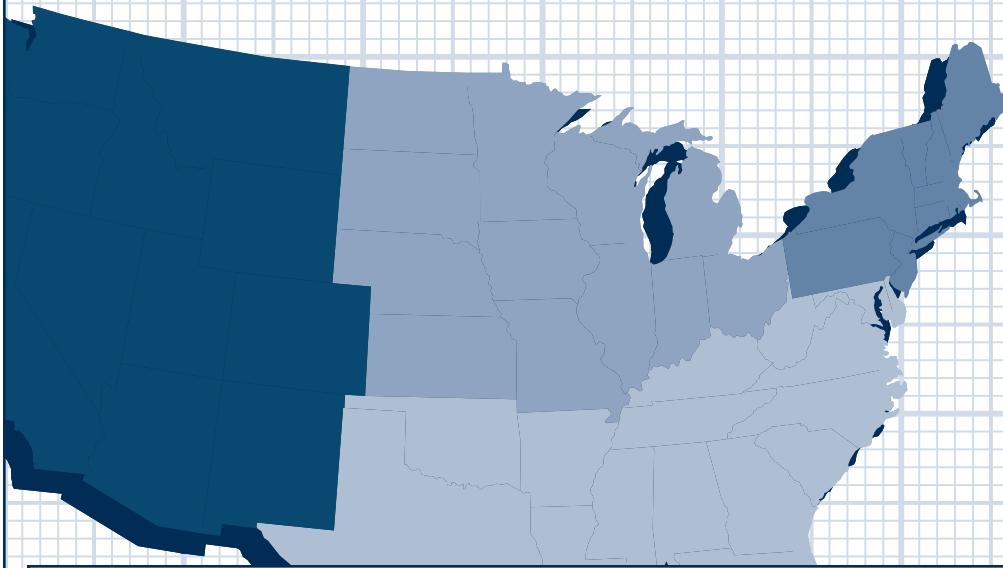


# NATIONAL DELINQUENCY SURVEY

FROM THE MORTGAGE BANKERS ASSOCIATION

# Q209

Data as of June 30, 2009



**MORTGAGE  
BANKERS  
ASSOCIATION®**

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# National Delinquency Survey Results

## Second Quarter 2009

Delinquency and foreclosure inventory rates increased in the second quarter of 2009, while foreclosure starts fell slightly. The seasonally adjusted total delinquency rate for mortgage loans on one- to four-unit residential properties was 9.24 percent in the second quarter, an increase of 12 basis points from 9.12 percent in the first quarter of 2009 (see Chart 1). The total delinquency rate excludes loans in the foreclosure process. On a year-over-year basis, the delinquency rate increased 283 basis points from 6.41 percent at the end of the second quarter of 2008.

The non-seasonally adjusted foreclosure starts rate, the percentage of loans that entered the foreclosure process during the quarter, was 1.36 percent in the second quarter, down one basis point from the first quarter of 2009 rate of 1.37 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, increased 45 basis points to 4.30 percent from 3.85 percent. Compared with the second quarter of 2008, the foreclosure start rate was up 28 basis points from 1.08 percent, while the percent of loans in foreclosure was up 155 basis points from 2.75 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 up from both 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 second quarter, this measure increased 73 basis points to

7.97 percent from 7.24 percent. On a year-over-year basis, the seriously delinquent rate increased 347 basis points.

### Delinquency Rates

The second quarter increase in overall seasonally adjusted delinquencies (from 9.12 percent to 9.24 percent) was comprised of increases in delinquencies for all loan types except VA loans.

The delinquency rate increased 35 basis points for prime loans (from 6.06 percent to 6.41 percent), 40 basis points for subprime loans (from 24.95 percent to 25.35 percent) and 58 basis points for FHA loans (from 13.84 percent to 14.42 percent), but decreased 15 basis points for VA loans (from 8.21 percent to 8.06 percent).

On a year-over-year basis, the seasonally adjusted delinquency rate increased 248 basis points for prime loans, 668 basis points for subprime loans, 179 basis points for FHA loans and 124 basis points for VA loans.

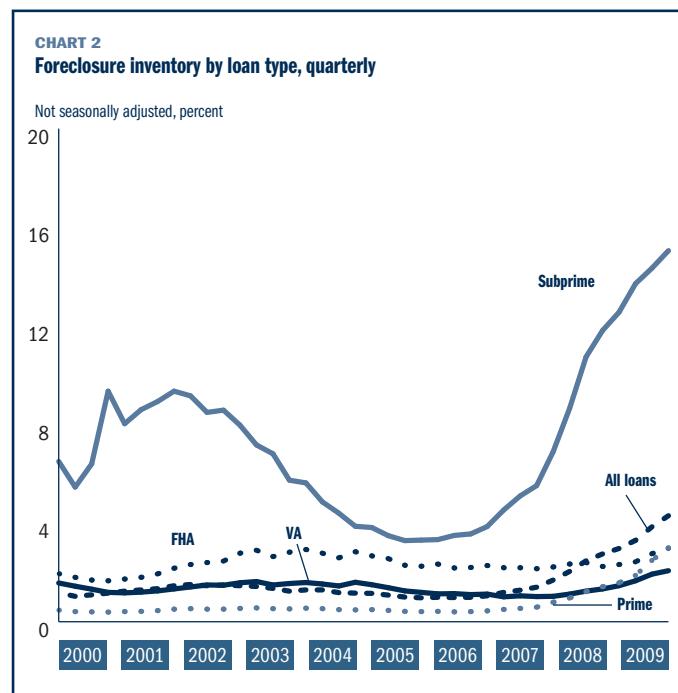
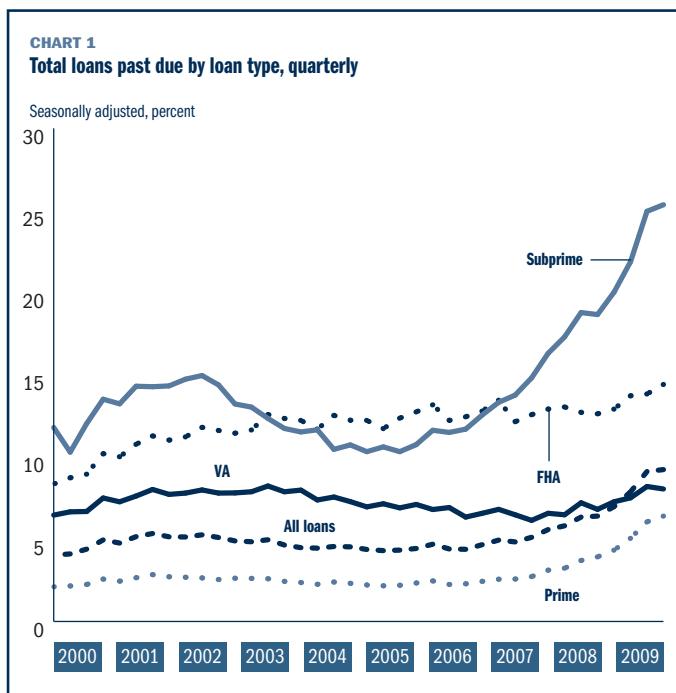
### Seriously Delinquent Rates

In the second quarter of 2009, the percent of loans that were seriously delinquent was 7.97 percent, 73 basis points higher than the first quarter of 2009 and 347 basis points higher than the second quarter of 2008.

Compared with last quarter, the non-seasonally adjusted seriously delinquent rate increased for all loan types. The rate increased 74 basis points for prime loans (from 4.70 percent to 5.44 percent), 164 basis points for subprime loans (from 24.88 percent to 26.52 percent), 41 basis points for FHA loans (from 7.37 percent to 7.78 percent) and 27 basis points for VA loans (from 4.42 percent to 4.69 percent).

On a year-over-year basis, the seriously delinquent rate was 309 basis points higher for prime loans and 867 basis points higher for subprime loans. The rate also increased 235 basis points for FHA loans and 169 basis points for VA loans.

For adjustable rate mortgage (ARM) loans, seriously delinquent rates in the second quarter increased 175 basis points for prime ARM loans (from 13.33 percent to 15.08 percent) and increased



219 basis points for subprime ARMs (from 36.46 percent to 38.65 percent). Since the second quarter of 2008, the seriously delinquent rate increased 830 basis points for prime ARM loans and 1,188 basis points for subprime ARM loans.

For fixed rate mortgage loans, the seriously delinquent rate for prime fixed loans increased 64 basis points (from 2.88 percent to 3.52 percent) and 175 basis points for subprime fixed loans (from 15.38 percent to 17.13 percent), compared with the first quarter of 2009. Since the second quarter of 2008, the seriously delinquent rate increased 222 basis points for prime fixed loans and 753 basis points for subprime fixed loans.

## Foreclosure Rates

The non-seasonally adjusted foreclosure inventory rate for all loans at the end of the second quarter of 2009 was 4.30 percent, 45 basis points higher than the first quarter of 2009 rate of 3.85 percent and 155 basis points higher than the second quarter of 2008 rate of 2.75 percent (see Chart 2).

During the second quarter of 2009, the foreclosure inventory rate increased 51 basis points for prime loans (from 2.49 percent to 3.00 percent) and increased 71 basis points for subprime loans (from 14.34 percent to 15.05). FHA loans saw a 22 basis point increase in foreclosure inventory rate (from 2.76 percent to 2.98 percent), while the foreclosure inventory rate for VA loans increased 14 basis points (from 1.93 percent to 2.07 percent).

Compared with the second quarter of 2008, the foreclosure inventory rate increased 158 basis points for prime loans and 324 basis points for subprime loans. The foreclosure inventory rate increased 74 basis points for FHA loans and 74 basis points for VA loans.

As shown in Chart 3, the non-seasonally adjusted foreclosure starts rate in the second quarter was 1.36 percent, a decrease of one basis point from the first quarter of 2009 rate of 1.37 percent. By loan type, the foreclosure starts rate increased seven basis points for prime loans (from 0.94 percent to 1.01 percent) and five basis points for FHA loans (from 1.10 percent to 1.15

percent). This rate decreased 52 basis points for subprime loans (from 4.65 percent to 4.13 percent) and four basis points for VA loans (from 0.72 percent to 0.68 percent).

Over the past year, the non-seasonally adjusted foreclosure starts rate increased 28 basis points overall, 40 basis points for prime loans, 20 basis points for FHA loans and 11 basis points for VA loans. The starts rate decreased 13 basis points for subprime loans.

## State Results

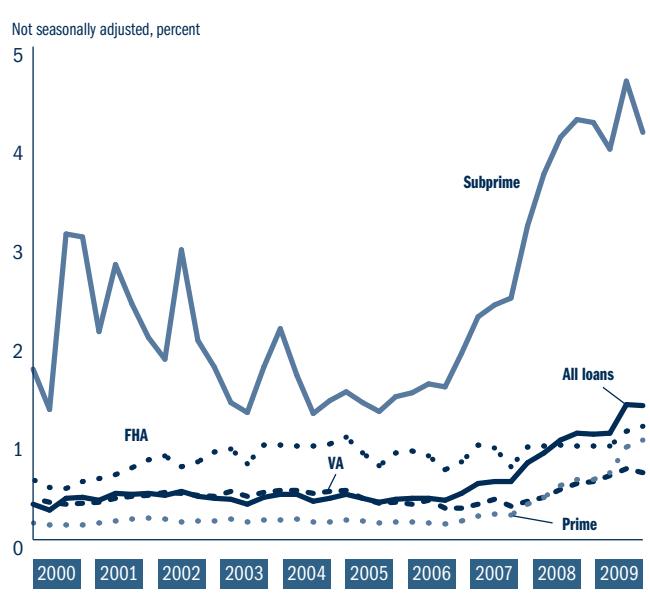
Across all loan types, the states with the highest overall delinquency rates were Mississippi (13.04 percent), Nevada (12.14 percent) and Michigan (11.57 percent). Based on foreclosure inventory, the states with the highest rates were Florida (11.96 percent), Nevada (9.13 percent) and Arizona (6.17 percent). Based on foreclosure starts, the three states with the highest rates were Nevada (3.70 percent), Florida (2.64 percent) and Arizona (2.51 percent).

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

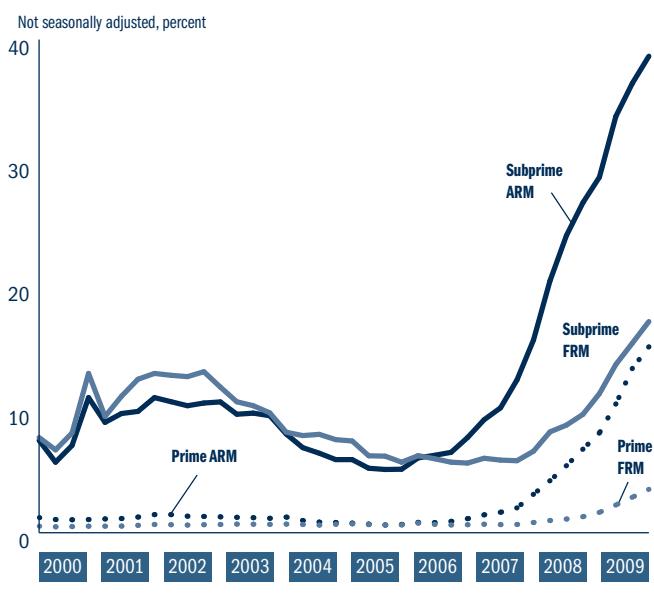
## Survey Composition

MBA's National Delinquency Survey (NDS) covers about 45 million first-lien mortgages on one- to four-unit residential properties, a decrease of about 260,000 loans from the first quarter of 2009 and a decrease of 700,000 loans from one year ago. The subprime sample of the survey contains about 5 million loans, a decrease of 190,000 loans from last quarter and a decrease of about 600,000 loans from last year. The NDS is estimated to cover around 85 percent of the outstanding first-lien mortgages in the market.

**CHART 3**  
Foreclosure starts by loan type, quarterly



**CHART 4**  
Seriously delinquent rate for U.S. by product type, quarterly



# National Delinquency Survey, Second Quarter 2009

State, area and census region	Number of loans serviced	All loans				Percent of loans in foreclosure		
		Percent of loans with installments past due			Inventory at end of quarter	Started during quarter	Seriously Delinquent (90+ FC Inv)	
		Total past due	30 days	60 days				
Connecticut	530,333	7.57	3.29	1.49	2.79	3.24	0.95	6.03
Maine	141,231	7.57	3.50	1.47	2.59	4.24	1.06	6.83
Massachusetts	817,681	8.05	3.17	1.38	3.51	3.17	0.92	6.68
New Hampshire	197,017	7.48	3.39	1.47	2.63	2.26	0.95	4.89
Rhode Island	137,727	8.93	3.69	1.75	3.49	4.08	1.47	7.57
Vermont	69,389	5.05	2.55	0.97	1.53	2.23	0.58	3.76
<b>New England</b>	<b>1,893,378</b>	<b>7.78</b>	<b>3.27</b>	<b>1.44</b>	<b>3.07</b>	<b>3.21</b>	<b>0.97</b>	<b>6.28</b>
New Jersey	1,266,810	8.09	3.37	1.51	3.22	5.03	1.27	8.25
New York	2,003,887	8.11	3.34	1.40	3.37	3.58	0.95	6.95
Pennsylvania	1,550,884	8.22	3.79	1.55	2.88	2.59	0.72	5.47
<b>Mid Atlantic</b>	<b>4,821,581</b>	<b>8.14</b>	<b>3.49</b>	<b>1.48</b>	<b>3.17</b>	<b>3.64</b>	<b>0.96</b>	<b>6.81</b>
Illinois	1,726,126	9.23	3.61	1.70	3.92	4.70	1.06	8.62
Indiana	841,472	11.14	5.12	1.96	4.06	4.31	1.21	8.37
Michigan	1,424,473	11.57	4.51	2.13	4.93	4.23	1.42	9.16
Ohio	1,467,030	9.77	4.24	1.78	3.75	4.51	1.16	8.26
Wisconsin	601,610	6.86	2.99	1.29	2.57	3.57	1.03	6.14
<b>East North Central</b>	<b>6,060,711</b>	<b>9.94</b>	<b>4.12</b>	<b>1.81</b>	<b>4.00</b>	<b>4.38</b>	<b>1.19</b>	<b>8.38</b>
Iowa	344,360	6.34	2.96	1.21	2.16	2.49	0.63	4.65
Kansas	330,252	6.88	3.31	1.30	2.27	2.05	0.69	4.32
Minnesota	889,783	6.32	2.65	1.20	2.48	3.43	1.06	5.91
Missouri	867,338	8.40	3.77	1.63	3.00	2.02	0.87	5.02
Nebraska	207,909	5.87	2.81	1.14	1.92	1.83	0.65	3.75
North Dakota	58,661	3.76	2.08	0.66	1.01	1.01	0.30	2.02
South Dakota	80,809	4.13	2.04	0.78	1.30	1.56	0.45	2.86
<b>West North Central</b>	<b>2,779,112</b>	<b>6.89</b>	<b>3.10</b>	<b>1.32</b>	<b>2.47</b>	<b>2.49</b>	<b>0.84</b>	<b>4.96</b>
Delaware	165,345	7.70	3.60	1.44	2.65	2.90	0.89	5.55
District of Columbia	95,071	6.80	3.00	1.25	2.55	2.93	0.96	5.48
Florida	3,508,954	10.80	3.73	1.91	5.16	11.96	2.64	17.12
Georgia	1,665,357	10.94	4.69	2.10	4.15	3.35	1.45	7.50
Maryland	1,065,236	8.74	3.55	1.59	3.59	3.66	1.31	7.25
North Carolina	1,408,028	8.62	3.98	1.63	3.01	1.90	0.83	4.91
South Carolina	661,929	8.82	4.14	1.70	2.99	3.05	1.03	6.04
Virginia	1,413,720	6.90	2.97	1.30	2.63	2.18	0.93	4.81
West Virginia	133,727	9.33	4.69	1.82	2.82	2.13	0.79	4.95
<b>South Atlantic</b>	<b>10,117,367</b>	<b>9.52</b>	<b>3.83</b>	<b>1.76</b>	<b>3.94</b>	<b>5.96</b>	<b>1.64</b>	<b>9.90</b>
Alabama	594,335	9.74	4.55	1.82	3.37	2.04	0.82	5.41
Kentucky	429,955	8.31	4.02	1.63	2.66	3.04	0.88	5.70
Mississippi	249,382	13.04	5.92	2.43	4.70	2.69	1.01	7.39
Tennessee	858,165	9.96	4.41	1.84	3.70	2.17	0.93	5.87
<b>East South Central</b>	<b>2,131,837</b>	<b>9.93</b>	<b>4.55</b>	<b>1.86</b>	<b>3.52</b>	<b>2.37</b>	<b>0.90</b>	<b>5.89</b>
Arkansas	310,339	7.88	3.78	1.44	2.66	1.84	0.72	4.50
Louisiana	469,898	9.74	4.62	1.79	3.33	2.70	0.82	6.03
Oklahoma	423,945	7.57	3.73	1.42	2.43	2.47	0.76	4.90
Texas	3,094,268	8.79	4.26	1.68	2.84	1.84	0.77	4.68
<b>West South Central</b>	<b>4,298,450</b>	<b>8.71</b>	<b>4.22</b>	<b>1.65</b>	<b>2.84</b>	<b>1.99</b>	<b>0.77</b>	<b>4.83</b>
Arizona	1,185,401	10.17	3.40	1.87	4.90	6.17	2.51	11.07
Colorado	1,005,107	6.00	2.54	1.17	2.29	2.67	0.99	4.96
Idaho	263,998	6.91	2.99	1.36	2.56	3.20	1.32	5.76
Montana	135,312	4.62	2.23	0.89	1.50	1.57	0.63	3.07
Nevada	557,679	12.14	3.45	2.20	6.49	9.13	3.70	15.62
New Mexico	254,939	6.67	3.19	1.29	2.19	2.62	0.85	4.81
Utah	435,419	6.90	3.02	1.37	2.51	2.84	1.17	5.35
Wyoming	69,932	4.84	2.44	1.01	1.39	1.17	0.49	2.56
<b>Mountain</b>	<b>3,907,787</b>	<b>8.28</b>	<b>3.04</b>	<b>1.56</b>	<b>3.67</b>	<b>4.64</b>	<b>1.85</b>	<b>8.31</b>
Alaska	93,440	4.72	2.38	0.96	1.39	1.17	0.51	2.56
California	5,832,097	9.41	2.80	1.56	5.04	5.77	2.00	10.81
Hawaii	167,919	5.84	2.21	1.09	2.54	3.78	1.31	6.32
Oregon	633,369	5.87	2.34	1.13	2.40	2.59	0.97	4.99
Washington	1,190,840	5.82	2.41	1.16	2.25	2.47	1.09	4.72
<b>Pacific</b>	<b>7,917,665</b>	<b>8.46</b>	<b>2.69</b>	<b>1.45</b>	<b>4.32</b>	<b>4.92</b>	<b>1.75</b>	<b>9.24</b>
Puerto Rico	36,203	12.95	5.42	2.73	4.79	2.88	0.57	7.67
<b>Northeast</b>	<b>6,714,959</b>	<b>8.04</b>	<b>3.43</b>	<b>1.47</b>	<b>3.14</b>	<b>3.52</b>	<b>0.96</b>	<b>6.66</b>
<b>North Central</b>	<b>8,839,823</b>	<b>8.98</b>	<b>3.80</b>	<b>1.66</b>	<b>3.52</b>	<b>3.78</b>	<b>1.08</b>	<b>7.30</b>
<b>South</b>	<b>16,547,654</b>	<b>9.36</b>	<b>4.02</b>	<b>1.74</b>	<b>3.60</b>	<b>4.47</b>	<b>1.32</b>	<b>8.07</b>
<b>West</b>	<b>11,825,452</b>	<b>8.40</b>	<b>2.81</b>	<b>1.49</b>	<b>4.10</b>	<b>4.83</b>	<b>1.78</b>	<b>8.93</b>
<b>United States</b>	<b>44,721,256</b>	<b>8.86</b>	<b>3.57</b>	<b>1.62</b>	<b>3.67</b>	<b>4.30</b>	<b>1.36</b>	<b>7.97</b>
<b>Northeast (SA)</b>	<b>6,714,959</b>	<b>8.31</b>	<b>3.52</b>	<b>1.52</b>	<b>3.28</b>	—	<b>1.03</b>	—
<b>North Central (SA)</b>	<b>8,839,823</b>	<b>9.23</b>	<b>3.86</b>	<b>1.68</b>	<b>3.69</b>	—	<b>1.17</b>	—
<b>South (SA)</b>	<b>16,547,654</b>	<b>9.86</b>	<b>4.16</b>	<b>1.84</b>	<b>3.86</b>	—	<b>1.40</b>	—
<b>West (SA)</b>	<b>11,825,452</b>	<b>8.80</b>	<b>2.91</b>	<b>1.56</b>	<b>4.33</b>	—	<b>1.87</b>	—
<b>United States (SA)</b>	<b>44,721,256</b>	<b>9.24</b>	<b>3.68</b>	<b>1.68</b>	<b>3.88</b>	—	<b>1.47</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	429,621	4.67	2.25	0.91	1.52	1.75	0.56	3.27		55,857	25.64	9.28	5.11	11.26	15.19	4.01	26.45		
Maine	111,352	5.08	2.48	0.96	1.63	2.41	0.66	4.04		16,143	22.37	9.21	4.63	8.52	17.83	3.95	26.35		
Massachusetts	701,215	5.52	2.45	0.96	2.10	1.98	0.66	4.08		75,711	29.67	8.73	4.84	16.11	14.53	3.25	30.64		
New Hampshire	165,067	5.11	2.53	0.95	1.62	1.46	0.62	3.08		19,090	26.84	10.22	5.64	10.98	9.50	3.86	20.48		
Rhode Island	112,354	6.22	2.79	1.20	2.23	2.44	0.91	4.67		15,658	27.24	9.51	5.62	12.11	16.43	5.55	28.54		
Vermont	61,909	3.60	1.93	0.71	0.96	1.38	0.36	2.34		4,095	22.34	9.26	4.22	8.86	15.04	3.86	23.90		
<b>New England</b>	<b>1,581,518</b>	<b>5.19</b>	<b>2.41</b>	<b>0.95</b>	<b>1.83</b>	<b>1.90</b>	<b>0.64</b>	<b>3.73</b>		<b>186,554</b>	<b>27.18</b>	<b>9.16</b>	<b>5.03</b>	<b>12.98</b>	<b>14.67</b>	<b>3.80</b>	<b>27.65</b>		
New Jersey	1,032,185	5.50	2.50	1.05	1.96	3.18	0.87	5.14		119,204	23.66	7.72	4.32	11.62	21.13	4.38	32.75		
New York	1,590,153	5.32	2.36	0.91	2.05	1.88	0.59	3.93		232,067	23.80	8.03	4.06	11.71	15.62	3.40	27.33		
Pennsylvania	1,160,671	4.91	2.48	0.92	1.50	1.58	0.42	3.08		188,278	24.57	9.24	4.66	10.68	9.15	2.68	19.83		
<b>Mid Atlantic</b>	<b>3,783,009</b>	<b>5.24</b>	<b>2.44</b>	<b>0.95</b>	<b>1.85</b>	<b>2.14</b>	<b>0.61</b>	<b>3.99</b>		<b>539,549</b>	<b>24.04</b>	<b>8.38</b>	<b>4.33</b>	<b>11.33</b>	<b>14.58</b>	<b>3.36</b>	<b>25.91</b>		
Illinois	1,346,067	5.93	2.42	1.09	2.43	3.04	0.79	5.47		190,092	26.22	8.93	4.84	12.45	17.44	3.00	29.89		
Indiana	566,223	7.08	3.79	1.14	2.14	2.84	0.79	4.98		104,790	26.20	9.45	4.84	11.92	11.88	3.25	23.80		
Michigan	1,096,185	7.34	3.14	1.37	2.83	2.98	1.02	5.81		168,934	31.55	10.41	5.57	15.57	10.89	3.53	26.46		
Ohio	1,024,001	5.84	2.84	1.04	1.96	2.86	0.72	4.82		191,713	24.61	8.89	4.44	11.28	12.86	3.11	24.14		
Wisconsin	491,205	4.35	2.06	0.82	1.47	2.29	0.66	3.76		50,800	25.14	9.32	4.89	10.93	16.00	4.47	26.93		
<b>East North Central</b>	<b>4,523,681</b>	<b>6.23</b>	<b>2.82</b>	<b>1.12</b>	<b>2.28</b>	<b>2.88</b>	<b>0.82</b>	<b>5.16</b>		<b>706,329</b>	<b>26.98</b>	<b>9.38</b>	<b>4.91</b>	<b>12.69</b>	<b>13.70</b>	<b>3.30</b>	<b>26.39</b>		
Iowa	274,271	4.12	2.04	0.77	1.30	1.67	0.43	2.97		24,837	23.20	9.45	4.48	9.26	10.97	2.75	20.23		
Kansas	241,098	4.28	2.22	0.81	1.26	1.36	0.45	2.62		28,291	22.08	9.13	4.17	8.78	7.67	2.52	16.45		
Minnesota	732,517	4.50	2.00	0.84	1.67	2.34	0.75	4.01		70,143	22.22	7.81	4.37	10.04	15.41	4.45	25.45		
Missouri	645,412	5.04	2.47	0.94	1.63	1.41	0.57	3.04		87,778	27.49	10.28	5.53	11.67	6.89	3.05	18.56		
Nebraska	149,362	3.70	1.91	0.70	1.09	1.29	0.43	2.38		15,995	21.55	8.64	4.37	8.54	7.46	2.93	16.00		
North Dakota	44,475	2.56	1.47	0.43	0.66	0.67	0.19	1.33		2,364	19.46	8.59	3.72	7.15	7.87	2.33	15.02		
South Dakota	64,744	2.58	1.38	0.46	0.74	0.99	0.28	1.73		4,412	20.49	8.14	4.22	8.14	9.90	2.74	18.04		
<b>West North Central</b>	<b>2,151,879</b>	<b>4.44</b>	<b>2.13</b>	<b>0.83</b>	<b>1.48</b>	<b>1.72</b>	<b>0.57</b>	<b>3.20</b>		<b>233,820</b>	<b>24.18</b>	<b>9.14</b>	<b>4.78</b>	<b>10.25</b>	<b>10.08</b>	<b>3.35</b>	<b>20.33</b>		
Delaware	128,981	4.90	2.59	0.85	1.46	1.73	0.54	3.19		16,083	23.44	8.79	4.71	9.94	12.44	3.62	22.38		
District of Columbia	80,169	4.93	2.33	0.90	1.70	1.84	0.69	3.54		7,972	22.11	7.61	4.05	10.45	14.84	3.88	25.29		
Florida	2,656,883	8.24	2.88	1.44	3.92	8.79	2.17	12.71		536,101	22.19	6.89	3.95	11.35	31.15	5.46	42.50		
Georgia	1,173,385	6.84	3.14	1.33	2.38	2.41	1.04	4.79		173,429	26.75	9.59	5.11	12.05	10.01	3.96	22.06		
Maryland	825,278	5.76	2.47	1.05	2.24	2.41	1.01	4.65		111,811	26.61	8.81	4.89	12.92	14.51	3.92	27.43		
North Carolina	1,047,167	5.50	2.68	1.01	1.81	1.23	0.52	3.04		125,233	25.45	10.22	5.12	10.10	6.99	3.21	17.09		
South Carolina	508,718	5.91	2.93	1.13	1.85	2.21	0.75	4.06		67,641	24.86	10.19	4.92	9.75	10.19	3.15	19.94		
Virginia	1,091,242	4.60	2.02	0.85	1.72	1.55	0.68	3.27		114,410	24.17	8.83	4.72	10.62	9.92	3.87	20.54		
West Virginia	102,486	6.44	3.53	1.29	1.62	1.53	0.57	3.15		14,689	25.95	10.75	4.90	10.30	6.51	2.31	16.81		
<b>South Atlantic</b>	<b>7,614,309</b>	<b>6.59</b>	<b>2.73</b>	<b>1.20</b>	<b>2.66</b>	<b>4.31</b>	<b>1.27</b>	<b>6.97</b>		<b>1,167,369</b>	<b>24.05</b>	<b>8.29</b>	<b>4.49</b>	<b>11.27</b>	<b>19.85</b>	<b>4.48</b>	<b>31.12</b>		
Alabama	427,032	6.25	3.17	1.16	1.92	1.51	0.55	3.43		51,066	28.82	10.93	5.18	12.72	6.73	2.96	19.45		
Kentucky	298,827	4.93	2.58	0.96	1.40	1.87	0.57	3.27		44,900	23.35	9.46	4.48	9.41	10.94	2.70	20.35		
Mississippi	163,317	7.96	4.05	1.50	2.41	1.83	0.62	4.24		34,046	32.84	12.12	5.90	14.82	7.74	3.05	22.56		
Tennessee	574,898	5.59	2.76	1.02	1.81	1.46	0.58	3.27		102,275	28.74	10.36	5.28	13.10	6.63	2.95	19.73		
<b>East South Central</b>	<b>1,464,074</b>	<b>5.91</b>	<b>2.99</b>	<b>1.10</b>	<b>1.82</b>	<b>1.60</b>	<b>0.57</b>	<b>3.42</b>		<b>232,287</b>	<b>28.32</b>	<b>10.57</b>	<b>5.19</b>	<b>12.56</b>	<b>7.65</b>	<b>2.92</b>	<b>20.21</b>		
Arkansas	209,328	4.79	2.41	0.85	1.53	1.28	0.46	2.81		25,202	25.26	10.00	4.82	10.45	6.51	2.91	16.96		
Louisiana	328,011	5.85	3.02	1.05	1.78	1.70	0.50	3.48		58,387	25.56	10.43	4.68	10.45	8.63	2.46	19.08		
Oklahoma	270,428	4.42	2.36	0.81	1.25	1.61	0.46	2.86		44,358	21.00	8.92	3.97	8.12	8.34	2.54	16.46		
Texas	1,997,822	4.57	2.44	0.86	1.27	1.08	0.44	2.35		359,817	23.04	9.80	4.55	8.69	6.37	2.54	15.06		
<b>West South Central</b>	<b>2,805,589</b>	<b>4.72</b>	<b>2.50</b>	<b>0.88</b>	<b>1.35</b>	<b>1.22</b>	<b>0.45</b>	<b>2.57</b>		<b>487,764</b>	<b>23.27</b>	<b>9.80</b>	<b>4.53</b>	<b>8.94</b>	<b>6.83</b>	<b>2.55</b>	<b>15.77</b>		
Arizona	902,659	7.78	2.63	1.44	3.71	4.53	1.98	8.24		150,011	24.10	6.96	4.36	12.78	18.87	6.49	31.65		
Colorado	754,706	3.69	1.67	0.73	1.30	1.73	0.64	3.03		91,362	17.90	6.80	3.54	7.57	9.78	3.53	17.35		
Idaho	204,217	4.88	2.16	0.96	1.76	2.47	1.06	4.23		20,195	22.31	7.98	4.45	9.88	12.98	4.63	22.86		
Montana	107,475	3.09	1.55	0.60	0.95	1.20	0.51	2.15		6,317	21.80	7.87	4.13	9.80	9.47	3.37	19.27		
Nevada	415,406	10.18	2.88	1.83	5.46	6.96	3.18	12.42		81,342	23.61	6.04	4.18	13.38	24.63	7.92	38.01		
New Mexico	190,285	4.44	2.22	0.85	1.37	1.85	0.63	3.22		20,839	21.35	8.79	4.29	8.26	11.00	3.16	19.26		
Utah	315,980	4.67	2.12	0.89	1.66	2.05	0.87	3.71		38,405	21.06	7.69	4.70	8.67	12.32	4.59	20.99		
Wyoming	54,191	2.84	1.58	0.54	0.73	0.74	0.32	1.47		4,787	20.51	8.40	4.43	7.69	6.37	2.78	14.06		
<b>Mountain</b>	<b>2,944,919</b>	<b>6.06</b>	<b>2.25</b>	<b>1.13</b>	<b>2.68</b>	<b>3.38</b>	<b>1.45</b>	<b>6.06</b>		<b>413,258</b>	<b>22.05</b>	<b>6.99</b>	<b>4.17</b>	<b>10.89</b>	<b>16.41</b>	<b>5.59</b>	<b>27.30</b>		
Alaska	59,490	3.19	1.67	0.65	0.87	0.92	0.40	1.79		8,515	11.19	4.62	2.43	4.15	3.64	1.41	7.79		
California	4,936,991	7.72	2.34	1.28	4.11	4.25	1.63	8.36		631,182	23.56	6.24	3.88	13.44	19.43	5.37	32.87		
Hawaii	140,508	4.09	1.63	0.79	1.68	2.27	0.97	3.95		17,720	19.46	6.4							

# National Delinquency Survey, Second Quarter 2009

FHA loans										VA 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	41,170	13.24	6.04	2.63	4.57	2.69	0.89	7.26		3,685	8.36	4.04	1.55	2.77	2.06	0.52	4.83		
Maine	10,242	11.32	5.51	2.05	3.76	3.08	0.96	6.84		3,494	7.53	3.78	1.23	2.52	3.26	0.52	5.78		
Massachusetts	36,273	11.94	5.45	2.10	4.39	2.67	0.98	7.06		4,482	8.66	3.68	1.99	2.99	2.50	0.85	5.49		
New Hampshire	9,971	9.70	4.29	1.99	3.42	1.86	0.83	5.28		2,889	7.65	4.12	1.42	2.11	2.04	0.90	4.15		
Rhode Island	8,682	11.41	4.99	2.02	4.41	3.31	1.41	7.72		1,033	4.65	2.23	0.48	1.94	2.03	0.87	3.97		
Vermont	2,507	11.49	6.22	1.91	3.35	2.43	0.80	5.78		878	8.31	4.67	1.37	2.28	1.59	0.46	3.87		
<b>New England</b>	<b>108,845</b>	<b>12.11</b>	<b>5.55</b>	<b>2.27</b>	<b>4.29</b>	<b>2.69</b>	<b>0.96</b>	<b>6.98</b>		<b>16,461</b>	<b>7.90</b>	<b>3.82</b>	<b>1.50</b>	<b>2.58</b>	<b>2.41</b>	<b>0.69</b>	<b>4.99</b>		
New Jersey	105,663	15.66	6.82	2.81	6.04	5.02	1.72	11.06		9,758	9.97	4.85	1.68	3.44	3.88	0.89	7.32		
New York	161,582	12.97	6.07	2.40	4.50	3.14	1.04	7.64		20,085	8.41	4.35	1.46	2.60	2.45	0.48	5.05		
Pennsylvania	173,976	12.57	6.51	2.37	3.68	2.25	0.62	5.93		27,959	8.28	4.22	1.46	2.60	2.30	0.54	4.90		
<b>Mid Atlantic</b>	<b>441,221</b>	<b>13.46</b>	<b>6.42</b>	<b>2.49</b>	<b>4.55</b>	<b>3.24</b>	<b>1.04</b>	<b>7.79</b>		<b>57,802</b>	<b>8.61</b>	<b>4.37</b>	<b>1.50</b>	<b>2.74</b>	<b>2.62</b>	<b>0.58</b>	<b>5.36</b>		
Illinois	165,154	16.50	7.10	3.06	6.34	3.74	1.10	10.08		24,813	9.31	4.39	1.52	3.40	2.92	0.67	6.32		
Indiana	149,180	15.89	7.09	2.99	5.81	4.56	1.42	10.37		21,279	11.68	5.15	2.20	4.34	4.20	1.09	8.54		
Michigan	143,549	20.17	7.88	3.84	8.45	6.04	1.96	14.49		15,805	13.26	5.76	2.23	5.27	3.90	1.51	9.17		
Ohio	214,748	15.13	6.72	2.85	5.56	4.92	1.52	10.48		36,568	10.51	4.58	1.94	3.99	4.52	0.99	8.51		
Wisconsin	48,232	12.74	5.59	2.31	4.84	3.51	1.20	8.35		11,373	8.58	3.97	1.61	3.00	3.48	0.83	6.48		
<b>East North Central</b>	<b>720,863</b>	<b>16.44</b>	<b>7.04</b>	<b>3.09</b>	<b>6.32</b>	<b>4.70</b>	<b>1.47</b>	<b>11.02</b>		<b>109,838</b>	<b>10.66</b>	<b>4.75</b>	<b>1.90</b>	<b>4.00</b>	<b>3.90</b>	<b>1.00</b>	<b>7.90</b>		
Iowa	37,861	11.16	5.18	2.26	3.71	2.87	0.72	6.58		7,391	7.23	3.77	1.18	2.27	2.57	0.58	4.84		
Kansas	47,076	11.08	5.42	2.10	3.56	2.32	0.84	5.88		13,787	6.78	3.21	1.29	2.28	1.70	0.56	3.98		
Minnesota	75,447	9.14	4.07	1.77	3.30	3.04	0.98	6.34		11,676	6.83	3.14	1.16	2.54	2.47	0.84	5.01		
Missouri	111,917	12.94	6.24	2.55	4.15	1.81	0.90	5.96		22,231	7.68	3.50	1.71	2.47	1.50	0.69	3.97		
Nebraska	30,948	8.39	4.22	1.57	2.59	1.67	0.60	4.26		11,604	5.46	2.60	1.16	1.70	1.56	0.52	3.26		
North Dakota	9,109	5.29	3.29	0.86	1.14	0.85	0.30	1.99		2,713	4.53	2.43	1.07	1.03	1.07	0.29	2.10		
South Dakota	7,893	7.45	4.00	1.39	2.05	1.53	0.57	3.58		3,760	4.63	2.26	1.01	1.36	1.62	0.32	2.98		
<b>West North Central</b>	<b>320,251</b>	<b>10.77</b>	<b>5.15</b>	<b>2.09</b>	<b>3.52</b>	<b>2.26</b>	<b>0.84</b>	<b>5.78</b>		<b>73,162</b>	<b>6.70</b>	<b>3.17</b>	<b>1.34</b>	<b>2.19</b>	<b>1.80</b>	<b>0.62</b>	<b>3.99</b>		
Delaware	15,672	14.31	6.55	2.91	4.85	2.73	0.98	7.58		4,609	8.66	3.95	1.67	3.04	2.99	0.89	6.03		
District of Columbia	6,333	11.21	5.64	2.27	3.30	1.75	0.68	5.05		597	7.20	3.18	0.84	3.18	2.68	1.01	5.86		
Florida	234,108	14.82	6.20	2.78	5.84	6.73	2.02	12.57		81,862	7.96	3.46	1.37	3.13	3.99	1.05	7.12		
Georgia	250,481	19.57	8.54	3.75	7.28	3.59	1.80	10.87		68,062	9.51	4.68	1.70	3.13	1.81	0.78	4.94		
Maryland	102,389	13.73	6.57	2.52	4.64	2.34	1.04	6.98		25,758	6.83	3.35	1.16	2.32	1.68	0.46	4.00		
North Carolina	155,594	16.40	7.69	3.06	5.64	2.55	1.12	8.19		80,034	7.98	4.05	1.43	2.50	1.48	0.61	3.98		
South Carolina	60,217	15.49	7.46	2.96	5.07	2.60	1.13	7.67		25,353	8.61	4.27	1.58	2.76	1.93	0.61	4.69		
Virginia	134,425	11.44	5.65	2.19	3.60	1.27	0.73	4.87		73,643	5.97	3.05	1.02	1.91	1.10	0.42	3.01		
West Virginia	12,426	13.55	6.97	2.58	4.01	1.94	0.84	5.95		4,126	9.11	4.92	1.75	2.45	1.91	0.68	4.36		
<b>South Atlantic</b>	<b>971,645</b>	<b>15.71</b>	<b>7.09</b>	<b>2.97</b>	<b>5.64</b>	<b>3.62</b>	<b>1.44</b>	<b>9.26</b>		<b>364,044</b>	<b>7.84</b>	<b>3.81</b>	<b>1.38</b>	<b>2.65</b>	<b>2.10</b>	<b>0.70</b>	<b>4.75</b>		
Alabama	86,006	16.28	7.71	3.25	5.31	2.12	1.02	7.43		30,231	8.21	4.18	1.46	2.57	1.36	0.57	3.93		
Kentucky	67,845	13.18	6.68	2.73	3.76	3.01	1.08	6.77		18,383	8.44	4.29	1.63	2.53	2.93	0.79	5.46		
Mississippi	41,989	17.49	8.44	3.35	5.70	2.14	0.98	7.84		10,030	10.04	4.74	1.91	3.39	1.79	0.61	5.18		
Tennessee	144,115	14.36	6.82	2.75	4.79	2.03	0.97	6.82		36,877	8.72	4.22	1.59	2.90	1.55	0.62	4.45		
<b>East South Central</b>	<b>339,955</b>	<b>14.99</b>	<b>7.22</b>	<b>2.95</b>	<b>4.83</b>	<b>2.26</b>	<b>1.00</b>	<b>7.09</b>		<b>95,521</b>	<b>8.65</b>	<b>4.28</b>	<b>1.59</b>	<b>2.78</b>	<b>1.78</b>	<b>0.64</b>	<b>4.56</b>		
Arkansas	59,377	11.56	5.93	2.13	3.50	1.94	0.77	5.44		16,432	7.25	3.82	1.29	2.14	1.38	0.54	3.52		
Louisiana	67,195	15.23	7.52	2.91	4.81	2.62	0.98	7.43		16,305	8.81	4.27	1.53	3.02	1.99	0.64	5.01		
Oklahoma	83,101	10.98	5.53	2.13	3.32	2.29	0.82	5.61		26,058	6.59	3.36	1.17	2.05	2.03	0.65	4.08		
Texas	572,828	14.84	7.21	2.85	4.78	1.83	0.87	6.61		163,801	7.82	4.04	1.37	2.41	1.15	0.47	3.56		
<b>West South Central</b>	<b>782,501</b>	<b>14.22</b>	<b>6.96</b>	<b>2.72</b>	<b>4.53</b>	<b>1.96</b>	<b>0.86</b>	<b>6.49</b>		<b>222,596</b>	<b>7.71</b>	<b>3.96</b>	<b>1.35</b>	<b>2.39</b>	<b>1.33</b>	<b>0.51</b>	<b>3.72</b>		
Arizona	101,731	11.87	5.07	2.27	4.53	3.14	1.76	7.67		31,000	7.01	2.99	1.33	2.69	2.35	1.09	5.04		
Colorado	124,368	11.08	4.58	2.12	4.37	3.22	1.29	7.59		34,671	6.73	3.06	1.16	2.52	2.40	0.81	4.92		
Idaho	31,827	10.33	5.12	2.01	3.20	2.04	1.06	5.24		7,759	6.28	3.07	1.20	2.01	1.53	0.62	3.54		
Montana	16,531	7.86	4.39	1.55	1.92	1.09	0.50	3.01		4,989	4.87	2.51	0.82	1.54	1.22	0.36	2.76		
Nevada	47,653	11.24	4.20	2.27	4.77	3.38	1.86	8.15		13,278	6.44	2.84	1.08	2.52	2.60	0.98	5.12		
New Mexico	31,175	10.97	5.51	2.14	3.33	2.09	0.81	5.42		12,640	5.51	2.96	0.93	1.62	1.72	0.52	3.34		
Utah	72,333	9.31	4.51	1.75	3.05	1.41	0.77	4.46		8,701	5.61	2.57	1.02	2.01	1.26	0.59	3.27		
Wyoming	7,882	8.69	4.55	2.09	2.04	0.93	0.37	2.97		3,072	5.83	2.99	1.20	1.63	1.20	0.36	2.83		
<b>Mountain</b>	<b>433,500</b>	<b>10.76</b>	<b>4.74</b>	<b>2.08</b>	<b>3.94</b>	<b>2.63</b>	<b>1.28</b>	<b>6.57</b>		<b>116,110</b>	<b>6.42</b>	<b>2.94</b>	<b>1.15</b>	<b>2.33</b>	<b>2.11</b>	<b>0.81</b>	<b>4.44</b>		
Alaska	14,373	7.44	3.89	1.48	2.07	0.86	0.46	2.93		11,062	4.45	2.50	0.80	1.15	1.05	0.46	2.20		
California	226,022	7.43	3.47	1.39	2.56	1.57	0.78	4.13		37,902	5.36	2.57	0.88	1.90	1.50	0.66	3.40		
Hawaii	5,526	7.96	3.71	1.45	2.80	1.28	0.47	4.08		4,165	4.01	1.56	0.70	1.75	2.62	0.53	4.37		
Oregon	39,814	9.16	4.17	1.85	3.14	1.93	0.99	5.07		11,591	7.15	3.25	1.35	2.55	2.16				

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	360,500	4.07	2.04	0.79	1.24	1.22	0.44	2.46		31,977	22.89	9.38	5.00	8.51	8.80	3.16	17.31		
Maine	103,069	4.33	2.17	0.84	1.32	1.91	0.54	3.23		10,812	20.48	8.78	4.28	7.42	11.59	3.01	19.01		
Massachusetts	590,295	4.71	2.21	0.83	1.67	1.29	0.49	2.96		42,087	27.31	9.47	4.93	12.91	7.68	2.39	20.59		
New Hampshire	149,722	4.37	2.22	0.77	1.39	1.12	0.52	2.51		12,270	21.68	9.07	4.94	7.67	6.28	3.37	13.95		
Rhode Island	98,263	5.31	2.46	1.03	1.82	1.70	0.69	3.52		9,099	25.40	10.00	5.33	10.07	9.56	4.12	19.63		
Vermont	56,381	3.06	1.72	0.59	0.75	1.09	0.25	1.84		2,390	21.42	9.83	4.48	7.11	9.75	3.35	16.86		
<b>New England</b>	<b>1,358,230</b>	<b>4.45</b>	<b>2.16</b>	<b>0.82</b>	<b>1.47</b>	<b>1.32</b>	<b>0.49</b>	<b>2.79</b>		<b>108,635</b>	<b>24.40</b>	<b>9.38</b>	<b>4.91</b>	<b>10.11</b>	<b>8.44</b>	<b>2.95</b>	<b>18.55</b>		
New Jersey	879,813	4.76	2.27	0.89	1.60	2.09	0.66	3.69		67,301	21.96	8.21	4.30	9.44	11.14	3.38	20.58		
New York	1,390,459	4.71	2.22	0.82	1.67	1.33	0.44	3.00		156,371	21.86	8.41	3.96	9.49	8.02	2.45	17.51		
Pennsylvania	1,045,574	4.42	2.24	0.84	1.34	1.30	0.35	2.64		133,719	22.06	8.92	4.27	8.87	6.01	2.12	14.88		
<b>Mid Atlantic</b>	<b>3,315,846</b>	<b>4.63</b>	<b>2.24</b>	<b>0.84</b>	<b>1.55</b>	<b>1.52</b>	<b>0.47</b>	<b>3.07</b>		<b>357,391</b>	<b>21.95</b>	<b>8.57</b>	<b>4.14</b>	<b>9.25</b>	<b>7.86</b>	<b>2.50</b>	<b>17.11</b>		
Illinois	1,133,648	5.09	2.21	0.92	1.96	2.02	0.60	3.98		95,591	24.61	9.54	4.84	10.23	9.42	2.38	19.65		
Indiana	514,587	6.59	3.69	1.02	1.88	2.33	0.71	4.21		68,578	24.05	9.31	4.60	10.13	8.13	2.61	18.26		
Michigan	898,011	6.12	2.74	1.18	2.20	2.28	0.90	4.48		93,459	28.31	10.67	5.14	12.50	6.86	2.94	19.36		
Ohio	915,346	5.38	2.70	0.95	1.73	2.39	0.63	4.12		129,710	23.15	8.93	4.28	9.94	8.88	2.63	18.82		
Wisconsin	430,030	3.76	1.79	0.70	1.27	1.67	0.55	2.94		28,864	23.04	9.15	4.59	9.31	10.08	3.82	19.39		
<b>East North Central</b>	<b>3,891,622</b>	<b>5.45</b>	<b>2.60</b>	<b>0.98</b>	<b>1.87</b>	<b>2.17</b>	<b>0.68</b>	<b>4.04</b>		<b>416,202</b>	<b>24.79</b>	<b>9.54</b>	<b>4.68</b>	<b>10.57</b>	<b>8.51</b>	<b>2.72</b>	<b>19.08</b>		
Iowa	254,681	3.64	1.85	0.64	1.14	1.29	0.37	2.43		16,932	19.84	8.39	3.80	7.65	8.36	2.24	16.01		
Kansas	220,163	3.77	1.96	0.69	1.12	1.13	0.40	2.25		18,850	18.85	8.57	3.08	7.20	4.47	1.71	11.67		
Minnesota	643,726	3.87	1.83	0.71	1.33	1.56	0.56	2.89		32,310	22.05	8.77	4.52	8.76	8.69	3.68	17.45		
Missouri	578,300	4.50	2.29	0.82	1.39	1.12	0.49	2.51		55,980	23.85	9.66	5.02	9.18	4.50	2.19	13.68		
Nebraska	138,420	2.92	1.65	0.49	0.79	0.93	0.34	1.72		10,970	18.27	7.88	3.49	6.90	5.14	2.11	12.04		
North Dakota	39,605	1.60	0.87	0.22	0.51	0.39	0.09	0.90		1,451	16.13	7.44	2.96	5.72	5.03	1.79	10.75		
South Dakota	61,101	1.91	1.06	0.32	0.53	0.67	0.20	1.20		3,045	16.58	6.50	3.81	6.27	5.25	1.71	11.52		
<b>West North Central</b>	<b>1,935,996</b>	<b>3.84</b>	<b>1.93</b>	<b>0.69</b>	<b>1.22</b>	<b>1.25</b>	<b>0.46</b>	<b>2.47</b>		<b>139,538</b>	<b>21.59</b>	<b>8.92</b>	<b>4.32</b>	<b>8.35</b>	<b>6.01</b>	<b>2.45</b>	<b>14.36</b>		
Delaware	111,312	4.15	2.22	0.71	1.21	1.26	0.45	2.47		10,412	20.21	7.71	4.48	8.02	7.19	2.78	15.21		
District of Columbia	59,255	4.07	2.07	0.70	1.30	1.07	0.43	2.37		3,748	21.00	8.48	4.00	8.51	8.14	2.80	16.65		
Florida	2,010,523	7.02	2.68	1.26	3.07	5.40	1.54	8.47		246,889	23.99	8.79	4.56	10.64	16.29	4.26	26.93		
Georgia	1,001,230	6.27	2.96	1.22	2.10	1.91	0.87	4.01		94,104	25.94	10.35	5.29	10.31	6.40	3.03	16.71		
Maryland	681,642	4.65	2.20	0.84	1.62	1.39	0.61	3.01		58,506	24.55	9.42	4.86	10.26	6.94	2.61	17.20		
North Carolina	927,721	5.06	2.57	0.92	1.57	0.98	0.44	2.55		82,503	23.45	10.02	4.79	8.63	4.80	2.55	13.43		
South Carolina	433,958	5.39	2.76	1.02	1.61	1.66	0.59	3.27		47,173	23.84	10.43	4.48	8.93	7.07	2.36	16.00		
Virginia	895,856	3.54	1.75	0.67	1.12	0.84	0.41	1.96		64,726	22.68	9.34	4.65	8.69	4.81	2.49	13.50		
West Virginia	92,710	5.39	3.05	1.05	1.29	1.05	0.44	2.34		11,605	22.21	10.40	4.41	7.40	4.36	1.49	11.76		
<b>South Atlantic</b>	<b>6,214,207</b>	<b>5.63</b>	<b>2.52</b>	<b>1.04</b>	<b>2.07</b>	<b>2.64</b>	<b>0.89</b>	<b>4.71</b>		<b>619,666</b>	<b>24.00</b>	<b>9.44</b>	<b>4.73</b>	<b>9.84</b>	<b>10.05</b>	<b>3.27</b>	<b>19.89</b>		
Alabama	386,436	5.63	2.94	1.03	1.66	1.28	0.49	2.94		35,312	24.24	9.68	4.91	9.65	4.36	2.33	14.01		
Kentucky	269,986	4.41	2.39	0.82	1.19	1.47	0.48	2.66		30,915	21.46	9.28	4.10	8.07	7.21	2.25	15.28		
Mississippi	136,129	7.05	3.84	1.21	2.00	1.63	0.56	3.63		22,929	30.65	12.38	5.67	12.60	5.33	2.56	17.93		
Tennessee	522,638	5.00	2.57	0.90	1.52	1.21	0.52	2.73		69,800	25.25	10.33	4.58	10.34	4.25	2.23	14.59		
<b>East South Central</b>	<b>1,315,189</b>	<b>5.28</b>	<b>2.78</b>	<b>0.95</b>	<b>1.54</b>	<b>1.33</b>	<b>0.51</b>	<b>2.87</b>		<b>158,956</b>	<b>25.06</b>	<b>10.28</b>	<b>4.72</b>	<b>10.07</b>	<b>5.00</b>	<b>2.30</b>	<b>15.07</b>		
Arkansas	190,461	4.24	2.21	0.71	1.32	1.02	0.41	2.34		17,433	22.68	9.77	4.23	8.68	4.35	2.24	13.03		
Louisiana	287,931	5.26	2.81	0.92	1.52	1.37	0.43	2.89		41,815	22.52	9.60	4.01	8.91	5.52	1.87	14.43		
Oklahoma	227,466	4.04	2.18	0.74	1.12	1.33	0.42	2.45		32,775	17.08	7.59	3.27	6.22	5.33	1.88	11.55		
Texas	1,797,124	4.24	2.34	0.78	1.12	0.87	0.39	1.99		245,452	20.50	9.36	4.16	6.98	4.40	1.99	11.38		
<b>West South Central</b>	<b>2,502,982</b>	<b>4.34</b>	<b>2.37</b>	<b>0.79</b>	<b>1.18</b>	<b>0.98</b>	<b>0.40</b>	<b>2.16</b>		<b>337,475</b>	<b>20.53</b>	<b>9.24</b>	<b>4.06</b>	<b>7.24</b>	<b>4.62</b>	<b>1.98</b>	<b>11.86</b>		
Arizona	695,766	6.20	2.28	1.15	2.77	2.77	1.35	5.54		60,201	23.18	8.17	4.61	10.41	9.68	4.64	20.09		
Colorado	607,947	2.89	1.39	0.56	0.94	1.09	0.47	2.03		41,826	16.71	6.78	3.44	6.49	5.80	2.47	12.29		
Idaho	167,158	3.96	1.91	0.77	1.28	1.66	0.77	2.94		10,908	17.56	6.86	3.61	7.09	6.44	2.91	13.53		
Montana	97,481	2.53	1.37	0.45	0.70	0.88	0.37	1.58		4,124	16.00	5.94	2.98	7.08	5.80	2.04	12.88		
Nevada	285,926	7.03	2.33	1.35	3.35	3.74	1.96	7.09		28,463	22.80	7.02	4.22	11.57	11.42	5.27	22.99		
New Mexico	169,996	3.88	2.01	0.70	1.17	1.40	0.50	2.57		13,440	17.45	7.53	3.82	6.10	6.74	2.22	12.84		
Utah	273,411	3.75	1.78	0.74	1.23	1.34	0.65	2.57		17,244	18.04	6.83	4.40	6.81	7.12	3.10	13.93		
Wyoming	49,142	2.19	1.33	0.33	0.52	0.44	0.21	0.96		2,556	17.37	7.63	3.40	6.34	3.72	2.50	10.06		
<b>Mountain</b>	<b>2,346,827</b>	<b>4.60</b>	<b>1.90</b>	<b>0.87</b>	<b>1.83</b>	<b>1.98</b>	<b>0.94</b>	<b>3.81</b>		<b>178,762</b>	<b>20.09</b>	<b>7.34</b>	<b>4.08</b>	<b>8.67</b>	<b>8.21</b>	<b>3.71</b>	<b>16.88</b>		
Alaska	52,841	2.49	1.41	0.47	0.61	0.60	0.30	1.21		6,946	6.85	3.17	1.48	2.20	1.70	0.66	3.90		
California	3,342,284	4.64	1.72	0.83	2.10	1.66	0.76	3.76		269,830	20.89	7.09	3.93	9.87	8.01	3.42	17.88		
Hawaii	118,537	2.74	1.19	0.54	1.01	1.21	0.60	2.22		10,411	17.16	6.34	3.13	7.69	8.00	2.83	15.69		
Oregon	450,875																		

# National Delinquency Survey, Second Quarter 2009

FHA FRMs										FHA ARMs									
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	38,425	10.64	5.35	1.67	3.62	1.99	0.53	5.61		1,043	15.63	7.38	2.40	5.85	4.12	1.15	9.97		
Maine	9,171	7.72	4.46	1.08	2.18	1.55	0.14	3.73		251	15.14	6.77	3.19	5.18	4.78	1.59	9.96		
Massachusetts	34,218	10.83	4.93	1.90	3.99	2.19	0.49	6.18		1,563	17.27	7.17	2.69	7.42	8.00	2.05	15.42		
New Hampshire	8,380	6.23	3.20	0.78	2.26	0.74	0.29	3.00		268	16.79	7.09	2.61	7.09	3.73	1.12	10.82		
Rhode Island	7,775	8.78	3.86	1.43	3.50	2.46	0.94	5.96		396	19.19	7.32	3.79	8.08	7.83	2.53	15.91		
Vermont	2,050	5.66	2.15	0.88	2.63	0.93	0.00	3.56		95	16.84	6.32	4.21	6.32	9.47	0.00	15.79		
<b>New England</b>	<b>100,019</b>	<b>9.82</b>	<b>4.76</b>	<b>1.59</b>	<b>3.47</b>	<b>1.93</b>	<b>0.48</b>	<b>5.40</b>		<b>3,616</b>	<b>16.81</b>	<b>7.19</b>	<b>2.79</b>	<b>6.83</b>	<b>6.36</b>	<b>1.69</b>	<b>13.19</b>		
New Jersey	101,441	15.23	6.76	2.63	5.83	4.72	1.58	10.55		2,906	18.72	8.05	3.10	7.57	8.40	2.06	15.97		
New York	156,637	12.53	5.84	2.34	4.34	3.03	0.91	7.37		3,921	14.77	6.76	2.58	5.43	5.00	1.15	10.43		
Pennsylvania	146,927	12.16	6.13	2.28	3.75	2.27	0.62	6.02		3,610	16.37	9.09	2.77	4.52	4.63	1.11	9.15		
<b>Mid Atlantic</b>	<b>405,005</b>	<b>13.07</b>	<b>6.18</b>	<b>2.39</b>	<b>4.50</b>	<b>3.18</b>	<b>0.97</b>	<b>7.68</b>		<b>10,437</b>	<b>16.42</b>	<b>7.92</b>	<b>2.79</b>	<b>5.71</b>	<b>5.82</b>	<b>1.39</b>	<b>11.53</b>		
Illinois	155,642	16.13	6.92	2.99	6.22	3.53	0.97	9.75		8,666	20.07	8.50	3.65	7.92	6.53	1.62	14.45		
Indiana	142,089	15.41	7.02	2.85	5.55	4.45	1.28	10.00		5,583	19.04	8.04	3.49	7.50	6.73	1.72	14.23		
Michigan	135,912	19.16	7.73	3.19	8.23	5.77	1.79	14.00		5,807	26.67	10.02	4.53	12.12	9.13	2.86	21.25		
Ohio	204,570	14.93	6.63	2.81	5.49	4.84	1.48	10.33		7,315	20.10	8.49	3.17	8.43	7.86	1.80	16.29		
Wisconsin	46,688	11.26	4.78	1.77	4.71	3.17	0.94	7.88		901	16.54	6.55	3.33	6.66	6.55	2.00	13.21		
<b>East North Central</b>	<b>684,901</b>	<b>15.89</b>	<b>6.87</b>	<b>2.86</b>	<b>6.16</b>	<b>4.53</b>	<b>1.35</b>	<b>10.69</b>		<b>28,272</b>	<b>21.12</b>	<b>8.66</b>	<b>3.66</b>	<b>8.79</b>	<b>7.45</b>	<b>1.95</b>	<b>16.24</b>		
Iowa	36,530	7.57	4.24	0.90	2.44	2.07	0.42	4.51		852	9.27	5.16	1.64	2.46	5.28	0.59	7.74		
Kansas	44,923	9.83	4.95	1.69	3.19	1.41	0.35	4.60		929	12.27	5.27	3.23	3.77	2.58	0.86	6.35		
Minnesota	68,660	8.85	3.97	1.73	3.16	2.83	0.81	5.99		5,783	9.13	3.77	1.64	3.72	5.07	1.19	8.79		
Missouri	105,945	12.45	6.17	2.38	3.90	1.63	0.69	5.53		2,843	16.60	8.02	3.48	5.10	3.41	1.23	8.51		
Nebraska	29,874	5.82	3.41	1.25	1.17	1.22	0.38	2.39		453	9.27	4.86	2.43	1.99	2.87	1.10	4.86		
North Dakota	4,007	0.35	0.20	0.00	0.15	0.00	0.00	0.15		140	2.86	1.43	0.00	1.43	0.00	0.00	1.43		
South Dakota	7,323	3.22	2.09	0.61	0.52	0.86	0.29	1.38		86	18.60	11.63	2.33	4.65	4.65	1.16	9.30		
<b>West North Central</b>	<b>297,262</b>	<b>9.57</b>	<b>4.78</b>	<b>1.75</b>	<b>3.03</b>	<b>1.85</b>	<b>0.58</b>	<b>4.88</b>		<b>11,086</b>	<b>11.32</b>	<b>5.17</b>	<b>2.26</b>	<b>3.89</b>	<b>4.29</b>	<b>1.11</b>	<b>8.18</b>		
Delaware	14,171	12.46	5.77	2.36	4.33	2.19	0.36	6.52		424	14.15	5.90	3.07	5.19	3.30	0.71	8.49		
District of Columbia	5,691	8.98	5.11	1.41	2.46	0.93	0.23	3.39		347	18.16	9.22	3.75	5.19	1.44	0.86	6.63		
Florida	225,330	14.68	6.13	2.73	5.82	6.65	1.98	12.47		6,603	14.02	6.69	2.59	4.74	7.48	1.97	12.22		
Georgia	231,592	19.15	8.42	3.66	7.08	3.53	1.76	10.61		11,073	25.02	10.29	4.84	9.90	5.84	2.69	15.74		
Maryland	95,637	13.32	6.36	2.43	4.53	2.10	0.88	6.63		5,986	16.61	8.27	3.16	5.18	2.67	0.92	7.85		
North Carolina	146,119	15.65	7.35	2.87	5.42	2.37	1.03	7.79		7,997	21.70	9.55	3.94	8.20	4.68	1.95	12.88		
South Carolina	53,572	14.25	6.82	2.73	4.71	2.26	0.91	6.97		1,872	20.89	9.13	3.85	7.91	4.97	1.12	12.88		
Virginia	127,483	11.08	5.51	2.04	3.53	1.12	0.62	4.65		6,439	13.65	6.82	2.59	4.24	1.88	1.16	6.12		
West Virginia	10,820	9.72	4.95	1.99	2.78	1.26	0.49	4.04		315	26.03	11.75	4.76	9.52	6.03	1.27	15.55		
<b>South Atlantic</b>	<b>910,415</b>	<b>15.17</b>	<b>6.86</b>	<b>2.84</b>	<b>5.47</b>	<b>3.49</b>	<b>1.35</b>	<b>8.96</b>		<b>41,056</b>	<b>19.24</b>	<b>8.63</b>	<b>3.63</b>	<b>6.98</b>	<b>4.69</b>	<b>1.81</b>	<b>11.67</b>		
Alabama	83,417	15.46	7.55	2.75	5.16	1.86	0.82	7.02		1,874	23.16	10.57	4.70	7.90	3.47	1.07	11.37		
Kentucky	55,387	11.11	5.27	1.95	3.89	2.79	0.76	6.68		1,481	14.45	6.89	2.57	5.00	5.13	1.55	10.13		
Mississippi	37,555	14.67	7.76	2.63	4.27	1.79	0.67	6.06		561	25.31	11.76	5.35	8.20	3.39	1.25	11.59		
Tennessee	139,355	13.85	6.71	2.47	4.66	1.91	0.92	6.57		4,010	19.55	8.60	3.87	7.08	3.52	1.50	10.60		
<b>East South Central</b>	<b>315,714</b>	<b>13.89</b>	<b>6.81</b>	<b>2.47</b>	<b>4.61</b>	<b>2.03</b>	<b>0.83</b>	<b>6.64</b>		<b>7,926</b>	<b>19.86</b>	<b>8.97</b>	<b>3.92</b>	<b>6.96</b>	<b>3.80</b>	<b>1.39</b>	<b>10.76</b>		
Arkansas	54,823	9.16	5.20	1.25	2.71	1.02	0.33	3.73		624	12.50	6.73	1.76	4.01	2.88	0.96	6.89		
Louisiana	59,324	11.84	5.68	1.97	4.19	2.25	0.80	6.44		697	23.96	10.76	4.59	8.61	5.02	2.15	13.63		
Oklahoma	74,394	8.39	4.06	2.03	2.31	1.65	0.45	3.96		866	12.01	6.47	2.66	2.89	2.54	0.69	5.43		
Texas	560,453	14.61	7.10	2.79	4.72	1.74	0.78	6.46		8,784	16.33	8.08	3.13	5.11	2.35	0.84	7.46		
<b>West South Central</b>	<b>748,994</b>	<b>13.38</b>	<b>6.54</b>	<b>2.54</b>	<b>4.29</b>	<b>1.72</b>	<b>0.72</b>	<b>6.01</b>		<b>10,971</b>	<b>16.25</b>	<b>8.05</b>	<b>3.11</b>	<b>5.10</b>	<b>2.56</b>	<b>0.92</b>	<b>7.66</b>		
Arizona	97,216	11.54	4.88	2.19	4.46	3.04	1.70	7.50		3,359	15.09	6.94	3.04	5.12	4.05	2.02	9.17		
Colorado	102,187	10.51	4.37	1.98	4.16	2.98	1.23	7.14		8,580	14.73	5.63	2.81	6.29	6.35	1.85	12.64		
Idaho	23,356	9.26	4.46	1.59	3.21	1.54	0.72	4.75		653	14.70	6.28	3.68	4.75	3.52	2.14	8.27		
Montana	11,815	3.73	2.30	0.52	0.91	0.41	0.00	1.32		273	7.33	3.30	1.10	2.93	1.47	0.00	4.40		
Nevada	45,322	10.25	3.93	2.00	4.33	2.97	1.54	7.30		1,383	14.53	5.93	3.18	5.42	5.42	2.82	10.84		
New Mexico	28,609	9.20	4.40	1.75	3.05	1.74	0.56	4.79		725	11.59	5.79	2.07	3.72	4.14	0.97	7.86		
Utah	60,686	9.12	4.45	1.53	3.14	1.34	0.79	4.48		1,807	16.66	6.47	4.48	5.70	2.82	1.49	8.52		
Wyoming	6,060	3.71	2.85	0.86	0.00	0.00	0.00	0.00		69	8.70	7.25	1.45	0.00	0.00	0.00	0.00		
<b>Mountain</b>	<b>375,251</b>	<b>10.02</b>	<b>4.38</b>	<b>1.86</b>	<b>3.78</b>	<b>2.42</b>	<b>1.18</b>	<b>6.20</b>		<b>16,849</b>	<b>14.71</b>	<b>6.01</b>	<b>3.03</b>	<b>5.67</b>	<b>5.13</b>	<b>1.86</b>	<b>10.80</b>		
Alaska	10,220	6.30	3.33	1.10	1.88	0.56	0.29	2.44		332	10.84	5.42	2.41	3.01	0.30	0.30	3.31		
California	210,938	6.85	3.23	1.25	2.37	1.34	0.63	3.71		7,731	11.20	5.90	1.88	3.43	2.29	0.92	5.72		
Hawaii	4,949	4.55	2.02	0.65	1.88	0.69	0.00	2.57		262	6.49	1.53	1.53	3.44	2.67	0.00	6.11		
Oregon	38,052	8.29	3.90	1.52	2.86	1.54	0.76	4.40		1,416	12.08	5.37	2.54	4.17	3.39	1.69	7		

Prime ARMs											Subprime ARMs										
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	64,362	7.57	3.26	1.46	2.85	4.65	1.18	7.50	23,880	29.33	9.13	5.25	14.95	23.74	5.15	38.69					
Maine	7,569	8.27	3.77	1.64	2.87	8.35	1.51	11.22	5,331	25.81	9.96	5.18	10.67	30.48	5.18	41.15					
Massachusetts	95,481	9.73	3.56	1.69	4.49	6.29	1.60	10.78	33,624	32.63	7.80	4.71	20.11	23.09	4.32	43.20					
New Hampshire	14,007	9.85	4.15	2.05	3.65	4.46	1.43	8.11	6,820	31.91	9.87	6.89	15.15	15.28	4.75	30.43					
Rhode Island	11,443	11.67	4.41	2.17	5.09	7.87	2.39	12.96	6,559	29.43	8.83	5.66	14.94	25.95	7.53	40.89					
Vermont	4,248	6.40	3.25	1.13	2.02	4.31	0.87	6.33	1,705	23.46	8.45	3.87	11.14	22.40	4.22	33.54					
<b>New England</b>	<b>197,110</b>	<b>9.02</b>	<b>3.55</b>	<b>1.65</b>	<b>3.81</b>	<b>5.75</b>	<b>1.48</b>	<b>9.56</b>	<b>77,919</b>	<b>30.62</b>	<b>8.64</b>	<b>5.16</b>	<b>16.82</b>	<b>23.34</b>	<b>4.94</b>	<b>40.16</b>					
New Jersey	145,294	9.64	3.73	1.91	4.00	9.70	2.07	13.70	51,903	25.83	7.05	4.34	14.44	34.08	5.68	48.52					
New York	191,515	9.42	3.27	1.51	4.64	5.76	1.60	10.40	75,696	27.81	7.24	4.27	16.30	31.32	5.37	47.62					
Pennsylvania	81,705	9.52	4.11	1.85	3.56	5.38	1.11	8.94	54,559	30.73	10.01	5.62	15.11	16.83	4.04	31.94					
<b>Mid Atlantic</b>	<b>418,514</b>	<b>9.52</b>	<b>3.59</b>	<b>1.72</b>	<b>4.20</b>	<b>7.05</b>	<b>1.67</b>	<b>11.25</b>	<b>182,158</b>	<b>28.12</b>	<b>8.02</b>	<b>4.69</b>	<b>15.41</b>	<b>27.77</b>	<b>5.06</b>	<b>43.18</b>					
Illinois	202,742	10.21	3.48	1.84	4.89	8.71	1.86	13.60	94,501	27.85	8.30	4.85	14.70	25.55	3.62	40.25					
Indiana	43,500	11.05	4.69	1.97	4.39	8.06	1.47	12.45	36,212	30.28	9.71	5.27	15.29	18.98	4.47	34.27					
Michigan	141,065	11.87	4.34	2.25	5.28	7.42	2.03	12.70	75,475	35.13	10.09	5.66	19.39	15.88	4.25	35.27					
Ohio	96,544	8.97	3.89	1.60	3.48	7.17	1.42	10.65	62,003	27.64	8.80	4.77	14.08	21.18	4.10	35.26					
Wisconsin	42,641	9.16	3.74	1.80	3.62	8.60	1.60	12.22	21,936	27.89	9.54	5.29	13.06	23.78	5.31	36.84					
<b>East North Central</b>	<b>526,492</b>	<b>10.41</b>	<b>3.91</b>	<b>1.91</b>	<b>4.59</b>	<b>8.02</b>	<b>1.77</b>	<b>12.61</b>	<b>290,127</b>	<b>30.01</b>	<b>9.14</b>	<b>5.13</b>	<b>15.74</b>	<b>21.15</b>	<b>4.12</b>	<b>36.89</b>					
Iowa	16,655	7.60	3.52	1.42	2.66	6.37	1.02	9.03	7,905	27.91	10.61	5.60	11.69	16.55	3.36	28.24					
Kansas	17,919	7.62	3.55	1.60	2.47	3.73	0.92	6.20	9,441	27.45	10.25	5.26	11.94	12.69	3.54	24.63					
Minnesota	86,139	8.71	3.10	1.63	3.98	8.02	2.04	12.00	34,542	22.76	6.96	4.33	11.47	22.52	5.35	33.99					
Missouri	56,840	9.15	3.90	1.79	3.47	3.79	1.19	7.26	31,798	33.87	11.38	6.43	16.06	11.09	4.20	27.15					
Nebraska	8,489	8.85	3.79	1.84	3.22	5.54	1.15	8.76	5,025	27.58	10.31	5.15	12.12	12.52	4.32	24.64					
North Dakota	2,029	6.80	3.50	1.53	1.77	2.86	0.69	4.63	895	22.23	9.50	3.91	8.83	12.40	2.91	21.23					
South Dakota	2,947	7.19	3.56	1.22	2.41	5.73	1.36	8.14	1,367	23.41	9.88	4.68	8.85	16.17	3.44	25.02					
<b>West North Central</b>	<b>191,018</b>	<b>8.60</b>	<b>3.46</b>	<b>1.66</b>	<b>3.49</b>	<b>6.02</b>	<b>1.53</b>	<b>9.51</b>	<b>90,973</b>	<b>27.85</b>	<b>9.42</b>	<b>5.32</b>	<b>13.11</b>	<b>16.24</b>	<b>4.48</b>	<b>29.35</b>					
Delaware	15,763	8.04	4.12	1.26	2.66	4.55	0.89	7.21	5,671	27.24	8.76	5.08	13.40	20.44	4.64	33.84					
District of Columbia	20,374	6.68	2.86	1.26	2.55	3.95	1.34	6.50	4,224	22.77	6.84	3.79	12.14	20.79	4.66	32.93					
Florida	611,829	11.98	3.43	1.99	6.56	19.97	4.37	26.53	289,212	20.65	5.27	3.43	11.95	43.84	6.49	55.79					
Georgia	158,720	10.00	4.09	1.93	3.99	5.56	2.15	9.55	79,325	27.70	8.68	4.91	14.11	14.30	4.92	28.41					
Maryland	134,524	11.08	3.72	2.04	5.32	7.59	3.09	12.91	53,305	28.88	8.13	4.91	15.84	22.83	5.37	38.67					
North Carolina	111,449	8.46	3.29	1.51	3.67	3.11	1.15	6.78	42,730	29.31	10.61	5.76	12.94	11.23	4.48	24.17					
South Carolina	62,456	7.94	3.23	1.54	3.17	5.78	1.92	8.95	20,468	26.43	9.64	5.15	11.63	17.39	4.57	29.02					
Virginia	188,756	9.21	3.11	1.66	4.44	4.92	1.96	9.36	49,684	26.12	8.18	4.80	13.14	16.59	5.66	29.73					
West Virginia	8,236	12.02	5.38	2.95	3.69	5.73	1.89	9.42	3,084	35.67	12.06	6.74	16.86	14.59	3.89	31.45					
<b>South Atlantic</b>	<b>1,312,107</b>	<b>10.63</b>	<b>3.48</b>	<b>1.86</b>	<b>5.28</b>	<b>12.16</b>	<b>3.13</b>	<b>17.44</b>	<b>547,703</b>	<b>24.03</b>	<b>6.97</b>	<b>4.19</b>	<b>12.86</b>	<b>30.93</b>	<b>5.80</b>	<b>43.79</b>					
Alabama	34,159	11.21	4.72	2.15	4.34	3.87	1.05	8.21	15,754	35.18	11.64	5.78	17.77	11.44	4.11	29.21					
Kentucky	20,898	9.16	4.11	1.99	3.07	6.03	1.22	9.10	13,985	27.52	9.85	5.29	12.38	19.19	3.68	31.57					
Mississippi	9,808	19.14	7.87	3.54	7.73	6.27	1.42	14.00	10,198	39.06	11.84	6.57	20.65	13.49	4.18	34.14					
Tennessee	43,397	10.88	4.16	2.10	4.61	4.14	1.29	8.75	32,475	35.53	10.41	6.07	19.05	11.01	4.17	30.06					
<b>East South Central</b>	<b>108,262</b>	<b>11.40</b>	<b>4.66</b>	<b>2.23</b>	<b>4.51</b>	<b>4.61</b>	<b>1.21</b>	<b>9.12</b>	<b>72,412</b>	<b>34.40</b>	<b>10.77</b>	<b>5.92</b>	<b>17.71</b>	<b>13.03</b>	<b>4.06</b>	<b>30.74</b>					
Arkansas	10,807	10.64	4.26	2.07	4.31	4.28	0.98	8.59	7,769	31.02	10.48	6.13	14.42	11.35	4.41	25.77					
Louisiana	15,726	13.27	5.69	2.40	5.18	7.97	1.21	13.15	16,572	30.93	10.99	5.62	14.33	15.75	3.64	30.08					
Oklahoma	11,862	9.66	4.66	1.75	3.25	7.58	1.26	10.83	11,583	26.59	10.29	4.89	11.41	15.19	3.71	26.60					
Texas	148,576	8.18	3.68	1.66	2.84	3.65	1.14	6.49	114,365	28.49	10.75	5.38	12.36	10.60	3.70	22.96					
<b>West South Central</b>	<b>186,971</b>	<b>8.85</b>	<b>3.94</b>	<b>1.75</b>	<b>3.15</b>	<b>4.30</b>	<b>1.14</b>	<b>7.45</b>	<b>150,289</b>	<b>28.75</b>	<b>10.73</b>	<b>5.41</b>	<b>12.61</b>	<b>11.56</b>	<b>3.73</b>	<b>24.17</b>					
Arizona	188,200	13.06	3.73	2.43	6.90	11.14	4.37	18.04	89,810	24.71	6.15	4.19	14.37	25.02	7.73	39.39					
Colorado	129,976	6.91	2.77	1.40	2.73	4.74	1.47	7.47	49,536	18.59	6.49	3.62	8.48	12.91	4.30	21.39					
Idaho	25,113	9.84	3.11	1.88	4.85	8.19	3.19	13.04	9,287	25.12	8.01	4.82	12.29	19.70	6.22	31.99					
Montana	7,272	7.51	3.07	1.53	2.92	4.68	1.76	7.60	2,193	29.05	8.76	5.43	14.87	14.91	4.88	29.78					
Nevada	124,166	17.20	4.07	2.92	10.21	14.43	6.06	24.64	52,879	23.71	5.34	4.02	14.36	31.75	9.34	46.11					
New Mexico	15,546	7.94	3.23	1.64	3.07	6.66	1.96	9.73	7,399	25.08	9.31	5.16	10.61	17.89	4.41	28.50					
Utah	37,772	9.66	3.64	1.81	4.21	6.82	2.34	11.03	21,161	22.54	7.86	4.94	9.74	16.55	5.80	26.29					
Wyoming	3,457	6.65	3.33	1.21	2.11	3.18	1.07	5.29	1,692	27.19	10.52	5.32	11.35	10.64	3.61	21.99					
<b>Mountain</b>	<b>531,502</b>	<b>11.86</b>	<b>3.52</b>	<b>2.18</b>	<b>6.17</b>	<b>9.62</b>	<b>3.73</b>	<b>15.79</b>	<b>233,957</b>	<b>23.08</b>	<b>6.43</b>	<b>4.17</b>	<b>12.48</b>	<b>22.58</b>	<b>6.97</b>	<b>35.06</b>					

# Historical National Delinquency Survey Data

All loans <sup>a,c</sup> Percent										Prime loans <sup>a</sup> Percent										Subprime loans <sup>a,c</sup> Percent									
End of quarter	Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures										
	Past Due	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>2005</b>																													
1st	4.31	2.70	0.74	0.87	1.08	0.42	1.89	2.17	1.55	0.34	0.28	0.46	0.19	0.73	10.62	6.07	1.95	2.61	3.49	1.39	5.96								
2nd	4.34	2.74	0.76	0.85	1.00	0.38	1.83	2.20	1.57	0.35	0.28	0.42	0.17	0.69	10.33	5.95	1.86	2.52	3.29	1.30	5.81								
3rd	4.44	2.85	0.76	0.83	0.97	0.41	1.82	2.34	1.69	0.35	0.30	0.41	0.18	0.71	10.76	6.46	2.02	2.28	3.31	1.45	5.68								
4th	4.70	2.85	0.83	1.02	0.99	0.42	2.08	2.47	1.66	0.40	0.41	0.42	0.18	0.86	11.63	6.53	2.16	2.94	3.33	1.49	6.32								
<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								

Prime FRM loans <sup>a,b</sup> Percent										Prime ARM loans <sup>a,b</sup> Percent										Subprime FRM loans <sup>a,b,c</sup> Percent									
End of quarter	Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures										
	Past Due	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>2005</b>																													
1st	2.02	1.46	0.31	0.25	0.42	0.16	0.66	2.06	1.53	0.33	0.21	0.50	0.18	0.70	9.10	4.67	1.55	2.87	3.47	1.12	6.24								
2nd	2.02	1.45	0.32	0.25	0.38	0.15	0.62	2.19	1.62	0.35	0.22	0.43	0.17	0.63	9.06	4.70	1.37	2.99	3.24	1.03	6.21								
3rd	2.11	1.56	0.30	0.26	0.37	0.15	0.63	2.30	1.68	0.37	0.25	0.43	0.18	0.67	8.79	4.92	1.47	2.40	3.22	1.12	5.72								
4th	2.21	1.49	0.35	0.37	0.38	0.16	0.78	2.54	1.76	0.44	0.34	0.47	0.21	0.84	9.70	5.06	1.60	3.04	3.14	1.04	6.25								
<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	3.25	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								

- 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 June 1 installment has not been paid as of June 30. A loan is 60 days delinquent if the May 1 installment is unpaid as of June 30, and so forth.  
Foreclosures started during quarter includes loans placed in the process of foreclosure

Subprime ARM loans <sup>a,b,c</sup> Percent									FHA loans <sup>a,c</sup> Percent									VA loans <sup>a,c</sup> Percent									
End of quarter	Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures								
	Past Due	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>2005</b>																											
1st	10.25	6.07	2.01	2.17	3.28	1.44	5.23	11.73	6.76	2.13	2.83	2.56	0.88	5.15	7.16	4.23	1.26	1.66	1.38	0.42	2.87						
2nd	10.04	6.03	2.00	2.01	3.16	1.45	5.13	12.37	7.09	2.39	2.89	2.29	0.75	5.07	6.91	4.15	1.24	1.52	1.25	0.37	2.75						
3rd	10.55	6.59	2.13	1.82	3.23	1.57	5.15	12.75	7.34	2.37	3.04	2.25	0.88	5.40	7.12	4.34	1.22	1.56	1.19	0.38	2.82						
4th	11.61	6.74	2.35	2.53	3.36	1.61	6.07	13.18	7.17	2.47	3.55	2.34	0.90	6.13	6.81	3.94	1.21	1.67	1.13	0.36	2.93						
<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						

FHA FRM loans <sup>a,b,c</sup> Percent									FHA ARM loans <sup>a,b,c</sup> Percent																		
End of quarter	Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures			Total	Installments past due			Foreclosures								
	Past Due	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>2005</b>																											
1st	11.49	6.58	2.07	2.84	2.34	0.78	4.80	11.57	6.85	2.12	2.60	2.06	0.81	4.37	11.64	6.92	2.21	2.52	1.96	0.68	4.44						
2nd	11.56	6.74	2.17	2.66	2.15	0.67	4.75	12.10	7.05	2.27	2.78	1.99	0.84	4.87	12.78	7.21	2.37	3.20	2.20	0.94	5.61						
<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	12.44	6.82	2.39	3.22	2.24	0.72	5.41						
2nd	11.60	6.45	2.05	3.10	1.98	0.52	5.01	13.58	7.61	2.51	3.45	2.50	0.81	6.08	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	14.70	7.82	2.84	4.04	3.02	1.12	6.95						
2nd	11.73	6.63	2.14	2.97	1.91	0.66	4.76	15.32	8.27	2.99	4.06	3.30	1.49	7.43	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	15.62	7.95	2.99	4.68	4.07	1.63	8.56						
2nd	11.73	6.42	2.18	3.13	2.03	0.81	4.95	15.56	7.53	3.02	5.01	4.01	1.57	9.01	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	18.04	7.91	3.31	6.82	4.98	1.62	11.41						
2nd	13.62	6.16	2.50	4.96	2.78	1.01	7.38																				

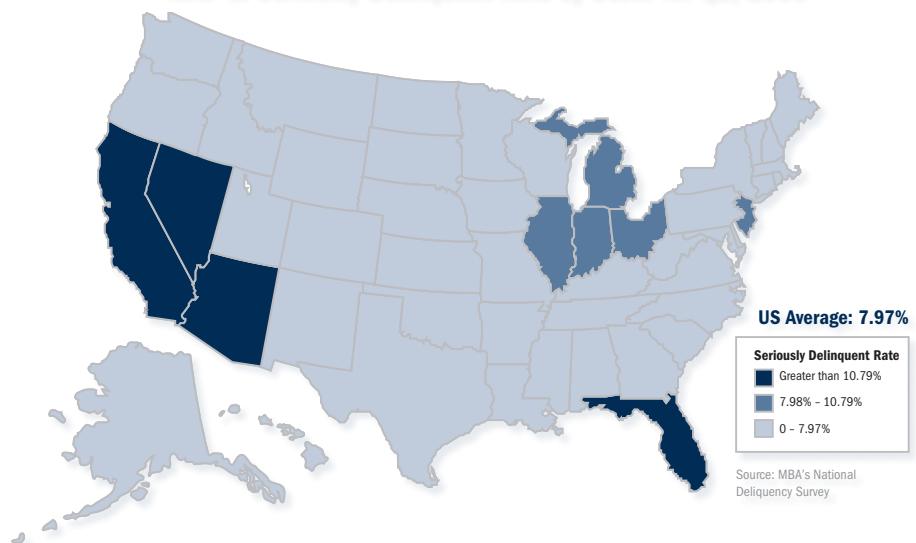
**Cautionary Note on Seasonally Adjusted Data**  
Seasonally adjusted results should be viewed with a degree of caution because the statistical models behind the adjustments were estimated based on a much more benign environment. Since the current levels of delinquencies and foreclosures are far outside 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.

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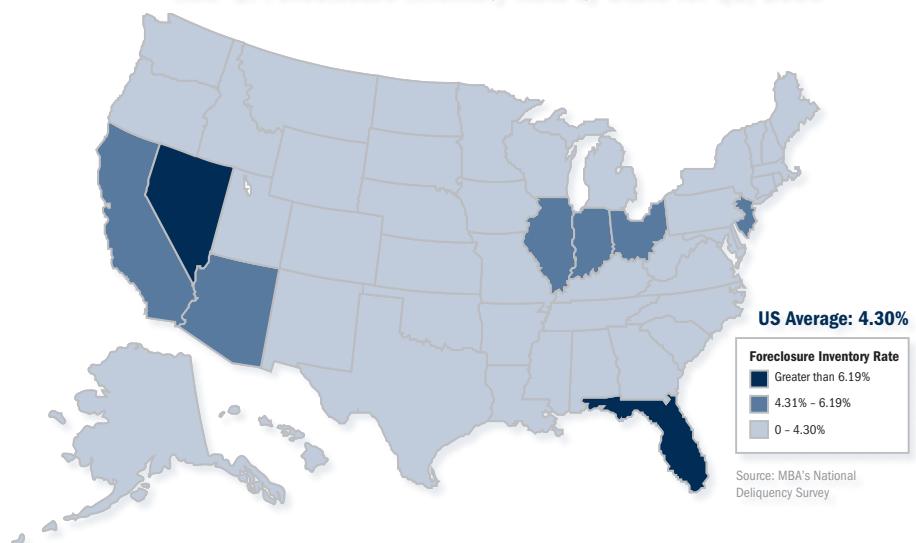
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**MAP 1: Seriously Delinquent Rate by State for Q2, 2009**



**MAP 2: Foreclosure Inventory Rate by State for Q2, 2009**



**MAP 3: Foreclosure Starts Rate by State for Q2, 2009**

