



INDUSTRY STATISTICS

Mortgage Delinquencies - National Numbers

Quarter 3 - 2011

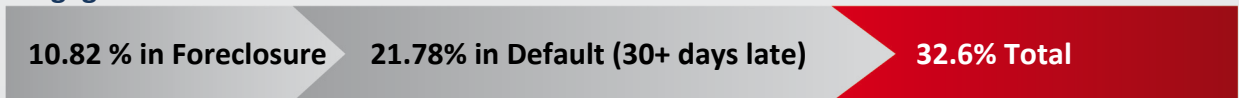
All Mortgages:



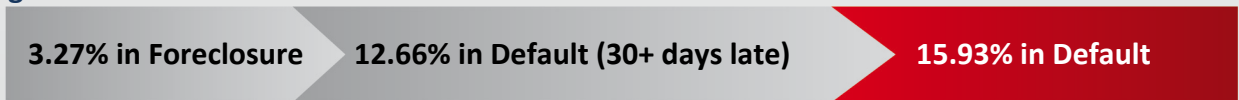
Prime Mortgages:



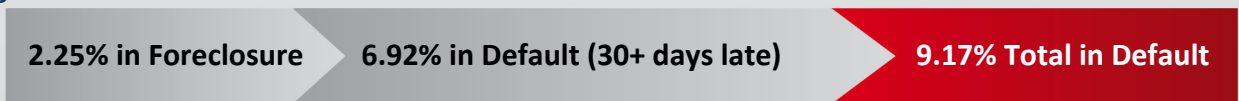
Subprime Mortgages:



FHA Mortgages:



VA Mortgages:



Mortgage Bankers Association
National Delinquency Survey
<http://mortgagebankers.org>

Based on 44,000,000 mortgages - Non Seasonally Adjusted

All Mortgages – 2011

Total Distressed Mortgages: **6,298,000***
Total Predicted Sales: **4,970,000****

*Based on default percentage for all mortgages
**NAR, Lawrence Yun (September)

Unemployment Rate

According to the U.S. Bureau of Labor Statistics, the seasonally adjusted unemployment rate for October 2011 was 9.0%. The highest rate ever recorded by the Bureau was 10.8% in Nov/Dec 1982.

Underemployment Rate

According to Gallup, the not seasonally adjusted underemployment rate, (comprised of the total unemployed plus all those employed part time but wanting full-time work) for October 2011 was 18.2 %. The underemployment rate peaked at 20.4% in April 2010.

CDPE Member Survey:

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