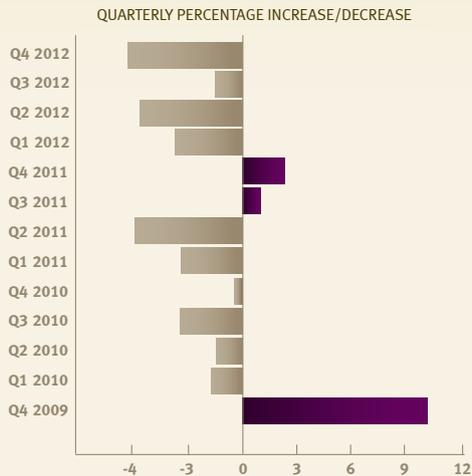




## MORTGAGE: Q4 2012

Decreased to  
**5.19%**

The national mortgage delinquency rate (the rate of borrowers 60 or more days past due) dropped for the fourth consecutive quarter, declining to 5.19% in Q4 2012. The mortgage delinquency rate has now dropped 14% in the last year.



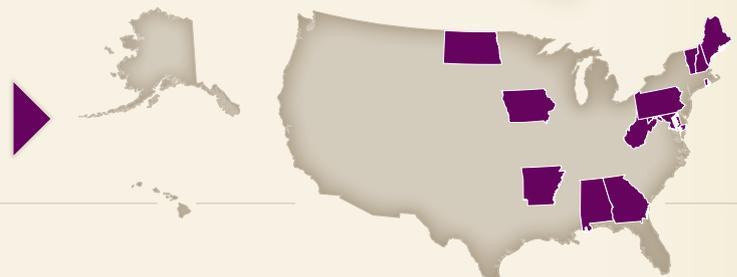
The 60-day mortgage delinquency rate dropped 4.1% between Q3 2012 and Q4 2012.



### COMPARISON OF STATE MORTGAGE DELINQUENCY RATES



Between the third and fourth quarters of 2012, **only 12 states experienced increases** in their mortgage delinquency rates.



**81.4% OF METROPOLITAN STATISTICAL AREAS (MSAs) EXPERIENCED A YEARLY DECLINE IN THEIR MORTGAGE DELINQUENCY RATE.**



TransUnion Trend Data is a one-of-a-kind database consisting of 27 million anonymous consumer records randomly sampled every quarter from the TransUnion 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](http://transunion.com/trenddata)

