Residential Foreclosures in Minnesota

Spring 2013

Planning, Research, and Evaluation

Minnesota Housing Finance Agency

Introduction

Minnesota's foreclosure crisis has destabilized the housing market in many parts of the state, and the crisis continues even with housing prices starting to increase. As part of its mission to finance affordable housing for low- and moderate- income households while fostering strong communities, Minnesota Housing has established foreclosure prevention and community recovery as one of its strategic priorities. To monitor the evolving crisis, Minnesota Housing purchases data on the delinquency and foreclosure status of residential mortgages from CoreLogic. These data help Minnesota Housing and its partners target their prevention and recovery 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 statewide trends and the second section identifies foreclosure and delinquency hotspots around the state. Several maps accompany the discussion. Finally, the appendix includes a table that provides data for each residential zip code in the state.

Report Structure

Current Statewide Trends 2
High Need Areas - Foreclosure Hotspots 3
Zip Code Maps 6
Map 1a - Real Estate Owned Loans (State) 7
Map 1b - Real Estate Owned Loans (Metro) 8
Map 2a - Loans in Foreclosure (State) 9
Map 2b - Loans in Foreclosure (Metro) 10
Map 3a - Loans in Delinquency (State) 11
Map 3b - Loans in Delinquency (Metro) 12
Map 4a - Annual Change in Index (State) 13
Map 4b - Annual Change in Index (Metro) 14
Appendix A - Zip Code Tables - Index Scores 15

Current Statewide Trends

- While the magnitude of the foreclosures crisis is declining, foreclosures remain above historic standards.
    - The state's delinquency rate for residential mortgages increased significantly during the late 2000s. Between the fourth quarter of 2005 and the fourth quarter of 2009, the percentage of mortgages that were at least 60 days past due quadrupled from 1.10% to 4.71%.[1] However, the delinquency rate has declined at a moderate rate since 2010, with the current rate (for 1st Quarter 2013) of 2.28%, still high by historical standards.
    - Sheriff sales are decreasing each year, but remain elevated from pre-foreclosure crisis. HousingLink recently reported that "there were 17,895 foreclosures in Minnesota in 2012, which is down 16% from 2011 and the lowest statewide total since 2006. However, the total number of foreclosures remains elevated, still nearly three times the number of annual foreclosures in 2005".[2]

- The foreclosure crisis transformed from a subprime crisis to a prime crisis.
    - Between the fourth quarter of 2007 (the height of the subprime crisis) and the first quarter of 2013, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 26% in Minnesota.
    - During the same period, the prime market's share increased from 40% to 48%.[3]

- While the state continues recovery from the Great Recession, many families with prime loans may still have difficulty making their mortgage payments, although the impact of unemployment is lessening.
    - Minnesota's unemployment rate jumped from a pre-recession low of 3.9% in May of 2006 to a high of 8.5% in May of 2009. Since May 2009, the unemployment rate has trended downward to 5.8% in March 2013.[4]
    - Many economists predict that unemployment will continue to trend lower over the next three years.[5]

---

[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, *2012 Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, February 8, 2013; http://www.housinglink.org/Files/ForeclosuresInMN_2012_Annual.pdf

[3] Mortgage Bankers Association, *National Delinquency Survey*. These figures compare data from the 4th quarter of 2007 with the 1st quarter of 2013. Besides the prime and subprime foreclosures, the remaining foreclosures are loans from the Federal Housing Administration (FHA) or the U.S. Department of Veterans Affairs (VA).

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

[5] The Federal Reserve Bank of Philadelphia surveyed 45 economic forecasters in the 4th quarter of 2012 and summarized their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2013/survq113.cfm . Nationally, the unemployment rate is expected to be 7.7% in 2013, 7.2% in 2014, 6.7% in 2015, and 6.3% in 2016.

High Need Areas – Foreclosure Hotspots

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

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

- REO rate (reflecting foreclosures that have happened),
- In foreclosure rate (reflecting foreclosures that are happening),
- Delinquency rate (reflecting foreclosures that may happen in the near future) [6], and
- Change in foreclosure from previous year (for zip codes that have a foreclosure rate above the state rate presently, where are foreclosures increasing or decreasing)

For each rate, there is a statewide map and a map of the Twin Cities metropolitan area. The rates are based on the number of residential first-lien loans in each category divided by the number of households in each zip code.[7] For example, the delinquency rate is the number of loans in a zip code that are 90 or more days past due but not yet in foreclosure divided by the number of households in the zip code.

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

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

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

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

As shown in the maps:

- **Areas with high REO rates can be found across the state**. Very high REO rates (2.5 times state rate) are found in pockets of the Twin Cities seven-county metropolitan area including Minneapolis, Brooklyn Park, and Bethel. Counties north of the Twin Cities, and into central Minnesota form the largest concentrations of REO properties statewide, including Chisago, Isanti, Sherburne, Kanabec, and Pine Counties. In other regions of Greater Minnesota, smaller pockets of very high rates of REO are found in parts of the northwest and southeast. (See Maps 1a and 1b.)

- **The geographic distributions of very high rates of foreclosure are clustered in communities developed during the peak of the housing boom, yet continue to be prevalent in the core cities in the metro.** The geographic distribution of loans in foreclosure follows a similar pattern to the REO rate, but pockets of very high foreclosure rates (2.5 times greater than the state rate) are not as widely dispersed. The western and northern parts of the state have very few pockets of higher rates. Concentrations of loans in foreclosure are in Minneapolis, Brooklyn Park, and Bethel within the Metro, and Greater Minnesota concentrations are found most predominantly in Chisago, Isanti, and Sherburne Counties in Minnesota. (See Maps 2a and 2b.)

- **The geographic distribution of the highest delinquency rates is even more concentrated than the distribution of loans in foreclosure**. The highest rates are concentrated in Sherburne, and Isanti counties in Greater Minnesota and in Brooklyn Park and Bethel in the Twin Cities Metro. Further, with the exception of a small pocket in North Minneapolis, the delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (See maps 3a and 3b.)

- **For some areas with high rates of troubled loans, foreclosures are still on the rise, despite an overall decline in foreclosures statewide.** For areas that have currently high rates of troubled loans (1.5 times greater than the state), some experienced declines in rates of troubled loans since March 2012, while other areas have experienced increases. Areas with an increasing foreclosure problem in the last year include:
    - suburban Twin Cities Metropolitan communities of Dayton, Bethel and East Bethel,
    - several communities in counties surrounding the Twin Cities seven-county metropolitan area including Sherbune, Wright, Isanti , Mille Lacs, Rice and Sibley, and
    - Individual zip codes within Cass, Crow Wing, Rice and Dodge counties in Greater Minnesota.

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

- While some communities with a large proportion of foreclosures early in the crisis may have passed the peak of their crisis, the problems continue in these areas. These communities still need to recover from the destabilizing effects of all the foreclosures that have already occurred. The data in this report apply to the status of loans being serviced in March 2013. Previously foreclosed properties that are in the hands of a new homeowner or investor are no longer classified as foreclosed. Thus, the data does not completely capture the magnitude of the foreclosure crisis for communities that have already had a concentration of loans go completely through the foreclosure process.

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

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

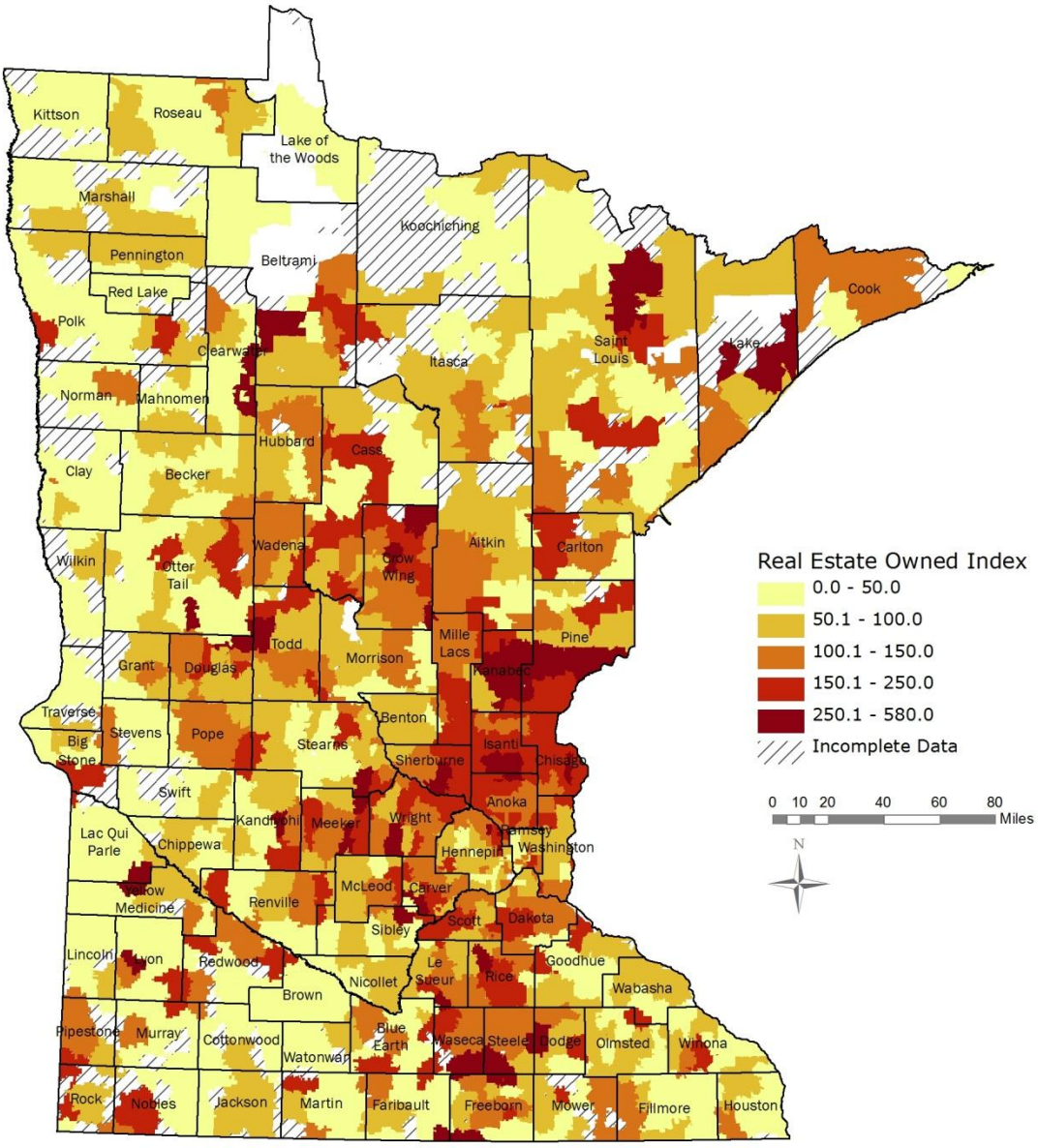
- Specific neighborhoods within a zip code may have a very high rate of delinquencies and foreclosures even when the zip code has a lower index score. Parts of the zip code may have a very high rate, while other parts of the same zip code may have a very low rate, giving the zip code a lower index score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

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

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

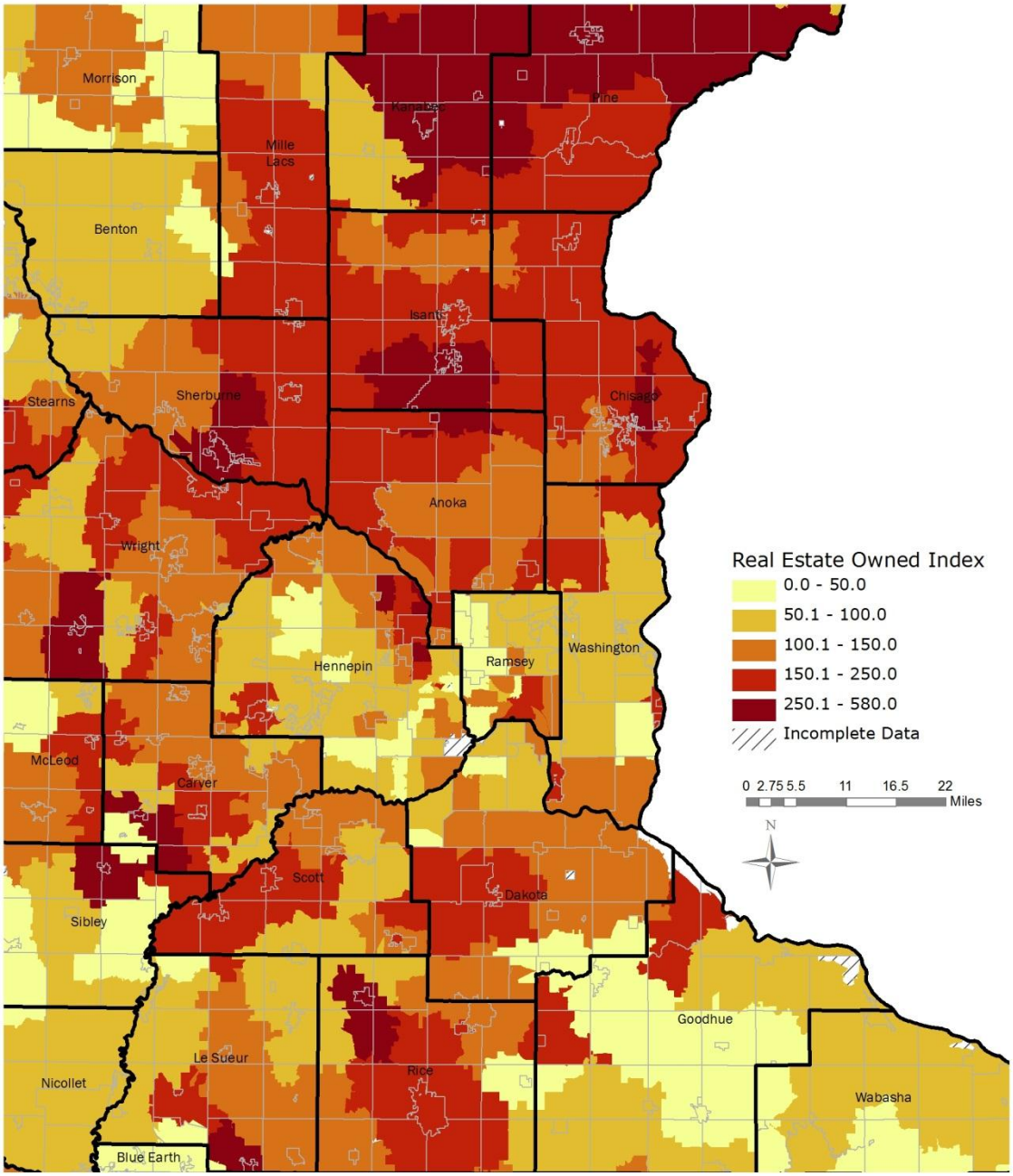
Zip Code Maps

Map 1a – Real Estate Owned Loans (State)
Statewide-Rate: Index = 100
March 2013



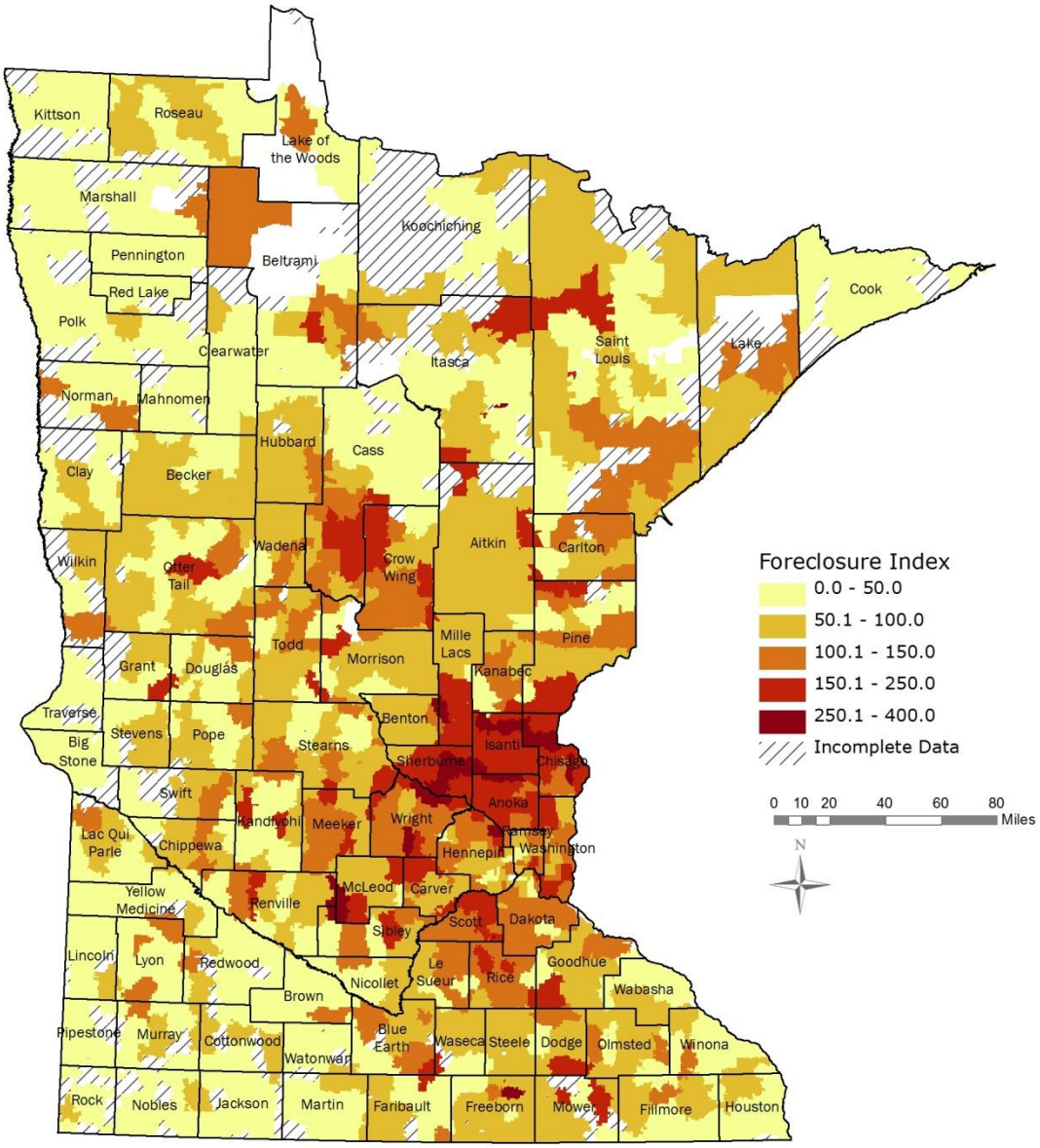
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score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

Map 1b - Real Estate Owned Loans (Metro)
Statewide-Rate: Index = 100
March 2013



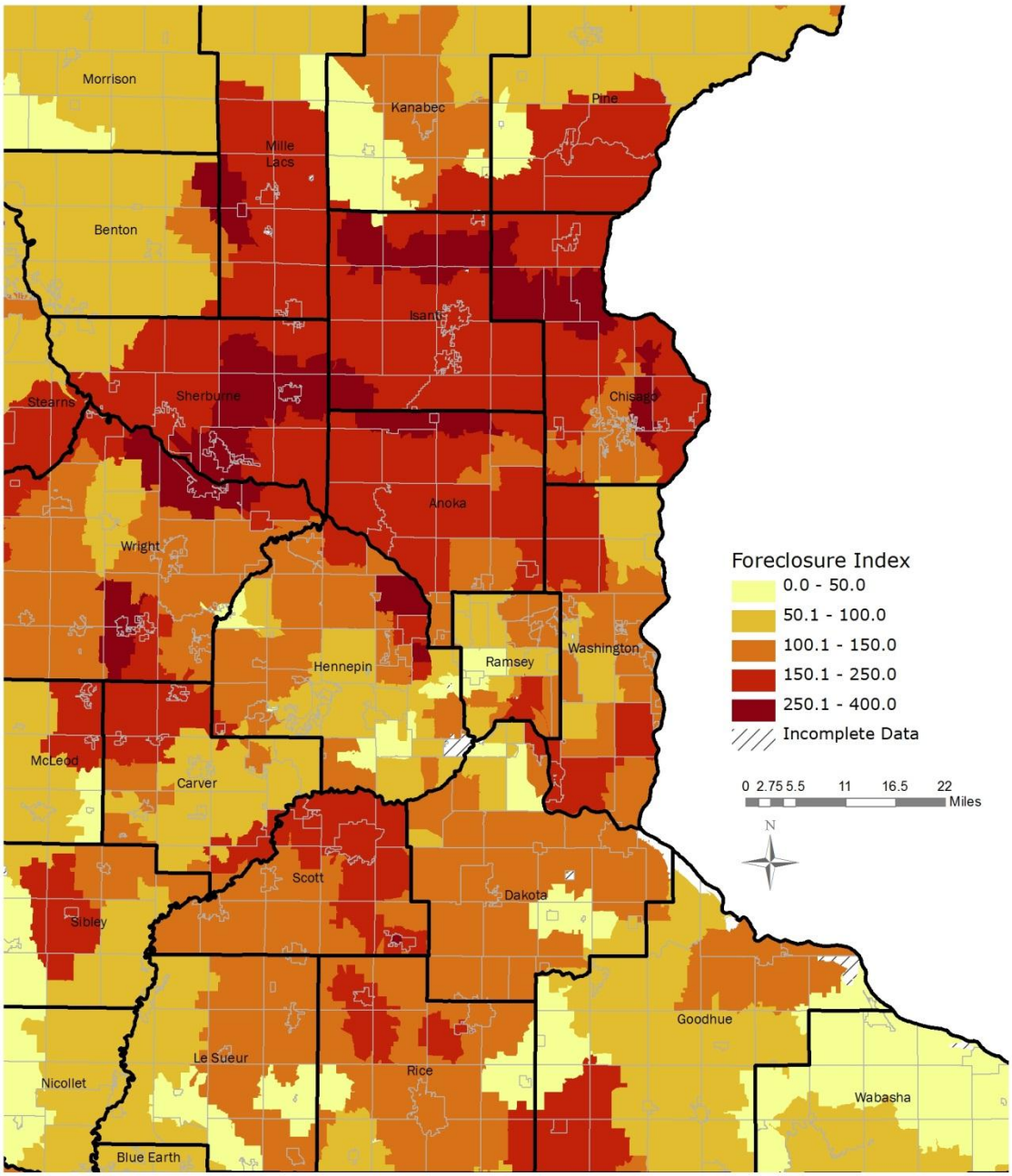
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score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

Map 2a - Loans in Foreclosure (State)
Statewide-Rate: Index = 100
March 2013



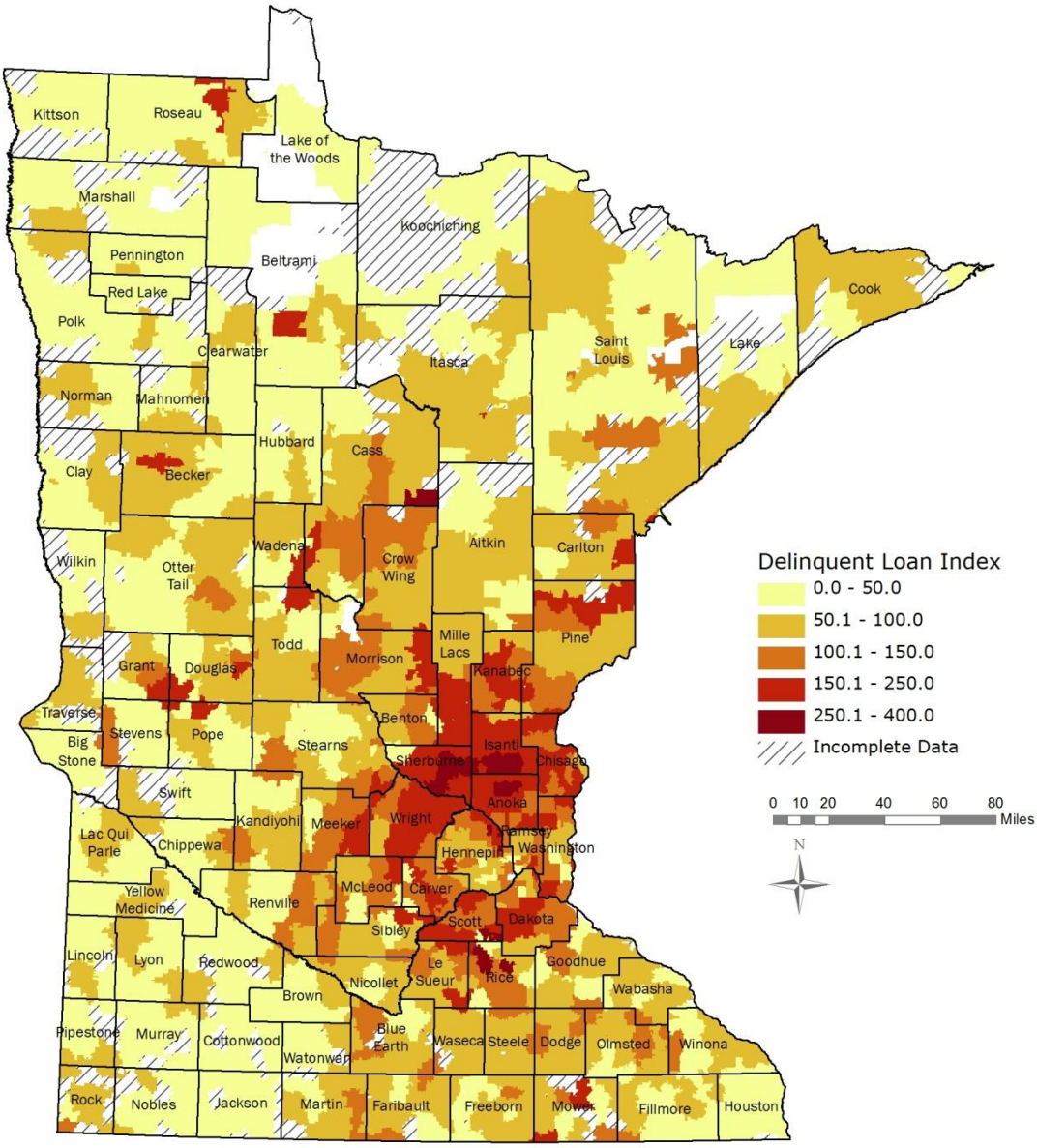
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score.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

Map 2b - Loans in Foreclosure (Metro)
Statewide-Rate: Index = 100
March 2013



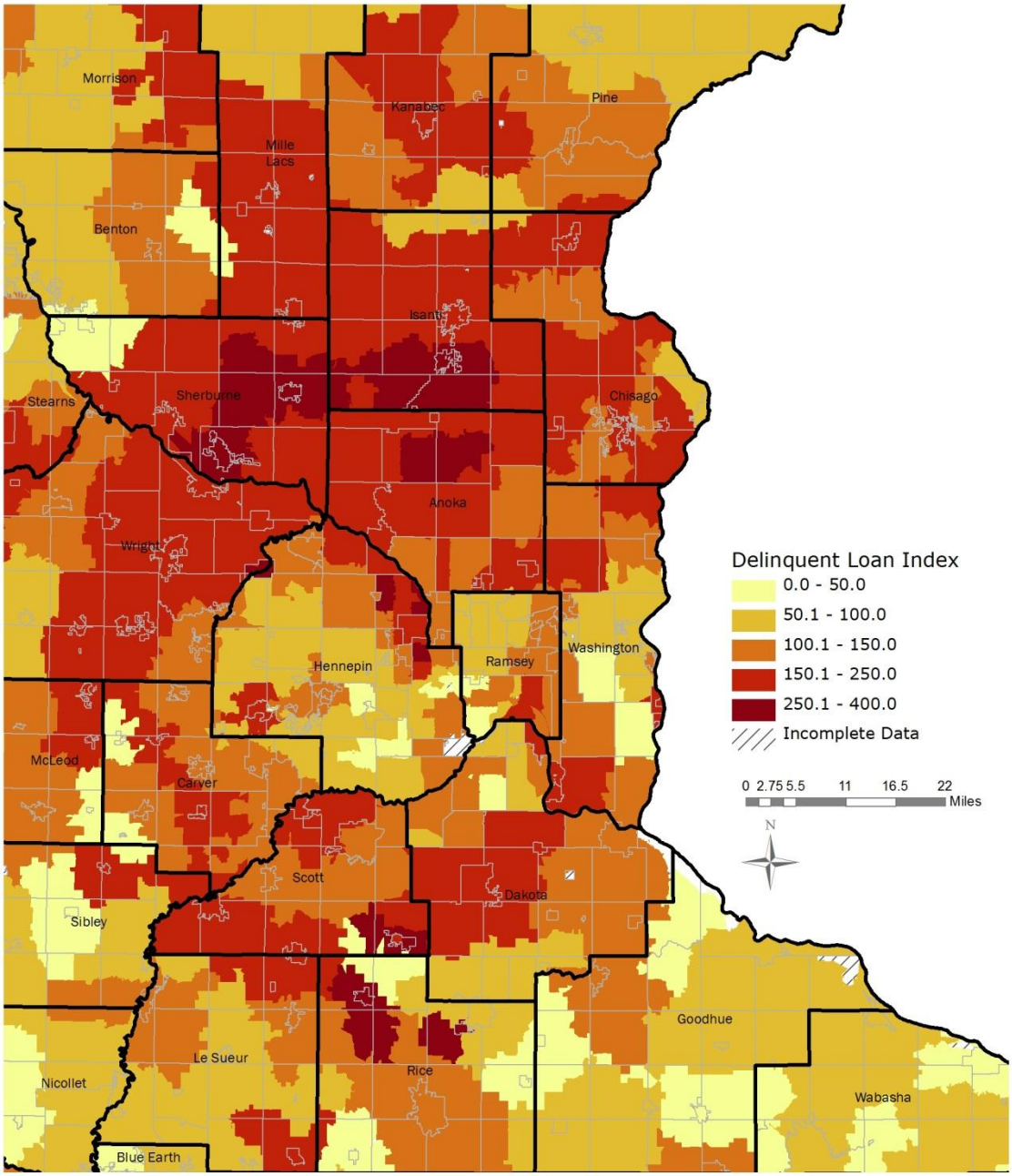
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score.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

Map 3a - Loans in Delinquency (State)
Statewide-Rate: Index = 100
March 2013



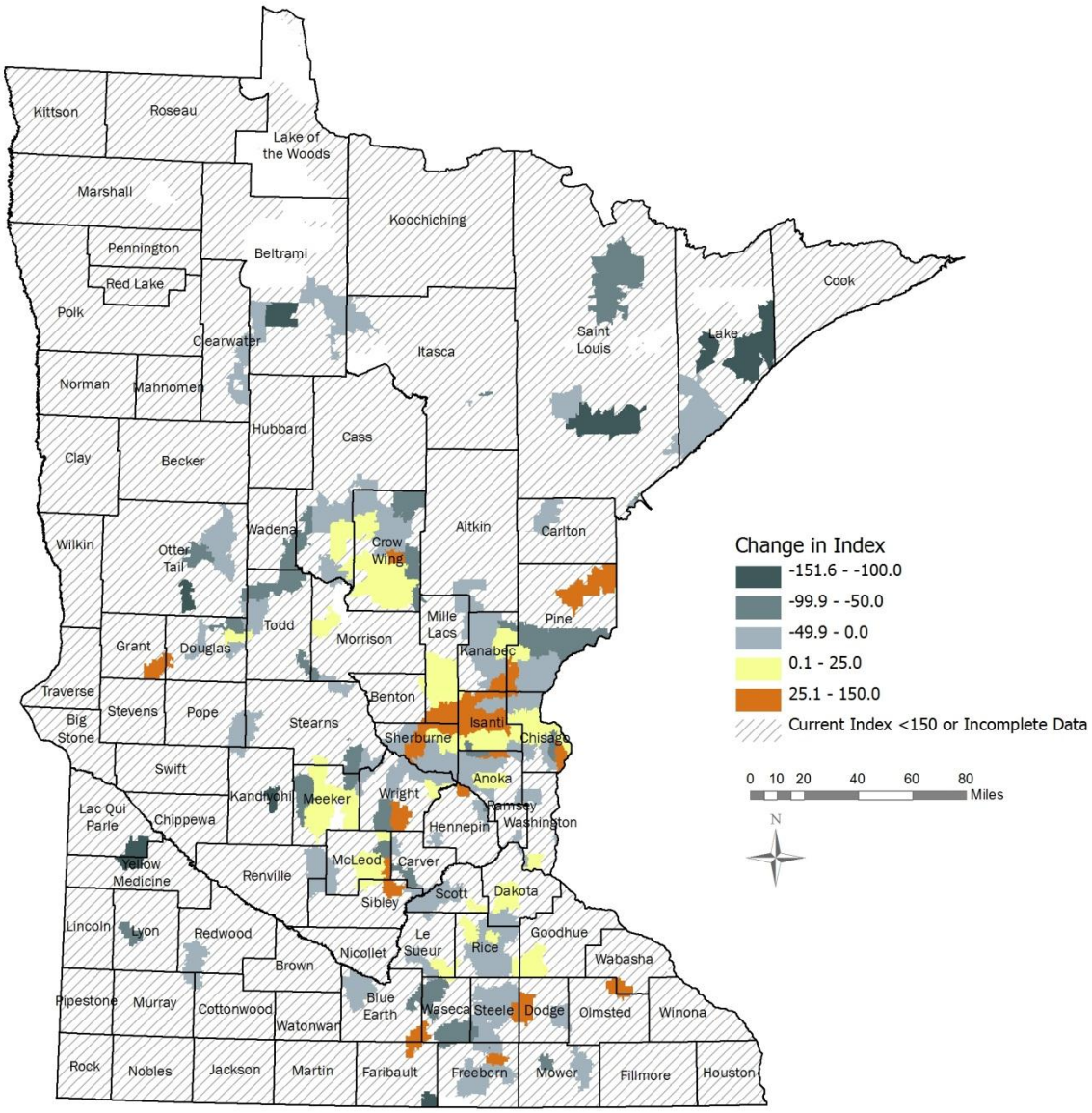
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index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

Map 3b - Loans in Delinquency (Metro)
Statewide-Rate: Index = 100
March 2013



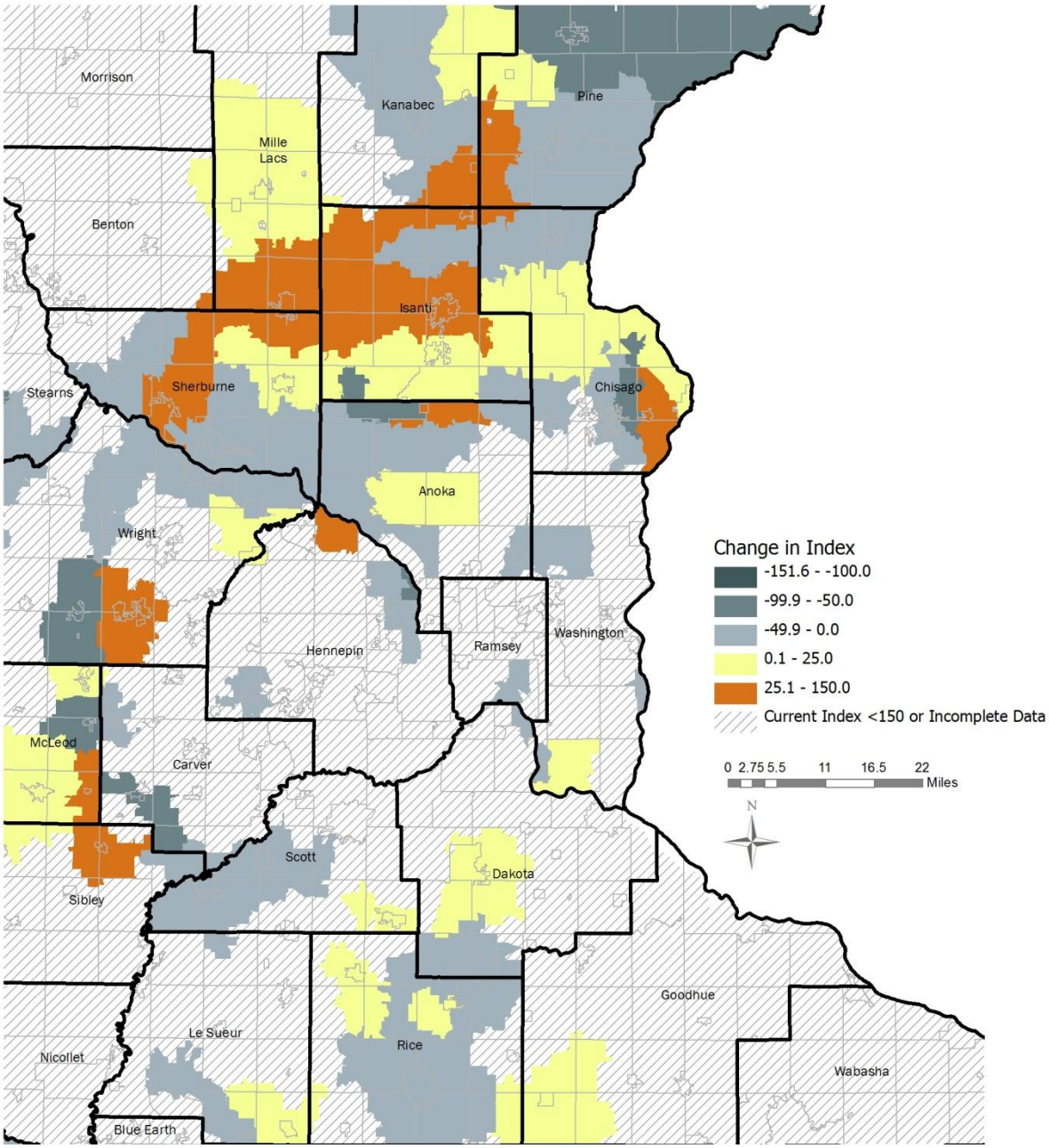
Source: Minnesota Housing analysis of data CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index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

Map 4a – Annual Change in Composite Index (State)
For zip codes with rate 1.5 times greater than the statewide rate
Statewide-Rate: Index = 100
March 2012 – March 2013



Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The change in index is based on each zip code's composite rate of foreclosure, REO and delinquency in March 2012 and March 2013. Each zip code's rate is divided by the statewide rate to compute the index score. A decrease in index score means the zip code's rate of foreclosure has decreased relative to the state's rate in the past year, while an increase in index score means the zip code's rate of foreclosure is has increased relative to the state's rate in the past year.

Map 4b – Annual Change in Composite Index (Metro)
For zip codes with rate 1.5 times greater than the statewide rate
Statewide-Rate: Index = 100
March 2012 – March 2013



Source: Minnesota Housing analysis of data CoreLogic.
Notes: The change in index is based on each zip code's composite rate of foreclosure, REO and delinquency in March 2012 and March 2013. Each zip code's rate is divided by the statewide rate to compute the index score. A decrease in index score means the zip code's rate of foreclosure has decreased relative to the state's rate in the past year, while an increase in index score means the zip code's rate of foreclosure is has increased relative to the state's rate in the past year.

Appendix A - Zip Code Tables - Index Scores

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55001	Washington	1,090	25.1 - 50.0	175.1 - 200.0	25.1 - 50.0
55003	Washington	855	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55005	Anoka	1,509	250.1 - 275.0	250.1 - 275.0	175.1 - 200.0
55006	Isanti	1,548	151.1 - 175.0	225.1 - 250.0	75.1 - 100.0
55007	Kanabec	955	300.1 - 325.0	75.1 - 100.0	125.1 - 150.0
55008	Isanti	5,545	151.1 - 175.0	200.0 - 225.0	151.1 - 175.0
55009	Goodhue	3,174	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0
55011	Anoka	3,473	200.1 - 225.0	200.0 - 225.0	250.1 - 275.0
55012	Chisago	700	250.1 - 275.0	250.1 - 275.0	125.1 - 150.0
55013	Chisago	2,571	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55014	Anoka	9,299	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55016	Washington	11,565	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0
55017	Isanti	266	125.1 - 150.0	250.1 - 275.0	151.1 - 175.0
55018	Goodhue	383	175.1 - 200.0	0.0 - 25.0	25.1 - 50.0
55019	Rice	683	200.1 - 225.0	151.1 - 175.0	300.1 - 325.0
55020	Scott	1,181	125.1 - 150.0	200.0 - 225.0	250.1 - 275.0
55021	Rice	10,748	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
55024	Dakota	10,878	151.1 - 175.0	125.1 - 150.0	175.1 - 200.0
55025	Washington	8,764	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55026	Goodhue	187	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,079	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55029	Isanti	15	Incomplete	Incomplete	Incomplete
55030	Pine	505	275.1 - 300.0	25.1 - 50.0	175.1 - 200.0
55031	Dakota	727	100.1 - 125.0	25.1 - 50.0	100.1 - 125.0
55032	Chisago	1,311	225.1 - 250.0	250.1 - 275.0	125.1 - 150.0
55033	Dakota	11,373	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55036	Pine	32	Incomplete	Incomplete	Incomplete
55037	Pine	1,994	300.1 - 325.0	75.1 - 100.0	75.1 - 100.0
55038	Washington	7,352	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0
55040	Isanti	4,482	300.1 - 325.0	200.0 - 225.0	250.1 - 275.0
55041	Wabasha	3,209	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55042	Washington	3,021	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55043	Washington	1,411	225.1 - 250.0	100.1 - 125.0	151.1 - 175.0
55044	Dakota	15,700	151.1 - 175.0	100.1 - 125.0	151.1 - 175.0
55045	Chisago	2,897	175.1 - 200.0	100.1 - 125.0	175.1 - 200.0
55046	Rice	1,812	250.1 - 275.0	225.1 - 250.0	250.1 - 275.0
55047	Washington	1,037	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55049	Steele	920	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0
55051	Kanabec	3,913	250.1 - 275.0	125.1 - 150.0	175.1 - 200.0
55052	Rice	823	125.1 - 150.0	75.1 - 100.0	0.0 - 25.0
55053	Rice	359	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55054	Scott	670	151.1 - 175.0	351.1 - 375.0	225.1 - 250.0
55055	Washington	1,350	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0
55056	Chisago	4,793	225.1 - 250.0	175.1 - 200.0	200.0 - 225.0
55057	Rice	7,948	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55060	Steele	11,359	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
55063	Pine	3,672	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55065	Dakota	434	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55066	Goodhue	7,827	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55068	Dakota	9,530	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55069	Chisago	1,788	225.1 - 250.0	200.0 - 225.0	200.0 - 225.0
55070	Anoka	2,634	225.1 - 250.0	325.1 - 350.0	200.0 - 225.0
55071	Washington	2,085	175.1 - 200.0	175.1 - 200.0	225.1 - 250.0
55072	Pine	1,386	75.1 - 100.0	125.1 - 150.0	50.1 - 75.0
55073	Washington	1,194	151.1 - 175.0	50.1 - 75.0	175.1 - 200.0
55074	Chisago	807	225.1 - 250.0	225.1 - 250.0	200.0 - 225.0
55075	Dakota	8,186	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0
55076	Dakota	8,795	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55077	Dakota	4,688	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
55079	Chisago	3,017	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0
55080	Isanti	976	100.1 - 125.0	275.1 - 300.0	151.1 - 175.0
55082	Washington	13,333	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55084	Chisago	654	225.1 - 250.0	200.0 - 225.0	75.1 - 100.0
55085	Dakota	155	Incomplete	Incomplete	Incomplete
55087	Rice	108	Incomplete	Incomplete	Incomplete
55088	Rice	626	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55089	Goodhue	664	151.1 - 175.0	50.1 - 75.0	0.0 - 25.0
55090	Washington	176	Incomplete	Incomplete	Incomplete
55092	Chisago	3,931	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55101	Ramsey	3,490	200.1 - 225.0	175.1 - 200.0	100.1 - 125.0
55102	Ramsey	9,230	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55103	Ramsey	4,710	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55104	Ramsey	17,136	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55105	Ramsey	10,883	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55106	Ramsey	17,609	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0
55107	Ramsey	5,206	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0
55108	Ramsey	6,205	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55109	Ramsey	12,611	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
55110	Ramsey	15,122	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55111	Hennepin	0	Incomplete	Incomplete	Incomplete
55112	Ramsey	16,873	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55113	Ramsey	17,114	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55114	Ramsey	1,527	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55115	Washington	3,156	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55116	Ramsey	11,175	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55117	Ramsey	15,815	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
55118	Dakota	11,753	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55119	Ramsey	14,990	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55120	Dakota	1,766	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55121	Dakota	3,516	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
55122	Dakota	12,468	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55123	Dakota	9,274	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55124	Dakota	18,875	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55125	Washington	16,198	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55126	Ramsey	10,437	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55127	Ramsey	6,878	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0
55128	Washington	11,229	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55129	Washington	6,400	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55130	Ramsey	5,331	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
55150	Dakota	78	Incomplete	Incomplete	Incomplete
55155	Ramsey	0	Incomplete	Incomplete	Incomplete
55301	Wright	3,624	200.1 - 225.0	175.1 - 200.0	225.1 - 250.0
55302	Wright	2,855	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55303	Anoka	16,953	151.1 - 175.0	175.1 - 200.0	200.0 - 225.0
55304	Anoka	15,010	125.1 - 150.0	175.1 - 200.0	151.1 - 175.0
55305	Hennepin	9,241	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55306	Dakota	6,400	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55307	Sibley	1,304	50.1 - 75.0	175.1 - 200.0	25.1 - 50.0
55308	Sherburne	2,928	100.1 - 125.0	200.0 - 225.0	200.0 - 225.0
55309	Sherburne	5,999	250.1 - 275.0	250.1 - 275.0	275.1 - 300.0
55310	Renville	682	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55311	Hennepin	11,560	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55312	McLeod	633	50.1 - 75.0	175.1 - 200.0	0.0 - 25.0
55313	Wright	8,421	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0
55314	Renville	527	200.1 - 225.0	75.1 - 100.0	50.1 - 75.0
55315	Carver	1,575	75.1 - 100.0	175.1 - 200.0	100.1 - 125.0
55316	Hennepin	8,328	125.1 - 150.0	125.1 - 150.0	175.1 - 200.0
55317	Carver	7,086	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
55318	Carver	9,459	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
55319	Sherburne	1,826	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0
55320	Wright	1,839	100.1 - 125.0	151.1 - 175.0	100.1 - 125.0
55321	Wright	1,789	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55322	Carver	1,126	151.1 - 175.0	75.1 - 100.0	151.1 - 175.0
55324	Meeker	505	351.1 - 375.0	175.1 - 200.0	225.1 - 250.0
55325	Meeker	1,702	151.1 - 175.0	50.1 - 75.0	175.1 - 200.0
55327	Hennepin	1,235	100.1 - 125.0	151.1 - 175.0	200.0 - 225.0
55328	Wright	3,055	100.1 - 125.0	100.1 - 125.0	125.1 - 150.0
55329	Meeker	828	75.1 - 100.0	200.0 - 225.0	50.1 - 75.0
55330	Sherburne	12,778	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0
55331	Hennepin	6,666	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55332	Renville	805	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
55333	Renville	345	0.0 - 25.0	50.1 - 75.0	125.1 - 150.0
55334	Sibley	1,194	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55335	Sibley	663	0.0 - 25.0	25.1 - 50.0	125.1 - 150.0
55336	McLeod	3,135	125.1 - 150.0	75.1 - 100.0	125.1 - 150.0
55337	Dakota	17,879	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55338	Sibley	430	250.1 - 275.0	100.1 - 125.0	200.0 - 225.0
55339	Carver	360	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
55340	Hennepin	2,162	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
55341	Wright	895	200.1 - 225.0	125.1 - 150.0	275.1 - 300.0
55342	Renville	868	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
55343	Hennepin	11,488	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55344	Hennepin	6,773	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55345	Hennepin	8,475	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55346	Hennepin	6,258	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
55347	Hennepin	10,899	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55349	Wright	1,500	250.1 - 275.0	125.1 - 150.0	200.0 - 225.0
55350	McLeod	7,475	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55352	Scott	3,012	200.1 - 225.0	125.1 - 150.0	100.1 - 125.0
55353	Stearns	1,159	351.1 - 375.0	50.1 - 75.0	125.1 - 150.0
55354	McLeod	1,028	175.1 - 200.0	200.0 - 225.0	175.1 - 200.0
55355	Meeker	3,934	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55356	Hennepin	1,986	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0
55357	Hennepin	1,127	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55358	Wright	1,890	175.1 - 200.0	75.1 - 100.0	225.1 - 250.0
55359	Hennepin	2,231	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55360	Carver	923	100.1 - 125.0	151.1 - 175.0	175.1 - 200.0
55362	Wright	6,540	151.1 - 175.0	250.1 - 275.0	151.1 - 175.0
55363	Wright	1,615	175.1 - 200.0	200.0 - 225.0	151.1 - 175.0
55364	Hennepin	5,884	175.1 - 200.0	125.1 - 150.0	151.1 - 175.0
55366	Sibley	169	Incomplete	Incomplete	Incomplete
55367	Carver	352	200.1 - 225.0	200.0 - 225.0	25.1 - 50.0
55368	Carver	891	275.1 - 300.0	75.1 - 100.0	100.1 - 125.0
55369	Hennepin	12,877	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55370	McLeod	310	225.1 - 250.0	0.0 - 25.0	25.1 - 50.0
55371	Mille Lacs	6,041	225.1 - 250.0	175.1 - 200.0	200.0 - 225.0
55372	Scott	10,772	75.1 - 100.0	175.1 - 200.0	125.1 - 150.0
55373	Wright	2,095	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
55374	Hennepin	4,555	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55375	Hennepin	1,414	125.1 - 150.0	151.1 - 175.0	75.1 - 100.0
55376	Wright	5,190	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
55378	Scott	9,108	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55379	Scott	13,962	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0
55381	McLeod	807	25.1 - 50.0	75.1 - 100.0	125.1 - 150.0
55382	Wright	1,367	151.1 - 175.0	151.1 - 175.0	200.0 - 225.0
55384	Hennepin	898	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55385	McLeod	520	50.1 - 75.0	351.1 - 375.0	125.1 - 150.0
55386	Carver	2,098	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55387	Carver	4,458	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55388	Carver	2,105	100.1 - 125.0	200.0 - 225.0	100.1 - 125.0
55389	Meeker	1,002	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55390	Wright	934	75.1 - 100.0	250.1 - 275.0	225.1 - 250.0
55391	Hennepin	5,928	50.1 - 75.0	75.1 - 100.0	100.1 - 125.0
55395	McLeod	1,147	50.1 - 75.0	200.0 - 225.0	151.1 - 175.0
55396	Sibley	921	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55397	Carver	1,021	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0
55398	Sherburne	5,270	225.1 - 250.0	325.1 - 350.0	300.1 - 325.0
55401	Hennepin	4,382	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55402	Hennepin	303	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
55403	Hennepin	10,121	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55404	Hennepin	11,793	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55405	Hennepin	7,356	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55406	Hennepin	14,765	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55407	Hennepin	13,848	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55408	Hennepin	14,454	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55409	Hennepin	4,822	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55410	Hennepin	8,535	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55411	Hennepin	8,505	225.1 - 250.0	200.0 - 225.0	225.1 - 250.0
55412	Hennepin	8,167	275.1 - 300.0	275.1 - 300.0	275.1 - 300.0
55413	Hennepin	6,094	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55414	Hennepin	10,169	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55415	Hennepin	981	151.1 - 175.0	25.1 - 50.0	50.1 - 75.0
55416	Hennepin	14,837	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55417	Hennepin	10,739	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
55418	Hennepin	12,891	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55419	Hennepin	10,831	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55420	Hennepin	9,112	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55421	Anoka	11,430	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55422	Hennepin	11,990	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
55423	Hennepin	14,875	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55424	Hennepin	3,435	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55425	Hennepin	3,790	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
55426	Hennepin	11,472	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55427	Hennepin	9,750	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55428	Hennepin	11,643	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55429	Hennepin	9,935	175.1 - 200.0	175.1 - 200.0	175.1 - 200.0
55430	Hennepin	7,756	225.1 - 250.0	200.0 - 225.0	225.1 - 250.0
55431	Hennepin	7,914	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55432	Anoka	12,342	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55433	Anoka	13,265	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0
55434	Anoka	10,993	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0
55435	Hennepin	6,273	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55436	Hennepin	5,604	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55437	Hennepin	7,816	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55438	Hennepin	7,271	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55439	Hennepin	3,411	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
55441	Hennepin	7,516	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55442	Hennepin	5,472	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55443	Hennepin	10,889	200.1 - 225.0	275.1 - 300.0	175.1 - 200.0
55444	Hennepin	5,163	300.1 - 325.0	325.1 - 350.0	250.1 - 275.0
55445	Hennepin	3,374	375.1 - 400.0	250.1 - 275.0	250.1 - 275.0
55446	Hennepin	7,380	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55447	Hennepin	8,455	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
55448	Anoka	10,267	151.1 - 175.0	175.1 - 200.0	125.1 - 150.0
55449	Anoka	8,267	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55450	Hennepin	3	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,961	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55455	Hennepin	4	Incomplete	Incomplete	Incomplete
55601	Lake	49	Incomplete	Incomplete	Incomplete
55602	Saint Louis	98	Incomplete	Incomplete	Incomplete
55603	Lake	234	300.1 - 325.0	100.1 - 125.0	0.0 - 25.0
55604	Cook	1,605	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
55605	Cook	257	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55606	Cook	130	Incomplete	Incomplete	Incomplete
55607	Lake	70	Incomplete	Incomplete	Incomplete
55609	Lake	135	Incomplete	Incomplete	Incomplete
55612	Cook	263	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55613	Cook	99	Incomplete	Incomplete	Incomplete
55614	Lake	1,163	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55615	Cook	140	Incomplete	Incomplete	Incomplete
55616	Lake	3,038	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
55702	Saint Louis	190	Incomplete	Incomplete	Incomplete
55703	Saint Louis	308	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55704	Pine	467	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55705	Saint Louis	1,462	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55706	Saint Louis	864	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0
55707	Carlton	1,307	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
55708	Saint Louis	466	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55709	Itasca	1,670	75.1 - 100.0	25.1 - 50.0	75.1 - 100.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55710	Saint Louis	559	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55711	Saint Louis	189	Incomplete	Incomplete	Incomplete
55712	Pine	222	151.1 - 175.0	0.0 - 25.0	200.0 - 225.0
55713	Saint Louis	436	0.0 - 25.0	151.1 - 175.0	125.1 - 150.0
55716	Itasca	142	Incomplete	Incomplete	Incomplete
55717	Saint Louis	144	Incomplete	Incomplete	Incomplete
55718	Carlton	1,271	100.1 - 125.0	100.1 - 125.0	50.1 - 75.0
55719	Saint Louis	2,643	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55720	Carlton	6,824	50.1 - 75.0	100.1 - 125.0	100.1 - 125.0
55721	Itasca	1,343	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55722	Itasca	476	75.1 - 100.0	225.1 - 250.0	175.1 - 200.0
55723	Saint Louis	1,063	50.1 - 75.0	151.1 - 175.0	75.1 - 100.0
55724	Saint Louis	327	225.1 - 250.0	125.1 - 150.0	125.1 - 150.0
55725	Saint Louis	46	Incomplete	Incomplete	Incomplete
55726	Carlton	456	225.1 - 250.0	100.1 - 125.0	50.1 - 75.0
55731	Saint Louis	2,856	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
55732	Saint Louis	640	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
55733	Carlton	1,693	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55734	Saint Louis	2,766	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55735	Pine	795	125.1 - 150.0	25.1 - 50.0	100.1 - 125.0
55736	Saint Louis	682	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
55738	Saint Louis	221	151.1 - 175.0	100.1 - 125.0	0.0 - 25.0
55741	Saint Louis	1,443	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55742	Itasca	151	Incomplete	Incomplete	Incomplete
55744	Itasca	8,380	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
55746	Saint Louis	7,792	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55748	Aitkin	615	50.1 - 75.0	151.1 - 175.0	25.1 - 50.0
55749	Carlton	203	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55750	Saint Louis	888	125.1 - 150.0	0.0 - 25.0	125.1 - 150.0
55751	Saint Louis	647	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55752	Itasca	183	Incomplete	Incomplete	Incomplete
55753	Itasca	442	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
55756	Pine	180	Incomplete	Incomplete	Incomplete
55757	Carlton	367	200.1 - 225.0	0.0 - 25.0	0.0 - 25.0
55758	Saint Louis	62	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,450	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55763	Saint Louis	259	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55764	Itasca	248	151.1 - 175.0	275.1 - 300.0	0.0 - 25.0
55765	Saint Louis	362	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
55766	Saint Louis	16	Incomplete	Incomplete	Incomplete
55767	Carlton	1,334	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55768	Saint Louis	1,288	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55769	Itasca	1,022	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55771	Saint Louis	725	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55772	Saint Louis	27	Incomplete	Incomplete	Incomplete
55775	Itasca	559	125.1 - 150.0	25.1 - 50.0	75.1 - 100.0
55779	Saint Louis	1,392	125.1 - 150.0	100.1 - 125.0	50.1 - 75.0
55780	Carlton	76	Incomplete	Incomplete	Incomplete
55781	Saint Louis	354	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55782	Saint Louis	221	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
55783	Pine	1,023	50.1 - 75.0	151.1 - 175.0	50.1 - 75.0
55784	Itasca	40	Incomplete	Incomplete	Incomplete
55785	Cass	103	Incomplete	Incomplete	Incomplete
55786	Itasca	128	Incomplete	Incomplete	Incomplete
55787	Aitkin	245	0.0 - 25.0	175.1 - 200.0	50.1 - 75.0
55790	Saint Louis	892	250.1 - 275.0	0.0 - 25.0	0.0 - 25.0
55792	Saint Louis	4,848	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55793	Itasca	265	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55795	Pine	622	0.0 - 25.0	100.1 - 125.0	151.1 - 175.0
55797	Carlton	555	0.0 - 25.0	75.1 - 100.0	200.0 - 225.0
55798	Carlton	231	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0
55802	Saint Louis	1,335	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55803	Saint Louis	6,913	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
55804	Saint Louis	5,865	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55805	Saint Louis	4,935	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55806	Saint Louis	4,390	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55807	Saint Louis	4,358	100.1 - 125.0	75.1 - 100.0	175.1 - 200.0
55808	Saint Louis	2,512	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55810	Saint Louis	3,508	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55811	Saint Louis	10,055	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55812	Saint Louis	3,413	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55814	Saint Louis	0	Incomplete	Incomplete	Incomplete
55901	Olmsted	20,803	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55902	Olmsted	9,027	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55904	Olmsted	10,038	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55905	Olmsted	0	Incomplete	Incomplete	Incomplete
55906	Olmsted	7,216	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55909	Mower	526	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55910	Winona	571	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55912	Mower	11,640	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55917	Steele	1,428	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55918	Mower	413	175.1 - 200.0	151.1 - 175.0	125.1 - 150.0
55919	Houston	413	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55920	Olmsted	2,614	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55921	Houston	2,009	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55922	Fillmore	359	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55923	Fillmore	1,728	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
55924	Dodge	508	275.1 - 300.0	25.1 - 50.0	125.1 - 150.0
55925	Winona	429	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55926	Mower	326	0.0 - 25.0	0.0 - 25.0	175.1 - 200.0
55927	Dodge	1,517	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55929	Olmsted	439	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55931	Houston	148	Incomplete	Incomplete	Incomplete
55932	Wabasha	741	151.1 - 175.0	75.1 - 100.0	125.1 - 150.0
55933	Mower	109	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,265	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
55935	Fillmore	372	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
55936	Mower	724	100.1 - 125.0	175.1 - 200.0	25.1 - 50.0
55939	Fillmore	774	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55940	Dodge	1,010	25.1 - 50.0	175.1 - 200.0	50.1 - 75.0
55941	Houston	414	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55943	Houston	1,253	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55944	Dodge	2,655	151.1 - 175.0	50.1 - 75.0	75.1 - 100.0
55945	Wabasha	580	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
55946	Goodhue	1,269	75.1 - 100.0	151.1 - 175.0	75.1 - 100.0
55947	Houston	3,040	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55949	Fillmore	781	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0
55950	Mower	71	Incomplete	Incomplete	Incomplete
55951	Mower	667	100.1 - 125.0	0.0 - 25.0	125.1 - 150.0
55952	Winona	920	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
55953	Mower	361	0.0 - 25.0	50.1 - 75.0	200.0 - 225.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55954	Fillmore	630	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55955	Dodge	943	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
55956	Wabasha	763	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55957	Wabasha	288	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
55959	Winona	885	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
55960	Olmsted	1,174	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
55961	Fillmore	186	Incomplete	Incomplete	Incomplete
55962	Fillmore	308	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55963	Goodhue	1,943	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0
55964	Wabasha	1,673	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55965	Fillmore	1,020	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55967	Mower	342	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
55968	Wabasha	60	Incomplete	Incomplete	Incomplete
55969	Winona	430	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
55970	Mower	388	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55971	Fillmore	1,170	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55972	Winona	1,826	75.1 - 100.0	0.0 - 25.0	100.1 - 125.0
55973	Mower	108	Incomplete	Incomplete	Incomplete
55974	Houston	916	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
55975	Fillmore	1,812	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
55976	Olmsted	2,943	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55977	Mower	72	Incomplete	Incomplete	Incomplete
55979	Winona	374	100.1 - 125.0	125.1 - 150.0	0.0 - 25.0
55981	Wabasha	1,759	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55982	Mower	183	Incomplete	Incomplete	Incomplete
55983	Goodhue	636	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55985	Dodge	729	100.1 - 125.0	125.1 - 150.0	75.1 - 100.0
55987	Winona	13,694	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55990	Fillmore	392	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55991	Olmsted	606	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55992	Goodhue	1,896	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56001	Blue Earth	17,527	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56003	Nicollet	5,950	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56007	Freeborn	9,065	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
56009	Freeborn	650	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56010	Blue Earth	476	151.1 - 175.0	25.1 - 50.0	50.1 - 75.0
56011	Scott	3,166	175.1 - 200.0	125.1 - 150.0	175.1 - 200.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56013	Faribault	1,934	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56014	Faribault	344	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56016	Freeborn	437	75.1 - 100.0	100.1 - 125.0	25.1 - 50.0
56017	Le Sueur	636	225.1 - 250.0	25.1 - 50.0	50.1 - 75.0
56019	Brown	391	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56020	Freeborn	50	Incomplete	Incomplete	Incomplete
56021	Nicollet	397	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56022	Watonwan	29	Incomplete	Incomplete	Incomplete
56023	Faribault	215	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56024	Blue Earth	1,022	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56025	Faribault	211	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56026	Steele	796	275.1 - 300.0	75.1 - 100.0	75.1 - 100.0
56027	Faribault	406	0.0 - 25.0	50.1 - 75.0	125.1 - 150.0
56028	Le Sueur	567	325.1 - 350.0	0.0 - 25.0	50.1 - 75.0
56029	Freeborn	318	351.1 - 375.0	50.1 - 75.0	25.1 - 50.0
56031	Martin	5,488	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56032	Freeborn	126	Incomplete	Incomplete	Incomplete
56033	Faribault	159	Incomplete	Incomplete	Incomplete
56034	Blue Earth	196	Incomplete	Incomplete	Incomplete
56035	Freeborn	218	151.1 - 175.0	200.0 - 225.0	50.1 - 75.0
56036	Freeborn	818	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0
56037	Blue Earth	622	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56039	Martin	392	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56041	Brown	437	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56042	Freeborn	306	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56043	Freeborn	204	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
56044	Sibley	809	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56045	Freeborn	335	0.0 - 25.0	351.1 - 375.0	125.1 - 150.0
56046	Steele	42	Incomplete	Incomplete	Incomplete
56047	Faribault	49	Incomplete	Incomplete	Incomplete
56048	Waseca	1,517	151.1 - 175.0	75.1 - 100.0	75.1 - 100.0
56050	Le Sueur	598	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
56051	Faribault	330	325.1 - 350.0	125.1 - 150.0	25.1 - 50.0
56052	Rice	291	125.1 - 150.0	0.0 - 25.0	50.1 - 75.0
56054	Nicollet	388	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
56055	Blue Earth	1,605	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
56056	Watonwan	46	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56057	Le Sueur	1,451	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0
56058	Le Sueur	2,392	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
56060	Watonwan	186	Incomplete	Incomplete	Incomplete
56062	Watonwan	1,264	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
56063	Blue Earth	1,101	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56065	Blue Earth	1,101	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
56068	Faribault	451	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
56069	Le Sueur	1,749	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0
56071	Scott	4,251	75.1 - 100.0	125.1 - 150.0	151.1 - 175.0
56072	Waseca	937	275.1 - 300.0	25.1 - 50.0	75.1 - 100.0
56073	Brown	7,031	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56074	Nicollet	766	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56075	Martin	77	Incomplete	Incomplete	Incomplete
56078	Waseca	179	Incomplete	Incomplete	Incomplete
56080	Blue Earth	267	275.1 - 300.0	75.1 - 100.0	151.1 - 175.0
56081	Watonwan	2,444	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56082	Nicollet	4,375	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56083	Redwood	375	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56085	Brown	2,217	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56087	Brown	1,308	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56088	Martin	814	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56089	Freeborn	77	Incomplete	Incomplete	Incomplete
56090	Blue Earth	277	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56091	Waseca	156	Incomplete	Incomplete	Incomplete
56093	Waseca	4,784	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
56096	Le Sueur	1,226	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0
56097	Faribault	1,570	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56098	Faribault	902	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
56101	Cottonwood	2,512	75.1 - 100.0	25.1 - 50.0	0.0 - 25.0
56110	Nobles	719	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
56111	Martin	167	Incomplete	Incomplete	Incomplete
56113	Lincoln	95	Incomplete	Incomplete	Incomplete
56114	Murray	151	Incomplete	Incomplete	Incomplete
56115	Lyon	551	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56116	Rock	241	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
56117	Nobles	147	Incomplete	Incomplete	Incomplete
56118	Cottonwood	163	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56119	Nobles	412	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56120	Cottonwood	458	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56121	Martin	274	125.1 - 150.0	0.0 - 25.0	50.1 - 75.0
56122	Murray	224	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56123	Murray	236	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56125	Murray	33	Incomplete	Incomplete	Incomplete
56127	Martin	172	Incomplete	Incomplete	Incomplete
56128	Pipestone	793	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
56129	Nobles	312	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
56131	Murray	959	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56132	Lyon	222	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56134	Rock	185	Incomplete	Incomplete	Incomplete
56136	Lincoln	484	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56137	Jackson	493	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56138	Rock	342	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56139	Pipestone	189	Incomplete	Incomplete	Incomplete
56140	Pipestone	31	Incomplete	Incomplete	Incomplete
56141	Murray	139	Incomplete	Incomplete	Incomplete
56142	Lincoln	452	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56143	Jackson	1,980	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56144	Rock	494	151.1 - 175.0	25.1 - 50.0	50.1 - 75.0
56145	Cottonwood	272	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56146	Nobles	17	Incomplete	Incomplete	Incomplete
56147	Rock	77	Incomplete	Incomplete	Incomplete
56149	Lincoln	569	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56150	Jackson	1,179	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56151	Murray	356	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56152	Redwood	641	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56153	Nobles	106	Incomplete	Incomplete	Incomplete
56155	Nobles	169	Incomplete	Incomplete	Incomplete
56156	Rock	2,539	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56157	Lyon	292	250.1 - 275.0	0.0 - 25.0	50.1 - 75.0
56158	Rock	155	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,102	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56160	Martin	97	Incomplete	Incomplete	Incomplete
56161	Jackson	155	Incomplete	Incomplete	Incomplete
56162	Martin	123	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56164	Pipestone	2,533	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56165	Nobles	135	Incomplete	Incomplete	Incomplete
56166	Redwood	97	Incomplete	Incomplete	Incomplete
56167	Nobles	294	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56168	Nobles	377	200.1 - 225.0	0.0 - 25.0	0.0 - 25.0
56169	Lyon	288	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56170	Pipestone	244	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56171	Martin	783	75.1 - 100.0	0.0 - 25.0	75.1 - 100.0
56172	Murray	1,366	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56173	Rock	149	Incomplete	Incomplete	Incomplete
56174	Cottonwood	162	Incomplete	Incomplete	Incomplete
56175	Lyon	1,255	151.1 - 175.0	0.0 - 25.0	75.1 - 100.0
56176	Martin	462	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
56177	Pipestone	21	Incomplete	Incomplete	Incomplete
56178	Lincoln	748	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56180	Redwood	511	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
56181	Martin	492	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56183	Cottonwood	572	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56185	Nobles	232	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56186	Murray	158	Incomplete	Incomplete	Incomplete
56187	Nobles	5,000	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56201	Kandiyohi	9,031	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56207	Stevens	96	Incomplete	Incomplete	Incomplete
56208	Swift	955	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56209	Kandiyohi	975	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56210	Big Stone	5	Incomplete	Incomplete	Incomplete
56211	Big Stone	241	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56212	Lac Qui Parle	226	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56214	Redwood	308	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	2,023	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56216	Kandiyohi	264	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56218	Lac Qui Parle	263	275.1 - 300.0	0.0 - 25.0	0.0 - 25.0
56219	Traverse	440	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56220	Yellow Medicine	1,292	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56221	Stevens	354	100.1 - 125.0	0.0 - 25.0	125.1 - 150.0
56222	Chippewa	815	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56223	Yellow	587	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
	Medicine				
56224	Redwood	135	Incomplete	Incomplete	Incomplete
56225	Big Stone	348	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56226	Swift	101	Incomplete	Incomplete	Incomplete
56227	Big Stone	106	Incomplete	Incomplete	Incomplete
56228	Meeker	394	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
56229	Lyon	746	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56230	Renville	343	0.0 - 25.0	200.0 - 225.0	25.1 - 50.0
56231	Swift	160	Incomplete	Incomplete	Incomplete
56232	Lac Qui Parle	1,014	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56235	Grant	255	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56236	Traverse	157	Incomplete	Incomplete	Incomplete
56237	Yellow Medicine	248	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56239	Lyon	233	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
56240	Big Stone	417	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56241	Yellow Medicine	1,778	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56243	Meeker	677	151.1 - 175.0	100.1 - 125.0	25.1 - 50.0
56244	Stevens	558	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56245	Yellow Medicine	193	Incomplete	Incomplete	Incomplete
56248	Grant	368	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56249	Swift	135	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	398	275.1 - 300.0	175.1 - 200.0	75.1 - 100.0
56252	Kandiyohi	508	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56253	Kandiyohi	431	175.1 - 200.0	0.0 - 25.0	50.1 - 75.0
56255	Redwood	163	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,166	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56257	Lac Qui Parle	235	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56258	Lyon	6,110	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56260	Chippewa	374	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
56262	Chippewa	294	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56263	Redwood	221	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56264	Lyon	898	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56265	Chippewa	3,272	75.1 - 100.0	75.1 - 100.0	25.1 - 50.0
56266	Redwood	666	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0
56267	Stevens	2,523	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56270	Renville	410	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56271	Swift	483	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
56273	Kandiyohi	1,902	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56274	Grant	72	Incomplete	Incomplete	Incomplete
56276	Big Stone	123	Incomplete	Incomplete	Incomplete
56277	Renville	1,312	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56278	Big Stone	1,158	151.1 - 175.0	0.0 - 25.0	0.0 - 25.0
56279	Kandiyohi	458	0.0 - 25.0	200.0 - 225.0	25.1 - 50.0
56280	Yellow Medicine	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56281	Kandiyohi	251	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56282	Kandiyohi	585	50.1 - 75.0	25.1 - 50.0	100.1 - 125.0
56283	Redwood	2,823	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0
56284	Renville	852	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
56285	Renville	455	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
56287	Redwood	32	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,973	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56289	Kandiyohi	279	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56291	Lyon	206	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56292	Redwood	240	151.1 - 175.0	75.1 - 100.0	0.0 - 25.0
56293	Redwood	488	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56294	Redwood	39	Incomplete	Incomplete	Incomplete
56295	Chippewa	129	Incomplete	Incomplete	Incomplete
56296	Traverse	890	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56297	Yellow Medicine	339	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56301	Stearns	11,369	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56303	Stearns	10,841	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
56304	Sherburne	6,359	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56307	Stearns	1,905	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56308	Douglas	10,357	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56309	Grant	501	75.1 - 100.0	75.1 - 100.0	0.0 - 25.0
56310	Stearns	1,911	175.1 - 200.0	25.1 - 50.0	25.1 - 50.0
56311	Grant	305	100.1 - 125.0	0.0 - 25.0	125.1 - 150.0
56312	Stearns	905	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
56313	Mille Lacs	46	Incomplete	Incomplete	Incomplete
56314	Morrison	468	0.0 - 25.0	50.1 - 75.0	125.1 - 150.0
56315	Douglas	657	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56316	Stearns	627	175.1 - 200.0	75.1 - 100.0	25.1 - 50.0
56318	Todd	493	151.1 - 175.0	175.1 - 200.0	75.1 - 100.0
56319	Douglas	527	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
56320	Stearns	3,003	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
56321	Stearns	2	Incomplete	Incomplete	Incomplete
56323	Pope	221	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56324	Otter Tail	462	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56325	Stearns	85	Incomplete	Incomplete	Incomplete
56326	Douglas	630	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56327	Douglas	309	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56328	Morrison	49	Incomplete	Incomplete	Incomplete
56329	Benton	2,666	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
56330	Mille Lacs	640	100.1 - 125.0	325.1 - 350.0	225.1 - 250.0
56331	Stearns	724	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56332	Douglas	561	200.1 - 225.0	25.1 - 50.0	50.1 - 75.0
56334	Pope	2,435	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56335	Stearns	89	Incomplete	Incomplete	Incomplete
56336	Todd	652	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56338	Morrison	670	0.0 - 25.0	50.1 - 75.0	200.0 - 225.0
56339	Grant	467	75.1 - 100.0	151.1 - 175.0	151.1 - 175.0
56340	Stearns	870	125.1 - 150.0	125.1 - 150.0	75.1 - 100.0
56342	Mille Lacs	1,245	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0
56343	Douglas	394	75.1 - 100.0	0.0 - 25.0	225.1 - 250.0
56345	Morrison	6,038	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
56347	Todd	2,610	125.1 - 150.0	50.1 - 75.0	75.1 - 100.0
56349	Pope	301	125.1 - 150.0	0.0 - 25.0	151.1 - 175.0
56350	Aitkin	256	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56352	Stearns	2,127	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56353	Mille Lacs	3,450	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0
56354	Douglas	567	250.1 - 275.0	125.1 - 150.0	25.1 - 50.0
56355	Douglas	223	151.1 - 175.0	0.0 - 25.0	200.0 - 225.0
56356	Stearns	114	Incomplete	Incomplete	Incomplete
56357	Benton	374	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56358	Kanabec	1,225	75.1 - 100.0	25.1 - 50.0	100.1 - 125.0
56359	Mille Lacs	1,457	100.1 - 125.0	75.1 - 100.0	50.1 - 75.0
56360	Todd	1,626	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56361	Otter Tail	995	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56362	Stearns	2,331	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56363	Mille Lacs	54	Incomplete	Incomplete	Incomplete
56364	Morrison	2,042	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
56367	Benton	2,285	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56368	Stearns	1,641	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56369	Stearns	203	175.1 - 200.0	100.1 - 125.0	0.0 - 25.0
56371	Stearns	46	Incomplete	Incomplete	Incomplete
56373	Morrison	1,107	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56374	Stearns	3,041	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56375	Stearns	306	0.0 - 25.0	151.1 - 175.0	25.1 - 50.0
56376	Stearns	131	Incomplete	Incomplete	Incomplete
56377	Stearns	6,486	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56378	Stearns	3,118	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
56379	Benton	6,248	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56381	Pope	1,054	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
56382	Morrison	560	125.1 - 150.0	0.0 - 25.0	100.1 - 125.0
56384	Morrison	144	Incomplete	Incomplete	Incomplete
56385	Pope	378	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0
56386	Mille Lacs	282	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
56387	Stearns	3,132	25.1 - 50.0	75.1 - 100.0	25.1 - 50.0
56389	Todd	41	Incomplete	Incomplete	Incomplete
56401	Crow Wing	12,005	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
56425	Crow Wing	2,973	50.1 - 75.0	50.1 - 75.0	125.1 - 150.0
56431	Aitkin	3,980	100.1 - 125.0	50.1 - 75.0	50.1 - 75.0
56433	Hubbard	788	125.1 - 150.0	100.1 - 125.0	0.0 - 25.0
56434	Todd	82	Incomplete	Incomplete	Incomplete
56435	Cass	1,044	25.1 - 50.0	125.1 - 150.0	50.1 - 75.0
56436	Hubbard	26	Incomplete	Incomplete	Incomplete
56437	Todd	480	225.1 - 250.0	125.1 - 150.0	25.1 - 50.0
56438	Todd	1,147	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
56440	Todd	532	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56441	Crow Wing	1,558	200.1 - 225.0	75.1 - 100.0	125.1 - 150.0
56442	Crow Wing	1,129	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
56443	Morrison	618	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56444	Crow Wing	1,356	175.1 - 200.0	151.1 - 175.0	50.1 - 75.0
56446	Todd	655	275.1 - 300.0	0.0 - 25.0	75.1 - 100.0
56447	Crow Wing	517	351.1 - 375.0	0.0 - 25.0	125.1 - 150.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56448	Crow Wing	156	Incomplete	Incomplete	Incomplete
56449	Crow Wing	674	50.1 - 75.0	100.1 - 125.0	125.1 - 150.0
56450	Crow Wing	484	375.1 - 400.0	175.1 - 200.0	75.1 - 100.0
56452	Cass	835	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
56453	Todd	361	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
56455	Crow Wing	619	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0
56456	Crow Wing	22	Incomplete	Incomplete	Incomplete
56458	Hubbard	158	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,271	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56464	Wadena	1,711	125.1 - 150.0	75.1 - 100.0	50.1 - 75.0
56465	Crow Wing	866	300.1 - 325.0	50.1 - 75.0	50.1 - 75.0
56466	Morrison	1,291	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
56467	Hubbard	1,064	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56468	Crow Wing	1,990	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0
56469	Aitkin	453	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56470	Hubbard	4,560	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56472	Crow Wing	3,076	100.1 - 125.0	175.1 - 200.0	125.1 - 150.0
56473	Cass	1,318	200.1 - 225.0	50.1 - 75.0	25.1 - 50.0
56474	Cass	1,778	151.1 - 175.0	200.0 - 225.0	100.1 - 125.0
56475	Morrison	632	50.1 - 75.0	175.1 - 200.0	125.1 - 150.0
56477	Wadena	1,122	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56479	Todd	2,142	175.1 - 200.0	75.1 - 100.0	151.1 - 175.0
56481	Wadena	806	75.1 - 100.0	125.1 - 150.0	0.0 - 25.0
56482	Wadena	2,768	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56484	Cass	1,388	151.1 - 175.0	0.0 - 25.0	75.1 - 100.0
56501	Becker	6,964	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56510	Norman	985	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
56511	Becker	762	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56514	Clay	1,440	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56515	Otter Tail	1,281	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56516	Mahnomen	116	Incomplete	Incomplete	Incomplete
56517	Polk	109	Incomplete	Incomplete	Incomplete
56518	Otter Tail	143	Incomplete	Incomplete	Incomplete
56519	Norman	116	Incomplete	Incomplete	Incomplete
56520	Wilkin	1,654	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56521	Becker	276	0.0 - 25.0	75.1 - 100.0	151.1 - 175.0
56522	Wilkin	213	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56523	Polk	213	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
56524	Otter Tail	285	250.1 - 275.0	75.1 - 100.0	50.1 - 75.0
56525	Clay	42	Incomplete	Incomplete	Incomplete
56527	Otter Tail	352	200.1 - 225.0	0.0 - 25.0	75.1 - 100.0
56528	Otter Tail	721	200.1 - 225.0	25.1 - 50.0	0.0 - 25.0
56529	Clay	1,596	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
56531	Grant	877	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
56533	Otter Tail	115	Incomplete	Incomplete	Incomplete
56534	Otter Tail	484	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56535	Polk	564	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0
56536	Clay	198	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,883	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56540	Polk	801	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56541	Norman	10	Incomplete	Incomplete	Incomplete
56542	Polk	1,169	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56543	Wilkin	110	Incomplete	Incomplete	Incomplete
56544	Becker	2,004	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
56545	Norman	280	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56546	Clay	129	Incomplete	Incomplete	Incomplete
56547	Clay	954	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56548	Norman	323	0.0 - 25.0	125.1 - 150.0	75.1 - 100.0
56549	Clay	1,739	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56550	Norman	174	Incomplete	Incomplete	Incomplete
56551	Otter Tail	946	25.1 - 50.0	25.1 - 50.0	100.1 - 125.0
56552	Clay	177	Incomplete	Incomplete	Incomplete
56553	Wilkin	122	Incomplete	Incomplete	Incomplete
56554	Becker	1,109	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56556	Polk	486	151.1 - 175.0	0.0 - 25.0	25.1 - 50.0
56557	Mahnomen	1,076	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56560	Clay	15,269	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56565	Wilkin	42	Incomplete	Incomplete	Incomplete
56566	Mahnomen	195	Incomplete	Incomplete	Incomplete
56567	Otter Tail	1,316	200.1 - 225.0	125.1 - 150.0	50.1 - 75.0
56568	Polk	69	Incomplete	Incomplete	Incomplete
56569	Becker	521	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56570	Becker	527	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56571	Otter Tail	774	75.1 - 100.0	200.0 - 225.0	50.1 - 75.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56572	Otter Tail	2,203	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
56573	Otter Tail	2,482	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56574	Norman	117	Incomplete	Incomplete	Incomplete
56575	Becker	267	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56576	Otter Tail	359	0.0 - 25.0	175.1 - 200.0	0.0 - 25.0
56577	Becker	8	Incomplete	Incomplete	Incomplete
56578	Becker	309	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
56579	Wilkin	459	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56580	Clay	422	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56581	Norman	131	Incomplete	Incomplete	Incomplete
56583	Wilkin	77	Incomplete	Incomplete	Incomplete
56584	Norman	639	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
56585	Clay	423	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56586	Otter Tail	789	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
56587	Otter Tail	672	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56588	Otter Tail	240	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
56589	Becker	764	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56590	Grant	164	Incomplete	Incomplete	Incomplete
56591	Becker	60	Incomplete	Incomplete	Incomplete
56592	Polk	199	Incomplete	Incomplete	Incomplete
56593	Becker	5	Incomplete	Incomplete	Incomplete
56594	Wilkin	178	Incomplete	Incomplete	Incomplete
56601	Beltrami	12,520	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56621	Clearwater	1,839	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56623	Lake of the Woods	1,212	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56626	Cass	125	Incomplete	Incomplete	Incomplete
56627	Koochiching	168	Incomplete	Incomplete	Incomplete
56628	Itasca	771	25.1 - 50.0	75.1 - 100.0	0.0 - 25.0
56629	Koochiching	87	Incomplete	Incomplete	Incomplete
56630	Beltrami	878	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0
56633	Cass	1,559	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56634	Clearwater	683	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56636	Itasca	1,981	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56637	Itasca	87	Incomplete	Incomplete	Incomplete
56639	Itasca	199	Incomplete	Incomplete	Incomplete
56641	Cass	133	Incomplete	Incomplete	Incomplete
56644	Clearwater	324	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56646	Polk	159	Incomplete	Incomplete	Incomplete
56647	Beltrami	348	100.1 - 125.0	50.1 - 75.0	25.1 - 50.0
56649	Koochiching	4,385	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56650	Beltrami	313	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56651	Mahnomen	227	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56652	Clearwater	221	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56653	Koochiching	549	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56654	Koochiching	66	Incomplete	Incomplete	Incomplete
56655	Cass	632	175.1 - 200.0	0.0 - 25.0	100.1 - 125.0
56657	Itasca	149	Incomplete	Incomplete	Incomplete
56658	Koochiching	4	Incomplete	Incomplete	Incomplete
56659	Itasca	25	Incomplete	Incomplete	Incomplete
56660	Koochiching	110	Incomplete	Incomplete	Incomplete
56661	Itasca	408	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56662	Cass	267	0.0 - 25.0	0.0 - 25.0	275.1 - 300.0
56663	Beltrami	87	Incomplete	Incomplete	Incomplete
56667	Beltrami	264	275.1 - 300.0	75.1 - 100.0	151.1 - 175.0
56668	Koochiching	66	Incomplete	Incomplete	Incomplete
56669	Koochiching	183	Incomplete	Incomplete	Incomplete
56670	Beltrami	413	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	954	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
56673	Roseau	324	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56676	Clearwater	711	250.1 - 275.0	0.0 - 25.0	0.0 - 25.0
56678	Hubbard	515	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56680	Itasca	60	Incomplete	Incomplete	Incomplete
56681	Itasca	137	Incomplete	Incomplete	Incomplete
56683	Beltrami	316	0.0 - 25.0	151.1 - 175.0	75.1 - 100.0
56684	Pennington	125	Incomplete	Incomplete	Incomplete
56685	Beltrami	59	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	434	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56687	Beltrami	31	Incomplete	Incomplete	Incomplete
56688	Itasca	73	Incomplete	Incomplete	Incomplete
56701	Pennington	5,332	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56710	Marshall	190	Incomplete	Incomplete	Incomplete
56711	Lake of the Woods	54	Incomplete	Incomplete	Incomplete
56713	Marshall	417	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0

Table 1: Zip Code Index Scores –March 2013					
("Incomplete" means that the zip code has less than 200 households and was not evaluated)					
Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56714	Roseau	495	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56715	Red Lake	148	Incomplete	Incomplete	Incomplete
56716	Polk	3,645	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56720	Kittson	23	Incomplete	Incomplete	Incomplete
56721	Polk	4,047	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56722	Polk	151	Incomplete	Incomplete	Incomplete
56723	Polk	377	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56724	Marshall	71	Incomplete	Incomplete	Incomplete
56725	Pennington	379	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56726	Roseau	665	50.1 - 75.0	50.1 - 75.0	0.0 - 25.0
56727	Beltrami	346	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56728	Kittson	601	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56729	Kittson	58	Incomplete	Incomplete	Incomplete
56731	Kittson	37	Incomplete	Incomplete	Incomplete
56732	Kittson	480	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56733	Kittson	181	Incomplete	Incomplete	Incomplete
56734	Kittson	212	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56735	Kittson	350	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56736	Polk	418	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56737	Marshall	388	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56738	Marshall	544	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
56741	Lake of the Woods	12	Incomplete	Incomplete	Incomplete
56742	Red Lake	381	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56744	Marshall	263	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56748	Red Lake	255	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56750	Red Lake	1,069	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56751	Roseau	2,275	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
56754	Pennington	222	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56755	Kittson	47	Incomplete	Incomplete	Incomplete
56756	Roseau	305	100.1 - 125.0	0.0 - 25.0	225.1 - 250.0
56757	Marshall	425	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56758	Marshall	182	Incomplete	Incomplete	Incomplete
56759	Roseau	143	Incomplete	Incomplete	Incomplete
56760	Marshall	152	Incomplete	Incomplete	Incomplete
56761	Roseau	203	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56762	Marshall	1,067	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56763	Roseau	2,039	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0