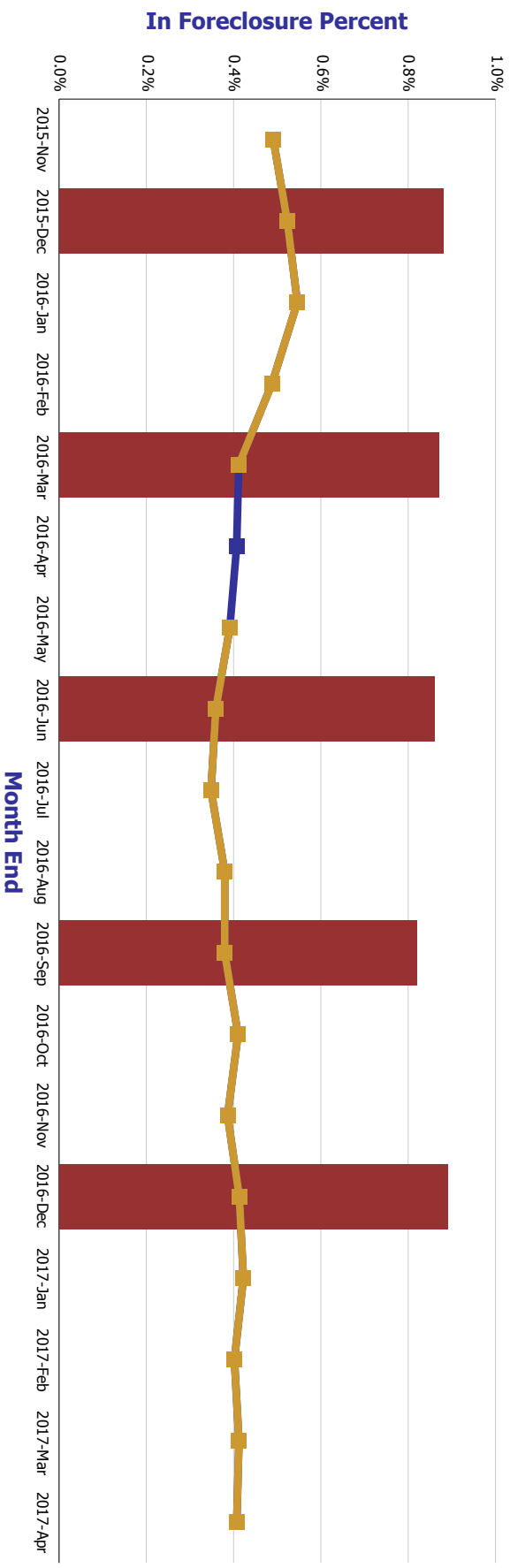


In Foreclosure Percent by Month

First Mortgages

for Rolling 18 Completed Monthends

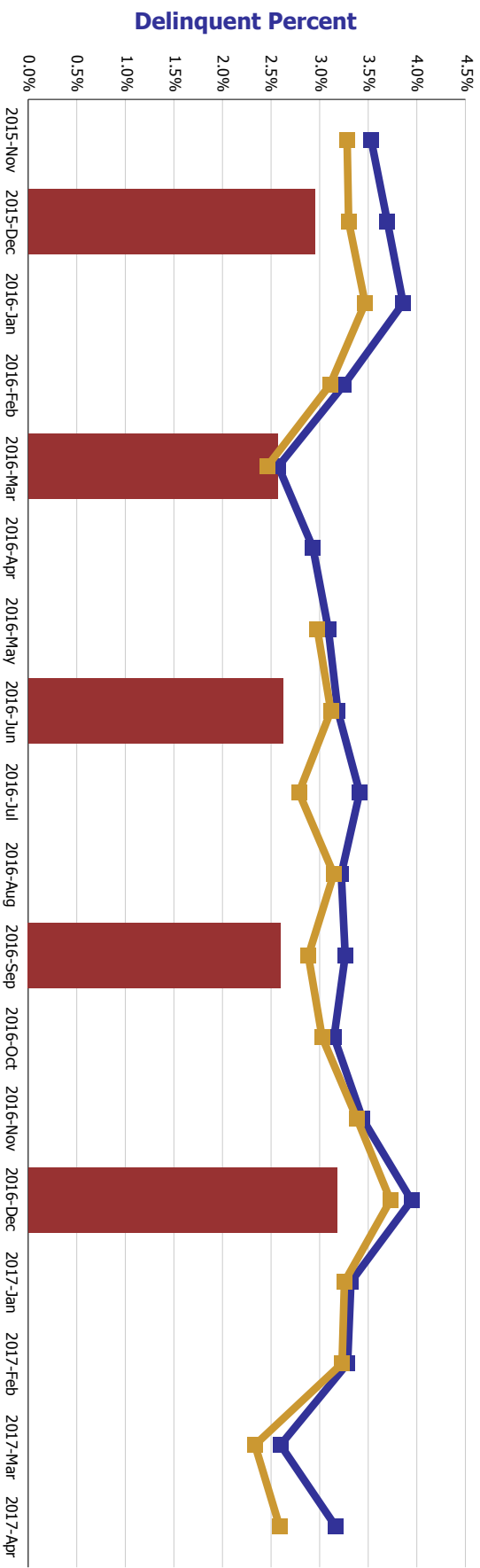


In Foreclosure Percent	2015-Nov	2015-Dec	2016-Jan	2016-Feb	2016-Mar	2016-Apr	2016-May	2016-Jun	2016-Jul	2016-Aug	2016-Sep	2016-Oct	2016-Nov	2016-Dec	2017-Jan	2017-Feb	2017-Mar	2017-Apr	
MH Overall	0.49%	0.52%	0.55%	0.49%	0.41%	0.41%	0.39%	0.36%	0.35%	0.38%	0.38%	0.41%	0.39%	0.41%	0.42%	0.40%	0.41%	0.41%	
MH Effective Date Overall	0.49%	0.52%	0.55%	0.49%	0.41%	0.41%	0.39%	0.36%	0.35%	0.38%	0.38%	0.41%	0.39%	0.41%	0.42%	0.40%	0.41%	0.41%	
MBA Conventional Prime Fixed Rate		0.88%			0.87%			0.86%					0.82%						

Delinquent Percent by Month

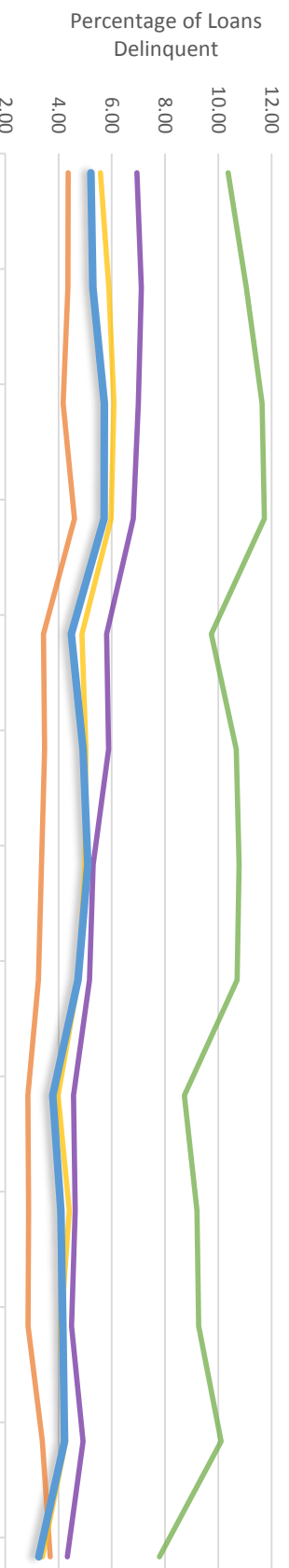
First Mortgages

for Rolling 18 Completed Monthends

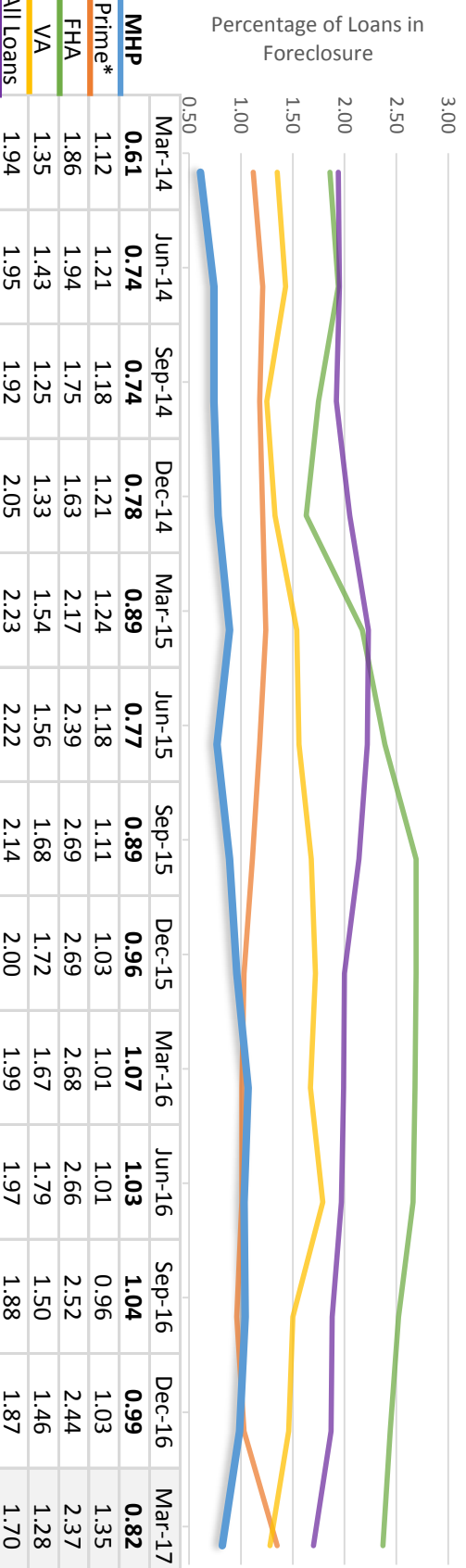


Delinquent Percent	2015-Nov	2015-Dec	2016-Jan	2016-Feb	2016-Mar	2016-Apr	2016-May	2016-Jun	2016-Jul	2016-Aug	2016-Sep	2016-Oct	2016-Nov	2016-Dec	2017-Jan	2017-Feb	2017-Mar	2017-Apr
MH Overall	3.53%	3.70%	3.86%	3.25%	2.57%	2.93%	3.09%	3.19%	3.41%	3.22%	3.26%	3.15%	3.44%	3.95%	3.32%	3.29%	2.60%	3.17%
MH Effective Date Overall	3.28%	3.30%	3.47%	3.11%	2.46%		2.98%	3.12%	2.79%	3.15%	2.88%	3.03%	3.38%	3.73%	3.26%	3.23%	2.33%	2.59%
MBA Conventional Prime Fixed Rate		2.95%					2.98%	2.62%		3.15%	2.60%	3.03%	3.38%	3.18%				

Massachusetts Delinquency Rates



Massachusetts Foreclosure Rates



Comparison data as reported by the Mortgage Bankers Association in the quarterly National Delinquency Survey on 5/16/2017
 *Prime loans are no longer being tracked by the NDS as of 2017; this category is being replaced by conventional fixed loans