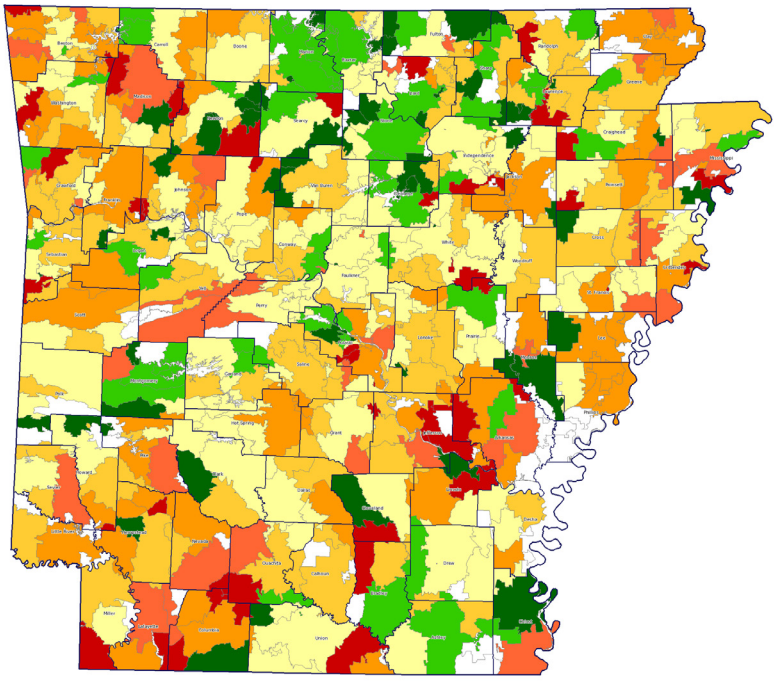
Arkansas

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



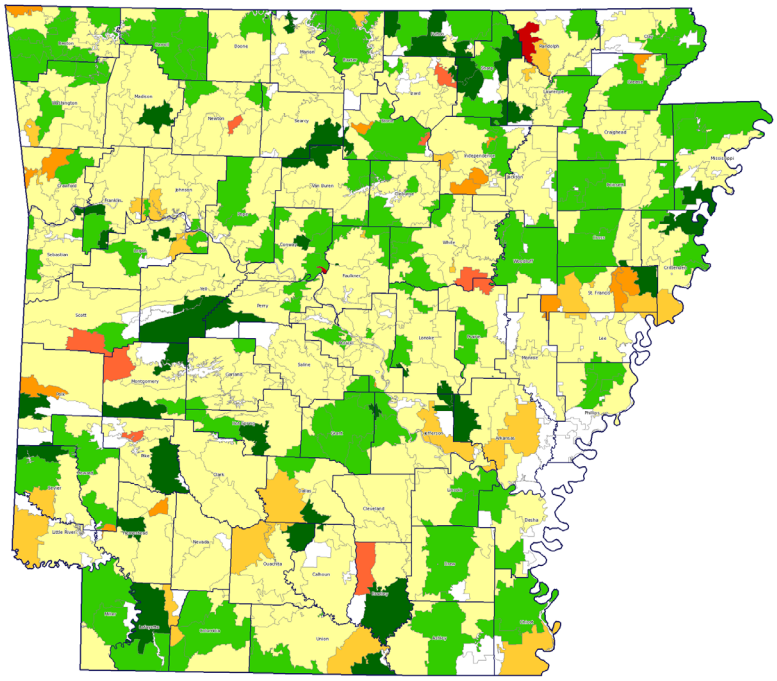
In December 2012, 6.4 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans increased 14 basis points (bps) in Arkansas between September 2012 and December 2012. Loans that were delinquent 90 days or more decreased 21 bps; foreclosures increased 34 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

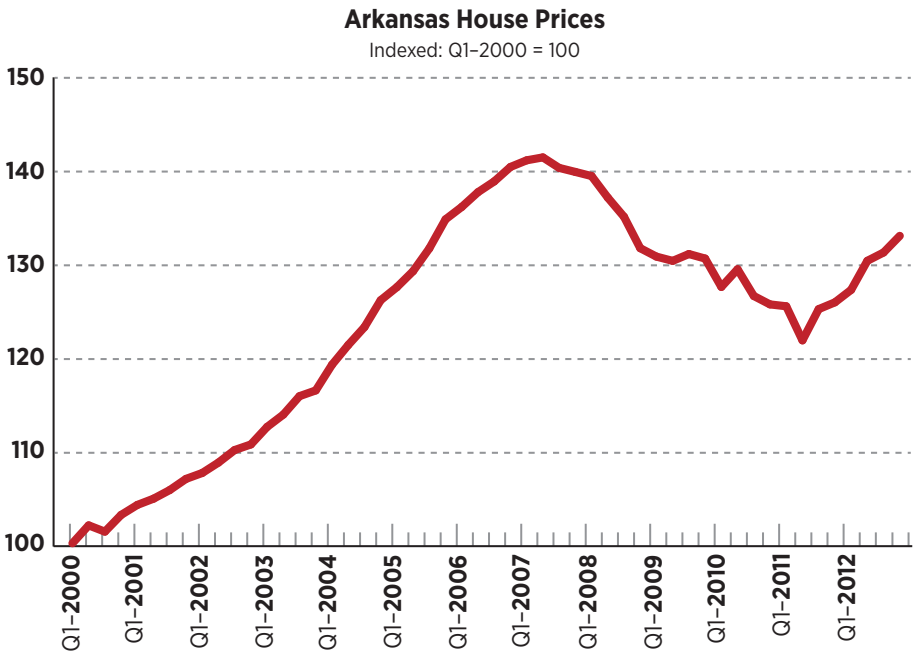
Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.8%
72204	Little Rock-North Little Rock-Conway, AR	13.8%
72301	Memphis, TN-MS-AR	12.0%
72114	Little Rock-North Little Rock-Conway, AR	11.7%
72370	Blytheville, AR	11.3%
72751	Fayetteville-Springdale-Rogers, AR-MO	11.0%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.0%
72117	Little Rock-North Little Rock-Conway, AR	10.8%
72103	Little Rock-North Little Rock-Conway, AR	10.6%
72740	Carroll, AR	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 Arkansas, the cutoff is 386.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Arkansas were 1.4 percent higher than in the third quarter and 5.7 percent higher than in the fourth quarter of 2011.

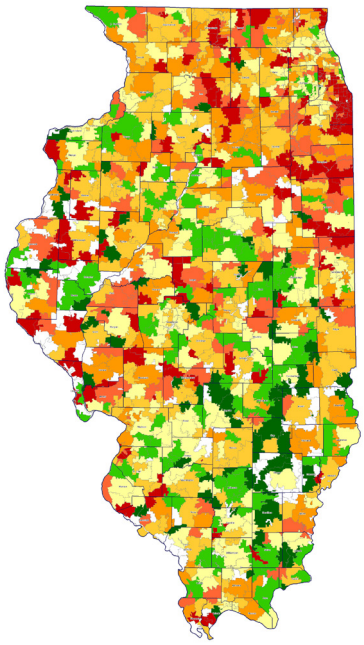
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Illinois

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



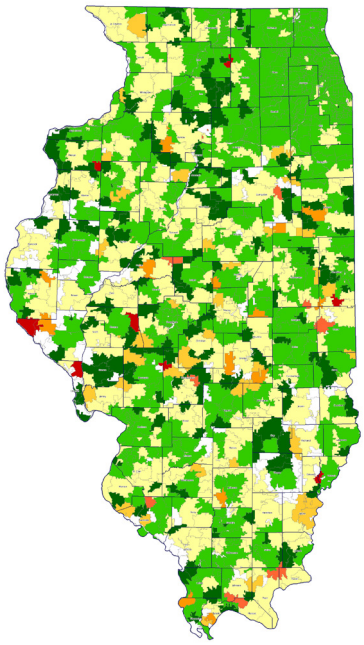
In December 2012, 8.8 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 53 basis points (bps) in Illinois between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 2 bps; foreclosures decreased 55 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

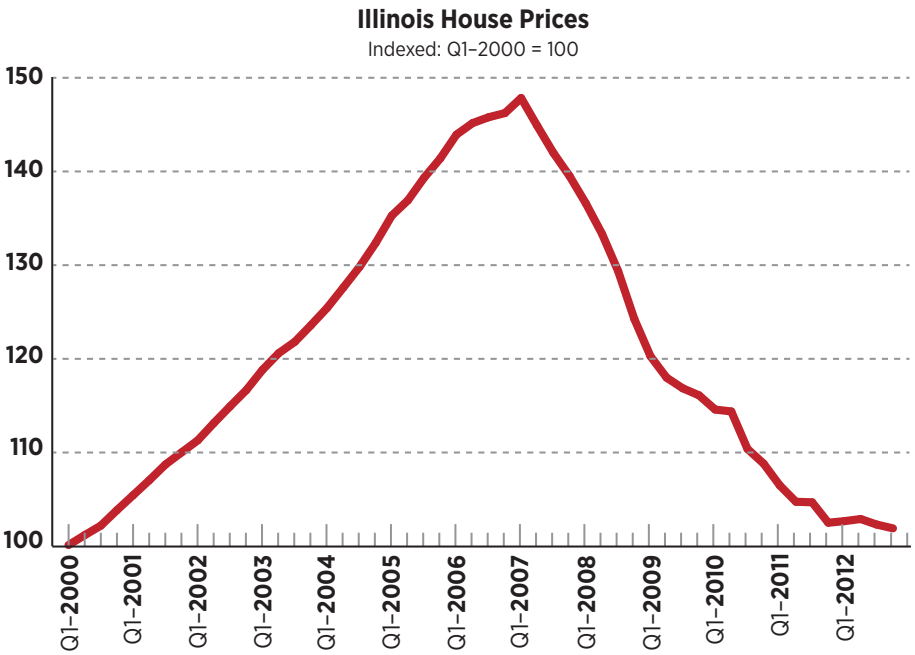
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	27.0%
60153	Chicago-Joliet-Naperville, IL-IN-WI	25.5%
60419	Chicago-Joliet-Naperville, IL-IN-WI	24.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	24.8%
60827	Chicago-Joliet-Naperville, IL-IN-WI	24.7%
60409	Chicago-Joliet-Naperville, IL-IN-WI	24.4%
60466	Chicago-Joliet-Naperville, IL-IN-WI	23.8%
60478	Chicago-Joliet-Naperville, IL-IN-WI	23.1%
60104	Chicago-Joliet-Naperville, IL-IN-WI	23.1%
60644	Chicago-Joliet-Naperville, IL-IN-WI	22.2%

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 2,172.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Illinois were 0.4 percent lower than in the third quarter and 0.6 percent lower than in the fourth quarter of 2011.

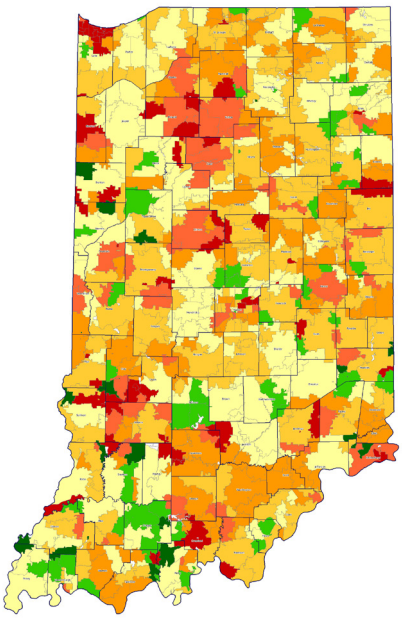
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Indiana

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



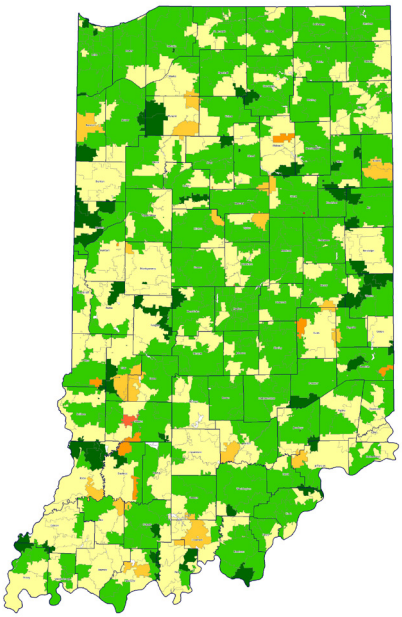
In December 2012, 6.7 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 28 basis points (bps) in Indiana between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 4 bps; foreclosures decreased 33 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

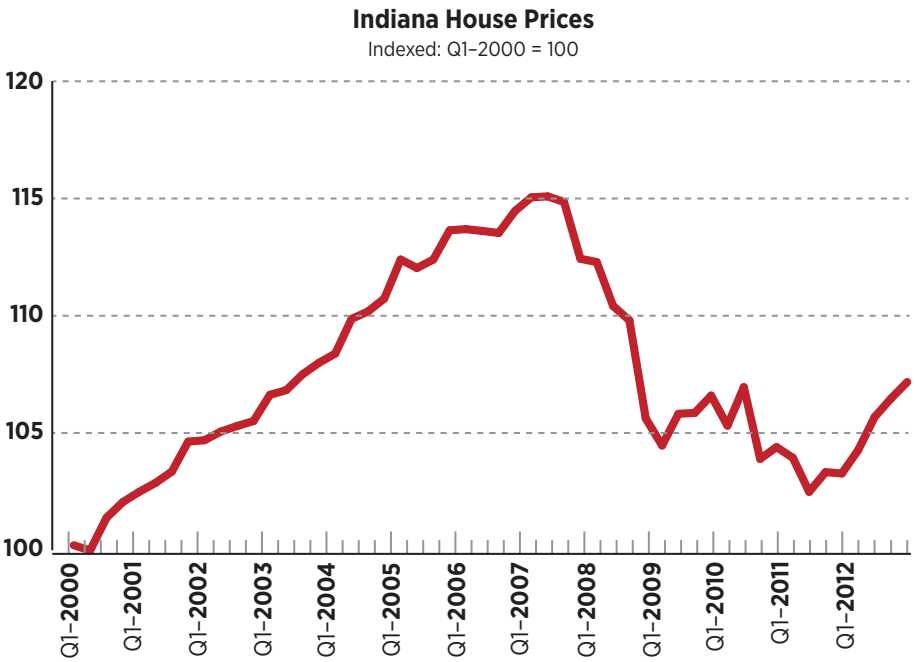
Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	17.3%
46408	Chicago-Joliet-Naperville, IL-IN-WI	17.0%
46235	Indianapolis-Carmel, IN	15.7%
46218	Indianapolis-Carmel, IN	13.4%
46405	Chicago-Joliet-Naperville, IL-IN-WI	13.2%
46327	Chicago-Joliet-Naperville, IL-IN-WI	12.8%
46323	Chicago-Joliet-Naperville, IL-IN-WI	12.7%
46312	Chicago-Joliet-Naperville, IL-IN-WI	12.6%
46410	Chicago-Joliet-Naperville, IL-IN-WI	12.3%
46324	Chicago-Joliet-Naperville, IL-IN-WI	12.3%

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 1,033.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Indiana were 0.7 percent higher than in the third quarter and 3.8 percent higher than in the fourth quarter of 2011.

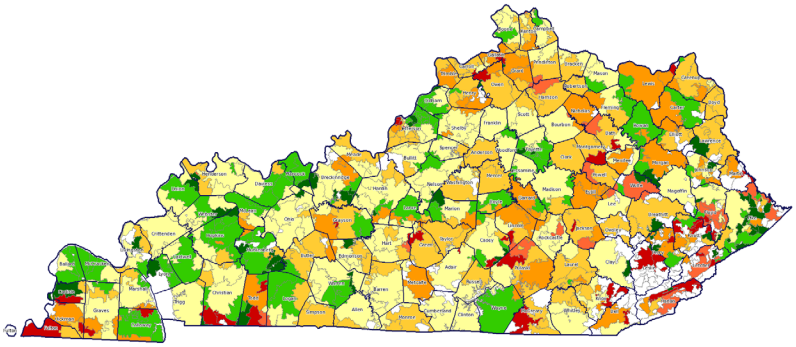
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Kentucky

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



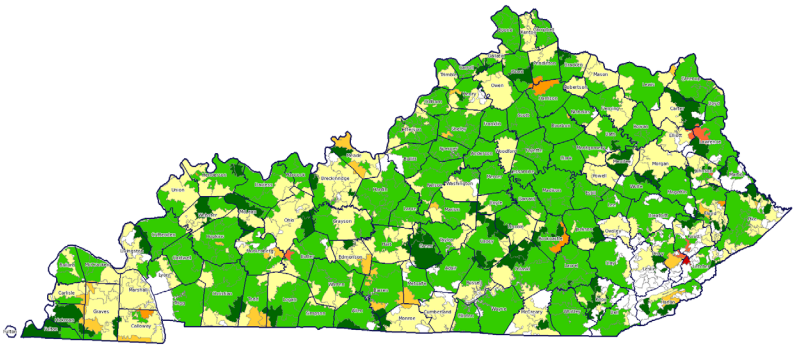
In December 2012, 5.3 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 32 basis points (bps) in Kentucky between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 14 bps; foreclosures decreased 46 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

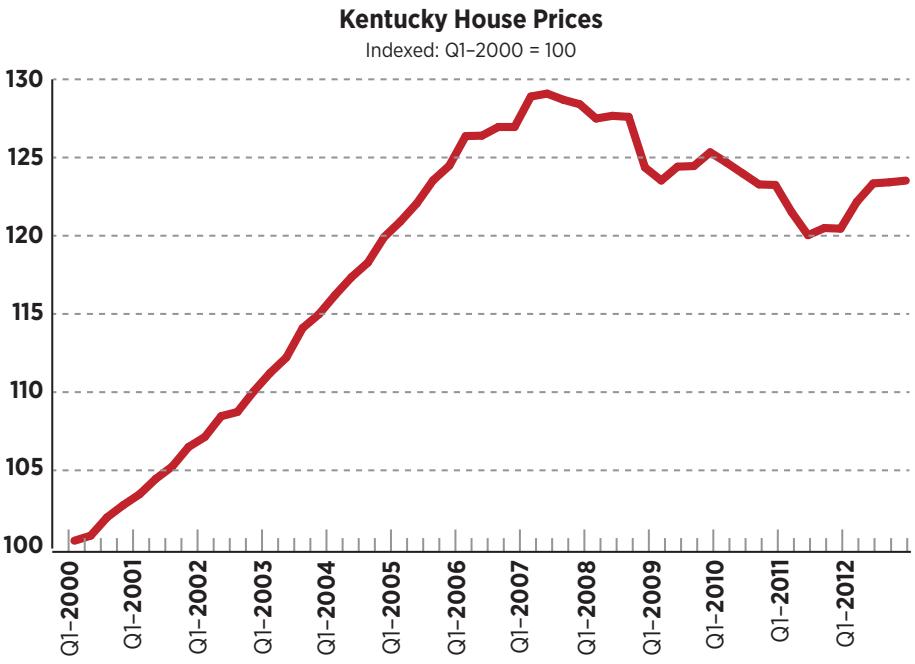
Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	13.4%
42262	Clarksville, TN-KY	13.1%
40212	Louisville/Jefferson County, KY-IN	12.6%
40210	Louisville/Jefferson County, KY-IN	12.4%
41016	Cincinnati-Middletown, OH-KY-IN	10.2%
40215	Louisville/Jefferson County, KY-IN	9.8%
42501	Somerset, KY	9.6%
41035	Cincinnati-Middletown, OH-KY-IN	9.5%
40216	Louisville/Jefferson County, KY-IN	8.8%
40484	Garrard, KY	8.6%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky the cutoff is 542.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Kentucky were 0.1 percent higher than in the third quarter and 2.6 percent higher than in the fourth quarter of 2011.

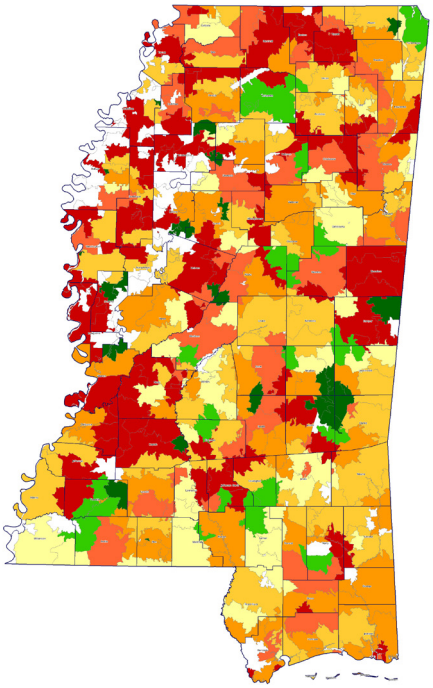
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Mississippi

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



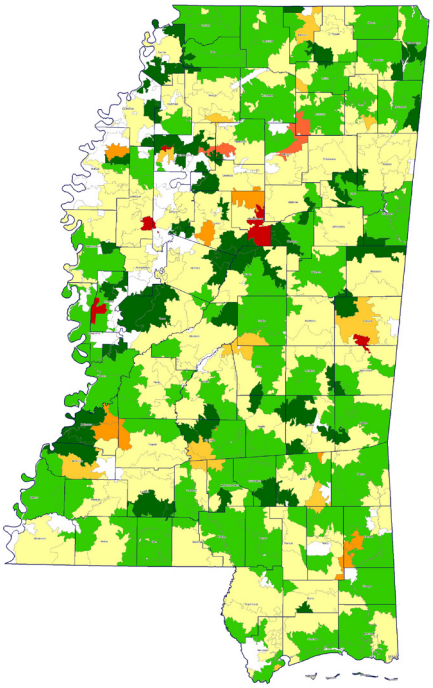
In December 2012, 8.4 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 19 basis points (bps) in Mississippi between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 14 bps; foreclosures decreased 33 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

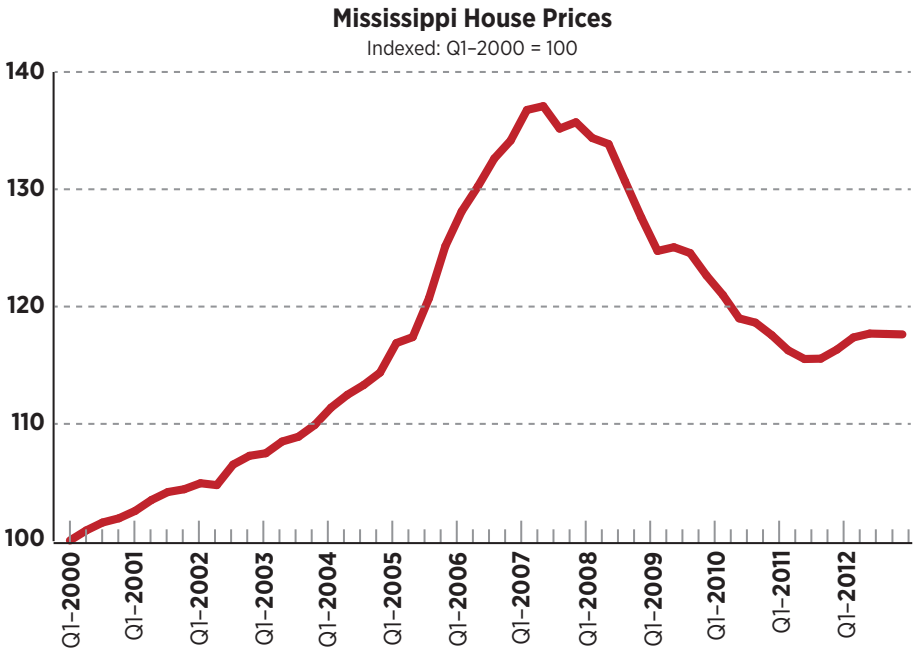
Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	19.4%
38676	Memphis, TN-MS-AR	17.5%
39212	Jackson, MS	16.5%
39576	Gulfport-Biloxi, MS	16.0%
38703	Cleveland, MS	14.7%
39059	Jackson, MS	14.2%
39209	Jackson, MS	14.1%
39563	Pascagoula, MS	13.8%
38637	Memphis, TN-MS-AR	13.7%
38663	Benton, MS	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 Mississippi, the cutoff is 251.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Mississippi were unchanged from the third quarter and 1.1 percent higher than in the fourth quarter of 2011.

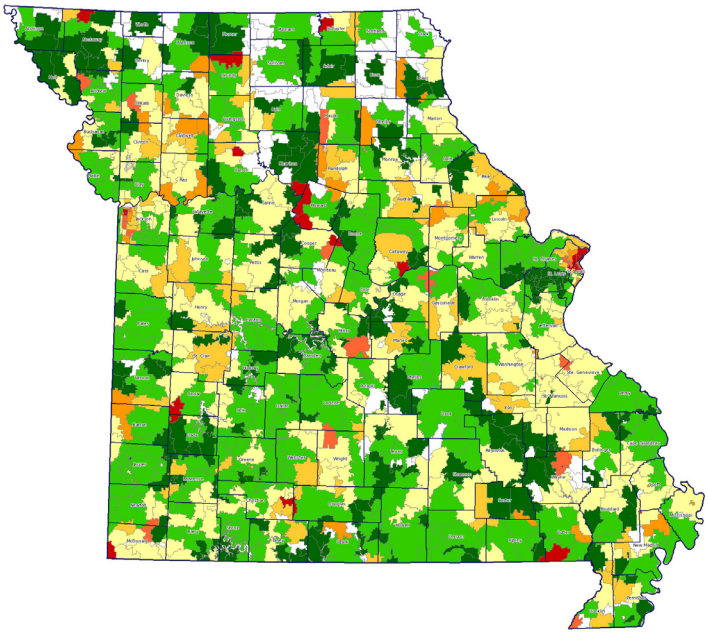
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Missouri

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



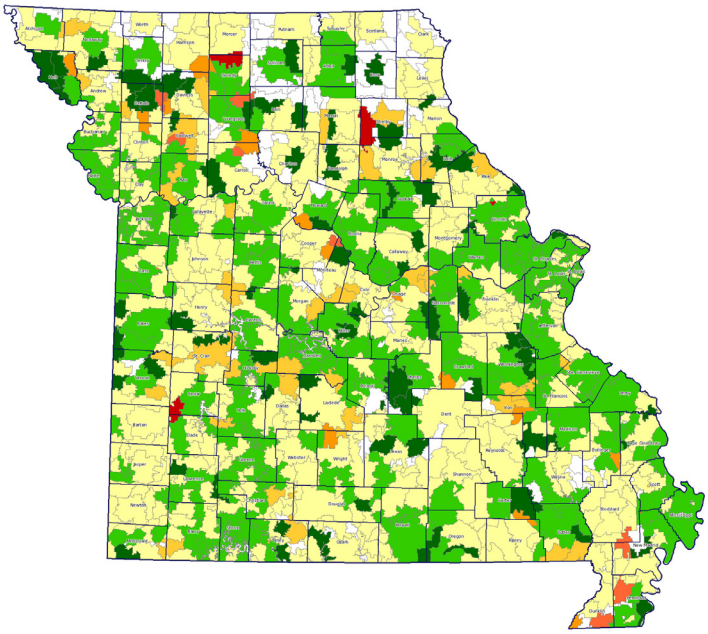
In December 2012, 4.1 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 10 basis points (bps) in Missouri between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 12 bp; foreclosures decreased 22 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

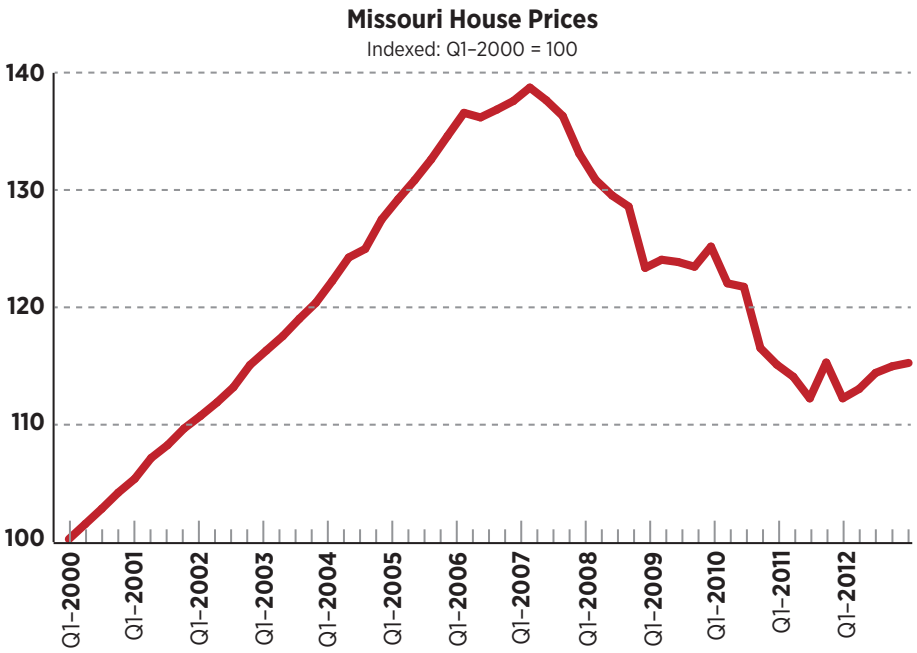
Zip Code	CBSA or County	Seriously Delinquent Mortgages
63137	St. Louis, MO-IL	13.5%
63138	St. Louis, MO-IL	13.5%
63136	St. Louis, MO-IL	13.4%
63115	St. Louis, MO-IL	12.4%
64130	Kansas City, MO-KS	11.7%
63147	St. Louis, MO-IL	11.7%
63134	St. Louis, MO-IL	11.5%
64132	Kansas City, MO-KS	11.2%
64134	Kansas City, MO-KS	10.6%
63121	St. Louis, MO-IL	10.5%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 1,023.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Missouri were 0.3 percent higher than in the third quarter and 2.7 percent higher than in the fourth quarter of 2011.

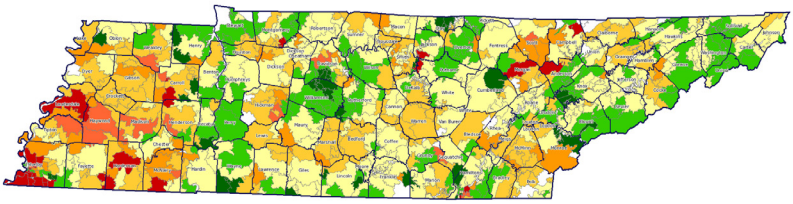
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

Tennessee

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



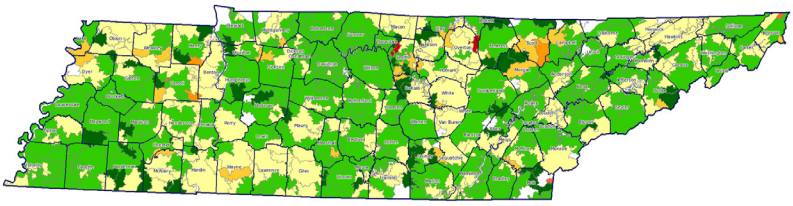
In December 2012, 5.5 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 25 basis points (bps) in Tennessee between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 8 bps; foreclosures decreased 33 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

CENTRAL TO AMERICA'S ECONOMY®
STLOUISFED.ORG

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

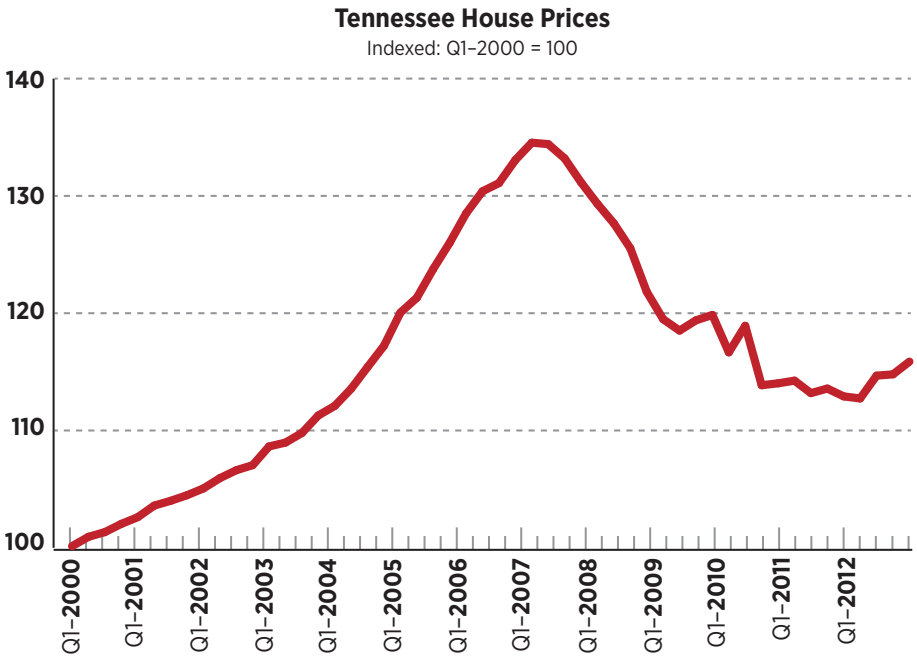
Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	19.5%
38109	Memphis, TN-MS-AR	17.7%
38106	Memphis, TN-MS-AR	17.4%
38127	Memphis, TN-MS-AR	17.3%
38115	Memphis, TN-MS-AR	16.7%
38128	Memphis, TN-MS-AR	16.6%
38116	Memphis, TN-MS-AR	15.8%
38141	Memphis, TN-MS-AR	15.6%
38114	Memphis, TN-MS-AR	15.5%
38125	Memphis, TN-MS-AR	14.1%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 1,021.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Tennessee were 0.9 percent higher than in the third quarter and 2.6 percent higher than in the fourth quarter of 2011.

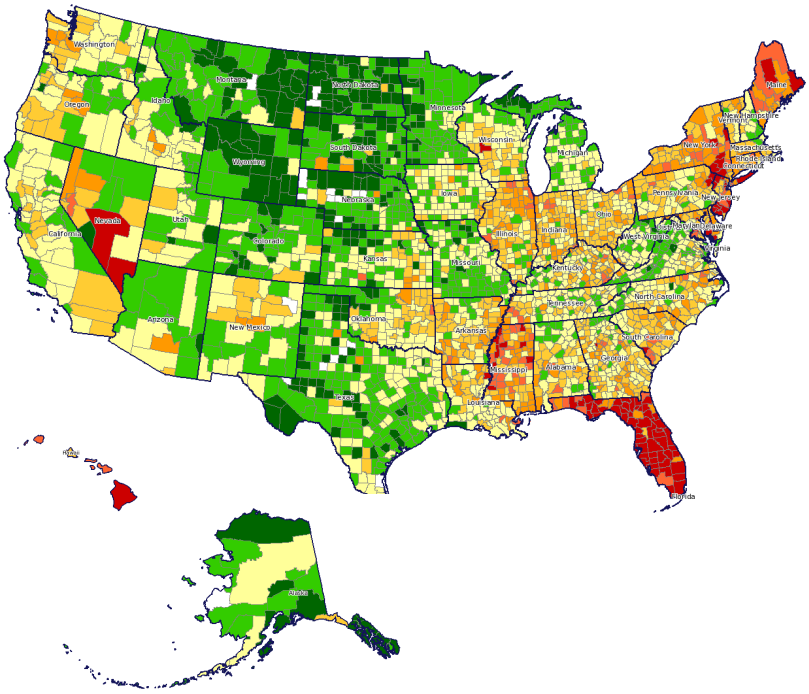
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

United States

CENTRAL TO AMERICA'S ECONOMY
STLOUISFED.ORG

Seriously Delinquent Mortgages by County

DECEMBER 2012



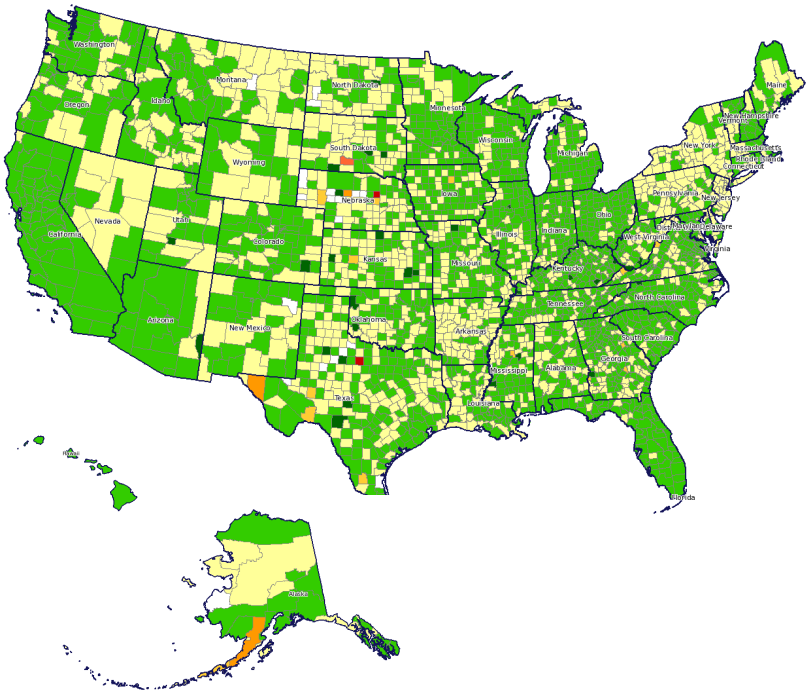
In December 2012, 6.6 percent of loans in the United States were seriously delinquent (delinquent 90 days or more, or in foreclosure).

- INSUFFICIENT DATA
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- 8%-10%
- 10%-12%
- 12% OR MORE

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 33 basis points (bps) in the United States between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 5 bps; foreclosures decreased 39 bps.

- INSUFFICIENT DATA
- DOWN -2% OR MORE
- -2%-0%
- 0%-2%
- 2%-4%
- 4%-6%
- 6%-8%
- UP 8% OR MORE

Source: Lender Processing Services

United States

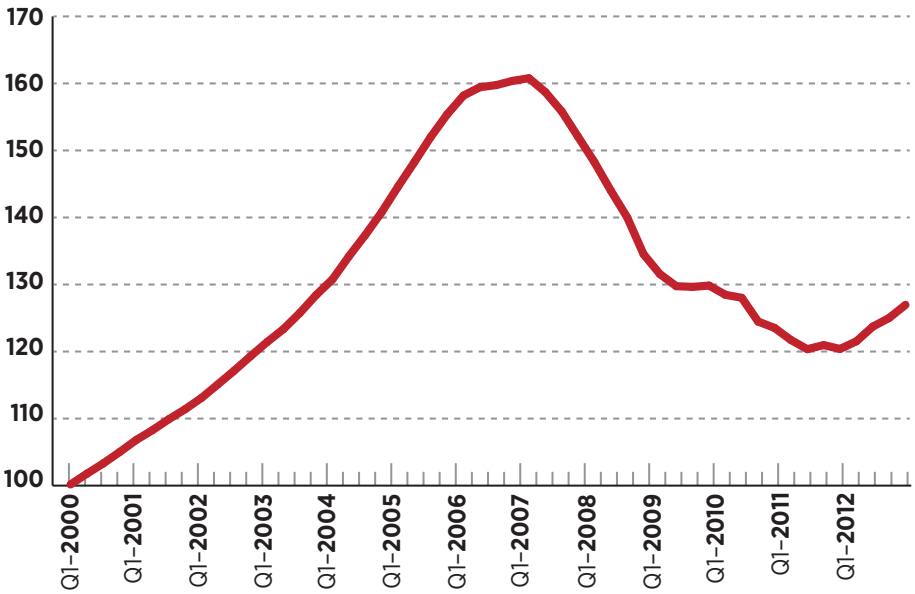
CENTRAL TO AMERICA'S ECONOMY®
STLOUISFED.ORG

House Prices

FOURTH QUARTER 2012

United States House Prices

Indexed: Q1–2000 = 100



In the fourth quarter of 2012, house prices in the United States were 1.6 percent higher than in the third quarter and 5.5 percent higher than in the fourth quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI