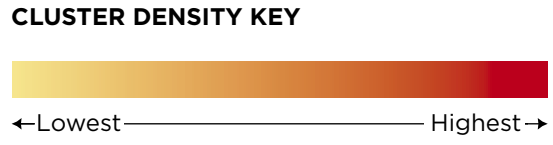


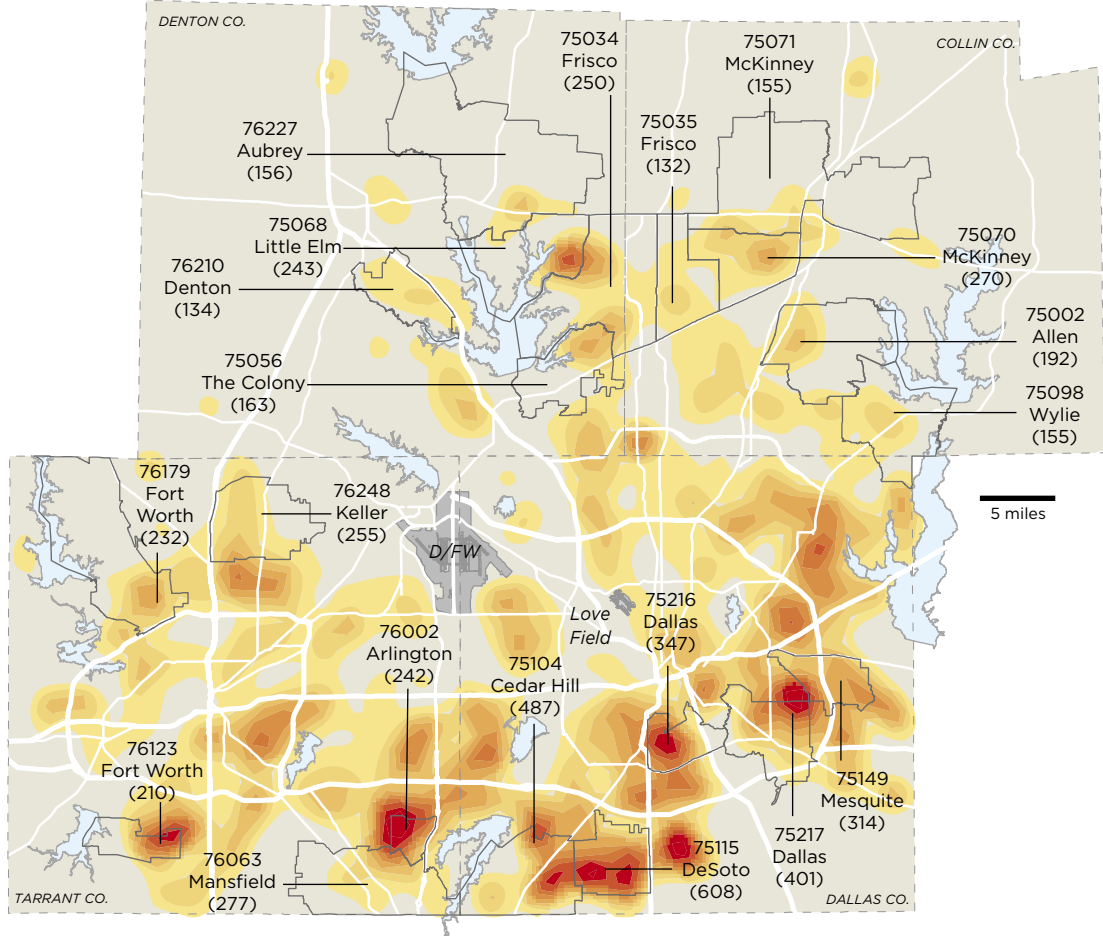
2007 FORECLOSURE HOT SPOTS

A cluster analysis of 2007 foreclosures shows areas with the highest densities of residential foreclosures in Collin, Dallas, Denton and Tarrant counties. Also shown are the five ZIP codes for each county that had the highest number of foreclosures. Total foreclosures for each ZIP code are in parentheses.



Denton County

Foreclosures in 2007	1,890
Total population	544,511
Median age	32.2
Percentage of residents with at least a bachelor's degree	17.9%
Median household income*	\$61,520
Percentage of families with incomes* below poverty level and children under 18	6.4%
Median mortgage cost	\$1,568
Percentage of housing units built in 2005 or later	1.6%



Collin County

Foreclosures in 2007	2,010
Total population	655,994
Median age	33.6
Percentage of residents with at least a bachelor's degree	21.1%
Median household income*	\$70,784
Percentage of families with incomes* below poverty level and children under 18	6.8%
Median mortgage cost	\$1,742
Percentage of housing units built in 2005 or later	1.4%

Tarrant County

Foreclosures in 2007	5,988
Total population	1,595,715
Median age	33.1
Percentage of residents with at least a bachelor's degree	12.1%
Median household income*	\$58,126
Percentage of families with incomes* below poverty level and children under 18	16.0%
Median mortgage cost	\$1,352
Percentage of housing units built in 2005 or later	0.9%

Dallas County

Foreclosures in 2007	9,214
Total population	2,267,080
Median age	32.4
Percentage of residents with at least a bachelor's degree	11.1%
Median household income*	\$42,598
Percentage of families with incomes* below poverty level and children under 18	19.9%
Median mortgage cost	\$1,340
Percentage of housing units built in 2005 or later	0.4%

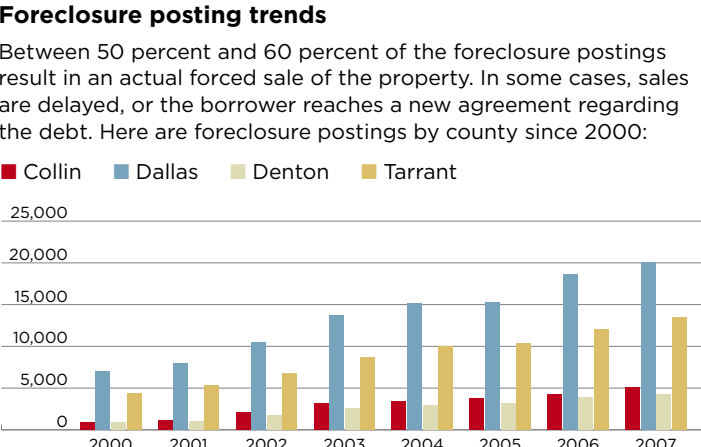
NOTE: Figures are based on a U.S. Census Bureau 2005 American Community Survey sample and are subject to sampling variability. Data are limited to the household population and do not include people living in institutions, college dormitories or other group quarters. * Income figures are in 2005 inflation-adjusted dollars.

BREAKING DOWN THE NUMBERS

Banks doing the most foreclosures

Here are the five banks with the most Dallas-Fort Worth area foreclosures in 2007:

Wells Fargo Bank	3,075
Deutsche Bank National Trust	1,795
U.S. Bank	1,118
Countrywide Home Loans	980
Bank of New York	966



Foreclosures as a percentage of housing

Cities where foreclosures in 2007 were highest in relation to total overall housing units:

Place	County	Foreclosures as a percentage of housing
Aubrey	Denton	20.4%
Little Elm	Denton	19.9%
Anna	Collin	17.9%
Cross Roads	Denton	12.5%
Lavon	Collin	10.3%
Princeton	Collin	6.2%
Murphy	Collin	6%
Nevada	Collin	5.9%
Ponder	Denton	5.9%
Prosper	Collin	4.9%