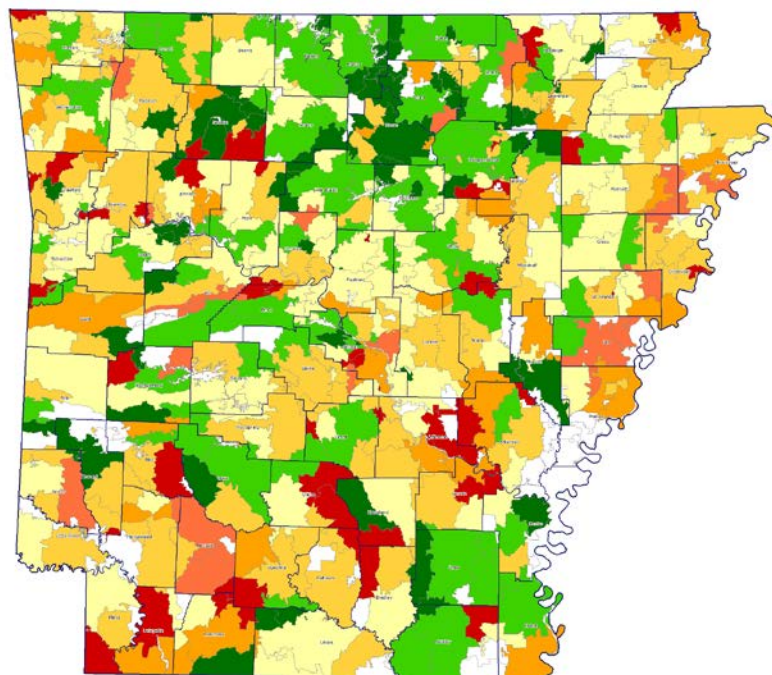




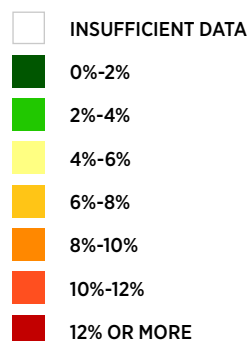
Arkansas

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



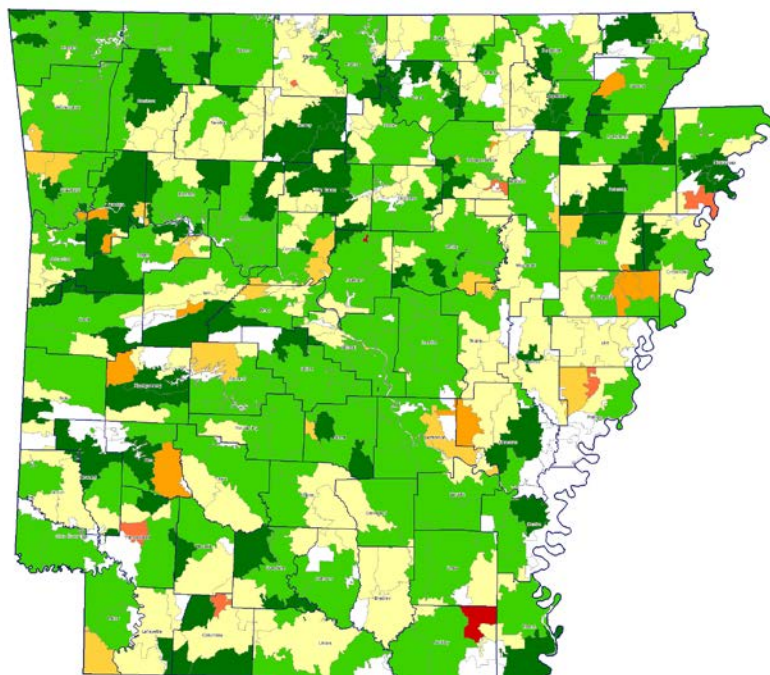
In June 2013, 5.48 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



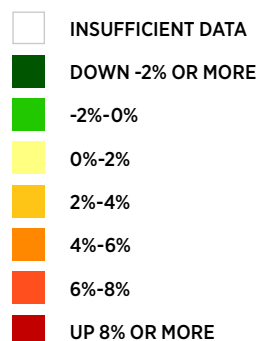
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 75 basis points (bps) in Arkansas between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 28 bps; foreclosures decreased 47 bps.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

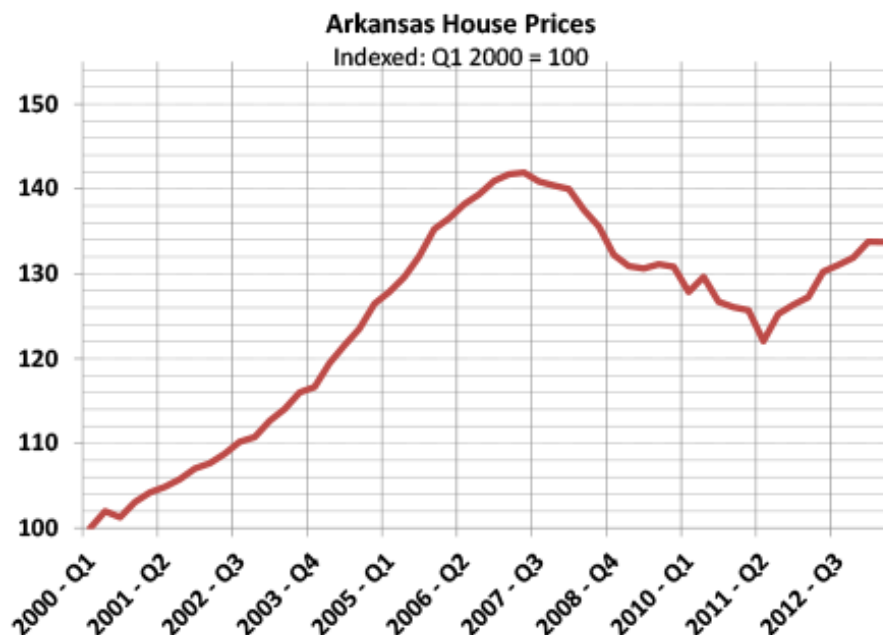
Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.3%
72204	Little Rock-North Little Rock-Conway, AR	12.3%
72301	Memphis, TN-MS-AR	12.1%
72114	Little Rock-North Little Rock-Conway, AR	10.7%
72117	Little Rock-North Little Rock-Conway, AR	10.5%
72103	Little Rock-North Little Rock-Conway, AR	10.2%
71601	Pine Bluff, AR	9.8%
72734	Fayetteville-Springdale-Rogers, AR-MO	9.4%
72206	Little Rock-North Little Rock-Conway, AR	9.3%
72370	Blytheville, AR	8.9%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 362.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Arkansas were unchanged compared with the first quarter and 2.7 percent higher than in the second quarter of 2012.

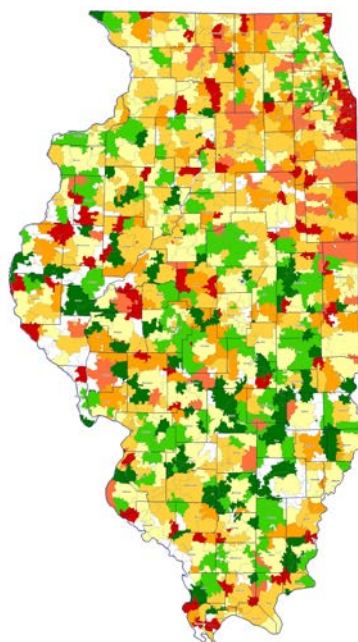
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



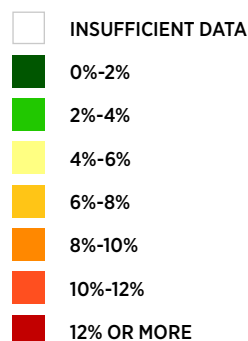
Illinois

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



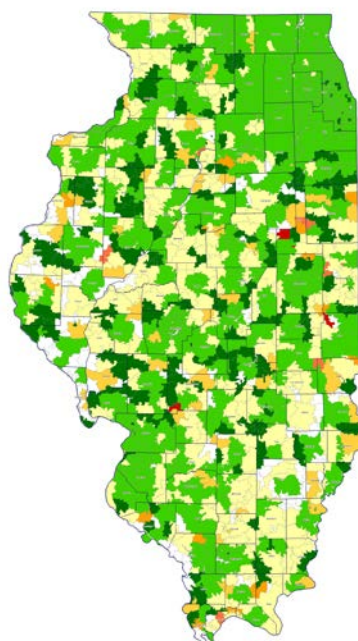
In June 2013, 7.59 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



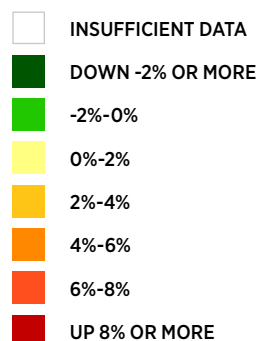
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 82 basis points (bps) in Illinois between March 2013 and June 2013. Loans that are 90 days or more delinquent increased 20 bps; foreclosures decreased 102 bps.



Source: Lender Processing Services



Illinois

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

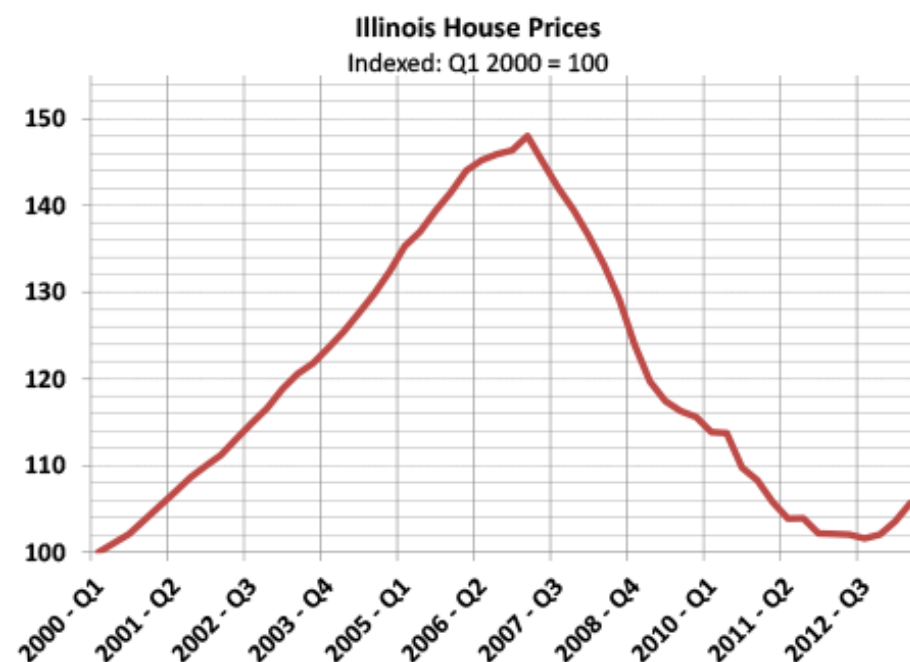
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	24.5%
60153	Chicago-Joliet-Naperville, IL-IN-WI	23.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	22.9%
60419	Chicago-Joliet-Naperville, IL-IN-WI	22.3%
60409	Chicago-Joliet-Naperville, IL-IN-WI	22.1%
60466	Chicago-Joliet-Naperville, IL-IN-WI	22.1%
60827	Chicago-Joliet-Naperville, IL-IN-WI	21.8%
60478	Chicago-Joliet-Naperville, IL-IN-WI	20.9%
60644	Chicago-Joliet-Naperville, IL-IN-WI	19.9%
60411	Chicago-Joliet-Naperville, IL-IN-WI	19.7%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 2037.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Illinois were 2.0 percent higher than in the first quarter and 3.6 percent higher than in the second quarter of 2012.

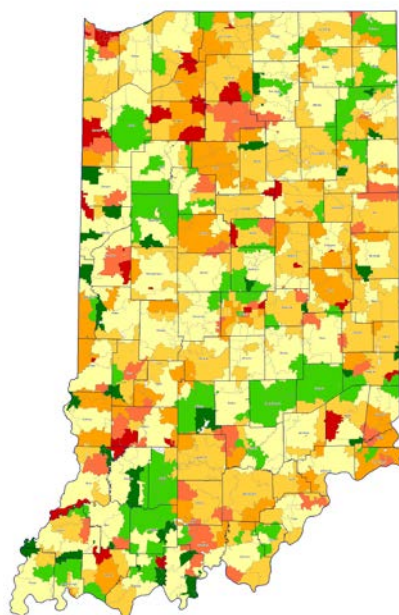
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



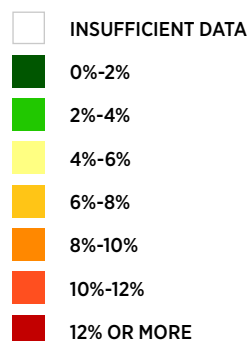
Indiana

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



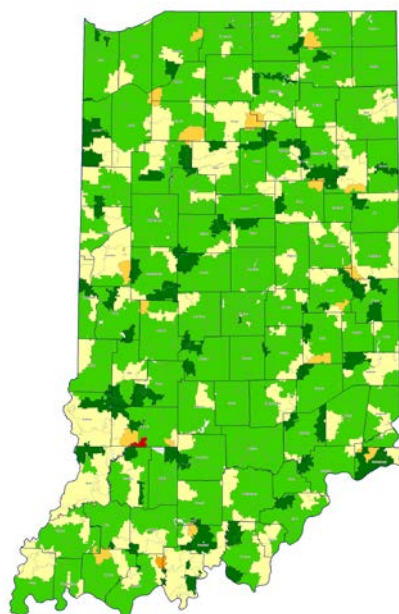
In June 2013, 5.90 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



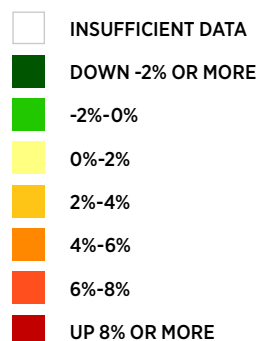
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 56 basis points (bps) in Indiana between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 12 bps; foreclosures decreased 44 bps.



Source: Lender Processing Services



Indiana

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

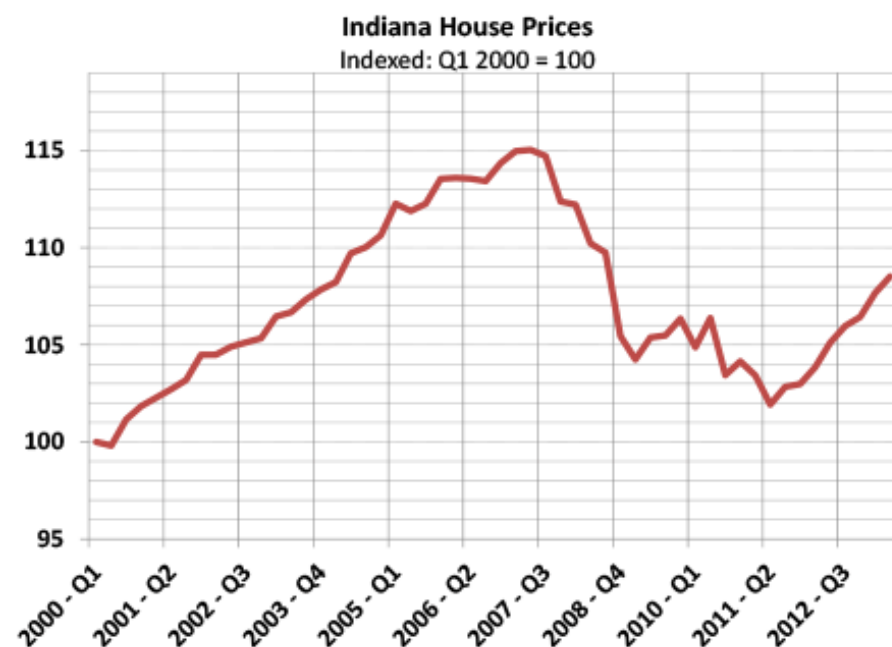
Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	16.8%
46408	Chicago-Joliet-Naperville, IL-IN-WI	14.5%
46235	Indianapolis-Carmel, IN	14.1%
46218	Indianapolis-Carmel, IN	12.3%
46016	Anderson, IN	12.2%
46403	Chicago-Joliet-Naperville, IL-IN-WI	12.0%
46405	Chicago-Joliet-Naperville, IL-IN-WI	12.0%
46312	Chicago-Joliet-Naperville, IL-IN-WI	11.8%
46410	Chicago-Joliet-Naperville, IL-IN-WI	11.6%
46323	Chicago-Joliet-Naperville, IL-IN-WI	11.2%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 995.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Indiana were 0.8 percent higher than in the first quarter and 3.2 percent higher than in the second quarter of 2012.

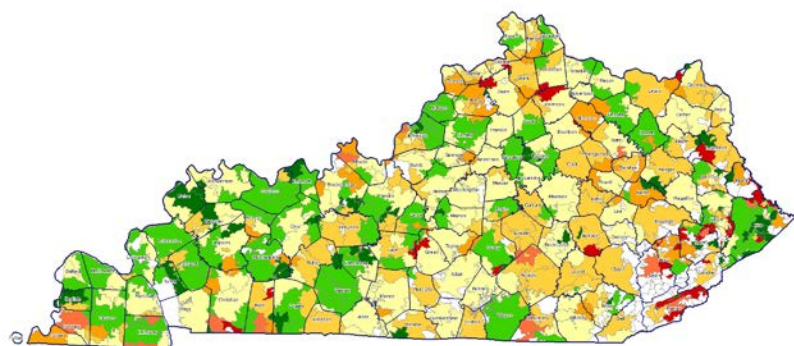
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



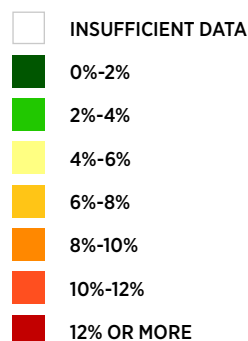
Kentucky

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



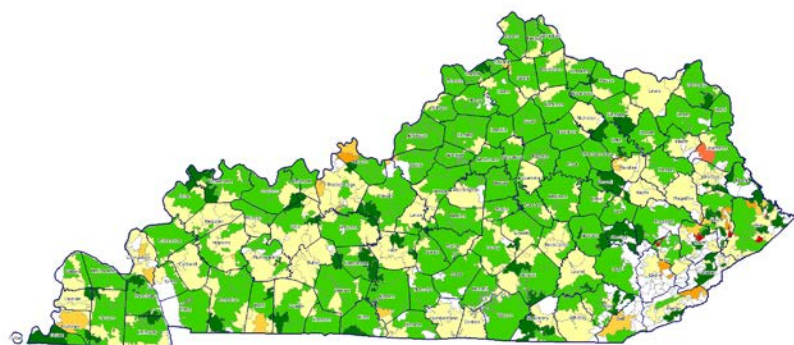
In June 2013, 4.73 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



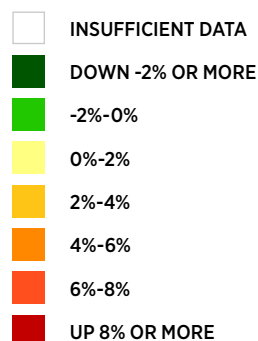
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 39 basis points (bps) in Kentucky between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 12 bps; foreclosures decreased 27 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

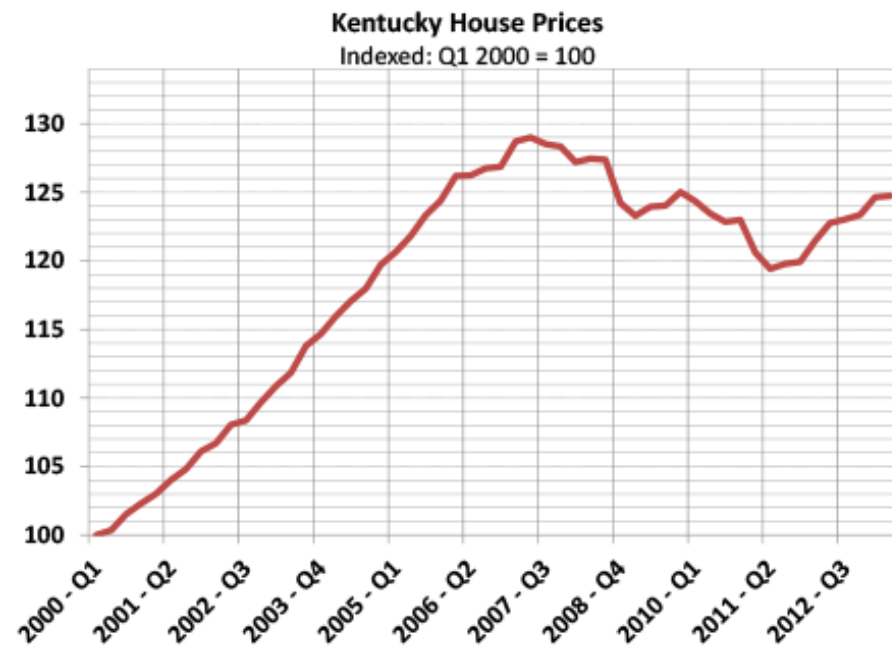
Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.9%
40211	Louisville/Jefferson County, KY-IN	12.7%
41014	Cincinnati-Middletown, OH-KY-IN	12.1%
40210	Louisville/Jefferson County, KY-IN	11.8%
40212	Louisville/Jefferson County, KY-IN	11.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.5%
41030	Cincinnati-Middletown, OH-KY-IN	9.5%
40118	Louisville/Jefferson County, KY-IN	9.0%
40215	Louisville/Jefferson County, KY-IN	8.7%
40216	Louisville/Jefferson County, KY-IN	8.7%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 499.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Kentucky were 0.1 percent higher than in the first quarter and 1.6 percent higher than in the second quarter of 2012.

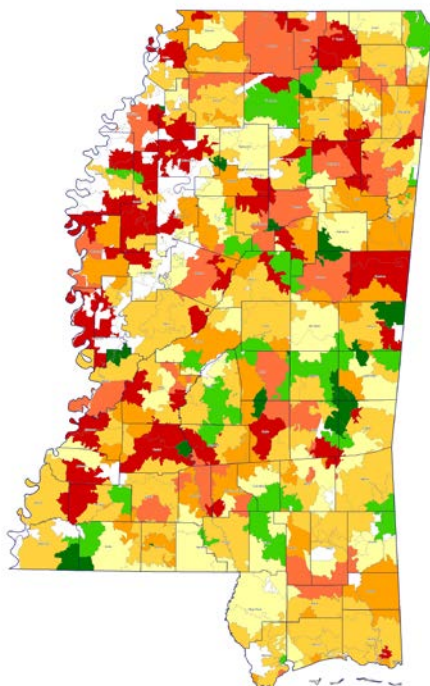
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



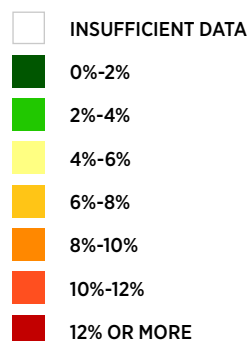
Mississippi

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



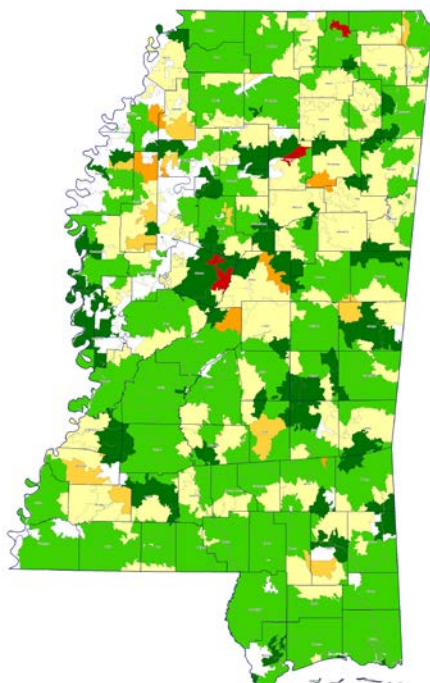
In June 2013, 7.45 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



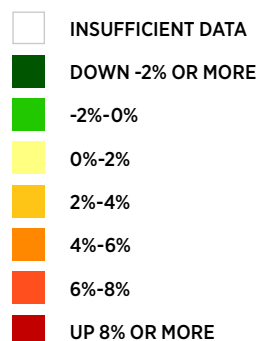
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 66 basis points (bps) in Mississippi between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 24 bps; foreclosures decreased 42 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

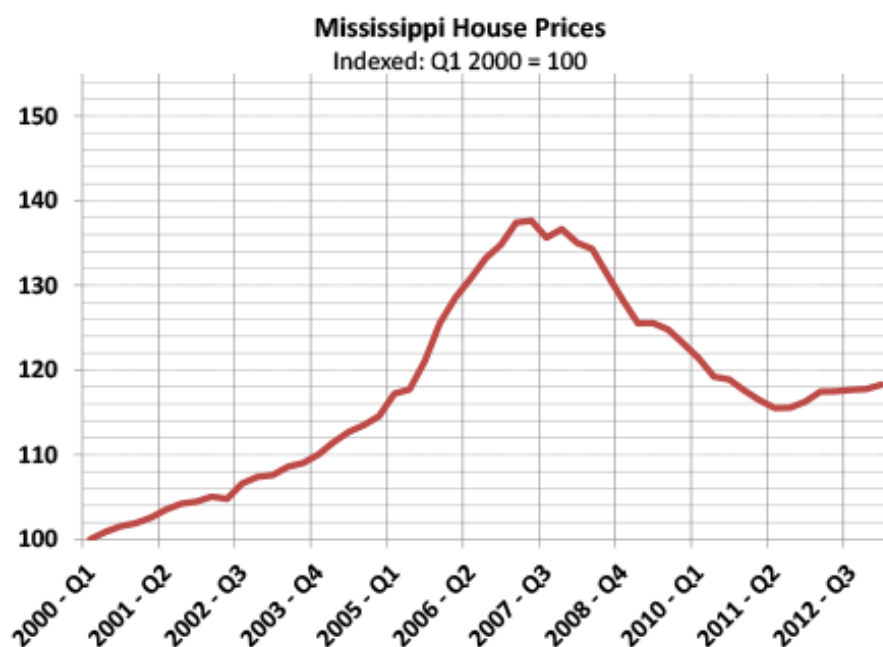
Zip Code	CBSA or County	Seriously Delinquent Mortgages
38676	Memphis, TN-MS-AR	16.3%
39212	Jackson, MS	15.2%
39204	Jackson, MS	14.8%
38751	Indianola, MS	13.7%
39563	Pascagoula, MS	13.4%
38680	Memphis, TN-MS-AR	13.3%
38703	Cleveland, MS	12.9%
39059	Jackson, MS	12.8%
39272	Jackson, MS	12.2%
38637	Memphis, TN-MS-AR	12.1%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 233.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Mississippi were 1.0 percent higher than in the first quarter and 1.7 percent higher than in the second quarter of 2012.

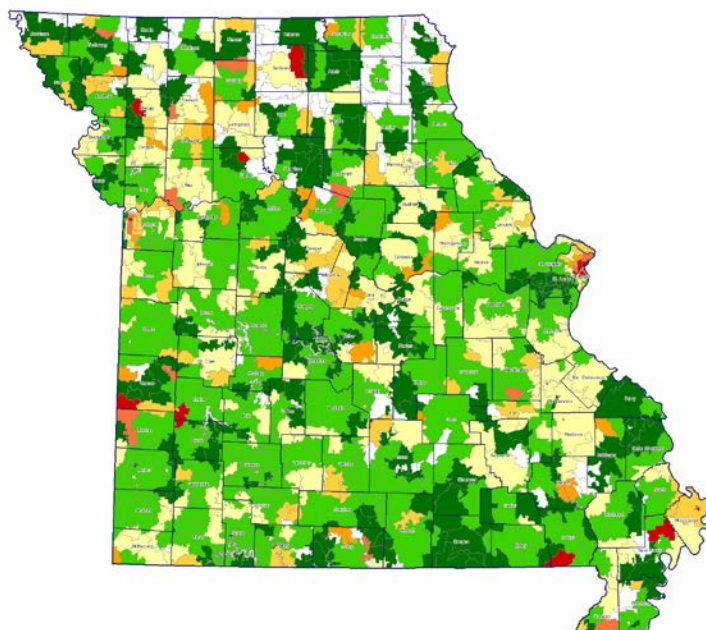
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



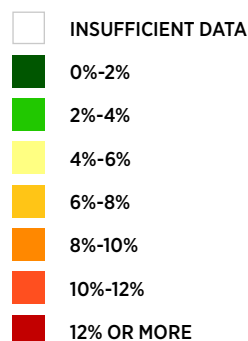
Missouri

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



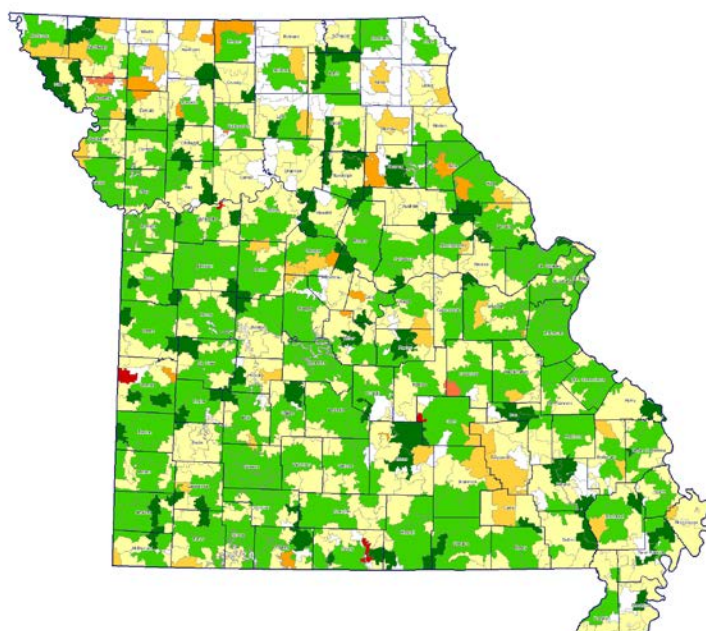
In June 2013, 3.75 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



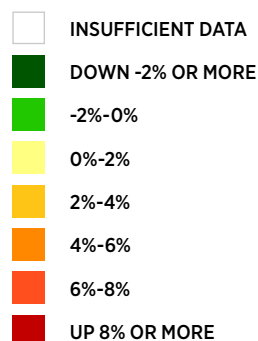
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 26 basis points (bps) in Missouri between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 12 bps; foreclosures decreased 14 bps.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

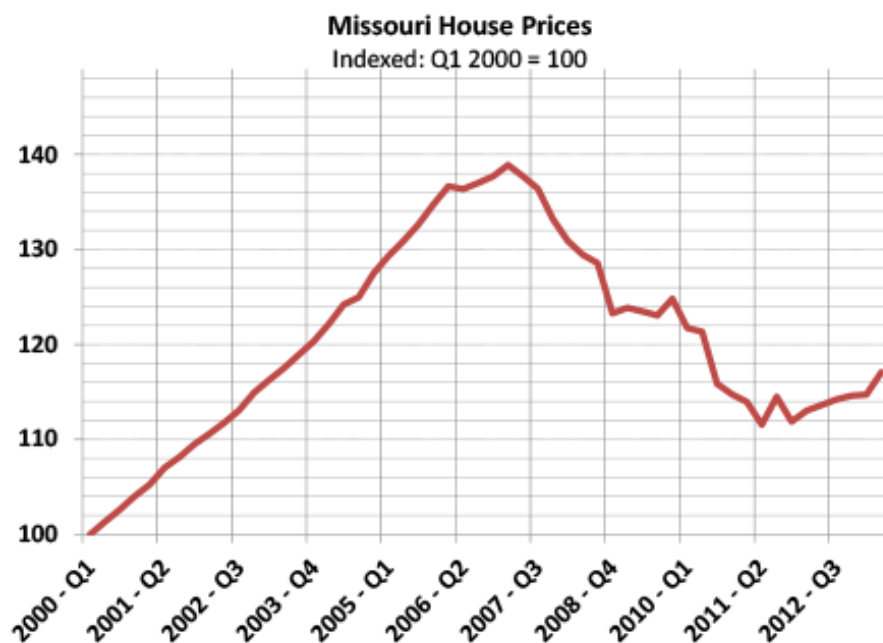
Zip Code	CBSA or County	Seriously Delinquent Mortgages
63115	St. Louis, MO-IL	13.1%
63136	St. Louis, MO-IL	12.5%
63137	St. Louis, MO-IL	12.4%
63138	St. Louis, MO-IL	11.9%
64130	Kansas City, MO-KS	11.9%
64132	Kansas City, MO-KS	11.9%
63147	St. Louis, MO-IL	10.6%
63121	St. Louis, MO-IL	10.1%
63134	St. Louis, MO-IL	10.0%
64134	Kansas City, MO-KS	10.0%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 950.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Missouri were 2.0 percent higher than in the first quarter and 3.0 percent higher than in the second quarter of 2012.

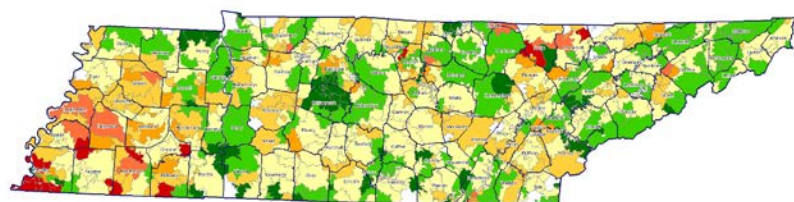
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



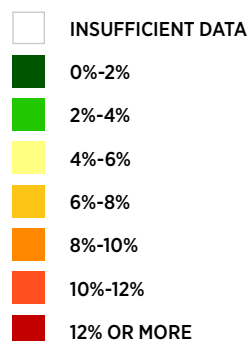
Tennessee

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



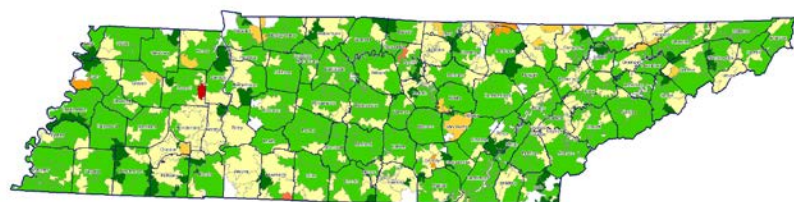
In June 2013, 4.97 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



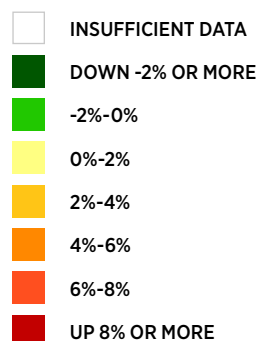
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 35 basis points (bps) in Tennessee between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 23 bps; foreclosures decreased 12 bps.



Source: Lender Processing Services



Tennessee

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

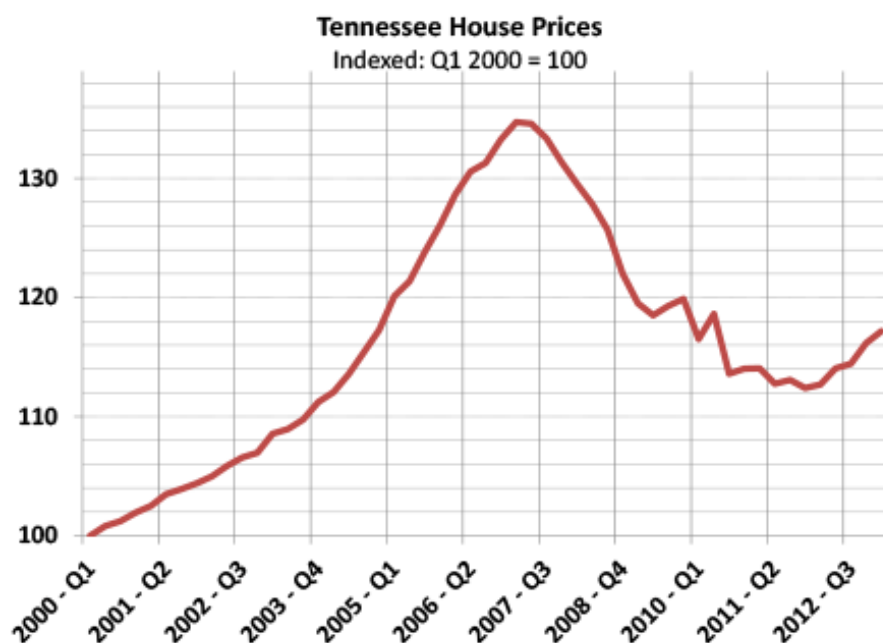
Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	18.8%
38109	Memphis, TN-MS-AR	17.0%
38127	Memphis, TN-MS-AR	15.9%
38106	Memphis, TN-MS-AR	15.6%
38141	Memphis, TN-MS-AR	14.9%
38115	Memphis, TN-MS-AR	14.8%
38116	Memphis, TN-MS-AR	14.8%
38128	Memphis, TN-MS-AR	14.8%
38114	Memphis, TN-MS-AR	14.7%
38108	Memphis, TN-MS-AR	12.4%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 943.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Tennessee were 2.0 percent higher than in the first quarter and 4.7 percent higher than in the second quarter of 2012.

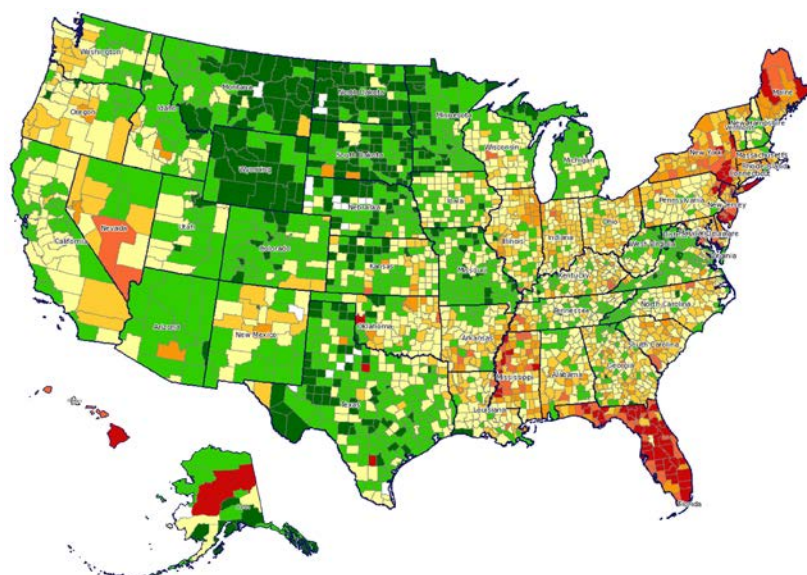
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



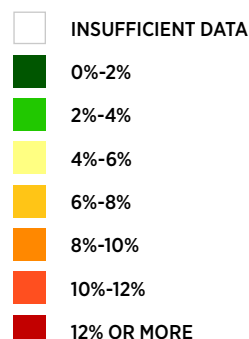
United States

Seriously Delinquent Mortgages by County

JUNE 2013



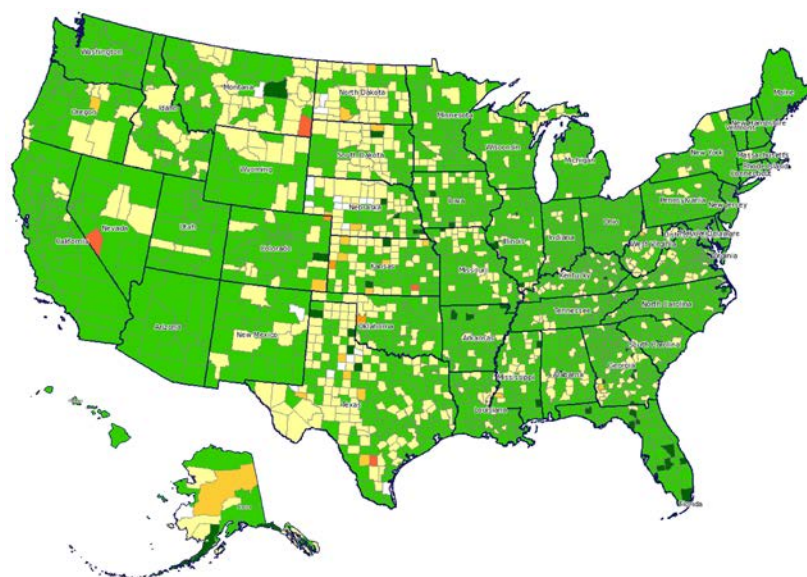
In June 2013, 5.84 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).



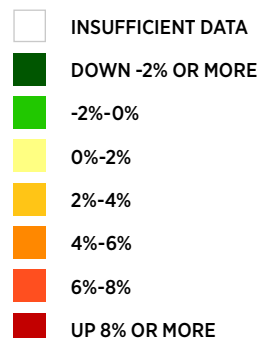
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 62 basis points (bps) in the United States between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 22 bps; foreclosures decreased 41 bps.



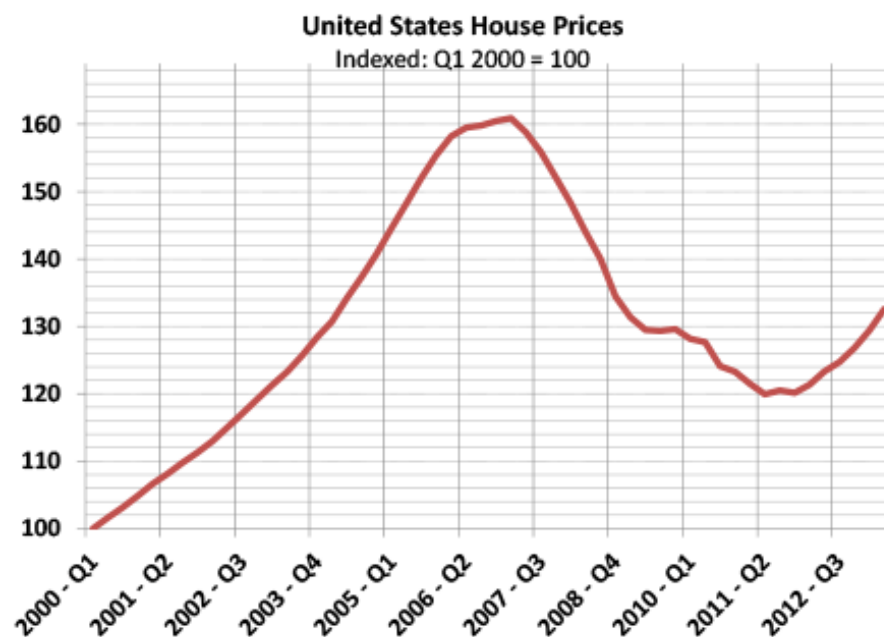
Source: Lender Processing Services



United States

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in the United States were 2.4 percent higher than in the first quarter and 7.5 percent higher than in the second quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI