Residential Foreclosures in Minnesota

Winter 2011

Research and Evaluation Unit

Minnesota Housing Finance Agency

Introduction

Minnesota's foreclosure crisis has destabilized the housing market in many parts of the state, and the crisis continues. As part of its mission to advance affordable housing opportunities and foster strong communities, Minnesota Housing has established the prevention and remediation of foreclosures as one of its strategic priorities. To monitor the evolving crisis, Minnesota Housing purchased data on the ARM reset, delinquency, and foreclosure status of residential mortgages from LPS Applied Analytics. 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, the second section identifies foreclosure and delinquency hotspots around the state, and the third section presents information about changes in the number of delinquent and foreclosed loans in each zip code. Several maps accompany the discussion. Finally, the appendices include two large tables that provide 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. By the fourth quarter of 2010, the rate was down to 3.43%, 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]

- The foreclosure crisis is transforming from a subprime crisis to a prime crisis.
  - Between the 4th quarter of 2007 (the height of the subprime crisis) and last quarter of 2010, 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 61%.[3]

- With the current 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 8.4% in May of 2009. By May of 2010, the rate had fallen to 7.0% and has remained roughly at that level since then.[4]
  - Many economists predict that unemployment will remain relatively high for at least another three years.[5]

- There is some 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.

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[1] Mortgage Bankers Association, *National Delinquency Survey*. The delinquency rate applies to loans that are at least 60 days past due but have not started the foreclosure process.
[2] HousingLink, *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*. These figures compare data from the 4th quarter of 2007 with the 4th quarter of 2010. Besides the prime and subprime foreclosures, the remaining foreclosures are loans from the Federal Housing Administration (FHA) or the U.S. Department of Veterans Affairs (VA).
[4] Minnesota Department of Employment and Economic Development, *Local Area Unemployment Statistics*. These are seasonally adjusted figures.
[5] The Federal Reserve Bank of Philadelphia surveyed 43 economic forecasters in the 1st quarter of 2011 and summarized their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2011/survq111.cfm. Nationally, the unemployment rate is expected to be 9.1% in 2011, 8.5% in 2012, 7.8% in 2013, and 7.3% in 2014.
[6] 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).

- 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.[7]
- 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 may not be as big of an issue as some analyses have suggested.[8] Nevertheless, the issue is worth continued monitoring.

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 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. 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).[9]

For each rate, there is a statewide map and a map of the Twin Cities metropolitan area. The rates are based on the number of residential first-lien loans in each category divided by the number of households in each zip code.[10] For example, the delinquency rate is the number of loans in a zip

[7] According to First American CoreLogic, 16.2% of Minnesota mortgages had negative equity in the third quarter of 2010. See: First American Corelogic press release, "New CoreLogic Data Shows Third Consecutive Quarterly Decline in Negative Equity" http://www.corelogic.com/uploadedFiles/Pages/About_Us/ResearchTrends/Q3_2010_Negative_Equity_FINAL.pdf.

[8] CalculatedRiskBlog, *What About Those Option ARMS?* (January 1, 2011); http://www.calculatedriskblog.com/2011/01/what-about-those-option-arms.html.

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

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

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 December 2010. 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 particularly high rates in the outer ring communities of the metro and the core neighborhoods of North Minneapolis and the East Side of St. Paul. (See Maps 1a and 1b.) There are also pockets of high-rate communities elsewhere in the state – for example, parts of Crow Wing County.

- The geographic distribution of loans in pre-sale foreclosure is quite similar to post-sale foreclosures and REOs. (See Maps 2a and 2b.)

- Statewide, the geographic distribution of the highest delinquency rates is similar to the distribution of the highest foreclosures rates, but the problem is less concentrated in Minneapolis and St. Paul. The delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (Compare Map 3b with Maps 1b and 2b.)

- 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 metro. (See Maps 4a and 4b.) In Greater Minnesota, a few communities in Crow Wing and Cass counties have a concentration.

- Finally, the large 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 September of 2010. Previously foreclosed properties that are in the hands of a new homeowner or investor are no longer classified as foreclosed. Thus, the data does not

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.

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.

Annual Changes in Number of Delinquent and Foreclosed Loans

In 2010, Minnesota experienced changes in the foreclosure crisis. For example, while the number of sheriff sales increased by 11% (23,092 to 25,673), the 60+ day delinquency rate declined from 4.71% to 3.43%.[11] Minnesota still has a lot of delinquent and foreclosed loans to address, but the size of the crisis is showing signs of leveling off.

These changes did not occur evenly across the state. Overall, the crisis appears to be shifting from the core neighborhoods of North Minneapolis and the East Side of St. Paul to the outer suburbs and Greater Minnesota. This shift is shown in Maps 6a through 8b. The maps focus on the zip codes with an above-average index score (100 or higher). Zip codes with incomplete data or an index score below 100 are shaded in gray. For zip codes with high index scores, the maps show the areas experiencing an increase in delinquent and foreclosed loans (presented in shades of red) and those experiencing a decrease (presented in shades of blue). The zip codes with a heavy black outline and solid shading have an index score over 200, while the zip codes with a light outline and dotted shading have an index score between 100 and 200.

As shown in the maps:

- North Minneapolis and East St. Paul were hit very hard by the initial foreclosure crisis and have a post-sale /REO index score over 200 and are shown with a heavy outline and solid shading in Map 6b. While the number of post-sale/REO loans in these zip codes increased

[11] 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; and 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.

(shown in the lightest shade of red), the increase was smaller than in other parts of the state (shown in darker shades of red).

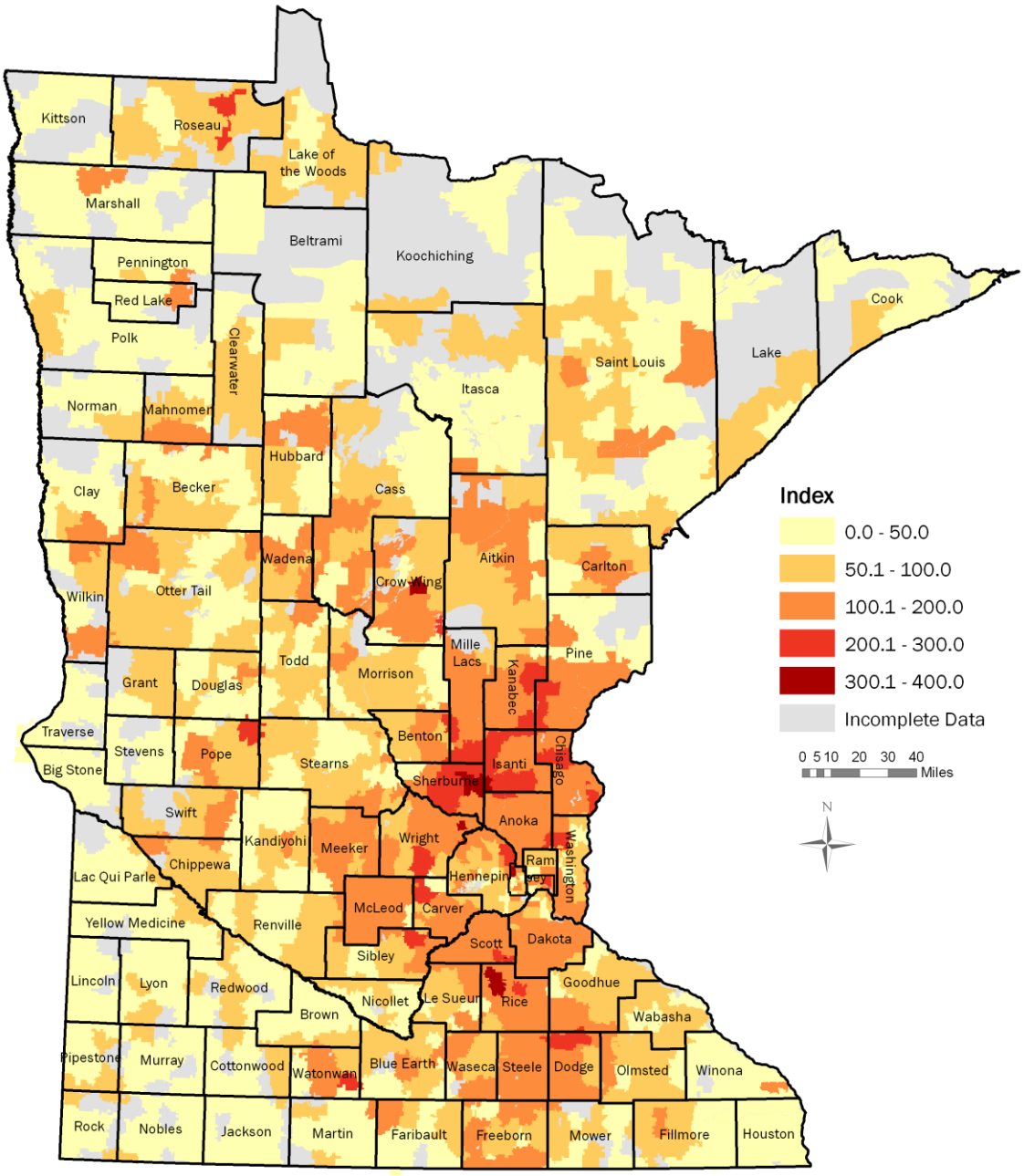
- While some parts of the state experienced a large increase in pre-sale foreclosures (foreclosure documents filed but a sheriff sale has not occurred), North Minneapolis and the East Side of St. Paul actually experienced a decline. These areas are shaded in light blue in Maps 7a and 7b. North Minneapolis and East St. Paul have fewer loans in the foreclosure pipeline than a year ago.
- North Minneapolis and the East Side of St. Paul, like most areas of the state, experienced a decline in the number of loans at least 60 days past due. See Maps 8a and 8b. Fewer loans are poised to enter the foreclosure pipeline than a year ago.
- The biggest increases in post-sale/REO loans were concentrated in the outer ring of the metro area and counties further out, including Rice, Le Sueur, Sibley, McLeod, Renville, Meeker, Benton, Kanabec, and Pine.

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

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

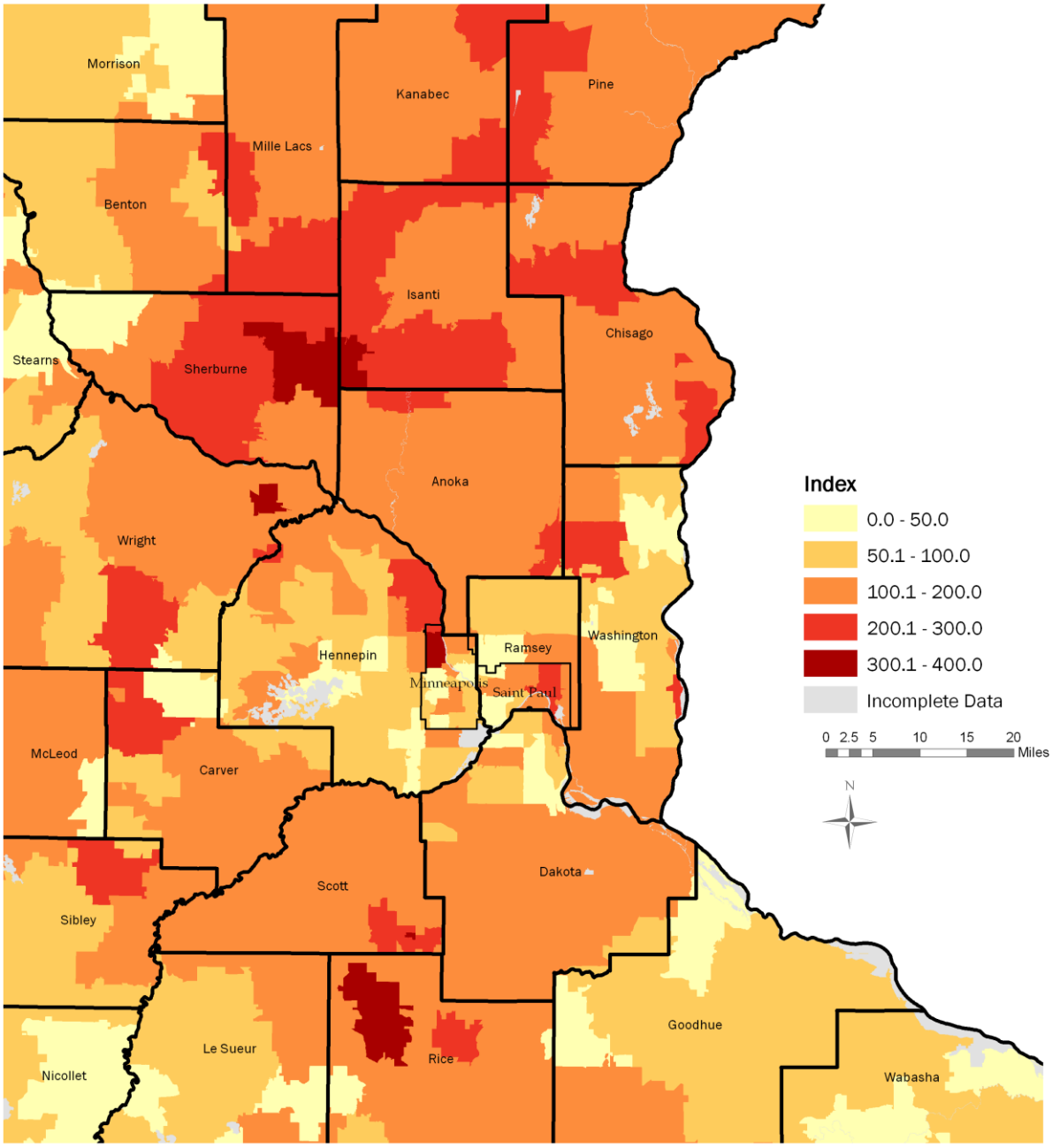
Zip Code Maps

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



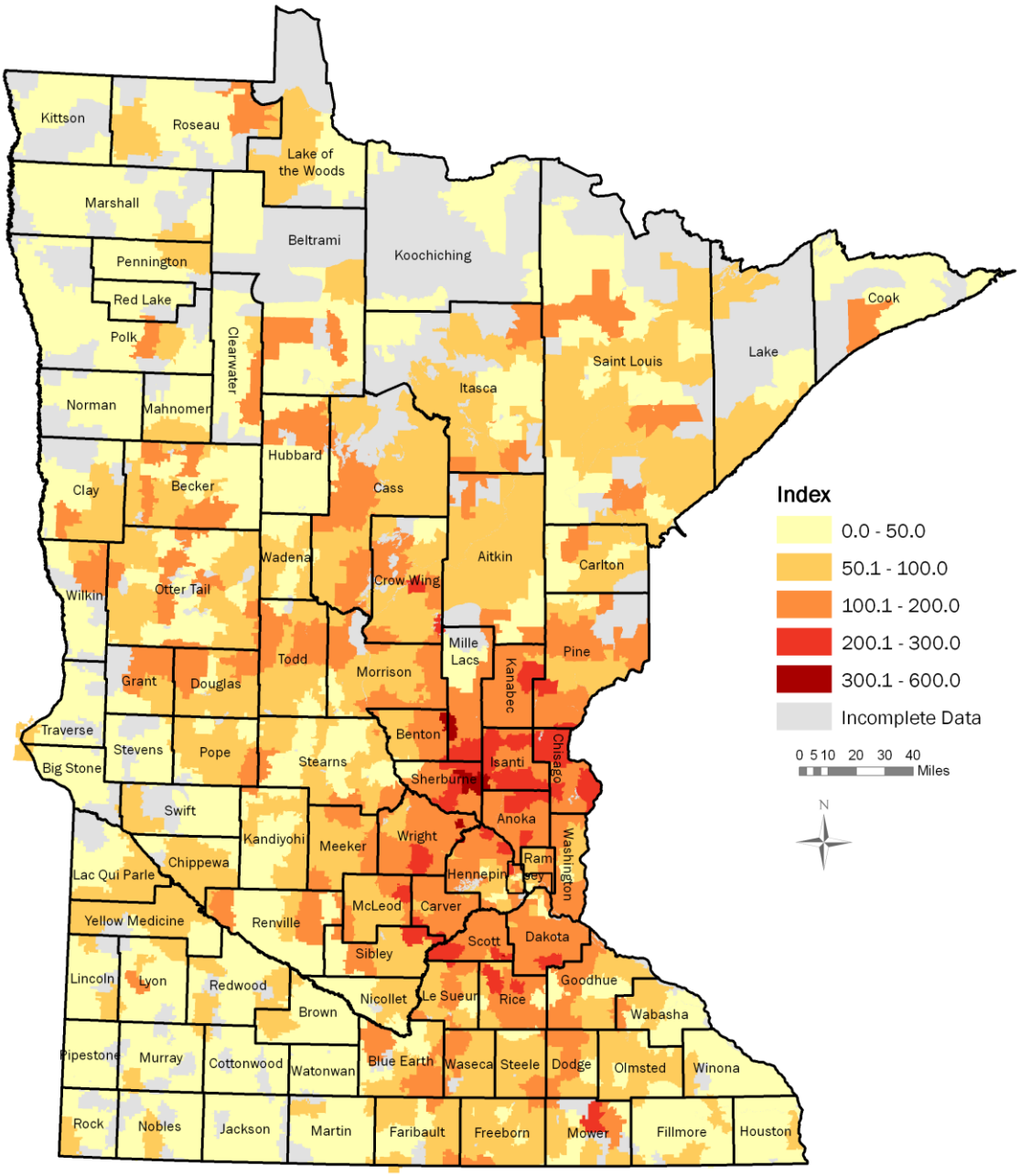
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's post-sale foreclosure/REO rate – the number of loans that are in post-sale foreclosure or REO divided by the number of households in each zip code. Each zip code's rate is divided by the 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
December 2010



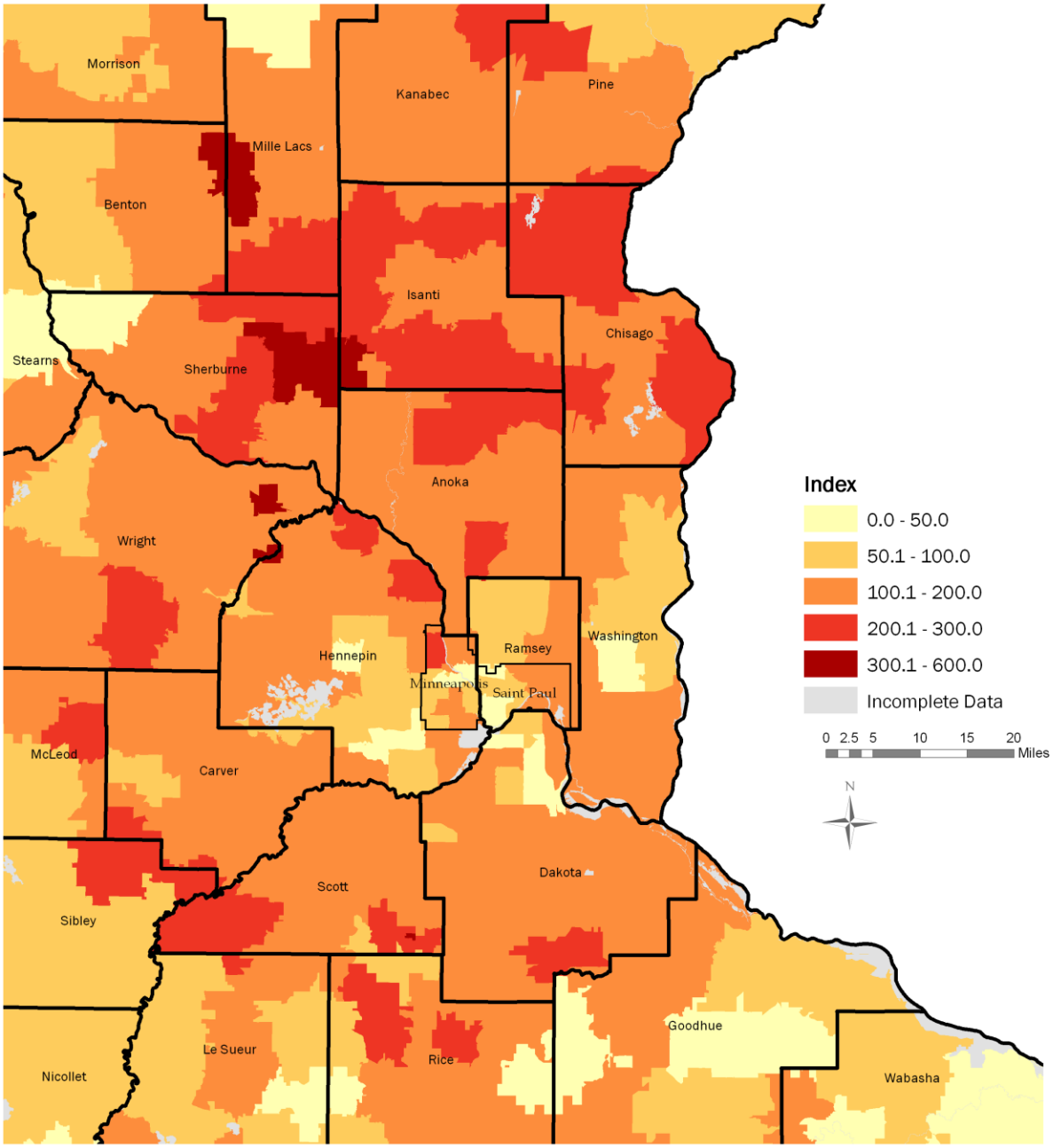
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's post-sale foreclosure/REO rate – the number of loans that are in post-sale foreclosure or REO divided by the number of households in each zip code. Each zip code's rate is divided by the 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
December 2010



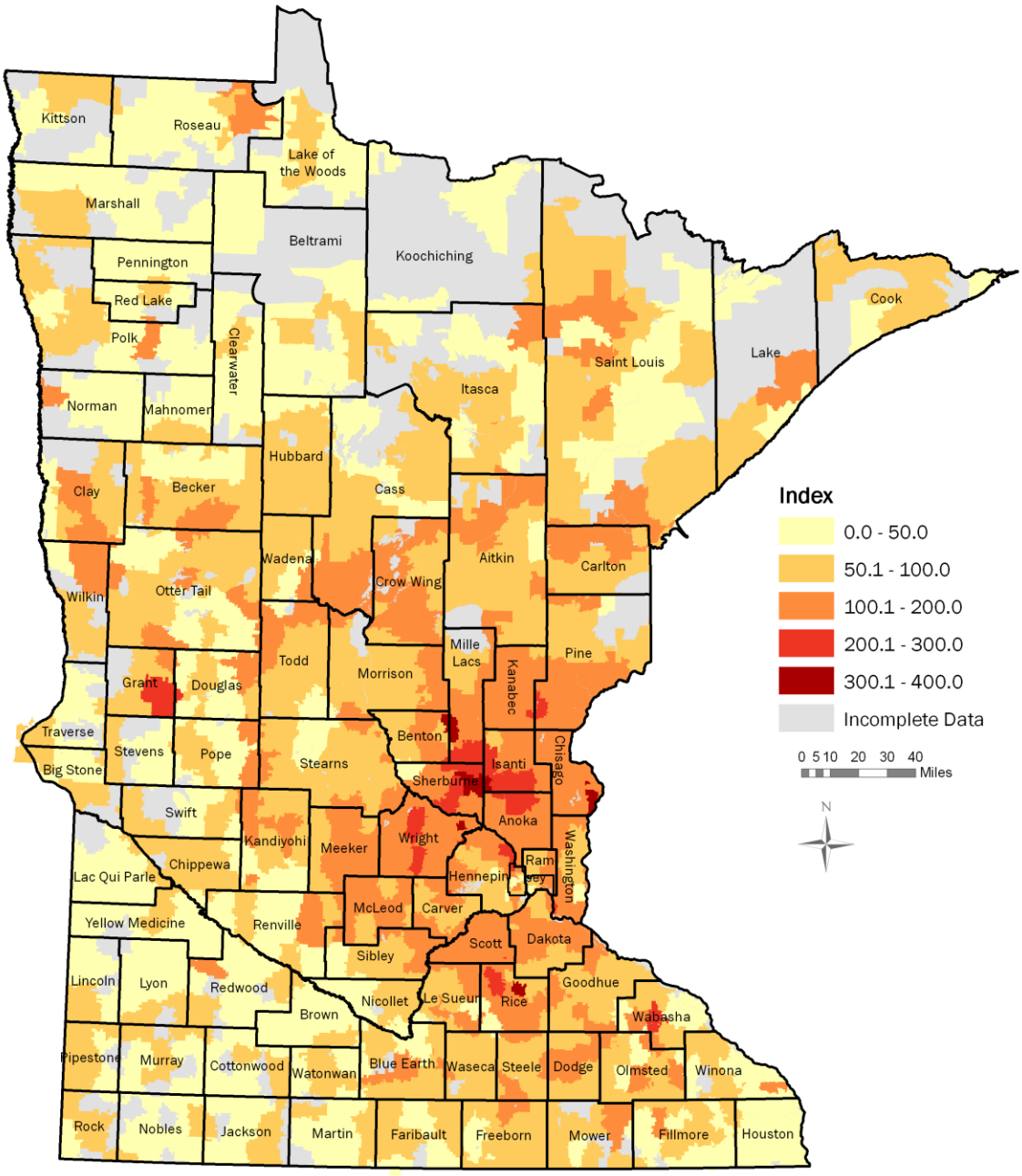
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's pre-sale foreclosure rate – the number of loans that are in pre-sale foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate 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
December 2010



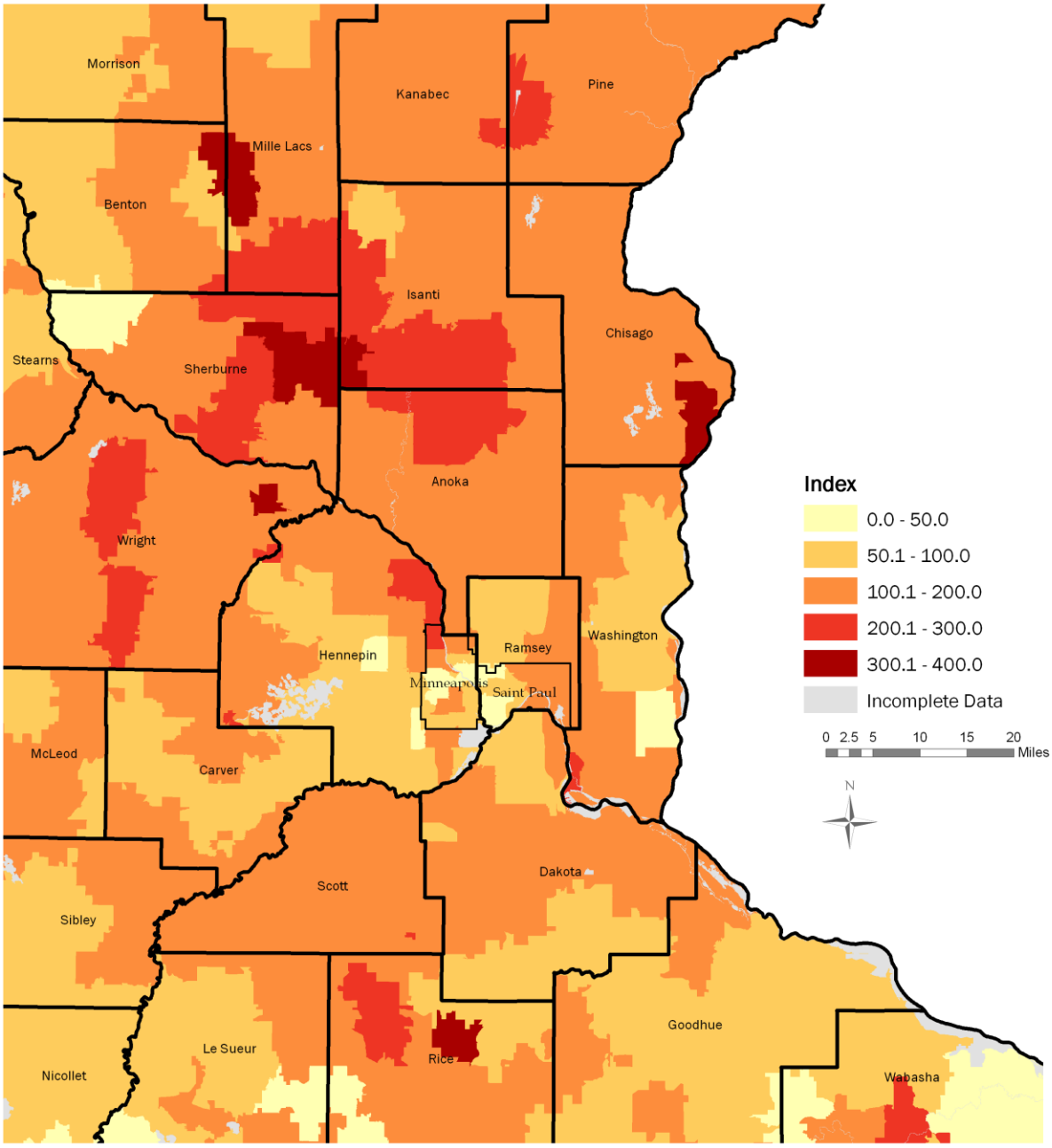
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's pre-sale foreclosure rate – the number of loans that are in pre-sale foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate 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
December 2010



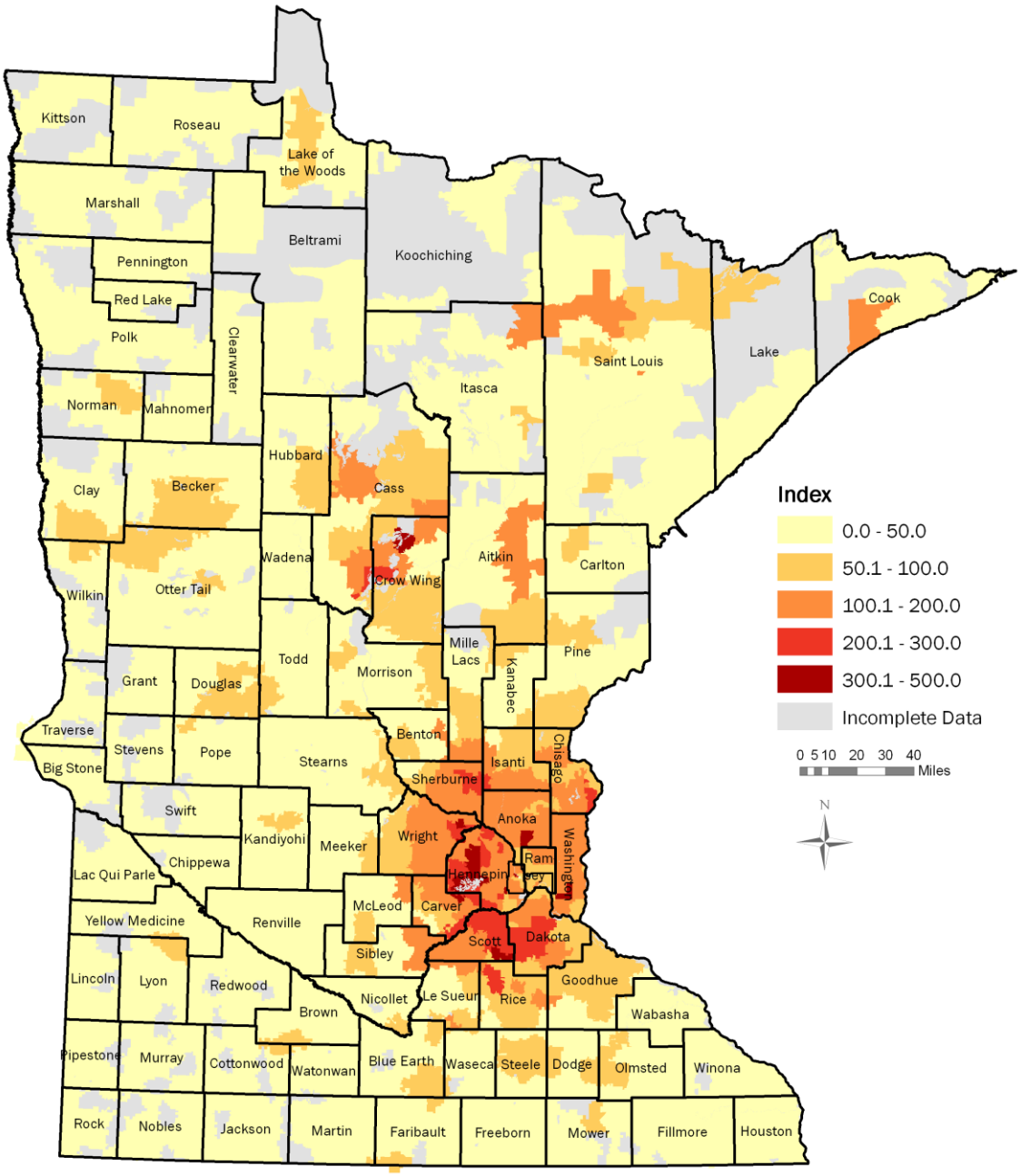
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute 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
December 2010



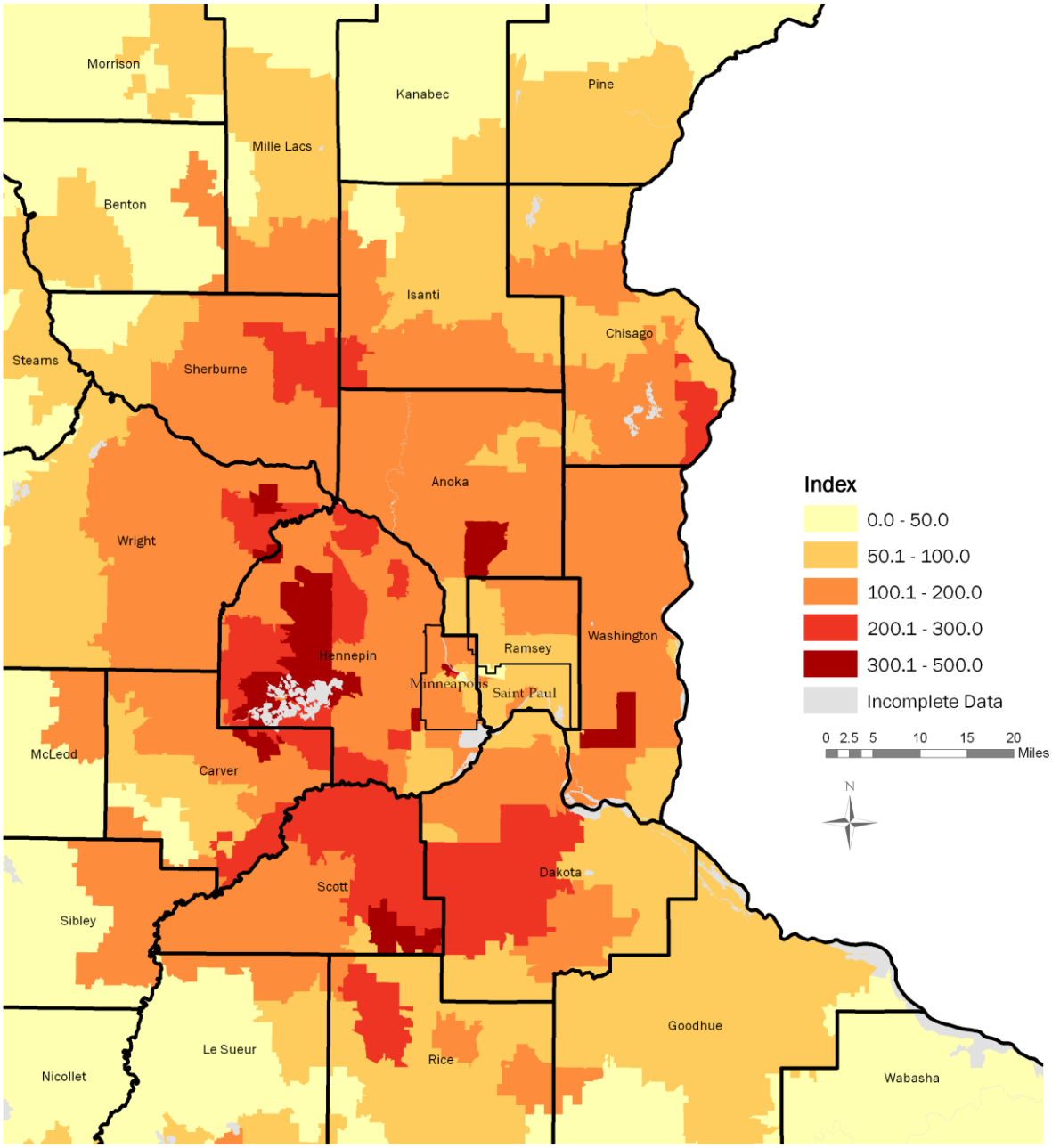
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute 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 ARMs Still to Reset
Statewide-Rate: Index = 100
December 2010



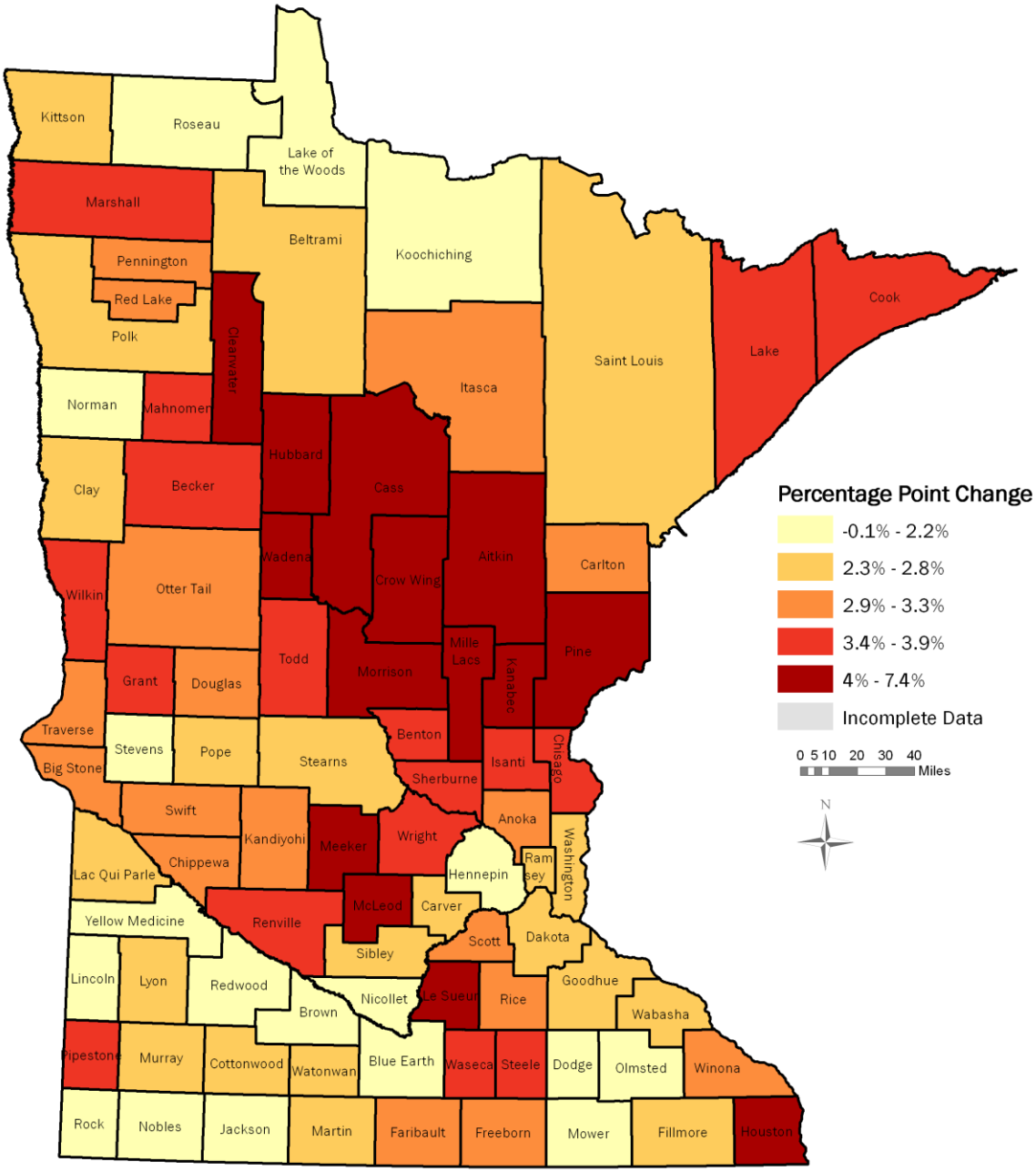
Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's non-prime ARM reset rate – the number of non-prime ARMs that have not yet reached their reset date divided by the number of households in each zip code. Each zip code's rate is divided 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.

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



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.

Map 5
Percentage Point Change in Unemployment between December 2010 and November 2007



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

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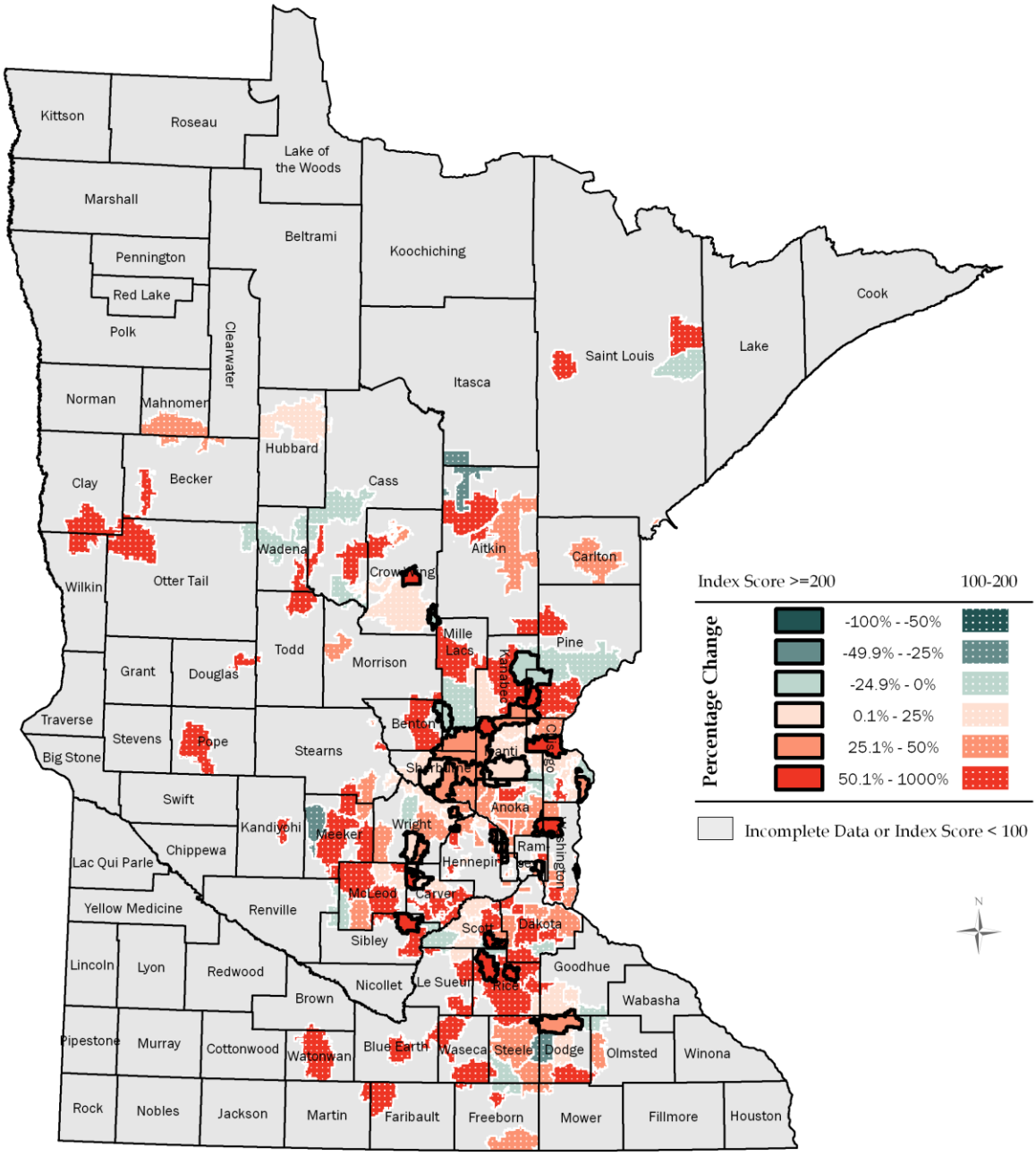
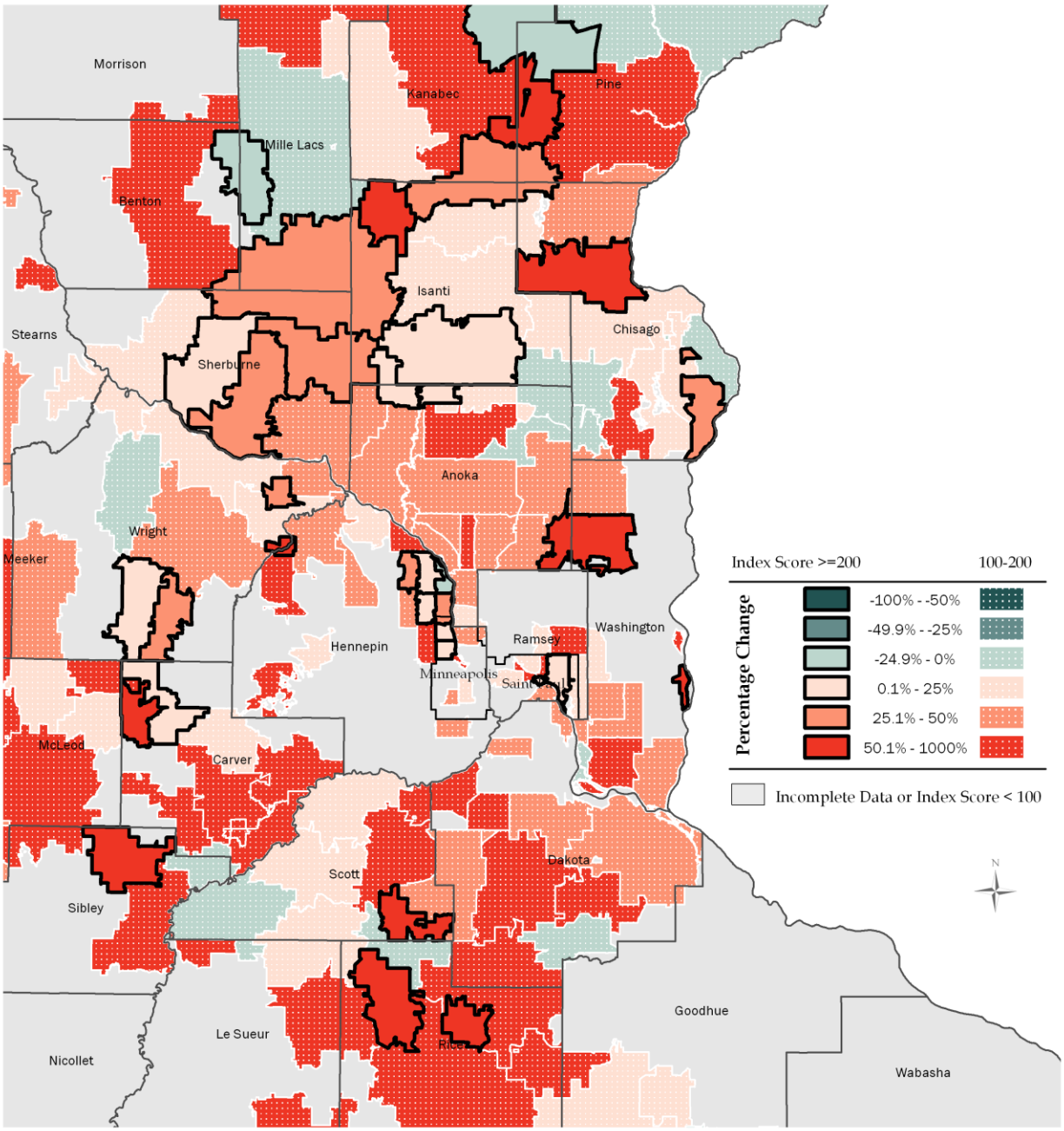
Map 6a
Percentage Change in Loans in Post-Sale Foreclosure or REO
December 2009 - December 2010



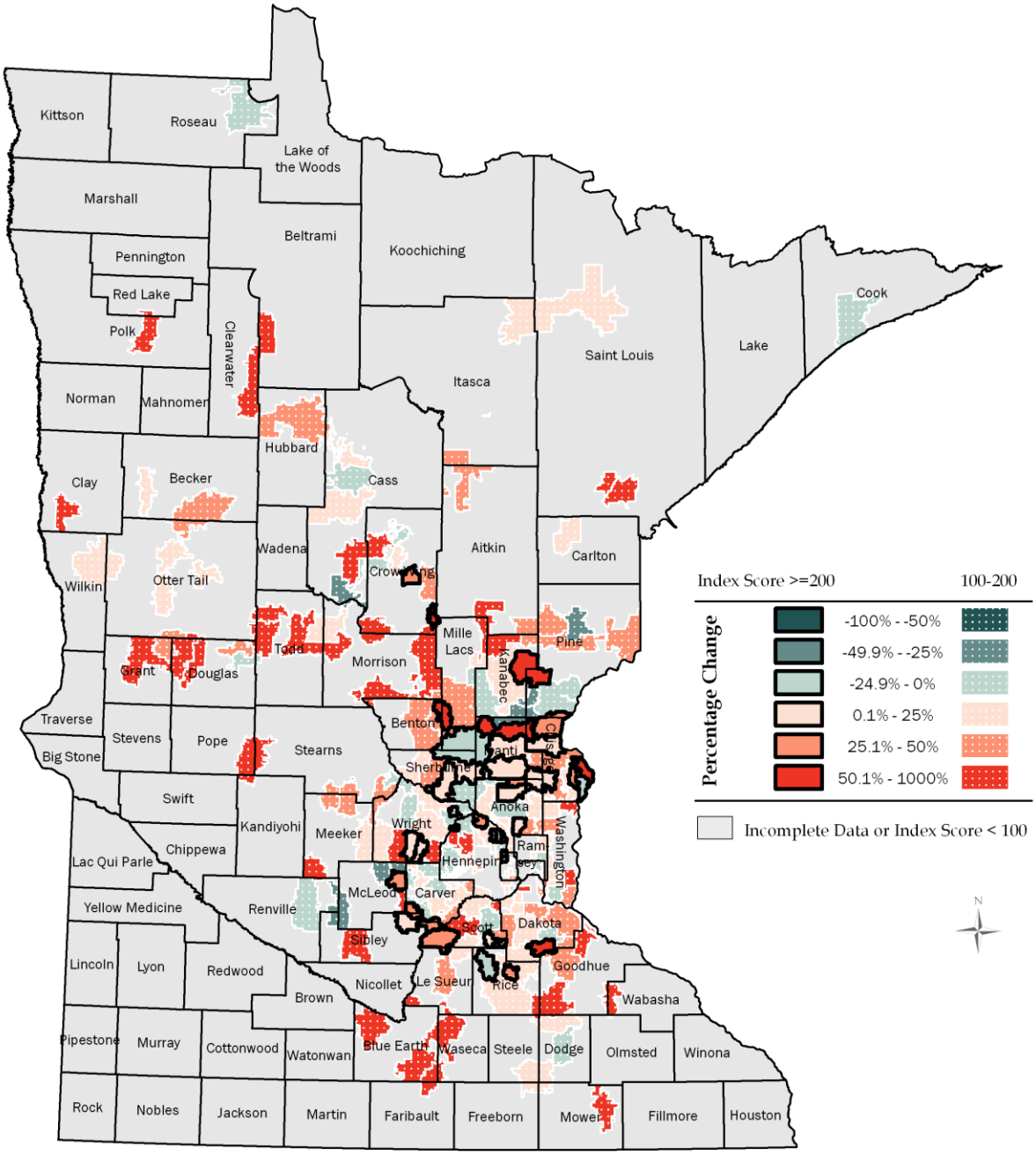
Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Map 6b
Percentage Change in Loans in Post-Sale Foreclosure or REO
December 2009 - December 2010



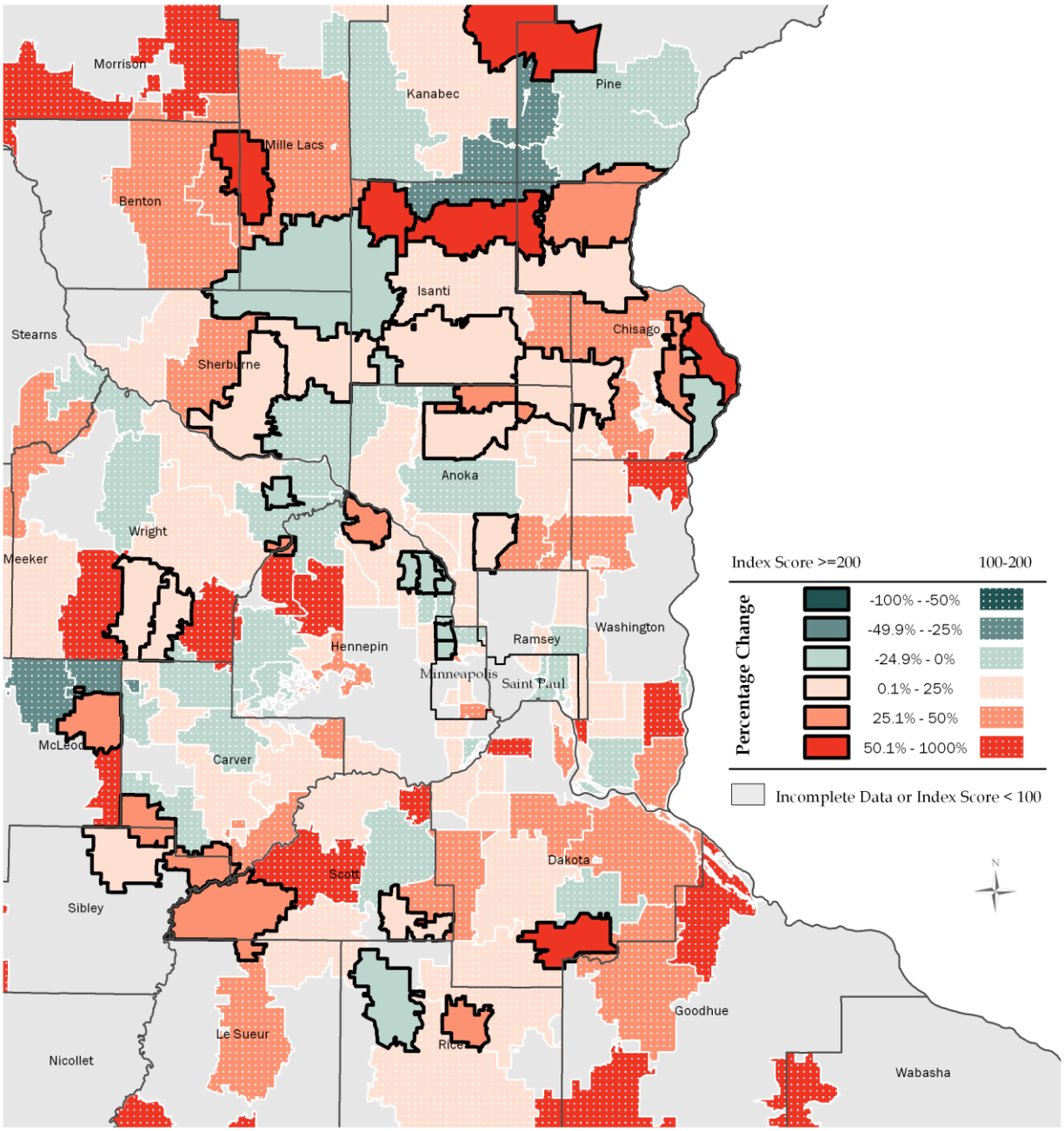
Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Map 7a
Percentage Change in Loans in Pre-Sale Foreclosure
December 2009 - December 2010



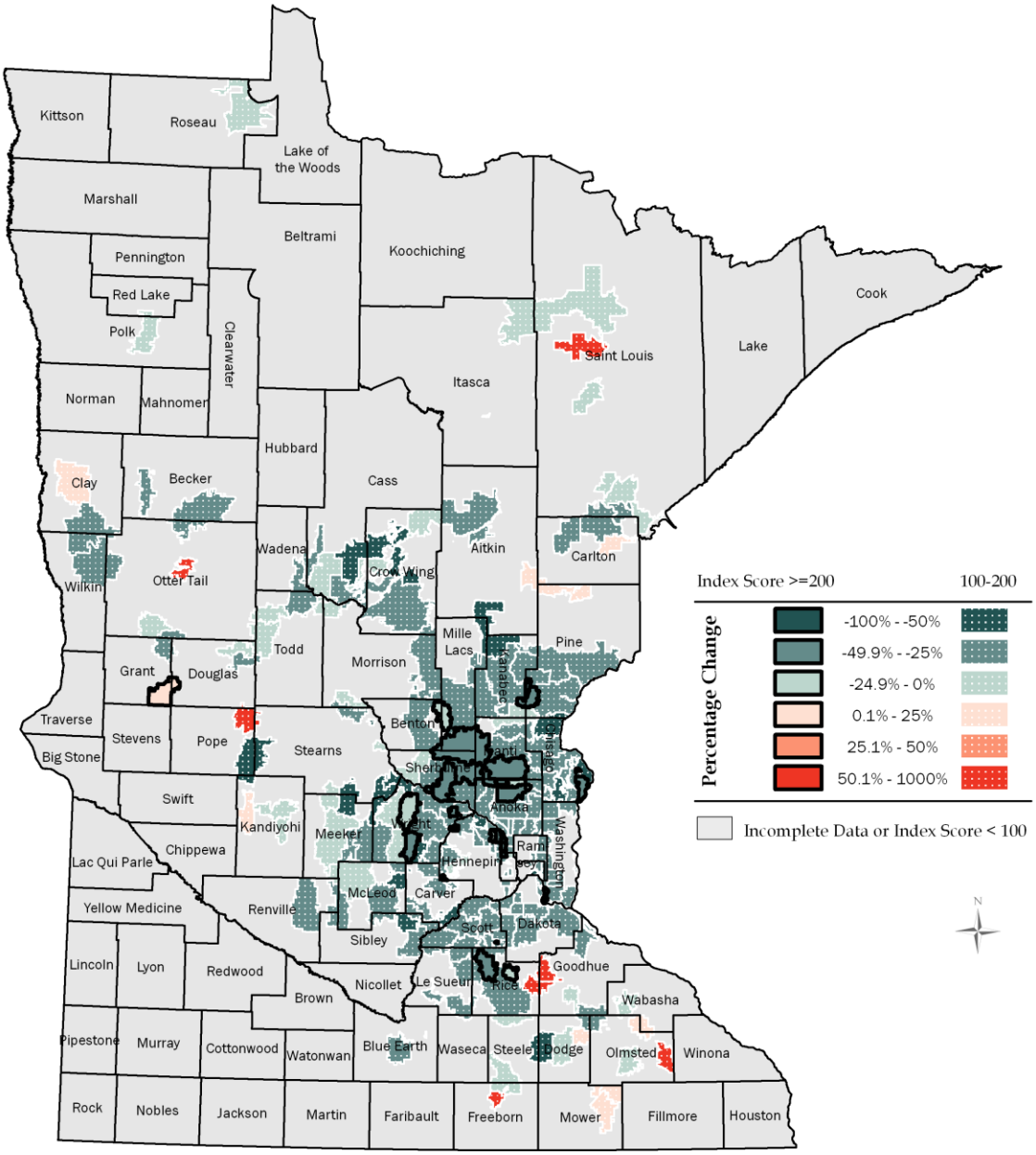
Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Map 7b
Percentage Change in Loans in Pre-Sale Foreclosure
December 2009 - December 2010



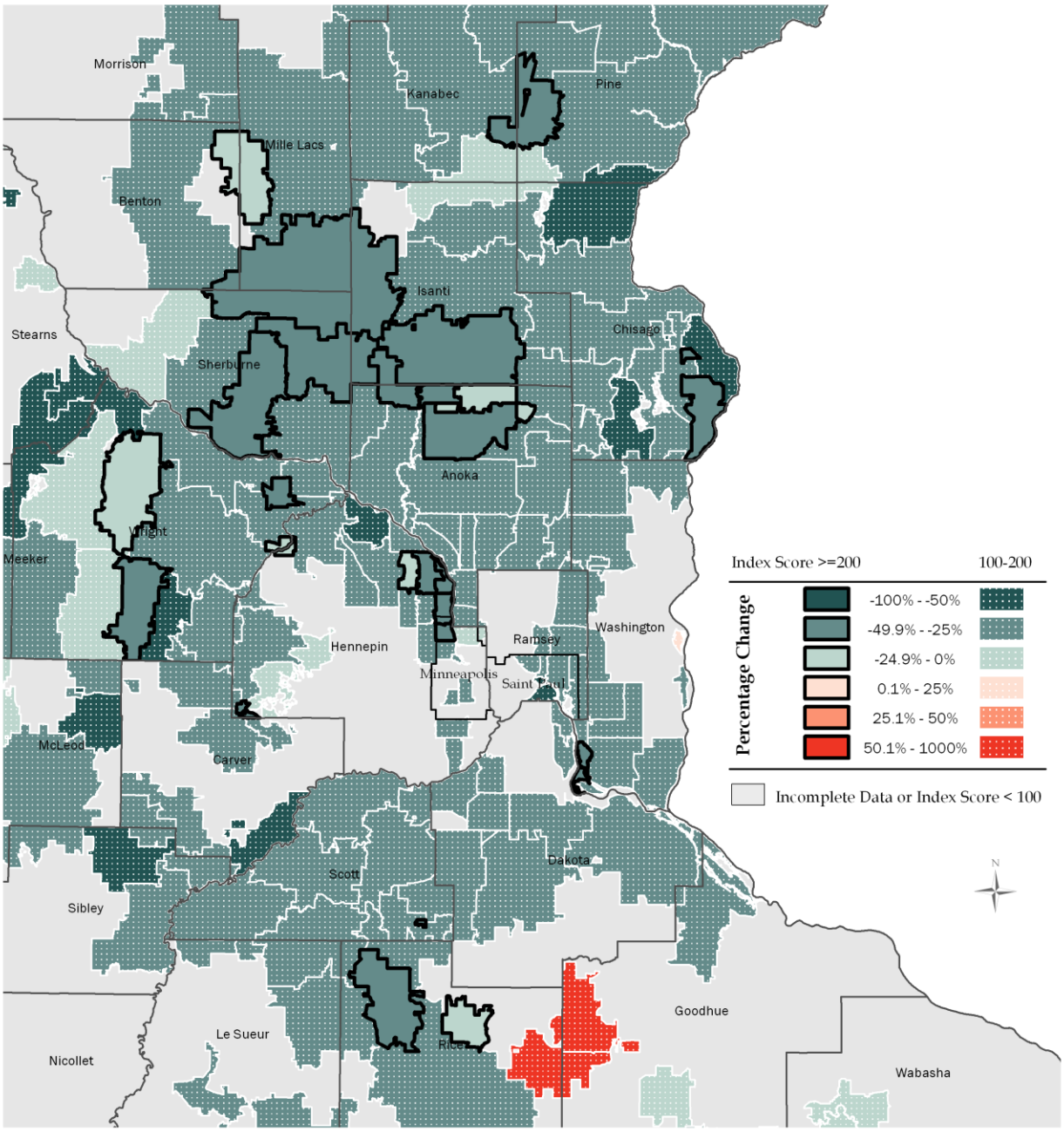
Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Map 8a
Percentage Change in Loans in Delinquency
December 2009 – December 2010



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

Map 8b
Percentage Change in Loans in Delinquency
December 2009 – December 2010



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

Appendix A
Zip Code Tables
Index Scores

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55001	Washington	1,000 - 1,999	25.1 - 50.0	125.1 - 150.0	50.1 - 75.0	125.1 - 150.0
55003	Washington	200 - 999	151.1 - 175.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55005	Anoka	1,000 - 1,999	175.1 - 200.0	125.1 - 150.0	225.1 - 250.0	125.1 - 150.0
55006	Isanti	1,000 - 1,999	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0	50.1 - 75.0
55007	Pine	200 - 999	200.1 - 225.0	200.0 - 225.0	151.1 - 175.0	25.1 - 50.0
55008	Isanti	6,000 - 6,999	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55009	Goodhue	3,000 - 3,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55010	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55011	Anoka	3,000 - 3,999	200.1 - 225.0	225.1 - 250.0	275.1 - 300.0	151.1 - 175.0
55012	Chisago	200 - 999	125.1 - 150.0	225.1 - 250.0	175.1 - 200.0	125.1 - 150.0
55013	Chisago	2,000 - 2,999	175.1 - 200.0	200.0 - 225.0	125.1 - 150.0	100.1 - 125.0
55014	Anoka	9,000 - 9,999	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55016	Washington	10,000 - 14,999	125.1 - 150.0	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0
55017	Isanti	200 - 999	225.1 - 250.0	175.1 - 200.0	250.1 - 275.0	25.1 - 50.0
55018	Goodhue	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55019	Rice	200 - 999	200.1 - 225.0	375.1 - 400.0	200.0 - 225.0	125.1 - 150.0
55020	Scott	1,000 - 1,999	250.1 - 275.0	225.1 - 250.0	200.0 - 225.0	351.1 - 375.0
55021	Rice	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55024	Dakota	10,000 - 14,999	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0	200.0 - 225.0
55025	Washington	8,000 - 8,999	125.1 - 150.0	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	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55030	Pine	200 - 999	250.1 - 275.0	275.1 - 300.0	151.1 - 175.0	50.1 - 75.0
55031	Dakota	200 - 999	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0	151.1 - 175.0
55032	Chisago	1,000 - 1,999	175.1 - 200.0	225.1 - 250.0	175.1 - 200.0	125.1 - 150.0
55033	Dakota	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55036	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55037	Pine	1,000 - 1,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55038	Washington	7,000 - 7,999	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0
55040	Isanti	4,000 - 4,999	225.1 - 250.0	300.1 - 325.0	275.1 - 300.0	100.1 - 125.0
55041	Wabasha	3,000 - 3,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55042	Washington	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
55043	Washington	1,000 - 1,999	200.1 - 225.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55044	Dakota	15,000-19,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	250.1 - 275.0
55045	Chisago	2,000 - 2,999	151.1 - 175.0	200.0 - 225.0	151.1 - 175.0	151.1 - 175.0
55046	Rice	1,000 - 1,999	300.1 - 325.0	300.1 - 325.0	250.1 - 275.0	225.1 - 250.0
55047	Washington	1,000 - 1,999	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55049	Steele	200 - 999	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
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	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55053	Rice	200 - 999	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0
55054	Scott	200 - 999	250.1 - 275.0	300.1 - 325.0	400.1 - 450.0	375.1 - 400.0
55055	Washington	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	75.1 - 100.0
55056	Chisago	4,000 - 4,999	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0	75.1 - 100.0
55057	Rice	7,000 - 7,999	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55060	Steele	10,000 - 14,999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55063	Pine	3,000 - 3,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
55065	Dakota	200 - 999	75.1 - 100.0	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0
55066	Goodhue	7,000 - 7,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55067	Pine	200 - 999	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
55068	Dakota	9,000 - 9,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	200.0 - 225.0
55069	Chisago	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	50.1 - 75.0
55070	Anoka	2,000 - 2,999	225.1 - 250.0	200.0 - 225.0	200.0 - 225.0	125.1 - 150.0
55071	Washington	2,000 - 2,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55072	Pine	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
55073	Washington	1,000 - 1,999	75.1 - 100.0	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0
55074	Chisago	200 - 999	250.1 - 275.0	325.1 - 350.0	275.1 - 300.0	225.1 - 250.0
55075	Dakota	8,000 - 8,999	151.1 - 175.0	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	125.1 - 150.0	225.1 - 250.0	151.1 - 175.0	125.1 - 150.0
55080	Isanti	1,000 - 1,999	125.1 - 150.0	200.0 - 225.0	175.1 - 200.0	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	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55085	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55087	Rice	<200	Incomplete	Incomplete	Incomplete	Incomplete
55088	Rice	200 - 999	125.1 - 150.0	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0
55089	Goodhue	200 - 999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55090	Washington	<200	Incomplete	Incomplete	Incomplete	Incomplete
55092	Chisago	3,000 - 3,999	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55101	Ramsey	4,000 - 4,999	275.1 - 300.0	225.1 - 250.0	100.1 - 125.0	151.1 - 175.0
55102	Ramsey	8,000 - 8,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55103	Ramsey	4,000 - 4,999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55104	Ramsey	15,000-19,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55105	Ramsey	10,000 - 14,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55106	Ramsey	15,000-19,999	300.1 - 325.0	225.1 - 250.0	151.1 - 175.0	75.1 - 100.0
55107	Ramsey	5,000 - 5,999	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0	75.1 - 100.0
55108	Ramsey	6,000 - 6,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55109	Ramsey	10,000 - 14,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55110	Ramsey	10,000 - 14,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55112	Ramsey	15,000-19,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55113	Ramsey	15,000-19,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55114	Ramsey	1,000 - 1,999	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0	151.1 - 175.0
55115	Washington	3,000 - 3,999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55116	Ramsey	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55117	Ramsey	15,000-19,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55118	Dakota	10,000 - 14,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55119	Ramsey	15,000-19,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0
55120	Dakota	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55121	Dakota	3,000 - 3,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55122	Dakota	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55123	Dakota	9,000 - 9,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55124	Dakota	15,000-19,999	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0	175.1 - 200.0
55125	Washington	15,000-19,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55126	Ramsey	10,000 - 14,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0
55127	Ramsey	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55128	Washington	10,000 - 14,999	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55129	Washington	5,000 - 5,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	375.1 - 400.0
55130	Ramsey	1,000 - 1,999	151.1 - 175.0	225.1 - 250.0	200.0 - 225.0	75.1 - 100.0
55150	Dakota	<200	Incomplete	Incomplete	Incomplete	Incomplete
55301	Wright	2,000 - 2,999	275.1 - 300.0	300.1 - 325.0	300.1 - 325.0	375.1 - 400.0
55302	Wright	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0
55303	Anoka	15,000-19,999	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	151.1 - 175.0
55304	Anoka	15,000-19,999	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0	151.1 - 175.0
55305	Hennepin	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	151.1 - 175.0
55306	Dakota	6,000 - 6,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55307	Sibley	1,000 - 1,999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55308	Sherburne	2,000 - 2,999	200.1 - 225.0	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0
55309	Sherburne	6,000 - 6,999	250.1 - 275.0	275.1 - 300.0	275.1 - 300.0	175.1 - 200.0
55310	Renville	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55311	Hennepin	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	275.1 - 300.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55312	McLeod	200 - 999	200.1 - 225.0	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
55313	Wright	8,000 - 8,999	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0
55314	Renville	200 - 999	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55315	Carver	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	225.1 - 250.0
55316	Hennepin	7,000 - 7,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0
55317	Carver	6,000 - 6,999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	225.1 - 250.0
55318	Carver	9,000 - 9,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	200.0 - 225.0
55319	Sherburne	2,000 - 2,999	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
55320	Wright	1,000 - 1,999	100.1 - 125.0	151.1 - 175.0	100.1 - 125.0	75.1 - 100.0
55321	Wright	1,000 - 1,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0
55322	Carver	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
55324	Meeker	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
55325	Meeker	1,000 - 1,999	151.1 - 175.0	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	151.1 - 175.0	175.1 - 200.0
55328	Wright	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0	175.1 - 200.0
55329	Meeker	200 - 999	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
55330	Sherburne	10,000 - 14,999	175.1 - 200.0	151.1 - 175.0	175.1 - 200.0	151.1 - 175.0
55331	Hennepin	7,000 - 7,999	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0	275.1 - 300.0
55332	Renville	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55333	Renville	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55334	Sibley	1,000 - 1,999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55335	Sibley	200 - 999	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55336	McLeod	3,000 - 3,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55337	Dakota	15,000-19,999	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55338	Sibley	200 - 999	175.1 - 200.0	225.1 - 250.0	151.1 - 175.0	175.1 - 200.0
55339	Carver	200 - 999	25.1 - 50.0	175.1 - 200.0	75.1 - 100.0	151.1 - 175.0
55340	Hennepin	2,000 - 2,999	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0	351.1 - 375.0
55341	Wright	200 - 999	125.1 - 150.0	250.1 - 275.0	300.1 - 325.0	325.1 - 350.0
55342	Renville	200 - 999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55343	Hennepin	10,000 - 14,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55344	Hennepin	6,000 - 6,999	25.1 - 50.0	25.1 - 50.0	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	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	151.1 - 175.0
55347	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	275.1 - 300.0
55349	Wright	1,000 - 1,999	25.1 - 50.0	125.1 - 150.0	175.1 - 200.0	75.1 - 100.0
55350	McLeod	7,000 - 7,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55352	Scott	3,000 - 3,999	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55353	Stearns	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55354	McLeod	200 - 999	200.1 - 225.0	200.0 - 225.0	151.1 - 175.0	75.1 - 100.0
55355	Meeker	3,000 - 3,999	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
55356	Hennepin	1,000 - 1,999	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0	351.1 - 375.0
55357	Hennepin	1,000 - 1,999	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0	151.1 - 175.0
55358	Wright	1,000 - 1,999	151.1 - 175.0	151.1 - 175.0	200.0 - 225.0	100.1 - 125.0
55359	Hennepin	2,000 - 2,999	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0	250.1 - 275.0
55360	Carver	200 - 999	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0	151.1 - 175.0
55362	Wright	6,000 - 6,999	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55363	Wright	1,000 - 1,999	225.1 - 250.0	225.1 - 250.0	151.1 - 175.0	125.1 - 150.0
55364	Hennepin	6,000 - 6,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	300.1 - 325.0
55366	Sibley	<200	Incomplete	Incomplete	Incomplete	Incomplete
55367	Carver	200 - 999	250.1 - 275.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55368	Carver	200 - 999	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0	50.1 - 75.0
55369	Hennepin	10,000 - 14,999	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0	151.1 - 175.0
55370	McLeod	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55371	Mille Lacs	6,000 - 6,999	225.1 - 250.0	250.1 - 275.0	225.1 - 250.0	100.1 - 125.0
55372	Scott	10,000 - 14,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	250.1 - 275.0
55373	Wright	2,000 - 2,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55374	Hennepin	3,000 - 3,999	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0	200.0 - 225.0
55375	Hennepin	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	175.1 - 200.0	200.0 - 225.0
55376	Wright	5,000 - 5,999	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0	225.1 - 250.0
55378	Scott	9,000 - 9,999	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0	200.0 - 225.0
55379	Scott	10,000 - 14,999	151.1 - 175.0	151.1 - 175.0	175.1 - 200.0	250.1 - 275.0
55381	McLeod	200 - 999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55382	Wright	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	151.1 - 175.0	25.1 - 50.0
55384	Hennepin	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55385	McLeod	200 - 999	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0	0.0 - 25.0
55386	Carver	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	325.1 - 350.0
55387	Carver	4,000 - 4,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55388	Carver	1,000 - 1,999	50.1 - 75.0	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55389	Meeker	200 - 999	125.1 - 150.0	75.1 - 100.0	151.1 - 175.0	25.1 - 50.0
55390	Wright	200 - 999	200.1 - 225.0	175.1 - 200.0	225.1 - 250.0	151.1 - 175.0
55391	Hennepin	5,000 - 5,999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	375.1 - 400.0
55395	McLeod	1,000 - 1,999	175.1 - 200.0	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
55396	Sibley	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55397	Carver	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55398	Sherburne	4,000 - 4,999	300.1 - 325.0	325.1 - 350.0	325.1 - 350.0	200.0 - 225.0
55401	Hennepin	3,000 - 3,999	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0	450.1 - 500.0
55402	Hennepin	200 - 999	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0	351.1 - 375.0
55403	Hennepin	10,000 - 14,999	25.1 - 50.0	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	25.1 - 50.0	25.1 - 50.0	125.1 - 150.0
55406	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55407	Hennepin	10,000 - 14,999	151.1 - 175.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55408	Hennepin	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55409	Hennepin	4,000 - 4,999	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55410	Hennepin	8,000 - 8,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	200.0 - 225.0
55411	Hennepin	8,000 - 8,999	375.1 - 400.0	225.1 - 250.0	200.0 - 225.0	100.1 - 125.0
55412	Hennepin	8,000 - 8,999	325.1 - 350.0	250.1 - 275.0	250.1 - 275.0	100.1 - 125.0
55413	Hennepin	5,000 - 5,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	175.1 - 200.0
55414	Hennepin	10,000 - 14,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55415	Hennepin	1,000 - 1,999	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0	275.1 - 300.0
55416	Hennepin	10,000 - 14,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	151.1 - 175.0
55417	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
55418	Hennepin	10,000 - 14,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55419	Hennepin	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
55420	Hennepin	8,000 - 8,999	75.1 - 100.0	100.1 - 125.0	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	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	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	275.1 - 300.0
55425	Hennepin	4,000 - 4,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55426	Hennepin	10,000 - 14,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55427	Hennepin	9,000 - 9,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
55428	Hennepin	10,000 - 14,999	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0
55429	Hennepin	9,000 - 9,999	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
55430	Hennepin	7,000 - 7,999	275.1 - 300.0	225.1 - 250.0	225.1 - 250.0	125.1 - 150.0
55431	Hennepin	7,000 - 7,999	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55432	Anoka	10,000 - 14,999	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55433	Anoka	10,000 - 14,999	151.1 - 175.0	125.1 - 150.0	175.1 - 200.0	100.1 - 125.0
55434	Anoka	10,000 - 14,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55435	Hennepin	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55436	Hennepin	5,000 - 5,999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	151.1 - 175.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55437	Hennepin	7,000 - 7,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55438	Hennepin	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55439	Hennepin	3,000 - 3,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	225.1 - 250.0
55441	Hennepin	7,000 - 7,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55442	Hennepin	5,000 - 5,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	125.1 - 150.0
55443	Hennepin	10,000 - 14,999	200.1 - 225.0	200.0 - 225.0	225.1 - 250.0	175.1 - 200.0
55444	Hennepin	5,000 - 5,999	225.1 - 250.0	225.1 - 250.0	250.1 - 275.0	151.1 - 175.0
55445	Hennepin	3,000 - 3,999	275.1 - 300.0	275.1 - 300.0	275.1 - 300.0	200.0 - 225.0
55446	Hennepin	6,000 - 6,999	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0	250.1 - 275.0
55447	Hennepin	8,000 - 8,999	50.1 - 75.0	25.1 - 50.0	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	151.1 - 175.0
55449	Anoka	6,000 - 6,999	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0	351.1 - 375.0
55450	Hennepin	<200	Incomplete	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55601	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55602	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55603	Lake	200 - 999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55604	Cook	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55605	Cook	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55606	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55607	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55609	Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
55612	Cook	200 - 999	50.1 - 75.0	151.1 - 175.0	25.1 - 50.0	125.1 - 150.0
55613	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55614	Lake	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55615	Cook	<200	Incomplete	Incomplete	Incomplete	Incomplete
55616	Lake	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55702	Saint Louis	200 - 999	125.1 - 150.0	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
55703	Saint Louis	200 - 999	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55704	Pine	200 - 999	25.1 - 50.0	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55705	Saint Louis	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55706	Saint Louis	200 - 999	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
55707	Carlton	1,000 - 1,999	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55708	Saint Louis	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
55709	Itasca	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55710	Saint Louis	200 - 999	50.1 - 75.0	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55711	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55712	Pine	<200	Incomplete	Incomplete	Incomplete	Incomplete
55713	Saint Louis	200 - 999	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
55716	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55717	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55718	Carlton	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55719	Saint Louis	2,000 - 2,999	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55720	Carlton	6,000 - 6,999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55721	Itasca	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55722	Itasca	200 - 999	100.1 - 125.0	200.0 - 225.0	50.1 - 75.0	0.0 - 25.0
55723	Saint Louis	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55724	Saint Louis	200 - 999	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
55725	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55726	Carlton	200 - 999	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0	50.1 - 75.0
55731	Saint Louis	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55732	Saint Louis	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55733	Carlton	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55734	Saint Louis	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55735	Pine	200 - 999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	25.1 - 50.0
55736	Saint Louis	200 - 999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55738	Saint Louis	200 - 999	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0
55741	Saint Louis	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55742	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55744	Itasca	8,000 - 8,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55746	Saint Louis	7,000 - 7,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55748	Aitkin	200 - 999	50.1 - 75.0	125.1 - 150.0	125.1 - 150.0	25.1 - 50.0
55749	Carlton	<200	Incomplete	Incomplete	Incomplete	Incomplete
55750	Saint Louis	200 - 999	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55751	Saint Louis	200 - 999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
55752	Itasca	200 - 999	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55753	Itasca	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
55756	Pine	200 - 999	0.0 - 25.0	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
55757	Carlton	200 - 999	0.0 - 25.0	25.1 - 50.0	125.1 - 150.0	0.0 - 25.0
55758	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55763	Saint Louis	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55764	Itasca	200 - 999	50.1 - 75.0	175.1 - 200.0	100.1 - 125.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55765	Saint Louis	200 - 999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55767	Carlton	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	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	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55771	Saint Louis	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55775	Itasca	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
55779	Saint Louis	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0	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	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
55784	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55785	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
55786	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
55787	Aitkin	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55790	Saint Louis	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55792	Saint Louis	4,000 - 4,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55793	Itasca	200 - 999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55795	Pine	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55796	Saint Louis	<200	Incomplete	Incomplete	Incomplete	Incomplete
55797	Carlton	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55798	Carlton	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55802	Saint Louis	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55803	Saint Louis	6,000 - 6,999	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0	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	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55806	Saint Louis	4,000 - 4,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55807	Saint Louis	4,000 - 4,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55808	Saint Louis	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
55810	Saint Louis	3,000 - 3,999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55811	Saint Louis	9,000 - 9,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55812	Saint Louis	3,000 - 3,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55901	Olmsted	20,000-24,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55902	Olmsted	9,000 - 9,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	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	6,000 - 6,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55909	Mower	200 - 999	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55910	Winona	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55912	Mower	10,000 - 14,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55917	Steele	1,000 - 1,999	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
55918	Mower	200 - 999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55919	Houston	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55920	Olmsted	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55921	Houston	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55922	Fillmore	200 - 999	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	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55924	Dodge	200 - 999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
55925	Winona	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55926	Mower	200 - 999	50.1 - 75.0	0.0 - 25.0	175.1 - 200.0	50.1 - 75.0
55927	Dodge	1,000 - 1,999	175.1 - 200.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
55929	Olmsted	200 - 999	25.1 - 50.0	25.1 - 50.0	250.1 - 275.0	0.0 - 25.0
55931	Houston	<200	Incomplete	Incomplete	Incomplete	Incomplete
55932	Wabasha	200 - 999	75.1 - 100.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55933	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55935	Fillmore	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55936	Mower	200 - 999	25.1 - 50.0	125.1 - 150.0	151.1 - 175.0	25.1 - 50.0
55939	Fillmore	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55940	Dodge	200 - 999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
55941	Houston	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55943	Houston	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55944	Dodge	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
55945	Wabasha	200 - 999	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
55946	Goodhue	1,000 - 1,999	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0	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	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55950	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55951	Mower	200 - 999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
55952	Winona	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55953	Mower	200 - 999	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
55954	Fillmore	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55955	Dodge	200 - 999	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
55956	Wabasha	200 - 999	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
55957	Wabasha	200 - 999	125.1 - 150.0	0.0 - 25.0	200.0 - 225.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
55959	Winona	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55960	Olmsted	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55961	Fillmore	<200	Incomplete	Incomplete	Incomplete	Incomplete
55962	Fillmore	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55963	Goodhue	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
55964	Wabasha	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
55965	Fillmore	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55967	Mower	200 - 999	75.1 - 100.0	0.0 - 25.0	175.1 - 200.0	0.0 - 25.0
55968	Wabasha	<200	Incomplete	Incomplete	Incomplete	Incomplete
55969	Winona	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55970	Mower	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55971	Fillmore	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55972	Winona	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	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	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
55976	Olmsted	2,000 - 2,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55977	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55979	Winona	<200	Incomplete	Incomplete	Incomplete	Incomplete
55981	Wabasha	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55982	Mower	<200	Incomplete	Incomplete	Incomplete	Incomplete
55983	Goodhue	200 - 999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55985	Dodge	200 - 999	225.1 - 250.0	200.0 - 225.0	75.1 - 100.0	25.1 - 50.0
55987	Winona	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55988	Winona	<200	Incomplete	Incomplete	Incomplete	Incomplete
55990	Fillmore	200 - 999	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55991	Wabasha	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55992	Goodhue	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56001	Blue Earth	15,000-19,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56003	Nicollet	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56007	Freeborn	8,000 - 8,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56009	Freeborn	200 - 999	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56010	Blue Earth	200 - 999	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56011	Scott	3,000 - 3,999	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0	125.1 - 150.0
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	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56016	Freeborn	200 - 999	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56017	Le Sueur	200 - 999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56019	Brown	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56020	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56021	Nicollet	200 - 999	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56022	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56023	Faribault	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56024	Blue Earth	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56025	Faribault	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56026	Steele	200 - 999	125.1 - 150.0	25.1 - 50.0	151.1 - 175.0	0.0 - 25.0
56027	Faribault	200 - 999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56028	Le Sueur	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56029	Freeborn	200 - 999	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56030	Brown	<200	Incomplete	Incomplete	Incomplete	Incomplete
56031	Martin	5,000 - 5,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56032	Freeborn	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56033	Faribault	<200	Incomplete	Incomplete	Incomplete	Incomplete
56034	Blue Earth	<200	Incomplete	Incomplete	Incomplete	Incomplete
56035	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56036	Freeborn	200 - 999	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56037	Blue Earth	200 - 999	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0	0.0 - 25.0
56039	Martin	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56041	Brown	200 - 999	125.1 - 150.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56042	Freeborn	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56043	Freeborn	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56044	Sibley	200 - 999	100.1 - 125.0	200.0 - 225.0	75.1 - 100.0	75.1 - 100.0
56045	Freeborn	200 - 999	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56048	Waseca	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56050	Le Sueur	200 - 999	50.1 - 75.0	200.0 - 225.0	75.1 - 100.0	0.0 - 25.0
56051	Faribault	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56052	Rice	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56054	Nicollet	200 - 999	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56055	Blue Earth	1,000 - 1,999	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	0.0 - 25.0
56056	Watonwan	<200	Incomplete	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,000 - 1,999	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56058	Le Sueur	2,000 - 2,999	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56060	Watonwan	200 - 999	200.1 - 225.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56062	Watonwan	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0

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
56063	Blue Earth	1,000 - 1,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56064	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56065	Blue Earth	200 - 999	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0
56068	Faribault	200 - 999	0.0 - 25.0	100.1 - 125.0	151.1 - 175.0	25.1 - 50.0
56069	Le Sueur	1,000 - 1,999	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56071	Scott	4,000 - 4,999	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
56072	Waseca	200 - 999	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56073	Brown	6,000 - 6,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56074	Nicollet	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56075	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56076	Freeborn	<200	Incomplete	Incomplete	Incomplete	Incomplete
56078	Blue Earth	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56080	Blue Earth	200 - 999	50.1 - 75.0	200.0 - 225.0	151.1 - 175.0	0.0 - 25.0
56081	Watonwan	2,000 - 2,999	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56082	Nicollet	4,000 - 4,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56083	Redwood	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56085	Brown	2,000 - 2,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56087	Brown	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56088	Martin	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56089	Freeborn	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56090	Blue Earth	200 - 999	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56091	Waseca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56093	Waseca	4,000 - 4,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56096	Le Sueur	1,000 - 1,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56097	Faribault	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56098	Faribault	200 - 999	151.1 - 175.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56101	Cottonwood	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56110	Nobles	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56111	Jackson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56113	Lincoln	<200	Incomplete	Incomplete	Incomplete	Incomplete
56114	Murray	<200	Incomplete	Incomplete	Incomplete	Incomplete
56115	Lyon	200 - 999	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
56116	Rock	200 - 999	0.0 - 25.0	50.1 - 75.0	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	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56120	Watonwan	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0

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Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56121	Martin	200 - 999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56122	Murray	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56123	Murray	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56127	Martin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56128	Pipestone	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56129	Nobles	200 - 999	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56131	Murray	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56132	Lyon	<200	Incomplete	Incomplete	Incomplete	Incomplete
56134	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56136	Lincoln	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56137	Jackson	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56138	Rock	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56139	Pipestone	200 - 999	50.1 - 75.0	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	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56143	Jackson	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56144	Rock	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56145	Cottonwood	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56146	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56147	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56149	Lincoln	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56150	Jackson	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56151	Murray	200 - 999	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56152	Redwood	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56153	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56155	Nobles	<200	Incomplete	Incomplete	Incomplete	Incomplete
56156	Rock	2,000 - 2,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56157	Lyon	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56158	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	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	25.1 - 50.0	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

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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
56167	Nobles	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56168	Nobles	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56169	Lyon	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	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	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56172	Murray	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56173	Rock	<200	Incomplete	Incomplete	Incomplete	Incomplete
56174	Cottonwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56175	Lyon	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56176	Martin	200 - 999	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56177	Pipestone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56178	Lincoln	200 - 999	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56180	Redwood	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56181	Martin	200 - 999	25.1 - 50.0	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	25.1 - 50.0
56185	Nobles	200 - 999	0.0 - 25.0	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	8,000 - 8,999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56207	Stevens	<200	Incomplete	Incomplete	Incomplete	Incomplete
56208	Swift	200 - 999	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56209	Kandiyohi	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56210	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56211	Big Stone	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56212	Lac Qui Parle	<200	Incomplete	Incomplete	Incomplete	Incomplete
56214	Redwood	200 - 999	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	1,000 - 1,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56216	Kandiyohi	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56218	Lac Qui Parle	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56219	Traverse	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56220	Yellow Medicine	1,000 - 1,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56221	Stevens	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56222	Chippewa	200 - 999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56223	Yellow Medicine	200 - 999	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56224	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56225	Big Stone	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56226	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56227	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete
56228	Meeker	200 - 999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56229	Lyon	200 - 999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56230	Renville	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56231	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56232	Lac Qui Parle	200 - 999	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56235	Stevens	<200	Incomplete	Incomplete	Incomplete	Incomplete
56236	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56239	Lyon	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56240	Big Stone	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56241	Yellow Medicine	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56243	Meeker	200 - 999	100.1 - 125.0	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0
56244	Stevens	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56245	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56246	Kandiyohi	<200	Incomplete	Incomplete	Incomplete	Incomplete
56248	Grant	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56249	Swift	<200	Incomplete	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	200 - 999	151.1 - 175.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56252	Swift	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56253	Kandiyohi	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56255	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	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	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56262	Chippewa	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56263	Redwood	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56265	Chippewa	3,000 - 3,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56266	Redwood	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56267	Stevens	2,000 - 2,999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56270	Renville	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56271	Swift	200 - 999	125.1 - 150.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56273	Kandiyohi	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56274	Grant	<200	Incomplete	Incomplete	Incomplete	Incomplete
56276	Big Stone	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56277	Renville	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56278	Big Stone	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56279	Kandiyohi	200 - 999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56280	Yellow Medicine	<200	Incomplete	Incomplete	Incomplete	Incomplete
56281	Kandiyohi	200 - 999	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56282	Kandiyohi	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
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	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56285	Renville	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56287	Redwood	<200	Incomplete	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,000 - 1,999	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56289	Kandiyohi	200 - 999	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56291	Lyon	<200	Incomplete	Incomplete	Incomplete	Incomplete
56292	Redwood	200 - 999	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56293	Redwood	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	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	25.1 - 50.0	0.0 - 25.0
56297	Yellow Medicine	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56301	Stearns	10,000 - 14,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56303	Stearns	10,000 - 14,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56304	Benton	7,000 - 7,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56307	Stearns	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56308	Douglas	10,000 - 14,999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56309	Grant	200 - 999	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
56310	Stearns	2,000 - 2,999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56311	Grant	200 - 999	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0	0.0 - 25.0
56312	Stearns	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56313	Mille Lacs	<200	Incomplete	Incomplete	Incomplete	Incomplete
56314	Morrison	200 - 999	100.1 - 125.0	50.1 - 75.0	151.1 - 175.0	25.1 - 50.0
56315	Douglas	200 - 999	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56316	Stearns	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56318	Todd	200 - 999	25.1 - 50.0	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56319	Douglas	200 - 999	225.1 - 250.0	200.0 - 225.0	100.1 - 125.0	50.1 - 75.0
56320	Stearns	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56323	Pope	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56324	Otter Tail	200 - 999	75.1 - 100.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
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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
56325	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56326	Douglas	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56327	Douglas	200 - 999	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0	125.1 - 150.0
56328	Morrison	<200	Incomplete	Incomplete	Incomplete	Incomplete
56329	Benton	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56330	Mille Lacs	200 - 999	275.1 - 300.0	450.1 - 500.0	300.1 - 325.0	25.1 - 50.0
56331	Stearns	200 - 999	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56332	Douglas	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56334	Pope	2,000 - 2,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56335	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56336	Todd	200 - 999	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56338	Morrison	200 - 999	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0
56339	Grant	200 - 999	125.1 - 150.0	25.1 - 50.0	125.1 - 150.0	0.0 - 25.0
56340	Stearns	200 - 999	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56341	Douglas	<200	Incomplete	Incomplete	Incomplete	Incomplete
56342	Mille Lacs	1,000 - 1,999	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
56343	Douglas	200 - 999	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56345	Morrison	5,000 - 5,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56347	Todd	2,000 - 2,999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56349	Pope	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56350	Aitkin	200 - 999	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
56352	Stearns	2,000 - 2,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56353	Mille Lacs	3,000 - 3,999	200.1 - 225.0	151.1 - 175.0	175.1 - 200.0	50.1 - 75.0
56354	Douglas	200 - 999	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0	25.1 - 50.0
56355	Douglas	200 - 999	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0	0.0 - 25.0
56356	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56357	Benton	200 - 999	25.1 - 50.0	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
56358	Kanabec	1,000 - 1,999	151.1 - 175.0	175.1 - 200.0	100.1 - 125.0	0.0 - 25.0
56359	Mille Lacs	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56360	Douglas	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56361	Otter Tail	1,000 - 1,999	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56362	Stearns	2,000 - 2,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56363	Mille Lacs	<200	Incomplete	Incomplete	Incomplete	Incomplete
56364	Morrison	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56367	Benton	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56368	Stearns	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56369	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56371	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56373	Morrison	1,000 - 1,999	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56374	Stearns	2,000 - 2,999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56375	Stearns	200 - 999	175.1 - 200.0	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0
56376	Stearns	<200	Incomplete	Incomplete	Incomplete	Incomplete
56377	Stearns	6,000 - 6,999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56378	Stearns	2,000 - 2,999	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0
56379	Benton	6,000 - 6,999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56381	Pope	200 - 999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56382	Morrison	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56384	Morrison	<200	Incomplete	Incomplete	Incomplete	Incomplete
56385	Pope	200 - 999	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
56386	Mille Lacs	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56387	Stearns	3,000 - 3,999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56389	Todd	<200	Incomplete	Incomplete	Incomplete	Incomplete
56401	Crow Wing	10,000 - 14,999	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56425	Crow Wing	2,000 - 2,999	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56431	Aitkin	3,000 - 3,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56433	Hubbard	200 - 999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56434	Wadena	<200	Incomplete	Incomplete	Incomplete	Incomplete
56435	Cass	1,000 - 1,999	125.1 - 150.0	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56436	Hubbard	<200	Incomplete	Incomplete	Incomplete	Incomplete
56437	Todd	200 - 999	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56438	Todd	1,000 - 1,999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56440	Todd	200 - 999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56441	Crow Wing	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56442	Crow Wing	1,000 - 1,999	151.1 - 175.0	225.1 - 250.0	125.1 - 150.0	375.1 - 400.0
56443	Morrison	200 - 999	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56444	Crow Wing	1,000 - 1,999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56446	Todd	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56447	Crow Wing	200 - 999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0
56448	Crow Wing	<200	Incomplete	Incomplete	Incomplete	Incomplete
56449	Crow Wing	200 - 999	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0
56450	Crow Wing	200 - 999	250.1 - 275.0	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0
56452	Cass	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
56453	Todd	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56455	Crow Wing	200 - 999	275.1 - 300.0	225.1 - 250.0	200.0 - 225.0	50.1 - 75.0

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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
56456	Crow Wing	<200	Incomplete	Incomplete	Incomplete	Incomplete
56458	Hubbard	<200	Incomplete	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,000 - 1,999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56464	Wadena	1,000 - 1,999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56465	Crow Wing	200 - 999	0.0 - 25.0	225.1 - 250.0	50.1 - 75.0	151.1 - 175.0
56466	Morrison	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56467	Hubbard	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56468	Crow Wing	2,000 - 2,999	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0	225.1 - 250.0
56469	Aitkin	200 - 999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56470	Hubbard	4,000 - 4,999	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56472	Crow Wing	3,000 - 3,999	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0	175.1 - 200.0
56473	Cass	1,000 - 1,999	175.1 - 200.0	175.1 - 200.0	100.1 - 125.0	50.1 - 75.0
56474	Cass	1,000 - 1,999	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56475	Morrison	200 - 999	175.1 - 200.0	100.1 - 125.0	151.1 - 175.0	50.1 - 75.0
56477	Wadena	1,000 - 1,999	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56479	Todd	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56481	Wadena	200 - 999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56482	Wadena	2,000 - 2,999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56484	Cass	1,000 - 1,999	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
56501	Becker	6,000 - 6,999	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56510	Norman	200 - 999	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56511	Becker	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56513	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56514	Clay	1,000 - 1,999	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56515	Otter Tail	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	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	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56521	Becker	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56522	Wilkin	200 - 999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56523	Polk	200 - 999	50.1 - 75.0	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	50.1 - 75.0	25.1 - 50.0
56525	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56527	Otter Tail	200 - 999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56528	Otter Tail	200 - 999	75.1 - 100.0	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56529	Clay	1,000 - 1,999	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56531	Grant	200 - 999	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56533	Otter Tail	<200	Incomplete	Incomplete	Incomplete	Incomplete
56534	Otter Tail	200 - 999	25.1 - 50.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56535	Polk	200 - 999	0.0 - 25.0	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56536	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,000 - 7,999	50.1 - 75.0	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	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
56545	Norman	200 - 999	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56546	Clay	<200	Incomplete	Incomplete	Incomplete	Incomplete
56547	Clay	200 - 999	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56548	Norman	200 - 999	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
56549	Clay	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56550	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56551	Otter Tail	1,000 - 1,999	25.1 - 50.0	50.1 - 75.0	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	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56556	Polk	200 - 999	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56557	Mahnomen	1,000 - 1,999	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56560	Clay	15,000-19,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56565	Wilkin	<200	Incomplete	Incomplete	Incomplete	Incomplete
56566	Mahnomen	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56567	Otter Tail	1,000 - 1,999	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0	0.0 - 25.0
56568	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56569	Becker	200 - 999	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56570	Becker	200 - 999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56571	Otter Tail	200 - 999	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56572	Otter Tail	2,000 - 2,999	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56573	Otter Tail	2,000 - 2,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56574	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56575	Becker	200 - 999	75.1 - 100.0	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	0.0 - 25.0	25.1 - 50.0
56577	Becker	<200	Incomplete	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56578	Becker	200 - 999	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56579	Wilkin	200 - 999	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56580	Clay	200 - 999	25.1 - 50.0	175.1 - 200.0	75.1 - 100.0	25.1 - 50.0
56581	Norman	<200	Incomplete	Incomplete	Incomplete	Incomplete
56583	Traverse	<200	Incomplete	Incomplete	Incomplete	Incomplete
56584	Norman	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56585	Clay	200 - 999	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56586	Otter Tail	200 - 999	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56587	Otter Tail	200 - 999	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56588	Otter Tail	200 - 999	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56589	Becker	200 - 999	25.1 - 50.0	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
56590	Grant	<200	Incomplete	Incomplete	Incomplete	Incomplete
56592	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56593	Becker	<200	Incomplete	Incomplete	Incomplete	Incomplete
56594	Wilkin	200 - 999	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56601	Beltrami	10,000 - 14,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56621	Clearwater	1,000 - 1,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56623	Lake of the Woods	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56626	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
56627	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56628	Itasca	200 - 999	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56629	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56630	Beltrami	200 - 999	25.1 - 50.0	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56633	Cass	1,000 - 1,999	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56634	Clearwater	200 - 999	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56636	Itasca	1,000 - 1,999	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56637	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56639	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56641	Cass	<200	Incomplete	Incomplete	Incomplete	Incomplete
56644	Clearwater	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56646	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56647	Beltrami	200 - 999	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0
56649	Koochiching	4,000 - 4,999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56650	Beltrami	200 - 999	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56651	Mahnomen	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56652	Clearwater	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56653	Koochiching	200 - 999	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
56654	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56655	Cass	200 - 999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
56657	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56659	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56660	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56661	Koochiching	200 - 999	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56662	Cass	200 - 999	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0	125.1 - 150.0
56663	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56666	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56667	Beltrami	200 - 999	75.1 - 100.0	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56668	Koochiching	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56669	Koochiching	<200	Incomplete	Incomplete	Incomplete	Incomplete
56670	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56671	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	200 - 999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
56673	Roseau	200 - 999	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56676	Clearwater	200 - 999	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56678	Beltrami	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56680	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56681	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56682	Roseau	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56683	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56684	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56685	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	200 - 999	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56687	Beltrami	<200	Incomplete	Incomplete	Incomplete	Incomplete
56688	Itasca	<200	Incomplete	Incomplete	Incomplete	Incomplete
56701	Pennington	5,000 - 5,999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56710	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56711	Lake of the Woods	<200	Incomplete	Incomplete	Incomplete	Incomplete
56712	Polk	<200	Incomplete	Incomplete	Incomplete	Incomplete
56713	Marshall	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56714	Roseau	200 - 999	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56715	Red Lake	<200	Incomplete	Incomplete	Incomplete	Incomplete
56716	Polk	3,000 - 3,999	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56720	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56721	Polk	3,000 - 3,999	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0

Table 1: Zip Code Index Scores

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics
("Incomplete" means that the zip code has less than 200 households and was not evaluated)

Zip Code	Primary County	Estimated Number of Households	Post-Sale / REO Index	Pre-Sale Index	60+ Day Delinquency Index	Non-Prime ARM Reset Index
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	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
56726	Roseau	200 - 999	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56727	Marshall	200 - 999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56728	Kittson	200 - 999	0.0 - 25.0	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
56732	Kittson	200 - 999	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56733	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56734	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56735	Kittson	200 - 999	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56736	Polk	200 - 999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56737	Marshall	200 - 999	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56738	Marshall	200 - 999	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56741	Lake of the Woods	<200	Incomplete	Incomplete	Incomplete	Incomplete
56742	Red Lake	200 - 999	225.1 - 250.0	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56744	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56748	Red Lake	200 - 999	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56750	Red Lake	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56751	Roseau	2,000 - 2,999	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56754	Pennington	200 - 999	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56755	Kittson	<200	Incomplete	Incomplete	Incomplete	Incomplete
56756	Roseau	200 - 999	250.1 - 275.0	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56757	Marshall	200 - 999	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56758	Marshall	200 - 999	100.1 - 125.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56759	Roseau	<200	Incomplete	Incomplete	Incomplete	Incomplete
56760	Marshall	<200	Incomplete	Incomplete	Incomplete	Incomplete
56761	Roseau	<200	Incomplete	Incomplete	Incomplete	Incomplete
56762	Marshall	1,000 - 1,999	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56763	Roseau	1,000 - 1,999	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0	0.0 - 25.0

Appendix B
Zip Code Tables
Percentage Change in Troubled Loans

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55001	Incomplete Data	>50.0%	-100.0% to -50.0%
55003	>50.0%	-100.0% to -50.0%	0.1% to 25.0%
55005	0.1% to 25.0%	25.1% to 50.0%	-24.9% to 0.0%
55006	25.1% to 50.0%	-49.9% to -25.0%	-24.9% to 0.0%
55007	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
55008	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55009	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55010	Incomplete Data	Incomplete Data	Incomplete Data
55011	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55012	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55013	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
55014	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55016	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55017	>50.0%	>50.0%	-100.0% to -50.0%
55018	-100.0% to -50.0%	-100.0% to -50.0%	>50.0%
55019	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
55020	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55021	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55024	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55025	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55026	Incomplete Data	Incomplete Data	Incomplete Data
55027	>50.0%	-100.0% to -50.0%	-24.9% to 0.0%
55030	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55031	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55032	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55033	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55036	Incomplete Data	Incomplete Data	Incomplete Data
55037	-24.9% to 0.0%	-24.9% to 0.0%	-49.9% to -25.0%
55038	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55040	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55041	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55042	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
55043	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55044	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55045	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55046	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55047	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
55049	>50.0%	-100.0% to -50.0%	-24.9% to 0.0%
55051	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55052	-24.9% to 0.0%	Incomplete Data	-100.0% to -50.0%
55053	>50.0%	-100.0% to -50.0%	>50.0%
55054	25.1% to 50.0%	>50.0%	-49.9% to -25.0%
55055	25.1% to 50.0%	>50.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55056	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55057	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55060	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55063	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55065	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
55066	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55067	Incomplete Data	Incomplete Data	Incomplete Data
55068	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55069	25.1% to 50.0%	25.1% to 50.0%	-100.0% to -50.0%
55070	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55071	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
55072	-100.0% to -50.0%	25.1% to 50.0%	-49.9% to -25.0%
55073	0.1% to 25.0%	>50.0%	-49.9% to -25.0%
55074	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55075	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55076	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55077	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55079	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
55080	0.1% to 25.0%	>50.0%	-49.9% to -25.0%
55082	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55084	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
55085	Incomplete Data	Incomplete Data	Incomplete Data
55087	Incomplete Data	Incomplete Data	Incomplete Data
55088	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
55089	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
55090	-100.0% to -50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55092	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
55101	0.1% to 25.0%	-49.9% to -25.0%	-100.0% to -50.0%
55102	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55103	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55104	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55105	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55106	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55107	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55108	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55109	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55110	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55112	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55113	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
55114	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55115	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55116	-24.9% to 0.0%	25.1% to 50.0%	-24.9% to 0.0%
55117	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55118	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55119	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55120	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55121	25.1% to 50.0%	>50.0%	-49.9% to -25.0%
55122	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55123	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55124	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55125	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55126	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55127	>50.0%	>50.0%	-100.0% to -50.0%
55128	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55129	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55130	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55150	Incomplete Data	Incomplete Data	Incomplete Data
55301	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55302	25.1% to 50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55303	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55304	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55305	25.1% to 50.0%	25.1% to 50.0%	-24.9% to 0.0%
55306	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55307	>50.0%	-49.9% to -25.0%	-100.0% to -50.0%
55308	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55309	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55310	Incomplete Data	Incomplete Data	Incomplete Data
55311	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55312	25.1% to 50.0%	-100.0% to -50.0%	-100.0% to -50.0%
55313	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55314	-24.9% to 0.0%	-24.9% to 0.0%	>50.0%
55315	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
55316	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55317	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55318	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55319	0.1% to 25.0%	0.1% to 25.0%	-24.9% to 0.0%
55320	0.1% to 25.0%	-24.9% to 0.0%	-100.0% to -50.0%
55321	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55322	>50.0%	0.1% to 25.0%	-100.0% to -50.0%
55324	Incomplete Data	-49.9% to -25.0%	-49.9% to -25.0%
55325	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55327	0.1% to 25.0%	25.1% to 50.0%	-100.0% to -50.0%
55328	25.1% to 50.0%	>50.0%	-49.9% to -25.0%
55329	0.1% to 25.0%	25.1% to 50.0%	-24.9% to 0.0%
55330	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55331	>50.0%	0.1% to 25.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55332	25.1% to 50.0%	-49.9% to -25.0%	-24.9% to 0.0%
55333	Incomplete Data	Incomplete Data	Incomplete Data
55334	>50.0%	0.1% to 25.0%	-100.0% to -50.0%
55335	Incomplete Data	Incomplete Data	Incomplete Data
55336	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55337	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55338	>50.0%	0.1% to 25.0%	-100.0% to -50.0%
55339	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
55340	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
55341	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
55342	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55343	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55344	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55345	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55346	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55347	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55349	>50.0%	>50.0%	-24.9% to 0.0%
55350	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
55352	0.1% to 25.0%	>50.0%	-49.9% to -25.0%
55353	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55354	0.1% to 25.0%	25.1% to 50.0%	-100.0% to -50.0%
55355	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
55356	0.1% to 25.0%	0.1% to 25.0%	-24.9% to 0.0%
55357	>50.0%	>50.0%	-100.0% to -50.0%
55358	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
55359	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55360	0.1% to 25.0%	0.1% to 25.0%	-100.0% to -50.0%
55362	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55363	25.1% to 50.0%	0.1% to 25.0%	-100.0% to -50.0%
55364	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55366	Incomplete Data	Incomplete Data	Incomplete Data
55367	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55368	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55369	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55370	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
55371	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55372	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55373	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55374	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55375	-49.9% to -25.0%	0.1% to 25.0%	-49.9% to -25.0%
55376	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55378	>50.0%	>50.0%	-49.9% to -25.0%
55379	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55381	0.1% to 25.0%	-49.9% to -25.0%	-100.0% to -50.0%
55382	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
55384	-100.0% to -50.0%	0.1% to 25.0%	25.1% to 50.0%
55385	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
55386	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55387	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55388	-24.9% to 0.0%	-24.9% to 0.0%	-49.9% to -25.0%
55389	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
55390	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55391	-49.9% to -25.0%	25.1% to 50.0%	-49.9% to -25.0%
55395	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55396	-49.9% to -25.0%	>50.0%	-100.0% to -50.0%
55397	>50.0%	>50.0%	-100.0% to -50.0%
55398	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55401	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55402	Incomplete Data	Incomplete Data	Incomplete Data
55403	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55404	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55405	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
55406	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55407	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55408	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
55409	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55410	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55411	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55412	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55413	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55414	0.1% to 25.0%	-49.9% to -25.0%	-24.9% to 0.0%
55415	>50.0%	-100.0% to -50.0%	>50.0%
55416	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55417	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55418	25.1% to 50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55419	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55420	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55421	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
55422	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55423	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55424	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
55425	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55426	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55427	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55428	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55429	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55430	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55431	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55432	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55433	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55434	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55435	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55436	>50.0%	-24.9% to 0.0%	0.1% to 25.0%
55437	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55438	0.1% to 25.0%	>50.0%	-24.9% to 0.0%
55439	25.1% to 50.0%	25.1% to 50.0%	-24.9% to 0.0%
55441	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
55442	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55443	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
55444	-24.9% to 0.0%	-24.9% to 0.0%	-49.9% to -25.0%
55445	25.1% to 50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55446	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55447	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55448	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55449	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55450	Incomplete Data	Incomplete Data	Incomplete Data
55454	-24.9% to 0.0%	-100.0% to -50.0%	-49.9% to -25.0%
55455	Incomplete Data	Incomplete Data	Incomplete Data
55601	Incomplete Data	Incomplete Data	Incomplete Data
55602	Incomplete Data	Incomplete Data	Incomplete Data
55603	Incomplete Data	Incomplete Data	Incomplete Data
55604	-100.0% to -50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55605	Incomplete Data	Incomplete Data	Incomplete Data
55606	Incomplete Data	Incomplete Data	Incomplete Data
55607	Incomplete Data	Incomplete Data	Incomplete Data
55609	Incomplete Data	Incomplete Data	Incomplete Data
55612	Incomplete Data	-24.9% to 0.0%	-100.0% to -50.0%
55613	Incomplete Data	Incomplete Data	Incomplete Data
55614	25.1% to 50.0%	-49.9% to -25.0%	-100.0% to -50.0%
55615	Incomplete Data	Incomplete Data	Incomplete Data
55616	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55702	Incomplete Data	Incomplete Data	Incomplete Data
55703	Incomplete Data	Incomplete Data	Incomplete Data
55704	-100.0% to -50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55705	25.1% to 50.0%	-49.9% to -25.0%	-100.0% to -50.0%
55706	>50.0%	-100.0% to -50.0%	-100.0% to -50.0%
55707	25.1% to 50.0%	0.1% to 25.0%	-24.9% to 0.0%
55708	-24.9% to 0.0%	-24.9% to 0.0%	-100.0% to -50.0%
55709	>50.0%	0.1% to 25.0%	-49.9% to -25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55710	Incomplete Data	25.1% to 50.0%	>50.0%
55711	Incomplete Data	Incomplete Data	Incomplete Data
55712	Incomplete Data	Incomplete Data	Incomplete Data
55713	Incomplete Data	-100.0% to -50.0%	-100.0% to -50.0%
55716	Incomplete Data	Incomplete Data	Incomplete Data
55717	Incomplete Data	Incomplete Data	Incomplete Data
55718	Incomplete Data	-49.9% to -25.0%	0.1% to 25.0%
55719	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55720	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55721	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
55722	-24.9% to 0.0%	0.1% to 25.0%	-100.0% to -50.0%
55723	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
55724	Incomplete Data	-100.0% to -50.0%	-100.0% to -50.0%
55725	Incomplete Data	Incomplete Data	Incomplete Data
55726	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
55731	-24.9% to 0.0%	25.1% to 50.0%	-24.9% to 0.0%
55732	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
55733	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
55734	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55735	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
55736	Incomplete Data	-24.9% to 0.0%	-100.0% to -50.0%
55738	Incomplete Data	Incomplete Data	Incomplete Data
55741	-24.9% to 0.0%	>50.0%	-24.9% to 0.0%
55742	Incomplete Data	Incomplete Data	Incomplete Data
55744	0.1% to 25.0%	>50.0%	-49.9% to -25.0%
55746	0.1% to 25.0%	0.1% to 25.0%	-24.9% to 0.0%
55748	-49.9% to -25.0%	25.1% to 50.0%	-100.0% to -50.0%
55749	Incomplete Data	Incomplete Data	Incomplete Data
55750	-24.9% to 0.0%	0.1% to 25.0%	-24.9% to 0.0%
55751	Incomplete Data	-49.9% to -25.0%	-24.9% to 0.0%
55752	Incomplete Data	Incomplete Data	Incomplete Data
55753	>50.0%	>50.0%	-24.9% to 0.0%
55756	Incomplete Data	Incomplete Data	Incomplete Data
55757	Incomplete Data	Incomplete Data	Incomplete Data
55758	Incomplete Data	Incomplete Data	Incomplete Data
55760	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55763	Incomplete Data	Incomplete Data	Incomplete Data
55764	Incomplete Data	Incomplete Data	Incomplete Data
55765	Incomplete Data	Incomplete Data	Incomplete Data
55767	>50.0%	>50.0%	-49.9% to -25.0%
55768	-24.9% to 0.0%	-49.9% to -25.0%	25.1% to 50.0%
55769	>50.0%	-49.9% to -25.0%	-24.9% to 0.0%
55771	Incomplete Data	-100.0% to -50.0%	0.1% to 25.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55775	Incomplete Data	Incomplete Data	-100.0% to -50.0%
55779	-24.9% to 0.0%	>50.0%	-24.9% to 0.0%
55780	Incomplete Data	Incomplete Data	Incomplete Data
55781	-100.0% to -50.0%	Incomplete Data	-100.0% to -50.0%
55782	Incomplete Data	Incomplete Data	Incomplete Data
55783	-24.9% to 0.0%	-49.9% to -25.0%	0.1% to 25.0%
55784	Incomplete Data	Incomplete Data	Incomplete Data
55785	Incomplete Data	Incomplete Data	Incomplete Data
55786	Incomplete Data	Incomplete Data	Incomplete Data
55787	Incomplete Data	Incomplete Data	Incomplete Data
55790	-100.0% to -50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55792	25.1% to 50.0%	0.1% to 25.0%	-24.9% to 0.0%
55793	Incomplete Data	Incomplete Data	Incomplete Data
55795	-100.0% to -50.0%	Incomplete Data	-100.0% to -50.0%
55796	Incomplete Data	Incomplete Data	Incomplete Data
55797	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55798	Incomplete Data	Incomplete Data	Incomplete Data
55802	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55803	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
55804	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
55805	25.1% to 50.0%	0.1% to 25.0%	-24.9% to 0.0%
55806	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
55807	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
55808	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
55810	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
55811	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55812	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
55901	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55902	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
55904	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55906	0.1% to 25.0%	25.1% to 50.0%	-49.9% to -25.0%
55909	Incomplete Data	25.1% to 50.0%	-49.9% to -25.0%
55910	Incomplete Data	Incomplete Data	Incomplete Data
55912	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55917	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
55918	-24.9% to 0.0%	-100.0% to -50.0%	-100.0% to -50.0%
55919	Incomplete Data	Incomplete Data	Incomplete Data
55920	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55921	-24.9% to 0.0%	25.1% to 50.0%	-24.9% to 0.0%
55922	Incomplete Data	Incomplete Data	Incomplete Data
55923	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
55924	-49.9% to -25.0%	-49.9% to -25.0%	-100.0% to -50.0%
55925	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55926	Incomplete Data	Incomplete Data	Incomplete Data
55927	0.1% to 25.0%	-24.9% to 0.0%	-24.9% to 0.0%
55929	-100.0% to -50.0%	-49.9% to -25.0%	>50.0%
55931	Incomplete Data	Incomplete Data	Incomplete Data
55932	-49.9% to -25.0%	-49.9% to -25.0%	0.1% to 25.0%
55933	Incomplete Data	Incomplete Data	Incomplete Data
55934	25.1% to 50.0%	-49.9% to -25.0%	-100.0% to -50.0%
55935	Incomplete Data	Incomplete Data	Incomplete Data
55936	-100.0% to -50.0%	>50.0%	0.1% to 25.0%
55939	-49.9% to -25.0%	Incomplete Data	-100.0% to -50.0%
55940	>50.0%	-24.9% to 0.0%	0.1% to 25.0%
55941	Incomplete Data	Incomplete Data	Incomplete Data
55943	>50.0%	0.1% to 25.0%	-100.0% to -50.0%
55944	>50.0%	-100.0% to -50.0%	-49.9% to -25.0%
55945	Incomplete Data	Incomplete Data	Incomplete Data
55946	0.1% to 25.0%	>50.0%	-100.0% to -50.0%
55947	-24.9% to 0.0%	>50.0%	>50.0%
55949	Incomplete Data	-100.0% to -50.0%	>50.0%
55950	Incomplete Data	Incomplete Data	Incomplete Data
55951	-49.9% to -25.0%	-24.9% to 0.0%	-100.0% to -50.0%
55952	-100.0% to -50.0%	-24.9% to 0.0%	-100.0% to -50.0%
55953	-100.0% to -50.0%	-100.0% to -50.0%	-49.9% to -25.0%
55954	Incomplete Data	Incomplete Data	Incomplete Data
55955	25.1% to 50.0%	-24.9% to 0.0%	0.1% to 25.0%
55956	>50.0%	>50.0%	-100.0% to -50.0%
55957	Incomplete Data	Incomplete Data	Incomplete Data
55959	Incomplete Data	Incomplete Data	Incomplete Data
55960	-24.9% to 0.0%	25.1% to 50.0%	-24.9% to 0.0%
55961	Incomplete Data	Incomplete Data	Incomplete Data
55962	Incomplete Data	Incomplete Data	Incomplete Data
55963	-24.9% to 0.0%	-24.9% to 0.0%	-49.9% to -25.0%
55964	>50.0%	-100.0% to -50.0%	-49.9% to -25.0%
55965	25.1% to 50.0%	-100.0% to -50.0%	25.1% to 50.0%
55967	-100.0% to -50.0%	Incomplete Data	0.1% to 25.0%
55968	Incomplete Data	Incomplete Data	Incomplete Data
55969	Incomplete Data	Incomplete Data	Incomplete Data
55970	Incomplete Data	Incomplete Data	Incomplete Data
55971	>50.0%	-49.9% to -25.0%	0.1% to 25.0%
55972	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
55973	Incomplete Data	Incomplete Data	Incomplete Data
55974	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
55975	>50.0%	-49.9% to -25.0%	-100.0% to -50.0%
55976	>50.0%	>50.0%	-100.0% to -50.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
55977	Incomplete Data	Incomplete Data	Incomplete Data
55979	Incomplete Data	Incomplete Data	Incomplete Data
55981	-100.0% to -50.0%	-100.0% to -50.0%	-49.9% to -25.0%
55982	Incomplete Data	Incomplete Data	Incomplete Data
55983	0.1% to 25.0%	-49.9% to -25.0%	-24.9% to 0.0%
55985	25.1% to 50.0%	0.1% to 25.0%	-100.0% to -50.0%
55987	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
55988	Incomplete Data	Incomplete Data	Incomplete Data
55990	Incomplete Data	Incomplete Data	Incomplete Data
55991	-24.9% to 0.0%	-49.9% to -25.0%	-24.9% to 0.0%
55992	25.1% to 50.0%	-49.9% to -25.0%	0.1% to 25.0%
56001	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
56003	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56007	0.1% to 25.0%	-24.9% to 0.0%	-24.9% to 0.0%
56009	Incomplete Data	-24.9% to 0.0%	-100.0% to -50.0%
56010	-100.0% to -50.0%	>50.0%	0.1% to 25.0%
56011	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
56013	0.1% to 25.0%	-49.9% to -25.0%	-24.9% to 0.0%
56014	Incomplete Data	Incomplete Data	Incomplete Data
56016	>50.0%	-100.0% to -50.0%	>50.0%
56017	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
56019	Incomplete Data	Incomplete Data	Incomplete Data
56020	Incomplete Data	Incomplete Data	Incomplete Data
56021	Incomplete Data	Incomplete Data	Incomplete Data
56022	Incomplete Data	Incomplete Data	Incomplete Data
56023	Incomplete Data	Incomplete Data	Incomplete Data
56024	-49.9% to -25.0%	>50.0%	0.1% to 25.0%
56025	Incomplete Data	Incomplete Data	Incomplete Data
56026	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
56027	Incomplete Data	Incomplete Data	Incomplete Data
56028	Incomplete Data	>50.0%	25.1% to 50.0%
56029	Incomplete Data	Incomplete Data	Incomplete Data
56030	Incomplete Data	Incomplete Data	Incomplete Data
56031	-24.9% to 0.0%	0.1% to 25.0%	-100.0% to -50.0%
56032	Incomplete Data	Incomplete Data	Incomplete Data
56033	Incomplete Data	Incomplete Data	Incomplete Data
56034	Incomplete Data	Incomplete Data	Incomplete Data
56035	Incomplete Data	Incomplete Data	Incomplete Data
56036	25.1% to 50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56037	>50.0%	-100.0% to -50.0%	-49.9% to -25.0%
56039	Incomplete Data	Incomplete Data	Incomplete Data
56041	Incomplete Data	Incomplete Data	Incomplete Data
56042	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56043	Incomplete Data	Incomplete Data	Incomplete Data
56044	>50.0%	-100.0% to -50.0%	-49.9% to -25.0%
56045	Incomplete Data	Incomplete Data	Incomplete Data
56048	>50.0%	>50.0%	-100.0% to -50.0%
56050	>50.0%	>50.0%	-100.0% to -50.0%
56051	Incomplete Data	Incomplete Data	Incomplete Data
56052	Incomplete Data	Incomplete Data	Incomplete Data
56054	Incomplete Data	Incomplete Data	Incomplete Data
56055	>50.0%	>50.0%	-49.9% to -25.0%
56056	Incomplete Data	Incomplete Data	Incomplete Data
56057	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
56058	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
56060	Incomplete Data	Incomplete Data	Incomplete Data
56062	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56063	-24.9% to 0.0%	-49.9% to -25.0%	-24.9% to 0.0%
56064	Incomplete Data	Incomplete Data	Incomplete Data
56065	0.1% to 25.0%	>50.0%	-100.0% to -50.0%
56068	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56069	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
56071	0.1% to 25.0%	0.1% to 25.0%	-49.9% to -25.0%
56072	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56073	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
56074	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56075	Incomplete Data	Incomplete Data	Incomplete Data
56076	Incomplete Data	Incomplete Data	Incomplete Data
56078	Incomplete Data	Incomplete Data	Incomplete Data
56080	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
56081	>50.0%	-100.0% to -50.0%	-49.9% to -25.0%
56082	-49.9% to -25.0%	25.1% to 50.0%	-49.9% to -25.0%
56083	Incomplete Data	Incomplete Data	Incomplete Data
56085	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
56087	Incomplete Data	>50.0%	-49.9% to -25.0%
56088	-24.9% to 0.0%	-49.9% to -25.0%	-100.0% to -50.0%
56089	Incomplete Data	Incomplete Data	Incomplete Data
56090	Incomplete Data	Incomplete Data	Incomplete Data
56091	Incomplete Data	Incomplete Data	Incomplete Data
56093	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
56096	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56097	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
56098	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56101	-49.9% to -25.0%	>50.0%	-100.0% to -50.0%
56110	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56111	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56113	Incomplete Data	Incomplete Data	Incomplete Data
56114	Incomplete Data	Incomplete Data	Incomplete Data
56115	Incomplete Data	-24.9% to 0.0%	0.1% to 25.0%
56116	Incomplete Data	Incomplete Data	Incomplete Data
56117	Incomplete Data	Incomplete Data	Incomplete Data
56118	Incomplete Data	Incomplete Data	Incomplete Data
56119	Incomplete Data	Incomplete Data	Incomplete Data
56120	Incomplete Data	Incomplete Data	Incomplete Data
56121	Incomplete Data	Incomplete Data	Incomplete Data
56122	Incomplete Data	Incomplete Data	Incomplete Data
56123	Incomplete Data	Incomplete Data	Incomplete Data
56127	Incomplete Data	Incomplete Data	Incomplete Data
56128	-24.9% to 0.0%	-24.9% to 0.0%	-24.9% to 0.0%
56129	Incomplete Data	Incomplete Data	Incomplete Data
56131	Incomplete Data	-100.0% to -50.0%	25.1% to 50.0%
56132	Incomplete Data	Incomplete Data	Incomplete Data
56134	Incomplete Data	Incomplete Data	Incomplete Data
56136	Incomplete Data	Incomplete Data	Incomplete Data
56137	Incomplete Data	Incomplete Data	Incomplete Data
56138	Incomplete Data	Incomplete Data	Incomplete Data
56139	Incomplete Data	Incomplete Data	Incomplete Data
56140	Incomplete Data	Incomplete Data	Incomplete Data
56141	Incomplete Data	Incomplete Data	Incomplete Data
56142	Incomplete Data	Incomplete Data	Incomplete Data
56143	>50.0%	>50.0%	-24.9% to 0.0%
56144	Incomplete Data	Incomplete Data	Incomplete Data
56145	Incomplete Data	Incomplete Data	Incomplete Data
56146	Incomplete Data	Incomplete Data	Incomplete Data
56147	Incomplete Data	Incomplete Data	Incomplete Data
56149	-24.9% to 0.0%	-100.0% to -50.0%	-49.9% to -25.0%
56150	-49.9% to -25.0%	-100.0% to -50.0%	-24.9% to 0.0%
56151	Incomplete Data	Incomplete Data	Incomplete Data
56152	Incomplete Data	Incomplete Data	Incomplete Data
56153	Incomplete Data	Incomplete Data	Incomplete Data
56155	Incomplete Data	Incomplete Data	Incomplete Data
56156	25.1% to 50.0%	>50.0%	-24.9% to 0.0%
56157	Incomplete Data	Incomplete Data	Incomplete Data
56158	Incomplete Data	Incomplete Data	Incomplete Data
56159	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
56160	Incomplete Data	Incomplete Data	Incomplete Data
56161	Incomplete Data	Incomplete Data	Incomplete Data
56162	Incomplete Data	Incomplete Data	Incomplete Data
56164	-100.0% to -50.0%	0.1% to 25.0%	-24.9% to 0.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56165	Incomplete Data	Incomplete Data	Incomplete Data
56166	Incomplete Data	Incomplete Data	Incomplete Data
56167	Incomplete Data	Incomplete Data	Incomplete Data
56168	Incomplete Data	Incomplete Data	Incomplete Data
56169	Incomplete Data	Incomplete Data	Incomplete Data
56170	Incomplete Data	Incomplete Data	Incomplete Data
56171	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
56172	>50.0%	>50.0%	25.1% to 50.0%
56173	Incomplete Data	Incomplete Data	Incomplete Data
56174	Incomplete Data	Incomplete Data	Incomplete Data
56175	-49.9% to -25.0%	-49.9% to -25.0%	0.1% to 25.0%
56176	Incomplete Data	Incomplete Data	Incomplete Data
56177	Incomplete Data	Incomplete Data	Incomplete Data
56178	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56180	Incomplete Data	Incomplete Data	Incomplete Data
56181	Incomplete Data	Incomplete Data	Incomplete Data
56183	Incomplete Data	Incomplete Data	Incomplete Data
56185	Incomplete Data	Incomplete Data	Incomplete Data
56186	Incomplete Data	Incomplete Data	Incomplete Data
56187	-49.9% to -25.0%	-24.9% to 0.0%	-49.9% to -25.0%
56201	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56207	Incomplete Data	Incomplete Data	Incomplete Data
56208	>50.0%	>50.0%	-100.0% to -50.0%
56209	25.1% to 50.0%	>50.0%	-100.0% to -50.0%
56210	Incomplete Data	Incomplete Data	Incomplete Data
56211	Incomplete Data	Incomplete Data	Incomplete Data
56212	Incomplete Data	Incomplete Data	Incomplete Data
56214	Incomplete Data	Incomplete Data	Incomplete Data
56215	0.1% to 25.0%	-100.0% to -50.0%	-49.9% to -25.0%
56216	Incomplete Data	Incomplete Data	Incomplete Data
56218	Incomplete Data	Incomplete Data	Incomplete Data
56219	Incomplete Data	Incomplete Data	Incomplete Data
56220	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56221	Incomplete Data	Incomplete Data	Incomplete Data
56222	>50.0%	>50.0%	-49.9% to -25.0%
56223	Incomplete Data	-24.9% to 0.0%	-24.9% to 0.0%
56224	Incomplete Data	Incomplete Data	Incomplete Data
56225	Incomplete Data	Incomplete Data	Incomplete Data
56226	Incomplete Data	Incomplete Data	Incomplete Data
56227	Incomplete Data	Incomplete Data	Incomplete Data
56228	-100.0% to -50.0%	>50.0%	-24.9% to 0.0%
56229	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
56230	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56231	Incomplete Data	Incomplete Data	Incomplete Data
56232	Incomplete Data	-100.0% to -50.0%	-49.9% to -25.0%
56235	Incomplete Data	Incomplete Data	Incomplete Data
56236	Incomplete Data	Incomplete Data	Incomplete Data
56237	Incomplete Data	Incomplete Data	Incomplete Data
56239	Incomplete Data	Incomplete Data	Incomplete Data
56240	Incomplete Data	Incomplete Data	Incomplete Data
56241	>50.0%	>50.0%	-24.9% to 0.0%
56243	-49.9% to -25.0%	-49.9% to -25.0%	-49.9% to -25.0%
56244	-100.0% to -50.0%	Incomplete Data	-100.0% to -50.0%
56245	Incomplete Data	Incomplete Data	Incomplete Data
56246	Incomplete Data	Incomplete Data	Incomplete Data
56248	Incomplete Data	Incomplete Data	Incomplete Data
56249	Incomplete Data	Incomplete Data	Incomplete Data
56251	>50.0%	Incomplete Data	-24.9% to 0.0%
56252	-100.0% to -50.0%	Incomplete Data	-100.0% to -50.0%
56253	-100.0% to -50.0%	>50.0%	-24.9% to 0.0%
56255	Incomplete Data	Incomplete Data	Incomplete Data
56256	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56257	Incomplete Data	Incomplete Data	Incomplete Data
56258	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56260	Incomplete Data	Incomplete Data	Incomplete Data
56262	Incomplete Data	Incomplete Data	Incomplete Data
56263	Incomplete Data	Incomplete Data	Incomplete Data
56264	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
56265	>50.0%	0.1% to 25.0%	0.1% to 25.0%
56266	Incomplete Data	>50.0%	0.1% to 25.0%
56267	>50.0%	-100.0% to -50.0%	25.1% to 50.0%
56270	Incomplete Data	Incomplete Data	Incomplete Data
56271	Incomplete Data	Incomplete Data	Incomplete Data
56273	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
56274	Incomplete Data	Incomplete Data	Incomplete Data
56276	Incomplete Data	Incomplete Data	Incomplete Data
56277	-24.9% to 0.0%	-100.0% to -50.0%	-24.9% to 0.0%
56278	-100.0% to -50.0%	>50.0%	>50.0%
56279	-100.0% to -50.0%	-49.9% to -25.0%	0.1% to 25.0%
56280	Incomplete Data	Incomplete Data	Incomplete Data
56281	Incomplete Data	Incomplete Data	Incomplete Data
56282	-100.0% to -50.0%	-100.0% to -50.0%	-100.0% to -50.0%
56283	25.1% to 50.0%	-49.9% to -25.0%	-100.0% to -50.0%
56284	Incomplete Data	-49.9% to -25.0%	-49.9% to -25.0%
56285	Incomplete Data	Incomplete Data	Incomplete Data
56287	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56288	>50.0%	>50.0%	-24.9% to 0.0%
56289	Incomplete Data	Incomplete Data	Incomplete Data
56291	Incomplete Data	Incomplete Data	Incomplete Data
56292	Incomplete Data	Incomplete Data	Incomplete Data
56293	Incomplete Data	Incomplete Data	Incomplete Data
56294	Incomplete Data	Incomplete Data	Incomplete Data
56295	Incomplete Data	Incomplete Data	Incomplete Data
56296	Incomplete Data	>50.0%	25.1% to 50.0%
56297	Incomplete Data	Incomplete Data	Incomplete Data
56301	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56303	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
56304	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
56307	25.1% to 50.0%	-49.9% to -25.0%	-24.9% to 0.0%
56308	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56309	25.1% to 50.0%	25.1% to 50.0%	-49.9% to -25.0%
56310	-24.9% to 0.0%	-24.9% to 0.0%	0.1% to 25.0%
56311	Incomplete Data	Incomplete Data	Incomplete Data
56312	-100.0% to -50.0%	-100.0% to -50.0%	-49.9% to -25.0%
56313	Incomplete Data	Incomplete Data	Incomplete Data
56314	-100.0% to -50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56315	Incomplete Data	>50.0%	-100.0% to -50.0%
56316	25.1% to 50.0%	>50.0%	-100.0% to -50.0%
56318	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56319	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56320	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
56323	Incomplete Data	Incomplete Data	Incomplete Data
56324	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56325	Incomplete Data	Incomplete Data	Incomplete Data
56326	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56327	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
56328	Incomplete Data	Incomplete Data	Incomplete Data
56329	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56330	-24.9% to 0.0%	>50.0%	-24.9% to 0.0%
56331	Incomplete Data	>50.0%	-100.0% to -50.0%
56332	>50.0%	-100.0% to -50.0%	-100.0% to -50.0%
56334	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56335	Incomplete Data	Incomplete Data	Incomplete Data
56336	-24.9% to 0.0%	-100.0% to -50.0%	-49.9% to -25.0%
56338	-100.0% to -50.0%	>50.0%	-49.9% to -25.0%
56339	-24.9% to 0.0%	>50.0%	0.1% to 25.0%
56340	25.1% to 50.0%	-100.0% to -50.0%	-49.9% to -25.0%
56341	Incomplete Data	Incomplete Data	Incomplete Data
56342	0.1% to 25.0%	>50.0%	-100.0% to -50.0%

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56343	-49.9% to -25.0%	-24.9% to 0.0%	-100.0% to -50.0%
56345	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56347	-24.9% to 0.0%	-24.9% to 0.0%	-49.9% to -25.0%
56349	Incomplete Data	Incomplete Data	-100.0% to -50.0%
56350	Incomplete Data	Incomplete Data	Incomplete Data
56352	0.1% to 25.0%	25.1% to 50.0%	-100.0% to -50.0%
56353	-24.9% to 0.0%	25.1% to 50.0%	-49.9% to -25.0%
56354	25.1% to 50.0%	25.1% to 50.0%	-24.9% to 0.0%
56355	Incomplete Data	Incomplete Data	Incomplete Data
56356	Incomplete Data	Incomplete Data	Incomplete Data
56357	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
56358	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
56359	>50.0%	-100.0% to -50.0%	-24.9% to 0.0%
56360	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56361	>50.0%	-49.9% to -25.0%	-100.0% to -50.0%
56362	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
56363	Incomplete Data	Incomplete Data	Incomplete Data
56364	>50.0%	>50.0%	-49.9% to -25.0%
56367	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56368	25.1% to 50.0%	-100.0% to -50.0%	-24.9% to 0.0%
56369	Incomplete Data	Incomplete Data	-100.0% to -50.0%
56371	Incomplete Data	Incomplete Data	Incomplete Data
56373	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56374	>50.0%	-49.9% to -25.0%	-24.9% to 0.0%
56375	25.1% to 50.0%	Incomplete Data	-100.0% to -50.0%
56376	Incomplete Data	Incomplete Data	Incomplete Data
56377	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
56378	>50.0%	-49.9% to -25.0%	-100.0% to -50.0%
56379	25.1% to 50.0%	0.1% to 25.0%	-49.9% to -25.0%
56381	>50.0%	-49.9% to -25.0%	0.1% to 25.0%
56382	Incomplete Data	-49.9% to -25.0%	-49.9% to -25.0%
56384	Incomplete Data	Incomplete Data	Incomplete Data
56385	Incomplete Data	-100.0% to -50.0%	>50.0%
56386	Incomplete Data	Incomplete Data	Incomplete Data
56387	-24.9% to 0.0%	0.1% to 25.0%	0.1% to 25.0%
56389	Incomplete Data	Incomplete Data	Incomplete Data
56401	0.1% to 25.0%	-24.9% to 0.0%	-49.9% to -25.0%
56425	0.1% to 25.0%	0.1% to 25.0%	-100.0% to -50.0%
56431	25.1% to 50.0%	0.1% to 25.0%	-100.0% to -50.0%
56433	-24.9% to 0.0%	>50.0%	>50.0%
56434	Incomplete Data	Incomplete Data	Incomplete Data
56435	-24.9% to 0.0%	0.1% to 25.0%	-100.0% to -50.0%
56436	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56437	-24.9% to 0.0%	>50.0%	-24.9% to 0.0%
56438	Incomplete Data	>50.0%	-100.0% to -50.0%
56440	Incomplete Data	Incomplete Data	Incomplete Data
56441	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56442	25.1% to 50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56443	-49.9% to -25.0%	0.1% to 25.0%	-49.9% to -25.0%
56444	-49.9% to -25.0%	25.1% to 50.0%	-49.9% to -25.0%
56446	-100.0% to -50.0%	>50.0%	-24.9% to 0.0%
56447	-49.9% to -25.0%	-49.9% to -25.0%	-24.9% to 0.0%
56448	>50.0%	-24.9% to 0.0%	>50.0%
56449	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
56450	-24.9% to 0.0%	>50.0%	-100.0% to -50.0%
56452	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56453	Incomplete Data	Incomplete Data	Incomplete Data
56455	>50.0%	25.1% to 50.0%	-100.0% to -50.0%
56456	Incomplete Data	Incomplete Data	Incomplete Data
56458	Incomplete Data	Incomplete Data	Incomplete Data
56461	0.1% to 25.0%	25.1% to 50.0%	0.1% to 25.0%
56464	-49.9% to -25.0%	0.1% to 25.0%	-49.9% to -25.0%
56465	-49.9% to -25.0%	0.1% to 25.0%	-100.0% to -50.0%
56466	-49.9% to -25.0%	>50.0%	-24.9% to 0.0%
56467	>50.0%	>50.0%	0.1% to 25.0%
56468	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56469	>50.0%	-49.9% to -25.0%	-49.9% to -25.0%
56470	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56472	>50.0%	>50.0%	-100.0% to -50.0%
56473	-24.9% to 0.0%	-49.9% to -25.0%	-49.9% to -25.0%
56474	-49.9% to -25.0%	-24.9% to 0.0%	-100.0% to -50.0%
56475	25.1% to 50.0%	>50.0%	-100.0% to -50.0%
56477	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
56479	>50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56481	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
56482	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56484	>50.0%	0.1% to 25.0%	-100.0% to -50.0%
56501	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56510	-24.9% to 0.0%	-100.0% to -50.0%	-49.9% to -25.0%
56511	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
56513	Incomplete Data	Incomplete Data	Incomplete Data
56514	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56515	0.1% to 25.0%	>50.0%	-100.0% to -50.0%
56516	Incomplete Data	Incomplete Data	Incomplete Data
56517	Incomplete Data	Incomplete Data	Incomplete Data
56518	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56519	Incomplete Data	Incomplete Data	Incomplete Data
56520	-24.9% to 0.0%	25.1% to 50.0%	-24.9% to 0.0%
56521	Incomplete Data	Incomplete Data	Incomplete Data
56522	Incomplete Data	Incomplete Data	Incomplete Data
56523	Incomplete Data	Incomplete Data	Incomplete Data
56524	Incomplete Data	Incomplete Data	Incomplete Data
56525	Incomplete Data	Incomplete Data	Incomplete Data
56527	Incomplete Data	Incomplete Data	Incomplete Data
56528	Incomplete Data	0.1% to 25.0%	-100.0% to -50.0%
56529	-24.9% to 0.0%	25.1% to 50.0%	-100.0% to -50.0%
56531	>50.0%	>50.0%	-49.9% to -25.0%
56533	Incomplete Data	Incomplete Data	Incomplete Data
56534	-100.0% to -50.0%	-100.0% to -50.0%	0.1% to 25.0%
56535	Incomplete Data	>50.0%	-24.9% to 0.0%
56536	Incomplete Data	Incomplete Data	Incomplete Data
56537	>50.0%	25.1% to 50.0%	-24.9% to 0.0%
56540	-24.9% to 0.0%	Incomplete Data	>50.0%
56542	Incomplete Data	>50.0%	-49.9% to -25.0%
56543	Incomplete Data	Incomplete Data	Incomplete Data
56544	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56545	Incomplete Data	Incomplete Data	Incomplete Data
56546	Incomplete Data	Incomplete Data	Incomplete Data
56547	-24.9% to 0.0%	-49.9% to -25.0%	0.1% to 25.0%
56548	Incomplete Data	Incomplete Data	Incomplete Data
56549	-100.0% to -50.0%	25.1% to 50.0%	-49.9% to -25.0%
56550	Incomplete Data	Incomplete Data	Incomplete Data
56551	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56552	Incomplete Data	Incomplete Data	Incomplete Data
56553	Incomplete Data	Incomplete Data	Incomplete Data
56554	-24.9% to 0.0%	0.1% to 25.0%	-49.9% to -25.0%
56556	Incomplete Data	Incomplete Data	Incomplete Data
56557	-49.9% to -25.0%	-100.0% to -50.0%	-49.9% to -25.0%
56560	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56565	Incomplete Data	Incomplete Data	Incomplete Data
56566	Incomplete Data	Incomplete Data	Incomplete Data
56567	0.1% to 25.0%	>50.0%	-49.9% to -25.0%
56568	Incomplete Data	Incomplete Data	Incomplete Data
56569	Incomplete Data	Incomplete Data	Incomplete Data
56570	-24.9% to 0.0%	-24.9% to 0.0%	-100.0% to -50.0%
56571	-100.0% to -50.0%	0.1% to 25.0%	-100.0% to -50.0%
56572	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56573	>50.0%	-100.0% to -50.0%	-24.9% to 0.0%
56574	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56575	Incomplete Data	Incomplete Data	Incomplete Data
56576	-24.9% to 0.0%	-100.0% to -50.0%	>50.0%
56577	Incomplete Data	Incomplete Data	Incomplete Data
56578	-24.9% to 0.0%	-100.0% to -50.0%	-24.9% to 0.0%
56579	Incomplete Data	0.1% to 25.0%	-49.9% to -25.0%
56580	>50.0%	>50.0%	-49.9% to -25.0%
56581	Incomplete Data	Incomplete Data	Incomplete Data
56583	Incomplete Data	Incomplete Data	Incomplete Data
56584	-49.9% to -25.0%	-24.9% to 0.0%	>50.0%
56585	Incomplete Data	-24.9% to 0.0%	-49.9% to -25.0%
56586	>50.0%	0.1% to 25.0%	-49.9% to -25.0%
56587	Incomplete Data	-100.0% to -50.0%	-100.0% to -50.0%
56588	Incomplete Data	Incomplete Data	Incomplete Data
56589	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56590	Incomplete Data	Incomplete Data	Incomplete Data
56592	Incomplete Data	Incomplete Data	Incomplete Data
56593	Incomplete Data	Incomplete Data	Incomplete Data
56594	Incomplete Data	Incomplete Data	Incomplete Data
56601	>50.0%	25.1% to 50.0%	-49.9% to -25.0%
56621	>50.0%	-100.0% to -50.0%	-100.0% to -50.0%
56623	>50.0%	-49.9% to -25.0%	-100.0% to -50.0%
56626	Incomplete Data	Incomplete Data	Incomplete Data
56627	Incomplete Data	Incomplete Data	Incomplete Data
56628	>50.0%	0.1% to 25.0%	-24.9% to 0.0%
56629	Incomplete Data	Incomplete Data	Incomplete Data
56630	-100.0% to -50.0%	>50.0%	-49.9% to -25.0%
56633	0.1% to 25.0%	>50.0%	-100.0% to -50.0%
56634	25.1% to 50.0%	>50.0%	-49.9% to -25.0%
56636	-100.0% to -50.0%	25.1% to 50.0%	0.1% to 25.0%
56637	Incomplete Data	Incomplete Data	Incomplete Data
56639	Incomplete Data	Incomplete Data	Incomplete Data
56641	Incomplete Data	Incomplete Data	Incomplete Data
56644	Incomplete Data	Incomplete Data	Incomplete Data
56646	Incomplete Data	Incomplete Data	Incomplete Data
56647	Incomplete Data	Incomplete Data	Incomplete Data
56649	25.1% to 50.0%	-49.9% to -25.0%	-49.9% to -25.0%
56650	Incomplete Data	Incomplete Data	Incomplete Data
56651	Incomplete Data	Incomplete Data	Incomplete Data
56652	Incomplete Data	Incomplete Data	Incomplete Data
56653	Incomplete Data	Incomplete Data	Incomplete Data
56654	Incomplete Data	Incomplete Data	Incomplete Data
56655	-100.0% to -50.0%	>50.0%	-100.0% to -50.0%
56657	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56659	Incomplete Data	Incomplete Data	Incomplete Data
56660	Incomplete Data	Incomplete Data	Incomplete Data
56661	Incomplete Data	Incomplete Data	Incomplete Data
56662	Incomplete Data	>50.0%	-100.0% to -50.0%
56663	Incomplete Data	Incomplete Data	Incomplete Data
56666	Incomplete Data	Incomplete Data	Incomplete Data
56667	Incomplete Data	Incomplete Data	Incomplete Data
56668	Incomplete Data	Incomplete Data	Incomplete Data
56669	Incomplete Data	Incomplete Data	Incomplete Data
56670	Incomplete Data	Incomplete Data	Incomplete Data
56671	Incomplete Data	Incomplete Data	Incomplete Data
56672	Incomplete Data	>50.0%	-24.9% to 0.0%
56673	Incomplete Data	Incomplete Data	Incomplete Data
56676	-49.9% to -25.0%	>50.0%	-100.0% to -50.0%
56678	Incomplete Data	Incomplete Data	Incomplete Data
56680	Incomplete Data	Incomplete Data	Incomplete Data
56681	Incomplete Data	Incomplete Data	Incomplete Data
56682	Incomplete Data	Incomplete Data	Incomplete Data
56683	Incomplete Data	Incomplete Data	Incomplete Data
56684	Incomplete Data	Incomplete Data	Incomplete Data
56685	Incomplete Data	Incomplete Data	Incomplete Data
56686	Incomplete Data	Incomplete Data	Incomplete Data
56687	Incomplete Data	Incomplete Data	Incomplete Data
56688	Incomplete Data	Incomplete Data	Incomplete Data
56701	25.1% to 50.0%	-24.9% to 0.0%	-49.9% to -25.0%
56710	Incomplete Data	Incomplete Data	Incomplete Data
56711	Incomplete Data	Incomplete Data	Incomplete Data
56712	Incomplete Data	Incomplete Data	Incomplete Data
56713	Incomplete Data	Incomplete Data	Incomplete Data
56714	Incomplete Data	Incomplete Data	Incomplete Data
56715	Incomplete Data	Incomplete Data	Incomplete Data
56716	>50.0%	-24.9% to 0.0%	-24.9% to 0.0%
56720	Incomplete Data	Incomplete Data	Incomplete Data
56721	-24.9% to 0.0%	>50.0%	-49.9% to -25.0%
56722	Incomplete Data	Incomplete Data	Incomplete Data
56723	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56724	Incomplete Data	Incomplete Data	Incomplete Data
56725	Incomplete Data	Incomplete Data	Incomplete Data
56726	Incomplete Data	Incomplete Data	Incomplete Data
56727	Incomplete Data	Incomplete Data	Incomplete Data
56728	Incomplete Data	Incomplete Data	Incomplete Data
56729	Incomplete Data	Incomplete Data	Incomplete Data
56731	Incomplete Data	Incomplete Data	Incomplete Data

Table 2: Percentage Changes in Number of Troubled Loans

SOURCE: Minnesota Housing analysis of data from LPS Applied Analytics

("Incomplete" means insufficient data for analysis, such as less than 100 first lien loans)

	Percentage Change from December 2009 to December 2010		
Zip Code	Loans in Post-Sale Foreclosure or REO	Loans in Pre-Sale Foreclosure	Loans that are 60+ Days Past Due
56732	Incomplete Data	Incomplete Data	Incomplete Data
56733	Incomplete Data	Incomplete Data	Incomplete Data
56734	Incomplete Data	Incomplete Data	Incomplete Data
56735	Incomplete Data	Incomplete Data	Incomplete Data
56736	-100.0% to -50.0%	Incomplete Data	-100.0% to -50.0%
56737	Incomplete Data	Incomplete Data	Incomplete Data
56738	Incomplete Data	-24.9% to 0.0%	-49.9% to -25.0%
56741	Incomplete Data	Incomplete Data	Incomplete Data
56742	Incomplete Data	Incomplete Data	Incomplete Data
56744	Incomplete Data	Incomplete Data	Incomplete Data
56748	Incomplete Data	Incomplete Data	Incomplete Data
56750	-100.0% to -50.0%	Incomplete Data	-49.9% to -25.0%
56751	>50.0%	-24.9% to 0.0%	-100.0% to -50.0%
56754	Incomplete Data	Incomplete Data	Incomplete Data
56755	Incomplete Data	Incomplete Data	Incomplete Data
56756	Incomplete Data	Incomplete Data	Incomplete Data
56757	Incomplete Data	Incomplete Data	Incomplete Data
56758	Incomplete Data	Incomplete Data	Incomplete Data
56759	Incomplete Data	Incomplete Data	Incomplete Data
56760	Incomplete Data	Incomplete Data	Incomplete Data
56761	Incomplete Data	Incomplete Data	Incomplete Data
56762	-24.9% to 0.0%	-100.0% to -50.0%	25.1% to 50.0%
56763	25.1% to 50.0%	-24.9% to 0.0%	-24.9% to 0.0%