

Characteristics of Top 100 Metros by Mortgage Delinquency and Change in Delinquency, March 2010

| Share Of Mortgages Seriously Delinquent 3/10 | Increase in Share Seriously Delinquent, 3/09-3/10 | | | |
|--|---|---------------|---|----------------|
| | Total | Rising Slowly | → | Rising Rapidly |

Change in total employment, 4/09-4/10 (%)

| | | | | |
|----------------|-------|-------|-------|-------|
| ↓ Lowest Share | -1.42 | -1.37 | -1.28 | -1.54 |
| Middle Share | -1.26 | -1.07 | -1.50 | -1.12 |
| Highest Share | -2.02 | -1.87 | -2.05 | -2.40 |

Unemployment rate, 4/10 (%)

| | | | | |
|----------------|-------|-------|-------|-------|
| ↓ Lowest Share | 7.72 | 7.64 | 7.31 | 8.03 |
| Middle Share | 9.17 | 8.29 | 9.65 | 9.24 |
| Highest Share | 11.49 | 12.33 | 10.56 | 10.55 |

% drop FWFA housing price index, Q1-2009 to Q1-2010

| | | | | |
|----------------|--------|--------|--------|--------|
| ↓ Lowest Share | -7.21 | -5.96 | -7.05 | -7.98 |
| Middle Share | -9.44 | -7.38 | -9.58 | -10.66 |
| Highest Share | -12.52 | -11.24 | -14.33 | -13.32 |

*High cost loans, 2004-06, per 1,000 existing hsg. units**

| | | | | |
|----------------|-------|-------|-------|-------|
| ↓ Lowest Share | 31.30 | 32.50 | 34.60 | 28.50 |
| Middle Share | 31.60 | 29.20 | 30.10 | 34.80 |
| Highest Share | 49.10 | 47.50 | 52.40 | 49.10 |

Ratio average home price to average income, 2008

| | | | | |
|----------------|------|------|------|------|
| ↓ Lowest Share | 3.40 | 2.68 | 2.85 | 4.16 |
| Middle Share | 3.40 | 2.68 | 2.85 | 4.16 |
| Highest Share | 3.87 | 3.49 | 4.22 | 4.41 |

Note: groups defined in Table 1. *existing units in 1-4 unit structures