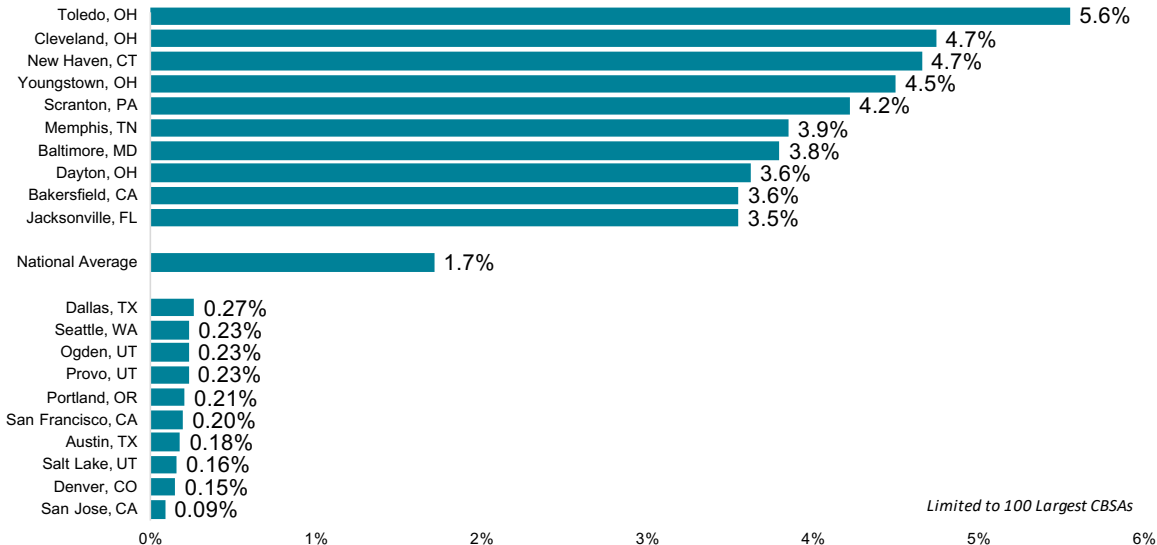


NEGATIVE EQUITY RATES

(TOP 10 & BOTTOM 10 CBSAs)



Limited to 100 Largest CBSAs