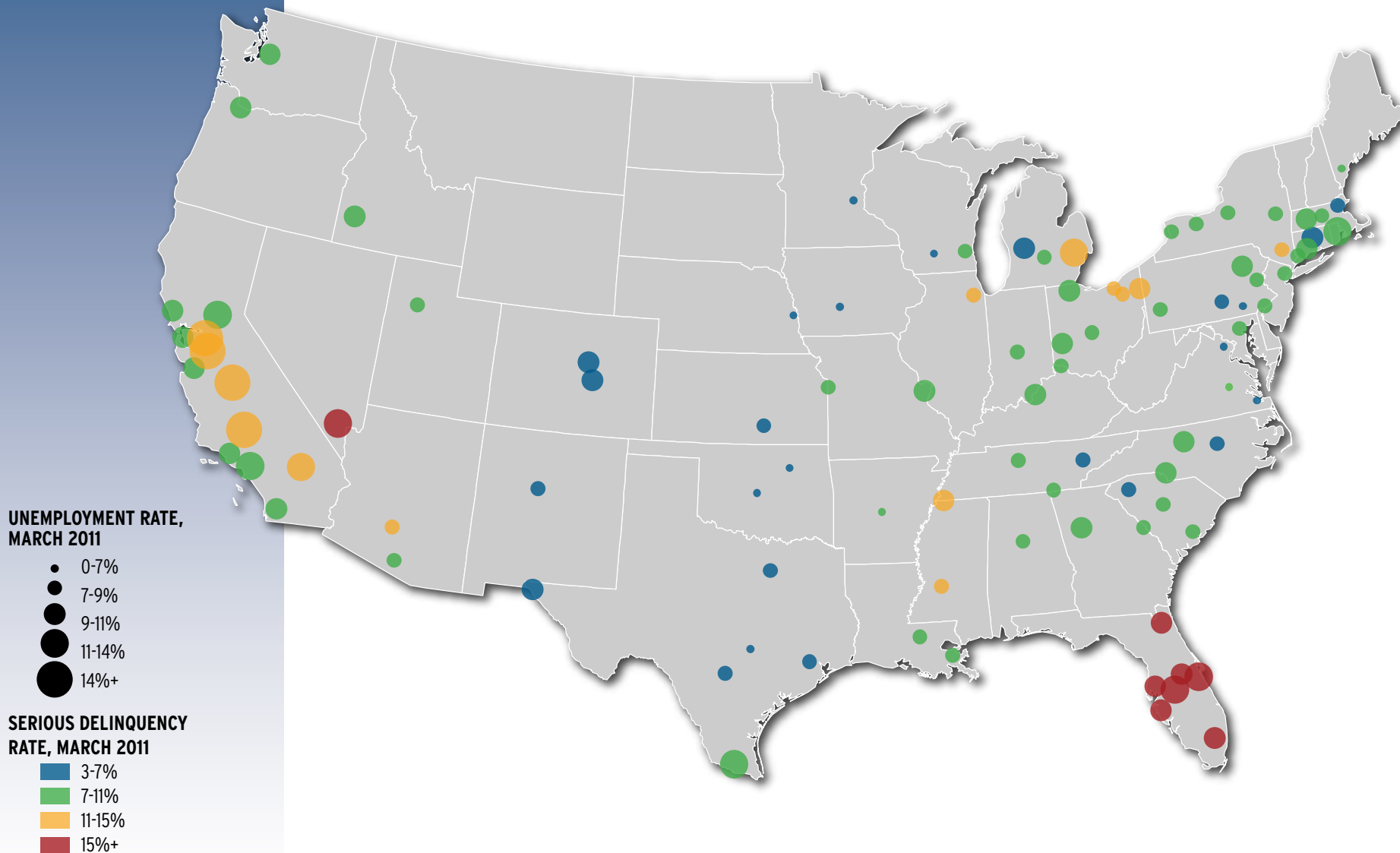


METRO AREAS IN TEXAS AND THE CENTRAL PLAINS HAVE LOWER UNEMPLOYMENT AND SERIOUS DELINQUENCY



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