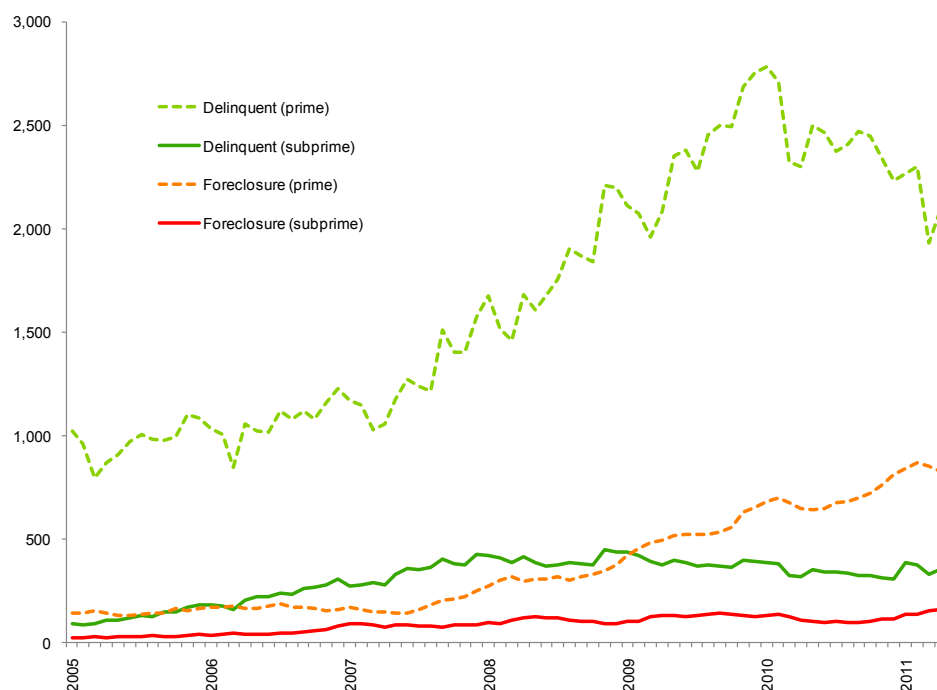


STATE AND REGIONAL MORTGAGE PERFORMANCE PROFILES

South Dakota

From 2005 to 2010, the number of poorly performing prime loans in South Dakota gradually increased, with delinquencies peaking in early 2010 and foreclosures peaking more recently. At present, subprime delinquencies and foreclosures remain largely unchanged. Examining the state at the county and ZIP code level reveals that the highest rates of seriously delinquent loans are in less populous western and eastern counties, denoted by the fact that Fall River (in the west) and Hamlin (in the east) were the counties with 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

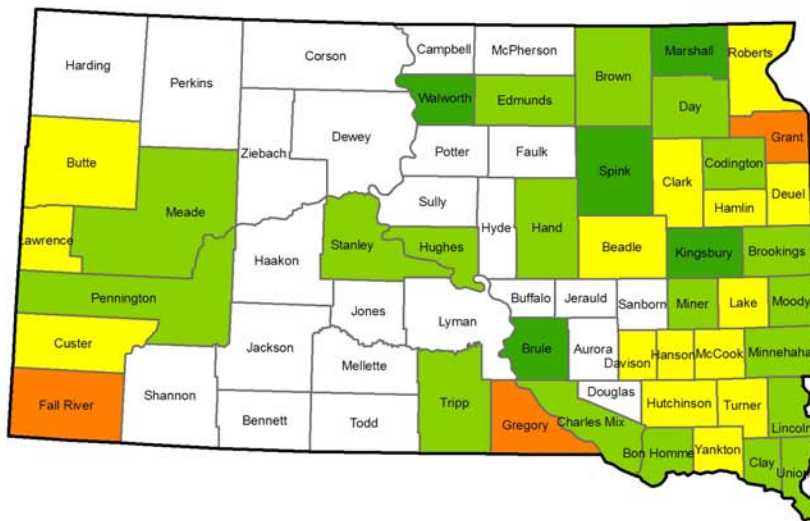
Variable	County	Fall River	Hamlin	Moody	Butte	Turner	McCook	Roberts	Charles Mix	Meade	Pennington
60+ Days Delinquent Rate		5.0	4.0	3.9	3.8	3.6	3.4	3.4	2.9	2.8	2.8
Foreclosure Rate		3.9	3.0	1.5	2.5	2.1	1.9	2.8	1.1	1.5	1.6
Loans Serviced		563	502	338	793	732	468	355	278	2,621	12,687

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.

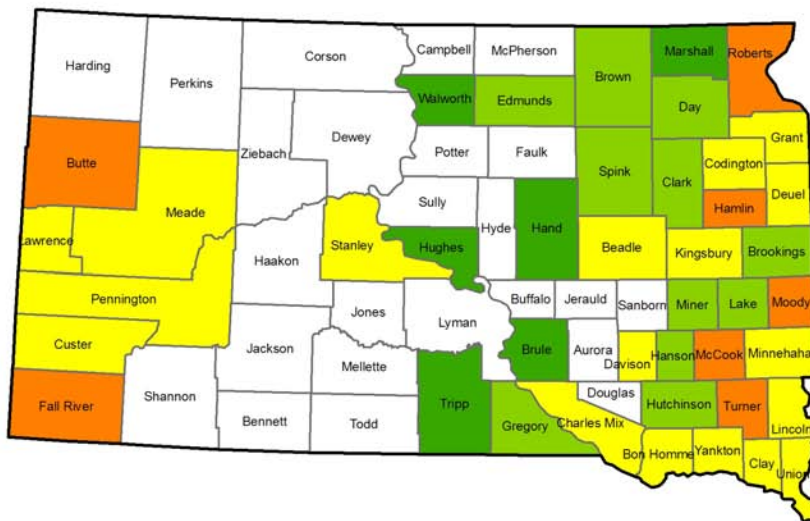


Year-Over-Year
Percentage Point Change
in the Rate of
Seriously Delinquent Loans
by County,
Quarter 2 2010
to Quarter 2 2011

Legend

Seriously Delinquent Loans
Percentage Point Change

- Dark Green: -1 or less
- Light Green: 0 to -.9
- Yellow: 0 to .9
- Orange: 1 or more

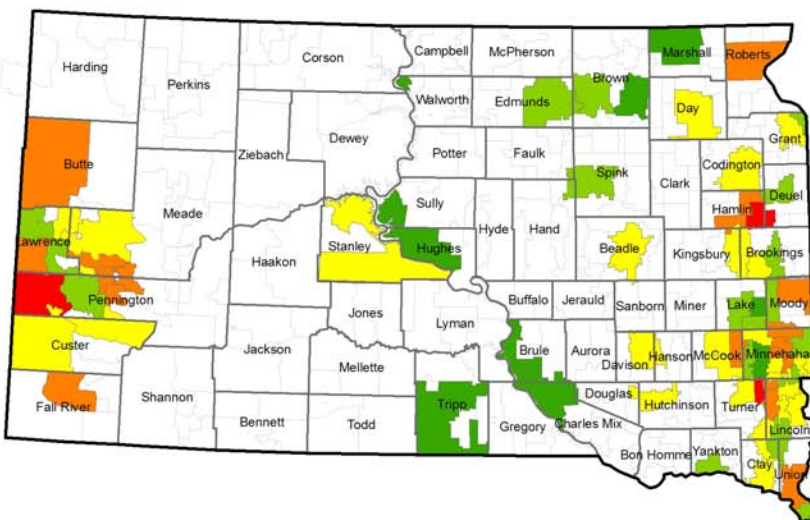


Seriously Delinquent Loans
by County,
Quarter 2 2011

Legend

Seriously Delinquent Loans
Percent

- Dark Green: Less than 1 percent
- Light Green: 1 to 1.9 percent
- Yellow: 2 to 2.9 percent
- Orange: 3 to 4.9 percent



Seriously Delinquent Loans
by ZIP Code,
Quarter 2 2011

Legend

Seriously Delinquent Loans
Percent

- Dark Green: Less than 1 percent
- Light Green: 1 to 1.9 percent
- Yellow: 2 to 2.9 percent
- Orange: 3 to 4.9 percent
- Red: 5 percent or more