

Credit Risk Indicator, Major Counties, May 2023														Credit Risk Indicator, Major Counties, May 2022														% Debtors with Any Risk		
County	State	# of Owner-Occupied Homes	# Homes with Home-Secured Debt	# Debtors, CLTV 95%+	# Debtors with FHA/VA/P Loans	# Debtors with Subprime Loans Or Default History	# Debtors with SMR Foreclosure Score Over 200	% of Debtors, CLTV 95%+	% of Debtors with FHA/VA/P Loans	% of Debtors with Subprime Loans Or Default History	% of Debtors with SMR Foreclosure Score Over 200	# of Owner-Occupied Homes	# Homes with Home-Secured Debt	# Debtors, CLTV 95%+	# Debtors with FHA/VA/P Loans	# Debtors with Subprime Loans Or Default History	# Debtors with SMR Foreclosure Score Over 200	% of Debtors, CLTV 95%+	% of Debtors with FHA/VA/P Loans	% of Debtors with Subprime Loans Or Default History	% of Debtors with SMR Foreclosure Score Over 200	% of Debtors with Any Risk, May 2023	% of Debtors with Any Risk, 2022	% of Debtors with Any Risk, May Y/Y Change						
Los Angeles County	CA	1,517,532	1,093,227	20,855	97,573	93,271	42,180	1.91	8.93	8.53	3.88	1,516,962	1,096,241	19,267	95,200	93,837	43,866	1.76	8.68	8.56	4.00	18.35	18.17	0.18						
Cook County	IL	1,094,908	676,966	34,795	107,675	66,016	63,252	5.14	15.91	9.75	9.34	1,118,545	683,656	37,238	107,114	66,947	64,495	5.45	15.67	9.79	9.43	27.76	27.91	-0.15						
Maricopa County	AZ	985,086	727,687	21,336	137,131	35,952	15,130	2.93	18.84	4.94	2.08	1,011,034	750,562	17,054	140,341	36,579	13,166	2.27	18.70	4.87	1.75	24.58	24.36	0.22						
Harris County	TX	936,301	534,814	12,031	145,708	25,202	18,735	2.25	25.24	4.71	3.50	924,865	533,361	9,811	143,830	25,076	20,420	1.84	26.97	4.70	3.83	32.33	32.13	0.20						
San Diego County	CA	625,167	446,461	9,616	67,527	25,485	10,101	2.15	15.12	5.71	2.26	607,539	448,148	7,974	67,317	25,301	9,349	1.78	15.02	5.65	2.09	21.67	21.30	0.37						
Orange County	CA	594,685	408,688	5,675	20,608	22,004	7,652	1.39	5.04	5.38	1.87	594,749	412,257	5,719	20,484	21,935	7,736	1.39	4.97	5.32	1.88	11.30	11.20	0.10						
Miami-Dade County	FL	532,514	327,335	4,289	56,670	41,741	26,582	1.31	17.31	12.75	8.12	535,992	330,314	8,236	56,208	43,062	36,077	2.49	17.02	13.04	10.92	30.20	31.63	-1.43						
Riverside County	CA	523,444	384,114	11,986	92,349	29,178	16,916	3.12	24.04	7.60	4.40	505,462	374,001	10,285	89,038	28,784	17,307	2.75	23.81	7.70	4.63	32.15	31.93	0.23						
Dallas County	TX	486,643	290,840	6,316	77,640	8,962	7,050	2.17	26.70	3.08	2.42	477,977	288,472	6,024	78,698	8,916	7,877	2.09	27.28	3.09	2.73	30.87	31.66	-0.79						
King County	WA	478,016	347,351	6,862	23,155	8,270	3,022	1.98	6.67	2.38	0.87	475,493	337,836	4,347	22,581	8,235	2,472	1.29	6.68	2.44	0.73	10.43	9.98	0.45						
Clark County	NV	470,512	362,703	10,631	98,417	25,183	14,191	2.93	27.13	6.94	3.91	445,455	346,947	7,143	92,266	24,375	13,451	2.06	26.59	7.03	3.88	34.48	33.75	0.73						
Broward County	FL	463,363	285,117	4,158	52,967	30,440	19,976	1.68	18.58	10.68	7.01	463,562	286,677	5,350	52,471	31,163	22,598	1.87	18.30	10.87	7.88	29.09	29.55	-0.46						
Tarrant County	TX	461,693	294,755	8,131	82,806	5,431	2,515	2.76	28.09	1.84	0.85	457,516	294,225	7,077	83,433	5,309	1,836	2.41	28.36	1.80	0.62	31.25	31.39	-0.14						
Bear County	TX	451,192	281,174	8,364	119,249	10,314	10,891	2.97	42.44	3.67	3.87	438,772	275,662	6,955	116,916	10,244	9,838	2.52	42.41	3.72	3.57	46.12	46.21	-0.09						
Wayne County	MI	444,235	305,473	18,683	42,531	22,742	12,422	9.56	21.76	11.63	6.35	452,938	201,674	14,839	43,152	13,112	11,038	7.36	21.40	11.08	5.47	36.22	33.62	2.60						
San Bernardino County	CA	399,524	289,319	7,990	63,421	26,996	14,698	2.76	21.92	9.33	5.08	396,503	290,251	7,271	60,789	27,470	15,500	2.51	20.94	9.46	5.19	31.55	30.77	0.78						
Middlesex County	MA	362,924	274,456	3,016	10,138	6,204	5,343	1.10	3.69	2.52	1.95	362,280	274,926	2,972	9,942	6,964	5,269	1.07	3.62	2.53	1.92	7.16	7.08	0.08						
Oakland County	MI	348,482	222,842	3,150	22,728	4,879	1,717	1.41	10.20	2.19	0.77	355,369	226,008	3,844	23,259	4,488	1,724	1.70	10.29	1.99	0.76	13.57	13.71	-0.14						
Santa Clara County	CA	345,430	239,902	2,673	5,022	11,188	3,043	1.11	2.09	4.66	1.27	349,307	243,711	2,329	5,090	11,224	3,010	0.96	2.09	4.61	1.24	7.69	7.50	0.19						
Philadelphia County	PA	342,256	179,697	18,153	45,087	6,996	20,247	10.10	25.09	3.89	11.27	344,221	194,867	7,771	44,933	6,484	22,423	3.99	23.06	3.33	11.51	37.30	30.86	6.44						
Sacramento County	CA	339,354	247,079	7,771	38,052	13,076	6,195	3.15	15.40	5.29	2.51	337,048	244,176	5,163	37,057	13,000	5,662	2.11	15.18	5.35	2.31	22.08	21.34	0.74						
Hennepin County	MN	327,246	208,377	5,039	22,181	1,862	951	2.42	10.64	0.89	0.46	324,353	205,364	6,628	22,392	1,237	462	3.23	10.90	0.60	0.22	13.34	14.00	-0.66						
Nassau County	NY	325,913	169,228	2,464	16,046	2,535	1,798	1.46	9.48	1.50	1.06	322,390	162,432	2,021	14,755	2,820	1,660	1.24	9.08	1.74	1.02	12.12	11.81	0.31						
Hillsborough County	FL	322,442	222,744	5,421	61,036	1,233	8,833	3.19	23.60	6.42	3.17	318,716	219,386	5,319	59,160	14,679	9,609	2.42	26.97	6.69	4.13	33.74	33.77	-0.03						
Cuyahoga County	OH	312,830	186,396	8,962	39,259	12,401	10,194	4.81	21.06	6.65	5.47	328,650	190,330	8,136	39,428	12,844	9,985	4.27	20.72	6.75	5.25	30.89	30.45	0.44						
St. Louis County	MO	283,569	187,072	4,733	36,850	3,293	4,035	2.53	19.70	7.75	2.16	284,376	186,683	5,439	36,517	3,496	5,714	2.91	19.56	1.87	3.06	23.03	23.49	-0.46						
Wake County	NC	282,871	209,533	4,327	25,421	3,156	364	2.07	12.13	1.51	0.17	276,525	204,027	3,735	25,550	3,020	351	1.83	12.52	1.48	0.17	15.17	15.29	-0.12						
Orange County	FL	278,605	203,012	3,585	45,512	15,919	9,700	2.77	22.42	7.84	4.78	274,407	200,660	2,950	44,744	16,367	11,129	1.47	22.30	8.16	5.55	30.21	30.37	-0.16						
Contra Costa County	CA	271,383	202,277	4,760	17,086	11,429	4,857	3.75	8.45	5.65	2.40	268,882	199,789	3,073	16,527	11,354	4,570	1.54	8.27	5.68	2.29	15.50	14.78	0.72						
Pinellas County	FL	267,882	148,308	3,167	25,322	9,066	2,14	17.07	6.11	3.17	0.35	266,812	148,500	3,182	25,535	9,311	5,313	2.14	17.20	6.27	3.58	23.75	24.30	-0.55						
Collin County	TX	266,738	190,105	4,137	26,934	1,861	659	2.18	14.17	0.98	0.31	255,090	181,569	2,916	26,058	1,750	398	1.61	14.35	0.96	0.22	16.50	16.39	0.11						
Salt Lake County	UT	263,017	196,263	5,525	29,563	4,669	2,652	2.82	15.06	2.38	1.35	260,661	195,410	4,163	29,037	4,543	2,131	2.13	14.86	2.32	1.09	18.53	17.95	0.58						
Mecklenburg County	NC	260,954	193,311	3,436	32,654	3,661	810	1.78	16.89	1.89	0.42	251,398	186,505	3,915	31,855	3,657	1,271	2.10	17.08	1.96	0.68	19.84	20.41	-0.57						
Montgomery County	MD	259,492	169,949	3,750	20,175	2,702	1,281	2.21	11.87	1.59	0.75	257,398	167,374	4,180	19,810	2,798	1,465	2.50	11.84	1.67	0.88	15.12	15.41	-0.29						
Travis County	TX	259,157	168,168	3,888	22,946	4,117	1,628	2.31	13.64	2.45	0.97	258,124	168,443	2,676	24,032	4,301	1,694	1.59	14.27	2.55	1.01	17.53	17.61	-0.08						
Pima County	AZ	251,000	166,673	5,765	47,170	12,295	168,316	4.903	47,244	12,623	3.42	252,539	168,316	4,903	47,244	12,623	5,182	2.91	28.07	7.50	3.08	35.63	35.40	0.23						
Du Page County	IL	248,340	163,276	2,961	16,081	9,919	5,099	1.81	9.85	6.07	3.12	254,833	169,021	4,407	16,565	9,982	5,280	2.61	9.80	5.91	3.12	16.66	17.08	-0.42						
Macomb County	MI	246,991	148,392	2,527	26,937	5,747	149,937	3.226	17.10	3.87	1.25	251,398	149,937	3,426	27,189	4,393	2,307	2.15	18.13	2.93	1.54	22.94	22.32	0.62						
Duval County	FL	234,158	153,972	5,930	50,301	11,484	7,925	3.85	32.67	7.46	5.15	232,620	155,931	5,113	50,697	11,663	8,857	3.30	32.70	7.52	5.71	40.31	40.32	-0.01						
Fulton County	GA	233,855	169,041	4,321	28,610	4,239	3,265	2.56	16.92	2.51	1.93	234,378	170,838	5,612	28,485	4,060	5,618	3.28	16.67	3.29	2.38	20.93	21.22	-0.29						
Montgomery County	PA	231,635	152,162	2,451	15,525	2,185	854	1.11	10.20	1.44	0.56	231,491	151,790	2,699	15,935	2,029	681	1.78	10.50	1.34	0.45	12.84	13.13	-0.29						
Hartford County	CT	230,099	158,042	3,140	23,748	8,592	6,772	1.99	15.03	5.44	4.28	228,539	158,738	3,967	23,517	8,662	7,460	2.50	14.81	5.46	4.70	21.54	21.75	-0.21						
Fairfield County	CT	218,608	152,339	1,875	10,349	8,138	6,285	3.61	6.79	5.34	4.13	216,754	152,414	3,361	9,946	8,192	6,744	2.21	6.53	5.37	4.42	13.14	13.98	-0.84						
Marion County	IN	218,130	136,361	4,233	36,603	1,918	1,967	3.10	26.84	1.41	1.44	215,742	133,360	4,360	35,951	2,249	2,464	3.27	26.96	1.69	1.85	29.84	30.38	-0.54						
Bergen County	NJ	217,624	144,801	2,423	11,747	2,619	2,274	1.67	8.11	1.81	1.57	216,646	141,665	2,449	11,202	2,476	2,477	1.73	7.91	1.75	1.75	10.98	10.76	0.22						
Prince George's County	MD	217,172	165,202	7,583	54,539	4,723	9,393	4.59	33.01	2.86	5.69	215,988	162,417	7,387	53,311	5,053	8,872	4.55	32.82	3.11	5.46	38.49	38.74	-0.25						
Denton County	TX	216,865	161,611	2,946	29,945	2,376	943	1.82	15.53	1.47	0.58	212,555	157,350	2,255	29,503	2,324	686	1.43	18.75	1.48	0.44	20.82								