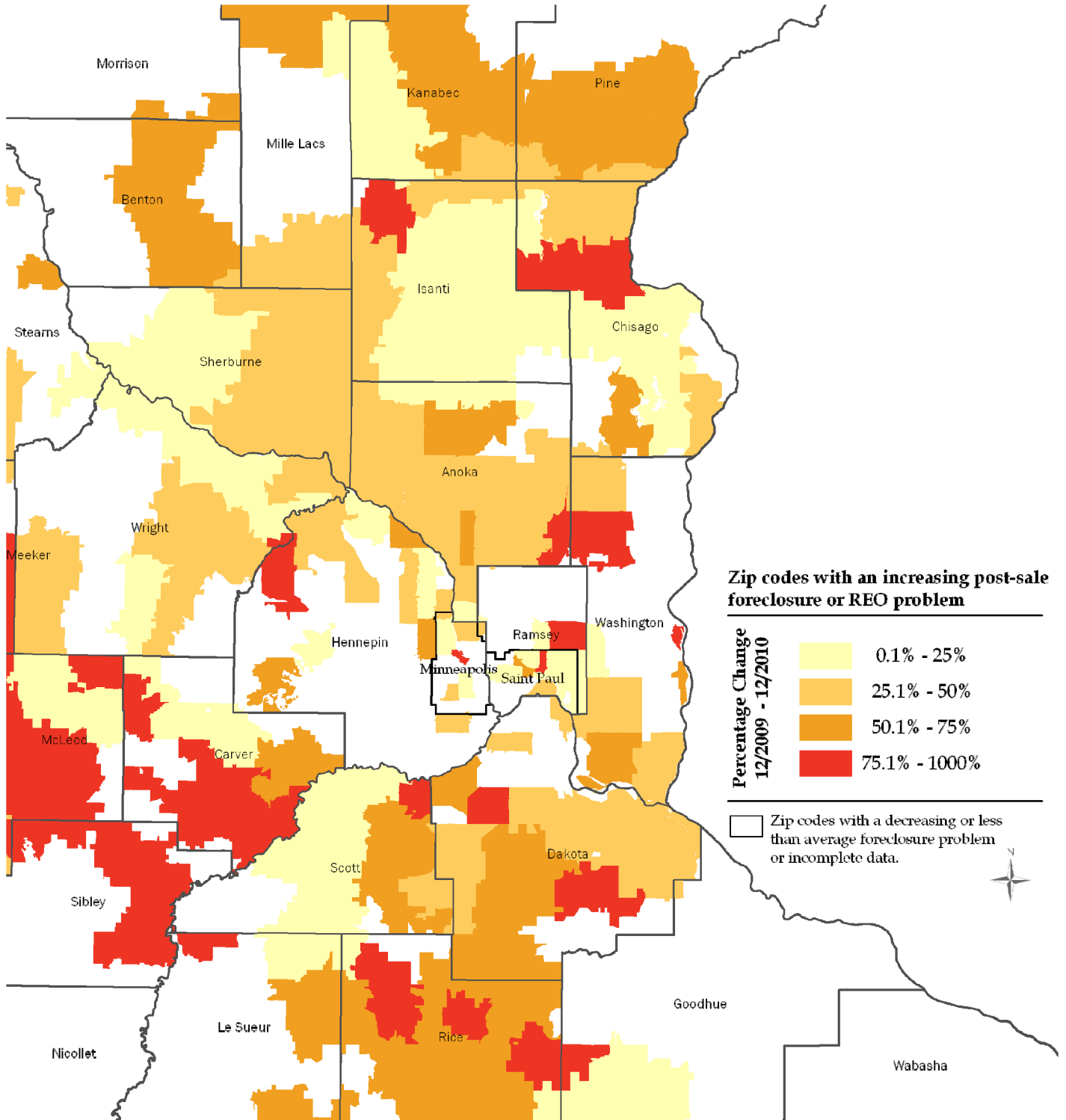


**Percentage Change in Loans in Post-Sale Foreclosure or REO
December 2009 - December 2010**



Source: Minnesota Housing analysis of data from LPS Applied Analytics.