

ALL LOANS					
MORTGAGE FRAUD		FORECLOSURES			
2007		Q 1 - 2007	Q 2 - 2007	Q 3 - 2007	Q 4 - 2007
1	Florida	Ohio	Ohio	Ohio	Ohio
2	Nevada	Indiana	Indiana	Indiana	Indiana
3	Michigan	Michigan	Michigan	Michigan	Michigan
4	California	Mississippi	Puerto Rico	Puerto Rico	Florida
5	Utah	Kentucky	Kentucky	Florida	Nevada
6	Georgia	Louisiana	Illinois	Illinois	Illinois
7	Virginia	Oklahoma	Maine	Nevada	Rhode Island
8	Illinois	Puerto Rico	Mississippi	Kentucky	Maine
9	New York	Illinois	Oklahoma	Maine	Kentucky
10	Minnesota	Iowa	Louisiana	Rhode Island	Wisconsin

Mortgage Fraud - from Mortgage Asset Research Institute 2007 Mortgage Fraud Report
Foreclosures from MBA 2007 National Delinquency Survey - loans in the process
of foreclosure at quarter's end

ALL LOANS					
MORTGAGE FRAUD		FORECLOSURE STARTS			
2007		Q 1 - 2007	Q 2 - 2007	Q 3 - 2007	Q 4 - 2007
1	Florida	Ohio	Michigan	Michigan	Nevada
2	Nevada	Indiana	Ohio	Indiana	Florida
3	Michigan	Michigan	Indiana	Ohio	Michigan
4	California	Mississippi	Nevada	Nevada	Indiana
5	Utah	Nevada	Rhode Island	Florida	Ohio
6	Georgia	Colorado	Florida	Rhode Island	Rhode Island
7	Virginia	Georgia	Georgia	California	California
8	Illinois	Illinois	Mississippi	Mississippi	Mississippi
9	New York	Kentucky	Colorado	Georgia	Arizona
10	Minnesota	Oklahoma	California	Illinois	Georgia

Mortgage Fraud - from Mortgage Asset Research Institute 2007 Mortgage Fraud Report
Foreclosure Starts from MBA 2007 National Delinquency Survey - outstanding loans that started
the foreclosure process during the quarter

ALL SUBPRIME LOANS					
MORTGAGE FRAUD		FORECLOSURES			
2007		Q 1 - 2007	Q 2 - 2007	Q 3 - 2007	Q 4 - 2007
1	Florida	Ohio	Ohio	Ohio	Ohio
2	Michigan	Michigan	Michigan	Michigan	Minnesota
3	Nevada	Indiana	Indiana	Minnesota	Michigan
4	Utah	Iowa	Iowa	Indiana	Rhode Island
5	Georgia	Minnesota	Minnesota	Rhode Island	Indiana
6	Ohio	Wisconsin	Maine	Wisconsin	Massachusetts
7	New York	Mississippi	Wisconsin	Iowa	Florida
8	California	Kentucky	Illinois	Illinois	Wisconsin
9	Illinois	Illinois	Kentucky	Maine	Maine
10	Virginia	Maine	Rhode Island	Massachusetts	Illinois

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of foreclosure at quarter's end

ALL SUBPRIME LOANS					
MORTGAGE FRAUD		FORECLOSURE STARTS			
2007		Q 1 - 2007	Q 2 - 2007	Q 3 - 2007	Q 4 - 2007
1	Florida	Michigan	Michigan	Rhode Island	Rhode Island
2	Nevada	Ohio	Rhode Island	Michigan	Nevada
3	Michigan	Indiana	Minnesota	Massachusetts	California
4	California	Minnesota	Massachusetts	Minnesota	Florida
5	Utah	Massachusetts	Ohio	California	Massachusetts
6	Georgia	Iowa	Nevada	Florida	Michigan
7	Virginia	Mississippi	California	Ohio	Minnesota
8	Illinois	Rhode Island	Indiana	Nevada	Arizona
9	New York	Colorado	Maine	Illinois	Illinois
10	Minnesota	Illinois	Georgia	Indiana	Indiana

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the foreclosure process during the quarter