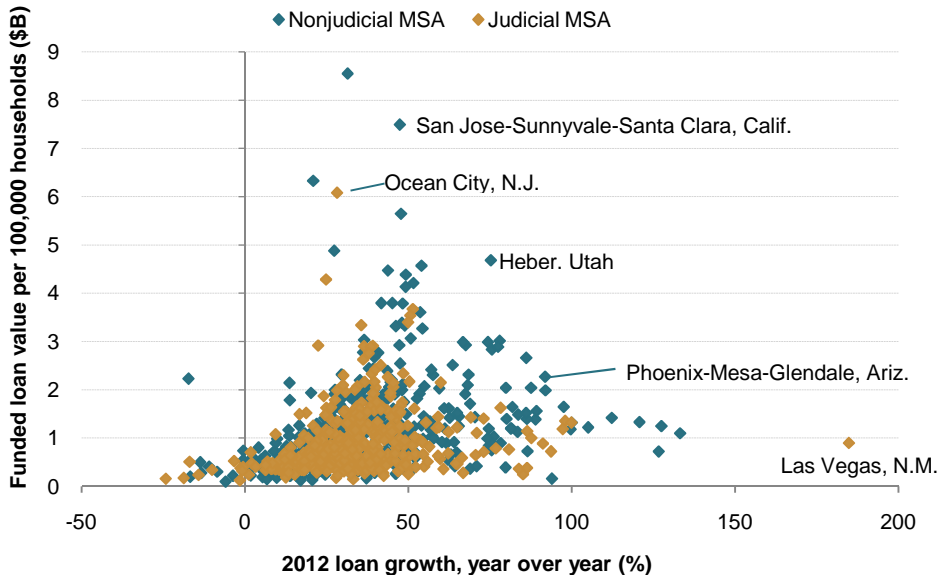


Loan growth in judicial and nonjudicial metros



As of Oct. 16, 2013

Based on data filed by lenders under the Home Mortgage Disclosure Act.

Judicial metro areas generally require foreclosures go through a court, while nonjudicial areas have processes in place for foreclosures to be settled outside of court. This chart uses LPS Applied Analytics' classification of judicial and nonjudicial states. In many states, both processes exist.

MSAs located in multiple states are not depicted.

Source: SNL Financial