

Residential Foreclosures in Minnesota

Summer 2011

Research and Evaluation Unit



Introduction

Minnesota's foreclosure crisis has destabilized the housing market in many parts of the state, and the crisis continues. As part of its mission to advance affordable housing opportunities and foster strong communities, Minnesota Housing has established the prevention and remediation of foreclosures as one of its strategic priorities. To monitor the evolving crisis, Minnesota Housing purchased data on the ARM reset, delinquency, and foreclosure status of residential mortgages from LPS Applied Analytics. These data will help Minnesota Housing and its partners target their prevention and remediation efforts and effectively use resources in the hardest hit areas.

The following report provides key findings about the current state of the foreclosure crisis in Minnesota. The first section provides information about key statewide trends and the second section identifies foreclosure and delinquency hotspots around the state. Several maps accompany the discussion. Finally, the appendix includes one large table that provides data for each residential zip code in the state.

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Current Statewide Trends

- While the magnitude of the foreclosures crisis may be starting to level off, the crisis is expected to continue.
 - The state's delinquency rate for residential mortgages has increased significantly over the last several years. Between the fourth quarter of 2005 and the fourth quarter of 2009, the percentage of mortgages that were at least 60 days past due quadrupled from 1.10% to 4.71%.¹ On the positive side, the delinquency rate declined during all four quarters of 2010 and the first two quarters of 2011. By the second quarter of 2011, the rate was down to 2.94%, which is still very high by historical standards.
 - After rising from 6,500 in 2005 to 26,000 in 2008, the number of sheriff sales has been between 23,000 and 26,000 for the last three years, ending 2010 with 25,673 sales.²
- Minnesota has a higher rate of new foreclosure but a smaller inventory of loans in foreclosure and fewer delinquent loans than most states.
 - Compared with all states, Minnesota ranks 43rd in loans delinquent over 60 days, 34th in foreclosure inventory, and 19th in new foreclosures during the 2nd Quarter of 2011³. These rankings suggest that while the rate of foreclosure is relatively high, the pool of loans in foreclosure are being addressed.
- The foreclosure crisis continues to transform from a subprime crisis to a prime crisis.
 - Between the fourth quarter of 2007 (the height of the subprime crisis) and second quarter of 2011, the subprime market's share of residential mortgages in foreclosure dropped from 54% to 27% in Minnesota.
 - During the same period, the prime market's share increased from 40% to 58%.⁴
- With the continuing economic crisis and resulting job losses, many families with prime loans are having difficulty making their mortgage payments.
 - Minnesota's unemployment rate jumped from a pre-recession low of 3.9% in May of 2006 to a high of 8.5% in May of 2009. From May 2009, the rate steadily fell to 6.5% in April of 2011, and has since begun to increase to a June 2011 rate of 6.8%.⁵
 - Many economists predict that unemployment will remain relatively high for at least another three years.⁶

¹ Mortgage Bankers Association, *National Delinquency Survey*. The delinquency rate applies to loans that are at least 60 days past due but have not started the foreclosure process.

² HousingLink, *2010 Foreclosures in Minnesota: A Report Based on County Sheriff Sales Data*, February 9, 2011; http://www.housinglink.org/Files/ForeclosuresInMN_2010_Annual.pdf.

³ Mortgage Bankers Association, *National Delinquency Survey*.

⁴ Mortgage Bankers Association, *National Delinquency Survey*. These figures compare data from the 4th quarter of 2007 with the 2nd quarter of 2011. 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).

⁵ Minnesota Department of Employment and Economic Development, *Local Area Unemployment Statistics*. These are seasonally adjusted figures.

⁶ The Federal Reserve Bank of Philadelphia surveyed 37 economic forecasters in the 3rd quarter of 2011 and summarized their projections; see <http://www.phil.frb.org/research-and-data/real-time-center/survey-of-professional-forecasters/2011/survg311.cfm>. Nationally, the unemployment rate is expected to be 9.0% in 2011, 8.6% in 2012, 8.1% in 2013, and 7.6% in 2014.

- There is some concern about alt-A loans and option ARMs that will reset or recast in the next few years.⁷
 - With respect to credit risk, alt-A loans are between prime and subprime and often characterized by moderately low credit scores and limited documentation about the borrower's income and other attributes.
 - Option ARMs are adjustable rate mortgages where the borrower has various payment options. Some option ARMs are negative amortizing loans where the principle on the loan actually increases because the borrower's initial monthly payment does not even cover the interest that is owed. Interest-only mortgages are another concern.
 - Adjustable rate mortgages are a concern because some borrowers are able to afford their mortgage payment with the initial "teaser" interest rate but unable to afford the payment when the interest rate resets, often to a higher rate. As long as interest rates remain low, ARM resets are less of a concern (interest payments will continue to be low even after the reset); but when rates increase, ARMs and resets become a greater concern.
 - Historically, ARMs have a higher foreclosure rate than fixed rate mortgages.
 - With a high proportion of borrowers currently owing more on their mortgages than their homes are worth, some borrowers will be unable to refinance out of the ARMs.⁸
 - The problem of alt-A and option ARMs is probably smaller in Minnesota than some of the most heavily impacted states, such as California. In addition, initial evidence suggests that alt-A and option ARMs will probably not be as big of an issue as some analyses had initially suggested.⁹ Nevertheless, the issue is worth continued monitoring, especially if interest rates increase.

High Need Areas – Foreclosure Hotspots

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

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

- Post-sale foreclosure and REO rate (reflecting foreclosures that have happened),
- Pre-sale foreclosure rate (reflecting foreclosures that are happening),
- Delinquency rate (reflecting foreclosures that may happen in the near future), and
- Non-prime ARM reset rate (reflecting foreclosures that may happen down the road).¹⁰

⁷ See "Option ARMs: Housing recovery killer? An explosion of foreclosures will result from option ARMs set to reset to higher payments;" http://money.cnn.com/2009/11/24/real_estate/option_ARM_defaults/index.htm; and "Mortgage Losses: Move Over Subprime," *The Economist* (February 5, 2009).

⁸ According to First American CoreLogic, 16.3% of Minnesota mortgages had negative equity in the second quarter of 2011. See: First American CoreLogic press release, "New CoreLogic Data reveals Q2 Negative Equity declines in hardest hit markets" http://www.corelogic.com/about-us/researchtrends/asset_upload_file831_12143.pdf.

⁹ CalculatedRiskBlog, *What About Those Option ARMs?* (January 1, 2011);

<http://www.calculatedriskblog.com/2011/01/what-about-those-option-arms.html>.

¹⁰ A loan is in pre-sale foreclosure when legal documents have been filed to start the foreclosure process but a sheriff sale has not occurred. A loan is in post-sale foreclosure after the sheriff sale has occurred but the property has not become an REO (Real Estate Owned) property. An REO property is owned by the lender after the sheriff sale.

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.¹¹ For example, the delinquency rate is the number of loans in a zip code that are 60 or more days past due but not yet in foreclosure divided by the number of households in the zip code. The non-prime ARM reset rate is the number of non-prime ARMs in each zip code that have yet to reach their reset date divided by the number of households in the zip code. The report also includes a map showing the change in county unemployment rates between November 2007 and June 2011. The “Great Recession” officially started in December of 2007. The map shows the counties that have been most heavily impacted by the recession.

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

As shown in the maps:

- There is a high rate of post-sale foreclosures and REOs in the Twin Cities metropolitan area and its surrounding counties, with very high rates (3 times state rate) in the core metro neighborhood of North Minneapolis and in pockets of northern Anoka County, Rice County, and southern Pine County. High rates (2-3 times state rate) are found in nearby areas, with the largest geographic concentration occurring in the counties north of the metro including Sherburne, Mille Lacs, Isanti, and Chisago (See Maps 1a and 1b.)
- The geographic distribution of loans in pre-sale foreclosure is quite similar to post-sale foreclosures and REOs overall, but pockets of very high rates are somewhat dispersed and found in Isanti, northern Pine, Scott and Rice Counties. (See Maps 2a and 2b.)
- Statewide, the geographic distribution of the highest delinquency rates is similar to the distribution of the highest foreclosures rates, but the problem is less concentrated overall, with only one zip code in Brooklyn Park (Hennepin County) witnessing a very high rate compared to the state. Further, the delinquency index scores in Minneapolis and St. Paul are generally lower than their foreclosure scores. (Compare Map 3b with Maps 1b and 2b.)
- The potential threat of new foreclosures coming from non-prime ARMs that have yet to reset is concentrated in the Twin Cities Metro, including pockets of very high rates in Minneapolis (downtown), Edina, and several cities in western Hennepin County, parts of Woodbury in

¹¹ 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.

Washington County, Elko New Market in Scott County, and Albertville in Wright County. Other areas of high rates are in central Dakota County, eastern Scott County, and Carver County in the Twin Cities Metro. Eastern Cass, west central Crow Wing and east central Rice County have high rates in Greater Minnesota. (See Maps 4a and 4b.)

- Finally, the increase in unemployment in north central Minnesota may lead to increased delinquencies and foreclosures. The unemployment data is available by county, rather than zip code. (See Map 5.)

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

- While some communities with a large proportion of subprime loans and early foreclosures may have passed the peak of their crisis, the crisis continues in these areas. These communities still need to recover from the destabilizing effects of all the foreclosures that have already occurred. The data in this report apply to the status of loans being serviced in June of 2011. Previously foreclosed properties that are in the hands of a new homeowner or investor are no longer classified as foreclosed. Thus, the data does not completely capture the magnitude of the foreclosure crisis for communities that have already had a concentration of loans go completely through the foreclosure process.
- When assessing need, the foreclosure, delinquency, and ARM reset rates are important, but the number of households that the high rate affects is also important. For example, the post-sale foreclosure / REO index scores for zip codes 55411 and 55412 (North Minneapolis) are both over 300. In addition, each of these zip codes has over 8,000 households. In contrast, some of the other high score zip codes have less than 1,000 households. Table 1 in the appendix provides not only the index scores for each zip code but also an estimate of the number of households.
- Some zip codes may show up as having a high delinquency or foreclosure rate because they have a small number of households. If a zip code has only a few hundred households, the addition of a foreclosure or two can have a dramatic effect on the foreclosure rate. To minimize this small zip code effect, the analysis excludes zip codes with fewer than 200 households. In the maps and tables, these zip codes are coded as having “incomplete data.”
- Specific neighborhoods within a zip code may have a very high rate of delinquencies and foreclosures even when the zip code has a lower index score. Parts of the zip code may have a very high rate, while other parts of the same zip code may have a very low rate, giving the zip code a lower index score overall. Thus, the zip-code index scores and maps do not identify all the high need areas around the state.

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

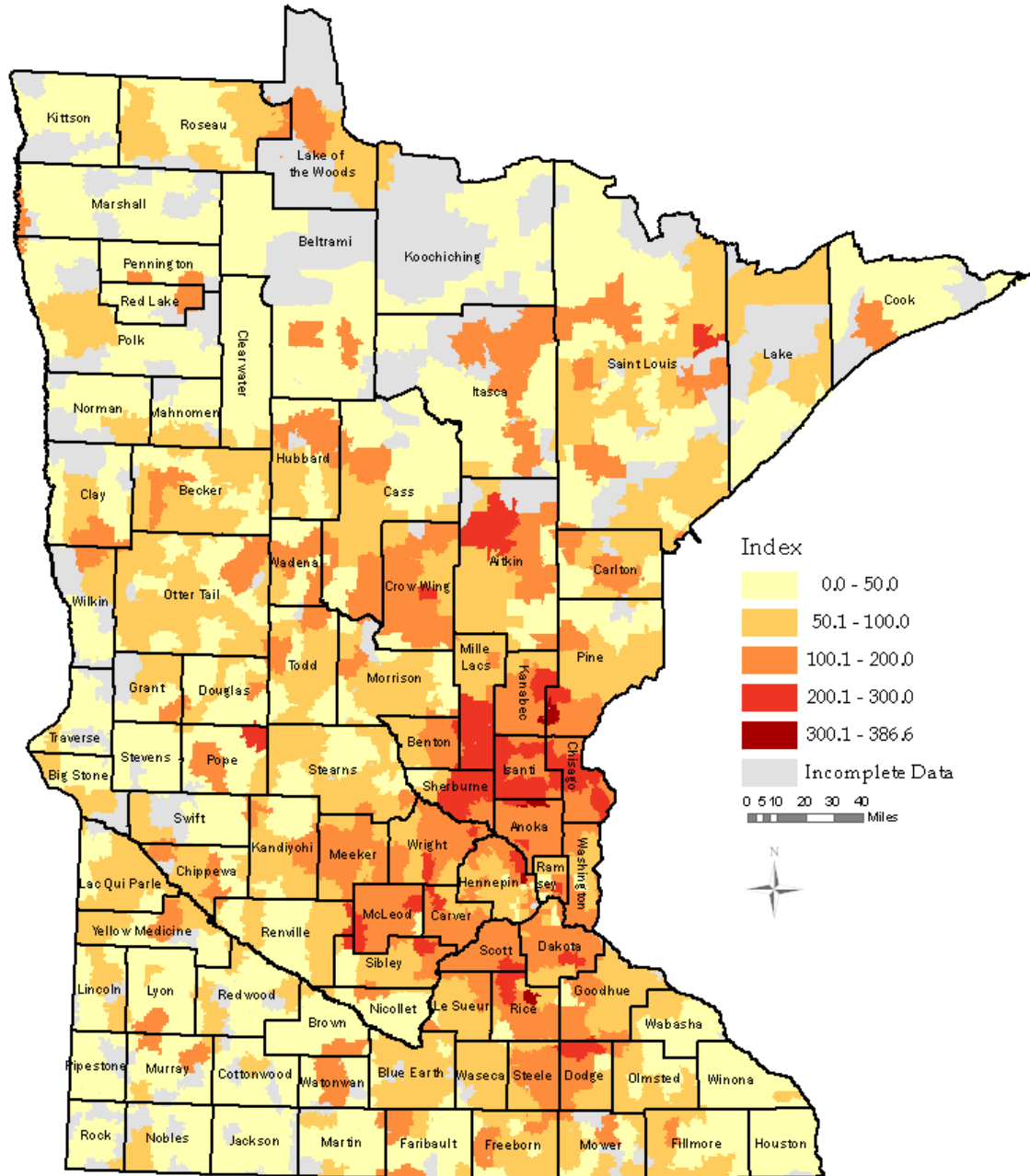
If you have questions about this report, contact Jessica Deegan at (651) 297-3120 or jessica.deegan@state.mn.us.

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Zip Code Maps



Map 1a
Loans in Post-Sale Foreclosure or REO
Statewide-Rate: Index = 100
June 2011

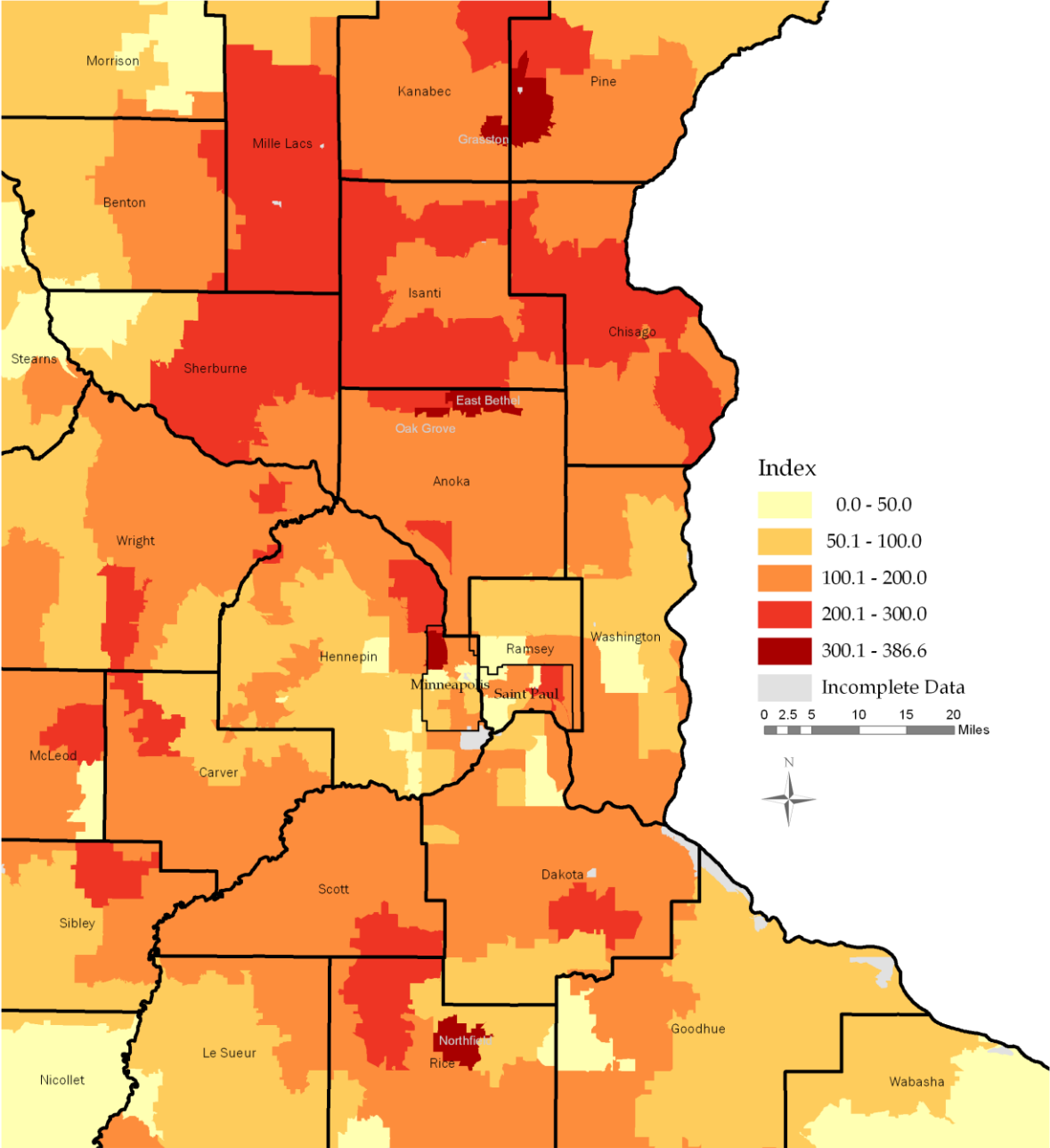


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: The index is based on each zip code's post-sale foreclosure/REO rate – the number of loans that are in post-sale foreclosure or REO divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.



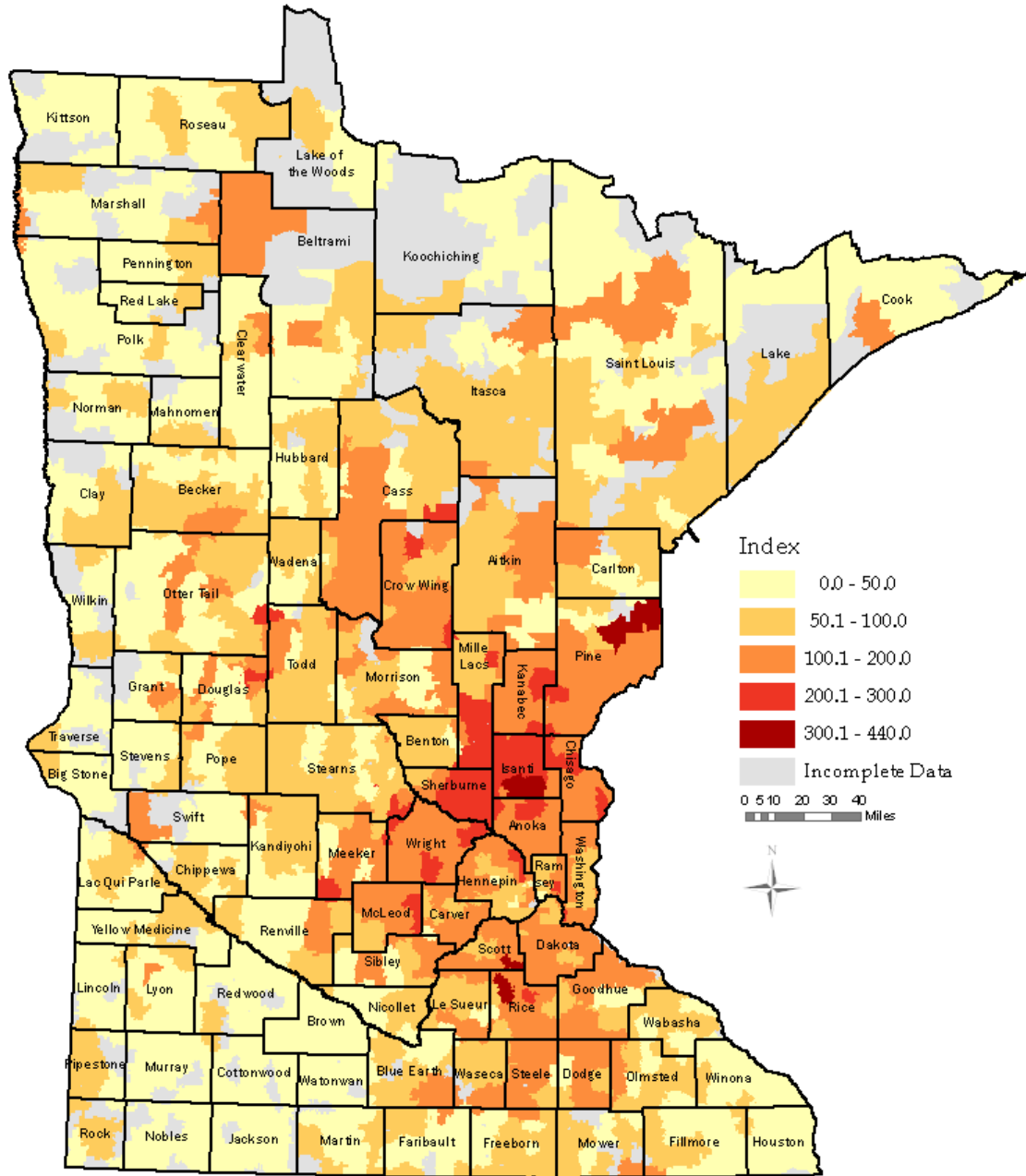
Map 1b
Loans in Post-Sale Foreclosure or REO
Statewide-Rate: Index = 100
June 2011



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



Map 2a
Loans in Pre-Sale Foreclosure
 Statewide-Rate: Index = 100
 June 2011

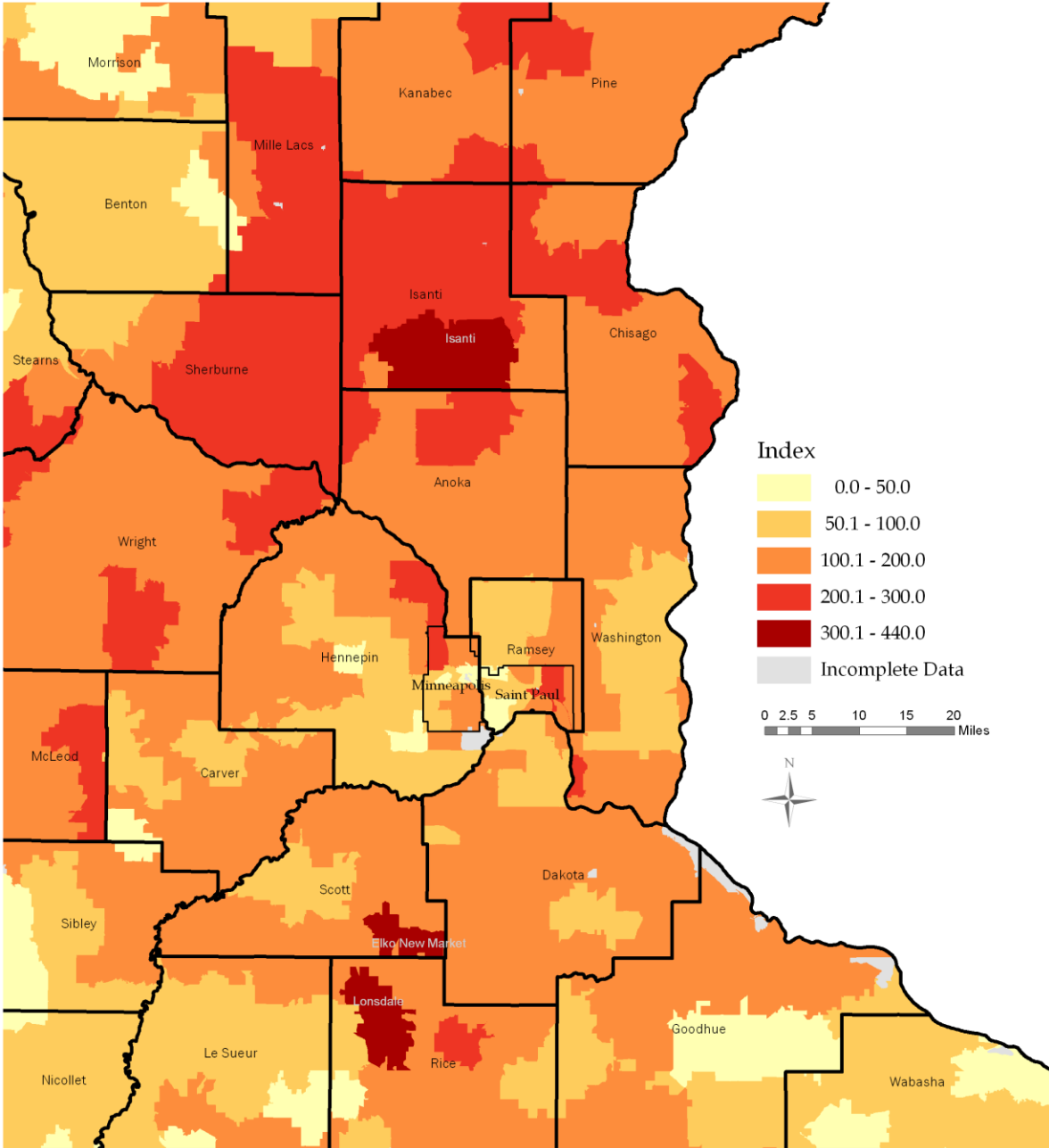


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

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



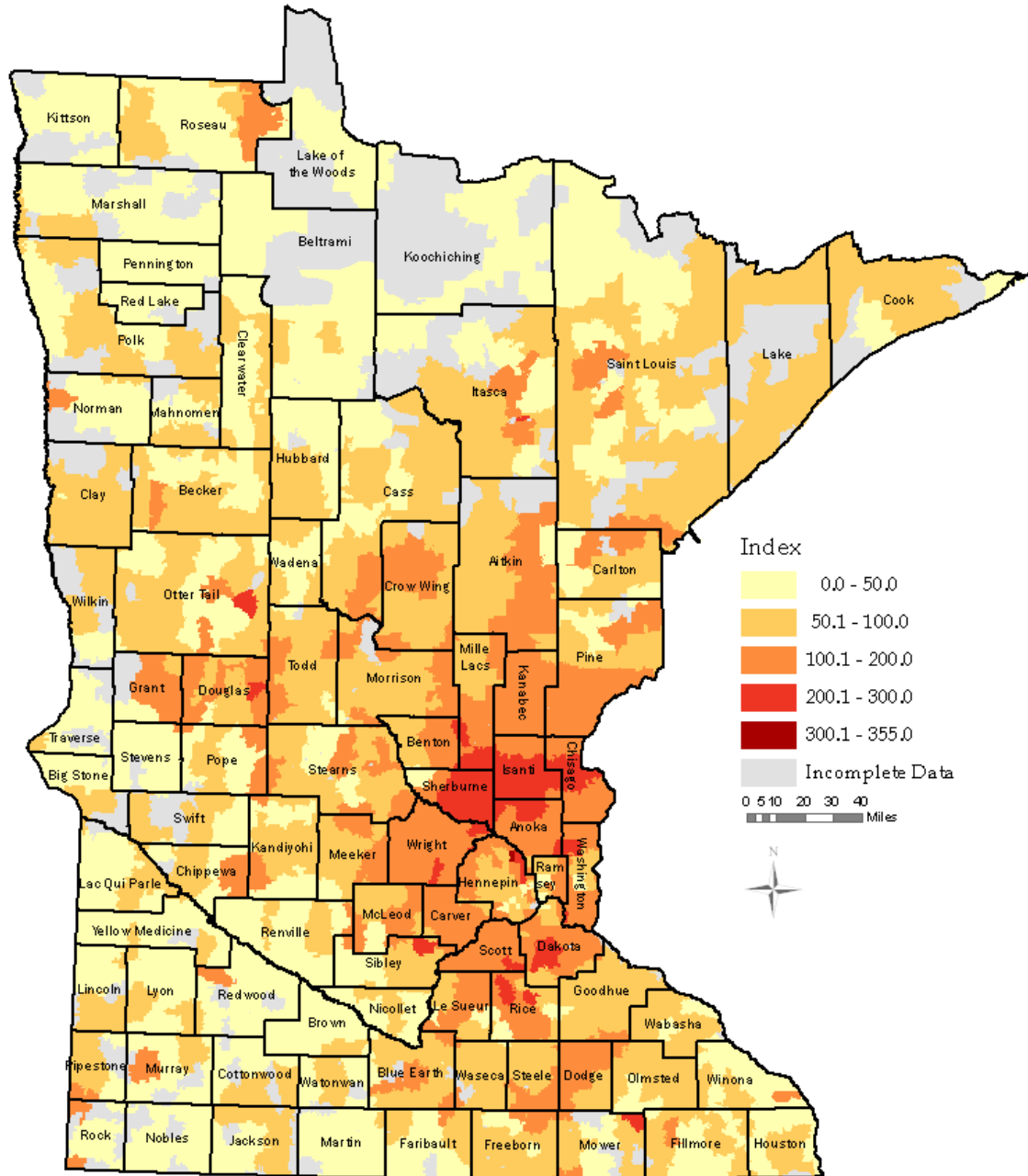
Map 2b
Loans in Pre-Sale Foreclosure
Statewide-Rate: Index = 100
June 2011



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



Map 3a
Loans in Delinquency
 Statewide-Rate: Index = 100
 June 2011

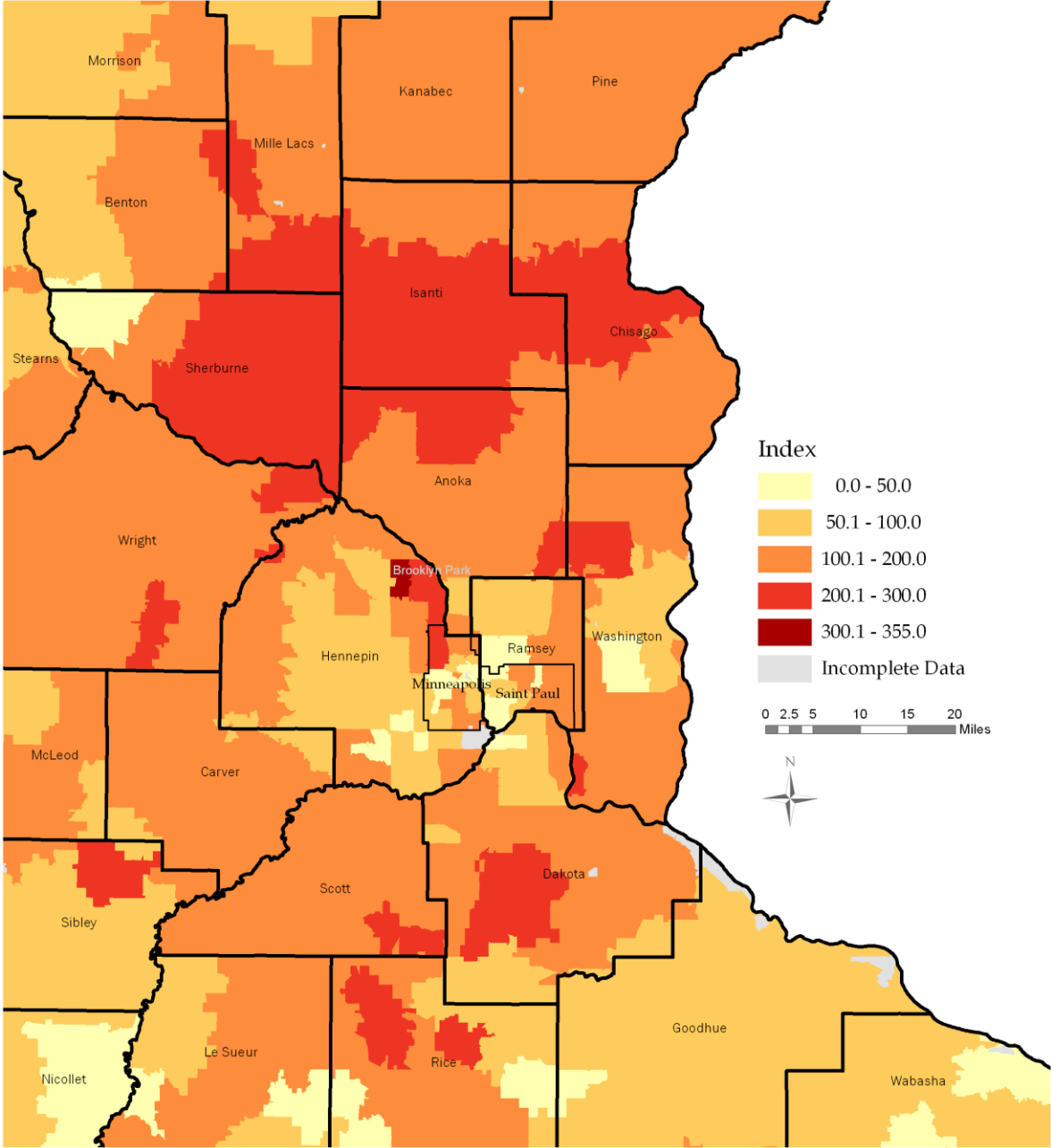


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: The index is based on each zip code's delinquency rate – the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.



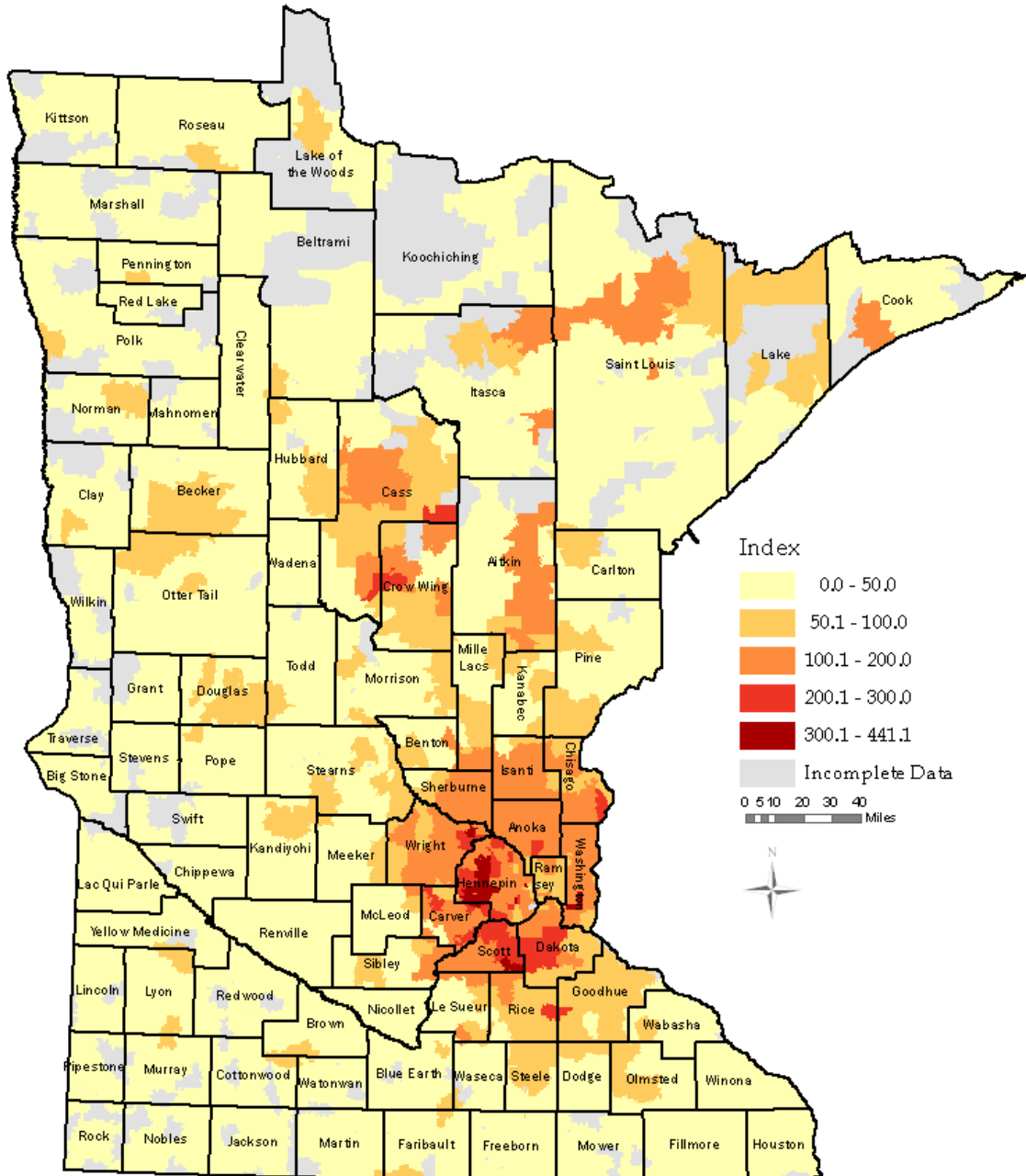
Map 3b
Loans in Delinquency
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code's delinquency rate – the number of loans that are 60 or more days past due divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.



Map 4a
Non-Prime ARM's Still to Reset
Statewide-Rate: Index = 100
June 2011

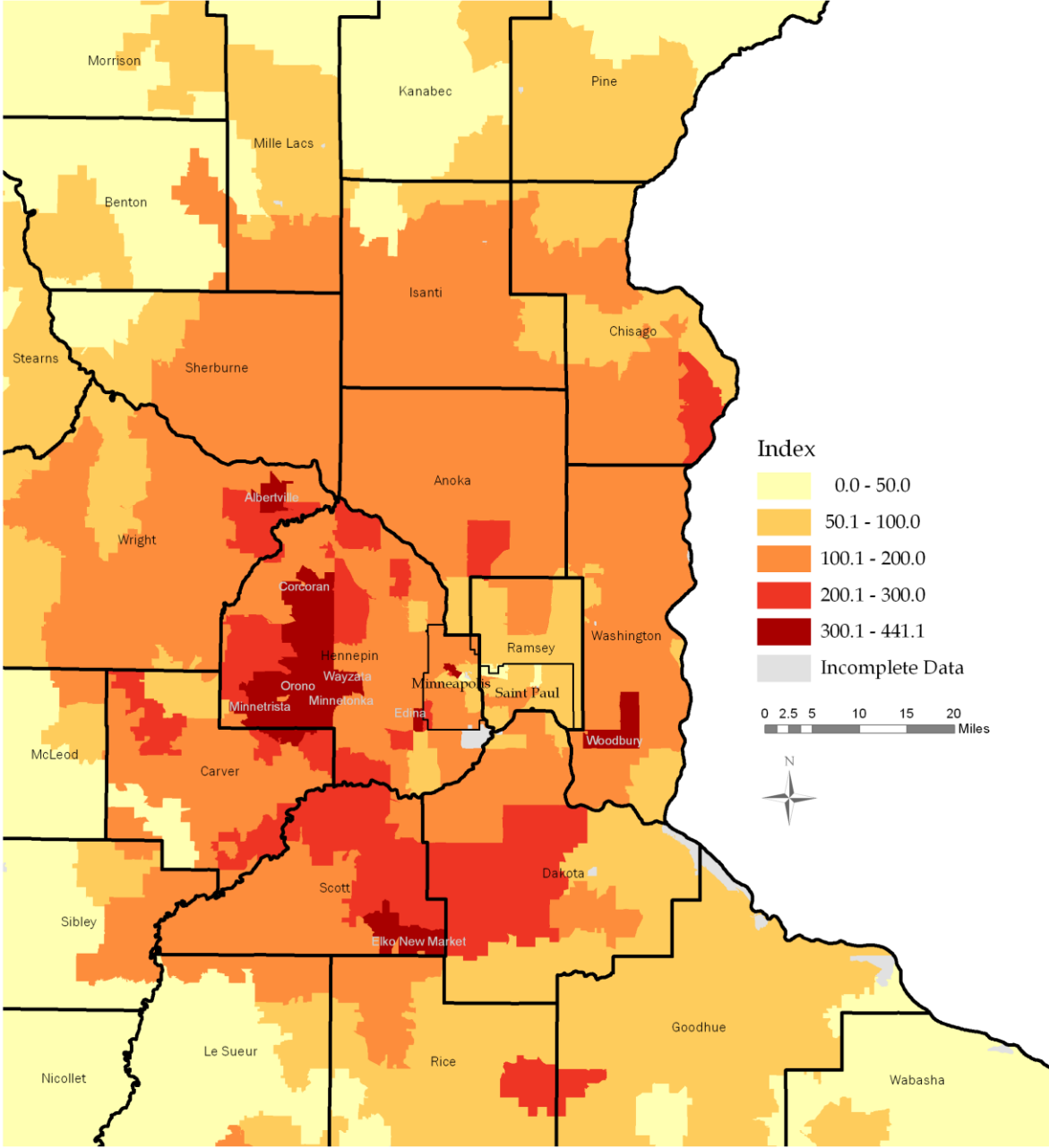


Source: Minnesota Housing analysis of data from LPS Applied Analytics.

Notes: The index is based on each zip code's non-prime ARM reset rate – the number of non-prime ARM's that have not yet reached their reset date divided by the number of households in each zip code. Each zip code's rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code's rate is twice the state rate, while an index score of 50 means the zip code's rate is half the state rate.



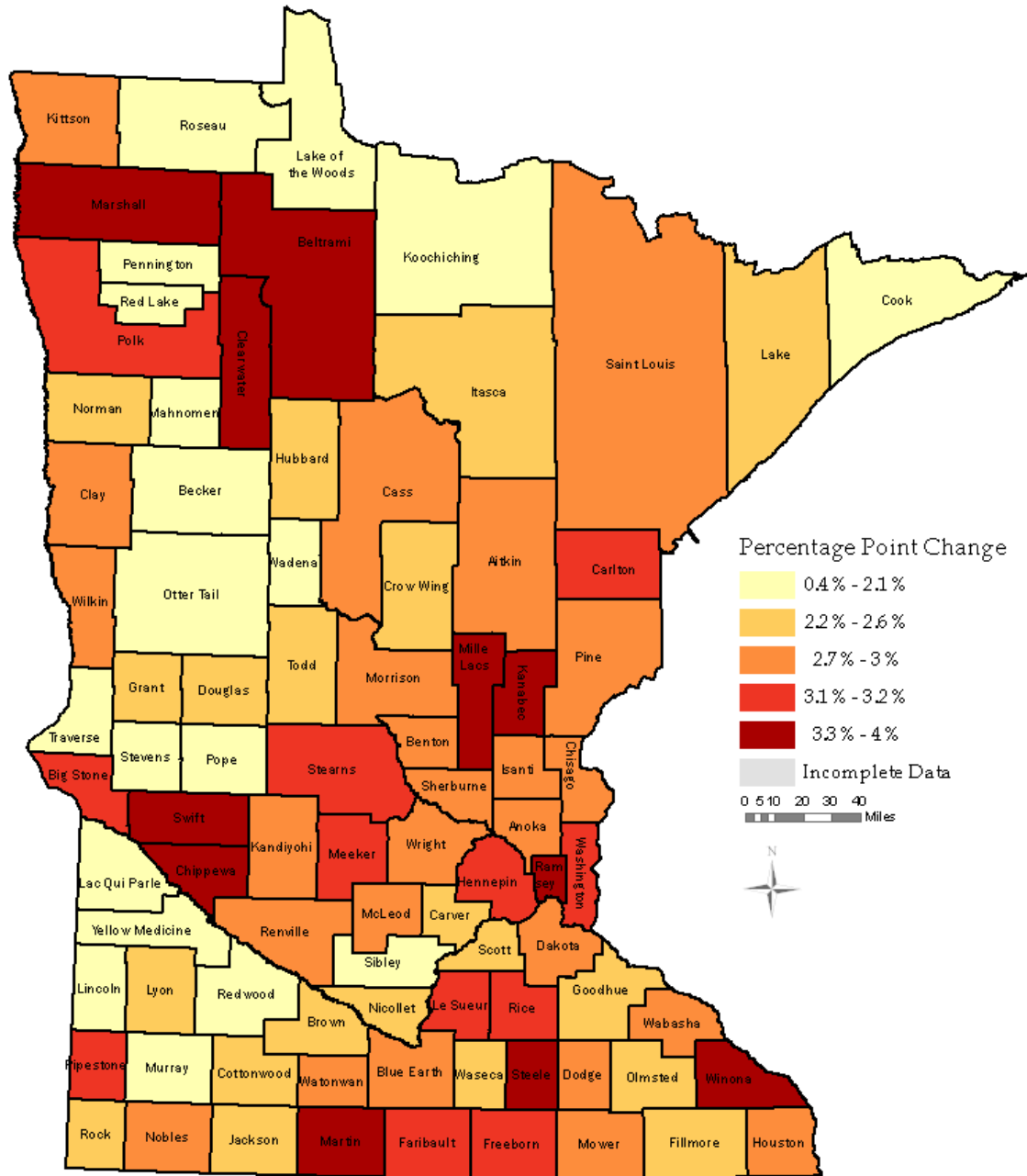
Map 4b
Non-Prime ARMs Still to Reset
Statewide-Rate: Index = 100
June 2011



Source: Minnesota Housing analysis of data from LPS Applied Analytics.
Notes: The index is based on each zip code’s non-prime ARM reset rate – the number of non-prime ARMs that have not yet reached their reset date divided by the number of households in each zip code. Each zip code’s rate is divided by the statewide rate to compute the index score. An index score of 200 means the zip code’s rate is twice the state rate, while an index score of 50 means the zip code’s rate is half the state rate.



Map 5
Percentage Point Change in Unemployment between June 2011 and November 2007



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

Note: Rates are not seasonally adjusted.

Appendix A
Zip Code Tables
Index Scores

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55001 | Washington | 1,090 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55003 | Washington | 855 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55005 | Anoka | 1,509 | 300.1 - 325.0 | 200.0 - 225.0 | 225.1 - 250.0 | 175.1 - 200.0 |
| 55006 | Isanti | 1,548 | 175.1 - 200.0 | 200.0 - 225.0 | 151.1 - 175.0 | 50.1 - 75.0 |
| 55007 | Pine | 955 | 225.1 - 250.0 | 200.0 - 225.0 | 125.1 - 150.0 | 50.1 - 75.0 |
| 55008 | Isanti | 5,545 | 151.1 - 175.0 | 200.0 - 225.0 | 225.1 - 250.0 | 100.1 - 125.0 |
| 55009 | Goodhue | 3,174 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55010 | Dakota | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55011 | Anoka | 3,473 | 175.1 - 200.0 | 200.0 - 225.0 | 250.1 - 275.0 | 151.1 - 175.0 |
| 55012 | Chisago | 700 | 200.1 - 225.0 | 151.1 - 175.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55013 | Chisago | 2,571 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55014 | Anoka | 9,299 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55016 | Washington | 11,565 | 125.1 - 150.0 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 |
| 55017 | Isanti | 266 | 275.1 - 300.0 | 250.1 - 275.0 | 175.1 - 200.0 | 25.1 - 50.0 |
| 55018 | Goodhue | 383 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 55019 | Rice | 683 | 300.1 - 325.0 | 200.0 - 225.0 | 200.0 - 225.0 | 75.1 - 100.0 |
| 55020 | Scott | 1,181 | 200.1 - 225.0 | 300.1 - 325.0 | 250.1 - 275.0 | 300.1 - 325.0 |
| 55021 | Rice | 10,748 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 55024 | Dakota | 10,878 | 175.1 - 200.0 | 151.1 - 175.0 | 200.0 - 225.0 | 200.0 - 225.0 |
| 55025 | Washington | 8,764 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55026 | Goodhue | 187 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55027 | Goodhue | 1,079 | 50.1 - 75.0 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55030 | Pine | 505 | 300.1 - 325.0 | 175.1 - 200.0 | 151.1 - 175.0 | 75.1 - 100.0 |
| 55031 | Dakota | 727 | 225.1 - 250.0 | 75.1 - 100.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55032 | Chisago | 1,311 | 200.1 - 225.0 | 200.0 - 225.0 | 200.0 - 225.0 | 100.1 - 125.0 |
| 55033 | Dakota | 11,373 | 125.1 - 150.0 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55036 | Pine | 32 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55037 | Pine | 1,994 | 75.1 - 100.0 | 125.1 - 150.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55038 | Washington | 7,352 | 175.1 - 200.0 | 151.1 - 175.0 | 200.0 - 225.0 | 175.1 - 200.0 |
| 55040 | Isanti | 4,482 | 225.1 - 250.0 | 325.1 - 350.0 | 275.1 - 300.0 | 100.1 - 125.0 |
| 55041 | Wabasha | 3,209 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55042 | Washington | 3,021 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 125.1 - 150.0 |
| 55043 | Washington | 1,411 | 151.1 - 175.0 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55044 | Dakota | 15,700 | 125.1 - 150.0 | 175.1 - 200.0 | 125.1 - 150.0 | 250.1 - 275.0 |
| 55045 | Chisago | 2,897 | 151.1 - 175.0 | 100.1 - 125.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55046 | Rice | 1,812 | 275.1 - 300.0 | 325.1 - 350.0 | 250.1 - 275.0 | 175.1 - 200.0 |
| 55047 | Washington | 1,037 | 50.1 - 75.0 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55049 | Steele | 920 | 75.1 - 100.0 | 151.1 - 175.0 | 75.1 - 100.0 | 50.1 - 75.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55051 | Kanabec | 3,913 | 125.1 - 150.0 | 100.1 - 125.0 | 151.1 - 175.0 | 25.1 - 50.0 |
| 55052 | Rice | 823 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 55053 | Rice | 359 | 125.1 - 150.0 | 75.1 - 100.0 | 25.1 - 50.0 | 200.0 - 225.0 |
| 55054 | Scott | 670 | 275.1 - 300.0 | 325.1 - 350.0 | 275.1 - 300.0 | 375.1 - 400.0 |
| 55055 | Washington | 1,350 | 100.1 - 125.0 | 125.1 - 150.0 | 151.1 - 175.0 | 100.1 - 125.0 |
| 55056 | Chisago | 4,793 | 200.1 - 225.0 | 175.1 - 200.0 | 200.0 - 225.0 | 75.1 - 100.0 |
| 55057 | Rice | 7,948 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 55060 | Steele | 11,359 | 125.1 - 150.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55063 | Pine | 3,672 | 125.1 - 150.0 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55065 | Dakota | 434 | 50.1 - 75.0 | 151.1 - 175.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55066 | Goodhue | 7,827 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55067 | Pine | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55068 | Dakota | 9,530 | 151.1 - 175.0 | 151.1 - 175.0 | 125.1 - 150.0 | 200.0 - 225.0 |
| 55069 | Chisago | 1,788 | 151.1 - 175.0 | 175.1 - 200.0 | 175.1 - 200.0 | 75.1 - 100.0 |
| 55070 | Anoka | 2,634 | 225.1 - 250.0 | 175.1 - 200.0 | 250.1 - 275.0 | 151.1 - 175.0 |
| 55071 | Washington | 2,085 | 125.1 - 150.0 | 200.0 - 225.0 | 200.0 - 225.0 | 125.1 - 150.0 |
| 55072 | Pine | 1,386 | 50.1 - 75.0 | 151.1 - 175.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55073 | Washington | 1,194 | 100.1 - 125.0 | 175.1 - 200.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55074 | Chisago | 807 | 225.1 - 250.0 | 275.1 - 300.0 | 175.1 - 200.0 | 200.0 - 225.0 |
| 55075 | Dakota | 8,186 | 151.1 - 175.0 | 125.1 - 150.0 | 151.1 - 175.0 | 75.1 - 100.0 |
| 55076 | Dakota | 8,795 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55077 | Dakota | 4,688 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55079 | Chisago | 3,017 | 125.1 - 150.0 | 175.1 - 200.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55080 | Isanti | 976 | 250.1 - 275.0 | 275.1 - 300.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55082 | Washington | 13,333 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 175.1 - 200.0 |
| 55084 | Chisago | 654 | 151.1 - 175.0 | 175.1 - 200.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55085 | Dakota | 155 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55087 | Rice | 108 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55088 | Rice | 626 | 200.1 - 225.0 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55089 | Goodhue | 664 | 75.1 - 100.0 | 125.1 - 150.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55090 | Washington | 176 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55092 | Chisago | 3,931 | 151.1 - 175.0 | 151.1 - 175.0 | 175.1 - 200.0 | 100.1 - 125.0 |
| 55101 | Ramsey | 3,490 | 275.1 - 300.0 | 200.0 - 225.0 | 125.1 - 150.0 | 175.1 - 200.0 |
| 55102 | Ramsey | 9,230 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 55103 | Ramsey | 4,710 | 125.1 - 150.0 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55104 | Ramsey | 17,136 | 100.1 - 125.0 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 55105 | Ramsey | 10,883 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 100.1 - 125.0 |
| 55106 | Ramsey | 17,609 | 275.1 - 300.0 | 200.0 - 225.0 | 151.1 - 175.0 | 75.1 - 100.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55107 | Ramsey | 5,206 | 175.1 - 200.0 | 125.1 - 150.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55108 | Ramsey | 6,205 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55109 | Ramsey | 12,611 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55110 | Ramsey | 15,122 | 75.1 - 100.0 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55112 | Ramsey | 16,873 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55113 | Ramsey | 17,114 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 55114 | Ramsey | 1,527 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 151.1 - 175.0 |
| 55115 | Washington | 3,156 | 50.1 - 75.0 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 55116 | Ramsey | 11,175 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 55117 | Ramsey | 15,815 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55118 | Dakota | 11,753 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55119 | Ramsey | 14,990 | 151.1 - 175.0 | 151.1 - 175.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55120 | Dakota | 1,766 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 75.1 - 100.0 |
| 55121 | Dakota | 3,516 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 55122 | Dakota | 12,468 | 100.1 - 125.0 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55123 | Dakota | 9,274 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 55124 | Dakota | 18,875 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 | 175.1 - 200.0 |
| 55125 | Washington | 16,198 | 100.1 - 125.0 | 100.1 - 125.0 | 100.1 - 125.0 | 151.1 - 175.0 |
| 55126 | Ramsey | 10,437 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 55127 | Ramsey | 6,878 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55128 | Washington | 11,229 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55129 | Washington | 6,400 | 100.1 - 125.0 | 75.1 - 100.0 | 125.1 - 150.0 | 300.1 - 325.0 |
| 55130 | Ramsey | 5,331 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55150 | Dakota | 78 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55301 | Wright | 3,624 | 225.1 - 250.0 | 200.0 - 225.0 | 275.1 - 300.0 | 300.1 - 325.0 |
| 55302 | Wright | 2,855 | 75.1 - 100.0 | 100.1 - 125.0 | 175.1 - 200.0 | 100.1 - 125.0 |
| 55303 | Anoka | 16,953 | 151.1 - 175.0 | 175.1 - 200.0 | 175.1 - 200.0 | 151.1 - 175.0 |
| 55304 | Anoka | 15,010 | 125.1 - 150.0 | 175.1 - 200.0 | 151.1 - 175.0 | 175.1 - 200.0 |
| 55305 | Hennepin | 9,241 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 151.1 - 175.0 |
| 55306 | Dakota | 6,400 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55307 | Sibley | 1,304 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55308 | Sherburne | 2,928 | 200.1 - 225.0 | 200.0 - 225.0 | 225.1 - 250.0 | 151.1 - 175.0 |
| 55309 | Sherburne | 5,999 | 250.1 - 275.0 | 225.1 - 250.0 | 250.1 - 275.0 | 175.1 - 200.0 |
| 55310 | Renville | 682 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55311 | Hennepin | 11,560 | 75.1 - 100.0 | 100.1 - 125.0 | 100.1 - 125.0 | 250.1 - 275.0 |
| 55312 | McLeod | 633 | 125.1 - 150.0 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55313 | Wright | 8,421 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55314 | Renville | 527 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55315 | Carver | 1,575 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 | 250.1 - 275.0 |
| 55316 | Hennepin | 8,328 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 |
| 55317 | Carver | 7,086 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 200.0 - 225.0 |
| 55318 | Carver | 9,459 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 175.1 - 200.0 |
| 55319 | Sherburne | 1,826 | 50.1 - 75.0 | 151.1 - 175.0 | 175.1 - 200.0 | 50.1 - 75.0 |
| 55320 | Wright | 1,839 | 125.1 - 150.0 | 151.1 - 175.0 | 151.1 - 175.0 | 50.1 - 75.0 |
| 55321 | Wright | 1,789 | 100.1 - 125.0 | 125.1 - 150.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55322 | Carver | 1,126 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55324 | Meeker | 505 | 50.1 - 75.0 | 0.0 - 25.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55325 | Meeker | 1,702 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55327 | Hennepin | 1,235 | 125.1 - 150.0 | 151.1 - 175.0 | 175.1 - 200.0 | 200.0 - 225.0 |
| 55328 | Wright | 3,055 | 50.1 - 75.0 | 125.1 - 150.0 | 100.1 - 125.0 | 175.1 - 200.0 |
| 55329 | Meeker | 828 | 75.1 - 100.0 | 75.1 - 100.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55330 | Sherburne | 12,778 | 151.1 - 175.0 | 200.0 - 225.0 | 200.0 - 225.0 | 175.1 - 200.0 |
| 55331 | Hennepin | 6,666 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 325.1 - 350.0 |
| 55332 | Renville | 805 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55333 | Renville | 345 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55334 | Sibley | 1,194 | 50.1 - 75.0 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55335 | Sibley | 663 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55336 | McLeod | 3,135 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55337 | Dakota | 17,879 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55338 | Sibley | 430 | 200.1 - 225.0 | 175.1 - 200.0 | 250.1 - 275.0 | 50.1 - 75.0 |
| 55339 | Carver | 360 | 151.1 - 175.0 | 0.0 - 25.0 | 75.1 - 100.0 | 175.1 - 200.0 |
| 55340 | Hennepin | 2,162 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 351.1 - 375.0 |
| 55341 | Wright | 895 | 200.1 - 225.0 | 125.1 - 150.0 | 200.0 - 225.0 | 200.0 - 225.0 |
| 55342 | Renville | 868 | 50.1 - 75.0 | 175.1 - 200.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55343 | Hennepin | 11,488 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55344 | Hennepin | 6,773 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 100.1 - 125.0 |
| 55345 | Hennepin | 8,475 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55346 | Hennepin | 6,258 | 75.1 - 100.0 | 75.1 - 100.0 | 100.1 - 125.0 | 175.1 - 200.0 |
| 55347 | Hennepin | 10,899 | 75.1 - 100.0 | 75.1 - 100.0 | 100.1 - 125.0 | 275.1 - 300.0 |
| 55349 | Wright | 1,500 | 75.1 - 100.0 | 125.1 - 150.0 | 151.1 - 175.0 | 125.1 - 150.0 |
| 55350 | McLeod | 7,475 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55352 | Scott | 3,012 | 125.1 - 150.0 | 75.1 - 100.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55353 | Stearns | 1,159 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55354 | McLeod | 1,028 | 225.1 - 250.0 | 225.1 - 250.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 55355 | Meeker | 3,934 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55356 | Hennepin | 1,986 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 | 400.1 - 450.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55357 | Hennepin | 1,127 | 100.1 - 125.0 | 151.1 - 175.0 | 100.1 - 125.0 | 151.1 - 175.0 |
| 55358 | Wright | 1,890 | 151.1 - 175.0 | 151.1 - 175.0 | 175.1 - 200.0 | 75.1 - 100.0 |
| 55359 | Hennepin | 2,231 | 75.1 - 100.0 | 100.1 - 125.0 | 125.1 - 150.0 | 250.1 - 275.0 |
| 55360 | Carver | 923 | 200.1 - 225.0 | 100.1 - 125.0 | 151.1 - 175.0 | 200.0 - 225.0 |
| 55362 | Wright | 6,540 | 151.1 - 175.0 | 151.1 - 175.0 | 175.1 - 200.0 | 125.1 - 150.0 |
| 55363 | Wright | 1,615 | 151.1 - 175.0 | 200.0 - 225.0 | 200.0 - 225.0 | 125.1 - 150.0 |
| 55364 | Hennepin | 5,884 | 125.1 - 150.0 | 175.1 - 200.0 | 175.1 - 200.0 | 325.1 - 350.0 |
| 55366 | Sibley | 169 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55367 | Carver | 352 | 151.1 - 175.0 | 75.1 - 100.0 | 151.1 - 175.0 | 125.1 - 150.0 |
| 55368 | Carver | 891 | 151.1 - 175.0 | 151.1 - 175.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55369 | Hennepin | 12,877 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 | 151.1 - 175.0 |
| 55370 | McLeod | 310 | 25.1 - 50.0 | 225.1 - 250.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55371 | Mille Lacs | 6,041 | 200.1 - 225.0 | 225.1 - 250.0 | 225.1 - 250.0 | 100.1 - 125.0 |
| 55372 | Scott | 10,772 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 | 250.1 - 275.0 |
| 55373 | Wright | 2,095 | 75.1 - 100.0 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55374 | Hennepin | 4,555 | 100.1 - 125.0 | 125.1 - 150.0 | 125.1 - 150.0 | 151.1 - 175.0 |
| 55375 | Hennepin | 1,414 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 55376 | Wright | 5,190 | 175.1 - 200.0 | 225.1 - 250.0 | 175.1 - 200.0 | 250.1 - 275.0 |
| 55378 | Scott | 9,108 | 175.1 - 200.0 | 125.1 - 150.0 | 151.1 - 175.0 | 175.1 - 200.0 |
| 55379 | Scott | 13,962 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 | 225.1 - 250.0 |
| 55381 | McLeod | 807 | 151.1 - 175.0 | 100.1 - 125.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55382 | Wright | 1,367 | 50.1 - 75.0 | 200.0 - 225.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 55384 | Hennepin | 898 | 0.0 - 25.0 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 55385 | McLeod | 520 | 225.1 - 250.0 | 75.1 - 100.0 | 151.1 - 175.0 | 0.0 - 25.0 |
| 55386 | Carver | 2,098 | 50.1 - 75.0 | 100.1 - 125.0 | 125.1 - 150.0 | 275.1 - 300.0 |
| 55387 | Carver | 4,458 | 75.1 - 100.0 | 75.1 - 100.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55388 | Carver | 2,105 | 50.1 - 75.0 | 100.1 - 125.0 | 151.1 - 175.0 | 75.1 - 100.0 |
| 55389 | Meeker | 1,002 | 125.1 - 150.0 | 125.1 - 150.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55390 | Wright | 934 | 250.1 - 275.0 | 225.1 - 250.0 | 175.1 - 200.0 | 151.1 - 175.0 |
| 55391 | Hennepin | 5,928 | 50.1 - 75.0 | 125.1 - 150.0 | 75.1 - 100.0 | 400.1 - 450.0 |
| 55395 | McLeod | 1,147 | 100.1 - 125.0 | 151.1 - 175.0 | 175.1 - 200.0 | 125.1 - 150.0 |
| 55396 | Sibley | 921 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 55397 | Carver | 1,021 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55398 | Sherburne | 5,270 | 275.1 - 300.0 | 250.1 - 275.0 | 275.1 - 300.0 | 175.1 - 200.0 |
| 55401 | Hennepin | 4,382 | 100.1 - 125.0 | 75.1 - 100.0 | 75.1 - 100.0 | 375.1 - 400.0 |
| 55402 | Hennepin | 303 | 151.1 - 175.0 | 25.1 - 50.0 | 25.1 - 50.0 | 250.1 - 275.0 |
| 55403 | Hennepin | 10,121 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 |
| 55404 | Hennepin | 11,793 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55405 | Hennepin | 7,356 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 100.1 - 125.0 |
| 55406 | Hennepin | 14,765 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 55407 | Hennepin | 13,848 | 151.1 - 175.0 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55408 | Hennepin | 14,454 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 100.1 - 125.0 |
| 55409 | Hennepin | 4,822 | 125.1 - 150.0 | 151.1 - 175.0 | 100.1 - 125.0 | 151.1 - 175.0 |
| 55410 | Hennepin | 8,535 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 200.0 - 225.0 |
| 55411 | Hennepin | 8,505 | 300.1 - 325.0 | 225.1 - 250.0 | 200.0 - 225.0 | 125.1 - 150.0 |
| 55412 | Hennepin | 8,167 | 325.1 - 350.0 | 250.1 - 275.0 | 225.1 - 250.0 | 100.1 - 125.0 |
| 55413 | Hennepin | 6,094 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 151.1 - 175.0 |
| 55414 | Hennepin | 10,169 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 |
| 55415 | Hennepin | 981 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 | 375.1 - 400.0 |
| 55416 | Hennepin | 14,837 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55417 | Hennepin | 10,739 | 100.1 - 125.0 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55418 | Hennepin | 12,891 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 55419 | Hennepin | 10,831 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 55420 | Hennepin | 9,112 | 75.1 - 100.0 | 75.1 - 100.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55421 | Anoka | 11,430 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 55422 | Hennepin | 11,990 | 100.1 - 125.0 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55423 | Hennepin | 14,875 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55424 | Hennepin | 3,435 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 325.1 - 350.0 |
| 55425 | Hennepin | 3,790 | 125.1 - 150.0 | 75.1 - 100.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 55426 | Hennepin | 11,472 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55427 | Hennepin | 9,750 | 100.1 - 125.0 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55428 | Hennepin | 11,643 | 151.1 - 175.0 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 |
| 55429 | Hennepin | 9,935 | 200.1 - 225.0 | 175.1 - 200.0 | 151.1 - 175.0 | 75.1 - 100.0 |
| 55430 | Hennepin | 7,756 | 275.1 - 300.0 | 200.0 - 225.0 | 225.1 - 250.0 | 125.1 - 150.0 |
| 55431 | Hennepin | 7,914 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 55432 | Anoka | 12,342 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55433 | Anoka | 13,265 | 151.1 - 175.0 | 151.1 - 175.0 | 151.1 - 175.0 | 100.1 - 125.0 |
| 55434 | Anoka | 10,993 | 151.1 - 175.0 | 125.1 - 150.0 | 151.1 - 175.0 | 125.1 - 150.0 |
| 55435 | Hennepin | 6,273 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 55436 | Hennepin | 5,604 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 | 175.1 - 200.0 |
| 55437 | Hennepin | 7,816 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 55438 | Hennepin | 7,271 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55439 | Hennepin | 3,411 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 250.1 - 275.0 |
| 55441 | Hennepin | 7,516 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55442 | Hennepin | 5,472 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 55443 | Hennepin | 10,889 | 200.1 - 225.0 | 200.0 - 225.0 | 200.0 - 225.0 | 175.1 - 200.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55444 | Hennepin | 5,163 | 225.1 - 250.0 | 225.1 - 250.0 | 225.1 - 250.0 | 151.1 - 175.0 |
| 55445 | Hennepin | 3,374 | 250.1 - 275.0 | 275.1 - 300.0 | 300.1 - 325.0 | 225.1 - 250.0 |
| 55446 | Hennepin | 7,380 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 225.1 - 250.0 |
| 55447 | Hennepin | 8,455 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55448 | Anoka | 10,267 | 200.1 - 225.0 | 175.1 - 200.0 | 151.1 - 175.0 | 151.1 - 175.0 |
| 55449 | Anoka | 8,267 | 151.1 - 175.0 | 151.1 - 175.0 | 125.1 - 150.0 | 275.1 - 300.0 |
| 55450 | Hennepin | 3 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55454 | Hennepin | 2,961 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55455 | Hennepin | 4 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55601 | Lake | 49 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55602 | Saint Louis | 98 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55603 | Lake | 234 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55604 | Cook | 1,605 | 0.0 - 25.0 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55605 | Cook | 257 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55606 | Cook | 130 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55607 | Lake | 70 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55609 | Lake | 135 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55612 | Cook | 263 | 100.1 - 125.0 | 100.1 - 125.0 | 25.1 - 50.0 | 175.1 - 200.0 |
| 55613 | Cook | 99 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55614 | Lake | 1,163 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55615 | Cook | 140 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55616 | Lake | 3,038 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55702 | Saint Louis | 190 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55703 | Saint Louis | 308 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55704 | Pine | 467 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 55705 | Saint Louis | 1,462 | 50.1 - 75.0 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55706 | Saint Louis | 864 | 200.1 - 225.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55707 | Carlton | 1,307 | 100.1 - 125.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55708 | Saint Louis | 466 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 55709 | Itasca | 1,670 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 55710 | Saint Louis | 559 | 75.1 - 100.0 | 25.1 - 50.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55711 | Saint Louis | 189 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55712 | Pine | 222 | 0.0 - 25.0 | 300.1 - 325.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 55713 | Saint Louis | 436 | 125.1 - 150.0 | 75.1 - 100.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 55716 | Itasca | 142 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55717 | Saint Louis | 144 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55718 | Carlton | 1,271 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55719 | Saint Louis | 2,643 | 125.1 - 150.0 | 75.1 - 100.0 | 125.1 - 150.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55720 | Carlton | 6,824 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 55721 | Itasca | 1,343 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55722 | Itasca | 476 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55723 | Saint Louis | 1,063 | 151.1 - 175.0 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 55724 | Saint Louis | 327 | 25.1 - 50.0 | 125.1 - 150.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55725 | Saint Louis | 46 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55726 | Carlton | 456 | 50.1 - 75.0 | 100.1 - 125.0 | 125.1 - 150.0 | 50.1 - 75.0 |
| 55731 | Saint Louis | 2,856 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 55732 | Saint Louis | 640 | 75.1 - 100.0 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55733 | Carlton | 1,693 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55734 | Saint Louis | 2,766 | 50.1 - 75.0 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55735 | Pine | 795 | 151.1 - 175.0 | 125.1 - 150.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55736 | Saint Louis | 682 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55738 | Saint Louis | 221 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55741 | Saint Louis | 1,443 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55742 | Itasca | 151 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55744 | Itasca | 8,380 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55746 | Saint Louis | 7,792 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55748 | Aitkin | 615 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55749 | Carlton | 203 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55750 | Saint Louis | 888 | 100.1 - 125.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55751 | Saint Louis | 647 | 75.1 - 100.0 | 25.1 - 50.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 55752 | Itasca | 183 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55753 | Itasca | 442 | 25.1 - 50.0 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55756 | Pine | 180 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55757 | Carlton | 367 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55758 | Saint Louis | 62 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55760 | Aitkin | 1,450 | 125.1 - 150.0 | 100.1 - 125.0 | 125.1 - 150.0 | 125.1 - 150.0 |
| 55763 | Saint Louis | 259 | 0.0 - 25.0 | 151.1 - 175.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55764 | Itasca | 248 | 50.1 - 75.0 | 50.1 - 75.0 | 275.1 - 300.0 | 0.0 - 25.0 |
| 55765 | Saint Louis | 362 | 125.1 - 150.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55767 | Carlton | 1,334 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55768 | Saint Louis | 1,288 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55769 | Itasca | 1,022 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55771 | Saint Louis | 725 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55775 | Itasca | 559 | 25.1 - 50.0 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 55779 | Saint Louis | 1,392 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55780 | Carlton | 76 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55781 | Saint Louis | 354 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55782 | Saint Louis | 221 | 125.1 - 150.0 | 125.1 - 150.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55783 | Pine | 1,023 | 25.1 - 50.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55784 | Itasca | 40 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55785 | Cass | 103 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55786 | Itasca | 128 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55787 | Aitkin | 245 | 0.0 - 25.0 | 100.1 - 125.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55790 | Saint Louis | 892 | 0.0 - 25.0 | 125.1 - 150.0 | 25.1 - 50.0 | 100.1 - 125.0 |
| 55792 | Saint Louis | 4,848 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55793 | Itasca | 265 | 100.1 - 125.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55795 | Pine | 622 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55796 | Saint Louis | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55797 | Carlton | 555 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55798 | Carlton | 231 | 125.1 - 150.0 | 100.1 - 125.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 55802 | Saint Louis | 1,335 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 55803 | Saint Louis | 6,913 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55804 | Saint Louis | 5,865 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55805 | Saint Louis | 4,935 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55806 | Saint Louis | 4,390 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55807 | Saint Louis | 4,358 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55808 | Saint Louis | 2,512 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55810 | Saint Louis | 3,508 | 50.1 - 75.0 | 50.1 - 75.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55811 | Saint Louis | 10,055 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55812 | Saint Louis | 3,413 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55901 | Olmsted | 20,803 | 75.1 - 100.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55902 | Olmsted | 9,027 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 75.1 - 100.0 |
| 55904 | Olmsted | 10,038 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55906 | Olmsted | 7,216 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55909 | Mower | 526 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55910 | Winona | 571 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 55912 | Mower | 11,640 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55917 | Steele | 1,428 | 125.1 - 150.0 | 75.1 - 100.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 55918 | Mower | 413 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55919 | Houston | 413 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55920 | Olmsted | 2,614 | 75.1 - 100.0 | 100.1 - 125.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 55921 | Houston | 2,009 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55922 | Fillmore | 359 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55923 | Fillmore | 1,728 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55924 | Dodge | 508 | 100.1 - 125.0 | 0.0 - 25.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55925 | Winona | 429 | 50.1 - 75.0 | 0.0 - 25.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 55926 | Mower | 326 | 125.1 - 150.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55927 | Dodge | 1,517 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 55929 | Olmsted | 439 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55931 | Houston | 148 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55932 | Wabasha | 741 | 0.0 - 25.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55933 | Mower | 109 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55934 | Olmsted | 1,265 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55935 | Fillmore | 372 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 55936 | Mower | 724 | 0.0 - 25.0 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55939 | Fillmore | 774 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55940 | Dodge | 1,010 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55941 | Houston | 414 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55943 | Houston | 1,253 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55944 | Dodge | 2,655 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 55945 | Wabasha | 580 | 0.0 - 25.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55946 | Goodhue | 1,269 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 55947 | Houston | 3,040 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55949 | Fillmore | 781 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55950 | Mower | 71 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55951 | Mower | 667 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55952 | Winona | 920 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55953 | Mower | 361 | 25.1 - 50.0 | 75.1 - 100.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 55954 | Fillmore | 630 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55955 | Dodge | 943 | 25.1 - 50.0 | 100.1 - 125.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 55956 | Wabasha | 763 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 55957 | Wabasha | 288 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55959 | Winona | 885 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55960 | Olmsted | 1,174 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55961 | Fillmore | 186 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55962 | Fillmore | 308 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55963 | Goodhue | 1,943 | 100.1 - 125.0 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 55964 | Wabasha | 1,673 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55965 | Fillmore | 1,020 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55967 | Mower | 342 | 75.1 - 100.0 | 0.0 - 25.0 | 200.0 - 225.0 | 0.0 - 25.0 |
| 55968 | Wabasha | 60 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55969 | Winona | 430 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 55970 | Mower | 388 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 55971 | Fillmore | 1,170 | 0.0 - 25.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55972 | Winona | 1,826 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55973 | Mower | 108 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55974 | Houston | 916 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55975 | Fillmore | 1,812 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 55976 | Olmsted | 2,943 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55977 | Mower | 72 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55979 | Winona | 374 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 55981 | Wabasha | 1,759 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 55982 | Mower | 183 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55983 | Goodhue | 636 | 50.1 - 75.0 | 151.1 - 175.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 55985 | Dodge | 729 | 275.1 - 300.0 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 55987 | Winona | 13,694 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 55988 | Winona | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 55990 | Fillmore | 392 | 100.1 - 125.0 | 25.1 - 50.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 55991 | Wabasha | 606 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 55992 | Goodhue | 1,896 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56001 | Blue Earth | 17,527 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56003 | Nicollet | 5,950 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56007 | Freeborn | 9,065 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56009 | Freeborn | 650 | 125.1 - 150.0 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56010 | Blue Earth | 476 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56011 | Scott | 3,166 | 151.1 - 175.0 | 151.1 - 175.0 | 175.1 - 200.0 | 100.1 - 125.0 |
| 56013 | Faribault | 1,934 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56014 | Faribault | 344 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56016 | Freeborn | 437 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56017 | Le Sueur | 636 | 50.1 - 75.0 | 125.1 - 150.0 | 151.1 - 175.0 | 25.1 - 50.0 |
| 56019 | Brown | 391 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 56020 | Freeborn | 50 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56021 | Nicollet | 397 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56022 | Watonwan | 29 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56023 | Faribault | 215 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56024 | Blue Earth | 1,022 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56025 | Faribault | 211 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56026 | Steele | 796 | 75.1 - 100.0 | 100.1 - 125.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 56027 | Faribault | 406 | 100.1 - 125.0 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56028 | Le Sueur | 567 | 50.1 - 75.0 | 151.1 - 175.0 | 75.1 - 100.0 | 100.1 - 125.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56029 | Freeborn | 318 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56030 | Brown | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56031 | Martin | 5,488 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56032 | Freeborn | 126 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56033 | Faribault | 159 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56034 | Blue Earth | 196 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56035 | Freeborn | 218 | 125.1 - 150.0 | 175.1 - 200.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56036 | Freeborn | 818 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56037 | Blue Earth | 622 | 50.1 - 75.0 | 50.1 - 75.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56039 | Martin | 392 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56041 | Brown | 437 | 100.1 - 125.0 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56042 | Freeborn | 306 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56043 | Freeborn | 204 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56044 | Sibley | 809 | 151.1 - 175.0 | 151.1 - 175.0 | 50.1 - 75.0 | 100.1 - 125.0 |
| 56045 | Freeborn | 335 | 125.1 - 150.0 | 25.1 - 50.0 | 151.1 - 175.0 | 0.0 - 25.0 |
| 56048 | Waseca | 1,517 | 75.1 - 100.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56050 | Le Sueur | 598 | 125.1 - 150.0 | 75.1 - 100.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56051 | Faribault | 330 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56052 | Rice | 291 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56054 | Nicollet | 388 | 151.1 - 175.0 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56055 | Blue Earth | 1,605 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56056 | Watonwan | 46 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56057 | Le Sueur | 1,451 | 50.1 - 75.0 | 75.1 - 100.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56058 | Le Sueur | 2,392 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56060 | Watonwan | 186 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56062 | Watonwan | 1,264 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56063 | Blue Earth | 1,101 | 50.1 - 75.0 | 0.0 - 25.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56064 | Freeborn | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56065 | Blue Earth | 1,101 | 75.1 - 100.0 | 125.1 - 150.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56068 | Faribault | 451 | 25.1 - 50.0 | 175.1 - 200.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 56069 | Le Sueur | 1,749 | 151.1 - 175.0 | 75.1 - 100.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 56071 | Scott | 4,251 | 100.1 - 125.0 | 175.1 - 200.0 | 151.1 - 175.0 | 100.1 - 125.0 |
| 56072 | Waseca | 937 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56073 | Brown | 7,031 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56074 | Nicollet | 766 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56075 | Martin | 77 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56076 | Freeborn | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56078 | Blue Earth | 179 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56080 | Blue Earth | 267 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56081 | Watonwan | 2,444 | 100.1 - 125.0 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56082 | Nicollet | 4,375 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56083 | Redwood | 375 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56085 | Brown | 2,217 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56087 | Brown | 1,308 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56088 | Martin | 814 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56089 | Freeborn | 77 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56090 | Blue Earth | 277 | 50.1 - 75.0 | 50.1 - 75.0 | 175.1 - 200.0 | 0.0 - 25.0 |
| 56091 | Waseca | 156 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56093 | Waseca | 4,784 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56096 | Le Sueur | 1,226 | 50.1 - 75.0 | 175.1 - 200.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56097 | Faribault | 1,570 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56098 | Faribault | 902 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56101 | Cottonwood | 2,512 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56110 | Nobles | 719 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56111 | Jackson | 167 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56113 | Lincoln | 95 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56114 | Murray | 151 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56115 | Lyon | 551 | 125.1 - 150.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56116 | Rock | 241 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56117 | Nobles | 147 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56118 | Cottonwood | 163 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56119 | Nobles | 412 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56120 | Watonwan | 458 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56121 | Martin | 274 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56122 | Murray | 224 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56123 | Murray | 236 | 125.1 - 150.0 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56127 | Martin | 172 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56128 | Pipestone | 793 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56129 | Nobles | 312 | 75.1 - 100.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56131 | Murray | 959 | 0.0 - 25.0 | 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 | 50.1 - 75.0 |
| 56134 | Rock | 185 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56136 | Lincoln | 484 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56137 | Jackson | 493 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56138 | Rock | 342 | 25.1 - 50.0 | 25.1 - 50.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56139 | Pipestone | 189 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56140 | Pipestone | 31 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56141 | Murray | 139 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56142 | Lincoln | 452 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56143 | Jackson | 1,980 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56144 | Rock | 494 | 25.1 - 50.0 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56145 | Cottonwood | 272 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56146 | Rock | 17 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56147 | Rock | 77 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56149 | Lincoln | 569 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56150 | Jackson | 1,179 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56151 | Murray | 356 | 25.1 - 50.0 | 0.0 - 25.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56152 | Redwood | 641 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56153 | Nobles | 106 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56155 | Nobles | 169 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56156 | Rock | 2,539 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56157 | Lyon | 292 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56158 | Rock | 155 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56159 | Cottonwood | 1,102 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56160 | Watonwan | 97 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56161 | Jackson | 155 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56162 | Martin | 123 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56164 | Pipestone | 2,533 | 0.0 - 25.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56165 | Nobles | 135 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56166 | Redwood | 97 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56167 | Nobles | 294 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56168 | Nobles | 377 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56169 | Lyon | 288 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56170 | Pipestone | 244 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56171 | Martin | 783 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56172 | Murray | 1,366 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56173 | Rock | 149 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56174 | Cottonwood | 162 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56175 | Lyon | 1,255 | 25.1 - 50.0 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56176 | Martin | 462 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56177 | Pipestone | 21 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56178 | Lincoln | 748 | 50.1 - 75.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56180 | Redwood | 511 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56181 | Martin | 492 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|-----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56183 | Cottonwood | 572 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56185 | Nobles | 232 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56186 | Pipestone | 158 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56187 | Nobles | 5,000 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56201 | Kandiyohi | 9,031 | 75.1 - 100.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56207 | Stevens | 96 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56208 | Swift | 955 | 75.1 - 100.0 | 100.1 - 125.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56209 | Kandiyohi | 975 | 100.1 - 125.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56210 | Big Stone | 5 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56211 | Big Stone | 241 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56212 | Lac Qui Parle | 226 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56214 | Redwood | 308 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56215 | Swift | 2,023 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56216 | Kandiyohi | 264 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56218 | Lac Qui Parle | 263 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56219 | Traverse | 440 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56220 | Yellow Medicine | 1,292 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56221 | Stevens | 354 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56222 | Chippewa | 815 | 25.1 - 50.0 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56223 | Yellow Medicine | 587 | 100.1 - 125.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56224 | Redwood | 135 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56225 | Big Stone | 348 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56226 | Swift | 101 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56227 | Big Stone | 106 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56228 | Meeker | 394 | 75.1 - 100.0 | 225.1 - 250.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56229 | Lyon | 746 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 75.1 - 100.0 |
| 56230 | Renville | 343 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56231 | Swift | 160 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56232 | Lac Qui Parle | 1,014 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56235 | Stevens | 255 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56236 | Traverse | 157 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56237 | Yellow Medicine | 248 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56239 | Lyon | 233 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56240 | Big Stone | 417 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56241 | Yellow Medicine | 1,778 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56243 | Meeker | 677 | 100.1 - 125.0 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56244 | Stevens | 558 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56245 | Yellow Medicine | 193 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|-----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56246 | Kandiyohi | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56248 | Grant | 368 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56249 | Swift | 135 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56251 | Kandiyohi | 398 | 100.1 - 125.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56252 | Swift | 508 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56253 | Kandiyohi | 431 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56255 | Redwood | 163 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56256 | Lac Qui Parle | 1,166 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56257 | Lac Qui Parle | 235 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56258 | Lyon | 6,110 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56260 | Chippewa | 374 | 100.1 - 125.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56262 | Chippewa | 294 | 151.1 - 175.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56263 | Redwood | 221 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56264 | Lyon | 898 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56265 | Chippewa | 3,272 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56266 | Redwood | 666 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56267 | Stevens | 2,523 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56270 | Renville | 410 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56271 | Swift | 483 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56273 | Kandiyohi | 1,902 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56274 | Grant | 72 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56276 | Big Stone | 123 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56277 | Renville | 1,312 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56278 | Big Stone | 1,158 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56279 | Kandiyohi | 458 | 75.1 - 100.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56280 | Yellow Medicine | 212 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56281 | Kandiyohi | 251 | 0.0 - 25.0 | 0.0 - 25.0 | 151.1 - 175.0 | 0.0 - 25.0 |
| 56282 | Kandiyohi | 585 | 50.1 - 75.0 | 0.0 - 25.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56283 | Redwood | 2,823 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56284 | Renville | 852 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56285 | Renville | 455 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56287 | Redwood | 32 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56288 | Kandiyohi | 1,973 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56289 | Kandiyohi | 279 | 100.1 - 125.0 | 100.1 - 125.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56291 | Lyon | 206 | 0.0 - 25.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56292 | Redwood | 240 | 0.0 - 25.0 | 0.0 - 25.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56293 | Redwood | 488 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56294 | Redwood | 39 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|-----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56295 | Chippewa | 129 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56296 | Traverse | 890 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56297 | Yellow Medicine | 339 | 0.0 - 25.0 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56301 | Stearns | 11,369 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56303 | Stearns | 10,841 | 75.1 - 100.0 | 75.1 - 100.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 56304 | Benton | 6,359 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56307 | Stearns | 1,905 | 0.0 - 25.0 | 75.1 - 100.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56308 | Douglas | 10,357 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56309 | Grant | 501 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56310 | Stearns | 1,911 | 25.1 - 50.0 | 25.1 - 50.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56311 | Grant | 305 | 25.1 - 50.0 | 125.1 - 150.0 | 125.1 - 150.0 | 25.1 - 50.0 |
| 56312 | Stearns | 905 | 0.0 - 25.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56313 | Mille Lacs | 46 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56314 | Morrison | 468 | 25.1 - 50.0 | 75.1 - 100.0 | 175.1 - 200.0 | 50.1 - 75.0 |
| 56315 | Douglas | 657 | 25.1 - 50.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56316 | Stearns | 627 | 50.1 - 75.0 | 50.1 - 75.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56318 | Todd | 493 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56319 | Douglas | 527 | 75.1 - 100.0 | 225.1 - 250.0 | 151.1 - 175.0 | 25.1 - 50.0 |
| 56320 | Stearns | 3,003 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56323 | Pope | 221 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56324 | Otter Tail | 462 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56325 | Stearns | 85 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56326 | Douglas | 630 | 25.1 - 50.0 | 25.1 - 50.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56327 | Douglas | 309 | 0.0 - 25.0 | 125.1 - 150.0 | 25.1 - 50.0 | 75.1 - 100.0 |
| 56328 | Morrison | 49 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56329 | Benton | 2,666 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56330 | Mille Lacs | 640 | 275.1 - 300.0 | 175.1 - 200.0 | 250.1 - 275.0 | 0.0 - 25.0 |
| 56331 | Stearns | 724 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56332 | Douglas | 561 | 50.1 - 75.0 | 0.0 - 25.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56334 | Pope | 2,435 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56335 | Stearns | 89 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56336 | Todd | 652 | 0.0 - 25.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56338 | Morrison | 670 | 0.0 - 25.0 | 125.1 - 150.0 | 125.1 - 150.0 | 75.1 - 100.0 |
| 56339 | Grant | 467 | 125.1 - 150.0 | 50.1 - 75.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56340 | Stearns | 870 | 75.1 - 100.0 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56341 | Douglas | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56342 | Mille Lacs | 1,245 | 75.1 - 100.0 | 151.1 - 175.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 56343 | Douglas | 394 | 75.1 - 100.0 | 50.1 - 75.0 | 125.1 - 150.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56345 | Morrison | 6,038 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56347 | Todd | 2,610 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56349 | Pope | 301 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56350 | Aitkin | 256 | 0.0 - 25.0 | 0.0 - 25.0 | 100.1 - 125.0 | 100.1 - 125.0 |
| 56352 | Stearns | 2,127 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56353 | Mille Lacs | 3,450 | 200.1 - 225.0 | 200.0 - 225.0 | 151.1 - 175.0 | 50.1 - 75.0 |
| 56354 | Douglas | 567 | 25.1 - 50.0 | 125.1 - 150.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56355 | Douglas | 223 | 125.1 - 150.0 | 125.1 - 150.0 | 225.1 - 250.0 | 50.1 - 75.0 |
| 56356 | Stearns | 114 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56357 | Benton | 374 | 151.1 - 175.0 | 0.0 - 25.0 | 100.1 - 125.0 | 125.1 - 150.0 |
| 56358 | Kanabec | 1,225 | 175.1 - 200.0 | 100.1 - 125.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56359 | Mille Lacs | 1,457 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56360 | Douglas | 1,626 | 25.1 - 50.0 | 75.1 - 100.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 56361 | Otter Tail | 995 | 75.1 - 100.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56362 | Stearns | 2,331 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56363 | Mille Lacs | 54 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56364 | Morrison | 2,042 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56367 | Benton | 2,285 | 75.1 - 100.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56368 | Stearns | 1,641 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56369 | Stearns | 203 | 0.0 - 25.0 | 200.0 - 225.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56371 | Stearns | 46 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56373 | Morrison | 1,107 | 75.1 - 100.0 | 125.1 - 150.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56374 | Stearns | 3,041 | 50.1 - 75.0 | 50.1 - 75.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56375 | Stearns | 306 | 75.1 - 100.0 | 175.1 - 200.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 56376 | Stearns | 131 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56377 | Stearns | 6,486 | 25.1 - 50.0 | 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 | 0.0 - 25.0 |
| 56379 | Benton | 6,248 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56381 | Pope | 1,054 | 100.1 - 125.0 | 25.1 - 50.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56382 | Morrison | 560 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56384 | Morrison | 144 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56385 | Pope | 378 | 225.1 - 250.0 | 50.1 - 75.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56386 | Mille Lacs | 282 | 100.1 - 125.0 | 225.1 - 250.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 56387 | Stearns | 3,132 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56389 | Todd | 41 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56401 | Crow Wing | 12,005 | 100.1 - 125.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56425 | Crow Wing | 2,973 | 125.1 - 150.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56431 | Aitkin | 3,980 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56433 | Hubbard | 788 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56434 | Wadena | 82 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56435 | Cass | 1,044 | 50.1 - 75.0 | 125.1 - 150.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56436 | Hubbard | 26 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56437 | Todd | 480 | 50.1 - 75.0 | 151.1 - 175.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56438 | Todd | 1,147 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56440 | Todd | 532 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56441 | Crow Wing | 1,558 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 | 0.0 - 25.0 |
| 56442 | Crow Wing | 1,129 | 125.1 - 150.0 | 225.1 - 250.0 | 100.1 - 125.0 | 450.1 - 500.0 |
| 56443 | Morrison | 618 | 50.1 - 75.0 | 50.1 - 75.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56444 | Crow Wing | 1,356 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 100.1 - 125.0 |
| 56446 | Todd | 655 | 100.1 - 125.0 | 125.1 - 150.0 | 151.1 - 175.0 | 25.1 - 50.0 |
| 56447 | Crow Wing | 517 | 100.1 - 125.0 | 125.1 - 150.0 | 75.1 - 100.0 | 125.1 - 150.0 |
| 56448 | Crow Wing | 156 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56449 | Crow Wing | 674 | 0.0 - 25.0 | 100.1 - 125.0 | 125.1 - 150.0 | 0.0 - 25.0 |
| 56450 | Crow Wing | 484 | 175.1 - 200.0 | 200.0 - 225.0 | 100.1 - 125.0 | 75.1 - 100.0 |
| 56452 | Cass | 835 | 50.1 - 75.0 | 100.1 - 125.0 | 50.1 - 75.0 | 125.1 - 150.0 |
| 56453 | Todd | 361 | 0.0 - 25.0 | 225.1 - 250.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56455 | Crow Wing | 619 | 275.1 - 300.0 | 175.1 - 200.0 | 175.1 - 200.0 | 75.1 - 100.0 |
| 56456 | Crow Wing | 22 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56458 | Hubbard | 158 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56461 | Hubbard | 1,271 | 100.1 - 125.0 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56464 | Wadena | 1,711 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56465 | Crow Wing | 866 | 100.1 - 125.0 | 75.1 - 100.0 | 125.1 - 150.0 | 151.1 - 175.0 |
| 56466 | Morrison | 1,291 | 0.0 - 25.0 | 125.1 - 150.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56467 | Hubbard | 1,064 | 0.0 - 25.0 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 56468 | Crow Wing | 1,990 | 100.1 - 125.0 | 125.1 - 150.0 | 100.1 - 125.0 | 250.1 - 275.0 |
| 56469 | Aitkin | 453 | 200.1 - 225.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56470 | Hubbard | 4,560 | 75.1 - 100.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56472 | Crow Wing | 3,076 | 151.1 - 175.0 | 151.1 - 175.0 | 100.1 - 125.0 | 175.1 - 200.0 |
| 56473 | Cass | 1,318 | 125.1 - 150.0 | 125.1 - 150.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56474 | Cass | 1,778 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56475 | Morrison | 632 | 175.1 - 200.0 | 100.1 - 125.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56477 | Wadena | 1,122 | 100.1 - 125.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56479 | Todd | 2,142 | 125.1 - 150.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56481 | Wadena | 806 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56482 | Wadena | 2,768 | 75.1 - 100.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56484 | Cass | 1,388 | 100.1 - 125.0 | 100.1 - 125.0 | 50.1 - 75.0 | 125.1 - 150.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56501 | Becker | 6,964 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 50.1 - 75.0 |
| 56510 | Norman | 985 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56511 | Becker | 762 | 100.1 - 125.0 | 50.1 - 75.0 | 100.1 - 125.0 | 50.1 - 75.0 |
| 56513 | Clay | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56514 | Clay | 1,440 | 100.1 - 125.0 | 50.1 - 75.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56515 | Otter Tail | 1,281 | 50.1 - 75.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56516 | Mahnomen | 116 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56517 | Polk | 109 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56518 | Otter Tail | 143 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56519 | Norman | 116 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56520 | Wilkin | 1,654 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56521 | Becker | 276 | 151.1 - 175.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56522 | Wilkin | 213 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56523 | Polk | 213 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 56524 | Otter Tail | 285 | 0.0 - 25.0 | 0.0 - 25.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56525 | Clay | 42 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56527 | Otter Tail | 352 | 25.1 - 50.0 | 25.1 - 50.0 | 200.0 - 225.0 | 0.0 - 25.0 |
| 56528 | Otter Tail | 721 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56529 | Clay | 1,596 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56531 | Grant | 877 | 50.1 - 75.0 | 25.1 - 50.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56533 | Otter Tail | 115 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56534 | Otter Tail | 484 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56535 | Polk | 564 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56536 | Clay | 198 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56537 | Otter Tail | 7,883 | 50.1 - 75.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56540 | Polk | 801 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56542 | Polk | 1,169 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56543 | Wilkin | 110 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56544 | Becker | 2,004 | 75.1 - 100.0 | 100.1 - 125.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 56545 | Norman | 280 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 | 75.1 - 100.0 |
| 56546 | Clay | 129 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56547 | Clay | 954 | 75.1 - 100.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56548 | Norman | 323 | 0.0 - 25.0 | 75.1 - 100.0 | 175.1 - 200.0 | 25.1 - 50.0 |
| 56549 | Clay | 1,739 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56550 | Norman | 174 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56551 | Otter Tail | 946 | 50.1 - 75.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56552 | Clay | 177 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56553 | Wilkin | 122 | Incomplete | Incomplete | Incomplete | Incomplete |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|-------------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56554 | Becker | 1,109 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56556 | Polk | 486 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56557 | Mahnomen | 1,076 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56560 | Clay | 15,269 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56565 | Wilkin | 42 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56566 | Mahnomen | 195 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56567 | Otter Tail | 1,316 | 100.1 - 125.0 | 50.1 - 75.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56568 | Polk | 69 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56569 | Becker | 521 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56570 | Becker | 527 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56571 | Otter Tail | 774 | 0.0 - 25.0 | 125.1 - 150.0 | 100.1 - 125.0 | 25.1 - 50.0 |
| 56572 | Otter Tail | 2,203 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56573 | Otter Tail | 2,482 | 0.0 - 25.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56574 | Norman | 117 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56575 | Becker | 267 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56576 | Otter Tail | 359 | 75.1 - 100.0 | 0.0 - 25.0 | 25.1 - 50.0 | 50.1 - 75.0 |
| 56577 | Becker | 8 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56578 | Becker | 309 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 56579 | Wilkin | 459 | 75.1 - 100.0 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 |
| 56580 | Clay | 422 | 50.1 - 75.0 | 50.1 - 75.0 | 75.1 - 100.0 | 75.1 - 100.0 |
| 56581 | Norman | 131 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56583 | Traverse | 77 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56584 | Norman | 639 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56585 | Clay | 423 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56586 | Otter Tail | 789 | 50.1 - 75.0 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56587 | Otter Tail | 672 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 | 50.1 - 75.0 |
| 56588 | Otter Tail | 240 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56589 | Becker | 764 | 50.1 - 75.0 | 50.1 - 75.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56590 | Grant | 164 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56592 | Polk | 199 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56593 | Becker | 5 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56594 | Wilkin | 178 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56601 | Beltrami | 12,520 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56621 | Clearwater | 1,839 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56623 | Lake of the Woods | 1,212 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56626 | Cass | 125 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56627 | Koochiching | 168 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56628 | Itasca | 771 | 100.1 - 125.0 | 25.1 - 50.0 | 25.1 - 50.0 | 50.1 - 75.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56629 | Koochiching | 87 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56630 | Beltrami | 878 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56633 | Cass | 1,559 | 25.1 - 50.0 | 50.1 - 75.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56634 | Clearwater | 683 | 25.1 - 50.0 | 75.1 - 100.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56636 | Itasca | 1,981 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 25.1 - 50.0 |
| 56637 | Itasca | 87 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56639 | Itasca | 199 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56641 | Cass | 133 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56644 | Clearwater | 324 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56646 | Polk | 159 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56647 | Beltrami | 348 | 125.1 - 150.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56649 | Koochiching | 4,385 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56650 | Beltrami | 313 | 0.0 - 25.0 | 75.1 - 100.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56651 | Mahnomen | 227 | 0.0 - 25.0 | 0.0 - 25.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56652 | Clearwater | 221 | 0.0 - 25.0 | 125.1 - 150.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56653 | Koochiching | 549 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56654 | Koochiching | 66 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56655 | Cass | 632 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 125.1 - 150.0 |
| 56657 | Itasca | 149 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56659 | Itasca | 25 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56660 | Koochiching | 110 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56661 | Koochiching | 408 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56662 | Cass | 267 | 50.1 - 75.0 | 200.0 - 225.0 | 75.1 - 100.0 | 225.1 - 250.0 |
| 56663 | Beltrami | 87 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56666 | Beltrami | 297 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56667 | Beltrami | 264 | 100.1 - 125.0 | 100.1 - 125.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56668 | Koochiching | 66 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56669 | Koochiching | 183 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56670 | Beltrami | 413 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56671 | Beltrami | 1,037 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56672 | Cass | 954 | 0.0 - 25.0 | 75.1 - 100.0 | 50.1 - 75.0 | 75.1 - 100.0 |
| 56673 | Roseau | 324 | 175.1 - 200.0 | 75.1 - 100.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56676 | Clearwater | 711 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56678 | Beltrami | 515 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 56680 | Itasca | 60 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56681 | Itasca | 137 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56682 | Roseau | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56683 | Beltrami | 316 | 0.0 - 25.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|-------------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56684 | Polk | 125 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56685 | Beltrami | 59 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56686 | Lake of the Woods | 434 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 56687 | Beltrami | 31 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56688 | Itasca | 73 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56701 | Pennington | 5,332 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56710 | Marshall | 190 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56711 | Lake of the Woods | 54 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56712 | Polk | 0 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56713 | Marshall | 417 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56714 | Roseau | 495 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56715 | Red Lake | 148 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56716 | Polk | 3,645 | 50.1 - 75.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56720 | Kittson | 23 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56721 | Polk | 4,047 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56722 | Polk | 151 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56723 | Polk | 377 | 75.1 - 100.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56724 | Marshall | 71 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56725 | Pennington | 379 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56726 | Roseau | 665 | 50.1 - 75.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56727 | Marshall | 346 | 0.0 - 25.0 | 100.1 - 125.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56728 | Kittson | 601 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56729 | Kittson | 58 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56731 | Kittson | 37 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56732 | Kittson | 480 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56733 | Kittson | 181 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56734 | Kittson | 212 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56735 | Kittson | 350 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56736 | Polk | 418 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56737 | Marshall | 388 | 25.1 - 50.0 | 0.0 - 25.0 | 25.1 - 50.0 | 25.1 - 50.0 |
| 56738 | Marshall | 544 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56741 | Lake of the Woods | 12 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56742 | Red Lake | 381 | 100.1 - 125.0 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 |
| 56744 | Marshall | 263 | 151.1 - 175.0 | 100.1 - 125.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56748 | Red Lake | 255 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56750 | Red Lake | 1,069 | 0.0 - 25.0 | 0.0 - 25.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56751 | Roseau | 2,275 | 25.1 - 50.0 | 25.1 - 50.0 | 25.1 - 50.0 | 0.0 - 25.0 |
| 56754 | Pennington | 222 | 125.1 - 150.0 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 |

Table 1: Zip Code Index Scores - June 2011**("Incomplete" means that the zip code has less than 200 households and was not evaluated)**

| Zip Code | Primary County | Number of Households | Post-Sale / REO Index | Pre-Sale Index | 60+ Day Delinquency Index | Non-Prime ARM Reset Index |
|----------|----------------|----------------------|-----------------------|----------------|---------------------------|---------------------------|
| 56755 | Kittson | 47 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56756 | Roseau | 305 | 75.1 - 100.0 | 75.1 - 100.0 | 75.1 - 100.0 | 0.0 - 25.0 |
| 56757 | Marshall | 425 | 25.1 - 50.0 | 50.1 - 75.0 | 0.0 - 25.0 | 25.1 - 50.0 |
| 56758 | Marshall | 182 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56759 | Roseau | 143 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56760 | Marshall | 152 | Incomplete | Incomplete | Incomplete | Incomplete |
| 56761 | Roseau | 203 | 50.1 - 75.0 | 0.0 - 25.0 | 0.0 - 25.0 | 50.1 - 75.0 |
| 56762 | Marshall | 1,067 | 25.1 - 50.0 | 0.0 - 25.0 | 50.1 - 75.0 | 0.0 - 25.0 |
| 56763 | Roseau | 2,039 | 50.1 - 75.0 | 75.1 - 100.0 | 100.1 - 125.0 | 0.0 - 25.0 |