

Delinquency and Foreclosure Rates Montana Board of Housing Loan Portfolio

For Period Ending:	11-Jul	June, 11	Apr-11	Jan. 2011	Dec. 2010	Oct. 2010	Sept. 2010	July, 2010
30 Days	1.84	1.57	1.42	2.19	2.01	1.91	1.96	2.15
60 Days	0.78	0.88	0.67	0.97	0.82	0.88	1	0.83
90 Days	1.2	1.03	1.04	1.29	1.37	1.21	1.2	0.97
Total Delinquencies	3.82	3.48	3.13	4.45	4.2	4	4.16	3.95
In Foreclosure	1.1	1.09	1.3	1.38	1.32	1.14	0.92	0.86

For Comparison June, 2011 (most recent available)*

	Montana	Region	Nation
30 Days	2.13	2.84	3.39
60 Days	0.78	1.14	1.3
90 Days	1.43	3.25	3.42
Total Delinquencies	4.34	7.23	8.11
In Foreclosure	1.88	3.73	4.43

* Comparison Data from National Delinquency Survey, Mortgage Bankers Association