



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

							
	2004 - 2008 Originations (First lien loans on owner-occupied properties)				Non-Hispanic White		
	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	7%	5%	71%	5%	5%
Alaska	87,013	50,820	3%	3%	73%	3%	3%
Arizona	1,247,396	897,232	9%	11%	60%	8%	10%
Arkansas	292,161	150,154	7%	5%	74%	5%	4%
California	6,163,181	4,401,601	9%	9%	42%	7%	7%
Colorado	884,382	590,280	5%	8%	72%	4%	6%
Connecticut	535,567	320,176	8%	3%	66%	6%	3%
Delaware	142,386	94,222	8%	2%	63%	6%	2%
District of Columbia	95,638	69,331	5%	3%	36%	2%	1%
Florida	3,096,957	2,111,360	17%	8%	53%	15%	7%
Georgia	1,325,686	890,170	9%	8%	56%	6%	6%
Hawaii	157,167	99,233	7%	3%	33%	7%	3%
Idaho	243,640	166,110	6%	5%	83%	6%	5%
Illinois	1,994,547	1,307,291	9%	5%	62%	7%	4%
Indiana	842,079	495,284	8%	6%	80%	7%	6%
Iowa	349,807	195,679	5%	4%	85%	5%	4%
Kansas	344,646	205,351	5%	5%	76%	4%	4%
Kentucky	467,437	240,899	6%	5%	81%	6%	4%
Louisiana	473,188	245,402	8%	3%	66%	6%	3%
Maine	175,572	84,599	8%	3%	82%	7%	3%
Maryland	1,166,363	818,811	8%	4%	48%	5%	3%
Massachusetts	968,157	560,726	7%	4%	70%	6%	3%
Michigan	1,373,627	846,832	8%	13%	74%	7%	11%
Minnesota	760,728	499,193	5%	8%	80%	5%	7%
Mississippi	270,619	115,145	10%	7%	66%	7%	5%
Missouri	875,321	567,127	5%	6%	76%	5%	5%
Montana	111,479	69,582	4%	2%	89%	4%	2%


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Alabama	16%	14%	8%	1%	7%	6%	1%	4%	3%
Alaska	3%	7%	4%	3%	5%	4%	4%	4%	4%
Arizona	2%	11%	14%	18%	12%	17%	2%	9%	14%
Arkansas	8%	14%	6%	5%	13%	13%	1%	5%	5%
California	4%	11%	12%	22%	12%	15%	11%	8%	9%
Colorado	3%	8%	15%	10%	8%	17%	2%	5%	8%
Connecticut	7%	15%	6%	7%	14%	7%	3%	6%	3%
Delaware	14%	14%	3%	4%	10%	3%	2%	6%	2%
District of Columbia	36%	9%	5%	5%	9%	6%	3%	4%	3%
Florida	10%	22%	10%	21%	24%	12%	2%	17%	8%
Georgia	22%	15%	13%	5%	13%	14%	3%	7%	7%
Hawaii	1%	8%	5%	2%	9%	5%	36%	5%	2%
Idaho	0%	7%	9%	4%	9%	8%	1%	4%	4%
Illinois	10%	15%	10%	12%	15%	9%	5%	7%	4%
Indiana	6%	15%	12%	3%	11%	8%	1%	5%	4%
Iowa	1%	10%	7%	2%	7%	6%	1%	4%	3%
Kansas	4%	11%	9%	5%	8%	6%	2%	4%	4%
Kentucky	5%	11%	8%	1%	8%	6%	1%	3%	3%
Louisiana	18%	15%	5%	2%	10%	3%	2%	5%	3%
Maine	0%	13%	5%	1%	7%	4%	1%	6%	4%
Maryland	25%	11%	5%	6%	14%	11%	4%	7%	4%
Massachusetts	4%	14%	10%	5%	13%	13%	4%	4%	3%
Michigan	10%	15%	29%	2%	10%	20%	2%	5%	8%
Minnesota	3%	12%	22%	2%	9%	21%	3%	8%	16%
Mississippi	20%	17%	11%	1%	11%	9%	1%	7%	4%
Missouri	8%	12%	15%	2%	7%	8%	1%	3%	4%
Montana	0%	4%	3%	1%	6%	3%	0%	4%	1%

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Nebraska	197,381	106,685	5%	4%	81%	4%	4%
Nevada	540,438	379,332	14%	14%	56%	12%	12%
New Hampshire	202,757	115,933	6%	5%	80%	5%	5%
New Jersey	1,303,524	838,617	10%	2%	56%	8%	2%
New Mexico	244,840	144,226	6%	3%	53%	5%	2%
New York	1,615,117	1,050,047	10%	2%	57%	8%	2%
North Carolina	1,214,972	710,048	6%	4%	68%	5%	3%
North Dakota	63,753	28,704	3%	2%	88%	2%	2%
Ohio	1,421,055	772,189	9%	7%	78%	8%	6%
Oklahoma	393,029	225,860	6%	4%	75%	5%	4%
Oregon	565,895	392,188	6%	4%	78%	6%	4%
Pennsylvania	1,575,238	860,644	7%	3%	72%	6%	2%
Rhode Island	170,153	102,673	8%	6%	68%	7%	5%
South Carolina	557,836	326,262	8%	4%	71%	6%	4%
South Dakota	87,152	23,156	4%	3%	89%	3%	3%
Tennessee	800,639	476,371	7%	6%	72%	6%	5%
Texas	2,452,504	1,608,784	6%	6%	54%	4%	4%
Utah	457,963	297,333	5%	4%	80%	5%	4%
Vermont	75,655	36,159	5%	1%	80%	5%	1%
Virginia	1,407,760	920,597	5%	6%	57%	4%	4%
Washington	1,167,337	802,330	6%	3%	71%	6%	3%
West Virginia	188,882	67,914	6%	5%	83%	6%	4%
Wisconsin	843,467	418,782	6%	4%	81%	5%	4%
Wyoming	71,277	38,131	3%	3%	85%	3%	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	3%	11%	10%	4%	8%	7%	1%	3%	3%
Nevada	5%	15%	16%	16%	18%	20%	7%	15%	20%
New Hampshire	1%	8%	9%	1%	9%	10%	1%	3%	5%
New Jersey	9%	16%	4%	10%	17%	5%	6%	8%	2%
New Mexico	2%	8%	4%	30%	8%	3%	2%	5%	3%
New York	10%	18%	4%	8%	18%	4%	6%	8%	2%
North Carolina	13%	13%	7%	4%	9%	5%	2%	4%	2%
North Dakota	1%	4%	4%	1%	4%	2%	1%	1%	1%
Ohio	8%	17%	14%	1%	11%	9%	1%	5%	4%
Oklahoma	5%	11%	7%	4%	7%	5%	2%	4%	3%
Oregon	1%	8%	5%	5%	10%	7%	3%	6%	4%
Pennsylvania	6%	14%	4%	3%	11%	4%	3%	5%	2%
Rhode Island	4%	16%	13%	8%	16%	14%	2%	9%	8%
South Carolina	12%	13%	7%	2%	10%	6%	1%	6%	3%
South Dakota	1%	8%	7%	1%	5%	3%	0%	6%	4%
Tennessee	12%	15%	11%	2%	9%	7%	1%	5%	4%
Texas	8%	13%	12%	20%	9%	7%	4%	4%	4%
Utah	1%	8%	6%	7%	9%	7%	2%	5%	4%
Vermont	0%	8%	5%	1%	8%	2%	1%	4%	1%
Virginia	13%	9%	6%	7%	8%	21%	6%	6%	9%
Washington	2%	10%	5%	4%	10%	5%	6%	7%	4%
West Virginia	3%	10%	9%	2%	8%	16%	1%	5%	7%
Wisconsin	5%	15%	11%	3%	10%	8%	2%	7%	5%
Wyoming	0%	7%	6%	4%	4%	3%	1%	4%	3%