



National Mortgage Database (NMDB[®]) Residential Mortgage Performance Statistics

Quarterly Report (2022 Q4)

March 31, 2023

Introduction

Since December 2018, FHFA has published the quarterly national residential mortgage performance statistics from the National Mortgage Database (NMDB[®]). In March 2021, FHFA also began publishing the quarterly state-level residential mortgage performance statistics from NMDB. On June 29, 2022, FHFA expanded the NMDB residential mortgage performance statistics to also include the Census region, Census division, and the 100 metro areas for which FHFA also publishes the quarterly purchase-only House Price Index (HPI).

The machine-readable datasets of the NMDB residential mortgage performance statistics in comma-separated-values (CSV) format can be downloaded at www.fhfa.gov/nmdbdata. To accompany the datasets, FHFA is also publishing this quarterly report. It presents the residential mortgage performance statistics as of December 31, 2022 (2022 Q4). These statistics provide a comprehensive view of the residential mortgage market, which can be viewed as a national credit report of mortgage borrowers.

This document briefly describes NMDB, summarizes the quarterly highlights, provides a technical note, and finally presents eight tables of performance statistics.

NMDB Description

The NMDB is a de-identified loan-level database of closed-end first-lien residential mortgages. It is representative of the residential mortgage market as a whole; contains detailed, loan-level information on the terms and performance of residential mortgages, as well as characteristics of the associated borrowers and properties; and is continually updated. The core data in NMDB represent a statistically valid 1-in-20 random sample of all closed-end, first-lien mortgages active since January 1998 and reported to one of the three national credit bureaus.¹ A complete description of the NMDB is available in the [NMDB Technical Documentation](http://www.fhfa.gov/nmdbdata) at www.fhfa.gov/nmdbdata.

¹ While the NMDB provides an excellent and comprehensive representation of mortgages for owner-occupied and site-built homes, investor mortgages and mortgages for manufactured homes are not as well represented. This is because mortgages taken out by non-persons are not reported to the credit bureaus by servicers and loans for manufactured homes are not well-defined in the credit bureau reporting standards.

Quarterly Highlights

The NMDB residential mortgage performance statistics reflect the past-due² status of active mortgages³ as reported to the credit bureaus on the last day of the month. The statistics in this report and accompanying dataset show three⁴ mutually exclusive performance categories as of the last month of each quarter:

- 30 or 60 days past due date⁵,
- 90 to 180 days past due date⁶, and
- in the process of foreclosure, bankruptcy, or deed-in-lieu⁷.

Performance statistics are calculated using active loans starting the quarter after origination and ending the quarter before termination and a stale account rule⁸ is used when the data is not reported.

These statistics are reported for the overall residential mortgage market and three mutually exclusive segments of that market:

- Overall Market: All residential first-lien mortgages in 50 States and the District of Columbia.
- Enterprise: All Enterprise (i.e., Fannie Mae and Freddie Mac) acquired loans (that are not guaranteed by a government agency), first subset of "Overall Market".
- Government: All government insured/guaranteed/direct loans, second subset of "Overall Market".
- Other Conventional: Other conventional loans after government insured/guaranteed/direct loans and Enterprise acquired loans are removed, third subset of "Overall Market". This segment includes loans in the Federal Home Loan Bank Acquired Member Assets program, Credit Union and other portfolio held loans, and jumbo conventional mortgages.

² The past-due status shows what a borrower sees when they review their credit report. The days past due follow the Metro 2® credit bureau reporting guidelines, such that loans are classified as current or past due 29 or fewer days, 30 to 59 days past due, 60 to 89 days past due, 90 to 119 days past due, 120 to 149 days past due, 150 to 179 days past due, and 180 or more days past due. For more information on alternative measures of mortgage performance, see Appendix B in the [NMDB Technical Documentation](#) at www.fhfa.gov/nmdbdata.

³ Active mortgages are loans that are not terminated or closed and for which servicers report performance data to the credit bureaus. When a mortgage is terminated, the trade line associated with the loan is closed and the servicer for that mortgage stops reporting performance data on that loan to the credit bureaus. A mortgage can be terminated or closed when a borrower refinances or otherwise pays off or settles the balance of the mortgage, which can be through a sale or settlement of the property or maturity of the loan.

⁴ The accompanying dataset also includes a fourth category for mortgage forbearance beginning in 2020.

⁵ Percent 30 or 60 days past due date is the number of active loans 30-59 or 60-89 days past due date (subject to the stale account rule) at the end of the quarter, divided by all active loans at the end of the quarter. See footnote 8 for a description of the stale account rule.

⁶ Percent 90 to 180 days past due date is the number of active loans 90-119, 120-149, 150-179, or 180+ days past due date (subject to the stale account rule) at the end of the quarter, divided by all active loans at the end of the quarter. See footnote 8 for a description of the stale account rule.

⁷ Percent in foreclosure, bankruptcy, or deed-in-lieu is the number of active loans in the process of foreclosure, bankruptcy, or deed in lieu (subject to the stale account rule) at the end of the quarter, divided by all active loans at the end of the quarter. See footnote 8 for a description of the stale account rule.

⁸ For mortgage performance status beginning 2012, a three-month stale account rule is used, i.e., if a quarter-ending performance code is missing, the stale account rule requires looking back month by month up to two months until an actual performance code is recorded and that performance code is applied to the current month. For mortgage performance status prior to 2012, a six-month stale account rule is used. Newly originated mortgages are not included in the denominator or the numerator because servicers have not yet reported the performance of those loans to the credit bureaus. In addition, a 24-month rule is applied to loans that are 180 or more days past due or in the process of foreclosure, bankruptcy, or deed in lieu.

The performance statistics are reported at the national, Census region, Census division, state, and metro area levels.

National Mortgage Performance in 2022 Q4 by Market Segment

The table below lists the past due shares in 2022 Q4 at the national level by mortgage performance measure and market segment as well as the year over year (YoY) and the quarter over quarter (QoQ) changes.

Mortgage Performance Measure	Market Segment			
	Overall Market	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	1.3 percent	0.6 percent	3.5 percent	1.3 percent
	+0.3 points YoY	+0.1 points YoY	+1.3 points YoY	+0.0 points YoY
	+0.2 points QoQ	+0.2 points QoQ	+0.6 points QoQ	+0.2 points QoQ
Percent 90 to 180 Days Past Due Date	0.5 percent	0.2 percent	1.1 percent	0.7 percent
	+0.0 points YoY	+0.0 points YoY	+0.1 points YoY	-0.1 points YoY
	+0.0 points QoQ	+0.0 points QoQ	+0.0 points QoQ	+0.0 points QoQ
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.2 percent	0.0 percent	0.2 percent	0.4 percent
	+0.1 points YoY	+0.0 points YoY	+0.1 points YoY	-0.1 points YoY
	+0.1 points QoQ	+0.0 points QoQ	+0.1 points QoQ	+0.1 points QoQ

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Mortgage Performance in 2022 Q4 by Market Segment and State

The table below lists the states with the highest past due shares in 2022 Q4 by mortgage performance measure and market segment:

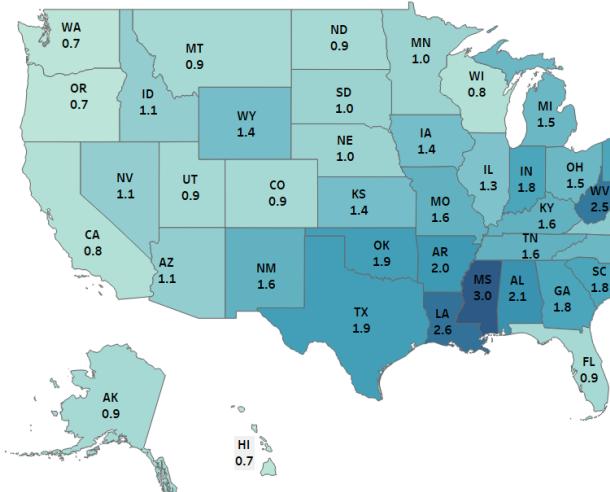
Mortgage Performance Measure	Market Segment			
	Overall Market	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	3.0 Mississippi	1.2 Mississippi	4.9 Louisiana	3.8 Mississippi
	2.6 Louisiana	1.0 Louisiana	4.8 Iowa	3.1 West Virginia
	2.5 West Virginia	West Virginia		2.6 Louisiana
Percent 90 to 180 Days Past Due Date	1.0 Mississippi	0.6 District of Columbia	1.8 District of Columbia	1.5 Mississippi
	0.9 Louisiana	0.5 Delaware	1.7 Maine	1.1 Georgia
	West Virginia	0.4 Louisiana	New Hampshire	Kentucky
		New York	New Jersey	Louisiana
			Rhode Island	
			West Virginia	
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.4 Louisiana	<i>Negligible</i>		1.0 Louisiana
	West Virginia			Mississippi
				0.9 Alabama
				West Virginia

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

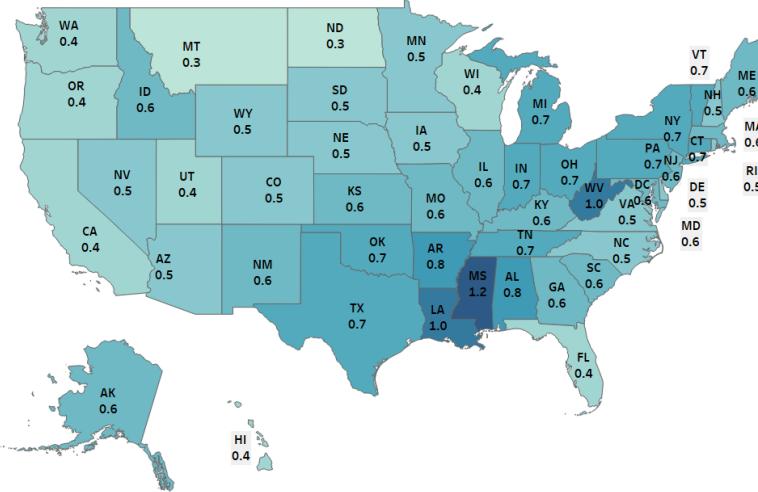
The maps in the next few pages show State-level mortgage performance measures in 2022 Q4 by market segment.

Percent 30 or 60 Days Past Due Date by Market Segment and State, 2022 Q4

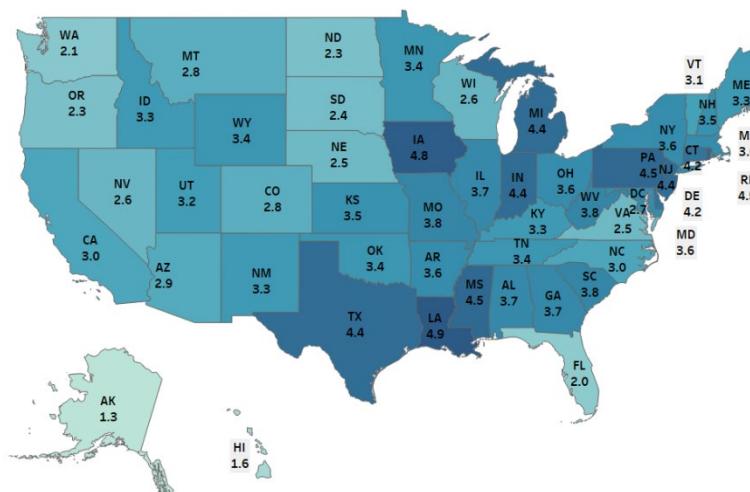
Overall Market



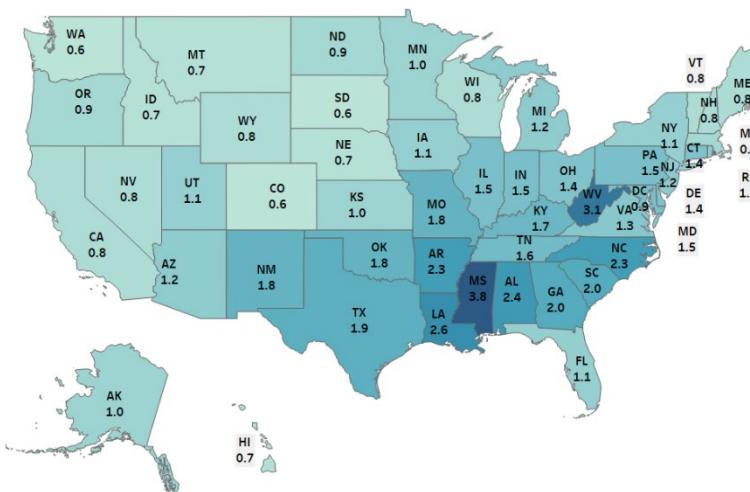
Enterprise



Government



Other Conventional

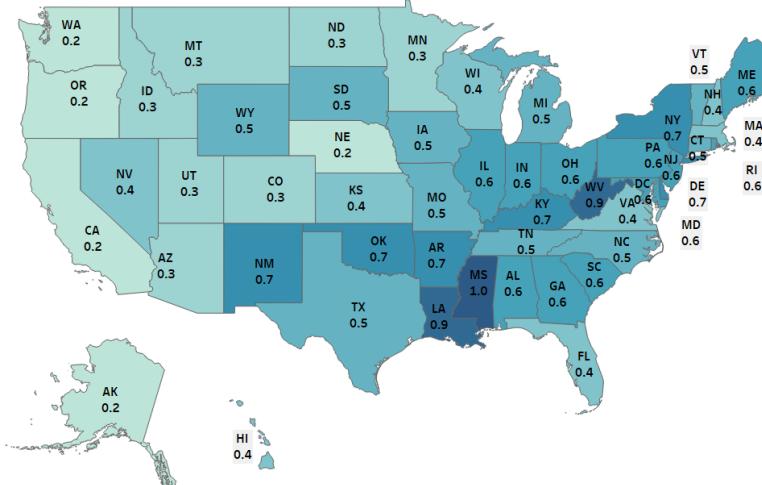


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

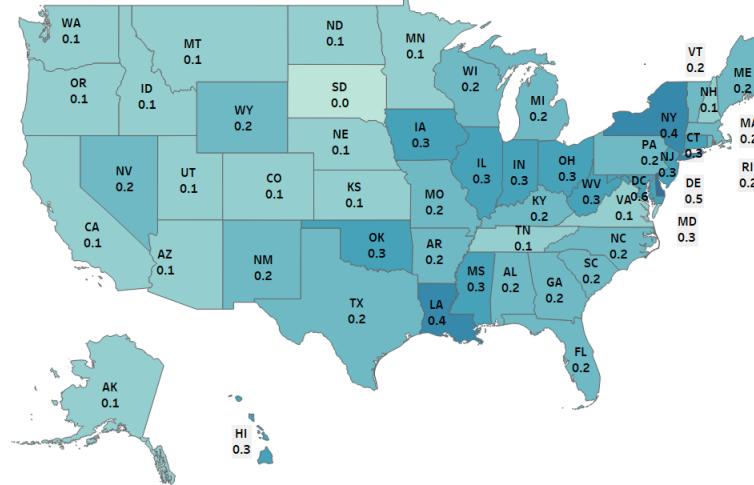
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Percent 90 to 180 Days Past Due Date by Market Segment and State, 2022 Q4

Overall Market



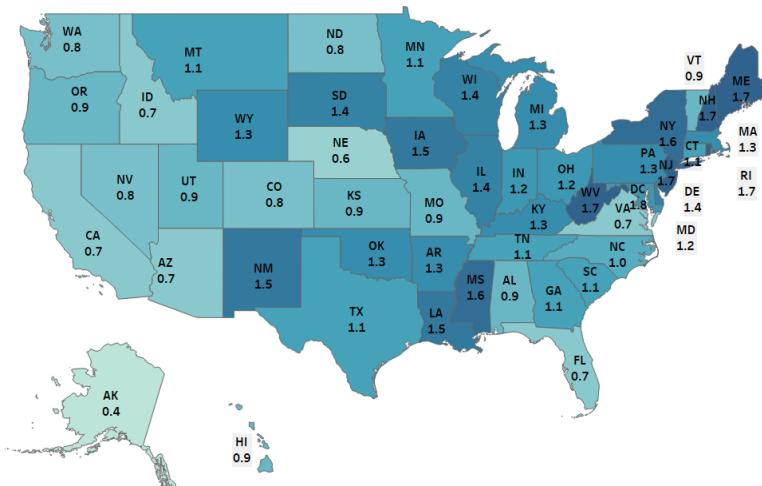
Enterprise



Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

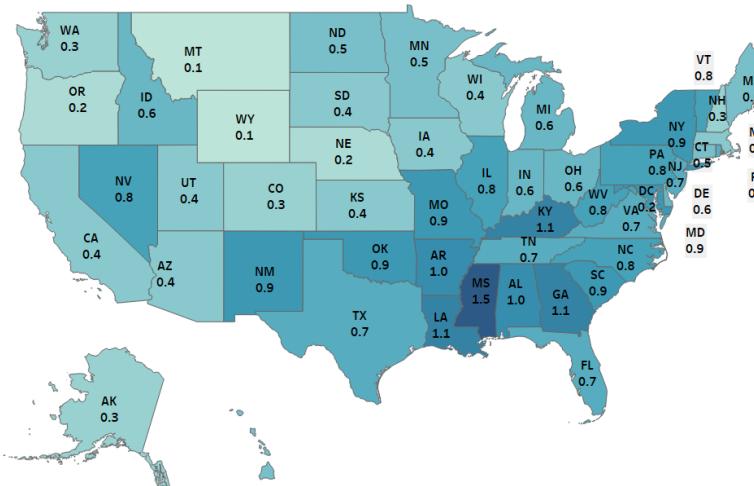
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Government



Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

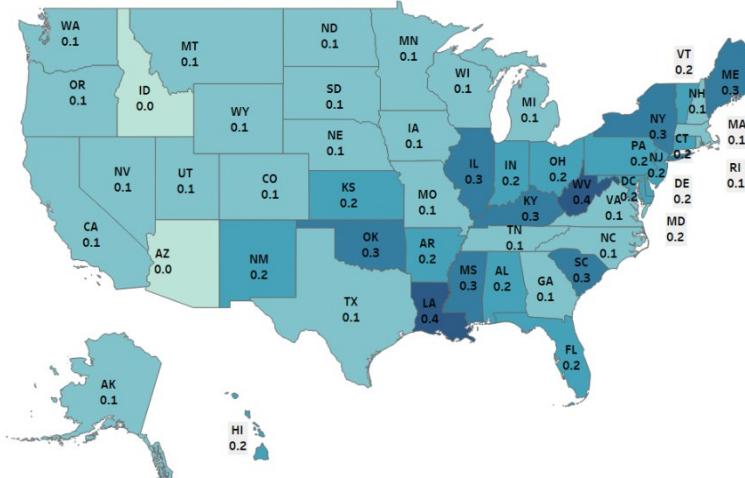
Other Conventional



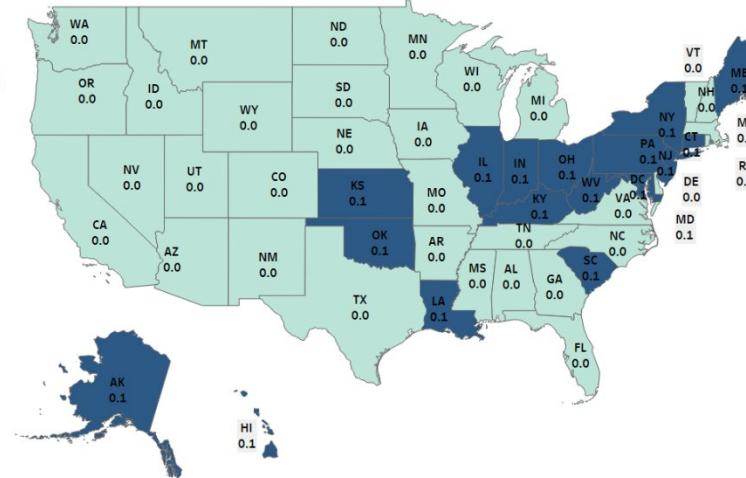
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu by Market Segment and State, 2022 Q4

Overall Market



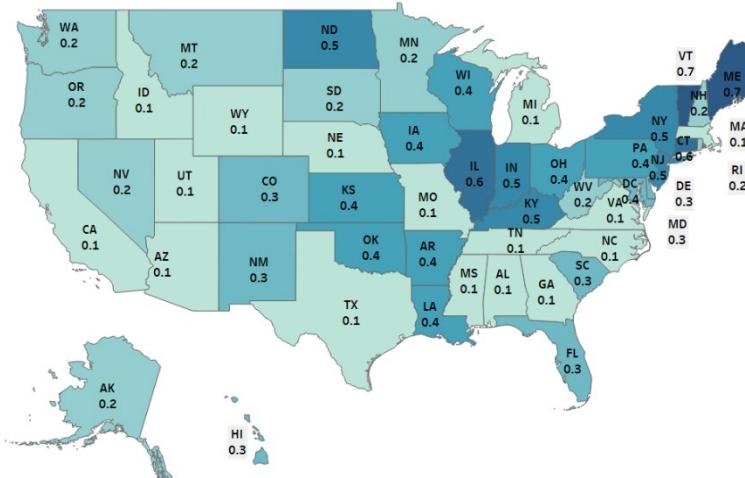
Enterprise



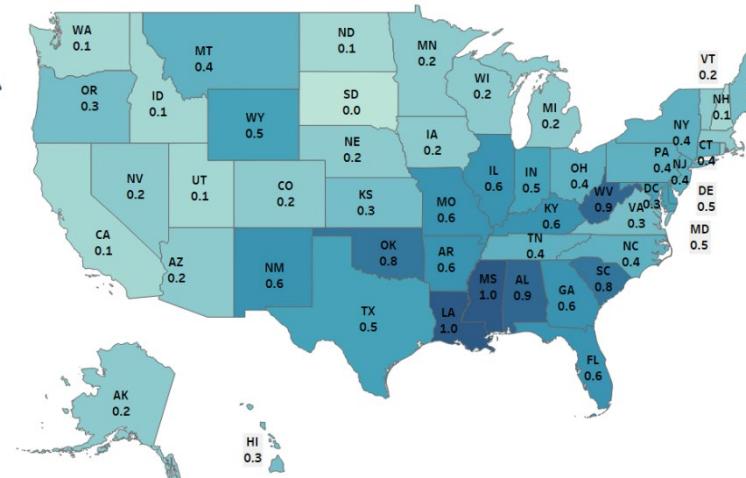
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Government



Other Conventional



Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Mortgage Performance in 2022 Q4 by Metro Areas

The table below lists the metro areas with the highest past due shares in 2022 Q4 by mortgage performance measure and market segment. The selection is based on 100 metro areas included in this statistical release.

Mortgage Performance Measure	Market Segment			
	Overall Market	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	2.8 Baton Rouge, LA 2.6 El Paso, TX 2.2 Columbia, SC Philadelphia, PA San Antonio-New Braunfels, TX	1.0 Baton Rouge, LA	5.8 Philadelphia, PA 5.6 Baton Rouge, LA 5.2 Camden, NJ	3.3 Memphis, TN-MS-AR 2.8 Greensboro-High Point, NC 2.7 Baton Rouge, LA
Percent 90 to 180 Days Past Due Date	1.0 Baton Rouge, LA Syracuse, NY 0.9 Camden, NJ 0.8 Memphis, TN-MS-AR Philadelphia, PA Tulsa, OK	0.4 Albany-Schenectady-Troy, NY Baton Rouge, LA Cleveland-Elyria, OH Nassau County-Suffolk County, NY New Orleans-Metairie, LA New York-Jersey City-White Plains, NY-NJ Wilmington, DE-MD-NJ Worcester, MA-CT	2.2 Nassau County-Suffolk County, NY 2.1 Baton Rouge, LA 2.0 Camden, NJ Newark, NJ-PA	1.2 Birmingham-Hoover, AL Memphis, TN-MS-AR Philadelphia, PA Syracuse, NY
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.4 New Haven-Milford, CT	0.2 Dayton-Kettering, OH Philadelphia, PA Pittsburgh, PA	1.1 New Haven-Milford, CT 0.7 Elgin, IL San Francisco-San Mateo-Redwood City, CA	0.9 Greenville-Anderson, SC 0.8 Charleston-North Charleston, SC

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Technical Notes

Servicers and lenders generally report loan payment status only once a month. However, past due status as legally reported to the credit bureau is determined strictly by the number of calendar days that a payment is past due, e.g., 30, 60, 90, etc. This can create issues in analysis. For example, in a credit report, a missed April 1st payment after a prompt March 1st payment does not appear as 30 days past due until May 2nd and thus will not be reflected in servicer reports before that date.

This is not the only quirk in reporting that may cause problems. Under the CARES Act, when forbearance is granted to current loans, they must be subsequently reported as current regardless of whether or not payments are made. In the aftermath of Hurricane Katrina, for example, loans in Louisiana showed no increase in delinquency despite the fact that many borrowers were not making payments. Some servicers also report only on a quarterly basis, which may mean some of our monthly data is stale. Some loans in extreme delinquency may have no monthly report when there is no change in status. Although this is rare, loans in states with Judicial foreclosure rules (such as New Jersey, Connecticut, and Florida during the mortgage crisis) can have a foreclosure process lasting longer than two years.

The NMDB statistics accommodate these issues with a “stale account rule” similar to those embedded in credit scores as described above. Monthly statistics reflect the most recent report status for a loan within three months even when it is not reported in the current month. For mortgages 180 days or more past due and mortgages in the process of foreclosure, bankruptcy, or deed-in-lieu, the most recent report within 24 months is used.

The idiosyncrasies of the NMDB data mean that the monthly NMDB statistics may not strictly align with other performance metrics which determine past due status on a monthly basis, treat non-payments for loans under forbearance differently, or use different stale account rules.

Due to the time lag in the reporting of new mortgages to the credit bureaus (up to 6 months), performance statistics reported in the latest two quarters should be treated as preliminary estimates that may be revised in the future as the reporting gap closes. Generally, initial estimates of delinquency and forbearance are higher than the revised numbers. During periods of higher-than-normal origination activity in the mortgage market, the effect of the reporting lag could be more acute.

To address statistical integrity of the data, performance statistics are suppressed when the statistic is based on fewer than 200 sample loans in the geographical/market cohort. When there are fewer than 200 loans in a cohort, one single derogatory report would move the statistic by half a percentage point.

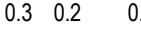
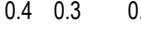
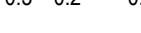
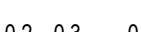
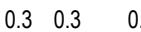
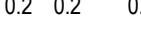
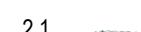
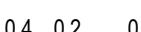
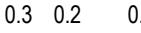
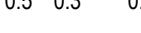
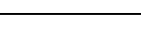
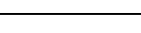
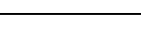
Table Notes

The first four tables present residential mortgage performance statistics summaries at the national, Census region, Census division, and state levels by overall market, Enterprise segment, government segment, and non-Enterprise non-government segment. The last four tables present residential mortgage performance summaries for the 100 metro areas for which FHFA also published the quarterly purchase-only House Price Index (HPI).

Each table presents three sets of columns for 1) percent 30 or 60 days past due date, 2) percent 90 to 180 days past due date, and 3) percent in foreclosure, bankruptcy, or deed-in-lieu. In each set of columns, the first three columns show the quarterly trend, including the beginning value of the series, the sparklines for the entire series, and the final value of the series. The second three columns show the minimum value, median value, and maximum value. The minimum value is in red font in the value column and the sparklines and the maximum value is in blue font in the value column and the sparklines. The last two columns show the year-over-year (YoY) percentage point change in the series and the quarter-over-quarter (QoQ) percentage point change in the series.

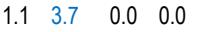
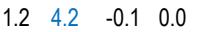
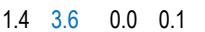
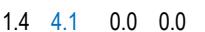
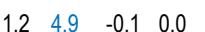
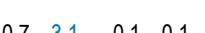
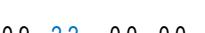
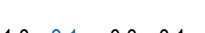
The sparklines across all tables are presented in the same scale so that they can be compared across the tables.

Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	2.3		1.3	0.7	2.4	4.2	0.3	0.2	0.6		0.5	0.5	1.1	4.6	0.0	0.0	1.5		0.2	0.1	1.3	3.5	0.1	0.1
<u>Northeast</u>	2.0		1.4	0.7	2.3	3.7	0.4	0.3	0.5		0.6	0.5	1.3	4.2	0.0	0.0	1.2		0.2	0.1	1.2	2.7	0.1	0.1
<i>New England</i>	1.7		1.2	0.6	2.0	3.5	0.3	0.2	0.3		0.5	0.3	1.1	3.7	0.0	0.0	0.6		0.1	0.1	0.6	2.1	0.0	0.0
Maine	1.7		1.2	0.8	2.3	4.2	0.1	0.1	0.4		0.6	0.4	1.2	3.4	0.0	0.0	0.9		0.3	0.2	0.9	2.4	0.1	0.1
New Hampshire	1.5		1.1	0.6	1.9	3.7	0.2	0.3	0.2		0.4	0.1	0.7	3.2	0.1	0.1	0.4		0.1	0.0	0.5	1.9	0.1	0.1
Vermont	1.2		1.1	0.5	1.6	2.7	0.3	0.3	0.3		0.5	0.2	1.0	2.6	-0.1	0.1	0.5		0.2	0.0	0.5	1.6	0.1	0.1
Massachusetts	1.6		1.0	0.5	1.8	3.4	0.2	0.2	0.3		0.4	0.3	1.0	3.7	0.0	0.0	0.5		0.1	0.1	0.5	2.0	0.0	0.0
Rhode Island	2.0		1.5	0.5	2.3	4.1	0.6	0.4	0.4		0.6	0.3	1.2	5.1	0.1	0.0	0.9		0.1	0.1	0.7	2.9	0.0	0.0
Connecticut	1.8		1.5	0.7	2.3	3.6	0.4	0.2	0.5		0.5	0.4	1.3	4.5	-0.1	-0.1	0.9		0.2	0.1	0.9	2.5	0.1	0.1
<i>Middle Atlantic</i>	2.1		1.4	0.7	2.4	3.8	0.4	0.2	0.6		0.6	0.6	1.4	4.5	-0.1	-0.1	1.4		0.2	0.2	1.4	3.0	0.0	0.0
New York	2.0		1.2	0.6	2.3	3.7	0.3	0.2	0.6		0.7	0.5	1.4	4.6	-0.1	0.0	1.4		0.3	0.2	1.3	3.0	0.1	0.1
New Jersey	1.9		1.4	0.7	2.1	3.7	0.5	0.3	0.5		0.6	0.5	1.5	6.0	-0.1	0.0	1.4		0.2	0.1	1.3	4.3	0.0	0.1
Pennsylvania	2.3		1.8	0.8	2.8	4.1	0.6	0.4	0.7		0.6	0.6	1.4	3.3	-0.1	-0.1	1.5		0.2	0.2	1.4	2.2	0.0	0.0

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	2.3		1.3	0.7	2.4	4.2	0.3	0.2	0.6		0.5	0.5	1.1	4.6	0.0	0.0	1.5		0.2	0.1	1.3	3.5	0.1	0.1
<u>Midwest</u>	2.2		1.4	0.7	2.4	3.9	0.4	0.3	0.6		0.5	0.5	1.1	3.7	0.0	0.0	1.6		0.2	0.1	1.6	3.4	0.1	0.1
<i>East North Central</i>	2.4		1.4	0.7	2.5	4.1	0.3	0.3	0.7		0.5	0.5	1.2	4.2	-0.1	0.0	1.7		0.2	0.1	1.8	3.9	0.1	0.0
Ohio	2.5		1.5	0.7	2.6	4.0	0.3	0.3	0.8		0.6	0.5	1.4	3.6	0.0	0.1	2.2		0.2	0.2	2.2	3.7	0.0	0.0
Indiana	2.6		1.8	0.8	3.0	4.7	0.5	0.4	0.8		0.6	0.5	1.4	4.1	0.0	0.0	2.2		0.2	0.2	2.2	3.7	0.0	0.0
Illinois	2.2		1.3	0.7	2.2	3.9	0.3	0.2	0.6		0.6	0.6	1.2	4.9	-0.1	0.0	1.6		0.2	0.2	1.4	4.5	0.1	0.1
Michigan	2.7		1.5	0.7	3.0	5.0	0.4	0.4	0.7		0.5	0.4	1.1	4.9	0.1	0.1	1.4		0.1	0.1	1.6	4.4	0.0	0.0
Wisconsin	1.4		0.8	0.5	1.6	2.6	0.0	0.1	0.4		0.4	0.3	0.7	2.5	0.0	0.1	1.0		0.1	0.1	0.9	2.5	0.0	0.0
<i>West North Central</i>	1.9		1.3	0.6	2.1	3.3	0.4	0.3	0.5		0.4	0.4	0.8	2.7	-0.1	0.0	1.2		0.1	0.1	1.0	2.2	0.0	0.0
Minnesota	1.4		1.0	0.4	1.5	3.0	0.4	0.2	0.3		0.3	0.3	0.7	3.1	-0.1	-0.1	0.7		0.1	0.0	0.7	2.6	0.0	0.0
Iowa	2.0		1.4	0.6	2.1	3.0	0.3	0.4	0.6		0.5	0.5	0.9	2.2	0.0	0.0	1.2		0.1	0.1	1.2	2.1	0.0	0.0
Missouri	2.6		1.6	0.8	2.8	4.1	0.5	0.4	0.7		0.5	0.4	1.0	3.1	0.0	0.1	1.6		0.1	0.1	1.2	2.3	0.0	0.0
North Dakota	0.9		0.9	0.5	1.2	2.1	0.2	0.4	0.4		0.3	0.3	0.5	1.0	-0.3	0.0	0.7		0.1	0.0	0.5	0.9	0.1	0.0
South Dakota	1.1		1.0	0.4	1.4	2.3	0.3	0.2	0.4		0.5	0.3	0.6	1.7	0.0	0.1	0.9		0.1	0.0	0.8	1.4	0.1	0.1
Nebraska	1.7		1.0	0.5	1.9	2.7	0.2	0.2	0.6		0.2	0.2	0.7	1.9	-0.1	-0.1	1.1		0.1	0.1	0.8	1.3	0.0	0.0
Kansas	2.2		1.4	0.7	2.2	3.3	0.5	0.3	0.7		0.4	0.4	0.9	2.4	-0.2	0.0	1.4		0.2	0.1	1.2	2.3	0.1	0.0

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	2.3		1.3	0.7	2.4	4.2	0.3	0.2	0.6		0.5	0.5	1.1	4.6	0.0	0.0	1.5		0.2	0.1	1.3	3.5	0.1	0.1
<u>South</u>	2.8		1.6	0.8	3.0	4.8	0.4	0.3	0.8		0.5	0.5	1.2	4.8	-0.1	0.0	1.8		0.2	0.1	1.5	3.7	0.0	0.1
South Atlantic	2.7		1.4	0.7	2.7	4.9	0.3	0.2	0.7		0.5	0.5	1.2	5.7	-0.1	0.0	1.8		0.2	0.1	1.5	4.7	-0.1	0.1
Delaware	2.0		1.5	0.8	2.5	4.2	0.2	0.1	0.5		0.7	0.5	1.4	4.2	0.0	0.0	1.5		0.2	0.1	1.4	3.1	0.0	0.1
Maryland	2.6		1.5	0.6	2.5	4.4	0.5	0.3	0.8		0.6	0.5	1.4	5.3	-0.1	0.0	1.8		0.2	0.1	1.1	2.6	-0.1	0.1
District of Columbia	2.2		0.9	0.4	1.9	3.6	0.2	0.2	0.8		0.6	0.3	1.2	4.5	0.2	0.2	1.7		0.2	0.1	0.9	1.8	0.0	0.1
Virginia	1.8		1.2	0.6	2.0	3.5	0.4	0.3	0.5		0.4	0.4	0.9	3.4	0.0	0.0	1.1		0.1	0.1	0.8	2.0	-0.2	0.0
West Virginia	2.9		2.5	1.1	3.5	4.9	0.6	0.6	1.0		0.9	0.9	1.4	2.5	-0.2	-0.1	1.8		0.4	0.3	1.4	2.0	-0.2	0.1
North Carolina	2.8		1.5	0.9	3.1	4.7	0.3	0.3	0.8		0.5	0.5	1.2	3.7	-0.1	0.0	2.1		0.1	0.1	1.3	2.4	-0.1	0.0
South Carolina	3.2		1.8	1.0	3.3	4.9	0.4	0.2	1.0		0.6	0.5	1.5	3.9	0.0	0.0	2.9		0.3	0.1	1.8	3.3	-0.1	0.1
Georgia	2.9		1.8	0.8	3.3	5.6	0.5	0.4	0.8		0.6	0.4	1.3	5.7	0.0	0.1	2.0		0.1	0.1	1.6	3.7	-0.2	0.0
Florida	2.8		0.9	0.6	2.4	5.5	0.0	-0.1	0.7		0.4	0.4	1.3	8.5	-0.2	-0.1	1.6		0.2	0.1	1.5	9.0	0.1	0.1
<i>East South Central</i>	3.0		1.9	1.0	3.3	5.0	0.5	0.4	0.9		0.6	0.5	1.3	3.5	0.0	0.0	2.5		0.2	0.2	1.7	2.7	-0.1	0.0
Kentucky	2.4		1.6	0.7	2.7	4.1	0.4	0.4	0.7		0.7	0.6	1.2	2.7	0.0	0.0	2.2		0.3	0.2	1.9	2.8	-0.1	0.1
Tennessee	3.0		1.6	0.8	3.3	5.1	0.4	0.3	0.9		0.5	0.4	1.4	3.6	0.1	0.1	2.6		0.1	0.1	1.5	2.8	-0.1	0.0
Alabama	3.1		2.1	1.1	3.4	5.1	0.6	0.5	1.0		0.6	0.6	1.3	3.6	-0.1	0.0	2.3		0.2	0.2	1.7	2.7	-0.1	0.0
Mississippi	3.9		3.0	1.5	4.6	6.7	1.0	0.5	1.3		1.0	0.9	1.8	4.8	-0.1	0.0	2.9		0.3	0.2	1.7	3.2	0.0	0.1
<i>West South Central</i>	3.0		2.0	0.9	3.3	4.8	0.6	0.4	0.8		0.6	0.5	1.3	3.3	0.0	0.0	1.7		0.2	0.1	1.2	2.0	0.1	0.1
Arkansas	2.6		2.0	1.0	2.9	4.4	0.6	0.3	0.9		0.7	0.6	1.2	2.9	-0.1	0.0	2.4		0.2	0.1	1.6	2.7	0.1	0.0
Louisiana	3.4		2.6	1.2	3.5	4.9	0.9	0.6	0.9		0.9	0.8	1.7	3.5	0.0	0.0	2.4		0.4	0.2	1.5	2.5	0.1	0.2
Oklahoma	2.7		1.9	1.0	2.9	4.2	0.5	0.6	0.9		0.7	0.6	1.3	2.8	0.0	0.1	1.9		0.3	0.2	1.6	2.8	0.1	0.0
Texas	3.1		1.9	0.8	3.4	5.0	0.6	0.4	0.7		0.5	0.5	1.2	3.4	0.0	0.0	1.5		0.1	0.1	1.7	0.0	0.0	0.0

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	2.3		1.3	0.7	2.4	4.2	0.3	0.2	0.6		0.5	0.5	1.1	4.6	0.0	0.0	1.5		0.2	0.1	1.3	3.5	0.1	0.1
West	1.8		0.9	0.4	1.6	3.8	0.3	0.2	0.5		0.3	0.3	0.7	5.7	0.0	0.0	1.1		0.1	0.0	0.9	4.0	0.1	0.1
Mountain	2.2		1.1	0.5	2.0	3.9	0.3	0.3	0.6		0.3	0.3	0.7	5.1	0.0	0.0	1.4		0.1	0.1	1.2	4.4	0.0	0.0
Montana	2.1		0.9	0.4	1.7	2.8	0.1	0.2	0.4		0.3	0.3	0.7	2.0	-0.1	0.0	1.2		0.1	0.0	0.7	1.6	0.1	0.0
Idaho	2.3		1.1	0.4	2.0	3.6	0.3	0.3	0.7		0.3	0.3	0.7	3.4	0.0	0.0	1.7		0.0	0.0	1.1	3.6	0.0	0.0
Wyoming	1.7		1.4	0.8	2.0	2.9	0.2	0.2	0.4		0.5	0.2	0.8	2.6	-0.1	0.1	1.1		0.1	0.1	0.5	1.5	0.0	0.0
Colorado	1.6		0.9	0.5	1.8	2.9	0.2	0.2	0.4		0.3	0.2	0.7	2.9	0.0	0.0	0.8		0.1	0.1	1.0	2.8	0.0	0.0
New Mexico	2.4		1.6	0.7	2.4	3.7	0.2	0.2	0.7		0.7	0.5	1.1	3.0	0.1	0.1	1.8		0.2	0.1	1.4	2.5	0.1	0.1
Arizona	2.3		1.1	0.5	2.0	5.0	0.3	0.3	0.6		0.3	0.2	0.7	7.1	0.0	0.0	1.3		0.0	0.0	1.1	5.6	-0.1	0.0
Utah	2.3		0.9	0.4	2.0	3.2	0.3	0.1	0.8		0.3	0.2	0.8	3.5	0.0	0.0	2.0		0.1	0.0	1.1	2.9	0.1	0.1
Nevada	2.7		1.1	0.4	1.9	5.5	0.5	0.4	0.8		0.4	0.3	1.1	9.8	0.0	0.1	2.0		0.1	0.0	1.5	9.1	0.0	0.0
Pacific	1.7		0.8	0.4	1.4	3.7	0.3	0.2	0.4		0.3	0.3	0.6	6.0	0.0	0.0	1.0		0.1	0.0	0.7	3.9	0.1	0.1
Washington	1.7		0.7	0.3	1.5	2.6	0.2	0.2	0.5		0.2	0.2	0.6	4.0	0.0	0.0	1.2		0.1	0.0	0.9	2.7	0.1	0.1
Oregon	1.6		0.7	0.3	1.4	2.6	0.3	0.2	0.5		0.2	0.2	0.6	3.1	-0.1	0.0	1.5		0.1	0.0	1.0	2.9	0.1	0.1
California	1.7		0.8	0.4	1.5	4.1	0.2	0.2	0.4		0.2	0.2	0.6	7.0	-0.1	-0.1	0.9		0.1	0.0	0.6	4.4	0.1	0.1
Alaska	1.4		0.9	0.7	1.7	2.6	0.1	0.2	0.4		0.2	0.2	0.7	2.0	-0.4	-0.3	0.5		0.1	0.1	0.4	1.1	0.0	0.0
Hawaii	1.6		0.7	0.3	1.2	2.8	0.1	0.2	0.6		0.4	0.1	1.0	4.1	0.0	-0.1	1.1		0.2	0.1	0.6	2.6	0.1	0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 2. Quarterly Enterprise Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu								
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	
United States	1.0	↓	0.6	0.3	1.1	2.4	0.1	0.2	0.2	↑	0.6	0.1	0.4	2.8	0.0	0.0	0.4	↓	0.0	0.0	0.4	2.4	0.0	0.0	
<u>Northeast</u>	1.0	↓	0.7	0.4	1.2	2.3	0.2	0.2	0.1	↓	0.6	0.1	0.7	2.4	0.0	0.0	0.3	↓	0.1	0.0	0.4	1.8	0.1	0.1	
<i>New England</i>	0.9	↓	0.6	0.3	1.1	2.3	0.1	0.1	0.1	↓	0.6	0.1	0.6	2.3	-0.1	0.0	0.2	↓	0.0	0.0	0.2	1.5	0.0	0.0	
Maine	0.7	↓	0.6	0.4	1.1	2.7	0.1	0.1	0.1	↓	0.6	0.0	0.7	2.5	-0.1	-0.1	0.3	↓	0.1	0.0	0.3	2.0	0.1	0.0	
New Hampshire	0.8	↓	0.5	0.3	1.1	2.6	0.1	0.2	0.1	↓	0.5	0.0	0.4	2.2	0.0	0.0	0.1	↓	0.0	0.0	0.2	1.6	0.0	0.0	
Vermont	0.6	↓	0.7	0.2	1.0	1.9	0.2	0.1	0.0	↓	0.6	0.2	0.0	0.5	1.8	-0.1	0.0	0.1	↓	0.0	0.0	0.2	1.3	0.0	0.0
Massachusetts	0.9	↓	0.6	0.3	1.1	2.4	0.1	0.1	0.1	↓	0.6	0.2	0.1	0.5	2.4	0.0	0.0	0.2	↓	0.0	0.0	0.2	1.4	0.0	0.0
Rhode Island	1.0	↓	0.5	0.2	1.2	3.0	0.1	0.2	0.1	↓	0.6	0.2	0.0	0.7	3.4	-0.1	0.0	0.1	↓	0.0	0.0	0.2	2.4	0.0	0.0
Connecticut	0.8	↓	0.7	0.4	1.1	2.2	0.2	0.1	0.1	↓	0.6	0.3	0.0	0.7	2.4	0.0	0.0	0.3	↓	0.1	0.0	0.3	1.7	0.1	0.1
<i>Middle Atlantic</i>	1.1	↓	0.7	0.4	1.3	2.4	0.2	0.2	0.2	↓	0.6	0.3	0.1	0.7	2.5	-0.1	-0.1	0.4	↓	0.1	0.0	0.4	2.0	0.0	0.0
New York	1.1	↓	0.7	0.3	1.2	2.3	0.2	0.2	0.1	↓	0.6	0.4	0.1	0.7	2.6	0.0	0.0	0.4	↓	0.1	0.0	0.4	2.1	0.0	0.0
New Jersey	1.0	↓	0.6	0.4	1.2	2.4	0.1	0.2	0.1	↓	0.6	0.3	0.1	0.8	3.6	-0.1	0.0	0.4	↓	0.1	0.1	0.4	2.9	0.0	0.0
Pennsylvania	1.2	↓	0.7	0.4	1.4	2.4	0.1	0.1	0.2	↓	0.6	0.2	0.2	0.6	1.9	-0.1	-0.1	0.4	↓	0.1	0.0	0.5	1.6	0.1	0.1

Table 2. Quarterly Enterprise Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ		
United States	1.0	↓	0.6	0.3	1.1	2.4	0.1	0.2	0.2	↑	0.6	0.2	0.1	0.4	2.8	0.0	0.0	0.4	↓	0.6	0.0	0.0	0.4	2.4	0.0	0.0
<u>Midwest</u>	0.9	↓	0.6	0.3	1.1	2.3	0.1	0.2	0.2	↓	0.6	0.2	0.2	0.4	2.3	0.0	0.0	0.4	↓	0.6	0.1	0.0	0.5	2.5	0.1	0.1
<i>East North Central</i>	1.0	↓	0.6	0.3	1.2	2.4	0.1	0.1	0.2	↓	0.6	0.2	0.2	0.5	2.5	-0.1	0.0	0.4	↓	0.6	0.1	0.0	0.6	2.9	0.1	0.1
Ohio	1.0	↓	0.7	0.3	1.3	2.2	0.0	0.1	0.2	↓	0.7	0.3	0.2	0.5	2.0	0.0	0.0	0.6	↓	0.7	0.1	0.1	0.8	2.7	0.0	0.0
Indiana	1.0	↓	0.7	0.4	1.3	2.7	0.1	0.2	0.2	↓	0.7	0.3	0.2	0.5	2.4	0.1	0.0	0.6	↓	0.7	0.1	0.0	0.8	2.9	0.0	0.1
Illinois	1.0	↓	0.6	0.4	1.1	2.3	0.1	0.1	0.1	↓	0.6	0.3	0.1	0.5	3.2	0.0	0.0	0.4	↓	0.6	0.1	0.1	0.4	3.5	0.0	0.0
Michigan	1.1	↓	0.7	0.3	1.4	3.1	0.1	0.2	0.2	↓	0.7	0.2	0.1	0.4	3.0	0.0	0.0	0.3	↓	0.7	0.0	0.0	0.5	3.0	0.0	0.0
Wisconsin	0.7	↓	0.4	0.3	0.8	1.7	0.0	0.1	0.2	↓	0.4	0.2	0.1	0.3	1.6	0.0	0.1	0.3	↓	0.4	0.0	0.0	0.3	1.8	0.0	0.0
<i>West North Central</i>	0.8	↓	0.5	0.3	0.9	2.0	0.1	0.1	0.1	↓	0.5	0.2	0.1	0.3	1.7	0.0	0.0	0.3	↓	0.5	0.0	0.0	0.4	1.6	0.0	0.0
Minnesota	0.6	↓	0.5	0.2	0.8	1.9	0.2	0.1	0.1	↓	0.5	0.1	0.1	0.2	2.1	-0.1	0.0	0.2	↓	0.5	0.0	0.0	0.2	1.8	0.0	0.0
Iowa	0.8	↓	0.5	0.3	1.0	2.1	0.0	0.1	0.1	↓	0.5	0.3	0.1	0.4	1.6	0.0	0.0	0.4	↓	0.5	0.0	0.0	0.5	1.7	0.0	0.0
Missouri	1.1	↓	0.6	0.3	1.2	2.3	0.1	0.2	0.2	↓	0.6	0.2	0.2	0.4	1.8	0.0	0.0	0.4	↓	0.6	0.0	0.0	0.4	1.6	0.0	0.0
North Dakota	0.5	↓	0.3	0.1	0.5	1.4	0.0	0.2	0.2	↓	0.3	0.1	0.0	0.2	0.8	-0.2	0.0	0.3	↓	0.3	0.0	0.0	0.2	0.8	0.0	0.0
South Dakota	0.6	↓	0.5	0.1	0.7	1.4	0.2	0.1	0.1	↓	0.5	0.0	0.0	0.2	0.8	-0.1	0.0	0.2	↓	0.5	0.0	0.0	0.3	1.0	0.0	0.0
Nebraska	0.6	↓	0.5	0.2	0.8	1.9	0.1	0.2	0.2	↓	0.5	0.1	0.0	0.3	1.1	-0.1	-0.1	0.2	↓	0.5	0.0	0.0	0.3	1.0	0.0	0.0
Kansas	1.1	↓	0.6	0.3	1.0	1.9	0.2	0.2	0.2	↓	0.6	0.1	0.1	0.4	1.5	-0.1	-0.1	0.4	↓	0.6	0.1	0.0	0.5	1.6	0.1	0.1

Table 2. Quarterly Enterprise Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu								
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	
United States	1.0	↓	0.6	0.3	1.1	2.4	0.1	0.2	0.2	↑	0.6	0.1	0.4	2.8	0.0	0.0	0.4	↓	0.6	0.0	0.0	0.4	2.4	0.0	0.0
<u>South</u>	1.1	↓	0.6	0.4	1.2	2.7	0.1	0.1	0.2	↑	0.6	0.2	0.5	3.0	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	2.7	0.0	0.0
South Atlantic	1.1	↓	0.5	0.3	1.2	2.9	0.0	0.1	0.2	↑	0.6	0.2	0.5	3.7	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	3.4	0.0	0.0
Delaware	0.8	↓	0.5	0.3	1.1	2.4	0.0	-0.1	0.0	↓	0.5	0.0	0.6	2.3	0.1	0.2	0.6	↓	0.6	0.0	0.0	0.4	2.0	0.0	0.0
Maryland	1.1	↓	0.6	0.3	1.1	2.5	0.2	0.1	0.1	↓	0.6	0.1	0.6	3.0	0.0	0.0	0.4	↓	0.6	0.1	0.0	0.3	1.7	0.1	0.1
District of Columbia	1.0	↓	0.6	0.2	1.0	2.5	0.2	0.0	0.4	↓	0.6	0.1	0.5	2.6	0.3	0.3	0.7	↓	0.6	0.1	0.1	0.2	1.1	0.0	0.0
Virginia	0.6	↓	0.5	0.3	0.8	1.9	0.2	0.2	0.1	↓	0.6	0.1	0.0	2.0	0.0	-0.1	0.2	↓	0.6	0.0	0.0	0.2	1.3	0.0	0.0
West Virginia	1.0	↓	1.0	0.6	1.9	3.1	-0.1	0.2	0.2	↓	0.6	0.2	0.6	2.0	-0.2	-0.1	0.6	↓	0.6	0.1	0.0	0.7	1.6	0.1	0.1
North Carolina	1.2	↓	0.5	0.3	1.4	2.6	0.0	0.1	0.2	↓	0.6	0.2	0.4	2.2	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	1.7	0.0	0.0
South Carolina	1.0	↓	0.6	0.4	1.7	3.1	0.1	0.0	0.3	↓	0.6	0.1	0.6	2.8	0.0	0.1	0.6	↓	0.6	0.1	0.0	0.7	2.1	0.1	0.0
Georgia	1.1	↓	0.6	0.3	1.5	3.2	0.1	0.1	0.2	↓	0.6	0.1	0.5	3.7	0.0	0.0	0.4	↓	0.6	0.0	0.0	0.5	2.8	0.0	0.0
Florida	1.2	↓	0.4	0.3	1.1	3.4	-0.1	0.0	0.2	↓	0.6	0.1	0.6	5.8	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	6.8	0.0	0.0
<i>East South Central</i>	1.1	↓	0.7	0.4	1.4	2.8	0.1	0.1	0.2	↓	0.6	0.2	0.4	2.1	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	1.8	0.0	0.0
Kentucky	1.0	↓	0.6	0.2	1.2	2.3	0.1	0.1	0.2	↓	0.6	0.1	0.5	1.7	0.0	0.0	0.4	↓	0.6	0.1	0.0	0.6	2.0	0.1	0.1
Tennessee	1.0	↓	0.7	0.3	1.3	2.7	0.2	0.2	0.1	↓	0.6	0.1	0.4	2.2	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	1.9	0.0	0.0
Alabama	1.2	↓	0.8	0.5	1.5	3.2	0.2	0.2	0.2	↓	0.6	0.2	0.5	2.2	-0.1	0.0	0.4	↓	0.6	0.0	0.0	0.5	1.8	0.0	0.0
Mississippi	1.5	↓	1.2	0.6	2.1	4.0	0.3	0.3	0.2	↓	0.6	0.3	0.2	2.9	-0.1	0.0	0.6	↓	0.6	0.0	0.0	0.5	1.7	0.0	-0.1
<i>West South Central</i>	1.2	↓	0.7	0.4	1.4	2.4	0.2	0.1	0.1	↓	0.6	0.1	0.4	1.7	0.0	0.0	0.5	↓	0.6	0.0	0.0	0.5	1.3	0.0	0.0
Arkansas	0.9	↓	0.8	0.4	1.2	2.4	0.4	0.2	0.1	↓	0.6	0.2	0.5	1.9	-0.1	0.0	0.4	↓	0.6	0.0	0.0	0.4	1.6	0.0	0.0
Louisiana	1.5	↓	1.0	0.5	1.6	3.3	0.2	0.2	0.2	↓	0.6	0.4	0.2	2.2	0.0	0.0	0.5	↓	0.6	0.1	0.0	0.5	1.8	0.1	0.1
Oklahoma	1.2	↓	0.7	0.4	1.3	2.3	0.0	0.3	0.1	↓	0.6	0.3	0.1	1.6	0.0	0.1	0.5	↓	0.6	0.1	0.0	0.6	2.1	0.0	0.0
Texas	1.2	↓	0.7	0.4	1.3	2.3	0.2	0.2	0.2	↓	0.6	0.2	0.1	1.6	0.0	0.0	0.4	↓	0.6	0.0	0.0	0.4	1.1	0.0	0.0

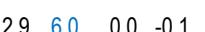
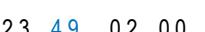
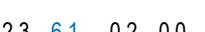
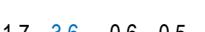
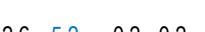
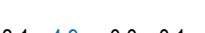
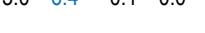
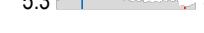
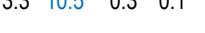
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 2. Quarterly Enterprise Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu								
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	
United States	1.0	↓	0.6	0.3	1.1	2.4	0.1	0.2	0.2	↑	0.6	0.1	0.4	2.8	0.0	0.0	0.4	↓	0.0	0.0	0.4	2.4	0.0	0.0	
<u>West</u>	0.9	↓	0.4	0.2	0.7	2.1	0.1	0.1	0.1	↓	0.4	0.1	0.2	3.3	0.0	0.0	0.4	↓	0.0	0.0	0.3	2.6	0.0	0.0	
Mountain	0.9	↓	0.5	0.2	0.8	2.4	0.1	0.2	0.1	↑	0.5	0.1	0.3	3.4	0.0	0.0	0.4	↓	0.0	0.0	0.4	3.3	0.0	0.0	
Montana	1.0	↓	0.3	0.2	0.7	1.7	-0.1	0.0	0.1	↓	0.3	0.0	0.3	1.1	0.0	0.0	0.2	↓	0.0	0.0	0.2	1.3	0.0	0.0	
Idaho	1.0	↓	0.6	0.2	0.9	2.2	0.3	0.3	0.2	↓	0.6	0.0	0.3	2.4	0.0	0.0	0.5	↓	0.0	0.0	0.4	3.1	0.0	0.0	
Wyoming	0.6	↓	0.5	0.2	0.7	1.6	0.0	0.1	0.0	↓	0.2	0.0	0.2	1.5	0.0	0.2	0.2	↓	0.0	0.0	0.2	1.1	0.0	0.0	
Colorado	0.6	↓	0.5	0.2	0.7	1.5	0.2	0.2	0.1	↓	0.5	0.1	0.2	1.6	0.0	0.0	0.2	↓	0.0	0.0	0.4	1.9	0.0	0.0	
New Mexico	1.1	↓	0.6	0.4	1.1	2.2	0.0	0.1	0.2	↓	0.6	0.1	0.6	2.0	-0.1	0.0	0.6	↓	0.0	0.0	0.5	2.2	0.0	0.0	
Arizona	1.0	↓	0.5	0.3	0.9	3.1	0.1	0.2	0.1	↓	0.5	0.0	0.3	5.1	0.0	0.0	0.4	↓	0.0	0.0	0.4	4.4	0.0	0.0	
Utah	1.2	↓	0.4	0.2	1.0	2.2	0.1	0.1	0.2	↓	0.4	0.1	0.3	2.2	0.0	0.0	0.8	↓	0.0	0.0	0.5	1.9	0.0	0.0	
Nevada	1.2	↓	0.5	0.2	0.9	3.7	0.2	0.2	0.2	↑	0.6	0.1	0.4	7.2	0.0	0.1	0.9	↑	0.0	0.0	0.6	7.1	0.0	0.0	
Pacific	0.8	↓	0.4	0.2	0.7	1.9	0.1	0.1	0.1	↓	0.5	0.1	0.2	3.2	0.0	0.0	0.3	↓	0.0	0.0	0.2	2.3	0.0	0.0	
Washington	0.9	↓	0.4	0.2	0.7	1.6	0.1	0.1	0.2	↓	0.5	0.1	0.2	2.1	0.0	0.0	0.4	↓	0.0	0.0	0.4	2.1	0.0	0.0	
Oregon	0.8	↓	0.4	0.2	0.7	1.6	0.2	0.2	0.2	↓	0.5	0.1	0.2	1.9	0.0	0.0	0.6	↓	0.0	0.0	0.4	2.0	0.0	0.0	
California	0.8	↓	0.4	0.2	0.6	2.1	0.1	0.1	0.1	↓	0.5	0.0	0.2	3.7	0.0	0.0	0.3	↓	0.0	0.0	0.2	2.5	0.0	0.0	
Alaska	0.6	↓	0.6	0.1	0.7	1.3	0.1	0.2	0.1	↓	0.4	0.0	0.3	1.2	-0.3	-0.1	0.1	↓	0.1	0.0	0.1	0.8	0.1	0.0	
Hawaii	0.8	↓	0.4	0.2	0.6	2.0	0.0	0.1	0.2	↓	0.5	0.3	0.0	0.4	2.4	0.1	0.0	0.4	↓	0.1	0.0	0.2	1.7	0.1	0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 3. Quarterly Government Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	4.7		3.5	1.3	4.8	6.9	1.3	0.6	1.4		1.1	0.9	2.4	4.9	0.1	0.0	2.6		0.2	0.1	1.8	3.0	0.1	0.1
<u>Northeast</u>	4.8		4.1	1.6	5.3	7.8	1.7	0.7	1.6		1.4	1.3	2.9	6.0	0.0	-0.1	3.6		0.4	0.2	2.2	4.1	0.2	0.2
<i>New England</i>	4.4		3.8	1.4	4.8	7.6	1.5	0.6	1.3		1.4	1.1	2.3	4.9	0.2	0.0	1.8		0.4	0.1	1.6	2.4	0.3	0.2
Maine	3.9		3.3	1.7	4.8	8.6	0.4	0.5	1.3		1.7	1.1	2.3	6.1	0.2	0.0	1.8		0.7	0.2	1.7	3.5	0.5	0.4
New Hampshire	3.3		3.5	1.5	3.8	6.4	1.1	0.3	0.9		1.7	0.2	1.7	3.6	0.6	0.5	1.3		0.2	0.0	0.9	1.8	0.2	0.1
Vermont	4.6		3.1	0.9	4.3	9.1	1.3	1.2	1.7		0.9	0.5	2.6	5.2	-0.2	0.2	1.3		0.7	0.0	1.8	4.1	0.7	0.0
Massachusetts	4.1		3.6	1.4	4.6	8.3	1.6	0.5	1.2		1.3	0.8	3.1	4.9	0.0	0.1	1.6		0.1	0.1	1.4	2.5	0.0	0.0
Rhode Island	4.1		4.5	1.1	4.3	8.4	2.4	0.9	1.3		1.7	0.9	2.1	4.9	0.8	0.1	2.1		0.2	0.1	1.0	2.3	0.1	0.1
Connecticut	5.0		4.2	1.5	5.2	8.2	1.6	0.5	1.6		1.1	1.1	2.4	6.2	0.0	-0.4	1.9		0.6	0.1	1.8	3.0	0.5	0.4
<i>Middle Atlantic</i>	4.9		4.2	1.6	5.5	7.9	1.8	0.7	1.6		1.5	1.4	3.0	6.4	0.1	0.0	4.1		0.4	0.2	2.3	4.6	0.2	0.2
New York	4.6		3.6	1.5	5.1	7.4	1.3	0.5	1.8		1.6	1.5	2.9	6.0	0.1	0.0	4.1		0.5	0.3	2.3	4.5	0.2	0.2
New Jersey	5.3		4.4	1.5	5.5	8.5	2.3	0.6	1.6		1.7	1.3	3.3	10.5	0.3	0.1	4.6		0.5	0.2	2.9	5.2	0.2	0.3
Pennsylvania	4.9		4.5	1.7	5.7	8.3	2.0	0.8	1.5		1.3	1.2	2.9	4.9	0.0	-0.1	3.7		0.4	0.2	1.8	4.5	0.2	0.2

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 3. Quarterly Government Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

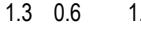
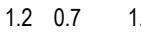
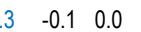
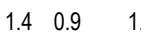
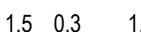
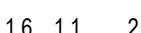
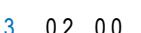
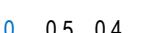
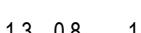
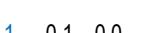
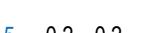
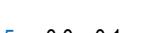
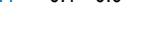
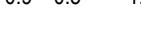
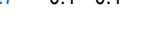
State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	4.7		3.5	1.3	4.8	6.9	1.3	0.6	1.4		1.1	0.9	2.4	4.9	0.1	0.0	2.6		0.2	0.1	1.8	3.0	0.1	0.1
<u>Midwest</u>	4.9		3.7	1.5	4.8	7.5	1.3	0.7	1.5		1.2	1.1	2.5	5.2	0.0	0.0	2.9		0.3	0.1	2.6	4.0	0.2	0.1
<i>East North Central</i>	5.5		3.8	1.5	5.2	8.4	1.2	0.7	1.7		1.3	1.2	2.9	6.2	0.1	0.0	3.6		0.4	0.2	3.2	4.9	0.2	0.1
Ohio	5.0		3.6	1.4	4.8	7.7	1.1	0.8	1.5		1.2	1.1	2.8	5.3	-0.1	0.0	3.7		0.4	0.1	3.3	5.8	0.3	0.1
Indiana	5.2		4.4	1.8	5.6	8.7	1.4	0.9	1.5		1.2	1.1	2.8	6.1	-0.1	0.0	3.5		0.5	0.3	3.2	5.2	0.2	0.2
Illinois	5.3		3.7	1.3	5.4	8.6	1.5	0.3	1.9		1.4	1.3	3.2	7.1	0.0	-0.1	3.8		0.6	0.2	2.7	5.0	0.4	0.3
Michigan	6.8		4.4	1.4	5.8	10.5	1.6	1.1	2.0		1.3	0.9	2.9	7.3	0.2	0.0	3.3		0.1	0.1	3.2	6.2	0.0	0.0
Wisconsin	4.1		2.6	1.3	4.0	6.1	0.4	0.0	1.3		1.4	0.9	2.0	5.0	0.5	0.4	3.0		0.4	0.1	2.1	4.2	0.3	0.2
<i>West North Central</i>	3.8		3.5	1.4	4.1	5.6	1.3	0.8	1.2		1.0	0.9	1.8	3.4	0.0	0.1	1.6		0.2	0.1	1.4	2.4	0.1	0.1
Minnesota	3.3		3.4	1.2	3.4	4.8	1.5	0.9	0.8		1.1	0.7	1.4	3.1	0.1	0.0	1.0		0.2	0.1	1.1	2.9	0.1	0.1
Iowa	4.8		4.8	1.7	4.5	6.9	1.9	1.1	1.3		1.5	1.1	2.2	3.5	0.2	0.2	1.6		0.4	0.1	1.8	3.4	0.3	0.1
Missouri	4.9		3.8	1.5	5.0	7.3	1.4	0.9	1.6		0.9	0.7	2.1	4.5	0.0	0.1	2.3		0.1	0.0	1.5	2.8	0.0	0.1
North Dakota	1.0		2.3	1.0	2.0	3.6	0.8	0.9	0.6		0.8	0.2	0.8	2.2	-0.2	0.1	0.6		0.5	0.1	0.5	1.1	0.4	0.1
South Dakota	0.8		2.4	0.7	2.3	4.2	0.9	0.6	0.5		1.4	0.3	1.3	2.4	-0.1	0.0	1.1		0.2	0.1	0.9	2.0	0.1	0.1
Nebraska	3.2		2.5	1.2	3.3	5.5	0.9	0.5	1.0		0.6	0.5	1.3	2.7	-0.1	0.1	1.2		0.1	0.0	1.1	2.5	0.1	0.0
Kansas	4.1		3.5	1.2	4.3	6.4	1.3	0.8	1.5		0.9	0.9	1.9	3.9	-0.5	-0.1	2.1		0.4	0.1	1.8	3.2	0.3	0.2

Table 3. Quarterly Government Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

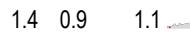
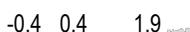
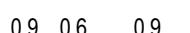
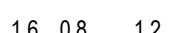
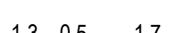
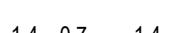
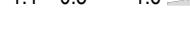
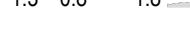
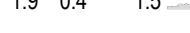
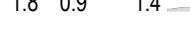
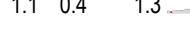
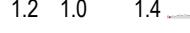
State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	4.7		3.5	1.3	4.8	6.9	1.3	0.6	1.4		1.1	0.9	2.4	4.9	0.1	0.0	2.6		0.2	0.1	1.8	3.0	0.1	0.1
<u>South</u>	4.8		3.4	1.3	5.3	7.4	1.2	0.5	1.4		1.0	0.9	2.3	5.2	0.0	0.0	2.4		0.2	0.1	1.5	2.8	0.1	0.1
South Atlantic	4.8		2.9	1.2	5.1	7.5	1.0	0.3	1.4		1.0	0.8	2.2	6.1	0.1	0.1	2.5		0.2	0.1	1.8	3.0	0.1	0.1
Delaware	4.7		4.2	1.8	5.2	8.6	1.4	0.9	1.1		1.4	1.0	2.9	7.3	0.2	0.0	2.4		0.3	0.1	2.0	3.8	0.2	0.1
Maryland	4.8		3.6	1.2	4.9	7.2	1.6	0.7	1.7		1.2	1.0	2.4	6.7	0.1	0.0	3.2		0.3	0.1	1.5	3.7	0.2	0.1
District of Columbia	5.0		2.7	1.9	4.9	9.8	-0.4	0.4	1.9		1.8	0.4	2.8	6.5	0.5	0.2	2.0		0.4	0.0	0.9	3.4	0.4	0.2
Virginia	3.5		2.5	1.0	4.0	5.3	0.9	0.6	0.9		0.7	0.6	1.5	3.8	0.0	0.0	1.7		0.1	0.0	1.0	1.7	0.0	0.0
West Virginia	4.5		3.8	1.3	5.3	7.7	1.6	0.8	1.2		1.7	0.6	2.1	3.6	-0.1	-0.1	1.8		0.2	0.1	1.4	2.7	0.0	0.1
North Carolina	4.6		3.0	1.3	5.3	7.6	1.0	0.4	1.4		1.0	0.9	2.2	5.3	0.0	0.1	2.6		0.1	0.1	1.5	3.3	0.0	0.0
South Carolina	4.9		3.8	1.6	5.1	7.7	1.3	0.5	1.7		1.1	1.0	2.4	4.9	-0.1	-0.1	3.1		0.3	0.1	1.6	3.7	0.2	0.2
Georgia	5.3		3.7	1.4	6.1	9.3	1.4	0.7	1.4		1.1	0.6	3.0	7.3	0.3	0.3	2.9		0.1	0.1	1.8	3.5	0.0	0.0
Florida	5.3		2.0	1.1	4.4	7.4	0.4	-0.4	1.4		0.7	0.7	2.0	8.0	-0.2	-0.2	2.5		0.3	0.1	2.0	4.9	0.2	0.1
<i>East South Central</i>	4.8		3.6	1.5	5.2	7.4	1.3	0.6	1.5		1.2	0.9	2.5	4.7	0.2	0.1	3.0		0.2	0.1	1.8	3.2	0.1	0.1
Kentucky	3.8		3.3	1.2	4.2	6.7	1.3	0.8	1.0		1.3	1.0	2.2	4.5	0.1	0.0	3.1		0.5	0.2	2.3	3.5	0.3	0.2
Tennessee	4.6		3.4	1.4	5.1	7.6	1.1	0.5	1.6		1.1	0.7	2.6	4.6	0.3	0.1	3.5		0.1	0.0	1.6	3.8	0.0	0.0
Alabama	5.3		3.7	1.6	5.6	8.0	1.3	0.8	1.8		0.9	0.8	2.5	4.7	-0.1	-0.1	2.4		0.1	0.1	1.9	2.8	0.0	0.0
Mississippi	5.3		4.5	1.9	6.5	8.7	1.9	0.4	1.5		1.6	1.1	2.8	6.1	0.2	0.3	2.6		0.1	0.1	1.5	2.8	0.0	0.0
<i>West South Central</i>	4.8		4.3	1.5	5.5	7.4	1.8	0.9	1.4		1.2	0.9	2.2	4.5	0.2	0.1	2.0		0.2	0.1	1.2	2.4	0.1	0.1
Arkansas	3.9		3.6	1.6	4.8	6.8	1.1	0.4	1.3		1.3	1.0	2.0	4.4	-0.1	0.1	2.6		0.4	0.1	1.8	3.1	0.3	0.2
Louisiana	5.6		4.9	1.8	5.6	8.6	2.3	1.0	1.5		1.5	1.2	2.9	4.7	-0.1	-0.1	3.6		0.4	0.2	1.5	3.8	0.1	0.2
Oklahoma	3.9		3.4	1.4	4.5	6.1	1.2	1.0	1.4		1.3	1.0	2.0	4.0	0.2	0.1	2.1		0.4	0.2	1.9	2.8	0.2	0.2
Texas	4.9		4.4	1.4	5.6	7.7	1.8	0.9	1.3		1.1	0.8												

Table 3. Quarterly Government Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	4.7		3.5	1.3	4.8	6.9	1.3	0.6	1.4		1.1	0.9	2.4	4.9	0.1	0.0	2.6		0.2	0.1	1.8	3.0	0.1	0.1
West	4.1		2.8	1.0	3.4	5.6	1.1	0.6	1.2		0.8	0.7	1.5	3.9	0.0	0.0	2.2		0.2	0.1	1.3	2.5	0.1	0.1
Mountain	4.1		3.0	1.1	3.8	5.6	1.1	0.7	1.2		0.9	0.7	1.7	4.3	0.1	0.1	2.1		0.2	0.1	1.5	3.0	0.1	0.1
Montana	3.1		2.8	0.8	3.3	5.3	0.7	0.9	0.8		1.1	0.5	1.1	3.0	0.0	0.2	1.5		0.2	0.1	0.8	2.1	0.0	0.1
Idaho	4.7		3.3	1.0	4.1	6.0	1.1	0.5	1.4		0.7	0.6	1.4	3.5	-0.2	0.0	2.4		0.1	0.0	1.5	3.0	0.1	0.0
Wyoming	3.6		3.4	1.6	3.7	5.3	0.9	0.5	0.7		1.3	0.5	1.4	3.9	-0.1	0.2	1.7		0.1	0.0	0.8	1.7	0.1	0.1
Colorado	3.4		2.8	1.2	3.5	5.5	0.9	0.6	1.0		0.8	0.6	1.9	4.1	-0.1	0.0	1.2		0.3	0.1	1.5	2.9	0.2	0.2
New Mexico	3.8		3.3	1.1	4.0	5.7	0.9	0.4	1.1		1.5	0.8	1.7	4.4	0.5	0.1	1.8		0.3	0.1	1.7	2.9	0.1	0.2
Arizona	4.3		2.9	1.2	3.8	6.4	1.2	0.7	1.3		0.7	0.5	1.4	5.2	0.1	0.0	2.0		0.1	0.0	1.2	3.4	0.0	0.1
Utah	4.5		3.2	1.2	3.8	5.2	1.1	0.5	1.7		0.9	0.6	1.7	4.2	0.0	0.0	3.3		0.1	0.0	1.4	3.7	0.1	0.0
Nevada	4.5		2.6	0.7	3.1	6.0	1.3	1.0	1.4		0.8	0.6	1.7	6.4	0.1	0.1	2.9		0.2	0.1	1.5	5.0	0.1	0.1
Pacific	4.2		2.6	0.9	3.2	5.6	1.1	0.6	1.3		0.8	0.7	1.4	3.7	0.1	0.0	2.2		0.2	0.1	1.0	2.4	0.1	0.1
Washington	3.2		2.1	0.7	3.1	4.6	0.9	0.5	1.1		0.8	0.6	1.5	5.7	0.2	0.0	2.2		0.2	0.1	1.4	2.5	0.1	0.1
Oregon	3.9		2.3	0.8	3.1	4.5	0.8	0.4	1.4		0.9	0.6	1.5	4.5	0.2	0.1	2.2		0.2	0.1	1.6	2.7	0.1	0.1
California	4.6		3.0	1.0	3.2	6.4	1.3	0.7	1.3		0.7	0.7	1.3	3.5	0.0	-0.1	2.3		0.1	0.0	0.7	2.5	0.0	0.0
Alaska	1.8		1.3	0.9	2.4	3.7	0.2	0.2	0.5		0.4	0.2	1.0	2.8	-0.3	-0.3	0.4		0.2	0.1	0.5	1.2	0.0	0.1
Hawaii	3.5		1.6	0.6	2.6	4.7	0.3	0.4	1.4		0.9	0.5	1.8	4.1	-0.1	-0.3	2.2		0.3	0.1	0.7	2.2	0.0	0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 4. Quarterly Other Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

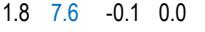
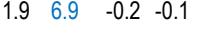
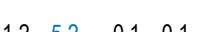
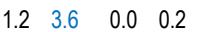
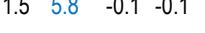
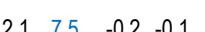
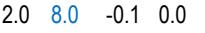
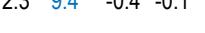
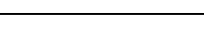
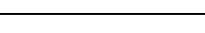
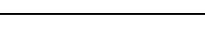
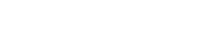
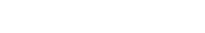
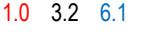
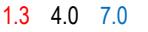
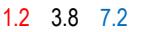
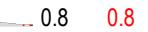
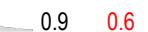
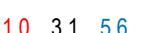
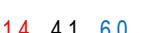
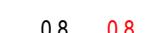
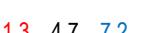
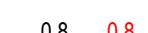
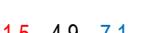
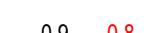
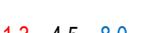
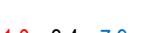
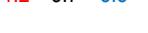
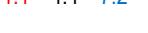
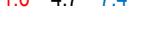
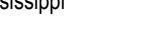
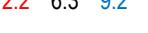
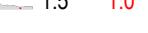
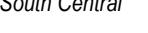
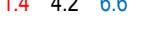
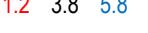
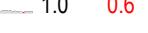
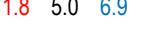
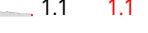
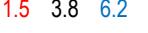
State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	3.0		1.3	1.0	3.2	6.1	0.0	0.2	0.9		0.7	0.7	1.8	7.6	-0.1	0.0	2.4		0.4	0.3	2.4	6.0	-0.1	0.1
<u>Northeast</u>	2.3		1.2	0.8	2.9	5.1	0.1	0.3	0.7		0.7	0.7	1.9	6.9	-0.2	-0.1	1.6		0.4	0.3	1.8	4.3	0.1	0.1
<i>New England</i>	2.0		1.0	0.6	2.6	4.8	0.0	0.3	0.5		0.5	0.5	1.7	5.7	-0.1	-0.1	1.0		0.2	0.2	1.0	3.2	0.0	0.0
Maine	2.0		0.8	0.7	2.7	5.1	-0.2	0.0	0.5		0.5	0.4	1.3	4.1	-0.1	0.1	1.2		0.3	0.3	1.5	2.7	-0.1	0.0
New Hampshire	2.1		0.8	0.6	2.8	5.8	-0.3	0.2	0.3		0.3	0.3	1.2	5.2	-0.1	-0.1	0.7		0.1	0.1	1.0	3.3	-0.1	0.0
Vermont	1.9		0.8	0.6	2.2	4.1	0.0	0.2	0.6		0.8	0.5	1.2	3.6	0.0	0.2	1.2		0.2	0.1	1.1	2.0	0.0	0.1
Massachusetts	2.1		0.9	0.5	2.6	4.5	-0.1	0.3	0.4		0.4	0.3	1.5	5.8	-0.1	-0.1	0.7		0.2	0.2	0.9	3.2	0.0	0.0
Rhode Island	2.7		1.2	0.6	3.1	6.1	0.0	0.2	0.5		0.7	0.4	1.9	8.5	0.1	0.1	1.5		0.2	0.2	1.3	5.1	0.0	0.0
Connecticut	1.9		1.4	0.7	2.9	5.1	0.3	0.4	0.6		0.5	0.5	2.1	7.3	-0.3	-0.2	1.4		0.4	0.3	1.4	3.9	0.1	0.1
<i>Middle Atlantic</i>	2.4		1.3	0.8	3.0	5.2	0.1	0.2	0.8		0.8	0.8	2.1	7.5	-0.2	-0.1	1.8		0.4	0.3	2.0	4.9	0.0	0.1
New York	2.4		1.1	0.7	2.8	5.2	0.1	0.2	0.7		0.9	0.7	2.0	8.0	-0.1	0.0	1.7		0.4	0.3	1.9	4.8	0.1	0.1
New Jersey	2.0		1.2	0.9	2.8	5.0	0.0	0.3	0.7		0.7	0.6	2.3	9.4	-0.4	-0.1	1.6		0.4	0.3	1.9	7.1	0.1	0.1
Pennsylvania	2.8		1.5	1.0	3.6	5.6	0.1	0.2	1.0		0.8	0.8	2.0	5.5	-0.1	0.0	2.1		0.4	0.4	2.1	3.3	-0.2	0.0

Table 4. Quarterly Other Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

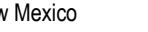
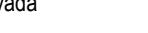
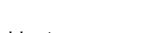
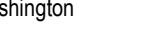
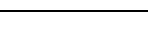
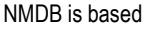
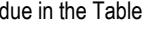
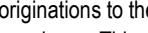
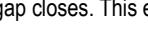
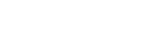
State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	3.0		1.3	1.0	3.2	6.1	0.0	0.2	0.9		0.7	0.7	1.8	7.6	-0.1	0.0	2.4		0.4	0.3	2.4	6.0	-0.1	0.1
<u>Midwest</u>	3.3		1.3	0.9	3.5	5.6	0.1	0.3	1.1		0.6	0.6	1.7	5.9	-0.1	0.0	2.9		0.4	0.3	2.7	4.9	0.0	0.0
<i>East North Central</i>	3.4		1.3	0.9	3.6	5.8	0.1	0.3	1.1		0.6	0.6	1.8	6.5	-0.1	0.0	3.0		0.4	0.4	3.0	5.6	0.0	0.0
Ohio	3.9		1.4	0.9	3.9	5.9	0.1	0.3	1.4		0.6	0.6	2.0	6.0	-0.2	0.0	4.1		0.4	0.4	3.8	5.6	-0.1	0.0
Indiana	3.5		1.5	0.7	3.8	6.0	0.2	0.4	1.3		0.6	0.6	2.0	5.6	-0.1	0.0	3.7		0.5	0.4	3.4	4.8	0.1	0.1
Illinois	2.9		1.5	1.0	3.1	5.7	0.1	0.3	1.0		0.8	0.8	2.2	7.8	-0.3	-0.1	2.4		0.6	0.5	2.4	6.3	0.1	0.0
Michigan	4.2		1.2	0.8	4.5	7.3	0.0	0.1	1.1		0.6	0.4	1.7	7.9	0.1	0.1	2.9		0.2	0.2	3.1	6.7	0.0	0.0
Wisconsin	1.9		0.8	0.6	2.2	3.9	-0.1	0.2	0.7		0.4	0.4	1.1	3.7	-0.1	0.0	1.6		0.2	0.2	1.6	3.7	0.0	0.0
<i>West North Central</i>	2.9		1.1	0.8	3.1	5.1	0.1	0.2	0.9		0.5	0.5	1.3	4.3	-0.1	0.0	2.4		0.3	0.3	1.9	3.4	0.0	0.0
Minnesota	2.2		1.0	0.5	2.7	5.0	0.4	0.2	0.7		0.5	0.5	1.4	5.7	-0.2	-0.1	1.8		0.2	0.2	1.7	5.4	0.0	0.0
Iowa	3.0		1.1	0.4	2.6	4.6	0.1	0.4	1.1		0.4	0.3	1.2	2.9	0.0	0.1	2.3		0.2	0.2	1.6	2.7	0.0	0.0
Missouri	4.0		1.8	1.3	4.2	7.0	0.3	0.3	1.1		0.9	0.7	1.7	5.5	0.1	0.2	3.1		0.6	0.6	2.5	4.1	-0.1	0.0
North Dakota	1.1		0.9	0.3	1.5	2.7	-0.1	0.5	0.5		0.5	0.3	0.8	2.1	-0.4	0.0	1.3		0.1	0.1	0.9	1.6	0.0	0.0
South Dakota	2.1		0.6	0.4	1.9	3.8	0.0	0.0	0.7		0.4	0.1	1.0	3.0	0.0	0.0	2.1		0.0	0.0	1.5	3.4	0.0	-0.1
Nebraska	2.5		0.7	0.6	2.5	4.1	-0.3	0.1	0.9		0.2	0.2	1.1	3.2	-0.1	-0.2	2.5		0.2	0.1	1.5	2.7	-0.1	0.1
Kansas	2.6		1.0	0.7	2.6	4.2	0.3	0.1	0.9		0.4	0.3	1.1	3.2	-0.1	0.0	2.2		0.3	0.3	1.6	2.8	0.0	0.0

Table 4. Quarterly Other Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	3.0		1.3	1.0	3.2	6.1	0.0	0.2	0.9		0.7	0.7	1.8	7.6	-0.1	0.0	2.4		0.4	0.3	2.4	6.0	-0.1	0.1
<u>South</u>	3.7		1.8	1.3	4.0	7.0	0.1	0.2	1.1		0.8	0.8	2.0	7.6	-0.3	-0.1	3.2		0.6	0.4	2.9	6.5	-0.4	0.1
South Atlantic	3.5		1.7	1.2	3.8	7.2	0.1	0.3	1.1		0.8	0.8	2.2	9.3	-0.4	-0.1	3.0		0.5	0.4	2.9	8.3	-0.6	0.1
Delaware	2.5		1.4	0.8	3.7	7.0	-0.1	0.0	1.0		0.6	0.6	2.5	7.4	-0.4	-0.4	2.2		0.5	0.3	2.4	5.8	-0.4	0.2
Maryland	2.7		1.5	1.0	3.7	6.9	0.1	0.3	1.0		0.9	0.6	2.5	10.0	-0.3	-0.1	2.4		0.5	0.3	2.0	5.1	-1.0	0.1
District of Columbia	2.2		0.9	0.2	2.2	4.9	0.3	0.5	0.8		0.2	0.2	1.8	7.7	-0.3	-0.1	2.4		0.3	0.2	1.3	3.1	-0.3	0.1
Virginia	2.1		1.3	1.0	3.1	5.6	0.0	0.3	0.8		0.7	0.5	1.6	6.0	-0.2	0.0	1.8		0.3	0.2	1.6	3.9	-1.3	0.0
West Virginia	3.7		3.1	1.4	4.1	6.0	0.7	1.0	1.3		0.8	0.8	1.6	2.7	-0.5	-0.2	2.5		0.9	0.8	1.9	2.7	-0.7	0.1
North Carolina	4.4		2.3	1.3	4.7	7.2	0.3	0.5	1.3		0.8	0.8	2.1	5.8	-0.3	-0.1	4.1		0.4	0.3	2.7	4.7	-0.5	0.1
South Carolina	5.3		2.0	1.5	4.9	7.1	-0.1	0.0	1.7		0.9	0.8	2.4	5.7	-0.2	-0.1	5.4		0.8	0.5	3.9	6.4	-1.3	0.3
Georgia	3.9		2.0	1.3	4.5	8.0	0.1	0.2	1.3		1.1	0.9	2.3	8.5	-0.4	0.1	4.0		0.6	0.5	2.9	6.1	-1.2	0.1
Florida	3.4		1.1	1.0	3.4	7.9	-0.2	-0.1	1.0		0.7	0.6	2.2	14.1	-0.5	-0.2	2.5		0.6	0.3	2.5	14.6	0.1	0.2
<i>East South Central</i>	4.1		2.1	1.5	4.5	7.1	0.2	0.3	1.5		1.0	0.8	2.0	5.1	-0.1	0.2	4.5		0.6	0.6	3.1	5.2	-0.6	0.0
Kentucky	3.5		1.7	1.2	3.7	5.8	-0.1	0.3	1.3		1.1	0.8	1.9	3.6	0.1	0.3	4.1		0.6	0.5	3.0	4.9	-0.6	0.0
Tennessee	4.0		1.6	1.1	4.4	7.2	0.2	0.2	1.3		0.7	0.6	1.9	5.4	0.0	0.1	4.4		0.4	0.4	2.9	4.8	-0.6	0.0
Alabama	4.2		2.4	1.6	4.7	7.4	0.4	0.2	1.5		1.0	0.9	2.0	5.5	-0.5	0.1	4.7		0.9	0.8	3.3	5.4	-0.5	0.1
Mississippi	5.4		3.8	2.2	6.3	9.2	0.7	0.9	2.2		1.5	1.0	2.8	6.7	-0.2	-0.1	5.4		1.0	0.6	3.4	6.3	-0.1	0.2
<i>West South Central</i>	3.7		2.0	1.4	4.2	6.6	0.1	0.4	1.1		0.8	0.8	1.8	4.9	-0.2	0.0	2.9		0.6	0.5	2.4	3.4	0.1	0.1
Arkansas	3.5		2.3	1.2	3.8	5.8	0.7	0.7	1.6		1.0	0.6	1.6	4.2	0.0	0.1	4.3		0.6	0.5	2.9	4.9	0.1	-0.1
Louisiana	4.1		2.6	1.8	5.0	6.9	0.0	0.5	1.2		1.1	1.1	2.3	5.0	-0.3	-0.1	3.5		1.0	0.8	2.5	3.7	0.0	0.2
Oklahoma	3.5		1.8	1.5	3.8	6.2	-0.1	0.3	1.4		0.9	0.7	1.8	4.1	0.0	0.2	3.3		0.8	0.7	2.8	4.0	0.1	0.0
Texas	3.7		1.9	1.3	4.3	7.0	0.2	0.3	0.9		0.7	0.7	1.8	5.2	-0.2	0.0	2.6		0.5	0.4	2.3	3.2	0.1	0.1

Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

Table 4. Quarterly Other Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2022 Q4

State	Percent 30 or 60 Days Past Due Date								Percent 90 to 180 Days Past Due Date								Percent Foreclosure, Bankruptcy, or Deed-in-Lieu							
	Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ			Quarterly			Summary		Point Δ		
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
United States	3.0		1.3	1.0	3.2	6.1	0.0	0.2	0.9		0.7	0.7	1.8	7.6	-0.1	0.0	2.4		0.4	0.3	2.4	6.0	-0.1	0.1
<u>West</u>	2.3		0.8	0.6	2.3	6.1	0.1	0.2	0.6		0.4	0.4	1.3	10.5	-0.1	0.0	1.7		0.2	0.1	1.5	7.6	0.0	0.1
<i>Mountain</i>	2.9		0.9	0.7	2.9	6.4	0.0	0.1	0.9		0.4	0.4	1.4	9.2	-0.1	0.0	2.5		0.2	0.2	2.2	8.0	-0.1	0.0
Montana	3.3		0.7	0.5	2.6	5.1	0.0	0.0	0.6		0.1	0.1	1.4	5.2	-0.3	0.0	2.7		0.4	0.1	1.4	3.3	0.3	0.0
Idaho	2.7		0.7	0.5	2.6	5.9	-0.1	0.0	1.2		0.6	0.3	1.1	6.0	0.2	0.1	3.0		0.1	0.0	1.8	5.4	-0.1	0.1
Wyoming	2.5		0.8	0.4	3.0	4.5	-0.1	0.4	1.1		0.1	0.1	1.1	3.8	-0.4	-0.2	2.3		0.5	0.4	0.9	2.8	0.1	0.1
Colorado	2.3		0.6	0.5	2.6	4.5	-0.1	0.1	0.6		0.3	0.2	1.1	5.1	0.0	0.1	1.5		0.2	0.2	1.7	5.1	0.0	0.0
New Mexico	3.2		1.8	1.0	3.5	5.4	-0.3	0.0	1.1		0.9	0.7	1.9	5.2	-0.3	0.1	3.3		0.6	0.4	2.6	4.2	0.1	0.0
Arizona	3.0		1.2	0.8	3.0	7.9	0.1	0.4	0.9		0.4	0.4	1.4	11.9	-0.2	0.0	2.5		0.2	0.2	2.1	9.8	-0.1	0.0
Utah	3.4		1.1	0.6	3.0	5.7	0.4	0.3	1.2		0.4	0.2	1.4	7.4	0.0	0.1	3.7		0.1	0.0	2.1	6.6	0.1	0.0
Nevada	3.6		0.8	0.5	3.1	9.0	0.1	0.2	1.3		0.8	0.4	2.3	17.2	0.2	0.2	3.3		0.2	0.1	3.2	16.4	0.0	0.0
<i>Pacific</i>	2.0		0.8	0.5	2.1	6.0	0.2	0.2	0.5		0.3	0.3	1.3	11.0	-0.2	-0.1	1.4		0.1	0.1	1.2	7.5	0.0	0.0
Washington	2.6		0.6	0.4	2.2	4.6	0.1	0.1	0.7		0.3	0.3	1.1	8.7	-0.1	0.0	2.2		0.1	0.1	1.8	5.1	0.0	0.0
Oregon	2.5		0.9	0.4	2.3	5.4	0.4	0.4	0.8		0.2	0.2	1.2	7.7	-0.3	-0.1	3.1		0.3	0.1	2.4	6.0	0.2	0.1
California	1.9		0.8	0.6	2.3	6.3	0.1	0.2	0.4		0.4	0.3	1.3	11.9	-0.1	0.0	1.2		0.1	0.1	1.1	8.3	0.0	0.0
Alaska	2.1		1.0	0.8	2.7	4.9	0.1	0.2	0.9		0.3	0.3	1.3	3.8	-0.6	-0.5	1.1		0.2	0.1	0.9	2.5	-0.1	-0.1
Hawaii	2.3		0.7	0.4	1.8	4.4	0.3	0.1	0.9		0.5	0.2	1.6	7.4	-0.1	-0.1	1.8		0.3	0.1	1.3	4.6	0.1	0.2

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 5. Quarterly Overall Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Akron, OH	2.5	↓	1.3	0.6	2.5	3.7	0.0	0.2	0.7	↑	0.5	0.5	1.3	4.1	-0.1	-0.1	2.1	↓	0.2	0.1	2.4	5.1	0.0	0.1
Albany-Schenectady-Troy, NY	2.0	↓	1.2	0.6	2.1	3.5	0.1	0.0	0.6	↓	0.6	0.6	1.3	3.4	-0.1	-0.1	1.7	↓	0.2	0.1	1.3	2.7	0.0	0.0
Albuquerque, NM	2.4	↓	1.6	0.6	2.4	3.8	0.3	0.2	0.7	↓	0.7	0.4	1.2	3.7	0.2	0.2	1.8	↓	0.1	0.1	1.5	2.7	0.0	0.0
Allentown-Bethlehem-Easton, PA-NJ	1.8	↓	1.8	0.8	2.7	4.1	0.7	0.5	0.5	↓	0.6	0.4	1.4	4.5	-0.2	-0.1	1.2	↓	0.2	0.1	1.3	2.8	0.0	0.1
Anaheim-Santa Ana-Irvine, CA (MSAD)	1.2	↓	0.5	0.2	1.0	3.3	0.2	0.1	0.2	↑	0.2	0.1	0.5	5.9	0.0	0.1	0.7	↓	0.0	0.0	0.4	3.7	-0.1	0.0
Atlanta-Sandy Springs-Alpharetta, GA	2.9	↓	1.6	0.7	3.3	5.7	0.4	0.3	0.7	↑	0.5	0.4	1.4	6.5	0.0	0.1	1.7	↓	0.1	0.1	1.5	4.2	-0.1	0.0
Austin-Round Rock-Georgetown, TX	2.2	↓	0.9	0.4	2.3	3.5	0.3	0.1	0.4	↓	0.2	0.1	0.9	2.6	-0.1	0.0	0.9	↓	0.0	0.0	0.8	1.6	0.0	0.0
Bakersfield, CA	3.0	↓	1.6	0.7	2.7	5.5	0.6	0.4	0.7	↑	0.7	0.2	1.1	8.9	0.2	0.1	1.8	↓	0.2	0.1	1.1	6.2	0.0	0.1
Baltimore-Columbia-Towson, MD	2.6	↓	1.6	0.7	2.6	4.3	0.6	0.4	1.0	↓	0.6	0.5	1.4	4.7	-0.1	0.0	1.9	↓	0.2	0.1	1.2	2.3	0.0	0.1
Baton Rouge, LA	3.7	↓	2.8	1.0	3.8	5.3	0.9	0.5	1.0	↓	1.0	0.5	1.7	3.6	0.2	0.1	2.5	↓	0.3	0.2	1.1	2.5	0.1	0.1
Birmingham-Hoover, AL	3.2	↓	2.0	1.0	3.4	5.6	0.6	0.4	1.1	↓	0.6	0.5	1.5	4.4	0.0	0.1	2.2	↓	0.2	0.1	1.7	3.0	0.0	0.0
Boise City, ID	2.3	↓	0.8	0.3	1.8	3.7	0.2	0.1	0.8	↓	0.2	0.2	0.7	4.2	0.0	0.0	1.9	↓	0.0	0.0	1.0	4.5	0.0	0.0
Boston, MA (MSAD)	1.7	↓	1.0	0.4	1.8	3.8	0.3	0.3	0.2	↓	0.3	0.2	1.1	4.2	0.0	0.0	0.5	↓	0.1	0.0	0.5	1.9	0.1	0.1
Bridgeport-Stamford-Norwalk, CT	1.4	↓	1.1	0.5	1.8	3.3	0.3	0.1	0.4	↓	0.4	0.3	1.2	4.5	0.0	-0.1	0.8	↓	0.1	0.0	0.8	2.8	0.0	0.0
Buffalo-Cheektowaga, NY	2.2	↓	1.6	0.8	2.6	3.7	0.4	0.5	0.6	↓	0.6	0.4	1.1	2.3	0.1	0.0	1.6	↓	0.2	0.1	1.5	2.4	0.1	0.1
Cambridge-Newton-Framingham, MA (MSAD)	1.3	↓	0.8	0.4	1.4	2.7	0.1	0.2	0.2	↓	0.3	0.2	0.8	3.3	0.0	0.0	0.3	↓	0.0	0.0	0.4	1.9	-0.1	0.0
Camden, NJ (MSAD)	2.6	↓	2.0	1.0	3.0	4.6	0.7	0.1	0.8	↓	0.9	0.7	2.1	6.6	-0.1	0.0	2.3	↓	0.3	0.2	2.0	4.2	0.1	0.1
Cape Coral-Fort Myers, FL	2.0	↓	0.5	0.5	1.8	5.2	-0.3	-0.4	0.6	↓	0.5	0.3	0.9	10.0	-0.1	0.0	1.8	↑	0.3	0.1	1.4	12.2	0.2	0.1
Charleston-North Charleston, SC	2.9	↓	1.4	0.7	2.6	4.4	0.4	0.1	0.9	↓	0.5	0.5	1.2	4.4	-0.2	-0.1	2.1	↓	0.2	0.1	1.4	3.3	-0.4	0.1
Charlotte-Concord-Gastonia, NC-SC	3.1	↓	1.3	0.8	3.3	5.2	0.3	0.3	0.9	↓	0.4	0.4	1.2	4.5	-0.1	0.0	1.8	↓	0.1	0.1	1.3	2.8	0.0	0.0
Chicago-Naperville-Evanston, IL (MSAD)	2.3	↓	1.1	0.6	2.2	3.9	0.3	0.1	0.6	↓	0.5	0.5	1.3	6.0	-0.1	0.0	1.6	↓	0.3	0.2	1.5	5.5	0.1	0.1
Cincinnati, OH-KY-IN	2.4	↓	1.3	0.6	2.4	3.9	0.4	0.3	0.7	↓	0.5	0.4	1.1	3.1	0.0	0.1	1.8	↓	0.2	0.1	1.8	3.3	0.1	0.0
Cleveland-Elyria, OH	2.5	↓	1.6	0.8	2.7	4.0	0.4	0.2	0.8	↓	0.6	0.6	1.8	4.4	-0.1	0.0	2.4	↓	0.3	0.2	2.7	4.4	0.1	0.0
Colorado Springs, CO	1.5	↓	1.1	0.5	1.7	3.1	0.3	0.3	0.5	↓	0.3	0.2	0.8	2.5	0.0	0.1	1.0	↓	0.1	0.1	1.1	2.8	0.0	0.0
Columbia, SC	3.3	↓	2.2	1.3	3.4	4.9	0.4	0.3	1.0	↓	0.7	0.7	1.6	3.8	-0.2	-0.1	2.4	↓	0.3	0.2	1.8	3.0	-0.1	0.1
Columbus, OH	2.5	↓	1.1	0.5	2.5	3.9	0.2	0.3	0.7	↓	0.4	0.3	1.3	3.5	0.0	0.1	2.1	↓	0.1	0.1	2.1	3.2	0.0	0.0
Dallas-Plano-Irving, TX (MSAD)	2.9	↓	1.4	0.7	3.2	4.7	0.4	0.3	0.8	↓	0.4	0.3	1.4	3.8	0.0	0.0	1.3	↓	0.1	0.1	1.2	1.9	0.0	0.1

Table 5. Quarterly Overall Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Dayton-Kettering, OH	2.7		1.4	0.7	2.7	4.1	0.3	0.4	0.8		0.5	0.5	1.5	3.4	-0.4	0.0	2.2		0.2	0.1	2.3	3.7	0.1	0.0
Denver-Aurora-Lakewood, CO	1.8		0.8	0.4	1.9	3.0	0.2	0.2	0.4		0.2	0.2	0.7	3.4	-0.1	0.0	0.7		0.1	0.0	1.1	3.0	0.1	0.1
Detroit-Dearborn-Livonia, MI (MSAD)	4.1		1.7	0.7	4.1	7.3	0.5	0.5	1.1		0.5	0.5	2.0	8.7	-0.1	0.0	2.4		0.1	0.1	2.9	7.2	0.0	0.0
Elgin, IL (MSAD)	2.0		1.4	0.5	2.0	4.0	0.6	0.3	0.5		0.4	0.3	1.1	5.6	-0.1	0.0	1.0		0.2	0.1	0.8	5.4	0.1	0.0
El Paso, TX	3.8		2.6	0.9	4.0	6.1	0.9	0.3	0.6		0.5	0.5	1.2	3.4	0.0	-0.1	1.5		0.1	0.1	1.1	1.9	0.0	0.0
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	2.8		1.2	0.7	2.6	6.4	0.2	0.1	0.7		0.6	0.3	1.7	11.0	-0.1	0.0	1.5		0.2	0.1	1.4	11.1	0.0	0.1
Fort Worth-Arlington-Grapevine, TX (MSAD)	3.1		1.7	0.7	3.4	5.1	0.6	0.4	0.8		0.4	0.4	1.5	3.9	0.0	0.0	1.4		0.1	0.1	1.3	2.1	0.0	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	1.4		0.8	0.3	1.4	3.1	0.4	0.2	0.3		0.3	0.2	0.9	4.3	-0.1	0.0	0.7		0.1	0.1	0.6	2.3	-0.1	0.0
Fresno, CA	2.6		1.3	0.5	2.2	5.4	0.4	0.5	0.6		0.3	0.1	0.9	7.2	-0.1	-0.2	1.1		0.1	0.0	0.7	4.7	0.1	0.0
Gary, IN (MSAD)	3.0		2.0	0.8	3.3	5.1	0.7	0.5	0.9		0.6	0.4	1.7	5.2	0.0	-0.1	2.6		0.2	0.1	2.1	4.2	0.1	0.1
Grand Rapids-Kentwood, MI	2.2		1.4	0.5	2.5	4.4	0.4	0.5	0.5		0.3	0.2	0.8	3.6	0.0	0.1	1.4		0.0	0.0	1.1	3.1	0.0	0.0
Greensboro-High Point, NC	2.8		1.9	1.1	3.5	5.3	0.6	0.1	0.7		0.7	0.6	1.4	4.1	-0.1	0.0	1.9		0.2	0.1	1.4	2.5	0.0	0.1
Greenville-Anderson, SC	3.2		1.6	0.9	3.3	4.9	0.4	0.1	1.1		0.4	0.4	1.4	3.8	-0.2	-0.1	2.9		0.3	0.1	1.8	3.7	-0.1	0.2
Hartford-East Hartford-Middletown, CT	1.8		1.6	0.7	2.2	3.8	0.5	0.3	0.4		0.6	0.4	1.2	3.8	0.0	0.0	0.9		0.2	0.1	0.9	2.3	0.1	0.1
Houston-The Woodlands-Sugar Land, TX	3.1		2.1	0.8	3.3	5.0	0.8	0.4	0.7		0.6	0.5	1.3	3.7	0.0	0.1	1.3		0.1	0.1	1.0	1.8	0.0	0.0
Indianapolis-Carmel-Anderson, IN	2.8		1.6	0.8	3.0	4.6	0.6	0.4	0.9		0.4	0.4	1.5	4.5	-0.1	-0.1	2.3		0.2	0.1	2.4	4.0	0.1	0.1
Jacksonville, FL	3.4		1.1	0.8	3.0	5.1	0.2	0.1	0.9		0.4	0.4	1.4	7.1	-0.2	-0.1	1.8		0.3	0.1	1.8	5.7	0.1	0.2
Kansas City, MO-KS	2.3		1.3	0.6	2.5	3.8	0.4	0.2	0.7		0.5	0.4	1.1	3.0	0.1	0.1	1.2		0.1	0.1	1.3	2.4	0.0	0.0
Knoxville, TN	2.6		1.4	0.7	2.8	4.2	0.4	0.2	0.8		0.4	0.3	0.9	2.5	0.1	0.1	2.1		0.1	0.0	1.3	2.6	-0.1	0.0
Lake County-Kenosha County, IL-WI (MSAD)	2.0		1.0	0.6	1.8	3.4	0.4	0.1	0.6		0.5	0.4	0.9	4.3	-0.2	-0.1	1.4		0.1	0.1	1.1	4.3	-0.1	0.0
Las Vegas-Henderson-Paradise, NV	3.0		1.1	0.4	2.0	6.1	0.5	0.4	0.9		0.4	0.3	1.2	11.1	0.1	0.0	2.3		0.1	0.0	1.6	10.3	0.0	0.0
Little Rock-North Little Rock-Conway, AR	2.8		1.9	0.9	3.0	4.4	0.7	0.3	1.0		0.6	0.5	1.4	3.1	-0.2	0.0	2.3		0.1	0.1	1.6	2.8	0.0	0.0
Los Angeles-Long Beach-Glendale, CA (MSAD)	2.1		0.8	0.4	1.6	4.2	0.2	0.2	0.5		0.2	0.2	0.7	7.7	-0.1	0.0	1.1		0.0	0.0	0.7	4.4	0.0	0.0
Louisville/Jefferson County, KY-IN	2.2		1.5	0.7	2.5	4.0	0.2	0.4	0.6		0.7	0.4	1.2	3.4	0.2	0.2	1.9		0.2	0.2	1.8	3.3	0.0	0.0
Memphis, TN-MS-AR	4.1		2.1	0.9	4.5	6.7	0.4	0.5	1.4		0.8	0.5	2.6	5.7	0.3	0.2	3.7		0.2	0.1	2.0	4.0	0.1	0.0
Miami-Miami Beach-Kendall, FL (MSAD)	3.8		1.2	0.6	2.9	7.2	0.1	0.2	0.9		0.4	0.4	1.4	13.1	-0.2	0.0	2.0		0.2	0.2	1.8	14.4	0.0	0.0
Milwaukee-Waukesha, WI	1.7		0.8	0.5	1.7	3.0	0.0	0.0	0.5		0.3	0.3	0.8	3.3	-0.1	0.0	1.1		0.1	0.1	1.1	3.1	0.0	0.0

Table 5. Quarterly Overall Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Minneapolis-St. Paul-Bloomington, MN-WI	1.4	↓	0.9	0.4	1.5	2.9	0.4	0.3	0.3	↑	0.3	0.3	0.7	3.4	0.0	0.0	0.7	↓	0.1	0.0	0.7	2.8	0.1	0.1
Montgomery County-Bucks County-Chester County, PA (MSAD)	1.5	↓	1.1	0.5	1.7	2.6	0.4	0.3	0.4	↓	0.3	0.3	0.8	2.3	-0.1	-0.2	1.0	↓	0.1	0.1	0.7	1.5	0.0	0.0
Nashville-Davidson-Murfreesboro-Franklin, TN	2.7	↓	1.2	0.6	2.9	4.8	0.2	0.2	0.7	↓	0.4	0.3	1.1	3.6	0.1	0.1	1.9	↓	0.0	0.0	1.1	2.2	-0.1	0.0
Nassau County-Suffolk County, NY (MSAD)	2.0	↓	1.1	0.6	2.3	3.9	0.3	0.2	0.4	↑	0.7	0.3	1.7	6.1	0.0	0.0	1.2	↑	0.2	0.1	1.2	3.8	0.0	0.1
Newark, NJ-PA (MSAD)	2.0	↓	1.4	0.6	2.1	3.9	0.6	0.4	0.6	↑	0.6	0.5	1.5	6.7	-0.1	-0.1	1.5	↓	0.2	0.1	1.5	4.9	0.1	0.1
New Haven-Milford, CT	2.3	↓	1.8	0.8	2.9	4.3	0.7	0.3	0.5	↑	0.4	0.4	1.7	5.4	-0.2	-0.4	1.2	↓	0.4	0.1	1.2	3.0	0.3	0.2
New Orleans-Metairie, LA	3.8	↓	2.1	1.0	3.6	5.8	0.8	0.6	0.8	↑	0.7	0.7	1.7	4.3	-0.2	0.0	2.4	↓	0.2	0.1	1.4	3.0	0.1	0.0
New York-Jersey City-White Plains, NY-NJ (MSAD)	1.9	↓	0.9	0.5	2.0	3.4	0.3	0.1	0.5	↑	0.6	0.5	1.4	5.7	-0.1	-0.1	1.2	↓	0.2	0.1	1.2	3.7	0.1	0.1
North Port-Sarasota-Bradenton, FL	2.1	↓	0.4	0.4	1.8	4.4	-0.2	-0.3	0.5	↑	0.2	0.2	0.8	7.6	-0.1	0.0	1.0	↑	0.1	0.0	1.0	8.9	0.0	0.0
Oakland-Berkeley-Livermore, CA (MSAD)	1.3	↓	0.5	0.2	1.1	3.5	0.1	0.2	0.3	↑	0.2	0.2	0.4	6.1	0.0	0.0	0.6	↑	0.1	0.0	0.5	4.0	0.1	0.1
Oklahoma City, OK	2.6	↓	1.6	0.8	2.7	4.1	0.4	0.5	0.8	↑	0.5	0.5	1.1	2.7	0.0	0.0	1.6	↓	0.2	0.1	1.4	2.5	0.1	0.1
Omaha-Council Bluffs, NE-IA	1.8	↓	1.2	0.6	2.1	3.2	0.3	0.3	0.7	↑	0.3	0.2	0.8	2.3	-0.1	0.1	1.3	↓	0.1	0.0	1.0	1.7	0.0	0.0
Orlando-Kissimmee-Sanford, FL	2.8	↓	0.6	0.5	2.5	6.0	-0.3	-0.5	0.7	↑	0.3	0.3	1.2	9.7	-0.2	-0.2	1.6	↑	0.2	0.1	1.5	9.7	0.1	0.1
Oxnard-Thousand Oaks-Ventura, CA	1.4	↓	0.7	0.3	1.1	3.4	0.2	0.2	0.2	↑	0.2	0.1	0.5	5.6	-0.1	0.0	0.5	↑	0.0	0.0	0.4	3.6	0.0	0.0
Philadelphia, PA (MSAD)	4.0	↓	2.2	1.0	4.4	6.1	0.8	0.2	1.1	↑	0.8	0.8	2.2	5.1	-0.1	-0.2	3.0	↓	0.3	0.1	2.1	3.7	0.2	0.1
Phoenix-Mesa-Chandler, AZ	2.4	↓	1.0	0.5	1.9	5.3	0.3	0.3	0.6	↑	0.2	0.2	0.7	8.2	0.0	-0.1	1.4	↓	0.0	0.0	1.1	6.4	-0.1	0.0
Pittsburgh, PA	2.2	↓	1.7	0.9	2.9	4.1	0.4	0.3	0.9	↑	0.5	0.5	1.5	3.0	-0.3	-0.1	1.4	↓	0.3	0.1	1.5	2.3	0.1	0.1
Portland-Vancouver-Hillsboro, OR-WA	1.7	↓	0.6	0.2	1.3	2.6	0.3	0.2	0.6	↑	0.2	0.1	0.5	3.4	0.0	0.0	1.4	↓	0.0	0.0	1.0	2.8	0.0	0.0
Providence-Warwick, RI-MA	1.9	↓	1.5	0.6	2.3	3.8	0.5	0.4	0.4	↑	0.6	0.3	1.2	4.6	0.0	0.0	0.8	↓	0.1	0.1	0.6	2.7	0.0	0.0
Raleigh-Cary, NC	2.5	↓	0.9	0.4	2.4	3.7	0.3	0.1	0.6	↑	0.3	0.3	1.0	3.0	0.0	0.0	1.5	↓	0.1	0.1	1.0	1.9	0.0	0.0
Richmond, VA	2.5	↓	1.2	0.6	2.6	4.3	0.4	0.2	0.6	↑	0.4	0.4	1.0	3.9	-0.1	0.0	1.5	↓	0.1	0.0	0.9	2.2	-0.3	0.0
Riverside-San Bernardino-Ontario, CA	2.9	↓	1.3	0.6	2.4	6.5	0.5	0.2	0.8	↑	0.3	0.3	0.9	10.8	-0.1	-0.1	1.7	↑	0.1	0.0	1.0	6.9	0.1	0.1
Rochester, NY	1.9	↓	1.6	0.7	2.6	3.7	0.5	0.4	0.9	↑	0.6	0.5	1.3	2.6	0.0	0.1	1.8	↓	0.2	0.2	1.3	2.4	0.0	0.0
Sacramento-Roseville-Folsom, CA	1.5	↓	0.8	0.4	1.3	4.0	0.3	0.3	0.3	↑	0.2	0.2	0.6	6.7	-0.1	-0.1	0.7	↑	0.1	0.0	0.6	5.0	0.1	0.1
St. Louis, MO-IL	2.8	↓	1.5	0.8	2.8	4.2	0.4	0.3	0.7	↑	0.4	0.4	1.1	3.5	-0.1	0.0	1.7	↓	0.1	0.1	1.2	2.4	0.0	0.0
Salt Lake City, UT	2.6	↓	0.9	0.4	2.2	3.5	0.2	0.2	0.8	↑	0.3	0.2	0.9	3.9	0.1	0.0	2.2	↓	0.0	0.0	1.1	3.0	0.0	0.0
San Antonio-New Braunfels, TX	3.4	↓	2.2	0.8	3.7	5.5	0.7	0.4	0.8	↑	0.6	0.5	1.2	3.2	0.0	0.0	1.6	↓	0.1	0.1	1.0	1.8	0.0	0.0

Table 5. Quarterly Overall Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
San Diego-Chula Vista-Carlsbad, CA	1.3	↓	0.5	0.2	1.1	3.6	0.1	0.1	0.3	↑	0.2	0.2	0.5	5.7	0.0	0.0	0.6	↓	0.0	0.0	0.5	4.1	0.0	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	0.8	↓	0.2	0.2	0.6	2.1	-0.1	0.0	0.1	↓	0.1	0.1	0.2	3.5	0.0	0.0	0.3	↓	0.0	0.0	0.3	2.2	0.0	0.0
San Jose-Sunnyvale-Santa Clara, CA	1.0	↓	0.3	0.2	0.8	2.7	0.1	0.0	0.2	↑	0.1	0.1	0.3	4.8	0.0	0.0	0.3	↓	0.0	0.0	0.3	3.2	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	1.4	↓	0.5	0.2	1.2	2.4	0.2	0.1	0.3	↑	0.2	0.2	0.5	4.1	0.0	0.0	0.8	↓	0.0	0.0	0.7	2.7	0.0	0.0
Stockton, CA	2.5	↑	1.3	0.5	2.0	5.5	0.5	0.3	0.6	↑	0.4	0.2	0.8	9.9	0.1	0.0	1.0	↑	0.1	0.0	0.8	7.7	0.0	0.1
Syracuse, NY	2.2	↓	1.4	0.6	2.7	4.0	0.1	-0.1	0.6	↓	1.0	0.6	1.3	2.7	0.0	0.1	1.8	↓	0.3	0.3	1.5	2.2	0.0	0.0
Tacoma-Lakewood, WA (MSAD)	2.5	↓	1.2	0.4	1.9	3.8	0.6	0.3	0.6	↓	0.3	0.3	0.9	6.0	0.0	-0.1	2.0	↓	0.1	0.0	1.2	3.9	0.1	0.0
Tampa-St. Petersburg-Clearwater, FL	2.8	↓	0.9	0.7	2.5	5.1	0.0	-0.1	0.7	↑	0.4	0.4	1.4	8.0	-0.1	-0.1	1.8	↑	0.2	0.1	1.7	8.2	0.1	0.1
Tucson, AZ	2.3	↓	1.2	0.6	2.2	4.3	0.2	0.2	0.5	↓	0.3	0.2	0.8	4.3	0.0	0.0	1.2	↓	0.0	0.0	1.1	3.8	0.0	0.0
Tulsa, OK	2.9	↓	1.7	0.9	3.0	4.4	0.4	0.5	0.8	↓	0.8	0.5	1.3	3.2	0.1	0.3	1.6	↓	0.3	0.1	1.6	2.8	0.2	0.2
Urban Honolulu, HI	1.6	↓	0.7	0.2	1.1	2.4	0.2	0.2	0.5	↓	0.4	0.1	0.8	3.1	0.1	0.0	1.0	↓	0.2	0.0	0.6	1.7	0.1	0.1
Virginia Beach-Norfolk-Newport News, VA-NC	2.2	↓	1.5	0.6	2.6	4.0	0.6	0.4	0.8	↓	0.5	0.5	1.2	3.6	-0.1	0.0	1.6	↓	0.1	0.1	0.9	2.1	-0.1	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	2.1	↓	1.2	0.5	2.3	4.3	0.4	0.3	0.5	↓	0.4	0.3	0.8	4.8	0.1	0.1	1.0	↓	0.1	0.0	1.2	4.4	0.0	0.1
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	2.1	↓	1.1	0.5	1.9	3.8	0.4	0.2	0.6	↓	0.5	0.3	1.1	5.1	0.1	0.1	1.3	↓	0.1	0.1	0.8	2.6	-0.1	0.0
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	2.1	↓	0.8	0.5	1.9	5.1	0.2	0.0	0.5	↑	0.3	0.3	1.0	8.8	-0.3	-0.1	1.1	↑	0.2	0.1	1.1	9.9	0.1	0.1
Wichita, KS	2.5	↓	1.5	0.6	2.6	3.9	0.7	0.2	0.9	↓	0.4	0.4	0.9	2.5	-0.3	0.0	2.0	↓	0.2	0.1	1.5	2.5	0.1	0.0
Wilmington, DE-MD-NJ (MSAD)	2.3	↓	1.7	0.8	2.7	4.6	0.4	0.1	0.5	↓	0.7	0.4	1.6	4.5	0.0	0.0	1.6	↓	0.2	0.1	1.4	3.2	-0.1	0.1
Winston-Salem, NC	3.2	↓	2.0	1.2	3.3	5.2	0.3	0.1	0.9	↓	0.5	0.4	1.2	3.8	0.0	0.0	2.2	↓	0.1	0.1	1.4	2.7	-0.3	0.0
Worcester, MA-CT	1.7	↓	1.4	0.7	2.3	4.1	0.3	0.3	0.3	↓	0.6	0.2	1.4	4.4	0.0	0.0	0.5	↓	0.1	0.1	0.7	2.8	-0.1	0.0

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 6. Quarterly Enterprise Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Akron, OH	1.4	↓	0.8	0.2	1.2	2.2	0.1	0.3	0.2	↑	0.2	0.2	0.6	2.5	0.0	-0.1	0.6	↑	0.1	0.0	0.9	3.7	0.0	0.1
Albany-Schenectady-Troy, NY	1.1	↓	0.5	0.3	1.2	2.5	-0.1	-0.3	0.2	↑	0.4	0.0	0.6	1.9	0.1	0.0	0.3	↑	0.1	0.0	0.5	2.1	0.0	0.0
Albuquerque, NM	0.9	↓	0.5	0.3	1.1	2.5	-0.1	0.0	0.3	↑	0.2	0.1	0.5	2.2	0.0	0.0	0.6	↑	0.0	0.0	0.5	2.4	0.0	0.0
Allentown-Bethlehem-Easton, PA-NJ	0.9	↓	0.6	0.4	1.4	2.7	0.2	0.1	0.1	↑	0.3	0.1	0.8	3.0	0.0	-0.1	0.4	↑	0.1	0.0	0.5	2.2	0.1	0.1
Anaheim-Santa Ana-Irvine, CA (MSAD)	0.5	↓	0.4	0.1	0.5	1.4	0.2	0.1	0.1	↓	0.1	0.0	0.2	2.2	0.0	0.0	0.2	↓	0.0	0.0	0.1	1.3	0.0	0.0
Atlanta-Sandy Springs-Alpharetta, GA	1.1	↓	0.6	0.3	1.5	3.2	0.1	0.2	0.2	↑	0.1	0.1	0.4	4.0	-0.1	-0.1	0.4	↑	0.0	0.0	0.5	3.0	0.0	0.0
Austin-Round Rock-Georgetown, TX	0.9	↓	0.3	0.2	0.8	1.7	0.1	0.0	0.0	↓	0.1	0.0	0.2	1.1	0.0	0.1	0.2	↓	0.0	0.0	0.3	1.0	0.0	0.0
Bakersfield, CA	0.9	↓	0.7	0.4	1.1	4.0	0.3	0.2	0.2	↑	0.3	0.0	0.5	7.0	0.2	0.0	0.5	↑	0.1	0.0	0.3	4.9	0.1	0.1
Baltimore-Columbia-Towson, MD	0.9	↓	0.6	0.4	1.1	2.4	0.2	0.1	0.2	↑	0.3	0.1	0.7	2.6	0.0	0.0	0.4	↑	0.0	0.0	0.3	1.8	0.0	0.0
Baton Rouge, LA	1.6	↓	1.0	0.5	1.6	3.3	0.2	0.2	0.1	↓	0.4	0.1	0.6	2.0	0.1	0.2	0.6	↓	0.1	0.0	0.4	1.5	0.1	0.0
Birmingham-Hoover, AL	0.9	↓	0.7	0.3	1.4	3.4	0.1	0.2	0.2	↓	0.1	0.1	0.5	2.4	-0.1	0.0	0.4	↓	0.0	0.0	0.5	2.1	0.0	0.0
Boise City, ID	1.0	↓	0.4	0.2	0.8	2.5	0.2	0.2	0.2	↓	0.1	0.0	0.2	3.0	0.0	0.0	0.7	↓	0.0	0.0	0.3	4.0	0.0	0.0
Boston, MA (MSAD)	1.0	↓	0.6	0.2	1.2	2.8	0.1	0.2	0.1	↓	0.1	0.1	0.5	2.5	-0.1	-0.1	0.2	↓	0.0	0.0	0.2	1.3	0.0	0.0
Bridgeport-Stamford-Norwalk, CT	0.7	↓	0.8	0.3	1.0	2.0	0.2	0.1	0.1	↓	0.3	0.0	0.5	2.7	0.1	0.0	0.3	↓	0.0	0.0	0.3	1.7	-0.1	0.0
Buffalo-Cheektowaga, NY	1.1	↓	0.9	0.4	1.3	2.8	0.1	0.4	0.2	↓	0.3	0.1	0.4	1.4	0.1	0.0	0.6	↓	0.1	0.0	0.5	2.0	0.1	0.1
Cambridge-Newton-Framingham, MA (MSAD)	0.9	↓	0.5	0.3	0.9	1.9	0.1	0.2	0.1	↓	0.1	0.0	0.4	2.1	-0.1	0.0	0.2	↓	0.0	0.0	0.2	1.2	0.0	0.0
Camden, NJ (MSAD)	1.4	↓	0.7	0.5	1.6	3.0	0.1	0.2	0.2	↑	0.3	0.1	1.0	4.1	-0.2	0.0	0.7	↓	0.1	0.1	0.6	3.5	0.0	0.0
Cape Coral-Fort Myers, FL	0.8	↓	0.2	0.2	0.8	3.8	-0.1	0.0	0.1	↓	0.2	0.1	0.4	7.3	0.0	0.0	0.5	↑	0.1	0.0	0.5	8.8	0.1	0.1
Charleston-North Charleston, SC	0.5	↓	0.4	0.3	1.4	3.1	0.1	-0.2	0.3	↓	0.1	0.0	0.6	3.0	-0.2	0.1	0.3	↓	0.0	0.0	0.4	2.5	0.0	0.0
Charlotte-Concord-Gastonia, NC-SC	1.1	↓	0.4	0.3	1.6	2.9	0.0	0.1	0.2	↓	0.1	0.1	0.4	2.7	0.0	0.0	0.4	↓	0.0	0.0	0.4	1.9	0.0	0.0
Chicago-Naperville-Evanston, IL (MSAD)	0.9	↓	0.6	0.4	1.0	2.3	0.1	0.1	0.1	↓	0.3	0.1	0.5	3.7	0.0	0.0	0.4	↓	0.1	0.0	0.4	4.2	0.0	0.0
Cincinnati, OH-KY-IN	1.1	↓	0.6	0.2	1.3	2.3	0.1	0.1	0.2	↓	0.3	0.2	0.5	1.8	0.0	0.1	0.4	↓	0.1	0.0	0.7	2.4	0.1	0.1
Cleveland-Elyria, OH	0.9	↓	0.9	0.4	1.3	2.3	0.2	0.2	0.2	↓	0.4	0.2	0.6	2.2	0.1	0.0	0.7	↓	0.1	0.0	0.8	3.0	0.0	0.0
Colorado Springs, CO	0.4	↓	0.5	0.2	0.7	1.6	0.1	0.2	0.1	↓	0.2	0.0	0.2	1.5	0.1	0.1	0.3	↓	0.0	0.0	0.3	2.1	0.0	-0.1
Columbia, SC	1.1	↓	0.9	0.4	1.9	3.1	0.4	0.2	0.3	↓	0.3	0.2	0.7	2.5	0.1	0.1	0.7	↓	0.0	0.0	0.7	1.8	0.0	-0.1
Columbus, OH	1.0	↓	0.4	0.2	1.1	2.1	-0.1	0.1	0.2	↓	0.2	0.1	0.5	1.7	0.0	0.1	0.5	↓	0.0	0.0	0.7	2.4	0.0	0.0
Dallas-Plano-Irving, TX (MSAD)	1.0	↓	0.5	0.3	1.2	1.9	0.1	0.2	0.2	↓	0.1	0.1	0.3	1.7	-0.1	-0.1	0.4	↓	0.0	0.0	0.5	1.1	0.0	0.0

Table 6. Quarterly Enterprise Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Dayton-Kettering, OH	1.1	↓	0.5	0.4	1.2	2.2	-0.2	0.1	0.2	↓	0.1	0.1	0.5	1.7	-0.5	-0.1	0.7	↓	0.2	0.0	1.0	2.6	0.1	0.1
Denver-Aurora-Lakewood, CO	0.7	↓	0.5	0.2	0.8	1.6	0.2	0.2	0.1	↓	0.1	0.1	0.2	1.9	0.0	0.0	0.1	↓	0.0	0.0	0.4	2.0	0.0	0.0
Detroit-Dearborn-Livonia, MI (MSAD)	1.4	↓	0.8	0.3	1.8	4.1	0.3	0.3	0.2	↑	0.2	0.1	0.6	5.1	-0.1	0.0	0.5	↓	0.0	0.0	0.8	4.5	0.0	0.0
Elgin, IL (MSAD)	1.0	↓	0.5	0.3	1.0	2.5	0.1	0.1	0.1	↓	0.1	0.0	0.5	3.7	-0.2	-0.1	0.3	↓	0.1	0.0	0.3	4.0	0.0	0.0
El Paso, TX	1.3	↓	0.9	0.3	1.7	4.0	0.3	0.0	0.2	↓	0.3	0.1	0.4	2.3	0.1	0.0	0.5	↓	0.0	0.0	0.5	1.6	-0.1	0.0
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	1.3	↓	0.6	0.4	1.3	3.9	0.0	0.2	0.2	↑	0.2	0.1	0.8	7.2	-0.1	0.0	0.5	↑	0.0	0.0	0.5	7.5	0.0	0.0
Fort Worth-Arlington-Grapevine, TX (MSAD)	1.1	↓	0.5	0.2	1.3	2.3	0.1	0.1	0.2	↓	0.1	0.0	0.4	1.6	0.0	0.1	0.5	↓	0.0	0.0	0.5	1.3	0.0	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	0.6	↓	0.4	0.1	0.6	1.6	0.2	0.2	0.0	↓	0.1	0.0	0.3	2.3	-0.1	0.0	0.2	↓	0.0	0.0	0.2	1.3	0.0	0.0
Fresno, CA	1.1	↓	0.6	0.3	1.0	3.5	0.1	0.2	0.2	↓	0.2	0.0	0.4	4.9	0.1	0.0	0.4	↓	0.0	0.0	0.2	4.0	0.0	0.0
Gary, IN (MSAD)	1.0	↓	0.9	0.3	1.5	2.9	0.3	0.4	0.1	↓	0.2	0.1	0.6	3.2	0.0	-0.1	0.8	↓	0.1	0.0	0.9	3.8	0.0	0.1
Grand Rapids-Kentwood, MI	0.9	↓	0.8	0.3	1.2	3.1	0.2	0.4	0.2	↓	0.1	0.1	0.3	2.4	0.0	0.0	0.3	↓	0.0	0.0	0.4	2.4	0.0	0.0
Greensboro-High Point, NC	1.2	↓	0.5	0.4	1.6	3.1	-0.1	-0.2	0.2	↓	0.2	0.2	0.6	2.4	-0.2	0.0	0.5	↓	0.0	0.0	0.6	1.9	-0.1	-0.1
Greenville-Anderson, SC	1.3	↓	0.5	0.4	1.7	3.1	-0.1	-0.1	0.2	↓	0.2	0.2	0.6	2.8	0.0	0.0	0.9	↓	0.1	0.0	0.9	2.2	0.1	0.1
Hartford-East Hartford-Middletown, CT	0.8	↓	0.6	0.3	1.1	2.3	0.1	0.0	0.1	↓	0.3	0.0	0.7	2.0	-0.1	0.0	0.2	↓	0.1	0.0	0.3	1.7	0.1	0.1
Houston-The Woodlands-Sugar Land, TX	1.4	↓	0.9	0.4	1.4	2.5	0.4	0.3	0.1	↓	0.2	0.1	0.4	1.8	-0.1	0.0	0.5	↓	0.0	0.0	0.4	1.1	0.0	0.0
Indianapolis-Carmel-Anderson, IN	0.9	↓	0.6	0.3	1.2	2.6	0.2	0.2	0.1	↓	0.2	0.1	0.5	2.6	0.1	0.1	0.5	↓	0.0	0.0	0.8	2.8	0.0	0.0
Jacksonville, FL	1.1	↓	0.5	0.3	1.2	3.3	0.1	0.1	0.2	↓	0.1	0.1	0.6	4.4	-0.1	0.0	0.5	↓	0.1	0.0	0.5	4.9	0.1	0.1
Kansas City, MO-KS	1.1	↓	0.5	0.2	1.1	2.2	0.0	0.2	0.2	↓	0.1	0.1	0.4	1.8	-0.1	-0.1	0.3	↓	0.0	0.0	0.5	1.7	0.0	0.0
Knoxville, TN	0.9	↓	0.6	0.2	1.3	2.6	0.1	0.1	0.1	↓	0.1	0.0	0.3	1.4	0.0	0.0	0.4	↓	0.0	0.0	0.3	2.0	0.0	0.0
Lake County-Kenosha County, IL-WI (MSAD)	1.1	↓	0.3	0.2	0.9	2.2	0.0	0.1	0.2	↓	0.2	0.0	0.5	2.8	-0.1	-0.1	0.4	↓	0.0	0.0	0.4	3.5	-0.1	0.0
Las Vegas-Henderson-Paradise, NV	1.3	↓	0.6	0.1	0.9	4.1	0.2	0.2	0.2	↓	0.2	0.1	0.4	8.5	0.0	0.0	1.0	↓	0.0	0.0	0.6	8.3	0.0	0.0
Little Rock-North Little Rock-Conway, AR	0.9	↓	0.9	0.3	1.2	2.5	0.5	0.2	0.1	↓	0.1	0.0	0.6	2.0	0.0	0.0	0.2	↓	0.0	0.0	0.3	1.7	0.0	0.0
Los Angeles-Long Beach-Glendale, CA (MSAD)	1.1	↓	0.5	0.2	0.7	2.2	0.2	0.2	0.1	↓	0.1	0.0	0.3	4.0	-0.1	0.0	0.4	↓	0.0	0.0	0.2	2.2	0.0	0.0
Louisville/Jefferson County, KY-IN	0.9	↓	0.7	0.3	1.2	2.4	0.1	0.3	0.2	↓	0.2	0.1	0.4	1.9	-0.1	-0.1	0.5	↓	0.1	0.0	0.7	2.6	0.1	0.1
Memphis, TN-MS-AR	1.2	↓	0.8	0.3	1.6	3.2	0.1	0.3	0.3	↓	0.3	0.2	0.7	3.0	0.1	0.1	0.7	↓	0.0	0.0	0.6	2.6	0.0	-0.1
Miami-Miami Beach-Kendall, FL (MSAD)	2.2	↓	0.6	0.4	1.6	4.8	0.0	0.1	0.3	↑	0.2	0.1	0.8	9.4	-0.1	0.0	1.0	↑	0.1	0.0	0.9	10.2	0.1	0.0
Milwaukee-Waukesha, WI	0.7	↓	0.4	0.2	0.8	1.6	0.0	0.0	0.1	↓	0.1	0.1	0.3	1.7	-0.1	0.0	0.3	↓	0.0	0.0	0.3	2.0	0.0	0.0

Table 6. Quarterly Enterprise Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu										
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ					
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	
Minneapolis-St. Paul-Bloomington, MN-WI	0.6	↓	0.4	0.2	0.7	1.9	0.1	0.1	0.1	↓	0.1	0.1	0.1	0.2	2.2	0.0	0.0	0.1	↓	0.0	0.0	0.2	2.0	0.0	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	0.9	↓	0.6	0.3	0.9	1.6	0.1	0.2	0.1	↓	0.1	0.1	0.1	0.4	1.4	0.0	-0.1	0.3	↓	0.0	0.0	0.2	1.0	0.0	0.0
Nashville-Davidson-Murfreesboro-Franklin, TN	1.1	↓	0.5	0.2	1.1	2.6	0.1	0.1	0.1	↓	0.1	0.1	0.0	0.3	2.0	0.0	0.0	0.4	↓	0.0	0.0	0.4	1.6	0.0	0.0
Nassau County-Suffolk County, NY (MSAD)	1.0	↓	0.6	0.4	1.3	2.5	0.1	0.1	0.1	↓	0.1	0.1	0.1	0.9	3.4	-0.1	0.0	0.4	↓	0.1	0.0	0.4	2.3	0.1	0.1
Newark, NJ-PA (MSAD)	0.9	↓	0.6	0.3	1.3	2.7	0.2	0.2	0.2	↓	0.2	0.2	0.1	0.8	3.5	-0.2	-0.1	0.3	↓	0.1	0.0	0.4	3.2	0.0	0.0
New Haven-Milford, CT	1.0	↓	0.8	0.3	1.3	2.6	0.3	0.4	0.1	↓	0.2	0.0	0.0	0.8	2.8	-0.1	-0.1	0.3	↓	0.1	0.0	0.4	2.0	0.1	0.1
New Orleans-Metairie, LA	1.8	↓	0.8	0.4	1.5	3.4	0.1	0.3	0.3	↓	0.4	0.1	0.6	2.4	-0.1	0.0	0.4	↓	0.1	0.0	0.4	2.1	0.1	0.1	
New York-Jersey City-White Plains, NY-NJ (MSAD)	1.1	↓	0.6	0.3	1.1	2.1	0.2	0.2	0.1	↓	0.4	0.1	0.7	2.9	0.0	0.0	0.3	↓	0.1	0.0	0.3	2.1	0.1	0.0	
North Port-Sarasota-Bradenton, FL	0.7	↓	0.2	0.2	0.7	2.8	-0.1	-0.2	0.1	↓	0.1	0.0	0.3	4.7	-0.1	0.0	0.5	↓	0.0	0.0	0.4	6.3	0.0	0.0	
Oakland-Berkeley-Livermore, CA (MSAD)	0.6	↓	0.3	0.1	0.5	1.5	0.0	0.1	0.0	↓	0.1	0.0	0.1	2.3	0.0	0.0	0.2	↓	0.0	0.0	0.1	1.5	0.0	0.0	
Oklahoma City, OK	1.1	↓	0.8	0.4	1.2	2.3	0.2	0.3	0.1	↓	0.2	0.1	0.1	0.4	1.5	-0.1	0.0	0.4	↓	0.1	0.0	0.5	1.8	0.1	0.1
Omaha-Council Bluffs, NE-IA	0.6	↓	0.7	0.2	1.0	2.0	0.4	0.3	0.2	↓	0.2	0.1	0.3	1.2	0.0	0.0	0.3	↓	0.0	0.0	0.3	1.3	0.0	0.0	
Orlando-Kissimmee-Sanford, FL	1.1	↓	0.3	0.3	1.1	3.8	-0.1	-0.2	0.2	↓	0.1	0.1	0.7	6.8	0.0	0.0	0.5	↓	0.0	0.0	0.5	7.7	0.0	0.0	
Oxnard-Thousand Oaks-Ventura, CA	0.8	↓	0.4	0.2	0.5	1.4	0.0	0.0	0.0	↓	0.1	0.0	0.2	2.2	0.0	0.0	0.2	↓	0.0	0.0	0.1	1.8	0.0	0.0	
Philadelphia, PA (MSAD)	1.8	↓	0.9	0.5	1.9	3.3	0.2	0.0	0.2	↓	0.3	0.2	0.8	2.4	-0.2	-0.1	0.8	↓	0.2	0.0	0.7	1.9	0.2	0.1	
Phoenix-Mesa-Chandler, AZ	1.0	↓	0.5	0.2	0.9	3.4	0.1	0.2	0.1	↓	0.1	0.0	0.2	6.0	0.0	0.0	0.4	↓	0.0	0.0	0.3	5.1	0.0	0.0	
Pittsburgh, PA	1.1	↓	0.6	0.3	1.5	2.4	0.0	0.1	0.2	↓	0.2	0.2	0.2	6.7	-0.1	-0.1	0.2	↓	0.2	0.0	0.6	1.7	0.2	0.1	
Portland-Vancouver-Hillsboro, OR-WA	0.9	↓	0.3	0.1	0.6	1.5	0.1	0.1	0.2	↓	0.1	0.0	0.2	1.9	0.0	0.0	0.5	↓	0.0	0.0	0.4	1.9	0.0	0.0	
Providence-Warwick, RI-MA	1.0	↓	0.6	0.4	1.2	2.9	0.1	0.1	0.1	↓	0.2	0.0	0.6	3.1	-0.2	0.0	0.2	↓	0.0	0.0	0.2	2.2	-0.1	0.0	
Raleigh-Cary, NC	0.9	↓	0.3	0.1	0.9	1.7	0.1	0.0	0.2	↓	0.1	0.1	0.3	1.4	0.0	0.0	0.3	↓	0.0	0.0	0.3	1.3	0.0	0.0	
Richmond, VA	0.5	↓	0.4	0.2	0.9	2.1	0.1	0.1	0.1	↓	0.2	0.1	0.3	1.8	0.1	0.1	0.3	↓	0.0	0.0	0.2	1.5	0.0	0.0	
Riverside-San Bernardino-Ontario, CA	1.3	↓	0.6	0.3	1.0	3.9	0.2	0.1	0.2	↓	0.1	0.1	0.4	7.4	0.0	0.0	0.4	↓	0.0	0.0	0.3	4.6	0.0	0.0	
Rochester, NY	0.9	↓	0.7	0.2	1.0	2.0	0.4	0.2	0.2	↓	0.2	0.1	0.1	5.1	1.1	-0.1	0.0	0.5	↓	0.0	0.0	0.4	1.5	-0.1	0.0
Sacramento-Roseville-Folsom, CA	0.6	↓	0.4	0.2	0.6	2.4	0.1	0.1	0.1	↓	0.1	0.0	0.2	4.2	0.0	0.0	0.3	↓	0.0	0.0	0.2	3.4	0.0	0.0	
St. Louis, MO-IL	1.1	↓	0.5	0.3	1.1	2.3	-0.1	0.1	0.2	↓	0.2	0.1	0.4	2.0	-0.1	0.0	0.4	↓	0.0	0.0	0.4	1.6	0.0	0.0	
Salt Lake City, UT	1.1	↓	0.4	0.2	1.0	2.3	0.0	0.1	0.1	↓	0.1	0.1	0.3	2.3	0.0	-0.1	0.9	↓	0.0	0.0	0.5	1.8	0.0	0.0	
San Antonio-New Braunfels, TX	1.3	↓	0.7	0.2	1.4	2.6	0.1	0.2	0.2	↓	0.2	0.1	0.4	1.7	0.0	-0.1	0.3	↓	0.0	0.0	0.3	1.1	-0.1	0.0	

Table 6. Quarterly Enterprise Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
San Diego-Chula Vista-Carlsbad, CA	0.8	↓	0.3	0.1	0.5	1.8	0.0	0.0	0.1	↑	0.1	0.0	0.2	2.8	0.0	0.0	0.1	↑	0.0	0.0	0.1	2.1	0.0	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	0.4	↑	0.2	0.1	0.3	0.8	0.0	0.0	0.1	↑	0.1	0.0	0.1	0.8	0.1	0.1	0.1	↑	0.0	0.0	0.1	0.6	0.0	0.0
San Jose-Sunnyvale-Santa Clara, CA	0.5	↑	0.1	0.1	0.3	1.0	-0.1	-0.1	0.1	↑	0.1	0.0	0.1	1.3	0.1	0.1	0.1	↑	0.0	0.0	0.1	0.8	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	0.7	↑	0.3	0.1	0.6	1.6	0.1	0.1	0.1	↑	0.1	0.1	0.2	2.2	0.0	0.0	0.3	↑	0.0	0.0	0.3	1.9	0.0	0.0
Stockton, CA	1.2	↑	0.6	0.2	0.9	3.6	0.2	0.1	0.2	↑	0.2	0.0	0.4	6.5	0.1	0.1	0.4	↑	0.0	0.0	0.3	5.1	-0.1	0.0
Syracuse, NY	1.1	↑	0.6	0.3	1.2	2.2	-0.2	-0.1	0.1	↑	0.3	0.1	0.6	1.4	-0.1	0.0	0.7	↑	0.1	0.0	0.6	1.8	0.0	0.0
Tacoma-Lakewood, WA (MSAD)	1.4	↑	0.4	0.2	0.9	2.4	0.1	-0.1	0.2	↑	0.2	0.1	0.3	3.3	0.0	0.0	0.6	↑	0.0	0.0	0.4	3.3	0.0	0.0
Tampa-St. Petersburg-Clearwater, FL	1.1	↑	0.4	0.3	1.1	3.0	0.1	0.1	0.2	↑	0.1	0.1	0.7	4.9	-0.1	-0.1	0.5	↑	0.0	0.0	0.5	6.6	0.0	0.0
Tucson, AZ	1.0	↑	0.5	0.3	1.1	2.9	-0.2	0.0	0.1	↑	0.1	0.0	0.3	2.9	0.1	0.1	0.3	↑	0.0	0.0	0.4	3.1	0.0	0.0
Tulsa, OK	1.4	↑	0.7	0.3	1.4	2.4	0.2	0.2	0.0	↑	0.2	0.0	0.6	1.9	0.0	0.1	0.6	↑	0.1	0.0	0.7	2.1	0.0	0.0
Urban Honolulu, HI	0.9	↑	0.4	0.1	0.5	1.6	-0.1	0.0	0.1	↑	0.3	0.0	0.3	1.7	0.2	0.0	0.4	↑	0.1	0.0	0.2	1.1	0.1	0.1
Virginia Beach-Norfolk-Newport News, VA-NC	0.8	↑	0.7	0.3	1.1	2.2	0.3	0.3	0.1	↑	0.1	0.0	0.6	2.3	-0.1	-0.1	0.5	↑	0.0	0.0	0.3	1.5	0.0	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	1.0	↑	0.5	0.3	1.1	2.9	0.1	0.1	0.1	↑	0.2	0.1	0.3	3.1	0.0	0.0	0.3	↑	0.0	0.0	0.3	3.3	0.0	0.0
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	0.8	↑	0.5	0.2	0.8	2.3	0.2	0.1	0.1	↑	0.2	0.1	0.4	3.0	0.0	0.0	0.3	↑	0.0	0.0	0.2	1.4	0.0	0.0
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	0.8	↑	0.4	0.3	1.0	3.0	0.0	0.0	0.1	↑	0.1	0.1	0.5	5.6	-0.1	-0.1	0.3	↑	0.0	0.0	0.3	6.3	0.0	0.0
Wichita, KS	1.1	↑	0.6	0.1	1.2	2.5	0.3	0.0	0.1	↑	0.2	0.1	0.4	1.6	0.0	-0.1	0.5	↑	0.1	0.0	0.7	1.6	0.1	0.1
Wilmington, DE-MD-NJ (MSAD)	1.0	↑	0.6	0.4	1.2	2.6	0.0	0.0	0.0	↑	0.4	0.0	0.7	2.5	0.0	0.1	0.7	↑	0.0	0.0	0.4	1.9	0.0	0.0
Winston-Salem, NC	1.1	↑	0.7	0.6	1.6	2.9	-0.2	0.0	0.2	↑	0.2	0.0	0.5	2.4	0.0	0.0	0.5	↑	0.0	0.0	0.5	1.5	0.0	0.0
Worcester, MA-CT	0.8	↑	0.8	0.4	1.4	3.1	0.0	0.1	0.1	↑	0.4	0.0	0.8	3.0	-0.1	0.0	0.1	↑	0.1	0.0	0.3	2.2	0.0	0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.

Table 7. Quarterly Government Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Akron, OH	4.1		2.5	1.1	4.0	8.8	0.0	0.1	1.7		1.3	1.0	2.3	5.1	-0.2	0.0	4.0		0.3	0.2	3.5	5.2	0.1	0.0
Albany-Schenectady-Troy, NY	3.2		3.2	1.1	4.4	7.3	0.5	0.9	1.1		1.2	0.9	2.6	5.4	-0.3	-0.6	3.6		0.6	0.1	2.1	5.4	0.4	0.5
Albuquerque, NM	3.9		3.3	1.1	4.1	6.3	0.6	0.4	1.0		1.5	0.6	1.9	5.6	0.7	0.3	1.9		0.2	0.1	1.7	3.1	0.0	0.1
Allentown-Bethlehem-Easton, PA-NJ	4.8		4.8	1.6	5.5	9.6	2.4	1.6	1.0		0.9	0.8	3.0	6.9	-0.7	-0.6	2.8		0.5	0.1	1.9	5.2	0.4	0.2
Anaheim-Santa Ana-Irvine, CA (MSAD)	4.0		2.1	0.6	2.1	5.3	1.2	0.9	0.6		0.7	0.0	1.1	3.1	0.3	0.2	1.0		0.1	0.0	0.5	2.2	0.1	0.0
Atlanta-Sandy Springs-Alpharetta, GA	5.6		4.1	1.4	6.6	10.2	1.6	0.8	1.5		1.2	0.6	3.6	8.8	0.5	0.4	2.9		0.1	0.1	2.0	4.2	0.0	0.0
Austin-Round Rock-Georgetown, TX	4.1		3.3	1.1	4.4	7.3	1.2	0.7	0.8		0.5	0.5	2.0	4.4	-0.3	-0.1	1.0		0.1	0.0	0.8	2.8	0.1	0.1
Bakersfield, CA	4.6		3.4	1.1	4.0	7.5	1.2	0.8	1.1		1.2	0.6	1.7	5.3	0.2	0.3	2.3		0.3	0.0	0.9	2.9	0.2	0.2
Baltimore-Columbia-Towson, MD	4.8		3.9	1.4	5.3	7.9	1.6	1.0	2.0		1.2	0.9	2.6	6.5	0.2	0.1	3.2		0.2	0.0	1.5	4.0	0.2	0.0
Baton Rouge, LA	6.9		5.6	1.7	6.3	10.8	2.2	0.9	2.2		2.1	0.6	2.8	5.0	0.6	0.0	4.1		0.5	0.1	1.2	4.7	0.2	0.4
Birmingham-Hoover, AL	6.0		4.5	2.1	6.2	10.3	1.6	0.9	2.5		1.2	0.9	3.3	6.3	0.3	0.1	3.8		0.1	0.1	1.8	4.4	-0.1	-0.1
Boise City, ID	4.3		2.7	0.7	3.9	6.3	0.2	0.0	1.8		0.6	0.5	1.3	4.6	-0.2	0.1	2.5		0.1	0.0	1.2	3.6	0.1	0.1
Boston, MA (MSAD)	5.2		3.3	1.1	4.3	8.2	1.6	0.8	0.9		1.4	0.8	3.3	5.3	0.5	0.3	1.0		0.2	0.1	1.1	3.6	0.1	0.0
Bridgeport-Stamford-Norwalk, CT	6.8		3.3	1.2	5.1	11.1	1.0	-0.1	2.2		0.6	0.5	2.7	6.9	0.1	-0.3	1.7		0.2	0.0	1.7	4.3	0.1	0.1
Buffalo-Cheektowaga, NY	4.5		3.3	1.3	4.4	6.9	1.1	0.7	1.1		1.1	0.8	2.2	3.6	0.3	-0.1	2.5		0.2	0.1	2.1	4.2	0.0	0.1
Cambridge-Newton-Framingham, MA (MSAD)	3.7		3.4	1.0	3.8	8.3	1.1	0.6	1.0		1.4	0.6	2.6	5.2	0.4	0.4	0.6		0.0	0.0	0.9	2.9	-0.2	-0.1
Camden, NJ (MSAD)	4.6		5.2	1.8	6.0	8.9	2.4	0.3	1.9		2.0	1.3	3.7	9.9	0.2	0.0	5.1		0.6	0.3	3.2	6.0	0.2	0.3
Cape Coral-Fort Myers, FL	4.5		1.1	1.1	3.9	9.4	-0.6	-1.5	1.3		1.0	0.4	1.9	9.1	0.1	0.2	3.8		0.3	0.0	1.9	7.1	0.3	0.1
Charleston-North Charleston, SC	4.6		3.5	1.2	4.4	7.9	1.4	0.8	1.1		1.3	0.6	2.3	5.5	0.1	-0.5	2.8		0.4	0.0	1.1	3.1	0.3	0.4
Charlotte-Concord-Gastonia, NC-SC	5.2		3.3	1.6	5.9	9.1	1.2	0.5	2.1		1.0	0.7	2.5	7.1	0.1	0.1	2.4		0.2	0.0	1.8	3.9	0.2	0.1
Chicago-Naperville-Evanston, IL (MSAD)	6.0		3.5	1.2	5.5	9.1	1.4	0.0	1.9		1.4	1.2	3.7	8.9	0.0	0.0	4.4		0.6	0.3	2.8	5.9	0.3	0.2
Cincinnati, OH-KY-IN	5.4		3.6	1.4	4.7	8.0	1.5	1.0	1.5		1.2	0.9	3.2	5.3	0.2	0.2	3.7		0.4	0.1	3.0	5.7	0.3	0.2
Cleveland-Elyria, OH	5.9		3.6	1.3	4.9	7.9	1.2	0.4	1.7		1.4	1.1	3.5	6.6	-0.1	0.3	4.6		0.4	0.1	3.6	6.7	0.2	-0.1
Colorado Springs, CO	3.4		2.3	0.8	2.8	4.9	0.9	0.5	1.2		0.4	0.2	1.7	3.1	-0.1	0.2	1.3		0.0	0.0	1.2	2.6	0.0	0.0
Columbia, SC	5.2		3.9	1.8	5.2	7.9	0.9	0.6	1.9		0.9	0.9	2.4	4.9	-0.5	-0.4	2.8		0.4	0.1	1.6	4.2	0.3	0.1
Columbus, OH	4.7		3.3	1.1	4.7	7.8	1.2	0.9	1.3		0.9	0.9	2.8	5.5	0.0	0.0	3.4		0.3	0.2	2.9	5.5	0.1	0.1
Dallas-Plano-Irving, TX (MSAD)	5.2		4.0	1.5	5.9	9.1	1.6	0.8	1.7		0.9	0.6	2.8	6.0	0.1	0.0	1.9		0.1	0.0	1.3	2.7	0.1	0.0

Table 7. Quarterly Government Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Dayton-Kettering, OH	3.8	↓	2.9	1.3	4.5	7.4	0.7	0.7	1.2	↑	0.8	0.8	2.3	5.1	-0.6	-0.2	2.7	↑	0.4	0.1	2.5	4.6	0.3	0.1
Denver-Aurora-Lakewood, CO	3.6	↑	2.7	1.2	3.4	6.3	0.7	0.5	0.9	↑	0.8	0.7	1.8	4.7	0.0	0.0	1.0	↑	0.2	0.1	1.6	3.5	0.1	0.1
Detroit-Dearborn-Livonia, MI (MSAD)	8.1	↑	4.5	1.5	6.8	14.8	1.8	1.3	2.3	↑	1.2	0.9	4.2	11.4	0.0	-0.1	4.2	↑	0.1	0.0	4.3	10.4	-0.1	0.0
Elgin, IL (MSAD)	4.1	↑	3.7	0.7	4.4	9.0	1.7	0.2	2.2	↑	1.3	0.7	2.9	8.5	0.1	0.3	2.4	↑	0.7	0.1	2.2	6.8	0.6	0.1
El Paso, TX	4.5	↑	3.9	1.3	5.4	8.3	1.3	0.4	0.8	↑	0.7	0.6	1.6	3.8	-0.1	-0.2	1.9	↑	0.1	0.0	0.8	2.3	0.1	0.0
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	6.3	↑	2.7	1.0	4.5	9.2	1.2	0.0	1.8	↑	1.3	0.9	2.5	9.0	0.3	0.2	2.9	↑	0.3	0.1	2.1	5.8	0.1	0.1
Fort Worth-Arlington-Grapevine, TX (MSAD)	4.6	↑	4.3	1.3	5.7	8.0	1.9	1.0	1.2	↑	0.9	0.7	2.7	5.9	0.1	-0.2	1.6	↑	0.1	0.1	1.3	2.9	-0.1	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	3.3	↑	2.7	0.8	3.1	5.2	1.6	0.7	1.0	↑	1.0	0.2	1.7	5.0	0.1	0.1	1.6	↑	0.2	0.0	0.8	2.4	0.1	0.1
Fresno, CA	5.0	↑	3.2	0.5	3.5	7.1	1.4	1.4	1.2	↑	0.6	0.3	1.2	4.0	0.0	-0.5	1.5	↑	0.0	0.0	0.9	1.8	-0.1	-0.1
Gary, IN (MSAD)	6.0	↑	4.9	1.5	6.2	9.8	2.1	1.1	2.2	↑	1.6	1.0	3.2	7.0	-0.4	-0.1	4.5	↑	0.3	0.2	2.8	5.8	0.1	0.0
Grand Rapids-Kentwood, MI	6.0	↑	4.4	0.9	5.4	8.9	1.8	1.5	1.7	↑	1.4	0.8	2.0	5.6	-0.1	0.4	3.2	↑	0.1	0.0	2.3	5.1	0.1	-0.1
Greensboro-High Point, NC	5.1	↑	4.1	1.5	6.7	9.8	1.4	0.2	0.9	↑	1.4	0.9	2.5	5.9	0.1	0.0	2.5	↑	0.2	0.0	1.3	3.8	0.1	0.1
Greenville-Anderson, SC	4.9	↑	4.5	1.4	5.5	10.4	2.0	0.9	1.8	↑	0.8	0.8	2.6	6.8	-0.4	-0.2	4.0	↑	0.3	0.1	1.9	5.7	0.1	0.2
Hartford-East Hartford-Middletown, CT	4.0	↑	4.3	1.4	4.7	8.1	1.6	0.6	1.3	↑	1.6	0.9	2.3	5.5	0.4	0.1	1.4	↑	0.4	0.0	1.6	2.7	0.4	0.4
Houston-The Woodlands-Sugar Land, TX	5.4	↑	4.9	1.4	5.8	9.0	2.2	0.9	1.6	↑	1.4	0.9	2.6	5.3	0.4	0.4	1.5	↑	0.1	0.0	1.0	2.4	0.0	0.1
Indianapolis-Carmel-Anderson, IN	5.2	↑	4.3	1.8	5.3	8.8	1.7	1.0	1.5	↑	1.0	1.0	3.0	6.6	-0.2	-0.2	3.6	↑	0.3	0.1	3.4	5.9	0.1	0.1
Jacksonville, FL	4.5	↑	3.8	0.9	4.7	7.4	0.5	-0.2	1.3	↑	0.6	0.5	2.3	9.1	-0.1	-0.2	1.7	↑	0.3	0.1	1.9	4.2	0.1	0.2
Kansas City, MO-KS	4.3	↑	3.5	1.2	4.6	7.4	1.5	0.5	1.5	↑	1.0	0.7	2.1	4.2	0.3	0.3	1.8	↑	0.2	0.0	1.6	2.5	0.2	0.2
Knoxville, TN	3.7	↑	3.4	1.7	4.4	7.2	0.7	0.7	1.9	↑	0.9	0.7	1.7	3.8	0.1	0.1	2.2	↑	0.2	0.0	1.4	3.0	0.1	0.1
Lake County-Kenosha County, IL-WI (MSAD)	5.0	↑	4.1	1.1	4.3	8.8	2.1	0.7	1.1	↑	1.4	1.1	2.6	8.3	0.0	0.3	3.8	↑	0.3	0.2	3.0	6.1	-0.3	0.1
Las Vegas-Henderson-Paradise, NV	4.9	↑	2.5	0.7	3.3	6.0	1.2	0.8	1.5	↑	0.8	0.6	1.7	6.7	0.2	0.0	3.2	↑	0.2	0.1	1.7	5.0	0.1	0.1
Little Rock-North Little Rock-Conway, AR	3.9	↑	3.1	1.4	4.6	6.5	0.9	0.2	1.5	↑	1.2	1.0	2.2	4.4	-0.4	0.0	2.2	↑	0.1	0.0	1.7	3.1	0.1	0.0
Los Angeles-Long Beach-Glendale, CA (MSAD)	5.2	↑	3.2	1.0	3.3	6.7	1.4	0.5	1.5	↑	0.6	0.5	1.5	3.6	0.0	0.0	3.0	↑	0.1	0.0	0.7	3.3	0.0	0.0
Louisville/Jefferson County, KY-IN	3.5	↑	3.1	1.4	4.4	7.0	0.7	0.2	0.9	↑	1.6	0.5	2.1	4.5	0.9	0.6	3.1	↑	0.4	0.3	2.1	4.2	0.1	0.1
Memphis, TN-MS-AR	5.6	↑	3.5	1.1	6.6	9.4	0.6	0.4	2.0	↑	1.3	0.7	3.7	5.9	0.6	0.5	4.7	↑	0.2	0.1	1.8	5.4	0.1	0.0
Miami-Miami Beach-Kendall, FL (MSAD)	7.1	↑	3.1	0.8	4.4	8.8	1.3	0.9	1.6	↑	0.5	0.5	1.9	10.8	-0.4	0.0	3.5	↑	0.2	0.1	2.0	7.9	0.0	0.1
Milwaukee-Waukesha, WI	4.9	↑	2.7	1.0	3.9	6.9	0.5	-0.2	1.4	↑	1.1	0.8	2.4	5.7	0.2	0.0	3.7	↑	0.3	0.1	2.0	4.8	0.2	0.2

Table 7. Quarterly Government Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Minneapolis-St. Paul-Bloomington, MN-WI	3.2	↓	3.4	1.1	3.2	4.9	1.7	1.1	0.8	↑	0.9	0.7	1.3	3.3	0.0	0.0	0.9	↓	0.1	0.1	0.9	2.7	0.0	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	4.4	↑	4.6	1.6	4.9	9.1	2.8	1.1	1.2	↓	1.3	1.0	2.7	4.5	-0.1	-0.6	3.5	↓	0.4	0.2	1.4	3.8	0.0	0.2
Nashville-Davidson-Murfreesboro-Franklin, TN	4.0	↓	3.4	1.3	4.9	7.7	1.0	0.6	1.1	↓	1.0	0.8	2.3	4.9	0.1	-0.1	2.5	↓	0.0	0.0	1.2	3.0	-0.1	0.0
Nassau County-Suffolk County, NY (MSAD)	5.8	↑	3.6	1.4	5.2	10.4	1.7	0.3	1.9	↓	2.2	1.2	3.8	9.1	0.5	0.2	5.5	↑	0.4	0.2	2.4	6.1	0.1	0.2
Newark, NJ-PA (MSAD)	6.9	↑	4.9	1.3	5.2	8.5	3.0	1.0	1.8	↓	2.0	1.3	3.8	12.5	0.7	0.3	6.3	↓	0.5	0.0	3.4	6.5	0.3	0.4
New Haven-Milford, CT	6.0	↑	4.8	1.5	5.7	9.4	2.5	0.2	1.3	↓	1.0	0.9	3.0	8.0	-0.3	-0.9	2.1	↓	1.1	0.1	2.1	4.4	0.8	0.7
New Orleans-Metairie, LA	6.0	↑	4.6	1.5	6.2	9.1	2.8	1.3	1.5	↓	1.2	0.7	3.3	6.0	-0.2	0.1	3.9	↓	0.2	0.1	1.7	4.2	0.0	0.1
New York-Jersey City-White Plains, NY-NJ (MSAD)	5.7	↑	3.2	1.2	5.0	8.8	2.0	0.1	2.7	↓	1.6	1.3	3.5	9.7	0.2	0.2	5.5	↓	0.4	0.1	2.8	6.3	0.1	0.3
North Port-Sarasota-Bradenton, FL	6.0	↑	0.6	0.6	4.5	9.2	-0.5	-1.1	1.4	↓	0.3	0.2	2.0	8.6	0.0	0.1	2.5	↓	0.1	0.0	2.2	6.2	0.0	0.1
Oakland-Berkeley-Livermore, CA (MSAD)	4.6	↑	3.3	1.0	2.9	9.2	1.4	0.8	1.2	↓	1.3	0.0	1.3	3.3	0.4	0.5	1.8	↓	0.1	0.0	0.6	3.2	-0.1	-0.1
Oklahoma City, OK	3.8	↑	3.1	1.2	4.1	6.0	1.2	1.1	1.4	↓	0.9	0.7	2.0	4.2	0.1	-0.1	1.9	↓	0.3	0.1	1.6	2.7	0.2	0.2
Omaha-Council Bluffs, NE-IA	3.2	↑	2.7	1.2	3.3	5.2	0.7	0.4	1.3	↓	0.6	0.1	1.4	3.0	-0.1	0.5	1.3	↓	0.1	0.0	1.0	2.4	0.1	0.0
Orlando-Kissimmee-Sanford, FL	5.2	↑	1.3	1.0	4.2	8.5	-0.4	-1.2	1.5	↓	0.5	0.5	2.1	7.9	-0.5	-0.4	2.4	↓	0.2	0.1	2.0	4.7	0.1	0.0
Oxnard-Thousand Oaks-Ventura, CA	3.9	↑	3.0	0.0	2.4	9.1	2.0	1.7	1.7	↓	0.2	0.0	1.0	4.8	-0.5	-0.3	0.7	↓	0.0	0.0	0.3	1.9	0.0	0.0
Philadelphia, PA (MSAD)	6.6	↑	5.8	2.1	8.2	12.5	2.8	0.7	2.1	↓	1.7	1.4	4.2	6.9	0.2	-0.2	5.2	↓	0.3	0.1	2.1	5.8	0.2	0.2
Phoenix-Mesa-Chandler, AZ	4.5	↑	2.9	1.2	3.7	6.5	1.2	0.7	1.4	↓	0.6	0.4	1.5	5.5	0.1	0.0	2.2	↓	0.1	0.0	1.1	3.6	0.0	0.0
Pittsburgh, PA	4.0	↑	4.5	1.9	4.8	7.4	1.7	0.9	1.4	↓	1.2	1.0	2.3	3.4	-0.2	0.1	3.1	↓	0.4	0.2	1.7	4.2	0.2	0.1
Portland-Vancouver-Hillsboro, OR-WA	3.6	↑	2.2	0.7	2.9	5.2	1.0	0.5	1.3	↓	0.9	0.6	1.5	4.8	0.2	0.1	2.4	↓	0.2	0.1	1.6	2.9	0.1	0.1
Providence-Warwick, RI-MA	4.0	↑	4.3	1.3	4.6	8.2	2.3	0.8	1.2	↓	1.5	0.9	2.5	5.1	0.6	0.1	1.9	↓	0.1	0.0	1.2	2.4	0.0	0.1
Raleigh-Cary, NC	5.3	↑	2.7	0.8	5.3	8.0	1.4	0.5	0.9	↓	0.6	0.5	2.3	5.1	0.1	0.0	2.4	↓	0.1	0.1	1.4	3.0	0.0	0.0
Richmond, VA	5.2	↑	2.7	1.0	5.4	7.6	0.9	0.5	0.9	↓	0.9	0.7	2.0	5.7	0.1	0.1	2.7	↓	0.1	0.1	1.2	3.0	-0.1	0.0
Riverside-San Bernardino-Ontario, CA	5.2	↑	3.5	1.1	4.1	7.7	1.6	0.7	1.8	↓	0.7	0.7	1.6	5.1	0.0	-0.3	3.0	↓	0.1	0.0	0.9	3.0	0.1	0.1
Rochester, NY	3.8	↑	4.4	1.1	5.3	7.8	1.5	1.2	2.1	↓	1.4	1.1	2.8	4.3	0.1	0.0	3.9	↓	0.6	0.4	2.1	4.2	0.2	0.0
Sacramento-Roseville-Folsom, CA	3.5	↑	2.9	1.0	2.7	5.3	1.1	0.9	1.1	↓	0.8	0.7	1.3	3.6	-0.2	-0.5	1.7	↓	0.2	0.0	0.7	2.3	0.1	0.1
St. Louis, MO-IL	5.3	↑	3.5	1.4	5.0	8.2	1.2	0.4	1.5	↓	0.8	0.7	2.3	4.9	-0.1	0.1	2.9	↓	0.1	0.1	1.5	3.5	0.0	0.0
Salt Lake City, UT	5.5	↑	3.1	1.5	4.0	6.0	0.8	0.3	2.0	↓	1.0	0.5	2.0	4.5	0.2	0.3	3.3	↓	0.1	0.0	1.6	4.6	0.0	0.1
San Antonio-New Braunfels, TX	4.8	↑	3.9	1.1	5.4	8.0	1.6	0.6	1.1	↓	0.9	0.7	1.8	3.9	0.2	0.1	1.6	↓	0.1	0.0	0.7	1.8	0.0	0.0

Table 7. Quarterly Government Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
San Diego-Chula Vista-Carlsbad, CA	3.1	↓	1.6	0.4	2.0	4.8	0.8	0.8	0.9	↑	0.4	0.2	0.9	2.2	0.1	-0.1	1.5	↓	0.1	0.0	0.7	1.7	0.0	0.1
San Francisco-San Mateo-Redwood City, CA (MSAD)	*	↑	*	0.0	1.6	14.3	*	*	*	↓	*	0.0	1.0	5.4	*	*	*	↓	*	0.0	0.0	3.4	*	*
San Jose-Sunnyvale-Santa Clara, CA	4.5	↓	2.9	0.0	2.1	5.7	1.9	0.3	1.0	↓	0.6	0.0	0.9	2.9	-0.4	0.0	0.3	↓	0.3	0.0	0.3	2.2	0.3	0.3
Seattle-Bellevue-Kent, WA (MSAD)	3.3	↓	2.1	0.6	2.7	4.8	0.8	0.4	0.8	↓	0.9	0.4	1.9	5.7	0.5	0.4	1.5	↓	0.1	0.0	0.9	2.2	0.0	0.1
Stockton, CA	5.1	↑	3.9	1.0	3.4	12.3	1.7	1.2	1.4	↓	0.7	0.0	1.5	4.0	-0.4	-0.2	2.8	↓	0.2	0.0	0.8	3.3	0.0	0.2
Syracuse, NY	4.3	↑	3.1	1.3	5.2	7.9	0.3	-0.8	1.0	↓	1.7	0.8	2.6	4.7	-0.4	0.2	3.2	↓	0.4	0.3	2.4	4.8	0.0	0.0
Tacoma-Lakewood, WA (MSAD)	3.8	↓	2.9	0.8	3.3	5.2	1.6	0.9	1.1	↓	0.6	0.3	1.4	7.4	0.1	-0.4	3.3	↓	0.3	0.1	1.4	3.6	0.2	0.2
Tampa-St. Petersburg-Clearwater, FL	5.2	↑	2.0	1.2	4.6	7.3	0.1	-0.5	1.6	↓	0.7	0.7	2.2	8.0	-0.1	-0.4	2.7	↓	0.3	0.1	2.3	5.1	0.2	0.1
Tucson, AZ	4.5	↑	2.8	0.9	4.0	6.8	1.3	0.3	1.0	↓	0.7	0.5	1.2	4.8	0.0	0.1	1.4	↓	0.1	0.0	0.9	2.5	0.0	0.1
Tulsa, OK	4.1	↑	3.5	1.4	4.9	7.0	1.3	1.2	1.3	↓	1.7	1.1	2.1	4.3	0.4	0.5	1.9	↓	0.4	0.0	1.8	3.3	0.3	0.3
Urban Honolulu, HI	2.9	↑	1.6	0.4	2.3	4.7	0.7	0.5	1.1	↓	0.8	0.6	1.6	4.2	0.1	-0.2	2.0	↓	0.4	0.0	0.5	2.0	0.2	0.1
Virginia Beach-Norfolk-Newport News, VA-NC	2.9	↑	2.2	0.8	3.7	5.8	0.9	0.6	1.0	↓	0.7	0.6	1.6	4.3	-0.1	0.0	1.8	↓	0.0	0.0	1.0	1.9	-0.1	-0.1
Warren-Troy-Farmington Hills, MI (MSAD)	6.5	↑	4.3	1.3	5.0	10.8	2.0	1.0	1.8	↓	1.3	0.6	2.3	7.2	0.7	0.3	3.1	↓	0.1	0.1	2.7	5.4	0.0	0.0
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	4.3	↑	2.4	0.8	3.7	5.9	0.9	0.2	1.3	↓	1.0	0.6	1.8	4.4	0.3	0.2	2.2	↓	0.2	0.1	1.0	2.5	0.1	0.1
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	5.2	↑	2.6	0.9	3.9	10.0	1.4	0.4	1.0	↓	0.6	0.4	1.7	7.8	-0.1	-0.1	2.0	↓	0.4	0.1	1.4	5.8	0.3	0.2
Wichita, KS	4.4	↑	3.7	1.0	4.6	7.6	2.0	0.6	1.7	↓	0.8	0.7	1.6	4.7	-0.6	0.1	2.1	↓	0.2	0.0	1.8	3.7	0.2	0.1
Wilmington, DE-MD-NJ (MSAD)	5.3	↑	4.1	1.5	5.4	9.1	1.4	0.3	0.9	↓	1.4	0.7	3.0	7.6	0.0	0.0	2.7	↓	0.4	0.1	2.2	4.5	0.3	0.1
Winston-Salem, NC	5.6	↑	4.2	1.5	5.8	9.1	1.4	0.5	1.0	↓	0.8	0.8	2.2	6.0	-0.1	-0.1	2.7	↓	0.1	0.1	1.6	3.6	0.0	0.0
Worcester, MA-CT	4.9	↑	3.3	1.4	4.7	8.5	0.9	-0.7	1.0	↓	1.7	0.3	2.7	6.7	0.4	0.0	2.2	↓	0.2	0.1	1.5	4.1	0.1	0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market. An asterisk (*) denotes a statistic that cannot be calculated due to small cell suppression.

Table 8. Quarterly Other Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Akron, OH	4.1		1.7	1.0	4.1	6.7	-0.2	0.3	1.4		0.4	0.4	2.3	8.1	-0.3	-0.2	4.2		0.1	0.1	4.3	8.6	-0.5	0.0
Albany-Schenectady-Troy, NY	2.4		1.0	0.3	2.3	4.2	0.4	0.0	0.7		0.5	0.3	1.4	5.0	-0.2	0.2	2.2		0.2	0.2	2.0	3.6	-0.1	-0.1
Albuquerque, NM	3.6		2.0	0.6	3.3	5.8	0.4	0.3	1.2		0.8	0.5	2.3	7.8	-0.6	0.3	4.0		0.5	0.3	2.6	4.9	0.2	0.0
Allentown-Bethlehem-Easton, PA-NJ	1.8		1.8	1.0	3.7	6.0	0.3	0.3	0.8		0.9	0.6	2.4	8.2	-0.5	0.3	1.7		0.4	0.3	2.0	5.2	-0.5	0.1
Anaheim-Santa Ana-Irvine, CA (MSAD)	1.4		0.7	0.5	1.9	5.2	0.2	0.0	0.3		0.3	0.2	1.2	10.7	-0.1	0.0	1.2		0.1	0.1	0.8	7.2	-0.2	-0.1
Atlanta-Sandy Springs-Alpharetta, GA	3.9		1.6	1.2	4.3	8.0	0.0	0.2	1.2		1.0	0.8	2.2	10.3	-0.3	0.0	3.1		0.4	0.3	2.4	7.0	-0.6	0.1
Austin-Round Rock-Georgetown, TX	2.5		0.9	0.5	3.1	4.9	0.4	0.2	0.8		0.3	0.2	1.2	4.4	-0.3	0.1	1.8		0.1	0.1	1.7	2.9	0.0	0.0
Bakersfield, CA	3.4		1.5	0.6	3.7	8.4	0.9	0.8	0.6		1.1	0.2	1.9	13.9	0.2	0.0	2.5		0.4	0.2	1.5	11.1	-0.4	0.2
Baltimore-Columbia-Towson, MD	2.8		1.5	1.0	3.5	6.7	0.1	0.4	1.2		1.0	0.7	2.4	9.0	-0.4	-0.1	2.5		0.6	0.3	2.1	4.4	-0.7	0.1
Baton Rouge, LA	4.6		2.7	1.4	5.6	8.4	0.1	0.3	1.3		0.7	0.5	2.7	6.4	-0.7	0.0	4.0		0.6	0.6	2.4	4.1	-0.1	-0.2
Birmingham-Hoover, AL	4.5		1.8	1.0	4.7	8.7	0.0	0.2	1.5		1.2	0.9	2.5	7.3	-0.3	0.2	3.7		0.6	0.6	3.2	5.4	-0.2	0.0
Boise City, ID	2.6		0.5	0.2	2.6	5.8	0.2	0.0	0.9		0.3	0.2	1.1	7.0	0.1	0.0	3.3		0.0	0.0	2.0	6.9	-0.1	0.0
Boston, MA (MSAD)	2.3		0.9	0.6	2.7	5.0	0.0	0.3	0.3		0.4	0.3	1.6	7.0	0.0	-0.1	0.8		0.1	0.0	0.9	3.4	0.0	0.1
Bridgeport-Stamford-Norwalk, CT	1.5		0.9	0.5	2.3	4.5	0.1	-0.1	0.5		0.6	0.3	1.7	7.1	-0.1	-0.1	1.1		0.1	0.1	1.1	4.2	-0.1	0.0
Buffalo-Cheektowaga, NY	2.5		1.4	0.6	3.4	5.3	0.1	0.4	0.8		0.7	0.6	1.8	4.2	0.0	0.0	2.6		0.6	0.1	2.2	3.3	0.4	0.2
Cambridge-Newton-Framingham, MA (MSAD)	1.7		0.6	0.5	1.9	3.9	-0.3	0.0	0.3		0.4	0.3	1.3	5.5	0.0	-0.1	0.4		0.1	0.1	0.7	3.2	-0.1	0.0
Camden, NJ (MSAD)	2.8		1.2	0.9	3.5	6.9	-0.2	0.1	1.1		1.0	0.9	3.4	10.4	-0.4	0.0	2.8		0.5	0.5	3.4	6.8	-0.2	0.0
Cape Coral-Fort Myers, FL	2.3		0.6	0.6	2.4	7.8	-0.5	-0.1	0.8		1.0	0.4	1.4	14.6	-0.4	0.1	2.4		0.7	0.2	2.4	18.6	0.5	0.1
Charleston-North Charleston, SC	4.7		1.4	1.0	3.6	6.8	-0.2	-0.1	1.3		0.5	0.5	1.9	6.5	-0.5	-0.3	3.9		0.8	0.4	3.3	5.5	-2.6	0.3
Charlotte-Concord-Gastonia, NC-SC	4.9		2.0	1.3	4.9	7.9	0.1	0.7	1.4		0.9	0.8	2.2	6.9	-0.2	-0.1	3.5		0.5	0.2	2.7	4.8	-0.1	0.2
Chicago-Naperville-Evanston, IL (MSAD)	3.2		1.3	0.8	3.2	6.3	0.1	0.2	1.0		0.8	0.8	2.5	10.5	-0.4	0.0	2.5		0.7	0.5	2.7	8.5	0.2	0.1
Cincinnati, OH-KY-IN	3.5		1.2	0.6	3.3	5.7	0.3	0.4	1.3		0.3	0.3	1.5	5.3	-0.4	-0.1	3.5		0.5	0.4	3.2	4.8	0.1	0.1
Cleveland-Elyria, OH	3.8		1.3	0.8	3.9	6.4	0.2	0.2	1.4		0.6	0.6	2.8	8.2	-0.2	0.0	4.1		0.6	0.3	4.5	6.7	0.1	0.1
Colorado Springs, CO	1.4		0.4	0.4	2.3	4.9	-0.2	0.0	0.6		0.4	0.2	1.1	4.7	0.0	0.1	1.8		0.2	0.0	2.0	4.9	-0.2	0.1
Columbia, SC	5.2		2.1	1.3	4.9	7.6	-0.7	-0.1	1.4		1.1	0.9	2.7	6.5	-0.5	-0.1	4.4		0.7	0.4	3.6	5.6	-1.3	0.3
Columbus, OH	3.6		0.8	0.3	3.5	5.9	0.1	0.5	1.2		0.3	0.3	1.9	5.8	-0.5	-0.2	4.2		0.2	0.2	3.3	5.8	-0.2	0.0
Dallas-Plano-Irving, TX (MSAD)	3.4		1.2	1.1	4.2	6.7	0.0	0.0	0.8		0.7	0.6	2.0	6.5	-0.1	0.1	2.1		0.3	0.2	2.3	3.9	0.0	0.1

Table 8. Quarterly Other Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu										
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ					
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	
Dayton-Kettering, OH	4.9		1.4	0.4	4.0	6.5	0.5	0.5	1.7		0.8	0.4	2.9	7.2	-0.2	0.3	4.8		0.2	0.2	4.2	6.2	-0.2	-0.2	-0.2
Denver-Aurora-Lakewood, CO	2.5		0.8	0.4	2.7	4.9	0.3	0.3	0.5		0.2	0.2	1.1	5.8	-0.1	0.0	1.4		0.1	0.1	1.8	5.8	-0.1	-0.1	-0.1
Detroit-Dearborn-Livonia, MI (MSAD)	5.9		1.5	1.2	5.8	10.6	-0.4	0.2	1.9		0.9	0.6	2.9	13.4	-0.1	0.0	4.4		0.4	0.3	5.0	11.0	0.1	0.0	0.0
Elgin, IL (MSAD)	2.8		2.1	1.1	3.1	7.4	0.3	0.9	0.2		0.7	0.2	2.0	11.1	-0.3	-0.4	1.6		0.1	0.0	1.7	10.0	-0.2	0.0	0.0
El Paso, TX	4.9		2.5	0.8	4.6	7.3	0.9	0.6	0.6		0.1	0.1	1.8	5.4	-0.5	-0.2	2.0		0.3	0.3	1.8	2.8	-0.3	-0.1	-0.1
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	3.3		1.3	1.1	3.9	9.1	-0.2	-0.2	1.0		1.1	0.4	3.6	18.0	-0.4	-0.1	2.2		0.6	0.3	2.3	17.9	0.0	0.2	0.2
Fort Worth-Arlington-Grapevine, TX (MSAD)	3.7		1.5	1.0	4.2	7.2	0.1	0.0	1.2		0.6	0.6	2.0	6.1	-0.2	-0.1	2.5		0.6	0.3	2.6	4.2	0.2	0.2	0.2
Frederick-Gaithersburg-Rockville, MD (MSAD)	1.5		0.8	0.6	2.4	5.2	0.2	0.0	0.4		0.5	0.3	1.9	8.3	-0.3	-0.2	1.0		0.3	0.1	1.0	4.8	-0.6	0.1	0.1
Fresno, CA	2.2		1.5	0.6	3.4	9.6	0.0	0.3	0.7		0.6	0.2	2.0	13.5	-0.8	-0.1	1.9		0.4	0.0	1.4	9.2	0.2	0.0	0.0
Gary, IN (MSAD)	4.2		1.7	0.9	4.1	7.5	-0.2	-0.1	1.3		0.9	0.3	2.7	8.0	0.6	0.2	4.2		0.3	0.1	3.3	6.8	0.0	-0.1	-0.1
Grand Rapids-Kentwood, MI	3.3		1.0	0.5	3.5	6.9	0.2	0.0	0.8		0.4	0.1	1.3	5.3	0.1	0.2	3.1		0.1	0.0	1.9	5.3	0.1	0.0	0.0
Greensboro-High Point, NC	4.0		2.8	1.3	5.0	8.1	1.3	1.0	1.3		0.8	0.7	2.4	6.8	-0.5	-0.3	3.6		0.5	0.2	2.6	4.7	-0.2	0.2	0.2
Greenville-Anderson, SC	5.5		1.4	1.3	4.9	7.5	-0.1	-0.2	2.3		0.8	0.6	2.2	6.1	-0.4	-0.1	5.4		0.9	0.4	3.3	7.0	-1.2	0.3	0.3
Hartford-East Hartford-Middletown, CT	2.1		1.6	0.9	3.0	5.6	0.1	0.4	0.6		0.4	0.4	1.9	6.6	-0.4	-0.2	1.4		0.5	0.1	1.3	3.5	0.1	0.1	0.1
Houston-The Woodlands-Sugar Land, TX	4.2		2.1	1.4	4.6	8.2	0.3	0.5	0.8		0.8	0.6	2.2	6.9	-0.2	-0.1	2.6		0.5	0.2	2.4	3.6	0.1	0.0	0.0
Indianapolis-Carmel-Anderson, IN	4.0		1.3	0.8	3.8	6.0	0.4	0.3	1.7		0.5	0.5	2.3	7.0	-0.3	-0.1	4.0		0.5	0.1	3.9	6.4	0.3	0.2	0.2
Jacksonville, FL	4.8		1.3	0.8	4.2	6.9	0.0	0.2	1.4		0.8	0.8	2.2	11.1	-0.7	-0.2	3.1		0.7	0.4	3.1	8.1	0.1	0.2	0.2
Kansas City, MO-KS	3.0		1.3	0.9	3.4	5.9	0.2	-0.1	0.9		0.9	0.3	1.7	5.6	0.2	0.3	2.3		0.4	0.3	2.2	4.2	0.1	-0.1	-0.1
Knoxville, TN	3.6		0.8	0.4	4.1	6.4	0.4	-0.4	0.9		0.5	0.2	1.3	3.8	0.2	0.1	3.7		0.1	0.1	2.5	4.8	-0.7	0.0	0.0
Lake County-Kenosha County, IL-WI (MSAD)	2.1		0.9	0.4	2.6	5.2	0.3	0.0	1.0		0.9	0.4	1.6	7.2	-0.6	-0.2	2.0		0.3	0.2	1.7	5.9	0.1	0.0	0.0
Las Vegas-Henderson-Paradise, NV	3.8		0.7	0.5	3.2	9.7	0.0	0.2	1.6		0.8	0.5	2.7	19.0	0.2	0.1	3.8		0.3	0.1	3.3	18.4	0.1	0.0	0.0
Little Rock-North Little Rock-Conway, AR	4.0		2.3	0.7	4.1	6.1	1.3	0.9	1.7		0.8	0.5	2.1	5.6	-0.2	0.3	5.0		0.3	0.2	2.9	6.4	0.1	-0.3	-0.3
Los Angeles-Long Beach-Glendale, CA (MSAD)	2.3		1.0	0.7	2.6	6.4	0.2	0.2	0.6		0.4	0.3	1.5	12.7	-0.1	-0.1	1.5		0.1	0.0	1.1	8.1	0.0	0.0	0.0
Louisville/Jefferson County, KY-IN	3.5		1.5	0.7	3.7	6.3	-0.4	0.6	1.2		0.8	0.7	2.2	5.9	-0.1	0.1	3.6		0.4	0.4	3.1	5.1	-0.5	0.0	0.0
Memphis, TN-MS-AR	5.8		3.3	1.3	6.3	10.2	0.9	1.3	2.1		1.2	1.0	3.8	10.2	-0.1	0.0	6.0		0.5	0.1	4.0	7.0	0.1	0.1	0.1
Miami-Miami Beach-Kendall, FL (MSAD)	4.3		1.3	0.9	3.9	9.9	-0.3	0.0	1.3		0.9	0.5	2.8	20.4	-0.3	-0.1	2.6		0.6	0.3	2.4	22.4	0.2	0.2	0.2
Milwaukee-Waukesha, WI	2.7		1.1	0.7	2.7	5.2	-0.3	0.2	0.9		0.3	0.3	1.5	6.4	-0.3	-0.1	1.8		0.4	0.1	2.1	5.6	0.1	0.1	0.1

Table 8. Quarterly Other Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
Minneapolis-St. Paul-Bloomington, MN-WI	2.0		0.9	0.3	2.5	5.1	0.6	0.3	0.6		0.4	0.4	1.5	6.7	-0.2	-0.1	1.7		0.2	0.1	1.7	6.5	0.0	0.1
Montgomery County-Bucks County-Chester County, PA (MSAD)	1.8		0.9	0.5	2.6	4.8	0.2	0.3	0.6		0.4	0.4	1.4	5.0	0.0	-0.1	1.4		0.2	0.1	1.4	2.9	0.0	0.1
Nashville-Davidson-Murfreesboro-Franklin, TN	3.8		1.0	0.7	4.4	7.6	-0.3	-0.1	1.3		0.6	0.4	1.6	6.4	0.1	0.2	3.7		0.1	0.1	2.5	4.6	-0.7	-0.1
Nassau County-Suffolk County, NY (MSAD)	2.6		1.2	0.8	3.4	6.0	0.4	0.2	0.4		1.0	0.4	3.1	11.9	-0.1	-0.2	1.4		0.3	0.2	2.1	7.2	-0.1	0.0
Newark, NJ-PA (MSAD)	2.1		1.1	0.7	2.8	5.3	0.1	0.3	0.8		0.8	0.7	2.4	11.2	-0.2	-0.3	1.8		0.5	0.2	2.2	8.1	0.3	0.2
New Haven-Milford, CT	2.4		1.5	1.0	4.2	7.0	-0.1	0.5	0.7		0.6	0.6	2.8	9.8	-0.1	-0.4	1.9		0.6	0.3	2.0	5.0	0.3	0.2
New Orleans-Metairie, LA	4.4		2.0	1.3	5.2	8.3	-0.1	0.5	1.0		1.1	1.0	2.7	7.2	-0.3	0.0	3.6		0.7	0.3	2.6	4.6	0.4	0.0
New York-Jersey City-White Plains, NY-NJ (MSAD)	2.2		1.0	0.7	2.6	5.1	0.2	0.2	0.6		0.9	0.5	2.2	10.0	-0.3	0.0	1.4		0.4	0.2	1.6	6.4	0.1	0.1
North Port-Sarasota-Bradenton, FL	2.5		0.7	0.5	2.7	6.5	-0.2	-0.2	0.7		0.3	0.2	1.5	12.3	-0.2	0.1	1.2		0.2	0.2	1.5	14.7	0.0	0.0
Oakland-Berkeley-Livermore, CA (MSAD)	1.7		0.4	0.3	1.9	5.3	-0.1	0.1	0.4		0.2	0.2	1.0	11.3	-0.1	-0.1	0.9		0.2	0.1	0.9	7.5	0.1	0.1
Oklahoma City, OK	3.2		1.3	1.0	3.7	6.0	0.0	0.2	1.1		0.7	0.4	1.7	4.8	0.1	0.1	3.0		0.7	0.2	2.8	4.6	0.2	0.2
Omaha-Council Bluffs, NE-IA	2.4		0.9	0.7	3.2	5.4	-0.4	0.2	1.2		0.3	0.3	1.4	5.2	-0.4	-0.1	2.9		0.3	0.2	2.0	3.3	0.0	0.1
Orlando-Kissimmee-Sanford, FL	3.3		0.9	0.5	3.4	8.9	-0.3	-0.3	0.9		0.6	0.6	2.1	15.7	-0.6	-0.3	2.5		0.7	0.2	2.5	16.5	0.2	0.2
Oxnard-Thousand Oaks-Ventura, CA	1.9		0.6	0.5	2.2	6.1	-0.1	-0.1	0.3		0.5	0.1	1.3	11.2	-0.4	-0.1	0.9		0.2	0.0	0.9	7.3	0.2	0.2
Philadelphia, PA (MSAD)	5.1		1.6	0.7	5.5	8.3	0.4	0.2	1.5		1.2	1.0	3.3	8.9	0.2	-0.4	4.2		0.6	0.3	3.2	6.1	0.2	0.2
Phoenix-Mesa-Chandler, AZ	3.0		1.0	0.6	2.9	8.2	0.0	0.3	0.8		0.4	0.4	1.4	13.3	-0.1	0.0	2.5		0.2	0.1	2.1	11.0	-0.2	0.1
Pittsburgh, PA	2.7		1.5	1.2	3.8	5.9	0.0	0.2	1.3		0.7	0.7	2.2	5.1	-0.4	-0.1	2.0		0.3	0.3	2.2	3.3	-0.2	0.0
Portland-Vancouver-Hillsboro, OR-WA	2.6		0.7	0.2	2.3	5.8	0.3	0.3	0.9		0.2	0.2	1.1	8.7	-0.2	0.0	2.8		0.1	0.1	2.0	6.3	0.0	0.0
Providence-Warwick, RI-MA	2.3		1.3	0.5	2.9	5.6	-0.1	0.5	0.6		0.7	0.5	1.9	7.4	-0.1	-0.1	1.2		0.3	0.1	1.2	4.4	0.1	0.1
Raleigh-Cary, NC	3.8		1.6	0.8	4.0	6.7	0.1	0.2	1.2		0.5	0.5	2.1	6.2	-0.2	0.0	3.5		0.3	0.2	2.1	4.1	-0.2	0.1
Richmond, VA	2.8		1.8	1.0	4.1	7.5	0.6	0.2	0.9		0.7	0.5	1.9	8.1	-0.5	0.2	2.4		0.5	0.3	2.2	4.8	-2.2	0.2
Riverside-San Bernardino-Ontario, CA	2.9		1.3	1.0	3.9	9.9	0.2	0.1	0.7		0.7	0.4	2.1	17.6	-0.2	0.1	2.4		0.2	0.1	1.8	13.0	0.0	0.0
Rochester, NY	2.1		0.9	0.7	3.1	5.0	-0.2	-0.2	1.0		0.7	0.3	1.7	4.6	0.2	0.3	2.3		0.1	0.1	2.0	3.6	0.0	0.0
Sacramento-Roseville-Folsom, CA	2.0		0.8	0.4	2.1	6.5	-0.1	0.3	0.4		0.3	0.3	1.5	12.3	-0.3	-0.3	1.0		0.1	0.0	1.1	9.9	0.1	0.0
St. Louis, MO-IL	4.2		2.0	1.3	4.8	7.9	0.5	0.5	1.1		0.9	0.8	2.2	7.1	0.1	0.0	3.1		0.4	0.4	2.6	4.8	-0.1	0.0
Salt Lake City, UT	3.7		1.2	0.4	3.2	6.3	0.7	0.6	1.5		0.4	0.2	1.5	9.2	0.0	0.1	4.2		0.0	0.0	2.0	7.2	0.0	0.0
San Antonio-New Braunfels, TX	3.4		2.1	1.2	4.3	7.4	0.1	0.3	0.9		0.7	0.7	1.8	4.3	-0.5	-0.3	2.8		0.6	0.2	1.9	3.3	0.4	0.0

Table 8. Quarterly Other Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2022 Q4

Metro Area	Percent 30 or 60 Days Past Due Date							Percent 90 to 180 Days Past Due Date							Percent Foreclosure, Bankruptcy, or Deed-in-Lieu									
	Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ		Quarterly			Summary		Point Δ				
	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ	02Q1	Trend	22Q4	Min	Med	Max	YoY	QoQ
San Diego-Chula Vista-Carlsbad, CA	1.5		0.7	0.4	1.7	5.7	0.3	0.1	0.3		0.3	0.2	1.0	10.1	-0.2	0.0	0.9		0.1	0.1	0.9	7.4	0.0	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	1.2		0.2	0.2	1.0	3.3	-0.1	0.0	0.1		0.2	0.1	0.4	6.3	-0.1	0.0	0.5		0.1	0.0	0.5	4.2	0.0	0.1
San Jose-Sunnyvale-Santa Clara, CA	1.3		0.5	0.2	1.2	4.2	0.2	0.1	0.2		0.2	0.1	0.5	9.1	0.0	0.1	0.5		0.0	0.0	0.6	6.0	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	2.1		0.4	0.2	1.8	4.3	0.1	0.2	0.5		0.3	0.2	0.9	9.7	-0.1	0.0	1.5		0.1	0.1	1.4	5.3	0.0	0.0
Stockton, CA	3.5		1.3	0.6	3.8	8.5	0.6	-0.1	0.7		1.0	0.1	2.2	16.9	0.9	0.0	1.2		0.3	0.0	1.3	14.9	0.0	0.0
Syracuse, NY	2.1		1.3	0.4	2.8	4.5	0.4	0.3	0.9		1.2	0.7	1.4	3.5	0.2	0.2	2.0		0.5	0.4	1.6	2.4	0.0	0.0
Tacoma-Lakewood, WA (MSAD)	3.5		1.3	0.3	2.8	6.4	0.8	0.5	1.0		0.5	0.3	1.8	12.3	0.0	0.2	3.4		0.1	0.1	2.8	7.7	0.0	-0.1
Tampa-St. Petersburg-Clearwater, FL	3.4		0.9	0.8	3.4	7.6	-0.3	-0.2	0.9		0.6	0.6	2.5	13.7	-0.6	-0.1	2.8		0.5	0.2	2.9	12.8	0.1	0.1
Tucson, AZ	2.7		1.9	0.9	3.4	8.0	0.6	1.0	0.8		0.1	0.1	1.7	8.0	-0.4	-0.3	2.3		0.2	0.1	2.2	6.5	0.1	-0.1
Tulsa, OK	3.9		1.9	1.3	4.1	6.9	0.0	0.6	1.6		1.0	0.5	1.9	5.3	0.1	0.5	2.6		0.5	0.3	2.9	4.8	0.2	0.0
Urban Honolulu, HI	2.3		0.6	0.2	1.7	3.9	0.3	0.1	0.8		0.4	0.1	1.3	6.0	0.0	0.0	1.7		0.2	0.0	1.1	3.3	0.1	0.2
Virginia Beach-Norfolk-Newport News, VA-NC	3.0		1.6	1.2	3.7	6.9	0.2	0.2	1.3		0.8	0.6	2.0	6.7	-0.3	-0.3	2.7		0.4	0.3	1.8	4.3	-1.2	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	3.5		0.9	0.8	3.7	6.6	0.1	0.0	0.9		0.6	0.3	1.6	8.5	0.1	0.1	2.0		0.2	0.1	2.5	7.6	0.1	0.1
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	2.0		1.2	0.7	2.8	5.9	0.2	0.4	0.7		0.6	0.4	2.2	9.3	-0.3	-0.1	1.9		0.3	0.2	1.4	5.3	-0.6	0.1
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	2.9		0.7	0.7	2.9	7.5	-0.3	0.0	0.9		0.6	0.4	1.9	14.3	-1.0	-0.4	1.8		0.5	0.3	2.1	16.2	0.2	0.2
Wichita, KS	2.6		1.0	0.5	2.9	4.3	0.2	0.4	1.3		0.5	0.4	1.3	3.0	-0.1	0.0	3.4		0.3	0.1	2.1	4.1	0.0	-0.1
Wilmington, DE-MD-NJ (MSAD)	2.4		1.9	0.8	3.9	7.2	0.0	-0.1	0.9		0.7	0.7	2.8	7.6	-0.2	-0.4	2.3		0.5	0.2	2.4	6.4	-1.2	0.3
Winston-Salem, NC	5.2		2.5	1.5	4.4	7.2	0.5	-0.3	1.9		0.7	0.4	1.9	5.4	-0.1	0.0	4.5		0.3	0.2	2.7	5.3	-1.1	0.1
Worcester, MA-CT	2.0		1.2	0.3	3.1	5.8	0.1	0.9	0.3		0.4	0.2	1.8	6.7	-0.1	-0.1	0.7		0.2	0.2	1.2	3.9	-0.2	-0.1

Note: The NMDB is based on the first-lien, closed-end mortgages reported to one of three major credit bureaus. The NMDB is a 5 percent sample and not a census of the mortgage universe. The percent days past due in the Table tab reflect what a person sees when they request a credit report. The days past due follow the Metro 2® credit bureau reporting guidelines. Due to the time lag in the reporting of mortgage originations to the credit bureaus (approximately up to 6 months), statistics reported in the latest two quarters of this series are only preliminary estimates that may change in the future as the reporting gap closes. This effect is particularly acute during periods of higher than normal mortgage activity in the market.