



# National Mortgage Database (NMDB®) Residential Mortgage Performance Statistics

## Quarterly Report (2023 Q1)

*June 30, 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 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](http://www.fhfa.gov/nmdbdata). To accompany the datasets, FHFA is also publishing this quarterly report. It presents the residential mortgage performance statistics as of March 31, 2023 (2023 Q1). 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.<sup>1</sup> A complete description of the NMDB is available in the [NMDB Technical Documentation](#) at [www.fhfa.gov/nmdbdata](http://www.fhfa.gov/nmdbdata).

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<sup>1</sup> 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-due<sup>2</sup> status of active mortgages<sup>3</sup> as reported to the credit bureaus on the last day of the month. The statistics in this report and accompanying dataset show three<sup>4</sup> mutually exclusive performance categories as of the last month of each quarter:

- 30 or 60 days past due date<sup>5</sup>,
- 90 to 180 days past due date<sup>6</sup>, and
- in the process of foreclosure, bankruptcy, or deed-in-lieu<sup>7</sup>.

Performance statistics are calculated using active loans starting the quarter after origination and ending the quarter before termination and a stale account rule<sup>8</sup> 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:

- All Mortgages: All residential first-lien mortgages in 50 States and the District of Columbia.
- Enterprise Acquisitions: 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 / Non-Conventional: All government insured/guaranteed/direct loans, second subset of "Overall Market".
- Other Conventional Market: 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

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<sup>2</sup> The past-due status shows what a borrower sees when they review their credit report. The days past due follow the Metro 2<sup>®</sup> 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](http://www.fhfa.gov/nmdbdata).

<sup>3</sup> 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.

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

<sup>5</sup> 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.

<sup>6</sup> 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 data (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.

<sup>7</sup> 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.

<sup>8</sup> 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 2023 Q1 by Market Segment***

The table below lists the past due shares in 2023 Q1 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			
	All Mortgages	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	1.1 percent +0.1 points YoY -0.3 points QoQ	0.5 percent +0.0 points YoY -0.1 points QoQ	2.9 percent +0.6 points YoY -0.7 points QoQ	1.2 percent -0.1 points YoY -0.2 points QoQ
Percent 90 to 180 Days Past Due Date	0.5 percent +0.0 points YoY +0.0 points QoQ	0.2 percent +0.0 points YoY +0.0 points QoQ	1.2 percent +0.2 points YoY +0.0 points QoQ	0.6 percent -0.2 points YoY -0.1 points QoQ
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.2 percent +0.0 points YoY +0.1 points QoQ	0.0 percent +0.0 points YoY +0.0 points QoQ	0.3 percent +0.2 points YoY +0.1 points QoQ	0.4 percent -0.2 points YoY +0.1 points QoQ

Source: National Mortgage Database (NMDB<sup>®</sup>), Federal Housing Finance Agency

***Mortgage Performance in 2023 Q1 by Market Segment and State***

The table below lists the states with the highest past due shares in 2023 Q1 by mortgage performance measure and market segment:

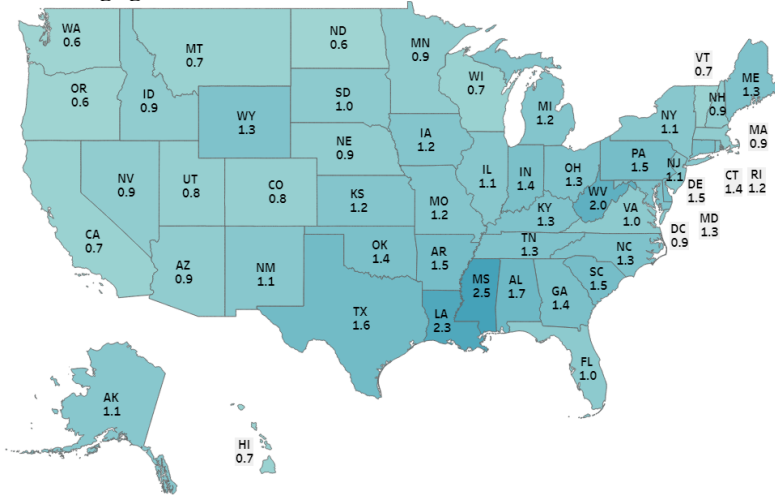
Mortgage Performance Measure	Market Segment			
	All Mortgages	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	2.5 Mississippi	1.0 Louisiana	4.1 Louisiana	3.2 Mississippi
	2.3 Louisiana	0.9 West Virginia	4.0 Mississippi	2.3 Louisiana West Virginia
	2.0 West Virginia	0.8 Mississippi	3.9 Connecticut New Jersey	
Percent 90 to 180 Days Past Due Date	1.0 Louisiana Mississippi West Virginia	0.5 District of Columbia West Virginia	2.9 District of Columbia	1.4 Mississippi
	0.8 Delaware	0.4 Maine New York	2.0 Vermont	1.1 Georgia Louisiana
			1.8 Louisiana New Hampshire South Dakota	1.0 Delaware
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.4 Louisiana West Virginia	<i>negligible</i>	0.8 Maine	1.2 Mississippi
			0.6 District of Columbia Illinois New York Vermont	1.0 Louisiana

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

The maps in the next few pages show the mortgage performance measures in 2023 Q1 by market segment. All maps are presented in the same scale so that they can be compared.

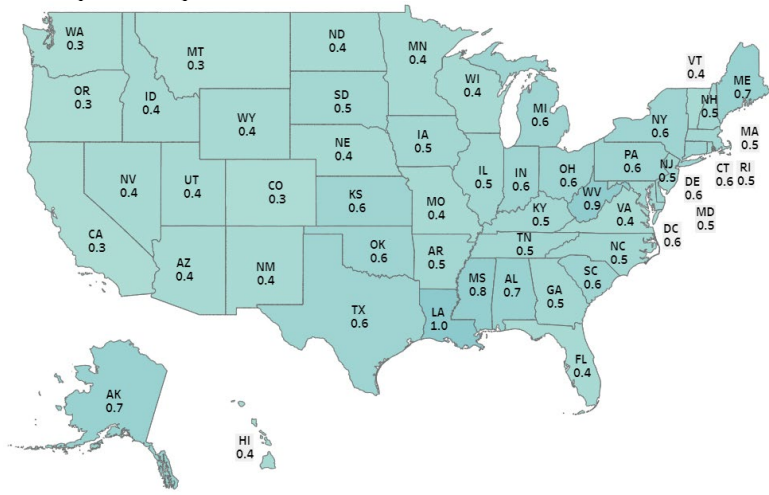
**Percent 30 or 60 Days Past Due Date by Market Segment and State, 2023 Q1**

*All Mortgages*



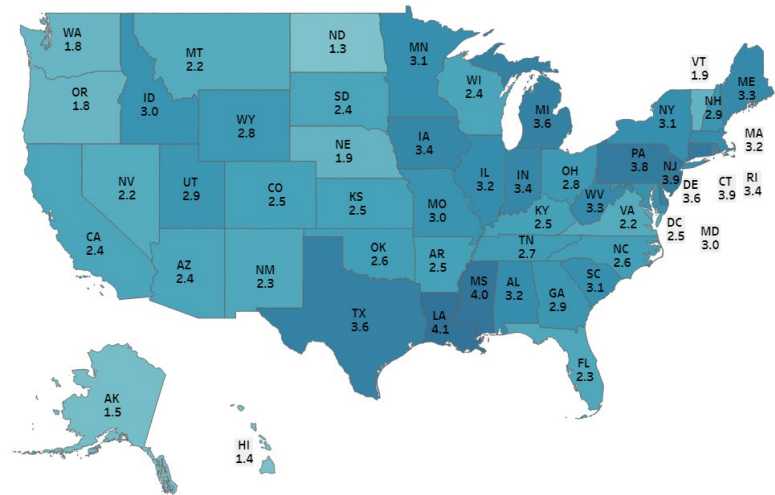
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Enterprise Acquisitions*



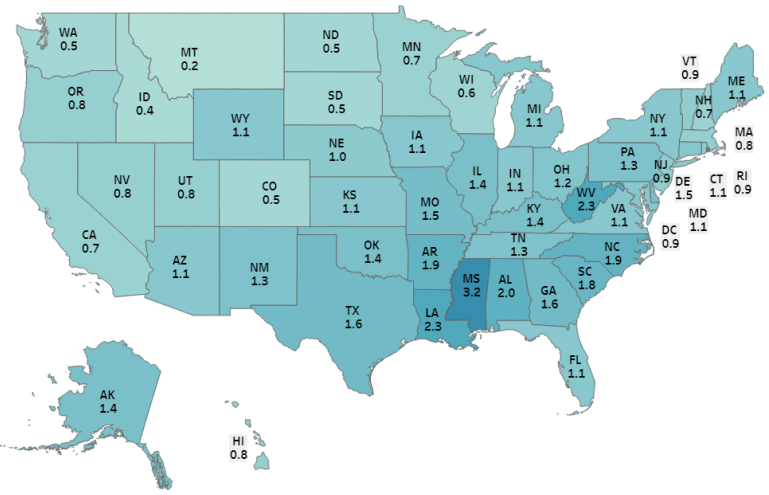
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Government / Non-Conventional*



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

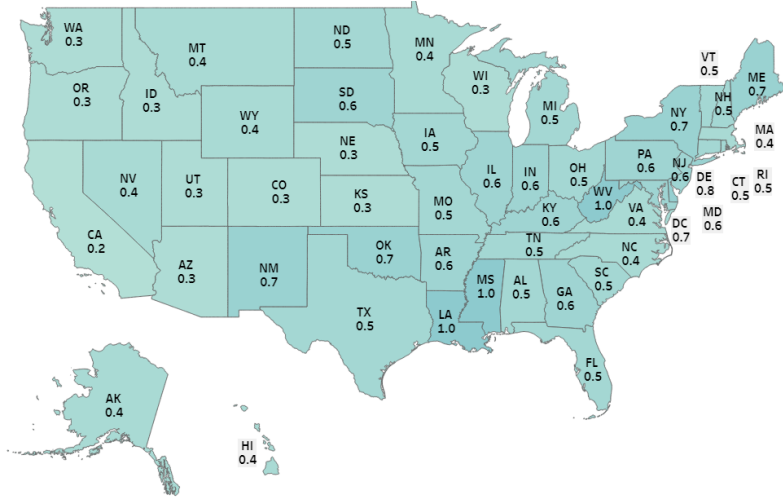
*Other Conventional Market*



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

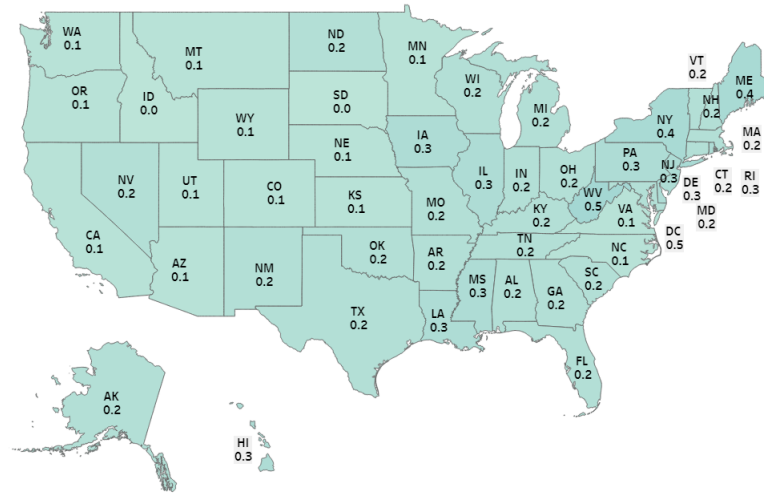
**Percent 90 to 180 Days Past Due Date by Market Segment and State, 2023 Q1**

*All Mortgages*



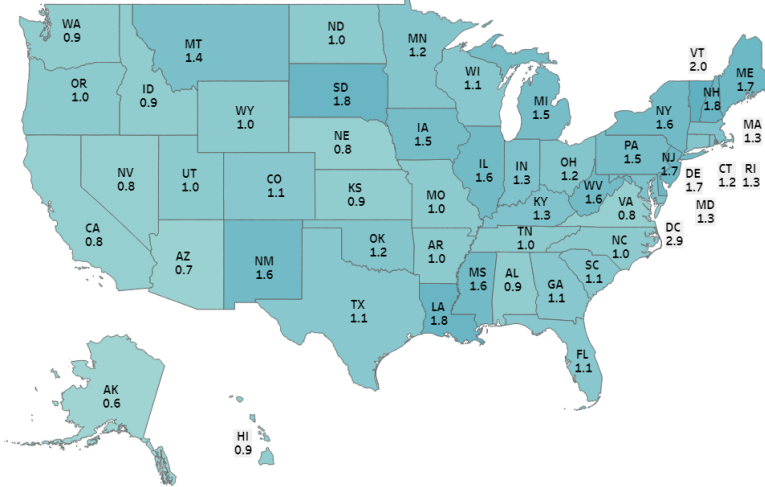
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Enterprise Acquisitions*



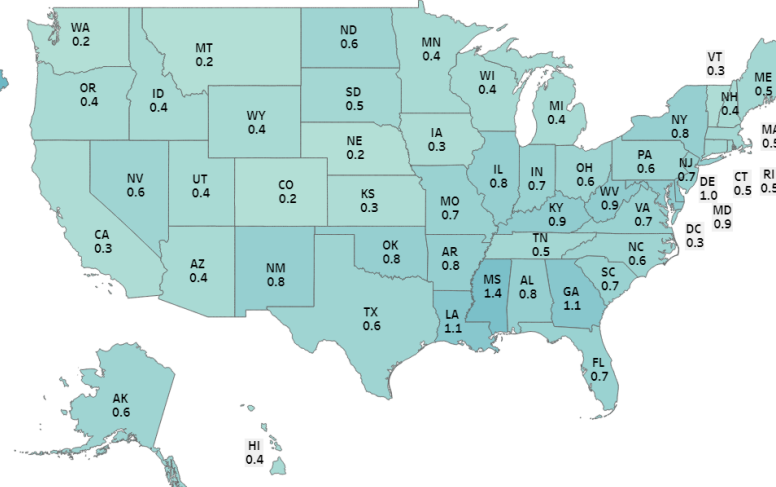
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Government / Non-Conventional*



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

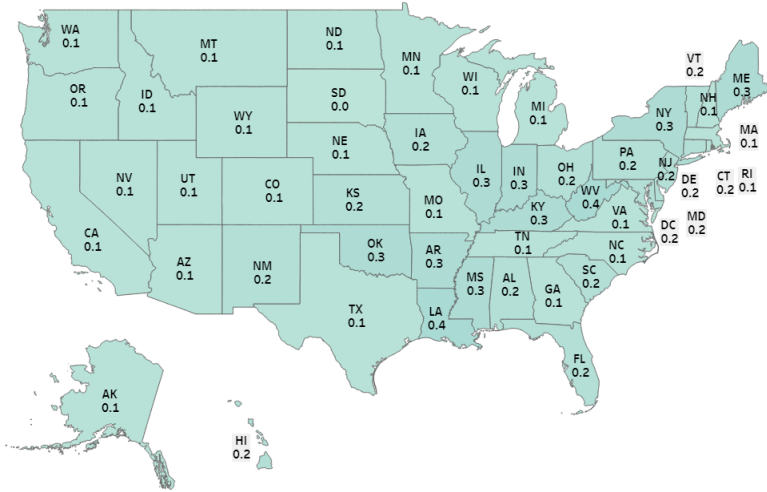
*Other Conventional Market*



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

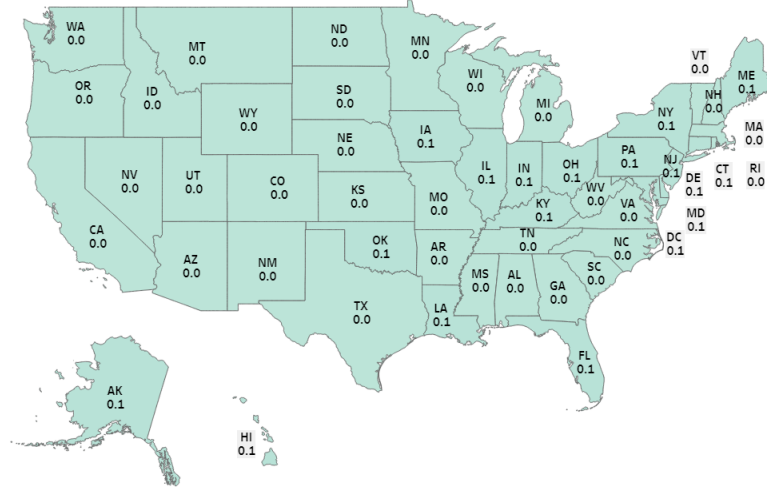
**Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu by Market Segment and State, 2023 Q1**

*All Mortgages*



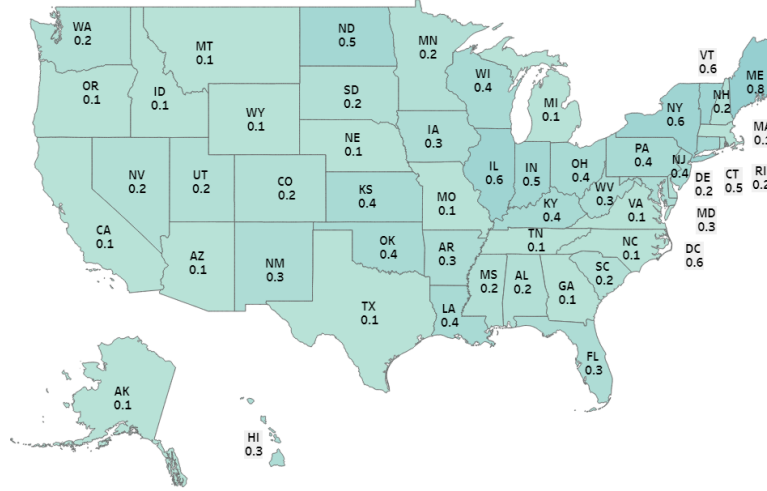
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Enterprise Acquisitions*



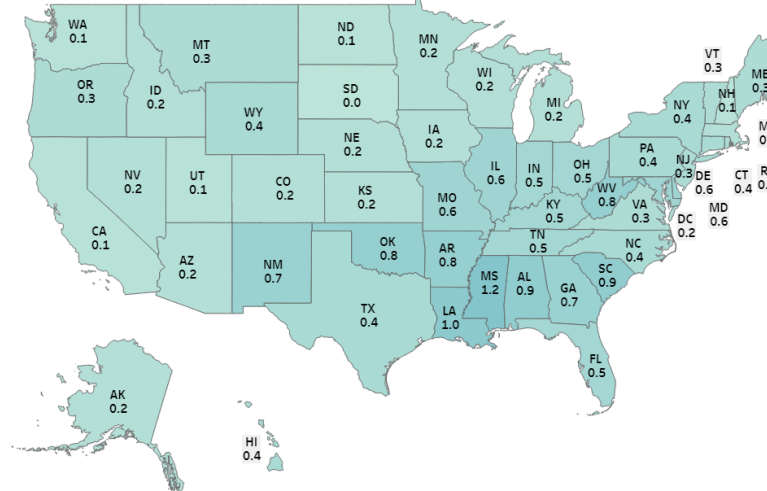
Source: National Mortgage Database (NMDb®), Federal Housing Finance Agency

*Government / Non-Conventional*



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

*Other Conventional Market*



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

***Mortgage Performance in 2023 Q1 by Metro Areas***

The table below lists the metro areas with the highest past due shares in 2023 Q1 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			
	All Mortgages	Enterprise	Government	Other Conventional
Percent 30 or 60 Days Past Due Date	2.5 El Paso, TX	1.0 Columbia, SC El Paso, TX	5.3 Philadelphia, PA	3.2 Memphis, TN- MS-AR
	2.4 Baton Rouge, LA	0.9 Baton Rouge, LA	5.0 Baton Rouge, LA	2.6 El Paso, TX
	2.1 Columbia, SC Philadelphia, PA		4.7 New Haven- Milford, CT	2.5 Columbia, SC
Percent 90 to 180 Days Past Due Date	1.0 Baton Rouge, LA Syracuse, NY	0.4 Albany-Schenectady- Troy, NY Baton Rouge, LA Nassau County- Suffolk County, NY Philadelphia, PA Syracuse, NY	2.3 Baton Rouge, LA	1.4 New Orleans- Metairie, LA
	0.9 Camden, NJ New Orleans- Metairie, LA Philadelphia, PA		2.2 Camden, NJ	1.3 Allentown- Bethlehem- Easton, PA-NJ
			2.1 Nassau County- Suffolk County, NY	
Percent in Foreclosure, Bankruptcy, or Deed-in-Lieu	0.5 Syracuse, NY	0.2 Akron, OH Camden, NJ New Haven- Milford, CT Syracuse, NY	0.7 New Haven- Milford, CT	1.0 Birmingham- Hoover, AL
	0.4 New Haven- Milford, CT			0.9 Greenville- Anderson, SC Memphis, TN- MS-AR

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 1<sup>st</sup> payment after a prompt March 1<sup>st</sup> payment does not appear as 30 days past due until May 2<sup>nd</sup> 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 column shows the value of the series in the most recent quarter.
- The second three columns show the minimum (Min), median (Med), and maximum (Max) value of each quarterly performance metric between the first quarter of 2002 and the most recent quarter.
- 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 YoY value is calculated as the difference between the most recent quarter and the same quarter in the prior year. The QoQ value is calculated as the difference between the most recent quarter and the prior quarter.

For some geographic area / market combinations there are so few outstanding (active) mortgages that the statistics are unreliable. Therefore, these statistics are suppressed and are shown in the tables as an asterisk (\*).

Following the tables are trend graphs for the nation and for each Census region, Census division, state and metropolitan area included in the preceding tables. For each geographic area there are four charts,

- All Mortgages,
- Enterprise Acquisitions,
- Government / Non-Conventional and
- Other Conventional Market.

Each chart shows the trend for each of the three performance measures. The Y-axes in these charts are of the same scale for easy comparison between markets and geographic areas. Gaps in the trend lines indicate that the statistics have been suppressed.

**Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.1	0.7	2.4	4.2	0.1	-0.3	0.5	0.5	1.0	4.6	0.0	0.0	0.2	0.1	1.3	3.5	0.0	0.1
Northeast	1.2	0.7	2.3	3.7	0.1	-0.2	0.6	0.5	1.3	4.2	0.0	0.0	0.2	0.1	1.1	2.7	0.0	0.1
New England	1.1	0.6	2.0	3.5	0.1	-0.2	0.5	0.3	1.1	3.7	0.0	0.0	0.1	0.1	0.6	2.1	0.0	0.0
Maine	1.3	0.8	2.3	4.2	0.4	0.0	0.7	0.4	1.2	3.4	0.2	0.0	0.3	0.2	0.9	2.4	0.1	0.0
New Hampshire	0.9	0.6	1.9	3.7	-0.1	-0.2	0.5	0.1	0.7	3.2	0.1	0.1	0.1	0.0	0.5	1.9	0.1	0.1
Vermont	0.7	0.5	1.6	2.7	-0.2	-0.4	0.5	0.2	0.9	2.6	0.0	-0.1	0.2	0.0	0.5	1.6	0.2	0.1
Massachusetts	0.9	0.5	1.8	3.4	0.0	-0.2	0.4	0.3	0.9	3.7	0.0	0.0	0.1	0.1	0.5	2.0	0.0	0.0
Rhode Island	1.2	0.5	2.3	4.1	0.2	-0.3	0.5	0.3	1.2	5.1	-0.1	-0.1	0.1	0.1	0.6	2.9	0.0	0.0
Connecticut	1.4	0.7	2.2	3.6	0.3	-0.2	0.5	0.4	1.3	4.5	-0.1	-0.1	0.2	0.1	0.9	2.5	0.1	0.1
Middle Atlantic	1.2	0.7	2.4	3.8	0.1	-0.3	0.6	0.6	1.4	4.5	-0.1	-0.1	0.2	0.1	1.4	3.0	0.0	0.0
New York	1.1	0.6	2.3	3.7	0.1	-0.3	0.7	0.5	1.4	4.6	-0.1	-0.1	0.3	0.2	1.3	3.0	0.1	0.1
New Jersey	1.1	0.7	2.1	3.7	0.1	-0.3	0.6	0.5	1.4	6.0	0.0	-0.1	0.2	0.1	1.3	4.3	0.0	0.1
Pennsylvania	1.5	0.8	2.8	4.1	0.1	-0.3	0.6	0.6	1.3	3.3	0.0	-0.1	0.2	0.2	1.3	2.2	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.1	0.7	2.4	4.2	0.1	-0.3	0.5	0.5	1.0	4.6	0.0	0.0	0.2	0.1	1.3	3.5	0.0	0.1
Midwest	1.1	0.7	2.4	3.9	0.1	-0.3	0.5	0.5	1.1	3.7	0.0	0.0	0.2	0.1	1.6	3.4	0.1	0.1
East North Central	1.2	0.7	2.5	4.1	0.1	-0.3	0.5	0.5	1.2	4.2	0.0	-0.1	0.2	0.1	1.8	3.9	0.0	0.0
Ohio	1.3	0.7	2.6	4.0	0.2	-0.3	0.5	0.5	1.4	3.6	-0.1	-0.1	0.2	0.2	2.2	3.7	0.0	0.0
Indiana	1.4	0.8	2.9	4.7	0.1	-0.5	0.6	0.5	1.4	4.1	0.1	-0.1	0.3	0.2	2.1	3.7	0.1	0.1
Illinois	1.1	0.7	2.2	3.9	0.1	-0.4	0.6	0.6	1.2	4.9	0.0	0.0	0.3	0.2	1.4	4.5	0.1	0.1
Michigan	1.2	0.7	2.9	5.0	0.1	-0.4	0.5	0.4	1.1	4.9	0.1	0.0	0.1	0.1	1.6	4.4	0.0	0.0
Wisconsin	0.7	0.5	1.5	2.6	0.0	-0.2	0.3	0.3	0.7	2.5	0.0	-0.1	0.1	0.1	0.9	2.5	0.0	0.0
West North Central	1.0	0.6	2.1	3.3	0.1	-0.3	0.4	0.4	0.8	2.7	0.0	-0.1	0.1	0.1	1.0	2.2	0.0	0.0
Minnesota	0.9	0.4	1.5	3.0	0.2	-0.1	0.4	0.3	0.7	3.1	0.0	0.0	0.1	0.0	0.7	2.6	0.0	0.0
Iowa	1.2	0.6	2.0	3.0	0.2	-0.2	0.5	0.5	0.8	2.2	0.0	-0.1	0.2	0.1	1.2	2.1	0.1	0.1
Missouri	1.2	0.8	2.7	4.1	0.0	-0.4	0.5	0.4	1.0	3.1	0.1	0.0	0.1	0.1	1.2	2.3	-0.1	0.0
North Dakota	0.6	0.5	1.2	2.1	-0.1	-0.3	0.5	0.3	0.5	1.0	0.1	0.1	0.1	0.0	0.5	0.9	0.0	0.0
South Dakota	1.0	0.4	1.4	2.3	0.2	0.0	0.6	0.3	0.6	1.7	0.2	0.1	0.0	0.0	0.8	1.3	-0.1	0.0
Nebraska	0.9	0.5	1.9	2.7	0.1	0.0	0.3	0.2	0.7	1.9	0.1	0.0	0.1	0.1	0.8	1.3	0.0	0.0
Kansas	1.2	0.7	2.2	3.3	0.3	-0.2	0.3	0.3	0.9	2.4	-0.2	-0.1	0.2	0.1	1.2	2.3	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.1	0.7	2.4	4.2	0.1	-0.3	0.5	0.5	1.0	4.6	0.0	0.0	0.2	0.1	1.3	3.5	0.0	0.1
South	1.4	0.8	2.9	4.8	0.2	-0.3	0.6	0.5	1.2	4.8	0.0	0.0	0.2	0.1	1.5	3.7	0.0	0.1
South Atlantic	1.2	0.7	2.7	4.9	0.1	-0.2	0.5	0.5	1.2	5.7	0.0	0.0	0.2	0.1	1.5	4.7	-0.1	0.1
Delaware	1.5	0.8	2.4	4.3	0.4	-0.1	0.8	0.5	1.4	4.2	0.1	0.0	0.2	0.1	1.3	3.1	0.0	0.1
Maryland	1.3	0.6	2.5	4.4	0.3	-0.3	0.6	0.5	1.4	5.3	0.0	0.0	0.2	0.1	1.1	2.6	-0.1	0.1
District of Columbia	0.9	0.4	1.8	3.7	0.2	0.0	0.7	0.3	1.1	4.4	0.3	0.1	0.2	0.1	0.8	1.8	-0.1	0.1
Virginia	1.0	0.6	2.0	3.5	0.2	-0.2	0.4	0.4	0.9	3.4	0.0	0.0	0.1	0.1	0.8	2.0	-0.2	0.0
West Virginia	2.0	1.1	3.5	4.9	0.3	-0.6	1.0	0.8	1.4	2.5	-0.1	0.1	0.4	0.3	1.3	2.0	-0.3	0.1
North Carolina	1.3	0.9	3.1	4.7	0.1	-0.3	0.4	0.4	1.2	3.7	-0.1	-0.1	0.1	0.1	1.3	2.4	-0.2	0.0
South Carolina	1.5	1.0	3.2	4.9	0.2	-0.3	0.5	0.5	1.4	3.9	-0.1	-0.1	0.2	0.1	1.8	3.3	-0.3	0.0
Georgia	1.4	0.8	3.3	5.6	0.2	-0.4	0.6	0.4	1.3	5.7	0.1	0.0	0.1	0.1	1.6	3.7	-0.2	0.0
Florida	1.0	0.7	2.4	5.5	0.0	0.0	0.5	0.5	1.3	8.5	0.0	0.0	0.2	0.1	1.4	9.0	0.1	0.1
East South Central	1.5	1.0	3.3	5.0	0.2	-0.4	0.6	0.5	1.3	3.5	0.0	-0.1	0.2	0.2	1.6	2.7	-0.1	0.0
Kentucky	1.3	0.7	2.7	4.1	0.0	-0.3	0.6	0.6	1.2	2.7	0.0	-0.1	0.3	0.2	1.9	2.8	-0.1	0.1
Tennessee	1.3	0.8	3.3	5.1	0.2	-0.3	0.5	0.4	1.3	3.6	0.1	0.0	0.1	0.1	1.5	2.8	-0.1	0.0
Alabama	1.7	1.1	3.3	5.1	0.3	-0.4	0.5	0.5	1.3	3.6	-0.1	-0.1	0.2	0.2	1.7	2.7	-0.2	0.0
Mississippi	2.5	1.5	4.6	6.7	0.6	-0.6	1.0	0.9	1.8	4.8	0.0	0.0	0.3	0.2	1.7	3.2	0.0	0.0
West South Central	1.6	0.9	3.3	4.8	0.2	-0.4	0.6	0.5	1.2	3.3	0.0	0.0	0.2	0.1	1.2	2.0	0.1	0.1
Arkansas	1.5	1.0	2.9	4.4	0.1	-0.5	0.6	0.6	1.2	2.9	-0.2	-0.2	0.3	0.1	1.6	2.7	0.1	0.1
Louisiana	2.3	1.2	3.5	4.9	0.6	-0.4	1.0	0.8	1.6	3.5	0.0	0.0	0.4	0.3	1.4	2.5	0.1	0.1
Oklahoma	1.4	1.0	2.9	4.2	0.0	-0.5	0.7	0.6	1.2	2.8	-0.1	-0.1	0.3	0.2	1.6	2.8	0.1	0.0
Texas	1.6	0.8	3.4	5.0	0.3	-0.4	0.5	0.5	1.2	3.4	0.0	0.0	0.1	0.1	1.1	1.7	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 1. Quarterly Overall Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.1	0.7	2.4	4.2	0.1	-0.3	0.5	0.5	1.0	4.6	0.0	0.0	0.2	0.1	1.3	3.5	0.0	0.1
West	0.7	0.4	1.6	3.8	0.1	-0.2	0.3	0.3	0.7	5.7	0.0	0.0	0.1	0.0	0.8	4.0	0.0	0.0
Mountain	0.9	0.5	1.9	3.9	0.1	-0.2	0.3	0.3	0.7	5.1	0.0	0.0	0.1	0.1	1.1	4.3	0.0	0.0
Montana	0.7	0.4	1.6	2.8	-0.1	-0.2	0.4	0.3	0.7	2.0	0.1	0.1	0.1	0.1	0.6	1.6	0.0	0.0
Idaho	0.9	0.4	2.0	3.6	0.1	-0.2	0.3	0.2	0.7	3.4	0.0	0.0	0.1	0.0	1.1	3.6	0.1	0.1
Wyoming	1.3	0.8	2.0	2.8	-0.2	-0.2	0.4	0.2	0.7	2.6	-0.1	-0.1	0.1	0.1	0.5	1.5	0.0	0.0
Colorado	0.8	0.5	1.7	2.9	0.2	-0.1	0.3	0.2	0.7	2.9	0.0	0.0	0.1	0.1	1.0	2.8	0.0	0.0
New Mexico	1.1	0.7	2.4	3.7	-0.1	-0.6	0.7	0.5	1.1	3.0	0.1	-0.1	0.2	0.1	1.4	2.5	0.1	0.0
Arizona	0.9	0.5	1.9	5.0	0.1	-0.2	0.3	0.2	0.7	7.1	0.0	0.0	0.1	0.0	1.0	5.6	0.0	0.1
Utah	0.8	0.4	2.0	3.2	0.1	-0.3	0.3	0.2	0.8	3.5	0.1	0.0	0.1	0.0	1.0	2.9	0.1	0.1
Nevada	0.9	0.4	1.8	5.5	0.3	-0.2	0.4	0.3	1.1	9.8	0.1	0.0	0.1	0.0	1.4	9.1	0.1	0.0
Pacific	0.6	0.4	1.4	3.7	0.1	-0.2	0.3	0.3	0.6	6.0	0.0	0.0	0.1	0.0	0.7	3.9	0.1	0.1
Washington	0.6	0.3	1.5	2.6	0.2	-0.1	0.3	0.2	0.6	4.0	0.1	0.0	0.1	0.0	0.9	2.7	0.1	0.1
Oregon	0.6	0.3	1.3	2.6	0.1	-0.1	0.3	0.2	0.5	3.1	0.1	0.0	0.1	0.0	1.0	2.9	0.1	0.0
California	0.7	0.4	1.4	4.1	0.1	-0.1	0.2	0.2	0.6	7.0	-0.1	-0.1	0.1	0.0	0.6	4.4	0.1	0.1
Alaska	1.1	0.6	1.7	2.6	0.2	0.1	0.4	0.2	0.7	2.0	-0.2	0.2	0.1	0.1	0.4	1.1	0.0	0.0
Hawaii	0.7	0.3	1.2	2.8	0.1	-0.1	0.4	0.1	0.9	4.1	-0.1	0.0	0.2	0.1	0.6	2.6	0.1	0.1

**Note:**

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**Table 2. Quarterly Enterprise Acquisitions Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	0.5	0.3	1.1	2.4	0.0	-0.1	0.2	0.1	0.4	2.8	0.0	0.0	0.0	0.0	0.4	2.4	0.0	0.0
Northeast	0.5	0.4	1.2	2.3	-0.1	-0.2	0.3	0.1	0.6	2.4	0.0	0.0	0.1	0.0	0.4	1.8	0.1	0.1
New England	0.5	0.3	1.1	2.3	0.0	-0.2	0.2	0.1	0.5	2.3	0.0	0.0	0.0	0.0	0.2	1.5	0.0	0.0
Maine	0.7	0.4	1.1	2.7	0.2	0.1	0.4	0.0	0.7	2.5	0.2	0.1	0.1	0.0	0.3	2.0	0.1	0.0
New Hampshire	0.5	0.3	1.0	2.6	0.1	-0.1	0.2	0.0	0.4	2.2	0.1	0.0	0.0	0.0	0.2	1.6	0.0	0.0
Vermont	0.4	0.2	0.9	1.9	-0.1	-0.2	0.2	0.0	0.5	1.8	-0.1	0.0	0.0	0.0	0.2	1.3	0.0	0.0
Massachusetts	0.5	0.3	1.1	2.4	-0.1	-0.1	0.2	0.1	0.5	2.4	0.0	0.0	0.0	0.0	0.2	1.4	0.0	0.0
Rhode Island	0.5	0.2	1.1	3.0	0.1	0.0	0.3	0.0	0.7	3.4	0.0	0.1	0.0	0.0	0.2	2.4	0.0	0.0
Connecticut	0.6	0.4	1.1	2.2	0.0	-0.2	0.2	0.0	0.7	2.4	-0.1	-0.1	0.1	0.0	0.3	1.7	0.1	0.1
Middle Atlantic	0.6	0.4	1.3	2.4	0.0	-0.1	0.3	0.1	0.6	2.5	-0.1	-0.1	0.1	0.0	0.4	2.0	0.1	0.0
New York	0.6	0.3	1.2	2.3	0.0	-0.1	0.4	0.1	0.7	2.6	-0.1	-0.1	0.1	0.0	0.4	2.1	0.1	0.0
New Jersey	0.5	0.4	1.2	2.4	0.0	-0.1	0.3	0.1	0.7	3.6	0.0	0.0	0.1	0.1	0.4	2.9	0.0	0.0
Pennsylvania	0.6	0.4	1.4	2.4	-0.1	-0.2	0.3	0.2	0.6	1.9	0.0	0.0	0.1	0.0	0.5	1.6	0.1	0.1

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State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	0.5	0.3	1.1	2.4	0.0	-0.1	0.2	0.1	0.4	2.8	0.0	0.0	0.0	0.0	0.4	2.4	0.0	0.0
Midwest	0.5	0.3	1.1	2.3	0.0	-0.2	0.2	0.2	0.4	2.3	0.0	0.0	0.1	0.0	0.5	2.5	0.1	0.1
East North Central	0.5	0.3	1.2	2.4	0.0	-0.2	0.2	0.2	0.5	2.5	0.0	-0.1	0.1	0.0	0.6	2.9	0.1	0.1
Ohio	0.6	0.3	1.3	2.2	0.0	-0.2	0.2	0.2	0.5	2.0	-0.1	-0.1	0.1	0.0	0.8	2.7	0.0	0.1
Indiana	0.6	0.4	1.3	2.7	0.0	-0.3	0.2	0.2	0.5	2.4	0.0	-0.1	0.1	0.0	0.8	2.9	0.1	0.1
Illinois	0.5	0.4	1.0	2.3	0.0	-0.2	0.3	0.1	0.5	3.2	0.0	0.0	0.1	0.1	0.4	3.5	0.0	0.0
Michigan	0.6	0.3	1.3	3.1	0.0	-0.2	0.2	0.1	0.4	3.0	0.0	0.0	0.0	0.0	0.5	3.0	0.0	0.0
Wisconsin	0.4	0.3	0.8	1.7	0.0	-0.1	0.2	0.1	0.3	1.6	0.0	0.0	0.0	0.0	0.3	1.8	0.0	0.0
West North Central	0.4	0.3	0.9	2.0	0.0	-0.2	0.2	0.1	0.3	1.7	0.0	0.0	0.0	0.0	0.3	1.6	0.0	0.0
Minnesota	0.4	0.2	0.8	1.9	0.1	-0.1	0.1	0.1	0.2	2.1	-0.1	-0.1	0.0	0.0	0.2	1.8	0.0	0.0
Iowa	0.5	0.3	1.0	2.1	0.0	-0.1	0.3	0.1	0.4	1.6	0.0	-0.1	0.1	0.0	0.5	1.7	0.1	0.1
Missouri	0.4	0.3	1.1	2.3	-0.1	-0.3	0.2	0.2	0.3	1.8	0.0	0.0	0.0	0.0	0.4	1.6	0.0	0.0
North Dakota	0.4	0.1	0.5	1.4	0.0	0.1	0.2	0.0	0.2	0.8	0.0	0.0	0.0	0.0	0.2	0.8	0.0	0.0
South Dakota	0.5	0.1	0.7	1.4	0.3	0.0	0.0	0.0	0.2	0.8	-0.1	0.0	0.0	0.0	0.2	1.0	0.0	0.0
Nebraska	0.4	0.2	0.8	1.9	0.1	-0.1	0.1	0.0	0.3	1.1	0.0	0.0	0.0	0.0	0.3	1.0	0.0	0.0
Kansas	0.6	0.3	1.0	1.9	0.3	0.0	0.1	0.1	0.4	1.5	-0.1	0.0	0.0	0.0	0.5	1.6	0.0	0.0

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	0.5	0.3	1.1	2.4	0.0	-0.1	0.2	0.1	0.4	2.8	0.0	0.0	0.0	0.0	0.4	2.4	0.0	0.0
South	0.5	0.4	1.2	2.7	0.0	-0.1	0.2	0.2	0.5	3.0	0.0	0.0	0.0	0.0	0.5	2.7	0.0	0.0
South Atlantic	0.5	0.3	1.2	2.9	0.1	0.0	0.2	0.1	0.5	3.7	0.0	0.0	0.0	0.0	0.4	3.4	0.0	0.0
Delaware	0.6	0.3	1.1	2.4	0.2	0.0	0.3	0.0	0.6	2.3	0.0	-0.1	0.1	0.0	0.4	2.0	0.1	0.1
Maryland	0.5	0.3	1.1	2.5	0.1	-0.1	0.2	0.1	0.5	3.0	-0.1	-0.1	0.1	0.0	0.3	1.7	0.1	0.1
District of Columbia	0.6	0.2	1.0	2.5	0.3	0.0	0.5	0.1	0.5	2.6	0.3	-0.1	0.1	0.1	0.2	1.1	0.0	0.0
Virginia	0.4	0.3	0.8	1.9	0.0	-0.1	0.1	0.0	0.3	2.0	-0.1	0.0	0.0	0.0	0.2	1.3	0.0	0.0
West Virginia	0.9	0.6	1.8	3.1	0.2	-0.3	0.5	0.2	0.6	2.0	0.1	0.1	0.0	0.0	0.7	1.6	0.0	0.0
North Carolina	0.5	0.3	1.4	2.6	0.1	0.0	0.1	0.1	0.4	2.2	-0.1	-0.1	0.0	0.0	0.5	1.7	0.0	0.0
South Carolina	0.6	0.4	1.7	3.1	0.1	0.0	0.2	0.1	0.5	2.8	0.0	0.0	0.0	0.0	0.6	2.1	0.0	0.0
Georgia	0.5	0.3	1.5	3.2	0.0	-0.1	0.2	0.1	0.4	3.7	0.0	0.0	0.0	0.0	0.5	2.8	0.0	0.0
Florida	0.4	0.3	1.1	3.4	0.0	-0.1	0.2	0.1	0.6	5.8	0.0	0.0	0.1	0.0	0.5	6.8	0.1	0.1
East South Central	0.6	0.4	1.4	2.8	0.1	-0.2	0.2	0.2	0.4	2.1	0.0	0.0	0.0	0.0	0.5	1.8	0.0	0.0
Kentucky	0.5	0.2	1.2	2.3	0.0	-0.2	0.2	0.1	0.5	1.7	0.0	0.0	0.1	0.0	0.6	2.0	0.0	0.0
Tennessee	0.5	0.3	1.3	2.7	0.1	-0.2	0.2	0.1	0.3	2.2	0.1	0.0	0.0	0.0	0.4	1.9	0.0	0.0
Alabama	0.7	0.5	1.5	3.2	0.1	-0.1	0.2	0.2	0.5	2.2	-0.1	0.0	0.0	0.0	0.5	1.8	0.0	0.0
Mississippi	0.8	0.6	2.1	4.0	-0.1	-0.4	0.3	0.2	0.6	2.9	-0.1	0.0	0.0	0.0	0.5	1.7	0.0	-0.1
West South Central	0.6	0.4	1.3	2.4	0.1	-0.2	0.2	0.1	0.4	1.7	0.0	0.0	0.0	0.0	0.5	1.3	0.0	0.0
Arkansas	0.5	0.4	1.2	2.4	0.1	-0.2	0.2	0.1	0.5	1.9	-0.1	0.0	0.0	0.0	0.4	1.6	0.0	0.0
Louisiana	1.0	0.5	1.6	3.3	0.3	-0.1	0.3	0.2	0.6	2.2	-0.1	-0.2	0.1	0.0	0.5	1.8	0.0	0.0
Oklahoma	0.6	0.4	1.3	2.3	0.0	-0.2	0.2	0.1	0.5	1.6	-0.1	-0.1	0.1	0.0	0.6	2.0	0.1	0.0
Texas	0.6	0.4	1.3	2.3	0.1	-0.1	0.2	0.1	0.4	1.6	0.0	0.0	0.0	0.0	0.4	1.1	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 2. Quarterly Enterprise Acquisitions Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	0.5	0.3	1.1	2.4	0.0	-0.1	0.2	0.1	0.4	2.8	0.0	0.0	0.0	0.0	0.4	2.4	0.0	0.0
West	0.3	0.2	0.7	2.1	0.0	-0.1	0.1	0.1	0.2	3.3	0.0	0.0	0.0	0.0	0.3	2.6	0.0	0.0
Mountain	0.4	0.2	0.8	2.4	0.1	-0.1	0.1	0.1	0.3	3.4	0.0	0.0	0.0	0.0	0.4	3.3	0.0	0.0
Montana	0.3	0.2	0.7	1.7	0.0	-0.1	0.1	0.0	0.3	1.1	0.0	0.0	0.0	0.0	0.2	1.3	0.0	0.0
Idaho	0.4	0.2	0.9	2.2	0.0	-0.1	0.0	0.0	0.3	2.4	-0.1	-0.1	0.0	0.0	0.4	3.1	0.0	0.0
Wyoming	0.4	0.2	0.7	1.6	0.0	-0.1	0.1	0.0	0.2	1.5	-0.2	0.0	0.0	0.0	0.2	1.1	0.0	0.0
Colorado	0.3	0.2	0.7	1.5	0.0	-0.1	0.1	0.1	0.2	1.6	0.0	0.0	0.0	0.0	0.4	1.9	0.0	0.0
New Mexico	0.4	0.4	1.1	2.2	-0.2	-0.2	0.2	0.1	0.5	2.0	0.0	-0.1	0.0	0.0	0.5	2.2	0.0	0.0
Arizona	0.4	0.3	0.9	3.1	0.0	-0.1	0.1	0.0	0.3	5.1	0.0	0.0	0.0	0.0	0.4	4.4	0.0	0.0
Utah	0.4	0.2	1.0	2.2	0.1	-0.1	0.1	0.1	0.3	2.2	0.0	0.0	0.0	0.0	0.4	1.9	0.0	0.0
Nevada	0.4	0.2	0.9	3.7	0.1	-0.2	0.2	0.1	0.4	7.2	0.1	0.0	0.0	0.0	0.5	7.1	0.0	0.0
Pacific	0.3	0.2	0.7	1.9	0.0	-0.1	0.1	0.1	0.2	3.2	0.0	0.0	0.0	0.0	0.2	2.3	0.0	0.0
Washington	0.3	0.2	0.7	1.6	0.1	-0.1	0.1	0.1	0.2	2.1	0.0	0.0	0.0	0.0	0.4	2.1	0.0	0.0
Oregon	0.3	0.2	0.6	1.6	0.0	-0.1	0.1	0.1	0.2	1.9	0.0	0.0	0.0	0.0	0.4	2.0	0.0	0.0
California	0.3	0.2	0.6	2.1	0.0	-0.1	0.1	0.0	0.2	3.7	0.0	0.0	0.0	0.0	0.2	2.5	0.0	0.0
Alaska	0.7	0.1	0.7	1.3	0.4	0.2	0.2	0.0	0.3	1.2	-0.1	0.1	0.1	0.0	0.1	0.8	0.1	0.1
Hawaii	0.4	0.2	0.6	2.0	0.0	-0.2	0.3	0.0	0.4	2.4	0.0	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 3. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	2.9	1.3	4.7	6.9	0.6	-0.7	1.2	1.0	2.3	4.9	0.2	0.0	0.3	0.1	1.8	3.0	0.2	0.1
Northeast	3.5	1.6	5.3	7.8	0.8	-0.7	1.5	1.3	2.8	6.0	0.2	-0.1	0.4	0.2	2.1	4.1	0.2	0.1
New England	3.4	1.4	4.8	7.6	0.9	-0.5	1.4	1.1	2.3	4.9	0.2	-0.1	0.4	0.1	1.5	2.4	0.3	0.2
Maine	3.3	1.7	4.7	8.6	1.4	-0.2	1.7	1.1	2.3	6.1	0.2	-0.2	0.8	0.2	1.7	3.5	0.5	0.2
New Hampshire	2.9	1.5	3.8	6.4	-0.4	-0.8	1.8	0.2	1.6	3.6	0.8	0.3	0.2	0.0	0.9	1.8	0.1	0.1
Vermont	1.9	0.9	4.2	9.1	0.2	-1.6	2.0	0.5	2.6	5.2	0.7	0.5	0.6	0.0	1.7	4.1	0.6	0.2
Massachusetts	3.2	1.4	4.6	8.3	0.8	-0.5	1.3	0.8	3.0	4.9	0.2	-0.1	0.1	0.1	1.3	2.5	0.0	0.0
Rhode Island	3.4	1.1	4.3	8.4	0.7	-1.0	1.3	0.9	2.1	4.9	0.1	-0.2	0.2	0.1	0.9	2.3	0.1	0.1
Connecticut	3.9	1.5	5.2	8.2	1.4	-0.5	1.2	1.1	2.3	6.2	0.0	-0.1	0.5	0.1	1.8	3.0	0.4	0.2
Middle Atlantic	3.6	1.6	5.5	7.9	0.8	-0.7	1.6	1.4	3.0	6.4	0.2	-0.1	0.5	0.2	2.3	4.6	0.3	0.2
New York	3.1	1.5	5.0	7.4	0.7	-0.8	1.6	1.6	2.9	6.0	-0.1	-0.2	0.6	0.3	2.3	4.5	0.3	0.3
New Jersey	3.9	1.5	5.4	8.5	1.2	-0.5	1.7	1.4	3.3	10.5	0.3	-0.3	0.4	0.2	2.9	5.2	0.1	0.2
Pennsylvania	3.8	1.7	5.6	8.3	0.7	-0.8	1.5	1.2	2.9	4.9	0.3	0.0	0.4	0.2	1.8	4.5	0.2	0.2

**Note:**

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**Table 3. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	2.9	1.3	4.7	6.9	0.6	-0.7	1.2	1.0	2.3	4.9	0.2	0.0	0.3	0.1	1.8	3.0	0.2	0.1
Midwest	3.0	1.5	4.7	7.5	0.5	-0.9	1.3	1.1	2.5	5.2	0.2	0.0	0.3	0.2	2.6	4.0	0.1	0.1
East North Central	3.1	1.5	5.1	8.4	0.5	-0.9	1.4	1.2	2.8	6.2	0.2	0.0	0.4	0.2	3.2	4.9	0.2	0.1
Ohio	2.8	1.4	4.8	7.7	0.5	-1.0	1.2	1.1	2.7	5.3	0.0	-0.1	0.4	0.1	3.3	5.8	0.2	0.1
Indiana	3.4	1.8	5.3	8.7	0.5	-1.1	1.3	1.1	2.8	6.1	0.1	-0.1	0.5	0.3	3.2	5.2	0.1	0.2
Illinois	3.2	1.3	5.3	8.6	0.9	-0.8	1.6	1.3	3.1	7.1	0.2	0.1	0.6	0.3	2.7	5.0	0.3	0.2
Michigan	3.6	1.4	5.6	10.5	0.6	-1.0	1.5	0.9	2.9	7.3	0.3	0.1	0.1	0.1	3.1	6.2	-0.1	0.0
Wisconsin	2.4	1.3	4.0	6.1	0.2	-0.4	1.1	0.9	1.9	5.0	0.1	-0.3	0.4	0.1	2.1	4.2	0.2	0.1
West North Central	2.8	1.4	4.1	5.6	0.4	-0.7	1.1	0.9	1.7	3.4	0.2	0.0	0.2	0.1	1.4	2.4	0.1	0.1
Minnesota	3.1	1.2	3.4	4.8	0.9	-0.3	1.2	0.7	1.4	3.1	0.2	0.0	0.2	0.1	1.1	2.9	0.1	0.0
Iowa	3.4	1.7	4.5	6.9	0.7	-1.2	1.5	1.1	2.2	3.5	0.2	-0.3	0.3	0.1	1.8	3.4	0.2	0.1
Missouri	3.0	1.5	5.0	7.3	0.3	-0.8	1.0	0.7	2.1	4.5	0.2	0.0	0.1	0.0	1.5	2.8	0.0	0.0
North Dakota	1.3	1.0	2.0	3.6	-0.5	-1.0	1.0	0.2	0.8	2.2	0.2	0.0	0.5	0.1	0.5	1.1	0.4	0.1
South Dakota	2.4	0.7	2.3	4.2	0.4	-0.1	1.8	0.3	1.3	2.4	0.6	0.2	0.2	0.1	0.9	2.0	-0.1	0.1
Nebraska	1.9	1.1	3.3	5.5	0.2	-0.4	0.8	0.5	1.3	2.7	0.2	0.1	0.1	0.0	1.1	2.5	0.0	0.1
Kansas	2.5	1.2	4.2	6.4	0.0	-0.8	0.9	0.9	1.9	3.9	-0.1	-0.2	0.4	0.1	1.7	3.2	0.1	0.2

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State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	2.9	1.3	4.7	6.9	0.6	-0.7	1.2	1.0	2.3	4.9	0.2	0.0	0.3	0.1	1.8	3.0	0.2	0.1
South	2.9	1.3	5.2	7.4	0.7	-0.6	1.1	0.9	2.2	5.2	0.1	0.0	0.2	0.1	1.5	2.8	0.1	0.1
South Atlantic	2.6	1.2	5.0	7.5	0.6	-0.4	1.1	0.8	2.2	6.1	0.2	0.1	0.2	0.1	1.7	3.0	0.1	0.1
Delaware	3.6	1.8	5.1	8.6	1.1	-0.7	1.7	1.0	2.9	7.3	0.6	0.2	0.2	0.1	2.0	3.8	0.1	0.0
Maryland	3.0	1.2	4.9	7.2	0.9	-0.7	1.3	1.0	2.4	6.7	0.3	0.0	0.3	0.1	1.5	3.7	0.2	0.1
District of Columbia	2.5	1.9	4.9	9.8	0.0	-0.6	2.9	0.4	2.8	6.5	1.7	1.2	0.6	0.0	0.9	3.4	0.4	0.0
Virginia	2.2	1.0	4.0	5.3	0.7	-0.3	0.8	0.7	1.5	3.8	0.0	0.1	0.1	0.0	1.0	1.7	0.0	0.1
West Virginia	3.3	1.3	5.3	7.7	0.7	-0.6	1.6	0.6	2.1	3.6	-0.1	-0.1	0.3	0.0	1.4	2.7	0.2	0.1
North Carolina	2.6	1.3	5.2	7.6	0.5	-0.5	1.0	0.9	2.2	5.3	0.0	-0.1	0.1	0.1	1.5	3.3	0.0	0.0
South Carolina	3.1	1.6	5.1	7.7	0.6	-0.7	1.1	1.0	2.4	4.9	0.1	-0.2	0.2	0.1	1.6	3.7	0.0	0.1
Georgia	2.9	1.4	5.9	9.3	0.6	-0.9	1.1	0.6	3.0	7.3	0.3	0.0	0.1	0.1	1.8	3.5	0.0	0.0
Florida	2.3	1.1	4.4	7.4	0.4	0.1	1.1	0.8	1.9	8.0	0.3	0.2	0.3	0.1	1.9	4.9	0.1	0.1
East South Central	3.0	1.5	5.2	7.4	0.7	-0.7	1.1	0.9	2.5	4.7	0.1	-0.1	0.2	0.1	1.8	3.2	0.1	0.0
Kentucky	2.5	1.2	4.1	6.7	0.1	-0.7	1.3	1.0	2.1	4.5	0.1	-0.1	0.4	0.2	2.3	3.5	0.2	0.1
Tennessee	2.7	1.4	5.0	7.6	0.7	-0.7	1.0	0.8	2.6	4.6	0.2	-0.1	0.1	0.1	1.5	3.8	0.0	0.0
Alabama	3.2	1.6	5.6	8.0	0.7	-0.6	0.9	0.8	2.4	4.7	0.0	-0.1	0.2	0.1	1.8	2.8	0.0	0.1
Mississippi	4.0	1.9	6.4	8.7	1.5	-0.6	1.6	1.1	2.7	6.1	0.3	0.2	0.2	0.1	1.5	2.8	0.0	0.0
West South Central	3.5	1.5	5.4	7.4	0.9	-0.8	1.2	0.9	2.2	4.5	0.1	-0.1	0.2	0.1	1.2	2.4	0.1	0.0
Arkansas	2.5	1.6	4.8	6.8	-0.1	-1.1	1.0	1.0	2.0	4.4	-0.3	-0.5	0.3	0.1	1.8	3.1	0.1	0.0
Louisiana	4.1	1.8	5.6	8.6	1.4	-0.9	1.8	1.2	2.8	4.7	0.1	0.0	0.4	0.2	1.5	3.8	0.1	0.1
Oklahoma	2.6	1.4	4.4	6.1	0.3	-0.7	1.2	1.0	2.0	4.0	-0.1	-0.1	0.4	0.2	1.9	2.8	0.2	0.2
Texas	3.6	1.4	5.5	7.7	1.0	-0.8	1.1	0.8	2.2	4.8	0.2	0.0	0.1	0.1	1.0	2.3	0.0	0.0

**Note:**

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**Table 3. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	2.9	1.3	4.7	6.9	0.6	-0.7	1.2	1.0	2.3	4.9	0.2	0.0	0.3	0.1	1.8	3.0	0.2	0.1
West	2.3	1.0	3.4	5.6	0.6	-0.5	0.9	0.7	1.5	3.9	0.1	0.0	0.2	0.1	1.2	2.5	0.1	0.1
Mountain	2.5	1.1	3.8	5.6	0.6	-0.5	1.0	0.7	1.7	4.3	0.2	0.0	0.2	0.1	1.4	3.0	0.1	0.1
Montana	2.2	0.8	3.3	5.3	0.1	-0.4	1.4	0.5	1.1	3.0	0.5	0.2	0.1	0.1	0.8	2.1	0.0	0.0
Idaho	3.0	1.0	4.1	6.0	0.9	-0.6	0.9	0.6	1.4	3.5	0.2	0.1	0.1	0.0	1.4	3.0	0.0	0.0
Wyoming	2.8	1.6	3.7	5.3	-0.7	-0.5	1.0	0.5	1.4	3.9	0.0	-0.4	0.1	0.0	0.8	1.7	0.0	0.1
Colorado	2.5	1.2	3.4	5.5	0.6	-0.2	1.1	0.7	1.9	4.1	0.1	0.2	0.2	0.1	1.5	2.9	0.1	0.0
New Mexico	2.3	1.1	4.0	5.7	0.5	-1.2	1.6	0.8	1.7	4.4	0.8	-0.1	0.3	0.1	1.7	2.9	0.1	0.1
Arizona	2.4	1.2	3.8	6.4	0.5	-0.6	0.7	0.5	1.4	5.2	0.1	0.0	0.1	0.0	1.1	3.4	0.0	0.1
Utah	2.9	1.2	3.7	5.2	0.9	-0.6	1.0	0.6	1.7	4.2	0.2	0.1	0.2	0.1	1.4	3.7	0.1	0.0
Nevada	2.2	0.7	3.1	6.0	0.9	-0.5	0.8	0.6	1.6	6.4	0.1	-0.1	0.2	0.1	1.5	5.0	0.1	0.1
Pacific	2.2	0.9	3.1	5.6	0.7	-0.5	0.9	0.7	1.3	3.7	0.1	0.1	0.2	0.1	1.0	2.4	0.1	0.1
Washington	1.8	0.7	3.1	4.6	0.6	-0.5	0.9	0.6	1.5	5.7	0.2	0.1	0.2	0.1	1.3	2.5	0.1	0.1
Oregon	1.8	0.8	3.0	4.5	0.4	-0.5	1.0	0.6	1.4	4.5	0.2	0.0	0.1	0.1	1.6	2.7	0.0	-0.1
California	2.4	1.0	3.2	6.4	0.7	-0.6	0.8	0.7	1.3	3.5	0.1	-0.1	0.1	0.1	0.7	2.5	0.0	0.0
Alaska	1.5	0.9	2.4	3.7	0.5	-0.1	0.6	0.2	1.0	2.8	-0.4	0.4	0.1	0.1	0.5	1.2	0.0	-0.1
Hawaii	1.4	0.6	2.5	4.7	0.3	-0.2	0.9	0.5	1.8	4.1	-0.3	0.0	0.3	0.1	0.6	2.2	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 4. Quarterly Other Conventional Market Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.2	1.0	3.2	6.1	-0.1	-0.2	0.6	0.6	1.7	7.6	-0.2	-0.1	0.4	0.3	2.3	6.0	-0.2	0.1
Northeast	1.1	0.8	2.8	5.1	-0.1	-0.2	0.6	0.6	1.8	6.9	-0.2	-0.1	0.3	0.3	1.7	4.3	-0.1	0.0
New England	0.9	0.6	2.6	4.8	-0.2	-0.2	0.4	0.4	1.6	5.7	-0.1	-0.1	0.2	0.2	1.0	3.2	0.0	0.0
Maine	1.1	0.7	2.6	5.1	0.3	0.2	0.5	0.4	1.3	4.1	0.1	0.0	0.3	0.2	1.5	2.7	0.0	0.0
New Hampshire	0.7	0.5	2.7	5.8	-0.2	-0.2	0.4	0.3	1.2	5.2	0.0	0.1	0.1	0.1	0.9	3.3	-0.1	0.0
Vermont	0.9	0.7	2.2	4.1	-0.4	0.0	0.3	0.3	1.2	3.7	-0.3	-0.5	0.3	0.1	1.0	2.0	0.2	0.1
Massachusetts	0.8	0.5	2.5	4.5	-0.2	-0.2	0.5	0.3	1.4	5.8	0.0	0.0	0.2	0.1	0.9	3.2	0.0	0.1
Rhode Island	0.9	0.6	3.1	6.2	-0.2	-0.5	0.5	0.4	1.8	8.5	-0.2	0.0	0.3	0.2	1.3	5.1	0.1	0.1
Connecticut	1.1	0.7	2.9	5.1	-0.3	-0.3	0.5	0.5	1.9	7.3	-0.2	0.0	0.4	0.2	1.4	3.9	0.1	0.2
Middle Atlantic	1.1	0.8	3.0	5.2	-0.2	-0.2	0.7	0.7	1.9	7.5	-0.2	-0.1	0.4	0.3	2.0	4.9	0.0	0.1
New York	1.1	0.7	2.8	5.2	-0.1	-0.1	0.8	0.7	1.9	8.0	-0.2	-0.1	0.4	0.3	1.9	4.8	0.0	0.1
New Jersey	0.9	0.9	2.8	5.0	-0.3	-0.3	0.7	0.6	2.3	9.5	-0.2	-0.1	0.3	0.2	1.9	7.1	0.0	0.0
Pennsylvania	1.3	1.0	3.6	5.6	-0.1	-0.3	0.6	0.6	2.0	5.5	-0.2	-0.2	0.4	0.4	2.1	3.4	-0.2	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. For column header definitions, see Table Notes.

**Table 4. Quarterly Other Conventional Market Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.2	1.0	3.2	6.1	-0.1	-0.2	0.6	0.6	1.7	7.6	-0.2	-0.1	0.4	0.3	2.3	6.0	-0.2	0.1
Midwest	1.1	0.9	3.4	5.6	0.0	-0.2	0.6	0.6	1.6	5.9	0.0	0.0	0.4	0.3	2.7	5.0	0.0	0.1
East North Central	1.1	0.9	3.5	5.8	-0.1	-0.3	0.6	0.6	1.8	6.5	-0.1	-0.1	0.4	0.4	3.0	5.6	0.0	0.0
Ohio	1.2	0.9	3.9	6.0	0.0	-0.2	0.6	0.6	2.0	6.0	-0.1	0.0	0.5	0.4	3.7	5.6	-0.1	0.1
Indiana	1.1	0.7	3.7	6.0	-0.1	-0.4	0.7	0.7	2.0	5.6	0.0	0.0	0.5	0.4	3.3	4.8	0.1	0.1
Illinois	1.4	1.1	3.1	5.7	0.0	-0.3	0.8	0.8	2.1	7.8	-0.1	-0.1	0.6	0.5	2.4	6.3	0.0	0.1
Michigan	1.1	0.9	4.4	7.4	-0.1	-0.2	0.4	0.4	1.7	7.9	-0.2	-0.2	0.2	0.2	3.0	6.7	0.0	0.0
Wisconsin	0.6	0.6	2.1	3.9	-0.3	-0.2	0.4	0.4	1.1	3.8	-0.1	0.0	0.2	0.2	1.6	3.7	0.0	0.0
West North Central	1.1	0.8	3.0	5.1	0.1	-0.1	0.5	0.5	1.2	4.3	0.0	0.0	0.3	0.3	1.8	3.4	0.0	0.0
Minnesota	0.7	0.5	2.6	5.0	0.0	-0.3	0.4	0.4	1.3	5.8	-0.2	-0.1	0.2	0.2	1.7	5.4	0.0	0.0
Iowa	1.1	0.4	2.6	4.6	0.2	0.0	0.3	0.3	1.2	2.9	-0.1	-0.1	0.2	0.2	1.5	2.7	0.0	0.0
Missouri	1.5	1.3	4.1	7.0	-0.1	-0.3	0.7	0.7	1.6	5.6	0.0	-0.2	0.6	0.6	2.5	4.1	-0.1	0.0
North Dakota	0.5	0.3	1.5	2.7	-0.1	-0.5	0.6	0.3	0.8	2.1	0.1	0.1	0.1	0.1	0.9	1.6	-0.1	0.0
South Dakota	0.5	0.4	1.9	3.8	-0.4	0.0	0.5	0.2	1.0	3.1	0.2	0.0	0.0	0.0	1.5	3.4	0.0	0.0
Nebraska	1.0	0.5	2.4	4.1	0.0	0.5	0.2	0.2	1.1	3.2	-0.1	-0.1	0.2	0.1	1.5	2.8	-0.1	-0.1
Kansas	1.1	0.8	2.6	4.2	0.3	0.1	0.3	0.3	1.1	3.2	-0.1	-0.1	0.2	0.2	1.6	2.8	-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<sup>®</sup> 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. For column header definitions, see Table Notes.



**Table 4. Quarterly Other Conventional Market Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.2	1.0	3.2	6.1	-0.1	-0.2	0.6	0.6	1.7	7.6	-0.2	-0.1	0.4	0.3	2.3	6.0	-0.2	0.1
South	1.5	1.3	4.0	7.0	-0.2	-0.4	0.8	0.8	2.1	7.6	-0.2	0.0	0.6	0.4	2.9	6.5	-0.5	0.1
South Atlantic	1.4	1.2	3.7	7.2	-0.2	-0.3	0.8	0.8	2.1	9.4	-0.2	0.0	0.5	0.4	2.8	8.3	-0.7	0.1
Delaware	1.5	0.8	3.7	7.0	-0.2	0.1	1.0	0.7	2.4	7.5	-0.3	0.3	0.6	0.4	2.4	5.9	-0.3	0.1
Maryland	1.1	1.0	3.6	6.9	-0.3	-0.4	0.9	0.6	2.4	10.0	-0.3	-0.1	0.6	0.2	1.9	5.1	-0.9	0.2
District of Columbia	0.9	0.2	2.0	5.0	0.0	0.0	0.3	0.3	1.6	7.6	-0.1	0.0	0.2	0.2	1.3	3.1	-0.6	0.0
Virginia	1.1	1.0	3.1	5.7	-0.2	-0.2	0.7	0.5	1.5	6.1	-0.1	-0.1	0.3	0.2	1.6	3.9	-1.4	0.1
West Virginia	2.3	1.4	4.0	6.0	0.2	-0.9	0.9	0.8	1.6	2.7	-0.3	0.1	0.8	0.7	1.9	2.8	-1.0	0.0
North Carolina	1.9	1.3	4.7	7.2	-0.1	-0.6	0.6	0.6	2.0	5.8	-0.3	-0.2	0.4	0.3	2.7	4.7	-0.6	0.1
South Carolina	1.8	1.5	4.9	7.1	0.1	-0.4	0.7	0.7	2.4	5.7	-0.2	-0.2	0.9	0.5	3.8	6.4	-1.4	0.3
Georgia	1.6	1.3	4.5	8.0	-0.2	-0.4	1.1	0.9	2.2	8.5	-0.2	0.0	0.7	0.4	2.8	6.1	-1.3	0.1
Florida	1.1	1.0	3.4	7.9	-0.3	-0.1	0.7	0.6	2.2	14.1	-0.4	-0.1	0.5	0.3	2.5	14.6	0.0	0.1
East South Central	1.7	1.5	4.5	7.1	0.0	-0.4	0.8	0.8	2.0	5.1	-0.1	-0.1	0.7	0.6	3.0	5.2	-0.5	0.1
Kentucky	1.4	1.2	3.7	5.8	-0.3	-0.4	0.9	0.8	1.8	3.6	0.0	-0.1	0.5	0.5	3.0	4.8	-0.6	0.0
Tennessee	1.3	1.2	4.4	7.3	-0.1	-0.2	0.5	0.5	1.9	5.5	-0.1	-0.1	0.5	0.4	2.9	4.8	-0.5	0.0
Alabama	2.0	1.7	4.6	7.4	0.2	-0.4	0.8	0.8	2.0	5.5	-0.4	-0.3	0.9	0.7	3.3	5.4	-0.6	0.1
Mississippi	3.2	2.2	6.3	9.2	0.6	-0.7	1.4	1.0	2.8	6.7	-0.1	-0.1	1.2	0.6	3.3	6.3	0.1	0.4
West South Central	1.7	1.4	4.2	6.6	-0.1	-0.4	0.7	0.7	1.8	5.0	-0.2	0.0	0.6	0.5	2.4	3.4	0.0	0.1
Arkansas	1.9	1.2	3.7	5.8	0.4	-0.4	0.8	0.6	1.6	4.2	-0.2	0.0	0.8	0.5	2.9	4.8	0.2	0.1
Louisiana	2.3	1.8	5.0	6.9	0.0	-0.4	1.1	1.1	2.3	5.0	-0.2	0.0	1.0	0.8	2.4	3.7	0.0	0.0
Oklahoma	1.4	1.4	3.7	6.2	-0.3	-0.5	0.8	0.7	1.8	4.1	-0.1	-0.1	0.8	0.7	2.8	4.1	0.0	0.0
Texas	1.6	1.3	4.3	7.0	-0.1	-0.4	0.6	0.6	1.8	5.2	-0.2	0.0	0.4	0.4	2.3	3.3	-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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 4. Quarterly Other Conventional Market Residential Mortgage Performance Statistics by State, 2002 Q1 - 2023 Q1**

State	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Foreclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
United States	1.2	1.0	3.2	6.1	-0.1	-0.2	0.6	0.6	1.7	7.6	-0.2	-0.1	0.4	0.3	2.3	6.0	-0.2	0.1
West	0.7	0.6	2.3	6.1	-0.1	-0.1	0.3	0.3	1.3	10.5	-0.1	-0.1	0.2	0.1	1.4	7.6	0.0	0.1
Mountain	0.8	0.7	2.8	6.4	-0.2	-0.2	0.4	0.4	1.3	9.2	-0.1	-0.1	0.2	0.2	2.1	8.0	-0.1	0.0
Montana	0.2	0.2	2.7	5.1	-1.0	-0.5	0.2	0.1	1.3	5.2	-0.1	0.0	0.3	0.1	1.4	3.4	0.0	0.0
Idaho	0.4	0.4	2.6	5.9	-0.3	-0.2	0.4	0.3	1.1	6.0	0.0	-0.2	0.2	0.0	1.8	5.5	0.0	0.1
Wyoming	1.1	0.4	3.0	4.6	0.2	-0.1	0.4	0.1	1.0	3.8	0.0	0.3	0.4	0.4	0.9	2.8	0.0	-0.1
Colorado	0.5	0.5	2.5	4.5	-0.1	-0.2	0.2	0.2	1.1	5.1	-0.1	-0.1	0.2	0.2	1.7	5.1	-0.1	0.0
New Mexico	1.3	1.1	3.5	5.5	-0.5	-0.5	0.8	0.7	1.9	5.2	-0.4	-0.2	0.7	0.5	2.6	4.2	0.1	0.1
Arizona	1.1	0.8	3.0	8.0	-0.3	-0.1	0.4	0.4	1.2	11.9	0.0	0.0	0.2	0.1	2.1	9.8	-0.2	0.1
Utah	0.8	0.6	2.9	5.7	-0.3	-0.3	0.4	0.2	1.4	7.4	0.1	0.0	0.1	0.0	2.0	6.6	0.0	0.0
Nevada	0.8	0.5	3.1	9.0	-0.3	0.1	0.6	0.4	2.1	17.2	0.0	-0.3	0.2	0.1	3.1	16.4	0.1	0.0
Pacific	0.7	0.6	2.1	6.0	0.0	-0.1	0.3	0.3	1.3	11.0	-0.1	-0.1	0.2	0.1	1.2	7.5	0.0	0.1
Washington	0.5	0.5	2.1	4.6	0.0	-0.1	0.2	0.2	1.0	8.7	-0.1	-0.1	0.1	0.1	1.7	5.1	0.0	0.0
Oregon	0.8	0.4	2.3	5.4	0.2	-0.1	0.4	0.3	1.1	7.8	0.1	0.1	0.3	0.2	2.3	6.0	0.1	0.0
California	0.7	0.6	2.3	6.3	0.0	-0.1	0.3	0.3	1.3	11.9	-0.1	-0.1	0.1	0.1	1.0	8.3	-0.1	0.0
Alaska	1.4	0.7	2.7	4.8	-0.5	0.1	0.6	0.4	1.3	3.8	0.0	0.2	0.2	0.1	0.8	2.4	-0.1	0.0
Hawaii	0.8	0.4	1.8	4.4	0.2	0.0	0.4	0.2	1.5	7.4	-0.1	-0.1	0.4	0.1	1.2	4.6	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 5. Quarterly Overall Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Akron, OH	1.3	0.6	2.5	3.7	0.0	-0.1	0.4	0.4	1.2	4.1	-0.2	-0.2	0.2	0.1	2.3	5.1	0.1	0.1
Albany-Schenectady-Troy, NY	0.9	0.7	2.1	3.5	-0.1	-0.5	0.6	0.6	1.3	3.4	-0.2	0.0	0.2	0.1	1.3	2.7	0.0	0.0
Albuquerque, NM	1.0	0.6	2.4	3.8	0.0	-0.6	0.7	0.4	1.2	3.7	0.2	-0.1	0.1	0.1	1.5	2.7	0.0	0.0
Allentown-Bethlehem-Easton, PA-NJ	1.7	0.8	2.7	4.1	0.6	-0.1	0.6	0.4	1.4	4.5	-0.1	0.0	0.2	0.1	1.3	2.8	0.0	0.0
Anaheim-Santa Ana-Irvine, CA (MSAD)	0.4	0.2	1.0	3.3	0.0	-0.1	0.2	0.1	0.5	5.9	0.0	0.0	0.0	0.0	0.4	3.7	-0.1	0.0
Atlanta-Sandy Springs-Alpharetta, GA	1.2	0.7	3.3	5.7	0.1	-0.4	0.6	0.4	1.4	6.5	0.1	0.0	0.1	0.1	1.5	4.2	-0.1	0.0
Austin-Round Rock-Georgetown, TX	0.8	0.4	2.2	3.5	0.2	-0.1	0.2	0.1	0.9	2.6	0.0	0.0	0.1	0.0	0.8	1.6	0.0	0.1
Bakersfield, CA	1.5	0.7	2.7	5.5	0.1	0.0	0.7	0.2	1.1	8.9	0.2	0.0	0.2	0.1	1.0	6.2	0.1	0.1
Baltimore-Columbia-Towson, MD	1.3	0.7	2.6	4.3	0.2	-0.4	0.6	0.5	1.4	4.7	0.0	0.0	0.2	0.1	1.1	2.3	0.0	0.1
Baton Rouge, LA	2.4	1.0	3.8	5.3	0.3	-0.5	1.0	0.5	1.7	3.6	0.2	-0.2	0.3	0.2	1.1	2.5	0.1	0.1
Birmingham-Hoover, AL	1.8	0.9	3.4	5.6	0.5	-0.2	0.5	0.5	1.5	4.4	0.0	-0.2	0.2	0.1	1.7	3.0	0.0	0.1
Boise City, ID	0.8	0.3	1.8	3.7	0.3	-0.1	0.2	0.2	0.7	4.2	0.0	0.0	0.0	0.0	1.0	4.5	0.0	0.0
Boston, MA (MSAD)	0.8	0.4	1.8	3.8	0.0	-0.2	0.4	0.2	1.0	4.2	0.2	0.1	0.0	0.0	0.5	1.9	0.0	0.0
Bridgeport-Stamford-Norwalk, CT	1.1	0.5	1.8	3.3	0.3	-0.1	0.5	0.3	1.1	4.5	0.0	0.1	0.1	0.0	0.7	2.8	0.0	0.1
Buffalo-Cheektowaga, NY	1.2	0.8	2.6	3.7	-0.1	-0.6	0.6	0.4	1.1	2.3	0.0	-0.1	0.2	0.1	1.5	2.4	0.1	0.1
Cambridge-Newton-Framingham, MA (MSAD)	0.6	0.4	1.3	2.7	0.0	-0.2	0.3	0.2	0.7	3.3	0.0	0.0	0.1	0.0	0.3	1.9	0.0	0.1
Camden, NJ (MSAD)	1.6	1.0	3.0	4.6	0.0	-0.5	0.9	0.7	2.1	6.6	-0.1	-0.1	0.3	0.2	2.0	4.2	0.1	0.1
Cape Coral-Fort Myers, FL	0.9	0.6	1.8	5.2	0.1	0.2	0.6	0.3	0.9	10.0	0.0	0.0	0.2	0.1	1.4	12.2	0.1	0.1
Charleston-North Charleston, SC	1.2	0.7	2.6	4.4	0.1	-0.2	0.5	0.5	1.2	4.4	-0.2	-0.1	0.2	0.1	1.4	3.3	-0.4	0.1
Charlotte-Concord-Gastonia, NC-SC	1.1	0.8	3.3	5.2	0.1	-0.3	0.4	0.4	1.2	4.5	0.0	-0.1	0.2	0.1	1.3	2.8	0.0	0.1
Chicago-Naperville-Evanston, IL (MSAD)	1.1	0.6	2.1	3.9	0.2	-0.2	0.6	0.5	1.3	6.0	0.0	0.0	0.3	0.2	1.5	5.5	0.1	0.1
Cincinnati, OH-KY-IN	1.1	0.6	2.4	3.9	0.2	-0.3	0.4	0.4	1.1	3.1	-0.1	-0.1	0.2	0.1	1.8	3.3	0.1	0.0
Cleveland-Elyria, OH	1.3	0.7	2.7	4.0	0.1	-0.4	0.6	0.6	1.8	4.4	0.0	-0.1	0.3	0.2	2.6	4.4	0.1	0.1
Colorado Springs, CO	0.9	0.5	1.7	3.1	0.2	-0.1	0.3	0.2	0.8	2.5	0.0	0.0	0.1	0.1	1.1	2.8	0.0	0.0
Columbia, SC	2.1	1.3	3.4	4.9	0.7	-0.2	0.7	0.6	1.6	3.9	0.0	0.0	0.2	0.1	1.8	3.0	-0.3	0.1

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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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Columbus, OH	0.9	0.6	2.5	4.0	0.1	-0.3	0.4	0.3	1.3	3.5	-0.1	0.0	0.1	0.1	2.1	3.2	-0.1	0.0
Dallas-Plano-Irving, TX (MSAD)	1.2	0.7	3.2	4.7	0.3	-0.2	0.4	0.3	1.3	3.8	0.0	0.0	0.1	0.0	1.2	1.9	0.0	0.1
Dayton-Kettering, OH	1.2	0.7	2.7	4.0	0.1	-0.3	0.5	0.5	1.5	3.4	-0.3	-0.1	0.2	0.1	2.3	3.7	0.1	0.0
Denver-Aurora-Lakewood, CO	0.7	0.4	1.8	3.0	0.1	-0.1	0.3	0.2	0.7	3.4	0.0	0.1	0.1	0.0	1.1	3.0	0.0	0.0
Detroit-Dearborn-Livonia, MI (MSAD)	1.5	0.7	4.0	7.3	0.2	-0.2	0.6	0.5	2.0	8.7	0.0	0.0	0.1	0.1	2.8	7.2	-0.1	0.0
Elgin, IL (MSAD)	1.0	0.5	2.0	4.0	0.0	-0.5	0.5	0.3	1.1	5.6	0.0	0.1	0.2	0.1	0.8	5.3	0.0	0.0
El Paso, TX	2.5	0.9	3.9	6.1	0.9	-0.1	0.5	0.4	1.2	3.4	0.1	-0.1	0.0	0.0	1.1	1.9	-0.1	-0.1
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	1.1	0.7	2.6	6.4	0.0	-0.1	0.6	0.3	1.6	11.0	0.0	0.0	0.2	0.1	1.3	11.1	0.1	0.1
Fort Worth-Arlington-Grapevine, TX (MSAD)	1.4	0.7	3.3	5.1	0.2	-0.3	0.4	0.4	1.5	3.9	0.0	0.0	0.1	0.1	1.3	2.1	0.0	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	0.7	0.3	1.3	3.1	0.1	-0.2	0.4	0.2	0.8	4.3	0.0	0.0	0.1	0.0	0.5	2.3	-0.1	0.1
Fresno, CA	1.0	0.5	2.2	5.4	-0.1	-0.2	0.5	0.1	0.9	7.2	0.2	0.1	0.0	0.0	0.7	4.7	-0.1	0.0
Gary, IN (MSAD)	1.4	0.8	3.3	5.1	0.1	-0.7	0.7	0.4	1.7	5.2	0.2	-0.1	0.2	0.1	2.1	4.2	0.0	0.1
Grand Rapids-Kentwood, MI	1.2	0.5	2.5	4.4	0.2	-0.1	0.3	0.2	0.8	3.5	-0.1	-0.1	0.0	0.0	1.0	3.1	0.0	0.0
Greensboro-High Point, NC	1.7	1.1	3.5	5.3	0.2	-0.3	0.4	0.4	1.3	4.1	-0.3	-0.3	0.1	0.1	1.3	2.5	-0.1	0.0
Greenville-Anderson, SC	1.6	0.9	3.2	4.9	0.2	0.0	0.5	0.4	1.4	3.8	0.1	0.0	0.2	0.1	1.8	3.7	-0.2	0.0
Hartford-East Hartford-Middletown, CT	1.3	0.7	2.2	3.8	0.1	-0.3	0.5	0.4	1.2	3.8	-0.1	-0.2	0.3	0.1	0.8	2.3	0.2	0.2
Houston-The Woodlands-Sugar Land, TX	1.7	0.8	3.3	5.0	0.3	-0.5	0.6	0.5	1.3	3.7	0.1	0.0	0.1	0.1	1.0	1.8	0.0	0.0
Indianapolis-Carmel-Anderson, IN	1.3	0.8	2.9	4.6	0.2	-0.4	0.5	0.4	1.5	4.5	0.1	0.0	0.2	0.1	2.3	4.0	0.1	0.1
Jacksonville, FL	1.1	0.8	3.0	5.1	0.1	0.0	0.4	0.4	1.4	7.1	-0.2	-0.1	0.2	0.1	1.8	5.7	0.0	0.0
Kansas City, MO-KS	1.2	0.6	2.5	3.8	0.1	-0.1	0.4	0.3	1.0	3.0	0.0	-0.1	0.1	0.1	1.3	2.4	0.0	0.0
Knoxville, TN	1.2	0.7	2.8	4.2	0.2	-0.3	0.4	0.3	0.9	2.5	0.1	0.0	0.1	0.0	1.3	2.6	-0.1	0.0
Lake County-Kenosha County, IL-WI (MSAD)	0.9	0.6	1.8	3.4	0.1	-0.2	0.5	0.4	0.9	4.3	-0.2	-0.1	0.2	0.1	1.1	4.3	0.1	0.1
Las Vegas-Henderson-Paradise, NV	0.9	0.4	1.9	6.1	0.2	-0.3	0.4	0.3	1.2	11.1	0.1	0.0	0.1	0.0	1.5	10.3	0.1	0.0
Little Rock-North Little Rock-Conway, AR	1.3	0.9	3.0	4.4	0.0	-0.6	0.6	0.5	1.4	3.1	0.0	0.0	0.1	0.1	1.5	2.8	0.0	0.0
Los Angeles-Long Beach-Glendale, CA (MSAD)	0.6	0.4	1.6	4.2	0.0	-0.2	0.2	0.2	0.7	7.7	-0.1	-0.1	0.1	0.0	0.6	4.4	0.1	0.1

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Louisville/Jefferson County, KY-IN	1.2	0.7	2.5	4.0	0.1	-0.3	0.5	0.4	1.2	3.3	0.0	-0.2	0.2	0.1	1.8	3.3	0.0	0.1
Memphis, TN-MS-AR	1.9	0.9	4.5	6.7	0.7	-0.2	0.7	0.5	2.6	5.7	0.1	-0.1	0.2	0.1	2.0	4.0	0.1	0.1
Miami-Miami Beach-Kendall, FL (MSAD)	1.1	0.6	2.8	7.2	0.2	-0.1	0.4	0.4	1.4	13.1	-0.1	0.0	0.2	0.2	1.7	14.4	0.0	0.0
Milwaukee-Waukesha, WI	0.9	0.5	1.7	3.0	0.1	0.0	0.4	0.3	0.8	3.3	0.1	0.1	0.1	0.1	1.1	3.1	0.0	0.0
Minneapolis-St. Paul-Bloomington, MN-WI	0.7	0.4	1.5	2.9	0.1	-0.2	0.3	0.3	0.7	3.3	0.0	0.0	0.1	0.0	0.7	2.8	0.0	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	0.9	0.6	1.7	2.6	0.0	-0.2	0.4	0.3	0.8	2.3	0.0	0.0	0.1	0.1	0.7	1.5	0.0	0.0
Nashville-Davidson–Murfreesboro–Franklin, TN	0.9	0.6	2.9	4.8	0.2	-0.3	0.4	0.3	1.0	3.6	0.1	0.0	0.1	0.0	1.1	2.2	-0.1	0.1
Nassau County-Suffolk County, NY (MSAD)	1.0	0.6	2.3	3.9	0.0	-0.2	0.7	0.3	1.6	6.1	-0.1	-0.1	0.3	0.1	1.2	3.8	0.2	0.2
Newark, NJ-PA (MSAD)	1.2	0.6	2.1	3.9	0.1	-0.2	0.6	0.5	1.5	6.7	0.0	-0.2	0.2	0.1	1.5	4.9	0.1	0.1
New Haven-Milford, CT	1.7	0.8	2.8	4.3	0.6	-0.2	0.5	0.5	1.7	5.4	-0.1	0.0	0.4	0.1	1.2	3.0	0.3	0.1
New Orleans-Metairie, LA	2.0	1.0	3.6	5.8	0.8	-0.2	0.9	0.7	1.7	4.3	-0.1	0.1	0.3	0.1	1.4	3.0	0.2	0.1
New York-Jersey City-White Plains, NY-NJ (MSAD)	0.9	0.5	1.9	3.4	0.1	-0.1	0.6	0.4	1.3	5.7	-0.1	-0.1	0.2	0.1	1.1	3.7	0.1	0.0
North Port-Sarasota-Bradenton, FL	0.5	0.4	1.7	4.4	-0.3	-0.1	0.3	0.1	0.8	7.6	0.0	0.1	0.1	0.0	1.0	8.9	0.0	0.1
Oakland-Berkeley-Livermore, CA (MSAD)	0.4	0.3	1.1	3.5	0.0	-0.1	0.2	0.2	0.4	6.1	0.0	0.0	0.1	0.0	0.5	4.0	0.1	0.1
Oklahoma City, OK	1.2	0.8	2.7	4.0	0.0	-0.3	0.5	0.5	1.1	2.7	-0.1	-0.1	0.2	0.1	1.4	2.5	0.1	0.0
Omaha-Council Bluffs, NE-IA	1.0	0.6	2.1	3.1	0.2	0.0	0.3	0.2	0.8	2.3	0.0	0.0	0.1	0.0	1.0	1.7	0.0	0.0
Orlando-Kissimmee-Sanford, FL	0.9	0.5	2.4	6.0	0.0	0.1	0.5	0.4	1.2	9.8	0.0	0.1	0.1	0.1	1.5	9.7	0.0	0.0
Oxnard-Thousand Oaks-Ventura, CA	0.5	0.3	1.1	3.4	0.1	-0.1	0.2	0.1	0.5	5.6	0.0	0.0	0.0	0.0	0.4	3.6	0.0	0.0
Philadelphia, PA (MSAD)	2.1	1.0	4.4	6.1	0.3	-0.4	0.9	0.8	2.2	5.1	0.0	0.0	0.3	0.1	2.0	3.7	0.2	0.2
Phoenix-Mesa-Chandler, AZ	0.9	0.5	1.9	5.3	0.1	-0.1	0.2	0.2	0.7	8.2	0.0	0.0	0.0	0.0	1.0	6.4	-0.1	0.0
Pittsburgh, PA	1.4	0.9	2.9	4.2	0.0	-0.3	0.5	0.5	1.4	3.0	-0.2	-0.1	0.2	0.1	1.5	2.3	0.0	0.0
Portland-Vancouver-Hillsboro, OR-WA	0.6	0.2	1.3	2.6	0.3	0.0	0.2	0.1	0.5	3.4	0.0	0.0	0.1	0.0	0.9	2.8	0.1	0.1
Providence-Warwick, RI-MA	1.3	0.6	2.3	3.8	0.2	-0.3	0.5	0.3	1.2	4.6	-0.1	-0.1	0.1	0.0	0.6	2.7	0.0	0.0
Raleigh-Cary, NC	0.8	0.4	2.4	3.7	0.0	-0.2	0.2	0.2	0.9	3.0	-0.1	-0.1	0.1	0.0	1.0	1.9	0.0	0.1
Richmond, VA	1.1	0.6	2.6	4.3	0.2	-0.2	0.4	0.4	1.0	3.9	-0.1	-0.1	0.1	0.1	0.9	2.2	-0.3	0.0
Riverside-San Bernardino-Ontario, CA	1.1	0.6	2.3	6.5	0.3	-0.3	0.4	0.3	0.9	10.8	0.1	0.0	0.1	0.0	0.9	6.9	0.0	0.0

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	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Rochester, NY	1.2	0.7	2.5	3.7	0.1	-0.6	0.6	0.5	1.3	2.6	0.0	-0.1	0.2	0.1	1.3	2.4	0.0	0.1
Sacramento-Roseville-Folsom, CA	0.5	0.4	1.3	4.0	0.1	-0.2	0.2	0.2	0.6	6.7	-0.1	0.0	0.1	0.0	0.6	5.0	0.0	0.1
St. Louis, MO-IL	1.2	0.8	2.8	4.2	0.1	-0.4	0.5	0.4	1.1	3.5	0.0	0.0	0.1	0.1	1.2	2.4	0.0	0.0
Salt Lake City, UT	0.8	0.4	2.1	3.5	0.2	-0.2	0.3	0.2	0.9	3.9	0.0	0.0	0.1	0.0	1.1	3.0	0.1	0.1
San Antonio-New Braunfels, TX	1.7	0.9	3.7	5.5	0.2	-0.6	0.7	0.5	1.2	3.2	0.1	0.1	0.1	0.1	1.0	1.8	0.0	0.0
San Diego-Chula Vista-Carlsbad, CA	0.4	0.2	1.1	3.6	0.0	-0.1	0.2	0.2	0.5	5.7	0.0	0.0	0.1	0.0	0.5	4.1	0.1	0.1
San Francisco-San Mateo-Redwood City, CA (MSAD)	0.2	0.2	0.6	2.1	0.0	0.0	0.1	0.1	0.2	3.5	-0.1	0.0	0.0	0.0	0.3	2.2	0.0	0.0
San Jose-Sunnyvale-Santa Clara, CA	0.2	0.2	0.8	2.6	-0.1	-0.1	0.1	0.1	0.3	4.8	0.0	0.0	0.0	0.0	0.3	3.2	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	0.3	0.2	1.2	2.4	0.0	-0.1	0.2	0.2	0.5	4.1	0.0	0.0	0.0	0.0	0.7	2.7	0.0	0.0
Stockton, CA	0.9	0.5	2.0	5.5	0.0	-0.4	0.4	0.2	0.8	9.9	0.0	0.0	0.0	0.0	0.8	7.6	-0.1	0.0
Syracuse, NY	1.6	0.6	2.7	4.0	0.3	0.0	1.0	0.6	1.3	2.7	0.0	0.1	0.5	0.3	1.4	2.3	0.1	0.2
Tacoma-Lakewood, WA (MSAD)	1.0	0.4	1.9	3.8	0.5	-0.2	0.4	0.3	0.8	6.0	0.1	0.1	0.1	0.0	1.2	3.9	0.0	0.0
Tampa-St. Petersburg-Clearwater, FL	1.1	0.7	2.4	5.1	0.2	0.1	0.6	0.4	1.4	8.0	0.1	0.2	0.2	0.1	1.7	8.2	0.1	0.1
Tucson, AZ	0.9	0.6	2.2	4.3	0.1	-0.4	0.3	0.2	0.7	4.3	0.0	0.0	0.0	0.0	1.1	3.8	-0.1	0.0
Tulsa, OK	1.5	0.9	3.0	4.4	0.3	-0.3	0.5	0.5	1.3	3.2	-0.2	-0.4	0.3	0.1	1.6	2.8	0.2	0.1
Urban Honolulu, HI	0.6	0.2	1.1	2.4	0.0	-0.2	0.4	0.1	0.7	3.1	0.0	0.0	0.2	0.0	0.6	1.7	0.1	0.1
Virginia Beach-Norfolk-Newport News, VA-NC	1.3	0.6	2.5	4.0	0.4	-0.1	0.6	0.5	1.2	3.6	0.1	0.1	0.1	0.1	0.9	2.1	-0.1	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	0.9	0.5	2.3	4.3	0.0	-0.3	0.4	0.3	0.8	4.8	0.0	0.0	0.0	0.0	1.1	4.4	-0.1	0.0
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	0.9	0.4	1.9	3.8	0.2	-0.1	0.4	0.3	1.1	5.1	0.0	-0.1	0.1	0.1	0.7	2.6	-0.1	0.0
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	0.9	0.5	1.9	5.1	0.1	0.1	0.5	0.3	1.0	8.8	0.1	0.2	0.2	0.1	1.1	9.9	0.1	0.1
Wichita, KS	0.9	0.6	2.6	3.9	0.1	-0.6	0.3	0.3	0.9	2.5	-0.2	-0.1	0.1	0.1	1.5	2.5	0.0	0.0
Wilmington, DE-MD-NJ (MSAD)	1.7	0.8	2.7	4.6	0.5	-0.1	0.7	0.4	1.6	4.5	0.0	-0.1	0.2	0.1	1.4	3.2	-0.1	0.1
Winston-Salem, NC	1.7	1.2	3.3	5.2	0.2	-0.5	0.6	0.4	1.2	3.8	0.0	0.1	0.1	0.1	1.4	2.7	-0.2	0.0
Worcester, MA-CT	1.3	0.7	2.3	4.1	0.1	-0.3	0.5	0.2	1.4	4.4	0.0	-0.2	0.2	0.1	0.6	2.8	0.0	0.1

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Akron, OH	0.8	0.2	1.2	2.2	0.2	-0.2	0.1	0.1	0.6	2.5	-0.1	-0.2	0.2	0.0	0.9	3.7	0.2	0.1
Albany-Schenectady-Troy, NY	0.5	0.3	1.2	2.5	-0.1	-0.1	0.4	0.0	0.6	1.9	0.0	0.1	0.1	0.0	0.5	2.1	0.0	0.0
Albuquerque, NM	0.3	0.3	1.1	2.5	-0.2	-0.3	0.2	0.1	0.5	2.2	0.0	-0.1	0.0	0.0	0.5	2.4	0.0	0.0
Allentown-Bethlehem-Easton, PA-NJ	0.7	0.4	1.4	2.7	0.1	-0.1	0.3	0.1	0.7	3.0	0.1	-0.1	0.1	0.0	0.5	2.2	0.1	0.0
Anaheim-Santa Ana-Irvine, CA (MSAD)	0.3	0.1	0.5	1.4	0.1	-0.1	0.1	0.0	0.2	2.2	0.0	0.0	0.0	0.0	0.1	1.3	0.0	0.0
Atlanta-Sandy Springs-Alpharetta, GA	0.5	0.3	1.5	3.2	0.1	-0.1	0.2	0.1	0.4	4.0	0.0	0.0	0.0	0.0	0.5	3.0	0.0	0.0
Austin-Round Rock-Georgetown, TX	0.3	0.2	0.8	1.7	0.1	-0.1	0.1	0.0	0.2	1.1	0.0	0.0	0.0	0.0	0.3	1.0	0.0	0.0
Bakersfield, CA	0.6	0.4	1.1	4.0	0.0	-0.1	0.3	0.0	0.5	7.0	0.1	-0.1	0.1	0.0	0.3	4.9	0.1	0.1
Baltimore-Columbia-Towson, MD	0.6	0.4	1.1	2.4	0.1	-0.1	0.2	0.1	0.6	2.6	0.0	-0.1	0.1	0.0	0.3	1.8	0.1	0.1
Baton Rouge, LA	0.9	0.5	1.6	3.3	0.0	-0.1	0.4	0.1	0.6	2.0	0.1	-0.2	0.0	0.0	0.4	1.5	0.0	0.0
Birmingham-Hoover, AL	0.7	0.3	1.4	3.4	0.2	0.0	0.2	0.1	0.5	2.4	0.0	0.0	0.0	0.0	0.5	2.1	0.0	0.0
Boise City, ID	0.4	0.2	0.8	2.5	0.1	-0.1	0.0	0.0	0.2	3.0	-0.1	-0.1	0.0	0.0	0.3	4.0	0.0	0.0
Boston, MA (MSAD)	0.6	0.2	1.1	2.8	0.0	0.0	0.2	0.1	0.5	2.5	0.1	0.1	0.0	0.0	0.2	1.3	0.0	0.0
Bridgeport-Stamford-Norwalk, CT	0.7	0.3	1.0	2.0	0.1	-0.2	0.2	0.0	0.5	2.7	0.0	-0.1	0.1	0.0	0.2	1.7	0.1	0.1
Buffalo-Cheektowaga, NY	0.7	0.4	1.3	2.8	0.1	-0.3	0.3	0.1	0.4	1.4	0.0	0.0	0.1	0.0	0.5	2.0	0.1	0.1
Cambridge-Newton-Framingham, MA (MSAD)	0.4	0.2	0.9	1.9	0.1	-0.1	0.2	0.0	0.4	2.1	0.1	0.0	0.0	0.0	0.2	1.2	0.0	0.0
Camden, NJ (MSAD)	0.5	0.5	1.5	3.0	-0.2	-0.2	0.3	0.1	1.0	4.1	-0.2	0.0	0.2	0.1	0.6	3.5	0.1	0.1
Cape Coral-Fort Myers, FL	0.5	0.2	0.8	3.8	0.2	0.1	0.1	0.1	0.4	7.3	-0.1	-0.1	0.1	0.0	0.4	8.8	0.1	0.1
Charleston-North Charleston, SC	0.3	0.3	1.3	3.1	-0.1	-0.1	0.1	0.0	0.5	3.0	-0.2	-0.1	0.0	0.0	0.4	2.5	0.0	0.0
Charlotte-Concord-Gastonia, NC-SC	0.4	0.3	1.5	2.9	0.0	0.0	0.1	0.1	0.4	2.7	0.0	0.0	0.0	0.0	0.4	1.9	0.0	0.0
Chicago-Naperville-Evanston, IL (MSAD)	0.5	0.4	1.0	2.3	0.0	-0.1	0.3	0.1	0.5	3.7	0.0	0.0	0.1	0.0	0.4	4.2	0.1	0.0
Cincinnati, OH-KY-IN	0.5	0.2	1.3	2.3	0.0	-0.2	0.1	0.1	0.5	1.8	-0.2	-0.2	0.1	0.0	0.7	2.4	0.1	0.1
Cleveland-Elyria, OH	0.8	0.4	1.3	2.3	0.1	-0.1	0.2	0.2	0.6	2.2	-0.1	-0.3	0.1	0.0	0.8	3.0	0.1	0.1
Colorado Springs, CO	0.3	0.2	0.7	1.6	0.0	-0.1	0.1	0.0	0.2	1.5	0.0	-0.1	0.1	0.0	0.3	2.1	0.1	0.1
Columbia, SC	1.0	0.4	1.9	3.1	0.4	0.2	0.2	0.2	0.6	2.5	0.0	0.0	0.0	0.0	0.7	1.8	-0.1	0.0

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Columbus, OH	0.3	0.2	1.1	2.1	0.0	-0.2	0.2	0.1	0.5	1.7	0.0	0.0	0.0	0.0	0.7	2.4	-0.1	0.0
Dallas-Plano-Irving, TX (MSAD)	0.5	0.3	1.2	1.9	0.1	-0.1	0.1	0.1	0.3	1.7	-0.1	0.0	0.0	0.0	0.5	1.1	0.0	0.0
Dayton-Kettering, OH	0.6	0.4	1.2	2.2	-0.2	-0.2	0.3	0.2	0.5	1.7	-0.2	0.1	0.1	0.0	1.0	2.6	0.1	0.0
Denver-Aurora-Lakewood, CO	0.3	0.2	0.8	1.6	0.0	-0.1	0.1	0.1	0.2	1.9	0.0	0.0	0.0	0.0	0.4	2.0	0.0	0.0
Detroit-Dearborn-Livonia, MI (MSAD)	0.5	0.3	1.8	4.1	0.0	-0.2	0.3	0.1	0.6	5.1	0.0	0.1	0.0	0.0	0.8	4.5	0.0	0.0
Elgin, IL (MSAD)	0.4	0.3	1.0	2.5	-0.1	-0.2	0.1	0.0	0.5	3.7	-0.2	0.0	0.1	0.0	0.3	4.0	0.0	0.0
El Paso, TX	1.0	0.3	1.7	4.0	0.3	0.1	0.2	0.1	0.4	2.3	0.1	-0.1	0.0	0.0	0.5	1.6	-0.1	0.0
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	0.5	0.4	1.2	3.9	0.0	-0.2	0.3	0.1	0.7	7.2	0.0	0.1	0.1	0.0	0.5	7.5	0.1	0.1
Fort Worth-Arlington-Grapevine, TX (MSAD)	0.5	0.2	1.3	2.3	0.1	0.0	0.1	0.0	0.4	1.6	0.0	0.0	0.0	0.0	0.5	1.3	0.0	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	0.3	0.1	0.6	1.6	0.1	-0.2	0.1	0.0	0.3	2.3	-0.1	0.0	0.0	0.0	0.2	1.3	0.0	0.0
Fresno, CA	0.4	0.3	1.0	3.5	-0.1	-0.1	0.3	0.0	0.4	4.9	0.2	0.1	0.0	0.0	0.2	4.0	0.0	0.0
Gary, IN (MSAD)	0.5	0.3	1.5	2.9	0.1	-0.5	0.3	0.1	0.6	3.2	0.2	0.0	0.1	0.0	0.9	3.8	0.0	0.1
Grand Rapids-Kentwood, MI	0.7	0.3	1.2	3.1	0.1	-0.1	0.1	0.1	0.3	2.4	-0.1	0.0	0.0	0.0	0.4	2.4	0.0	0.0
Greensboro-High Point, NC	0.5	0.4	1.6	3.1	0.0	-0.3	0.2	0.2	0.6	2.4	-0.2	-0.1	0.0	0.0	0.6	1.9	0.0	0.0
Greenville-Anderson, SC	0.6	0.4	1.7	3.1	0.0	0.0	0.1	0.1	0.6	2.8	-0.1	-0.1	0.0	0.0	0.8	2.2	0.0	-0.1
Hartford-East Hartford-Middletown, CT	0.5	0.3	1.0	2.3	0.0	0.0	0.2	0.0	0.6	2.0	-0.2	-0.1	0.1	0.0	0.3	1.7	0.1	0.0
Houston-The Woodlands-Sugar Land, TX	0.7	0.4	1.4	2.5	0.1	-0.2	0.3	0.1	0.4	1.8	0.0	0.0	0.0	0.0	0.4	1.1	0.0	0.0
Indianapolis-Carmel-Anderson, IN	0.4	0.3	1.2	2.6	-0.1	-0.3	0.2	0.1	0.5	2.6	0.1	0.0	0.0	0.0	0.8	2.8	0.0	0.0
Jacksonville, FL	0.5	0.3	1.2	3.3	0.0	0.0	0.1	0.1	0.6	4.4	-0.1	0.0	0.0	0.0	0.5	4.9	0.0	0.0
Kansas City, MO-KS	0.4	0.2	1.1	2.2	0.0	-0.1	0.1	0.1	0.3	1.8	-0.1	-0.1	0.0	0.0	0.5	1.7	0.0	0.0
Knoxville, TN	0.4	0.2	1.3	2.6	-0.1	-0.3	0.2	0.0	0.3	1.4	0.1	0.1	0.0	0.0	0.3	2.0	0.0	0.0
Lake County-Kenosha County, IL-WI (MSAD)	0.4	0.2	0.9	2.2	0.0	0.0	0.2	0.0	0.4	2.8	-0.1	0.0	0.1	0.0	0.4	3.5	0.0	0.1
Las Vegas-Henderson-Paradise, NV	0.4	0.1	0.9	4.1	0.1	-0.2	0.2	0.1	0.4	8.5	0.0	0.0	0.0	0.0	0.6	8.3	0.0	0.0
Little Rock-North Little Rock-Conway, AR	0.5	0.3	1.2	2.5	0.1	-0.3	0.2	0.0	0.6	2.0	0.1	0.1	0.0	0.0	0.3	1.7	0.0	0.0
Los Angeles-Long Beach-Glendale, CA (MSAD)	0.4	0.2	0.7	2.2	0.1	-0.1	0.1	0.0	0.2	4.0	-0.1	0.0	0.0	0.0	0.2	2.2	0.0	0.0

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	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Louisville/Jefferson County, KY-IN	0.5	0.3	1.2	2.4	0.0	-0.3	0.2	0.1	0.4	1.9	0.0	-0.1	0.1	0.0	0.7	2.6	0.1	0.1
Memphis, TN-MS-AR	0.6	0.3	1.6	3.2	0.2	-0.1	0.3	0.2	0.6	3.0	0.0	0.0	0.0	0.0	0.6	2.6	-0.1	-0.1
Miami-Miami Beach-Kendall, FL (MSAD)	0.6	0.4	1.6	4.8	0.1	0.0	0.2	0.1	0.8	9.4	0.0	0.0	0.1	0.0	0.8	10.2	0.1	0.0
Milwaukee-Waukesha, WI	0.6	0.2	0.7	1.6	0.2	0.1	0.1	0.1	0.3	1.7	0.0	0.0	0.0	0.0	0.3	2.0	0.0	0.0
Minneapolis-St. Paul-Bloomington, MN-WI	0.3	0.2	0.7	1.9	0.0	-0.1	0.1	0.1	0.2	2.2	-0.1	0.0	0.0	0.0	0.2	2.0	0.0	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	0.4	0.3	0.9	1.6	-0.1	-0.2	0.2	0.1	0.3	1.4	0.0	0.1	0.0	0.0	0.2	1.0	0.0	0.0
Nashville-Davidson–Murfreesboro–Franklin, TN	0.4	0.2	1.1	2.6	0.1	-0.1	0.1	0.1	0.3	2.0	0.0	0.0	0.0	0.0	0.3	1.6	0.0	0.0
Nassau County-Suffolk County, NY (MSAD)	0.6	0.4	1.3	2.5	0.0	-0.1	0.4	0.1	0.9	3.4	-0.1	-0.1	0.1	0.0	0.4	2.3	0.1	0.0
Newark, NJ-PA (MSAD)	0.5	0.3	1.3	2.7	-0.1	-0.2	0.3	0.1	0.7	3.5	-0.1	0.0	0.1	0.0	0.4	3.2	0.1	0.0
New Haven-Milford, CT	0.6	0.3	1.3	2.6	0.1	-0.3	0.2	0.0	0.7	2.8	-0.1	-0.1	0.2	0.0	0.3	2.0	0.2	0.1
New Orleans-Metairie, LA	0.8	0.4	1.5	3.4	0.4	-0.1	0.3	0.1	0.6	2.4	-0.3	-0.1	0.1	0.0	0.4	2.1	0.1	0.1
New York-Jersey City-White Plains, NY-NJ (MSAD)	0.5	0.3	1.1	2.1	0.0	-0.1	0.3	0.1	0.6	2.9	-0.1	-0.1	0.1	0.0	0.3	2.1	0.1	0.0
North Port-Sarasota-Bradenton, FL	0.3	0.2	0.7	2.8	-0.2	0.0	0.1	0.0	0.3	4.7	-0.2	0.0	0.0	0.0	0.4	6.3	0.0	0.0
Oakland-Berkeley-Livermore, CA (MSAD)	0.3	0.1	0.5	1.5	0.0	0.0	0.1	0.0	0.1	2.3	0.0	0.0	0.0	0.0	0.1	1.5	0.0	0.0
Oklahoma City, OK	0.6	0.4	1.2	2.3	0.1	-0.1	0.2	0.1	0.4	1.5	-0.1	-0.1	0.1	0.0	0.5	1.8	0.1	0.1
Omaha-Council Bluffs, NE-IA	0.5	0.2	1.0	2.0	0.2	-0.1	0.1	0.1	0.3	1.2	0.0	-0.1	0.0	0.0	0.3	1.3	0.0	0.0
Orlando-Kissimmee-Sanford, FL	0.4	0.3	1.1	3.8	0.0	0.1	0.2	0.1	0.6	6.8	0.1	0.0	0.0	0.0	0.5	7.7	0.0	0.0
Oxnard-Thousand Oaks-Ventura, CA	0.3	0.2	0.5	1.4	0.0	-0.1	0.1	0.0	0.2	2.2	0.0	-0.1	0.0	0.0	0.1	1.8	0.0	0.0
Philadelphia, PA (MSAD)	0.7	0.5	1.9	3.3	-0.1	-0.3	0.4	0.2	0.8	2.4	-0.1	0.0	0.1	0.0	0.7	1.9	0.1	0.0
Phoenix-Mesa-Chandler, AZ	0.4	0.2	0.9	3.4	0.1	-0.1	0.1	0.0	0.2	6.0	0.0	0.0	0.0	0.0	0.3	5.1	0.0	0.0
Pittsburgh, PA	0.6	0.3	1.5	2.4	-0.1	0.0	0.2	0.2	0.6	1.7	-0.2	-0.1	0.1	0.0	0.6	1.7	0.1	0.0
Portland-Vancouver-Hillsboro, OR-WA	0.3	0.1	0.6	1.5	0.1	0.0	0.1	0.0	0.2	1.9	0.0	0.0	0.0	0.0	0.4	1.9	0.0	0.0
Providence-Warwick, RI-MA	0.5	0.4	1.2	2.9	-0.1	-0.1	0.3	0.0	0.6	3.1	0.0	0.1	0.0	0.0	0.2	2.2	-0.1	0.0
Raleigh-Cary, NC	0.3	0.1	0.9	1.7	0.0	0.0	0.1	0.1	0.2	1.4	0.0	0.0	0.0	0.0	0.3	1.3	0.0	0.0
Richmond, VA	0.3	0.2	0.9	2.1	-0.1	-0.2	0.1	0.1	0.3	1.8	0.0	-0.1	0.0	0.0	0.2	1.5	0.0	0.0
Riverside-San Bernardino-Ontario, CA	0.5	0.3	1.0	3.9	0.2	-0.1	0.2	0.1	0.4	7.4	0.1	0.0	0.0	0.0	0.3	4.6	0.0	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 6. Quarterly Enterprise Acquisitions Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Rochester, NY	0.5	0.2	1.0	2.0	0.0	-0.2	0.2	0.1	0.5	1.1	-0.1	-0.1	0.0	0.0	0.4	1.5	-0.1	0.0
Sacramento-Roseville-Folsom, CA	0.3	0.2	0.6	2.4	0.1	-0.1	0.1	0.0	0.2	4.2	0.0	0.0	0.0	0.0	0.2	3.4	0.0	0.0
St. Louis, MO-IL	0.4	0.3	1.1	2.3	-0.1	-0.3	0.2	0.1	0.4	2.0	0.0	0.0	0.0	0.0	0.4	1.6	0.0	0.0
Salt Lake City, UT	0.3	0.2	1.0	2.3	0.0	-0.2	0.1	0.1	0.3	2.3	0.0	-0.1	0.0	0.0	0.5	1.8	0.0	0.0
San Antonio-New Braunfels, TX	0.5	0.2	1.4	2.6	-0.1	-0.3	0.2	0.1	0.4	1.7	0.0	0.0	0.0	0.0	0.3	1.1	0.0	0.0
San Diego-Chula Vista-Carlsbad, CA	0.3	0.1	0.5	1.8	-0.1	0.0	0.1	0.0	0.2	2.8	0.0	0.0	0.0	0.0	0.1	2.1	0.0	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	0.2	0.1	0.3	0.8	0.0	0.0	0.1	0.0	0.1	0.8	0.1	0.1	0.0	0.0	0.1	0.6	0.0	0.0
San Jose-Sunnyvale-Santa Clara, CA	0.1	0.1	0.3	1.0	-0.1	0.0	0.1	0.0	0.1	1.3	0.1	0.0	0.0	0.0	0.1	0.8	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	0.2	0.1	0.5	1.6	0.0	0.0	0.1	0.1	0.2	2.2	0.0	0.0	0.0	0.0	0.3	1.9	0.0	0.0
Stockton, CA	0.6	0.2	0.9	3.6	0.2	0.0	0.2	0.0	0.3	6.5	0.0	0.0	0.0	0.0	0.3	5.1	0.0	0.0
Syracuse, NY	0.6	0.3	1.2	2.2	0.2	0.0	0.4	0.1	0.5	1.4	0.0	0.1	0.2	0.0	0.6	1.8	0.1	0.1
Tacoma-Lakewood, WA (MSAD)	0.4	0.2	0.9	2.4	0.2	-0.1	0.2	0.1	0.3	3.3	0.0	0.0	0.0	0.0	0.4	3.3	0.0	0.0
Tampa-St. Petersburg-Clearwater, FL	0.5	0.3	1.1	3.0	0.1	0.0	0.2	0.1	0.6	4.9	0.0	0.0	0.1	0.0	0.5	6.6	0.1	0.1
Tucson, AZ	0.3	0.3	1.0	2.9	0.0	-0.1	0.1	0.0	0.3	2.9	0.0	0.0	0.0	0.0	0.4	3.1	0.0	0.0
Tulsa, OK	0.5	0.3	1.4	2.4	0.1	-0.1	0.1	0.0	0.6	1.9	-0.1	-0.1	0.1	0.0	0.6	2.1	0.0	0.0
Urban Honolulu, HI	0.4	0.1	0.5	1.6	-0.1	-0.3	0.2	0.0	0.3	1.7	0.0	-0.1	0.1	0.0	0.2	1.1	0.1	0.1
Virginia Beach-Norfolk-Newport News, VA-NC	0.5	0.3	1.1	2.2	0.1	-0.1	0.1	0.0	0.5	2.3	-0.1	-0.1	0.0	0.0	0.3	1.5	0.0	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	0.4	0.3	1.1	2.9	-0.1	-0.2	0.1	0.1	0.3	3.1	-0.1	-0.1	0.0	0.0	0.3	3.3	0.0	0.0
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	0.4	0.2	0.8	2.3	0.1	-0.1	0.2	0.1	0.4	3.0	0.0	0.0	0.0	0.0	0.2	1.4	0.0	0.0
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	0.4	0.3	1.0	3.0	-0.1	0.0	0.2	0.1	0.4	5.6	0.1	0.1	0.0	0.0	0.3	6.3	0.0	0.0
Wichita, KS	0.4	0.1	1.2	2.5	0.3	-0.3	0.2	0.1	0.4	1.6	-0.1	-0.1	0.0	0.0	0.7	1.6	0.0	0.0
Wilmington, DE-MD-NJ (MSAD)	0.7	0.4	1.2	2.6	0.2	-0.1	0.3	0.0	0.7	2.5	0.0	-0.1	0.1	0.0	0.4	1.9	0.1	0.1
Winston-Salem, NC	0.8	0.6	1.6	2.9	0.1	0.0	0.3	0.0	0.5	2.4	0.0	0.1	0.0	0.0	0.5	1.5	0.0	0.0
Worcester, MA-CT	0.6	0.4	1.4	3.1	-0.2	-0.4	0.2	0.0	0.8	3.0	-0.2	-0.2	0.1	0.0	0.3	2.2	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<sup>®</sup> 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. For column header definitions, see Table Notes.

**Table 7. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Akron, OH	2.2	1.1	4.0	8.8	-0.3	-0.3	0.8	0.8	2.3	5.1	-0.6	-0.6	0.4	0.1	3.4	5.2	0.2	0.2
Albany-Schenectady-Troy, NY	2.1	1.2	4.4	7.3	0.1	-1.7	1.4	0.9	2.6	5.4	-0.6	-0.3	0.6	0.1	2.0	5.4	0.2	0.3
Albuquerque, NM	2.3	1.1	4.0	6.3	0.5	-0.9	1.7	0.6	1.9	5.6	1.0	0.0	0.2	0.1	1.7	3.1	0.0	0.0
Allentown-Bethlehem-Easton, PA-NJ	4.2	1.6	5.4	9.6	2.2	-0.4	0.8	0.8	3.0	6.9	-0.7	0.0	0.5	0.1	1.8	5.2	0.4	0.3
Anaheim-Santa Ana-Irvine, CA (MSAD)	1.9	0.6	2.0	5.3	0.5	-0.3	0.9	0.0	1.0	3.1	0.3	0.0	0.1	0.0	0.5	2.2	0.1	0.0
Atlanta-Sandy Springs-Alpharetta, GA	3.0	1.4	6.4	10.2	0.5	-1.1	1.3	0.6	3.6	8.8	0.5	0.1	0.1	0.1	1.9	4.2	0.0	0.0
Austin-Round Rock-Georgetown, TX	3.0	1.1	4.4	7.3	1.1	-0.1	0.4	0.4	1.9	4.4	-0.2	-0.2	0.1	0.0	0.8	2.8	0.0	-0.1
Bakersfield, CA	3.1	1.1	4.0	7.5	0.6	-0.1	1.2	0.6	1.6	5.3	0.5	-0.1	0.2	0.0	0.9	2.9	0.1	0.0
Baltimore-Columbia-Towson, MD	3.3	1.4	5.3	7.9	1.0	-0.8	1.3	0.9	2.5	6.5	0.3	0.0	0.3	0.0	1.4	4.0	0.3	0.1
Baton Rouge, LA	5.0	1.7	6.3	10.8	1.2	-0.9	2.3	0.6	2.8	5.0	0.9	0.0	0.5	0.1	1.1	4.7	0.2	0.2
Birmingham-Hoover, AL	4.0	2.1	6.2	10.3	1.1	-0.6	1.0	0.9	3.2	6.3	0.1	-0.3	0.3	0.1	1.8	4.4	0.0	0.2
Boise City, ID	2.6	0.7	3.9	6.4	0.9	-0.6	0.6	0.5	1.3	4.6	0.0	-0.1	0.1	0.0	1.2	3.6	0.1	0.1
Boston, MA (MSAD)	2.9	1.1	4.3	8.2	1.0	-0.2	1.4	0.8	3.2	5.3	0.4	0.1	0.1	0.1	1.1	3.6	0.0	0.0
Bridgeport-Stamford-Norwalk, CT	3.6	1.2	5.1	11.1	2.0	-0.1	1.8	0.5	2.6	6.9	0.5	1.1	0.2	0.0	1.7	4.3	0.2	0.2
Buffalo-Cheektowaga, NY	2.7	1.3	4.4	6.9	0.1	-1.3	1.1	0.8	2.2	3.6	-0.1	-0.3	0.3	0.1	2.1	4.2	0.2	0.2
Cambridge-Newton-Framingham, MA (MSAD)	2.4	1.0	3.8	8.3	0.5	-0.6	1.1	0.6	2.5	5.2	0.1	-0.3	0.1	0.0	0.9	2.9	-0.1	0.1
Camden, NJ (MSAD)	4.2	1.8	5.9	8.9	0.6	-1.2	2.2	1.3	3.6	9.9	0.3	-0.2	0.4	0.2	3.1	6.0	0.1	0.2
Cape Coral-Fort Myers, FL	2.1	1.2	3.8	9.4	0.4	0.6	1.4	0.4	1.9	9.1	0.4	0.1	0.3	0.0	1.9	7.1	0.2	0.1
Charleston-North Charleston, SC	2.7	1.2	4.4	7.9	0.7	-0.8	1.2	0.6	2.3	5.5	0.0	-0.3	0.4	0.0	1.0	3.1	0.3	0.3
Charlotte-Concord-Gastonia, NC-SC	2.8	1.6	5.8	9.1	0.7	-0.8	1.1	0.7	2.5	7.1	0.1	-0.1	0.1	0.1	1.8	3.9	0.0	-0.1
Chicago-Naperville-Evanston, IL (MSAD)	3.3	1.2	5.4	9.1	1.1	-0.8	1.7	1.2	3.7	8.9	0.5	0.2	0.6	0.3	2.7	5.9	0.2	0.2
Cincinnati, OH-KY-IN	2.9	1.4	4.7	8.0	1.0	-0.8	1.1	0.9	3.1	5.3	0.0	0.0	0.4	0.1	3.0	5.7	0.3	0.1
Cleveland-Elyria, OH	2.8	1.3	4.8	7.9	0.3	-1.3	1.4	1.2	3.5	6.6	0.1	0.0	0.4	0.1	3.5	6.7	0.0	0.0
Colorado Springs, CO	1.9	0.8	2.7	4.9	0.6	-0.2	0.6	0.2	1.7	3.1	0.1	0.1	0.1	0.0	1.2	2.6	0.0	0.1
Columbia, SC	3.2	1.8	5.2	7.9	0.8	-0.7	1.1	1.1	2.4	4.9	0.0	-0.1	0.2	0.1	1.6	4.2	0.0	0.1

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**Table 7. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Columbus, OH	2.9	1.1	4.7	7.8	0.8	-0.8	0.9	0.9	2.8	5.5	-0.1	-0.2	0.4	0.2	2.9	5.5	0.2	0.1
Dallas-Plano-Irving, TX (MSAD)	3.6	1.5	5.8	9.1	1.2	-0.5	0.9	0.6	2.7	6.0	0.1	0.0	0.1	0.0	1.3	2.7	0.1	0.0
Dayton-Kettering, OH	2.0	1.3	4.5	7.4	0.2	-0.8	1.1	0.8	2.3	5.1	-0.1	0.2	0.2	0.1	2.5	4.6	0.1	-0.1
Denver-Aurora-Lakewood, CO	2.4	1.2	3.4	6.3	0.4	-0.3	1.2	0.7	1.8	4.7	0.2	0.3	0.3	0.1	1.6	3.5	0.2	0.1
Detroit-Dearborn-Livonia, MI (MSAD)	4.1	1.5	6.7	14.8	0.9	-0.6	1.5	0.9	4.1	11.4	0.2	0.2	0.0	0.0	4.2	10.4	-0.2	-0.1
Elgin, IL (MSAD)	2.9	0.7	4.3	9.0	0.3	-1.0	1.6	0.7	2.9	8.5	0.4	0.3	0.5	0.1	2.2	6.8	0.2	-0.3
El Paso, TX	3.7	1.3	5.4	8.3	1.4	-0.3	0.8	0.6	1.6	3.8	0.1	-0.1	0.0	0.0	0.8	2.3	0.0	-0.1
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	3.3	1.0	4.5	9.2	0.8	0.4	1.3	0.8	2.5	9.0	0.5	-0.1	0.4	0.1	2.1	5.8	0.2	0.3
Fort Worth-Arlington-Grapevine, TX (MSAD)	3.5	1.3	5.7	8.0	0.8	-0.9	1.0	0.7	2.7	5.9	0.1	0.1	0.2	0.1	1.3	2.9	0.1	0.1
Frederick-Gaithersburg-Rockville, MD (MSAD)	2.3	0.8	3.1	5.2	0.6	-0.5	1.1	0.2	1.6	5.0	0.3	0.0	0.2	0.0	0.8	2.4	0.1	0.2
Fresno, CA	2.6	0.5	3.4	7.1	0.1	-0.7	0.8	0.3	1.2	4.0	0.2	0.0	0.1	0.0	0.8	1.8	-0.2	0.1
Gary, IN (MSAD)	3.3	1.5	6.1	9.8	0.1	-1.6	1.6	1.1	3.2	7.0	0.1	-0.4	0.4	0.1	2.7	5.8	0.2	0.3
Grand Rapids-Kentwood, MI	3.6	0.9	5.3	8.9	0.6	-0.5	1.5	0.8	2.0	5.6	0.0	-0.1	0.2	0.0	2.0	5.1	0.2	0.2
Greensboro-High Point, NC	3.7	1.5	6.6	9.8	0.8	-0.1	0.9	0.9	2.5	5.9	-0.5	-0.7	0.0	0.0	1.3	3.8	-0.1	-0.1
Greenville-Anderson, SC	4.1	1.4	5.5	10.4	1.0	-0.3	1.2	0.8	2.6	6.8	0.4	0.1	0.3	0.1	1.9	5.7	0.0	0.0
Hartford-East Hartford-Middletown, CT	4.0	1.4	4.6	8.2	1.1	-0.6	1.1	0.9	2.3	5.5	-0.2	-0.8	0.5	0.0	1.6	2.7	0.5	0.3
Houston-The Woodlands-Sugar Land, TX	4.0	1.4	5.7	9.0	0.9	-1.0	1.3	0.9	2.5	5.3	0.4	-0.2	0.1	0.1	0.9	2.4	0.0	0.0
Indianapolis-Carmel-Anderson, IN	3.5	1.8	5.2	8.8	1.0	-1.0	1.2	1.0	3.0	6.6	0.2	0.2	0.3	0.1	3.4	5.9	0.0	0.1
Jacksonville, FL	1.9	0.9	4.7	7.4	0.5	0.0	0.7	0.5	2.3	9.1	0.1	0.0	0.3	0.1	1.8	4.2	0.1	0.1
Kansas City, MO-KS	3.1	1.2	4.5	7.4	0.4	-0.2	0.8	0.7	2.0	4.2	0.1	-0.2	0.1	0.0	1.6	2.5	0.0	0.0
Knoxville, TN	2.8	1.7	4.3	7.2	0.6	-0.7	0.8	0.7	1.7	3.8	0.0	0.0	0.0	0.0	1.3	3.0	-0.1	-0.2
Lake County-Kenosha County, IL-WI (MSAD)	3.3	1.1	4.2	8.8	0.6	-0.6	1.6	1.0	2.6	8.3	0.1	0.0	0.6	0.2	2.9	6.1	0.3	0.4
Las Vegas-Henderson-Paradise, NV	2.3	0.7	3.2	6.0	0.9	-0.4	0.8	0.6	1.7	6.7	0.2	-0.1	0.2	0.1	1.6	5.0	0.1	0.1
Little Rock-North Little Rock-Conway, AR	2.1	1.5	4.6	6.5	-0.6	-1.2	1.1	1.0	2.2	4.4	-0.3	-0.2	0.2	0.0	1.7	3.1	0.0	0.1
Los Angeles-Long Beach-Glendale, CA (MSAD)	2.2	1.0	3.3	6.7	0.6	-1.1	0.9	0.5	1.5	3.6	0.2	0.1	0.1	0.0	0.7	3.3	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. For column header definitions, see Table Notes.

**Table 7. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

Metro Area	Percent 30 or 60 Days Past Due Date						Percent 90 to 180 Days Past Due Date						Percent Forclosure, Bankruptcy, or Deed-in-Lieu					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Louisville/Jefferson County, KY-IN	2.8	1.4	4.4	7.0	0.0	-0.6	1.1	0.5	2.0	4.5	0.2	-0.4	0.2	0.2	2.0	4.2	-0.2	0.0
Memphis, TN-MS-AR	3.3	1.1	6.5	9.4	1.4	-0.3	1.2	0.7	3.7	5.8	0.2	-0.1	0.2	0.1	1.7	5.4	0.1	0.1
Miami-Miami Beach-Kendall, FL (MSAD)	2.9	0.8	4.4	8.8	1.2	-0.4	0.8	0.4	1.9	10.8	0.1	0.3	0.1	0.1	2.0	7.9	-0.2	0.0
Milwaukee-Waukesha, WI	2.4	1.0	3.8	6.9	0.4	-1.0	1.3	0.8	2.4	5.7	0.3	0.1	0.5	0.1	1.9	4.8	0.3	0.2
Minneapolis-St. Paul-Bloomington, MN-WI	3.2	1.1	3.2	4.9	1.1	-0.1	1.1	0.7	1.3	3.3	0.2	0.2	0.2	0.1	0.9	2.7	0.1	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	3.8	1.6	4.9	9.1	0.4	-0.6	1.8	1.0	2.7	4.5	0.4	0.0	0.3	0.2	1.4	3.8	0.1	0.1
Nashville-Davidson–Murfreesboro–Franklin, TN	2.7	1.3	4.8	7.7	1.1	-0.5	1.0	0.7	2.2	4.9	0.2	0.0	0.1	0.0	1.2	3.0	0.0	0.0
Nassau County-Suffolk County, NY (MSAD)	3.2	1.4	5.1	10.4	0.6	-0.7	2.1	1.2	3.8	9.1	0.3	-0.4	0.6	0.2	2.2	6.1	0.2	0.3
Newark, NJ-PA (MSAD)	4.3	1.4	5.1	8.6	1.8	-0.6	1.7	1.3	3.7	12.5	0.3	-0.9	0.6	0.1	3.4	6.5	0.4	0.4
New Haven-Milford, CT	4.7	1.5	5.6	9.4	2.5	-0.3	1.4	0.9	3.0	8.0	0.0	0.2	0.7	0.1	2.0	4.4	0.5	-0.1
New Orleans-Metairie, LA	3.9	1.5	6.1	9.1	1.9	-0.8	1.6	0.8	3.2	6.0	0.1	0.1	0.4	0.1	1.7	4.2	0.3	0.2
New York-Jersey City-White Plains, NY-NJ (MSAD)	3.2	1.2	5.0	8.8	1.2	-0.1	1.6	1.3	3.5	9.7	0.2	-0.1	0.4	0.1	2.7	6.3	0.3	0.2
North Port-Sarasota-Bradenton, FL	1.2	0.6	4.4	9.2	-0.6	0.0	1.3	0.1	2.0	8.6	0.8	1.0	0.0	0.0	2.1	6.2	-0.1	0.0
Oakland-Berkeley-Livermore, CA (MSAD)	2.4	1.0	2.9	9.2	0.9	-0.9	1.1	0.0	1.3	3.3	0.6	-0.1	0.1	0.0	0.5	3.2	0.0	0.0
Oklahoma City, OK	2.2	1.2	4.1	6.0	0.0	-0.6	0.9	0.7	1.9	4.2	0.0	0.1	0.3	0.1	1.6	2.7	0.2	0.1
Omaha-Council Bluffs, NE-IA	2.4	1.2	3.3	5.2	0.7	0.0	0.7	0.1	1.4	3.0	0.1	0.1	0.1	0.0	1.0	2.4	0.0	0.1
Orlando-Kissimmee-Sanford, FL	2.3	1.0	4.2	8.5	0.3	0.5	1.1	0.6	2.0	7.9	0.1	0.5	0.2	0.1	2.0	4.7	0.0	0.0
Oxnard-Thousand Oaks-Ventura, CA	2.1	0.0	2.4	9.1	0.8	-0.4	0.2	0.0	1.0	4.8	-0.1	0.0	0.0	0.0	0.3	1.9	0.0	0.0
Philadelphia, PA (MSAD)	5.3	2.1	8.1	12.5	1.1	-1.0	2.0	1.3	4.2	6.9	0.6	0.1	0.4	0.1	2.1	5.8	0.3	0.3
Phoenix-Mesa-Chandler, AZ	2.6	1.2	3.7	6.5	0.5	-0.4	0.6	0.4	1.5	5.5	0.1	0.0	0.1	0.0	1.1	3.6	0.0	0.1
Pittsburgh, PA	3.3	1.9	4.8	7.4	0.1	-1.1	1.2	1.0	2.2	3.4	0.2	0.0	0.4	0.2	1.6	4.2	0.2	0.0
Portland-Vancouver-Hillsboro, OR-WA	1.9	0.7	2.8	5.2	0.9	-0.3	0.8	0.6	1.5	4.8	0.0	-0.1	0.2	0.0	1.5	2.9	0.0	0.1
Providence-Warwick, RI-MA	3.6	1.3	4.6	8.2	0.9	-0.8	1.2	0.9	2.4	5.1	0.1	-0.3	0.2	0.0	1.1	2.4	0.1	0.1
Raleigh-Cary, NC	2.1	0.8	5.3	8.0	0.2	-0.7	0.8	0.5	2.2	5.1	0.0	0.2	0.0	0.0	1.3	3.0	-0.1	0.0
Richmond, VA	2.7	1.0	5.3	7.6	1.0	-0.1	0.8	0.7	2.0	5.7	-0.1	0.0	0.1	0.1	1.2	3.0	-0.1	0.0
Riverside-San Bernardino-Ontario, CA	3.1	1.1	4.1	7.7	1.0	-0.4	1.0	0.7	1.6	5.1	0.3	0.1	0.2	0.0	0.9	3.0	0.1	0.1

**Note:**

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**Table 7. Quarterly Government / Non-Conventional Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Rochester, NY	2.6	1.1	5.3	7.8	0.0	-2.2	1.6	1.1	2.7	4.3	0.0	0.0	0.5	0.4	2.1	4.2	0.0	0.1
Sacramento-Roseville-Folsom, CA	2.0	1.0	2.7	5.3	0.7	-0.9	0.9	0.7	1.3	3.6	-0.2	0.0	0.2	0.0	0.7	2.3	-0.1	0.1
St. Louis, MO-IL	3.2	1.4	5.0	8.2	0.7	-0.5	0.9	0.7	2.3	4.9	0.0	0.1	0.2	0.1	1.5	3.5	0.0	0.1
Salt Lake City, UT	3.1	1.5	3.9	6.0	0.8	-0.4	1.1	0.5	2.0	4.5	0.3	0.1	0.2	0.1	1.5	4.6	0.1	0.1
San Antonio-New Braunfels, TX	3.1	1.1	5.4	8.0	0.8	-0.8	1.1	0.7	1.8	3.9	0.2	0.1	0.1	0.0	0.7	1.8	0.0	0.0
San Diego-Chula Vista-Carlsbad, CA	1.0	0.4	2.0	4.8	0.3	-0.5	0.4	0.2	0.9	2.2	0.0	0.0	0.1	0.0	0.7	1.7	0.1	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	*	0.0	1.5	14.3	*	*	*	0.0	1.0	5.4	*	*	*	0.0	0.0	3.4	*	*
San Jose-Sunnyvale-Santa Clara, CA	1.0	0.0	2.1	5.7	-1.0	-1.3	1.6	0.0	1.0	2.9	0.3	0.0	0.0	0.0	0.3	2.2	0.0	0.0
Seattle-Bellevue-Kent, WA (MSAD)	1.5	0.6	2.7	4.8	0.1	-0.7	1.0	0.4	1.8	5.7	0.5	0.1	0.2	0.0	0.9	2.2	0.2	0.2
Stockton, CA	2.1	1.0	3.4	12.3	-0.6	-1.8	0.8	0.0	1.4	4.0	-0.5	-0.1	0.0	0.0	0.7	3.3	-0.1	0.0
Syracuse, NY	3.7	1.2	5.2	7.9	1.1	0.5	1.6	0.8	2.6	4.7	-0.4	-0.2	0.6	0.3	2.3	4.8	0.1	0.2
Tacoma-Lakewood, WA (MSAD)	2.3	0.8	3.2	5.3	1.1	-0.6	0.9	0.3	1.4	7.4	0.3	0.3	0.3	0.1	1.3	3.6	0.2	0.0
Tampa-St. Petersburg-Clearwater, FL	2.5	1.2	4.5	7.3	0.5	0.3	1.4	0.7	2.2	8.0	0.5	0.4	0.3	0.1	2.3	5.1	0.2	0.1
Tucson, AZ	2.3	0.9	4.0	6.8	0.7	-0.7	0.9	0.5	1.2	4.8	0.1	0.2	0.0	0.0	0.9	2.5	-0.1	-0.1
Tulsa, OK	3.0	1.4	4.8	7.0	0.7	-0.5	1.2	1.1	2.1	4.3	-0.4	-0.6	0.4	0.0	1.7	3.3	0.3	0.2
Urban Honolulu, HI	1.1	0.4	2.3	4.7	0.1	-0.5	0.8	0.6	1.6	4.2	0.0	0.0	0.4	0.0	0.5	2.0	0.1	0.0
Virginia Beach-Norfolk-Newport News, VA-NC	2.0	0.8	3.7	5.7	0.8	-0.2	0.9	0.6	1.6	4.3	0.2	0.1	0.1	0.0	1.0	1.9	0.1	0.0
Warren-Troy-Farmington Hills, MI (MSAD)	3.1	1.3	4.9	10.8	0.5	-1.3	1.4	0.6	2.3	7.2	0.4	0.1	0.1	0.1	2.3	5.4	-0.2	0.0
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	2.2	0.8	3.6	5.9	0.7	-0.2	1.0	0.6	1.8	4.4	0.3	0.0	0.2	0.1	1.0	2.5	0.1	0.1
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	3.0	0.9	3.9	10.0	1.5	0.6	1.0	0.4	1.7	7.8	0.4	0.3	0.3	0.1	1.4	5.8	0.2	0.0
Wichita, KS	2.0	1.0	4.5	7.6	-0.1	-1.3	0.5	0.5	1.6	4.7	-0.5	-0.3	0.2	0.0	1.7	3.7	0.0	0.1
Wilmington, DE-MD-NJ (MSAD)	3.9	1.5	5.4	9.1	1.5	-0.2	1.5	0.7	3.0	7.6	0.5	-0.2	0.3	0.1	2.1	4.5	0.2	0.1
Winston-Salem, NC	3.4	1.5	5.7	9.1	0.3	-1.3	1.2	0.9	2.1	6.0	0.3	0.3	0.0	0.0	1.6	3.6	-0.1	-0.1
Worcester, MA-CT	3.5	1.4	4.7	8.5	0.5	-0.6	1.6	0.3	2.7	6.7	0.5	-0.4	0.4	0.0	1.4	4.1	0.3	0.2

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**Table 8. Quarterly Other Conventional Market Residential Mortgage Performance Statistics by Metro Area, 2002 Q1 - 2023 Q1**

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					
	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Akron, OH	1.7	1.0	4.0	6.7	-0.1	0.3	0.6	0.5	2.3	8.1	-0.1	0.1	0.2	0.1	4.2	8.6	-0.4	0.1
Albany-Schenectady-Troy, NY	0.8	0.3	2.3	4.3	-0.2	-0.2	0.6	0.4	1.4	5.0	0.1	0.1	0.3	0.3	2.0	3.6	0.0	0.0
Albuquerque, NM	0.7	0.7	3.3	5.8	-0.8	-1.3	0.7	0.4	2.2	7.9	-0.3	-0.3	0.5	0.3	2.6	4.9	0.1	0.0
Allentown-Bethlehem-Easton, PA-NJ	1.5	1.1	3.7	6.0	0.1	-0.2	1.3	0.6	2.4	8.2	0.2	0.3	0.3	0.3	2.0	5.2	-0.8	-0.1
Anaheim-Santa Ana-Irvine, CA (MSAD)	0.5	0.5	1.8	5.2	-0.3	-0.2	0.4	0.2	1.1	10.7	0.0	0.1	0.1	0.1	0.7	7.1	-0.2	-0.1
Atlanta-Sandy Springs-Alpharetta, GA	1.1	1.1	4.3	8.0	-0.5	-0.4	1.1	0.8	2.1	10.3	-0.1	0.1	0.6	0.2	2.4	7.0	-0.6	0.2
Austin-Round Rock-Georgetown, TX	0.7	0.5	3.1	5.0	-0.1	-0.1	0.4	0.2	1.2	4.4	0.0	0.1	0.1	0.1	1.6	2.9	-0.2	0.0
Bakersfield, CA	1.4	0.6	3.7	8.4	-0.5	0.0	1.2	0.2	1.7	13.9	0.3	0.1	0.6	0.2	1.3	11.0	0.1	0.2
Baltimore-Columbia-Towson, MD	1.0	1.0	3.5	6.7	-0.5	-0.5	0.9	0.7	2.3	9.0	-0.3	-0.1	0.8	0.3	2.0	4.4	-0.6	0.3
Baton Rouge, LA	1.9	1.4	5.6	8.5	-0.3	-1.3	0.7	0.6	2.5	6.4	-0.5	-0.1	0.6	0.6	2.3	4.1	-0.1	-0.2
Birmingham-Hoover, AL	2.0	1.0	4.7	8.7	0.6	0.0	0.8	0.7	2.4	7.3	-0.2	-0.5	1.0	0.6	3.2	5.4	0.2	0.4
Boise City, ID	0.3	0.2	2.6	5.8	0.1	0.0	0.4	0.2	1.0	7.0	0.2	0.0	0.0	0.0	1.9	6.9	-0.1	0.0
Boston, MA (MSAD)	0.8	0.6	2.6	5.0	-0.2	-0.2	0.6	0.3	1.5	7.0	0.3	0.2	0.1	0.0	0.9	3.4	0.0	0.0
Bridgeport-Stamford-Norwalk, CT	0.8	0.5	2.3	4.5	-0.2	-0.2	0.4	0.4	1.7	7.2	-0.3	-0.1	0.1	0.1	1.1	4.2	0.0	0.0
Buffalo-Cheektowaga, NY	1.0	0.6	3.4	5.3	-0.3	-0.4	0.6	0.6	1.8	4.2	0.0	0.0	0.5	0.1	2.2	3.3	0.1	0.0
Cambridge-Newton-Framingham, MA (MSAD)	0.6	0.5	1.9	3.9	-0.1	-0.1	0.4	0.3	1.3	5.5	-0.1	0.0	0.2	0.1	0.7	3.1	0.0	0.1
Camden, NJ (MSAD)	0.7	0.7	3.5	6.9	-0.6	-0.6	0.8	0.8	3.5	10.5	-0.5	-0.4	0.7	0.4	3.3	6.8	-0.1	0.2
Cape Coral-Fort Myers, FL	1.0	0.6	2.4	7.8	-0.2	0.4	1.0	0.4	1.3	14.6	-0.2	-0.1	0.5	0.2	2.4	18.6	0.2	0.1
Charleston-North Charleston, SC	1.3	1.0	3.6	6.8	-0.6	-0.2	0.5	0.5	1.9	6.5	-0.3	-0.1	0.8	0.4	3.2	5.6	-2.4	0.1
Charlotte-Concord-Gastonia, NC-SC	1.8	1.3	4.9	7.9	-0.2	-0.4	0.5	0.5	2.0	6.9	-0.4	-0.4	0.6	0.2	2.6	4.8	-0.1	0.2
Chicago-Naperville-Evanston, IL (MSAD)	1.3	0.8	3.2	6.3	0.1	-0.1	0.8	0.8	2.5	10.5	-0.2	-0.1	0.5	0.4	2.6	8.5	-0.1	0.1
Cincinnati, OH-KY-IN	1.0	0.5	3.3	5.7	0.1	-0.2	0.3	0.3	1.5	5.3	-0.2	-0.1	0.4	0.4	3.2	4.8	-0.1	0.0
Cleveland-Elyria, OH	0.9	0.8	3.9	6.4	-0.3	-0.4	0.6	0.6	2.8	8.2	0.0	0.0	0.6	0.3	4.4	6.7	0.0	0.1
Colorado Springs, CO	0.3	0.3	2.2	5.0	-0.2	-0.2	0.1	0.1	1.1	4.7	-0.3	-0.4	0.3	0.0	2.0	4.8	-0.2	0.1
Columbia, SC	2.5	1.3	4.9	7.6	1.2	-0.4	0.9	0.8	2.6	6.5	-0.4	-0.1	0.7	0.3	3.6	5.6	-1.5	0.3

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Columbus, OH	0.6	0.3	3.4	5.9	-0.2	-0.2	0.5	0.4	1.8	5.8	-0.2	0.1	0.2	0.2	3.3	5.8	-0.2	0.0
Dallas-Plano-Irving, TX (MSAD)	1.2	1.1	4.1	6.8	-0.1	-0.2	0.7	0.6	2.0	6.6	-0.2	0.0	0.2	0.2	2.3	3.9	-0.1	0.0
Dayton-Kettering, OH	1.4	0.4	4.0	6.5	0.5	0.1	0.3	0.3	2.9	7.3	-0.6	-0.5	0.4	0.2	4.2	6.2	-0.1	0.2
Denver-Aurora-Lakewood, CO	0.6	0.4	2.6	4.9	0.0	-0.3	0.2	0.2	1.1	5.8	-0.1	-0.1	0.2	0.2	1.7	5.7	-0.1	0.0
Detroit-Dearborn-Livonia, MI (MSAD)	1.6	1.2	5.7	10.6	-0.3	0.0	0.8	0.7	2.9	13.4	-0.3	-0.3	0.5	0.4	5.0	11.0	-0.1	0.0
Elgin, IL (MSAD)	1.5	1.1	3.1	7.3	-0.2	-0.7	1.0	0.2	1.9	11.0	0.3	0.3	0.1	0.0	1.6	10.0	-0.2	0.0
El Paso, TX	2.6	0.9	4.6	7.4	1.1	0.6	0.3	0.1	1.8	5.4	0.0	0.1	0.2	0.2	1.8	2.9	-0.4	-0.1
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	1.2	1.1	3.9	9.1	-0.5	-0.3	1.2	0.4	3.5	18.0	-0.3	0.1	0.6	0.3	2.2	17.8	0.1	0.2
Fort Worth-Arlington-Grapevine, TX (MSAD)	1.4	1.0	4.2	7.3	-0.3	-0.2	0.7	0.7	2.0	6.1	0.0	0.0	0.3	0.3	2.5	4.1	-0.2	0.0
Frederick-Gaithersburg-Rockville, MD (MSAD)	0.8	0.5	2.4	5.2	-0.2	0.0	0.7	0.3	1.8	8.3	0.1	-0.1	0.2	0.1	1.0	4.8	-0.6	0.1
Fresno, CA	1.6	0.6	3.3	9.6	-0.3	0.3	0.7	0.2	1.9	13.5	-0.4	0.0	0.2	0.0	1.4	9.2	-0.2	0.1
Gary, IN (MSAD)	1.7	0.9	4.1	7.5	0.0	-0.3	1.2	0.3	2.6	8.1	0.8	0.1	0.3	0.1	3.3	6.9	-0.3	0.2
Grand Rapids-Kentwood, MI	0.9	0.5	3.4	6.9	0.1	-0.2	0.2	0.1	1.3	5.2	0.0	-0.2	0.1	0.0	1.9	5.3	0.0	0.0
Greensboro-High Point, NC	2.4	1.3	5.0	8.2	0.2	-0.3	0.4	0.4	2.3	6.8	-0.3	-0.3	0.5	0.2	2.5	4.7	-0.2	0.1
Greenville-Anderson, SC	1.4	1.1	4.9	7.6	0.0	0.3	0.7	0.6	2.2	6.2	-0.1	0.1	0.9	0.4	3.3	7.0	-1.4	0.2
Hartford-East Hartford-Middletown, CT	0.9	0.9	3.0	5.6	-0.5	-0.7	0.5	0.4	1.9	6.6	-0.2	-0.1	0.6	0.1	1.3	3.5	0.2	0.3
Houston-The Woodlands-Sugar Land, TX	1.8	1.4	4.6	8.2	0.2	-0.3	0.7	0.6	2.1	6.9	-0.3	-0.1	0.4	0.3	2.4	3.6	-0.1	0.0
Indianapolis-Carmel-Anderson, IN	0.9	0.8	3.8	6.0	-0.2	-0.3	0.8	0.6	2.3	7.0	0.2	0.2	0.4	0.1	3.8	6.4	0.2	0.0
Jacksonville, FL	1.4	0.8	4.1	6.9	-0.2	0.1	0.8	0.8	2.2	11.1	-0.5	-0.1	0.7	0.4	3.1	8.1	0.3	0.2
Kansas City, MO-KS	1.4	0.9	3.4	5.9	-0.2	-0.1	0.7	0.3	1.6	5.6	0.1	-0.2	0.5	0.3	2.2	4.2	0.2	0.1
Knoxville, TN	0.9	0.4	4.1	6.5	0.0	0.2	0.2	0.2	1.3	3.9	0.0	-0.3	0.3	0.1	2.5	4.8	-0.3	0.0
Lake County-Kenosha County, IL-WI (MSAD)	0.4	0.4	2.5	5.2	-0.5	-0.6	0.8	0.4	1.6	7.2	-0.8	-0.2	0.2	0.2	1.7	5.8	-0.1	0.0
Las Vegas-Henderson-Paradise, NV	0.6	0.4	3.2	9.7	-0.5	-0.1	0.5	0.5	2.4	18.9	-0.2	-0.3	0.2	0.1	3.3	18.4	0.1	0.0
Little Rock-North Little Rock-Conway, AR	2.3	0.7	4.1	6.1	1.4	0.0	0.8	0.5	2.0	5.7	0.1	0.2	0.5	0.2	2.8	6.3	0.2	0.1
Los Angeles-Long Beach-Glendale, CA (MSAD)	0.9	0.7	2.5	6.4	-0.1	0.0	0.4	0.3	1.3	12.6	-0.1	-0.1	0.2	0.0	1.1	8.1	0.1	0.1

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	Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference		Quarter	Trend Summary			Point Difference	
	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Louisville/Jefferson County, KY-IN	1.1	0.8	3.6	6.3	0.0	-0.4	0.8	0.6	2.2	5.9	-0.1	0.1	0.5	0.4	3.1	5.1	-0.3	0.1
Memphis, TN-MS-AR	3.2	1.3	6.3	10.2	0.7	0.2	1.1	1.0	3.8	10.2	0.0	-0.3	0.9	0.1	4.0	7.0	0.4	0.5
Miami-Miami Beach-Kendall, FL (MSAD)	1.2	0.9	3.8	9.9	-0.3	-0.1	0.8	0.5	2.7	20.4	-0.3	-0.1	0.6	0.4	2.3	22.4	0.2	0.1
Milwaukee-Waukesha, WI	1.0	0.7	2.7	5.2	-0.4	0.0	0.6	0.4	1.4	6.4	0.0	0.2	0.2	0.1	2.0	5.6	0.1	0.0
Minneapolis-St. Paul-Bloomington, MN-WI	0.5	0.3	2.5	5.2	-0.1	-0.4	0.3	0.3	1.4	6.7	-0.2	0.0	0.2	0.2	1.7	6.4	0.0	0.0
Montgomery County-Bucks County-Chester County, PA (MSAD)	0.6	0.5	2.6	4.8	-0.2	-0.2	0.3	0.3	1.3	4.9	-0.1	-0.1	0.3	0.1	1.4	2.9	0.1	0.1
Nashville-Davidson–Murfreesboro–Franklin, TN	0.8	0.7	4.3	7.6	-0.1	-0.2	0.5	0.4	1.5	6.4	0.1	0.0	0.3	0.2	2.4	4.6	-0.6	0.1
Nassau County-Suffolk County, NY (MSAD)	0.9	0.8	3.4	6.0	-0.4	-0.4	1.0	0.4	3.0	11.9	-0.4	0.0	0.4	0.2	2.0	7.2	0.1	0.1
Newark, NJ-PA (MSAD)	0.9	0.7	2.8	5.3	-0.4	-0.1	0.9	0.7	2.2	11.3	0.0	0.0	0.3	0.2	2.2	8.1	0.0	0.1
New Haven-Milford, CT	1.9	0.9	4.2	6.9	0.3	0.5	0.6	0.4	2.8	9.7	-0.2	0.2	0.5	0.3	2.0	5.1	0.1	0.0
New Orleans-Metairie, LA	2.4	1.3	5.1	8.3	0.1	0.4	1.4	1.0	2.6	7.2	0.0	0.2	0.7	0.3	2.5	4.6	0.2	0.0
New York-Jersey City-White Plains, NY-NJ (MSAD)	0.9	0.7	2.5	5.1	0.0	-0.1	0.8	0.5	2.0	10.0	-0.3	-0.1	0.4	0.2	1.5	6.4	0.1	0.1
North Port-Sarasota-Bradenton, FL	0.7	0.6	2.7	6.5	-0.5	-0.4	0.2	0.2	1.5	12.4	-0.2	-0.1	0.2	0.1	1.4	14.8	0.0	0.1
Oakland-Berkeley-Livermore, CA (MSAD)	0.3	0.3	1.9	5.3	-0.1	-0.1	0.1	0.1	1.0	11.3	-0.2	-0.2	0.1	0.1	0.9	7.5	0.0	0.0
Oklahoma City, OK	1.1	1.1	3.7	6.1	-0.1	-0.1	0.7	0.4	1.7	4.8	0.0	0.0	0.7	0.3	2.7	4.6	0.3	0.1
Omaha-Council Bluffs, NE-IA	1.1	0.7	3.1	5.4	-0.6	0.4	0.3	0.3	1.4	5.2	-0.1	0.0	0.1	0.1	2.0	3.2	-0.2	-0.1
Orlando-Kissimmee-Sanford, FL	1.0	0.5	3.4	8.9	-0.3	0.0	1.0	0.6	2.0	15.7	-0.1	0.2	0.5	0.2	2.4	16.5	-0.1	0.1
Oxnard-Thousand Oaks-Ventura, CA	0.6	0.5	2.1	6.1	-0.1	0.0	0.4	0.1	1.2	11.2	0.0	-0.2	0.1	0.0	0.8	7.3	-0.1	0.1
Philadelphia, PA (MSAD)	2.0	0.7	5.4	8.3	0.5	0.2	0.8	0.8	3.3	8.9	-0.4	-0.4	0.5	0.3	3.2	6.1	0.0	0.1
Phoenix-Mesa-Chandler, AZ	1.1	0.6	2.9	8.3	-0.1	0.1	0.4	0.4	1.3	13.3	0.0	-0.1	0.2	0.1	2.0	11.0	-0.2	0.1
Pittsburgh, PA	1.2	1.2	3.8	6.0	-0.2	-0.4	0.6	0.6	2.2	5.2	-0.4	0.0	0.3	0.3	2.2	3.3	-0.4	0.0
Portland-Vancouver-Hillsboro, OR-WA	0.8	0.2	2.3	5.7	0.4	0.2	0.2	0.2	1.1	8.7	0.0	0.0	0.2	0.1	1.9	6.3	0.0	0.1
Providence-Warwick, RI-MA	1.1	0.5	2.8	5.6	0.0	-0.4	0.6	0.5	1.8	7.4	-0.2	0.0	0.3	0.1	1.2	4.4	0.1	0.0
Raleigh-Cary, NC	1.4	0.8	4.0	6.8	-0.3	-0.4	0.3	0.3	2.0	6.2	-0.3	-0.1	0.3	0.2	2.1	4.2	-0.1	0.1
Richmond, VA	1.6	1.0	4.1	7.5	0.1	-0.3	0.9	0.5	1.8	8.1	-0.2	0.1	0.6	0.3	2.1	4.7	-2.3	0.1
Riverside-San Bernardino-Ontario, CA	1.0	1.0	3.8	9.9	-0.2	-0.3	0.6	0.4	2.1	17.6	-0.2	0.0	0.2	0.1	1.7	13.0	-0.1	0.1

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	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ	23Q1	Min	Med	Max	YoY	QoQ
Rochester, NY	1.6	0.7	3.0	5.0	0.5	0.1	0.7	0.3	1.6	4.6	0.3	0.0	0.1	0.1	1.9	3.6	-0.1	0.0
Sacramento-Roseville-Folsom, CA	0.4	0.4	2.1	6.5	-0.1	-0.3	0.3	0.3	1.5	12.3	-0.2	-0.1	0.1	0.0	1.0	9.8	-0.1	0.0
St. Louis, MO-IL	1.4	1.3	4.7	7.9	-0.2	-0.7	0.9	0.8	2.2	7.1	0.0	-0.1	0.4	0.4	2.6	4.8	-0.1	0.0
Salt Lake City, UT	0.6	0.4	3.1	6.3	-0.1	-0.5	0.5	0.3	1.5	9.3	0.1	0.0	0.1	0.0	1.9	7.3	0.1	0.1
San Antonio-New Braunfels, TX	1.6	1.2	4.3	7.4	-0.5	-0.8	0.7	0.6	1.7	4.3	-0.4	0.1	0.6	0.2	1.9	3.3	0.3	0.0
San Diego-Chula Vista-Carlsbad, CA	0.6	0.4	1.7	5.7	0.1	-0.1	0.1	0.1	1.0	10.0	-0.3	-0.2	0.1	0.1	0.9	7.4	0.0	0.0
San Francisco-San Mateo-Redwood City, CA (MSAD)	0.2	0.2	1.0	3.4	0.0	0.0	0.1	0.1	0.4	6.3	-0.2	-0.1	0.0	0.0	0.5	4.2	0.0	-0.1
San Jose-Sunnyvale-Santa Clara, CA	0.4	0.2	1.2	4.2	0.1	-0.1	0.1	0.1	0.5	9.1	-0.1	0.0	0.0	0.0	0.6	6.0	-0.1	0.0
Seattle-Bellevue-Kent, WA (MSAD)	0.2	0.2	1.8	4.3	-0.2	-0.2	0.2	0.2	0.8	9.7	-0.1	-0.1	0.1	0.1	1.4	5.2	0.0	0.0
Stockton, CA	1.0	0.6	3.8	8.5	-0.3	-0.3	0.8	0.1	2.1	17.0	0.5	-0.2	0.1	0.0	1.2	14.8	-0.2	0.0
Syracuse, NY	1.3	0.5	2.7	4.5	-0.1	-0.4	1.1	0.7	1.3	3.5	0.1	0.0	0.7	0.4	1.5	2.4	0.1	0.1
Tacoma-Lakewood, WA (MSAD)	1.2	0.3	2.8	6.4	0.4	-0.2	0.5	0.3	1.7	12.4	0.2	0.2	0.2	0.1	2.7	7.6	0.0	0.1
Tampa-St. Petersburg-Clearwater, FL	1.4	0.8	3.3	7.6	0.3	0.3	0.6	0.6	2.4	13.7	-0.4	0.0	0.5	0.3	2.8	12.7	0.0	0.1
Tucson, AZ	1.3	0.8	3.3	8.0	-0.5	-0.9	0.3	0.1	1.6	8.0	-0.3	0.2	0.2	0.1	2.2	6.5	-0.1	0.0
Tulsa, OK	1.8	1.2	4.1	6.9	0.2	-0.3	0.6	0.5	2.0	5.4	0.0	-0.5	0.7	0.3	2.9	4.9	0.3	0.2
Urban Honolulu, HI	0.6	0.2	1.7	3.9	0.2	0.0	0.4	0.1	1.2	6.0	0.0	0.0	0.2	0.0	1.0	3.3	0.1	0.0
Virginia Beach-Norfolk-Newport News, VA-NC	1.2	1.1	3.6	6.9	-0.4	-0.2	0.9	0.6	1.9	6.7	-0.1	-0.1	0.5	0.2	1.8	4.3	-1.1	0.3
Warren-Troy-Farmington Hills, MI (MSAD)	0.8	0.8	3.6	6.7	-0.4	-0.2	0.6	0.3	1.5	8.5	0.0	0.1	0.1	0.1	2.5	7.5	0.0	-0.1
Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	0.9	0.7	2.7	5.9	-0.1	-0.2	0.7	0.4	2.1	9.3	-0.1	0.0	0.3	0.2	1.4	5.3	-0.7	0.1
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	0.7	0.7	2.9	7.5	-0.5	-0.1	0.9	0.4	1.8	14.3	-0.5	0.3	0.4	0.2	2.0	16.1	0.0	0.0
Wichita, KS	0.8	0.5	2.9	4.3	0.3	-0.1	0.3	0.3	1.2	3.0	-0.1	0.0	0.3	0.1	2.1	4.1	0.0	0.0
Wilmington, DE-MD-NJ (MSAD)	1.8	0.9	3.9	7.3	0.0	0.0	1.2	0.8	2.7	7.6	-0.2	0.3	0.5	0.2	2.2	6.4	-1.1	0.1
Winston-Salem, NC	2.1	1.5	4.4	7.2	0.6	-0.5	0.9	0.4	1.9	5.4	0.1	0.2	0.3	0.2	2.6	5.3	-1.0	0.1
Worcester, MA-CT	1.2	0.3	3.1	5.8	0.1	0.0	0.4	0.2	1.7	6.6	-0.2	-0.1	0.2	0.2	1.1	3.9	-0.2	0.0

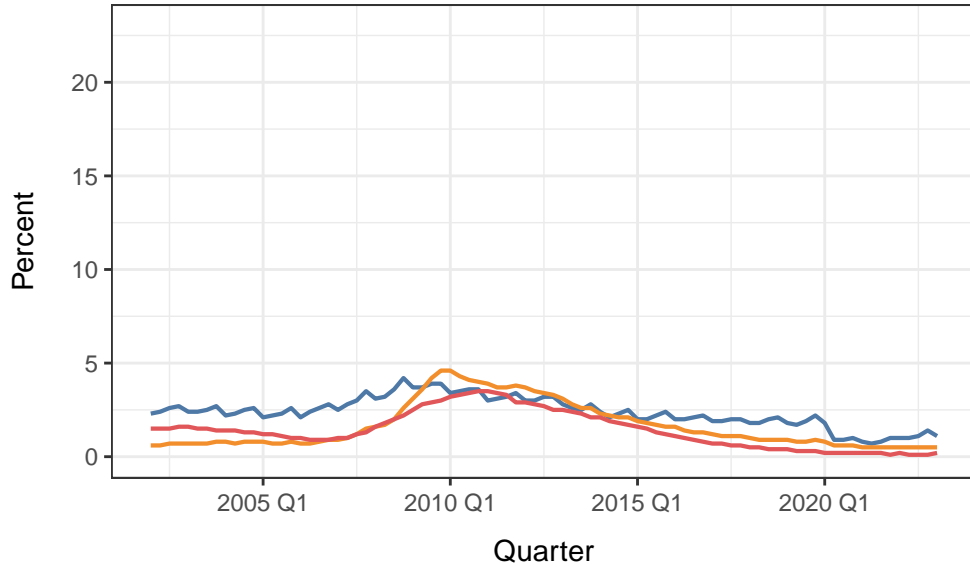
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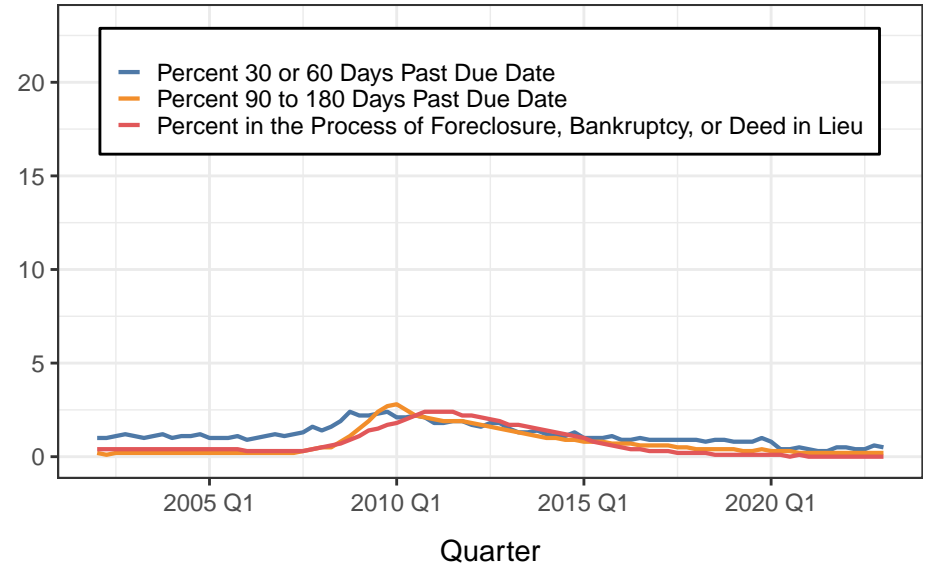
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## National: United States

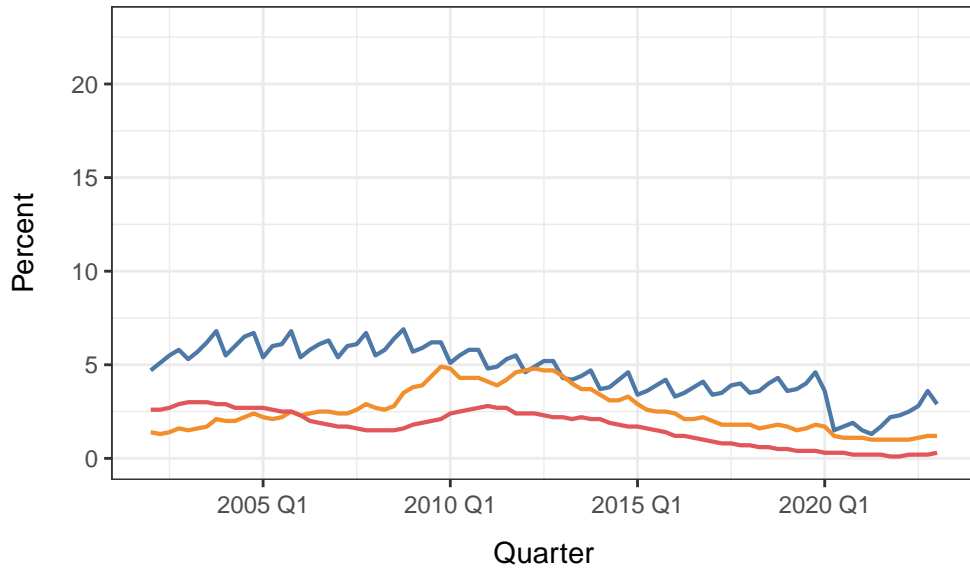
### All Mortgages



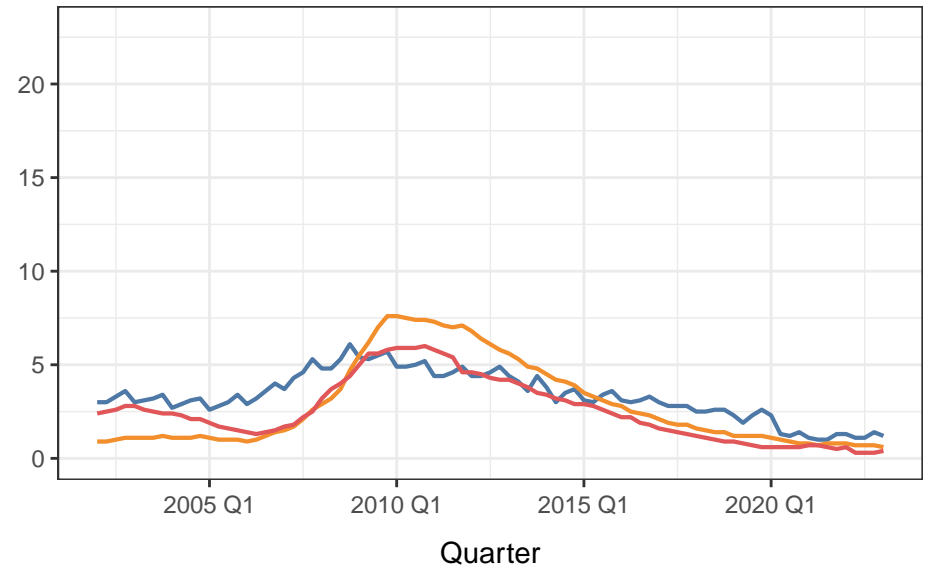
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

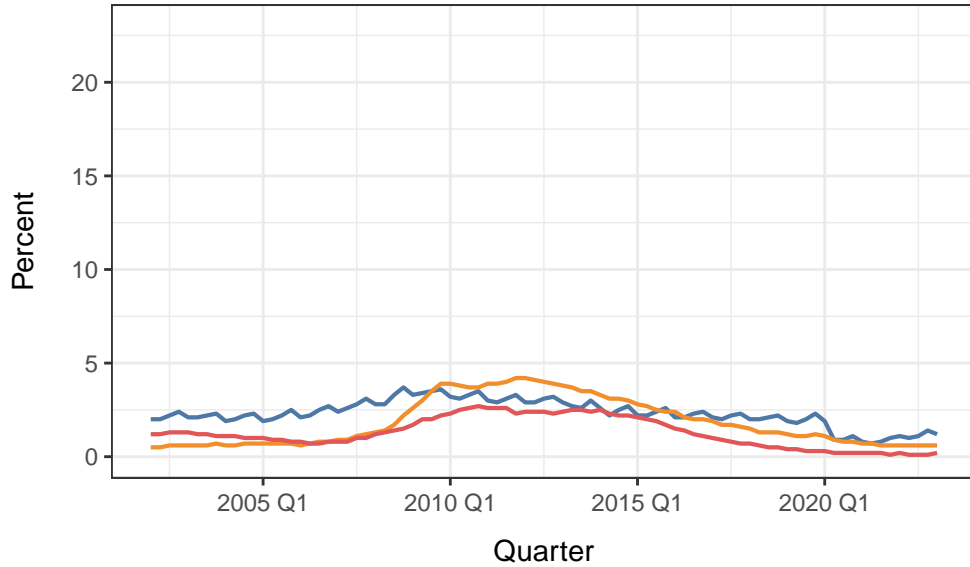


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

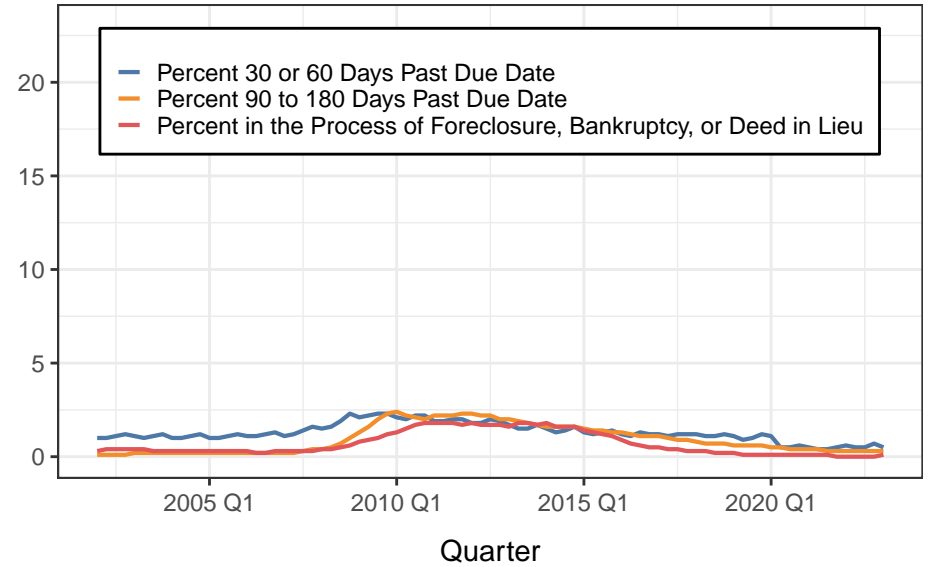
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Region: Northeast

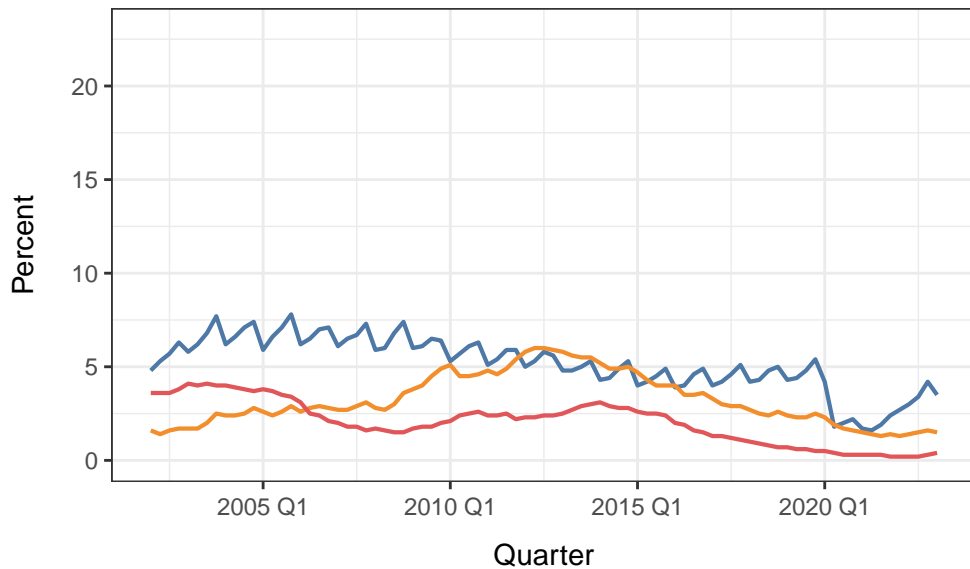
### All Mortgages



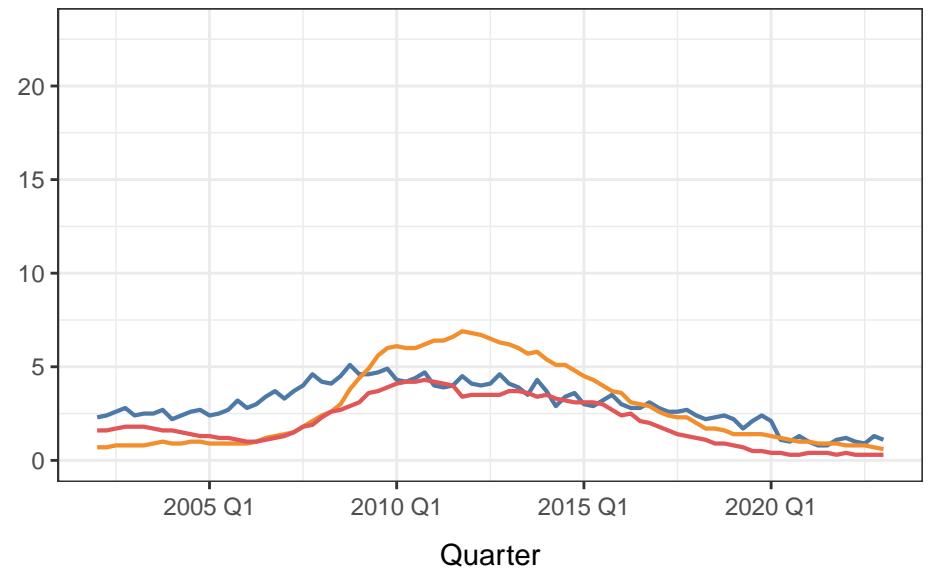
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

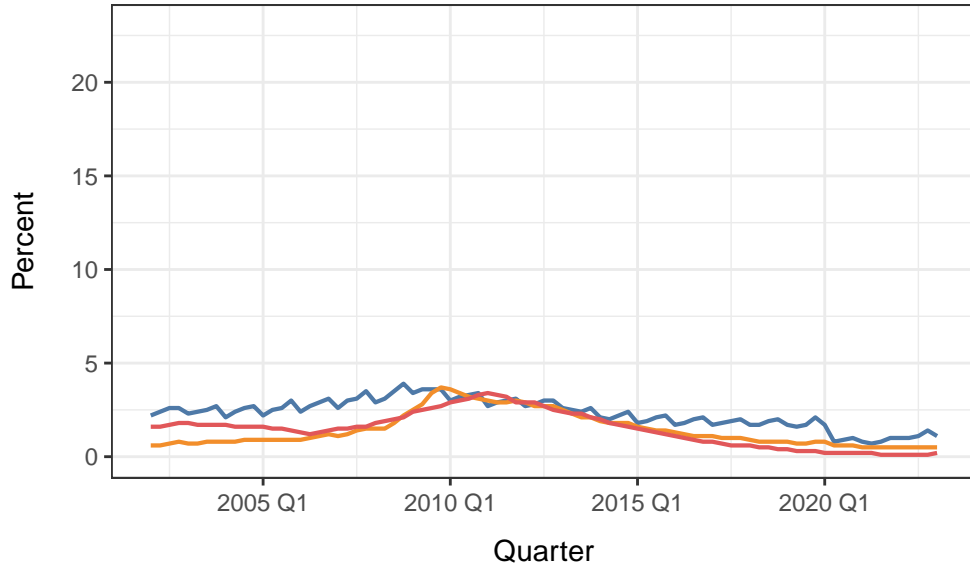


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

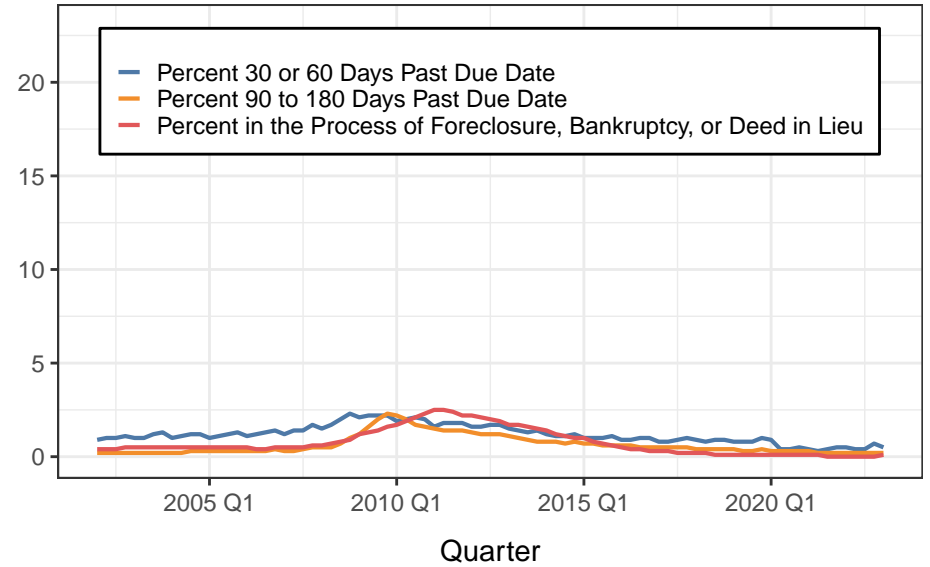
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Region: Midwest

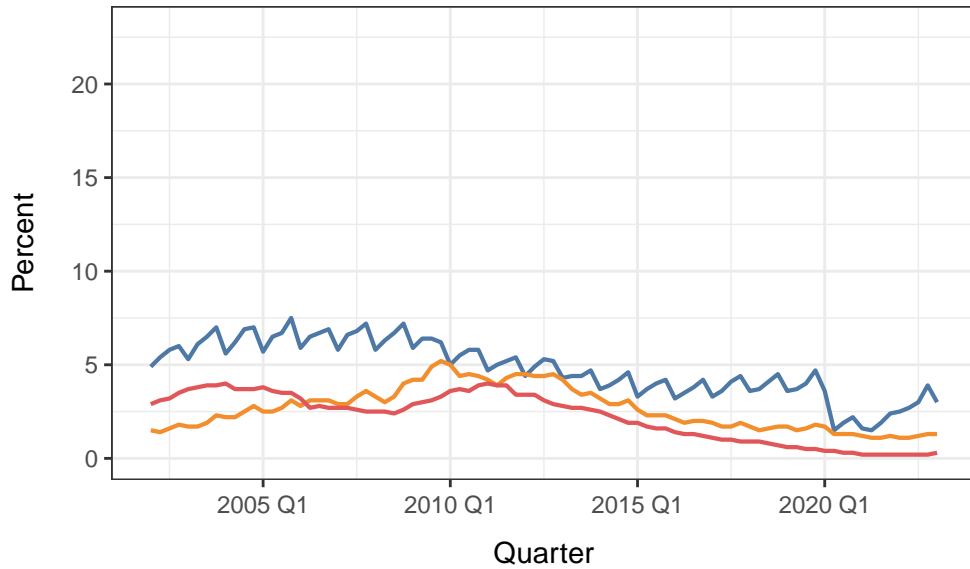
### All Mortgages



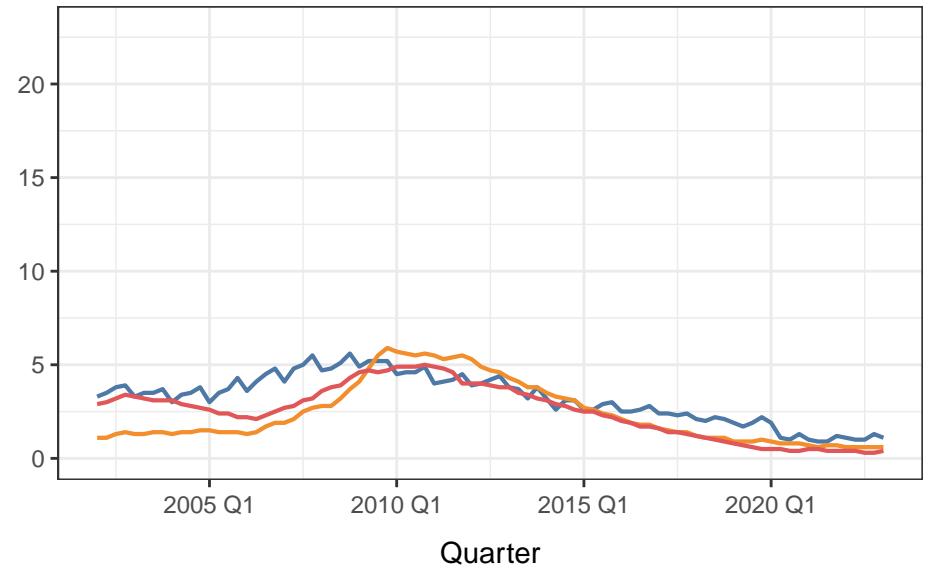
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

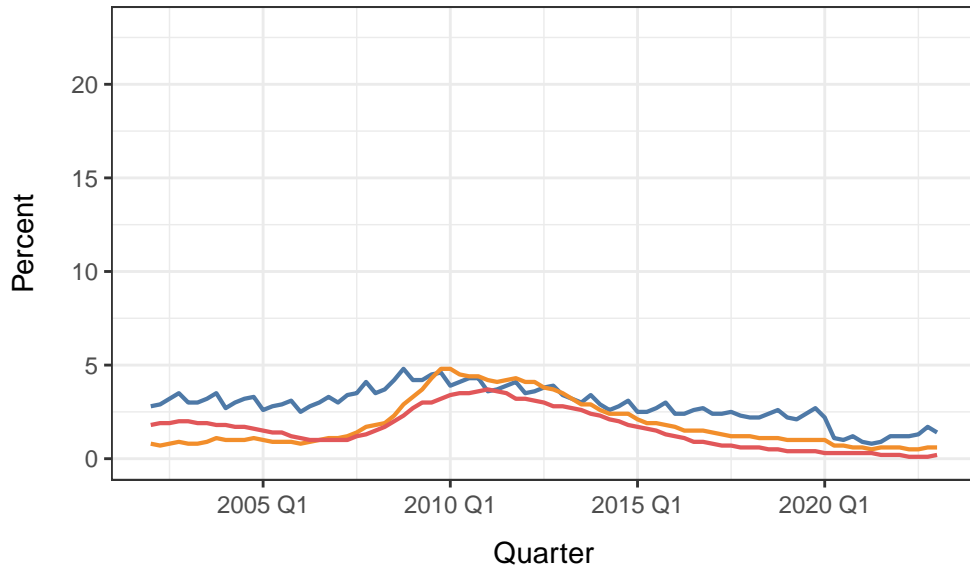


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

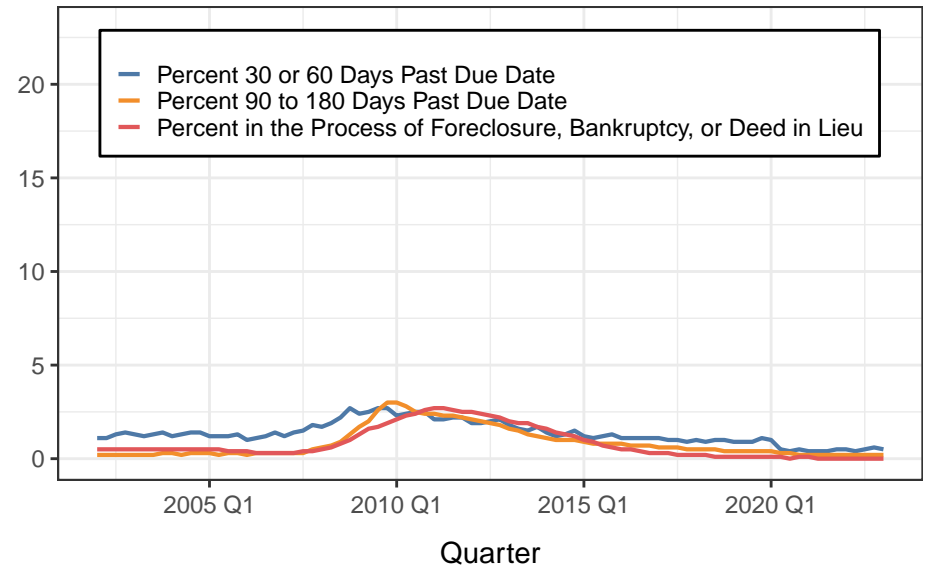
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Region: South

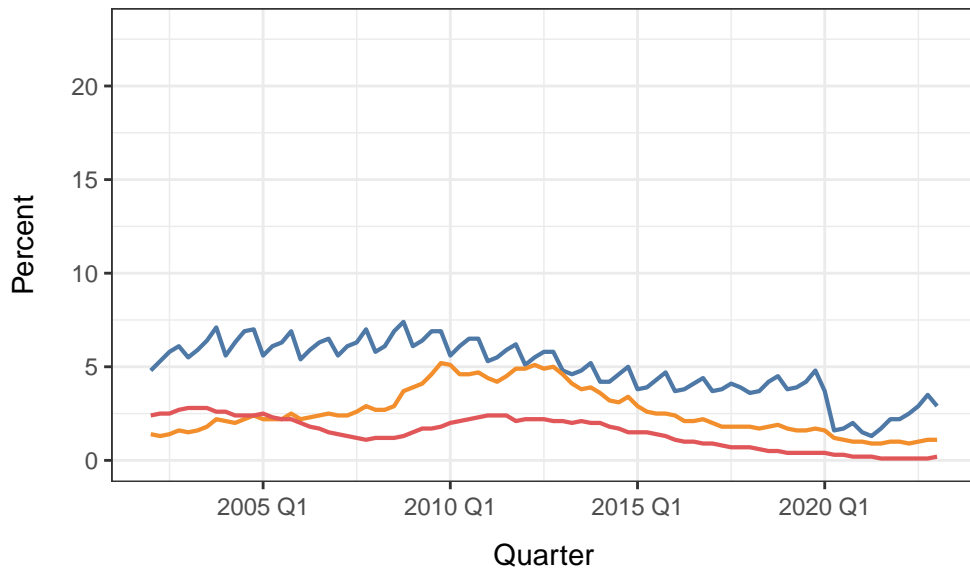
### All Mortgages



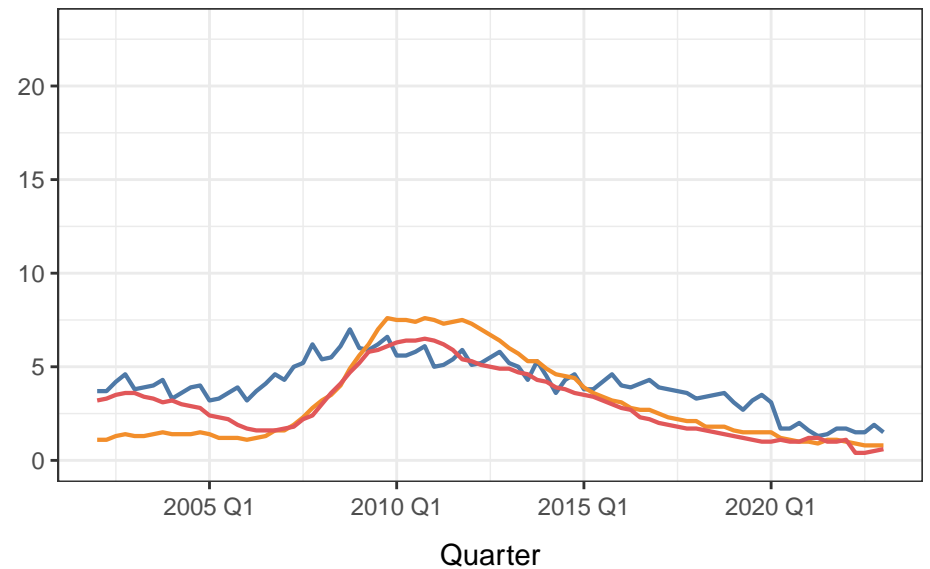
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

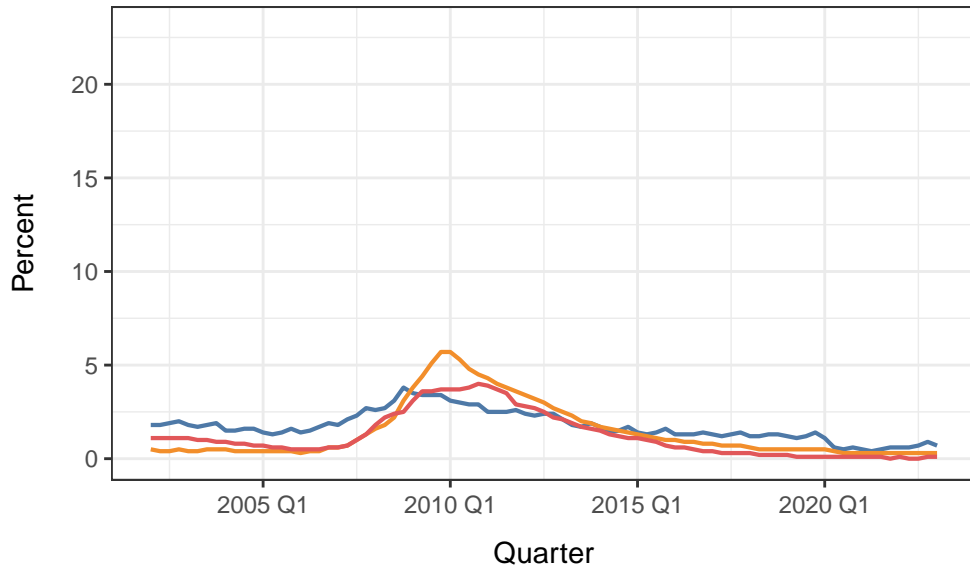


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

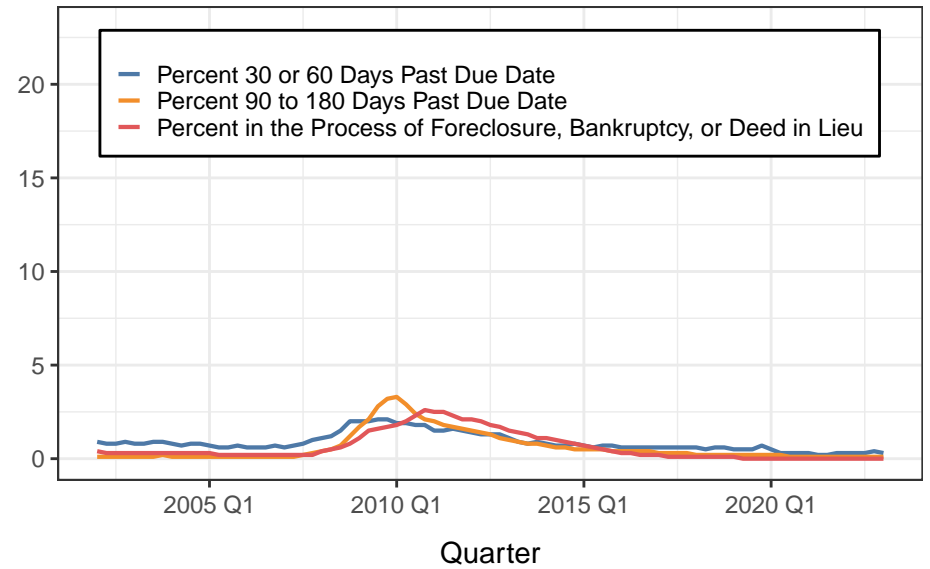
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Region: West

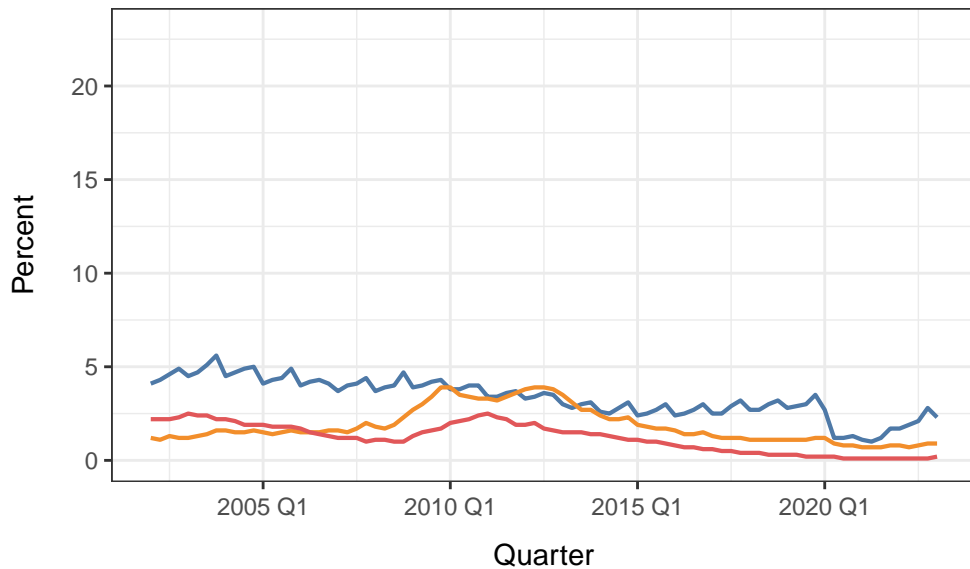
### All Mortgages



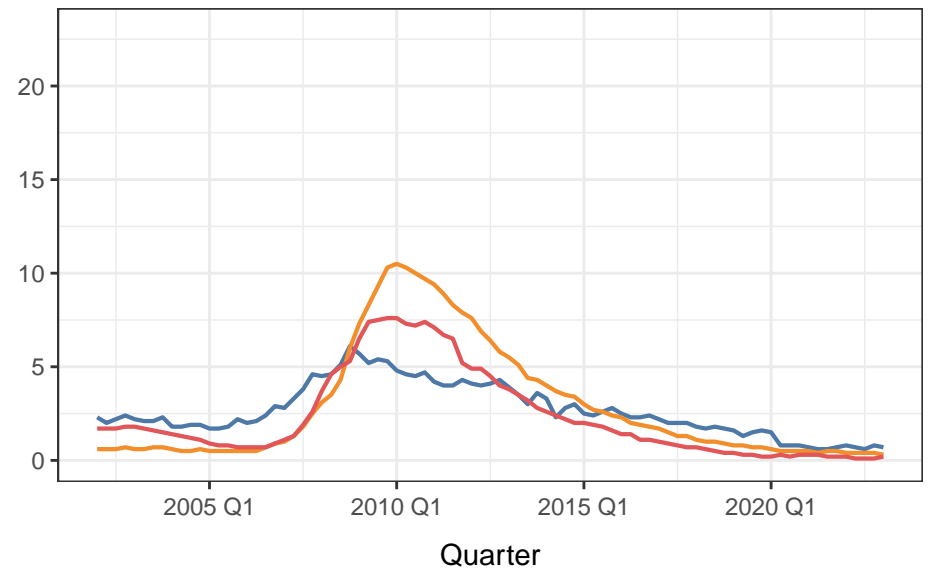
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

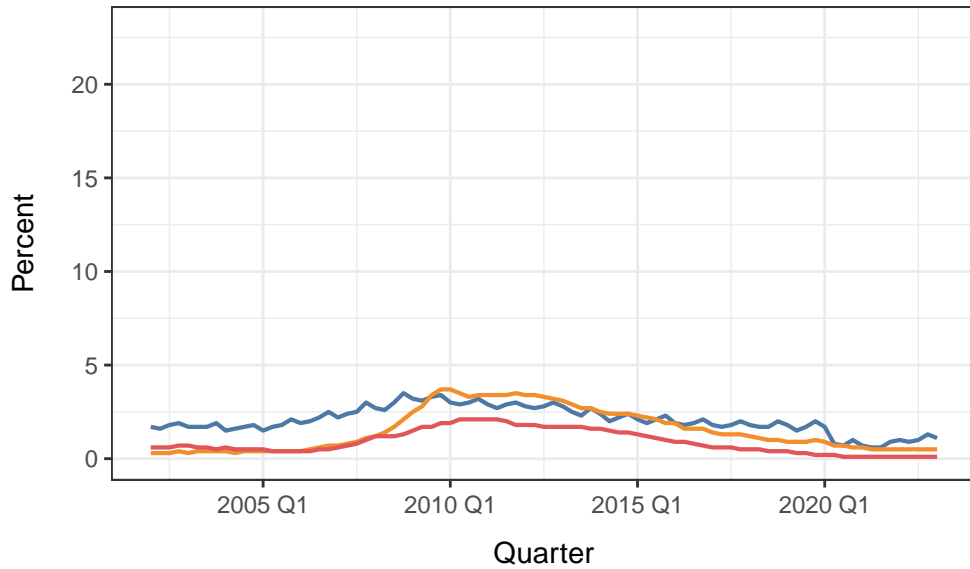


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

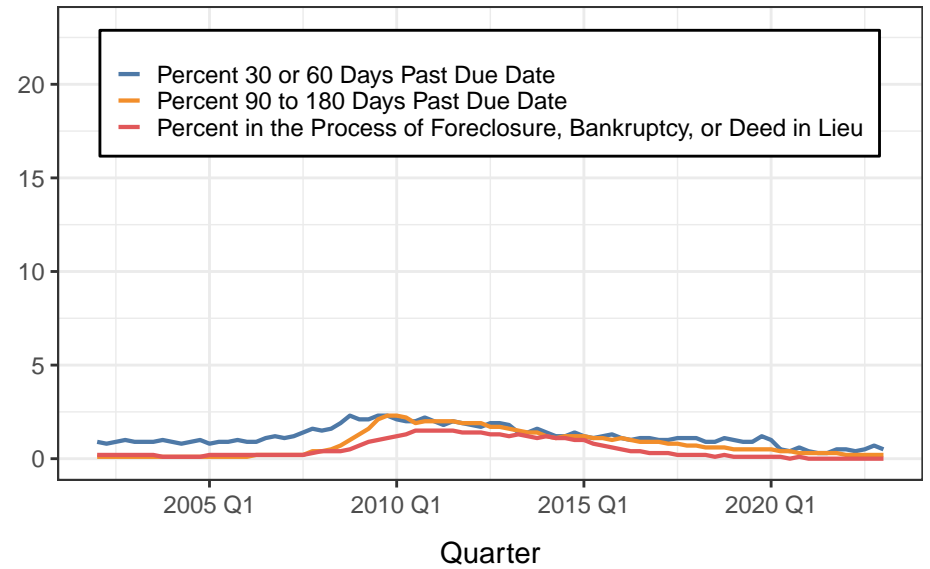
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: New England

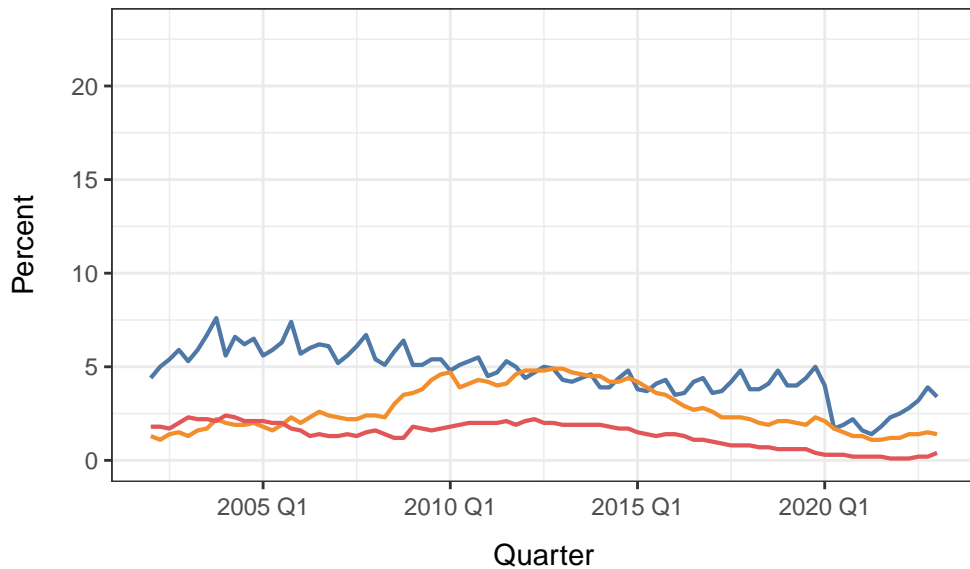
### All Mortgages



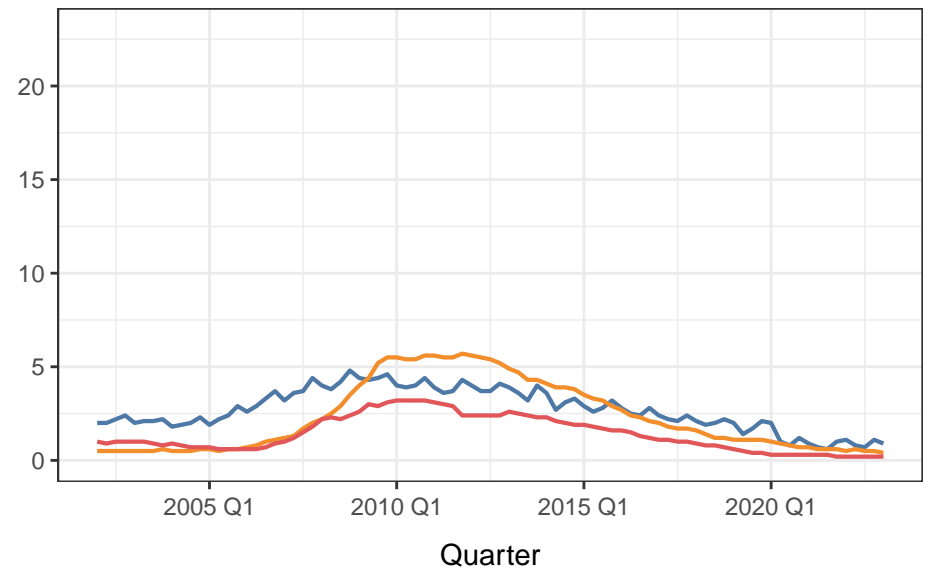
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



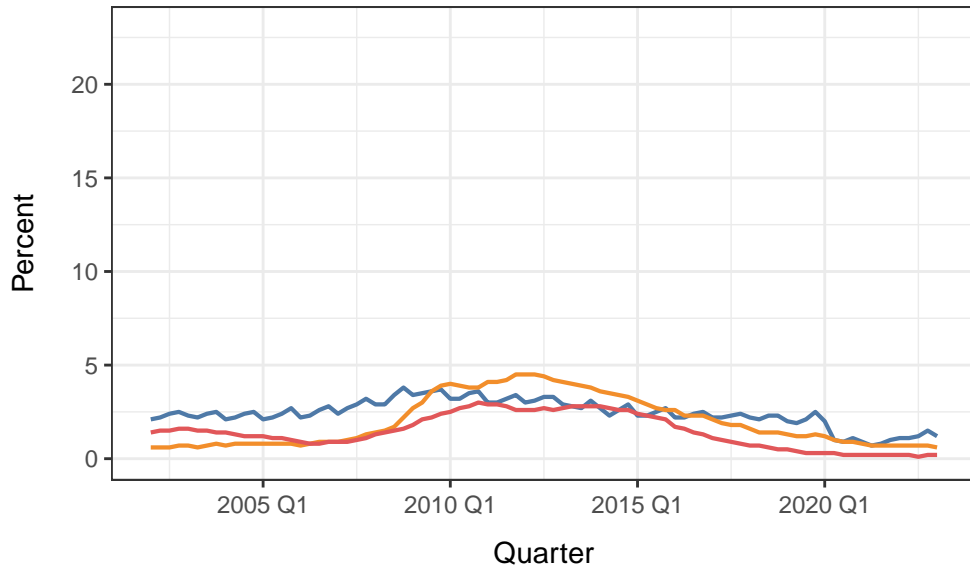
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



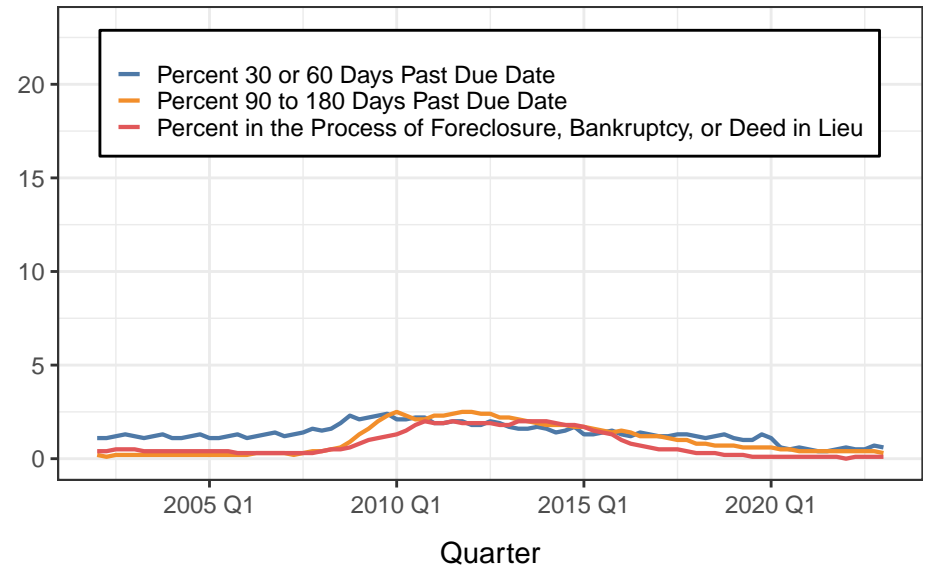
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: Middle Atlantic

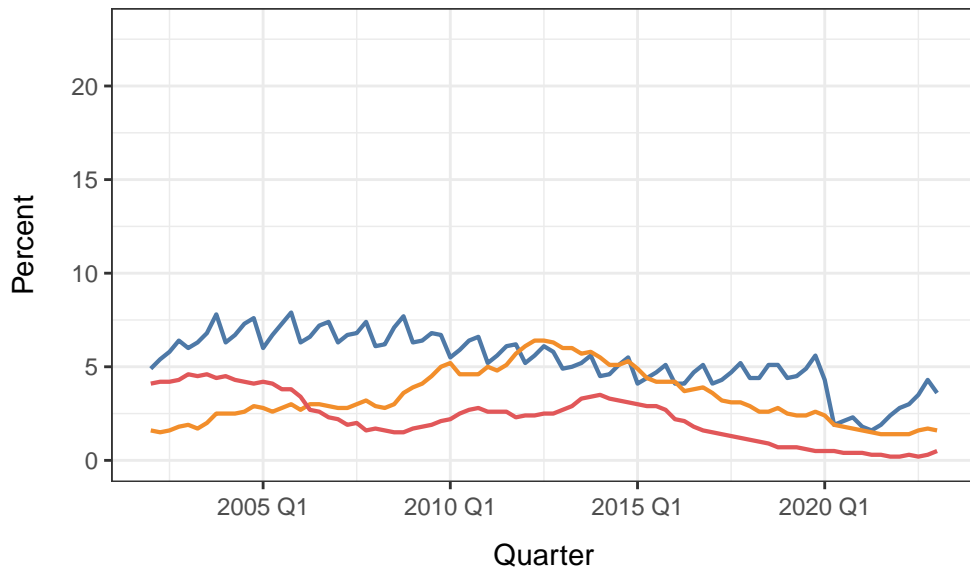
### All Mortgages



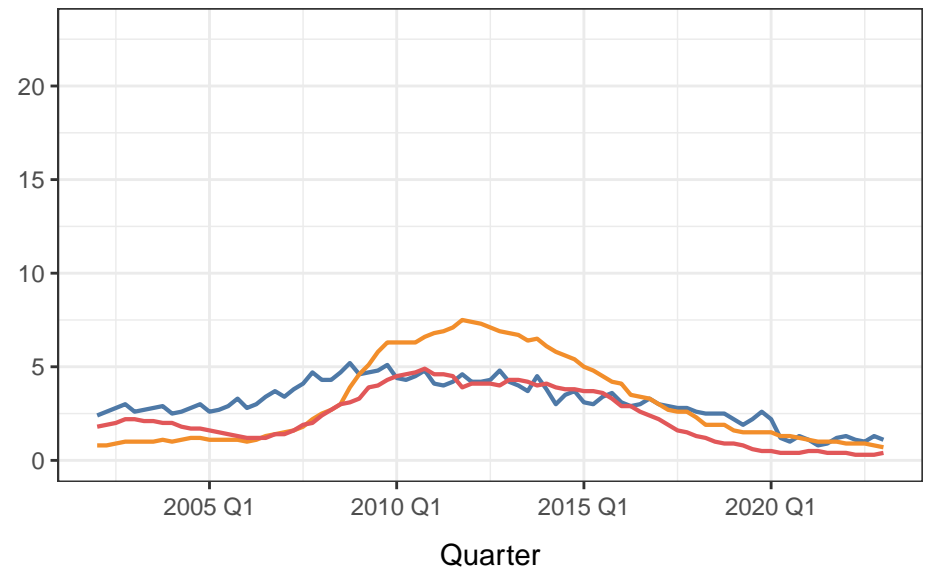
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

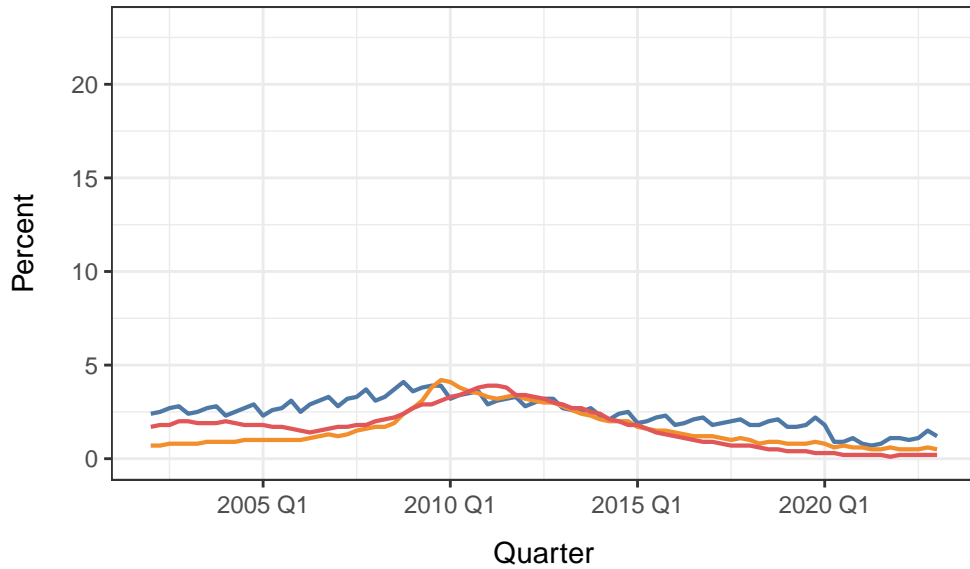


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

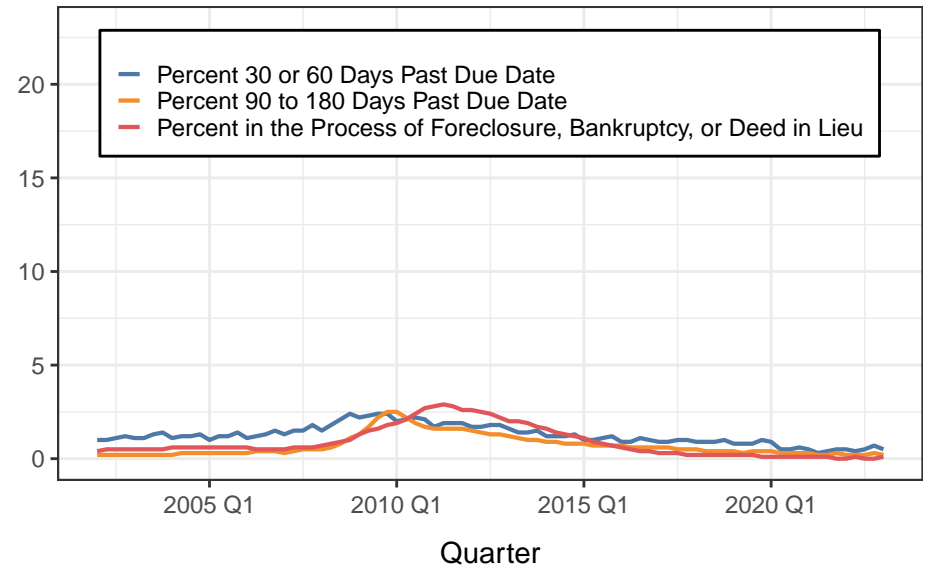
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: East North Central

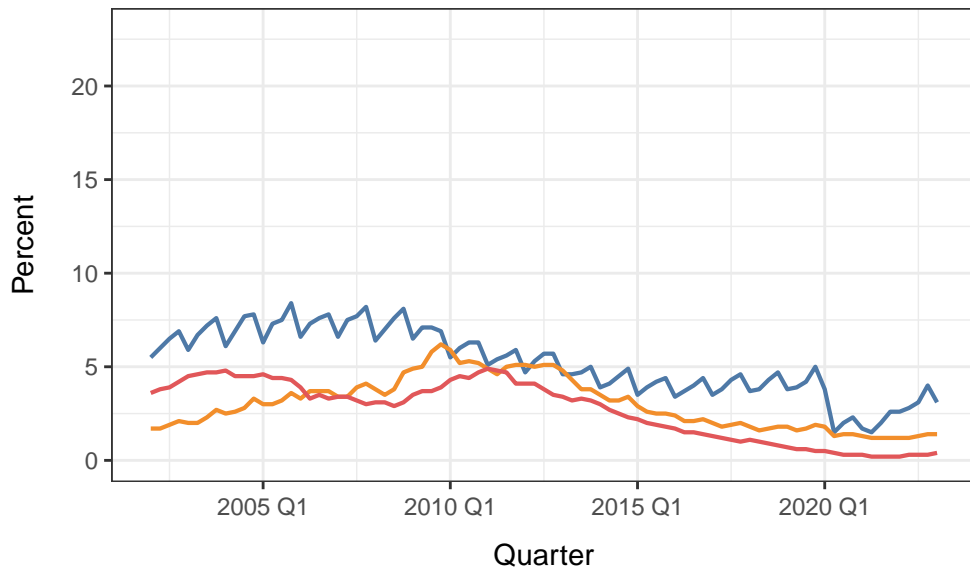
### All Mortgages



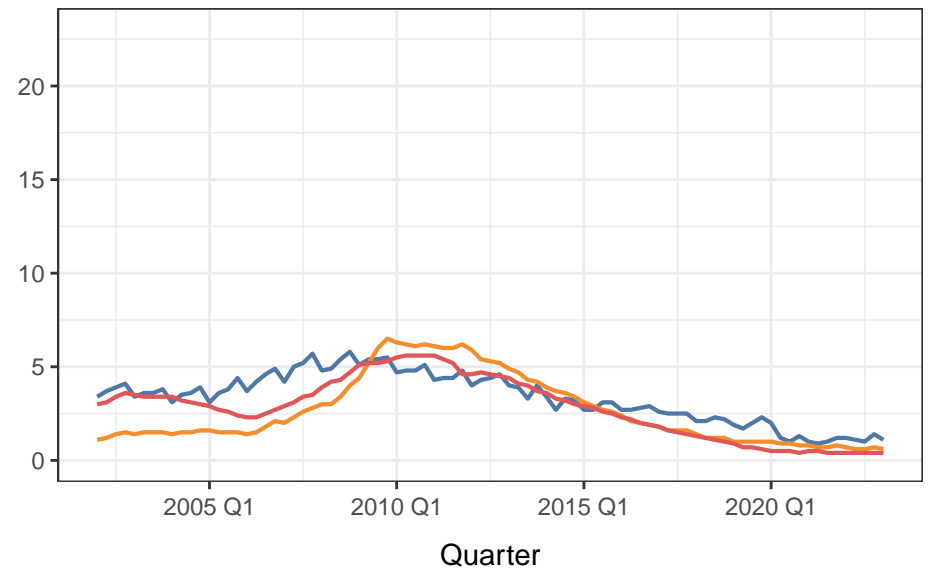
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

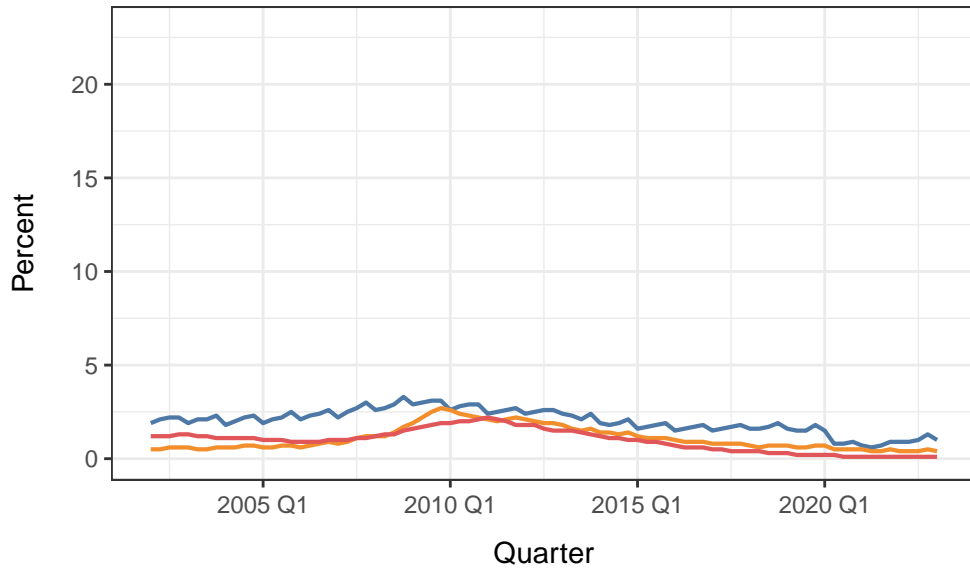


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

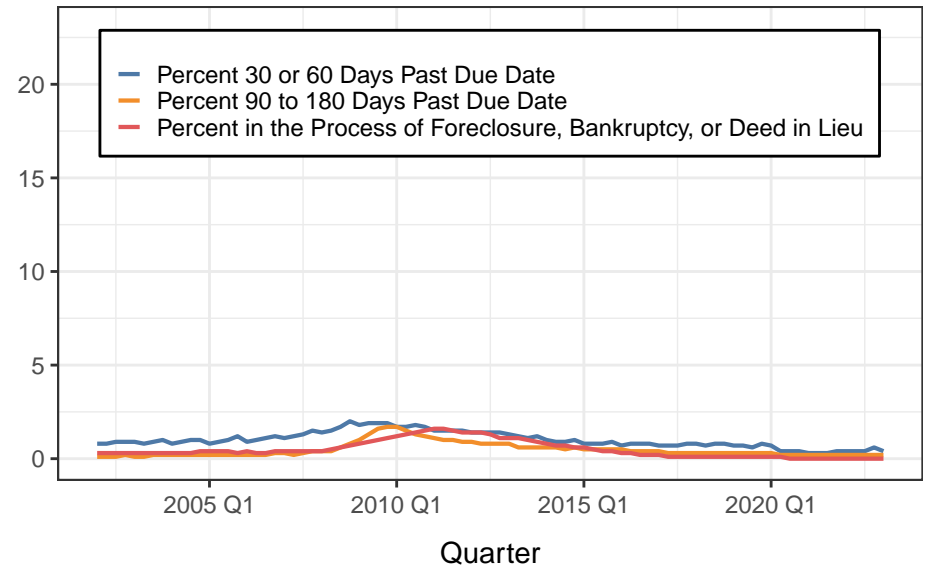
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: West North Central

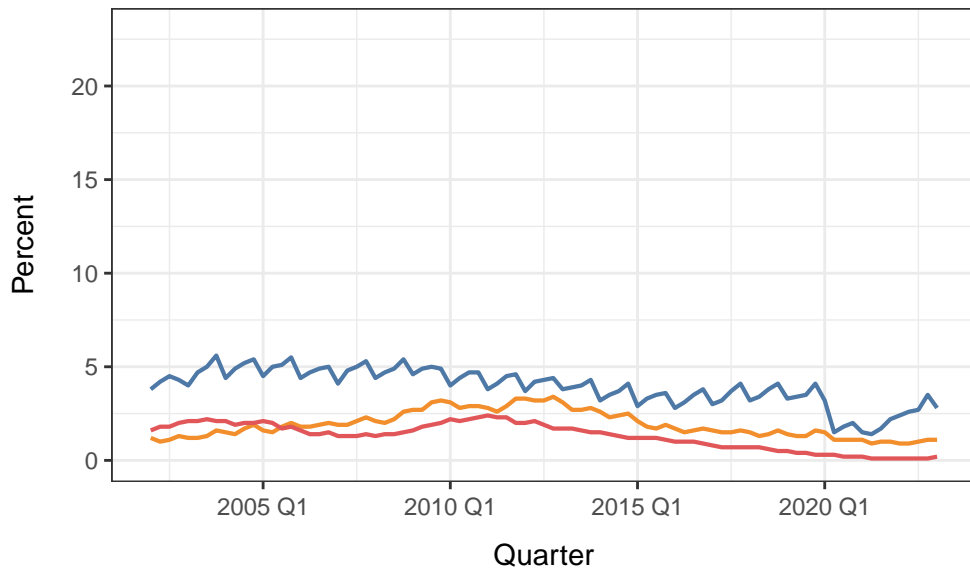
### All Mortgages



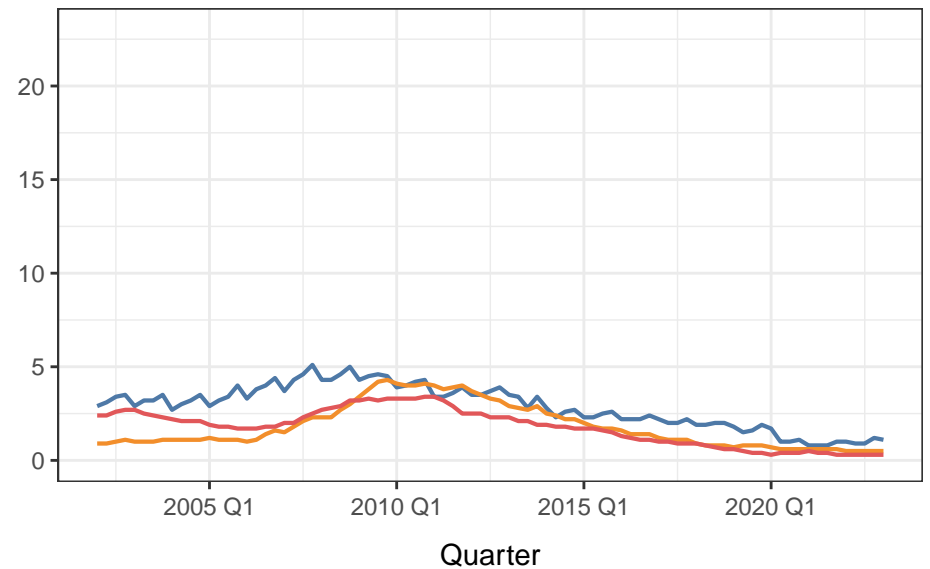
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

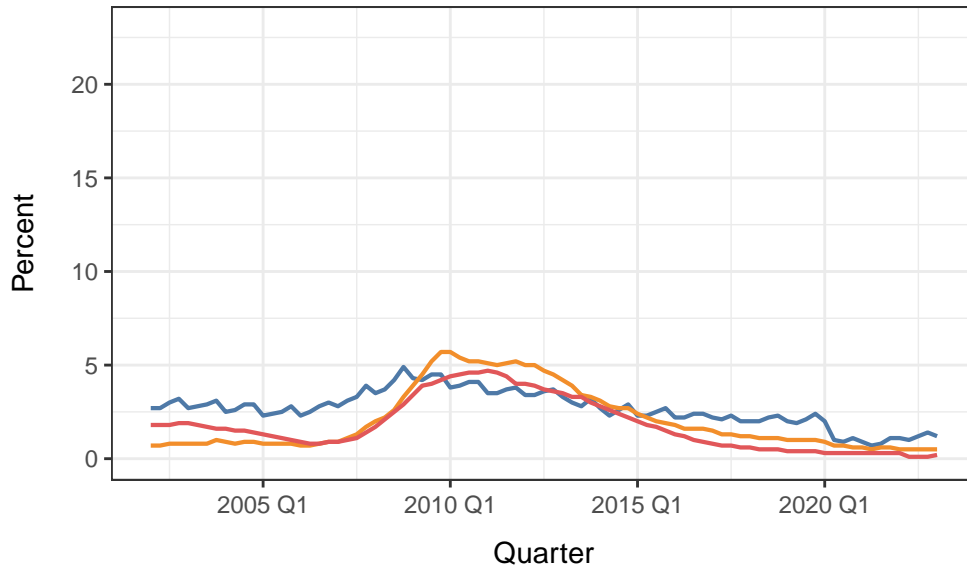


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

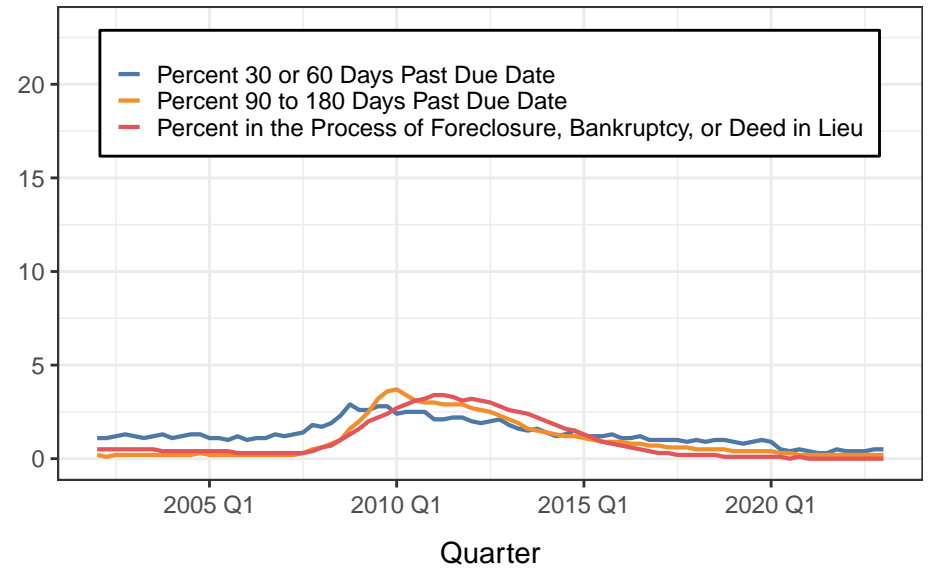
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Census Division: South Atlantic

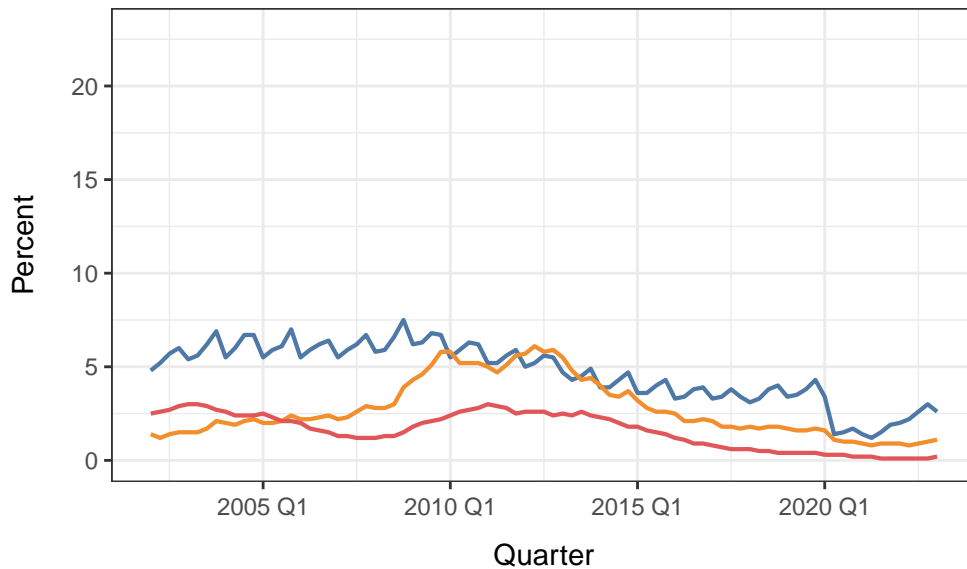
## All Mortgages



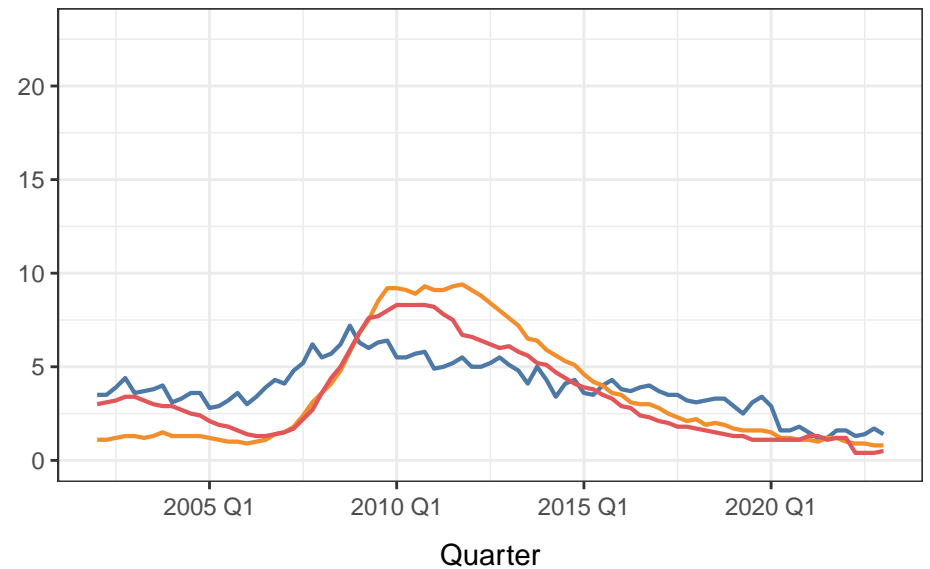
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

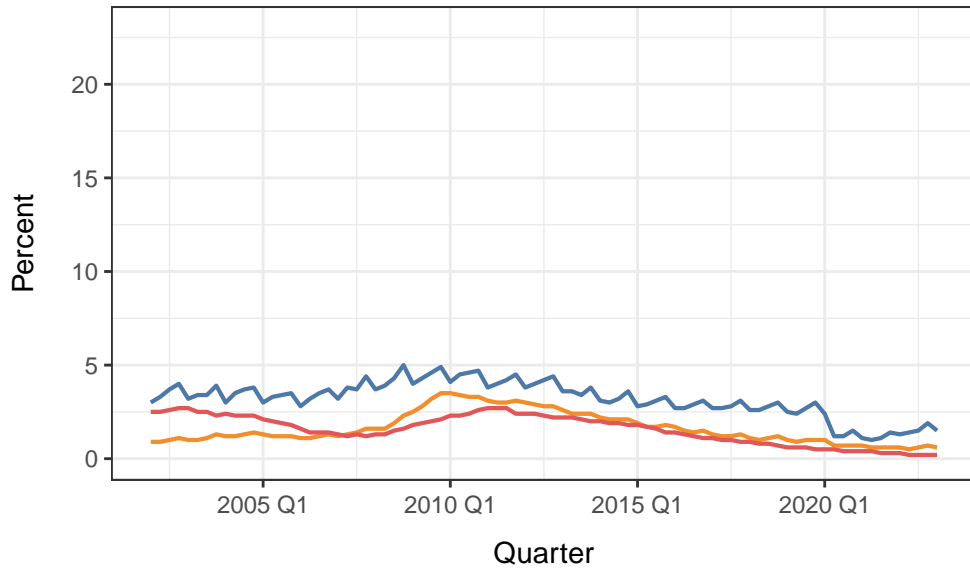


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

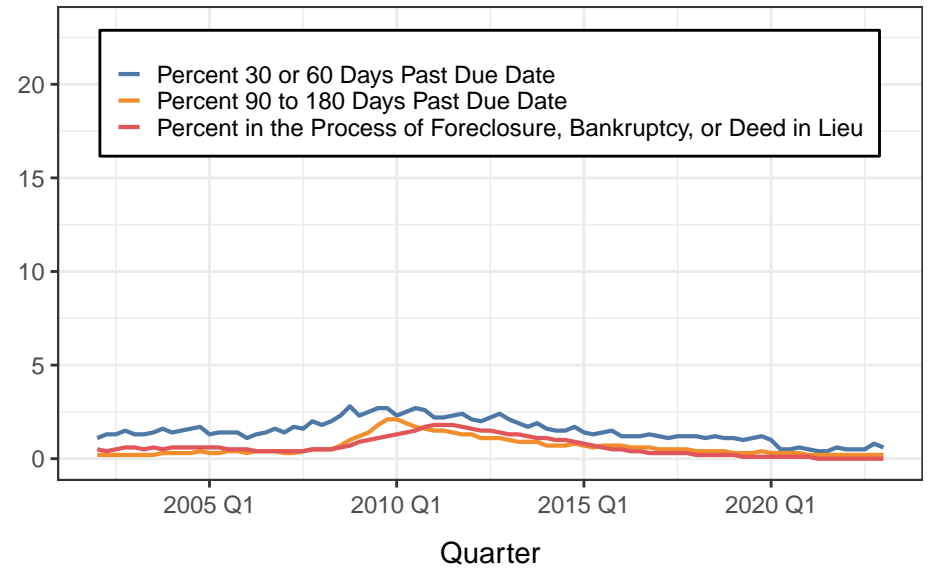
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: East South Central

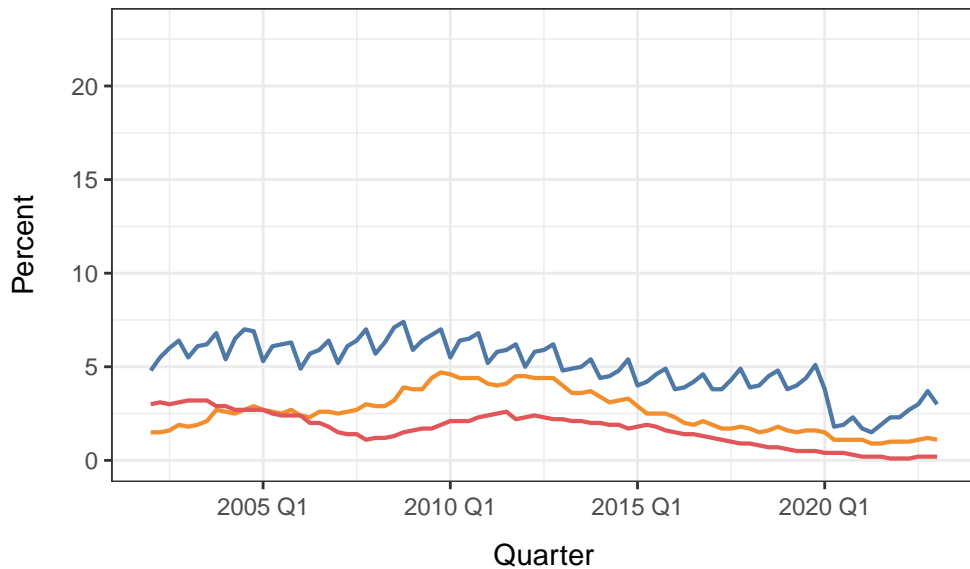
### All Mortgages



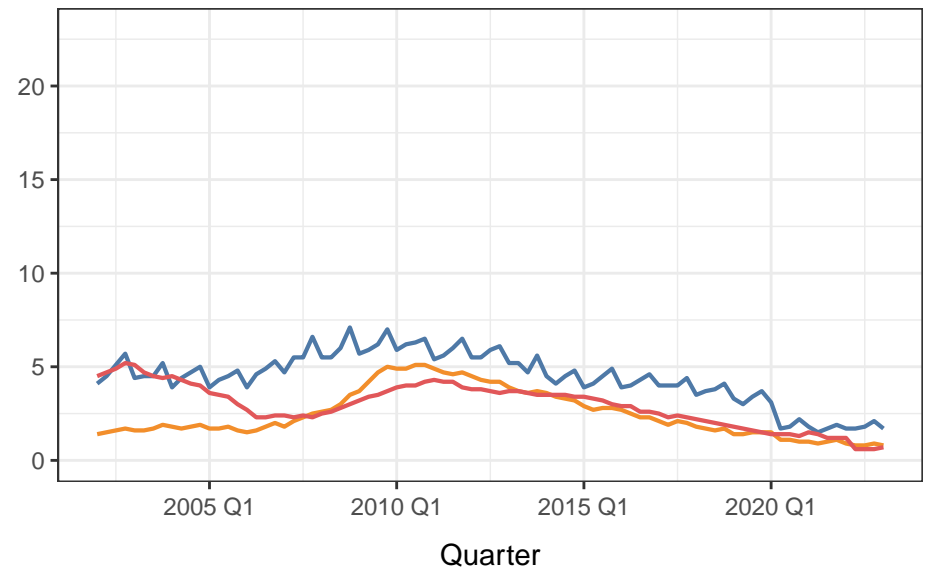
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

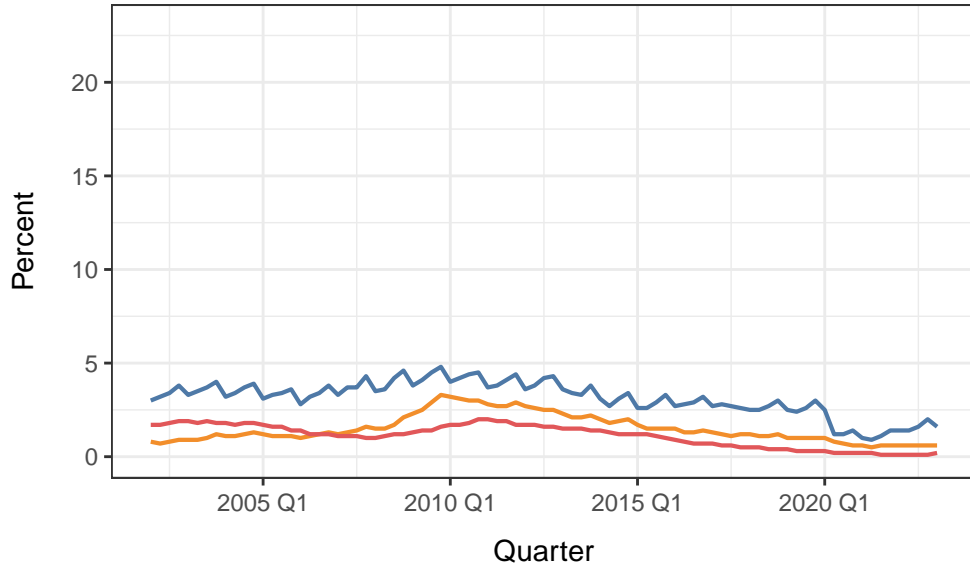


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

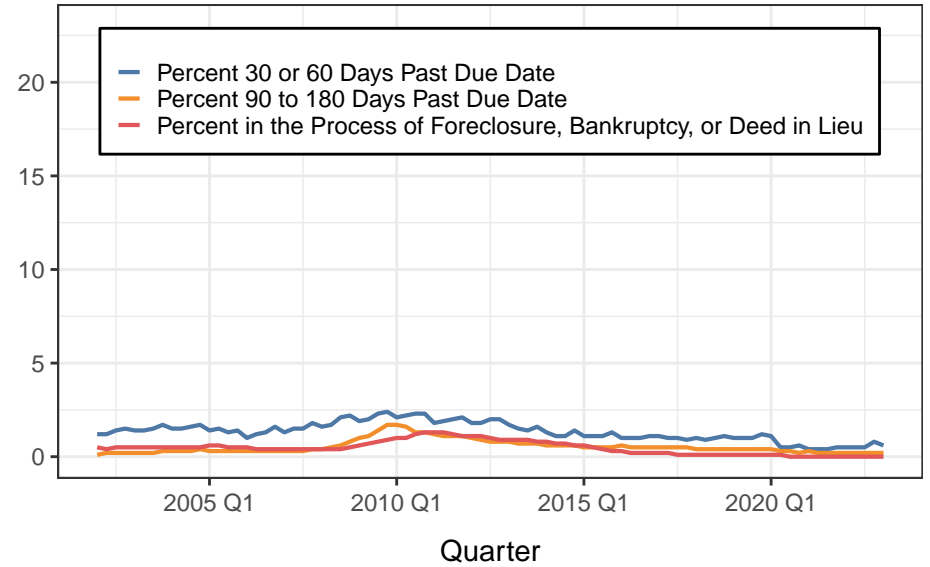
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: West South Central

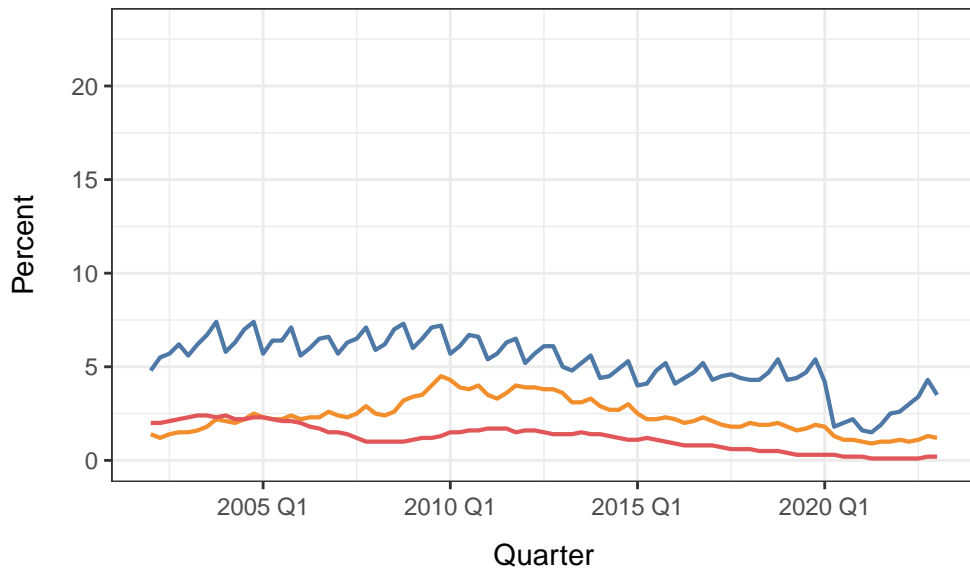
### All Mortgages



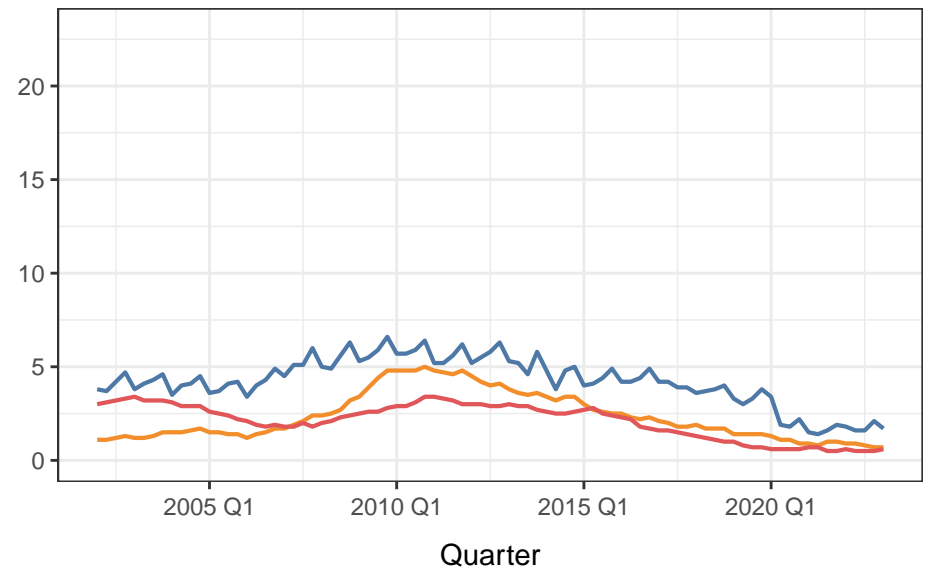
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

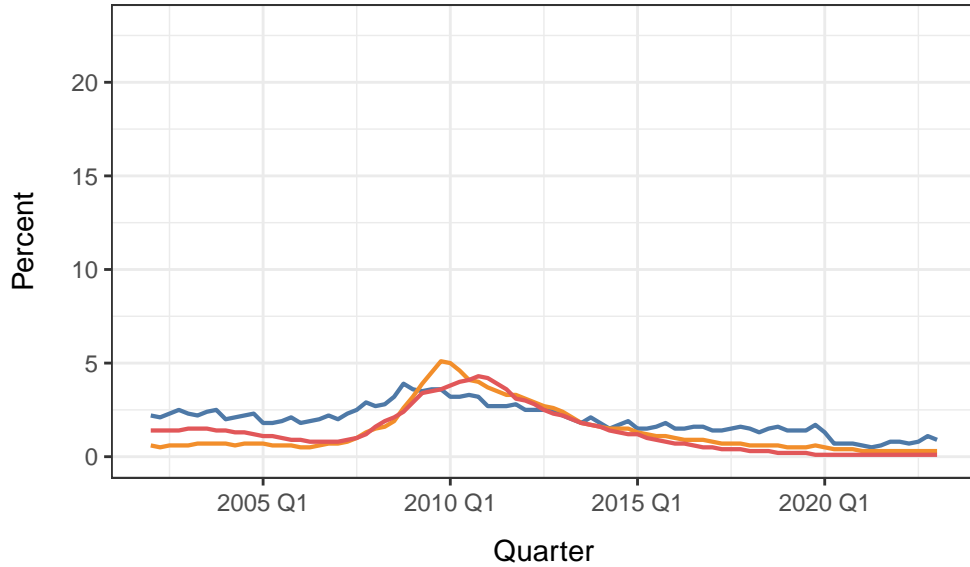


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

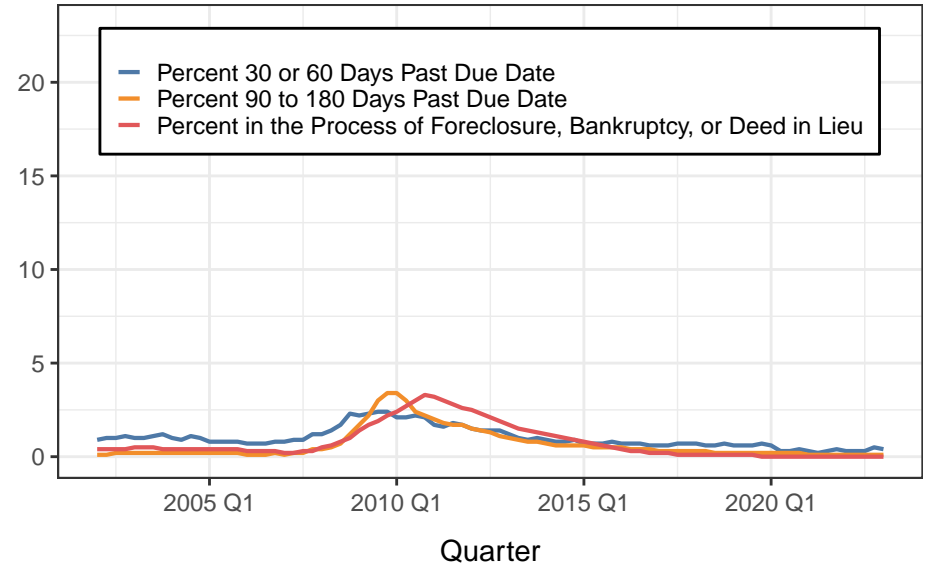
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: Mountain

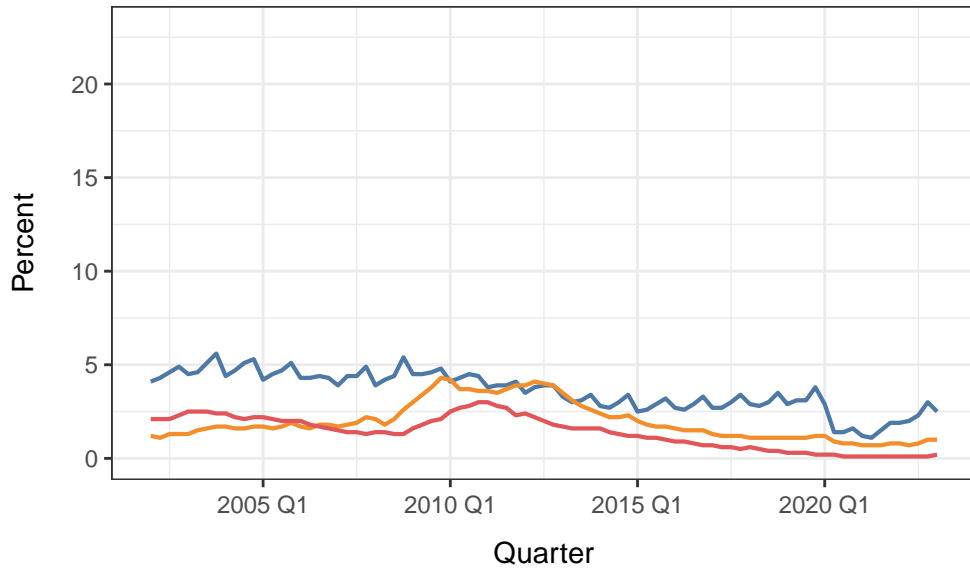
### All Mortgages



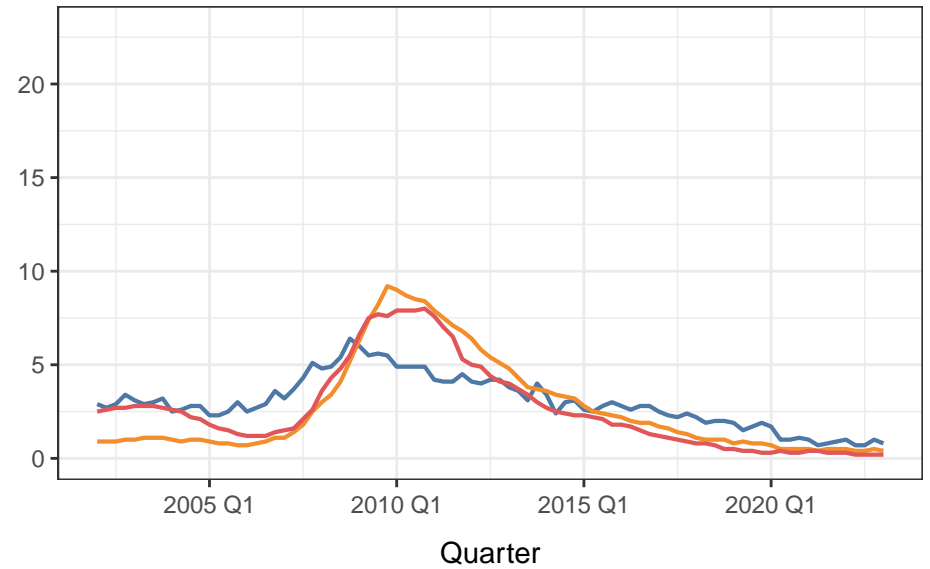
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

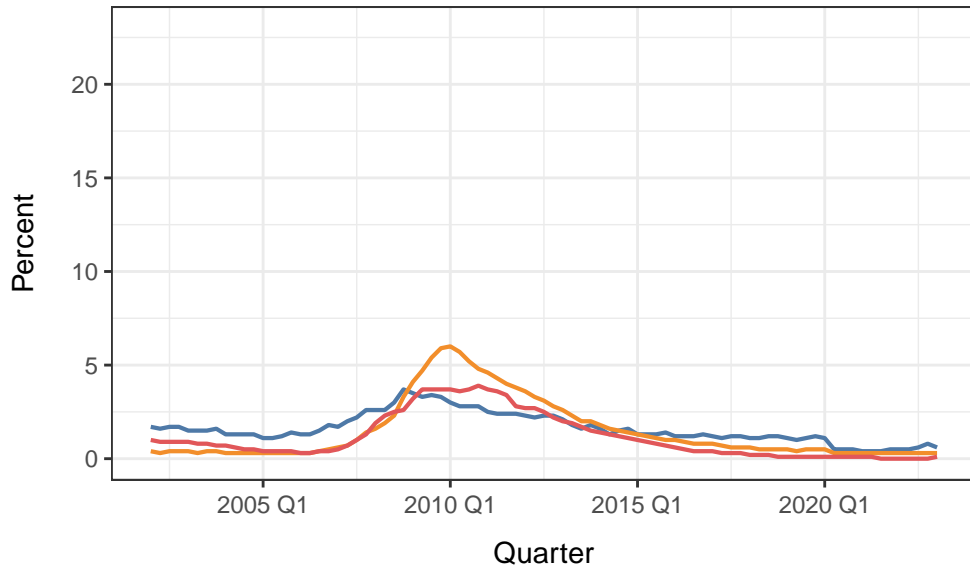


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

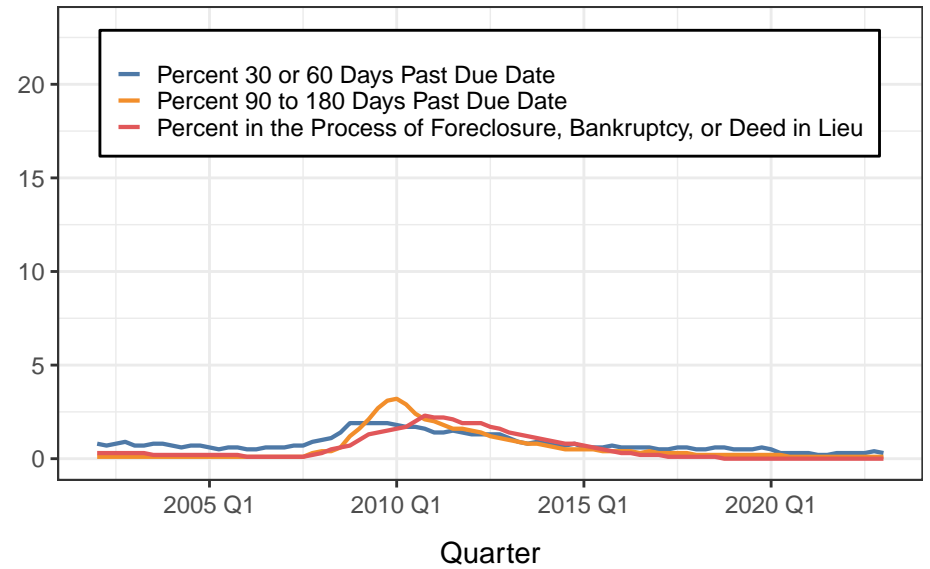
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Census Division: Pacific

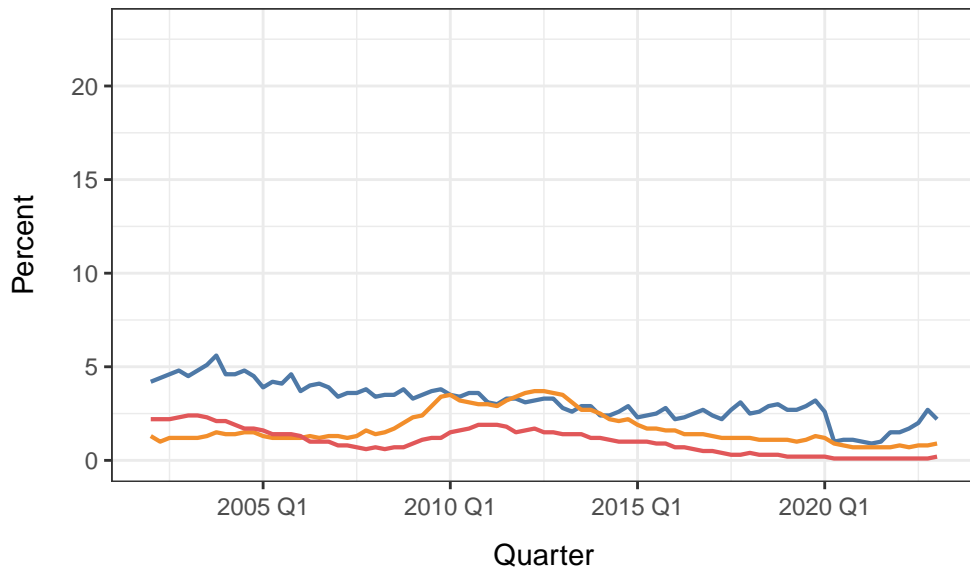
### All Mortgages



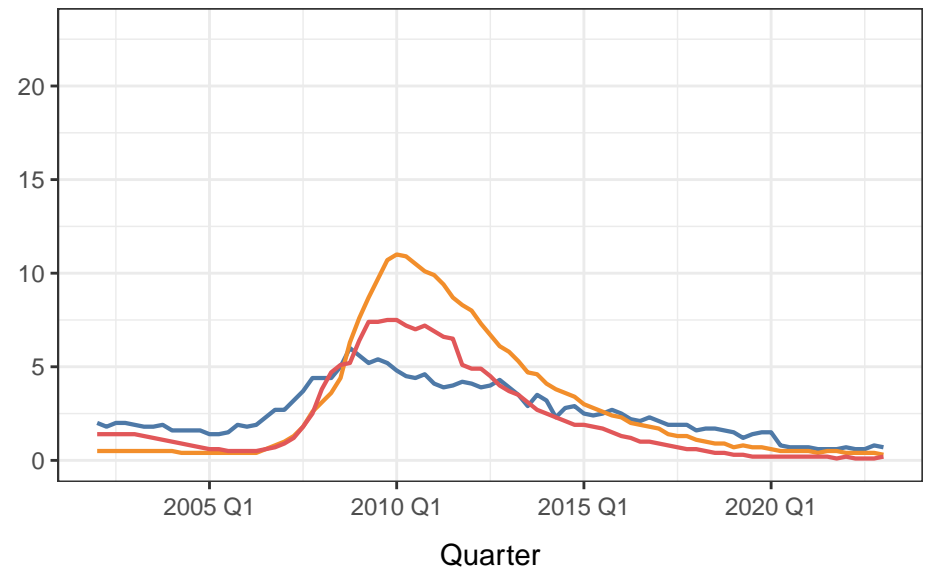
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



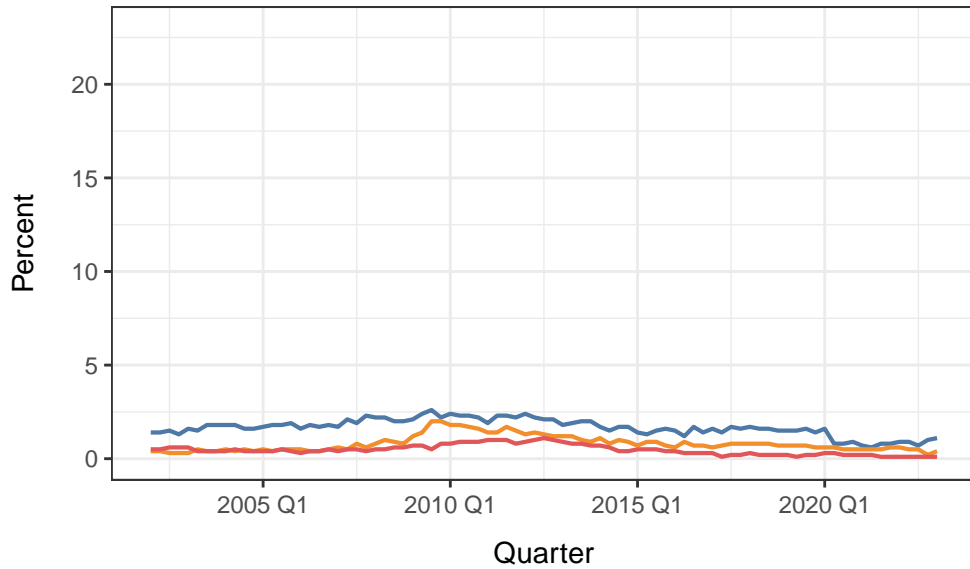
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



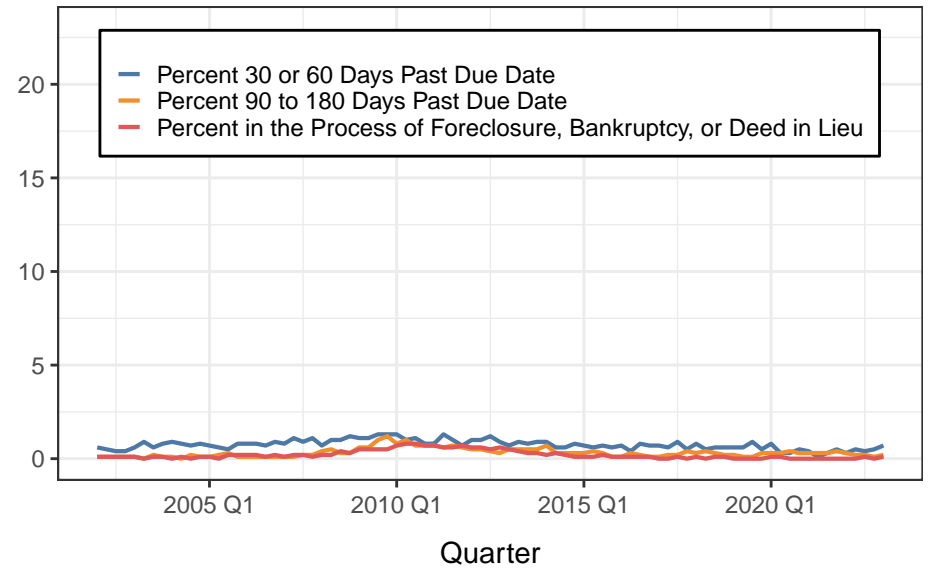
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Alaska

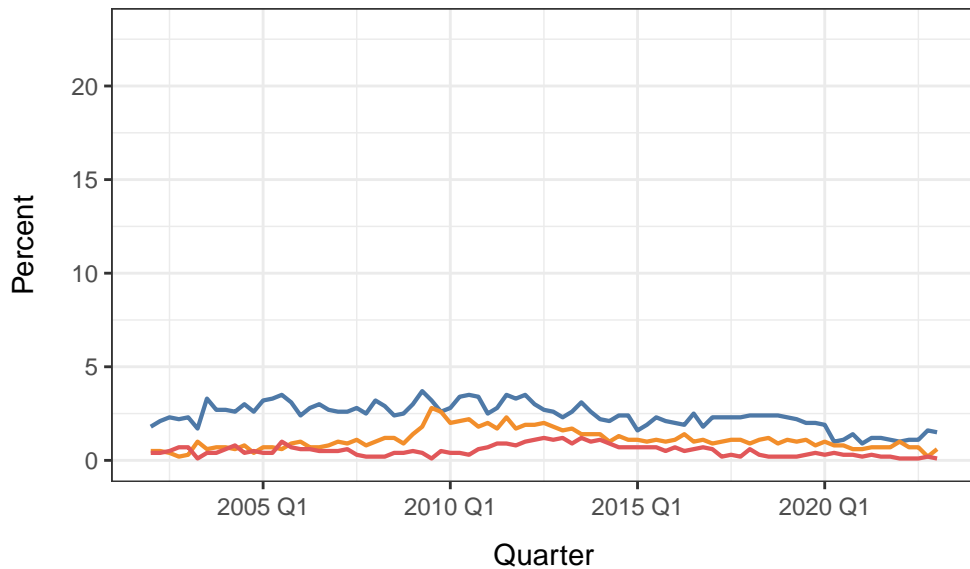
## All Mortgages



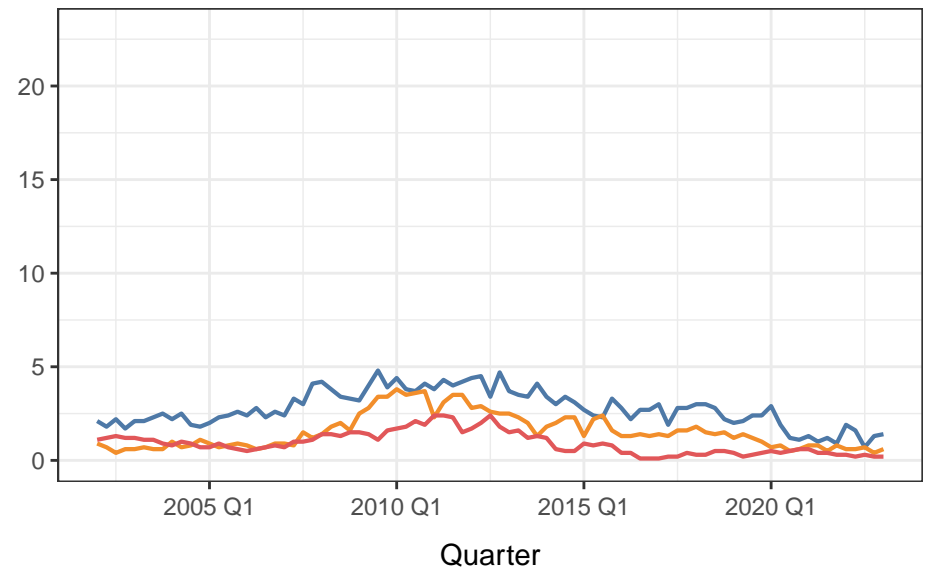
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

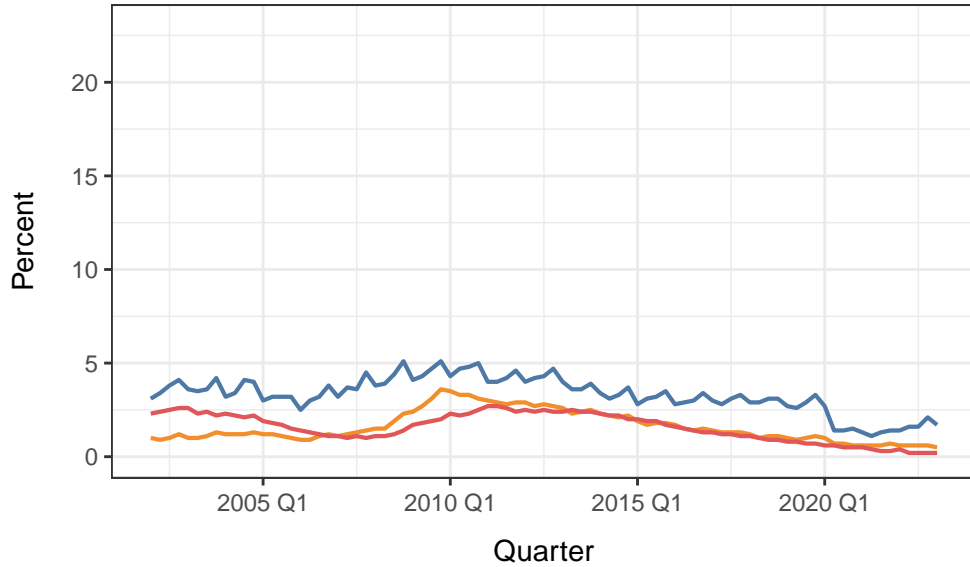


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

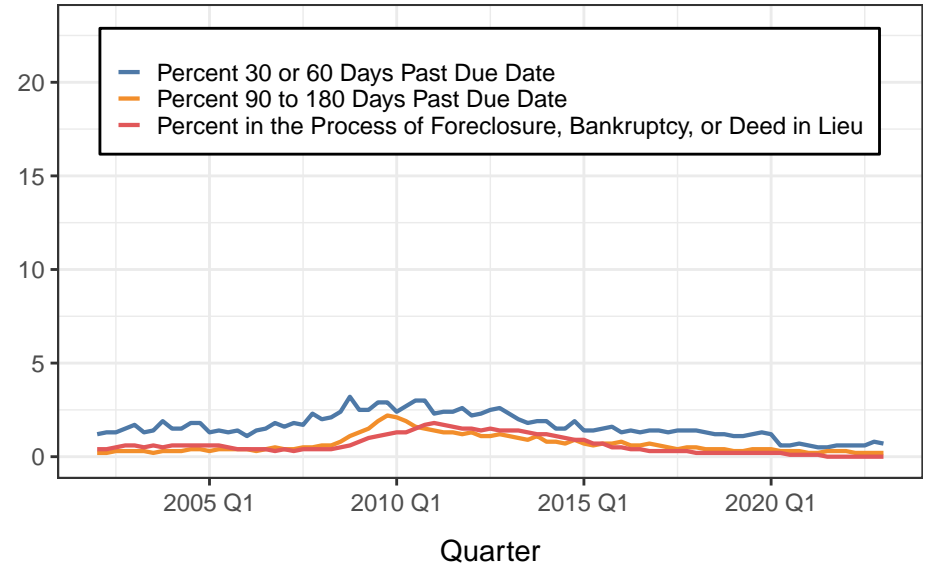
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Alabama

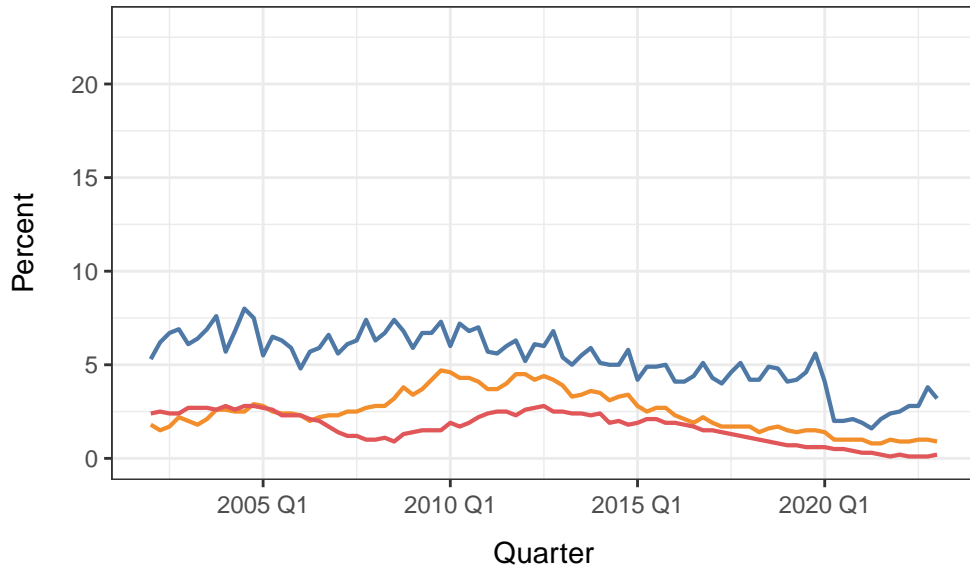
### All Mortgages



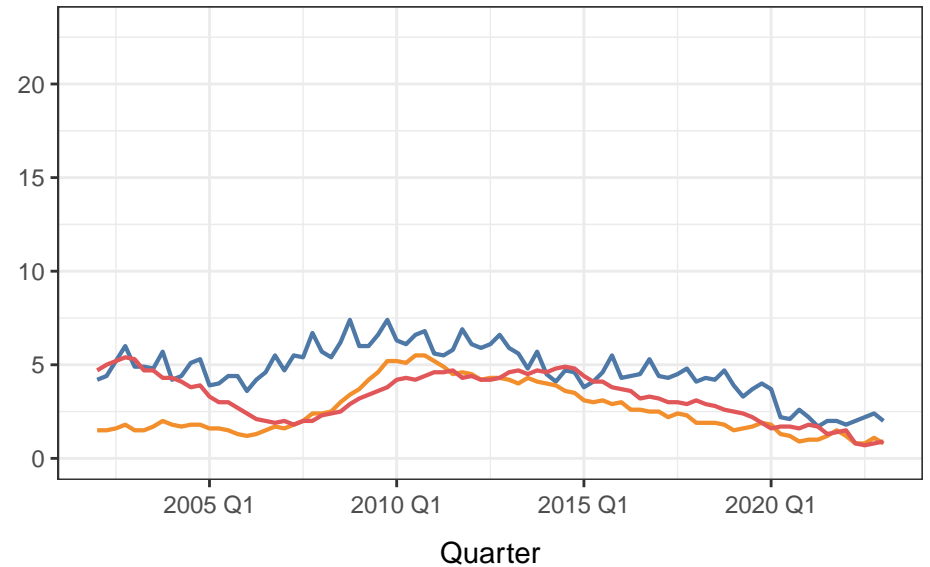
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

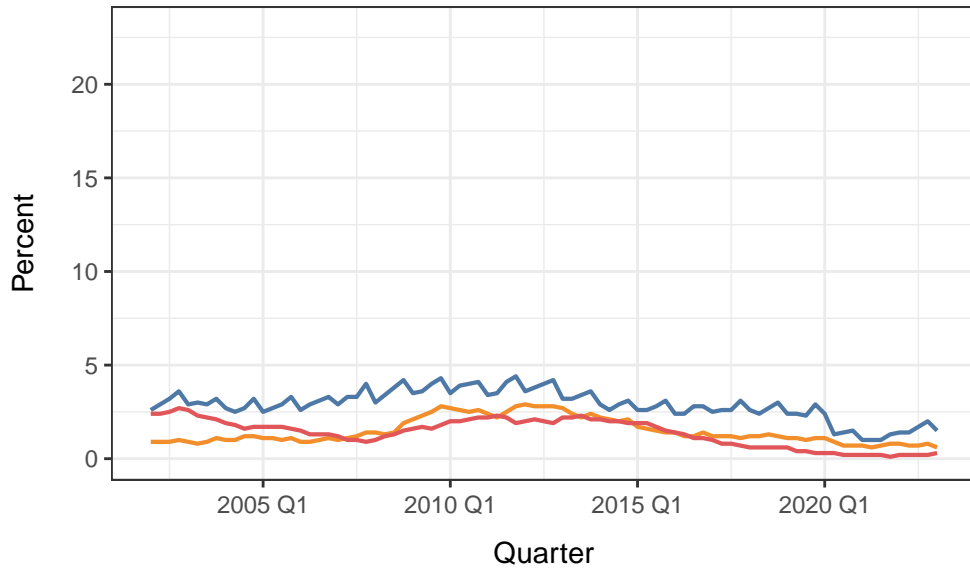


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

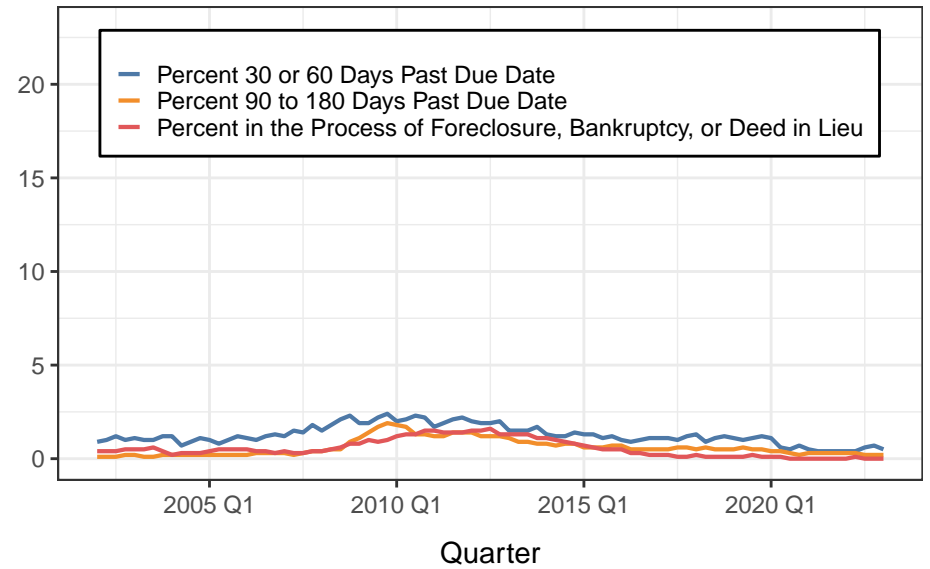
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Arkansas

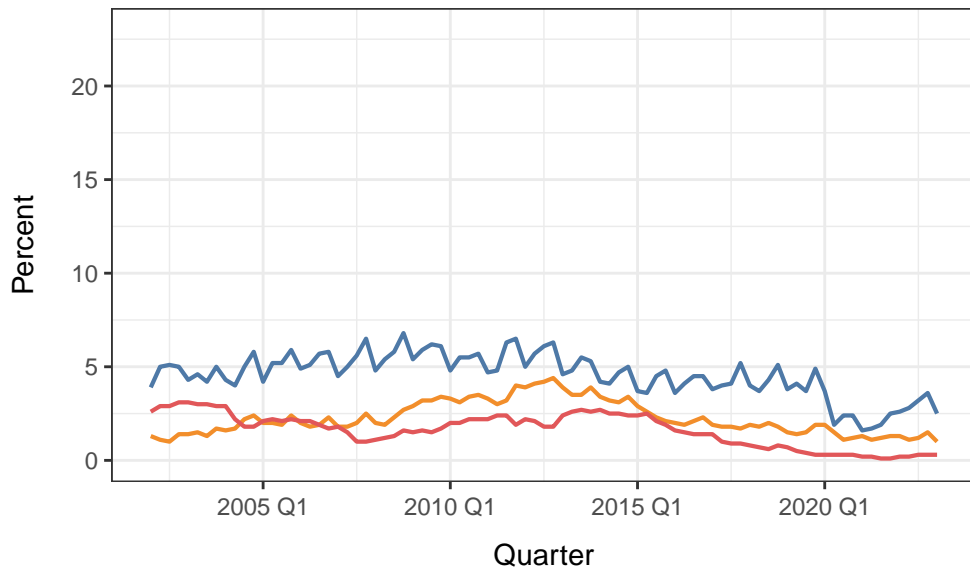
### All Mortgages



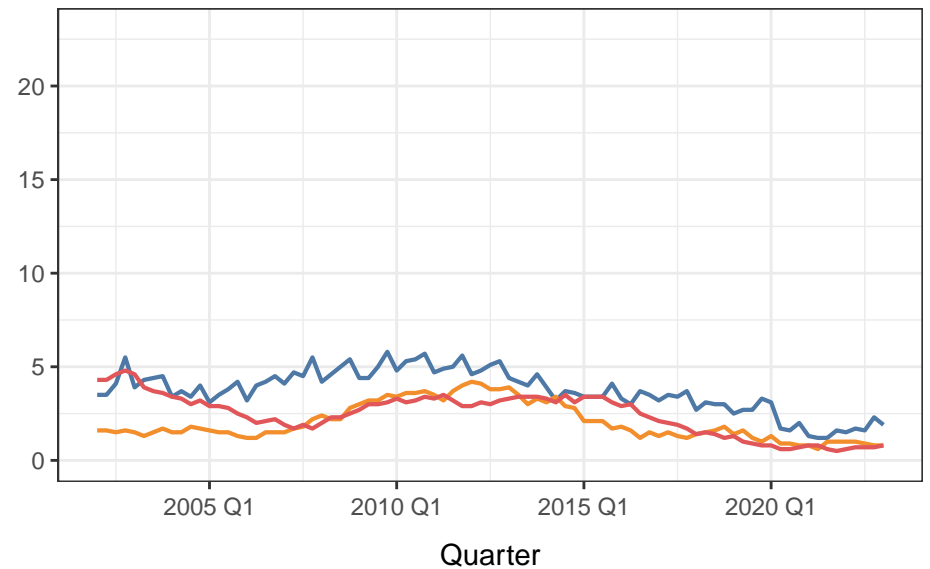
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

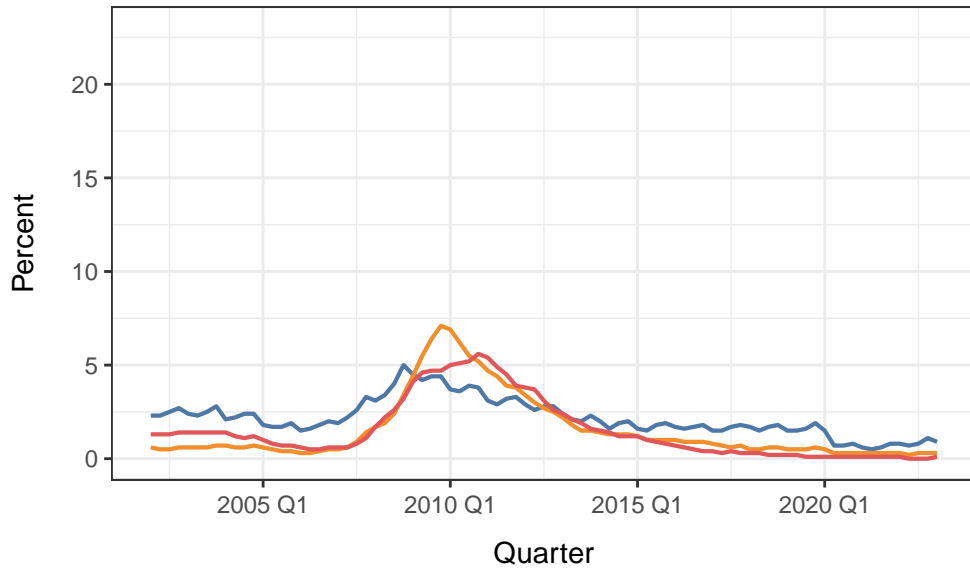


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

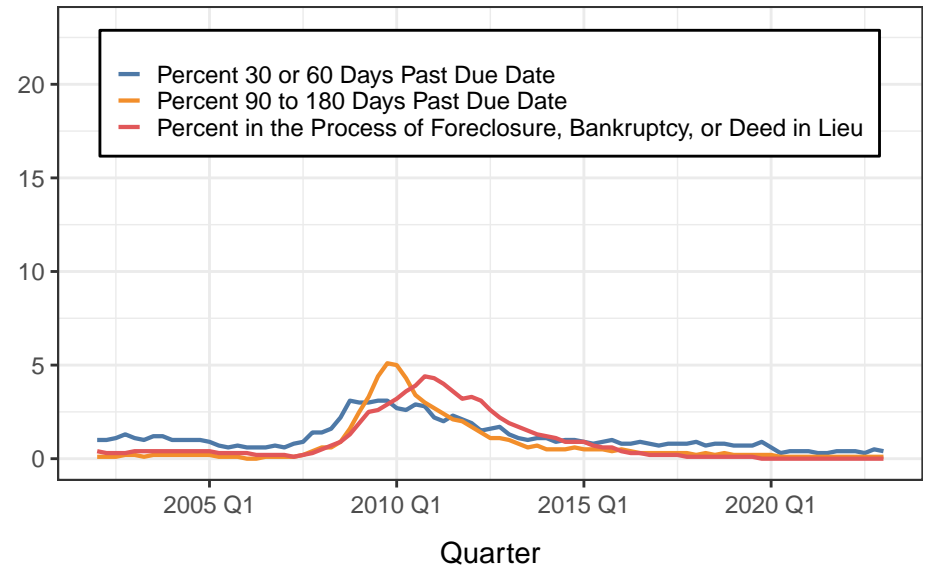
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Arizona

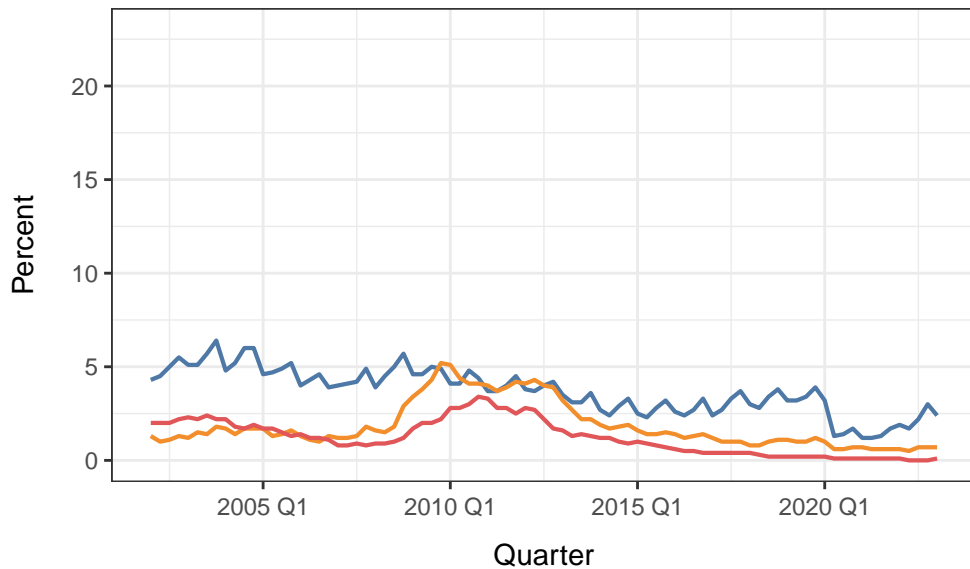
## All Mortgages



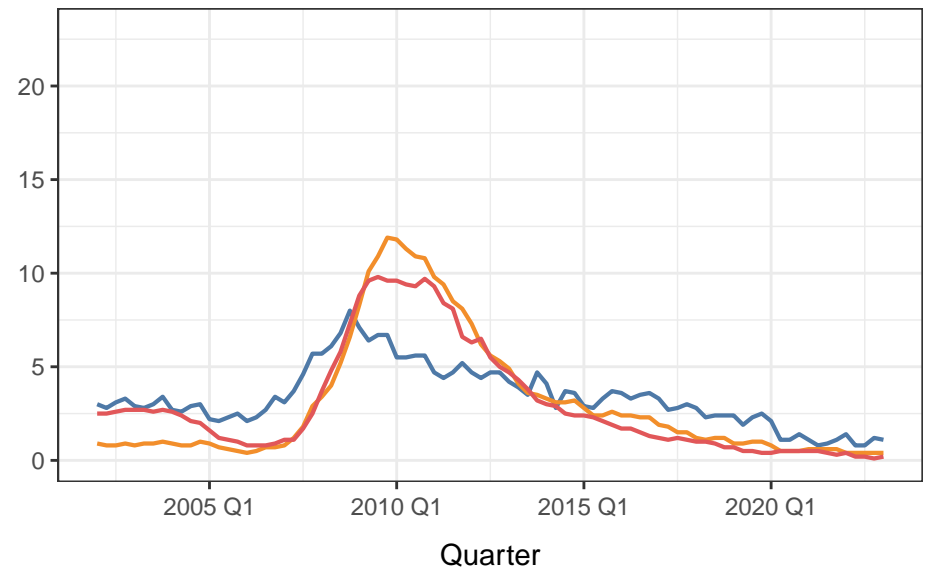
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

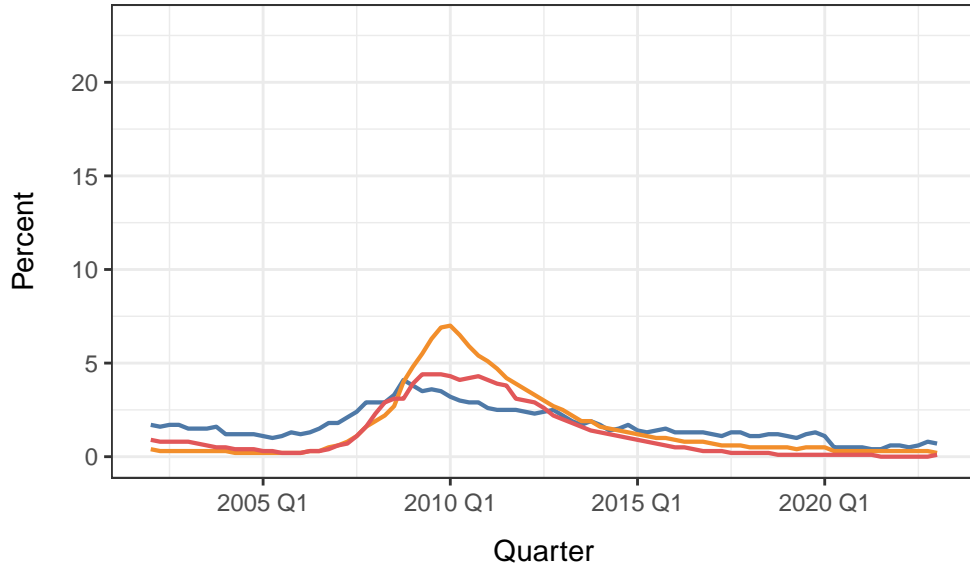


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

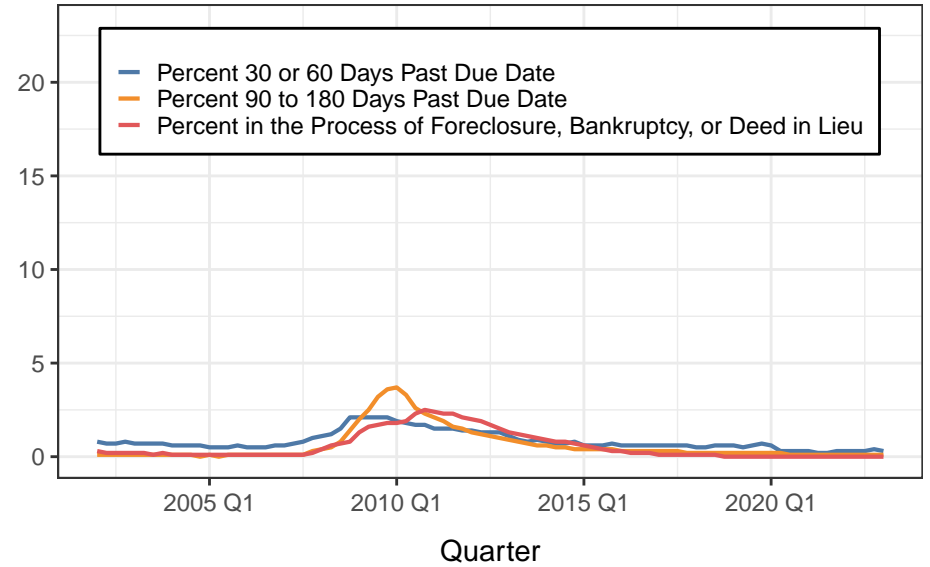
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: California

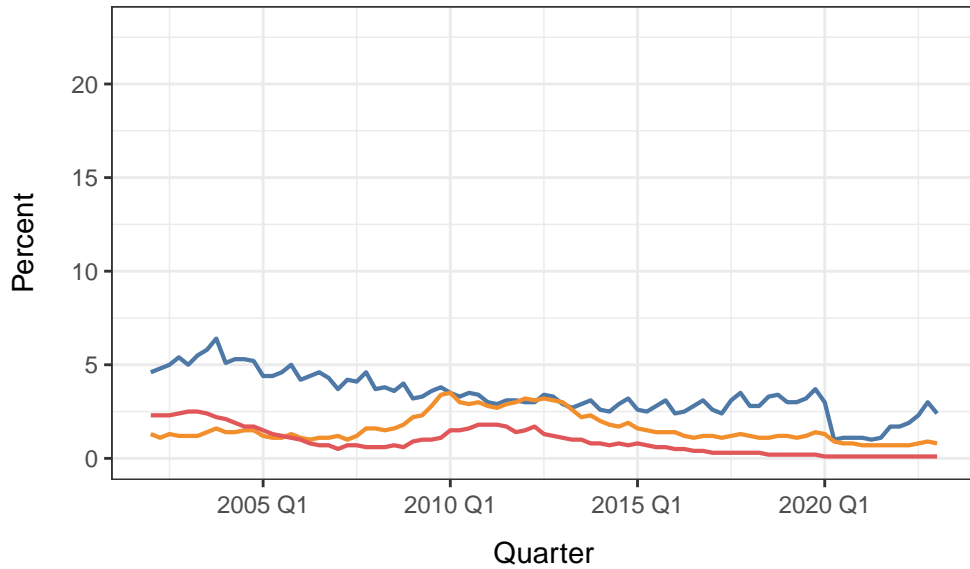
### All Mortgages



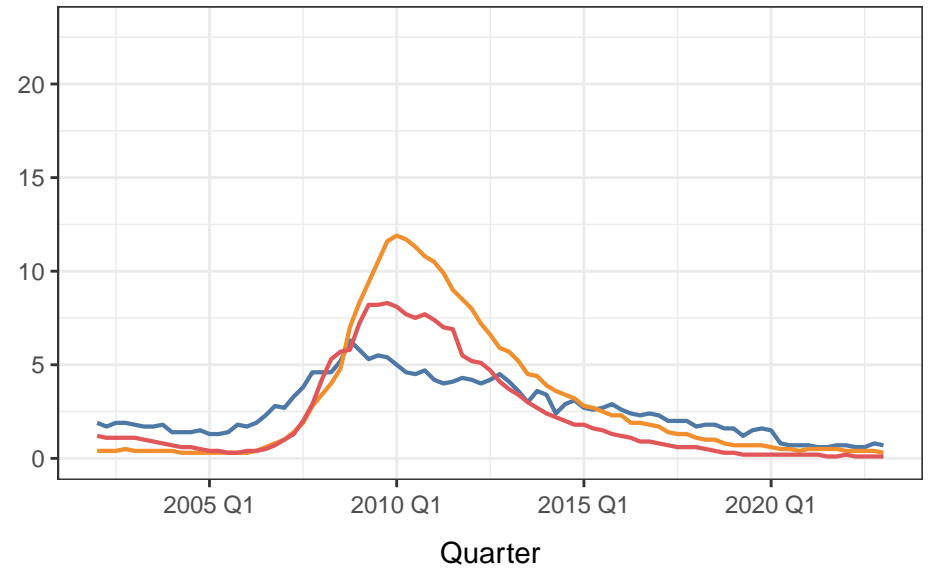
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

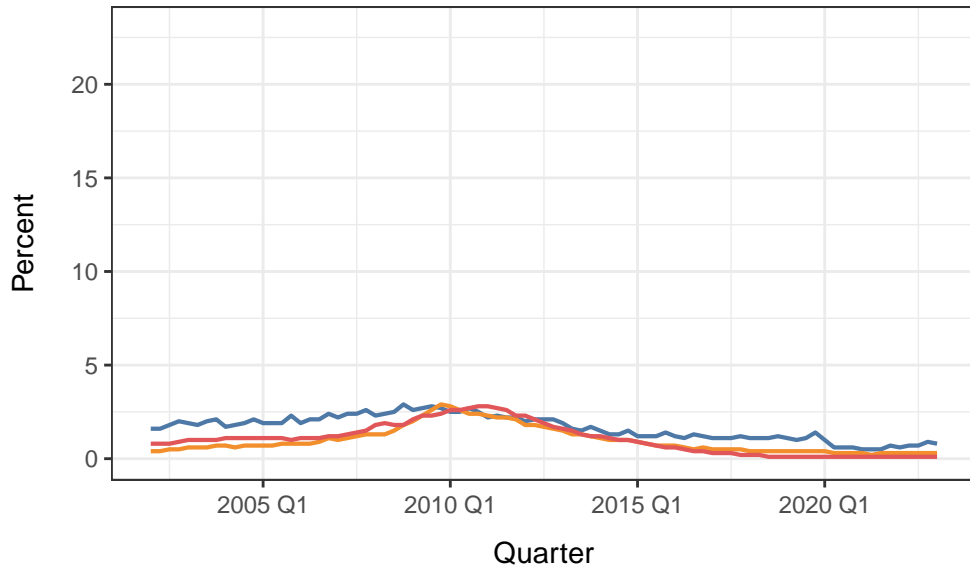


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

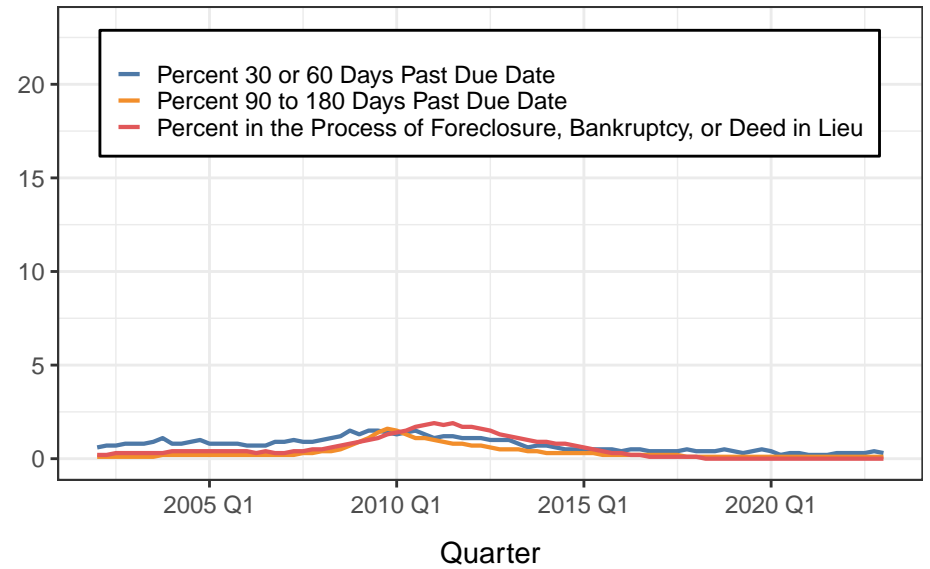
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Colorado

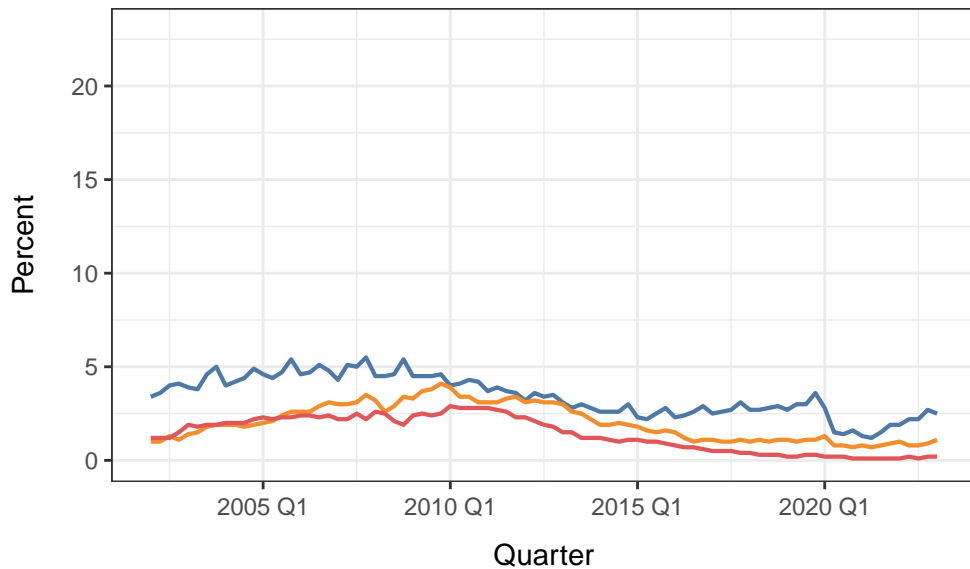
## All Mortgages



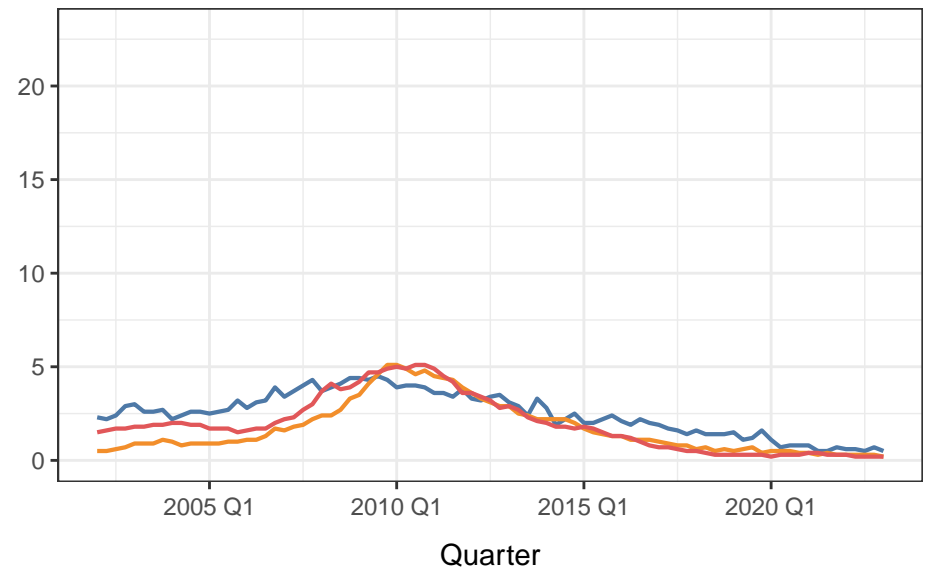
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

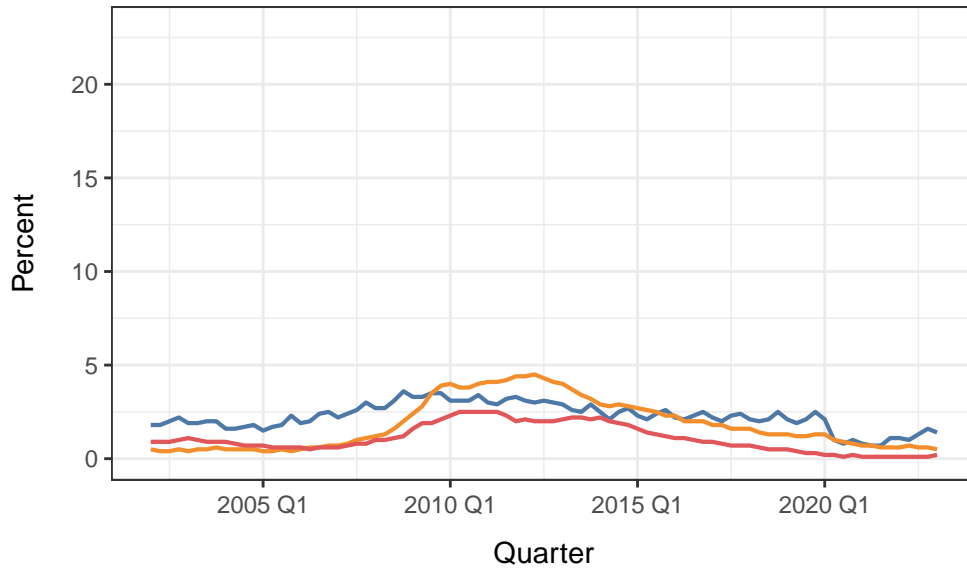


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

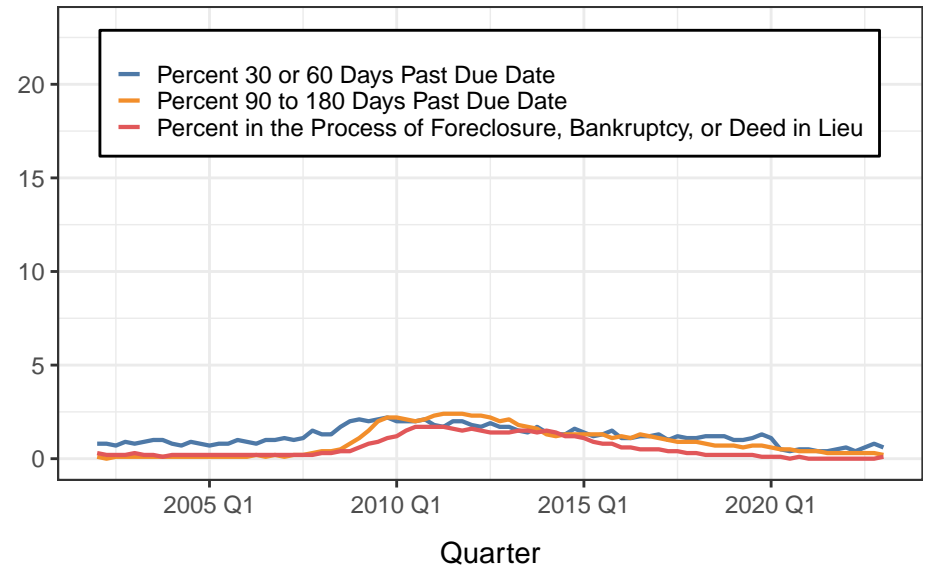
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Connecticut

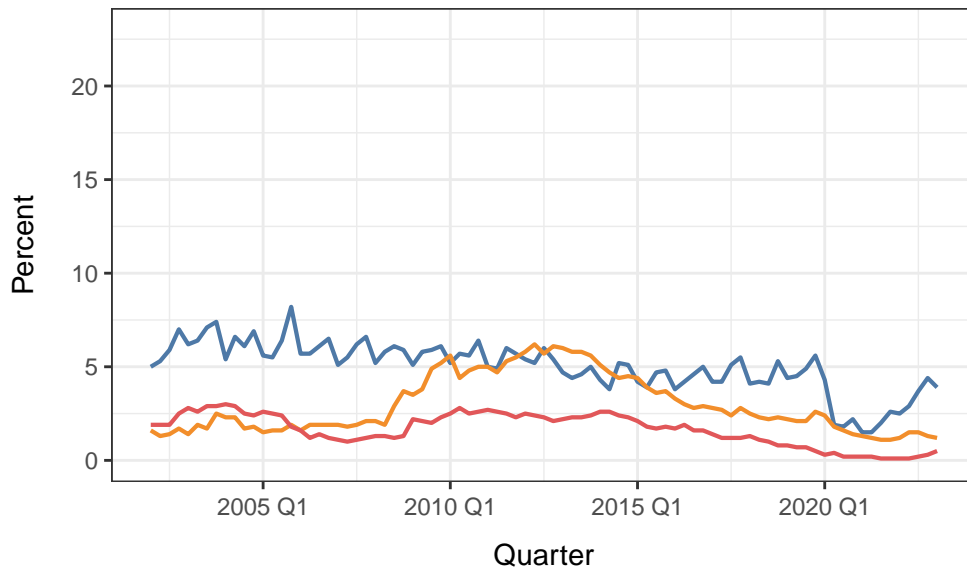
## All Mortgages



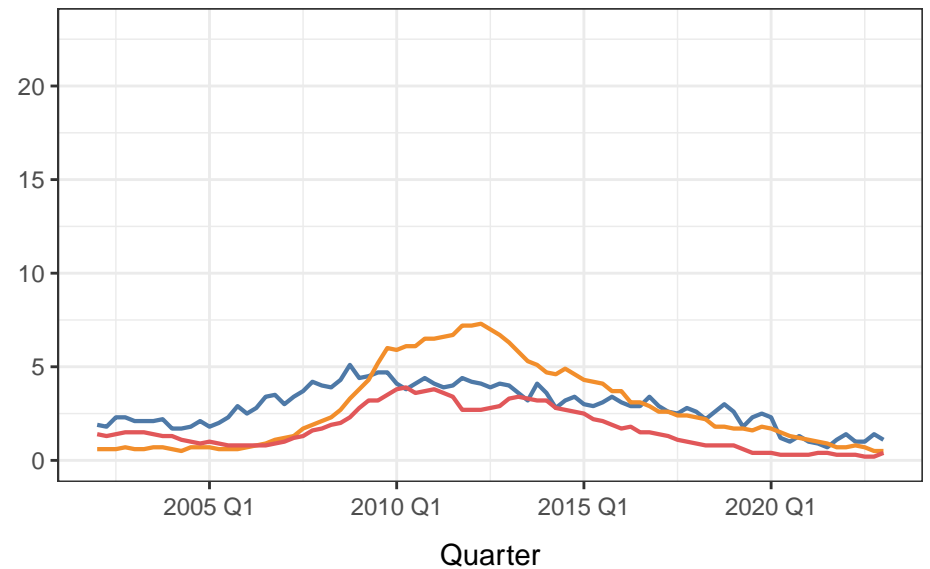
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

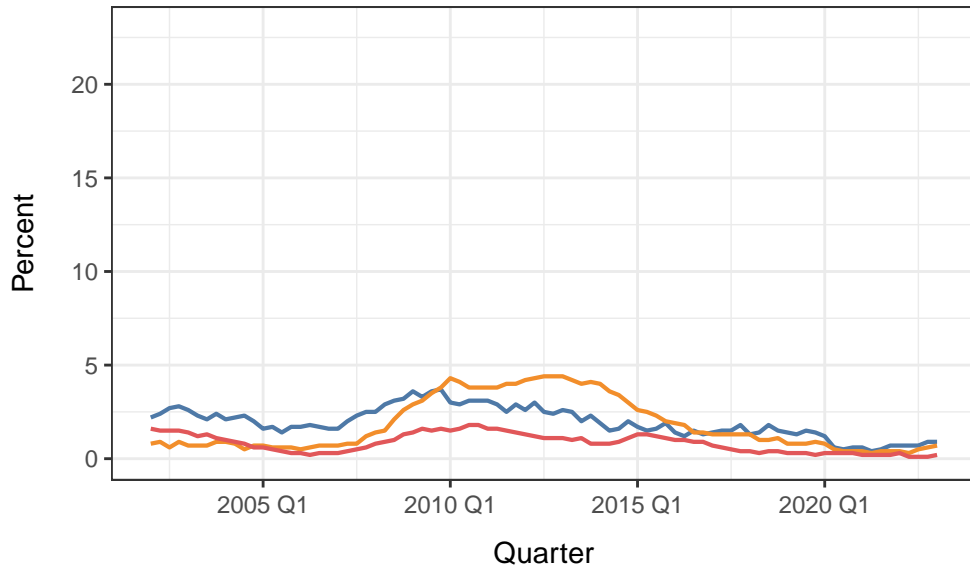


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

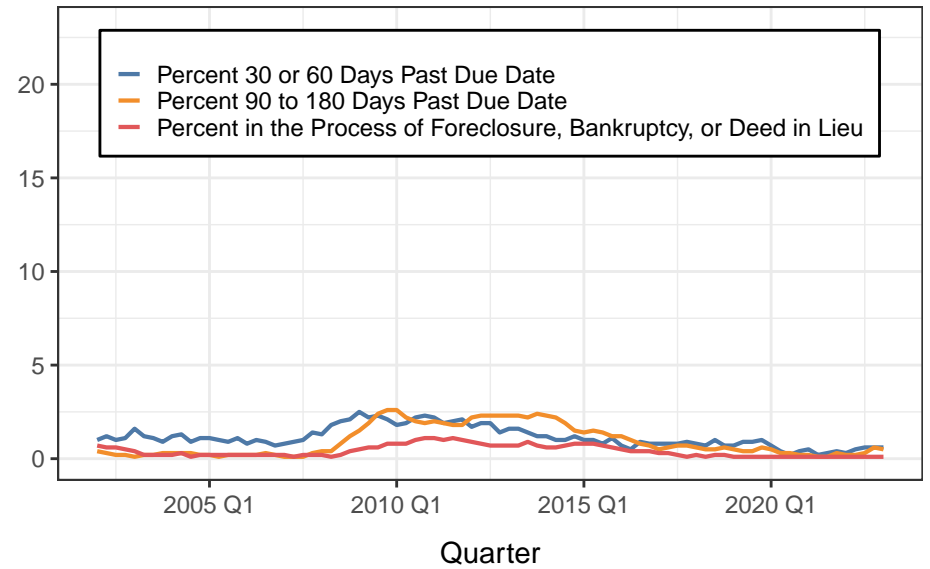
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: District of Columbia

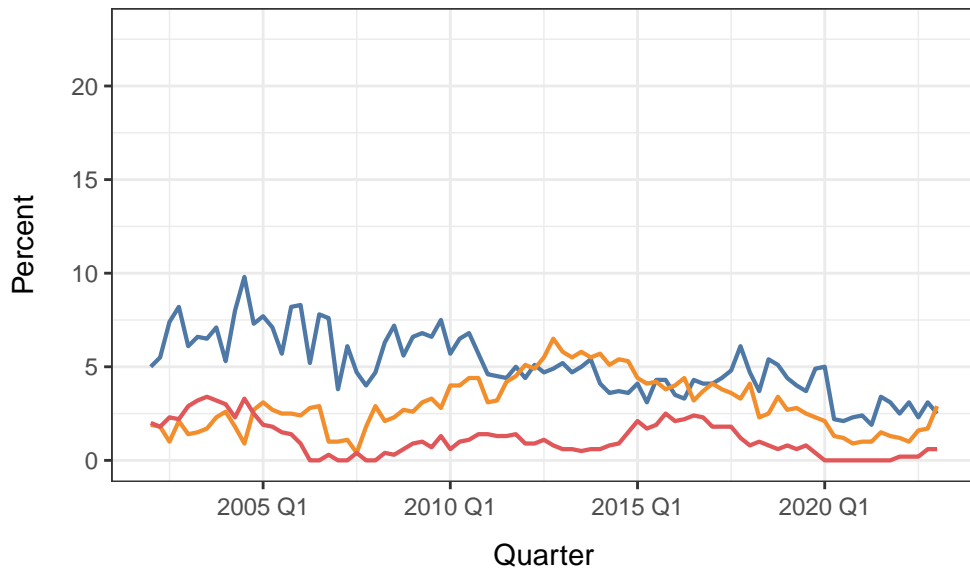
### All Mortgages



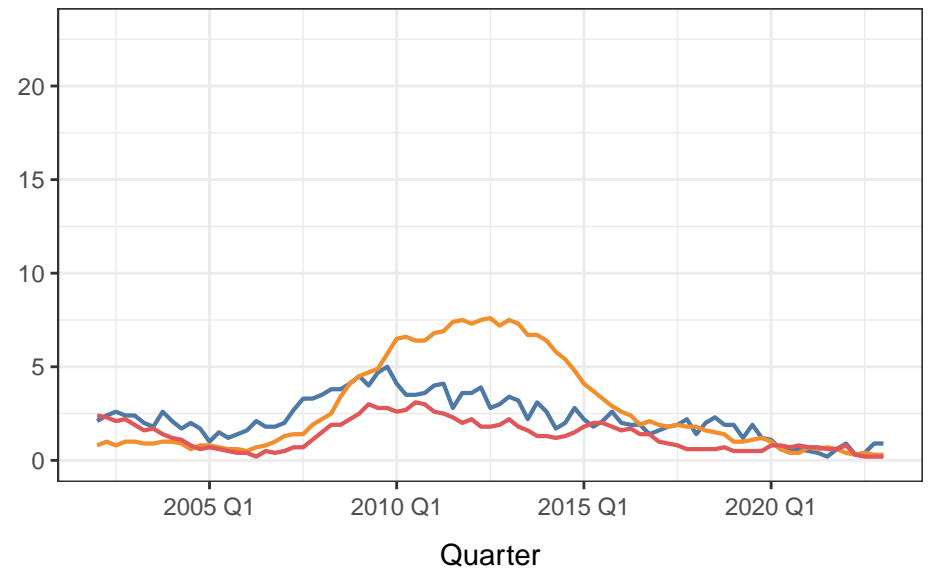
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



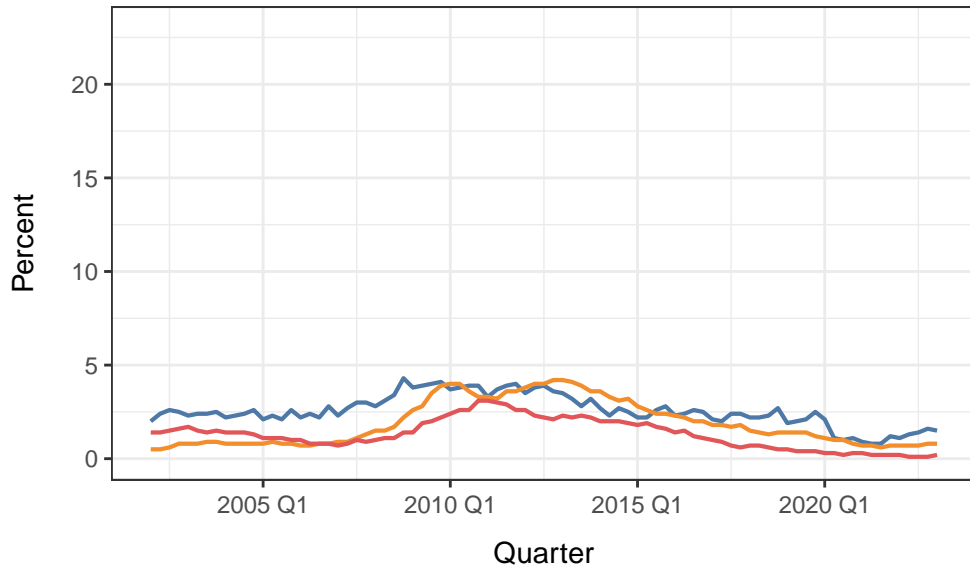
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



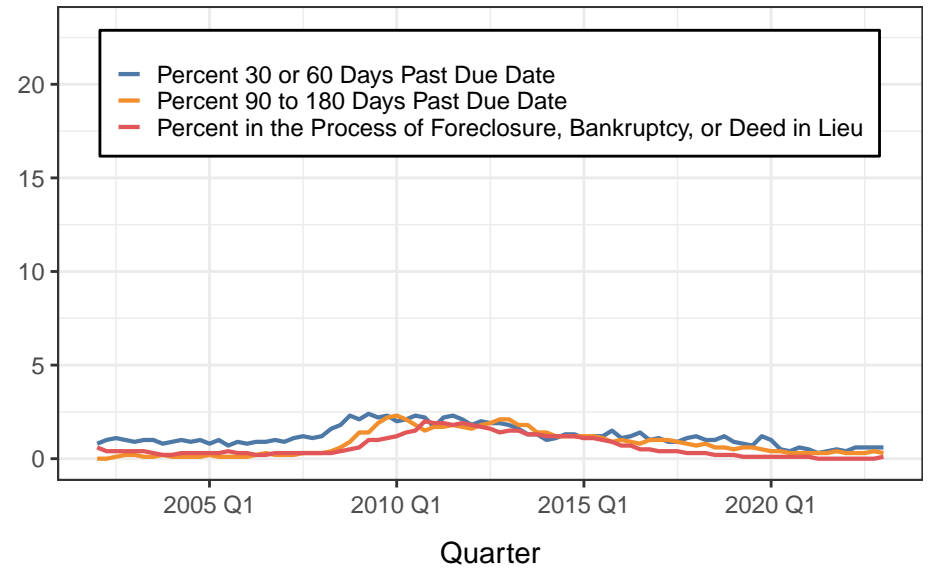
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Delaware

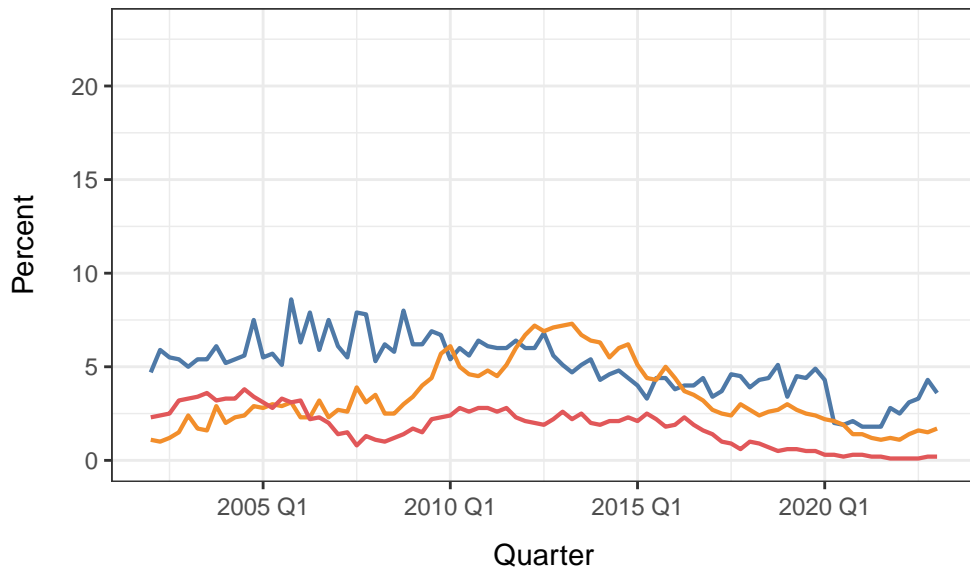
## All Mortgages



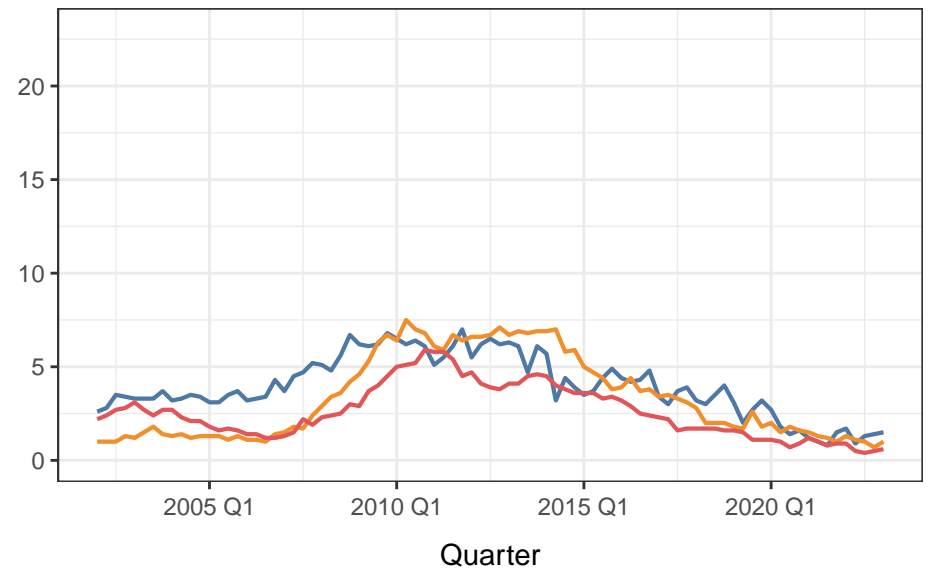
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

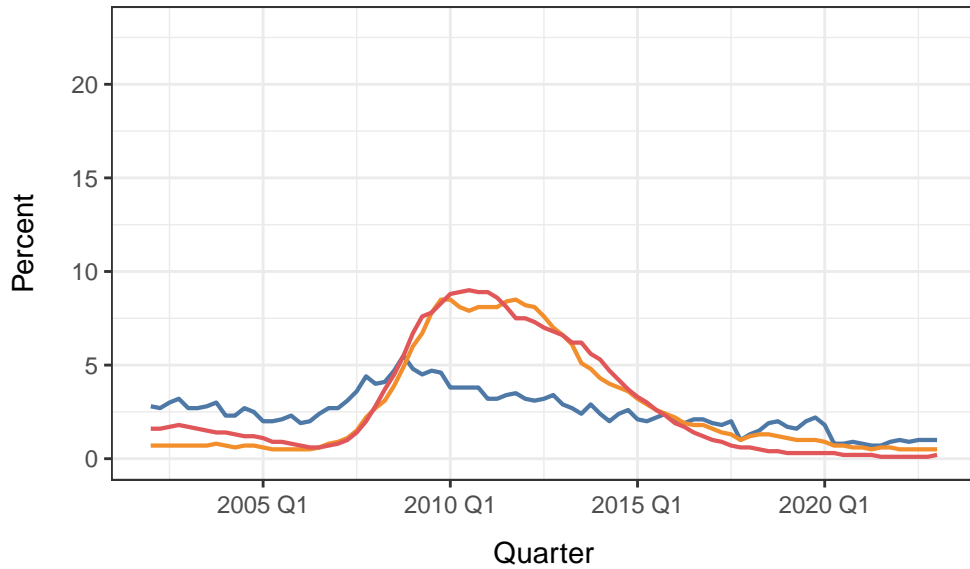


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

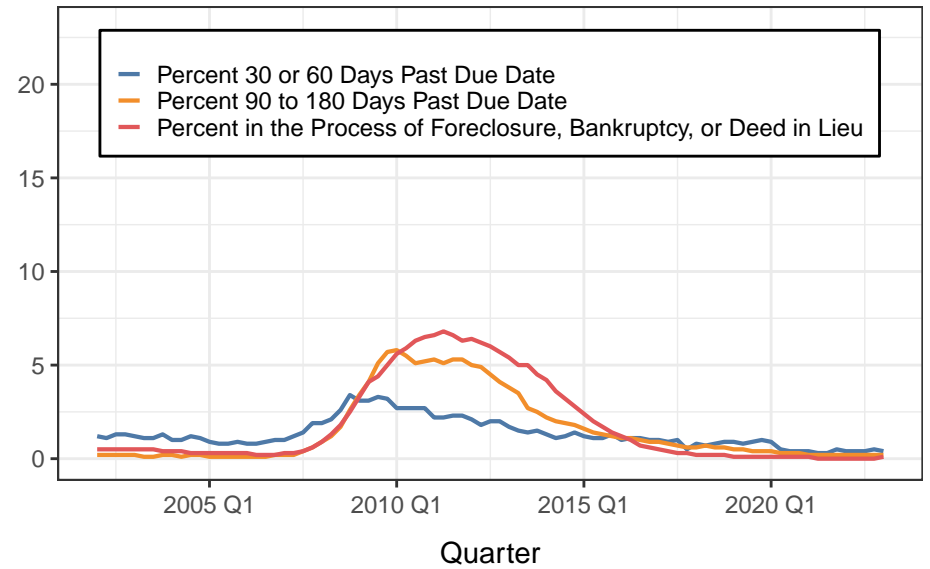
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Florida

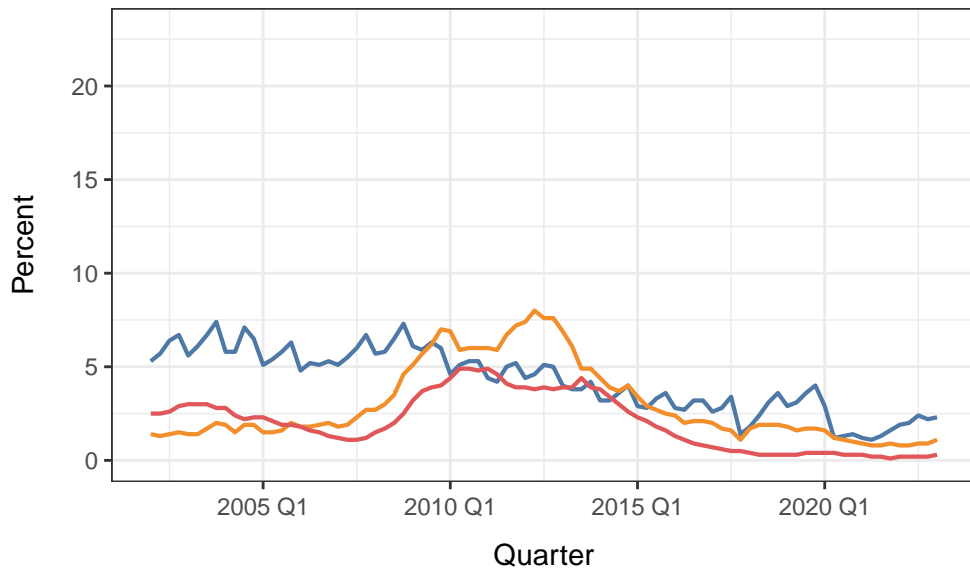
### All Mortgages



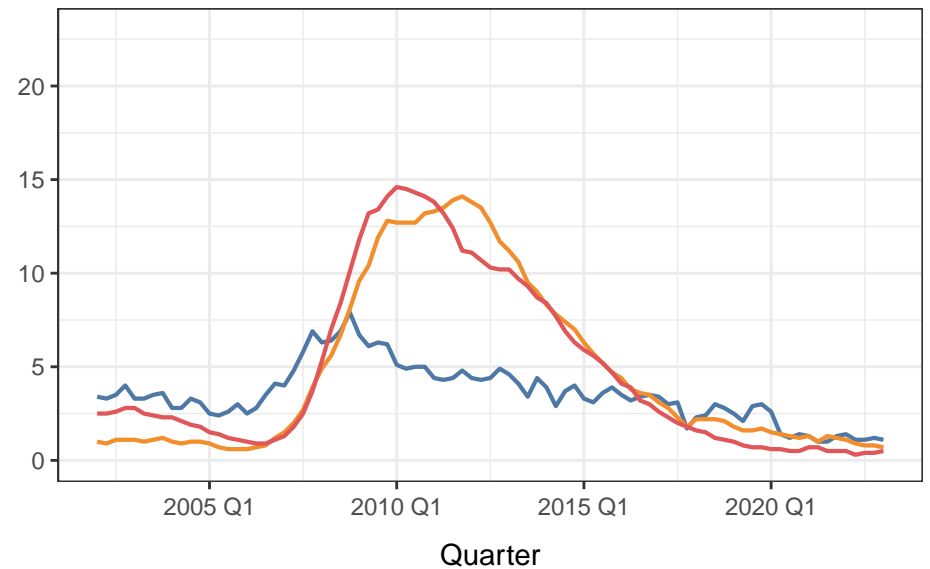
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

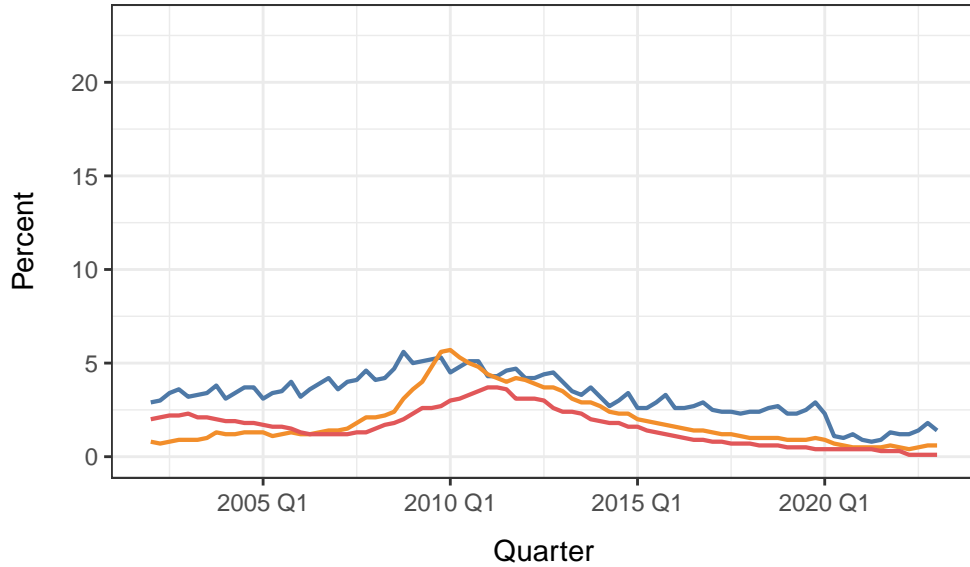


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

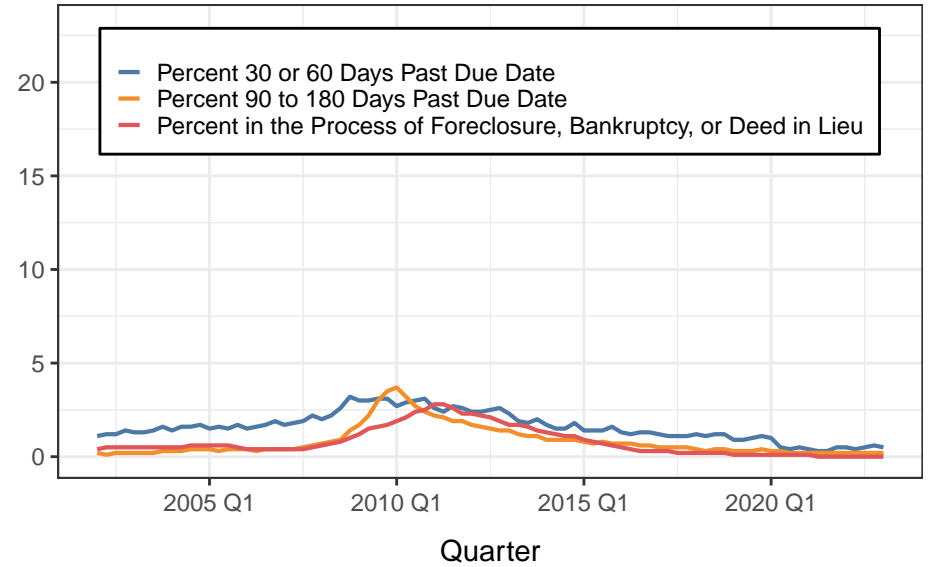
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Georgia

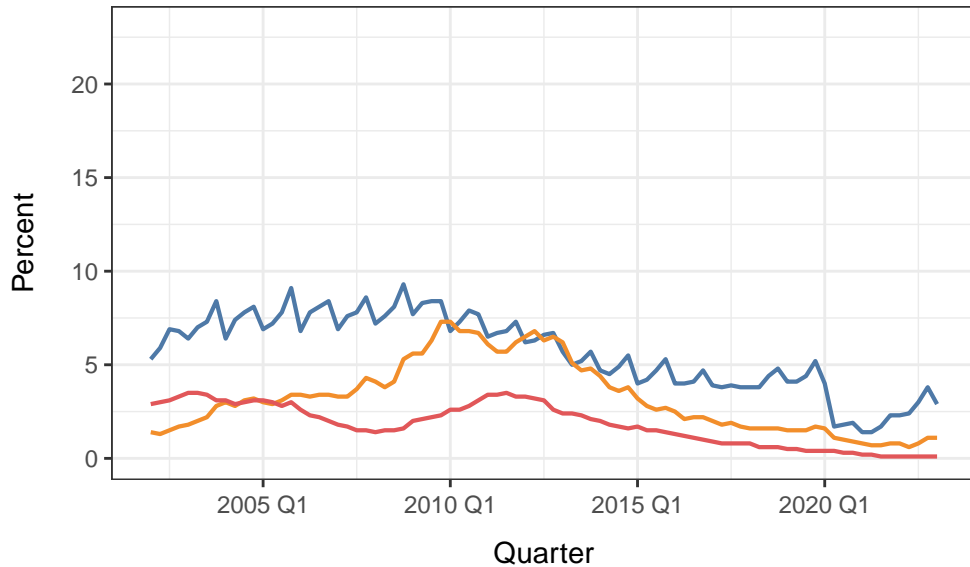
## All Mortgages



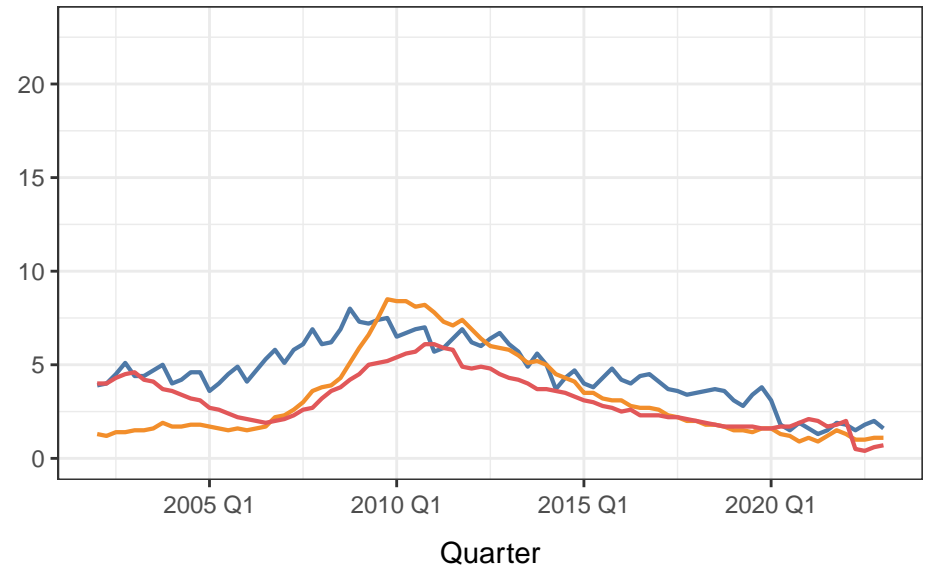
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

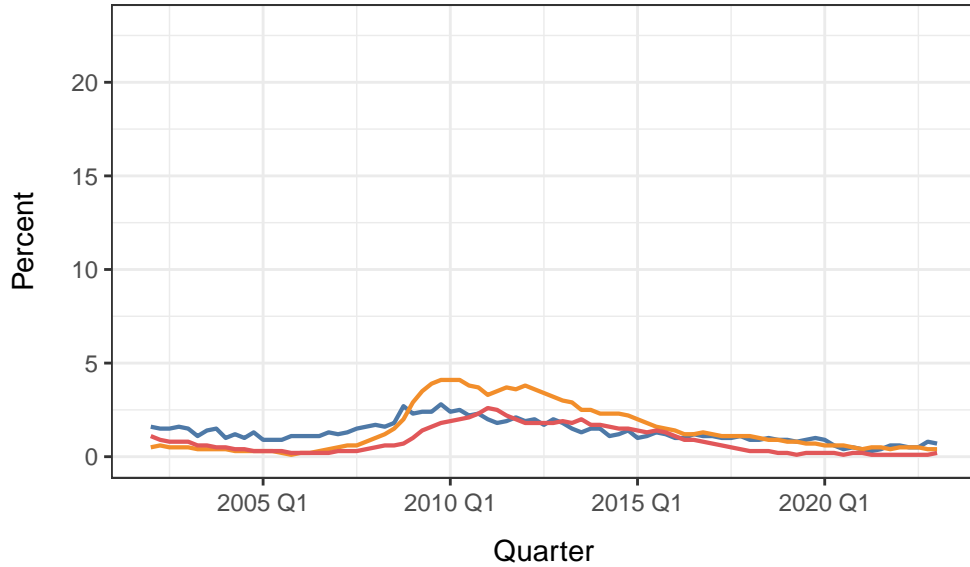


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

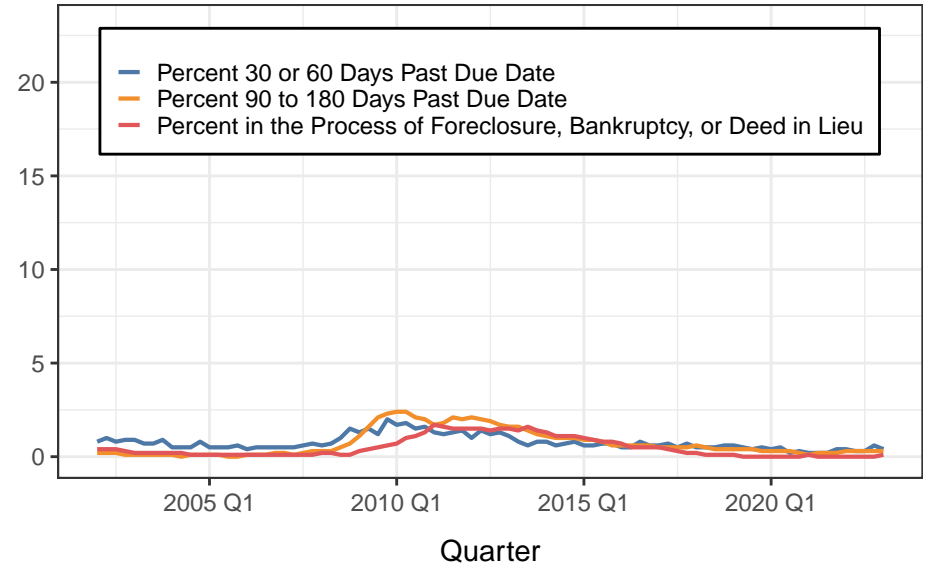
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Hawaii

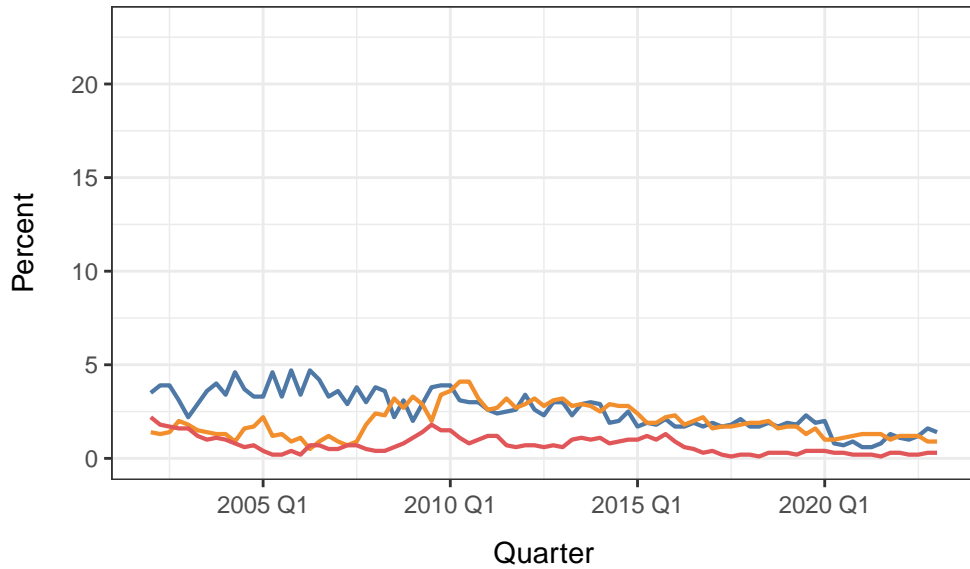
### All Mortgages



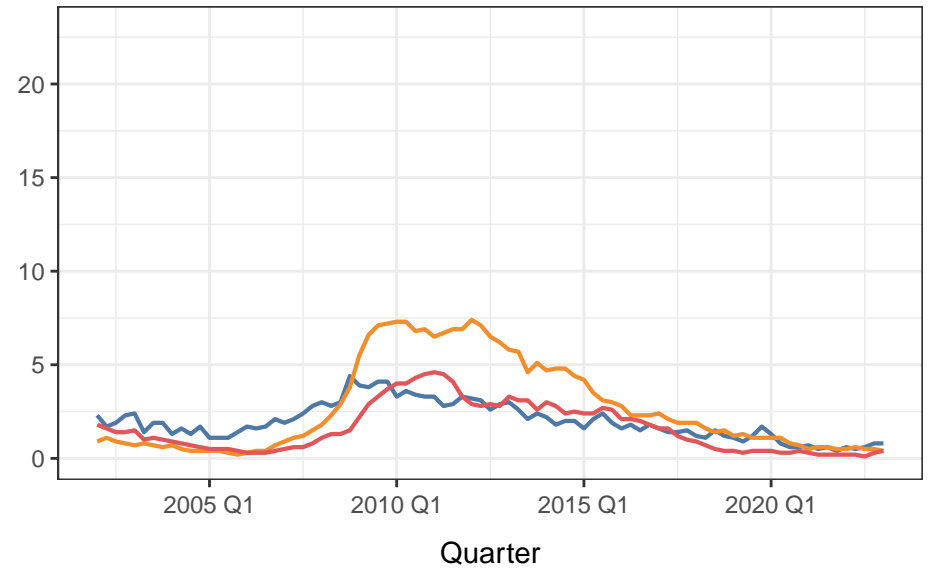
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

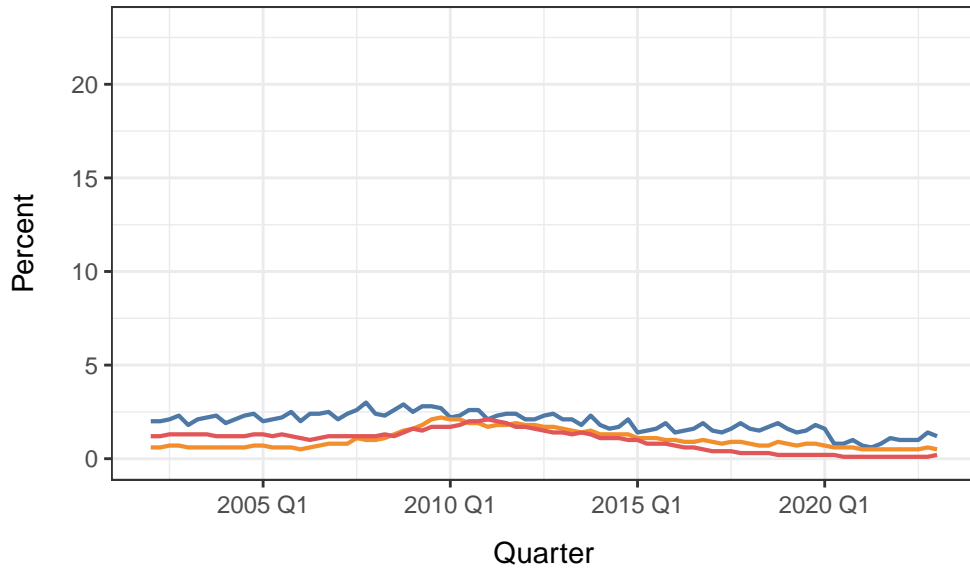


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

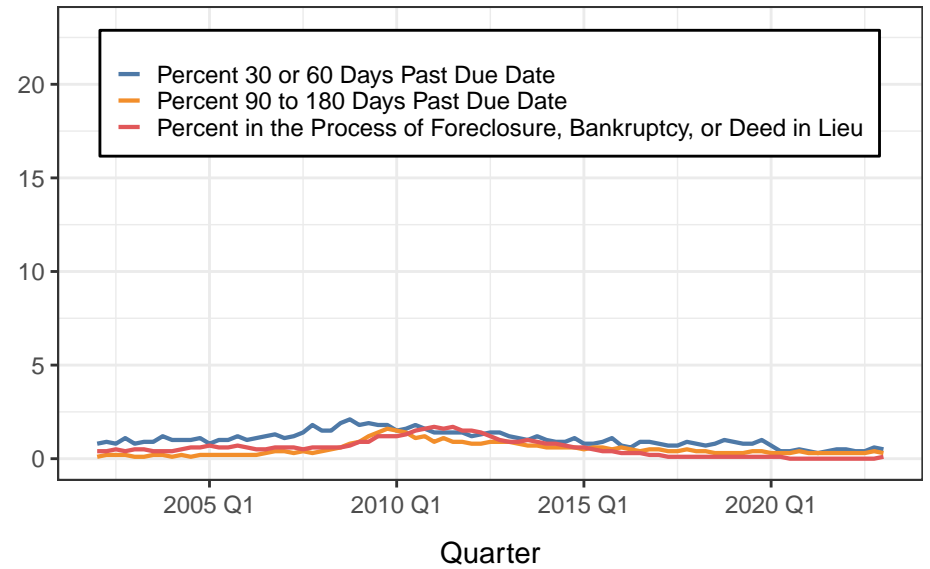
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Iowa

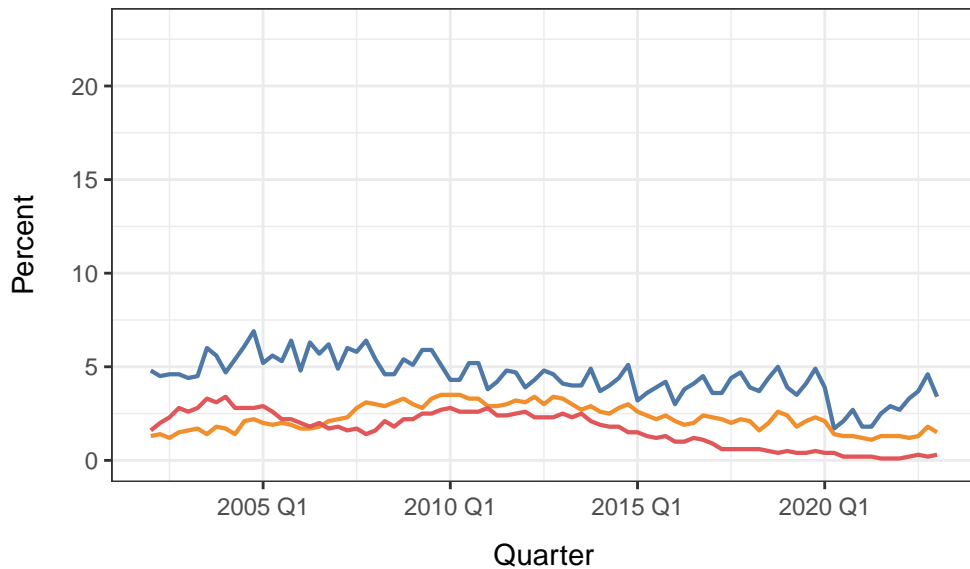
## All Mortgages



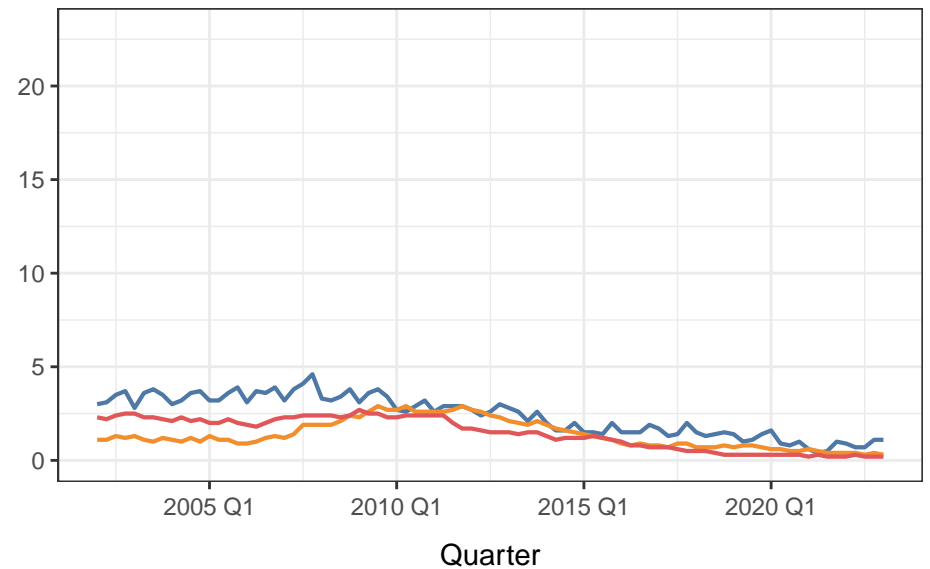
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

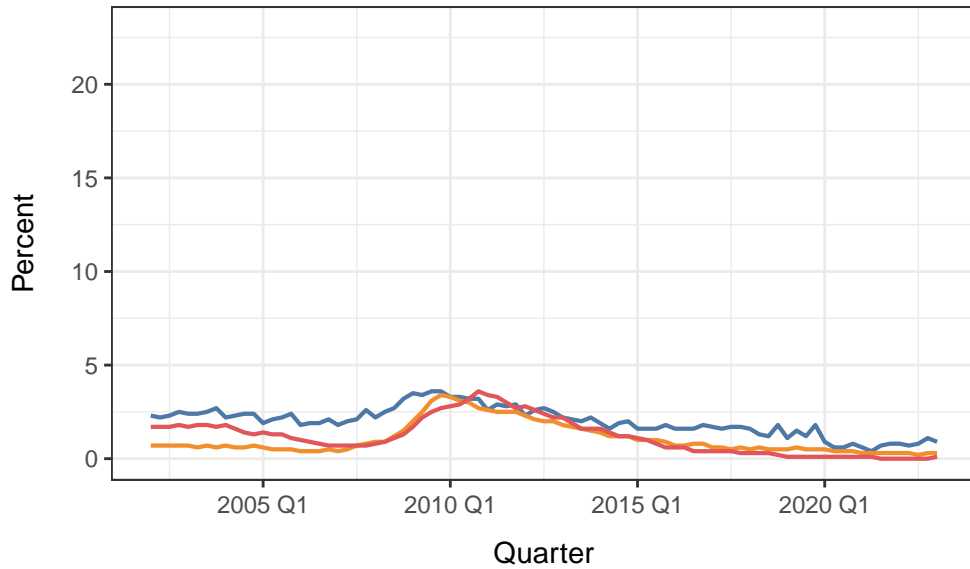


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

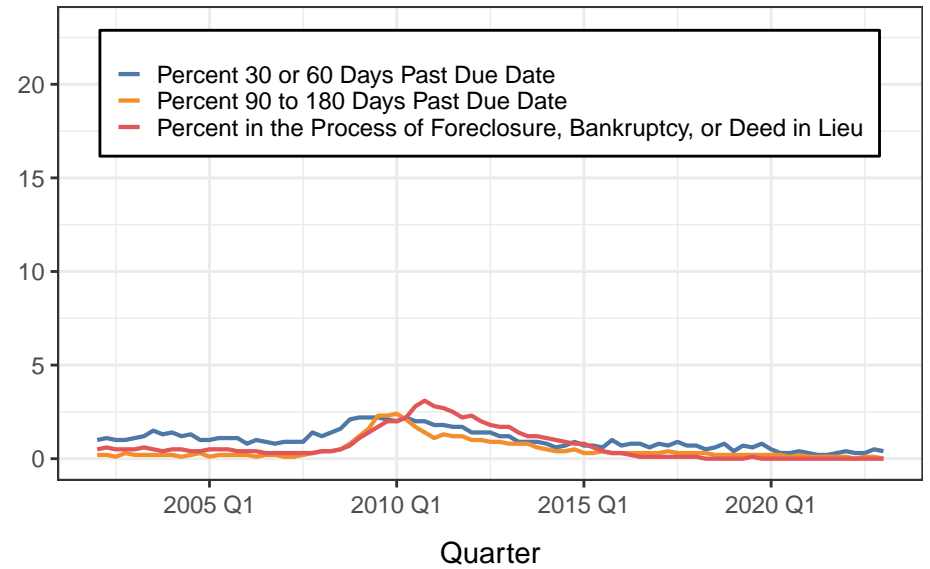
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Idaho

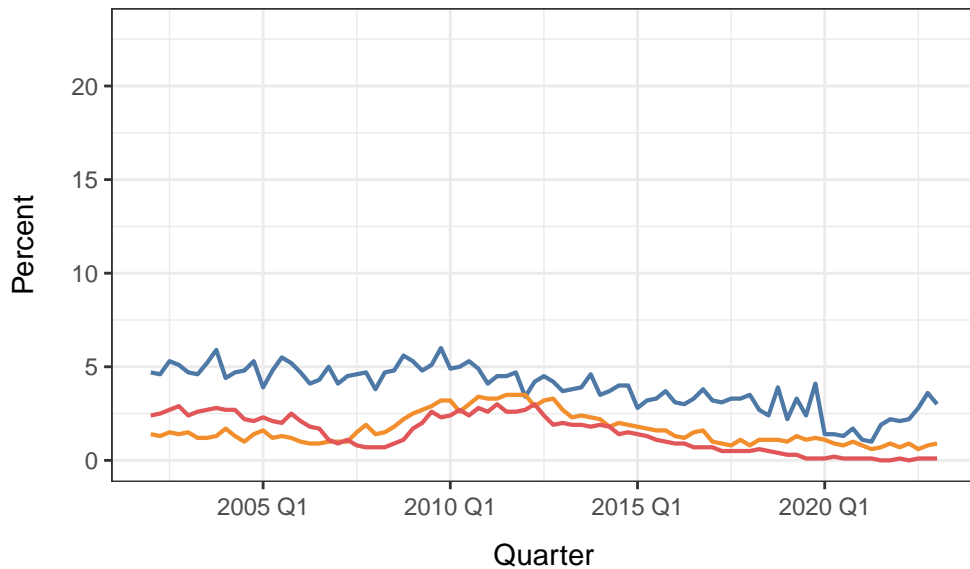
## All Mortgages



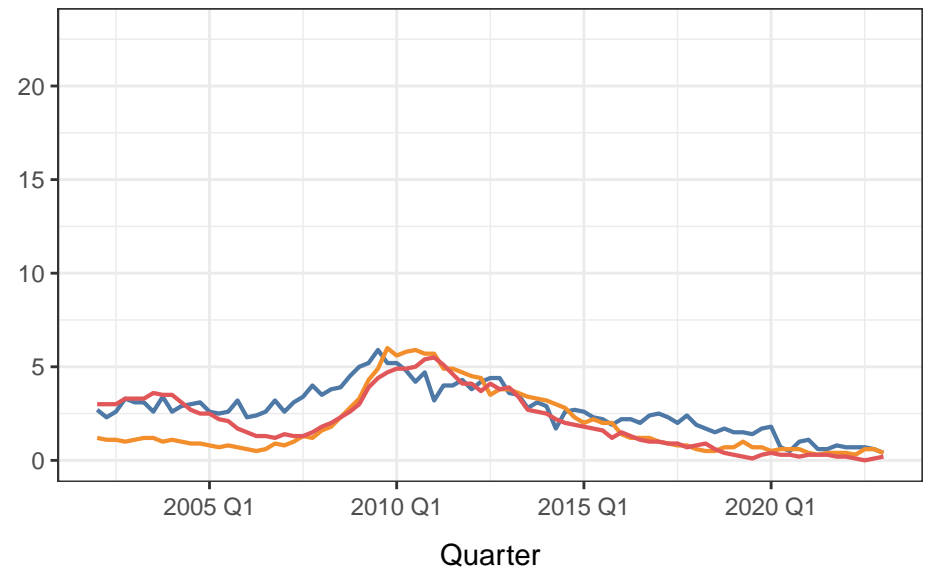
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

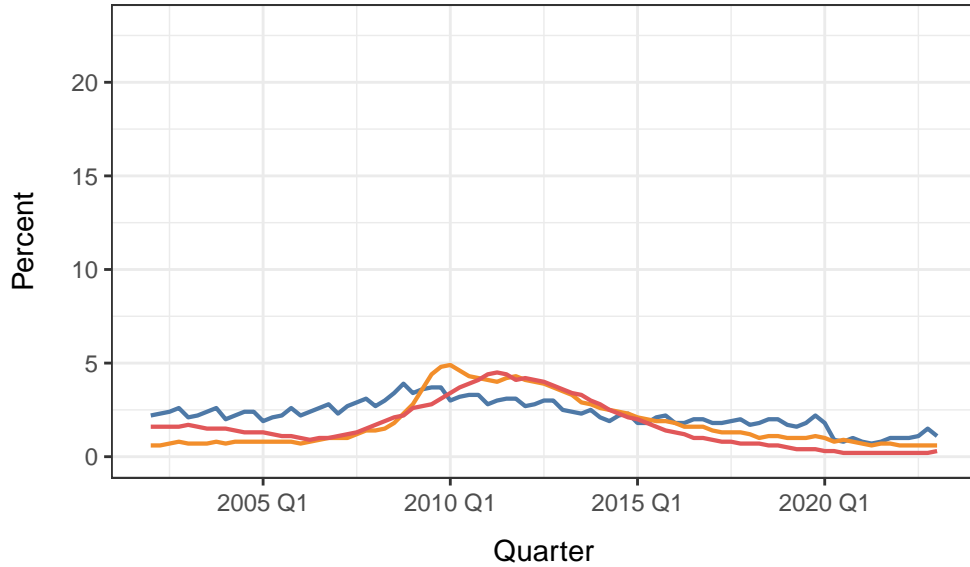


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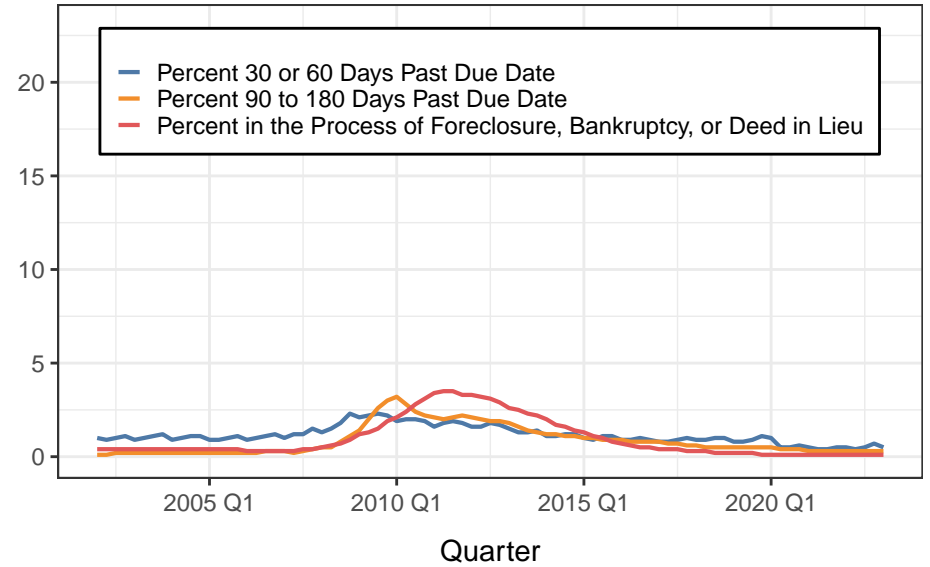
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Illinois

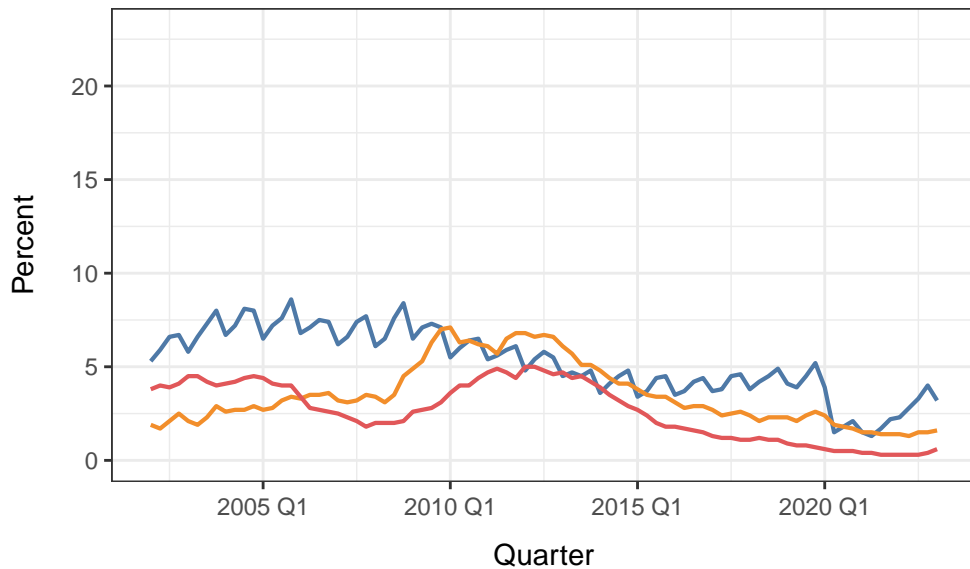
### All Mortgages



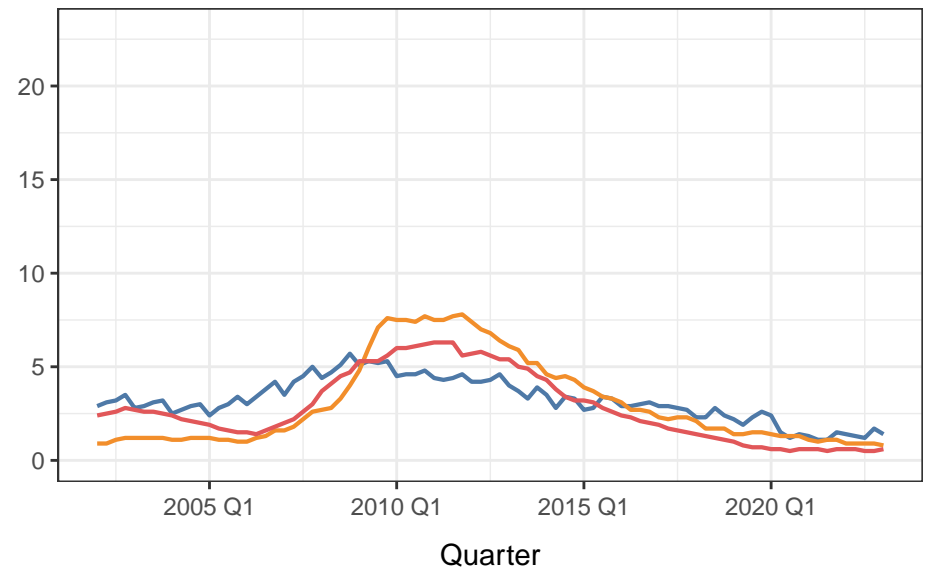
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

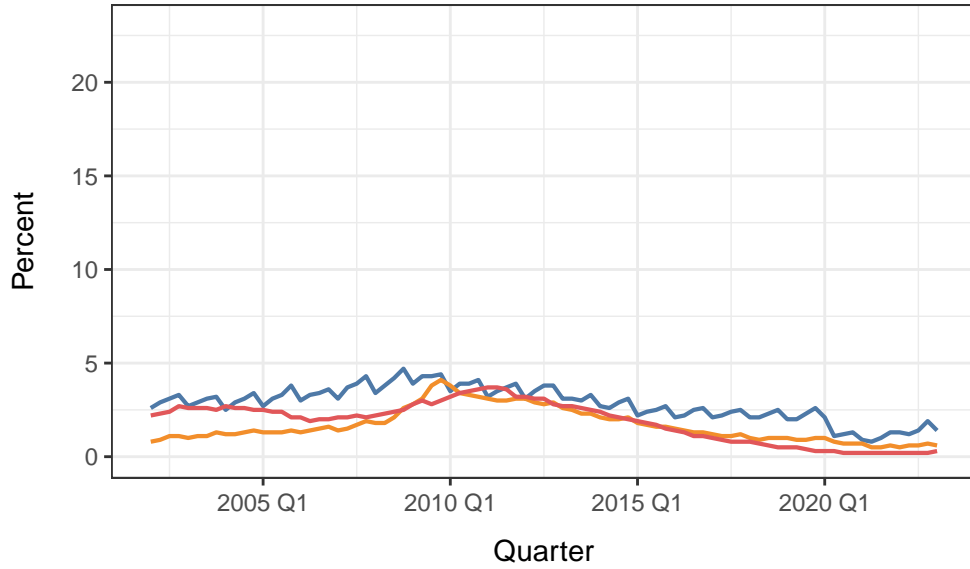


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

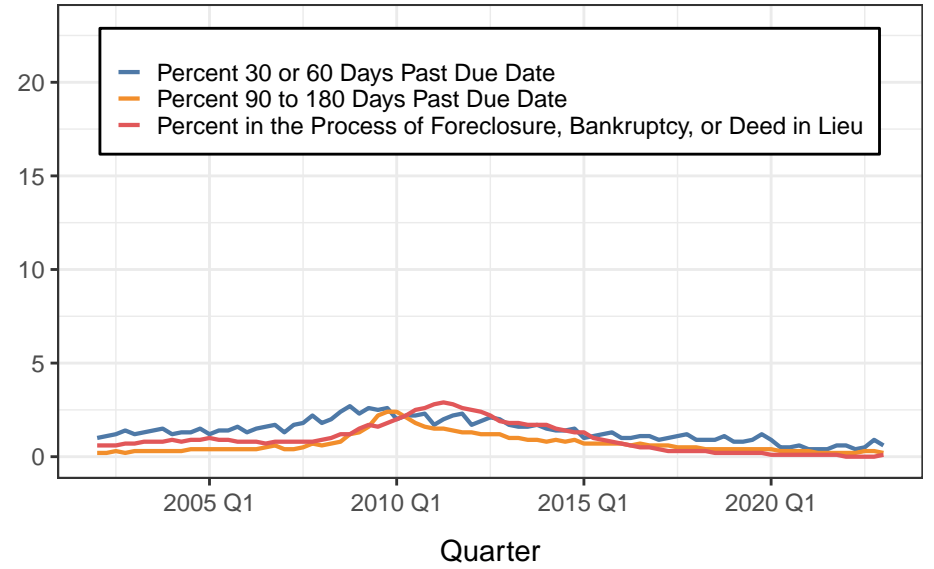
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Indiana

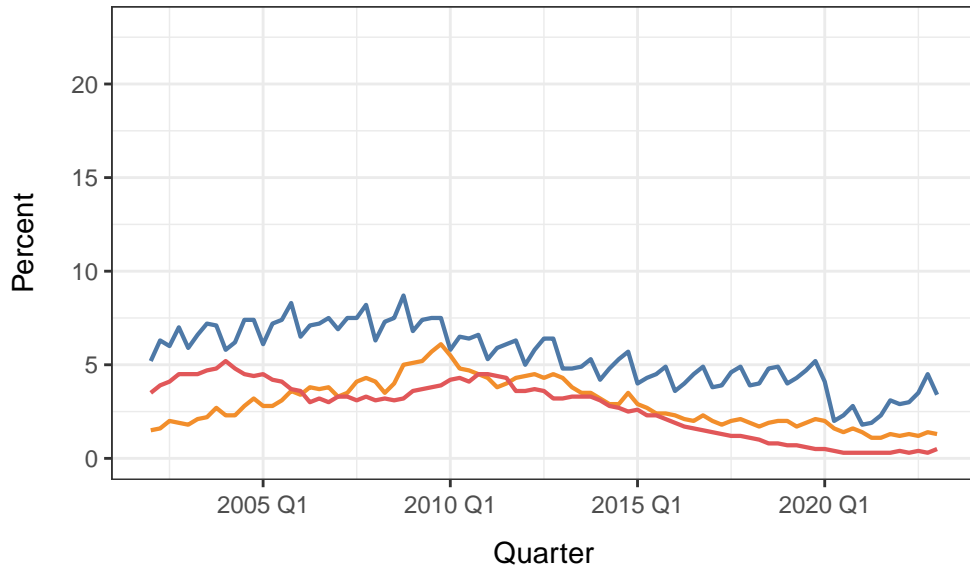
### All Mortgages



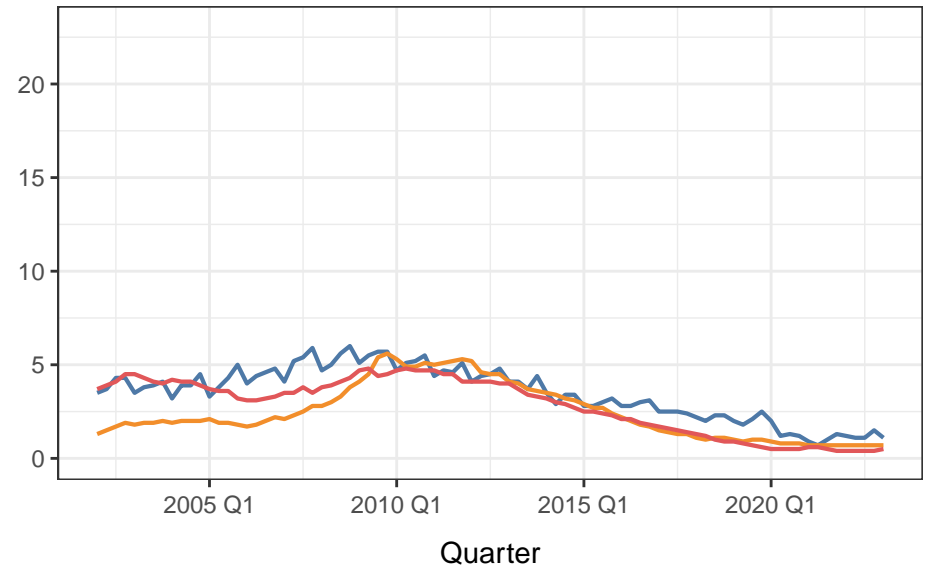
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



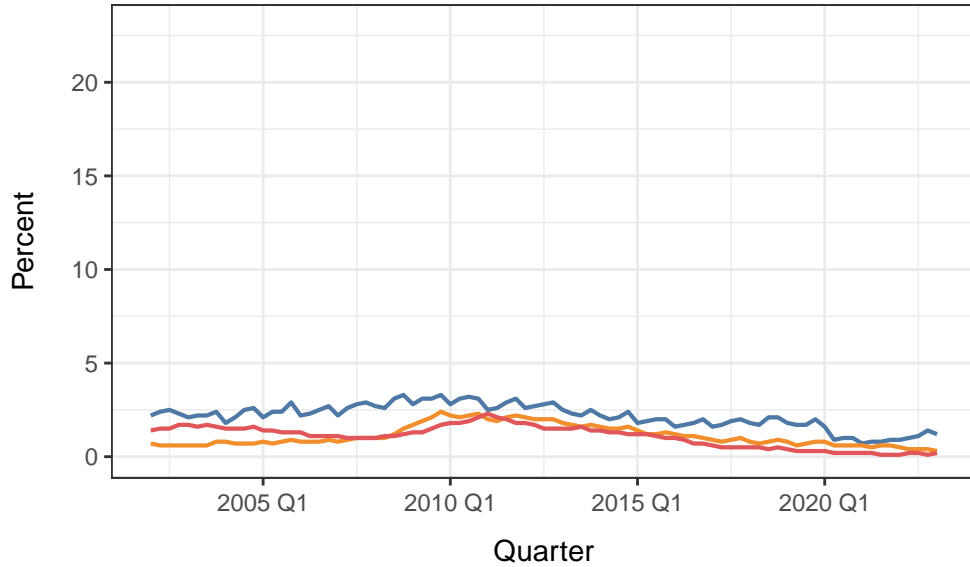
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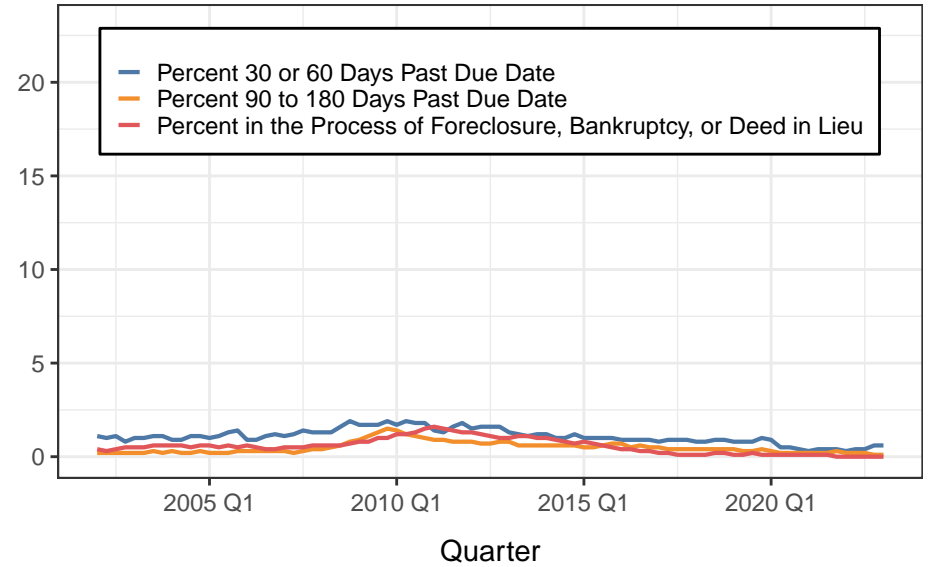
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Kansas

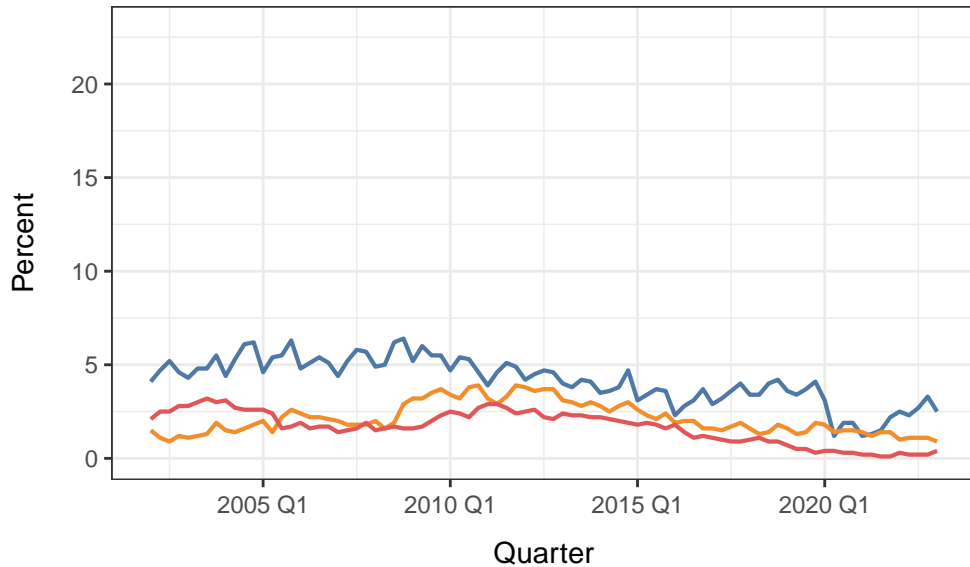
## All Mortgages



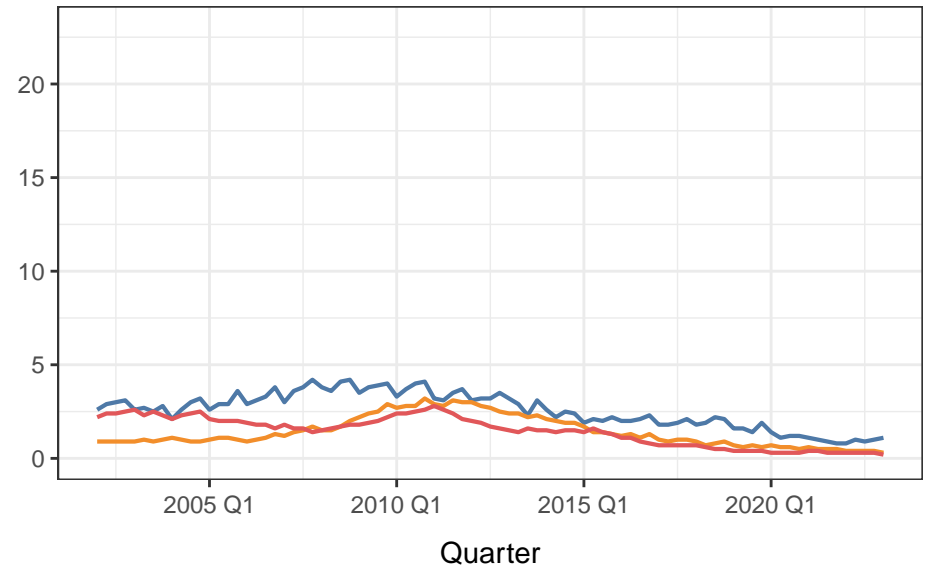
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

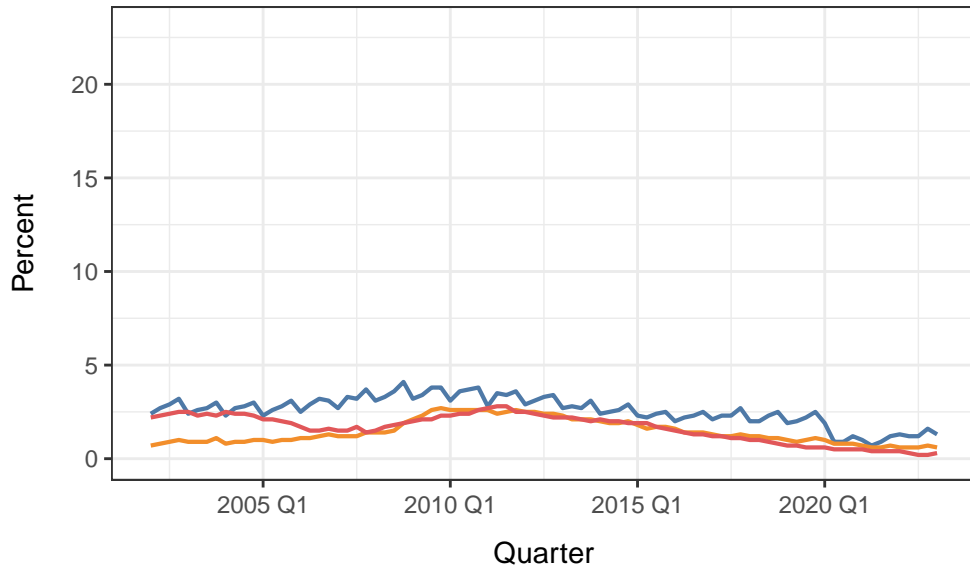


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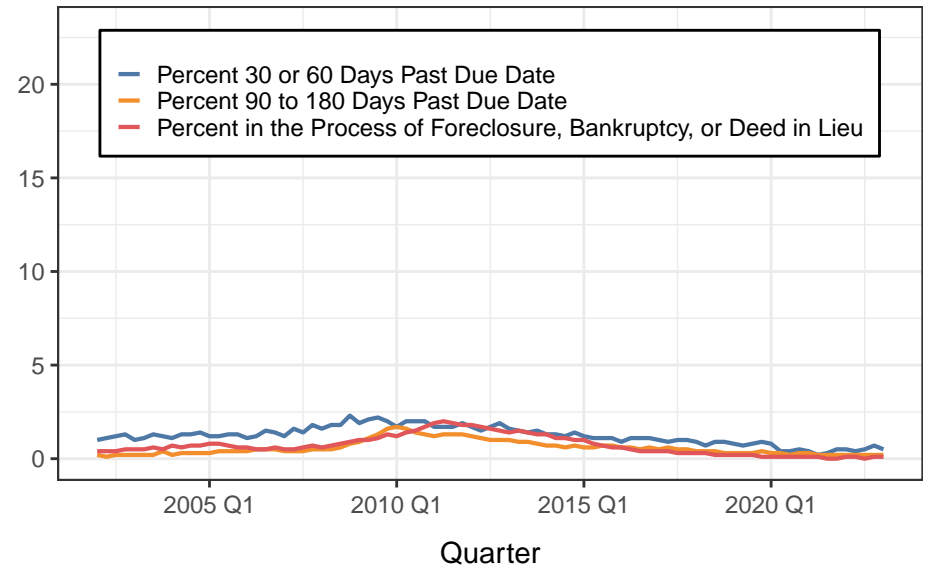
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Kentucky

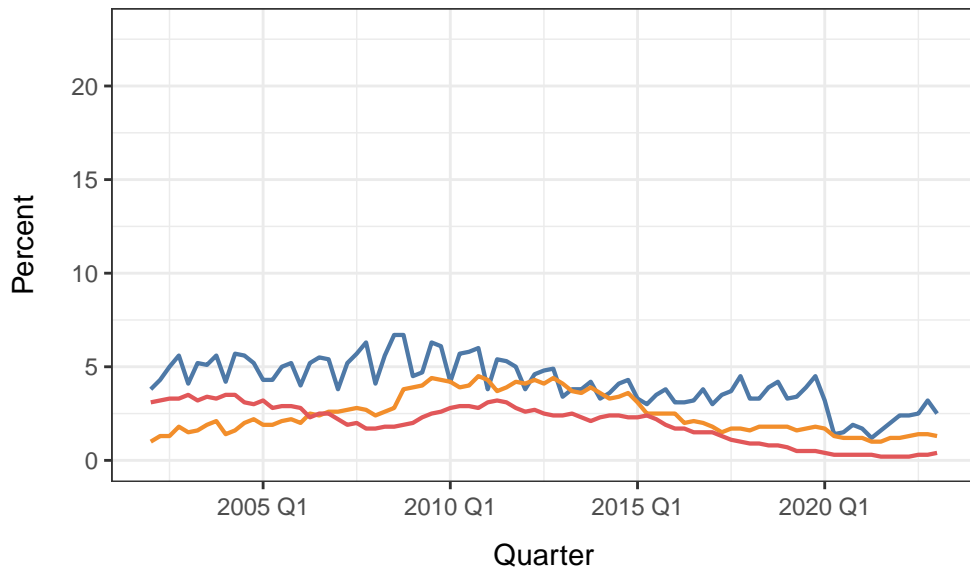
### All Mortgages



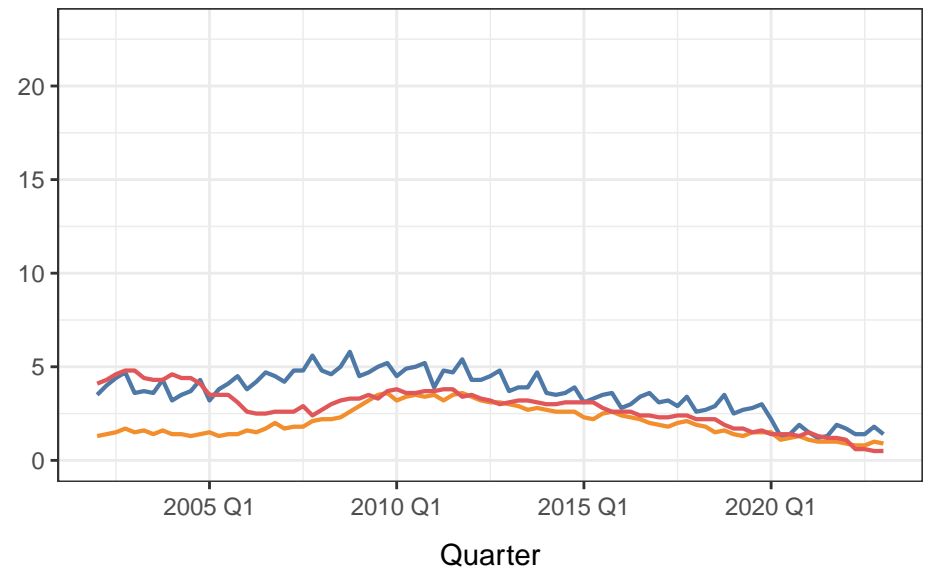
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

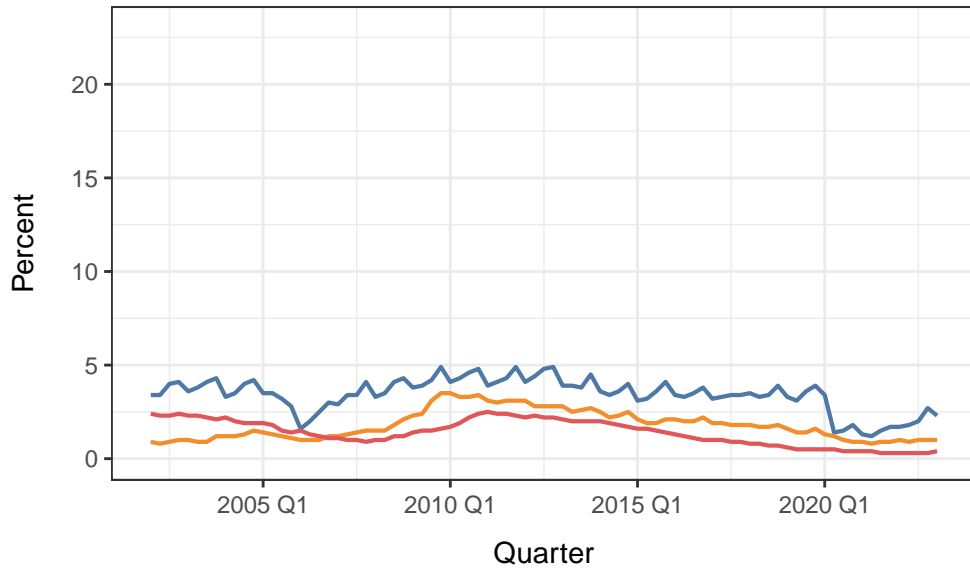


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

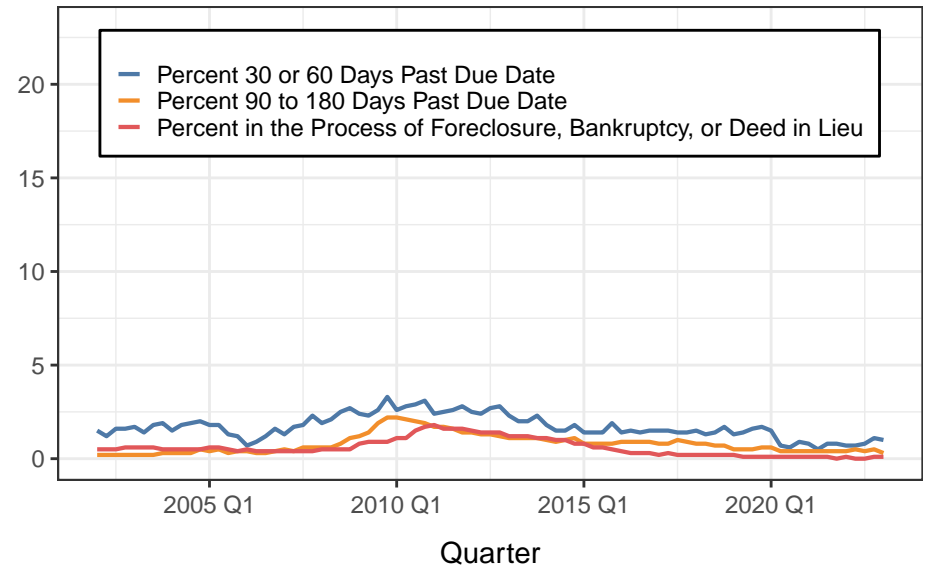
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Louisiana

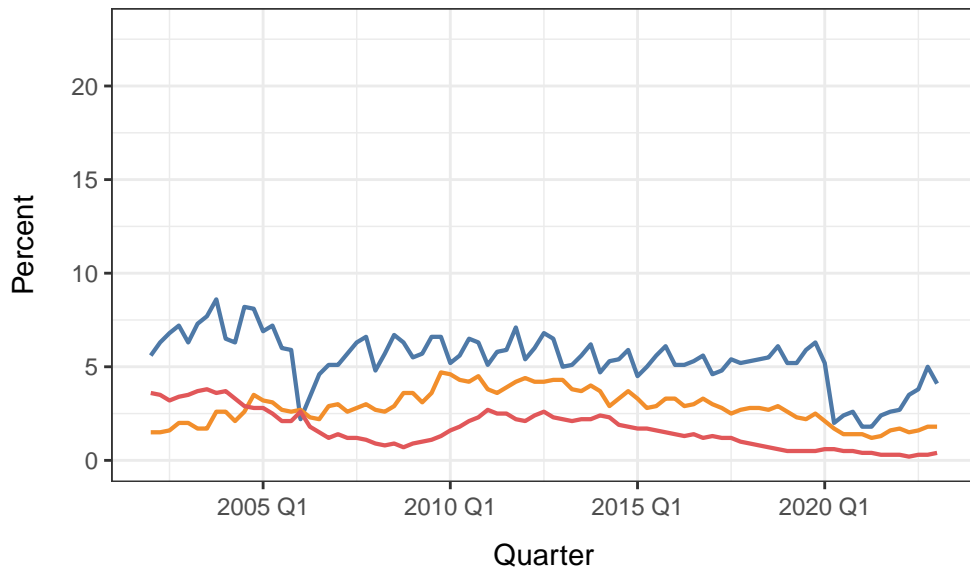
### All Mortgages



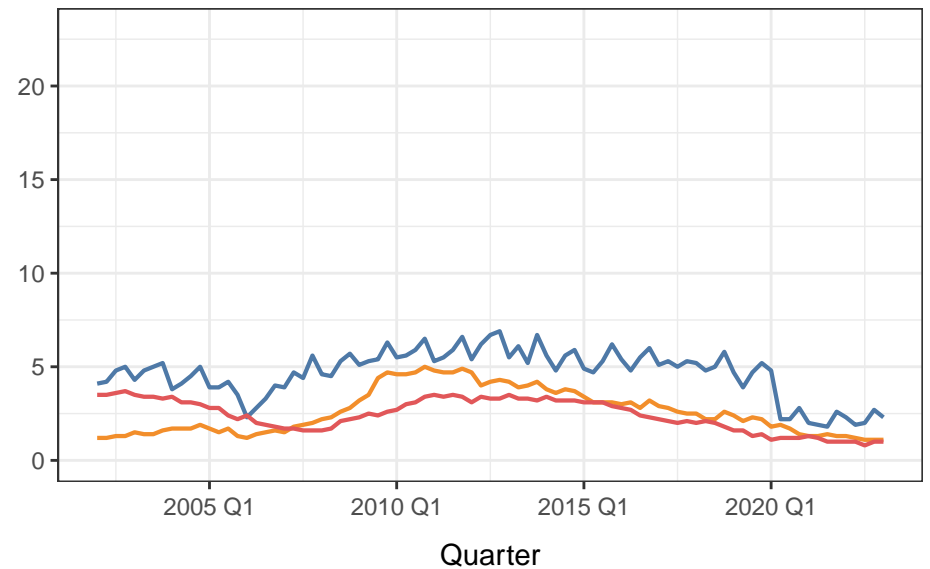
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

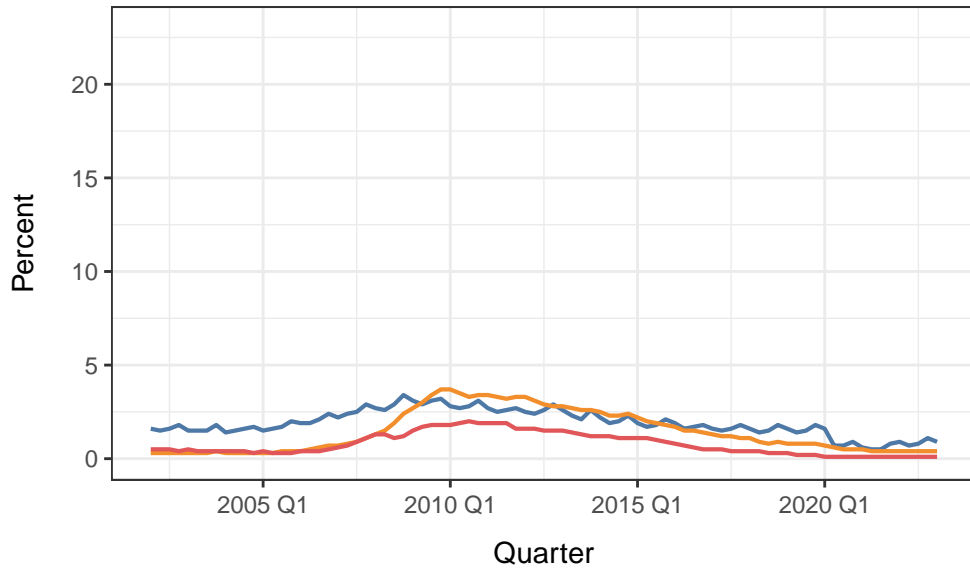


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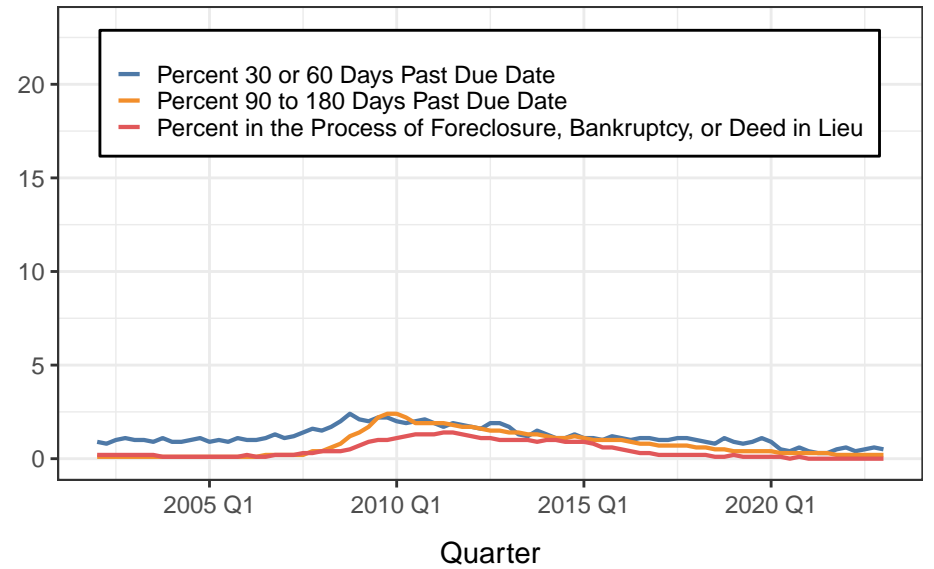
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Massachusetts

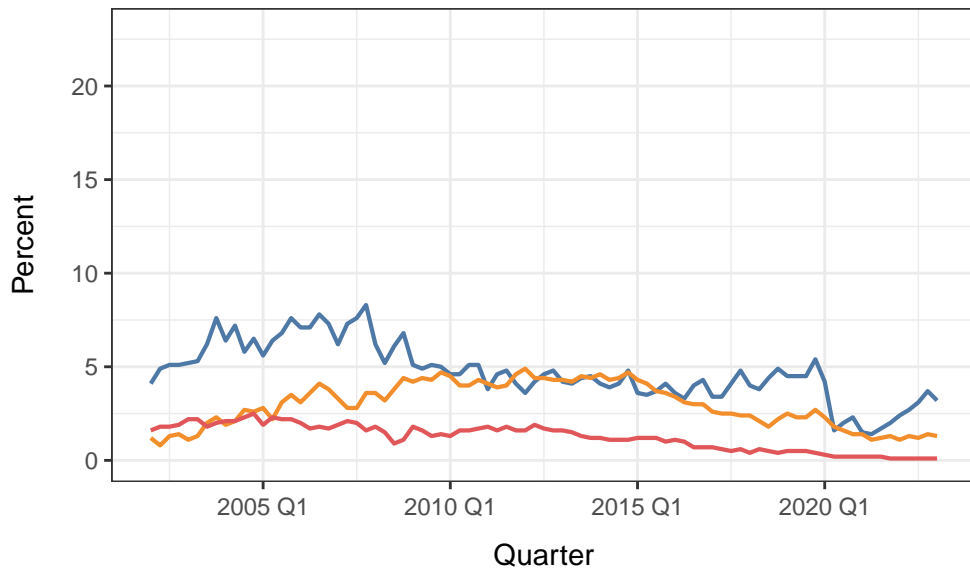
## All Mortgages



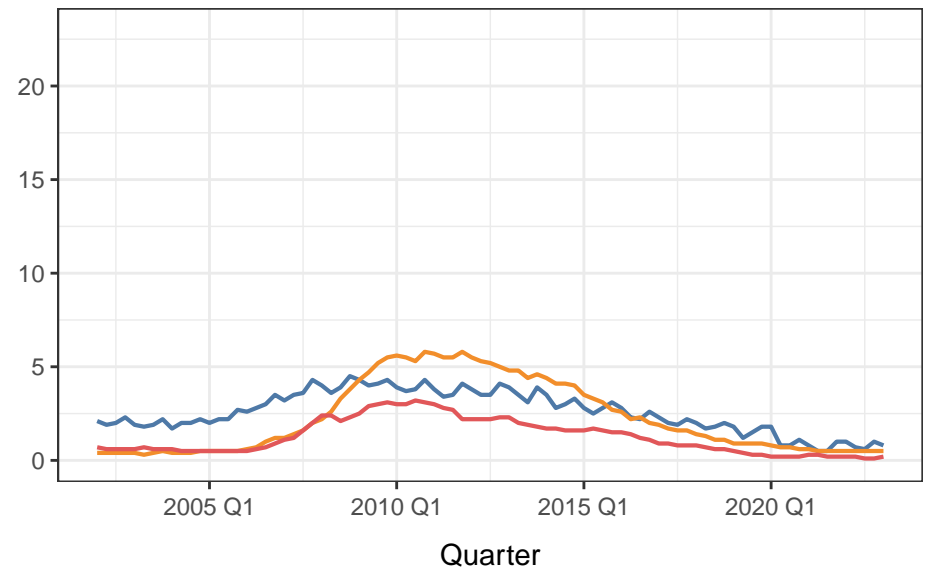
## Enterprise Acquisitions



## Government / Non-Conventional



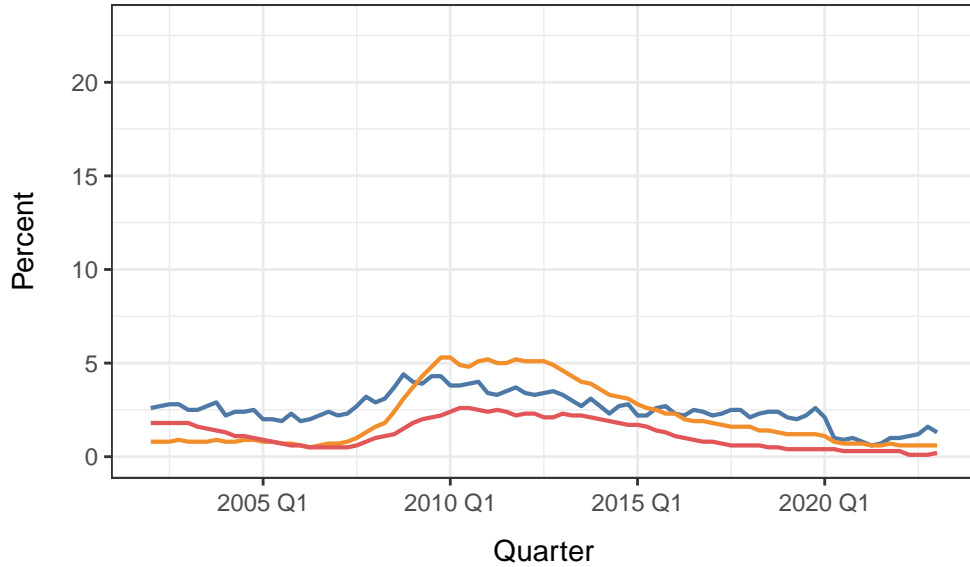
## Other Conventional Market



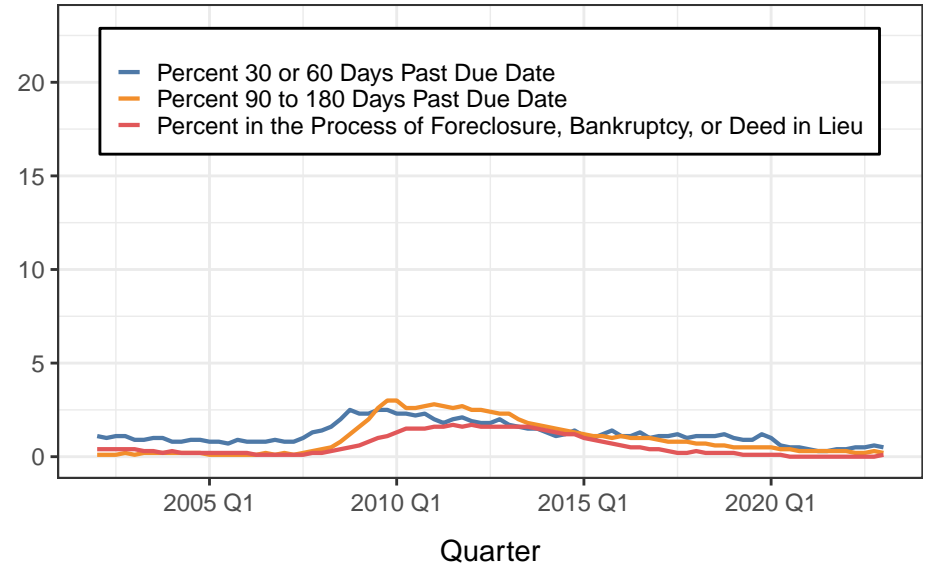
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Maryland

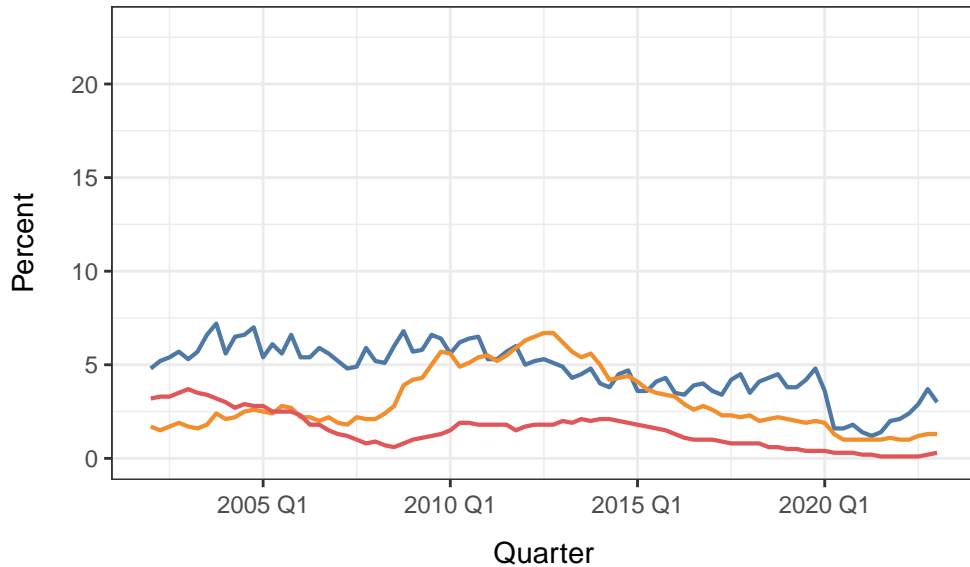
### All Mortgages



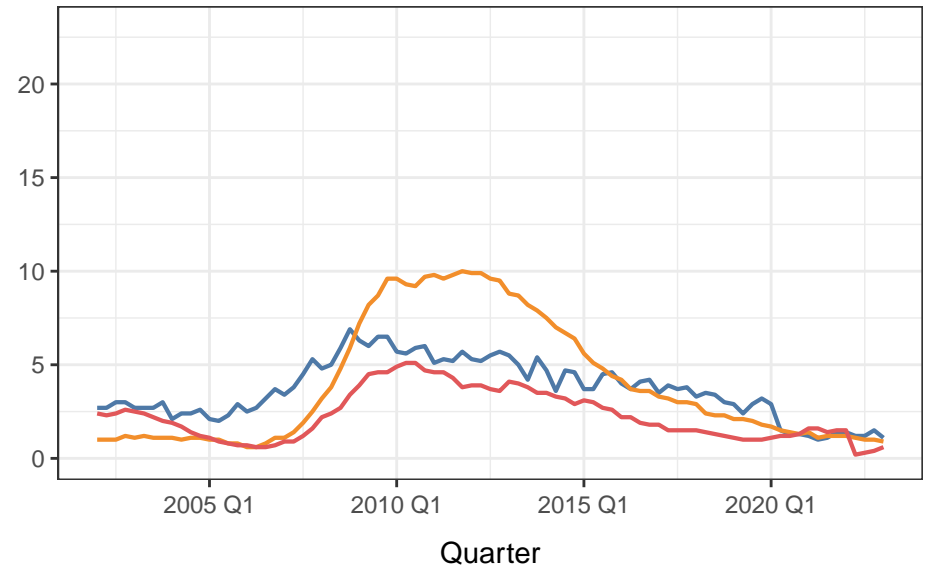
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

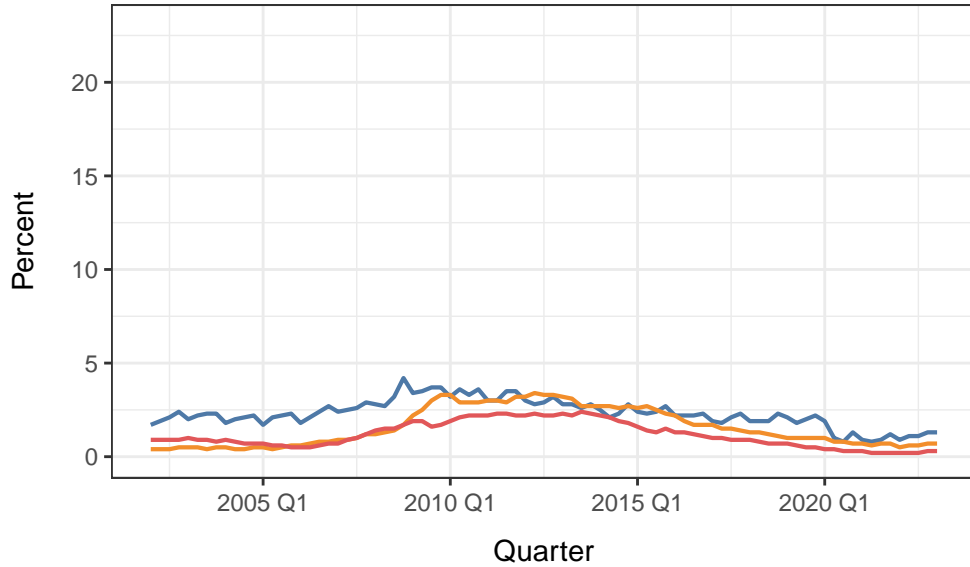


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

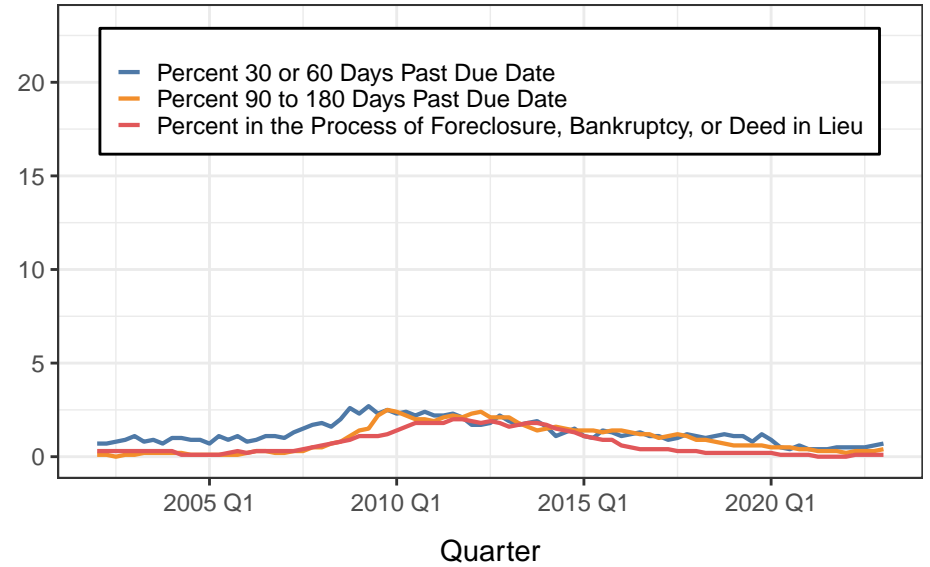
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Maine

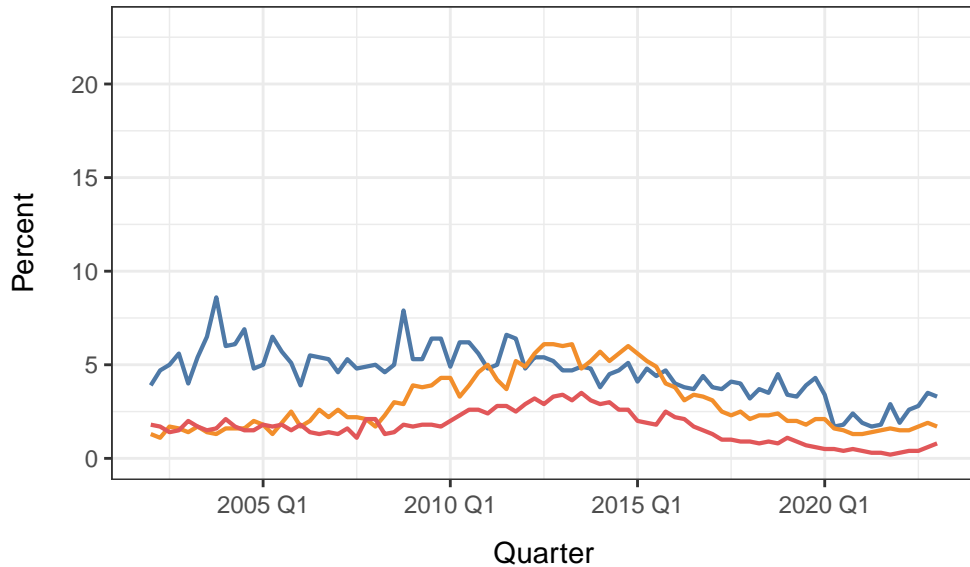
## All Mortgages



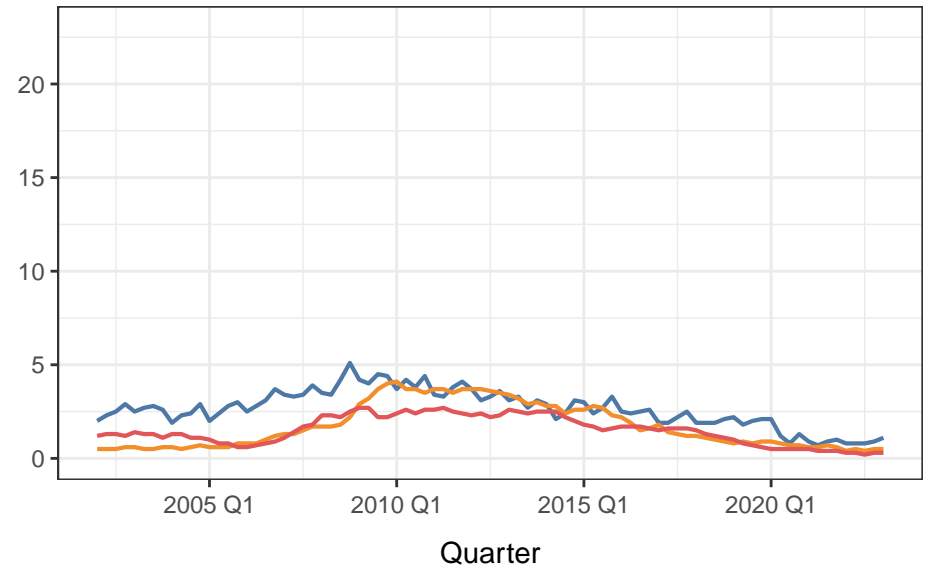
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

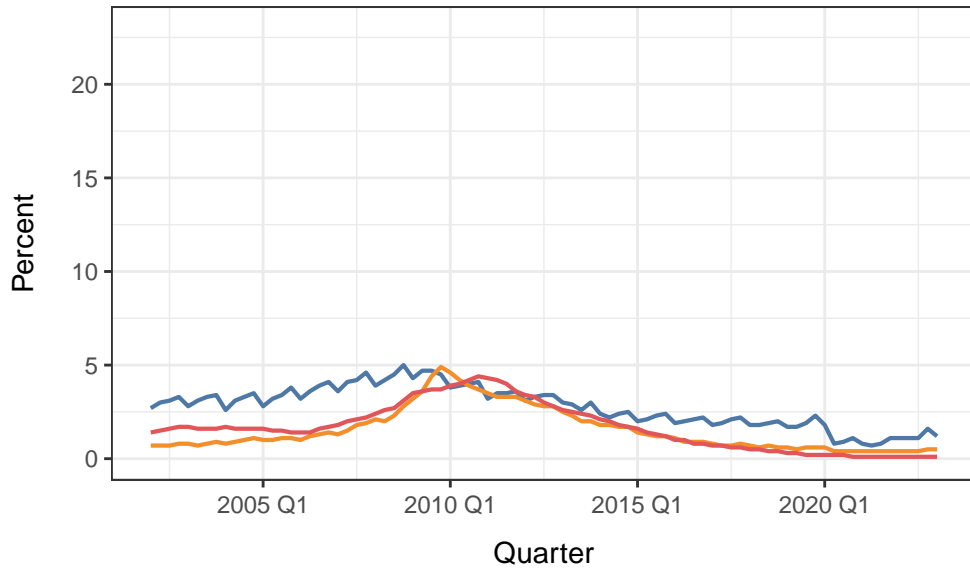


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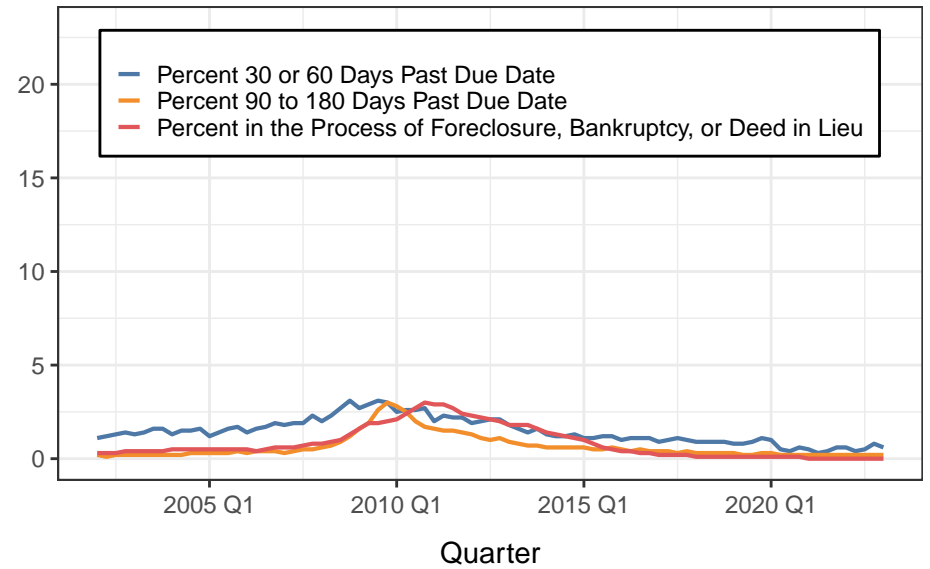
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Michigan

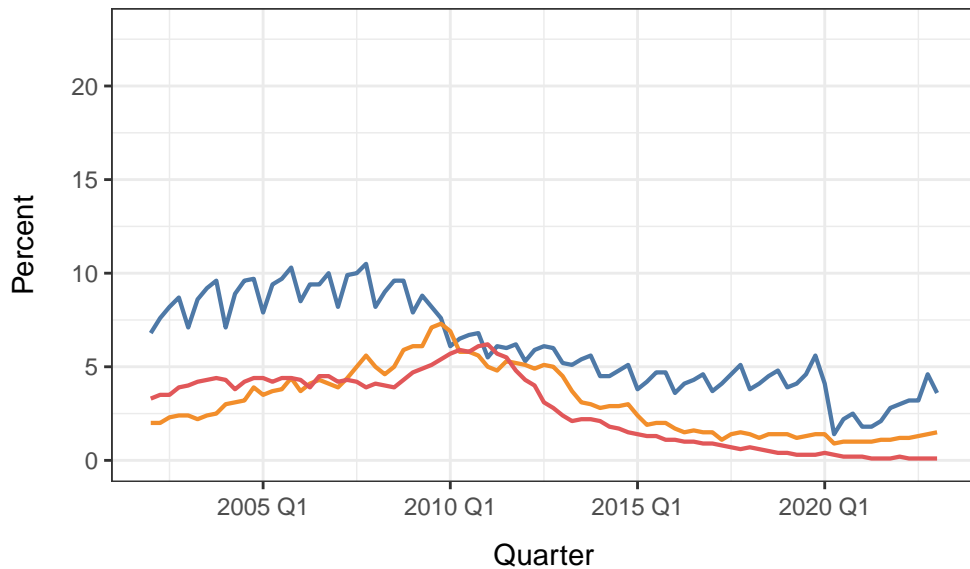
### All Mortgages



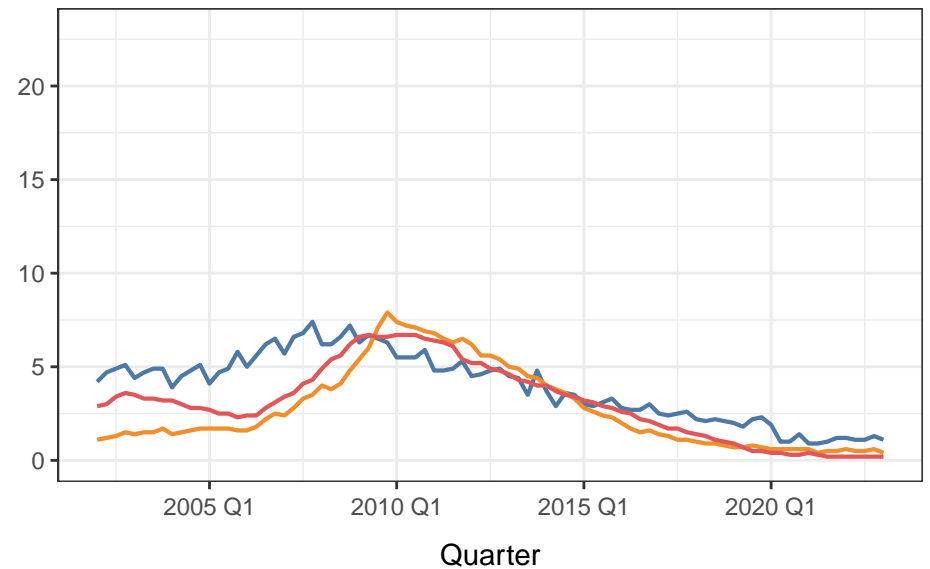
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

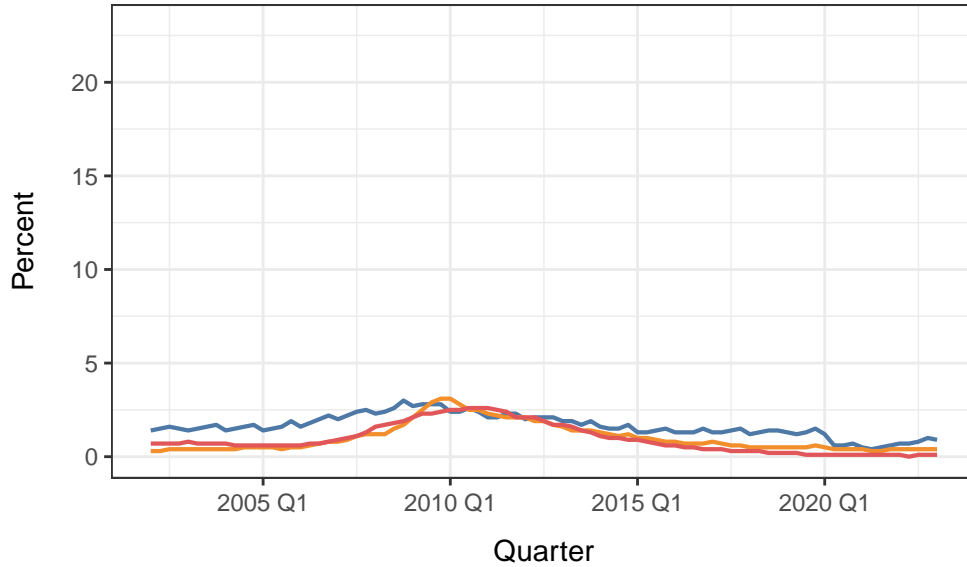


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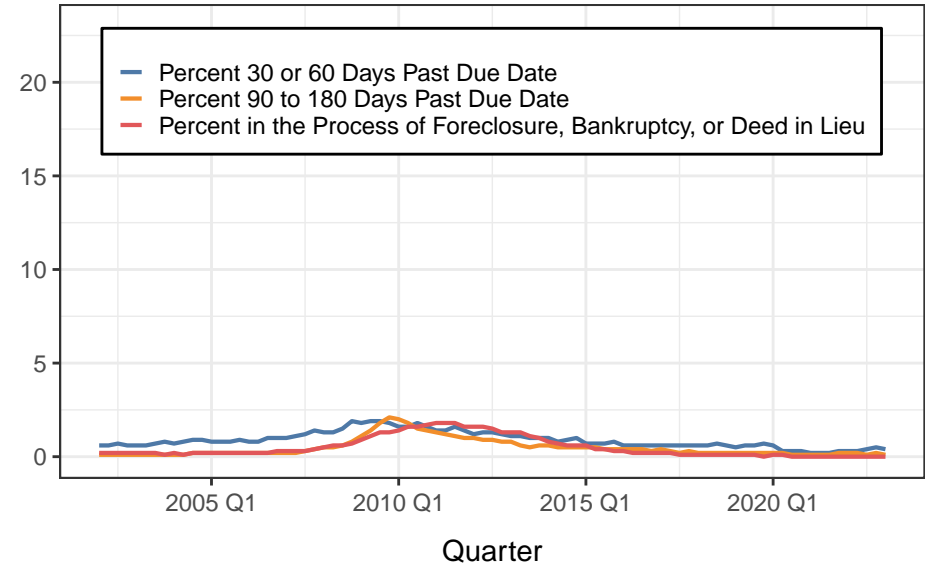
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Minnesota

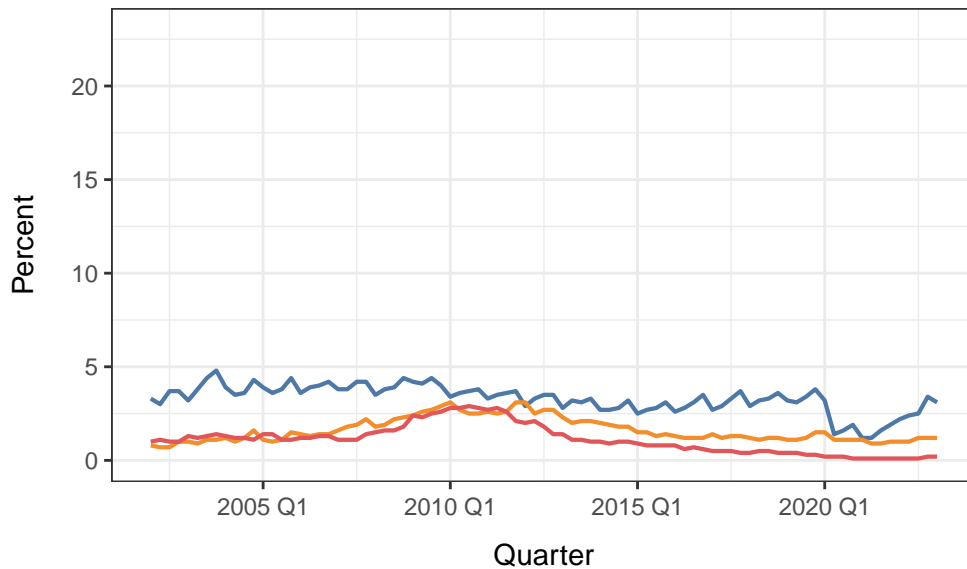
## All Mortgages



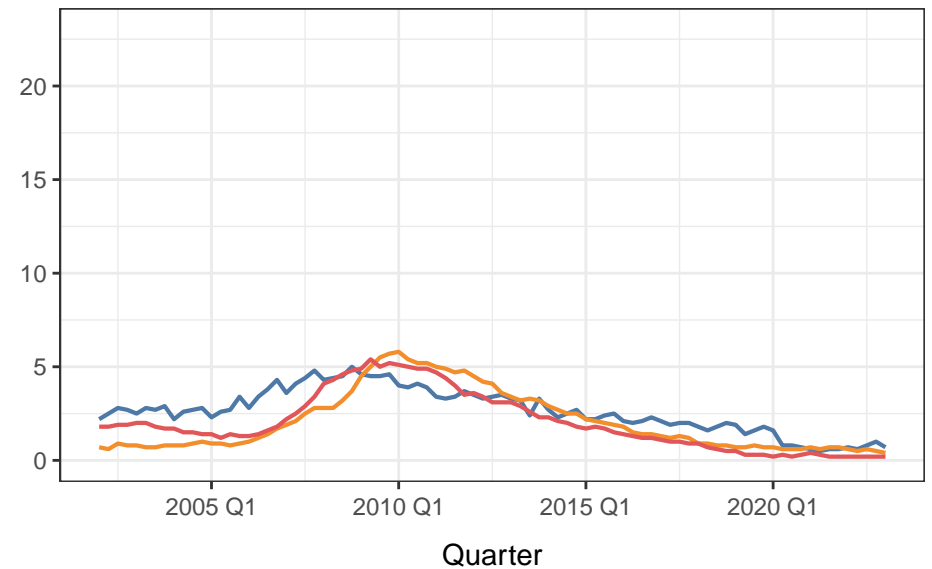
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market



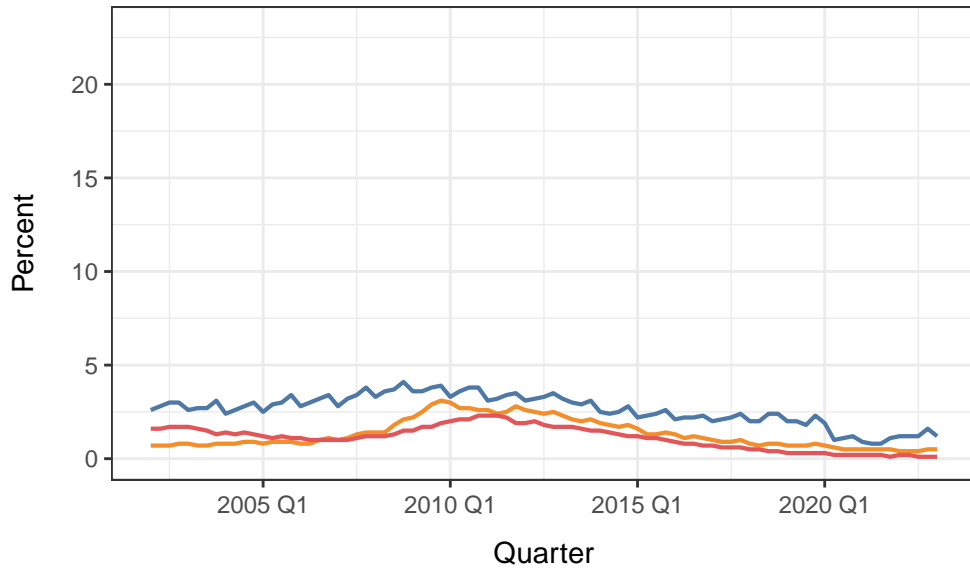
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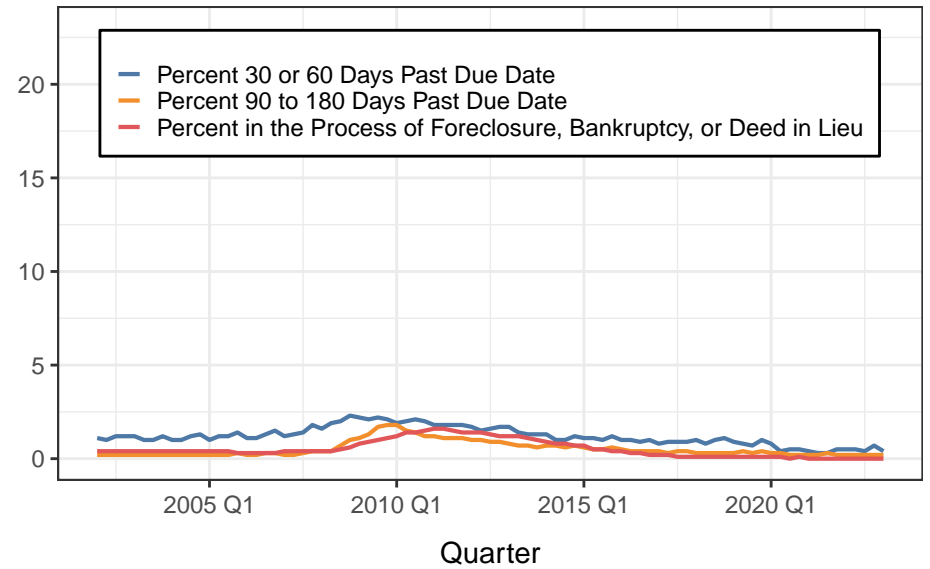
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Missouri

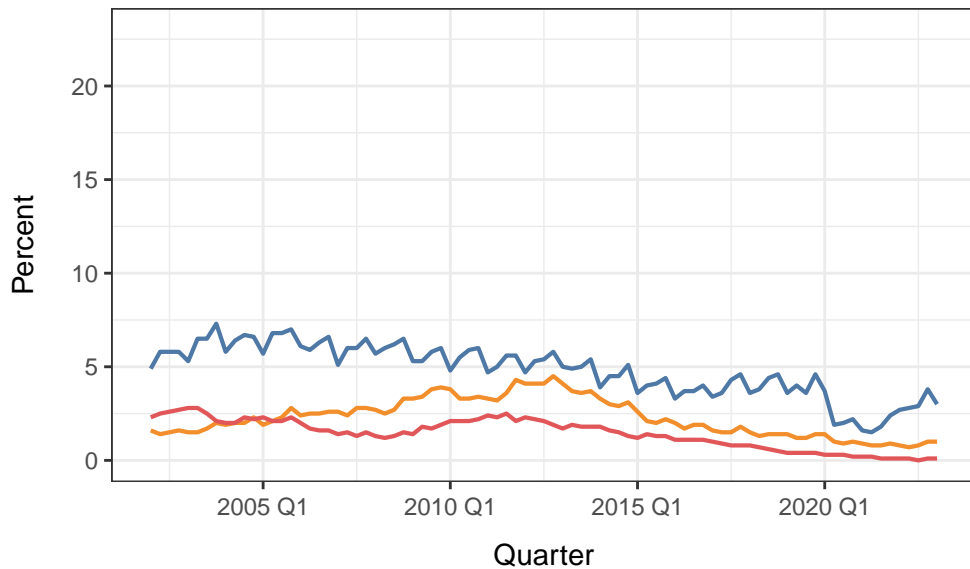
## All Mortgages



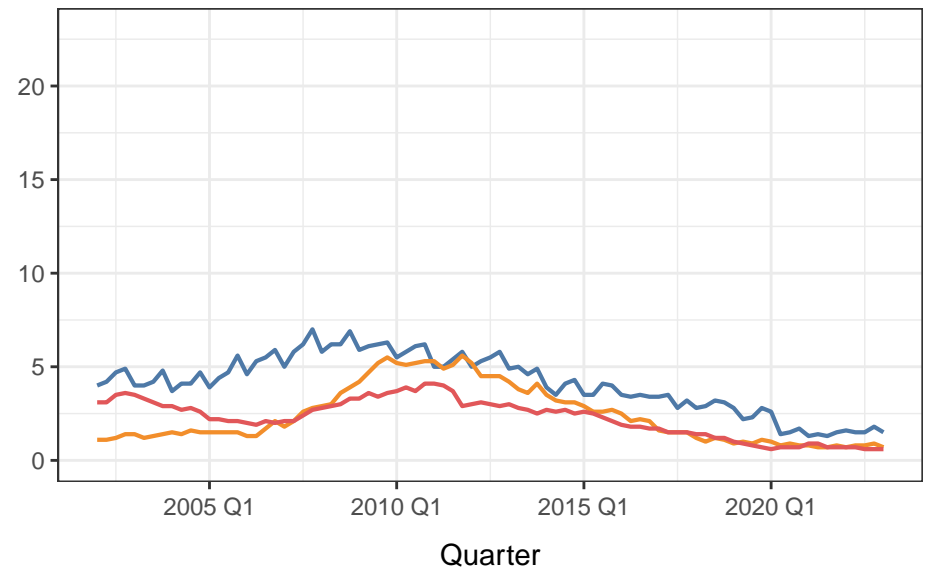
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

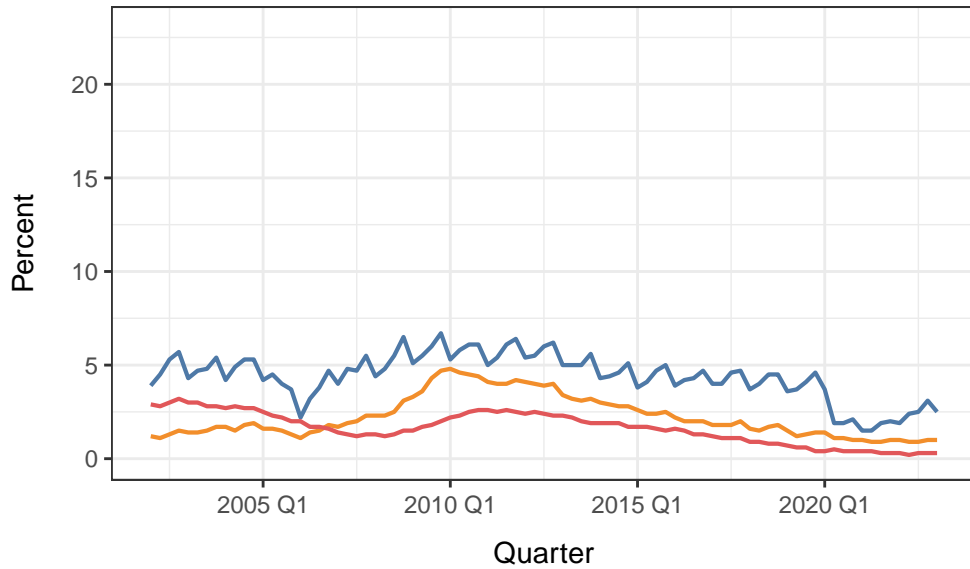


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

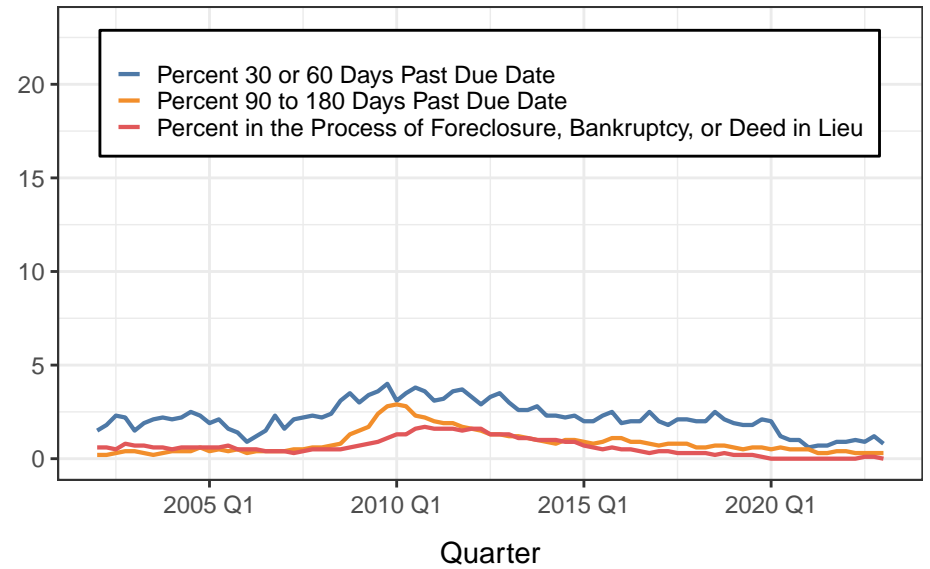
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Mississippi

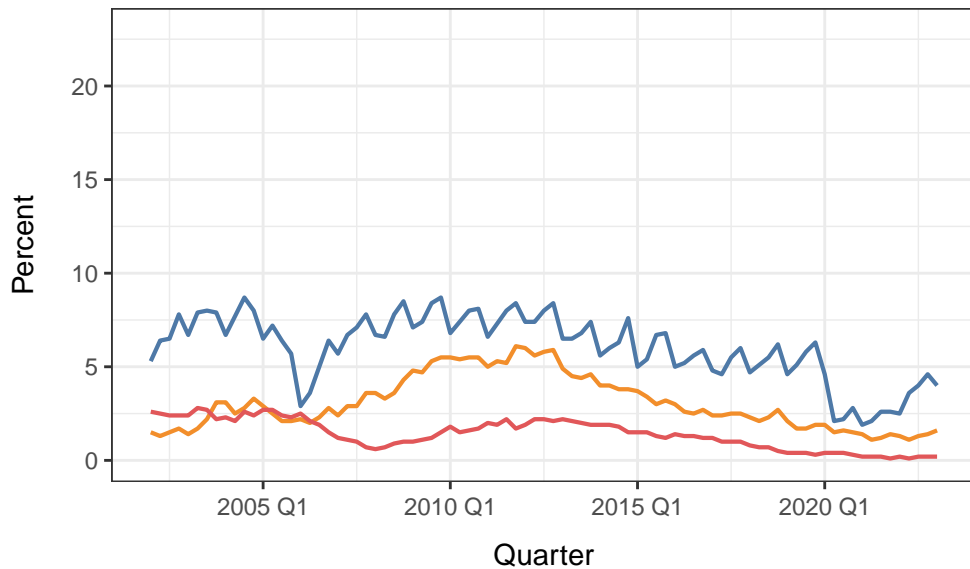
## All Mortgages



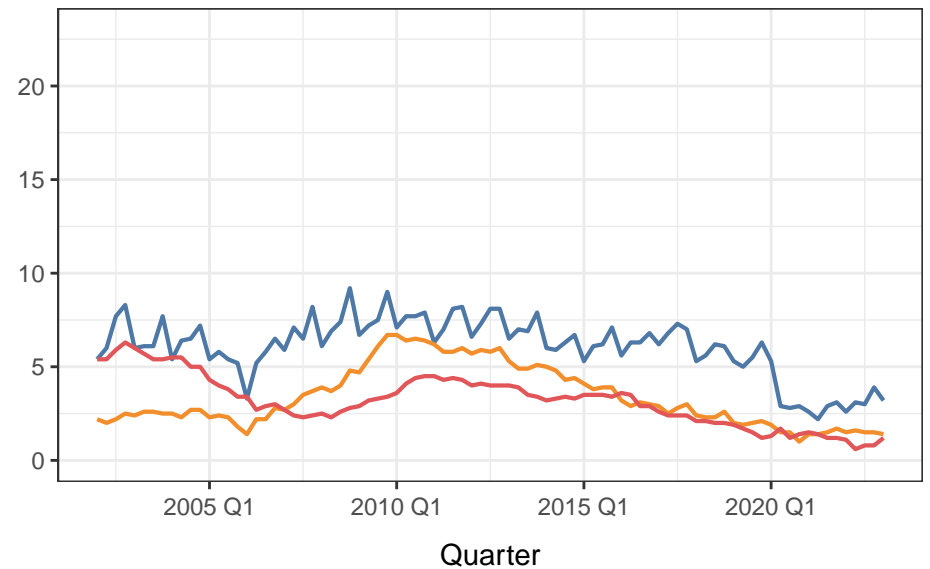
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

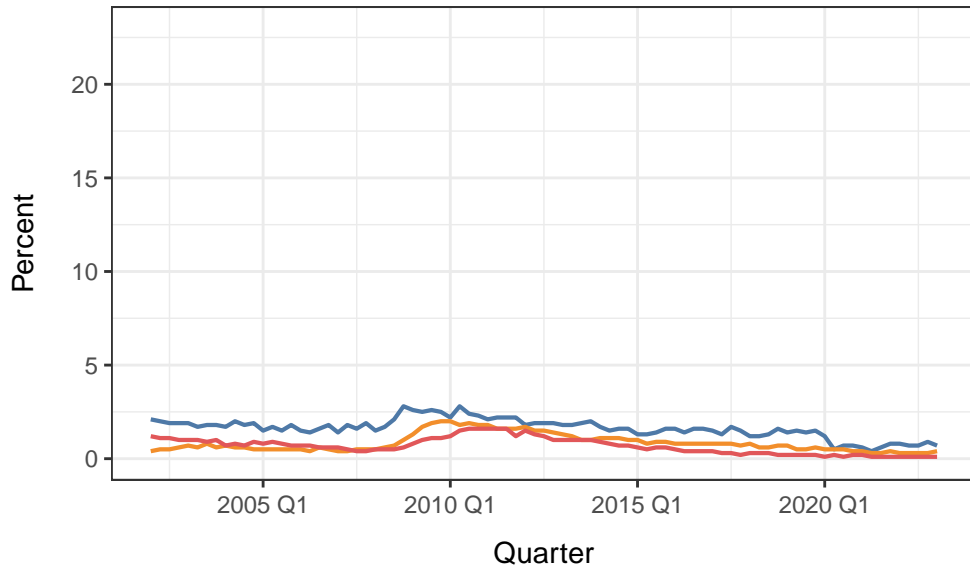


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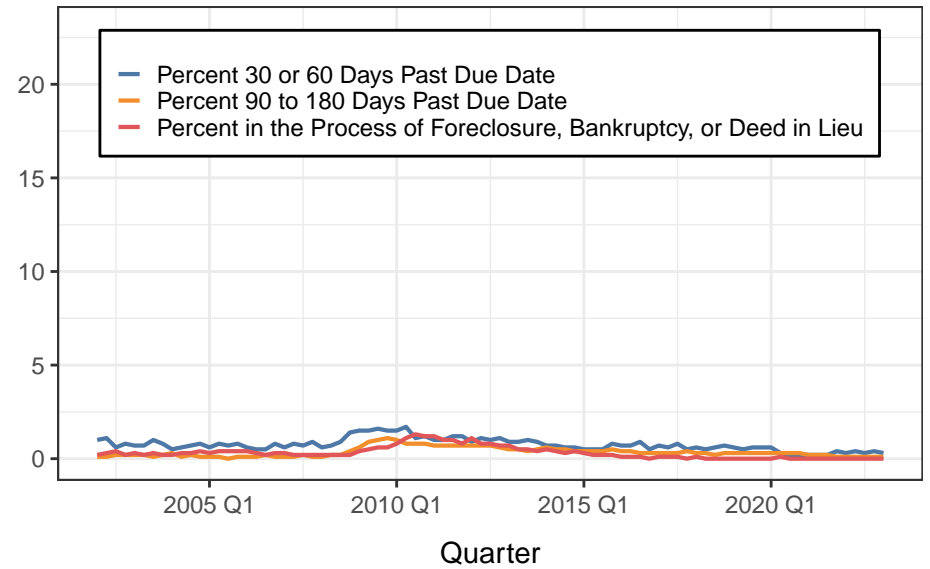
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Montana

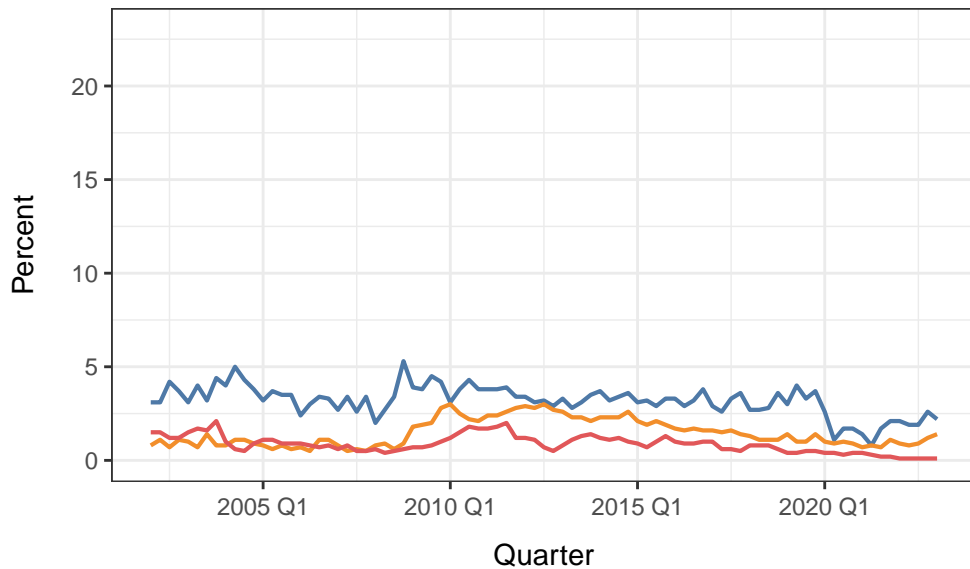
## All Mortgages



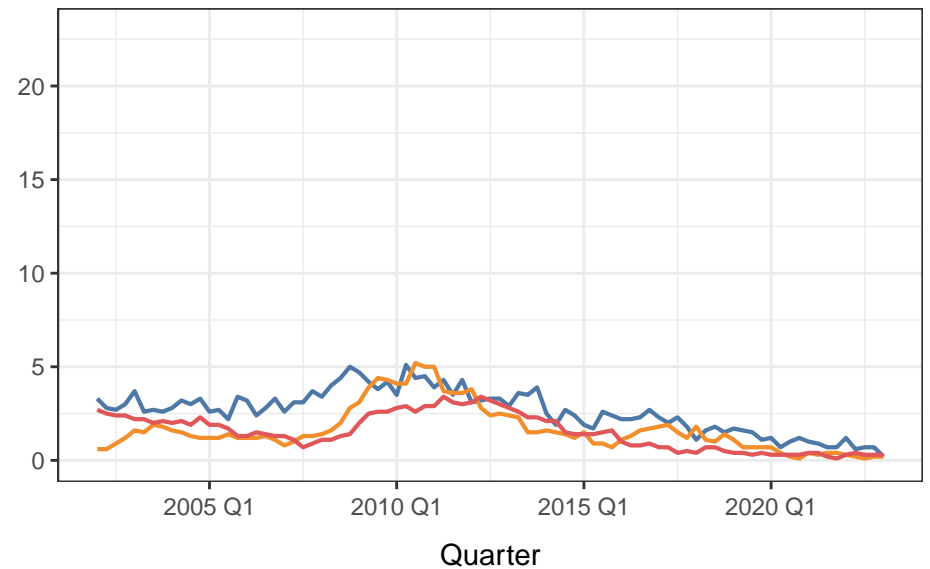
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

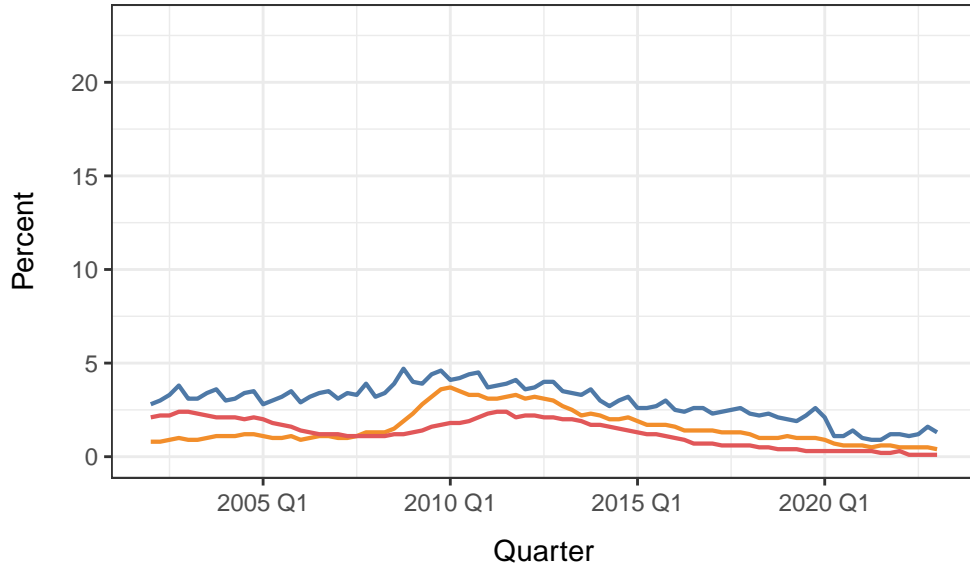


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

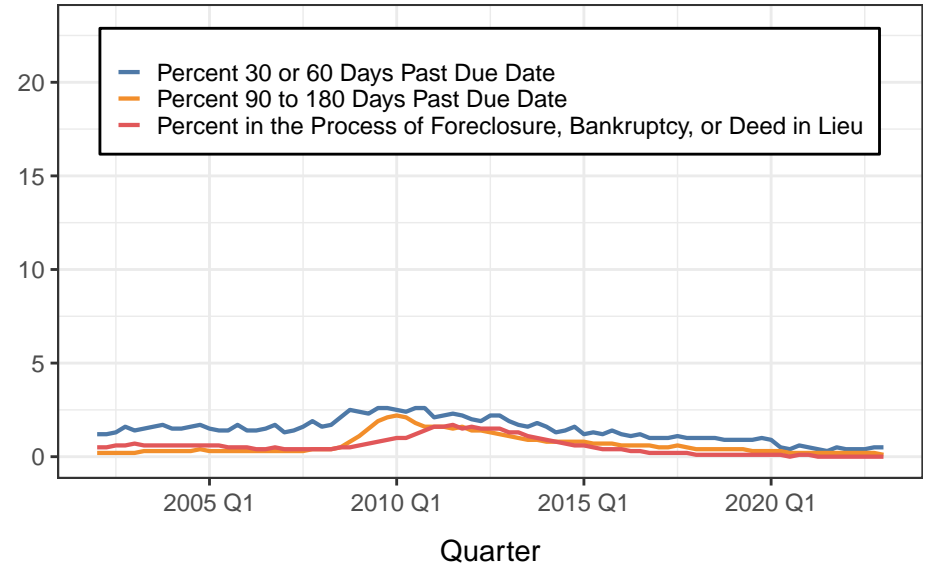
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: North Carolina

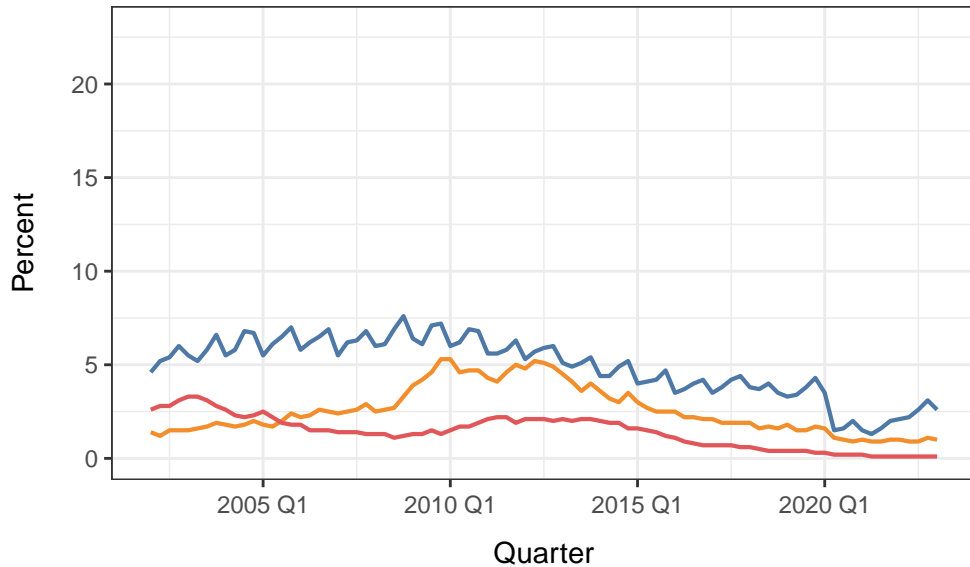
### All Mortgages



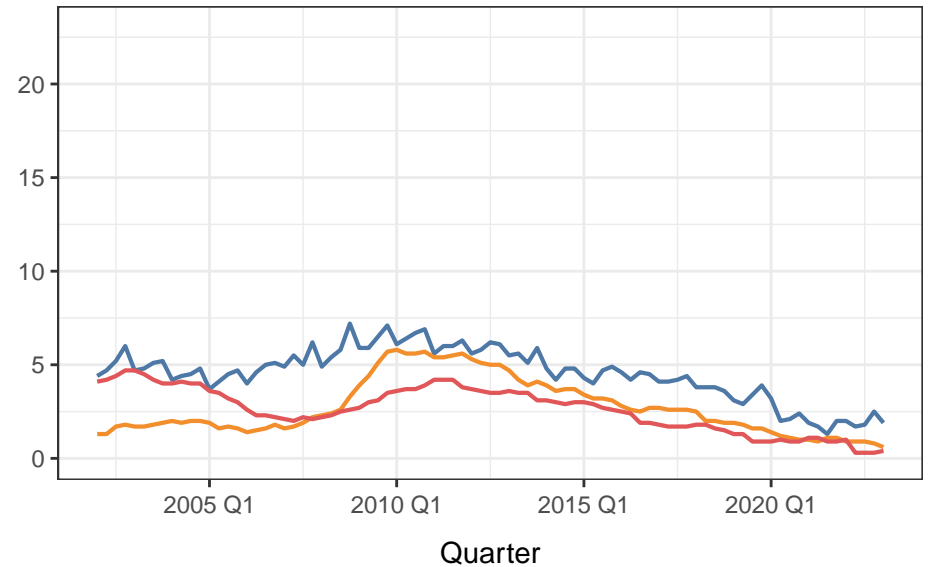
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

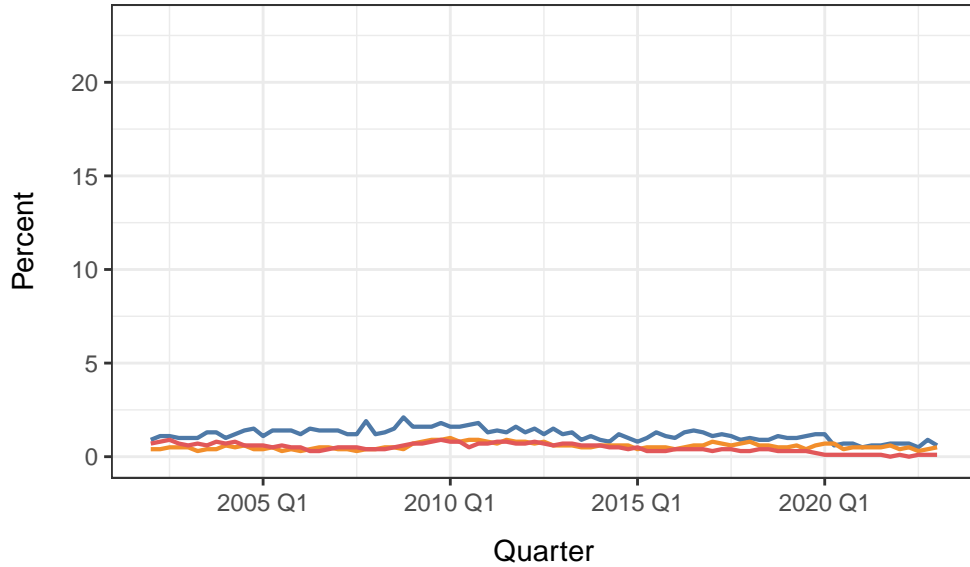


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

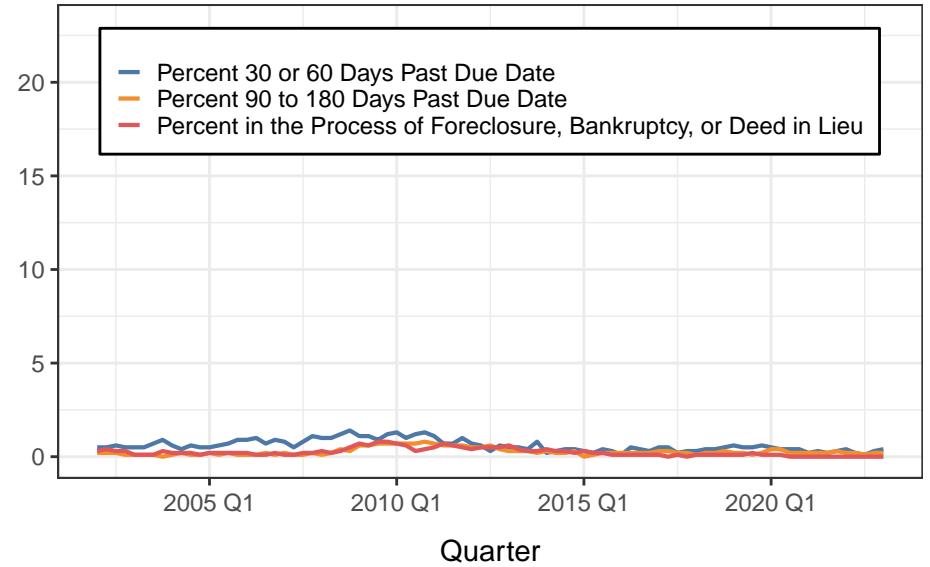
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: North Dakota

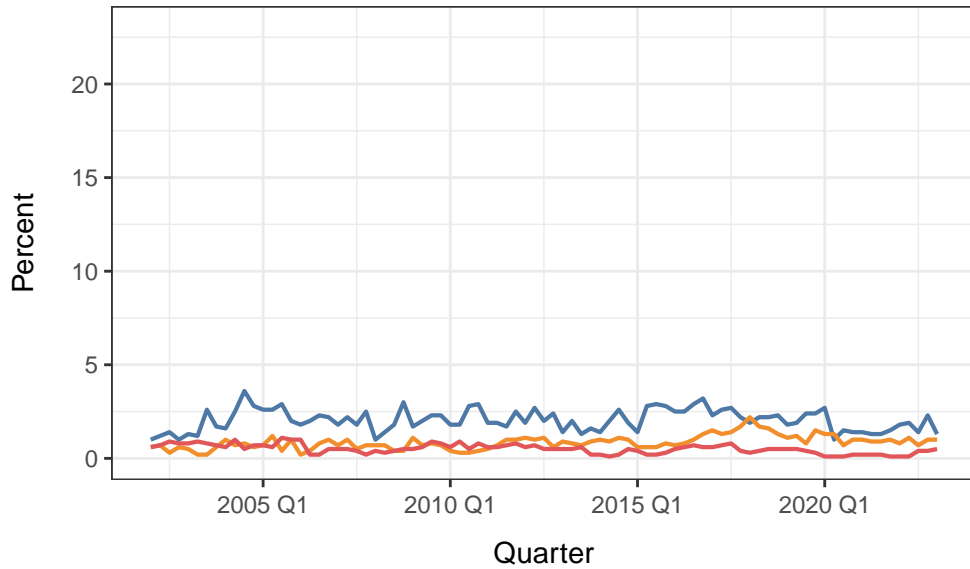
### All Mortgages



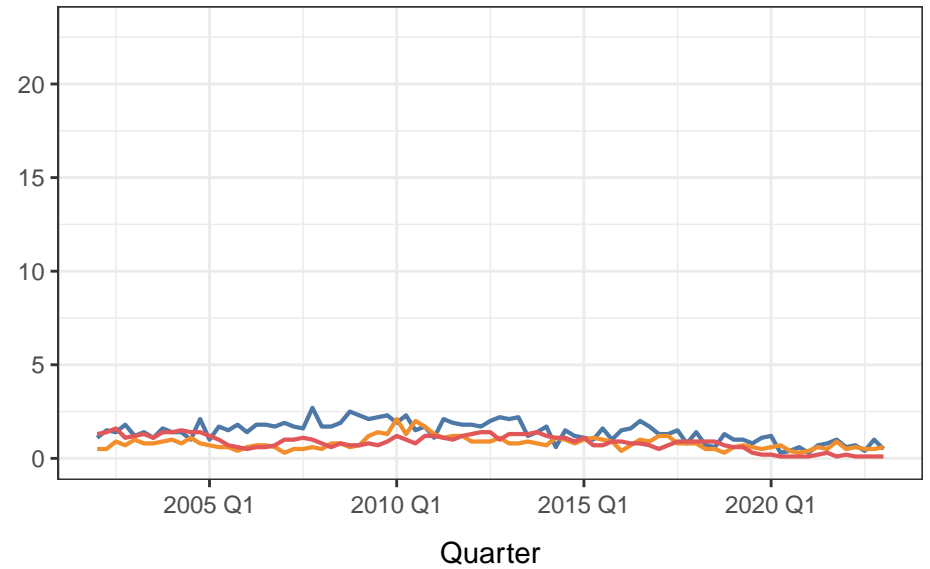
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

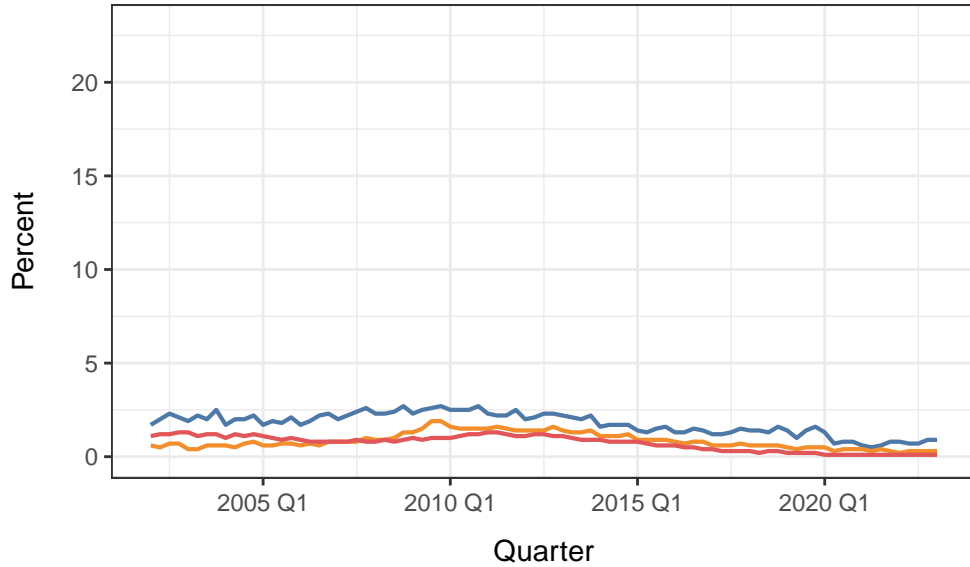


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

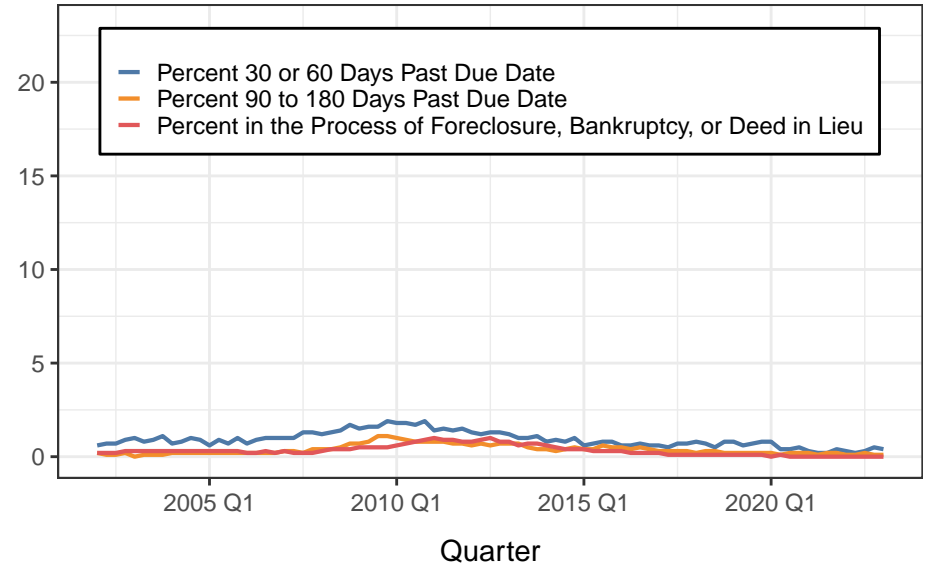
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Nebraska

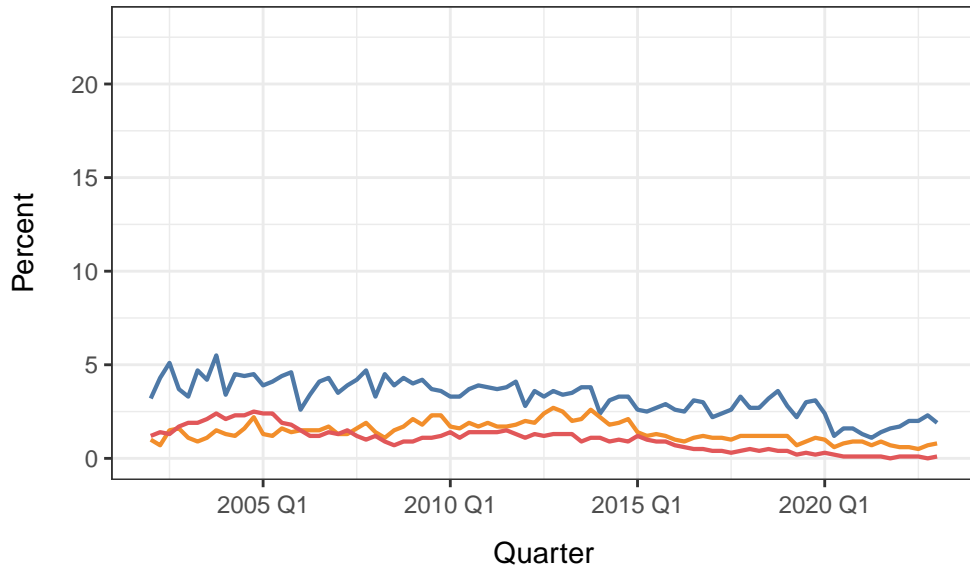
### All Mortgages



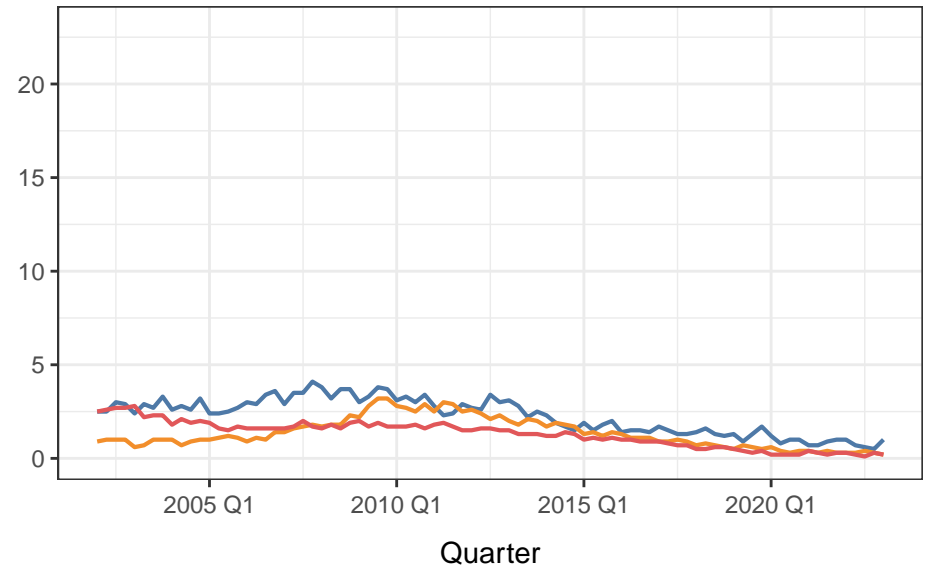
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

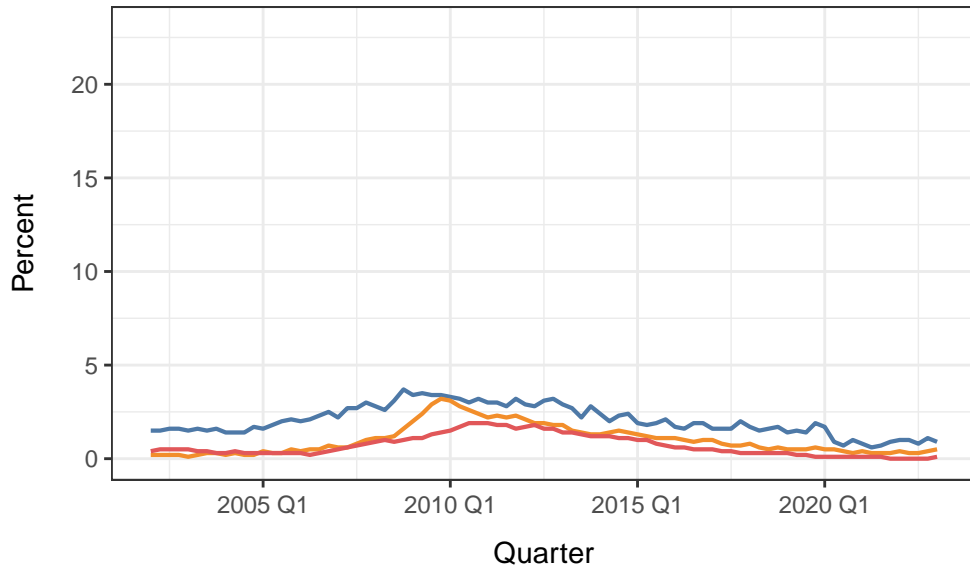


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

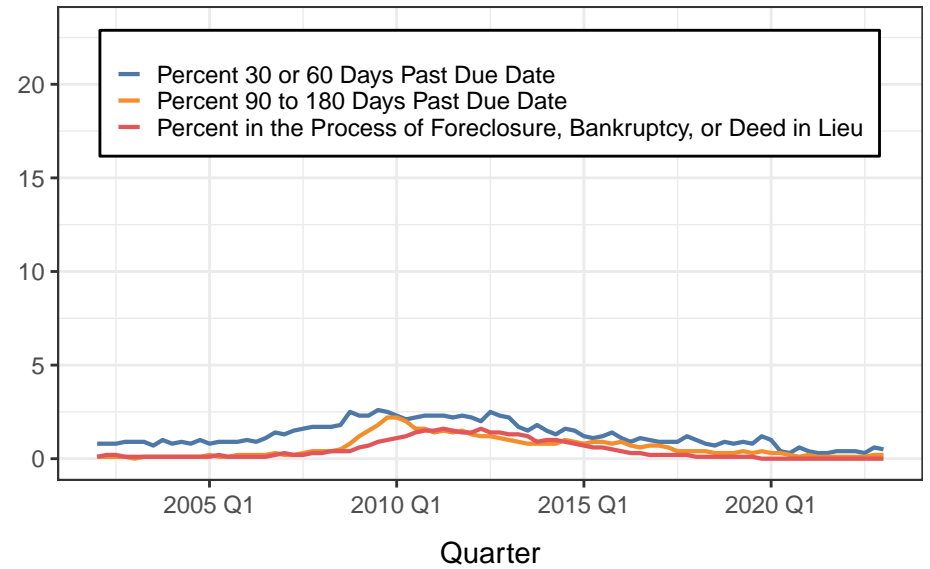
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: New Hampshire

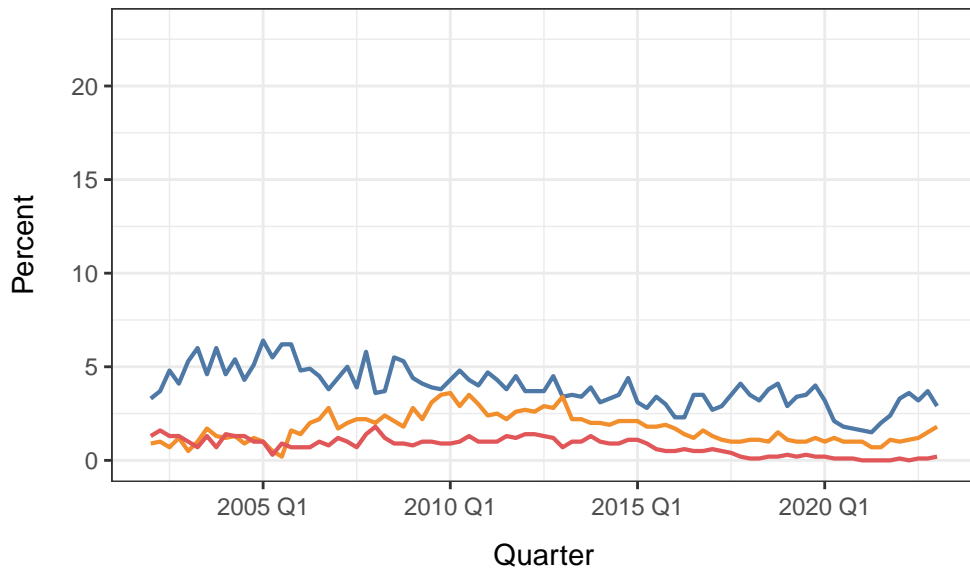
## All Mortgages



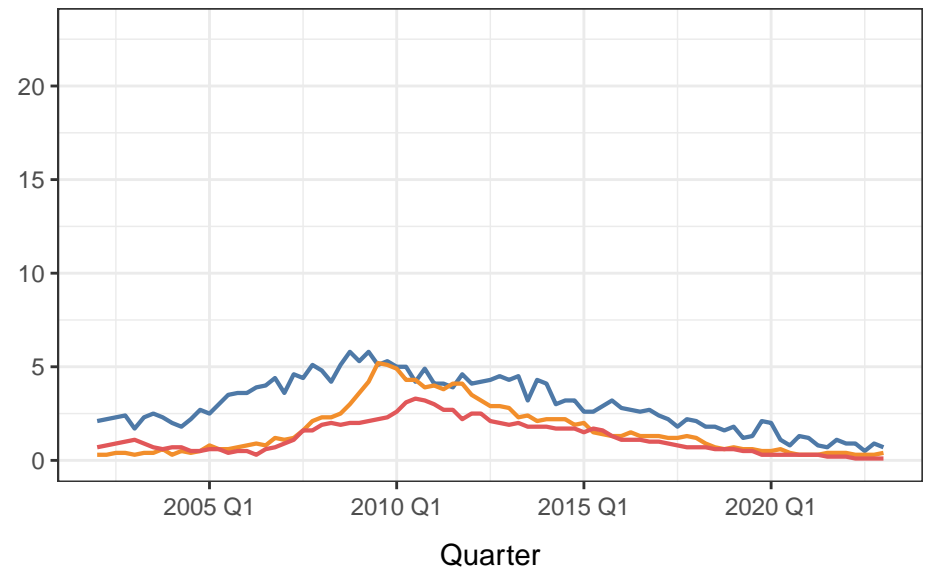
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

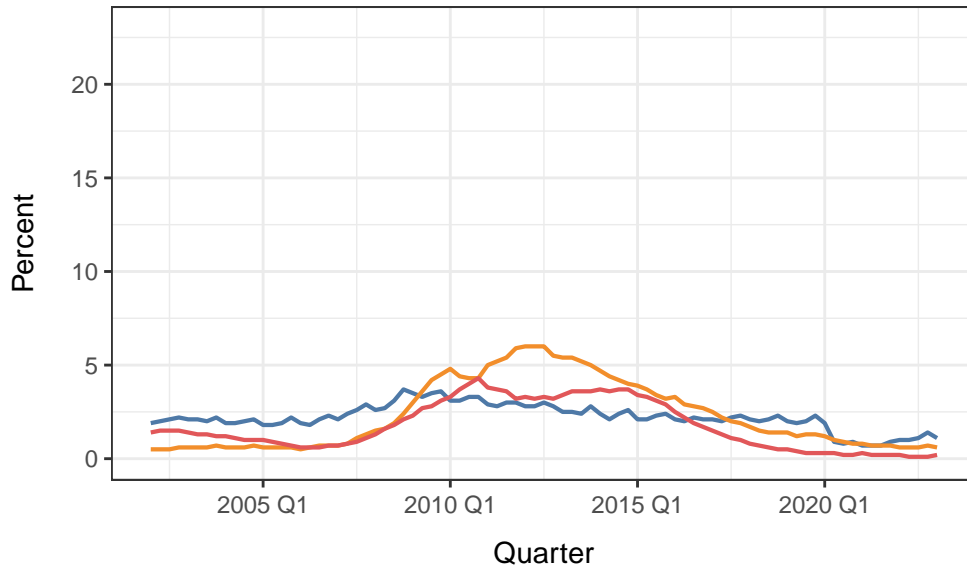


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

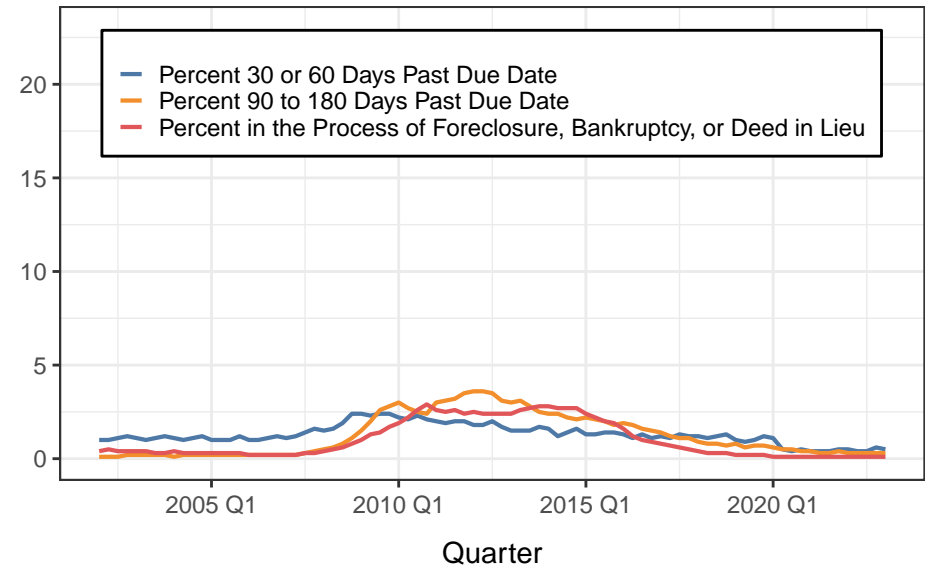
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: New Jersey

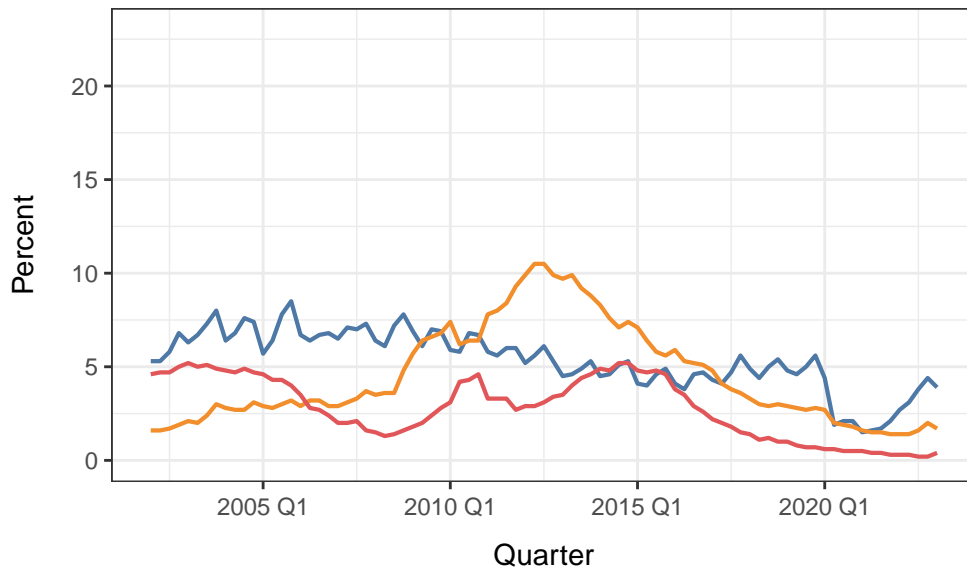
## All Mortgages



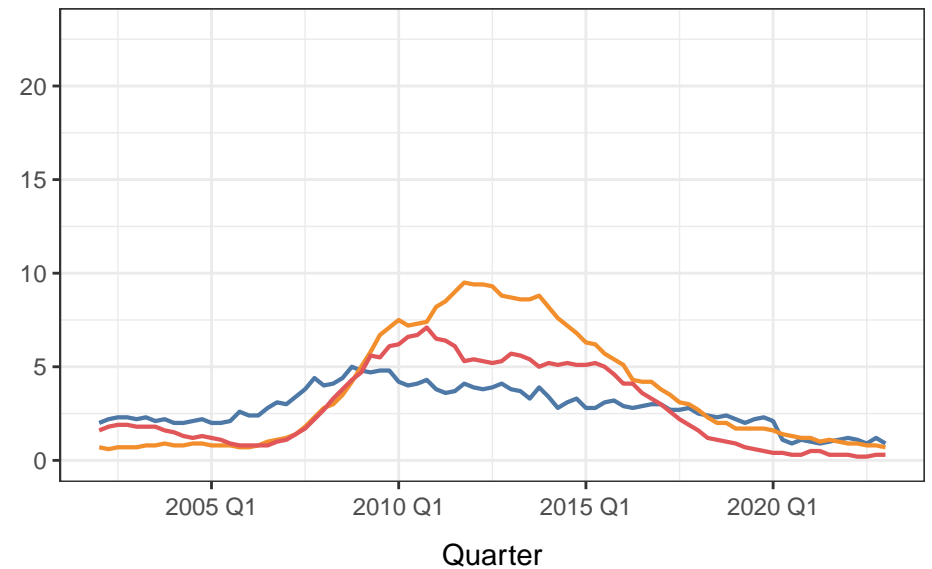
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market



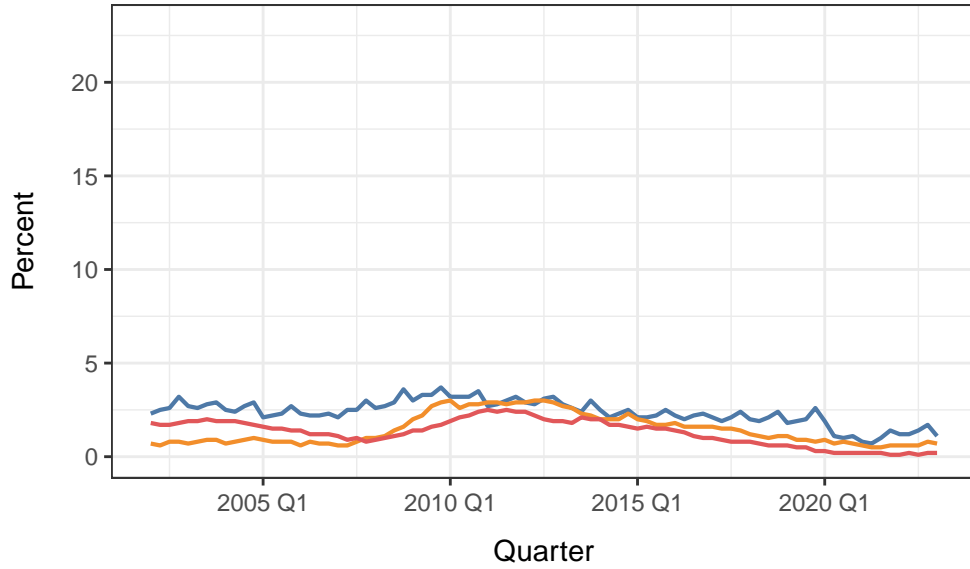
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



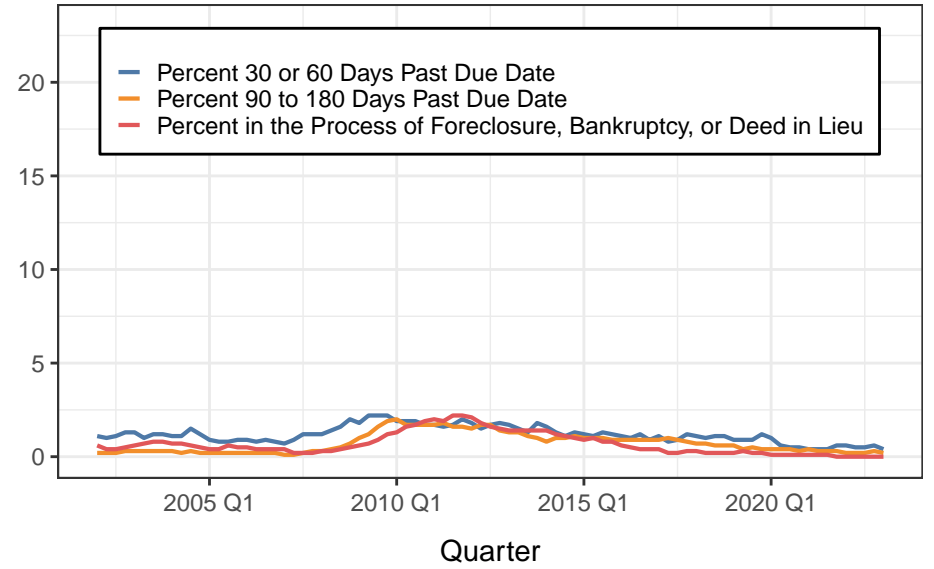
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: New Mexico

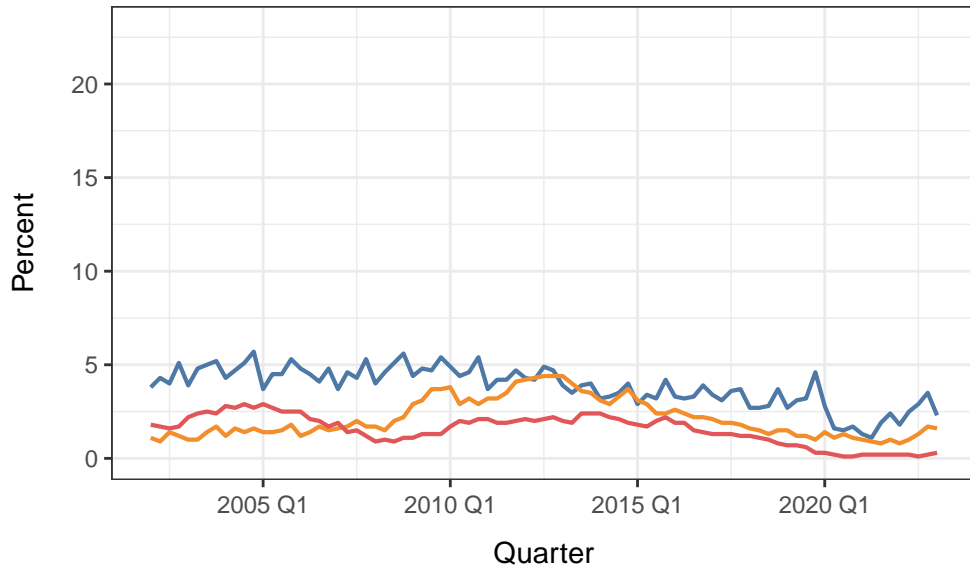
### All Mortgages



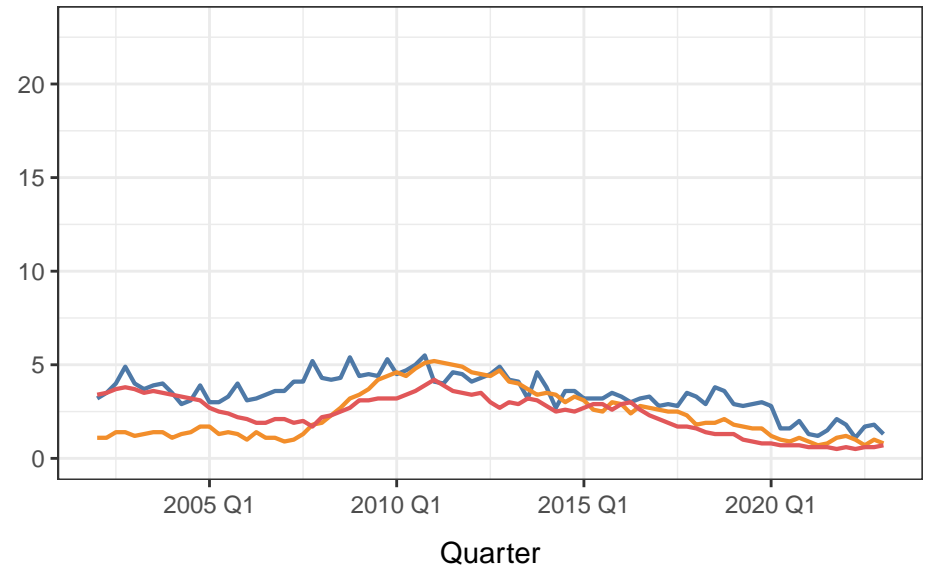
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

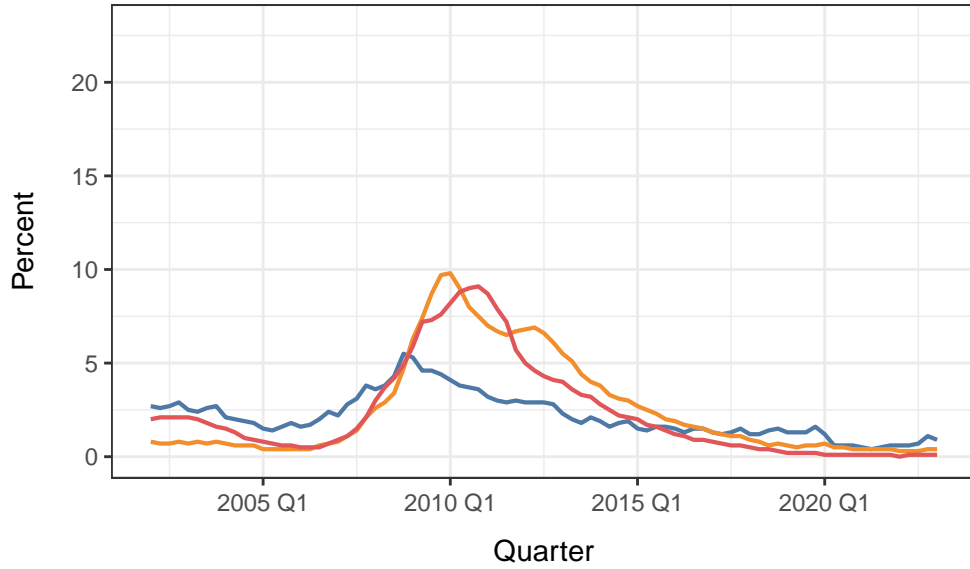


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

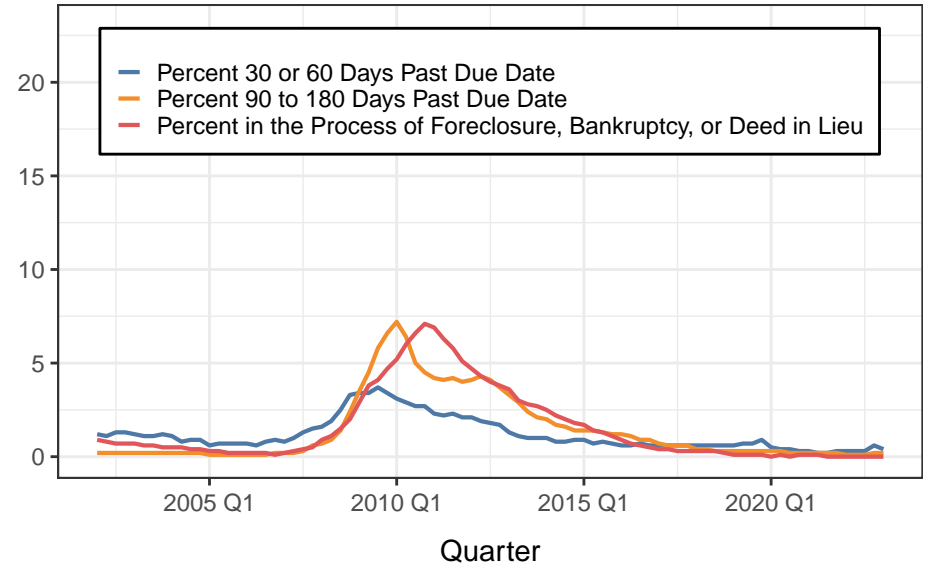
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Nevada

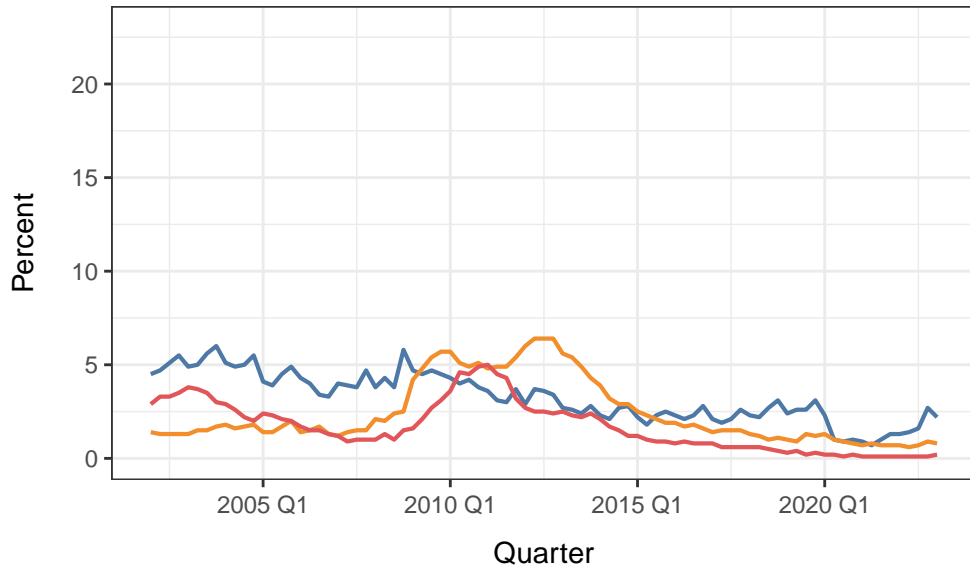
### All Mortgages



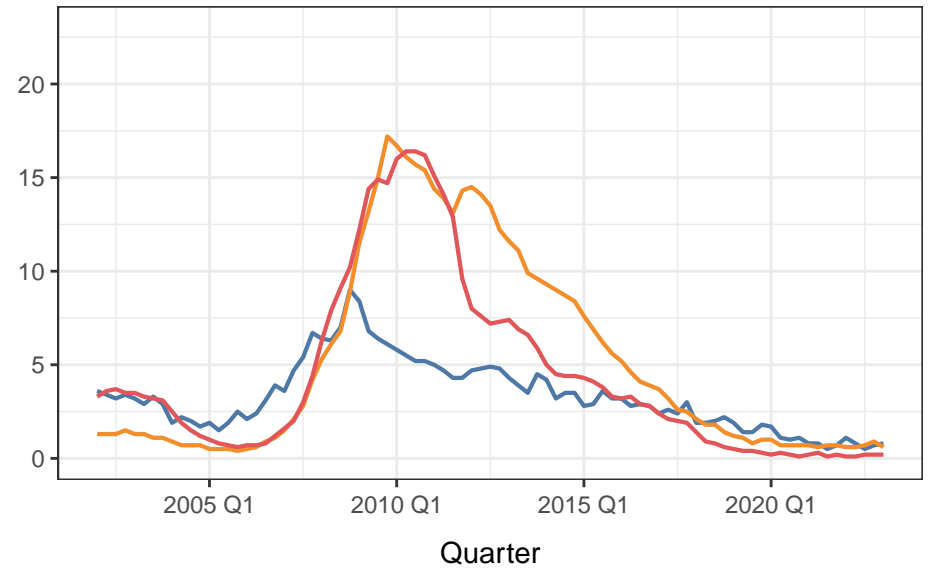
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

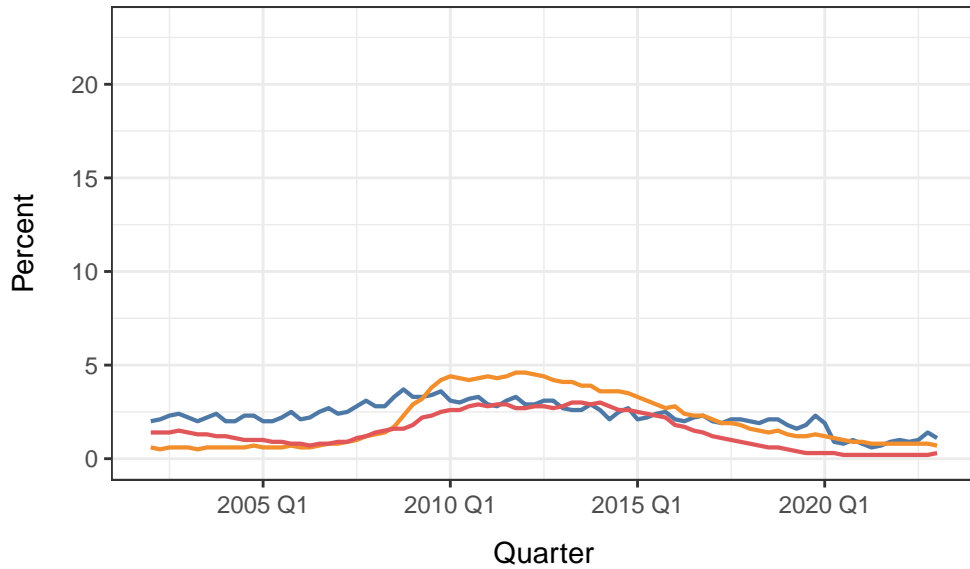


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

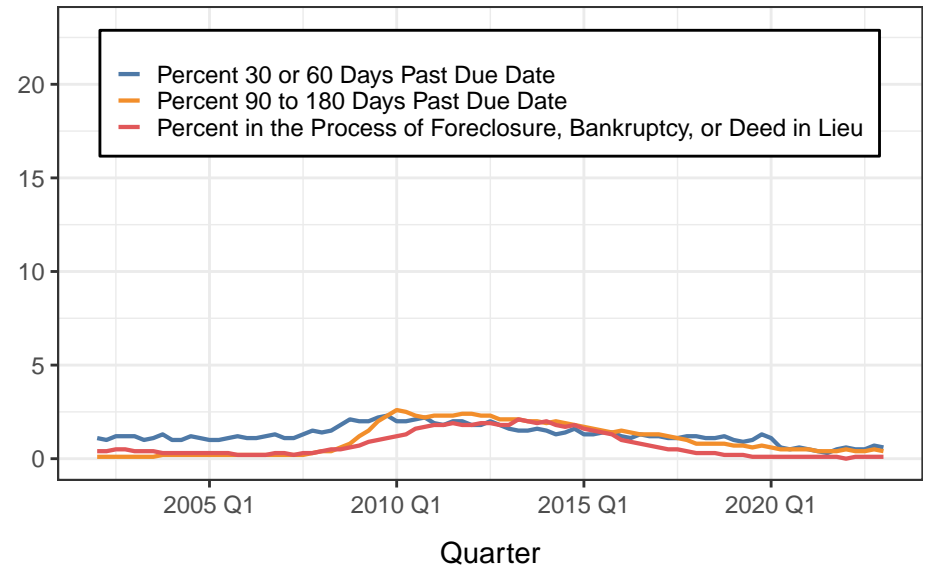
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: New York

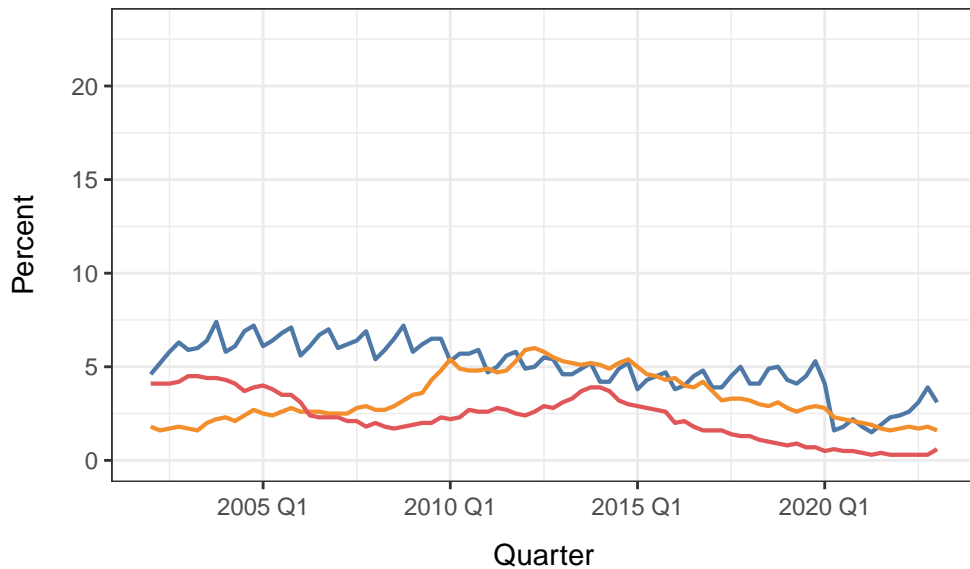
## All Mortgages



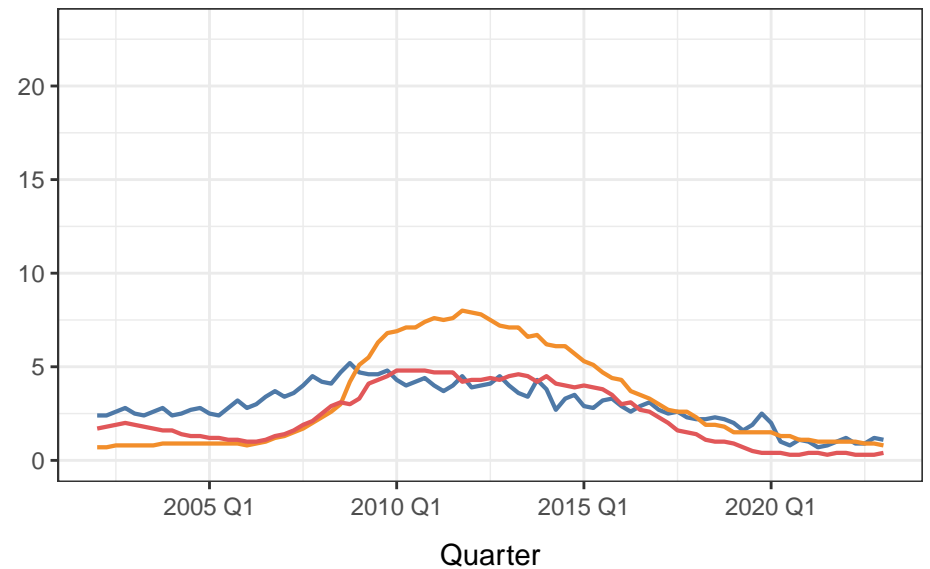
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

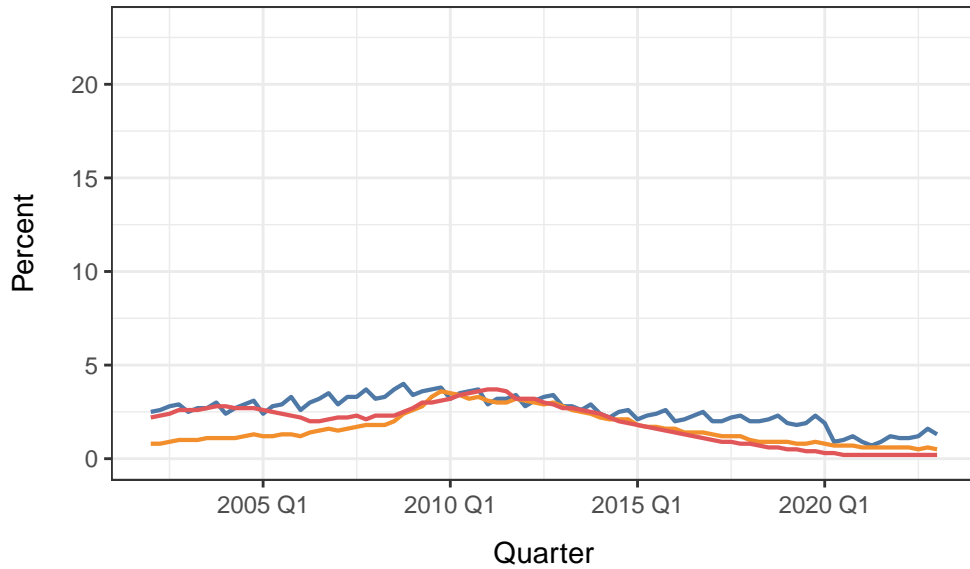


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

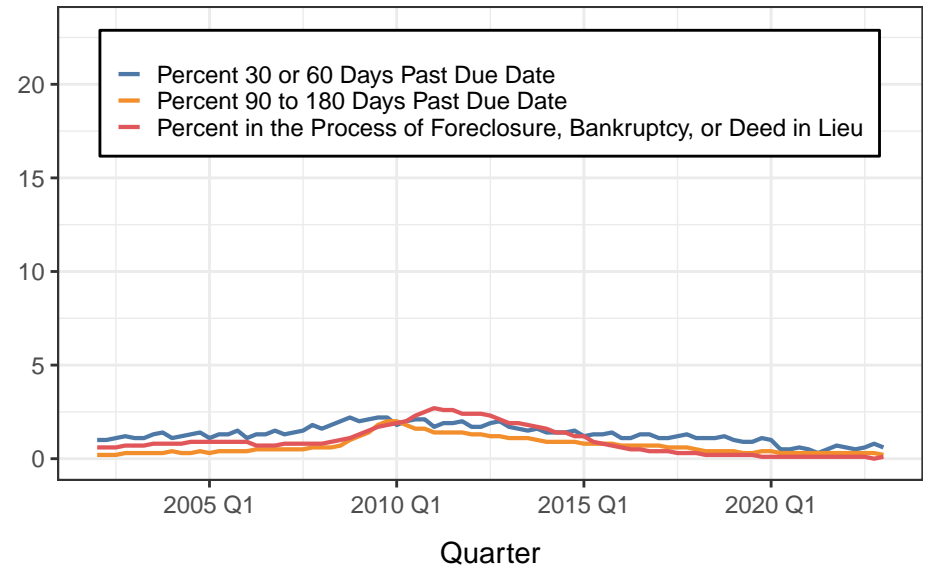
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Ohio

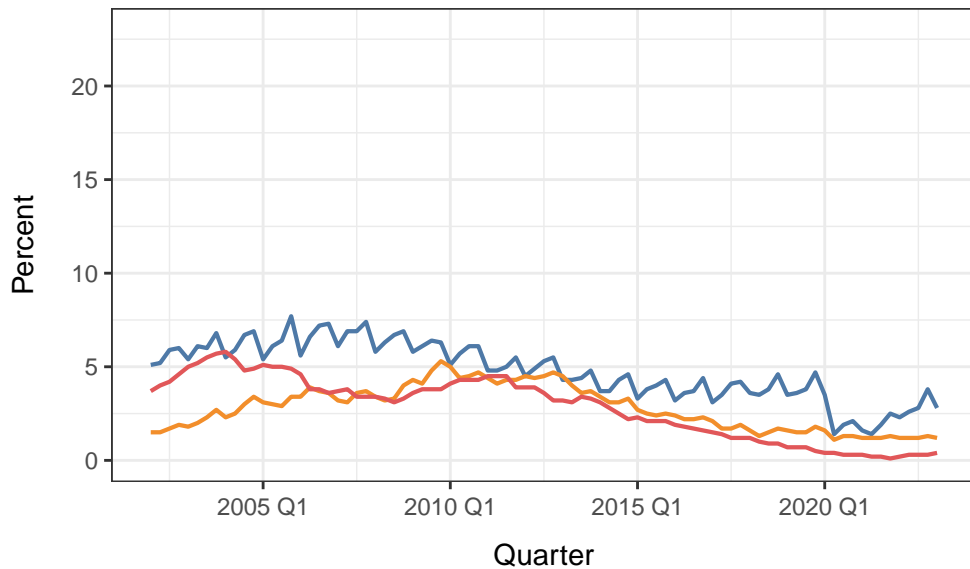
## All Mortgages



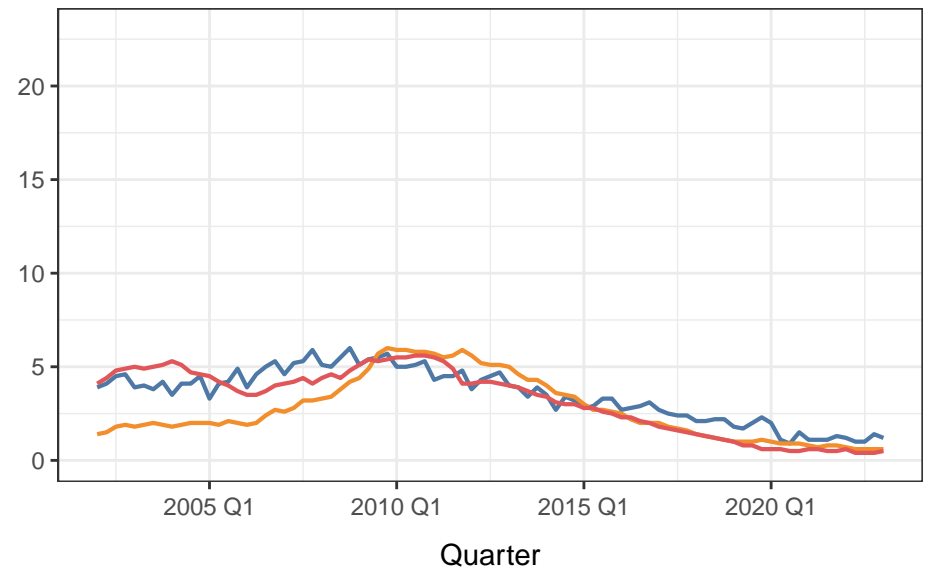
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

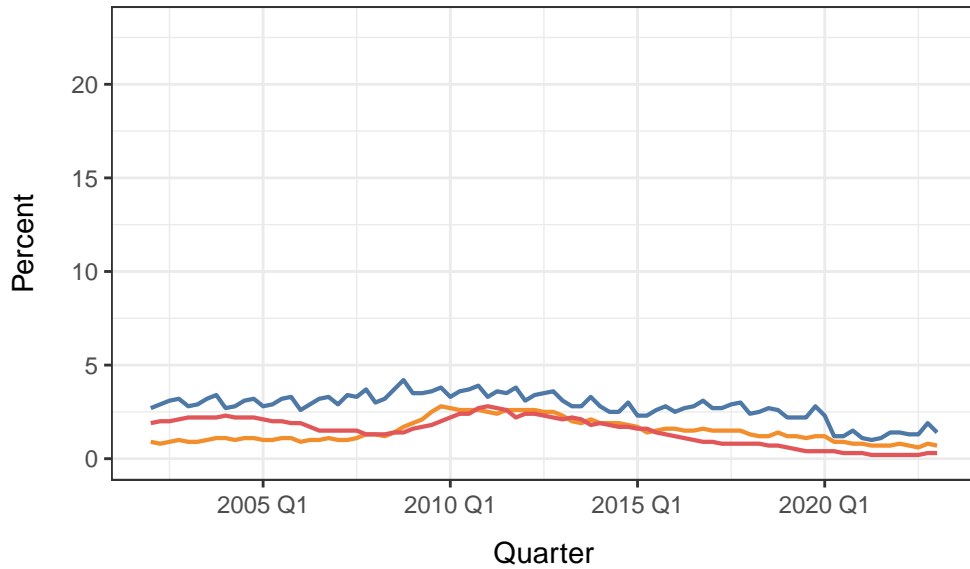


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

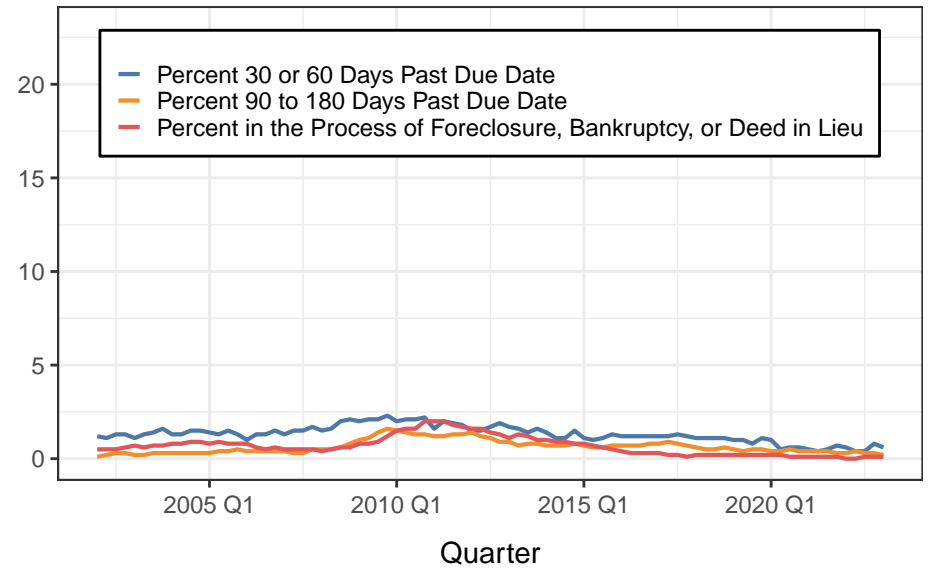
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Oklahoma

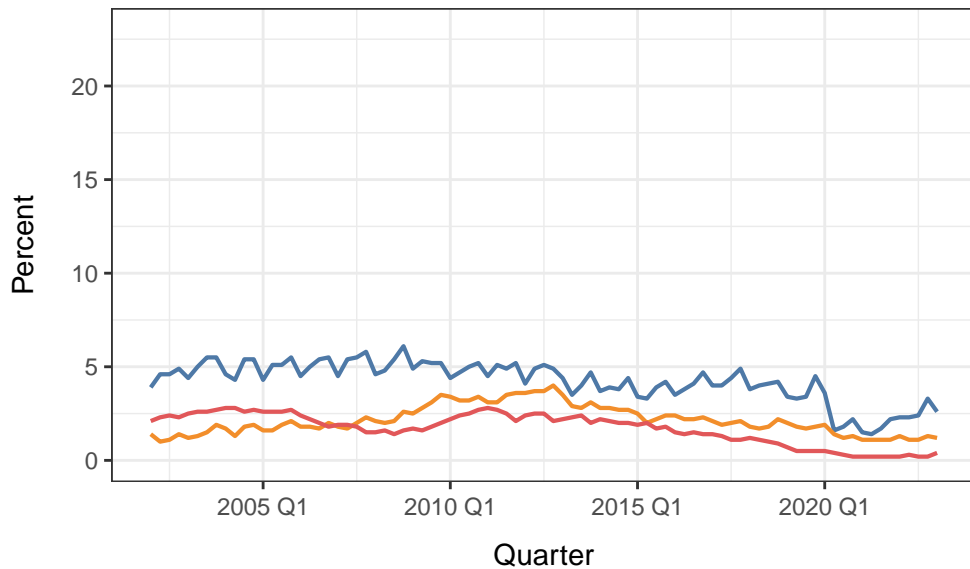
### All Mortgages



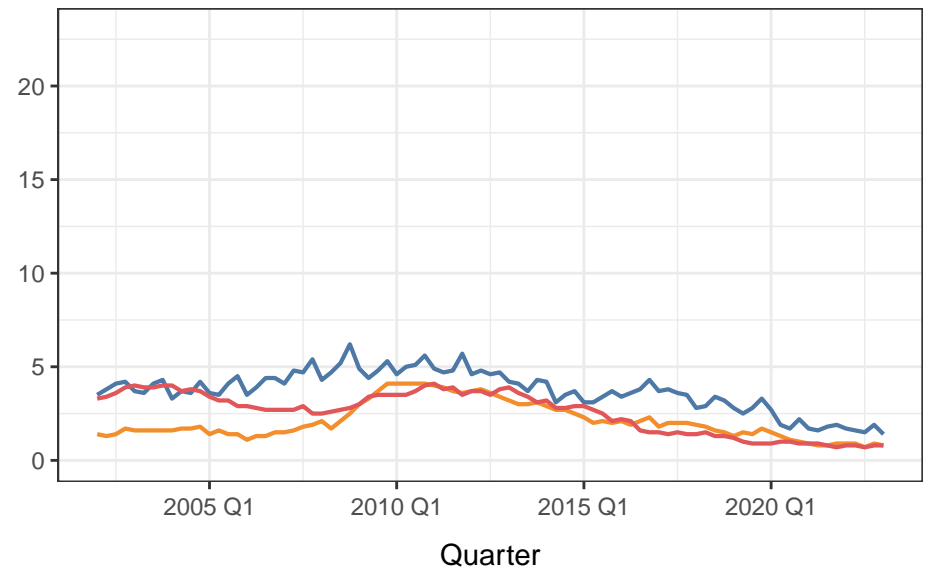
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

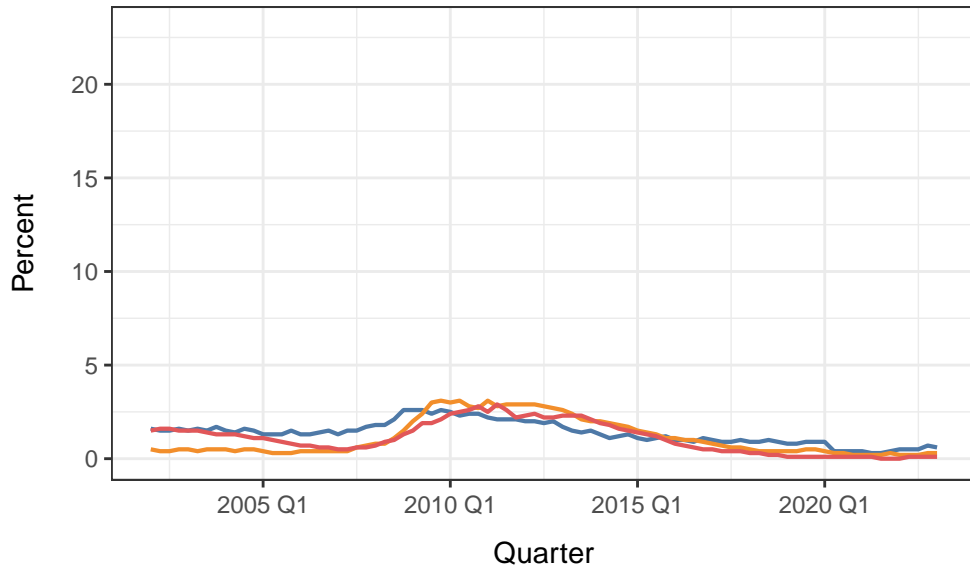


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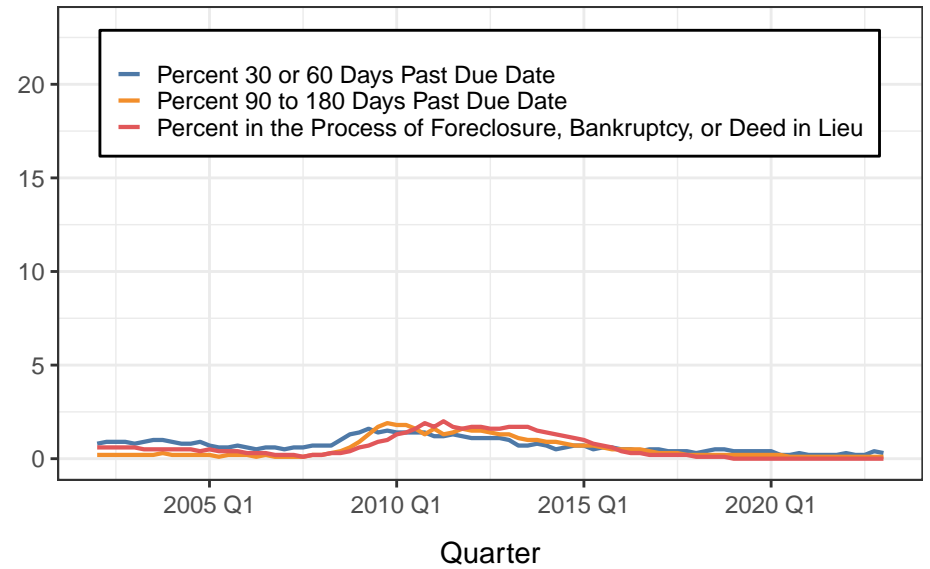
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Oregon

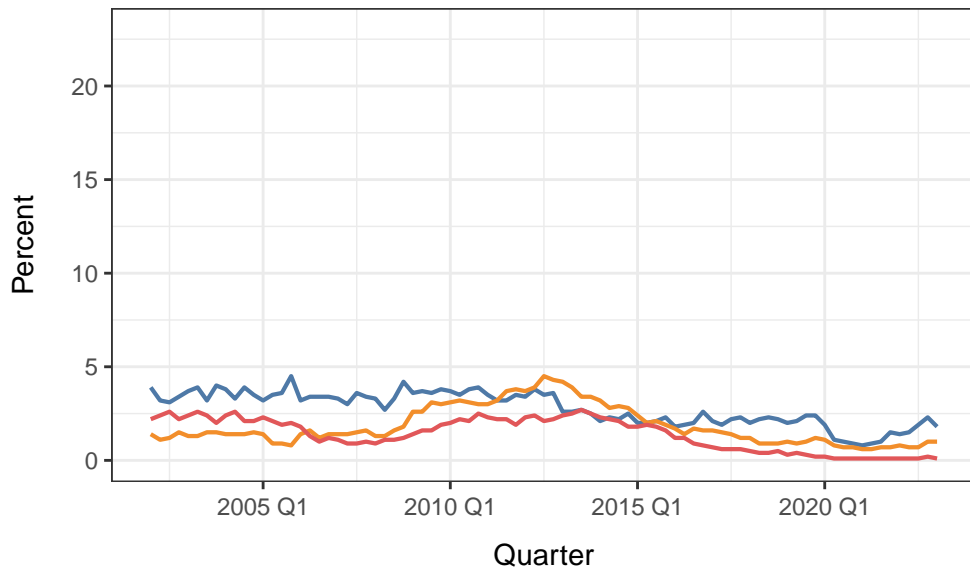
## All Mortgages



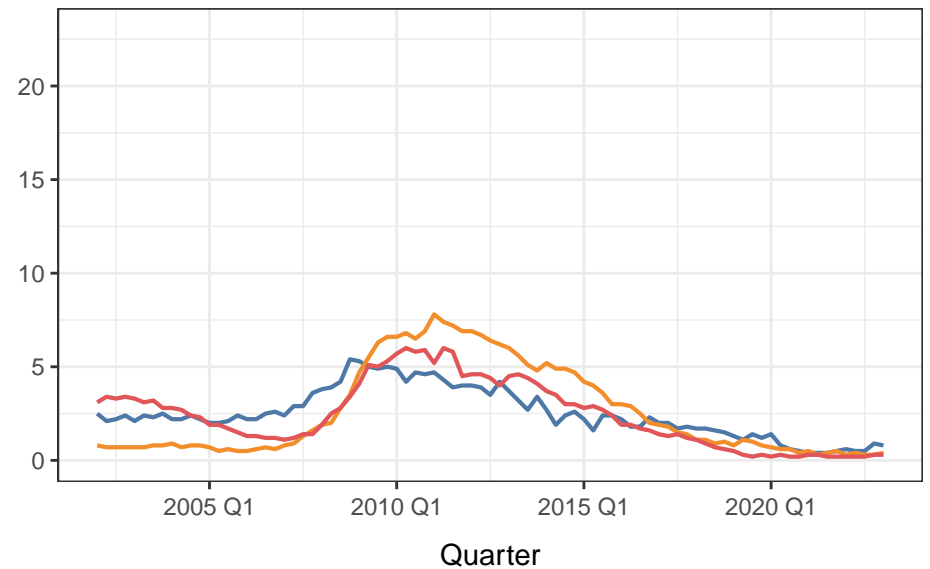
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

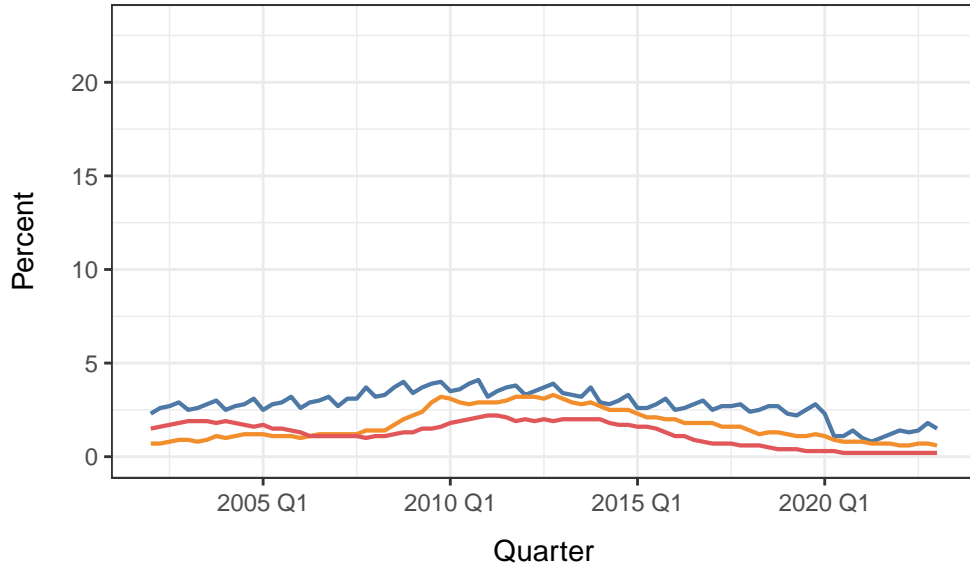


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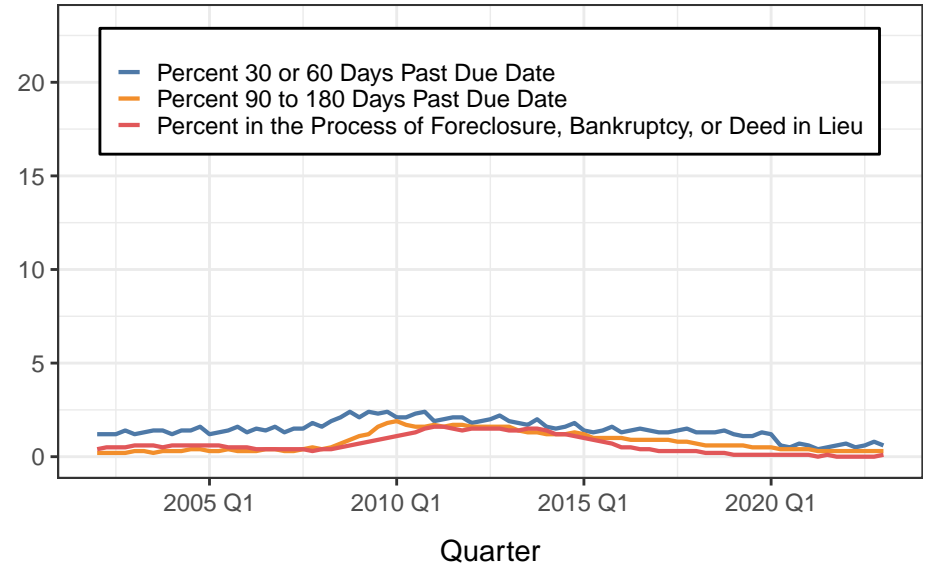
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Pennsylvania

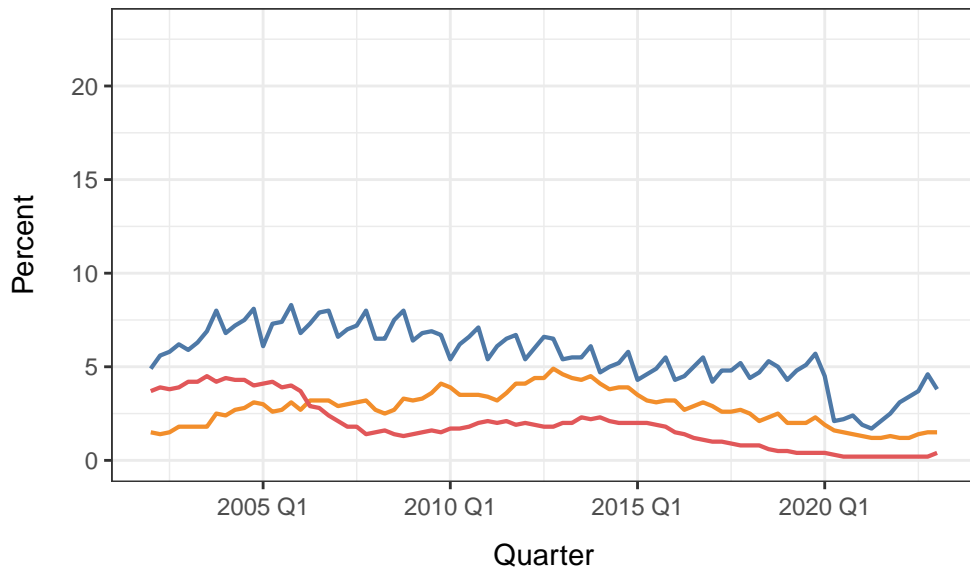
### All Mortgages



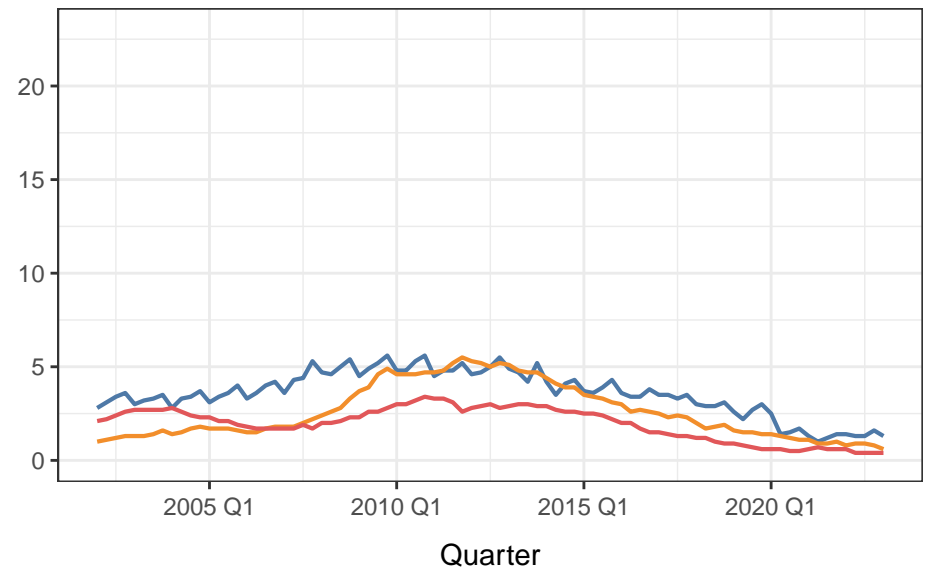
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

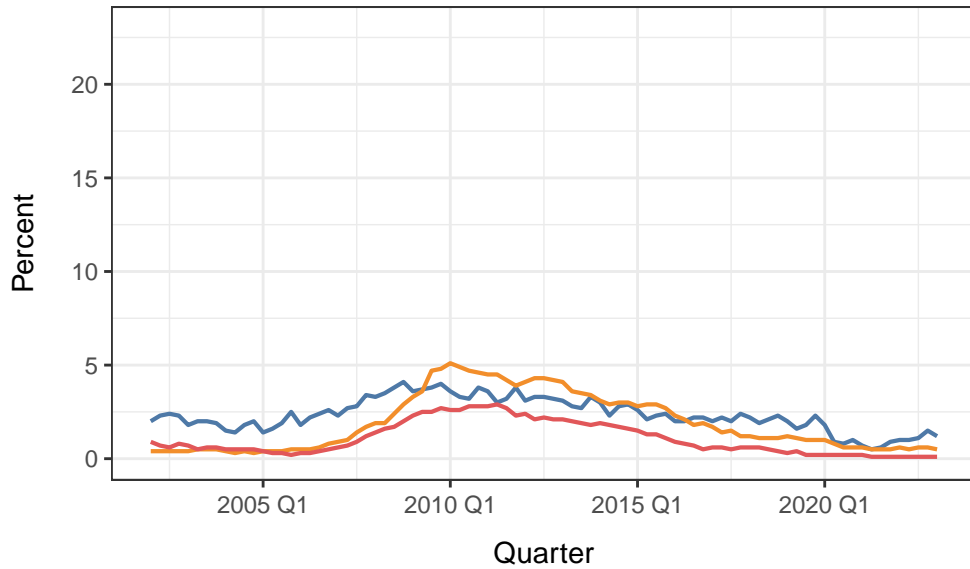


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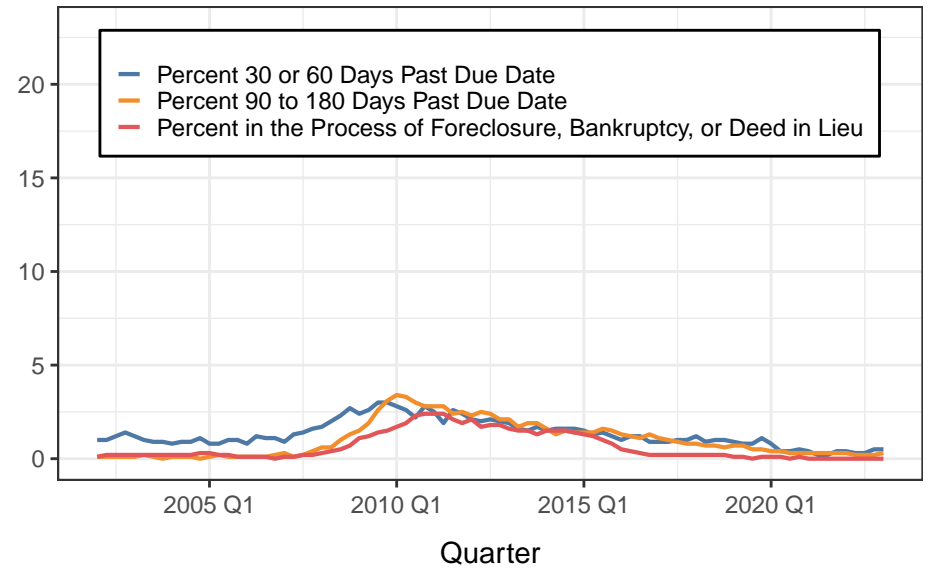
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Rhode Island

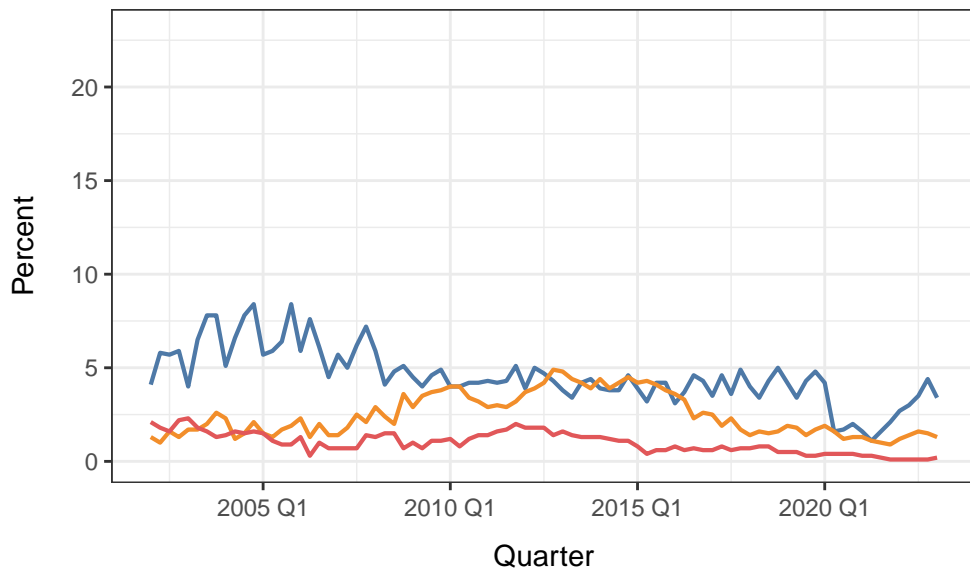
### All Mortgages



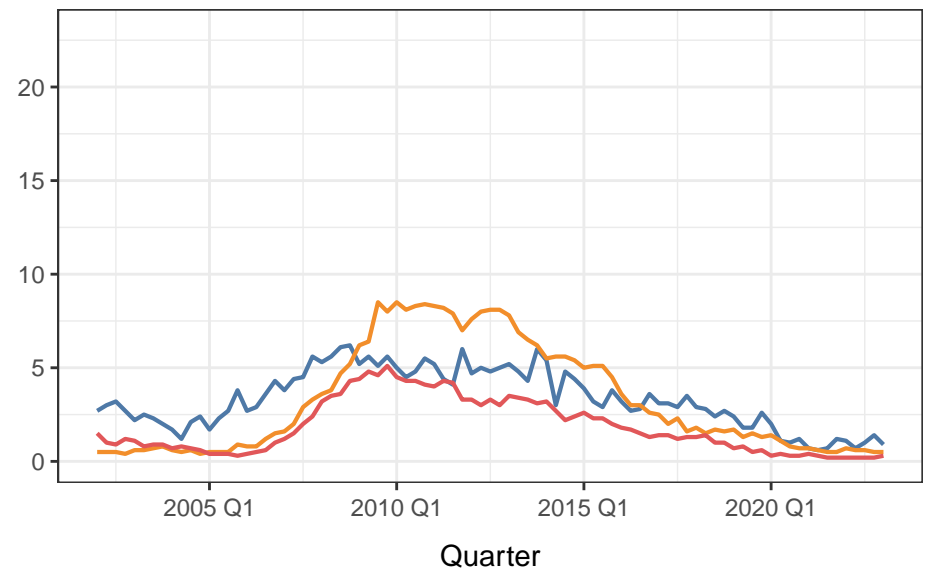
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



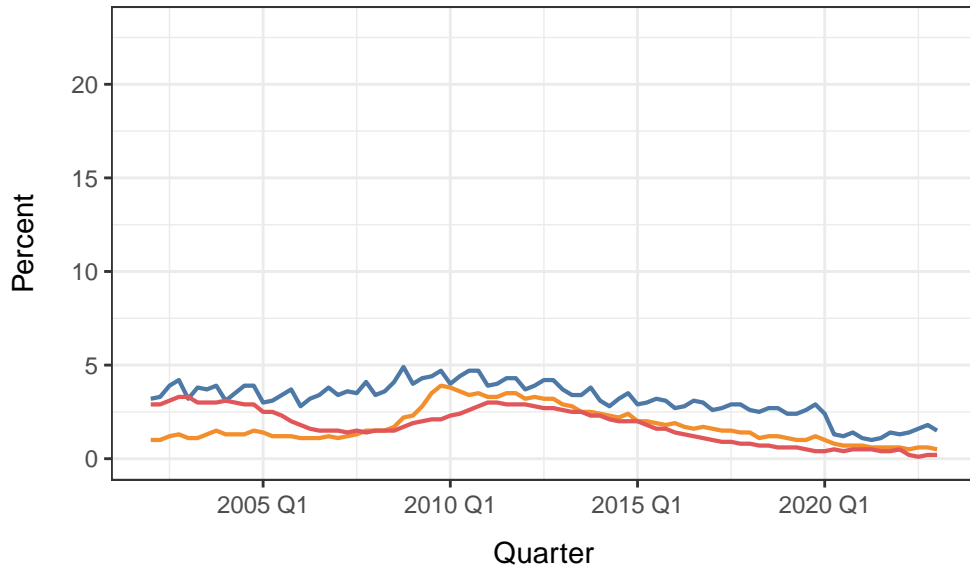
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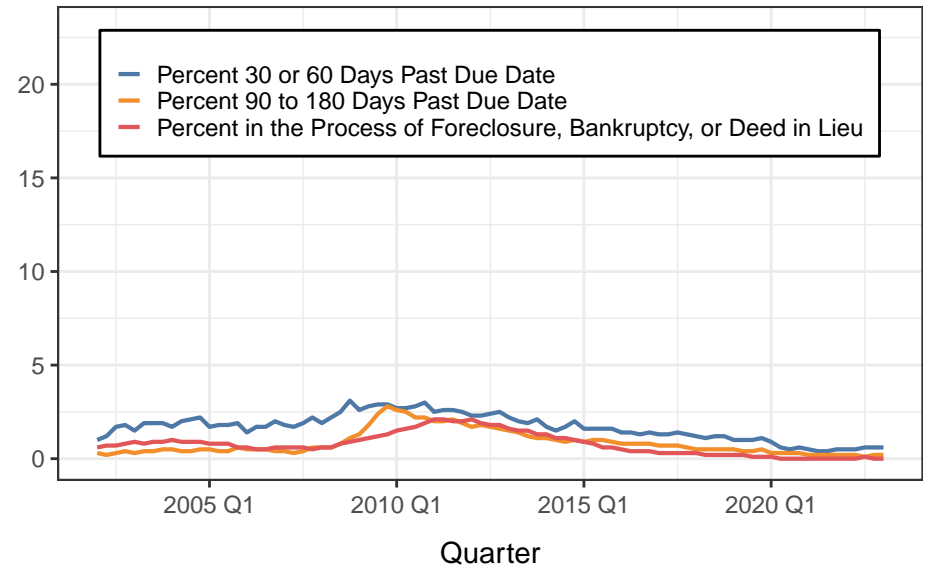
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: South Carolina

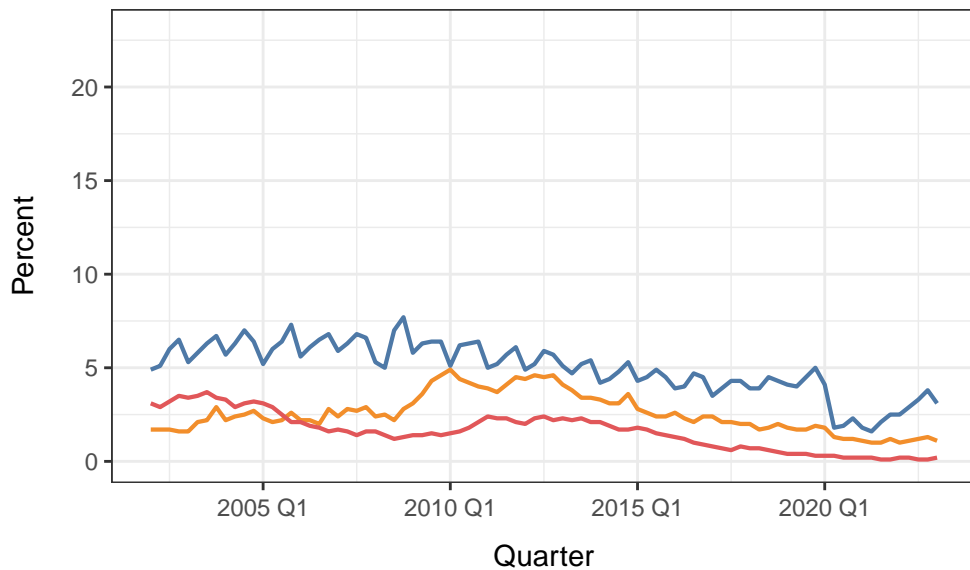
### All Mortgages



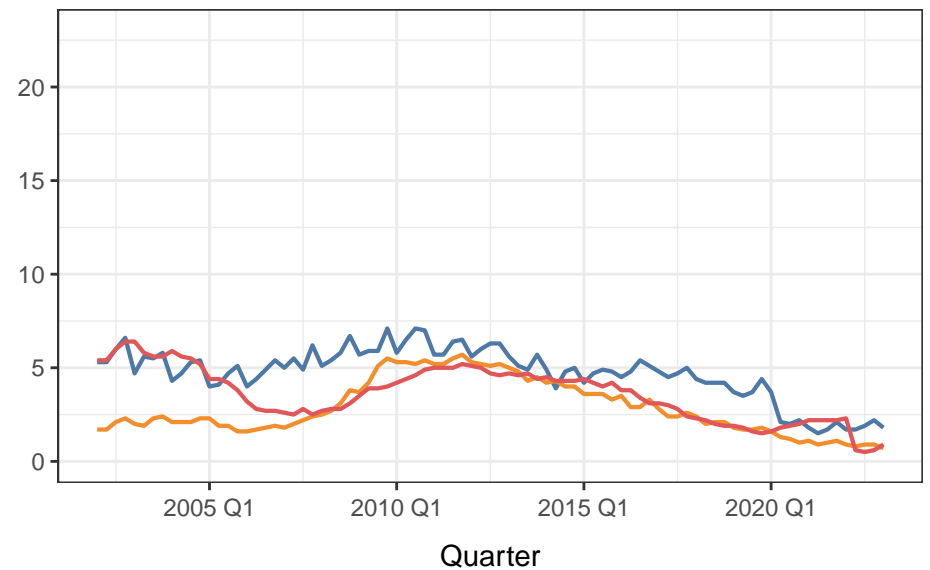
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

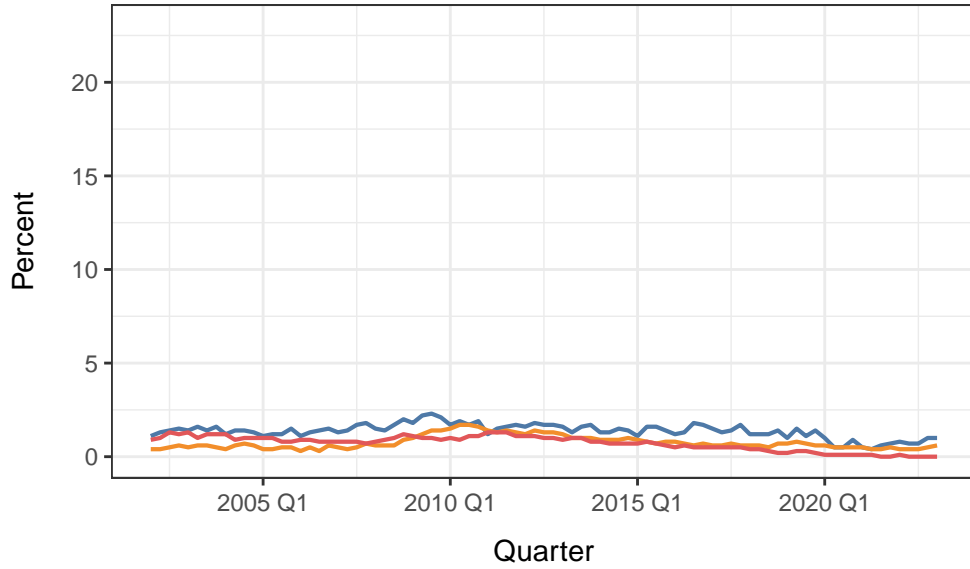


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

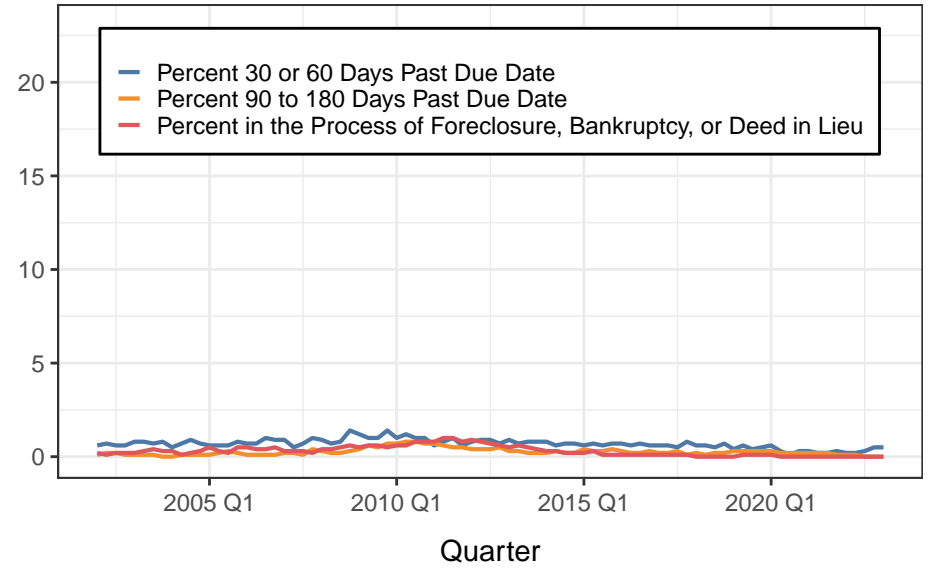
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: South Dakota

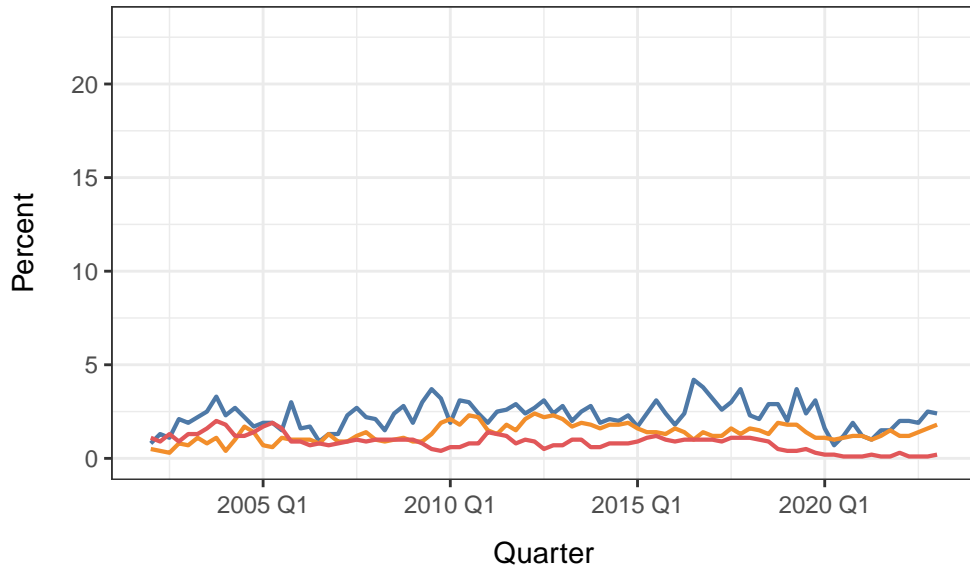
### All Mortgages



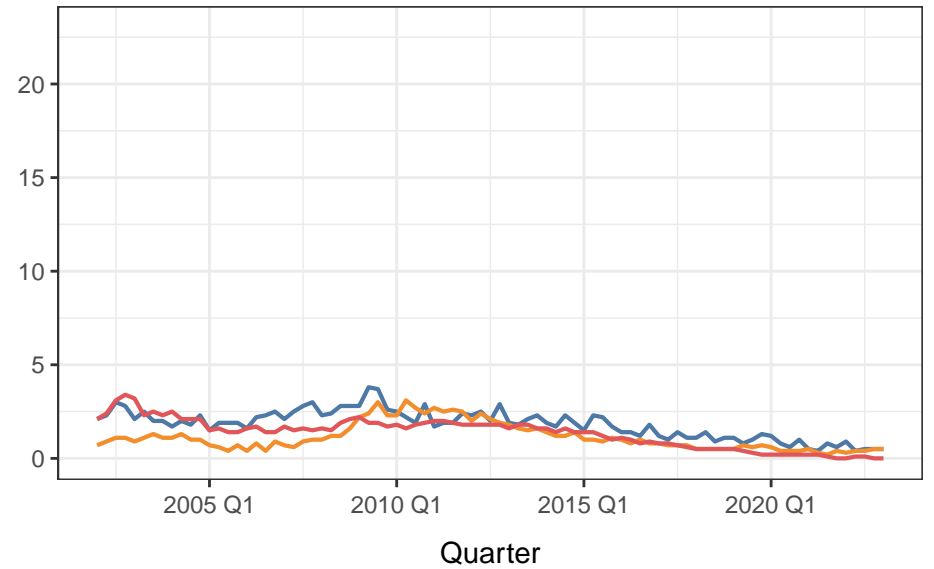
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

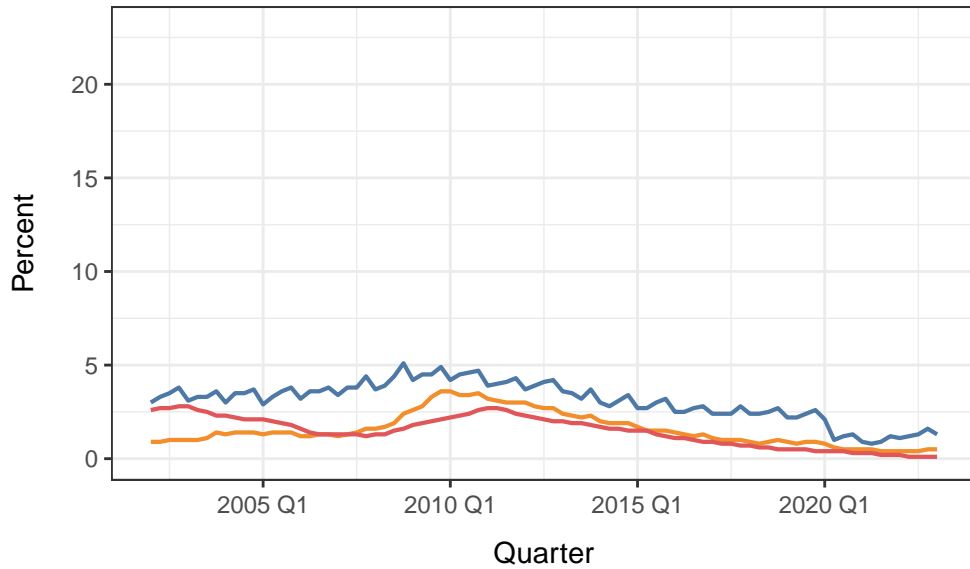


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

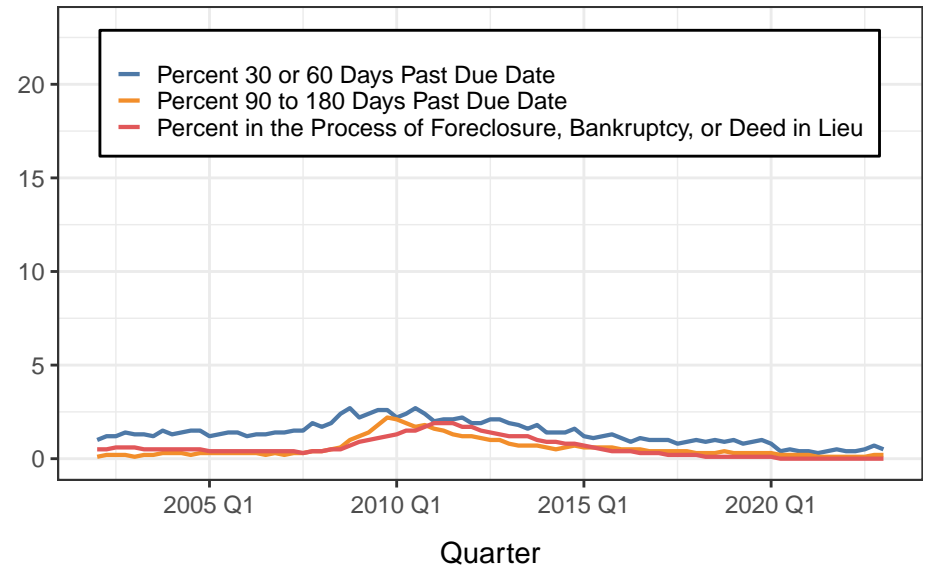
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Tennessee

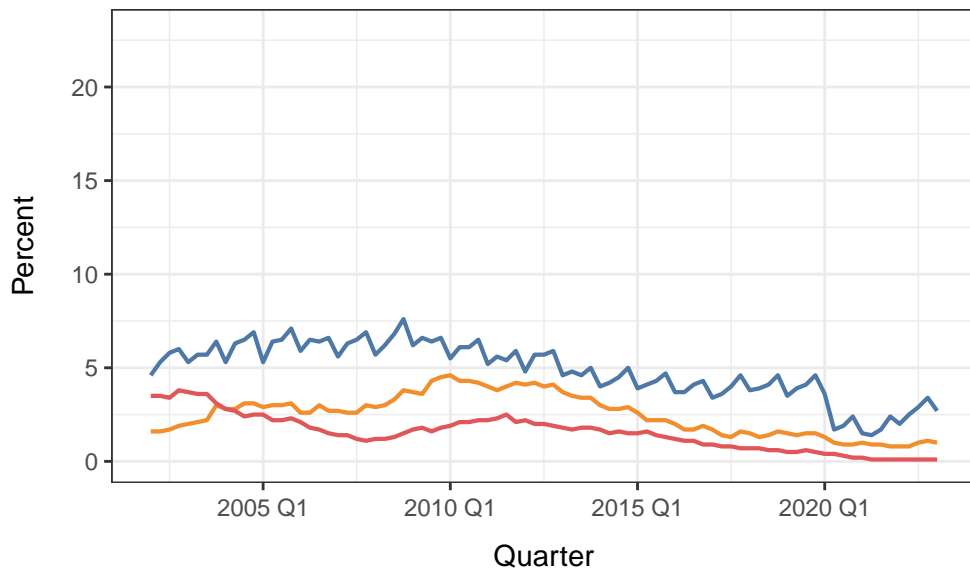
### All Mortgages



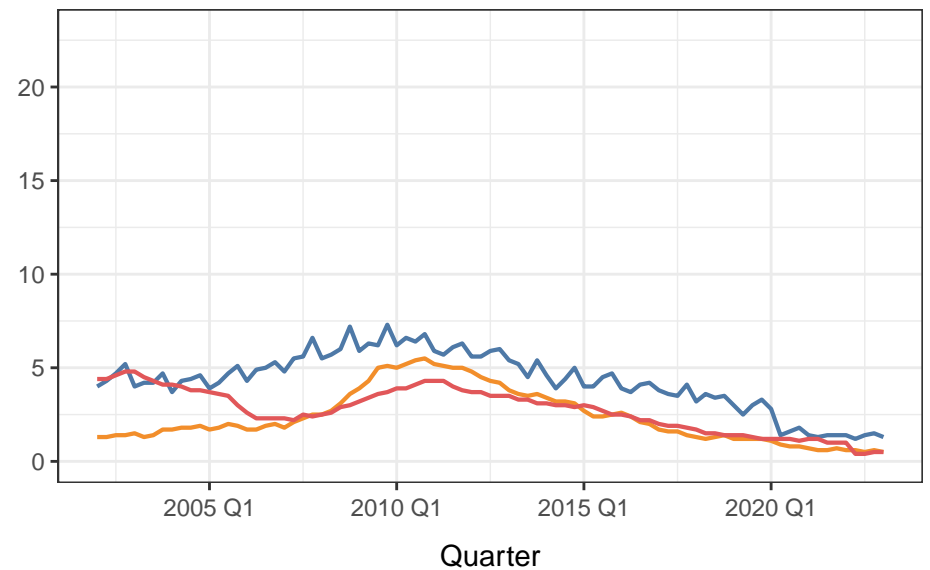
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

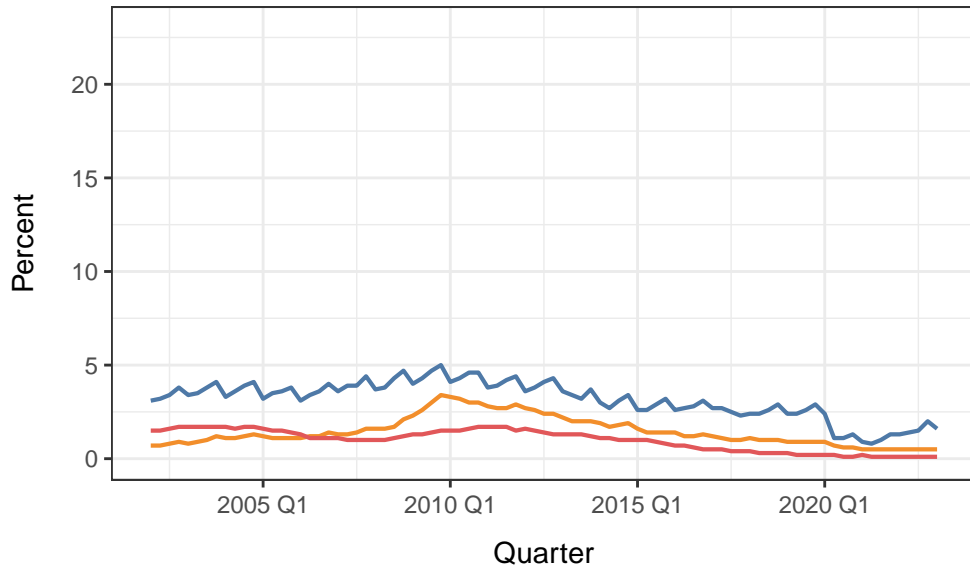


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

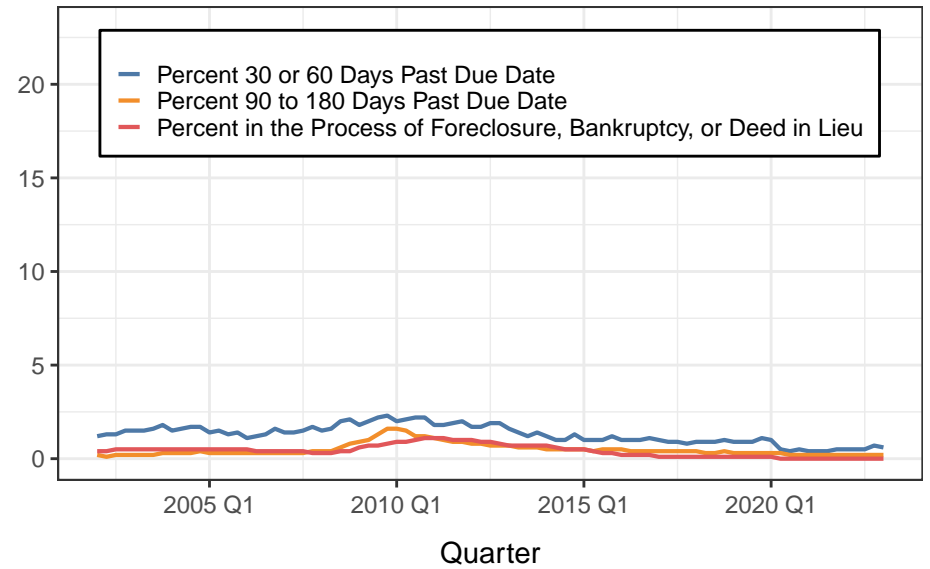
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Texas

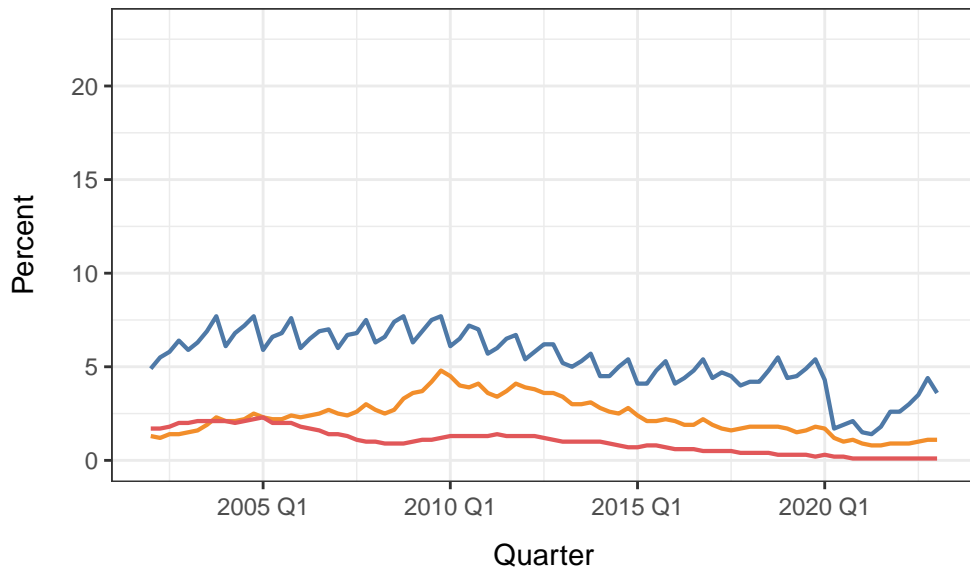
## All Mortgages



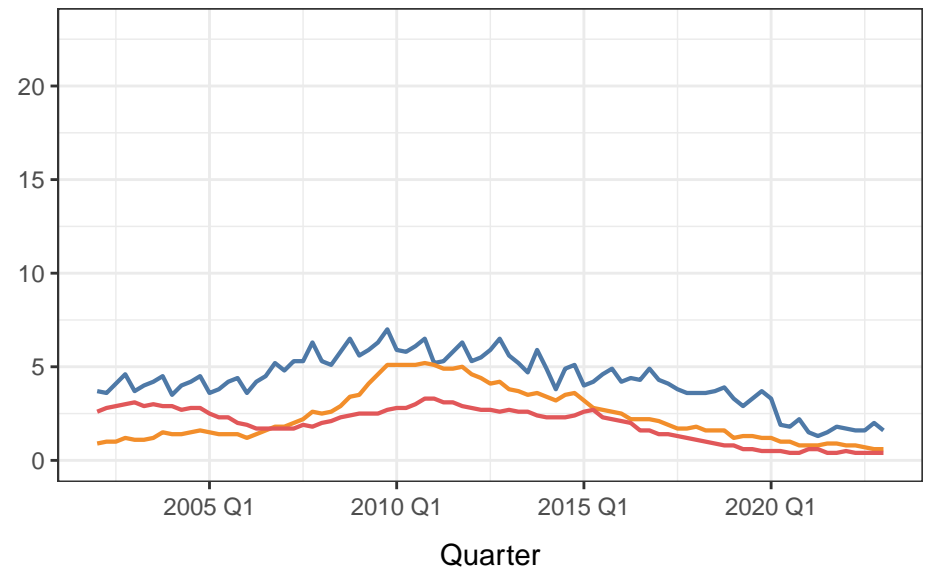
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

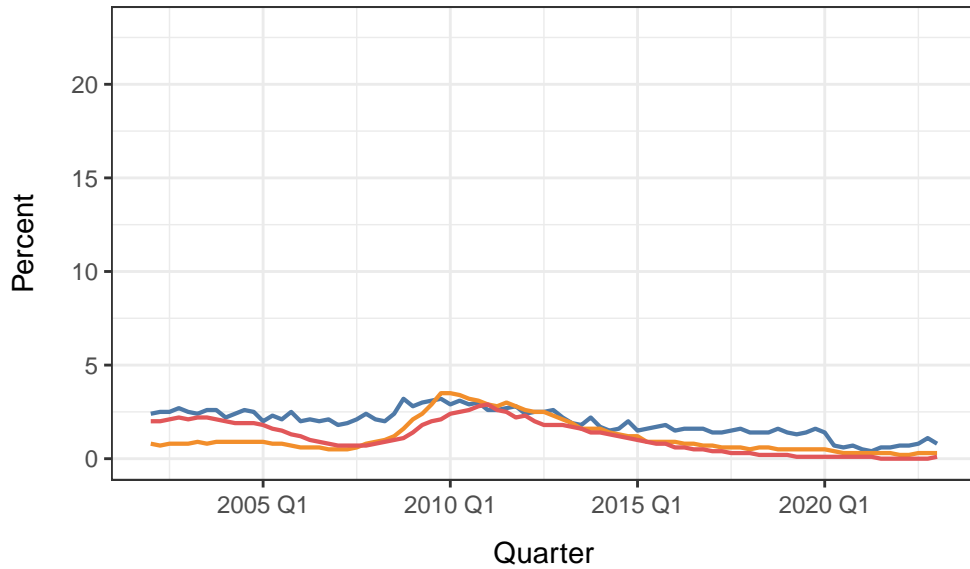


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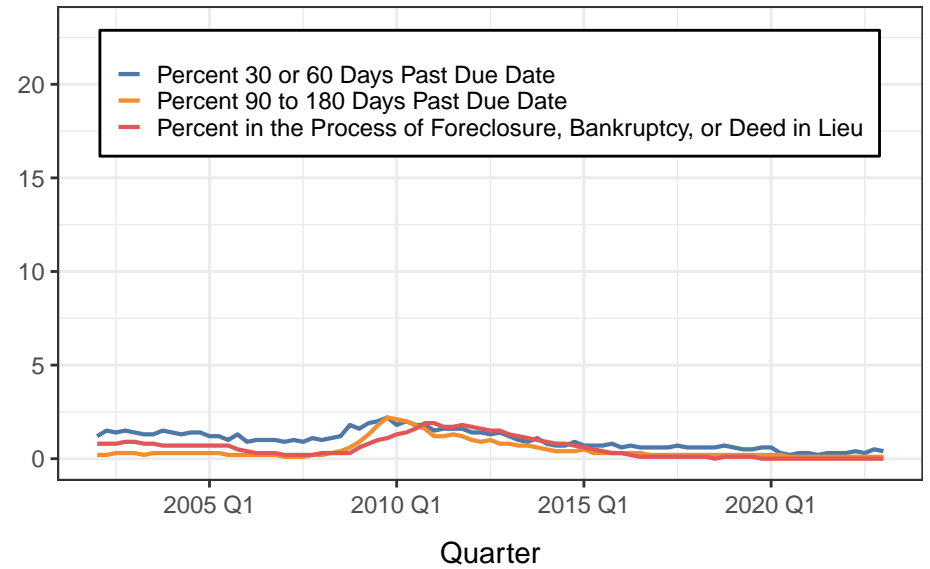
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Utah

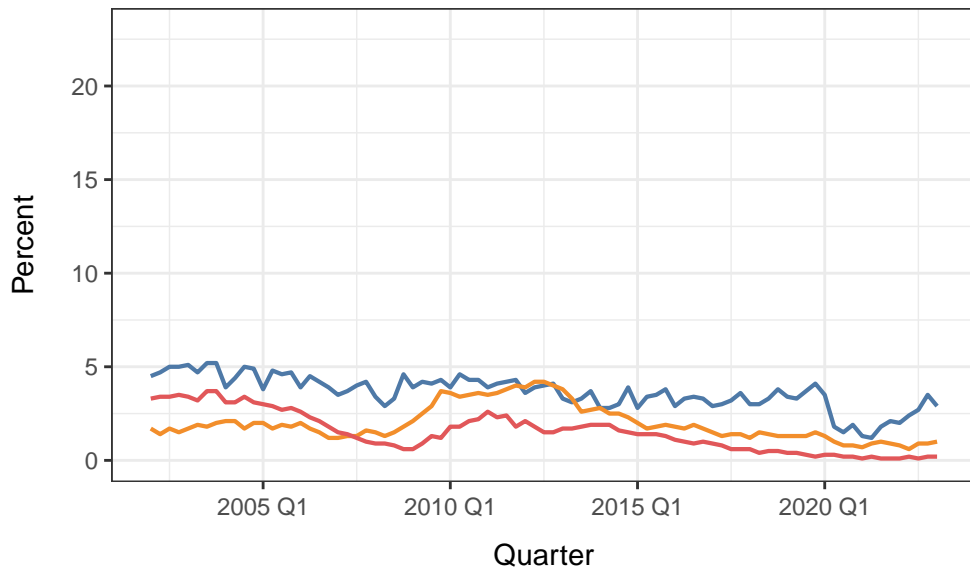
## All Mortgages



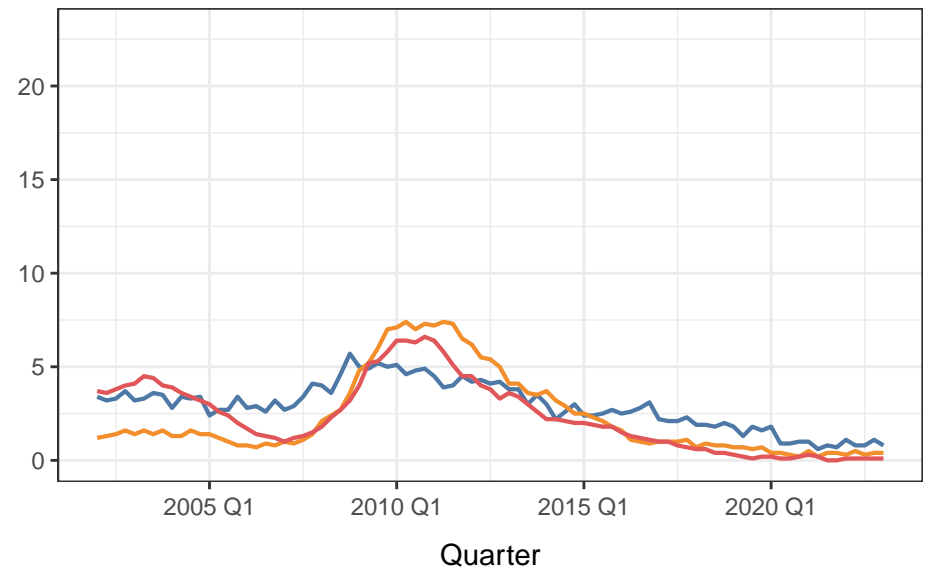
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

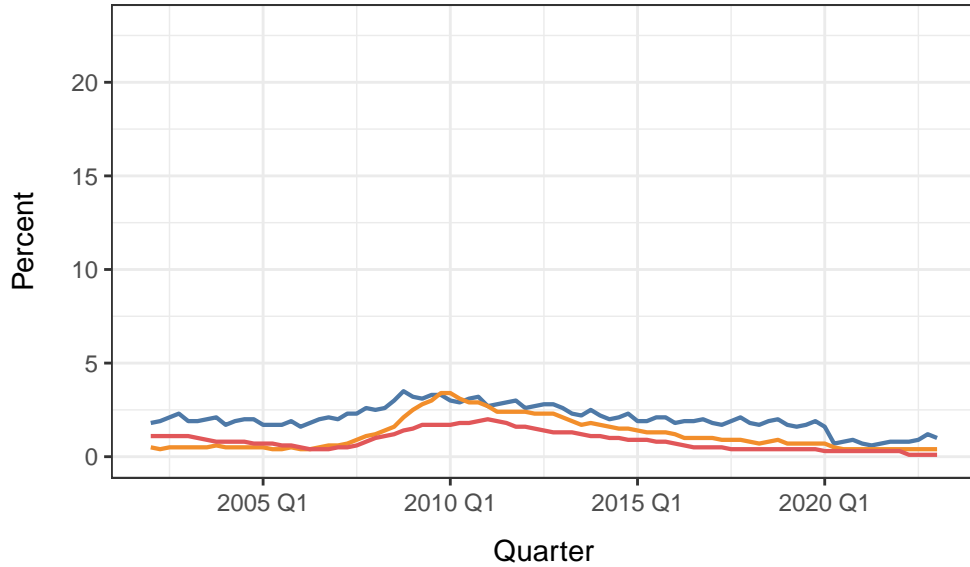


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

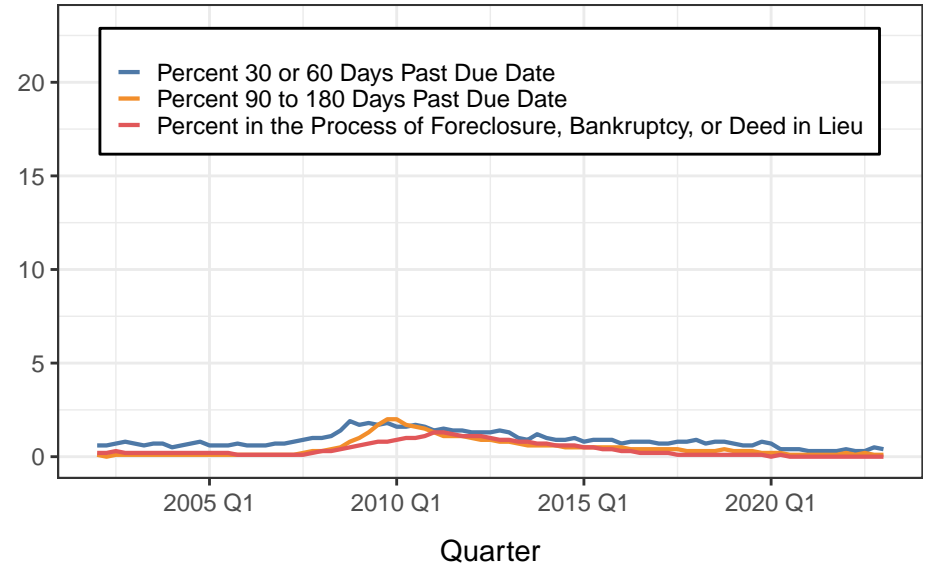
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Virginia

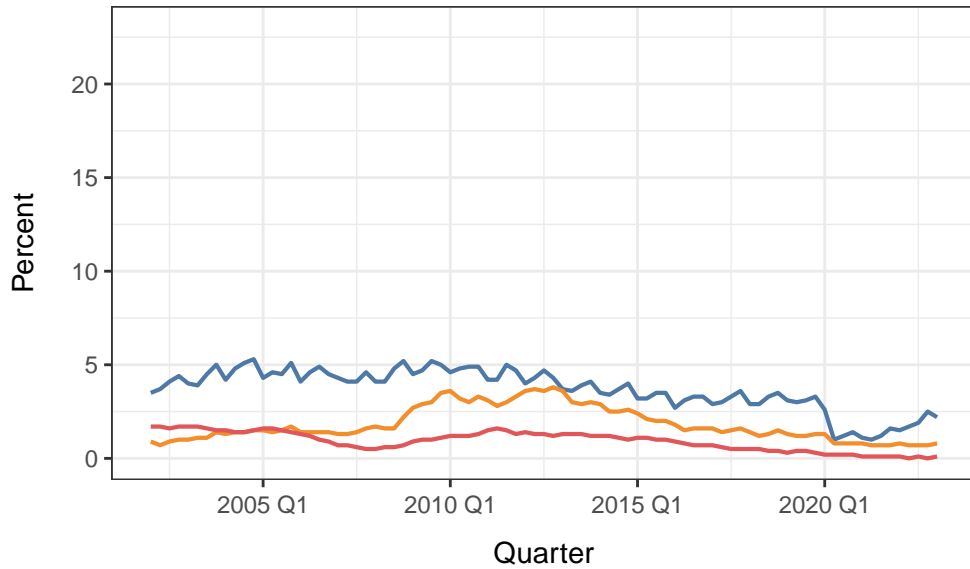
## All Mortgages



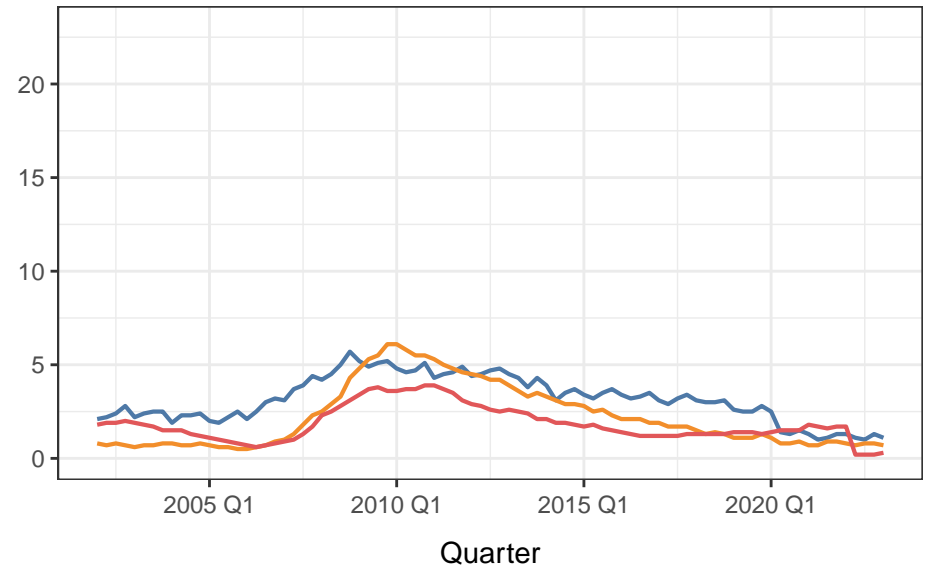
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

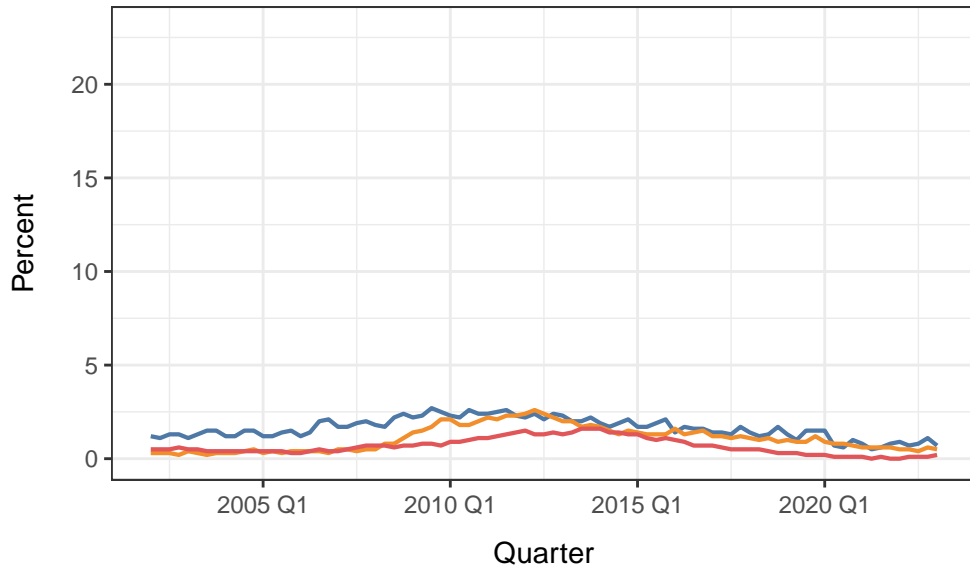


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

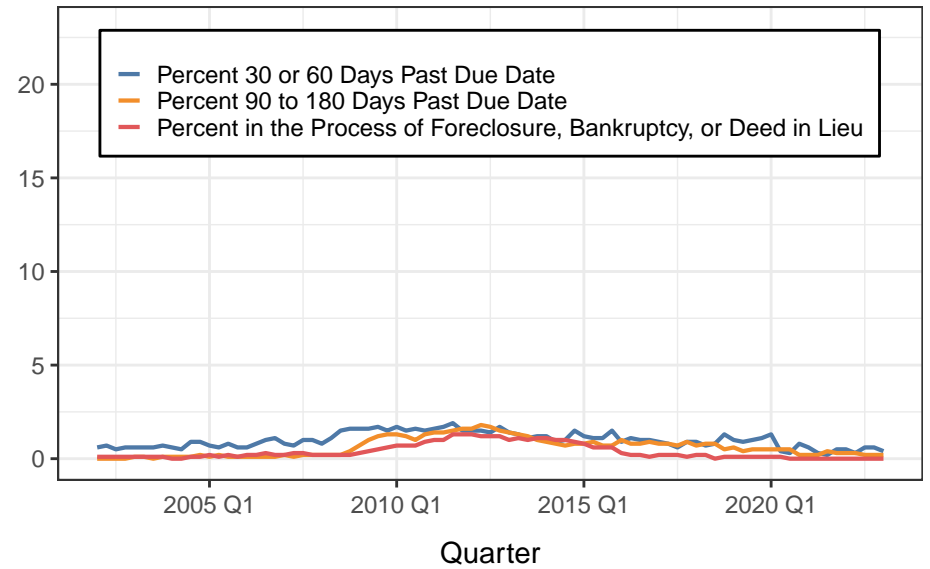
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Vermont

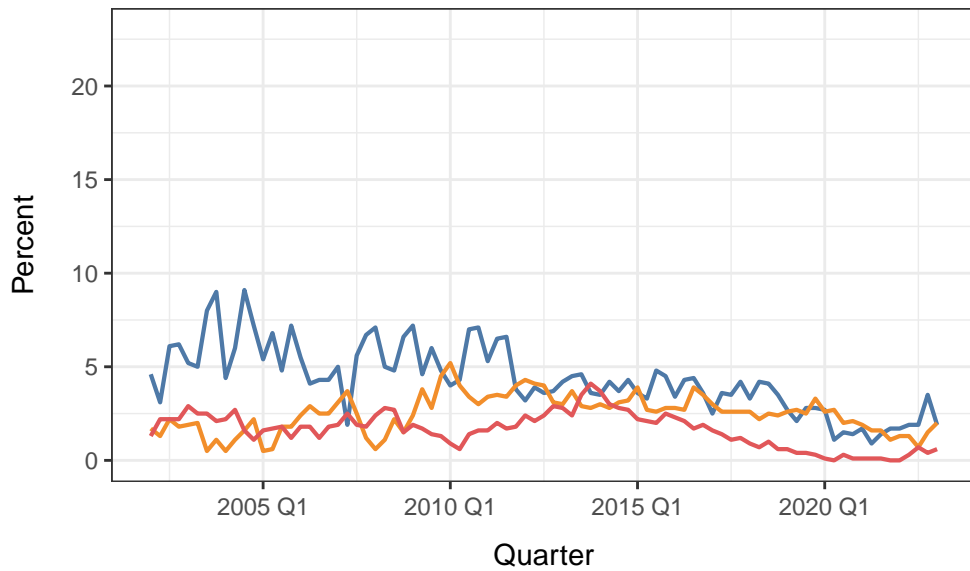
## All Mortgages



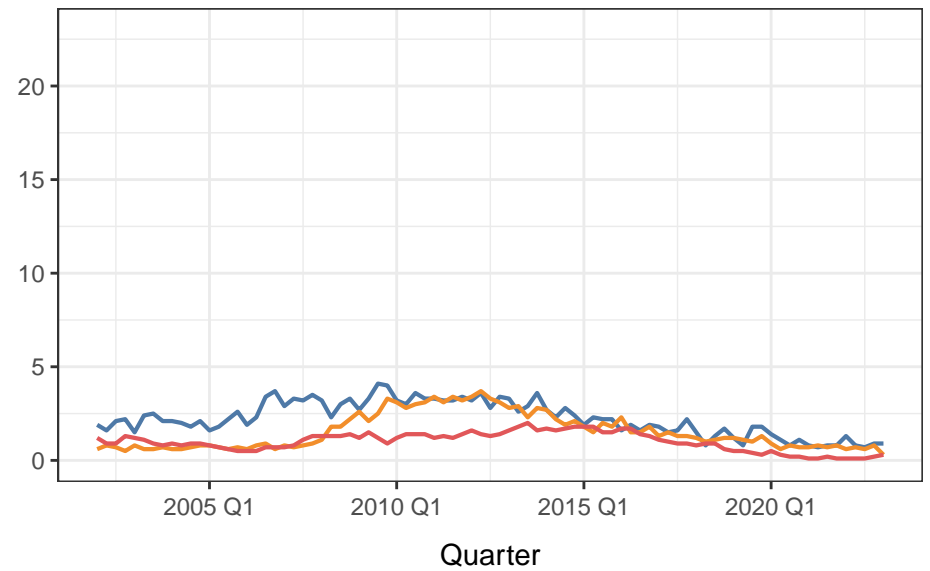
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

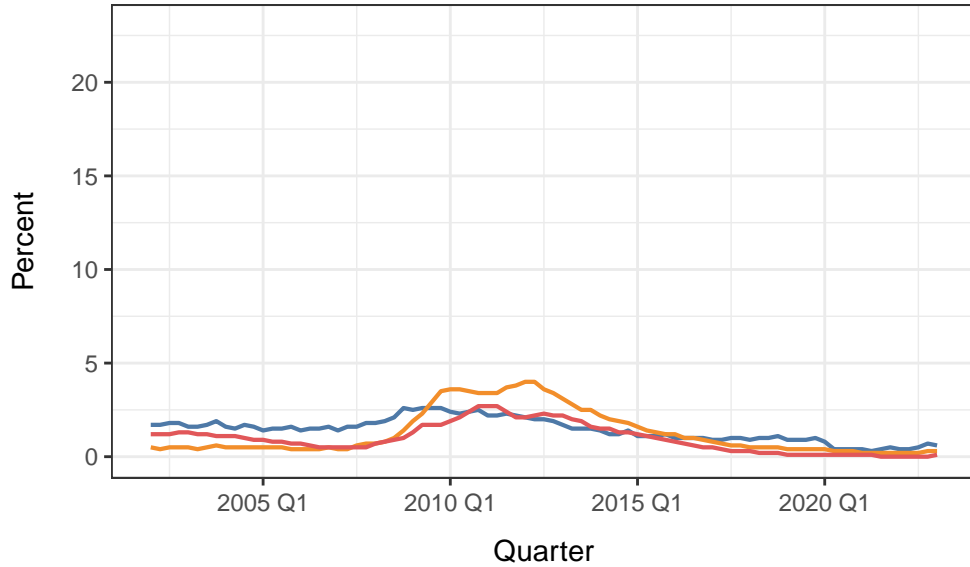


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

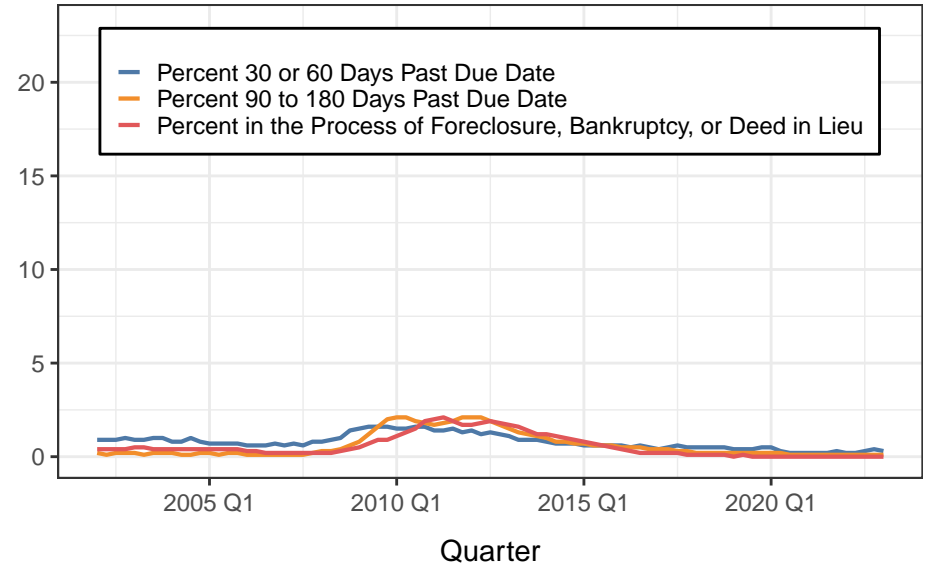
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Washington

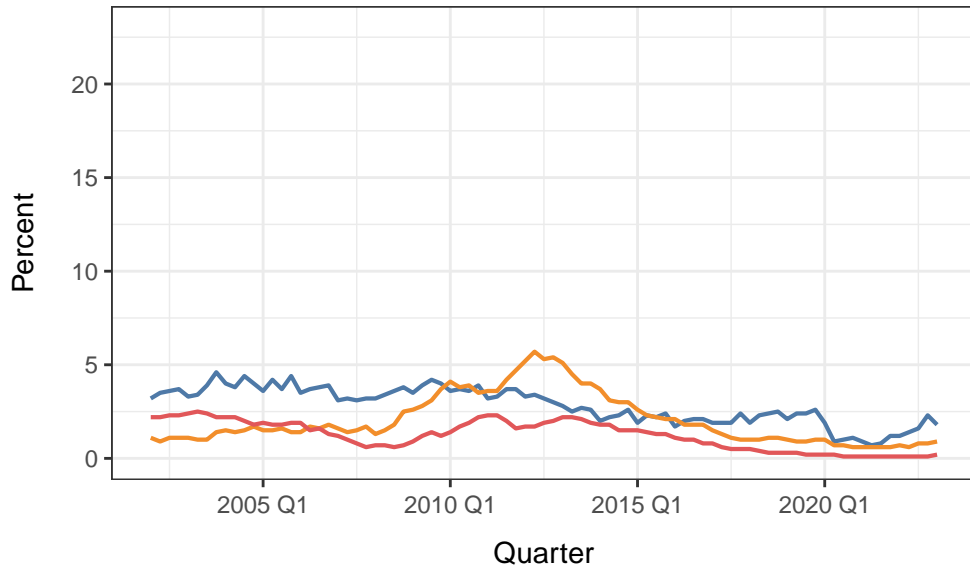
## All Mortgages



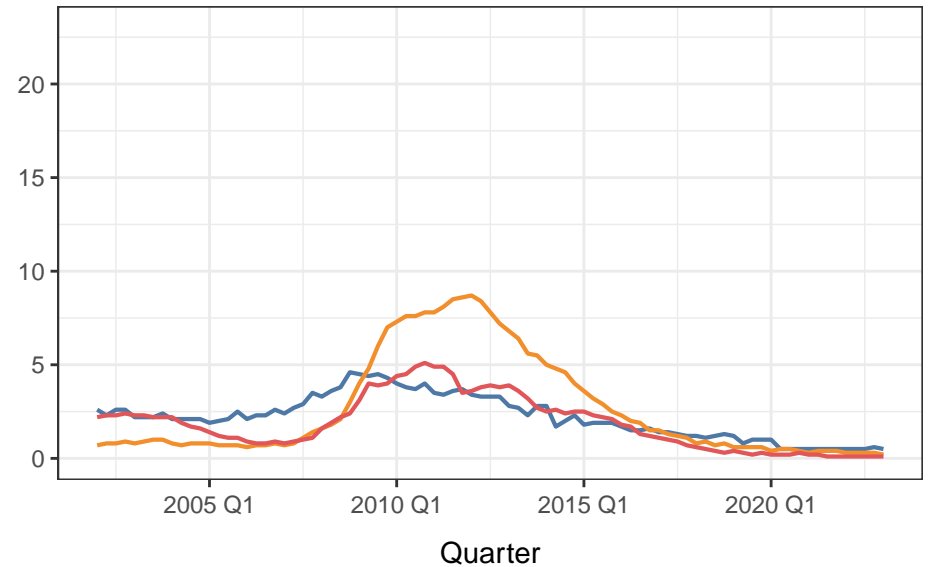
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market



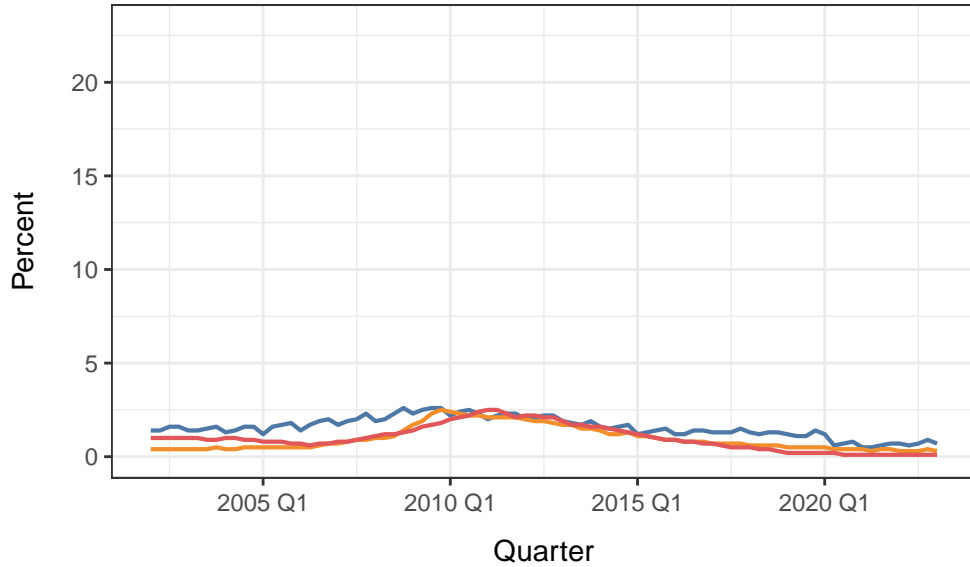
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



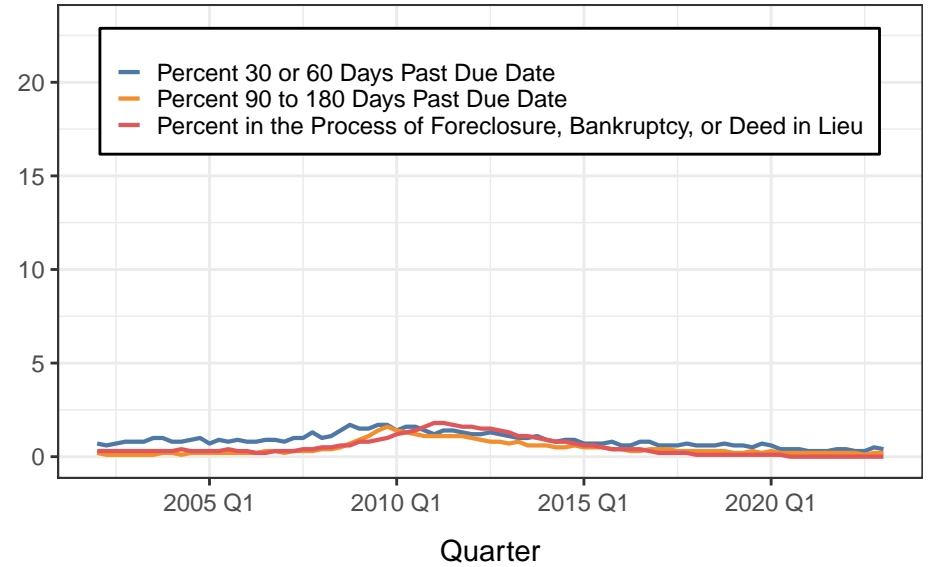
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

State: Wisconsin

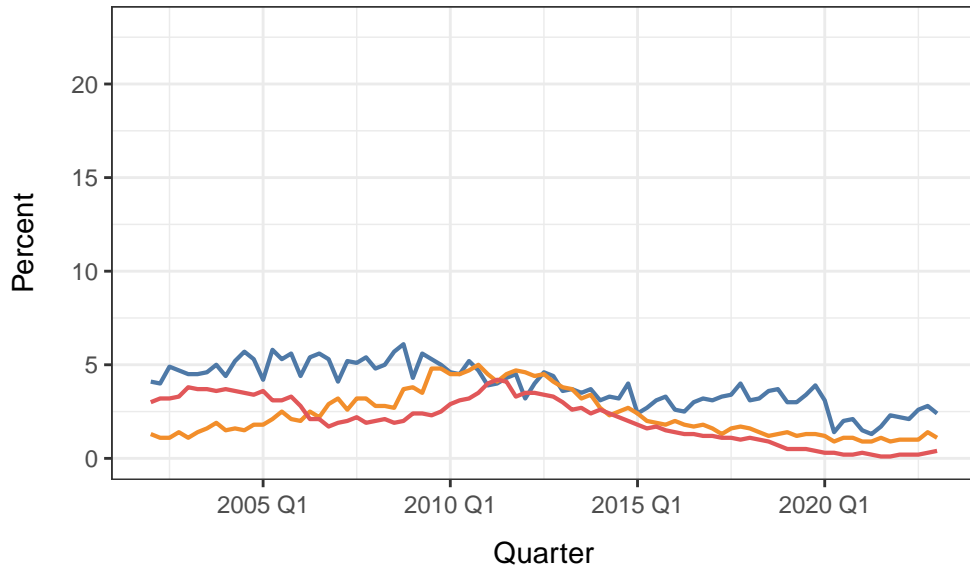
## All Mortgages



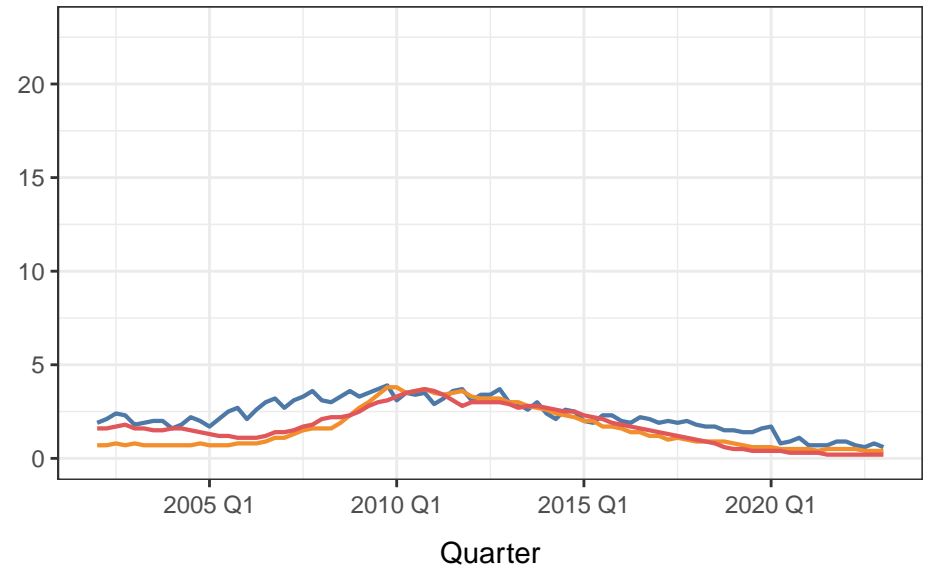
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

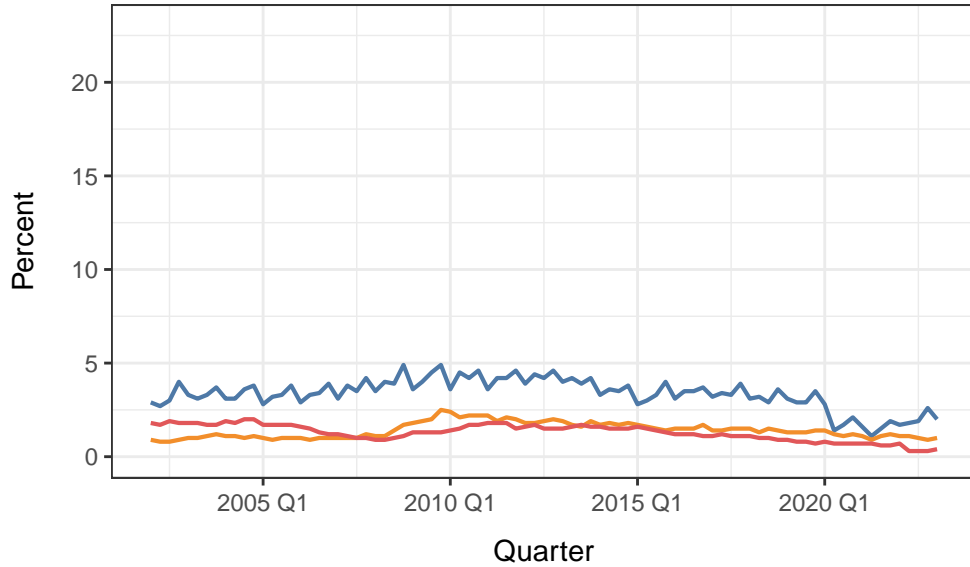


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

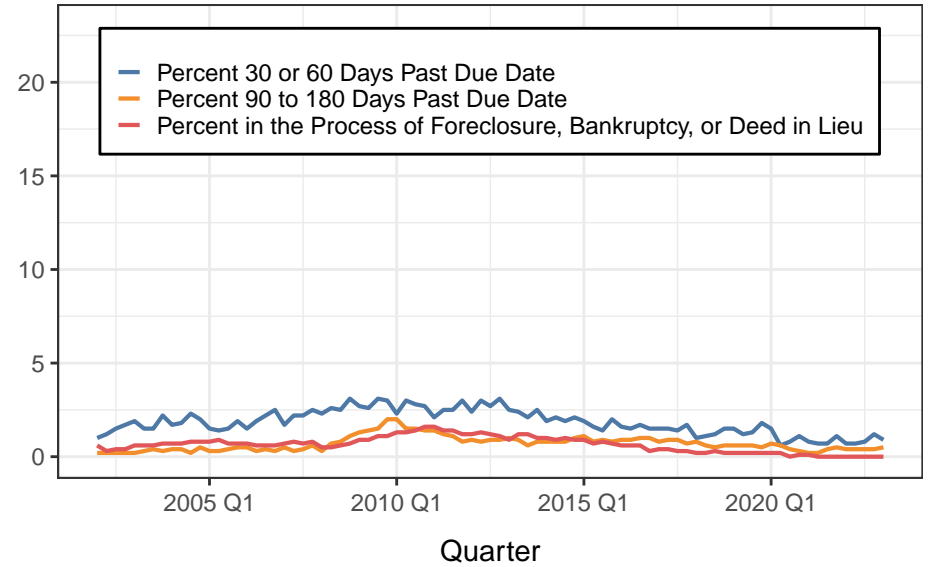
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: West Virginia

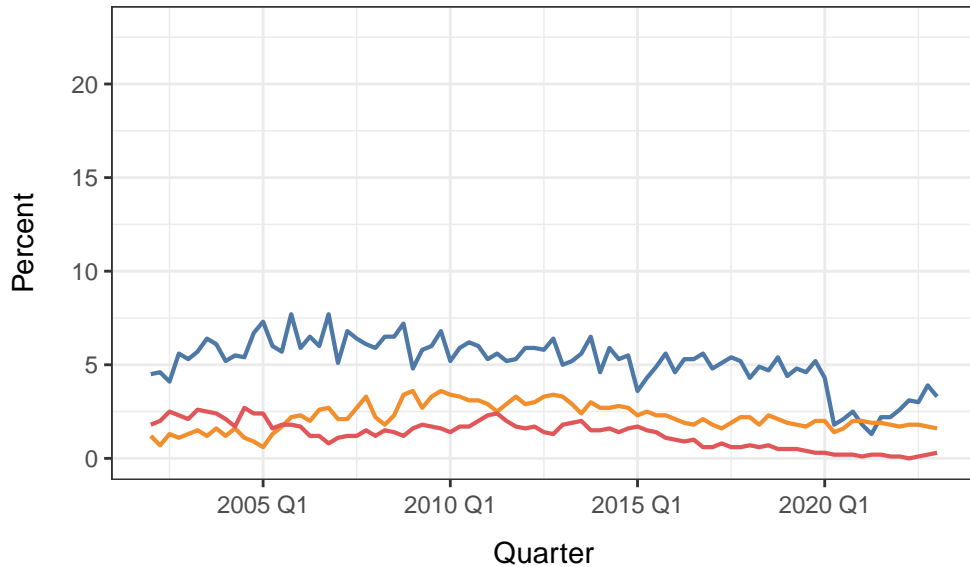
### All Mortgages



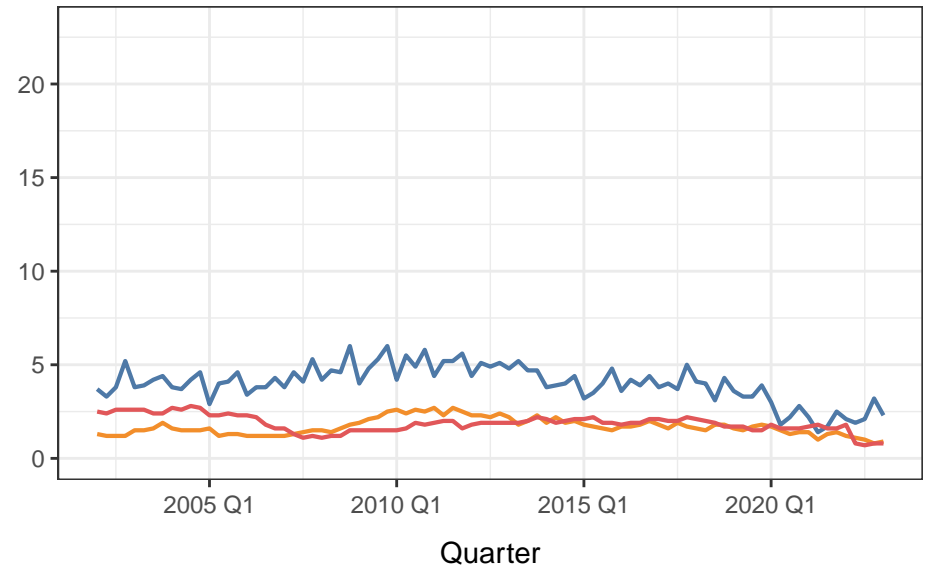
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

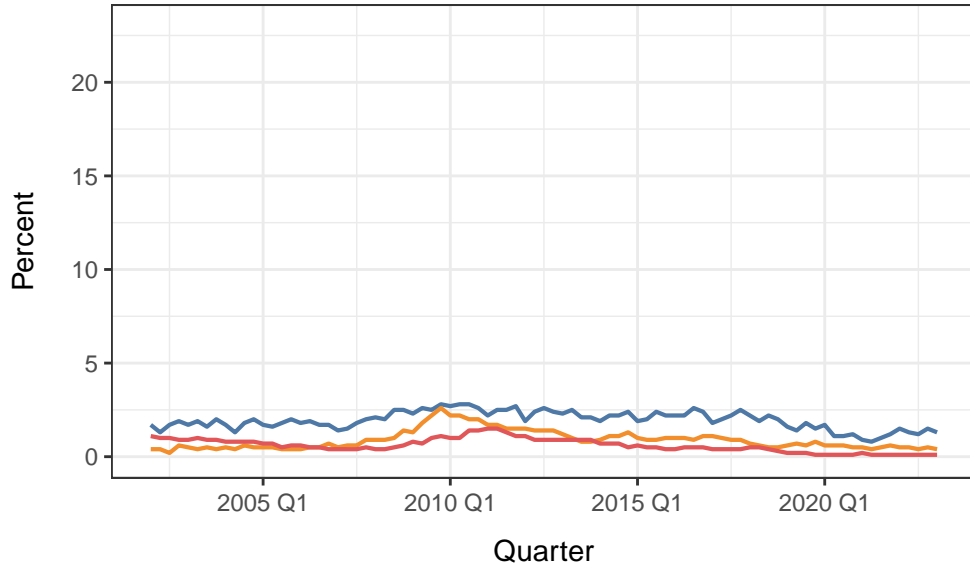


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

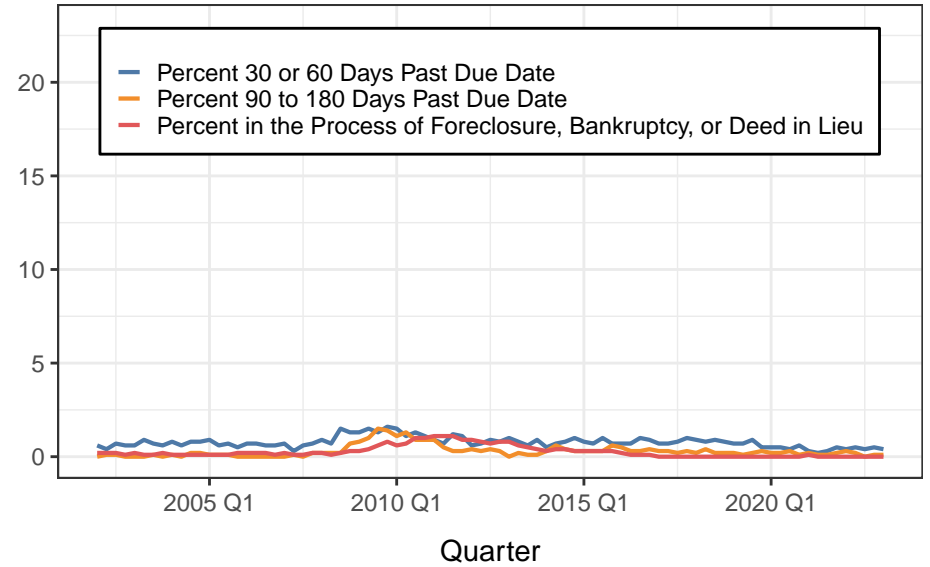
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## State: Wyoming

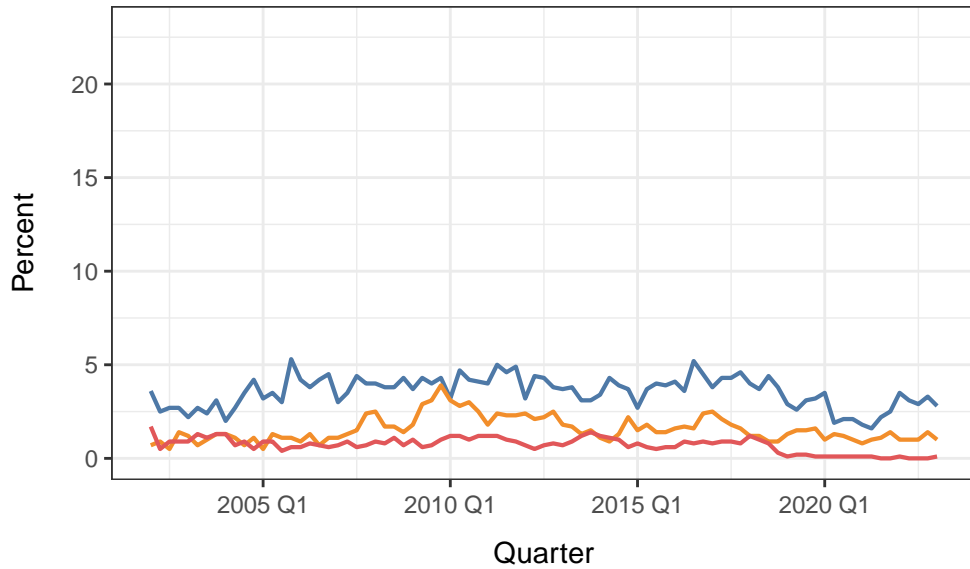
### All Mortgages



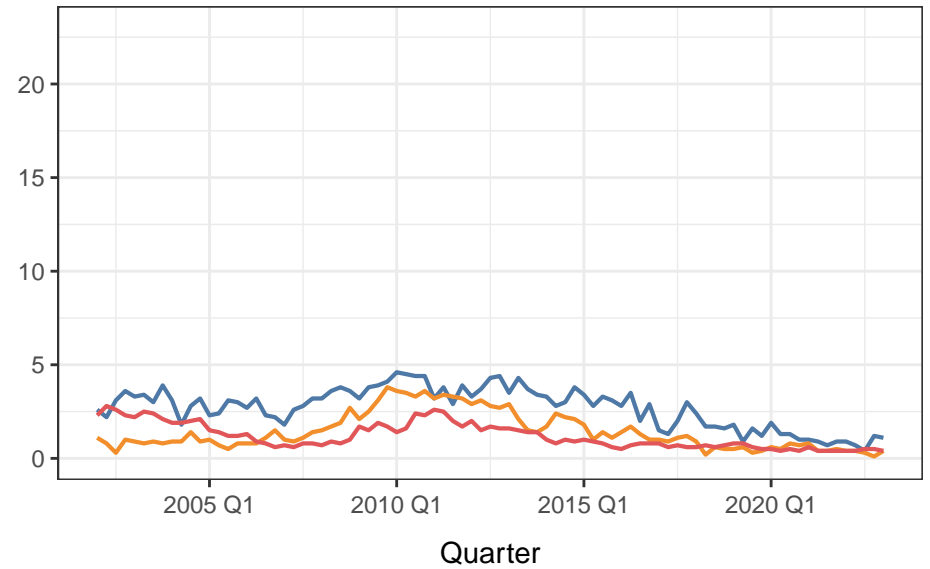
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

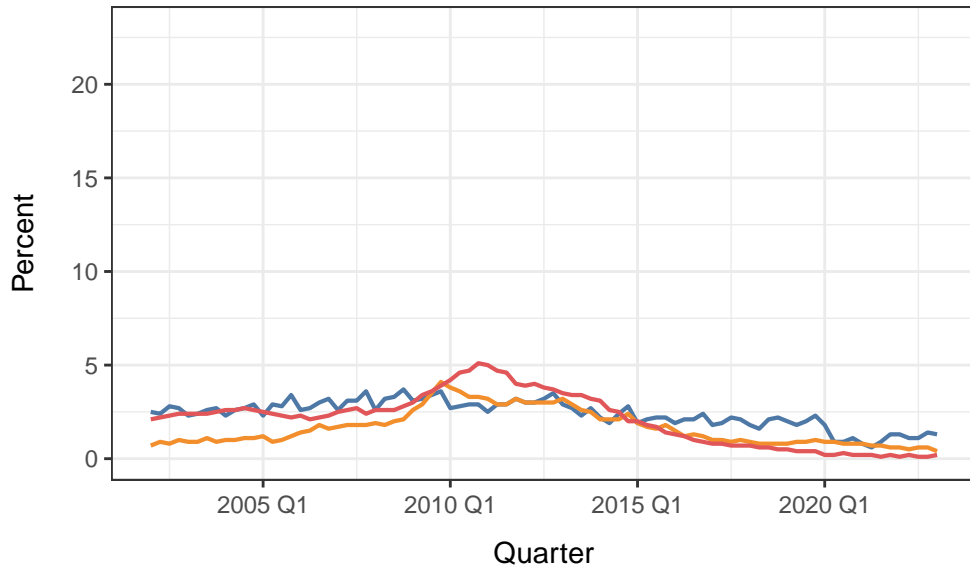


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

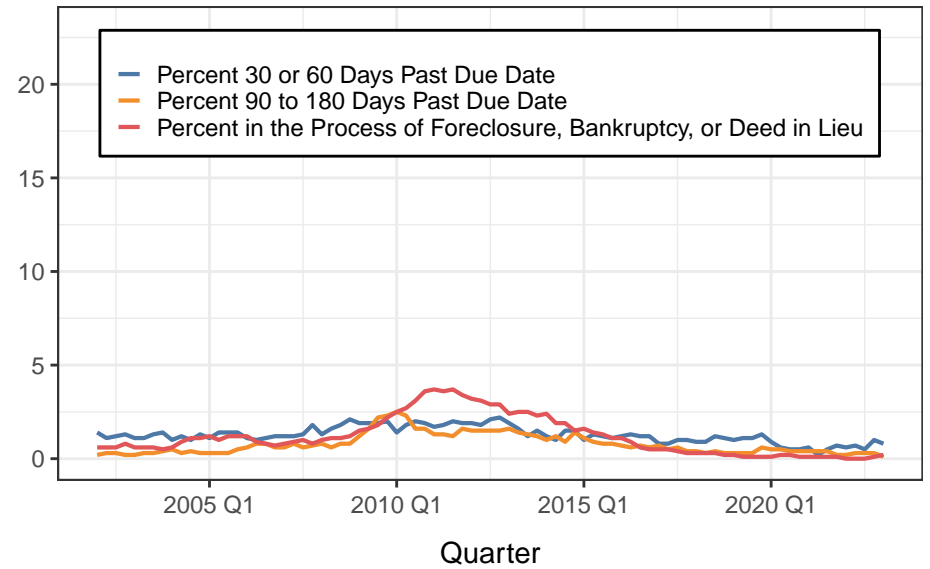
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Akron, OH

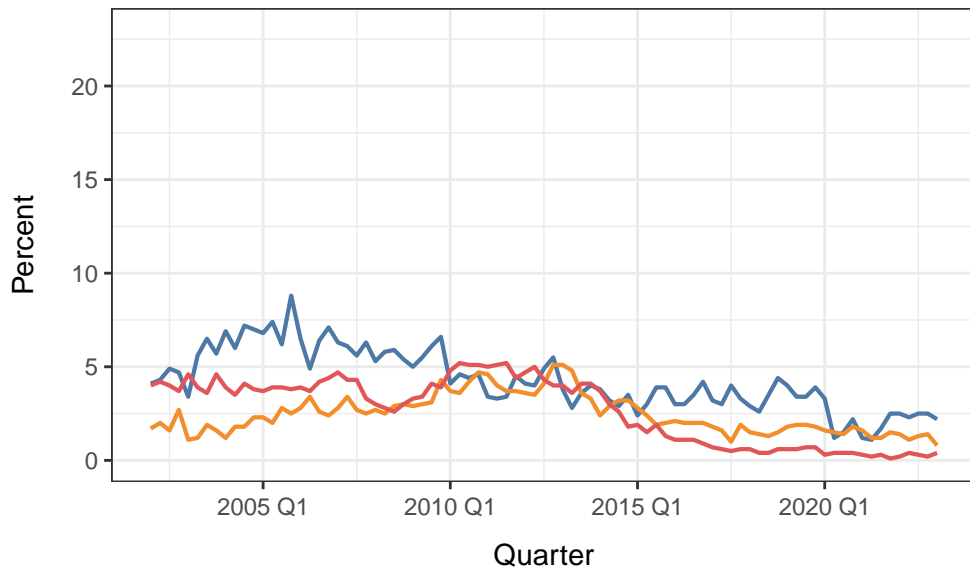
## All Mortgages



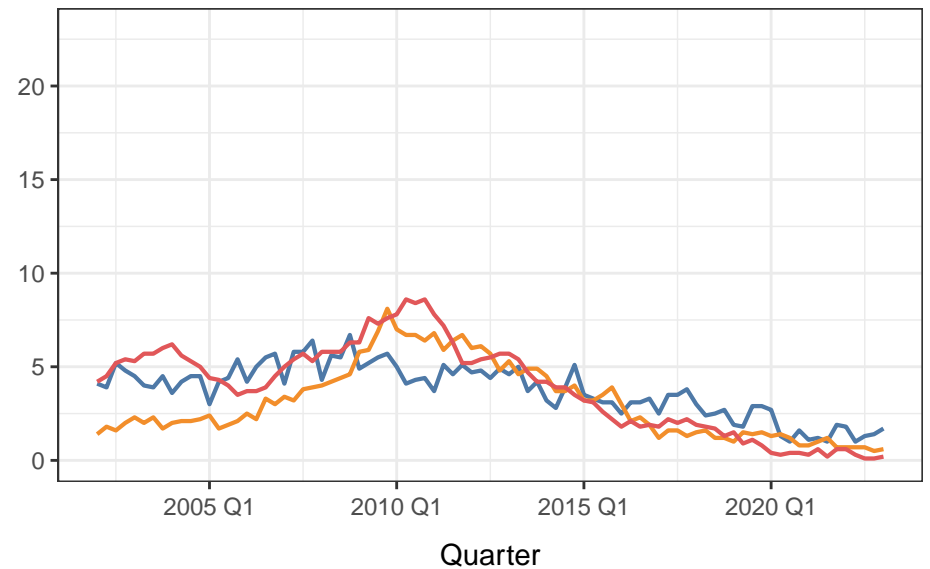
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

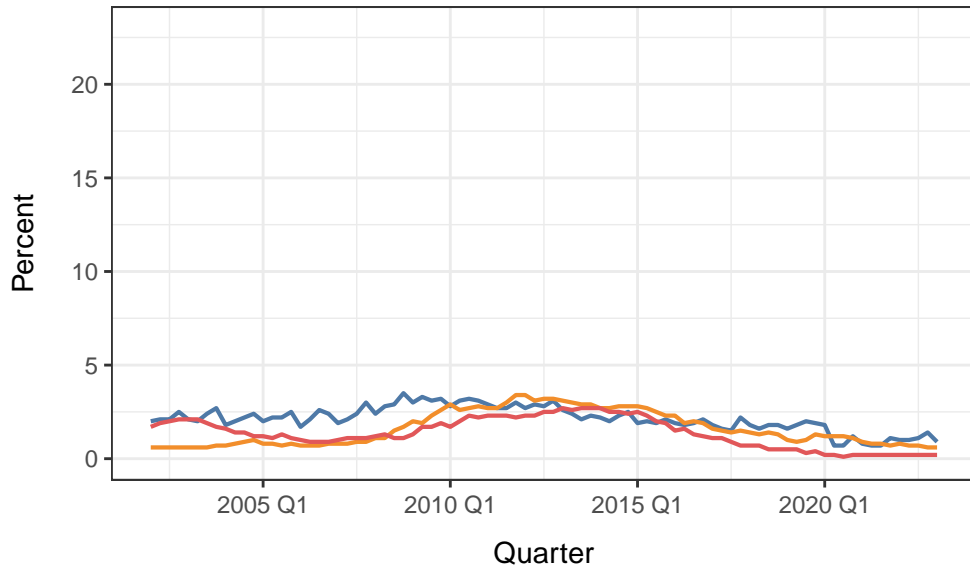


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

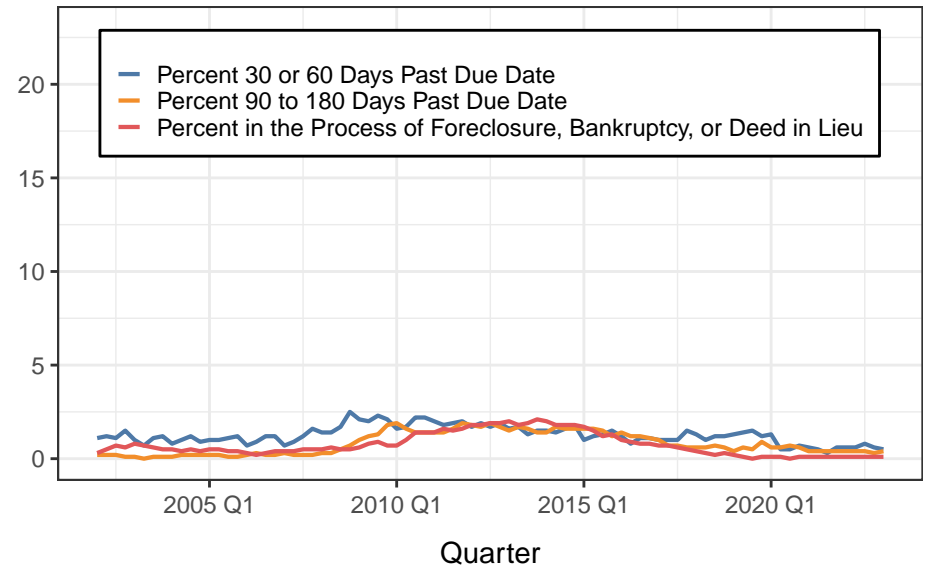
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Albany–Schenectady–Troy, NY

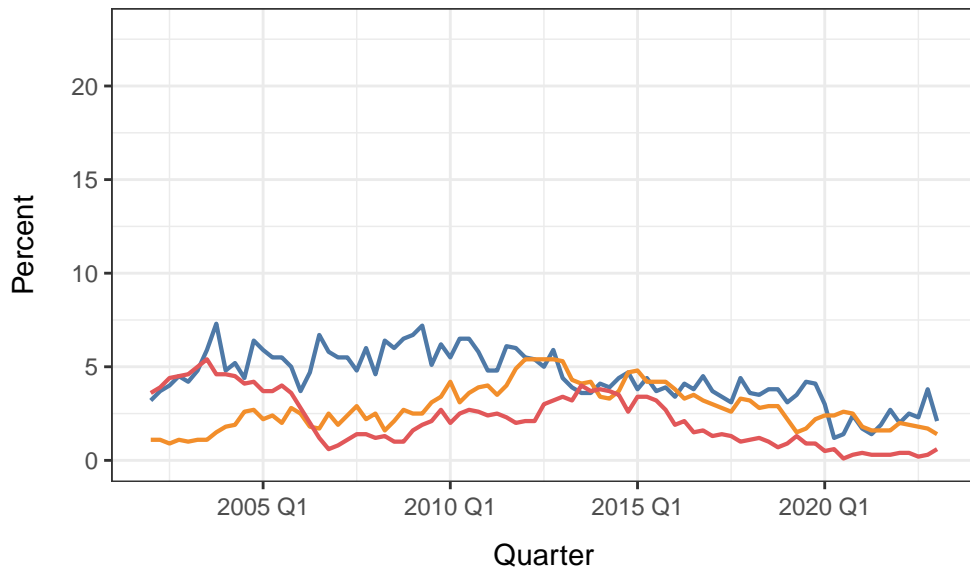
## All Mortgages



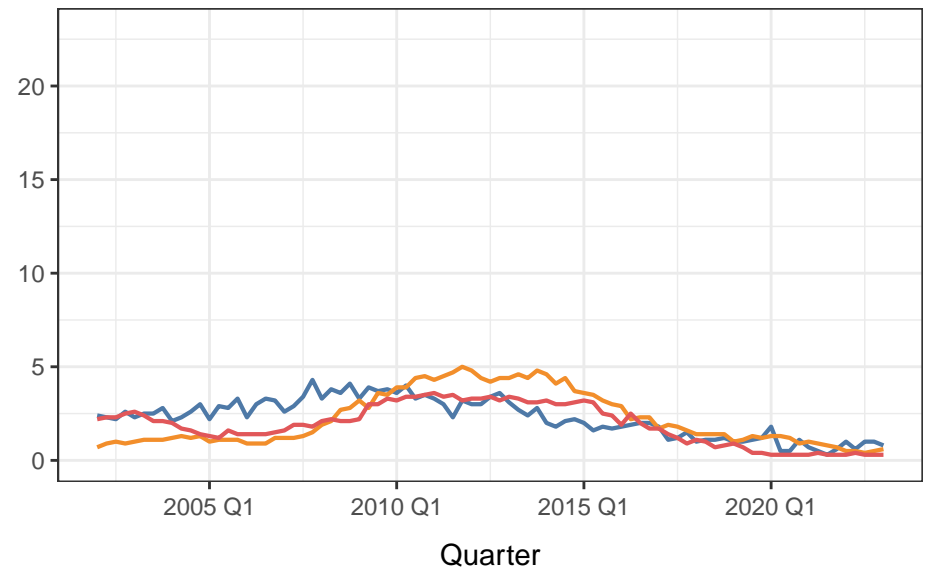
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

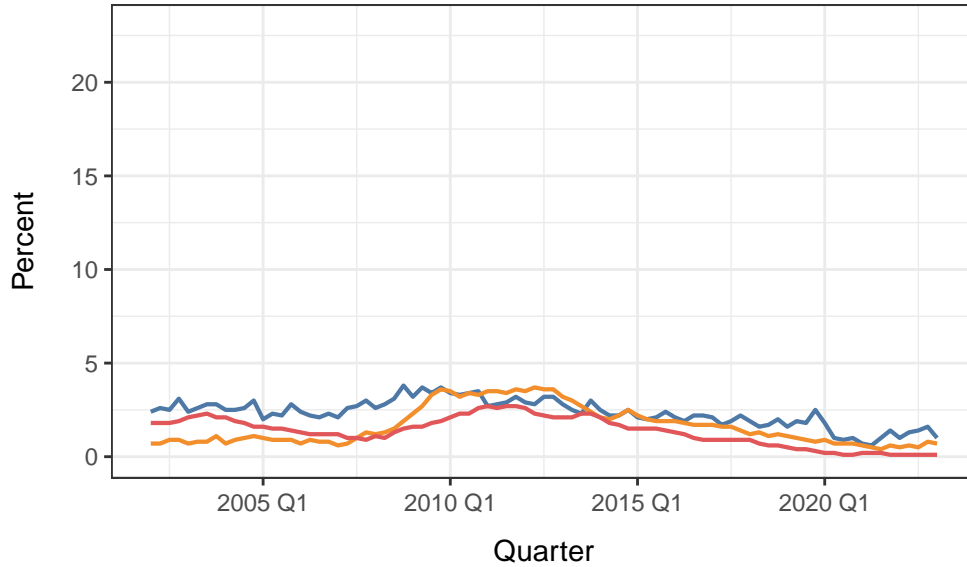


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

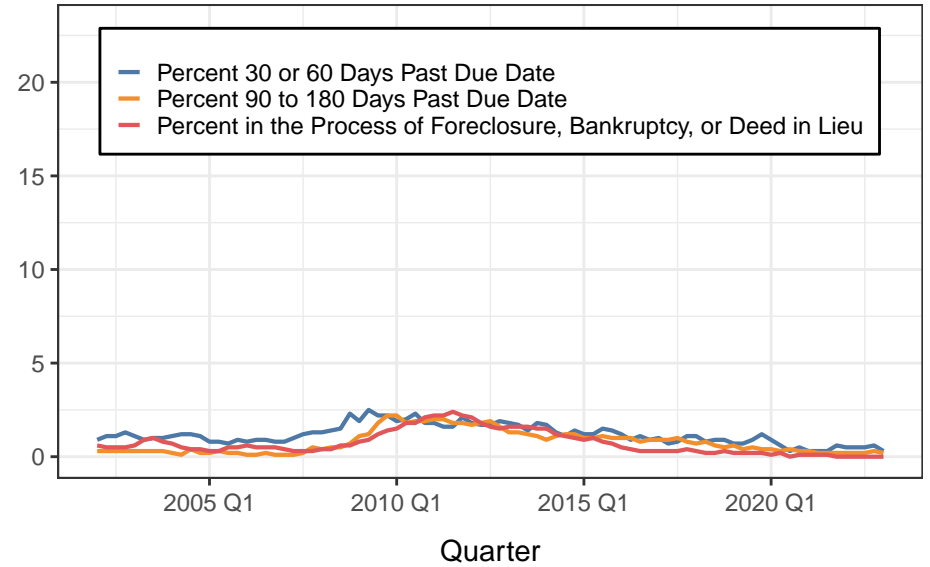
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Albuquerque, NM

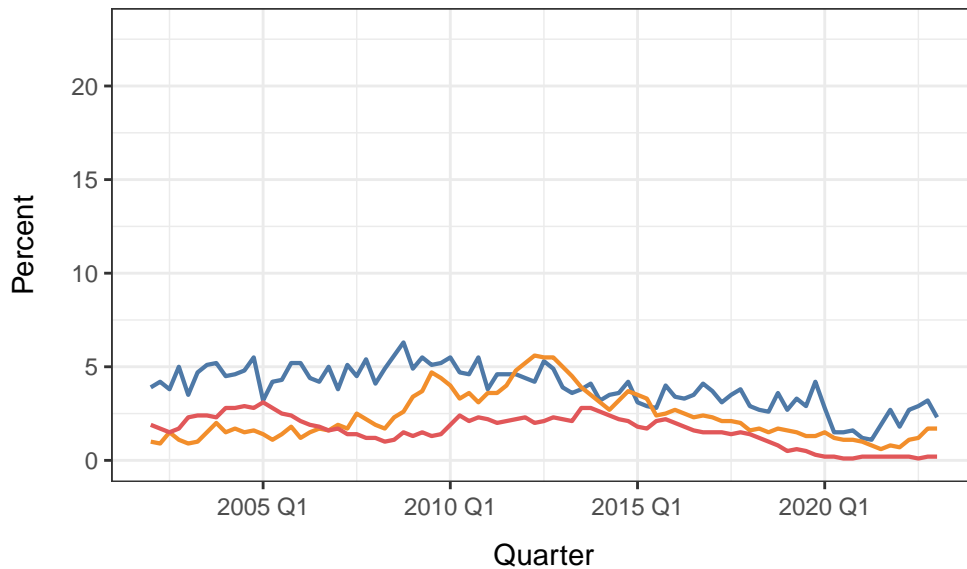
## All Mortgages



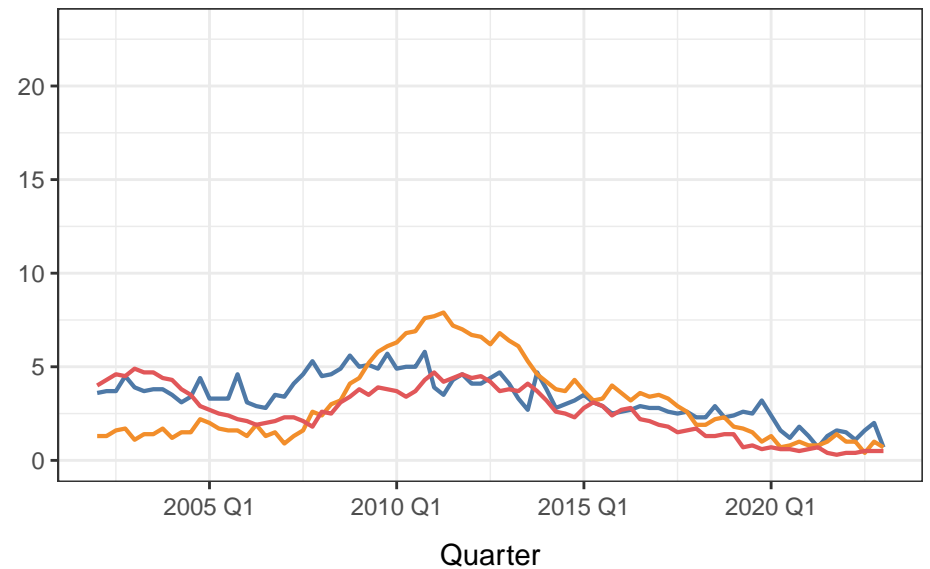
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

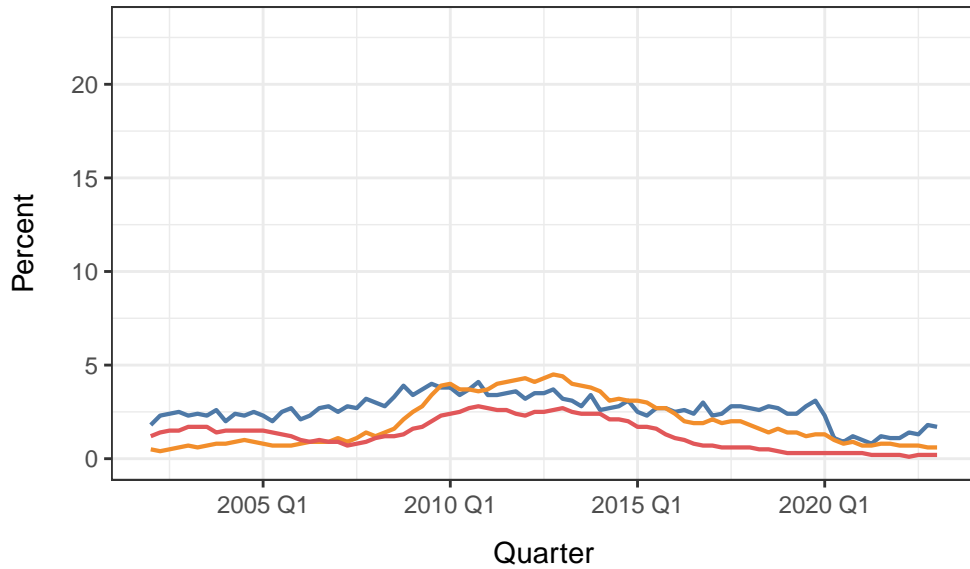


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

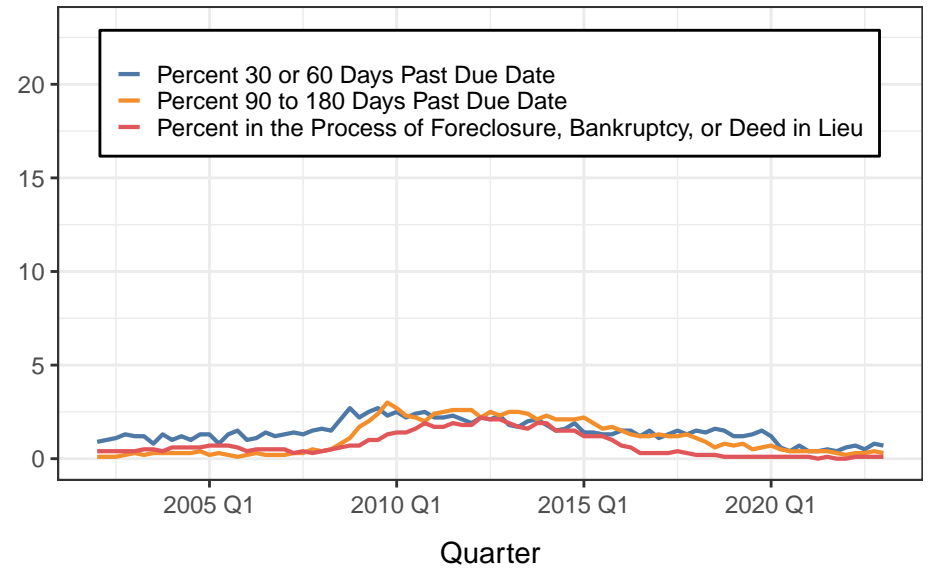
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Allentown–Bethlehem–Easton, PA–NJ

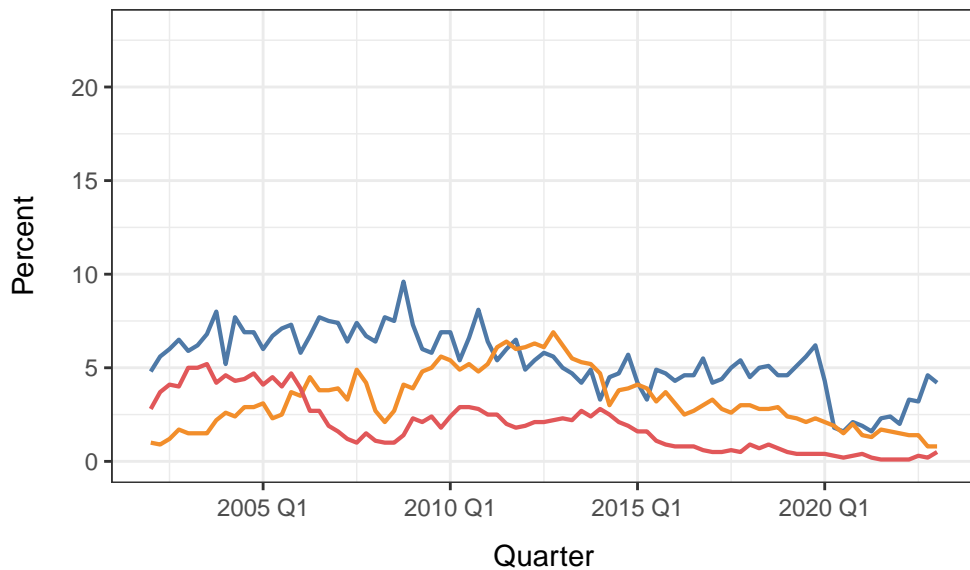
## All Mortgages



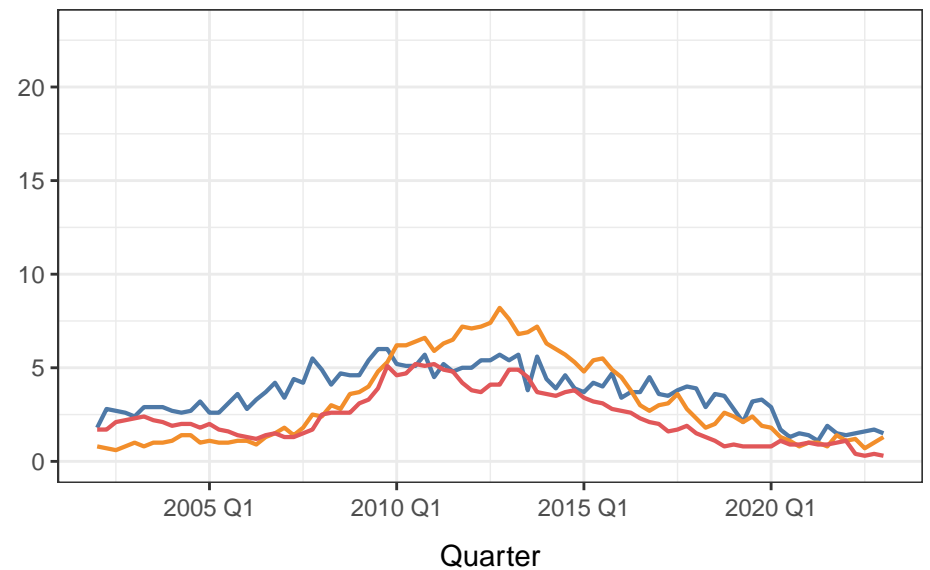
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

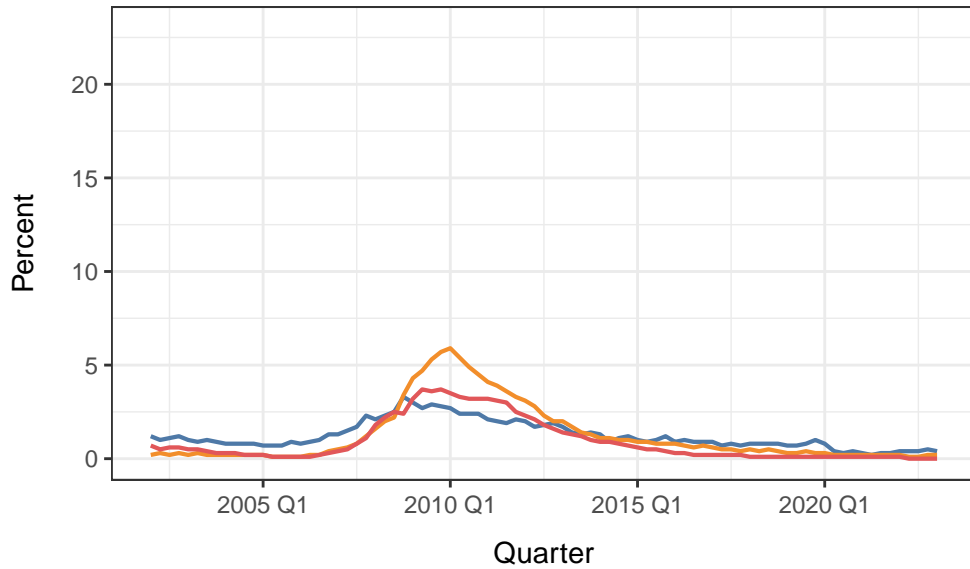


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

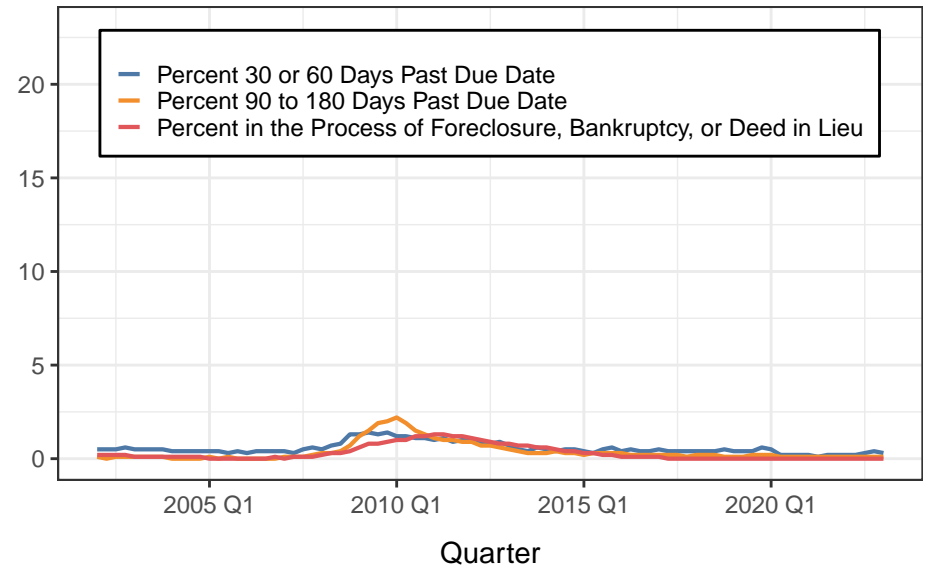
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Anaheim–Santa Ana–Irvine, CA (MSAD)

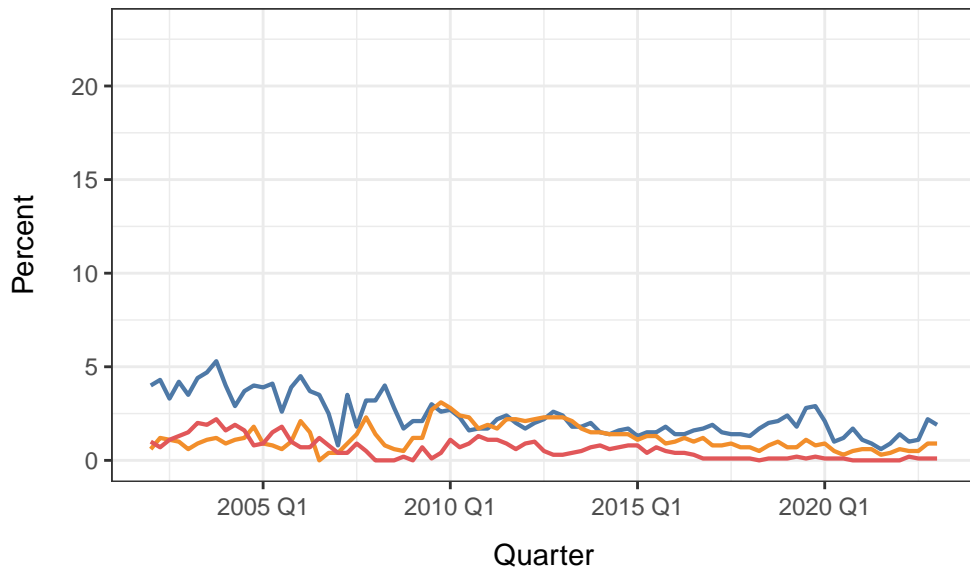
## All Mortgages



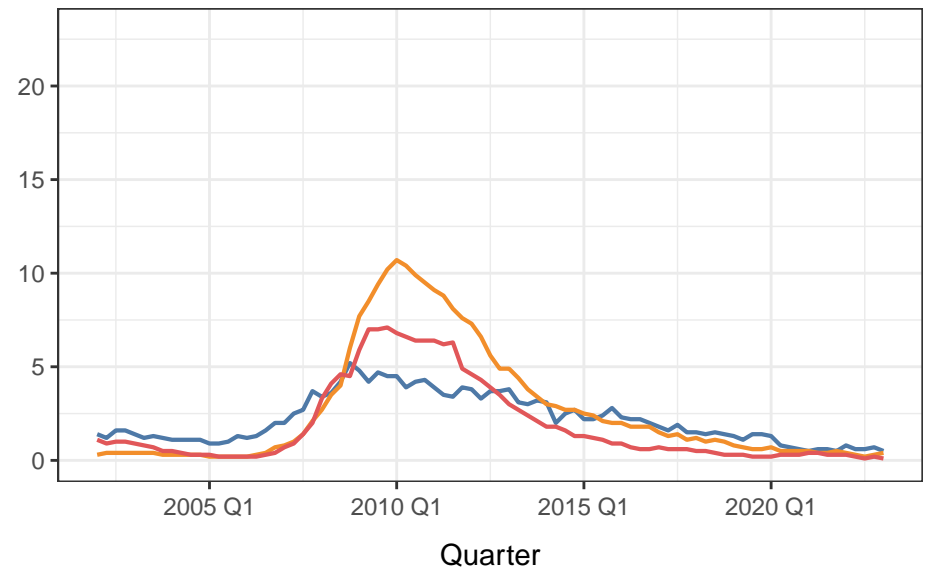
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market



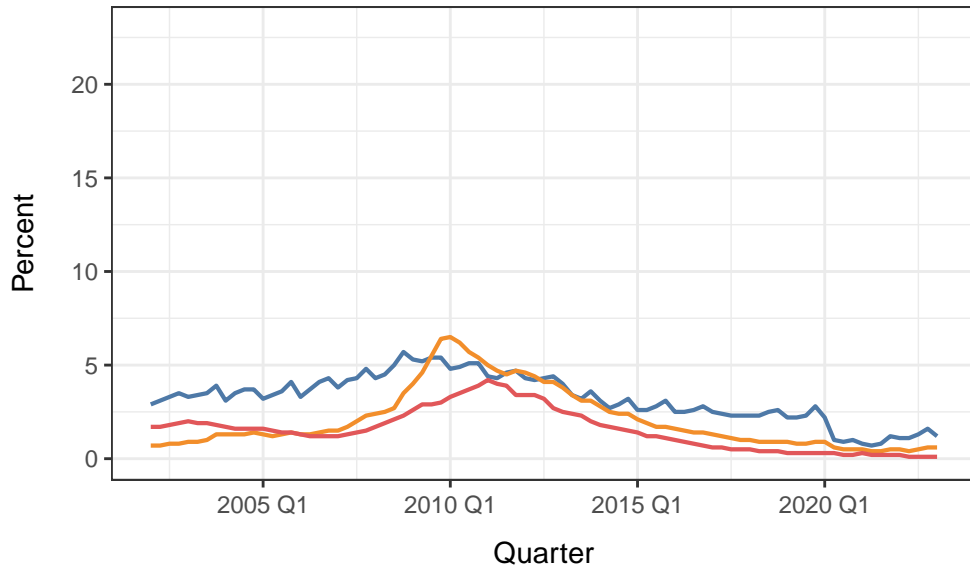
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



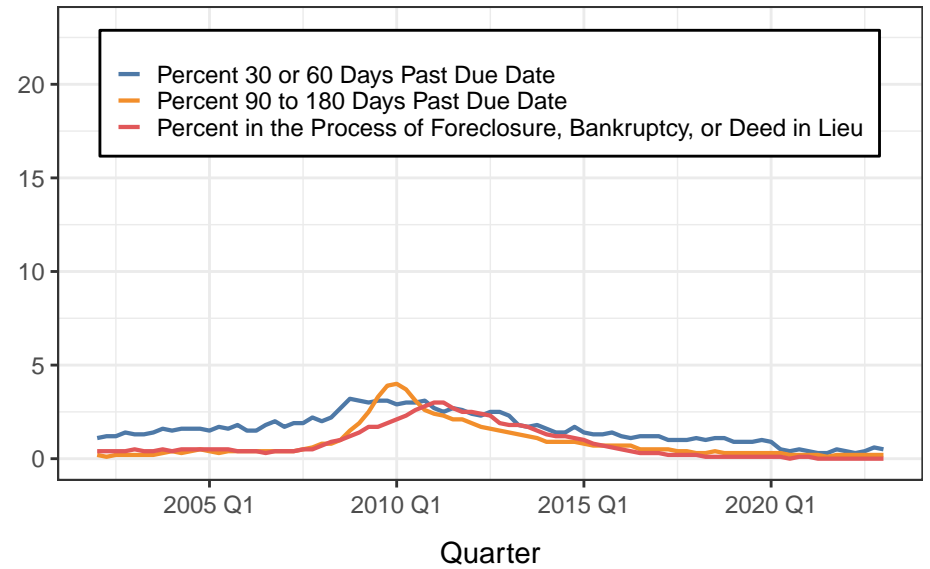
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Atlanta–Sandy Springs–Alpharetta, GA

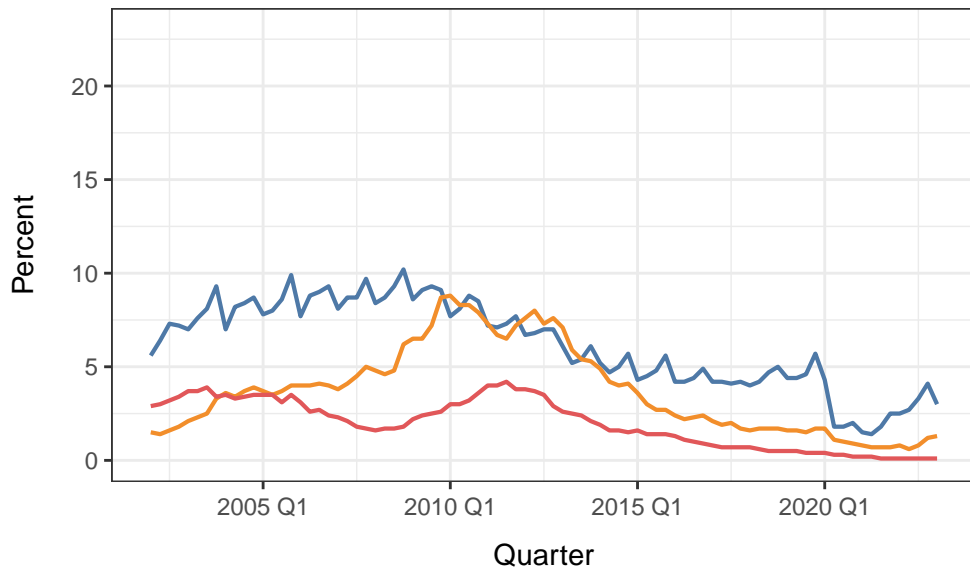
### All Mortgages



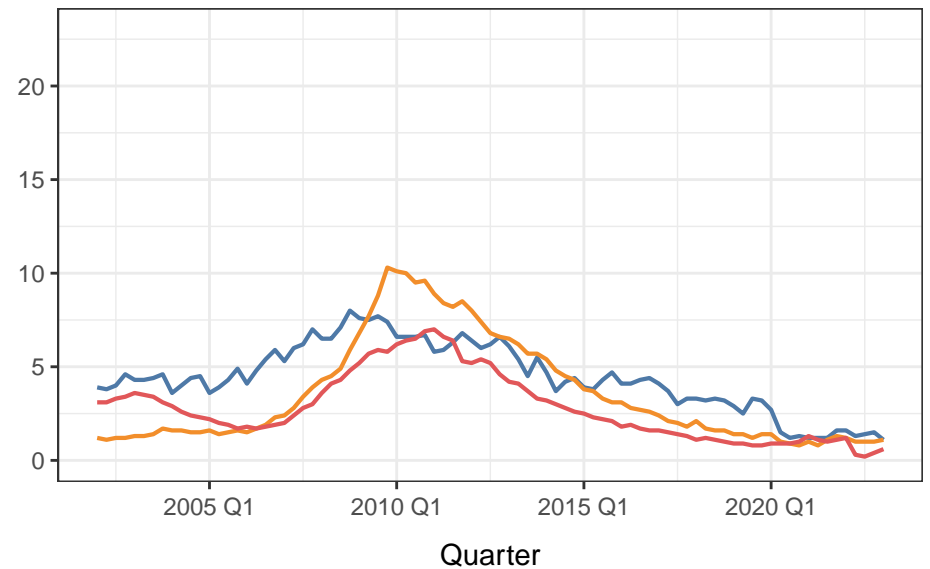
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

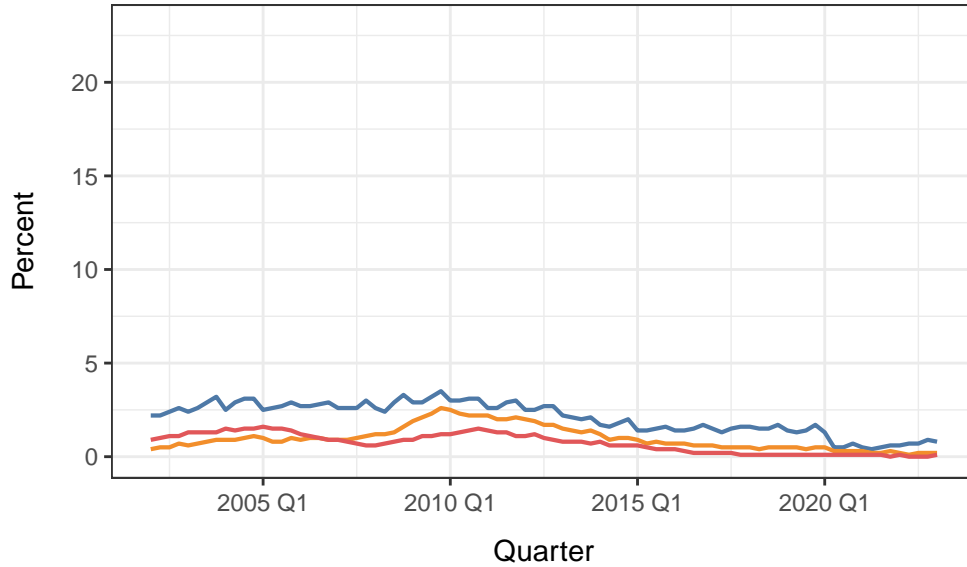


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

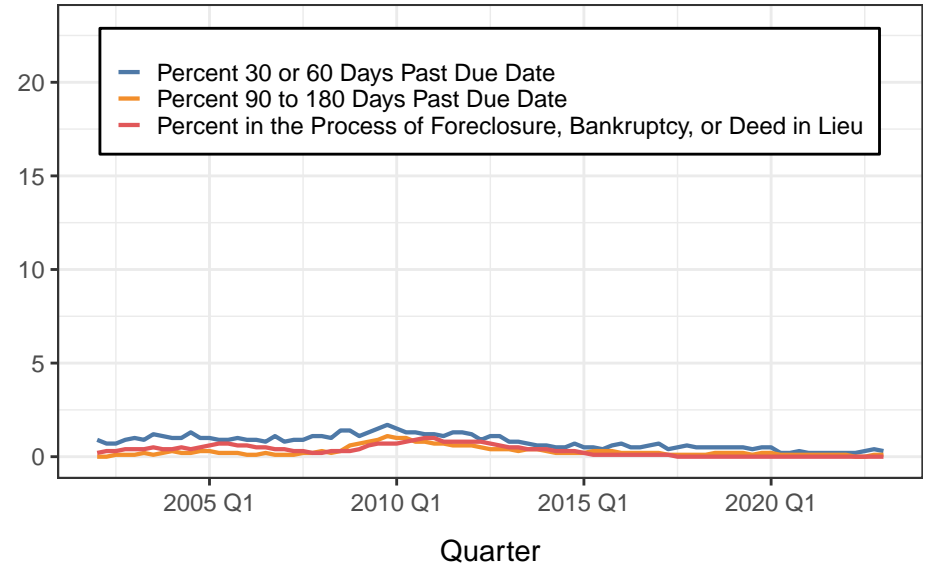
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Austin–Round Rock–Georgetown, TX

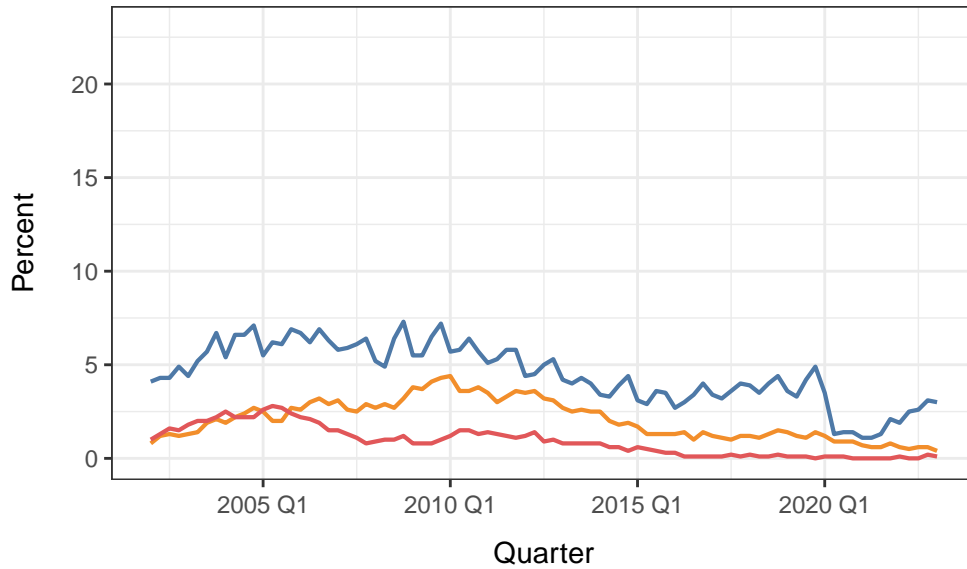
### All Mortgages



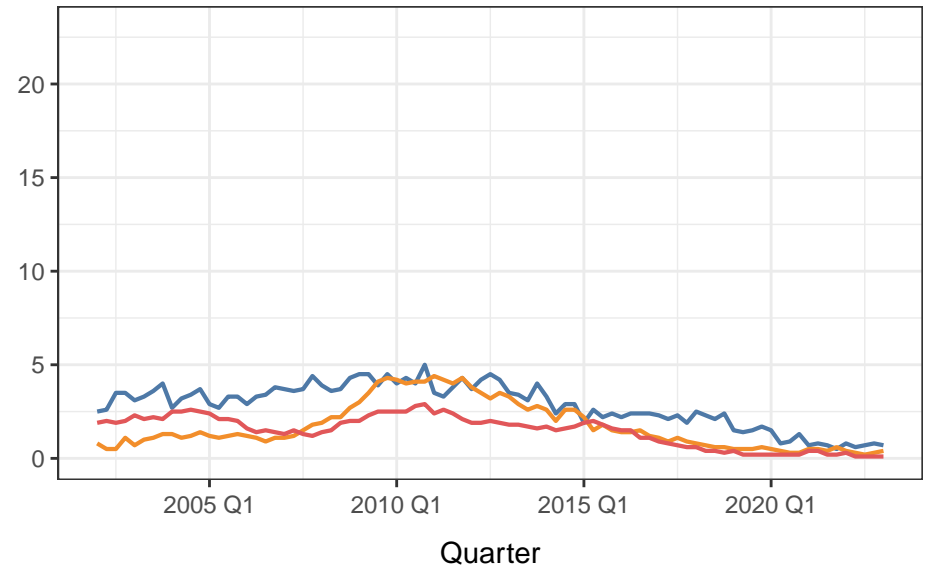
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

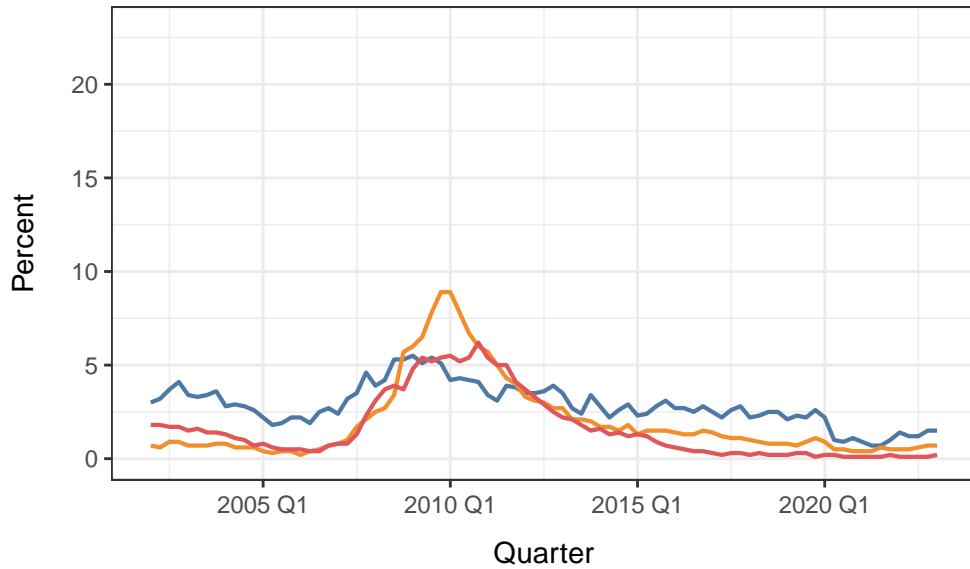


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

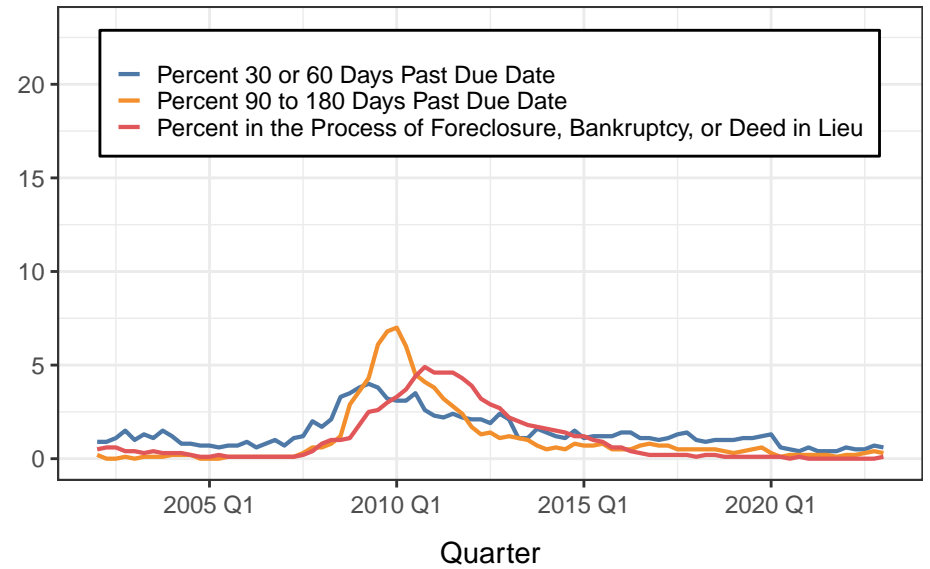
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Bakersfield, CA

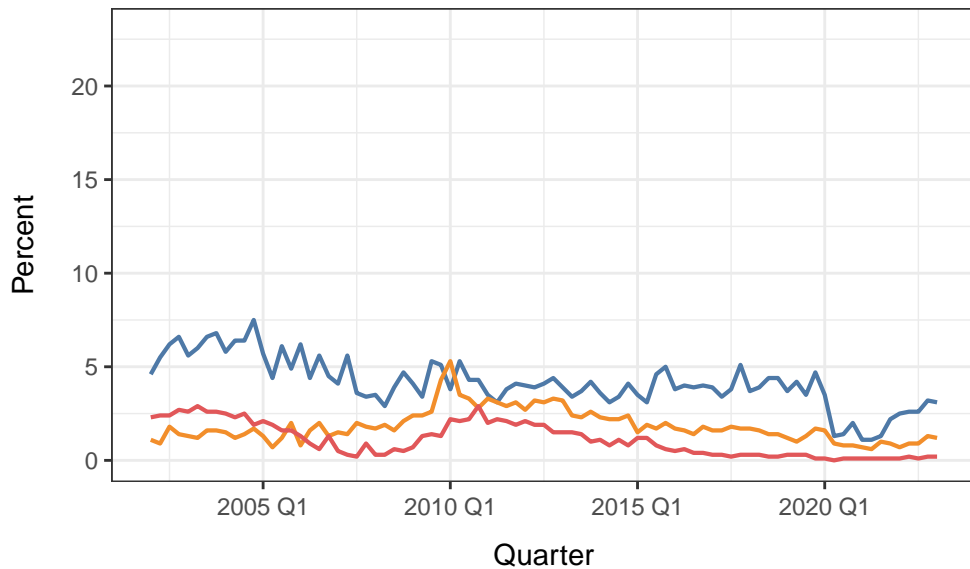
### All Mortgages



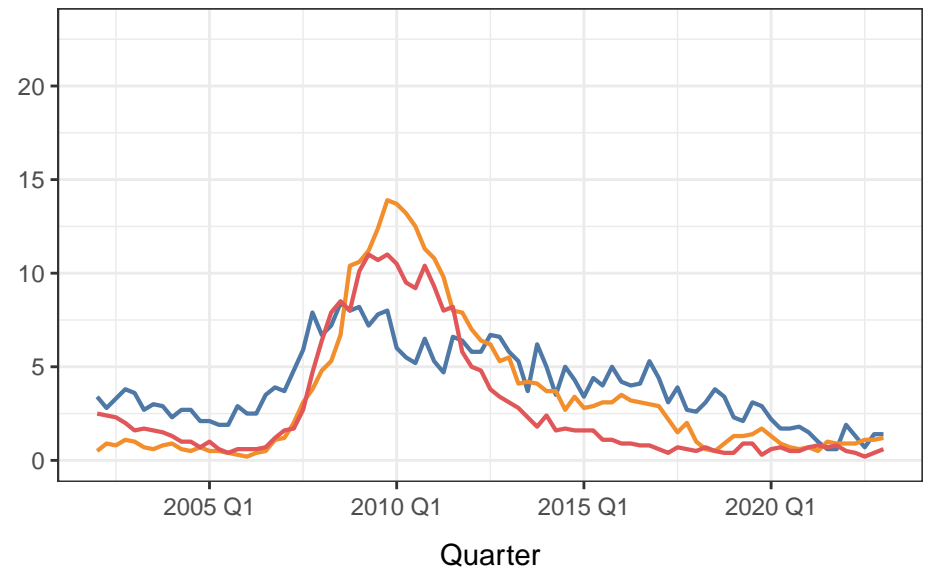
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

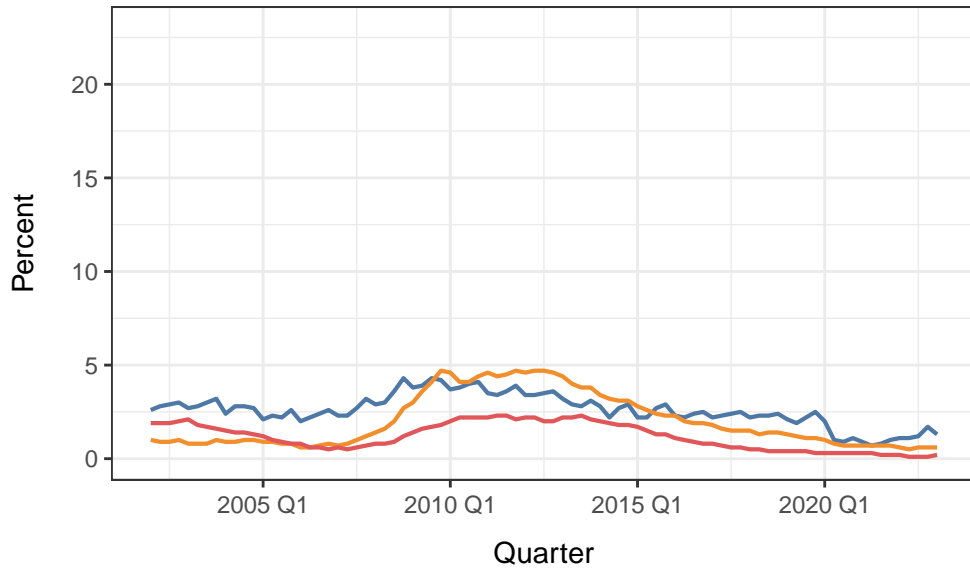


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

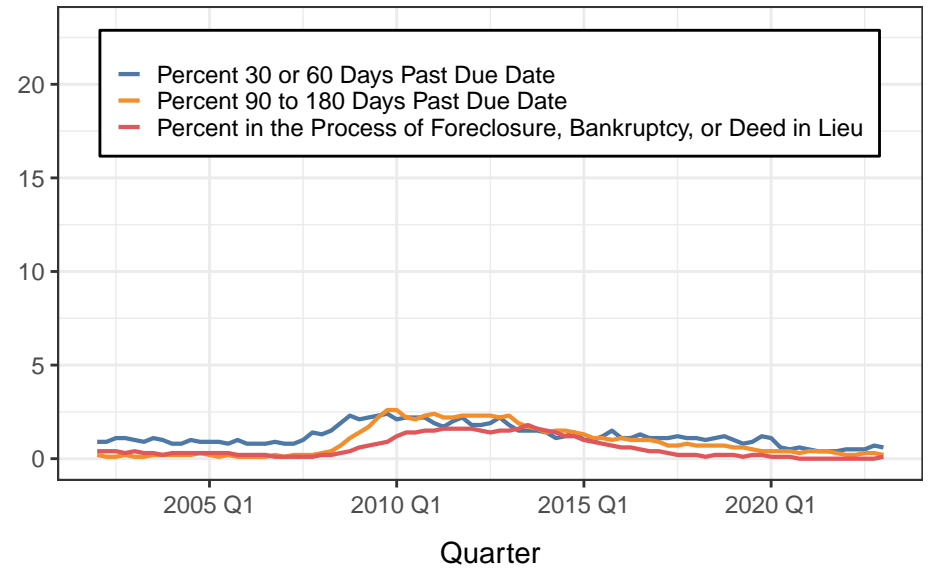
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Baltimore–Columbia–Towson, MD

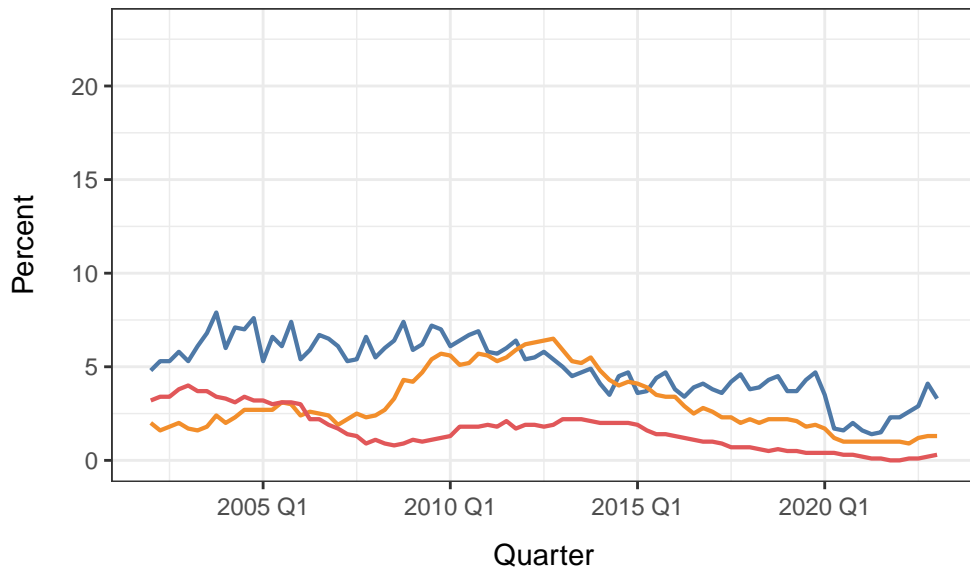
### All Mortgages



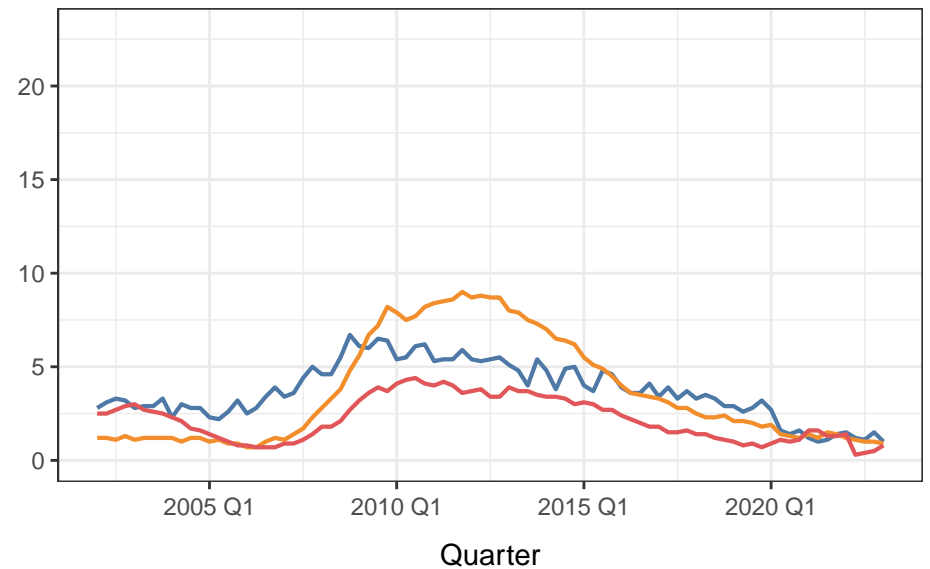
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

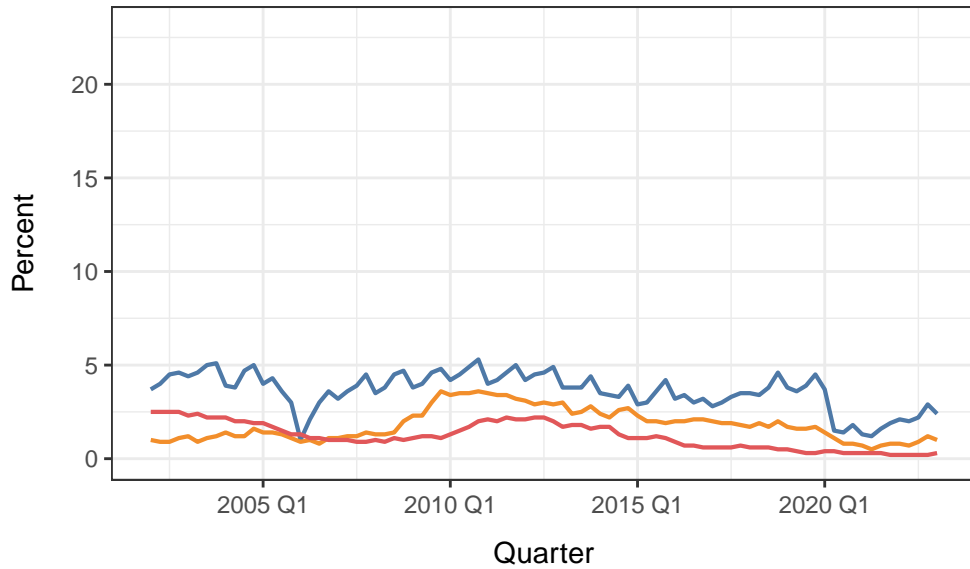


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

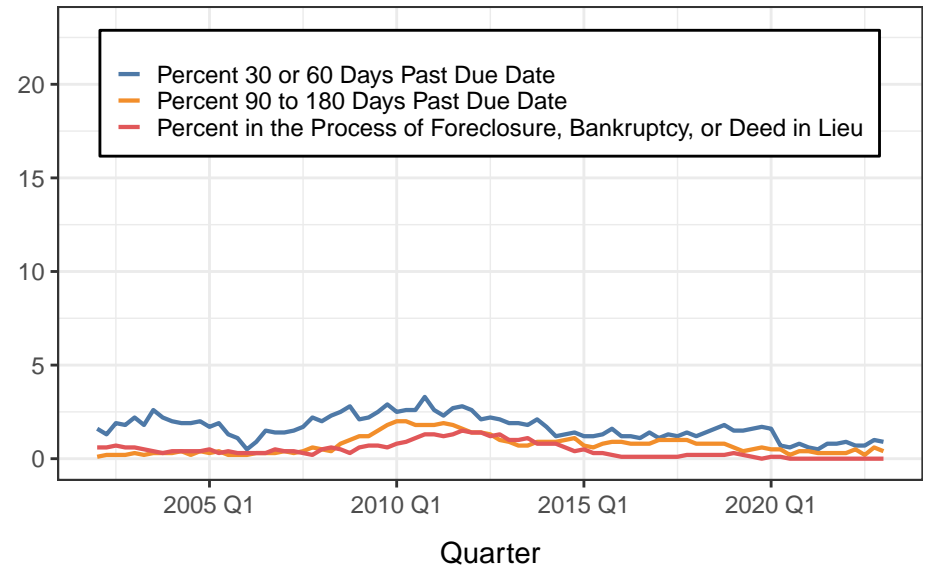
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Baton Rouge, LA

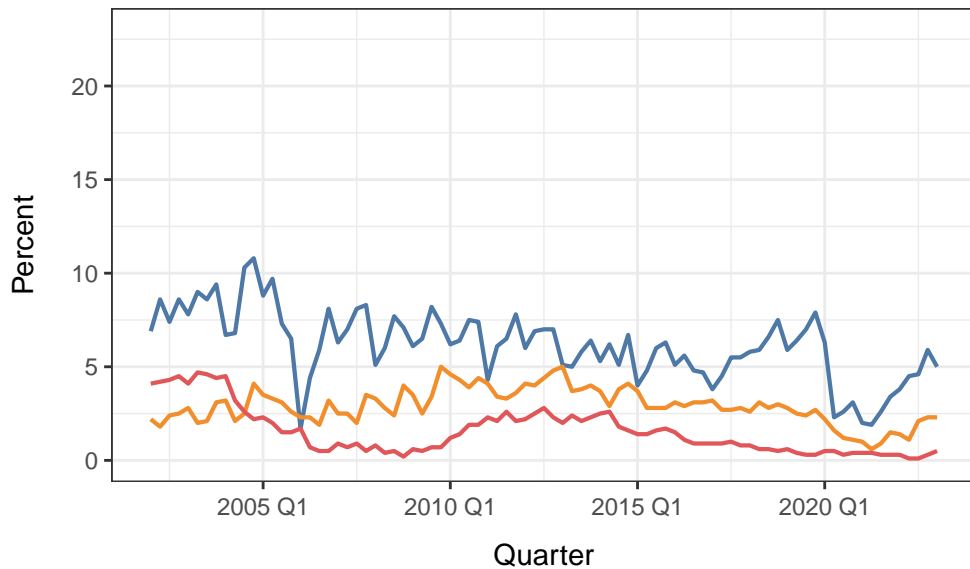
## All Mortgages



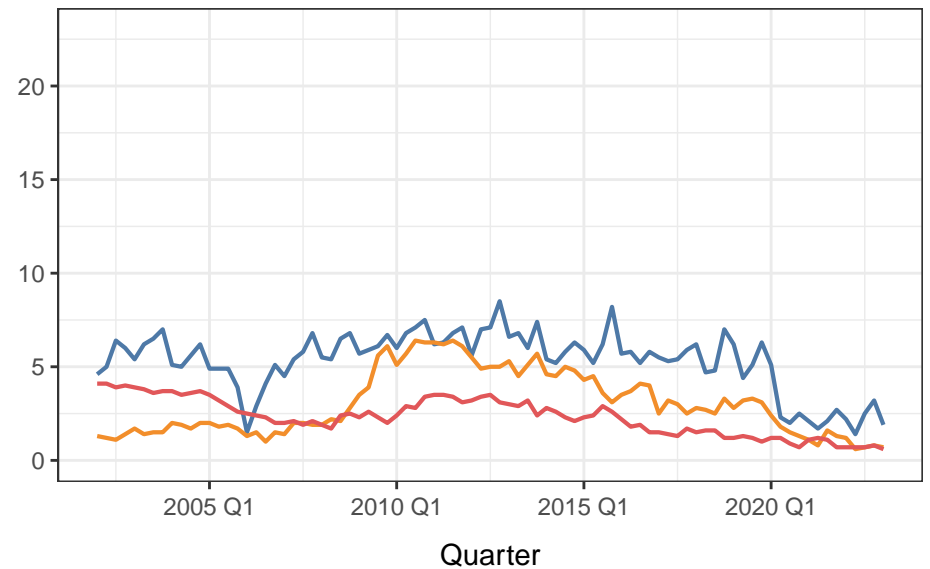
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

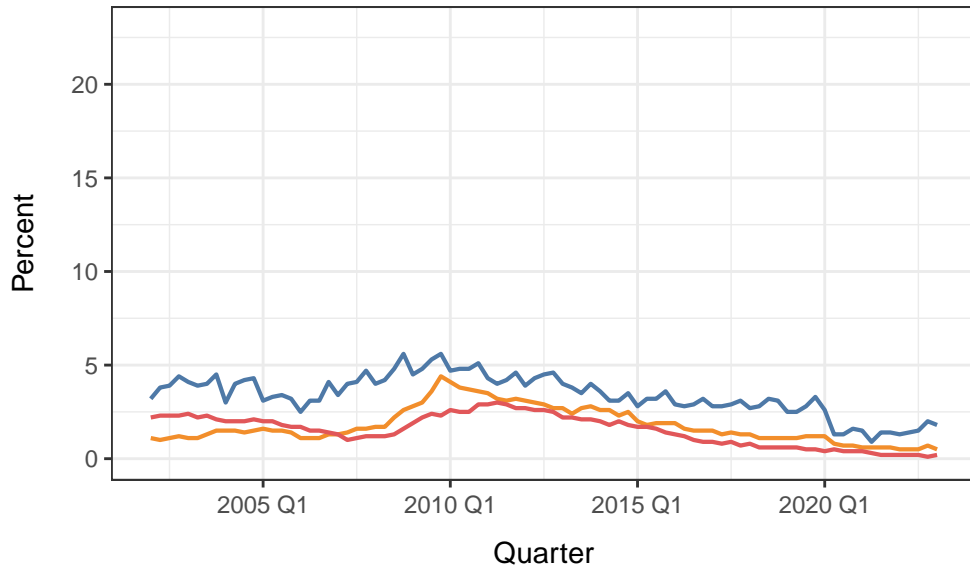


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

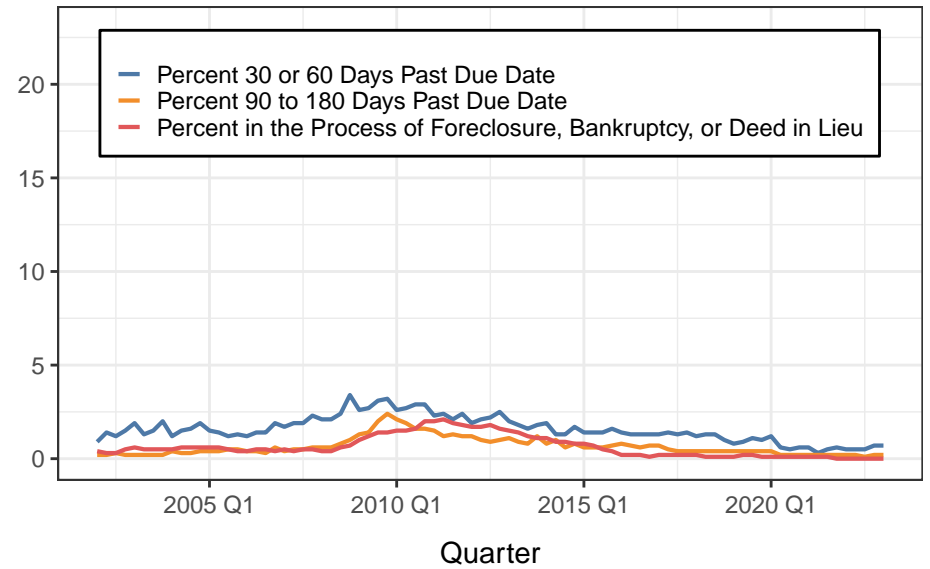
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Birmingham–Hoover, AL

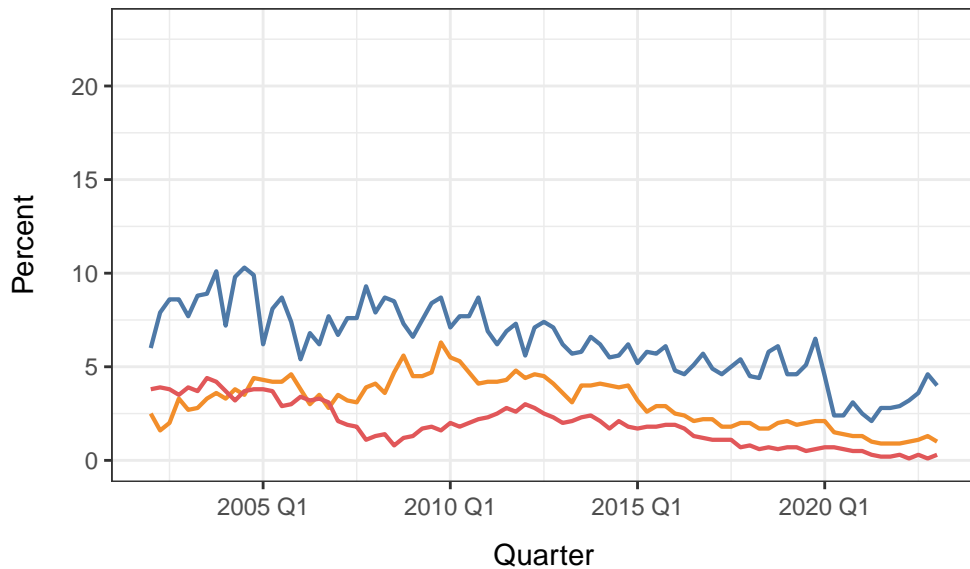
## All Mortgages



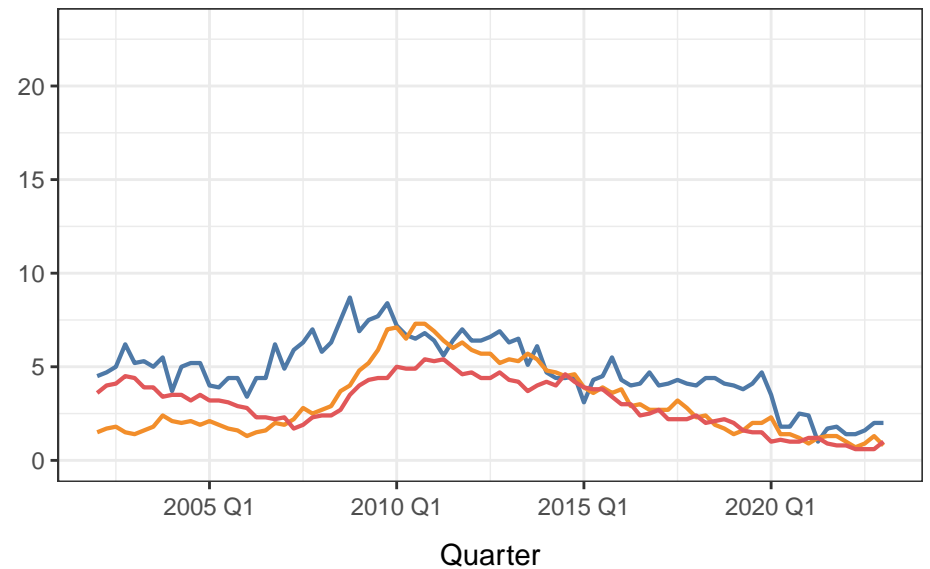
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

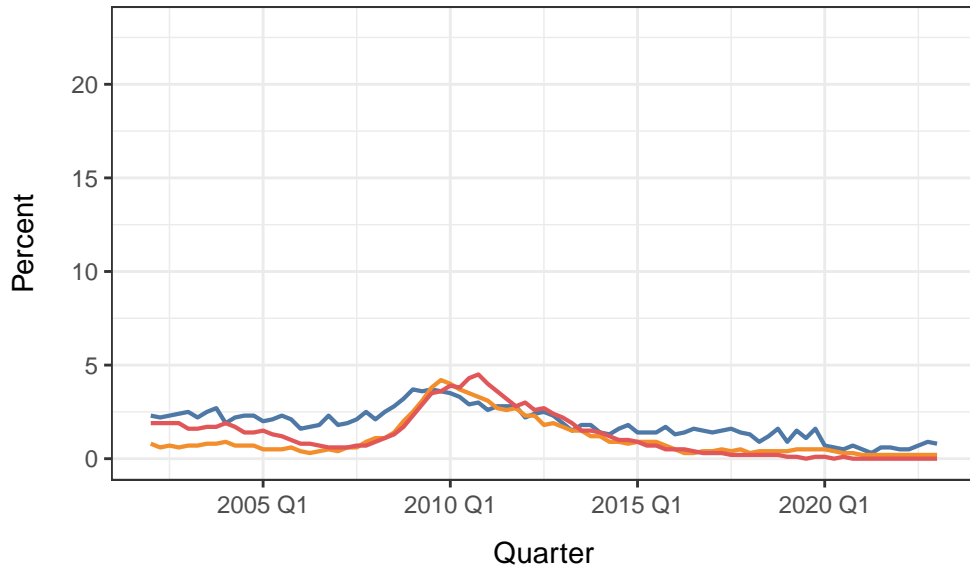


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

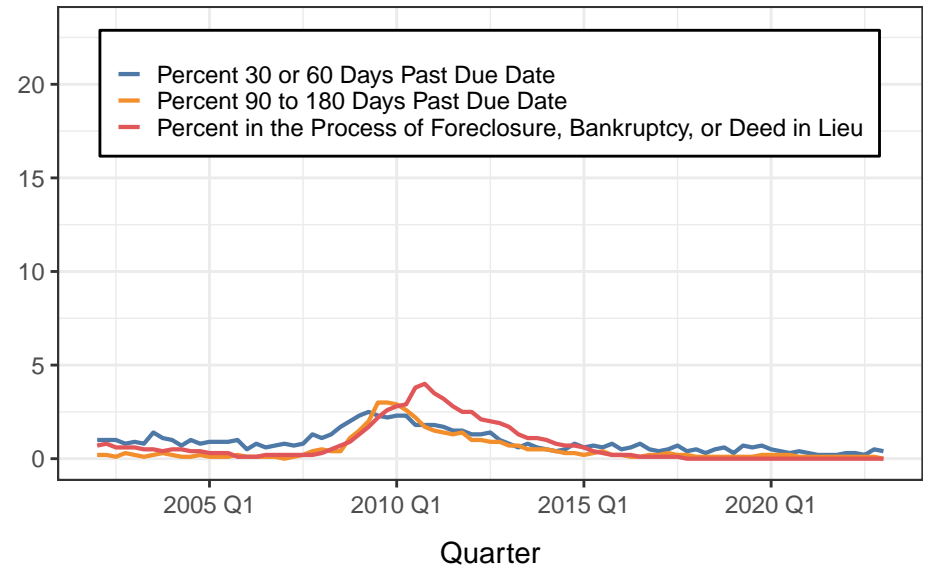
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Boise City, ID

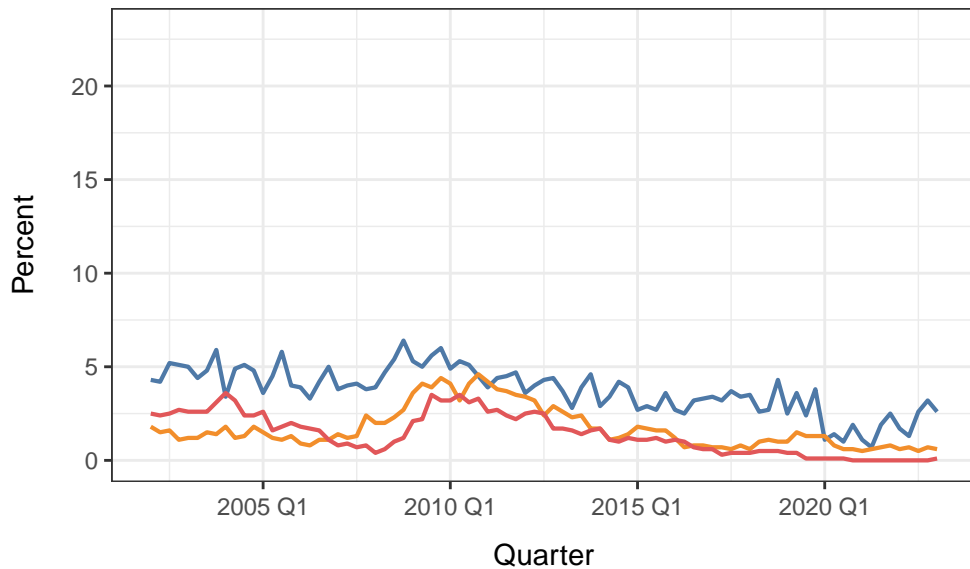
### All Mortgages



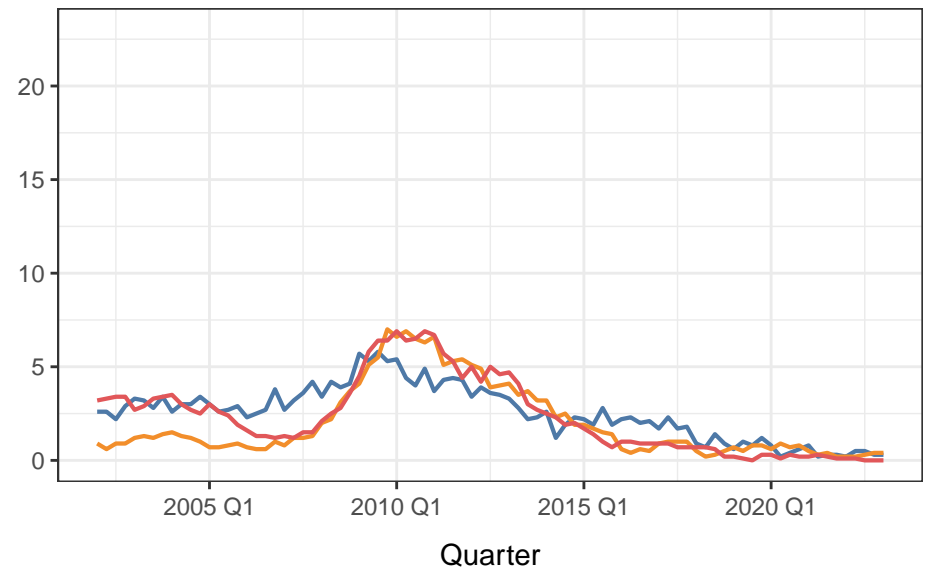
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

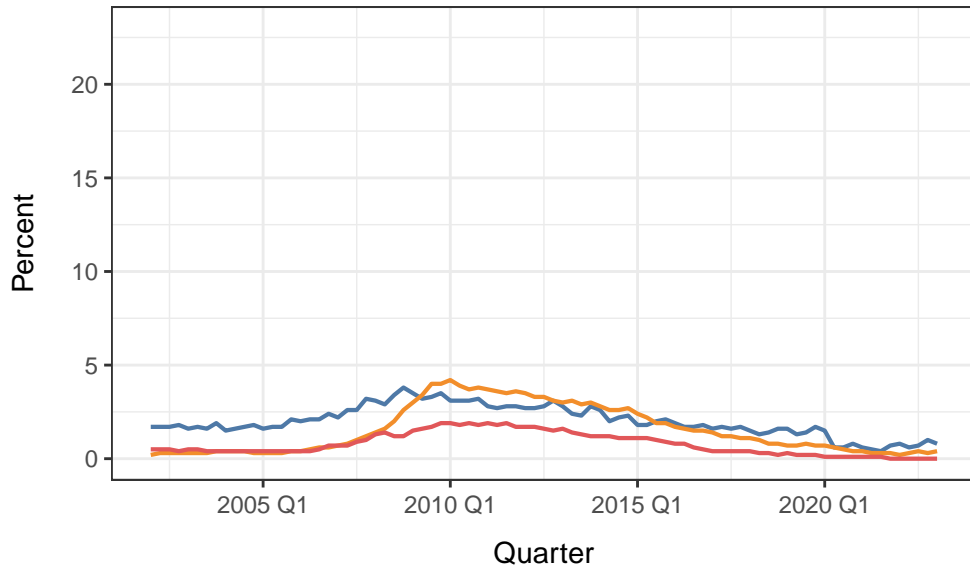


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

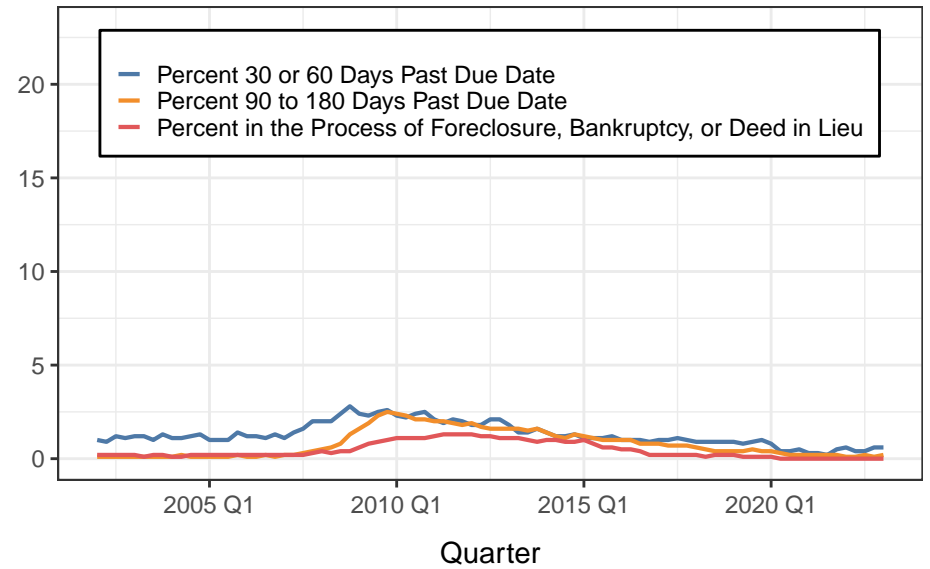
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Boston, MA (MSAD)

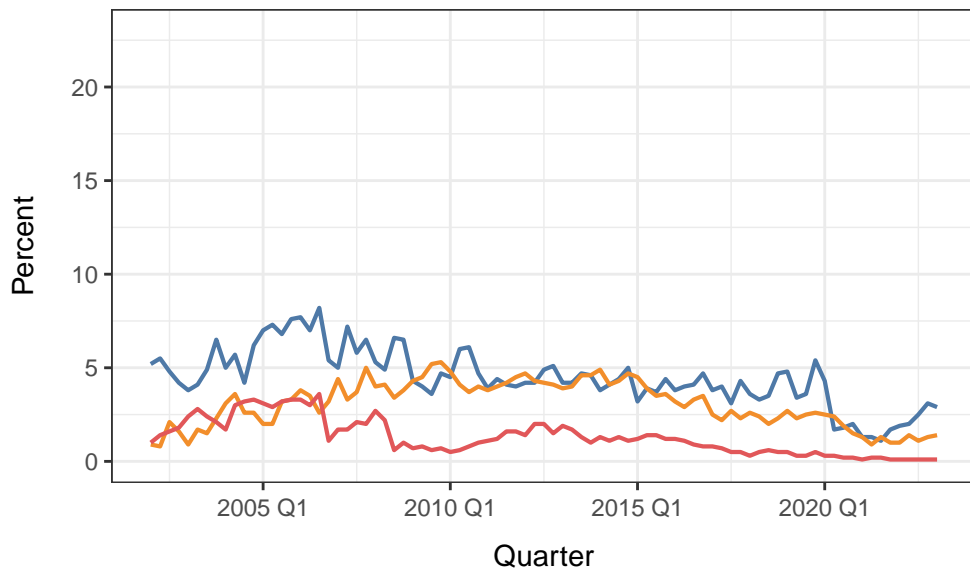
### All Mortgages



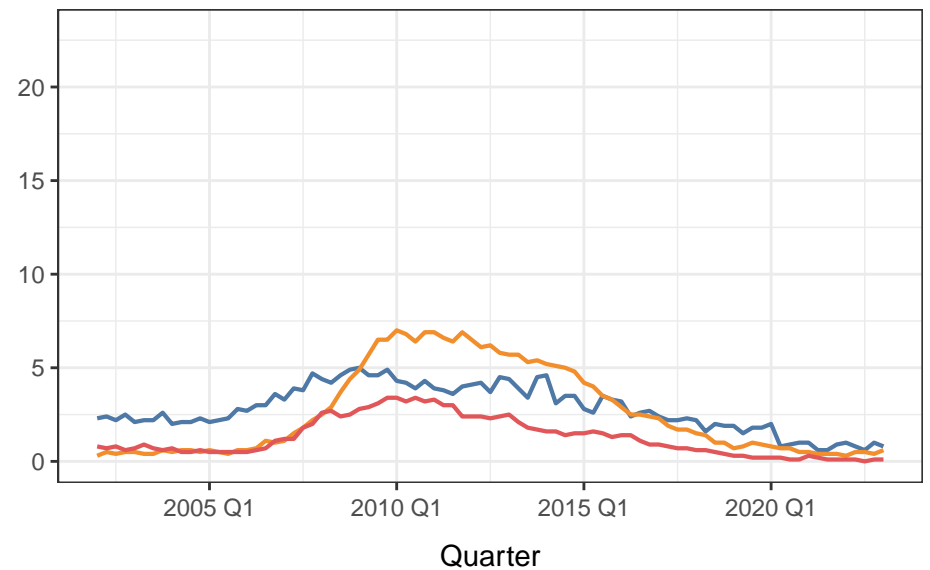
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



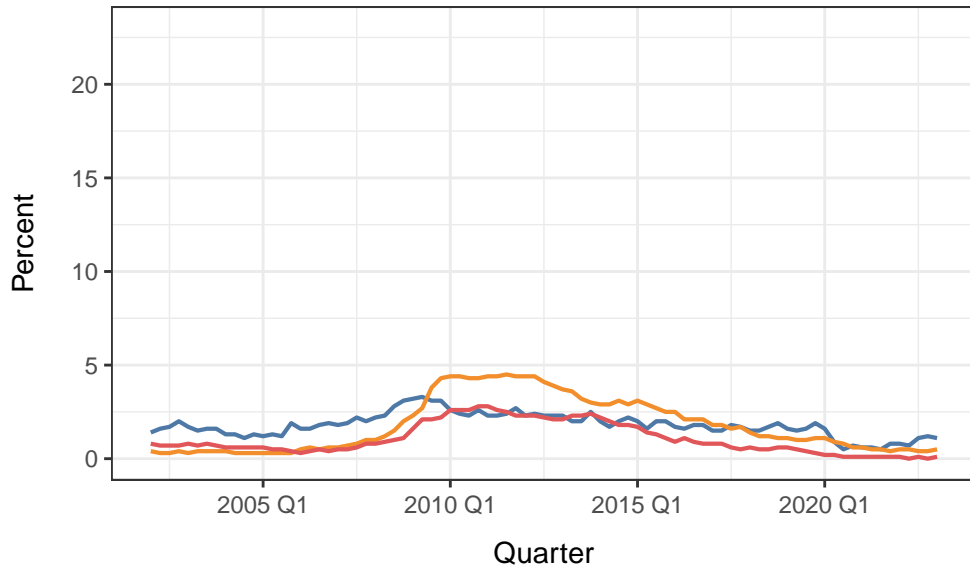
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



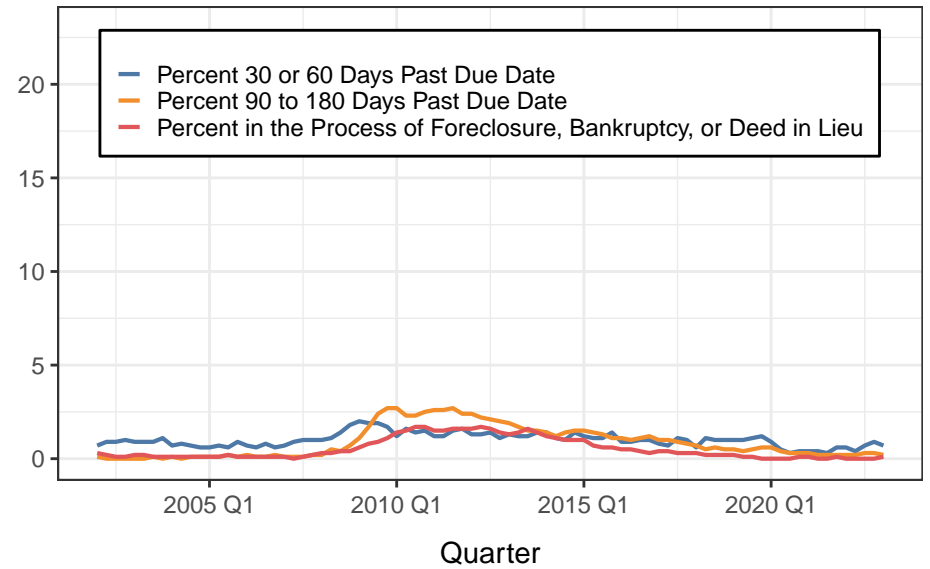
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Bridgeport–Stamford–Norwalk, CT

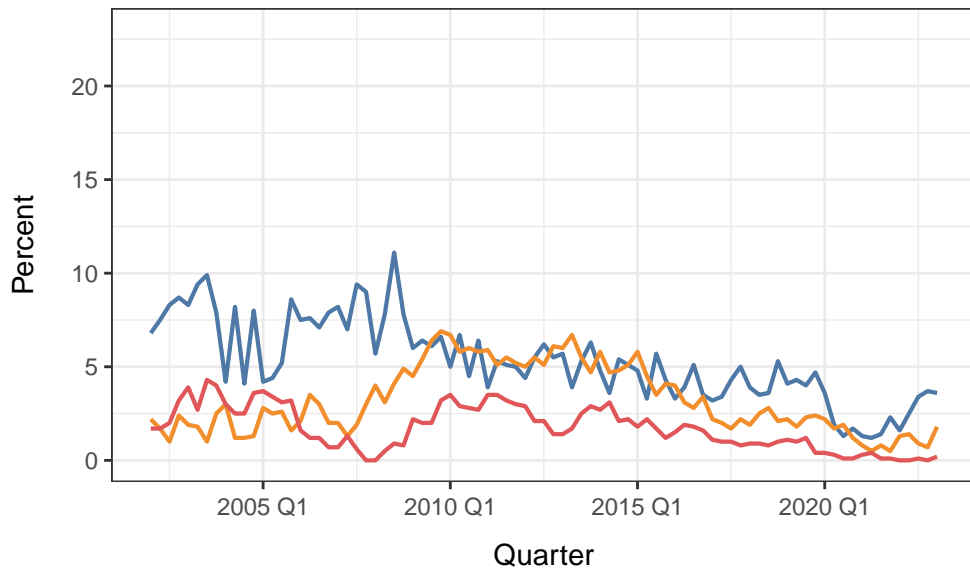
### All Mortgages



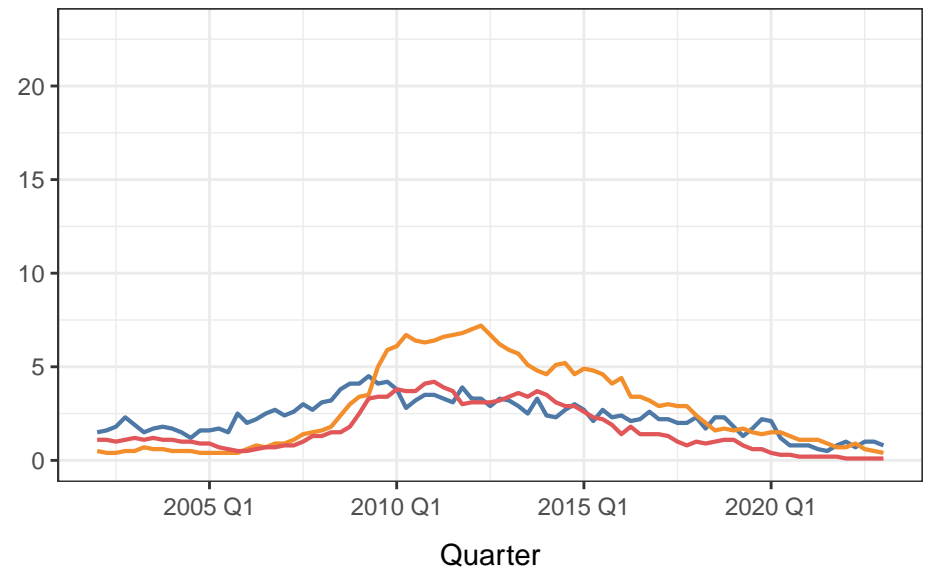
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

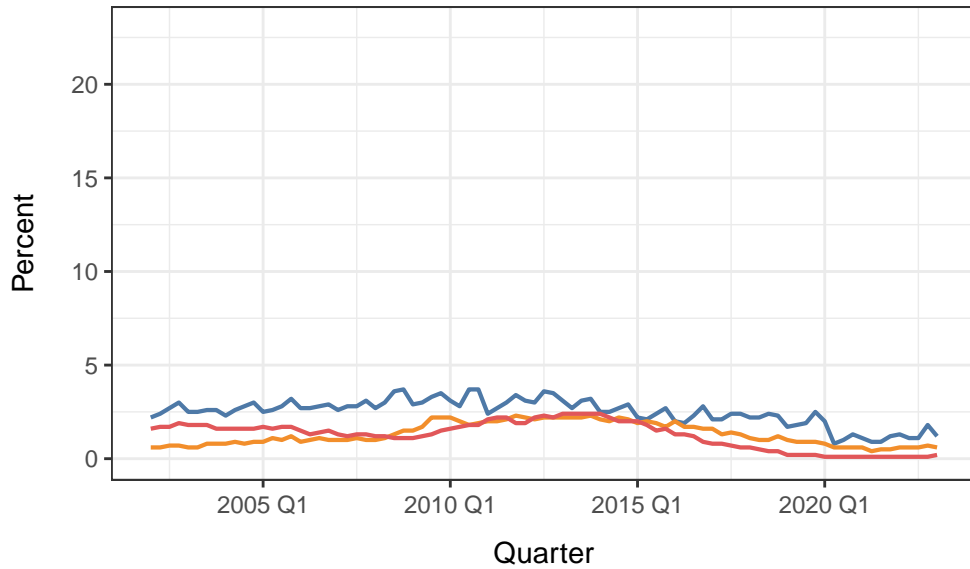


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

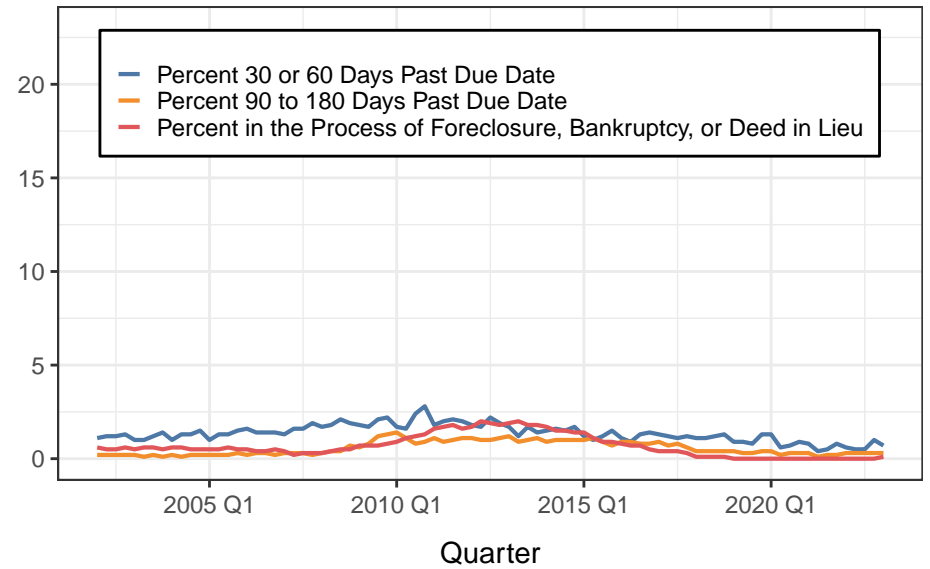
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Buffalo–Cheektowaga, NY

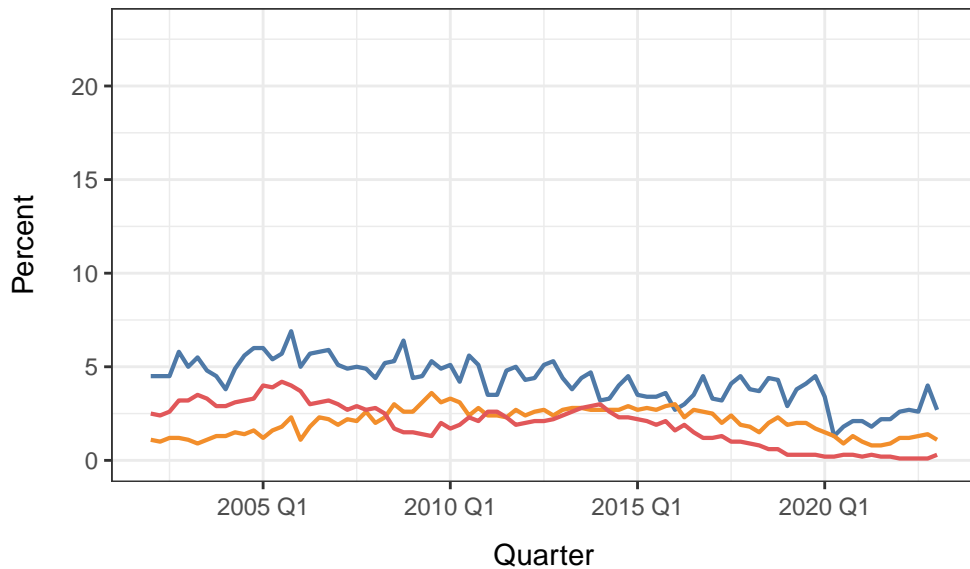
## All Mortgages



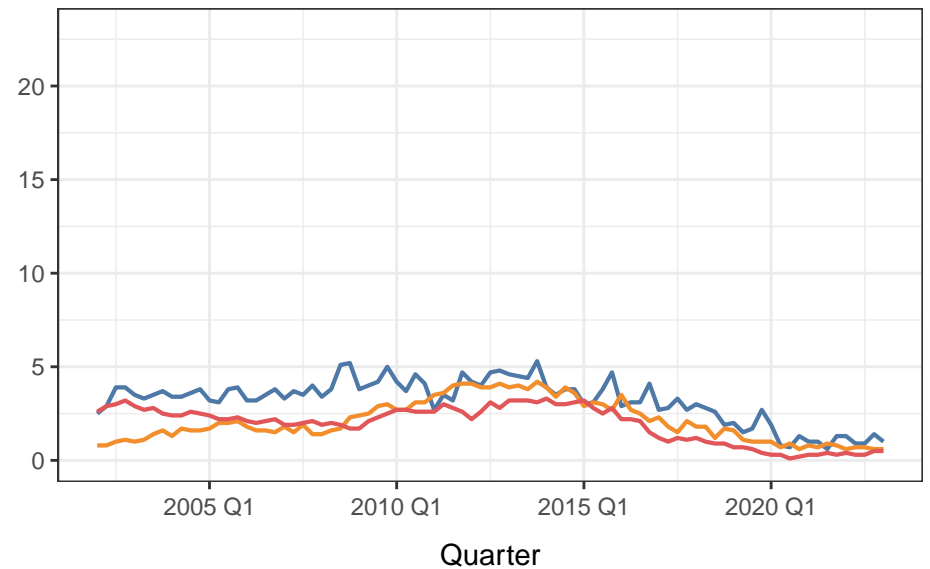
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

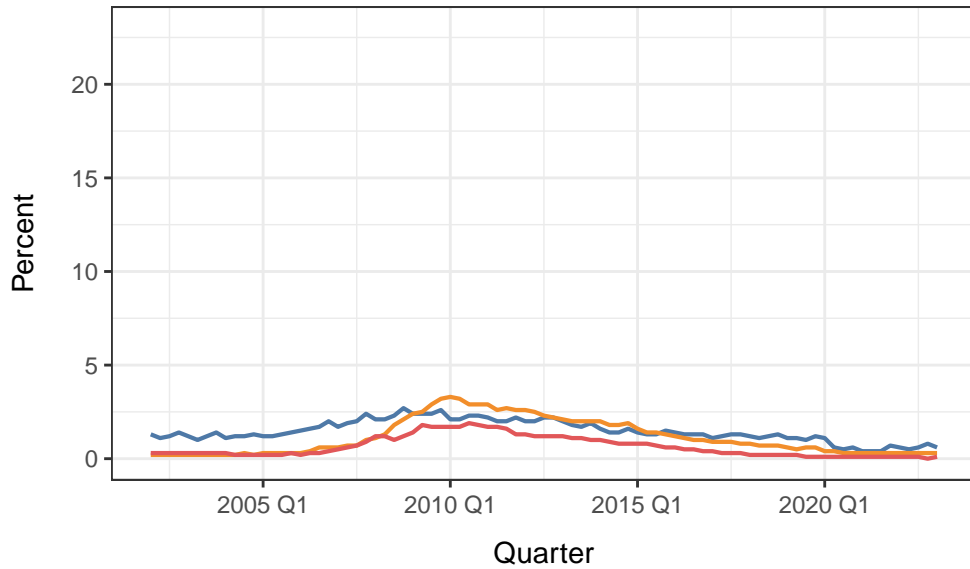


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

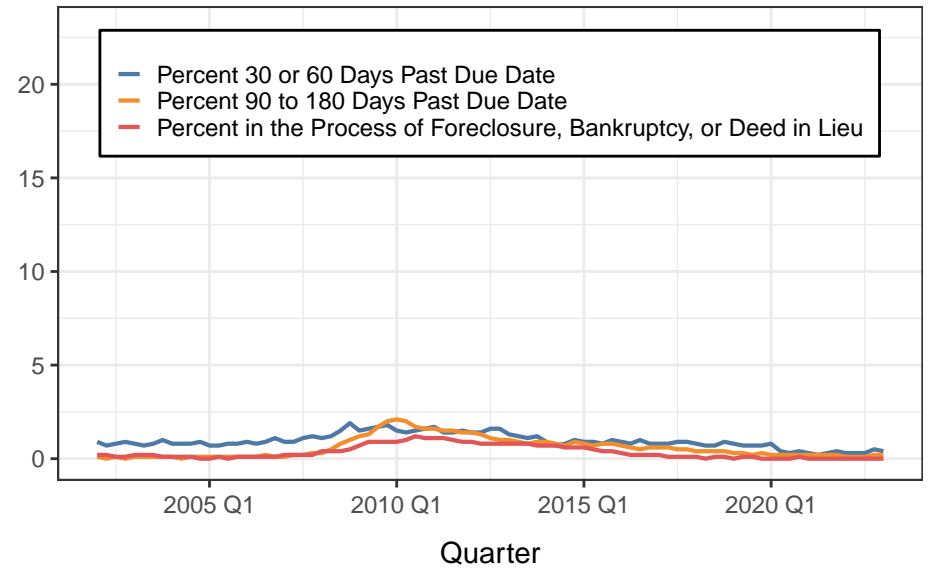
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Cambridge–Newton–Framingham, MA (MSAD)

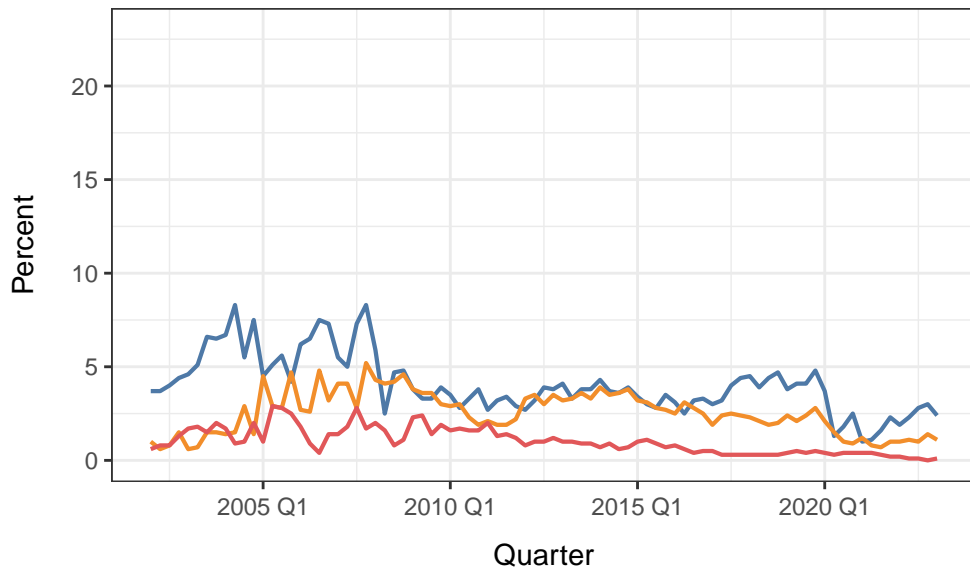
### All Mortgages



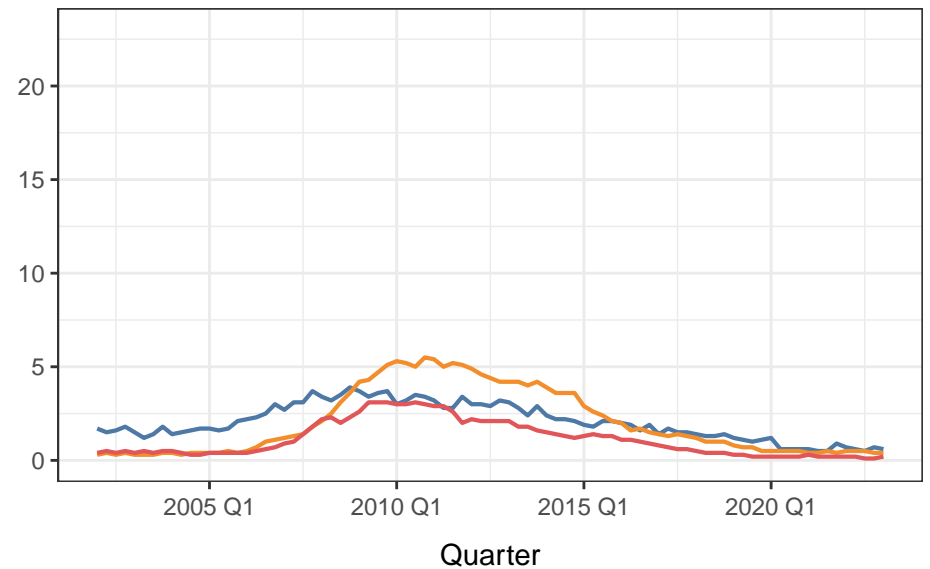
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

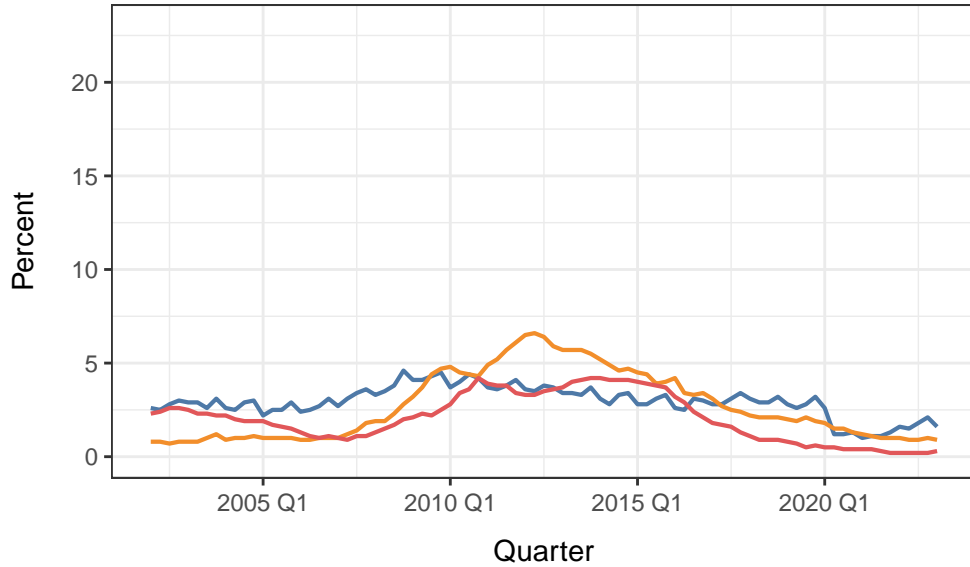


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

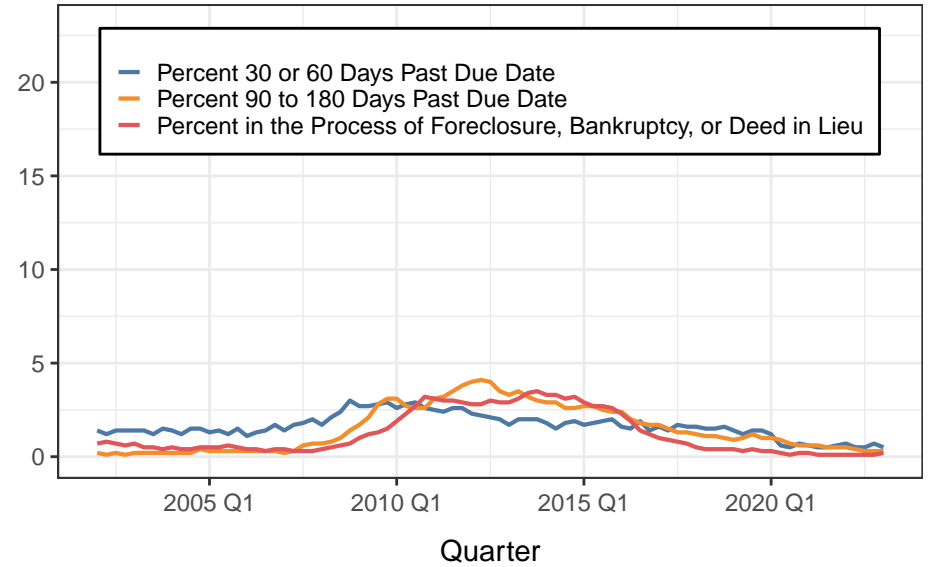
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Camden, NJ (MSAD)

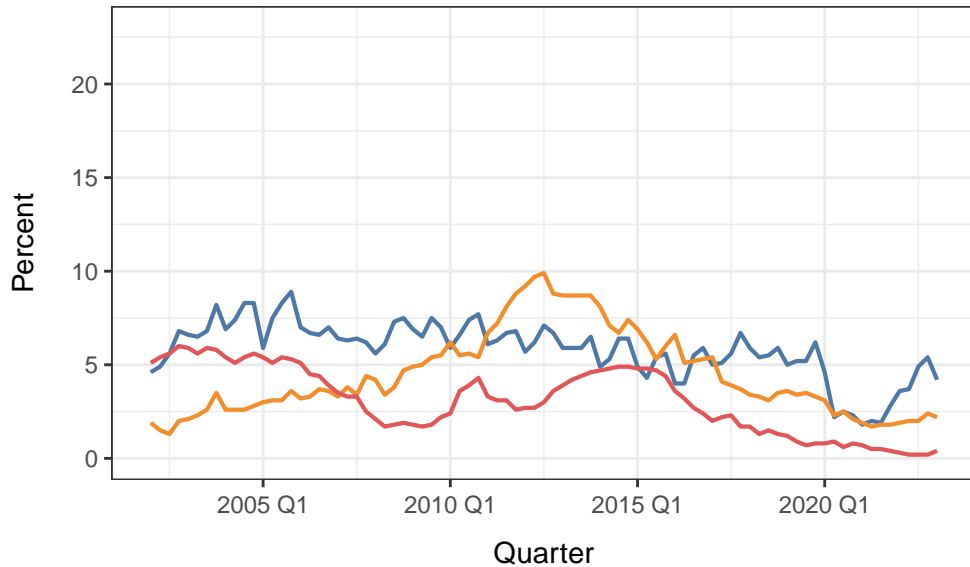
### All Mortgages



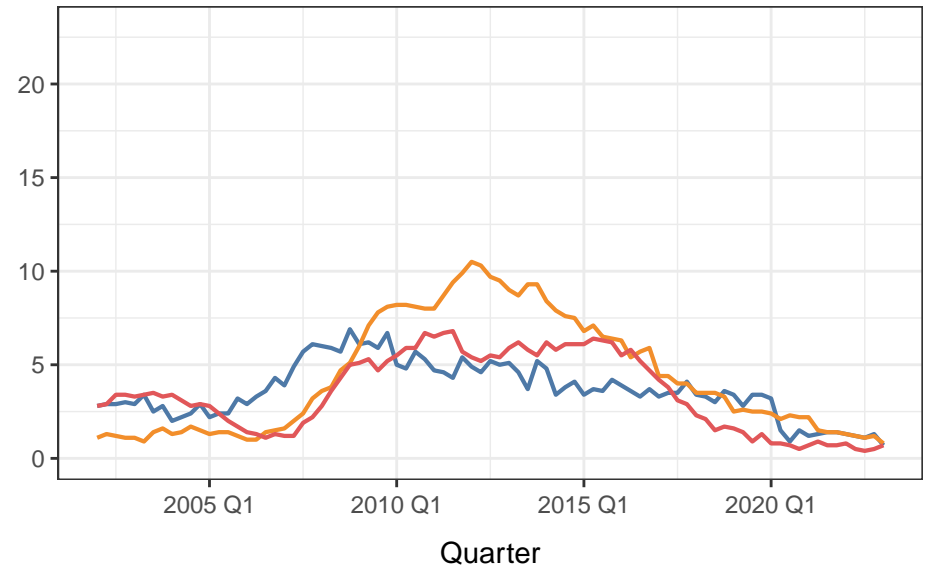
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

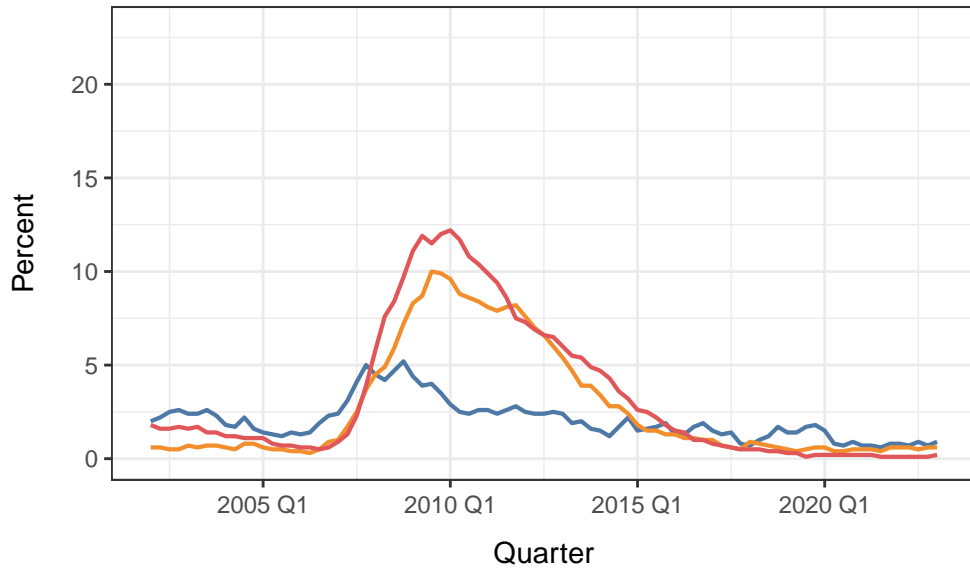


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

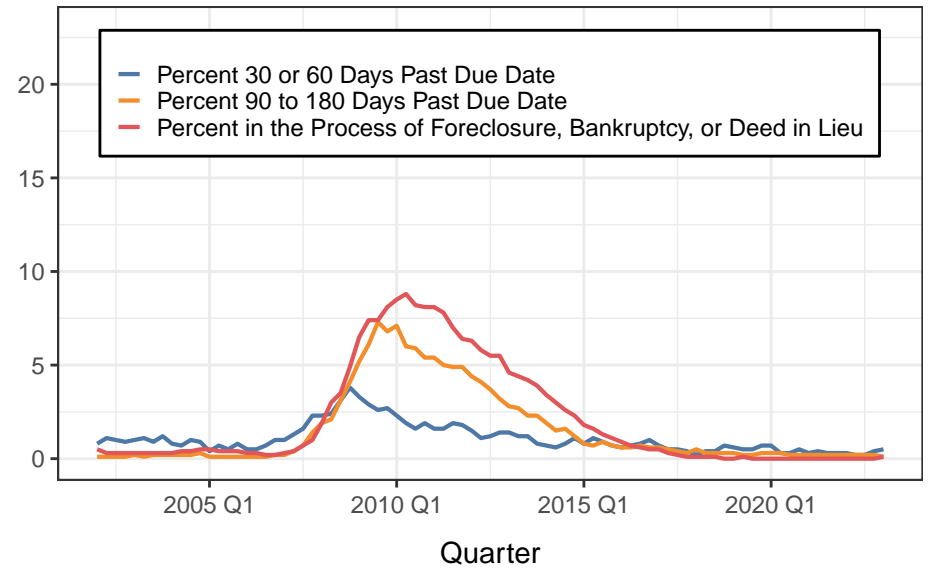
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Cape Coral–Fort Myers, FL

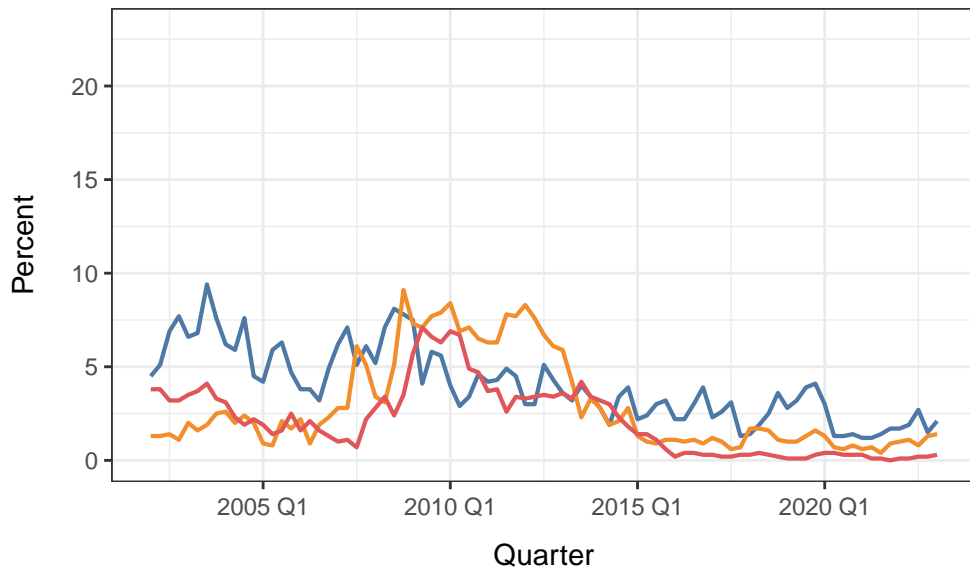
## All Mortgages



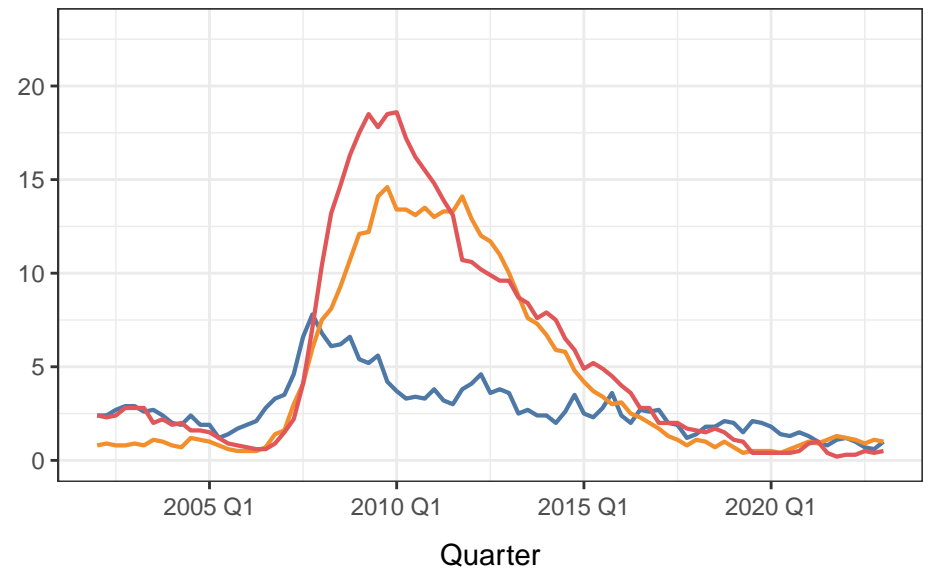
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

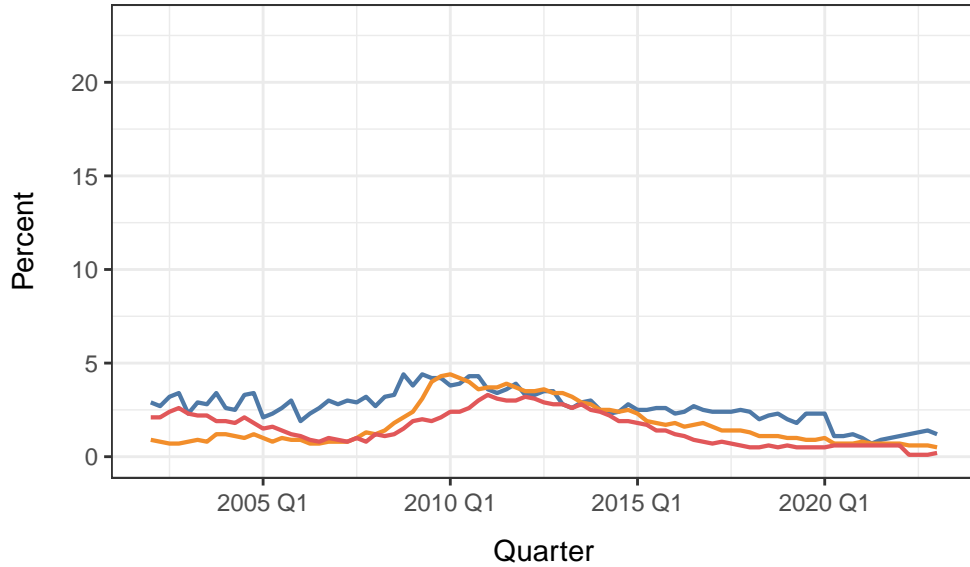


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

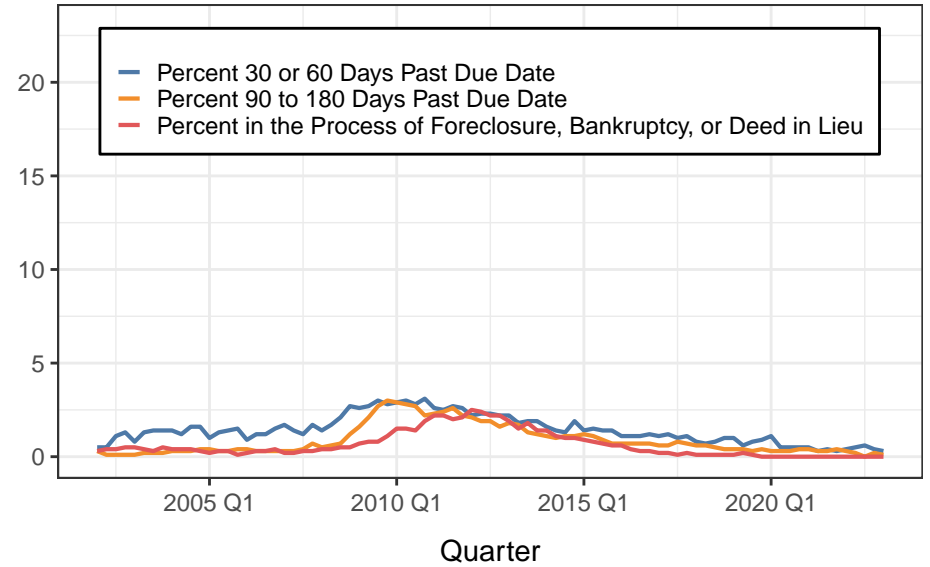
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Charleston–North Charleston, SC

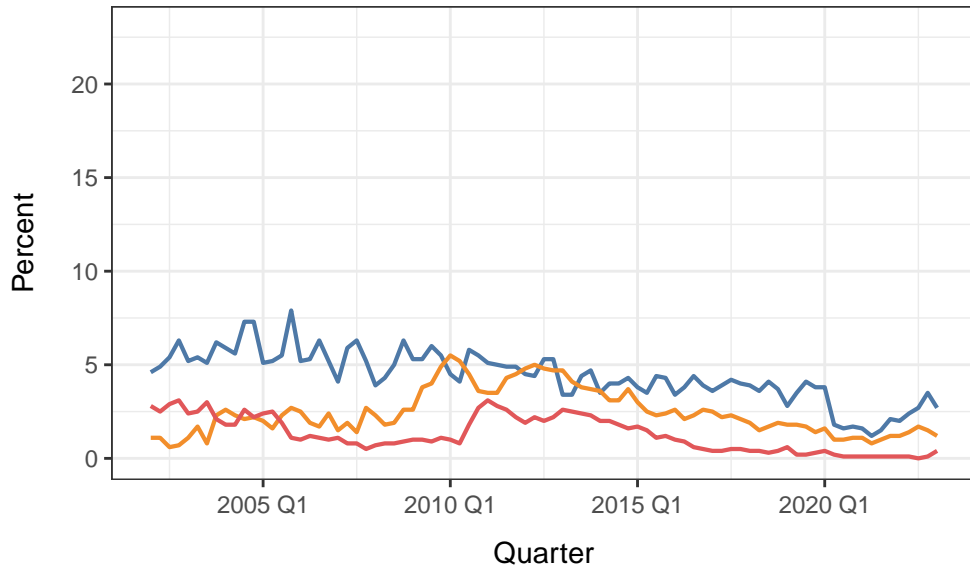
### All Mortgages



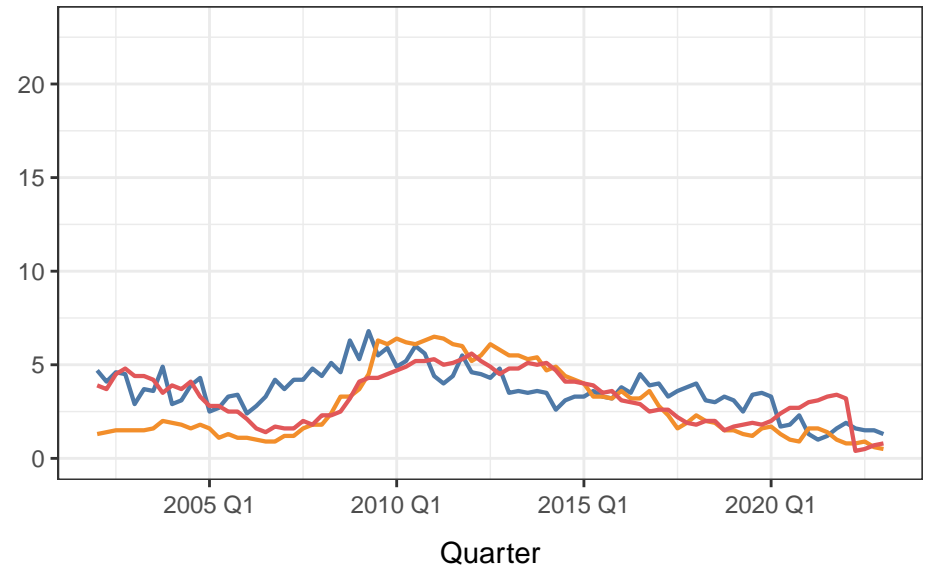
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

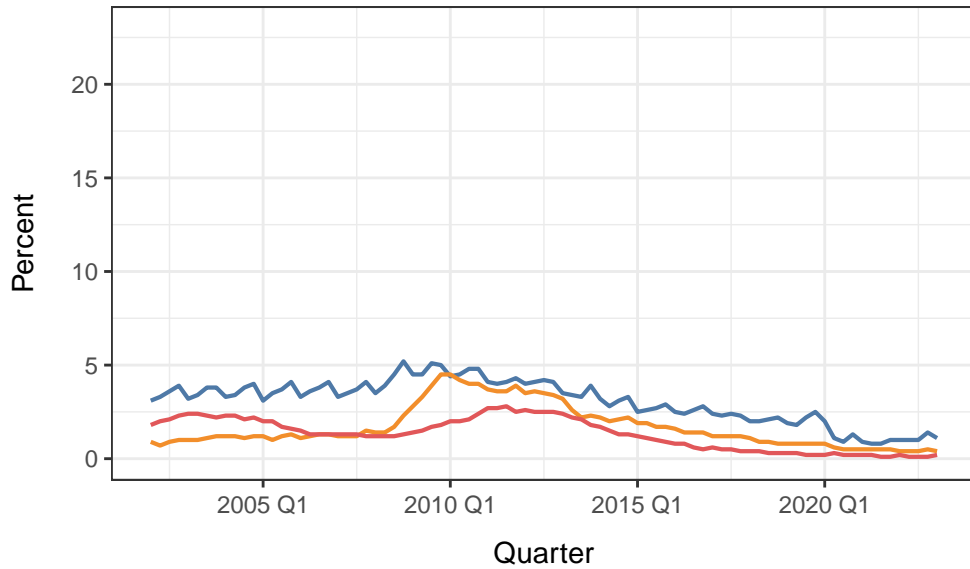


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

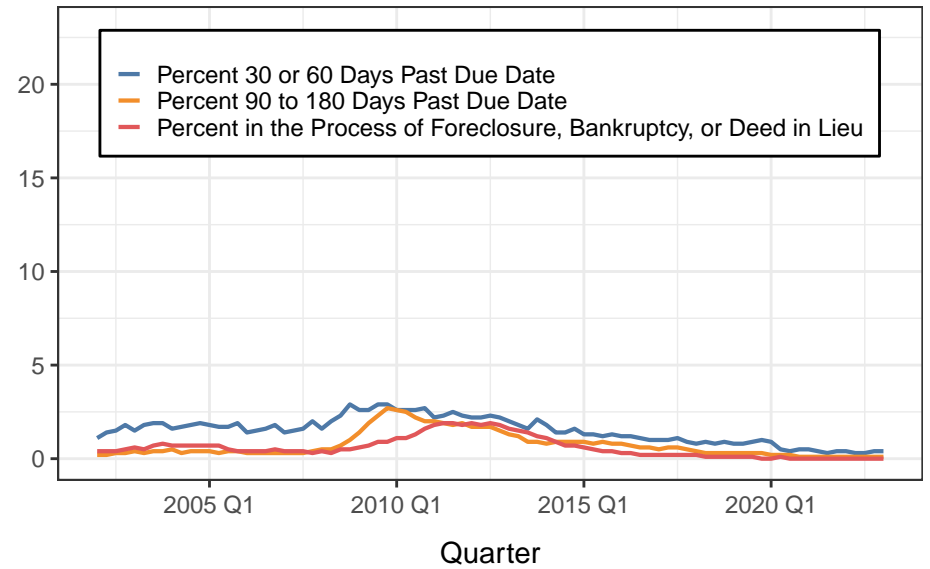
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Charlotte–Concord–Gastonia, NC–SC

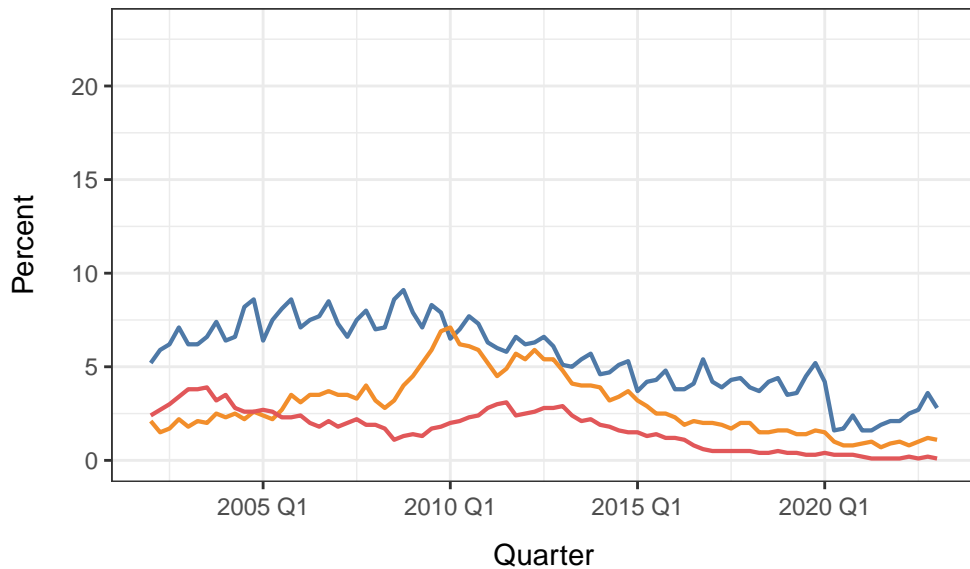
### All Mortgages



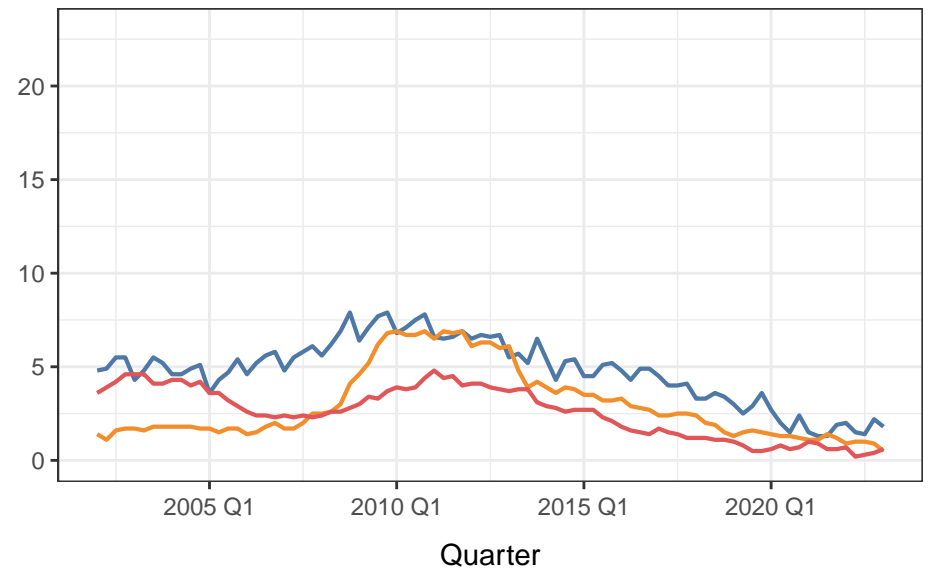
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

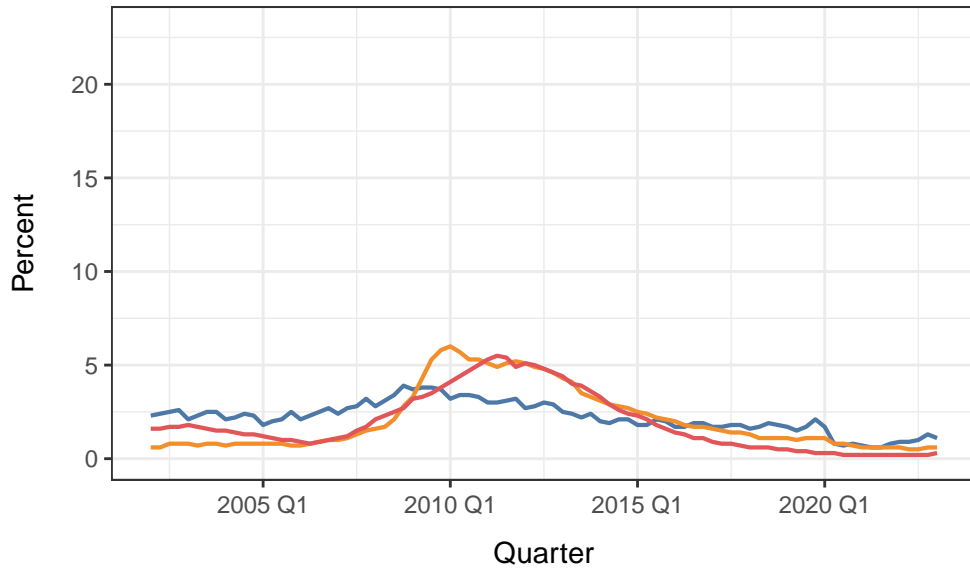


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

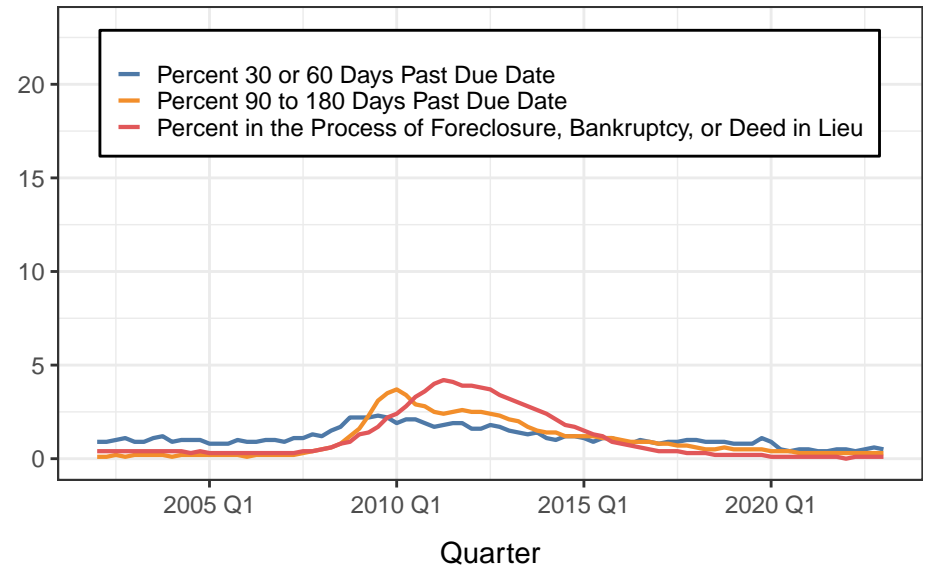
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Chicago–Naperville–Evanston, IL (MSAD)

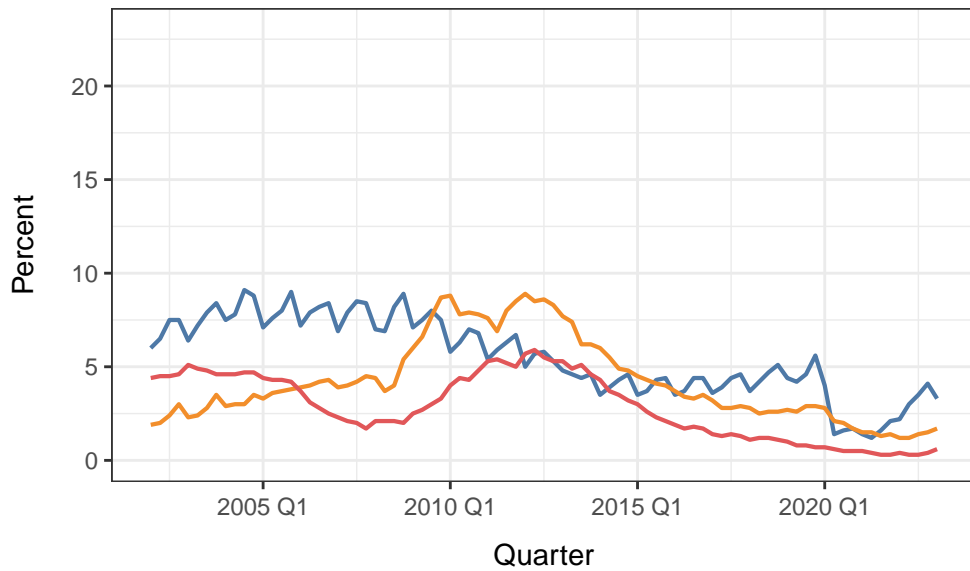
### All Mortgages



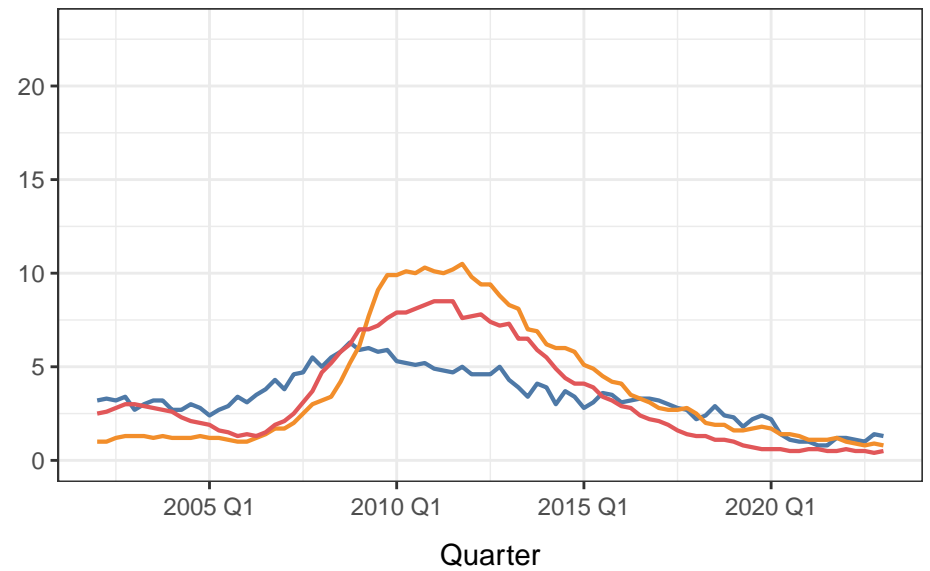
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



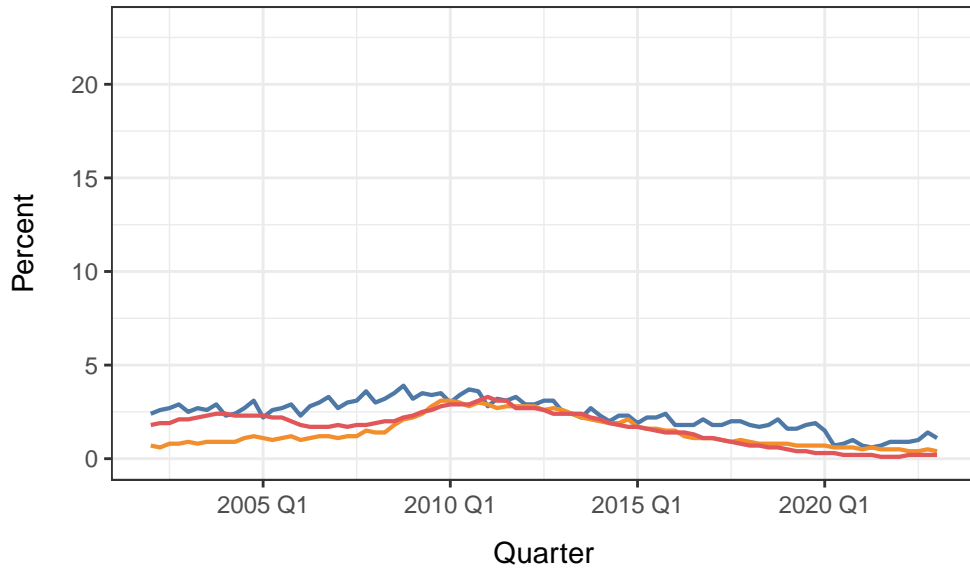
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



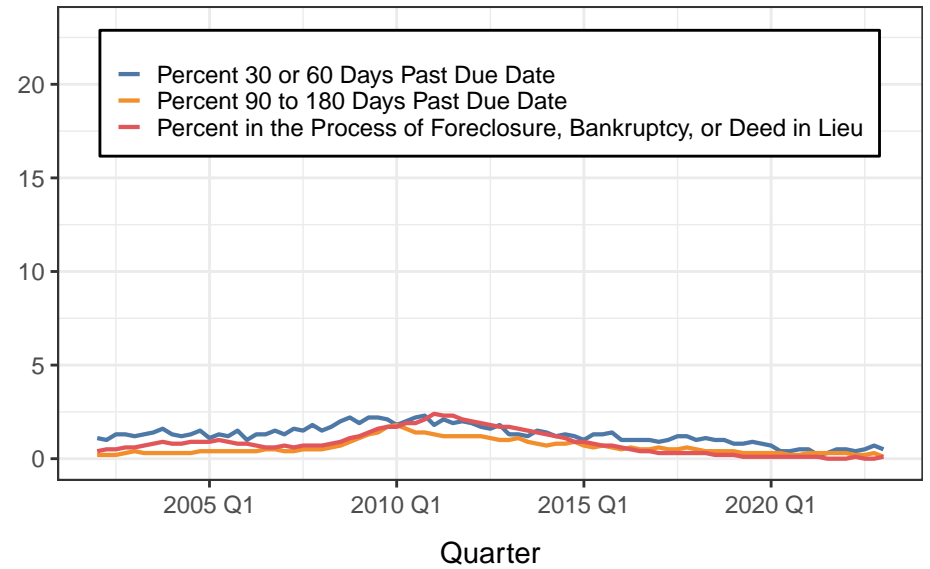
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Cincinnati, OH-KY-IN

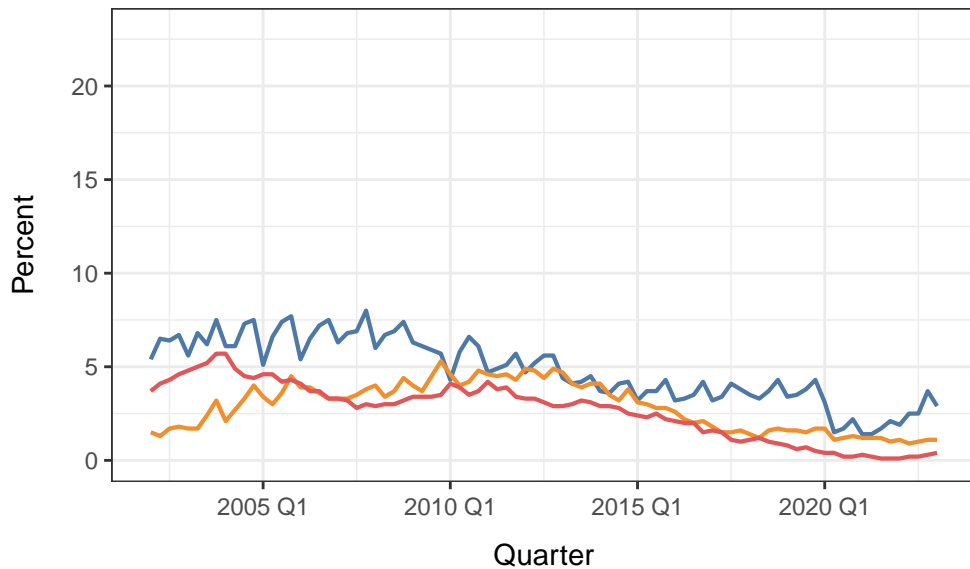
## All Mortgages



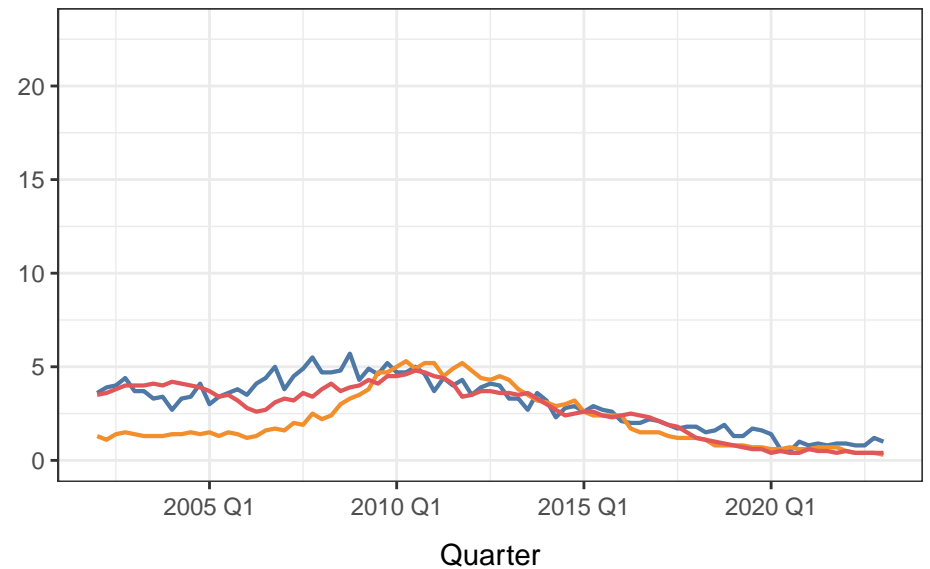
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

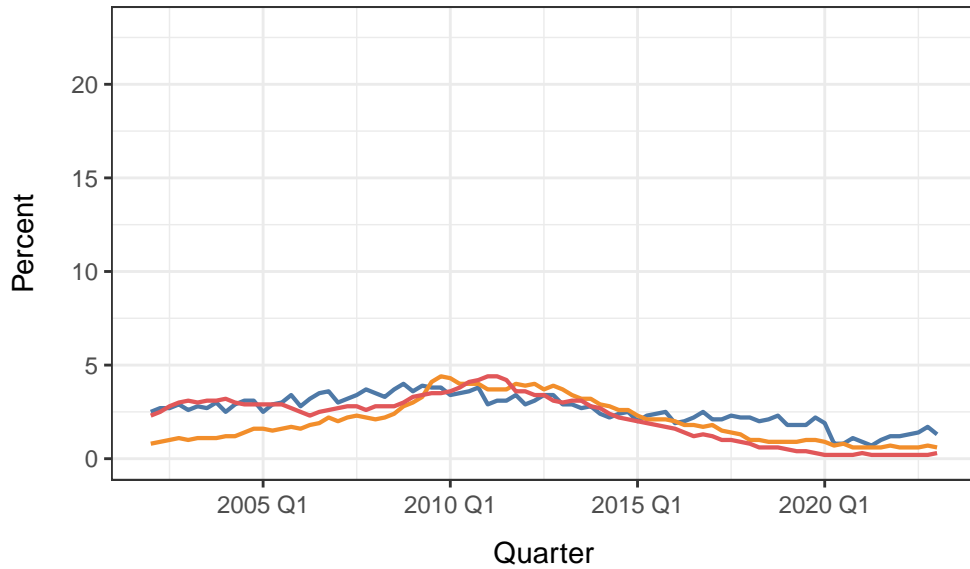


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

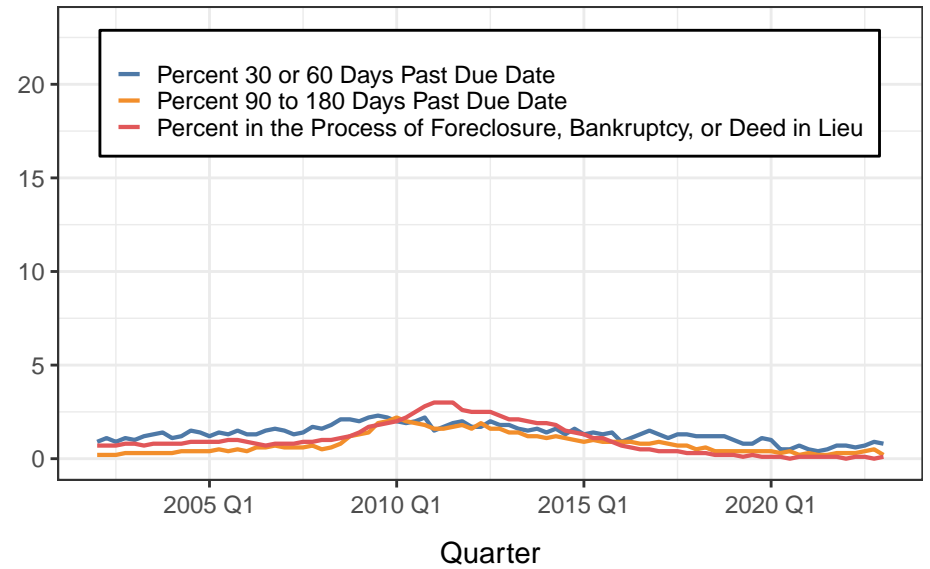
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Cleveland–Elyria, OH

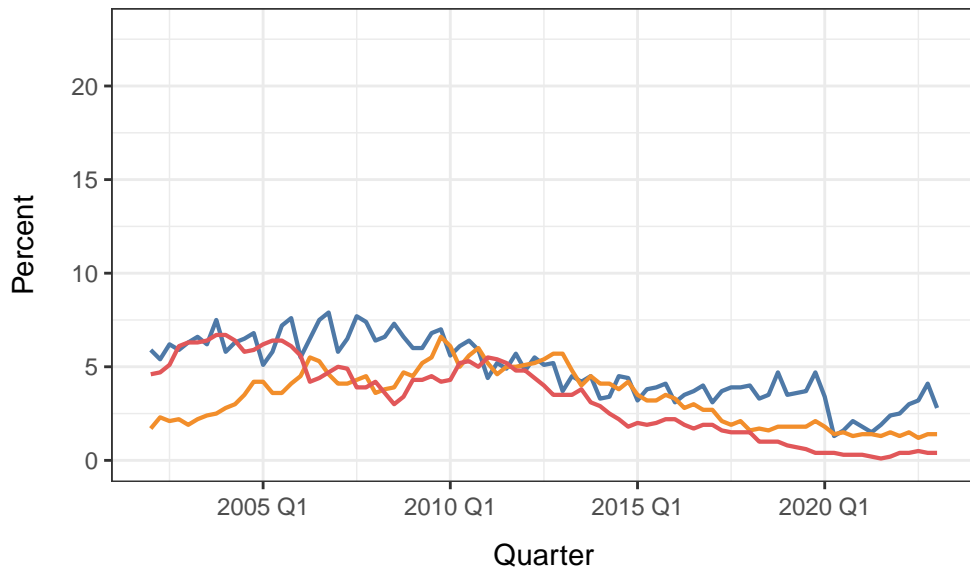
### All Mortgages



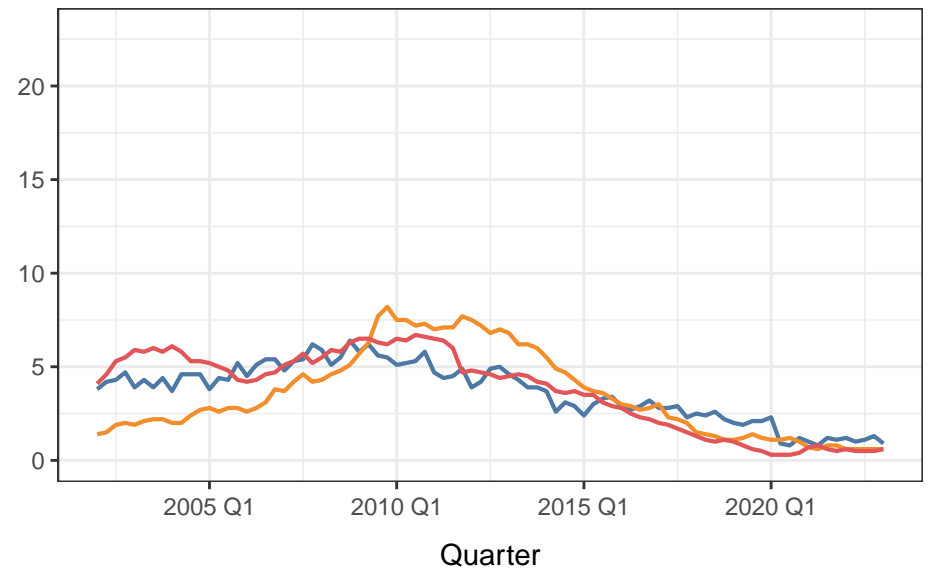
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

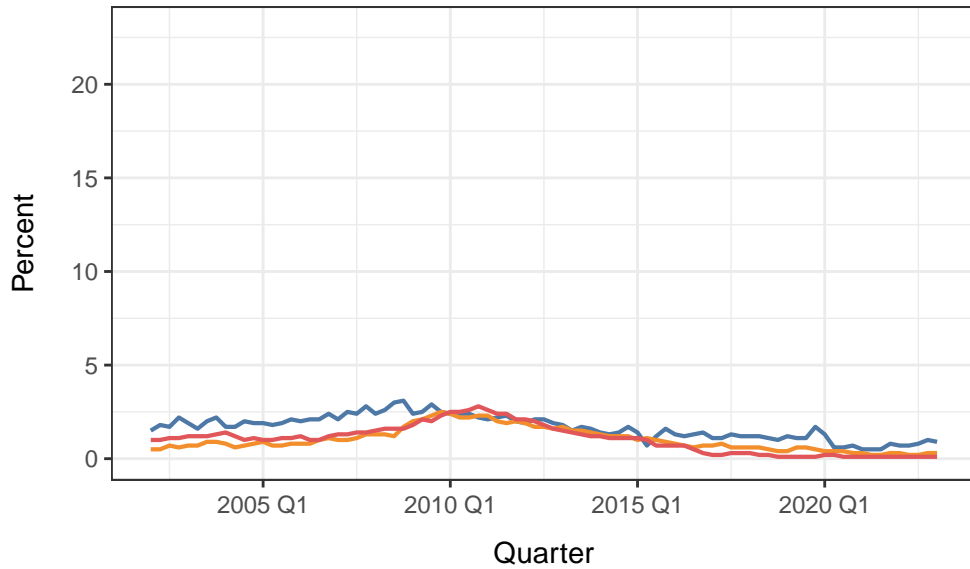


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

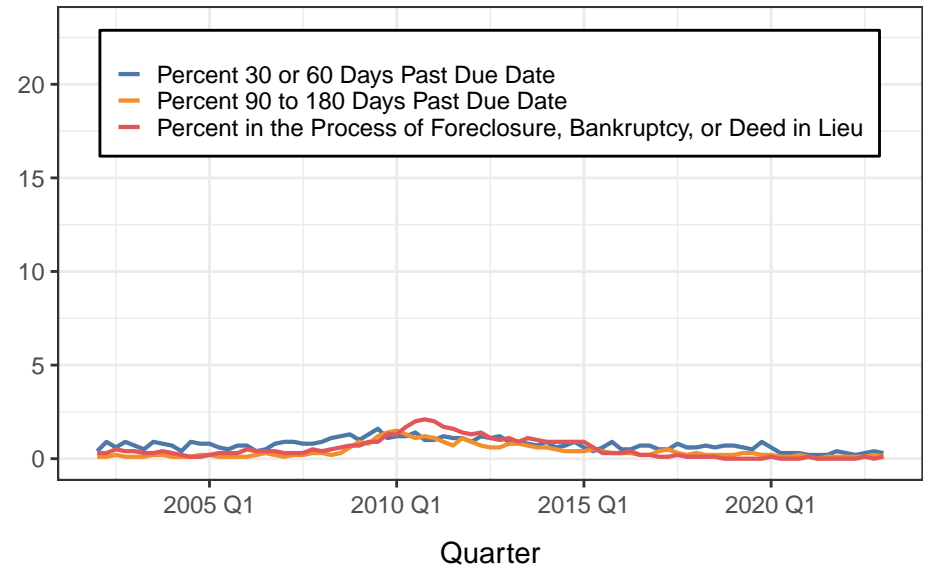
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Colorado Springs, CO

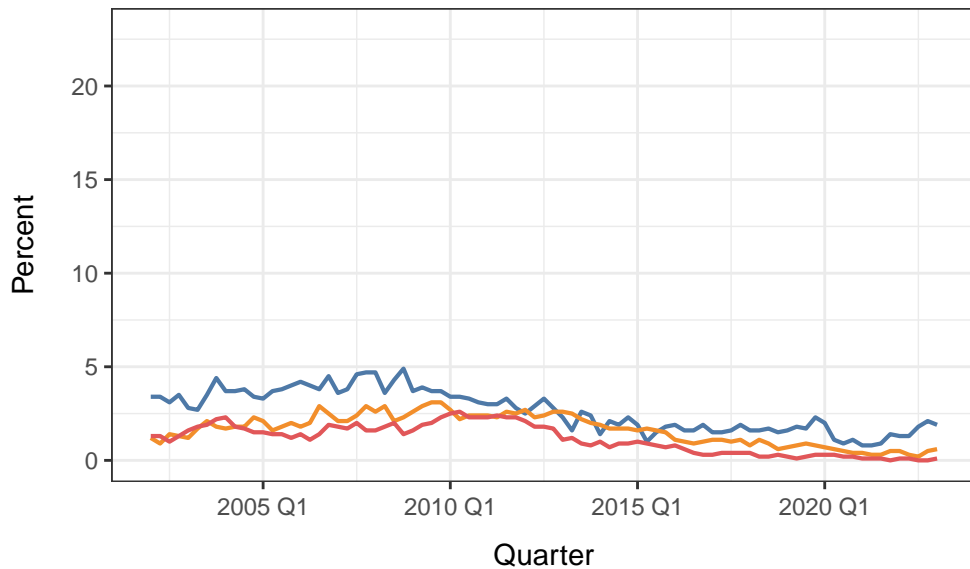
### All Mortgages



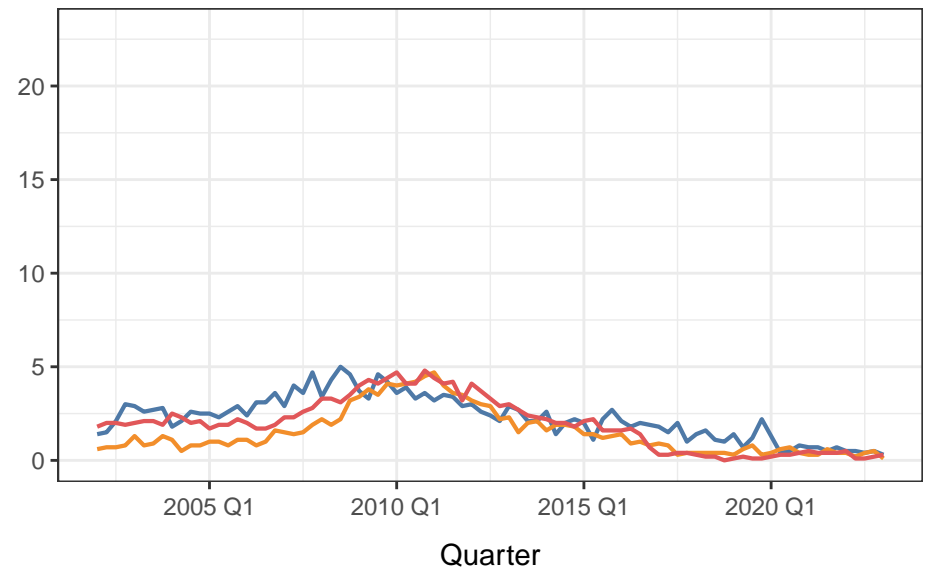
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

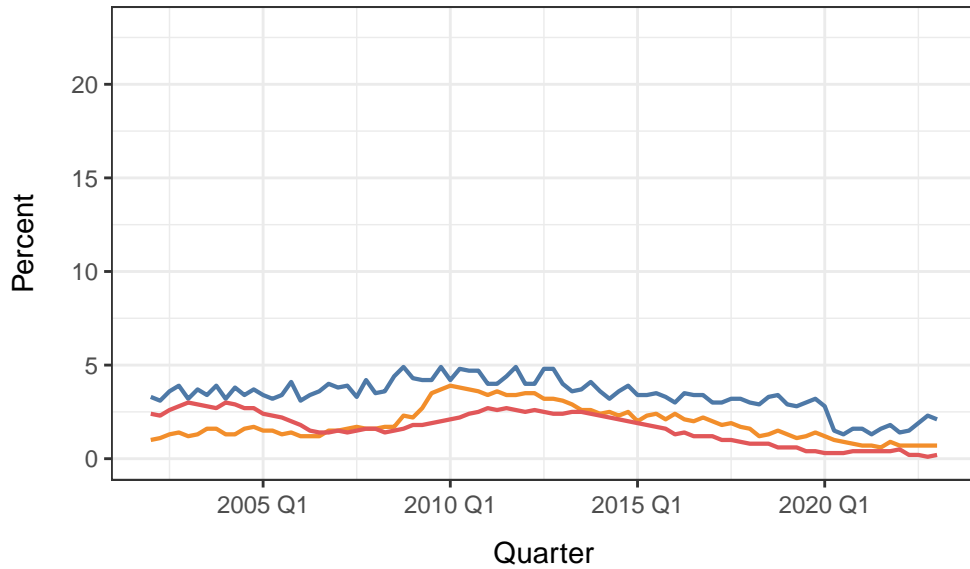


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

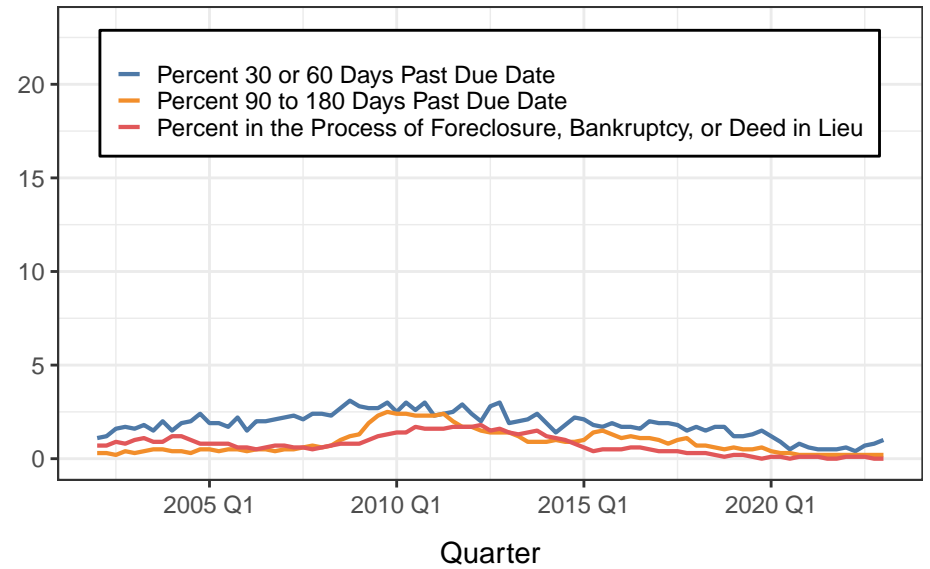
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Columbia, SC

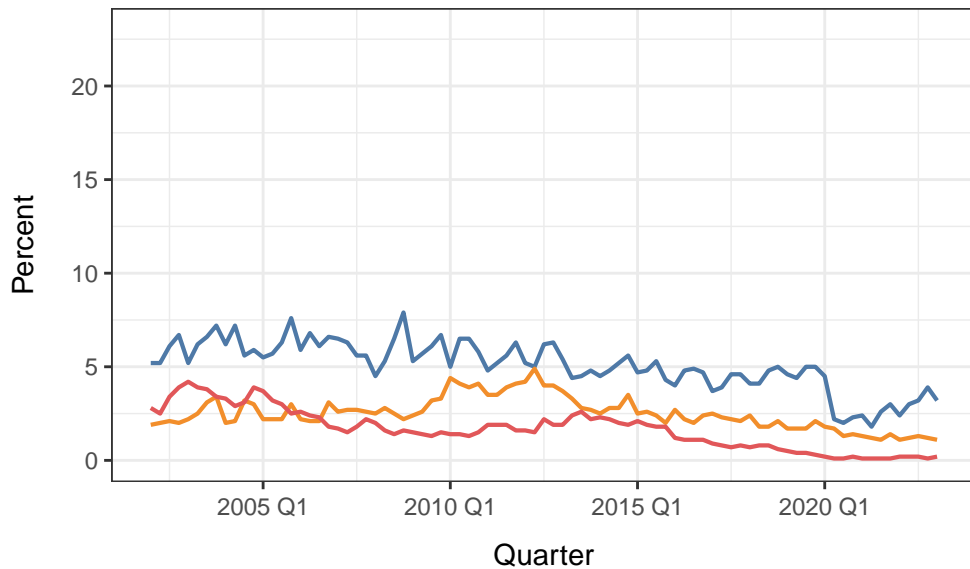
### All Mortgages



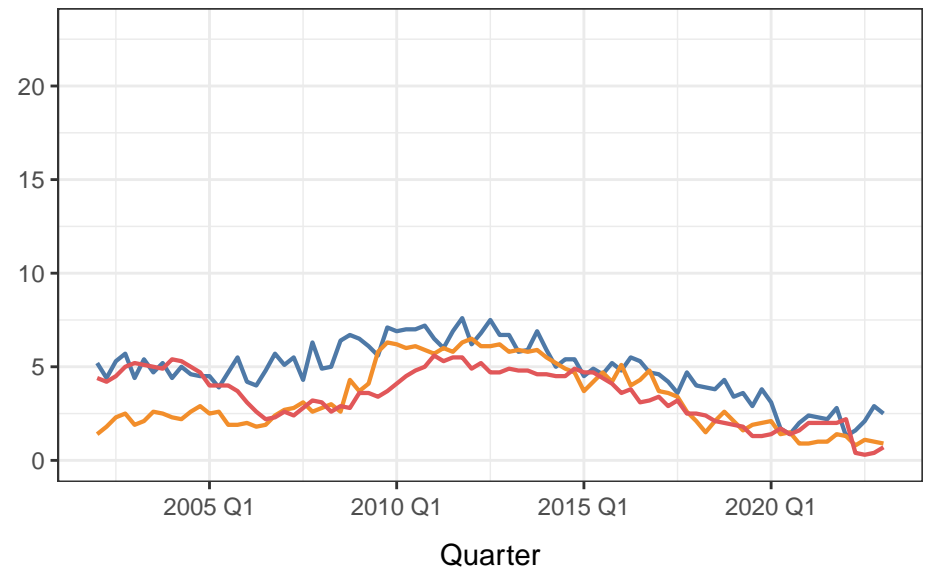
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

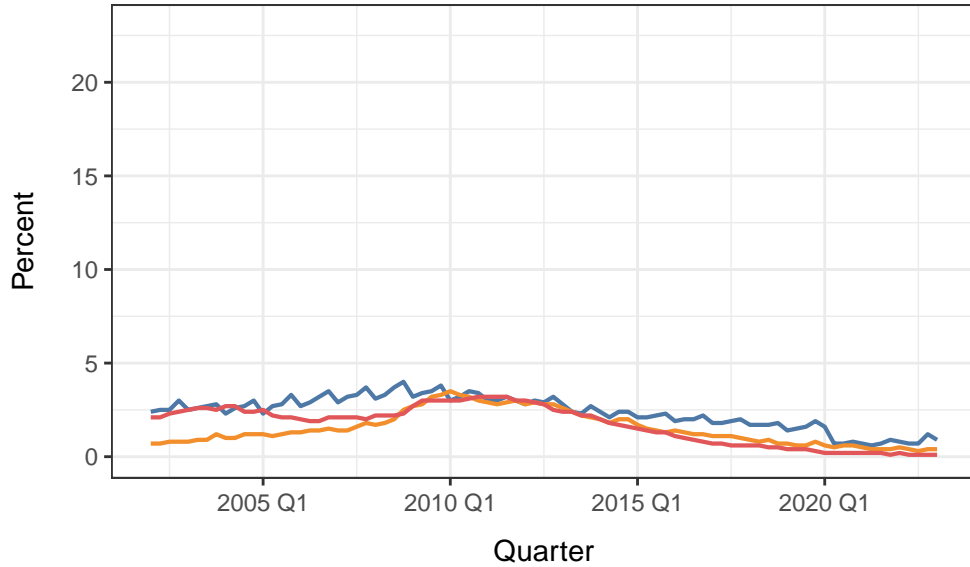


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

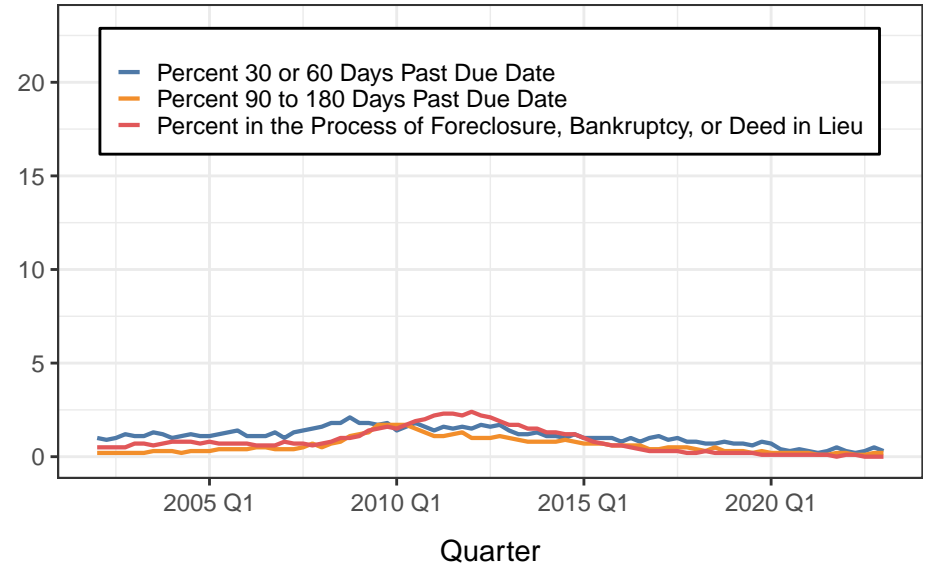
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Columbus, OH

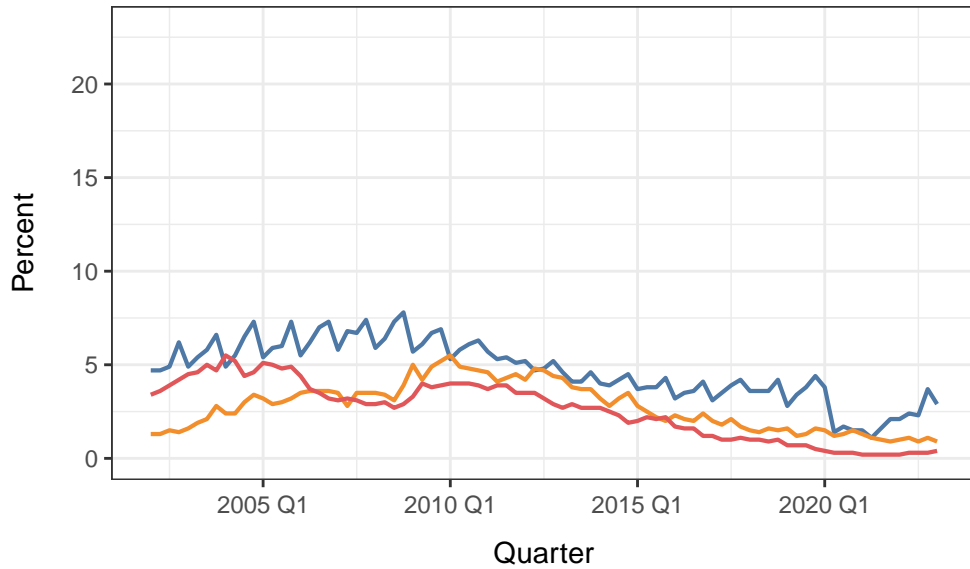
### All Mortgages



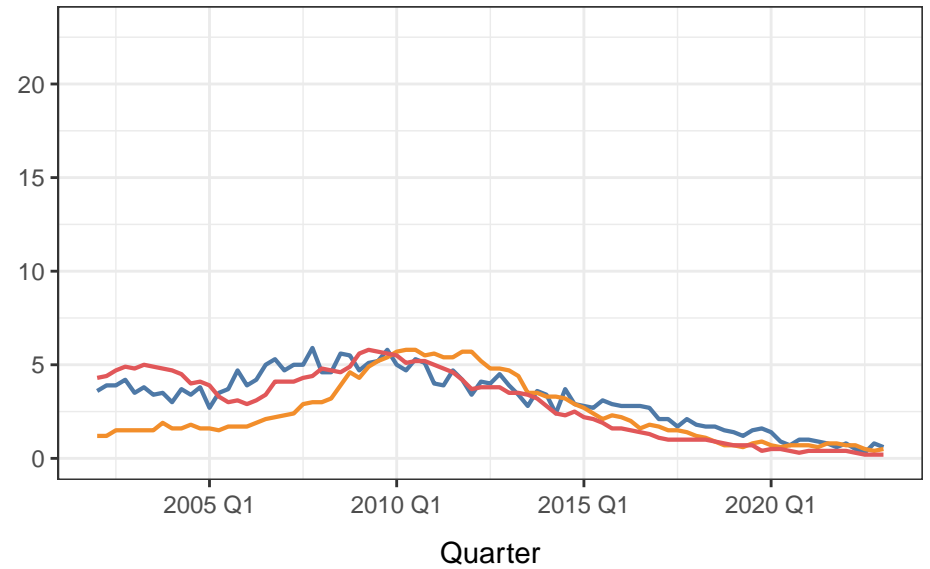
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

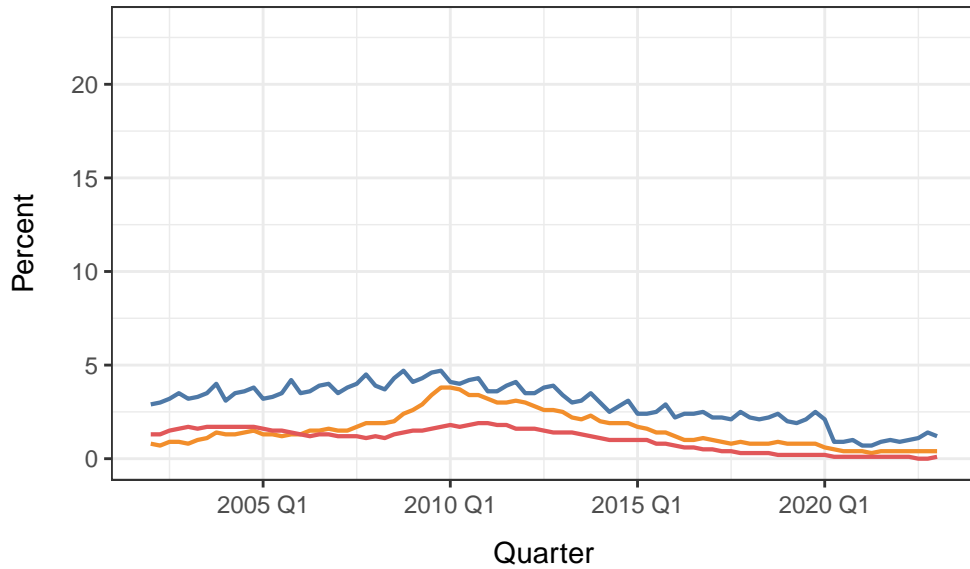


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

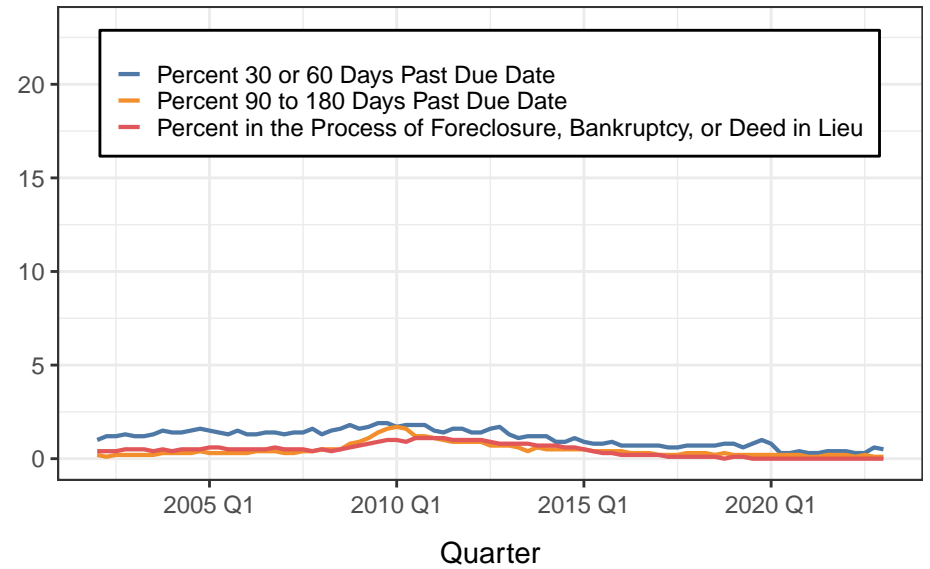
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Dallas–Plano–Irving, TX (MSAD)

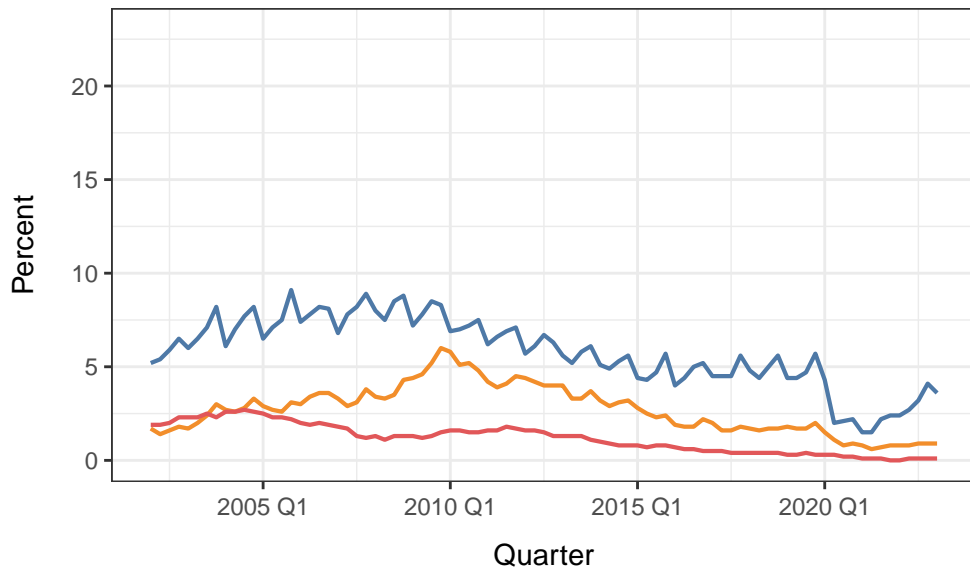
### All Mortgages



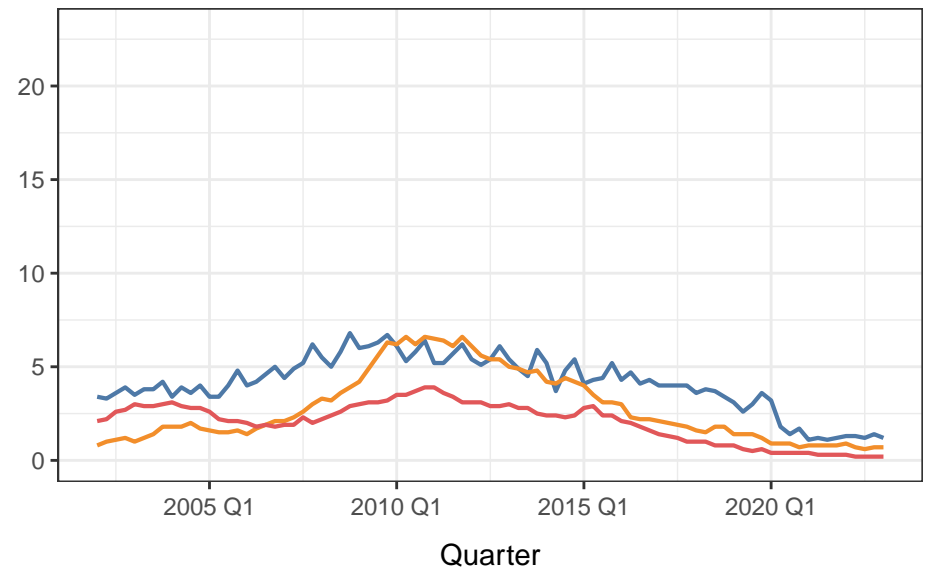
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

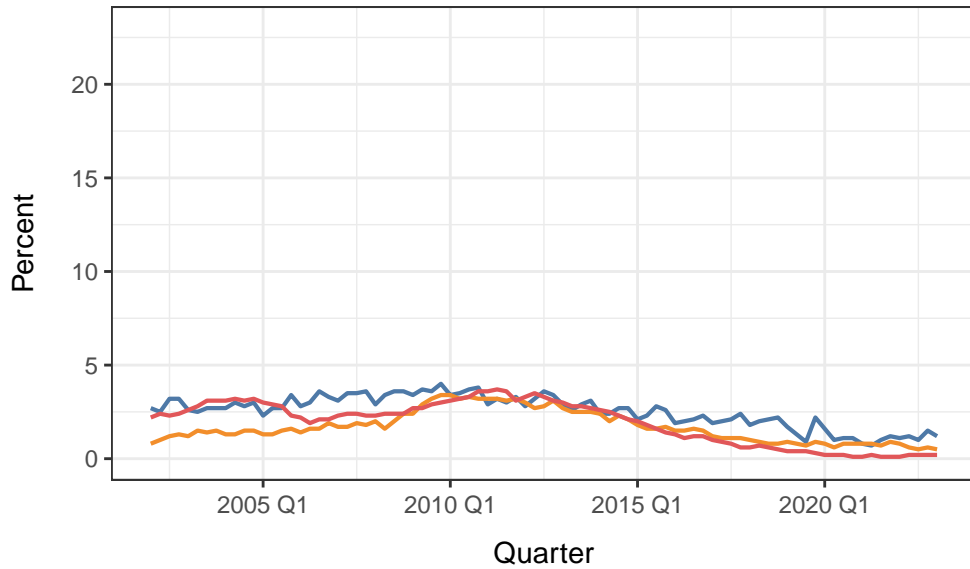


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

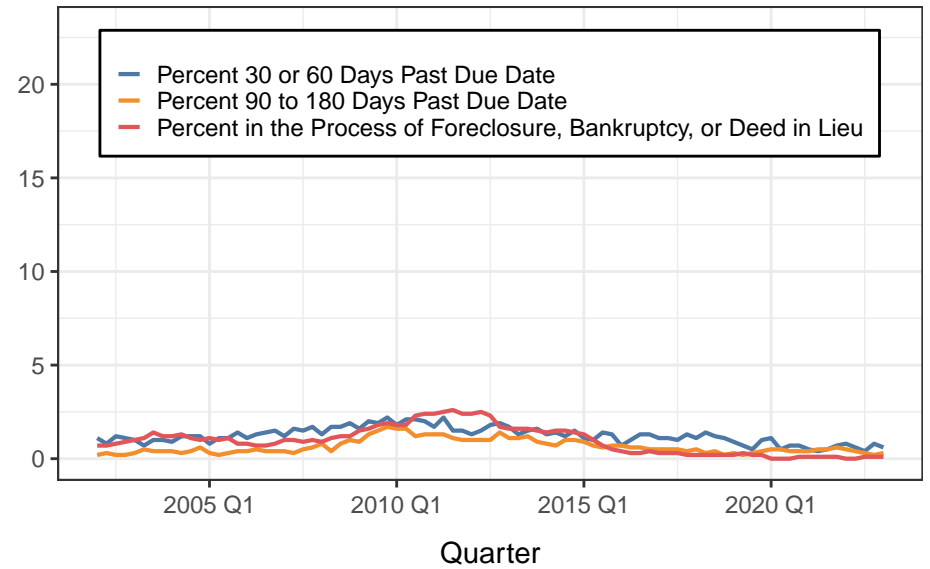
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Dayton–Kettering, OH

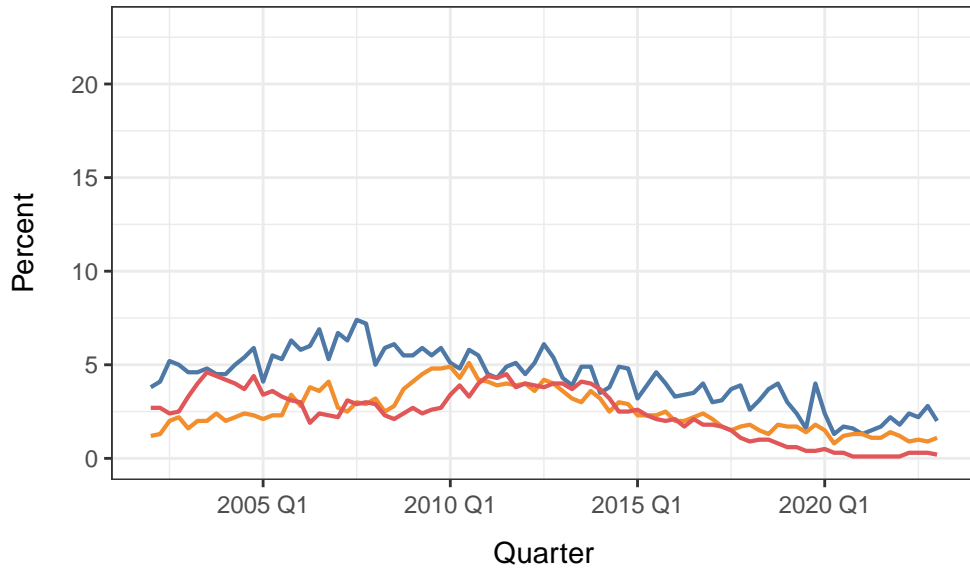
## All Mortgages



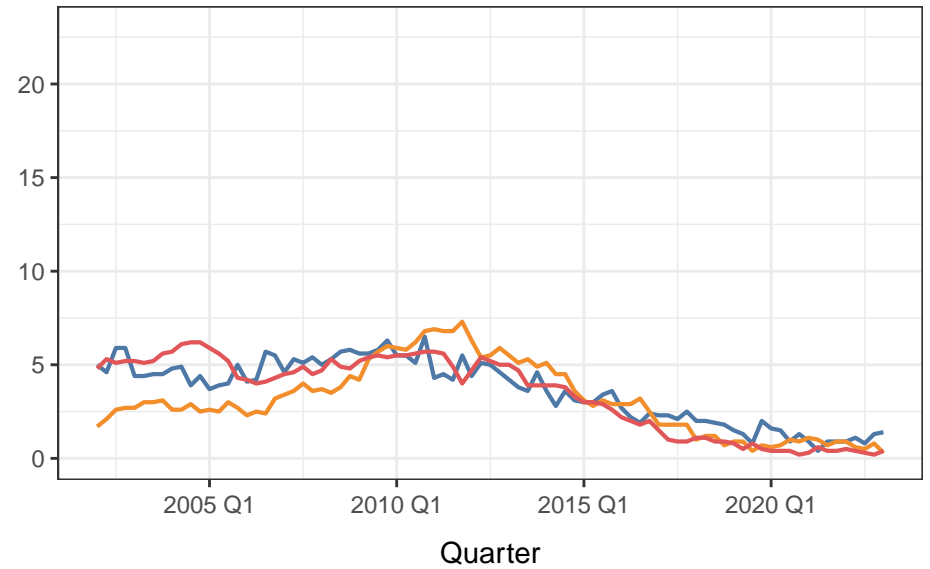
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

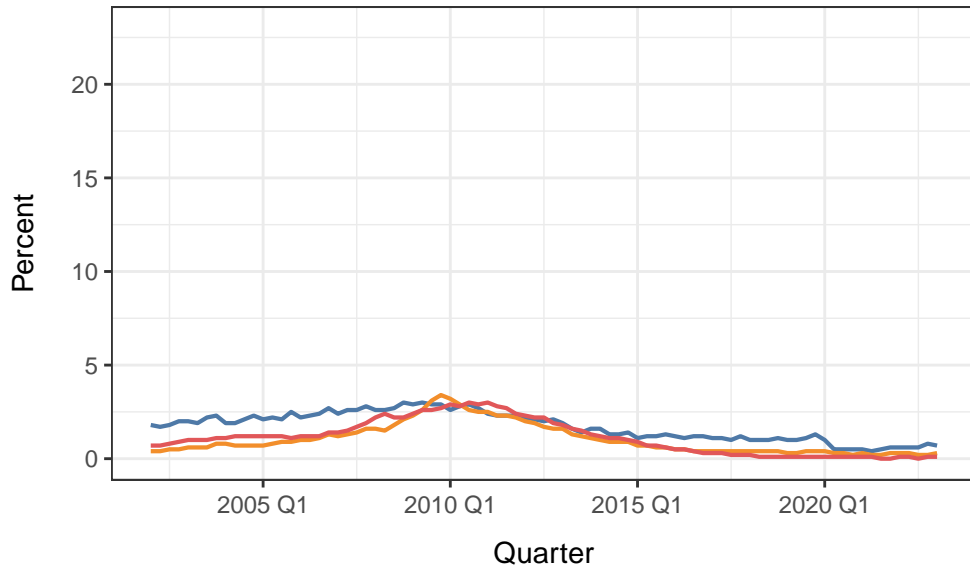


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

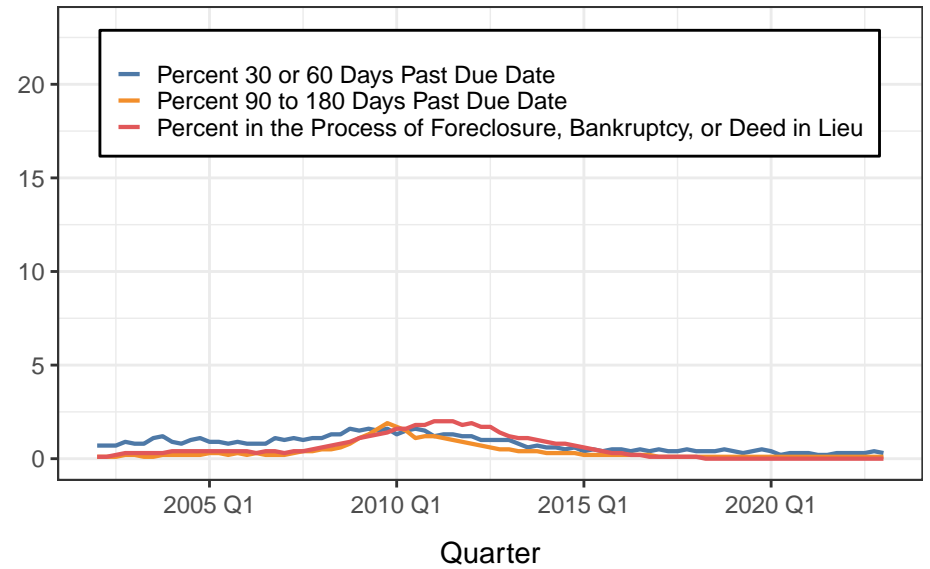
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Denver–Aurora–Lakewood, CO

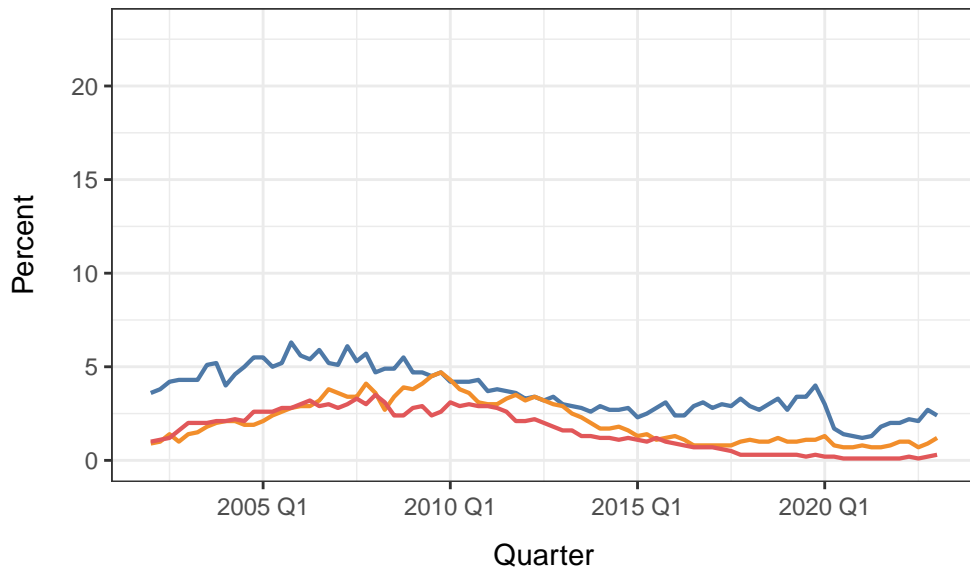
### All Mortgages



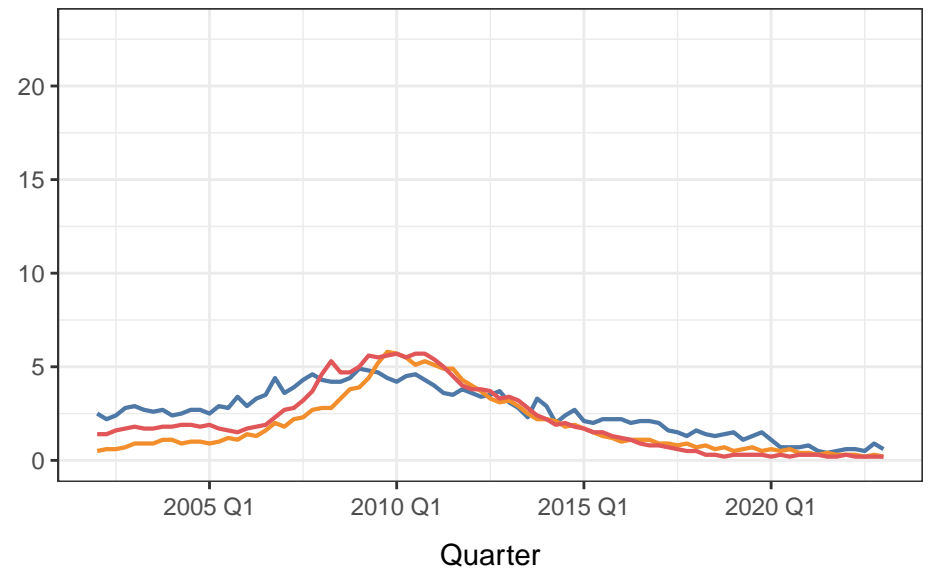
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



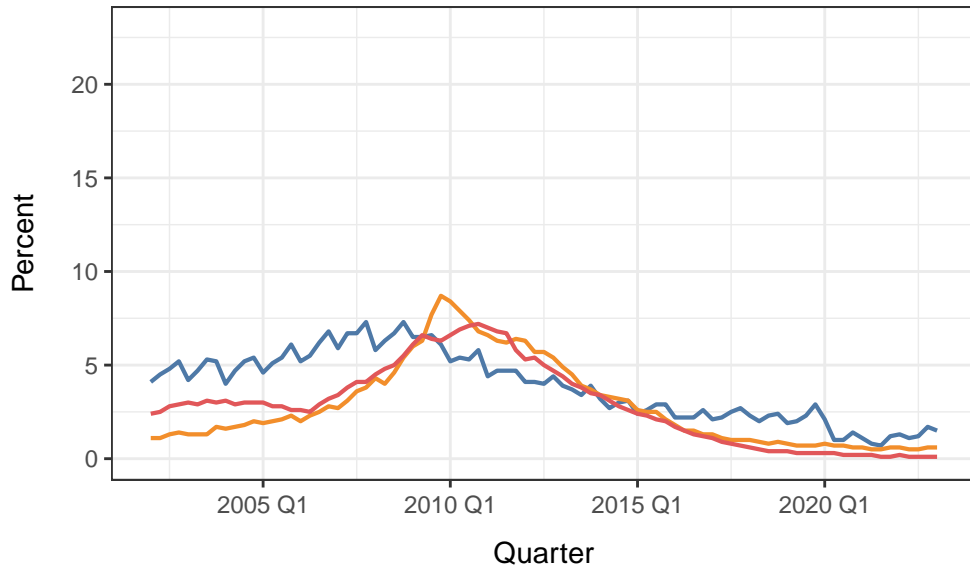
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



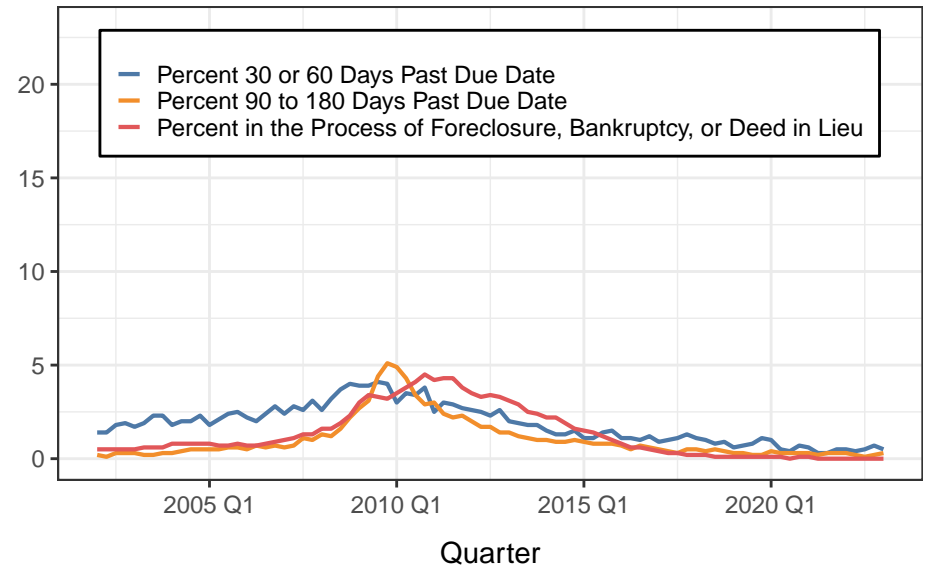
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Detroit–Dearborn–Livonia, MI (MSAD)

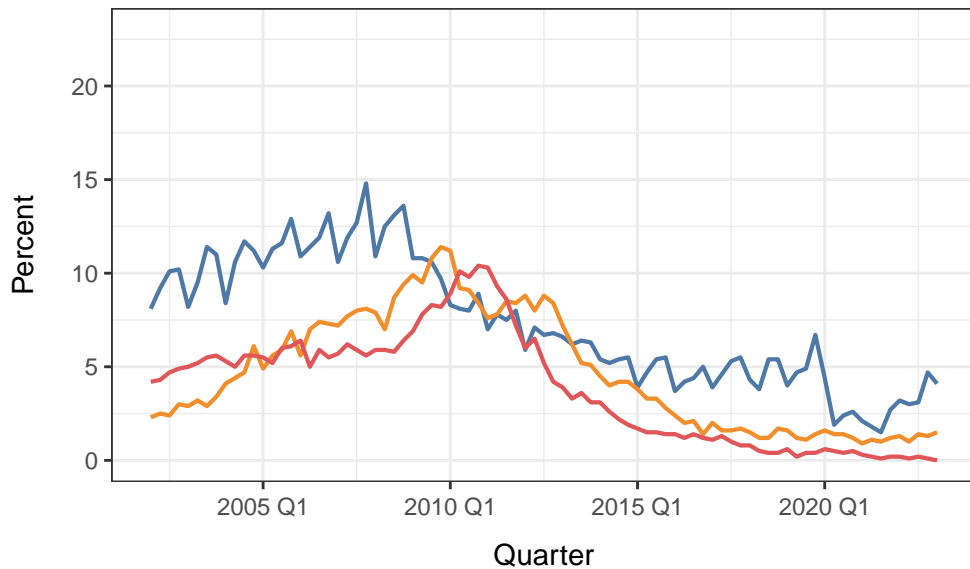
All Mortgages



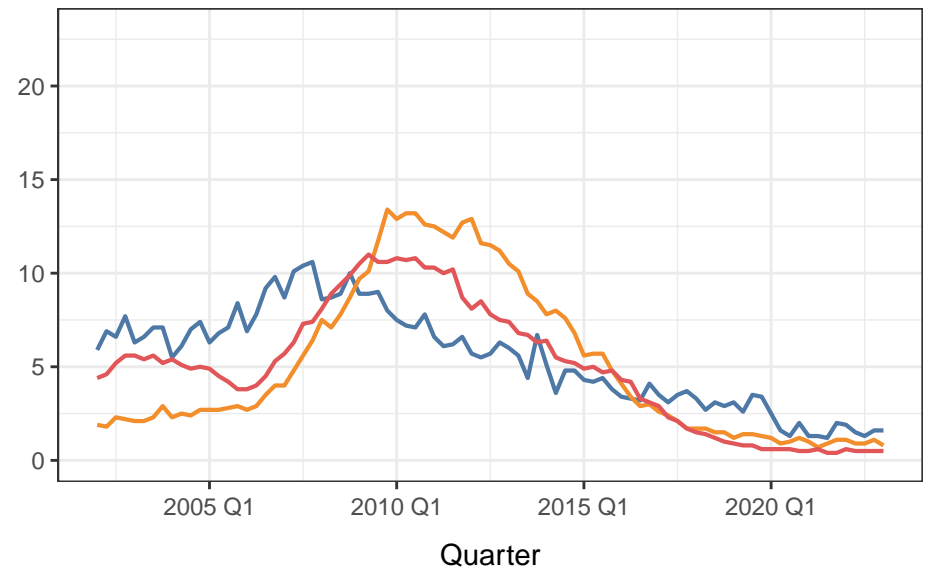
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

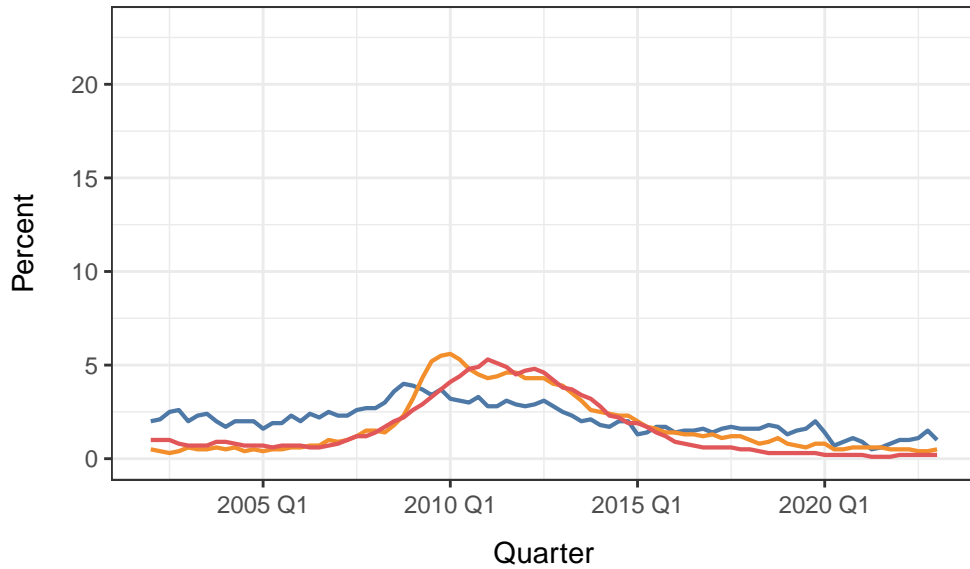


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

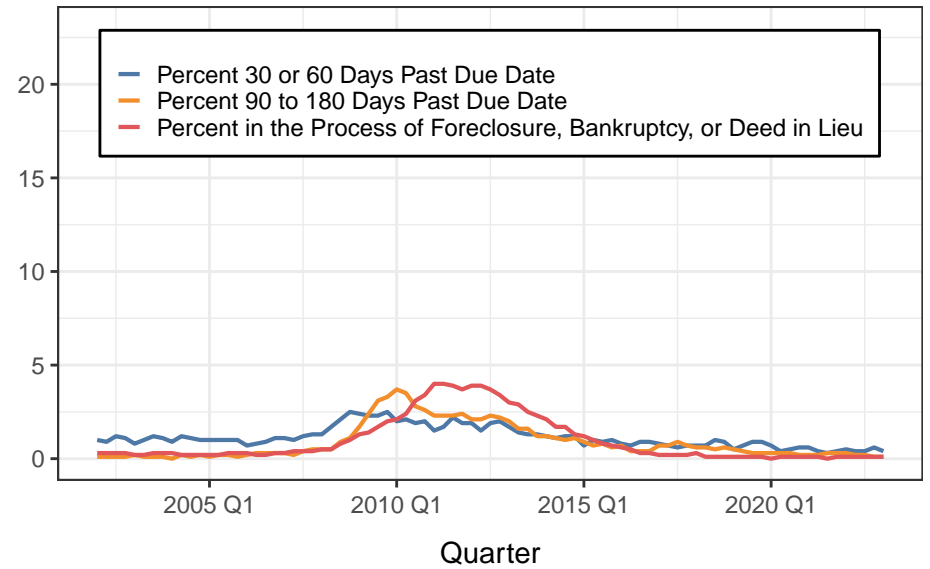
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Elgin, IL (MSAD)

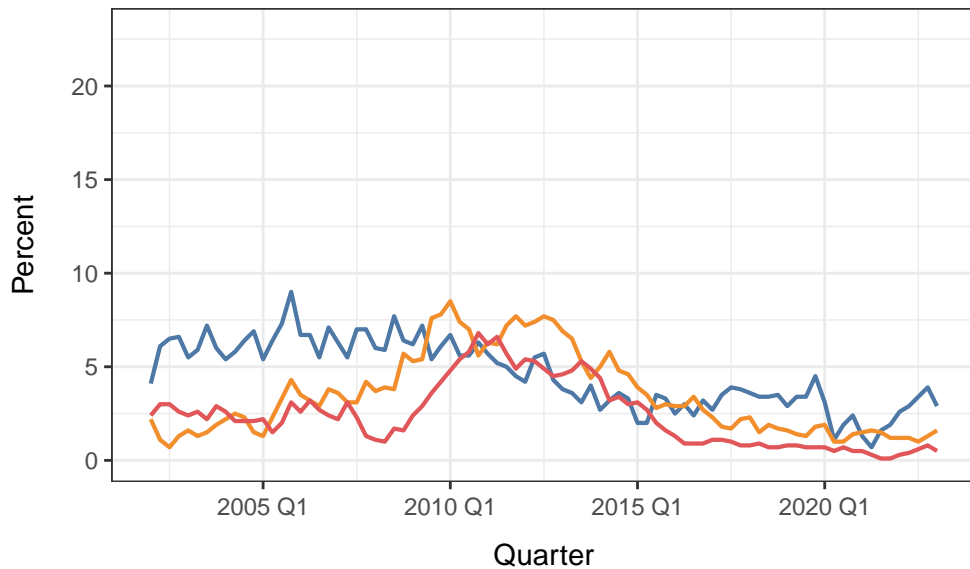
### All Mortgages



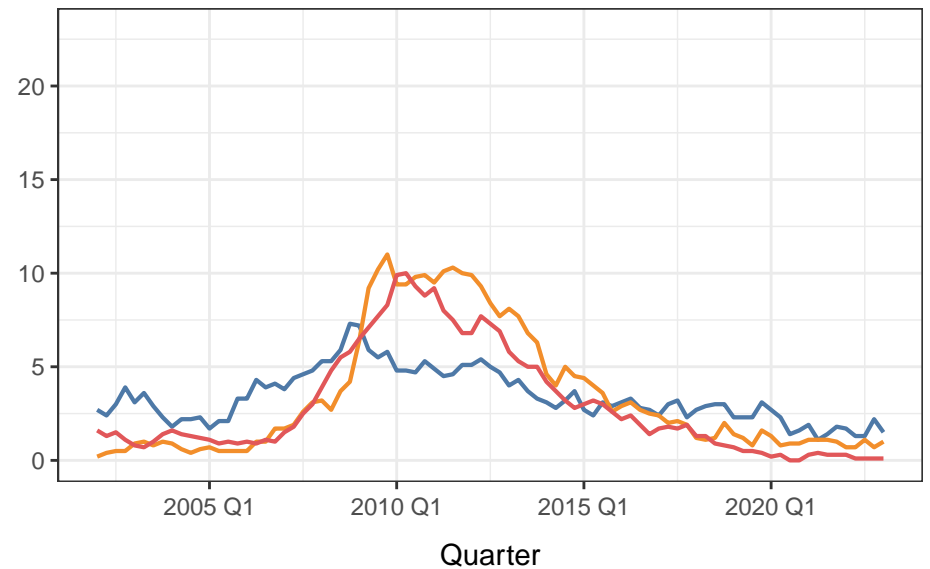
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

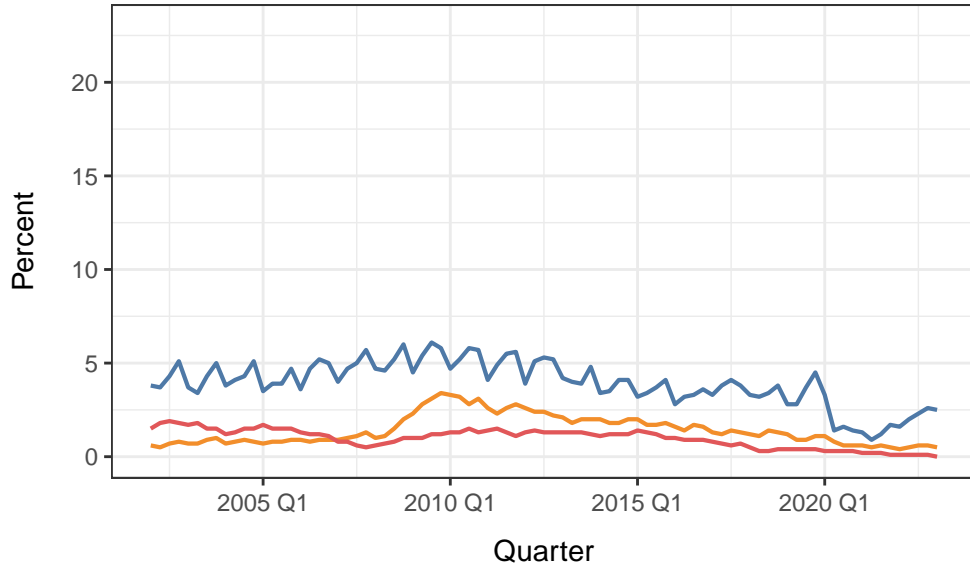


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

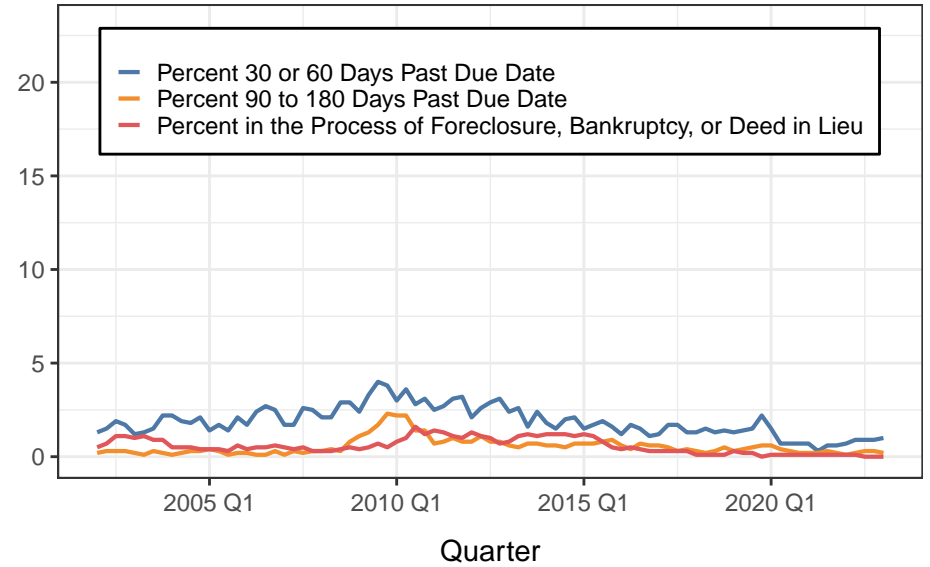
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: El Paso, TX

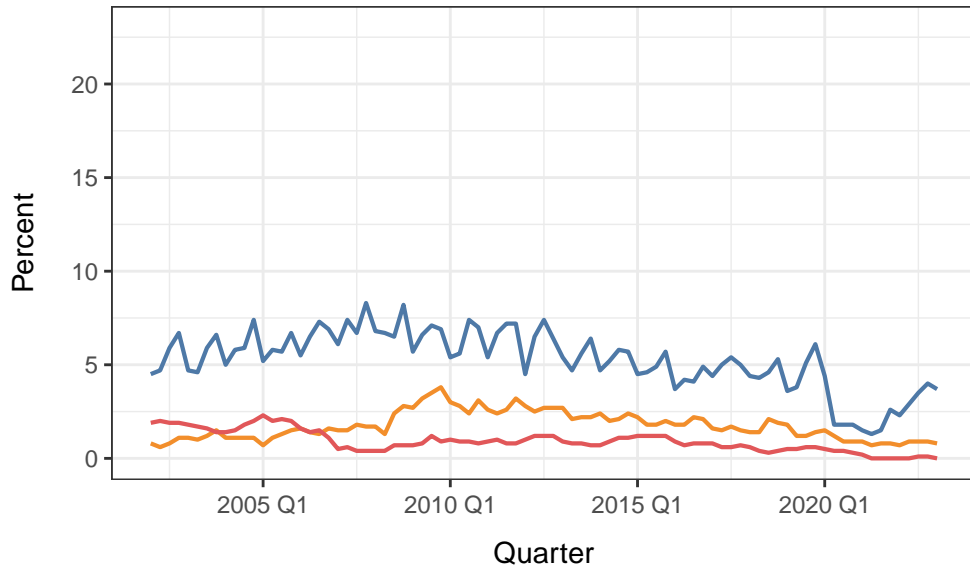
## All Mortgages



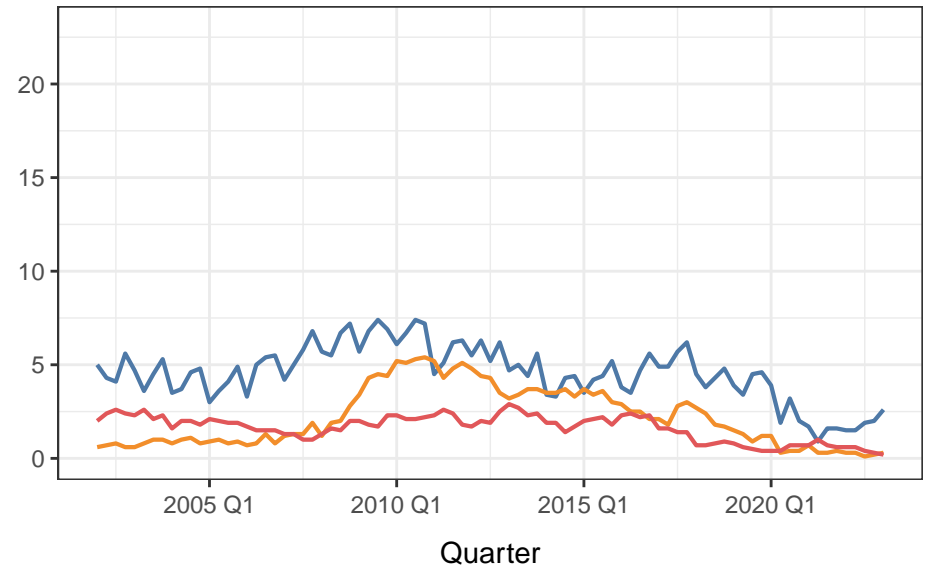
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

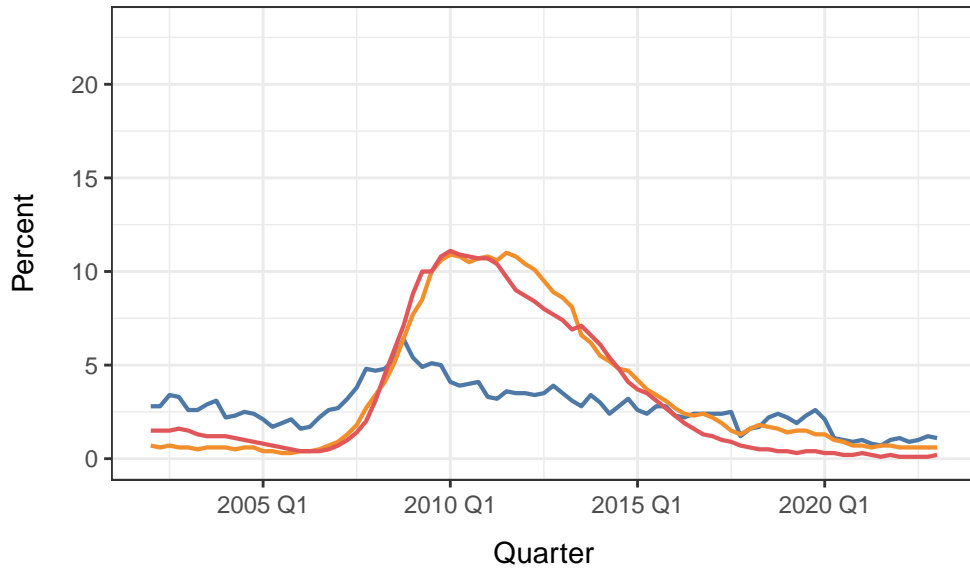


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

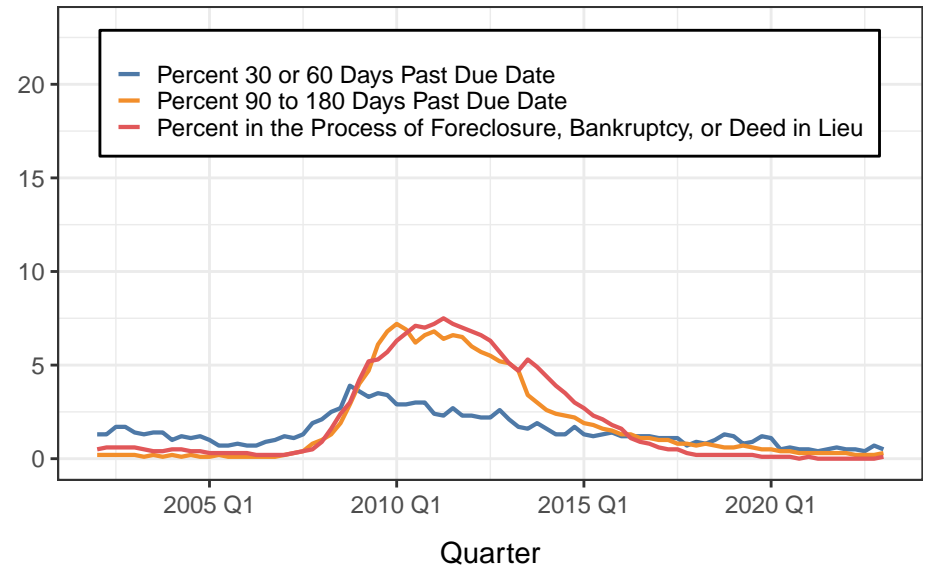
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Fort Lauderdale–Pompano Beach–Sunrise, FL (MSAD)

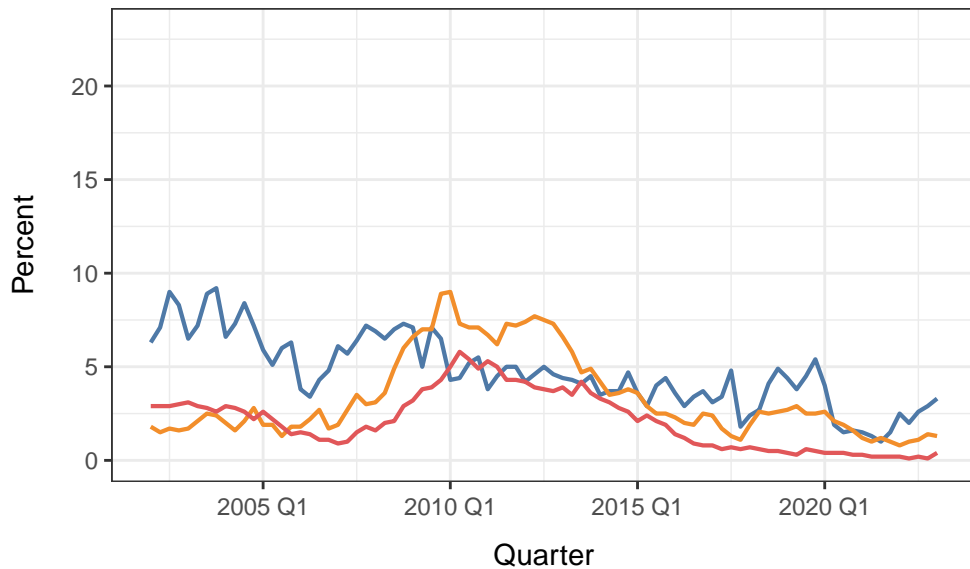
All Mortgages



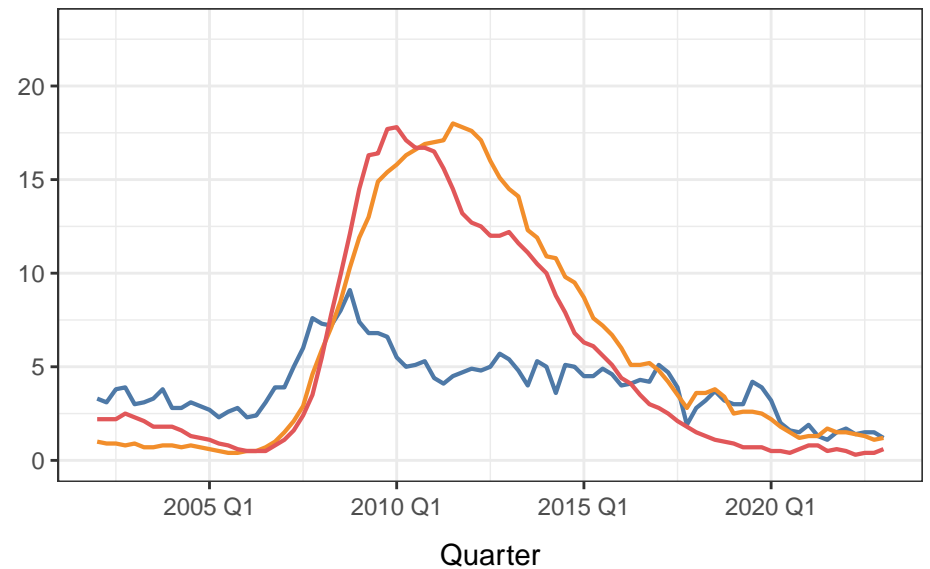
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

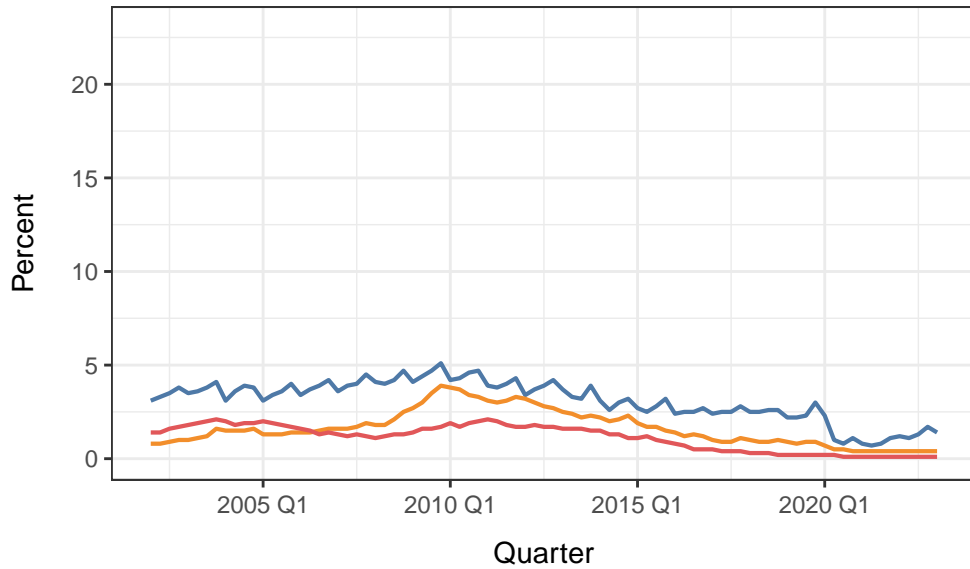


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

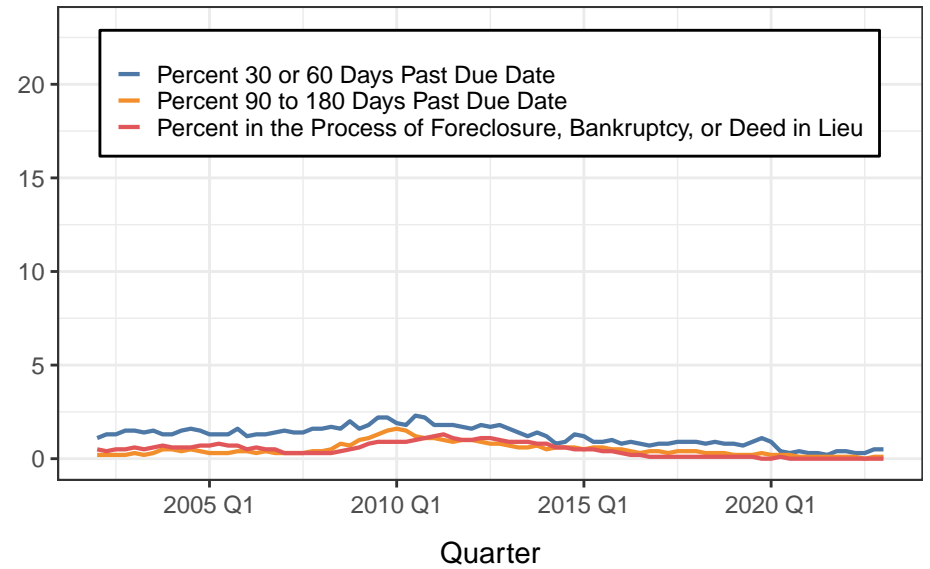
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Fort Worth–Arlington–Grapevine, TX (MSAD)

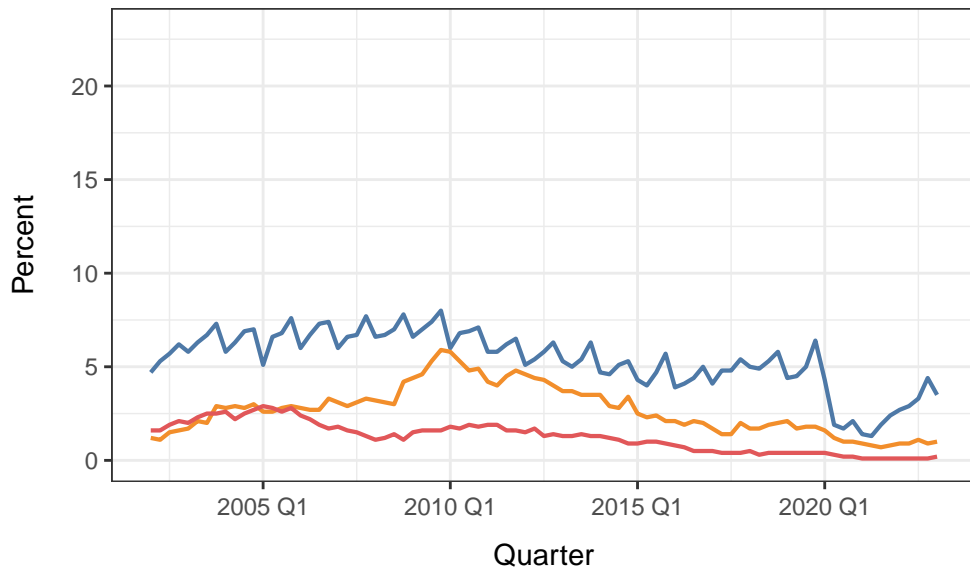
### All Mortgages



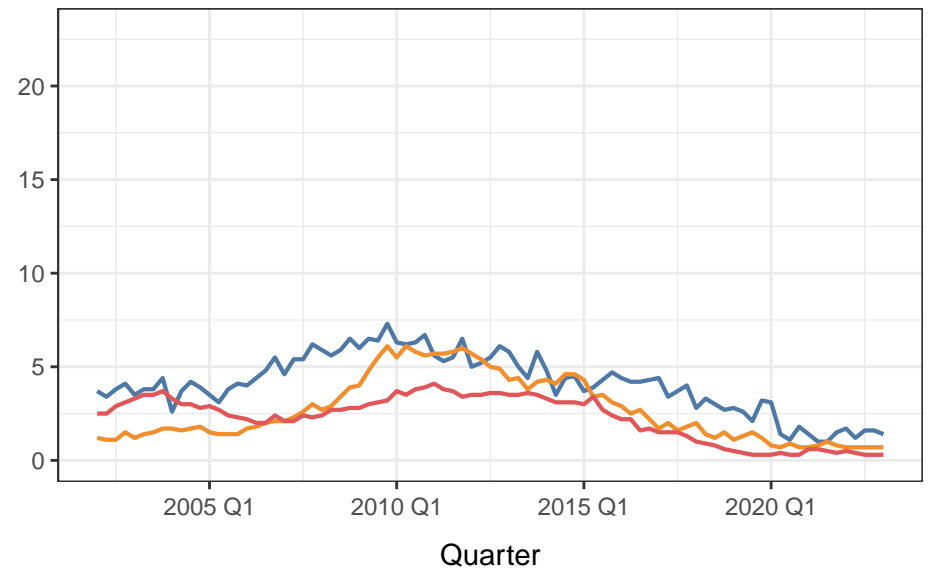
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

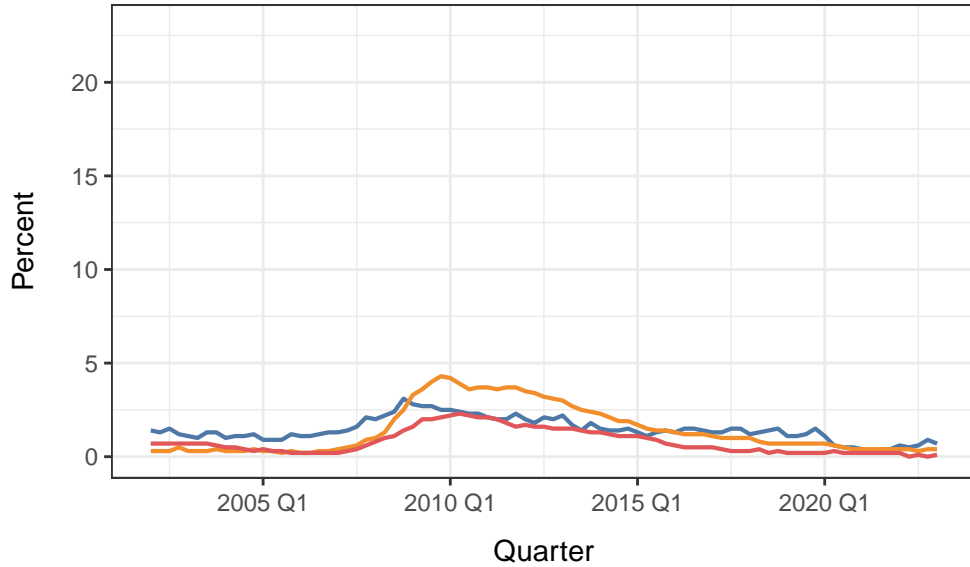


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

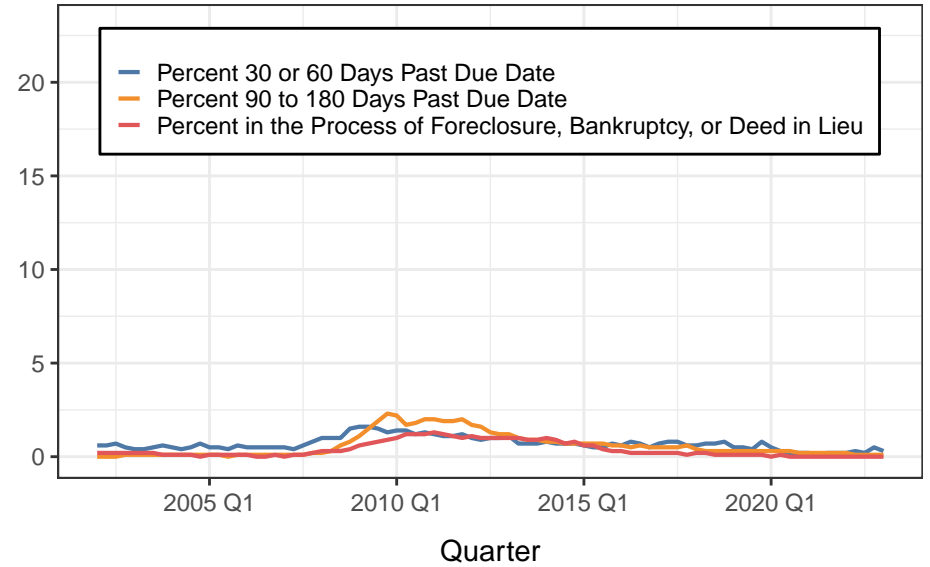
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Frederick–Gaithersburg–Rockville, MD (MSAD)

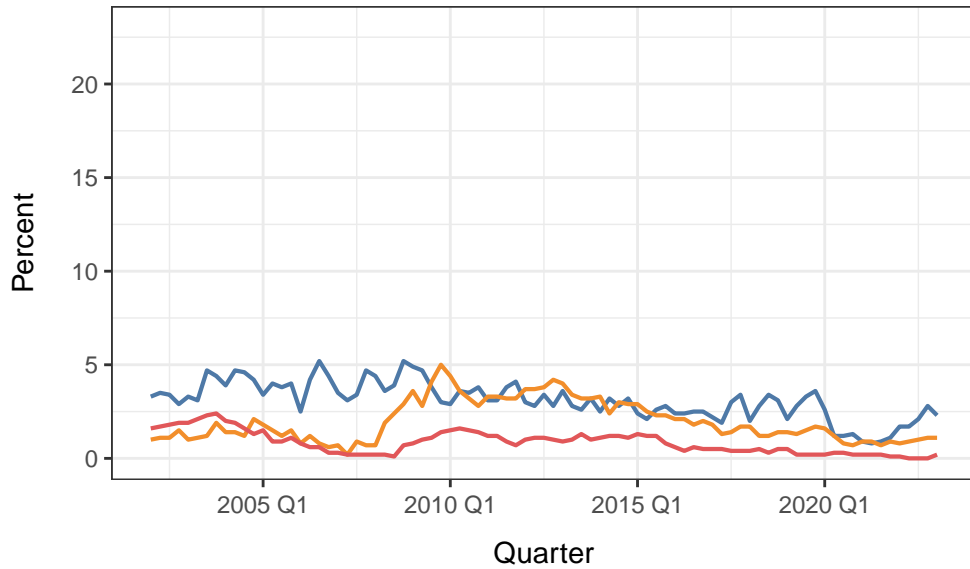
### All Mortgages



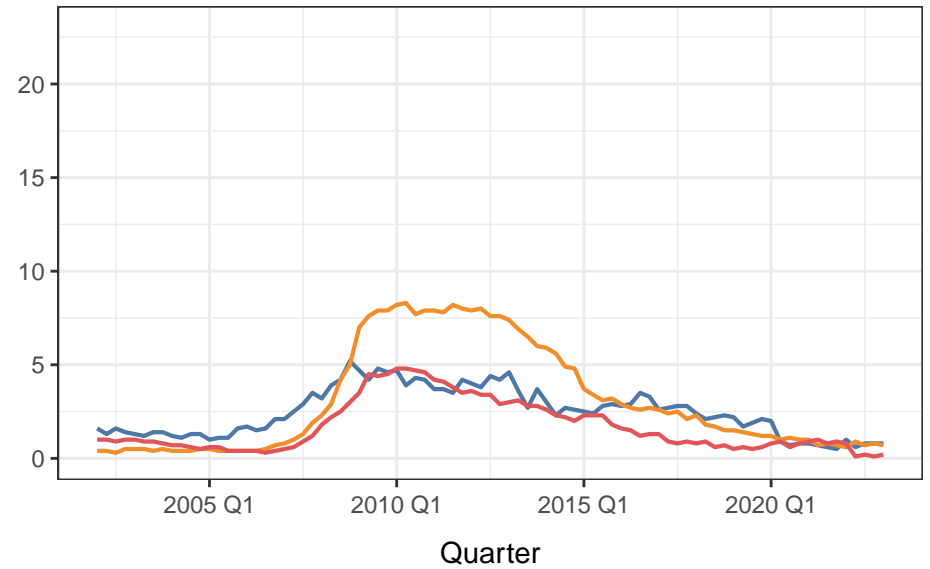
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

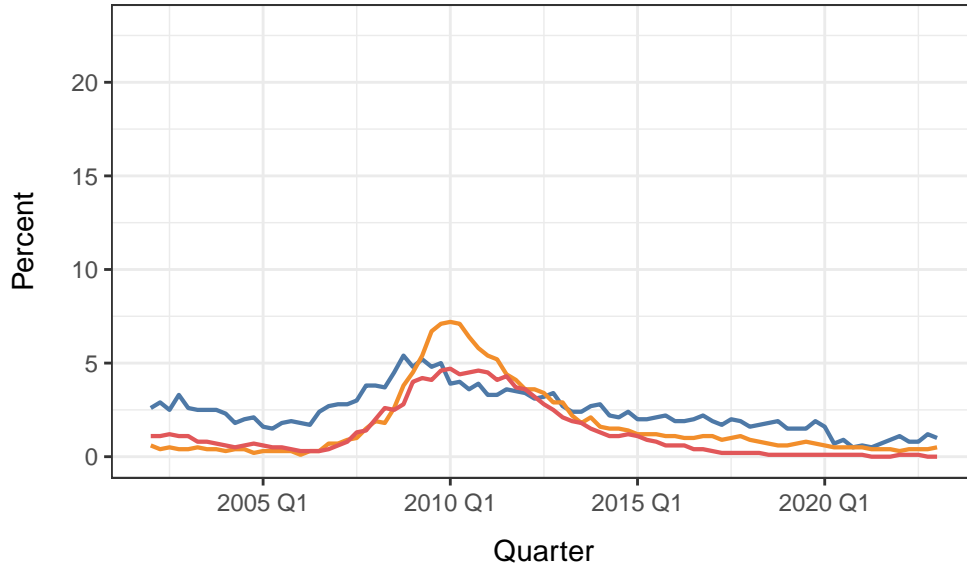


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

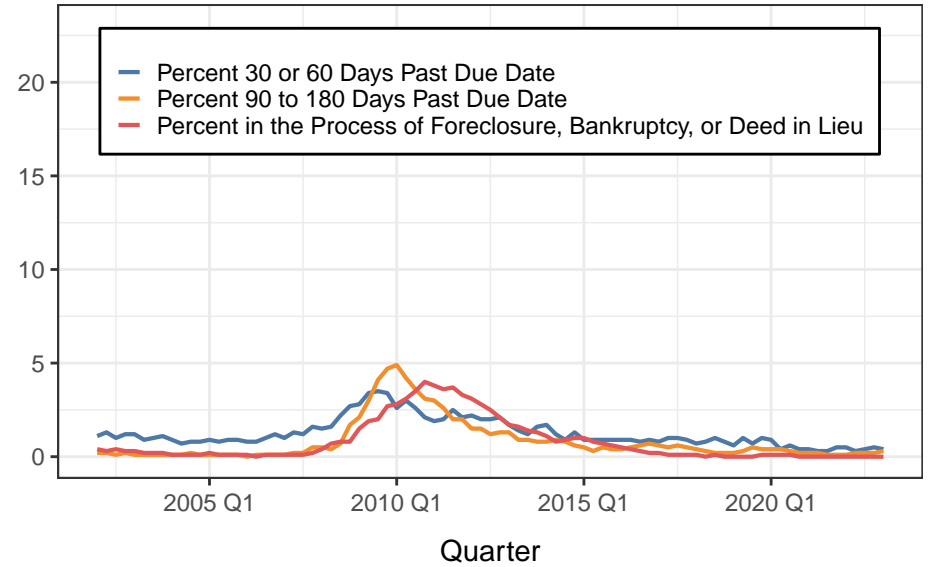
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Fresno, CA

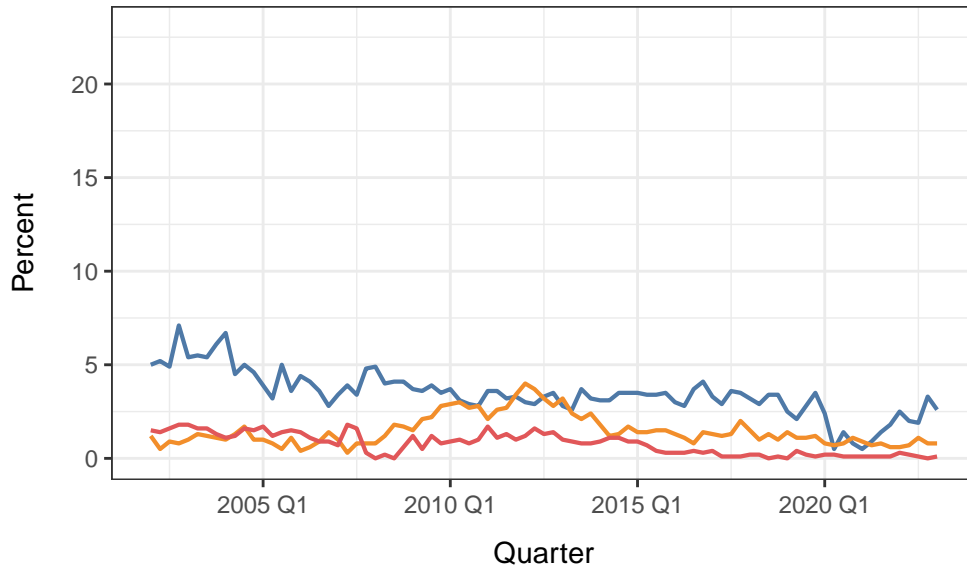
### All Mortgages



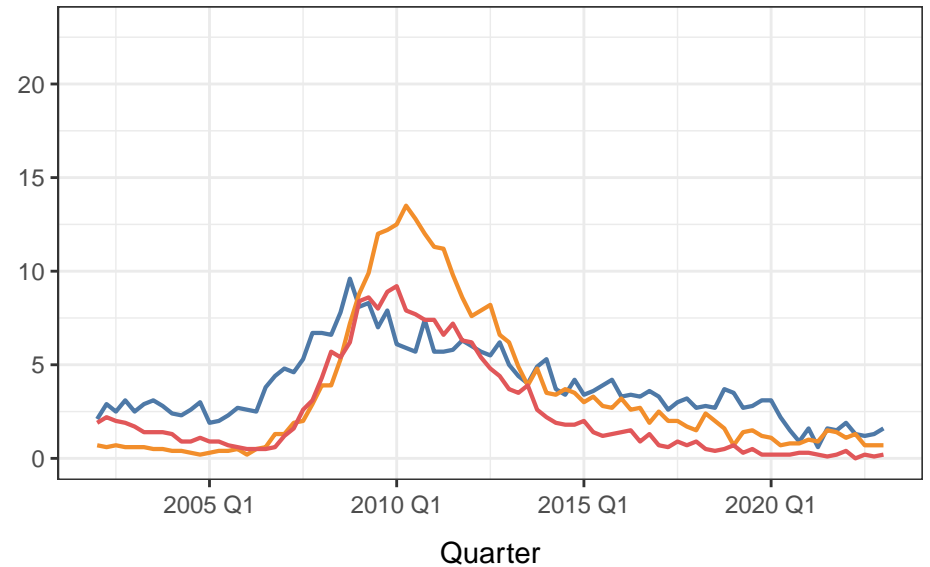
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

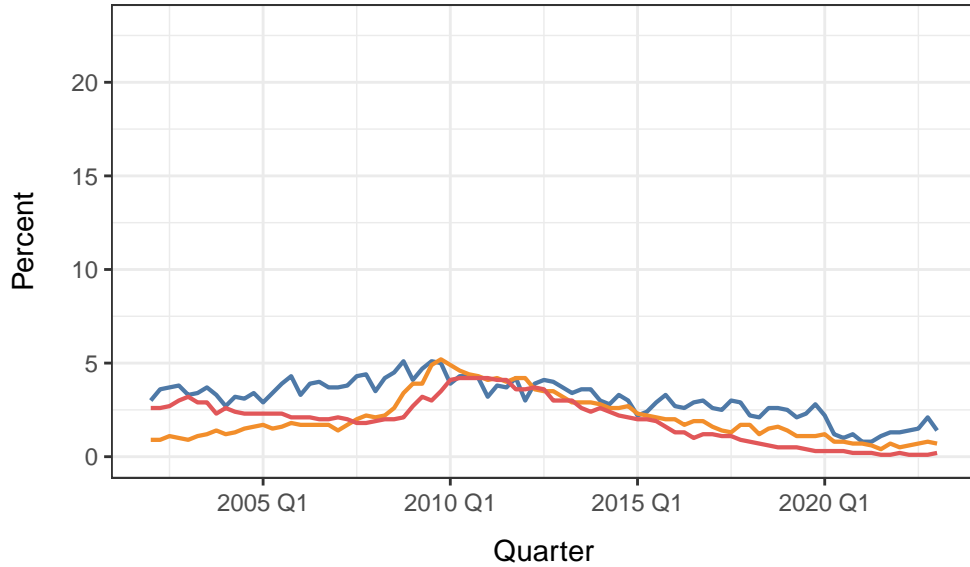


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

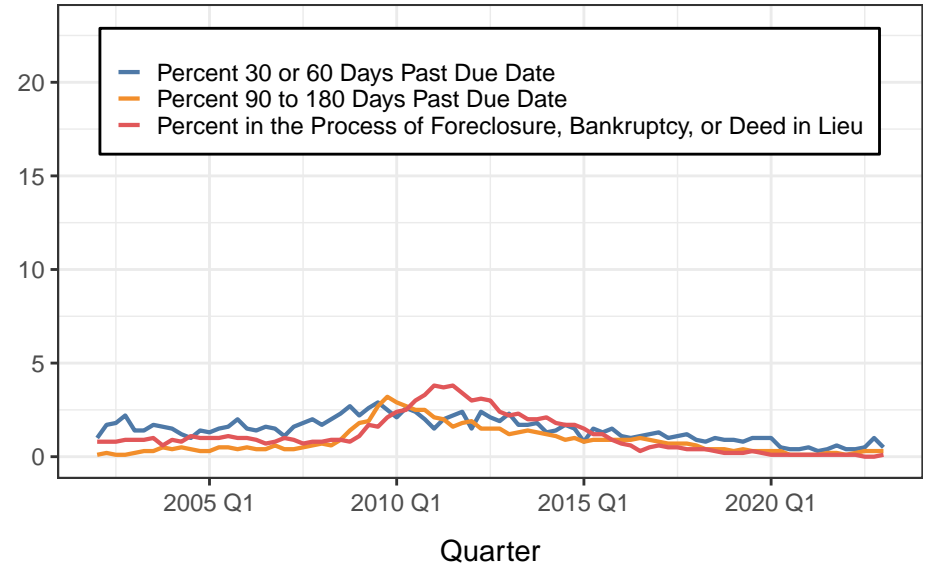
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Gary, IN (MSAD)

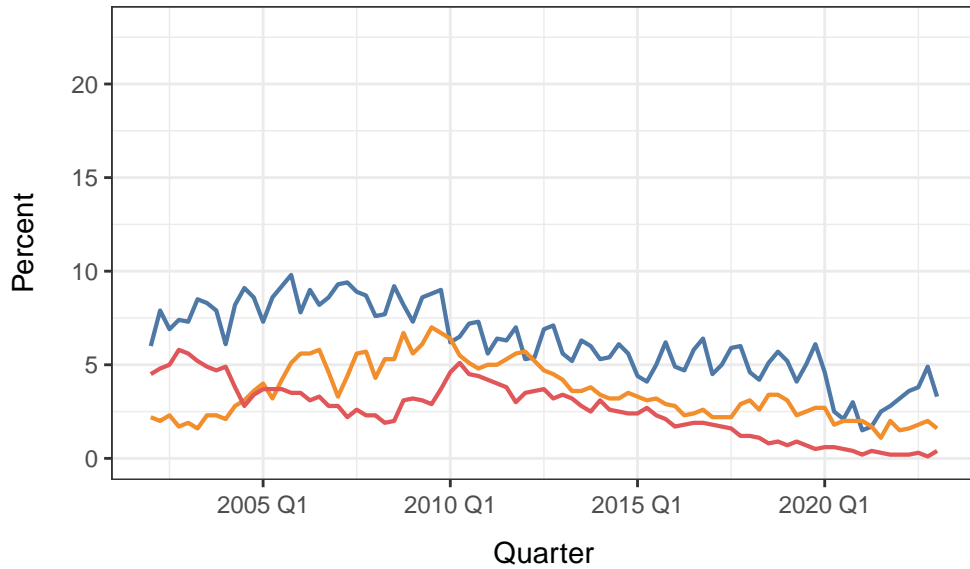
### All Mortgages



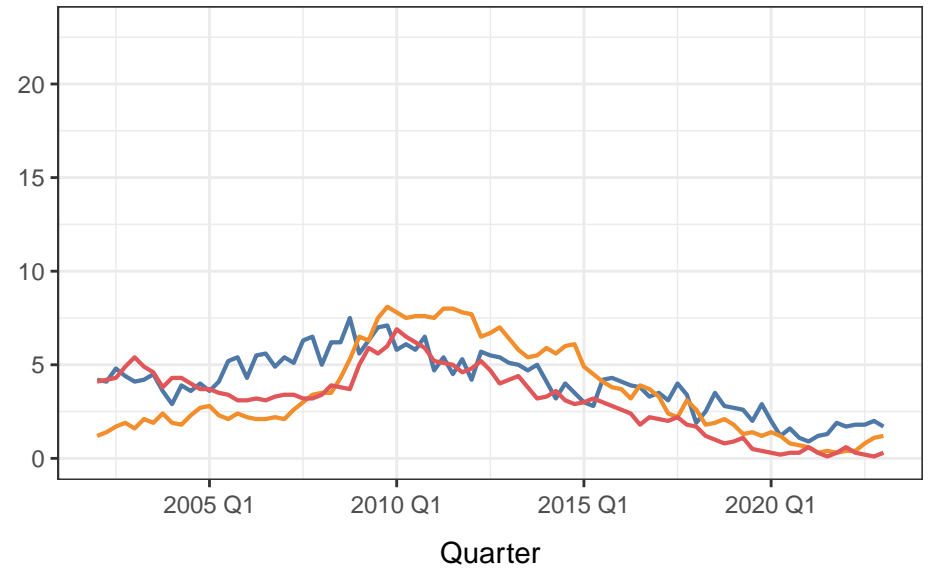
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



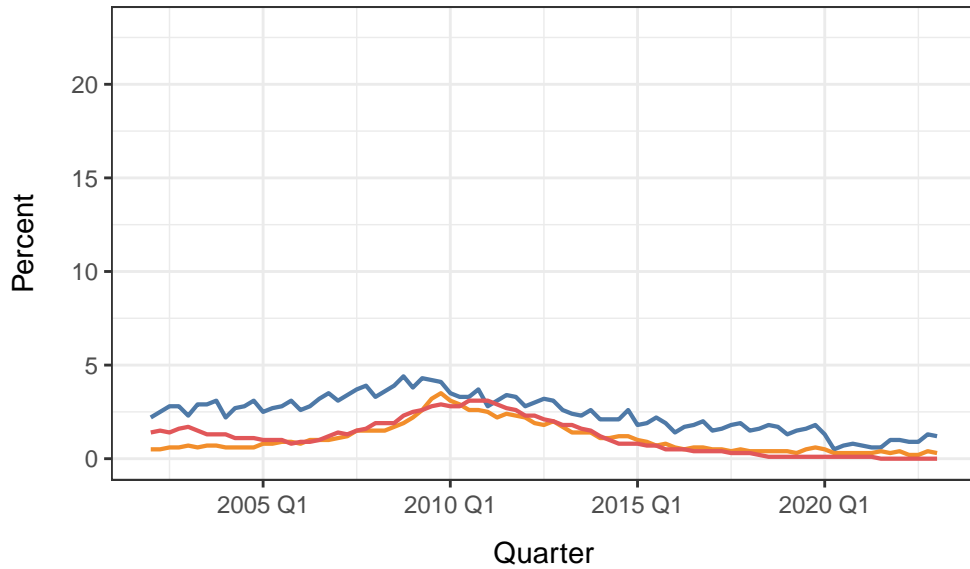
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



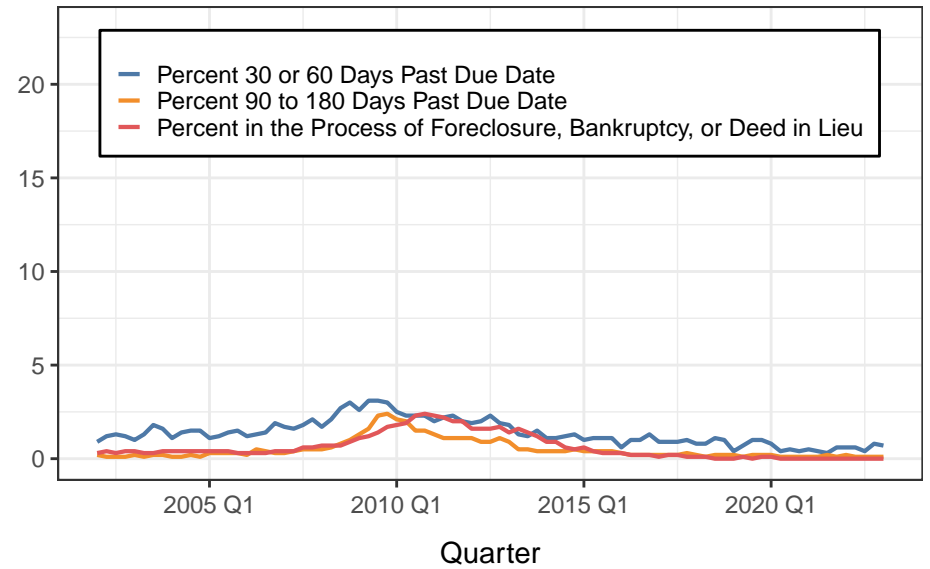
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Grand Rapids–Kentwood, MI

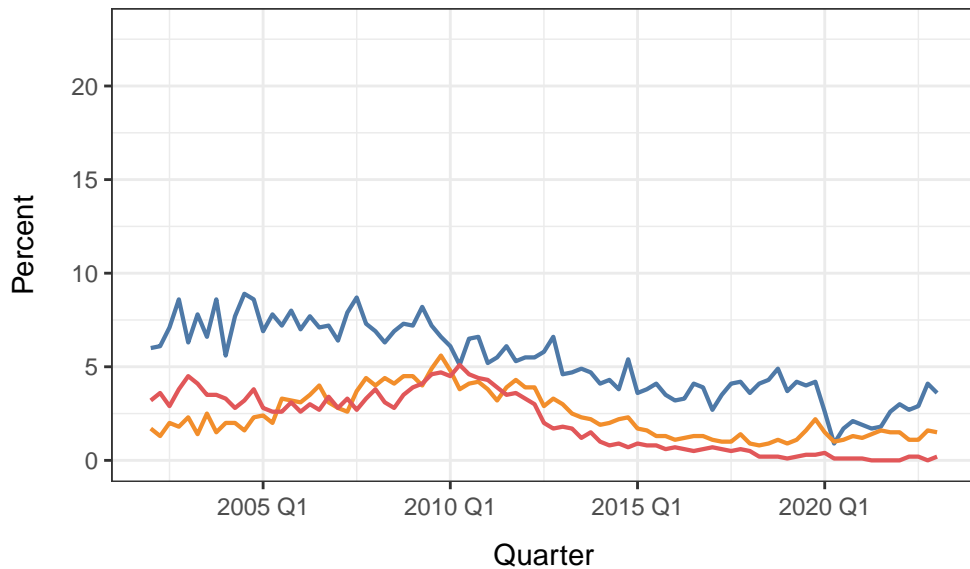
### All Mortgages



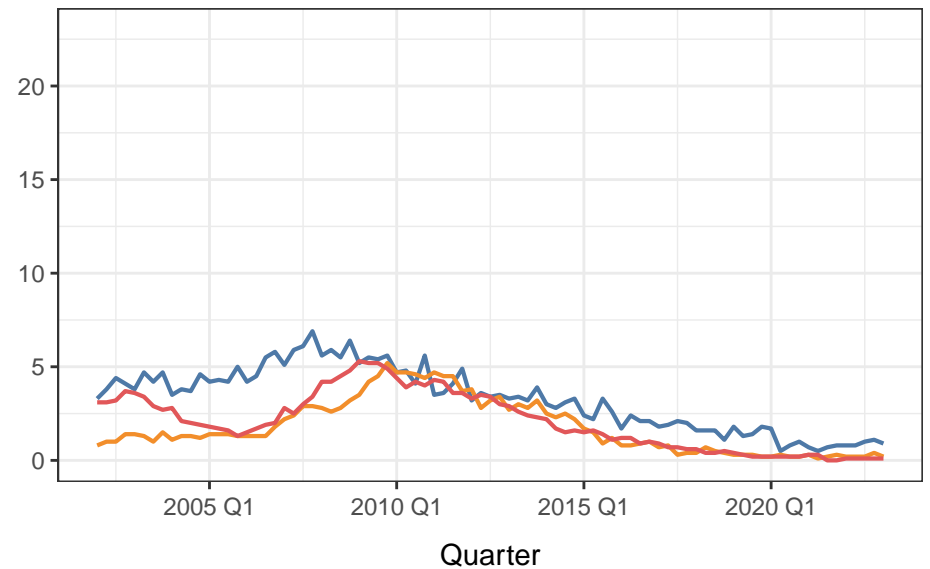
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

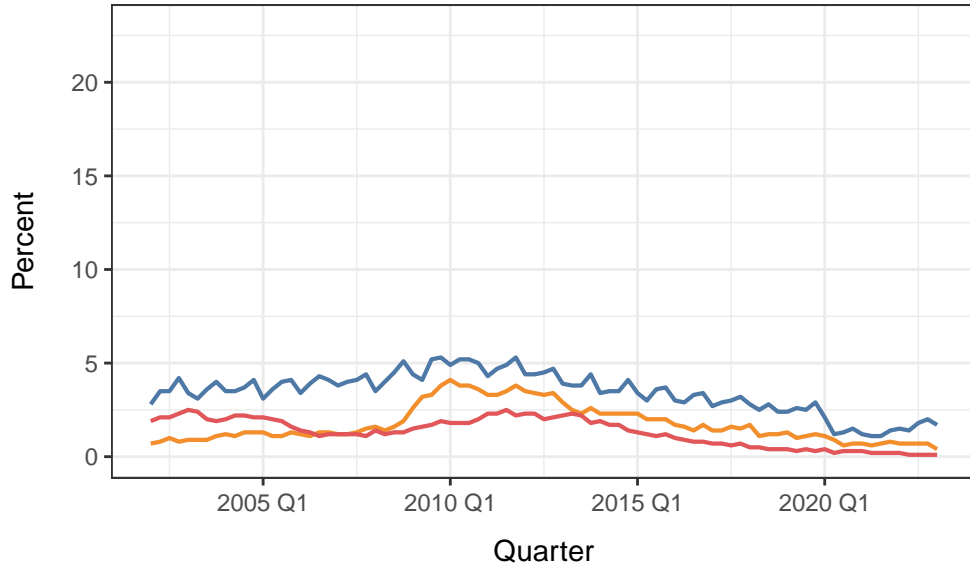


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

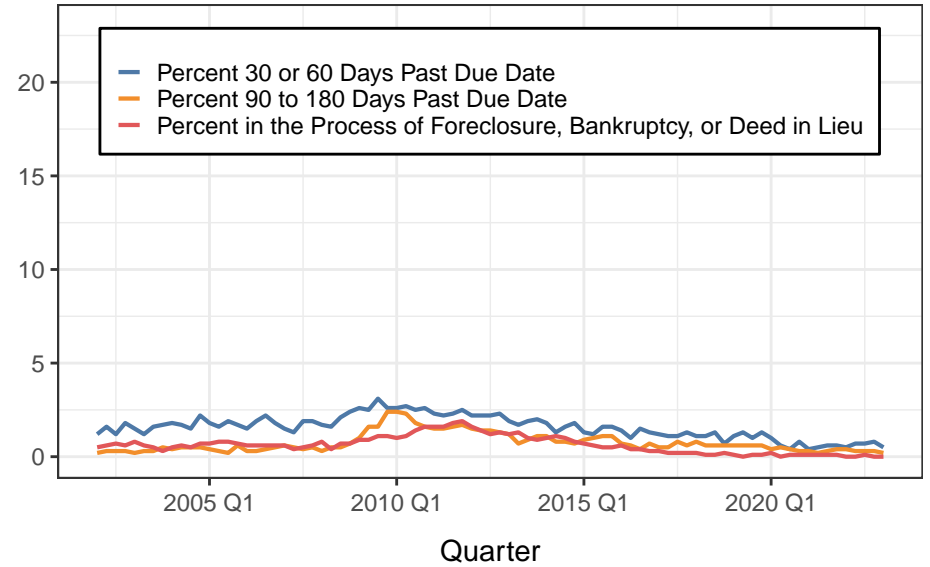
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Greensboro–High Point, NC

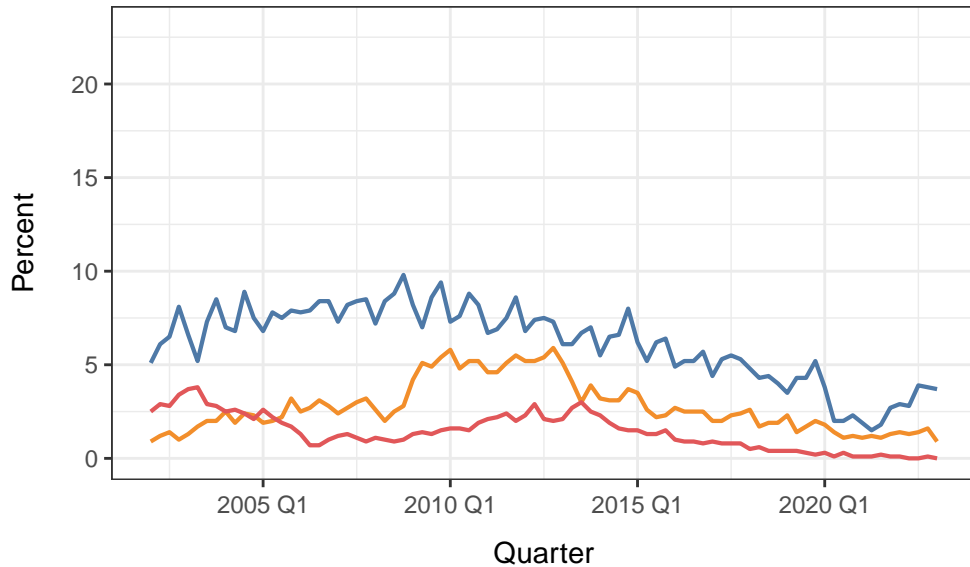
### All Mortgages



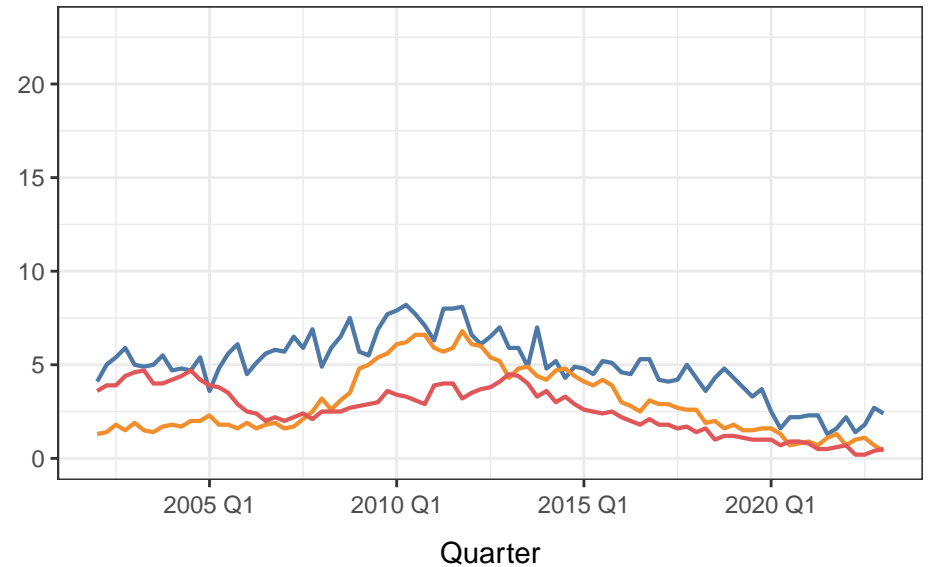
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

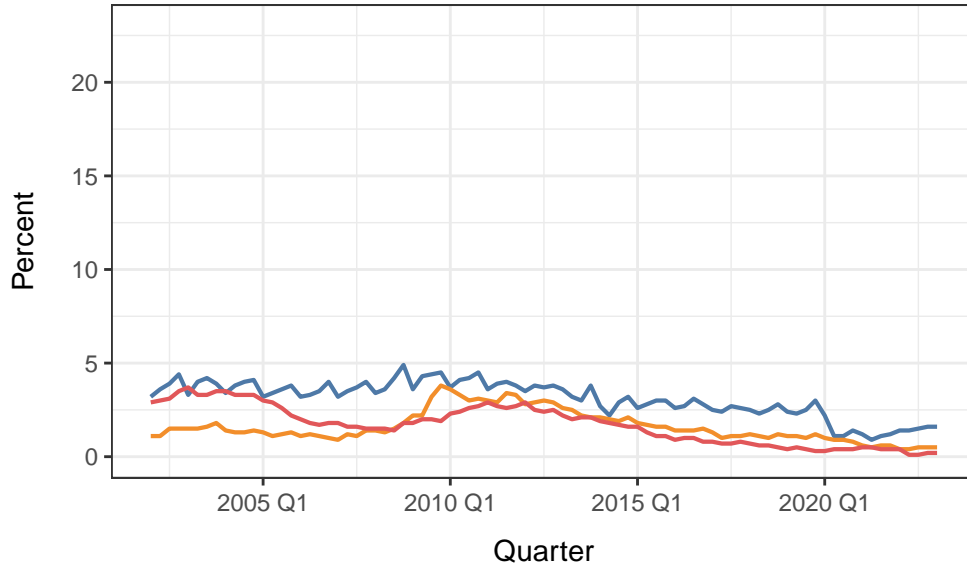


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

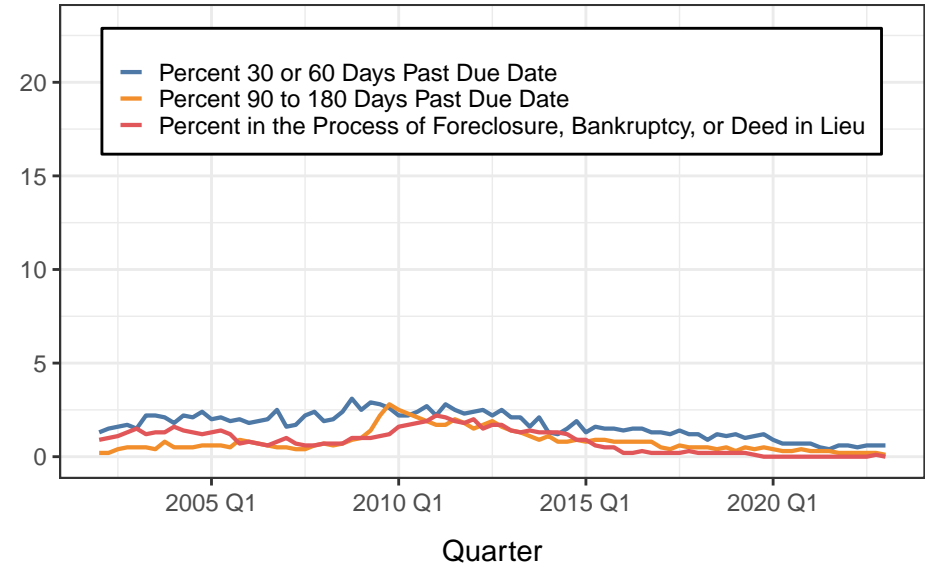
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Greenville–Anderson, SC

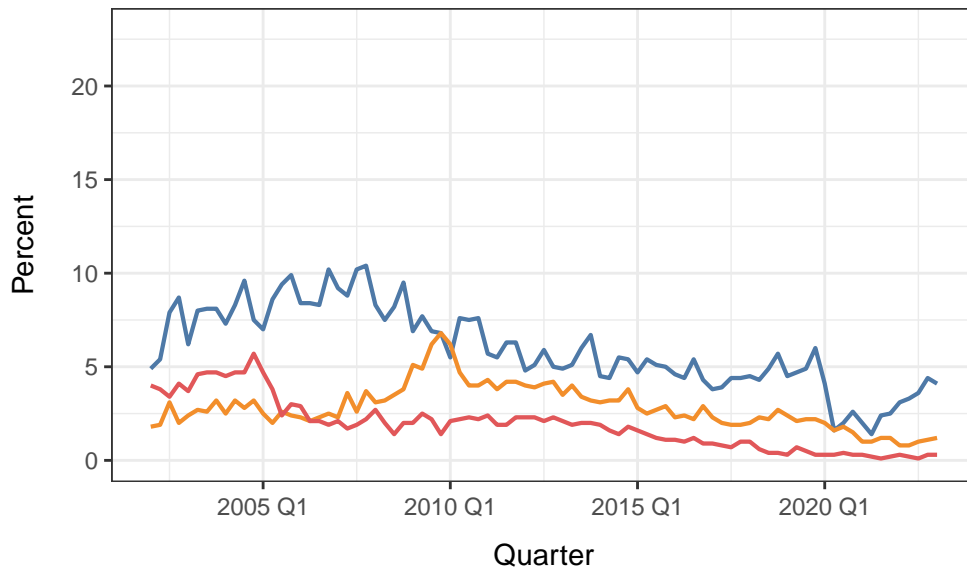
## All Mortgages



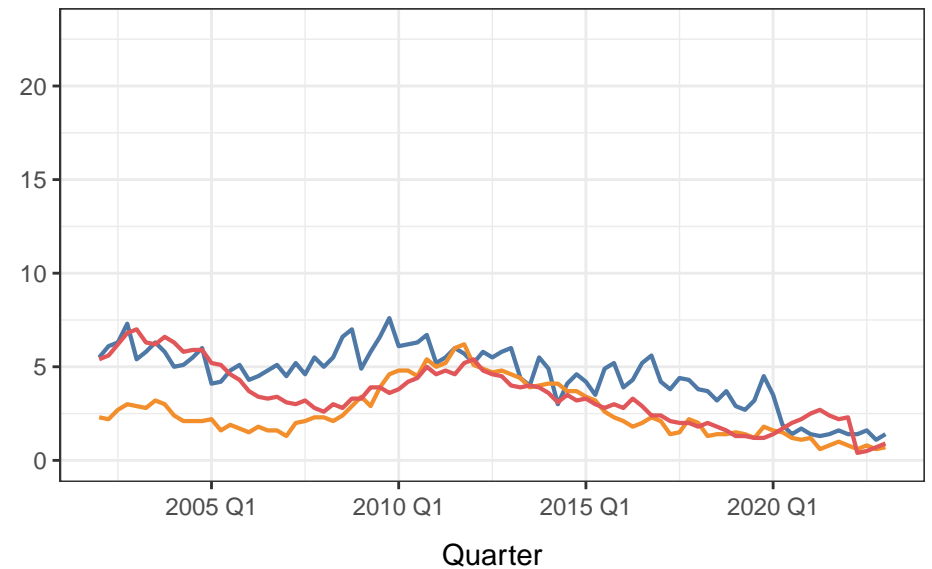
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

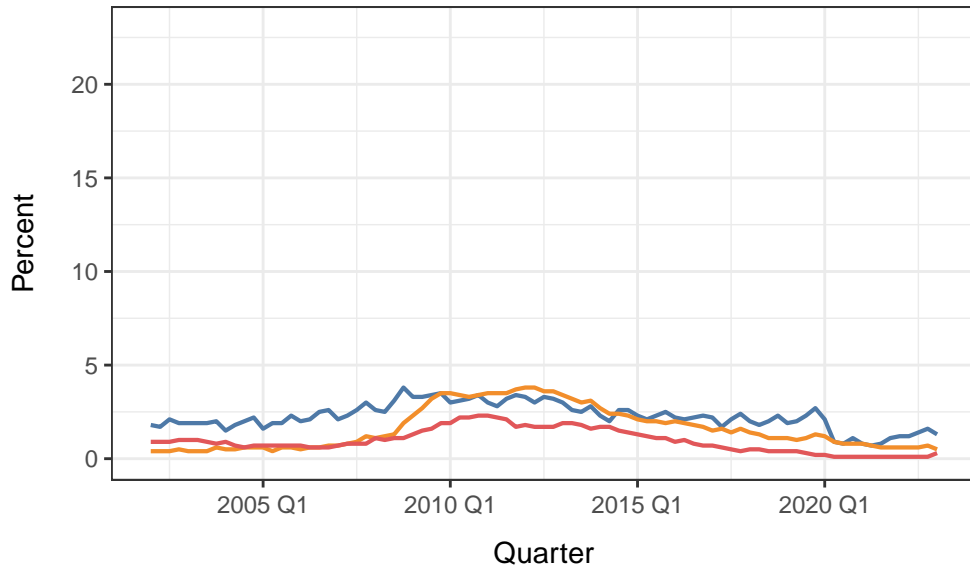


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

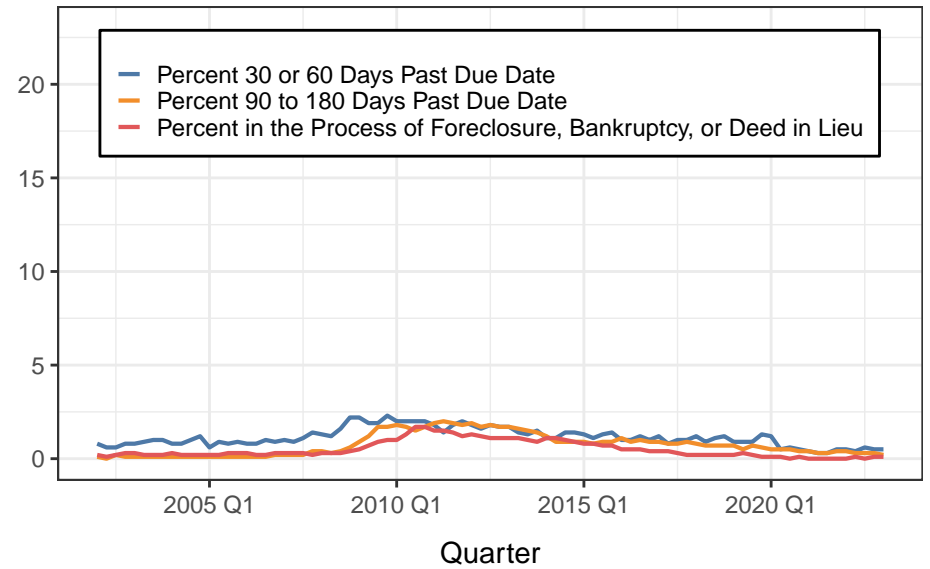
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Hartford–East Hartford–Middletown, CT

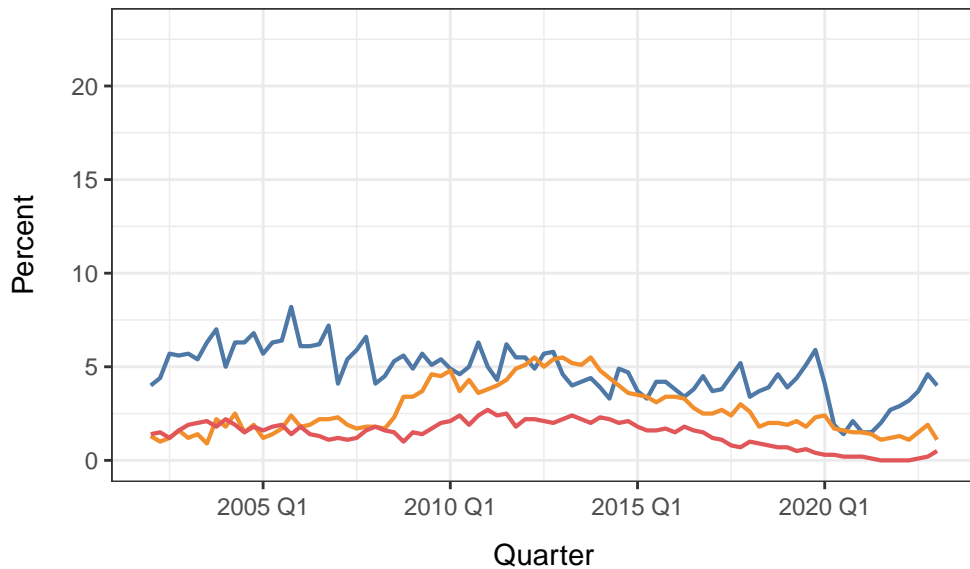
### All Mortgages



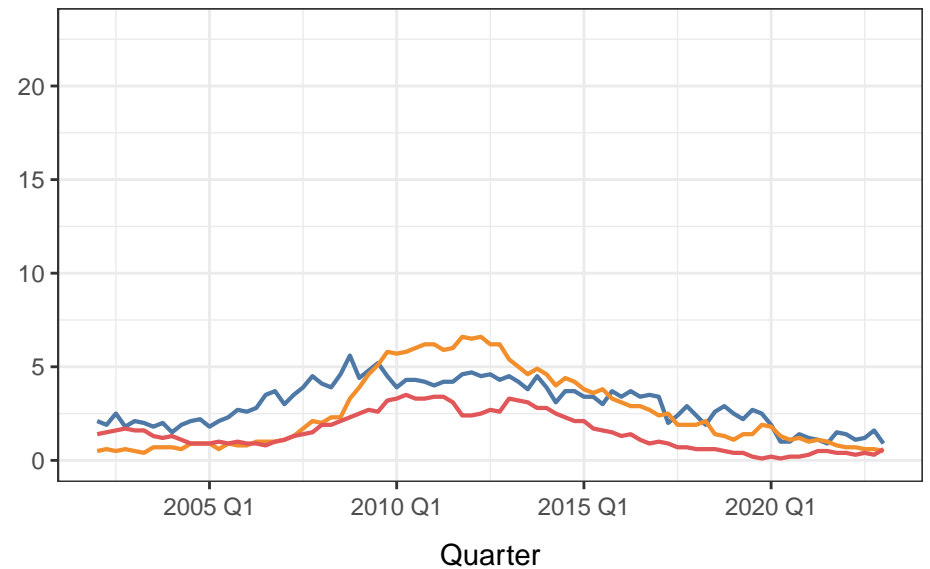
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

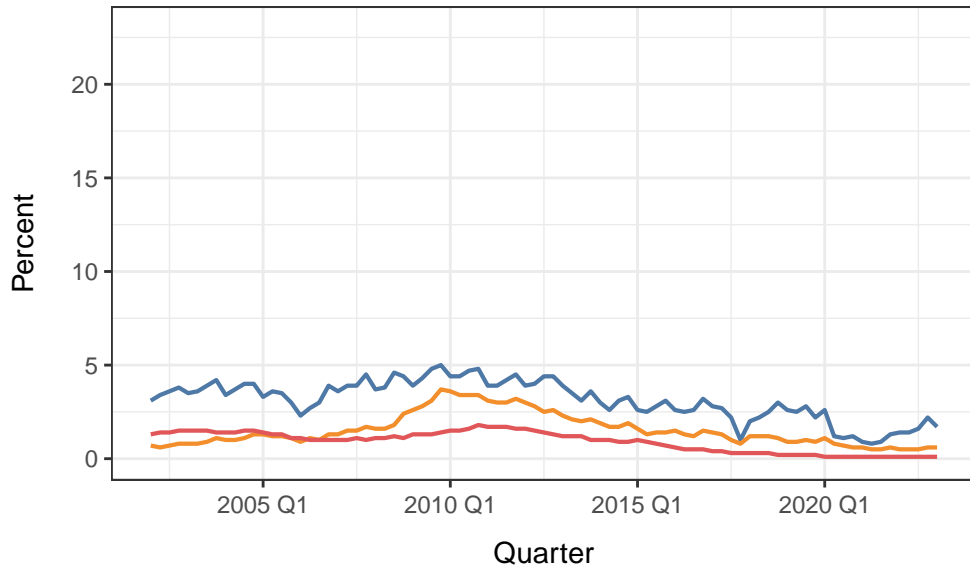


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

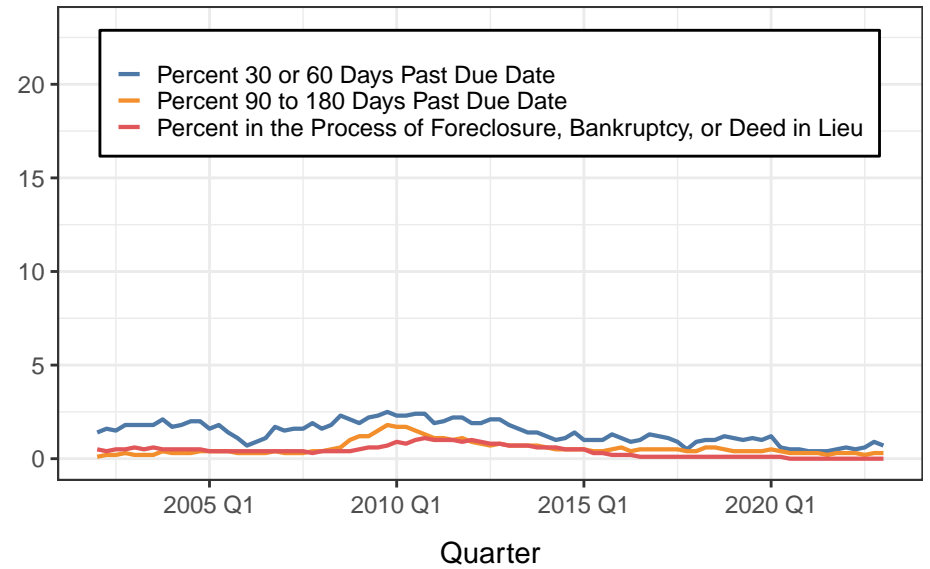
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Houston–The Woodlands–Sugar Land, TX

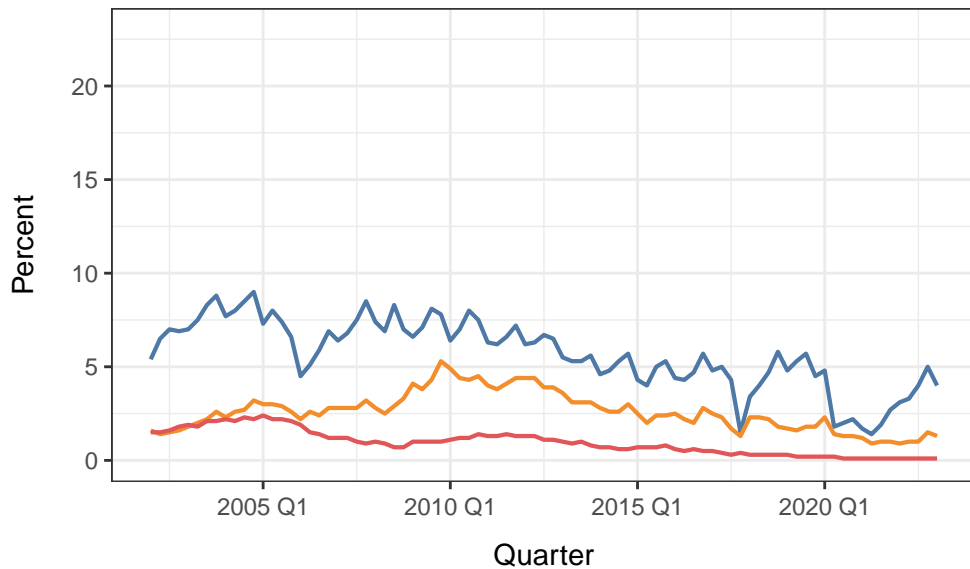
### All Mortgages



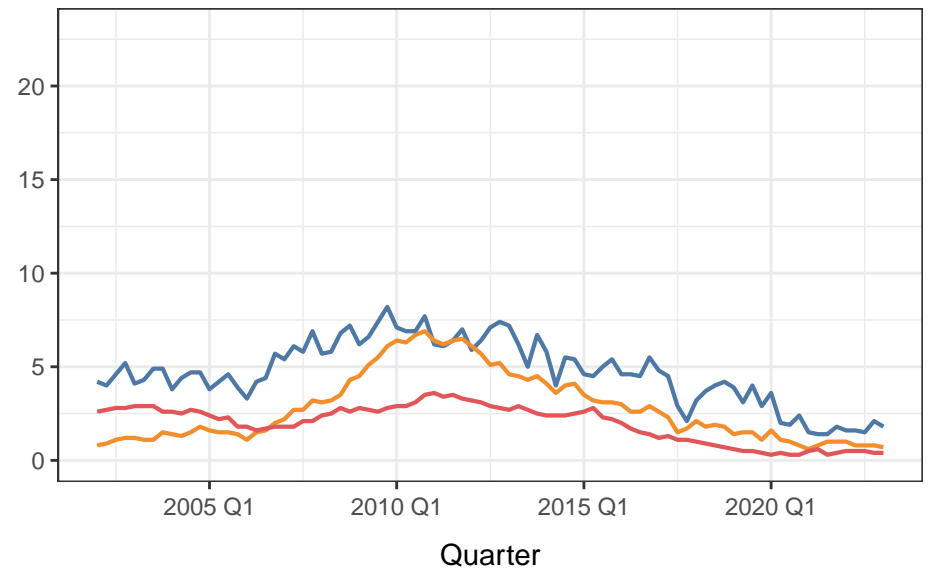
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

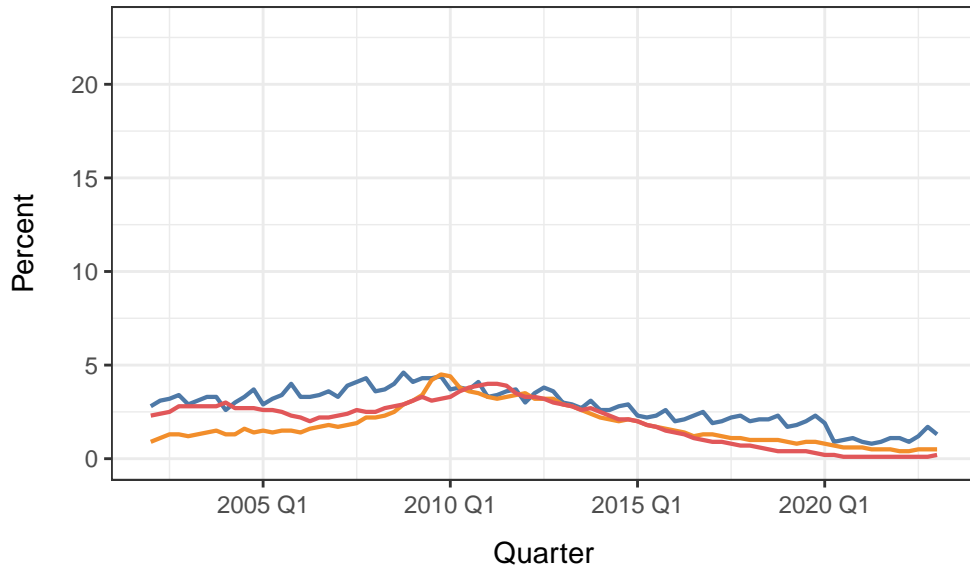


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

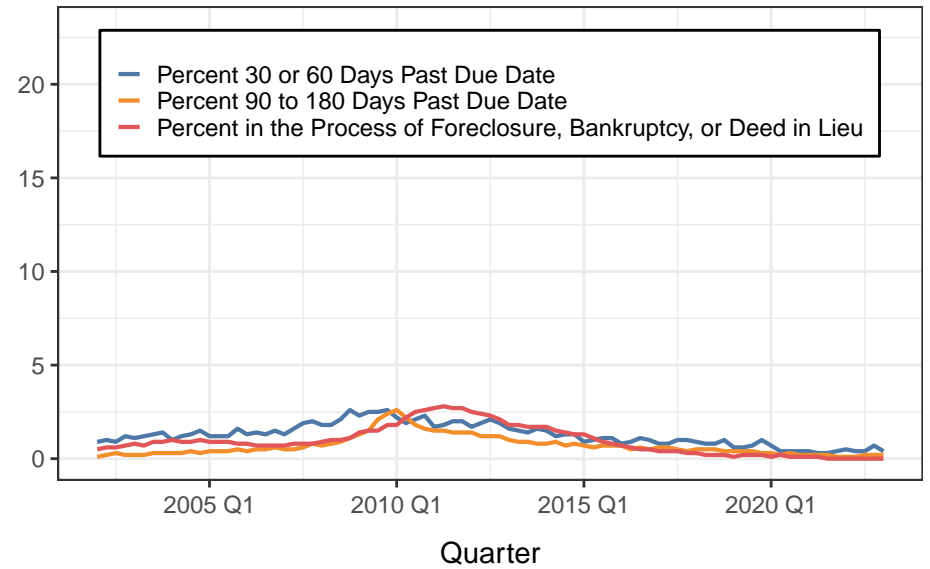
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Indianapolis–Carmel–Anderson, IN

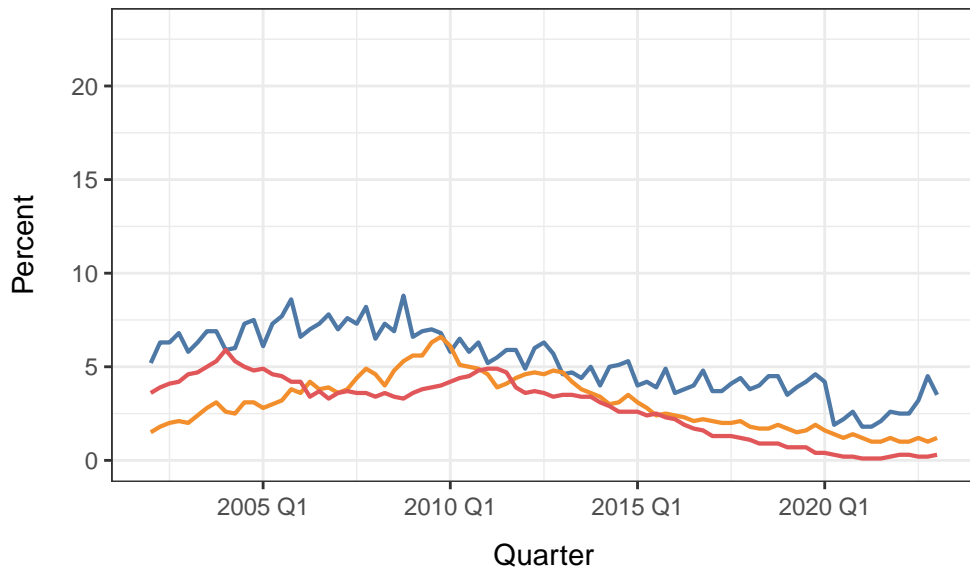
### All Mortgages



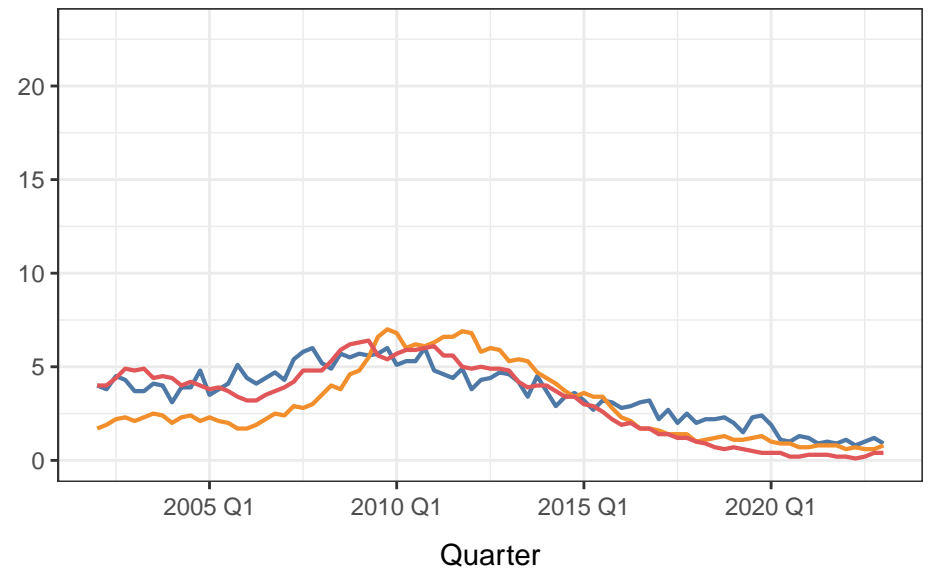
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

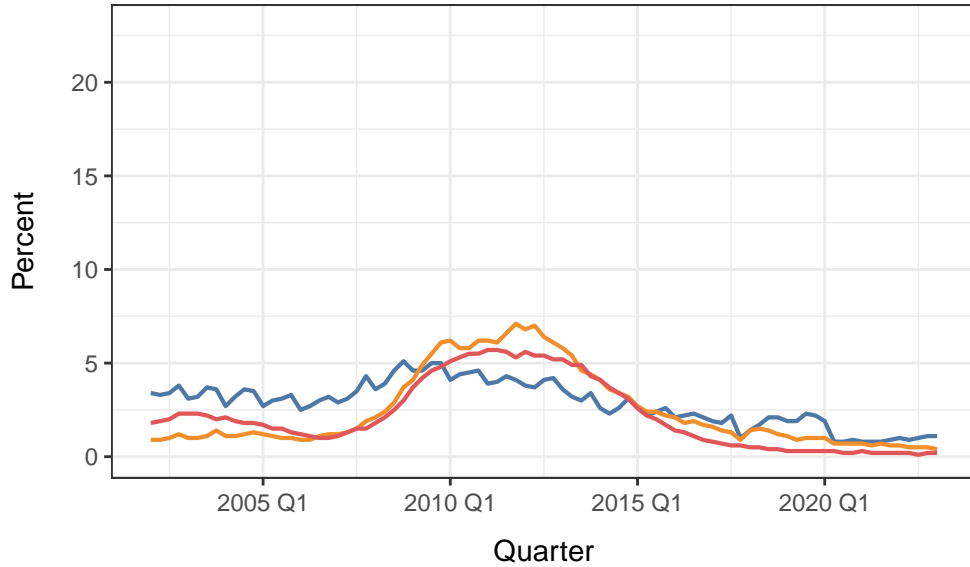


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

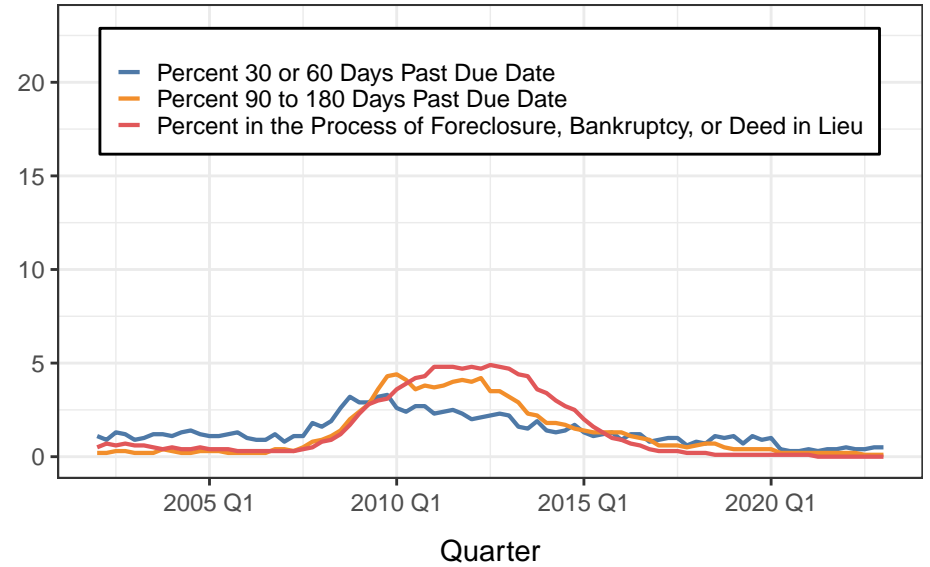
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Jacksonville, FL

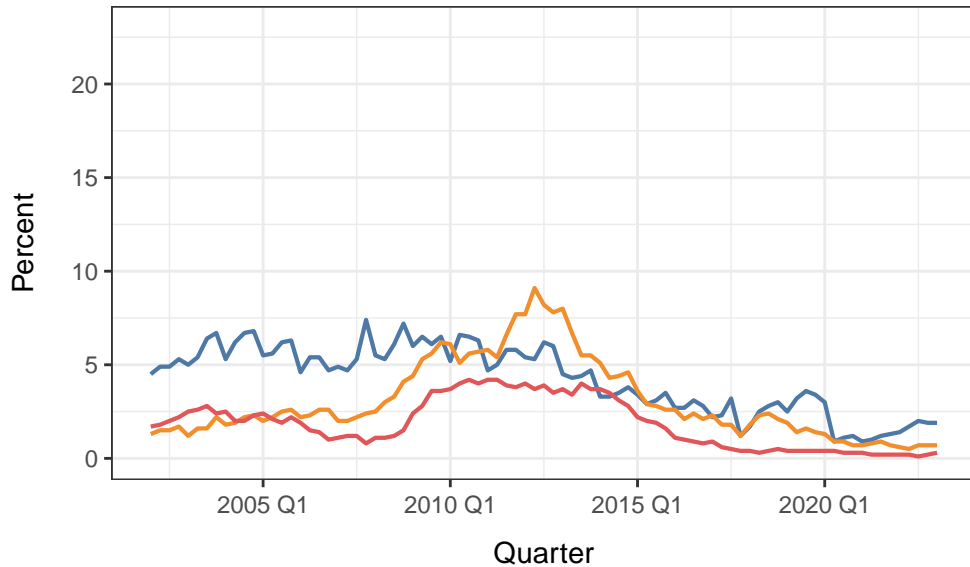
## All Mortgages



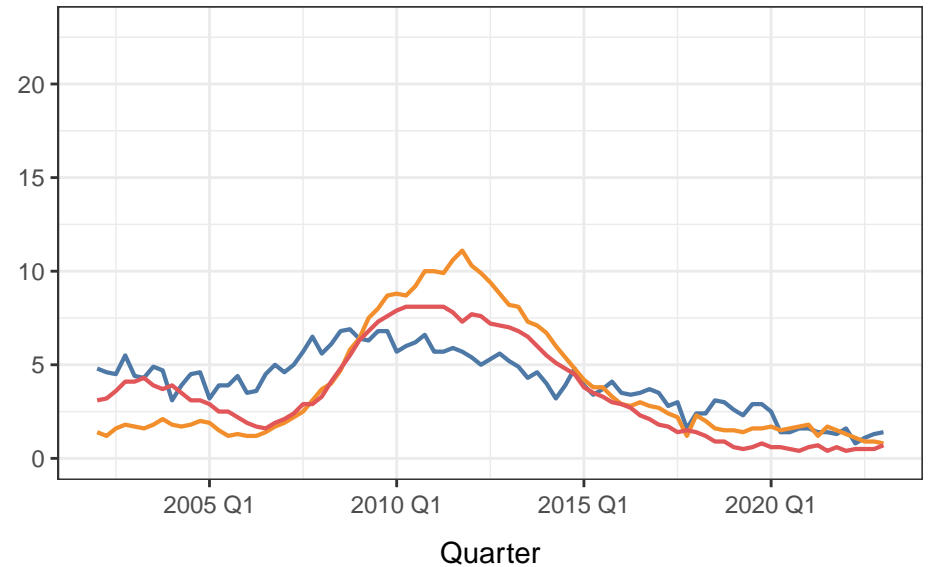
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

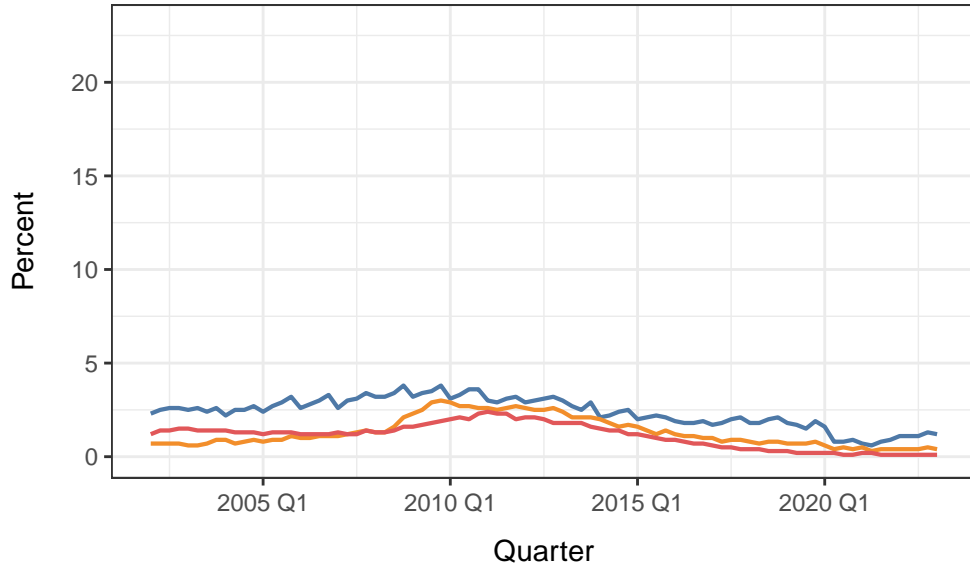


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

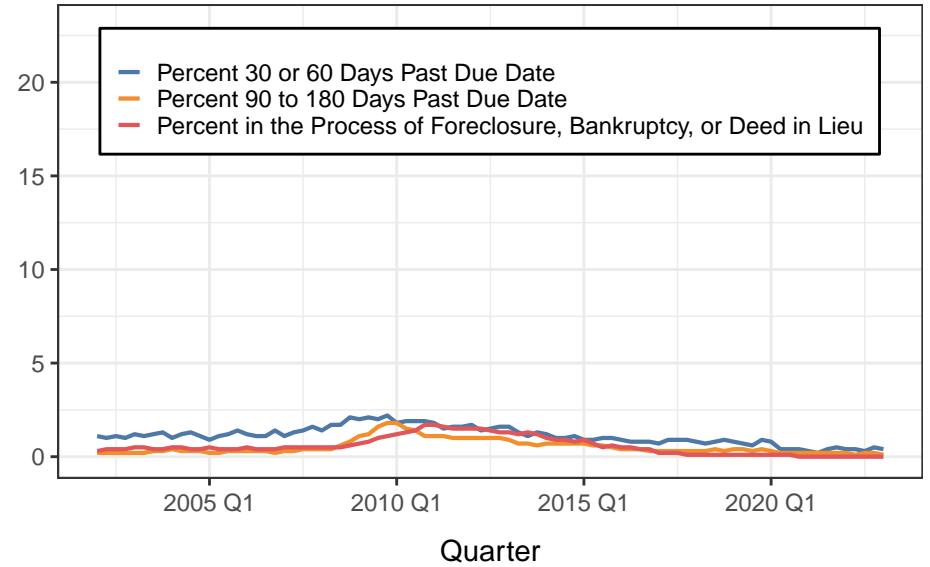
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Kansas City, MO–KS

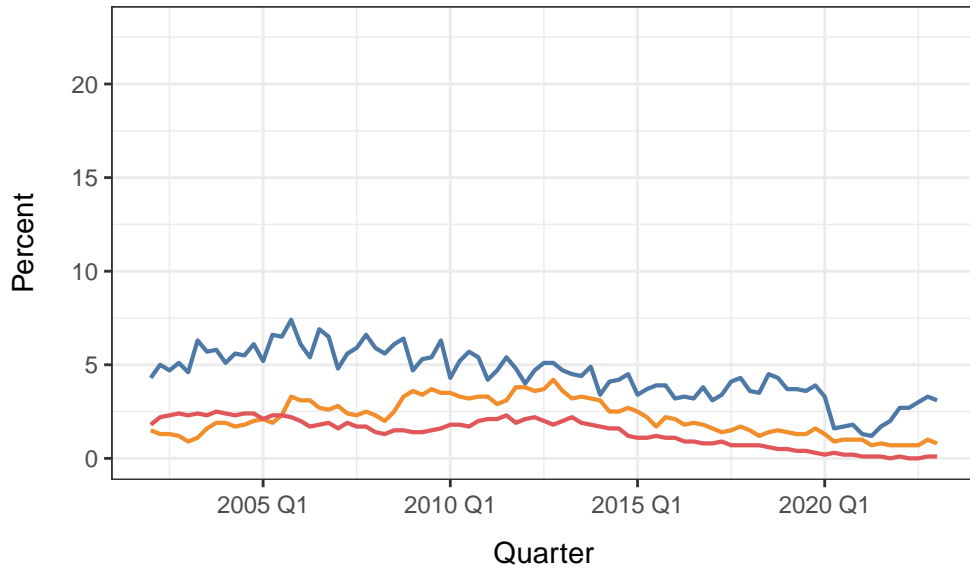
### All Mortgages



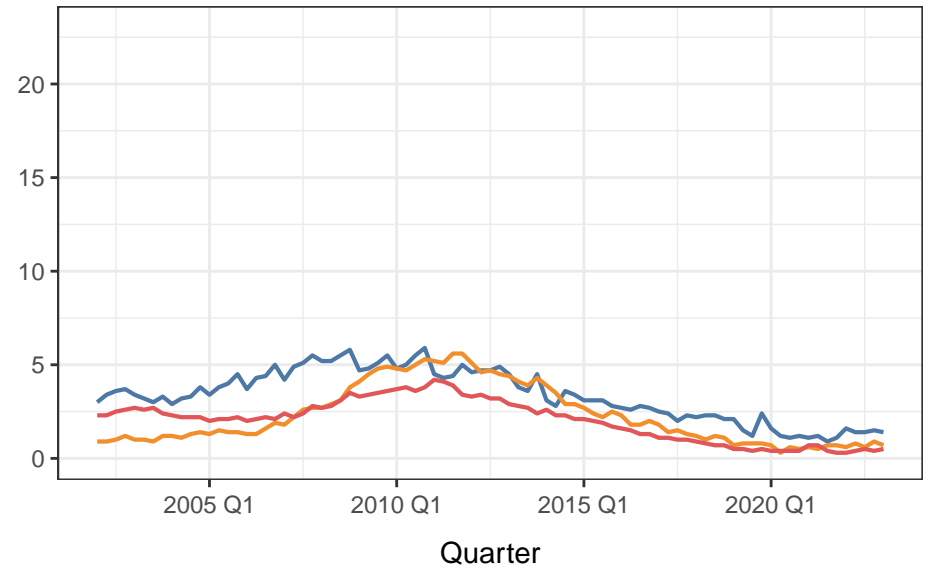
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



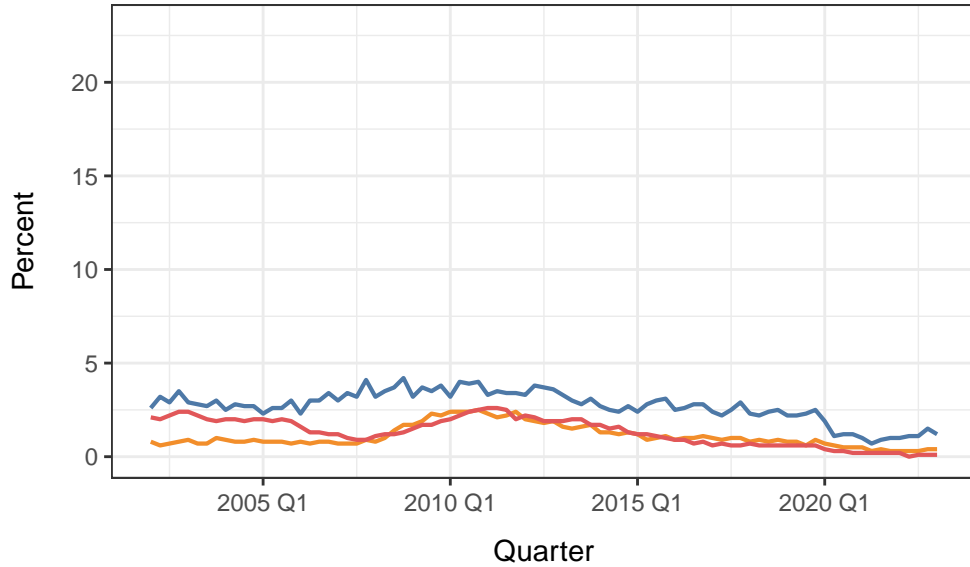
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



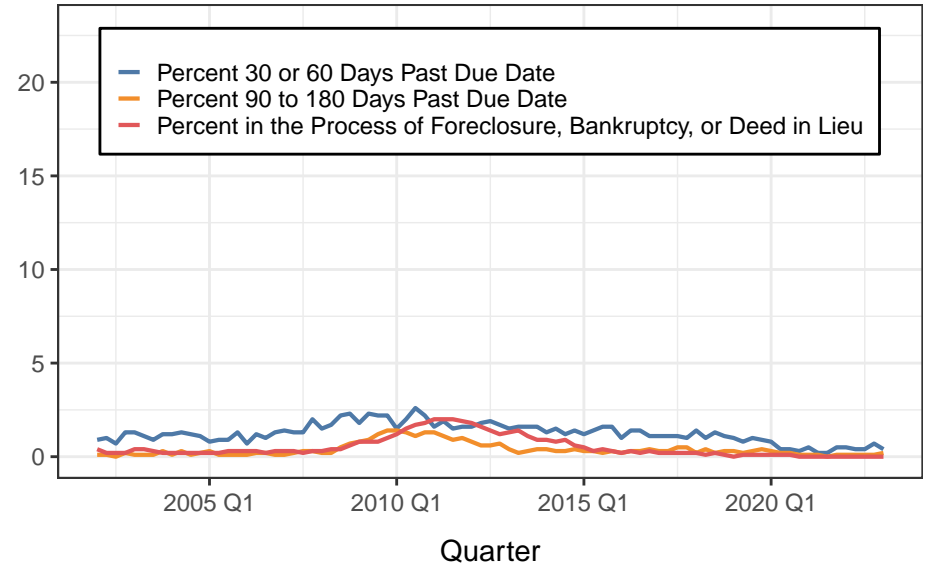
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Knoxville, TN

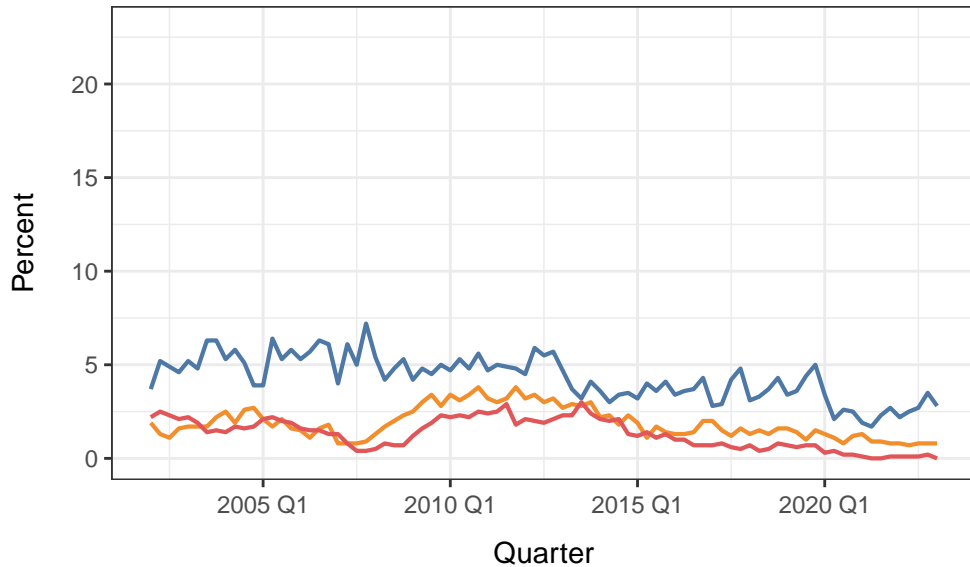
## All Mortgages



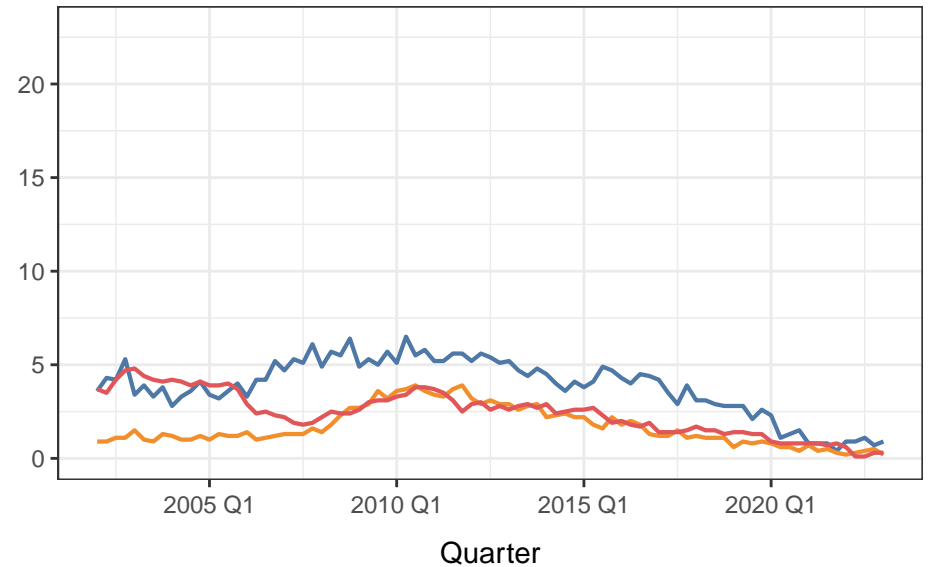
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

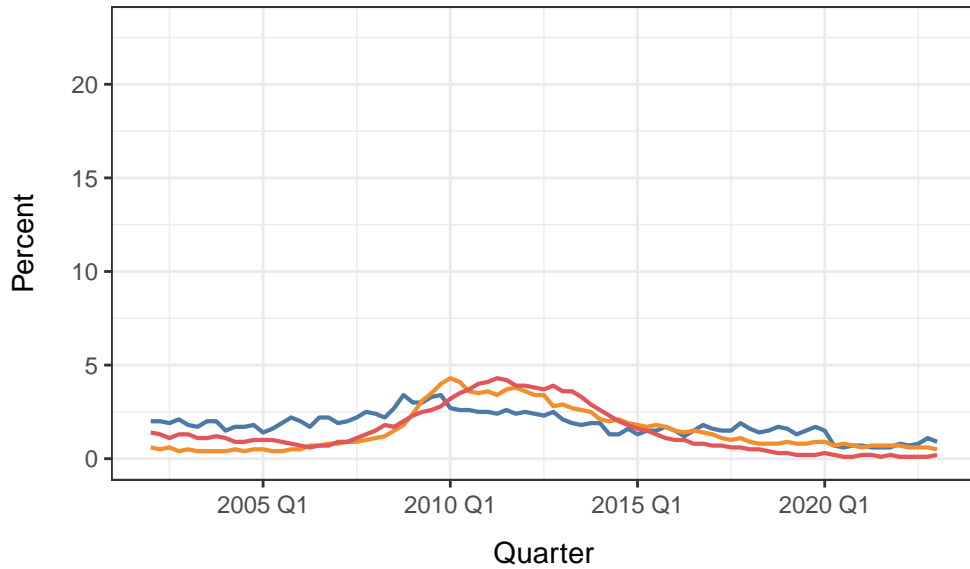


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

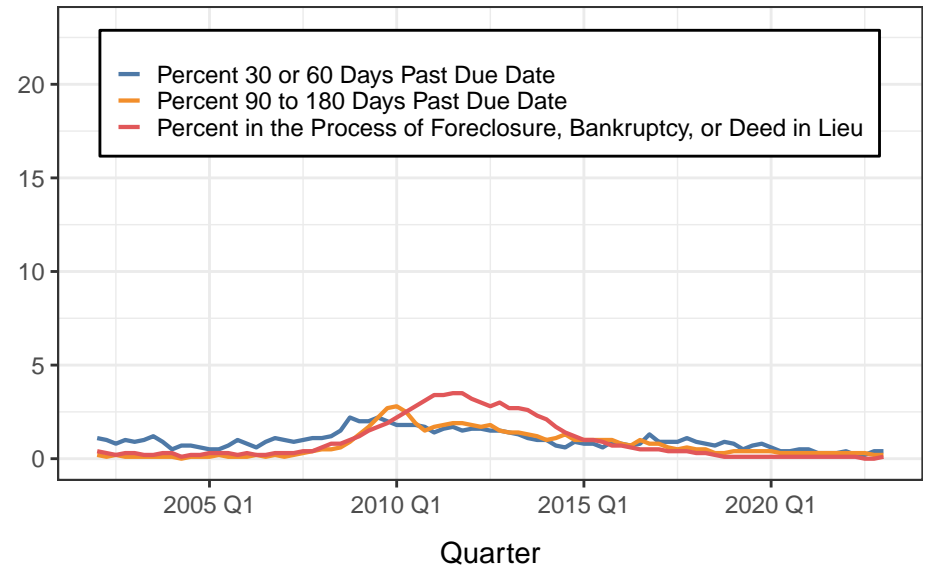
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Lake County–Kenosha County, IL–WI (MSAD)

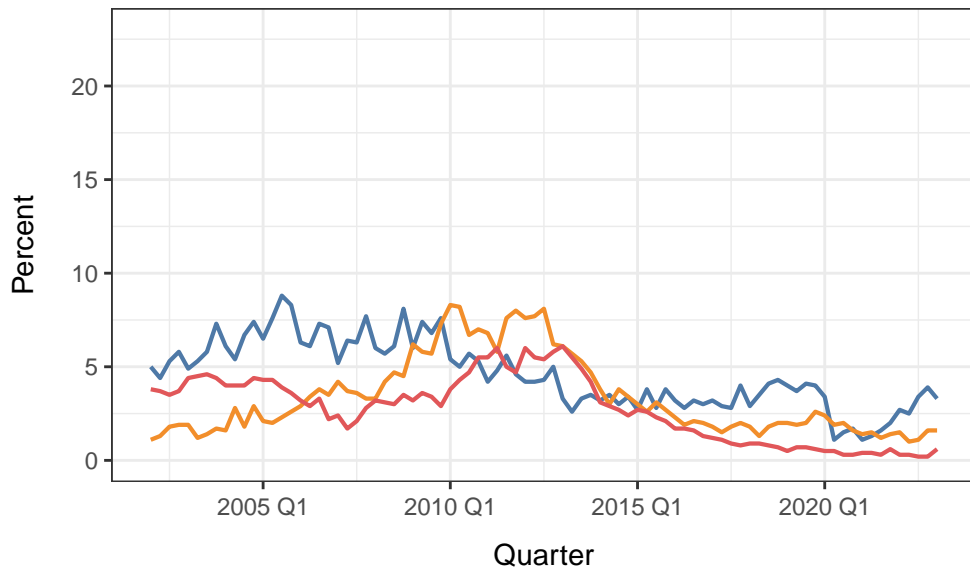
All Mortgages



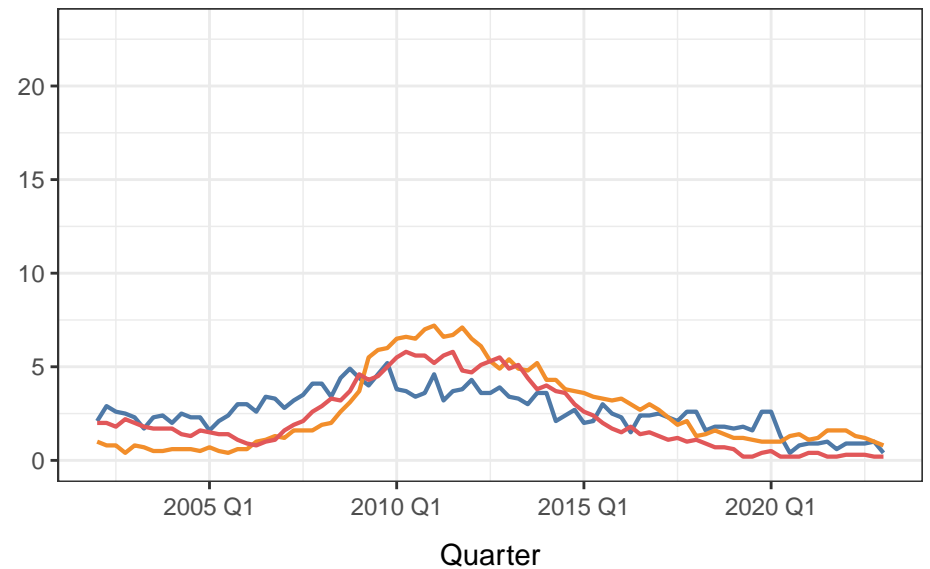
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

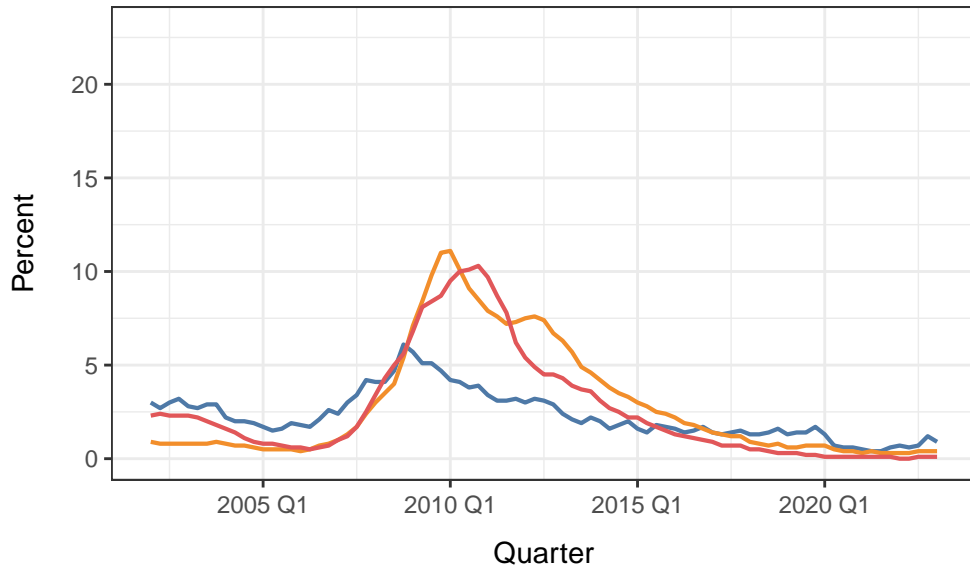


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

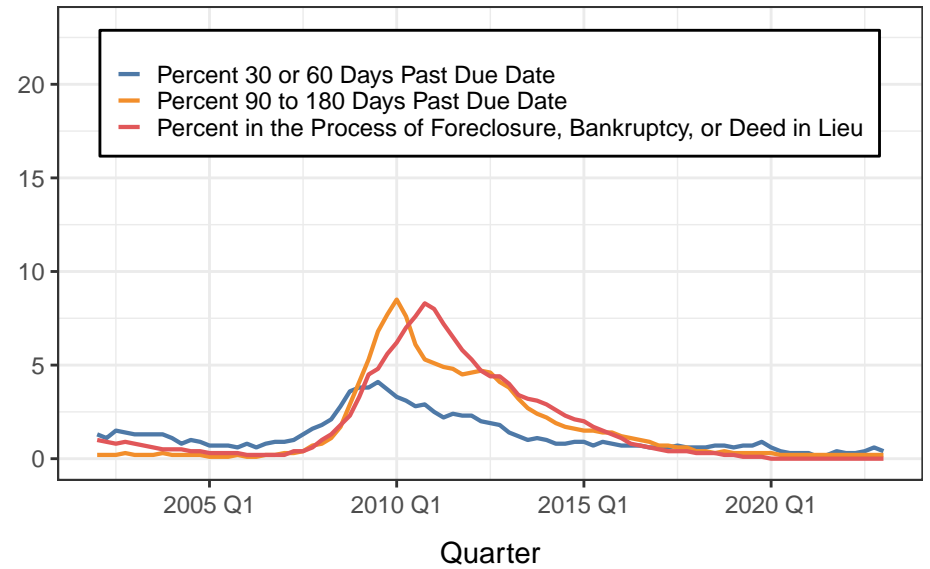
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Las Vegas–Henderson–Paradise, NV

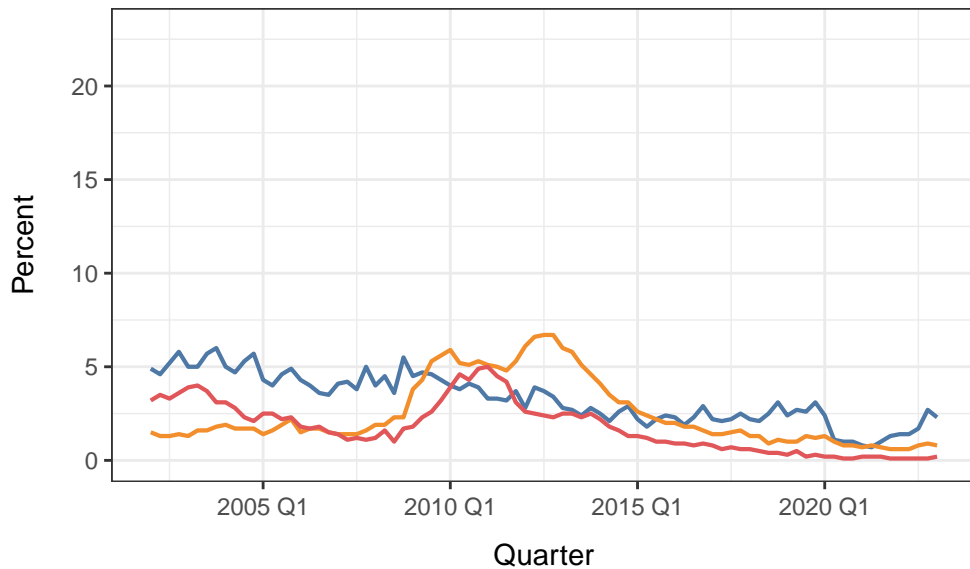
### All Mortgages



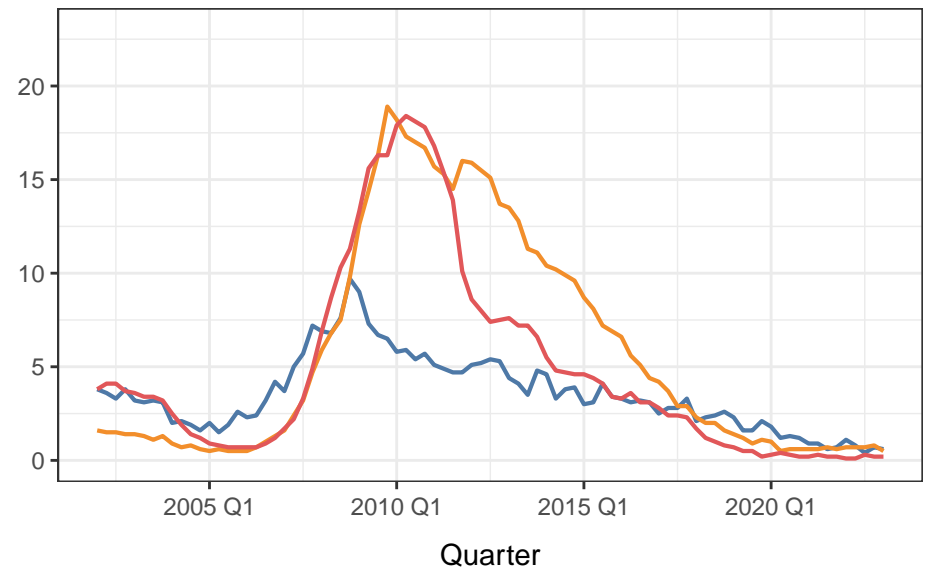
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

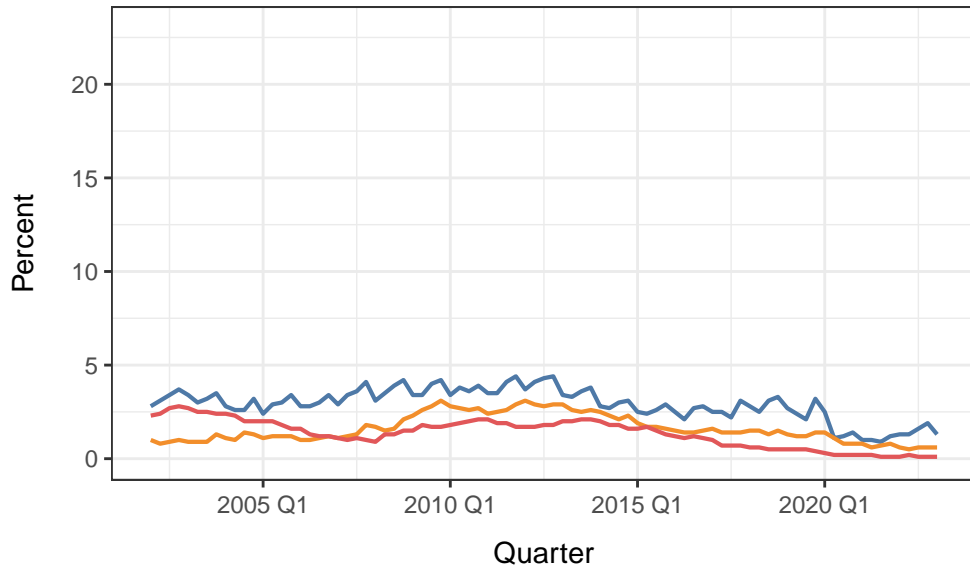


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

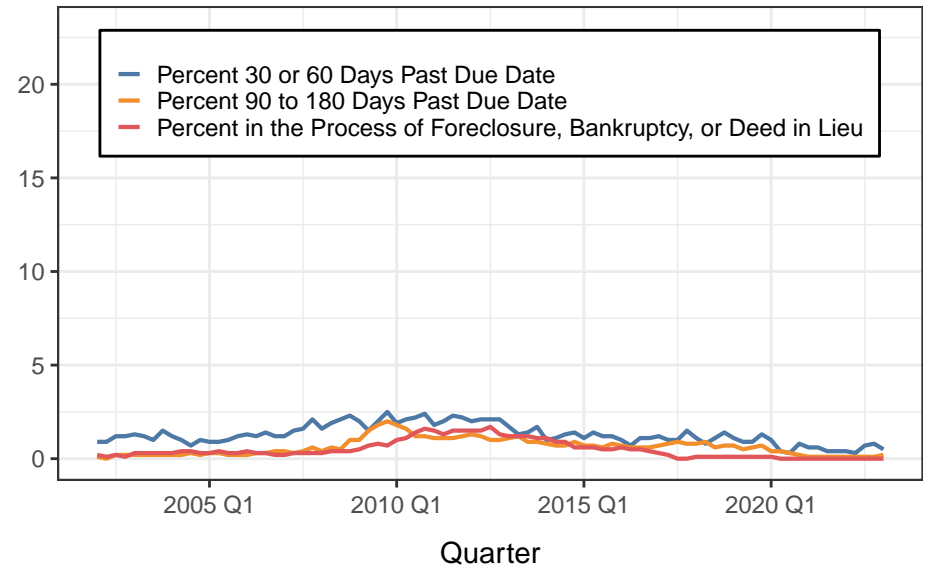
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Little Rock–North Little Rock–Conway, AR

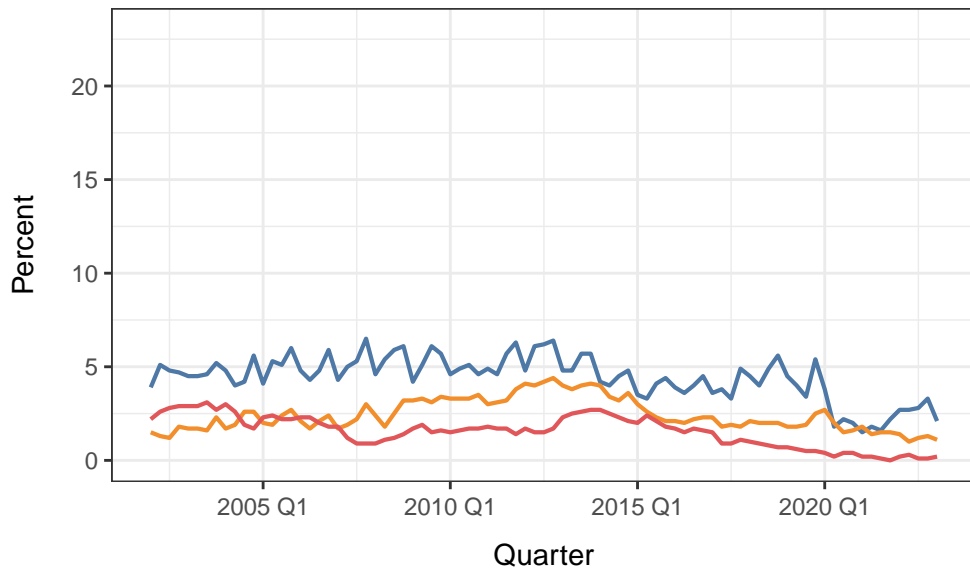
## All Mortgages



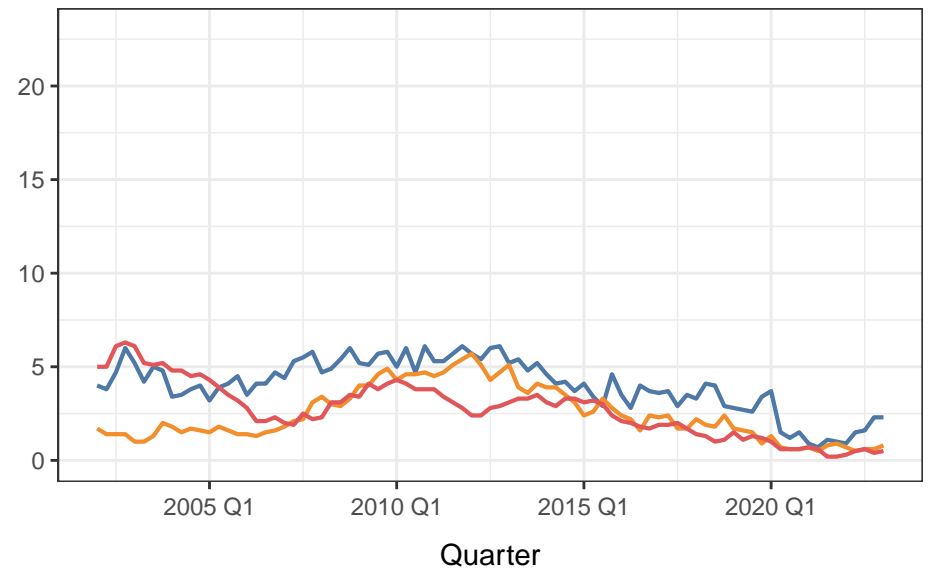
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

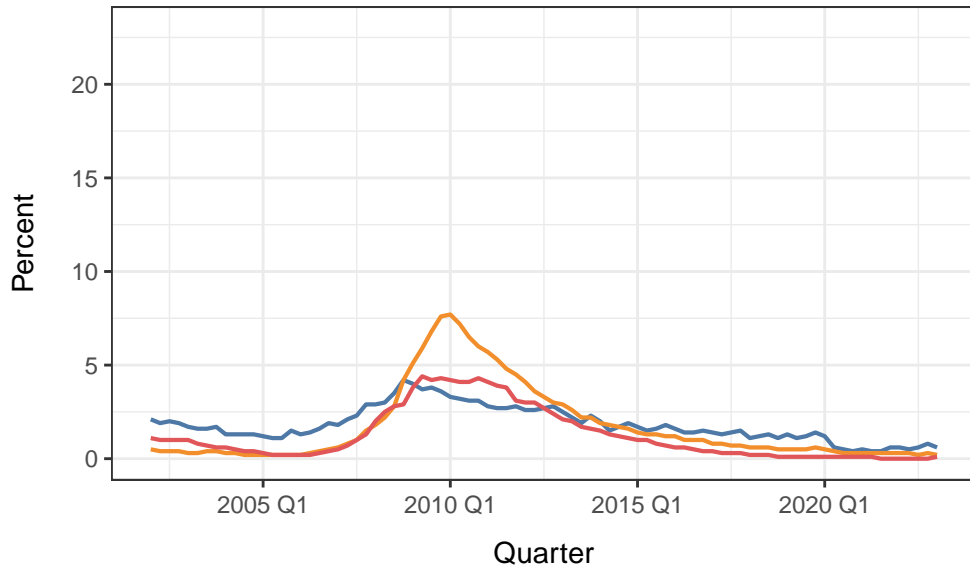


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

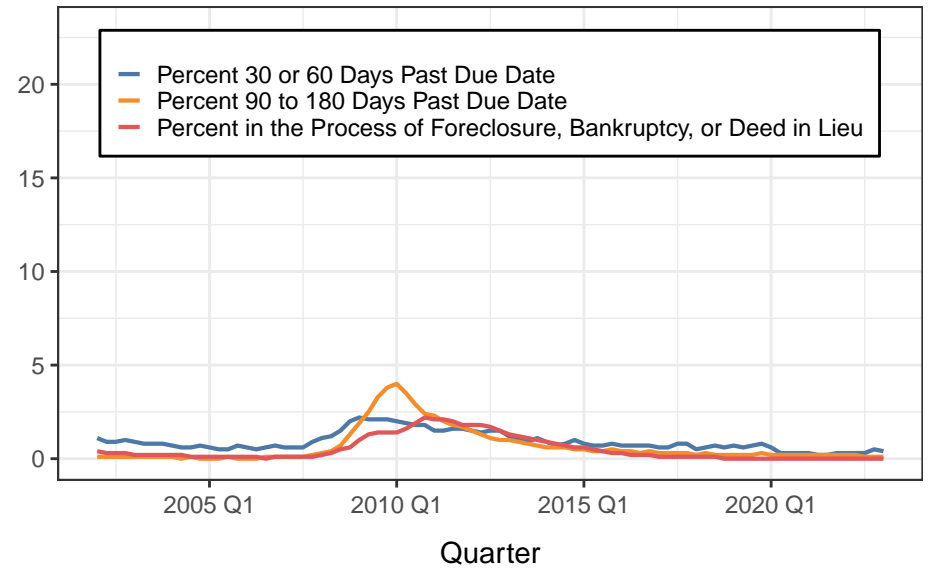
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Los Angeles–Long Beach–Glendale, CA (MSAD)

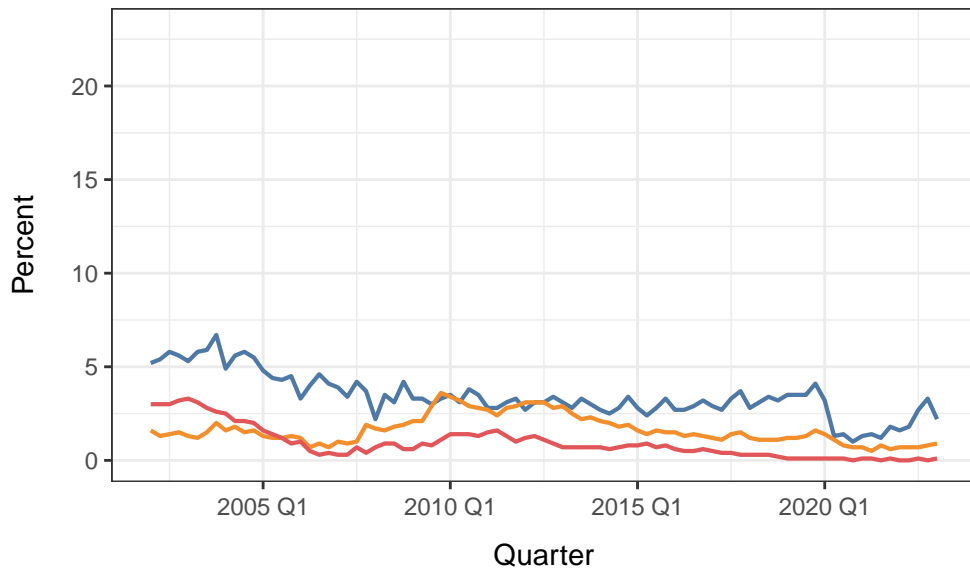
### All Mortgages



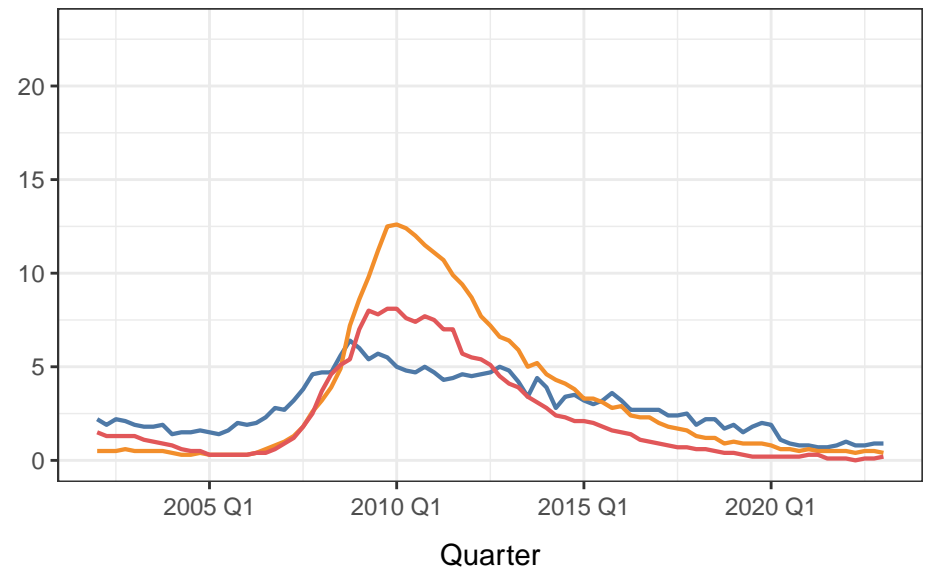
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

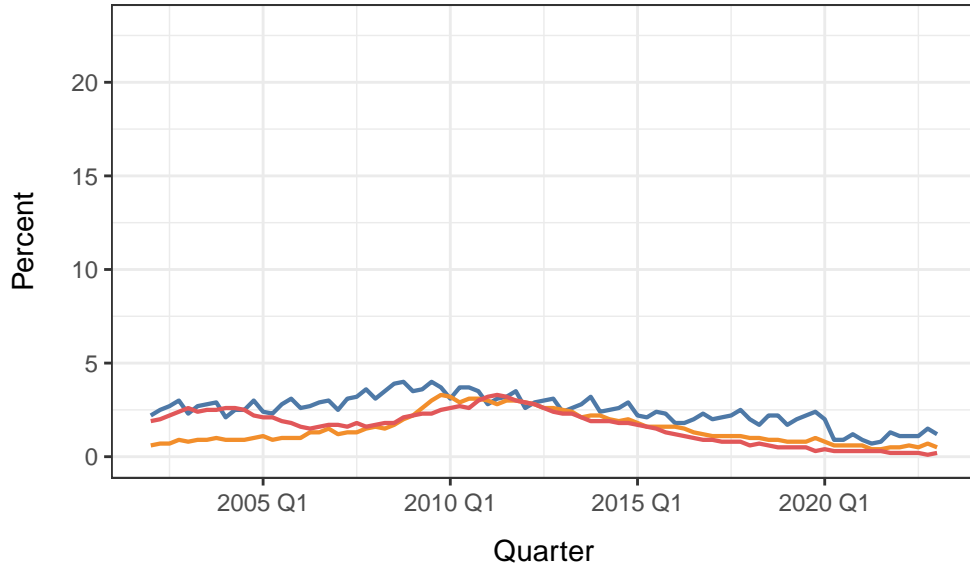


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

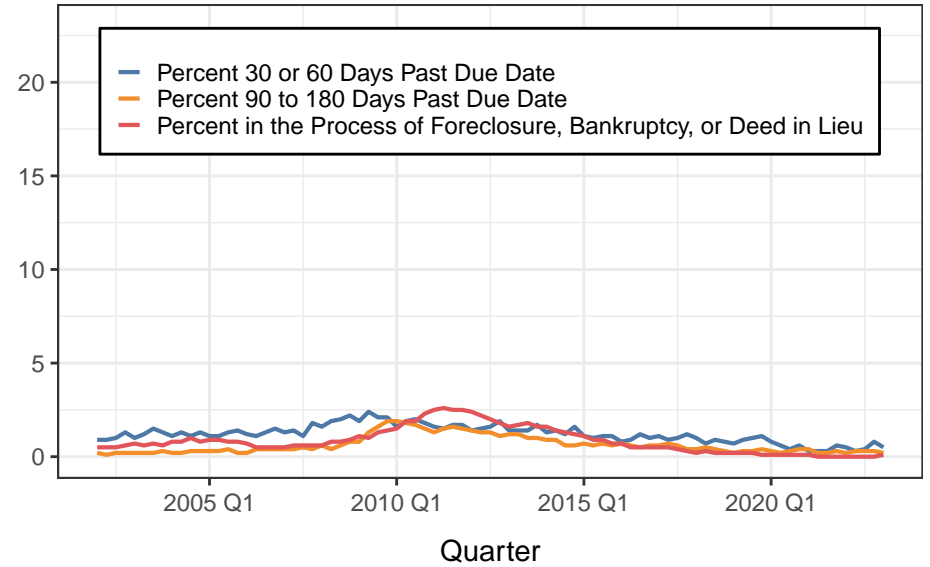
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Louisville/Jefferson County, KY-IN

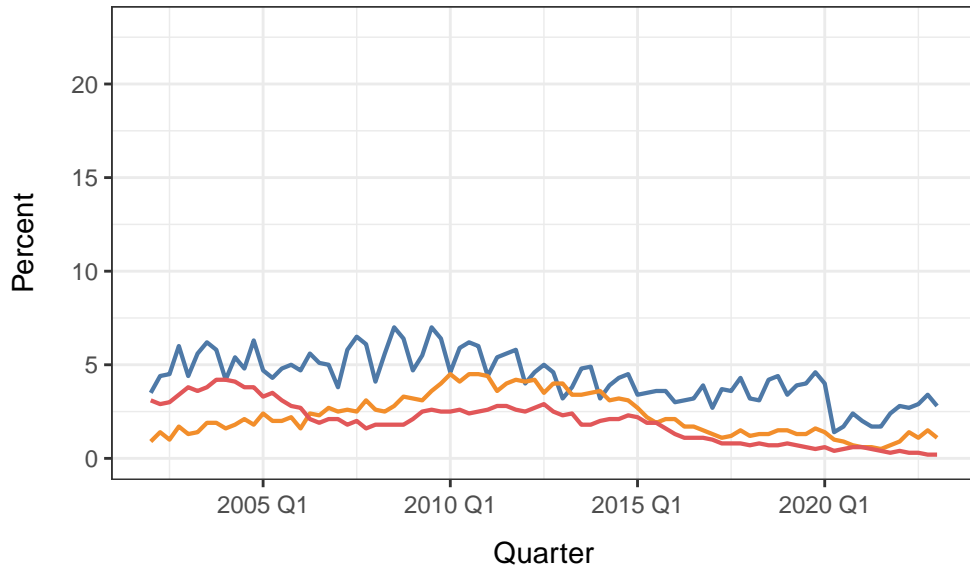
### All Mortgages



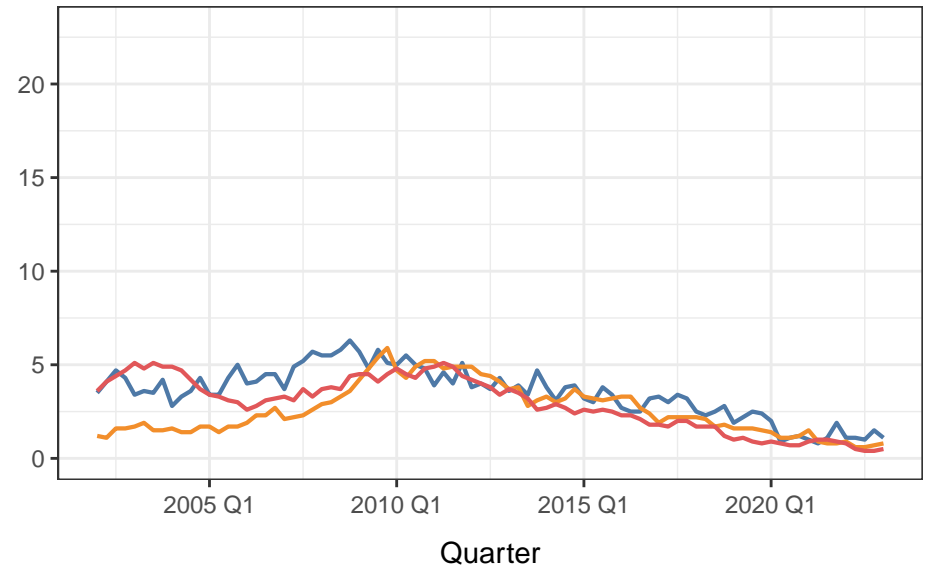
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

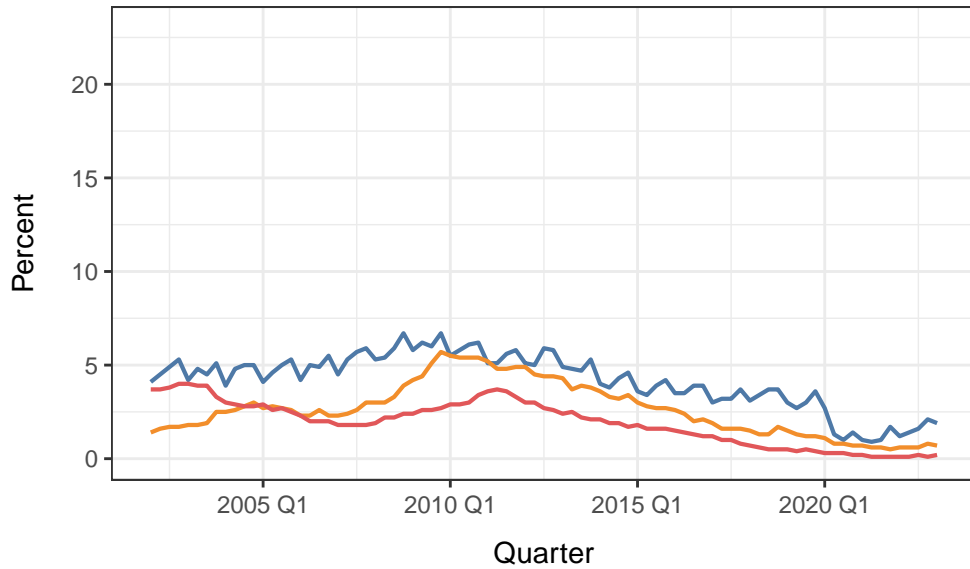


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

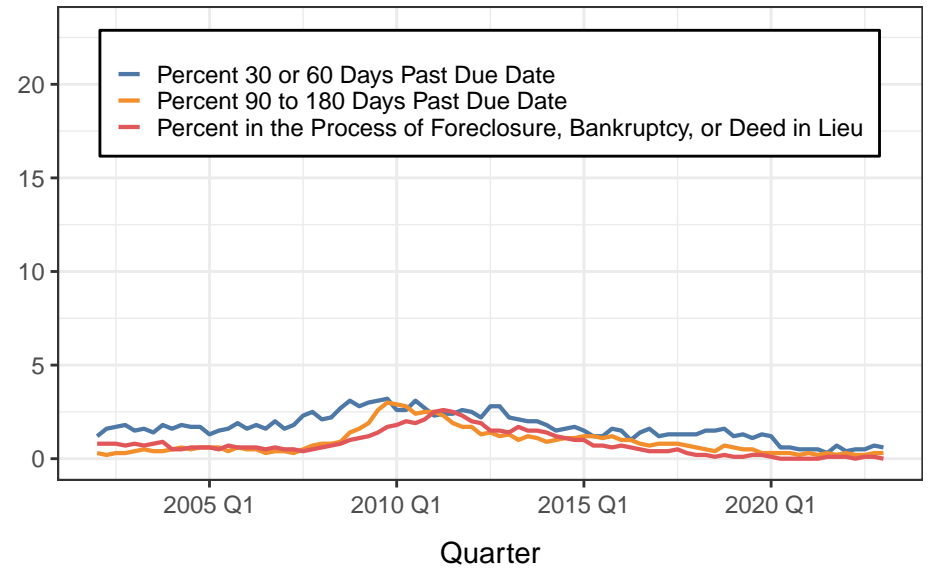
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Memphis, TN–MS–AR

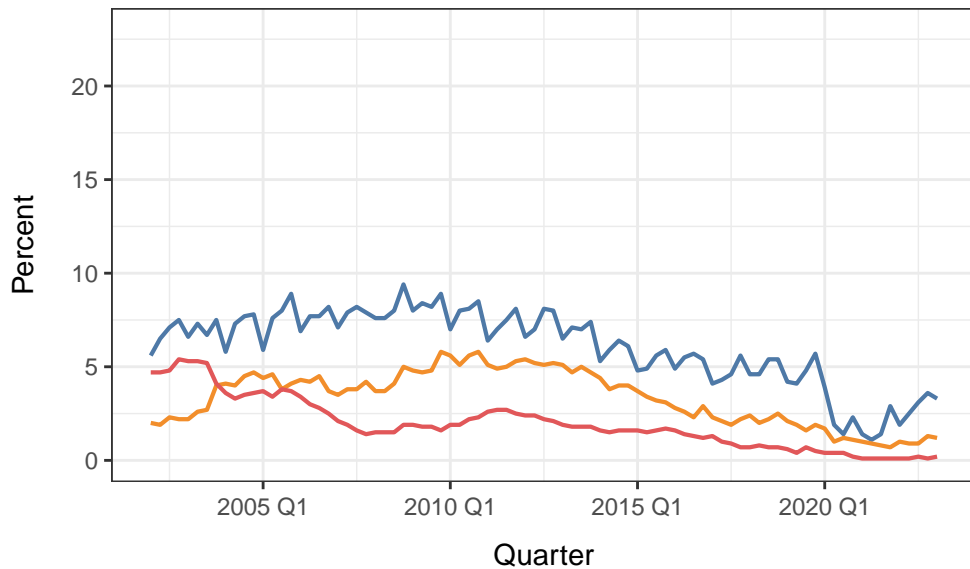
## All Mortgages



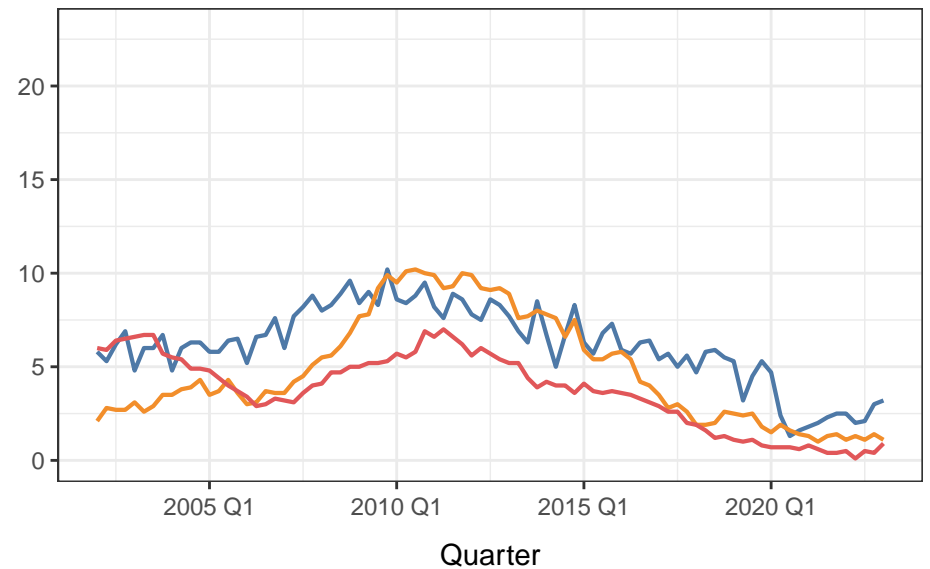
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

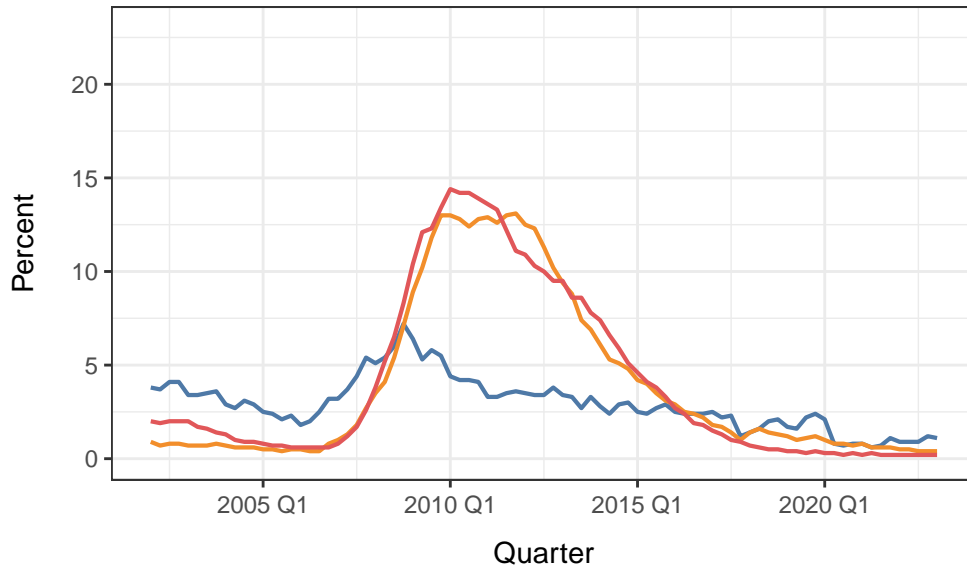


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

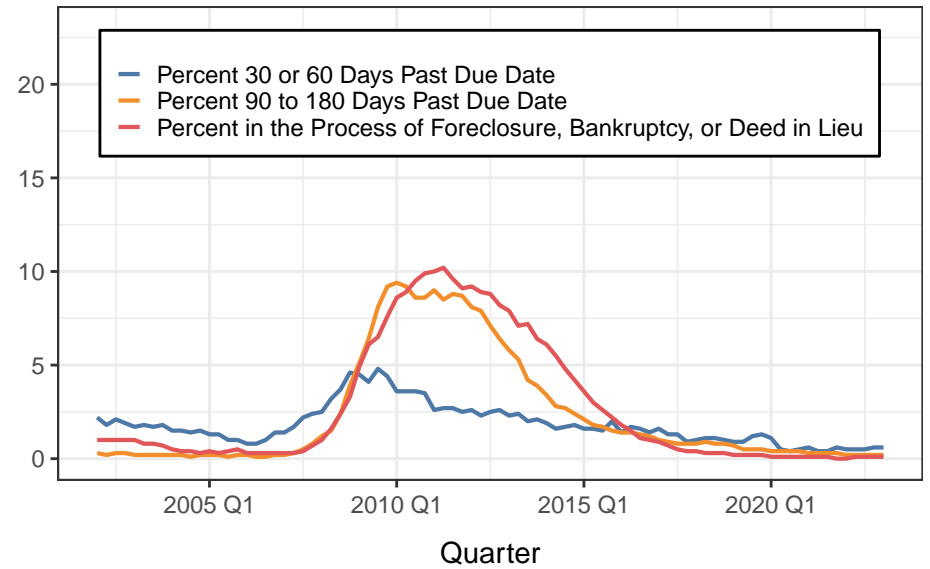
## Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Miami–Miami Beach–Kendall, FL (MSAD)

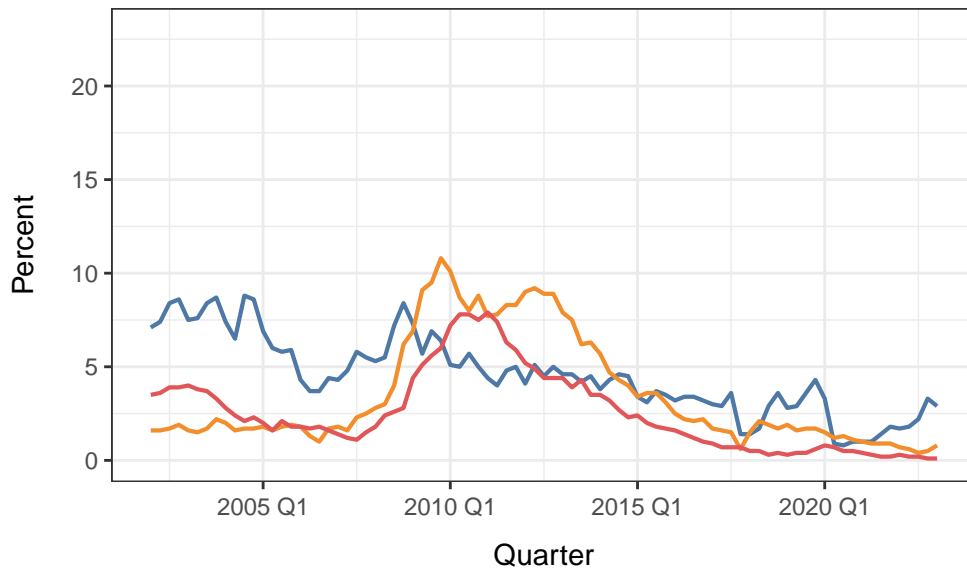
### All Mortgages



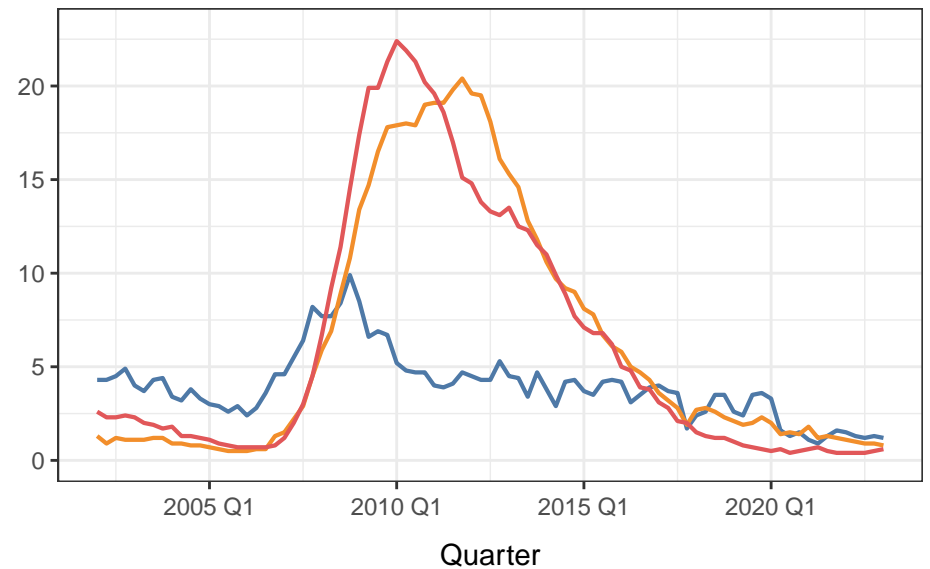
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



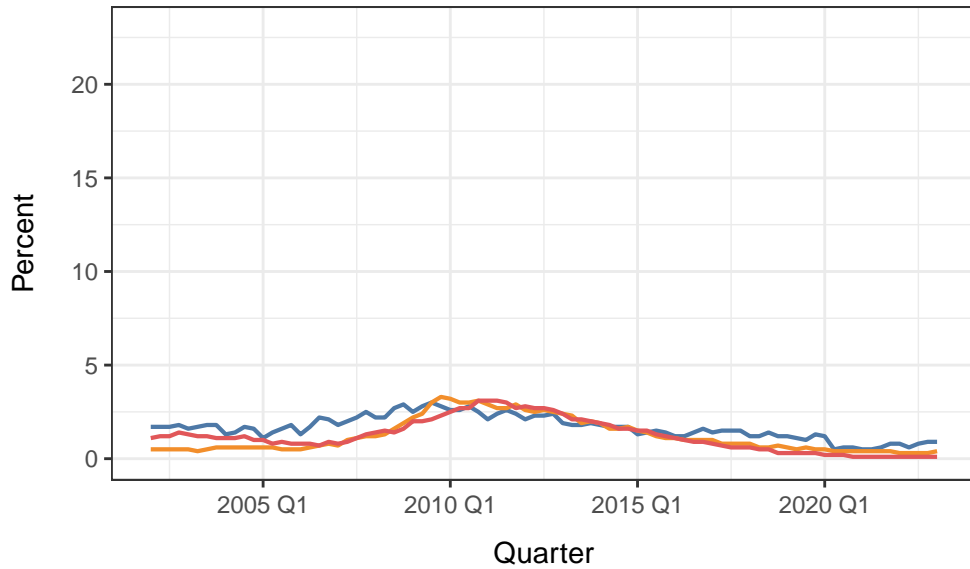
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



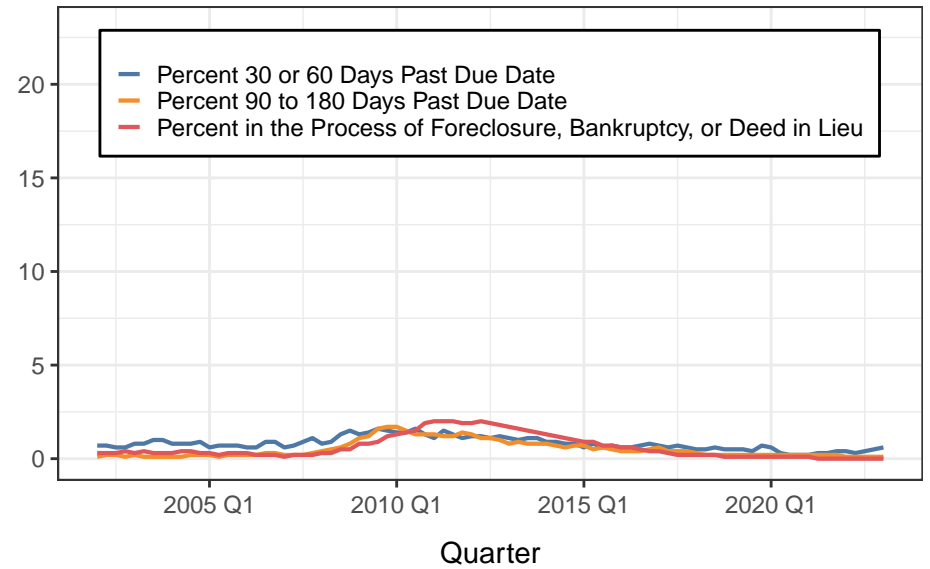
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Milwaukee–Waukesha, WI

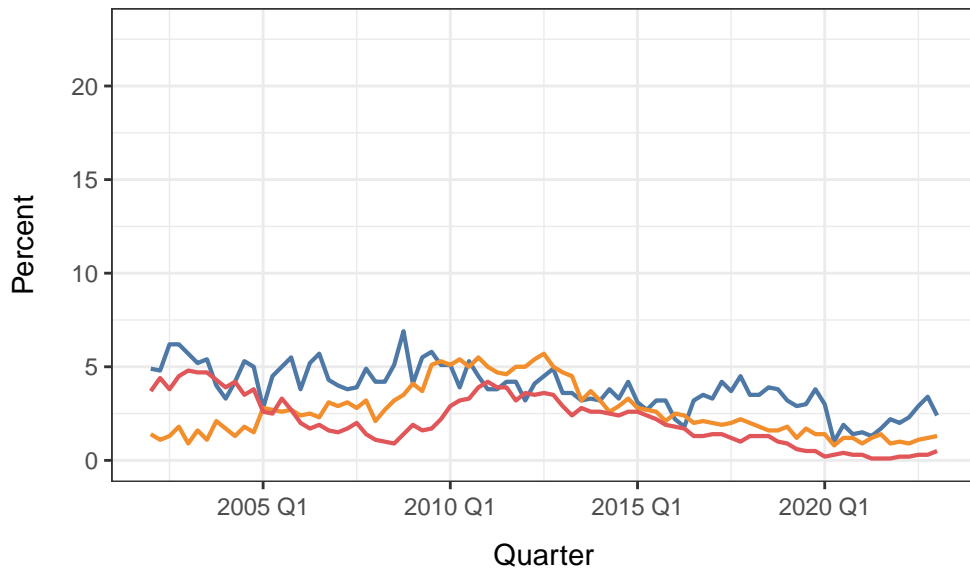
## All Mortgages



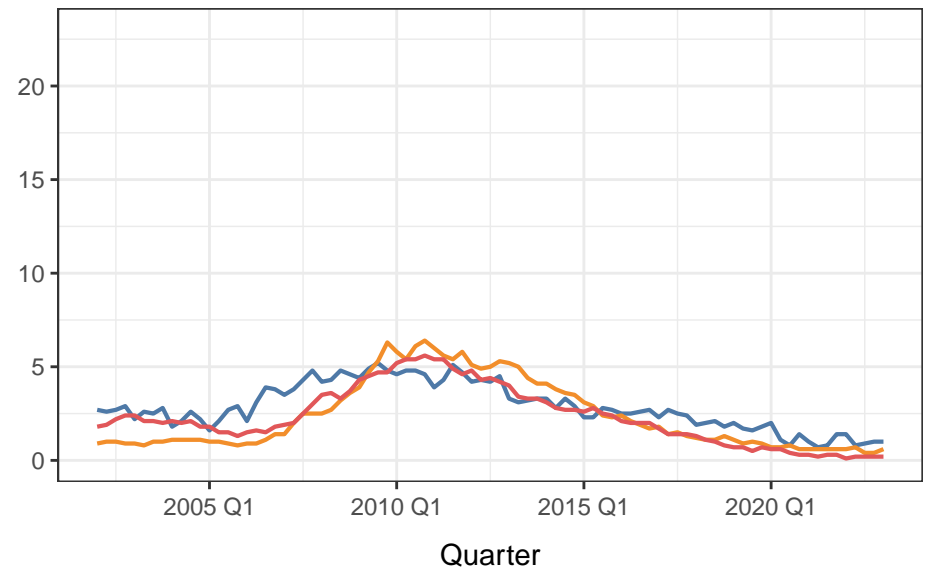
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

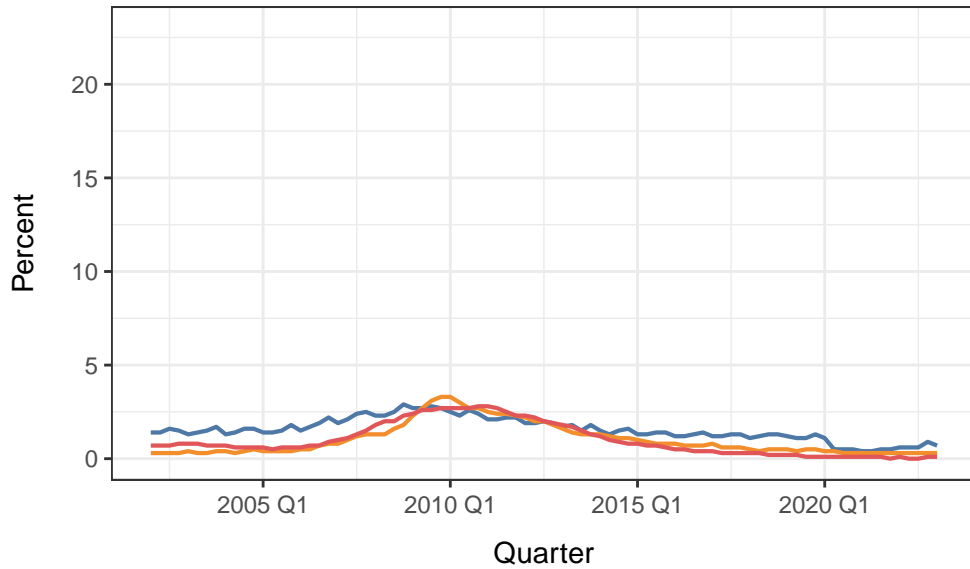


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

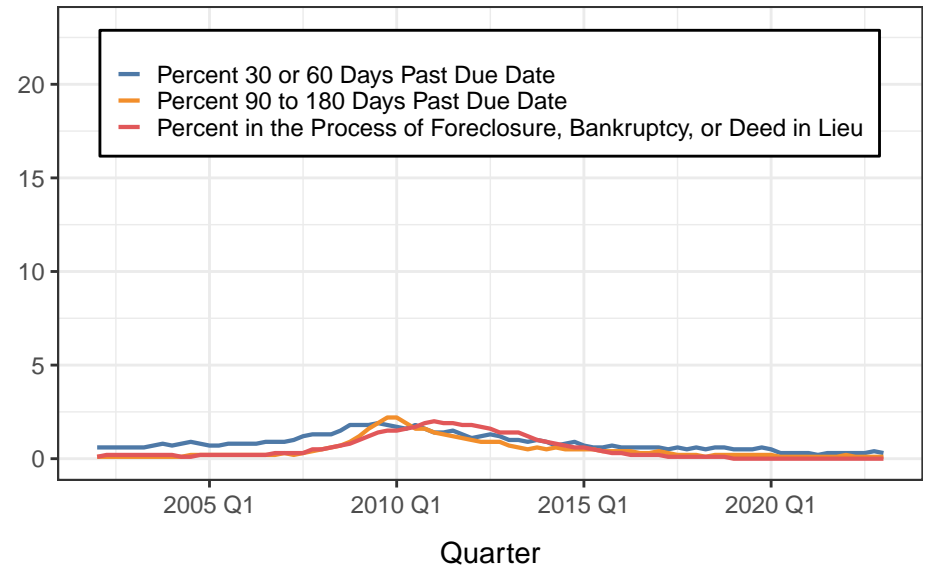
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Minneapolis–St. Paul–Bloomington, MN–WI

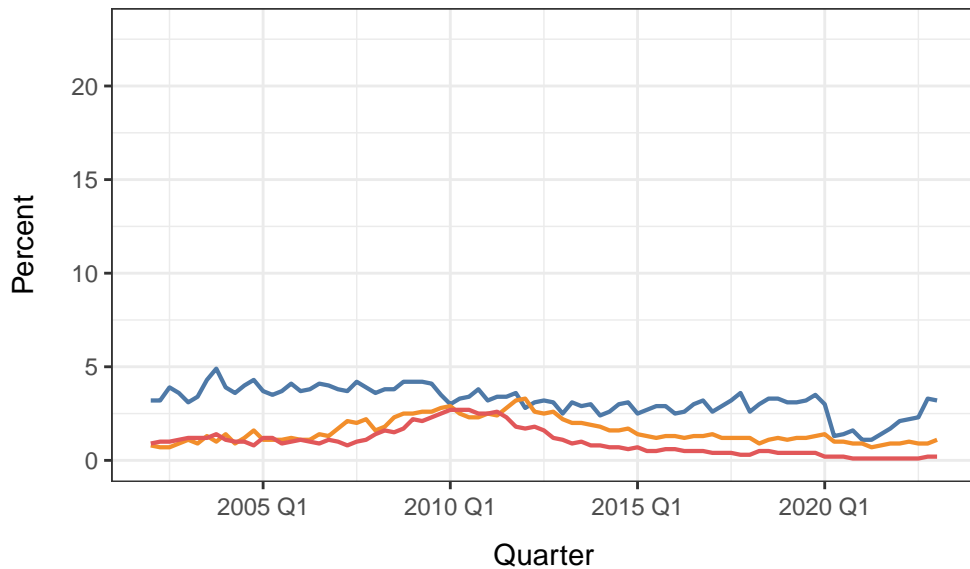
## All Mortgages



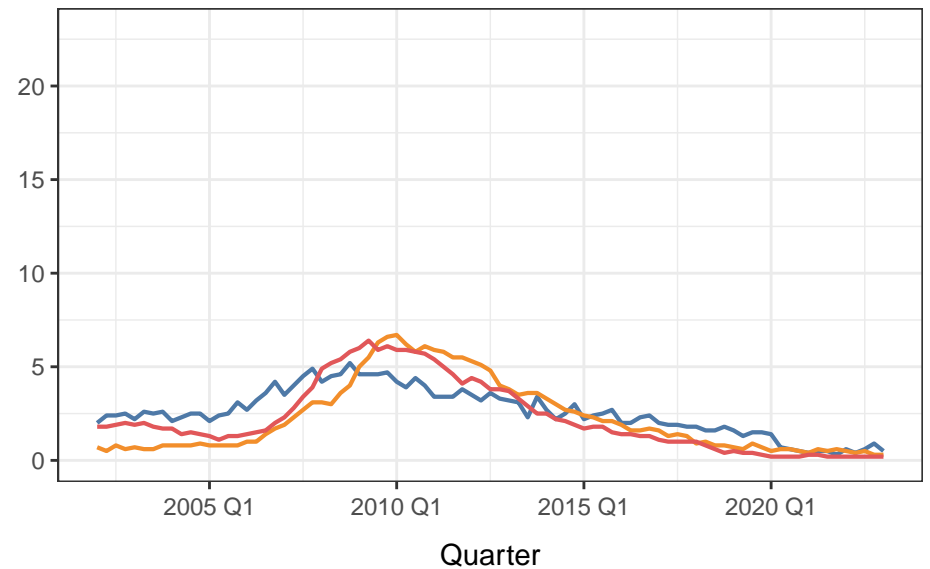
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

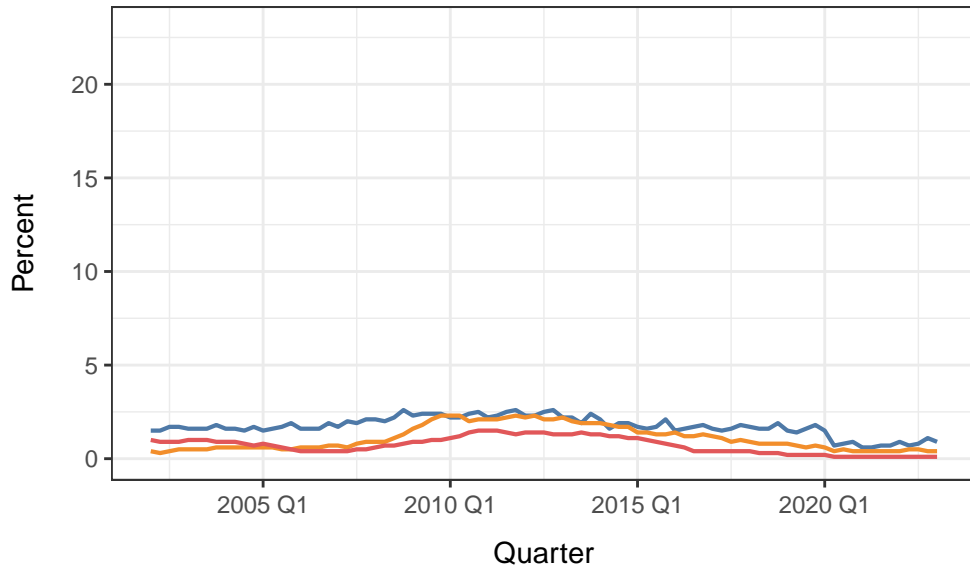


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

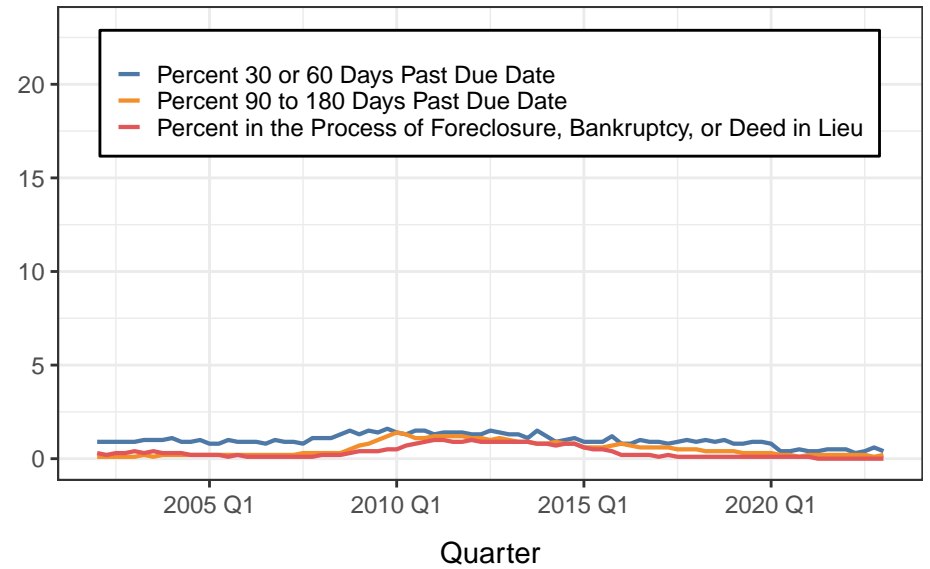
## Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

### Metro Area: Montgomery County–Bucks County–Chester County, PA (MSAD)

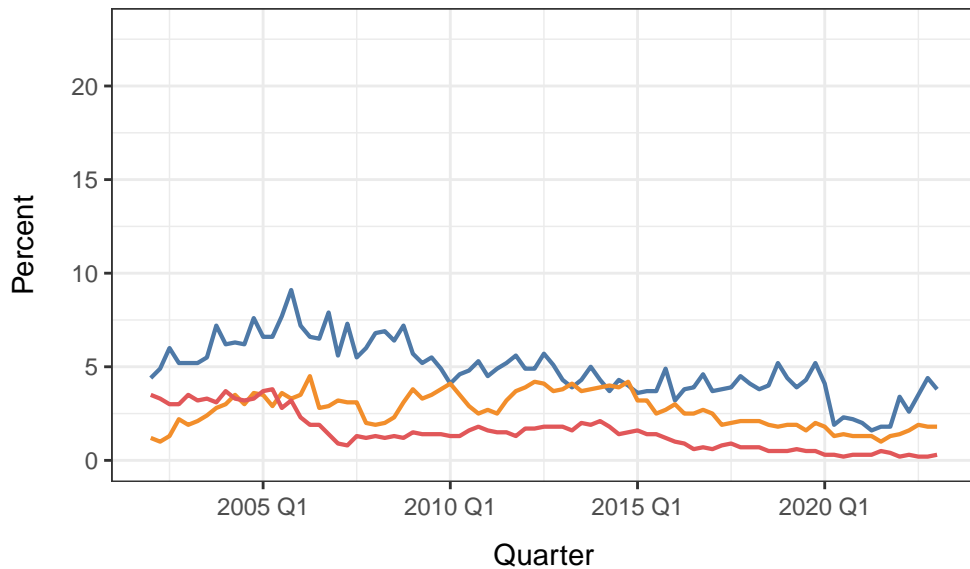
All Mortgages



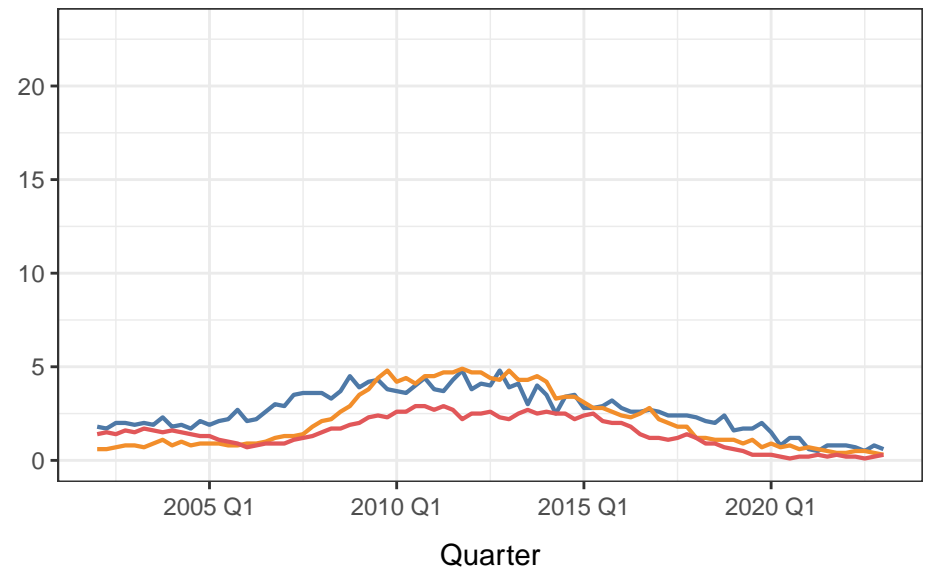
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

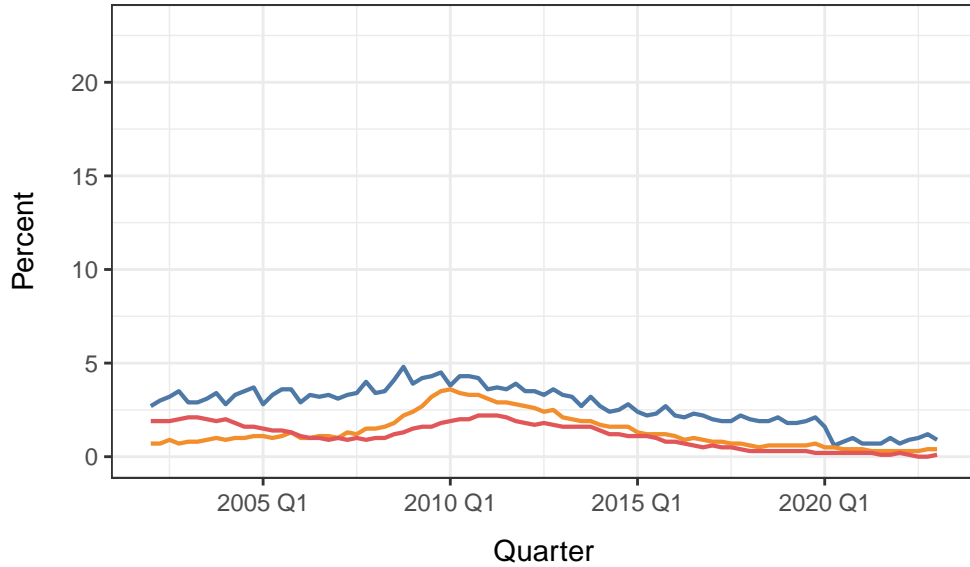


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

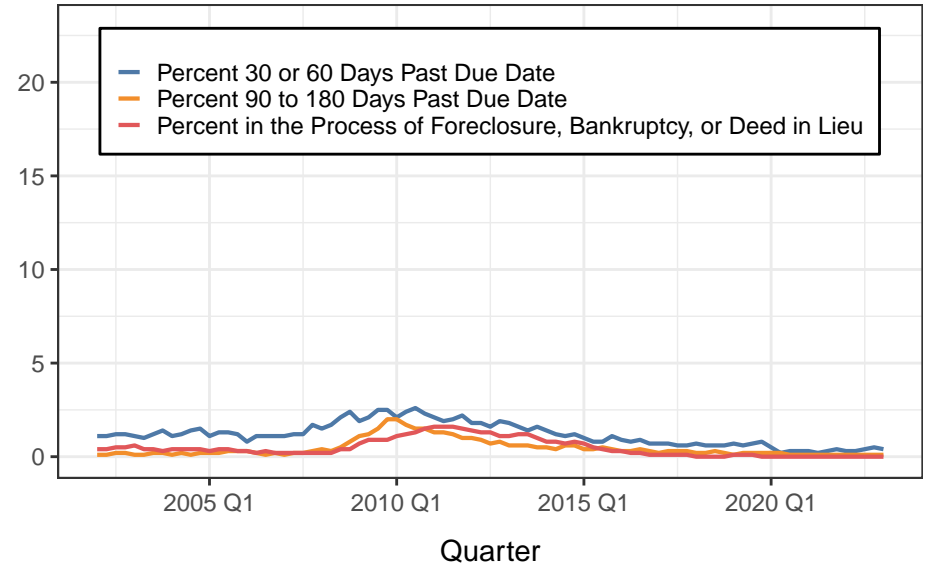
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Nashville–Davidson--Murfreesboro--Franklin, TN

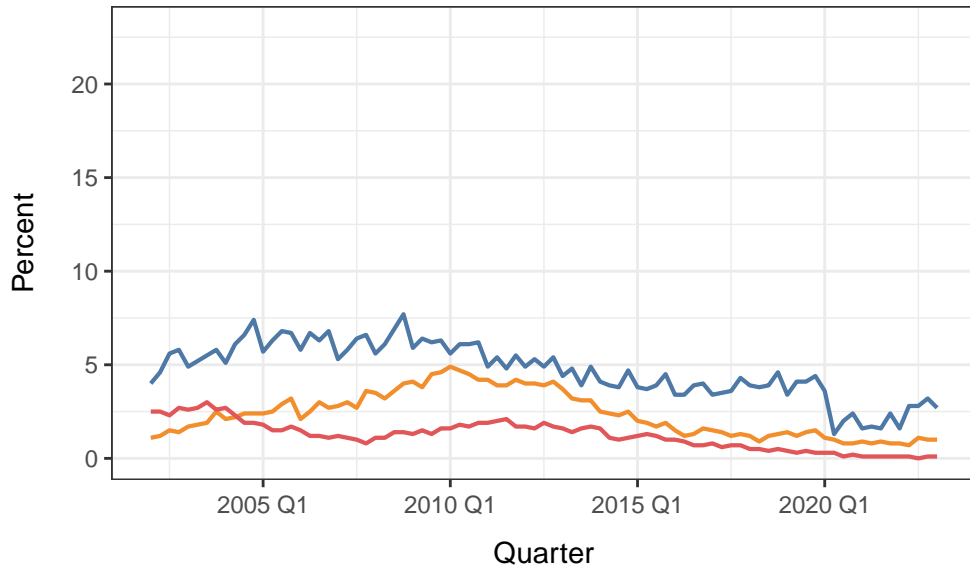
### All Mortgages



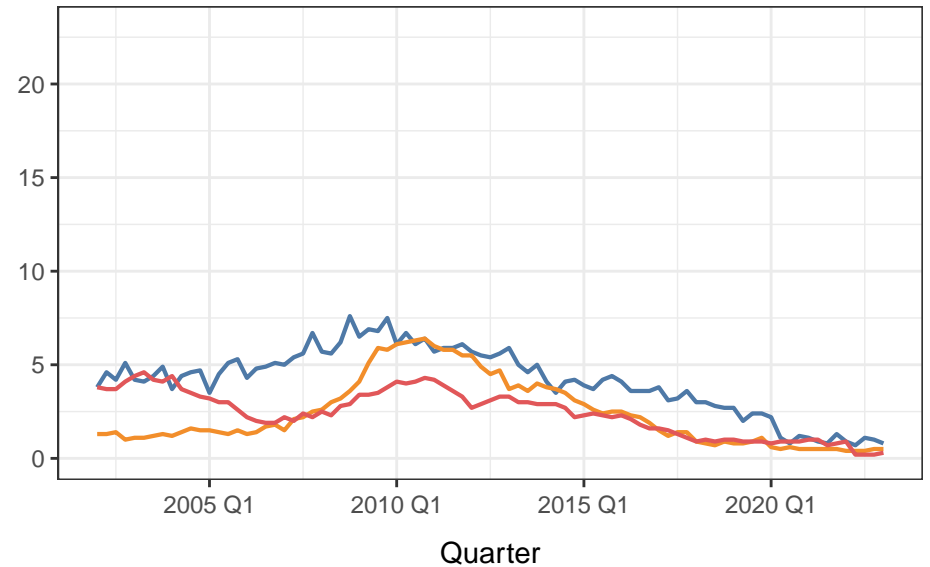
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

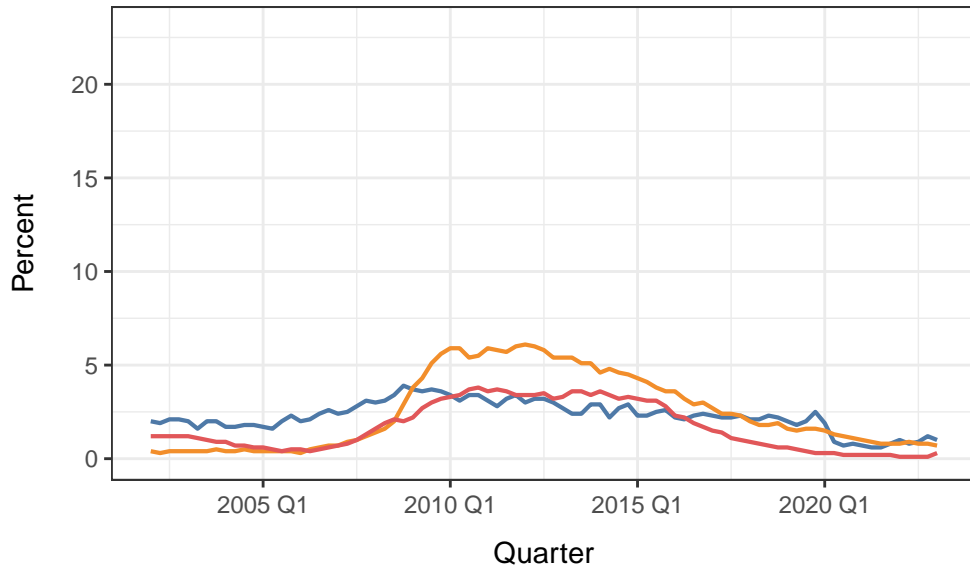


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

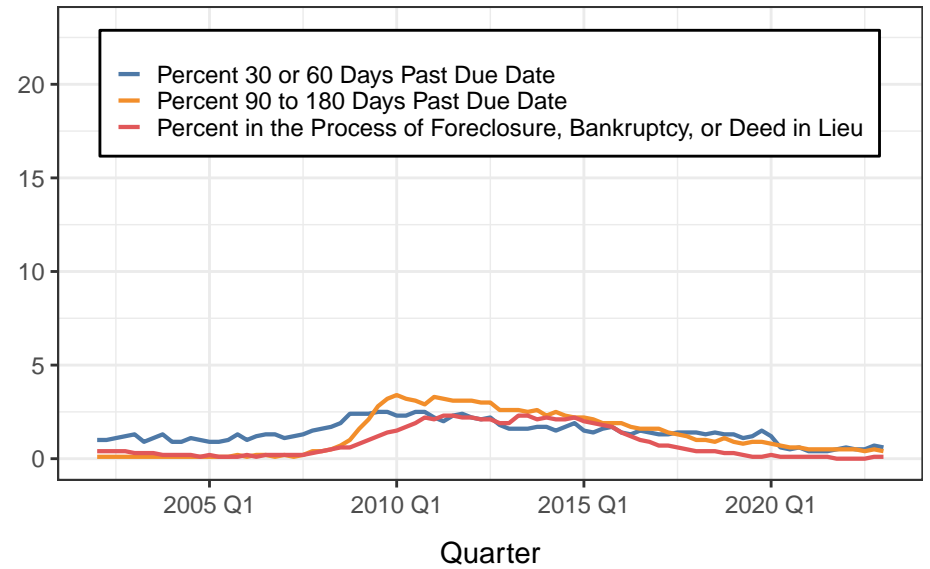
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Nassau County–Suffolk County, NY (MSAD)

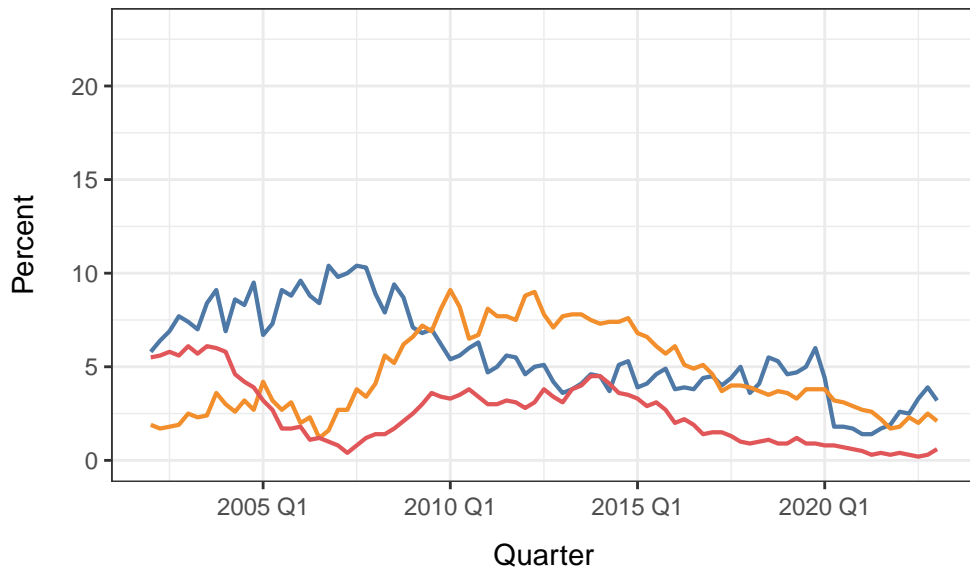
### All Mortgages



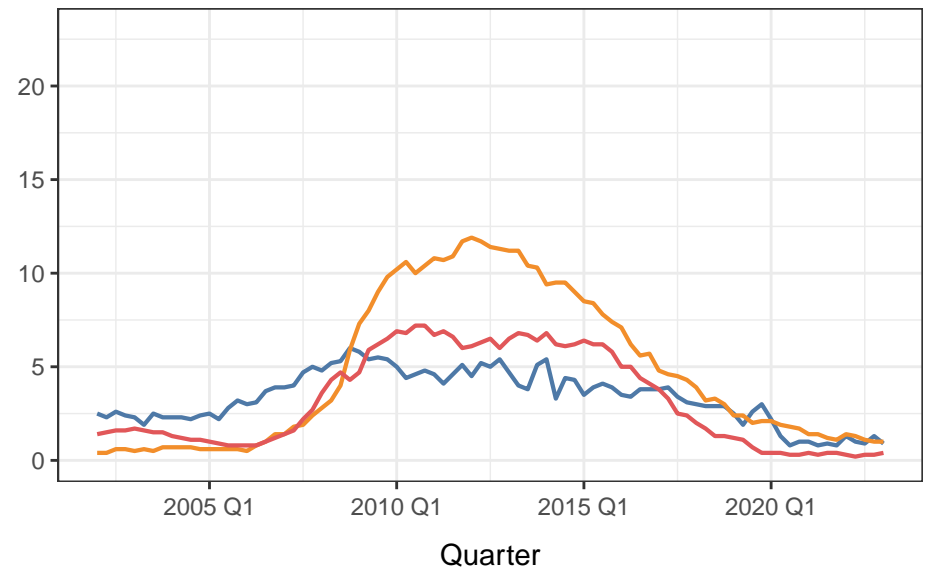
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

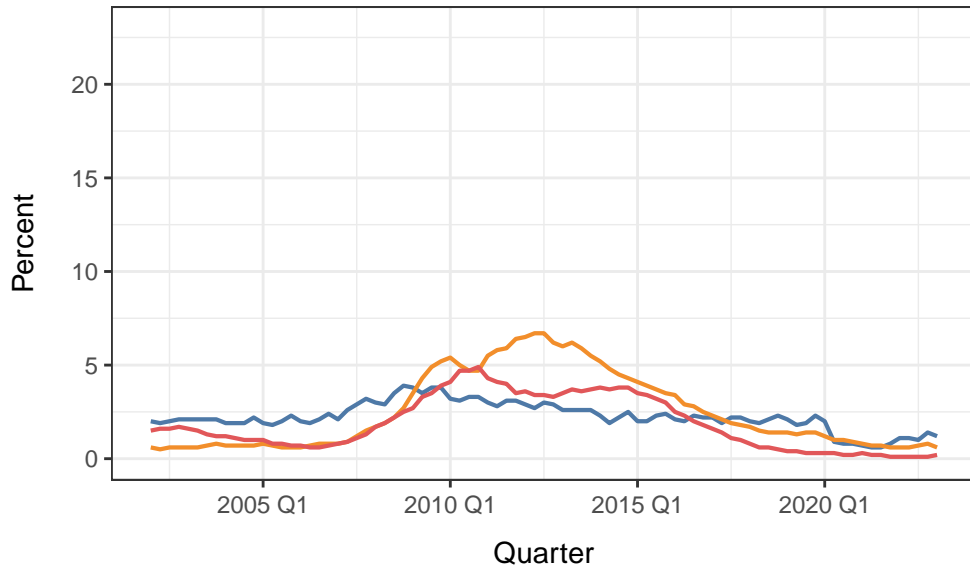


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

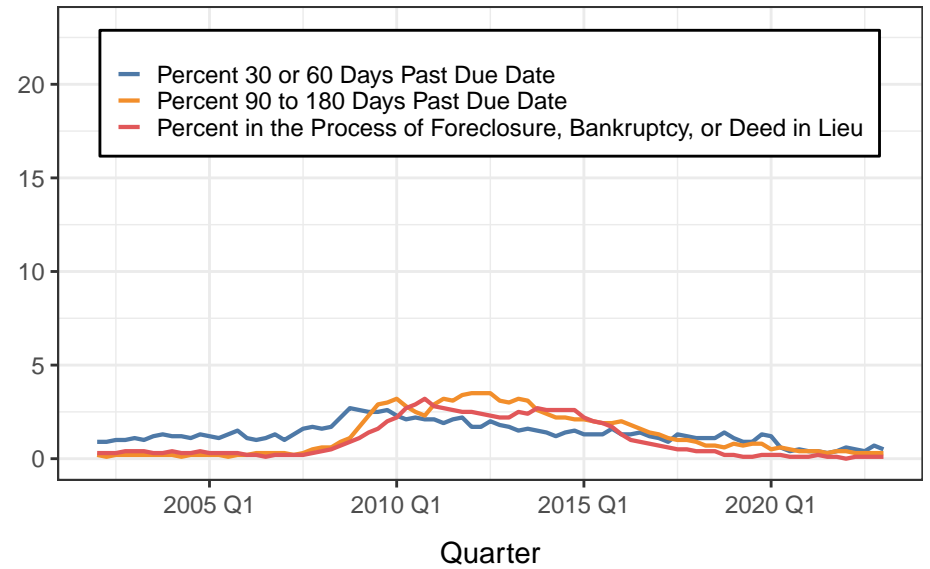
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Newark, NJ-PA (MSAD)

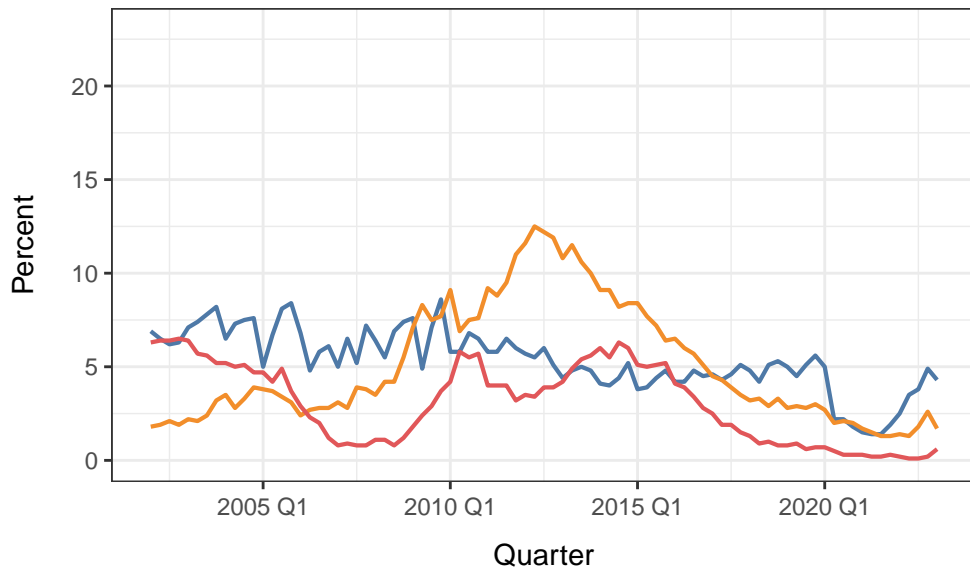
### All Mortgages



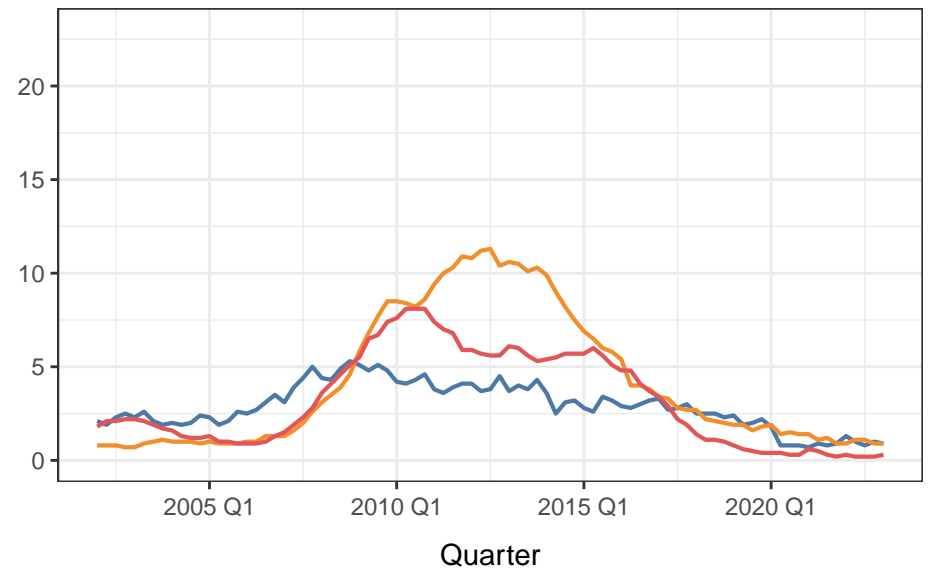
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

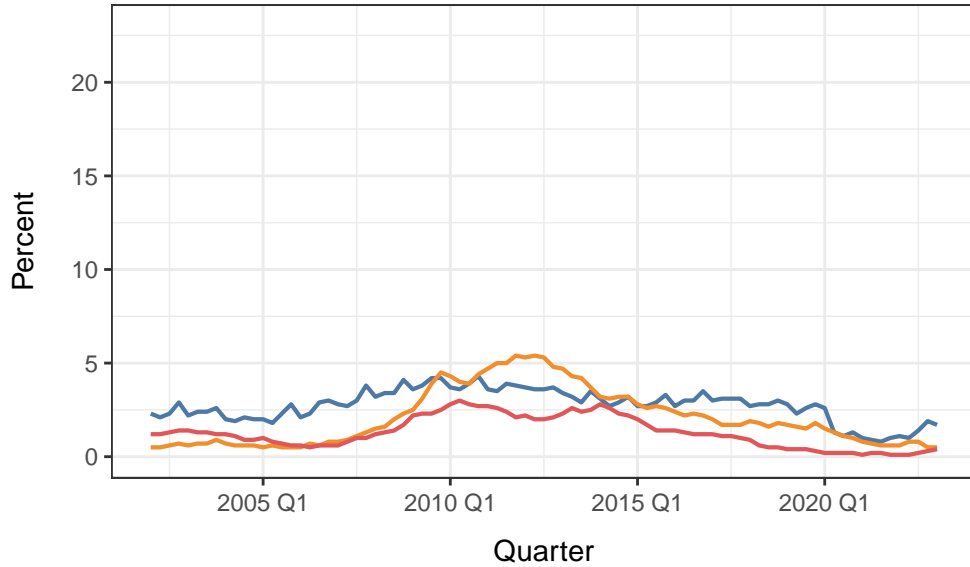


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

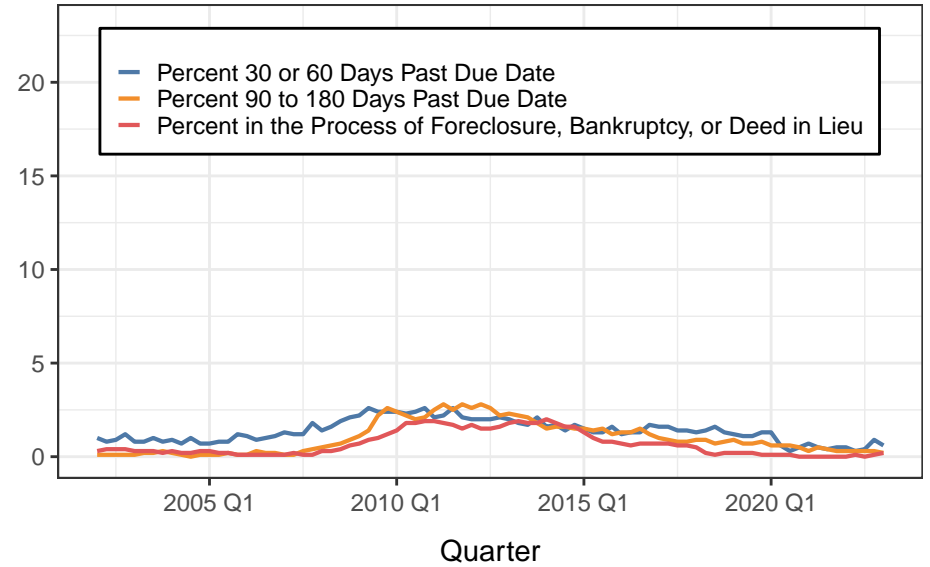
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: New Haven–Milford, CT

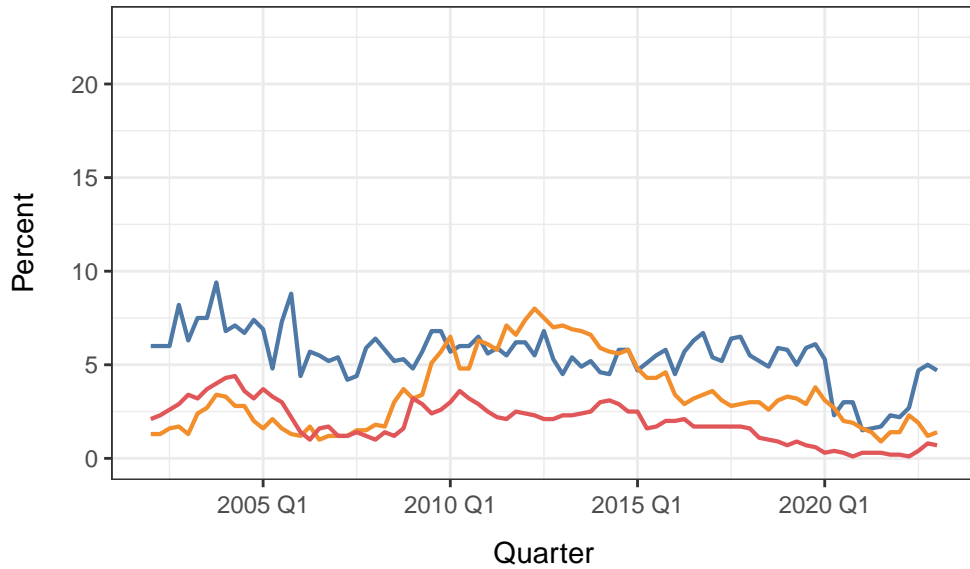
### All Mortgages



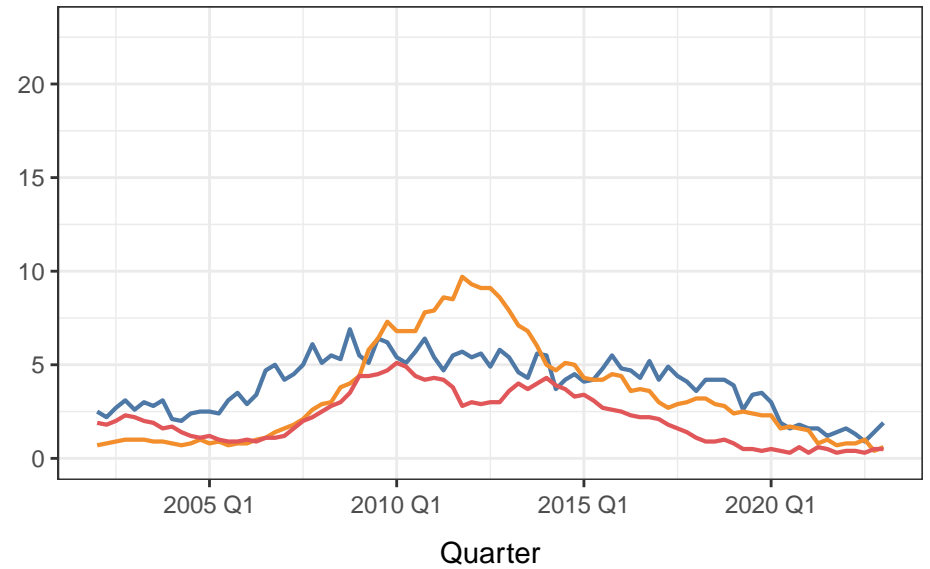
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

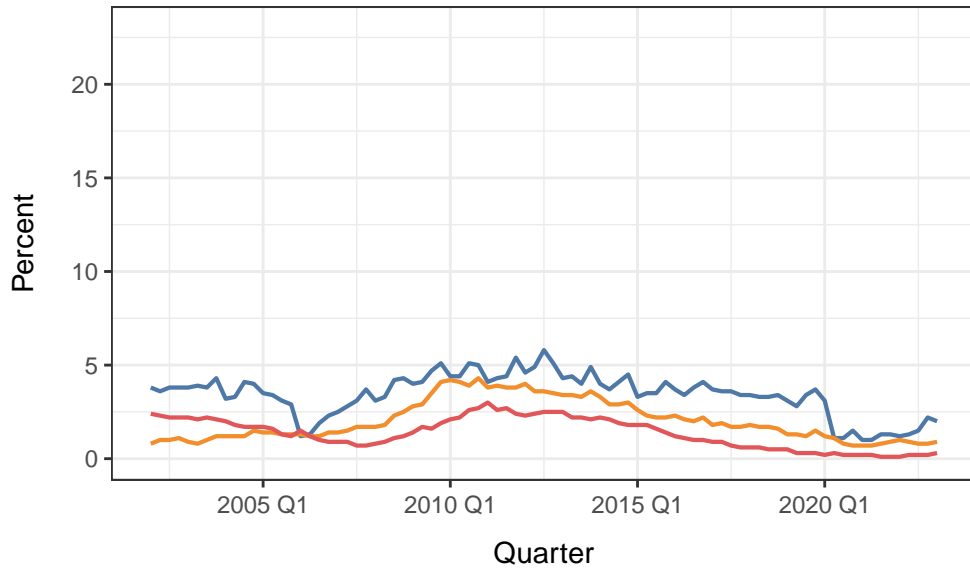


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

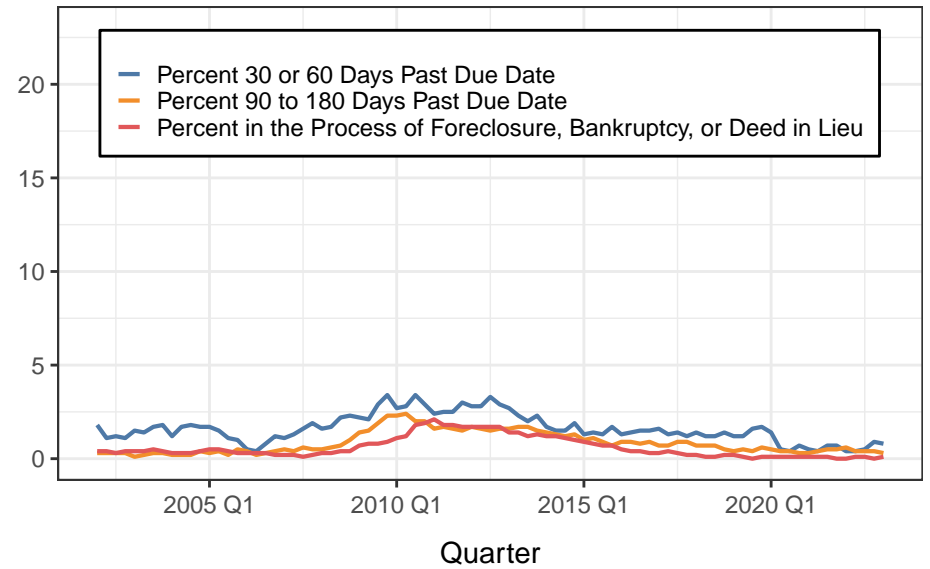
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: New Orleans–Metairie, LA

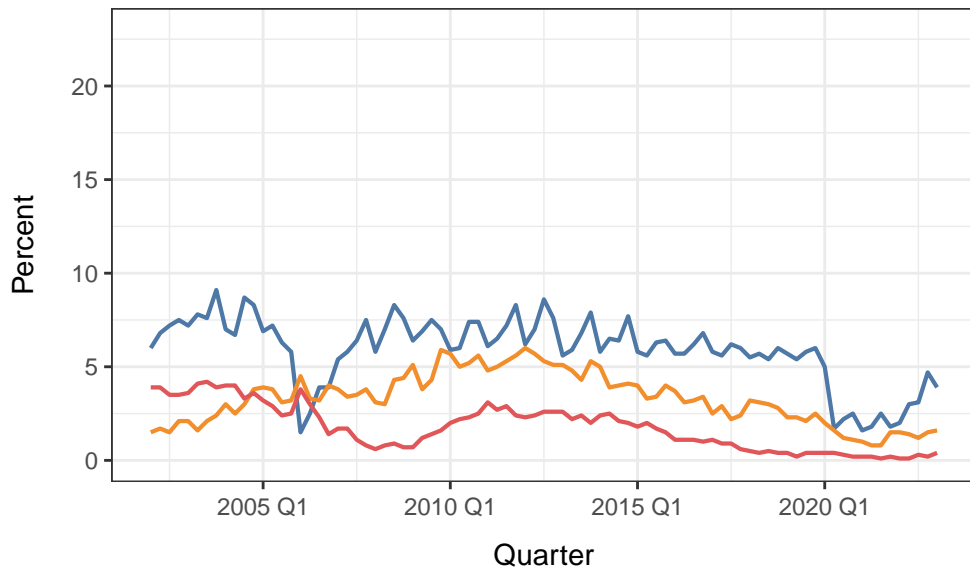
## All Mortgages



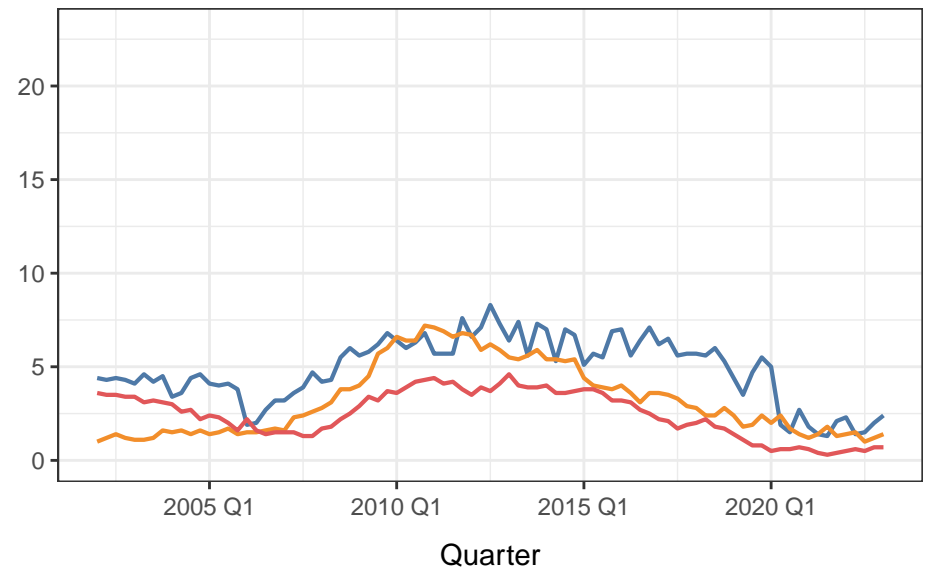
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market



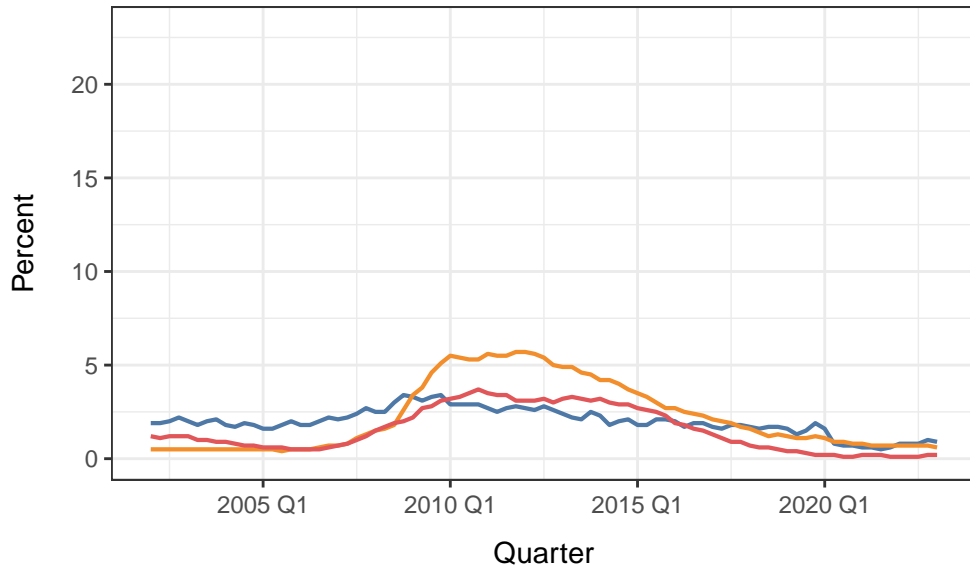
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



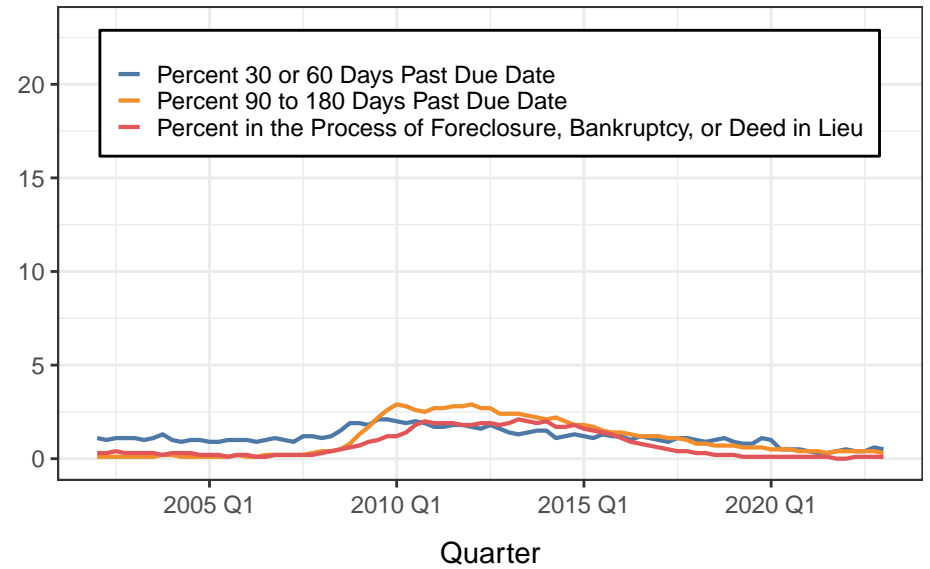
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: New York–Jersey City–White Plains, NY–NJ (MSAD)

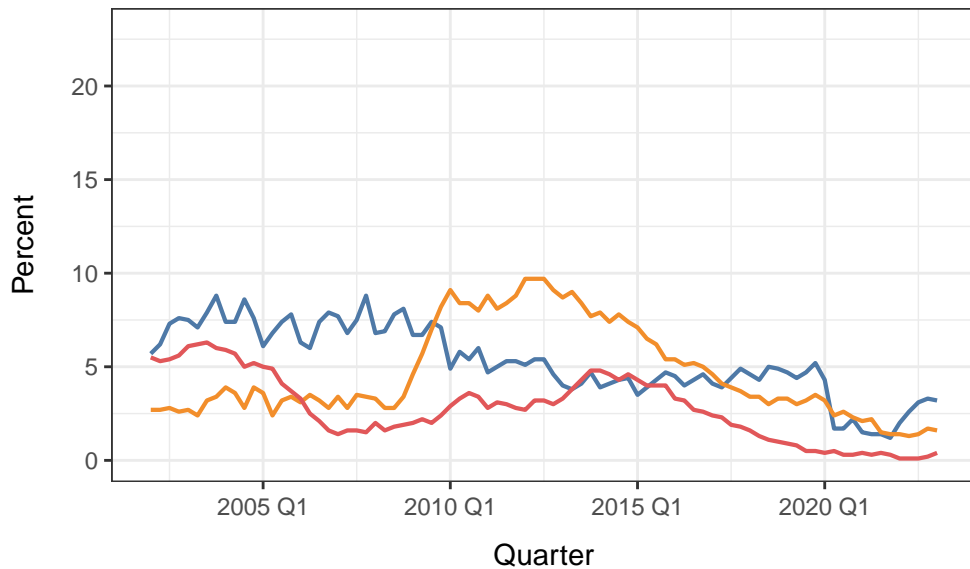
All Mortgages



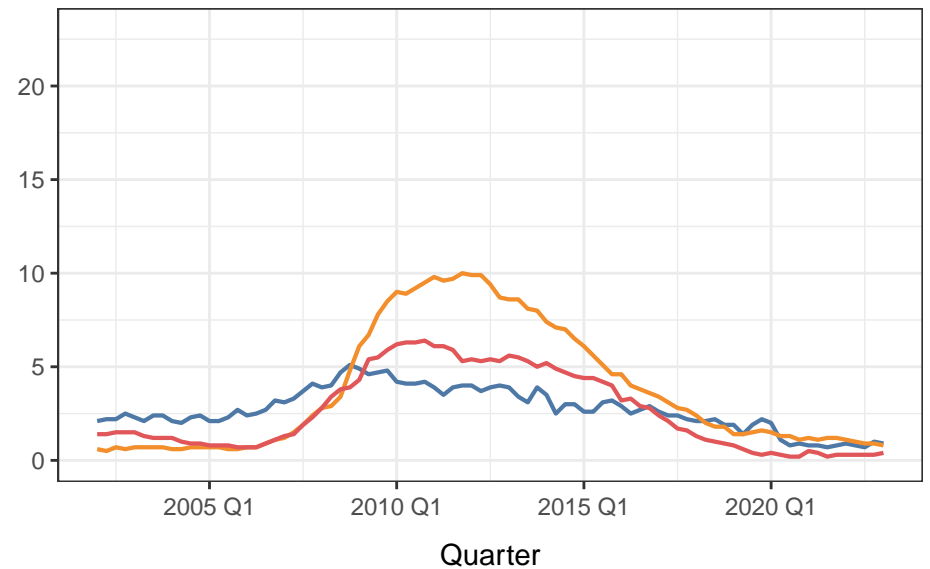
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

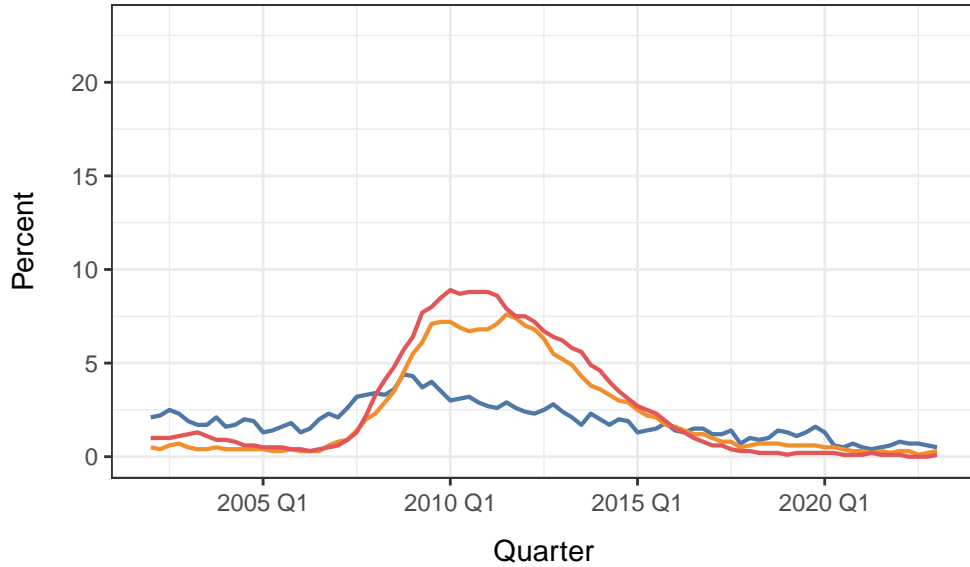


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

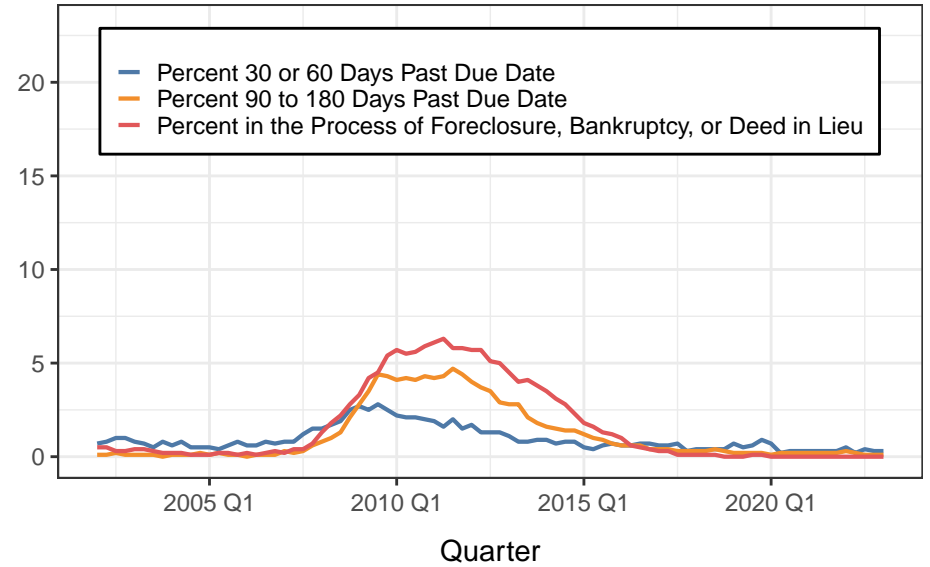
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: North Port–Sarasota–Bradenton, FL

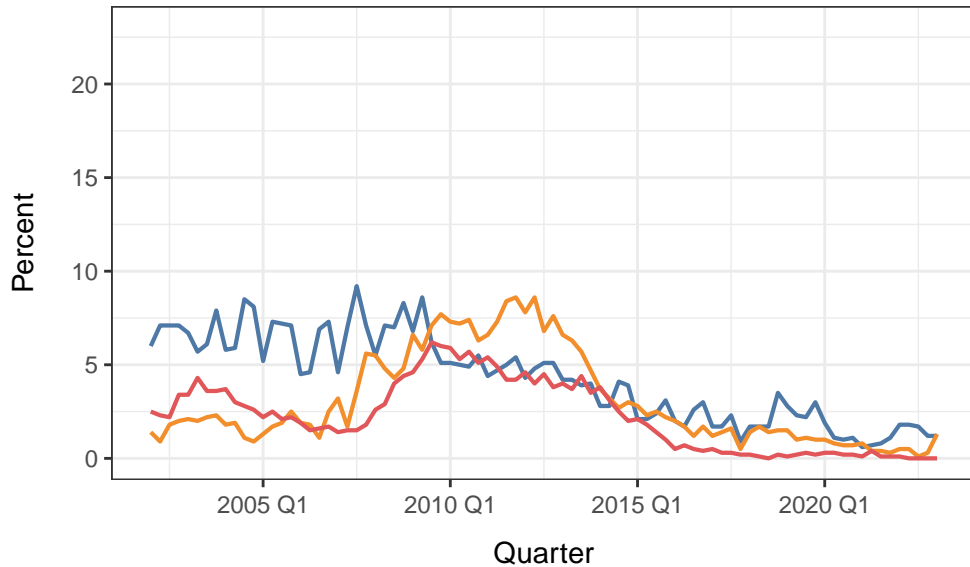
### All Mortgages



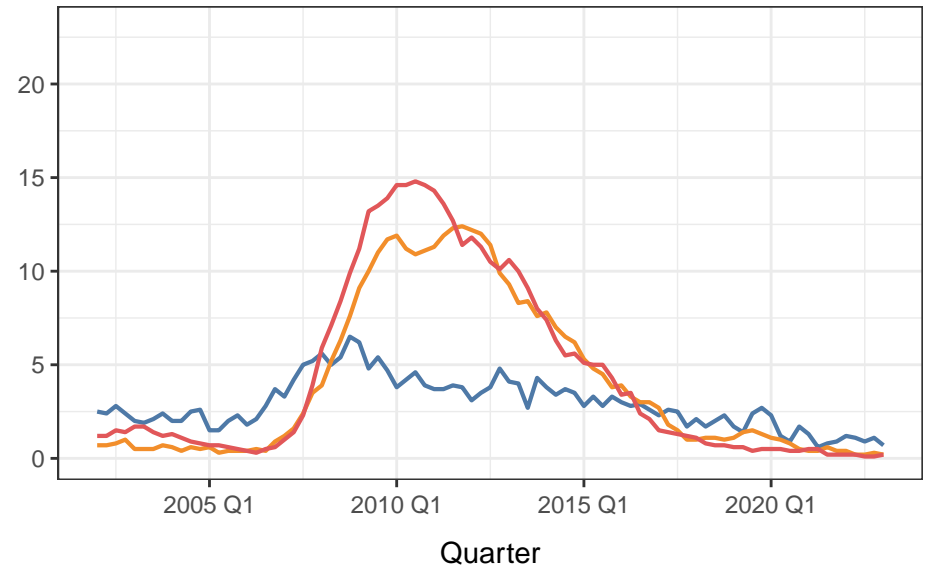
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

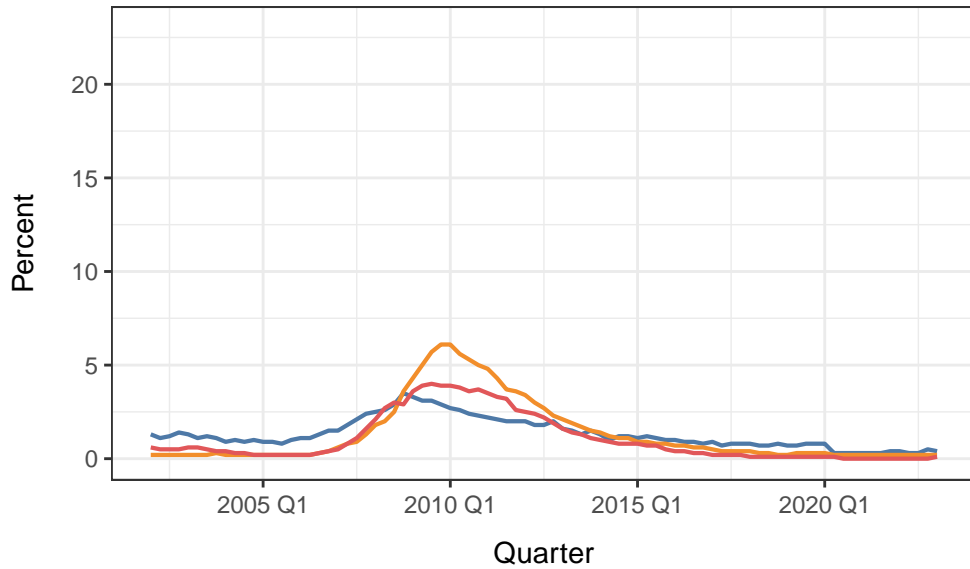


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

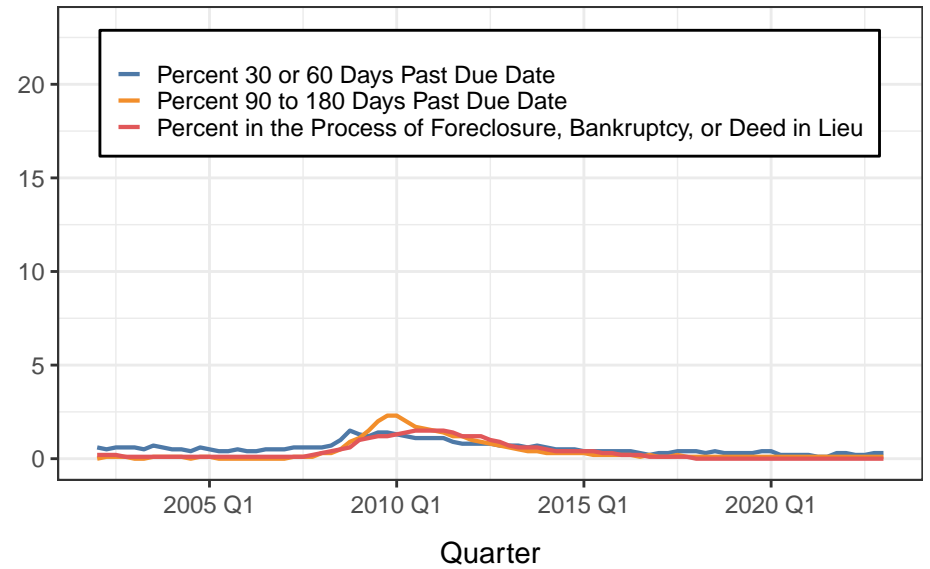
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Oakland–Berkeley–Livermore, CA (MSAD)

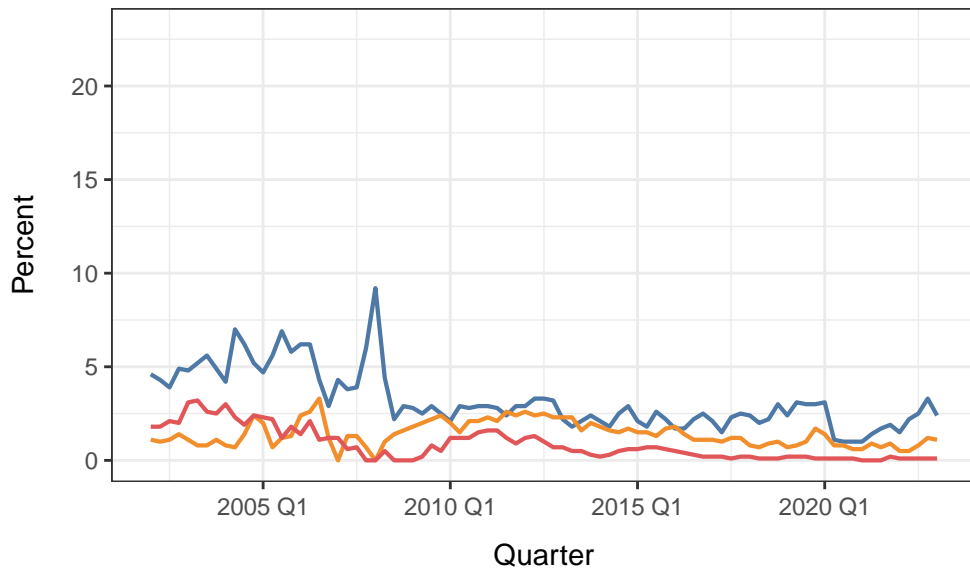
### All Mortgages



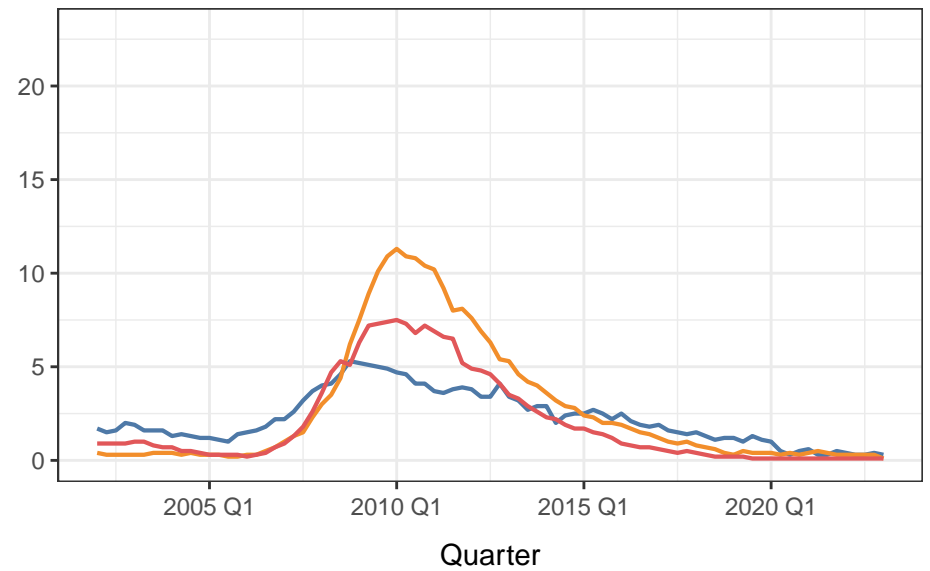
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

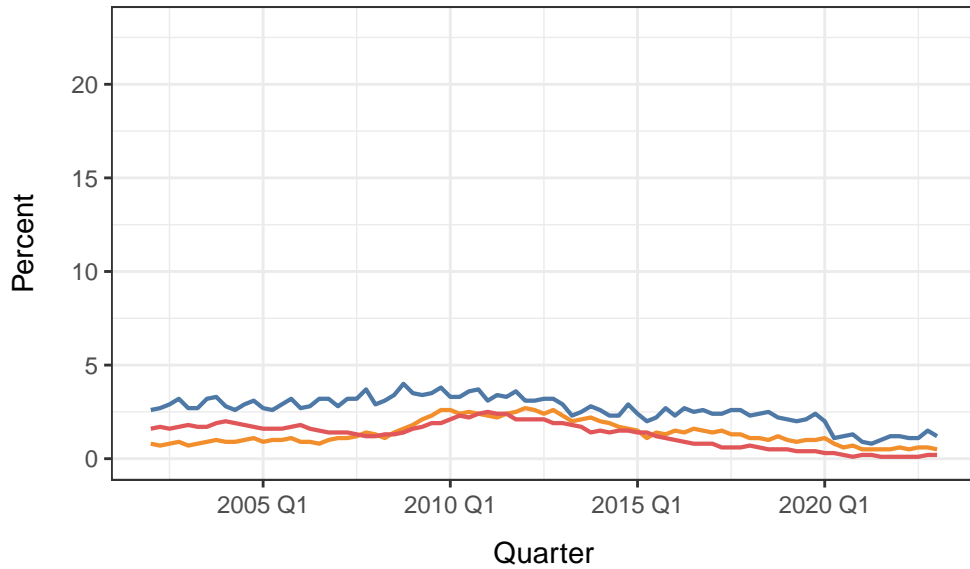


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

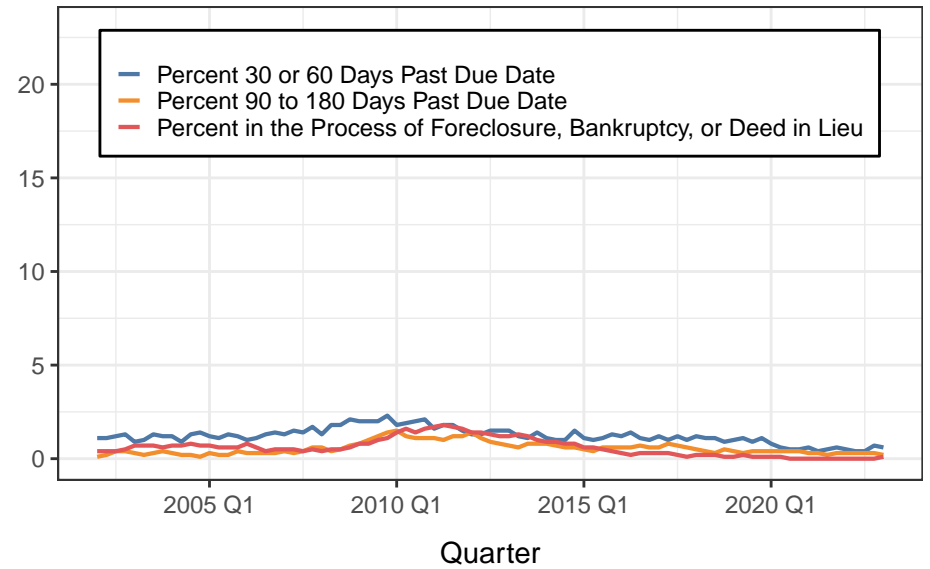
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Oklahoma City, OK

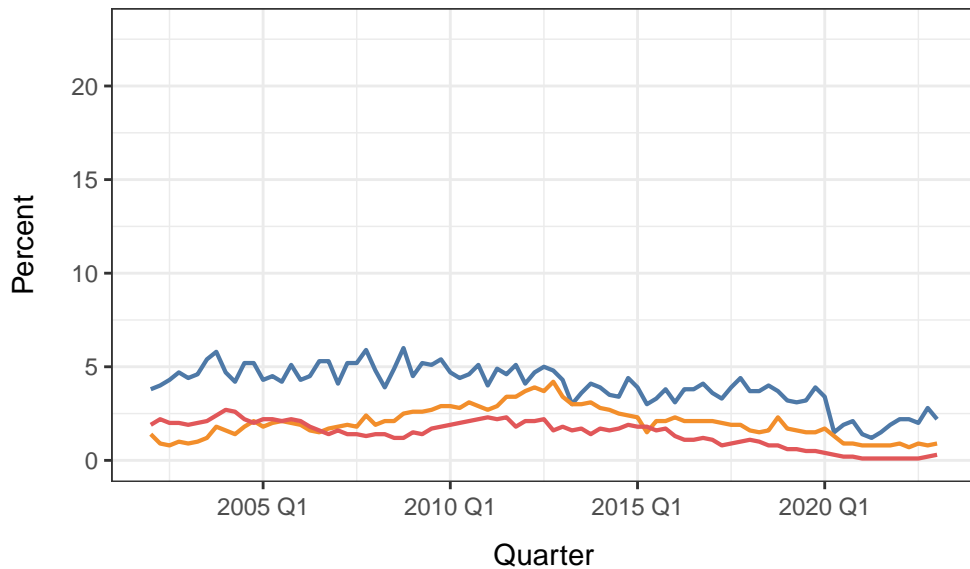
### All Mortgages



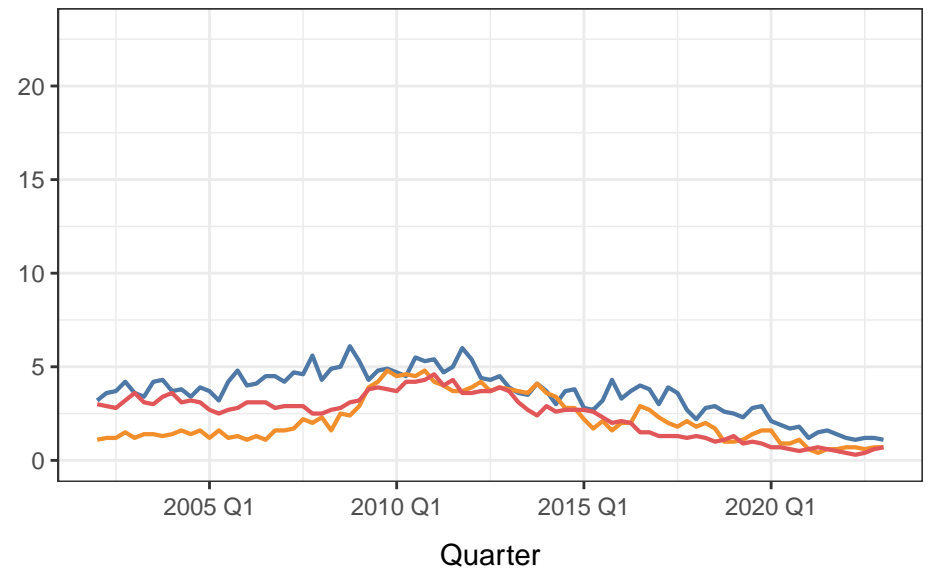
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

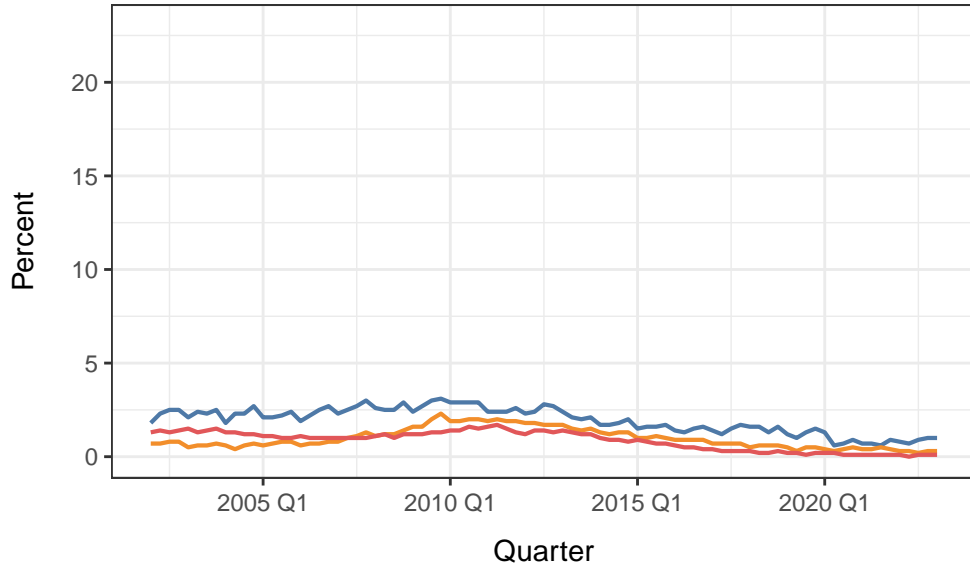


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

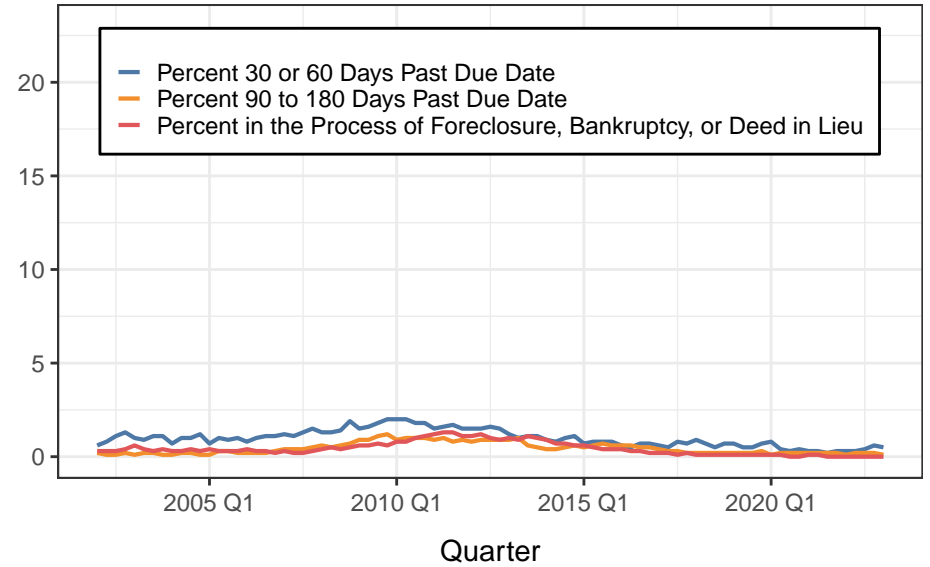
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Omaha–Council Bluffs, NE–IA

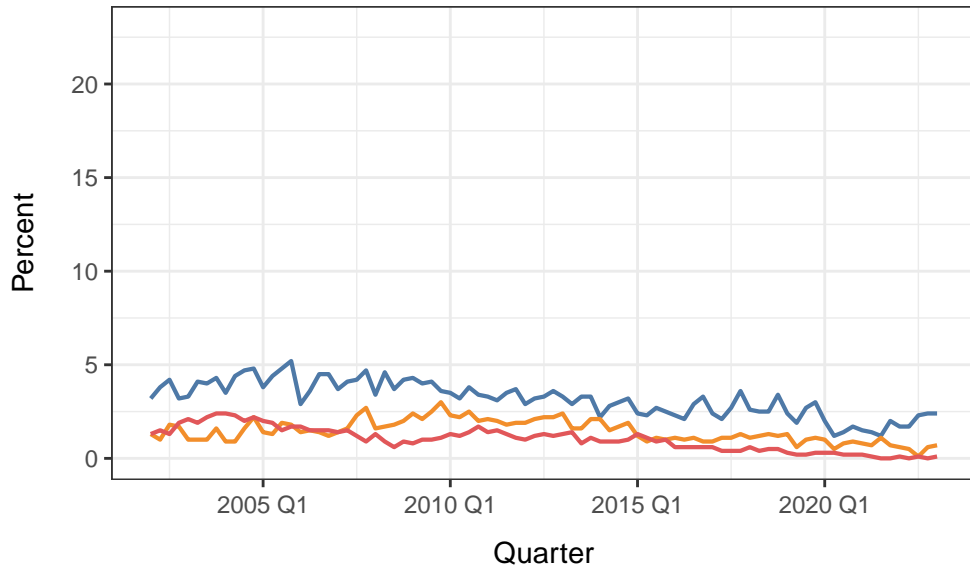
### All Mortgages



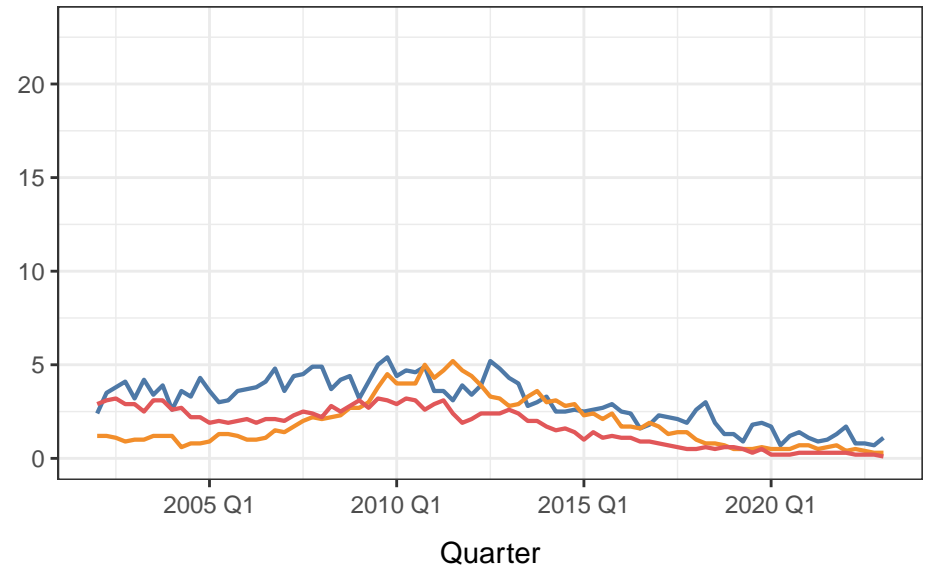
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

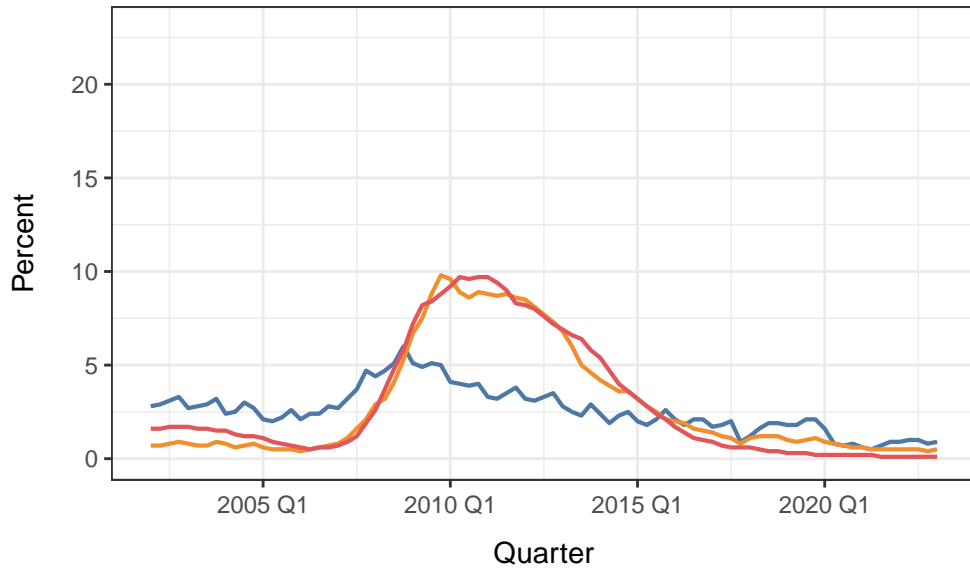


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

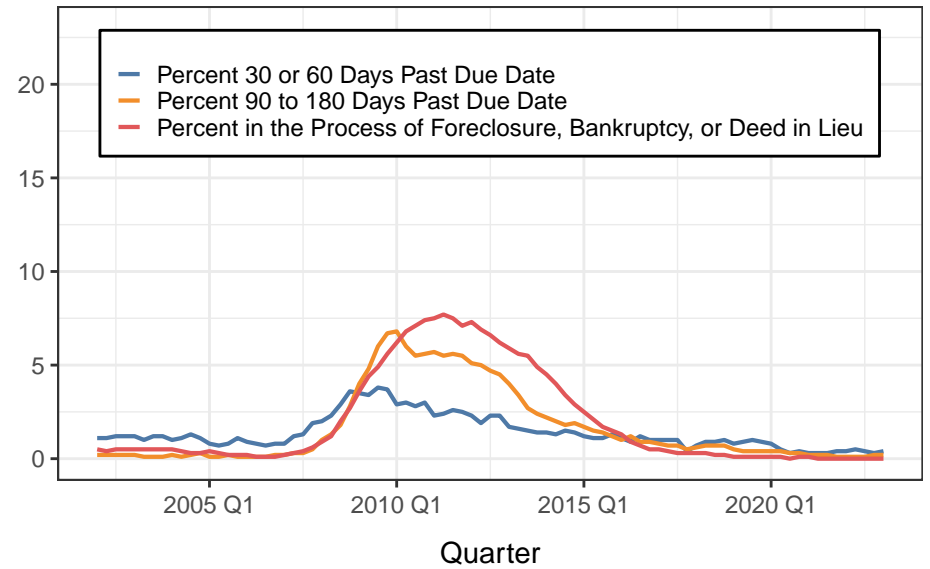
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Orlando–Kissimmee–Sanford, FL

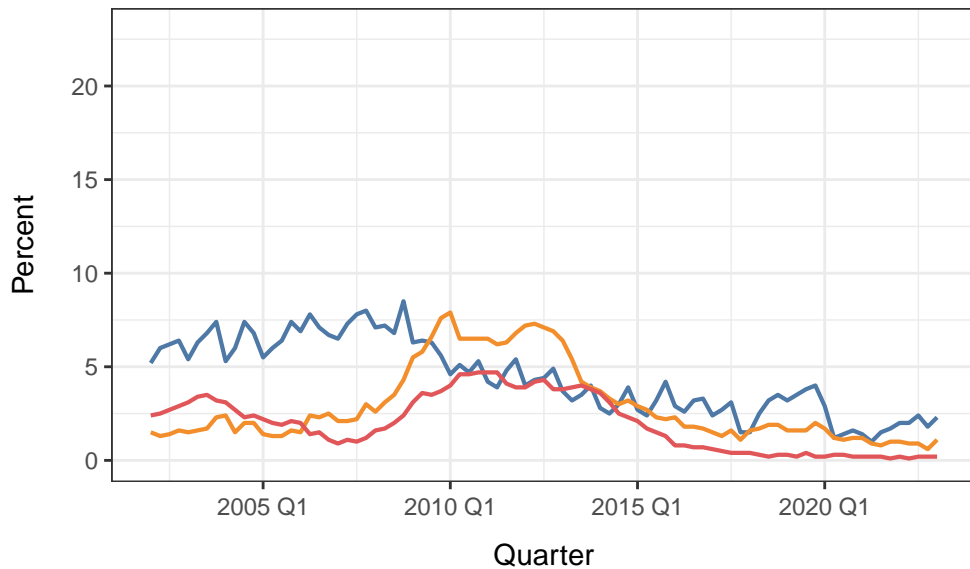
### All Mortgages



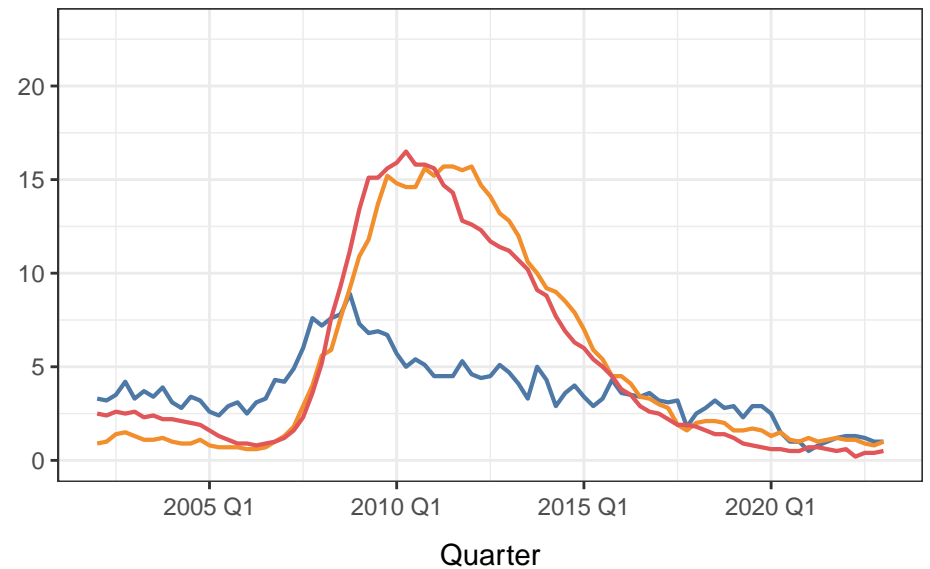
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

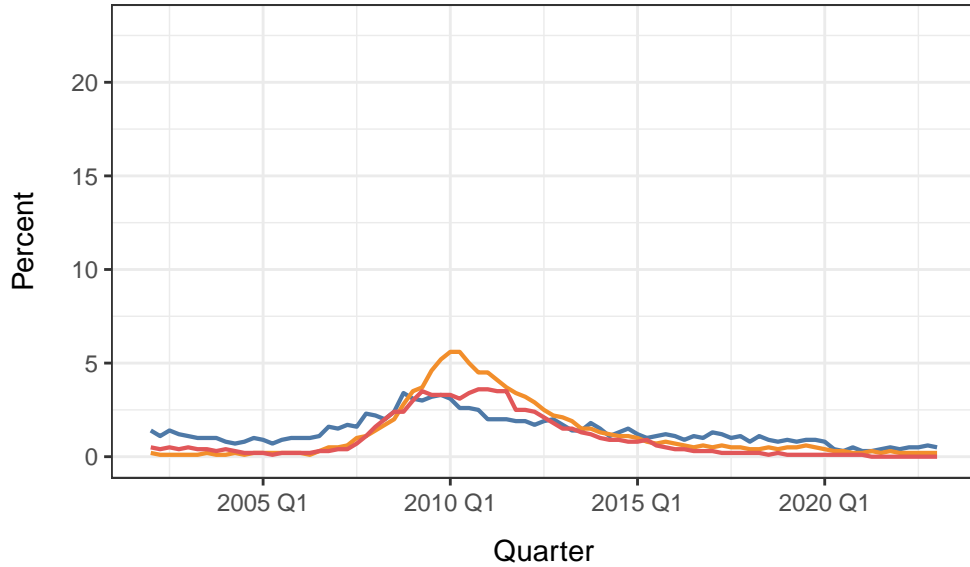


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

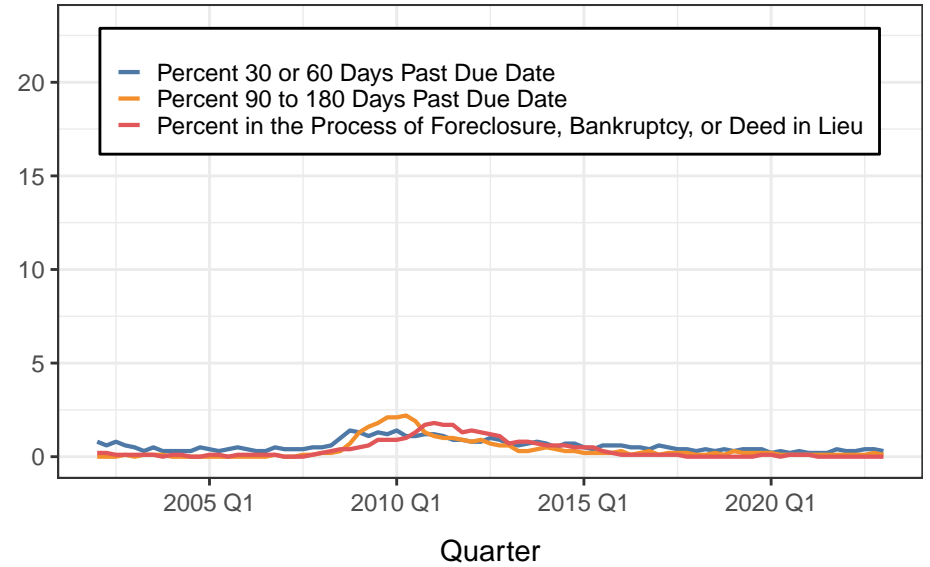
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Oxnard–Thousand Oaks–Ventura, CA

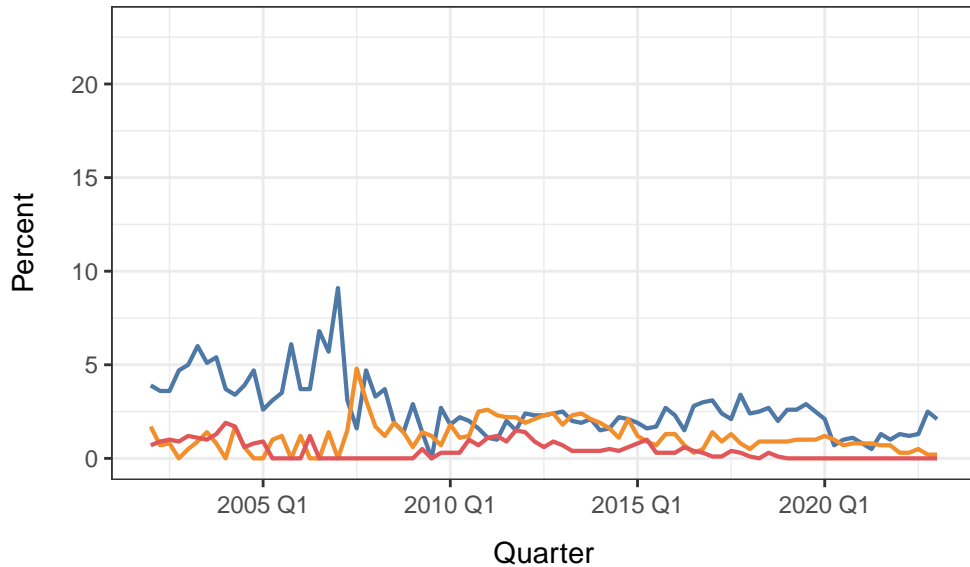
### All Mortgages



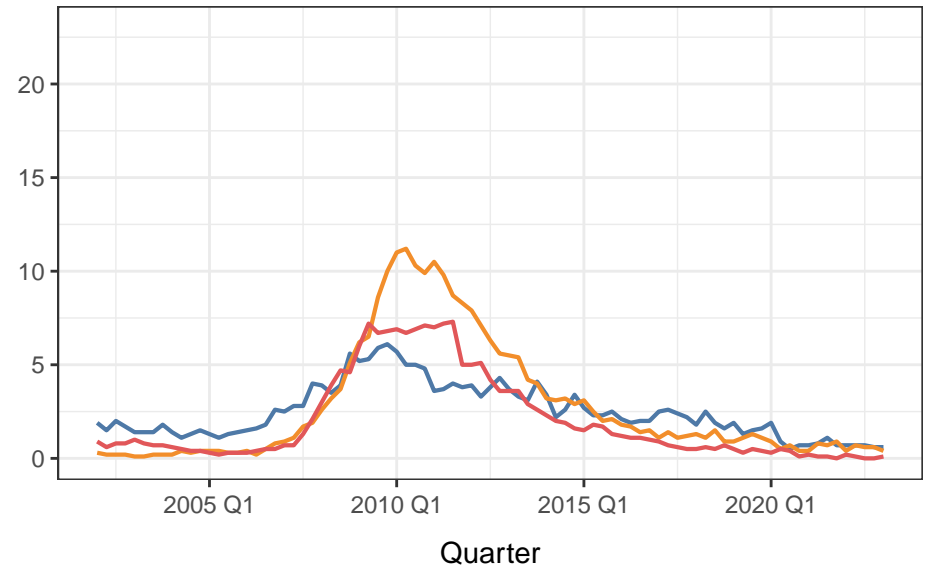
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

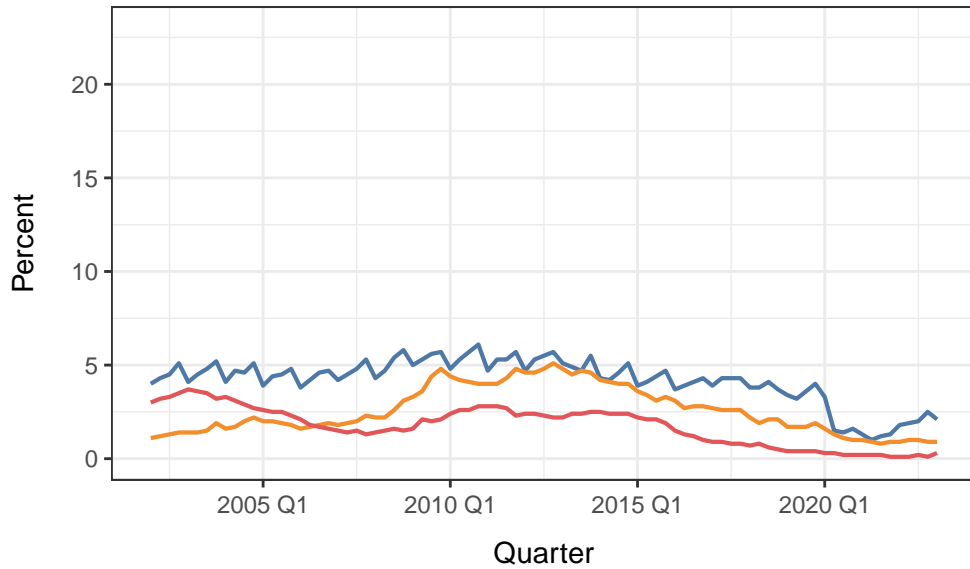


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

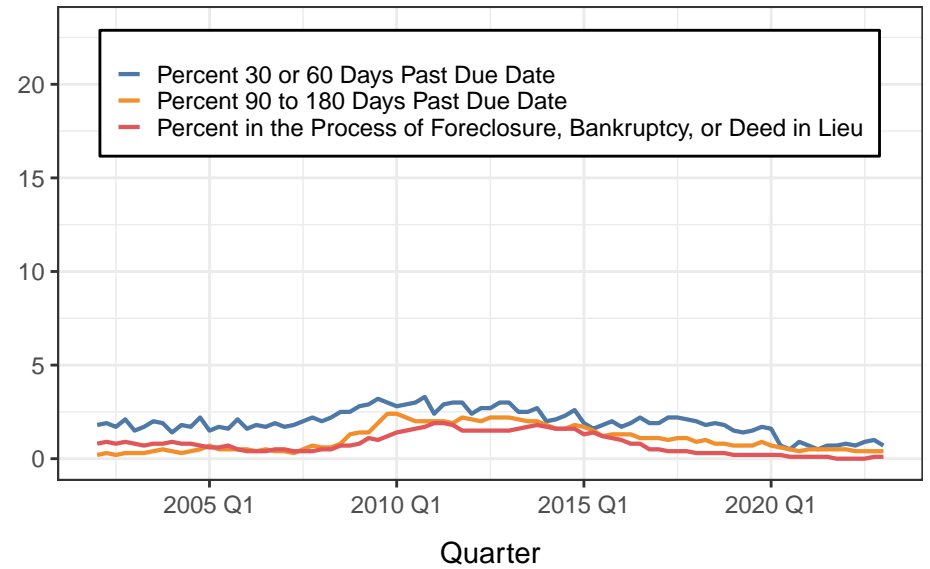
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Philadelphia, PA (MSAD)

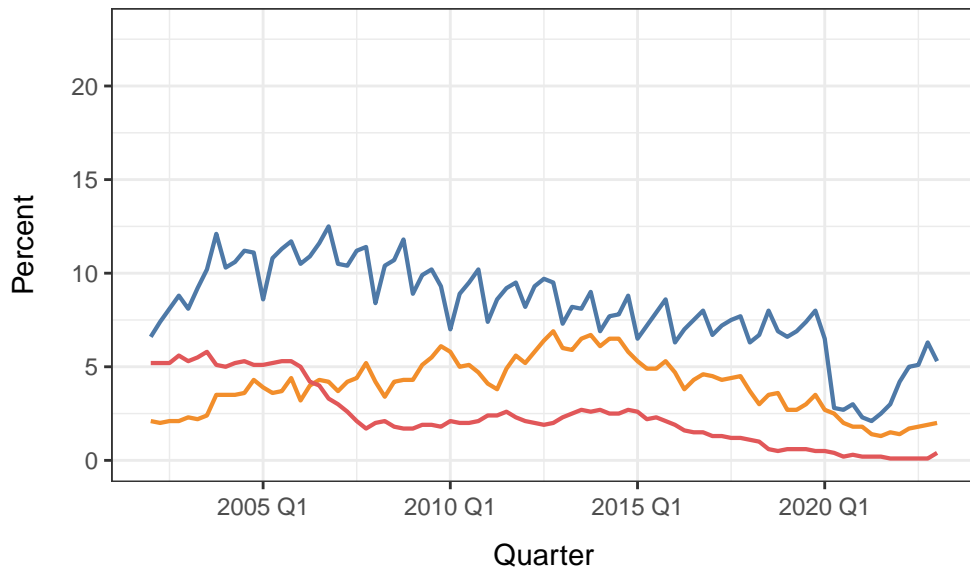
### All Mortgages



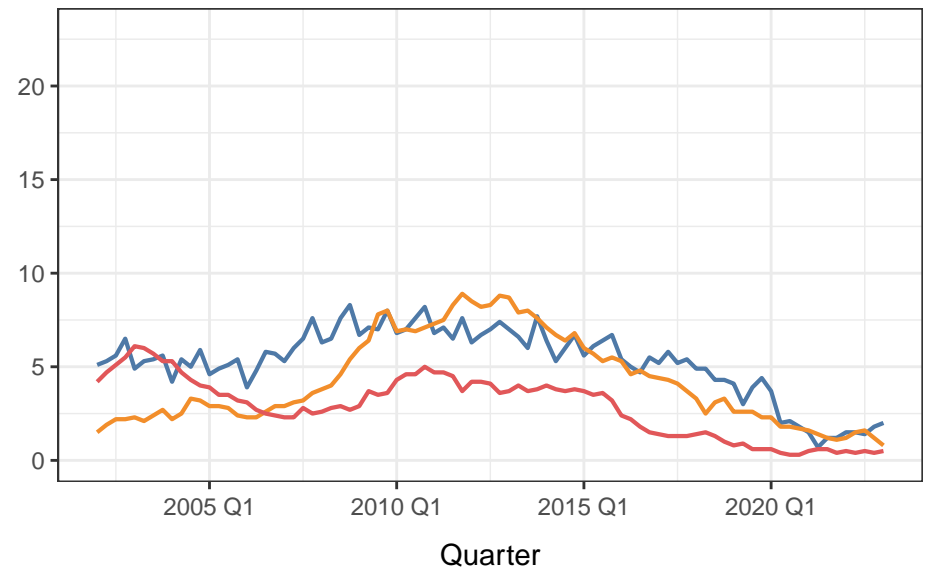
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



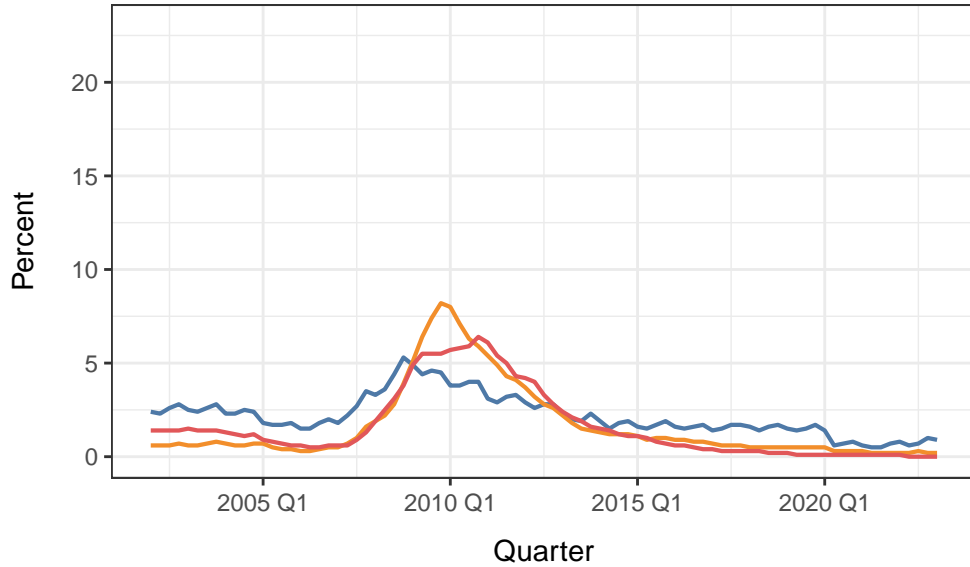
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



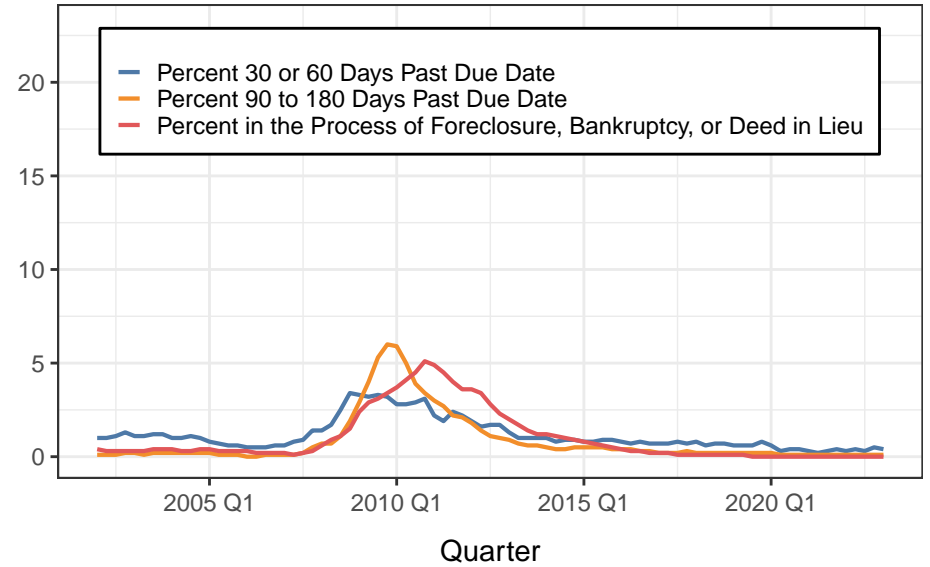
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Phoenix–Mesa–Chandler, AZ

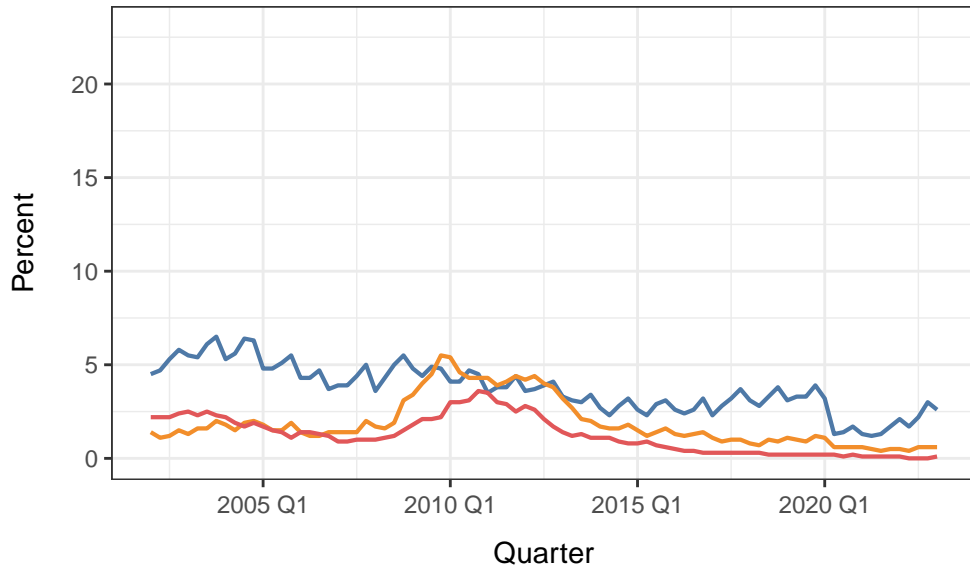
### All Mortgages



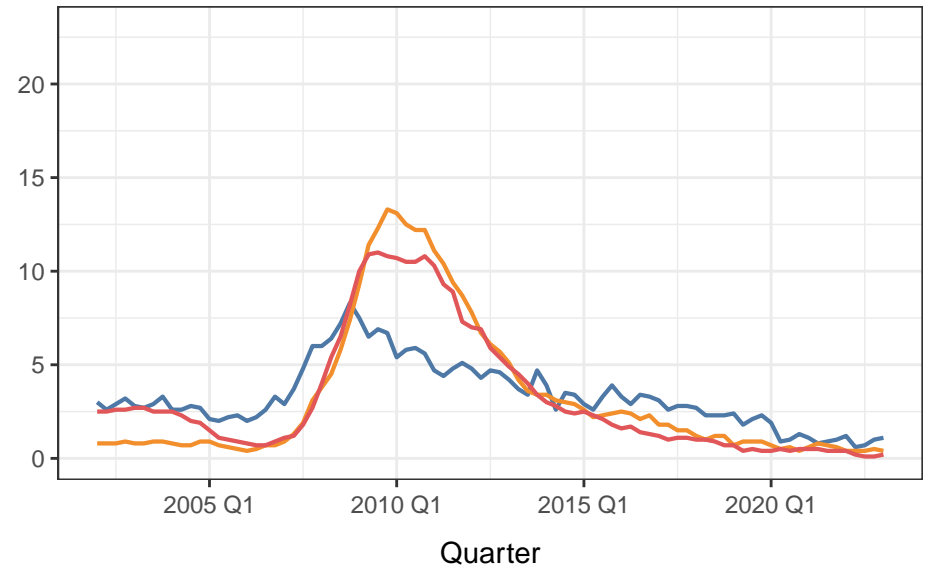
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

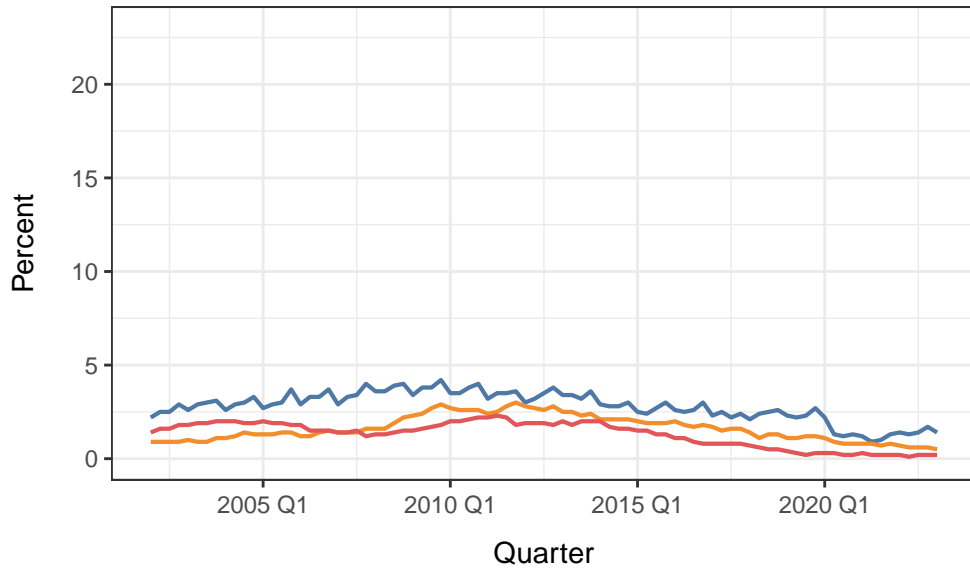


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

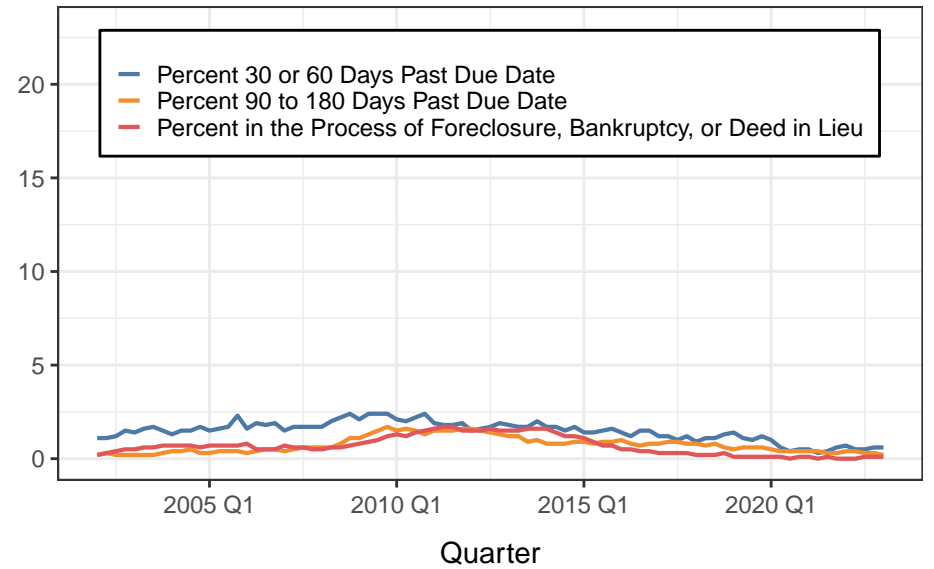
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Pittsburgh, PA

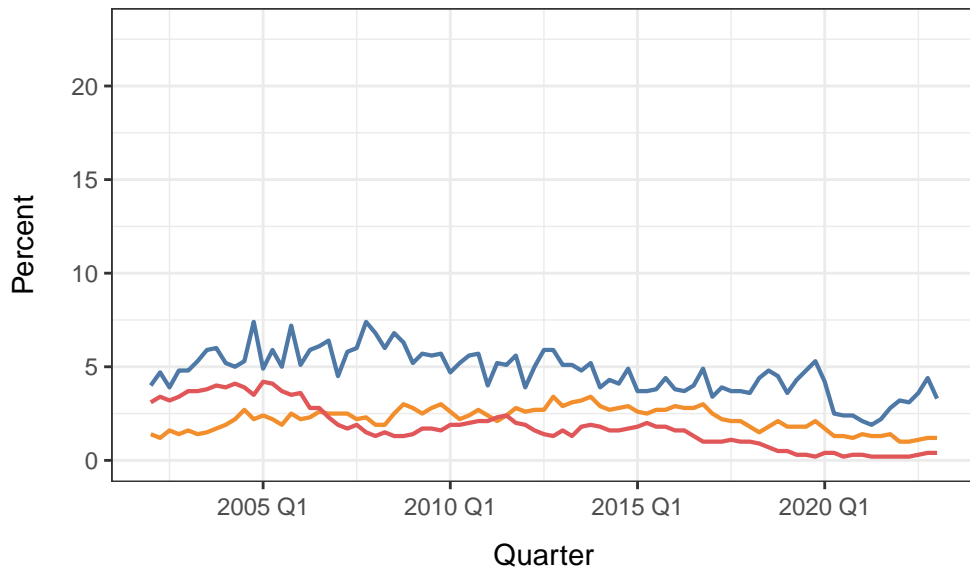
## All Mortgages



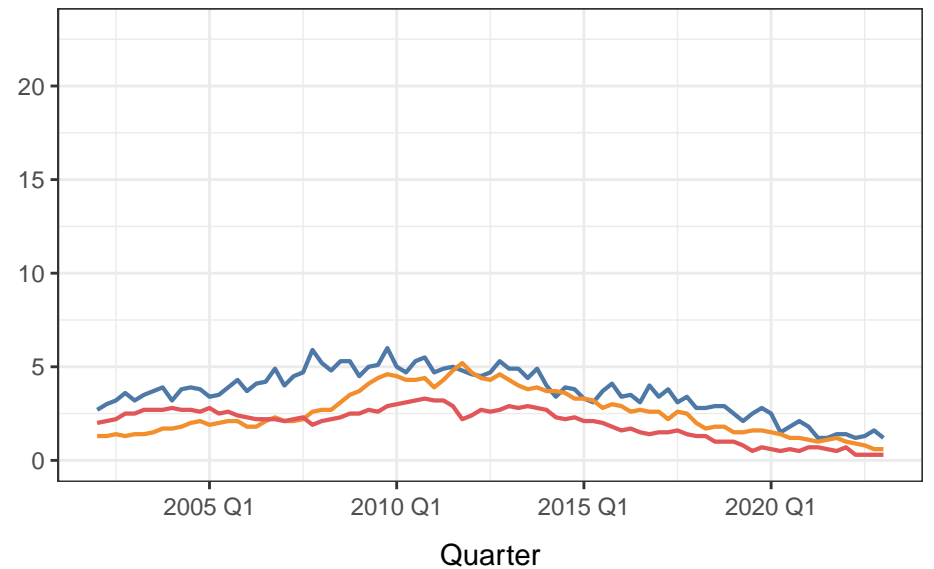
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

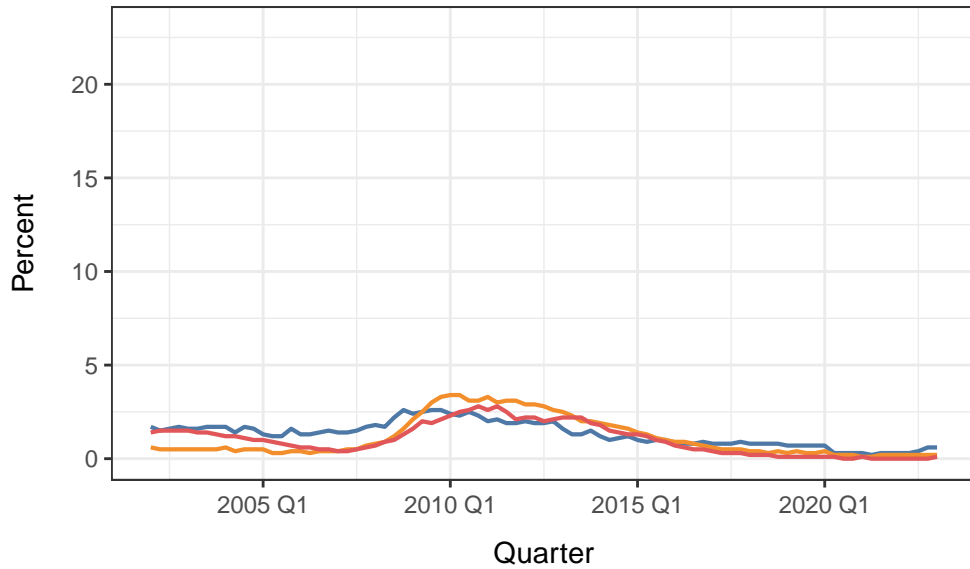


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

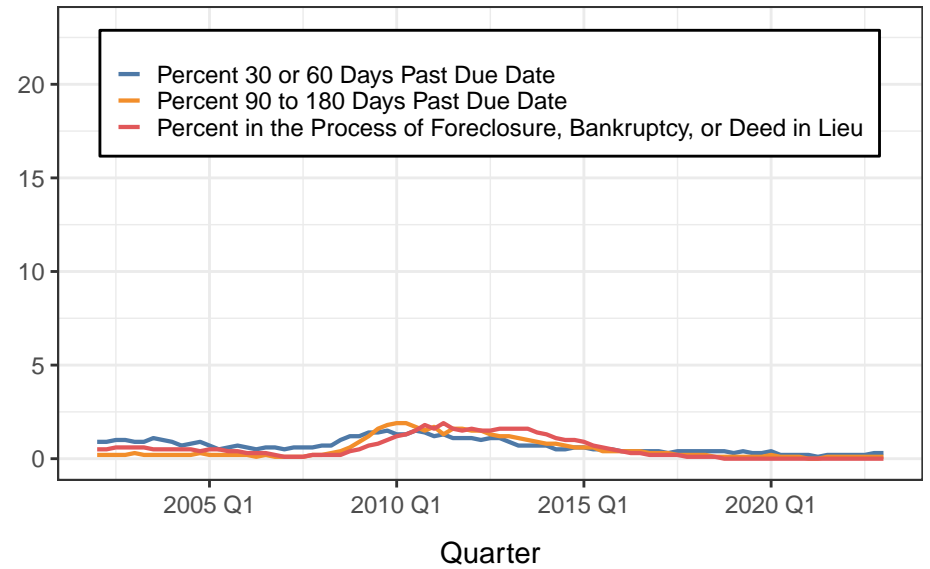
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Portland–Vancouver–Hillsboro, OR–WA

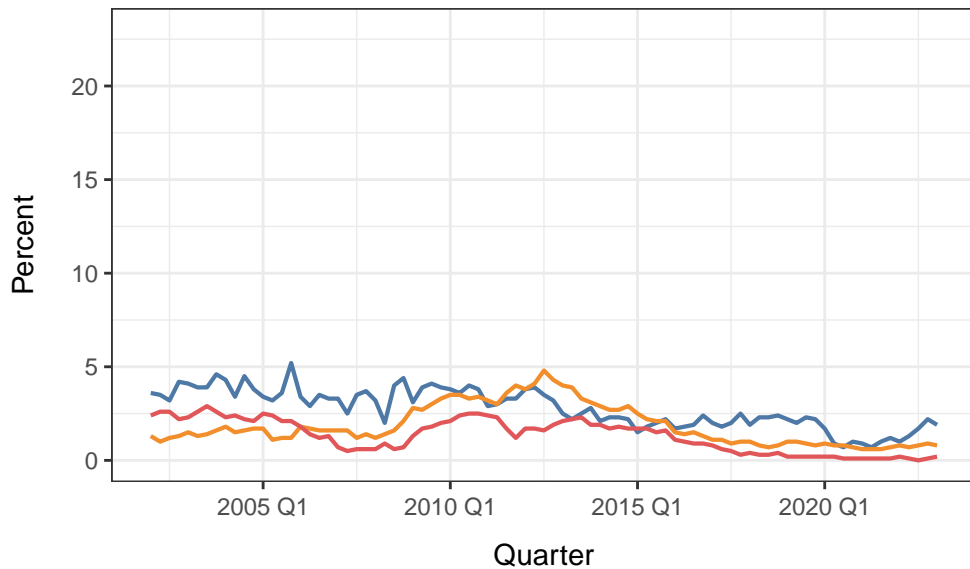
## All Mortgages



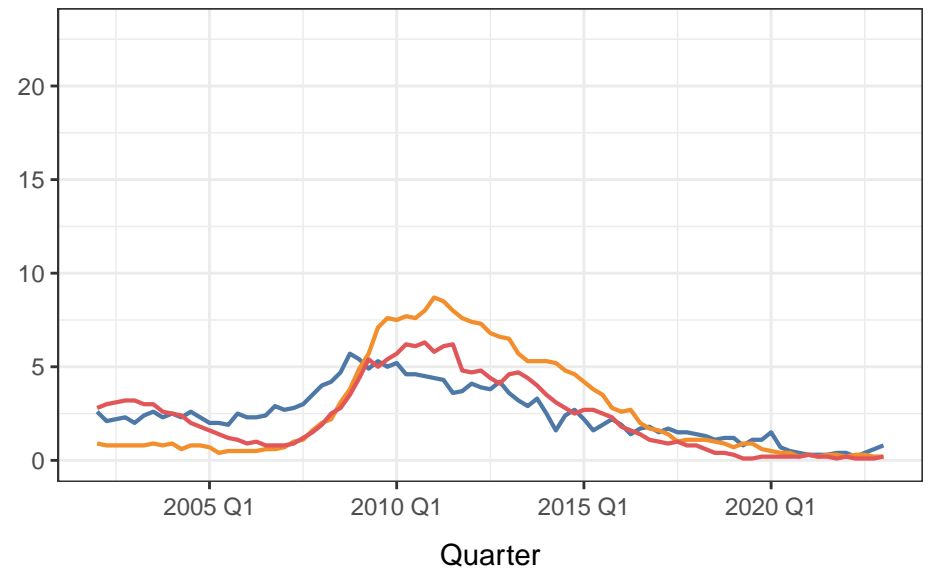
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

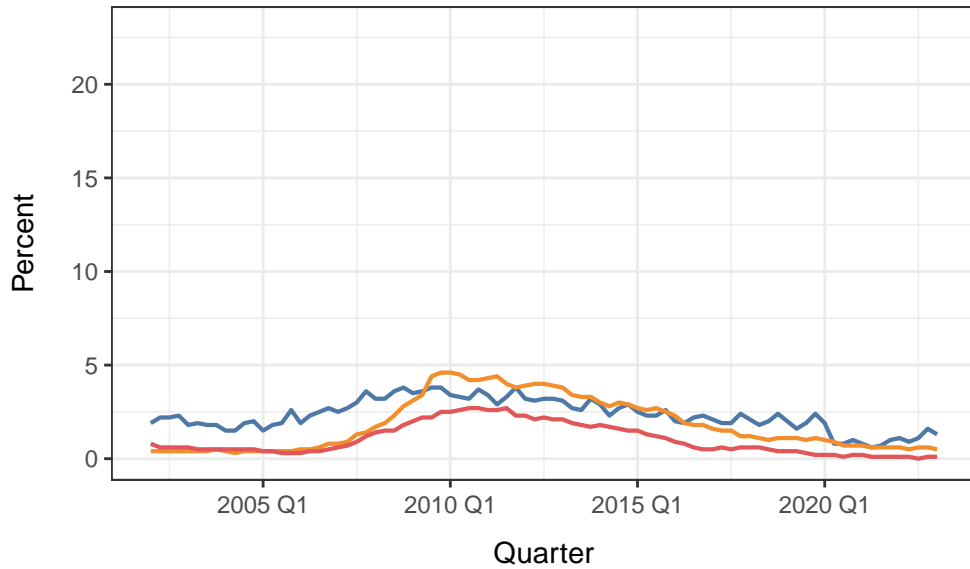


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

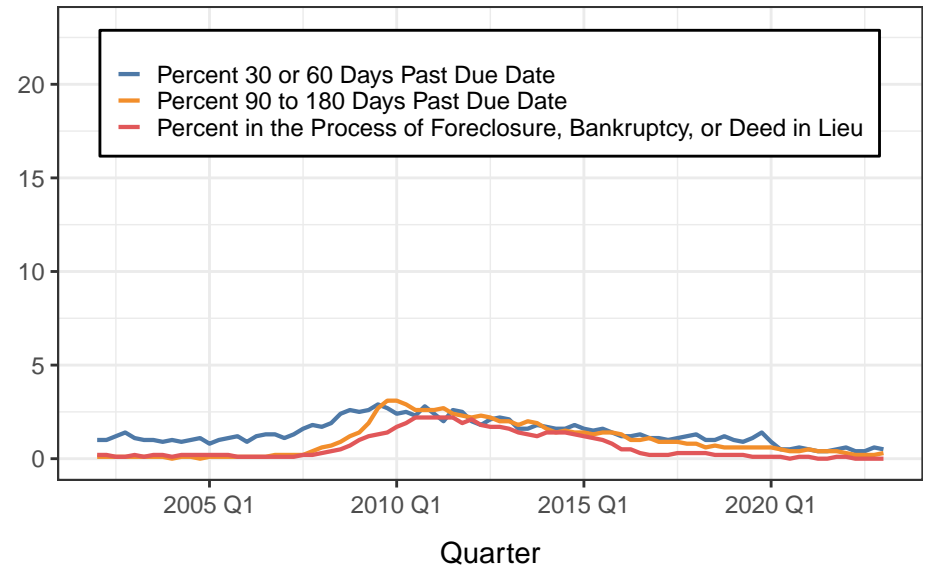
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Providence–Warwick, RI–MA

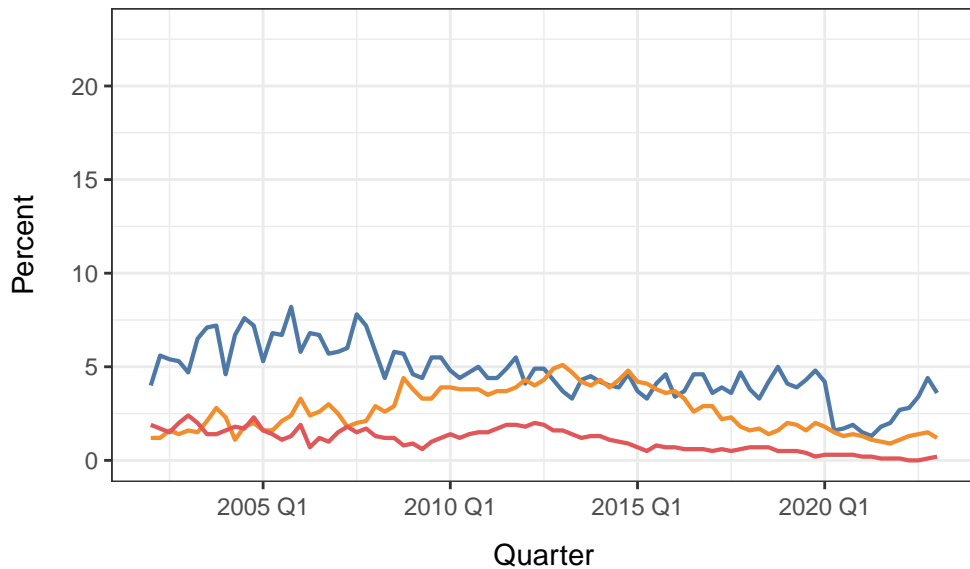
### All Mortgages



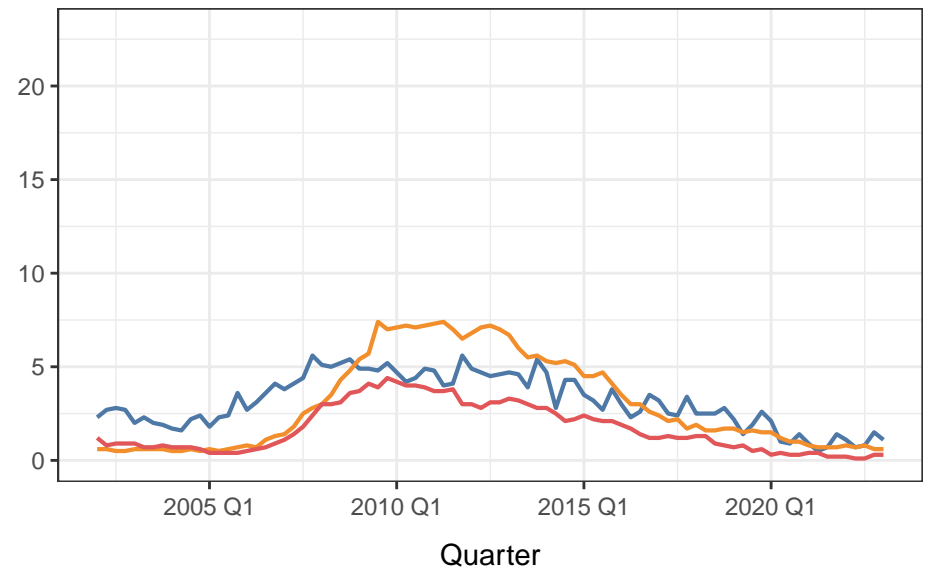
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

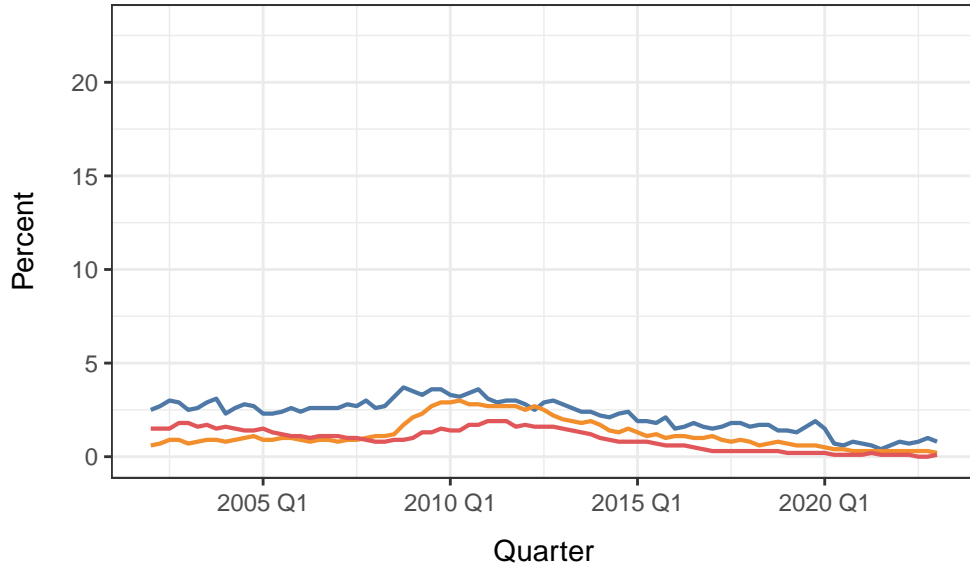


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

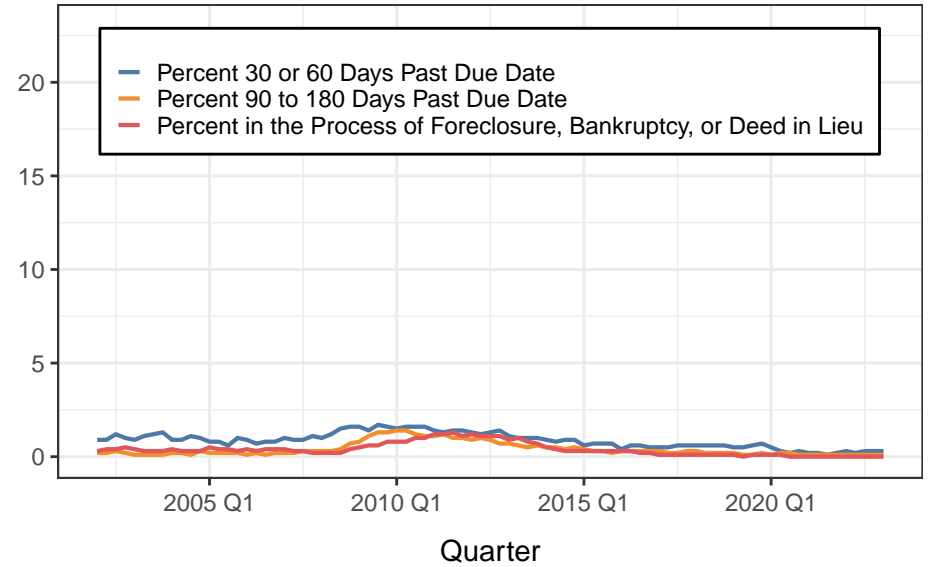
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Raleigh–Cary, NC

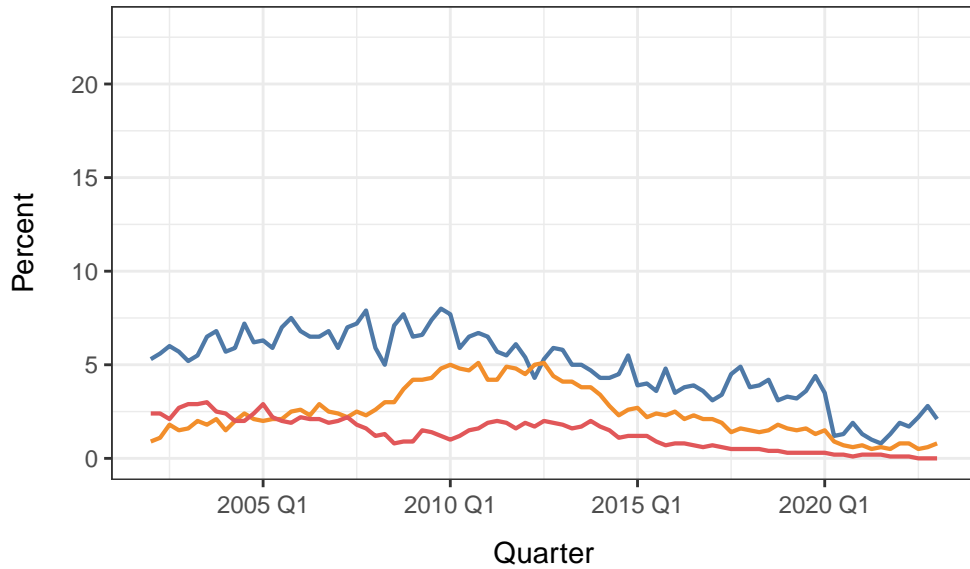
### All Mortgages



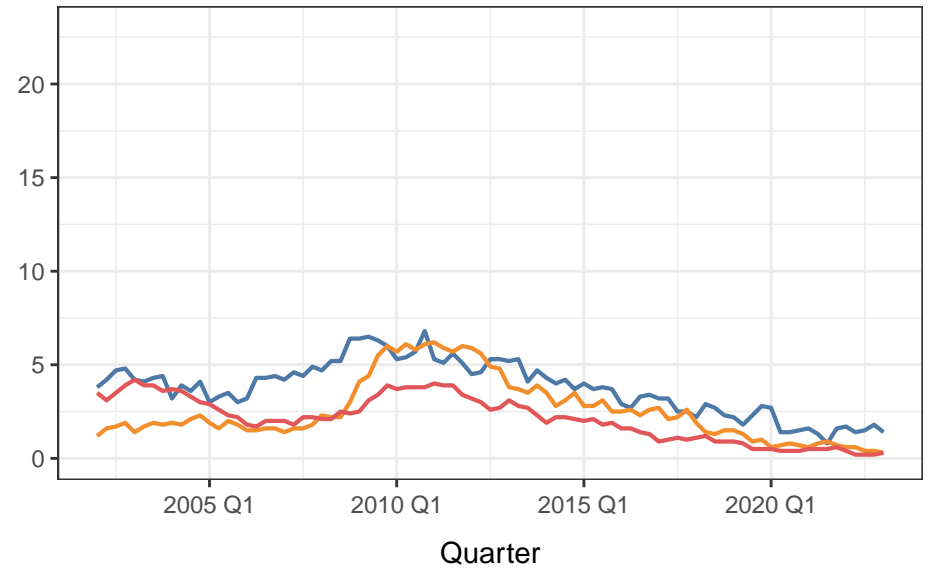
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

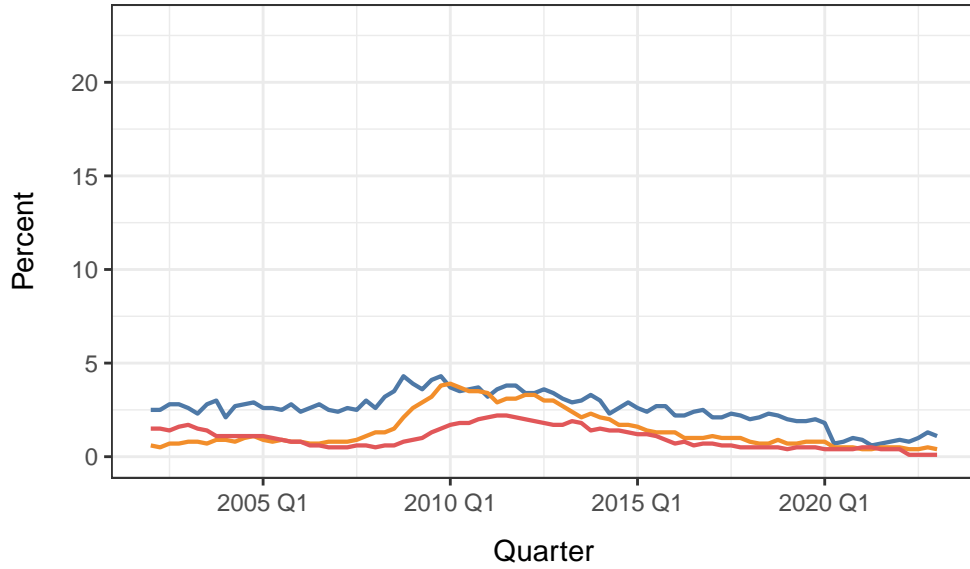


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

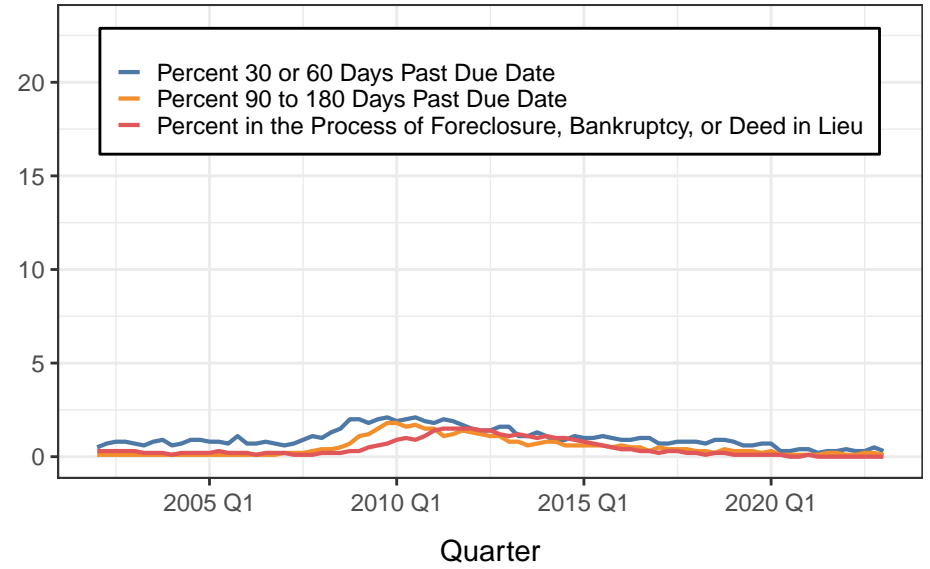
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Richmond, VA

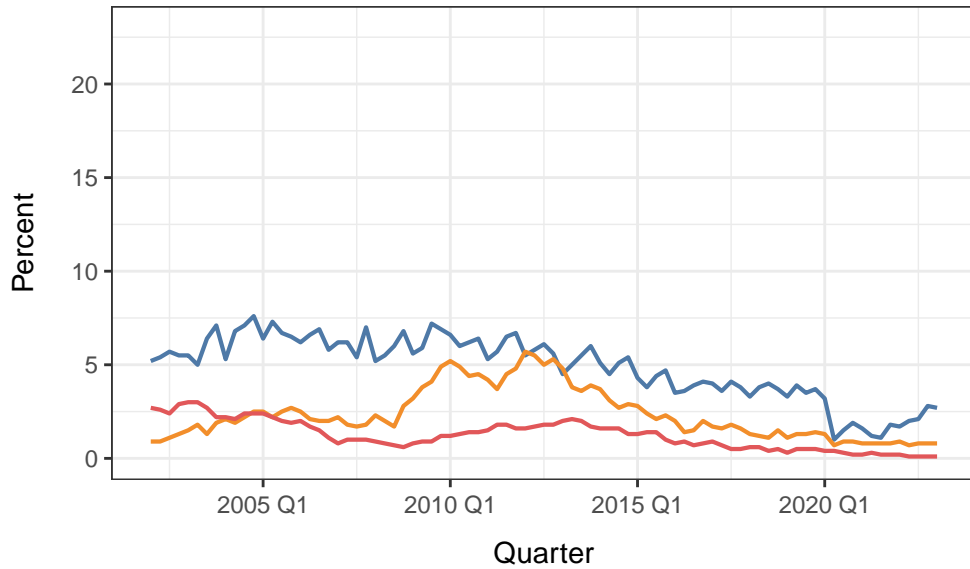
### All Mortgages



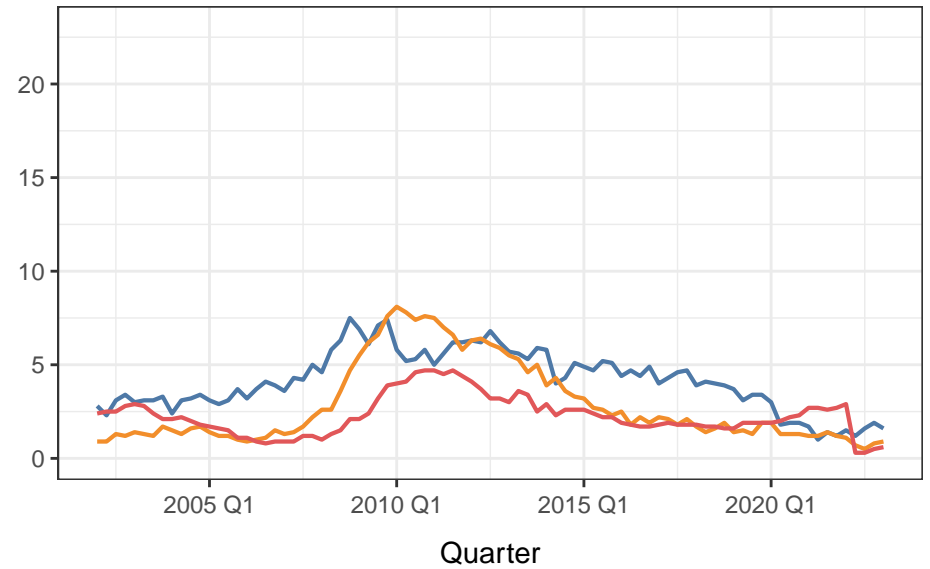
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

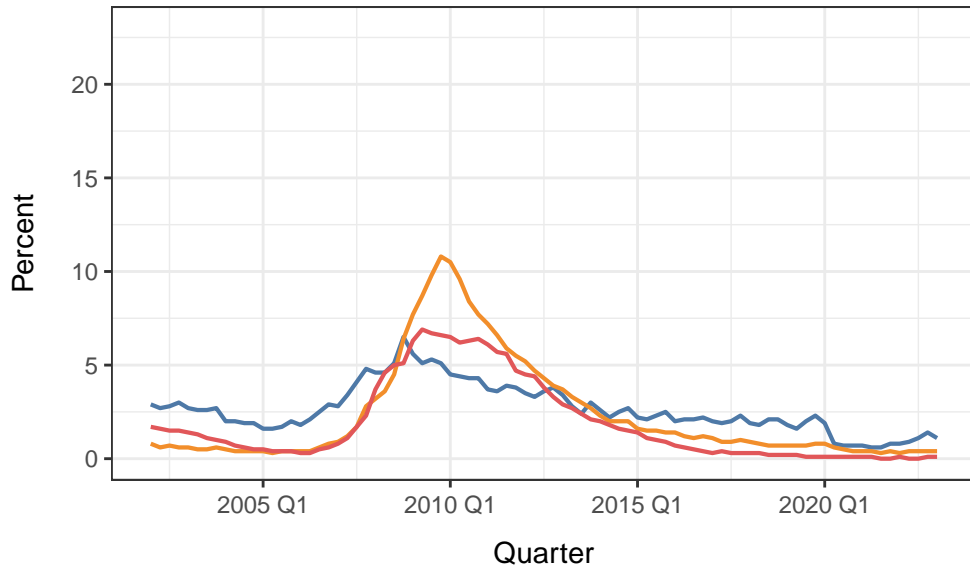


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

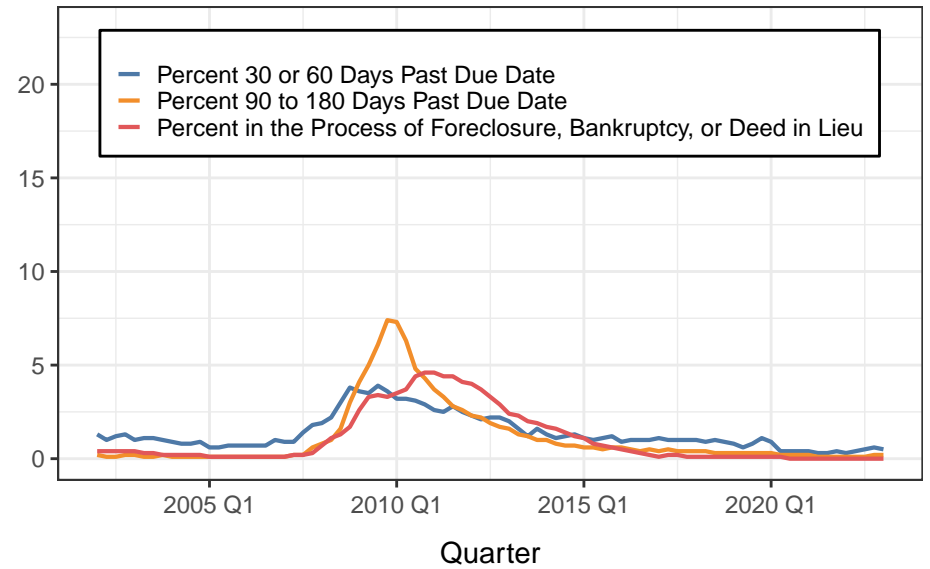
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Riverside–San Bernardino–Ontario, CA

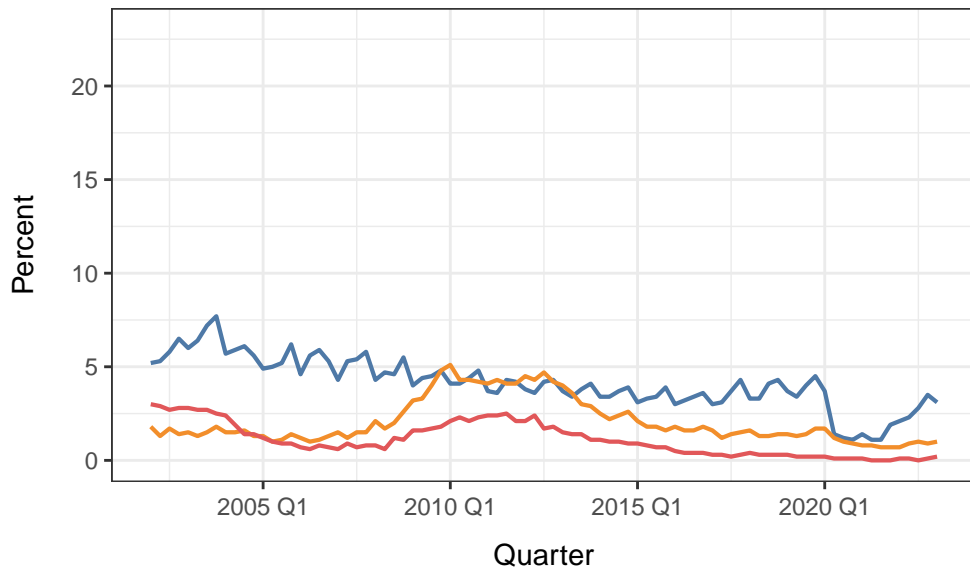
### All Mortgages



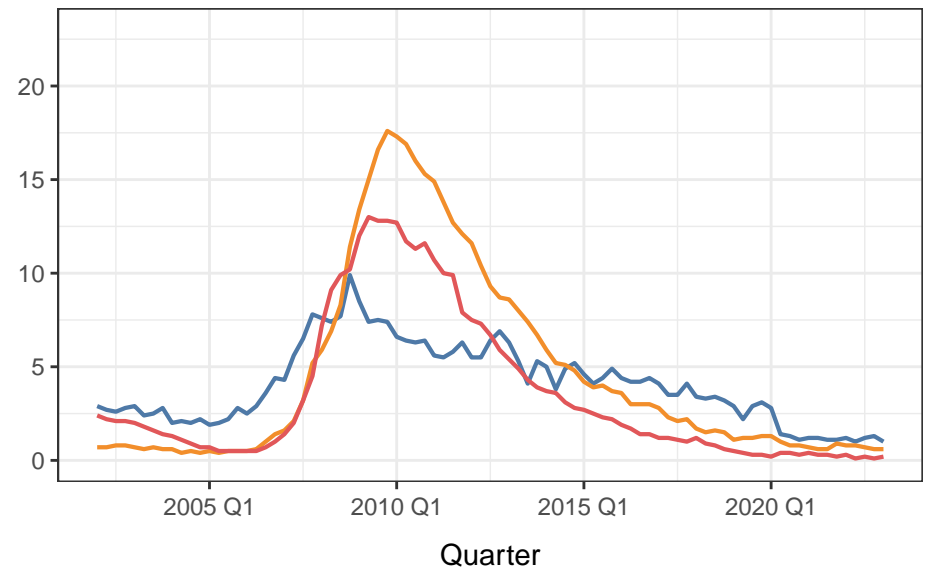
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

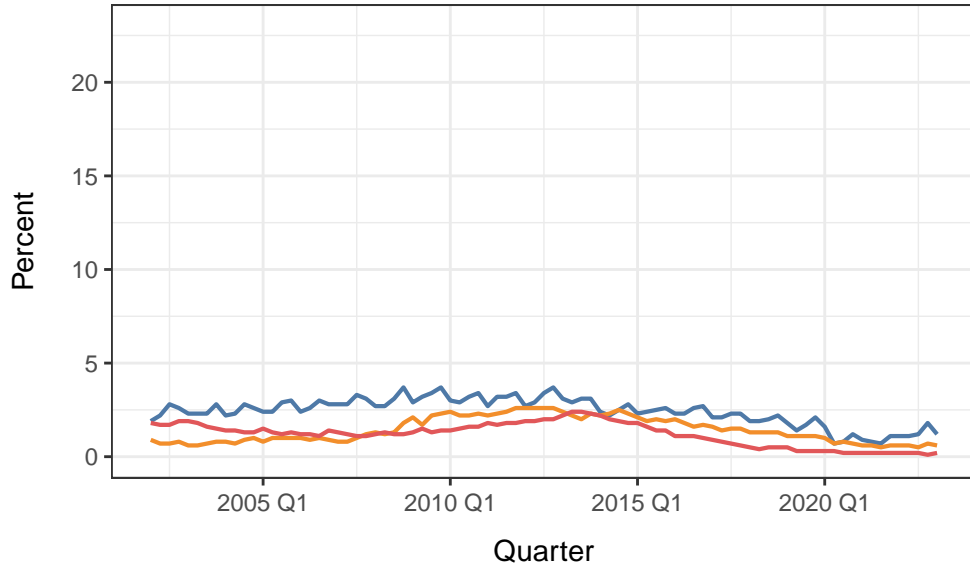


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

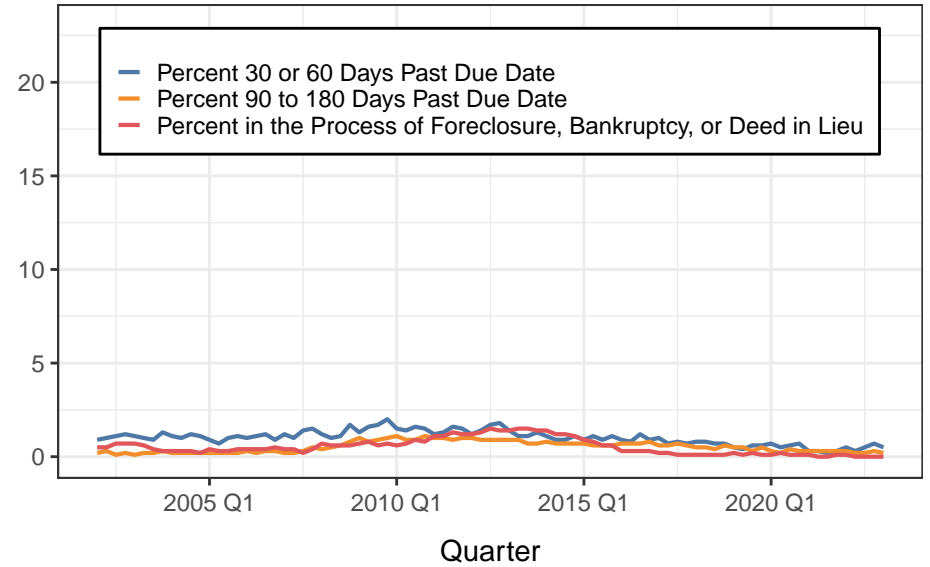
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Rochester, NY

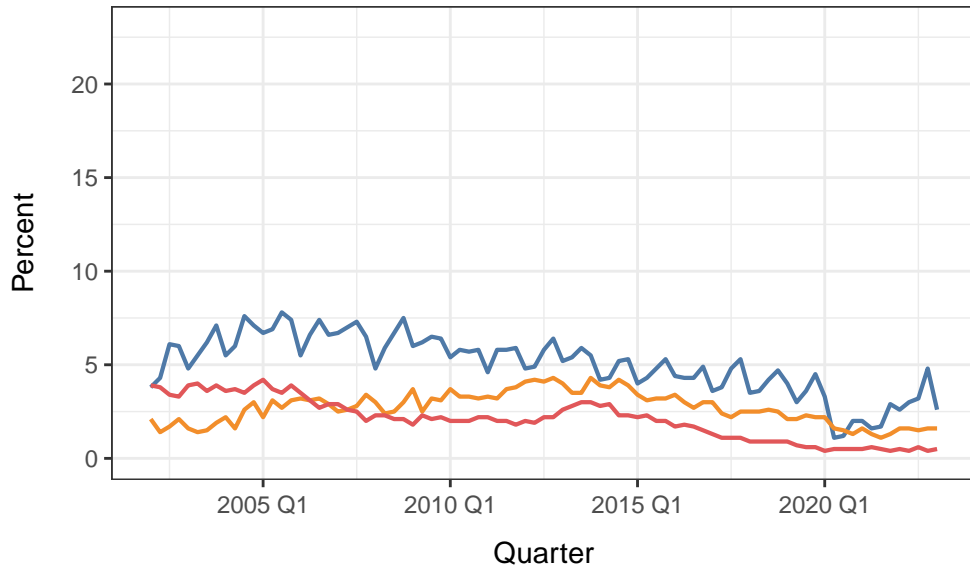
### All Mortgages



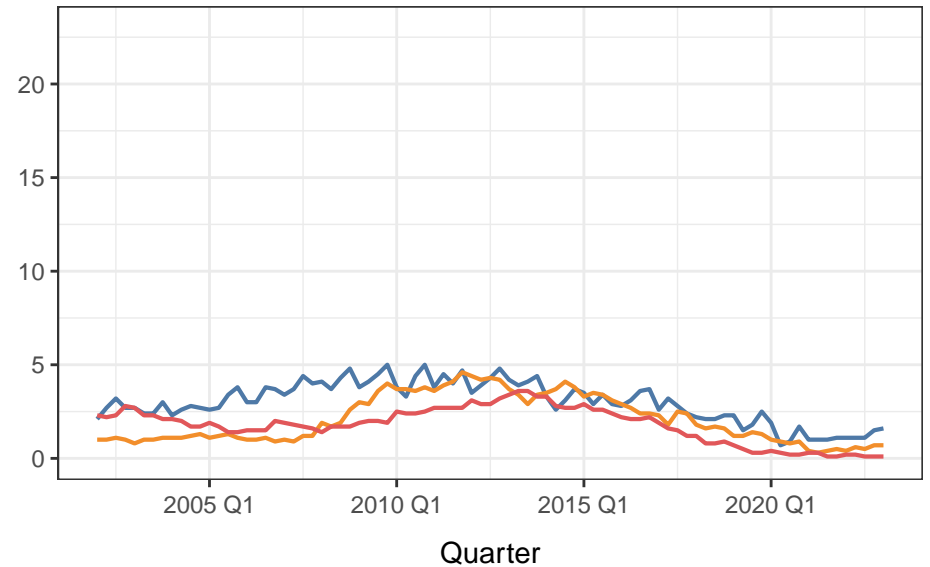
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



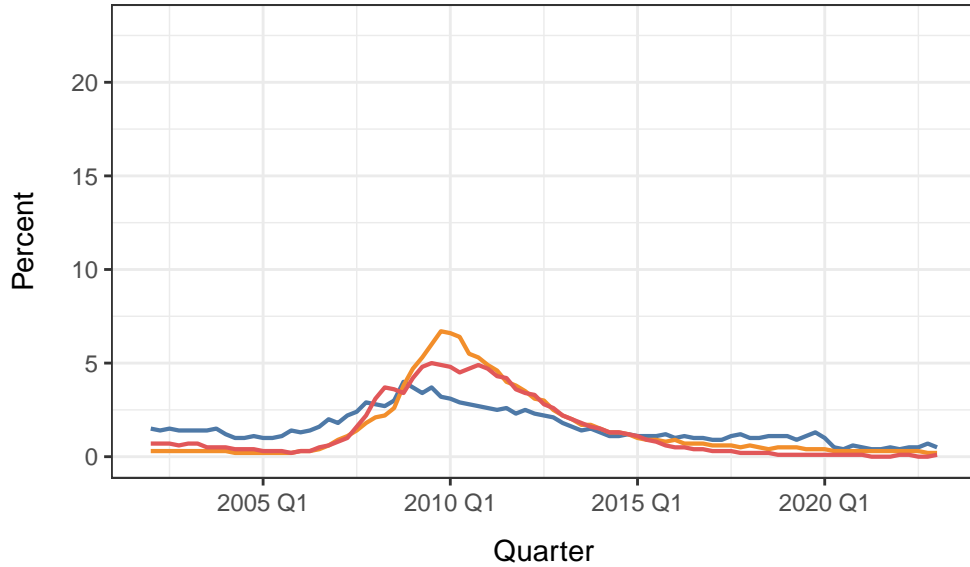
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



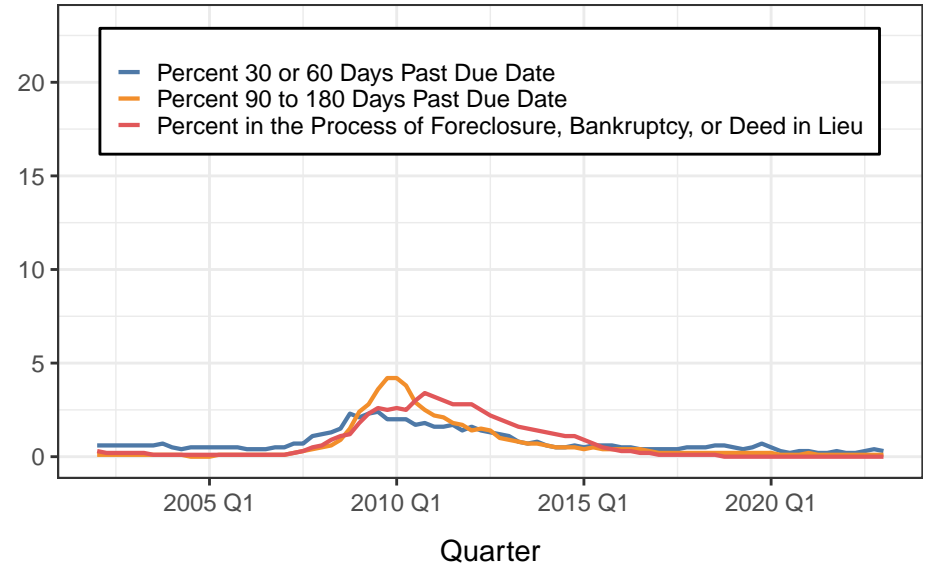
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Sacramento–Roseville–Folsom, CA

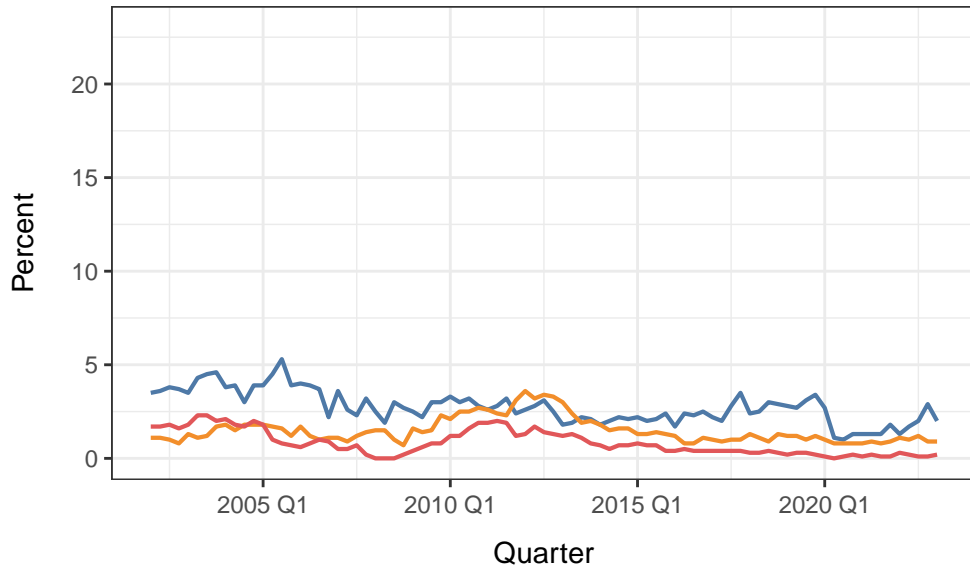
### All Mortgages



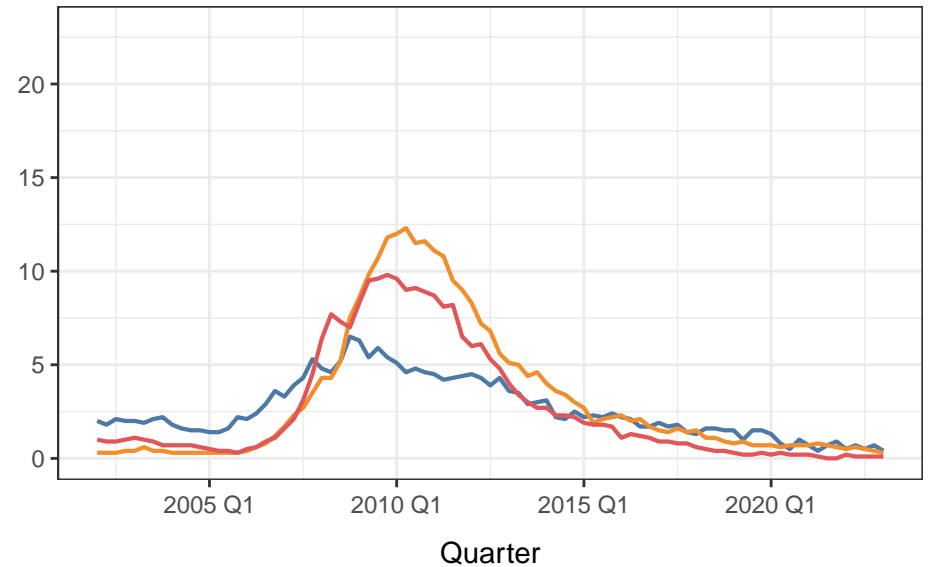
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

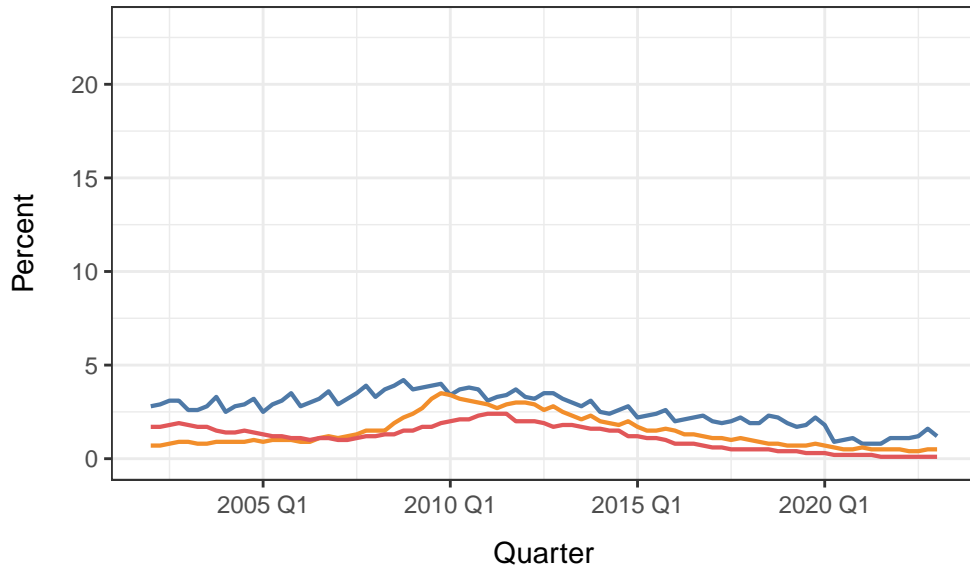


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

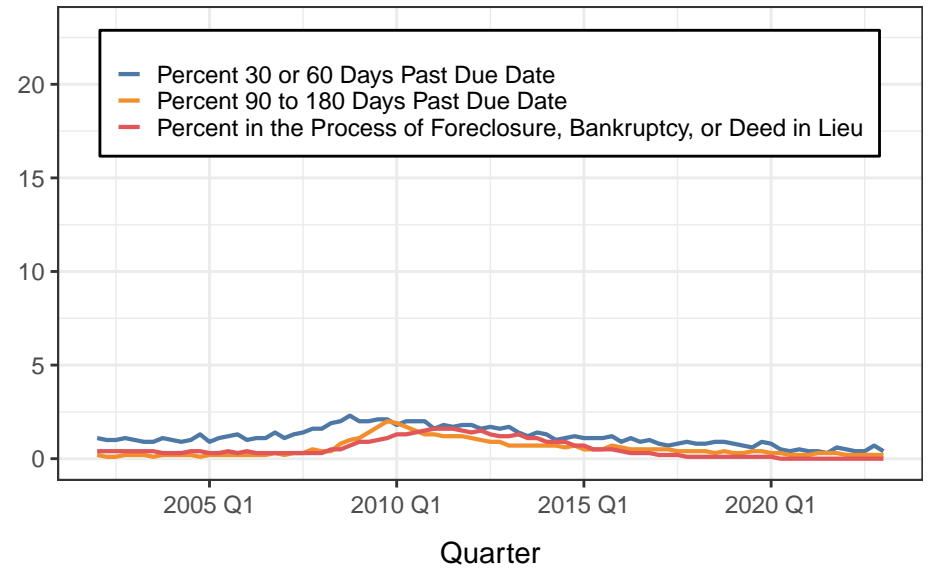
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: St. Louis, MO-IL

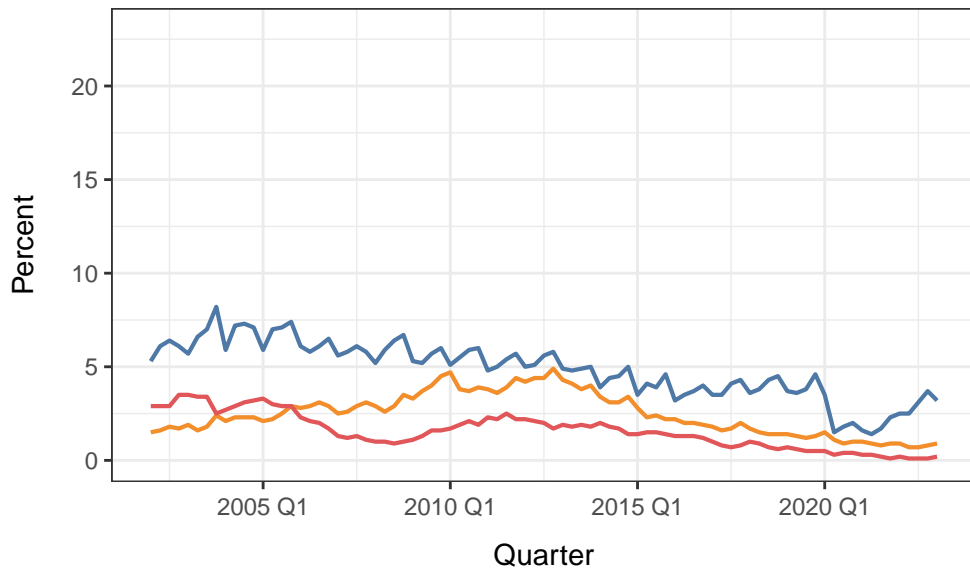
## All Mortgages



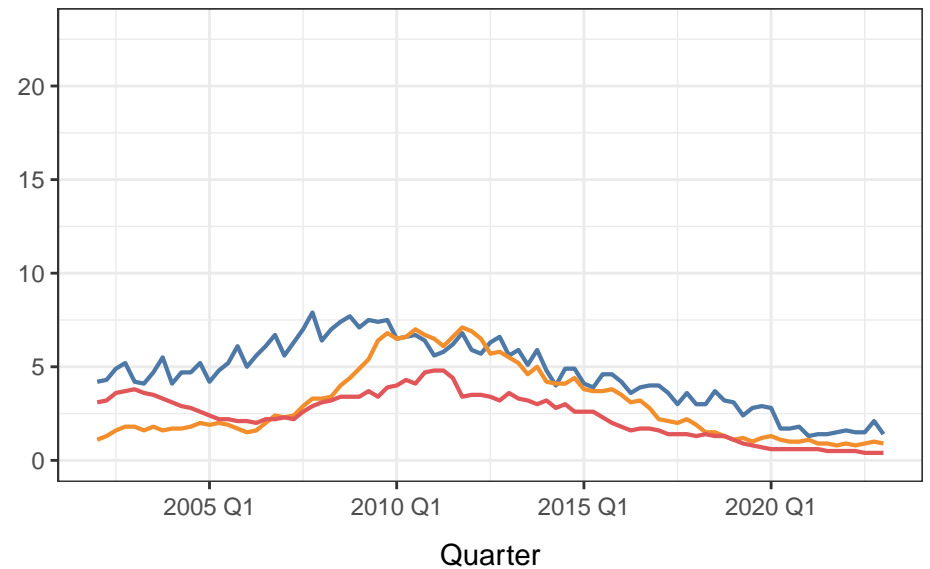
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

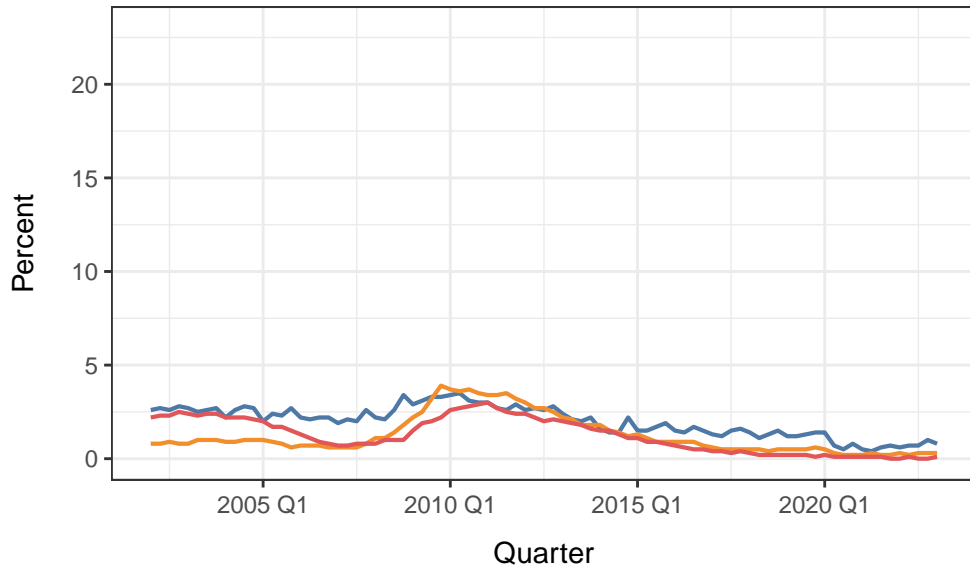


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

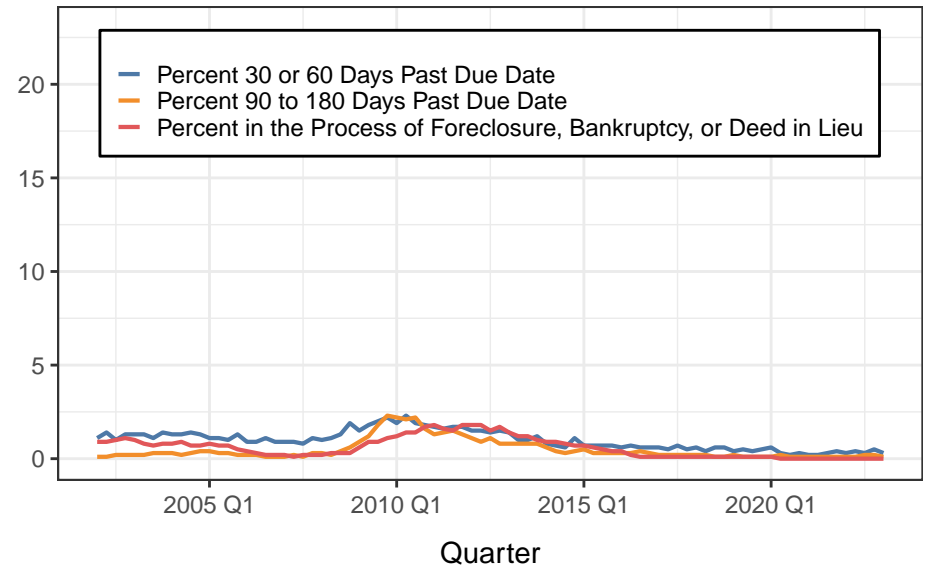
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Salt Lake City, UT

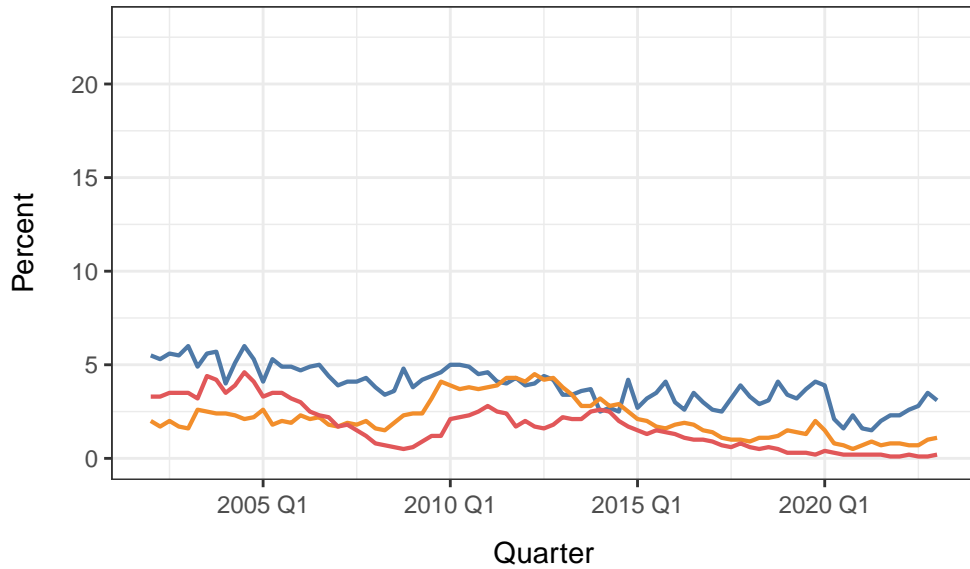
## All Mortgages



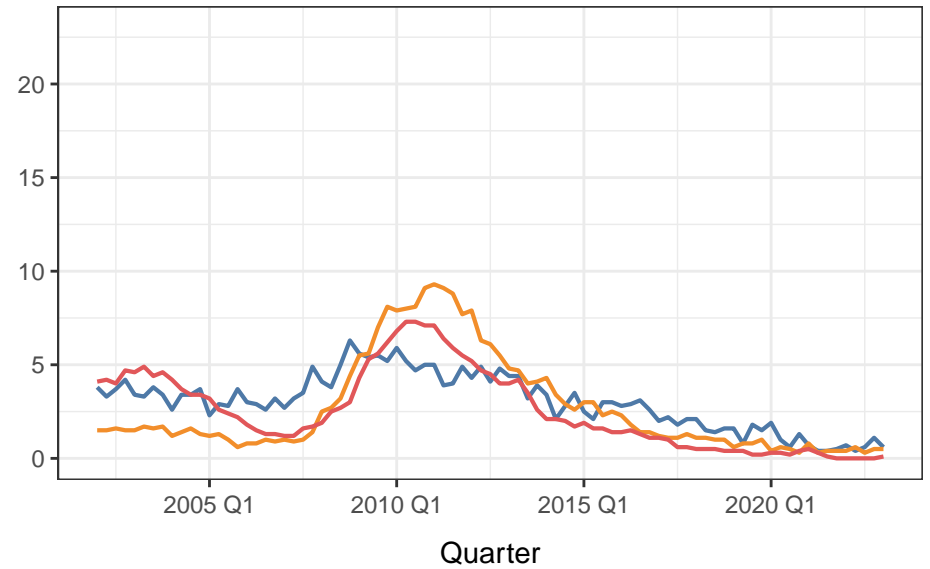
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

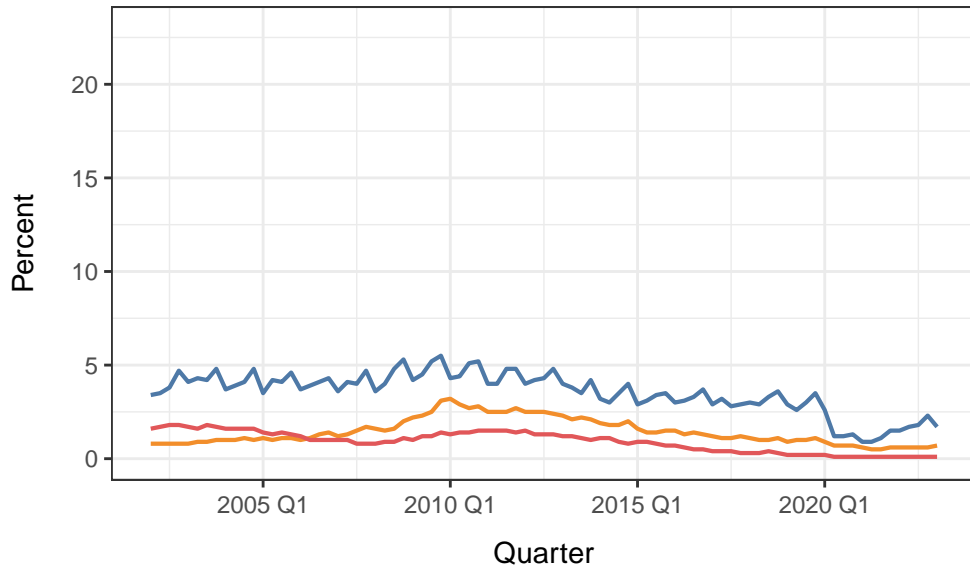


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

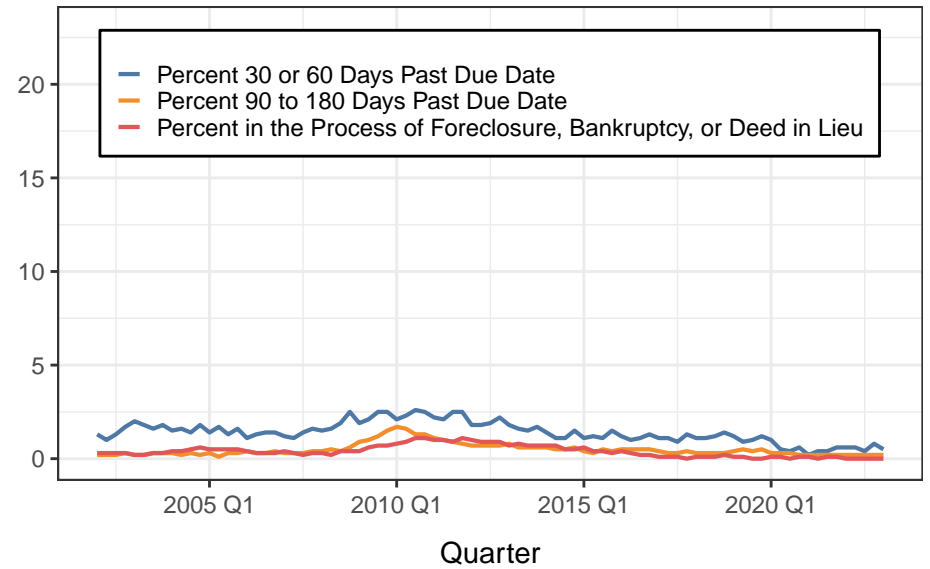
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: San Antonio–New Braunfels, TX

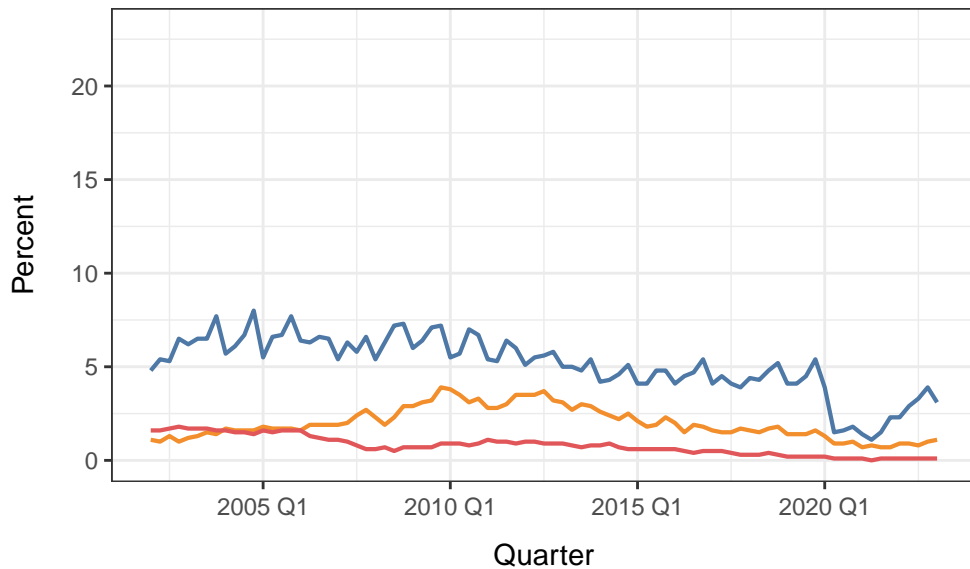
### All Mortgages



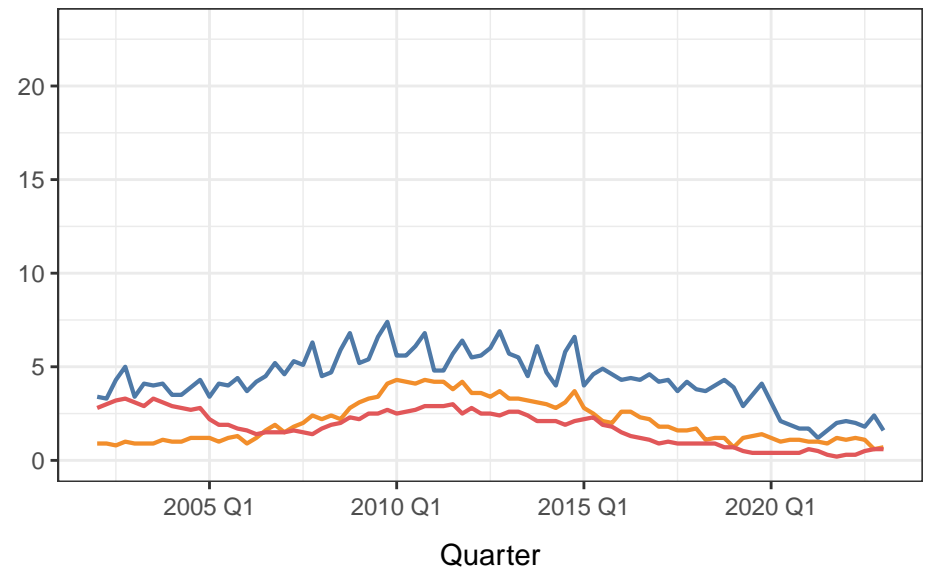
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

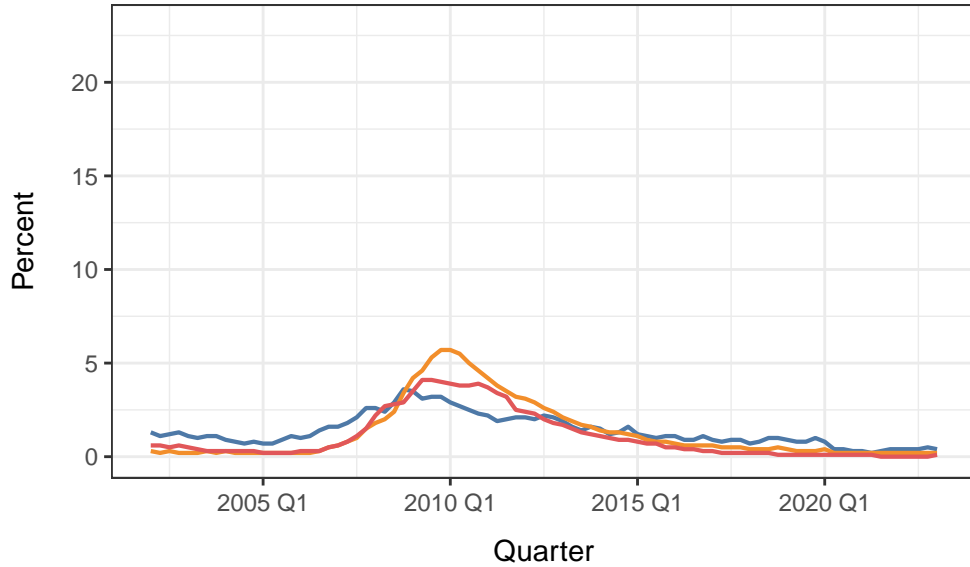


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

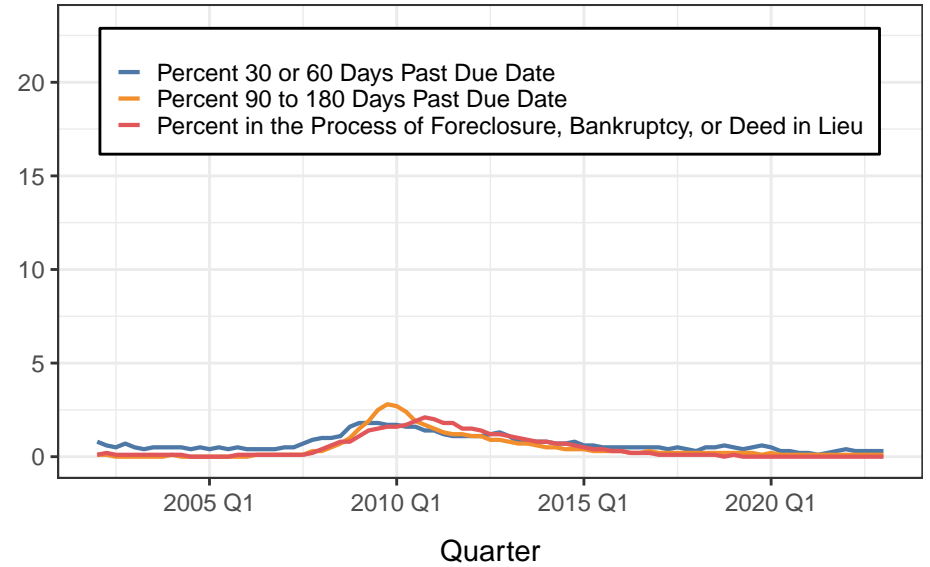
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: San Diego–Chula Vista–Carlsbad, CA

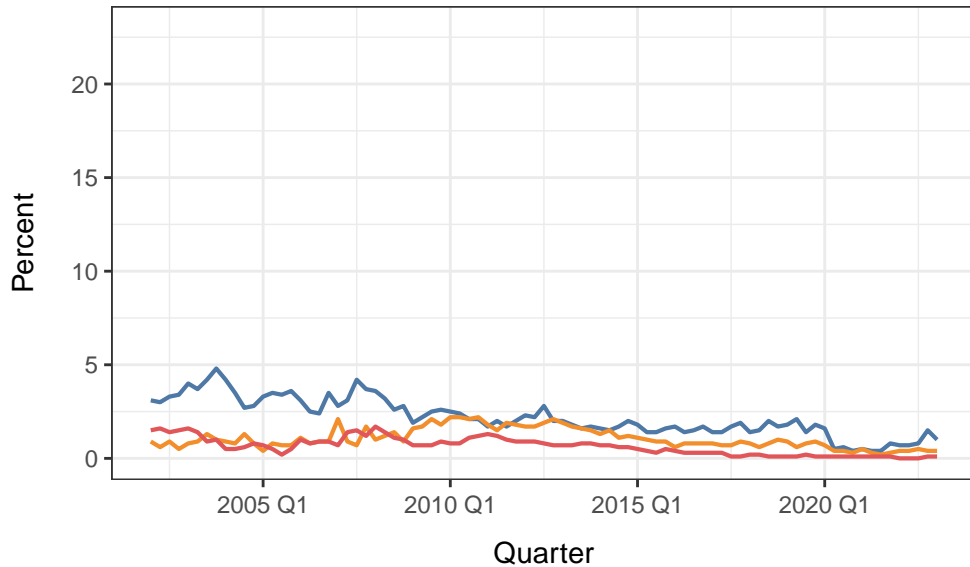
### All Mortgages



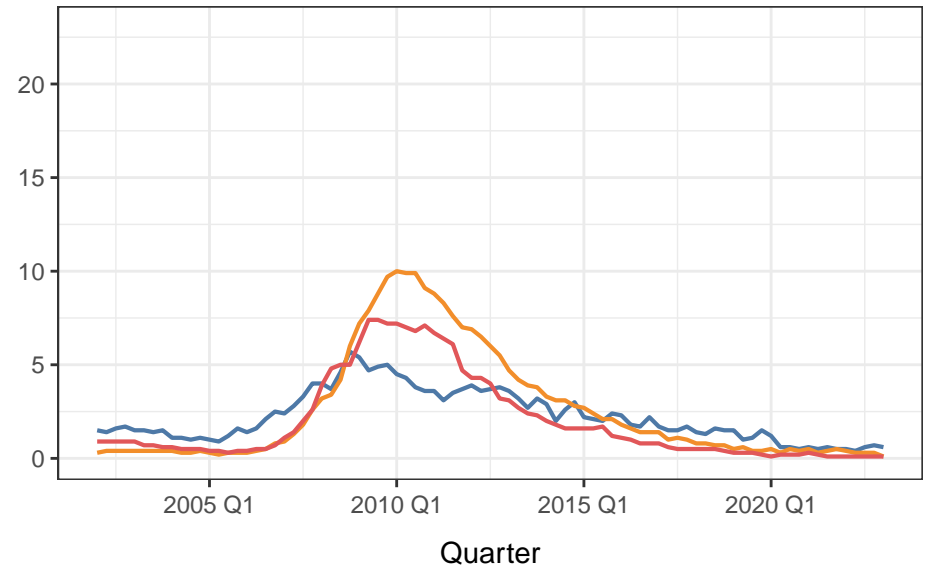
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

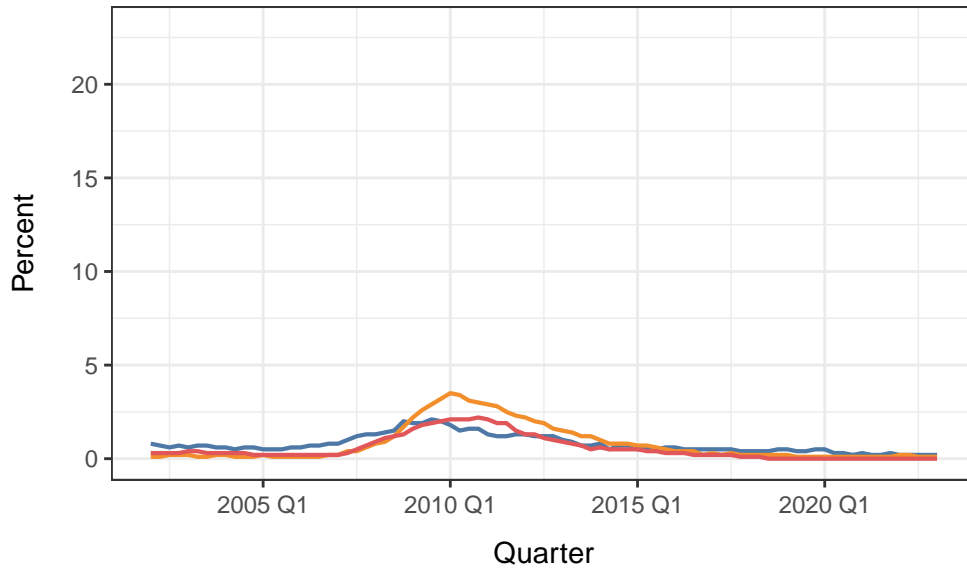


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

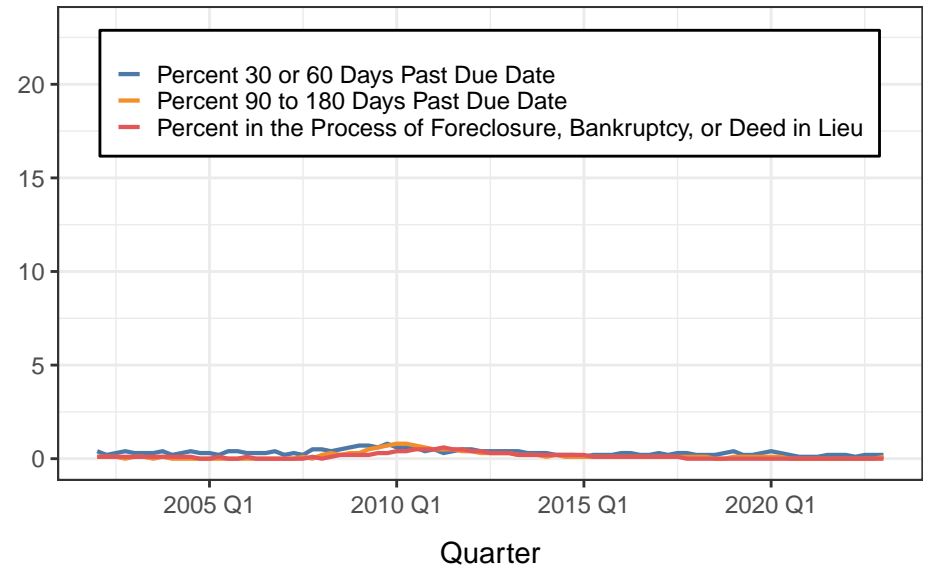
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: San Francisco–San Mateo–Redwood City, CA (MSAD)

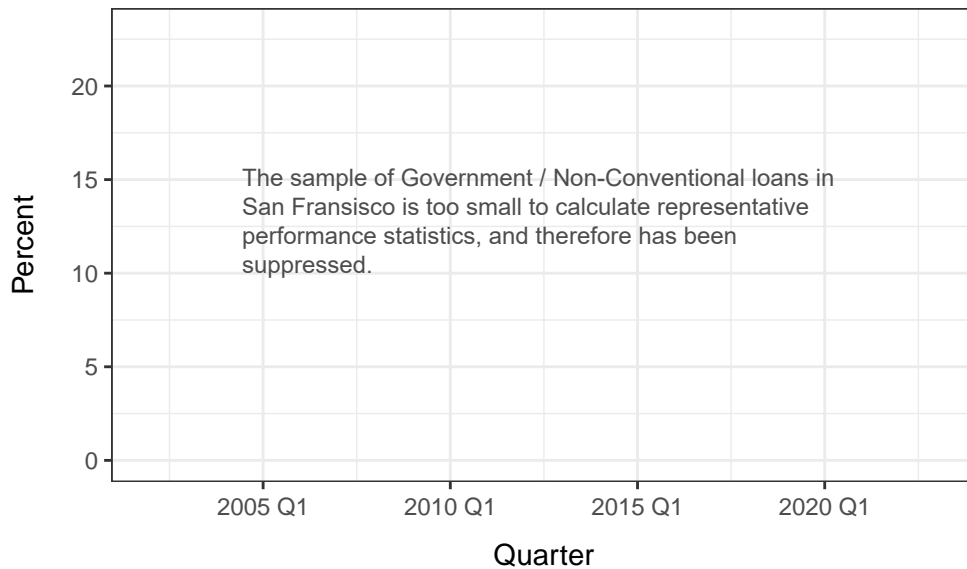
### All Mortgages



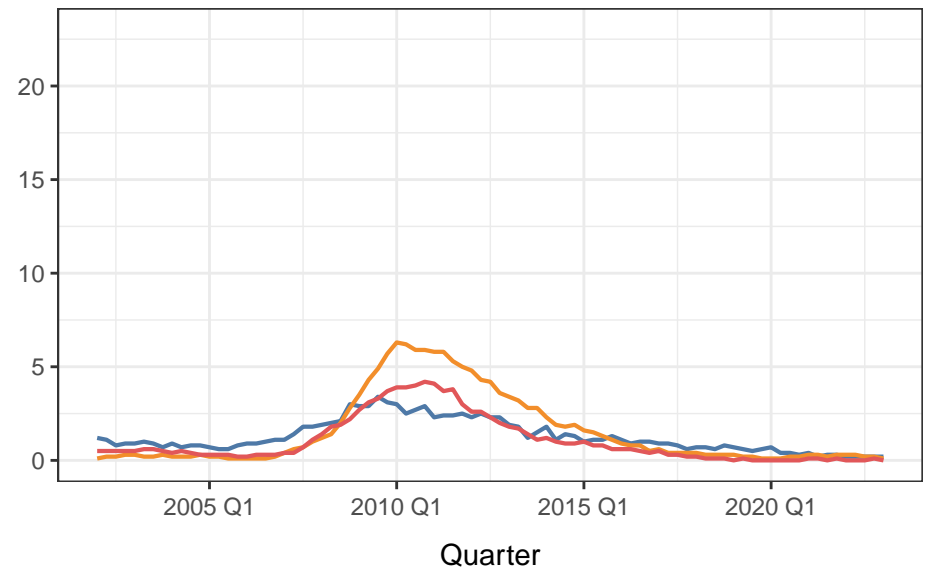
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

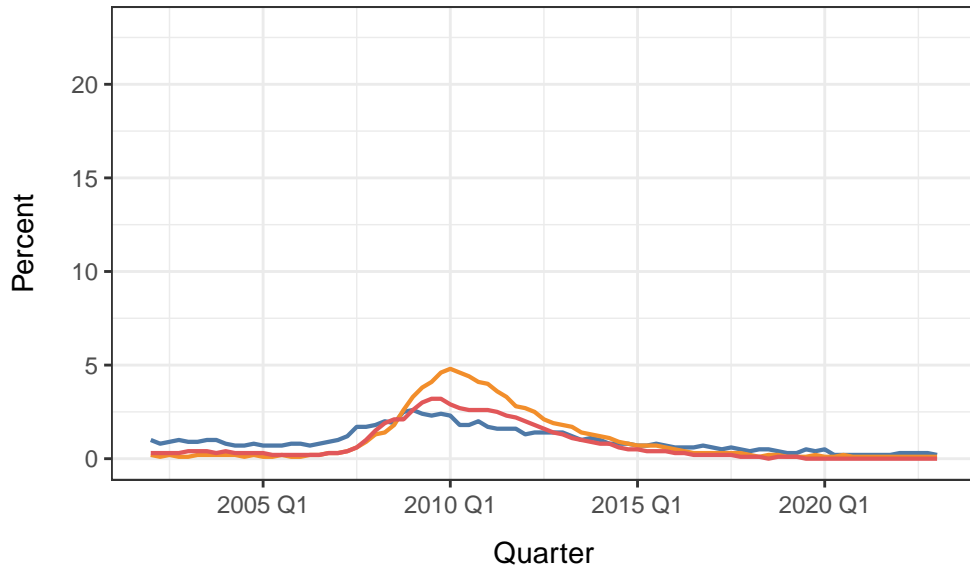


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

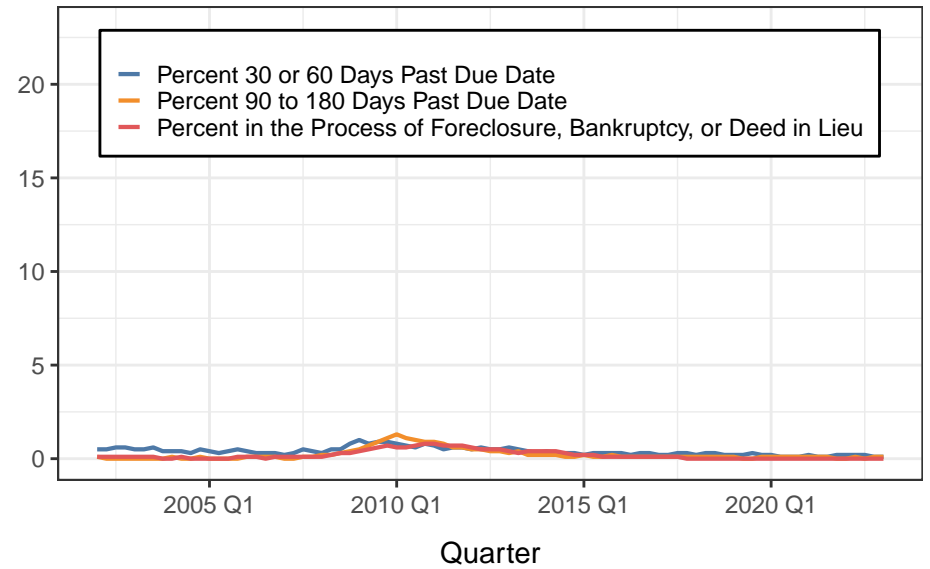
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: San Jose–Sunnyvale–Santa Clara, CA

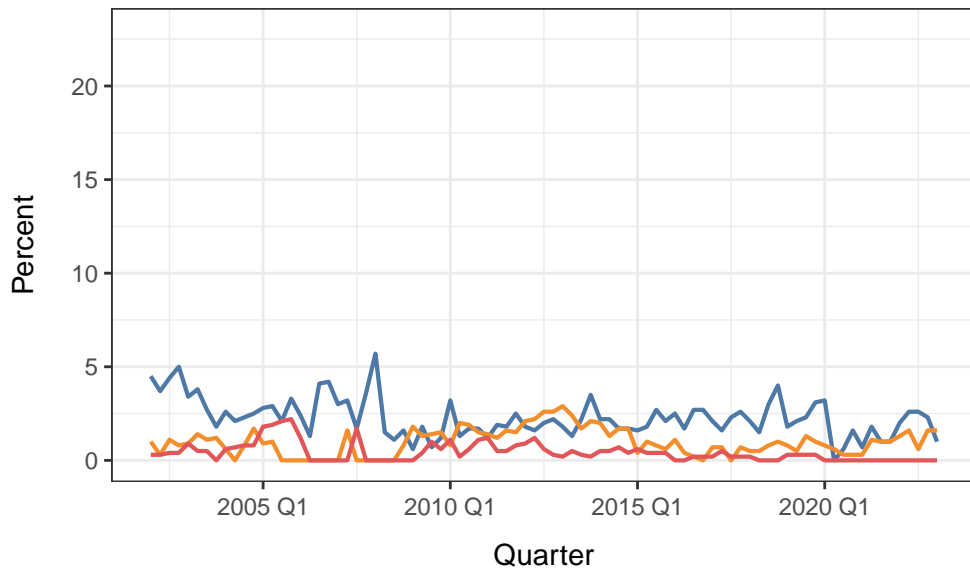
### All Mortgages



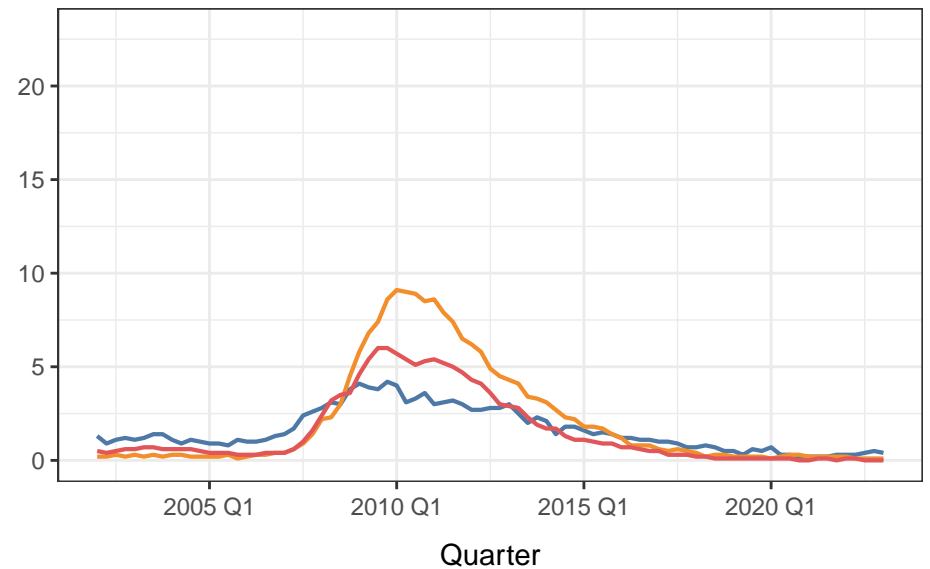
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

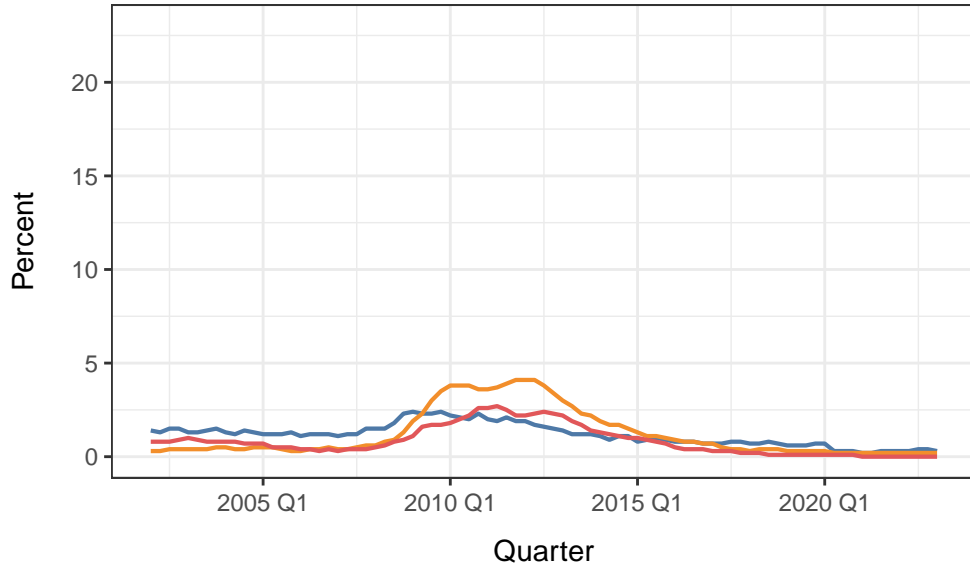


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

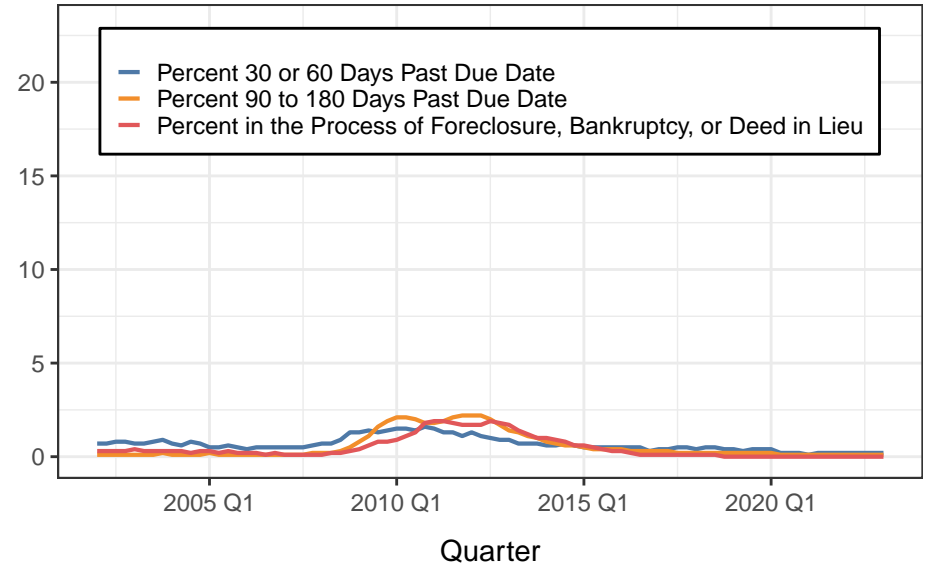
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Seattle–Bellevue–Kent, WA (MSAD)

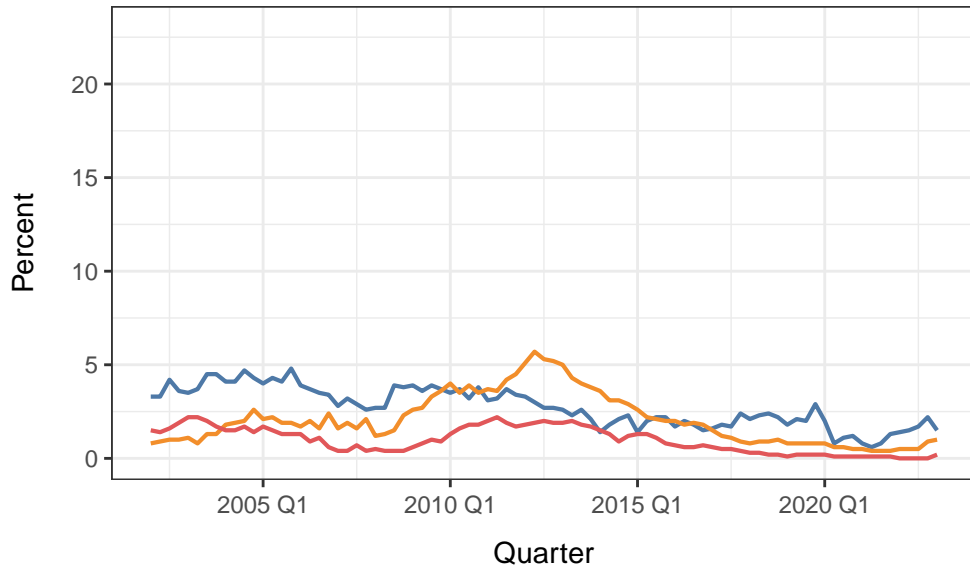
### All Mortgages



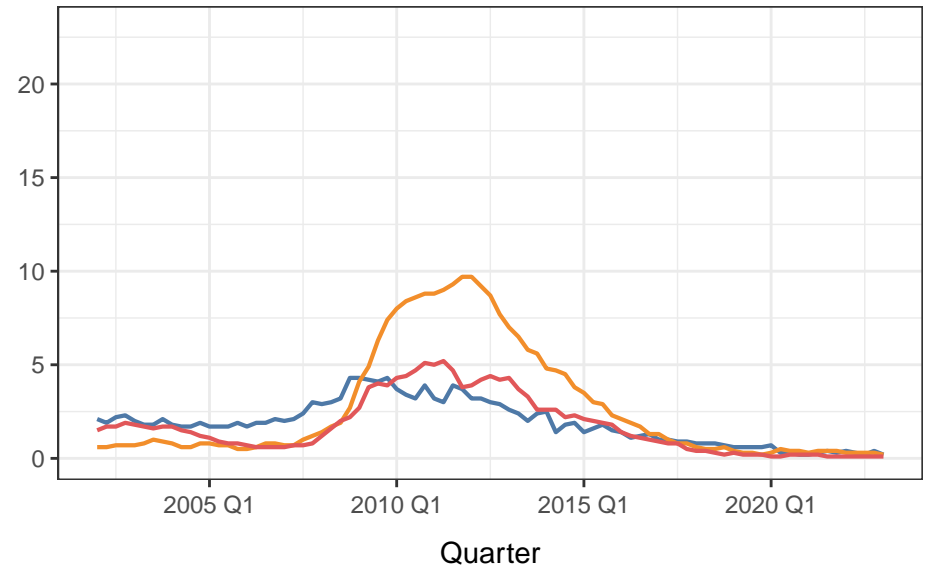
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



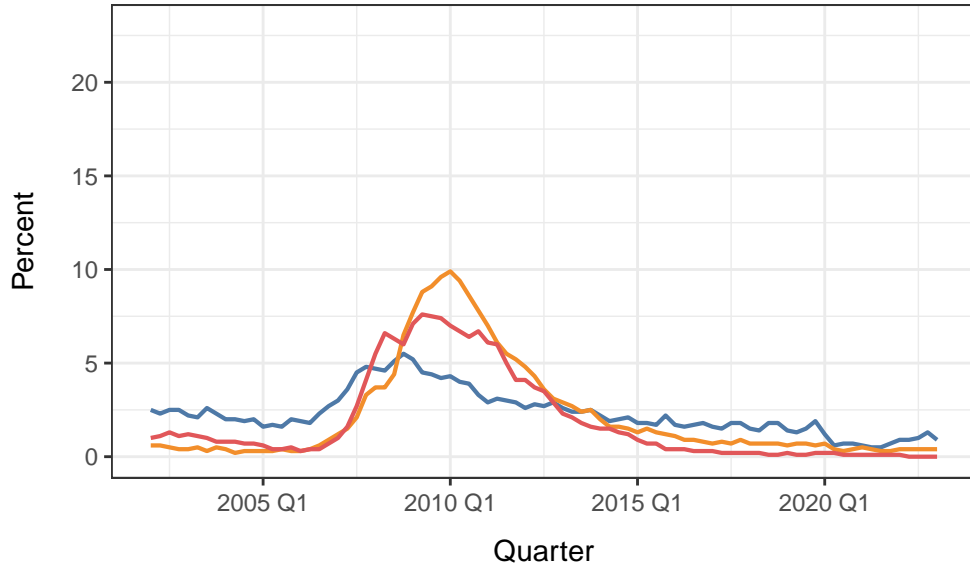
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



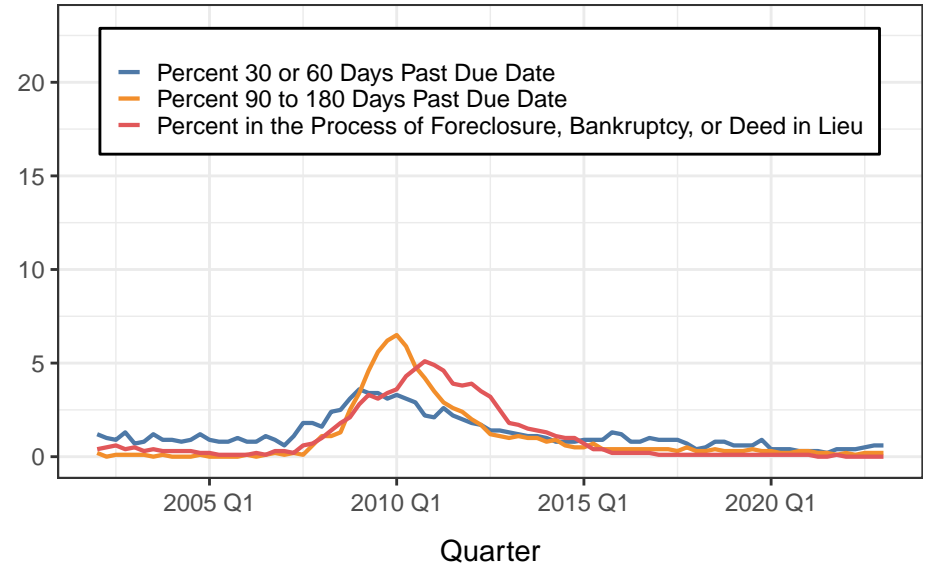
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

Metro Area: Stockton, CA

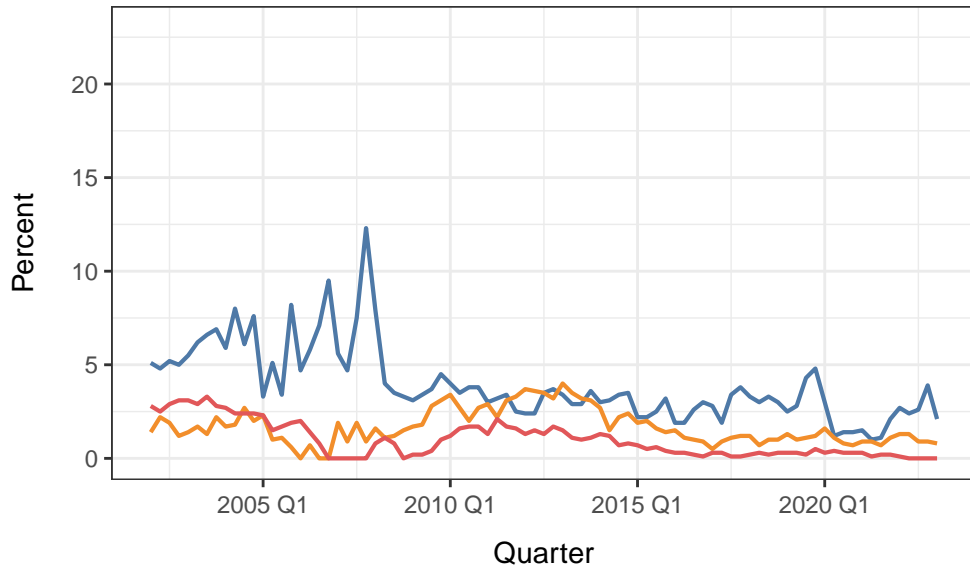
## All Mortgages



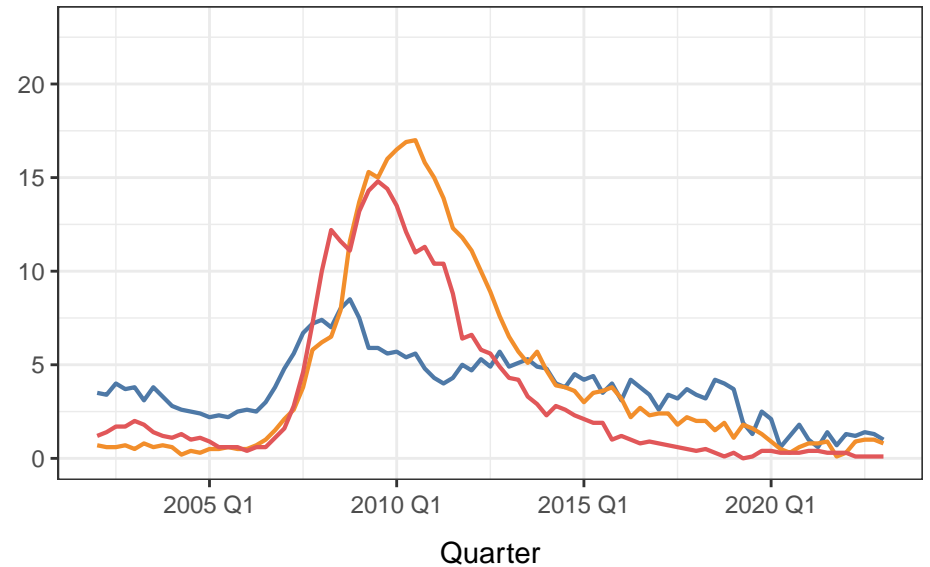
## Enterprise Acquisitions



## Government / Non-Conventional



## Other Conventional Market

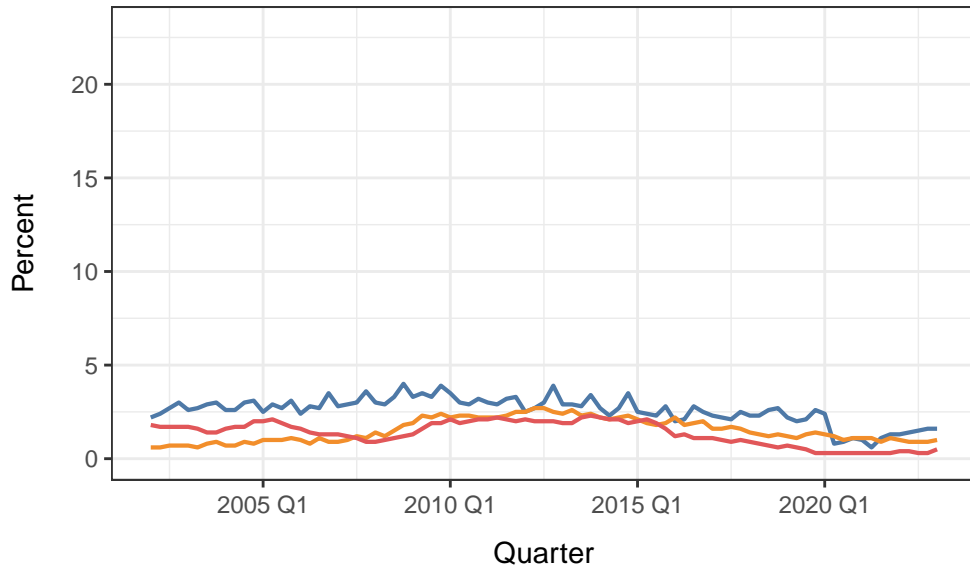


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

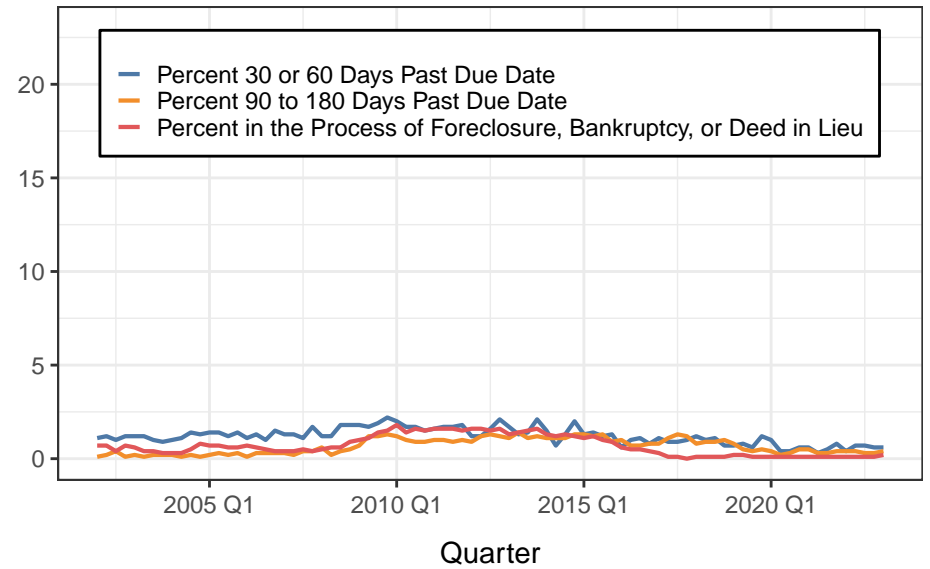
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Syracuse, NY

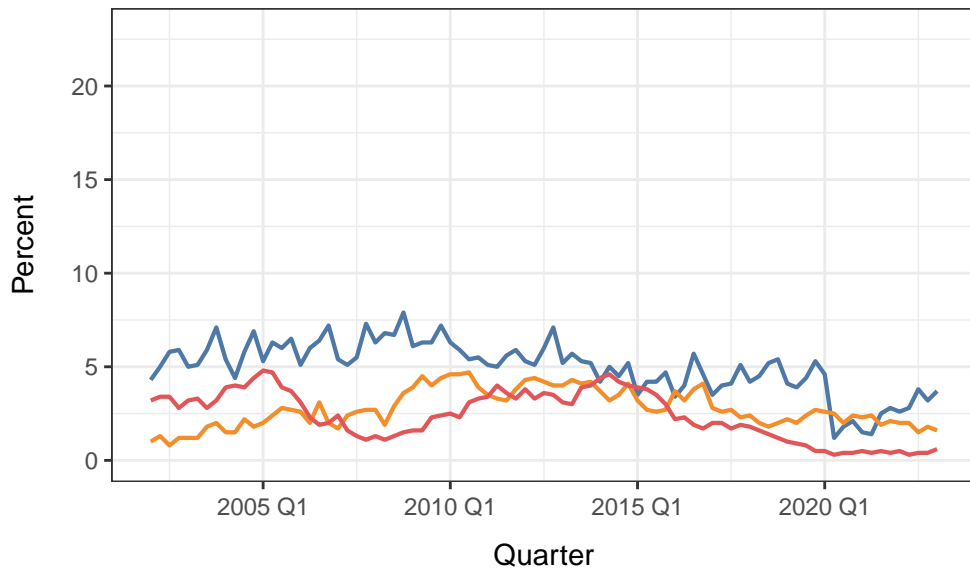
### All Mortgages



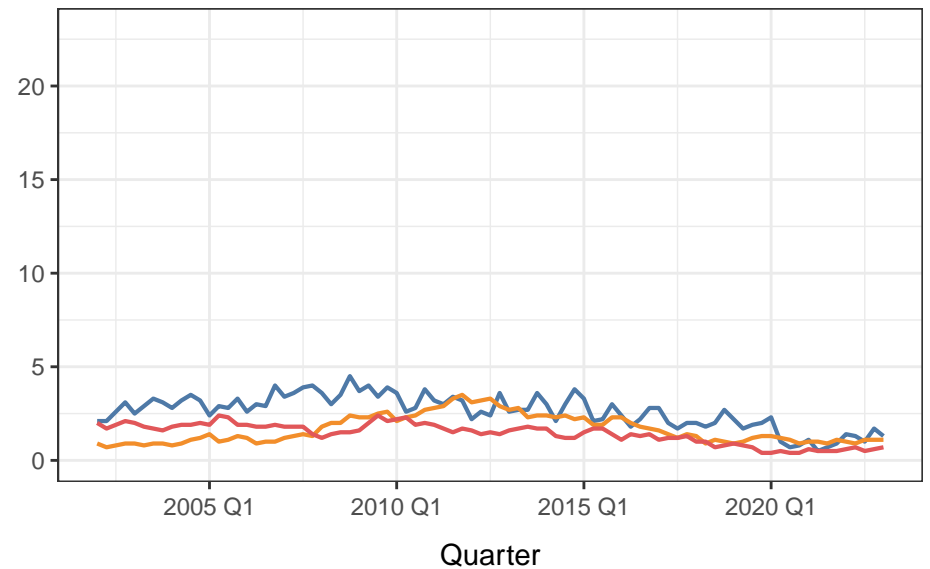
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

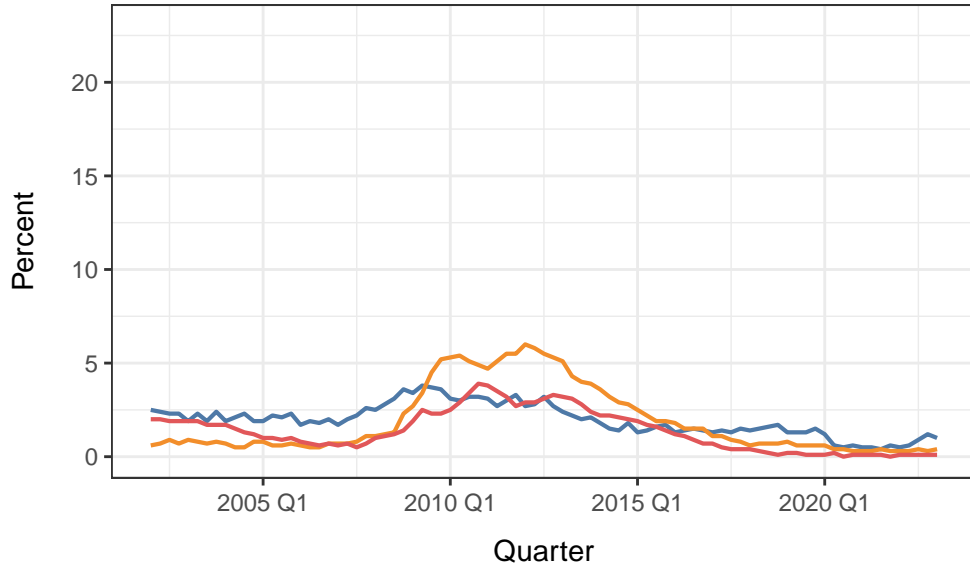


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

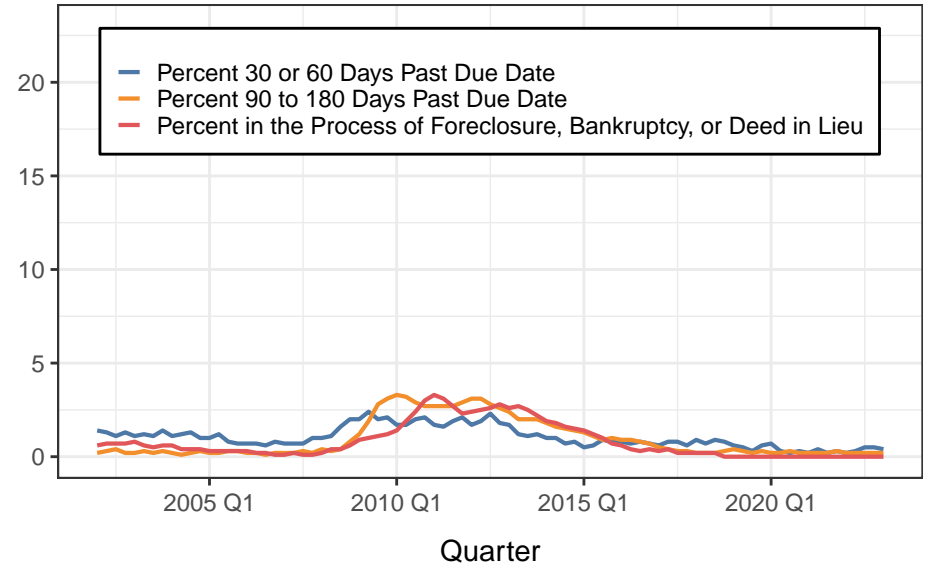
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Tacoma–Lakewood, WA (MSAD)

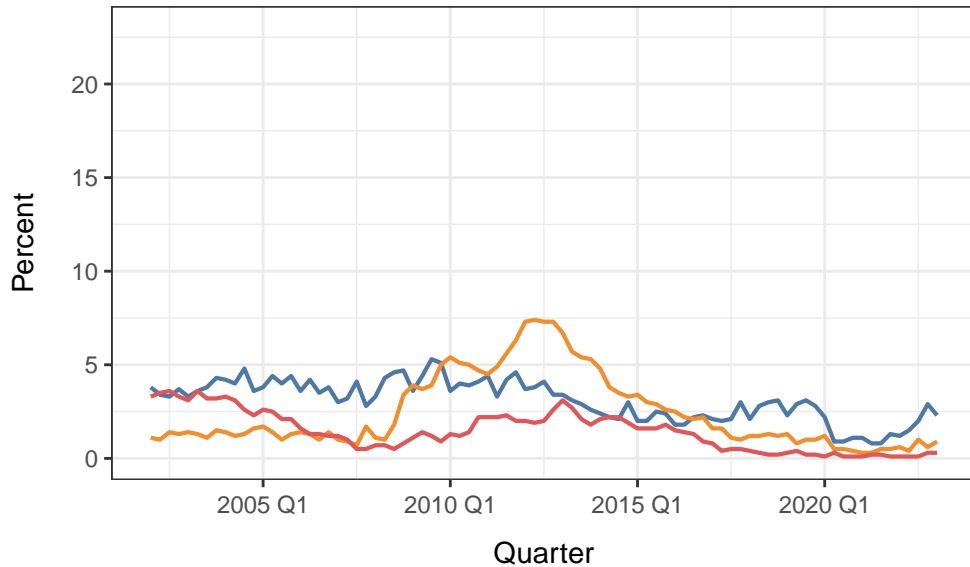
### All Mortgages



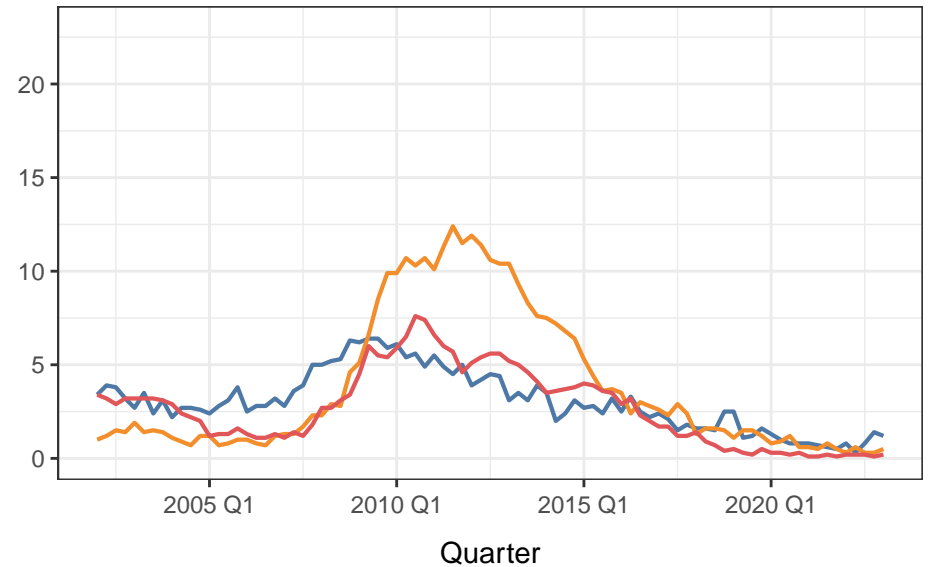
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

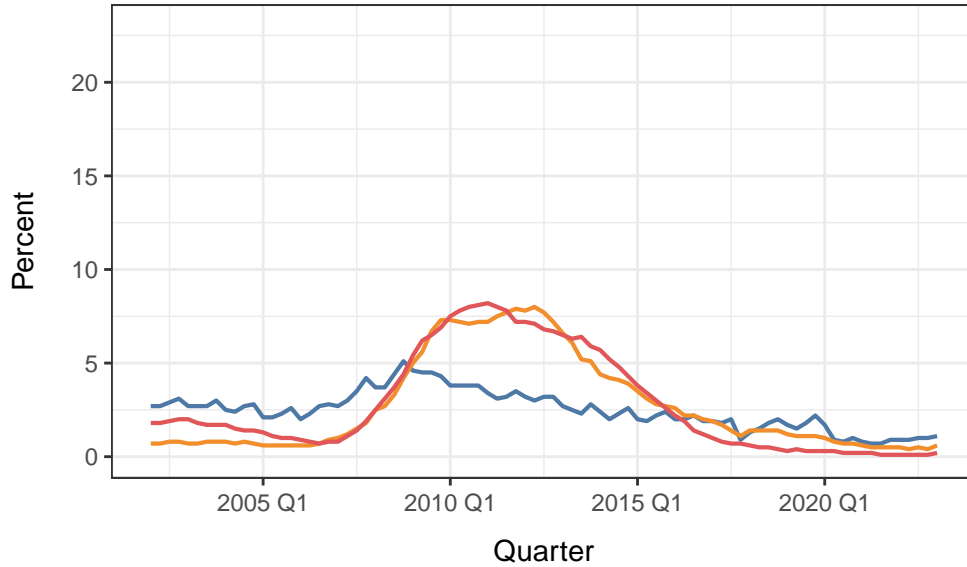


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

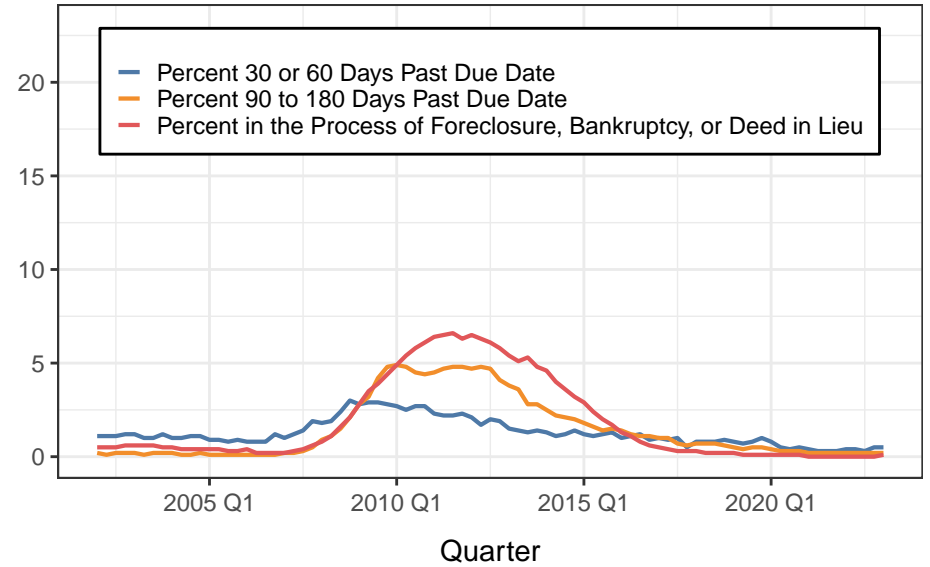
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Tampa–St. Petersburg–Clearwater, FL

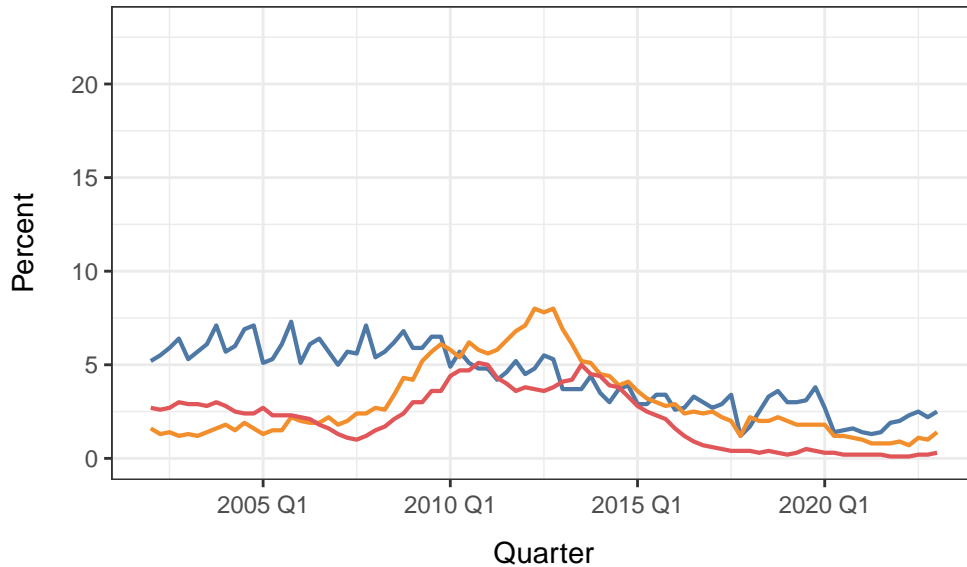
All Mortgages



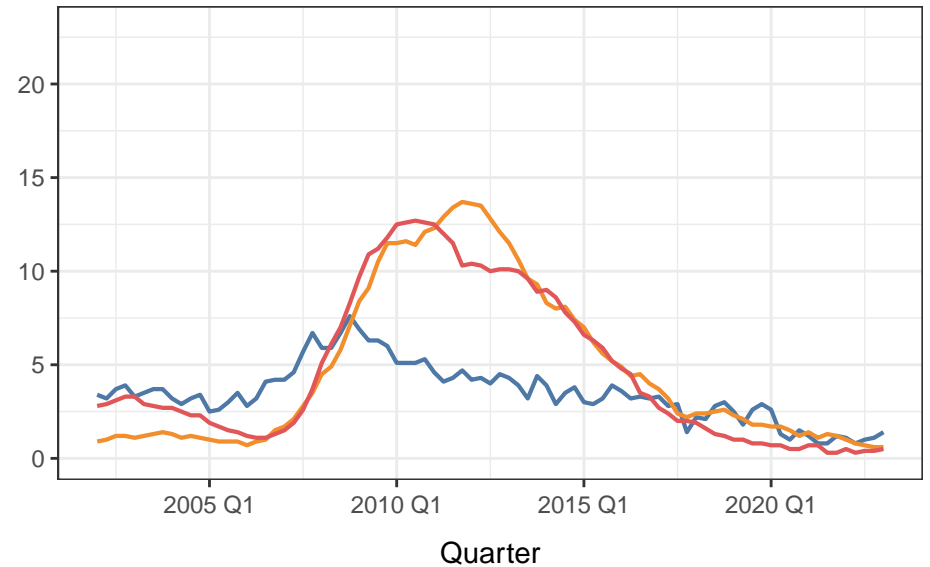
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

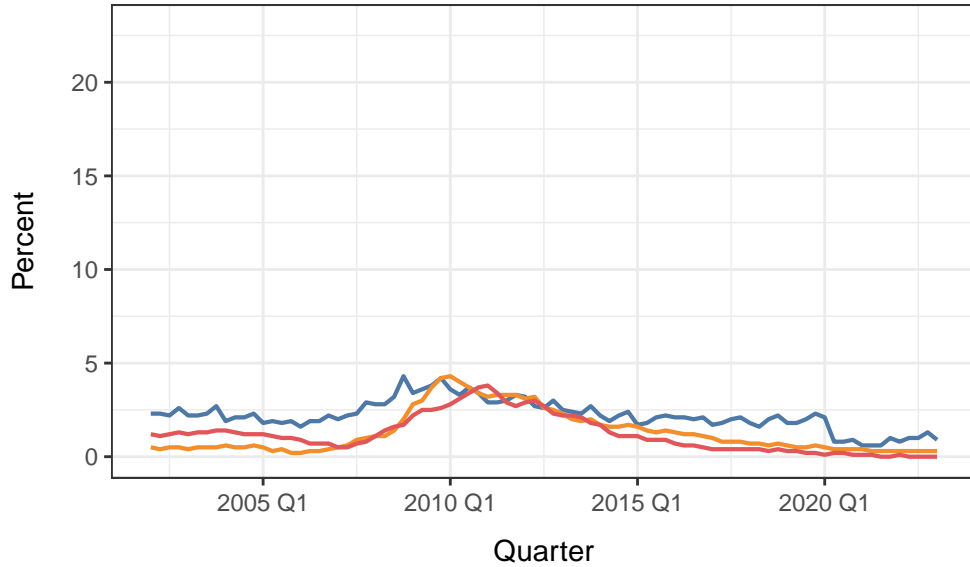


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

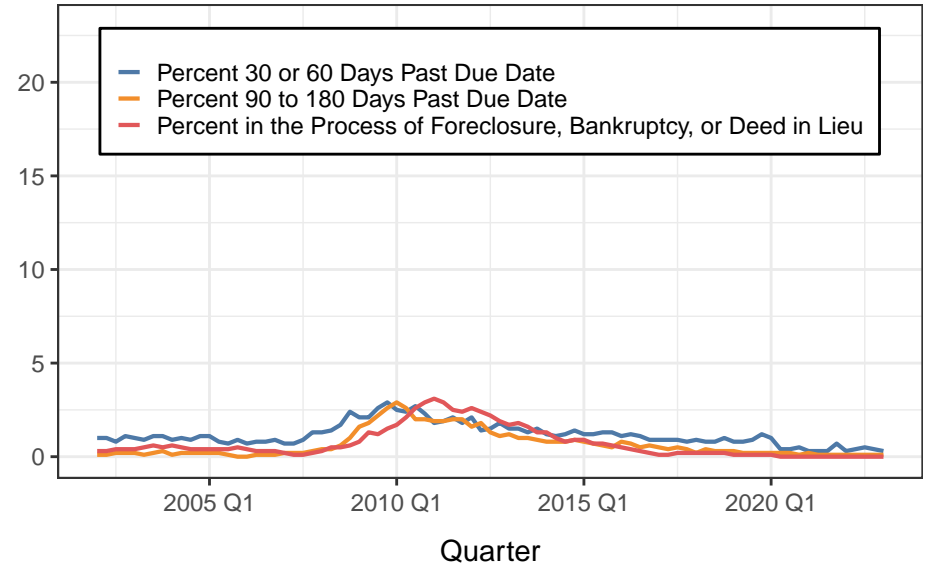
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Tucson, AZ

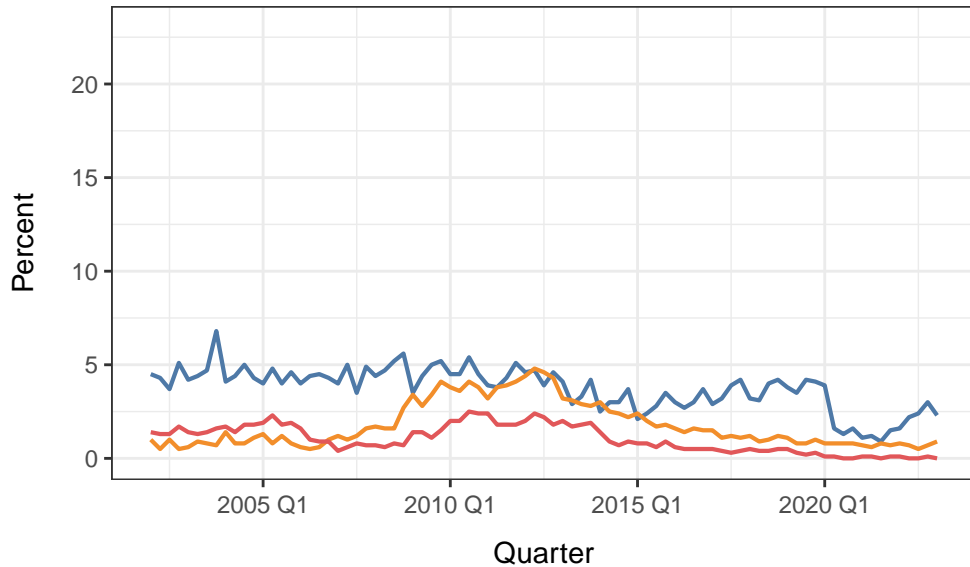
### All Mortgages



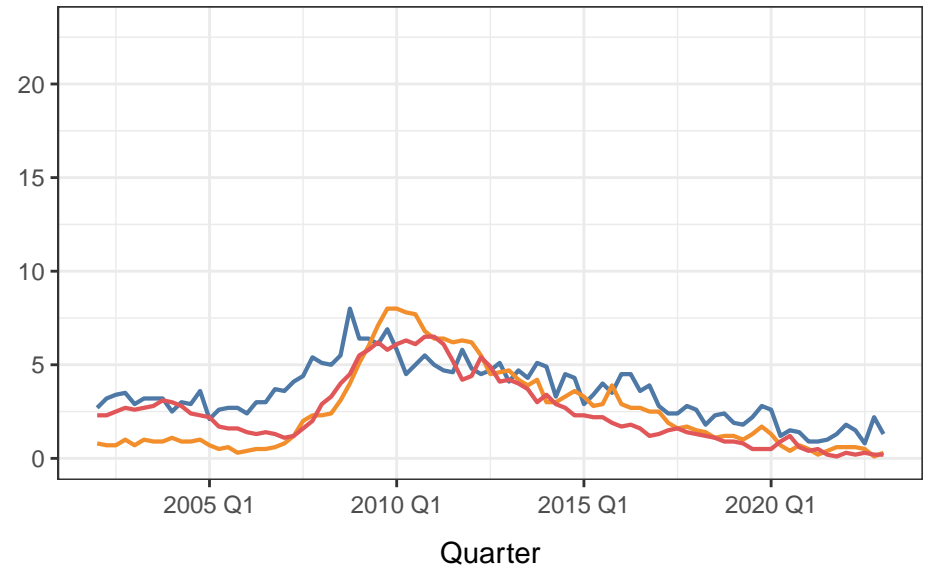
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

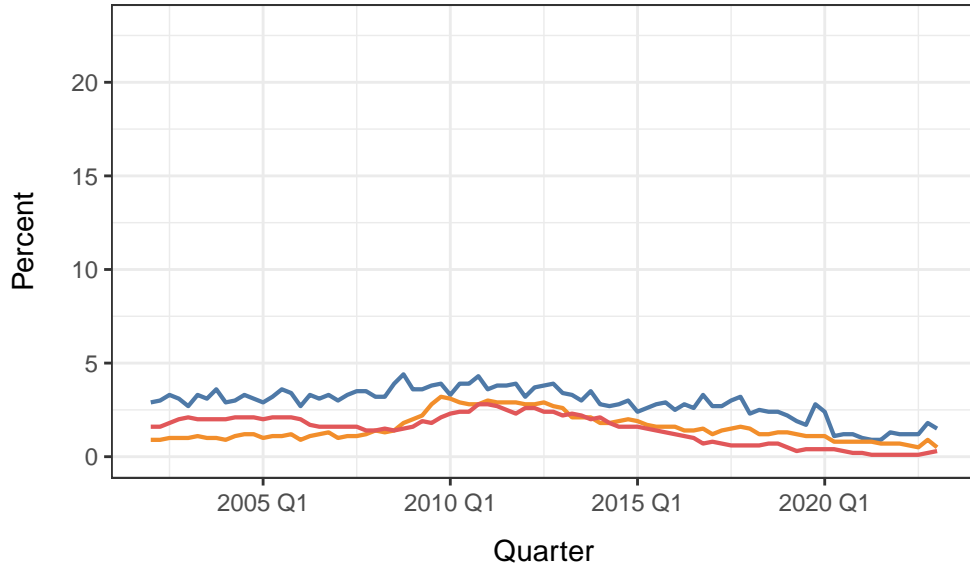


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

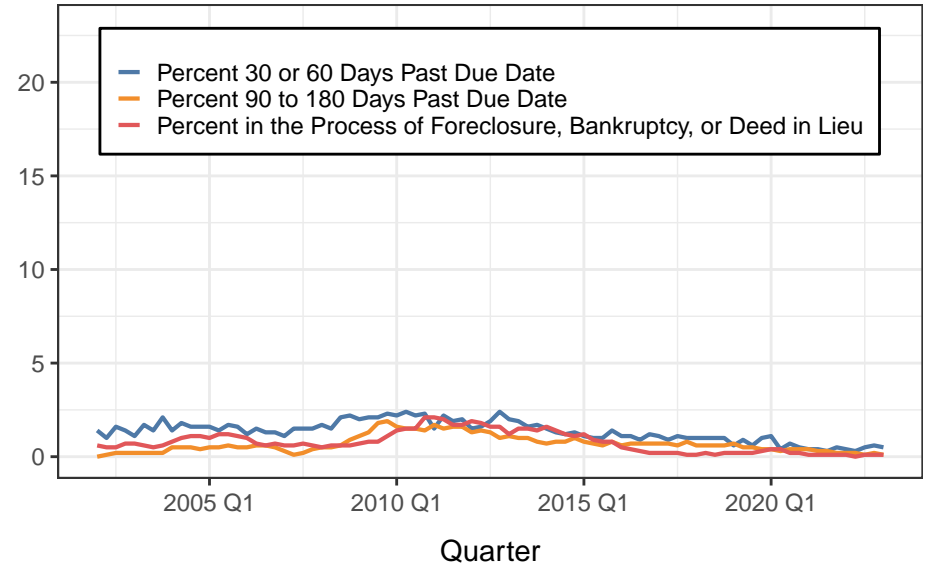
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Tulsa, OK

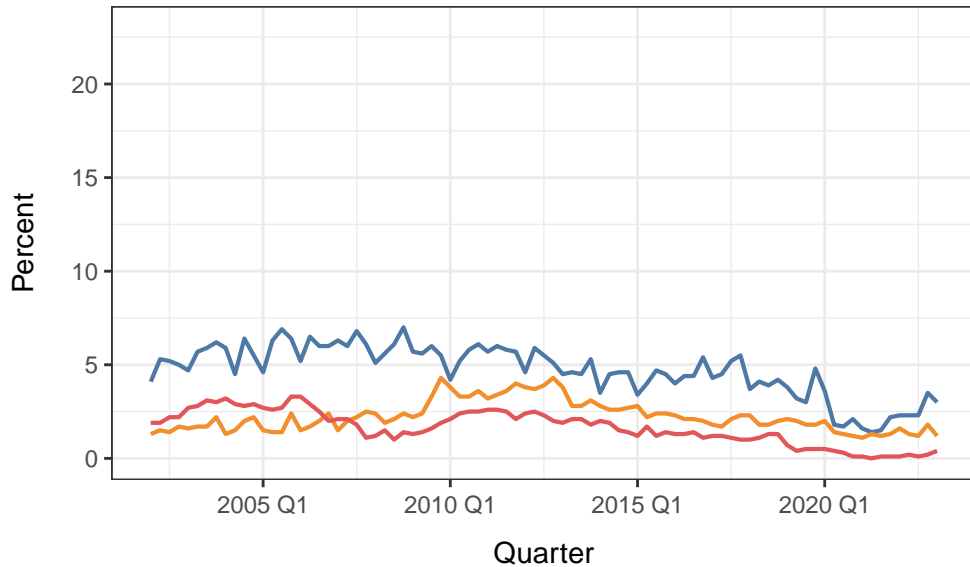
### All Mortgages



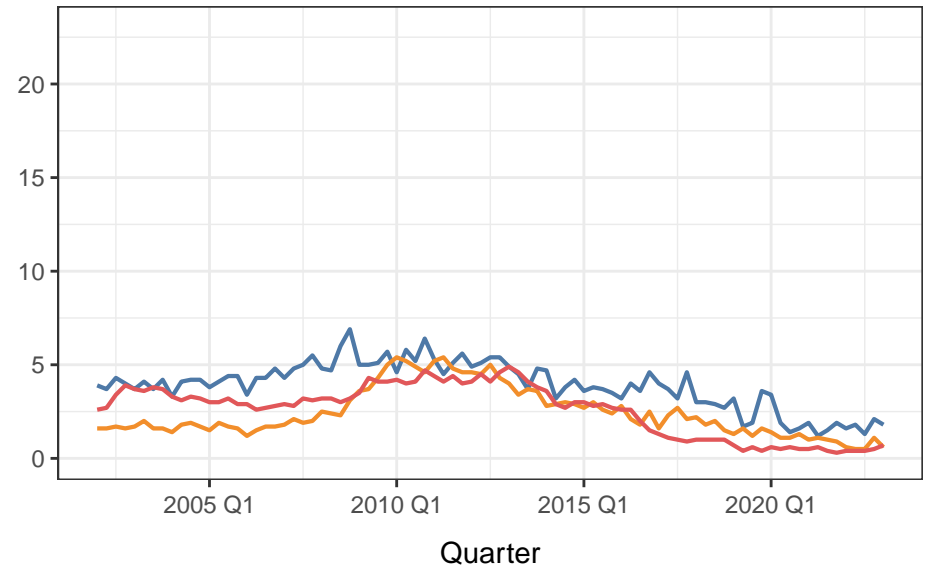
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

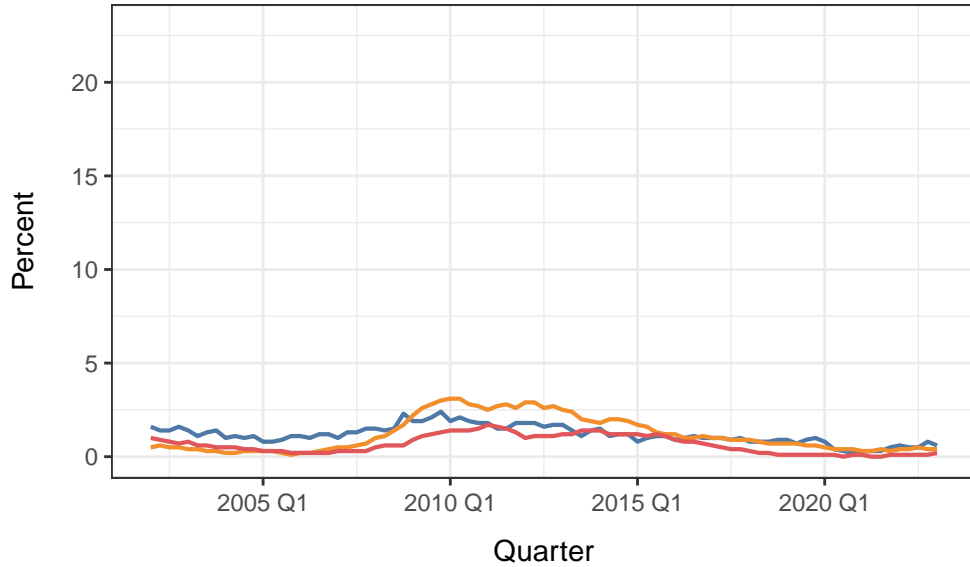


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

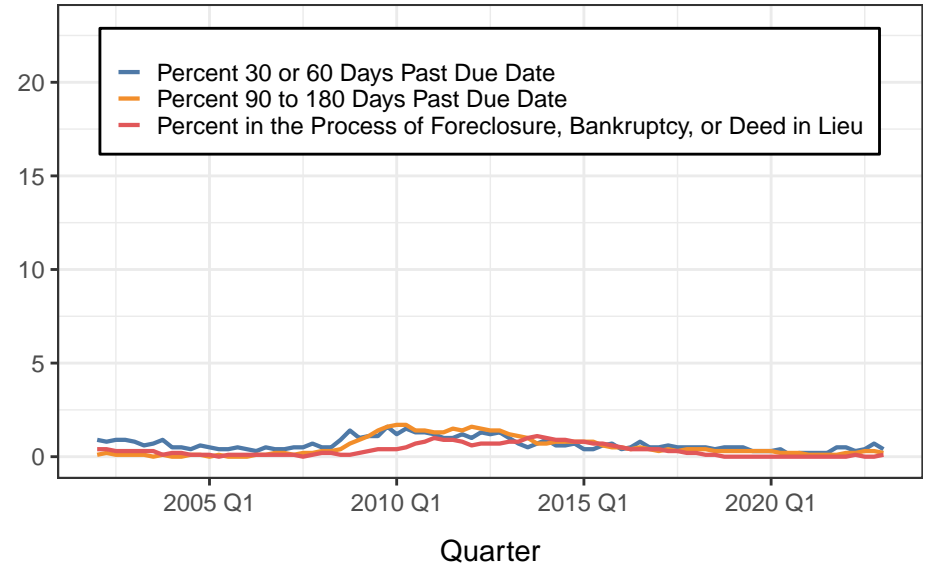
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Urban Honolulu, HI

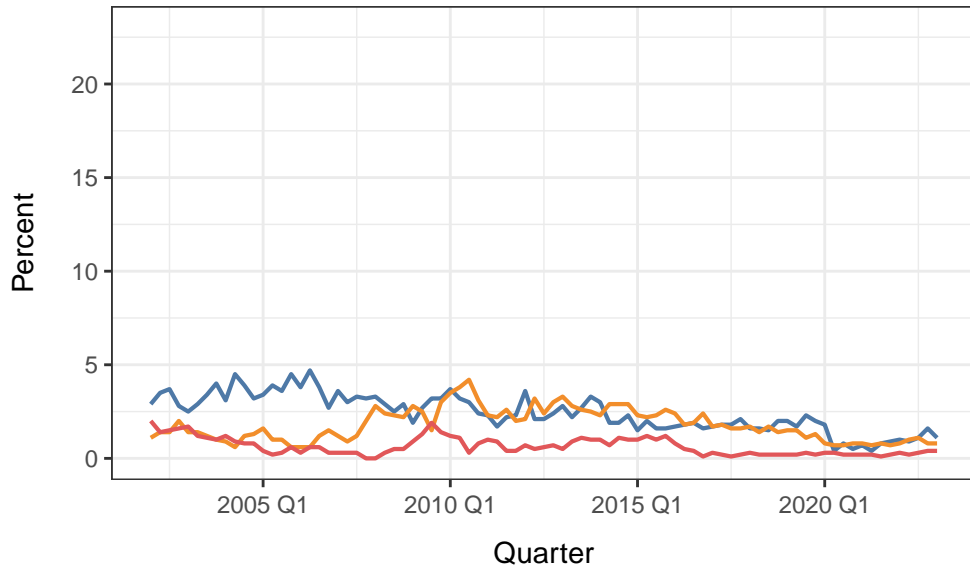
### All Mortgages



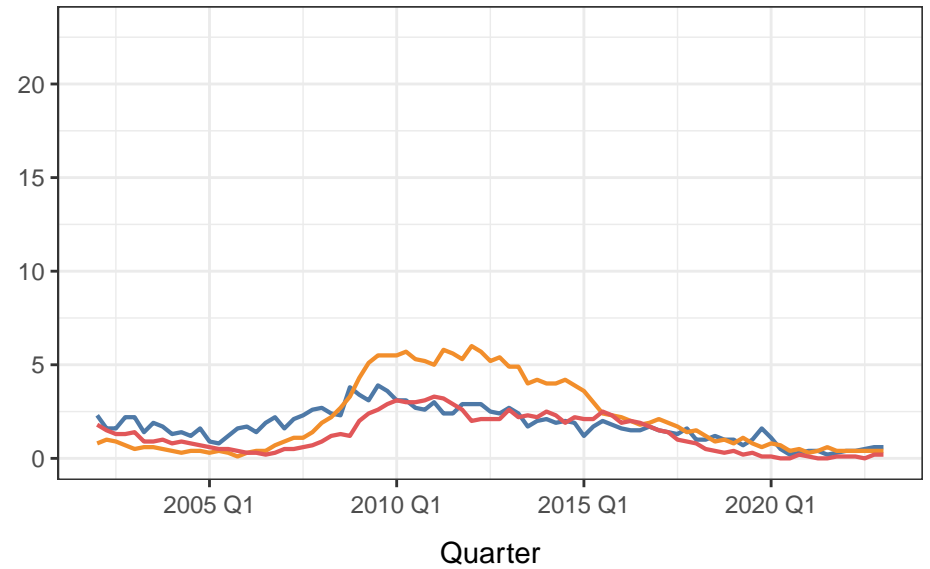
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

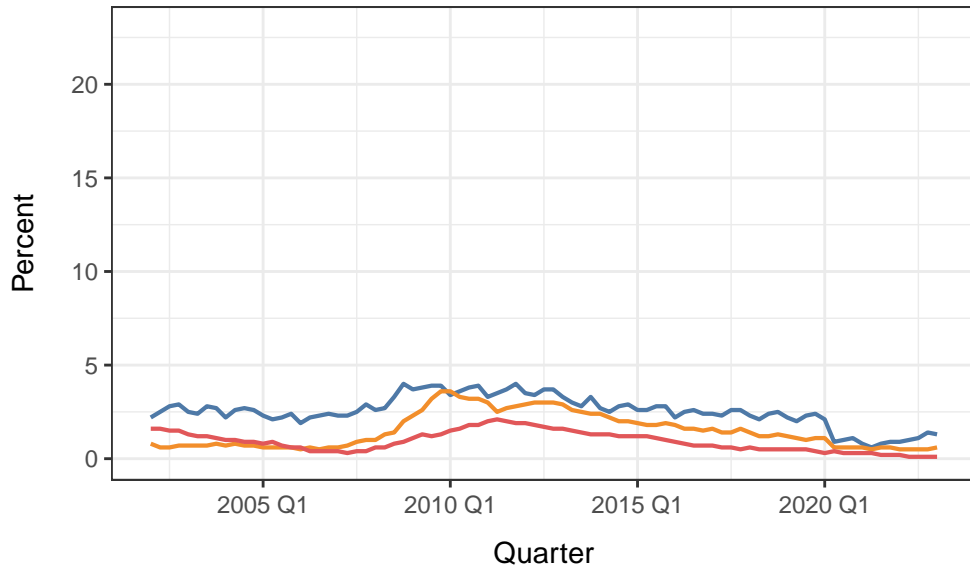


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

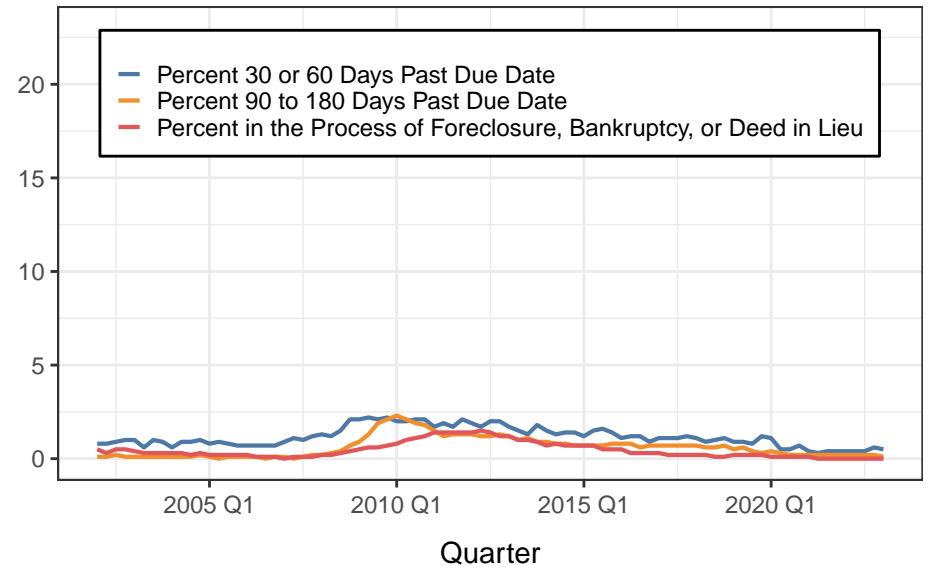
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Virginia Beach–Norfolk–Newport News, VA–NC

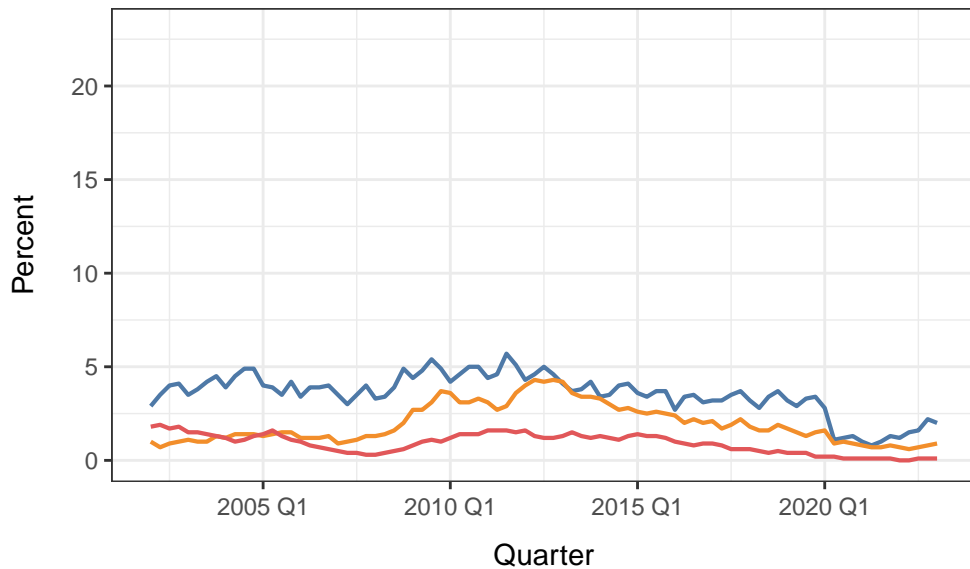
### All Mortgages



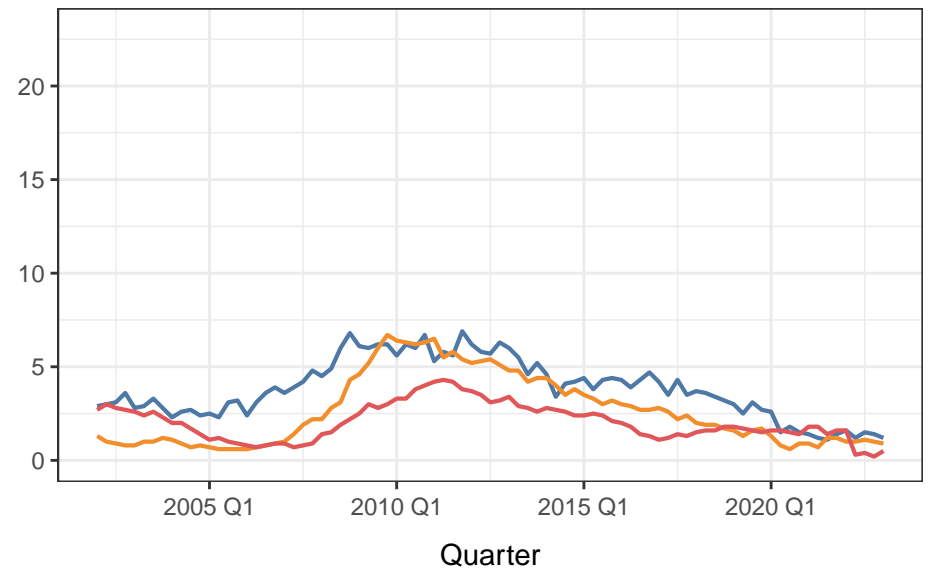
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



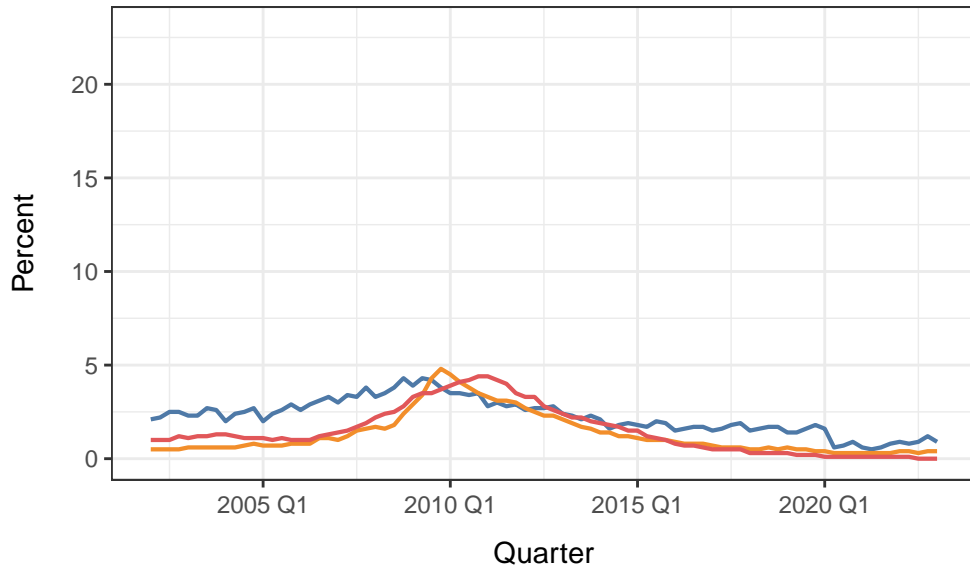
Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency



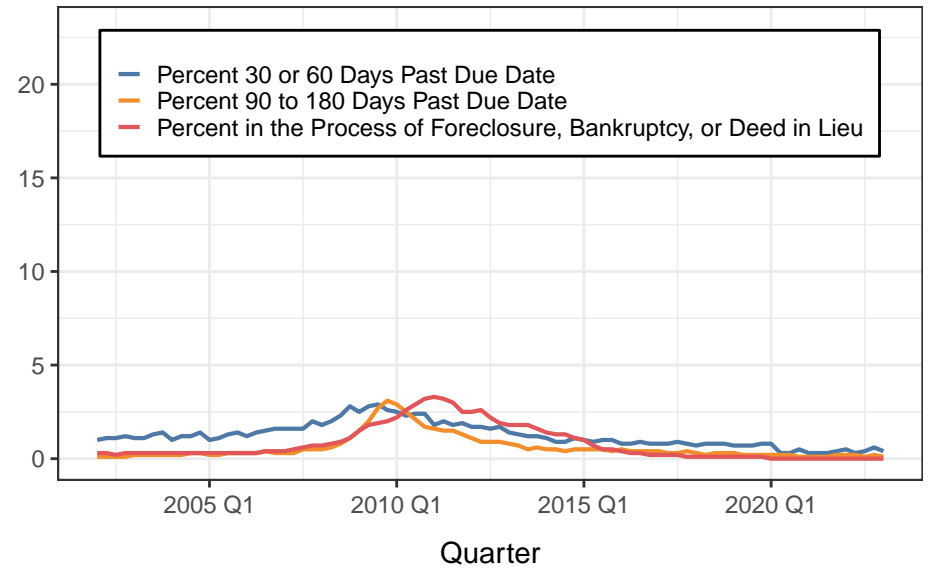
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Warren–Troy–Farmington Hills, MI (MSAD)

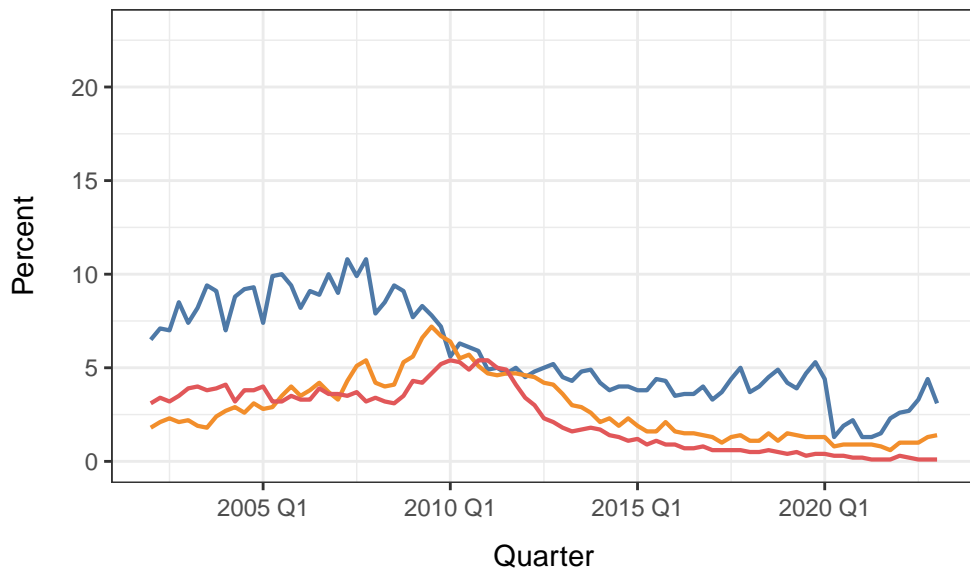
### All Mortgages



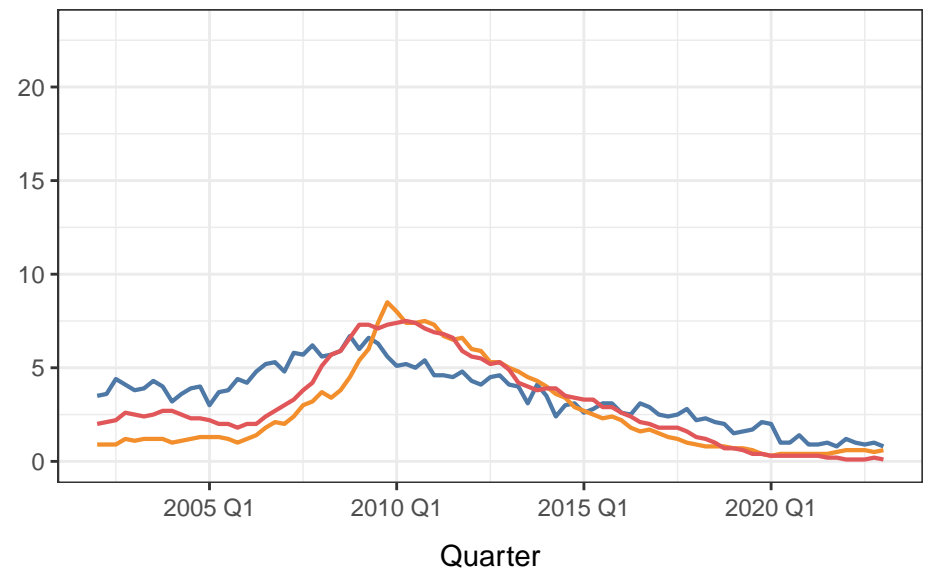
### Enterprise Acquisitions



### Government / Non-Conventional



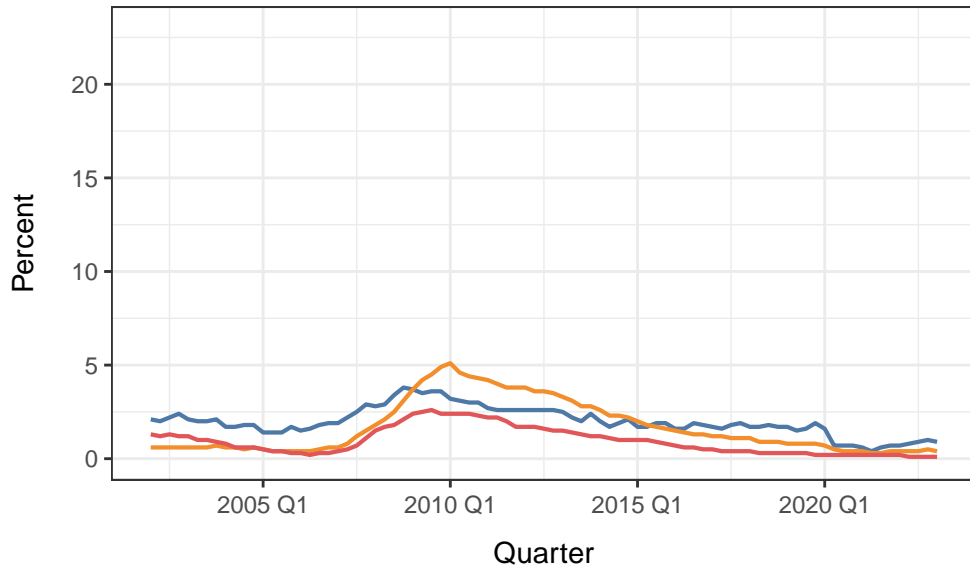
### Other Conventional Market



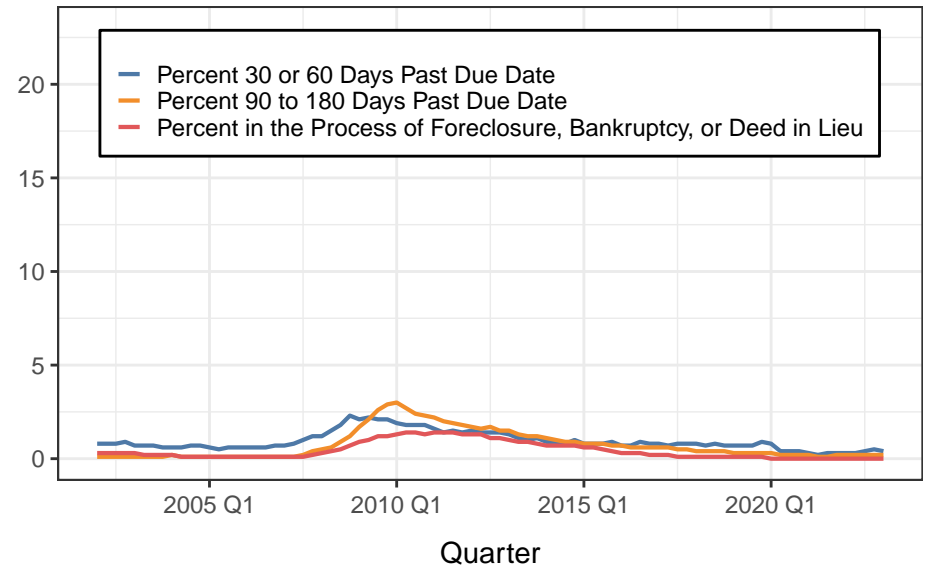
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Washington–Arlington–Alexandria, DC–VA–MD–WV (MSAD)

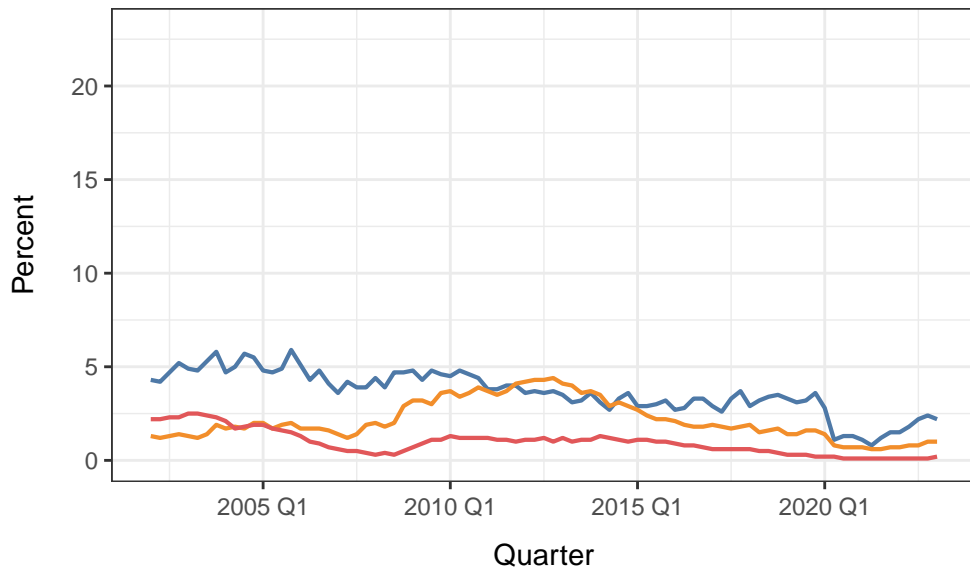
### All Mortgages



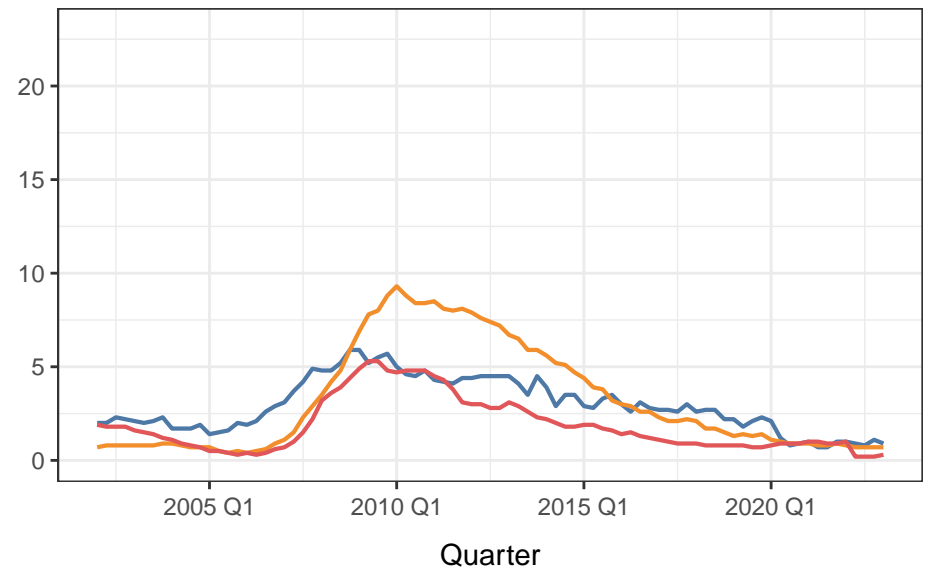
### Enterprise Acquisitions



### Government / Non-Conventional



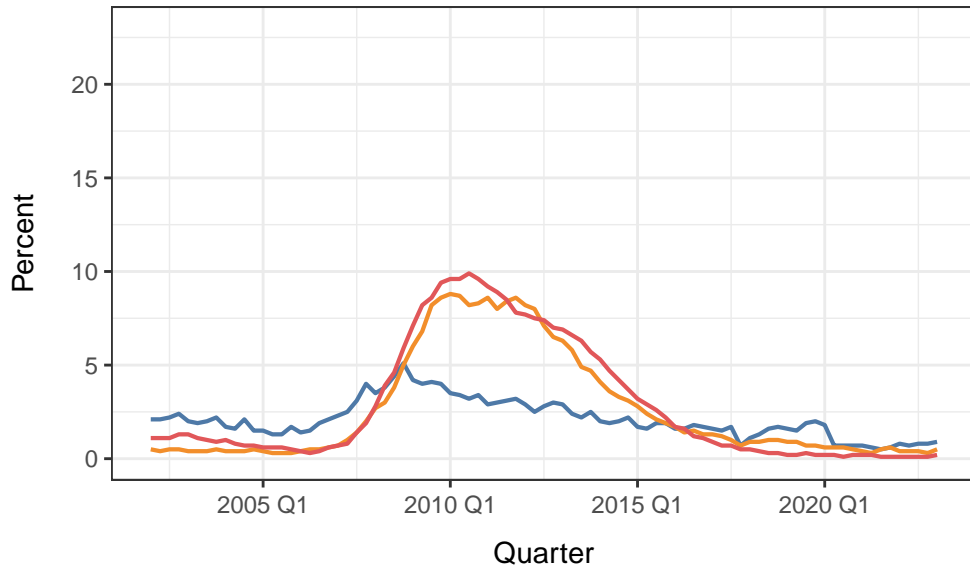
### Other Conventional Market



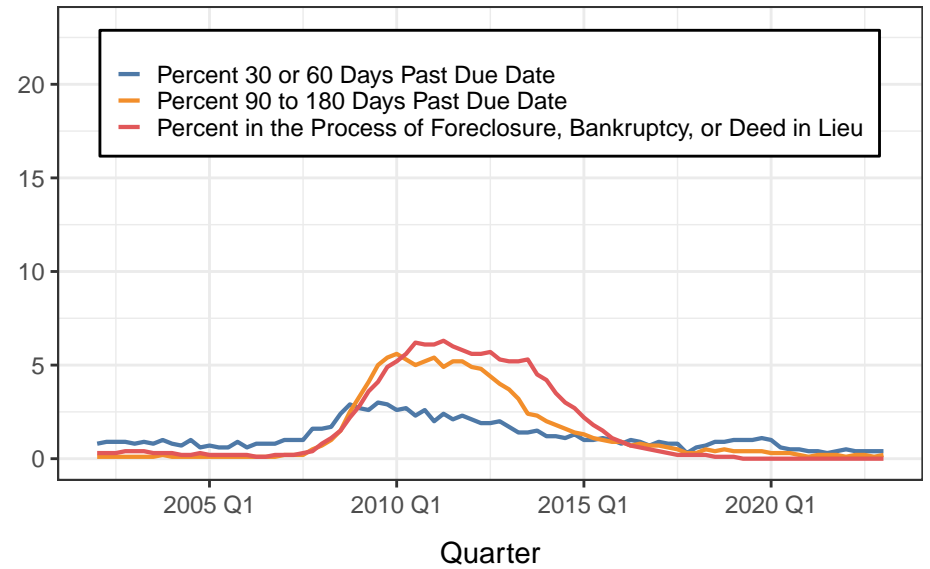
## Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

### Metro Area: West Palm Beach–Boca Raton–Boynton Beach, FL (MSAD)

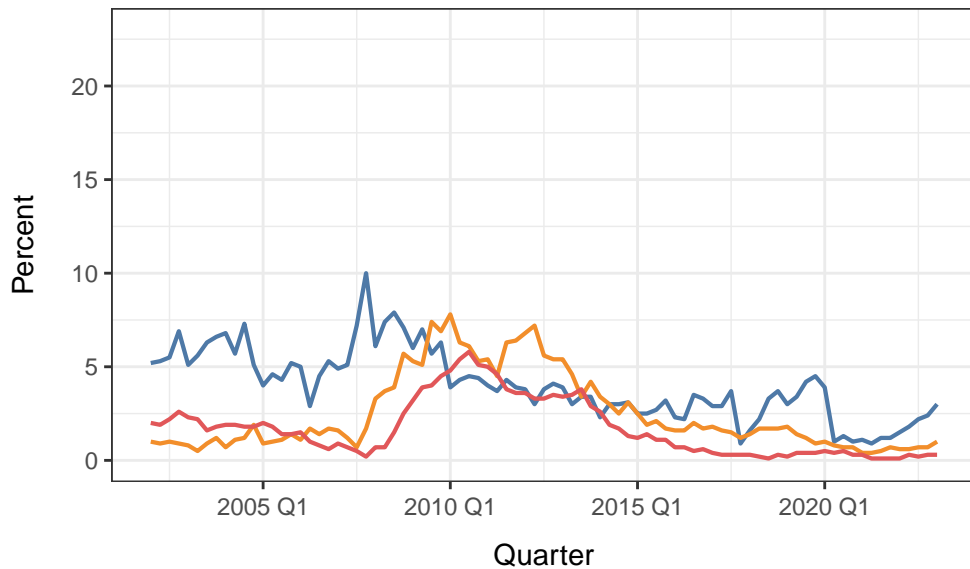
All Mortgages



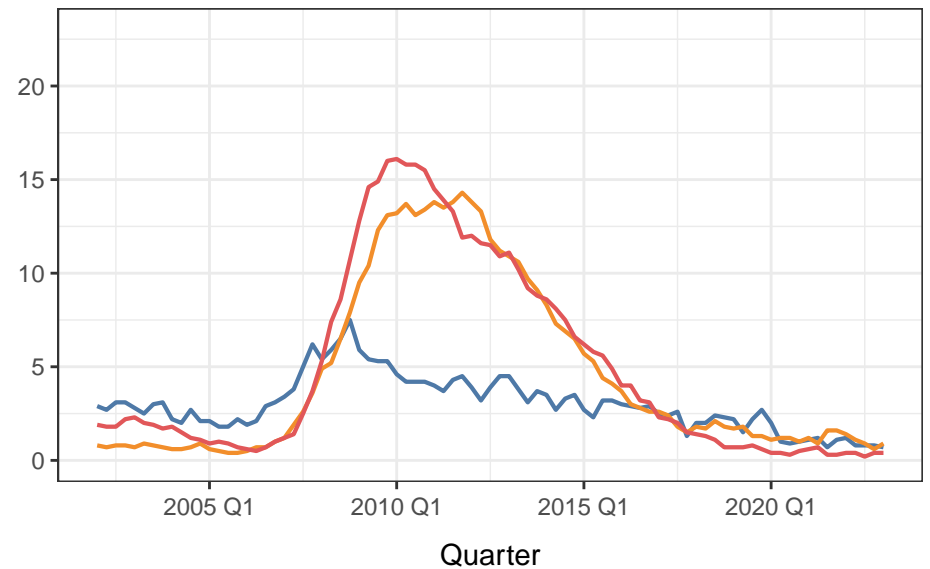
Enterprise Acquisitions



Government / Non-Conventional



Other Conventional Market

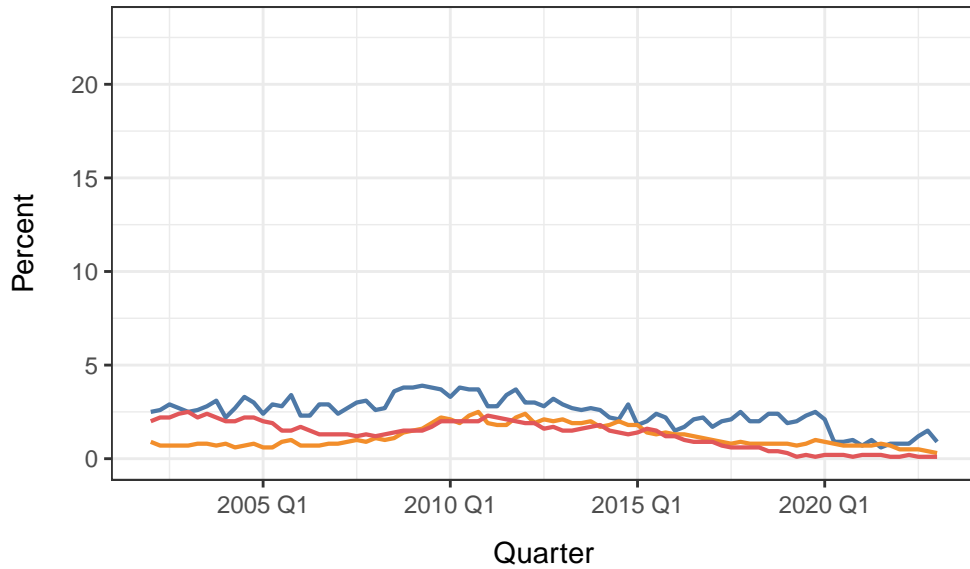


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

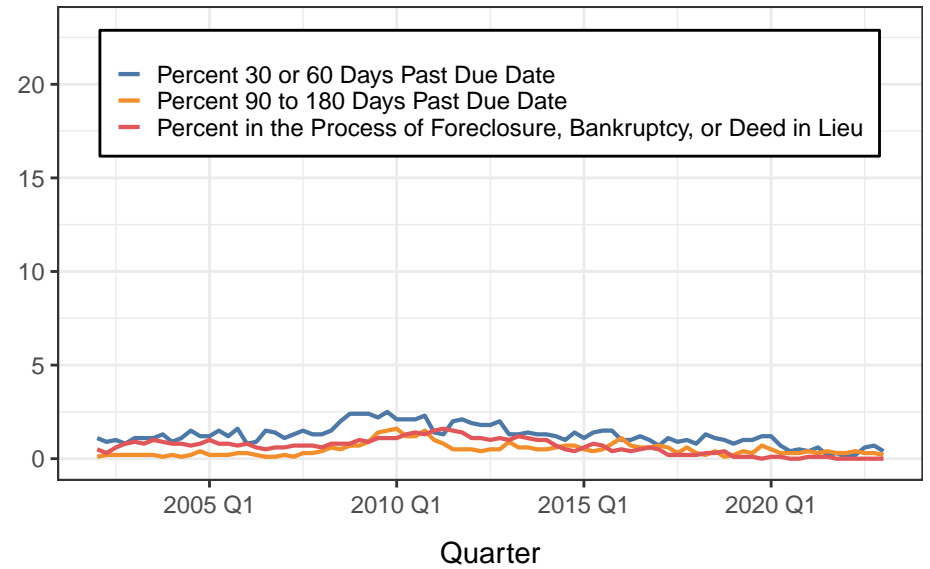
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Wichita, KS

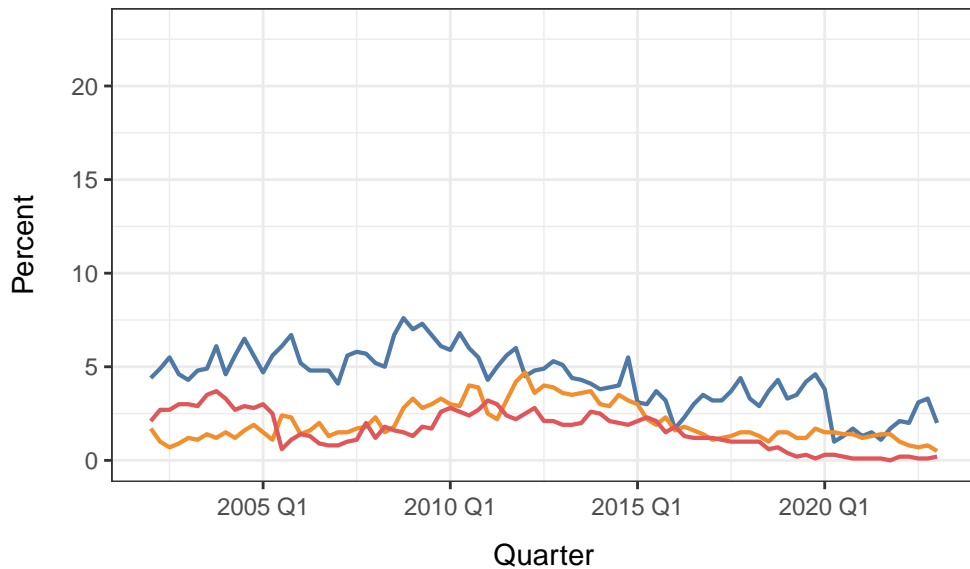
### All Mortgages



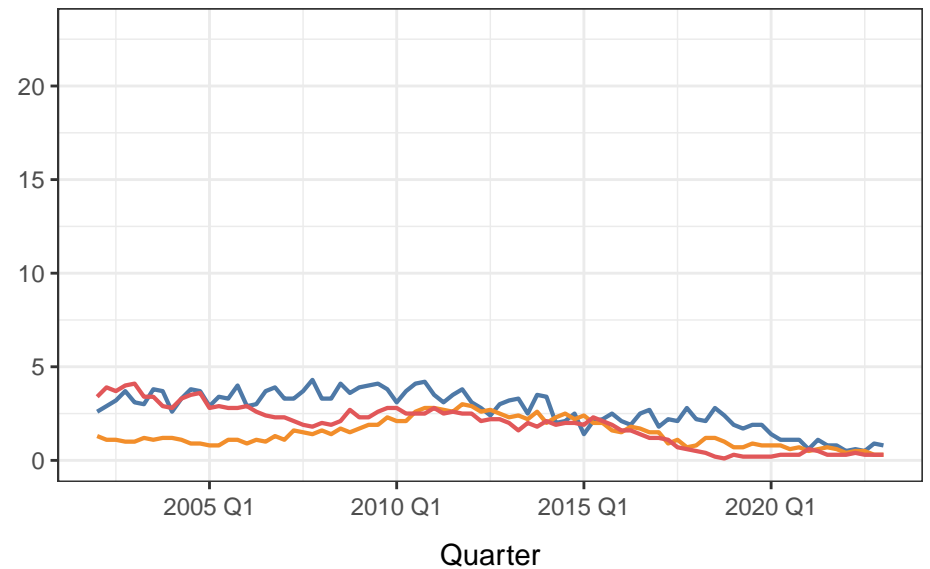
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

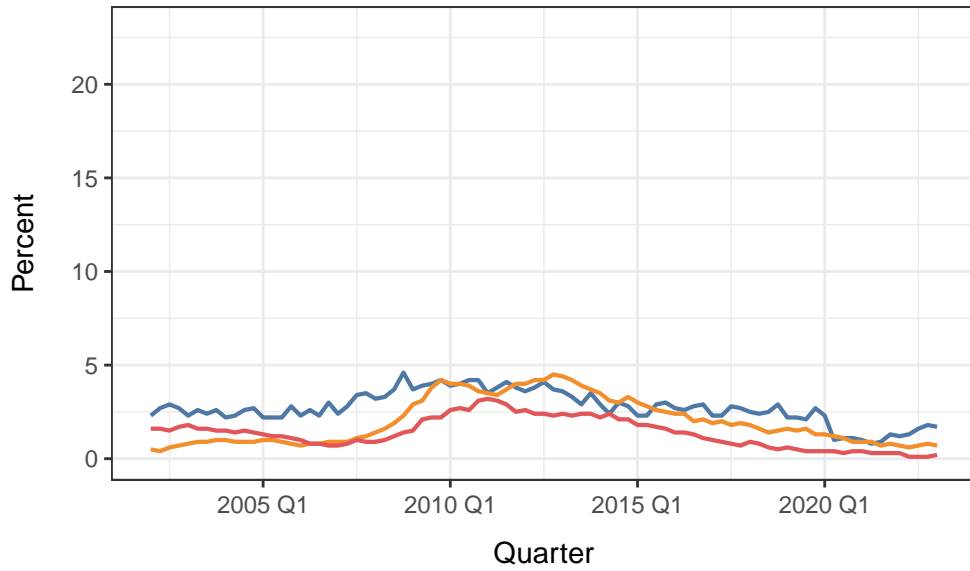


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

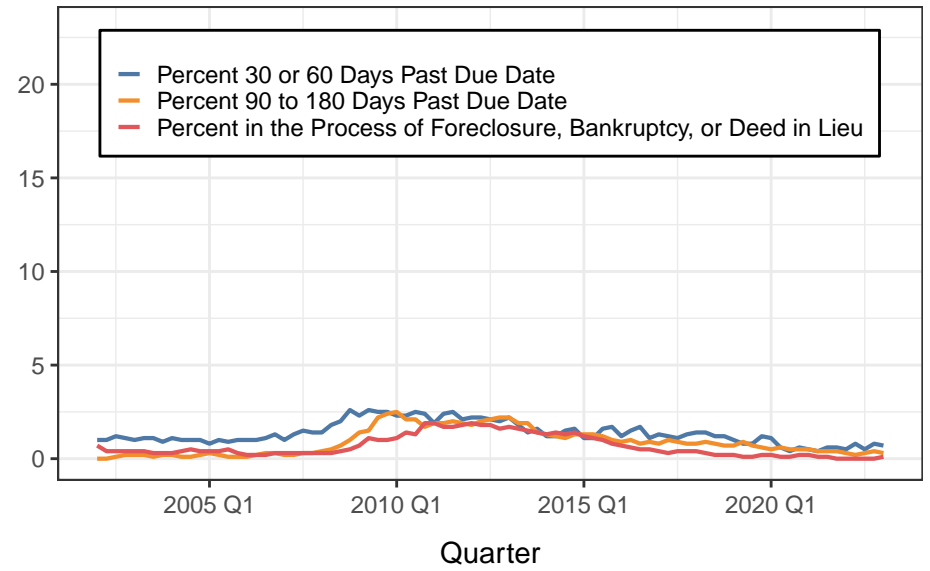
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Wilmington, DE–MD–NJ (MSAD)

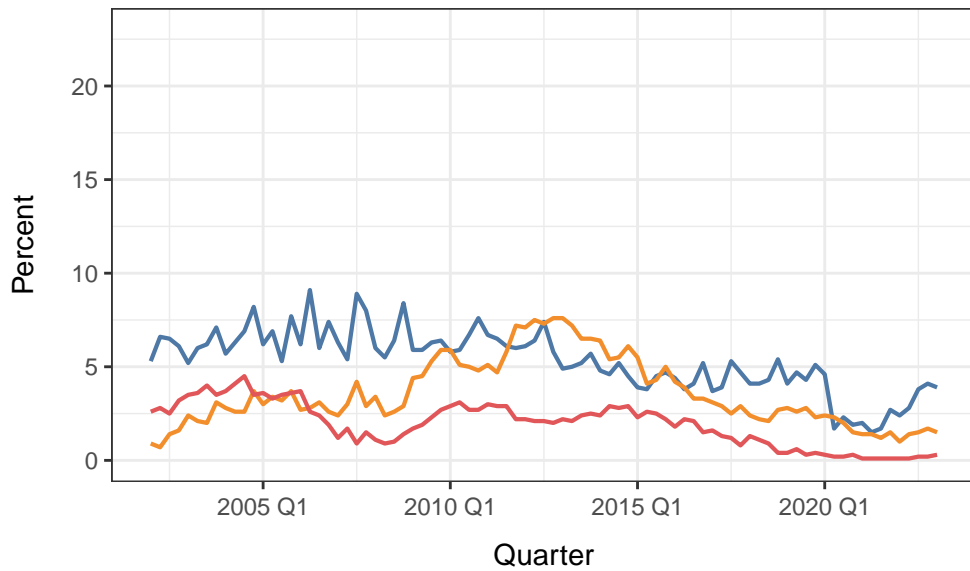
### All Mortgages



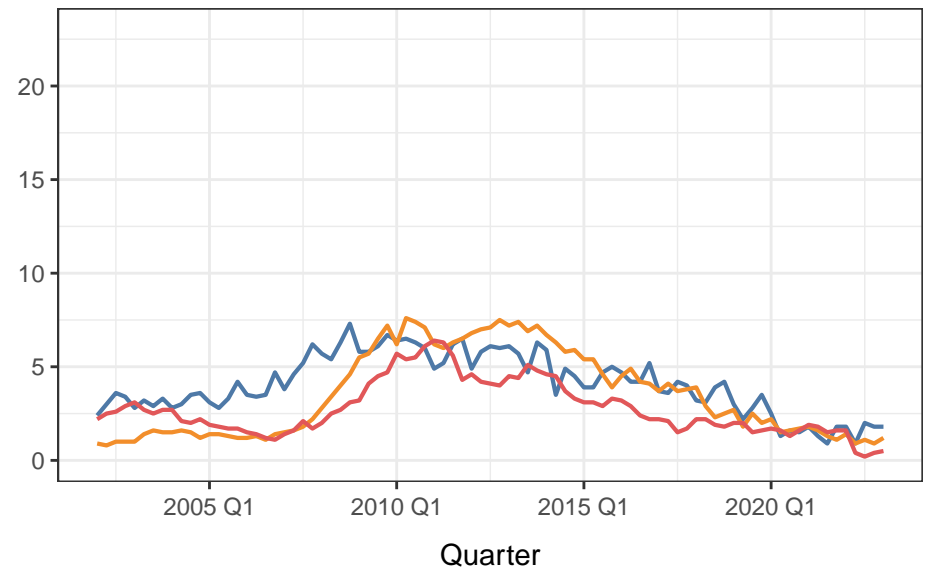
### Enterprise Acquisitions



### Government / Non-Conventional



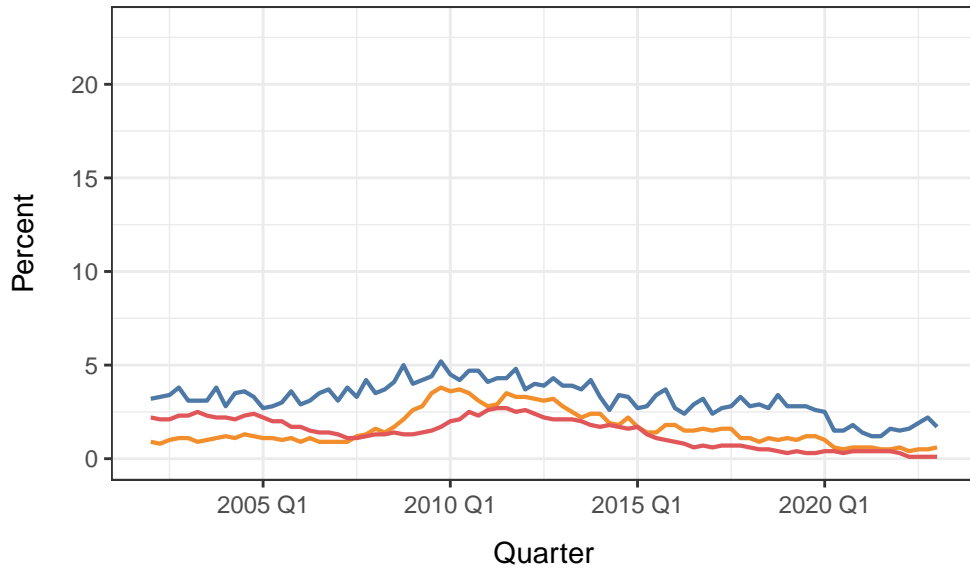
### Other Conventional Market



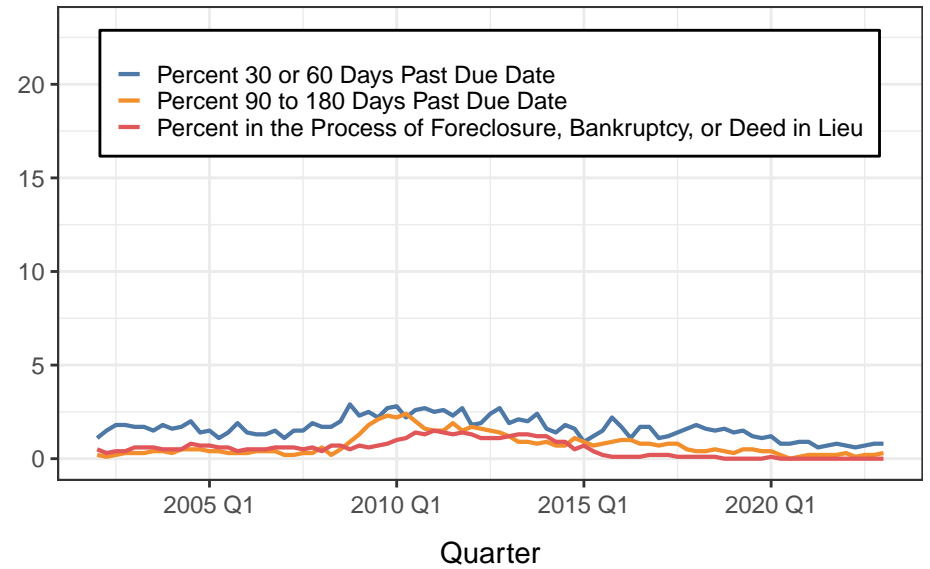
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Winston–Salem, NC

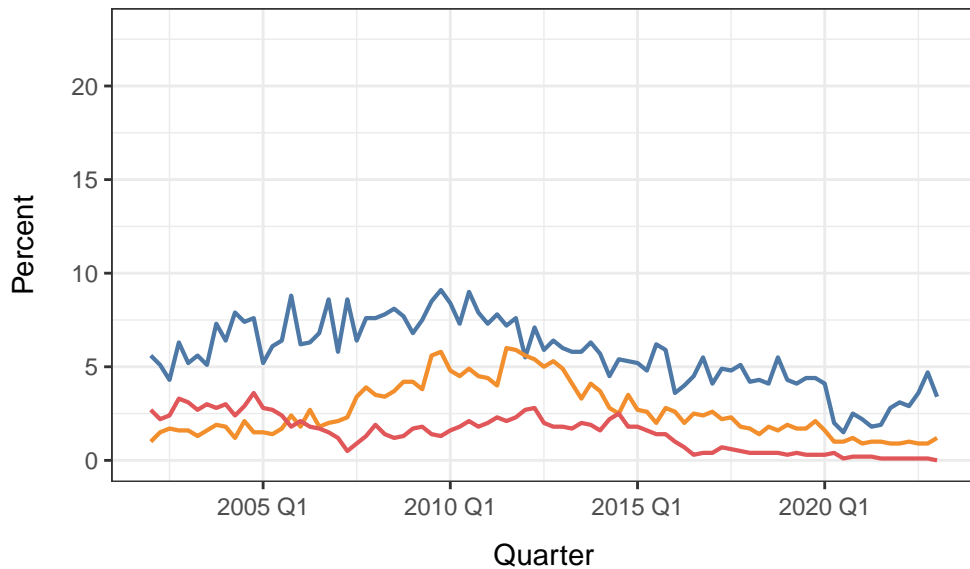
### All Mortgages



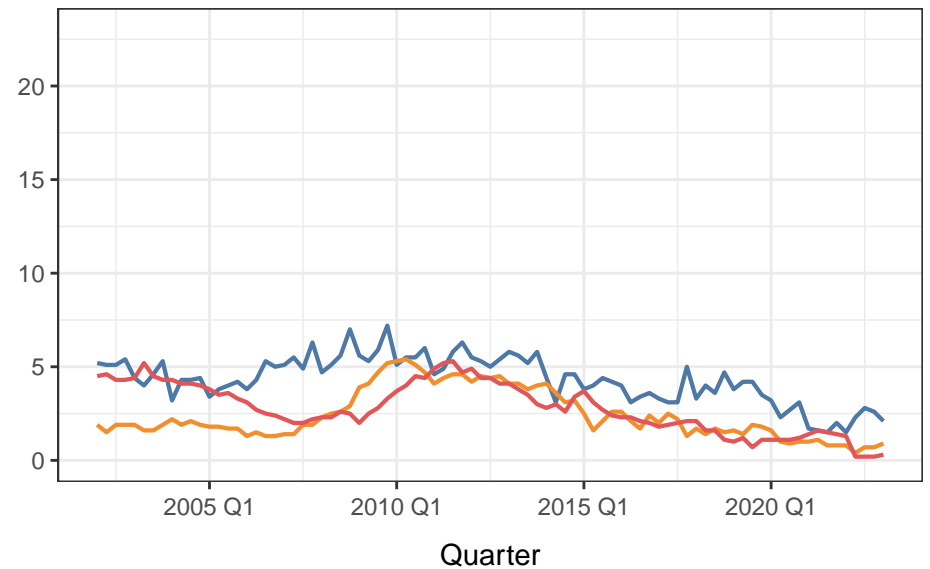
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market

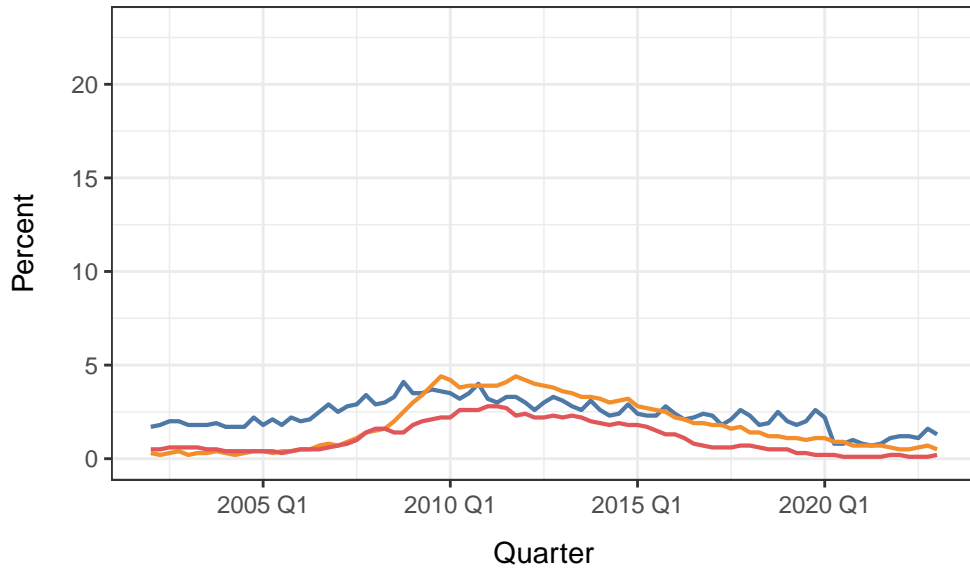


Source: National Mortgage Database (NMDB®), Federal Housing Finance Agency

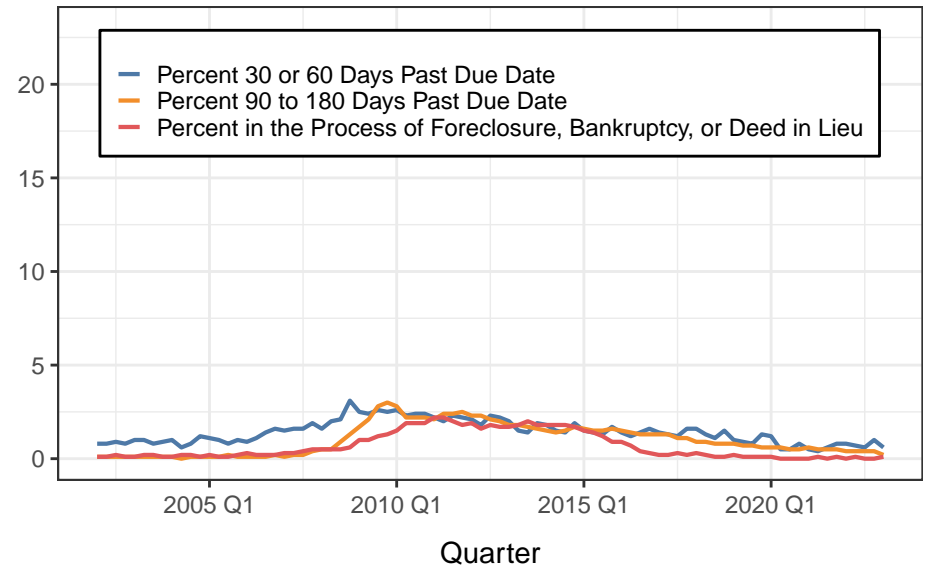
# Mortgage Performance by Market Segment, 2002 Q1 – 2023 Q1

## Metro Area: Worcester, MA-CT

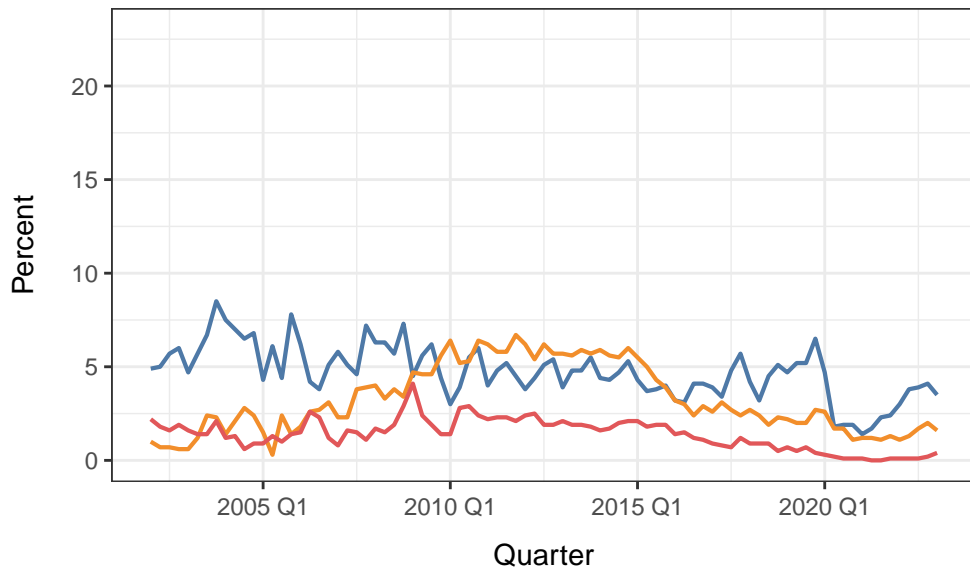
### All Mortgages



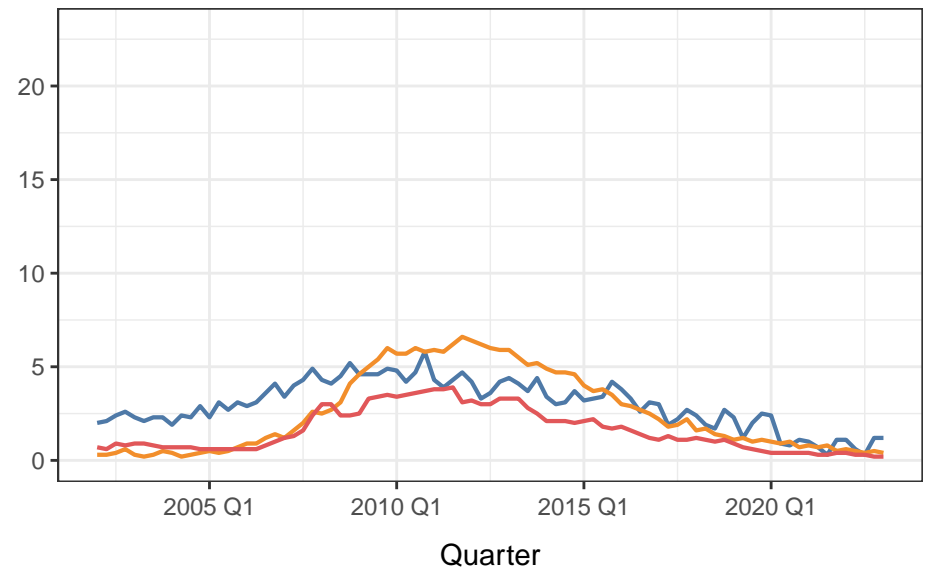
### Enterprise Acquisitions



### Government / Non-Conventional



### Other Conventional Market



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