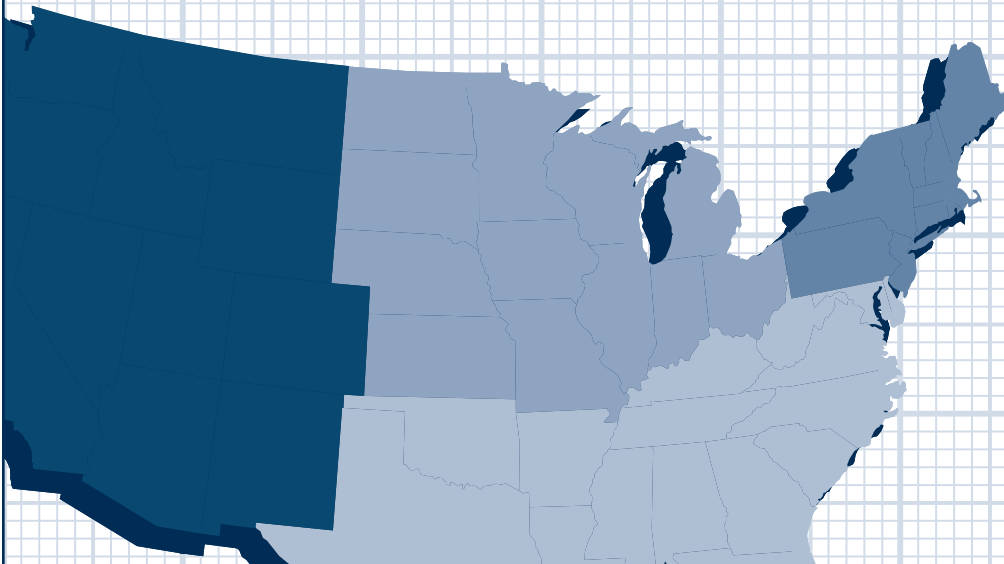


# NATIONAL DELINQUENCY SURVEY

FROM THE MORTGAGE BANKERS ASSOCIATION

## Q309

Data as of September 30, 2009



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# National Delinquency Survey Results

## Third Quarter 2009

**D**elinquency and foreclosure rates increased in the third quarter of 2009. The seasonally adjusted total delinquency rate for mortgage loans on one- to four-unit residential properties was 9.64 percent in the third quarter, an increase of 40 basis points from 9.24 percent in the second 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 265 basis points from 6.99 percent at the end of the third quarter of 2008.

The non-seasonally adjusted foreclosure starts rate, the percentage of loans that entered the foreclosure process during the quarter, was 1.42 percent in the third quarter, an increase of six basis points from the second quarter of 2009 rate of 1.36 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 17 basis points to 4.47 percent from 4.30 percent. Compared with the third quarter of 2008, the foreclosure start rate was up 35 basis points from 1.07 percent, while the percent of loans in foreclosure was up 150 basis points from 2.97 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 third quarter, this measure increased 88 basis points to 8.85 percent from 7.97 percent. On a year-over-year basis, the

seriously delinquent rate increased 368 basis points from 5.17 percent.

### Delinquency Rates

The third quarter increase in overall seasonally adjusted delinquencies (from 9.24 percent to 9.64 percent) was comprised of increases in delinquencies for all loan types except FHA loans.

The delinquency rate increased 43 basis points for prime loans (from 6.41 percent to 6.84 percent), 107 basis points for subprime loans (from 25.35 percent to 26.42 percent) and two basis points for VA loans (from 8.06 percent to 8.08 percent). The delinquency rate for FHA loans decreased six basis points (from 14.42 percent to 14.36 percent).

On a year-over-year basis, the seasonally adjusted delinquency rate increased 250 basis points for prime loans, 639 basis points for subprime loans, 144 basis points for FHA loans and 80 basis points for VA loans.

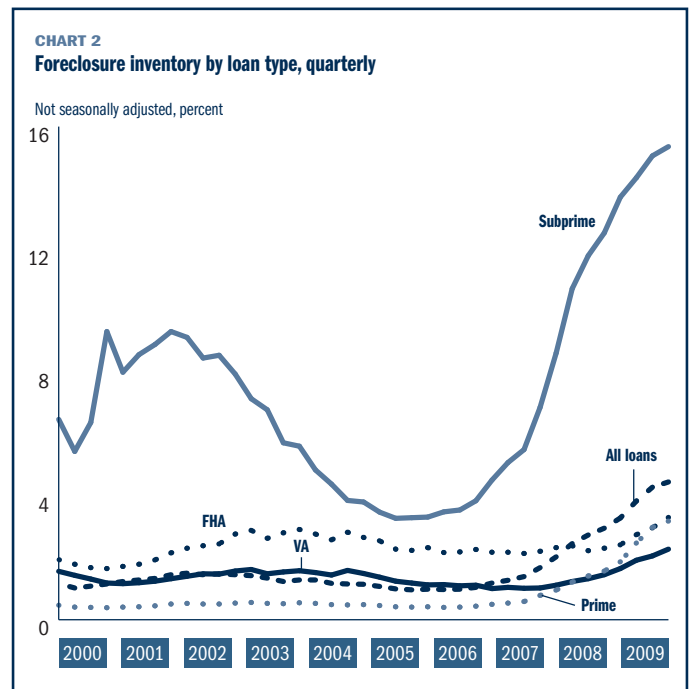
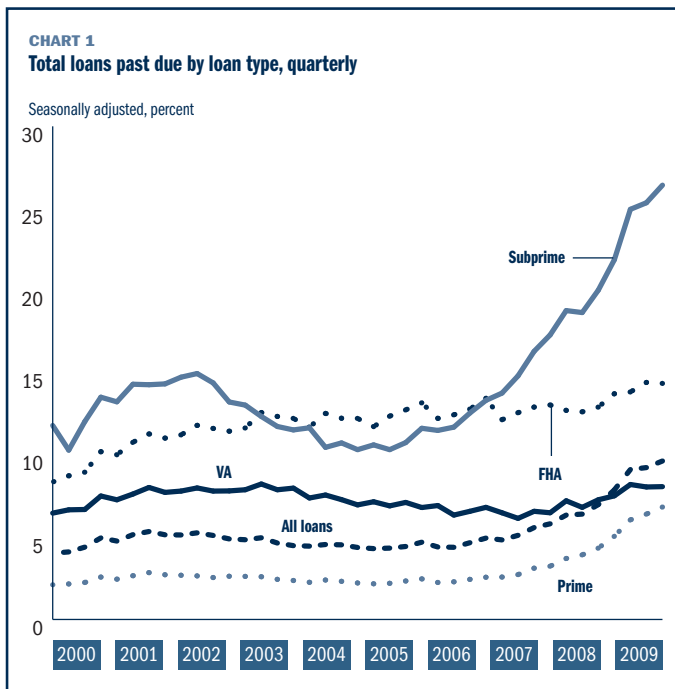
### Seriously Delinquent Rates

In the third quarter of 2009, the percentage of loans that were seriously delinquent was 8.85 percent, 88 basis points higher than the second quarter of 2009 and 368 basis points higher than a year ago.

Compared with last quarter, the non-seasonally adjusted seriously delinquent rate increased for all loan types. The rate increased 82 basis points for prime loans (from 5.44 percent to 6.26 percent), 216 basis points for subprime loans (from 26.52 percent to 28.68 percent), 89 basis points for FHA loans (from 7.78 percent to 8.67 percent) and 37 basis points for VA loans (from 4.69 percent to 5.06 percent).

On a year-over-year basis, the seriously delinquent rate increased 339 basis points for prime loans, 912 basis points for subprime loans, 262 basis points for FHA loans and 161 basis points for VA loans.

For adjustable rate mortgage (ARM) loans, seriously delinquent rates in the third quarter increased 164 basis points for prime ARM loans (from 15.08 percent to 16.72 percent) and increased



215 basis points for subprime ARMs (from 38.65 percent to 40.80 percent). Since the third quarter of 2008, the seriously delinquent rate increased 863 basis points for prime ARM loans and 1,196 basis points for subprime ARM loans.

For fixed rate mortgage loans, the seriously delinquent rate for prime fixed loans increased 77 basis points (from 3.52 percent to 4.29 percent) and 258 basis points for subprime fixed loans (from 17.13 percent to 19.71 percent) compared with the second quarter of 2009. Since the third quarter of 2008, the seriously delinquent rate increased 264 basis points for prime fixed loans and 843 basis points for subprime fixed loans.

### Foreclosure Rates

The non-seasonally adjusted foreclosure inventory rate for all loans at the end of the third quarter of 2009 was 4.47 percent, 17 basis points higher than the second quarter of 2009 rate of 4.30 percent and 150 basis points higher than the third quarter of 2008 rate of 2.97 percent (See Chart 2).

During the third quarter of 2009, the foreclosure inventory rate increased 20 basis points for prime loans (from 3.00 percent to 3.20 percent) and increased 30 basis points for subprime loans (from 15.05 percent to 15.35). FHA loans saw a 34 basis point increase in the foreclosure inventory rate (from 2.98 percent to 3.32 percent), while the foreclosure inventory rate for VA loans increased 22 basis points (from 2.07 percent to 2.29 percent). Compared with the third quarter of 2008, the foreclosure inventory rate increased 162 basis points for prime loans, 280 basis points for subprime loans, 100 basis points for FHA loans and 83 basis points for VA loans.

As shown in Chart 3, the non-seasonally adjusted foreclosure starts rate in the third quarter was 1.42 percent, an increase of six basis points from the second quarter of 2009 rate of 1.36 percent. By loan type, the foreclosure starts rate increased 13 basis points for prime loans (from 1.01 percent to 1.14 percent), increased 16 basis points for FHA loans (from 1.15 percent to 1.31 percent) and increased 19 basis points for VA loans (from

0.68 percent to 0.87 percent). This rate decreased 37 basis points for subprime loans (from 4.13 percent to 3.76 percent).

Over the past year, the non-seasonally adjusted foreclosure starts rate increased 35 basis points overall, 53 basis points for prime loans, 36 basis points for FHA loans and 28 basis points for VA loans. The starts rate decreased 47 basis points for subprime loans.

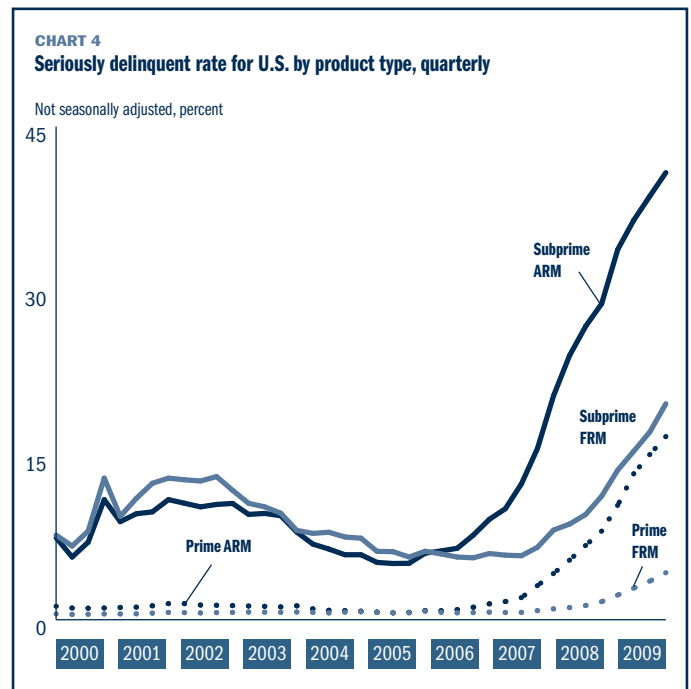
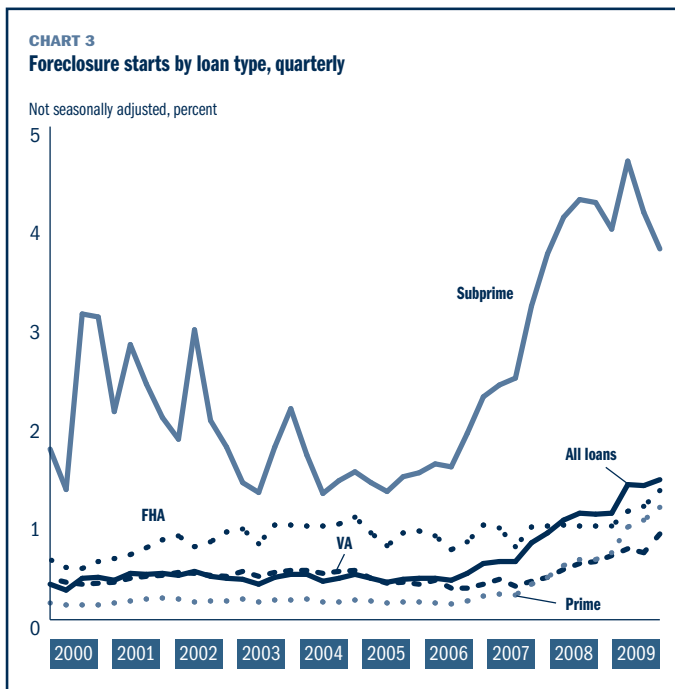
### State Results

Across all loan types, the states with the highest overall delinquency rates were Mississippi (14.40 percent), Nevada (14.00 percent), and Georgia (12.93 percent). Based on foreclosure inventory, the states with the highest rates were Florida (12.74 percent), Nevada (9.44 percent) and Arizona (6.17 percent). Based on foreclosure starts, the three states with the highest rates were Nevada (3.76 percent), Florida (2.79 percent) and Arizona (2.60 percent).

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

### Survey Composition

MBA's National Delinquency Survey covers about 44.5 million first-lien mortgages on 1–4 unit residential properties, a decrease of about 75,000 loans from the second quarter of 2009 and a decrease of 800,000 loans from one year ago. The prime sample of the survey contains about 33.9 million loans, a decrease of 200,000 loans from last quarter and a decrease of 1.2 million loans from last year. The subprime sample of the survey contains about 4.7 million loans, a decrease of 200,000 loans from last quarter and a decrease of about 800,000 loans from last year. The FHA portion of the survey consists of 4.8 million loans; this is 200,000 loans more than last quarter and 1.1 million loans higher than a year ago. The NDS is estimated to cover approximately 85 percent of the outstanding first-lien mortgages in the market.



# National Delinquency Survey, Third Quarter 2009

State, area and census region	Number of loans serviced	All loans						
		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	528,894	8.65	3.51	1.62	3.52	3.48	1.05	7.00
Maine	140,802	8.77	3.79	1.64	3.35	4.20	0.88	7.55
Massachusetts	819,151	9.32	3.60	1.54	4.18	3.37	1.03	7.55
New Hampshire	197,133	8.54	3.65	1.60	3.29	2.40	1.03	5.69
Rhode Island	137,631	10.25	3.93	1.87	4.45	4.05	1.34	8.50
Vermont	69,564	5.53	2.63	0.99	1.91	2.30	0.63	4.21
<b>New England</b>	<b>1,893,175</b>	<b>8.94</b>	<b>3.58</b>	<b>1.58</b>	<b>3.78</b>	<b>3.38</b>	<b>1.03</b>	<b>7.16</b>
New Jersey	1,267,882	9.03	3.50	1.62	3.90	5.45	1.39	9.35
New York	2,028,083	8.84	3.49	1.54	3.82	3.96	1.06	7.78
Pennsylvania	1,552,873	9.16	4.02	1.71	3.43	2.69	0.79	6.12
<b>Mid Atlantic</b>	<b>4,848,838</b>	<b>8.99</b>	<b>3.66</b>	<b>1.62</b>	<b>3.71</b>	<b>3.94</b>	<b>1.06</b>	<b>7.65</b>
Illinois	1,727,046	10.48	3.86	1.86	4.76	5.25	1.66	10.01
Indiana	833,116	11.76	4.73	1.97	5.06	4.00	0.83	9.06
Michigan	1,401,540	12.64	4.51	2.21	5.93	4.49	1.70	10.42
Ohio	1,478,041	10.71	4.36	1.90	4.44	4.59	1.29	9.03
Wisconsin	600,820	7.66	3.05	1.40	3.22	3.65	1.06	6.87
<b>East North Central</b>	<b>6,040,563</b>	<b>10.93</b>	<b>4.17</b>	<b>1.92</b>	<b>4.84</b>	<b>4.58</b>	<b>1.40</b>	<b>9.42</b>
Iowa	344,787	6.92	3.07	1.27	2.57	2.65	0.80	5.22
Kansas	331,009	7.53	3.43	1.40	2.71	2.21	0.84	4.92
Minnesota	888,978	6.98	2.67	1.27	3.04	3.43	1.12	6.47
Missouri	864,285	9.41	4.05	1.78	3.59	2.05	0.91	5.64
Nebraska	208,754	6.41	2.98	1.19	2.25	1.88	0.73	4.13
North Dakota	58,905	4.02	2.07	0.72	1.23	1.13	0.40	2.36
South Dakota	80,828	4.45	2.09	0.80	1.56	1.67	0.55	3.23
<b>West North Central</b>	<b>2,777,546</b>	<b>7.62</b>	<b>3.23</b>	<b>1.41</b>	<b>2.97</b>	<b>2.54</b>	<b>0.92</b>	<b>5.51</b>
Delaware	163,464	8.58	3.80	1.50	3.27	3.15	0.95	6.42
District of Columbia	94,824	7.42	3.04	1.36	3.03	2.89	1.02	5.92
Florida	3,464,998	12.18	4.00	2.11	6.07	12.74	2.79	18.81
Georgia	1,659,230	12.93	5.38	2.43	5.12	3.48	1.46	8.60
Maryland	1,065,518	10.04	3.82	1.79	4.43	3.81	1.10	8.24
North Carolina	1,408,104	9.69	4.29	1.80	3.60	2.07	0.82	5.67
South Carolina	661,102	9.91	4.40	1.81	3.70	3.27	0.98	6.97
Virginia	1,414,941	7.70	3.18	1.41	3.11	2.18	0.91	5.29
West Virginia	133,651	10.31	4.96	1.96	3.38	2.18	0.87	5.56
<b>South Atlantic</b>	<b>10,065,832</b>	<b>10.82</b>	<b>4.16</b>	<b>1.95</b>	<b>4.71</b>	<b>6.28</b>	<b>1.66</b>	<b>10.99</b>
Alabama	595,491	11.06	5.00	1.99	4.07	2.07	0.83	6.14
Kentucky	432,433	9.61	4.36	1.82	3.44	3.07	0.99	6.51
Mississippi	248,739	14.40	6.27	2.65	5.48	2.82	1.12	8.30
Tennessee	857,148	11.09	4.81	2.01	4.27	2.26	1.00	6.53
<b>East South Central</b>	<b>2,133,811</b>	<b>11.17</b>	<b>4.94</b>	<b>2.04</b>	<b>4.19</b>	<b>2.44</b>	<b>0.96</b>	<b>6.63</b>
Arkansas	309,285	8.97	4.30	1.57	3.09	1.90	0.81	4.99
Louisiana	469,786	10.93	4.98	1.97	3.98	2.90	0.89	6.88
Oklahoma	424,156	8.35	3.99	1.54	2.82	2.64	0.88	5.46
Texas	3,094,778	9.84	4.54	1.91	3.39	1.95	0.87	5.34
<b>West South Central</b>	<b>4,298,005</b>	<b>9.75</b>	<b>4.52</b>	<b>1.85</b>	<b>3.37</b>	<b>2.12</b>	<b>0.86</b>	<b>5.49</b>
Arizona	1,173,166	11.93	3.78	2.11	6.04	6.17	2.60	12.21
Colorado	1,002,991	6.70	2.78	1.23	2.68	2.78	1.05	5.46
Idaho	264,556	7.84	3.17	1.46	3.22	3.47	1.38	6.69
Montana	135,955	5.30	2.43	0.99	1.88	1.62	0.62	3.50
Nevada	549,901	14.00	3.83	2.37	7.80	9.44	3.76	17.24
New Mexico	254,086	7.84	3.67	1.46	2.71	2.82	0.89	5.53
Utah	434,983	8.36	3.51	1.61	3.24	3.04	1.22	6.28
Wyoming	70,344	5.45	2.61	1.02	1.82	1.43	0.63	3.25
<b>Mountain</b>	<b>3,885,982</b>	<b>9.58</b>	<b>3.38</b>	<b>1.72</b>	<b>4.48</b>	<b>4.76</b>	<b>1.91</b>	<b>9.24</b>
Alaska	93,782	5.07	2.44	1.02	1.61	1.40	0.57	3.01
California	5,818,542	10.51	2.93	1.70	5.87	5.83	2.06	11.70
Hawaii	167,363	6.65	2.35	1.19	3.11	4.18	1.27	7.29
Oregon	631,694	6.57	2.47	1.17	2.93	2.78	1.04	5.71
Washington	1,190,469	6.93	2.48	1.20	3.24	2.23	0.57	5.47
<b>Pacific</b>	<b>7,901,850</b>	<b>9.51</b>	<b>2.81</b>	<b>1.57</b>	<b>5.13</b>	<b>4.96</b>	<b>1.72</b>	<b>10.09</b>
Puerto Rico	35,942	13.45	5.52	2.57	5.36	3.19	0.91	8.55
<b>Northeast</b>	<b>6,742,013</b>	<b>8.98</b>	<b>3.64</b>	<b>1.61</b>	<b>3.73</b>	<b>3.78</b>	<b>1.05</b>	<b>7.51</b>
<b>North Central</b>	<b>8,818,109</b>	<b>9.89</b>	<b>3.88</b>	<b>1.76</b>	<b>4.25</b>	<b>3.94</b>	<b>1.25</b>	<b>8.19</b>
<b>South</b>	<b>16,497,648</b>	<b>10.59</b>	<b>4.35</b>	<b>1.94</b>	<b>4.29</b>	<b>4.70</b>	<b>1.36</b>	<b>8.99</b>
<b>West</b>	<b>11,787,832</b>	<b>9.53</b>	<b>3.00</b>	<b>1.62</b>	<b>4.92</b>	<b>4.89</b>	<b>1.78</b>	<b>9.81</b>
<b>United States</b>	<b>44,645,717</b>	<b>9.94</b>	<b>3.79</b>	<b>1.77</b>	<b>4.38</b>	<b>4.47</b>	<b>1.42</b>	<b>8.85</b>
<b>Northeast (SA)</b>	<b>6,742,013</b>	<b>8.76</b>	<b>3.51</b>	<b>1.52</b>	<b>3.73</b>	-	<b>1.07</b>	-
<b>North Central (SA)</b>	<b>8,818,109</b>	<b>9.55</b>	<b>3.68</b>	<b>1.65</b>	<b>4.21</b>	-	<b>1.26</b>	-
<b>South (SA)</b>	<b>16,497,648</b>	<b>10.19</b>	<b>4.05</b>	<b>1.81</b>	<b>4.33</b>	-	<b>1.36</b>	-
<b>West (SA)</b>	<b>11,787,832</b>	<b>9.49</b>	<b>2.90</b>	<b>1.57</b>	<b>5.02</b>	-	<b>1.86</b>	-
<b>United States (SA)</b>	<b>44,645,717</b>	<b>9.64</b>	<b>3.57</b>	<b>1.67</b>	<b>4.41</b>	-	<b>1.42</b>	-

State, area and census region	Prime loans								Subprime 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	425,915	5.60	2.48	1.02	2.10	1.94	0.69	4.04	53,938	28.23	9.30	5.32	13.61	15.92	3.62	29.53
Maine	110,619	6.12	2.79	1.05	2.28	2.47	0.62	4.75	15,543	25.11	9.16	5.24	10.71	17.20	2.64	27.91
Massachusetts	698,721	6.72	2.91	1.12	2.69	2.14	0.73	4.83	73,375	32.19	8.76	5.13	18.30	15.48	3.81	33.78
New Hampshire	164,025	6.12	2.82	1.14	2.16	1.60	0.75	3.76	18,433	28.98	10.13	5.41	13.43	9.72	3.54	23.15
Rhode Island	111,772	7.45	3.05	1.35	3.05	2.56	0.93	5.61	14,883	30.17	9.56	5.65	14.96	15.84	4.41	30.80
Vermont	61,934	4.06	2.02	0.70	1.34	1.50	0.44	2.84	3,761	24.25	9.84	3.99	10.42	15.39	3.32	25.81
<b>New England</b>	<b>1,572,986</b>	<b>6.26</b>	<b>2.75</b>	<b>1.09</b>	<b>2.42</b>	<b>2.06</b>	<b>0.72</b>	<b>4.48</b>	<b>179,933</b>	<b>29.73</b>	<b>9.19</b>	<b>5.24</b>	<b>15.30</b>	<b>15.20</b>	<b>3.67</b>	<b>30.50</b>
New Jersey	1,026,749	6.40	2.62	1.14	2.63	3.46	0.97	6.09	115,070	25.31	7.65	4.47	13.19	22.59	4.22	35.78
New York	1,607,073	5.90	2.51	1.02	2.37	2.26	0.80	4.63	226,085	25.60	8.03	4.34	13.22	16.54	2.90	29.76
Pennsylvania	1,152,570	5.70	2.69	1.04	1.98	1.65	0.52	3.63	182,838	26.48	9.33	5.01	12.13	9.55	2.39	21.68
<b>Mid Atlantic</b>	<b>3,786,392</b>	<b>5.98</b>	<b>2.60</b>	<b>1.06</b>	<b>2.32</b>	<b>2.40</b>	<b>0.76</b>	<b>4.72</b>	<b>523,993</b>	<b>25.84</b>	<b>8.40</b>	<b>4.60</b>	<b>12.83</b>	<b>15.43</b>	<b>3.01</b>	<b>28.26</b>
Illinois	1,340,527	7.03	2.71	1.21	3.11	3.59	1.34	6.70	183,678	28.91	8.74	5.15	15.02	17.96	3.73	32.98
Indiana	553,837	7.15	3.06	1.15	2.95	2.66	0.60	5.61	101,055	28.71	9.67	4.85	14.19	10.96	1.89	25.15
Michigan	1,075,102	8.32	3.18	1.45	3.70	3.18	1.27	6.88	161,137	33.54	10.01	5.64	17.89	11.05	3.59	28.94
Ohio	1,029,119	6.58	2.90	1.14	2.54	2.93	0.88	5.47	185,070	26.57	8.93	4.69	12.94	12.88	3.05	25.82
Wisconsin	486,290	5.07	2.15	0.90	2.02	2.36	0.70	4.38	48,631	27.42	9.09	5.11	13.22	16.19	4.03	29.41
<b>East North Central</b>	<b>4,484,875</b>	<b>7.04</b>	<b>2.85</b>	<b>1.21</b>	<b>2.98</b>	<b>3.09</b>	<b>1.06</b>	<b>6.07</b>	<b>679,571</b>	<b>29.23</b>	<b>9.26</b>	<b>5.09</b>	<b>14.88</b>	<b>13.77</b>	<b>3.26</b>	<b>28.65</b>
Iowa	271,418	4.59	2.14	0.78	1.67	1.78	0.56	3.45	23,905	25.14	9.31	4.92	10.91	11.17	2.79	22.08
Kansas	238,965	4.87	2.33	0.86	1.68	1.46	0.56	3.14	27,279	23.47	8.90	4.62	9.95	8.12	2.78	18.07
Minnesota	726,487	5.17	2.04	0.91	2.21	2.41	0.87	4.62	66,394	23.82	7.68	4.53	11.60	15.13	4.05	26.73
Missouri	637,529	5.88	2.73	1.06	2.10	1.41	0.62	3.51	84,368	29.56	10.19	5.84	13.53	7.19	2.98	20.72
Nebraska	148,044	4.18	2.03	0.76	1.40	1.33	0.48	2.73	15,429	22.64	8.96	4.19	9.49	7.73	2.94	17.22
North Dakota	44,131	2.81	1.54	0.44	0.83	0.77	0.27	1.60	2,247	20.61	8.19	3.43	8.99	9.12	2.80	18.11
South Dakota	64,191	2.88	1.44	0.50	0.93	1.08	0.40	2.01	4,255	20.99	7.83	4.07	9.10	10.48	2.82	19.58
<b>West North Central</b>	<b>2,130,765</b>	<b>5.09</b>	<b>2.26</b>	<b>0.90</b>	<b>1.93</b>	<b>1.77</b>	<b>0.67</b>	<b>3.70</b>	<b>223,877</b>	<b>25.91</b>	<b>9.05</b>	<b>5.03</b>	<b>11.83</b>	<b>10.20</b>	<b>3.25</b>	<b>22.03</b>
Delaware	126,152	5.53	2.66	0.90	1.97	1.88	0.61	3.85	15,622	25.32	9.07	4.43	11.82	13.44	3.27	25.26
District of Columbia	79,904	5.63	2.39	1.05	2.19	1.86	0.79	4.05	7,152	22.92	7.28	4.14	11.49	15.42	3.80	26.91
Florida	2,616,372	9.47	3.14	1.62	4.72	9.63	2.50	14.35	515,335	24.17	6.85	4.16	13.16	32.21	4.77	45.37
Georgia	1,161,473	8.49	3.79	1.56	3.15	2.49	1.08	5.64	167,946	29.33	9.54	5.53	14.26	10.43	3.88	24.69
Maryland	819,624	6.88	2.69	1.21	2.98	2.51	0.78	5.49	107,948	29.26	8.87	5.15	15.23	15.25	3.53	30.48
North Carolina	1,041,689	6.27	2.90	1.11	2.25	1.39	0.59	3.64	121,479	27.66	10.55	5.34	11.77	7.40	2.59	19.17
South Carolina	504,571	6.78	3.13	1.22	2.43	2.39	0.74	4.82	65,610	26.88	10.34	5.08	11.46	10.97	2.88	22.43
Virginia	1,083,154	5.22	2.17	0.93	2.12	1.59	0.71	3.71	109,192	26.54	9.07	4.97	12.51	9.67	3.28	22.18
West Virginia	101,925	7.27	3.75	1.34	2.19	1.54	0.61	3.73	14,310	27.01	10.37	5.35	11.29	6.95	2.64	18.24
<b>South Atlantic</b>	<b>7,534,864</b>	<b>7.67</b>	<b>3.01</b>	<b>1.35</b>	<b>3.32</b>	<b>4.65</b>	<b>1.38</b>	<b>7.97</b>	<b>1,124,594</b>	<b>26.24</b>	<b>8.34</b>	<b>4.74</b>	<b>13.16</b>	<b>20.53</b>	<b>3.97</b>	<b>33.69</b>
Alabama	424,289	7.38	3.57	1.29	2.52	1.50	0.57	4.02	49,376	30.67	10.86	5.44	14.37	7.03	2.77	21.40
Kentucky	295,926	5.80	2.83	1.06	1.91	1.88	0.65	3.79	43,256	25.15	9.49	4.80	10.87	11.18	3.07	22.05
Mississippi	162,324	9.25	4.45	1.68	3.11	1.84	0.64	4.95	32,902	34.85	12.15	6.20	16.50	8.37	3.19	24.87
Tennessee	569,489	6.57	3.11	1.14	2.32	1.47	0.62	3.79	98,339	30.36	10.49	5.56	14.30	7.19	3.14	21.49
<b>East South Central</b>	<b>1,452,028</b>	<b>6.95</b>	<b>3.34</b>	<b>1.23</b>	<b>2.38</b>	<b>1.61</b>	<b>0.62</b>	<b>3.99</b>	<b>223,873</b>	<b>30.08</b>	<b>10.62</b>	<b>5.48</b>	<b>13.98</b>	<b>8.10</b>	<b>3.05</b>	<b>22.08</b>
Arkansas	207,214	5.78	2.89	0.96	1.93	1.32	0.54	3.25	23,972	27.24	10.40	4.98	11.86	6.67	2.72	18.53
Louisiana	325,650	6.77	3.31	1.16	2.30	1.80	0.53	4.10	56,569	27.59	10.68	4.99	11.93	9.35	2.61	21.28
Oklahoma	267,227	5.07	2.57	0.88	1.62	1.66	0.55	3.28	42,727	22.29	9.03	4.25	9.01	9.11	2.66	18.12
Texas	1,985,805	5.31	2.67	0.99	1.66	1.13	0.51	2.79	347,891	25.16	10.11	5.06	10.00	6.86	2.71	16.86
<b>West South Central</b>	<b>2,785,896</b>	<b>5.50</b>	<b>2.75</b>	<b>0.99</b>	<b>1.75</b>	<b>1.27</b>	<b>0.52</b>	<b>3.02</b>	<b>471,159</b>	<b>25.30</b>	<b>10.09</b>	<b>4.97</b>	<b>10.23</b>	<b>7.35</b>	<b>2.69</b>	<b>17.58</b>
Arizona	890,914	9.41	2.92	1.64	4.85	4.70	2.20	9.55	139,602	27.07	7.43	4.70	14.94	18.26	5.97	33.20
Colorado	746,236	4.29	1.86	0.76	1.66	1.80	0.71	3.46	87,420	19.09	6.68	3.69	8.71	10.01	3.35	18.72
Idaho	203,058	5.65	2.32	1.04	2.30	2.72	1.12	5.02	19,323	23.51	7.82	4.56	11.12	13.65	4.54	24.77
Montana	107,212	3.73	1.71	0.68	1.34	1.19	0.47	2.53	6,101	23.19	8.02	4.34	10.83	10.24	3.38	21.07
Nevada	408,039	12.01	3.20	2.02	6.80	7.53	3.45	14.33	75,205	26.40	6.25	4.34	15.81	24.56	7.01	40.37
New Mexico	188,115	5.53	2.68	0.96	1.88	1.96	0.64	3.84	20,155	22.78	8.67	4.61	9.50	11.77	3.17	21.27
Utah	311,816	6.03	2.62	1.09	2.32	2.17	0.91	4.49	36,505	23.64	7.79	5.07	10.78	13.22	4.27	24.00
Wyoming	54,027	3.30	1.68	0.57	1.05	0.90	0.36	1.95	4,581	21.70	8.25	4.08	9.36	7.64	3.41	17.00
<b>Mountain</b>	<b>2,909,417</b>	<b>7.26</b>	<b>2.53</b>	<b>1.27</b>	<b>3.46</b>	<b>3.57</b>	<b>1.58</b>	<b>7.03</b>	<b>388,892</b>	<b>24.30</b>	<b>7.17</b>	<b>4.41</b>	<b>12.72</b>	<b>16.33</b>	<b>5.14</b>	<b>29.05</b>
Alaska	59,109	3.38	1.66	0.64	1.08	1.06	0.41	2.14	8,236	11.67	4.46	2.32	4.89	4.26	1.43	9.15
California	4,920,141	8.78	2.46	1.41	4.90	4.48	1.83	9.38	594,593	25.96	6.32	4.17	15.47	19.01	4.58	34.48
Hawaii	139,896	4.86	1.76	0.87	2.23	2.62	1.02	4.85	17,052	21.12	6.55	3.80	10.77	18.23	3.75	29.00
Oregon	524,729	4.75	1.82	0.83	2.10	1.89	0.79	3.99	50,599	21.93	7.02	4.09	10.81	12.48	3.83	23.29
Washington	965,975	4.81	1.77	0.83	2.21	1.55	0.47	3.76	90,044	25.05	7.24	4.33	13.48	10.30	1.74	23.78
<b>Pacific</b>	<b>6,609,850</b>	<b>7.75</b>	<b>2.29</b>	<b>1.26</b>	<b>4.20</b>	<b>3.78</b>	<b>1.52</b>	<b>7.98</b>	<b>760,524</b>	<b>25.32</b>	<b>6.46</b>	<b>4.16</b>	<b>14.70</b>	<b>17.36</b>	<b>4.14</b>	<b>32.06</b>
Puerto Rico	30,077	10.09	4.77	2.07	3.25	2.27	0.64	5.52	2,339	41.47	12.57	6.71	22.19	9.06	3.59	31.25
<b>Northeast</b>	<b>5,359,378</b>	<b>6.06</b>	<b>2.64</b>	<b>1.07</b>	<b>2.35</b>	<b>2.30</b>	<b>0.75</b>	<b>4.65</b>	<b>703,926</b>	<b>26.83</b>	<b>8.60</b>	<b>4.77</b>	<b>13.46</b>	<b>15.37</b>	<b>3.18</b>	<b>28.83</b>
<b>North Central</b>	<b>6,615,640</b>	<b>6.41</b>	<b>2.66</b>	<b>1.11</b>	<b>2.64</b>	<b>2.67</b>	<b>0.93</b>	<b>5.31</b>	<b>903,448</b>	<b>28.41</b>	<b>9.20</b>	<b>5.08</b>	<b>14.13</b>	<b>12.89</b>	<b>3.26</b>	<b>27.02</b>
<b>South</b>	<b>11,772,788</b>	<b>7.07</b>	<b>2.99</b>	<b>1.25</b>	<b>2.83</b>	<b>3.48</b>	<b>1.08</b>	<b>6.31</b>	<b>1,819,626</b>	<b>26.47</b>	<b>9.08</b>	<b>4.89</b>	<b>12.50</b>	<b>15.59</b>	<b>3.53</b>	<b>28.09</b>
<b>West</b>	<b>9,519,267</b>	<b>7.60</b>	<b>2.36</b>	<b>1.27</b>	<b>3.97</b>	<b>3.71</b>	<b>1.54</b>	<b>7.68</b>	<b>1,149,416</b>	<b>24.98</b>	<b>6.70</b>	<b>4.24</b>	<b>14.03</b>	<b>17.02</b>	<b>4.48</b>	<b>31.05</b>
<b>United States</b>	<b>33,878,583</b>	<b>6.94</b>	<b>2.68</b>	<b>1.20</b>	<b>3.06</b>	<b>3.20</b>	<b>1.14</b>	<b>6.26</b>	<b>4,718,692</b>	<b>26.66</b>	<b>8.55</b>	<b>4.78</b>	<b>13.33</b>	<b>15.35</b>		

# National Delinquency Survey, Third Quarter 2009

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	45,179	14.07	6.29	2.82	4.97	3.31	1.35	8.28	3,862	8.54	3.86	2.02	2.67	2.69	1.04	5.36
Maine	11,028	12.54	6.10	2.51	3.93	3.52	1.09	7.45	3,612	8.19	4.15	1.41	2.63	3.49	0.75	6.12
Massachusetts	42,219	12.60	5.74	2.35	4.51	2.83	1.05	7.34	4,836	9.51	4.90	1.61	3.00	2.81	1.01	5.81
New Hampshire	11,625	10.17	4.78	1.97	3.42	2.19	1.10	5.61	3,050	8.89	4.82	1.74	2.33	2.46	0.85	4.79
Rhode Island	9,851	12.31	5.39	2.12	4.80	3.46	1.35	8.26	1,125	6.22	3.73	0.71	1.78	1.96	0.80	3.74
Vermont	2,947	11.88	5.80	3.02	3.05	2.48	0.98	5.53	922	7.70	3.80	1.84	2.06	2.17	0.76	4.23
<b>New England</b>	<b>122,849</b>	<b>12.87</b>	<b>5.86</b>	<b>2.50</b>	<b>4.51</b>	<b>3.05</b>	<b>1.19</b>	<b>7.56</b>	<b>17,407</b>	<b>8.61</b>	<b>4.37</b>	<b>1.64</b>	<b>2.60</b>	<b>2.77</b>	<b>0.91</b>	<b>5.37</b>
New Jersey	116,028	16.06	7.08	3.06	5.91	6.12	2.36	12.03	10,035	10.38	4.92	1.80	3.66	4.35	1.21	8.01
New York	174,282	14.15	6.44	2.65	5.07	3.45	1.08	8.52	20,643	9.08	4.57	1.79	2.72	2.70	0.76	5.42
Pennsylvania	188,741	13.47	6.87	2.63	3.98	2.44	0.96	6.42	28,724	9.11	4.79	1.63	2.69	2.46	0.75	5.15
<b>Mid Atlantic</b>	<b>479,051</b>	<b>14.35</b>	<b>6.76</b>	<b>2.74</b>	<b>4.84</b>	<b>3.70</b>	<b>1.34</b>	<b>8.54</b>	<b>59,402</b>	<b>9.31</b>	<b>4.74</b>	<b>1.71</b>	<b>2.87</b>	<b>2.86</b>	<b>0.83</b>	<b>5.73</b>
Illinois	177,286	17.44	7.38	3.32	6.74	4.84	2.05	11.58	25,555	10.32	4.95	1.86	3.51	3.52	1.18	7.03
Indiana	156,520	17.08	7.39	3.06	6.63	4.25	0.94	10.88	21,704	12.25	5.35	1.88	5.02	3.99	0.93	9.01
Michigan	149,258	21.08	7.99	3.93	9.16	6.82	2.67	15.98	16,043	13.76	5.98	2.64	5.14	4.77	2.16	9.91
Ohio	226,631	16.48	7.20	3.09	6.20	5.28	1.67	11.48	37,221	10.85	4.75	1.95	4.15	4.97	1.50	9.12
Wisconsin	54,162	13.06	5.51	2.52	5.02	4.00	1.56	9.02	11,737	8.49	3.79	1.53	3.18	3.53	1.12	6.71
<b>East North Central</b>	<b>763,857</b>	<b>17.48</b>	<b>7.31</b>	<b>3.26</b>	<b>6.91</b>	<b>5.18</b>	<b>1.80</b>	<b>12.09</b>	<b>112,260</b>	<b>11.17</b>	<b>4.99</b>	<b>1.97</b>	<b>4.21</b>	<b>4.27</b>	<b>1.37</b>	<b>8.48</b>
Iowa	41,859	11.53	5.50	2.35	3.68	3.41	1.27	7.09	7,605	7.27	3.41	1.41	2.46	2.71	0.67	5.17
Kansas	50,618	11.61	5.63	2.25	3.73	2.68	1.11	6.41	14,147	7.11	3.51	1.24	2.37	1.92	0.81	4.29
Minnesota	83,994	9.36	4.06	1.76	3.55	3.21	1.07	6.76	12,103	7.15	3.35	1.41	2.39	2.40	0.81	4.79
Missouri	119,520	14.19	6.75	2.76	4.68	1.92	1.00	6.60	22,868	8.40	4.12	1.53	2.75	1.48	0.72	4.23
Nebraska	33,438	8.98	4.46	1.68	2.84	1.72	0.80	4.56	11,843	5.80	2.87	1.19	1.74	1.69	0.73	3.43
North Dakota	9,705	5.53	2.98	1.28	1.28	0.87	0.41	2.15	2,822	4.43	2.45	0.99	0.99	1.28	0.50	2.27
South Dakota	8,503	7.64	3.89	1.29	2.46	1.78	0.72	4.24	3,879	5.18	2.47	0.98	1.73	1.55	0.23	3.28
<b>West North Central</b>	<b>347,637</b>	<b>11.42</b>	<b>5.39</b>	<b>2.21</b>	<b>3.82</b>	<b>2.47</b>	<b>1.02</b>	<b>6.29</b>	<b>75,267</b>	<b>7.12</b>	<b>3.46</b>	<b>1.34</b>	<b>2.31</b>	<b>1.86</b>	<b>0.72</b>	<b>4.17</b>
Delaware	16,969	15.46	7.22	3.18	5.06	3.24	1.34	8.30	4,721	9.89	4.68	1.82	3.39	2.92	0.72	6.31
District of Columbia	7,118	12.11	6.00	2.14	3.98	1.91	0.81	5.89	650	5.85	2.62	0.62	2.62	2.31	0.62	4.93
Florida	249,315	16.87	7.12	3.27	6.48	7.82	2.20	14.30	83,976	8.96	4.06	1.64	3.26	4.73	1.36	7.99
Georgia	260,375	22.73	9.83	4.44	8.45	3.83	1.76	12.28	69,436	10.70	5.23	2.06	3.41	1.94	0.89	5.35
Maryland	111,003	15.37	7.25	2.99	5.13	2.79	1.21	7.92	26,943	7.16	3.60	1.23	2.32	1.94	0.76	4.26
North Carolina	163,068	18.56	8.40	3.63	6.52	2.69	1.07	9.21	81,868	8.88	4.47	1.64	2.76	1.50	0.61	4.26
South Carolina	64,717	17.32	8.31	3.11	5.89	2.79	1.06	8.68	26,204	9.34	4.51	1.72	3.11	2.16	0.77	5.27
Virginia	145,621	12.59	6.18	2.47	3.94	1.44	0.81	5.38	76,974	6.55	3.33	1.18	2.03	1.18	0.57	3.21
West Virginia	13,176	15.93	8.46	3.25	4.22	1.95	0.95	6.17	4,240	9.32	5.05	1.60	2.67	2.24	0.99	4.91
<b>South Atlantic</b>	<b>1,031,362</b>	<b>17.81</b>	<b>7.98</b>	<b>3.46</b>	<b>6.37</b>	<b>4.05</b>	<b>1.50</b>	<b>10.42</b>	<b>375,012</b>	<b>8.67</b>	<b>4.23</b>	<b>1.60</b>	<b>2.84</b>	<b>2.34</b>	<b>0.85</b>	<b>5.18</b>
Alabama	90,729	18.29	8.62	3.51	6.17	2.20	1.03	8.37	31,097	9.01	4.68	1.67	2.66	1.50	0.68	4.16
Kentucky	74,320	15.74	7.33	3.10	5.31	3.11	1.16	8.42	18,931	9.66	4.96	1.80	2.89	3.10	0.90	5.99
Mississippi	43,342	19.03	8.88	3.74	6.40	2.43	1.32	8.83	10,171	10.67	5.06	2.05	3.56	2.32	1.06	5.88
Tennessee	151,569	15.99	7.59	3.00	5.41	2.16	1.07	7.57	37,751	9.27	4.52	1.76	2.99	1.69	0.83	4.68
<b>East South Central</b>	<b>359,960</b>	<b>16.89</b>	<b>7.95</b>	<b>3.24</b>	<b>5.70</b>	<b>2.40</b>	<b>1.11</b>	<b>8.10</b>	<b>97,950</b>	<b>9.41</b>	<b>4.71</b>	<b>1.77</b>	<b>2.92</b>	<b>1.97</b>	<b>0.82</b>	<b>4.89</b>
Arkansas	61,463	12.81	6.68	2.31	3.82	2.15	0.99	5.97	16,636	8.14	4.36	1.46	2.31	1.39	0.69	3.70
Louisiana	70,834	17.09	8.18	3.33	5.58	2.88	1.08	8.46	16,733	9.35	4.63	1.64	3.07	2.53	1.11	5.60
Oklahoma	87,687	11.93	5.97	2.28	3.68	2.60	1.05	6.28	26,515	7.05	3.67	1.32	2.07	2.24	0.80	4.31
Texas	595,008	16.36	7.61	3.24	5.52	2.01	1.02	7.53	166,074	8.42	4.28	1.59	2.55	1.27	0.66	3.82
<b>West South Central</b>	<b>814,992</b>	<b>15.68</b>	<b>7.41</b>	<b>3.07</b>	<b>5.20</b>	<b>2.16</b>	<b>1.03</b>	<b>7.36</b>	<b>225,958</b>	<b>8.31</b>	<b>4.24</b>	<b>1.55</b>	<b>2.52</b>	<b>1.49</b>	<b>0.71</b>	<b>4.01</b>
Arizona	110,485	14.36	6.21	2.78	5.37	3.68	1.86	9.05	32,165	7.58	3.56	1.41	2.61	2.98	1.54	5.59
Colorado	133,252	11.89	5.16	2.25	4.49	3.52	1.45	8.01	36,083	7.37	3.61	1.30	2.46	2.66	1.01	5.12
Idaho	34,127	12.23	5.54	2.22	4.47	2.53	1.23	7.00	8,048	6.92	3.33	1.43	2.19	2.09	1.03	4.25
Montana	17,454	8.66	4.73	1.72	2.21	1.31	0.54	3.52	5,188	5.49	3.03	0.98	1.48	1.52	0.73	3.00
Nevada	52,505	13.41	5.34	2.54	5.53	4.25	2.13	9.78	14,152	7.82	3.57	1.65	2.60	3.10	1.36	5.70
New Mexico	32,870	12.56	6.37	2.53	3.65	2.53	1.01	6.18	12,946	6.27	3.45	1.10	1.73	2.07	0.64	3.80
Utah	77,541	10.78	5.16	2.12	3.49	1.93	1.10	5.42	9,121	6.50	2.99	1.35	2.16	1.50	0.66	3.66
Wyoming	8,556	9.96	5.22	2.09	2.64	1.52	0.81	4.16	3,180	6.51	3.33	1.19	1.98	1.26	0.63	3.24
<b>Mountain</b>	<b>466,790</b>	<b>12.38</b>	<b>5.53</b>	<b>2.38</b>	<b>4.47</b>	<b>3.11</b>	<b>1.47</b>	<b>7.58</b>	<b>120,883</b>	<b>7.16</b>	<b>3.48</b>	<b>1.34</b>	<b>2.34</b>	<b>2.52</b>	<b>1.11</b>	<b>4.86</b>
Alaska	15,096	7.88	3.93	1.75	2.21	1.29	0.67	3.50	11,341	5.33	3.01	1.08	1.24	1.23	0.60	2.47
California	262,114	8.49	3.93	1.66	2.90	1.92	0.89	4.82	41,694	6.29	3.14	1.10	2.05	1.69	0.77	3.74
Hawaii	5,935	8.41	3.89	1.45	3.07	1.31	0.40	4.38	4,480	5.09	2.54	0.76	1.79	2.95	0.87	4.74
Oregon	44,257	10.31	4.64	1.89	3.78	2.24	0.91	6.02	12,109	7.63	3.62	1.38	2.63	2.57	1.05	5.20
Washington	92,767	11.40	5.01	2.07	4.32	1.76	0.57	6.08	41,683	6.83	3.05	1.25	2.54	1.53	0.42	4.07
<b>Pacific</b>	<b>420,169</b>	<b>9.30</b>	<b>4.24</b>	<b>1.77</b>	<b>3.28</b>	<b>1.88</b>	<b>0.81</b>	<b>5.16</b>	<b>111,307</b>	<b>6.49</b>	<b>3.12</b>	<b>1.17</b>	<b>2.20</b>	<b>1.73</b>	<b>0.66</b>	<b>3.93</b>
Puerto Rico	3,352	24.16	7.43	4.24	12.50	7.31	1.46	19.81	174	10.34	4.02	0.57	5.75	4.02	1.15	9.77
<b>Northeast</b>	<b>601,900</b>	<b>14.04</b>	<b>6.58</b>	<b>2.69</b>	<b>4.78</b>	<b>3.57</b>	<b>1.31</b>	<b>8.35</b>	<b>76,809</b>	<b>9.15</b>	<b>4.65</b>	<b>1.70</b>	<b>2.81</b>	<b>2.84</b>	<b>0.85</b>	<b>5.65</b>
<b>North Central</b>	<b>1,111,494</b>	<b>15.59</b>	<b>6.71</b>	<b>2.93</b>	<b>5.94</b>	<b>4.33</b>	<b>1.56</b>	<b>10.27</b>	<b>187,527</b>	<b>9.54</b>	<b>4.38</b>	<b>1.72</b>	<b>3.45</b>	<b>3.30</b>	<b>1.11</b>	<b>6.75</b>
<b>South</b>	<b>2,206,314</b>	<b>16.87</b>	<b>7.76</b>	<b>3.28</b>	<b>5.83</b>	<b>3.08</b>	<b>1.26</b>	<b>8.91</b>	<b>698,920</b>	<b>8.66</b>	<b>4.30</b>	<b>1.61</b>	<b>2.75</b>	<b>2.01</b>	<b>0.80</b>	<b>4.76</b>
<b>West</b>	<b>886,959</b>	<b>10.92</b>	<b>4.92</b>	<b>2.09</b>	<b>3.91</b>	<b>2.53</b>	<b>1.16</b>	<b>6.44</b>	<b>232,190</b>	<b>6.84</b>	<b>3.31</b>	<b>1.26</b>	<b>2.27</b>	<b>2.14</b>	<b>0.89</b>	<b>4.41</b>
<b>United States</b>	<b>4,849,644</b>	<b>15.04</b>	<b>6.80</b>	<b>2.89</b>	<b>5.35</b>	<b>3.32</b>	<b>1.31</b>	<b>8.67</b>	<b>1,198,798</b>	<b>8.47</b>	<b>4.13</b>	<b>1.56</b>	<b>2.77</b>	<b>2.29</b>	<b>0.87</b>	<b>5.06</b>
<b>Northeast (SA)</b>	<b>601,900</b>	<b>13.69</b>	<b>6.34</b>	<b>2.54</b>	<b>4.81</b>	—	<b>1.30</b>	—	<b>76,809</b>	<b>8.81</b>	<b>4.46</b>	<b>1.58</b>	<b>2.77</b>	—	<b>0.84</b>	—
<b>North Central (SA)</b>	<b>1,111,494</b>	<b>14.99</b>	<b>6.42</b>	<b>2.78</b>	<b>5.79</b>	—	<b>1.64</b>	—	<b>187,527</b>	<b>9.13</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	359,793	4.97	2.25	0.86	1.86	1.33	0.50	3.19	31,439	25.62	9.46	5.12	11.03	9.71	2.69	20.74
Maine	102,686	5.41	2.56	0.87	1.98	1.97	0.47	3.95	10,568	22.98	9.02	4.49	9.48	11.54	1.81	21.02
Massachusetts	591,546	5.96	2.75	0.95	2.26	1.39	0.49	3.65	41,818	30.60	9.72	5.38	15.49	8.63	2.85	24.12
New Hampshire	149,369	5.26	2.52	0.96	1.79	1.27	0.61	3.06	12,068	25.20	10.08	5.00	10.13	6.68	2.89	16.81
Rhode Island	98,169	6.44	2.76	1.08	2.60	1.85	0.71	4.45	8,899	28.21	10.01	5.45	12.74	9.96	3.69	22.70
Vermont	56,643	3.52	1.86	0.54	1.13	1.17	0.30	2.30	2,238	23.06	10.23	3.26	9.56	10.37	2.82	19.93
<b>New England</b>	<b>1,358,206</b>	<b>5.52</b>	<b>2.54</b>	<b>0.92</b>	<b>2.06</b>	<b>1.43</b>	<b>0.51</b>	<b>3.49</b>	<b>107,030</b>	<b>27.42</b>	<b>9.65</b>	<b>5.14</b>	<b>12.63</b>	<b>9.16</b>	<b>2.77</b>	<b>21.79</b>
New Jersey	881,315	5.68	2.41	1.00	2.26	2.29	0.69	4.55	65,769	24.18	8.28	4.55	11.35	12.43	3.21	23.78
New York	1,411,792	5.38	2.38	0.94	2.06	1.60	0.58	3.66	153,525	23.87	8.53	4.37	10.96	8.98	2.35	19.94
Pennsylvania	1,042,464	5.23	2.46	0.96	1.82	1.34	0.44	3.16	131,077	24.04	9.09	4.65	10.30	6.43	1.97	16.73
<b>Mid Atlantic</b>	<b>3,335,571</b>	<b>5.41</b>	<b>2.41</b>	<b>0.96</b>	<b>2.04</b>	<b>1.70</b>	<b>0.56</b>	<b>3.74</b>	<b>350,371</b>	<b>23.99</b>	<b>8.69</b>	<b>4.51</b>	<b>10.79</b>	<b>8.67</b>	<b>2.37</b>	<b>19.46</b>
Illinois	1,136,987	6.22	2.48	1.06	2.68	2.40	0.95	5.08	94,439	27.68	9.46	5.29	12.93	10.11	2.89	23.04
Indiana	505,817	6.59	2.91	1.02	2.67	2.19	0.49	4.86	67,131	26.39	9.58	4.69	12.12	7.73	1.71	19.85
Michigan	891,145	7.13	2.82	1.28	3.03	2.50	1.11	5.53	91,421	30.94	10.45	5.59	14.90	7.38	2.92	22.28
Ohio	907,421	6.19	2.80	1.08	2.31	2.51	0.81	4.82	127,175	25.33	9.13	4.59	11.62	9.25	2.32	20.87
Wisconsin	427,971	4.54	1.97	0.78	1.79	1.77	0.60	3.56	28,167	25.54	9.14	4.78	11.62	10.71	3.45	22.33
<b>East North Central</b>	<b>3,869,341</b>	<b>6.28</b>	<b>2.63</b>	<b>1.08</b>	<b>2.57</b>	<b>2.35</b>	<b>0.86</b>	<b>4.92</b>	<b>408,333</b>	<b>27.32</b>	<b>9.58</b>	<b>5.00</b>	<b>12.74</b>	<b>8.88</b>	<b>2.56</b>	<b>21.62</b>
Iowa	253,237	4.16	1.97	0.67	1.52	1.46	0.51	2.98	16,449	22.91	8.91	4.16	9.85	8.06	2.16	17.91
Kansas	218,836	4.46	2.21	0.73	1.52	1.22	0.50	2.74	18,377	19.18	7.23	3.52	8.43	4.94	2.04	13.37
Minnesota	642,532	4.53	1.85	0.79	1.88	1.68	0.64	3.56	31,466	24.02	8.55	4.74	10.73	9.19	3.27	19.92
Missouri	574,294	5.27	2.51	0.94	1.82	1.21	0.56	3.03	54,640	26.23	9.71	5.35	11.17	4.92	2.14	16.09
Nebraska	137,936	3.29	1.71	0.57	1.00	0.95	0.32	1.95	10,708	20.13	8.03	3.90	8.20	5.57	2.38	13.77
North Dakota	39,307	1.88	1.12	0.23	0.53	0.52	0.11	1.05	1,391	16.89	7.98	2.08	6.83	6.47	2.16	13.30
South Dakota	60,624	2.10	1.00	0.36	0.74	0.70	0.27	1.44	2,971	18.04	6.06	3.13	8.85	6.36	1.78	15.21
<b>West North Central</b>	<b>1,926,766</b>	<b>4.48</b>	<b>2.05</b>	<b>0.77</b>	<b>1.65</b>	<b>1.35</b>	<b>0.54</b>	<b>3.00</b>	<b>136,002</b>	<b>23.61</b>	<b>8.78</b>	<b>4.62</b>	<b>10.21</b>	<b>6.39</b>	<b>2.41</b>	<b>16.60</b>
Delaware	110,342	4.87	2.35	0.76	1.76	1.37	0.49	3.13	10,235	21.40	7.92	3.56	9.92	8.17	2.25	18.09
District of Columbia	60,044	4.61	2.12	0.88	1.62	1.14	0.47	2.76	3,396	22.23	7.80	3.80	10.63	8.04	2.56	18.67
Florida	2,001,922	8.59	3.03	1.48	4.08	5.97	1.62	10.05	243,888	26.88	8.88	4.96	13.03	17.62	3.94	30.65
Georgia	996,486	7.99	3.68	1.45	2.87	2.00	0.89	4.87	93,151	29.22	10.38	5.87	12.97	6.94	3.14	19.91
Maryland	682,445	5.71	2.40	1.00	2.30	1.45	0.49	3.75	57,683	27.54	9.61	5.20	12.73	7.77	2.57	20.50
North Carolina	927,673	5.88	2.81	1.04	2.03	1.09	0.48	3.12	81,066	26.12	10.56	5.09	10.47	5.17	2.10	15.64
South Carolina	433,179	6.26	2.98	1.10	2.18	1.84	0.58	4.02	46,245	26.18	10.75	4.70	10.73	7.74	2.45	18.47
Virginia	897,738	4.24	1.96	0.75	1.54	0.88	0.39	2.42	63,145	25.05	9.52	4.95	10.58	5.26	2.41	15.84
West Virginia	92,639	6.26	3.42	1.06	1.78	1.12	0.41	2.90	11,424	21.66	8.34	4.82	8.49	4.18	1.69	12.67
<b>South Atlantic</b>	<b>6,202,468</b>	<b>6.84</b>	<b>2.86</b>	<b>1.20</b>	<b>2.78</b>	<b>2.88</b>	<b>0.91</b>	<b>5.66</b>	<b>610,233</b>	<b>26.74</b>	<b>9.58</b>	<b>5.09</b>	<b>12.07</b>	<b>10.92</b>	<b>3.10</b>	<b>22.99</b>
Alabama	385,281	6.77	3.40	1.15	2.22	1.29	0.50	3.51	34,524	26.04	9.65	5.08	11.31	4.56	2.12	15.87
Kentucky	268,114	5.25	2.67	0.91	1.67	1.50	0.56	3.17	30,173	23.47	9.36	4.56	9.56	7.63	2.53	17.19
Mississippi	135,402	8.47	4.31	1.40	2.76	1.66	0.63	4.42	22,384	33.04	12.41	6.07	14.56	5.83	2.51	20.39
Tennessee	519,764	5.99	2.97	1.01	2.01	1.24	0.55	3.25	67,842	27.62	10.55	5.30	11.77	4.57	2.18	16.34
<b>East South Central</b>	<b>1,308,561</b>	<b>6.32</b>	<b>3.17</b>	<b>1.07</b>	<b>2.08</b>	<b>1.35</b>	<b>0.55</b>	<b>3.43</b>	<b>154,923</b>	<b>27.24</b>	<b>10.39</b>	<b>5.22</b>	<b>11.64</b>	<b>5.35</b>	<b>2.28</b>	<b>16.99</b>
Arkansas	188,898	5.19	2.66	0.87	1.66	1.11	0.49	2.77	16,867	24.79	10.22	4.42	10.15	4.52	2.06	14.67
Louisiana	286,936	6.25	3.13	1.06	2.07	1.44	0.48	3.51	40,942	25.17	10.45	4.42	10.31	6.09	1.96	16.40
Oklahoma	225,076	4.73	2.40	0.83	1.50	1.41	0.49	2.91	31,874	18.24	7.59	3.52	7.12	6.09	2.07	13.21
Texas	1,792,343	4.99	2.55	0.92	1.52	0.94	0.45	2.46	240,054	22.65	9.83	4.45	8.38	4.86	2.12	13.24
<b>West South Central</b>	<b>2,493,253</b>	<b>5.13</b>	<b>2.61</b>	<b>0.93</b>	<b>1.59</b>	<b>1.05</b>	<b>0.46</b>	<b>2.64</b>	<b>329,737</b>	<b>22.65</b>	<b>9.71</b>	<b>4.35</b>	<b>8.59</b>	<b>5.12</b>	<b>2.09</b>	<b>13.71</b>
Arizona	697,071	7.91	2.60	1.37	3.94	2.92	1.43	6.86	59,141	26.63	8.40	5.09	13.13	10.17	4.37	23.30
Colorado	606,795	3.51	1.62	0.59	1.30	1.13	0.46	2.43	40,888	18.64	7.13	3.59	7.92	6.12	2.36	14.04
Idaho	166,811	4.79	2.07	0.85	1.86	1.86	0.78	3.72	10,651	20.03	8.06	3.76	8.21	6.92	2.87	15.03
Montana	97,554	3.07	1.42	0.54	1.11	0.92	0.37	2.03	4,042	16.48	5.49	2.77	8.21	5.86	1.81	14.07
Nevada	286,135	9.10	2.74	1.57	4.79	3.99	1.89	8.78	27,894	26.81	7.58	4.74	14.49	12.37	4.81	26.86
New Mexico	168,717	5.05	2.50	0.86	1.69	1.50	0.49	3.19	13,174	20.26	8.45	4.30	7.51	7.83	2.40	15.34
Utah	271,571	5.14	2.32	0.92	1.90	1.44	0.60	3.34	16,752	22.10	7.84	4.56	9.71	7.94	2.85	17.65
Wyoming	49,167	2.54	1.48	0.34	0.71	0.59	0.25	1.30	2,462	19.42	7.64	3.86	7.92	4.96	2.72	12.88
<b>Mountain</b>	<b>2,343,821</b>	<b>5.85</b>	<b>2.21</b>	<b>1.01</b>	<b>2.63</b>	<b>2.10</b>	<b>0.96</b>	<b>4.73</b>	<b>175,004</b>	<b>23.14</b>	<b>7.82</b>	<b>4.42</b>	<b>10.89</b>	<b>8.81</b>	<b>3.50</b>	<b>19.70</b>
Alaska	52,905	2.73	1.41	0.49	0.82	0.74	0.32	1.56	6,759	7.63	3.23	1.67	2.74	1.98	0.70	4.72
California	3,399,823	5.72	1.92	0.97	2.84	1.78	0.75	4.62	264,939	23.61	7.27	4.35	11.99	8.64	2.95	20.63
Hawaii	118,412	3.51	1.36	0.61	1.53	1.36	0.51	2.89	10,110	19.29	6.54	3.65	9.10	9.30	2.77	18.40
Oregon	450,674	3.91	1.58	0.67	1.66	1.17	0.52	2.83	26,552	19.99	7.23	4.02	8.74	7.28	2.81	16.02
Washington	785,102	3.71	1.48	0.64	1.59	0.84	0.25	2.43	43,028	22.27	7.50	4.07	10.70	5.55	1.39	16.25
<b>Pacific</b>	<b>4,806,916</b>	<b>5.14</b>	<b>1.80</b>	<b>0.87</b>	<b>2.47</b>	<b>1.54</b>	<b>0.63</b>	<b>4.01</b>	<b>351,388</b>	<b>22.74</b>	<b>7.20</b>	<b>4.22</b>	<b>11.32</b>	<b>8.05</b>	<b>2.70</b>	<b>19.37</b>
Puerto Rico	8,396	12.53	5.20	2.00	5.32	1.95	0.75	7.27	1,884	44.96	13.85	7.27	23.83	9.66	4.14	33.49
<b>Northeast</b>	<b>4,693,777</b>	<b>5.44</b>	<b>2.45</b>	<b>0.95</b>	<b>2.05</b>	<b>1.62</b>	<b>0.55</b>	<b>3.67</b>	<b>457,401</b>	<b>24.79</b>	<b>8.92</b>	<b>4.66</b>	<b>11.22</b>	<b>8.79</b>	<b>2.46</b>	<b>20.01</b>
<b>North Central</b>	<b>5,796,107</b>	<b>5.68</b>	<b>2.44</b>	<b>0.98</b>	<b>2.27</b>	<b>2.02</b>	<b>0.75</b>	<b>4.29</b>	<b>544,335</b>	<b>26.39</b>	<b>9.38</b>	<b>4.91</b>	<b>12.11</b>	<b>8.26</b>	<b>2.52</b>	<b>20.37</b>
<b>South</b>	<b>10,004,282</b>	<b>6.35</b>	<b>2.84</b>	<b>1.12</b>	<b>2.39</b>	<b>2.22</b>	<b>0.75</b>	<b>4.61</b>	<b>1,094,893</b>	<b>25.58</b>	<b>9.73</b>	<b>4.88</b>	<b>10.96</b>	<b>8.38</b>	<b>2.68</b>	<b>19.34</b>
<b>West</b>	<b>7,150,737</b>	<b>5.37</b>	<b>1.93</b>	<b>0.92</b>	<b>2.52</b>	<b>1.73</b>	<b>0.74</b>	<b>4.25</b>	<b>526,392</b>	<b>22.87</b>	<b>7.41</b>	<b>4.29</b>	<b>11.18</b>	<b>8.30</b>	<b>2.97</b>	<b>19.48</b>
<b>United States</b>	<b>27,654,090</b>	<b>5.80</b>	<b>2.46</b>	<b>1.01</b>	<b>2.34</b>	<b>1.95</b>	<b>0.71</b>	<b>4.29</b>	<b>2,625,006</b>	<b>25.08</b>	<b>9.05</b>	<b>4.73</b>	<b>11.30</b>	<b>8.41</b>	<b>2.67</b>	<b>19.71</b>
<b>Northeast (SA)</b>	<b>4,693,777</b>	<b>5.41</b> </														

# National Delinquency Survey, Third Quarter 2009

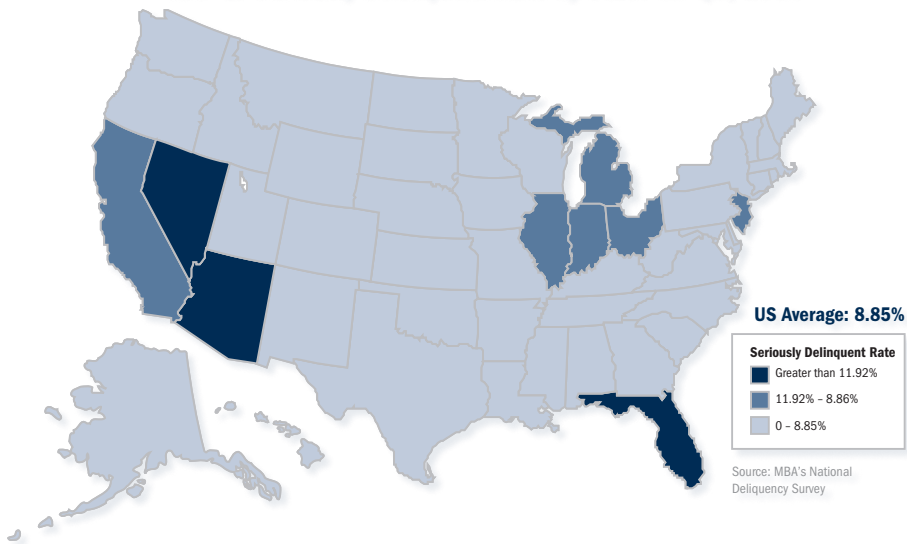
State, area and census region	FHA FRMs								FHA ARMs							
	Number of loans serviced	Percent of loans with installments past due				Percent of loans in foreclosure			Number of loans serviced	Percent of loans with installments past due				Percent of loans in foreclosure		
		Total past due	30 days	60 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	42,609	12.57	5.74	2.22	4.61	2.67	1.07	7.28	1,096	15.33	6.57	3.10	5.66	5.20	1.92	10.86
Maine	10,074	8.51	4.05	1.12	3.34	1.85	0.24	5.19	266	16.54	9.02	2.26	5.26	4.51	0.75	9.77
Massachusetts	40,041	11.76	5.54	2.04	4.18	2.50	0.88	6.68	1,678	17.52	8.05	3.52	5.96	7.21	2.15	13.17
New Hampshire	11,095	6.59	3.35	1.23	2.01	1.18	0.46	3.19	294	14.63	6.46	4.08	4.08	3.40	1.70	7.48
Rhode Island	8,877	9.01	4.24	1.22	3.56	2.82	0.84	6.38	428	16.59	7.48	2.34	6.78	8.64	3.74	15.42
Vermont	2,411	3.03	1.37	0.46	1.20	0.83	0.00	2.03	97	16.49	5.15	8.25	3.09	8.25	1.03	11.34
<b>New England</b>	<b>115,107</b>	<b>10.88</b>	<b>5.09</b>	<b>1.85</b>	<b>3.94</b>	<b>2.37</b>	<b>0.83</b>	<b>6.31</b>	<b>3,859</b>	<b>16.48</b>	<b>7.44</b>	<b>3.34</b>	<b>5.70</b>	<b>6.35</b>	<b>2.10</b>	<b>12.05</b>
New Jersey	111,933	15.76	7.05	2.99	5.73	5.78	2.22	11.51	3,406	16.41	7.13	2.70	6.58	7.63	2.06	14.21
New York	169,434	13.63	6.23	2.45	4.95	3.36	0.90	8.31	4,047	16.16	7.93	2.17	6.05	4.92	1.24	10.97
Pennsylvania	161,392	13.09	6.51	2.56	4.02	2.49	1.04	6.51	3,785	17.25	8.72	3.65	4.89	4.36	1.35	9.25
<b>Mid Atlantic</b>	<b>442,759</b>	<b>13.97</b>	<b>6.54</b>	<b>2.63</b>	<b>4.81</b>	<b>3.65</b>	<b>1.28</b>	<b>8.46</b>	<b>11,238</b>	<b>16.60</b>	<b>7.96</b>	<b>2.83</b>	<b>5.82</b>	<b>5.55</b>	<b>1.52</b>	<b>11.37</b>
Illinois	167,265	17.09	7.24	3.20	6.65	4.61	2.00	11.26	9,027	19.94	8.43	3.70	7.81	7.40	2.53	15.21
Indiana	149,279	16.86	7.31	3.03	6.53	4.15	0.86	10.68	5,476	19.61	8.18	3.29	8.14	6.03	1.35	14.17
Michigan	141,915	20.61	7.86	3.81	8.94	6.57	2.59	15.51	5,639	27.33	9.20	4.91	13.21	9.26	3.19	22.47
Ohio	216,407	16.29	7.14	3.02	6.13	5.20	1.63	11.33	7,300	20.70	8.23	3.86	8.60	8.11	2.34	16.71
Wisconsin	52,294	11.91	5.22	1.99	4.70	3.82	1.38	8.52	996	15.86	7.23	2.41	6.22	6.93	2.11	13.15
<b>East North Central</b>	<b>727,160</b>	<b>17.12</b>	<b>7.20</b>	<b>3.14</b>	<b>6.78</b>	<b>5.02</b>	<b>1.73</b>	<b>11.80</b>	<b>28,438</b>	<b>21.39</b>	<b>8.44</b>	<b>3.86</b>	<b>9.09</b>	<b>7.67</b>	<b>2.37</b>	<b>16.76</b>
Iowa	40,579	9.16	5.12	1.54	2.50	2.76	0.78	5.26	848	10.85	5.54	1.89	3.42	4.48	0.83	7.90
Kansas	48,353	10.50	5.51	1.39	3.60	2.14	0.76	5.74	933	13.72	7.40	2.04	4.29	3.22	1.39	7.51
Minnesota	77,317	9.18	4.01	1.71	3.46	3.04	1.01	6.50	5,693	9.73	3.78	1.90	4.06	5.30	1.53	9.36
Missouri	115,056	13.84	6.63	2.63	4.57	1.73	0.75	6.30	2,895	17.58	8.70	3.59	5.28	2.66	0.69	7.94
Nebraska	32,299	6.22	2.71	1.14	2.37	1.09	0.32	3.46	462	11.04	5.63	2.38	3.03	2.38	0.43	5.41
North Dakota	4,502	0.40	0.22	0.00	0.18	0.00	0.00	0.18	130	3.08	2.31	0.00	0.77	0.00	0.00	0.77
South Dakota	8,071	3.53	1.59	0.50	1.45	1.08	0.04	2.53	87	14.94	8.05	2.30	4.60	4.60	1.15	9.20
<b>West North Central</b>	<b>326,177</b>	<b>10.46</b>	<b>5.05</b>	<b>1.86</b>	<b>3.55</b>	<b>2.13</b>	<b>0.75</b>	<b>5.68</b>	<b>11,048</b>	<b>12.23</b>	<b>5.60</b>	<b>2.35</b>	<b>4.27</b>	<b>4.18</b>	<b>1.18</b>	<b>8.45</b>
Delaware	15,487	14.02	6.73	2.72	4.57	2.93	0.08	7.50	473	16.28	7.40	3.59	5.29	2.96	0.63	8.25
District of Columbia	6,443	10.17	5.01	1.75	3.40	1.01	0.54	4.41	383	15.93	8.09	3.66	4.18	2.61	2.35	6.79
Florida	239,873	16.82	7.08	3.22	6.52	7.79	2.10	14.31	6,705	16.87	7.93	3.76	5.18	7.82	1.80	13.00
Georgia	241,353	22.33	9.74	4.38	8.21	3.76	1.72	11.97	11,098	26.92	11.15	5.24	10.53	6.18	2.72	16.71
Maryland	103,845	14.98	7.06	2.88	5.03	2.68	1.15	7.71	6,422	17.33	8.46	3.27	5.61	3.10	1.26	8.71
North Carolina	153,645	18.03	8.17	3.55	6.32	2.53	0.97	8.85	7,980	22.81	9.46	4.60	8.75	4.59	1.59	13.34
South Carolina	58,238	16.17	7.56	2.88	5.72	2.41	0.81	8.13	1,855	22.21	10.40	3.45	8.36	5.28	1.83	13.64
Virginia	138,316	12.26	6.01	2.36	3.89	1.35	0.74	5.24	6,831	14.57	7.58	2.64	4.35	1.76	0.79	6.11
West Virginia	11,381	14.72	8.36	2.53	3.82	1.73	0.82	5.55	309	27.18	11.97	4.85	10.36	5.83	2.27	16.19
<b>South Atlantic</b>	<b>968,581</b>	<b>17.39</b>	<b>7.79</b>	<b>3.36</b>	<b>6.24</b>	<b>3.97</b>	<b>1.39</b>	<b>10.21</b>	<b>42,056</b>	<b>20.64</b>	<b>9.23</b>	<b>4.04</b>	<b>7.37</b>	<b>4.84</b>	<b>1.75</b>	<b>12.21</b>
Alabama	88,116	17.74	8.49	3.26	6.00	2.04	0.91	8.04	1,900	22.89	10.32	4.42	8.16	3.63	1.74	11.79
Kentucky	59,091	14.24	7.16	2.58	4.50	3.01	1.02	7.51	1,495	13.71	6.42	2.14	5.15	5.69	2.47	10.84
Mississippi	38,736	17.36	8.20	3.36	5.80	2.18	1.02	7.98	554	26.17	13.36	4.15	8.66	4.87	1.99	13.53
Tennessee	146,685	15.60	7.42	2.92	5.26	2.06	0.92	7.32	4,097	19.70	8.49	4.00	7.20	3.20	1.39	10.40
<b>East South Central</b>	<b>332,628</b>	<b>16.13</b>	<b>7.75</b>	<b>3.00</b>	<b>5.38</b>	<b>2.24</b>	<b>0.95</b>	<b>7.62</b>	<b>8,046</b>	<b>19.79</b>	<b>8.87</b>	<b>3.77</b>	<b>7.15</b>	<b>3.88</b>	<b>1.72</b>	<b>11.03</b>
Arkansas	58,428	10.49	6.31	1.59	2.58	1.63	0.66	4.21	629	12.24	7.79	2.07	2.38	3.34	1.59	5.72
Louisiana	62,676	14.28	6.47	2.64	5.17	2.70	0.75	7.87	694	24.64	11.53	4.18	8.93	6.48	2.74	15.41
Oklahoma	78,438	10.49	5.29	1.55	3.64	2.04	0.48	5.68	868	11.29	6.34	1.84	3.11	2.65	0.69	5.76
Texas	582,471	16.19	7.53	3.18	5.48	1.94	0.95	7.42	8,669	18.32	8.94	3.65	5.73	2.49	1.00	8.22
<b>West South Central</b>	<b>782,013</b>	<b>15.04</b>	<b>7.13</b>	<b>2.85</b>	<b>5.06</b>	<b>1.99</b>	<b>0.87</b>	<b>7.05</b>	<b>10,860</b>	<b>17.81</b>	<b>8.83</b>	<b>3.44</b>	<b>5.53</b>	<b>2.81</b>	<b>1.12</b>	<b>8.34</b>
Arizona	105,629	14.03	6.05	2.67	5.31	3.56	1.77	8.87	3,524	18.93	8.88	3.77	6.27	4.37	2.04	10.64
Colorado	110,360	11.55	5.08	2.18	4.29	3.34	1.41	7.63	8,522	14.81	5.83	2.39	6.58	6.18	2.04	12.76
Idaho	25,169	10.94	5.22	1.89	3.83	2.39	1.19	6.22	696	14.51	6.90	3.16	4.45	3.59	2.01	8.04
Montana	12,804	5.06	2.98	0.50	1.59	0.45	0.04	2.04	272	9.56	5.88	0.74	2.94	1.10	0.37	4.04
Nevada	50,026	12.73	5.01	2.27	5.46	4.12	1.92	9.58	1,390	16.76	7.27	3.24	6.26	6.83	3.31	13.09
New Mexico	31,389	10.77	6.00	1.87	2.90	2.11	0.79	5.01	743	11.31	6.06	2.15	3.10	4.17	1.35	7.27
Utah	65,759	10.78	5.11	2.16	3.50	1.92	1.07	5.42	2,017	15.77	7.04	3.12	5.60	3.37	1.88	8.97
Wyoming	7,067	3.96	2.28	0.75	0.93	0.00	0.00	0.93	82	8.54	4.88	1.22	2.44	0.00	0.00	2.44
<b>Mountain</b>	<b>408,203</b>	<b>11.78</b>	<b>5.29</b>	<b>2.19</b>	<b>4.29</b>	<b>2.96</b>	<b>1.38</b>	<b>7.25</b>	<b>17,246</b>	<b>15.64</b>	<b>6.76</b>	<b>2.82</b>	<b>6.07</b>	<b>5.24</b>	<b>2.06</b>	<b>11.31</b>
Alaska	11,022	6.90	3.60	1.42	1.88	1.07	0.65	2.95	335	11.34	4.48	4.48	2.39	1.79	1.49	4.18
California	246,008	7.96	3.70	1.55	2.71	1.67	0.81	4.38	8,309	11.34	5.48	2.08	3.78	2.52	1.11	6.30
Hawaii	5,313	3.52	0.43	0.64	2.45	0.77	0.21	3.22	261	6.51	1.53	0.77	4.21	1.15	0.38	5.36
Oregon	42,359	9.46	4.51	1.59	3.36	1.92	0.69	5.28	1,544	13.34	5.63	2.33	5.38	3.82	1.75	9.20
Washington	86,696	10.95	4.88	1.95	4.11	1.59	0.44	5.70	4,492	15.92	6.70	2.72	6.50	3.76	1.47	10.26
<b>Pacific</b>	<b>391,398</b>	<b>8.69</b>	<b>4.00</b>	<b>1.62</b>	<b>3.07</b>	<b>1.65</b>	<b>0.70</b>	<b>4.72</b>	<b>14,941</b>	<b>12.84</b>	<b>5.77</b>	<b>2.33</b>	<b>4.74</b>	<b>2.99</b>	<b>1.28</b>	<b>7.73</b>
Puerto Rico	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
<b>Northeast</b>	<b>557,866</b>	<b>13.33</b>	<b>6.24</b>	<b>2.47</b>	<b>4.63</b>	<b>3.39</b>	<b>1.19</b>	<b>8.02</b>	<b>15,097</b>	<b>16.57</b>	<b>7.82</b>	<b>2.96</b>	<b>5.79</b>	<b>5.76</b>	<b>1.67</b>	<b>11.55</b>
<b>North Central</b>	<b>1,053,337</b>	<b>15.06</b>	<b>6.54</b>	<b>2.74</b>	<b>5.78</b>	<b>4.12</b>	<b>1.42</b>	<b>9.90</b>	<b>39,486</b>	<b>18.83</b>	<b>7.65</b>	<b>3.44</b>	<b>7.74</b>	<b>6.69</b>	<b>2.04</b>	<b>14.43</b>
<b>South</b>	<b>2,083,222</b>	<b>16.30</b>	<b>7.53</b>	<b>3.11</b>	<b>5.66</b>	<b>2.95</b>	<b>1.12</b>	<b>8.61</b>	<b>60,962</b>	<b>20.02</b>	<b>9.11</b>	<b>3.90</b>	<b>7.01</b>	<b>4.35</b>	<b>1.64</b>	<b>11.36</b>
<b>West</b>	<b>799,601</b>	<b>10.27</b>	<b>4.66</b>	<b>1.92</b>	<b>3.69</b>	<b>2.32</b>	<b>1.05</b>	<b>6.01</b>	<b>32,187</b>	<b>14.34</b>	<b>6.30</b>	<b>2.59</b>	<b>5.45</b>	<b>4.19</b>	<b>1.70</b>	<b>9.64</b>
<b>United States</b>	<b>4,494,026</b>	<b>14.57</b>	<b>6.63</b>	<b>2.73</b>	<b>5.21</b>	<b>3.17</b>	<b>1.19</b>	<b>8.38</b>	<b>147,732</b>	<b>18.11</b>	<b>7.98</b>	<b>3.40</b>	<b>6.74</b>	<b>5.09</b>	<b>1.76</b>	<b>11.83</b>
<b>Northeast (SA)</b>	<b>557,866</b>	<b>12.86</b>	<b>5.96</b>	<b>2.28</b>	<b>4.62</b>	-	<b>1.14</b>	-	<b>15,097</b>	<b>16.29</b>	<b>7.63</b>	<b>2.77</b>	<b>5.89</b>	-	<b>1.61</b>	-
<b>North Central (SA)</b>	<b>1,053,337</b>	<b>14.37</b>	<b>6.22</b>	<b>2.51</b>	<b>5.64</b>	-	<b>1.43</b>	-	<b>39,486</b>	<b>18.33</b>	<b>7.35</b>	<b>3.26</b>	<b>7.71</b>	-	<b>1.92</b>	-

State, area and census region	Prime ARMs									Subprime ARMs								
	Number of loans serviced	Percent of loans with installments past due				Percent of loans in foreclosure				Number of loans serviced	Percent of loans with installments past due				Percent of loans in foreclosure			
		Total past due	30 days	60 days	90 days or more	Inventory at end of quarter	Started during quarter	Seriously Delinquent (90+ FC Inv)	Total past due		30 days	60 days	90 days or more	Inventory at end of quarter	Started during quarter	Seriously Delinquent (90+ FC Inv)		
Connecticut	61,687	8.39	3.30	1.71	3.37	5.40	1.76	8.77	22,499	31.88	9.08	5.59	17.21	24.59	4.63	41.80		
Maine	7,298	8.78	3.56	1.60	3.62	8.81	1.78	12.43	4,975	28.52	9.47	5.95	13.11	29.23	3.44	42.34		
Massachusetts	91,313	10.92	3.88	1.86	5.19	6.99	2.21	12.18	31,557	34.31	7.49	4.79	22.02	24.55	5.09	46.57		
New Hampshire	13,420	10.73	4.13	1.88	4.72	4.81	1.92	9.53	6,365	34.05	10.23	6.19	17.63	15.48	4.74	33.11		
Rhode Island	11,066	12.90	4.60	2.11	6.20	8.29	2.66	14.49	5,984	32.75	8.89	5.61	18.25	24.60	5.48	42.85		
Vermont	4,079	6.74	2.99	1.50	2.26	5.05	1.35	7.31	1,523	25.08	9.26	4.14	11.69	22.72	3.74	34.41		
<b>New England</b>	<b>188,863</b>	<b>10.02</b>	<b>3.72</b>	<b>1.81</b>	<b>4.50</b>	<b>6.42</b>	<b>2.03</b>	<b>10.92</b>	<b>72,903</b>	<b>32.82</b>	<b>8.51</b>	<b>5.29</b>	<b>19.02</b>	<b>24.06</b>	<b>4.81</b>	<b>43.08</b>		
New Jersey	138,947	10.55	3.77	1.97	4.81	10.83	2.70	15.64	49,301	26.82	6.82	4.36	15.64	36.14	5.56	51.78		
New York	187,430	9.48	3.39	1.59	4.51	7.15	2.51	11.66	72,560	29.25	6.98	4.28	17.99	32.54	4.07	50.53		
Pennsylvania	78,002	10.51	4.16	2.06	4.28	5.86	1.37	10.14	51,761	32.64	9.95	5.93	16.77	17.44	3.46	34.21		
<b>Mid Atlantic</b>	<b>404,379</b>	<b>10.05</b>	<b>3.67</b>	<b>1.81</b>	<b>4.57</b>	<b>8.17</b>	<b>2.36</b>	<b>12.74</b>	<b>173,622</b>	<b>29.57</b>	<b>7.82</b>	<b>4.79</b>	<b>16.96</b>	<b>29.06</b>	<b>4.31</b>	<b>46.02</b>		
Illinois	194,690	10.85	3.55	1.92	5.38	10.49	3.64	15.87	89,239	30.22	7.98	5.00	17.24	26.26	4.61	43.50		
Indiana	40,484	11.96	4.36	2.01	5.59	7.78	1.37	13.37	33,924	33.28	9.84	5.15	18.29	17.34	2.23	35.63		
Michigan	135,310	13.05	4.40	2.33	6.32	7.67	2.58	13.99	69,716	36.96	9.44	5.70	21.81	15.87	4.48	37.68		
Ohio	92,287	9.75	3.91	1.72	4.12	7.30	1.70	11.42	57,895	29.28	8.50	4.92	15.86	20.84	3.94	36.70		
Wisconsin	40,518	10.21	3.80	1.71	4.69	8.63	1.63	13.32	20,464	30.01	9.02	5.57	15.42	23.74	4.82	39.16		
<b>East North Central</b>	<b>503,289</b>	<b>11.28</b>	<b>3.93</b>	<b>1.98</b>	<b>5.37</b>	<b>8.78</b>	<b>2.66</b>	<b>14.15</b>	<b>271,238</b>	<b>32.12</b>	<b>8.78</b>	<b>5.23</b>	<b>18.11</b>	<b>21.13</b>	<b>4.15</b>	<b>39.24</b>		
Iowa	15,627	8.59	3.83	1.47	3.29	6.26	1.11	9.55	7,455	29.18	10.19	5.81	13.17	16.90	3.64	30.07		
Kansas	16,957	8.00	3.34	1.55	3.12	4.06	1.09	7.18	8,902	28.47	9.89	5.52	13.06	13.10	3.59	26.16		
Minnesota	81,497	9.52	3.11	1.70	4.71	8.14	2.65	12.85	31,680	24.10	6.80	4.33	12.97	21.78	4.92	34.75		
Missouri	53,709	10.00	4.00	1.79	4.21	3.46	1.23	7.67	29,728	35.68	11.06	6.76	17.86	11.36	4.03	29.22		
Nebraska	7,945	9.59	4.25	1.60	3.74	6.15	1.70	9.89	4,721	28.32	11.08	4.83	12.41	12.65	4.22	25.06		
North Dakota	1,926	7.27	3.48	1.19	2.60	3.48	0.62	6.08	834	24.22	8.51	3.96	11.75	13.55	3.72	25.30		
South Dakota	2,762	7.31	3.33	1.27	2.72	5.76	1.56	8.48	1,284	23.36	9.42	4.44	9.50	17.29	3.74	26.79		
<b>West North Central</b>	<b>180,423</b>	<b>9.39</b>	<b>3.52</b>	<b>1.68</b>	<b>4.19</b>	<b>6.03</b>	<b>1.86</b>	<b>10.22</b>	<b>84,604</b>	<b>29.30</b>	<b>9.22</b>	<b>5.47</b>	<b>14.62</b>	<b>16.12</b>	<b>4.29</b>	<b>30.74</b>		
Delaware	14,023	8.48	4.14	1.43	2.91	5.51	1.58	8.42	5,387	28.98	8.91	4.68	15.39	21.50	4.31	36.89		
District of Columbia	19,333	7.50	2.90	1.47	3.13	3.98	1.71	7.11	3,737	23.28	6.80	4.17	12.31	22.21	4.95	34.52		
Florida	591,039	12.24	3.45	2.05	6.74	22.19	5.59	28.93	271,447	21.74	5.02	3.44	13.29	45.32	5.52	58.61		
Georgia	152,448	11.31	4.38	2.20	4.73	5.80	2.37	10.53	74,795	29.46	8.49	5.10	15.87	14.77	4.79	30.64		
Maryland	128,958	12.81	4.11	2.24	6.45	8.10	2.32	14.55	50,265	31.24	8.03	5.09	18.11	23.83	4.63	41.94		
North Carolina	106,619	8.94	3.54	1.57	3.84	3.84	1.57	7.68	40,413	30.76	10.53	5.83	14.39	11.89	3.56	26.28		
South Carolina	60,068	8.60	3.25	1.64	3.70	6.41	1.81	10.11	19,365	27.60	9.37	5.05	13.19	18.70	3.91	31.89		
Virginia	179,374	9.86	3.17	1.73	4.96	5.12	2.28	10.08	46,047	28.59	8.44	4.99	15.16	15.72	4.47	30.88		
West Virginia	7,877	12.82	5.48	2.79	4.54	5.50	1.96	10.04	2,886	36.73	11.57	7.45	17.71	15.04	4.85	32.75		
<b>South Atlantic</b>	<b>1,259,739</b>	<b>11.28</b>	<b>3.60</b>	<b>1.97</b>	<b>5.71</b>	<b>13.46</b>	<b>3.74</b>	<b>19.17</b>	<b>514,342</b>	<b>25.51</b>	<b>6.81</b>	<b>4.27</b>	<b>14.42</b>	<b>31.91</b>	<b>5.00</b>	<b>46.33</b>		
Alabama	32,889	12.53	4.97	2.21	5.35	3.84	1.30	9.19	14,852	36.89	11.26	6.28	19.34	11.82	3.76	31.16		
Kentucky	19,722	10.06	4.18	2.08	3.81	6.07	1.51	9.88	13,083	29.02	9.78	5.35	13.89	19.35	4.28	33.24		
Mississippi	9,377	20.74	7.79	3.75	9.20	6.05	1.33	15.25	9,592	40.54	11.85	6.70	21.99	14.62	4.86	36.61		
Tennessee	41,399	12.12	4.54	2.13	5.45	4.15	1.42	9.60	30,497	36.46	10.37	6.14	19.95	12.17	4.87	32.12		
<b>East South Central</b>	<b>103,387</b>	<b>12.64</b>	<b>4.90</b>	<b>2.29</b>	<b>5.44</b>	<b>4.59</b>	<b>1.39</b>	<b>10.03</b>	<b>68,024</b>	<b>35.70</b>	<b>10.66</b>	<b>6.10</b>	<b>18.94</b>	<b>13.82</b>	<b>4.51</b>	<b>32.76</b>		
Arkansas	10,248	11.78	4.49	2.06	5.23	4.23	1.11	9.46	7,105	33.02	10.82	6.29	15.90	11.78	4.25	27.68		
Louisiana	15,001	14.38	5.91	2.49	5.99	8.57	1.37	14.56	15,627	33.09	11.27	5.66	16.16	16.76	3.67	32.92		
Oklahoma	11,139	10.76	4.84	1.89	4.03	7.21	1.42	11.24	10,853	28.02	10.44	5.04	12.54	16.07	3.69	28.61		
Texas	141,556	8.94	3.92	1.81	3.22	3.82	1.43	7.04	107,837	30.22	10.72	5.90	13.60	11.31	4.02	24.91		
<b>West South Central</b>	<b>177,944</b>	<b>9.68</b>	<b>4.17</b>	<b>1.88</b>	<b>3.62</b>	<b>4.45</b>	<b>1.41</b>	<b>8.07</b>	<b>141,422</b>	<b>30.51</b>	<b>10.76</b>	<b>5.83</b>	<b>13.92</b>	<b>12.30</b>	<b>3.97</b>	<b>26.22</b>		
Arizona	179,877	14.72	4.03	2.63	8.05	11.74	5.33	19.79	80,461	27.40	6.72	4.40	16.27	24.20	7.15	40.47		
Colorado	123,375	7.59	2.92	1.52	3.15	5.12	1.92	8.27	46,532	19.32	6.29	3.61	9.41	13.18	4.13	22.59		
Idaho	24,050	10.68	3.25	1.98	5.46	9.21	3.61	14.67	8,672	26.22	7.54	4.95	13.73	20.30	5.80	34.03		
Montana	6,921	8.48	2.72	1.42	4.35	4.61	1.68	8.96	2,059	30.06	8.74	5.34	15.98	16.17	5.05	32.15		
Nevada	118,463	18.85	4.28	3.10	11.47	16.18	7.31	27.65	47,311	26.15	5.46	4.10	16.59	31.75	8.30	48.34		
New Mexico	14,863	8.76	3.54	1.67	3.55	7.18	2.09	10.73	6,981	25.83	9.08	5.16	11.59	19.22	4.61	30.81		
Utah	35,956	11.02	3.83	2.24	4.95	7.58	3.14	12.53	19,753	24.62	7.75	5.17	11.69	17.69	5.21	29.38		
Wyoming	3,283	6.88	3.11	1.34	2.44	3.69	1.22	6.13	1,590	27.99	8.99	5.22	13.77	13.02	5.03	26.79		
<b>Mountain</b>	<b>506,788</b>	<b>13.18</b>	<b>3.73</b>	<b>2.36</b>	<b>7.10</b>	<b>10.47</b>	<b>4.55</b>	<b>17.57</b>	<b>213,359</b>	<b>25.03</b>	<b>6.59</b>	<b>4.30</b>	<b>14.14</b>	<b>22.39</b>	<b>6.39</b>	<b>36.53</b>		
Alaska	5,047	7.51	3.17	1.35	2.99	4.08	1.11	7.07	1,477	29.52	9.75	5.01	14.76	14.69	4.54	29.45		
California	1,445,851	15.76	3.69	2.45	9.61	10.85	4.43	20.46	329,654	27.85	5.56	4.03	18.27	27.34	5.89	45.61		
Hawaii	19,907	11.14	3.40	2.08	5.66	10.04	3.95	15.70	6,942	23.75	6.54	4.02	13.20	31.11	5.07	44.31		
Oregon	67,799	9.81	3.20	1.79	4.82	6.67	2.60	11.49	24,047	24.07	6.79	4.18	13.10	18.23	4.96	31.33		
Washington	162,222	9.86	3.00	1.72	5.14	4.96	1.54	10.10	47,016	27.60	7.01	4.56	16.03	14.65	2.06	30.68		
<b>Pacific</b>	<b>1,700,826</b>	<b>14.88</b>	<b>3.60</b>	<b>2.35</b>	<b>8.93</b>	<b>10.09</b>	<b>4.07</b>	<b>19.02</b>	<b>409,136</b>	<b>27.54</b>	<b>5.83</b>	<b>4.10</b>	<b>17.61</b>	<b>25.36</b>	<b>5.37</b>	<b>42.97</b>		
Puerto Rico	442	22.85	6.79	3.39	12.67	5.88	2.04	18.55	65	49.23	15.38	6.15	27.69	15.38	9.23	43.07		
<b>Northeast</b>	<b>593,242</b>	<b>10.04</b>	<b>3.68</b>	<b>1.81</b>	<b>4.55</b>	<b>7.61</b>	<b>2.25</b>	<b>12.16</b>	<b>246,525</b>	<b>30.53</b>	<b>8.02</b>	<b>4.94</b>	<b>17.57</b>	<b>27.58</b>	<b>4.46</b>	<b>45.15</b>		
<b>North Central</b>	<b>683,712</b>	<b>10.78</b>	<b>3.82</b>	<b>1.90</b>	<b>5.06</b>	<b>8.05</b>	<b>2.45</b>	<b>13.11</b>	<b>355,842</b>	<b>31.45</b>	<b>8.88</b>	<b>5.28</b>	<b>17.28</b>	<b>19.94</b>	<b>4.18</b>	<b>37.22</b>		
<b>South</b>	<b>1,541,070</b>	<b>11.19</b>	<b>3.75</b>	<b>1.98</b>	<b>5.45</b>	<b>11.83</b>	<b>3.32</b>	<b>17.28</b>	<b>723,788</b>	<b>27.44</b>	<b>7.95</b>	<b>4.75</b>	<b>14.75</b>	<b>26.38</b>	<b>4.75</b>	<b>41.13</b>		
<b>West</b>	<b>2,207,614</b>	<b>14.49</b>	<b>3.63</b>	<b>2.35</b>	<b>8.51</b>	<b>10.18</b>	<b>4.18</b>	<b>18.69</b>	<b>622,495</b>	<b>26.68</b>	<b>6.09</b>	<b>4.17</b>	<b>16.42</b>	<b>24.34</b>	<b>5.72</b>	<b>40.76</b>		
<b>United States</b>	<b>5,026,414</b>	<b>12.45</b>	<b>3.70</b>	<b>2.11</b>	<b>6.63</b>	<b>10.09</b>	<b>3.45</b>	<b>16.72</b>	<b>1,948,881</b>	<b>28.32</b>	<b>7.53</b>	<b>4.68</b>	<b>16.10</b>	<b>24.70</b>	<b>4.92</b>	<b>40.80</b>		
<b>Northeast (SA)</b>	<b>593,242</b>	<b>9.90</b>	<b>3.57</b>	<b>1.75</b>	<b>4.58</b>	—	<											

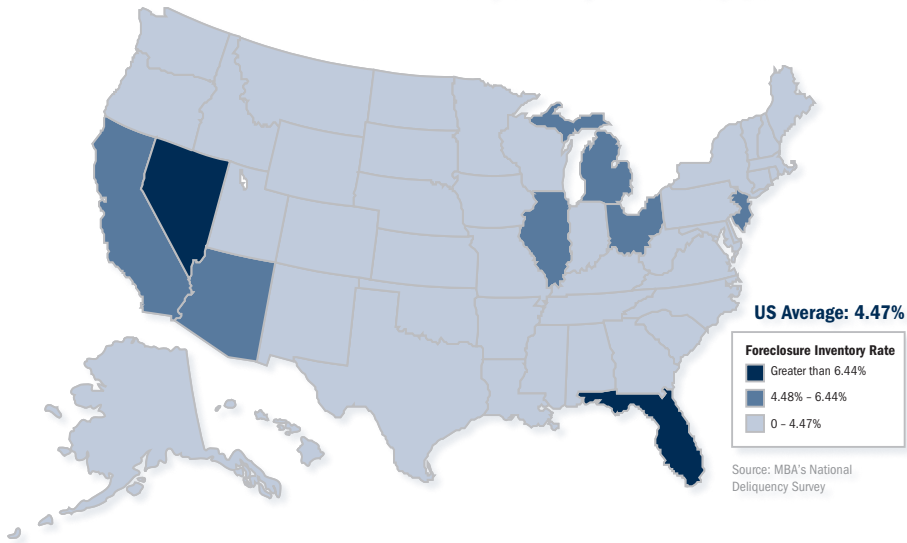




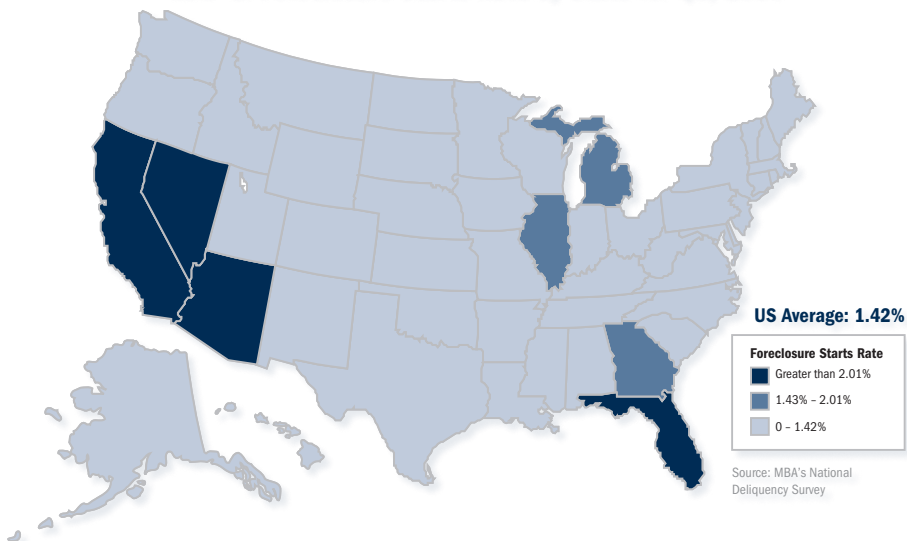
**MAP 1: Seriously Delinquent Rate by State for Q3, 2009**



**MAP 2: Foreclosure Inventory Rate by State for Q3, 2009**



**MAP 3: Foreclosure Starts Rate by State for Q3, 2009**



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