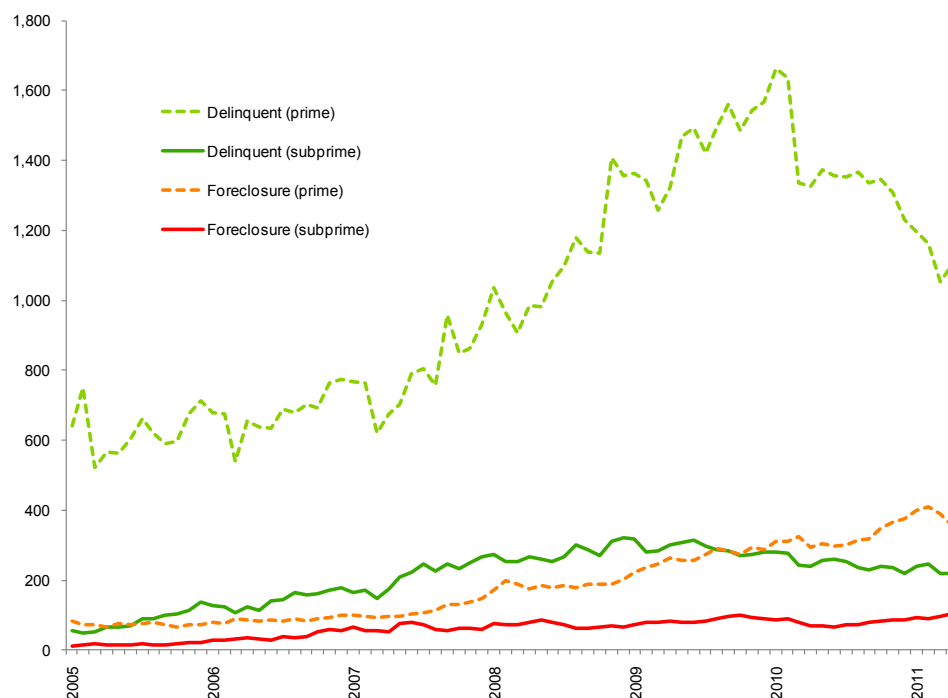


STATE AND REGIONAL MORTGAGE PERFORMANCE PROFILES

North Dakota

Compared to other parts of the Ninth District, the number of poorly performing mortgages was notably lower in North Dakota. The number of delinquent subprime loans peaked in 2009 and early 2010 for prime loans and has decreased for both types to date. Poorly performing loans are concentrated in counties and ZIP Codes in the eastern part of the state, with several less populous counties, such as Ransom and Lamoure, 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

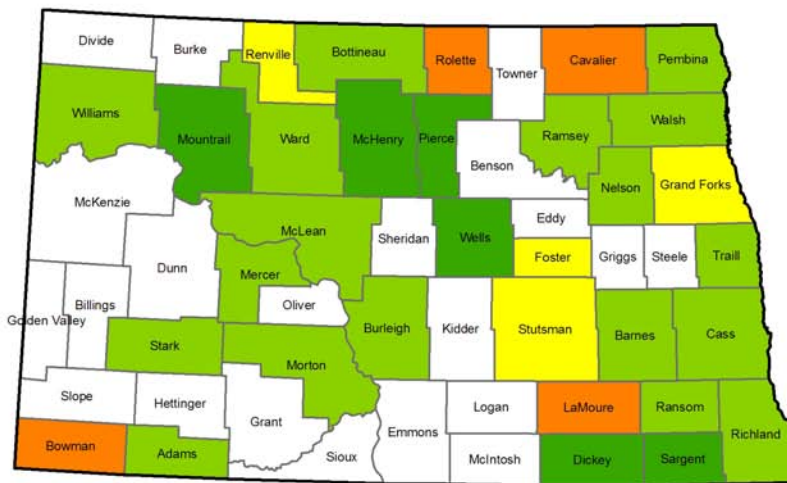
Variable	County	Ransom	Lamoure	Sargent	Rolette	Walsh	Dickey	Cavaller	Bowman	Cass	Barnes
60+ Days Delinquent Rate		3.5	3.3	3.1	2.9	2.4	2.4	2.1	2.1	2.1	2.0
Foreclosure Rate		1.7	0.8	1.6	1.5	1.6	2.4	1.6	1.6	1.3	1.4
Loans Serviced		404	121	193	138	496	249	187	187	14,999	653

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.

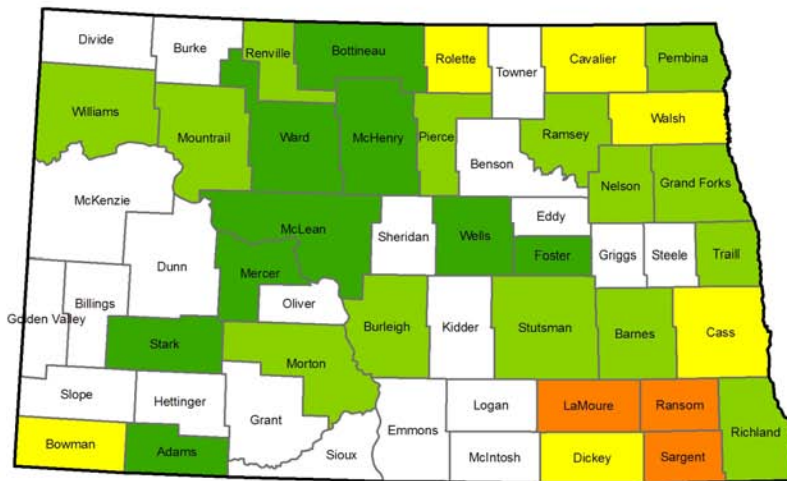
Seriously delinquent loans include those mortgages that are 90+ days delinquent or in foreclosure.

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



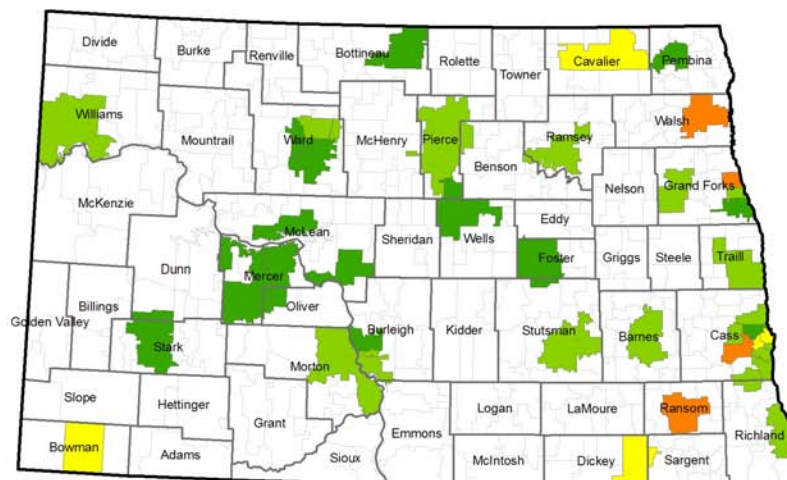
Year-Over-Year
Percentage Point Change
in the Rate of
Seriously Delinquent Loans
by County,
Quarter 2 2010
to Quarter 2 2011

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



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