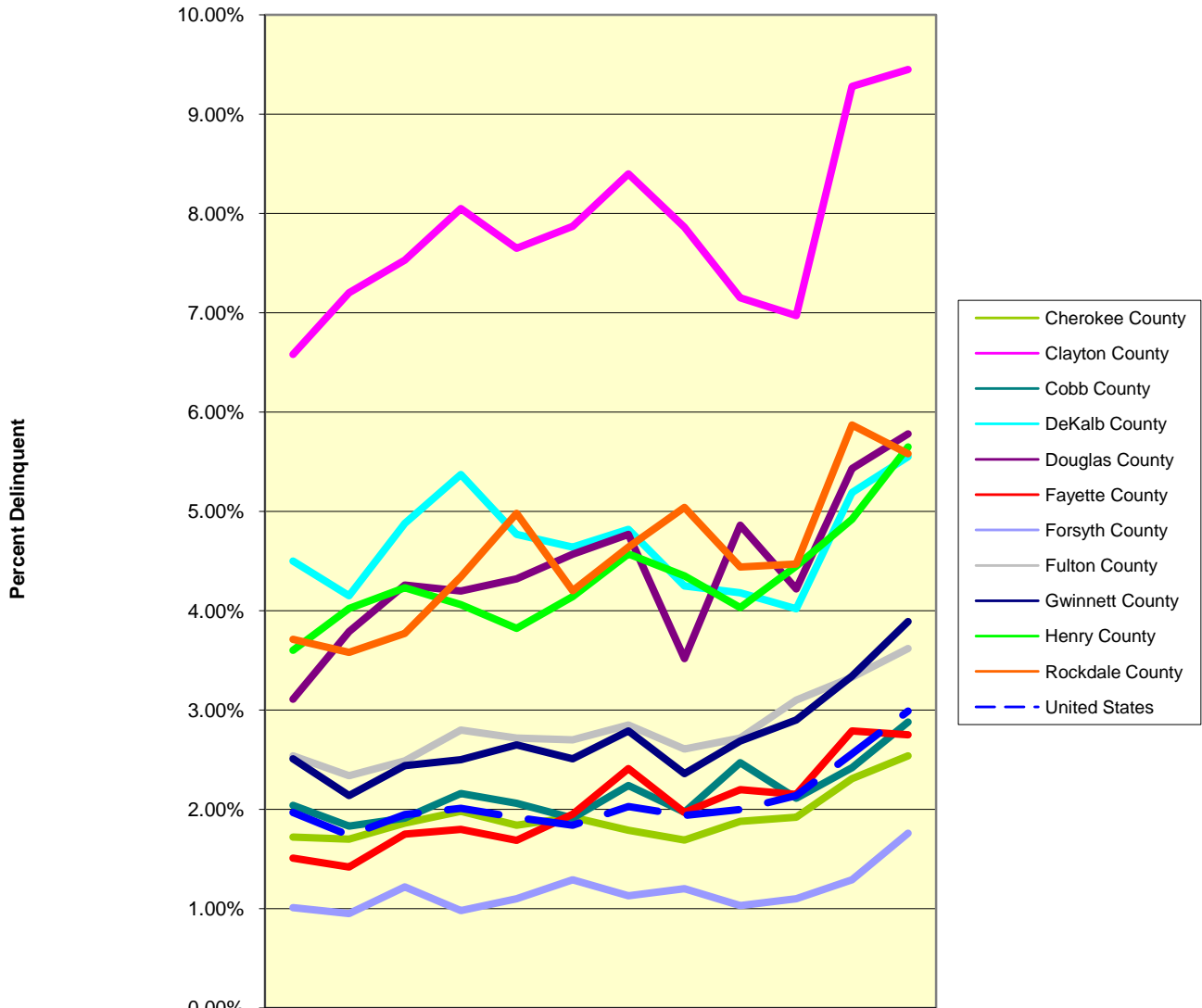


60-Day Mortgage Loan Delinquency Rates



	2005-1	2005-2	2005-3	2005-4	2006-1	2006-2	2006-3	2006-4	2007-1	2007-2	2007-3	2007-4
Cherokee County	1.72	1.70	1.86	1.98	1.84	1.92	1.79	1.69	1.88	1.92	2.31	2.54
Clayton County	6.58	7.20	7.53	8.05	7.65	7.87	8.40	7.86	7.15	6.97	9.28	9.45
Cobb County	2.04	1.83	1.91	2.16	2.06	1.91	2.24	1.97	2.47	2.11	2.42	2.88
DeKalb County	4.50	4.15	4.88	5.37	4.77	4.64	4.82	4.25	4.18	4.02	5.19	5.55
Douglas County	3.11	3.79	4.26	4.20	4.32	4.57	4.77	3.52	4.86	4.22	5.43	5.78
Fayette County	1.51	1.42	1.75	1.80	1.69	1.95	2.41	1.97	2.20	2.15	2.79	2.75
Forsyth County	1.01	0.95	1.22	0.98	1.10	1.29	1.13	1.20	1.03	1.10	1.29	1.76
Fulton County	2.54	2.34	2.49	2.80	2.72	2.70	2.85	2.61	2.72	3.10	3.33	3.62
Gwinnett County	2.51	2.14	2.44	2.50	2.65	2.51	2.79	2.36	2.69	2.90	3.34	3.89
Henry County	3.60	4.02	4.23	4.06	3.82	4.14	4.57	4.35	4.03	4.45	4.92	5.65
Rockdale County	3.71	3.58	3.77	4.34	4.98	4.20	4.64	5.04	4.44	4.47	5.87	5.58
United States	1.97	1.74	1.95	2.01	1.92	1.84	2.03	1.94	2.00	2.14	2.56	2.99

Year - Quarter