

Serious Delinquency of Non-Agency RMBS Loans

Ten Worst States through February 2018
Percent of Loans Delinquent more than 5 years

STATE	AUG 2012	AUG 2014	AUG 2016	FEB 2018
US OVERALL	2%	21%	29%	25%
HAWAII	4%	33%	61%	67%
NEW JERSEY	3%	36%	54%	48%
NEW YORK	8%	37%	53%	55%
WASHINGTON, D. C.	3%	23%	50%	48%
FLORIDA	4%	39%	45%	33%
NEVADA	1%	17%	37%	43%
NORTH DAKOTA	1%	14%	35%	36%
MASSACHUSETTS	4%	21%	36%	36%
VERMONT	3%	20%	31%	26%
OREGON	1%	14%	33%	38%

Source: Fitch Ratings using Loan Performance Securities Data

Delinquency Rate FHA-Insured Homes July 2020

Metro or City	Delinquency Rate
Total U.S.	17.0%
Long Island	27.8%
New York City	27.2%
Ft. Lauderdale	25.8%
Miami	24.4%
New Orleans	22.6%
Washington DC	22.0%
Chicago	21.9%
Houston	21.6%
Atlanta	21.0%
Philadelphia	20.3%