Residential Foreclosures in Minnesota

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Planning, Research, and Evaluation

Minnesota Housing Finance Agency

Introduction

In 2013, Minnesota's foreclosure crisis subsided to near pre-recessionary levels. However, the crisis has destabilized the housing market in many parts of the state, and community recovery has not been level across all parts of the state. As part of its mission to finance affordable housing for low- and moderate-income households while fostering strong communities, Minnesota Housing 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.

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Current Statewide Trends

- Statewide (and nationwide) foreclosures are declining.
    - The total number of U.S. properties completing foreclosures and being repossessed by Lenders (Real Estate Owned, or REO), dropped by 40% between January 2013 and January 2014, to the lowest levels since July 2007[1].
    - Minnesota ranks 6th among states in the lowest percentage of homes in foreclosure[2]. Nationwide, foreclosure inventory is over three times the rate in Minnesota.

- While the magnitude of the foreclosures crisis is declining, delinquencies 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%.[3] However, the delinquency rate has declined at a moderate rate since 2010, with a current rate (4th Quarter 2013) of 2.96%, which is still high by historical standards.
    - Sheriff sales are decreasing each year, but remain elevated from pre-foreclosure crisis. Sheriff Sales in 2013 dropped by 34% since the previous year[4].

- The impact of unemployment on foreclosures is lessening as the state continues to recover from the Great Recession.
    - Minnesota's unemployment rate jumped from a pre-recession low of 3.9% in May of 2006 to a high of 8.3% in May of 2009. Since May 2009, the unemployment rate has trended downward to 4.6% in December 2013.[5]
    - Many economists predict that unemployment will continue to trend lower over the next three years.[6]

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[1] US Department of Housing and Urban Development, US Department of Treasury, *National Housing Scorecard*, February 2014; see: http://portal.hud.gov/hudportal/documents/huddoc?id=HUD_568FebNatSC2014.pdf
[2] CoreLogic National Foreclosure Report, January 2014.
[3] 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.
[4] HousingLink, 2013 Annual Foreclosures in Minnesota, February 2013.
[5] Minnesota Department of Employment and Economic Development, *Local Area Unemployment Statistics*, figures are seasonally adjusted.
[6] The Federal Reserve Bank of Philadelphia surveyed 45 economic forecasters in the 4th quarter of 2013 and summarized their projections; see http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2013/survq413.cfm . Nationally, the unemployment rate is expected to be 7.5% in 2013, 7.0% in 2014, 6.4% in 2015, and 6.0% in 2016.

High Need Areas – Foreclosure Hotspots

The foreclosure crisis has had a significant impact on 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 and declined statewide, it became 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 relative to the state, the 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), [7] and
- Change in the number of foreclosures from previous year (for zip codes that have a foreclosure rate above the current statewide rate presently).

For each rate, there is a statewide map and a map of the Twin Cities metropolitan area. The rates are based on the number of residential first-lien loans in each category divided by the number of households in each zip code.[8] For example, the delinquency rate is the number of loans in a zip code that are 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.

[7] 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.

[8] Ideally, the rates should be calculated as the number of loans in each category divided by the number of residential parcels in each zip code. Typically, there is one first-lien loan on each residential parcel, and one foreclosure affects 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 the statewide rate) are found in pockets of the Twin Cities seven-county metropolitan area including Minneapolis, Brooklyn Park, Dayton, Jordan, Elko New Market, and Mayer. Counties north of the Twin Cities and into central Minnesota form the largest concentrations of REO properties statewide, including Chisago, Isanti, Pine, and Sherburne Counties. In other regions of Greater Minnesota, smaller pockets of very high rates of REOs are found scattered throughout the state. (See Maps 1a and 1b.)

- **The geographic distributions of the highest rates of loans in foreclosure are clustered in communities developed during the peak of the housing boom, but also 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 statewide 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 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 Minneapolis in the Twin Cities Metro. (See maps 3a and 3b.)

- **For some areas with high rates of troubled loans, foreclosures are still on the rise, relative to 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 the rate of troubled loans since December 2012, while other areas have experienced increases. Areas with an increasing foreclosure problem relative to the state in the last year include:
    - Suburban Twin Cities Metropolitan communities of Brooklyn Park, Brooklyn Center, Bethel, East Bethel, Elko New Market, and Lakeland Shores,
    - 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 Beltrami, Crow Wing, Todd, Pine, and Olmsted Counties.

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 December 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 over 250. 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."

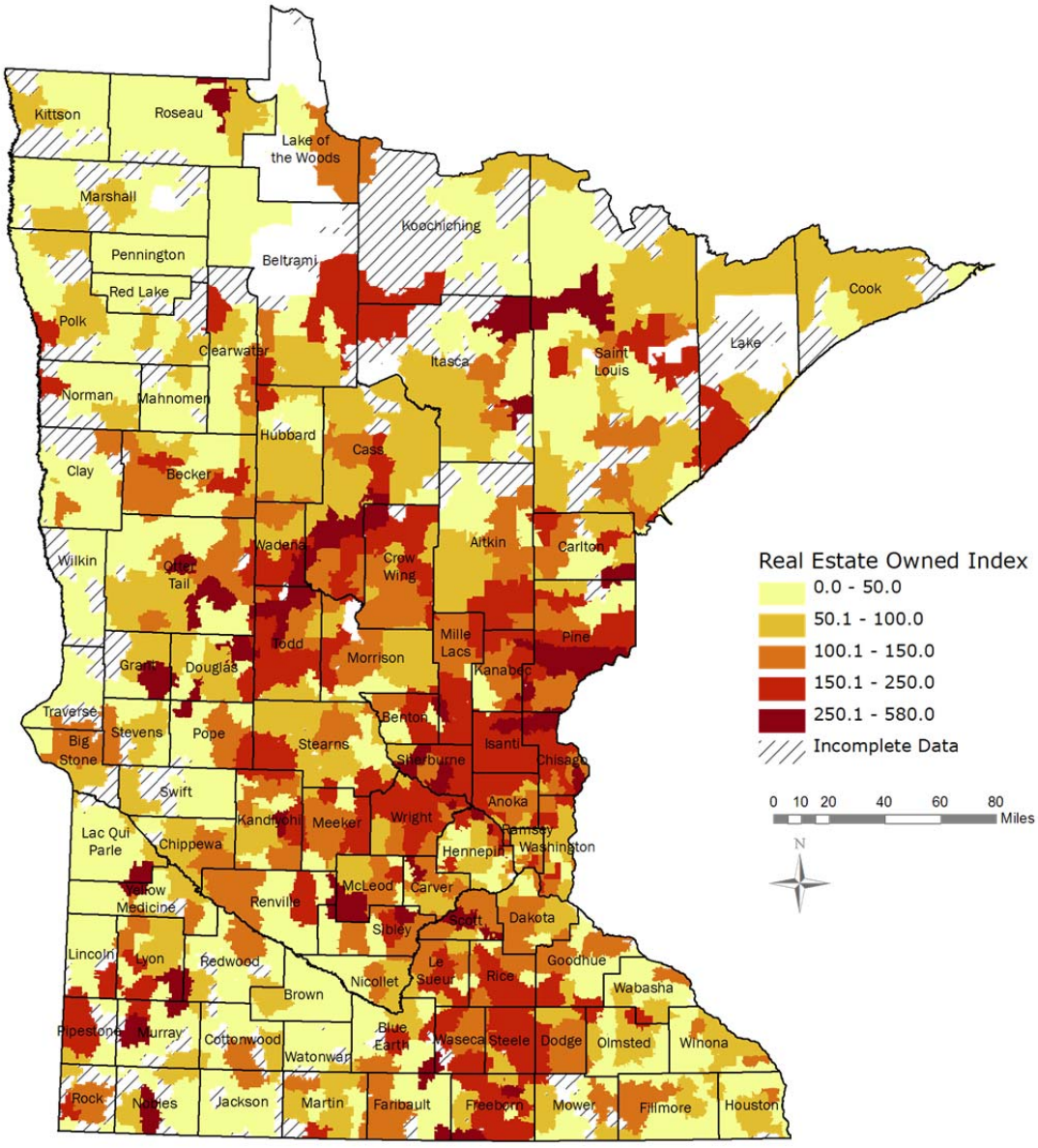
- Specific neighborhoods within a zip code may have a very high rate of delinquencies and foreclosures even when the zip code has a lower index score. Parts of the zip code may have a very high rate, while other parts of the same zip code may have a very low rate, giving the zip code a lower index score 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.

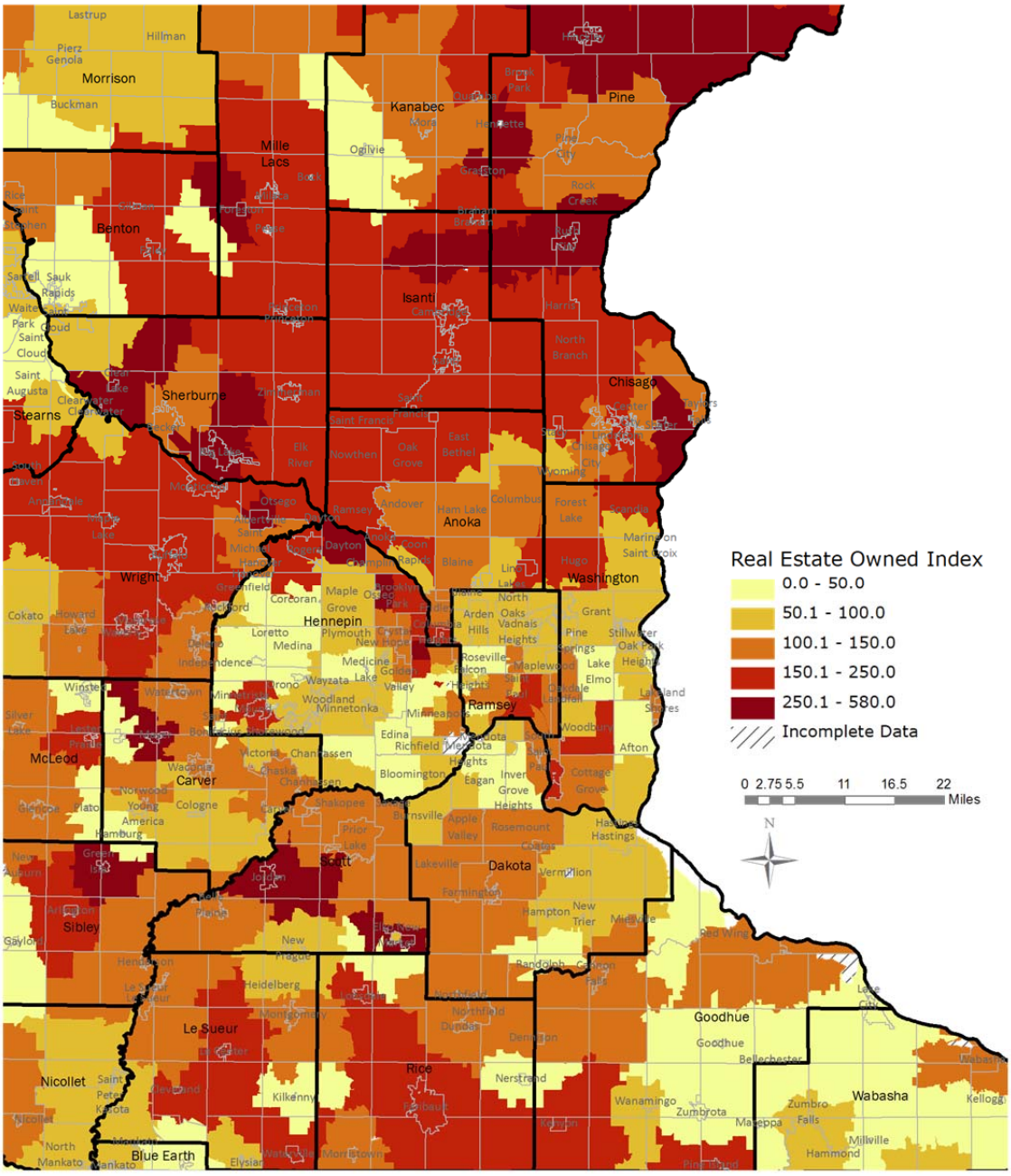
Zip Code Maps

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



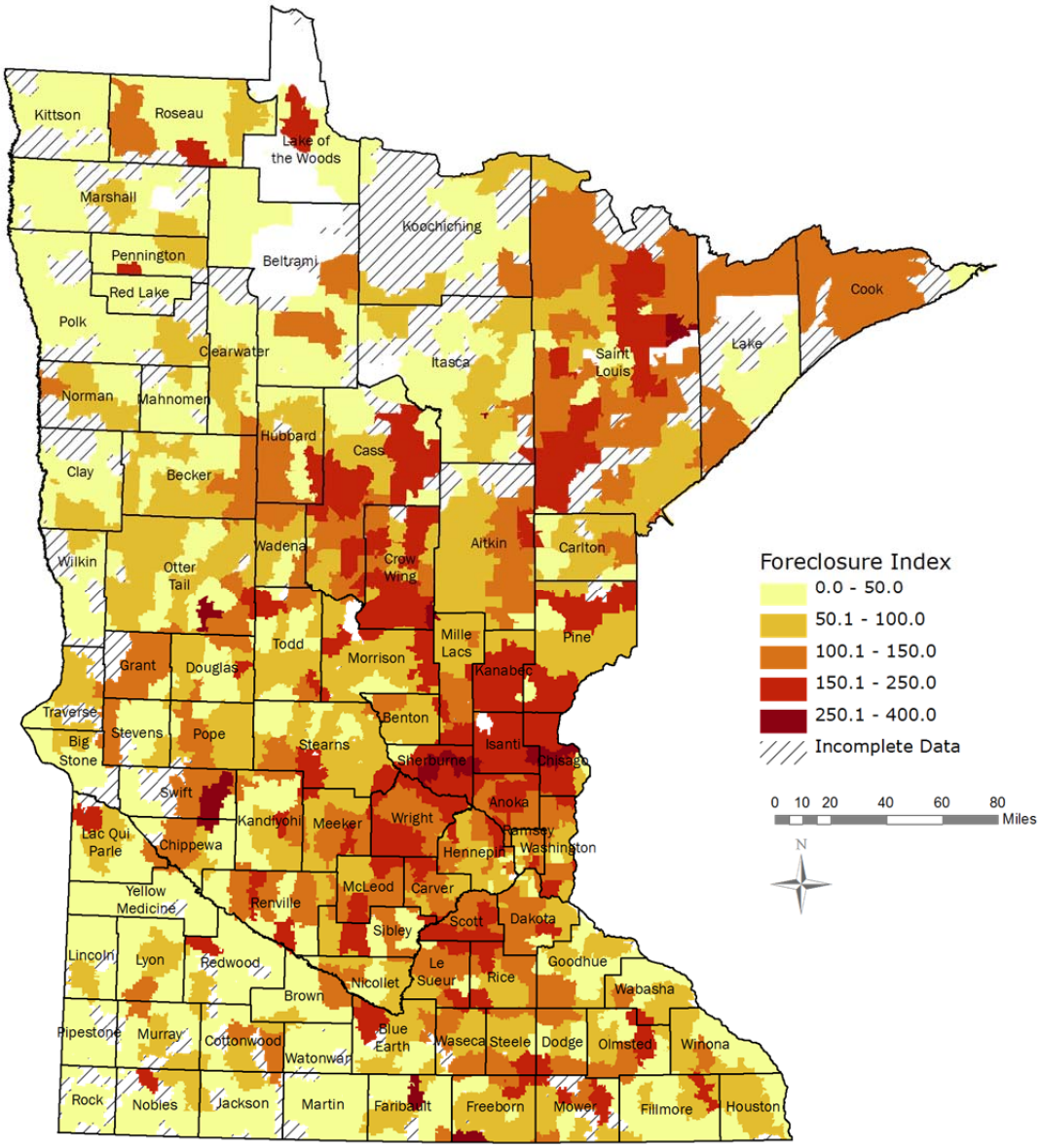
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score 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
December 2013



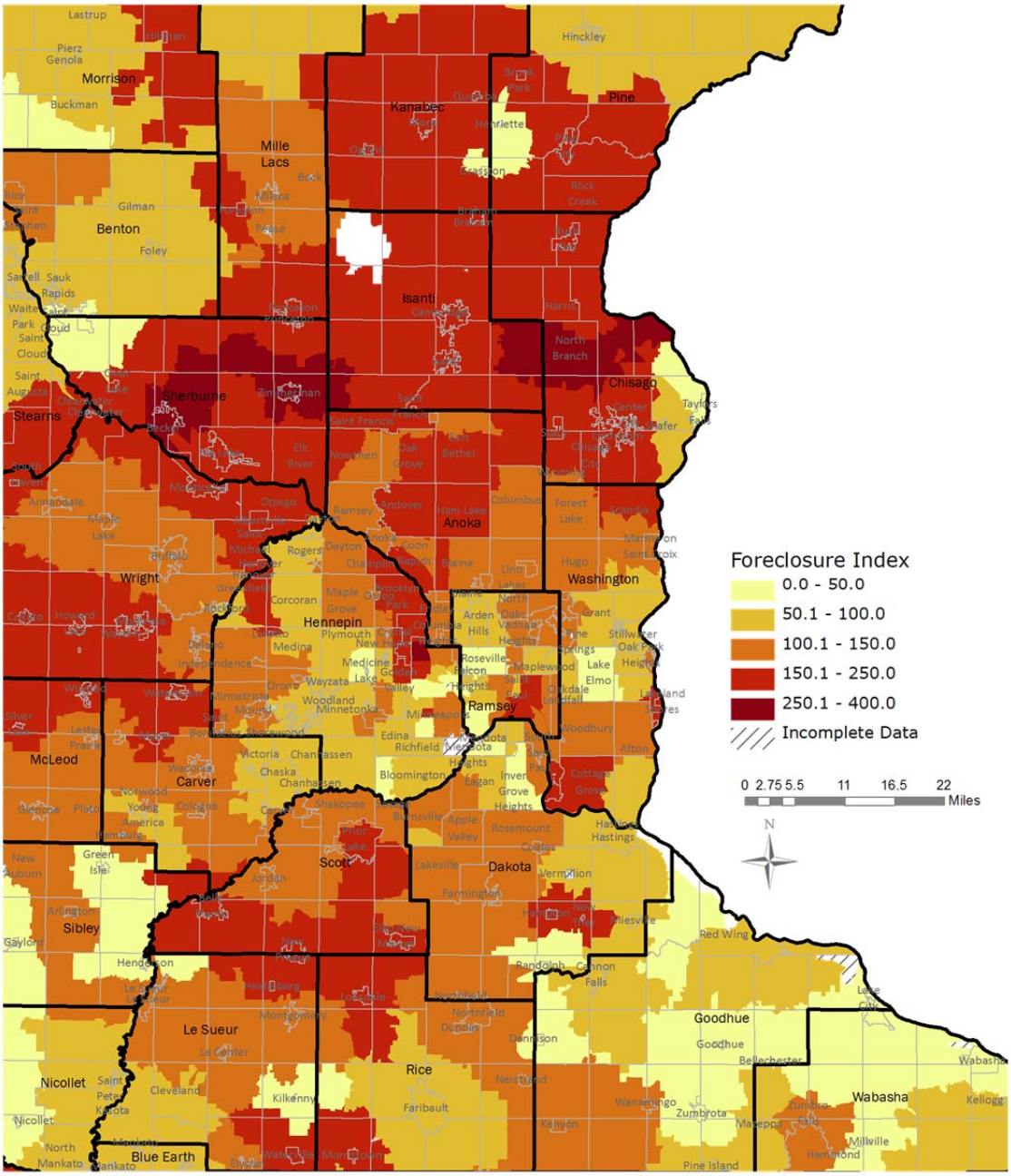
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's REO rate – the number of loans that are in REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score 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
December 2013



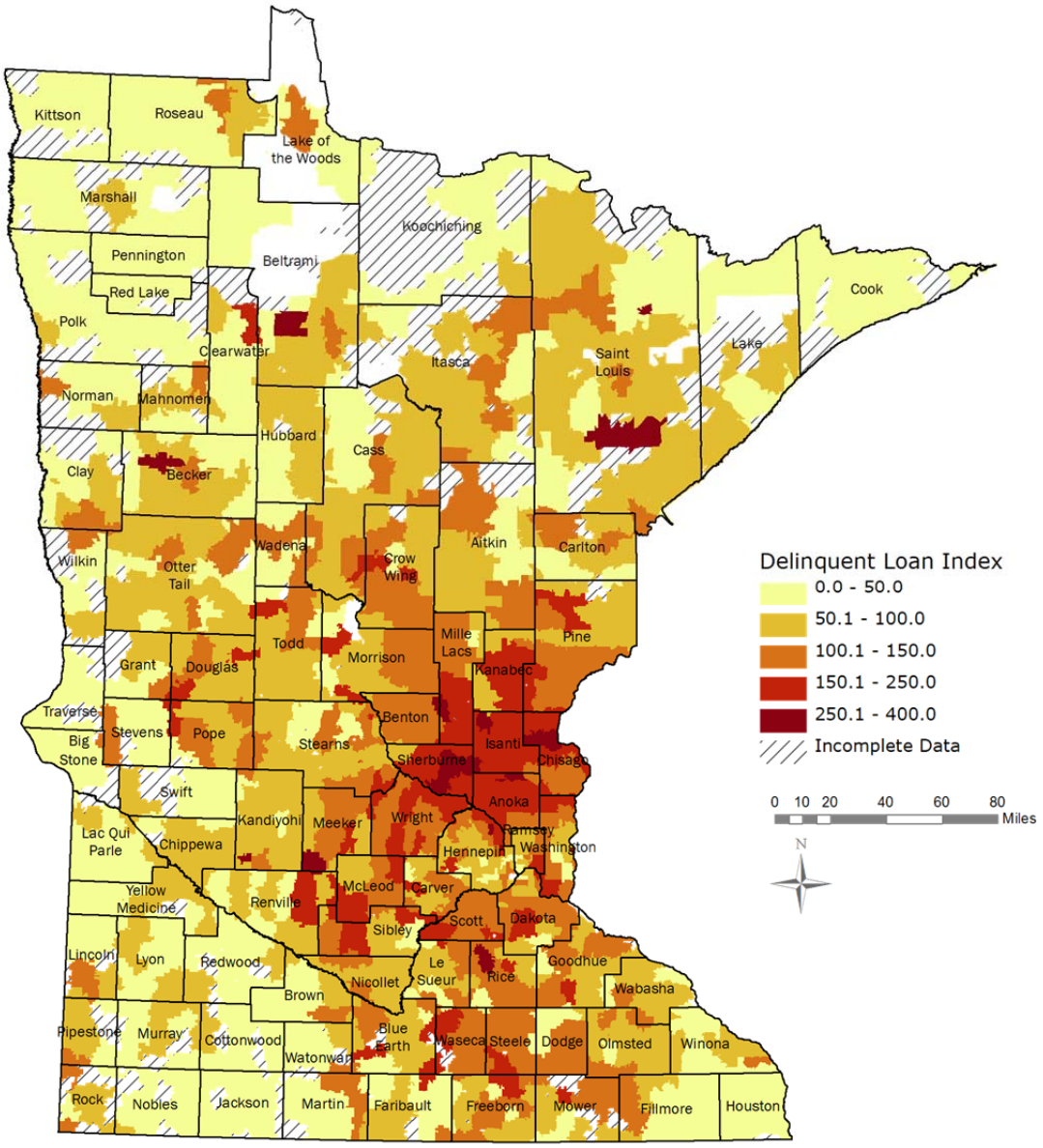
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. 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
December 2013



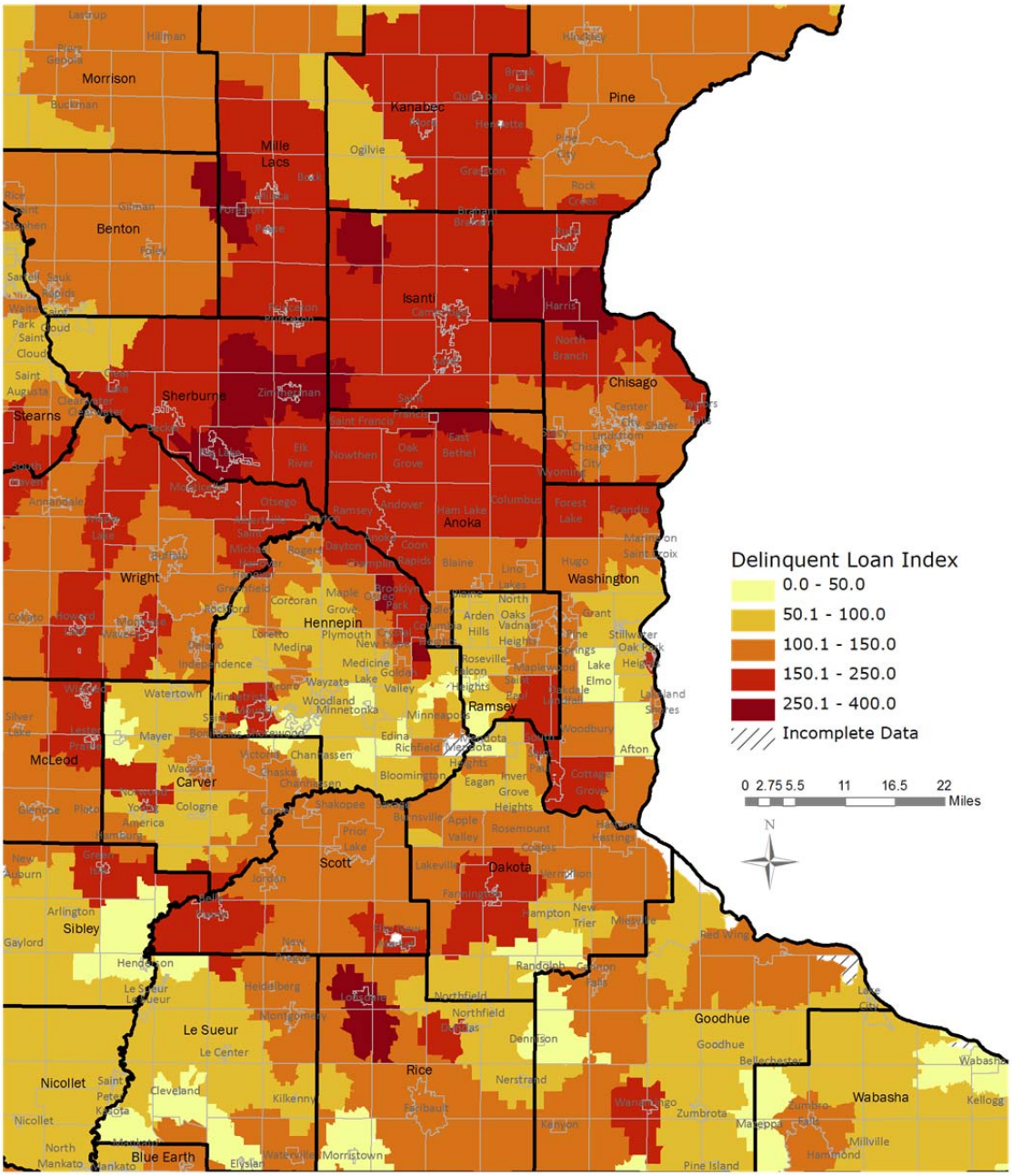
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's foreclosure rate – the number of loans that are in foreclosure divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. 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
December 2013



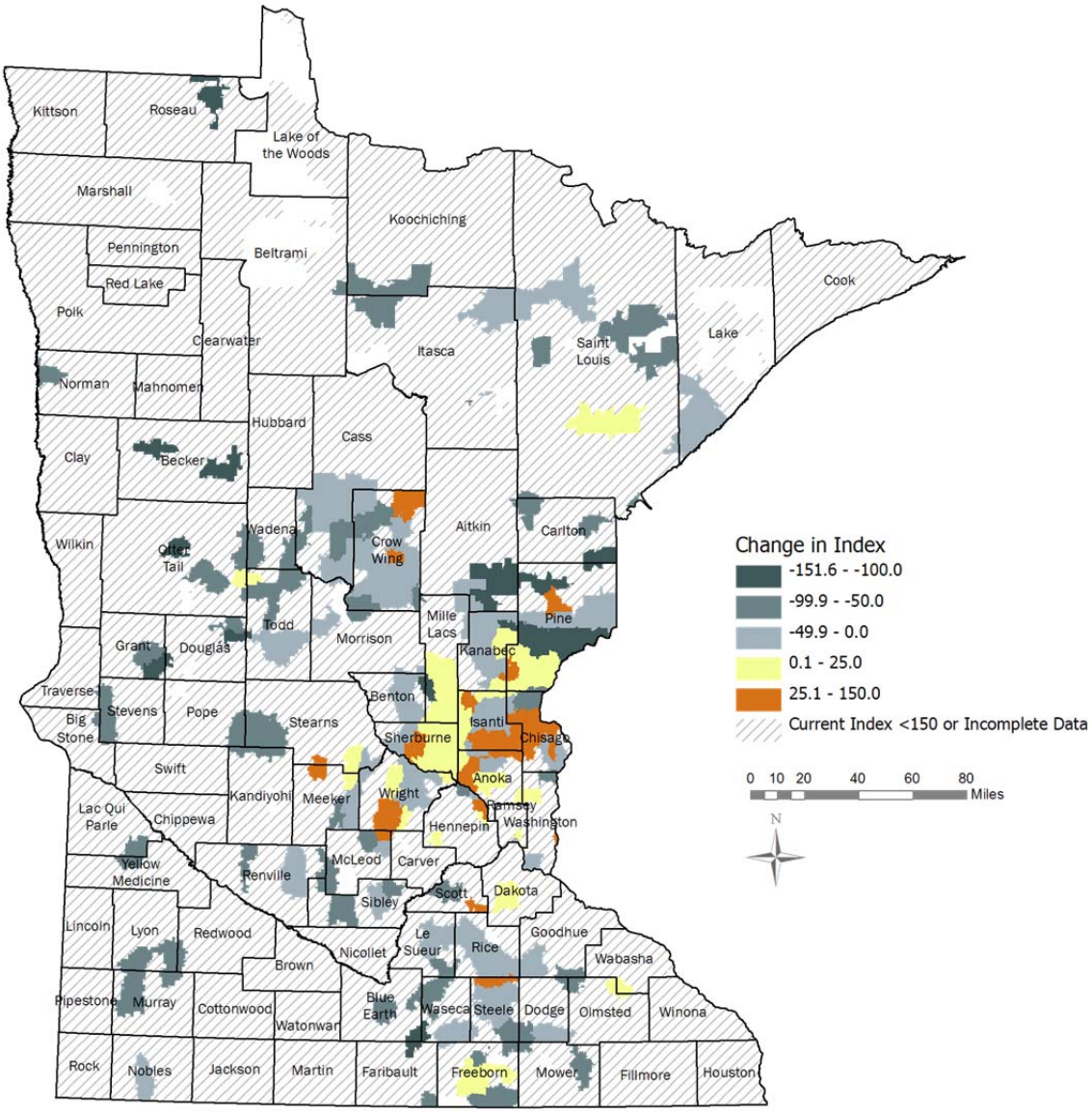
Source: Minnesota Housing analysis of data from CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index 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
December 2013



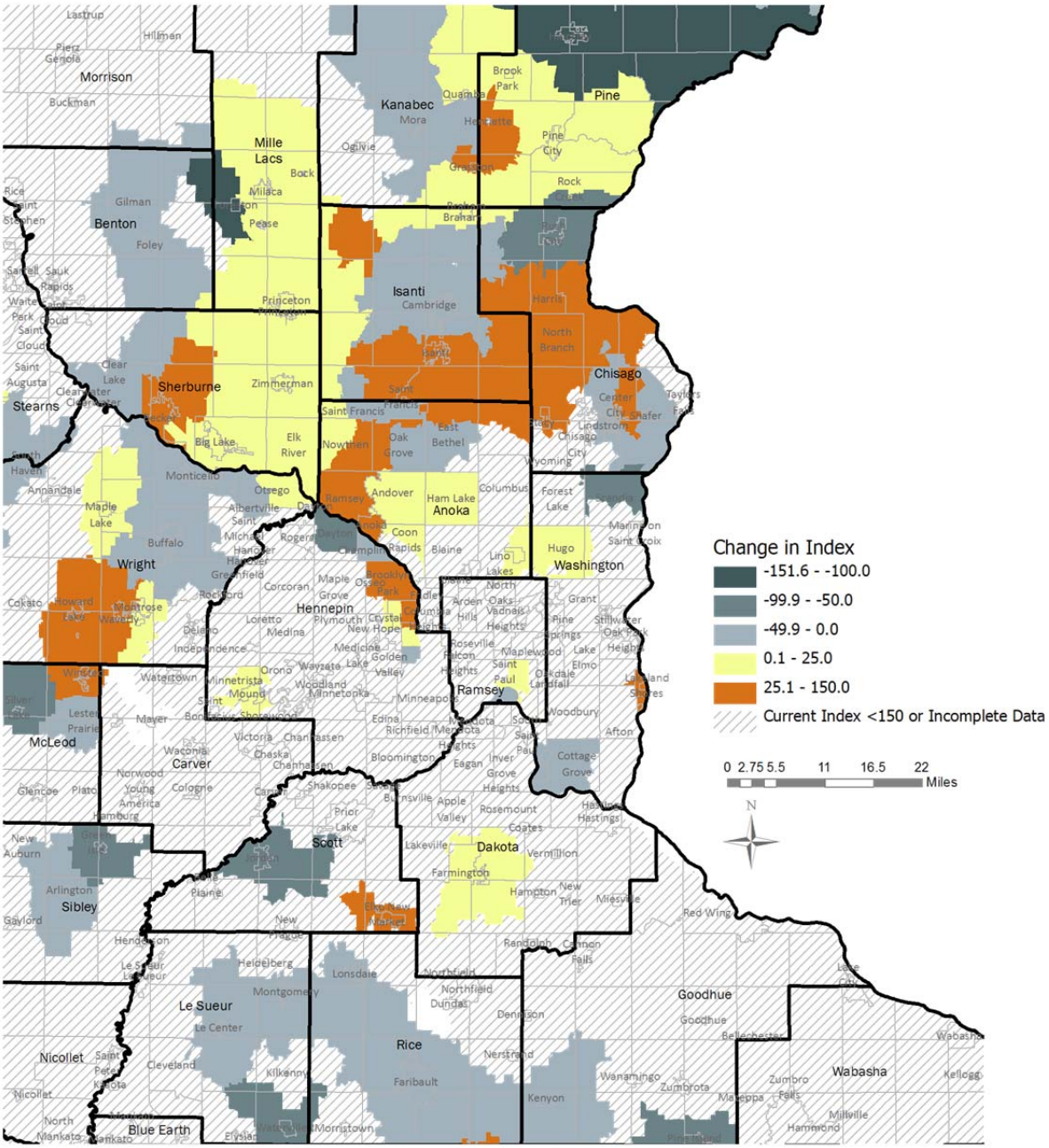
Source: Minnesota Housing analysis of data CoreLogic.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 90 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index 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 a Rate 1.5 Times Greater than the Statewide Rate
Statewide-Rate: Index = 100
December 2012 – December 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 delinquencies in December 2012 and December 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 a Rate 1.5 Times Greater than the Statewide Rate
Statewide-Rate: Index = 100
December 2012 – December 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 delinquencies in September 2012 and September 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 -December 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	125.1 - 150.0	25.1 - 50.0
55003	Washington	855	0.0 - 25.0	125.1 - 150.0	175.1 - 200.0
55005	Anoka	1,509	175.1 - 200.0	100.1 - 125.0	250.1 - 275.0
55006	Isanti	1,548	200.1 - 225.0	200.0 - 225.0	175.1 - 200.0
55007	Kanabec	955	151.1 - 175.0	151.1 - 175.0	151.1 - 175.0
55008	Isanti	5,545	225.1 - 250.0	175.1 - 200.0	225.1 - 250.0
55009	Goodhue	3,174	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
55011	Anoka	3,473	200.1 - 225.0	225.1 - 250.0	200.0 - 225.0
55012	Chisago	700	125.1 - 150.0	200.0 - 225.0	125.1 - 150.0
55013	Chisago	2,571	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55014	Anoka	9,299	75.1 - 100.0	125.1 - 150.0	125.1 - 150.0
55016	Washington	11,565	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0
55017	Isanti	266	175.1 - 200.0	400.1 - 450.0	250.1 - 275.0
55018	Goodhue	383	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
55019	Rice	683	125.1 - 150.0	100.1 - 125.0	225.1 - 250.0
55020	Scott	1,181	275.1 - 300.0	151.1 - 175.0	225.1 - 250.0
55021	Rice	10,748	175.1 - 200.0	75.1 - 100.0	125.1 - 150.0
55024	Dakota	10,878	125.1 - 150.0	125.1 - 150.0	175.1 - 200.0
55025	Washington	8,764	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55026	Goodhue	187	Incomplete	Incomplete	Incomplete
55027	Goodhue	1,079	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55029	Isanti	15	Incomplete	Incomplete	Incomplete
55030	Pine	505	275.1 - 300.0	0.0 - 25.0	175.1 - 200.0
55031	Dakota	727	50.1 - 75.0	151.1 - 175.0	75.1 - 100.0
55032	Chisago	1,311	175.1 - 200.0	225.1 - 250.0	250.1 - 275.0
55033	Dakota	11,373	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55036	Pine	32	Incomplete	Incomplete	Incomplete
55037	Pine	1,994	325.1 - 350.0	75.1 - 100.0	125.1 - 150.0
55038	Washington	7,352	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55040	Isanti	4,482	225.1 - 250.0	225.1 - 250.0	200.0 - 225.0
55041	Wabasha	3,209	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
55042	Washington	3,021	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
55043	Washington	1,411	125.1 - 150.0	175.1 - 200.0	125.1 - 150.0
55044	Dakota	15,700	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55045	Chisago	2,897	225.1 - 250.0	151.1 - 175.0	125.1 - 150.0
55046	Rice	1,812	200.1 - 225.0	225.1 - 250.0	300.1 - 325.0

Table 1: Zip Code Index Scores -December 2013					
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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55047	Washington	1,037	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55049	Steele	920	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
55051	Kanabec	3,913	125.1 - 150.0	225.1 - 250.0	151.1 - 175.0
55052	Rice	823	100.1 - 125.0	175.1 - 200.0	25.1 - 50.0
55053	Rice	359	0.0 - 25.0	100.1 - 125.0	75.1 - 100.0
55054	Scott	670	50.1 - 75.0	151.1 - 175.0	450.1 - 500.0
55055	Washington	1,350	100.1 - 125.0	100.1 - 125.0	151.1 - 175.0
55056	Chisago	4,793	151.1 - 175.0	275.1 - 300.0	175.1 - 200.0
55057	Rice	7,948	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55060	Steele	11,359	175.1 - 200.0	75.1 - 100.0	100.1 - 125.0
55063	Pine	3,672	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55065	Dakota	434	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55066	Goodhue	7,827	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
55068	Dakota	9,530	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55069	Chisago	1,788	351.1 - 375.0	225.1 - 250.0	151.1 - 175.0
55070	Anoka	2,634	200.1 - 225.0	225.1 - 250.0	225.1 - 250.0
55071	Washington	2,085	200.1 - 225.0	151.1 - 175.0	151.1 - 175.0
55072	Pine	1,386	175.1 - 200.0	75.1 - 100.0	75.1 - 100.0
55073	Washington	1,194	200.1 - 225.0	151.1 - 175.0	151.1 - 175.0
55074	Chisago	807	300.1 - 325.0	75.1 - 100.0	125.1 - 150.0
55075	Dakota	8,186	125.1 - 150.0	125.1 - 150.0	151.1 - 175.0
55076	Dakota	8,795	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55077	Dakota	4,688	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55079	Chisago	3,017	200.1 - 225.0	151.1 - 175.0	125.1 - 150.0
55080	Isanti	976	250.1 - 275.0	225.1 - 250.0	151.1 - 175.0
55082	Washington	13,333	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55084	Chisago	654	125.1 - 150.0	0.0 - 25.0	151.1 - 175.0
55085	Dakota	155	Incomplete	Incomplete	Incomplete
55087	Rice	108	Incomplete	Incomplete	Incomplete
55088	Rice	626	0.0 - 25.0	175.1 - 200.0	100.1 - 125.0
55089	Goodhue	664	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
55090	Washington	176	Incomplete	Incomplete	Incomplete
55092	Chisago	3,931	75.1 - 100.0	200.0 - 225.0	175.1 - 200.0
55101	Ramsey	3,490	175.1 - 200.0	175.1 - 200.0	100.1 - 125.0
55102	Ramsey	9,230	125.1 - 150.0	100.1 - 125.0	75.1 - 100.0
55103	Ramsey	4,710	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0

Table 1: Zip Code Index Scores -December 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
55104	Ramsey	17,136	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55105	Ramsey	10,883	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55106	Ramsey	17,609	175.1 - 200.0	200.0 - 225.0	175.1 - 200.0
55107	Ramsey	5,206	200.1 - 225.0	151.1 - 175.0	175.1 - 200.0
55108	Ramsey	6,205	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55109	Ramsey	12,611	75.1 - 100.0	75.1 - 100.0	125.1 - 150.0
55110	Ramsey	15,122	50.1 - 75.0	125.1 - 150.0	100.1 - 125.0
55111	Hennepin	0	Incomplete	Incomplete	Incomplete
55112	Ramsey	16,873	50.1 - 75.0	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	0.0 - 25.0	25.1 - 50.0
55115	Washington	3,156	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55116	Ramsey	11,175	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
55117	Ramsey	15,815	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55118	Dakota	11,753	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55119	Ramsey	14,990	125.1 - 150.0	100.1 - 125.0	151.1 - 175.0
55120	Dakota	1,766	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55121	Dakota	3,516	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
55122	Dakota	12,468	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55123	Dakota	9,274	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55124	Dakota	18,875	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55125	Washington	16,198	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55126	Ramsey	10,437	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55127	Ramsey	6,878	75.1 - 100.0	100.1 - 125.0	50.1 - 75.0
55128	Washington	11,229	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
55129	Washington	6,400	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
55130	Ramsey	5,331	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55150	Dakota	78	Incomplete	Incomplete	Incomplete
55155	Ramsey	0	Incomplete	Incomplete	Incomplete
55301	Wright	3,624	275.1 - 300.0	151.1 - 175.0	225.1 - 250.0
55302	Wright	2,855	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0
55303	Anoka	16,953	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
55304	Anoka	15,010	125.1 - 150.0	175.1 - 200.0	175.1 - 200.0
55305	Hennepin	9,241	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55306	Dakota	6,400	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55307	Sibley	1,304	200.1 - 225.0	100.1 - 125.0	75.1 - 100.0

Table 1: Zip Code Index Scores -December 2013					
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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55308	Sherburne	2,928	100.1 - 125.0	250.1 - 275.0	225.1 - 250.0
55309	Sherburne	5,999	300.1 - 325.0	200.0 - 225.0	275.1 - 300.0
55310	Renville	682	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55311	Hennepin	11,560	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55312	McLeod	633	300.1 - 325.0	175.1 - 200.0	151.1 - 175.0
55313	Wright	8,421	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0
55314	Renville	527	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
55315	Carver	1,575	75.1 - 100.0	125.1 - 150.0	100.1 - 125.0
55316	Hennepin	8,328	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0
55317	Carver	7,086	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
55318	Carver	9,459	100.1 - 125.0	50.1 - 75.0	100.1 - 125.0
55319	Sherburne	1,826	300.1 - 325.0	175.1 - 200.0	151.1 - 175.0
55320	Wright	1,839	75.1 - 100.0	175.1 - 200.0	125.1 - 150.0
55321	Wright	1,789	75.1 - 100.0	175.1 - 200.0	125.1 - 150.0
55322	Carver	1,126	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0
55324	Meeker	505	175.1 - 200.0	200.0 - 225.0	175.1 - 200.0
55325	Meeker	1,702	151.1 - 175.0	125.1 - 150.0	50.1 - 75.0
55327	Hennepin	1,235	351.1 - 375.0	100.1 - 125.0	175.1 - 200.0
55328	Wright	3,055	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55329	Meeker	828	175.1 - 200.0	75.1 - 100.0	100.1 - 125.0
55330	Sherburne	12,778	175.1 - 200.0	175.1 - 200.0	151.1 - 175.0
55331	Hennepin	6,666	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55332	Renville	805	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
55333	Renville	345	0.0 - 25.0	200.0 - 225.0	75.1 - 100.0
55334	Sibley	1,194	0.0 - 25.0	25.1 - 50.0	75.1 - 100.0
55335	Sibley	663	0.0 - 25.0	50.1 - 75.0	125.1 - 150.0
55336	McLeod	3,135	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55337	Dakota	17,879	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55338	Sibley	430	325.1 - 350.0	0.0 - 25.0	175.1 - 200.0
55339	Carver	360	0.0 - 25.0	100.1 - 125.0	125.1 - 150.0
55340	Hennepin	2,162	0.0 - 25.0	75.1 - 100.0	50.1 - 75.0
55341	Wright	895	100.1 - 125.0	151.1 - 175.0	151.1 - 175.0
55342	Renville	868	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
55343	Hennepin	11,488	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55344	Hennepin	6,773	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55345	Hennepin	8,475	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0

Table 1: Zip Code Index Scores -December 2013					
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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55346	Hennepin	6,258	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55347	Hennepin	10,899	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55349	Wright	1,500	125.1 - 150.0	200.0 - 225.0	175.1 - 200.0
55350	McLeod	7,475	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55352	Scott	3,012	250.1 - 275.0	125.1 - 150.0	125.1 - 150.0
55353	Stearns	1,159	200.1 - 225.0	75.1 - 100.0	125.1 - 150.0
55354	McLeod	1,028	175.1 - 200.0	125.1 - 150.0	175.1 - 200.0
55355	Meeker	3,934	100.1 - 125.0	100.1 - 125.0	100.1 - 125.0
55356	Hennepin	1,986	25.1 - 50.0	100.1 - 125.0	100.1 - 125.0
55357	Hennepin	1,127	0.0 - 25.0	175.1 - 200.0	125.1 - 150.0
55358	Wright	1,890	175.1 - 200.0	100.1 - 125.0	200.0 - 225.0
55359	Hennepin	2,231	25.1 - 50.0	100.1 - 125.0	50.1 - 75.0
55360	Carver	923	351.1 - 375.0	200.0 - 225.0	75.1 - 100.0
55362	Wright	6,540	200.1 - 225.0	175.1 - 200.0	151.1 - 175.0
55363	Wright	1,615	175.1 - 200.0	200.0 - 225.0	175.1 - 200.0
55364	Hennepin	5,884	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
55366	Sibley	169	Incomplete	Incomplete	Incomplete
55367	Carver	352	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55368	Carver	891	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55369	Hennepin	12,877	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55370	McLeod	310	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
55371	Mille Lacs	6,041	200.1 - 225.0	175.1 - 200.0	225.1 - 250.0
55372	Scott	10,772	100.1 - 125.0	151.1 - 175.0	125.1 - 150.0
55373	Wright	2,095	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55374	Hennepin	4,555	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0
55375	Hennepin	1,414	25.1 - 50.0	100.1 - 125.0	125.1 - 150.0
55376	Wright	5,190	125.1 - 150.0	151.1 - 175.0	151.1 - 175.0
55378	Scott	9,108	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55379	Scott	13,962	100.1 - 125.0	125.1 - 150.0	125.1 - 150.0
55381	McLeod	807	100.1 - 125.0	175.1 - 200.0	100.1 - 125.0
55382	Wright	1,367	200.1 - 225.0	175.1 - 200.0	175.1 - 200.0
55384	Hennepin	898	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55385	McLeod	520	375.1 - 400.0	125.1 - 150.0	175.1 - 200.0
55386	Carver	2,098	50.1 - 75.0	75.1 - 100.0	125.1 - 150.0
55387	Carver	4,458	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55388	Carver	2,105	125.1 - 150.0	175.1 - 200.0	75.1 - 100.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55389	Meeker	1,002	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
55390	Wright	934	151.1 - 175.0	225.1 - 250.0	100.1 - 125.0
55391	Hennepin	5,928	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55395	McLeod	1,147	25.1 - 50.0	225.1 - 250.0	225.1 - 250.0
55396	Sibley	921	100.1 - 125.0	151.1 - 175.0	225.1 - 250.0
55397	Carver	1,021	125.1 - 150.0	100.1 - 125.0	151.1 - 175.0
55398	Sherburne	5,270	200.1 - 225.0	275.1 - 300.0	250.1 - 275.0
55401	Hennepin	4,382	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55402	Hennepin	303	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
55403	Hennepin	10,121	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55404	Hennepin	11,793	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55405	Hennepin	7,356	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55406	Hennepin	14,765	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55407	Hennepin	13,848	75.1 - 100.0	100.1 - 125.0	100.1 - 125.0
55408	Hennepin	14,454	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55409	Hennepin	4,822	100.1 - 125.0	151.1 - 175.0	75.1 - 100.0
55410	Hennepin	8,535	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55411	Hennepin	8,505	200.1 - 225.0	200.0 - 225.0	200.0 - 225.0
55412	Hennepin	8,167	325.1 - 350.0	275.1 - 300.0	250.1 - 275.0
55413	Hennepin	6,094	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55414	Hennepin	10,169	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55415	Hennepin	981	175.1 - 200.0	0.0 - 25.0	25.1 - 50.0
55416	Hennepin	14,837	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55417	Hennepin	10,739	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55418	Hennepin	12,891	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55419	Hennepin	10,831	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55420	Hennepin	9,112	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
55421	Anoka	11,430	151.1 - 175.0	100.1 - 125.0	125.1 - 150.0
55422	Hennepin	11,990	100.1 - 125.0	151.1 - 175.0	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	75.1 - 100.0	75.1 - 100.0	50.1 - 75.0
55426	Hennepin	11,472	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
55427	Hennepin	9,750	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55428	Hennepin	11,643	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
55429	Hennepin	9,935	125.1 - 150.0	151.1 - 175.0	175.1 - 200.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55430	Hennepin	7,756	175.1 - 200.0	225.1 - 250.0	200.0 - 225.0
55431	Hennepin	7,914	25.1 - 50.0	75.1 - 100.0	75.1 - 100.0
55432	Anoka	12,342	125.1 - 150.0	125.1 - 150.0	100.1 - 125.0
55433	Anoka	13,265	75.1 - 100.0	175.1 - 200.0	151.1 - 175.0
55434	Anoka	10,993	125.1 - 150.0	151.1 - 175.0	125.1 - 150.0
55435	Hennepin	6,273	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
55436	Hennepin	5,604	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55437	Hennepin	7,816	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55438	Hennepin	7,271	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55439	Hennepin	3,411	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55441	Hennepin	7,516	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
55442	Hennepin	5,472	50.1 - 75.0	50.1 - 75.0	75.1 - 100.0
55443	Hennepin	10,889	175.1 - 200.0	200.0 - 225.0	200.0 - 225.0
55444	Hennepin	5,163	225.1 - 250.0	225.1 - 250.0	225.1 - 250.0
55445	Hennepin	3,374	250.1 - 275.0	225.1 - 250.0	250.1 - 275.0
55446	Hennepin	7,380	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55447	Hennepin	8,455	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55448	Anoka	10,267	151.1 - 175.0	125.1 - 150.0	151.1 - 175.0
55449	Anoka	8,267	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55450	Hennepin	3	Incomplete	Incomplete	Incomplete
55454	Hennepin	2,961	0.0 - 25.0	25.1 - 50.0	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	600.1+	0.0 - 25.0	50.1 - 75.0
55604	Cook	1,605	75.1 - 100.0	100.1 - 125.0	0.0 - 25.0
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	125.1 - 150.0	0.0 - 25.0
55613	Cook	99	Incomplete	Incomplete	Incomplete
55614	Lake	1,163	75.1 - 100.0	25.1 - 50.0	25.1 - 50.0
55615	Cook	140	Incomplete	Incomplete	Incomplete
55616	Lake	3,038	175.1 - 200.0	100.1 - 125.0	75.1 - 100.0
55702	Saint Louis	190	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55703	Saint Louis	308	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
55704	Pine	467	100.1 - 125.0	151.1 - 175.0	175.1 - 200.0
55705	Saint Louis	1,462	25.1 - 50.0	175.1 - 200.0	75.1 - 100.0
55706	Saint Louis	864	100.1 - 125.0	250.1 - 275.0	75.1 - 100.0
55707	Carlton	1,307	0.0 - 25.0	75.1 - 100.0	75.1 - 100.0
55708	Saint Louis	466	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55709	Itasca	1,670	100.1 - 125.0	50.1 - 75.0	125.1 - 150.0
55710	Saint Louis	559	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
55711	Saint Louis	189	Incomplete	Incomplete	Incomplete
55712	Pine	222	0.0 - 25.0	151.1 - 175.0	75.1 - 100.0
55713	Saint Louis	436	100.1 - 125.0	151.1 - 175.0	25.1 - 50.0
55716	Itasca	142	Incomplete	Incomplete	Incomplete
55717	Saint Louis	144	Incomplete	Incomplete	Incomplete
55718	Carlton	1,271	151.1 - 175.0	125.1 - 150.0	100.1 - 125.0
55719	Saint Louis	2,643	151.1 - 175.0	151.1 - 175.0	75.1 - 100.0
55720	Carlton	6,824	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55721	Itasca	1,343	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
55722	Itasca	476	100.1 - 125.0	300.1 - 325.0	100.1 - 125.0
55723	Saint Louis	1,063	275.1 - 300.0	50.1 - 75.0	125.1 - 150.0
55724	Saint Louis	327	125.1 - 150.0	100.1 - 125.0	250.1 - 275.0
55725	Saint Louis	46	Incomplete	Incomplete	Incomplete
55726	Carlton	456	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
55731	Saint Louis	2,856	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55732	Saint Louis	640	151.1 - 175.0	151.1 - 175.0	75.1 - 100.0
55733	Carlton	1,693	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55734	Saint Louis	2,766	50.1 - 75.0	100.1 - 125.0	50.1 - 75.0
55735	Pine	795	100.1 - 125.0	0.0 - 25.0	100.1 - 125.0
55736	Saint Louis	682	50.1 - 75.0	151.1 - 175.0	0.0 - 25.0
55738	Saint Louis	221	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
55741	Saint Louis	1,443	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
55742	Itasca	151	Incomplete	Incomplete	Incomplete
55744	Itasca	8,380	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55746	Saint Louis	7,792	25.1 - 50.0	100.1 - 125.0	75.1 - 100.0
55748	Aitkin	615	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
55749	Carlton	203	450.1 - 500.0	0.0 - 25.0	0.0 - 25.0
55750	Saint Louis	888	151.1 - 175.0	125.1 - 150.0	75.1 - 100.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55751	Saint Louis	647	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55752	Itasca	183	Incomplete	Incomplete	Incomplete
55753	Itasca	442	100.1 - 125.0	250.1 - 275.0	100.1 - 125.0
55756	Pine	180	Incomplete	Incomplete	Incomplete
55757	Carlton	367	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0
55758	Saint Louis	62	Incomplete	Incomplete	Incomplete
55760	Aitkin	1,450	100.1 - 125.0	125.1 - 150.0	25.1 - 50.0
55763	Saint Louis	259	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
55764	Itasca	248	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0
55765	Saint Louis	362	0.0 - 25.0	200.0 - 225.0	75.1 - 100.0
55766	Saint Louis	16	Incomplete	Incomplete	Incomplete
55767	Carlton	1,334	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55768	Saint Louis	1,288	25.1 - 50.0	125.1 - 150.0	50.1 - 75.0
55769	Itasca	1,022	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
55771	Saint Louis	725	0.0 - 25.0	100.1 - 125.0	75.1 - 100.0
55772	Saint Louis	27	Incomplete	Incomplete	Incomplete
55775	Itasca	559	250.1 - 275.0	125.1 - 150.0	75.1 - 100.0
55779	Saint Louis	1,392	100.1 - 125.0	100.1 - 125.0	75.1 - 100.0
55780	Carlton	76	Incomplete	Incomplete	Incomplete
55781	Saint Louis	354	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55782	Saint Louis	221	0.0 - 25.0	0.0 - 25.0	300.1 - 325.0
55783	Pine	1,023	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
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	151.1 - 175.0	50.1 - 75.0
55790	Saint Louis	892	50.1 - 75.0	151.1 - 175.0	25.1 - 50.0
55792	Saint Louis	4,848	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
55793	Itasca	265	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55795	Pine	622	225.1 - 250.0	225.1 - 250.0	151.1 - 175.0
55797	Carlton	555	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0
55798	Carlton	231	200.1 - 225.0	0.0 - 25.0	125.1 - 150.0
55802	Saint Louis	1,335	25.1 - 50.0	50.1 - 75.0	0.0 - 25.0
55803	Saint Louis	6,913	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
55804	Saint Louis	5,865	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
55805	Saint Louis	4,935	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0

Table 1: Zip Code Index Scores -December 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
55806	Saint Louis	4,390	175.1 - 200.0	151.1 - 175.0	75.1 - 100.0
55807	Saint Louis	4,358	151.1 - 175.0	125.1 - 150.0	125.1 - 150.0
55808	Saint Louis	2,512	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
55810	Saint Louis	3,508	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
55811	Saint Louis	10,055	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55812	Saint Louis	3,413	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55814	Saint Louis	0	Incomplete	Incomplete	Incomplete
55901	Olmsted	20,803	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55902	Olmsted	9,027	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55904	Olmsted	10,038	75.1 - 100.0	100.1 - 125.0	75.1 - 100.0
55905	Olmsted	0	Incomplete	Incomplete	Incomplete
55906	Olmsted	7,216	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
55909	Mower	526	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55910	Winona	571	0.0 - 25.0	50.1 - 75.0	25.1 - 50.0
55912	Mower	11,640	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55917	Steele	1,428	151.1 - 175.0	151.1 - 175.0	100.1 - 125.0
55918	Mower	413	550.1 - 600.0	175.1 - 200.0	151.1 - 175.0
55919	Houston	413	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55920	Olmsted	2,614	50.1 - 75.0	75.1 - 100.0	75.1 - 100.0
55921	Houston	2,009	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
55922	Fillmore	359	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55923	Fillmore	1,728	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
55924	Dodge	508	175.1 - 200.0	0.0 - 25.0	25.1 - 50.0
55925	Winona	429	100.1 - 125.0	0.0 - 25.0	100.1 - 125.0
55926	Mower	326	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
55927	Dodge	1,517	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
55929	Olmsted	439	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
55931	Houston	148	Incomplete	Incomplete	Incomplete
55932	Wabasha	741	175.1 - 200.0	151.1 - 175.0	100.1 - 125.0
55933	Mower	109	Incomplete	Incomplete	Incomplete
55934	Olmsted	1,265	75.1 - 100.0	200.0 - 225.0	75.1 - 100.0
55935	Fillmore	372	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
55936	Mower	724	125.1 - 150.0	200.0 - 225.0	100.1 - 125.0
55939	Fillmore	774	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
55940	Dodge	1,010	125.1 - 150.0	100.1 - 125.0	100.1 - 125.0
55941	Houston	414	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0

Table 1: Zip Code Index Scores -December 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
55943	Houston	1,253	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
55944	Dodge	2,655	125.1 - 150.0	25.1 - 50.0	100.1 - 125.0
55945	Wabasha	580	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
55946	Goodhue	1,269	175.1 - 200.0	100.1 - 125.0	100.1 - 125.0
55947	Houston	3,040	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
55949	Fillmore	781	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
55950	Mower	71	Incomplete	Incomplete	Incomplete
55951	Mower	667	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
55952	Winona	920	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
55953	Mower	361	0.0 - 25.0	100.1 - 125.0	0.0 - 25.0
55954	Fillmore	630	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
55955	Dodge	943	100.1 - 125.0	25.1 - 50.0	100.1 - 125.0
55956	Wabasha	763	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55957	Wabasha	288	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
55959	Winona	885	50.1 - 75.0	25.1 - 50.0	0.0 - 25.0
55960	Olmsted	1,174	25.1 - 50.0	25.1 - 50.0	125.1 - 150.0
55961	Fillmore	186	Incomplete	Incomplete	Incomplete
55962	Fillmore	308	0.0 - 25.0	225.1 - 250.0	0.0 - 25.0
55963	Goodhue	1,943	225.1 - 250.0	50.1 - 75.0	50.1 - 75.0
55964	Wabasha	1,673	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
55965	Fillmore	1,020	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
55967	Mower	342	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
55968	Wabasha	60	Incomplete	Incomplete	Incomplete
55969	Winona	430	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
55970	Mower	388	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55971	Fillmore	1,170	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
55972	Winona	1,826	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
55973	Mower	108	Incomplete	Incomplete	Incomplete
55974	Houston	916	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
55975	Fillmore	1,812	125.1 - 150.0	0.0 - 25.0	100.1 - 125.0
55976	Olmsted	2,943	0.0 - 25.0	100.1 - 125.0	100.1 - 125.0
55977	Mower	72	Incomplete	Incomplete	Incomplete
55979	Winona	374	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
55981	Wabasha	1,759	125.1 - 150.0	25.1 - 50.0	25.1 - 50.0
55982	Mower	183	Incomplete	Incomplete	Incomplete
55983	Goodhue	636	75.1 - 100.0	100.1 - 125.0	151.1 - 175.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
55985	Dodge	729	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
55987	Winona	13,694	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
55990	Fillmore	392	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
55991	Olmsted	606	75.1 - 100.0	100.1 - 125.0	125.1 - 150.0
55992	Goodhue	1,896	25.1 - 50.0	25.1 - 50.0	75.1 - 100.0
56001	Blue Earth	17,527	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56003	Nicollet	5,950	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56007	Freeborn	9,065	151.1 - 175.0	50.1 - 75.0	100.1 - 125.0
56009	Freeborn	650	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56010	Blue Earth	476	100.1 - 125.0	75.1 - 100.0	25.1 - 50.0
56011	Scott	3,166	100.1 - 125.0	175.1 - 200.0	151.1 - 175.0
56013	Faribault	1,934	125.1 - 150.0	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	200.1 - 225.0	75.1 - 100.0	25.1 - 50.0
56017	Le Sueur	636	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
56019	Brown	391	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56020	Freeborn	50	Incomplete	Incomplete	Incomplete
56021	Nicollet	397	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56022	Watonwan	29	Incomplete	Incomplete	Incomplete
56023	Faribault	215	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
56024	Blue Earth	1,022	25.1 - 50.0	100.1 - 125.0	25.1 - 50.0
56025	Faribault	211	0.0 - 25.0	351.1 - 375.0	0.0 - 25.0
56026	Steele	796	50.1 - 75.0	125.1 - 150.0	175.1 - 200.0
56027	Faribault	406	100.1 - 125.0	0.0 - 25.0	75.1 - 100.0
56028	Le Sueur	567	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
56029	Freeborn	318	300.1 - 325.0	351.1 - 375.0	100.1 - 125.0
56031	Martin	5,488	50.1 - 75.0	25.1 - 50.0	25.1 - 50.0
56032	Freeborn	126	Incomplete	Incomplete	Incomplete
56033	Faribault	159	Incomplete	Incomplete	Incomplete
56034	Blue Earth	196	Incomplete	Incomplete	Incomplete
56035	Freeborn	218	200.1 - 225.0	151.1 - 175.0	225.1 - 250.0
56036	Freeborn	818	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56037	Blue Earth	622	225.1 - 250.0	50.1 - 75.0	50.1 - 75.0
56039	Martin	392	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56041	Brown	437	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56042	Freeborn	306	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56043	Freeborn	204	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56044	Sibley	809	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56045	Freeborn	335	400.1 - 450.0	200.0 - 225.0	175.1 - 200.0
56046	Steele	42	Incomplete	Incomplete	Incomplete
56047	Faribault	49	Incomplete	Incomplete	Incomplete
56048	Waseca	1,517	175.1 - 200.0	125.1 - 150.0	175.1 - 200.0
56050	Le Sueur	598	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56051	Faribault	330	275.1 - 300.0	100.1 - 125.0	100.1 - 125.0
56052	Rice	291	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56054	Nicollet	388	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0
56055	Blue Earth	1,605	25.1 - 50.0	175.1 - 200.0	100.1 - 125.0
56056	Watonwan	46	Incomplete	Incomplete	Incomplete
56057	Le Sueur	1,451	200.1 - 225.0	125.1 - 150.0	75.1 - 100.0
56058	Le Sueur	2,392	125.1 - 150.0	100.1 - 125.0	50.1 - 75.0
56060	Watonwan	186	Incomplete	Incomplete	Incomplete
56062	Watonwan	1,264	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56063	Blue Earth	1,101	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
56065	Blue Earth	1,101	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56068	Faribault	451	300.1 - 325.0	75.1 - 100.0	200.0 - 225.0
56069	Le Sueur	1,749	125.1 - 150.0	125.1 - 150.0	125.1 - 150.0
56071	Scott	4,251	75.1 - 100.0	151.1 - 175.0	125.1 - 150.0
56072	Waseca	937	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
56073	Brown	7,031	0.0 - 25.0	100.1 - 125.0	50.1 - 75.0
56074	Nicollet	766	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0
56075	Martin	77	Incomplete	Incomplete	Incomplete
56078	Waseca	179	Incomplete	Incomplete	Incomplete
56080	Blue Earth	267	175.1 - 200.0	400.1 - 450.0	175.1 - 200.0
56081	Watonwan	2,444	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56082	Nicollet	4,375	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
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	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56088	Martin	814	50.1 - 75.0	0.0 - 25.0	100.1 - 125.0
56089	Freeborn	77	Incomplete	Incomplete	Incomplete
56090	Blue Earth	277	0.0 - 25.0	0.0 - 25.0	175.1 - 200.0
56091	Waseca	156	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56093	Waseca	4,784	100.1 - 125.0	75.1 - 100.0	100.1 - 125.0
56096	Le Sueur	1,226	225.1 - 250.0	175.1 - 200.0	100.1 - 125.0
56097	Faribault	1,570	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56098	Faribault	902	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56101	Cottonwood	2,512	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56110	Nobles	719	50.1 - 75.0	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	175.1 - 200.0	125.1 - 150.0	25.1 - 50.0
56116	Rock	241	200.1 - 225.0	0.0 - 25.0	0.0 - 25.0
56117	Nobles	147	Incomplete	Incomplete	Incomplete
56118	Cottonwood	163	Incomplete	Incomplete	Incomplete
56119	Nobles	412	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56120	Cottonwood	458	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56121	Martin	274	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
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	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56129	Nobles	312	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56131	Murray	959	50.1 - 75.0	75.1 - 100.0	0.0 - 25.0
56132	Lyon	222	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
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	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56144	Rock	494	75.1 - 100.0	0.0 - 25.0	125.1 - 150.0
56145	Cottonwood	272	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56146	Nobles	17	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56147	Rock	77	Incomplete	Incomplete	Incomplete
56149	Lincoln	569	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
56150	Jackson	1,179	25.1 - 50.0	0.0 - 25.0	25.1 - 50.0
56151	Murray	356	250.1 - 275.0	0.0 - 25.0	0.0 - 25.0
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	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
56157	Lyon	292	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0
56158	Rock	155	Incomplete	Incomplete	Incomplete
56159	Cottonwood	1,102	75.1 - 100.0	125.1 - 150.0	25.1 - 50.0
56160	Martin	97	Incomplete	Incomplete	Incomplete
56161	Jackson	155	Incomplete	Incomplete	Incomplete
56162	Martin	123	Incomplete	Incomplete	Incomplete
56164	Pipestone	2,533	151.1 - 175.0	0.0 - 25.0	75.1 - 100.0
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	250.1 - 275.0	0.0 - 25.0	25.1 - 50.0
56169	Lyon	288	0.0 - 25.0	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	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56172	Murray	1,366	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56173	Rock	149	Incomplete	Incomplete	Incomplete
56174	Cottonwood	162	Incomplete	Incomplete	Incomplete
56175	Lyon	1,255	250.1 - 275.0	25.1 - 50.0	50.1 - 75.0
56176	Martin	462	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56177	Pipestone	21	Incomplete	Incomplete	Incomplete
56178	Lincoln	748	175.1 - 200.0	25.1 - 50.0	50.1 - 75.0
56180	Redwood	511	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56181	Martin	492	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56183	Cottonwood	572	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56185	Nobles	232	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56186	Murray	158	Incomplete	Incomplete	Incomplete
56187	Nobles	5,000	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56201	Kandiyohi	9,031	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56207	Stevens	96	Incomplete	Incomplete	Incomplete
56208	Swift	955	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56209	Kandiyohi	975	151.1 - 175.0	100.1 - 125.0	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	151.1 - 175.0	50.1 - 75.0
56214	Redwood	308	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56215	Swift	2,023	0.0 - 25.0	125.1 - 150.0	25.1 - 50.0
56216	Kandiyohi	264	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56218	Lac Qui Parle	263	351.1 - 375.0	0.0 - 25.0	0.0 - 25.0
56219	Traverse	440	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56220	Yellow Medicine	1,292	25.1 - 50.0	25.1 - 50.0	25.1 - 50.0
56221	Stevens	354	125.1 - 150.0	100.1 - 125.0	125.1 - 150.0
56222	Chippewa	815	100.1 - 125.0	25.1 - 50.0	50.1 - 75.0
56223	Yellow Medicine	587	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56224	Redwood	135	Incomplete	Incomplete	Incomplete
56225	Big Stone	348	125.1 - 150.0	0.0 - 25.0	0.0 - 25.0
56226	Swift	101	Incomplete	Incomplete	Incomplete
56227	Big Stone	106	Incomplete	Incomplete	Incomplete
56228	Meeker	394	0.0 - 25.0	75.1 - 100.0	250.1 - 275.0
56229	Lyon	746	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56230	Renville	343	125.1 - 150.0	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	50.1 - 75.0
56239	Lyon	233	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56240	Big Stone	417	100.1 - 125.0	75.1 - 100.0	0.0 - 25.0
56241	Yellow Medicine	1,778	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56243	Meeker	677	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56244	Stevens	558	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56245	Yellow Medicine	193	Incomplete	Incomplete	Incomplete
56248	Grant	368	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56249	Swift	135	Incomplete	Incomplete	Incomplete
56251	Kandiyohi	398	450.1 - 500.0	175.1 - 200.0	25.1 - 50.0

Table 1: Zip Code Index Scores -December 2013					
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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56252	Kandiyohi	508	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56253	Kandiyohi	431	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56255	Redwood	163	Incomplete	Incomplete	Incomplete
56256	Lac Qui Parle	1,166	25.1 - 50.0	50.1 - 75.0	25.1 - 50.0
56257	Lac Qui Parle	235	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56258	Lyon	6,110	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56260	Chippewa	374	125.1 - 150.0	75.1 - 100.0	75.1 - 100.0
56262	Chippewa	294	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56263	Redwood	221	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56264	Lyon	898	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
56265	Chippewa	3,272	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
56266	Redwood	666	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56267	Stevens	2,523	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56270	Renville	410	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56271	Swift	483	0.0 - 25.0	300.1 - 325.0	0.0 - 25.0
56273	Kandiyohi	1,902	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0
56274	Grant	72	Incomplete	Incomplete	Incomplete
56276	Big Stone	123	Incomplete	Incomplete	Incomplete
56277	Renville	1,312	25.1 - 50.0	125.1 - 150.0	50.1 - 75.0
56278	Big Stone	1,158	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56279	Kandiyohi	458	100.1 - 125.0	0.0 - 25.0	50.1 - 75.0
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	250.1 - 275.0
56282	Kandiyohi	585	75.1 - 100.0	0.0 - 25.0	50.1 - 75.0
56283	Redwood	2,823	100.1 - 125.0	25.1 - 50.0	25.1 - 50.0
56284	Renville	852	100.1 - 125.0	125.1 - 150.0	50.1 - 75.0
56285	Renville	455	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56287	Redwood	32	Incomplete	Incomplete	Incomplete
56288	Kandiyohi	1,973	25.1 - 50.0	25.1 - 50.0	50.1 - 75.0
56289	Kandiyohi	279	0.0 - 25.0	125.1 - 150.0	0.0 - 25.0
56291	Lyon	206	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56292	Redwood	240	0.0 - 25.0	151.1 - 175.0	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	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0

Table 1: Zip Code Index Scores -December 2013					
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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56297	Yellow Medicine	339	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0
56301	Stearns	11,369	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56303	Stearns	10,841	75.1 - 100.0	75.1 - 100.0	100.1 - 125.0
56304	Sherburne	6,359	50.1 - 75.0	25.1 - 50.0	50.1 - 75.0
56307	Stearns	1,905	125.1 - 150.0	75.1 - 100.0	100.1 - 125.0
56308	Douglas	10,357	50.1 - 75.0	25.1 - 50.0	75.1 - 100.0
56309	Grant	501	75.1 - 100.0	125.1 - 150.0	75.1 - 100.0
56310	Stearns	1,911	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56311	Grant	305	300.1 - 325.0	100.1 - 125.0	0.0 - 25.0
56312	Stearns	905	200.1 - 225.0	100.1 - 125.0	50.1 - 75.0
56313	Mille Lacs	46	Incomplete	Incomplete	Incomplete
56314	Morrison	468	0.0 - 25.0	75.1 - 100.0	175.1 - 200.0
56315	Douglas	657	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
56316	Stearns	627	225.1 - 250.0	50.1 - 75.0	100.1 - 125.0
56318	Todd	493	0.0 - 25.0	151.1 - 175.0	50.1 - 75.0
56319	Douglas	527	351.1 - 375.0	50.1 - 75.0	151.1 - 175.0
56320	Stearns	3,003	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56321	Stearns	2	Incomplete	Incomplete	Incomplete
56323	Pope	221	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0
56324	Otter Tail	462	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56325	Stearns	85	Incomplete	Incomplete	Incomplete
56326	Douglas	630	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56327	Douglas	309	300.1 - 325.0	100.1 - 125.0	50.1 - 75.0
56328	Morrison	49	Incomplete	Incomplete	Incomplete
56329	Benton	2,666	151.1 - 175.0	75.1 - 100.0	100.1 - 125.0
56330	Mille Lacs	640	500.1 - 550.0	225.1 - 250.0	275.1 - 300.0
56331	Stearns	724	50.1 - 75.0	0.0 - 25.0	25.1 - 50.0
56332	Douglas	561	75.1 - 100.0	0.0 - 25.0	125.1 - 150.0
56334	Pope	2,435	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56335	Stearns	89	Incomplete	Incomplete	Incomplete
56336	Todd	652	50.1 - 75.0	100.1 - 125.0	75.1 - 100.0
56338	Morrison	670	50.1 - 75.0	151.1 - 175.0	100.1 - 125.0
56339	Grant	467	400.1 - 450.0	0.0 - 25.0	125.1 - 150.0
56340	Stearns	870	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56342	Mille Lacs	1,245	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56343	Douglas	394	0.0 - 25.0	75.1 - 100.0	151.1 - 175.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56345	Morrison	6,038	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56347	Todd	2,610	175.1 - 200.0	75.1 - 100.0	50.1 - 75.0
56349	Pope	301	0.0 - 25.0	0.0 - 25.0	50.1 - 75.0
56350	Aitkin	256	175.1 - 200.0	125.1 - 150.0	125.1 - 150.0
56352	Stearns	2,127	50.1 - 75.0	50.1 - 75.0	25.1 - 50.0
56353	Mille Lacs	3,450	200.1 - 225.0	125.1 - 150.0	151.1 - 175.0
56354	Douglas	567	325.1 - 350.0	125.1 - 150.0	50.1 - 75.0
56355	Douglas	223	0.0 - 25.0	151.1 - 175.0	50.1 - 75.0
56356	Stearns	114	Incomplete	Incomplete	Incomplete
56357	Benton	374	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0
56358	Kanabec	1,225	25.1 - 50.0	225.1 - 250.0	50.1 - 75.0
56359	Mille Lacs	1,457	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
56360	Todd	1,626	151.1 - 175.0	75.1 - 100.0	50.1 - 75.0
56361	Otter Tail	995	0.0 - 25.0	125.1 - 150.0	50.1 - 75.0
56362	Stearns	2,331	75.1 - 100.0	175.1 - 200.0	50.1 - 75.0
56363	Mille Lacs	54	Incomplete	Incomplete	Incomplete
56364	Morrison	2,042	75.1 - 100.0	50.1 - 75.0	125.1 - 150.0
56367	Benton	2,285	100.1 - 125.0	125.1 - 150.0	100.1 - 125.0
56368	Stearns	1,641	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0
56369	Stearns	203	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0
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	25.1 - 50.0	50.1 - 75.0	100.1 - 125.0
56375	Stearns	306	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0
56376	Stearns	131	Incomplete	Incomplete	Incomplete
56377	Stearns	6,486	75.1 - 100.0	75.1 - 100.0	75.1 - 100.0
56378	Stearns	3,118	50.1 - 75.0	0.0 - 25.0	75.1 - 100.0
56379	Benton	6,248	25.1 - 50.0	75.1 - 100.0	100.1 - 125.0
56381	Pope	1,054	25.1 - 50.0	125.1 - 150.0	100.1 - 125.0
56382	Morrison	560	151.1 - 175.0	50.1 - 75.0	25.1 - 50.0
56384	Morrison	144	Incomplete	Incomplete	Incomplete
56385	Pope	378	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0
56386	Mille Lacs	282	151.1 - 175.0	125.1 - 150.0	0.0 - 25.0
56387	Stearns	3,132	25.1 - 50.0	50.1 - 75.0	75.1 - 100.0
56389	Todd	41	Incomplete	Incomplete	Incomplete
56401	Crow Wing	12,005	125.1 - 150.0	151.1 - 175.0	100.1 - 125.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56425	Crow Wing	2,973	50.1 - 75.0	50.1 - 75.0	100.1 - 125.0
56431	Aitkin	3,980	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56433	Hubbard	788	50.1 - 75.0	175.1 - 200.0	50.1 - 75.0
56434	Todd	82	Incomplete	Incomplete	Incomplete
56435	Cass	1,044	75.1 - 100.0	200.0 - 225.0	50.1 - 75.0
56436	Hubbard	26	Incomplete	Incomplete	Incomplete
56437	Todd	480	300.1 - 325.0	151.1 - 175.0	200.0 - 225.0
56438	Todd	1,147	125.1 - 150.0	25.1 - 50.0	100.1 - 125.0
56440	Todd	532	275.1 - 300.0	50.1 - 75.0	75.1 - 100.0
56441	Crow Wing	1,558	175.1 - 200.0	175.1 - 200.0	75.1 - 100.0
56442	Crow Wing	1,129	200.1 - 225.0	50.1 - 75.0	125.1 - 150.0
56443	Morrison	618	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56444	Crow Wing	1,356	175.1 - 200.0	100.1 - 125.0	50.1 - 75.0
56446	Todd	655	200.1 - 225.0	0.0 - 25.0	50.1 - 75.0
56447	Crow Wing	517	175.1 - 200.0	200.0 - 225.0	50.1 - 75.0
56448	Crow Wing	156	Incomplete	Incomplete	Incomplete
56449	Crow Wing	674	125.1 - 150.0	200.0 - 225.0	50.1 - 75.0
56450	Crow Wing	484	200.1 - 225.0	300.1 - 325.0	125.1 - 150.0
56452	Cass	835	50.1 - 75.0	175.1 - 200.0	0.0 - 25.0
56453	Todd	361	125.1 - 150.0	200.0 - 225.0	25.1 - 50.0
56455	Crow Wing	619	151.1 - 175.0	50.1 - 75.0	151.1 - 175.0
56456	Crow Wing	22	Incomplete	Incomplete	Incomplete
56458	Hubbard	158	Incomplete	Incomplete	Incomplete
56461	Hubbard	1,271	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56464	Wadena	1,711	100.1 - 125.0	100.1 - 125.0	25.1 - 50.0
56465	Crow Wing	866	50.1 - 75.0	75.1 - 100.0	25.1 - 50.0
56466	Morrison	1,291	100.1 - 125.0	50.1 - 75.0	75.1 - 100.0
56467	Hubbard	1,064	75.1 - 100.0	25.1 - 50.0	50.1 - 75.0
56468	Crow Wing	1,990	100.1 - 125.0	125.1 - 150.0	151.1 - 175.0
56469	Aitkin	453	0.0 - 25.0	75.1 - 100.0	125.1 - 150.0
56470	Hubbard	4,560	50.1 - 75.0	100.1 - 125.0	25.1 - 50.0
56472	Crow Wing	3,076	151.1 - 175.0	200.0 - 225.0	100.1 - 125.0
56473	Cass	1,318	175.1 - 200.0	125.1 - 150.0	50.1 - 75.0
56474	Cass	1,778	300.1 - 325.0	125.1 - 150.0	75.1 - 100.0
56475	Morrison	632	151.1 - 175.0	175.1 - 200.0	175.1 - 200.0
56477	Wadena	1,122	75.1 - 100.0	50.1 - 75.0	100.1 - 125.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56479	Todd	2,142	250.1 - 275.0	125.1 - 150.0	125.1 - 150.0
56481	Wadena	806	175.1 - 200.0	0.0 - 25.0	0.0 - 25.0
56482	Wadena	2,768	225.1 - 250.0	50.1 - 75.0	0.0 - 25.0
56484	Cass	1,388	100.1 - 125.0	50.1 - 75.0	0.0 - 25.0
56501	Becker	6,964	125.1 - 150.0	50.1 - 75.0	50.1 - 75.0
56510	Norman	985	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56511	Becker	762	125.1 - 150.0	25.1 - 50.0	50.1 - 75.0
56514	Clay	1,440	0.0 - 25.0	50.1 - 75.0	100.1 - 125.0
56515	Otter Tail	1,281	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
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	25.1 - 50.0	0.0 - 25.0	0.0 - 25.0
56521	Becker	276	175.1 - 200.0	0.0 - 25.0	300.1 - 325.0
56522	Wilkin	213	0.0 - 25.0	0.0 - 25.0	75.1 - 100.0
56523	Polk	213	225.1 - 250.0	0.0 - 25.0	75.1 - 100.0
56524	Otter Tail	285	500.1 - 550.0	0.0 - 25.0	100.1 - 125.0
56525	Clay	42	Incomplete	Incomplete	Incomplete
56527	Otter Tail	352	125.1 - 150.0	100.1 - 125.0	25.1 - 50.0
56528	Otter Tail	721	125.1 - 150.0	50.1 - 75.0	100.1 - 125.0
56529	Clay	1,596	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56531	Grant	877	50.1 - 75.0	125.1 - 150.0	50.1 - 75.0
56533	Otter Tail	115	Incomplete	Incomplete	Incomplete
56534	Otter Tail	484	0.0 - 25.0	75.1 - 100.0	25.1 - 50.0
56535	Polk	564	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56536	Clay	198	Incomplete	Incomplete	Incomplete
56537	Otter Tail	7,883	50.1 - 75.0	50.1 - 75.0	50.1 - 75.0
56540	Polk	801	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0
56541	Norman	10	Incomplete	Incomplete	Incomplete
56542	Polk	1,169	75.1 - 100.0	50.1 - 75.0	0.0 - 25.0
56543	Wilkin	110	Incomplete	Incomplete	Incomplete
56544	Becker	2,004	0.0 - 25.0	50.1 - 75.0	75.1 - 100.0
56545	Norman	280	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56546	Clay	129	Incomplete	Incomplete	Incomplete
56547	Clay	954	0.0 - 25.0	25.1 - 50.0	25.1 - 50.0

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56548	Norman	323	151.1 - 175.0	100.1 - 125.0	100.1 - 125.0
56549	Clay	1,739	25.1 - 50.0	0.0 - 25.0	75.1 - 100.0
56550	Norman	174	Incomplete	Incomplete	Incomplete
56551	Otter Tail	946	250.1 - 275.0	0.0 - 25.0	50.1 - 75.0
56552	Clay	177	Incomplete	Incomplete	Incomplete
56553	Wilkin	122	Incomplete	Incomplete	Incomplete
56554	Becker	1,109	125.1 - 150.0	50.1 - 75.0	25.1 - 50.0
56556	Polk	486	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56557	Mahnomen	1,076	25.1 - 50.0	0.0 - 25.0	50.1 - 75.0
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	100.1 - 125.0	75.1 - 100.0	125.1 - 150.0
56568	Polk	69	Incomplete	Incomplete	Incomplete
56569	Becker	521	75.1 - 100.0	50.1 - 75.0	75.1 - 100.0
56570	Becker	527	175.1 - 200.0	125.1 - 150.0	50.1 - 75.0
56571	Otter Tail	774	125.1 - 150.0	75.1 - 100.0	25.1 - 50.0
56572	Otter Tail	2,203	25.1 - 50.0	50.1 - 75.0	50.1 - 75.0
56573	Otter Tail	2,482	25.1 - 50.0	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	250.1 - 275.0	0.0 - 25.0	75.1 - 100.0
56577	Becker	8	Incomplete	Incomplete	Incomplete
56578	Becker	309	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56579	Wilkin	459	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56580	Clay	422	100.1 - 125.0	75.1 - 100.0	75.1 - 100.0
56581	Norman	131	Incomplete	Incomplete	Incomplete
56583	Wilkin	77	Incomplete	Incomplete	Incomplete
56584	Norman	639	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
56585	Clay	423	100.1 - 125.0	0.0 - 25.0	0.0 - 25.0
56586	Otter Tail	789	50.1 - 75.0	0.0 - 25.0	50.1 - 75.0
56587	Otter Tail	672	0.0 - 25.0	50.1 - 75.0	50.1 - 75.0
56588	Otter Tail	240	0.0 - 25.0	300.1 - 325.0	0.0 - 25.0
56589	Becker	764	0.0 - 25.0	25.1 - 50.0	0.0 - 25.0
56590	Grant	164	Incomplete	Incomplete	Incomplete
56591	Becker	60	Incomplete	Incomplete	Incomplete

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
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	50.1 - 75.0
56621	Clearwater	1,839	0.0 - 25.0	50.1 - 75.0	0.0 - 25.0
56623	Lake of the Woods	1,212	100.1 - 125.0	0.0 - 25.0	25.1 - 50.0
56626	Cass	125	Incomplete	Incomplete	Incomplete
56627	Koochiching	168	Incomplete	Incomplete	Incomplete
56628	Itasca	771	0.0 - 25.0	25.1 - 50.0	50.1 - 75.0
56629	Koochiching	87	Incomplete	Incomplete	Incomplete
56630	Beltrami	878	151.1 - 175.0	25.1 - 50.0	50.1 - 75.0
56633	Cass	1,559	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
56634	Clearwater	683	50.1 - 75.0	0.0 - 25.0	0.0 - 25.0
56636	Itasca	1,981	75.1 - 100.0	0.0 - 25.0	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	151.1 - 175.0	0.0 - 25.0	50.1 - 75.0
56646	Polk	159	Incomplete	Incomplete	Incomplete
56647	Beltrami	348	0.0 - 25.0	100.1 - 125.0	125.1 - 150.0
56649	Koochiching	4,385	75.1 - 100.0	50.1 - 75.0	25.1 - 50.0
56650	Beltrami	313	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0
56651	Mahnomen	227	0.0 - 25.0	0.0 - 25.0	125.1 - 150.0
56652	Clearwater	221	0.0 - 25.0	0.0 - 25.0	151.1 - 175.0
56653	Koochiching	549	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56654	Koochiching	66	Incomplete	Incomplete	Incomplete
56655	Cass	632	151.1 - 175.0	50.1 - 75.0	125.1 - 150.0
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	225.1 - 250.0	75.1 - 100.0	0.0 - 25.0
56662	Cass	267	0.0 - 25.0	0.0 - 25.0	100.1 - 125.0
56663	Beltrami	87	Incomplete	Incomplete	Incomplete
56667	Beltrami	264	0.0 - 25.0	125.1 - 150.0	250.1 - 275.0
56668	Koochiching	66	Incomplete	Incomplete	Incomplete

Table 1: Zip Code Index Scores -December 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
56669	Koochiching	183	Incomplete	Incomplete	Incomplete
56670	Beltrami	413	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56672	Cass	954	50.1 - 75.0	175.1 - 200.0	50.1 - 75.0
56673	Roseau	324	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56676	Clearwater	711	125.1 - 150.0	0.0 - 25.0	25.1 - 50.0
56678	Hubbard	515	175.1 - 200.0	0.0 - 25.0	50.1 - 75.0
56680	Itasca	60	Incomplete	Incomplete	Incomplete
56681	Itasca	137	Incomplete	Incomplete	Incomplete
56683	Beltrami	316	151.1 - 175.0	100.1 - 125.0	50.1 - 75.0
56684	Pennington	125	Incomplete	Incomplete	Incomplete
56685	Beltrami	59	Incomplete	Incomplete	Incomplete
56686	Lake of the Woods	434	0.0 - 25.0	151.1 - 175.0	100.1 - 125.0
56687	Beltrami	31	Incomplete	Incomplete	Incomplete
56688	Itasca	73	Incomplete	Incomplete	Incomplete
56701	Pennington	5,332	25.1 - 50.0	25.1 - 50.0	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	0.0 - 25.0
56714	Roseau	495	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56715	Red Lake	148	Incomplete	Incomplete	Incomplete
56716	Polk	3,645	50.1 - 75.0	25.1 - 50.0	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	0.0 - 25.0	75.1 - 100.0	0.0 - 25.0
56726	Roseau	665	0.0 - 25.0	100.1 - 125.0	25.1 - 50.0
56727	Beltrami	346	0.0 - 25.0	0.0 - 25.0	25.1 - 50.0
56728	Kittson	601	75.1 - 100.0	0.0 - 25.0	0.0 - 25.0
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

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Zip Code	Primary County	Number of Households	REO Index	Foreclosure Index	90+ Day Delinquency Index
56736	Polk	418	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56737	Marshall	388	0.0 - 25.0	0.0 - 25.0	0.0 - 25.0
56738	Marshall	544	75.1 - 100.0	50.1 - 75.0	50.1 - 75.0
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	25.1 - 50.0	25.1 - 50.0	0.0 - 25.0
56754	Pennington	222	0.0 - 25.0	151.1 - 175.0	0.0 - 25.0
56755	Kittson	47	Incomplete	Incomplete	Incomplete
56756	Roseau	305	300.1 - 325.0	0.0 - 25.0	100.1 - 125.0
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	175.1 - 200.0	0.0 - 25.0
56762	Marshall	1,067	75.1 - 100.0	0.0 - 25.0	25.1 - 50.0
56763	Roseau	2,039	50.1 - 75.0	75.1 - 100.0	50.1 - 75.0