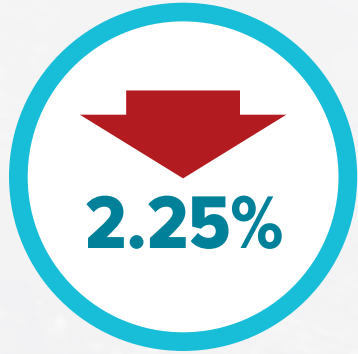


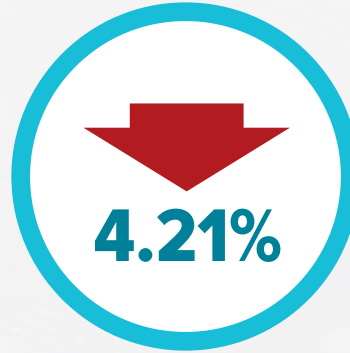
JUNE OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

The national delinquency rate improved for the first time in five months, falling to 7.6%”

While total past due mortgages fell by 98,000, serious delinquencies rose by 1.2 million



FORECLOSURE INVENTORY

At 192,000, June's active foreclosure inventory was the lowest on record dating back to 2000

Active foreclosure inventory is dwindling as federal foreclosure moratoriums remain in place



PREPAYMENT RATE

Prepayment activity hit its highest level in 16 years

The growth was fueled by falling 30-year rates and surging refinance incentives