Residential Foreclosures in Minnesota

Spring 2012

Planning, Analysis, and Evaluation

Minnesota Housing Finance Agency

Introduction

Minnesota's foreclosure crisis has destabilized the housing market in many parts of the state, and the crisis continues. As part of its mission to advance affordable housing opportunities and foster strong communities, Minnesota Housing has established the prevention and remediation of foreclosures as one of its strategic priorities. To monitor the evolving crisis, Minnesota Housing purchases data on the delinquency and foreclosure status of residential mortgages from CoreLogic. These data help Minnesota Housing and its partners target their prevention and remediation efforts and effectively use resources in the hardest hit areas.

The following report provides key findings about the current state of the foreclosure crisis in Minnesota. The first section provides information about key statewide trends and the second section identifies foreclosure and delinquency hotspots around the state. Several maps accompany the discussion. Finally, the appendix includes a table that provides data for each residential zip code in the state.

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Current Statewide Trends

- While the magnitude of the foreclosures crisis may be starting to level off, the crisis is expected to continue.
    - The state's delinquency rate for residential mortgages has increased significantly over the late 2000s. Between the fourth quarter of 2005 and the fourth quarter of 2009, the percentage of mortgages that were at least 60 days past due quadrupled from 1.10% to 4.71%.[1] However, the delinquency rate has declined at a moderate rate since 2010, with the current rate (for 1st Quarter 2012) of 2.80%, which is still high by historical standards.
    - After rising from 6,500 in 2005 to 26,000 in 2008, the number of sheriff sales has been between 21,000 and 26,000 for the last four years, ending 2011 with 21,298 sales. While sheriff sales decreased by 17% from 2010, the number remains more than three times the number of sheriff sales than in 2005.[2]

- The foreclosure crisis continues to transform from a subprime crisis to a prime crisis.
    - Between the fourth quarter of 2007 (the height of the subprime crisis) and fourth quarter of 2011, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 21% in Minnesota.
    - During the same period, the prime market's share increased from 40% to 61%.[3]

- With the continuing economic crisis and slow recovery, many families with prime loans are having difficulty making their mortgage payments.
    - Minnesota's unemployment rate jumped from a pre-recession low of 3.9% in May of 2006 to a high of 8.5% in May of 2009. Since May 2009, the unemployment rate has trended downward to 6.6% in March 2012, but has witnessed spikes back to 6.9% during this time[4].
    - Many economists predict that unemployment will remain relatively high for at least another three years.[5]

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[1] Mortgage Bankers Association, *National Delinquency Survey*. The delinquency rate applies to loans that are at least 60 days past due but have not started the foreclosure process.

[2] HousingLink, *2011 Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, February 24, 2012; http://www.housinglink.org/Files/ForeclosuresInMN_2011_Annual.pdf

[3] Mortgage Bankers Association, *National Delinquency Survey*. These figures compare data from the 4th quarter of 2007 with the 1st quarter of 2012. Besides the prime and subprime foreclosures, the remaining foreclosures are loans from the Federal Housing Administration (FHA) or the U.S. Department of Veterans Affairs (VA).

[4] Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics, figures not seasonally adjusted.

[5] The Federal Reserve Bank of Philadelphia surveyed 45 economic forecasters in the 1st quarter of 2012 and summarized their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2012/survq112.cfm. Nationally, the unemployment rate is expected to be 8.3% in 2012, 7.9% in 2013, 7.4% in 2014, and 6.7% in 2015.

High Need Areas – Foreclosure Hotspots

The foreclosure crisis has devastated some neighborhoods in Minnesota, while the impact has been much less extensive in others. Initially, the impact was the largest in the core neighborhoods of North Minneapolis and St. Paul's East Side along with some outer ring communities just outside the seven-county metropolitan area, particularly in Wright, Sherburne, and Isanti counties. As the foreclosure crisis has evolved over time, it is becoming less concentrated in the center cities. While neighborhoods in Minneapolis and St. Paul still have a large number of foreclosed and REO (Real Estate Owned) properties, the relative concentration of troubled loans in the two central cities is lower than it has been.

To show this information, the attached maps display data on each zip code's:

- REO Rate (reflecting foreclosures that have happened),
- In foreclosure rate (reflecting foreclosures that are happening), and
- Delinquency rate (reflecting foreclosures that may happen in the near future).[6]

For each rate, there is a statewide map and a map of the Twin Cities metropolitan area. The rates are based on the number of residential first-lien loans in each category divided by the number of households in each zip code.[7] For example, the delinquency rate is the number of loans in a zip code that are 90 or more days past due but not yet in foreclosure divided by the number of households in the zip code. The report also includes a map showing the change in county unemployment rates between November 2007 and December 2011. The "Great Recession" officially started in December of 2007. The map shows the counties that have been most heavily impacted by the recession.

Because the data that Minnesota Housing purchased from CoreLogic is proprietary, Minnesota Housing cannot publish specific rates or numbers, but it can publish an index score. To compute the index score, each zip code's rate is divided by the statewide rate. Thus, the statewide rate is 100. If a zip code's rate is twice as high as the statewide rate, it has an index score of 200. If a zip code's rate is half the statewide rate, it has an index score of 50. The index scores show "hot spots" for problem loans.

[6] A loan is in foreclosure when legal documents have been filed to start the foreclosure process but a sheriff sale has not occurred. Seriously delinquent loans are mortgages delinquent by 90 days or more. An REO property is owned by the lender after the sheriff sale.

[7] Ideally, the rates should be calculated as the number of loans in each category divided by the number of residential parcels in each zip code. Typically, there is one first-lien loan on each residential parcel, and one foreclosure affects one parcel. However, parcel data by zip code is not available. As a proxy for residential parcels, Minnesota Housing used the number of households in each zip code. Zip codes with a higher proportion of multifamily housing (often in urban areas) have proportionally more households per residential parcel than other zip codes. Thus, the rates used in this report (based on problem loans per household) understate the delinquency and foreclosure problem in zip codes with a higher proportion of multifamily housing. (The denominator of the calculation is disproportionately high.) The number of 2010 households in each zip code comes from the 2010 decennial US Census.

To account for the uncertainty in the resulting rates and index scores, Table 1 in the appendix provides rate index scores in 25 point increments, rather than specific figures. Specific numbers would reflect an inappropriate level of precision and accuracy.

As shown in the maps:

- There is a high rate of REOs in the Twin Cities metropolitan area and its surrounding counties, with very high rates (3 times state rate) in the city of Brooklyn Park in Hennepin County, Bethel in Northern Anoka County, and portions of Isanti, Pine, Sherburne, Chisago, and Sibley. High rates (2-3 times state rate) are found in nearby areas, and in portions of the southeastern region of the state including areas in Dodge, Freeborn, and Steele Counties (See Maps 1a and 1b.)

- The geographic distribution of loans in foreclosure is quite similar to REOs overall, but pockets of very high rates are less prevalent and found in Isanti, Hennepin Counties (Brooklyn Park), and Rice Counties. (See Maps 2a and 2b.)

- Statewide, the geographic distribution of the highest delinquency rates is similar to the distribution of the highest foreclosures rates, but the problem is less concentrated overall, with no zip codes witnessing a very high rate (3x state rate and higher). Further, the delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (See maps 3a and 3b.)

- Finally, the increase in unemployment in north central Minnesota since the recession began may be leading to increased delinquencies and foreclosures. The unemployment data is available by county, rather than zip code and displays change in unemployment rate since 2007. (See Map 4.)

When assessing the maps and data, four key points need to be kept in mind:

- While some communities with a large proportion of early foreclosures may have passed the peak of their crisis, the crisis continues in these areas. These communities still need to recover from the destabilizing effects of all the foreclosures that have already occurred. The data in this report apply to the status of loans being serviced in March of 2012. Previously foreclosed properties that are in the hands of a new homeowner or investor are no longer classified as foreclosed. Thus, the data does not completely capture the magnitude of the foreclosure crisis for communities that have already had a concentration of loans go completely through the foreclosure process.

- When assessing need, the foreclosure, delinquency, and REO rates are important, but the number of households that the high rate affects is also important. For example, foreclosure and REO index scores for zipcode 55412 (in North Minneapolis) are near 300. In addition, this zip code has over 8,000 households. In contrast, some of the other high score zip codes have less than 1,000 households. Table 1 in the appendix provides not only the index scores for each zip code but also the number of households.

- Some zip codes may show up as having a high delinquency or foreclosure rate because they have a small number of households. If a zip code has only a few hundred households, the addition of a foreclosure or two can have a dramatic effect on the foreclosure rate. To minimize this small zip code effect, the analysis excludes zip codes with fewer than 200 households. In the maps and tables, these zip codes are coded as having “incomplete data.”

- Specific neighborhoods within a zip code may have a very high rate of delinquencies and foreclosures even when the zip code has a lower index score. Parts of the zip code may have a very high rate, while other parts of the same zip code may have a very low rate, giving the zip code a lower index score overall. Thus, the zip-code index scores and maps do not identify all the high need areas around the state.

Minnesota Housing will continue to monitor the evolving foreclosure crisis in Minnesota.

If you have questions about this report, contact Jessica Deegan at (651) 297-3120 or jessica.deegan@state.mn.us.

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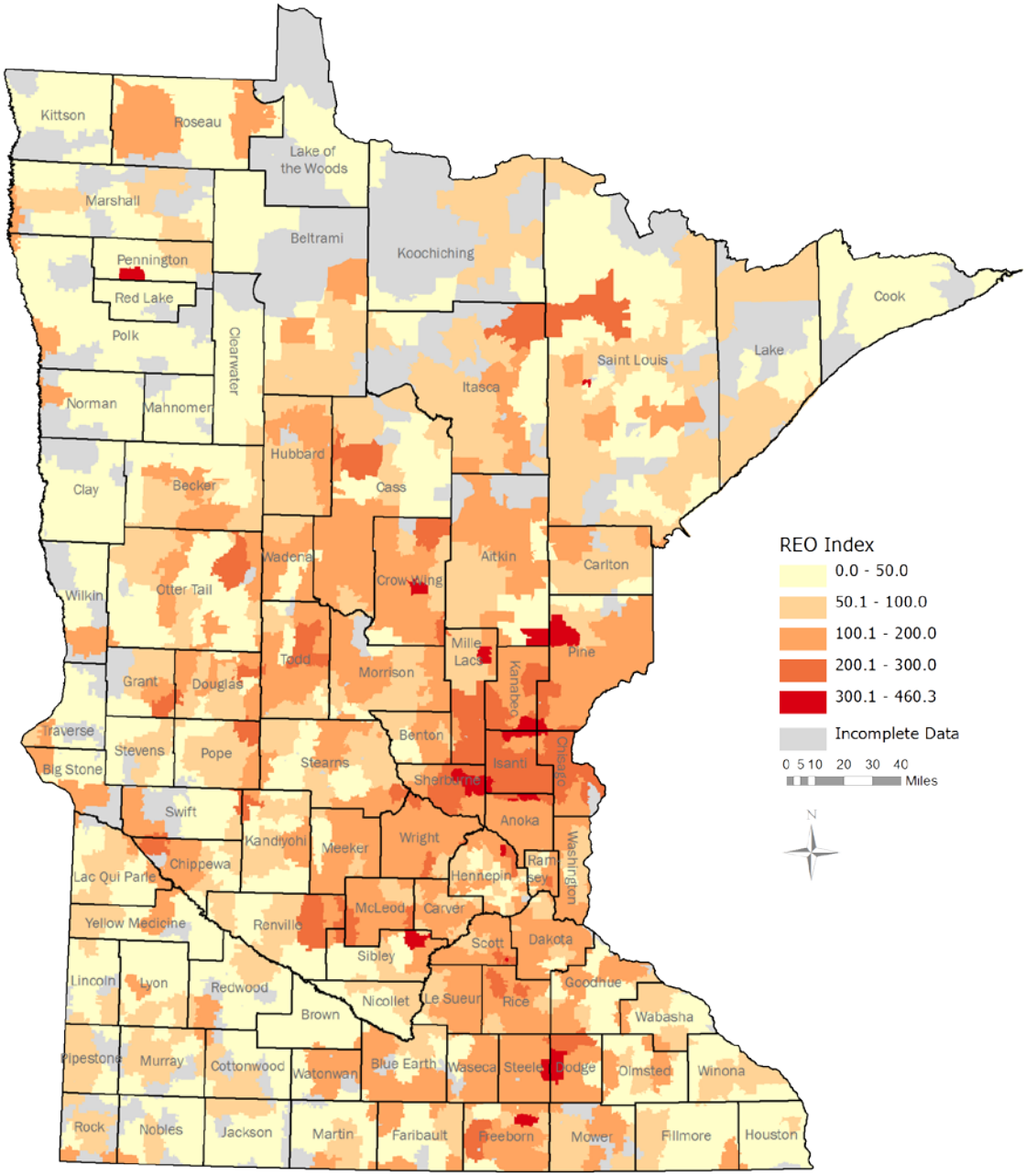
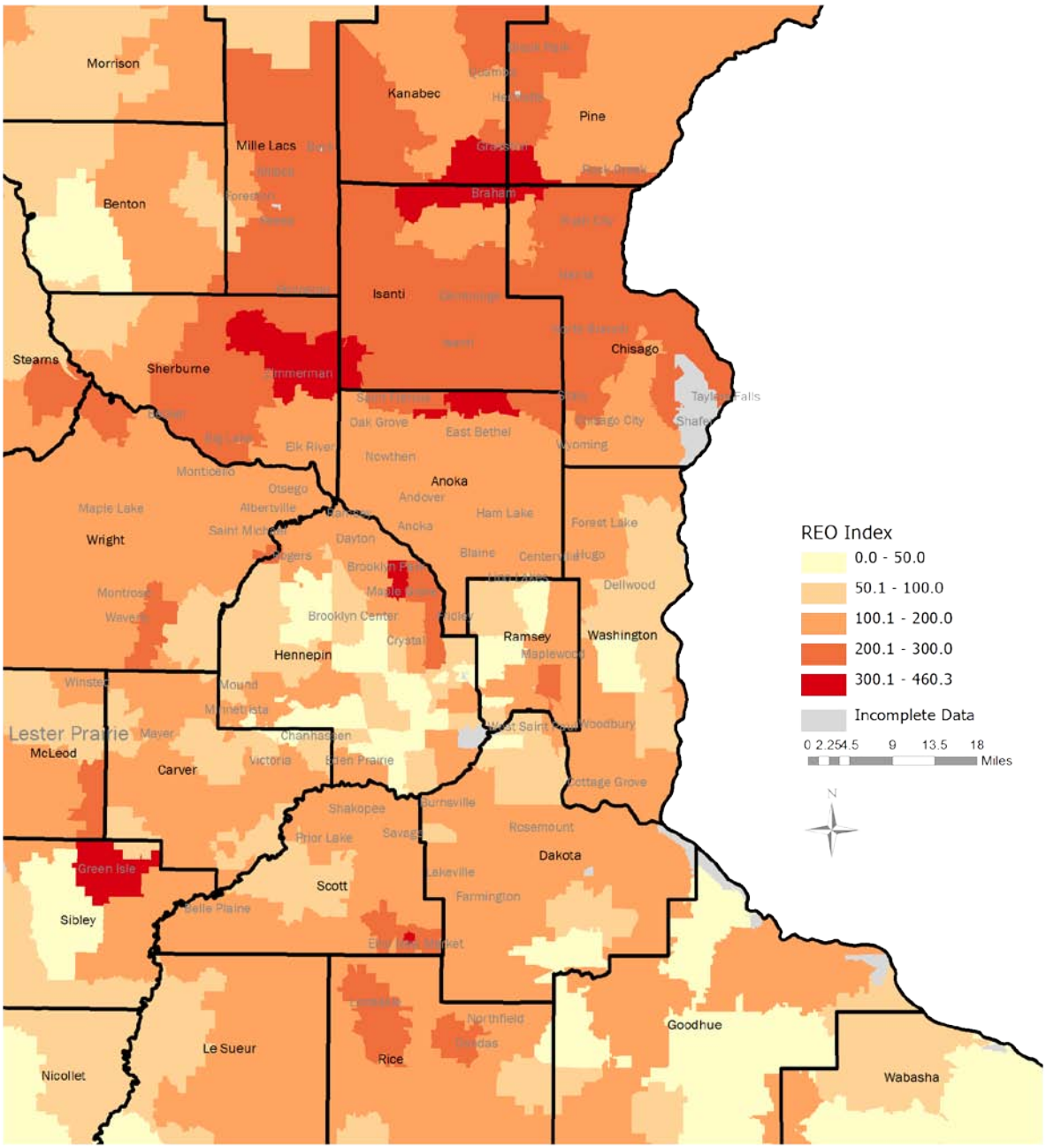
Zip Code Maps

Map 1a
Loans in REO
Statewide-Rate: Index = 100
March 2012



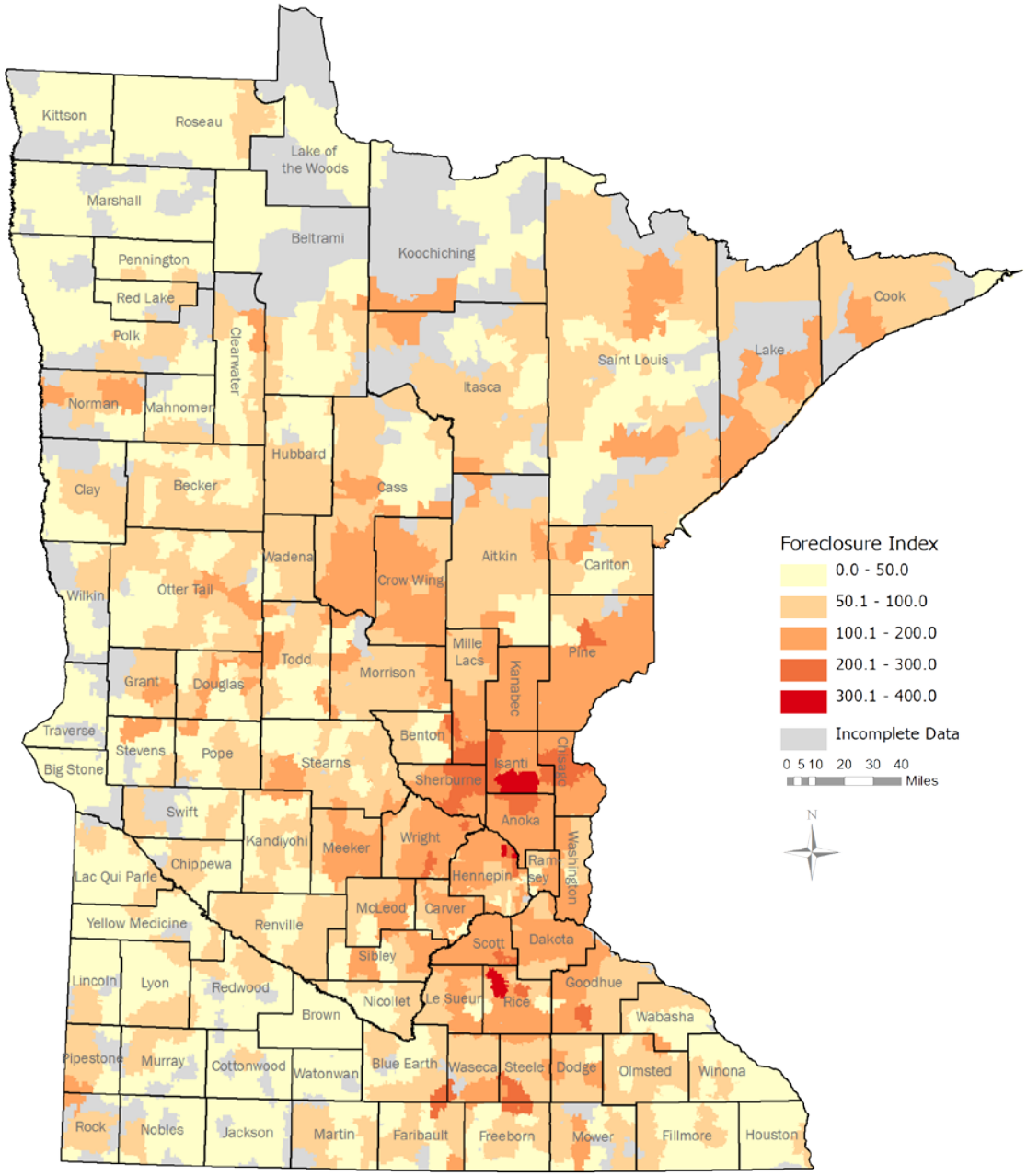
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 1b
Loans in REO
Statewide-Rate: Index = 100
March 2012



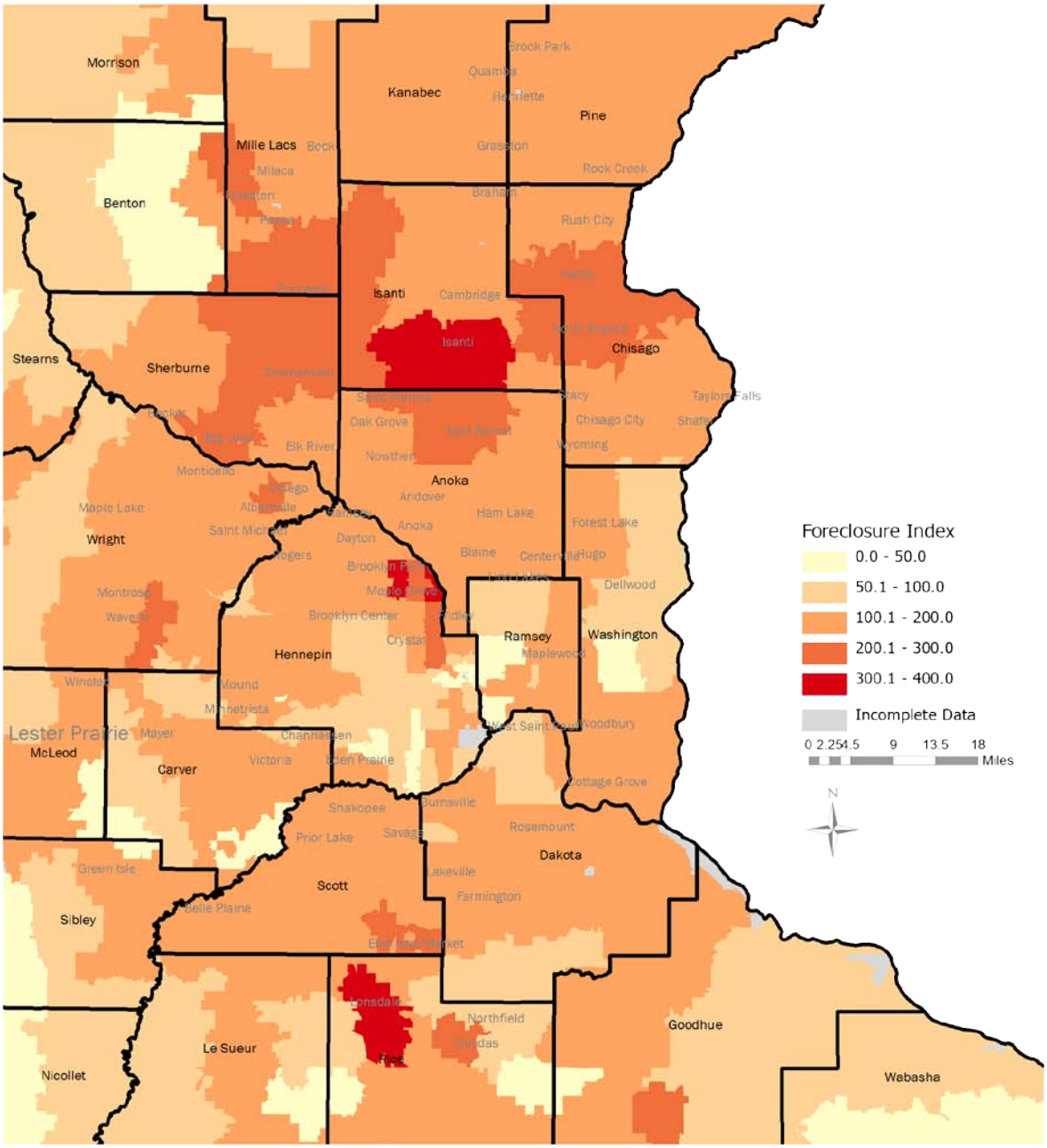
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 2a
Loans in Foreclosure
Statewide-Rate: Index = 100
March 2012



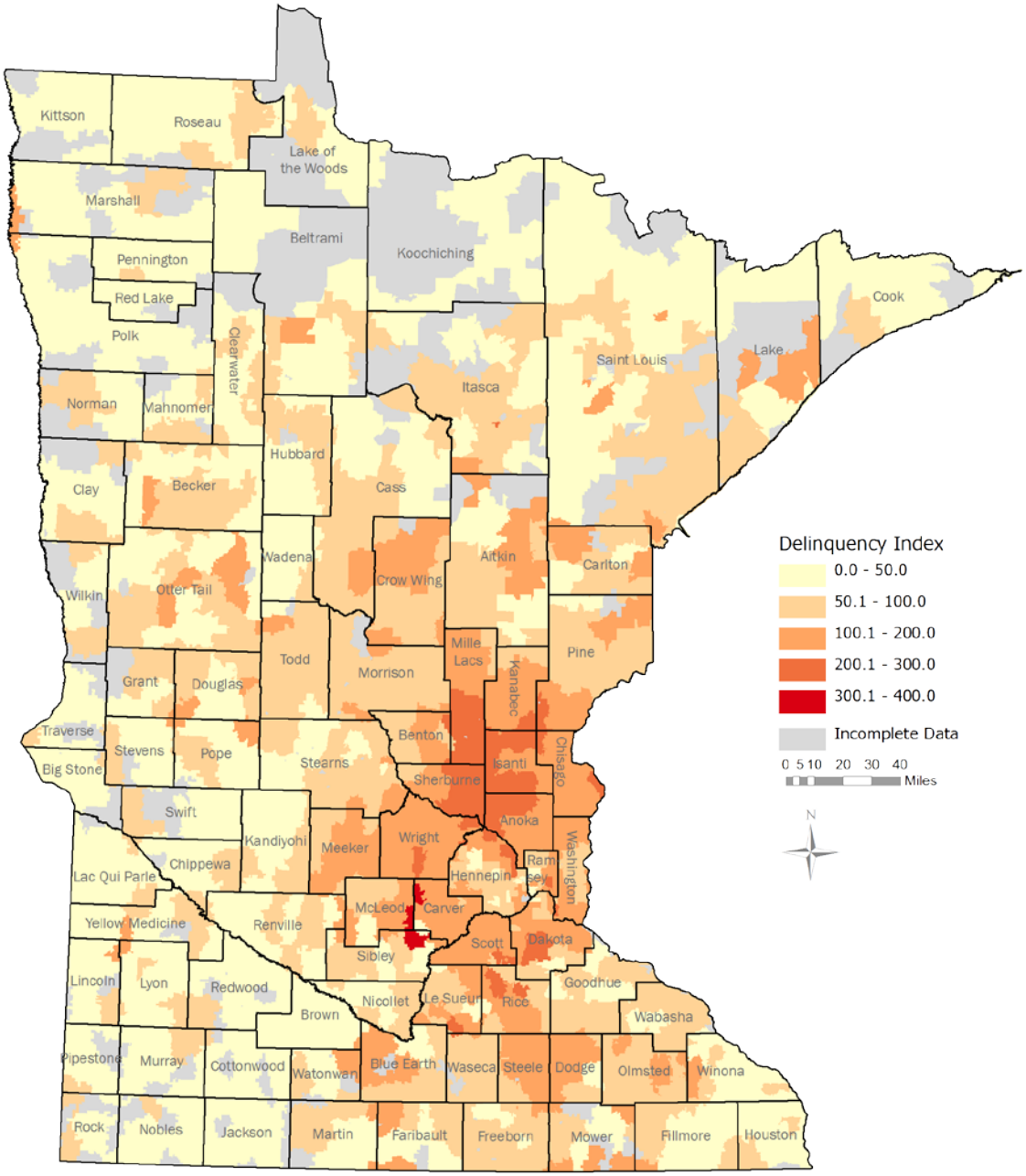
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 2b
Loans in Foreclosure
Statewide-Rate: Index = 100
March 2012



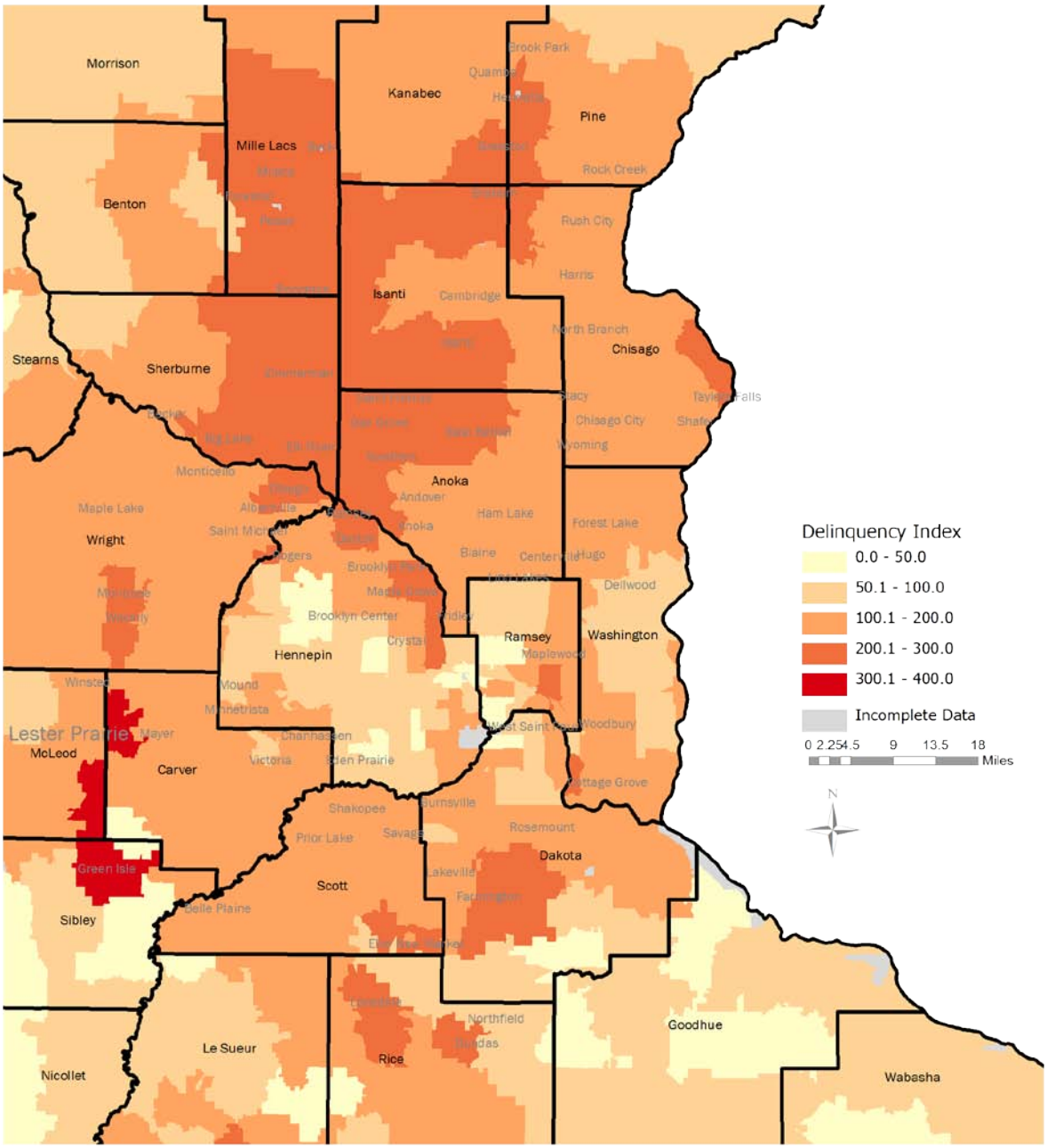
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 3a
Loans in Delinquency
Statewide-Rate: Index = 100
March 2012



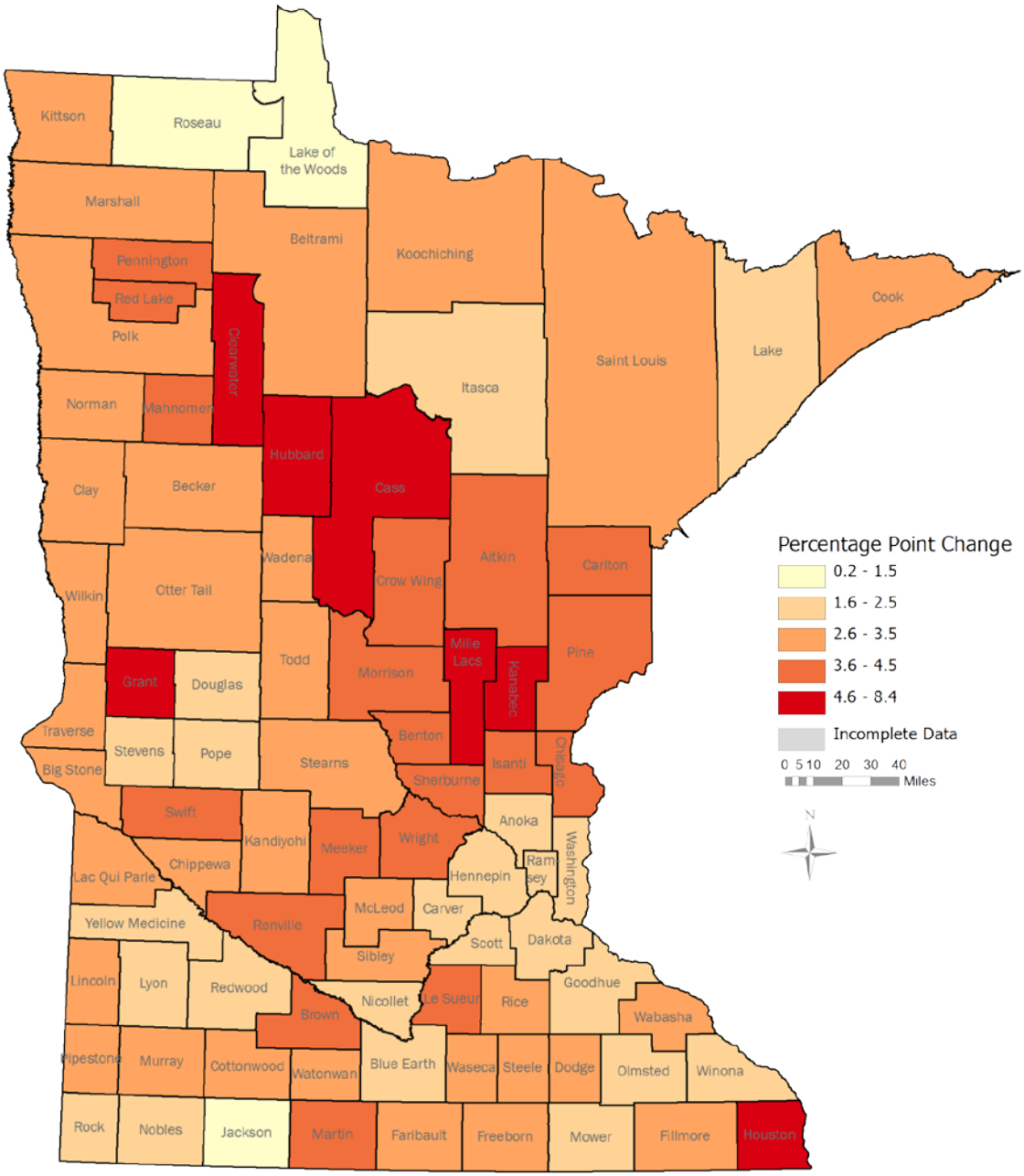
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 3b
Loans in Delinquency
Statewide-Rate: Index = 100
December 2011



Source: Minnesota Housing analysis of data CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.

Map 4
Percentage Point Change in Unemployment between March 2012 and November 2007



Source: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics
Note: Rates are not seasonally adjusted.

Appendix A
Zip Code Tables
Index Scores

Table 1: Zip Code Index Scores - March 2012

("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55001	Washington	1,090	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55003	Washington	855	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55005	Anoka	1,509	325.1 - 350.0	250.1 - 275.0	250.1 - 275.0
55006	Isanti	1,548	351.1 - 375.0	175.1 - 200.0	200.0 - 225.0
55007	Kanabec	955	275.1 - 300.0	175.1 - 200.0	125.1 - 150.0
55008	Isanti	5,545	225.1 - 250.0	175.1 - 200.0	175.1 - 200.0
55009	Goodhue	3,174	175.1 - 200.0	125.1 - 150.0	75.1 - 100.0
55011	Anoka	3,473	151.1 - 175.0	250.1 - 275.0	225.1 - 250.0
55012	Chisago	700	225.1 - 250.0	100.1 - 125.0	100.1 - 125.0
55013	Chisago	2,571	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55014	Anoka	9,299	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55016	Washington	11,565	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55017	Isanti	266	250.1 - 275.0	250.1 - 275.0	200.0 - 225.0
55018	Goodhue	383	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
55019	Rice	683	250.1 - 275.0	250.1 - 275.0	225.1 - 250.0
55020	Scott	1,181	200.1 - 225.0	225.1 - 250.0	200.0 - 225.0
55021	Rice	10,748	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
55024	Dakota	10,878	151.1 - 175.0	175.1 - 200.0	225.1 - 250.0
55025	Washington	8,764	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55026	Goodhue	187	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,079	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55029	Isanti	15	Incomplete	Incomplete	Incomplete
55030	Pine	505	275.1 - 300.0	175.1 - 200.0	250.1 - 275.0
55031	Dakota	727	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0
55032	Chisago	1,311	250.1 - 275.0	250.1 - 275.0	151.1 - 175.0
55033	Dakota	11,373	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55036	Pine	32	Incomplete	Incomplete	Incomplete
55037	Pine	1,994	100.1 - 125.0	175.1 - 200.0	50.1 - 75.0
55038	Washington	7,352	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0
55040	Isanti	4,482	275.1 - 300.0	300.1 - 325.0	250.1 - 275.0
55041	Wabasha	3,209	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55042	Washington	3,021	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55043	Washington	1,411	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55044	Dakota	15,700	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55045	Chisago	2,897	100.1 - 125.0	175.1 - 200.0	175.1 - 200.0
55046	Rice	1,812	250.1 - 275.0	351.1 - 375.0	250.1 - 275.0

Table 1: Zip Code Index Scores - March 2012

("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55047	Washington	1,037	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55049	Steele	920	175.1 - 200.0	151.1 - 175.0	125.1 - 150.0
55051	Kanabec	3,913	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55052	Rice	823	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55053	Rice	359	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
55054	Scott	670	400.1 - 450.0	125.1 - 150.0	175.1 - 200.0
55055	Washington	1,350	151.1 - 175.0	151.1 - 175.0	75.1 - 100.0
55056	Chisago	4,793	225.1 - 250.0	225.1 - 250.0	175.1 - 200.0
55057	Rice	7,948	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
55060	Steele	11,359	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
55063	Pine	3,672	100.1 - 125.0	151.1 - 175.0	151.1 - 175.0
55065	Dakota	434	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55066	Goodhue	7,827	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55068	Dakota	9,530	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55069	Chisago	1,788	250.1 - 275.0	175.1 - 200.0	151.1 - 175.0
55070	Anoka	2,634	200.1 - 225.0	200.0 - 225.0	250.1 - 275.0
55071	Washington	2,085	175.1 - 200.0	125.1 - 150.0	200.0 - 225.0
55072	Pine	1,386	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0
55073	Washington	1,194	125.1 - 150.0	75.1 - 100.0	175.1 - 200.0
55074	Chisago	807	450.1 - 500.0	175.1 - 200.0	175.1 - 200.0
55075	Dakota	8,186	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0
55076	Dakota	8,795	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0
55077	Dakota	4,688	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55079	Chisago	3,017	200.1 - 225.0	175.1 - 200.0	125.1 - 150.0
55080	Isanti	976	175.1 - 200.0	100.1 - 125.0	225.1 - 250.0
55082	Washington	13,333	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55084	Chisago	654	250.1 - 275.0	125.1 - 150.0	200.0 - 225.0
55085	Dakota	155	Incomplete	Incomplete	Incomplete
55087	Rice	108	Incomplete	Incomplete	Incomplete
55088	Rice	626	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55089	Goodhue	664	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55090	Washington	176	Incomplete	Incomplete	Incomplete
55092	Chisago	3,931	175.1 - 200.0	125.1 - 150.0	175.1 - 200.0
55101	Ramsey	3,490	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55102	Ramsey	9,230	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55103	Ramsey	4,710	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55104	Ramsey	17,136	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0

Table 1: Zip Code Index Scores - March 2012

("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55105	Ramsey	10,883	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55106	Ramsey	17,609	200.1 - 225.0	175.1 - 200.0	200.0 - 225.0
55107	Ramsey	5,206	125.1 - 150.0	175.1 - 200.0	100.1 - 125.0
55108	Ramsey	6,205	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55109	Ramsey	12,611	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55110	Ramsey	15,122	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55111	Hennepin	0	Incomplete	Incomplete	Incomplete
55112	Ramsey	16,873	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55113	Ramsey	17,114	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55114	Ramsey	1,527	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55115	Washington	3,156	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55116	Ramsey	11,175	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55117	Ramsey	15,815	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55118	Dakota	11,753	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55119	Ramsey	14,990	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55120	Dakota	1,766	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55121	Dakota	3,516	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55122	Dakota	12,468	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55123	Dakota	9,274	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55124	Dakota	18,875	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55125	Washington	16,198	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55126	Ramsey	10,437	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55127	Ramsey	6,878	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55128	Washington	11,229	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55129	Washington	6,400	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55130	Ramsey	5,331	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55150	Dakota	78	Incomplete	Incomplete	Incomplete
55155	Ramsey	0	Incomplete	Incomplete	Incomplete
55301	Wright	3,624	125.1 - 150.0	250.1 - 275.0	250.1 - 275.0
55302	Wright	2,855	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0
55303	Anoka	16,953	125.1 - 150.0	175.1 - 200.0	200.0 - 225.0
55304	Anoka	15,010	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55305	Hennepin	9,241	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55306	Dakota	6,400	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55307	Sibley	1,304	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55308	Sherburne	2,928	275.1 - 300.0	175.1 - 200.0	175.1 - 200.0
55309	Sherburne	5,999	225.1 - 250.0	225.1 - 250.0	275.1 - 300.0

Table 1: Zip Code Index Scores - March 2012

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55310	Renville	682	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
55311	Hennepin	11,560	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55312	McLeod	633	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
55313	Wright	8,421	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55314	Renville	527	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
55315	Carver	1,575	75.1 - 100.0	25.1 - 50.0	175.1 - 200.0
55316	Hennepin	8,328	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0
55317	Carver	7,086	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55318	Carver	9,459	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55319	Sherburne	1,826	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0
55320	Wright	1,839	225.1 - 250.0	50.1 - 75.0	175.1 - 200.0
55321	Wright	1,789	175.1 - 200.0	50.1 - 75.0	100.1 - 125.0
55322	Carver	1,126	175.1 - 200.0	125.1 - 150.0	100.1 - 125.0
55324	Meeker	505	50.1 - 75.0	100.1 - 125.0	175.1 - 200.0
55325	Meeker	1,702	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55327	Hennepin	1,235	175.1 - 200.0	175.1 - 200.0	200.0 - 225.0
55328	Wright	3,055	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55329	Meeker	828	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0
55330	Sherburne	12,778	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0
55331	Hennepin	6,666	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0
55332	Renville	805	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55333	Renville	345	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0
55334	Sibley	1,194	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55335	Sibley	663	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
55336	McLeod	3,135	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55337	Dakota	17,879	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55338	Sibley	430	400.1 - 450.0	151.1 - 175.0	351.1 - 375.0
55339	Carver	360	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55340	Hennepin	2,162	25.1 - 50.0	125.1 - 150.0	25.1 - 50.0
55341	Wright	895	250.1 - 275.0	175.1 - 200.0	200.0 - 225.0
55342	Renville	868	200.1 - 225.0	75.1 - 100.0	50.1 - 75.0
55343	Hennepin	11,488	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55344	Hennepin	6,773	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55345	Hennepin	8,475	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
55346	Hennepin	6,258	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55347	Hennepin	10,899	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55349	Wright	1,500	100.1 - 125.0	175.1 - 200.0	151.1 - 175.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55350	McLeod	7,475	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55352	Scott	3,012	50.1 - 75.0	175.1 - 200.0	175.1 - 200.0
55353	Stearns	1,159	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0
55354	McLeod	1,028	50.1 - 75.0	151.1 - 175.0	175.1 - 200.0
55355	Meeker	3,934	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55356	Hennepin	1,986	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55357	Hennepin	1,127	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0
55358	Wright	1,890	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0
55359	Hennepin	2,231	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55360	Carver	923	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0
55362	Wright	6,540	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0
55363	Wright	1,615	200.1 - 225.0	225.1 - 250.0	175.1 - 200.0
55364	Hennepin	5,884	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0
55366	Sibley	169	Incomplete	Incomplete	Incomplete
55367	Carver	352	75.1 - 100.0	75.1 - 100.0	300.1 - 325.0
55368	Carver	891	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55369	Hennepin	12,877	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55370	McLeod	310	200.1 - 225.0	25.1 - 50.0	300.1 - 325.0
55371	Mille Lacs	6,041	275.1 - 300.0	225.1 - 250.0	200.0 - 225.0
55372	Scott	10,772	100.1 - 125.0	151.1 - 175.0	151.1 - 175.0
55373	Wright	2,095	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55374	Hennepin	4,555	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55375	Hennepin	1,414	151.1 - 175.0	100.1 - 125.0	151.1 - 175.0
55376	Wright	5,190	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0
55378	Scott	9,108	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55379	Scott	13,962	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55381	McLeod	807	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55382	Wright	1,367	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55384	Hennepin	898	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
55385	McLeod	520	250.1 - 275.0	75.1 - 100.0	125.1 - 150.0
55386	Carver	2,098	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55387	Carver	4,458	50.1 - 75.0	125.1 - 150.0	125.1 - 150.0
55388	Carver	2,105	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55389	Meeker	1,002	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
55390	Wright	934	175.1 - 200.0	175.1 - 200.0	225.1 - 250.0
55391	Hennepin	5,928	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55395	McLeod	1,147	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55396	Sibley	921	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0
55397	Carver	1,021	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55398	Sherburne	5,270	325.1 - 350.0	275.1 - 300.0	250.1 - 275.0
55401	Hennepin	4,382	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55402	Hennepin	303	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55403	Hennepin	10,121	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55404	Hennepin	11,793	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55405	Hennepin	7,356	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55406	Hennepin	14,765	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55407	Hennepin	13,848	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55408	Hennepin	14,454	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55409	Hennepin	4,822	100.1 - 125.0	151.1 - 175.0	100.1 - 125.0
55410	Hennepin	8,535	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55411	Hennepin	8,505	200.1 - 225.0	200.0 - 225.0	200.0 - 225.0
55412	Hennepin	8,167	250.1 - 275.0	275.1 - 300.0	250.1 - 275.0
55413	Hennepin	6,094	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55414	Hennepin	10,169	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55415	Hennepin	981	50.1 - 75.0	151.1 - 175.0	25.1 - 50.0
55416	Hennepin	14,837	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55417	Hennepin	10,739	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55418	Hennepin	12,891	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55419	Hennepin	10,831	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55420	Hennepin	9,112	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55421	Anoka	11,430	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55422	Hennepin	11,990	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55423	Hennepin	14,875	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55424	Hennepin	3,435	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55425	Hennepin	3,790	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
55426	Hennepin	11,472	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
55427	Hennepin	9,750	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55428	Hennepin	11,643	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55429	Hennepin	9,935	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0
55430	Hennepin	7,756	200.1 - 225.0	250.1 - 275.0	225.1 - 250.0
55431	Hennepin	7,914	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55432	Anoka	12,342	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55433	Anoka	13,265	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0
55434	Anoka	10,993	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55435	Hennepin	6,273	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55436	Hennepin	5,604	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55437	Hennepin	7,816	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0
55438	Hennepin	7,271	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55439	Hennepin	3,411	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55441	Hennepin	7,516	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55442	Hennepin	5,472	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55443	Hennepin	10,889	200.1 - 225.0	225.1 - 250.0	200.0 - 225.0
55444	Hennepin	5,163	225.1 - 250.0	325.1 - 350.0	250.1 - 275.0
55445	Hennepin	3,374	300.1 - 325.0	325.1 - 350.0	225.1 - 250.0
55446	Hennepin	7,380	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55447	Hennepin	8,455	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55448	Anoka	10,267	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55449	Anoka	8,267	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55450	Hennepin	3	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,961	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	4	Incomplete	Incomplete	Incomplete
55601	Lake	49	Incomplete	Incomplete	Incomplete
55602	Saint Louis	98	Incomplete	Incomplete	Incomplete
55603	Lake	234	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
55604	Cook	1,605	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55605	Cook	257	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55606	Cook	130	Incomplete	Incomplete	Incomplete
55607	Lake	70	Incomplete	Incomplete	Incomplete
55609	Lake	135	Incomplete	Incomplete	Incomplete
55612	Cook	263	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55613	Cook	99	Incomplete	Incomplete	Incomplete
55614	Lake	1,163	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55615	Cook	140	Incomplete	Incomplete	Incomplete
55616	Lake	3,038	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0
55702	Saint Louis	190	Incomplete	Incomplete	Incomplete
55703	Saint Louis	308	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55704	Pine	467	50.1 - 75.0	200.0 - 225.0	50.1 - 75.0
55705	Saint Louis	1,462	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
55706	Saint Louis	864	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55707	Carlton	1,307	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55708	Saint Louis	466	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55709	Itasca	1,670	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55710	Saint Louis	559	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55711	Saint Louis	189	Incomplete	Incomplete	Incomplete
55712	Pine	222	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0
55713	Saint Louis	436	300.1 - 325.0	25.1 - 50.0	100.1 - 125.0
55716	Itasca	142	Incomplete	Incomplete	Incomplete
55717	Saint Louis	144	Incomplete	Incomplete	Incomplete
55718	Carlton	1,271	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55719	Saint Louis	2,643	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55720	Carlton	6,824	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55721	Itasca	1,343	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55722	Itasca	476	125.1 - 150.0	25.1 - 50.0	250.1 - 275.0
55723	Saint Louis	1,063	250.1 - 275.0	75.1 - 100.0	50.1 - 75.0
55724	Saint Louis	327	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0
55725	Saint Louis	46	Incomplete	Incomplete	Incomplete
55726	Carlton	456	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0
55731	Saint Louis	2,856	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55732	Saint Louis	640	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55733	Carlton	1,693	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55734	Saint Louis	2,766	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55735	Pine	795	300.1 - 325.0	25.1 - 50.0	75.1 - 100.0
55736	Saint Louis	682	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55738	Saint Louis	221	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
55741	Saint Louis	1,443	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55742	Itasca	151	Incomplete	Incomplete	Incomplete
55744	Itasca	8,380	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55746	Saint Louis	7,792	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55748	Aitkin	615	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0
55749	Carlton	203	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55750	Saint Louis	888	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0
55751	Saint Louis	647	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0
55752	Itasca	183	Incomplete	Incomplete	Incomplete
55753	Itasca	442	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
55756	Pine	180	Incomplete	Incomplete	Incomplete
55757	Carlton	367	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55758	Saint Louis	62	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,450	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55763	Saint Louis	259	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
55764	Itasca	248	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
55765	Saint Louis	362	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55766	Saint Louis	16	Incomplete	Incomplete	Incomplete
55767	Carlton	1,334	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
55768	Saint Louis	1,288	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55769	Itasca	1,022	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55771	Saint Louis	725	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55772	Saint Louis	27	Incomplete	Incomplete	Incomplete
55775	Itasca	559	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55779	Saint Louis	1,392	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
55780	Carlton	76	Incomplete	Incomplete	Incomplete
55781	Saint Louis	354	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55782	Saint Louis	221	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
55783	Pine	1,023	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55784	Itasca	40	Incomplete	Incomplete	Incomplete
55785	Cass	103	Incomplete	Incomplete	Incomplete
55786	Itasca	128	Incomplete	Incomplete	Incomplete
55787	Aitkin	245	0.0 - 25.0	151.1 - 175.0	50.1 - 75.0
55790	Saint Louis	892	25.1 - 50.0	125.1 - 150.0	0.0 - 25.0
55792	Saint Louis	4,848	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55793	Itasca	265	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
55795	Pine	622	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55797	Carlton	555	50.1 - 75.0	75.1 - 100.0	151.1 - 175.0
55798	Carlton	231	151.1 - 175.0	50.1 - 75.0	151.1 - 175.0
55802	Saint Louis	1,335	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
55803	Saint Louis	6,913	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55804	Saint Louis	5,865	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55805	Saint Louis	4,935	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55806	Saint Louis	4,390	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55807	Saint Louis	4,358	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55808	Saint Louis	2,512	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55810	Saint Louis	3,508	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55811	Saint Louis	10,055	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55812	Saint Louis	3,413	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55814	Saint Louis	0	Incomplete	Incomplete	Incomplete
55901	Olmsted	20,803	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55902	Olmsted	9,027	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55904	Olmsted	10,038	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55905	Olmsted	0	Incomplete	Incomplete	Incomplete
55906	Olmsted	7,216	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55909	Mower	526	125.1 - 150.0	0.0 - 25.0	151.1 - 175.0
55910	Winona	571	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55912	Mower	11,640	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55917	Steele	1,428	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
55918	Mower	413	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55919	Houston	413	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55920	Olmsted	2,614	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55921	Houston	2,009	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55922	Fillmore	359	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55923	Fillmore	1,728	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
55924	Dodge	508	325.1 - 350.0	125.1 - 150.0	125.1 - 150.0
55925	Winona	429	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55926	Mower	326	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
55927	Dodge	1,517	175.1 - 200.0	75.1 - 100.0	125.1 - 150.0
55929	Olmsted	439	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0
55931	Houston	148	Incomplete	Incomplete	Incomplete
55932	Wabasha	741	175.1 - 200.0	175.1 - 200.0	50.1 - 75.0
55933	Mower	109	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,265	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55935	Fillmore	372	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55936	Mower	724	175.1 - 200.0	75.1 - 100.0	0.0 - 25.0
55939	Fillmore	774	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55940	Dodge	1,010	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55941	Houston	414	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55943	Houston	1,253	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55944	Dodge	2,655	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
55945	Wabasha	580	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
55946	Goodhue	1,269	100.1 - 125.0	175.1 - 200.0	75.1 - 100.0
55947	Houston	3,040	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55949	Fillmore	781	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55950	Mower	71	Incomplete	Incomplete	Incomplete
55951	Mower	667	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55952	Winona	920	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55953	Mower	361	75.1 - 100.0	25.1 - 50.0	125.1 - 150.0
55954	Fillmore	630	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0
55955	Dodge	943	100.1 - 125.0	0.0 - 25.0	100.1 - 125.0
55956	Wabasha	763	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55957	Wabasha	288	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55959	Winona	885	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55960	Olmsted	1,174	0.0 - 25.0	25.1 - 50.0	100.1 - 125.0
55961	Fillmore	186	Incomplete	Incomplete	Incomplete
55962	Fillmore	308	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55963	Goodhue	1,943	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55964	Wabasha	1,673	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55965	Fillmore	1,020	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55967	Mower	342	0.0 - 25.0	25.1 - 50.0	151.1 - 175.0
55968	Wabasha	60	Incomplete	Incomplete	Incomplete
55969	Winona	430	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
55970	Mower	388	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55971	Fillmore	1,170	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55972	Winona	1,826	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
55973	Mower	108	Incomplete	Incomplete	Incomplete
55974	Houston	916	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
55975	Fillmore	1,812	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55976	Olmsted	2,943	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55977	Mower	72	Incomplete	Incomplete	Incomplete
55979	Winona	374	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55981	Wabasha	1,759	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55982	Mower	183	Incomplete	Incomplete	Incomplete
55983	Goodhue	636	50.1 - 75.0	200.0 - 225.0	75.1 - 100.0
55985	Dodge	729	275.1 - 300.0	50.1 - 75.0	151.1 - 175.0
55987	Winona	13,694	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55990	Fillmore	392	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55991	Olmsted	606	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55992	Goodhue	1,896	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56001	Blue Earth	17,527	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56003	Nicollet	5,950	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56007	Freeborn	9,065	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
56009	Freeborn	650	200.1 - 225.0	25.1 - 50.0	50.1 - 75.0
56010	Blue Earth	476	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56011	Scott	3,166	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0
56013	Faribault	1,934	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56014	Faribault	344	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56016	Freeborn	437	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56017	Le Sueur	636	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0
56019	Brown	391	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56020	Freeborn	50	Incomplete	Incomplete	Incomplete
56021	Nicollet	397	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56022	Watonwan	29	Incomplete	Incomplete	Incomplete
56023	Faribault	215	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56024	Blue Earth	1,022	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
56025	Faribault	211	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56026	Steele	796	151.1 - 175.0	200.0 - 225.0	50.1 - 75.0
56027	Faribault	406	151.1 - 175.0	0.0 - 25.0	125.1 - 150.0
56028	Le Sueur	567	100.1 - 125.0	100.1 - 125.0	225.1 - 250.0
56029	Freeborn	318	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
56031	Martin	5,488	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56032	Freeborn	126	Incomplete	Incomplete	Incomplete
56033	Faribault	159	Incomplete	Incomplete	Incomplete
56034	Blue Earth	196	Incomplete	Incomplete	Incomplete
56035	Freeborn	218	0.0 - 25.0	175.1 - 200.0	175.1 - 200.0
56036	Freeborn	818	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0
56037	Blue Earth	622	0.0 - 25.0	25.1 - 50.0	100.1 - 125.0
56039	Martin	392	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56041	Brown	437	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56042	Freeborn	306	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56043	Freeborn	204	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
56044	Sibley	809	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
56045	Freeborn	335	300.1 - 325.0	25.1 - 50.0	75.1 - 100.0
56046	Steele	42	Incomplete	Incomplete	Incomplete
56047	Faribault	49	Incomplete	Incomplete	Incomplete
56048	Waseca	1,517	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56050	Le Sueur	598	0.0 - 25.0	75.1 - 100.0	151.1 - 175.0
56051	Faribault	330	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56052	Rice	291	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56054	Nicollet	388	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56055	Blue Earth	1,605	151.1 - 175.0	50.1 - 75.0	100.1 - 125.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56056	Watonwan	46	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,451	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
56058	Le Sueur	2,392	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56060	Watonwan	186	Incomplete	Incomplete	Incomplete
56062	Watonwan	1,264	100.1 - 125.0	0.0 - 25.0	100.1 - 125.0
56063	Blue Earth	1,101	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56065	Blue Earth	1,101	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0
56068	Faribault	451	151.1 - 175.0	275.1 - 300.0	75.1 - 100.0
56069	Le Sueur	1,749	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
56071	Scott	4,251	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
56072	Waseca	937	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
56073	Brown	7,031	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56074	Nicollet	766	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56075	Martin	77	Incomplete	Incomplete	Incomplete
56078	Waseca	179	Incomplete	Incomplete	Incomplete
56080	Blue Earth	267	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
56081	Watonwan	2,444	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0
56082	Nicollet	4,375	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56083	Redwood	375	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56085	Brown	2,217	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56087	Brown	1,308	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56088	Martin	814	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56089	Freeborn	77	Incomplete	Incomplete	Incomplete
56090	Blue Earth	277	125.1 - 150.0	0.0 - 25.0	125.1 - 150.0
56091	Waseca	156	Incomplete	Incomplete	Incomplete
56093	Waseca	4,784	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56096	Le Sueur	1,226	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
56097	Faribault	1,570	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56098	Faribault	902	151.1 - 175.0	25.1 - 50.0	100.1 - 125.0
56101	Cottonwood	2,512	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56110	Nobles	719	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56111	Martin	167	Incomplete	Incomplete	Incomplete
56113	Lincoln	95	Incomplete	Incomplete	Incomplete
56114	Murray	151	Incomplete	Incomplete	Incomplete
56115	Lyon	551	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56116	Rock	241	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56117	Nobles	147	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56118	Cottonwood	163	Incomplete	Incomplete	Incomplete
56119	Nobles	412	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56120	Cottonwood	458	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56121	Martin	274	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
56122	Murray	224	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56123	Murray	236	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56125	Murray	33	Incomplete	Incomplete	Incomplete
56127	Martin	172	Incomplete	Incomplete	Incomplete
56128	Pipestone	793	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56129	Nobles	312	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56131	Murray	959	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56132	Lyon	222	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56134	Rock	185	Incomplete	Incomplete	Incomplete
56136	Lincoln	484	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56137	Jackson	493	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56138	Rock	342	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0
56139	Pipestone	189	Incomplete	Incomplete	Incomplete
56140	Pipestone	31	Incomplete	Incomplete	Incomplete
56141	Murray	139	Incomplete	Incomplete	Incomplete
56142	Lincoln	452	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56143	Jackson	1,980	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56144	Rock	494	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
56145	Cottonwood	272	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56146	Nobles	17	Incomplete	Incomplete	Incomplete
56147	Rock	77	Incomplete	Incomplete	Incomplete
56149	Lincoln	569	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56150	Jackson	1,179	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56151	Murray	356	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56152	Redwood	641	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56153	Nobles	106	Incomplete	Incomplete	Incomplete
56155	Nobles	169	Incomplete	Incomplete	Incomplete
56156	Rock	2,539	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56157	Lyon	292	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56158	Rock	155	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,102	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56160	Martin	97	Incomplete	Incomplete	Incomplete
56161	Jackson	155	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56162	Martin	123	Incomplete	Incomplete	Incomplete
56164	Pipestone	2,533	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56165	Nobles	135	Incomplete	Incomplete	Incomplete
56166	Redwood	97	Incomplete	Incomplete	Incomplete
56167	Nobles	294	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56168	Nobles	377	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56169	Lyon	288	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56170	Pipestone	244	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56171	Martin	783	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56172	Murray	1,366	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56173	Rock	149	Incomplete	Incomplete	Incomplete
56174	Cottonwood	162	Incomplete	Incomplete	Incomplete
56175	Lyon	1,255	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56176	Martin	462	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56177	Pipestone	21	Incomplete	Incomplete	Incomplete
56178	Lincoln	748	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56180	Redwood	511	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0
56181	Martin	492	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56183	Cottonwood	572	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56185	Nobles	232	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56186	Murray	158	Incomplete	Incomplete	Incomplete
56187	Nobles	5,000	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56201	Kandiyohi	9,031	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56207	Stevens	96	Incomplete	Incomplete	Incomplete
56208	Swift	955	175.1 - 200.0	50.1 - 75.0	50.1 - 75.0
56209	Kandiyohi	975	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
56210	Big Stone	5	Incomplete	Incomplete	Incomplete
56211	Big Stone	241	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56212	Lac Qui Parle	226	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56214	Redwood	308	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	2,023	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56216	Kandiyohi	264	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56218	Lac Qui Parle	263	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56219	Traverse	440	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56220	Yellow Medicine	1,292	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56221	Stevens	354	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
56222	Chippewa	815	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56223	Yellow Medicine	587	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56224	Redwood	135	Incomplete	Incomplete	Incomplete
56225	Big Stone	348	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56226	Swift	101	Incomplete	Incomplete	Incomplete
56227	Big Stone	106	Incomplete	Incomplete	Incomplete
56228	Meeker	394	175.1 - 200.0	0.0 - 25.0	100.1 - 125.0
56229	Lyon	746	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56230	Renville	343	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56231	Swift	160	Incomplete	Incomplete	Incomplete
56232	Lac Qui Parle	1,014	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56235	Grant	255	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56236	Traverse	157	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	248	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56239	Lyon	233	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56240	Big Stone	417	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56241	Yellow Medicine	1,778	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56243	Meeker	677	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56244	Stevens	558	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56245	Yellow Medicine	193	Incomplete	Incomplete	Incomplete
56248	Grant	368	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56249	Swift	135	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	398	151.1 - 175.0	25.1 - 50.0	0.0 - 25.0
56252	Kandiyohi	508	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56253	Kandiyohi	431	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56255	Redwood	163	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,166	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56257	Lac Qui Parle	235	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56258	Lyon	6,110	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56260	Chippewa	374	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56262	Chippewa	294	225.1 - 250.0	0.0 - 25.0	0.0 - 25.0
56263	Redwood	221	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	898	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56265	Chippewa	3,272	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56266	Redwood	666	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56267	Stevens	2,523	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56270	Renville	410	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56271	Swift	483	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0

Table 1: Zip Code Index Scores - March 2012

("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56273	Kandiyohi	1,902	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56274	Grant	72	Incomplete	Incomplete	Incomplete
56276	Big Stone	123	Incomplete	Incomplete	Incomplete
56277	Renville	1,312	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56278	Big Stone	1,158	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
56279	Kandiyohi	458	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56280	Yellow Medicine	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56281	Kandiyohi	251	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56282	Kandiyohi	585	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0
56283	Redwood	2,823	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56284	Renville	852	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56285	Renville	455	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56287	Redwood	32	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,973	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56289	Kandiyohi	279	225.1 - 250.0	0.0 - 25.0	25.1 - 50.0
56291	Lyon	206	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56292	Redwood	240	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56293	Redwood	488	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56294	Redwood	39	Incomplete	Incomplete	Incomplete
56295	Chippewa	129	Incomplete	Incomplete	Incomplete
56296	Traverse	890	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56297	Yellow Medicine	339	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
56301	Stearns	11,369	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56303	Stearns	10,841	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
56304	Sherburne	6,359	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56307	Stearns	1,905	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0
56308	Douglas	10,357	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56309	Grant	501	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56310	Stearns	1,911	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56311	Grant	305	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56312	Stearns	905	25.1 - 50.0	125.1 - 150.0	25.1 - 50.0
56313	Mille Lacs	46	Incomplete	Incomplete	Incomplete
56314	Morrison	468	0.0 - 25.0	50.1 - 75.0	125.1 - 150.0
56315	Douglas	657	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56316	Stearns	627	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56318	Todd	493	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0
56319	Douglas	527	250.1 - 275.0	75.1 - 100.0	75.1 - 100.0

Table 1: Zip Code Index Scores - March 2012

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56320	Stearns	3,003	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
56321	Stearns	2	Incomplete	Incomplete	Incomplete
56323	Pope	221	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56324	Otter Tail	462	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56325	Stearns	85	Incomplete	Incomplete	Incomplete
56326	Douglas	630	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
56327	Douglas	309	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
56328	Morrison	49	Incomplete	Incomplete	Incomplete
56329	Benton	2,666	175.1 - 200.0	25.1 - 50.0	100.1 - 125.0
56330	Mille Lacs	640	151.1 - 175.0	225.1 - 250.0	250.1 - 275.0
56331	Stearns	724	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56332	Douglas	561	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
56334	Pope	2,435	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56335	Stearns	89	Incomplete	Incomplete	Incomplete
56336	Todd	652	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56338	Morrison	670	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
56339	Grant	467	275.1 - 300.0	50.1 - 75.0	75.1 - 100.0
56340	Stearns	870	151.1 - 175.0	25.1 - 50.0	75.1 - 100.0
56342	Mille Lacs	1,245	125.1 - 150.0	151.1 - 175.0	50.1 - 75.0
56343	Douglas	394	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
56345	Morrison	6,038	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56347	Todd	2,610	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
56349	Pope	301	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56350	Aitkin	256	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56352	Stearns	2,127	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56353	Mille Lacs	3,450	225.1 - 250.0	151.1 - 175.0	200.0 - 225.0
56354	Douglas	567	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
56355	Douglas	223	0.0 - 25.0	125.1 - 150.0	175.1 - 200.0
56356	Stearns	114	Incomplete	Incomplete	Incomplete
56357	Benton	374	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0
56358	Kanabec	1,225	225.1 - 250.0	125.1 - 150.0	100.1 - 125.0
56359	Mille Lacs	1,457	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
56360	Todd	1,626	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0
56361	Otter Tail	995	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56362	Stearns	2,331	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56363	Mille Lacs	54	Incomplete	Incomplete	Incomplete
56364	Morrison	2,042	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0

Table 1: Zip Code Index Scores - March 2012

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56367	Benton	2,285	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56368	Stearns	1,641	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56369	Stearns	203	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
56371	Stearns	46	Incomplete	Incomplete	Incomplete
56373	Morrison	1,107	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56374	Stearns	3,041	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
56375	Stearns	306	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56376	Stearns	131	Incomplete	Incomplete	Incomplete
56377	Stearns	6,486	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56378	Stearns	3,118	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56379	Benton	6,248	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56381	Pope	1,054	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0
56382	Morrison	560	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56384	Morrison	144	Incomplete	Incomplete	Incomplete
56385	Pope	378	275.1 - 300.0	25.1 - 50.0	175.1 - 200.0
56386	Mille Lacs	282	351.1 - 375.0	151.1 - 175.0	125.1 - 150.0
56387	Stearns	3,132	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56389	Todd	41	Incomplete	Incomplete	Incomplete
56401	Crow Wing	12,005	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
56425	Crow Wing	2,973	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56431	Aitkin	3,980	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56433	Hubbard	788	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56434	Todd	82	Incomplete	Incomplete	Incomplete
56435	Cass	1,044	151.1 - 175.0	50.1 - 75.0	50.1 - 75.0
56436	Hubbard	26	Incomplete	Incomplete	Incomplete
56437	Todd	480	50.1 - 75.0	25.1 - 50.0	151.1 - 175.0
56438	Todd	1,147	200.1 - 225.0	50.1 - 75.0	50.1 - 75.0
56440	Todd	532	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56441	Crow Wing	1,558	175.1 - 200.0	125.1 - 150.0	100.1 - 125.0
56442	Crow Wing	1,129	50.1 - 75.0	151.1 - 175.0	125.1 - 150.0
56443	Morrison	618	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
56444	Crow Wing	1,356	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
56446	Todd	655	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0
56447	Crow Wing	517	200.1 - 225.0	75.1 - 100.0	151.1 - 175.0
56448	Crow Wing	156	Incomplete	Incomplete	Incomplete
56449	Crow Wing	674	0.0 - 25.0	50.1 - 75.0	151.1 - 175.0
56450	Crow Wing	484	200.1 - 225.0	125.1 - 150.0	125.1 - 150.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56452	Cass	835	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0
56453	Todd	361	75.1 - 100.0	151.1 - 175.0	0.0 - 25.0
56455	Crow Wing	619	325.1 - 350.0	50.1 - 75.0	151.1 - 175.0
56456	Crow Wing	22	Incomplete	Incomplete	Incomplete
56458	Hubbard	158	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,271	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
56464	Wadena	1,711	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56465	Crow Wing	866	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
56466	Morrison	1,291	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
56467	Hubbard	1,064	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56468	Crow Wing	1,990	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
56469	Aitkin	453	151.1 - 175.0	75.1 - 100.0	25.1 - 50.0
56470	Hubbard	4,560	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56472	Crow Wing	3,076	175.1 - 200.0	100.1 - 125.0	125.1 - 150.0
56473	Cass	1,318	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0
56474	Cass	1,778	151.1 - 175.0	151.1 - 175.0	75.1 - 100.0
56475	Morrison	632	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0
56477	Wadena	1,122	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
56479	Todd	2,142	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56481	Wadena	806	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56482	Wadena	2,768	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0
56484	Cass	1,388	200.1 - 225.0	50.1 - 75.0	25.1 - 50.0
56501	Becker	6,964	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56510	Norman	985	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56511	Becker	762	75.1 - 100.0	0.0 - 25.0	100.1 - 125.0
56514	Clay	1,440	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56515	Otter Tail	1,281	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56516	Mahnomen	116	Incomplete	Incomplete	Incomplete
56517	Polk	109	Incomplete	Incomplete	Incomplete
56518	Otter Tail	143	Incomplete	Incomplete	Incomplete
56519	Norman	116	Incomplete	Incomplete	Incomplete
56520	Wilkin	1,654	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56521	Becker	276	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56522	Wilkin	213	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0
56523	Polk	213	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
56524	Otter Tail	285	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56525	Clay	42	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores - March 2012

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56527	Otter Tail	352	0.0 - 25.0	100.1 - 125.0	151.1 - 175.0
56528	Otter Tail	721	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56529	Clay	1,596	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56531	Grant	877	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56533	Otter Tail	115	Incomplete	Incomplete	Incomplete
56534	Otter Tail	484	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56535	Polk	564	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56536	Clay	198	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,883	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56540	Polk	801	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56541	Norman	10	Incomplete	Incomplete	Incomplete
56542	Polk	1,169	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56543	Wilkin	110	Incomplete	Incomplete	Incomplete
56544	Becker	2,004	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
56545	Norman	280	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56546	Clay	129	Incomplete	Incomplete	Incomplete
56547	Clay	954	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56548	Norman	323	100.1 - 125.0	175.1 - 200.0	75.1 - 100.0
56549	Clay	1,739	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56550	Norman	174	Incomplete	Incomplete	Incomplete
56551	Otter Tail	946	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56552	Clay	177	Incomplete	Incomplete	Incomplete
56553	Wilkin	122	Incomplete	Incomplete	Incomplete
56554	Becker	1,109	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56556	Polk	486	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56557	Mahnomen	1,076	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56560	Clay	15,269	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56565	Wilkin	42	Incomplete	Incomplete	Incomplete
56566	Mahnomen	195	Incomplete	Incomplete	Incomplete
56567	Otter Tail	1,316	200.1 - 225.0	50.1 - 75.0	100.1 - 125.0
56568	Polk	69	Incomplete	Incomplete	Incomplete
56569	Becker	521	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56570	Becker	527	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56571	Otter Tail	774	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0
56572	Otter Tail	2,203	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56573	Otter Tail	2,482	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56574	Norman	117	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56575	Becker	267	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56576	Otter Tail	359	0.0 - 25.0	75.1 - 100.0	100.1 - 125.0
56577	Becker	8	Incomplete	Incomplete	Incomplete
56578	Becker	309	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
56579	Wilkin	459	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56580	Clay	422	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
56581	Norman	131	Incomplete	Incomplete	Incomplete
56583	Wilkin	77	Incomplete	Incomplete	Incomplete
56584	Norman	639	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56585	Clay	423	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56586	Otter Tail	789	175.1 - 200.0	0.0 - 25.0	100.1 - 125.0
56587	Otter Tail	672	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56588	Otter Tail	240	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56589	Becker	764	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56590	Grant	164	Incomplete	Incomplete	Incomplete
56591	Becker	60	Incomplete	Incomplete	Incomplete
56592	Polk	199	Incomplete	Incomplete	Incomplete
56593	Becker	5	Incomplete	Incomplete	Incomplete
56594	Wilkin	178	Incomplete	Incomplete	Incomplete
56601	Beltrami	12,520	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56621	Clearwater	1,839	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56623	Lake of the Woods	1,212	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56626	Cass	125	Incomplete	Incomplete	Incomplete
56627	Koochiching	168	Incomplete	Incomplete	Incomplete
56628	Itasca	771	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56629	Koochiching	87	Incomplete	Incomplete	Incomplete
56630	Beltrami	878	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56633	Cass	1,559	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56634	Clearwater	683	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56636	Itasca	1,981	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56637	Itasca	87	Incomplete	Incomplete	Incomplete
56639	Itasca	199	Incomplete	Incomplete	Incomplete
56641	Cass	133	Incomplete	Incomplete	Incomplete
56644	Clearwater	324	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56646	Polk	159	Incomplete	Incomplete	Incomplete
56647	Beltrami	348	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56649	Koochiching	4,385	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56650	Beltrami	313	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56651	Mahnomen	227	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56652	Clearwater	221	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56653	Koochiching	549	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56654	Koochiching	66	Incomplete	Incomplete	Incomplete
56655	Cass	632	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0
56657	Itasca	149	Incomplete	Incomplete	Incomplete
56658	Koochiching	4	Incomplete	Incomplete	Incomplete
56659	Itasca	25	Incomplete	Incomplete	Incomplete
56660	Koochiching	110	Incomplete	Incomplete	Incomplete
56661	Itasca	408	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56662	Cass	267	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56663	Beltrami	87	Incomplete	Incomplete	Incomplete
56667	Beltrami	264	125.1 - 150.0	0.0 - 25.0	100.1 - 125.0
56668	Koochiching	66	Incomplete	Incomplete	Incomplete
56669	Koochiching	183	Incomplete	Incomplete	Incomplete
56670	Beltrami	413	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	954	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56673	Roseau	324	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56676	Clearwater	711	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56678	Hubbard	515	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56680	Itasca	60	Incomplete	Incomplete	Incomplete
56681	Itasca	137	Incomplete	Incomplete	Incomplete
56683	Beltrami	316	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56684	Pennington	125	Incomplete	Incomplete	Incomplete
56685	Beltrami	59	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	434	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56687	Beltrami	31	Incomplete	Incomplete	Incomplete
56688	Itasca	73	Incomplete	Incomplete	Incomplete
56701	Pennington	5,332	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56710	Marshall	190	Incomplete	Incomplete	Incomplete
56711	Lake of the Woods	54	Incomplete	Incomplete	Incomplete
56713	Marshall	417	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56714	Roseau	495	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56715	Red Lake	148	Incomplete	Incomplete	Incomplete
56716	Polk	3,645	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56720	Kittson	23	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores - March 2012

("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56721	Polk	4,047	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56722	Polk	151	Incomplete	Incomplete	Incomplete
56723	Polk	377	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56724	Marshall	71	Incomplete	Incomplete	Incomplete
56725	Pennington	379	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56726	Roseau	665	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
56727	Beltrami	346	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56728	Kittson	601	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56729	Kittson	58	Incomplete	Incomplete	Incomplete
56731	Kittson	37	Incomplete	Incomplete	Incomplete
56732	Kittson	480	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56733	Kittson	181	Incomplete	Incomplete	Incomplete
56734	Kittson	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56735	Kittson	350	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56736	Polk	418	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56737	Marshall	388	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
56738	Marshall	544	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56741	Lake of the Woods	12	Incomplete	Incomplete	Incomplete
56742	Red Lake	381	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56744	Marshall	263	125.1 - 150.0	0.0 - 25.0	100.1 - 125.0
56748	Red Lake	255	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56750	Red Lake	1,069	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56751	Roseau	2,275	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56754	Pennington	222	300.1 - 325.0	50.1 - 75.0	50.1 - 75.0
56755	Kittson	47	Incomplete	Incomplete	Incomplete
56756	Roseau	305	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56757	Marshall	425	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56758	Marshall	182	Incomplete	Incomplete	Incomplete
56759	Roseau	143	Incomplete	Incomplete	Incomplete
56760	Marshall	152	Incomplete	Incomplete	Incomplete
56761	Roseau	203	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56762	Marshall	1,067	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56763	Roseau	2,039	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0