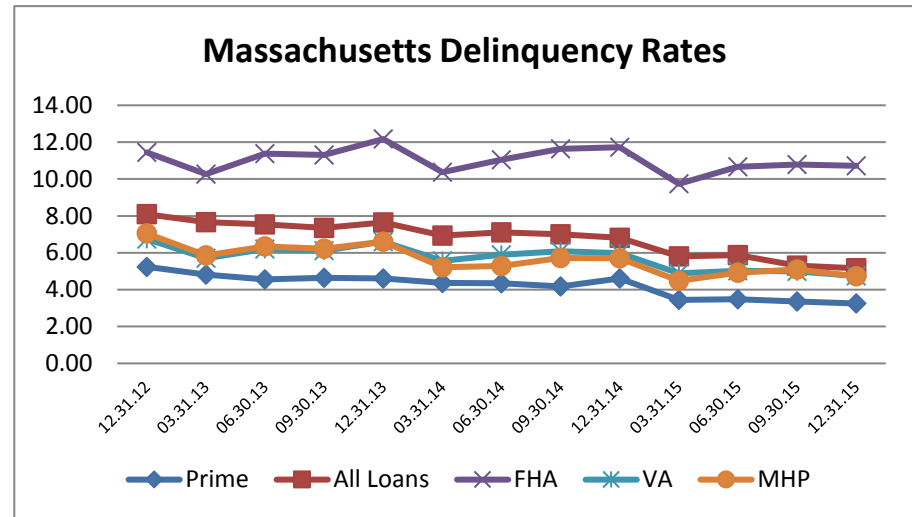


SoftSecond and ONE Mortgage Program  
Delinquency and Foreclosure Statistics and Comparisons  
As of December 31, 2015



Massachusetts Delinquency Rates					
	Prime	All Loans	FHA	VA	MHP
12.31.12	5.24	8.09	11.44	6.75	7.05
03.31.13	4.81	7.67	10.27	5.71	5.86
06.30.13	4.55	7.54	11.37	6.21	6.35
09.30.13	4.64	7.35	11.31	6.12	6.22
12.31.13	4.60	7.64	12.17	6.60	6.60
03.31.14	4.36	6.94	10.37	5.57	5.22
06.30.14	4.35	7.11	11.05	5.89	5.29
09.30.14	4.17	7.00	11.64	6.08	5.72
12.31.14	4.60	6.81	11.73	5.98	5.71
03.31.15	3.44	5.81	9.74	4.88	4.48
06.30.15	3.48	5.88	10.67	5.03	4.92
09.30.15	3.36	5.30	10.78	4.99	5.10
12.31.15	3.25	5.16	10.71	4.74	4.73



Massachusetts Foreclosure Rates					
	Prime	All Loans	FHA	VA	MHP
12.31.12	1.72	2.74	3.03	2.00	0.87
03.31.13	1.66	2.60	3.13	1.95	0.94
06.30.13	1.42	2.63	2.95	1.89	0.84
09.30.13	1.43	2.45	2.48	1.63	0.69
12.31.13	1.13	2.12	2.80	1.44	0.75
03.31.14	1.12	1.94	1.86	1.35	0.61
06.30.14	1.21	1.95	1.94	1.43	0.74
09.30.14	1.18	1.92	1.75	1.25	0.74
12.31.14	1.21	2.05	1.63	1.33	0.78
03.31.15	1.24	2.23	2.17	1.54	0.89
06.30.15	1.18	2.22	2.39	1.56	0.77
09.30.15	1.11	2.14	2.69	1.68	0.89
12.31.15	1.03	2.00	2.69	1.72	0.96

