



*St. Charles Housing Market Update:
Foreclosure*

St. Charles Mortgage- Delinquency Trends

November 18, 2010

William R. Emmons

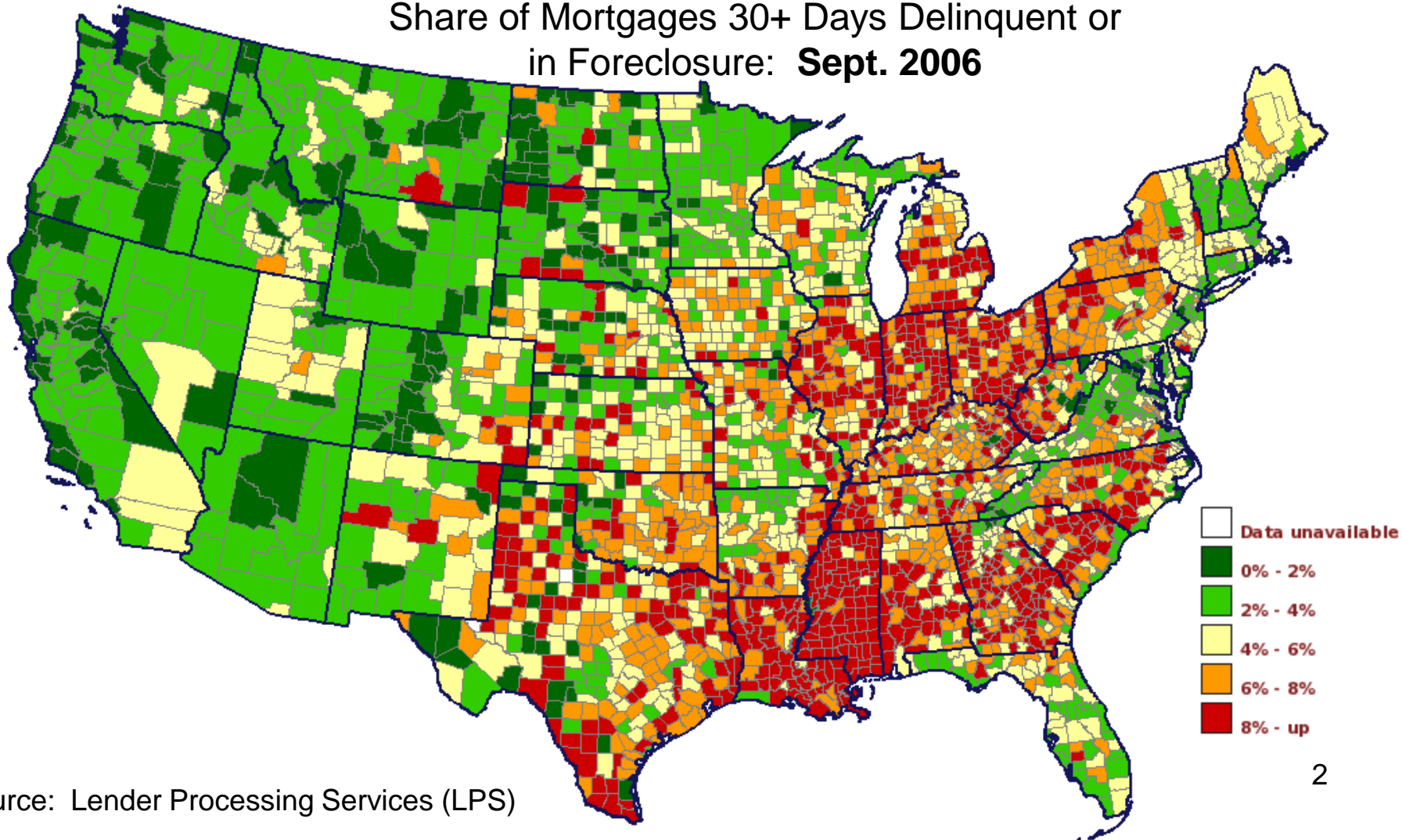
Assistant Vice President and Economist
Federal Reserve Bank of St. Louis

These comments reflect my own views, not necessarily those of the Federal Reserve Bank of St. Louis.



Mortgage Problems Started in Upper Midwest and Other Economically Weak Regions

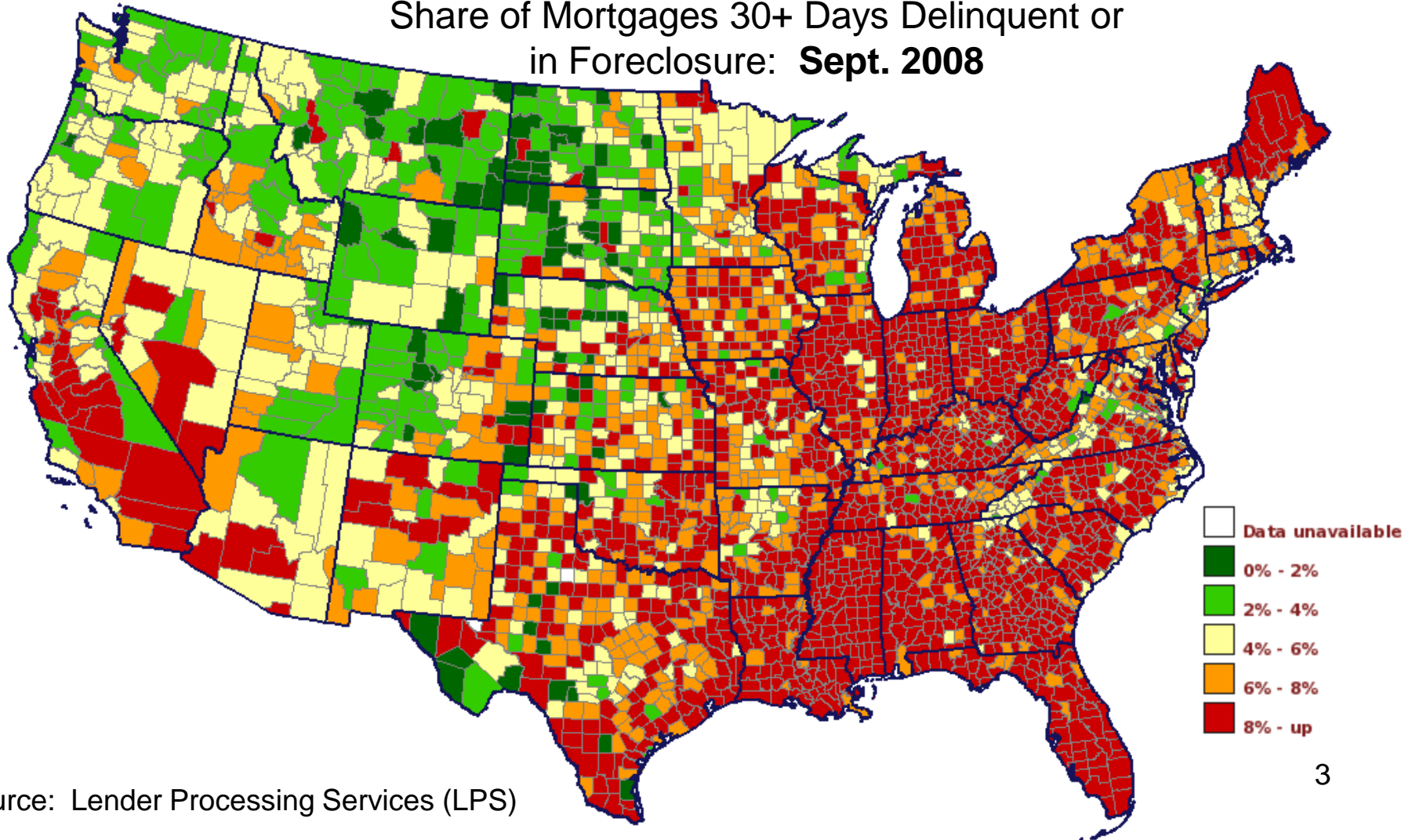
Share of Mortgages 30+ Days Delinquent or
in Foreclosure: **Sept. 2006**





Contagious House-Price Declines Spread Problems Nationwide

Share of Mortgages 30+ Days Delinquent or in Foreclosure: **Sept. 2008**

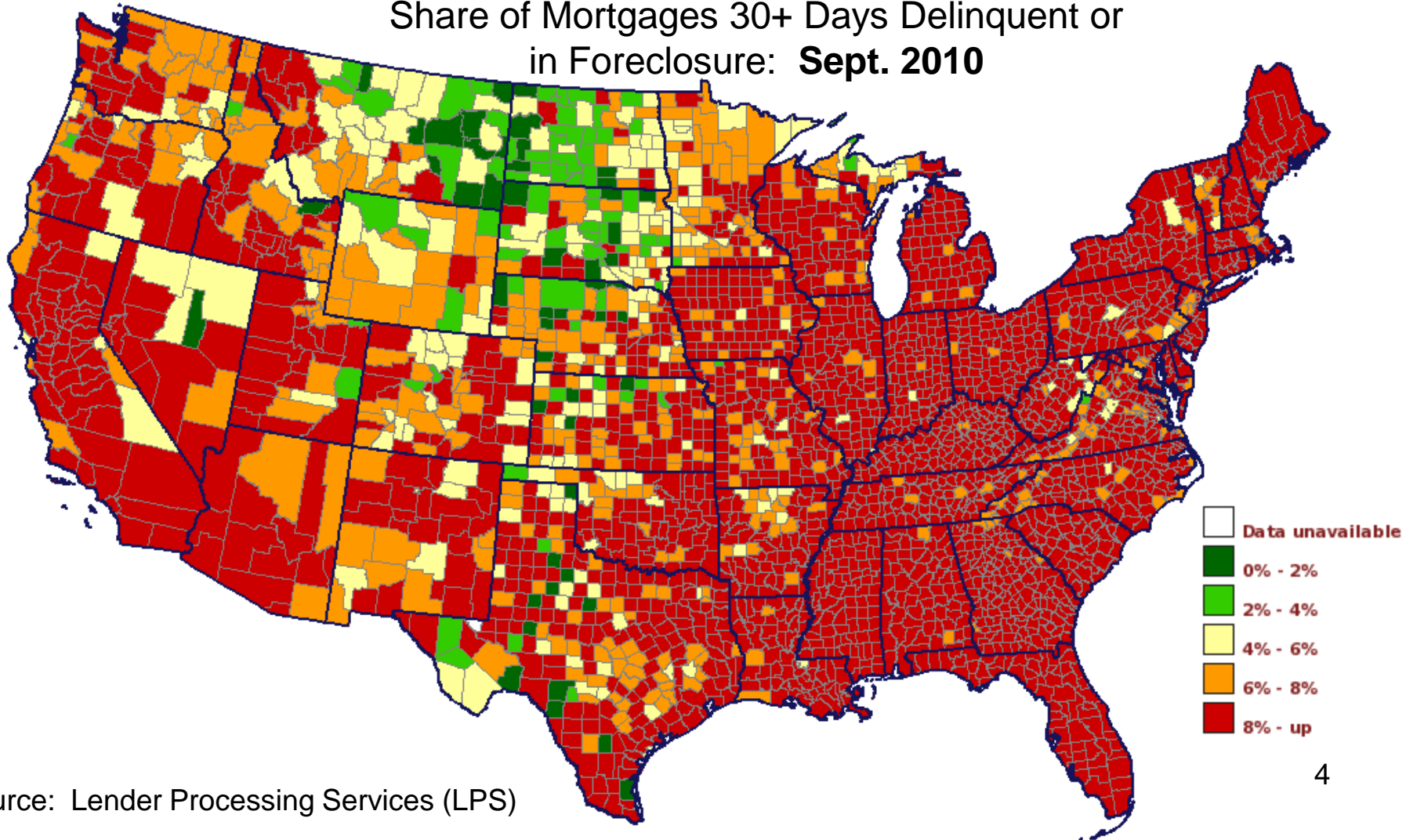


Source: Lender Processing Services (LPS)



The Foreclosure Crisis Now Truly Is Nationwide

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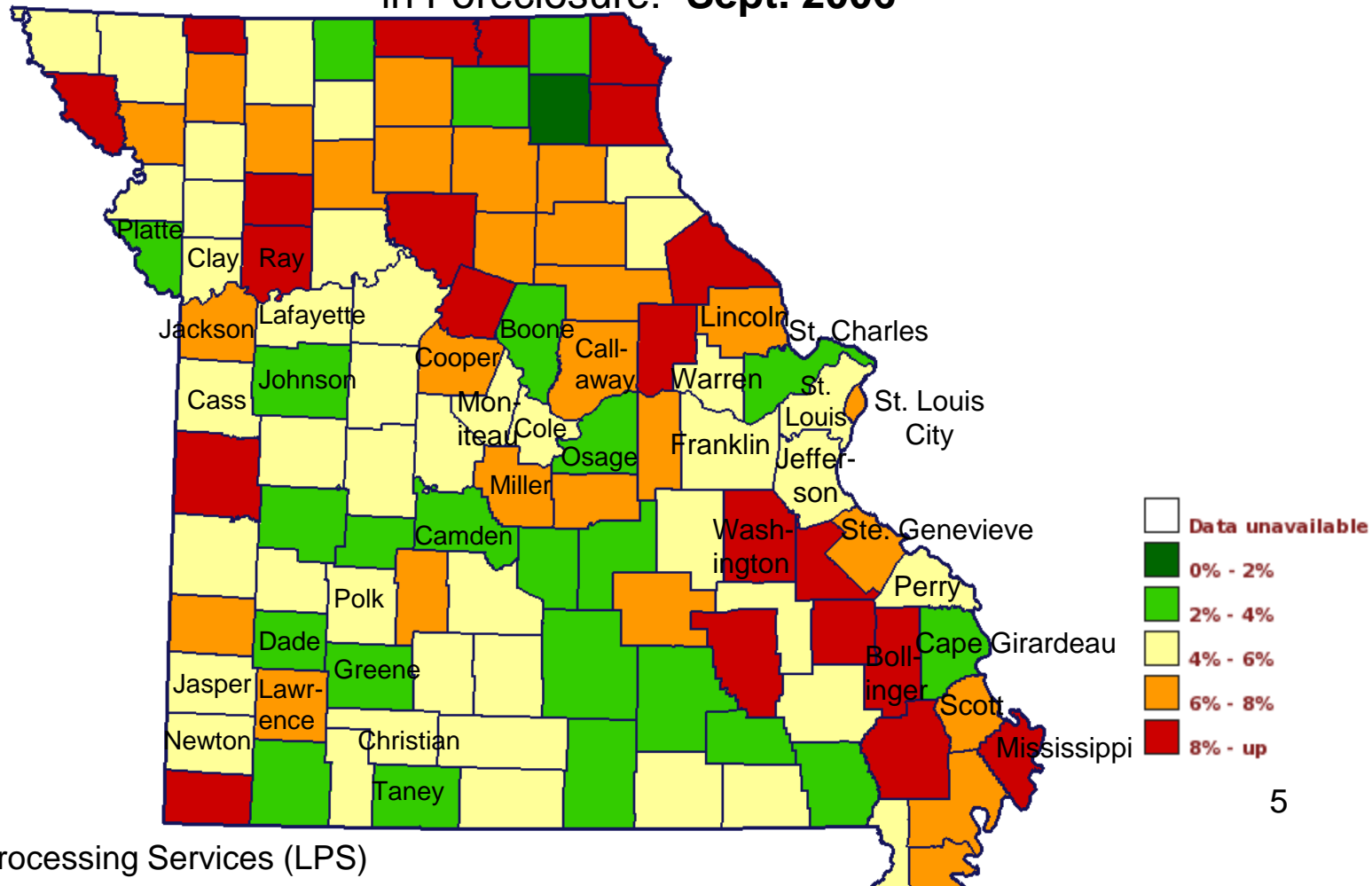


Source: Lender Processing Services (LPS)



Mortgage Problems in Missouri Started in Weakest Regions

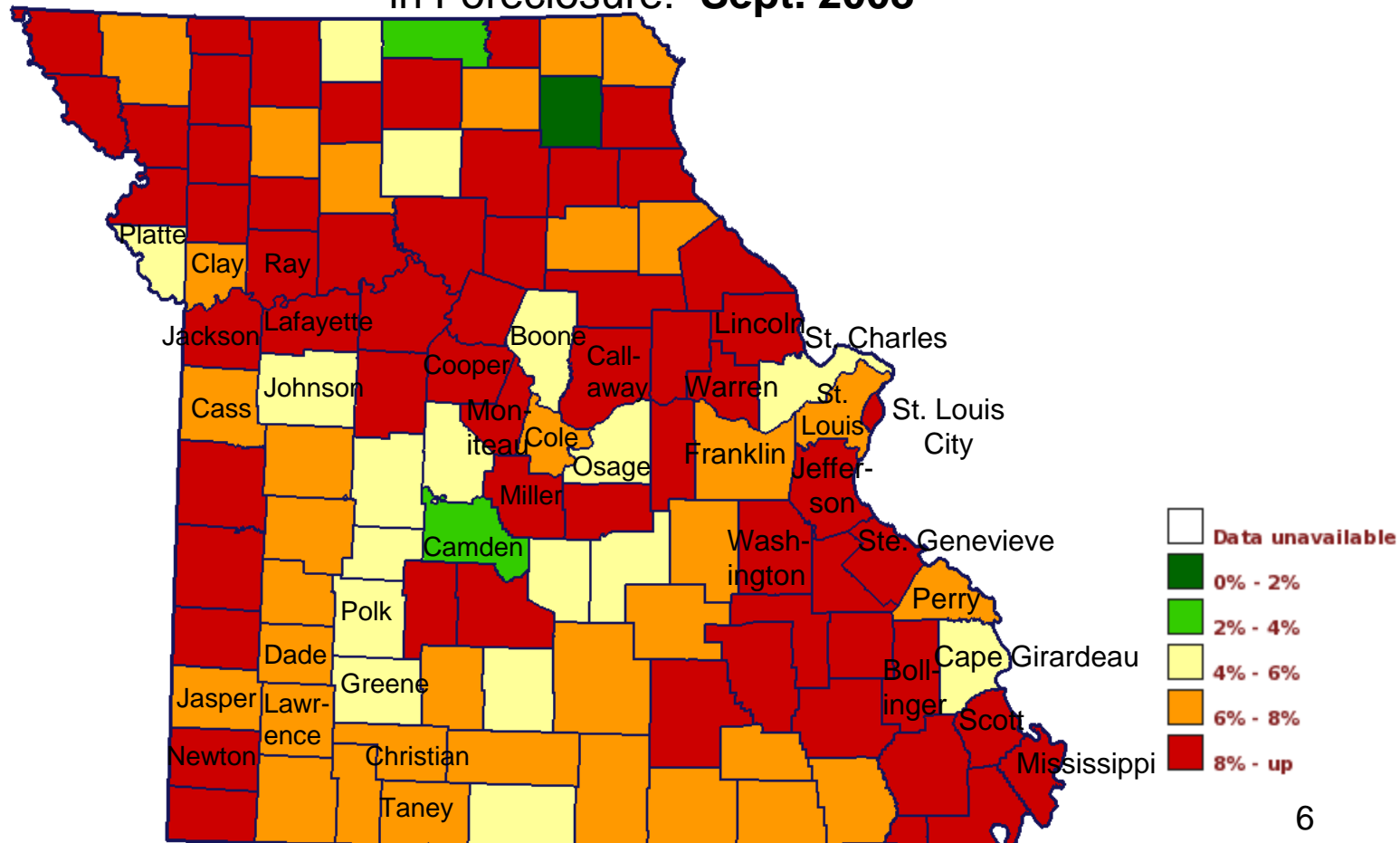
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St. Charles County Held Up Well Through 2008

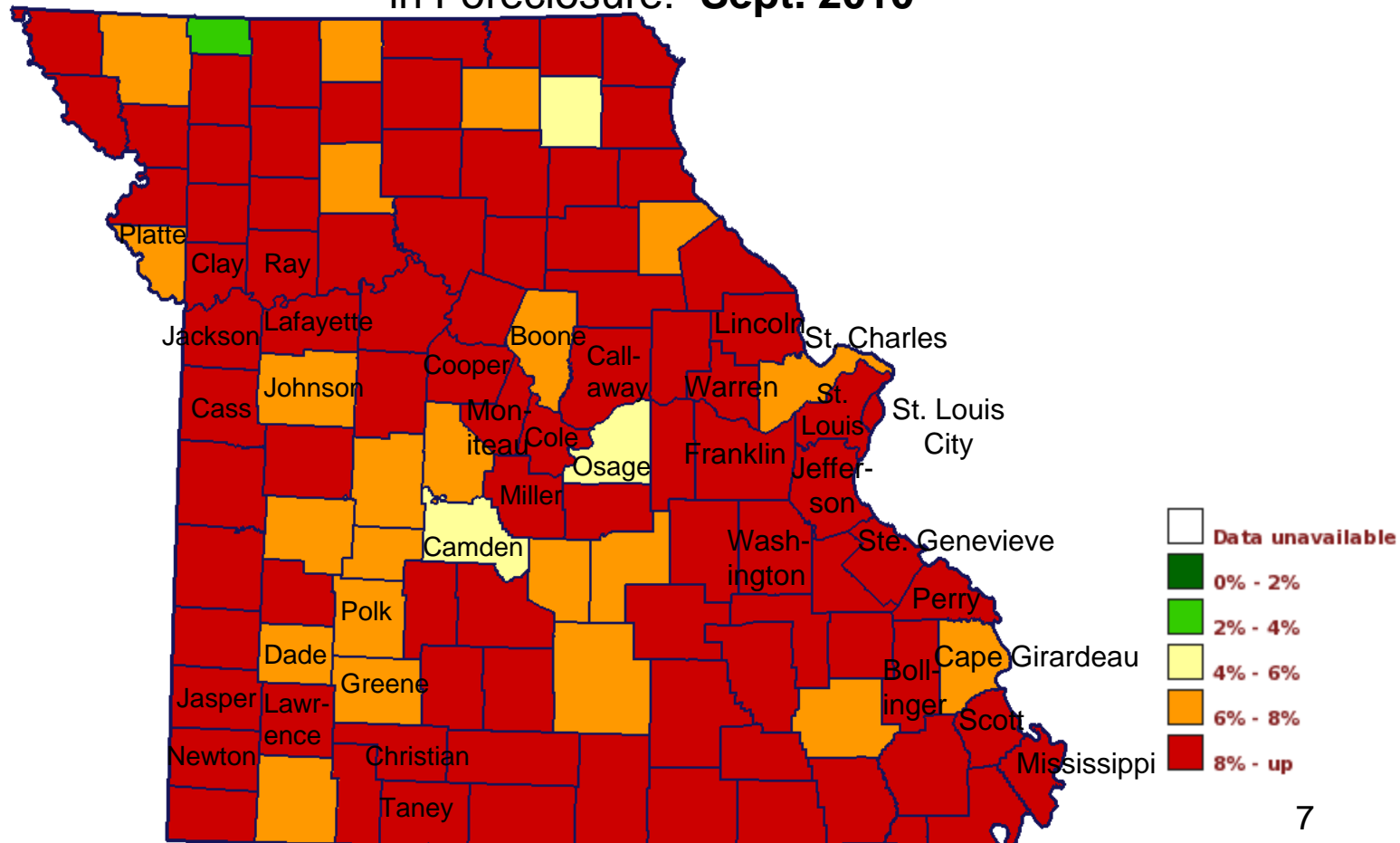
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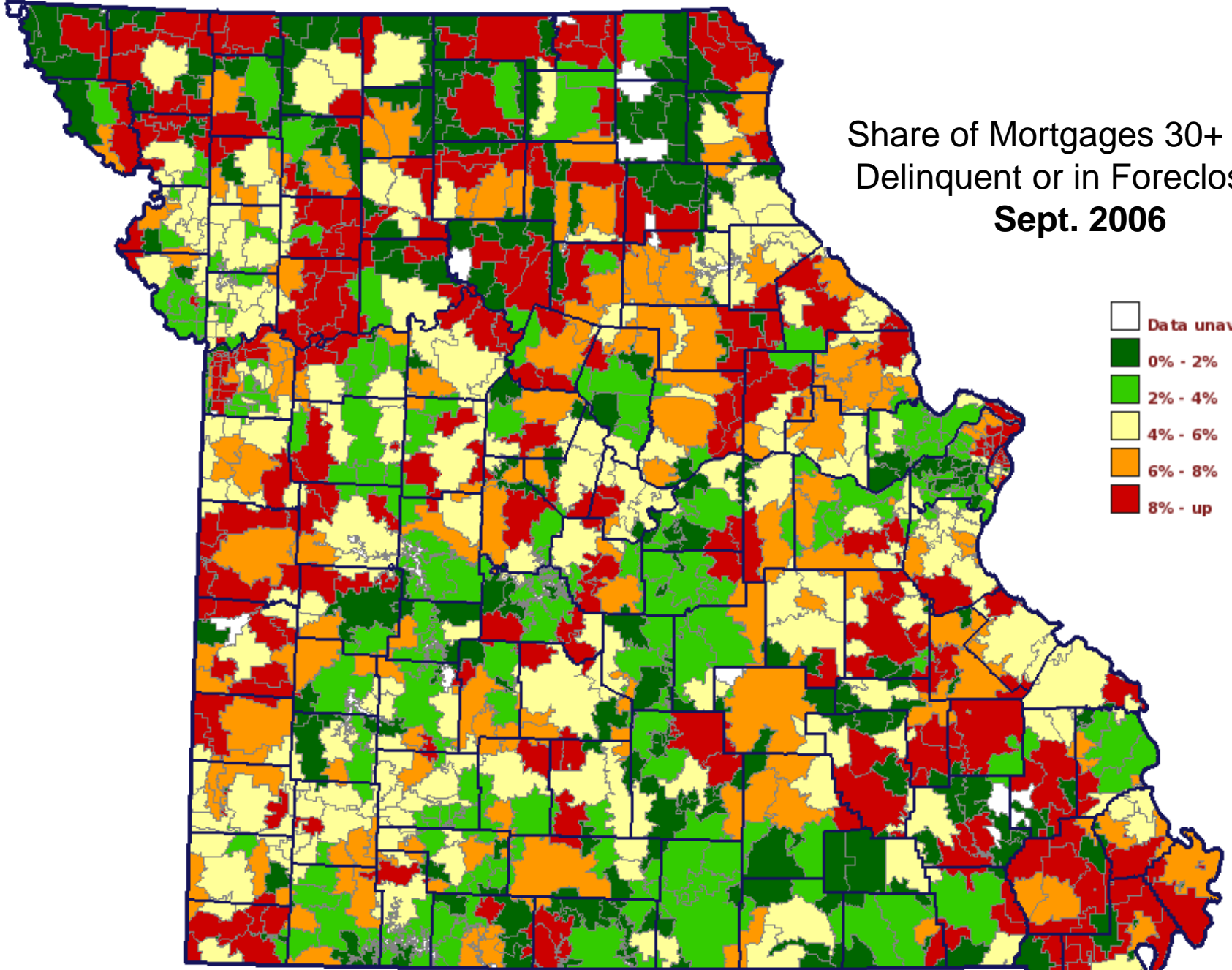
Weak Economy and Declining House Prices Continue To Stress Borrowers

Share of Mortgages 30+ Days Delinquent or in Foreclosure: **Sept. 2010**



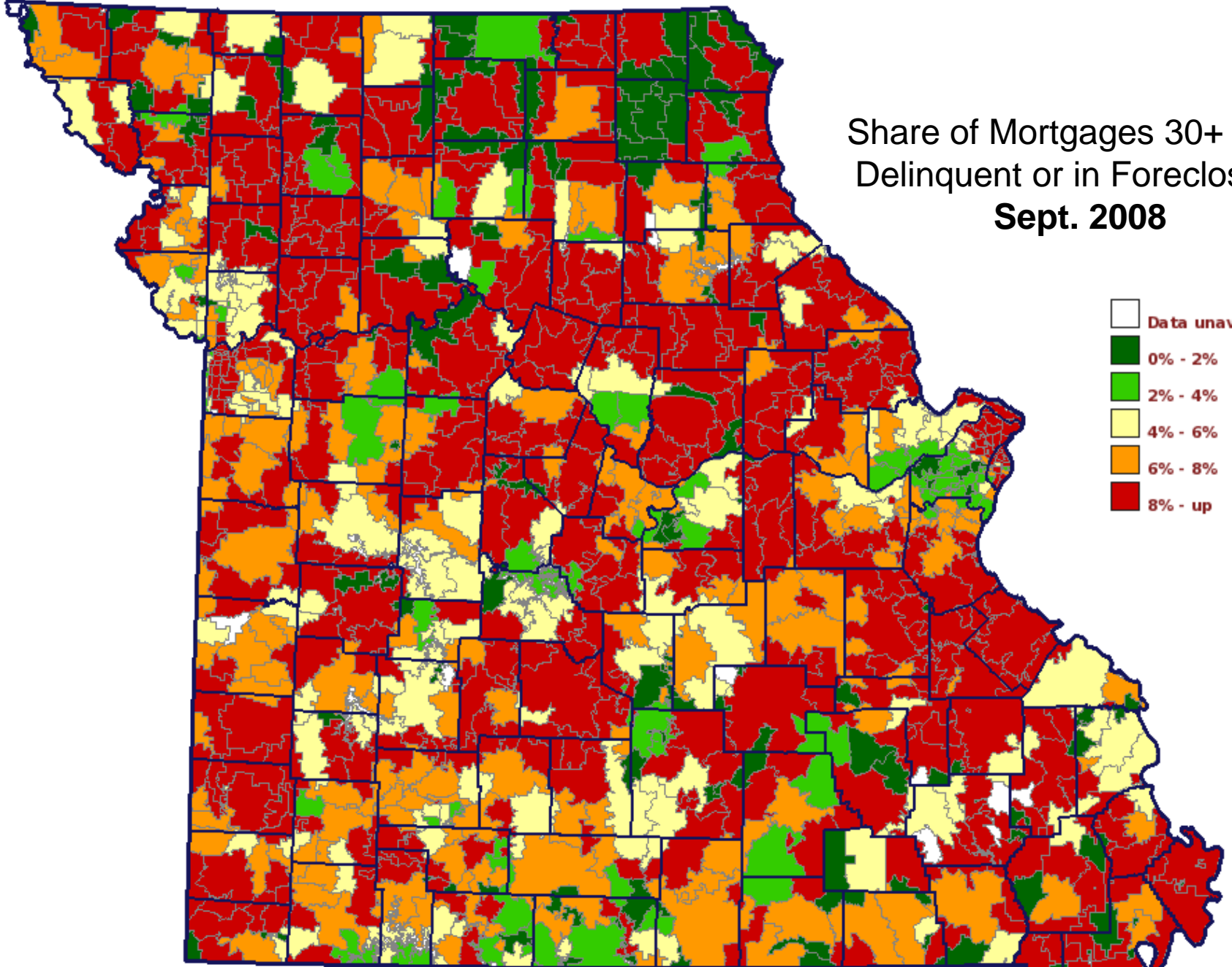
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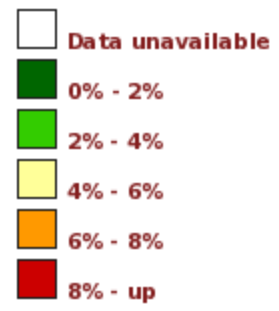
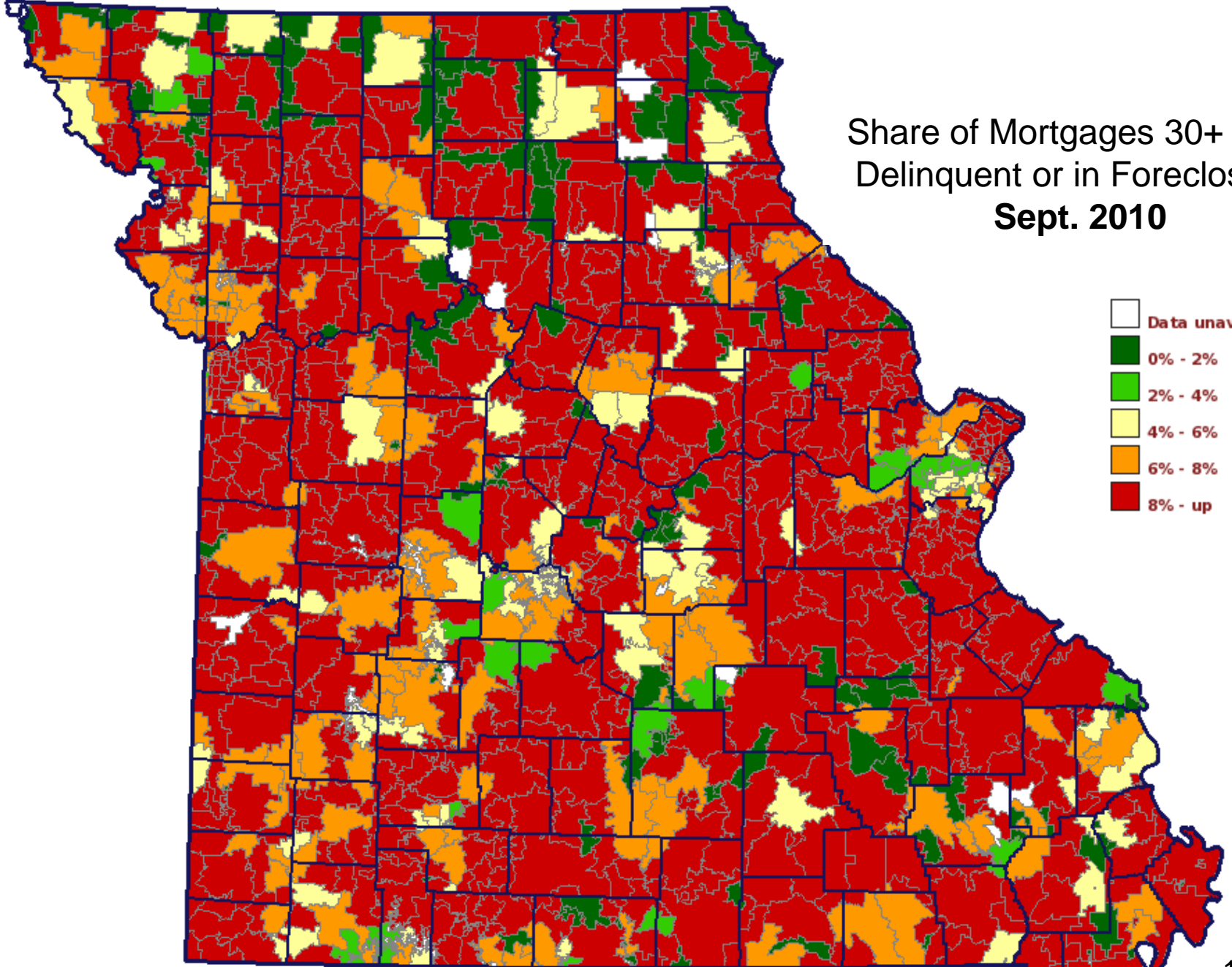
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Share of Mortgages 30+ Days Delinquent or in Foreclosure: Sept. 2008

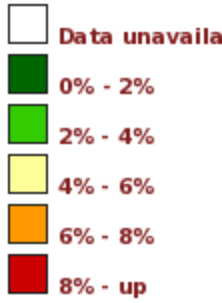
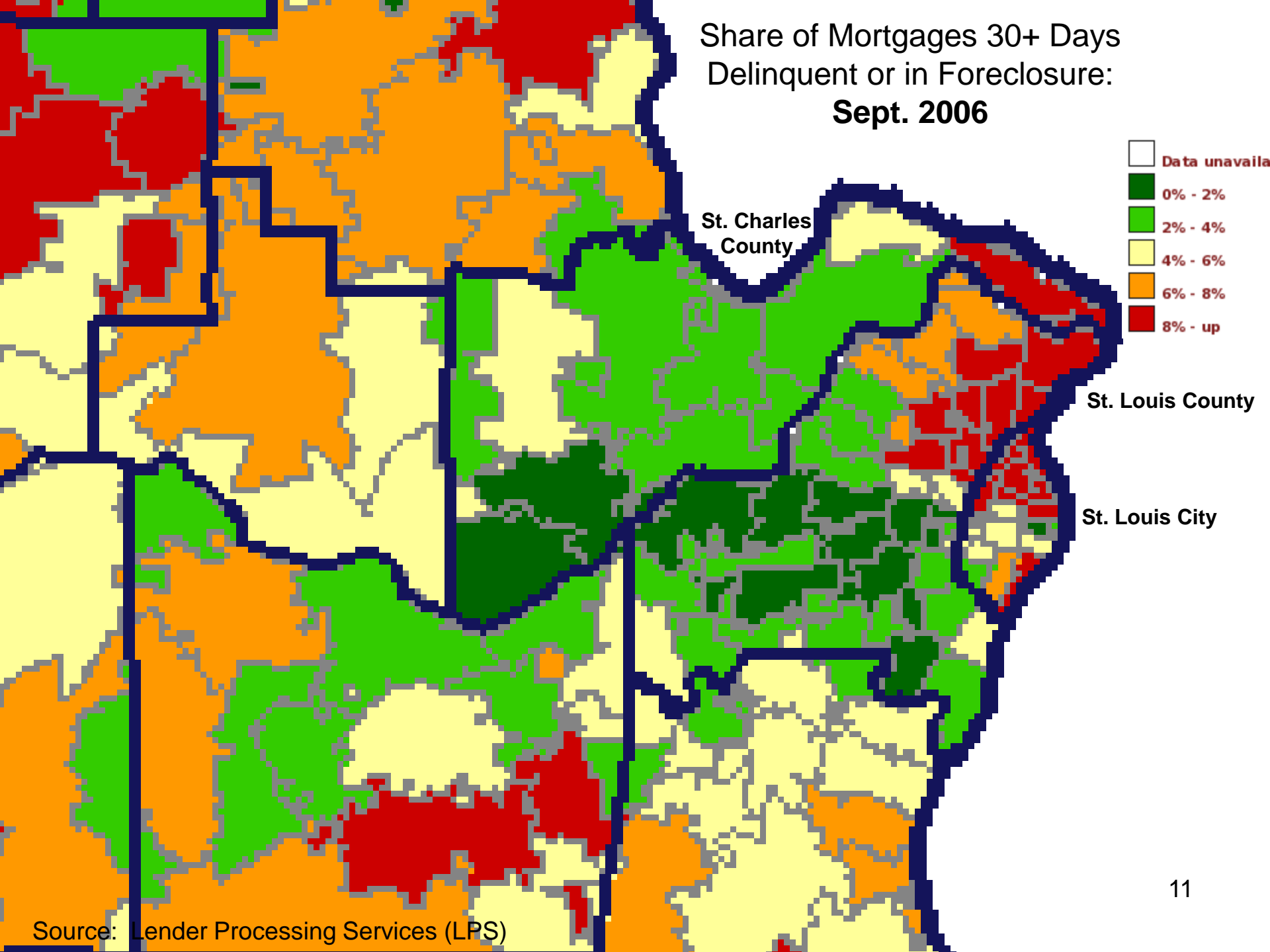


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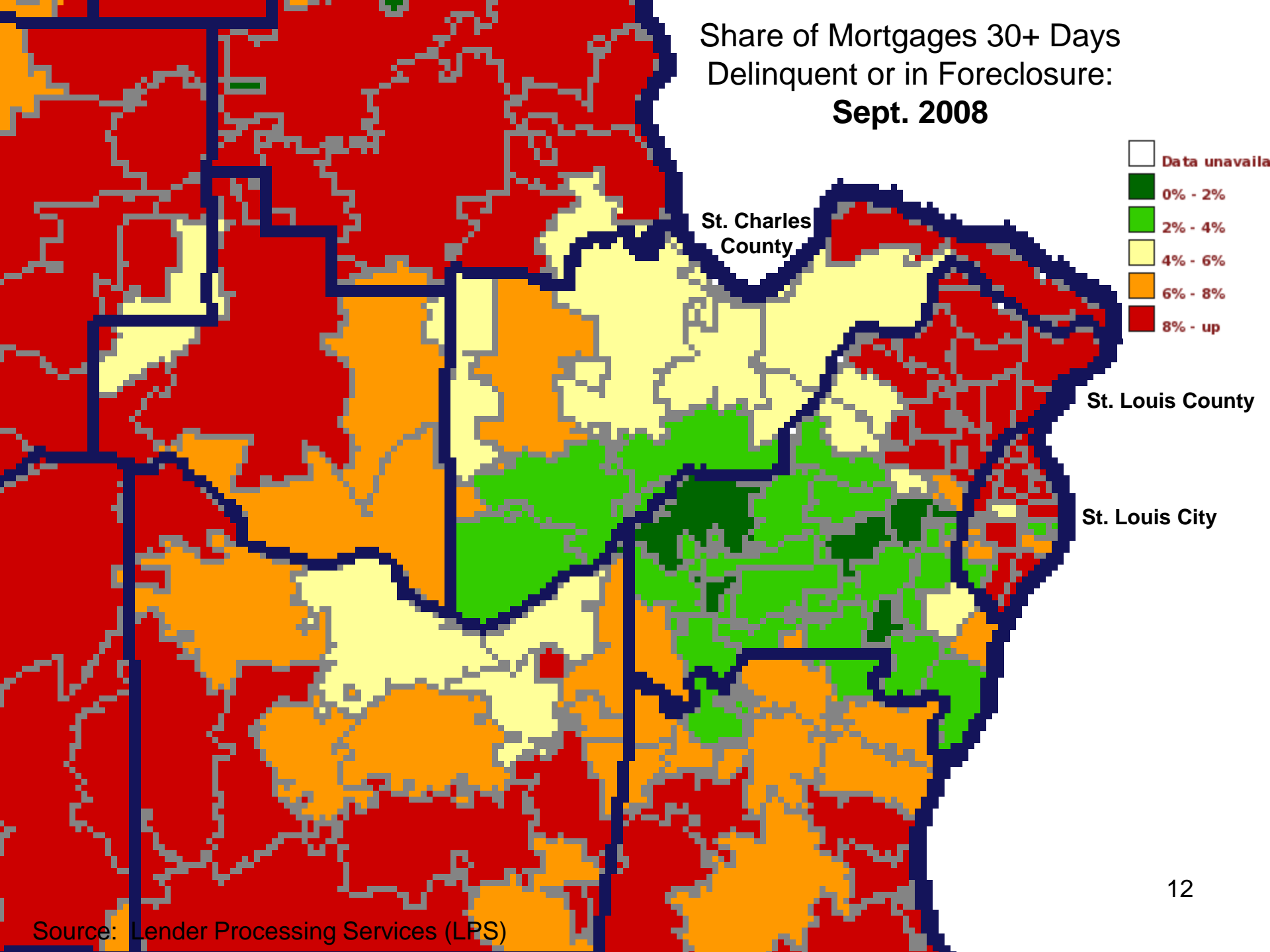


St. Charles
County

St. Louis County

St. Louis City

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