

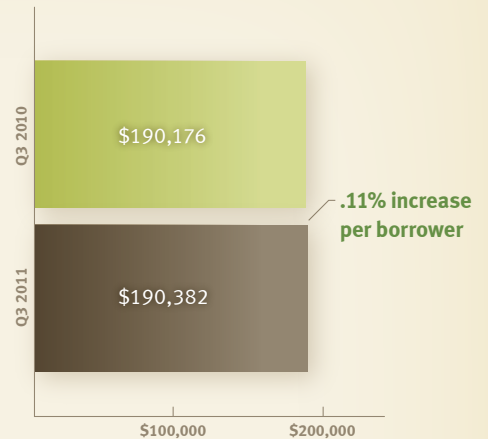
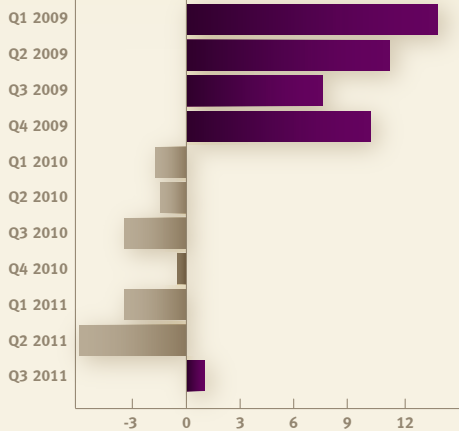


MORTGAGE: Q3 2011

It increased to
5.88%

The national mortgage delinquency rate (borrowers 60+ days past due) increased this quarter for the first time since Q4 2009.

QUARTERLY PERCENTAGE INCREASE/DECREASE

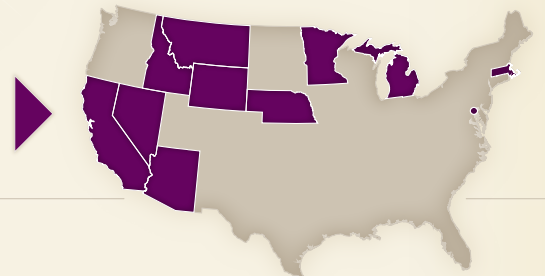


Though national 60-day mortgage delinquencies increased this quarter, they are still **down 8.7% on a year-over-year basis.**

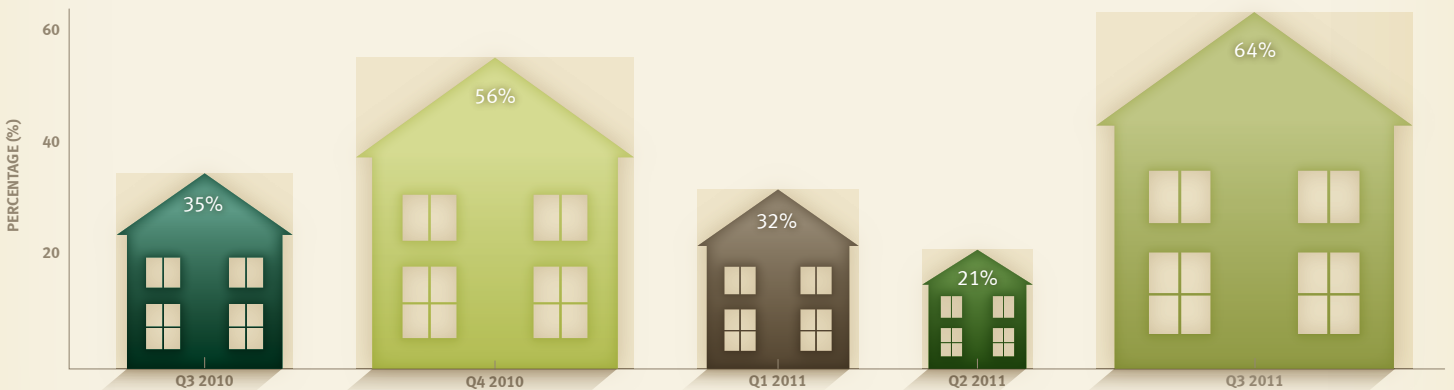
MORTGAGE DELINQUENCY RATES PERCENTAGE, BY STATE



Between the second and third quarters of 2011, all but **10 states and the District of Columbia** experienced increases in their mortgage delinquency rates.



MORTGAGE DELINQUENCY RATES PERCENTAGE OF METROPOLITAN STATISTICAL AREAS WITH INCREASES



TransUnion's Trend Data is a one-of-a-kind database consisting of 27 million anonymous consumer records randomly sampled every quarter from TransUnion's national consumer credit database. Each record contains more than 200 credit variables that illustrate consumer credit usage and performance. Since 1992, TransUnion has been aggregating this information at the county, Metropolitan Statistical Area (MSA), state and national levels.

For more information on Trend Data, please visit transunion.com/trenddata

