



Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)


		2004 - 2008 Originations (First lien loans on owner-occupied properties)			
		Total HMDA Loans	Total Loans in Matched HMDA/LPS/BBx Sample	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
	Name				
Alabama	Birmingham-Hoover, AL	140,112	97,362	7.0%	6.3%
Arizona	Phoenix-Mesa-Scottsdale, AZ	1,554,466	677,016	9.3%	13.0%
	Tucson, AZ	198,178	118,123	6.7%	6.1%
California	Bakersfield, CA	196,374	99,911	9.9%	12.2%
	Fresno, CA	165,335	89,836	10.0%	10.2%
	Los Angeles-Long Beach-Glendale, CA	2,118,017	975,834	8.9%	6.8%
	Modesto, CA	136,515	73,973	10.5%	17.5%
	Oakland-Fremont-Hayward, CA	878,602	348,000	8.3%	9.0%
	Oxnard-Thousand Oaks-Ventura, CA	237,020	103,594	8.1%	7.0%
	Riverside-San Bernardino-Ontario, CA	1,830,534	704,915	11.1%	13.6%
	Sacramento--Arden-Arcade--Roseville, CA	636,744	307,587	9.4%	12.5%
	San Diego-Carlsbad-San Marcos, CA	793,364	361,838	8.5%	9.5%
	San Francisco-San Mateo-Redwood City, CA	395,749	175,668	4.7%	3.1%
	San Jose-Sunnyvale-Santa Clara, CA	582,011	229,525	6.3%	5.5%
	Santa Ana-Anaheim-Irvine, CA	799,780	338,703	7.6%	6.6%
	Santa Rosa-Petaluma, CA	113,891	55,843	8.0%	8.2%
	Stockton, CA	183,865	94,217	10.8%	17.6%
	Vallejo-Fairfield, CA	122,329	60,283	11.0%	13.8%
Colorado	Colorado Springs, CO	119,921	78,921	4.4%	6.1%
	Denver-Aurora, CO	523,592	312,798	5.2%	9.3%
Connecticut	Bridgeport-Stamford-Norwalk, CT	143,310	89,705	8.3%	3.0%
	Hartford-West Hartford-East Hartford, CT	134,660	103,102	6.5%	2.8%
	New Haven-Milford, CT	110,416	79,409	8.6%	3.8%
DC	Washington-Arlington-Alexandria, DC-VA-MD-WV	1,416,371	707,075	6.6%	6.7%
Delaware	Wilmington, DE-MD-NJ	115,526	78,163	7.6%	2.3%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)



	Name	Percent Minority - Lowest Quartile			Percent Minority - 2nd Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Alabama	Birmingham-Hoover, AL	24.8%	5.3%	4.6%	23.6%	5.0%	4.5%
Arizona	Phoenix-Mesa-Scottsdale, AZ	28.9%	7.1%	8.3%	26.4%	8.3%	10.3%
	Tucson, AZ	26.0%	4.0%	3.7%	25.5%	5.9%	5.4%
California	Bakersfield, CA	27.4%	8.5%	10.3%	27.3%	9.2%	11.8%
	Fresno, CA	25.7%	8.0%	8.1%	22.8%	9.5%	9.9%
	Los Angeles-Long Beach-Glendale, CA	23.9%	6.7%	4.5%	24.3%	8.9%	8.0%
	Modesto, CA	24.1%	9.7%	13.8%	25.2%	10.5%	15.5%
	Oakland-Fremont-Hayward, CA	23.9%	5.3%	4.2%	22.7%	8.6%	9.3%
	Oxnard-Thousand Oaks-Ventura, CA	24.4%	6.3%	3.9%	22.4%	7.2%	4.9%
	Riverside-San Bernardino-Ontario, CA	26.8%	11.1%	13.9%	26.1%	10.9%	13.0%
	Sacramento--Arden-Arcade--Roseville, CA	25.5%	8.1%	7.4%	24.7%	9.1%	10.8%
	San Diego-Carlsbad-San Marcos, CA	23.0%	6.5%	5.8%	26.2%	7.5%	7.6%
	San Francisco-San Mateo-Redwood City, CA	25.7%	3.0%	1.5%	24.8%	3.6%	2.3%
	San Jose-Sunnyvale-Santa Clara, CA	21.7%	3.7%	2.2%	24.9%	5.3%	3.9%
	Santa Ana-Anaheim-Irvine, CA	23.0%	6.6%	4.2%	22.8%	6.8%	5.2%
	Santa Rosa-Petaluma, CA	23.2%	5.8%	4.3%	25.6%	7.5%	6.7%
	Stockton, CA	27.5%	10.3%	14.0%	24.3%	10.7%	17.0%
	Vallejo-Fairfield, CA	23.6%	9.7%	10.1%	25.7%	10.7%	13.0%
Colorado	Colorado Springs, CO	26.1%	3.8%	4.3%	25.3%	3.4%	4.2%
	Denver-Aurora, CO	25.5%	4.0%	5.0%	25.7%	4.0%	5.4%
Connecticut	Bridgeport-Stamford-Norwalk, CT	24.1%	5.1%	1.5%	24.4%	5.8%	1.6%
	Hartford-West Hartford-East Hartford, CT	26.2%	5.0%	1.9%	24.5%	5.2%	2.3%
	New Haven-Milford, CT	25.8%	6.1%	2.2%	25.7%	7.1%	2.5%
DC	Washington-Arlington-Alexandria, DC-VA-MD-WV	23.2%	4.9%	5.6%	24.6%	4.7%	6.7%
Delaware	Wilmington, DE-MD-NJ	26.8%	6.4%	2.2%	25.9%	5.9%	1.7%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)




	Name	Percent Minority - 3rd Quartile			Percent Minority - Highest Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Alabama	Birmingham-Hoover, AL	26.6%	5.7%	5.0%	25.0%	12.1%	11.1%
Arizona	Phoenix-Mesa-Scottsdale, AZ	20.7%	10.0%	15.6%	24.0%	12.4%	19.2%
	Tucson, AZ	25.9%	7.0%	6.7%	22.7%	10.2%	9.0%
California	Bakersfield, CA	21.3%	11.1%	14.7%	24.0%	11.3%	12.5%
	Fresno, CA	24.6%	10.6%	11.4%	26.9%	11.7%	11.4%
	Los Angeles-Long Beach-Glendale, CA	25.7%	9.6%	7.5%	26.0%	10.4%	7.4%
	Modesto, CA	26.2%	10.7%	17.7%	24.5%	11.2%	23.0%
	Oakland-Fremont-Hayward, CA	25.7%	8.7%	9.2%	27.7%	10.4%	12.7%
	Oxnard-Thousand Oaks-Ventura, CA	23.5%	8.3%	7.0%	29.7%	10.1%	11.1%
	Riverside-San Bernardino-Ontario, CA	24.4%	11.2%	13.5%	22.6%	11.2%	14.0%
	Sacramento--Arden-Arcade--Roseville, CA	26.9%	10.3%	14.7%	22.8%	10.1%	17.4%
	San Diego-Carlsbad-San Marcos, CA	25.4%	8.8%	10.3%	25.4%	11.0%	13.8%
	San Francisco-San Mateo-Redwood City, CA	25.3%	4.5%	2.6%	24.3%	7.7%	6.3%
	San Jose-Sunnyvale-Santa Clara, CA	25.8%	6.0%	5.3%	27.6%	9.6%	9.7%
	Santa Ana-Anaheim-Irvine, CA	26.4%	7.4%	6.6%	27.8%	9.4%	9.7%
	Santa Rosa-Petaluma, CA	23.4%	8.5%	8.8%	27.8%	9.9%	12.5%
	Stockton, CA	25.8%	11.7%	19.4%	22.4%	10.6%	20.6%
	Vallejo-Fairfield, CA	25.1%	11.2%	15.8%	25.6%	12.3%	16.1%
Colorado	Colorado Springs, CO	22.4%	4.5%	6.1%	26.3%	6.0%	9.9%
	Denver-Aurora, CO	23.8%	5.7%	10.2%	24.9%	7.2%	16.8%
Connecticut	Bridgeport-Stamford-Norwalk, CT	24.8%	7.9%	2.5%	26.7%	13.8%	5.9%
	Hartford-West Hartford-East Hartford, CT	24.8%	5.5%	2.5%	24.6%	10.4%	4.7%
	New Haven-Milford, CT	24.4%	9.4%	4.1%	24.1%	12.1%	6.4%
DC	Washington-Arlington-Alexandria, DC-VA-MD-WV	26.1%	6.7%	8.9%	26.1%	9.9%	5.6%
Delaware	Wilmington, DE-MD-NJ	24.3%	7.8%	2.1%	23.1%	10.6%	3.3%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)


		2004 - 2008 Originations (First lien loans on owner-occupied properties)			
	Name	Total HMDA Loans	Total Loans in Matched HMDA/LPS/BBx Sample	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Florida	Bradenton-Sarasota-Venice, FL	119,137	76,818	17.1%	8.3%
	Cape Coral-Fort Myers, FL	156,984	82,678	16.5%	18.9%
	Deltona-Daytona Beach-Ormond Beach, FL	108,467	56,760	16.2%	7.3%
	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	513,754	260,521	19.4%	10.0%
	Jacksonville, FL	234,848	146,891	13.7%	5.9%
	Miami-Miami Beach-Kendall, FL	593,398	294,413	23.4%	9.0%
	Orlando-Kissimmee, FL	495,478	271,053	17.5%	8.8%
	Palm Bay-Melbourne-Titusville, FL	110,880	67,824	15.4%	7.3%
	Port St. Lucie, FL	116,259	56,094	18.7%	10.8%
	Tampa-St. Petersburg-Clearwater, FL	508,670	308,927	15.8%	6.7%
	West Palm Beach-Boca Raton-Boynton Beach, FL	283,486	162,802	18.8%	7.2%
Georgia	Atlanta-Sandy Springs-Marietta, GA	1,232,234	643,611	9.6%	9.2%
Hawaii	Honolulu, HI	94,672	67,077	4.8%	2.0%
Idaho	Boise City-Nampa, ID	157,166	82,876	6.2%	6.4%
Illinois	Chicago-Naperville-Joliet, IL	1,782,484	980,852	9.4%	5.3%
	Lake County-Kenosha County, IL-WI	204,648	111,139	7.7%	4.6%
Indiana	Indianapolis-Carmel, IN	270,929	178,240	7.5%	6.3%
	Gary, IN	90,795	62,439	9.6%	4.5%
Iowa	Des Moines-West Des Moines, IA	82,411	57,925	6.0%	4.3%
Kentucky	Louisville/Jefferson County, KY-IN	148,350	106,527	6.6%	4.7%
Louisiana	New Orleans-Metairie-Kenner, LA	112,926	83,453	9.1%	4.2%
	Baton Rouge, LA	79,444	56,083	7.4%	2.7%
Massachusetts	Peabody-Essex, MA	101,636	70,813	6.7%	4.9%
	Boston-Quincy, MA	248,403	170,767	6.5%	3.9%
	Cambridge-Newton-Framingham, MA	187,370	129,055	4.6%	3.1%
	Worcester, MA	91,767	69,684	7.9%	5.5%

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	Name	Percent Minority - Lowest Quartile			Percent Minority - 2nd Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Florida	Bradenton-Sarasota-Venice, FL	25.8%	14.2%	6.2%	25.2%	16.2%	7.6%
	Cape Coral-Fort Myers, FL	29.5%	14.4%	13.8%	23.4%	16.8%	19.9%
	Deltona-Daytona Beach-Ormond Beach, FL	33.0%	13.9%	5.9%	28.5%	15.4%	6.9%
	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	28.9%	17.0%	8.8%	26.5%	18.7%	10.3%
	Jacksonville, FL	27.8%	11.3%	4.3%	23.6%	12.0%	4.7%
	Miami-Miami Beach-Kendall, FL	27.1%	20.6%	9.3%	24.4%	23.9%	9.2%
	Orlando-Kissimmee, FL	27.8%	14.5%	6.5%	24.8%	17.2%	8.1%
	Palm Bay-Melbourne-Titusville, FL	29.0%	13.7%	6.1%	22.7%	13.5%	6.1%
	Port St. Lucie, FL	32.9%	14.3%	7.1%	25.3%	20.5%	12.6%
	Tampa-St. Petersburg-Clearwater, FL	26.6%	14.7%	6.4%	25.7%	14.5%	6.2%
	West Palm Beach-Boca Raton-Boynton Beach, FL	27.2%	13.7%	5.0%	24.1%	18.3%	7.0%
Georgia	Atlanta-Sandy Springs-Marietta, GA	23.3%	7.4%	6.6%	24.8%	8.2%	7.4%
Hawaii	Honolulu, HI	24.4%	3.7%	1.5%	25.3%	3.8%	1.7%
Idaho	Boise City-Nampa, ID	23.1%	6.1%	5.8%	22.8%	5.2%	4.9%
Illinois	Chicago-Naperville-Joliet, IL	26.0%	6.8%	3.2%	23.6%	7.5%	3.8%
	Lake County-Kenosha County, IL-WI	23.6%	6.2%	3.4%	24.8%	6.7%	3.6%
Indiana	Indianapolis-Carmel, IN	27.0%	7.3%	5.3%	23.7%	7.3%	6.2%
	Gary, IN	24.5%	6.9%	2.9%	25.1%	7.1%	2.6%
Iowa	Des Moines-West Des Moines, IA	27.0%	5.5%	3.5%	28.6%	3.9%	2.7%
Kentucky	Louisville/Jefferson County, KY-IN	25.9%	6.5%	4.4%	24.7%	5.7%	4.0%
Louisiana	New Orleans-Metairie-Kenner, LA	25.0%	5.6%	3.0%	24.4%	7.1%	3.3%
	Baton Rouge, LA	24.5%	6.3%	2.5%	24.5%	5.5%	2.2%
Massachusetts	Peabody-Essex, MA	26.5%	4.8%	2.1%	25.1%	5.7%	3.0%
	Boston-Quincy, MA	25.7%	5.8%	2.6%	25.1%	5.2%	2.5%
	Cambridge-Newton-Framingham, MA	25.6%	4.2%	2.1%	24.7%	3.6%	1.9%
	Worcester, MA	26.3%	7.1%	3.9%	26.8%	7.6%	4.3%

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	Name	Percent Minority - 3rd Quartile			Percent Minority - Highest Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Florida	Bradenton-Sarasota-Venice, FL	24.8%	18.6%	10.6%	24.2%	19.5%	9.0%
	Cape Coral-Fort Myers, FL	23.0%	16.6%	19.0%	24.1%	18.5%	24.0%
	Deltona-Daytona Beach-Ormond Beach, FL	16.8%	18.5%	8.9%	21.7%	19.1%	8.6%
	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	23.2%	20.5%	10.7%	21.3%	22.6%	10.6%
	Jacksonville, FL	24.5%	14.3%	5.9%	24.1%	17.5%	8.8%
	Miami-Miami Beach-Kendall, FL	23.6%	25.0%	8.6%	24.8%	24.6%	8.9%
	Orlando-Kissimmee, FL	24.1%	18.2%	9.8%	23.3%	20.7%	11.0%
	Palm Bay-Melbourne-Titusville, FL	26.3%	16.5%	8.0%	22.0%	18.2%	9.3%
	Port St. Lucie, FL	15.2%	20.8%	12.9%	26.7%	21.1%	12.5%
	Tampa-St. Petersburg-Clearwater, FL	23.6%	15.4%	6.2%	24.2%	18.7%	7.9%
	West Palm Beach-Boca Raton-Boynton Beach, FL	23.5%	20.2%	7.9%	25.2%	23.7%	9.2%
Georgia	Atlanta-Sandy Springs-Marietta, GA	24.7%	9.0%	8.1%	27.1%	13.2%	14.2%
Hawaii	Honolulu, HI	25.5%	4.9%	2.1%	24.9%	6.8%	2.6%
Idaho	Boise City-Nampa, ID	29.1%	6.0%	6.5%	24.9%	7.6%	8.1%
Illinois	Chicago-Naperville-Joliet, IL	24.8%	9.7%	5.2%	25.6%	13.4%	9.1%
	Lake County-Kenosha County, IL-WI	25.5%	5.9%	3.1%	26.1%	11.6%	8.1%
Indiana	Indianapolis-Carmel, IN	23.0%	5.5%	4.2%	26.4%	9.6%	9.3%
	Gary, IN	24.7%	8.8%	3.3%	25.7%	15.2%	9.0%
Iowa	Des Moines-West Des Moines, IA	20.1%	5.7%	3.9%	24.3%	9.2%	7.6%
Kentucky	Louisville/Jefferson County, KY-IN	24.6%	6.0%	4.1%	24.8%	8.2%	6.1%
Louisiana	New Orleans-Metairie-Kenner, LA	24.7%	10.8%	4.3%	25.9%	12.5%	6.1%
	Baton Rouge, LA	25.3%	6.3%	2.2%	25.7%	11.4%	3.8%
Massachusetts	Peabody-Essex, MA	24.2%	5.7%	3.6%	24.2%	11.1%	11.1%
	Boston-Quincy, MA	24.3%	5.5%	3.5%	24.8%	9.4%	7.2%
	Cambridge-Newton-Framingham, MA	24.0%	3.8%	2.7%	25.6%	6.5%	5.7%
	Worcester, MA	23.5%	7.3%	5.3%	23.5%	10.0%	8.8%

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		2004 - 2008 Originations (First lien loans on owner-occupied properties)			
		Total HMDA Loans	Total Loans in Matched HMDA/LPS/BBx Sample	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
	Name				
Maryland	Baltimore-Towson, MD	601,172	360,478	6.6%	3.0%
	Bethesda-Frederick-Gaithersburg, MD	344,185	174,086	6.6%	4.3%
Michigan	Detroit-Livonia-Dearborn, MI	290,100	170,016	11.2%	22.4%
	Grand Rapids-Wyoming, MI	93,784	65,089	6.4%	11.5%
	Warren-Troy-Farmington Hills, MI	410,114	277,749	7.1%	10.8%
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI	587,824	373,125	5.8%	8.8%
Missouri	St. Louis, MO-IL	569,656	342,071	5.7%	5.7%
	Kansas City, MO-KS	325,135	225,410	5.3%	6.5%
North Carolina	Raleigh-Cary, NC	189,361	116,190	5.0%	2.7%
	Charlotte-Gastonia-Concord, NC-SC	337,861	204,821	7.3%	4.1%
Nebraska	Omaha-Council Bluffs, NE-IA	96,130	71,370	5.0%	4.2%
New Jersey	Camden, NJ	207,267	145,437	9.3%	1.9%
	Edison-New Brunswick, NJ	375,314	245,370	8.3%	1.8%
	Newark-Union, NJ-PA	290,519	197,483	10.7%	3.2%
New Mexico	Albuquerque, NM	144,932	92,903	6.3%	2.8%
Nevada	Las Vegas-Paradise, NV	655,083	295,414	14.7%	16.1%
New York	Albany-Schenectady-Troy, NY	74,305	59,258	6.9%	1.9%
	Buffalo-Niagara Falls, NY	76,030	58,685	5.6%	1.9%
	Nassau-Suffolk, NY	430,244	256,515	13.2%	2.4%
	Rochester, NY	71,655	56,910	6.2%	2.4%
	New York-White Plains-Wayne, NY-NJ	945,862	595,090	9.7%	1.9%
Ohio	Columbus, OH	218,818	153,202	7.6%	6.6%
	Cleveland-Elyria-Mentor, OH	198,781	142,512	10.5%	8.2%
	Dayton, OH	88,521	67,631	7.6%	6.5%
	Cincinnati-Middletown, OH-KY-IN	245,072	178,020	7.4%	5.8%

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		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Maryland	Baltimore-Towson, MD	26.1%	5.5%	2.4%	24.5%	5.3%	2.4%
	Bethesda-Frederick-Gaithersburg, MD	27.2%	5.4%	3.2%	21.9%	4.9%	3.1%
Michigan	Detroit-Livonia-Dearborn, MI	27.3%	7.5%	11.2%	27.5%	8.9%	14.8%
	Grand Rapids-Wyoming, MI	26.3%	5.5%	8.7%	26.9%	5.8%	8.4%
	Warren-Troy-Farmington Hills, MI	25.2%	6.5%	9.2%	25.0%	6.6%	9.7%
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI	24.7%	6.3%	8.5%	24.7%	5.1%	6.8%
Missouri	St. Louis, MO-IL	27.9%	4.9%	4.5%	22.5%	4.1%	3.7%
	Kansas City, MO-KS	26.1%	4.3%	5.1%	24.5%	4.4%	5.1%
North Carolina	Raleigh-Cary, NC	26.1%	3.3%	1.7%	23.8%	4.1%	2.3%
	Charlotte-Gastonia-Concord, NC-SC	25.0%	5.0%	2.5%	23.8%	6.5%	3.5%
Nebraska	Omaha-Council Bluffs, NE-IA	26.1%	4.1%	3.4%	25.7%	4.1%	3.1%
New Jersey	Camden, NJ	26.3%	7.4%	1.5%	24.8%	7.9%	1.5%
	Edison-New Brunswick, NJ	25.0%	8.2%	1.7%	24.7%	8.0%	1.5%
	Newark-Union, NJ-PA	25.4%	7.4%	1.6%	25.0%	6.3%	1.6%
New Mexico	Albuquerque, NM	26.3%	4.1%	1.8%	25.2%	5.7%	2.9%
Nevada	Las Vegas-Paradise, NV	26.8%	14.1%	16.1%	25.1%	14.1%	15.0%
New York	Albany-Schenectady-Troy, NY	25.2%	7.4%	2.0%	24.2%	6.3%	1.4%
	Buffalo-Niagara Falls, NY	24.5%	5.0%	1.5%	24.8%	5.3%	1.6%
	Nassau-Suffolk, NY	25.6%	8.8%	1.3%	25.9%	11.3%	1.9%
	Rochester, NY	25.0%	5.7%	2.2%	25.5%	5.1%	1.9%
	New York-White Plains-Wayne, NY-NJ	24.1%	6.2%	1.1%	24.8%	6.3%	1.1%
Ohio	Columbus, OH	25.8%	7.5%	5.9%	25.3%	5.7%	4.9%
	Cleveland-Elyria-Mentor, OH	25.9%	8.2%	4.8%	25.9%	7.8%	5.1%
	Dayton, OH	25.8%	7.5%	5.7%	24.7%	6.2%	5.6%
	Cincinnati-Middletown, OH-KY-IN	25.8%	7.5%	5.5%	25.3%	6.5%	5.0%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)




	Name	Percent Minority - 3rd Quartile			Percent Minority - Highest Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Maryland	Baltimore-Towson, MD	25.2%	6.2%	2.9%	24.2%	9.5%	4.2%
	Bethesda-Frederick-Gaithersburg, MD	24.7%	7.2%	5.1%	26.1%	8.6%	5.7%
Michigan	Detroit-Livonia-Dearborn, MI	25.0%	13.3%	29.5%	20.3%	16.6%	39.2%
	Grand Rapids-Wyoming, MI	24.7%	6.7%	11.1%	22.1%	8.1%	18.9%
	Warren-Troy-Farmington Hills, MI	24.7%	7.3%	11.5%	25.1%	8.1%	12.9%
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI	25.7%	4.9%	6.8%	24.9%	6.8%	13.1%
Missouri	St. Louis, MO-IL	25.6%	4.4%	3.9%	24.0%	9.5%	10.9%
	Kansas City, MO-KS	24.5%	4.7%	5.4%	24.9%	7.8%	10.3%
North Carolina	Raleigh-Cary, NC	26.2%	4.8%	2.7%	23.9%	8.0%	4.4%
	Charlotte-Gastonia-Concord, NC-SC	24.7%	6.6%	3.8%	26.5%	10.9%	6.4%
Nebraska	Omaha-Council Bluffs, NE-IA	23.7%	4.7%	3.8%	24.5%	7.0%	6.6%
New Jersey	Camden, NJ	25.1%	9.4%	1.9%	23.8%	12.8%	2.9%
	Edison-New Brunswick, NJ	24.8%	7.5%	1.6%	25.5%	9.5%	2.3%
	Newark-Union, NJ-PA	23.9%	10.1%	2.7%	25.7%	18.8%	7.0%
New Mexico	Albuquerque, NM	26.5%	5.6%	2.6%	22.0%	10.6%	4.4%
Nevada	Las Vegas-Paradise, NV	24.3%	14.9%	16.5%	23.7%	15.9%	16.8%
New York	Albany-Schenectady-Troy, NY	25.6%	5.7%	1.5%	24.9%	8.1%	2.7%
	Buffalo-Niagara Falls, NY	25.1%	5.5%	1.7%	25.6%	6.5%	2.8%
	Nassau-Suffolk, NY	24.7%	13.0%	2.4%	23.9%	20.3%	4.1%
	Rochester, NY	24.5%	5.5%	2.0%	25.0%	8.4%	3.6%
	New York-White Plains-Wayne, NY-NJ	25.3%	9.5%	2.0%	25.8%	16.3%	3.5%
Ohio	Columbus, OH	24.8%	6.6%	5.5%	24.1%	10.7%	10.2%
	Cleveland-Elyria-Mentor, OH	25.1%	10.4%	7.5%	23.1%	16.4%	16.3%
	Dayton, OH	25.5%	6.1%	5.1%	24.0%	10.8%	9.6%
	Cincinnati-Middletown, OH-KY-IN	24.1%	6.4%	5.0%	24.8%	8.9%	7.5%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)


		2004 - 2008 Originations (First lien loans on owner-occupied properties)			
	Name	Total HMDA Loans	Total Loans in Matched HMDA/LPS/BBx Sample	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Oklahoma	Tulsa, OK	88,612	66,291	6.2%	4.3%
	Oklahoma City, OK	138,334	100,540	5.7%	3.8%
Oregon	Portland-Vancouver-Beaverton, OR-WA	454,963	274,083	5.9%	3.6%
Pennsylvania	Philadelphia, PA	525,321	345,671	6.2%	1.9%
	Pittsburgh, PA	172,258	133,862	6.1%	3.2%
	Allentown-Bethlehem-Easton, PA-NJ	102,161	75,620	8.0%	2.6%
Rhode Island	Providence-New Bedford-Fall River, RI-MA	212,485	148,678	8.1%	5.8%
South Carolina	Charleston-North Charleston-Summerville, SC	107,955	69,761	7.8%	3.4%
	Columbia, SC	88,939	60,803	7.6%	3.7%
Tennessee	Nashville-Davidson--Murfreeseboro--Franklin, TN	275,990	169,626	6.2%	4.3%
	Knoxville, TN	85,679	60,468	5.3%	4.8%
	Memphis, TN-MS-AR	154,105	103,262	11.0%	8.5%
Texas	Austin-Round Rock, TX	225,878	145,322	4.2%	3.5%
	Dallas-Plano-Irving, TX	587,202	351,354	6.3%	6.5%
	Fort Worth-Arlington, TX	283,230	171,915	6.8%	6.4%
	Houston-Sugar Land-Baytown, TX	791,591	457,031	7.1%	6.6%
	San Antonio, TX	197,734	137,738	5.9%	3.9%
Utah	Ogden-Clearfield, UT	89,254	60,983	4.4%	3.8%
	Salt Lake City, UT	227,945	137,972	5.4%	3.3%
Virginia	Richmond, VA	204,776	140,845	6.0%	3.4%
	Virginia Beach-Norfolk-Newport News, VA-NC	313,740	207,577	5.1%	3.2%
Washington	Seattle-Bellevue-Everett, WA	673,897	361,270	6.2%	2.8%
	Tacoma, WA	171,898	107,075	7.8%	4.5%
Wisconsin	Milwaukee-Waukesha-West Allis, WI	211,745	140,106	6.6%	4.3%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)



	Name	Percent Minority - Lowest Quartile			Percent Minority - 2nd Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Oklahoma	Tulsa, OK	22.9%	4.1%	2.6%	25.8%	5.5%	3.6%
	Oklahoma City, OK	25.6%	5.0%	2.9%	25.4%	4.8%	3.0%
Oregon	Portland-Vancouver-Beaverton, OR-WA	25.8%	5.8%	3.5%	24.9%	5.7%	3.4%
Pennsylvania	Philadelphia, PA	25.3%	5.0%	1.4%	24.5%	4.6%	1.4%
	Pittsburgh, PA	25.6%	6.3%	2.9%	24.5%	5.5%	2.6%
	Allentown-Bethlehem-Easton, PA-NJ	26.6%	7.2%	2.3%	25.4%	7.0%	2.0%
Rhode Island	Providence-New Bedford-Fall River, RI-MA	27.4%	6.5%	3.6%	25.2%	7.2%	4.6%
South Carolina	Charleston-North Charleston-Summerville, SC	25.4%	6.4%	3.0%	20.2%	7.9%	3.7%
	Columbia, SC	24.8%	5.5%	2.5%	26.8%	7.1%	3.6%
Tennessee	Nashville-Davidson--Murfreesboro--Franklin, TN	25.8%	5.3%	3.7%	23.2%	5.1%	3.3%
	Knoxville, TN	25.7%	5.8%	4.8%	25.4%	5.1%	4.2%
	Memphis, TN-MS-AR	26.0%	6.3%	4.4%	25.2%	8.7%	6.4%
Texas	Austin-Round Rock, TX	25.3%	2.6%	1.9%	23.5%	3.6%	2.8%
	Dallas-Plano-Irving, TX	22.5%	4.2%	4.3%	23.9%	5.1%	5.4%
	Fort Worth-Arlington, TX	25.2%	5.4%	4.8%	23.3%	5.5%	5.1%
	Houston-Sugar Land-Baytown, TX	26.5%	4.6%	4.5%	25.5%	6.0%	5.8%
	San Antonio, TX	24.9%	3.5%	2.4%	24.8%	4.4%	2.8%
Utah	Ogden-Clearfield, UT	27.9%	4.0%	2.8%	22.9%	3.9%	2.7%
	Salt Lake City, UT	25.9%	4.6%	2.9%	24.9%	4.5%	2.8%
Virginia	Richmond, VA	24.5%	3.2%	1.7%	25.3%	5.1%	2.7%
	Virginia Beach-Norfolk-Newport News, VA-NC	25.5%	3.9%	2.5%	24.5%	4.5%	2.8%
Washington	Seattle-Bellevue-Everett, WA	24.3%	6.2%	2.7%	23.3%	5.4%	2.4%
	Tacoma, WA	26.5%	6.7%	3.5%	24.5%	7.5%	4.2%
Wisconsin	Milwaukee-Waukesha-West Allis, WI	27.6%	4.0%	2.1%	27.1%	4.3%	2.3%

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Minority Concentration (2004-2008 Originations)



	Name	Percent Minority - 3rd Quartile			Percent Minority - Highest Quartile		
		Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Oklahoma	Tulsa, OK	24.8%	6.7%	4.6%	26.5%	8.3%	6.3%
	Oklahoma City, OK	23.2%	5.1%	3.5%	25.7%	7.6%	5.8%
Oregon	Portland-Vancouver-Beaverton, OR-WA	25.0%	6.1%	3.7%	24.3%	6.0%	3.6%
Pennsylvania	Philadelphia, PA	26.0%	5.2%	1.7%	24.2%	10.2%	3.2%
	Pittsburgh, PA	25.0%	5.0%	2.6%	24.9%	7.5%	4.5%
	Allentown-Bethlehem-Easton, PA-NJ	24.7%	7.5%	2.4%	23.3%	10.6%	3.9%
Rhode Island	Providence-New Bedford-Fall River, RI-MA	24.6%	7.7%	5.6%	22.8%	11.6%	9.9%
South Carolina	Charleston-North Charleston-Summerville, SC	27.2%	7.5%	3.2%	27.3%	9.2%	3.6%
	Columbia, SC	22.2%	7.9%	3.5%	26.2%	9.8%	5.1%
Tennessee	Nashville-Davidson--Murfreeseboro--Franklin, TN	25.3%	6.5%	4.6%	25.7%	7.9%	5.5%
	Knoxville, TN	22.9%	4.2%	3.8%	26.0%	6.1%	6.1%
	Memphis, TN-MS-AR	26.3%	10.6%	7.7%	22.6%	19.3%	16.4%
Texas	Austin-Round Rock, TX	24.6%	4.6%	4.1%	26.6%	6.0%	5.0%
	Dallas-Plano-Irving, TX	25.8%	5.7%	6.0%	27.8%	9.5%	9.6%
	Fort Worth-Arlington, TX	25.1%	6.8%	6.6%	26.5%	9.3%	8.8%
	Houston-Sugar Land-Baytown, TX	22.1%	8.0%	7.4%	25.9%	10.1%	9.0%
	San Antonio, TX	24.7%	5.9%	3.7%	25.6%	9.9%	6.5%
Utah	Ogden-Clearfield, UT	25.7%	4.6%	3.7%	23.6%	5.3%	6.0%
	Salt Lake City, UT	25.2%	5.7%	3.4%	24.0%	6.9%	4.2%
Virginia	Richmond, VA	25.6%	6.7%	3.9%	24.6%	9.0%	5.2%
	Virginia Beach-Norfolk-Newport News, VA-NC	24.6%	5.3%	3.4%	25.4%	6.8%	4.3%
Washington	Seattle-Bellevue-Everett, WA	24.4%	6.2%	2.7%	27.9%	7.0%	3.3%
	Tacoma, WA	24.9%	7.7%	4.4%	24.1%	9.6%	6.0%
Wisconsin	Milwaukee-Waukesha-West Allis, WI	24.8%	6.2%	3.8%	20.6%	13.7%	10.6%