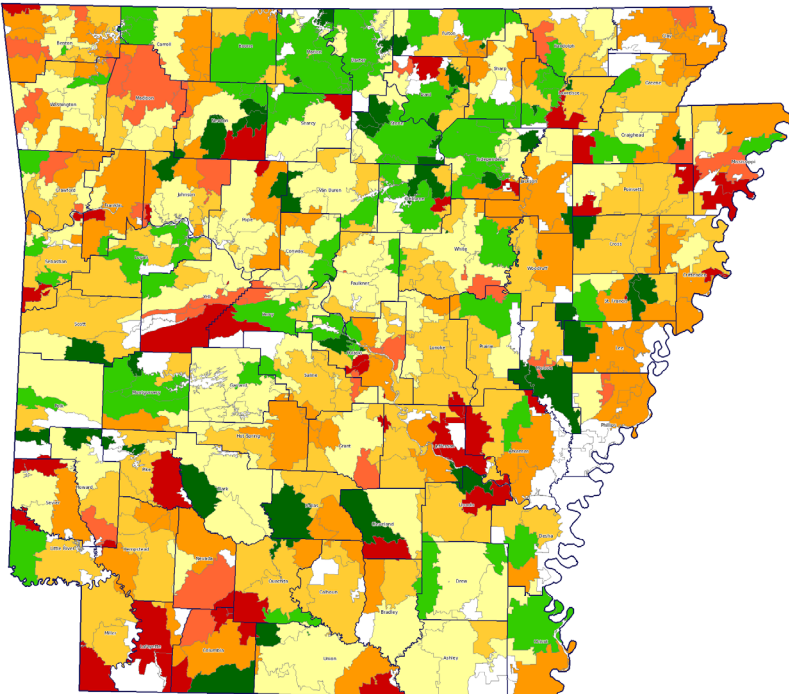




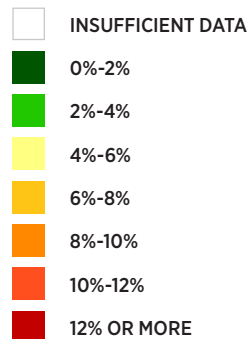
Arkansas

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



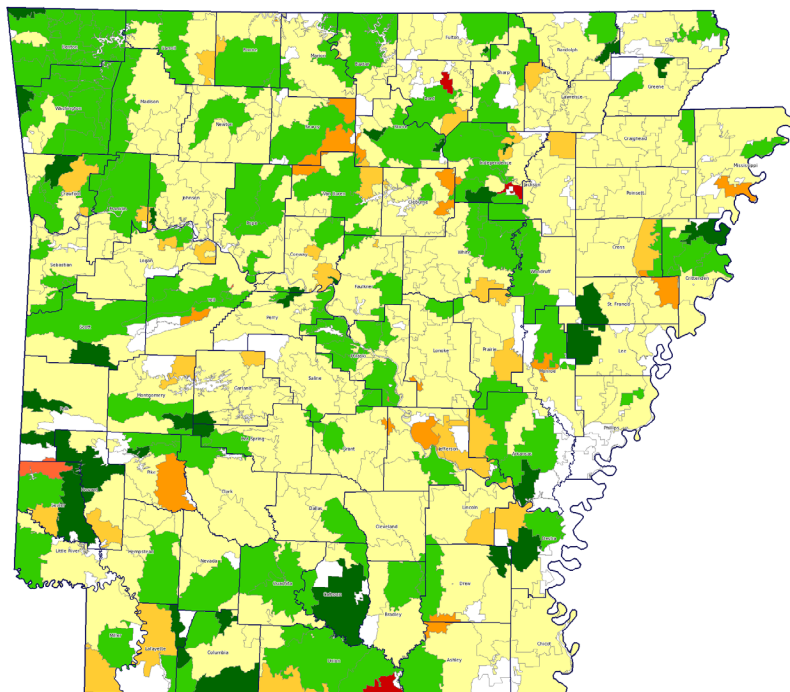
In September 2012, 6.2 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



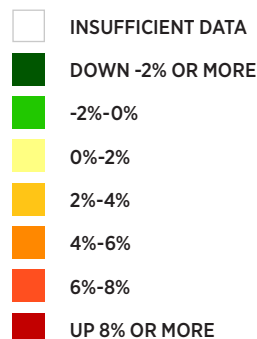
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans increased 10 basis points (bps) in Arkansas between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 8 bps; foreclosures increased 2 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.5%
72204	Little Rock-North Little Rock-Conway, AR	13.3%
72301	Memphis, TN-MS-AR	12.1%
72114	Little Rock-North Little Rock-Conway, AR	11.6%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.3%
72370	Blytheville, AR	11.1%
72103	Little Rock-North Little Rock-Conway, AR	10.5%
72117	Little Rock-North Little Rock-Conway, AR	10.5%
72751	Fayetteville-Springdale-Rogers, AR-MO	10.3%
72740	Carroll, AR	10.1%

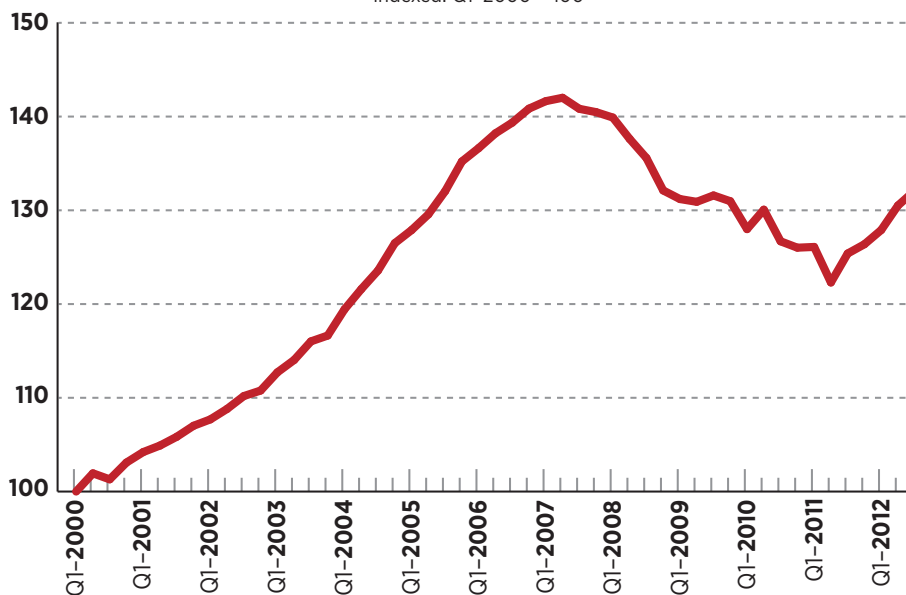
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 394.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012

Arkansas House Prices
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Arkansas were 1.2 percent higher than in the second quarter and 5.4 percent higher than in the third quarter of 2011.

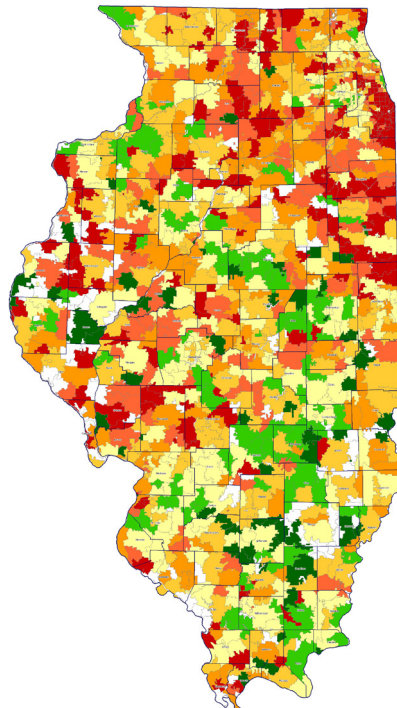
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



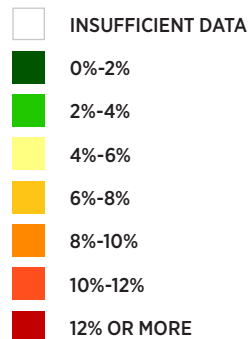
Illinois

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



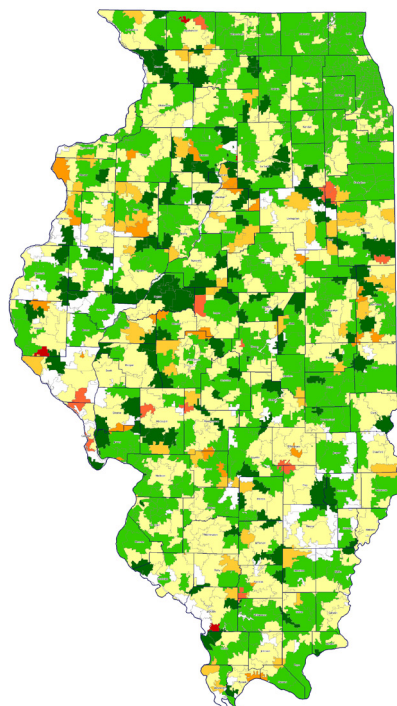
In September 2012, 9.4 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



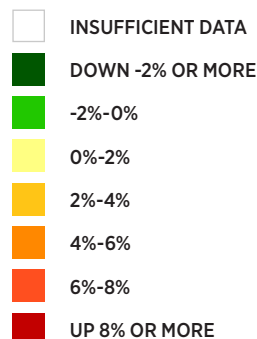
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 38 basis points (bps) in Illinois between June 2012 and September 2012. Loans that were delinquent 90 days or more decreased 9 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

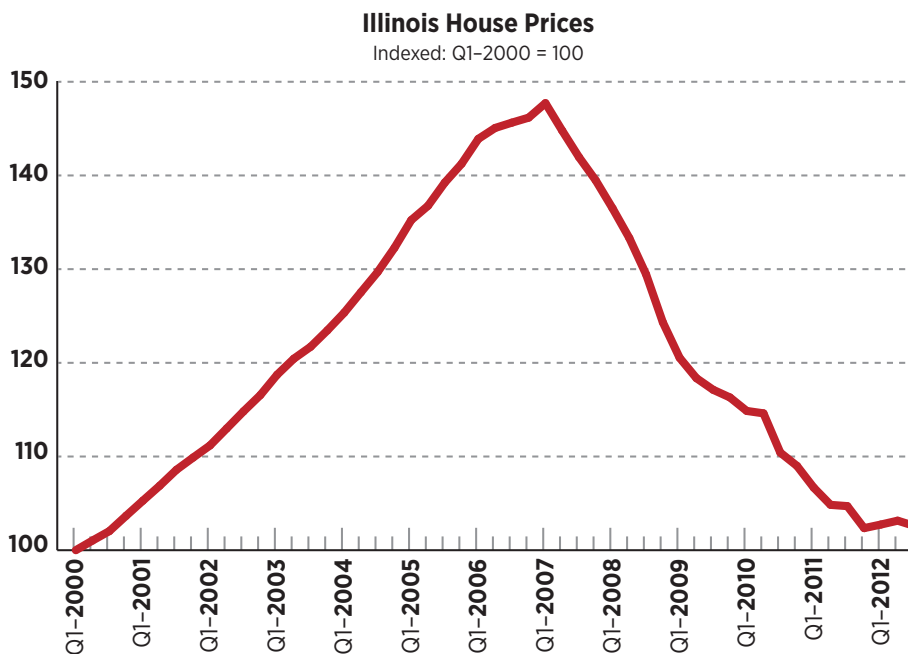
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	29.0%
60153	Chicago-Joliet-Naperville, IL-IN-WI	26.2%
60827	Chicago-Joliet-Naperville, IL-IN-WI	25.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	25.6%
60409	Chicago-Joliet-Naperville, IL-IN-WI	25.4%
60419	Chicago-Joliet-Naperville, IL-IN-WI	25.4%
60466	Chicago-Joliet-Naperville, IL-IN-WI	24.0%
60104	Chicago-Joliet-Naperville, IL-IN-WI	23.9%
60478	Chicago-Joliet-Naperville, IL-IN-WI	23.6%
60644	Chicago-Joliet-Naperville, IL-IN-WI	23.5%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 2,295.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Illinois were 0.5 percent lower than in the second quarter and 2 percent lower than in the third quarter of 2011.

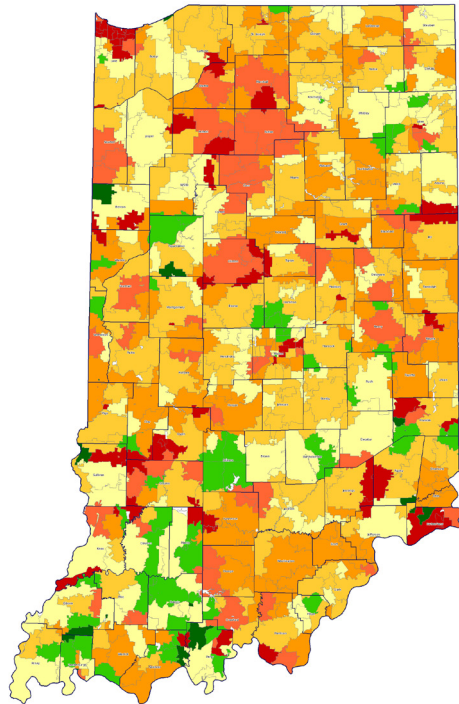
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



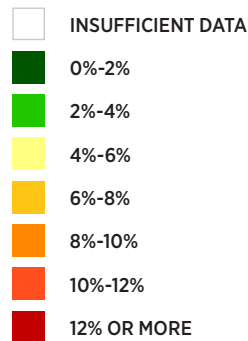
Indiana

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



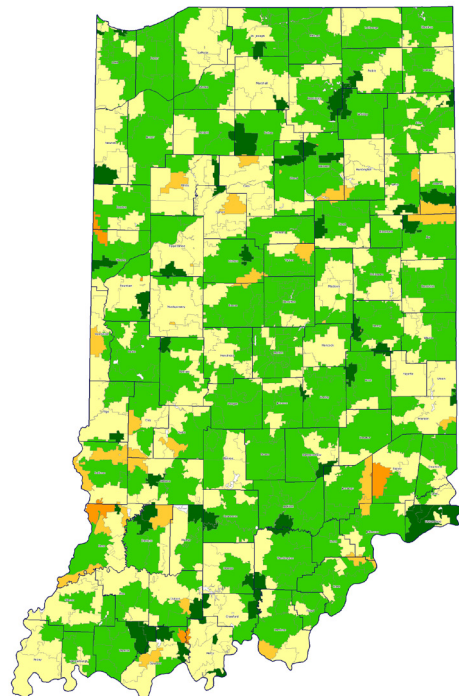
In September 2012, 7 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



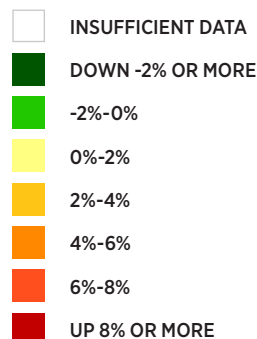
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 18 basis points (bps) in Indiana between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 2 bps; foreclosures decreased 19 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	20.1%
46408	Chicago-Joliet-Naperville, IL-IN-WI	17.1%
46235	Indianapolis-Carmel, IN	15.8%
46312	Chicago-Joliet-Naperville, IL-IN-WI	14.7%
46218	Indianapolis-Carmel, IN	14.1%
46403	Chicago-Joliet-Naperville, IL-IN-WI	13.7%
46016	Anderson, IN	13.6%
46323	Chicago-Joliet-Naperville, IL-IN-WI	13.5%
46405	Chicago-Joliet-Naperville, IL-IN-WI	13.5%
46410	Chicago-Joliet-Naperville, IL-IN-WI	13.3%

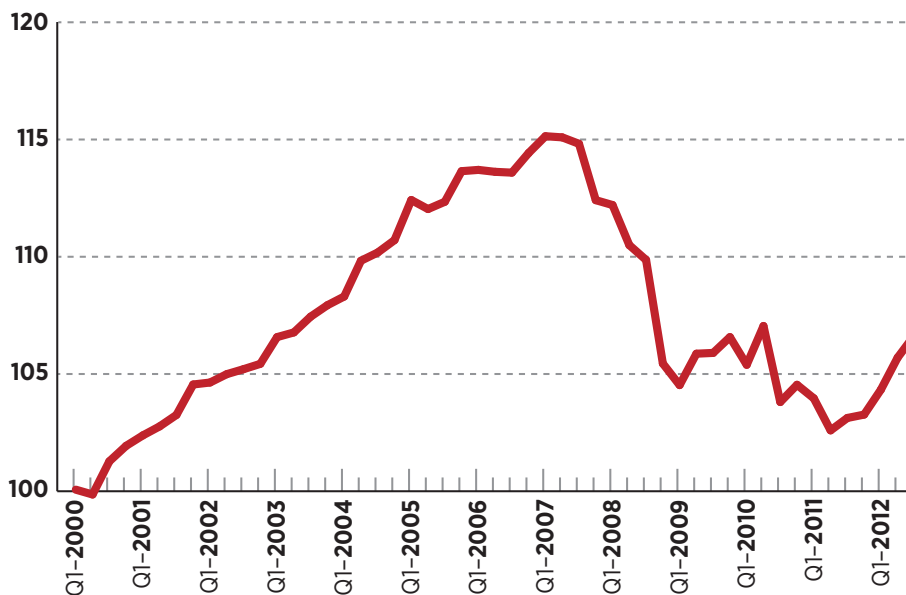
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 1,066.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012

Indiana House Prices
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Indiana were 0.9 percent higher than in the second quarter and 3.4 percent higher than in the third quarter of 2011.

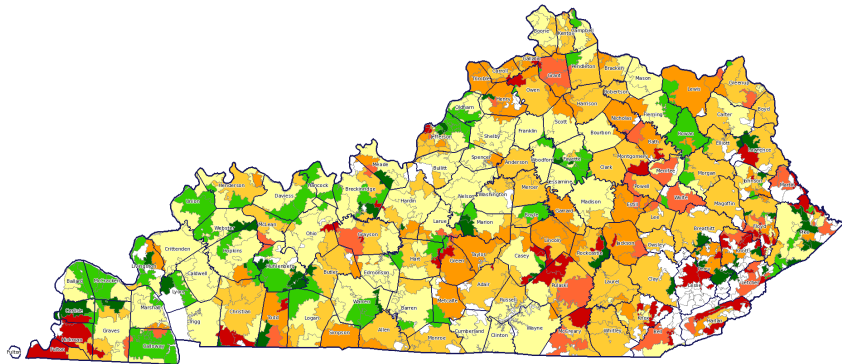
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



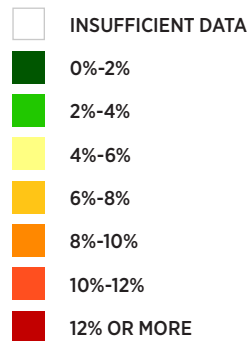
Kentucky

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



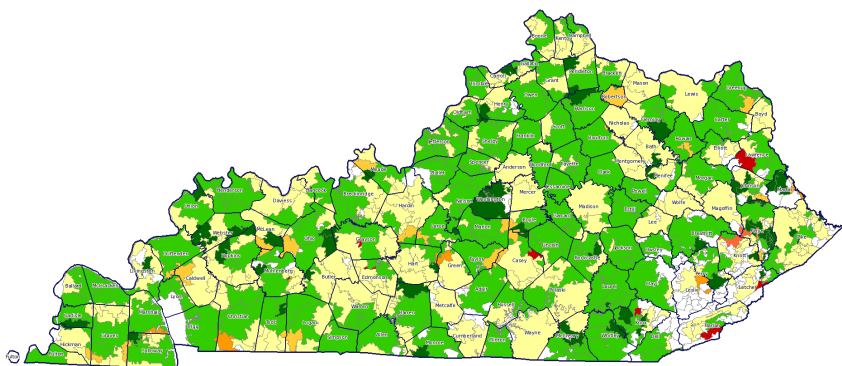
In September 2012, 5.6 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



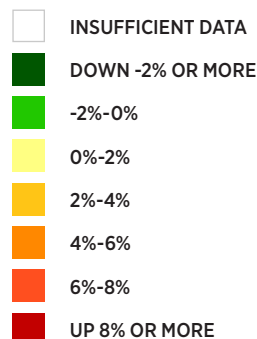
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 21 basis points (bps) in Kentucky between June 2012 and September 2012. Loans that were delinquent 90 days or more decreased 5 bps; foreclosures decreased 16 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	13.4%
40210	Louisville/Jefferson County, KY-IN	12.5%
40212	Louisville/Jefferson County, KY-IN	12.5%
42262	Clarksville, TN-KY	12.0%
42501	Somerset, KY	11.2%
41035	Cincinnati-Middletown, OH-KY-IN	10.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.4%
40215	Louisville/Jefferson County, KY-IN	10.2%
40216	Louisville/Jefferson County, KY-IN	9.4%
41014	Cincinnati-Middletown, OH-KY-IN	9.3%

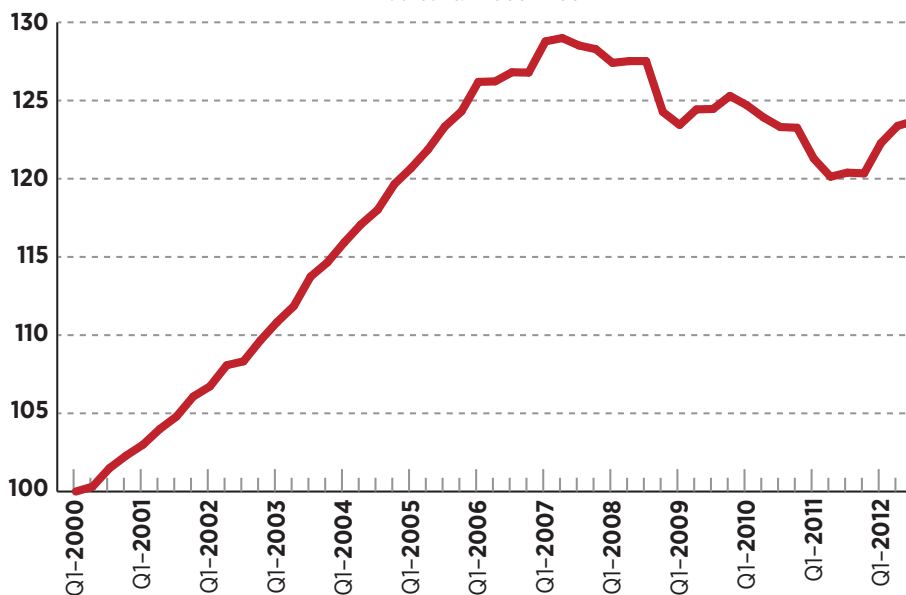
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky the cutoff is 559.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012

Kentucky House Prices
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Kentucky were 0.3 percent higher than in the second quarter and 2.8 percent higher than in the third quarter of 2011.

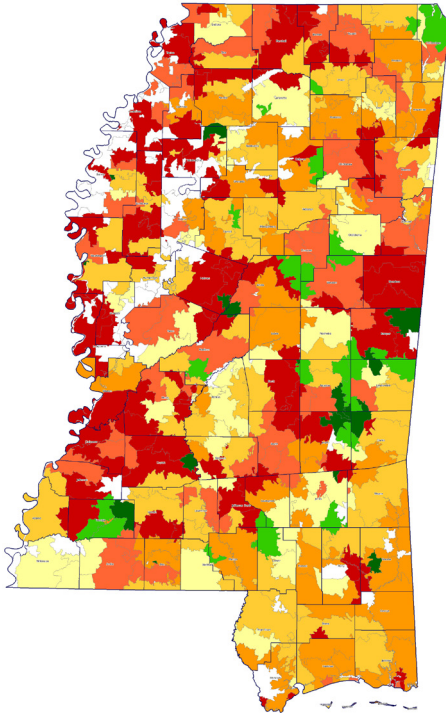
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



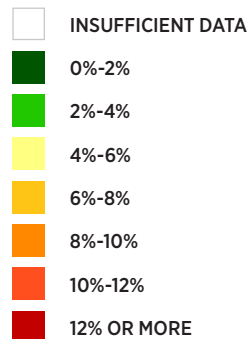
Mississippi

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



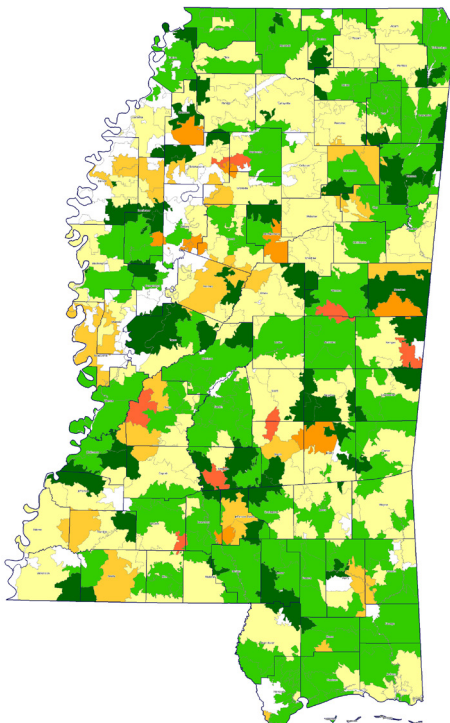
In September 2012, 8.6 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



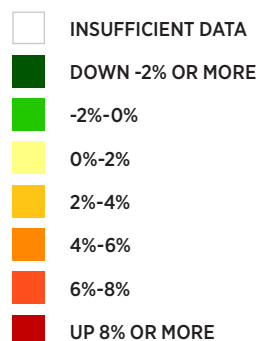
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 22 basis points (bps) in Mississippi between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 32 bps; foreclosures decreased 53 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

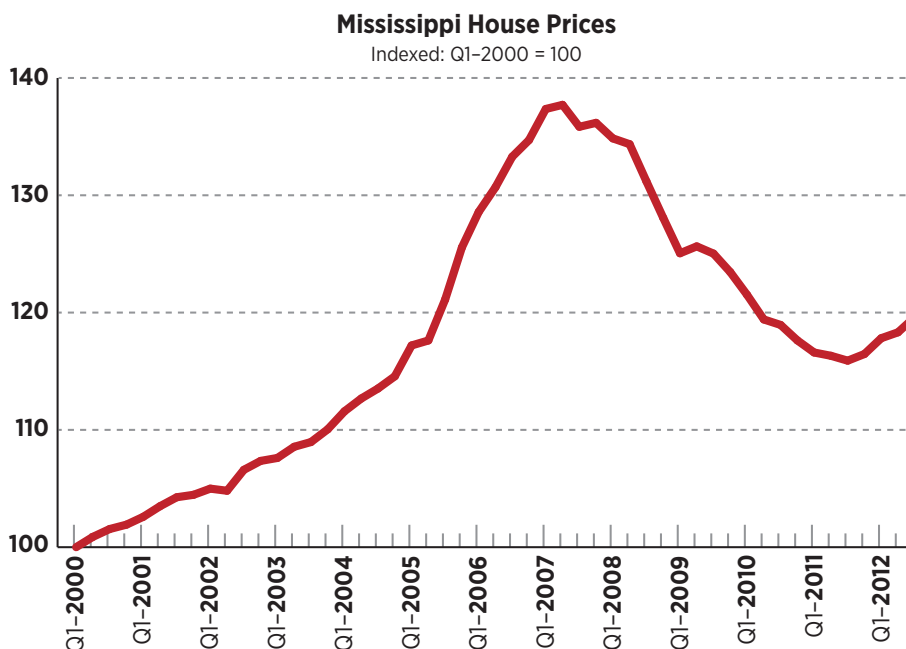
Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	20.2%
39212	Jackson, MS	16.9%
39059	Jackson, MS	15.7%
39206	Jackson, MS	14.5%
39581	Pascagoula, MS	14.1%
39209	Jackson, MS	14.1%
39563	Pascagoula, MS	13.8%
39180	Vicksburg, MS	13.7%
38703	Cleveland, MS	13.7%
38637	Memphis, TN-MS-AR	13.6%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 263.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Mississippi were 1.1 percent higher than in the second quarter and 3.2 percent higher than in the third quarter of 2011.

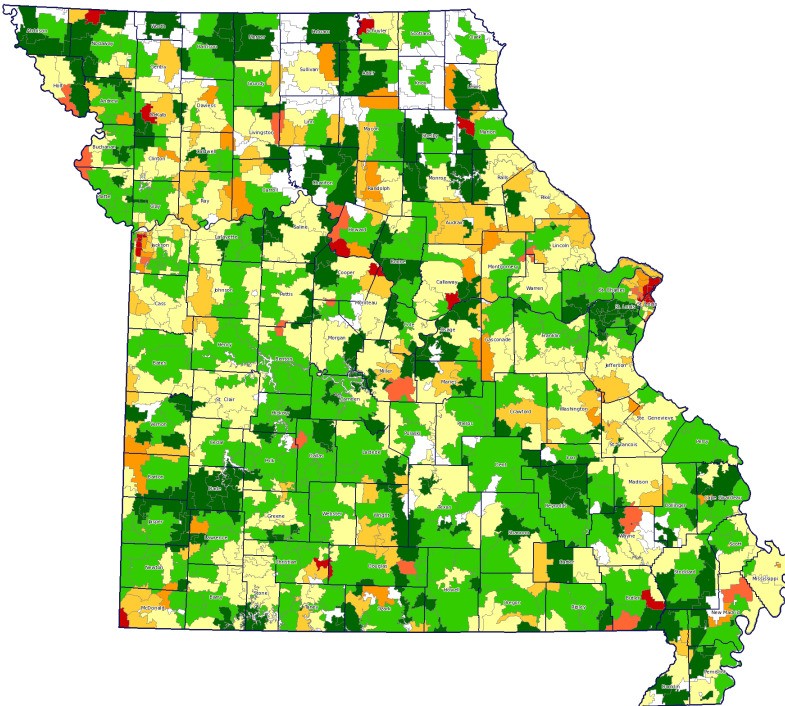
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



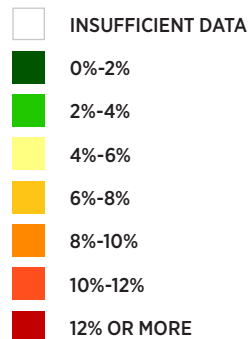
Missouri

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



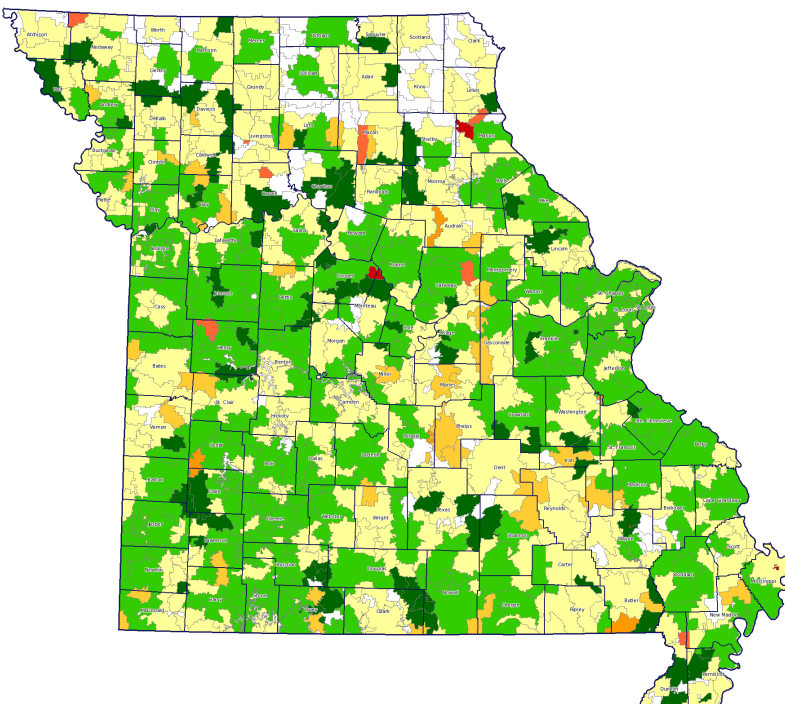
In September 2012, 4.2 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



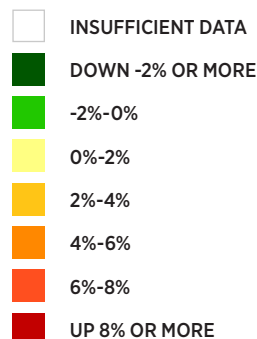
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 23 basis points (bps) in Missouri between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 1 bp; foreclosures decreased 24 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

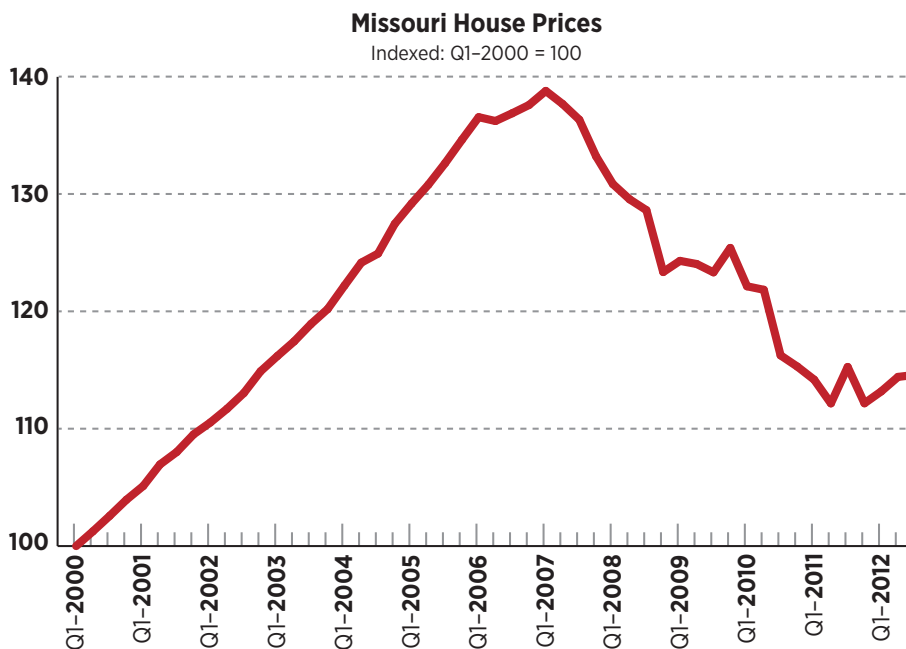
Zip Code	CBSA or County	Seriously Delinquent Mortgages
63138	St. Louis, MO-IL	14.3%
63136	St. Louis, MO-IL	13.3%
63137	St. Louis, MO-IL	13.3%
64130	Kansas City, MO-KS	12.9%
63115	St. Louis, MO-IL	12.7%
63147	St. Louis, MO-IL	12.6%
64132	Kansas City, MO-KS	12.4%
63134	St. Louis, MO-IL	11.6%
64134	Kansas City, MO-KS	11.0%
63121	St. Louis, MO-IL	10.3%

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 1,051.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Missouri were 0.2 percent higher than in the second quarter and 0.6 percent lower than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

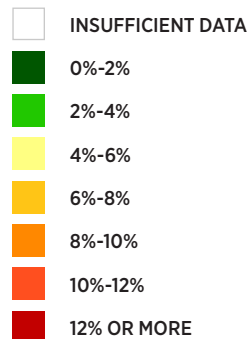
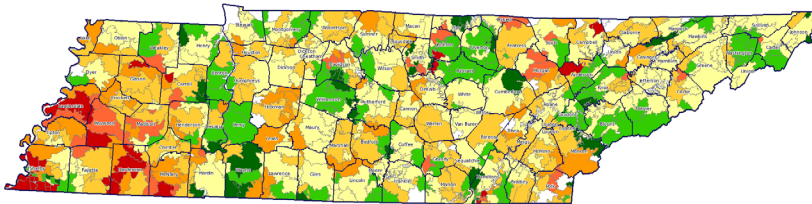


Tennessee

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012

In September 2012, 5.7 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.

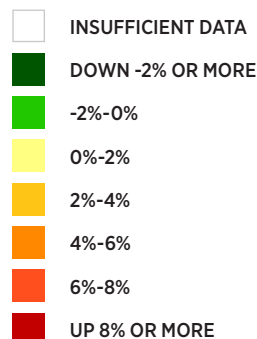
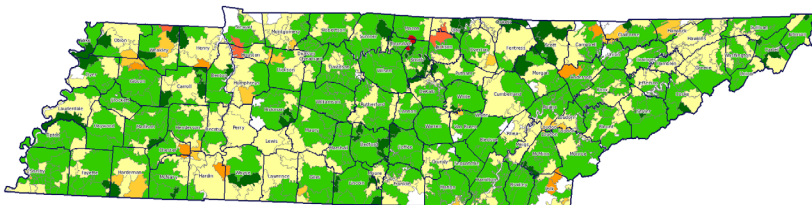


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012

The share of seriously delinquent loans decreased 22 basis points (bps) in Tennessee between June 2012 and September 2012. Loans that were delinquent 90 days or more were unchanged; foreclosures decreased 22 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	19.9%
38106	Memphis, TN-MS-AR	17.8%
38109	Memphis, TN-MS-AR	17.6%
38115	Memphis, TN-MS-AR	17.4%
38127	Memphis, TN-MS-AR	17.4%
38128	Memphis, TN-MS-AR	16.9%
38116	Memphis, TN-MS-AR	16.6%
38141	Memphis, TN-MS-AR	15.9%
38114	Memphis, TN-MS-AR	14.9%
38125	Memphis, TN-MS-AR	14.5%

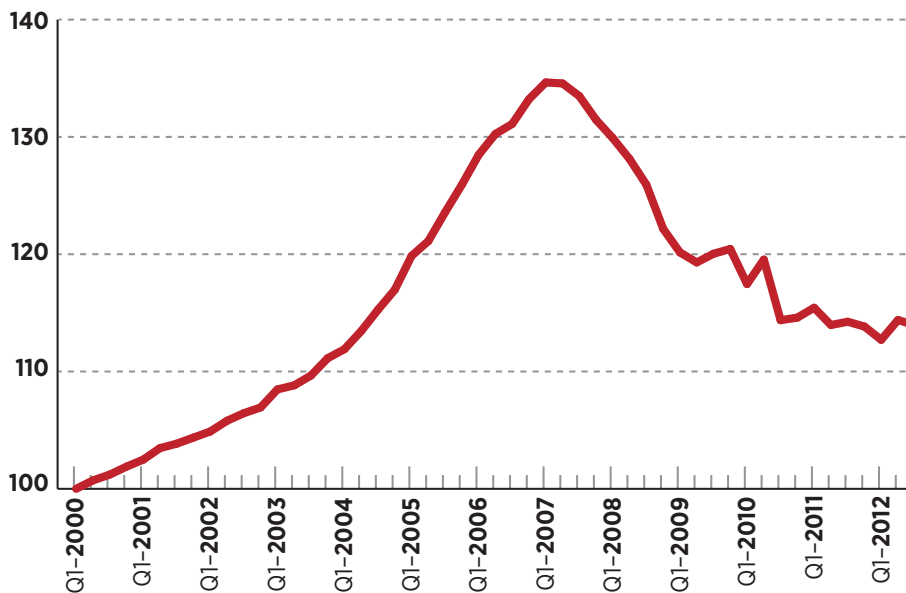
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 1,033.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012

Tennessee House Prices
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Tennessee were 0.4 percent lower than in the second quarter and 0.3 percent lower than in the third quarter of 2011.

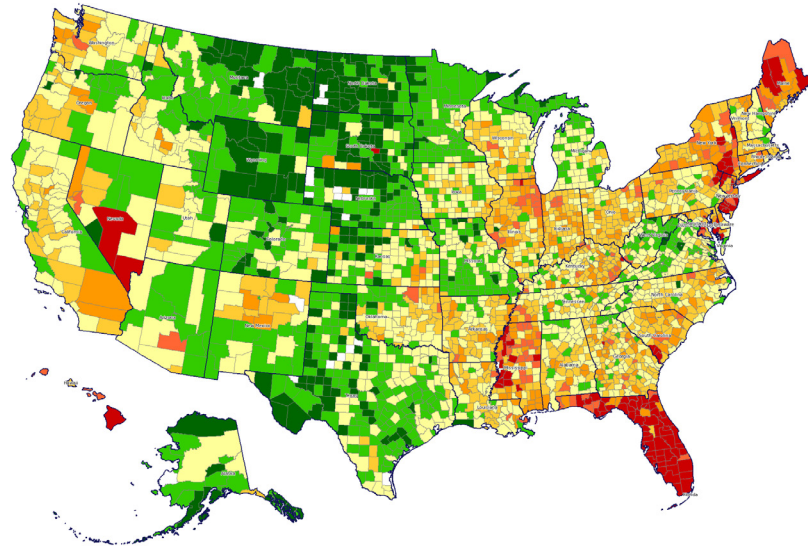
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



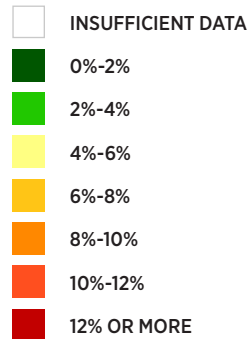
United States

Seriously Delinquent Mortgages by County

SEPTEMBER 2012



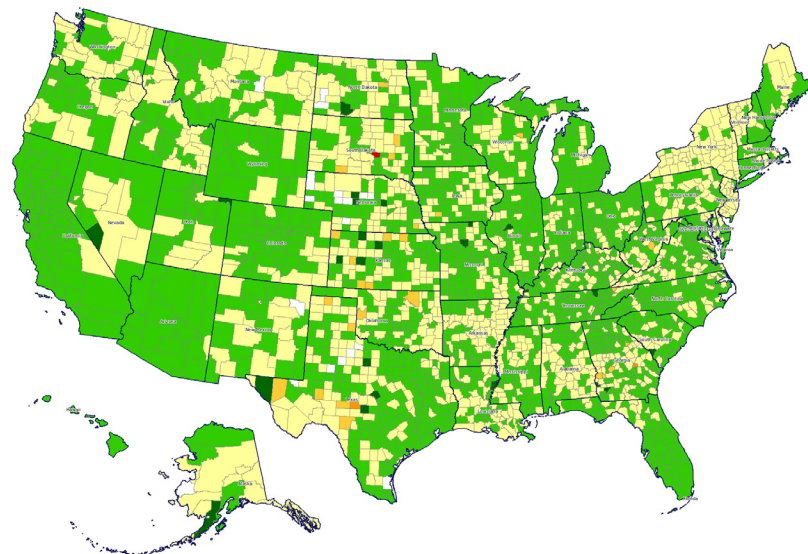
In September 2012, 6.9 percent of loans in the United States were seriously delinquent (delinquent 90 days or more, or in foreclosure).



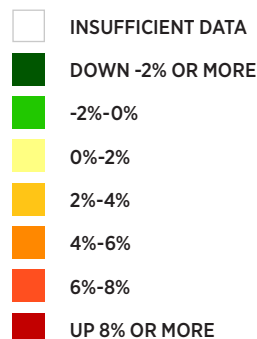
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 29 basis points (bps) in the United States between June 2012 and September 2012. Loans that were delinquent 90 days or more decreased 11 bps; foreclosures decreased 16 bps.



Source: Lender Processing Services



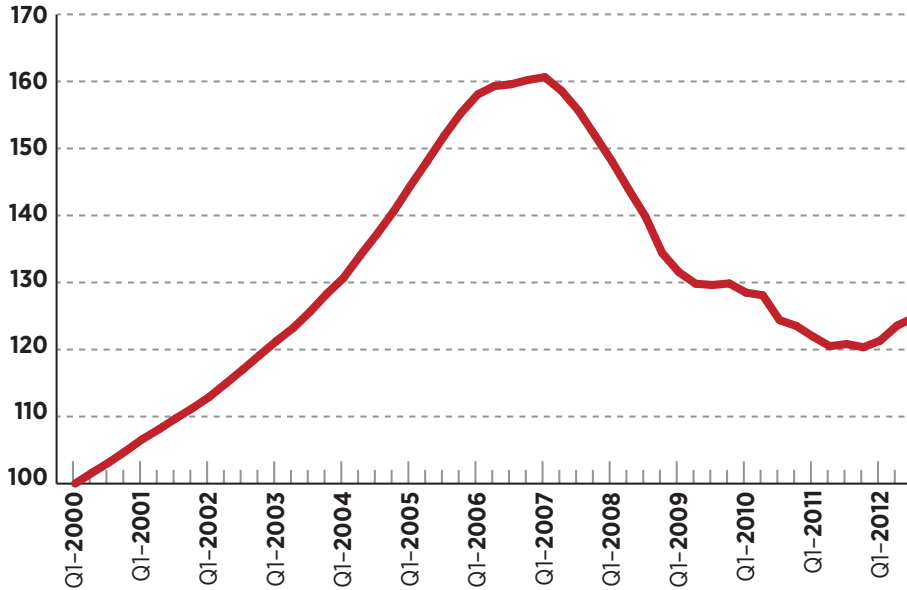
United States

House Prices

THIRD QUARTER 2012

United States House Prices

Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in the United States were 1 percent higher than in the second quarter and 3.3 percent higher than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI