Residential Foreclosures in Minnesota

Summer 2010

Research and Evaluation Unit

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 purchased data on the ARM reset, delinquency, and foreclosure status of residential mortgages from LPS Applied Analytics. The data will help Minnesota Housing and its partners target their prevention and remediation efforts.

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 shows how the foreclosure crisis varies by zip code across the state. Finally, the appendix is a large table that provides data for each residential zip code in the state.

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 last several years. 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] On the positive side, the delinquency rate declined during the first two quarters of 2010. By the second quarter of 2010, the rate was down to 3.98%, which is still very high. It is too early to determine if this decline will become an ongoing trend or be a temporary decline.
    - Although the number of sheriff sales in Minnesota dropped from 26,000 to 23,000 between 2008 and 2009, the 2009 level is dramatically higher than the 6,500 sales that occurred in 2005.[2] In addition, the number of sheriff sales started to increase again in late 2009 and early 2010.[3] Sheriff sales are expected to rise back up to the 26,000 level in 2010.

- The foreclosure crisis is transforming from a subprime crisis to a prime crisis.
    - Between 2007 and 2010, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 25% in Minnesota.
    - During the same period, the prime market's share increased from 40% to 60%.[4]

[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, *2010 Semi-Annual Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, August 9, 2010; http://www.housinglink.org/Files/2010_SemiAnnual_ForeclosuresInMN.pdf.
[3] Quarterly sheriff sales data collected by HousingLink.
[4] Mortgage Bankers Association, *National Delinquency Survey*. These figures compare data from the 4th quarter of 2007 with the 2nd quarter of 2010.

- With the current economic crisis and job losses, many families with prime loans are having difficulty making their mortgage payments.
    - Minnesota's unemployment rate jumped from 3.9% in May of 2006 to 8.4% in May of 2009 and dropped to 6.9% by July of 2010.[5]
    - Many economists predict that unemployment will remain high for at least another couple years.[6]

- There is concern about alt-A loans and option ARMs that will reset or recast in the next few years.[7]
    - With respect to credit risk, alt-A loans are between prime and subprime and often characterized by moderately low credit scores and limited documentation about the borrower's income and other attributes.
    - Option ARMs are adjustable rate mortgages where the borrower has various payment options. Some option ARMs are negative amortizing loans where the principle on the loan actually increases because the borrower's initial monthly payment does not even cover the interest that is owed. Interest-only mortgages are another concern.
    - Adjustable rate mortgages are a concern because some borrowers are able to afford their mortgage payment with the initial "teaser" interest rate but unable to afford the payment when the interest rate resets, often to a higher rate. As long as interest rates remain low, ARM resets are less of a concern (interest payments will continue to be low even after the reset); but when rates increase, ARMs and resets become a greater concern.
    - Historically, ARMs have a higher foreclosure rate than fixed rate mortgages.
    - With a high proportion of borrowers currently owing more on their mortgages than their homes are worth, some borrowers will be unable to refinance out of the ARMs.[8]
    - While the problem of alt-A and option ARMs is probably smaller in Minnesota than some of the most heavily impacted states, such as California, it is nevertheless an issue that needs to be monitored.

High Need Areas

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 Eastside of St. Paul 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 delinquent loans in the two central cities is lower.

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[5] Minnesota Department of Employment and Economic Development, *Local Area Unemployment Statistics*. These are seasonally adjusted figures.

[6] The Federal Reserve Bank of Philadelphia surveys 36 economic forecasters and summarizes their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2010/survq310.cfm. Nationally, the unemployment rate is expected to be 9.6% in 2010, 9.2% in 2011, 8.2% in 2012, and 7.3% in 2013.

[7] See "Option ARMs: Housing recovery killer? An explosion of foreclosures will result from option ARMs set to reset to higher payments;" http://money.cnn.com/2009/11/24/real_estate/option_ARM_defaults/index.htm; and "Mortgage Losses: Move Over Subprime," *The Economist* (February 5, 2009).

[8] According to First American CoreLogic, 16.7% of Minnesota mortgages had negative equity in the first quarter of 2010. See: http://www.corelogic.com/uploadedFiles/Pages/About_Us/ResearchTrends/CL_Q1_2010_Negative_Equity_FINAL.pdf.

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

- Post-sale foreclosure and REO rate (reflecting foreclosures that have happened),
- Pre-sale foreclosure rate (reflecting foreclosures that are happening),
- Delinquency rate (reflecting foreclosures that may happen in the near future), and
- Non-prime ARM reset rate (reflecting foreclosures that may happen down the road).[9]

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.[10] For example, the delinquency rate is the number of loans in a zip code that are 60 or more days past due but not yet in foreclosure divided by the number of households in the zip code. The non-prime ARM reset rate is the number of non-prime ARMs in each zip code that have yet to reach their reset date divided by the number of households in the zip code. A map of county unemployment rates is also included.

Because the data that Minnesota Housing purchased is proprietary, the agency cannot publish the actual rates, but it can publish an index score. To compute an 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.

As shown in the maps:

- There is a high rate of post-sale foreclosures and REOs in the Twin Cities metropolitan area and its surrounding counties, with particularly high rates in the outer ring communities and the core neighborhoods of North Minneapolis and the East Side of St. Paul. (See Maps 1a and 1b.) There are also pockets of high-rate communities elsewhere in the state – for example, parts of Crow Wing and Dodge counties.

- The geographic distribution of loans in pre-sale foreclosure is quite similar to post-sale foreclosures and REOs. (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 in Minneapolis and St. Paul. The delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (Compare Map 3b with Maps 1b and 2b.)

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[9] A loan is in pre-sale foreclosure when legal documents have been filed to start the foreclosure process but a sheriff sale has not occurred. A loan is in post-sale foreclosure after the sheriff sale has occurred but the property has not become an REO (Real Estate Owned) property. An REO property is owned by the lender after the sheriff sale.

[10] 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 Nielson Claritas.

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.

- The potential threat of new foreclosures coming from non-prime ARMs that have yet to reset is concentrated in just a few communities that run through the western and southern perimeter of the Twin Cities seven-county area. (See Maps 4a and 4b.) In Greater Minnesota, a few communities in Crow Wing and Cass counties have a concentration.

- Finally, high unemployment is concentrated in north central and parts of south central Minnesota, which may lead to increasing delinquencies and foreclosures in the future. The unemployment data is available by county, rather than zip code. (See Map 5) In general, counties just north of the seven-county metro area (e.g. Mille Lacs and Kanabec) have the highest unemployment rates and relatively high delinquency rates.

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

- While some communities with a large proportion of subprime loans and 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 June of 2010. 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 ARM reset rates are important, but the number of households that the high rate affects is also important. For example, the post-sale foreclosure / REO index score for zip code 55106, which is on the East Side of St. Paul, is over 300. In addition, this zip code has roughly 18,000 households, which is one of the largest in the state. In contrast, some of the other high rate 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 an estimate of the number of households.

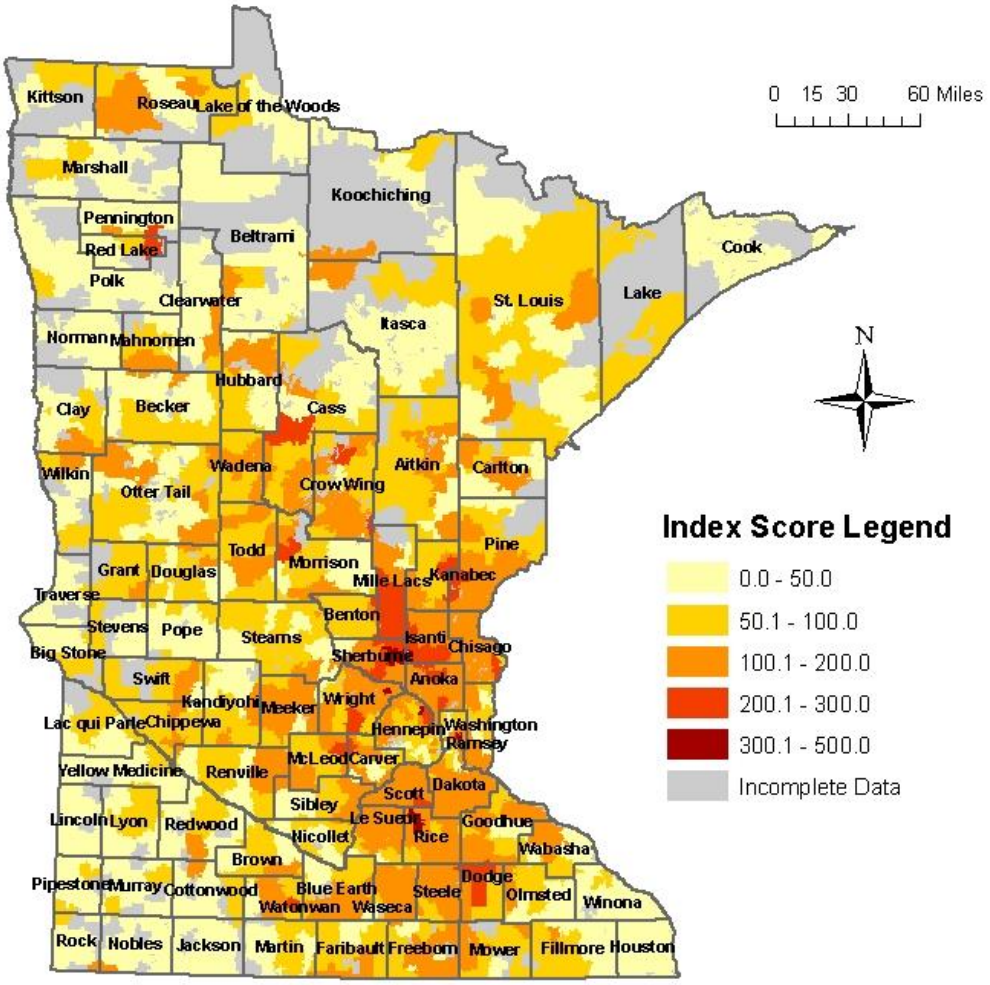
- Some zip codes may show up as having a high delinquency or foreclosure rate because they have a small number of households. If a zip code has only a few hundred households, the addition of a foreclosure or two can have a dramatic effect on the foreclosure rate. To minimize this small zip code effect,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

- 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.

If you have questions about this report, contact John Patterson at (651) 296-0763.

Zip Code Maps

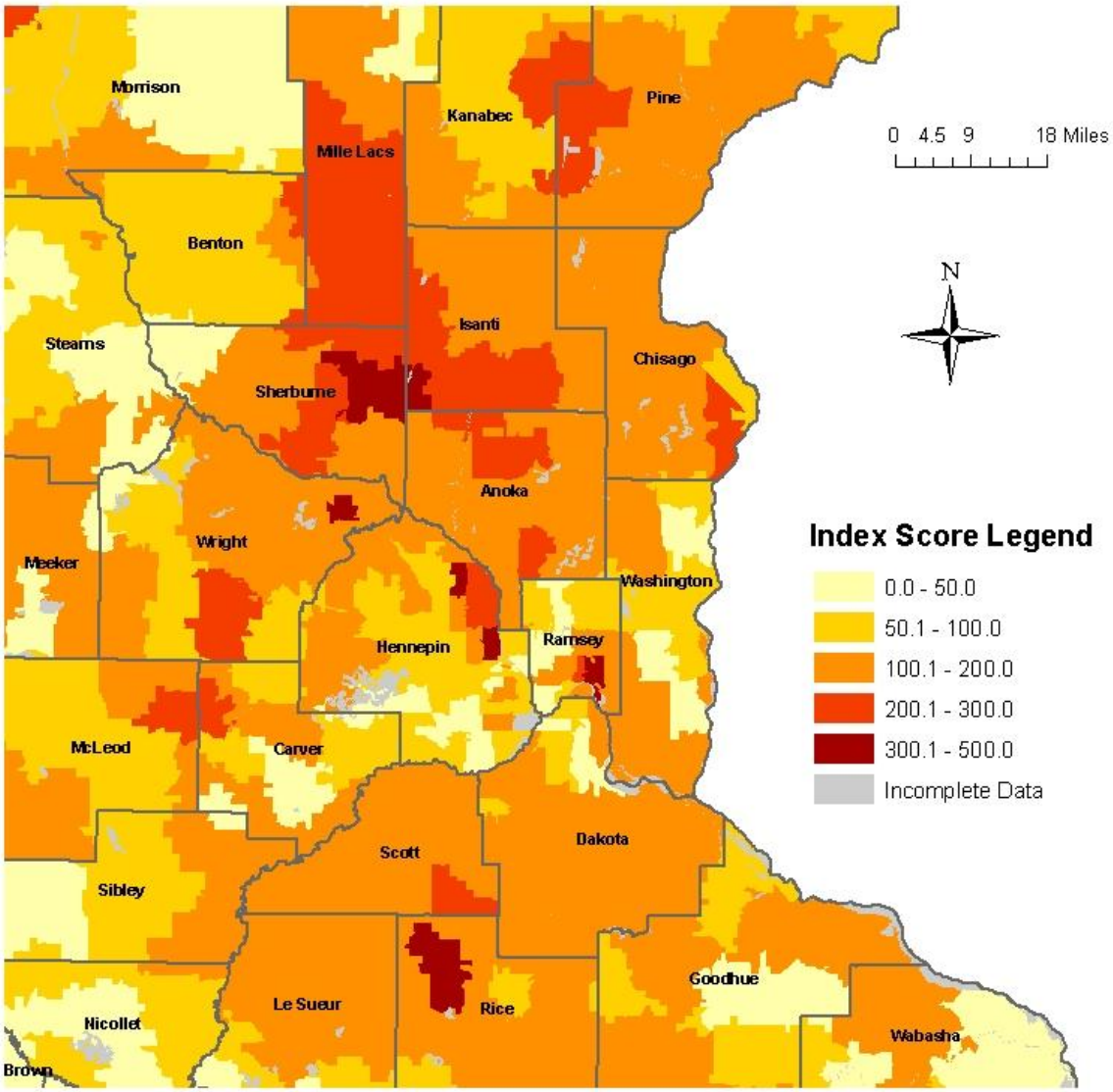
Map 1a
Loans in Post-Sale Foreclosure or REO
Statewide Rate: Index = 100
June 2010



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

Notes:
1. The index is based on each zip code's post-sale foreclosure/REO rate - the number of loans that are in post-sale foreclosure or 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 of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 107, and zip code 55054 in Scott County has an index score of 295.

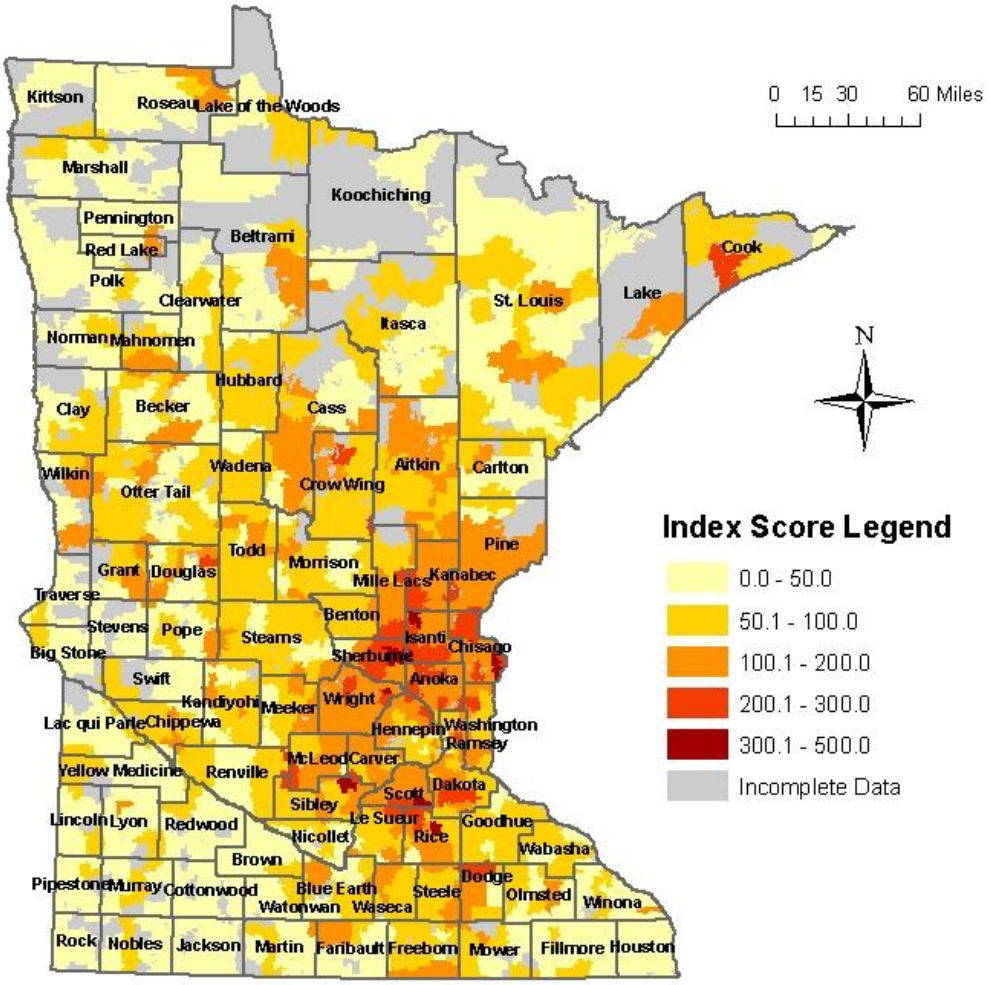
Map 1b
Loans in Post-Sale Foreclosure or REO
Statewide Rate: Index = 100
June 2010



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

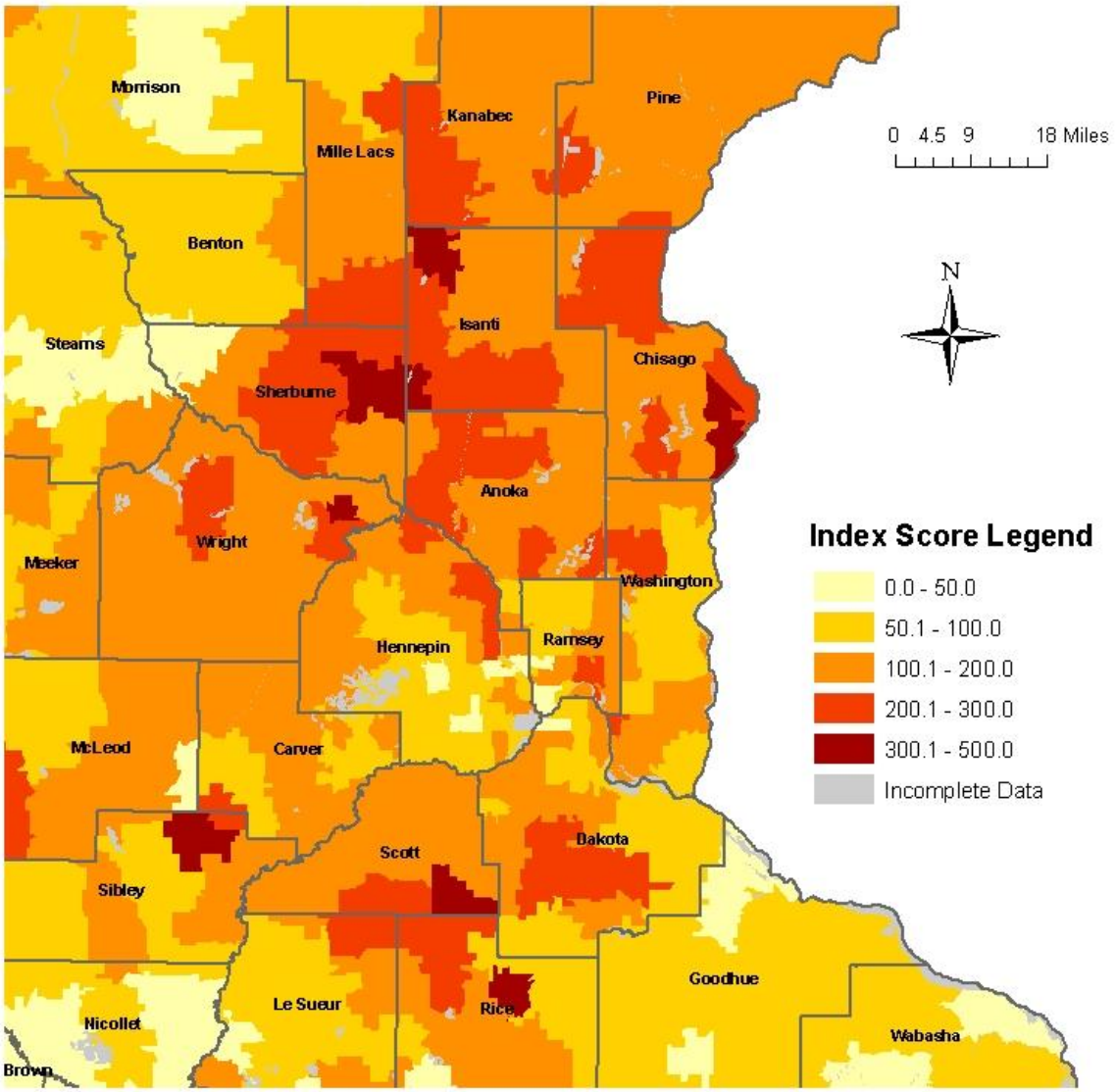
Notes:
1. The index is based on each zip code's post-sale foreclosure/REO rate - the number of loans that are in post-sale foreclosure or REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 107, and zip code 55054 in Scott County has an index score of 295.

Map 2a
Loans in Pre-Sale Foreclosure
Statewide Rate: Index = 100
June 2010



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

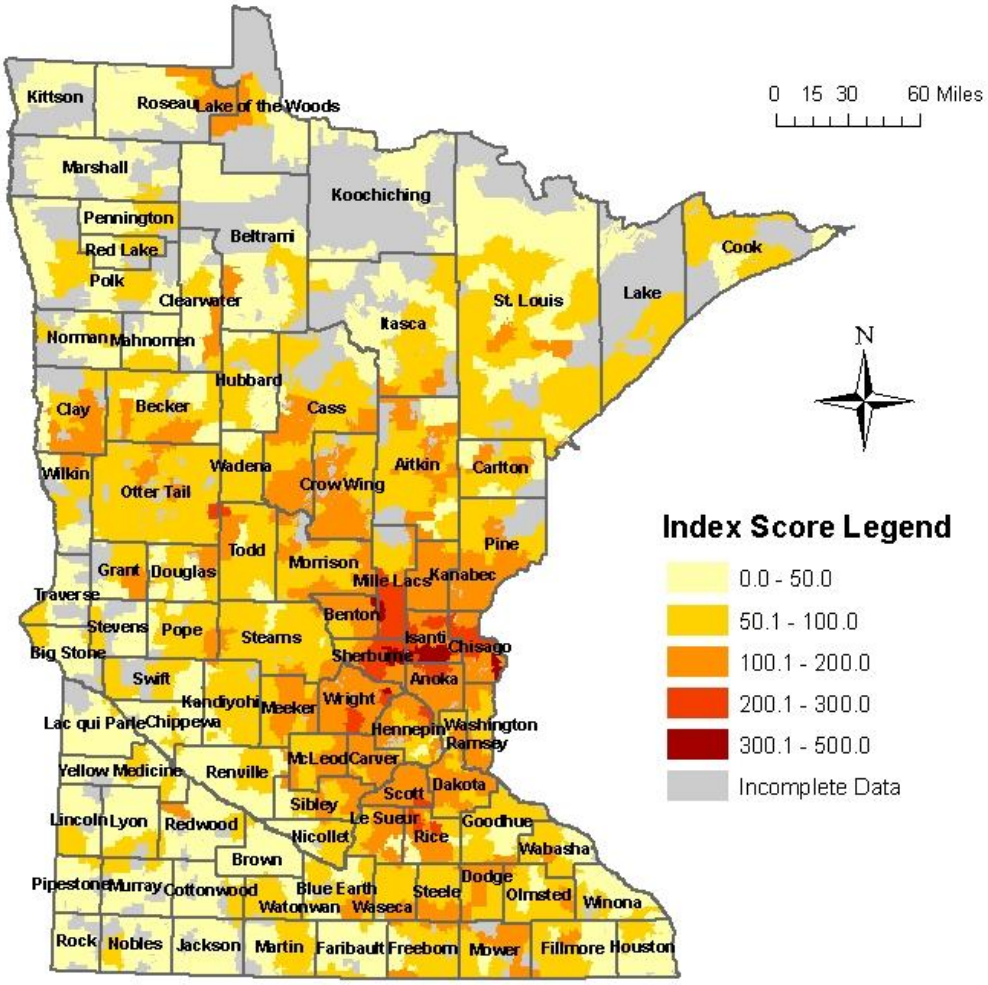
Notes:
1. The index is based on each zip code's pre-sale foreclosure rate - the number of loans that are in pre-sale foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 228, and zip code 55054 in Scott County has an index score of 278.



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

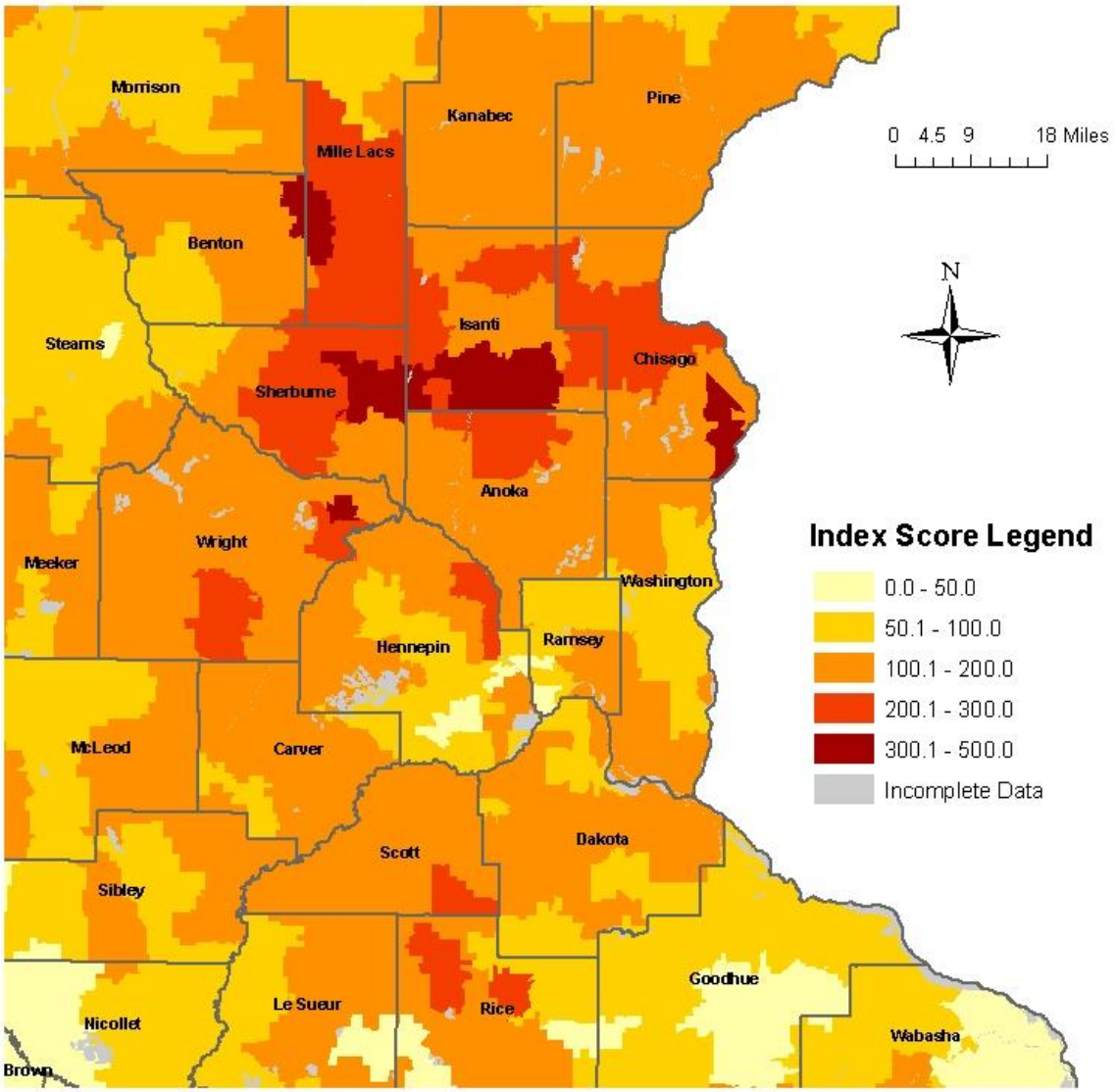
Notes:
1. The index is based on each zip code's pre-sale foreclosure rate - the number of loans that are in pre-sale foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 228, and zip code 55054 in Scott County has an index score of 278.

Map 3a
Loans in Delinquency
Statewide Rate: Index = 100
June 2010



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

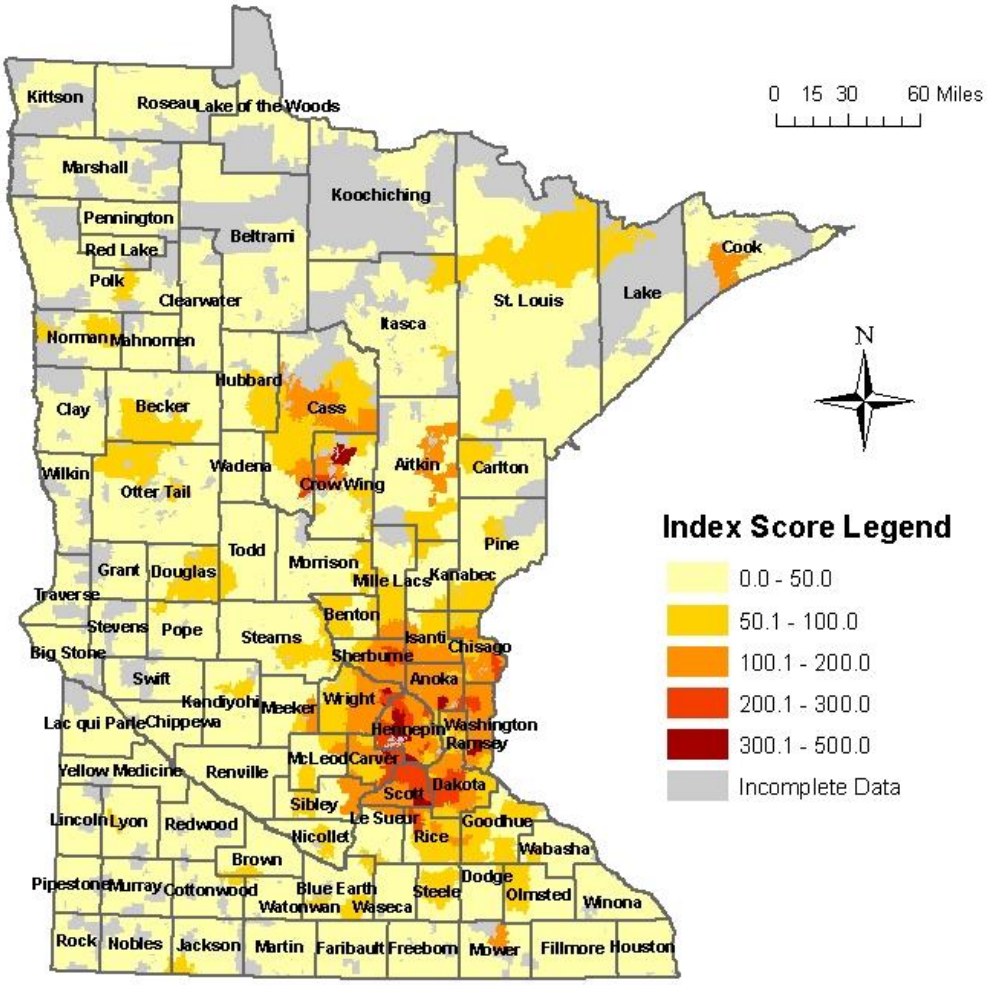
Notes:
1. The index is based on each zip code's delinquency rate - the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 235, and zip code 55054 in Scott County has an index score of 381.



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

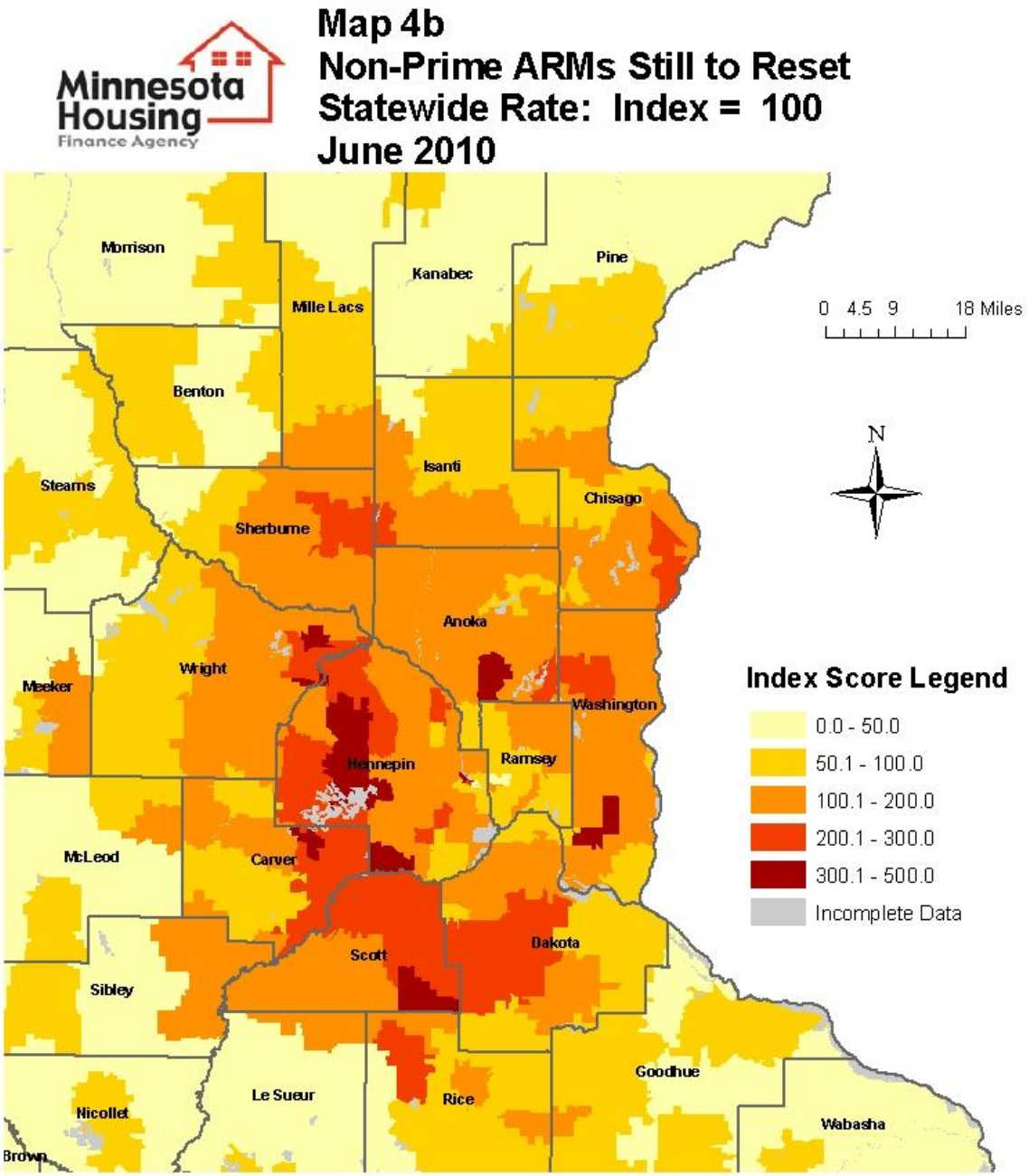
Notes:
1. The index is based on each zip code's delinquency rate - the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half of the state rate.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 235, and zip code 55054 in Scott County has an index score of 381.

Map 4a
Non-Prime ARMs Still to Reset
Statewide Rate: Index = 100
June 2010



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

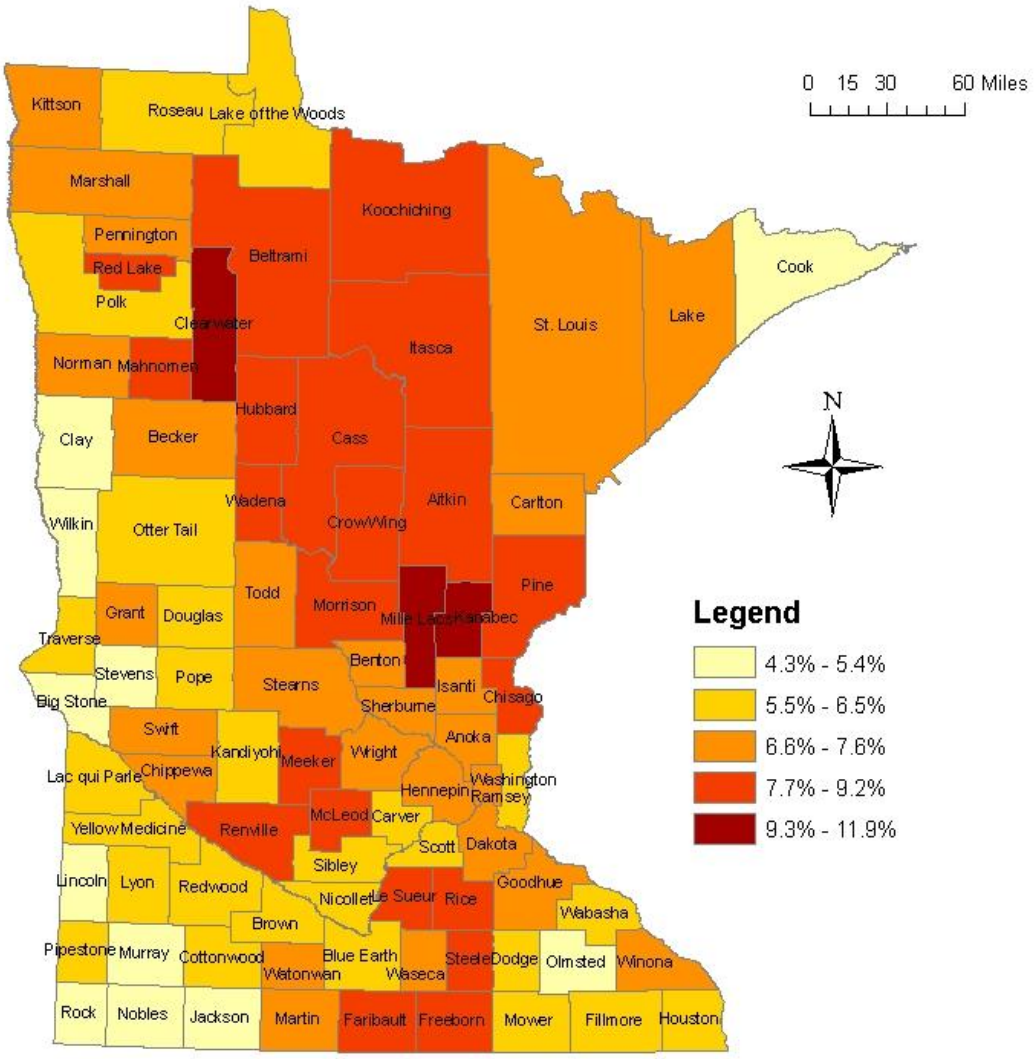
Notes:
1. The index is based on each zip code's non-prime ARM reset rate - the number of non-prime ARMs that have not yet reached their reset date divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 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 of the state rate. Non-prime loans include both subprime and near-prime loans.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 97, and zip code 55054 in Scott County has an index score of 359.



Source: Minnesota Housing analysis of data from LPS Applied Analytics and Nielsen Claritas

Notes:
1. The index is based on each zip code's non-prime ARM reset rate - the number of non-prime ARMs that have not yet reached their reset date 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 of the state rate. Non-prime loans include both subprime and near-prime loans.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 97, and zip code 55054 in Scott County has an index score of 359.

Map 5
County Unemploymenbt Rate
July 2010



Source: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics

Appendix: Zip Code Tables

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55001	Washington	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0
55003	Washington	200 - 999	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0	75.1 - 100.0
55005	Anoka	1,000 - 1,999	151.1 - 175.0	175.1 - 200.0	250.1 - 275.0	151.1 - 175.0
55006	Isanti	1,000 - 1,999	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0	50.1 - 75.0
55007	Pine	200 - 999	225.1 - 250.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
55008	Isanti	6,000 - 6,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	75.1 - 100.0
55009	Goodhue	3,000 - 3,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55010	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55011	Anoka	3,000 - 3,999	200.1 - 225.0	200.0 - 225.0	275.1 - 300.0	125.1 - 150.0
55012	Chisago	200 - 999	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
55013	Chisago	2,000 - 2,999	151.1 - 175.0	225.1 - 250.0	175.1 - 200.0	100.1 - 125.0
55014	Anoka	9,000 - 9,999	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55016	Washington	10,000 - 14,999	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
55017	Isanti	200 - 999	175.1 - 200.0	300.1 - 325.0	125.1 - 150.0	25.1 - 50.0
55018	Goodhue	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55019	Rice	200 - 999	75.1 - 100.0	375.1 - 400.0	225.1 - 250.0	151.1 - 175.0
55020	Scott	1,000 - 1,999	200.1 - 225.0	300.1 - 325.0	225.1 - 250.0	325.1 - 350.0
55021	Rice	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55024	Dakota	10,000 - 14,999	151.1 - 175.0	200.0 - 225.0	175.1 - 200.0	225.1 - 250.0
55025	Washington	8,000 - 8,999	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55026	Goodhue	<200	Incomplete	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55030	Pine	200 - 999	200.1 - 225.0	225.1 - 250.0	175.1 - 200.0	50.1 - 75.0
55031	Dakota	200 - 999	125.1 - 150.0	200.0 - 225.0	75.1 - 100.0	175.1 - 200.0
55032	Chisago	1,000 - 1,999	151.1 - 175.0	225.1 - 250.0	200.0 - 225.0	100.1 - 125.0
55033	Dakota	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55036	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55037	Pine	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
55038	Washington	7,000 - 7,999	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0	200.0 - 225.0
55040	Isanti	4,000 - 4,999	225.1 - 250.0	225.1 - 250.0	300.1 - 325.0	100.1 - 125.0
55041	Wabasha	3,000 - 3,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55042	Washington	2,000 - 2,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55043	Washington	1,000 - 1,999	175.1 - 200.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55044	Dakota	15,000-19,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	250.1 - 275.0
55045	Chisago	2,000 - 2,999	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0	125.1 - 150.0
55046	Rice	1,000 - 1,999	351.1 - 375.0	250.1 - 275.0	275.1 - 300.0	250.1 - 275.0
55047	Washington	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55049	Steele	200 - 999	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55051	Kanabec	4,000 - 4,999	75.1 - 100.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55052	Rice	200 - 999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55053	Rice	200 - 999	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0	125.1 - 150.0
55054	Scott	200 - 999	275.1 - 300.0	275.1 - 300.0	375.1 - 400.0	351.1 - 375.0
55055	Washington	1,000 - 1,999	151.1 - 175.0	200.0 - 225.0	151.1 - 175.0	75.1 - 100.0
55056	Chisago	4,000 - 4,999	175.1 - 200.0	151.1 - 175.0	200.0 - 225.0	75.1 - 100.0
55057	Rice	7,000 - 7,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55060	Steele	10,000 - 14,999	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55063	Pine	3,000 - 3,999	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0	50.1 - 75.0
55065	Dakota	200 - 999	100.1 - 125.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55066	Goodhue	7,000 - 7,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55067	Pine	200 - 999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55068	Dakota	9,000 - 9,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	225.1 - 250.0
55069	Chisago	1,000 - 1,999	125.1 - 150.0	200.0 - 225.0	125.1 - 150.0	50.1 - 75.0
55070	Anoka	2,000 - 2,999	250.1 - 275.0	200.0 - 225.0	200.0 - 225.0	125.1 - 150.0
55071	Washington	2,000 - 2,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55072	Pine	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55073	Washington	1,000 - 1,999	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55074	Chisago	200 - 999	250.1 - 275.0	351.1 - 375.0	351.1 - 375.0	225.1 - 250.0
55075	Dakota	8,000 - 8,999	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
55076	Dakota	8,000 - 8,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55077	Dakota	4,000 - 4,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55079	Chisago	2,000 - 2,999	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	125.1 - 150.0
55080	Isanti	1,000 - 1,999	151.1 - 175.0	125.1 - 150.0	225.1 - 250.0	50.1 - 75.0
55082	Washington	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	151.1 - 175.0
55084	Chisago	200 - 999	75.1 - 100.0	225.1 - 250.0	100.1 - 125.0	100.1 - 125.0
55085	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55087	Rice	<200	Incomplete	Incomplete	Incomplete	Incomplete
55088	Rice	200 - 999	100.1 - 125.0	275.1 - 300.0	125.1 - 150.0	100.1 - 125.0
55089	Goodhue	200 - 999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55090	Washington	<200	Incomplete	Incomplete	Incomplete	Incomplete
55092	Chisago	3,000 - 3,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	75.1 - 100.0
55101	Ramsey	4,000 - 4,999	250.1 - 275.0	275.1 - 300.0	125.1 - 150.0	151.1 - 175.0
55102	Ramsey	8,000 - 8,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55103	Ramsey	4,000 - 4,999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55104	Ramsey	15,000-19,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55105	Ramsey	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55106	Ramsey	15,000-19,999	300.1 - 325.0	225.1 - 250.0	175.1 - 200.0	75.1 - 100.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55107	Ramsey	5,000 - 5,999	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	75.1 - 100.0
55108	Ramsey	6,000 - 6,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55109	Ramsey	10,000 - 14,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55110	Ramsey	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55112	Ramsey	15,000-19,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55113	Ramsey	15,000-19,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55114	Ramsey	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55115	Washington	3,000 - 3,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55116	Ramsey	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55117	Ramsey	15,000-19,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55118	Dakota	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55119	Ramsey	15,000-19,999	175.1 - 200.0	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
55120	Dakota	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
55121	Dakota	3,000 - 3,999	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55122	Dakota	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55123	Dakota	9,000 - 9,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55124	Dakota	15,000-19,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	175.1 - 200.0
55125	Washington	15,000-19,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	151.1 - 175.0
55126	Ramsey	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55127	Ramsey	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55128	Washington	10,000 - 14,999	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55129	Washington	5,000 - 5,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	375.1 - 400.0
55130	Ramsey	1,000 - 1,999	100.1 - 125.0	225.1 - 250.0	225.1 - 250.0	75.1 - 100.0
55150	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55301	Wright	2,000 - 2,999	300.1 - 325.0	351.1 - 375.0	300.1 - 325.0	375.1 - 400.0
55302	Wright	3,000 - 3,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55303	Anoka	15,000-19,999	151.1 - 175.0	200.0 - 225.0	175.1 - 200.0	151.1 - 175.0
55304	Anoka	15,000-19,999	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	151.1 - 175.0
55305	Hennepin	8,000 - 8,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	151.1 - 175.0
55306	Dakota	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55307	Sibley	1,000 - 1,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55308	Sherburne	2,000 - 2,999	175.1 - 200.0	200.0 - 225.0	200.0 - 225.0	151.1 - 175.0
55309	Sherburne	6,000 - 6,999	250.1 - 275.0	275.1 - 300.0	275.1 - 300.0	175.1 - 200.0
55310	Renville	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55311	Hennepin	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	275.1 - 300.0
55312	McLeod	200 - 999	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
55313	Wright	8,000 - 8,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55314	Renville	200 - 999	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55315	Carver	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	225.1 - 250.0
55316	Hennepin	7,000 - 7,999	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
55317	Carver	6,000 - 6,999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	225.1 - 250.0
55318	Carver	9,000 - 9,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	200.0 - 225.0
55319	Sherburne	2,000 - 2,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0
55320	Wright	1,000 - 1,999	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
55321	Wright	1,000 - 1,999	151.1 - 175.0	100.1 - 125.0	175.1 - 200.0	75.1 - 100.0
55322	Carver	1,000 - 1,999	25.1 - 50.0	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
55324	Meeker	200 - 999	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55325	Meeker	1,000 - 1,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55327	Hennepin	1,000 - 1,999	175.1 - 200.0	250.1 - 275.0	125.1 - 150.0	175.1 - 200.0
55328	Wright	3,000 - 3,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55329	Meeker	200 - 999	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
55330	Sherburne	10,000 - 14,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0
55331	Hennepin	7,000 - 7,999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	250.1 - 275.0
55332	Renville	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55333	Renville	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55334	Sibley	1,000 - 1,999	75.1 - 100.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55335	Sibley	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55336	McLeod	3,000 - 3,999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55337	Dakota	15,000-19,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55338	Sibley	200 - 999	151.1 - 175.0	351.1 - 375.0	151.1 - 175.0	175.1 - 200.0
55339	Carver	200 - 999	0.0 - 25.0	225.1 - 250.0	125.1 - 150.0	125.1 - 150.0
55340	Hennepin	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	351.1 - 375.0
55341	Wright	200 - 999	100.1 - 125.0	275.1 - 300.0	275.1 - 300.0	325.1 - 350.0
55342	Renville	200 - 999	175.1 - 200.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55343	Hennepin	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55344	Hennepin	6,000 - 6,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	125.1 - 150.0
55345	Hennepin	8,000 - 8,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55346	Hennepin	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	175.1 - 200.0
55347	Hennepin	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	300.1 - 325.0
55349	Wright	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
55350	McLeod	7,000 - 7,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55352	Scott	3,000 - 3,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55353	Stearns	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55354	McLeod	200 - 999	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
55355	Meeker	3,000 - 3,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55356	Hennepin	1,000 - 1,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	375.1 - 400.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55357	Hennepin	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55358	Wright	1,000 - 1,999	151.1 - 175.0	200.0 - 225.0	151.1 - 175.0	75.1 - 100.0
55359	Hennepin	2,000 - 2,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	225.1 - 250.0
55360	Carver	200 - 999	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0	175.1 - 200.0
55362	Wright	6,000 - 6,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55363	Wright	1,000 - 1,999	250.1 - 275.0	175.1 - 200.0	200.0 - 225.0	125.1 - 150.0
55364	Hennepin	6,000 - 6,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	275.1 - 300.0
55366	Sibley	<200	Incomplete	Incomplete	Incomplete	Incomplete
55367	Carver	200 - 999	200.1 - 225.0	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0
55368	Carver	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55369	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55370	McLeod	200 - 999	100.1 - 125.0	25.1 - 50.0	125.1 - 150.0	0.0 - 25.0
55371	Mille Lacs	6,000 - 6,999	250.1 - 275.0	250.1 - 275.0	225.1 - 250.0	100.1 - 125.0
55372	Scott	10,000 - 14,999	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	225.1 - 250.0
55373	Wright	2,000 - 2,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55374	Hennepin	3,000 - 3,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	200.0 - 225.0
55375	Hennepin	1,000 - 1,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	225.1 - 250.0
55376	Wright	5,000 - 5,999	151.1 - 175.0	200.0 - 225.0	200.0 - 225.0	225.1 - 250.0
55378	Scott	9,000 - 9,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	200.0 - 225.0
55379	Scott	10,000 - 14,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	250.1 - 275.0
55381	McLeod	200 - 999	175.1 - 200.0	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55382	Wright	1,000 - 1,999	25.1 - 50.0	125.1 - 150.0	125.1 - 150.0	25.1 - 50.0
55384	Hennepin	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55385	McLeod	200 - 999	100.1 - 125.0	200.0 - 225.0	125.1 - 150.0	25.1 - 50.0
55386	Carver	1,000 - 1,999	75.1 - 100.0	175.1 - 200.0	125.1 - 150.0	351.1 - 375.0
55387	Carver	4,000 - 4,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55388	Carver	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
55389	Meeker	200 - 999	100.1 - 125.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55390	Wright	200 - 999	200.1 - 225.0	175.1 - 200.0	225.1 - 250.0	125.1 - 150.0
55391	Hennepin	5,000 - 5,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	375.1 - 400.0
55395	McLeod	1,000 - 1,999	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0
55396	Sibley	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55397	Carver	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55398	Sherburne	4,000 - 4,999	325.1 - 350.0	300.1 - 325.0	351.1 - 375.0	200.0 - 225.0
55401	Hennepin	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	450.1 - 500.0
55402	Hennepin	200 - 999	175.1 - 200.0	100.1 - 125.0	50.1 - 75.0	300.1 - 325.0
55403	Hennepin	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0
55404	Hennepin	10,000 - 14,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55405	Hennepin	7,000 - 7,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
55406	Hennepin	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55407	Hennepin	10,000 - 14,999	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0
55408	Hennepin	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55409	Hennepin	4,000 - 4,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55410	Hennepin	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	200.0 - 225.0
55411	Hennepin	8,000 - 8,999	400.1 - 450.0	275.1 - 300.0	200.0 - 225.0	100.1 - 125.0
55412	Hennepin	8,000 - 8,999	351.1 - 375.0	275.1 - 300.0	225.1 - 250.0	125.1 - 150.0
55413	Hennepin	5,000 - 5,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	175.1 - 200.0
55414	Hennepin	10,000 - 14,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55415	Hennepin	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0	200.0 - 225.0
55416	Hennepin	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	151.1 - 175.0
55417	Hennepin	10,000 - 14,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55418	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55419	Hennepin	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55420	Hennepin	8,000 - 8,999	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55421	Anoka	10,000 - 14,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55422	Hennepin	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55423	Hennepin	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55424	Hennepin	3,000 - 3,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	275.1 - 300.0
55425	Hennepin	4,000 - 4,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55426	Hennepin	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55427	Hennepin	9,000 - 9,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55428	Hennepin	10,000 - 14,999	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55429	Hennepin	9,000 - 9,999	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55430	Hennepin	7,000 - 7,999	275.1 - 300.0	225.1 - 250.0	225.1 - 250.0	125.1 - 150.0
55431	Hennepin	7,000 - 7,999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55432	Anoka	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55433	Anoka	10,000 - 14,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55434	Anoka	10,000 - 14,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55435	Hennepin	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55436	Hennepin	5,000 - 5,999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	175.1 - 200.0
55437	Hennepin	7,000 - 7,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55438	Hennepin	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55439	Hennepin	3,000 - 3,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	200.0 - 225.0
55441	Hennepin	7,000 - 7,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55442	Hennepin	5,000 - 5,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55443	Hennepin	10,000 - 14,999	200.1 - 225.0	225.1 - 250.0	200.0 - 225.0	200.0 - 225.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55444	Hennepin	5,000 - 5,999	225.1 - 250.0	225.1 - 250.0	275.1 - 300.0	125.1 - 150.0
55445	Hennepin	3,000 - 3,999	325.1 - 350.0	275.1 - 300.0	225.1 - 250.0	175.1 - 200.0
55446	Hennepin	6,000 - 6,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	250.1 - 275.0
55447	Hennepin	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55448	Anoka	10,000 - 14,999	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0
55449	Anoka	6,000 - 6,999	200.1 - 225.0	200.0 - 225.0	151.1 - 175.0	351.1 - 375.0
55450	Hennepin	<200	Incomplete	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55601	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55602	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55603	Lake	200 - 999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55604	Cook	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55605	Cook	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55606	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55607	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55609	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55612	Cook	200 - 999	0.0 - 25.0	200.0 - 225.0	0.0 - 25.0	151.1 - 175.0
55613	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55614	Lake	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55615	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55616	Lake	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55702	Saint Louis	200 - 999	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
55703	Saint Louis	200 - 999	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
55704	Pine	200 - 999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55705	Saint Louis	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55706	Saint Louis	200 - 999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55707	Carlton	1,000 - 1,999	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55708	Saint Louis	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
55709	Itasca	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55710	Saint Louis	200 - 999	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55711	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55712	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55713	Saint Louis	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55716	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55717	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55718	Carlton	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
55719	Saint Louis	2,000 - 2,999	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55720	Carlton	6,000 - 6,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55721	Itasca	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55722	Itasca	200 - 999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
55723	Saint Louis	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55724	Saint Louis	200 - 999	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0
55725	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55726	Carlton	200 - 999	75.1 - 100.0	100.1 - 125.0	151.1 - 175.0	50.1 - 75.0
55731	Saint Louis	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55732	Saint Louis	200 - 999	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
55733	Carlton	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55734	Saint Louis	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55735	Pine	200 - 999	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55736	Saint Louis	200 - 999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55738	Saint Louis	200 - 999	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0
55741	Saint Louis	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55742	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55744	Itasca	8,000 - 8,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55746	Saint Louis	7,000 - 7,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55748	Aitkin	200 - 999	50.1 - 75.0	100.1 - 125.0	151.1 - 175.0	25.1 - 50.0
55749	Carlton	<200	Incomplete	Incomplete	Incomplete	Incomplete
55750	Saint Louis	200 - 999	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55751	Saint Louis	200 - 999	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
55752	Itasca	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55753	Itasca	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55756	Pine	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55757	Carlton	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55758	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55763	Saint Louis	200 - 999	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
55764	Itasca	200 - 999	151.1 - 175.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55765	Saint Louis	200 - 999	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55767	Carlton	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55768	Saint Louis	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55769	Itasca	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55771	Saint Louis	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55775	Itasca	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55779	Saint Louis	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55780	Carlton	<200	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55781	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55782	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55783	Pine	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55784	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55785	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
55786	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55787	Aitkin	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55790	Saint Louis	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55792	Saint Louis	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55793	Itasca	200 - 999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55795	Pine	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55796	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55797	Carlton	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55798	Carlton	200 - 999	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55802	Saint Louis	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55803	Saint Louis	6,000 - 6,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55804	Saint Louis	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55805	Saint Louis	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55806	Saint Louis	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55807	Saint Louis	4,000 - 4,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55808	Saint Louis	2,000 - 2,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55810	Saint Louis	3,000 - 3,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55811	Saint Louis	9,000 - 9,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55812	Saint Louis	3,000 - 3,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55901	Olmsted	20,000-24,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55902	Olmsted	9,000 - 9,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55904	Olmsted	10,000 - 14,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55906	Olmsted	6,000 - 6,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55909	Mower	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55910	Winona	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55912	Mower	10,000 - 14,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55917	Steele	1,000 - 1,999	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
55918	Mower	200 - 999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
55919	Houston	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55920	Olmsted	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55921	Houston	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55922	Fillmore	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55923	Fillmore	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55924	Dodge	200 - 999	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
55925	Winona	200 - 999	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
55926	Mower	200 - 999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0
55927	Dodge	1,000 - 1,999	225.1 - 250.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55929	Olmsted	200 - 999	25.1 - 50.0	25.1 - 50.0	125.1 - 150.0	0.0 - 25.0
55931	Houston	<200	Incomplete	Incomplete	Incomplete	Incomplete
55932	Wabasha	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55933	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55935	Fillmore	200 - 999	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
55936	Mower	200 - 999	50.1 - 75.0	0.0 - 25.0	151.1 - 175.0	25.1 - 50.0
55939	Fillmore	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55940	Dodge	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55941	Houston	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55943	Houston	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55944	Dodge	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55945	Wabasha	200 - 999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55946	Goodhue	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55947	Houston	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55949	Fillmore	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55950	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55951	Mower	200 - 999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55952	Winona	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55953	Mower	200 - 999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55954	Fillmore	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55955	Dodge	200 - 999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55956	Wabasha	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55957	Wabasha	200 - 999	151.1 - 175.0	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
55959	Winona	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55960	Olmsted	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55961	Fillmore	<200	Incomplete	Incomplete	Incomplete	Incomplete
55962	Fillmore	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55963	Goodhue	1,000 - 1,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55964	Wabasha	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55965	Fillmore	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55967	Mower	200 - 999	100.1 - 125.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55968	Wabasha	<200	Incomplete	Incomplete	Incomplete	Incomplete
55969	Winona	200 - 999	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55970	Mower	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55971	Fillmore	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55972	Winona	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55973	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55974	Houston	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55975	Fillmore	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55976	Olmsted	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55977	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55979	Winona	<200	Incomplete	Incomplete	Incomplete	Incomplete
55981	Wabasha	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55982	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55983	Goodhue	200 - 999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55985	Dodge	200 - 999	225.1 - 250.0	200.0 - 225.0	100.1 - 125.0	25.1 - 50.0
55987	Winona	10,000 - 14,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55988	Winona	<200	Incomplete	Incomplete	Incomplete	Incomplete
55990	Fillmore	200 - 999	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55991	Wabasha	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55992	Goodhue	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56001	Blue Earth	15,000-19,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56003	Nicollet	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56007	Freeborn	8,000 - 8,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56009	Freeborn	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56010	Blue Earth	200 - 999	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56011	Scott	3,000 - 3,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
56013	Faribault	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56014	Faribault	200 - 999	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56016	Freeborn	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56017	Le Sueur	200 - 999	125.1 - 150.0	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0
56019	Brown	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56020	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56021	Nicollet	200 - 999	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56022	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56023	Faribault	200 - 999	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56024	Blue Earth	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56025	Faribault	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56026	Steele	200 - 999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56027	Faribault	200 - 999	125.1 - 150.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56028	Le Sueur	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0

Table 1: Zip Code Index Scores

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56029	Freeborn	200 - 999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	0.0 - 25.0
56030	Brown	<200	Incomplete	Incomplete	Incomplete	Incomplete
56031	Martin	5,000 - 5,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56032	Freeborn	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56033	Faribault	<200	Incomplete	Incomplete	Incomplete	Incomplete
56034	Blue Earth	<200	Incomplete	Incomplete	Incomplete	Incomplete
56035	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56036	Freeborn	200 - 999	100.1 - 125.0	151.1 - 175.0	50.1 - 75.0	0.0 - 25.0
56037	Blue Earth	200 - 999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56039	Martin	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56041	Brown	200 - 999	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56042	Freeborn	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56043	Freeborn	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56044	Sibley	200 - 999	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
56045	Freeborn	200 - 999	151.1 - 175.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56048	Waseca	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56050	Le Sueur	200 - 999	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56051	Faribault	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56052	Rice	200 - 999	175.1 - 200.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56054	Nicollet	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56055	Blue Earth	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56056	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,000 - 1,999	151.1 - 175.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56058	Le Sueur	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56060	Watonwan	200 - 999	250.1 - 275.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56062	Watonwan	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56063	Blue Earth	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56064	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56065	Blue Earth	200 - 999	100.1 - 125.0	75.1 - 100.0	151.1 - 175.0	50.1 - 75.0
56068	Faribault	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56069	Le Sueur	1,000 - 1,999	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
56071	Scott	4,000 - 4,999	100.1 - 125.0	200.0 - 225.0	125.1 - 150.0	100.1 - 125.0
56072	Waseca	200 - 999	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56073	Brown	6,000 - 6,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56074	Nicollet	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56075	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56076	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56078	Blue Earth	200 - 999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56080	Blue Earth	200 - 999	125.1 - 150.0	50.1 - 75.0	175.1 - 200.0	0.0 - 25.0
56081	Watonwan	2,000 - 2,999	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56082	Nicollet	4,000 - 4,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56083	Redwood	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56085	Brown	2,000 - 2,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56087	Brown	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56088	Martin	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56089	Freeborn	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56090	Blue Earth	200 - 999	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56091	Waseca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56093	Waseca	4,000 - 4,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56096	Le Sueur	1,000 - 1,999	75.1 - 100.0	175.1 - 200.0	100.1 - 125.0	25.1 - 50.0
56097	Faribault	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56098	Faribault	200 - 999	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0	0.0 - 25.0
56101	Cottonwood	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56110	Nobles	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56111	Jackson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56113	Lincoln	<200	Incomplete	Incomplete	Incomplete	Incomplete
56114	Murray	<200	Incomplete	Incomplete	Incomplete	Incomplete
56115	Lyon	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56116	Rock	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56117	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56118	Cottonwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56119	Nobles	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56120	Watonwan	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56121	Martin	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56122	Murray	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56123	Murray	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56127	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56128	Pipestone	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56129	Nobles	200 - 999	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56131	Murray	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56132	Lyon	<200	Incomplete	Incomplete	Incomplete	Incomplete
56134	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56136	Lincoln	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56137	Jackson	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56138	Rock	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56139	Pipestone	200 - 999	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56140	Pipestone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56141	Murray	<200	Incomplete	Incomplete	Incomplete	Incomplete
56142	Lincoln	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56143	Jackson	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56144	Rock	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56145	Cottonwood	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56146	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56147	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56149	Lincoln	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56150	Jackson	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56151	Murray	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56152	Redwood	200 - 999	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56153	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56155	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56156	Rock	2,000 - 2,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56157	Lyon	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56158	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56160	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56161	Jackson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56162	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56164	Pipestone	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56165	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56166	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56167	Nobles	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56168	Nobles	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56169	Lyon	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56170	Pipestone	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56171	Martin	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56172	Murray	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56173	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56174	Cottonwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56175	Lyon	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56176	Martin	200 - 999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56177	Pipestone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56178	Lincoln	200 - 999	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56180	Redwood	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56181	Martin	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56183	Cottonwood	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56185	Nobles	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56186	Pipestone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56187	Nobles	4,000 - 4,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56201	Kandiyohi	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56207	Stevens	<200	Incomplete	Incomplete	Incomplete	Incomplete
56208	Swift	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56209	Kandiyohi	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56210	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56211	Big Stone	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56212	Lac Qui Parle	<200	Incomplete	Incomplete	Incomplete	Incomplete
56214	Redwood	200 - 999	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56216	Kandiyohi	200 - 999	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56218	Lac Qui Parle	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56219	Traverse	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56220	Yellow Medicine	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56221	Stevens	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56222	Chippewa	200 - 999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56223	Yellow Medicine	200 - 999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56224	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56225	Big Stone	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56226	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56227	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56228	Meeker	200 - 999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56229	Lyon	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56230	Renville	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56231	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56232	Lac Qui Parle	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56235	Stevens	<200	Incomplete	Incomplete	Incomplete	Incomplete
56236	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56239	Lyon	200 - 999	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0
56240	Big Stone	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56241	Yellow Medicine	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56243	Meeker	200 - 999	151.1 - 175.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56244	Stevens	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56245	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56246	Kandiyohi	<200	Incomplete	Incomplete	Incomplete	Incomplete
56248	Grant	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56249	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	200 - 999	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56252	Swift	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56253	Kandiyohi	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56255	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56257	Lac Qui Parle	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56258	Lyon	5,000 - 5,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56260	Chippewa	200 - 999	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
56262	Chippewa	200 - 999	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56263	Redwood	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56265	Chippewa	3,000 - 3,999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56266	Redwood	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56267	Stevens	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56270	Renville	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56271	Swift	200 - 999	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56273	Kandiyohi	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56274	Grant	<200	Incomplete	Incomplete	Incomplete	Incomplete
56276	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56277	Renville	1,000 - 1,999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56278	Big Stone	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56279	Kandiyohi	200 - 999	25.1 - 50.0	151.1 - 175.0	50.1 - 75.0	0.0 - 25.0
56280	Yellow Medicine	<200	Incomplete	Incomplete	Incomplete	Incomplete
56281	Kandiyohi	200 - 999	75.1 - 100.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56282	Kandiyohi	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56283	Redwood	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56284	Renville	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56285	Renville	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56287	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56289	Kandiyohi	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56291	Lyon	<200	Incomplete	Incomplete	Incomplete	Incomplete
56292	Redwood	200 - 999	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56293	Redwood	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56294	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56295	Chippewa	<200	Incomplete	Incomplete	Incomplete	Incomplete
56296	Traverse	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56297	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56301	Stearns	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56303	Stearns	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56304	Benton	7,000 - 7,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56307	Stearns	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56308	Douglas	10,000 - 14,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56309	Grant	200 - 999	75.1 - 100.0	175.1 - 200.0	75.1 - 100.0	0.0 - 25.0
56310	Stearns	2,000 - 2,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56311	Grant	200 - 999	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
56312	Stearns	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56313	Mille Lacs	<200	Incomplete	Incomplete	Incomplete	Incomplete
56314	Morrison	200 - 999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56315	Douglas	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56316	Stearns	200 - 999	25.1 - 50.0	125.1 - 150.0	125.1 - 150.0	0.0 - 25.0
56318	Todd	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56319	Douglas	200 - 999	125.1 - 150.0	200.0 - 225.0	100.1 - 125.0	50.1 - 75.0
56320	Stearns	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56323	Pope	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56324	Otter Tail	200 - 999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56325	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56326	Douglas	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56327	Douglas	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56328	Morrison	<200	Incomplete	Incomplete	Incomplete	Incomplete
56329	Benton	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56330	Mille Lacs	200 - 999	275.1 - 300.0	151.1 - 175.0	300.1 - 325.0	50.1 - 75.0
56331	Stearns	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56332	Douglas	200 - 999	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0
56334	Pope	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56335	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56336	Todd	200 - 999	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56338	Morrison	200 - 999	25.1 - 50.0	75.1 - 100.0	151.1 - 175.0	50.1 - 75.0
56339	Grant	200 - 999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
56340	Stearns	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56341	Douglas	<200	Incomplete	Incomplete	Incomplete	Incomplete
56342	Mille Lacs	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
56343	Douglas	200 - 999	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56345	Morrison	5,000 - 5,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56347	Todd	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56349	Pope	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56350	Aitkin	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56352	Stearns	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56353	Mille Lacs	3,000 - 3,999	200.1 - 225.0	151.1 - 175.0	200.0 - 225.0	50.1 - 75.0
56354	Douglas	200 - 999	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0
56355	Douglas	200 - 999	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56356	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56357	Benton	200 - 999	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
56358	Kanabec	1,000 - 1,999	125.1 - 150.0	200.0 - 225.0	151.1 - 175.0	0.0 - 25.0
56359	Mille Lacs	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56360	Douglas	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56361	Otter Tail	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56362	Stearns	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56363	Mille Lacs	<200	Incomplete	Incomplete	Incomplete	Incomplete
56364	Morrison	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56367	Benton	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
56368	Stearns	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56369	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56371	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56373	Morrison	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56374	Stearns	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56375	Stearns	200 - 999	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
56376	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56377	Stearns	6,000 - 6,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
56378	Stearns	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56379	Benton	6,000 - 6,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56381	Pope	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56382	Morrison	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56384	Morrison	<200	Incomplete	Incomplete	Incomplete	Incomplete
56385	Pope	200 - 999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56386	Mille Lacs	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56387	Stearns	3,000 - 3,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56389	Todd	<200	Incomplete	Incomplete	Incomplete	Incomplete
56401	Crow Wing	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56425	Crow Wing	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56431	Aitkin	3,000 - 3,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0

Table 1: Zip Code Index Scores

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56433	Hubbard	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56434	Wadena	<200	Incomplete	Incomplete	Incomplete	Incomplete
56435	Cass	1,000 - 1,999	200.1 - 225.0	125.1 - 150.0	100.1 - 125.0	50.1 - 75.0
56436	Hubbard	<200	Incomplete	Incomplete	Incomplete	Incomplete
56437	Todd	200 - 999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
56438	Todd	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56440	Todd	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56441	Crow Wing	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56442	Crow Wing	1,000 - 1,999	200.1 - 225.0	200.0 - 225.0	125.1 - 150.0	351.1 - 375.0
56443	Morrison	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56444	Crow Wing	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
56446	Todd	200 - 999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56447	Crow Wing	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56448	Crow Wing	<200	Incomplete	Incomplete	Incomplete	Incomplete
56449	Crow Wing	200 - 999	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56450	Crow Wing	200 - 999	250.1 - 275.0	225.1 - 250.0	75.1 - 100.0	75.1 - 100.0
56452	Cass	200 - 999	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
56453	Todd	200 - 999	50.1 - 75.0	25.1 - 50.0	200.0 - 225.0	25.1 - 50.0
56455	Crow Wing	200 - 999	250.1 - 275.0	250.1 - 275.0	200.0 - 225.0	75.1 - 100.0
56456	Crow Wing	<200	Incomplete	Incomplete	Incomplete	Incomplete
56458	Hubbard	<200	Incomplete	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56464	Wadena	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56465	Crow Wing	200 - 999	25.1 - 50.0	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0
56466	Morrison	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56467	Hubbard	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56468	Crow Wing	2,000 - 2,999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	250.1 - 275.0
56469	Aitkin	200 - 999	75.1 - 100.0	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
56470	Hubbard	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56472	Crow Wing	3,000 - 3,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	175.1 - 200.0
56473	Cass	1,000 - 1,999	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0	25.1 - 50.0
56474	Cass	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56475	Morrison	200 - 999	225.1 - 250.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
56477	Wadena	1,000 - 1,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56479	Todd	2,000 - 2,999	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56481	Wadena	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56482	Wadena	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56484	Cass	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56501	Becker	6,000 - 6,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56510	Norman	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56511	Becker	200 - 999	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0
56513	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56514	Clay	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56515	Otter Tail	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56516	Mahnomen	<200	Incomplete	Incomplete	Incomplete	Incomplete
56517	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56518	Otter Tail	<200	Incomplete	Incomplete	Incomplete	Incomplete
56519	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56520	Wilkin	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56521	Becker	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56522	Wilkin	200 - 999	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56523	Polk	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56524	Otter Tail	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56525	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56527	Otter Tail	200 - 999	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56528	Otter Tail	200 - 999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
56529	Clay	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56531	Grant	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56533	Otter Tail	<200	Incomplete	Incomplete	Incomplete	Incomplete
56534	Otter Tail	200 - 999	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56535	Polk	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56536	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56540	Polk	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56542	Polk	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56543	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56544	Becker	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
56545	Norman	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56546	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56547	Clay	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56548	Norman	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56549	Clay	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56550	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56551	Otter Tail	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56552	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56553	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56554	Becker	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56556	Polk	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56557	Mahnomen	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56560	Clay	15,000-19,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56565	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56566	Mahnomen	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56567	Otter Tail	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56568	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56569	Becker	200 - 999	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56570	Becker	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56571	Otter Tail	200 - 999	75.1 - 100.0	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
56572	Otter Tail	2,000 - 2,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56573	Otter Tail	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56574	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56575	Becker	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56576	Otter Tail	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56577	Becker	<200	Incomplete	Incomplete	Incomplete	Incomplete
56578	Becker	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56579	Wilkin	200 - 999	25.1 - 50.0	175.1 - 200.0	50.1 - 75.0	0.0 - 25.0
56580	Clay	200 - 999	25.1 - 50.0	75.1 - 100.0	151.1 - 175.0	0.0 - 25.0
56581	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56583	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56584	Norman	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56585	Clay	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56586	Otter Tail	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56587	Otter Tail	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56588	Otter Tail	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56589	Becker	200 - 999	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56590	Grant	<200	Incomplete	Incomplete	Incomplete	Incomplete
56592	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56593	Becker	<200	Incomplete	Incomplete	Incomplete	Incomplete
56594	Wilkin	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56601	Beltrami	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56621	Clearwater	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56623	Lake of the Woods	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56626	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
56627	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56628	Itasca	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56629	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56630	Beltrami	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56633	Cass	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56634	Clearwater	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56636	Itasca	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56637	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56639	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56641	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
56644	Clearwater	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56646	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56647	Beltrami	200 - 999	0.0 - 25.0	151.1 - 175.0	25.1 - 50.0	0.0 - 25.0
56649	Koochiching	4,000 - 4,999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56650	Beltrami	200 - 999	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56651	Mahnomen	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56652	Clearwater	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56653	Koochiching	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56654	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56655	Cass	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
56657	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56659	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56660	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56661	Koochiching	200 - 999	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56662	Cass	200 - 999	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
56663	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56666	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56667	Beltrami	200 - 999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56668	Koochiching	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56669	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56670	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56671	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56673	Roseau	200 - 999	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
56676	Clearwater	200 - 999	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56678	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56680	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56681	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56682	Roseau	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56683	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56684	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56685	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56687	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56688	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56701	Pennington	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56710	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56711	Lake of the Woods	<200	Incomplete	Incomplete	Incomplete	Incomplete
56712	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56713	Marshall	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56714	Roseau	200 - 999	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56715	Red Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
56716	Polk	3,000 - 3,999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56720	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56721	Polk	3,000 - 3,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56722	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56723	Polk	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56724	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56725	Pennington	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56726	Roseau	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56727	Marshall	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56728	Kittson	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56729	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56731	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56732	Kittson	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56733	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56734	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56735	Kittson	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56736	Polk	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56737	Marshall	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56738	Marshall	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56741	Lake of the Woods	<200	Incomplete	Incomplete	Incomplete	Incomplete
56742	Red Lake	200 - 999	200.1 - 225.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56744	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56748	Red Lake	200 - 999	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56750	Red Lake	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56751	Roseau	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56754	Pennington	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56755	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56756	Roseau	200 - 999	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56757	Marshall	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56758	Marshall	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56759	Roseau	<200	Incomplete	Incomplete	Incomplete	Incomplete
56760	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56761	Roseau	<200	Incomplete	Incomplete	Incomplete	Incomplete
56762	Marshall	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56763	Roseau	1,000 - 1,999	75.1 - 100.0	151.1 - 175.0	100.1 - 125.0	0.0 - 25.0