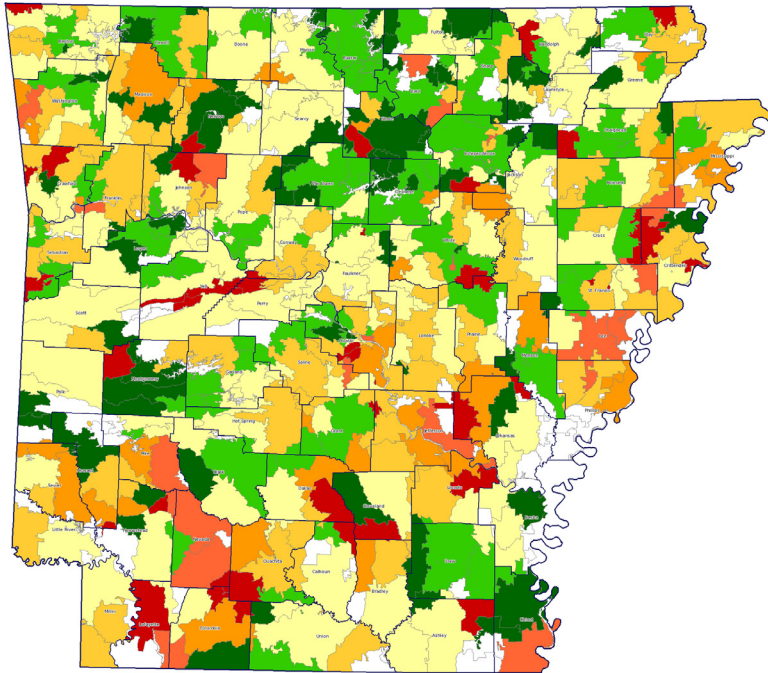




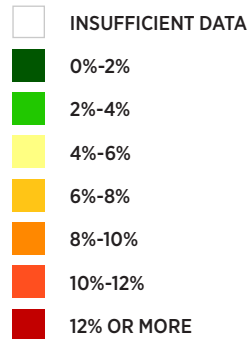
Arkansas

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



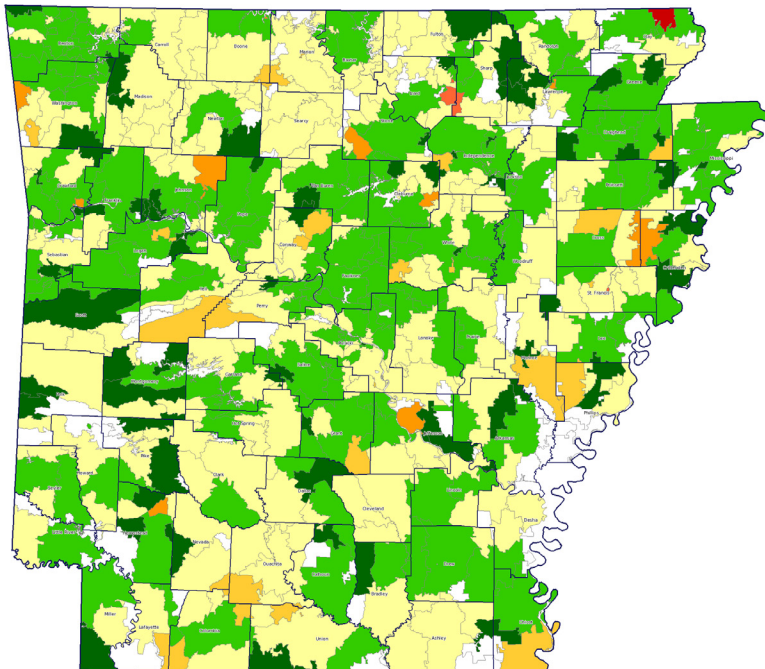
In September 2013, 5.21 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



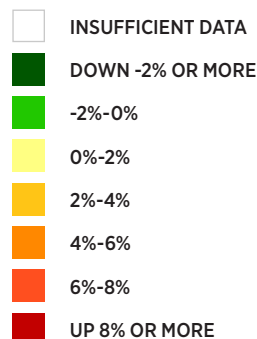
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 27 basis points (bps) in Arkansas between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 8 bps; foreclosures decreased 35 bps.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.0%
72204	Little Rock-North Little Rock-Conway, AR	12.7%
72301	Memphis, TN-MS-AR	12.3%
72114	Little Rock-North Little Rock-Conway, AR	11.2%
72103	Little Rock-North Little Rock-Conway, AR	10.2%
71601	Harrison, AR	10.0%
72117	Little Rock-North Little Rock-Conway, AR	10.0%
72206	Little Rock-North Little Rock-Conway, AR	9.6%
72390	Helena-West Helena, AR	9.3%
72370	Blytheville, AR	8.9%

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 Arkansas, the cutoff is 350.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Arkansas House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Arkansas were 0.5 percent higher than in the second quarter and 2.6 percent higher than in the third quarter of 2012.

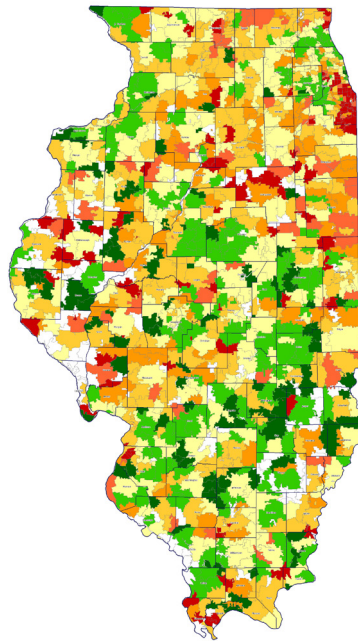
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



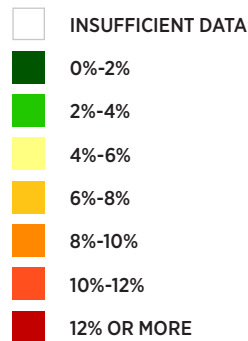
Illinois

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



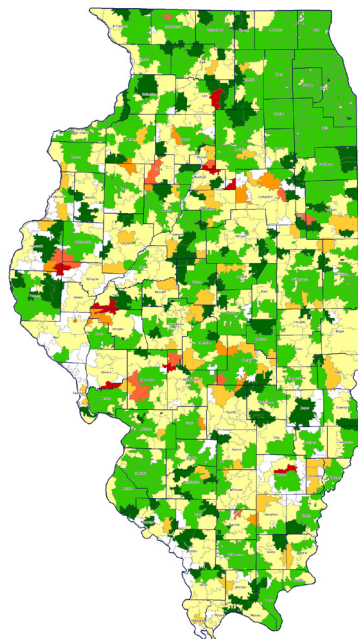
In September 2013, 6.92 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



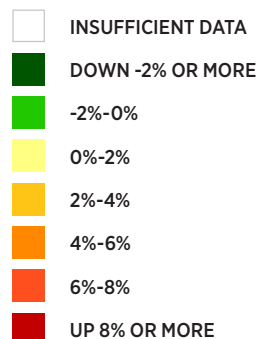
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 67 basis points (bps) in Illinois between June 2013 and September 2013. Loans that are delinquent 90 days or more decreased 35 bps; foreclosures decreased 32 bps.



Source: Lender Processing Services



Illinois

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	22.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	21.5%
60466	Chicago-Joliet-Naperville, IL-IN-WI	21.3%
60153	Chicago-Joliet-Naperville, IL-IN-WI	21.0%
60409	Chicago-Joliet-Naperville, IL-IN-WI	21.0%
60419	Chicago-Joliet-Naperville, IL-IN-WI	20.9%
60827	Chicago-Joliet-Naperville, IL-IN-WI	20.2%
60644	Chicago-Joliet-Naperville, IL-IN-WI	18.7%
60478	Chicago-Joliet-Naperville, IL-IN-WI	18.5%
60411	Chicago-Joliet-Naperville, IL-IN-WI	18.2%

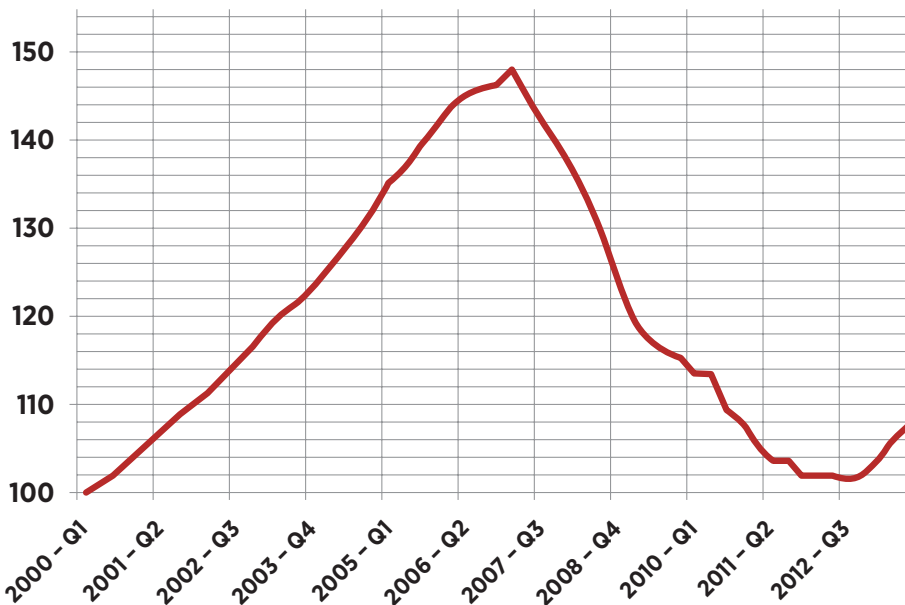
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 1,996.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Illinois House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Illinois were 1.5 percent higher than in the second quarter and 6.2 percent higher than in the third quarter of 2012.

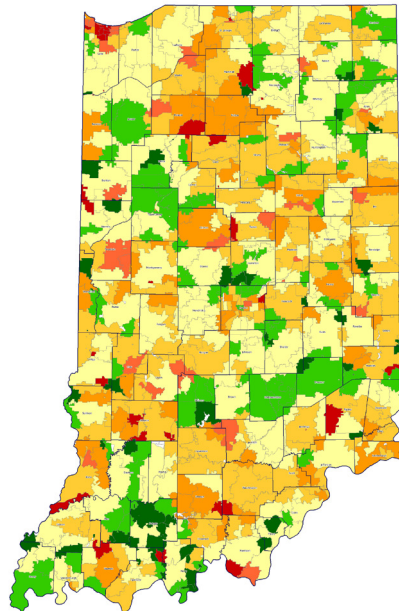
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



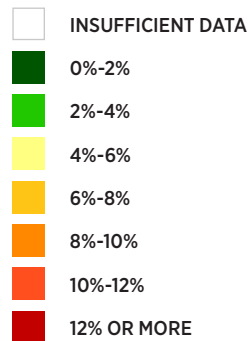
Indiana

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



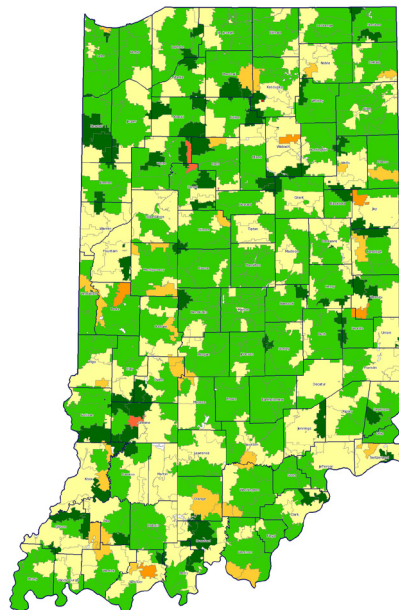
In September 2013, 5.57 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



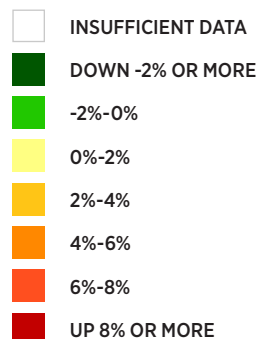
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 34 basis points (bps) in Indiana between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 13 bps; foreclosures decreased 47 bps.



Source: Lender Processing Services



Indiana

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	15.6%
46408	Chicago-Joliet-Naperville, IL-IN-WI	13.7%
46235	Indianapolis-Carmel, IN	13.5%
46218	Indianapolis-Carmel, IN	11.8%
46016	Anderson, IN	11.4%
46312	Chicago-Joliet-Naperville, IL-IN-WI	11.4%
46410	Chicago-Joliet-Naperville, IL-IN-WI	11.2%
46403	Chicago-Joliet-Naperville, IL-IN-WI	11.1%
46405	Chicago-Joliet-Naperville, IL-IN-WI	10.7%
46327	Chicago-Joliet-Naperville, IL-IN-WI	10.4%

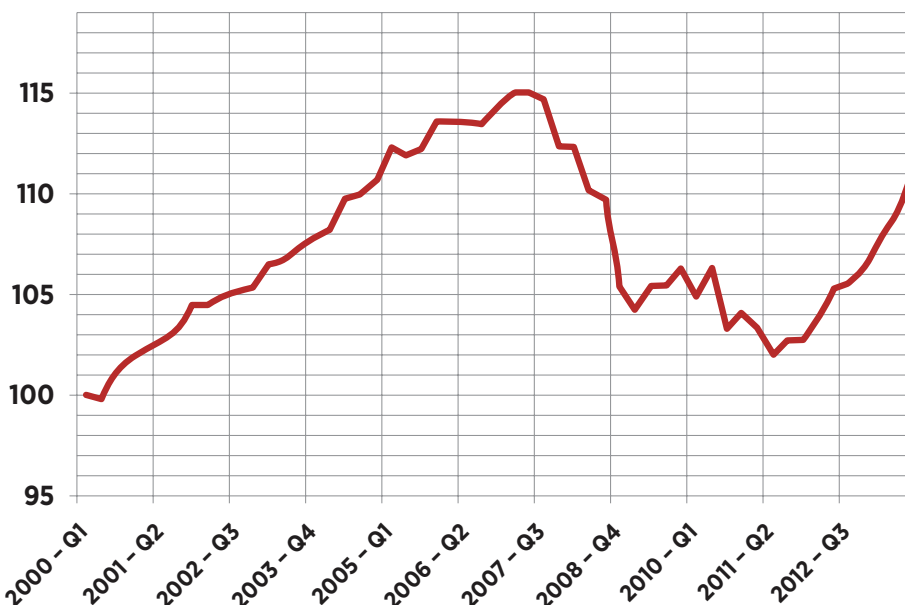
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 932.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Indiana House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Indiana were 1.7 percent higher than in the second quarter and 4.9 percent higher than in the third quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

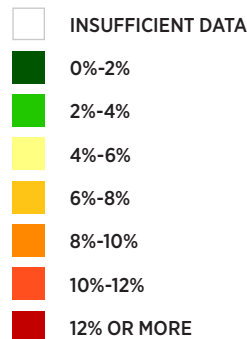
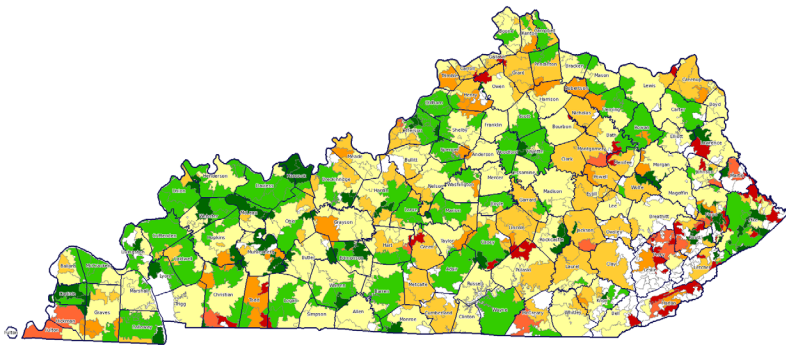


Kentucky

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013

In September 2013, 4.49 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.

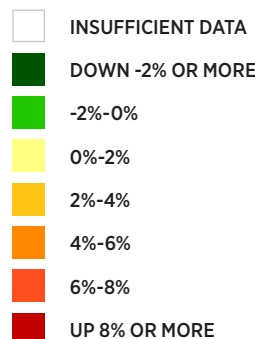
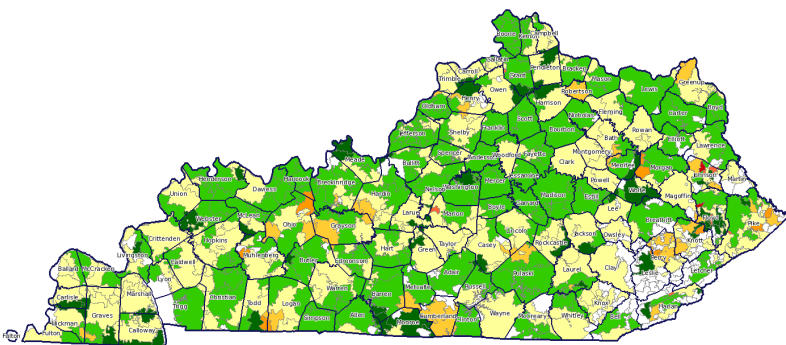


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013

The share of seriously delinquent loans decreased 24 basis points (bps) in Kentucky between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 4 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.4%
41014	Cincinnati-Middletown, OH-KY-IN	12.0%
40210	Louisville/Jefferson County, KY-IN	10.6%
40212	Louisville/Jefferson County, KY-IN	10.2%
40211	Louisville/Jefferson County, KY-IN	9.8%
41016	Cincinnati-Middletown, OH-KY-IN	8.3%
40216	Louisville/Jefferson County, KY-IN	7.8%
41030	Cincinnati-Middletown, OH-KY-IN	7.6%
40118	Louisville/Jefferson County, KY-IN	7.4%
40741	Clay, KY	7.2%

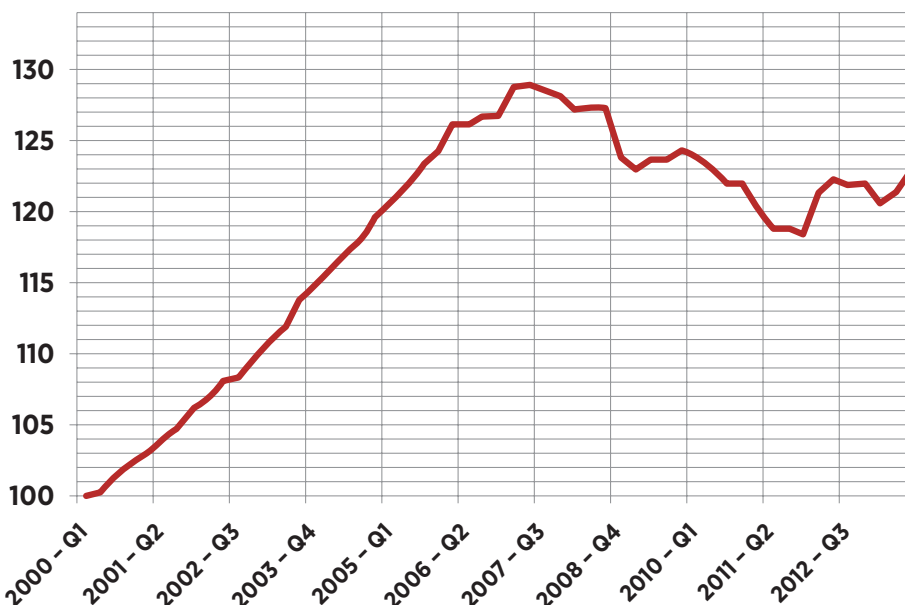
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 487.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Kentucky House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Kentucky were 1.2 percent higher than in the second quarter and 0.7 percent higher than in the third quarter of 2012.

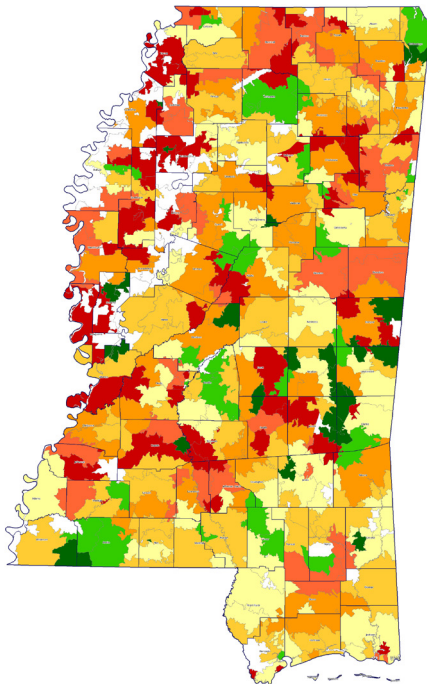
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



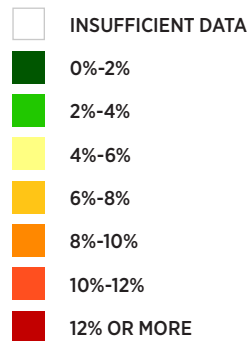
Mississippi

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



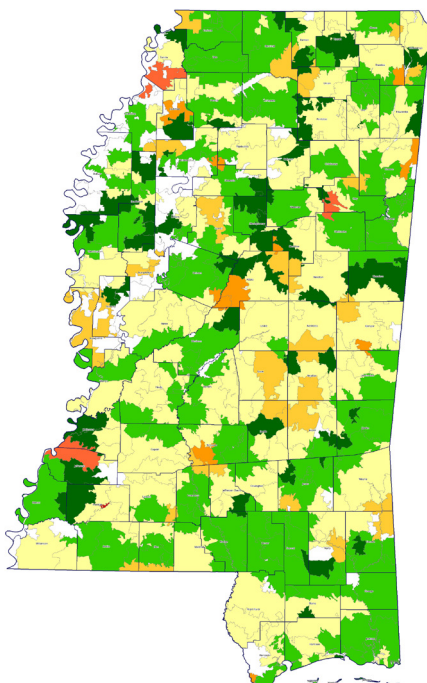
In September 2013, 7.22 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



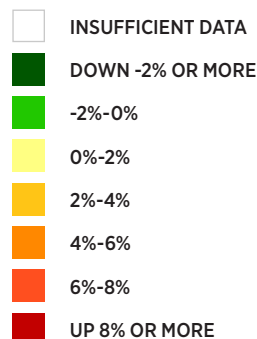
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 23 basis points (bps) in Mississippi between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 8 bps; foreclosures decreased 31 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38676	Memphis, TN-MS-AR	17.6%
39212	Jackson, MS	14.2%
39204	Jackson, MS	13.6%
39563	Pascagoula, MS	13.4%
39074	Scott, MS	12.9%
39083	Jackson, MS	12.7%
38637	Memphis, TN-MS-AR	12.7%
38751	Indianola, MS	12.4%
38680	Memphis, TN-MS-AR	12.3%
39180	Vicksburg, MS	12.3%

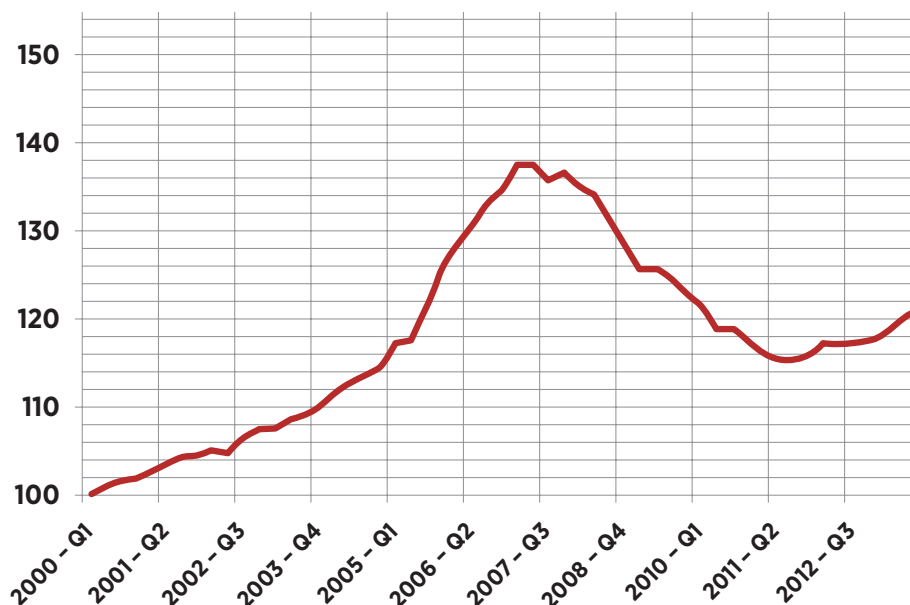
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 225.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Mississippi House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Mississippi were 0.9 percent higher than in the second quarter and 3 percent higher than in the third quarter of 2012.

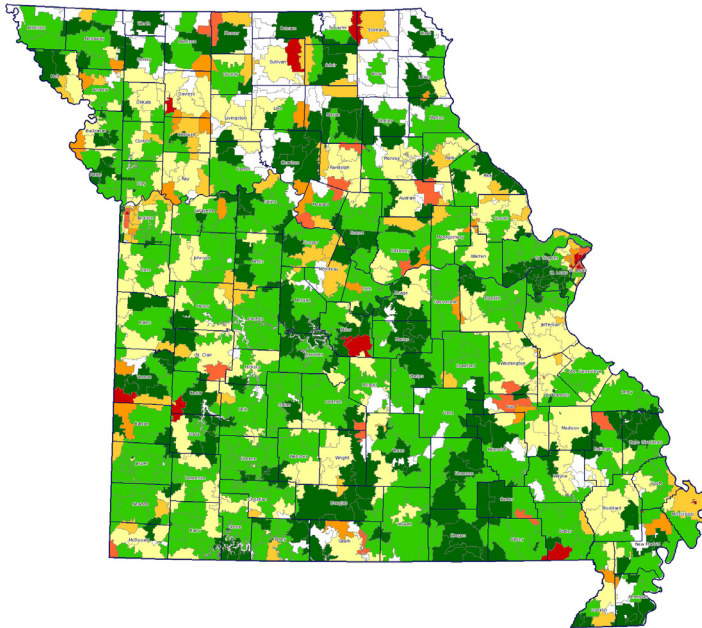
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



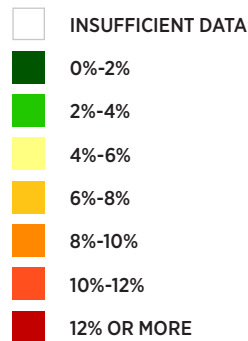
Missouri

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



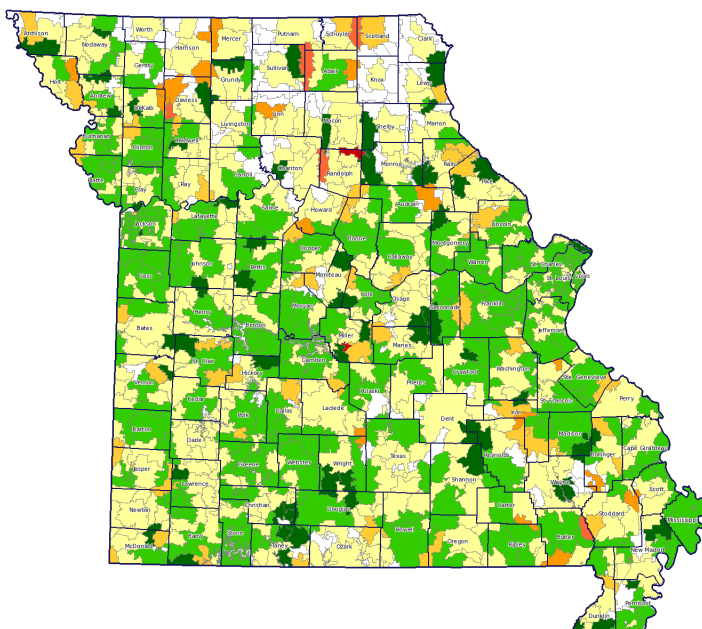
In September 2013, 3.63 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



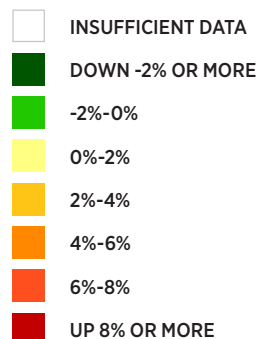
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 12 basis points (bps) in Missouri between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 6 bps; foreclosures decreased 18 bps.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
63115	St. Louis, MO-IL	12.4%
63136	St. Louis, MO-IL	12.3%
63137	St. Louis, MO-IL	12.2%
63138	St. Louis, MO-IL	11.7%
63147	St. Louis, MO-IL	11.4%
64130	Kansas City, MO-KS	11.2%
64132	Kansas City, MO-KS	10.9%
63121	St. Louis, MO-IL	9.7%
63134	St. Louis, MO-IL	9.5%
64134	Kansas City, MO-KS	9.2%

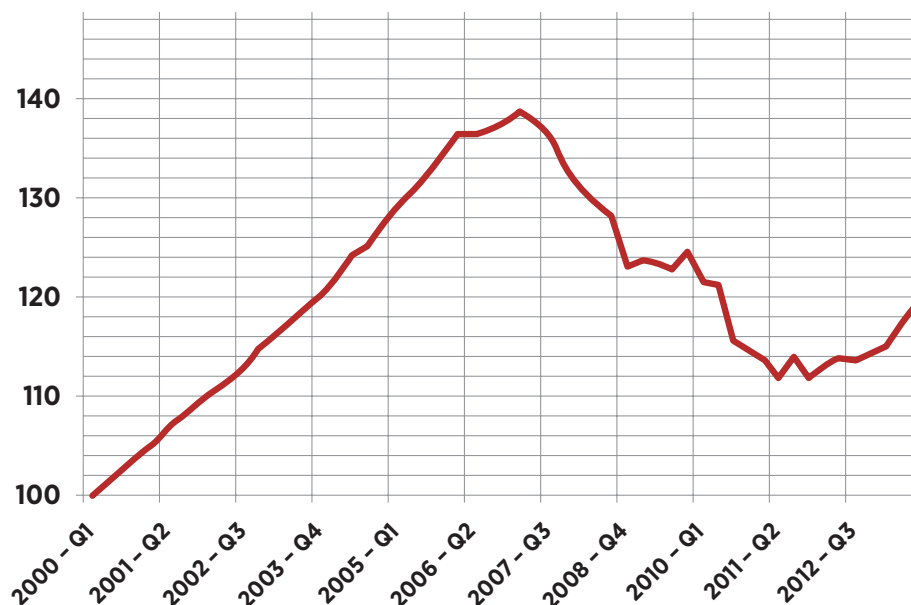
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 928.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Missouri House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Missouri were 1.6 percent higher than in the second quarter and 4.9 percent higher than in the third quarter of 2012.

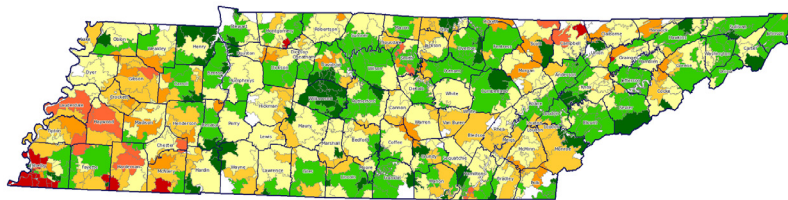
Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI



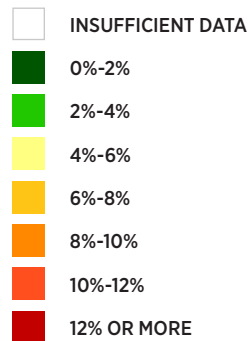
Tennessee

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



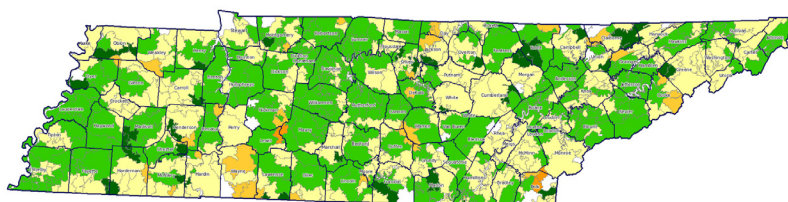
In September 2013, 4.85 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



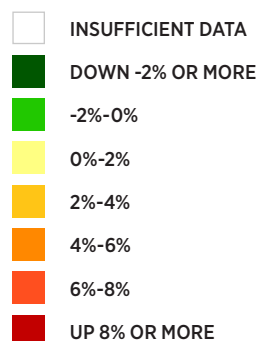
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 12 basis points (bps) in Tennessee between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 11 bps; foreclosures decreased 23 bps.



Source: Lender Processing Services



Tennessee

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	18.5%
38109	Memphis, TN-MS-AR	16.8%
38127	Memphis, TN-MS-AR	15.4%
38128	Memphis, TN-MS-AR	15.1%
38141	Memphis, TN-MS-AR	14.6%
38106	Memphis, TN-MS-AR	14.4%
38115	Memphis, TN-MS-AR	14.4%
38116	Memphis, TN-MS-AR	14.1%
38114	Memphis, TN-MS-AR	13.6%
38108	Memphis, TN-MS-AR	12.5%

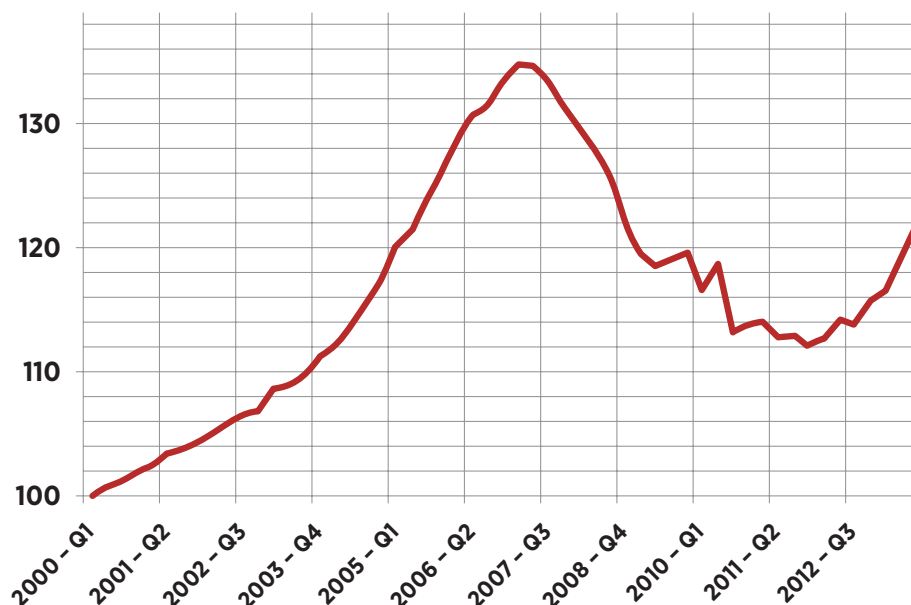
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 913.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Tennessee House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Tennessee were 2.3 percent higher than in the second quarter and 7 percent higher than in the third quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

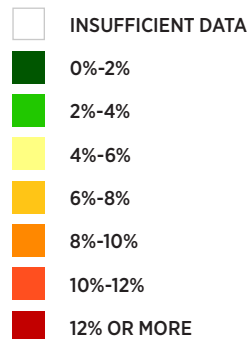
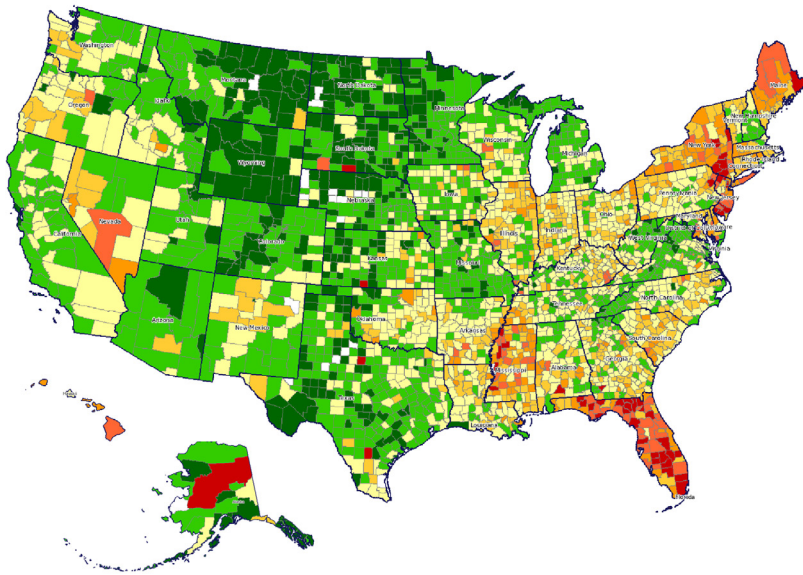


United States

Seriously Delinquent Mortgages by County

SEPTEMBER 2013

In September 2013, 5.42 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).

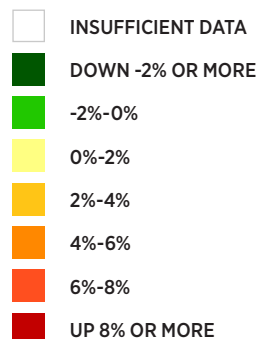
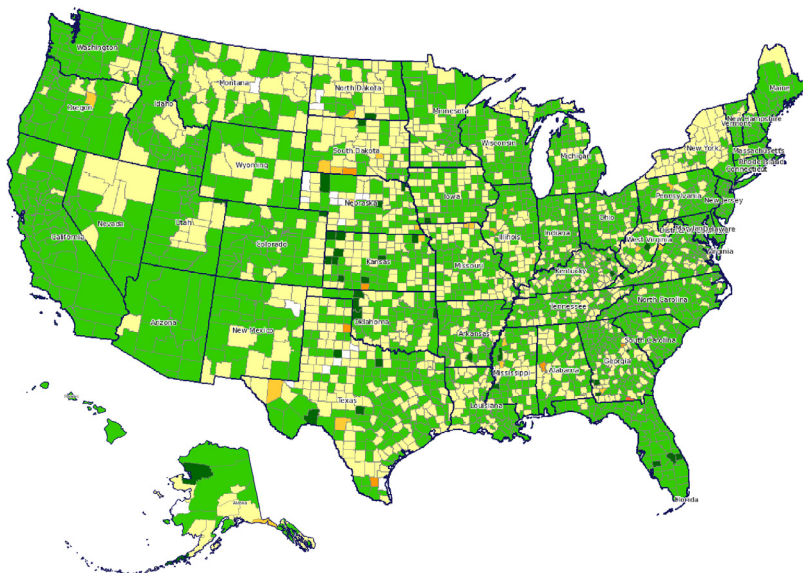


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

JUNE 2013 TO SEPTEMBER 2013

The share of seriously delinquent loans decreased 43 basis points (bps) in the United States between June 2013 and September 2013. Loans that are delinquent 90 days or more decreased 11 bps; foreclosures decreased 32 bps.



Source: Lender Processing Services



United States

House Prices

THIRD QUARTER 2013

United States House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in the United States were 2.2 percent higher than in the second quarter and 8.8 percent higher than in the third quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI