Residential Foreclosures in Minnesota – Winter 2010

Minnesota's foreclosure crisis has destabilized the housing market in many parts of the state. The crisis will likely continue and may get worse. 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 five 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 (aka McDash). 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, the second section shows how the foreclosure crisis varies by zip code across the state, and the third section outlines the statewide steps that Minnesota Housing and its partners have taken to address the crisis. Finally, the appendix is a large table that provides data for each zip code.

Current Statewide Trends

- While the number of residential foreclosures in Minnesota declined in 2009, the crisis is expected to continue and may get worse.
    - Although the number of sheriff sales in Minnesota dropped from 26,251 to 23,019 between 2008 and 2009, the 2009 level is dramatically higher than the 6,472 sales that occurred in 2005.[1]
    - The state's delinquency rate for residential mortgages has not declined. Between 2005 and 2009, the percentage of mortgages that are at least 60 days past due quadrupled from 1.10% to 4.71%.[2] In addition, the rate has increased each of the last 7 quarters.

- The foreclosure crisis is transforming from a subprime crisis to a prime crisis.
    - Between 2007 and 2009, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 30% in Minnesota.
    - During the same period, the prime market's share increased from 40% to 59%.[3]

[1] HousingLink, *Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, February 15, 2010.
[2] Mortgage Bankers Association, *National Delinquency Survey*. These are 4th quarter figures.
[3] Mortgage Bankers Association, *National Delinquency Survey*. These are 4th quarter figures.

- 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 4.8% in December of 2007 to 8.4% in June of 2009 and dropped slightly to 7.4% by December of 2009.[4]
    - Many economists predict that unemployment will remain high for at least another year or two.[5]

- There is concern about alt-A loans and option ARMs that will reset or recast in the next few years.[6]
    - 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 if rates increase, ARMs and resets become a greater concern.
    - 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 East Side of St. Paul along with some outer ring communities just outside the seven-county metropolitan area, particularly in Wright, Sherburne, and Isanti counties. While these areas are still heavily impacted, other communities face a growing threat. For example, counties in north central Minnesota have particularly high unemployment rates, which are placing families at greater risk for delinquency and foreclosure. In addition, the western and southern perimeter of the Twin Cities seven-county area has a concentration of non-prime ARMs that have yet to reach their reset date.

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

[5] The Federal Reserve Bank of Philadelphia surveys 42 economic forecasters and summarizes their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2010/survq110.cfm. Nationally, the unemployment rate is expected to be 9.8% in 2010, 9.2% in 2011, and 8.3% in 2012.

[6] See 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).

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).[7]

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.[8] 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 Dodge County.

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[7] 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.

[8] 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 on 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 households in a zip code was estimated by increasing (or decreasing) the number of households in the zip code in 2000 by the rate that the number of households increased (or decreased) between 2000 and 2008 for the county that the zip code primarily falls within. For zip codes with a high growth rate relative to the rest of their county, the resulting estimate is an underestimate. For zip codes with a low growth rate relative to the rest of their county, the estimate is an overestimate. To test the reasonableness of these estimates, we examined the number of first-lien mortgages per household in each zip code. In the very few cases where the ratio was clearly out of balance, adjustments were made.

To account for the uncertainty in the household estimates and 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 geographic distribution of loans in pre-sale foreclosure is very 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.). This does not mean that the delinquency problem is diminishing in the cities, but it does mean that the delinquency problem is relatively bigger in other areas.

- 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 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)

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 December of 2009. 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 19,000 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 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.

Minnesota Housing Efforts to Address the Foreclosure Crisis

Minnesota Housing and its partners are taking concerted steps to prevent future foreclosures and remediate the destabilizing effects of foreclosures that have already occurred.

- Since October 2007, Minnesota Housing has provided the Minnesota Homeownership Center and its statewide network of foreclosure counselors with more than $14 million of funding, including funding from the National Foreclosure Mitigation Counseling program. In 2009, the Homeownership Center and its network helped avert 6,748 foreclosures.[9]

- Minnesota Housing has been an early and substantial funder of foreclosure remediation, largely for the acquisition and rehabilitation of foreclosed homes. The agency has made available about $70 million since 2007, including revolving loans, subsidies, and $38.8 million from HUD's Neighborhood Stabilization Program (NSP).

- Local communities have also received NSP funds directly from HUD – nearly $19 million during the first funding round and $37.5 million for St. Paul, Minneapolis, Hennepin County, and Brooklyn Park during the second round.

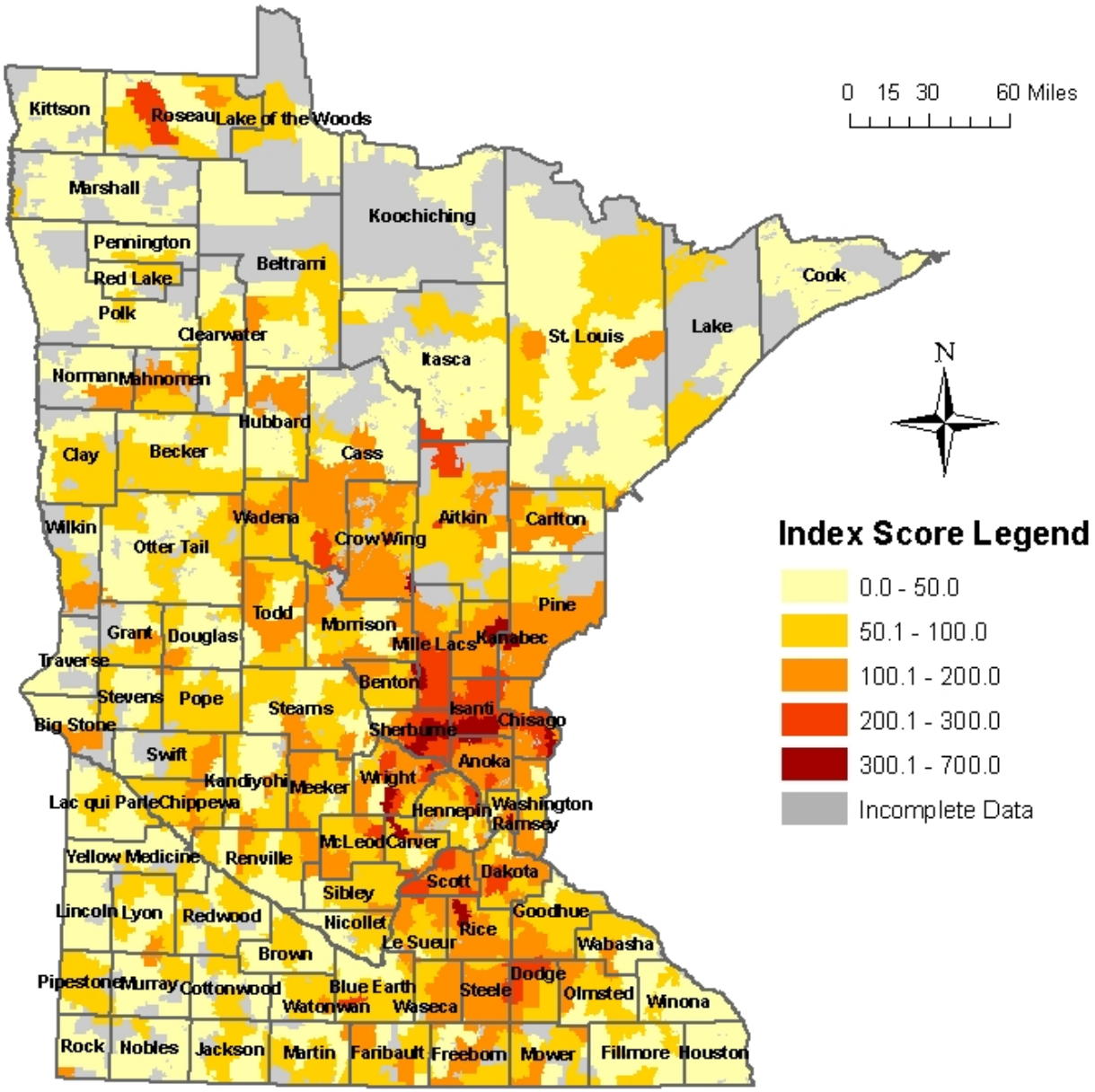
- To maximize the potential for impact under NSP, Minnesota Housing has worked with local sub-recipients to concentrate funds in targeted neighborhoods. Ideally, communities will assist at least 20% of the foreclosed homes in their target areas.

- Minnesota Housing is also part of the Minnesota Foreclosure Partners Council. The council is a partnership of public and non-profit agencies in the Twin Cities metropolitan area that identifies, funds, and implements coordinated policies and programs to effectively address the foreclosure crisis.

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

[9] Minnesota Homeownership Center, "2009 Year-to-Date Foreclosure Counseling Results."

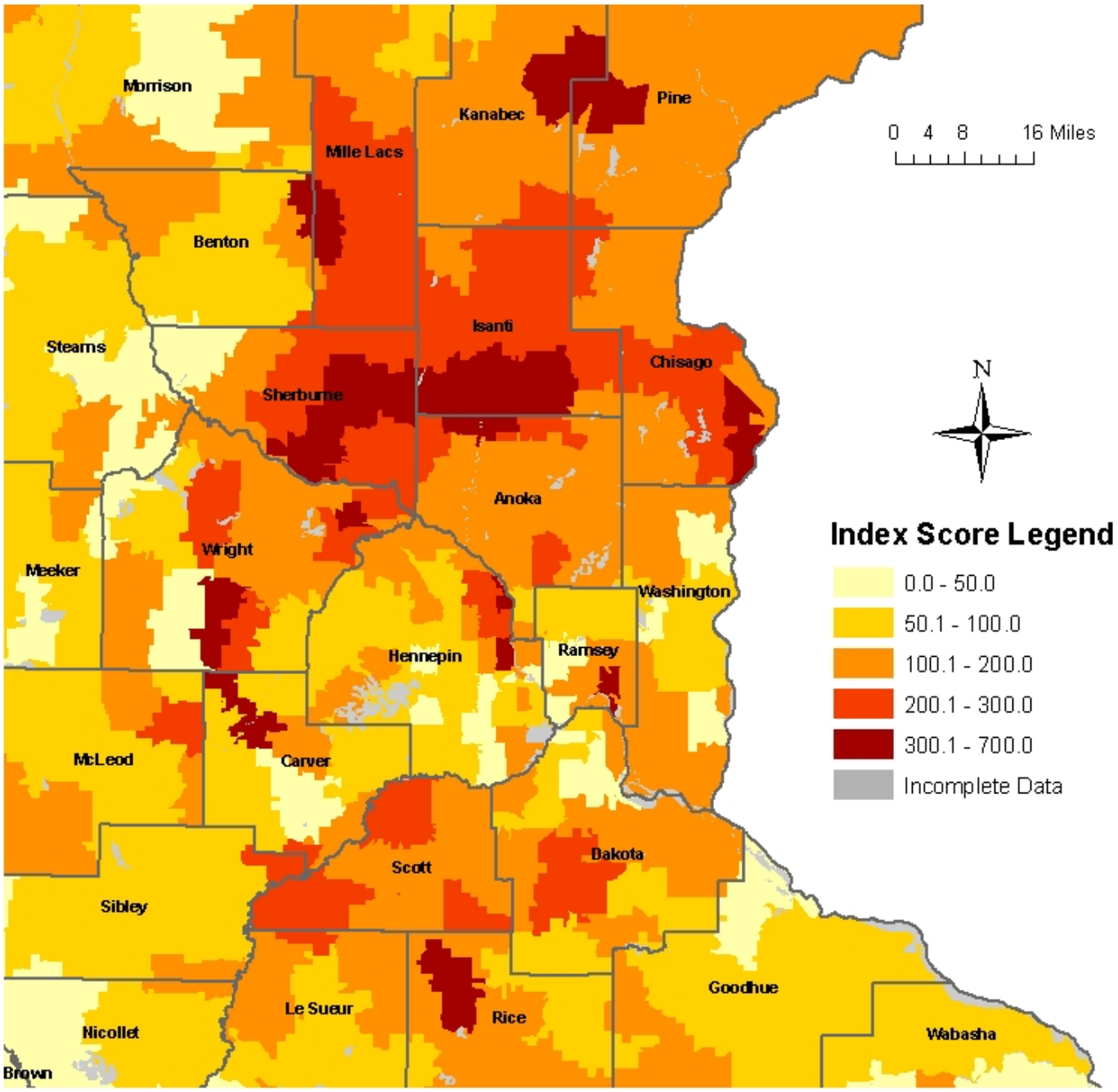
Map 1a
Loans in Post-Sale Foreclosure or REO
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 136, and zip code 55054 in Scott County has an index score of 164.

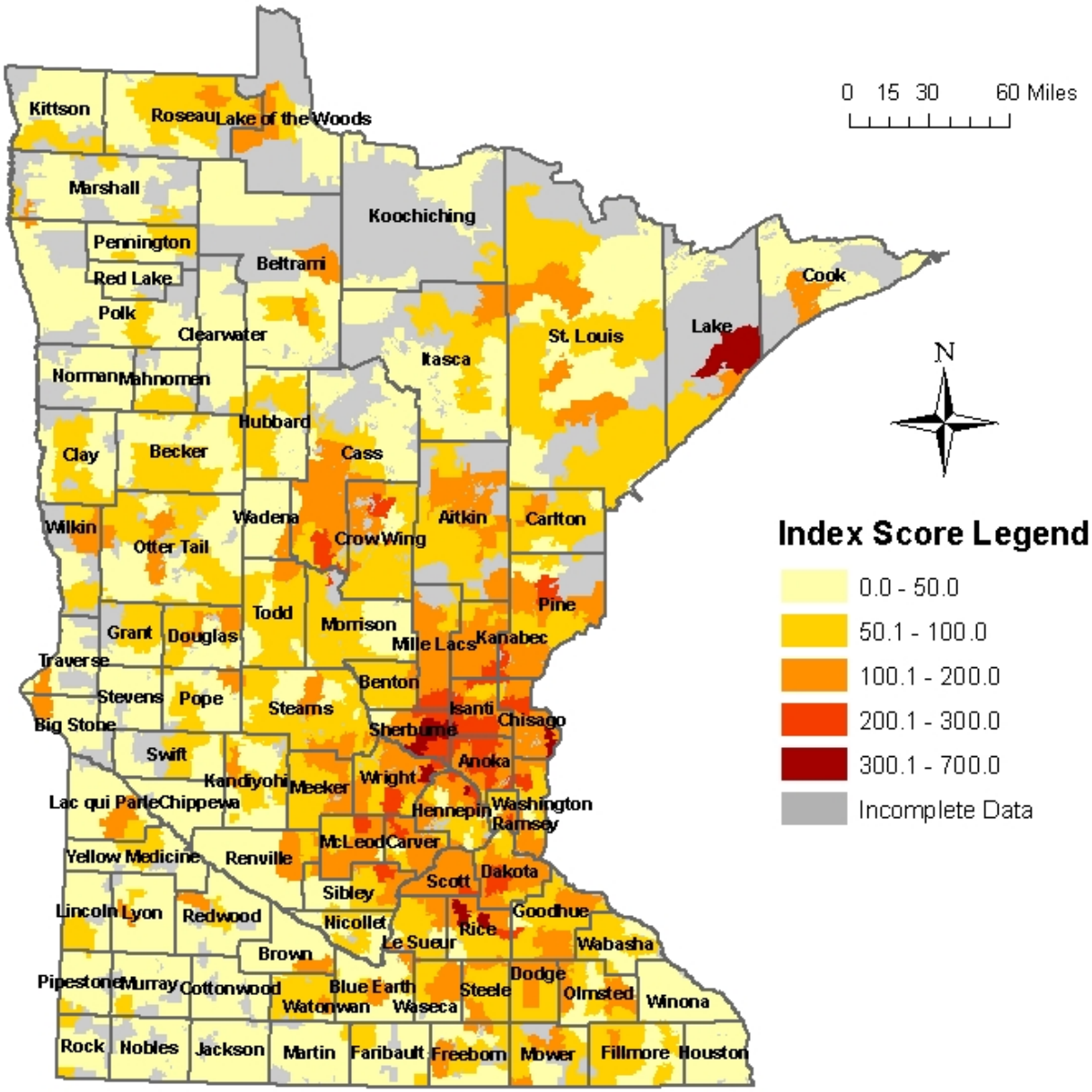
Map 1b
Loans in Post-Sale Foreclosure or REO
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 136, and zip code 55054 in Scott County has an index score of 164.

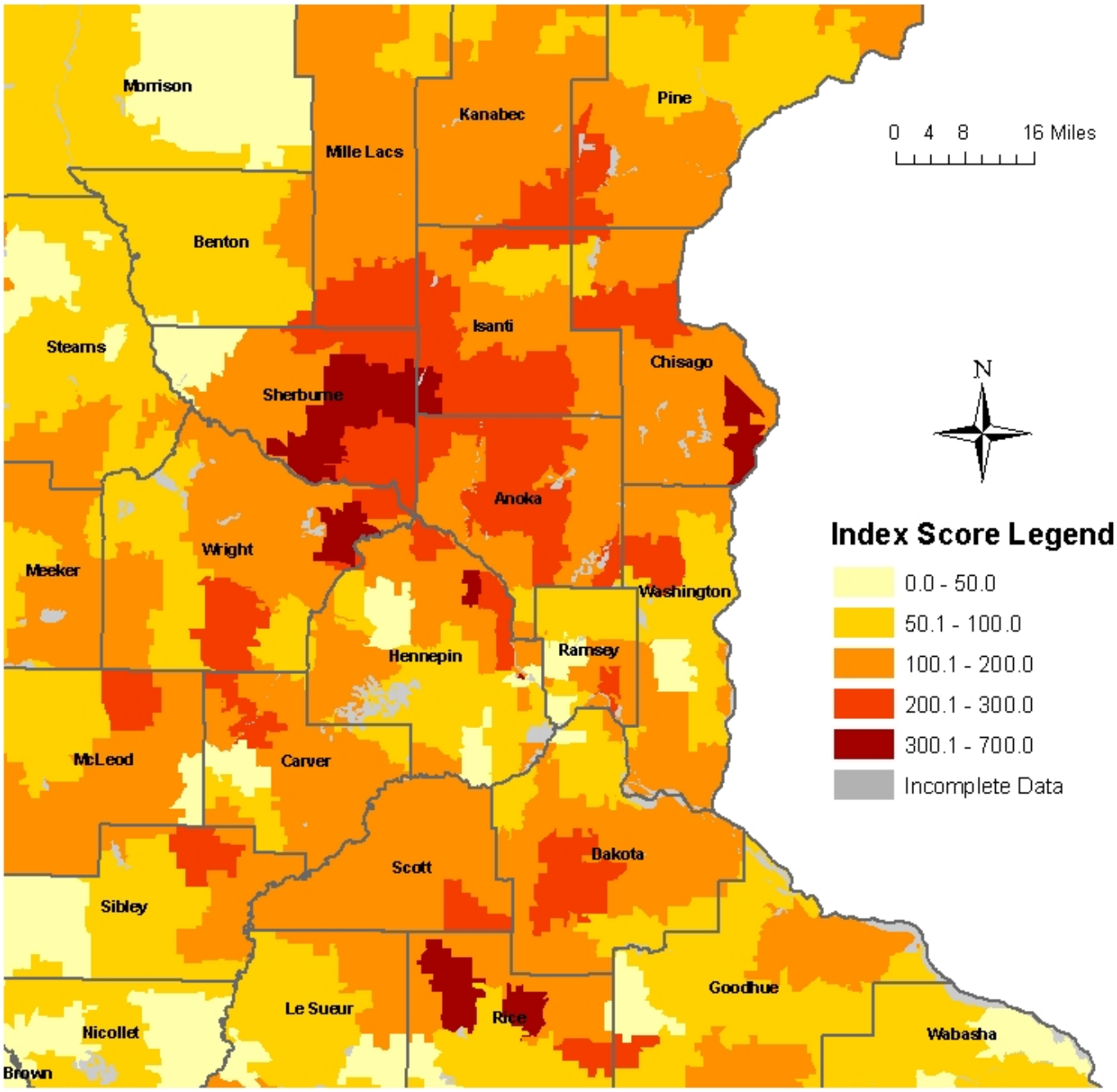
Map 2a
Loans in Pre-Sale Foreclosure
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 306, and zip code 55054 in Scott County has an index score of 173.

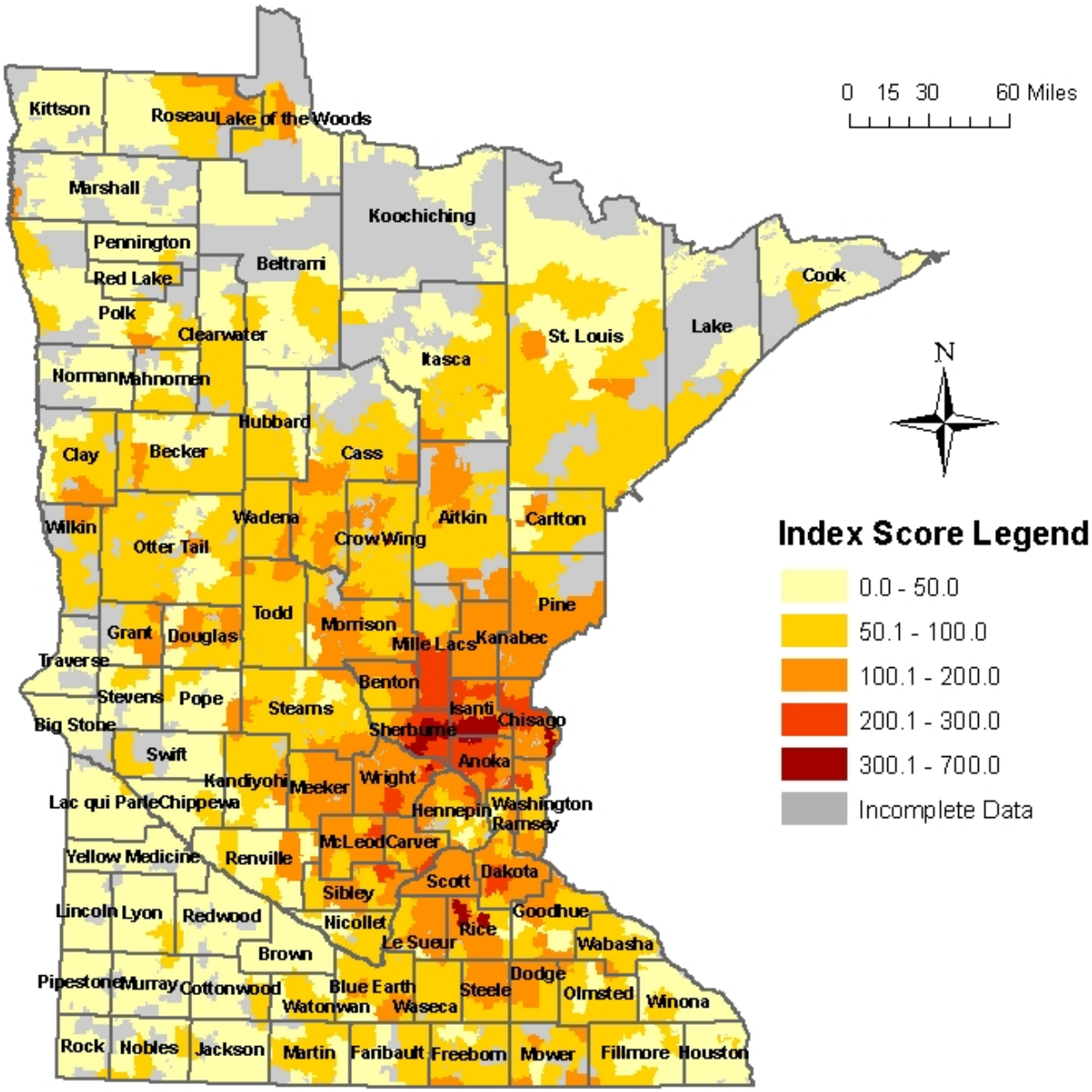
Map 2b
Loans in Pre-Sale Foreclosure
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 306, and zip code 55054 in Scott County has an index score of 173.

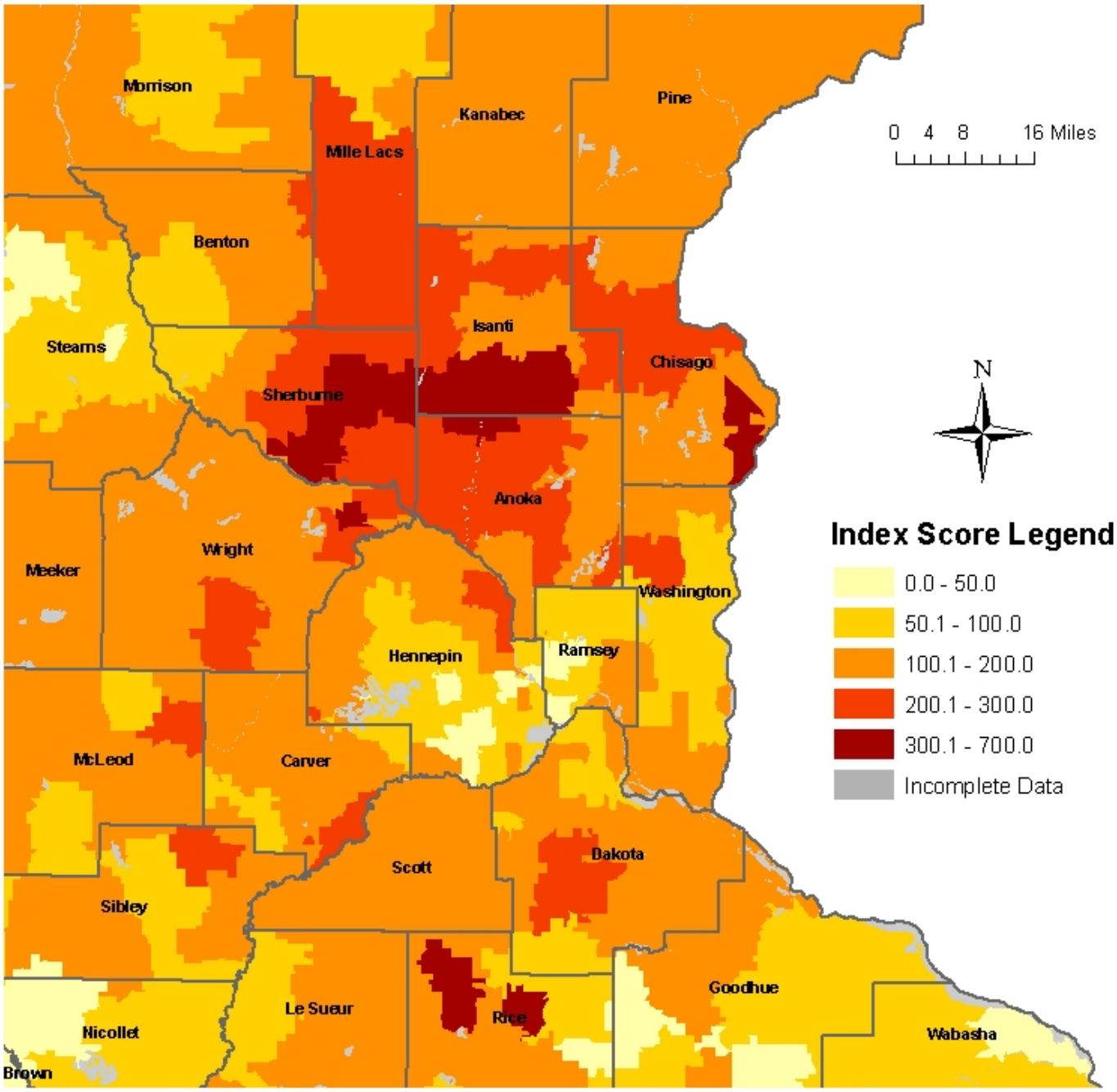
Map 3a
Loans in Delinquency
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

Notes:
1. The index is based on each zip code's delinquency rate - the number of loans that are in delinquency divided by the number of households in each zip code.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 231, and zip code 55054 in Scott County has an index score of 142.

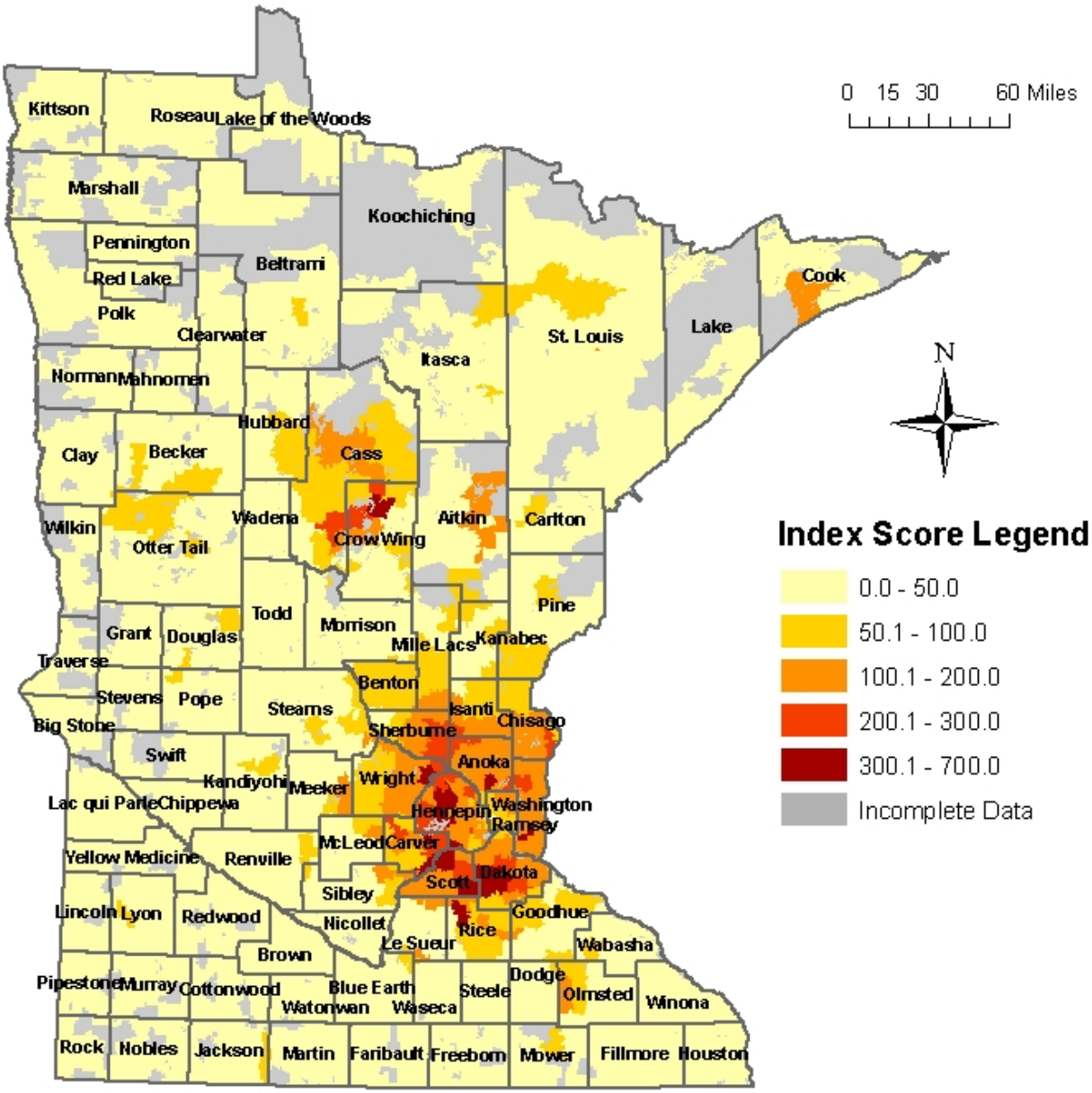
Map 3b
Loans in Delinquency
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

Notes:
1. The index is based on each zip code's delinquency rate - the number of loans that are in delinquency divided by the number of households in each zip code.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul has an index score of 231, and zip code 55054 in Scott County has an index score of 142.

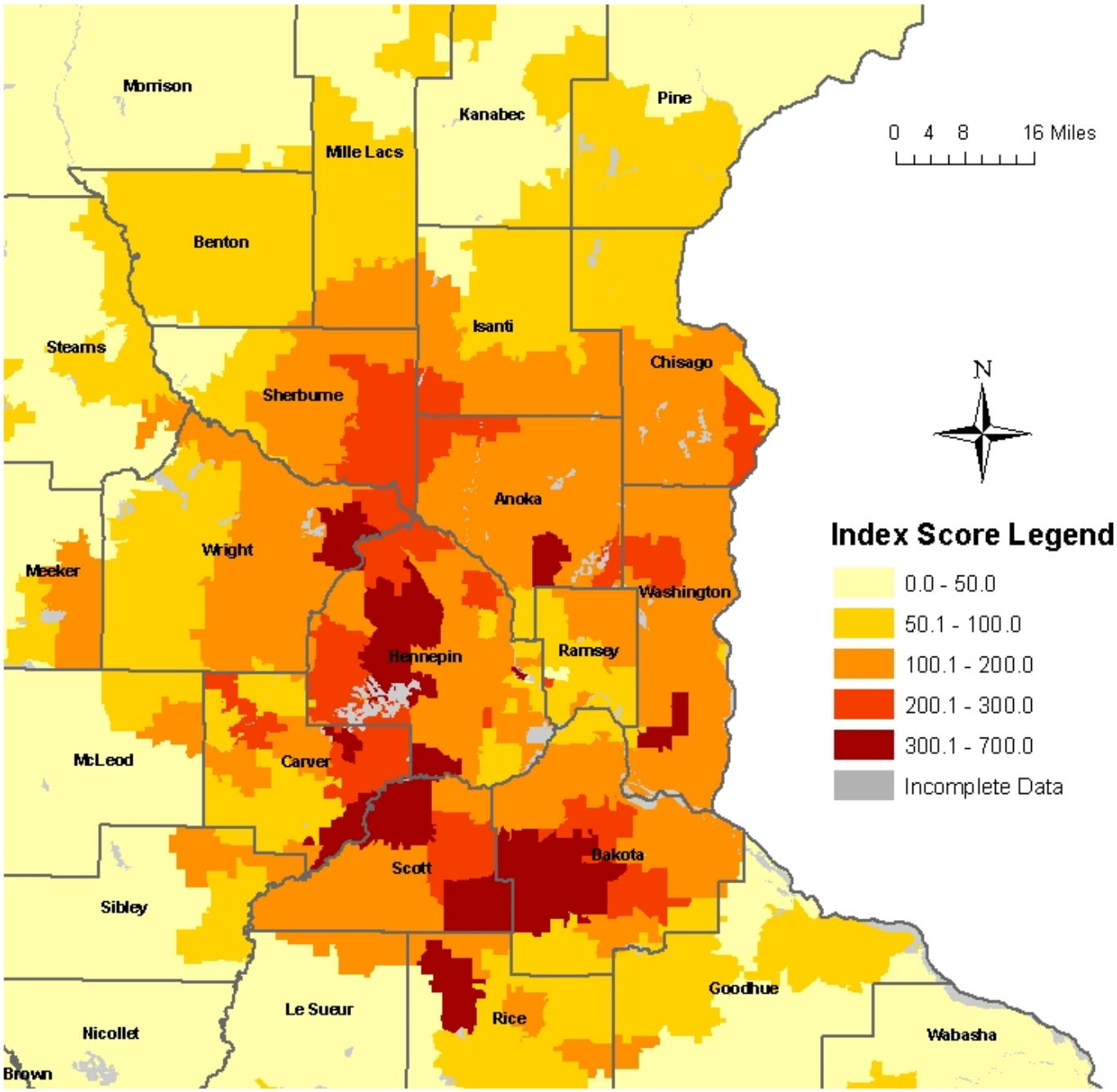
Map 4a
Non-Prime ARMs Still to Reset
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
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 184.

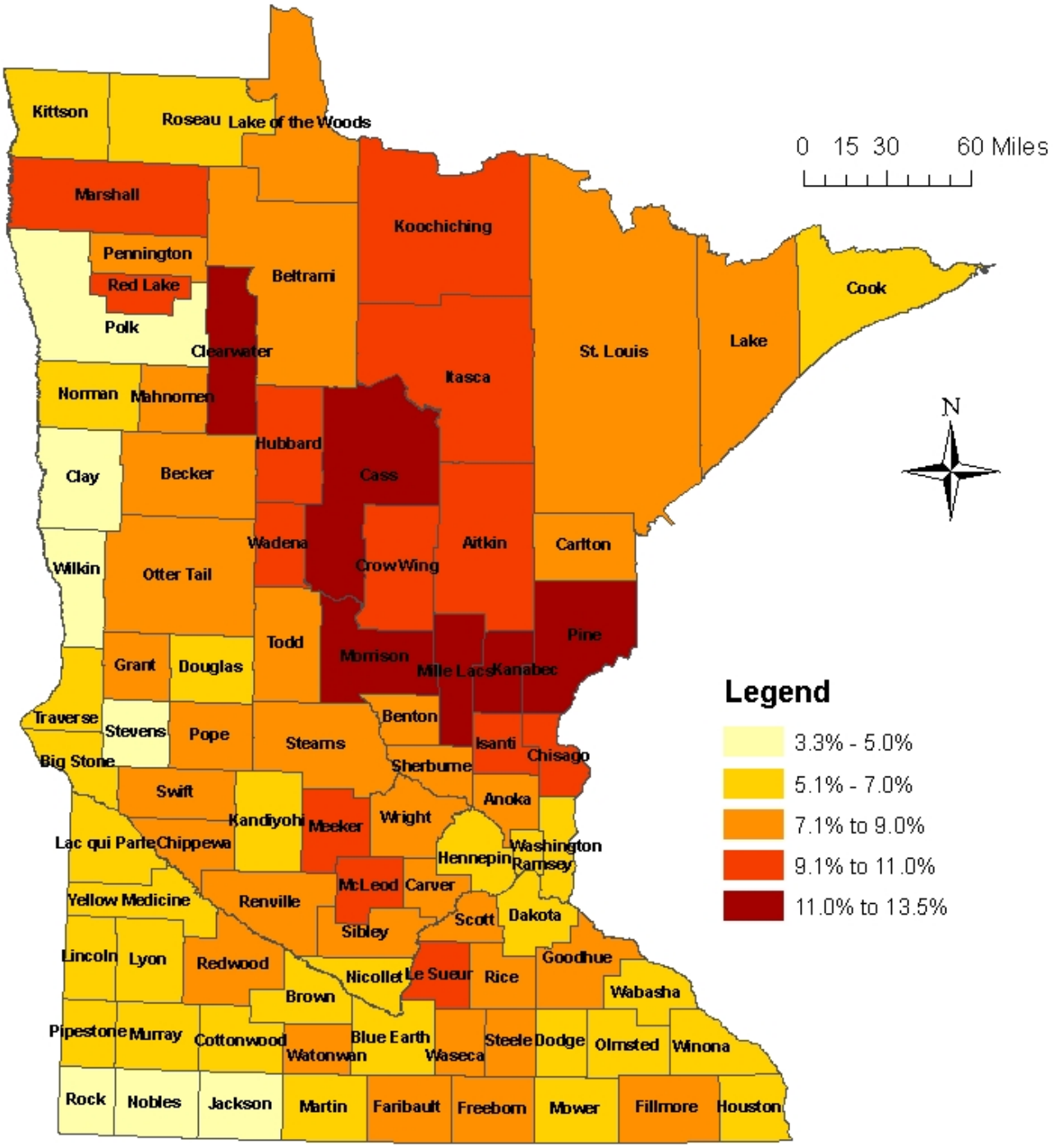
Map 4b
Non-Prime ARMs Still to Reset
Statewide Rate: Index = 100
December 2009



Source: Minnesota Housing analysis of data from LPS Applied Analytics

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.
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 184.

Map 5
County Unemployment Rate
December 2009



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

Appendix: Zip Code Tables

Table 1: Zip Code Index Scores

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

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	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55003	Washington	200 - 999	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0	75.1 - 100.0
55005	Anoka	1,000 - 1,999	225.1 - 250.0	200.0 - 225.0	200.0 - 225.0	151.1 - 175.0
55006	Isanti	1,000 - 1,999	225.1 - 250.0	200.0 - 225.0	151.1 - 175.0	50.1 - 75.0
55007	Pine	200 - 999	375.1 - 400.0	125.1 - 150.0	175.1 - 200.0	50.1 - 75.0
55008	Isanti	5,000 - 5,999	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55009	Goodhue	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55010	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55011	Anoka	3,000 - 3,999	175.1 - 200.0	225.1 - 250.0	275.1 - 300.0	151.1 - 175.0
55012	Chisago	200 - 999	225.1 - 250.0	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
55013	Chisago	2,000 - 2,999	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0
55014	Anoka	9,000 - 9,999	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0	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	100.1 - 125.0	151.1 - 175.0	225.1 - 250.0	0.0 - 25.0
55018	Goodhue	200 - 999	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55019	Rice	200 - 999	175.1 - 200.0	300.1 - 325.0	300.1 - 325.0	151.1 - 175.0
55020	Scott	1,000 - 1,999	200.1 - 225.0	225.1 - 250.0	175.1 - 200.0	325.1 - 350.0
55021	Rice	10,000 - 14,999	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55024	Dakota	8,000 - 8,999	200.1 - 225.0	250.1 - 275.0	275.1 - 300.0	300.1 - 325.0
55025	Washington	8,000 - 8,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55026	Goodhue	<200	Incomplete	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55030	Pine	200 - 999	151.1 - 175.0	250.1 - 275.0	151.1 - 175.0	50.1 - 75.0
55031	Dakota	200 - 999	75.1 - 100.0	175.1 - 200.0	125.1 - 150.0	200.0 - 225.0
55032	Chisago	1,000 - 1,999	151.1 - 175.0	225.1 - 250.0	200.0 - 225.0	75.1 - 100.0
55033	Dakota	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55036	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55037	Pine	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55038	Washington	5,000 - 5,999	175.1 - 200.0	200.0 - 225.0	225.1 - 250.0	250.1 - 275.0
55040	Isanti	4,000 - 4,999	300.1 - 325.0	275.1 - 300.0	300.1 - 325.0	125.1 - 150.0
55041	Wabasha	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55042	Washington	3,000 - 3,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
55043	Washington	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55044	Dakota	10,000 - 14,999	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0	300.1 - 325.0
55045	Chisago	2,000 - 2,999	225.1 - 250.0	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0
55046	Rice	1,000 - 1,999	351.1 - 375.0	400.1 - 450.0	400.1 - 450.0	375.1 - 400.0
55047	Washington	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55049	Steele	200 - 999	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55051	Kanabec	4,000 - 4,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55052	Rice	200 - 999	125.1 - 150.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55053	Rice	200 - 999	50.1 - 75.0	275.1 - 300.0	25.1 - 50.0	125.1 - 150.0
55054	Scott	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	175.1 - 200.0
55055	Washington	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	125.1 - 150.0	50.1 - 75.0
55056	Chisago	4,000 - 4,999	200.1 - 225.0	151.1 - 175.0	225.1 - 250.0	100.1 - 125.0
55057	Rice	7,000 - 7,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55060	Steele	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55063	Pine	3,000 - 3,999	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	50.1 - 75.0
55065	Dakota	200 - 999	151.1 - 175.0	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0
55066	Goodhue	7,000 - 7,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55068	Dakota	7,000 - 7,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	250.1 - 275.0
55069	Chisago	2,000 - 2,999	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	50.1 - 75.0
55070	Anoka	2,000 - 2,999	300.1 - 325.0	275.1 - 300.0	325.1 - 350.0	200.0 - 225.0
55071	Washington	2,000 - 2,999	175.1 - 200.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55072	Pine	1,000 - 1,999	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
55073	Washington	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55074	Chisago	200 - 999	351.1 - 375.0	400.1 - 450.0	500.1 - 550.0	250.1 - 275.0
55075	Dakota	9,000 - 9,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0
55076	Dakota	8,000 - 8,999	100.1 - 125.0	75.1 - 100.0	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	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0
55080	Isanti	1,000 - 1,999	200.1 - 225.0	75.1 - 100.0	200.0 - 225.0	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	100.1 - 125.0	100.1 - 125.0	175.1 - 200.0	75.1 - 100.0
55085	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55087	Rice	<200	Incomplete	Incomplete	Incomplete	Incomplete
55088	Rice	200 - 999	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55089	Goodhue	200 - 999	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	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	100.1 - 125.0
55101	Ramsey	7,000 - 7,999	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0
55102	Ramsey	8,000 - 8,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55103	Ramsey	5,000 - 5,999	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55104	Ramsey	15,000-20,000	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55105	Ramsey	10,000 - 14,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55106	Ramsey	15,000-20,000	300.1 - 325.0	250.1 - 275.0	175.1 - 200.0	75.1 - 100.0
55107	Ramsey	5,000 - 5,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
55108	Ramsey	6,000 - 6,999	0.0 - 25.0	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	15,000-20,000	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55112	Ramsey	15,000-20,000	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55113	Ramsey	15,000-20,000	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55114	Ramsey	200 - 999	25.1 - 50.0	151.1 - 175.0	50.1 - 75.0	225.1 - 250.0
55115	Washington	3,000 - 3,999	25.1 - 50.0	75.1 - 100.0	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	15,000-20,000	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55118	Dakota	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55119	Ramsey	15,000-20,000	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
55120	Dakota	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55121	Dakota	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55122	Dakota	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55123	Dakota	10,000 - 14,999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55124	Dakota	15,000-20,000	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	175.1 - 200.0
55125	Washington	15,000-20,000	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	151.1 - 175.0
55126	Ramsey	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55127	Ramsey	6,000 - 6,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55128	Washington	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55129	Washington	4,000 - 4,999	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0	450.1 - 500.0
55130	Ramsey	1,000 - 1,999	125.1 - 150.0	300.1 - 325.0	225.1 - 250.0	100.1 - 125.0
55150	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55301	Wright	2,000 - 2,999	325.1 - 350.0	351.1 - 375.0	351.1 - 375.0	375.1 - 400.0
55302	Wright	3,000 - 3,999	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55303	Anoka	15,000-20,000	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0
55304	Anoka	10,000 - 14,999	151.1 - 175.0	200.0 - 225.0	200.0 - 225.0	151.1 - 175.0
55305	Hennepin	9,000 - 9,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	125.1 - 150.0
55306	Dakota	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55307	Sibley	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55308	Sherburne	2,000 - 2,999	250.1 - 275.0	151.1 - 175.0	250.1 - 275.0	151.1 - 175.0
55309	Sherburne	5,000 - 5,999	300.1 - 325.0	300.1 - 325.0	325.1 - 350.0	175.1 - 200.0
55310	Renville	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55311	Hennepin	8,000 - 8,999	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	325.1 - 350.0
55312	McLeod	200 - 999	125.1 - 150.0	175.1 - 200.0	75.1 - 100.0	25.1 - 50.0
55313	Wright	8,000 - 8,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55314	Renville	200 - 999	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
55315	Carver	1,000 - 1,999	100.1 - 125.0	175.1 - 200.0	200.0 - 225.0	300.1 - 325.0
55316	Hennepin	7,000 - 7,999	100.1 - 125.0	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55317	Carver	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	200.0 - 225.0
55318	Carver	8,000 - 8,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	200.0 - 225.0
55319	Sherburne	2,000 - 2,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55320	Wright	1,000 - 1,999	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
55321	Wright	2,000 - 2,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55322	Carver	1,000 - 1,999	0.0 - 25.0	125.1 - 150.0	125.1 - 150.0	50.1 - 75.0
55324	Meeker	200 - 999	0.0 - 25.0	125.1 - 150.0	100.1 - 125.0	50.1 - 75.0
55325	Meeker	1,000 - 1,999	75.1 - 100.0	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55327	Hennepin	1,000 - 1,999	151.1 - 175.0	200.0 - 225.0	175.1 - 200.0	200.0 - 225.0
55328	Wright	3,000 - 3,999	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0	125.1 - 150.0
55329	Meeker	200 - 999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
55330	Sherburne	10,000 - 14,999	200.1 - 225.0	200.0 - 225.0	200.0 - 225.0	200.0 - 225.0
55331	Hennepin	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	250.1 - 275.0
55332	Renville	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55333	Renville	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55334	Sibley	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0
55335	Sibley	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55336	McLeod	3,000 - 3,999	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
55337	Dakota	XXX	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55338	Sibley	200 - 999	50.1 - 75.0	225.1 - 250.0	225.1 - 250.0	151.1 - 175.0
55339	Carver	200 - 999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55340	Hennepin	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	325.1 - 350.0
55341	Wright	200 - 999	100.1 - 125.0	250.1 - 275.0	151.1 - 175.0	325.1 - 350.0
55342	Renville	200 - 999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	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	50.1 - 75.0	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	50.1 - 75.0	125.1 - 150.0
55346	Hennepin	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	151.1 - 175.0
55347	Hennepin	8,000 - 8,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	351.1 - 375.0
55349	Wright	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0
55350	McLeod	7,000 - 7,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55352	Scott	3,000 - 3,999	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0
55353	Stearns	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
55354	McLeod	200 - 999	225.1 - 250.0	175.1 - 200.0	200.0 - 225.0	100.1 - 125.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55355	Meeker	4,000 - 4,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55356	Hennepin	1,000 - 1,999	125.1 - 150.0	175.1 - 200.0	75.1 - 100.0	400.1 - 450.0
55357	Hennepin	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55358	Wright	2,000 - 2,999	200.1 - 225.0	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
55359	Hennepin	2,000 - 2,999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	225.1 - 250.0
55360	Carver	200 - 999	351.1 - 375.0	225.1 - 250.0	175.1 - 200.0	200.0 - 225.0
55362	Wright	6,000 - 6,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
55363	Wright	1,000 - 1,999	250.1 - 275.0	225.1 - 250.0	225.1 - 250.0	175.1 - 200.0
55364	Hennepin	6,000 - 6,999	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0	275.1 - 300.0
55366	Sibley	<200	Incomplete	Incomplete	Incomplete	Incomplete
55367	Carver	200 - 999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55368	Carver	1,000 - 1,999	50.1 - 75.0	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	5,000 - 5,999	250.1 - 275.0	275.1 - 300.0	250.1 - 275.0	100.1 - 125.0
55372	Scott	10,000 - 14,999	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	250.1 - 275.0
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	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	250.1 - 275.0
55375	Hennepin	1,000 - 1,999	175.1 - 200.0	151.1 - 175.0	200.0 - 225.0	225.1 - 250.0
55376	Wright	4,000 - 4,999	250.1 - 275.0	300.1 - 325.0	275.1 - 300.0	325.1 - 350.0
55378	Scott	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	175.1 - 200.0
55379	Scott	10,000 - 14,999	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0	325.1 - 350.0
55381	McLeod	200 - 999	151.1 - 175.0	225.1 - 250.0	75.1 - 100.0	50.1 - 75.0
55382	Wright	1,000 - 1,999	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
55384	Hennepin	200 - 999	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0	151.1 - 175.0
55385	McLeod	200 - 999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
55386	Carver	1,000 - 1,999	50.1 - 75.0	125.1 - 150.0	125.1 - 150.0	351.1 - 375.0
55387	Carver	4,000 - 4,999	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55388	Carver	2,000 - 2,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55389	Meeker	200 - 999	75.1 - 100.0	100.1 - 125.0	151.1 - 175.0	0.0 - 25.0
55390	Wright	200 - 999	325.1 - 350.0	225.1 - 250.0	250.1 - 275.0	151.1 - 175.0
55391	Hennepin	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	325.1 - 350.0
55395	McLeod	1,000 - 1,999	75.1 - 100.0	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55396	Sibley	200 - 999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
55397	Carver	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	100.1 - 125.0
55398	Sherburne	4,000 - 4,999	300.1 - 325.0	300.1 - 325.0	375.1 - 400.0	200.0 - 225.0
55401	Hennepin	2,000 - 2,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	600.1+
55402	Hennepin	<200	Incomplete	Incomplete	Incomplete	Incomplete
55403	Hennepin	10,000 - 14,999	0.0 - 25.0	0.0 - 25.0	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
55405	Hennepin	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55406	Hennepin	15,000-20,000	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55407	Hennepin	10,000 - 14,999	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55408	Hennepin	15,000-20,000	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55409	Hennepin	9,000 - 9,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55410	Hennepin	9,000 - 9,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	175.1 - 200.0
55411	Hennepin	9,000 - 9,999	375.1 - 400.0	275.1 - 300.0	175.1 - 200.0	100.1 - 125.0
55412	Hennepin	9,000 - 9,999	351.1 - 375.0	250.1 - 275.0	225.1 - 250.0	100.1 - 125.0
55413	Hennepin	5,000 - 5,999	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	175.1 - 200.0
55414	Hennepin	9,000 - 9,999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55415	Hennepin	200 - 999	175.1 - 200.0	300.1 - 325.0	50.1 - 75.0	450.1 - 500.0
55416	Hennepin	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	151.1 - 175.0
55417	Hennepin	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
55418	Hennepin	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55419	Hennepin	7,000 - 7,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	175.1 - 200.0
55420	Hennepin	9,000 - 9,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55421	Anoka	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	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	15,000-20,000	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55424	Hennepin	3,000 - 3,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	225.1 - 250.0
55425	Hennepin	4,000 - 4,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55426	Hennepin	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55427	Hennepin	10,000 - 14,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55428	Hennepin	10,000 - 14,999	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55429	Hennepin	10,000 - 14,999	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55430	Hennepin	8,000 - 8,999	275.1 - 300.0	200.0 - 225.0	200.0 - 225.0	125.1 - 150.0
55431	Hennepin	8,000 - 8,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55432	Anoka	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55433	Anoka	10,000 - 14,999	125.1 - 150.0	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	6,000 - 6,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55436	Hennepin	5,000 - 5,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	151.1 - 175.0
55437	Hennepin	8,000 - 8,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55438	Hennepin	7,000 - 7,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
55439	Hennepin	3,000 - 3,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	151.1 - 175.0
55441	Hennepin	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55442	Hennepin	5,000 - 5,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55443	Hennepin	9,000 - 9,999	275.1 - 300.0	275.1 - 300.0	225.1 - 250.0	250.1 - 275.0
55444	Hennepin	5,000 - 5,999	351.1 - 375.0	225.1 - 250.0	250.1 - 275.0	151.1 - 175.0
55445	Hennepin	3,000 - 3,999	275.1 - 300.0	351.1 - 375.0	225.1 - 250.0	200.0 - 225.0
55446	Hennepin	4,000 - 4,999	75.1 - 100.0	175.1 - 200.0	75.1 - 100.0	375.1 - 400.0
55447	Hennepin	9,000 - 9,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55448	Anoka	10,000 - 14,999	151.1 - 175.0	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	200.0 - 225.0	400.1 - 450.0
55450	Hennepin	<200	Incomplete	Incomplete	Incomplete	Incomplete
55454	Hennepin	3,000 - 3,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	<200	Incomplete	Incomplete	Incomplete	Incomplete
55601	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55602	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55603	Lake	200 - 999	0.0 - 25.0	325.1 - 350.0	25.1 - 50.0	25.1 - 50.0
55604	Cook	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	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	151.1 - 175.0	50.1 - 75.0	175.1 - 200.0
55613	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55614	Lake	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	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

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55702	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55703	Saint Louis	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55704	Pine	200 - 999	50.1 - 75.0	200.0 - 225.0	75.1 - 100.0	50.1 - 75.0
55705	Saint Louis	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55706	Saint Louis	200 - 999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55707	Carlton	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55708	Saint Louis	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55709	Itasca	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55710	Saint Louis	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	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	125.1 - 150.0	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	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55719	Saint Louis	2,000 - 2,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55720	Carlton	7,000 - 7,999	75.1 - 100.0	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	50.1 - 75.0	0.0 - 25.0
55722	Itasca	200 - 999	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0	0.0 - 25.0
55723	Saint Louis	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55724	Saint Louis	200 - 999	0.0 - 25.0	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
55725	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55726	Carlton	200 - 999	75.1 - 100.0	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
55731	Saint Louis	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55732	Saint Louis	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55733	Carlton	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55734	Saint Louis	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55735	Pine	200 - 999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	0.0 - 25.0
55736	Saint Louis	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55738	Saint Louis	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55741	Saint Louis	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55742	Itasca	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
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	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55748	Aitkin	200 - 999	200.1 - 225.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55749	Carlton	<200	Incomplete	Incomplete	Incomplete	Incomplete
55750	Saint Louis	200 - 999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55751	Saint Louis	200 - 999	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
55752	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55753	Itasca	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55756	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55757	Carlton	200 - 999	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55758	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,000 - 1,999	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0	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	175.1 - 200.0	225.1 - 250.0	100.1 - 125.0	50.1 - 75.0
55765	Saint Louis	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55767	Carlton	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55768	Saint Louis	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55769	Itasca	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55771	Saint Louis	200 - 999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55775	Itasca	200 - 999	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55779	Saint Louis	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55780	Carlton	<200	Incomplete	Incomplete	Incomplete	Incomplete
55781	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55782	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55783	Pine	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	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	Incomplete	Incomplete	Incomplete	Incomplete
55790	Saint Louis	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55792	Saint Louis	5,000 - 5,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55793	Itasca	200 - 999	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55795	Pine	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55796	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55797	Carlton	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55798	Carlton	200 - 999	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
55802	Saint Louis	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55803	Saint Louis	6,000 - 6,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55804	Saint Louis	5,000 - 5,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55805	Saint Louis	5,000 - 5,999	50.1 - 75.0	25.1 - 50.0	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	0.0 - 25.0
55808	Saint Louis	2,000 - 2,999	125.1 - 150.0	75.1 - 100.0	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	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	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	15,000-20,000	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55902	Olmsted	8,000 - 8,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55904	Olmsted	10,000 - 14,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55906	Olmsted	7,000 - 7,999	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	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55912	Mower	10,000 - 14,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55917	Steele	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55918	Mower	200 - 999	25.1 - 50.0	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
55919	Houston	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55920	Olmsted	2,000 - 2,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55921	Houston	2,000 - 2,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55922	Fillmore	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
55923	Fillmore	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55924	Dodge	200 - 999	225.1 - 250.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
55925	Winona	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55926	Mower	200 - 999	50.1 - 75.0	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0
55927	Dodge	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55929	Olmsted	200 - 999	25.1 - 50.0	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
55931	Houston	<200	Incomplete	Incomplete	Incomplete	Incomplete
55932	Wabasha	200 - 999	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55933	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55934	Olmsted	1,000 - 1,999	50.1 - 75.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
55935	Fillmore	200 - 999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
55936	Mower	200 - 999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55939	Fillmore	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55940	Dodge	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55941	Houston	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55943	Houston	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55944	Dodge	3,000 - 3,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55945	Wabasha	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55946	Goodhue	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
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	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55953	Mower	200 - 999	100.1 - 125.0	175.1 - 200.0	100.1 - 125.0	25.1 - 50.0
55954	Fillmore	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55955	Dodge	200 - 999	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55956	Wabasha	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55957	Wabasha	200 - 999	125.1 - 150.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55959	Winona	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55960	Olmsted	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55961	Fillmore	<200	Incomplete	Incomplete	Incomplete	Incomplete
55962	Fillmore	200 - 999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55963	Goodhue	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
55964	Wabasha	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55965	Fillmore	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55967	Mower	200 - 999	125.1 - 150.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55969	Winona	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55970	Mower	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55971	Fillmore	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55972	Winona	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	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	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55976	Olmsted	3,000 - 3,999	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 - 999	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55981	Wabasha	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55982	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55983	Goodhue	200 - 999	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
55985	Dodge	200 - 999	200.1 - 225.0	100.1 - 125.0	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	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55991	Wabasha	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55992	Goodhue	1,000 - 1,999	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56001	Blue Earth	15,000-20,000	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	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	9,000 - 9,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	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
56009	Freeborn	200 - 999	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56010	Blue Earth	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56011	Scott	3,000 - 3,999	200.1 - 225.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
56013	Faribault	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56014	Faribault	200 - 999	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56016	Freeborn	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56017	Le Sueur	200 - 999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56019	Brown	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56020	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56021	Nicollet	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56022	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56023	Faribault	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56024	Blue Earth	200 - 999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56025	Faribault	<200	Incomplete	Incomplete	Incomplete	Incomplete
56026	Steele	200 - 999	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56027	Faribault	200 - 999	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56028	Le Sueur	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
56029	Freeborn	200 - 999	125.1 - 150.0	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
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	Incomplete	Incomplete	Incomplete	Incomplete
56033	Faribault	<200	Incomplete	Incomplete	Incomplete	Incomplete
56034	Blue Earth	200 - 999	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
56035	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56036	Freeborn	200 - 999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56037	Blue Earth	200 - 999	50.1 - 75.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56039	Martin	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56041	Brown	200 - 999	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56042	Freeborn	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56043	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56044	Sibley	200 - 999	75.1 - 100.0	175.1 - 200.0	100.1 - 125.0	50.1 - 75.0
56045	Freeborn	200 - 999	175.1 - 200.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56048	Waseca	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56050	Le Sueur	200 - 999	25.1 - 50.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56051	Faribault	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56052	Rice	200 - 999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
56054	Nicollet	200 - 999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56055	Blue Earth	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56056	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,000 - 1,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56058	Le Sueur	2,000 - 2,999	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56060	Watonwan	200 - 999	175.1 - 200.0	175.1 - 200.0	50.1 - 75.0	25.1 - 50.0
56062	Watonwan	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56063	Blue Earth	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56064	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56065	Blue Earth	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	125.1 - 150.0	25.1 - 50.0
56068	Faribault	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56069	Le Sueur	1,000 - 1,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
56071	Scott	4,000 - 4,999	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
56072	Waseca	1,000 - 1,999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56073	Brown	6,000 - 6,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56074	Nicollet	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56075	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56076	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56078	Blue Earth	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56080	Blue Earth	200 - 999	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56081	Watonwan	2,000 - 2,999	75.1 - 100.0	50.1 - 75.0	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	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56085	Brown	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56087	Brown	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56088	Martin	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56089	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56090	Blue Earth	200 - 999	200.1 - 225.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56091	Waseca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56093	Waseca	4,000 - 4,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56096	Le Sueur	1,000 - 1,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56097	Faribault	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56098	Faribault	200 - 999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56101	Cottonwood	2,000 - 2,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56110	Nobles	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56111	Jackson	200 - 999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
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	25.1 - 50.0	0.0 - 25.0
56116	Rock	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	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	75.1 - 100.0	0.0 - 25.0
56120	Watonwan	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56121	Martin	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56122	Murray	200 - 999	0.0 - 25.0	50.1 - 75.0	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	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56129	Nobles	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56131	Murray	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56132	Lyon	200 - 999	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
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	0.0 - 25.0	0.0 - 25.0
56138	Rock	200 - 999	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56139	Pipestone	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
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	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56144	Rock	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56145	Cottonwood	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56147	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56149	Lincoln	200 - 999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56150	Jackson	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56151	Murray	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56152	Redwood	200 - 999	75.1 - 100.0	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	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56157	Lyon	200 - 999	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
56158	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	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	50.1 - 75.0	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	25.1 - 50.0
56168	Nobles	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56169	Lyon	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56170	Pipestone	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56171	Martin	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56172	Murray	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	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	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56176	Martin	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56177	Pipestone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56178	Lincoln	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56180	Redwood	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56181	Martin	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56183	Cottonwood	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56185	Nobles	200 - 999	75.1 - 100.0	0.0 - 25.0	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	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56201	Kandiyohi	9,000 - 9,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56207	Stevens	<200	Incomplete	Incomplete	Incomplete	Incomplete
56208	Swift	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56209	Kandiyohi	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56211	Big Stone	200 - 999	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56212	Lac Qui Parle	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56214	Redwood	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56216	Kandiyohi	200 - 999	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56218	Lac Qui Parle	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56219	Traverse	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56220	Yellow Medicine	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56221	Stevens	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56222	Chippewa	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56223	Yellow Medicine	200 - 999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	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

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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
56226	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56227	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56228	Meeker	200 - 999	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56229	Lyon	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56230	Renville	200 - 999	100.1 - 125.0	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	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56235	Stevens	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56236	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56239	Lyon	200 - 999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	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	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56243	Meeker	200 - 999	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56244	Stevens	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56245	Yellow Medicine	<200	Incomplete	Incomplete	Incomplete	Incomplete
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	100.1 - 125.0	0.0 - 25.0	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	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56255	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	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	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56260	Chippewa	200 - 999	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56262	Chippewa	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56263	Redwood	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56265	Chippewa	3,000 - 3,999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56266	Redwood	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56267	Stevens	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56270	Renville	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56271	Swift	200 - 999	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56273	Kandiyohi	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	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	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56278	Big Stone	1,000 - 1,999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56279	Kandiyohi	200 - 999	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
56280	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56281	Kandiyohi	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	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	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56285	Renville	200 - 999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56287	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56289	Kandiyohi	200 - 999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	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
56291	Lyon	<200	Incomplete	Incomplete	Incomplete	Incomplete
56292	Redwood	200 - 999	75.1 - 100.0	151.1 - 175.0	25.1 - 50.0	0.0 - 25.0
56293	Redwood	200 - 999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56294	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56295	Chippewa	<200	Incomplete	Incomplete	Incomplete	Incomplete
56296	Traverse	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56297	Yellow Medicine	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56301	Stearns	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	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	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56308	Douglas	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56309	Grant	200 - 999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56310	Stearns	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56311	Grant	200 - 999	125.1 - 150.0	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0
56312	Stearns	1,000 - 1,999	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	50.1 - 75.0	125.1 - 150.0	25.1 - 50.0
56315	Douglas	200 - 999	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56316	Stearns	200 - 999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
56318	Todd	200 - 999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56319	Douglas	200 - 999	25.1 - 50.0	175.1 - 200.0	151.1 - 175.0	50.1 - 75.0
56320	Stearns	3,000 - 3,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56323	Pope	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56324	Otter Tail	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56325	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56326	Douglas	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56327	Douglas	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	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	50.1 - 75.0
56330	Mille Lacs	200 - 999	300.1 - 325.0	151.1 - 175.0	225.1 - 250.0	75.1 - 100.0
56331	Stearns	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56332	Douglas	200 - 999	25.1 - 50.0	125.1 - 150.0	125.1 - 150.0	25.1 - 50.0
56334	Pope	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56335	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56336	Todd	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56338	Morrison	200 - 999	100.1 - 125.0	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
56339	Grant	200 - 999	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0
56340	Stearns	200 - 999	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56342	Mille Lacs	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0	50.1 - 75.0
56343	Douglas	200 - 999	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56345	Morrison	6,000 - 6,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56347	Todd	2,000 - 2,999	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56349	Pope	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56350	Aitkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
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	275.1 - 300.0	125.1 - 150.0	200.0 - 225.0	50.1 - 75.0
56354	Douglas	200 - 999	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
56355	Douglas	200 - 999	0.0 - 25.0	50.1 - 75.0	151.1 - 175.0	0.0 - 25.0
56356	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56357	Benton	200 - 999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
56358	Kanabec	1,000 - 1,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	0.0 - 25.0
56359	Mille Lacs	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56360	Douglas	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56361	Otter Tail	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56362	Stearns	2,000 - 2,999	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56363	Mille Lacs	<200	Incomplete	Incomplete	Incomplete	Incomplete
56364	Morrison	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56367	Benton	2,000 - 2,999	151.1 - 175.0	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
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	200 - 999	125.1 - 150.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56374	Stearns	2,000 - 2,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56375	Stearns	200 - 999	100.1 - 125.0	0.0 - 25.0	151.1 - 175.0	75.1 - 100.0
56376	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56377	Stearns	5,000 - 5,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56378	Stearns	3,000 - 3,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56379	Benton	5,000 - 5,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56381	Pope	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56382	Morrison	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56384	Morrison	<200	Incomplete	Incomplete	Incomplete	Incomplete
56385	Pope	200 - 999	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56386	Mille Lacs	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56387	Stearns	3,000 - 3,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56401	Crow Wing	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56425	Crow Wing	2,000 - 2,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
56431	Aitkin	3,000 - 3,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56433	Hubbard	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56434	Wadena	<200	Incomplete	Incomplete	Incomplete	Incomplete
56435	Cass	1,000 - 1,999	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
56436	Hubbard	<200	Incomplete	Incomplete	Incomplete	Incomplete
56437	Todd	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56438	Todd	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56440	Todd	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56441	Crow Wing	1,000 - 1,999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56442	Crow Wing	1,000 - 1,999	151.1 - 175.0	225.1 - 250.0	151.1 - 175.0	375.1 - 400.0
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	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56446	Todd	200 - 999	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56447	Crow Wing	200 - 999	151.1 - 175.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56448	Crow Wing	200 - 999	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0	225.1 - 250.0
56449	Crow Wing	200 - 999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56450	Crow Wing	200 - 999	300.1 - 325.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56452	Cass	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
56453	Todd	200 - 999	100.1 - 125.0	25.1 - 50.0	175.1 - 200.0	0.0 - 25.0
56455	Crow Wing	200 - 999	300.1 - 325.0	250.1 - 275.0	325.1 - 350.0	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	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	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
56464	Wadena	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56465	Crow Wing	200 - 999	50.1 - 75.0	125.1 - 150.0	175.1 - 200.0	100.1 - 125.0
56466	Morrison	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56467	Hubbard	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56468	Crow Wing	2,000 - 2,999	50.1 - 75.0	125.1 - 150.0	75.1 - 100.0	175.1 - 200.0
56469	Aitkin	200 - 999	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
56470	Hubbard	4,000 - 4,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56472	Crow Wing	2,000 - 2,999	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0
56473	Cass	1,000 - 1,999	225.1 - 250.0	250.1 - 275.0	151.1 - 175.0	50.1 - 75.0
56474	Cass	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56475	Morrison	200 - 999	151.1 - 175.0	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
56477	Wadena	1,000 - 1,999	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56479	Todd	2,000 - 2,999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
56481	Wadena	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56482	Wadena	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56484	Cass	1,000 - 1,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
56501	Becker	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56510	Norman	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56511	Becker	200 - 999	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0
56513	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56514	Clay	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56515	Otter Tail	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
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	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56521	Becker	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56522	Wilkin	200 - 999	151.1 - 175.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56523	Polk	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56524	Otter Tail	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56525	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56527	Otter Tail	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56528	Otter Tail	200 - 999	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
56529	Clay	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56531	Grant	200 - 999	25.1 - 50.0	50.1 - 75.0	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	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56535	Polk	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56536	Clay	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56537	Otter Tail	8,000 - 8,999	25.1 - 50.0	25.1 - 50.0	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	50.1 - 75.0	0.0 - 25.0
56543	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56544	Becker	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56545	Norman	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56546	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56547	Clay	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56548	Norman	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56549	Clay	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	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
56550	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56551	Otter Tail	1,000 - 1,999	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56552	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56553	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56554	Becker	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56556	Polk	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56557	Mahnomen	1,000 - 1,999	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56560	Clay	10,000 - 14,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56565	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56566	Mahnomen	<200	Incomplete	Incomplete	Incomplete	Incomplete
56567	Otter Tail	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56568	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56569	Becker	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56570	Becker	200 - 999	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56571	Otter Tail	200 - 999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
56572	Otter Tail	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56573	Otter Tail	2,000 - 2,999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56574	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56575	Becker	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56576	Otter Tail	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56578	Becker	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56579	Wilkin	200 - 999	0.0 - 25.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56580	Clay	200 - 999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56581	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56583	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56584	Norman	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56585	Clay	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56586	Otter Tail	200 - 999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56587	Otter Tail	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56588	Otter Tail	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56589	Becker	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56590	Grant	<200	Incomplete	Incomplete	Incomplete	Incomplete
56592	Polk	200 - 999	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56594	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
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	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56623	Lake of the Wood	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	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	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56629	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56630	Beltrami	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56633	Cass	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56634	Clearwater	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56636	Itasca	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	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

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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
56647	Beltrami	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56649	Koochiching	4,000 - 4,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56650	Beltrami	200 - 999	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56651	Mahnomen	200 - 999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56652	Clearwater	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56653	Koochiching	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56654	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56655	Cass	200 - 999	151.1 - 175.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
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	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56662	Cass	200 - 999	0.0 - 25.0	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
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	50.1 - 75.0	75.1 - 100.0	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	50.1 - 75.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56676	Clearwater	200 - 999	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56678	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56680	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56681	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56683	Beltrami	200 - 999	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0	50.1 - 75.0
56684	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56685	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56686	Lake of the Wood	200 - 999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
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 - 999	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0	0.0 - 25.0
56711	Lake of the Wood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56712	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56713	Marshall	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56714	Roseau	200 - 999	200.1 - 225.0	50.1 - 75.0	0.0 - 25.0	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	25.1 - 50.0	0.0 - 25.0
56720	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56721	Polk	3,000 - 3,999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56722	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56723	Polk	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56724	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56725	Pennington	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56726	Roseau	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56727	Marshall	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56728	Kittson	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56729	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56731	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

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

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56732	Kittson	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56733	Kittson	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56734	Kittson	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56735	Kittson	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56736	Polk	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56737	Marshall	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56738	Marshall	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56741	Lake of the Wood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56742	Red Lake	200 - 999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56744	Marshall	200 - 999	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56748	Red Lake	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56750	Red Lake	1,000 - 1,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56751	Roseau	2,000 - 2,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56754	Pennington	200 - 999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56755	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56756	Roseau	200 - 999	100.1 - 125.0	151.1 - 175.0	50.1 - 75.0	0.0 - 25.0
56757	Marshall	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56758	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56759	Roseau	<200	Incomplete	Incomplete	Incomplete	Incomplete
56760	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56761	Roseau	200 - 999	75.1 - 100.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56762	Marshall	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56763	Roseau	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0