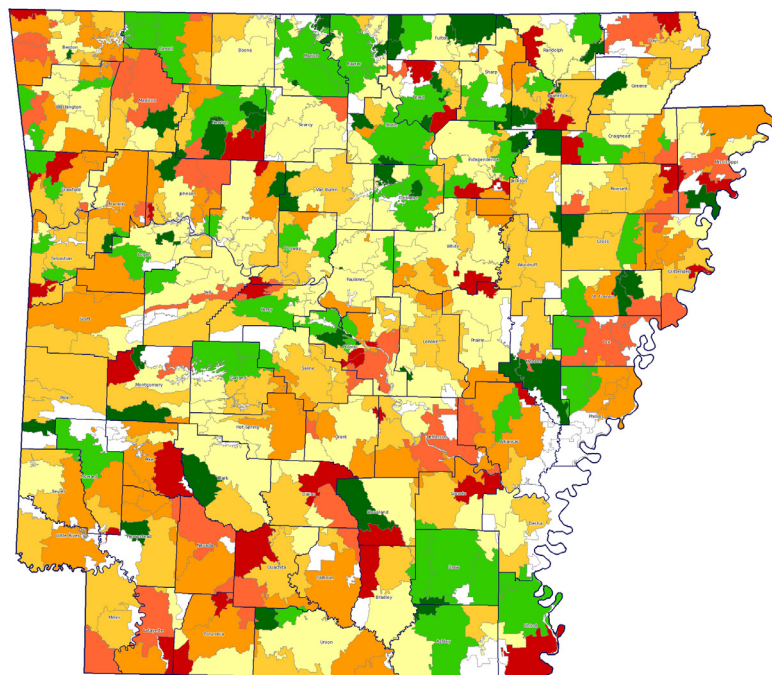




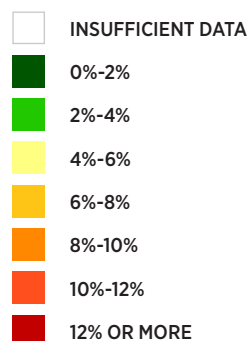
Arkansas

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



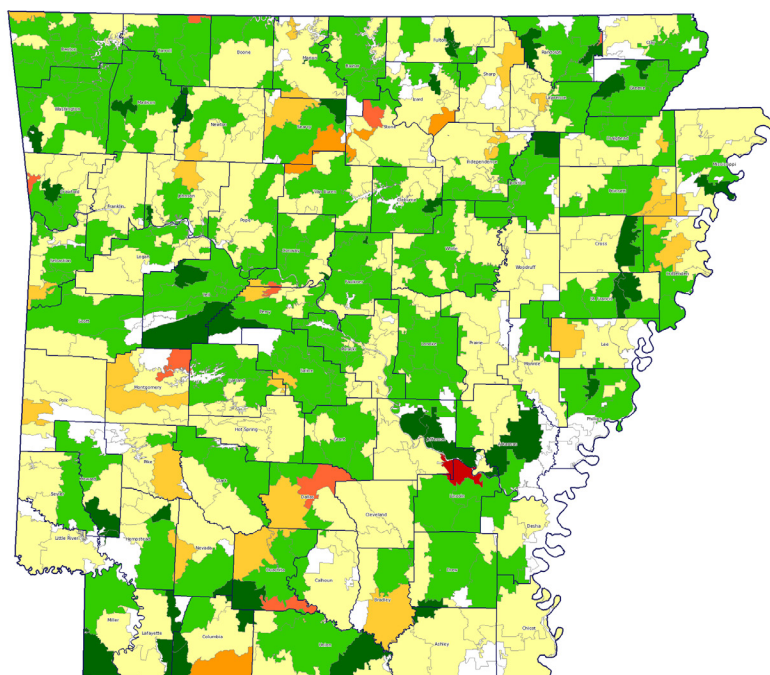
In March 2013, 6.23 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



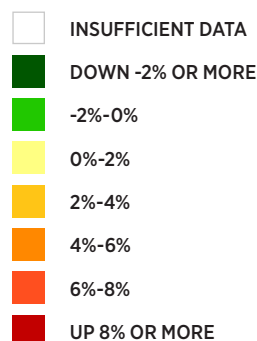
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 13 basis points (bps) in Arkansas between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 46 bps; foreclosures increased 34 bps.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

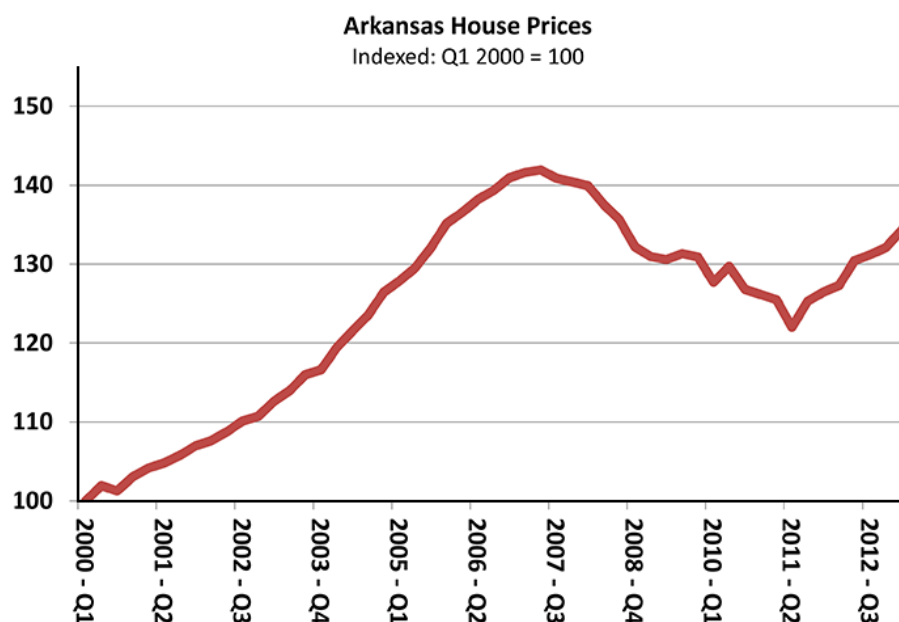
Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.6%
72204	Little Rock-North Little Rock-Conway, AR	13.3%
72114	Little Rock-North Little Rock-Conway, AR	12.2%
72301	Memphis, TN-MS-AR	12.2%
72370	Blytheville, AR	11.1%
72117	Little Rock-North Little Rock-Conway, AR	11.1%
72103	Little Rock-North Little Rock-Conway, AR	11.0%
71601	Pine Bluff, AR	10.7%
72734	Fayetteville-Springdale-Rogers, AR-MO	10.6%
72206	Little Rock-North Little Rock-Conway, AR	10.2%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 379.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Arkansas were 1.7 percent higher than in the fourth quarter of 2012 and 5.5 percent higher than in the first quarter of 2012.

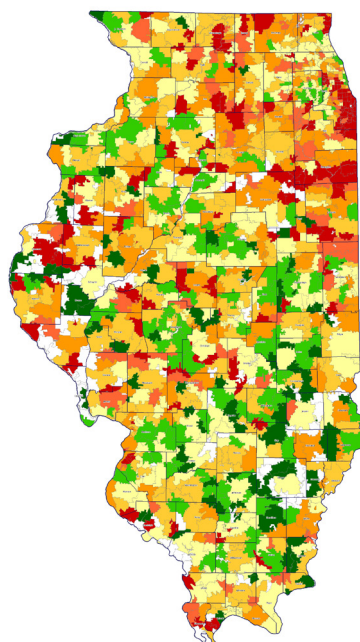
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



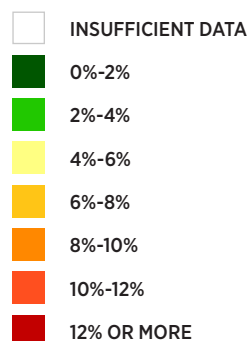
Illinois

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



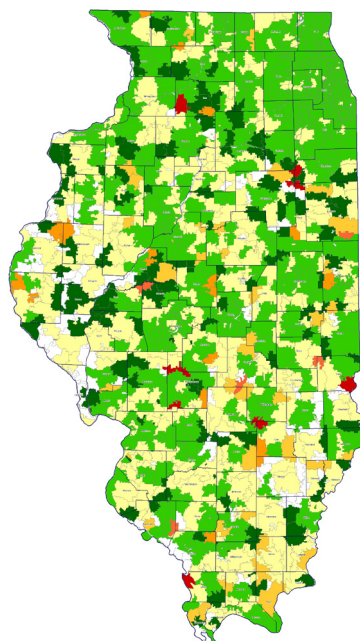
In March 2013, 8.41 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



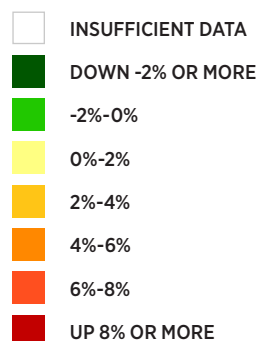
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 42 basis points (bps) in Illinois between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 16 bps; foreclosures decreased 26 bps.



Source: Lender Processing Services



Illinois

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

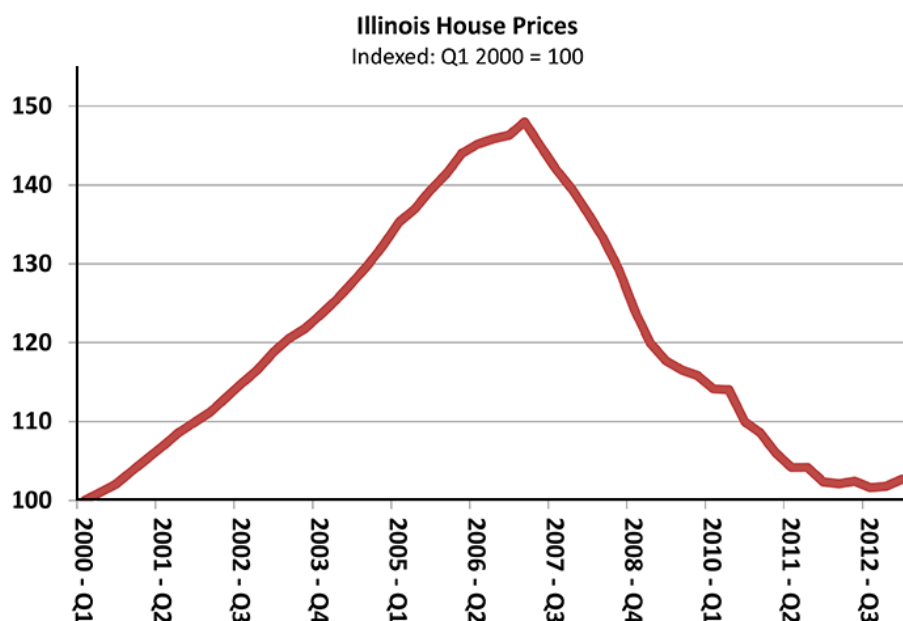
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	26.3%
60153	Chicago-Joliet-Naperville, IL-IN-WI	25.1%
60466	Chicago-Joliet-Naperville, IL-IN-WI	23.9%
60419	Chicago-Joliet-Naperville, IL-IN-WI	23.8%
60426	Chicago-Joliet-Naperville, IL-IN-WI	23.7%
60409	Chicago-Joliet-Naperville, IL-IN-WI	23.3%
60827	Chicago-Joliet-Naperville, IL-IN-WI	23.3%
60478	Chicago-Joliet-Naperville, IL-IN-WI	22.2%
60644	Chicago-Joliet-Naperville, IL-IN-WI	22.1%
60104	Chicago-Joliet-Naperville, IL-IN-WI	21.2%

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 2116.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Illinois were 0.9 percent higher than in the fourth quarter of 2012 and 0.5 percent higher than in the first quarter of 2012.

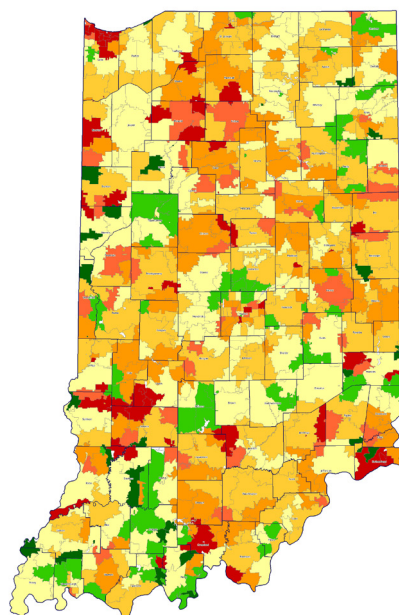
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



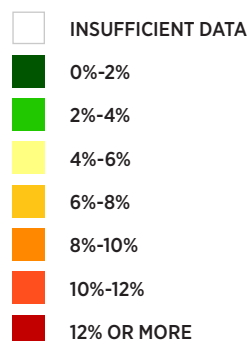
Indiana

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



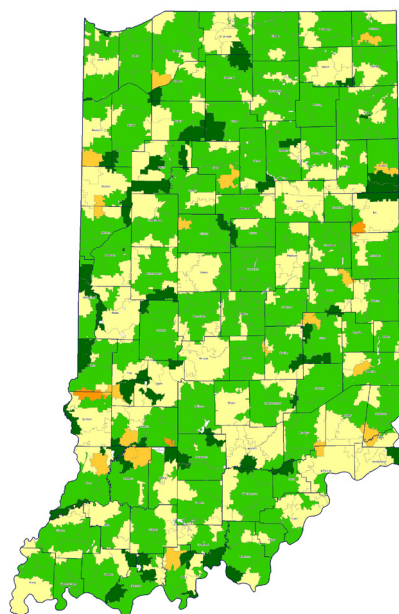
In March 2013, 6.46 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate also stood at 6.46 percent.



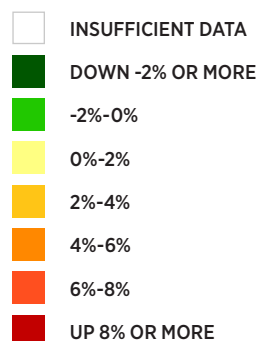
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 26 basis points (bps) in Indiana between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 16 bps; foreclosures decreased 11 bps.



Source: Lender Processing Services



Indiana

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

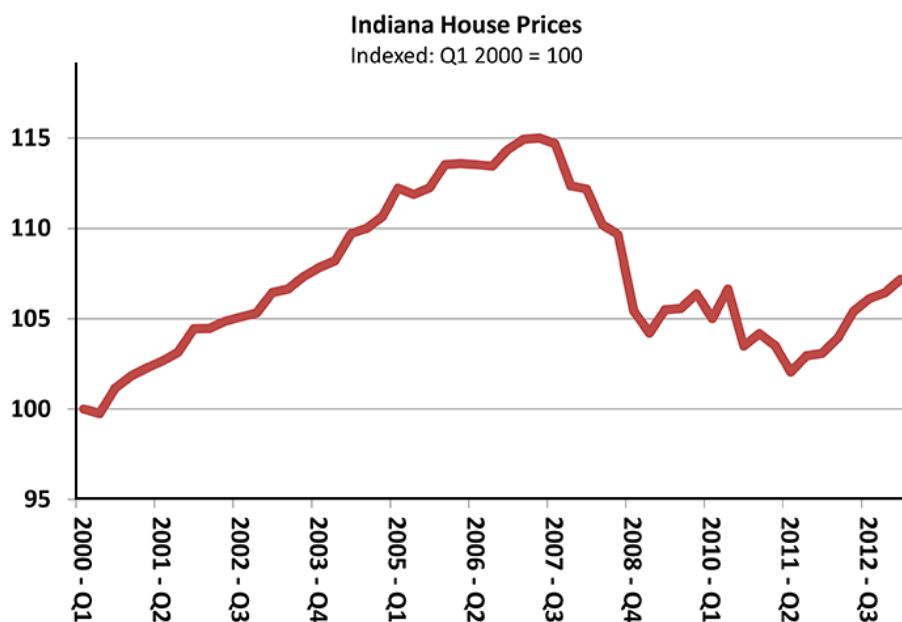
Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	17.0%
46408	Chicago-Joliet-Naperville, IL-IN-WI	15.4%
46235	Indianapolis-Carmel, IN	14.7%
46403	Chicago-Joliet-Naperville, IL-IN-WI	13.4%
46405	Chicago-Joliet-Naperville, IL-IN-WI	13.0%
46312	Chicago-Joliet-Naperville, IL-IN-WI	12.5%
46218	Indianapolis-Carmel, IN	12.5%
46327	Chicago-Joliet-Naperville, IL-IN-WI	12.3%
46016	Anderson, IN	12.3%
46410	Chicago-Joliet-Naperville, IL-IN-WI	12.2%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 998.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Indiana were 0.7 percent higher than in the fourth quarter of 2012 and 3.1 percent higher than in the first quarter of 2012.

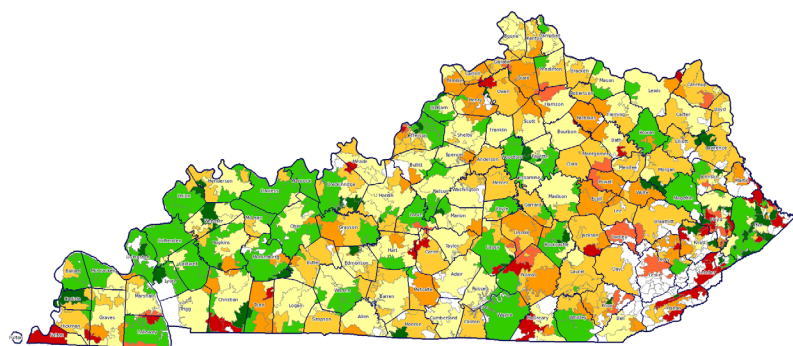
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



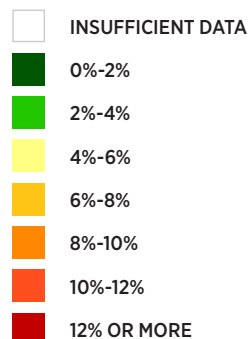
Kentucky

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



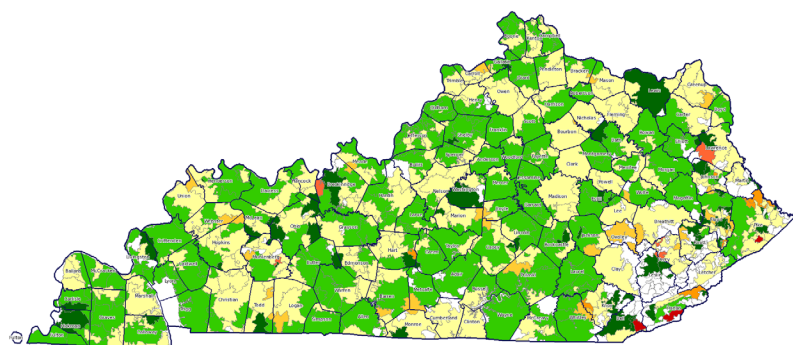
In March 2013, 5.12 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



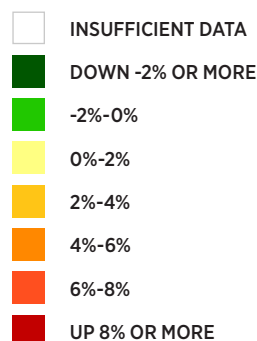
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 14 basis points (bps) in Kentucky between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 13 bps; foreclosures decreased 14 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.9%
40211	Louisville/Jefferson County, KY-IN	12.7%
41014	Cincinnati-Middletown, OH-KY-IN	12.1%
40210	Louisville/Jefferson County, KY-IN	11.8%
40212	Louisville/Jefferson County, KY-IN	11.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.5%
40215	Louisville/Jefferson County, KY-IN	9.5%
42501	Somerset, KY	9.0%
41035	Cincinnati-Middletown, OH-KY-IN	8.7%
40216	Louisville/Jefferson County, KY-IN	8.7%

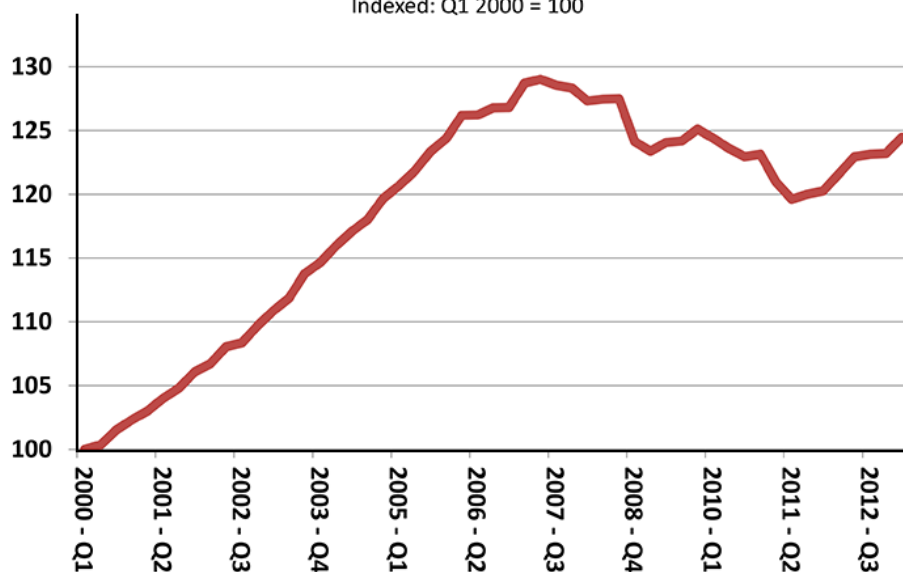
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 543.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013

Kentucky House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2013, house prices in Kentucky were 1.0 percent higher than in the fourth quarter of 2012 and 2.3 percent higher than in the first quarter of 2012.

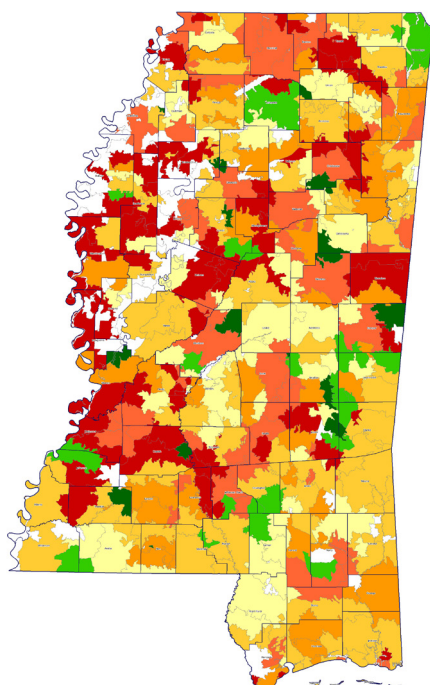
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



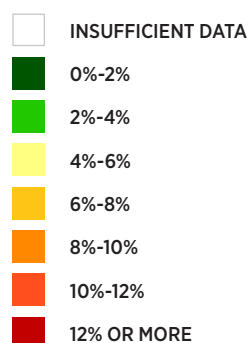
Mississippi

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



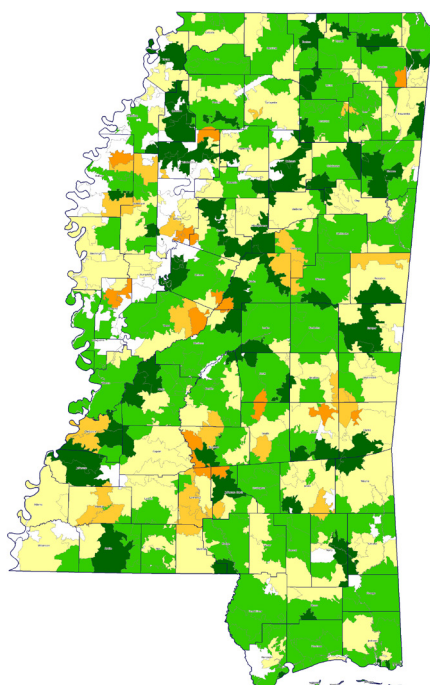
In March 2013, 8.11 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



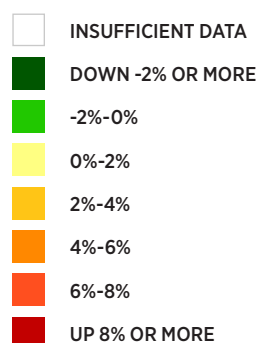
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 33 basis points (bps) in Mississippi between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 23 bps; foreclosures decreased 11 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	17.6%
39212	Jackson, MS	16.4%
38676	Memphis, TN-MS-AR	14.9%
38703	Cleveland, MS	14.9%
39059	Jackson, MS	14.6%
39563	Pascagoula, MS	14.6%
39272	Jackson, MS	13.8%
39083	Jackson, MS	13.6%
38751	Indianola, MS	13.4%
38637	Memphis, TN-MS-AR	13.3%

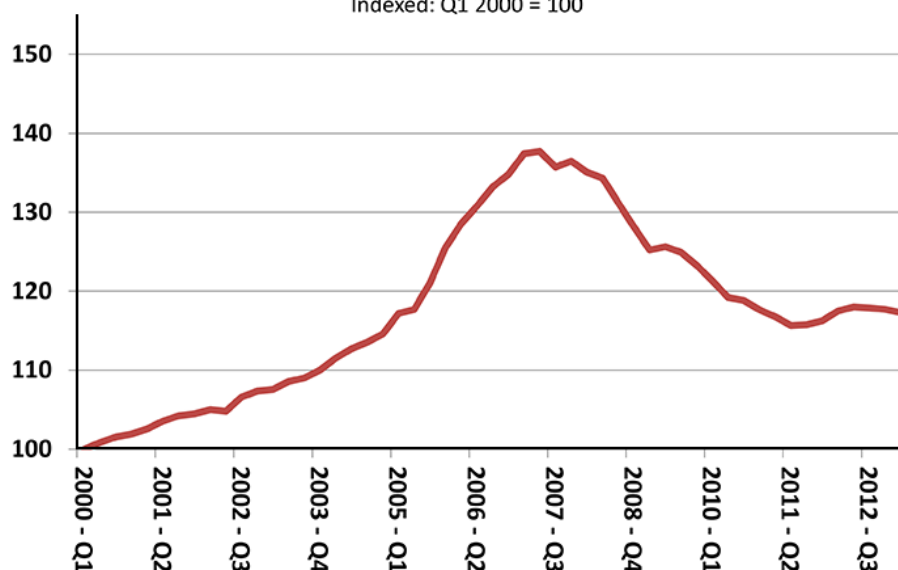
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 245.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013

Mississippi House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2013, house prices in Mississippi were 0.3 percent lower than in the fourth quarter of 2012 and 0.2 percent lower than in the first quarter of 2012.

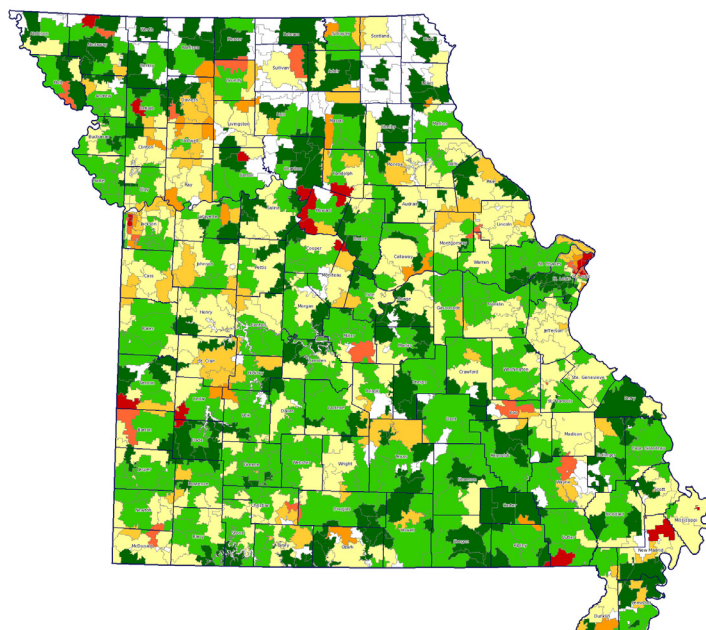
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



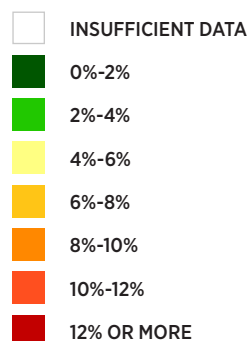
Missouri

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



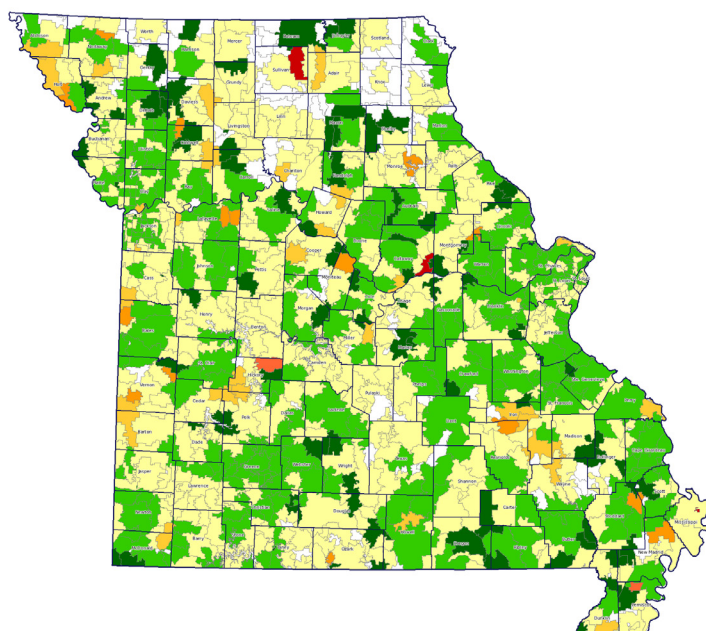
In March 2013, 4.01 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



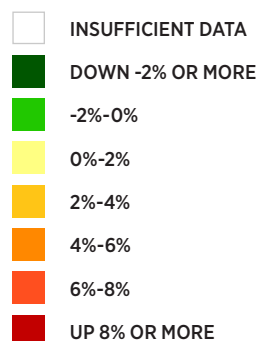
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 8 basis points (bps) in Missouri between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 16 bp; foreclosures increased 8 bps.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

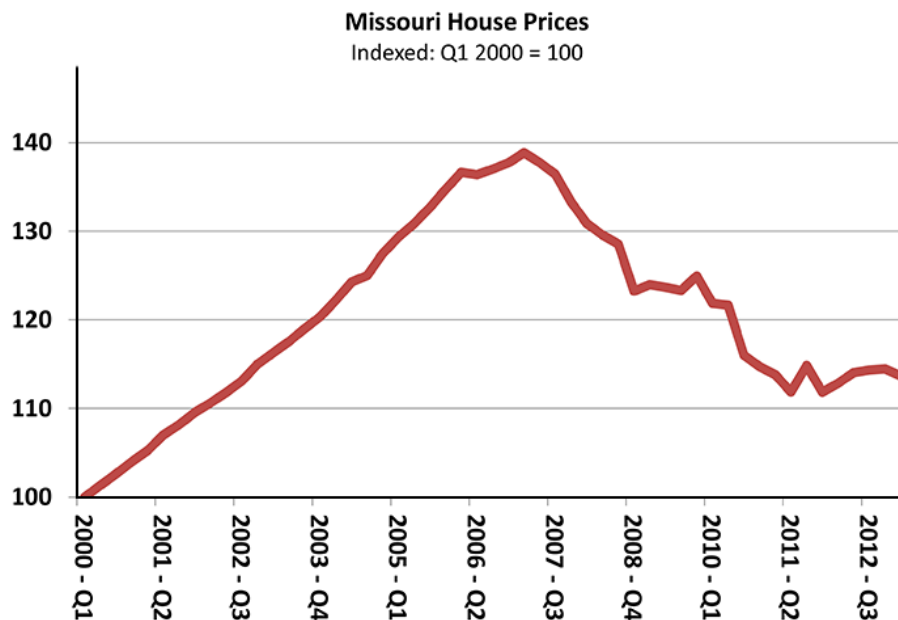
Zip Code	CBSA or County	Seriously Delinquent Mortgages
63136	St. Louis, MO-IL	13.2%
63138	St. Louis, MO-IL	13.2%
63115	St. Louis, MO-IL	12.6%
63137	St. Louis, MO-IL	12.6%
64130	Kansas City, MO-KS	12.4%
63147	St. Louis, MO-IL	12.0%
64132	Kansas City, MO-KS	11.0%
63134	St. Louis, MO-IL	10.8%
63121	St. Louis, MO-IL	10.5%
64134	Kansas City, MO-KS	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 989.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Missouri were 0.7 percent lower than in the fourth quarter of 2012 and 0.7 percent higher than in the first quarter of 2012.

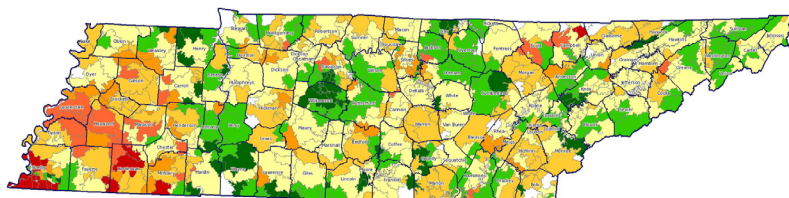
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



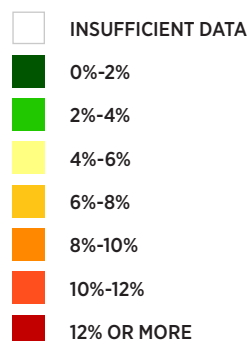
Tennessee

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



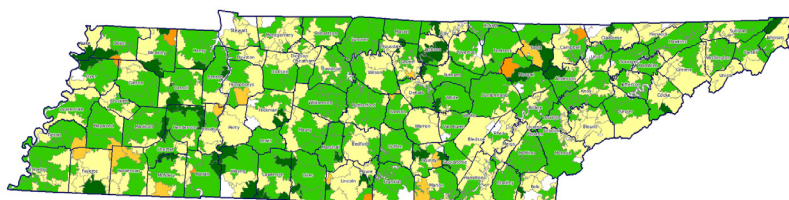
In March 2013, 5.32 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



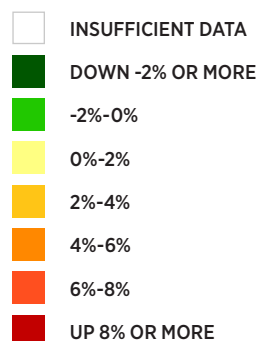
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 13 basis points (bps) in Tennessee between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 19 bps; foreclosures increased 6 bps.



Source: Lender Processing Services



Tennessee

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	19.4%
38109	Memphis, TN-MS-AR	17.5%
38106	Memphis, TN-MS-AR	16.6%
38127	Memphis, TN-MS-AR	16.5%
38115	Memphis, TN-MS-AR	16.2%
38116	Memphis, TN-MS-AR	15.9%
38141	Memphis, TN-MS-AR	15.6%
38128	Memphis, TN-MS-AR	15.4%
38114	Memphis, TN-MS-AR	14.8%
38125	Memphis, TN-MS-AR	12.9%

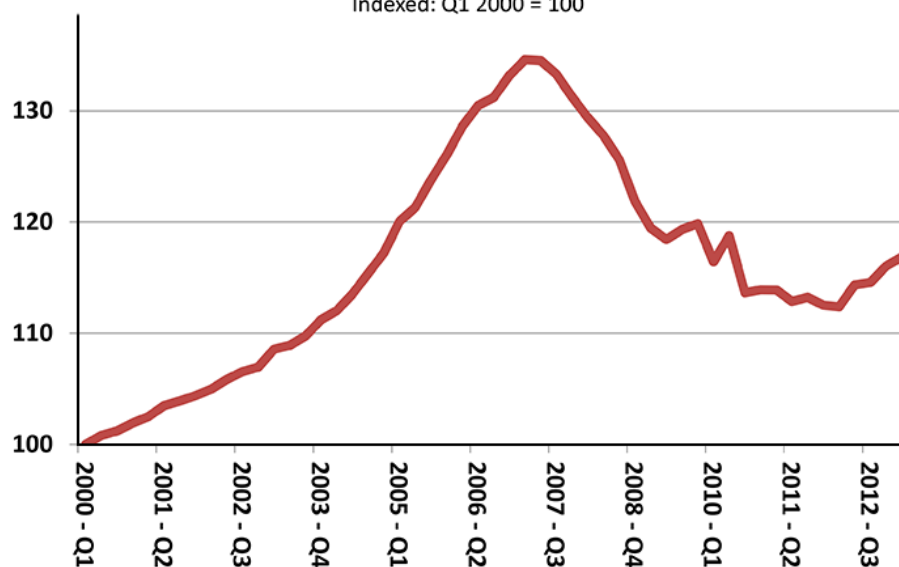
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 991.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013

Tennessee House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2013, house prices in Tennessee were 0.7 percent higher than in the fourth quarter of 2012 and 4.0 percent higher than in the first quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

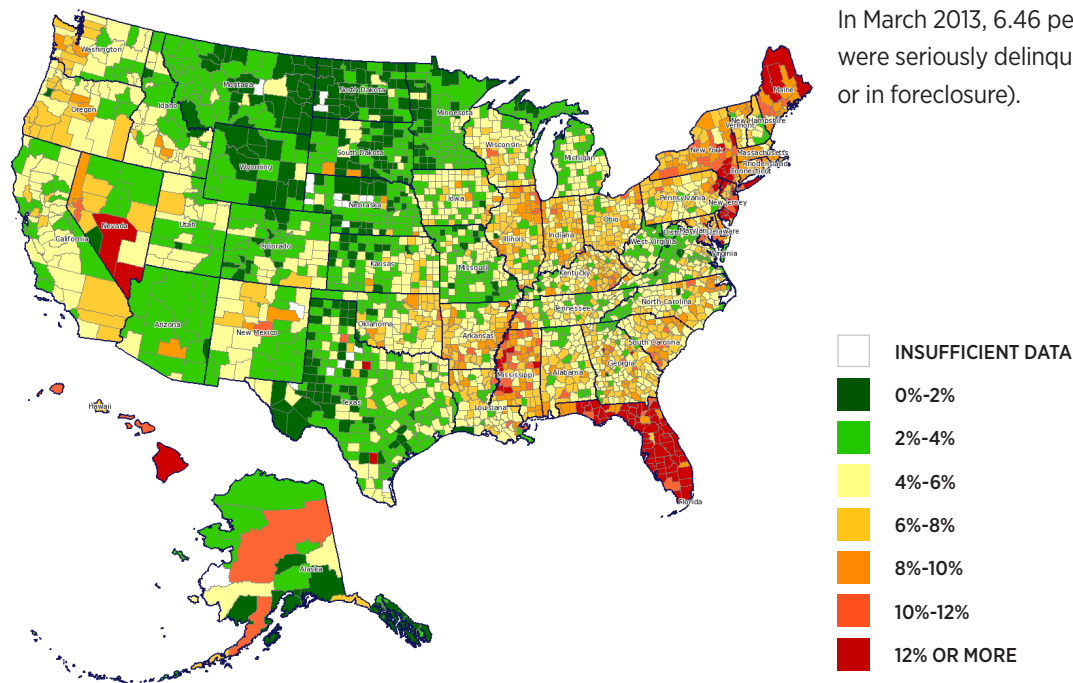


United States

Seriously Delinquent Mortgages by County

MARCH 2013

In March 2013, 6.46 percent of loans in the United States were seriously delinquent (delinquent 90 days or more, or in foreclosure).

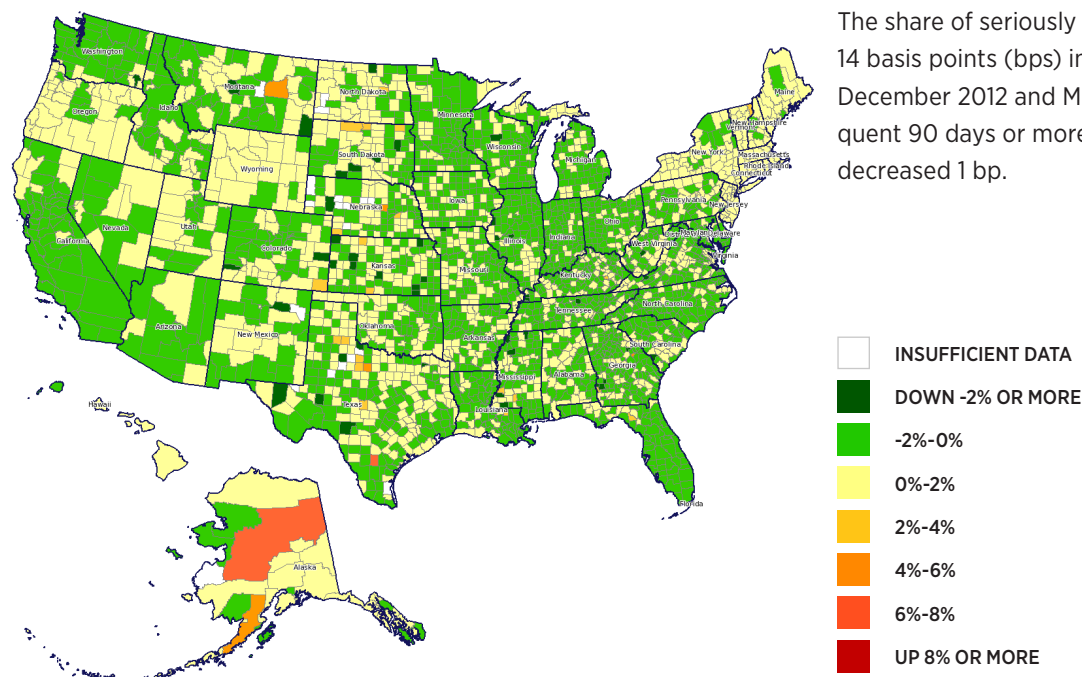


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

DECEMBER 2012 TO MARCH 2013

The share of seriously delinquent loans decreased 14 basis points (bps) in the United States between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 12 bps; foreclosures decreased 1 bp.



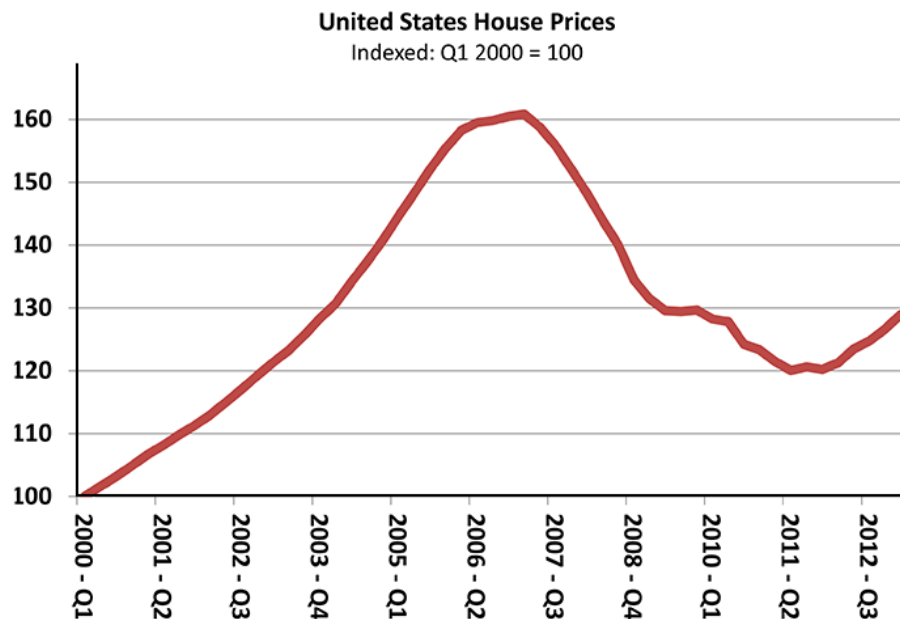
Source: Lender Processing Services



United States

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in the United States were 1.9 percent higher than in the fourth quarter of 2012 and 6.4 percent higher than in the first quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI