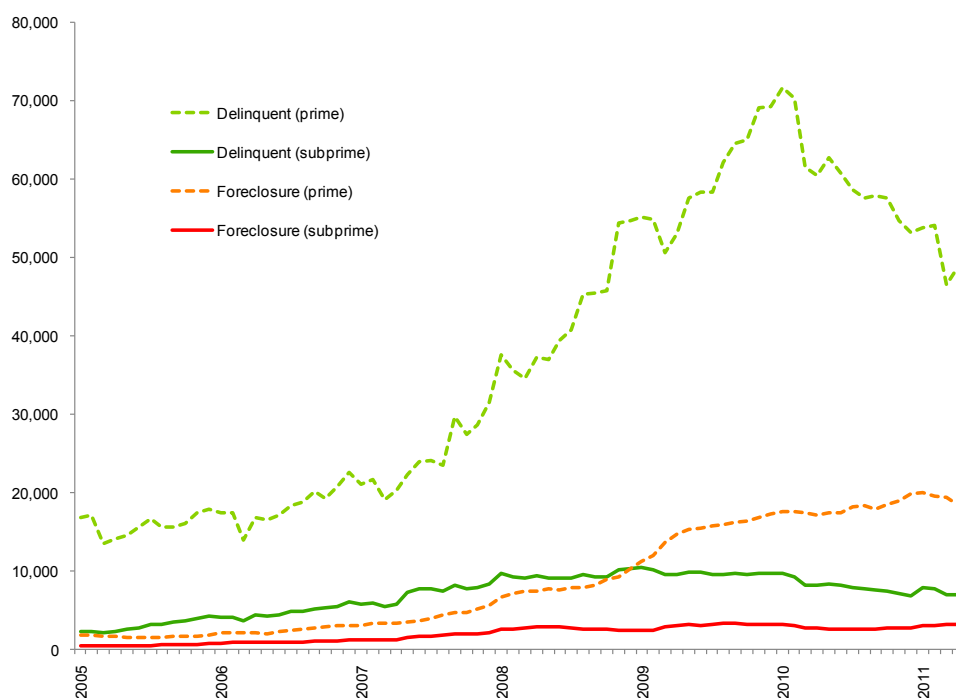


Ninth Federal Reserve District

Across the Ninth Federal Reserve District, recent data suggest that the performance of poorly performing mortgages has marginally improved. Since 2010, when the number of delinquencies and foreclosures peaked, prime and subprime mortgage delinquencies have declined and foreclosures for both types of loans have stabilized. Examining the District at the county and ZIP Code levels reveals that the highest rates of seriously delinquent loans are in western Wisconsin. In fact, 8 out of the top 10 District counties with the highest rates of seriously delinquent loans were located in Wisconsin.

Mortgage Performance Trends for Prime and Subprime Loans, 2005 to 2011



Top Ten Counties by Delinquency Rate, April 2011

Variable	County	Pepin, WI	Polk, WI	Taylor, WI	Trempealeau, WI	Pierce, WI	Mille Lacs, MN	Isanti, MN	Saint Croix, WI	Dunn, WI	Chippewa, WI
60+ Days Delinquent Rate		9.3	9.0	8.6	7.8	7.5	7.4	7.4	7.2	7.1	7.0
Foreclosure Rate		6.3	5.6	5.6	4.8	4.7	3.7	3.7	4.6	4.7	3.9
Loans Serviced		366	4,029	730	950	4,167	5,602	6,402	9,463	2,108	2,924

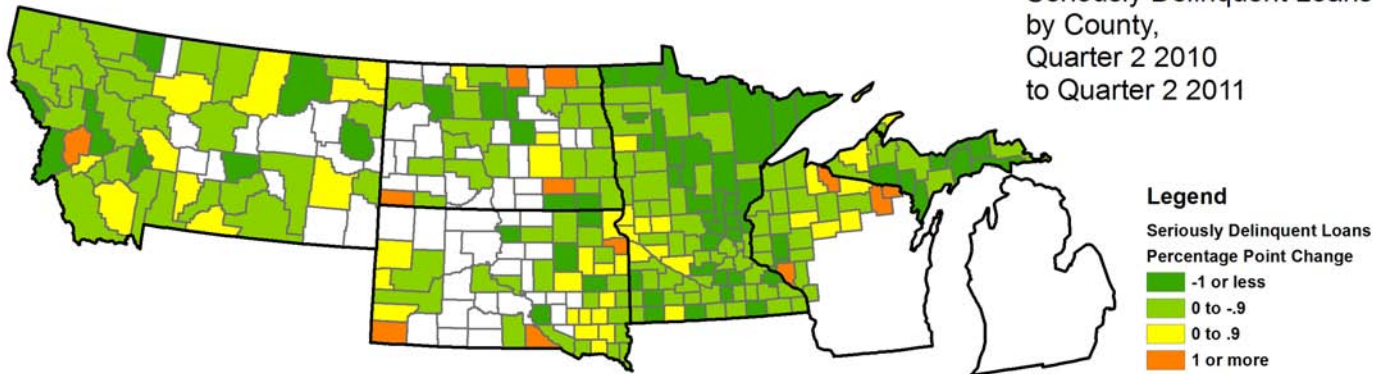
Data Notes:

This profile reflects staff calculations based on data provided by LPS (Loan Processing Services) Applied Analytics Residential Mortgage Servicing Database. LPS is made up mainly of the servicing portfolios of the largest residential mortgage servicers in the United States. All told, it covers about two-thirds of installment-type loans in the residential mortgage servicing market.

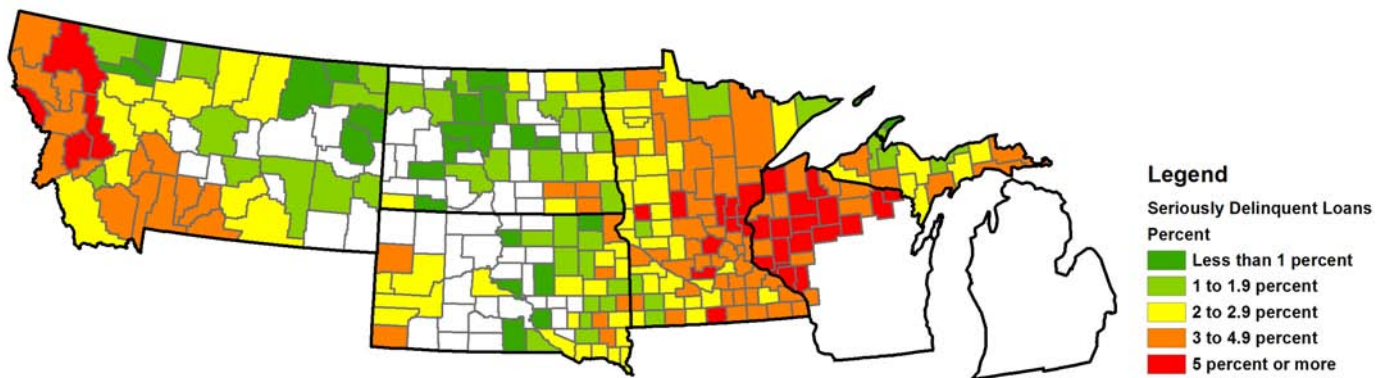
Seriously delinquent loans include those mortgages that are 90+ days delinquent or in foreclosure.

The maps contained in this profile only include geographies (i.e., ZIP Codes or counties) with 100 or more actively serviced loans.

Year-Over-Year
Percentage Point Change
in the Rate of
Seriously Delinquent Loans
by County,
Quarter 2 2010
to Quarter 2 2011



Seriously Delinquent Loans
by County,
Quarter 2 2011



Seriously Delinquent Loans
by ZIP Code,
Quarter 2 2011

