

## Determination of MSAs with Highest Home Foreclosure for NFMC Legal Assistance Funds

By statute, priority consideration for the legal assistance funds must be given to the 100 MSAs with the highest home foreclosure rates. The following list was compiled using mortgage performance data provided by McDash Analytics, Inc. The data include both prime and subprime loans that are in the foreclosure process as of March 2008 and includes both the 100 MSAs with the highest percentage of homes in foreclosure and the 100 MSAs with the highest number of homes in foreclosure.

Dothan	AL
Mobile	AL
Montgomery	AL
Tuscaloosa	AL
Jonesboro	AR
Little Rock-North Little Rock	AR
Pine Bluff	AR
Phoenix-Mesa-Scottsdale	AZ
Tucson	AZ
Bakersfield	CA
El Centro	CA
Fresno	CA
Los Angeles-Long Beach-Santa Ana	CA
Madera	CA
Merced	CA
Modesto	CA
Oxnard-Thousand Oaks-Ventura	CA
Riverside-San Bernardino-Ontario	CA
Sacramento--Arden-Arcade--Roseville	CA
Salinas	CA
San Diego-Carlsbad-San Marcos	CA
San Francisco-Oakland-Fremont	CA
San Jose-Sunnyvale-Santa Clara	CA
Stockton	CA
Vallejo-Fairfield	CA
Yuba City-Marysville	CA
Colorado Springs	CO
Denver-Aurora	CO
Bridgeport-Stamford-Norwalk	CT
Hartford-West Hartford-East Hartford	CT
New Haven-Milford	CT
Washington-Arlington-Alexandria	DC-VA-MD
Cape Coral-Fort Myers	FL

Deltona-Daytona Beach-Ormond Beach	FL
Jacksonville	FL
Lakeland-Winter Haven	FL
Miami-Fort Lauderdale-Miami Beach	FL
Naples-Marco Island	FL
Ocala	FL
Orlando	FL
Palm Bay-Melbourne-Titusville	FL
Pensacola-Ferry Pass-Brent	FL
Port St. Lucie-Fort Pierce	FL
Punta Gorda	FL
Sarasota-Bradenton-Venice	FL
Tampa-St. Petersburg-Clearwater	FL
Vero Beach	FL
Albany	GA
Atlanta-Sandy Springs-Marietta	GA
Dalton	GA
Hinesville-Fort Stewart	GA
Macon	GA
Rome	GA
Valdosta	GA
Columbus	GA-AL
Augusta-Richmond County	GA-SC
Des Moines	IA
Boise City-Nampa	ID
Danville	IL
Kankakee-Bradley	IL
Peoria	IL
Rockford	IL
Springfield	IL
Chicago-Naperville-Joliet	IL-IN-WI
Anderson	IN
Bloomington	IN
Elkhart-Goshen	IN
Fort Wayne	IN
Indianapolis	IN
Kokomo	IN
Michigan City-La Porte	IN
Muncie	IN
Terre Haute	IN
Evansville	IN-KY
South Bend-Mishawaka	IN-MI
Topeka	KS

Elizabethtown	KY
Louisville	KY-IN
Alexandria	LA
Baton Rouge	LA
Monroe	LA
New Orleans-Metairie-Kenner	LA
Shreveport-Bossier City	LA
Boston-Cambridge-Quincy	MA-NH
Worcester	MA-NH
Baltimore-Towson	MD
Bangor	ME
Detroit-Warren-Livonia	MI
Flint	MI
Saginaw-Saginaw Township North	MI
Minneapolis-St. Paul-Bloomington	MN-WI
St. Louis	MO-IL
Kansas City	MO-KS
Jackson	MS
Goldsboro	NC
Greensboro-High Point	NC
Raleigh-Cary	NC
Rocky Mount	NC
Charlotte-Gastonia-Concord	NC-SC
Omaha-Council Bluffs	NE-IA
Vineland-Millville-Bridgeton	NJ
Albuquerque	NM
Las Vegas-Paradise	NV
Albany-Schenectady	NY
Buffalo-Niagara Falls	NY
Elmira	NY
Poughkeepsie-Newburgh-Middletown	NY
Rochester	NY
Syracuse	NY
New York-Northern New Jersey-Long Island	NY-NJ-PA
Akron	OH
Canton-Massillon	OH
Cleveland-Elyria-Mentor	OH
Columbus	OH
Dayton	OH
Lima	OH
Mansfield	OH
Sandusky	OH

Springfield	OH
Toledo	OH
Cincinnati-Middletown	OH-KY-IN
Youngstown-Warren-Boardman	OH-PA
Lawton	OK
Oklahoma City	OK
Tulsa	OK
Portland-Vancouver-Beaverton	OR-WA
Erie	PA
Pittsburgh	PA
Allentown-Bethlehem-Easton	PA-NJ
Philadelphia-Camden-Wilmington	PA-NJ-DE
Providence-New Bedford-Fall River	RI-MA
Charleston-North Charleston	SC
Columbia	SC
Greenville	SC
Sumter	SC
Cleveland	TN
Jackson	TN
Nashville-Davidson—Murfreesboro	TN
Chattanooga	TN-GA
Memphis	TN-MS-AR
Austin-Round Rock	TX
Dallas-Fort Worth-Arlington	TX
Houston-Baytown-Sugar Land	TX
San Antonio	TX
Wichita Falls	TX
Salt Lake City	UT
Richmond	VA
Virginia Beach-Norfolk-Newport News	VA-NC
Seattle-Tacoma-Bellevue	WA
Janesville	WI
Milwaukee-Waukesha-West Allis	WI
Racine	WI
Huntington-Ashland	WV-KY-OH
Weirton-Steubenville	WV-OH
Wheeling	WV-OH