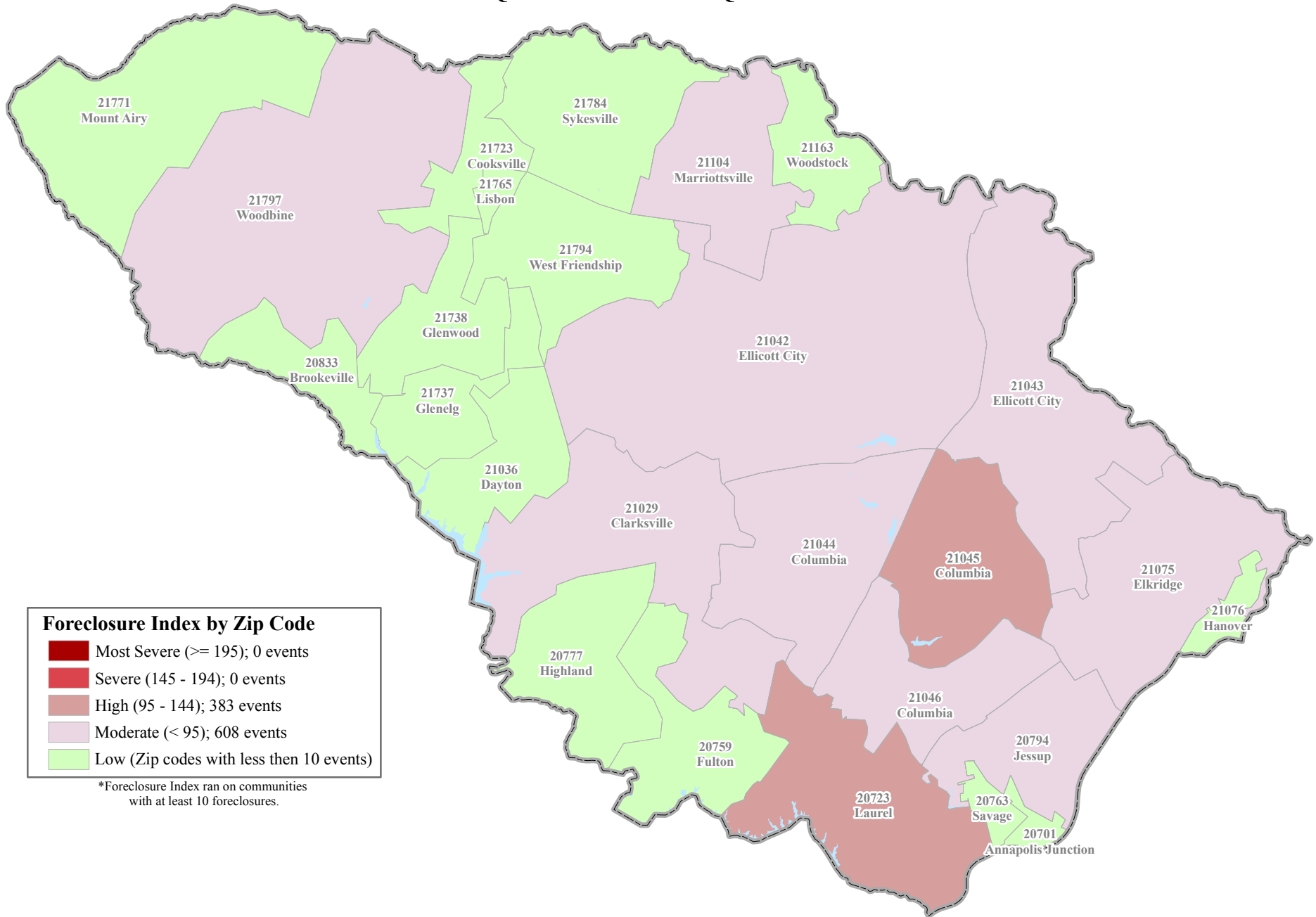


FORECLOSURE ACTIVITY INDEX for HOWARD COUNTY

1st Quarter 2007 to 3rd Quarter 2008



Foreclosure Index by Zip Code

- Most Severe (≥ 195); 0 events
- Severe (145 - 194); 0 events
- High (95 - 144); 383 events
- Moderate (< 95); 608 events
- Low (Zip codes with less than 10 events)

*Foreclosure Index ran on communities with at least 10 foreclosures.