




**State Rates of Completed Foreclosure and Serious Delinquency, by Borrower Income (2004-2008 Originations)**

							
	<b>2004 - 2008 Originations</b> <b>(First lien loans on owner-occupied properties)</b>				<b>Low-Income</b>		
	Total HMDA Loans	Total Loans in Matched HMDA/LPS/BB x Sample	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	554,842	304,766	6.8%	5.2%	7.8%	10.5%	9.7%
Alaska	87,013	50,820	3.0%	3.0%	6.0%	3.1%	2.9%
Arizona	1,247,396	897,232	8.6%	11.4%	4.5%	6.8%	7.0%
Arkansas	292,161	150,154	6.5%	5.0%	6.7%	9.9%	7.5%
California	6,163,181	4,401,601	8.9%	9.4%	1.6%	3.6%	2.3%
Colorado	884,382	590,280	4.8%	7.5%	6.3%	5.0%	9.9%
Connecticut	535,567	320,176	7.8%	3.3%	7.2%	8.3%	3.4%
Delaware	142,386	94,222	7.8%	2.3%	7.7%	9.7%	3.0%
District of Columbia	95,638	69,331	5.2%	3.0%	10.7%	6.6%	1.8%
Florida	3,096,957	2,111,360	17.4%	8.4%	4.1%	12.1%	5.0%
Georgia	1,325,686	890,170	8.9%	8.2%	7.9%	11.4%	11.1%
Hawaii	157,167	99,233	6.5%	2.9%	2.5%	3.0%	1.1%
Idaho	243,640	166,110	5.7%	5.2%	6.1%	5.0%	4.5%
Illinois	1,994,547	1,307,291	8.9%	5.2%	6.6%	9.8%	6.7%
Indiana	842,079	495,284	8.0%	6.3%	12.4%	10.7%	10.5%
Iowa	349,807	195,679	5.5%	4.1%	12.8%	8.4%	6.9%
Kansas	344,646	205,351	5.0%	4.5%	9.6%	7.9%	8.8%
Kentucky	467,437	240,899	6.3%	4.7%	8.1%	8.4%	7.4%
Louisiana	473,188	245,402	7.9%	3.4%	5.9%	11.9%	5.2%
Maine	175,572	84,599	7.6%	3.2%	4.9%	8.8%	3.0%
Maryland	1,166,363	818,811	7.7%	3.9%	8.2%	7.5%	3.1%
Massachusetts	968,157	560,726	6.6%	4.2%	4.9%	6.2%	3.4%
Michigan	1,373,627	846,832	7.8%	13.1%	10.6%	9.4%	17.6%
Minnesota	760,728	499,193	5.5%	8.2%	9.9%	5.8%	8.8%
Mississippi	270,619	115,145	9.6%	6.6%	5.1%	14.8%	12.1%
Missouri	875,321	567,127	5.3%	6.5%	11.1%	7.7%	11.5%
Montana	111,479	69,582	4.2%	2.3%	3.6%	3.8%	1.9%


**State Rates of Completed Foreclosure and Serious Delinquency, by Borrower Income (2004-2008 Originations)**

									
	Moderate-Income			Middle-Income			Higher-Income		
	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	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Alabama	20.4%	9.2%	7.2%	25.7%	7.3%	5.2%	38.9%	4.8%	3.4%
Alaska	22.5%	3.5%	3.5%	32.0%	3.3%	3.0%	33.2%	2.5%	2.7%
Arizona	18.4%	9.1%	11.0%	26.8%	9.4%	13.1%	42.9%	8.4%	11.1%
Arkansas	20.0%	9.2%	6.7%	24.6%	6.9%	5.2%	40.0%	4.7%	3.6%
California	8.4%	5.7%	4.0%	21.2%	7.7%	7.3%	64.2%	9.9%	11.1%
Colorado	22.2%	5.7%	10.9%	26.8%	5.0%	7.7%	36.6%	4.2%	4.9%
Connecticut	24.9%	9.4%	3.9%	28.3%	8.8%	3.8%	33.0%	5.9%	2.4%
Delaware	23.7%	9.0%	2.5%	27.6%	8.2%	2.4%	32.4%	6.6%	2.0%
District of Columbia	23.3%	6.4%	2.7%	25.0%	5.6%	3.7%	36.9%	3.5%	2.9%
Florida	16.1%	15.2%	6.5%	25.8%	17.5%	8.4%	47.0%	18.7%	9.3%
Georgia	24.9%	11.4%	10.7%	25.9%	9.3%	8.6%	34.6%	6.3%	5.6%
Hawaii	12.2%	4.4%	1.4%	25.0%	6.0%	2.3%	48.7%	8.0%	3.9%
Idaho	20.1%	5.9%	5.3%	27.4%	6.1%	5.4%	37.3%	5.9%	5.3%
Illinois	21.8%	10.4%	6.1%	29.5%	9.9%	5.8%	36.2%	6.9%	3.9%
Indiana	26.3%	9.8%	7.9%	25.6%	7.9%	5.4%	27.3%	5.3%	3.1%
Iowa	26.3%	7.0%	5.1%	26.1%	5.2%	3.2%	26.1%	3.1%	2.0%
Kansas	23.6%	6.5%	6.1%	26.9%	5.1%	4.2%	32.9%	3.2%	2.3%
Kentucky	22.0%	8.1%	6.4%	25.9%	6.8%	4.9%	35.9%	4.6%	2.9%
Louisiana	18.0%	10.1%	4.5%	25.7%	9.0%	3.8%	44.1%	6.1%	2.6%
Maine	20.2%	9.3%	3.6%	29.2%	8.3%	3.2%	35.9%	6.3%	2.8%
Maryland	25.2%	8.3%	3.8%	29.5%	8.3%	4.5%	31.1%	6.7%	3.6%
Massachusetts	20.8%	7.4%	4.5%	30.9%	7.5%	5.0%	38.6%	5.4%	3.5%
Michigan	25.5%	9.2%	16.3%	27.2%	8.0%	13.1%	29.4%	6.0%	8.8%
Minnesota	27.8%	6.5%	10.3%	27.9%	5.8%	8.6%	26.7%	4.3%	5.7%
Mississippi	16.6%	13.5%	9.9%	24.3%	11.0%	7.3%	42.9%	7.4%	4.5%
Missouri	26.1%	6.6%	8.2%	26.0%	5.3%	5.9%	30.2%	3.5%	3.8%
Montana	14.9%	4.3%	2.1%	25.1%	4.3%	2.4%	40.7%	4.9%	2.6%

**State Rates of Completed Foreclosure and Serious Delinquency, by Borrower Income (2004-2008 Originations)**

	2004 - 2008 Originations (First lien loans on owner-occupied properties)				Low-Income		
	Total HMDA Loans	Total Loans in Matched HMDA/LPS/BB x Sample	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
	Nebraska	197,381	106,685	4.6%	4.4%	11.3%	6.9%
Nevada	540,438	379,332	13.5%	14.5%	3.1%	9.1%	6.4%
New Hampshire	202,757	115,933	5.5%	4.9%	5.2%	5.5%	4.2%
New Jersey	1,303,524	838,617	9.7%	2.3%	4.5%	8.8%	1.7%
New Mexico	244,840	144,226	5.8%	2.6%	4.7%	6.2%	3.0%
New York	1,615,117	1,050,047	9.8%	2.1%	3.6%	8.9%	3.0%
North Carolina	1,214,972	710,048	6.5%	3.7%	6.8%	8.9%	6.2%
North Dakota	63,753	28,704	2.5%	1.8%	7.0%	3.9%	3.2%
Ohio	1,421,055	772,189	8.7%	7.1%	10.1%	11.9%	12.0%
Oklahoma	393,029	225,860	6.0%	4.3%	7.8%	8.3%	7.4%
Oregon	565,895	392,188	5.9%	3.9%	4.1%	4.1%	2.5%
Pennsylvania	1,575,238	860,644	6.6%	2.6%	8.4%	10.1%	4.6%
Rhode Island	170,153	102,673	8.2%	6.2%	4.5%	7.0%	3.3%
South Carolina	557,836	326,262	7.5%	4.1%	7.2%	10.1%	7.0%
South Dakota	87,152	23,156	3.6%	3.3%	7.6%	5.4%	7.2%
Tennessee	800,639	476,371	7.2%	5.6%	7.9%	10.3%	9.6%
Texas	2,452,504	1,608,784	6.3%	5.6%	5.1%	8.5%	8.3%
Utah	457,963	297,333	5.2%	3.8%	5.4%	4.3%	3.8%
Vermont	75,655	36,159	5.2%	1.4%	5.5%	6.4%	1.0%
Virginia	1,407,760	920,597	5.1%	5.6%	5.8%	5.7%	4.0%
Washington	1,167,337	802,330	6.1%	3.2%	4.1%	4.8%	2.5%
West Virginia	188,882	67,914	6.1%	4.8%	6.4%	8.4%	6.5%
Wisconsin	843,467	418,782	6.2%	4.5%	8.7%	8.4%	7.3%
Wyoming	71,277	38,131	3.2%	3.0%	4.7%	3.5%	4.3%
<i>Notes: NA=Not available (Data cells with less than 100 loans were suppressed.) Shares of loans originated may not total 100 due to missing data and "other" race category.</i>							

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	Nebraska	25.6%	5.7%	5.6%	26.5%	4.6%	3.9%	28.0%	2.9%
Nevada	15.4%	11.9%	10.3%	29.0%	14.0%	14.6%	45.0%	14.6%	16.5%
New Hampshire	20.3%	6.2%	5.7%	30.5%	6.4%	5.6%	32.0%	4.8%	4.2%
New Jersey	17.5%	9.7%	2.0%	27.4%	10.1%	2.4%	44.5%	9.3%	2.4%
New Mexico	17.8%	7.5%	3.0%	24.5%	6.7%	2.7%	44.6%	4.9%	2.3%
New York	14.3%	8.5%	2.0%	24.9%	9.9%	2.0%	51.2%	10.1%	2.0%
North Carolina	20.8%	8.5%	5.1%	24.6%	6.8%	3.8%	38.5%	4.7%	2.4%
North Dakota	21.6%	3.5%	2.5%	29.3%	2.4%	1.9%	31.0%	1.7%	1.1%
Ohio	25.4%	10.8%	9.3%	26.5%	9.0%	6.7%	30.5%	5.9%	3.8%
Oklahoma	21.5%	7.8%	5.8%	25.4%	6.5%	4.5%	38.0%	4.4%	2.5%
Oregon	19.5%	5.8%	3.5%	29.0%	6.5%	4.2%	39.6%	6.1%	4.2%
Pennsylvania	22.0%	8.2%	3.2%	26.8%	6.8%	2.5%	36.5%	4.9%	1.7%
Rhode Island	22.0%	9.2%	5.2%	33.2%	9.2%	7.4%	35.9%	6.8%	5.9%
South Carolina	21.1%	9.3%	5.1%	25.0%	7.7%	4.0%	39.7%	6.0%	2.8%
South Dakota	19.9%	5.1%	4.5%	26.0%	4.2%	3.7%	33.4%	2.3%	1.8%
Tennessee	22.7%	9.4%	7.5%	25.9%	7.7%	5.7%	35.9%	5.0%	3.5%
Texas	18.9%	8.5%	7.9%	25.1%	7.3%	6.3%	44.4%	4.5%	3.9%
Utah	22.3%	4.9%	3.5%	29.1%	5.2%	3.4%	36.0%	5.7%	4.3%
Vermont	19.4%	6.5%	1.6%	26.9%	5.9%	1.5%	31.6%	4.3%	1.0%
Virginia	20.1%	5.9%	5.2%	28.9%	5.5%	6.6%	38.7%	4.4%	5.1%
Washington	19.1%	6.1%	3.1%	30.3%	6.6%	3.5%	40.8%	6.1%	3.2%
West Virginia	18.6%	7.5%	6.4%	27.2%	6.5%	5.2%	40.0%	4.8%	3.4%
Wisconsin	24.6%	7.9%	5.9%	29.2%	6.3%	4.2%	29.8%	4.1%	2.6%
Wyoming	16.8%	4.2%	3.6%	27.4%	3.6%	3.6%	36.8%	3.2%	2.7%