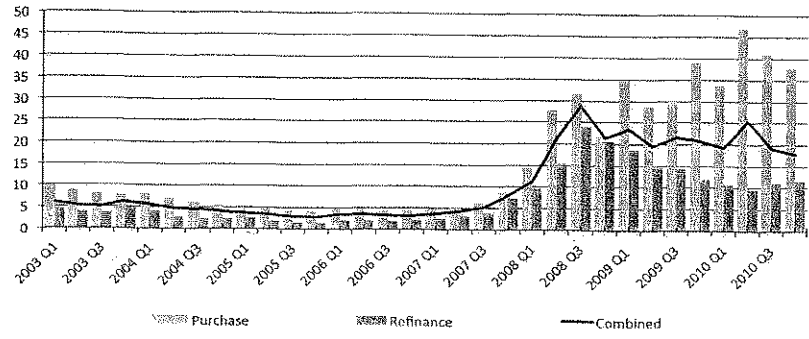


HUD Scorecard 5/7/11

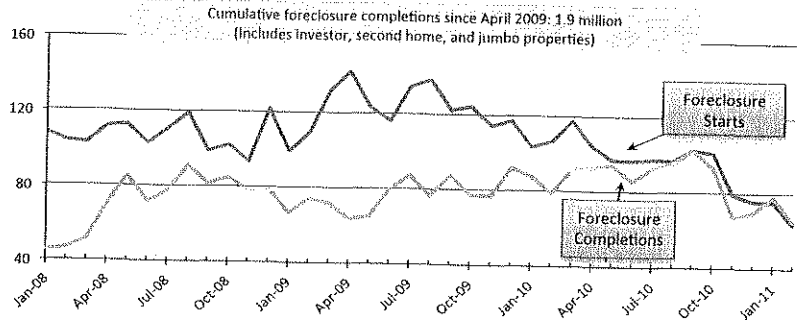
FHA Supports Mortgage Lending During Crisis  
FHA As Share Of Quarterly Mortgage Originations By Type (Percent)



Sources: MBA and HUD.  
See Note 8, Sources and Methodology.

Purchase business is way up. Refi Business down.

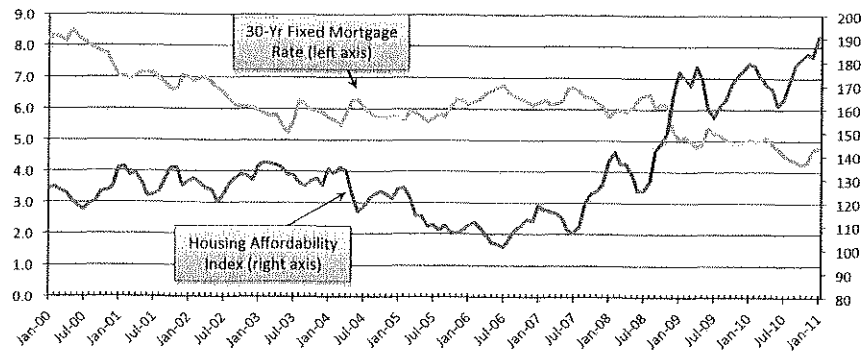
Foreclosure Starts And Completions Remain Affected By Lender Reviews Of Internal Procedures  
Monthly Foreclosure Actions (Thousands)



Source: Realty Trac.  
See Note 6, Sources and Methodology.

Foreclosures are heading down.

Mortgage Rates Remain Near Record Lows  
And Affordability Index Remains High  
Percentage Rates And Index Values



Sources: Freddie Mac and National Association of Realtors. \*

top bar is housing affordability. It's up! 😊

Bottom line is showing rates are down. Perfect time to purchase