

Residential Foreclosures in Minnesota

Summer 2011

Research and Evaluation Unit



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. These data will help Minnesota Housing and its partners target their prevention and remediation efforts and effectively use resources in the hardest hit areas.

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

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Current Statewide Trends

- While the magnitude of the foreclosures crisis may be starting to level off, the crisis is expected to continue.
 - The state's delinquency rate for residential mortgages has increased significantly over the 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 all four quarters of 2010 and the first two quarters of 2011. By the second quarter of 2011, the rate was down to 2.94%, which is still very high by historical standards.
 - After rising from 6,500 in 2005 to 26,000 in 2008, the number of sheriff sales has been between 23,000 and 26,000 for the last three years, ending 2010 with 25,673 sales.²
- Minnesota has a higher rate of new foreclosure but a smaller inventory of loans in foreclosure and fewer delinquent loans than most states.
 - Compared with all states, Minnesota ranks 43rd in loans delinquent over 60 days, 34th in foreclosure inventory, and 19th in new foreclosures during the 2nd Quarter of 2011³. These rankings suggest that while the rate of foreclosure is relatively high, the pool of loans in foreclosure are being addressed.
- The foreclosure crisis continues to transform from a subprime crisis to a prime crisis.
 - Between the fourth quarter of 2007 (the height of the subprime crisis) and second quarter of 2011, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 27% in Minnesota.
 - During the same period, the prime market's share increased from 40% to 58%.⁴
- With the continuing economic crisis and resulting job losses, many families with prime loans are having difficulty making their mortgage payments.
 - Minnesota's unemployment rate jumped from a pre-recession low of 3.9% in May of 2006 to a high of 8.5% in May of 2009. From May 2009, the rate steadily fell to 6.5% in April of 2011, and has since begun to increase to a June 2011 rate of 6.8%.⁵
 - Many economists predict that unemployment will remain relatively high for at least another three years.⁶

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 Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, February 9, 2011; http://www.housinglink.org/Files/ForeclosuresInMN_2010_Annual.pdf.

³ Mortgage Bankers Association, *National Delinquency Survey*.

⁴ Mortgage Bankers Association, *National Delinquency Survey*. These figures compare data from the 4th quarter of 2007 with the 2nd quarter of 2011. Besides the prime and subprime foreclosures, the remaining foreclosures are loans from the Federal Housing Administration (FHA) or the U.S. Department of Veterans Affairs (VA).

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

⁶ The Federal Reserve Bank of Philadelphia surveyed 37 economic forecasters in the 3rd quarter of 2011 and summarized their projections; see <http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2011/survg311.cfm>. Nationally, the unemployment rate is expected to be 9.0% in 2011, 8.6% in 2012, 8.1% in 2013, and 7.6% in 2014.

- There is some 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
 - The problem of alt-A and option ARMs is probably smaller in Minnesota than some of the most heavily impacted states, such as California. In addition, initial evidence suggests that alt-A and option ARMs will probably not be as big of an issue as some analyses had initially suggested.⁹ Nevertheless, the issue is worth continued monitoring, especially if interest rates increase.

High Need Areas – Foreclosure Hotspots

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

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

- 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).¹⁰

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, 16.3% of Minnesota mortgages had negative equity in the second quarter of 2011. See: First American CoreLogic press release, "New CoreLogic Data reveals Q2 Negative Equity declines in hardest hit markets" http://www.corelogic.com/about-us/researchtrends/asset_upload_file831_12143.pdf.

⁹ CalculatedRiskBlog, *What About Those Option ARMs?* (January 1, 2011);

<http://www.calculatedriskblog.com/2011/01/what-about-those-option-arms.html>.

¹⁰ 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.

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.¹¹ 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. The report also includes a map showing the change in county unemployment rates between November 2007 and June 2011. The “Great Recession” officially started in December of 2007. The map shows the counties that have been most heavily impacted by the recession.

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

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 very high rates (3 times state rate) in the core metro neighborhood of North Minneapolis and in pockets of northern Anoka County, Rice County, and southern Pine County. High rates (2-3 times state rate) are found in nearby areas, with the largest geographic concentration occurring in the counties north of the metro including Sherburne, Mille Lacs, Isanti, and Chisago (See Maps 1a and 1b.)
- The geographic distribution of loans in pre-sale foreclosure is quite similar to post-sale foreclosures and REOs overall, but pockets of very high rates are somewhat dispersed and found in Isanti, northern Pine, Scott and Rice Counties. (See Maps 2a and 2b.)
- Statewide, the geographic distribution of the highest delinquency rates is similar to the distribution of the highest foreclosures rates, but the problem is less concentrated overall, with only one zip code in Brooklyn Park (Hennepin County) witnessing a very high rate compared to the state. Further, the delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (Compare Map 3b with Maps 1b and 2b.)
- The potential threat of new foreclosures coming from non-prime ARMs that have yet to reset is concentrated in the Twin Cities Metro, including pockets of very high rates in Minneapolis (downtown), Edina, and several cities in western Hennepin County, parts of Woodbury in

¹¹ Ideally, the rates should be calculated as the number of loans in each category divided by the number of residential parcels in each zip code. Typically, there is one first-lien loan on each residential parcel, and one foreclosure affects one parcel. However, parcel data by zip code is not available. As a proxy for residential parcels, Minnesota Housing used the number of households in each zip code. Zip codes with a higher proportion of multifamily housing (often in urban areas) have proportionally more households per residential parcel than other zip codes. Thus, the rates used in this report (based on problem loans per household) understate the delinquency and foreclosure problem in zip codes with a higher proportion of multifamily housing. (The denominator of the calculation is disproportionately high.) The number of 2010 households in each zip code comes from the 2010 decennial US Census.

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

Washington County, Elko New Market in Scott County, and Albertville in Wright County. Other areas of high rates are in central Dakota County, eastern Scott County, and Carver County in the Twin Cities Metro. Eastern Cass, west central Crow Wing and east central Rice County have high rates in Greater Minnesota. (See Maps 4a and 4b.)

- Finally, the increase in unemployment in north central Minnesota may lead to increased delinquencies and foreclosures. The unemployment data is available by county, rather than zip code. (See Map 5.)

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 2011. 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 scores for zip codes 55411 and 55412 (North Minneapolis) are both over 300. In addition, each of these zip codes has over 8,000 households. In contrast, some of the other high score zip codes have less than 1,000 households. Table 1 in the appendix provides not only the index scores for each zip code but also 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. In the maps and tables, these zip codes are coded as having “incomplete data.”
- Specific neighborhoods within a zip code may have a very high rate of delinquencies and foreclosures even when the zip code has a lower index score. Parts of the zip code may have a very high rate, while other parts of the same zip code may have a very low rate, giving the zip code a lower index score overall. Thus, the zip-code index scores and maps do not identify all the high need areas around the state.

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

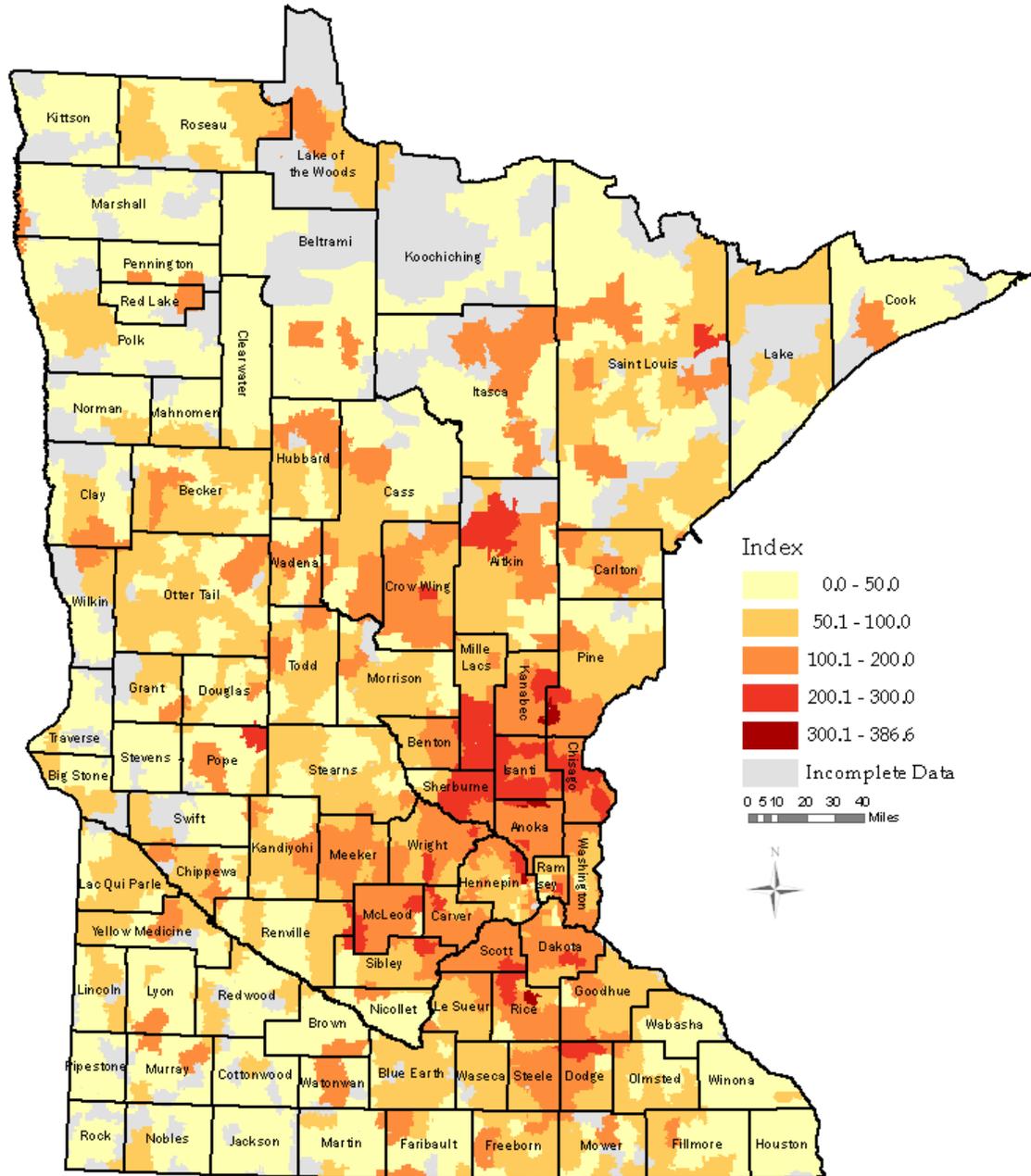
If you have questions about this report, contact Jessica Deegan at (651) 297-3120 or jessica.deegan@state.mn.us.

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Zip Code Maps



Map 1a
Loans in Post-Sale Foreclosure or REO
Statewide-Rate: Index = 100
June 2011

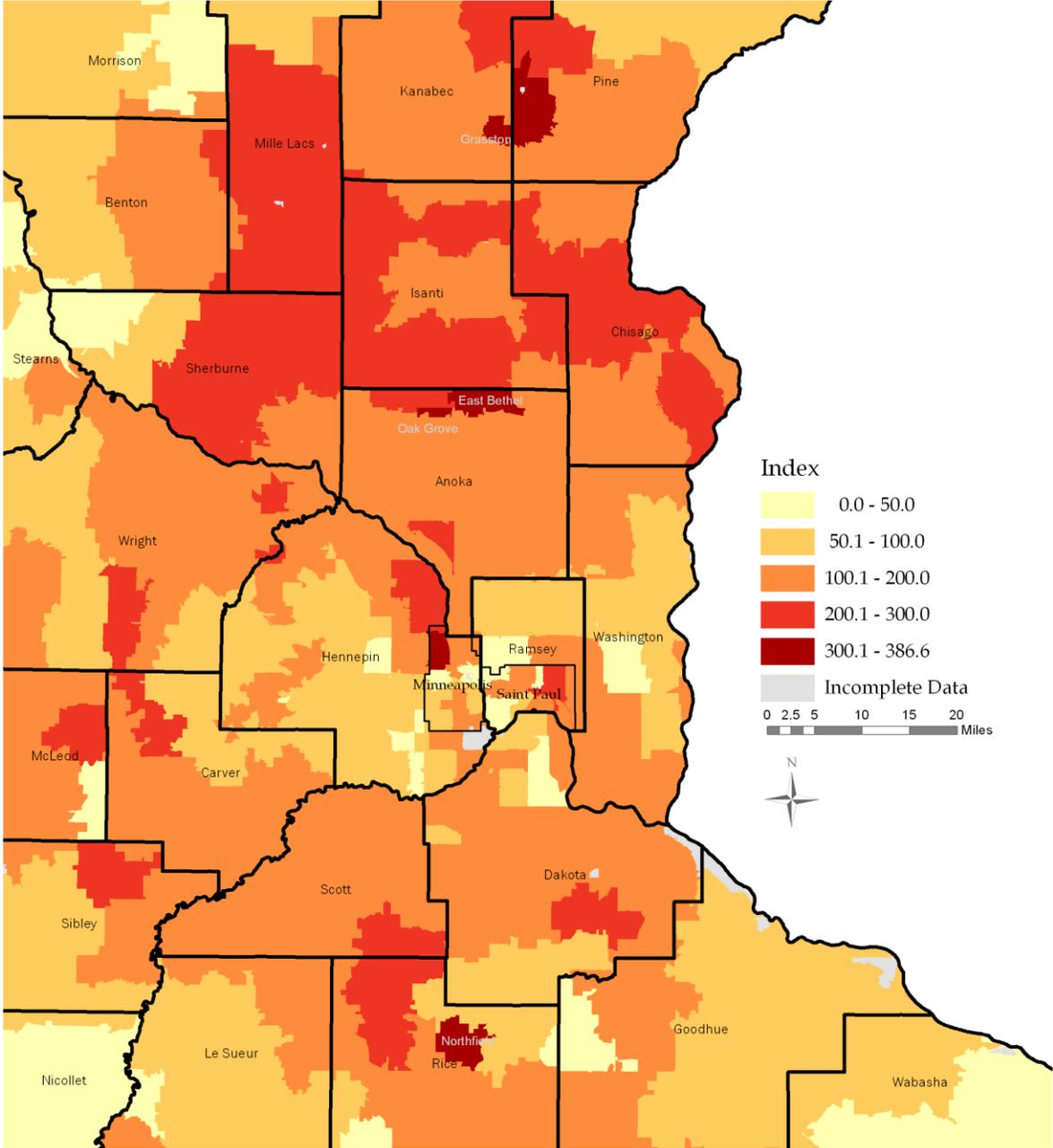


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: 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 the state rate.



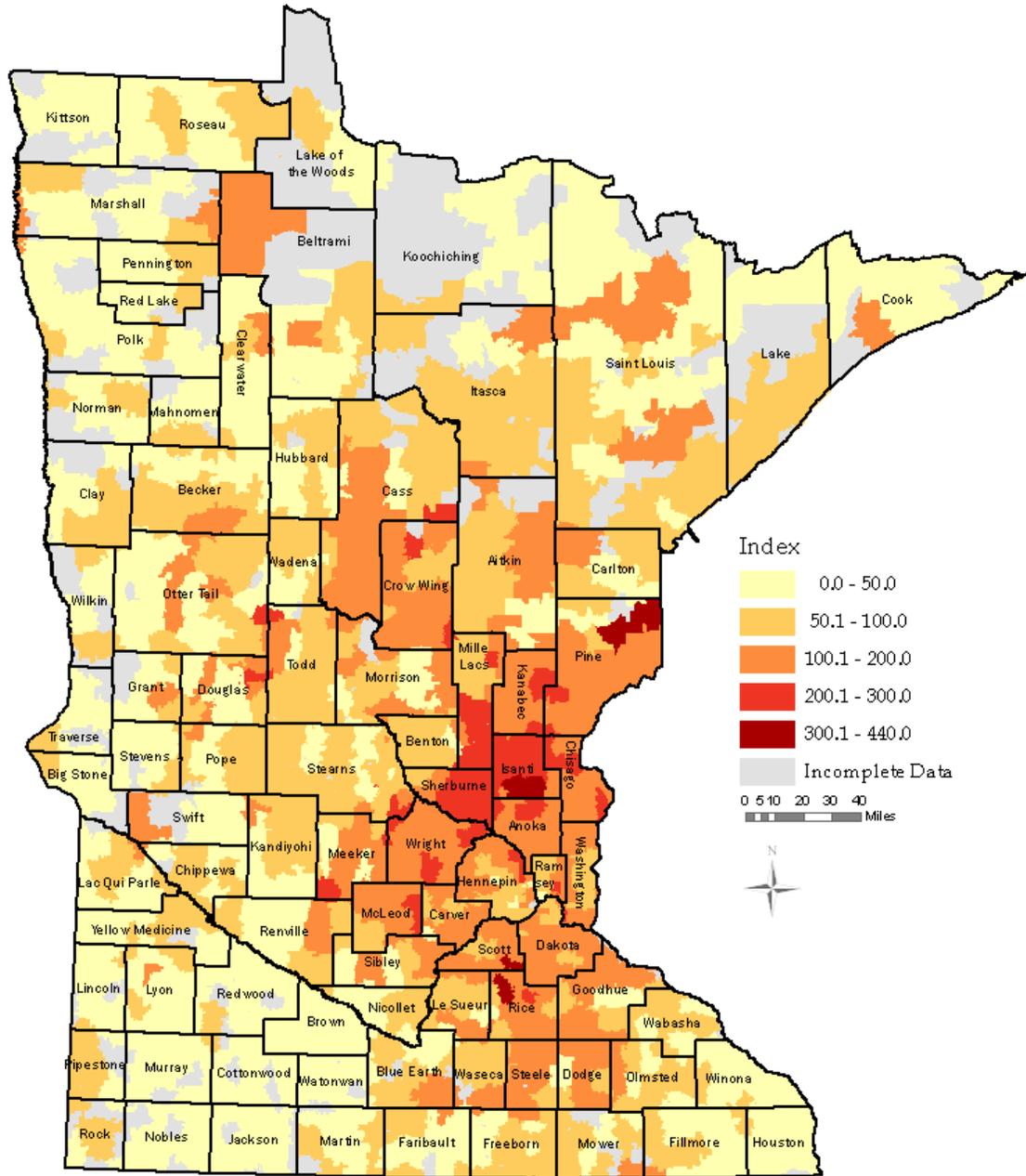
Map 1b
Loans in Post-Sale Foreclosure or REO
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: 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 the state rate.



Map 2a
Loans in Pre-Sale Foreclosure
 Statewide-Rate: Index = 100
 June 2011

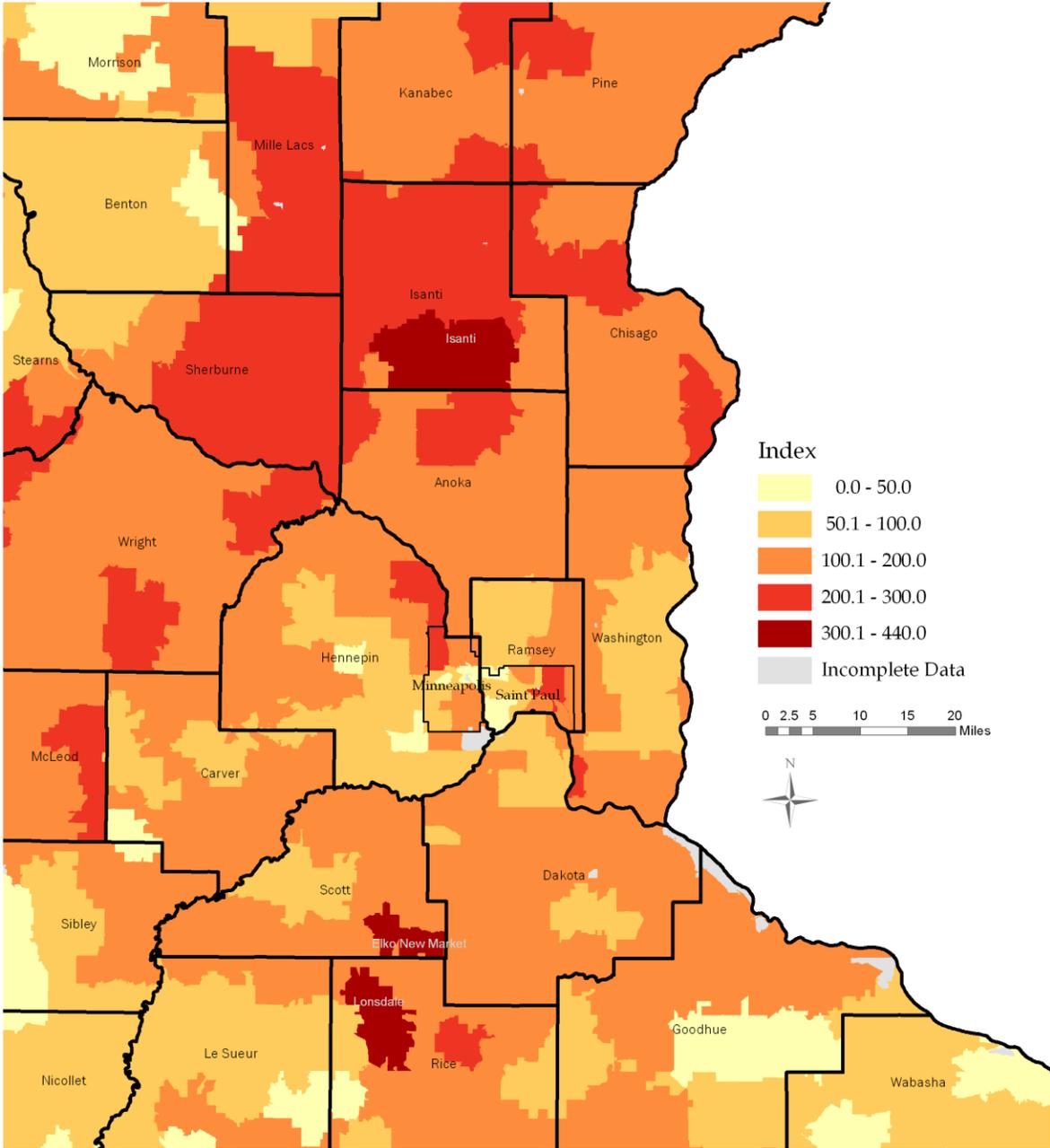


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: 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 the state rate.



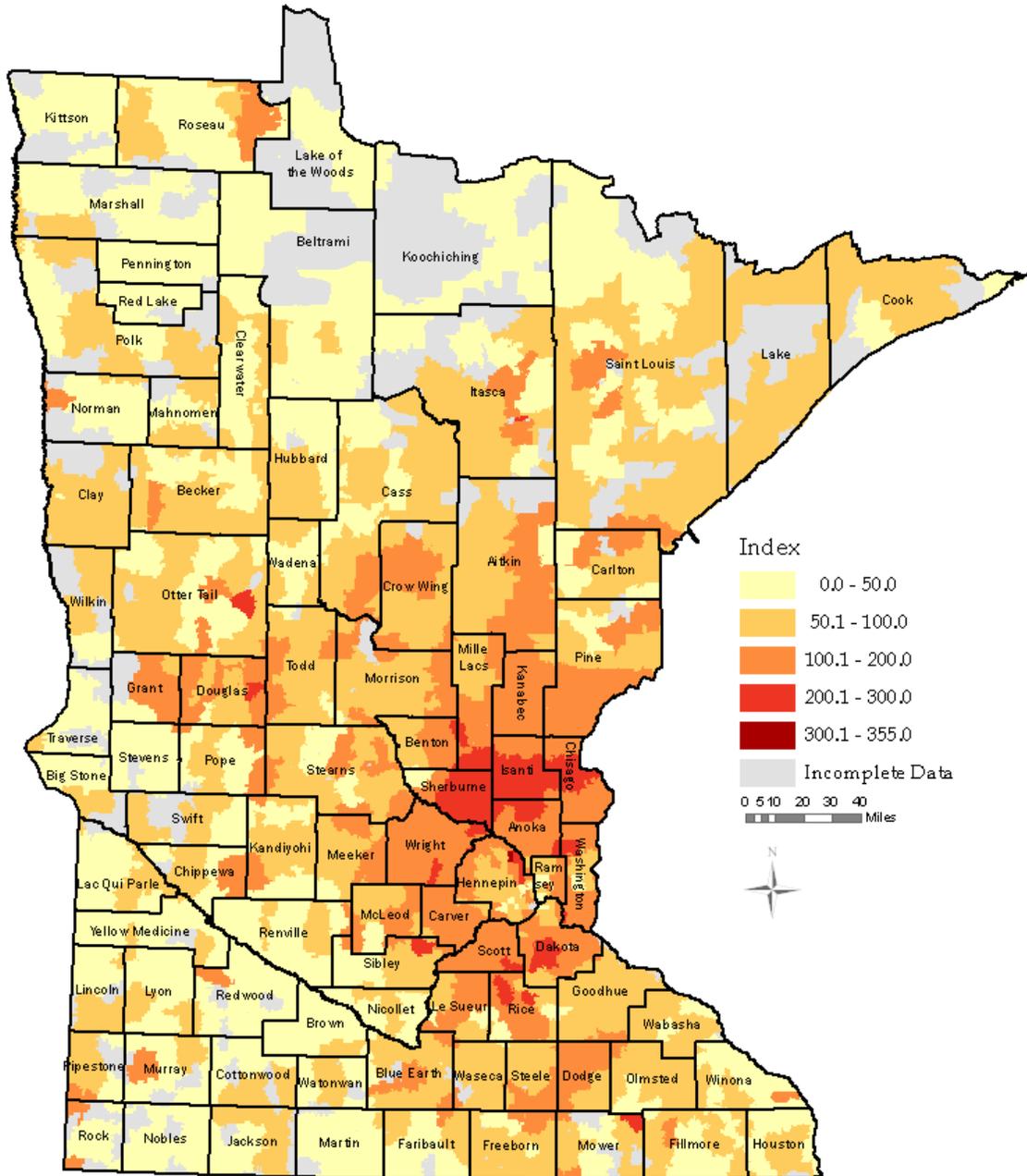
Map 2b
Loans in Pre-Sale Foreclosure
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: 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 the state rate.



Map 3a
Loans in Delinquency
 Statewide-Rate: Index = 100
 June 2011

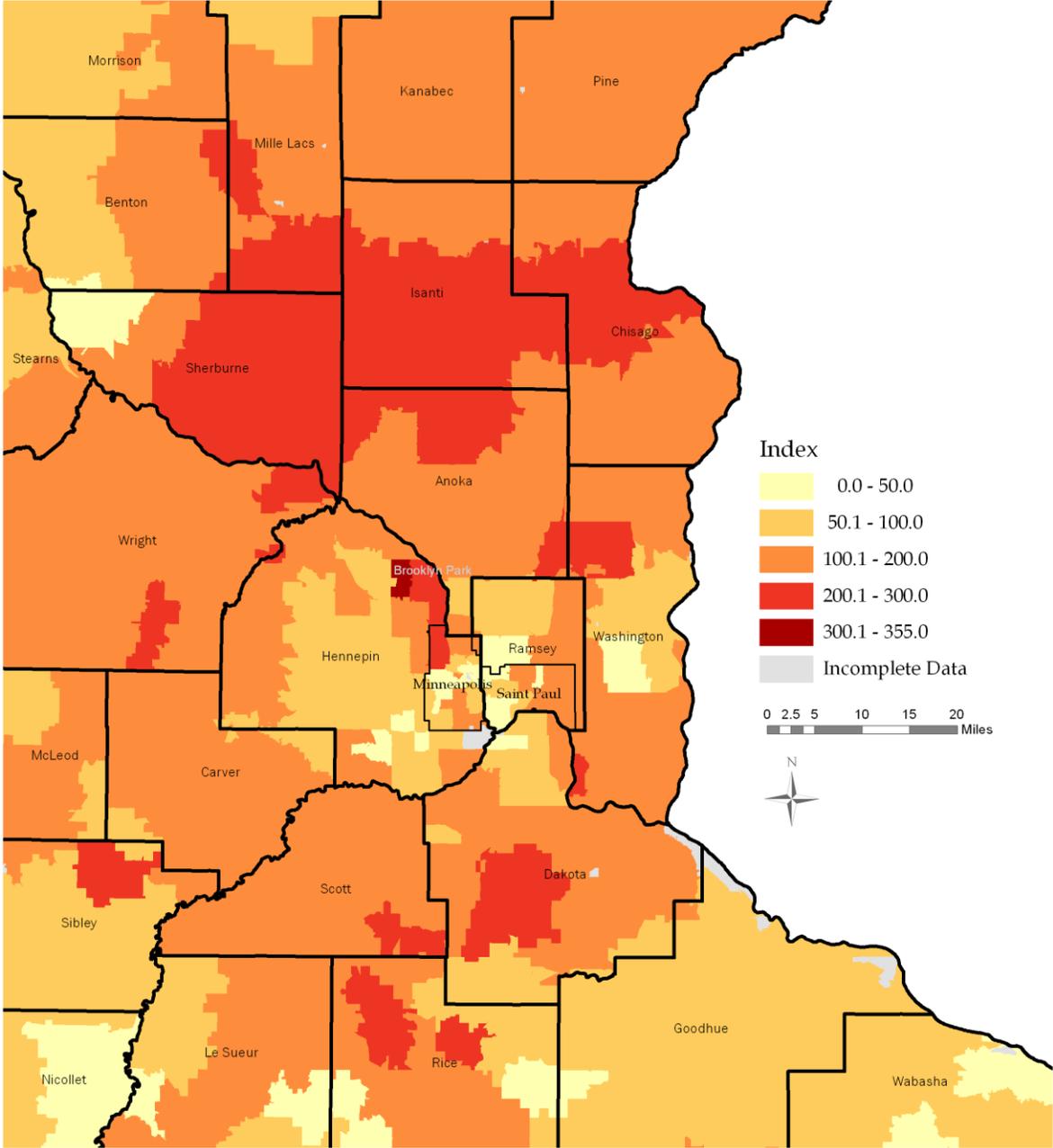


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: 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 the state rate.



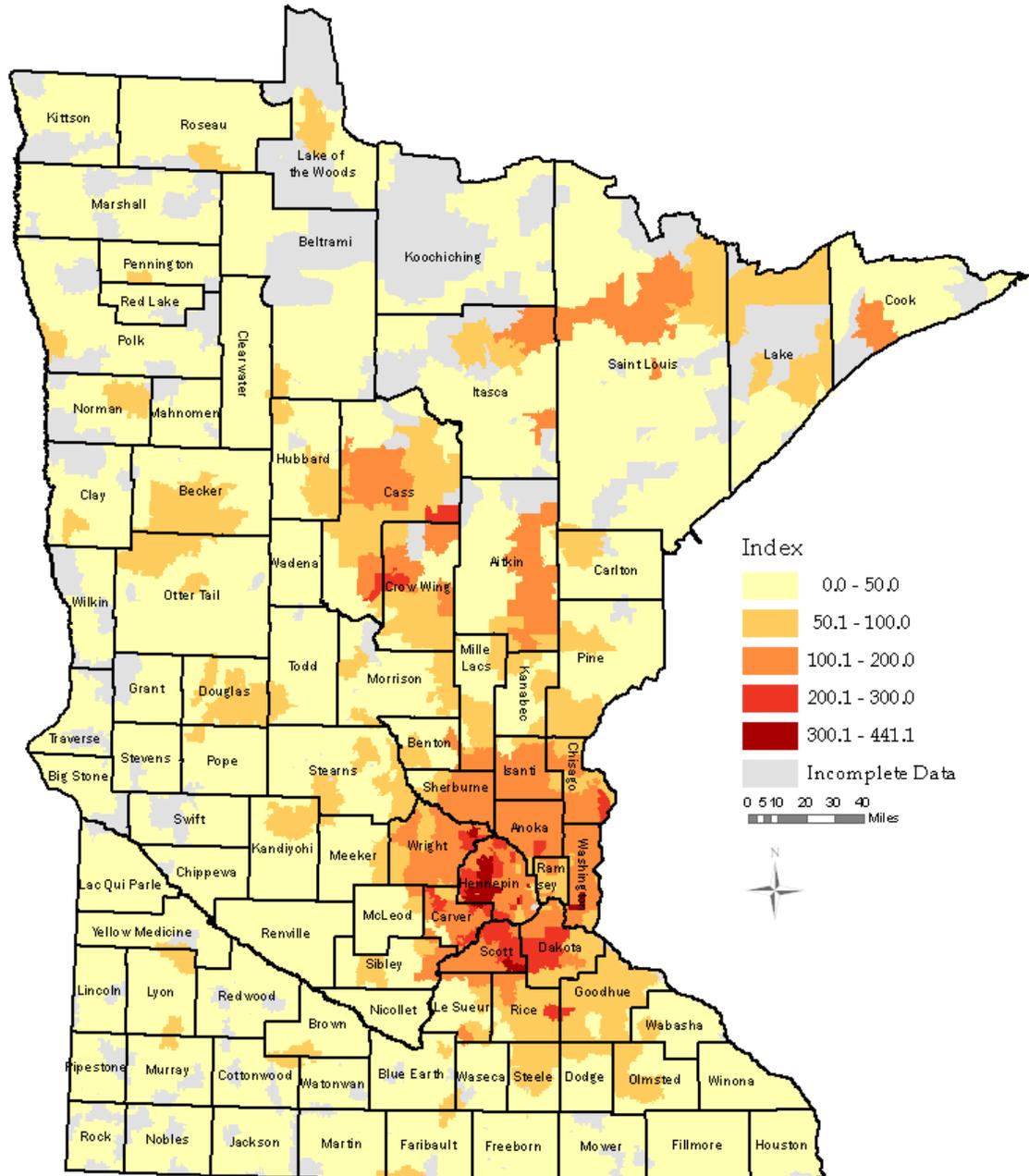
Map 3b
Loans in Delinquency
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: 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 the state rate.



Map 4a
Non-Prime ARM's Still to Reset
Statewide-Rate: Index = 100
June 2011

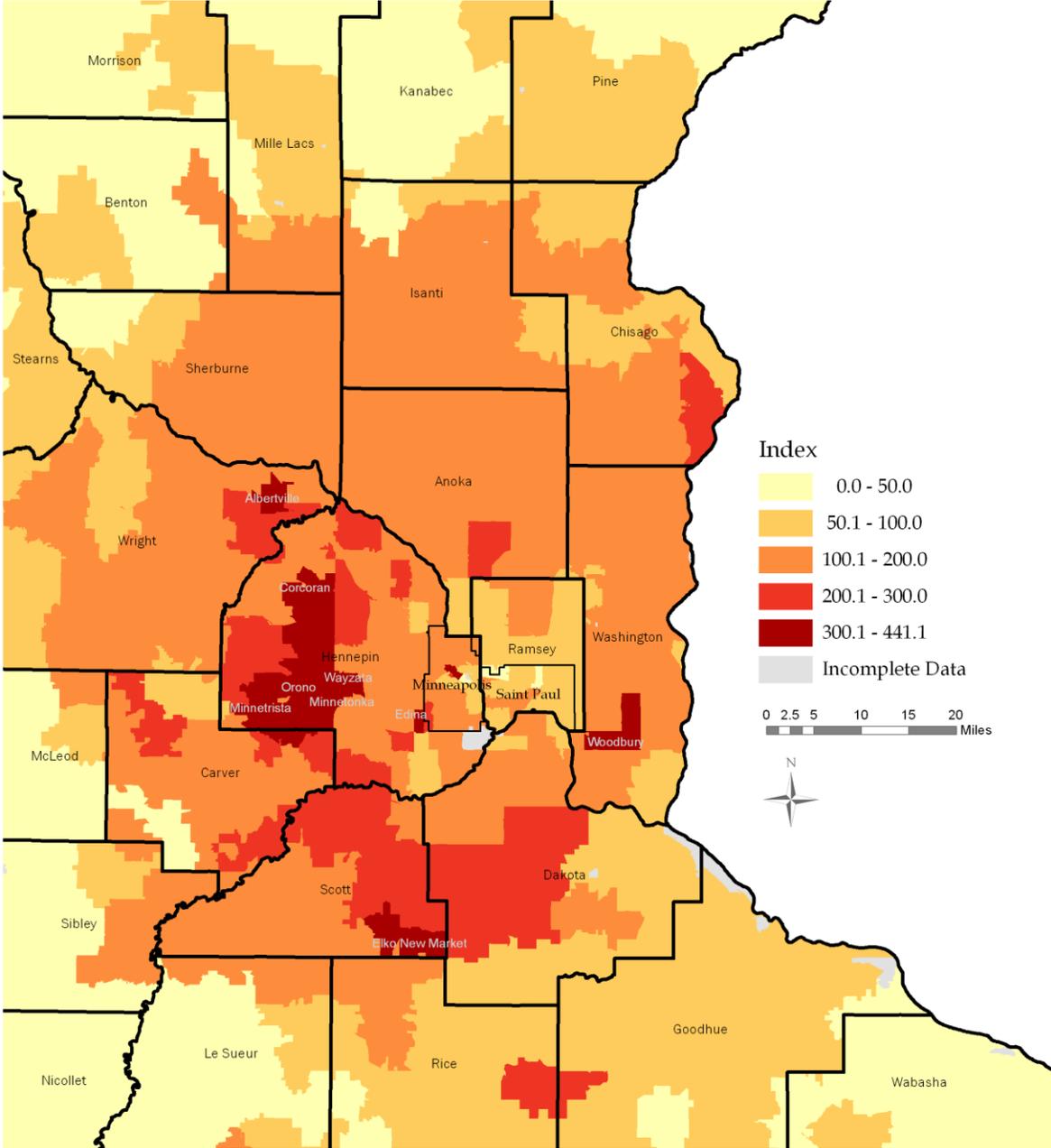


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: The index is based on each zip code's non-prime ARM reset rate – the number of non-prime ARM's 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 the state rate.



Map 4b
Non-Prime ARMs Still to Reset
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: 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 the state rate.

Appendix A
Zip Code Tables
Index Scores

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55001	Washington	1,090	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55003	Washington	855	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55005	Anoka	1,509	300.1 - 325.0	200.0 - 225.0	225.1 - 250.0	175.1 - 200.0
55006	Isanti	1,548	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0	50.1 - 75.0
55007	Pine	955	225.1 - 250.0	200.0 - 225.0	125.1 - 150.0	50.1 - 75.0
55008	Isanti	5,545	151.1 - 175.0	200.0 - 225.0	225.1 - 250.0	100.1 - 125.0
55009	Goodhue	3,174	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55010	Dakota	0	Incomplete	Incomplete	Incomplete	Incomplete
55011	Anoka	3,473	175.1 - 200.0	200.0 - 225.0	250.1 - 275.0	151.1 - 175.0
55012	Chisago	700	200.1 - 225.0	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
55013	Chisago	2,571	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55014	Anoka	9,299	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55016	Washington	11,565	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0
55017	Isanti	266	275.1 - 300.0	250.1 - 275.0	175.1 - 200.0	25.1 - 50.0
55018	Goodhue	383	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55019	Rice	683	300.1 - 325.0	200.0 - 225.0	200.0 - 225.0	75.1 - 100.0
55020	Scott	1,181	200.1 - 225.0	300.1 - 325.0	250.1 - 275.0	300.1 - 325.0
55021	Rice	10,748	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55024	Dakota	10,878	175.1 - 200.0	151.1 - 175.0	200.0 - 225.0	200.0 - 225.0
55025	Washington	8,764	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55026	Goodhue	187	Incomplete	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,079	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
55030	Pine	505	300.1 - 325.0	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55031	Dakota	727	225.1 - 250.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55032	Chisago	1,311	200.1 - 225.0	200.0 - 225.0	200.0 - 225.0	100.1 - 125.0
55033	Dakota	11,373	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55036	Pine	32	Incomplete	Incomplete	Incomplete	Incomplete
55037	Pine	1,994	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55038	Washington	7,352	175.1 - 200.0	151.1 - 175.0	200.0 - 225.0	175.1 - 200.0
55040	Isanti	4,482	225.1 - 250.0	325.1 - 350.0	275.1 - 300.0	100.1 - 125.0
55041	Wabasha	3,209	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55042	Washington	3,021	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	125.1 - 150.0
55043	Washington	1,411	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55044	Dakota	15,700	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	250.1 - 275.0
55045	Chisago	2,897	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55046	Rice	1,812	275.1 - 300.0	325.1 - 350.0	250.1 - 275.0	175.1 - 200.0
55047	Washington	1,037	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55049	Steele	920	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0	50.1 - 75.0

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55051	Kanabec	3,913	125.1 - 150.0	100.1 - 125.0	151.1 - 175.0	25.1 - 50.0
55052	Rice	823	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
55053	Rice	359	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	200.0 - 225.0
55054	Scott	670	275.1 - 300.0	325.1 - 350.0	275.1 - 300.0	375.1 - 400.0
55055	Washington	1,350	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55056	Chisago	4,793	200.1 - 225.0	175.1 - 200.0	200.0 - 225.0	75.1 - 100.0
55057	Rice	7,948	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55060	Steele	11,359	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55063	Pine	3,672	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55065	Dakota	434	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0
55066	Goodhue	7,827	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55067	Pine	0	Incomplete	Incomplete	Incomplete	Incomplete
55068	Dakota	9,530	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	200.0 - 225.0
55069	Chisago	1,788	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55070	Anoka	2,634	225.1 - 250.0	175.1 - 200.0	250.1 - 275.0	151.1 - 175.0
55071	Washington	2,085	125.1 - 150.0	200.0 - 225.0	200.0 - 225.0	125.1 - 150.0
55072	Pine	1,386	50.1 - 75.0	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
55073	Washington	1,194	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0
55074	Chisago	807	225.1 - 250.0	275.1 - 300.0	175.1 - 200.0	200.0 - 225.0
55075	Dakota	8,186	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0
55076	Dakota	8,795	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55077	Dakota	4,688	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55079	Chisago	3,017	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0
55080	Isanti	976	250.1 - 275.0	275.1 - 300.0	125.1 - 150.0	100.1 - 125.0
55082	Washington	13,333	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	175.1 - 200.0
55084	Chisago	654	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0
55085	Dakota	155	Incomplete	Incomplete	Incomplete	Incomplete
55087	Rice	108	Incomplete	Incomplete	Incomplete	Incomplete
55088	Rice	626	200.1 - 225.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55089	Goodhue	664	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55090	Washington	176	Incomplete	Incomplete	Incomplete	Incomplete
55092	Chisago	3,931	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0
55101	Ramsey	3,490	275.1 - 300.0	200.0 - 225.0	125.1 - 150.0	175.1 - 200.0
55102	Ramsey	9,230	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55103	Ramsey	4,710	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55104	Ramsey	17,136	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55105	Ramsey	10,883	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
55106	Ramsey	17,609	275.1 - 300.0	200.0 - 225.0	151.1 - 175.0	75.1 - 100.0

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55107	Ramsey	5,206	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
55108	Ramsey	6,205	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55109	Ramsey	12,611	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55110	Ramsey	15,122	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55112	Ramsey	16,873	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55113	Ramsey	17,114	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55114	Ramsey	1,527	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	151.1 - 175.0
55115	Washington	3,156	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0
55116	Ramsey	11,175	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55117	Ramsey	15,815	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55118	Dakota	11,753	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55119	Ramsey	14,990	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
55120	Dakota	1,766	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
55121	Dakota	3,516	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0
55122	Dakota	12,468	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55123	Dakota	9,274	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55124	Dakota	18,875	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	175.1 - 200.0
55125	Washington	16,198	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55126	Ramsey	10,437	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55127	Ramsey	6,878	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55128	Washington	11,229	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55129	Washington	6,400	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0	300.1 - 325.0
55130	Ramsey	5,331	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55150	Dakota	78	Incomplete	Incomplete	Incomplete	Incomplete
55301	Wright	3,624	225.1 - 250.0	200.0 - 225.0	275.1 - 300.0	300.1 - 325.0
55302	Wright	2,855	75.1 - 100.0	100.1 - 125.0	175.1 - 200.0	100.1 - 125.0
55303	Anoka	16,953	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	151.1 - 175.0
55304	Anoka	15,010	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0
55305	Hennepin	9,241	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	151.1 - 175.0
55306	Dakota	6,400	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55307	Sibley	1,304	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55308	Sherburne	2,928	200.1 - 225.0	200.0 - 225.0	225.1 - 250.0	151.1 - 175.0
55309	Sherburne	5,999	250.1 - 275.0	225.1 - 250.0	250.1 - 275.0	175.1 - 200.0
55310	Renville	682	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55311	Hennepin	11,560	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	250.1 - 275.0
55312	McLeod	633	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55313	Wright	8,421	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55314	Renville	527	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55315	Carver	1,575	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	250.1 - 275.0
55316	Hennepin	8,328	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0
55317	Carver	7,086	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	200.0 - 225.0
55318	Carver	9,459	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	175.1 - 200.0
55319	Sherburne	1,826	50.1 - 75.0	151.1 - 175.0	175.1 - 200.0	50.1 - 75.0
55320	Wright	1,839	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	50.1 - 75.0
55321	Wright	1,789	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
55322	Carver	1,126	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55324	Meeker	505	50.1 - 75.0	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
55325	Meeker	1,702	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55327	Hennepin	1,235	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0
55328	Wright	3,055	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0	175.1 - 200.0
55329	Meeker	828	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
55330	Sherburne	12,778	151.1 - 175.0	200.0 - 225.0	200.0 - 225.0	175.1 - 200.0
55331	Hennepin	6,666	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	325.1 - 350.0
55332	Renville	805	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
55333	Renville	345	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55334	Sibley	1,194	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55335	Sibley	663	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55336	McLeod	3,135	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
55337	Dakota	17,879	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55338	Sibley	430	200.1 - 225.0	175.1 - 200.0	250.1 - 275.0	50.1 - 75.0
55339	Carver	360	151.1 - 175.0	0.0 - 25.0	75.1 - 100.0	175.1 - 200.0
55340	Hennepin	2,162	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	351.1 - 375.0
55341	Wright	895	200.1 - 225.0	125.1 - 150.0	200.0 - 225.0	200.0 - 225.0
55342	Renville	868	50.1 - 75.0	175.1 - 200.0	50.1 - 75.0	25.1 - 50.0
55343	Hennepin	11,488	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55344	Hennepin	6,773	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55345	Hennepin	8,475	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55346	Hennepin	6,258	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	175.1 - 200.0
55347	Hennepin	10,899	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	275.1 - 300.0
55349	Wright	1,500	75.1 - 100.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55350	McLeod	7,475	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55352	Scott	3,012	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55353	Stearns	1,159	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55354	McLeod	1,028	225.1 - 250.0	225.1 - 250.0	125.1 - 150.0	75.1 - 100.0
55355	Meeker	3,934	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
55356	Hennepin	1,986	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	400.1 - 450.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55357	Hennepin	1,127	100.1 - 125.0	151.1 - 175.0	100.1 - 125.0	151.1 - 175.0
55358	Wright	1,890	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	75.1 - 100.0
55359	Hennepin	2,231	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	250.1 - 275.0
55360	Carver	923	200.1 - 225.0	100.1 - 125.0	151.1 - 175.0	200.0 - 225.0
55362	Wright	6,540	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55363	Wright	1,615	151.1 - 175.0	200.0 - 225.0	200.0 - 225.0	125.1 - 150.0
55364	Hennepin	5,884	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0	325.1 - 350.0
55366	Sibley	169	Incomplete	Incomplete	Incomplete	Incomplete
55367	Carver	352	151.1 - 175.0	75.1 - 100.0	151.1 - 175.0	125.1 - 150.0
55368	Carver	891	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55369	Hennepin	12,877	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	151.1 - 175.0
55370	McLeod	310	25.1 - 50.0	225.1 - 250.0	50.1 - 75.0	0.0 - 25.0
55371	Mille Lacs	6,041	200.1 - 225.0	225.1 - 250.0	225.1 - 250.0	100.1 - 125.0
55372	Scott	10,772	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	250.1 - 275.0
55373	Wright	2,095	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55374	Hennepin	4,555	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55375	Hennepin	1,414	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0
55376	Wright	5,190	175.1 - 200.0	225.1 - 250.0	175.1 - 200.0	250.1 - 275.0
55378	Scott	9,108	175.1 - 200.0	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0
55379	Scott	13,962	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	225.1 - 250.0
55381	McLeod	807	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55382	Wright	1,367	50.1 - 75.0	200.0 - 225.0	100.1 - 125.0	50.1 - 75.0
55384	Hennepin	898	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55385	McLeod	520	225.1 - 250.0	75.1 - 100.0	151.1 - 175.0	0.0 - 25.0
55386	Carver	2,098	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0	275.1 - 300.0
55387	Carver	4,458	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55388	Carver	2,105	50.1 - 75.0	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
55389	Meeker	1,002	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0	25.1 - 50.0
55390	Wright	934	250.1 - 275.0	225.1 - 250.0	175.1 - 200.0	151.1 - 175.0
55391	Hennepin	5,928	50.1 - 75.0	125.1 - 150.0	75.1 - 100.0	400.1 - 450.0
55395	McLeod	1,147	100.1 - 125.0	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55396	Sibley	921	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
55397	Carver	1,021	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0
55398	Sherburne	5,270	275.1 - 300.0	250.1 - 275.0	275.1 - 300.0	175.1 - 200.0
55401	Hennepin	4,382	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	375.1 - 400.0
55402	Hennepin	303	151.1 - 175.0	25.1 - 50.0	25.1 - 50.0	250.1 - 275.0
55403	Hennepin	10,121	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
55404	Hennepin	11,793	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55405	Hennepin	7,356	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55406	Hennepin	14,765	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55407	Hennepin	13,848	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55408	Hennepin	14,454	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55409	Hennepin	4,822	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0	151.1 - 175.0
55410	Hennepin	8,535	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	200.0 - 225.0
55411	Hennepin	8,505	300.1 - 325.0	225.1 - 250.0	200.0 - 225.0	125.1 - 150.0
55412	Hennepin	8,167	325.1 - 350.0	250.1 - 275.0	225.1 - 250.0	100.1 - 125.0
55413	Hennepin	6,094	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	151.1 - 175.0
55414	Hennepin	10,169	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
55415	Hennepin	981	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	375.1 - 400.0
55416	Hennepin	14,837	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55417	Hennepin	10,739	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55418	Hennepin	12,891	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55419	Hennepin	10,831	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55420	Hennepin	9,112	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55421	Anoka	11,430	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55422	Hennepin	11,990	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55423	Hennepin	14,875	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55424	Hennepin	3,435	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	325.1 - 350.0
55425	Hennepin	3,790	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55426	Hennepin	11,472	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55427	Hennepin	9,750	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55428	Hennepin	11,643	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55429	Hennepin	9,935	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55430	Hennepin	7,756	275.1 - 300.0	200.0 - 225.0	225.1 - 250.0	125.1 - 150.0
55431	Hennepin	7,914	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55432	Anoka	12,342	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55433	Anoka	13,265	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55434	Anoka	10,993	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55435	Hennepin	6,273	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
55436	Hennepin	5,604	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0	175.1 - 200.0
55437	Hennepin	7,816	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55438	Hennepin	7,271	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55439	Hennepin	3,411	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	250.1 - 275.0
55441	Hennepin	7,516	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55442	Hennepin	5,472	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55443	Hennepin	10,889	200.1 - 225.0	200.0 - 225.0	200.0 - 225.0	175.1 - 200.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55444	Hennepin	5,163	225.1 - 250.0	225.1 - 250.0	225.1 - 250.0	151.1 - 175.0
55445	Hennepin	3,374	250.1 - 275.0	275.1 - 300.0	300.1 - 325.0	225.1 - 250.0
55446	Hennepin	7,380	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	225.1 - 250.0
55447	Hennepin	8,455	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	125.1 - 150.0
55448	Anoka	10,267	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0
55449	Anoka	8,267	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	275.1 - 300.0
55450	Hennepin	3	Incomplete	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,961	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	4	Incomplete	Incomplete	Incomplete	Incomplete
55601	Lake	49	Incomplete	Incomplete	Incomplete	Incomplete
55602	Saint Louis	98	Incomplete	Incomplete	Incomplete	Incomplete
55603	Lake	234	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55604	Cook	1,605	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55605	Cook	257	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55606	Cook	130	Incomplete	Incomplete	Incomplete	Incomplete
55607	Lake	70	Incomplete	Incomplete	Incomplete	Incomplete
55609	Lake	135	Incomplete	Incomplete	Incomplete	Incomplete
55612	Cook	263	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0	175.1 - 200.0
55613	Cook	99	Incomplete	Incomplete	Incomplete	Incomplete
55614	Lake	1,163	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55615	Cook	140	Incomplete	Incomplete	Incomplete	Incomplete
55616	Lake	3,038	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55702	Saint Louis	190	Incomplete	Incomplete	Incomplete	Incomplete
55703	Saint Louis	308	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55704	Pine	467	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55705	Saint Louis	1,462	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55706	Saint Louis	864	200.1 - 225.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55707	Carlton	1,307	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55708	Saint Louis	466	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55709	Itasca	1,670	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55710	Saint Louis	559	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
55711	Saint Louis	189	Incomplete	Incomplete	Incomplete	Incomplete
55712	Pine	222	0.0 - 25.0	300.1 - 325.0	125.1 - 150.0	0.0 - 25.0
55713	Saint Louis	436	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55716	Itasca	142	Incomplete	Incomplete	Incomplete	Incomplete
55717	Saint Louis	144	Incomplete	Incomplete	Incomplete	Incomplete
55718	Carlton	1,271	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55719	Saint Louis	2,643	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55720	Carlton	6,824	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55721	Itasca	1,343	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55722	Itasca	476	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
55723	Saint Louis	1,063	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55724	Saint Louis	327	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
55725	Saint Louis	46	Incomplete	Incomplete	Incomplete	Incomplete
55726	Carlton	456	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0
55731	Saint Louis	2,856	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55732	Saint Louis	640	75.1 - 100.0	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55733	Carlton	1,693	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55734	Saint Louis	2,766	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55735	Pine	795	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55736	Saint Louis	682	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55738	Saint Louis	221	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
55741	Saint Louis	1,443	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55742	Itasca	151	Incomplete	Incomplete	Incomplete	Incomplete
55744	Itasca	8,380	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55746	Saint Louis	7,792	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55748	Aitkin	615	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55749	Carlton	203	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55750	Saint Louis	888	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55751	Saint Louis	647	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
55752	Itasca	183	Incomplete	Incomplete	Incomplete	Incomplete
55753	Itasca	442	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55756	Pine	180	Incomplete	Incomplete	Incomplete	Incomplete
55757	Carlton	367	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55758	Saint Louis	62	Incomplete	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,450	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55763	Saint Louis	259	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
55764	Itasca	248	50.1 - 75.0	50.1 - 75.0	275.1 - 300.0	0.0 - 25.0
55765	Saint Louis	362	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55767	Carlton	1,334	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55768	Saint Louis	1,288	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55769	Itasca	1,022	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55771	Saint Louis	725	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55775	Itasca	559	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55779	Saint Louis	1,392	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55780	Carlton	76	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55781	Saint Louis	354	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55782	Saint Louis	221	125.1 - 150.0	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
55783	Pine	1,023	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55784	Itasca	40	Incomplete	Incomplete	Incomplete	Incomplete
55785	Cass	103	Incomplete	Incomplete	Incomplete	Incomplete
55786	Itasca	128	Incomplete	Incomplete	Incomplete	Incomplete
55787	Aitkin	245	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
55790	Saint Louis	892	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0	100.1 - 125.0
55792	Saint Louis	4,848	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55793	Itasca	265	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
55795	Pine	622	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55796	Saint Louis	0	Incomplete	Incomplete	Incomplete	Incomplete
55797	Carlton	555	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55798	Carlton	231	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
55802	Saint Louis	1,335	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55803	Saint Louis	6,913	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55804	Saint Louis	5,865	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55805	Saint Louis	4,935	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55806	Saint Louis	4,390	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55807	Saint Louis	4,358	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55808	Saint Louis	2,512	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55810	Saint Louis	3,508	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55811	Saint Louis	10,055	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55812	Saint Louis	3,413	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55901	Olmsted	20,803	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55902	Olmsted	9,027	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55904	Olmsted	10,038	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55906	Olmsted	7,216	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55909	Mower	526	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
55910	Winona	571	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55912	Mower	11,640	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55917	Steele	1,428	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
55918	Mower	413	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55919	Houston	413	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55920	Olmsted	2,614	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55921	Houston	2,009	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55922	Fillmore	359	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55923	Fillmore	1,728	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55924	Dodge	508	100.1 - 125.0	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
55925	Winona	429	50.1 - 75.0	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
55926	Mower	326	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55927	Dodge	1,517	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55929	Olmsted	439	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55931	Houston	148	Incomplete	Incomplete	Incomplete	Incomplete
55932	Wabasha	741	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55933	Mower	109	Incomplete	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,265	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55935	Fillmore	372	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55936	Mower	724	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55939	Fillmore	774	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55940	Dodge	1,010	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55941	Houston	414	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55943	Houston	1,253	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55944	Dodge	2,655	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55945	Wabasha	580	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55946	Goodhue	1,269	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
55947	Houston	3,040	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55949	Fillmore	781	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55950	Mower	71	Incomplete	Incomplete	Incomplete	Incomplete
55951	Mower	667	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55952	Winona	920	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55953	Mower	361	25.1 - 50.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
55954	Fillmore	630	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55955	Dodge	943	25.1 - 50.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
55956	Wabasha	763	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55957	Wabasha	288	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55959	Winona	885	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55960	Olmsted	1,174	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55961	Fillmore	186	Incomplete	Incomplete	Incomplete	Incomplete
55962	Fillmore	308	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55963	Goodhue	1,943	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55964	Wabasha	1,673	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55965	Fillmore	1,020	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55967	Mower	342	75.1 - 100.0	0.0 - 25.0	200.0 - 225.0	0.0 - 25.0
55968	Wabasha	60	Incomplete	Incomplete	Incomplete	Incomplete
55969	Winona	430	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0

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55970	Mower	388	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55971	Fillmore	1,170	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55972	Winona	1,826	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55973	Mower	108	Incomplete	Incomplete	Incomplete	Incomplete
55974	Houston	916	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55975	Fillmore	1,812	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55976	Olmsted	2,943	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55977	Mower	72	Incomplete	Incomplete	Incomplete	Incomplete
55979	Winona	374	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55981	Wabasha	1,759	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55982	Mower	183	Incomplete	Incomplete	Incomplete	Incomplete
55983	Goodhue	636	50.1 - 75.0	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
55985	Dodge	729	275.1 - 300.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55987	Winona	13,694	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55988	Winona	0	Incomplete	Incomplete	Incomplete	Incomplete
55990	Fillmore	392	100.1 - 125.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
55991	Wabasha	606	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
55992	Goodhue	1,896	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56001	Blue Earth	17,527	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56003	Nicollet	5,950	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56007	Freeborn	9,065	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56009	Freeborn	650	125.1 - 150.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56010	Blue Earth	476	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56011	Scott	3,166	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0
56013	Faribault	1,934	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56014	Faribault	344	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56016	Freeborn	437	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56017	Le Sueur	636	50.1 - 75.0	125.1 - 150.0	151.1 - 175.0	25.1 - 50.0
56019	Brown	391	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56020	Freeborn	50	Incomplete	Incomplete	Incomplete	Incomplete
56021	Nicollet	397	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56022	Watonwan	29	Incomplete	Incomplete	Incomplete	Incomplete
56023	Faribault	215	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56024	Blue Earth	1,022	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56025	Faribault	211	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56026	Steele	796	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56027	Faribault	406	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56028	Le Sueur	567	50.1 - 75.0	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0

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56029	Freeborn	318	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56030	Brown	0	Incomplete	Incomplete	Incomplete	Incomplete
56031	Martin	5,488	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56032	Freeborn	126	Incomplete	Incomplete	Incomplete	Incomplete
56033	Faribault	159	Incomplete	Incomplete	Incomplete	Incomplete
56034	Blue Earth	196	Incomplete	Incomplete	Incomplete	Incomplete
56035	Freeborn	218	125.1 - 150.0	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56036	Freeborn	818	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56037	Blue Earth	622	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56039	Martin	392	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56041	Brown	437	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56042	Freeborn	306	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56043	Freeborn	204	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56044	Sibley	809	151.1 - 175.0	151.1 - 175.0	50.1 - 75.0	100.1 - 125.0
56045	Freeborn	335	125.1 - 150.0	25.1 - 50.0	151.1 - 175.0	0.0 - 25.0
56048	Waseca	1,517	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56050	Le Sueur	598	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56051	Faribault	330	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56052	Rice	291	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56054	Nicollet	388	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56055	Blue Earth	1,605	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56056	Watonwan	46	Incomplete	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,451	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
56058	Le Sueur	2,392	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56060	Watonwan	186	Incomplete	Incomplete	Incomplete	Incomplete
56062	Watonwan	1,264	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56063	Blue Earth	1,101	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56064	Freeborn	0	Incomplete	Incomplete	Incomplete	Incomplete
56065	Blue Earth	1,101	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56068	Faribault	451	25.1 - 50.0	175.1 - 200.0	100.1 - 125.0	50.1 - 75.0
56069	Le Sueur	1,749	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
56071	Scott	4,251	100.1 - 125.0	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
56072	Waseca	937	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56073	Brown	7,031	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56074	Nicollet	766	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56075	Martin	77	Incomplete	Incomplete	Incomplete	Incomplete
56076	Freeborn	0	Incomplete	Incomplete	Incomplete	Incomplete
56078	Blue Earth	179	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56080	Blue Earth	267	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56081	Watonwan	2,444	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56082	Nicollet	4,375	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56083	Redwood	375	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56085	Brown	2,217	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56087	Brown	1,308	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56088	Martin	814	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56089	Freeborn	77	Incomplete	Incomplete	Incomplete	Incomplete
56090	Blue Earth	277	50.1 - 75.0	50.1 - 75.0	175.1 - 200.0	0.0 - 25.0
56091	Waseca	156	Incomplete	Incomplete	Incomplete	Incomplete
56093	Waseca	4,784	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56096	Le Sueur	1,226	50.1 - 75.0	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56097	Faribault	1,570	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56098	Faribault	902	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56101	Cottonwood	2,512	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56110	Nobles	719	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56111	Jackson	167	Incomplete	Incomplete	Incomplete	Incomplete
56113	Lincoln	95	Incomplete	Incomplete	Incomplete	Incomplete
56114	Murray	151	Incomplete	Incomplete	Incomplete	Incomplete
56115	Lyon	551	125.1 - 150.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56116	Rock	241	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56117	Nobles	147	Incomplete	Incomplete	Incomplete	Incomplete
56118	Cottonwood	163	Incomplete	Incomplete	Incomplete	Incomplete
56119	Nobles	412	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56120	Watonwan	458	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56121	Martin	274	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56122	Murray	224	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56123	Murray	236	125.1 - 150.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56127	Martin	172	Incomplete	Incomplete	Incomplete	Incomplete
56128	Pipestone	793	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56129	Nobles	312	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56131	Murray	959	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56132	Lyon	222	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56134	Rock	185	Incomplete	Incomplete	Incomplete	Incomplete
56136	Lincoln	484	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56137	Jackson	493	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56138	Rock	342	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
56139	Pipestone	189	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56140	Pipestone	31	Incomplete	Incomplete	Incomplete	Incomplete
56141	Murray	139	Incomplete	Incomplete	Incomplete	Incomplete
56142	Lincoln	452	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56143	Jackson	1,980	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56144	Rock	494	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56145	Cottonwood	272	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56146	Rock	17	Incomplete	Incomplete	Incomplete	Incomplete
56147	Rock	77	Incomplete	Incomplete	Incomplete	Incomplete
56149	Lincoln	569	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56150	Jackson	1,179	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56151	Murray	356	25.1 - 50.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56152	Redwood	641	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56153	Nobles	106	Incomplete	Incomplete	Incomplete	Incomplete
56155	Nobles	169	Incomplete	Incomplete	Incomplete	Incomplete
56156	Rock	2,539	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56157	Lyon	292	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56158	Rock	155	Incomplete	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,102	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56160	Watonwan	97	Incomplete	Incomplete	Incomplete	Incomplete
56161	Jackson	155	Incomplete	Incomplete	Incomplete	Incomplete
56162	Martin	123	Incomplete	Incomplete	Incomplete	Incomplete
56164	Pipestone	2,533	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56165	Nobles	135	Incomplete	Incomplete	Incomplete	Incomplete
56166	Redwood	97	Incomplete	Incomplete	Incomplete	Incomplete
56167	Nobles	294	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56168	Nobles	377	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56169	Lyon	288	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56170	Pipestone	244	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56171	Martin	783	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56172	Murray	1,366	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56173	Rock	149	Incomplete	Incomplete	Incomplete	Incomplete
56174	Cottonwood	162	Incomplete	Incomplete	Incomplete	Incomplete
56175	Lyon	1,255	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56176	Martin	462	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56177	Pipestone	21	Incomplete	Incomplete	Incomplete	Incomplete
56178	Lincoln	748	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56180	Redwood	511	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56181	Martin	492	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56183	Cottonwood	572	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56185	Nobles	232	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56186	Pipestone	158	Incomplete	Incomplete	Incomplete	Incomplete
56187	Nobles	5,000	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56201	Kandiyohi	9,031	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56207	Stevens	96	Incomplete	Incomplete	Incomplete	Incomplete
56208	Swift	955	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56209	Kandiyohi	975	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56210	Big Stone	5	Incomplete	Incomplete	Incomplete	Incomplete
56211	Big Stone	241	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56212	Lac Qui Parle	226	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56214	Redwood	308	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	2,023	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56216	Kandiyohi	264	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56218	Lac Qui Parle	263	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56219	Traverse	440	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56220	Yellow Medicine	1,292	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56221	Stevens	354	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56222	Chippewa	815	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56223	Yellow Medicine	587	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56224	Redwood	135	Incomplete	Incomplete	Incomplete	Incomplete
56225	Big Stone	348	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56226	Swift	101	Incomplete	Incomplete	Incomplete	Incomplete
56227	Big Stone	106	Incomplete	Incomplete	Incomplete	Incomplete
56228	Meeker	394	75.1 - 100.0	225.1 - 250.0	25.1 - 50.0	0.0 - 25.0
56229	Lyon	746	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
56230	Renville	343	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56231	Swift	160	Incomplete	Incomplete	Incomplete	Incomplete
56232	Lac Qui Parle	1,014	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56235	Stevens	255	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56236	Traverse	157	Incomplete	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	248	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56239	Lyon	233	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56240	Big Stone	417	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56241	Yellow Medicine	1,778	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56243	Meeker	677	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56244	Stevens	558	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56245	Yellow Medicine	193	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56246	Kandiyohi	0	Incomplete	Incomplete	Incomplete	Incomplete
56248	Grant	368	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56249	Swift	135	Incomplete	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	398	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56252	Swift	508	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56253	Kandiyohi	431	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56255	Redwood	163	Incomplete	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,166	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56257	Lac Qui Parle	235	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56258	Lyon	6,110	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56260	Chippewa	374	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56262	Chippewa	294	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56263	Redwood	221	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	898	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56265	Chippewa	3,272	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56266	Redwood	666	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56267	Stevens	2,523	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56270	Renville	410	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56271	Swift	483	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56273	Kandiyohi	1,902	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56274	Grant	72	Incomplete	Incomplete	Incomplete	Incomplete
56276	Big Stone	123	Incomplete	Incomplete	Incomplete	Incomplete
56277	Renville	1,312	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56278	Big Stone	1,158	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56279	Kandiyohi	458	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56280	Yellow Medicine	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56281	Kandiyohi	251	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56282	Kandiyohi	585	50.1 - 75.0	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56283	Redwood	2,823	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56284	Renville	852	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56285	Renville	455	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56287	Redwood	32	Incomplete	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,973	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56289	Kandiyohi	279	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56291	Lyon	206	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56292	Redwood	240	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56293	Redwood	488	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56294	Redwood	39	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56295	Chippewa	129	Incomplete	Incomplete	Incomplete	Incomplete
56296	Traverse	890	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56297	Yellow Medicine	339	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56301	Stearns	11,369	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56303	Stearns	10,841	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
56304	Benton	6,359	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56307	Stearns	1,905	0.0 - 25.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56308	Douglas	10,357	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56309	Grant	501	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56310	Stearns	1,911	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56311	Grant	305	25.1 - 50.0	125.1 - 150.0	125.1 - 150.0	25.1 - 50.0
56312	Stearns	905	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56313	Mille Lacs	46	Incomplete	Incomplete	Incomplete	Incomplete
56314	Morrison	468	25.1 - 50.0	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0
56315	Douglas	657	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56316	Stearns	627	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56318	Todd	493	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56319	Douglas	527	75.1 - 100.0	225.1 - 250.0	151.1 - 175.0	25.1 - 50.0
56320	Stearns	3,003	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56323	Pope	221	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56324	Otter Tail	462	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56325	Stearns	85	Incomplete	Incomplete	Incomplete	Incomplete
56326	Douglas	630	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56327	Douglas	309	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0
56328	Morrison	49	Incomplete	Incomplete	Incomplete	Incomplete
56329	Benton	2,666	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56330	Mille Lacs	640	275.1 - 300.0	175.1 - 200.0	250.1 - 275.0	0.0 - 25.0
56331	Stearns	724	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56332	Douglas	561	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56334	Pope	2,435	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56335	Stearns	89	Incomplete	Incomplete	Incomplete	Incomplete
56336	Todd	652	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56338	Morrison	670	0.0 - 25.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
56339	Grant	467	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56340	Stearns	870	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56341	Douglas	0	Incomplete	Incomplete	Incomplete	Incomplete
56342	Mille Lacs	1,245	75.1 - 100.0	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0
56343	Douglas	394	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56345	Morrison	6,038	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56347	Todd	2,610	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56349	Pope	301	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56350	Aitkin	256	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
56352	Stearns	2,127	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56353	Mille Lacs	3,450	200.1 - 225.0	200.0 - 225.0	151.1 - 175.0	50.1 - 75.0
56354	Douglas	567	25.1 - 50.0	125.1 - 150.0	100.1 - 125.0	0.0 - 25.0
56355	Douglas	223	125.1 - 150.0	125.1 - 150.0	225.1 - 250.0	50.1 - 75.0
56356	Stearns	114	Incomplete	Incomplete	Incomplete	Incomplete
56357	Benton	374	151.1 - 175.0	0.0 - 25.0	100.1 - 125.0	125.1 - 150.0
56358	Kanabec	1,225	175.1 - 200.0	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
56359	Mille Lacs	1,457	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56360	Douglas	1,626	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
56361	Otter Tail	995	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56362	Stearns	2,331	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56363	Mille Lacs	54	Incomplete	Incomplete	Incomplete	Incomplete
56364	Morrison	2,042	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56367	Benton	2,285	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56368	Stearns	1,641	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56369	Stearns	203	0.0 - 25.0	200.0 - 225.0	75.1 - 100.0	50.1 - 75.0
56371	Stearns	46	Incomplete	Incomplete	Incomplete	Incomplete
56373	Morrison	1,107	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56374	Stearns	3,041	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56375	Stearns	306	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0	75.1 - 100.0
56376	Stearns	131	Incomplete	Incomplete	Incomplete	Incomplete
56377	Stearns	6,486	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56378	Stearns	3,118	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56379	Benton	6,248	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56381	Pope	1,054	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56382	Morrison	560	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56384	Morrison	144	Incomplete	Incomplete	Incomplete	Incomplete
56385	Pope	378	225.1 - 250.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56386	Mille Lacs	282	100.1 - 125.0	225.1 - 250.0	100.1 - 125.0	75.1 - 100.0
56387	Stearns	3,132	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56389	Todd	41	Incomplete	Incomplete	Incomplete	Incomplete
56401	Crow Wing	12,005	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56425	Crow Wing	2,973	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56431	Aitkin	3,980	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56433	Hubbard	788	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56434	Wadena	82	Incomplete	Incomplete	Incomplete	Incomplete
56435	Cass	1,044	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0
56436	Hubbard	26	Incomplete	Incomplete	Incomplete	Incomplete
56437	Todd	480	50.1 - 75.0	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
56438	Todd	1,147	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56440	Todd	532	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56441	Crow Wing	1,558	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56442	Crow Wing	1,129	125.1 - 150.0	225.1 - 250.0	100.1 - 125.0	450.1 - 500.0
56443	Morrison	618	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56444	Crow Wing	1,356	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
56446	Todd	655	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0	25.1 - 50.0
56447	Crow Wing	517	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0
56448	Crow Wing	156	Incomplete	Incomplete	Incomplete	Incomplete
56449	Crow Wing	674	0.0 - 25.0	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
56450	Crow Wing	484	175.1 - 200.0	200.0 - 225.0	100.1 - 125.0	75.1 - 100.0
56452	Cass	835	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0
56453	Todd	361	0.0 - 25.0	225.1 - 250.0	50.1 - 75.0	25.1 - 50.0
56455	Crow Wing	619	275.1 - 300.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
56456	Crow Wing	22	Incomplete	Incomplete	Incomplete	Incomplete
56458	Hubbard	158	Incomplete	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,271	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56464	Wadena	1,711	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56465	Crow Wing	866	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0	151.1 - 175.0
56466	Morrison	1,291	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56467	Hubbard	1,064	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56468	Crow Wing	1,990	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	250.1 - 275.0
56469	Aitkin	453	200.1 - 225.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56470	Hubbard	4,560	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56472	Crow Wing	3,076	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0	175.1 - 200.0
56473	Cass	1,318	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
56474	Cass	1,778	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56475	Morrison	632	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56477	Wadena	1,122	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56479	Todd	2,142	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56481	Wadena	806	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56482	Wadena	2,768	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56484	Cass	1,388	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56501	Becker	6,964	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56510	Norman	985	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56511	Becker	762	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0
56513	Clay	0	Incomplete	Incomplete	Incomplete	Incomplete
56514	Clay	1,440	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56515	Otter Tail	1,281	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56516	Mahnomen	116	Incomplete	Incomplete	Incomplete	Incomplete
56517	Polk	109	Incomplete	Incomplete	Incomplete	Incomplete
56518	Otter Tail	143	Incomplete	Incomplete	Incomplete	Incomplete
56519	Norman	116	Incomplete	Incomplete	Incomplete	Incomplete
56520	Wilkin	1,654	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56521	Becker	276	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56522	Wilkin	213	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56523	Polk	213	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56524	Otter Tail	285	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56525	Clay	42	Incomplete	Incomplete	Incomplete	Incomplete
56527	Otter Tail	352	25.1 - 50.0	25.1 - 50.0	200.0 - 225.0	0.0 - 25.0
56528	Otter Tail	721	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56529	Clay	1,596	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56531	Grant	877	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56533	Otter Tail	115	Incomplete	Incomplete	Incomplete	Incomplete
56534	Otter Tail	484	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56535	Polk	564	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56536	Clay	198	Incomplete	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,883	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56540	Polk	801	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56542	Polk	1,169	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56543	Wilkin	110	Incomplete	Incomplete	Incomplete	Incomplete
56544	Becker	2,004	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56545	Norman	280	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0
56546	Clay	129	Incomplete	Incomplete	Incomplete	Incomplete
56547	Clay	954	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56548	Norman	323	0.0 - 25.0	75.1 - 100.0	175.1 - 200.0	25.1 - 50.0
56549	Clay	1,739	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56550	Norman	174	Incomplete	Incomplete	Incomplete	Incomplete
56551	Otter Tail	946	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56552	Clay	177	Incomplete	Incomplete	Incomplete	Incomplete
56553	Wilkin	122	Incomplete	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56554	Becker	1,109	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56556	Polk	486	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56557	Mahnomen	1,076	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56560	Clay	15,269	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56565	Wilkin	42	Incomplete	Incomplete	Incomplete	Incomplete
56566	Mahnomen	195	Incomplete	Incomplete	Incomplete	Incomplete
56567	Otter Tail	1,316	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56568	Polk	69	Incomplete	Incomplete	Incomplete	Incomplete
56569	Becker	521	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56570	Becker	527	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56571	Otter Tail	774	0.0 - 25.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
56572	Otter Tail	2,203	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56573	Otter Tail	2,482	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56574	Norman	117	Incomplete	Incomplete	Incomplete	Incomplete
56575	Becker	267	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56576	Otter Tail	359	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56577	Becker	8	Incomplete	Incomplete	Incomplete	Incomplete
56578	Becker	309	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56579	Wilkin	459	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56580	Clay	422	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
56581	Norman	131	Incomplete	Incomplete	Incomplete	Incomplete
56583	Traverse	77	Incomplete	Incomplete	Incomplete	Incomplete
56584	Norman	639	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56585	Clay	423	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56586	Otter Tail	789	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56587	Otter Tail	672	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56588	Otter Tail	240	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56589	Becker	764	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56590	Grant	164	Incomplete	Incomplete	Incomplete	Incomplete
56592	Polk	199	Incomplete	Incomplete	Incomplete	Incomplete
56593	Becker	5	Incomplete	Incomplete	Incomplete	Incomplete
56594	Wilkin	178	Incomplete	Incomplete	Incomplete	Incomplete
56601	Beltrami	12,520	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56621	Clearwater	1,839	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56623	Lake of the Woods	1,212	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56626	Cass	125	Incomplete	Incomplete	Incomplete	Incomplete
56627	Koochiching	168	Incomplete	Incomplete	Incomplete	Incomplete
56628	Itasca	771	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56629	Koochiching	87	Incomplete	Incomplete	Incomplete	Incomplete
56630	Beltrami	878	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56633	Cass	1,559	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56634	Clearwater	683	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56636	Itasca	1,981	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56637	Itasca	87	Incomplete	Incomplete	Incomplete	Incomplete
56639	Itasca	199	Incomplete	Incomplete	Incomplete	Incomplete
56641	Cass	133	Incomplete	Incomplete	Incomplete	Incomplete
56644	Clearwater	324	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56646	Polk	159	Incomplete	Incomplete	Incomplete	Incomplete
56647	Beltrami	348	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56649	Koochiching	4,385	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56650	Beltrami	313	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56651	Mahnomen	227	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56652	Clearwater	221	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56653	Koochiching	549	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56654	Koochiching	66	Incomplete	Incomplete	Incomplete	Incomplete
56655	Cass	632	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	125.1 - 150.0
56657	Itasca	149	Incomplete	Incomplete	Incomplete	Incomplete
56659	Itasca	25	Incomplete	Incomplete	Incomplete	Incomplete
56660	Koochiching	110	Incomplete	Incomplete	Incomplete	Incomplete
56661	Koochiching	408	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56662	Cass	267	50.1 - 75.0	200.0 - 225.0	75.1 - 100.0	225.1 - 250.0
56663	Beltrami	87	Incomplete	Incomplete	Incomplete	Incomplete
56666	Beltrami	297	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56667	Beltrami	264	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56668	Koochiching	66	Incomplete	Incomplete	Incomplete	Incomplete
56669	Koochiching	183	Incomplete	Incomplete	Incomplete	Incomplete
56670	Beltrami	413	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56671	Beltrami	1,037	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	954	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56673	Roseau	324	175.1 - 200.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56676	Clearwater	711	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56678	Beltrami	515	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56680	Itasca	60	Incomplete	Incomplete	Incomplete	Incomplete
56681	Itasca	137	Incomplete	Incomplete	Incomplete	Incomplete
56682	Roseau	0	Incomplete	Incomplete	Incomplete	Incomplete
56683	Beltrami	316	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0

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Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56684	Polk	125	Incomplete	Incomplete	Incomplete	Incomplete
56685	Beltrami	59	Incomplete	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	434	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
56687	Beltrami	31	Incomplete	Incomplete	Incomplete	Incomplete
56688	Itasca	73	Incomplete	Incomplete	Incomplete	Incomplete
56701	Pennington	5,332	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56710	Marshall	190	Incomplete	Incomplete	Incomplete	Incomplete
56711	Lake of the Woods	54	Incomplete	Incomplete	Incomplete	Incomplete
56712	Polk	0	Incomplete	Incomplete	Incomplete	Incomplete
56713	Marshall	417	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56714	Roseau	495	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56715	Red Lake	148	Incomplete	Incomplete	Incomplete	Incomplete
56716	Polk	3,645	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56720	Kittson	23	Incomplete	Incomplete	Incomplete	Incomplete
56721	Polk	4,047	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56722	Polk	151	Incomplete	Incomplete	Incomplete	Incomplete
56723	Polk	377	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56724	Marshall	71	Incomplete	Incomplete	Incomplete	Incomplete
56725	Pennington	379	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56726	Roseau	665	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56727	Marshall	346	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56728	Kittson	601	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56729	Kittson	58	Incomplete	Incomplete	Incomplete	Incomplete
56731	Kittson	37	Incomplete	Incomplete	Incomplete	Incomplete
56732	Kittson	480	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56733	Kittson	181	Incomplete	Incomplete	Incomplete	Incomplete
56734	Kittson	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56735	Kittson	350	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56736	Polk	418	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56737	Marshall	388	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56738	Marshall	544	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56741	Lake of the Woods	12	Incomplete	Incomplete	Incomplete	Incomplete
56742	Red Lake	381	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56744	Marshall	263	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56748	Red Lake	255	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56750	Red Lake	1,069	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56751	Roseau	2,275	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56754	Pennington	222	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

Zip Code	Primary County	Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56755	Kittson	47	Incomplete	Incomplete	Incomplete	Incomplete
56756	Roseau	305	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56757	Marshall	425	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56758	Marshall	182	Incomplete	Incomplete	Incomplete	Incomplete
56759	Roseau	143	Incomplete	Incomplete	Incomplete	Incomplete
56760	Marshall	152	Incomplete	Incomplete	Incomplete	Incomplete
56761	Roseau	203	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56762	Marshall	1,067	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56763	Roseau	2,039	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0