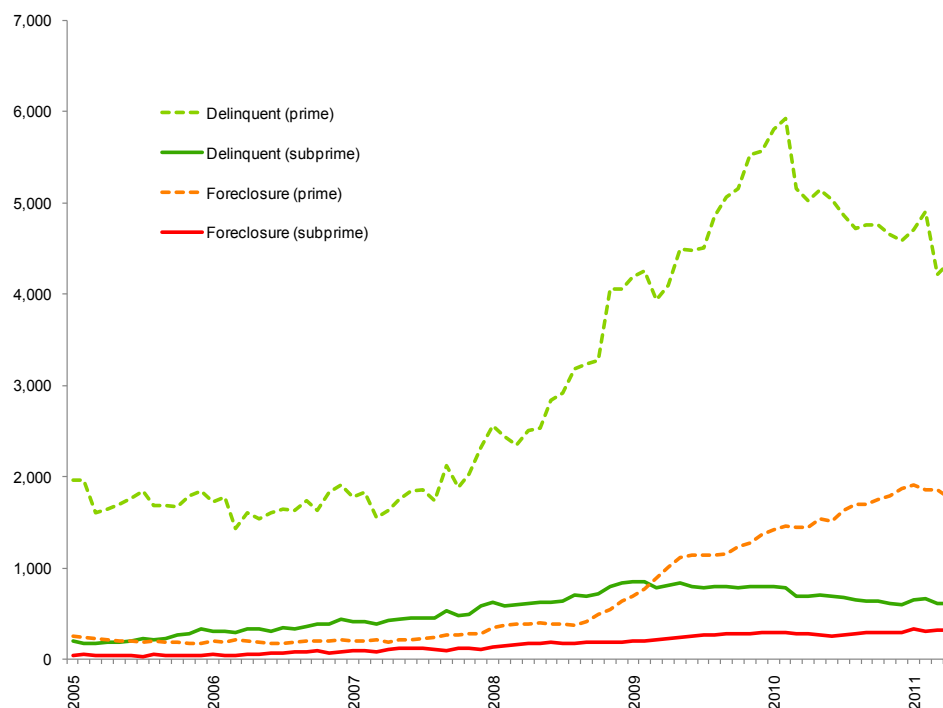


STATE AND REGIONAL MORTGAGE PERFORMANCE PROFILES

Montana

Prime mortgage delinquencies in Montana peaked in early 2010 (subprime delinquencies peaked a year before) and have continued to decline to date. While subprime foreclosures have increased a little since 2008, prime foreclosures increased rapidly from that time until peaking in early 2011. Seriously delinquent loans are concentrated in the western and south-western counties of the state, with Powell and Flathead counties reporting the highest rates of seriously delinquent loans.

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



Top Ten Counties by Delinquency Rate, April 2011

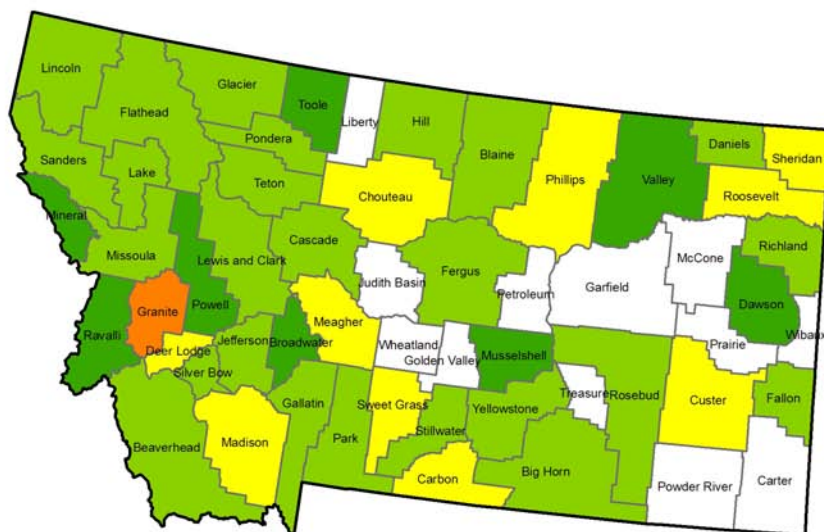
Variable	County	Powell	Flathead	Granite	Mineral	Sanders	Lake	Ravalli	Deer Lodge	Park	Gallatin
60+ Days Delinquent Rate		6.7	5.8	5.5	5.2	4.9	4.9	4.9	4.7	4.1	4.0
Foreclosure Rate		3.0	3.4	3.4	3.7	3.0	2.7	2.7	1.9	2.2	2.1
Loans Serviced		300	13,220	291	576	1,056	2,450	6,162	944	2,191	15,392

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.

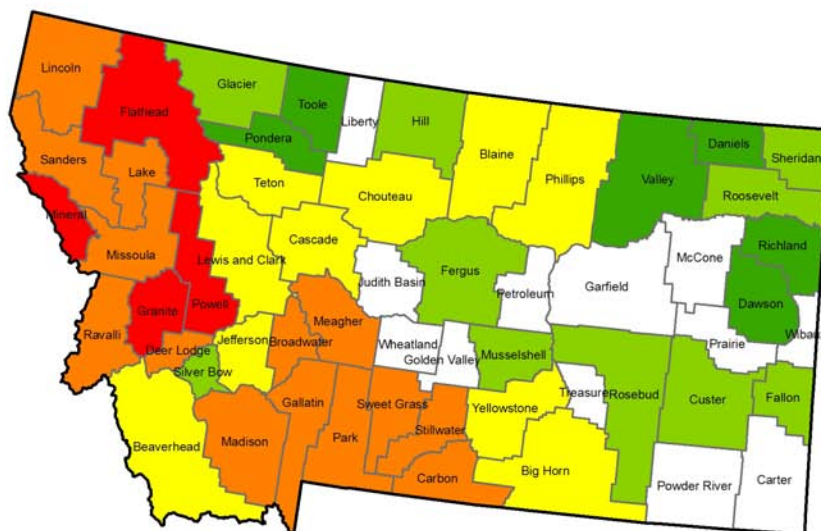
Seriously delinquent loans include those mortgages that are 90+ days delinquent or in foreclosure.

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



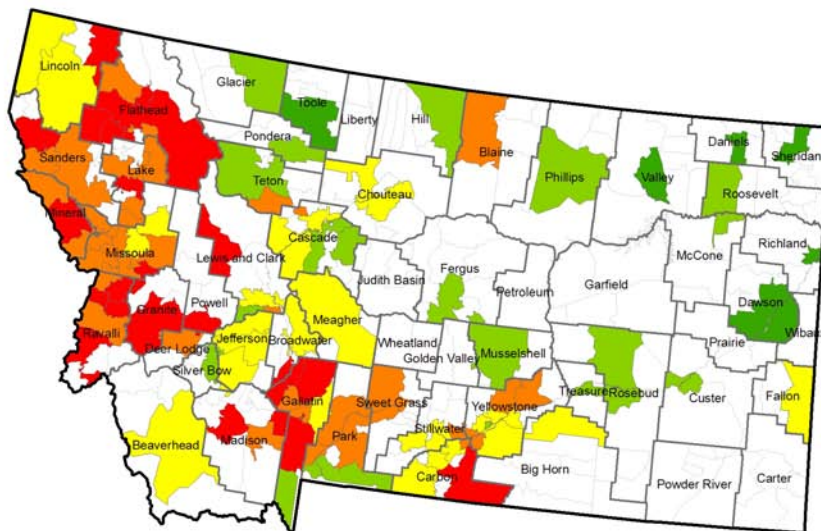
Year-Over-Year
Percentage Point Change
in the Rate of
Seriously Delinquent Loans
by County,
Quarter 2 2010
to Quarter 2 2011

Legend
Seriously Delinquent Loans
Percentage Point Change
-1 or less
0 to -.9
0 to .9
1 or more



Seriously Delinquent Loans
by County,
Quarter 2 2011

Legend
Seriously Delinquent Loans
Percent
Less than 1 percent
1 to 1.9 percent
2 to 2.9 percent
3 to 4.9 percent
5 percent or more



Seriously Delinquent Loans
by ZIP Code,
Quarter 2 2011

Legend
Seriously Delinquent Loans
Percent
Less than 1 percent
1 to 1.9 percent
2 to 2.9 percent
3 to 4.9 percent
5 percent or more