

# **Foreclosure Trends**

**Q4 2016**

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## Key Findings:

- Tennessee's foreclosure rate ranked 40<sup>th</sup> in the nation as of December 2016 at 0.4 percent.<sup>1</sup> This continues to be the lowest foreclosure rate in the Southeastern United States.
- For the first time since Q1 of 2015, Tennessee's foreclosure total increased slightly during the fourth quarter of 2016, albeit by a very small magnitude.
- For the first time in nearly four years (since Q1 of 2013), Tennessee's delinquency totals increased from the previous quarter.
- On a county level, the distribution of quarterly changes in foreclosures is changing. A higher number of counties are seeing foreclosure totals increase. In the fourth quarter of 2016, just 29 counties experienced a decrease, while 34 saw an increase in foreclosure. Even though most of these increases were quite small, the numbers reflect the third consecutive quarter of more counties experiencing an uptick in foreclosures.
- Several Tennessee counties have such small totals of active home loans that their overall rankings in the Delinquency, REO, and Foreclosure Indices are almost automatically near the top. A prime example of this is Lake County, which, despite having fewer than 20 delinquencies and fewer than ten REOs or foreclosures, ranks in the top 10 in the Delinquency and Foreclosure Index. *For all county level Index Values, see the Appendix at the end of this document.*

## INTRODUCTION

The past several years of Tennessee's housing market data have fit well into the broader narrative of recovery from the Great Recession. Since their peak levels in 2011-12, Tennessee's delinquency, REO, and foreclosure totals have steadily diminished. The third and fourth quarter of 2016 represented a departure from this trend, with total delinquencies and foreclosures increasing negligibly during the fourth quarter, with REOs declining by roughly two percent.

County Changes in Delinquency, REO, and Foreclosure Quarterly Totals			
	Delinquency	REO	Foreclosure
Decreased	34	28	29
No Change	13	38	32
Increased	48	29	34

Of the state's four largest counties, Shelby has the highest Index Values<sup>2</sup>, with Davidson, Knox, and Hamilton generally below the statewide average in all three categories.

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<sup>1</sup> [http://www.corelogic.com/research/the-market-pulse/marketpulse\\_2017\\_february.pdf](http://www.corelogic.com/research/the-market-pulse/marketpulse_2017_february.pdf)

<sup>2</sup> By indexing county-level delinquency, REO, and foreclosure rates relative to the state average, we can show which areas of the state stand out. Shelby County's Delinquency Index Value of 172, for example, signifies a delinquency rate 1.72 times the Tennessee overall delinquency rate.

Tennessee's Four Most Populous Counties, Compared (listed by Population)			
County	Delinquency Index	REO Index	Foreclosure Index
Shelby	172	134	175
Davidson	64	18	60
Knox	69	81	69
Hamilton	108	95	91

However, within Tennessee, the highest rates of delinquencies, REOs, and foreclosures are generally found within smaller counties, often in West Tennessee. In previous quarters, much like Tennessee overall, these high-Index counties were seeing notable declines in all three categories. In the fourth quarter of 2016, however, delinquency, REO, and foreclosure totals were much more static in places like Hardeman, Haywood, and Lauderdale Counties.

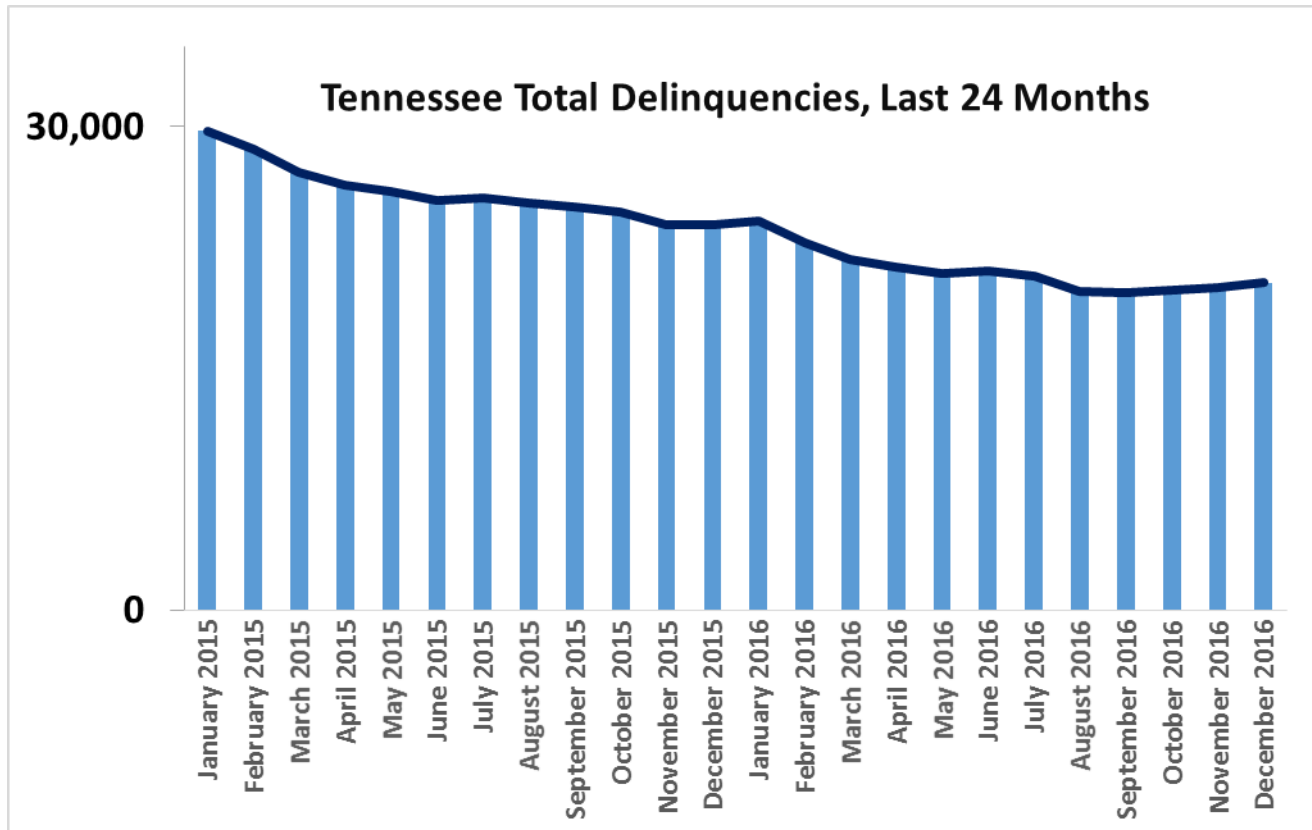
Thus, while counties such as those listed in the chart below (selected for their high Index Values across all three stages of foreclosure) may appear severely distressed, they are not experiencing sharp upticks in any of the three categories. In the case of foreclosures and REOs, which occur with less frequency than delinquencies, a high Index Value in any one quarter may be followed by a steep drop in the following months.

Tennessee Counties with High Index Values in all Three Categories (Irrespective of Population)			
County	Delinquency Index	REO Index	Foreclosure Index
Hardeman	279	369	252
Houston	161	485	149
Wayne	110	486	112
Lauderdale	257	162	160
Haywood	247	197	232

For each of the “foreclosure trend” variables, there are five maps: four mapping Index Values by county (showing East, Middle, West, and the State of Tennessee) and a fifth map showing volume, by ZIP code, irrespective of rates. Because high Index Values may not necessarily reflect a noteworthy pattern, particularly in less populated counties (because any shift in small volumes can give the impression of a big change) the fifth map is provided to show “hot spots” by volume, whether it be delinquencies, REOs, or foreclosures. These ZIP code-level volume maps are highly correlated with population, whereas county-level Index maps are relative to each county’s pool of active home loans.

## **DELINQUENCY**

In the fourth quarter of 2016, mortgage delinquencies in Tennessee increased<sup>3</sup> for the first time since the 1<sup>st</sup> quarter of 2015. The quarterly increase was marginal, representing less than one tenth of one percent. After 14 consecutive quarters of declines in loan delinquency prior to Q4, however, this may signal that delinquencies may begin to tick upward over the next several quarters. For perspective, however, Tennessee's delinquency inventory finished the fourth quarter of 2016 nearly 17 percent lower than it had been in the fourth quarter of 2015, 33 percent lower than it had been 24 months prior, and in the first quarter of 2013, the last time delinquencies went up, Tennessee had more than twice as many delinquent mortgages as it does currently.



<sup>3</sup> Refers to the quarterly average of delinquency totals across the state at the end-of-month tallies for October, November, and December 2016. Delinquencies may have increased from one month to the next, but the quarterly average delinquency count had not increased, as mentioned above, since the first quarter of 2013.

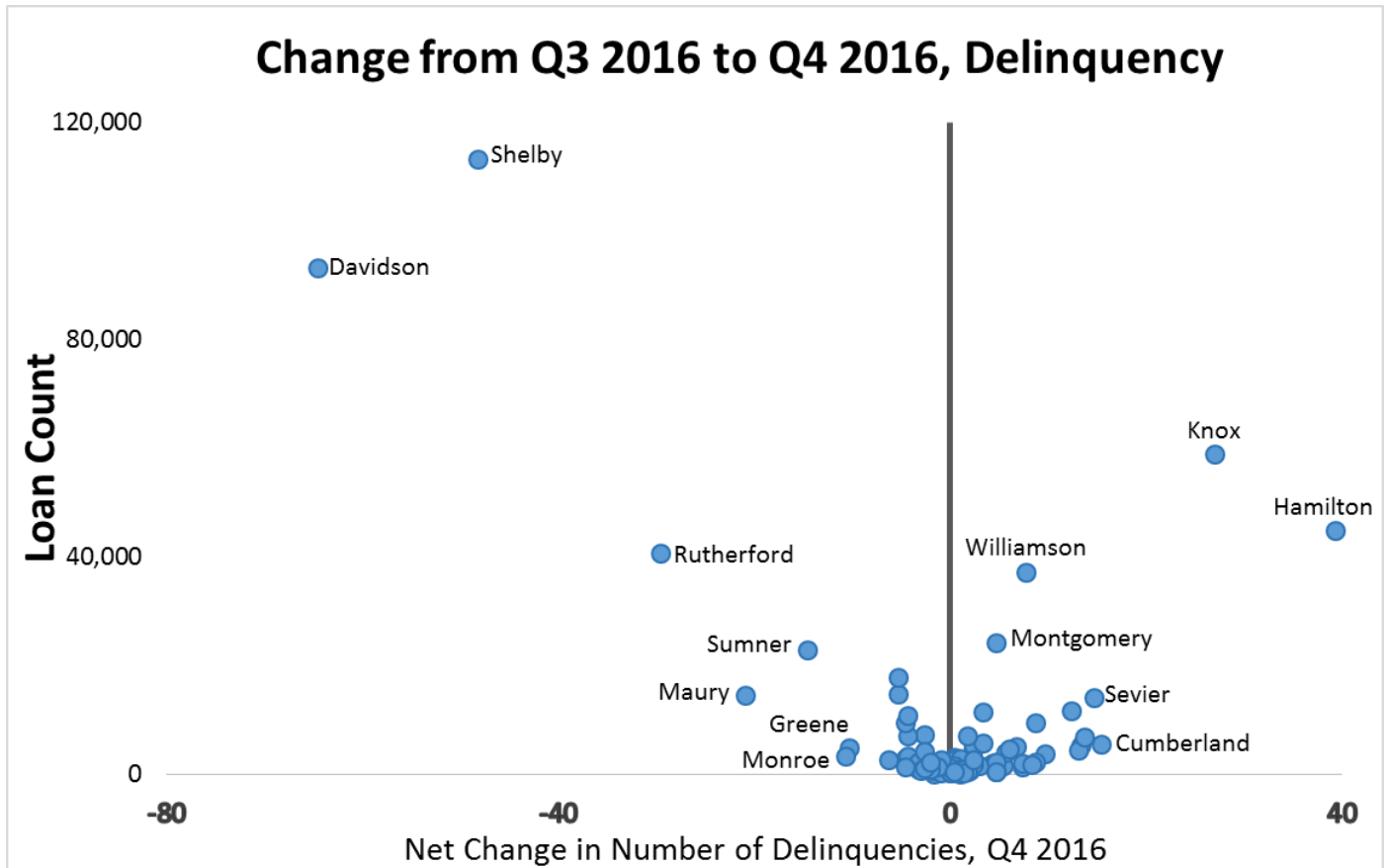
The 10 Counties with the Highest Delinquency Index Values					
	County	Delinquency Index Value	Percent Change from Q3 2016 Index Value	Percent Change from Q4 2015 Index Value	Grand Division
1	Hardeman	279	2.7%	7.1%	West
2	Lauderdale	257	-3.4%	10.0%	West
3	Haywood	247	1.8%	3.4%	West
4	Lake	210	11.1%	44.4%	West
5	Shelby	172	-0.6%	1.6%	West
6	Henderson	168	4.0%	3.3%	West
7	Crockett	166	0.2%	16.0%	West
8	Houston	161	27.7%	37.6%	Middle
9	Gibson	160	7.9%	8.9%	West
10	Trousdale	154	27.7%	65.6%	Middle

Note: State delinquency rate=100. Hardeman County's delinquency rate equals 2.79 times the Tennessee rate.

A positive value in "percent change" columns reflects an increase in the Index Value, not necessarily an increase in a county's delinquency rate. A county could see its delinquency rate fall, but if the state average falls faster, the county will show positive values in these columns.

Of the 10 counties at the top of the Delinquency Index, seven saw their delinquency totals increase in the third quarter, while Lauderdale and Shelby County both experienced decreases (Crockett County saw no change). The magnitude of the values in the column "Percent Change from Q3 2016" is largely determined by the size of a county's mortgage market. Lake, Houston, and Trousdale County are three of the state's smallest, and finished with double digit percentage changes from the previous quarter, while Shelby County, the state's largest, rarely changes by more than one percent in any given quarter. For the fifth consecutive quarter, Williamson County ranked in the bottom five of the Delinquency Index, with a delinquency rate roughly one-fifth of Tennessee's overall rate.

The chart below allows for a visualization of Tennessee counties and their quarterly changes in delinquency totals relative to their size. While Davidson County had the largest nominal decrease among counties, Maury, Greene, and Monroe Counties may have had more notable declines when we consider the size of their respective mortgage market.



In the previous four quarterly reports, Tennessee’s eight largest counties<sup>4</sup> all experienced declines in delinquency volume. In Q4 2016, however, four of the state’s largest eight counties saw their delinquency totals increase. Overall, more counties had rising delinquency totals (48) than falling (34).

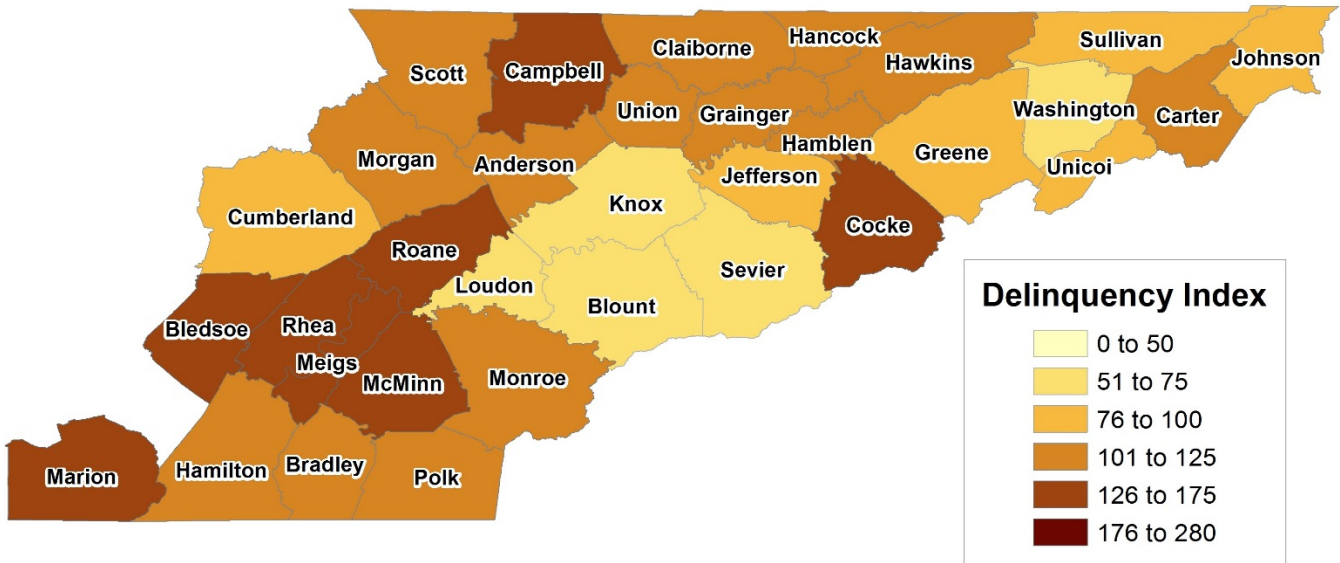
Maps 1-4 below display county-level delinquency outcomes, while the top ZIP codes are listed and then mapped in Map 5. Map 5 focuses on the delinquency hot spots, showing high totals of delinquencies, rather than the Index Values in Maps 1-4. As seen in map 5, 12 of the top 15 ZIP codes for delinquency were located in Shelby County.

<sup>4</sup> In this context, “eight largest” refers to the eight counties with the largest number of active mortgage loans, rather than population. These eight counties are: Shelby, Davidson, Knox, Hamilton, Rutherford, Williamson, Montgomery, Sumner. As discussed earlier with statewide totals, any of these counties’ end-of-month delinquency totals may have gone up from one month to the next—but in computing quarterly averages, this is the first time of the most recent five quarters where any of the largest eight counties’ quarterly total increased from the previous quarter.

Map 1

## East Tennessee Delinquency Index by County

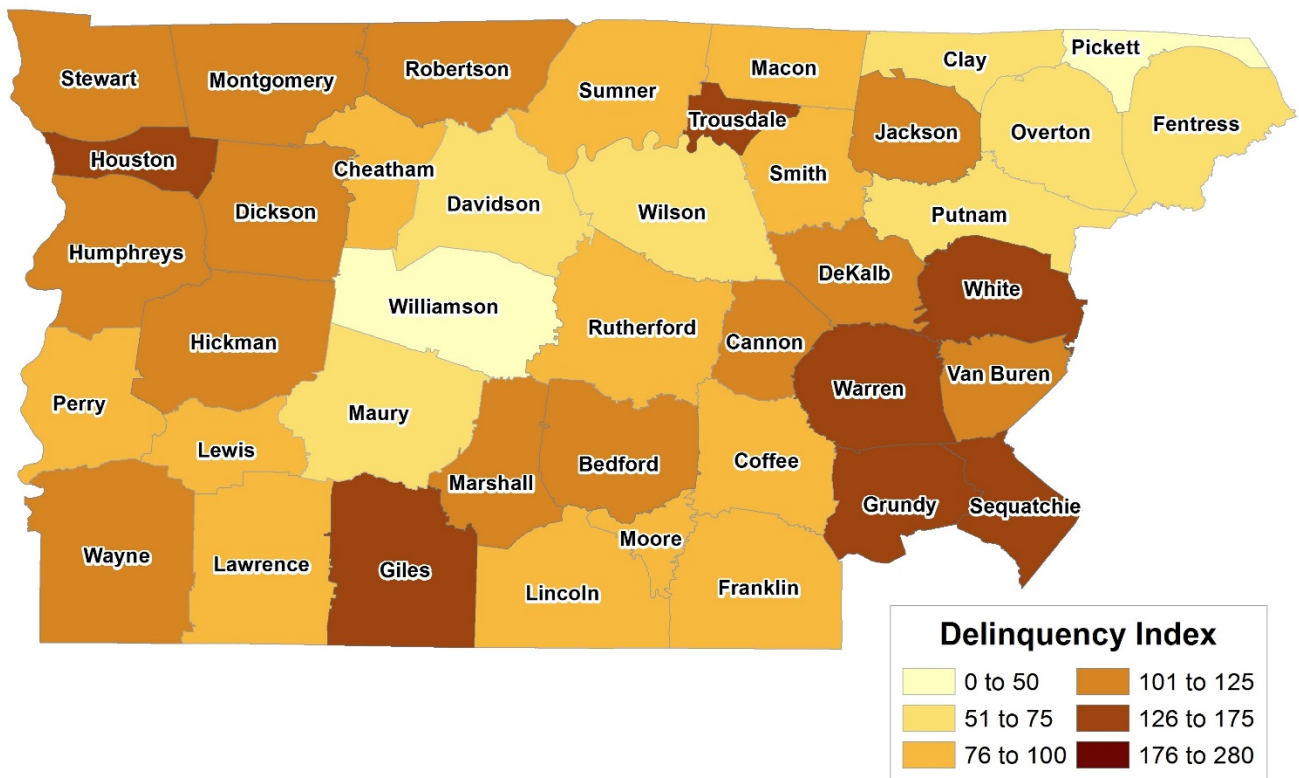
Q4 2016



Map 2

## Middle Tennessee Delinquency Index by County

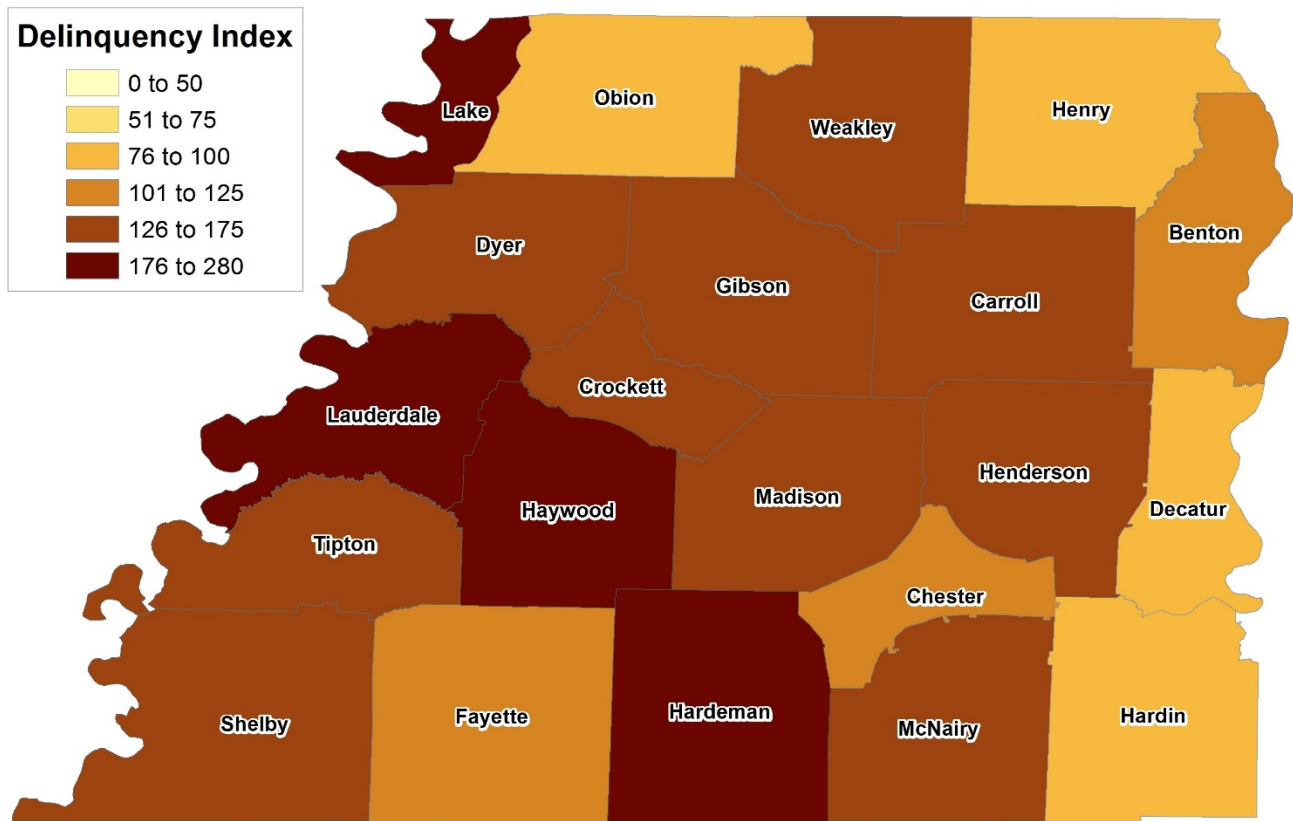
Q4 2016



Map 3

## West Tennessee Delinquency Index by County

Q4 2016



### Top 5 Tennessee ZIP Codes for Delinquency Index\*

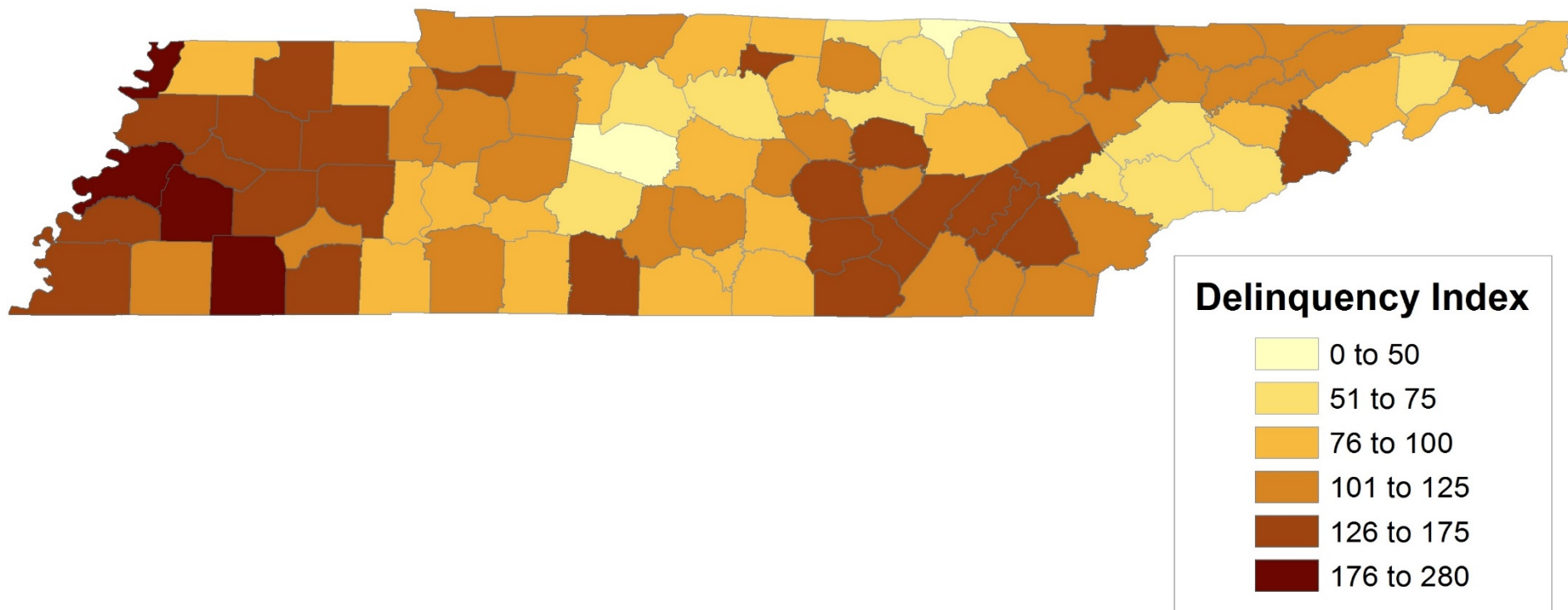
<b>37407</b>	[Hamilton; Chattanooga]	Index Value=404
<b>38127</b>	[Shelby; Memphis]	Index Value=387
<b>38105</b>	[Shelby; Memphis]	Index Value=374
<b>38118</b>	[Shelby; Memphis]	Index Value=363
<b>38109</b>	[Shelby; Memphis]	Index Value=356

*\*Excluding ZIP Codes with fewer than 100 loans\**

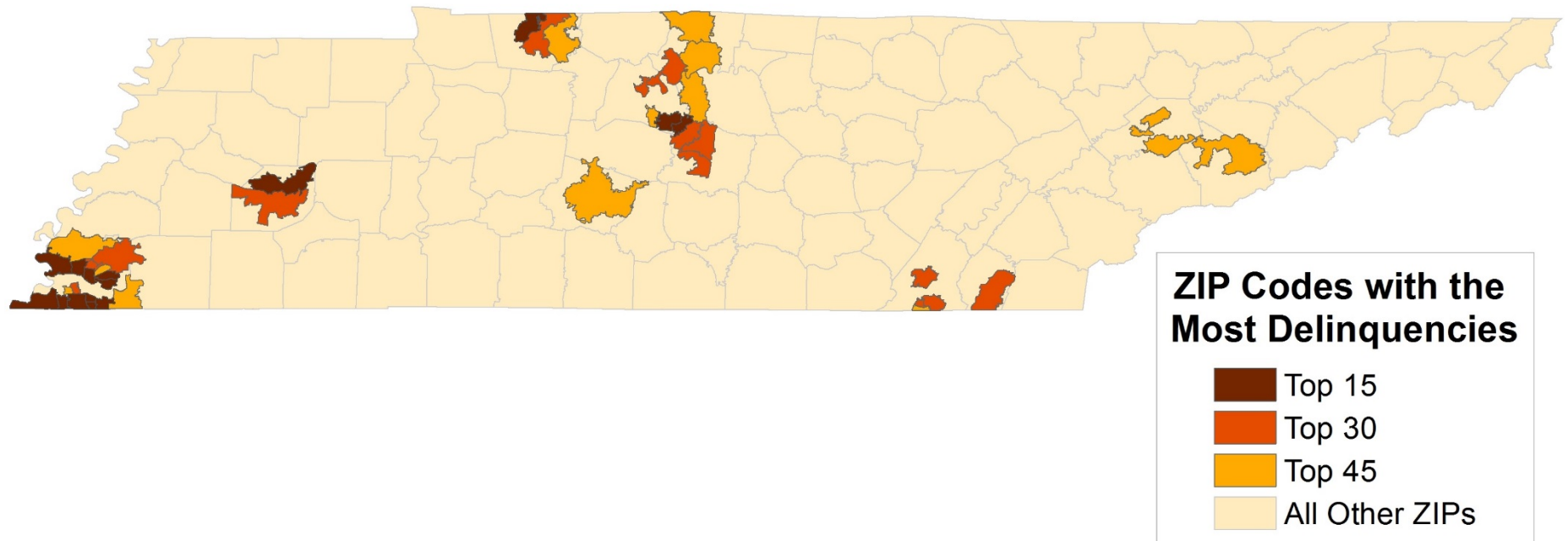


## Tennessee Delinquency Index by County

Q4 2016



## The Top Tennessee ZIP Codes for Mortgage Delinquencies



### Top 5 Tennessee Counties for Delinquency Volume

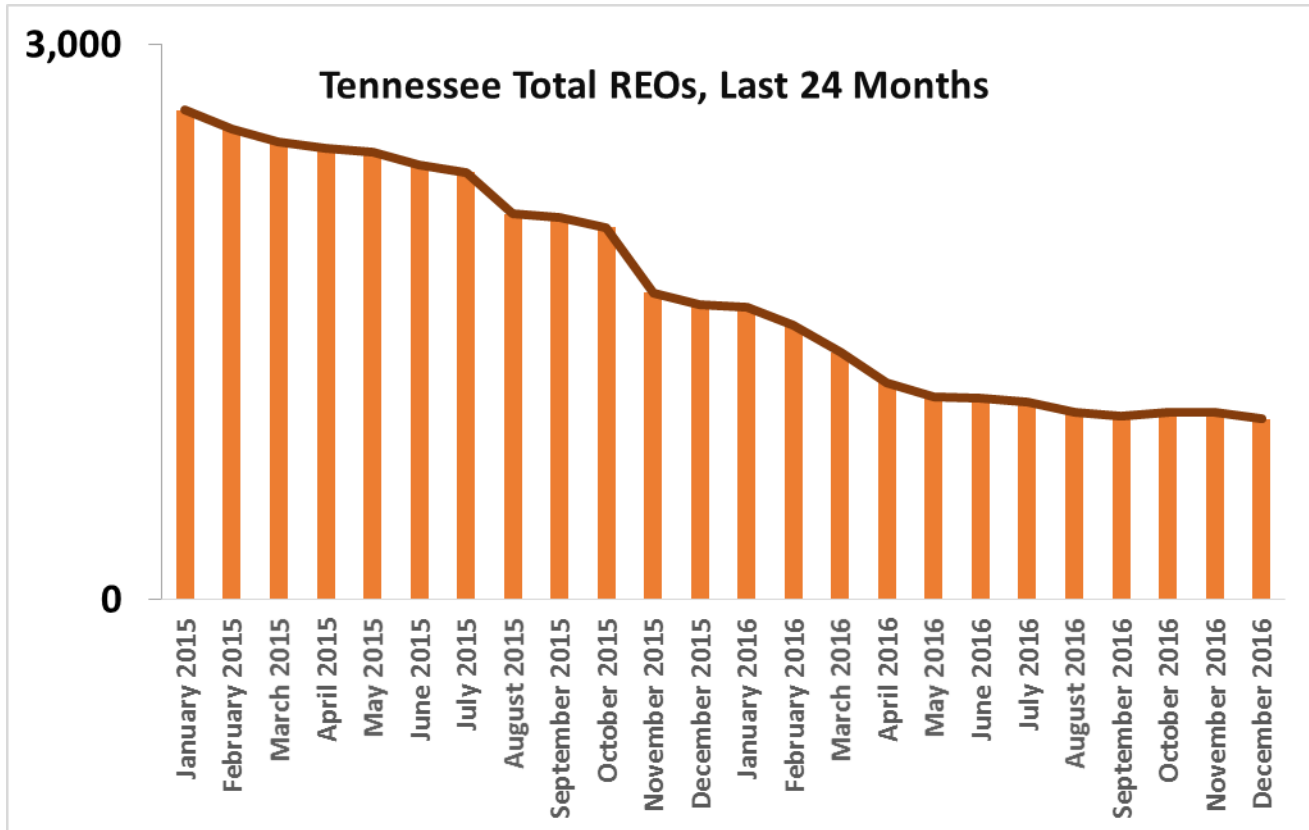
**Shelby**  
**Davidson**  
**Hamilton**  
**Knox**  
**Rutherford**

### Top 5 Tennessee ZIP Codes for Delinquency Volume

**38125** [Shelby; Memphis]  
**37042** [Montgomery; Clarksville]  
**38128** [Shelby; Memphis]  
**37013** [Davidson; Nashville]  
**38127** [Shelby; Memphis]

## **REAL ESTATE OWNED (REO) INVENTORY**

In the fourth quarter of 2016, Real Estate Owned (REO) properties in Tennessee declined by roughly two percent from the previous quarter, which amounted to more than a 40 percent decline from the fourth quarter of 2015.



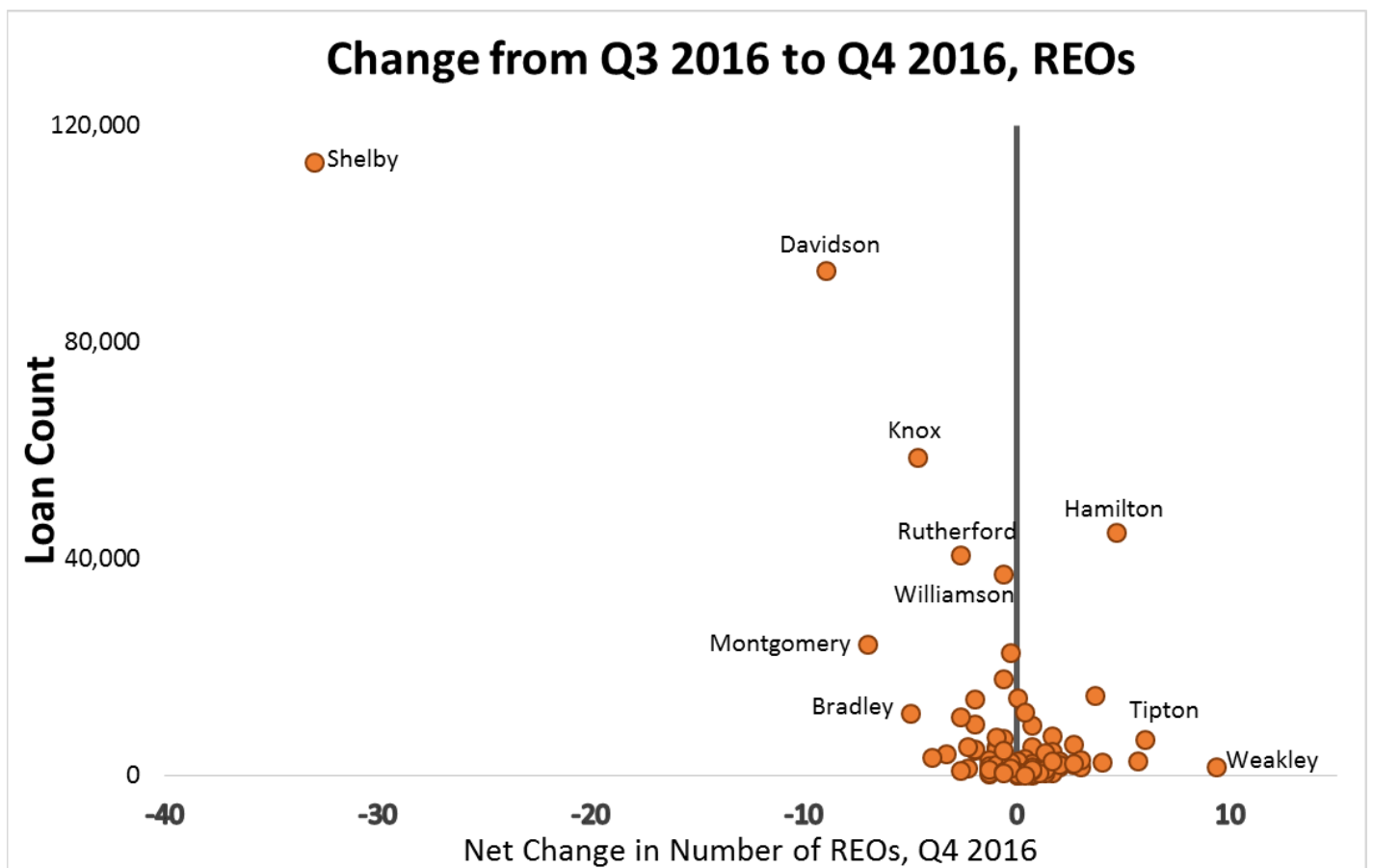
As shown in the above graphic, the pace of decline in Tennessee's REO inventory has slowed greatly over the last six months. With only a few exceptions, most countywide REO totals finished with very little quarterly change.

<b>The 10 Counties with Tennessee's Highest REO Index Values</b>					
	County	REO Index Value	Percent Change from Q3 2016 Index Value	Percent Change from Q3 2015 Index Value	Grand Division
1	Weakley	576	234.4%	294.9%	West
2	Lewis	522	52.7%	241.5%	Middle
3	Houston	485	-24.1%	257.4%	Middle
4	Moore	432	56.0%	--	Middle
5	Hancock	425	210.0%	--	East
6	Wayne	415	-14.7%	62.9%	Middle
7	Claiborne	410	33.6%	98.4%	East
8	Jackson	394	178.0%	373.5%	Middle
9	Fentress	380	11.1%	23.6%	Middle

10	Hardeman	369	-10.4%	34.9%	West
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Note: State REO rate=100; Weakley County's value of 576 denotes an REO rate 5.76 times that of the Tennessee overall rate. A positive value in "percent change" columns reflects an increase in the Index Value, not necessarily an increase in a county's REO rate. A county could see its REO rate fall, but if the state average falls faster, the county will show positive values in these columns.

Unlike delinquency, the distribution of the REO Index is far less clustered around the state average of 100; with a maximum value reaching nearly six times the state average.<sup>5</sup> Furthermore, the highest value counties are primarily smaller, rural counties; the top ten counties shown above had an average of fewer than 900 active mortgages and five REO properties. The relative infrequency of REOs statewide meant that five REOs in a small county was a high rate of incidence. Shelby County, for example, is ranked 49<sup>th</sup> overall in REO rate, which may seem surprisingly low, given that Shelby County has nine of the top 15 ZIP codes for REO totals.

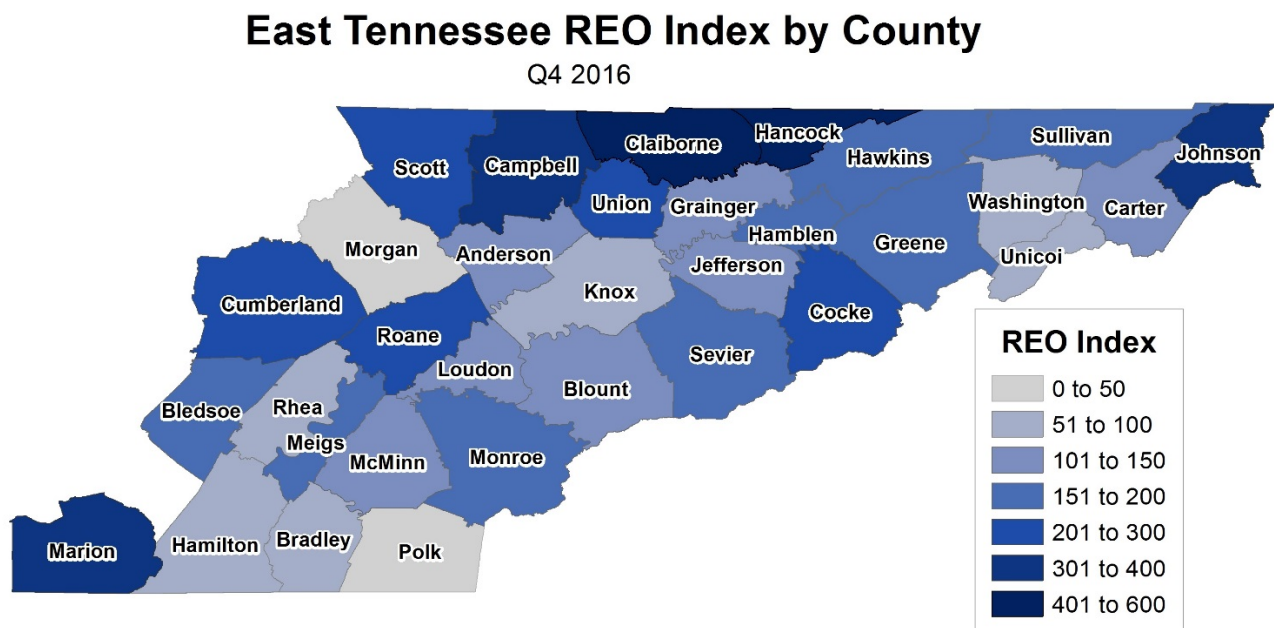


<sup>5</sup> The REO Index is prone to dispersion and extremes for two reasons: one, the relative infrequency of REOs in Tennessee, and two, the lack of home price appreciation in smaller, rural counties, which can increase REO incidence. In the fourth quarter of 2016, a delinquent loan was more than 20 times more frequent than an REO in Tennessee. This infrequency inevitably leads to huge swings in REO Index Values. Because REOs make up less than three tenths of a percent of Tennessee's active home loans, a countywide increase from four to six REOs, for example, very well could vault it into the upper end of the REO Index.

As shown above, Weakley County's sudden vaulting to the top of the REO Index was a result of having a large spike in REOs during the fourth quarter, which was the largest jump anywhere in the state, and especially high if we consider Weakley County's size. For the second consecutive quarter, Hamilton County saw its REO inventory expand, the only major urban county to do so. If we remove Shelby County from the above chart, the overall trend of the state looks decidedly neutral.<sup>6</sup>

The top REO Index ZIP codes are far more scattered across the state's smaller counties and Grand Divisions than the top ZIP codes in the Delinquency Index, which were by and large in Shelby County and the Nashville MSA (listed on page seven). Maps 6-9 show county-level REO Index values by grand division, and Map 10 is included to show the 45 Tennessee ZIP codes with the highest REO totals, which were generally found in Tennessee's most populous ZIP codes in metro areas. For the third straight quarter, Sevierville (ZIP code 37876) finished in the top 15 for REO volume, despite ranking 36<sup>th</sup> in active loan totals. Sparta, La Follette, and Maryville ZIP codes also finished in the top 15.

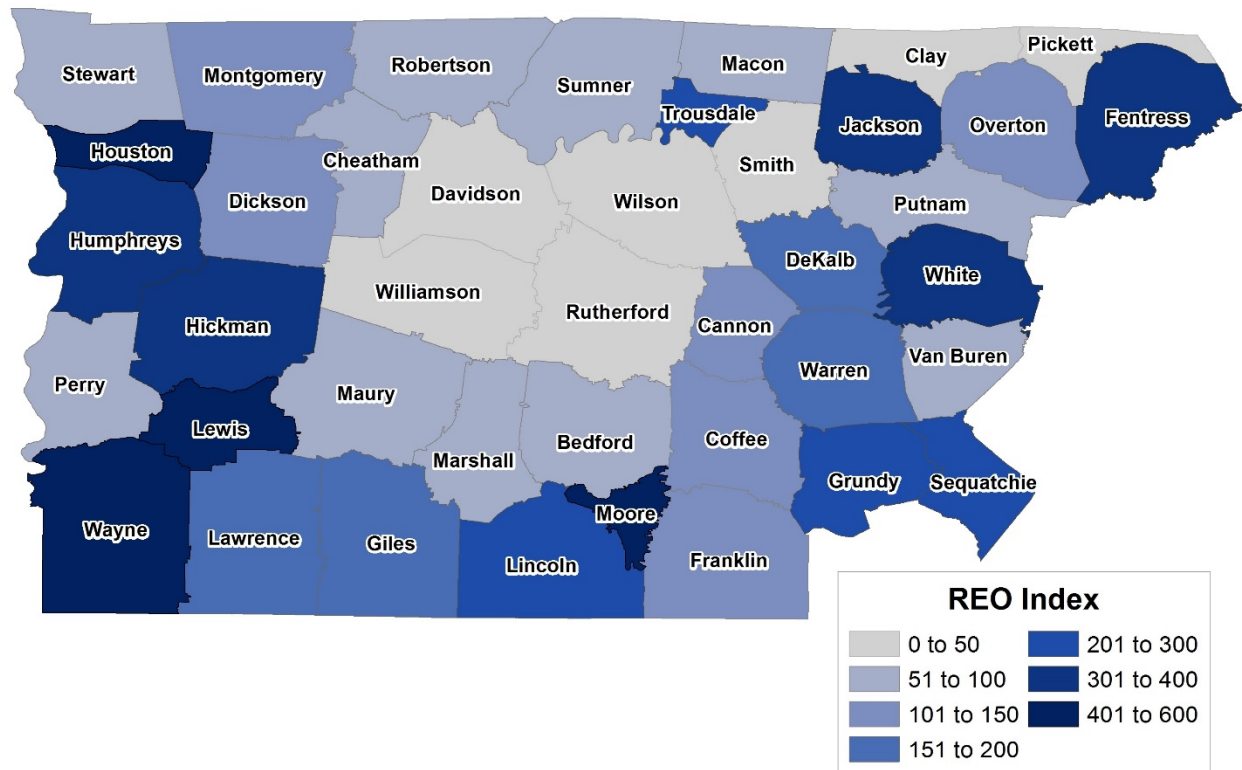
Map 6



<sup>6</sup> REO totals decreased in 28 counties, increased in 29, and remained unchanged in 38 counties.

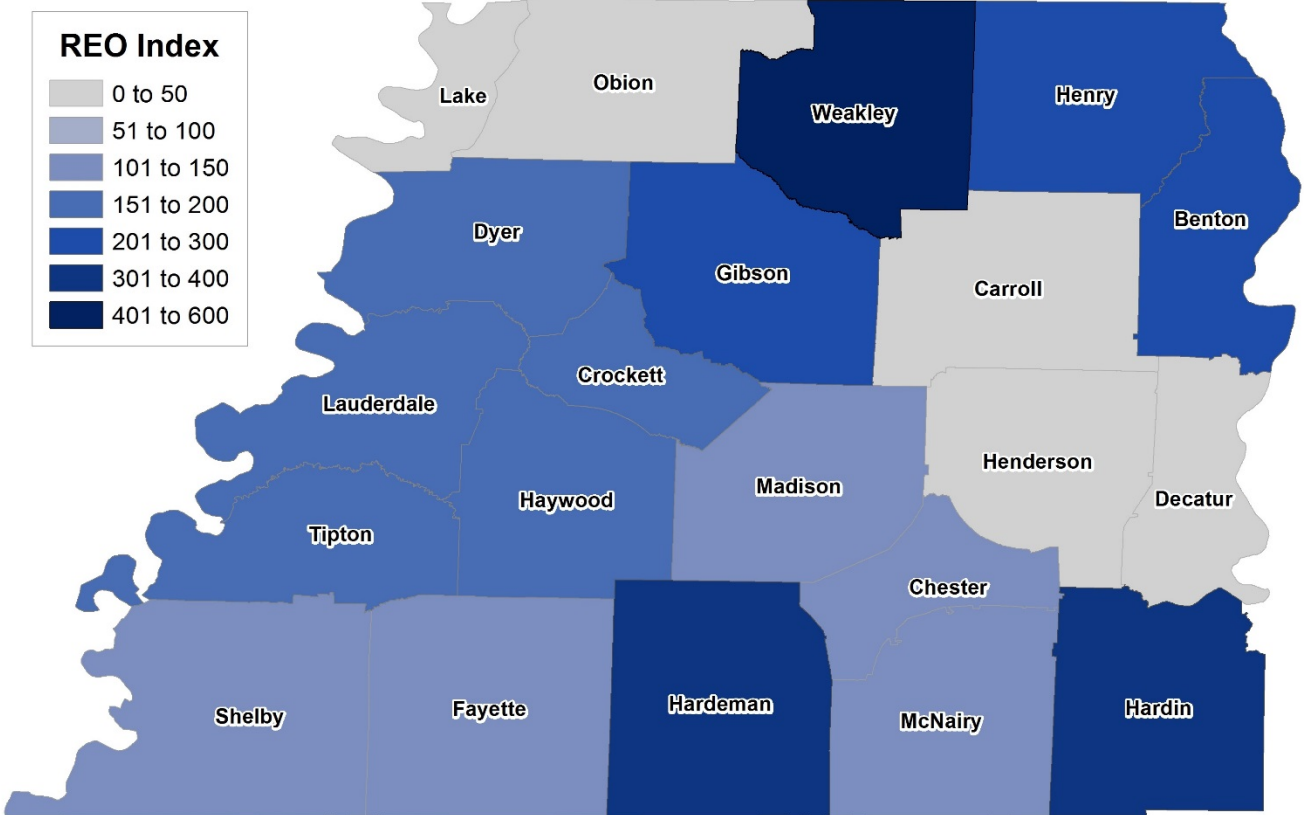
## Middle Tennessee REO Index by County

Q4 2016



## West Tennessee REO Index by County

Q4 2016



### Top 5 Tennessee ZIP Codes for REO Index\*

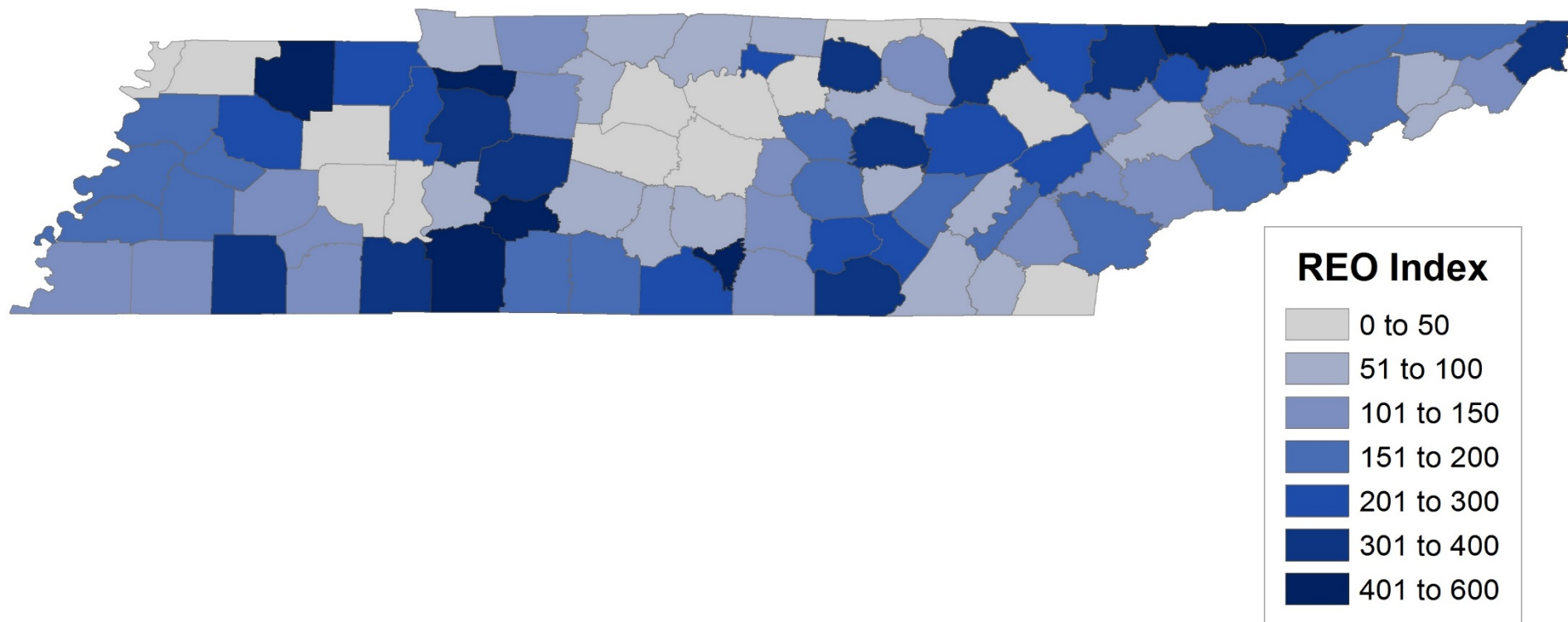
<b>38230</b>	[Weakley; Greenfield]	Index Value=1594
<b>38356</b>	[Madison; Medon]	Index Value=1070
<b>37711</b>	[Hawkins; Bulls Gap]	Index Value=931
<b>38052</b>	[Hardeman; Middleton]	Index Value=875
<b>37308</b>	[Hamilton/Meigs; Birchwood]	Index Value=870

*\*Excluding ZIP Codes with fewer than 100 loans\**



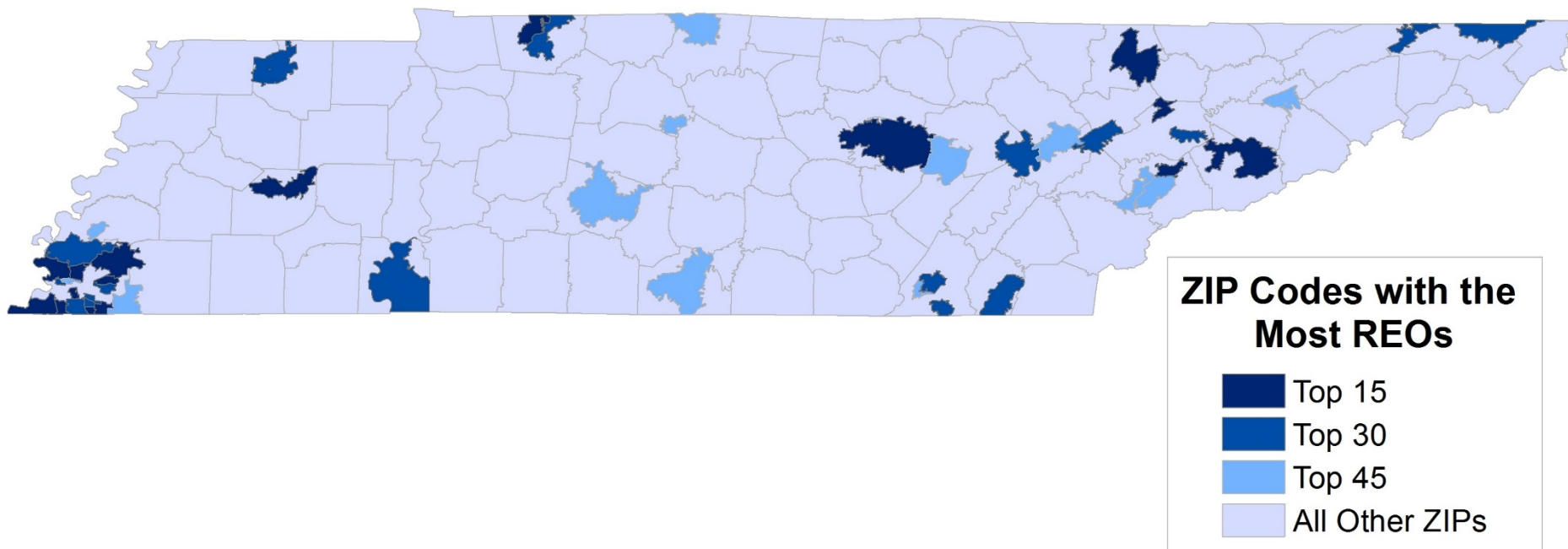
## Tennessee REO Index by County

Q4 2016





## The Top Tennessee ZIP Codes for REOs



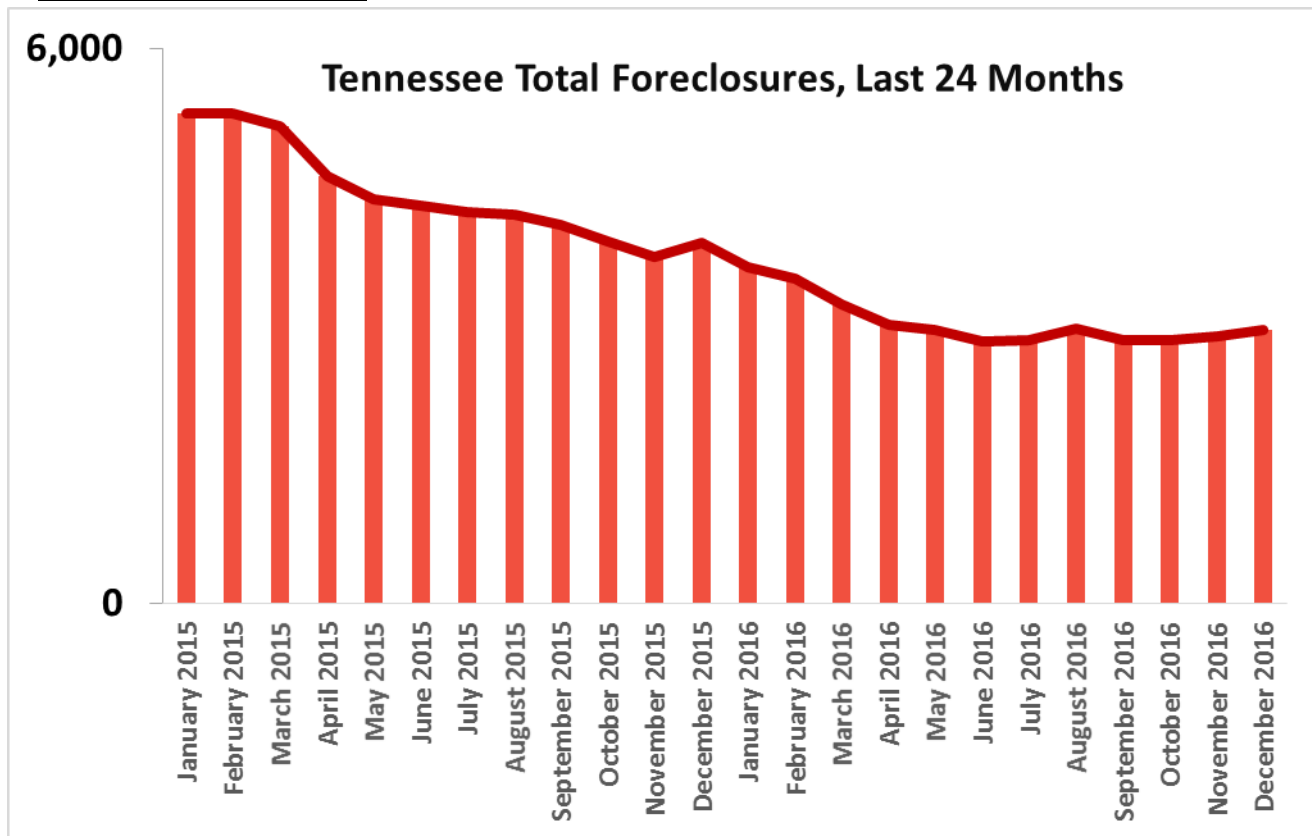
### Top 5 Tennessee Counties for REO Volume

**Shelby**  
**Knox**  
**Hamilton**  
**Montgomery**  
**Sevier**

### Top 5 Tennessee ZIP Codes for REO Volume

**37042** [Montgomery; Clarksville]  
**38109** [Shelby; Memphis]  
**38128** [Shelby; Memphis]  
**37876** [Sevier; Sevierville]  
**38141** [Shelby; Memphis]

## FORECLOSURE RATES



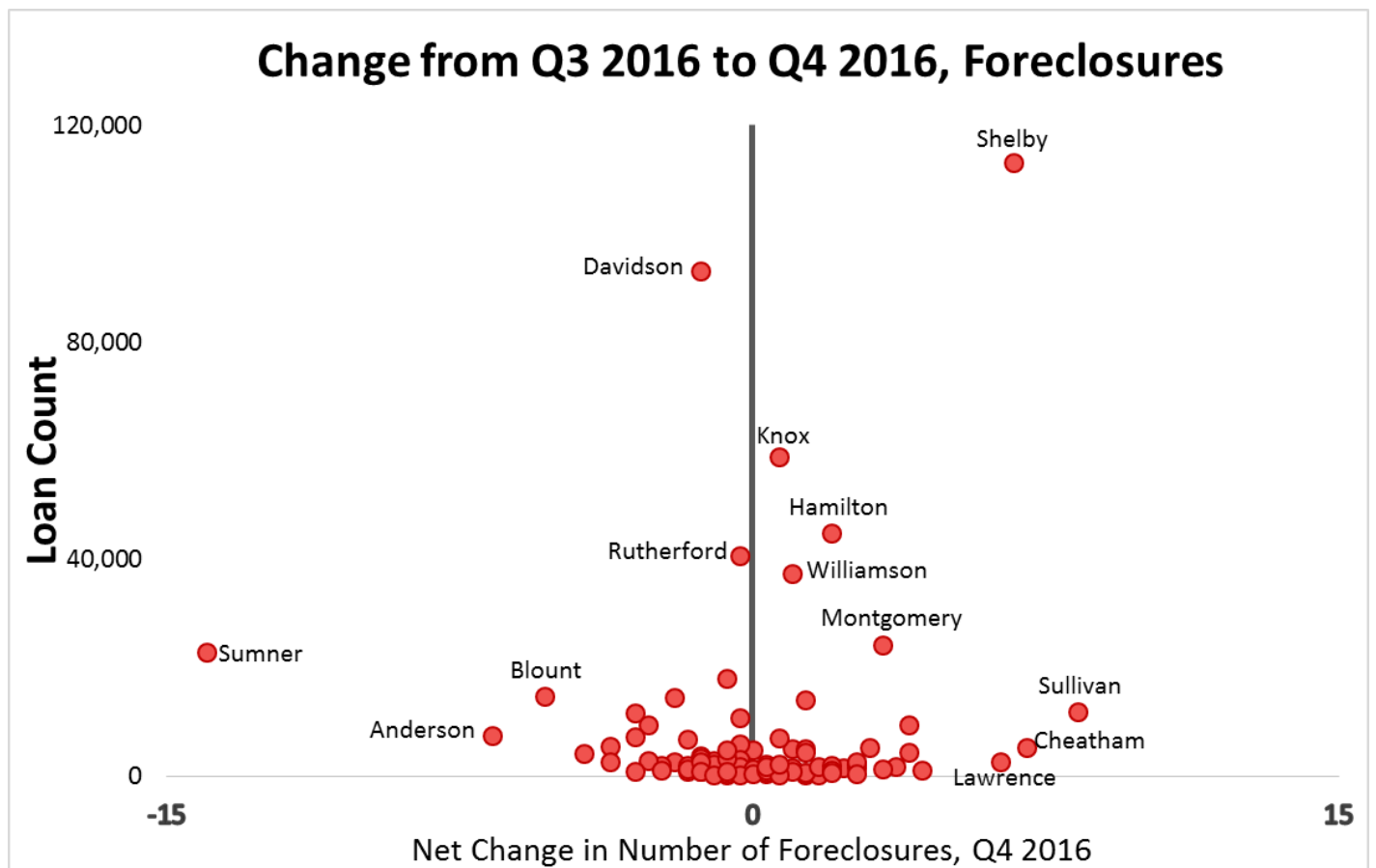
For the first time in nearly two years (since Quarter 1 of 2015), Tennessee's quarterly average foreclosure total increased in Q4 2016. Much like delinquency totals, however, this increase in foreclosures was extremely small in magnitude, amounting to less than half of one percent. It may be that this signals that Tennessee has reached a floor for the foreclosure declines it has observed over the past several years. For context, however, Tennessee's Q4 foreclosure average total represents more than a 20 percent decline from Q4 of 2015, and a greater than 40 percent decline from Q4 2014.

The 10 Counties with the Highest Foreclosure Index Values					
	County	Foreclosure Index Value	Percent Change from Q3 2016 Index Value	Percent Change from Q4 2015 Index Value	Grand Division
1	Lake	309	246.5%	225.6%	West
2	Hardeman	252	19.0%	27.7%	West
3	Wayne	236	111.3%	304.8%	West
4	Haywood	232	70.5%	27.9%	West
5	Van Buren	201	46.4%	-12.4%	Middle
6	Hancock	194	-34.7%	-43.0%	East
7	White	175	3.3%	41.5%	Middle
8	Shelby	175	0.5%	6.5%	West
9	Montgomery	170	-0.8%	5.7%	Middle
10	Lauderdale	160	0.2%	-13.5%	West

Note: State rate=100; Lake County's value of 309 denotes a foreclosure rate 3.09 times that of the Tennessee overall rate. A positive value in "percent change" columns reflects an increase in the Index Value, not necessarily an increase in a county's foreclosure rate. A county could see its foreclosure rate fall, but if the state average falls faster, the county will show positive values in these columns.

In terms of volume, foreclosures are much closer to REOs than delinquencies, resulting in more erratic percentage changes on a quarter-to-quarter basis. Lake County, for example, has only seen a handful of foreclosures added over the past year, but because of its small size and the lower incidence of foreclosure, this was enough to spike Lake County's Foreclosure Index Value to lead the state. As one of the state's smallest mortgage markets, Lake County's state-leading foreclosure rate may not be the red flag its Index Value would indicate. The same may be said of Wayne, Van Buren, and Hancock Counties as well.

On a county level, the distribution of quarterly changes in foreclosures is changing. In the second quarter, 60 counties had declines in foreclosures and just 12 had increases in foreclosures. In the third quarter of 2016, 37 counties had declines in foreclosures, while 23 counties had increases in foreclosures. In the fourth quarter, however, just 29 counties saw foreclosures decline, while 24 experienced an increase.



Five of the state's eight largest counties (in terms of active mortgages) experienced an increase in foreclosure during the fourth quarter. Just two of eight increased during the third quarter, and none of the top eight increased in the first half of 2016. Relative to the size of a county's mortgage market, however, proportionally larger increases in foreclosures occurred in Sullivan, Cheatham, and Lawrence Counties.

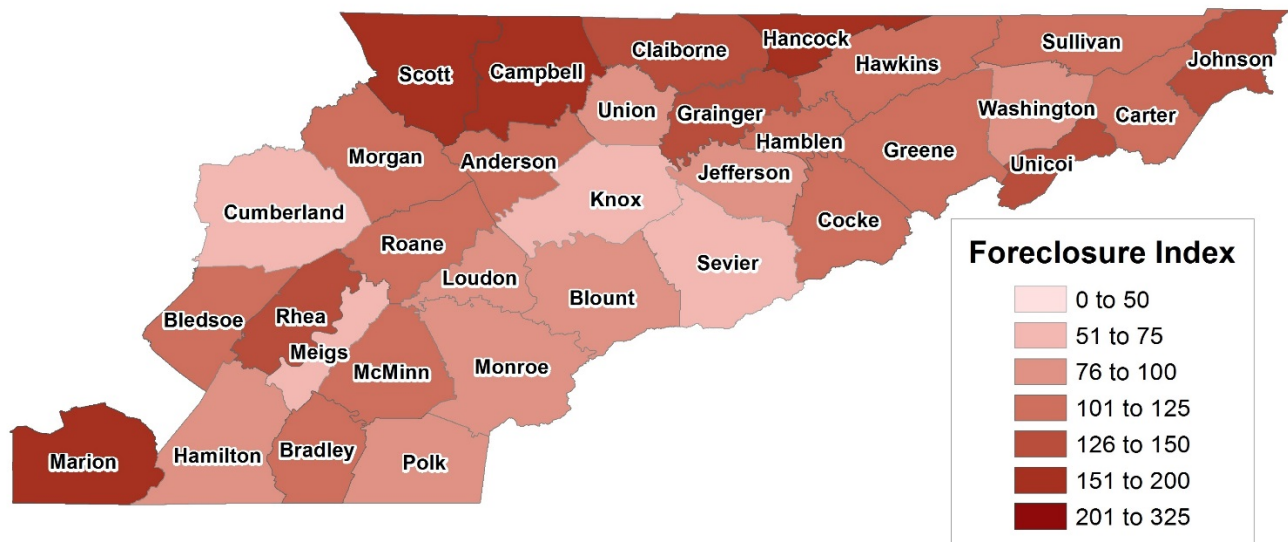
The shifting distribution of foreclosure changes may signal that Tennessee is reaching its floor on foreclosures and that its foreclosure inventory will expand in future quarters. It may also be, however, that future foreclosure data will revert to the trends of the past several years, and foreclosure inventories in virtually all corners of Tennessee will continue to shrink.

Maps 11 through 14 display the county-level Foreclosure Index, broken down by Grand Division. To illustrate where the bulk of foreclosure volume occurs, irrespective of rates, Map 15 is included, showing ZIP code-level foreclosure totals, which are concentrated in Shelby County largely due to its population.

#### Map 11

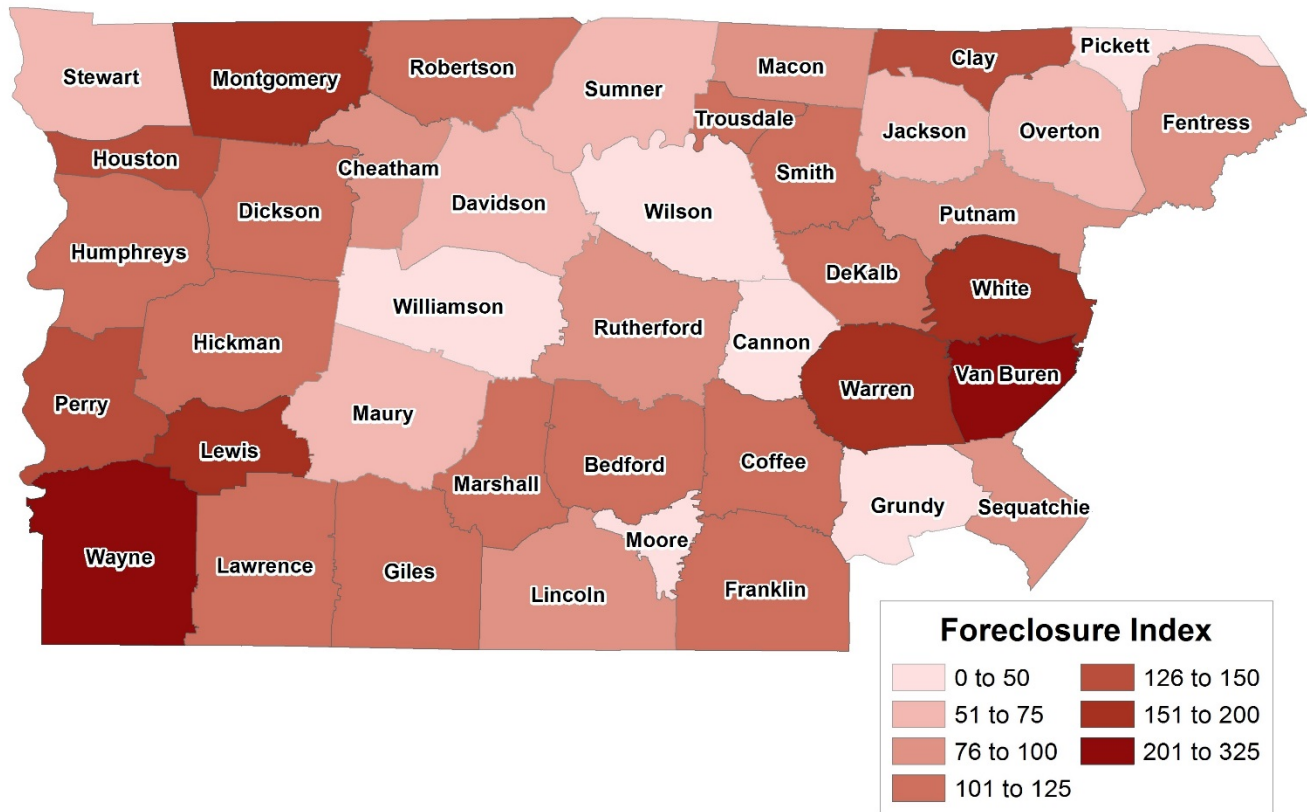
### East Tennessee Foreclosure Index by County

Q4 2016



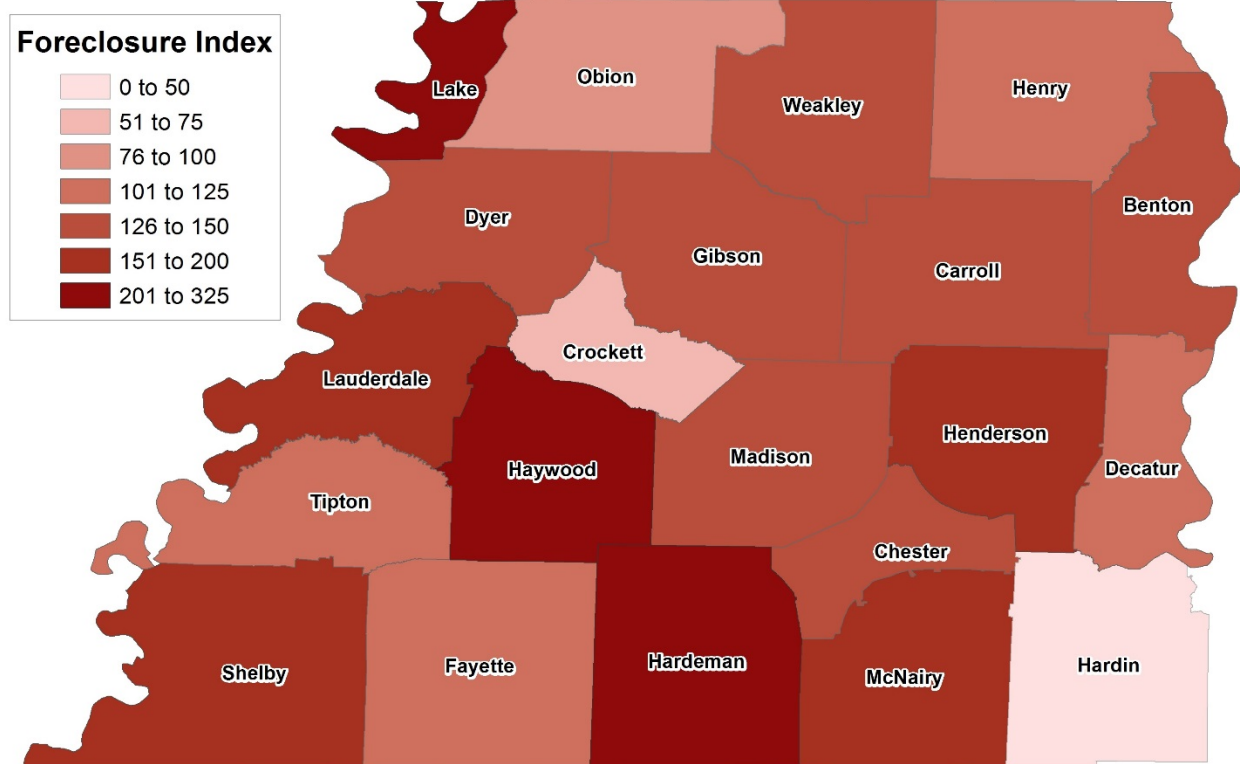
## Middle Tennessee Foreclosure Index by County

Q4 2016



## West Tennessee Foreclosure Index by County

Q4 2016



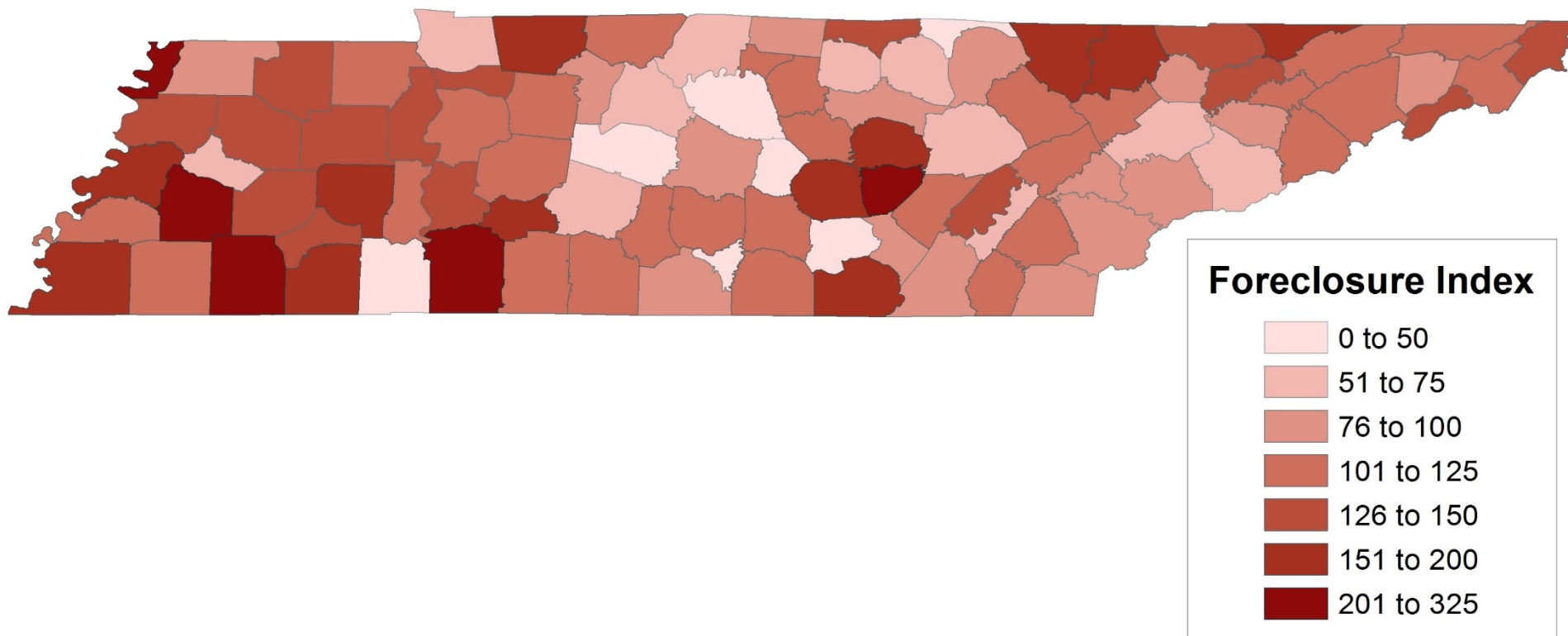
### Top 5 Tennessee ZIP Codes for Foreclosure Index\*

<b>37407</b>	[Hamilton; Chattanooga]	Index Value=579
<b>38317</b>	[Carroll; Bruceton]	Index Value=534
<b>37142</b>	[Montgomery; Palmyra]	Index Value=510
<b>37374</b>	[Decatur/Henderson; Scott's Hill]	Index Value=484
<b>38356</b>	[Madison; Medon]	Index Value=457

*\*Excluding ZIP Codes with fewer than 100 loans\**

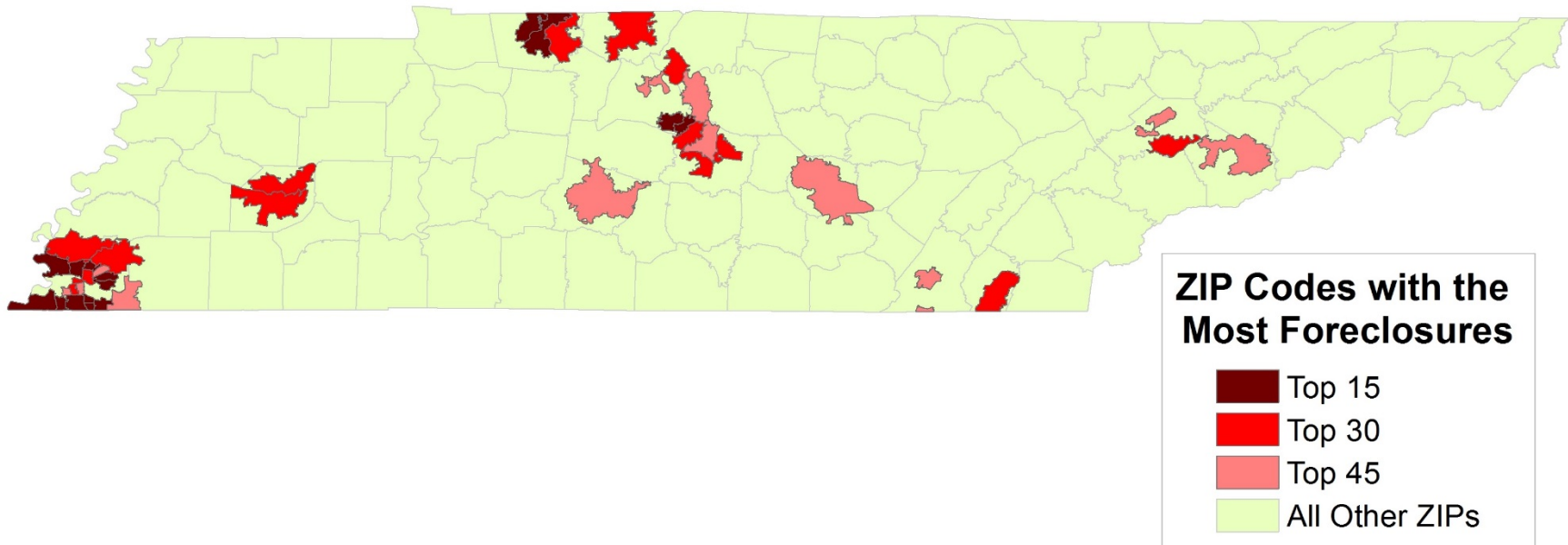
## Tennessee Foreclosure Index by County

Q4 2016





## The Top Tennessee ZIP Codes for Foreclosures



### Top 5 Tennessee Counties for Foreclosure Volume

**Shelby**  
**Davidson**  
**Montgomery**  
**Knox**  
**Hamilton**

### Top 5 Tennessee ZIP Codes for Foreclosure Volume

**37042** [Montgomery; Clarksville]  
**38125** [Shelby; Memphis]  
**38128** [Shelby; Memphis]  
**38127** [Shelby; Memphis]  
**37013** [Davidson; Nashville]



# Appendix: Tennessee's 95 Counties, Complete Index

4<sup>th</sup> Quarter 2016

County Name	Statewide Ranking (1 through 95)			Index Values		
	Delinquency	REO	Foreclosure	Delinquency	REO	Foreclosure
Anderson	56	48	58	103	138	103
Bedford	39	69	51	117	97	110
Benton	45	21	23	111	265	136
Bledsoe	14	40	47	147	166	113
Blount	82	50	74	75	132	82
Bradley	31	77	45	122	76	114
Campbell	15	13	17	145	330	150
Cannon	58	59	92	102	115	39
Carroll	16	83	20	143	42	145
Carter	46	57	39	110	122	118
Cheatham	62	72	63	98	82	97
Chester	42	63	30	113	111	129
Claiborne	38	7	24	118	410	135
Clay	88	94	22	65	0	139
Cocke	23	18	38	140	287	118
Coffee	71	56	61	87	123	102
Crockett	7	45	83	166	157	62
Cumberland	79	24	82	77	249	65
Davidson	91	90	85	64	18	60
Decatur	72	93	46	87	0	114
DeKalb	54	35	54	104	185	107
Dickson	51	53	56	107	126	106
Dyer	21	33	19	140	195	148
Fayette	41	55	33	113	123	125
Fentress	84	9	67	73	380	89
Franklin	75	64	36	83	111	121
Gibson	9	27	26	160	226	134
Giles	28	43	50	131	162	110
Grainger	34	61	32	120	113	127
Greene	60	36	35	99	181	122
Grundy	26	28	90	133	221	45
Hamblen	49	30	34	108	198	123
Hamilton	50	70	66	108	95	91
Hancock	36	5	6	119	425	194
Hardeman	1	10	2	279	369	252
Hardin	74	15	93	85	326	37
Hawkins	53	34	59	105	190	103
Haywood	3	31	4	247	197	232

County Name	Statewide Ranking (1 through 95)			Index Values		
	Delinquency	REO	Foreclosure	Delinquency	REO	Foreclosure
Henderson	6	84	16	168	40	151
Henry	68	26	53	94	233	109
Hickman	33	16	49	120	310	111
Houston	8	3	18	161	485	149
Humphreys	30	17	57	123	307	105
Jackson	32	8	88	122	394	51
Jefferson	63	54	65	97	124	95
Johnson	81	11	27	76	361	134
Knox	85	75	78	69	81	69
Lake	4	92	1	210	0	309
Lauderdale	2	42	10	257	162	160
Lawrence	66	39	43	96	172	117
Lewis	69	2	15	89	522	151
Lincoln	65	29	70	96	216	85
Loudon	83	60	77	73	114	76
Macon	70	78	62	88	67	100
Madison	13	51	29	147	131	130
Marion	18	14	14	141	330	154
Marshall	55	68	60	104	97	102
Mauzy	92	80	87	59	55	54
McMinn	20	47	52	140	146	109
McNairy	19	52	12	140	127	159
Meigs	27	32	86	132	197	59
Monroe	59	37	68	101	179	88
Montgomery	37	62	9	118	113	170
Moore	73	4	94	85	432	25
Morgan	57	86	55	102	35	106
Obion	61	82	73	99	48	82
Overton	89	58	81	65	118	67
Perry	76	71	31	79	94	129
Pickett	95	95	91	12	0	43
Polk	48	88	64	109	21	95
Putnam	86	74	69	68	81	87
Rhea	24	73	28	140	82	131
Roane	29	19	41	127	285	118
Robertson	43	66	37	112	98	120
Rutherford	77	89	76	78	20	77
Scott	40	23	11	114	252	160

County Name	Statewide Ranking (1 through 95)			Index Values		
	Delinquency	REO	Foreclosure	Delinquency	REO	Foreclosure
Sequatchie	<b>12</b>	<b>22</b>	<b>75</b>	149	263	80
Sevier	<b>87</b>	<b>38</b>	<b>80</b>	67	178	67
Shelby	<b>5</b>	<b>49</b>	<b>8</b>	172	134	175
Smith	<b>78</b>	<b>85</b>	<b>44</b>	78	36	116
Stewart	<b>47</b>	<b>65</b>	<b>79</b>	110	100	68
Sullivan	<b>67</b>	<b>46</b>	<b>48</b>	95	151	111
Sumner	<b>80</b>	<b>81</b>	<b>84</b>	76	50	61
Tipton	<b>11</b>	<b>41</b>	<b>42</b>	149	165	118
Trousdale	<b>10</b>	<b>25</b>	<b>40</b>	154	247	118
Unicoi	<b>64</b>	<b>76</b>	<b>25</b>	97	78	134
Union	<b>35</b>	<b>20</b>	<b>72</b>	120	283	83
Van Buren	<b>52</b>	<b>67</b>	<b>5</b>	106	98	201
Warren	<b>25</b>	<b>44</b>	<b>13</b>	139	160	155
Washington	<b>90</b>	<b>79</b>	<b>71</b>	65	58	83
Wayne	<b>44</b>	<b>6</b>	<b>3</b>	112	415	236
Weakley	<b>22</b>	<b>1</b>	<b>21</b>	140	576	139
White	<b>17</b>	<b>12</b>	<b>7</b>	141	350	175
Williamson	<b>94</b>	<b>91</b>	<b>95</b>	21	9	19
Wilson	<b>93</b>	<b>87</b>	<b>89</b>	54	28	49