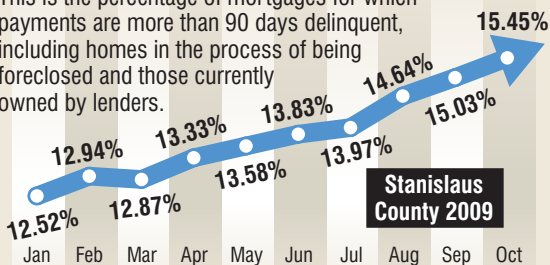


DELINQUENCY RATE SOARING

This is the percentage of mortgages for which payments are more than 90 days delinquent, including homes in the process of being foreclosed and those currently owned by lenders.



**Stanislaus
County 2009**

Source: First American CoreLogic

LOST TO FORECLOSURE

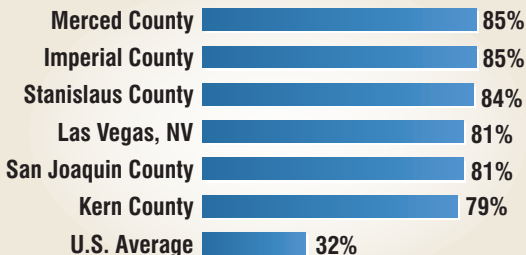
Here are how many homes were repossessed by lenders or sold at foreclosure auctions from Sept. 2006 through Nov. 2009, plus the total of their unpaid mortgages. Number does not include homes sold at "short sales" for less than what lenders were owed.

	Stanislaus County	Merced County	San Joaquin County
Homes foreclosed	17,492	9,322	24,227
Mortgages unpaid	\$5.85 billion	\$3.60 billion	\$9.6 billion
Percent of all homes foreclosed	12%	14%	14%

Source: Foreclosure Radar for mortgage and foreclosure statistics, California Department of Finance for housing unit statistics

UNDERWATER HOMES

Here are the areas with the highest percentage of mortgaged properties "underwater," meaning the homeowner owes more on the mortgage than the home is worth, as of June 2009:



Source: Underwater and Not Walking Away: Shame, Fear and the Social Management of the Housing Crisis