Foreclosures in Vermont and New England

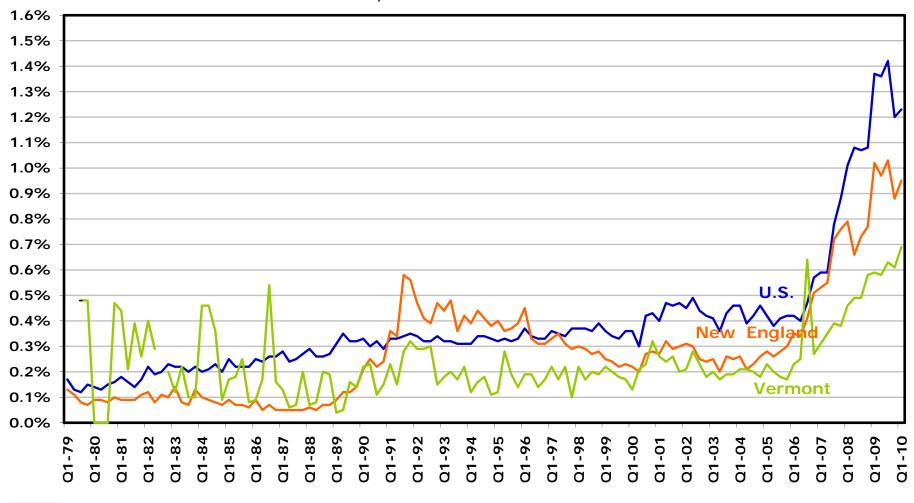
Analysis of Mortgage Bankers Association National Delinquency Survey Data through Q1-10

Version: July 7, 2010



Prepared by Kai-yan Lee [kai-yan.lee@bos.frb.org]

Foreclosure rates for United States, New England, and Vermont, through Q1-10

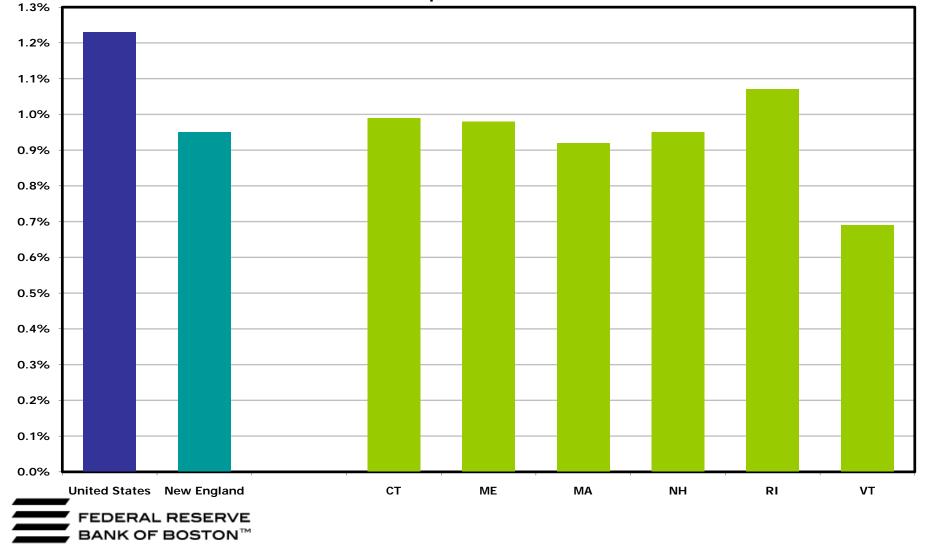


Percent of loans with foreclosure initiation in guarter*

FEDERAL RESERVE BANK OF BOSTON[™]

*Extreme outliers (VT Q1-79, Q2-79, Q3-82) omitted Source: Mortgage Bankers Association/Haver Analytics

Foreclosure rates for United States and New England states, Q1-10



Percent of loans with foreclosure initiation in quarter

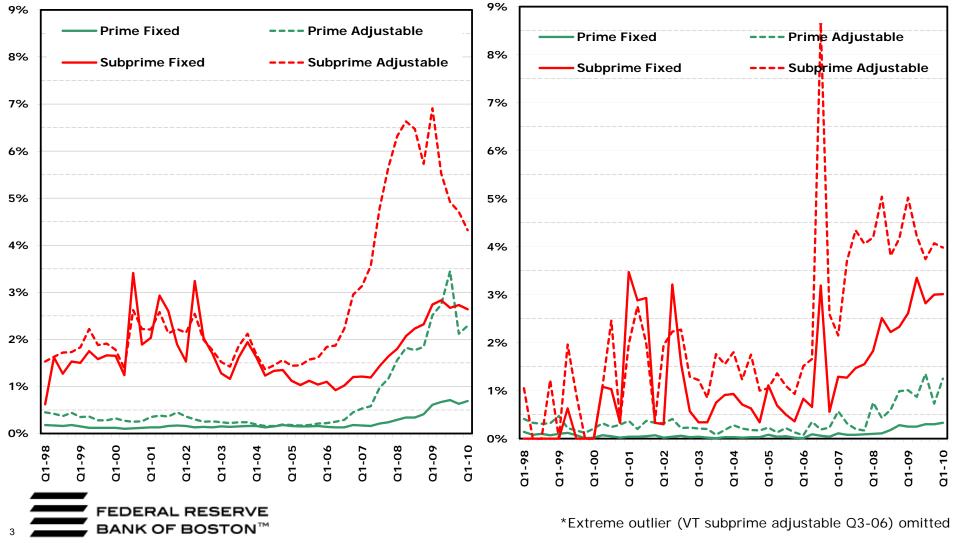
Foreclosure rates for U.S. and Vermont, by major categories of conventional loans, through Q1-10

United States

Percent of loans with foreclosure initiation in quarter

Vermont

Percent of loans with foreclosure initiation in quarter*



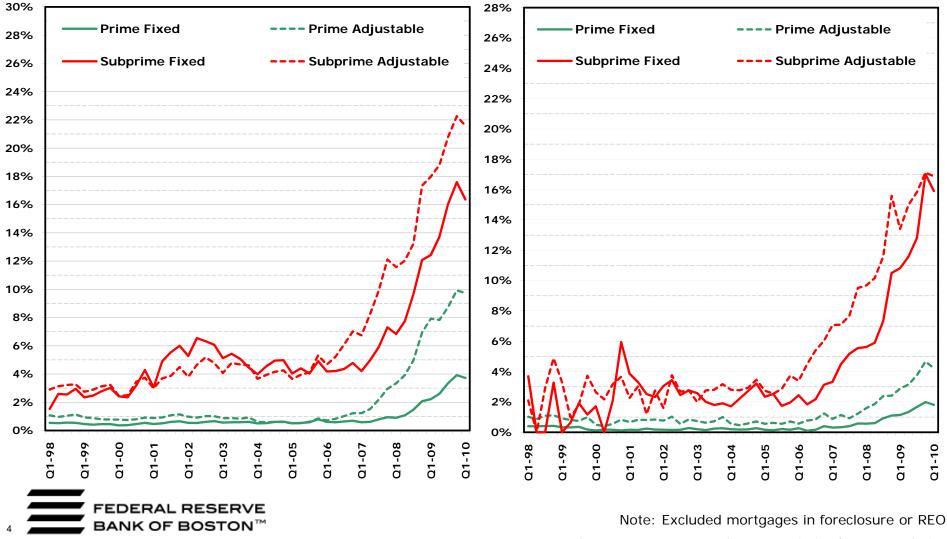
60-day+ delinquency rates for United States and Vermont, major conventional loan categories, through Q1-10

United States

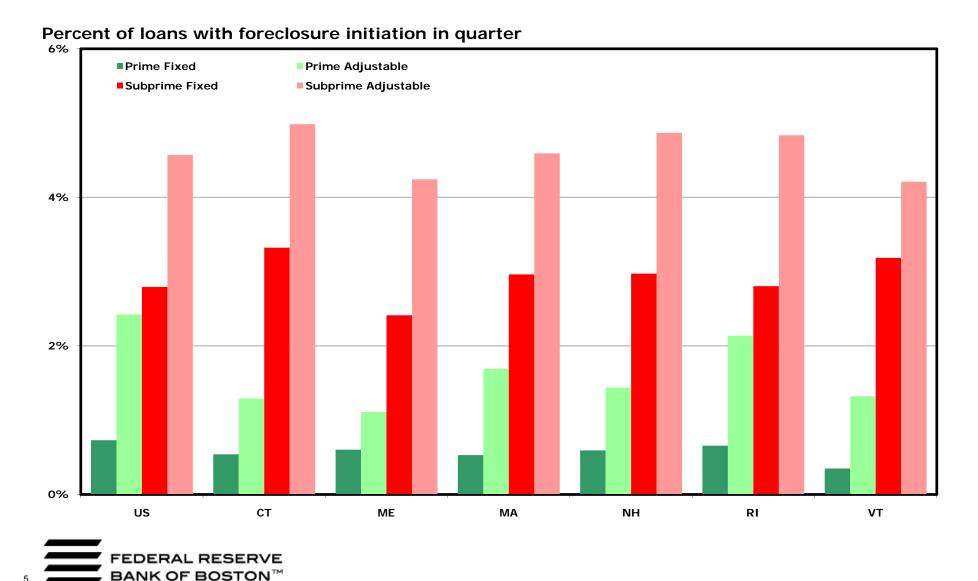
Percent of loans with 60-day+ delinquency in quarter

Vermont

Percent of loans with 60-day+ delinquency in quarter

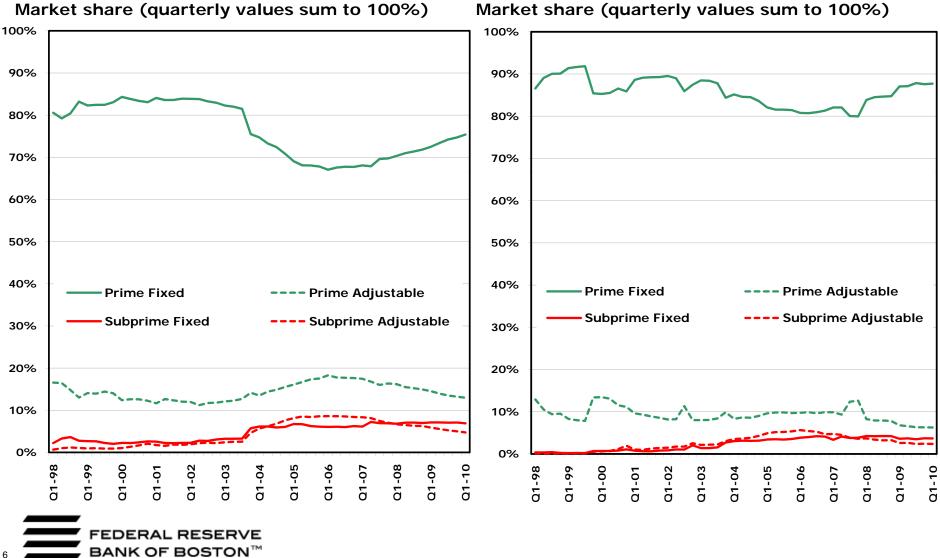


Foreclosure rates for U.S. and New England states, major conventional loan categories, Q1-10



Market share, major conventional loan categories, United States and Vermont, through Q1-10

United States



Vermont

Market share (quarterly values sum to 100%)

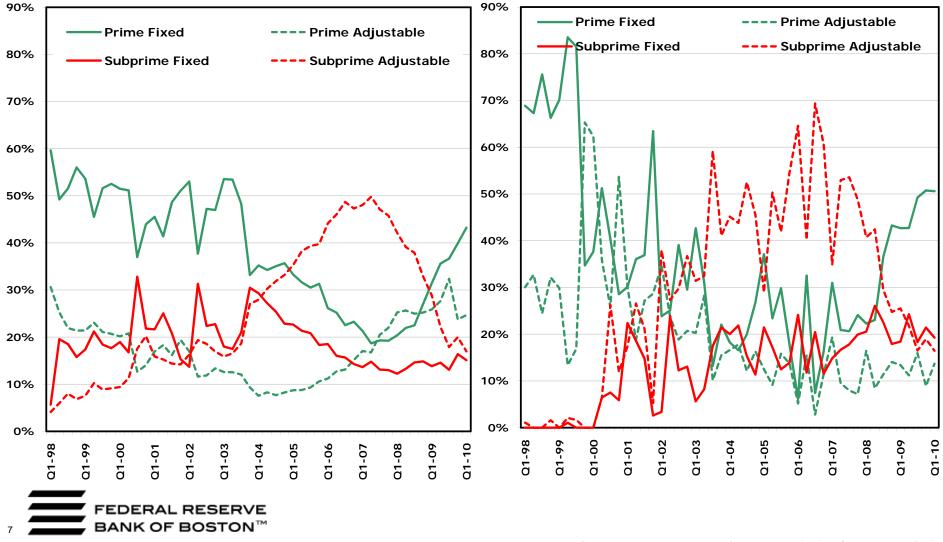
Product foreclosure share, major conventional loan categories, United States and Vermont, through Q1-10

United States

Foreclosure share (quarterly values sum to 100%)

Vermont

Foreclosure share (quarterly values sum to 100%)



Market and foreclosure share, major conventional loan categories, United States and Vermont, through Q1-10

United States

Vermont

Market and foreclosure share

Market and foreclosure share

