

## Percentage of Distressed Loans, Georgia

County	Percentage of Loans 90+ Days DQ, in Foreclosure, or in REO		
	December 2008	December 2009	December 2010
Georgia	6.4%	10.0%	9.2%
Appling	6.0%	6.4%	5.6%
Atkinson	10.9%	12.5%	11.5%
Bacon	3.6%	6.0%	6.5%
Baker	6.7%	6.1%	11.4%
Baldwin	5.5%	8.8%	8.7%
Banks	5.4%	10.4%	10.1%
Barrow	8.2%	12.9%	11.3%
Bartow	6.8%	11.1%	9.9%
Ben Hill	7.7%	8.2%	8.1%
Berrien	4.2%	6.3%	6.5%
Bibb	7.2%	9.4%	9.0%
Bleckley	3.7%	6.5%	4.1%
Brantley	7.4%	10.1%	10.8%
Brooks	5.8%	9.7%	8.7%
Bryan	3.2%	5.1%	5.1%
Bulloch	3.7%	5.8%	6.1%
Burke	5.9%	8.7%	8.4%
Butts	8.2%	11.4%	11.1%
Calhoun	2.7%	6.8%	6.2%
Camden	4.7%	7.6%	8.5%
Candler	5.1%	8.4%	7.3%
Carroll	8.3%	12.8%	11.3%
Catoosa	5.3%	7.8%	7.1%
Charlton	7.7%	10.7%	9.8%
Chatham	4.1%	6.9%	6.6%
Chattahoochee	8.4%	7.6%	5.4%
Chattooga	8.4%	10.2%	10.5%
Cherokee	4.2%	7.7%	7.1%
Clarke	3.4%	5.4%	5.2%
Clay	2.1%	6.7%	8.9%
Clayton	13.4%	19.4%	18.2%
Clinch	5.8%	9.3%	9.5%
Cobb	4.5%	8.2%	7.6%
Coffee	7.4%	10.1%	9.2%
Colquitt	5.2%	7.4%	7.1%
Columbia	2.4%	3.9%	3.5%
Cook	6.8%	11.0%	11.9%
Coweta	5.0%	8.1%	7.1%
Crawford	5.5%	8.5%	8.8%

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Crisp	6.5%	9.7%	8.4%
Dade	6.1%	9.3%	8.9%
Dawson	4.5%	9.1%	8.2%
Decatur	6.2%	10.0%	9.0%
DeKalb	8.7%	13.2%	11.9%
Dodge	4.5%	7.4%	6.4%
Dooly	5.1%	5.8%	7.3%
Dougherty	5.4%	7.8%	7.3%
Douglas	9.1%	15.0%	13.6%
Early	4.3%	8.1%	4.9%
Echols	6.3%	10.0%	7.1%
Effingham	5.0%	8.3%	7.8%
Elbert	6.8%	9.3%	8.8%
Emanuel	4.7%	8.6%	7.3%
Evans	4.6%	6.3%	6.4%
Fannin	3.2%	6.5%	5.6%
Fayette	4.1%	6.5%	6.3%
Floyd	5.4%	7.5%	7.7%
Forsyth	2.8%	6.2%	5.4%
Franklin	4.4%	6.9%	5.9%
Fulton	7.0%	10.0%	9.2%
Gilmer	4.2%	7.6%	7.1%
Glascok	5.7%	6.7%	9.6%
Glynn	3.4%	6.3%	6.7%
Gordon	7.7%	11.0%	11.0%
Grady	3.0%	6.3%	7.6%
Greene	3.1%	7.5%	6.2%
Gwinnett	6.3%	12.3%	11.0%
Habersham	3.9%	7.5%	6.5%
Hall	5.4%	10.3%	9.7%
Hancock	7.2%	10.4%	8.8%
Haralson	6.2%	9.9%	8.8%
Harris	3.4%	5.9%	5.0%
Hart	4.5%	7.2%	5.0%
Heard	8.7%	11.1%	11.0%
Henry	9.1%	13.4%	12.7%
Houston	3.6%	5.0%	4.7%
Irwin	7.5%	8.5%	8.2%
Jackson	6.0%	9.8%	8.6%
Jasper	7.5%	12.2%	11.2%
Jeff Davis	6.5%	10.0%	8.1%
Jefferson	4.6%	8.5%	7.2%

County	Percentage of Loans 90+ Days DQ, in Foreclosure, or in REO		
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Jenkins	6.7%	13.0%	9.8%
Johnson	5.0%	7.9%	4.2%
Jones	5.7%	7.4%	7.3%
Lamar	9.2%	12.4%	12.4%
Lanier	4.9%	5.9%	7.2%
Laurens	5.7%	8.0%	8.4%
Lee	3.9%	5.8%	5.2%
Liberty	3.5%	5.8%	6.0%
Lincoln	4.5%	7.4%	8.6%
Long	5.8%	5.9%	5.7%
Lowndes	3.4%	5.2%	5.0%
Lumpkin	4.2%	7.6%	6.5%
McDuffie	6.9%	9.1%	9.6%
McIntosh	5.1%	9.8%	9.9%
Macon	5.0%	10.4%	10.4%
Madison	6.5%	10.0%	8.5%
Marion	6.5%	7.7%	10.3%
Meriwether	8.7%	12.7%	12.3%
Miller	4.8%	6.9%	6.1%
Mitchell	10.0%	11.7%	9.5%
Monroe	5.9%	8.5%	7.4%
Montgomery	6.3%	11.2%	10.4%
Morgan	5.5%	9.1%	8.7%
Murray	8.3%	13.2%	11.8%
Muscogee	4.4%	6.6%	6.1%
Newton	11.4%	17.2%	15.4%
Oconee	2.3%	4.7%	4.5%
Oglethorpe	4.9%	8.0%	7.6%
Paulding	8.4%	13.1%	12.1%
Peach	5.3%	7.4%	7.6%
Pickens	4.4%	7.6%	7.0%
Pierce	3.7%	6.9%	6.0%
Pike	7.3%	11.2%	10.9%
Polk	9.1%	13.2%	12.3%
Pulaski	5.9%	6.5%	6.5%
Putnam	4.2%	5.6%	5.2%
Quitman	5.3%	8.6%	8.0%
Rabun	2.6%	5.8%	7.0%
Randolph	10.2%	13.0%	11.9%
Richmond	6.4%	8.6%	7.8%
Rockdale	10.0%	15.3%	13.7%

County	Percentage of Loans 90+ Days DQ, in Foreclosure, or in REO		
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Schley	4.9%	5.0%	6.7%
Screven	7.2%	12.9%	12.2%
Seminole	2.4%	5.2%	5.5%
Spalding	8.1%	12.0%	11.9%
Stephens	5.8%	9.4%	9.1%
Stewart	3.9%	6.4%	6.3%
Sumter	4.0%	7.2%	6.2%
Talbot	6.0%	6.2%	6.2%
Taliaferro	6.8%	8.9%	7.1%
Tattnall	3.4%	5.4%	4.8%
Taylor	5.7%	9.3%	10.2%
Telfair	9.4%	10.7%	11.7%
Terrell	7.9%	10.9%	7.9%
Thomas	2.9%	5.0%	4.8%
Tift	5.2%	6.7%	7.0%
Toombs	5.1%	6.9%	5.9%
Towns	2.9%	5.3%	4.2%
Treutlen	6.5%	11.2%	10.2%
Troup	6.2%	9.5%	8.5%
Turner	7.1%	10.8%	11.3%
Twiggs	10.4%	11.3%	11.1%
Union	2.8%	5.8%	5.3%
Upson	9.9%	12.4%	10.5%
Walker	8.3%	11.1%	10.0%
Walton	7.4%	12.0%	10.2%
Ware	5.4%	8.2%	9.2%
Warren	6.6%	10.0%	9.5%
Washington	7.6%	9.9%	9.3%
Wayne	4.4%	7.0%	7.5%
Webster	0.0%	2.6%	2.7%
Wheeler	9.4%	9.9%	10.9%
White	4.9%	8.3%	7.8%
Whitfield	6.3%	10.6%	10.0%
Wilcox	2.2%	5.5%	5.8%
Wilkes	6.4%	12.4%	9.9%
Wilkinson	10.1%	12.1%	10.8%
Worth	7.4%	7.4%	8.8%

Source: LPS Applied Analytics