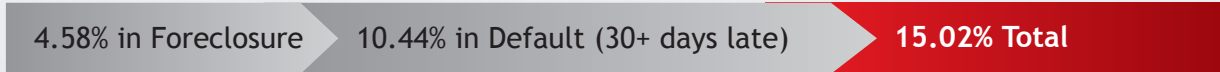




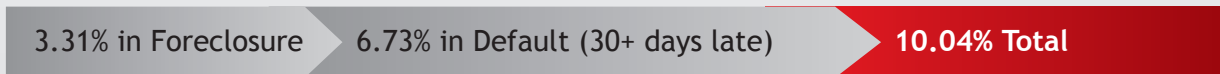
## Mortgage Delinquencies - National Numbers

### Quarter 4 - 2009

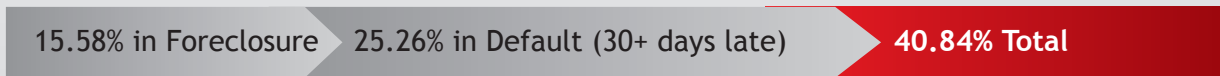
#### All Mortgages:



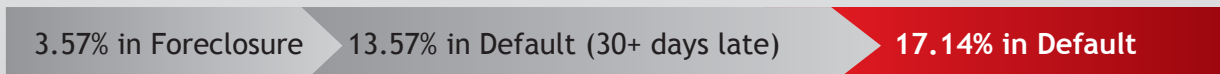
#### Prime Mortgages:



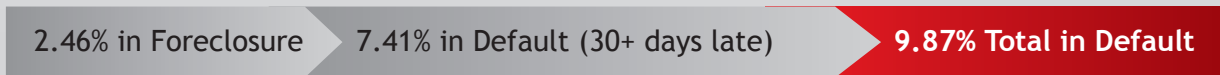
#### Subprime Mortgages:



#### FHA Mortgages:



#### VA Mortgages:



Mortgage Bankers Association  
National Delinquency Survey  
<http://mbaa.org/NewsandMedia/PressCenter/71891.htm>  
Based on 44,600,000 mortgages - Non Seasonally Adjusted

#### All Mortgages - 2009

Total Distressed Properties: **6,700,000\***  
Total Predicted Sales: **6,030,000\*\***

\*Distressed Property Institute estimate  
\*\*NAR, Walt Molony  
[http://www.realtor.org/press\\_room/news\\_releases/2010/02/metro\\_state](http://www.realtor.org/press_room/news_releases/2010/02/metro_state)

### Unemployment Rate

According to the U.S. Bureau of Labor Statistics, the seasonally adjusted unemployment rate for January 2010 was 9.7%. The highest rate ever recorded by the Bureau was 10.8% in Nov/Dec 1982.

### Underemployment Rate

According to the U.S. Bureau of Labor Statistics, the seasonally adjusted underemployment rate, (comprised of the total unemployed plus all marginally attached workers, plus total employed part time for economic reasons) for January 2010 was 16.5%.

### CDPE Member Survey:

- Since becoming a CDPE, the average time for agents to complete a short sale transaction decreased by 49%.
- On average, CDPEs are able to keep homeowners in their homes more than twice as often as losing properties to foreclosure.