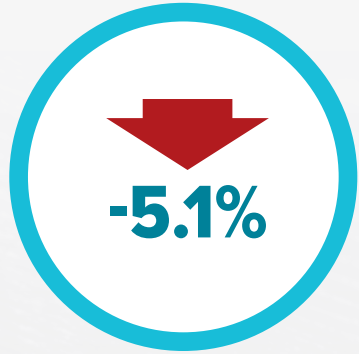


APRIL OVERVIEW STATS



CHANGE IN DELINQUENCY RATE

Strong April mortgage performance pushed the national delinquency rate to a **record low**

The month's decline was the **strongest single-month April improvement on record**



ACTIVE FORECLOSURES

The number of loans in active foreclosure is now at its **lowest point since January 2006**

As of April, **259K loans** remain in active foreclosure



PREPAYMENT RATE

Low interest rates and the spring homebuying season continue to push prepayment activity upward

April's increase in prepaes brings the **three-month aggregate increase to 67%**