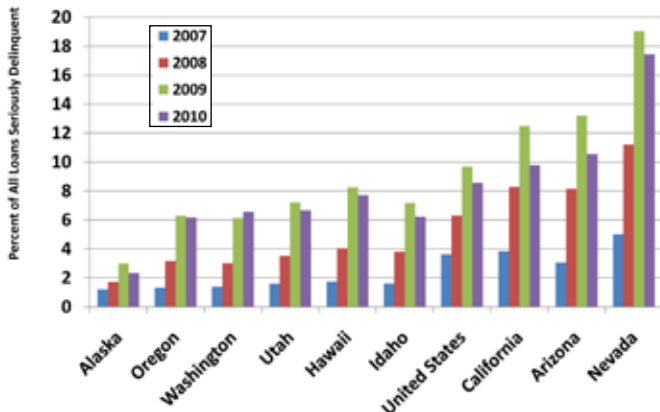


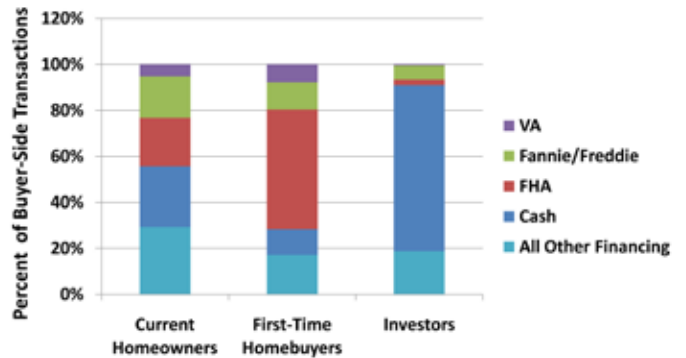
DATA SNAPSHOT

Trends in Serious Delinquent Mortgages, 12th District



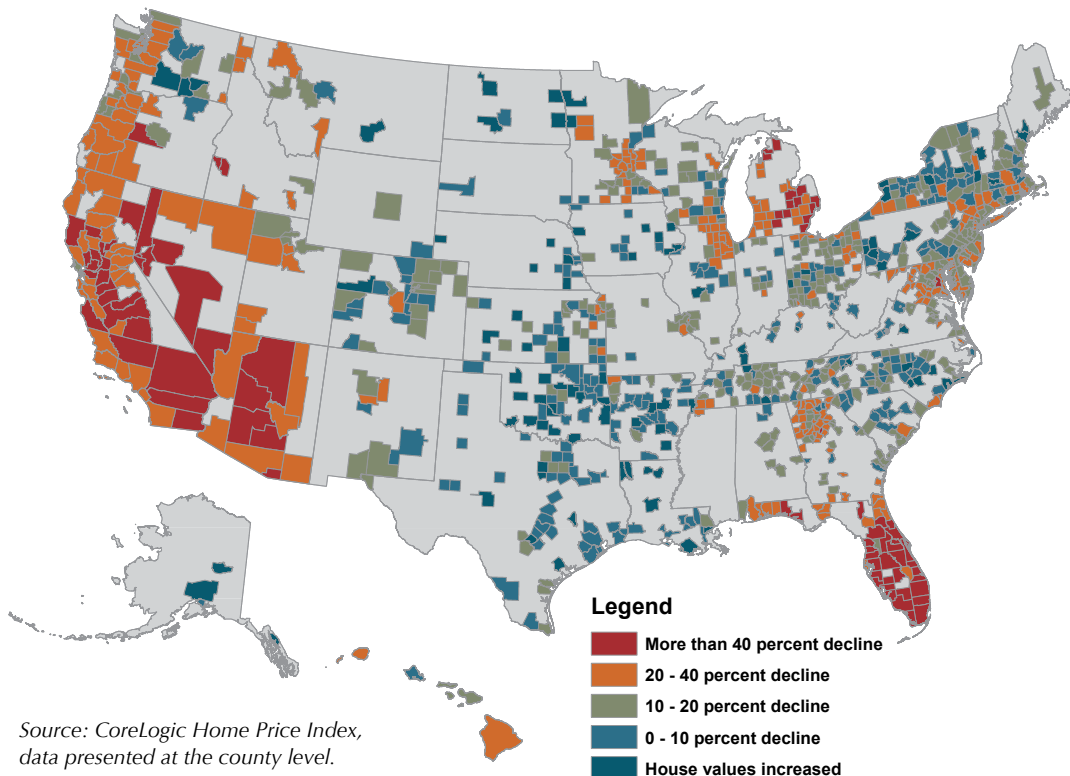
Source: Mortgage Bankers Association, National Delinquency Survey, 4th Qtr 2010. Data are for 4th Quarter of each year. Seriously delinquent loans include those with mortgage payments 90 days + past due and in foreclosure.

FHA Loans Finance Majority of Purchases by First-Time Homebuyers



Source: Campbell/Inside Mortgage Finance HousingPulse™ Monthly Survey of Real Estate Market Conditions, January 2011.

Percent Change in House Values, January 2007 – November 2010



Source: CoreLogic Home Price Index, data presented at the county level.