

Foreclosures Complaints Jan 1 - June 30, 2007

Participated in MHC Survey

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	2	0	1	0	3
No	37	9	1	0	47
	39	9	2	0	50

Letter Sent

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	24	6	2	0	32
No	15	3	0	0	18
Total	39	9	2	0	50

2nd Letter Sent

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	4	2	0	0	6
No	35	7	2	0	44
Total	39	9	2	0	50

Month Foreclosure Filed

	California	Shelby Park	Smoketown	Phoenix Hill	Total
January	4	0	1	0	5
February	6	0	0	0	6
March	7	3	0	0	10
April	7	1	0	0	8
May	9	1	1	0	11
June	6	4	0	0	10
	39	9	2	0	50

Year Home Built

	California	Shelby Park	Smoketown	Phoenix Hill	Total
1900	10	5	1	0	16
1905	1	1	0	0	2
1910	2	0	0	0	2
1913	1	0	0	0	1
1915	6	1	0	0	7
1917	1	0	0	0	1
1918	0	1	0	0	1
1919	1	0	0	0	1
1920	6	0	0	0	6
1925	1	0	0	0	1
1926	1	0	0	0	1
1928	1	0	0	0	1
1996	0	1	0	0	1
1999	0	0	1	0	1
2000	1	0	0	0	1
2001	3	0	0	0	3
2003	2	0	0	0	2
2004	1	0	0	0	1
NA	1	0	0	0	1
Total	39	9	2	0	50

Current Property Valuation Assessment of Home

	California	Shelby Park	Smoketown	Phoenix Hill	Total
\$0-19,999	2	0	0	0	2
\$20,000-29,999	1	0	0	0	1
\$30,000-39,999	8	1	1	0	10
\$40,000-49,999	8	1	0	0	9
\$50,000-59,999	3	0	0	0	3
\$60,000-69,999	4	3	0	0	7
\$70,000-79,999	4	2	1	0	7
\$80,000-89,999	5	1	0	0	6
\$90,000-99,999	2	1	0	0	3
\$100,000-109,999	1	0	0	0	1
\$110,000-119,999	1	0	0	0	1
	39	9	2	0	50
Average PVA Value	\$58,621	\$67,370	\$53,390	0	\$58,813
Lowest in Range	\$9,000	\$38,580	\$32,890	0	\$9,000
Highest in Range	\$110,000	\$95,000	\$73,830	0	\$110,000

Loan Date by Year

	California	Shelby Park	Smoketown	Phoenix Hill	Total
1984	1	0	0	0	1
1992	0	1	0	0	1
1995	1	0	0	0	1
2000	1	0	1	0	2
2001	4	0	0	0	4
2002	1	1	0	0	2
2003	8	0	0	0	8
2004	5	0	1	0	6
2005	7	1	0	0	8
2006	11	4	0	0	15
2007	0	2	0	0	2
	39	9	2	0	50

Time from Closing Date to Default Date

	California	Shelby Park	Smoketown	Phoenix Hill	Total
0 to 3 months	3	2	0	0	5
3 to 6 months	3	1	0	0	4
6 to 9 months	3	1	0	0	4
9 months to 1 yr.	1	1	0	0	2
1 to 2 years	8	2	0	0	10
2 to 3 years	8	0	1	0	9
3 to 4 years	4	1	0	0	5
4 to 5 years	3	0	0	0	3
5 to 6 years	2	0	0	0	2
6 to 7 years	2	0	1	0	3
10 to 11 years	1	0	0	0	1
14 to 15 years	0	1	0	0	1
22 to 23 years	1	0	0	0	1
	39	9	2	0	50

Date of Original Acquisition

	California	Shelby Park	Smoketown	Phoenix Hill	Total
1969	1	0	0	0	1
1971	1	0	0	0	1
1984	1	0	0	0	1
1987	0	1	0	0	1
1992	1	1	0	0	2
1994	2	0	0	0	2
1996	1	0	0	0	1
1998	0	1	0	0	1
2000	4	0	0	0	4
2001	3	0	1	0	4
2002	4	0	1	0	5
2003	4	0	0	0	4
2004	4	2	0	0	6
2005	5	1	0	0	6
2006	8	3	0	0	11
2007					0
	39	9	2	0	50

Foreclosures Filed by Zip Code

	California	Shelby Park	Smoketown	Phoenix Hill	Total
40210	25	0	0	0	25
40211	13	0	0	0	13
40212	1	0	0	0	1
40203	0	9	1	0	10
40212	0	0	1	0	1
	39	9	2	0	50

Foreclosures Filed by Census Tract

	California	Shelby Park	Smoketown	Phoenix Hill	Total
1700	12	0	0	0	12
1800	18	0	0	0	18
2700	9	0	0	0	9
6500	0	9	0	0	9
6200	0	0	2	0	2
	39	9	2	0	50

Foreclosures Filed by Census Block

	California	Shelby Park	Smoketown	Phoenix Hill	Total
4000	0	1	0	0	1
3006	0	1	0	0	1
2018	2	0	0	0	2
2017	1	0	0	0	1
2010	1	0	0	0	1
2007	3	0	0	0	3
2006	2	0	0	0	2
2004	0	0	0	0	0
2002	1	0	0	0	1
2001	2	0	0	0	2
2000	1	0	0	0	1
1037	0	0	1	0	1
1030	1	0	0	0	1
1029	0	0	1	0	1
1026	2	0	0	0	2
1025	2	0	0	0	2
1024	2	1	0	0	3
1023	1	0	0	0	1
1019	1	0	0	0	1
1016	2	0	0	0	2
1015	0	1	0	0	1
1014	1	1	0	0	2
1012	0	1	0	0	1
1011	0	1	0	0	1
1009	2	0	0	0	2
1008	2	0	0	0	2
1007	4	1	0	0	5
1006	1	0	0	0	1
1004	2	0	0	0	2
1002	2	0	0	0	2
1001	0	1	0	0	1
1000	1	0	0	0	1
Total	39	9	2	0	50

Refinanced

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Purchase	20	2	1	0	23
Refinanced	19	7	1	0	27
Total	39	9	2	0	50

First vs. Second Mortgage

	California	Shelby Park	Smoketown	Phoenix Hill	Total
First	28	8	2	0	38
Second	6	0	0	0	6
First & Second	1	0	0	0	1
Missing	4	1	0	0	5
Total	39	9	2	0	50

Amount Due: All Cases

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	\$55,915.63	\$64,397.56	\$44,482.50	\$0.00	\$56,964.08
Median	\$55,184.00	\$60,805.00	\$44,482.50	\$0.00	\$56,267.00
Range	\$83,074.00	\$68,146.00	\$9,113.00	\$0.00	\$83,074.00
Minimum	\$20,140.00	\$21,954.00	\$39,926.00	\$0.00	\$20,140.00
Maximum	\$103,214.00	\$90,100.00	\$49,039.00	\$0.00	\$103,214.00

Amount Due: Not 2nd Mortgage

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	\$58,278.83	\$65,413.88	\$44,482.50	\$0.00	\$59,016.03
Median	\$60,234.50	\$66,938.00	\$44,482.50	\$0.00	\$60,190.00
Range	\$83,074.00	\$68,146.00	\$9,113.00	\$0.00	\$83,074.00
Minimum	\$20,140.00	\$21,954.00	\$39,926.00	\$0.00	\$20,140.00
Maximum	\$103,214.00	\$90,100.00	\$49,039.00	\$0.00	\$103,214.00

Amount Due: 2nd Mortgage

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	\$44,734.57	\$0.00	\$0.00	\$0.00	\$44,734.57
Median	\$42,042.00	\$0.00	\$0.00	\$0.00	\$42,042.00
Range	\$70,187.00	\$0.00	\$0.00	\$0.00	\$70,187.00
Minimum	\$8,000.00	\$0.00	\$0.00	\$0.00	\$8,000.00
Maximum	\$78,187.00	\$0.00	\$0.00	\$0.00	\$78,187.00

Mortgage Loan Amounts

	California	Shelby Park	Smoketown	Phoenix Hill	Total
\$0-19,999	0	0	0	0	0
\$20,000-29,999	2	1	0	0	3
\$30,000-39,999	5	0	0	0	5
\$40,000-49,999	4	0	1	0	5
\$50,000-59,999	10	2	1	0	13
\$60,000-69,999	8	2	0	0	10
\$70,000-79,999	6	2	0	0	8
\$80,000-89,999	1	1	0	0	2
\$90,000-99,999	1	1	0	0	2
\$100,000-109,999	2	0	0	0	2
\$110,000-119,999	0	0	0	0	0
	39	9	2	0	50
Mean	\$58,651	\$65,772	\$46,249	\$0	\$59,437
Minimum	\$25,000	\$29,900	\$42,498	\$0	\$25,000
Maximum	\$104,500	\$90,100	\$50,000	\$0	\$104,500
Range	\$79,500	\$60,200	\$7,502	\$0	\$79,500

Acquisition Price

	California	Shelby Park	Smoketown	Phoenix Hill	Total
\$0-19,999	6	2	1	0	9
\$20,000-29,999	5	2	0	0	7
\$30,000-39,999	6	0	0	0	6
\$40,000-49,999	1	0	0	0	1
\$50,000-59,999	3	0	0	0	3
\$60,000-69,999	4	0	1	0	5
\$70,000-79,999	4	1	0	0	5
\$80,000-89,999	3	1	0	0	4
\$90,000-99,999	2	1	0	0	3
\$100,000-109,999	1	0	0	0	1
\$110,000-119,999	2	0	0	0	2
Missing	2	2	0	0	4
	39	9	2	0	50
Mean	\$52,086	\$50,013	\$35,250	\$0	\$51,039
Minimum	\$7,000	\$18,000	\$6,000	\$0	\$6,000
Maximum	\$110,000	\$95,000	\$64,500	\$0	\$110,000
Range	\$103,000	\$77,000	\$58,500	\$0	\$104,000

Fixed vs. Adjustable Interest Rate

	California	Shelby Park	Smoke town	Phoenix Hill	Total
Fixed	17	5	2	0	24
Adjustable	22	4	0	0	26
Total	39	9	2	0	50

Interest Rates: All Rates

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	8.425263	8.760625	7.075	0	8.424896
Median	8.215	8.495	7.075	0	8.175
Range	7.99	3.65	2.15	0	7.99
Minimum	4	7.25	6	0	4
Maximum	11.99	10.9	8.15	0	11.99

Interest Rates: Fixed Rates

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	7.503125	7.68875	7.075	0	7.497955
Median	6.875	7.7525	7.075	0	7.125
Range	7.99	0.75	2.15	0	7.99
Minimum	4	7.25	6	0	4
Maximum	11.99	8	8.15	0	11.99

Interest Rates: Adjustable Rates

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Mean	9.095909	9.8325	0	0	9.209231
Median	8.875	9.72	0	0	8.995
Range	4.3	1.91	0	0	4.3
Minimum	7.45	8.99	0	0	7.45
Maximum	11.75	10.9	0	0	11.75

Interest Rates: All Cases

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	13	1	1	0	15
Higher than 7.5%	24	7	1	0	32
Missing	2	1	0	0	3
Total	39	9	2	0	50

Interest Rates: Fixed Rates

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	10	1	1	0	12
Higher than 7.5%	6	3	1	0	10
Missing	1	1	0	0	2
Total	17	5	2	0	24

Interest Rates: Adjustable Rates

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	3	0	0	0	3
Higher than 7.5%	18	4	0	0	22
Missing	1	0	0	0	1
Total	22	4	0	0	26

Prepayment Penalty

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	15	3	1	0	19
No	24	6	1	0	31
Total	39	9	2	0	50

Prepayment Penalty Terms

Terms	California	Shelby Park	Smoketown	Phoenix Hill	Total
1Y2%	1	0	0	0	1
2Y5%	2	2	0	0	4
2Y6%	1	0	0	0	1
1Y3%,2Y2%,3Y1%	2	0	0	0	2
2Y20% 6 Months Int	6	0	0	0	6
3Y20% 6 Months Int	1	0	1	0	2
5Y20% 6 Months Int	1	0	0	0	1
Missing	1	1	0	0	2
Total	15	3	1	0	19

Interest Only/Interest First

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	1	0	0	0	1
No	38	9	2	0	49
Total	39	9	2	0	50

Balloon Payment

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	2	0	0	0	2
No	37	9	2	0	48
Total	39	9	2	0	50

Owner Occupied vs. Investment Properties (Per PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Owner Occupied	19	4	1	0	24
Investment	20	5	1	0	26
Total	39	9	2	0	50

Owner Occupied vs. Investment Properties (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Owner Occupied	20	5	1	0	26
Investment	15	3	1	0	19
Not Available	4	1	0	0	5
Total	39	9	2	0	50

Interest Rate: Investment Property (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	7	0	0	0	7
Higher than 7.5%	12	4	1	0	17
Missing	1	1	0	0	2
Total	20	5	1	0	26

Interest Rate: Investment Property (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	7	0	0	0	7
Higher than 7.5%	7	3	1	0	11
Missing	1	0	0	0	1
Total	15	3	1	0	19

Interest Rate: Owner Occupied (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	6	1	1	0	8
Higher than 7.5%	12	3	0	0	15
Missing	1	0	0	0	1
Total	19	4	1	0	24

Interest Rate: Owner Occupied (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
7.5% or Lower	6	1	1	0	8
Higher than 7.5%	14	4	0	0	18
Missing	0	1	0	0	1
Total	20	6	1	0	27

Prepayment Penalty: Investment Property (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	8	1	1	0	10
No	12	4	0	0	16
	20	5	1	0	26

Prepayment Penalty: Investment Property (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	4	0	1	0	5
No	11	3	0	0	14
	15	3	1	0	19

Prepayment Penalty: Owner Occupied (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	7	2	0	0	9
No	12	2	1	0	15
	19	4	1	0	24

Prepayment Penalty: Owner Occupied (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	11	2	0	0	13
No	10	3	1	0	14
	21	5	1	0	27

Balloon Payment: Investment Property (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	1	0	0	0	1
No	19	5	1	0	25
	20	5	1	0	26

Balloon Payment: Investment Property (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	0	0	0	0	0
No	15	3	1	0	19
	15	3	1	0	19

Balloon Payment: Owner Occupied (PVA)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	1	0	0	0	1
No	18	4	1	0	23
	19	4	1	0	24

Balloon Payment: Owner Occupied (1-4 Rider)

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Yes	2	0	0	0	2
No	19	5	1	0	25
	21	5	1	0	27

Plaintiff

	California	Shelby Park	Smoke town	Phoenix Hill	Total
ABN AMRO Mortgage	0	1	0	0	1
American Homes	1	1	0	0	2
America's Wholesale	1	0	0	0	1
Argent Mortgage	1	0	0	0	1
Bank of NY	3	0	0	0	3
CitiMortgage	1	0	0	0	1
Commonwealth Bank	1	0	0	0	1
Countrywide	3	0	0	0	3
Deutsche Bank	6	3	0	0	9
EMC Mortgage Corp.	1	0	0	0	1
FCI National Fund II	1	0	0	0	1
Fifth Third	3	0	0	0	3
HSBC	2	1	0	0	3
JPMorgan Chase	2	0	0	0	2
Kentucky Housing Corp	1	0	1	0	2
LaSalle Bank	2	1	0	0	3
NetBank fka RBMG	1	0	0	0	1
PNC Bank	0	1	0	0	1
River City Bank	1	0	0	0	1
Secretary of Veteran's	1	0	0	0	1
US Bank	4	1	0	0	5
Washington Mutual	1	0	0	0	1
Wells Fargo	1	0	1	0	2
Not available	1	0	0	0	1
	39	9	2	0	50

Lender

	California	Shelby Park	Smoketown	Phoenix Hill	Total
ABN AMRO Mortgage	0	1	0	0	1
Advent Mortgage	1	0	0	0	1
Alpine Mortgage	1	0	0	0	1
American Homes	2	1	0	0	3
America's Wholesale	4	0	0	0	4
Argent Mortgage	3	0	0	0	3
Bank One	1	0	0	0	1
Century Lending	2	0	0	0	2
Citizens Fidelity	0	1	0	0	1
City Mortgage Co.	1	0	0	0	1
Commonwealth Bank	1	0	0	0	1
EquiFirst	1	0	0	0	1
Fifth Third	3	0	1	0	4
Finance American	1	0	0	0	1
First Consolidated Mort	1	0	0	0	1
First Franklin	1	0	0	0	1
First Union Home Equity	1	0	0	0	1
H & R Block Mortgage	0	0	1	0	1
Home 123	0	1	0	0	1
Homecomings Financial	3	0	0	0	3
IndyMac Bank	0	2	0	0	2
Kentucky Housing Corp	1	0	0	0	1
Long Beach Mortgage	2	0	0	0	2
MILA, Inc	1	0	0	0	1
New Century Mortgage	1	2	0	0	3
Option One	1	0	0	0	1
Ownit Mortgage Solutions	0	1	0	0	1
River City Bank	1	0	0	0	1
Saxon Mortgage	1	0	0	0	1
Sebring Capital Partners	1	0	0	0	1
Kissell Company	1	0	0	0	1
United Mortgage Lenders	1	0	0	0	1
Your Community Bank	1	0	0	0	1
	39	9	2	0	50

Lenders Investment Property Only (PVA)

	California	Shelby Park	Smoke town	Phoenix Hill	Total
Advent Mortgage	1	0	0	0	1
American Homes	2	1	0	0	3
America's Wholesale	2	0	0	0	2
Argent Mortgage	1	0	0	0	1
Century Lending	2	0	0	0	2
Commonwealth Bank	1	0	0	0	1
EquiFirst	1	0	0	0	1
Fifth Third	3	0	0	0	3
First Consolidated Mort	1	0	0	0	1
H & R Block Mortgage	0	0	1	0	1
Home 123	0	1	0	0	1
Homecomings Financial	2	0	0	0	2
IndyMac Bank	0	2	0	0	2
Long Beach Mortgage	1	0	0	0	1
New Century Mortgage	1	0	0	0	1
Ownit Mortgage Solutions	0	1	0	0	1
River City Bank	1	0	0	0	1
Saxon Mortgage	1	0	0	0	1
	20	5	1	0	26

Lenders: Investment Property Only (1-4 Rider)

	California	Shelby Park	Smoke town	Phoenix Hill	Total
Alpine Mortgage	1	0	0	0	1
American Homes	2	1	0	0	3
America's Wholesale	2	0	0	0	2
Argent Mortgage	1	0	0	0	1
Century Lending	2	0	0	0	2
Fifth Third	1	0	0	0	1
First Consolidated Mort	1	0	0	0	1
H & R Block Mortgage	0	0	1	0	1
Homecomings Financial	3	0	0	0	3
IndyMac Bank	0	2	0	0	2
New Century Mortgage	1	0	0	0	1
United Mortgage Lenders	1	0	0	0	1
	15	3	1	0	19

Lender - Interest Rates Higher than 7.6%

	California	Shelby Park	Smoketown	Phoenix Hill	Total
ABN AMRO Mortgage	0	1	0	0	1
Advent Mortgage	1	0	0	0	1
American Homes	2	1	0	0	3
America's Wholesale	1	0	0	0	1
Argent Mortgage	3	0	0	0	3
Bank One	1	0	0	0	1
Century Lending	1	0	0	0	1
Commonwealth Bank	1	0	0	0	1
EquiFirst	1	0	0	0	1
Fifth Third	1	0	0	0	1
Finance American	1	0	0	0	1
First Franklin	1	0	0	0	1
First Union Home Equity	1	0	0	0	1
H & R Block Mortgage	0	0	1	0	1
Home 123	0	1	0	0	1
Homecomings Financial	3	0	0	0	3
IndyMac Bank	0	2	0	0	2
Long Beach Mortgage	1	0	0	0	1
MILA, Inc	1	0	0	0	1
New Century Mortgage	0	2	0	0	2
Option One	1	0	0	0	1
River City Bank	1	0	0	0	1
Saxon Mortgage	1	0	0	0	1
Sebring Capital Partners	1	0	0	0	1
	24	7	1	0	32
Missing	2	1			

Filing Attorney

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Bryan Hayes	0	0	1	0	1
Clunk, Paisley & Assoc	1	0	0	0	1
Fessler, Schneider & Grimme	1	0	0	0	1
Joseph A Moloney	1	0	0	0	4
Kleinsmith & Assoc	3	1	0	0	27
LS&R	22	4	1	0	4
Manley Deas Kochalski	2	2	0	0	1
Middleton Reutlinger	1	0	0	0	3
Nielson & Sherry	2	1	0	0	5
Reisenfeld & Assoc	5	0	0	0	1
Stierle & Stierle	1	0	0	0	1
Weltman, Wienberg & Reis	0	1	0	0	
	39	9	2	0	50

Filing Attorney City

	California	Shelby Park	Smoketown	Phoenix Hill	Total
Cincinnati, OH	29	7	1	0	37
Colorado Springs, CO	3	1	0	0	4
Fort Thomas, Ky	1	0	0	0	1
Georgetown, KY	1	0	0	0	1
Louisville, KY	3	0	1	0	4
Newport, KY	2	1	0	0	3
	39	9	2	0	50

Kentucky Senate District	Kentucky Senator	Number of Foreclosures	Average Interest Rate
10	ELIZABETH TORI	51	8.04
38	DAN "MALANO" SEUM	310	7.75
37	PERRY B. CLARK	306	7.88
35	DENISE HARPER ANGEL	265	8.13
19	TIM SHAUGHNESSY	145	7.6
33	GERALD A. NEAL	383	8.51
36	JULIE C. DENTON	198	7.86
26	ERNIE HARRIS	37	8

Investment Property by PVA

Neighborhood	Count
Algonquin Count	5
Beechmont Count	2
Bon Air Count	2
Bonnycastle Count	1
California Count	20
Chickasaw Count	7
Clifton Heights Count	2
Cloverleaf Count	1
Coldstream Count	1
Crescent Hill Count	2
Deer Park Count	2
Dixie Suburban Count	1
Eastwood Count	3
Fairdale Count	5
Fern Creek Count	4
Germantown Count	2
Hallmark Count	2
Harrods Creek Count	1
Hawthorne Count	1
Hayfield/Dundee Count	1
Hazelwood Count	1
Highlands Count	1
Highlands Douglas Count	1
Highview Count	3
Hikes Point Count	1
Irish Hill Count	1
Jacobs Count	2
Jeffersontown Count	14
Lake Dreamland Count	3
Limerick Count	2
Merriwether Count	3
Middletown Count	6
Okolona Count	3
Old Louisville Count	3
Park DuValle Count	2
Park Hill Count	19
Parkland Count	11
Plantation Count	1
Pleasure Ridge Park Count	17
Portland Count	19
Remainder of City Count	1
Russell Count	14
Shawnee Count	22
Shelby Park Count	5
Shively Count	3
Smoketown Count	1
Southside Count	1
St Matthews Count	3
Taylor/Berry Count	7
Windy Hills Count	1
Worthington Count	2
Wyandotte Count	2
Grand Count	240

INFORMATION FROM CIRCUIT COURT FILES
Circuit Court File Number
Filing Date of Foreclosure Complaint
Owner's Name(s)
Address of Property in Foreclosure
Zip Code
Lender
Plaintiff
Filing Attorney/Firm
City where Filing Attorney is located
Default Date of Loan
Refinanced Loan - Y/N?
Loan Amount
Principal Balance
Closing/Recording Date
Loan Maturity Date
1st or 2nd Mortgage
Fixed Rate
Interest Rate
Adjustable Rate
Initial Interest Rate
Prime Rate
Minimum Interest Rate
Maximum Interest Rate
Prepayment Penalty
Prepayment Penalty Terms
1-4 Family Rider
Interest Only/Interest First
Balloon Payment
Additional Signatories to Note
2nd Mortgage Closing Date
2nd Mortgage Default Date
2nd Mortgage Loan Amount
2nd Mortgage Principal Balance
2nd Mortgage Fixed Rate
2nd Mortgage Interest Rate
2nd Mortgage Adjustable Rate
2nd Mortgage Interest
2nd Mortgage Prime Rate
2nd Mortgage Minimum Interest Rate
2nd Mortgage Maximum Interest Rate
INFORMATION FROM PVA
Year Home Built
PVA Assessment Value
Acquisition Price
Acquisition Date
Related Sales Date with same owner

Related Sales Value

INFORMATION FROM MYLOUISVILLE.COM & ATLAS
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Neighborhood

Census Block Number

Parcel ID

Census Tract Number

INFORMATION RELATED TO SURVEY

Mailed Letter about Participating in Survey (Y/N)

If so, Date Letter Sent

Mailed 2nd Letter about Participating in Survey (Y/N)

If so, 2nd Date Letter Sent

Survey Participant (Y/N)

Survey Participants Loan Characteristics, Income and Payment Information

Zip Code	Race	Refinanced	Time Between Purchase and Refinancing*	First Loan		Interest Rate	Prepayment Terms	Second Loan		Interest Rate	Prepayment Terms	Income 2006	Income 2007	- or + % Change In Income between 06/07	Mortgage Payment(s)	Insurance/Taxes Escrowed - Monthly Amount	Total Payment w/Escrow	As a % of 2006 Income	As a % of 2007 Income	Insurance/Taxes Increases Monthly Payment by
				Fixed	Adj			Fixed	Adj											
40228	B	No			n	11.13%	1Y/3%, 2Y/2%			NA	NA	61.1K	47.3K	-22.59%	1385	No - \$74/\$116	1575	31%	40%	14%
40210	B	No		n		8.99%	None			NA	NA	NA	NA	NA	397	No - \$0/\$52	449	NA	NA	13%
40210	B	No		n	n	8.75%	2Y/6m		n	11.75	None	40K	17.4K	-56.50%	534.96/171.60	No - ???	706.56	21%	49%	Not sure
40291	W	No		n		6.63%	None			NA	NA	27K	24.5K	-9.26%	875	Yes	875	39%	43%	
40219	W	Yes	3 yrs	n		8.95%	2Y/5%	n		12.75%	2Y5%	80K+	30K	-62.50%	1430/510	No - \$60/\$208	2208	33%	88%	14%
40291	W	No		n		8.25%	2Y/6m			NA	NA	36.4K	36.1K	-0.82%	1097	Yes	1097	36%	37%	
40228	W	Yes	10 yrs.	n		6%	None	n		6%	None	5-9.9K	26.2K	increase	625	Yes	625	?	?	
40299	W	Yes	8 yrs.	n		7.45%	3Y/20%6m			NA	NA	55K	14.4K	-73.82%	1100	Yes	1100	24%	92%	
40223	W	Yes	Less than 1 yr.	n		8.99	Don't know		n	8.99	2Y5%	30-39K	30K	loss	2251/325	No - \$125/\$292	2993	?	?	16%
40218	B	No		n		8.50%	None	n		11%	None	13.9K	25.9-27.5K	increase	527/196	Yes	723	?	?	
40219	W	Yes	1 yr.	n		8.75%	5Y/5%	n		Not sure	?	Less than 5K	2.4-4.8K	increase	500/650/796.53	No - \$67/\$120	2133.53	?	?	10%
40229	W	Yes	12 yrs.	n	n	8.68	None			NA	NA	56.3K	58.1K	3.19%	900	Yes	900	19%	19%	
40214	W	Yes	35 yrs.	n		9.90%	5Y/20%			NA	NA	15.5K	19.4K	25.16%	383	No - \$32/\$75	490	38%	30%	28%
40229	W	Yes	14 yrs.	n		7.50%	None	n		19%	Don't know	30-39.9K	31.5K	loss	635/287	Yes	922	?	?	
40210	B	Yes	4 yrs.	n		8.9	3Y/6m	n		8.90%	3Y6m	30-39.9K	37.2K	loss	7/440	No - \$0/\$19	459	?	?	4.32%
40258	B	No		n		11.50%	None			NA	NA	48K	50.4K (Net)	3.33%	1700	No - \$67/\$120	1887	47%	?	11%
40216	W	No		n		6.25%	None			NA	NA	15-19.9K	18.7K	?	777	Yes	777	?	?	
40258	W	Yes	41 yrs.	n	n	6.75%	2Y/6m		n	11%	12m/20%	24.6K	24.7K	0.41%	656/224	No - \$44/\$67	991	48%	48%	13%
40258	W	No		n		8.75%	None	n		8.75%	None	24K	30.4K	26.66%	597/94	No - \$37/\$67	795	40%	31%	15%
40203	W	Yes	16 yrs.	n		11.50%	2Y/6m			NA	NA	21.6K	16.9K	-21.76%	614.42	No - \$61/\$.42	675.84	38%	48%	10%
40207	W	No		n		8.50%	None			NA	NA	40-49K	40K	loss	381	Yes	381	?	?	
40207	W	Yes	2 yrs.	n	n	6.75%	3Y/20%6m			NA	NA	70-79.9K	72.8K	loss	2081	Yes	2081	?	?	
40211	B	Yes	21 yrs.	n		7.50%	None			NA	NA	26.4K	18.7K	-29.17%	667	No - \$80/\$0	747	34%	48%	12%
40211	B	No		n		10.50%	Yes - not sure of terms			NA	NA	20-29.9	38400K	increase	1000	Yes	1000	?	?	
40216	W	No		n		8.50%	2Y/20%6m			NA	NA	45600	49200	7.89%	1100	No - \$117/\$120	1337	35%	33%	22%
40203	B	No		n		6%	None			NA	NA	15 - 19.9K	3.1K	loss	386.8	Yes	386.8	?	?	

Foreclosure Activity

Foreclosures filed by month during 2007:

January	280
February	300
March	307
April	239
May	256
June	<u>317</u>
Total	1699

An average of 283 per month

Compared to foreclosures with orders of sale in 2005 by month

January	149
February	121
March	136
April	130
May	110
June	<u>128</u>
Total	774

An average of 129 per month

Lenders

We saw several of the same top lenders as in 2005 (see previous ranking after current ranking) though there were several new lenders in the top 21, including 3 of the top 5.

2007/2005 Ranking		# of Foreclosures by this Lender
1/5	America's Wholesale Lender	81
2	Argent Mortgage Company	63
3	Countrywide Home Loans/Funding	60
4/5	Wells Fargo Financial	54
5	Century Lending Company	50
6/10	National City Bank/Mortgage	49
7/14	First Franklin Financial	46
8/13	Homecoming Financial/Network	44
9/8	Option One	44
10/12	New Century Mortgage	38
11/1	Fifth Third Bank/Mortgage	32
12/7	Chase Bank/Chase Manhattan/JP Morgan Chase	28
13	Accredited Home Lenders	27
14/18	The Cit Group	25
15	CTX Mortgage	22
16/14	Decision One Mortgage	21
17	Stock Yards Bank/Mortgage	21
18/9	ABN AMRO Mortgage/Group	20
19	Americquest Mortgage	20
20	Long Beach Mortgage	20
21	Fremont Investment & Loan	19

2005 Ranking

Fifth Third Bank/Mortgage	39	5.0%
PNC Mortgage Corp	28	3.6
First Bank/Mortgage	26	3.4
Bank One Mortgage Corp	24	3.1
America's Wholesale Lender	22	2.8
Wells Fargo Home Mortgage Inc	20	2.6
Stock Yards Bank	19	2.5
Option One Mortgage	18	2.3
ABN AMRO Mortgage Group	16	2.1
National City Bank/Mortgage	15	1.9
CTX Mortgage	15	1.9
New Century Mortgage Corp	13	1.7
Homecoming Financial Network Inc	12	1.6
First Franklin Financial Corp	12	1.6
Cendant Mortgage Corp	12	1.5
Mortgage Lenders Network	11	1.4
First Union Home Equity Bank/Mortgage	11	1.4
Accredited Home Lenders	11	1.4
Republic Mortgage Home Loans	10	1.3
First Residential Mortgage Network	10	1.3
Dominion Homes Financial Services	10	1.3

Mortgage Lenders for the Survey Participants with Adjustable Rates, Prepayment Penalties or Insurance & Tax Exclusions by Area

	Adjustable Rate	Prepayment Penalty	Insurance/ Taxes Excluded	Lenders
West (6)	3 (50%)	4 (66%)	5 (83%)	ABN AMRO
California				Argent
Park Hill				First Union
Portland				HomeAlliance
Shawnee				Option One
				Sebring Capital
Downtown Central (1)	0	0	0	
Smoketown				
Southwest (5)	4 (80%)	2 (40%)	4 (80%)	BNC
Pleasure Ridge Park				Countrywide
Shively				Liberty Mortgage
				Mortgage Network
				Southtrust
South Central (5)	1 (20%)	2 (40%)	2 (40%)	America's Wholesale Lender
Okolona				Ameriloan
				Associates Mortgage (2)
				ChaseManhattan
Southeast (6)	2 (33%)	4 (67%)	2 (33%)	First Franklin
Buechel				Homecomings (2)
Fern Creek				New Century
Highview				Option One
Jeffersontown				Stockyards Bank
East (3)	2 (67%)	1 (33%)	1 (33%)	APB Mortgage
Middletown				Full Spectrum
St. Matthews				National City

Utility Costs by Type, Age and Size of Home of Survey Participants

Neighborhood	Type of Home Single Family vs. Condo	Age of Home	Monthly Utilities in \$	Square Footage	Utilities/ Square Foot in \$/sq. ft.
Buechel	SF/C	3 yrs.	145-180	1883	.08-.10
California	SF	87 yrs.	216	1118	.19
California	SF	82 yrs.	150	1516	.10
Fern Creek	SF	51 yrs.	100-200	1500	.07-.13
Highview	SF	5 yrs.	170-240	1713*	.10-.14
Highview	SF	21 yrs.	75	1128	.07
Highview	SF	53 yrs.	175	1200	.15
Jeffersontown	SF	44 yrs.	200	2078*	.10
Middletown	C	3 yrs.	160-170	4281	.04
Okolona	SF	10 yrs.	150-380	1220	.12-.31
Okolona	SF	34 yrs.	111-135	1031	.11-.13
Okolona	SF	41 yrs.	70-160	1000	.07-.16
Okolona	SF	43 yrs.	160-180	1707*	.09-.11
Okolona	SF	52 yrs.	106	1134	.09
Park Hill	SF	107 yrs.	100-300	1248	.08-.24
Pleasure Ridge Park	SF	3 yrs.	136	2220	.06
Pleasure Ridge Park	SF	36 yrs.	100	1025	.10
Pleasure Ridge Park	SF	45 yrs.	162-350	1700*	.10-.21
Pleasure Ridge Park	SF	45 yrs.	158-200	1471	.11-.14
Portland	SF	99 yrs.	200-300	1038	.19-.29
Saint Matthews	SF	16 yrs.	160	2216	.07
Saint Matthews	C	27 yrs.	**	730	**
Shawnee	SF	85 yrs.	150-350	1612	.09-.22
Shawnee	SF	97 yrs.	110-250	1679	.07-.15
Shively	SF	47 yrs.	260-300	2205*	.12-.14
Smoketown	SF	8 yrs.	80-150	1080	.07-.14

* includes finished basement square footage

** utilities included in condo fee

Zip
40023 2
40059 11
40061 1
40118 19
40202 1
40203 34
40204 22
40205 23
40206 24
40207 24
40208 33
40210 90
40211 127
40212 81
40213 34
40214 105
40215 68
40216 157
40217 21
40218 58
40219 83
40220 53
40222 26
40223 38
40228 42
40229 82
40233 1
40241 31
40242 17
40243 19
40245 43
40258 72
40268 1
40272 114
40288 1
40291 70
40299 71
Total

1699

Foreclosure by Census Tract

	Census Tract #
200 Count	15
300 Count	15
400 Count	18
600 Count	11
700 Count	14
800 Count	12
900 Count	9
1000 Count	13
1005 Count	1
1100 Count	19
1200 Count	20
1400 Count	6
1500 Count	18
1600 Count	30
1700 Count	16
1800 Count	20
2100 Count	10
2300 Count	8
2400 Count	19
2700 Count	18
2800 Count	11
3500 Count	3
3600 Count	25
3700 Count	5
3800 Count	16
3900 Count	17
4000 Count	10
4100 Count	9
4301 Count	5
4302 Count	4
4400 Count	10
4500 Count	8
4600 Count	13
5000 Count	3
5100 Count	4
5600 Count	8
5900 Count	1
6200 Count	2
6300 Count	6
6400 Count	5
6500 Count	9
6600 Count	6
6800 Count	4
6900 Count	8
7000 Count	4
7100 Count	7
7400 Count	2
7501 Count	3
7502 Count	3
7601 Count	2
7602 Count	8
7603 Count	2
7700 Count	3
7800 Count	4
7900 Count	3
8100 Count	5
8400 Count	2
8500 Count	2
8700 Count	3
8800 Count	2
8900 Count	7
9000 Count	13
9103 Count	3
9104 Count	18
9300 Count	10
9400 Count	14
9600 Count	4
9700 Count	2
9800 Count	2
9900 Count	6
10001 Count	4
10004 Count	5
10005 Count	9
10006 Count	4
10007 Count	8
10008 Count	9
10101 Count	12
10102 Count	6
10303 Count	6
10306 Count	13
10307 Count	8
10308 Count	5
10309 Count	1
10310 Count	15
10311 Count	19

Foreclosure by Census Tract

10402 Count	13
10403 Count	8
10404 Count	19
10500 Count	4
10600 Count	4
10701 Count	3
10702 Count	1
10705 Count	5
10706 Count	4
10800 Count	4
10901 Count	9
10902 Count	6
11002 Count	6
11003 Count	7
11004 Count	6
11005 Count	5
11044 Count	1
11101 Count	22
11102 Count	12
11105 Count	23
11106 Count	12
11109 Count	6
11110 Count	13
11200 Count	11
11301 Count	8
11302 Count	12
11403 Count	3
11404 Count	5
11405 Count	8
11406 Count	10
11504 Count	14
11505 Count	21
11506 Count	11
11508 Count	20
11509 Count	4
11510 Count	24
11511 Count	18
11512 Count	15
11601 Count	10
11602 Count	11
11703 Count	15
11704 Count	24
11705 Count	18
11706 Count	8
11707 Count	35
11800 Count	3
11904 Count	4
11905 Count	22
11906 Count	4
11907 Count	9
12001 Count	16
12002 Count	8
12003 Count	6
12103 Count	11
12104 Count	20
12105 Count	8
12106 Count	19
12107 Count	17
12202 Count	14
12203 Count	16
12204 Count	12
12301 Count	6
12302 Count	13
12405 Count	35
12406 Count	16
12407 Count	14
12408 Count	1
12409 Count	14
12501 Count	7
12502 Count	11
12503 Count	15
12601 Count	41
12603 Count	13
12604 Count	16
12701 Count	11
12702 Count	11
12703 Count	18
12801 Count	12
12802 Count	9
13100 Count	1
N/A Count	6

Grand Count 1699