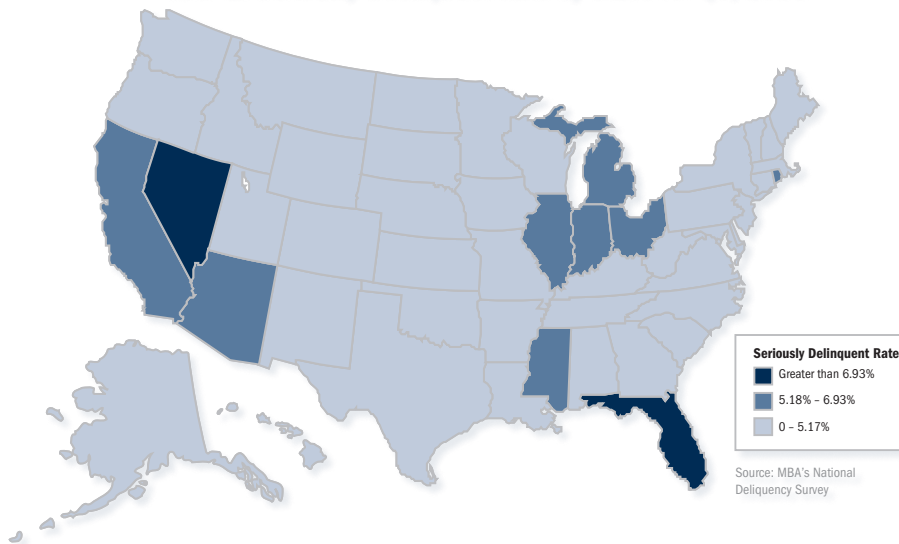
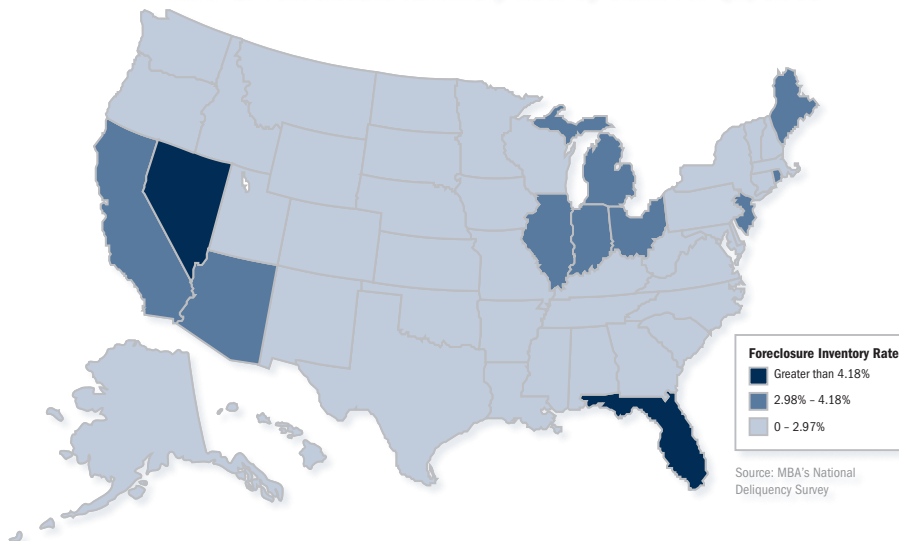


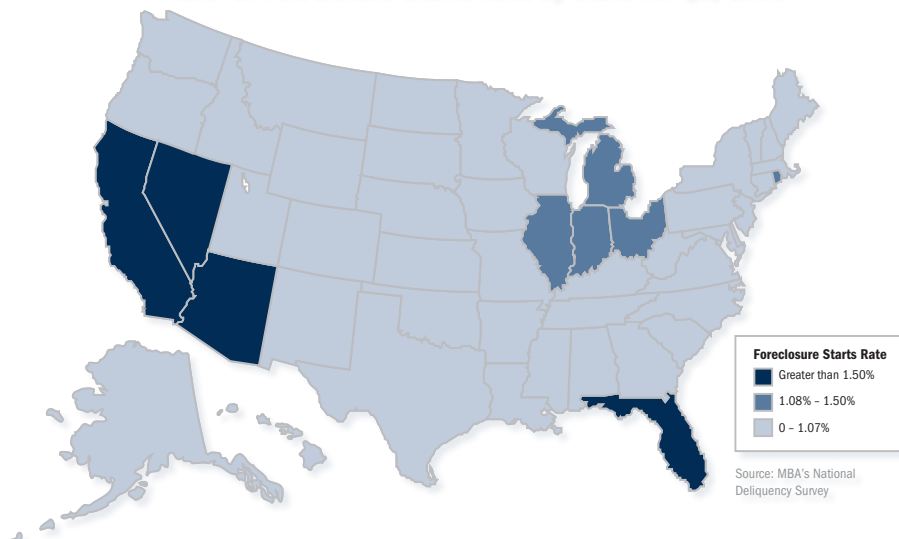
MAP 1: Seriously Delinquent Rate by State for Q3, 2008



MAP 2: Foreclosure Inventory Rate by State for Q3, 2008



MAP 3: Foreclosure Starts Rate by State for Q3, 2008



All First Mortgages Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	5,346	5,608	5,921
Alaska	391	461	486
Arizona	16,735	20,562	23,887
Arkansas	2,846	2,665	3,038
California	92,729	110,023	92,711
Colorado	9,575	9,286	8,091
Connecticut	4,914	4,991	4,499
Delaware	1,001	1,074	1,145
District of Columbia	577	677	784
Florida	72,091	86,100	90,322
Georgia	17,791	18,219	18,618
Hawaii	1,115	1,246	1,372
Idaho	1,789	2,116	2,467
Illinois	23,112	25,164	27,453
Indiana	15,286	15,813	14,738
Iowa	3,646	3,717	3,272
Kansas	3,166	3,310	3,289
Kentucky	6,131	6,471	6,244
Louisiana	4,522	4,484	3,900
Maine	2,429	2,617	2,728
Maryland	8,943	7,912	10,722
Massachusetts	10,270	6,251	8,477
Michigan	27,289	26,871	26,415
Minnesota	10,716	11,061	10,599
Mississippi	4,152	3,840	4,346
Missouri	8,417	8,096	8,303
Montana	622	602	636
Nebraska	2,064	1,936	1,864
Nevada	10,873	12,792	14,169
New Hampshire	1,939	1,975	2,053
New Jersey	12,555	14,807	15,053
New Mexico	1,903	2,014	2,088
New York	18,224	19,922	18,334
North Carolina	10,240	10,658	11,591
North Dakota	247	314	327
Ohio	26,068	27,672	26,021
Oklahoma	4,360	4,379	4,257
Oregon	3,475	4,180	4,647
Pennsylvania	14,410	14,978	15,036
Rhode Island	2,240	2,413	2,415
South Carolina	6,391	6,785	7,009
South Dakota	483	446	468
Tennessee	8,240	8,296	8,714
Texas	24,370	23,485	22,820
Utah	2,670	3,080	3,567
Vermont	627	667	667
Virginia	11,210	11,425	10,802
Washington	5,864	6,821	7,365
West Virginia	1,889	2,021	2,117
Wisconsin	9,231	9,237	9,053
Wyoming	262	270	301
U.S.	535,438	579,810	575,204

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Prime Fixed Rate Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	1,561	1,827	2,063
Alaska	96	90	117
Arizona	2,377	3,152	3,910
Arkansas	716	655	946
California	6,883	9,341	8,487
Colorado	1,506	1,649	1,462
Connecticut	934	890	933
Delaware	209	246	279
District of Columbia	86	100	140
Florida	13,321	17,223	17,638
Georgia	4,005	4,769	4,863
Hawaii	146	177	220
Idaho	398	463	589
Illinois	5,060	5,743	6,711
Indiana	4,182	4,745	4,149
Iowa	1,315	1,362	1,026
Kansas	941	978	1,048
Kentucky	1,914	1,913	1,737
Louisiana	1,329	1,378	1,065
Maine	617	727	815
Maryland	1,454	1,315	1,970
Massachusetts	2,296	1,331	1,777
Michigan	6,237	7,500	7,313
Minnesota	2,574	2,916	2,833
Mississippi	1,155	1,066	1,386
Missouri	2,005	2,171	2,246
Montana	130	150	149
Nebraska	602	532	483
Nevada	1,125	1,357	1,765
New Hampshire	528	509	550
New Jersey	2,755	3,415	3,538
New Mexico	496	508	579
New York	4,289	4,499	3,940
North Carolina	2,603	2,744	2,980
North Dakota	71	75	100
Ohio	7,570	8,540	7,702
Oklahoma	1,127	1,166	920
Oregon	675	839	996
Pennsylvania	4,050	4,417	4,417
Rhode Island	414	486	556
South Carolina	1,978	2,116	2,112
South Dakota	141	132	111
Tennessee	1,905	2,061	2,348
Texas	4,458	4,707	4,505
Utah	478	602	797
Vermont	111	123	200
Virginia	2,127	1,852	1,756
Washington	983	1,158	1,324
West Virginia	507	620	707
Wisconsin	2,652	2,627	2,717
Wyoming	48	54	67
U.S.	105,141	119,014	121,040

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Prime ARM Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	615	612	599
Alaska	65	76	73
Arizona	4,048	5,427	6,421
Arkansas	299	235	326
California	35,938	46,067	37,300
Colorado	1,828	1,866	1,353
Connecticut	748	789	571
Delaware	130	146	152
District of Columbia	130	161	181
Florida	18,829	22,689	23,408
Georgia	2,498	2,626	2,624
Hawaii	206	256	326
Idaho	361	443	565
Illinois	4,583	4,660	5,073
Indiana	1,692	1,415	1,262
Iowa	417	404	301
Kansas	350	370	303
Kentucky	629	700	567
Louisiana	425	428	331
Maine	253	258	222
Maryland	1,882	1,248	2,024
Massachusetts	2,001	1,164	1,602
Michigan	4,797	4,373	4,417
Minnesota	2,231	2,320	2,302
Mississippi	441	441	531
Missouri	1,034	962	920
Montana	70	81	93
Nebraska	307	211	192
Nevada	3,187	4,047	4,461
New Hampshire	239	259	241
New Jersey	2,414	2,685	2,967
New Mexico	272	237	245
New York	2,519	2,471	2,154
North Carolina	1,156	1,150	1,358
North Dakota	40	30	30
Ohio	2,967	2,776	2,430
Oklahoma	435	319	294
Oregon	685	845	988
Pennsylvania	1,509	1,444	1,522
Rhode Island	349	361	383
South Carolina	861	969	947
South Dakota	62	59	56
Tennessee	876	876	831
Texas	2,240	1,984	1,823
Utah	442	526	641
Vermont	82	45	62
Virginia	2,801	2,978	3,076
Washington	1,210	1,447	1,748
West Virginia	274	346	307
Wisconsin	1,612	1,387	1,342
Wyoming	18	34	27
U.S.	113,053	127,705	121,972

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Subprime Fixed Rate Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	632	643	708
Alaska	39	54	48
Arizona	1,276	1,684	2,223
Arkansas	286	312	297
California	4,041	7,185	7,907
Colorado	692	761	806
Connecticut	593	598	620
Delaware	160	180	185
District of Columbia	62	88	104
Florida	6,713	8,973	10,191
Georgia	2,098	2,182	2,364
Hawaii	132	188	175
Idaho	149	198	252
Illinois	2,094	2,460	2,746
Indiana	1,684	1,846	1,796
Iowa	386	470	433
Kansas	262	319	353
Kentucky	620	707	705
Louisiana	664	697	638
Maine	222	291	320
Maryland	1,002	1,006	1,448
Massachusetts	995	622	938
Michigan	2,251	2,518	2,492
Minnesota	779	905	925
Mississippi	482	506	557
Missouri	948	983	1,143
Montana	69	83	68
Nebraska	174	192	214
Nevada	581	904	1,152
New Hampshire	186	223	320
New Jersey	1,339	1,628	1,787
New Mexico	208	246	246
New York	2,845	3,384	3,338
North Carolina	1,463	1,533	1,645
North Dakota	14	31	20
Ohio	3,057	3,634	3,537
Oklahoma	560	615	561
Oregon	380	535	579
Pennsylvania	1,970	2,388	2,097
Rhode Island	226	290	312
South Carolina	969	1,004	1,045
South Dakota	41	29	50
Tennessee	1,153	1,182	1,320
Texas	4,104	3,939	4,082
Utah	238	297	358
Vermont	49	66	59
Virginia	911	1,111	1,048
Washington	622	757	796
West Virginia	145	199	219
Wisconsin	676	808	811
Wyoming	30	26	32
U.S.	51,274	61,482	66,070

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Subprime ARM Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	1,060	1,036	1,018
Alaska	100	110	99
Arizona	9,957	11,452	12,373
Arkansas	499	468	477
California	42,859	55,208	44,818
Colorado	3,955	3,593	3,106
Connecticut	1,963	1,961	1,684
Delaware	363	373	379
District of Columbia	289	314	345
Florida	32,375	35,978	38,030
Georgia	6,237	5,642	5,363
Hawaii	477	490	529
Idaho	645	714	717
Illinois	7,671	8,050	8,400
Indiana	3,302	3,226	3,028
Iowa	644	598	543
Kansas	654	648	569
Kentucky	1,087	1,184	1,106
Louisiana	960	966	829
Maine	522	538	489
Maryland	4,120	3,929	4,473
Massachusetts	3,447	2,122	2,812
Michigan	8,047	6,614	6,188
Minnesota	3,867	3,624	3,221
Mississippi	796	690	665
Missouri	2,825	2,489	2,290
Montana	157	137	153
Nebraska	382	357	331
Nevada	6,431	6,906	7,118
New Hampshire	651	602	602
New Jersey	4,427	5,089	4,676
New Mexico	454	498	488
New York	5,756	6,116	5,646
North Carolina	2,641	2,531	2,572
North Dakota	35	56	38
Ohio	5,613	5,617	5,222
Oklahoma	779	828	781
Oregon	1,440	1,620	1,695
Pennsylvania	3,390	3,411	3,266
Rhode Island	937	892	802
South Carolina	1,342	1,385	1,498
South Dakota	84	86	104
Tennessee	2,371	2,118	2,095
Texas	8,050	7,395	6,470
Utah	1,186	1,354	1,463
Vermont	111	124	88
Virginia	4,691	4,634	4,050
Washington	2,609	2,987	2,960
West Virginia	211	218	223
Wisconsin	2,073	2,043	1,897
Wyoming	63	76	88
U.S.	194,606	209,097	197,878

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FHA Foreclosure Starts - 2008

	Q1	Q2	Q3
Alabama	669	666	762
Alaska	39	50	50
Arizona	530	535	757
Arkansas	377	352	450
California	633	837	941
Colorado	1,588	1,413	1,326
Connecticut	246	314	306
Delaware	91	94	112
District of Columbia	27	35	35
Florida	2,409	2,823	3,338
Georgia	2,702	2,722	3,032
Hawaii	21	20	15
Idaho	141	159	194
Illinois	1,541	1,785	1,934
Indiana	1,994	2,127	2,069
Iowa	224	232	237
Kansas	303	334	379
Kentucky	562	569	617
Louisiana	478	463	482
Maine	84	64	99
Maryland	543	472	761
Massachusetts	225	123	221
Michigan	2,730	3,271	3,327
Minnesota	455	547	513
Mississippi	404	338	427
Missouri	668	688	751
Montana	75	63	65
Nebraska	224	197	207
Nevada	229	254	319
New Hampshire	37	49	51
New Jersey	886	1,089	1,188
New Mexico	183	237	232
New York	1,161	1,456	1,254
North Carolina	1,195	1,327	1,478
North Dakota	19	29	34
Ohio	2,799	3,131	3,053
Oklahoma	693	694	670
Oregon	134	153	168
Pennsylvania	976	1,077	1,115
Rhode Island	48	63	55
South Carolina	495	521	512
South Dakota	43	43	53
Tennessee	864	969	1,073
Texas	4,488	4,216	4,605
Utah	254	246	291
Vermont	14	10	22
Virginia	484	552	571
Washington	319	395	410
West Virginia	103	91	116
Wisconsin	362	395	419
Wyoming	28	21	21
U.S.	35,798	38,314	41,117

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