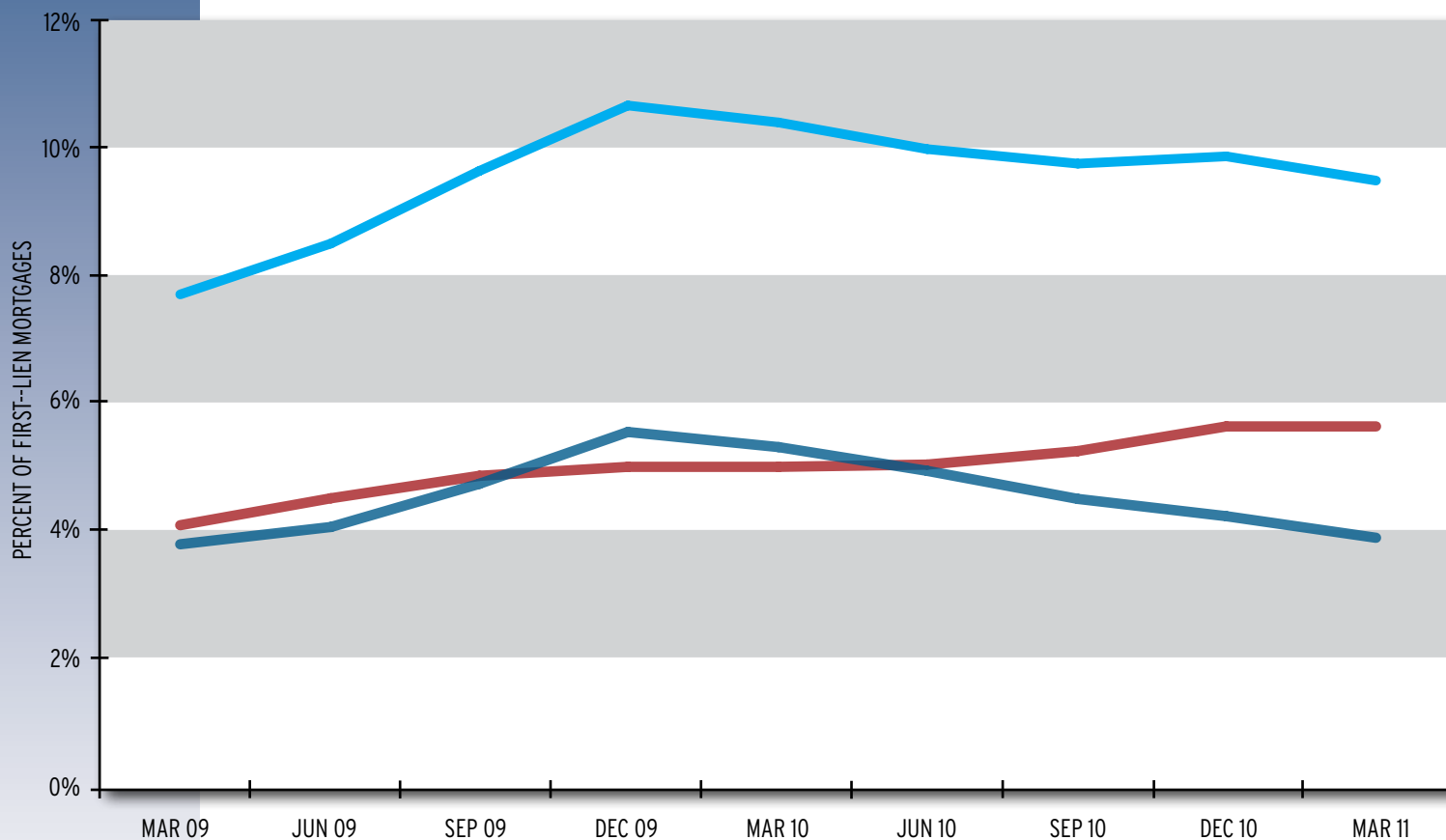


## 90+ DAY DELINQUENCY FALLING WHILE FORECLOSURE INVENTORY GROWS AMONG LARGEST 100 METROS



— SERIOUS DELINQUENCY RATE  
— 90+ DAY DELINQUENCY RATE  
— FORECLOSURE RATE

Note: Seriously Delinquent mortgages are those 90 days or more past due or currently in foreclosure.