

**ILLINOIS DEPARTMENT OF
FINANCIAL AND
PROFESSIONAL REGULATION**

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**2011
DEFAULT AND FORECLOSURE
REPORT OF STATE CHARTERED THRIFTS,
COMMERCIAL BANKS, LICENSED
MORTGAGE SERVICERS, STATE CREDIT UNIONS AND
STATE LICENSED NON-BANK FINANCE COMPANIES**

Default and Foreclosure Report January 1, 2011 thru December 31, 2011

May 29, 2012

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PURPOSE OF STUDY

This study collects default and foreclosure data from institutions regulated by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, (DOB), and Division of Financial Institutions, (DFI), for calendar year 2011. Part I of this study collectively identifies and analyzes all of the data submitted to this Office. Part II identifies the number of institutions and the number of reported foreclosures whose rates were 10% to 12% or greater at the time of loan origination; also, the number of institutions and reported loan foreclosures within eighteen months of loan origination. Part III includes a comparative analysis of the foreclosure rate for the Standard Metropolitan Service Area (SMSA) which includes Cook, DuPage, Lake, McHenry, Will, and Kane counties versus the State of Illinois foreclosure rate for those entities regulated by DOB and DFI. The time frame covers calendar years 2011 and 2010. Part IV includes a comparative analysis of dollar amount of loans in portfolio versus dollar amount of foreclosures filed and foreclosure completions for 2011 and 2010. Part V includes an overall analysis of foreclosure reports for 2011 and 2010.

The following data was requested from each reporting entity.

- the number of loans serviced by the reporting entity
- the dollar amount of loans serviced by the reporting entity
- the number of loans in default
- the dollar amount of loans in default
- the number of loans foreclosed
- identify any of the loans that foreclosed within 18 months of loan origination
- identify any of the loans foreclosed on had a first lien interest rate of more than 10% or a second lien interest rate of more than 12%
- addresses of all defaults
- addresses of all foreclosure filings and completions
- dates of all foreclosure filings
- dates of all foreclosure completions
- loan amount of all foreclosures
- zip-code, city and county of all foreclosures

While all of the data will be used in analysis, this summary will focus on the foreclosure information, the relationship to the servicing portfolios of Illinois institution's home loans.

Detailed charts identifying total portfolio amount of loans, number of loans, and size of loans versus the foreclosure rates are identified on pages (15 thru 26) for 2011, and on pages (29 thru 40) for 2010. Institutions regulated by the Division of Banking reported 13,589 foreclosures filed between July 1, 2011 thru December 31, 2011, versus 13,547 foreclosures filed between July 1, 2010 thru December 31, 2010. The Division of Financial Institutions reported 196 foreclosures filed between July 1, 2011 thru December 31, 2011 versus 154 foreclosures filed between July 1, 2010 thru December 31, 2010. These foreclosure filings can be viewed in (Exhibits E and F) on pages 47 and 48.

The total number of foreclosures filed from July 1, 2011 thru December 31, 2011 was as follows: State Chartered Thrifts 107; State Chartered Banks 820; State Licensed Mortgagees 12,662; State Credit Unions 154 and State Licensed Non-Bank Finance Companies 42. The total numbers of foreclosures closed were as follows: State Chartered Thrifts 43; State Chartered Banks 443; State Licensed Mortgagees 5,359; State Credit Unions 83 and State Licensed Non-Bank Finance Companies 28.

The total number of foreclosures reported from July 1, 2011 thru December 31, 2011 with interest rates between 10% to 12% or greater was as follows: State Chartered Thrifts 2; State Chartered Banks 1; State Licensed Mortgagees 223; State Credit Unions 0 and State Licensed Non-Bank Finance Companies 7 can be seen of page 41 (Exhibit A). The total amount of foreclosures reported from July 1, 2011 thru December 31, 2011 and foreclosed within eighteen months of loan origination was as follows: State Chartered Thrifts 3; State Chartered Banks 9; State Licensed Mortgagees 22; State Credit Unions 4 and State Licensed Non-Bank Finance Companies 0 and can be seen on page 42 (Exhibit B).

On pages 43 and 44 (Exhibits C and D) you will find the 2011 foreclosure filings for the Standard Metropolitan Service Area (SMSA). This data was acquired from the most populous Illinois counties in the State relative to foreclosure filings in these areas. This data was used to extrapolate figures to estimate state wide foreclosure filings for 2011.

**Default and Foreclosure
Analysis of Illinois Chartered Financial Institutions
for Calendar 2011 and 2010**

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2011

Institution	January thru June	July thru December
State Chartered Thrifts	37	36
State Commercial Banks	391	378
State Licensed Mortgage Servicers	131	126
State Licensed Non-Bank Finance Companies	4	4
State Credit Unions	147	147

NUMBER OF INSTITUTIONS REPORTING CALENDAR 2010

Institution	January thru June	July thru December
State Chartered Thrifts	38	37
State Commercial Banks	404	400
State Licensed Mortgage Servicers	118	126
State Licensed Non-Bank Finance Companies	4	4
State Credit Unions	151	150

All institutions responding to the following questionnaire can be reviewed in Part VI.

DEFAULT AND FORECLOSURE REPORT

The completed form and attachments should be mailed to the IL Department of Financial and Professional Regulation, Division of Banking, 320 West Washington, 5th Floor, Springfield, IL 62786, to the attention of Tom Bernard.

FORECLOSURE REPORTING

On a separate attachment, please list EACH foreclosure filing and EACH foreclosure completion by property address (city county, zip code), loan date, foreclosure date, loan amount, and foreclosure status, pending or closed for the period covering July 1, 2011 - December 31, 2011. (See "Foreclosure Report" form.) All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN "0" FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 20 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ELECTRONICALLY ON AN EXCEL SPREADSHEET AND SEND THE INFORMATION VIA EMAIL TO TOM.BERNARD@ILLINOIS.GOV. YOUR SUBMISSION MUST BE IN THE SAME FORMAT AS THE SPREADSHEET PROVIDED. THE SPREADSHEETS CAN BE DOWNLOADED OFF OF OUR WEBSITE AT HTTP://WWW.OBRE.STATE.IL.US/DEFAULTREPORT/.

HIGH RISK HOME LOAN REPORTING

On a separate attachment, please identify all high risk home loans, in which at time of origination, the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than 8 percentage points in the case of a junior mortgage, the yield on U.S. Treasury securities having comparable periods of maturity to the loan, maturity as of the fifteenth day of the month immediately preceding the month in which the application for the loan is received by the lender, or the total points and fees payable by the consumer at or before closing will exceed the greater of 5% of the total loan amount or \$800 for the period covering July 1, 2011 - December 31, 2011. (See "High Risk Home Loan Report" form.) All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN "0" FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 20 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ELECTRONICALLY ON AN EXCEL SPREADSHEET AND SEND THE INFORMATION VIA EMAIL TO TOM.BERNARD@ILLINOIS.GOV. YOUR SUBMISSION MUST BE IN THE SAME FORMAT AS THE SPREADSHEET PROVIDED. THE SPREADSHEETS CAN BE DOWNLOADED OFF OF OUR WEBSITE AT HTTP://WWW.OBRE.STATE.IL.US/DEFAULTREPORT/.

I hereby attest that the information reported is true and correct to the best of my knowledge and belief.

Signature of Officer of Institution

Date

PRINT Name and Official Title

Telephone:

Fax:

License Number (If applicable): MB _____

IL DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING
ONLINE DEFAULT AND FORECLOSURE REPORT INSTRUCTIONS
FOR MORTGAGE BANKING (SERVICERS) AND THRIFTS

Pursuant to the provisions of section 115 of the High Risk Home Loan Act [815 ILCS 137/115], you are required to complete the semiannual Default and Foreclosure Report. The current reporting period of July 1, 2011 - December 31, 2011 is to be submitted to the Department electronically by filing online. If you are a Mortgage Banking licensee and have foreclosure information to report and your license does not have any servicing activity or your company does not do any servicing and you received notification to file a Default and Foreclosure Report, a "Change of Activity" application is required to correct your licensing information on our system. The application can be found at the following link: <http://www.obre.state.il.us/resfin/forms/rfformsb.htm>. Questions regarding licensing can be directed to our Mortgage Banking Division in our Chicago office at 312/793-1409.

GENERAL INSTRUCTIONS

- **The Online Reporting of the Default and Foreclosure Report requires that you have Internet Explorer 5.0 or newer with 128 bit encryption.** Please read these instructions before continuing to the online report. When you log-in enter your UserID and Password (include all zeros).
- **Please provide the items of information on a consolidated financial accounting basis for your institution.** Consolidated financial accounting basis means that you are to include information from all operating subsidiaries, service corporations, etc., using generally accepted accounting principles (GAAP).
- **Average quarterly reports –** The contemplated calculations for lines 1(A), 1(B), 2(A) and 2(B) calls for loan information, normally shown on quarterly call reports for banks and thrifts or other quarterly reports for licensees, to be averaged. For example, if the dollar amount of 1-4 family conventional loans on your entity's books were \$100,000 on March 31 and \$120,000 on June 30, then the entry on line 1(A) would be \$110,000. What is desired is a number that reflects an average throughout the reporting period rather than activity on a specific date, such as June 30. **Please report dollar amount of loans to the actual whole dollar amount, DO NOT TRUNCATE.** While entering whole dollar amounts, do not use decimals and **DO NOT ROUND TO THOUSANDS.** Every field **MUST** be completed, including the YES/NO questions at the bottom of the first screen or your submission will not be valid.
- **High Risk Home Loan reporting: Please enter interest rates as a whole number and then decimal (i.e., 5.25% should be entered as 5.25, rather than .0525).**
- **Print out the confirmation page of your online entry and keep a copy for your records and for proof of submission.**

INSTRUCTIONS SPECIFIC TO LINE 1(A)

- Conventional 1-4 family mortgage loans are loans that were not insured by the Veterans Administration (VA), the Farmers Home Administration (FHA) or the United States Department of Housing and Urban Development (HUD).
- Include loans that are first and subordinate liens.
- If it would be difficult to separate the dollar amount of loans on **Illinois** properties from **non-Illinois** properties, it is permissible to estimate the dollar amount of loans that are Illinois properties and place this number on line 1(A).

INSTRUCTIONS SPECIFIC TO LINE 1(B)

- If you are unable to provide the actual number of **Illinois** loans to answer this question, you may estimate the number of **Illinois** loans.

INSTRUCTIONS SPECIFIC TO LINE 3(A) and 3(B)

- If you are unable to provide the actual number and dollar amount of **Illinois** foreclosures filed and foreclosures completed to answer this question, you may estimate the number and dollar amount of **Illinois** foreclosed loans filed and foreclosed loans completed. If a loan is secured by more than one property, record properties as separate loans (i.e., one loan secured by 2 properties would be shown as 2 loans). **If you filed anything other than "0" for question #3, the property information must be entered online on the appropriate (foreclosure/high risk home loan) screens. If there are more than 20 properties reported, you have the option to submit the property information via email using an excel spreadsheet to Tom.Bernard@illinois.gov. Your submission must be in the same format and columns as the spreadsheet found online. Encrypted submissions will NOT be accepted, your Excel spreadsheets can be password protected (only) and your password must be provided in a separate email. The spreadsheets can be downloaded from our website at <http://www.obre.state.il.us/defaultreport/> by using the Default and Foreclosure Excel Spreadsheet link.**
- **NOTE:** When you get to the screen asking for the number of high risk home loans for this period, you must enter "0" if you have nothing to file and continue or enter the number of loans filed and proceed to the property information page where you will enter all high risk
- **Home loan properties for this period. If you do not follow this instruction, you will not be able to print your confirmation page and your online filing will not be complete.**

FORECLOSURE AND HIGH RISK HOME LOAN PROPERTY INFORMATION SUBMISSIONS

- Foreclosure and High Risk Home Loan property information submissions are to be filed on-line or electronically via email for the current reporting period (January 1 – June 30 or July 1 – December 31). If a foreclosure is closed in different reporting period than when it was reported as filed, the closed foreclosure should be reported in the respective reporting period it falls in.

INSTRUCTIONS SPECIFIC TO FORECLOSURE REPORTING

- All information submitted must be complete as indicated on the form online or the system will not accept your property information entry. If you are submitting this information electronically (**20 properties or more**) via email, you must use the same format and columns as the form online. **If a loan is secured by more than one property, record the properties on separate lines listing the total amount of the loan on the first line and \$1 for each additional property secured by the one loan.**

INSTRUCTIONS SPECIFIC TO HIGH RISK HOME LOAN REPORTING

- All information submitted must be complete as indicated on the form online or the system will not accept your property information entry. If you are submitting this information electronically (**20 properties or more**) via email, you must use the same format and columns as the form online. **If a loan is secured by more than one property, record the properties on separate lines listing the total amount of the loan on the first line and \$1 for each additional property secured by the one loan. Please enter interest rates as a whole number and then decimal (i.e., 5.25% should**

be entered as 5.25, rather than .0525). On your electronic property information spreadsheet submission, the criteria to report high risk home loans is, at the time of origination, the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than 8 percentage points in the case of a junior mortgage, the yield on U.S. Treasury securities having comparable periods of maturity to the loan, maturity as of the fifteenth day of the month immediately preceding the month in which the application for the loan is received by the lender, or the total points and fees payable by the consumer at or before closing will exceed the greater of 5% of the total loan amount or \$800.



Illinois Department of Financial and Professional Regulation

Pat Quinn
Governor

Brent E. Adams
Secretary

DEFAULT AND FORECLOSURE REPORT

For the period January 1, 2011 – June 30, 2011

DUE DATE: Saturday, October 1, 2011

This form is implemented and authorized by Section 115 of the High Risk Home Loan Act (815 ILCS 137).
Disclosure of this information is REQUIRED.

INSTITUTION NAME:

INSTITUTION ADDRESS:

Please provide the following items of information on a consolidated financial accounting basis for your institution. Please refer to the attached instructions for tips in completing this form. Please report dollar amount of loans to the actual dollar amount, **DO NOT TRUNCATE**.

1. Provide the number of conventional 1-4 family mortgage loans secured by Illinois property serviced by your institution calculated as a quarterly average for the six months ending June 30, 2011.	1(A) Dollar amount of loans \$ _____ 1(B) Number of loans _____
2. Loans reported in #1 above that were in default over 90 days calculated as a quarterly average for the six months ending June 30, 2011.	2(A) Dollar amount of loans \$ _____ 2(B) Number of loans _____
3. Foreclosures on 1-4 family conventional loans that were FILED and foreclosures that were COMPLETED by your institution for the six months ending June 30, 2011.	3(A) Dollar amount of loans FILED \$ _____ Dollar amount of loans COMPLETED \$ _____ 3(B) Number of loans FILED _____ Number of loans COMPLETED _____

Please answer the following questions:	YES	NO
Were any of the loans, where a foreclosure was completed as reported in #3 originated less than eighteen months before the completion date of the foreclosure? If yes, please indicate the total number. _____	<input type="checkbox"/>	<input type="checkbox"/>
Did any loan, where a foreclosure was completed as reported above in #3, at the time of origination, have a note rate of greater than 10% in the case of first lien mortgage loan or a note rate of greater than 12% in the case of a junior lien? If yes, please indicate the total number. _____	<input type="checkbox"/>	<input type="checkbox"/>

(CONTINUED ON REVERSE SIDE)

DEFAULT AND FORECLOSURE REPORT

FORECLOSURE REPORTING

On a separate attachment, please list EACH foreclosure filing and EACH foreclosure completion by property address (city, county, and zip code), loan date, foreclosure date, loan amount, and foreclosure status, pending or closed for the period covering January 1, 2011 – June 30, 2011. (See "Foreclosure Report" form). All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN "0" FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 20 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ON AN ELECTRONIC SPREADSHEET AND SEND THE INFORMATION VIA EMAIL TO Tom.Bernard@illinois.gov. YOUR SUBMISSION MUST BE IN THE SAME FORMAT AS THE SPREADSHEET PROVIDED. THE SPREADSHEETS CAN BE DOWNLOADED OFF OF OUR WEBSITE AT [http://www.obre.state.il.us/defaultreport/.](http://www.obre.state.il.us/defaultreport/)

HIGH RISK HOME LOAN REPORTING

On a separate attachment, please identify all high risk home loans (home equity loans), in which at time of origination, the annual percentage rate exceeds by more than six percentage points in the case of a first lien mortgage, or more than 8 percentage points in the case of a junior mortgage, the yield on U.S. Treasury securities having comparable periods of maturity to the loan, maturity as of the fifteenth day of the month immediately preceding the month in which the application for the loan is received by the lender, or the total points and fees payable by the consumer at or before closing will exceed the greater of 5% of the total loan amount or \$800 for the period covering January 1, 2011 – June 30, 2010. (See "High Risk Home Loan Report" form). All information submitted must be COMPLETE.

IF YOU FILED ANYTHING OTHER THAN "0" FOR QUESTION #3, THE APPROPRIATE FORM MUST BE COMPLETED. IF THERE ARE MORE THAN 20 PROPERTIES REPORTED, PLEASE SUBMIT THE INFORMATION ELECTRONICALLY ON AN EXCEL SPREADSHEET AND SEND THE INFORMATION VIA EMAIL TO Tom.Bernard@illinois.gov. YOUR SUBMISSION MUST BE IN THE SAME FORMAT AS THE SPREADSHEET PROVIDED. THE SPREADSHEETS CAN BE DOWNLOADED OFF OF OUR WEBSITE AT [http://www.obre.state.il.us/defaultreport/.](http://www.obre.state.il.us/defaultreport/)

I hereby attest that the above information is true and correct to the best of my knowledge and belief.

Signature of Officer of Institution

Date

Print Name and Official Title

Telephone

DEFAULT AND FORECLOSURE REPORT INSTRUCTIONS

GENERAL INSTRUCTIONS

- **MAKE CERTAIN YOU HAVE FILLED IN THE (COMPLETE) INSTITUTION NAME AND ADDRESS AT THE TOP OF THE REPORT.**
- Consolidated financial accounting basis means that you are to include information from all operating subsidiaries, service corporations, etc., using generally accepted accounting principles (GAAP).
- Average quarterly reports – The contemplated calculations for lines 1(A), 1(B), 2(A) and 2(B) calls for loan information, normally shown on quarterly call reports for banks and thrifts or other quarterly reports for licensees, to be averaged. For example, if the dollar amount of 1-4 family conventional loans on your entity's books were \$100,000 on March 31 and \$120,000 on June 30, then the entry on line 1(A) would be \$110,000. What is desired is a number that reflects an average throughout the reporting period rather than activity on a specific date such as June 30. If, in lieu of quarterly reports, some other average method is used (monthly, weekly, etc.), please explain in a separate attachment. Please report dollar amount of loans to the actual dollar amount, **DO NOT TRUNCATE.**

INSTRUCTIONS SPECIFIC TO LINE 1(A)

- Conventional 1-4 family mortgage loans are loans that were not insured by the Veterans Administration (VA), the Farmers Home Administration (FHA) or the United States Department of Housing and Urban Development (HUD).
- Include loans that are first and subordinate liens.
- If it would be difficult to separate the dollar amount of loans on Illinois properties from non-Illinois properties, it is permissible to estimate the dollar amount of loans that are Illinois properties and place this number on line 1(A). If an estimate of Illinois properties is provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC TO LINE 1(B)

- If you are unable to provide the actual number of Illinois loans to answer this question, you may estimate the number Illinois loans. If an estimate of the actual number of Illinois loans is provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC TO LINE 3(A) and 3(B)

- If you are unable to provide the actual number and dollar amount of Illinois foreclosures filed and foreclosures completed to answer this question, you may estimate the number and dollar amount of Illinois foreclosed loans filed and foreclosed loans completed. If an estimate of the number and dollar amounts of Illinois foreclosures filed and foreclosures completed are provided, please explain in a separate attachment.

INSTRUCTIONS SPECIFIC FORECLOSURE REPORTING

- Reporting format should include the same items as found in the "Foreclosure Report" form. All information submitted must be complete.

INSTRUCTIONS SPECIFIC HIGH RISK HOME LOAN REPORTING

- Reporting format should include the same items as found in the “High Risk Home Loan Report” form. All information submitted must be complete.

An evaluation and assessment of all the data gathered from the aforesaid questionnaire, from State Chartered Thrifts, State Chartered Commercial Banks, State Licensed Mortgage Servicers, State Credit Unions and State Licensed Non-Bank Finance Companies will attempt to answer the following:

A. STATE CHARTERED THRIFTS, STATE CHARTERED COMMERCIAL BANKS, STATE LICENSED MORTGAGE SERVICERS, STATE CREDIT UNIONS AND STATE LICENSED NON-BANK FINANCE COMPANIES COMPARATIVE ANALYSIS 2011-2010 (pages 13, 14, 27 and 28).

1. The percentage foreclosure and default rate vs. the dollar amount of loans in portfolio.
2. The percentage rate for loans in foreclosure and also not in foreclosure.
3. The percentage for loans in default.
4. The number of institutions reporting loans at the time of origin which were at 10% to 12% or greater.
5. The average loan size vs. foreclosure and default.
6. Number of loans vs. foreclosure and default.

B. AN ANALYSIS OF FORECLOSURE RATE FOR THE STANDARD METROPOLITON SERVICE AREA (SMSA) versus STATE OF ILLINOIS FORECLOSURE RATE

A comparative analysis of fiscal year 2011 and 2010 foreclosure rate for the State of Illinois versus the Standard Metropolitan Service Area (SMSA), containing the highest populated counties in the state which comprise two-thirds of the state's population according to the U.S. Census Bureau 2010, see page 43 and 44, (Exhibits C and D).

PART I

JANUARY 1, 2011 THRU JUNE 30, 2011

	State Charter Thriffs	State Charter Banks	State License Servicers	State License Non-Bank Finance Companies	State Credit Unions
Dollar Amount of Loans in Portfolios	\$2,896,980,828	\$35,387,858,350	\$58,477,332,123	\$353,615,530	\$7,751,226,520
Number of Loans	38,038	337,374	386,555	6,646	90,738
Dollar Amount of Loans in Default	\$65,374,805	\$443,056,223	\$7,611,460,193	\$23,615,501	\$64,416,394
Number of Loans in Default	554	3,749	46,532	336	670
Dollar Amount of Foreclosures Filed	\$9,217,482	\$110,859,571	\$1,868,373,229	\$3,505,204	\$19,293,092
Dollar Amount of Foreclosures Closed	\$3,697,140	\$56,521,893	\$612,997,322	\$5,206,408	\$11,090,759
Number of Foreclosures Filed	83	705	10,081	33	143
Number of Foreclosures Closed	30	409	3,324	41	90
Loans Originated Less Than 18 Months Before Foreclosure	0	11	5	0	0
Loans With Rate Greater than 10%	0	0	126	9	0
Percentage of Loans in Foreclosure Filed	0.22	0.21	2.61	0.50	0.16
Percentage of Loans Not in Foreclosure	99.78	99.79	97.39	99.50	99.84
Percentage of Loans in Default	1.46	1.11	12.04	5.06	0.74
Number of Institutions Reporting	37	391	131	4	147
Average Loan Size	\$76,160	\$104,892	\$151,278	\$53,207	\$85,424
Average Loan Size for Loans in Default	\$118,005	\$118,180	\$163,575	\$70,284	\$96,144
Average Loan Size for Loans in Foreclosure Filed	\$111,054	\$157,248	\$185,336	\$106,218	\$134,917

See detailed chart pages 15 thru 26

COMPARATIVE ANALYSIS
JULY 1, 2011 THRU DECEMBER 31, 2011

	State Charter Thriffs	State Charter Banks	State License Servicers	State License Non-Bank Finance Companies	State Credit Unions
Dollar Amount of Loans in Portfolios	\$2,890,821,051	\$29,384,366,195	\$88,222,573,114	\$335,659,875	\$7,278,419,037
Number of Loans	37,498	339,129	565,267	6,254	93,366
Dollar Amount of Loans in Default	\$66,510,121	\$513,888,125	\$11,171,914,336	\$23,954,085	\$72,307,230
Number of Loans in Default	666	4,184	53,154	357	738
Dollar Amount of Foreclosures Filed	\$13,254,853	\$112,774,510	\$2,353,372,010	\$3,690,775	\$21,744,073
Dollar Amount of Foreclosures Closed	\$6,974,116	\$49,891,756	\$896,357,799	\$3,559,715	\$9,119,155
Number of Foreclosures Filed	107	820	12,662	42	154
Number of Foreclosures Closed	43	443	5,359	28	83
Loans Originated Less Than 18 Months Before Foreclosure	3	9	22	0	4
Loans With Rate Greater than 10%	2	1	223	7	0
Percentage of Loans in Foreclosure Filed	0.29	0.24	2.24	0.67	0.16
Percentage of Loans Not in Foreclosure	99.71	99.76	97.76	99.33	99.84
Percentage of Loans in Default	1.78	1.23	9.40	5.71	0.79
Number of Institutions Reporting	36	378	126	4	147
Average Loan Size	\$77,093	\$87,974	\$156,072	\$53,671	\$77,956
Average Loan Size for Loans in Default	\$99,865	\$122,822	\$210,180	\$67,098	\$97,977
Average Loan Size for Loans in Foreclosure Filed	\$123,877	\$137,530	\$185,861	\$87,876	\$141,195

See detailed chart pages 15 thru 26

Chart 1

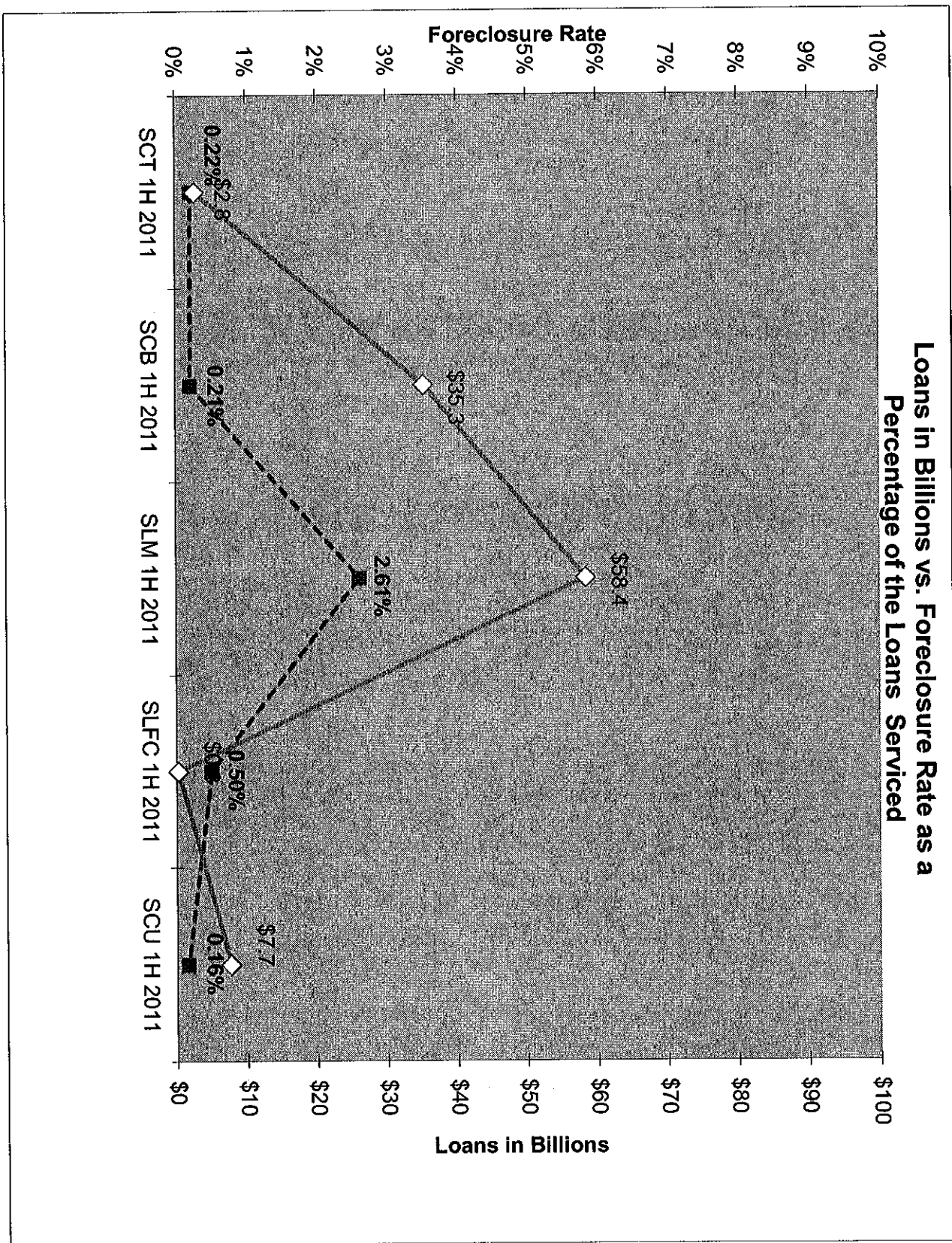


Chart 2

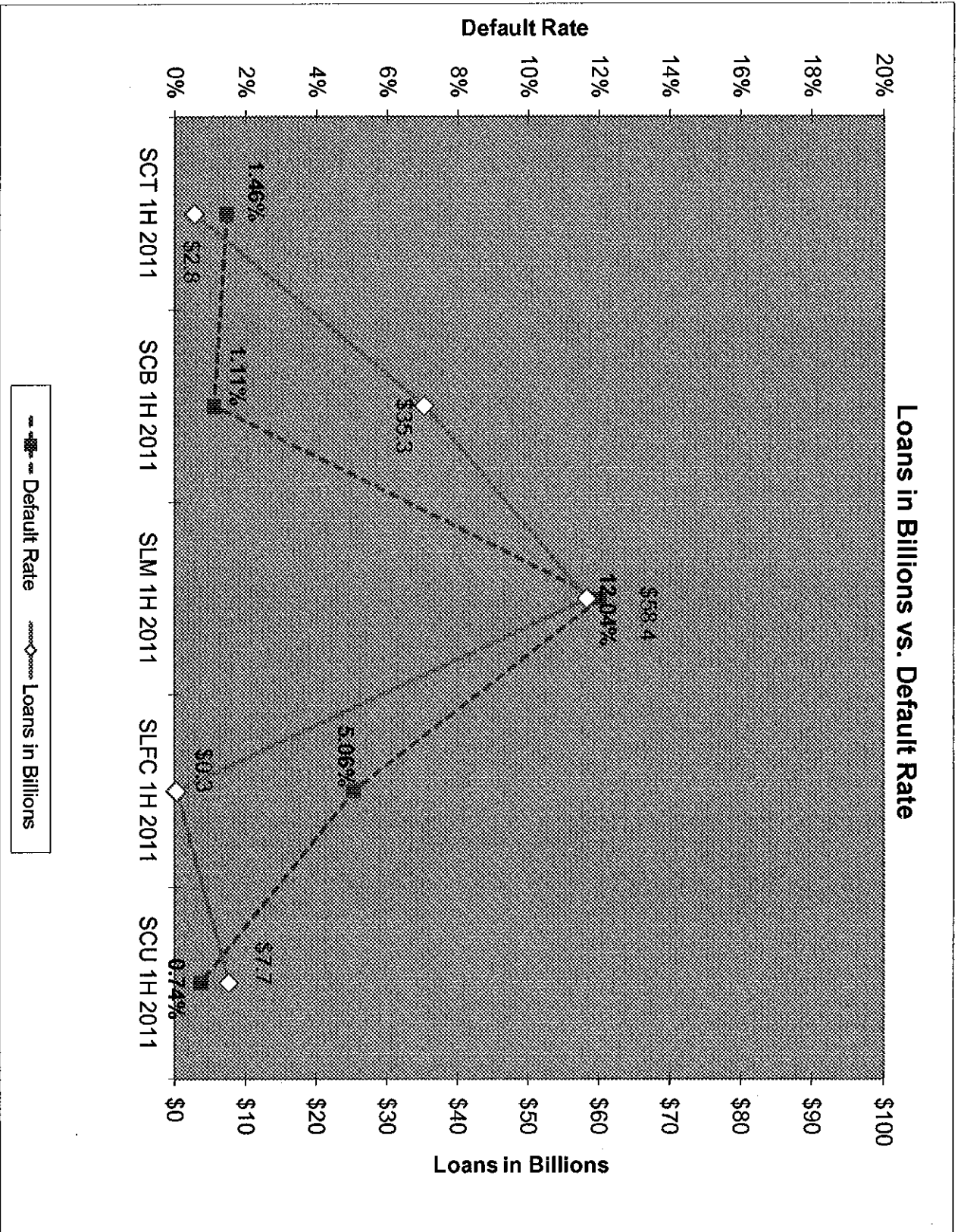


Chart 3

Number of Loans vs. Foreclosure Rate

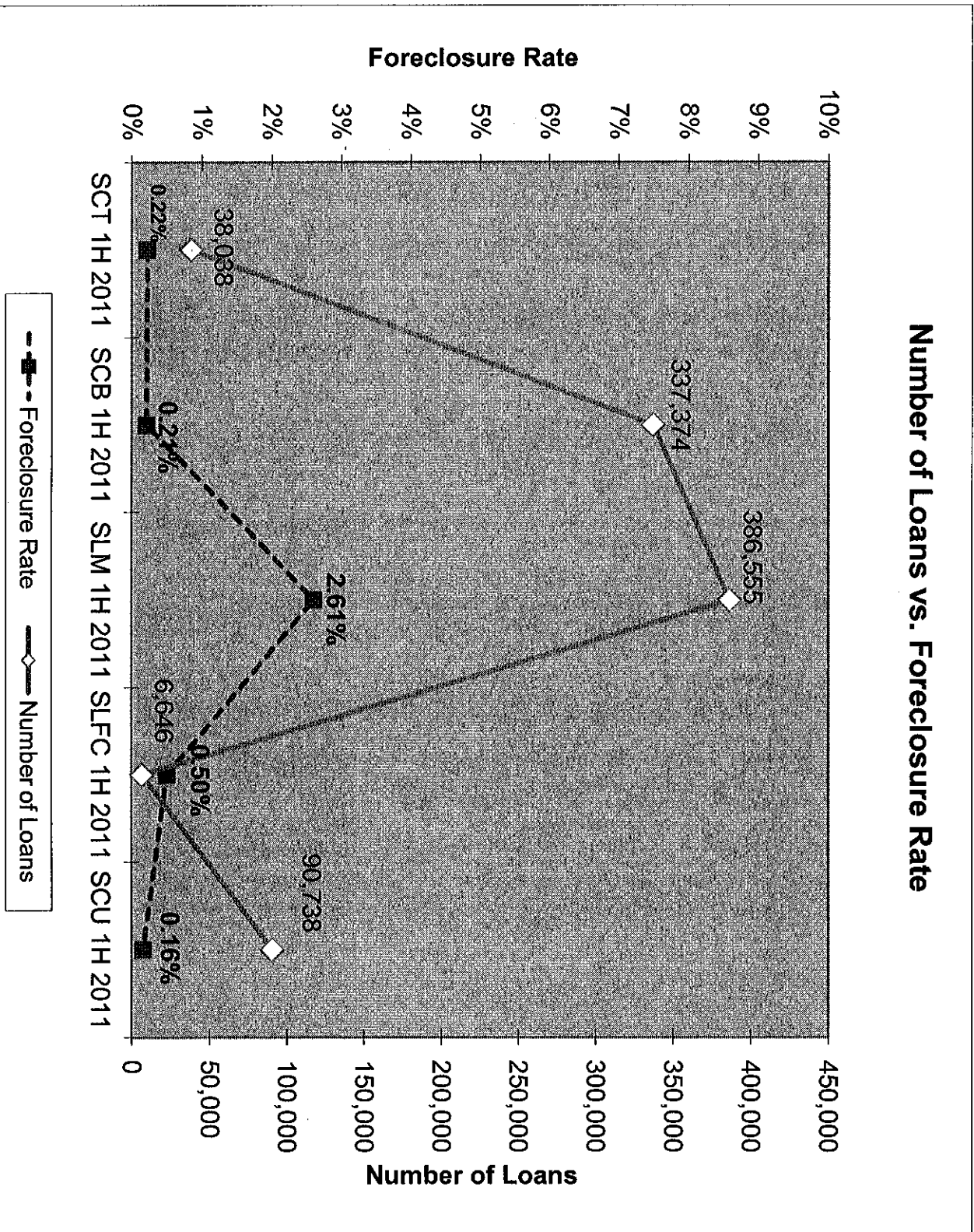
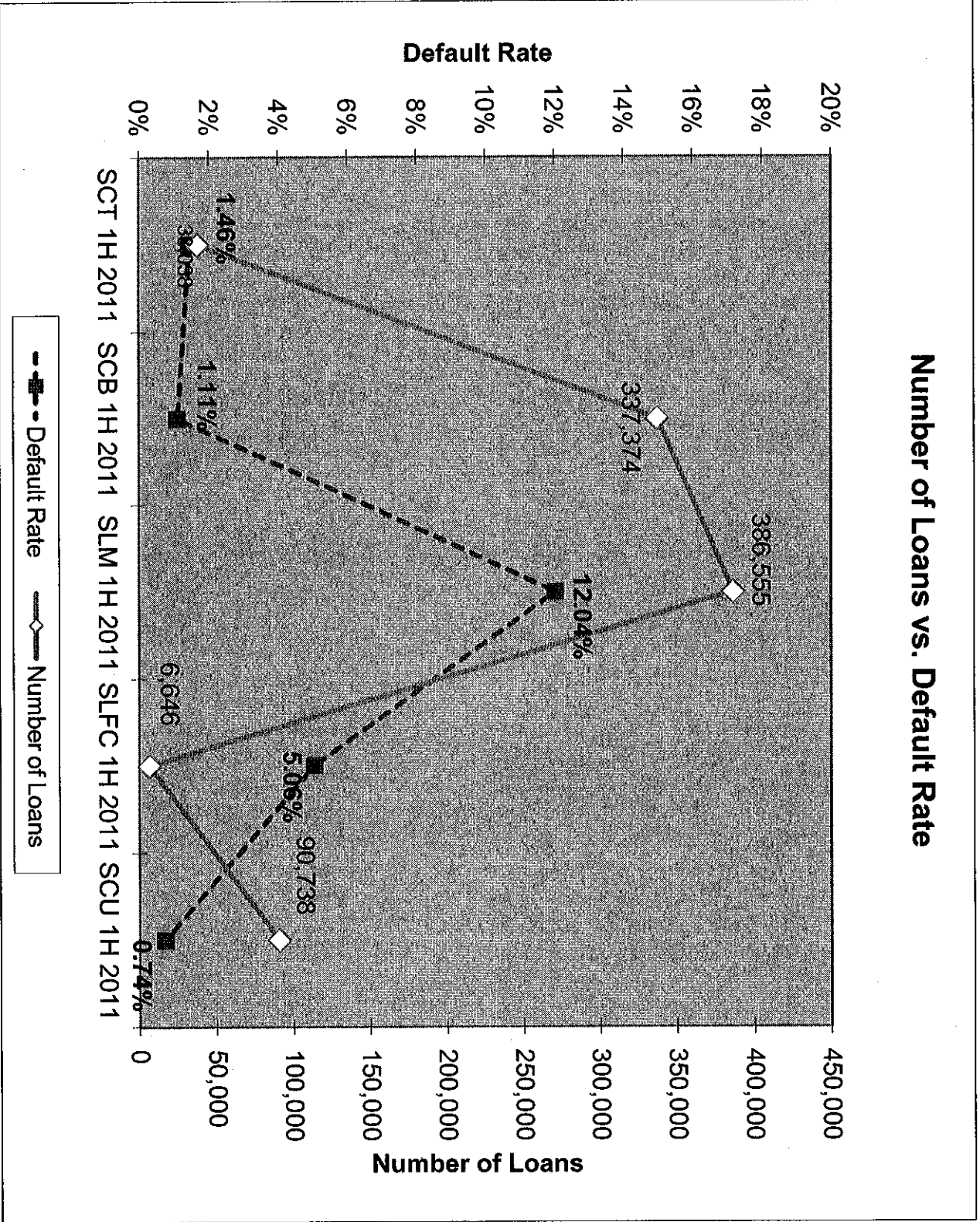


Chart 4

Number of Loans vs. Default Rate



Average Loan Size vs. Foreclosure Rate

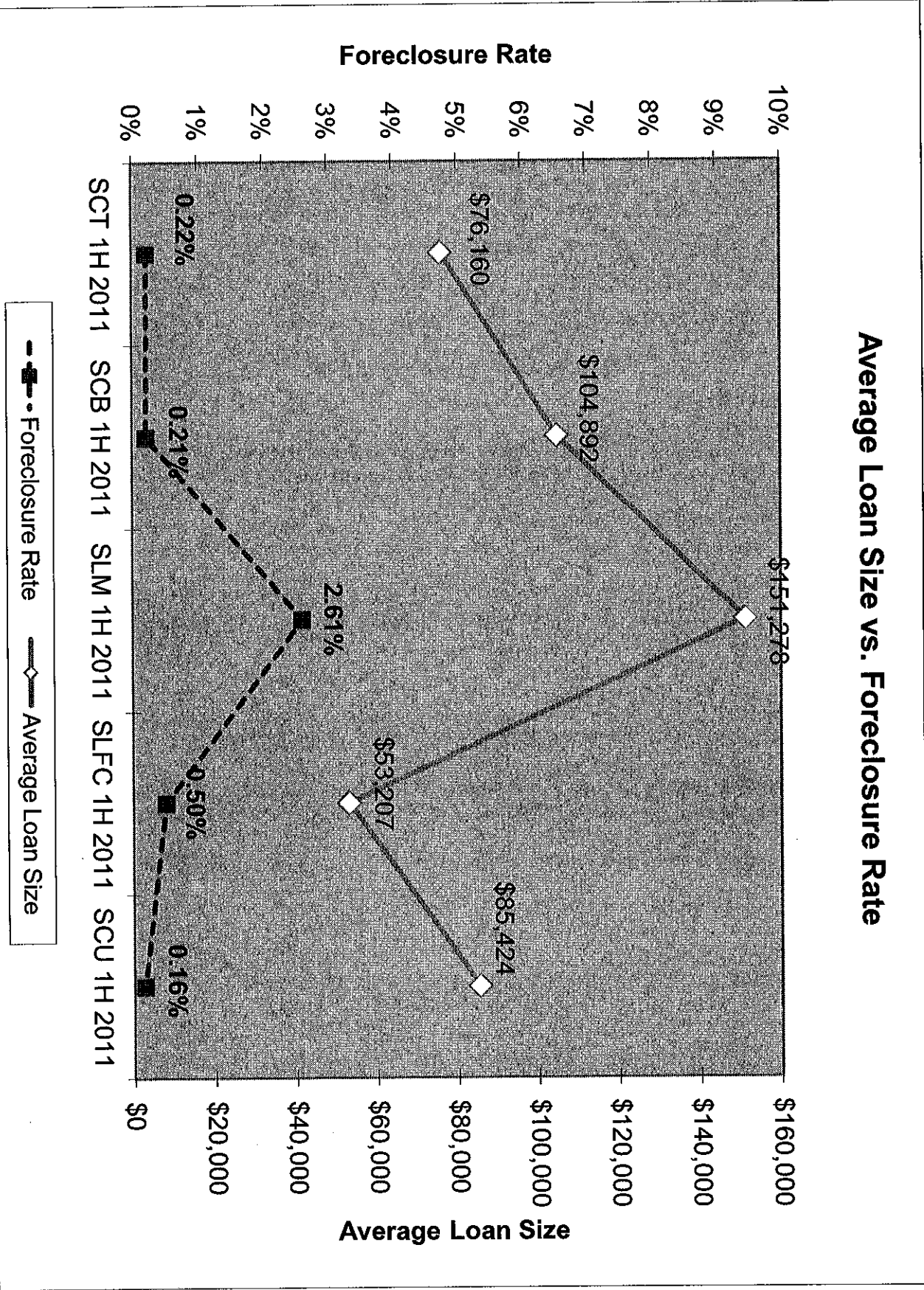


Chart 6

Average Loan Size vs. Default Rate

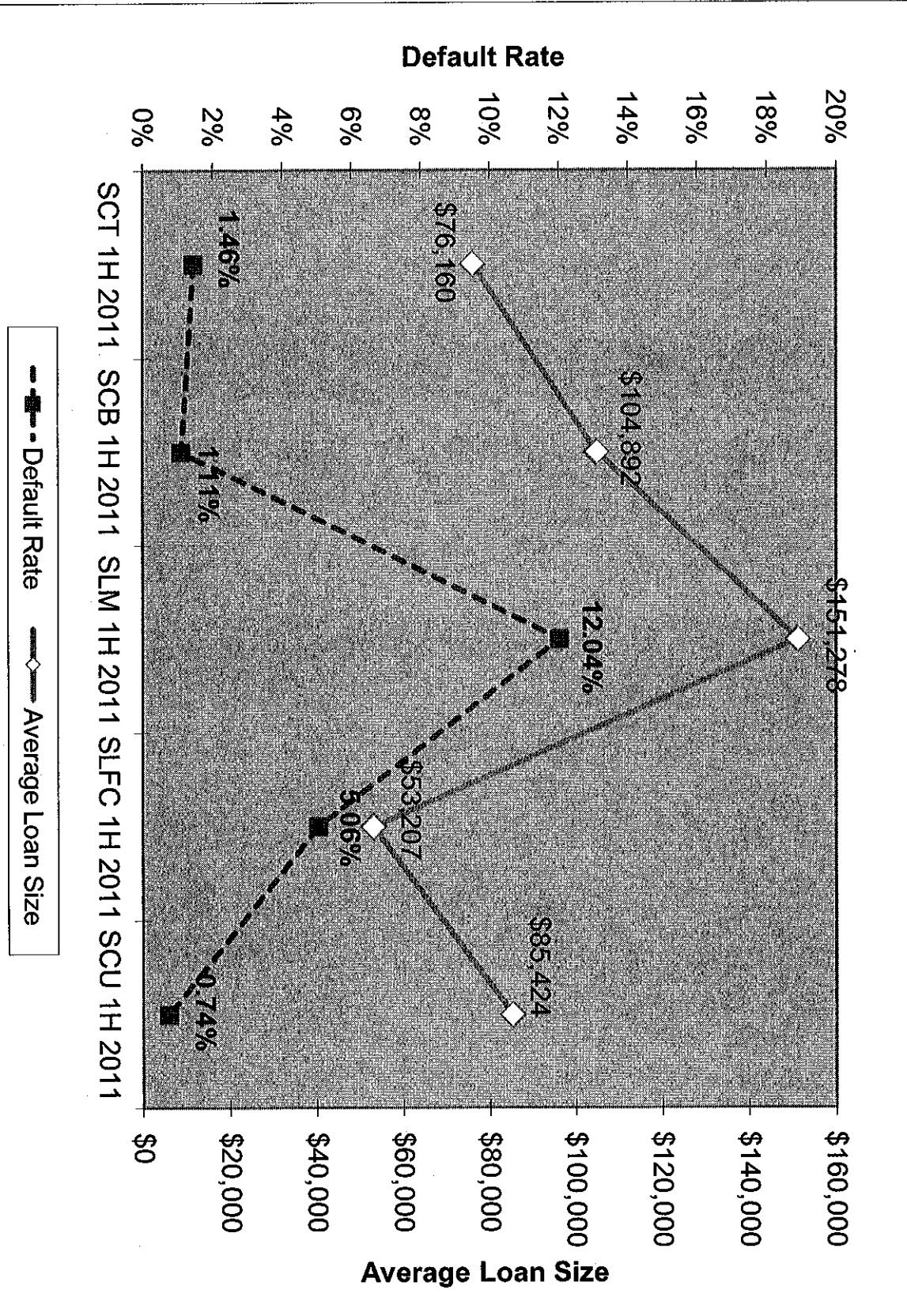


Chart 7

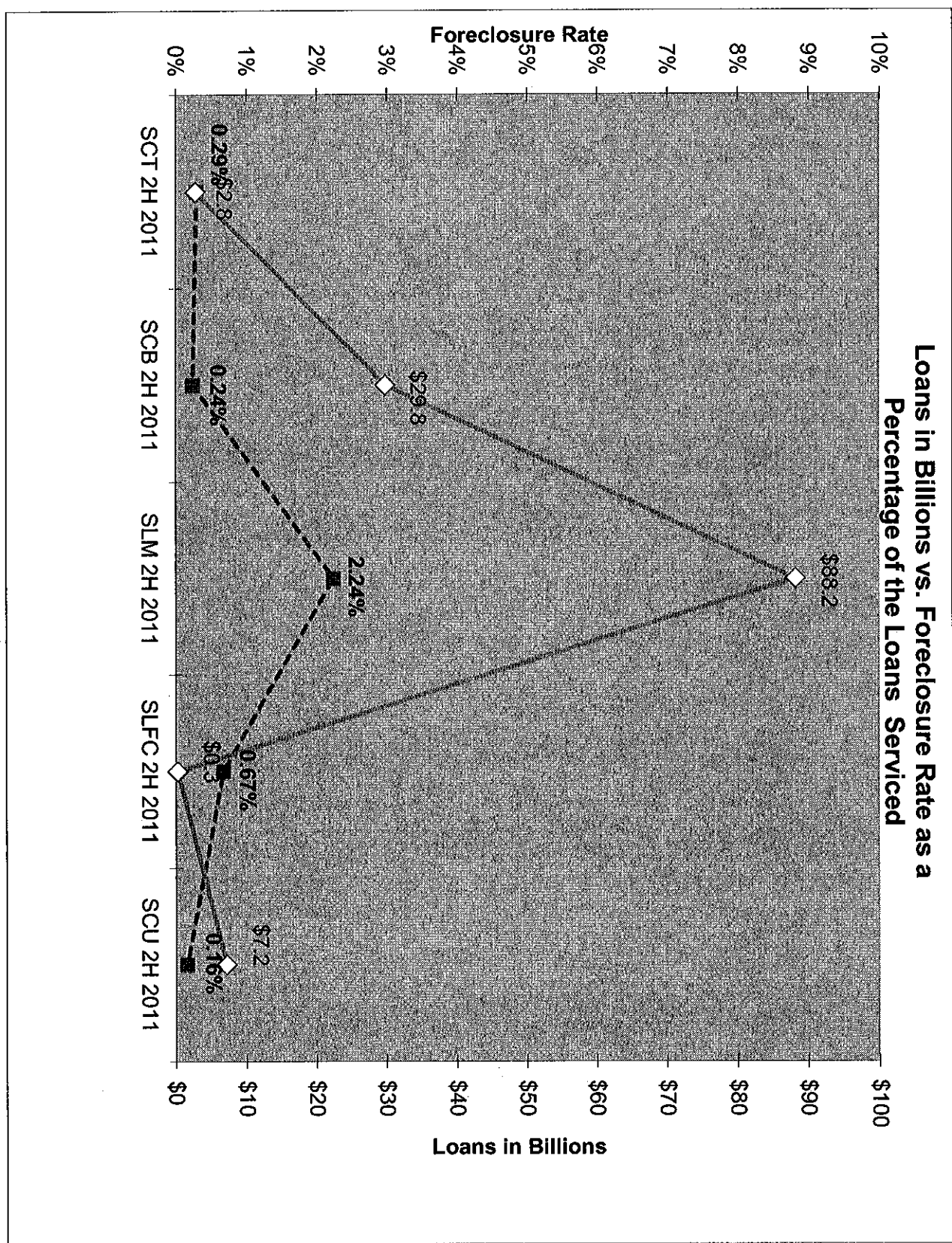
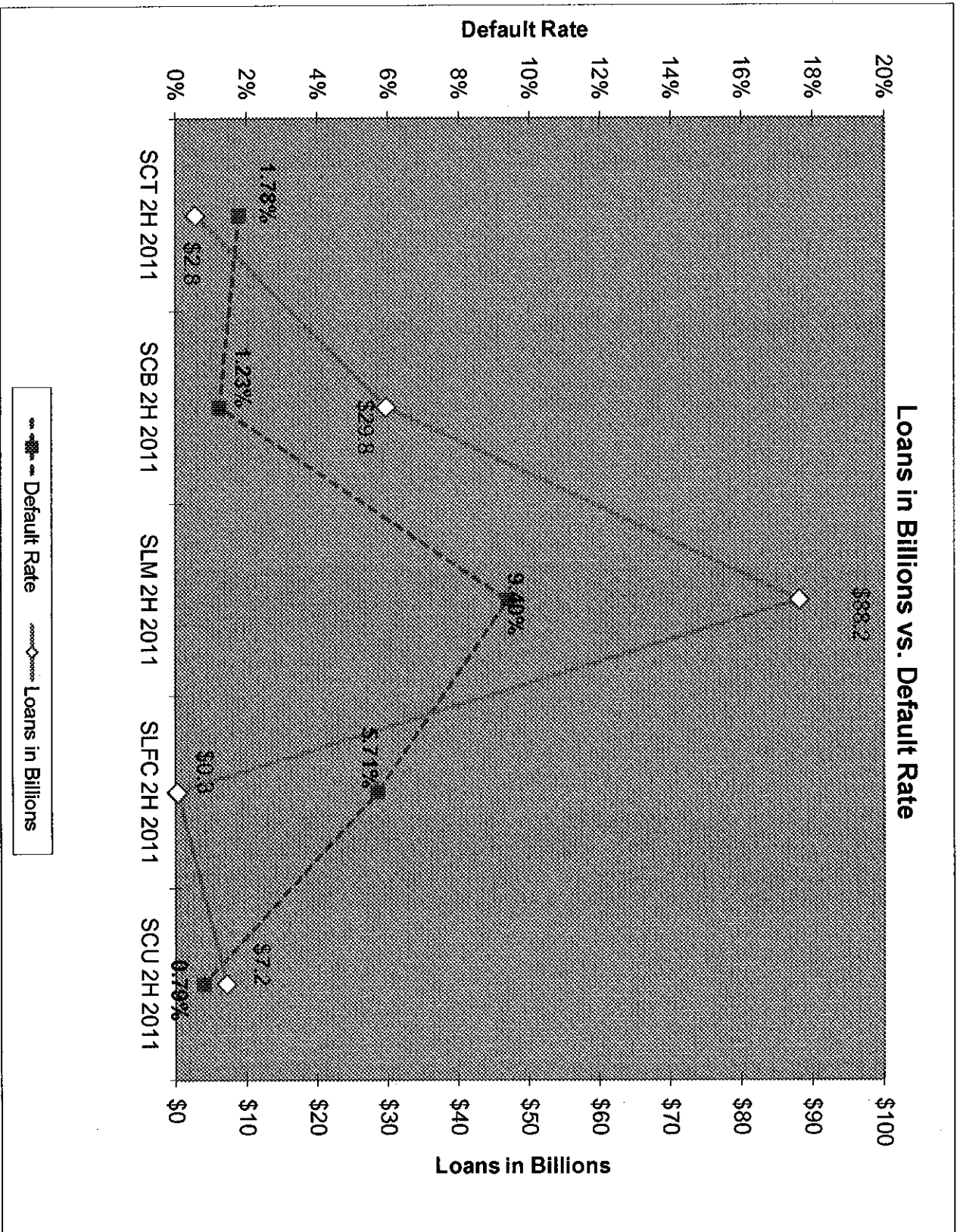
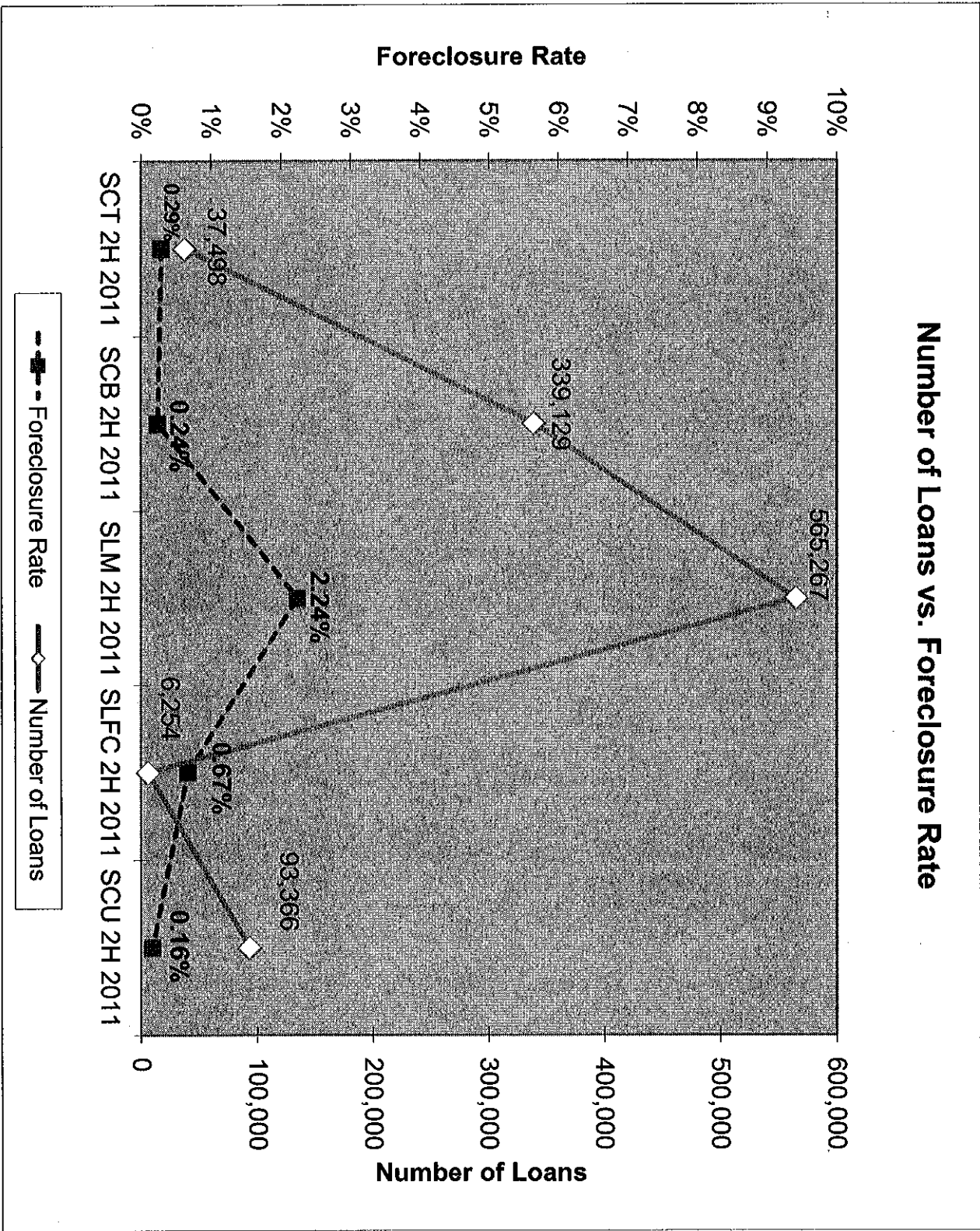


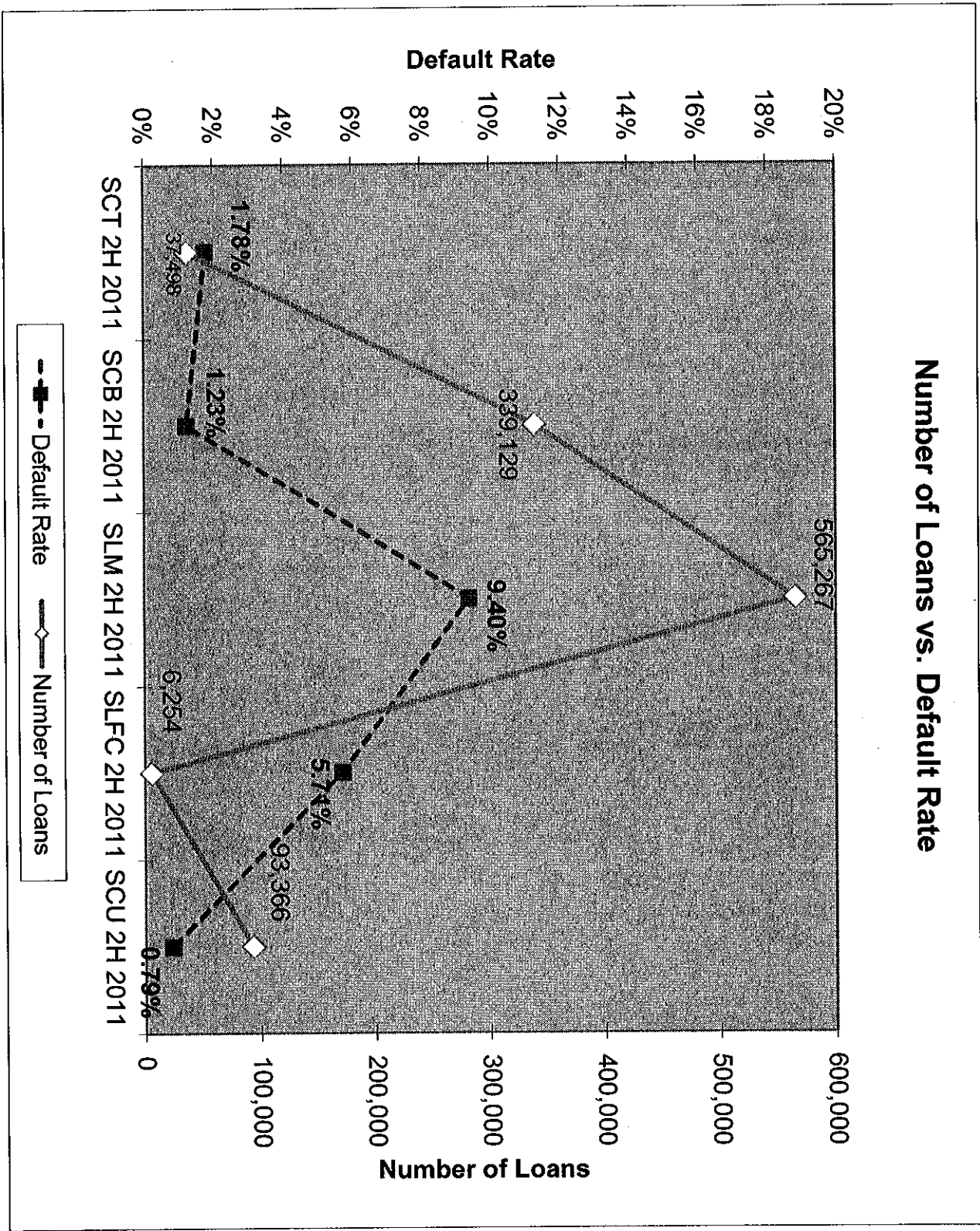
Chart 8



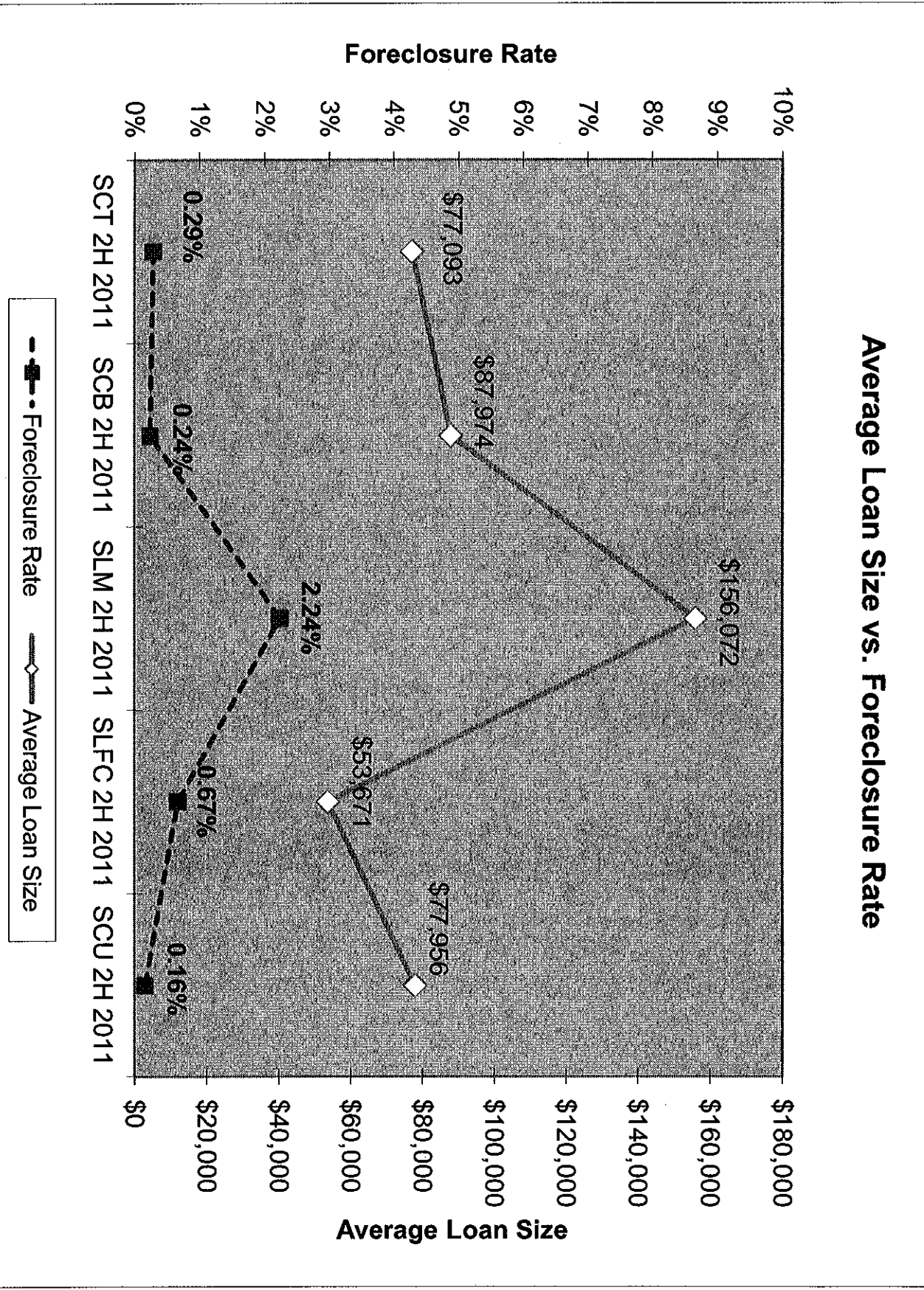
Number of Loans vs. Foreclosure Rate



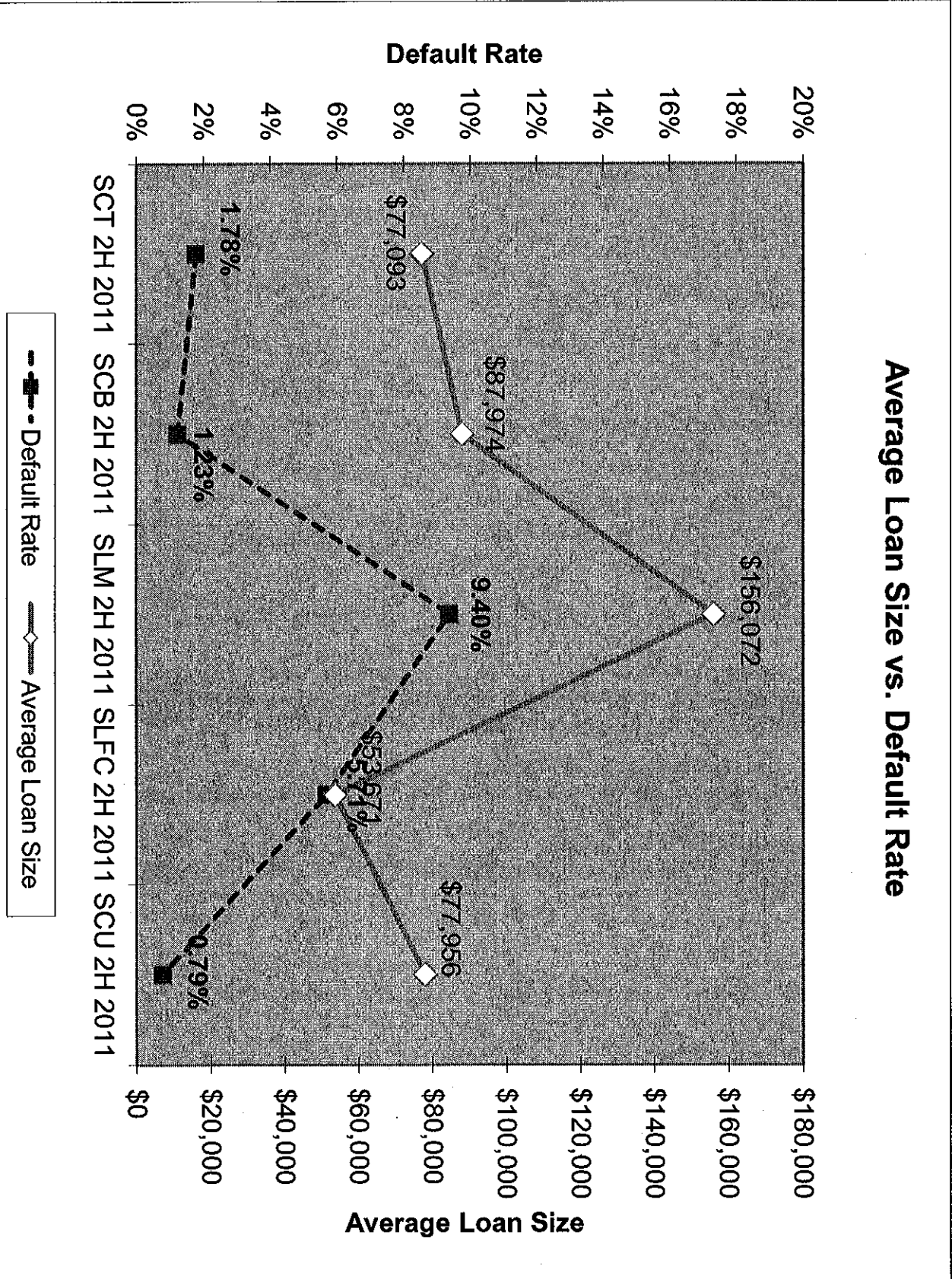
Number of Loans vs. Default Rate



Average Loan Size vs. Foreclosure Rate



Average Loan Size vs. Default Rate



COMPARATIVE ANALYSIS
JANUARY 1, 2010 THRU JUNE 30, 2010

	State Charter Thrifts	State Charter Banks	State License Servicers	State License Non-Bank Finance Companies	State Credit Unions
Dollar Amount of Loans in Portfolios	\$3,049,958,681	\$29,271,554,999	\$51,015,101,041	\$385,633,330	\$12,108,511,791
Number of Loans	42,254	342,656	350,565	7,450	97,105
Dollar Amount of Loans in Default	\$65,145,353	\$359,408,929	\$9,013,968,653	\$26,992,759	\$91,487,437
Number of Loans in Default	588	10,337	59,145	398	561
Dollar Amount of Foreclosures Filed	\$12,154,542	\$90,927,928	\$2,144,621,019	\$2,108,939	\$16,870,098
Dollar Amount of Foreclosures Closed	\$5,030,143	\$43,711,367	\$816,440,971	\$2,214,331	\$4,729,855
Number of Foreclosures Filed	85	713	11,311	31	158
Number of Foreclosures Closed	39	376	4,430	21	40
Loans Originated Less Than 18 Months Before Foreclosure	3	6	64	2	2
Loans With Rate Greater than 10%	0	1	734	9	0
Percentage of Loans in Foreclosure Filed	0.20	0.21	3.23	0.42	0.16
Percentage of Loans Not in Foreclosure	99.80	99.79	96.77	99.58	99.84
Percentage of Loans in Default	1.39	3.02	16.87	5.34	0.58
Number of Institutions Reporting	38	404	118	4	151
Average Loan Size	\$72,182	\$85,425	\$145,523	\$51,763	\$124,695
Average Loan Size for Loans in Default	\$110,791	\$34,769	\$152,405	\$67,821	\$163,079
Average Loan Size for Loans in Foreclosure Filed	\$142,995	\$127,529	\$189,605	\$68,030	\$106,773

See detailed chart pages 29 thru 40

COMPARATIVE ANALYSIS
JULY 1, 2010 THRU DECEMBER 31, 2010

	State Charter Thriffs	State Charter Banks	State License Servicers	State License Non-Bank Finance Companies	State Credit Unions
Dollar Amount of Loans in Portfolios	\$3,018,876,992	\$35,402,253,052	\$55,214,094,946	\$370,696,668	\$7,322,871,985
Number of Loans	42,070	344,272	361,417	7,008	94,427
Dollar Amount of Loans in Default	\$69,351,833	\$515,836,133	\$7,732,021,721	\$22,248,531	\$66,418,164
Number of Loans in Default	571	3,680	47,086	335	675
Dollar Amount of Foreclosures Filed	\$9,163,321	\$94,641,489	\$2,368,180,908	\$2,895,912	\$15,678,124
Dollar Amount of Foreclosures Closed	\$5,013,723	\$45,435,517	\$624,760,748	\$1,512,883	\$9,582,663
Number of Foreclosures Filed	68	680	12,799	29	125
Number of Foreclosures Closed	33	391	3,315	18	71
Loans Originated Less Than 18 Months Before Foreclosure	1	4	15	2	2
Loans With Rate Greater than 10%	1	0	333	14	0
Percentage of Loans in Foreclosure Filed	0.16	0.20	3.54	0.41	0.13
Percentage of Loans Not in Foreclosure	99.84	99.80	96.46	99.59	99.87
Percentage of Loans in Default	1.36	1.07	13.03	4.78	0.71
Number of Institutions Reporting	37	400	126	4	150
Average Loan Size	\$71,758	\$102,832	\$152,771	\$52,896	\$77,551
Average Loan Size for Loans in Default	\$121,457	\$140,173	\$164,211	\$66,414	\$98,397
Average Loan Size for Loans in Foreclosure Filed	\$134,755	\$139,179	\$185,029	\$99,859	\$125,425

See detailed chart pages 29 thru 40

Loans in Billions vs. Foreclosure Rate as a Percentage of the Loans Serviced

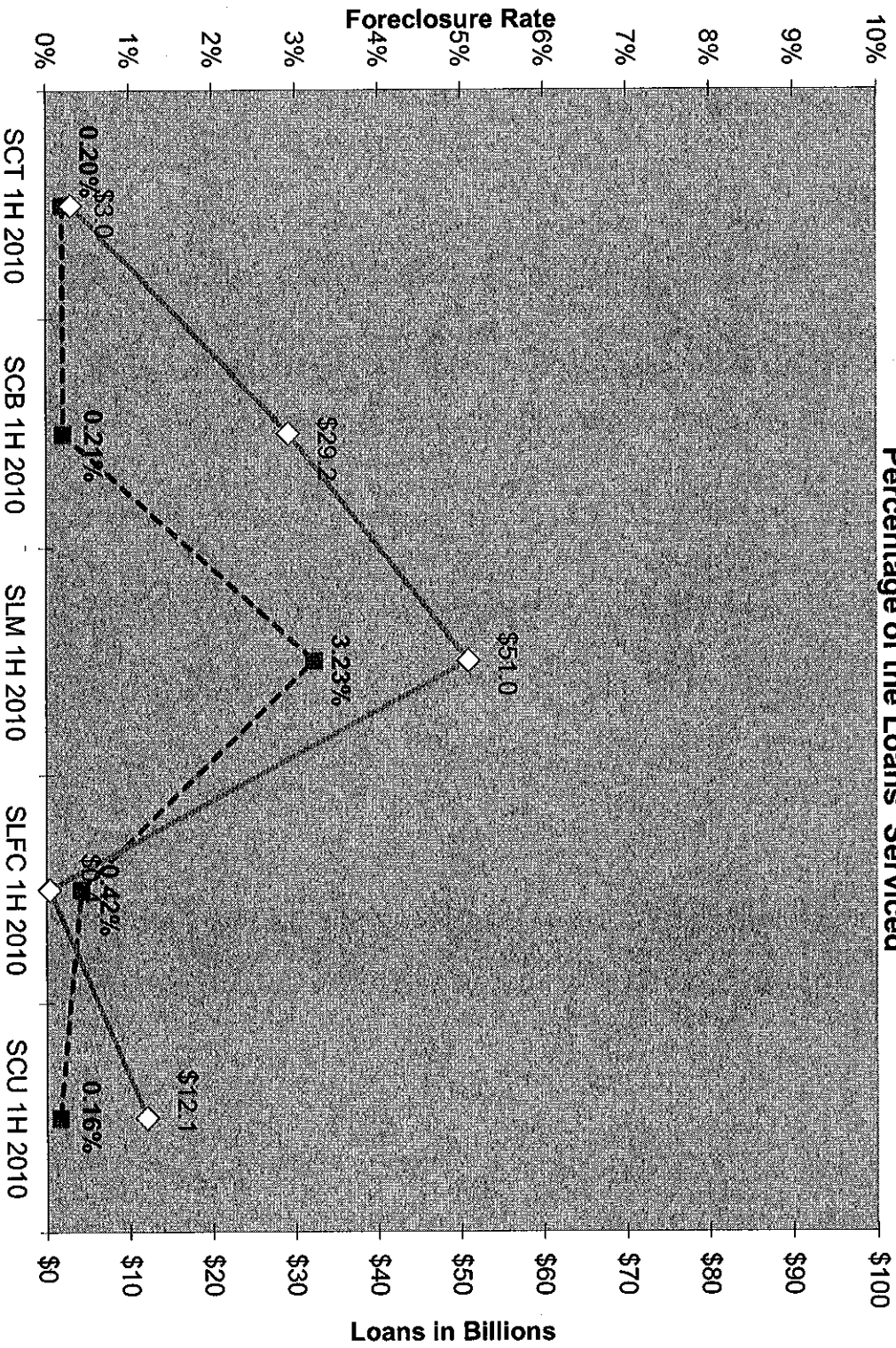
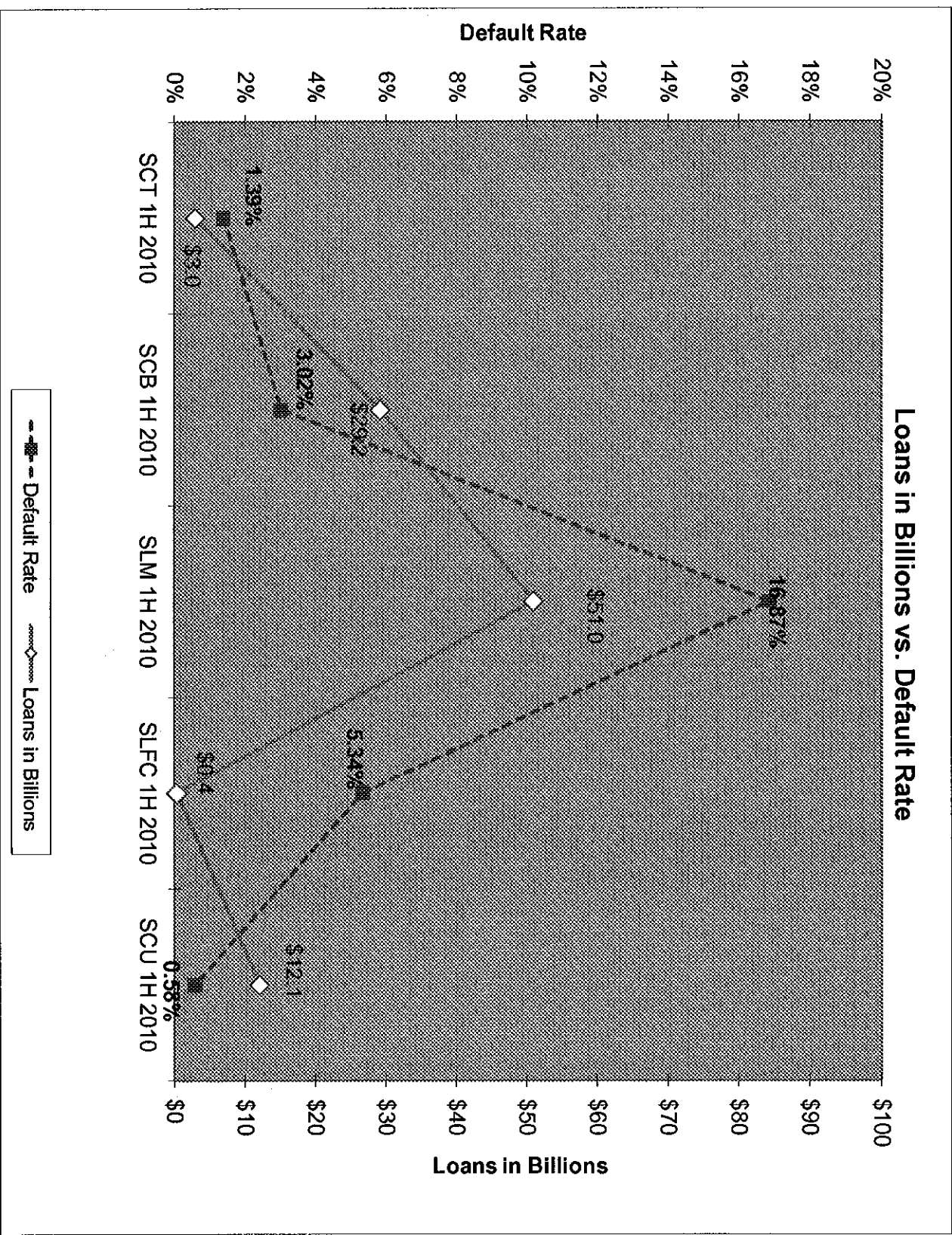
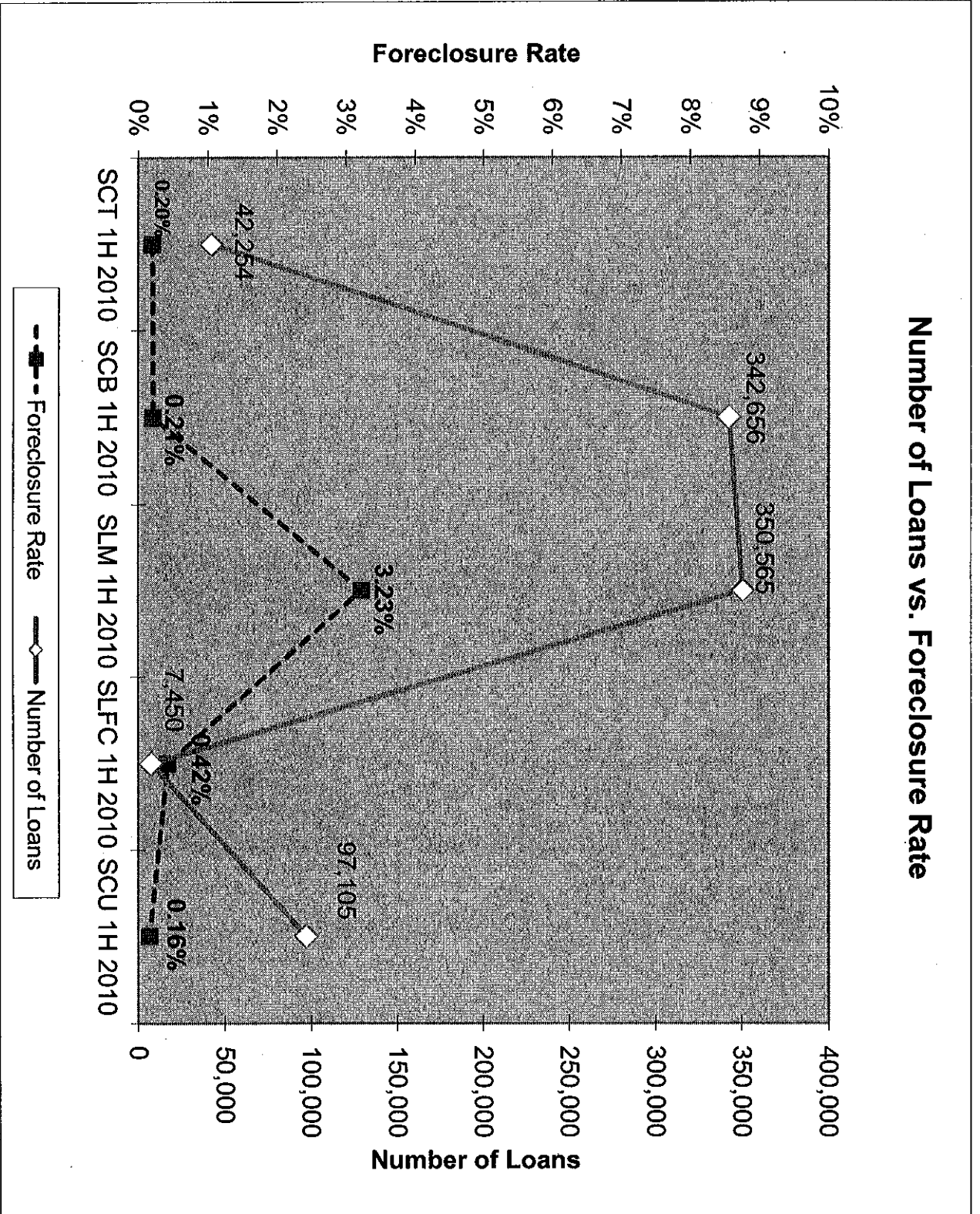


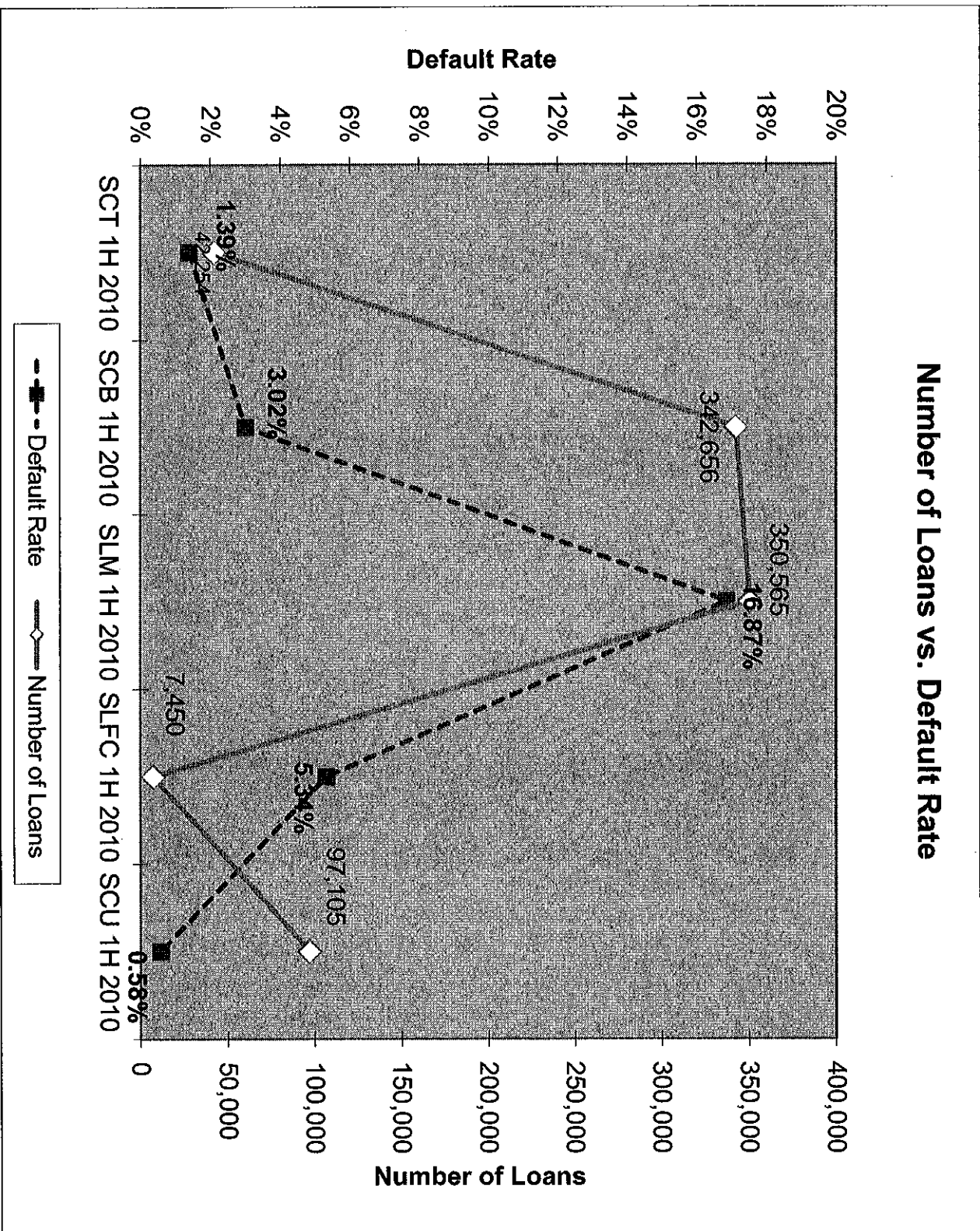
Chart 14



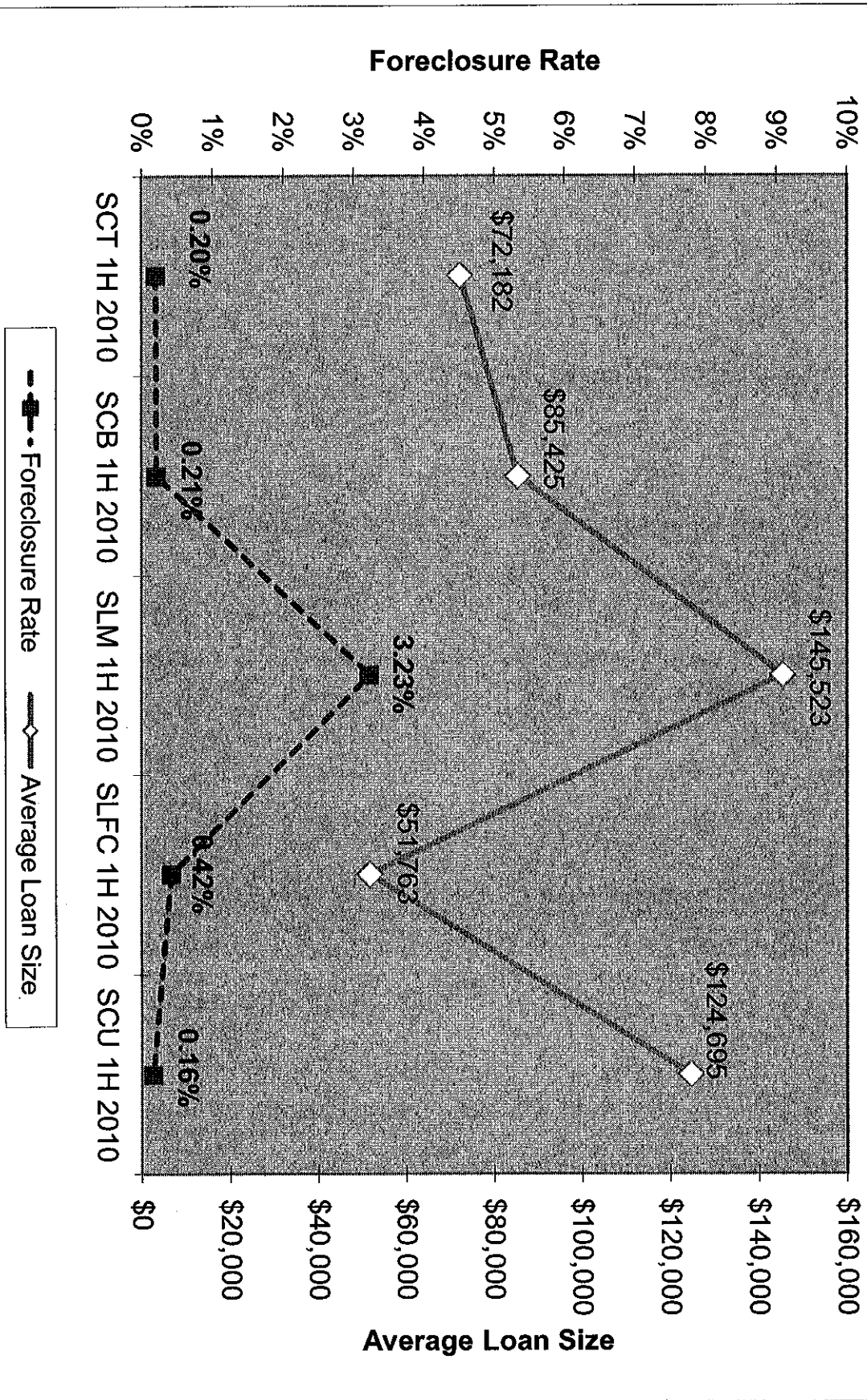
Number of Loans vs. Foreclosure Rate



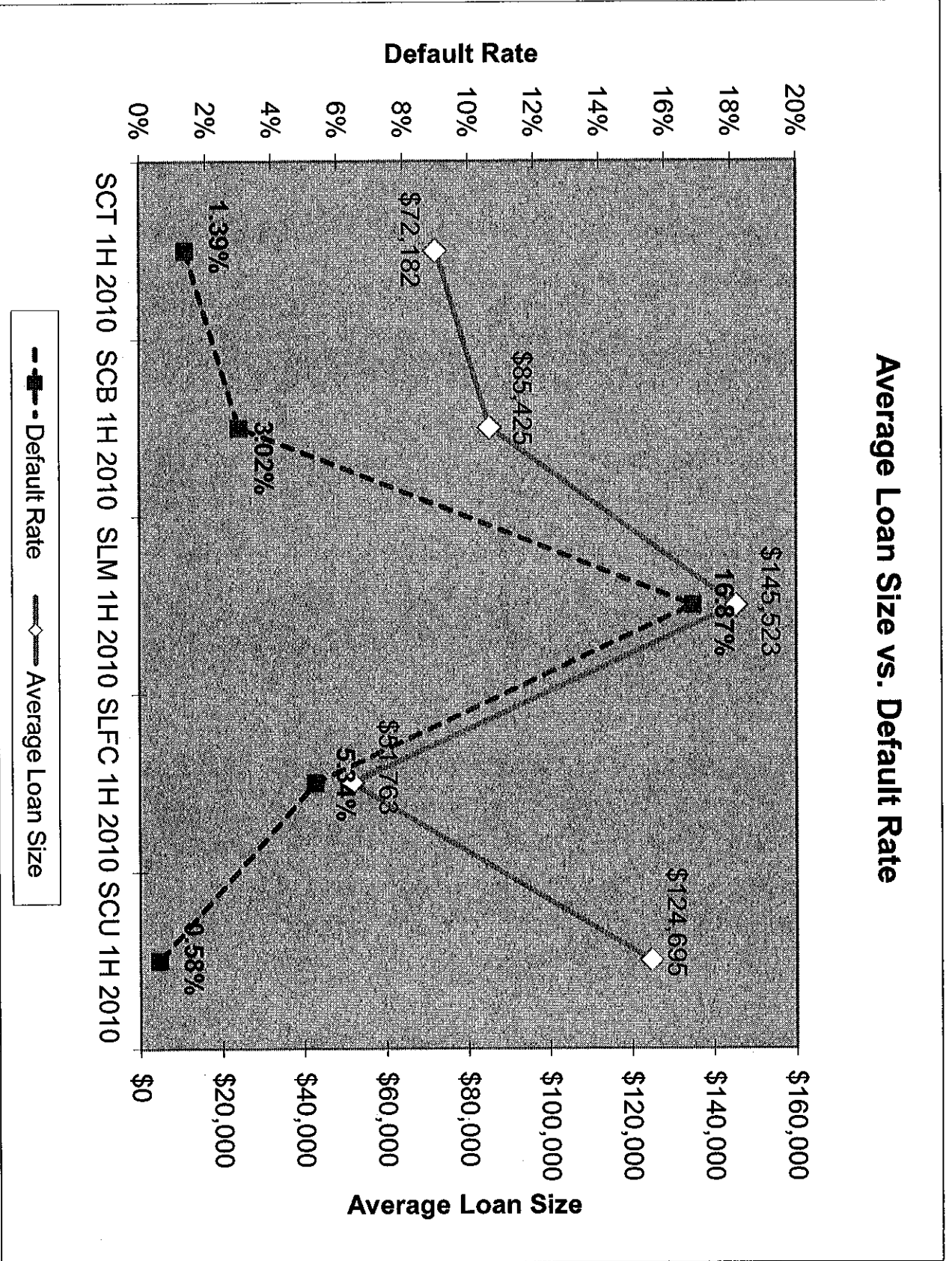
Number of Loans vs. Default Rate



Average Loan Size vs. Foreclosure Rate



Average Loan Size vs. Default Rate



Loans in Billions vs. Foreclosure Rate as a Percentage of the Loans Serviced

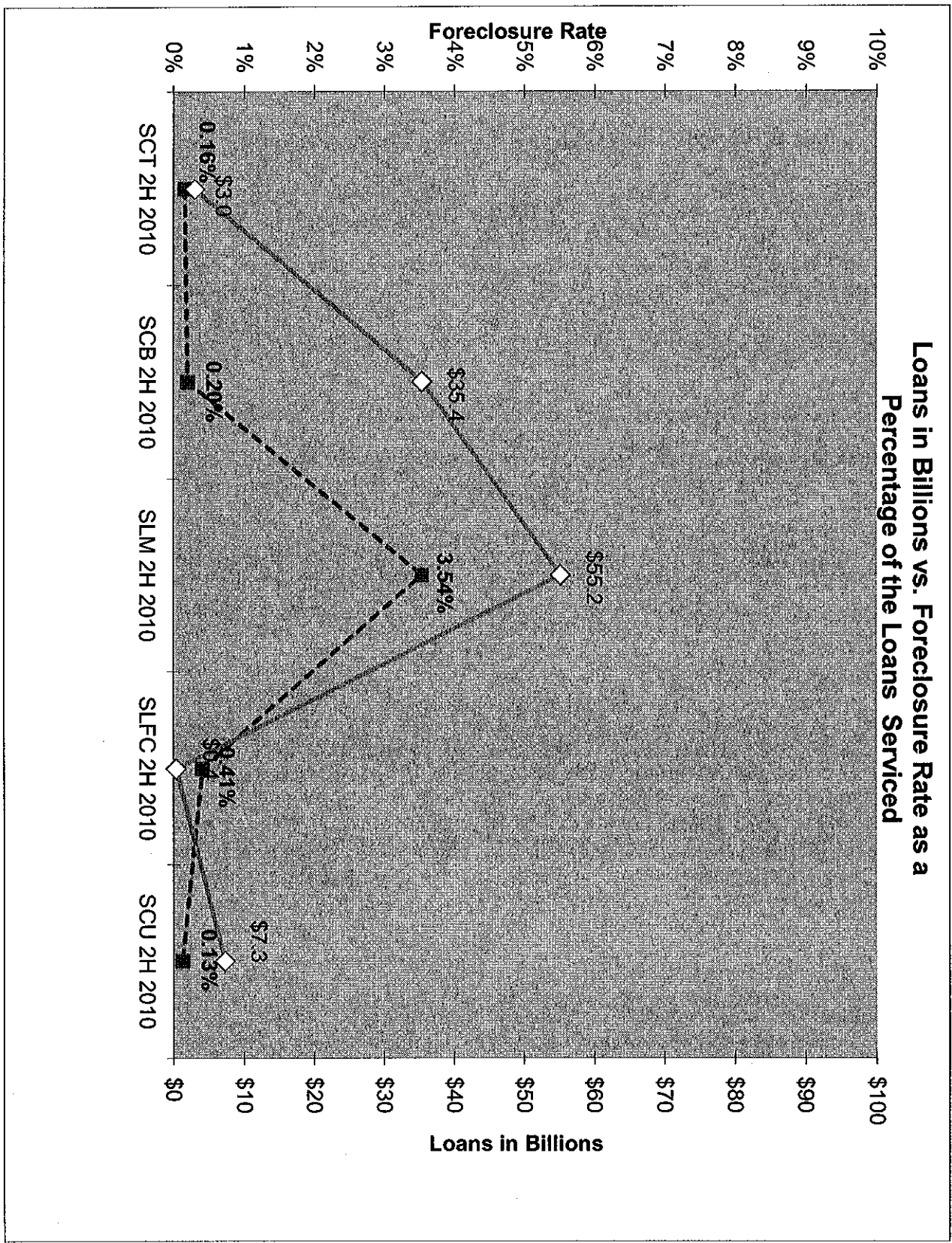
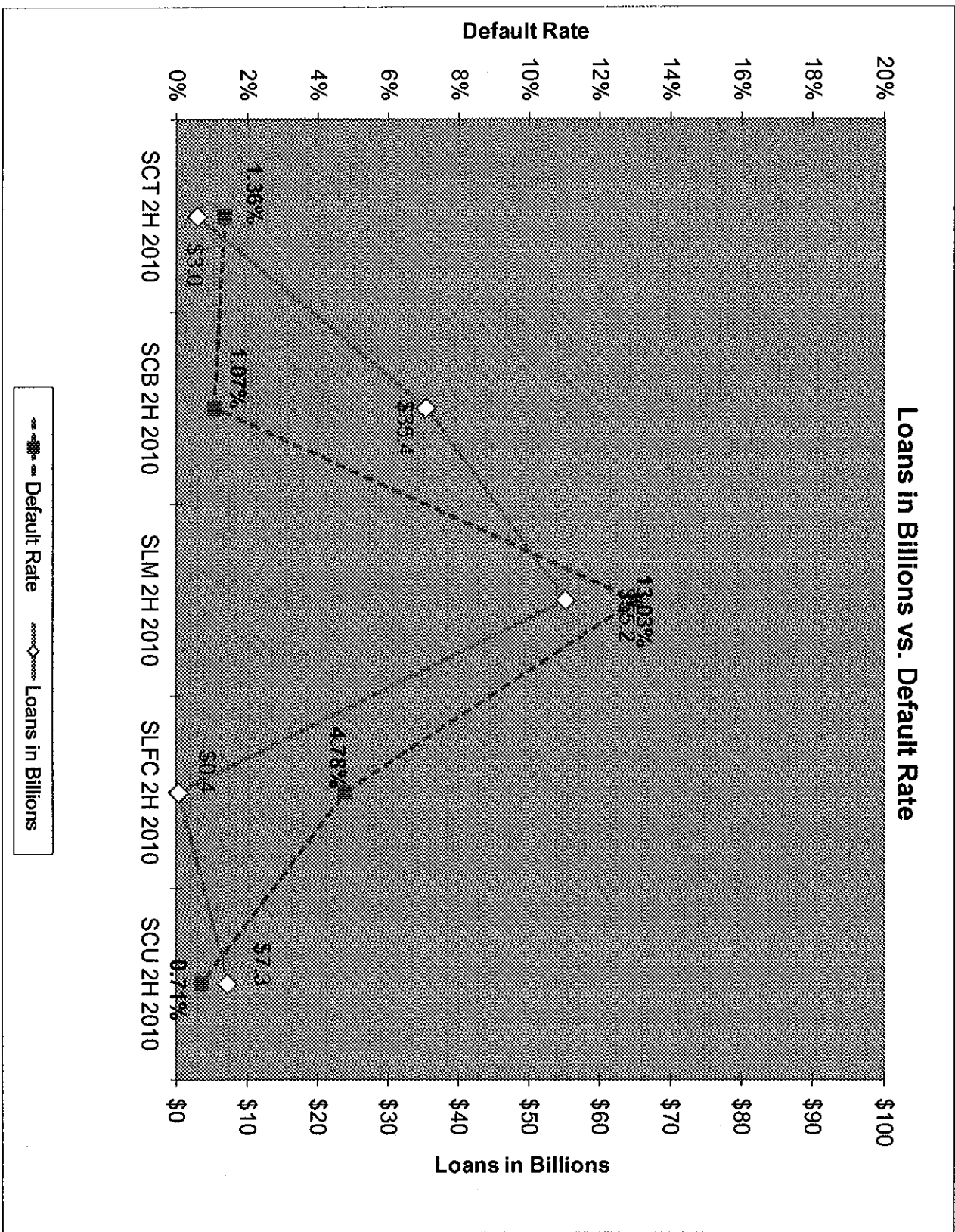
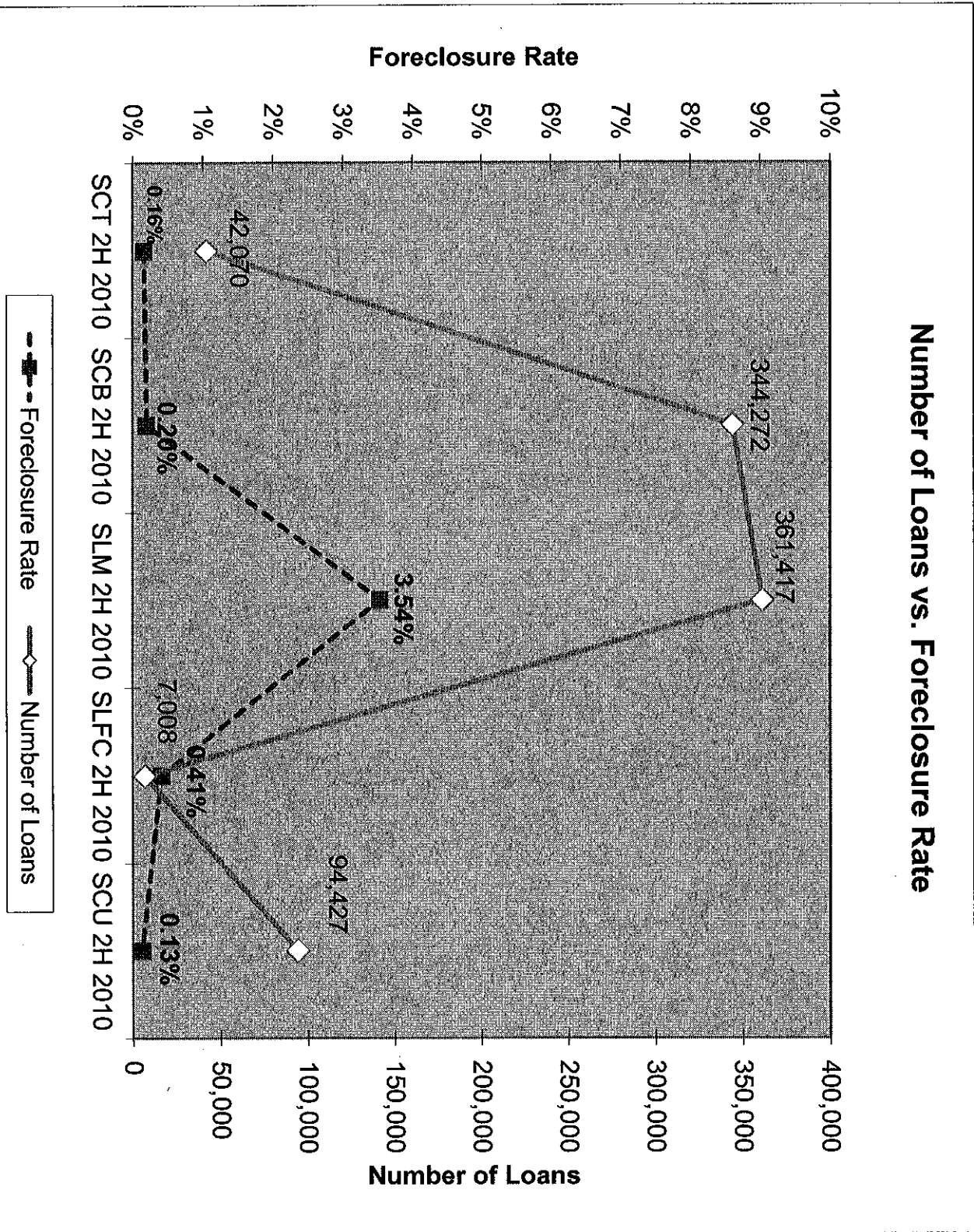


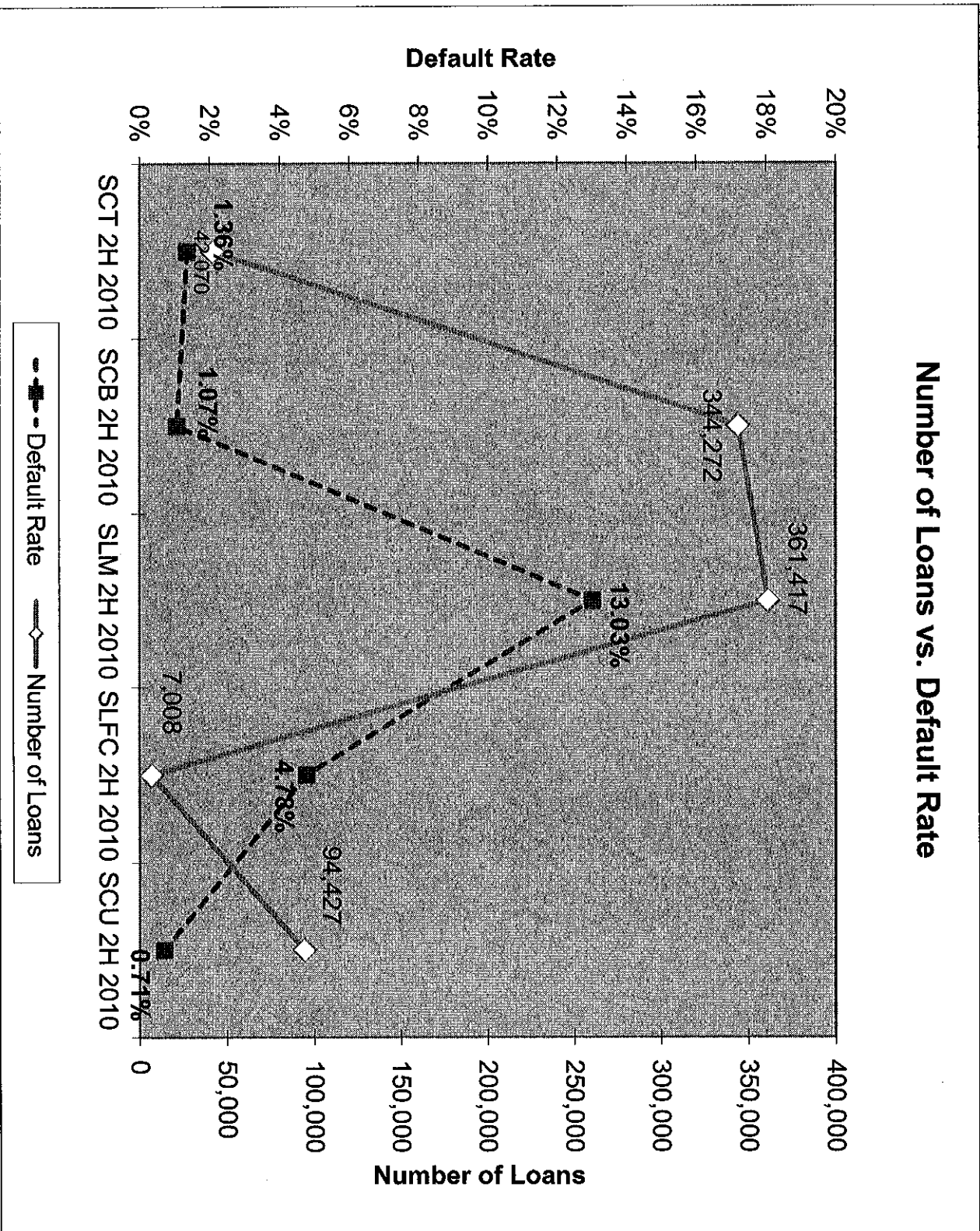
Chart 20



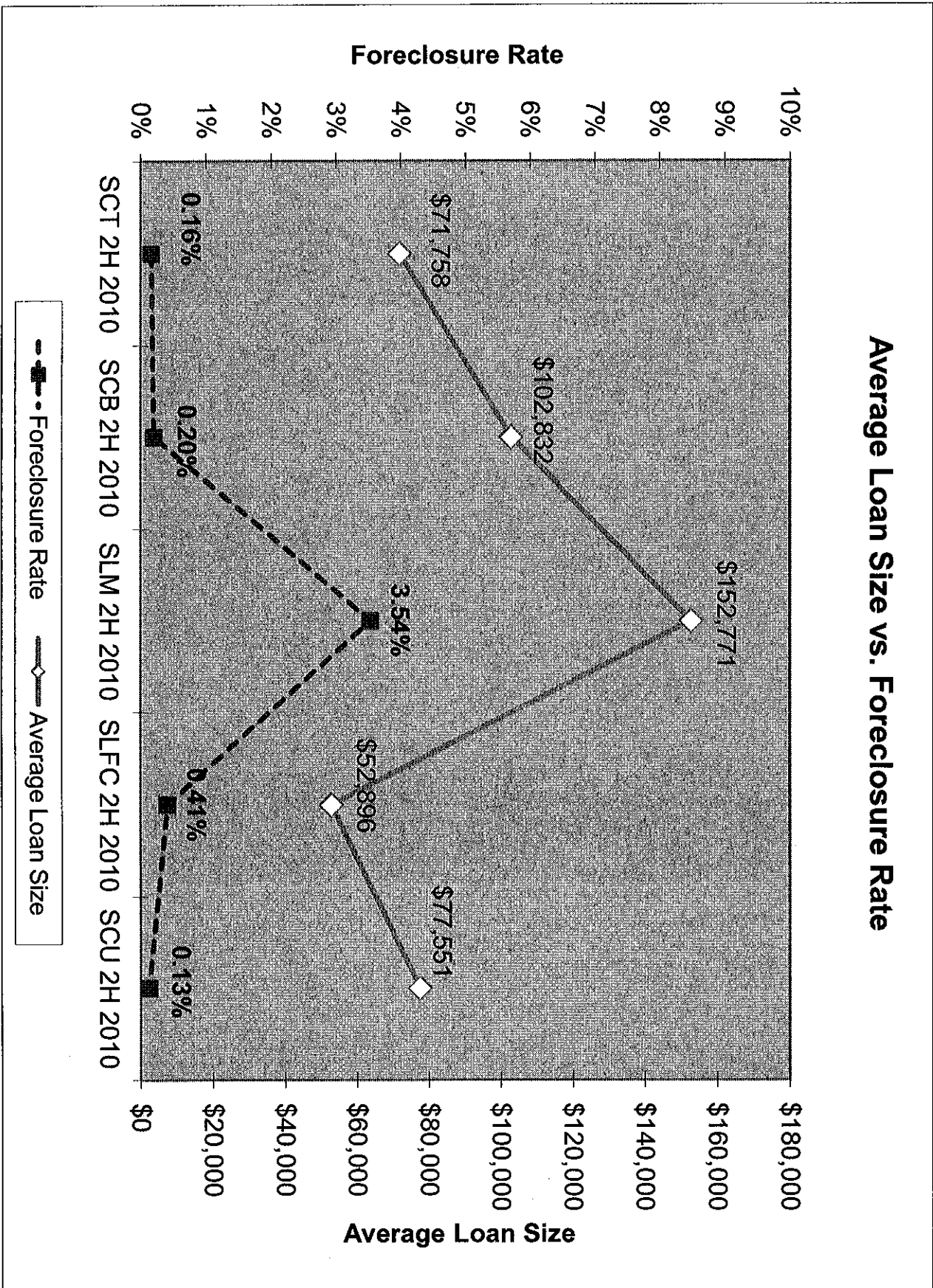
Number of Loans vs. Foreclosure Rate



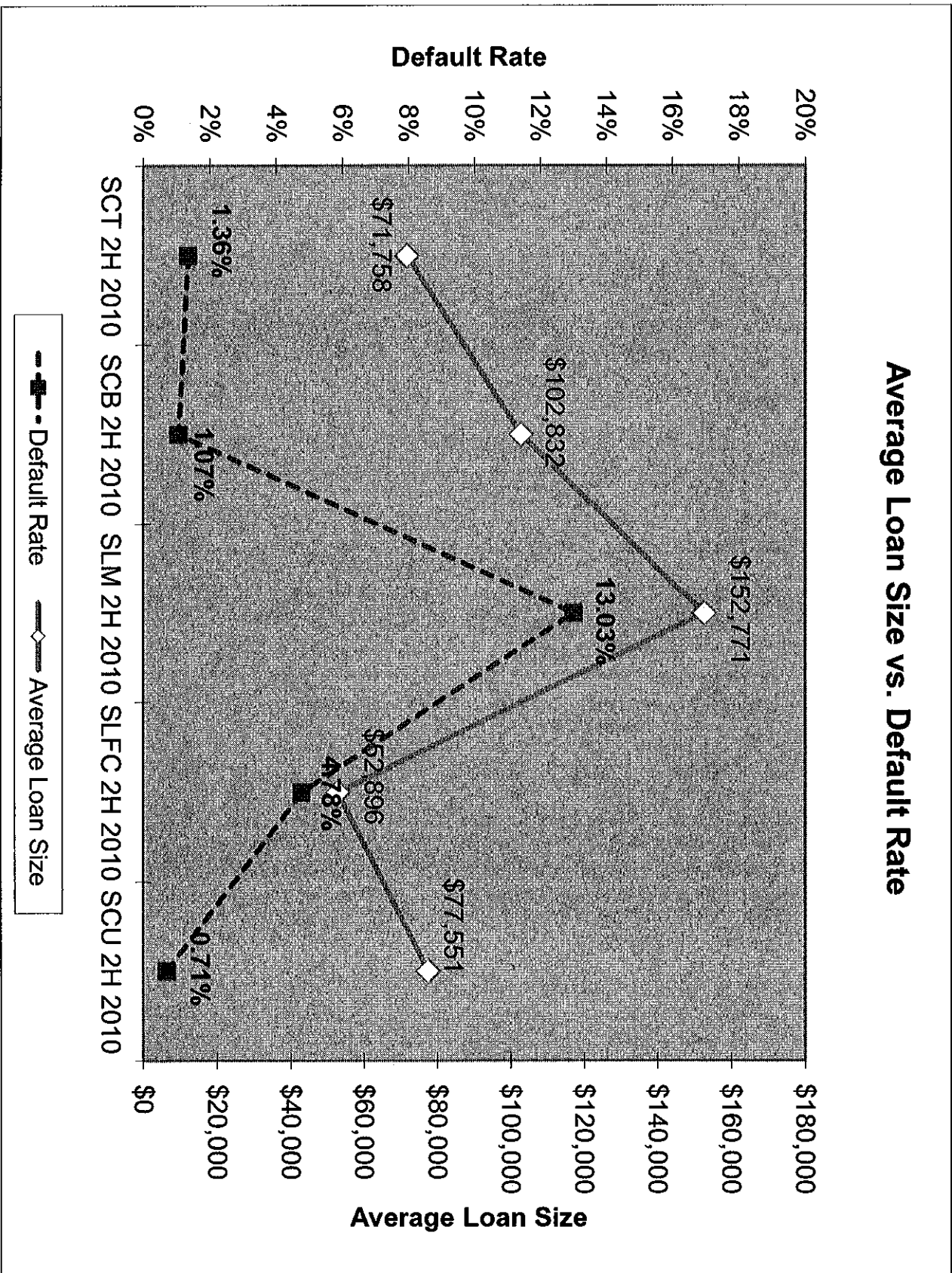
Number of Loans vs. Default Rate



Average Loan Size vs. Foreclosure Rate



Average Loan Size vs. Default Rate



PART II

EXHIBIT A

STATE CHARTERED THRIFTS (SCT), STATE CHARTERED-COMMERCIAL BANKS (SCB), STATE-LICENSED MORTGAGE SERVICERS (SLM), STATE LICENSED NON-BANK FINANCE COMPANIES (SLFC) AND STATE CREDIT UNIONS (SCU) REPORTING TOTAL NUMBER OF LOANS, TOTAL NUMBER OF FORECLOSURES FILED AND FORECLOSURES CLOSED NUMBER OF LOANS ON WHICH THEY FORECLOSED FOR 2011 WITH HIGH INTEREST RATES OF 10% TO 12% AT TIME OF LOAN ORIGINATION*

REPORTING INCLUDES JULY 1, 2011 THRU DECEMBER 31, 2011

	SCTS	SCBS	SLMS	SLFC	SCU
*Number of institutions reporting.	36	378	126	4	147
Number of loans.	37,498	339,129	565,267	6,254	93,366
Number of loans reported for January 1, 2011 thru June 30, 2011 with initial rates of interest 10% to 12% or greater	0	0	126	9	0
Number of loans reported for July 1, 2011 thru December 31, 2011 with initial rates of interest 10% to 12% or greater	2	1	223	7	0

EXHIBIT B

STATE CHARTERED THRIFTS (SCT), STATE CHARTERED BANKS (SCB), STATE LICENSED MORTGAGE SERVICERS (SLM), STATE LICENSED NON-BANK FINANCE COMPANIES (SLFC) AND STATE CREDIT UNIONS (SCU) REPORTING LOAN FORECLOSURES WITHIN EIGHTEEN MONTHS OF LOAN ORIGINATION

REPORTING INCLUDES JULY 1, 2011 THRU DECEMBER 31, 2011

	SCTS	SCBS	SLMS	SLFC	SCU
Number of institutions reporting.	36	378	126	4	147
Number of loans.	37,498	339,129	565,267	6,254	93,366
Number of foreclosures within eighteen months of loan origination for January 1, 2011 thru June 30, 2011	0	11	5	0	0
Number of foreclosures within eighteen months of loan origination for July 1, 2011 thru December 31, 2011	3	9	22	0	4

PART III

EXHIBIT C

AN ANALYSIS OF 2011 FORECLOSURE RATE FILINGS FOR THE STANDARD METROPOLITAN SERVICE AREA *(SMSA) VERSUS STATE OF ILLINOIS FORECLOSURE RATE

Counties	Population	% of Illinois Population	Reported 2011 SMSA Foreclosure Filings	Total Foreclosures Filings 2011
Cook	5,194,675	40.4%	41,240	
Du Page	916,924	7.1%	5,362	
Lake	703,462	5.5%	5,696	
Will	677,560	5.3%	5,448	
Mc Henry	308,,760	2.4%	2,797	
Kane	515,269	4.0%	4,334	
Totals	8,316,650	64.8%	64,877	
State of Illinois	12,830,632	100%	103,003**	*24,830

The total foreclosure filings reported by institutions regulated by Illinois Department of Financial and Professional Regulation, Division of Banking, (DOB) and Division of Financial Institutions (DFI) for 2011 were 24,830. The (SMSA) reported 103,003 foreclosure filings for the same period. Therefore, the State Chartered Thrifts, Banks, Licensed Mortgagees regulated by DOB and State Licensed Non-Bank Finance Companies regulated by DFI accounted for 24.1% foreclosure filings versus 75.9% foreclosure filings by institutions not regulated by DOB and DFI. The actual foreclosure filings for institutions regulated by DOB and DFI decreased from 25,999 in 2010 to 24,830 in 2011 a decrease of 4.5%. The foreclosure filings initiated for the SMSA six county areas were 79,986 for 2010 and 64,877 for 2011 a decrease of 18.8%.

* This number comes from reports filed with IDFPR, (DOB) and (DFI).

** Extrapolation based on 6 county data.

EXHIBIT D

AN ANALYSIS OF 2010 FORECLOSURE RATE FILINGS FOR THE STANDARD METROPOLITAN SERVICE AREA *(SMSA) VERSUS STATE OF ILLINOIS FORECLOSURE RATE

Counties	Population	% of Illinois Population	Reported 2010 SMSA Foreclosure Filings	Total Foreclosures Filings 2010
Cook	5,194,675	40.4%	49,967	
Du Page	916,924	7.1%	6,651	
Lake	703,462	5.5%	6,444	
Will	677,560	5.3%	7,628	
Mc Henry	308,,760	2.4%	3,537	
Kane	515,269	4.0%	5,759	
Totals	8,316,650	64.8%	79,986	
State of Illinois	12,830,632	100%	151,304 **	* 25,999

The total foreclosure filings reported by institutions regulated by Illinois Department of Financial and Professional Regulation, Division of Banking, (DOB) and Division of Financial Institutions (DFI) for 2010 were 25,999. The (SMSA) reported 79,986 foreclosure filings for the same period. Therefore, the State Chartered Thrifts, Banks, Licensed Mortgagees regulated by DOB and State Licensed Non-Bank Finance Companies regulated by DFI accounted for 17.0% foreclosure filings versus 83.0% foreclosure filings by institutions not regulated by DOB and DFI. The actual foreclosure filings for institutions regulated by DOB and DFI increased from 24,926 in 2009 to 25,999 in 2010 an increase of 4.3%. The foreclosure filings initiated for the SMSA six county areas were 70,122 for 2009 and 79,986 for 2010 an increase of 14.1%.

* This number comes from reports filed with IDFPR, (DOB) and (DFI).

** Extrapolation based on 6 county data.

PART IV

DOLLAR AMOUNT OF LOANS IN PORTFOLIO VS DOLLAR AMOUNT OF FORECLOSURES FILED AND FORECLOSURES COMPLETED FOR 2011

State Chartered Thrifts: The first half of 2011 had a loan portfolio of 2.8B with 9.2M in foreclosures filed and 3.6M foreclosures closed. The second half of 2011 had a loan portfolio of 2.8B with 13.2M in foreclosures filed and 6.9M foreclosures closed.

State Chartered Commercial Banks: The first half of 2011 had a loan portfolio of 35.3B with 110.8M in foreclosures filed and 56.5M closed. The second half of 2011 had a loan portfolio of 29.8B with 112.7M in foreclosures filed and 49.8M foreclosures closed.

State Licensed Mortgage Services: The first half of 2011 had a loan portfolio of 58.4B with 1.8B foreclosures filed and 612.9M foreclosures closed. The second half of 2011 had a loan portfolio of 88.2B with 2.3B in foreclosures filed and 896.3M foreclosures closed.

State Licensed Non-Bank Finance Companies: The first half of 2011 had a loan portfolio of 353.6M with 3.5M in foreclosures filed and 5.2M foreclosures closed. The second half of 2011 had a loan portfolio of 335.6M with 3.6M in foreclosures filed and 3.5M foreclosures closed.

State Credit Unions: The first half of 2011 had a loan portfolio of 7.7B with 19.2M in foreclosures filed and 11.0M foreclosures closed. The second half of 2011 had a loan portfolio of 7.2B with 21.7M in foreclosures filed and 9.1M foreclosures closed.

AVERAGE LOAN SIZE VERSUS AVERAGE LOAN SIZE OF FORECLOSURE FILED

State Chartered Thrifts: The first half 2011 the foreclosure rate was 0.22% on an average foreclosure loan size of 111,054K versus the second half 2011 the foreclosure rate was 0.29% on an average foreclosure loan size of 123,877K.

State Chartered Commercial Banks: The first half of 2011 had a foreclosure rate of 0.21 % on an average foreclosure loan size of 157,248K versus the second half 2011 the foreclosure rate was 0.24% on an average foreclosure loan size of 137,530K.

State Licensed Mortgage Services: The first half of 2011 had a foreclosure rate of 2.61% on an average foreclosure loan size of 185,336K versus the second half 2011 the foreclosure rate was 2.24% on an average foreclosure loan size of 185,861K.

State Licensed Non-Bank Finance Companies: The first half of 2011 had a foreclosure rate of 0.50% on an average foreclosure loan size of 106,218K versus the second half 2011 the foreclosure rate was 0.67% on an average foreclosure loan size of 87,876K.

State Credit Unions: The first half of 2011 had a foreclosure rate of 0.16% on an average foreclosure loan size of 134,917K versus the second half 2011 the foreclosure rate was 0.16% on an average foreclosure loan size of 141,195K.

DOLLAR AMOUNT OF LOANS IN PORTFOLIO VS DOLLAR AMOUNT OF FORECLOSURES FILED AND FORECLOSURES COMPLETED FOR 2010

State Chartered Thrifts: The first half of 2010 had a loan portfolio of 3.0B with 12.1M in foreclosures filed and 5.0M foreclosures closed. The second half of 2010 had a loan portfolio of 3.0B with 9.1M in foreclosures filed and 5.0M foreclosures closed.

State Chartered Commercial Banks: The first half of 2010 had a loan portfolio of 29.2B with 90.9M in foreclosures filed and 43.7M closed. The second half of 2010 had a loan portfolio of 35.4B with 94.6M in foreclosures filed and 45.4M closed.

State Licensed Mortgage Services: The first half of 2010 had a loan portfolio of 51B with 2.1B foreclosures filed and 816.4M foreclosures closed. The second half of 2010 had a loan portfolio of 55.2B with 2.3B foreclosures filed and 624.7M foreclosures closed.

State Licensed Non-Bank Finance Companies: The first half of 2010 had a loan portfolio of 385.6M with 2.1M in foreclosures filed and 2.2M foreclosures closed. The second half of 2010 had a loan portfolio of 370.6M with 2.8M in foreclosures filed and 1.5M foreclosures closed.

State Credit Unions: The first half of 2010 had a loan portfolio of 12.1B with 16.8M in foreclosures filed and 4.7M foreclosures closed. The second half of 2010 had a loan portfolio of 7.3B with 15.6M in foreclosures filed and 9.5M foreclosures closed.

AVERAGE LOAN SIZE VERSUS AVERAGE LOAN SIZE OF FORECLOSURE FILED

State Chartered Thrifts: The first half 2010 the foreclosure rate was 0.20% on an average foreclosure loan size of 142,995K versus the second half 2010 the foreclosure rate was 0.16% on an average foreclosure loan size of 134,755K.

State Chartered Commercial Banks: The first half of 2010 had a foreclosure rate of 0.21 % on an average foreclosure loan size of 127,529K versus the second half of 2010 had a foreclosure rate of 0.20 % on an average foreclosure loan size of 139,179K.

State Licensed Mortgage Services: The first half of 2010 had a foreclosure rate of 3.23% on an average foreclosure loan size of 189,605K versus the second half of 2010 had a foreclosure rate of 3.54% on an average foreclosure loan size of 185,029K.

State Licensed Non-Bank Finance Companies - The first half of 2010 had a foreclosure rate of 0.42% on an average foreclosure loan size of 68,032K versus the second half of 2010 had a foreclosure rate of 0.41% on an average foreclosure loan size of 99,859K.

State Credit Unions - The first half of 2010 had a foreclosure rate of 0.16% on an average foreclosure loan size of 106,773K versus the second half of 2010 had a foreclosure rate of 0.13% on an average foreclosure loan size of 125,425K.

*See Exhibit E and F for analysis of foreclosure reports for 2011 and 2010.

PART V

EXHIBIT E

ANALYSIS OF FORECLOSURE REPORTS FOR 2011

	Dollar Amount of Loans in Portfolios		Dollar Amount of Loans in Foreclosure Fled	
	1 st Half of 2011	2 nd Half of 2011	1 st Half of 2011	2 nd Half of 2011
State Chartered Thrifts	\$ 2,896,980,828	\$ 2,890,821,051	\$ 9,217,482	\$ 13,254,853
State Chartered Banks	\$35,387,858,350	\$29,834,366,195	\$ 110,859,571	\$ 112,774,510
Licensed Mortgage Services	\$58,477,332,123	\$88,222,573,114	\$1,868,373,229	\$2,353,372,010
State Licensed Non-Bank Finance Companies	\$ 353,615,530	\$ 335,659,875	\$ 3,505,204	\$ 3,690,775
State Credit Unions	\$ 7,751,226,520	\$ 7,278,419,037	\$ 19,293,092	\$ 21,744,073

	Percentage of Loans IN Foreclosure		Percentage of Loans NOT in Foreclosure	
	1 st Half of 2011	2 nd Half of 2011	1 st Half of 2011	2 nd Half of 2011
State Chartered Thrifts	0.22%	0.29	99.78%	99.71
State Chartered Banks	0.21%	0.24	99.79%	99.76
Licensed Mortgage Services	2.61%	2.24	97.39%	97.76
State Licensed Non-Bank Finance Companies	0.50%	0.67	99.50%	99.33
State Credit Unions	0.16%	0.16	99.84%	99.84

EXHIBIT F

ANALYSIS OF FORECLOSURE REPORTS FOR 2010

	Dollar Amount of Loans in Portfolios		Dollar Amount of Loans in Foreclosure-Filed	
	1 st Half of 2010	2 nd Half of 2010	1 st Half of 2010	2 nd Half of 2010
State Chartered Thrifts	\$3,049,958,681	\$3,018,876,992	\$12,154,542	\$9,163,321
State Chartered Banks	\$29,271,554,999	\$35,402,253,052	\$90,927,928	\$94,641,489
Licensed Mortgage Services	\$51,015,101,041	\$55,214,094,946	\$2,144,621,019	\$2,368,180,908
State Licensed Non-Bank Finance Companies	\$385,633,330	\$370,696,668	\$2,108,939	\$2,895,912
State Credit Unions	\$12,108,511,791	\$7,322,871,985	\$16,870,098	\$15,678,124

	Percentage of Loans IN Foreclosure		Percentage of Loans NOT in Foreclosure	
	1 st Half of 2010	2 nd Half of 2010	1 st Half of 2010	2 nd Half of 2010
State Chartered Thrifts	0.20%	0.16%	99.80%	99.84%
State Chartered Banks	0.21%	0.20%	99.79%	99.80%
Licensed Mortgage Services	3.23%	3.54%	96.77%	96.46%
State Licensed Non-Bank Finance Companies	0.42%	0.41%	99.58%	99.59%
State Credit Unions	0.16%	0.13%	99.84%	99.87%

PART VI

DEFAULT AND FORECLOSURE REPORT JULY 1, 2011 - DECEMBER 31, 2011

Institution Type	L (A) Dollar Amount of loans	L (B) Number of loans	2(A) Dollar Amount of Loans In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosure Filed	3(A) Dollar Amount of Foreclosure Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Filed As Reported in 43	Loans With Rate Greater 10% As Reported in 43	Percent Loans In Default	Percent Loans In Foreclosures Filed relative to loans serviced
T	2,317,091	20	0	0	0	0	0	0	0	0	0.0	0.0
T	21,860,433	549	622,414	15	382,128	0	0	0	0	0	2.7	0.7
T	5,744,643	157	0	0	0	35,571	0	1	0	0	0.0	0.0
T	5,916,669	43	0	0	0	0	0	0	0	0	0.0	0.0
T	152,746,789	1,421	3,824,228	20	1,133,089	0	0	0	0	0	1.4	0.4
T	62,426,254	922	730,716	18	0	0	0	0	0	0	2.0	0.0
T	216,697,694	3,296	11,633,675	136	888,100	0	0	0	0	0	4.1	0.3
T	186,866,501	2,670	2,081,648	27	1,194,202	0	0	2	2	0	1.0	0.2
T	6,256,000	146	301,053	7	155,241	0	0	0	0	0	4.8	1.4
T	21,694,947	477	431,183	12	0	0	0	0	0	0	2.5	0.0
T	226,990,710	1,688	708,194	7	217,637	0	0	1	1	0	0.4	0.2
T	13,597,959	341	310,140	7	0	0	0	0	0	0	2.1	0.0
T	108,052,838	1,301	2,139,263	26	281,396	0	0	0	0	0	2.0	0.2
T	168,802,535	1,633	2,930,991	22	1,242,337	0	0	1	1	0	1.4	0.6
T	208,988,126	4,387	1,246,926	22	730,922	0	0	9	9	2	0.5	0.2
T	265,965,464	2,077	6,106,549	33	1,987,960	0	0	2	1	0	1.6	0.4
T	88,814,859	740	2,107,303	16	117,360	0	0	2	2	0	2.2	0.3
T	237,266,887	2,296	14,082,263	79	150,000	0	0	1	2	0	3.4	0.0
T	43,294,888	910	677,229	16	0	0	0	0	0	0	1.8	0.0
T	84,735,059	974	5,310,769	35	962,443	0	0	4	4	0	3.6	0.6
T	16,750,623	530	656,222	12	0	0	0	0	0	0	2.3	0.0
T	13,634,916	160	0	0	0	0	0	0	0	0	0.0	0.0
T	20,014,927	239	0	0	0	0	0	0	0	0	0.0	0.0
T	28,145,284	288	568,235	3	0	0	0	0	0	0	0.0	0.0
T	14,825,737	214	672,082	8	0	0	0	0	0	0	1.1	0.0
T	155,609,292	2,682	248,183	8	194,400	0	0	0	0	0	3.7	0.0
T	25,245,274	635	873,990	26	116,000	0	0	1	0	0	0.3	0.1
T	51,319,945	1,048	537,164	3	0	0	0	0	0	0	3.1	0.0
T	16,898,443	196	149,656	3	0	0	0	0	0	0	1.9	0.0
T	51,794,564	619	147,422	11	218,659	0	0	2	0	0	1.0	0.2
T	136,897,000	2,316	2,634,722	2	0	0	0	0	0	0	0.5	0.0
T	3,270,000	94	0	31	1,204,443	0	0	17	7	0	1.5	0.7
T	113,757,835	1,689	1,304,518	24	0	0	0	0	0	0	0.0	0.0
T	63,986,864	507	1,802,289	31	1,351,807	0	0	0	0	0	1.4	0.0
T	27,133,561	133	1,665,894	10	857,524	0	0	4	1	0	6.1	2.2
T											7.5	3.0
S	4,844,083	87	303,067	5	0	0	0	0	0	0	5.7	0.0
S	2,755,423	12	0	0	0	0	0	0	0	0	0.0	0.0
S	4,343,959	5	0	0	0	0	0	0	0	0	0.0	0.0
S	4,369,439	113	107,877	2	0	0	0	0	0	0	1.8	0.0
S	748,911,136	9,764	1,208,445	73	3,377,985	0	0	11	0	0	0.7	0.3
S	33,150,255	440	774,587	2	1,458,200	0	0	0	0	0	0.5	0.0
S	293,232,674	2,373	15,168,333	47	160,000	0	0	1	0	0	2.0	0.0
S	21,265,810	237	178,534	2	0	0	0	0	0	0	0.8	0.0
S	7,396,556	39	0	0	0	0	0	0	0	0	0.0	0.0
S	1,261,568	9	0	0	0	0	0	0	0	0	0.0	0.0
S	38,236,829	216	2,764,752	10	2,130,182	0	0	0	0	0	4.6	2.8
S	17,085,490	78	2,530,370	10	0	0	0	0	0	0	12.8	0.0
S	5,328,541	33	325,283	3	374,565	0	0	0	0	0	9.1	6.1
S	96,973,000	1,056	4,294,000	18	405,000	0	0	2	0	0	1.7	0.2

DEFAULT AND FORECLOSURE REPORT JULY 1, 2011 - DECEMBER 31, 2011

Lender Type	1(A) Dollar Amount of loans	1(B) Number of loans	2(A) Dollar Amount of Loans in Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Filed	Loans With Rate Greater Than As Reported in FIS	Percent Loans In Default relative to loans serviced	Percent Loans In Foreclosures Filed relative loans serviced
Anchor State Bank	597,220	15	83,952	1	0	0	0	0	0	0	6.7	0.0
Andalusia Community Bank	30,207,030	30	487,420	5	0	0	0	0	0	0	16.7	0.0
Anderson State Bank	5,127,391	105	74,678	1	0	0	1	0	0	0	1.0	1.0
Arma State Bank	19,082,378	391	137,131	3	0	0	0	0	0	0	0.8	0.0
Apple River State Bank	97,483,800	1,198	186,877	3	0	0	0	0	0	0	0.3	0.0
Arcoia Bank	32,211,182	283	1,527,872	14	0	0	0	1	0	0	4.9	0.0
Arcoia First Bank	17,217,740	221	0	0	0	0	0	0	0	0	0.0	0.0
Area Bank	74,134,170	230	94,891	3	0	0	0	0	0	0	1.3	0.0
Athens State Bank	10,813,328	853	0	0	0	0	0	0	0	0	0.0	0.0
Austin Bank of Chicago	37,372,450	287	570,557	2	0	0	1	1	0	0	0.7	0.3
AztecAmerica Bank	13,888,531	89	2,351,831	14	0	0	6	0	0	0	20.3	8.7
Bank & Trust Company	156,642,131	2,242	862,165	15	0	0	4	2	0	0	0.7	0.2
Bank of Belleville	5,807,677	97	0	0	0	0	0	0	0	0	0.0	0.0
Bank of Bourbonnais	8,264,593	97	0	0	0	0	0	1	0	0	4.0	0.0
Bank of Calhoun County	14,748,491	295	54,750	1	0	0	1	0	0	0	0.0	0.0
Bank of Chestnut	2,393,000	48	96,912	2	0	0	0	0	0	0	0.0	0.0
Bank of Farmington	14,744,101	262	0	2	0	0	0	0	0	0	0.8	0.0
Bank of Gibson City	5,645,135	91	92,133	2	0	0	1	0	1	0	2.2	1.1
Bank of Kampsville	27,809,392	482	90,779	2	0	0	0	0	0	0	0.4	0.0
Bank of Modesto	2,636,035	64	6,705	1	0	0	0	0	0	0	1.6	0.0
Bank of Montgomery	7,844,220	63	273,229	1	0	0	1	0	0	0	1.6	1.6
Bank of Of-Fallon	84,026,578	764	326,825	2	0	0	0	0	0	0	0.3	0.0
Bank of Palestine	10,683,545	89	1,436,229	8	0	0	0	0	0	0	11.6	0.0
Bank of Pontiac	164,829,611	2,971	1,081,556	17	0	0	4	4	0	0	0.6	0.1
Bank of Quincy	59,487,121	630	0	0	0	0	0	0	0	0	0.0	0.0
Bank of Rantoul	11,988,000	168	0	0	0	0	0	1	0	0	0.0	0.0
Bank of Springfield	713,913,079	1,151	2,690,590	25	0	0	8	9	0	0	0.3	0.0
Bank of Stronghurst	5,715,953	123	57,249	1	0	0	0	0	0	0	0.7	0.0
Bank of Yates City	6,896,860	581	75,220	2	0	0	0	0	0	0	0.0	0.0
BankOrient	34,933,739	581	0	54	0	0	11	9	0	0	0.3	0.0
BankOrient	242,655,521	5,080	2,471,141	54	0	0	0	0	0	0	1.1	0.2
Bellevue Bank	1,668,573	25	0	0	0	0	0	0	0	0	0.0	0.0
Belmont Bank & Trust Company	32,475,928	107	547,163	1	0	0	0	3	0	0	0.9	0.9
Better Banks	49,074,944	971	61,035	2	0	0	0	0	0	0	0.2	0.0
Blackhawk Bank & Trust	83,244,531	1,285	2,365,812	32	0	0	0	1	0	0	0.2	0.0
Bickyard Bank	11,080,559	45	1,381,196	4	0	0	3	1	0	0	8.9	6.7
Biddever Bank Group	94,631,153	344	9,897,635	20	0	0	0	3	0	0	5.8	1.2
Birchfield Bank	17,336,065	223	345,427	3	0	0	0	0	0	0	1.3	0.0
Brown County State Bank	14,809,000	308	71,991	1	0	0	0	1	0	0	0.3	0.0
Buckley State Bank	1,113,000	25	0	0	0	0	0	0	0	0	0.0	0.0
Buffalo Prairie State Bank	811,548	12	46,080	1	0	0	0	0	0	0	8.3	0.0
Builders Bank	1,180	1	0	1	0	0	0	0	0	0	100.0	0.0
Burling Bank	28,933,656	108	0	1	0	0	0	0	0	0	0.0	0.0
Burr Ridge Bank and Trust	13,832,320	40	0	0	0	0	0	0	0	0	0.0	0.0
Bussey Bank	1,654,889,857	20,466	4,589,966	56	0	0	33	26	0	0	0.3	0.2
Byron Bank	296,630,923	3,691	1,170,825	11	0	0	5	7	0	0	0.3	0.1
Camp Grove State Bank	416,270	6	0	0	0	0	0	0	0	0	0.0	0.0
Campos State Bank	6,182,608	78	182,217	2	0	0	0	0	0	0	2.6	0.0
Carrollton Bank	202,180,671	2,445	479,756	4	0	0	2	0	0	0	0.2	0.1
Cassidy State Bank	36,084,724	755	69,461	1	0	0	0	2	0	0	0.1	0.0
Central State Bank	172,947,362	2,431	1,850,756	20	0	0	0	1	0	0	0.8	0.1
Central State Bank	25,205,240	1,218	1,296,260	37	0	0	4	6	0	0	3.0	0.5
Centurus Bank	423,705,656	6,641	3,240,787	42	0	0	48	21	0	0	0.6	0.7
Christenfeld State Bank	2,912,170	93	105,642	2	0	0	0	0	0	0	0.6	0.0
CIGM Bank	20,724,827	511	121,172	6	0	0	0	0	0	0	0.4	0.0
Cleona Park State Bank	4,009,728	43	7,046	1	0	0	0	0	0	0	2.3	0.0
Citizens Bank of Chatsworth	4,971,340	76	204,305	6	0	0	4	0	0	0	7.9	5.3
Citizens Bank of Edinburg	3,662,800	74	85,589	1	0	0	1	0	0	0	1.4	1.4
Citizens Bank of Milford	55,327,840	845	944,263	10	0	0	6	4	1	0	1.2	0.7
Citizens Community Bank	9,918,038	219	85,779	2	0	0	0	1	0	0	0.9	0.0
Citizens First State Bank of Walnut	19,646,848	405	63,695	1	0	0	0	2	0	0	0.2	0.0
Citizens State Bank	984,237	16	168,265	0	0	0	0	0	0	0	0.0	0.0
Citizens State Bank of Alton	7,260,746	186	0	0	0	0	1	0	0	0	2.2	0.5
Citizens State Bank	6,783,476	159	0	0	0	0	0	0	0	0	0.0	0.0
Coldwater State Bank	137,611,517	1,018	10,880,918	15	0	0	3	2	0	0	1.5	0.3
Community Bank	25,895,152	353	171,949	4	0	0	0	0	0	0	1.1	0.0
Community Bank	8,954,011	243	134,854	3	0	0	2	1	0	0	1.2	0.8
Community Bank of Easton	2,090,594	32	0	0	0	0	0	0	0	0	0.0	0.0
Community Bank of Elmhurst	15,185,208	87	0	0	0	0	0	0	0	0	0.0	0.0
Community Bank of Oak Park River Forest	62,316,918	654	4,227,553	17	0	0	2	1	0	0	2.6	0.3

DEFAULT AND FORECLOSURE REPORT JULY 1, 2011 - DECEMBER 31, 2011

Lender Type	(A) Dollar Amount of loans	(B) Number of loans	(2A) Dollar Amount in Default	(2B) Loans in Default	(3A) Dollar Amount of Foreclosures Filed	(3A) Dollar Amount of Foreclosures Closed	(4B) Foreclosures Filed	(3B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Rep.	Loans With Rate Greater 10%	Percent Loans	
											In Default	in Foreclosures
Community Bank of Traction	19,451,535	276	552,443	3	141,668	0	1	0	As Reported in #3	As Reported in #3	1.1	0.4
Community Bank of Shelby County	4,313,308	107	0	0	0	0	0	0	0	0	0.0	0.0
Community Bank-Wheaton/Glen Ellyn	66,564,288	884	2,847,342	12	252,000	0	2	0	0	0	1.4	0.2
Community First Bank	9,383,280	61	584,335	1	584,335	0	1	0	0	0	1.6	0.0
Community First Bank of the Heartland	10,938,188	206	29,962	1	0	0	0	0	0	0	0.5	0.0
Community State Bank	10,381,221	269	0	0	0	0	0	0	0	0	0.0	0.0
Community State Bank of Rock Falls	114,667,307	1,737	558,909	12	122,917	0	2	2	0	0	0.7	0.1
Community Trust Bank	12,258,971	278	64,279	1	64,279	0	1	0	0	0	0.4	0.0
Covenant Bank	6,445,835	46	5,888,600	20	188,000	0	2	1	0	0	43.5	4.3
Crossroads Bank	16,590,273	303	0	0	0	0	0	0	0	0	0.0	0.0
Delaware Place Bank	13,149,096	48	1,023,734	2	694,500	0	1	0	0	0	4.2	2.1
Devon Bank	80,959,787	493	5,173,797	28	898,064	0	4	0	0	0	3.7	0.8
Dewey Bank	2,155,143	47	403	0	0	0	0	0	0	0	0.0	0.0
Du Quoin State Bank	17,389,952	344	235,579	3	0	0	0	1	0	0	0.9	0.0
Durand State Bank	14,827,451	310	913,950	5	1,100,281	0	0	0	0	0	1.6	1.6
Edgebrook Bank	49,481,480	212	4,594,171	13	1,811,033	0	4	0	0	0	6.1	1.9
Elkville State Bank	711,686	22	0	0	0	0	0	0	0	0	0.0	0.0
Evergreen Bank Group	67,548,516	1,211	838,539	15	0	0	0	0	0	0	1.2	0.0
Exchange State Bank	6,746,376	143	0	0	0	0	0	0	0	0	0.0	0.0
Fairview State Banking Company	3,218,994	107	77,093	3	0	0	0	0	0	0	2.8	0.0
Farmer City State Bank	16,372,612	237	30,014	1	75,847	0	1	1	0	0	0.4	0.0
Farmers & Merchants Bank of Hudsonville	4,118,157	100	0	0	0	0	0	0	0	0	0.0	0.0
Farmers and Merchants Bank of Bushnell	12,469,375	266	0	0	0	0	0	0	0	0	0.0	0.0
Farmers State Bank	8,074,511	55	2,050,380	7	650,725	0	6	1	0	0	12.7	10.9
Farmers State Bank & Trust Co	78,224,174	1,484	108,082	3	1,484	0	1	0	0	0	0.2	0.1
Farmers State Bank	11,436,311	192	182,800	4	52,869	0	0	3	0	0	2.1	0.0
Farmers State Bank of Alton, Illinois	6,882,402	140	48,859	4	0	0	0	0	0	0	2.9	0.0
Farmers State Bank of Camp Point	130,678,494	1,601	1,591,987	18	360,300	0	4	0	0	0	1.1	0.2
Farmers State Bank of Danforth	5,058,897	105	53,000	1	0	0	0	0	0	0	1.0	0.0
Farmers State Bank of Emden	3,984,928	485	371,520	2	0	0	0	0	0	0	0.4	0.0
Farmers State Bank of Hoffman	931,000	19	0	0	0	0	0	0	0	0	0.0	0.0
Farmers State Bank of Medora	19,686,294	573	252,951	6	127,138	0	2	0	0	0	1.0	0.5
Farmers State Bank of Sibley	914,319	28	0	0	0	0	0	0	0	0	0.0	0.0
Farmers State Bank of Western Illinois	3,619,415	97	142,873	3	50,001	0	0	1	0	0	3.1	0.0
Fayette County Bank	15,608,556	474	225,692	6	275,670	0	2	0	0	0	1.5	0.5
Federated Bank	1,940,118	346	275,670	1	0	0	0	0	0	0	0.3	0.2
First American Bank	16,389,223	345	1,804,438	29	2,269,877	0	12	3	0	0	0.0	0.1
First Bank & Trust	121,627,423	780	1,026,046	9	0	0	0	0	0	0	0.6	0.0
First Bank and Trust Company of Illinois	378,957	5	0	0	0	0	0	0	0	0	0.0	0.0
First Bank of Highland Park	60,373,477	515	741,778	2	0	0	0	0	0	0	0.4	0.0
First Bank of Manhattan	30,982,785	450	141,415	2	139,834	0	0	0	0	0	0.0	0.0
First Collinsville Bank	277,967,707	2,839	3,495,250	38	1,393,404	0	15	11	0	0	1.3	0.5
First Community Bank	16,790,021	194	253,177	2	0	0	0	0	0	0	1.0	0.0
First Community Bank and Trust	31,624,489	400	2,894,801	43	0	0	0	1	0	0	10.8	0.0
First Community Bank of Hillsboro	15,794,400	304	137,317	4	0	0	0	0	0	0	1.3	0.0
First Community Bank of Homer, Glen & Lockport	7,033,505	48	122,761	0	0	0	0	0	0	0	0.0	0.0
First Community Bank of Joliet	14,678,715	214	0	2	0	0	0	0	0	0	0.9	0.0
First Community Bank of Plainfield	2,306,844	20	0	0	0	0	0	0	0	0	0.0	0.0
First Community Bank, Xenia-Flora	7,668,739	198	24,296	4	0	0	0	0	0	0	2.0	0.0
First Community State Bank	43,360,433	581	0	0	0	0	0	0	0	0	0.0	0.0
First County Bank	205,245,631	2,493	3,130,768	35	1,107,437	0	11	5	0	0	1.4	0.0
First Eagle Bank	22,846,548	92	0	0	0	0	0	0	0	0	0.0	0.0
First Farmers State Bank	33,370,973	462	175,938	3	104,396	0	0	1	0	0	0.6	0.2
First Illinois Bank	2,730,581	41	26,492	2	0	0	0	0	0	0	4.9	0.0
First Midwest Bank	475,575,613	5,788	12,557,345	138	2,974,109	0	28	9	0	0	2.4	0.5
First Nations Bank	30,559,163	133	553,192	1	149,960	0	1	1	0	0	1.6	0.1
First Personal Bank	69,923,720	523	1,637,949	10	608,719	0	4	1	0	0	1.9	0.8
First Security Bank	13,822,000	165	322,600	3	0	0	0	0	0	0	1.6	0.0
First Security Trust and Savings Bank	42,963,087	195	11,193,000	58	2,348,650	0	11	6	0	0	29.7	3.6
First Southern Bank	118,871,837	1,181	1,129,071	13	0	0	0	0	0	0	1.1	0.1
First State Bank	105,677,945	1,344	491,098	8	44,268	0	1	1	0	0	0.6	0.1
First State Bank of Beacher City	212,450,333	2,624	809,224	8	485,394	0	6	3	0	0	0.3	0.2
First State Bank of Bloomington	14,120,742	343	302,064	11	0	0	0	0	0	0	3.2	0.0
First State Bank of Campbello Hill	22,864,611	300	87,099	2	0	0	0	0	0	0	0.7	0.0
First State Bank of Forest	26,926,581	534	185,643	6	22,514	0	0	0	0	0	1.1	0.2
First State Bank of Illinois	67,632,205	1,025	1,738,811	15	452,063	0	2	3	0	0	1.5	0.2
First State Bank of Crested	25,500,500	922	7,818	0	0	0	0	0	0	0	0.1	0.0
First State Bank of St. Peter	10,522,476	204	200,136	3	0	0	0	1	0	0	1.5	0.0
First State Bank of Van Orin	1,863,041	60	0	0	0	0	0	0	0	0	0.0	0.0
First State Bank of Van Orin	1,991,884	46	28,028	1	0	0	0	0	0	0	2.2	0.0

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Institution Type	1(A) Dollar Amount of Loans	1(B) Number of Loans	2(A) Dollar Amount in Default	2(B) Loans in Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. of Fwd	Loans With Rate Greater 10% As Reported in #5	Percent Loans in Default relative to loans serviced	Percent Loans in Foreclosures Filed relative to loans serviced
S	2,227,488	51	2,449	1	0	0	0	0	0	0	2.0	0.0
S	63,403,111	773	48,521	1	0	0	0	0	0	0	0.1	0.0
S	31,670,409	497	744,290	7	61,507	0	1	0	0	0	1.4	0.2
S	74,118,882	883	377,318	5	0	0	0	0	0	0	0.6	0.0
S	36,973,844	544	2,765,705	5	0	0	0	0	0	0	0.9	0.0
S	5,016,446	37	388,433	2	198,116	0	1	0	0	0	0.5	0.0
S	17,647,395	1,572	719,793	8	0	0	0	0	0	0	0.4	0.0
S	11,694,277	289	47,726	2	14,692	0	1	0	0	0	0.3	0.3
S	5,028,080	106	9,863	1	0	0	0	0	0	0	0.9	0.0
S	58,733,337	87	6	1	0	0	0	0	0	0	1.1	0.0
S	2,727,520	44	0	0	0	0	0	0	0	0	0.0	0.0
S	2,108,105	32	0	0	0	0	0	0	0	0	0.0	0.0
S	40,911,433	729	934,710	9	231,538	0	1	0	0	0	1.2	0.5
S	7,714,648	99	86,400	1	156,382	0	2	0	0	0	1.0	1.0
S	27,594,000	482	2,460,000	40	86,400	0	1	0	0	0	3.3	0.2
S	39,718,216	974	118	1	89,798	0	1	0	0	0	0.1	0.0
S	10,327,890	210	0	0	0	0	0	0	0	0	0.0	0.0
S	83,643,000	1,408	133,000	2	584,460	0	3	0	0	0	0.1	0.2
S	80,893,660	431	1,291,639	5	0	0	0	0	0	0	1.2	0.0
S	9,870,413	74	0	0	0	0	0	0	0	0	0.0	0.0
S	91,371,418	775	0	0	0	0	0	0	0	0	0.0	0.0
S	3,198,358	60	0	0	0	0	0	0	0	0	0.0	0.0
S	208,570,407	1,691	2,493,626	19	434,600	23,988	2	2	0	0	1.1	0.0
S	11,511,431	145	143,948	1	216,616	285,000	1	0	0	0	0.7	0.7
S	1,943	28	0	0	0	0	0	0	0	0	0.0	0.0
S	1,341,944	29	0	0	0	0	0	0	0	0	0.0	0.0
S	1,110,116,879	13,157	449,500	4	1,981,813	1,151,050	18	0	0	0	0.0	0.1
S	9,639,100	199	24,300	1	0	0	0	0	0	0	0.5	0.0
S	28,914,898	411	817,956	2	0	0	0	0	0	0	1.5	0.0
S	28,114,000	285	452,000	6	0	0	0	0	0	0	0.8	0.0
S	2,574,567	74	0	0	0	0	0	0	0	0	0.0	0.0
S	18,869,075	383	0	0	422,038	0	5	1	0	0	0.0	0.0
S	6,896,201	81	959,893	6	504,482	105,962	1	1	0	0	7.4	4.9
S	149,074,000	930	4,382,000	6	0	0	0	0	0	0	0.6	0.0
S	53,950,000	656	4,375,000	3	0	0	0	0	0	0	0.5	0.0
S	731,328,788	7,642	12,691,082	109	6,657,391	2,218,135	55	21	0	0	1.4	0.7
S	27,326,094	171	222,848	1	163,398	67,094	2	2	0	0	0.6	0.0
S	270,875,811	3,133	805,261	11	111,251	0	0	0	0	0	0.4	0.1
S	16,723,863	251	299,926	5	0	0	0	0	0	0	2.0	0.4
S	131,136,000	1,300	0	0	888,567	1,155,842	8	3	0	0	0.0	0.6
S	48,293,591	302	0	2	385,327	0	1	0	0	0	0.7	0.2
S	36,654,421	561	26,266	1	26,266	0	1	0	0	0	0.2	0.5
S	10,481,652	234	504,334	17	409,226	0	9	0	0	0	7.5	3.8
S	74,545,259	783	1,011,445	1	708,580	0	2	0	0	0	0.5	0.3
S	62,296,317	935	420,620	5	541,169	162,720	4	2	0	0	0.5	0.4
S	8,013,704	222	345,380	13	56,721	0	4	2	0	0	5.9	0.5
S	2,079,457	9	0	0	0	0	1	0	0	0	0.0	0.0
S	10,671,294	248	0	0	0	0	0	0	0	0	0.0	0.0
S	1,674,346	48	0	0	64,917	0	0	0	0	0	0.0	0.0
S	18,475,716	484	813,354	11	1,745,460	0	0	0	0	0	2.3	0.2
S	796,799,748	4,165	1,343,267	4	0	0	7	0	0	0	0.1	0.2
S	24,156,249	67	223,600	1	223,600	0	1	0	0	0	1.5	1.5
S	1,299,389	30	47	2	0	0	0	0	0	0	6.7	0.0
S	11,163,366	318	27,009	3	0	0	0	0	0	0	0.9	0.0
S	5,580,624	59	21,500	1	42,500	42,500	0	0	0	0	1.7	0.7
S	53,147,698	1,073	380,542	8	147,342	0	1	1	0	0	0.8	0.6
S	151,061,790	1,214	3,720,587	15	105,071	0	1	1	0	0	1.2	0.1
S	9,248,247	68	0	0	0	0	0	0	0	0	0.0	0.0
S	10,792,014	359	218,047	4	35,521	38,689	1	1	0	0	1.1	0.0
S	11,746,761	189	241,808	4	0	0	0	0	0	0	1.1	0.0
S	649,128,000	6,050	737,000	11	1,486,993	1,295,775	15	15	0	0	0.2	0.2
S	30,657,535	740	113,495	6	111,253	111,253	1	1	0	0	0.8	0.6
S	312,932,000	2,923	27,903,735	69	256,841	40,000	17	5	0	0	2.4	0.1
S	13,198,000	173	0	0	0	0	0	0	0	0	0.0	0.0
S	4,934,000	101	177,205	7	149,596	0	3	1	0	0	6.9	3.0
S	27,071,954	678	60,328	2	0	0	0	0	0	0	0.3	0.1
S	81,789,964	1,851	343,516	9	138,692	239,085	2	3	0	0	0.5	0.1
S	6,020,189	88	0	0	0	0	0	0	0	0	0.0	0.0
S	46,628,635	284	8,193,893	35	23,805	0	1	0	0	0	12.3	0.4
S	13,155,894	91	0	0	0	0	0	0	0	0	0.0	0.0
S	5,300	61	0	0	0	0	0	0	0	0	0.0	0.0

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Institution Type	1 (A) Dollar Amount of Loans	1 (B) Number of Loans	2 (A) Dollar Amount of Loans in Default	2 (B) Loans in Default	3 (A) Dollar Amount of Foreclosures Filed	3 (A) Dollar Amount of Foreclosures Closed	3 (B) Foreclosures Filed	3 (B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Full As Reported in #3	Loans With Rate Greater 10% As Reported in #3	Percent Loans In Default relative to serviced	Percent Loans In Foreclosures relative to loans serviced
Midland Community Bank	34,827,375	810	106,567	1	106,567	0	1	0	0	0	0.1	0.1
Midland States Bank	74,217,000	2,465	9,226,000	54	672,383	0	5	0	0	0	2.2	0.2
Midwest Community Bank	23,533,403	1,391	1,729,755	37	226,822	0	3	0	0	0	2.7	0.2
Millcreek State Bank	397,499,219	2,814	0	0	0	0	0	0	0	0	0.0	0.0
Millennium Bank	6,370,829	123	23,500	0	0	0	0	0	0	0	0.8	0.0
Morton Community Bank	406,000	3	0	1	0	0	0	0	0	0	0.0	0.0
Municipal Trust and Savings Bank	478,147,244	6,252	5,305,552	56	2,035,048	0	19	0	0	0	0.9	0.3
Murphy-Vial State Bank and Trust Company	46,276,248	515	824,559	6	219,103	0	6	0	0	0	1.2	0.2
North Adams State Bank	63,205,887	1,012	786,188	8	215,365	0	2	0	0	0	3.1	0.2
North Central Bank	363,031,000	573	2,226,000	18	73,263	0	1	0	0	0	3.8	0.2
North Shore Community Bank & Trust Company	3,370,277	77	6,500	1	0	0	0	0	0	0	1.3	0.0
Northbrook Bank & Trust Company	13,386,016	66	408,041	3	0	0	0	0	0	0	4.5	0.0
Northwest Community Bank	43,188,693	64	45,675	3	0	0	0	0	0	0	0.3	0.0
Oakdale State Bank	80,329,212	363	11,540,531	24	6,638,909	0	6	0	0	0	6.6	1.7
Oswego Community Bank	225,466,891	363	3,369,485	1,154	0	0	0	0	0	0	0.7	0.0
Oxford Bank and Trust	46,949,440	1,145	3,227,835	15	804,916	0	1	0	0	0	10.3	0.7
Pacific Global Bank	36,039,251	178	705,672	1	0	0	0	0	0	0	0.6	0.4
Pan American Bank	287,901,390	3,456	3,205,219	36	1,390,670	0	13	0	0	0	1.0	0.4
Park Ridge Community Bank	103,813,462	551	2,057,437	4	0	0	0	0	0	0	1.6	0.0
Peoples Bank & Trust	5,250,933	111	108,755	2	0	0	0	0	0	0	3.6	0.0
Peoples Bank of Macomb	11,112,564	130	504,435	7	0	0	0	0	0	0	1.5	0.0
Peoples State Bank of Colfax	27,176,853	519	899,613	2	129,372	0	1	0	0	0	1.3	0.2
Peoples State Bank of Jackson	69,949,613	489	2,301,593	9	218,066	0	1	0	0	0	1.8	0.2
Peoples State Bank of Jacksonville	8,316,295	21	571,851	0	0	0	0	0	0	0	0.0	0.5
Peoples State Bank of Peoria	30,561,695	219	0	3	148,482	0	1	0	0	0	1.4	0.5
Peoples State Bank of Peoria	59,004,670	241	3,521,343	15	1,260,200	0	3	0	0	0	6.2	1.2
Peoples State Bank of Peoria	15,928	128	80	1	24,450	0	1	0	0	0	0.8	0.5
Peoples State Bank of Peoria	19,874,857	363	39,747	3	62,336	0	1	0	0	0	1.2	0.0
Peoples State Bank of Peoria	54,910,173	88	2,055,974	24	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	3,001,240	58	0	0	0	0	0	0	0	0	0.0	0.2
Peoples State Bank of Peoria	10,361,401	151	483,325	10	30,347	0	1	0	0	0	1.8	0.0
Peoples State Bank of Peoria	8,680,664	134	102,900	5	246,463	0	0	0	0	0	0.7	0.0
Peoples State Bank of Peoria	28,219,646	96	771,104	5	0	0	1	0	0	0	5.2	1.0
Peoples State Bank of Peoria	17,914,323	360	2,169,909	89	905,547	0	3	0	0	0	1.5	0.6
Peoples State Bank of Peoria	39,770,686	481	1,226,196	7	14,400	0	0	0	0	0	0.1	0.0
Peoples State Bank of Peoria	52,992,508	481	399,709	5	60,994	0	1	0	0	0	2.4	0.0
Peoples State Bank of Peoria	365,780,306	3,477	1,122,754	15	111,161	0	2	0	0	0	6.2	1.0
Peoples State Bank of Peoria	9,444,303	210	146,233	5	275,399	0	2	0	0	0	2.4	0.5
Peoples State Bank of Peoria	90,973,551	1,293	997,916	18	170,729	0	2	0	0	0	1.4	0.2
Peoples State Bank of Peoria	5,413,619	85	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	40,121,707	451	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	32,478,721	624	1,122,754	12	59,146	0	2	0	0	0	2.4	1.0
Peoples State Bank of Peoria	36,203,205	195	1,122,754	12	275,399	0	2	0	0	0	6.2	1.0
Peoples State Bank of Peoria	29,181,285	710	536,076	8	55,859	0	0	0	0	0	1.1	0.1
Peoples State Bank of Peoria	7,756,630	144	17,457	1	0	0	0	0	0	0	0.7	0.0
Peoples State Bank of Peoria	37,716,072	288	154,890	2	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	4,673,000	116	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	815,786	15	31,513	1	0	0	0	0	0	0	0.7	0.0
Peoples State Bank of Peoria	100,489,026	1,189	316,829	8	115,200	0	2	0	0	0	0.7	0.0
Peoples State Bank of Peoria	8,496,219	101	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	14,951,369	373	302,131	10	47,263	0	1	0	0	0	2.7	0.5
Peoples State Bank of Peoria	80,417,521	788	9,113,725	54	692,205	0	3	0	0	0	6.9	0.4
Peoples State Bank of Peoria	23,740,605	408	43,699	1	0	0	0	0	0	0	0.2	0.0
Peoples State Bank of Peoria	3,311,325	109	275,895	3	89,921	0	1	0	0	0	2.8	0.9
Peoples State Bank of Peoria	723,746	16	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	16,653,446	104	20,000	1	0	0	0	0	0	0	1.0	0.0
Peoples State Bank of Peoria	269,156,292	3,066	1,008,926	17	182,980	0	2	0	0	0	0.6	0.0
Peoples State Bank of Peoria	1,422,197	300	98,832	2	106,794	0	1	0	0	0	0.7	0.0
Peoples State Bank of Peoria	13,102,548	196	73,170	6	0	0	1	0	0	0	0.5	0.0
Peoples State Bank of Peoria	24,023,909	688	174,809	6	87,960	0	2	0	0	0	0.9	0.3
Peoples State Bank of Peoria	54,905,097	1,024	1,345,363	24	0	0	0	0	0	0	2.3	0.0
Peoples State Bank of Peoria	49,733,229	345	5,178,531	30	1,008,670	0	9	0	0	0	1.4	0.4
Peoples State Bank of Peoria	278,881,675	2,187	5,465,306	31	306,791	0	2	0	0	0	5.0	0.5
Peoples State Bank of Peoria	65,507,403	625	0	0	0	0	4	0	0	0	0.0	0.0
Peoples State Bank of Peoria	4,114,988	112	0	0	0	0	0	0	0	0	0.0	0.0
Peoples State Bank of Peoria	9,913,942	238	169,967	8	24,800	0	0	0	0	0	3.4	0.4
Peoples State Bank of Peoria	7,920,506	120	155,411	3	62,326	0	1	0	0	0	2.5	0.8
Peoples State Bank of Peoria	4,376,830	134	29,086	2	0	0	0	0	0	0	1.5	0.0
Peoples State Bank of Peoria	14,509,000	195	69,877	3	0	0	0	0	0	0	1.5	0.0

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Bundled Type	1(A) Dollar Amount of Loans	1(B) Number of Loans	2(A) Dollar Amount in Default	2(B) Loans in Default	3(A) Dollar Amount of Foreclosure Filed	3(A) Dollar Amount of Foreclosure Cleared	3(B) Foreclosures Filed	3(B) Foreclosures Cleared	Loans Originated Within 18 Mo. of Filed	Loans With Rate Greater 10% As Reported in #3	Percent Loans in Default relative to Served	Percent Loans in Foreclosure relative to Served
S	State Bank of Christian	142	2,854	11	76,427	76,427	1	0	0	0	0.7	0.7
S	State Bank of Countryside	31,203,489	2,220,377	11	0	0	0	0	0	0	5.0	0.0
S	State Bank of Davis	11,189,880	541,542	5	0	0	0	0	0	0	3.1	0.0
S	State Bank of Gaymont	11,889,371	0	0	0	0	0	0	0	0	0.0	0.0
S	State Bank of Herscher	88,897,674	4,264,083	23	1,750,916	116,546	9	2	0	0	3.1	0.0
S	State Bank of Illinois	67,627,275	2,954,117	19	268,886	116,546	9	7	0	0	2.4	0.3
S	State Bank of Industry	6,294,335	75,152	2	43,125	43,125	2	1	0	0	1.6	0.8
S	State Bank of Lincoln	528,865,541	3,044,850	34	980,489	677,323	7	9	0	0	0.6	0.1
S	State Bank of Naxos	9,949,886	0	167	0	0	0	0	0	0	0.0	0.0
S	State Bank of Paw Paw, Illinois	14,810,891	467,101	12	218,309	236,579	4	3	0	0	3.5	1.2
S	State Bank of Prairie Du Rocher	2,942,151	240,842	2	240,842	121,692	2	1	0	0	5.7	5.7
S	State Bank of Saunemin	18,122,000	120,233	1	0	202,505	0	3	0	0	0.3	0.0
S	State Bank of Speer	3,362,500	114,000	2	0	0	0	0	0	0	2.9	0.0
S	State Bank of St. Jacob	40,656,402	135,440	3	40,089	0	1	0	0	0	0.6	0.2
S	State Bank of The Lakes	10,379,300	0	133	0	0	0	0	0	0	0.0	0.0
S	State Bank of Toulon	283,618,270	3,302,471	24	548,330	1,080,800	3	6	0	0	0.8	0.1
S	State Bank of Waterloo	8,723,823	13,975	1	0	0	0	0	0	0	0.4	0.0
S	State Bank of Whitington	1,111,789,723	1,560,861	9	212,757	320,168	1	1	0	0	0.8	0.1
S	State Street Bank and Trust Company	22,381,159	928,663	17	0	0	0	0	0	0	2.8	0.0
S	STC Capital Bank	22,637,555	99,776	4	0	0	0	0	0	0	0.9	0.0
S	Suburban Bank & Trust Company	14,798,854	373,026	2	0	0	0	0	0	0	2.7	0.0
S	Table Grove State Bank	66,606,766	0	748	0	752,891	0	1	0	0	0.0	0.0
S	Teutopolis State Bank	3,261,751	62,111	1	0	0	0	0	0	0	1.2	0.0
S	Teutopolis State Bank	26,437,919	0	491	0	0	0	0	0	0	0.0	0.0
S	Teutopolis State Bank	1,923,910	0	52	0	0	0	0	0	0	0.0	0.0
S	The Bank of Carbondale	30,037,039	1,748,703	25	44,952	729,143	1	0	0	0	2.6	0.7
S	The Bank of Edwardsville	646,480,495	6,445,647	42	1,516,761	120,000	11	6	1	0	0.3	0.1
S	The Bank of Hann	94,576,800	621,000	10	0	0	0	1	0	0	1.8	0.0
S	The Bank of Lawrence County	2,572,788	0	50	0	0	0	0	0	0	0.0	0.0
S	The Bank of Marion	29,853,419	625,950	24	0	85,939	2	2	0	0	2.5	0.2
S	The Clay City Banking Co	13,018,357	99,776	304	0	0	0	0	0	0	1.0	0.0
S	The Edgar County Bank and Trust Co.	23,944,219	927,620	10	401,627	0	6	0	0	0	1.9	1.2
S	The Farmers and Merchants Bank	126,703,439	210,225	2,150	79,222	101,220	2	2	0	0	0.1	0.0
S	The Farmers Bank of Liberty	18,972,466	235,366	369	0	0	1	0	0	0	0.5	0.3
S	The Farmers Bank of Mt. Pleasant	11,957,781	161,989	183	0	0	0	0	0	0	2.2	0.0
S	The Farmers State Bank and Trust Company	77,258,887	850,502	1,261	101,400	84,914	3	3	0	0	2.0	0.2
S	The First State Bank of Dongola	11,476,450	101,643	175	0	0	0	0	0	0	0.6	0.0
S	The First State Bank of Watsela	10,323,232	536,117	188	0	0	0	0	0	0	7.4	0.0
S	The First Trust and Savings Bank of Watsela	24,133,956	473,602	9	0	0	0	0	0	0	2.2	0.0
S	The Foster Bank	83,145,155	9,999,897	54	4,280,415	101,705	10	2	0	0	13.9	2.6
S	The Gerber State Bank	8,055,596	178,322	134	0	0	0	0	0	0	1.5	0.0
S	The Gifford State Bank	29,555,900	448,079	502	0	0	0	0	0	0	1.6	0.0
S	The Harvard State Bank	64,575,000	1,459,000	605	0	331,000	2	2	0	0	2.1	0.0
S	The Hill-Dodge Banking Company	4,517,389	42,035	138	0	0	0	0	0	0	1.4	0.0
S	The Iuka State Bank	62,13,611	0	117	0	0	0	0	0	0	0.0	0.0
S	The Leaders Bank	13,541,095	1,920,816	32	0	0	0	0	0	0	25.0	0.0
S	The Northern Trust Company	3,862,944,155	39,050,296	13,387	701,315	1,927,395	9	17	0	0	1.6	0.1
S	The Peoples Bank of Arlington Heights	28,158,571	887	186	958,180	0	1	0	0	0	0.0	0.5
S	The Peoples State Bank of Newton, Illinois	44,401,382	235,935	13	0	0	0	0	0	0	1.5	0.0
S	The Poplar Grove State Bank	15,905,456	531,506	172	401,000	0	2	0	0	0	2.3	1.2
S	The PrivateBank and Trust Company	253,953,508	15,775,943	64	50,817	0	1	0	0	0	3.1	0.0
S	The State Bank of Blue Island	13,793,381	100,228	2	0	0	0	0	0	0	0.7	1.6
S	The State Bank of Geneva	939,780	78,152	145	6,500	0	0	0	0	0	0.7	0.0
S	The State Bank of Lima	4,751,008	6,500	30	0	0	0	0	0	0	3.3	3.5
S	The State Bank of Pearl City	939,780	73,572	116	0	0	0	0	0	0	1.7	0.0
S	The Village Bank	18,616,319	1,089,000	311	0	0	0	0	0	0	0.6	0.0
S	Tompkins State Bank	27,643,877	213,852	794	0	0	0	0	0	0	0.6	0.0
S	Town and Country Bank	415,310,148	2,835,573	5,667	752,218	410,612	7	6	0	0	0.7	0.1
S	Town and Country Bank of Quincy	11,009,967	362,790	154	134,007	277,289	2	2	0	0	1.9	0.6
S	Town Center Bank	18,528,446	478,510	221	450,452	692,000	2	2	0	0	1.8	0.9
S	TrustBank	42,260,213	95,259	778	0	107,400	0	1	0	0	0.4	0.0
S	United Community Bank	7,704,000	95,000	196	0	0	0	1	0	0	1.5	0.0
S	United Community Bank	966,425,000	8,464,000	12,382	7,204,866	1,997,273	70	25	0	0	1.1	0.5
S	Urban Partnership Bank	196,003,883	63,264,197	2,234	0	0	0	0	0	0	31.4	1.3
S	Valley Bank	5,033,023	0	69	60,000	0	0	0	0	0	0.0	0.0
S	Vermont Valley Bank	14,254,781	258,803	499	0	100,000	0	0	0	0	1.2	0.2
S	Vermont State Bank	3,910,189	226,338	115	115,891	0	2	0	0	0	4.5	1.7

DEFAULT AND FORECLOSE REPORT JULY 1, 2011 - DECEMBER 31, 2011

Lender Type	1(A) Dollar Amount of Loans	1(B) Number of Loans	2(A) Dollar Amount in Default	2(B) Loans in Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. Of As Reported in #3	Loans With Rate Greater 15% As Reported in #3	Percent Loans in Default relative to loans serviced	Percent Loans in Foreclosures Filed relative to loans serviced
M	21st Mortgage Corporation	9,896,707	207	1,151,755	26	56,345	0	0	0	0	12.6	0.5
M	Academy Mortgage Corporation	0	0	0	0	0	0	0	0	0	0.0	0.0
M	AEGON USA Real Estate Services, Inc.	629,479	9	23,159	0	0	0	0	0	0	11.1	0.0
M	American Financial Resources, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	American Home Mortgage Servicing, Inc.	2,704,861,154	15,978	854,528,265	4,370	157,803,661	0	0	0	0	27.4	5.2
M	American Portfolio Mortgage Corporation	2,227,669	6	0	0	0	0	0	0	0	0.0	0.0
M	Amertist Home Mortgage	415,047	6	0	0	0	0	0	0	0	0.0	0.0
M	Amertist Mortgage Corporation	43,542,359	327	337,544	3	337,544	0	0	0	0	0.9	0.9
M	Amertist Funding Group, L.P.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	AMS Servicing, LLC	18,980,275	119	12,165,814	75	2,626,030	0	0	0	0	63.0	12.6
M	Arvest Mortgage Company	2,534,349	15	0	0	0	0	0	0	0	0.0	0.0
M	Bayview Loan Servicing, LLC	392,477,787	2,609	202,998,748	822	69,140,888	0	0	0	0	31.5	6.4
M	Beneficial Financial Inc.	593,990,944	7,795	140,431,317	1,154	1,585,033	0	0	0	0	14.8	0.4
M	BMWZ Holdings, LLC	1,387,545	27	270,262	1	2,057,129	0	0	0	0	3.7	3.7
M	Brendan Financial, Inc.	15,096,280	256	594,531	9	474,890	0	0	0	0	3.5	3.1
M	Broker Solutions, Inc.	1,073,000	3	0	0	0	0	0	0	0	0.0	0.0
M	BSI Mortgage Services, Inc.	97,576,434	943	79,200,556	757	13,563,225	0	0	0	0	80.3	5.9
M	Carrington Mortgage Services, LLC	393,690,214	2,218	177,351,029	904	41,435,032	0	0	0	0	40.8	10.5
M	Celink	45,282	4	32,502	2	0	0	0	0	0	50.0	0.0
M	Central Mortgage Company	1,921,226,997	10,305	59,980,558	282	15,437,191	0	0	0	0	2.5	0.7
M	Century 21 Mortgage	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Century Lending Company	184,500	1	0	0	0	0	0	0	0	0.0	0.0
M	CGB AGRI Financial Services, Inc.	3,432,772	23	0	0	0	0	0	0	0	0.0	0.0
M	Champion Mortgage Company	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Chimera Investment Corporation	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Cimarron Mortgage Company	427,317,667	2,143	4,390,050	22	1,669,805	0	0	0	0	1.0	0.4
M	CIS Financial Services, Inc.	546,537	3	0	0	0	0	0	0	0	0.0	0.0
M	CitiFinancial Services, Inc.	199,300,678	3,420	4,253,429	78	14,212,821	101	19	11	12	2.3	3.0
M	Citic Mortgage, Inc.	25,231,700,000	176,820	1,844,871,419	11,449	430,224,784	2804	872	0	0	6.5	1.5
M	CMF Mortgage Co.	4,449,787	52	1,829,179	18	78,200	1	0	0	0	6.5	1.9
M	Coastal States Mortgage Corporation	37,367,543	451	119,912	1	0	0	0	0	0	0.2	0.0
M	Community Reinvestment Fund, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Consumer Loan Services, LLC	25,463,755	188	51,735	1	0	0	0	0	0	0.5	0.0
M	Cresset Mortgage Company	7,582,452	58	193,236	1	0	0	0	0	0	0.5	0.0
M	Crown Mortgage Company	313,599,920	2,888	3,574,499	30	562,250	0	0	0	0	1.7	0.0
M	CU / America Financial Services, Inc.	48,468,287	325	1,475,165	17	781,150	0	0	0	0	5.2	0.2
M	CUSO Mortgage, Inc.	6,298,371	38	447,127	3	0	0	0	0	0	7.9	2.6
M	DeMar Financial Company	20,444,504	438	234,573	5	98,807	0	0	0	0	1.1	2.3
M	Doverman Mortgage Company, L.P.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Doverman Mortgage, Inc.	17,403,385	197	2,027,413	22	67,622	0	0	0	0	11.2	0.5
M	Dyck-O'Neal, Inc.	21,514,221	470	20,708,637	447	0	0	0	0	0	95.1	0.0

DEFAULT AND FORECLOSURE REPORT JULY 1, 2011 - DECEMBER 31, 2011

Bundled Type	1(A) Dollar Amount of Loans	1(B) Number of Loans	2(A) Dollar Amount in Default	2(B) Loans in Default	3(A) Dollar Amount of Foreclosure Risk	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Filed	Loans With Rate Greater Than 10%	Percent Loans	
											In Default relative loans	In Foreclosures Filed relative
M	Embrace Home Loans, Inc.	29,496,032	301	2,174,379	18	1,268,844	233,696	11	3	0	6.0	3.7
M	Faj Servicing, LLC	24,119,019	179	6,597,628	71	6,336,049	968,733	26	0	0	39.7	14.5
M	FBI Lender Services, Inc.	33,649,071	326	23,452,296	204	0	0	0	0	0	62.6	0.0
M	Fifth Third Mortgage Company	8,046,848,928	45,526	276,295,205	1,485	134,921,524	64,594,191	704	310	4	3.3	1.5
M	FLC Mortgage Company	0	0	0	0	0	0	0	0	0	0.0	0.0
M	FNF Servicing, Inc.	769,785,114	2,783	3,856,973	24	6,375,791	3,673,184	37	19	0	0.9	0.0
M	Franklin Credit Management Corp.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	GE Money Mortgage Holding Company, LLC	3,606,085,888	842	2,650,365,498	597	89,168,488	225,087	6	2	0	70.9	0.7
M	Generation Mortgage Company	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Generation Mortgage Services, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	GMAC Mortgage, LLC	14,185,646,752	86,846	130,176,474	939	229,214,999	106,543,120	1317	617	8	1.1	1.5
M	Graystone Mortgage, LLC dba Direct	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Graystone Solutions, Incorporated	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Green Planet Servicing, LLC	159,542,479	1,459	4,630,042	21	468,673	368,136	3	2	0	1.4	0.2
M	Green Tree Servicing, LLC	2,481,599,028	25,569	204,552,155	1,370	99,787,732	31,044,136	617	190	1	5.4	2.4
M	Guild Mortgage Company	0	0	0	0	0	0	0	0	0	0.0	0.0
M	HLS Holdings, LLC	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Home Retention Services, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Home Servicing, LLC	8,113,981	121	5,669,319	67	151,682	151,682	2	1	0	55.4	0.0
M	Household Finance Corporation III	666,957,603	8,266	157,170,381	1,818	2,380,240	1,847,755	35	14	3	22.0	1.7
M	HSBC Credit Center, Inc.	974,960	10	134,398	1	0	0	0	0	0	10.0	0.0
M	HSBC Mortgage Services, Inc.	536,667,741	5,149	218,889,202	2,071	0	3,666,913	0	24	0	40.2	0.0
M	Lower Bankers Mortgage Corporation	25,722,659	289	1,47,969	2	79,784	682,123	1	6	0	0.7	0.4
M	IServe Servicing, Inc.	20,821,066	139	16,602,870	71	1,249,900	0	9	6	0	51.1	6.5
M	JJG Capital Corporation	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Kondaur Capital Corporation	27,143,767	135	25,681,201	128	1,285,317	8,958,958	6	60	9	0.0	0.0
M	Lake Mortgage Company, Inc.	16,546,521	170	2,11,802	2	49,009	0	1	0	0	94.8	4.4
M	Lakeview Loan Servicing, LLC	476,397,618	3,062	9,463,111	58	0	0	0	0	0	1.2	0.6
M	Live Well Financial, LP	0	0	0	0	0	0	0	0	0	1.9	0.0
M	Litton Loan Servicing, LP	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Live Well Financial, Inc.	9,850,565	44	0	0	0	0	0	0	0	0.0	0.0
M	Loanworks Servicing, LLC	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Manx Servicing, LLC	58,631,297	299	42,906,231	206	0	0	0	71	0	68.9	0.0
M	Member First Mortgage, LLC	3,222,652	15	0	0	0	0	0	0	0	0.0	0.0
M	Midwest Loan Services, Inc.	205,135,517	1,535	2,141,361	23	450,701	129,117	6	2	0	1.5	0.4
M	MortEquity, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Mortgage Center, L.C.	13,728,751	92	571,622	5	53,740	0	1	0	0	5.4	1.1
M	Mortgage Cleaning Corporation	15,964,522	366	300,955	6	105,960	0	2	0	0	1.6	0.5
M	Mortgage Solutions of Colorado, LLC	262,975	2	0	0	0	0	0	0	0	0.0	0.0
M	NAD Acquisition 3, LLC	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Nationstar Mortgage, LLC	3,010,653,863	18,921	618,286,997	2,885	164,780,020	71,672,297	943	410	0	15.2	3.0
M	Nationwide Advantage Mortgage Company	284,327,966	1,705	26,120,629	144	6,239,635	8,648,675	38	52	5	8.4	2.1
M	Neighborhood Lending Services, Inc.	140,291,888	2,248	23,363,108	368	9,971,313	416,168	77	4	0	16.4	3.4
M	Owens Loan Servicing, LLC	3,495,543,288	23,731	1,228,433,904	6,646	386,905,110	47,841,345	2258	313	10	28.0	9.5
M	Orexlein Financial, Inc.	156,661,066	3,837	1,735,101	42	1,635,777	0	17	0	0	1.1	0.4
M	PennyMac Loan Services, LLC	242,855,434	1,107	128,876,417	596	35,749,811	5,579,079	169	35	0	53.8	0.4
M	PHH Mortgage Corporation	6,315,576,599	39,213	193,513,144	1,193	31,202,583	4,287,527	199	43	0	3.0	0.5
M	PHH Mortgage Services	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Platinum Home Mortgage Corporation	30,499,156	193	437,565	3	0	0	0	0	0	1.6	0.0
M	Plaza Home Mortgage, Inc.	8,567,367	38	0	0	0	0	0	0	0	0.0	0.0
M	PMAAC LENDING SERVICES, INC.	3,674,115	22	0	0	0	0	0	0	0	0.0	0.0
M	PMAC Bancorp (Inc.)	1,692,100	9	0	0	0	0	0	0	0	0.0	0.0
M	Primary Capital Advisors, LC	716,324	3	0	0	0	0	0	0	0	0.0	0.0
M	Prodovis Mortgage, LLC	0	0	0	0	0	0	0	0	0	0.0	0.0

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Lender Type	1(A) Dollar Amount of Loans	1(B) Number of Loans	2(A) Dollar Amount In Default	2(B) Loans In Default	3(A) Dollar Amount of Foreclosures Filed	3(A) Dollar Amount of Foreclosures Closed	3(B) Foreclosures Filed	3(B) Foreclosures Closed	Loans Originated Within 18 Mo. Of Filed	Loans With Rate Greater Than As Reported In #3	Percent Loans In Default relative to loans serviced	Percent Loans In Foreclosure relative to loans serviced
M	Provident Funding Group, Inc.	1,930,796,149	9,749	51,197,362	240	16,773,639	13,921,875	82	62	0	2.5	0.8
M	QR Lending, Inc.	83,678,890	544	1,043,969	5	367,527	176,264	2	1	0	0.9	0.4
M	Quantum Servicing Corporation	108,541,166	619	75,050,538	412	21,479,017	11,599,183	92	80	0	66.6	14.9
M	Quicken Loans Inc.	300,793,456	1,611	343,756	2	456,900	61,685	2	1	0	0.1	0.1
M	Real Time Resolutions, Inc.	1,464,407	44	136,779	6	0	0	0	0	0	13.6	5.0
M	Residential Credit Solutions, Inc.	213,752,980	1,426	85,301,325	487	12,093,969	13,043,638	81	73	0	34.2	5.7
M	Reverse Mortgage Solutions, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
M	RoundPoint Mortgage Servicing Corporation	127,013,648	788	69,799,264	400	7,673,328	992,608	49	7	0	52.1	6.4
M	RumPoint Mortgage Servicing Corporation	62,057,531	308	40,562,986	181	1,591,600	6,991,866	8	31	0	58.8	2.6
M	Season Mortgage Services, Inc.	1,045,133,538	6,753	968,353,882	2,403	60,116,224	31,480,819	318	141	0	35.6	4.7
M	Security One Lending	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Select Portfolio Servicing, Inc.	1,387,242,301	9,035	384,910,241	2,130	66,341,362	42,043,947	357	195	5	23.6	4.0
M	Selene Finance L.P.	69,705,263	352	56,968,657	267	10,523,043	4,654,764	42	22	0	73.9	11.5
M	Sierra Pacific Mortgage Company, Inc.	2,361,282,932	13,052	506,016,380	2,629	105,390,256	116,485,047	599	639	0	20.1	4.3
M	SN Servicing Corporation	6,224,817	33	4,709,787	54	1,695,880	2,649,612	15	4	0	0.0	0.0
M	Specialized Loan Servicing, LLC	23,480,813	412	4,709,787	271	10,335,924	1,383,648	39	5	0	13.1	3.6
M	Springleaf Financial Services (IN), Inc.	40,481,982	450	25,243,077	28	2,158,781	3,551,064	14	14	0	60.2	8.7
M	Statebridge Company, LLC	28,468,864	202	2,897,264	28	11,686,694	3,551,064	64	14	0	13.9	6.9
M	Sun West Mortgage Company, Inc.	137,507,894	701	8,929,000	52	11,686,694	3,551,064	64	14	0	7.4	9.1
M	SunTrust Mortgage, Inc.	2,144,523,856	12,776	181,878	740	40,541,209	5,799,026	193	33	0	0.0	0.0
M	Top File Financial, Inc.	1,768,285	11	0	0	0	0	0	0	0	5.8	1.5
M	Towne Mortgage Company dba AmeriCU Mortgage	6,198,540	43	0	0	0	0	0	0	0	0.0	0.0
M	TruHome Solutions, LLC	14,443,283	114	525,210	3	196,887	188,243	1	1	0	2.6	0.9
M	Universal American Mortgage Company, LLC	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Van Dyk Mortgage Corporation	0	0	0	0	0	0	0	0	0	0.0	0.0
M	Vanderbilt Mortgage and Finance, Inc.	67,641,372	698	11,927,002	69	422,776	222,127	3	3	0	9.9	0.4
M	Vantum Capital, Inc. dba Acquia Loan Services	40,743,216	256	24,457,477	135	4,721,525	1,251,273	20	8	0	52.3	7.8
M	Vericrest Financial, Inc.	322,865,324	2,131	137,973,567	760	18,475,989	14,597,447	90	71	0	35.7	4.2
M	Walker Mortgage Company, LLC	1,955,916	28	34,708	1	0	0	0	0	0	3.6	0.0
M	Wingspan Portfolio Advisors, LLC	18,075,622	306	18,075,622	306	0	0	0	0	0	100.0	0.0
M	Wipro Galagner Solutions, Inc.	0	0	0	0	0	0	0	0	0	0.0	0.0
C	A.A.E.C.	5,391,765	134	0	0	0	0	0	0	0	0.0	0.0
C	About Laboratories	142,458,988	1,924	489,141	3	0	0	0	0	0	0.2	0.0
C	Access	14,135,654	224	949,269	8	223,368	114,739	1	2	0	3.6	0.4
C	Acme Commercial	3,610,841	106	92,681	2	0	0	0	0	0	1.9	0.0
C	Advantage One	3,167,871	77	46,552	1	110,896	53,879	2	1	0	1.3	2.6
C	Alliant	1,406,694,609	5,523	13,870,598	48	6,752,817	0	22	0	1	0.9	0.4
C	Alsteel	6,412,451	98	255,744	4	0	0	0	0	0	4.1	0.0
C	American Nickeloid Employees	3,619,621	50	0	0	0	0	0	0	0	0.0	0.0
C	Archer Heights	5,226,881	50	148,231	2	296,461	0	2	0	0	4.0	4.0
C	Argonne	71,716,683	1,217	614,753	8	0	0	0	0	0	0.7	0.0
C	Armour Kankakee	10,058,560	183	131,385	2	0	0	0	0	0	1.1	0.0
C	B.A.E.	2,155,747	73	0	0	0	0	0	0	0	0.0	0.0
C	Bakelite Ottawa Plastics	1,267,105	19	0	0	0	0	0	0	0	0.0	0.0
C	BCU	324,761,081	3,480	4,042,694	23	937,700	453,844	4	2	0	0.7	0.1
C	Ball West Community	3,439,782	25	0	0	0	0	0	0	0	0.0	0.0
C	Bensenville Community	7,687,343	96	13,121	1	0	0	0	0	0	1.0	0.0
C	Blackhawk Area	11,277,850	249	81,915	1	81,915	0	1	0	0	0.4	0.4
C	Bloomington Postal Employees	119,221	10	0	0	0	0	0	0	0	0.0	0.0
C	Branch 825 NALC	194,808	3	0	0	0	0	0	0	0	0.0	0.0
C	Burlington Northern Santa Fe Railway	0	0	0	0	0	0	0	0	0	0.0	0.0

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Lender	Type	Percent Loans										Percent Loans		
		1 (A)	1 (B)	2(A)	2(B)	3(A)	3(A)	3(B)	3(B)	Loans Originated Within 18 Mo. Of Fed. As Reported in #3	Loans With Rate Greater Than 10% As Reported in #3	In Default relative loans serviced	In Foreclosure loans serviced	
Canals & Trails		5,372,641	94	72,310	2	0	0	0	0	0	0	0	2.1	0.0
Catholic & Community		7,799,936	236	66,971	2	0	0	0	0	0	0	0	0.8	0.0
CEFCU		1,986,724,625	26,343	10,896,447	133	3,270,714	0	46	25	0	0	0	0.5	0.2
Central Credit Union Of Illinois		26,484,574	666	151,026	4	0	0	0	0	0	0	0	0.6	0.0
Chicago Firefighters Assoc		10,017,000	162	328,462	2	74,826	0	1	0	0	0	0	1.2	0.6
Chicago Firemans Assoc		2,313,665	46	21,933	1	0	0	0	0	0	0	0	2.2	0.0
Chicago Municipal Employees		6,563,442	32	0	0	0	0	0	0	0	0	0	0.0	0.0
Chicago Post Office Employees		4,235	1	0	0	0	0	0	0	0	0	0	0.0	0.0
Chicagoand Electrical Industry		600,927	35	0	0	0	0	0	0	0	0	0	0.0	0.0
Cognis		1,240,554	40	0	0	0	0	0	0	0	0	0	0.0	0.0
Commonwealth		18,168,199	256	372,404	2	372,404	0	2	1	0	0	0	0.8	0.8
Community Trust		75,177,180	1,399	2,583,064	30	443,971	0	1	1	0	0	0	2.2	0.1
Consumers		256,419,831	2,080	1,622,450	13	1,085,792	0	7	10	0	0	0	0.6	0.3
Coroner		14,489,595	433	106,946	4	70,987	0	1	1	0	0	0	0.8	0.2
Coronerstone		59,942,864	816	1,247,620	10	360,702	0	1	1	0	0	0	1.2	0.2
Corporate America Family		167,905	9	0	0	0	0	0	0	0	0	0	0.0	0.0
CPT		166,543,451	2,513	5,541,350	48	1,654,341	0	8	1	0	0	0	1.9	0.3
Credit Union 1		2,334,223	68	13,840	1	0	0	0	0	0	0	0	1.5	0.0
Danville Bell		425,011	21	0	0	0	0	0	0	0	0	0	0.0	0.0
Danville Consolidated		57,305,814	1,618	208,955	6	14,339	0	1	0	0	0	0	0.4	0.1
Decatur Earthrover		46,412,251	890	12,421	1	75,251	0	2	0	0	0	0	0.1	0.2
Deere Employees		190,853	40	0	0	0	0	1	0	0	0	0	0.0	0.0
DeKalb County		150,008,667	3,075	1,096,535	20	539,096	0	5	3	0	0	0	0.7	0.2
DHCU Community		32,632	2	0	0	0	0	0	0	0	0	0	0.0	0.0
Dial		398,266,614	3,688	4,264,484	26	751,624	0	4	1	0	0	0	0.7	0.1
Dupage		73,433,132	1,754	3,194,035	40	1,182,473	0	0	0	0	0	0	2.3	0.0
Earthrover		296,606	15	38,280	1	0	0	1	0	0	0	0	6.7	0.0
Financial Partners		52,654,003	808	447,735	8	62,887	0	1	0	0	0	0	1.0	0.1
Financial Plus		8,105,883	61	104,787	1	103,839	0	1	0	0	0	0	0.0	0.0
First Financial		8,423,801	219	104,787	1	103,839	0	1	0	0	0	0	0.4	0.5
First Illinois		122,059,155	1,575	559,892	7	0	0	1	0	0	0	0	0.4	0.0
First Northern		6,085,197	80	567,565	5	186,317	0	1	0	0	0	0	8.3	1.7
Fox Valley		3,337,459	105	74,413	2	0	0	0	1	0	0	0	1.9	0.0
Gale		4,624,505	85	56,489	1	0	0	0	0	0	0	0	1.2	0.0
Galesburg Burlington		7,745,529	180	0	0	0	0	0	0	0	0	0	0.0	0.0
Gas and Electric		95,849	1	0	0	0	0	0	0	0	0	0	0.0	0.0
General Mills Employees		4,242,577	116	4,197	2	0	0	0	0	0	0	0	1.7	0.0
Generators		1,006,182	25	106,015	36	611,099	0	4	1	0	0	0	0.0	0.0
Glenview		187,983	2,920	177,955	2	0	0	0	0	0	0	0	1.2	0.1
Great Lakes		1,319,864	27	1,059,851	2	0	0	0	0	0	0	0	7.4	0.0
Harvard Community		50,680,650	744	1,059,851	6	526,634	0	0	0	0	0	0	0.6	0.0
Hawthorne		77,665,749	1,545	54,928	9	0	0	0	0	0	0	0	0.6	0.0
Healthcare Associates		96,694,667	1,543	0	1	0	0	0	0	0	0	0	0.1	0.0
Heartland		53,258	52	0	0	0	0	0	0	0	0	0	0.0	0.0
Heightns Auto Workers		4,176,532	225	124,448	6	80,995	0	3	0	0	0	0	2.7	1.3
Heightns Finance Corporation		2,056,135	45	112,329	1	0	0	0	0	0	0	0	2.2	0.0
HomeTown		73,745,433	1,039	120,386	2	0	0	0	0	0	0	0	0.2	0.2
IAA		224,815,821	4,053	1,328,807	25	375,380	808,544	7	12	0	0	0	0.6	0.2
IH Mississippi Valley		31,354,065	515	471,987	1	24,000	24,000	1	1	0	0	0	0.2	0.2
Illiana Financial		23,231,671	739	1,942	10	0	0	1	0	0	0	0	1.4	0.0
Illinos Community		5,416,628	114	243,294	4	0	0	0	0	0	0	0	3.5	0.0
Illinos Valley		39,733	2	0	0	0	0	0	0	0	0	0	0.0	0.0
IRSE		17,934,102	397	140,292	4	0	0	0	0	0	0	0	1.0	0.0
ISU		20,896,522	618	576,933	11	0	0	0	0	0	0	0	1.8	0.0
Kane County Teachers		418,427	29	0	0	0	0	0	0	0	0	0	0.0	0.0
Kankakee Federation Teachers		499,624	19	0	0	0	0	0	0	0	0	0	0.0	0.0
Kaskaskia Valley		1,643,539	44	0	0	0	0	0	0	0	0	0	0.0	0.0
Kentua Pecora		10,337,322	122	24,211	1	0	0	0	0	0	0	0	0.8	0.0
Laclede Community		18,813,533	741	70,517	4	0	0	0	0	0	0	0	0.5	0.0
Land Of Lincoln		6,975,287	235	34,177	4	0	0	0	0	0	0	0	1.7	0.0
Landmark		7,765,597	51	796,225	4	0	0	0	0	0	0	0	7.8	0.0
Layden		2,838,679	16	0	4	0	0	0	0	0	0	0	0.0	0.0
Meador Financial		59,444,491	854	687,918	14	179,617	0	1	0	0	0	0	1.6	0.1
Meadows		11,187,515	195	0	0	0	0	0	0	0	0	0	0.0	0.0
Members														

