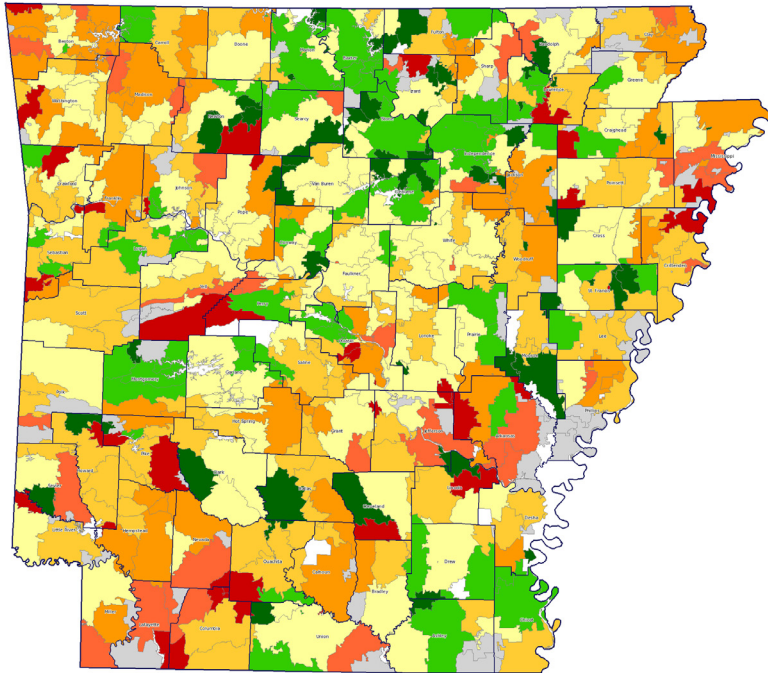


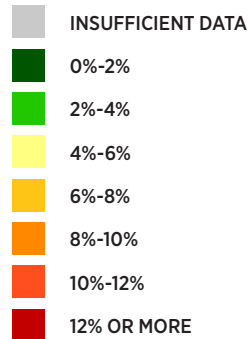


Arkansas

Seriously Delinquent Mortgages by Zip Code



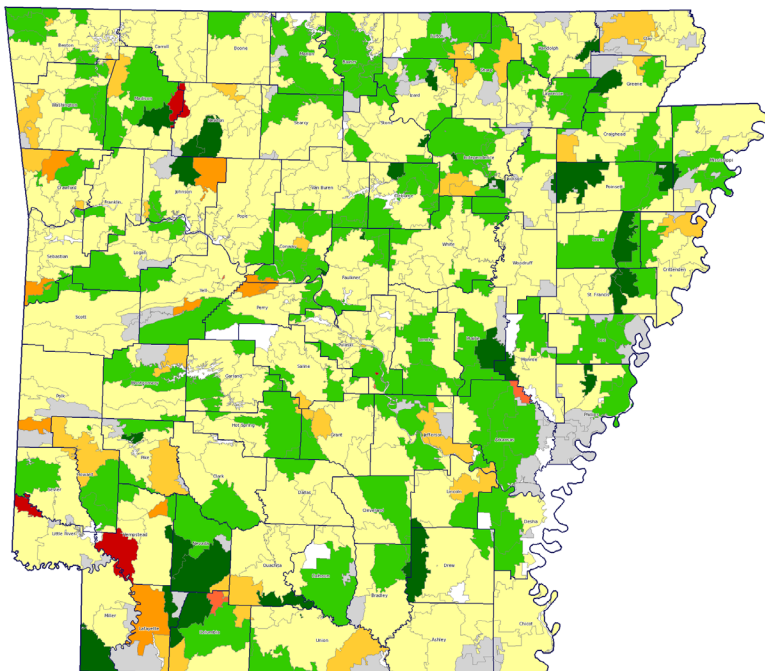
In June 2012, 6.1 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



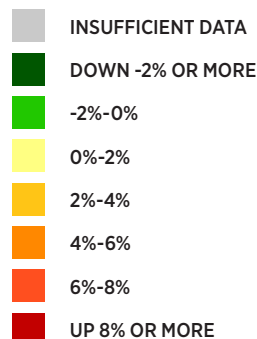
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans increased 18 basis points (bps) in Arkansas between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 20 bps; foreclosures decreased 2 bps.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	15.8%
72204	Little Rock-North Little Rock-Conway, AR	13.2%
72301	Memphis, TN-MS-AR	11.7%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.6%
72751	Fayetteville-Springdale-Rogers, AR-MO	11.1%
72114	Little Rock-North Little Rock-Conway, AR	10.9%
72117	Little Rock-North Little Rock-Conway, AR	10.4%
72370	Blytheville, AR	10.4%
71601	Pine Bluff, AR	10.1%
72740	Carroll, AR	10.0%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 402.

Source: Lender Processing Services

House Prices

Arkansas House Prices
Indexed: Q1 2000 = 100



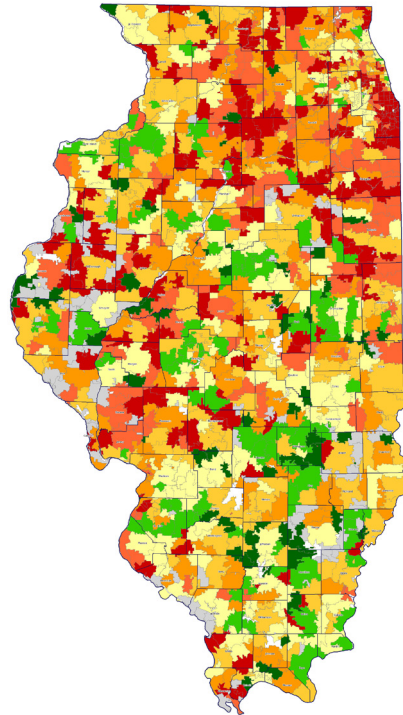
In the second quarter of 2012, house prices in Arkansas were 2.4 percent higher than the first quarter and 7.8 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

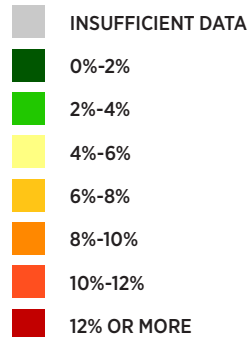


Illinois

Seriously Delinquent Mortgages by Zip Code



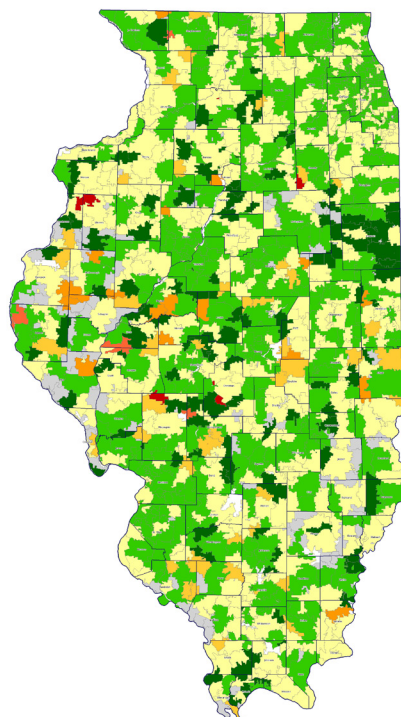
In June 2012, 9.7 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



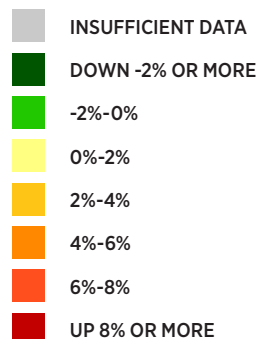
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans decreased 11 basis points (bps) in Illinois between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 16 bps; foreclosures decreased 27 bps.



Source: Lender Processing Services



Illinois

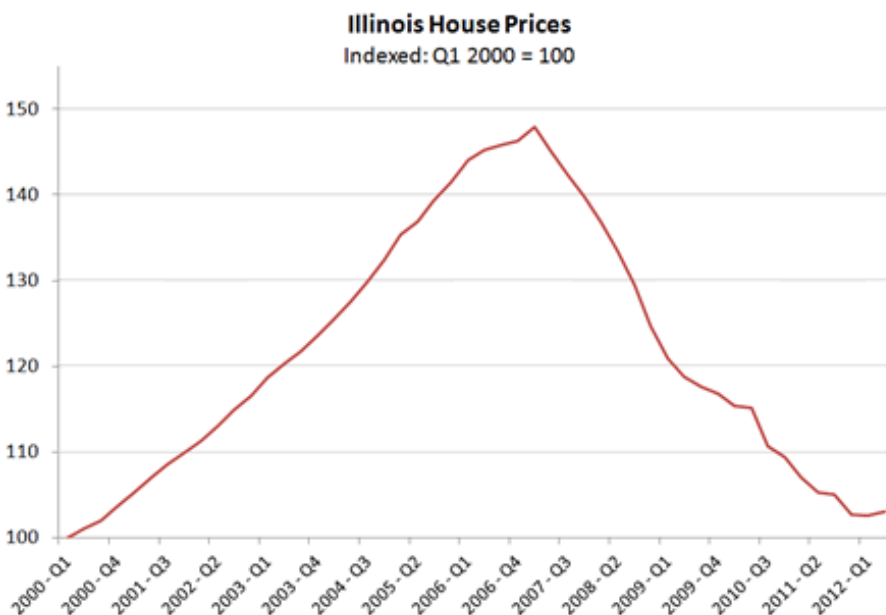
Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	28.3%
60153	Chicago-Joliet-Naperville, IL-IN-WI	26.6%
60409	Chicago-Joliet-Naperville, IL-IN-WI	26.1%
60419	Chicago-Joliet-Naperville, IL-IN-WI	26.0%
60827	Chicago-Joliet-Naperville, IL-IN-WI	25.7%
60426	Chicago-Joliet-Naperville, IL-IN-WI	25.2%
60466	Chicago-Joliet-Naperville, IL-IN-WI	24.6%
60804	Chicago-Joliet-Naperville, IL-IN-WI	24.6%
60644	Chicago-Joliet-Naperville, IL-IN-WI	24.4%
60104	Chicago-Joliet-Naperville, IL-IN-WI	24.4%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 2,317.

Source: Lender Processing Services

House Prices



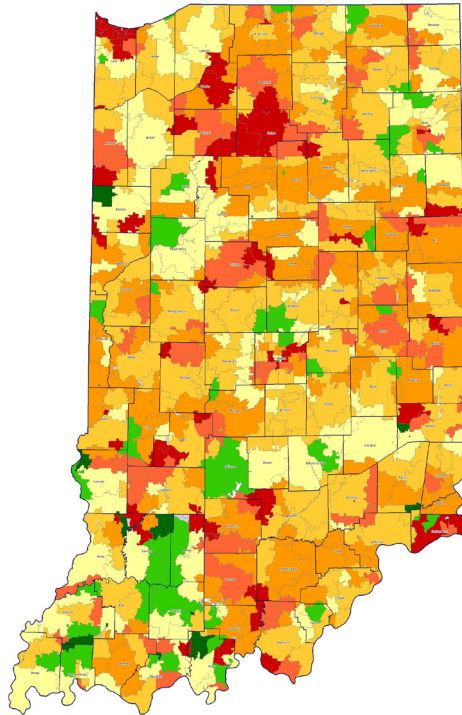
In the second quarter of 2012, house prices in Illinois were 0.4 percent higher than the first quarter and 2.1 percent lower than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

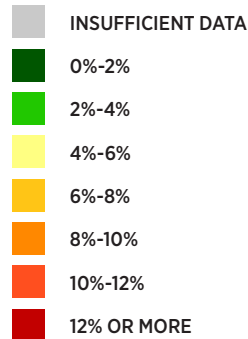


Indiana

Seriously Delinquent Mortgages by Zip Code



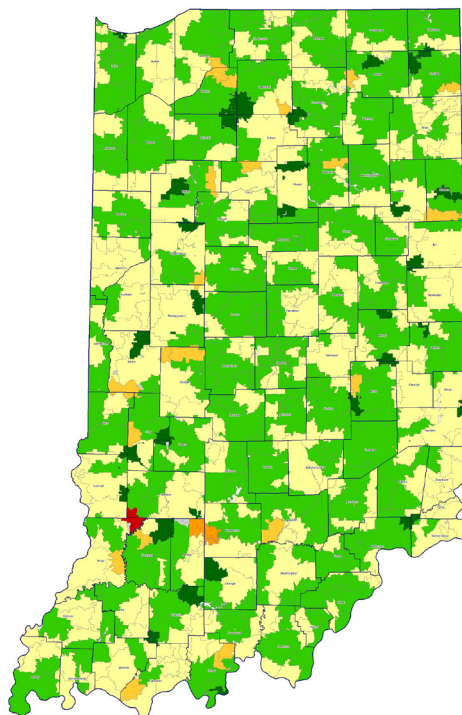
In June 2012, 7.2 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more, or in foreclosure), matching the U.S. numbers.



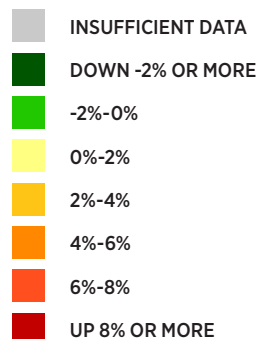
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans decreased 11 basis points (bps) in Indiana between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 7 bps; foreclosures decreased 18 bps.



Source: Lender Processing Services



Indiana

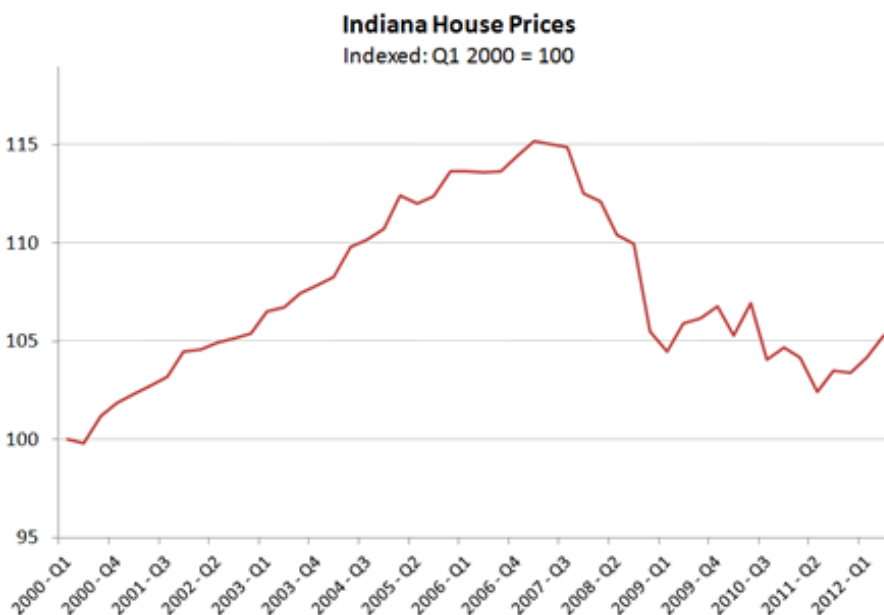
Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	19.7%
46408	Chicago-Joliet-Naperville, IL-IN-WI	17.6%
46235	Indianapolis-Carmel, IN	15.9%
46403	Chicago-Joliet-Naperville, IL-IN-WI	14.9%
46323	Chicago-Joliet-Naperville, IL-IN-WI	14.2%
46218	Indianapolis-Carmel, IN	14.2%
46312	Chicago-Joliet-Naperville, IL-IN-WI	14.1%
46016	Anderson, IN	13.9%
46405	Chicago-Joliet-Naperville, IL-IN-WI	13.6%
46410	Chicago-Joliet-Naperville, IL-IN-WI	13.4%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 1,100.

Source: Lender Processing Services

House Prices



In the second quarter of 2012, house prices in Indiana were 1.1 percent higher than the first quarter and 2.8 percent higher than the second quarter of 2011.

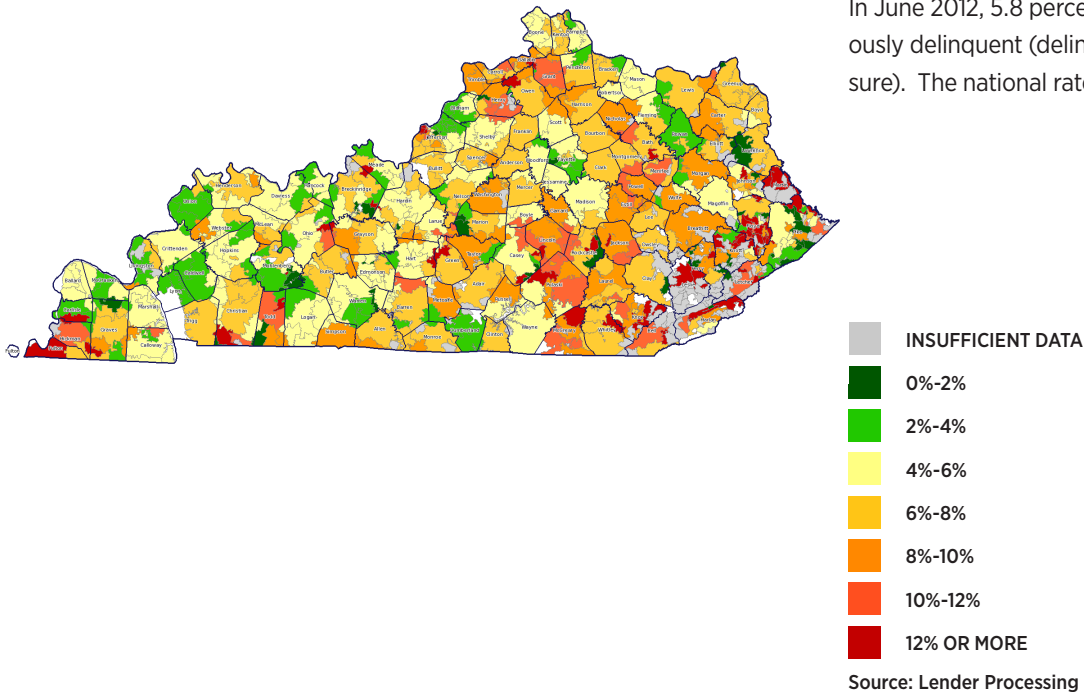
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



Kentucky

Seriously Delinquent Mortgages by Zip Code

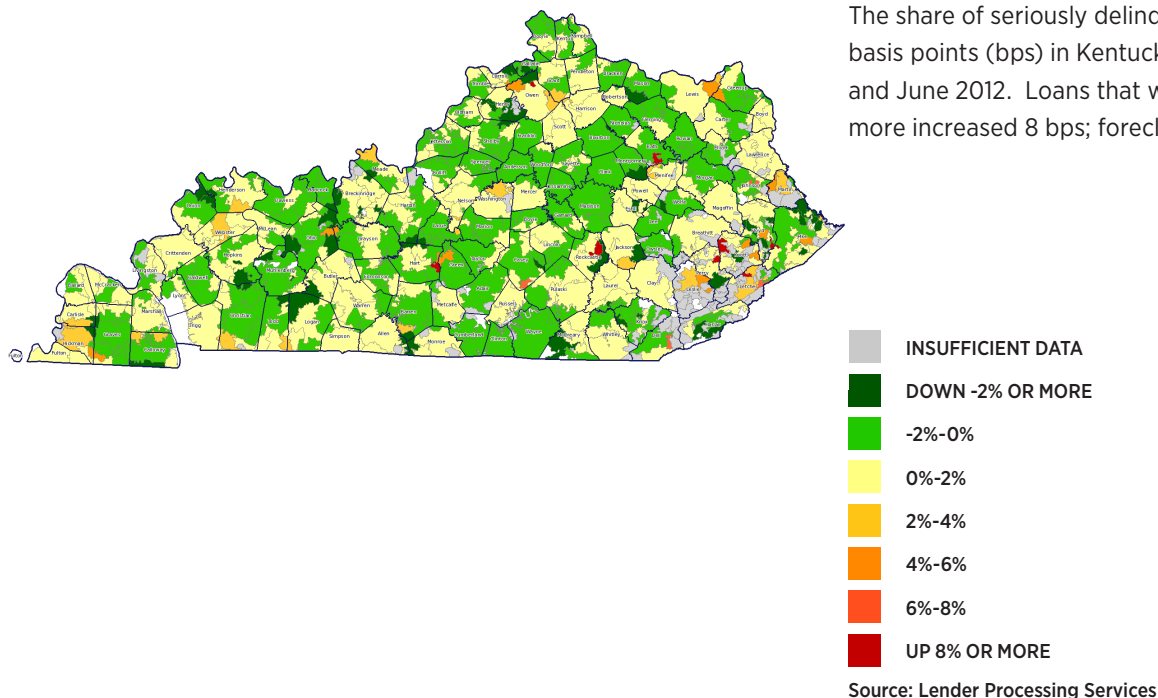
In June 2012, 5.8 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more in foreclosure). The national rate stood at 7.2 percent.



Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012

The share of seriously delinquent loans decreased 10 basis points (bps) in Kentucky between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 8 bps; foreclosures decreased 18 bps.





Kentucky

Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	14.3%
40210	Louisville/Jefferson County, KY-IN	14.0%
40212	Louisville/Jefferson County, KY-IN	13.5%
42262	Clarksville, TN-KY	12.0%
40215	Louisville/Jefferson County, KY-IN	10.7%
41035	Cincinnati-Middletown, OH-KY-IN	10.6%
41014	Cincinnati-Middletown, OH-KY-IN	10.3%
40203	Louisville/Jefferson County, KY-IN	10.2%
42501	Somerset, KY	10.1%
41016	Cincinnati-Middletown, OH-KY-IN	10.0%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 578.

Source: Lender Processing Services

House Prices

Kentucky House Prices
Indexed: Q1 2000 = 100



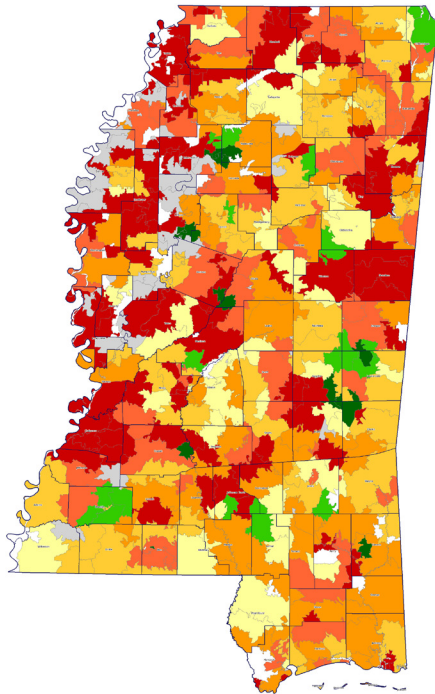
In the second quarter of 2012, house prices in Kentucky were 1.1 percent higher than the first quarter and 2.9 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

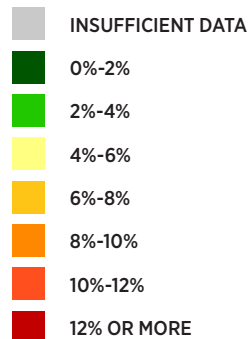


Mississippi

Seriously Delinquent Mortgages by Zip Code



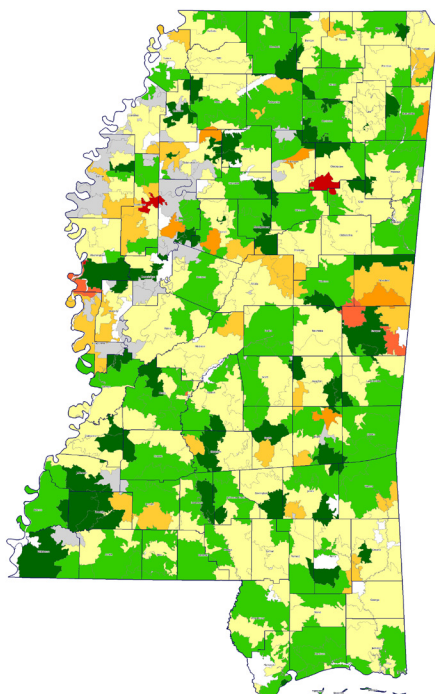
In June 2012, 8.9 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



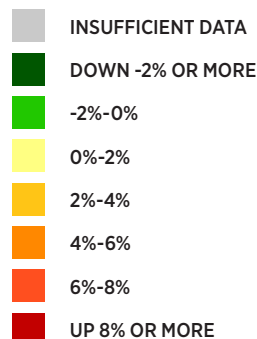
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans decreased 5 basis points (bps) in Mississippi between March 2012 and June 2012. Loans that were delinquent 90 days or more decreased 2 bps; foreclosures decreased 3 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	20.9%
39212	Jackson, MS	16.7%
39581	Pascagoula, MS	14.5%
39209	Jackson, MS	14.4%
39059	Jackson, MS	14.4%
39180	Vicksburg, MS	14.1%
39206	Jackson, MS	14.1%
38637	Memphis, TN-MS-AR	13.9%
39272	Jackson, MS	13.8%
38751	Indianola, MS	13.5%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 265.

Source: Lender Processing Services

House Prices

Mississippi House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2012, house prices in Mississippi were 0.9 percent higher than the first quarter and 2.5 percent higher than the second quarter of 2011.

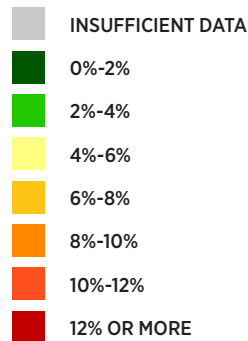
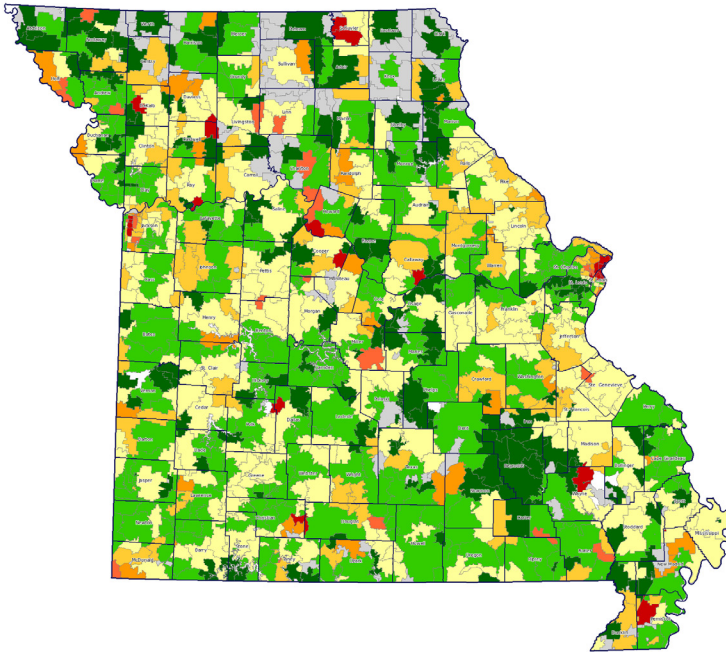
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



Missouri

Seriously Delinquent Mortgages by Zip Code

In June 2012, 4.4 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.

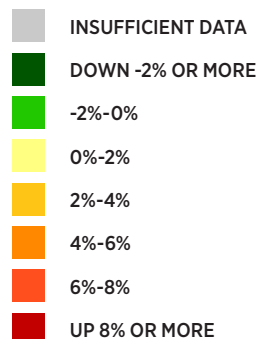
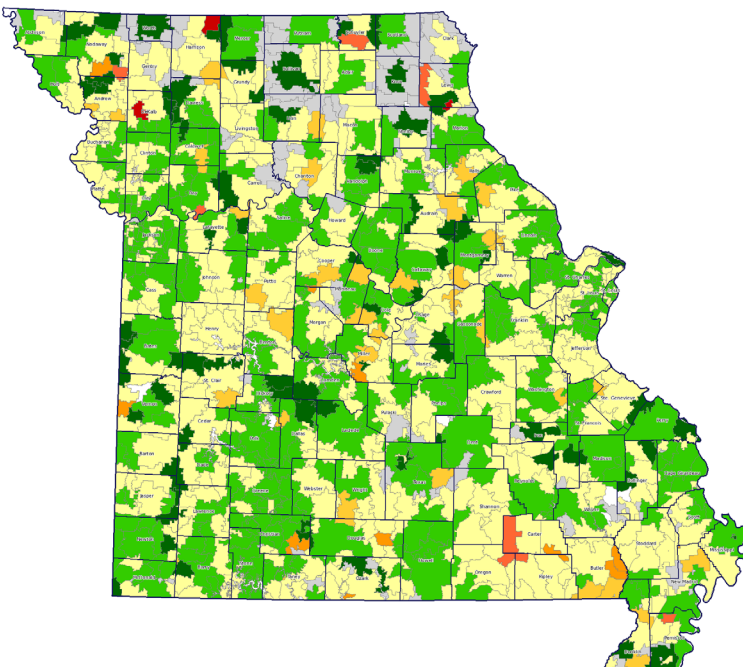


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012

The share of seriously delinquent loans decreased 11 basis points (bps) in Missouri between March 2012 and June 2012. Loans that were delinquent 90 days or more decreased 5 bps; foreclosures decreased 5 bps.



Source: Lender Processing Services



Missouri

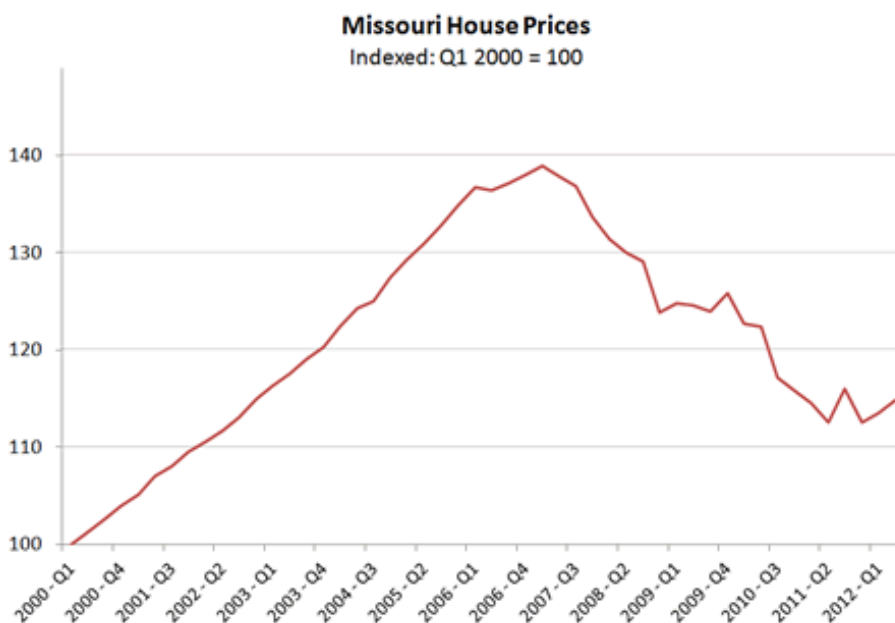
Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
63138	St. Louis, MO-IL	14.5%
63136	St. Louis, MO-IL	13.7%
63137	St. Louis, MO-IL	13.4%
63115	St. Louis, MO-IL	13.3%
64130	Kansas City, MO-KS	12.7%
64132	Kansas City, MO-KS	12.5%
63147	St. Louis, MO-IL	12.1%
64134	Kansas City, MO-KS	11.3%
63121	St. Louis, MO-IL	10.8%
63111	St. Louis, MO-IL	10.8%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 1,086.

Source: Lender Processing Services

House Prices



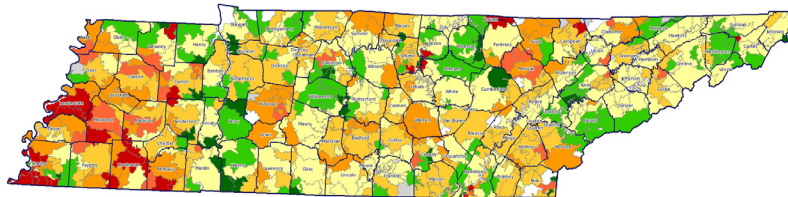
In the second quarter of 2012, house prices in Missouri were 1.1 percent higher than the first quarter and 2 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

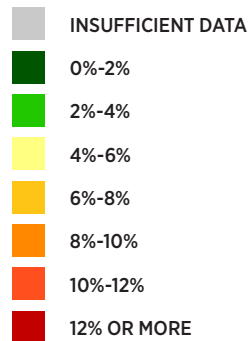


Tennessee

Seriously Delinquent Mortgages by Zip Code



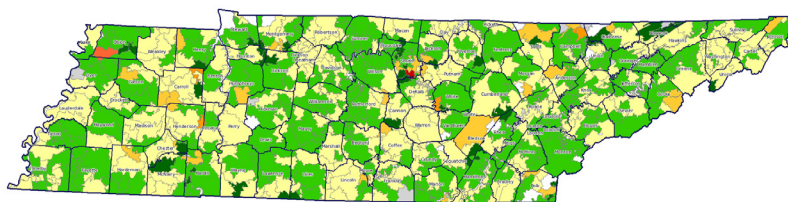
In June 2012, 5.9 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



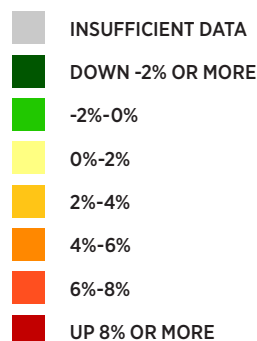
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans decreased 4 basis points in Tennessee between March 2012 and June 2012. Loans that were delinquent 90 days or more decreased 2 bps; foreclosures decreased 5 bps.



Source: Lender Processing Services



Tennessee

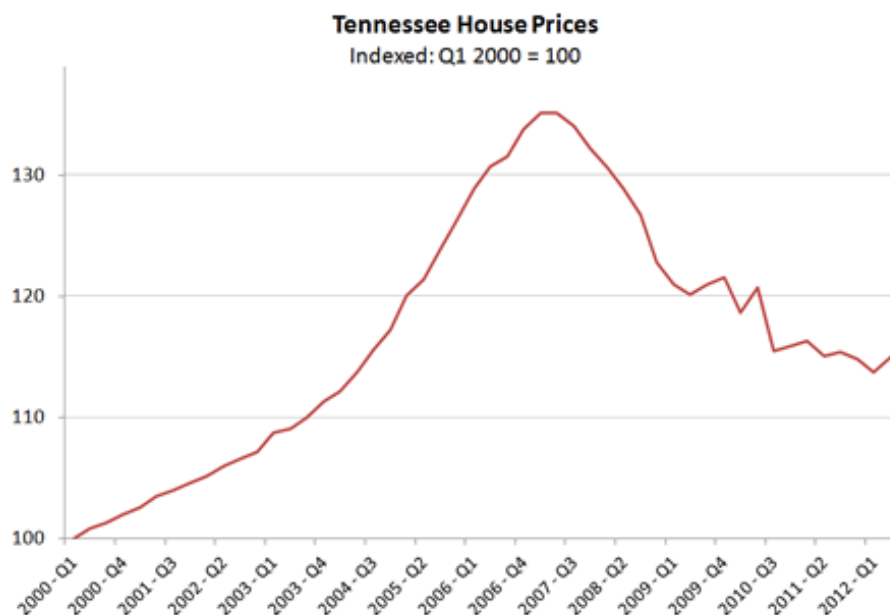
Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	19.1%
38106	Memphis, TN-MS-AR	18.9%
38115	Memphis, TN-MS-AR	18.2%
38127	Memphis, TN-MS-AR	17.5%
38109	Memphis, TN-MS-AR	16.8%
38128	Memphis, TN-MS-AR	16.7%
38141	Memphis, TN-MS-AR	16.6%
38116	Memphis, TN-MS-AR	16.2%
38114	Memphis, TN-MS-AR	15.9%
38125	Memphis, TN-MS-AR	14.6%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 1,061.

Source: Lender Processing Services

House Prices



In the second quarter of 2012, house prices in Tennessee were 1.1 percent higher than the first quarter and were at the same level as the second quarter of 2011.

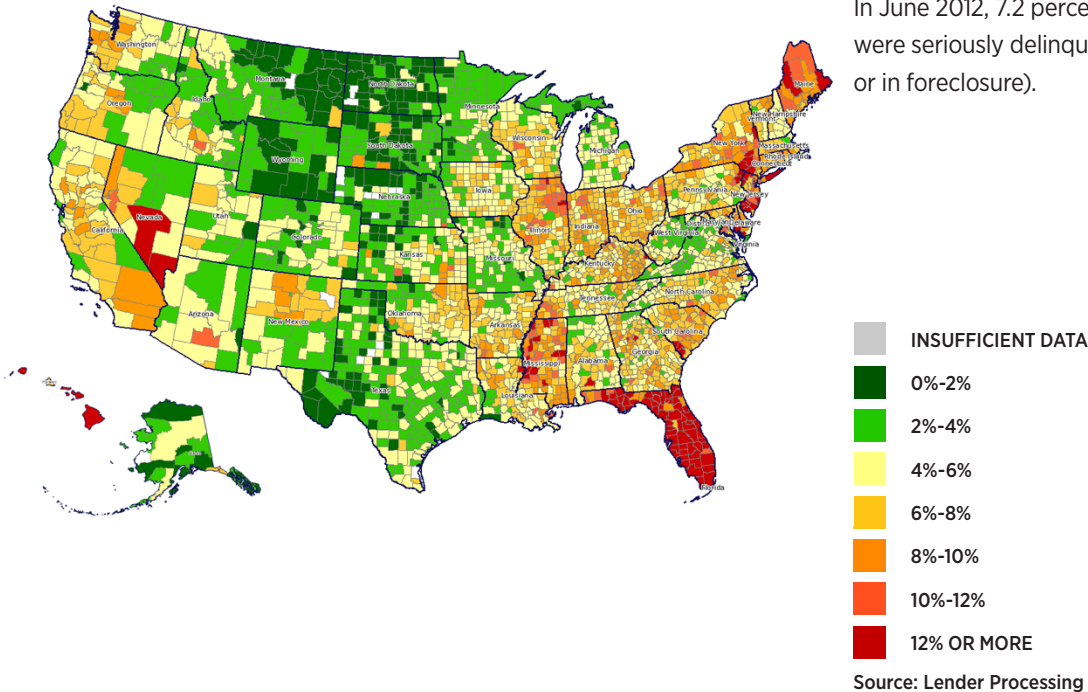
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



United States

Seriously Delinquent Mortgages by County

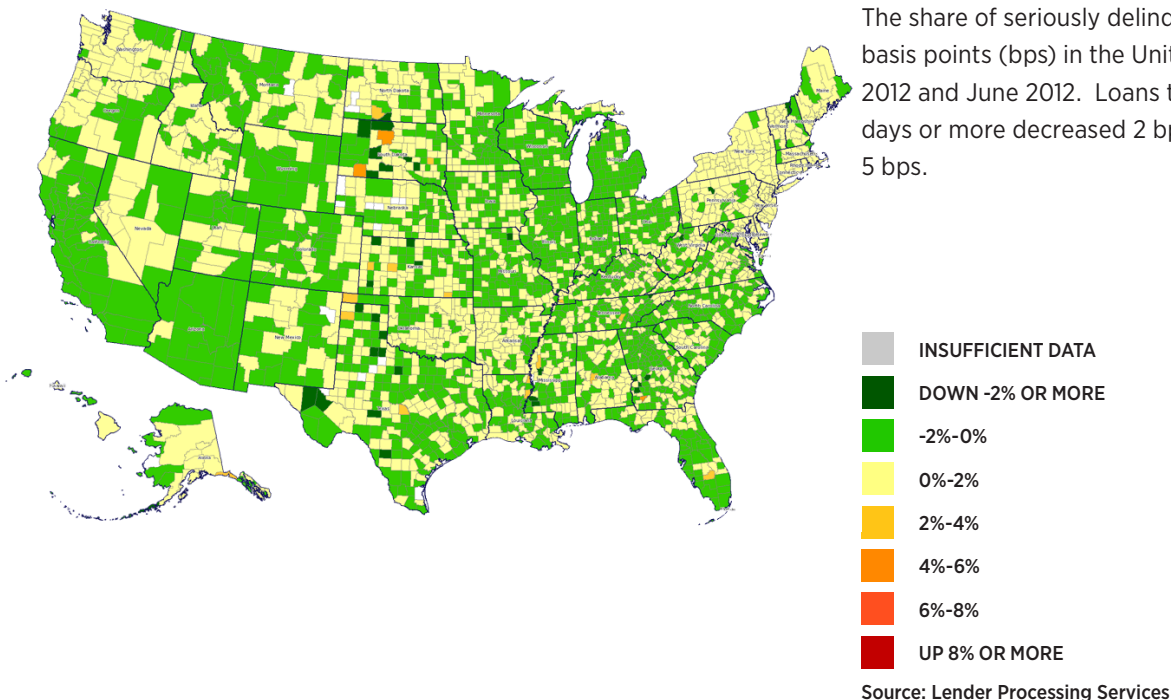
In June 2012, 7.2 percent of loans in the United States were seriously delinquent (delinquent 90 days or more, or in foreclosure).



Change in Seriously Delinquent Mortgages by County

MARCH 2012 TO JUNE 2012

The share of seriously delinquent loans decreased 6 basis points (bps) in the United States between March 2012 and June 2012. Loans that were delinquent 90 days or more decreased 2 bps; foreclosures decreased 5 bps.

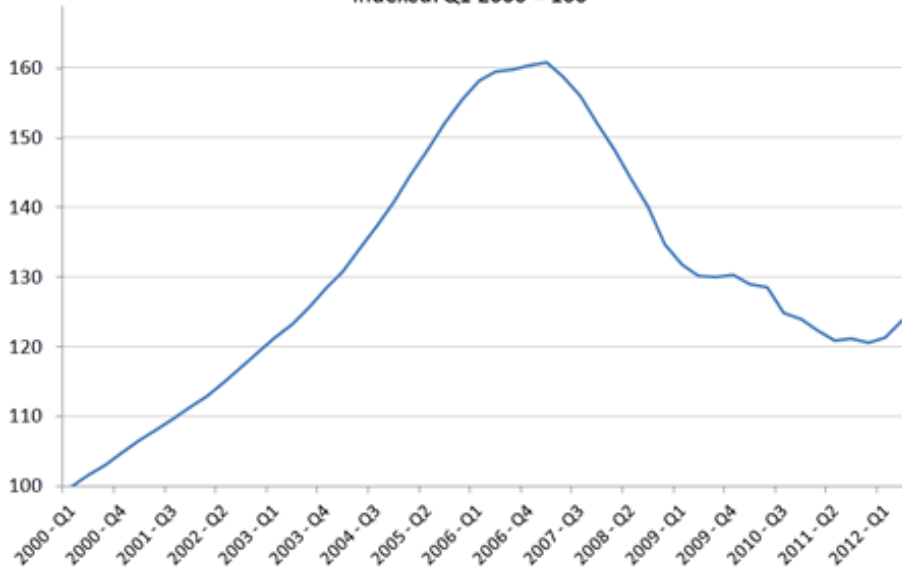




United States

House Prices

United States House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2012, house prices in the United States were 2 percent higher than the first quarter and 2.4 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI