84	1.80	1.83	0.78	3.63	89,812	28.35	9.63	4.41	14.31	7.93	3.30	22.24	
<b>East South Central</b>	<b>1,401,298</b>	<b>5.44</b>	<b>2.79</b>	<b>0.91</b>	<b>1.74</b>	<b>2.05</b>	<b>0.76</b>	<b>3.79</b>	<b>208,568</b>	<b>28.08</b>	<b>10.04</b>	<b>4.40</b>	<b>13.63</b>	<b>8.83</b>	<b>3.18</b>	<b>22.46</b>	
Arkansas	204,833	4.73	2.44	0.81	1.48	1.84	0.85	3.32	22,982	24.85	9.66	3.92	11.26	7.58	3.19	18.84	
Louisiana	328,280	5.41	2.95	0.94	1.52	2.83	0.69	4.35	54,995	25.85	10.29	4.32	11.23	12.42	2.84	23.65	
Oklahoma	249,996	4.03	2.25	0.68	1.10	2.50	0.64	3.60	39,994	20.61	8.62	3.46	8.53	11.13	2.43	19.66	
Texas	1,891,449	4.01	2.18	0.68	1.15	1.12	0.53	2.27	340,211	22.23	8.93	3.79	9.50	7.39	2.85	16.89	
<b>West South Central</b>	<b>2,674,558</b>	<b>4.24</b>	<b>2.30</b>	<b>0.72</b>	<b>1.22</b>	<b>1.52</b>	<b>0.58</b>	<b>2.74</b>	<b>458,182</b>	<b>22.65</b>	<b>9.10</b>	<b>3.84</b>	<b>9.72</b>	<b>8.33</b>	<b>2.83</b>	<b>18.05</b>	
Arizona	787,192	6.16	2.04	0.99	3.13	4.06	1.60	7.19	116,336	20.56	6.13	3.06	11.37	13.04	4.22	24.41	
Colorado	696,810	3.17	1.42	0.55	1.20	1.68	0.58	2.88	79,977	16.79	6.06	2.74	7.98	8.29	2.65	16.27	
Idaho	189,493	4.16	1.88	0.72	1.55	2.64	0.92	4.19	16,855	20.85	7.18	3.10	10.57	11.55	3.61	22.12	
Montana	103,964	2.83	1.41	0.49	0.92	1.55	0.58	2.47	5,771	19.70	6.60	2.93	10.17	11.77	3.41	21.94	
Nevada	350,903	9.12	2.17	1.15	5.80	8.75	2.24	14.55	56,140	21.72	5.12	2.61	13.98	20.66	4.50	34.64	
New Mexico	191,000	3.99	1.97	0.64	1.38	2.99	0.65	4.37	19,871	19.08	7.61	3.15	8.33	12.17	2.70	20.50	
Utah	293,072	4.35	1.89	0.68	1.78	2.21	0.79	3.99	31,733	21.41	6.92	3.38	11.12	11.79	3.16	22.91	
Wyoming	57,809	2.85	1.59	0.48	0.78	0.95	0.43	1.73	4,240	17.85	6.51	2.67	8.68	7.62	2.88	16.30	
<b>Mountain</b>	<b>2,670,243</b>	<b>5.07</b>	<b>1.83</b>	<b>0.79</b>	<b>2.46</b>	<b>3.51</b>	<b>1.15</b>	<b>5.97</b>	<b>330,923</b>	<b>19.80</b>	<b>6.17</b>	<b>2.94</b>	<b>10.69</b>	<b>12.84</b>	<b>3.63</b>	<b>23.53</b>	
Alaska	57,018	2.47	1.40	0.43	0.63	0.74	0.36	1.37	7,824	10.48	4.51	2.10	3.87	4.52	1.58	8.39	
California	4,649,087	6.97	1.93	0.91	4.13	3.33	1.09	7.46	520,512	21.90	5.79	3.05	13.06	12.19	3.09	25.25	
Hawaii	132,147	3.89	1.45	0.59	1.85	3.32	0.73	5.17	15,107	18.00	5.36	2.55	10.10	18.02	2.98	28.12	
Oregon	494,281	3.99	1.61	0.68	1.70	2.58	0.73	4.28	46,895	20.60	6.59	3.23	10.78	13.10	3.14	23.88	
Washington	917,724	4.52	1.46	0.65	2.42	2.23	0.60	4.65	86,223	23.09	6.22	3.07	13.79	12.08	2.84	25.87	
<b>Pacific</b>	<b>6,250,257</b>	<b>6.27</b>	<b>1.82</b>	<b>0.85</b>	<b>3.60</b>	<b>3.09</b>	<b>0.98</b>	<b>6.69</b>	<b>676,561</b>	<b>21.74</b>	<b>5.87</b>	<b>3.05</b>	<b>12.82</b>	<b>12.28</b>	<b>3.04</b>	<b>25.10</b>	
<b>Northeast</b>	<b>5,097,487</b>	<b>4.98</b>	<b>2.14</b>	<b>0.78</b>	<b>2.06</b>	<b>3.35</b>	<b>0.59</b>	<b>5.41</b>	<b>657,418</b>	<b>23.55</b>	<b>7.62</b>	<b>3.62</b>	<b>12.31</b>	<b>18.11</b>	<b>2.65</b>	<b>30.42</b>	
<b>North Central</b>	<b>6,224,770</b>	<b>4.42</b>	<b>2.03</b>	<b>0.73</b>	<b>1.65</b>	<b>3.15</b>	<b>0.79</b>	<b>4.80</b>	<b>827,040</b>	<b>23.50</b>	<b>8.00</b>	<b>3.66</b>	<b>11.84</b>	<b>12.71</b>	<b>2.88</b>	<b>24.55</b>	
<b>South</b>	<b>11,105,508</b>	<b>5.32</b>	<b>2.39</b>	<b>0.85</b>	<b>2.08</b>	<b>4.13</b>	<b>0.90</b>	<b>6.21</b>	<b>1,686,069</b>	<b>23.43</b>	<b>8.18</b>	<b>3.66</b>	<b>11.58</b>	<b>15.65</b>	<b>3.25</b>	<b>27.23</b>	
<b>West</b>	<b>8,920,500</b>	<b>5.91</b>	<b>1.82</b>	<b>0.83</b>	<b>3.26</b>	<b>3.21</b>	<b>1.03</b>	<b>6.47</b>	<b>1,007,484</b>	<b>21.10</b>	<b>5.97</b>	<b>3.01</b>	<b>12.12</b>	<b>12.46</b>	<b>3.24</b>	<b>24.58</b>	
<b>United States</b>	<b>31,897,319</b>	<b>5.23</b>	<b>2.10</b>	<b>0.80</b>	<b>2.33</b>	<b>3.52</b>	<b>0.86</b>	<b>5.85</b>	<b>4,180,219</b>	<b>22.91</b>	<b>7.53</b>	<b>3.50</b>	<b>11.88</b>	<b>14.69</b>	<b>3.08</b>	<b>26.57</b>	
<b>Northeast (SA)</b>	<b>5,097,487</b>	<b>5.28</b>	<b>2.39</b>	<b>0.84</b>	<b>2.04</b>	<b>—</b>	<b>0.57</b>	<b>—</b>	<b>657,418</b>	<b>24.54&lt;/</b>							

# National Delinquency Survey, First Quarter 2011

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	60,804	10.34	4.25	1.72	4.37	4.00	0.88	8.37	4,789	5.89	3.03	0.88	1.98	3.17	0.71	5.15		
Maine	15,086	9.90	4.24	1.50	4.15	4.36	0.87	8.51	4,149	6.68	3.49	1.23	1.95	3.88	0.70	5.83		
Massachusetts	68,697	9.30	3.73	1.58	4.00	2.10	0.58	6.10	6,632	6.82	3.03	1.34	2.44	1.98	0.35	4.42		
New Hampshire	18,406	7.73	3.50	1.36	2.87	1.64	0.73	4.51	3,764	5.69	2.90	1.04	1.75	1.73	0.53	3.48		
Rhode Island	15,304	9.48	3.58	1.62	4.28	3.21	1.18	7.49	1,469	5.38	3.00	0.54	1.84	2.38	1.09	4.22		
Vermont	4,479	9.22	4.55	1.52	3.15	3.10	0.56	6.25	1,235	5.51	2.19	1.62	1.70	3.00	0.40	4.70		
<b>New England</b>	<b>182,776</b>	<b>9.55</b>	<b>3.93</b>	<b>1.60</b>	<b>4.02</b>	<b>2.99</b>	<b>0.77</b>	<b>7.01</b>	<b>22,038</b>	<b>6.23</b>	<b>3.04</b>	<b>1.13</b>	<b>2.05</b>	<b>2.64</b>	<b>0.58</b>	<b>4.69</b>		
New Jersey	157,340	13.21	4.71	2.07	6.43	7.53	1.15	13.96	11,738	7.94	3.88	1.22	2.85	5.80	1.03	8.65		
New York	226,396	10.86	4.17	1.70	4.99	4.31	0.87	9.30	23,074	6.96	3.33	1.06	2.58	2.97	0.46	5.55		
Pennsylvania	252,821	9.98	4.79	1.70	3.48	2.46	0.62	5.94	32,303	7.00	3.67	1.18	2.15	2.53	0.60	4.68		
<b>Mid Atlantic</b>	<b>636,557</b>	<b>11.09</b>	<b>4.55</b>	<b>1.79</b>	<b>4.75</b>	<b>4.37</b>	<b>0.84</b>	<b>9.12</b>	<b>67,115</b>	<b>7.15</b>	<b>3.59</b>	<b>1.15</b>	<b>2.42</b>	<b>3.26</b>	<b>0.63</b>	<b>5.68</b>		
Illinois	223,969	13.04	4.78	2.12	6.14	6.00	1.24	12.14	28,322	6.93	3.32	1.18	2.43	4.34	0.96	6.77		
Indiana	187,030	11.56	4.99	1.92	4.65	4.73	1.00	9.38	23,509	7.75	3.67	1.24	2.85	4.43	1.00	7.28		
Michigan	182,015	13.79	5.29	2.17	6.34	5.04	1.51	11.38	17,482	8.61	4.03	1.63	2.95	3.62	1.47	6.57		
Ohio	276,896	11.74	4.69	1.88	5.17	5.22	1.22	10.39	39,746	7.76	3.41	1.26	3.09	4.56	1.07	7.65		
Wisconsin	77,503	9.88	3.76	1.52	4.60	4.07	0.96	8.67	13,766	5.51	2.59	0.93	2.00	3.44	0.86	5.44		
<b>East North Central</b>	<b>947,413</b>	<b>12.25</b>	<b>4.81</b>	<b>1.97</b>	<b>5.47</b>	<b>5.18</b>	<b>1.22</b>	<b>10.65</b>	<b>122,825</b>	<b>7.44</b>	<b>3.43</b>	<b>1.25</b>	<b>2.75</b>	<b>4.23</b>	<b>1.06</b>	<b>6.98</b>		
Iowa	57,427	8.29	3.73	1.43	3.13	2.98	0.71	6.11	8,478	5.13	2.67	0.79	1.67	2.84	0.64	4.51		
Kansas	64,815	8.95	4.15	1.51	3.29	2.41	0.82	5.70	15,602	5.62	2.65	1.02	1.95	1.86	0.66	3.81		
Minnesota	116,104	6.84	2.99	1.12	2.72	2.72	0.84	5.44	13,971	4.59	2.14	0.72	1.73	2.18	0.89	3.91		
Missouri	151,559	10.73	4.75	1.86	4.12	2.03	0.91	6.15	25,437	6.11	3.11	0.96	2.03	1.45	0.67	3.48		
Nebraska	45,597	6.47	2.99	1.12	2.36	1.25	0.62	3.61	12,774	4.44	2.30	0.92	1.21	0.95	0.48	2.16		
North Dakota	12,293	3.76	2.25	0.81	0.69	1.03	0.52	1.72	3,246	2.53	1.29	0.68	0.55	0.80	0.15	1.35		
South Dakota	11,729	5.58	2.41	1.03	2.14	1.53	0.57	3.67	4,486	3.41	1.67	0.58	1.16	1.65	0.42	2.81		
<b>West North Central</b>	<b>459,524</b>	<b>8.45</b>	<b>3.79</b>	<b>1.45</b>	<b>3.21</b>	<b>2.26</b>	<b>0.81</b>	<b>5.47</b>	<b>83,994</b>	<b>5.13</b>	<b>2.55</b>	<b>0.88</b>	<b>1.70</b>	<b>1.70</b>	<b>0.64</b>	<b>3.40</b>		
Delaware	23,011	12.40	4.81	2.13	5.45	3.92	0.94	9.37	5,332	7.15	3.19	1.33	2.63	4.03	1.05	6.66		
District of Columbia	10,606	8.55	3.67	1.43	3.45	1.91	0.41	5.36	947	4.65	1.90	0.84	1.90	1.06	0.11	2.96		
Florida	333,263	11.51	4.23	1.74	5.54	9.07	1.25	14.61	93,875	6.42	2.93	1.08	2.41	6.00	0.94	8.41		
Georgia	303,166	17.65	6.51	2.86	8.27	3.48	1.52	11.75	75,189	8.35	4.04	1.40	2.91	1.97	0.86	4.88		
Maryland	148,456	12.86	4.80	2.04	6.01	2.69	0.81	8.70	32,890	5.80	2.61	0.93	2.26	1.63	0.39	3.89		
North Carolina	199,177	14.08	5.95	2.41	5.73	3.05	0.95	8.78	91,225	6.81	3.46	1.12	2.22	1.86	0.66	4.08		
South Carolina	86,829	12.39	5.67	1.97	4.75	3.33	0.97	8.08	29,963	7.40	3.47	1.17	2.76	2.06	0.60	4.82		
Virginia	191,046	9.76	4.34	1.80	3.62	1.49	0.71	5.11	92,203	4.74	2.42	0.83	1.50	1.35	0.62	2.85		
West Virginia	18,251	10.87	5.40	1.79	3.68	1.78	0.85	5.46	5,107	6.68	3.66	1.02	2.00	1.59	0.74	3.59		
<b>South Atlantic</b>	<b>1,313,805</b>	<b>13.26</b>	<b>5.21</b>	<b>2.16</b>	<b>5.88</b>	<b>4.42</b>	<b>1.10</b>	<b>10.30</b>	<b>426,713</b>	<b>6.51</b>	<b>3.15</b>	<b>1.09</b>	<b>2.27</b>	<b>2.70</b>	<b>0.73</b>	<b>4.97</b>		
Alabama	112,009	14.25	6.17	2.33	5.75	1.94	0.83	7.69	34,870	6.80	3.29	1.15	2.36	1.28	0.61	3.64		
Kentucky	91,408	10.52	4.58	1.76	4.18	3.69	0.96	7.87	20,900	6.54	3.38	1.01	2.15	3.02	0.87	5.17		
Mississippi	50,262	15.13	6.77	2.39	5.97	2.46	0.92	8.43	11,022	8.07	4.02	1.45	2.60	2.46	0.92	5.06		
Tennessee	184,247	12.13	5.29	1.98	4.86	2.58	0.96	7.44	41,449	6.71	3.23	1.09	2.39	1.96	0.85	4.35		
<b>East South Central</b>	<b>437,926</b>	<b>12.68</b>	<b>5.54</b>	<b>2.07</b>	<b>5.07</b>	<b>2.63</b>	<b>0.92</b>	<b>7.70</b>	<b>108,241</b>	<b>6.84</b>	<b>3.36</b>	<b>1.13</b>	<b>2.36</b>	<b>2.00</b>	<b>0.78</b>	<b>4.36</b>		
Arkansas	70,162	10.14	4.75	1.60	3.79	2.12	0.92	5.91	17,737	6.28	3.27	1.04	1.97	1.77	0.86	3.74		
Louisiana	88,736	12.79	5.84	2.14	4.82	2.99	0.72	7.81	18,451	7.37	3.67	1.26	2.43	2.29	0.62	4.72		
Oklahoma	102,887	9.42	4.39	1.56	3.47	2.87	0.74	6.34	28,691	5.60	2.76	0.98	1.86	2.47	0.63	4.33		
Texas	688,246	11.95	5.62	2.09	4.24	1.49	0.75	5.73	176,261	6.35	3.30	1.09	1.97	1.13	0.57	3.10		
<b>West South Central</b>	<b>950,031</b>	<b>11.62</b>	<b>5.44</b>	<b>2.00</b>	<b>4.18</b>	<b>1.83</b>	<b>0.76</b>	<b>6.01</b>	<b>241,140</b>	<b>6.34</b>	<b>3.26</b>	<b>1.08</b>	<b>1.99</b>	<b>1.43</b>	<b>0.60</b>	<b>3.42</b>		
Arizona	152,772	10.24	3.59	1.59	5.05	2.95	1.18	8.00	37,439	5.22	2.40	0.97	1.84	2.64	1.14	4.48		
Colorado	166,807	8.49	3.41	1.40	3.68	2.30	0.85	5.98	42,411	4.89	2.40	0.85	1.64	1.95	0.71	3.59		
Idaho	43,972	9.43	4.01	1.68	3.74	2.78	1.03	6.52	9,471	5.12	2.71	0.86	1.55	2.10	0.76	3.65		
Montana	21,444	6.77	3.32	1.24	2.21	1.57	0.64	3.78	6,056	4.26	2.31	0.83	1.12	1.52	0.78	2.64		
Nevada	74,957	10.38	2.89	1.37	6.12	4.80	1.23	10.92	18,029	5.67	2.09	1.08	2.51	3.83	1.16	6.34		
New Mexico	51,845	9.75	4.48	1.58	3.69	2.97	0.69	6.66	16,959	4.37	2.31	0.71	1.36	2.32	0.55	3.68		
Utah	99,290	9.44	3.58	1.54	4.32	2.25	0.84	6.57	10,924	4.76	2.19	0.81	1.76	1.84	0.59	3.60		
Wyoming	14,708	8.29	4.41	1.44	2.44	1.12	0.63	3.56	4,269	4.87	2.32	1.08	1.48	0.91	0.40	2.39		
<b>Mountain</b>	<b>625,795</b>	<b>9.40</b>	<b>3.57</b>	<b>1.50</b>	<b>4.33</b>	<b>2.78</b>	<b>0.96</b>	<b>7.11</b>	<b>145,558</b>	<b>4.99</b>	<b>2.35</b>	<b>0.90</b>	<b>1.74</b>	<b>2.36</b>	<b>0.85</b>	<b>4.10</b>		
Alaska	18,227	6.17	3.16	1.17	1.84	0.82	0.46	2.66	12,346	3.70	2.05	0.75	0.91	0.83	0.39	1.74		
California	440,755	6.91	2.74	1.13	3.05	1.35	0.53	4.40	61,339	4.34	2.03	0.76	1.55	1.59	0.62	3.14		
Hawaii	8,215	6.20	2.59	1.14	2.46	1.45	0.30	3.91	6,150	4.05	1.72	0.68	1.64	2.62	0.41	4.26		
Oregon	62,866	8.25	3.19	1.40	3.65	2.53	0.92	6.18	14,511	5.49	2.59	0.96	1.94	2.82	0.82	4.76		
Washington	132,016	8.95	3.35	1.43	4.17	2.68	0.83	6.85	49,152	5.40	2.35	0.89	2.16	2.11	0.73	4.27		
<b>Pacific</b>	<b>662,079</b>	<b>7.42</b>	<b>2.91</b>	<b>1.22</b>	<b>3.29</b>	<b>1.72</b>	<b>0.62</b>	<b>5.01</b>	<b>143,498</b>	<b>4.75</b>	<b>2.18</b>	<b>0.82</b>	<b>1.75</b>	<b>1.87</b>	<b>0.65</b>	<b>3.62</b>		
<b>Northeast</b>	<b>819,333</b>	<b>10.75</b>	<b>4.41</b>	<b>1.75</b>	<b>4.59</b>	<b>4.06</b>	<b>0.82</b>	<b>8.65</b>	<b>89,153</b>	<b>6.92</b>	<b>3.45</b>	<b>1.14</b>	<b>2.33</b>	<b>3.10</b>	<b>0.61</b>	<b>5.43</b>		
<b>North Central</b>	<b>1,406,937</b>	<b>11.01</b>	<b>4.48</b>	<b>1.80</b>	<b>4.73</b>	<b>4.23</b>	<b>1.08</b>	<b>8.96</b>	<b>206,819</b>	<b>6.50</b>	<b>3.08</b>	<b>1.10</b>	<b>2.32</b>	<b>3.20</b>	<b>0.89</b>	<b>5.52</b>		
<b>South</b>	<b>2,701,762</b>	<b>12.59</b>	<b>5.35</b>	<b>2.09</b>	<b>5.15</b>	<b>3.22</b>	<b>0.95</b>	<b>8.37</b>	<b>776,112</b>	<b>6.50</b>	<b>3.22</b>	<b>1.09</b>	<b>2.20</b>	<b>2.21</b>	<b>0.70</b>	<b>4.41</b>		
<b>West</b>	<b>1,287,874</b>	<b>8.38</b>	<b>3.23</b>	<b>1.35</b>	<b>3.80</b>	<b>2.24</b>	<b>0.79</b>	<b>6.04</b>	<b>289,056</b>	<b>4.87</b>	<b>2.27</b>	<b>0.86</b>	<b>1.74</b>	<b>2.12</b>	<b>0.75</b>	<b>3.86</b>		
<b>United States</b>	<b>6,285,254</b>	<b>11.06</b>	<b>4.55</b>	<b>1.81</b>	<b>4.69</b>	<b>3.35</b>	<b>0.93</b>	<b>8.04</b>	<b>1,366,455</b>	<b>6.18</b>	<b>3.00</b>	<b>1.04</b>	<b>2.13</b>	<b>2.39</b>	<b>0.73</b>	<b>4.52</b>		
<b>Northeast (SA)</b>	<b>819,333</b>	<b>11.80</b>	<b>5.06</b>	<b>2.06</b>	<b>4.67</b>	<b>—</b>	<b>0.77</b>	<b>—</b>	<b>89,153</b>	<b>7.77</b>	<b>4.04</b>	<b>1.37</b>	<b>2.36</b>	<b>—</b>	<b>0.59</b>	<b>—</b>		
<b>North Central (SA)</b>	<b>1,406,937</b>	<b>12.23</b>	<b>5.19</b>	<b>2.11</b>	<b>4.93</b>	<b>—</b>	<b>0.99</b>	<b>—</b>	<b>206,819</b>	<b>7.40</b>	<b>3.61</b>	<b>1.35</b>	<b>2.44</b>	<b>—</b>	<b>0.84</b>	<b>—</b>		
<b>South (SA)</b>	<b>2,701,762</b>	<b>13.75</b>	<b>6.05</b>	<b>2.4</b>														

State, Area and Census Region	PRIME FRMs								SUBPRIME FRMs							
	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	350,958	3.88	1.67	0.59	1.62	2.13	0.39	3.75	31,807	21.90	7.94	3.48	10.48	12.96	2.58	23.44
Maine	96,276	4.10	2.10	0.62	1.38	3.43	0.65	4.81	10,478	18.67	7.95	3.30	7.42	14.42	2.22	21.84
Massachusetts	561,401	4.35	1.90	0.66	1.78	1.72	0.41	3.50	42,077	25.33	8.28	3.92	13.13	9.79	1.90	22.92
New Hampshire	139,802	3.96	1.97	0.70	1.30	1.51	0.60	2.81	11,406	20.55	7.79	3.38	9.37	7.20	2.59	16.57
Rhode Island	92,531	4.86	1.99	0.75	2.12	2.65	0.89	4.77	8,880	22.22	7.67	3.68	10.87	11.08	3.99	21.95
Vermont	52,637	2.79	1.54	0.39	0.86	2.04	0.35	2.90	2,443	18.26	7.49	3.27	7.49	14.98	2.50	22.47
<b>New England</b>	<b>1,293,605</b>	<b>4.13</b>	<b>1.85</b>	<b>0.64</b>	<b>1.64</b>	<b>2.02</b>	<b>0.48</b>	<b>3.66</b>	<b>107,091</b>	<b>22.73</b>	<b>8.03</b>	<b>3.64</b>	<b>11.06</b>	<b>11.13</b>	<b>2.40</b>	<b>22.19</b>
New Jersey	848,415	4.44	1.94	0.72	1.78	4.29	0.74	6.07	63,333	21.23	7.25	3.56	10.42	20.21	2.87	30.63
New York	1,363,694	4.73	1.94	0.70	2.09	2.73	0.43	4.82	142,531	21.21	7.01	3.29	10.91	14.00	2.12	24.91
Pennsylvania	1,009,997	4.20	2.07	0.72	1.42	1.93	0.42	3.35	122,034	21.44	8.34	3.32	9.78	9.31	2.02	19.09
<b>Mid Atlantic</b>	<b>3,222,106</b>	<b>4.49</b>	<b>1.98</b>	<b>0.71</b>	<b>1.80</b>	<b>2.89</b>	<b>0.50</b>	<b>4.69</b>	<b>327,898</b>	<b>21.30</b>	<b>7.55</b>	<b>3.35</b>	<b>10.39</b>	<b>13.46</b>	<b>2.23</b>	<b>23.85</b>
Illinois	1,084,440	4.32	1.84	0.70	1.77	4.22	0.87	5.99	97,756	21.49	7.39	3.47	10.63	13.79	2.67	24.42
Indiana	473,408	4.30	2.22	0.66	1.42	3.25	0.64	4.67	62,066	21.35	7.88	3.26	10.21	9.97	1.86	20.18
Michigan	820,597	4.83	2.16	0.80	1.87	2.38	0.89	4.25	93,213	23.51	8.06	3.70	11.75	6.59	2.33	18.34
Ohio	841,786	4.36	2.13	0.68	1.55	3.36	0.77	4.91	116,254	20.75	7.45	2.89	10.40	10.09	2.25	20.49
Wisconsin	461,997	3.01	1.46	0.50	1.05	2.39	0.59	3.44	27,259	20.85	7.71	3.25	9.89	13.55	2.87	23.44
<b>East North Central</b>	<b>3,682,228</b>	<b>4.28</b>	<b>1.98</b>	<b>0.69</b>	<b>1.61</b>	<b>3.26</b>	<b>0.79</b>	<b>4.87</b>	<b>396,548</b>	<b>21.68</b>	<b>7.66</b>	<b>3.31</b>	<b>10.71</b>	<b>10.40</b>	<b>2.35</b>	<b>21.11</b>
Iowa	257,584	2.72	1.45	0.45	0.82	1.91	0.43	2.73	15,529	18.06	7.82	2.47	7.77	10.77	2.49	18.54
Kansas	203,610	3.37	1.76	0.60	1.01	1.73	0.52	2.74	16,918	15.69	6.56	2.43	6.70	6.24	1.95	12.94
Minnesota	614,372	3.01	1.44	0.52	1.05	1.75	0.61	2.80	30,351	18.52	7.20	3.31	8.01	9.34	3.24	17.35
Missouri	542,903	3.93	2.03	0.69	1.21	1.37	0.59	2.58	50,712	22.07	8.87	3.72	9.48	5.17	2.24	14.65
Nebraska	146,647	2.45	1.38	0.37	0.70	0.95	0.30	1.65	10,263	18.47	7.22	3.70	7.55	5.41	2.02	12.96
North Dakota	37,673	1.49	0.98	0.22	0.30	0.65	0.19	0.95	1,227	10.51	5.46	1.47	3.59	5.62	1.87	9.21
South Dakota	57,445	1.77	1.01	0.29	0.47	1.00	0.20	1.47	2,444	13.22	5.32	2.13	5.77	8.14	0.98	13.91
<b>West North Central</b>	<b>1,860,234</b>	<b>3.17</b>	<b>1.62</b>	<b>0.55</b>	<b>1.00</b>	<b>1.55</b>	<b>0.52</b>	<b>2.55</b>	<b>127,444</b>	<b>19.32</b>	<b>7.80</b>	<b>3.24</b>	<b>8.27</b>	<b>7.07</b>	<b>2.43</b>	<b>15.34</b>
Delaware	108,569	3.57	1.73	0.61	1.23	2.45	0.60	3.68	9,936	20.29	7.83	3.23	9.23	12.73	2.42	21.96
District of Columbia	61,991	3.70	1.68	0.59	1.43	1.64	0.26	3.07	3,776	21.35	8.02	3.07	10.25	10.12	1.88	20.37
Florida	1,856,336	5.55	2.10	0.82	2.63	8.50	1.37	11.13	262,158	19.01	6.19	2.89	9.93	23.36	3.45	33.29
Georgia	943,681	5.90	2.79	1.01	2.11	2.26	1.00	4.37	86,460	25.47	9.38	4.08	12.01	7.55	3.20	19.56
Maryland	662,592	4.86	1.83	0.69	2.34	1.83	0.46	4.17	60,425	24.82	8.23	3.84	12.74	9.07	2.35	21.81
North Carolina	904,991	4.66	2.37	0.78	1.50	1.93	0.61	3.43	74,519	23.50	9.51	3.88	10.11	7.32	2.70	17.43
South Carolina	422,583	5.02	2.51	0.84	1.67	2.78	0.71	4.45	44,919	21.89	8.94	3.60	9.35	10.10	2.41	19.45
Virginia	883,729	3.11	1.56	0.53	1.02	1.08	0.45	2.10	60,572	21.33	8.32	3.74	9.27	5.84	2.48	15.11
West Virginia	90,449	4.64	2.78	0.82	1.05	1.42	0.59	2.47	10,665	17.29	7.88	2.69	6.72	5.08	2.17	11.80
<b>South Atlantic</b>	<b>5,934,921</b>	<b>4.92</b>	<b>2.17</b>	<b>0.78</b>	<b>1.97</b>	<b>3.96</b>	<b>0.87</b>	<b>5.93</b>	<b>613,430</b>	<b>21.48</b>	<b>7.72</b>	<b>3.41</b>	<b>10.35</b>	<b>14.50</b>	<b>3.00</b>	<b>24.85</b>
Alabama	372,476	5.27	2.90	0.90	1.47	1.55	0.64	3.02	33,909	24.40	9.19	3.93	11.28	5.68	2.50	16.96
Kentucky	257,991	3.86	2.08	0.66	1.12	2.41	0.59	3.53	26,507	20.29	8.34	2.84	9.11	9.34	2.16	18.45
Mississippi	137,796	6.77	3.67	1.10	2.00	2.60	0.84	4.60	21,075	28.46	11.27	4.55	12.64	7.67	2.74	20.31
Tennessee	506,854	4.49	2.29	0.70	1.50	1.69	0.68	3.19	61,524	23.89	8.54	3.82	11.53	5.97	2.49	17.50
<b>East South Central</b>	<b>1,275,117</b>	<b>4.84</b>	<b>2.58</b>	<b>0.79</b>	<b>1.47</b>	<b>1.89</b>	<b>0.67</b>	<b>3.36</b>	<b>143,015</b>	<b>24.02</b>	<b>9.06</b>	<b>3.77</b>	<b>11.18</b>	<b>6.78</b>	<b>2.47</b>	<b>17.96</b>
Arkansas	189,633	4.28	2.30	0.71	1.27	1.72	0.75	2.99	16,021	21.73	9.04	3.26	9.44	5.87	2.46	15.31
Louisiana	293,948	4.90	2.74	0.82	1.34	2.56	0.60	3.90	39,732	22.74	9.25	3.72	9.77	9.05	2.32	18.82
Oklahoma	209,732	3.77	2.14	0.62	1.01	2.46	0.58	3.47	29,148	15.70	6.47	2.78	6.45	8.20	1.81	14.65
Texas	1,741,509	3.70	2.06	0.62	1.03	1.00	0.47	2.03	231,574	19.80	8.53	3.40	7.87	5.77	2.35	13.64
<b>West South Central</b>	<b>2,434,822</b>	<b>3.90</b>	<b>2.17</b>	<b>0.65</b>	<b>1.08</b>	<b>1.37</b>	<b>0.52</b>	<b>2.45</b>	<b>316,475</b>	<b>19.89</b>	<b>8.46</b>	<b>3.37</b>	<b>8.06</b>	<b>6.41</b>	<b>2.30</b>	<b>14.47</b>
Arizona	645,553	4.86	1.77	0.81	2.28	2.89	1.25	5.17	62,464	18.45	6.47	2.93	9.06	9.64	3.54	18.70
Colorado	585,143	2.49	1.19	0.43	0.87	1.20	0.45	2.07	39,835	15.59	6.04	2.71	6.84	6.40	2.27	13.24
Idaho	160,051	3.47	1.66	0.60	1.21	2.04	0.73	3.25	10,143	17.38	7.16	2.89	7.34	8.81	2.84	16.15
Montana	95,846	2.28	1.15	0.38	0.75	1.28	0.49	2.03	3,039	17.51	6.55	2.76	8.19	10.23	3.36	18.42
Nevada	259,957	6.51	1.83	0.91	3.77	5.64	1.57	9.41	28,468	19.67	5.47	2.67	11.53	14.71	3.68	26.24
New Mexico	162,433	3.63	1.82	0.58	1.22	2.63	0.62	3.85	13,053	17.07	7.26	2.41	7.39	9.70	2.21	17.09
Utah	261,830	3.53	1.59	0.57	1.38	1.68	0.63	3.06	16,330	19.00	6.58	3.17	9.25	8.56	2.66	17.81
Wyoming	49,138	1.95	1.16	0.31	0.48	0.80	0.33	1.28	2,255	13.84	6.30	1.29	6.25	5.06	2.04	11.31
<b>Mountain</b>	<b>2,219,951</b>	<b>3.91</b>	<b>1.56</b>	<b>0.63</b>	<b>1.72</b>	<b>2.43</b>	<b>0.87</b>	<b>4.15</b>	<b>175,587</b>	<b>17.81</b>	<b>6.32</b>	<b>2.79</b>	<b>8.70</b>	<b>9.53</b>	<b>3.03</b>	<b>18.23</b>
Alaska	52,660	2.03	1.20	0.35	0.48	0.60	0.31	1.08	6,341	5.72	3.41	0.54	1.78	2.54	0.91	4.32
California	3,463,270	4.30	1.50	0.64	2.17	1.69	0.67	3.86	280,394	18.82	5.89	3.04	9.89	7.57	2.51	17.46
Hawaii	114,548	2.85	1.18	0.44	1.23	2.10	0.52	3.33	9,523	16.39	5.33	2.42	8.64	12.50	2.63	21.14
Oregon	438,162	3.28	1.40	0.57	1.31	1.90	0.58	3.21	26,623	18.11	6.59	2.90	8.62	9.71	2.69	18.33
Washington	780,369	3.36	1.23	0.51	1.61	1.51	0.45	3.12	44,175	20.37	6.50	3.04	10.82	8.72	2.37	19.54
<b>Pacific</b>	<b>4,849,009</b>	<b>4.00</b>	<b>1.44</b>	<b>0.60</b>	<b>1.96</b>	<b>1.67</b>	<b>0.62</b>	<b>3.63</b>	<b>367,056</b>	<b>18.67</b>	<b>5.96</b>	<b>2.97</b>	<b>9.74</b>	<b>7.90</b>	<b>2.48</b>	<b>17.64</b>
<b>Northeast</b>	<b>4,515,711</b>	<b>4.39</b>	<b>1.94</b>	<b>0.69</b>	<b>1.75</b>	<b>2.64</b>	<b>0.50</b>	<b>4.39</b>	<b>434,989</b>	<b>21.65</b>	<b>7.67</b>	<b>3.42</b>	<b>10.56</b>	<b>12.88</b>	<b>2.27</b>	<b>23.44</b>
<b>North Central</b>	<b>5,542,462</b>	<b>3.90</b>	<b>1.86</b>	<b>0.64</b>	<b>1.40</b>	<b>2.69</b>	<b>0.70</b>	<b>4.09</b>	<b>523,992</b>	<b>21.11</b>	<b>7.70</b>	<b>3.29</b>	<b>10.11</b>	<b>9.59</b>	<b>2.37</b>	<b>19.70</b>
<b>South</b>	<b>9,644,860</b>	<b>4.65</b>	<b>2.22</b>	<b>0.75</b>	<b>1.68</b>	<b>3.03</b>	<b>0.76</b>	<b>4.71</b>	<b>1,072,920</b>	<b>21.35</b>	<b>8.12</b>	<b>3.45</b>	<b>9.78</b>	<b>11.08</b>	<b>2.72</b>	<b>20.86</b>
<b>West</b>	<b>7,068,960</b>	<b>3.97</b>	<b>1.47</b>	<b>0.61</b>	<b>1.89</b>	<b>1.91</b>	<b>0.70</b>	<b>3.80</b>	<b>542,643</b>	<b>18.39</b>	<b>6.07</b>	<b>2.91</b>	<b>9.40</b>	<b>8.43</b>	<b>2.66</b>	<b>17.83</b>
<b>United States</b>	<b>26,827,684</b>	<b>4.27</b>	<b>1.90</b>	<b>0.68</b>	<b>1.69</b>	<b>2.59</b>	<b>0.68</b>	<b>4.28</b>	<b>2,576,343</b>	<b>20.74</b>	<b>7.53</b>	<b>3.30</b>	<b>9.91</b>	<b>10.53</b>	<b>2.56</b>	<b>20.44</b>
<b>Northeast (SA)</b>	<b>4,515,711</b>	<b>4.71</b>	<b>2.19</b>	<b>0.77</b>	<b>1.75</b>	<b>—</b>	<b>0.47</b>	<b>—</b>	<b>434,989</b>	<b>22.98</b>	<b>8.52</b>	<b>3.74</b>	<b>10.72</b>	<b>—</b>	<b>2.17</b>	<b>—</b>

# National Delinquency Survey, First Quarter 2011

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	57,673	9.14	3.74	1.42	3.98	3.65	0.49	7.63	1,869	8.56	3.85	1.82	2.89	3.16	0.70	6.05		
Maine	14,293	7.27	3.76	0.45	3.05	2.18	0.03	5.23	383	9.14	4.44	1.04	3.66	2.09	0.52	5.75		
Massachusetts	64,422	9.04	3.69	1.45	3.90	1.92	0.44	5.82	3,095	8.92	3.91	1.62	3.39	2.55	0.42	5.94		
New Hampshire	15,963	5.49	2.79	0.53	2.17	0.57	0.32	2.74	527	7.21	4.36	0.95	1.90	1.33	0.57	3.23		
Rhode Island	14,480	7.97	3.03	1.19	3.75	2.38	0.58	6.13	596	11.74	4.87	1.34	5.54	3.86	0.84	9.40		
Vermont	3,593	6.04	3.28	0.00	2.76	0.42	0.00	3.18	135	8.89	4.44	0.00	4.44	2.96	0.00	7.40		
<b>New England</b>	<b>170,424</b>	<b>8.44</b>	<b>3.56</b>	<b>1.22</b>	<b>3.66</b>	<b>2.41</b>	<b>0.41</b>	<b>6.07</b>	<b>6,605</b>	<b>8.95</b>	<b>4.06</b>	<b>1.53</b>	<b>3.36</b>	<b>2.73</b>	<b>0.55</b>	<b>6.09</b>		
New Jersey	150,073	13.02	4.62	2.00	6.40	7.51	1.07	13.91	6,613	10.72	4.39	2.00	4.34	5.88	0.95	10.22		
New York	219,259	10.48	4.05	1.56	4.87	4.20	0.77	9.07	5,917	10.44	4.12	1.72	4.60	4.31	0.90	8.91		
Pennsylvania	217,195	9.60	4.43	1.61	3.56	2.44	0.51	6.00	5,635	9.28	4.86	1.47	2.95	2.68	0.67	5.63		
<b>Mid Atlantic</b>	<b>586,527</b>	<b>10.80</b>	<b>4.34</b>	<b>1.69</b>	<b>4.77</b>	<b>4.40</b>	<b>0.75</b>	<b>9.17</b>	<b>18,165</b>	<b>10.18</b>	<b>4.45</b>	<b>1.75</b>	<b>3.99</b>	<b>4.38</b>	<b>0.85</b>	<b>8.37</b>		
Illinois	211,246	12.76	4.69	1.99	6.07	5.89	1.18	11.96	11,168	13.35	5.09	2.35	5.90	6.73	1.32	12.63		
Indiana	180,015	11.19	4.83	1.80	4.56	4.56	0.92	9.12	5,659	13.13	5.92	2.30	4.91	5.65	0.94	10.56		
Michigan	174,149	13.24	5.15	1.94	6.15	4.84	1.46	10.99	5,679	19.55	6.57	3.22	9.76	6.92	1.66	16.68		
Ohio	265,344	11.56	4.58	1.82	5.15	5.15	1.18	10.30	7,867	14.27	5.55	2.33	6.39	6.66	1.33	13.05		
Wisconsin	75,428	8.97	3.39	1.29	4.29	3.78	0.87	8.07	1,739	9.37	3.85	1.73	3.80	3.45	0.98	7.25		
<b>East North Central</b>	<b>906,182</b>	<b>11.87</b>	<b>4.67</b>	<b>1.84</b>	<b>5.37</b>	<b>5.03</b>	<b>1.16</b>	<b>10.40</b>	<b>32,112</b>	<b>14.42</b>	<b>5.55</b>	<b>2.46</b>	<b>6.42</b>	<b>6.38</b>	<b>1.30</b>	<b>12.80</b>		
Iowa	54,720	6.82	3.09	0.99	2.74	2.21	0.51	4.95	1,488	4.97	2.22	0.94	1.81	2.02	0.47	3.83		
Kansas	62,103	7.40	3.98	0.93	2.49	2.00	0.53	4.49	1,441	6.32	2.78	1.04	2.50	1.87	0.69	4.37		
Minnesota	109,075	6.66	2.93	1.04	2.69	2.69	0.78	5.38	6,215	5.82	2.78	0.92	2.12	2.54	0.60	4.66		
Missouri	145,438	10.51	4.65	1.77	4.09	1.89	0.78	5.98	3,805	10.57	5.97	1.73	2.86	1.73	0.71	4.59		
Nebraska	43,109	5.49	2.60	0.77	2.12	0.36	0.46	2.48	807	4.46	2.48	0.87	1.12	0.87	0.74	1.99		
North Dakota	6,731	0.85	0.55	0.06	0.24	0.00	0.00	0.24	170	2.94	1.18	1.18	0.59	0.00	0.00	0.59		
South Dakota	11,092	2.78	1.74	0.05	0.98	0.77	0.00	1.75	166	5.42	2.41	1.81	1.20	0.60	0.00	1.80		
<b>West North Central</b>	<b>432,268</b>	<b>7.78</b>	<b>3.58</b>	<b>1.20</b>	<b>3.00</b>	<b>1.93</b>	<b>0.65</b>	<b>4.93</b>	<b>14,092</b>	<b>6.95</b>	<b>3.54</b>	<b>1.16</b>	<b>2.24</b>	<b>2.05</b>	<b>0.62</b>	<b>4.29</b>		
Delaware	21,283	11.20	4.47	1.59	5.14	3.39	0.59	8.53	883	8.38	3.62	1.25	3.51	2.72	0.57	6.23		
District of Columbia	9,439	7.51	3.19	1.23	3.09	0.72	0.05	3.81	735	6.94	2.86	1.22	2.86	1.36	0.41	4.22		
Florida	324,306	11.36	4.15	1.68	5.53	9.01	1.18	14.54	7,808	11.08	5.12	1.75	4.20	7.79	1.04	11.99		
Georgia	282,599	17.45	6.47	2.81	8.16	3.44	1.47	11.60	11,949	18.62	7.20	2.90	8.52	4.29	1.67	12.81		
Maryland	138,460	12.81	4.75	2.02	6.04	2.52	0.69	8.56	9,711	11.04	4.70	1.63	4.72	2.30	0.61	7.02		
North Carolina	188,118	13.70	5.83	2.37	5.50	2.88	0.83	8.38	9,912	12.61	5.56	2.35	4.70	3.14	0.89	7.84		
South Carolina	80,001	11.22	4.97	1.66	4.59	3.04	0.75	7.63	2,275	11.78	5.67	1.80	4.31	3.87	1.01	8.18		
Virginia	180,469	9.62	4.23	1.73	3.66	1.38	0.66	5.04	10,193	8.21	4.33	1.35	2.53	1.26	0.52	3.79		
West Virginia	15,802	9.80	5.20	1.40	3.20	1.23	0.41	4.43	394	14.47	8.38	1.78	4.31	3.81	1.02	8.12		
<b>South Atlantic</b>	<b>1,240,477</b>	<b>12.95</b>	<b>5.08</b>	<b>2.08</b>	<b>5.79</b>	<b>4.33</b>	<b>1.01</b>	<b>10.12</b>	<b>53,860</b>	<b>12.44</b>	<b>5.43</b>	<b>2.01</b>	<b>5.00</b>	<b>3.56</b>	<b>0.96</b>	<b>8.56</b>		
Alabama	108,826	13.70	5.79	2.26	5.66	1.73	0.47	7.39	2,211	16.15	7.37	3.21	5.56	1.58	0.54	7.14		
Kentucky	74,266	9.75	4.30	1.28	4.17	2.81	0.44	6.98	1,853	9.39	4.43	1.40	3.56	3.02	0.54	6.58		
Mississippi	44,452	14.48	6.48	2.13	5.88	1.90	0.42	7.78	586	18.94	9.22	2.56	7.17	2.22	0.51	9.39		
Tennessee	178,379	11.61	5.04	1.86	4.71	2.45	0.75	7.16	4,764	12.95	5.63	2.43	4.89	2.12	0.69	7.01		
<b>East South Central</b>	<b>405,923</b>	<b>12.14</b>	<b>5.26</b>	<b>1.89</b>	<b>4.99</b>	<b>2.26</b>	<b>0.58</b>	<b>7.25</b>	<b>9,414</b>	<b>13.37</b>	<b>6.02</b>	<b>2.42</b>	<b>4.93</b>	<b>2.18</b>	<b>0.62</b>	<b>7.11</b>		
Arkansas	65,863	8.19	4.50	0.86	2.82	1.32	0.51	4.14	709	10.16	5.36	1.27	3.53	1.41	0.99	4.94		
Louisiana	79,885	10.69	4.73	1.59	4.37	2.68	0.43	7.05	808	15.84	6.19	2.97	6.68	5.32	0.87	12.00		
Oklahoma	90,960	7.76	3.57	1.24	2.95	2.57	0.50	5.52	1,076	8.09	3.62	1.86	2.60	2.42	0.46	5.02		
Texas	670,796	11.84	5.58	2.06	4.21	1.41	0.73	5.62	8,915	11.77	6.30	2.12	3.34	1.51	0.49	4.85		
<b>West South Central</b>	<b>907,504</b>	<b>11.07</b>	<b>5.22</b>	<b>1.85</b>	<b>4.00</b>	<b>1.63</b>	<b>0.66</b>	<b>5.63</b>	<b>11,508</b>	<b>11.61</b>	<b>5.99</b>	<b>2.10</b>	<b>3.52</b>	<b>1.86</b>	<b>0.55</b>	<b>5.38</b>		
Arizona	147,884	10.09	3.54	1.55	4.99	2.83	1.14	7.82	3,992	13.25	4.31	2.48	6.46	3.08	1.03	9.54		
Colorado	139,790	8.33	3.18	1.33	3.81	1.97	0.74	5.78	9,237	9.04	3.86	1.40	3.78	2.64	0.94	6.42		
Idaho	31,700	8.62	3.42	1.47	3.73	2.43	0.61	6.16	841	9.51	3.69	1.90	3.92	3.92	0.71	7.84		
Montana	16,326	4.50	1.90	0.78	1.83	0.68	0.23	2.51	402	6.72	3.23	1.49	1.99	1.00	1.00	2.99		
Nevada	72,434	9.82	2.72	1.12	5.99	4.69	1.07	10.68	1,595	12.35	4.26	1.94	6.14	4.58	1.25	10.72		
New Mexico	41,271	8.64	3.99	1.42	3.23	1.90	0.43	5.13	847	10.04	5.19	0.94	3.90	2.72	0.71	6.62		
Utah	85,008	9.32	3.47	1.43	4.41	2.13	0.66	6.54	3,241	9.50	3.86	1.82	3.83	2.31	0.74	6.14		
Wyoming	9,559	2.89	2.05	0.84	0.00	0.15	0.00	0.15	207	5.80	2.42	3.38	0.00	0.48	0.00	0.48		
<b>Mountain</b>	<b>543,972</b>	<b>8.99</b>	<b>3.28</b>	<b>1.37</b>	<b>4.34</b>	<b>2.54</b>	<b>0.82</b>	<b>6.88</b>	<b>20,362</b>	<b>10.18</b>	<b>4.00</b>	<b>1.74</b>	<b>4.43</b>	<b>2.83</b>	<b>0.92</b>	<b>7.26</b>		
Alaska	14,204	5.51	2.74	1.10	1.68	0.57	0.30	2.25	464	5.17	3.23	1.08	0.86	0.65	0.43	1.51		
California	423,127	6.60	2.56	1.04	3.00	1.17	0.43	4.17	16,704	5.84	2.53	0.93	2.37	0.99	0.48	3.36		
Hawaii	7,551	4.15	1.99	0.58	1.58	1.14	0.04	2.72	389	4.88	2.83	0.77	1.29	1.54	0.26	2.83		
Oregon	59,969	7.63	3.02	1.23	3.38	2.22	0.76	5.60	2,483	8.30	3.02	1.45	3.83	2.66	0.85	6.49		
Washington	124,317	8.60	3.23	1.31	4.06	2.47	0.74	6.53	7,314	9.37	3.58	1.44	4.35	3.19	1.01	7.54		
<b>Pacific</b>	<b>629,168</b>	<b>7.04</b>	<b>2.73</b>	<b>1.11</b>	<b>3.20</b>	<b>1.51</b>	<b>0.51</b>	<b>4.71</b>	<b>27,354</b>	<b>6.98</b>	<b>2.87</b>	<b>1.12</b>	<b>2.99</b>	<b>1.73</b>	<b>0.65</b>	<b>4.72</b>		
<b>Northeast</b>	<b>756,951</b>	<b>10.27</b>	<b>4.16</b>	<b>1.58</b>	<b>4.52</b>	<b>3.95</b>	<b>0.67</b>	<b>8.47</b>	<b>24,770</b>	<b>9.85</b>	<b>4.34</b>	<b>1.69</b>	<b>3.82</b>	<b>3.94</b>	<b>0.77</b>	<b>7.76</b>		
<b>North Central</b>	<b>1,338,450</b>	<b>10.55</b>	<b>4.32</b>	<b>1.63</b>	<b>4.60</b>	<b>4.03</b>	<b>0.99</b>	<b>8.63</b>	<b>46,204</b>	<b>12.14</b>	<b>4.93</b>	<b>2.06</b>	<b>5.14</b>	<b>5.06</b>	<b>1.09</b>	<b>10.20</b>		
<b>South</b>	<b>2,553,904</b>	<b>12.15</b>	<b>5.16</b>	<b>1.97</b>	<b>5.03</b>	<b>3.04</b>	<b>0.82</b>	<b>8.07</b>	<b>74,782</b>	<b>12.43</b>	<b>5.59</b>	<b>2.07</b>	<b>4.77</b>	<b>3.13</b>	<b>0.85</b>	<b>7.90</b>		
<b>West</b>	<b>1,173,140</b>	<b>7.94</b>	<b>2.99</b>	<b>1.23</b>	<b>3.73</b>	<b>1.99</b>	<b>0.65</b>	<b>5.72</b>	<b>47,716</b>	<b>8.35</b>	<b>3.36</b>	<b>1.38</b>	<b>3.61</b>	<b>2.20</b>	<b>0.77</b>	<b>5.81</b>		
<b>United States</b>	<b>5,822,550</b>	<b>10.69</b>	<b>4.40</b>	<b>1.69</b>	<b>4.60</b>	<b>3.18</b>	<b>0.81</b>	<b>7.78</b>	<b>193,480</b>	<b>11.02</b>	<b>4.72</b>	<b>1.85</b>	<b>4.45</b>	<b>3.46</b>	<b>0.88</b>	<b>7.91</b>		
<b>Northeast (SA)</b>	<b>756,951</b>	<b>11.37</b>	<b>4.89</b>	<b>1.92</b>	<b>4.56</b>	—	<b>0.68</b>	—	<b>24,770</b>	<b>10.93</b>	<b>5.02</b>	<b>1.97</b>	<b>3.94</b>	—	<b>0.73</b>	—		
<b>North Central (SA)</b>	<b>1,338,450</b>	<b>11.94</b>	<b>5.10</b>	<b>2.01</b>	<b>4.84</b>	—	<b>0.94</b>	—	<b>46,204</b>	<b>13.41</b>	<b>5.64</b>	<b>2.42</b>	<b>5.35</b>	—	<b>1.07</b>	—		
<b>South (SA)</b>	<b>2,553,904</b>	<b>13.63</b>	<b>6.03</b>	<b>2.42</b>	<b>5.19</b>	—	<b>0.81</b>	—	<b>74,782</b>	<b>13.58</b>	<b></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>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	
4th	8.25	3.26	1.35	3.65	4.64	1.27	8.60	5.48	2.24	0.88	2.36	3.67	1.05	6.25	23.09	7.58	3.72	11.80	14.41	3.37	27.39	
<b>2011</b>																						
1st	8.32	3.35	1.35	3.62	4.52	1.08	8.10	5.50	2.33	0.86	2.31	3.52	0.86	5.85	24.01	8.28	3.86	11.86	14.69	3.08	26.57	

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			Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)	Total Past Due	Installments Past Due			Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)	Total Past Due	Installments Past Due			Inventory at End of Quarter	Started During Quarter	Seriously Delinquent (90+ & FC Inv)
	30 Days	60 Days	90 Days or More					30 Days	60 Days	90 Days or More					30 Days	60 Days	90 Days or More				
<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
4th	4.51	2.06	0.75	1.71	2.67	0.84	4.57	11.23	3.32	1.60	6.32	10.22	2.38	17.10	21.40	7.82	3.66	9.93	9.86	2.75	20.77
<b>2011</b>																					
1st	4.59	2.14	0.75	1.70	2.59	0.68	4.28	11.25	3.45	1.53	6.27	9.53	1.96	15.85	22.04	8.35	3.71	9.98	10.53	2.56	20.44

a. Except for the Foreclosure Starts, Foreclosure Inventory and Seriously Delinquent measures, data are adjusted 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. Select results for the fourth quarter 2010 have been restated due to a revised data submission.

## NDS Notes

A loan is considered 30 days delinquent if the March 1 installment has not been paid as of March 31. A loan is 60 days delinquent if the February 1 installment is unpaid as of March 31, and so forth.

Foreclosures started during quarter includes loans placed in the process of foreclosure during the first quarter of 2011, 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 March 31. 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 43.7 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			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>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
4th	25.36	6.42	3.52	15.42	22.00	4.24	38.89	12.27	5.33	2.19	4.75	3.30	1.02	8.46	6.67	3.24	1.18	2.26	2.35	0.88	4.83
<b>2011</b>																					
1st	26.31	7.20	3.68	15.43	22.26	3.67	37.81	12.03	5.15	2.10	4.79	3.35	0.93	8.04	6.93	3.47	1.26	2.20	2.39	0.73	4.52

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			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)
<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
4th	11.52	5.01	1.98	4.54	3.09	0.85	8.07	12.28	5.48	2.25	4.55	3.58	1.09	8.47
<b>2011</b>														
1st	11.92	5.13	2.05	4.74	3.18	0.81	7.78	12.03	5.32	2.15	4.56	3.46	0.88	7.91

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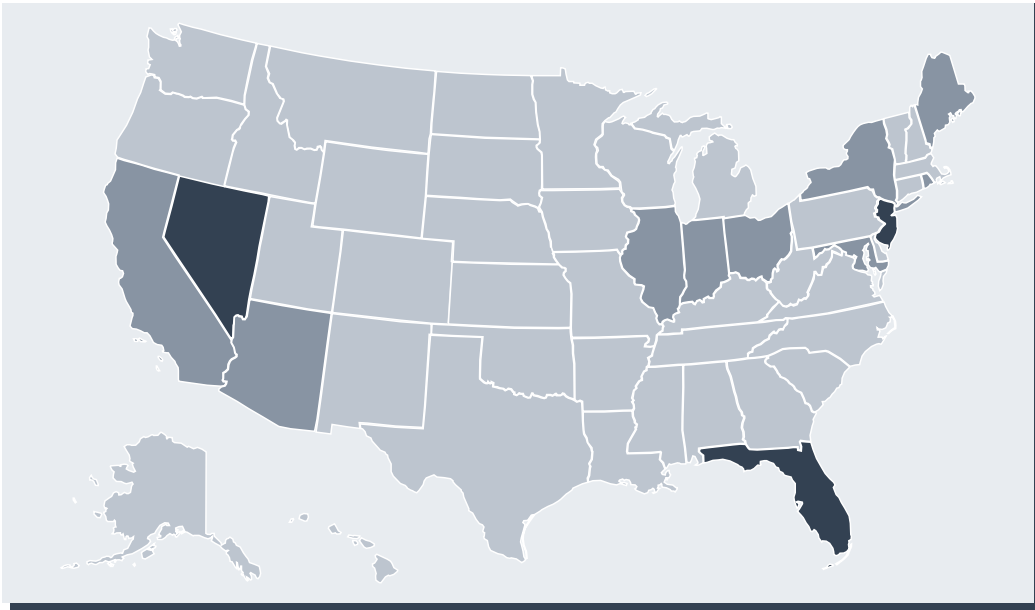
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## CAUTIONARY NOTE ON SEASONALLY ADJUSTED DATA

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 Q1, 2011**

**US Average: 8.10%**

- Greater than 11.10%
- 8.11% — 11.10%
- 0 — 8.10%

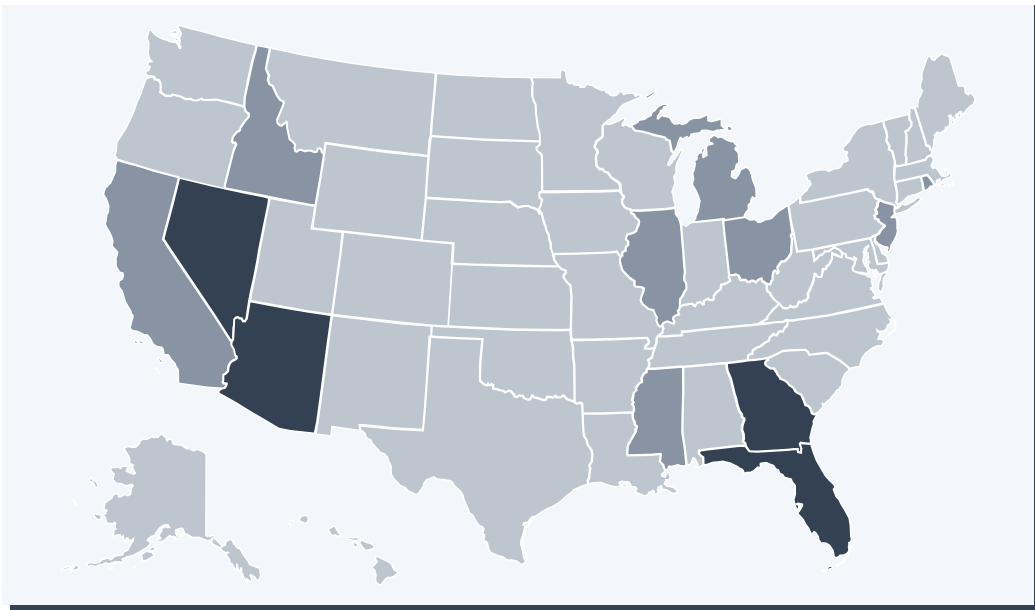
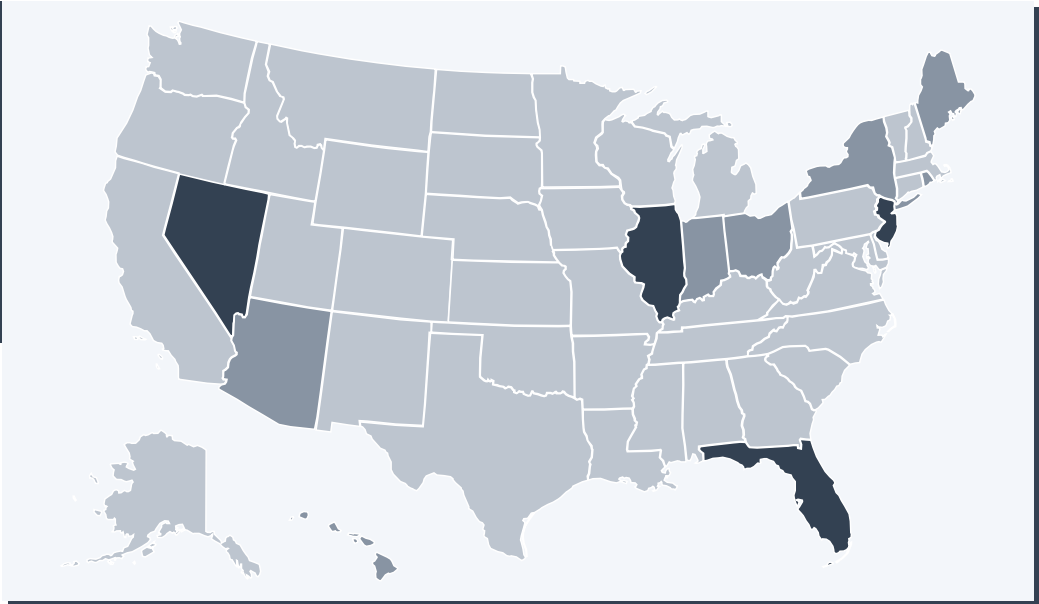
*Source: MBA's National Delinquency Survey*

**MAP 2 FORECLOSURE INVENTORY RATE BY STATE FOR Q1, 2011**

**US Average: 4.52%**

- Greater than 6.71%
- 4.53% — 6.71%
- 0 — 4.52%

*Source: MBA's National Delinquency Survey*



**MAP 3 FORECLOSURE STARTS RATE BY STATE FOR Q1, 2011**

**US Average: 1.08%**

- Greater than 1.43%
- 1.09% — 1.43%
- 0 — 1.08%

*Source: MBA's National Delinquency Survey*