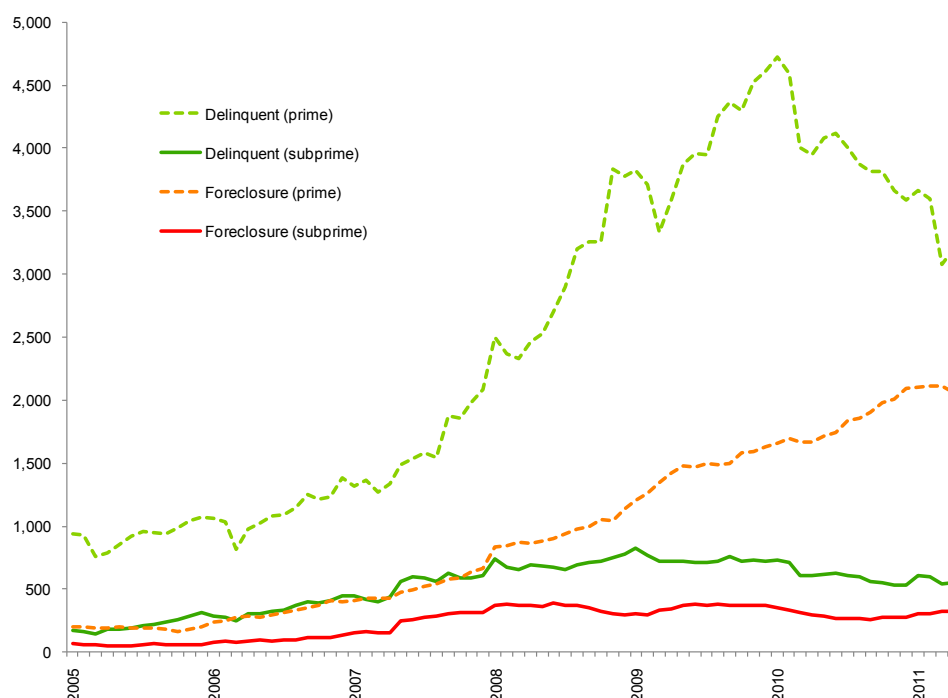


Northwestern Wisconsin

In the 26 northern and western Wisconsin counties located in the Ninth Federal Reserve District, the rate of seriously delinquent loans remains elevated compared to other parts of the District. Since late 2006, the number of delinquent and foreclosed mortgages rose steadily for four years, especially for prime loans. While prime delinquencies have dropped since 2010, prime foreclosures remain high. Counties with the highest rates of seriously delinquent loans are located on the Minnesota-Wisconsin border, and include Pepin, Polk, Saint Croix, and Pierce.

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



Top Ten Counties by Delinquency Rate, April 2011

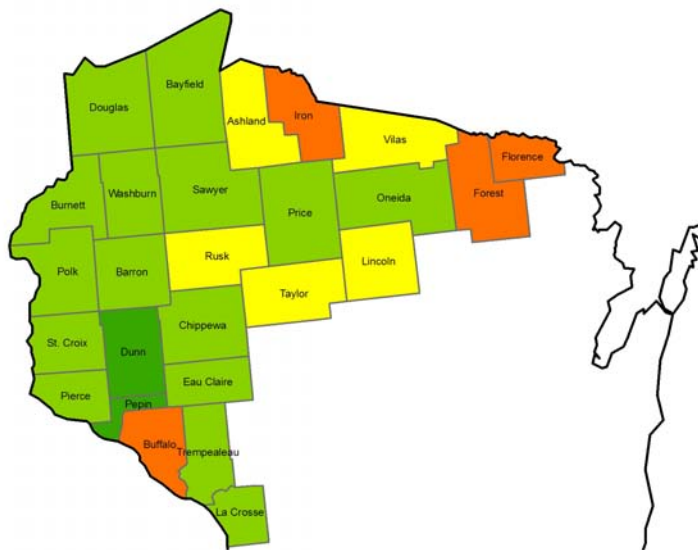
Variable	County	Pepin	Polk	Taylor	Trempealeau	Pierce	Saint Croix	Dunn	Rusk	Chippewa	Forest
60+ Days Delinquent Rate		9.3	9.0	8.6	7.8	7.5	7.2	7.1	7.0	7.0	6.8
Foreclosure Rate		6.3	5.6	5.6	4.8	4.7	4.6	4.7	4.2	3.9	4.2
Loans Serviced		366	4,029	730	950	4,167	9,463	2,108	670	2,924	382

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.

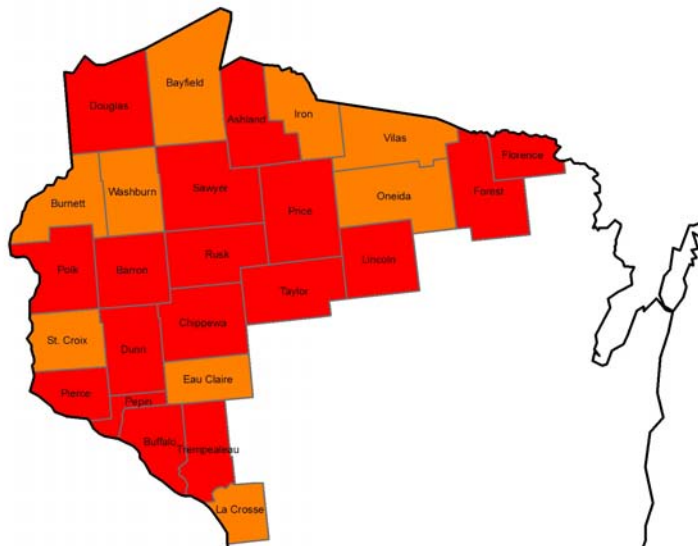
Seriously delinquent loans include those mortgages that are 90+ days delinquent or in foreclosure.

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



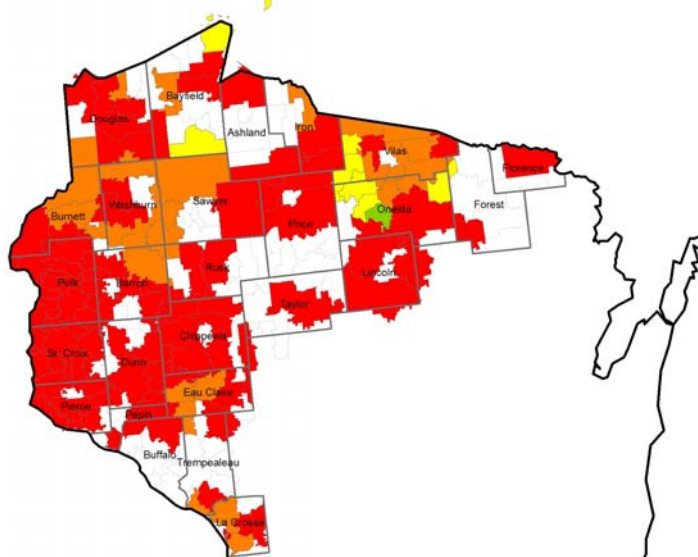
Year-Over-Year
Percentage Point Change
in the Rate of
Seriously Delinquent Loans
by County,
Quarter 2 2010
to Quarter 2 2011

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
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