



# Mortgage Performance Summary

QUARTERLY UPDATE

## Housing Market and Mortgage Performance in South Carolina

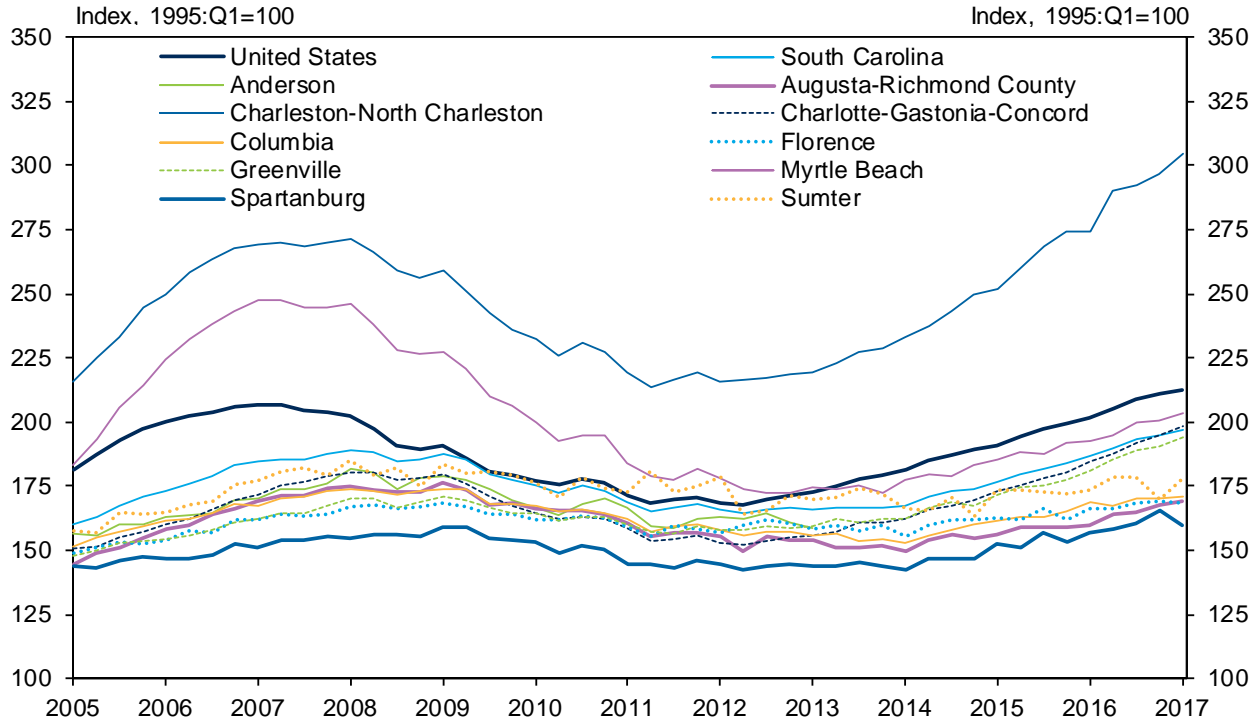
**1st Quarter, 2017**

Joseph Mengedoth  
Michael Stanley

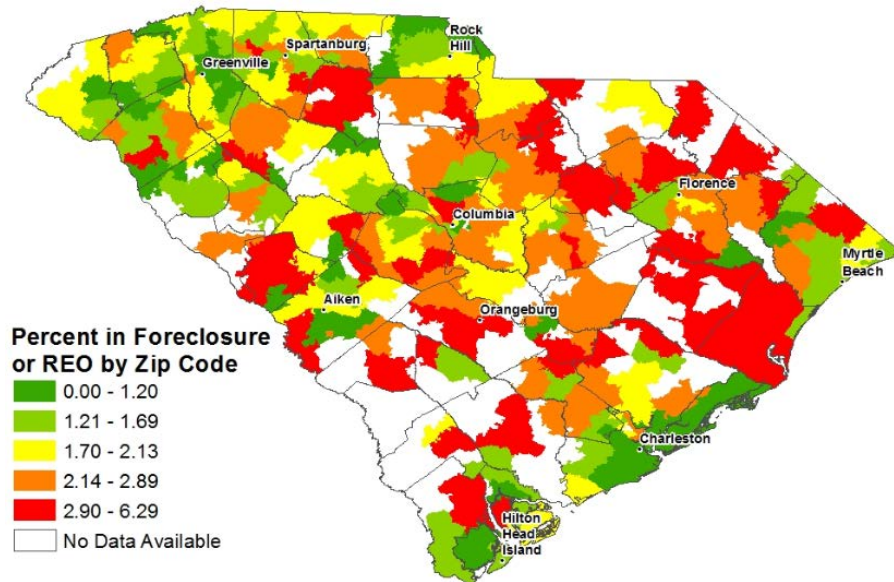


Richmond • Baltimore • Charlotte

**Figure 1**  
**FHFA House Price Index: South Carolina**



**Figure 2**  
**Percentage of Owner-Occupied Loans in Foreclosure or REO<sup>1</sup>:**  
**South Carolina**

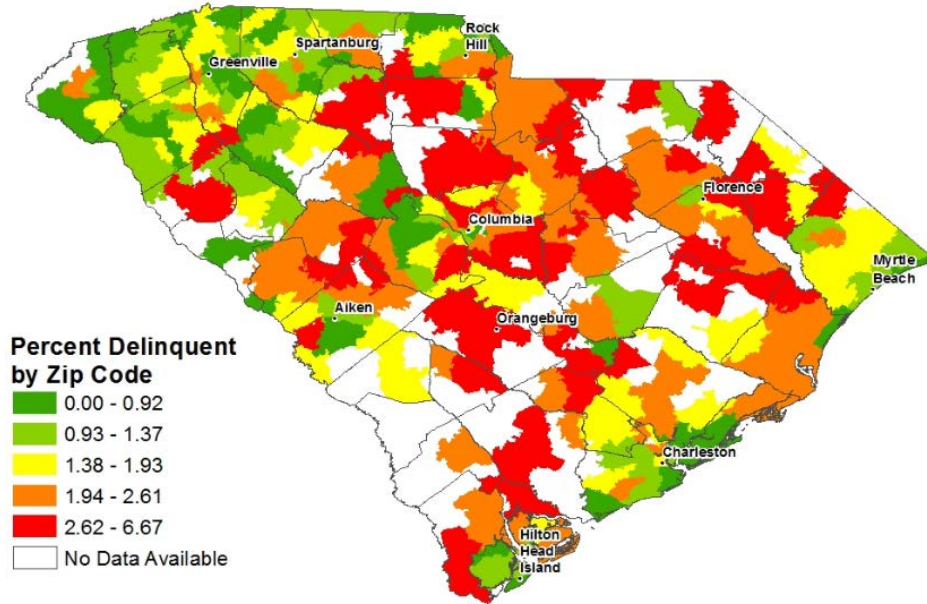


Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.

Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

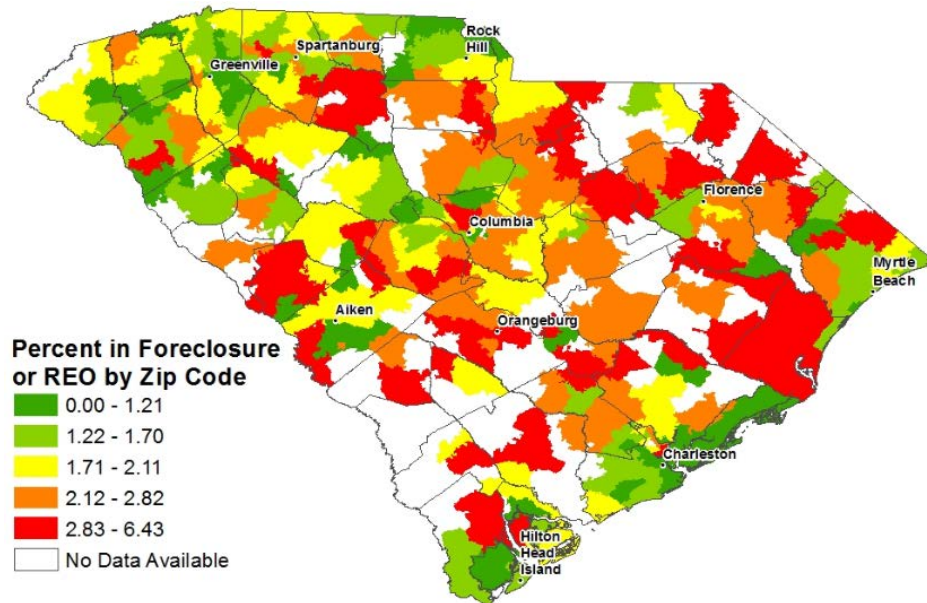
<sup>1</sup> Real Estate Owned (REO) properties are in the possession of the lender due to foreclosure or forfeiture.

**Figure 3**  
**Percentage of Owner-Occupied Loans with 90+ Day Delinquency:**  
**South Carolina**



Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

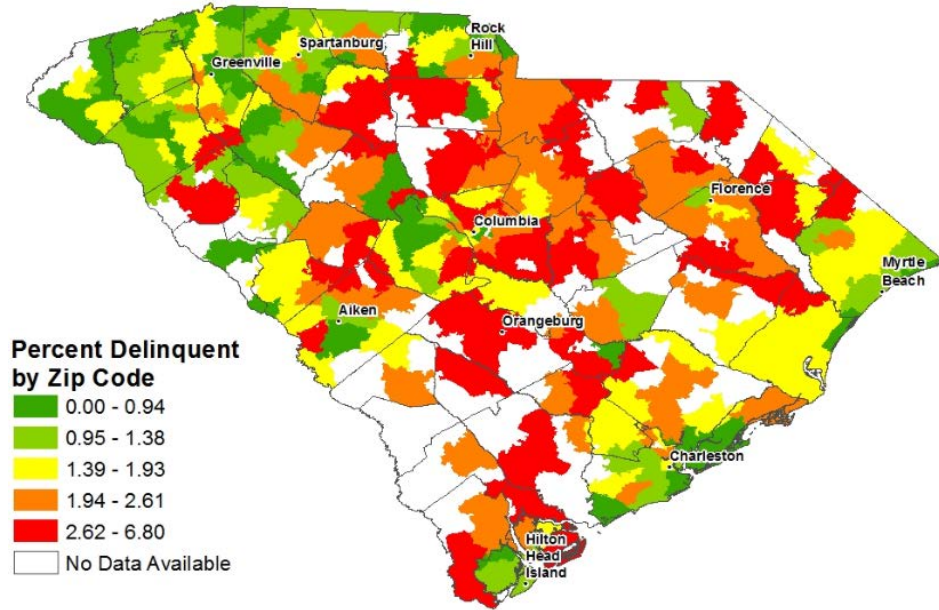
**Figure 4**  
**Percentage of Owner-Occupied Prime Loans in Foreclosure or REO<sup>2</sup>:**  
**South Carolina**



Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

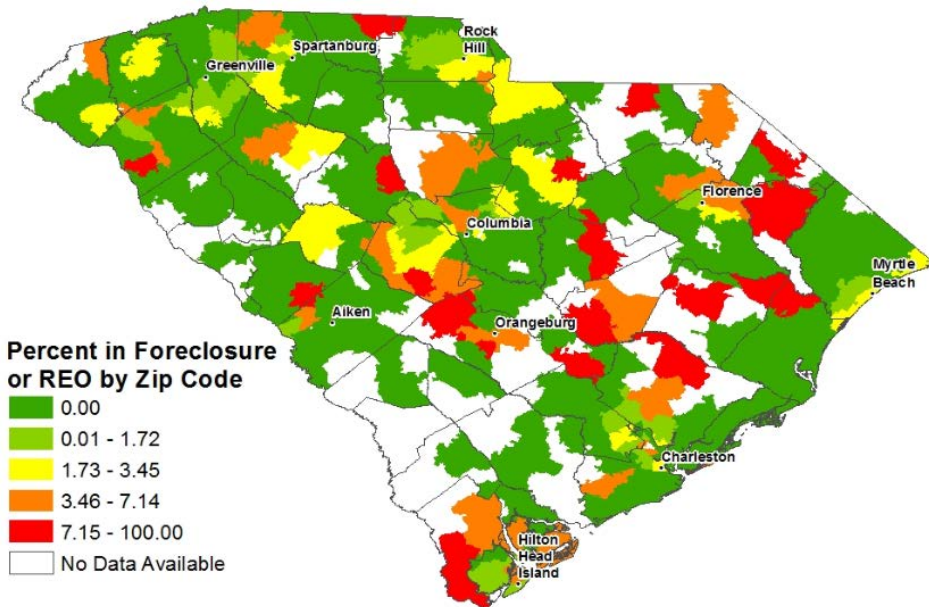
<sup>2</sup> Real Estate Owned (REO) properties are in the possession of the lender due to foreclosure or forfeiture.

**Figure 5**  
**Percentage of Owner-Occupied Prime Loans with 90+ Day Delinquency:**  
**South Carolina**



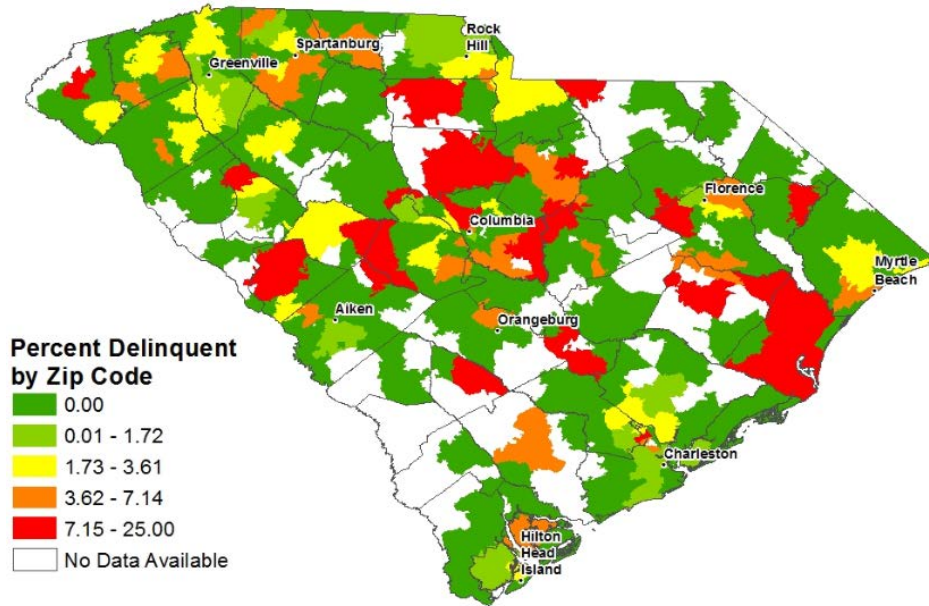
Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 6**  
**Percentage of Owner-Occupied Subprime Loans in Foreclosure or REO:**  
**South Carolina**



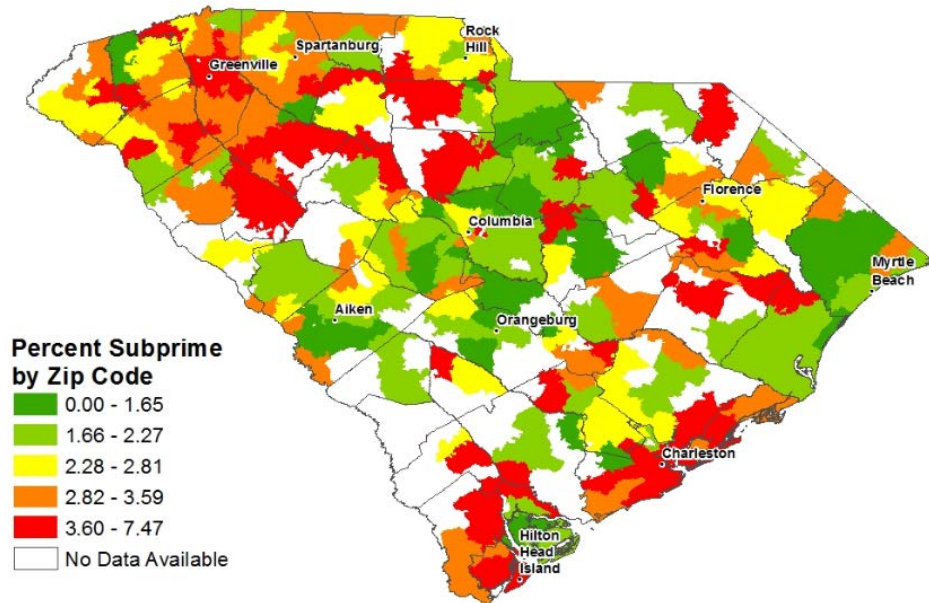
Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 7**  
**Percentage of Owner-Occupied Subprime Loans with 90+ Day Delinquency:**  
**South Carolina**



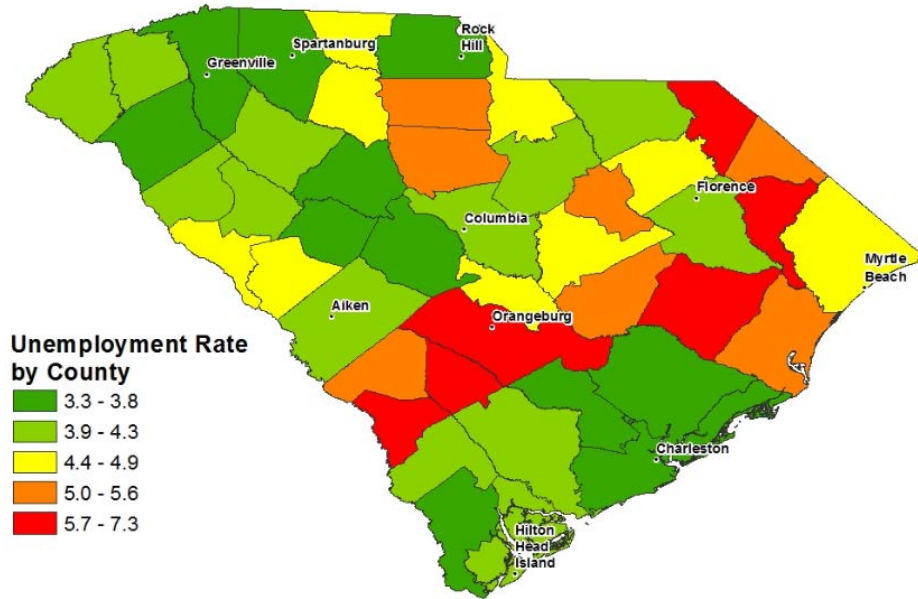
Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 8**  
**Percentage of Owner-Occupied Mortgages with Subprime Loans:**  
**South Carolina**



Notes: FHA and VA loans are included in the count of prime loans. Uncategorized zip codes have fewer than 100 total loans or no data available.  
 Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 9**  
**Unemployment Rate: South Carolina**



Notes: Unemployment Rate in March 2017  
 Source: Bureau of Labor Statistics/Haver Analytics

**Table 1**  
**Mortgage Delinquency Rates: Fifth District**

Geographic Area	Percent 90 + Days Past Due	National Rank	Percent in Foreclosure	National Rank
District of Columbia	1.26	29	2.33	5
Maryland	1.80	7	1.65	16
North Carolina	1.40	24	0.92	31
South Carolina	1.44	22	1.41	21
Virginia	1.13	35	0.61	42
West Virginia	1.56	15	1.10	26
Fifth District	1.41	-	1.09	-
United States	1.37	-	1.39	-

Source: Mortgage Bankers Association (2017:Q1)/Haver Analytics

**Table 2**  
**General Housing Statistics: South Carolina**

Geographic Area	Housing Units			Percent of Owner-Occupied Mortgages With:					
	Total	Vacant	Occupied	Owner-Occupied		Prime Loan	Subprime Loan	Adjustable Rate	Interest Only
				Total	With a Mortgage				
Anderson	84,774	10,945	73,829	53,015	33,690	96.89	3.11	3.40	0.37
Augusta-Richmond	236,949	24,704	212,245	142,816	97,612	96.92	3.08	3.77	0.33
Charleston	298,542	38,555	259,987	170,522	125,278	96.72	3.28	8.30	1.94
Charlotte-Gastonia	737,775	66,546	671,229	445,815	356,468	97.10	2.90	8.45	1.34
Columbia	331,470	36,589	294,881	200,980	144,966	98.04	1.96	4.62	0.47
Florence	88,963	9,779	79,184	54,526	33,016	97.25	2.75	3.77	0.20
Greenville-Mauldin	277,415	30,131	247,284	168,575	115,954	96.25	3.75	4.73	0.49
Hilton Head Island	103,322	29,860	73,462	51,739	34,273	96.16	3.84	13.61	4.03
Myrtle Beach	185,992	73,767	112,225	76,997	49,985	98.26	1.74	6.59	1.24
Spartanburg	122,628	13,382	109,246	76,260	51,132	97.29	2.71	3.87	0.48
Sumter	46,011	5,613	40,398	27,014	17,508	98.67	1.33	4.09	0.39
South Carolina	2,137,683	336,502	1,801,181	1,248,805	825,417	97.22	2.78	5.79	0.97
Fifth District	13,387,600	1,598,257	11,789,343	7,930,734	5,632,033	96.89	3.11	7.73	1.64
United States	131,704,730	14,988,438	116,716,292	75,986,074	51,208,208*	97.97	2.03	8.07	1.64

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans.

Source: Housing units are reported in the 2010 Census. Mortgage estimates are Federal Reserve Bank of Richmond calculations using data from McDash Analytics (March 2017).

Definitions of the metropolitan areas are provided later in the document.

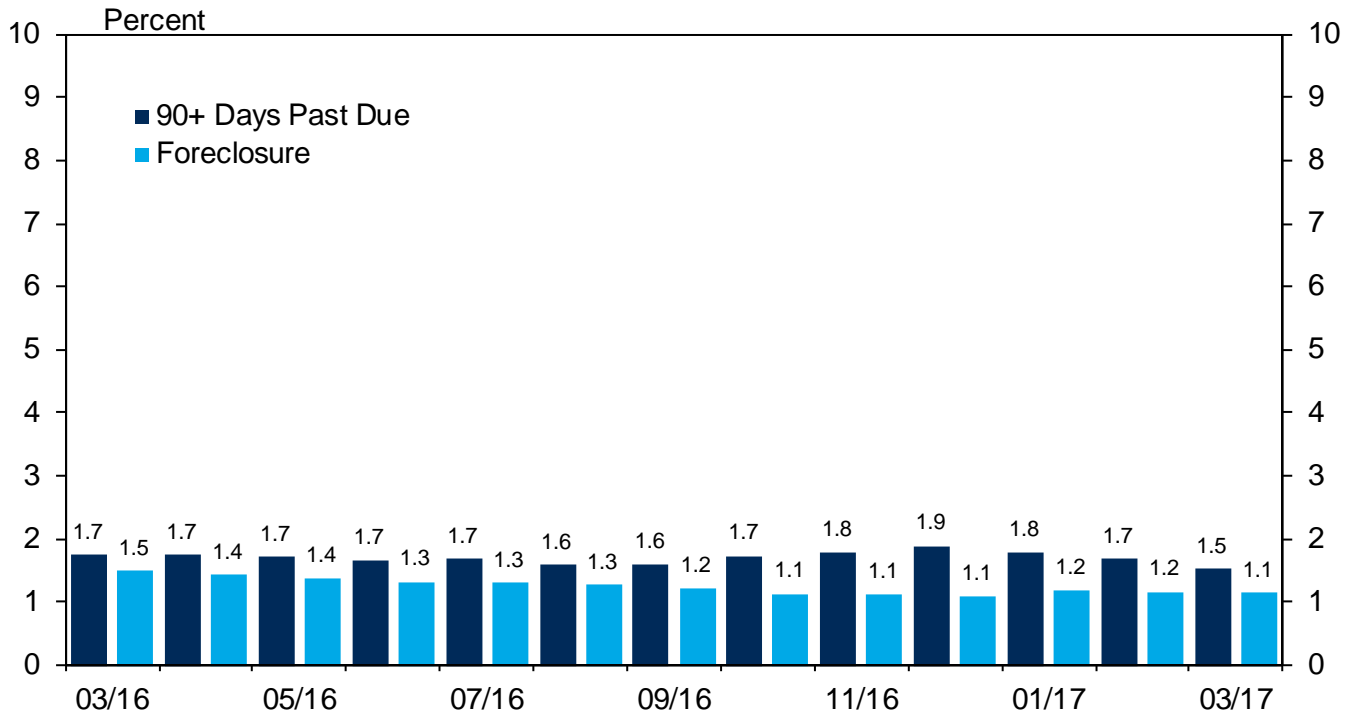
\*The figure for owner-occupied units with a mortgage at the national level is calculated by summing the totals for the states.

**Table 3**  
**Owner-Occupied Loan Statistics: South Carolina**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Anderson	1.39	1.33	0.73	1.17	1.12	0.63
Augusta-Richmond	2.25	0.83	0.76	1.81	0.68	0.69
Charleston	1.55	1.44	0.51	1.48	1.10	0.35
Charlotte-Gastonia	1.57	0.80	0.48	1.39	0.61	0.27
Columbia	2.35	1.80	0.66	1.94	1.33	0.67
Florence	2.07	1.73	0.79	1.96	1.28	0.70
Greenville-Mauldin	1.29	1.11	0.49	1.09	0.83	0.41
Hilton Head Island	1.25	1.26	0.50	1.29	1.06	0.34
Myrtle Beach	1.31	1.62	0.66	1.25	1.23	0.34
Spartanburg	1.60	1.65	0.78	1.35	1.22	0.62
Sumter	2.90	2.23	0.70	2.51	1.74	0.87
South Carolina	1.74	1.49	0.63	1.53	1.15	0.52
Fifth District	1.69	1.00	0.79	1.47	0.77	0.60
United States	1.58	1.32	0.74	1.32	0.97	0.57

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017).

**Figure 10**  
**Owner-Occupied Loan Statistics: South Carolina**



Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

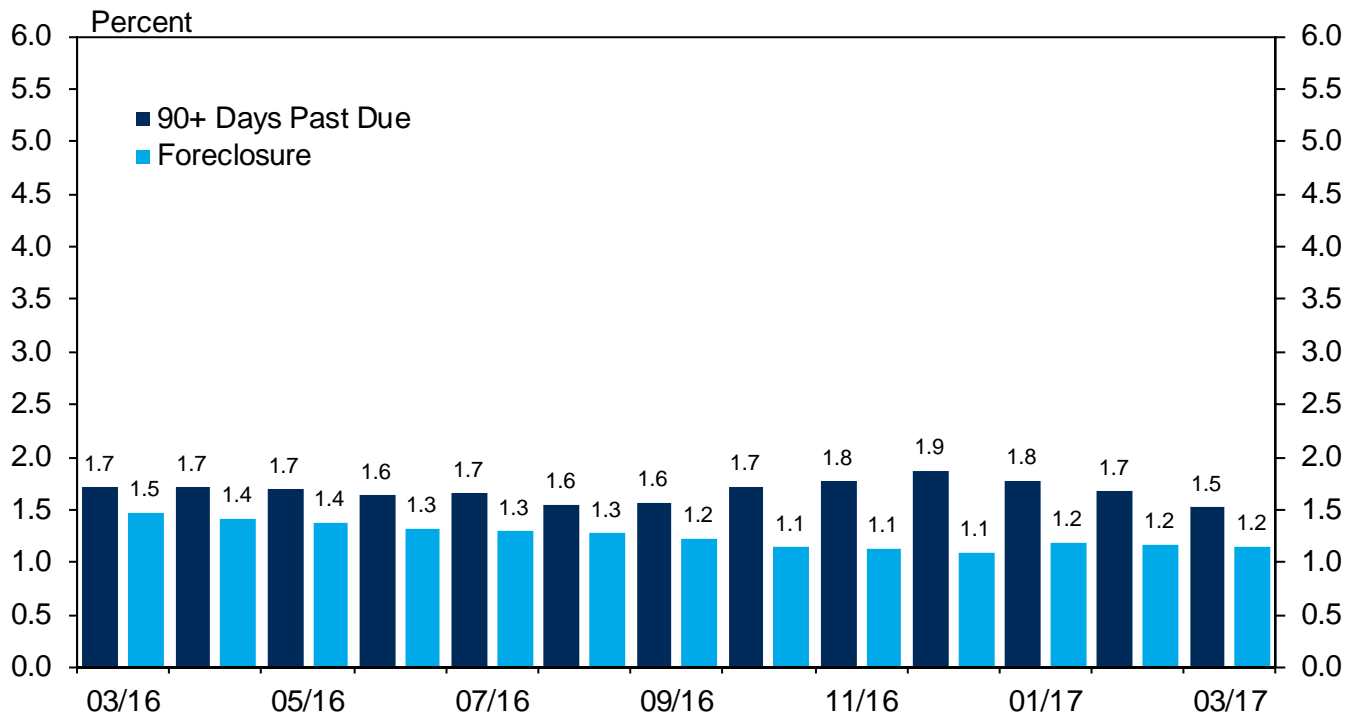


**Table 4**  
**Owner-Occupied Prime Loan Statistics: South Carolina**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Anderson	1.35	1.35	0.75	1.18	1.12	0.65
Augusta-Richmond	2.21	0.83	0.77	1.82	0.69	0.70
Charleston	1.54	1.41	0.51	1.49	1.11	0.36
Charlotte-Gastonia	1.55	0.79	0.48	1.39	0.61	0.28
Columbia	2.32	1.79	0.66	1.93	1.34	0.67
Florence	2.02	1.72	0.79	1.94	1.28	0.72
Greenville-Mauldin	1.26	1.09	0.49	1.09	0.85	0.43
Hilton Head Island	1.22	1.23	0.51	1.29	1.04	0.35
Myrtle Beach	1.29	1.59	0.66	1.24	1.23	0.35
Spartanburg	1.57	1.66	0.76	1.32	1.21	0.63
Sumter	2.82	2.27	0.70	2.50	1.73	0.85
South Carolina	1.71	1.48	0.63	1.52	1.15	0.52
Fifth District	1.64	0.98	0.79	1.45	0.77	0.61
United States	1.55	1.30	0.73	1.30	0.97	0.57

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 11**  
**Owner-Occupied Prime Loan Statistics: South Carolina**



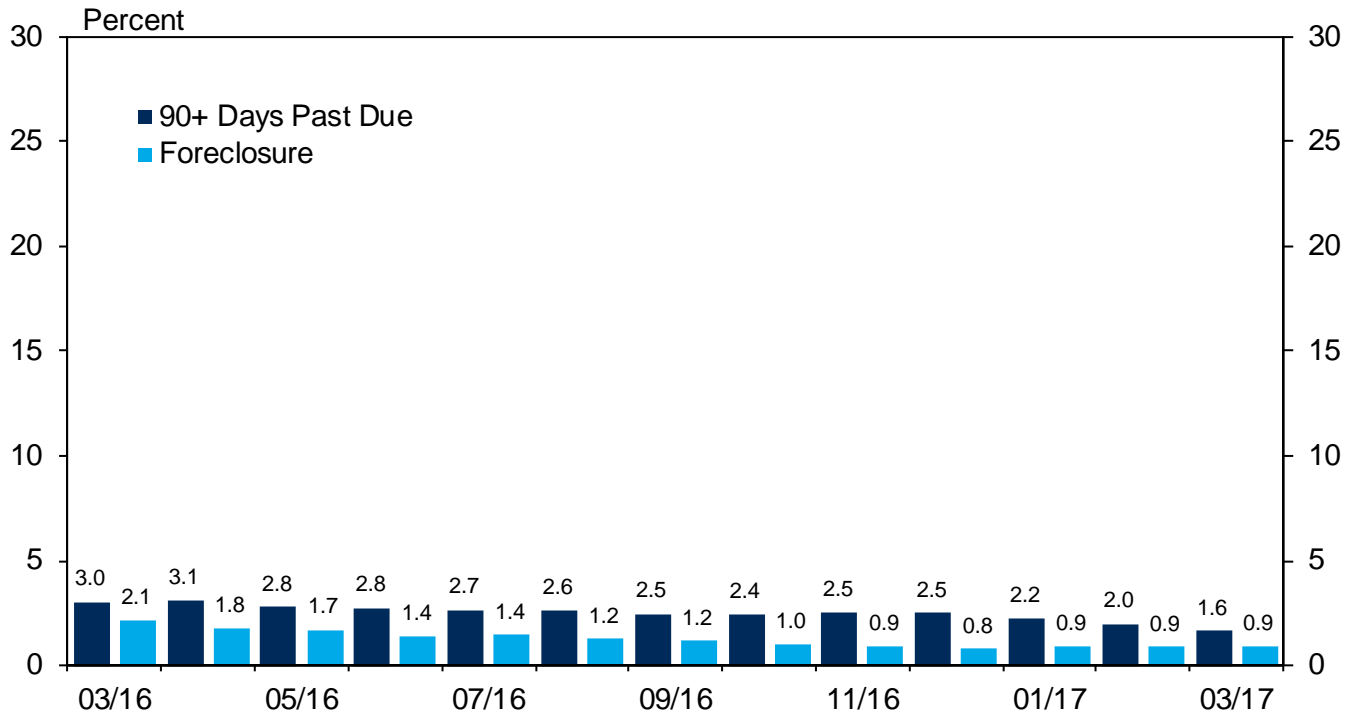
Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans.  
Source: Federal Reserve Bank of Richmond /McDash Analytics (March 2017)

**Table 5**  
**Owner-Occupied Subprime Loan Statistics: South Carolina**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Anderson	2.59	0.57	0.29	0.71	1.18	0.00
Augusta-Richmond	3.55	0.81	0.52	1.42	0.34	0.23
Charleston	2.14	2.32	0.31	1.31	0.80	0.17
Charlotte-Gastonia	2.57	1.33	0.44	1.33	0.45	0.06
Columbia	4.28	2.27	0.79	2.41	0.87	0.67
Florence	4.43	1.85	1.11	2.47	1.23	0.31
Greenville-Mauldin	2.31	1.75	0.44	1.11	0.51	0.13
Hilton Head Island	2.31	1.98	0.16	1.34	1.61	0.13
Myrtle Beach	3.08	3.92	0.56	1.84	1.23	0.20
Spartanburg	3.14	1.57	1.57	2.37	1.26	0.16
Sumter	7.78	0.00	1.11	3.57	2.38	2.38
South Carolina	3.04	2.13	0.66	1.64	0.92	0.29
Fifth District	3.49	1.47	0.72	1.93	0.67	0.33
United States	3.31	2.23	0.88	1.93	1.09	0.43

Notes: FHA and VA loans, and interest only loans, are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 12**  
**Owner-Occupied Subprime Loan Statistics: South Carolina**



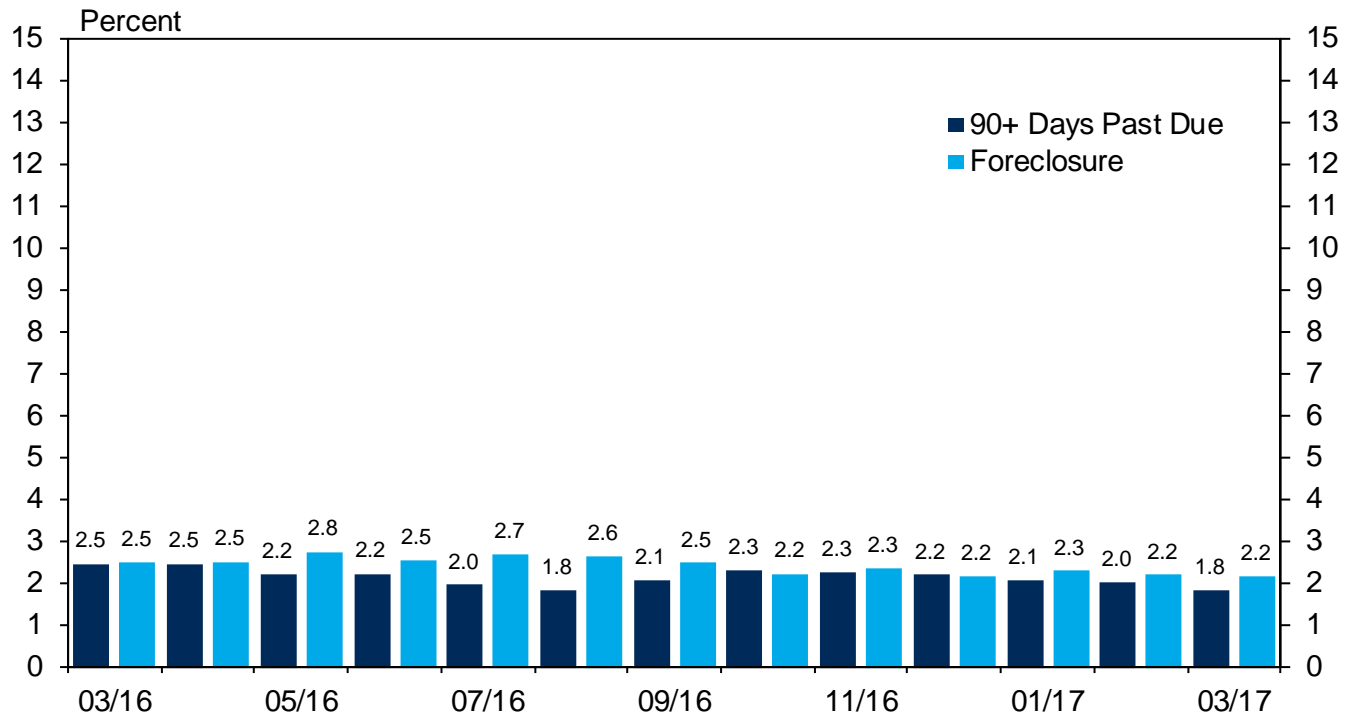
Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 6**  
**Owner-Occupied Interest Only Loan Statistics: South Carolina**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Anderson	2.99	1.49	2.99	2.00	4.00	0.00
Augusta-Richmond	2.21	0.88	0.88	1.05	2.63	1.05
Charleston	2.37	1.98	0.66	1.77	1.63	0.71
Charlotte-Gastonia	1.83	1.00	0.78	1.44	0.69	0.26
Columbia	3.81	3.59	1.57	2.78	3.06	1.11
Florence	3.45	10.34	0.00	4.35	0.00	4.35
Greenville-Mauldin	2.13	2.13	0.80	0.98	2.95	1.97
Hilton Head Island	2.22	2.22	0.74	1.92	2.05	0.77
Myrtle Beach	2.74	3.42	1.60	2.01	2.59	0.86
Spartanburg	2.76	4.14	0.69	0.88	0.88	0.88
Sumter	0.00	3.45	0.00	4.00	4.00	0.00
South Carolina	2.47	2.49	0.98	1.82	2.16	0.87
Fifth District	2.92	2.09	1.61	2.40	1.77	1.27
United States	2.73	3.07	1.24	2.00	2.32	0.89

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Figure 13**  
**Owner-Occupied Interest Only Loan Statistics: South Carolina**



Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 7**  
**Unemployment Rates: South Carolina**

Geographic Area	Unemployment Rate	Percentage Point
		Change from March 2016
Augusta-Richmond	4.8	-0.7
Charleston	3.4	-1.0
Charlotte-Gastonia	4.4	-0.3
Columbia	3.8	-0.9
Florence	4.5	-1.3
Greenville-Mauldin	3.7	-0.9
Hilton Head Island	3.9	-0.9
Myrtle Beach	5.1	-1.1
Spartanburg	3.9	-1.1
Sumter	4.9	-1.1
South Carolina	4.0	-1.1
Fifth District	4.3	-0.5

Note: Data are not seasonally adjusted.  
Source: Bureau of Labor Statistics/Haver Analytics (March 2017)

**Table 8**  
**Owner-Occupied Loan Statistics**  
**Greenville-Mauldin, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Greenville County	1.29	1.16	0.45	1.07	0.85	0.36
Laurens County	1.66	1.09	1.05	1.22	1.15	1.15
Pickens County	1.18	0.87	0.56	1.16	0.68	0.50

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 9  
Owner-Occupied Loan Statistics  
Columbia, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Calhoun County	1.53	1.78	0.51	1.41	1.17	0.70
Fairfield County	2.98	1.18	0.72	3.27	1.21	0.78
Kershaw County	2.73	1.78	0.87	2.32	1.48	0.79
Lexington County	1.82	1.65	0.60	1.45	1.28	0.60
Richland County	2.67	1.92	0.68	2.22	1.34	0.70
Saluda County	3.55	3.13	0.63	3.24	1.34	0.38

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 10  
Owner-Occupied Loan Statistics  
Charleston, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Berkeley County	1.90	1.97	0.67	1.99	1.39	0.46
Charleston County	1.11	1.01	0.37	1.05	0.81	0.20
Dorchester County	2.12	1.79	0.65	1.84	1.38	0.54

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 11  
Owner-Occupied Prime Loan Statistics  
Greenville-Mauldin, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Greenville County	1.26	1.14	0.45	1.07	0.87	0.37
Laurens County	1.64	1.10	1.10	1.24	1.08	1.16
Pickens County	1.17	0.86	0.58	1.15	0.70	0.51

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 12**  
**Owner-Occupied Prime Loan Statistics**  
**Columbia, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Calhoun County	1.31	1.83	0.52	1.43	1.19	0.72
Fairfield County	2.81	1.22	0.75	2.94	1.16	0.80
Kershaw County	2.67	1.75	0.88	2.31	1.50	0.76
Lexington County	1.79	1.64	0.60	1.43	1.28	0.60
Richland County	2.64	1.91	0.67	2.22	1.36	0.71
Saluda County	3.79	3.13	0.67	3.27	1.23	0.41

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 13**  
**Owner-Occupied Prime Loan Statistics**  
**Charleston, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Berkeley County	1.88	1.93	0.67	1.99	1.39	0.46
Charleston County	1.10	1.00	0.37	1.06	0.82	0.20
Dorchester County	2.10	1.76	0.65	1.82	1.40	0.54

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 14**  
**Owner-Occupied Subprime Loan Statistics**  
**Greenville-Mauldin, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Greenville County	2.47	1.91	0.56	1.05	0.42	0.05
Laurens County	2.11	1.05	0.00	0.88	2.63	0.88
Pickens County	1.61	1.20	0.00	1.59	0.32	0.32

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 15**  
**Owner-Occupied Subprime Loan Statistics**  
**Columbia, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Calhoun County	10.00	0.00	0.00	0.00	0.00	0.00
Fairfield County	7.50	0.00	0.00	12.50	2.50	0.00
Kershaw County	7.23	3.61	0.00	2.97	0.00	2.97
Lexington County	3.71	2.09	0.46	2.14	1.32	0.49
Richland County	4.19	2.37	1.28	1.98	0.42	0.57
Saluda County	0.00	3.23	0.00	2.86	2.86	0.00

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 16**  
**Owner-Occupied Subprime Loan Statistics**  
**Charleston, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Berkeley County	2.63	3.80	0.58	1.72	1.51	0.43
Charleston County	1.59	1.25	0.00	0.76	0.62	0.00
Dorchester County	2.96	3.49	0.81	2.57	0.64	0.43

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 17**  
**Owner-Occupied Interest Only Loan Statistics**  
**Greenville-Mauldin, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Greenville County	1.68	2.02	0.34	1.22	2.45	1.63
Laurens County	0.00	10.00	10.00	0.00	12.50	0.00
Pickens County	4.41	1.47	1.47	0.00	3.85	3.85

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 18**  
**Owner-Occupied Interest Only Loan Statistics**  
**Columbia, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Calhoun County	0.00	0.00	0.00	0.00	0.00	0.00
Fairfield County	50.00	0.00	0.00	50.00	0.00	0.00
Kershaw County	4.00	0.00	4.00	5.00	0.00	0.00
Lexington County	0.65	3.23	1.94	0.81	4.03	1.61
Richland County	5.34	4.20	1.15	3.30	2.83	0.94
Saluda County	0.00	0.00	0.00	0.00	0.00	0.00

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)

**Table 19**  
**Owner-Occupied Interest Only Loan Statistics**  
**Charleston, SC MSA**

Geographic Area	March 2016			March 2017		
	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO	Percent 90+ Days Past Due	Percent in Foreclosure	Percent in REO
Berkeley County	3.15	1.57	0.79	1.98	2.97	1.49
Charleston County	1.95	1.87	0.55	1.29	1.09	0.30
Dorchester County	3.61	2.89	1.08	3.98	2.99	1.99

Notes: FHA and VA loans as well as interest only loans are included in the count of prime loans. Areas with fewer than 100 total loans receive an N/A.  
Source: Federal Reserve Bank of Richmond/McDash Analytics (March 2017)



## MSA Definitions

1. **Anderson, SC MSA** – Anderson County, SC
2. **Augusta-Richmond, GA-SC MSA** – Burke County, GA; Columbia County, GA; McDuffie County, GA; Richmond County, GA; Aiken County, SC; Edgefield County, SC
3. **Charleston, SC MSA** – Berkeley County, SC; Charleston County, SC; Dorchester County, SC
4. **Charlotte-Gastonia, NC-SC MSA** – Charlotte, NC; Gastonia, NC; Concord, NC; Rock Hill, SC; Anson County, NC; Cabarrus County, NC; Gaston County, NC; Mecklenburg County, NC; Union County, NC; York County, SC
5. **Columbia, SC MSA**- Calhoun County, SC; Fairfield County, SC; Kershaw County, SC; Lexington County, SC; Richland County, SC; Saluda County, SC
6. **Florence, SC MSA** – Darlington County, SC; Florence County, SC
7. **Greenville-Mauldin, SC MSA** – Greenville County, SC; Laurens County, SC; Pickens County, SC
8. **Hilton Head Island micropolitan statistical area** – Beaufort County, SC; Jasper County, SC
9. **Myrtle Beach, SC MSA** – Horry County, SC
10. **Spartanburg, SC MSA** – Spartanburg County, SC
11. **Sumter, SC MSA** – Sumter County, SC

Source: Office of Management and Budget, 2008

## South Carolina Counties



## **Sources and Notes**

### **House Price Index**

*Federal Housing Finance Agency/Haver Analytics*

Weighted repeat sales index, measuring the average price changes in repeat sales or refinancing on the same single family properties. Based on transactions involving conforming, conventional mortgages purchased or securitized by Fannie Mae or Freddie Mac.

### **Unemployment Rate**

*Bureau of Labor Statistics/Haver Analytics*

### **General Housing Statistics**

*Census Bureau*

### **Metropolitan Statistical Area Definitions**

*Office of Management and Budget, 2008*

### **Loan Distribution and Loan Performance**

*(1) Mortgage Bankers' Association/Haver Analytics*

*(2) McDash Analytics Mortgage Data*

McDash Analytics recently made a large enhancement to their mortgage performance data with the addition of several, primarily non-bank, mortgage servicers covering an additional 3.5 million loans. Performance numbers for the added servicers date back to January 2010. Historical rates may have changed in this version of the Mortgage Performance Summaries from previous versions.