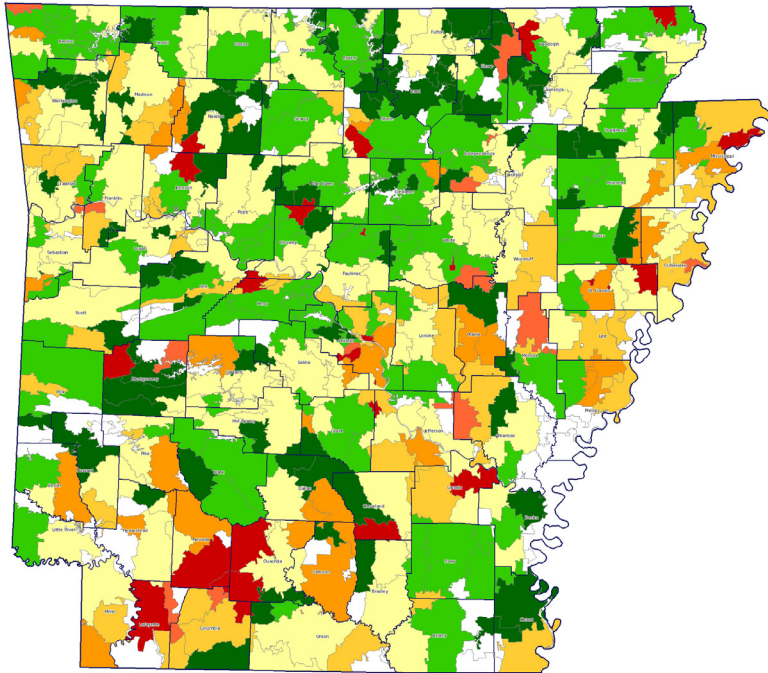




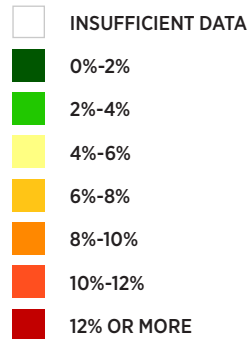
Arkansas

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



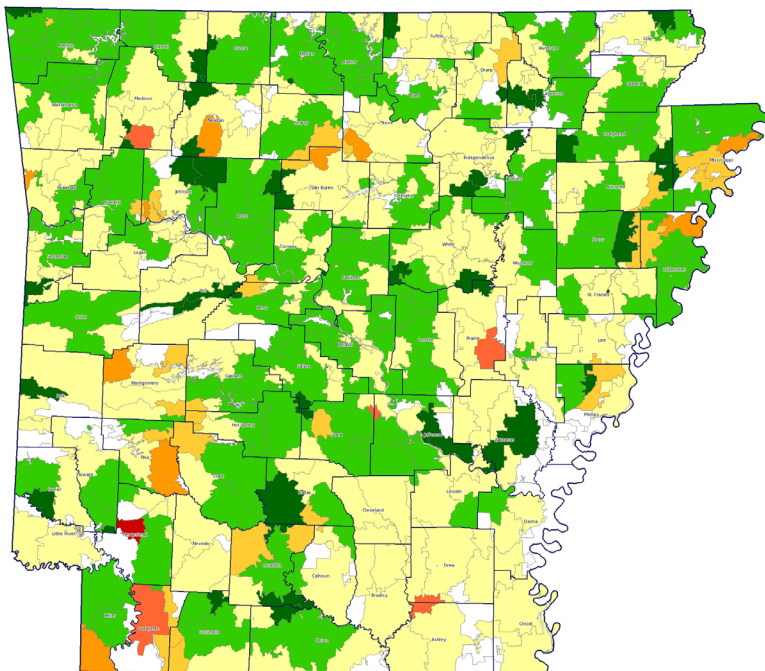
In June 2014, 4.39 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



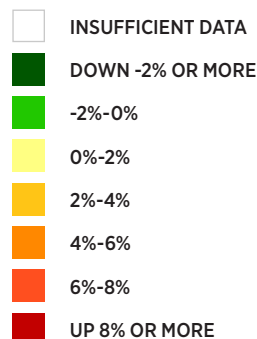
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 21 basis points (bps) in Arkansas between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 7 bps; foreclosures decreased 15 bps.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	14.0%
72114	Little Rock-North Little Rock-Conway, AR	13.0%
72204	Little Rock-North Little Rock-Conway, AR	11.0%
72301	West Memphis, AR	10.0%
71601	Pine Bluff, AR	9.0%
72103	Little Rock-North Little Rock-Conway, AR	9.0%
72117	Little Rock-North Little Rock-Conway, AR	9.0%
72202	Little Rock-North Little Rock-Conway, AR	8.0%
72206	Little Rock-North Little Rock-Conway, AR	8.0%
72335	Forrest City, AR	8.0%

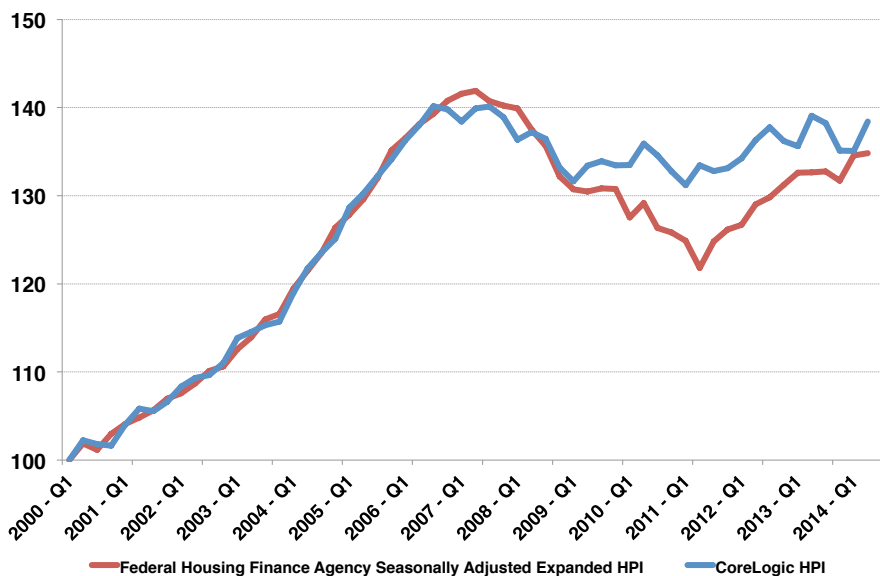
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 324 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Arkansas House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Arkansas were 0.2 percent higher (FHFA) and 2.5 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 1.6 percent higher (FHFA) and 0.5 percent lower (CoreLogic).

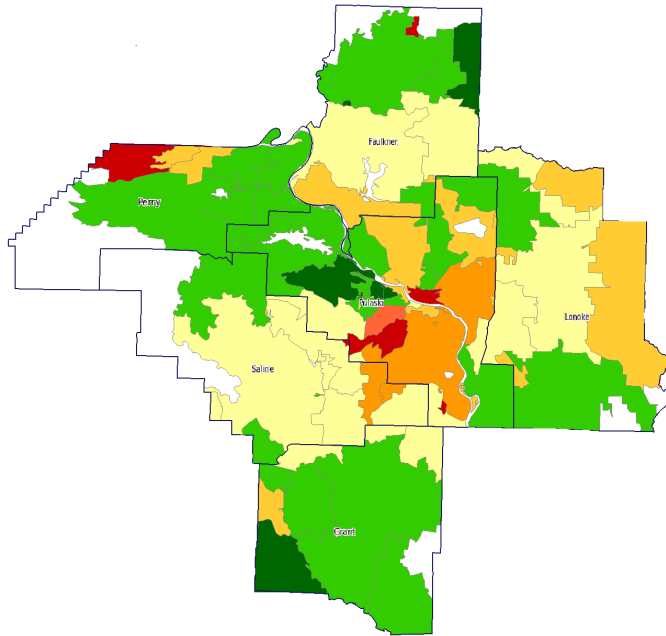
Sources: Federal Housing Finance Agency and CoreLogic



Little Rock MSA

Seriously Delinquent Mortgages by Zip Code

JUNE 2014

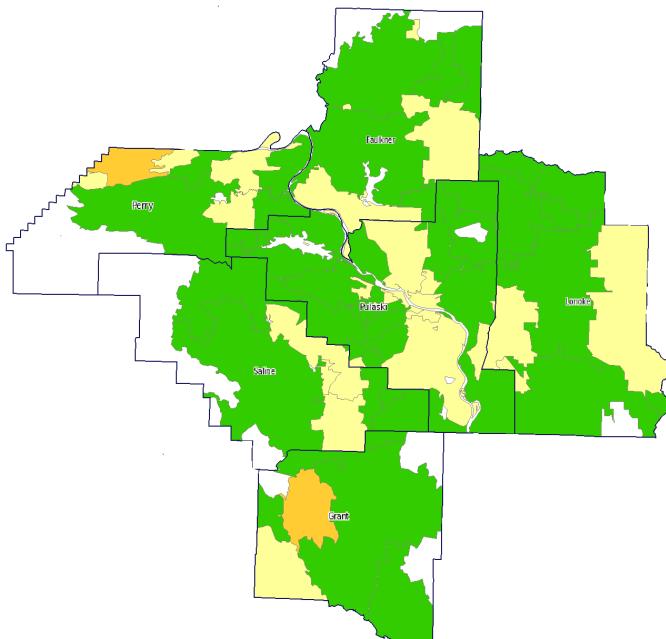


In June 2014, 4.82 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 19 basis points (bps) in the Little Rock MSA between March 2014 and June 2014. Loans that are delinquent 90 days or more did not change; foreclosures decreased 20 bps.

Source: Lender Processing Services



Little Rock MSA

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Pulaski, AR	14.2%
72114	Pulaski, AR	12.9%
72204	Pulaski, AR	11.1%
72117	Pulaski, AR	8.7%
72103	Saline, AR	8.6%
72206	Pulaski, AR	8.1%
72202	Pulaski, AR	7.9%
72106	Faulkner, AR	7.8%
72024	Lonoke, AR	7.0%
72118	Pulaski, AR	7.0%

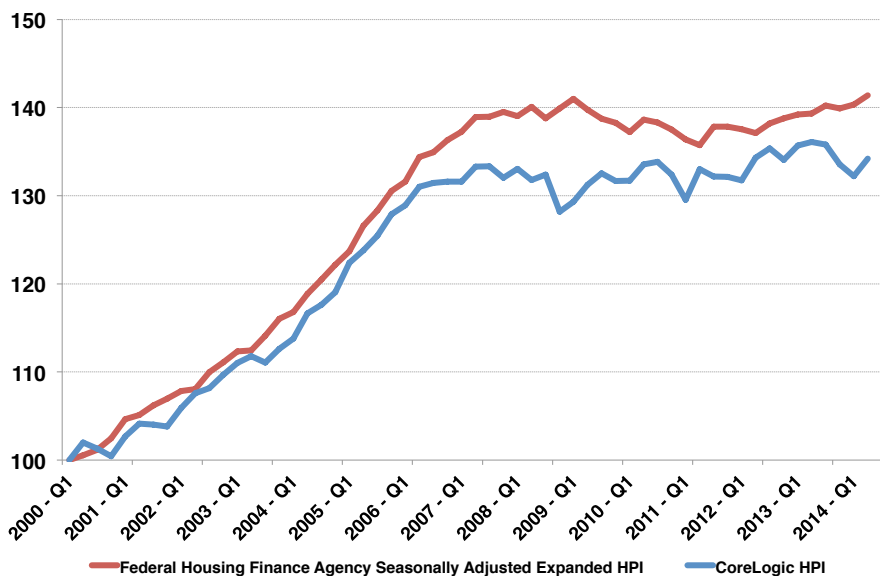
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Little Rock MSA, the cutoff is 114 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Little Rock, Ark MSA House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the Little Rock MSA were 0.8 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 1.5 percent higher (FHFA) and 1.4 percent lower (CoreLogic).

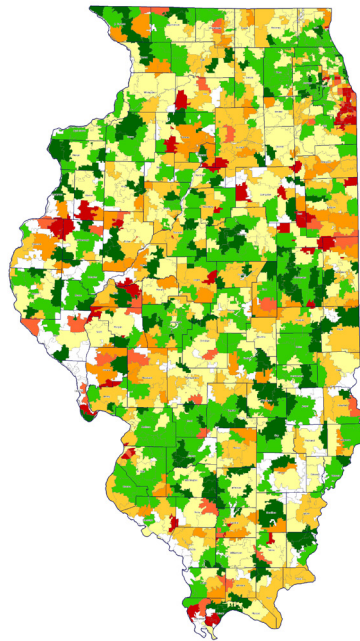
Sources: Federal Housing Finance Agency and CoreLogic



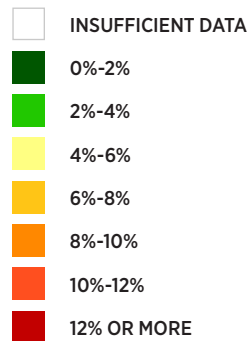
Illinois

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



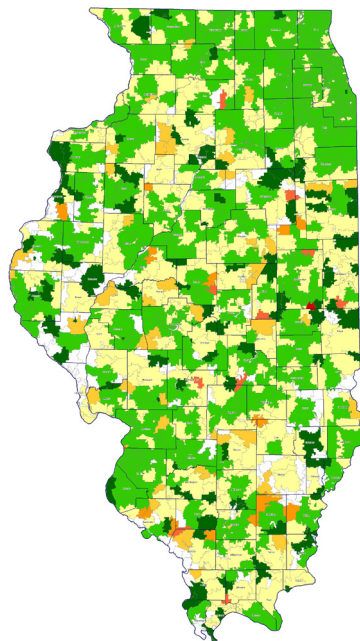
In June 2014, 5.09 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



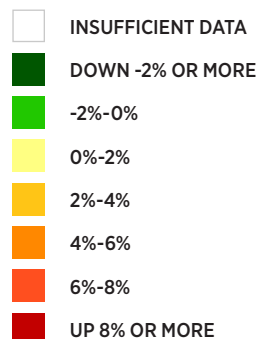
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 39 basis points (bps) in Illinois between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 7 bps; foreclosures decreased 31 bps.



Source: Lender Processing Services



Illinois

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
60419	Chicago-Joliet-Naperville, IL-IN-WI	16.6%
60466	Chicago-Joliet-Naperville, IL-IN-WI	16.4%
60636	Chicago-Joliet-Naperville, IL-IN-WI	16.3%
60827	Chicago-Joliet-Naperville, IL-IN-WI	16.3%
60409	Chicago-Joliet-Naperville, IL-IN-WI	16.2%
60426	Chicago-Joliet-Naperville, IL-IN-WI	15.9%
60644	Chicago-Joliet-Naperville, IL-IN-WI	15.7%
60153	Chicago-Joliet-Naperville, IL-IN-WI	15.6%
60478	Chicago-Joliet-Naperville, IL-IN-WI	15.2%
60443	Chicago-Joliet-Naperville, IL-IN-WI	14.8%

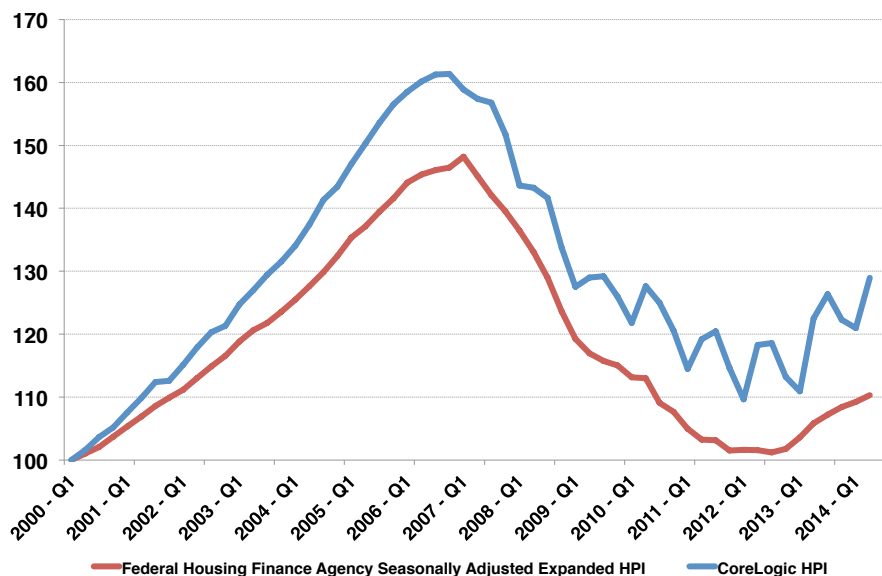
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 1,889 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Illinois House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Illinois were 1.0 percent higher (FHFA) and 6.6 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 4.2 percent higher (FHFA) and 5.3 percent higher (CoreLogic).

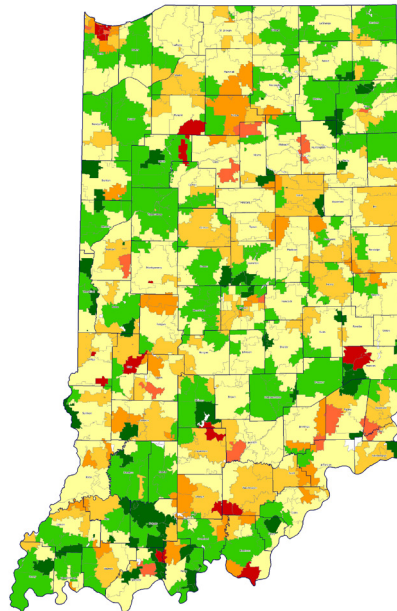
Sources: Federal Housing Finance Agency and CoreLogic



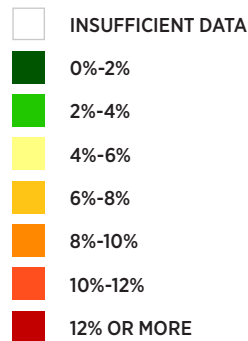
Indiana

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



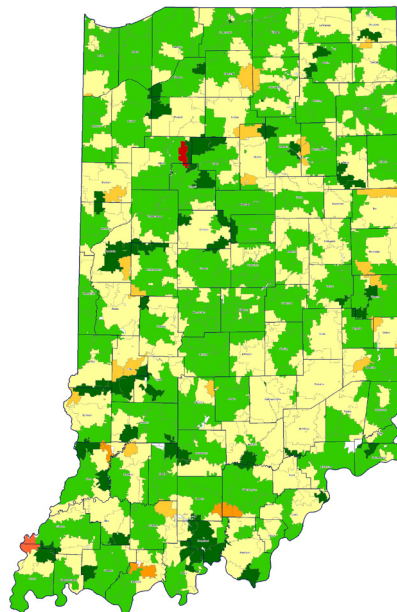
In June 2014, 4.66 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



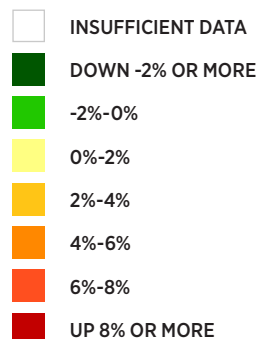
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 23 basis points (bps) in Indiana between March 2014 and June 2014. Loans that are delinquent 90 days or more did not change; foreclosures decreased 22 bps.



Source: Lender Processing Services



Indiana

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
46408	Chicago-Naperville-Elgin, IL-IN-WI	13.1%
46404	Chicago-Naperville-Elgin, IL-IN-WI	12.1%
46235	Chicago-Naperville-Elgin, IL-IN-WI	11.5%
46312	Indianapolis-Carmel, IN	9.9%
46405	Chicago-Naperville-Elgin, IL-IN-WI	9.7%
46218	Indianapolis-Carmel, IN	9.2%
46323	Chicago-Naperville-Elgin, IL-IN-WI	8.8%
46016	Anderson, IN	8.7%
46410	Chicago-Naperville-Elgin, IL-IN-WI	8.7%
46226	Indianapolis-Carmel, IN	8.6%

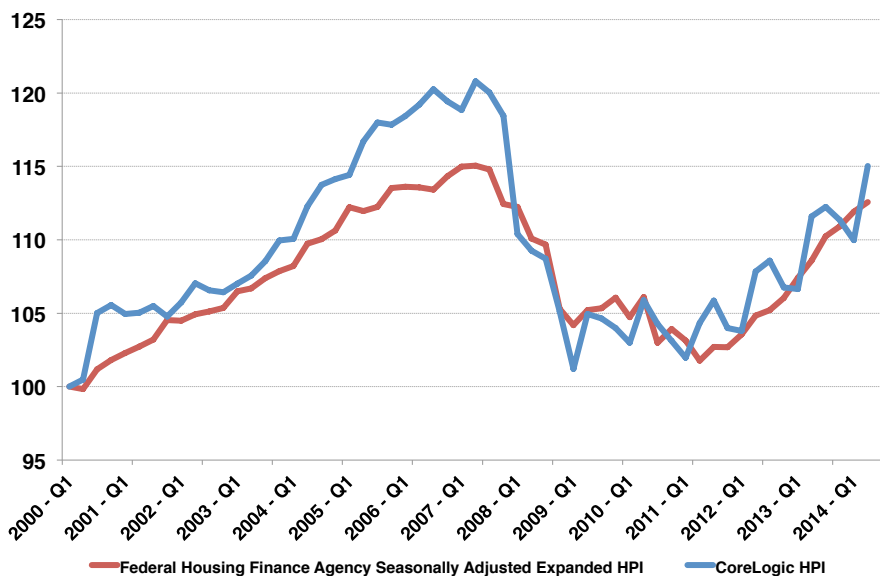
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 872 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Indiana House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Indiana were 0.6 percent higher (FHFA) and 4.6 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.7 percent higher (FHFA) and 3.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

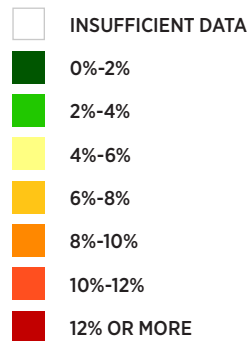
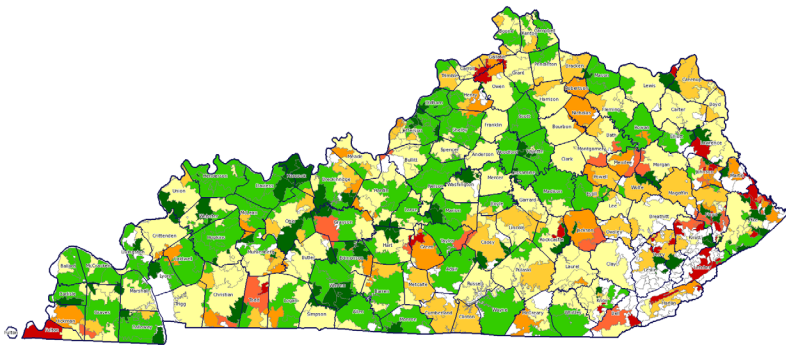


Kentucky

Seriously Delinquent Mortgages by Zip Code

JUNE 2014

In June 2014, 3.93 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.

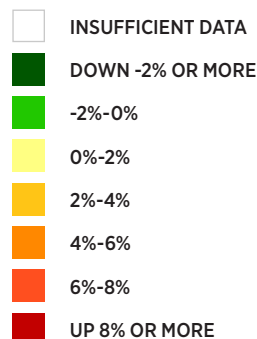
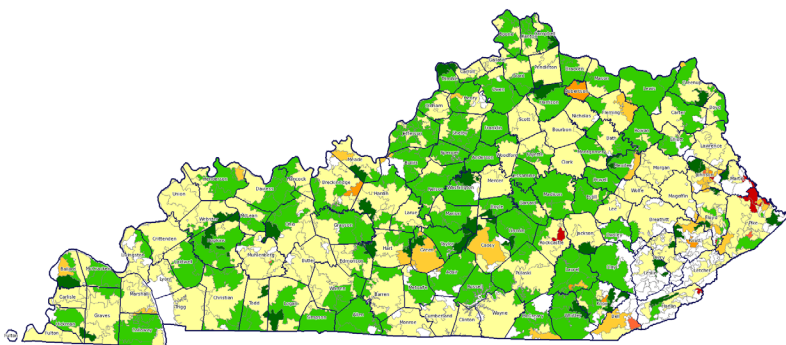


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014

The share of seriously delinquent loans decreased 12 basis points (bps) in Kentucky between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures decreased 11 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	11.3%
41014	Cincinnati-Middletown, OH-KY-IN	9.8%
40212	Louisville/Jefferson County, KY-IN	8.7%
40210	Louisville/Jefferson County, KY-IN	8.5%
40211	Louisville/Jefferson County, KY-IN	8.3%
41101	Huntington-Ashland, WV-KY-OH	7.0%
40216	Louisville/Jefferson County, KY-IN	6.6%
40484	Stanford, Lincoln, KY	6.5%
40203	Louisville/Jefferson County, KY-IN	6.4%
40258	Louisville/Jefferson County, KY-IN	6.2%

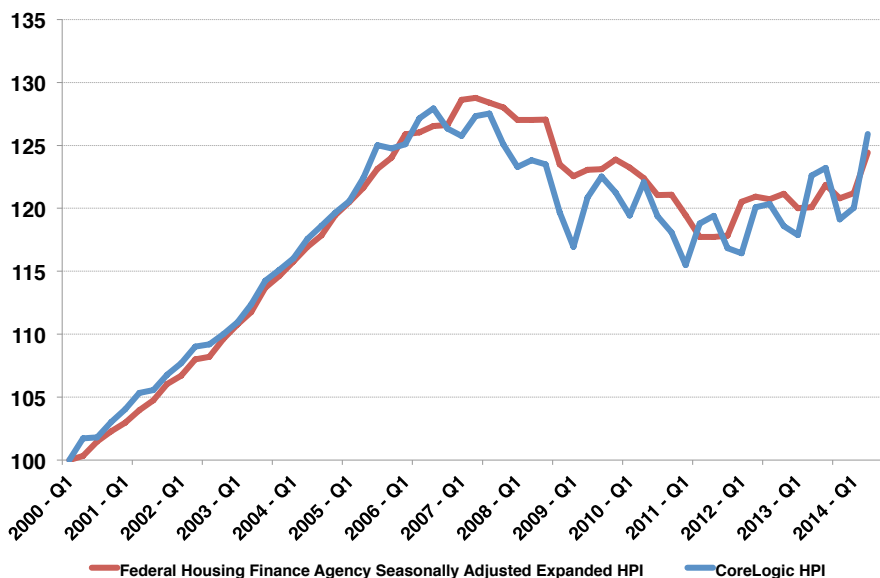
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 463 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Kentucky House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Kentucky were 2.7 percent higher (FHFA) and 4.9 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.6 percent higher (FHFA) and 2.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

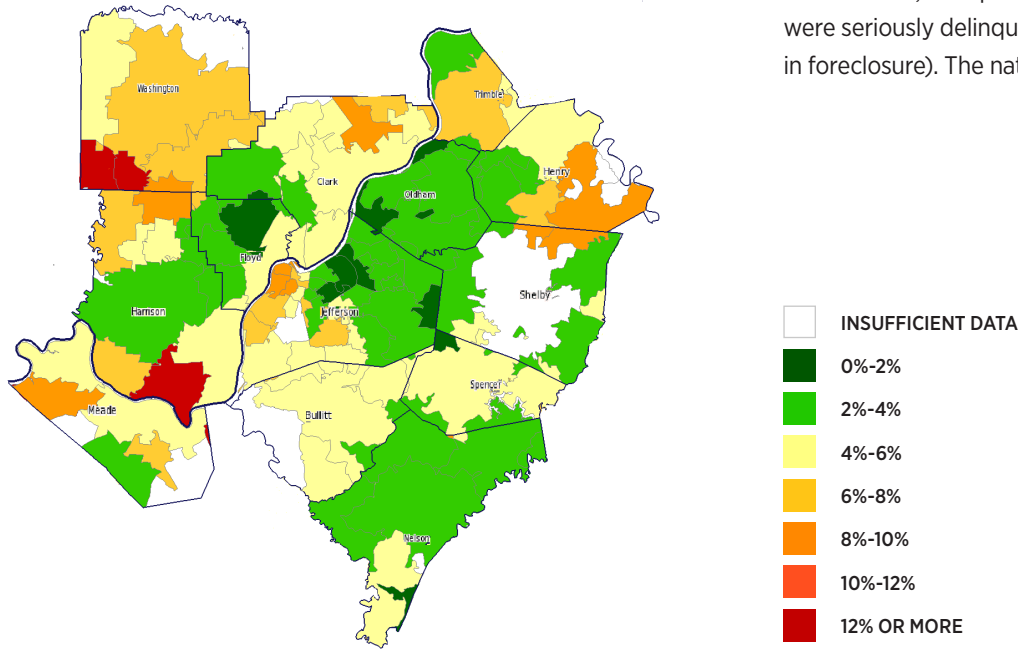


Louisville MSA

Seriously Delinquent Mortgages by Zip Code

JUNE 2014

In June 2014, 4.07 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.

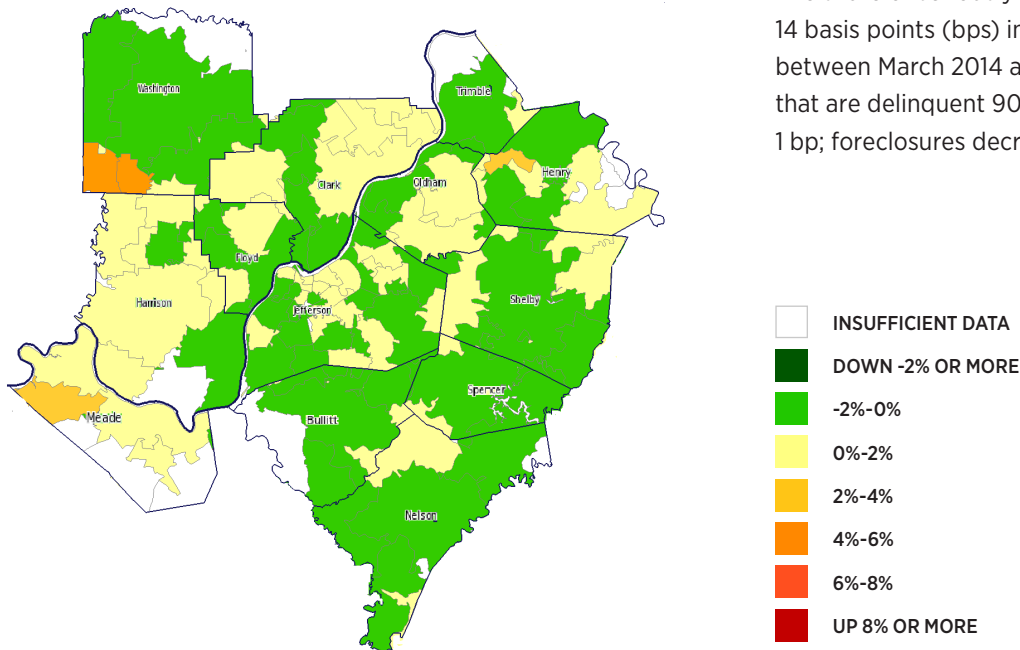


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014

The share of seriously delinquent loans decreased 14 basis points (bps) in the Louisville MSA between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 13 bps.



Source: Lender Processing Services



Louisville MSA

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40057	Henry, KY	9.1%
47164	Harrison, IN	9.1%
40212	Jefferson, KY	8.7%
40210	Jefferson, KY	8.5%
47138	Scott, IN	8.4%
40211	Jefferson, KY	8.3%
40117	Meade, KY	8.0%
40019	Henry, KY	7.6%
47170	Scott, IN	6.8%
40216	Jefferson, KY	6.6%

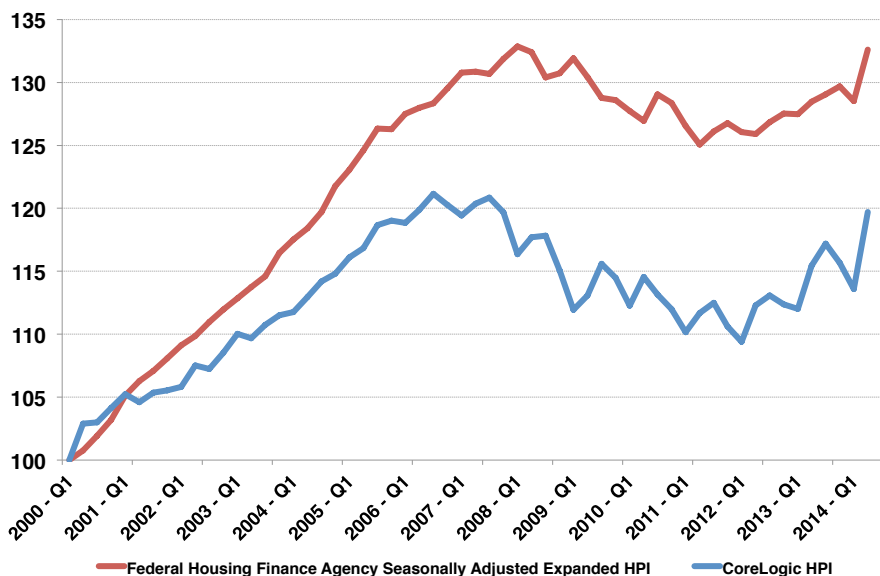
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 200 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Louisville, Ky MSA House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the Louisville MSA were 3.2 percent higher (FHFA) and 5.4 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.2 percent higher (FHFA) and 3.7 percent higher (CoreLogic).

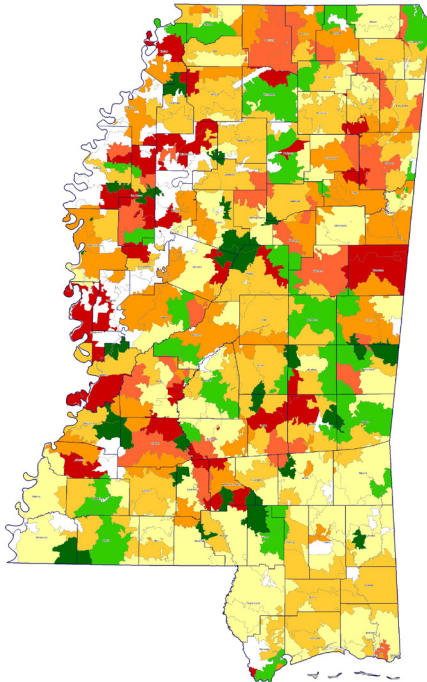
Sources: Federal Housing Finance Agency and CoreLogic



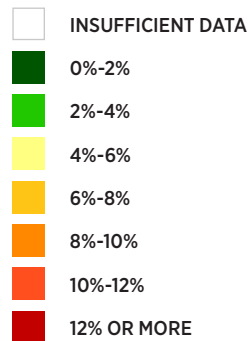
Mississippi

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



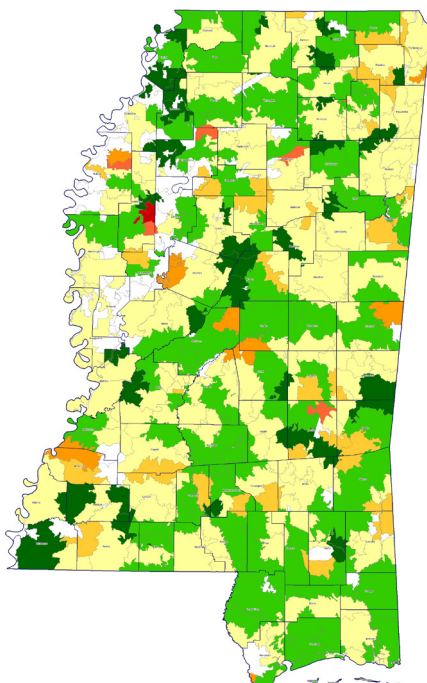
In June 2014, 6.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



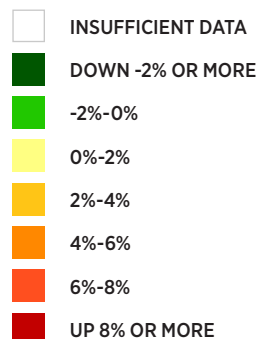
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 6 basis points (bps) in Mississippi between March 2014 and June 2014. Loans that are delinquent 90 days or more increased 4 bps; foreclosures decreased 12 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	15.2%
38676	Memphis, TN-MS-AR	13.9%
39212	Jackson, MS	13.5%
39059	Crystal Springs, MS	12.3%
39180	Vicksburg, MS	12.1%
39083	Jackson, MS	11.9%
38824	Baldwyn, MS	11.8%
39730	Aberdeen, MS	11.8%
39563	Jackson, MS	11.6%
38635	Holly Springs, MS	11.3%

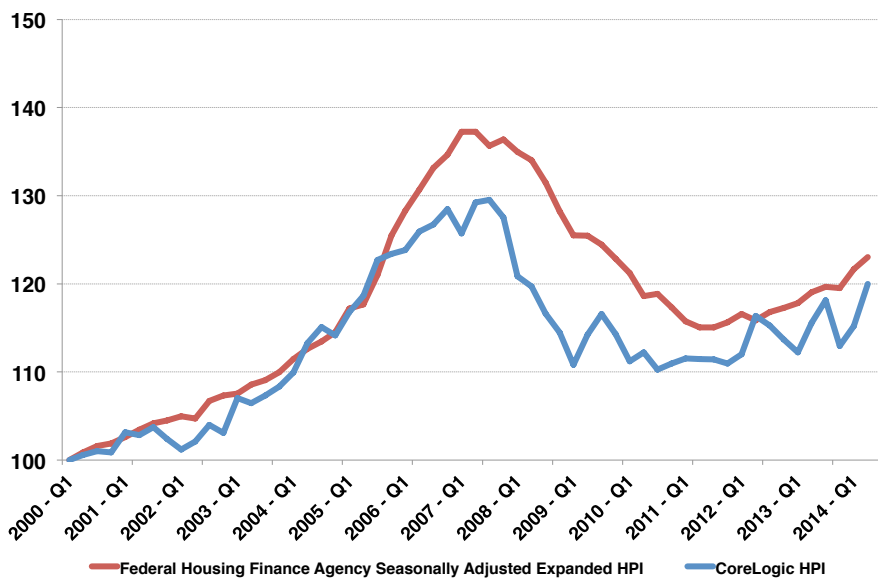
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 209 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Mississippi House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Mississippi were 1.1 percent higher (FHFA) and 4.1 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.3 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

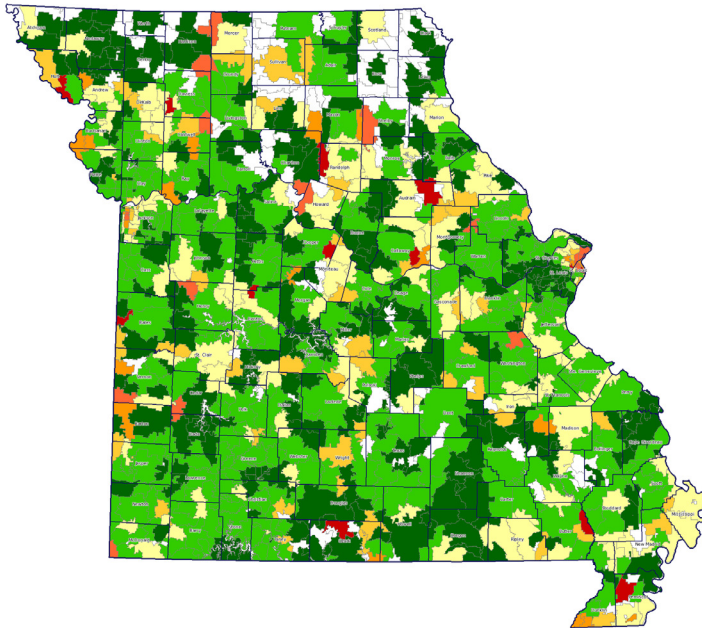
Sources: Federal Housing Finance Agency and CoreLogic



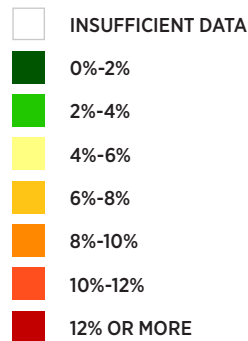
Missouri

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



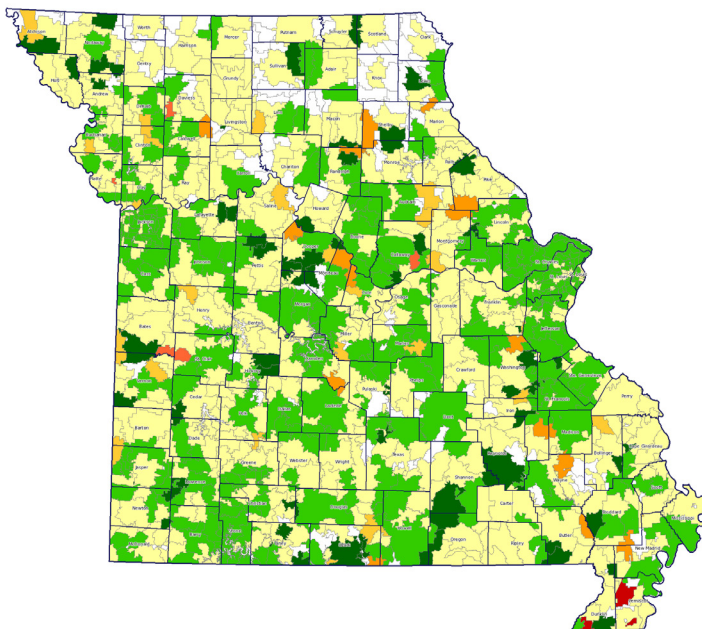
In June 2014, 3.09 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



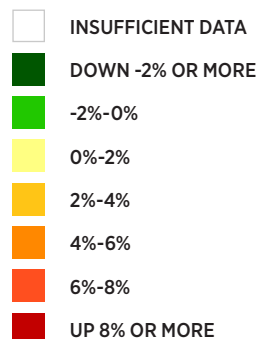
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 13 basis points (bps) in Missouri between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 8 bps; foreclosures decreased 5 bps.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
63115	St. Louis, MO-IL	11.4%
64130	Kansas City, MO-KS	10.6%
63136	St. Louis, MO-IL	10.5%
63137	St. Louis, MO-IL	10.2%
63138	St. Louis, MO-IL	10.1%
63147	St. Louis, MO-IL	10.0%
63134	St. Louis, MO-IL	8.2%
63121	St. Louis, MO-IL	8.1%
63033	St. Louis, MO-IL	7.9%
63135	St. Louis, MO-IL	7.6%

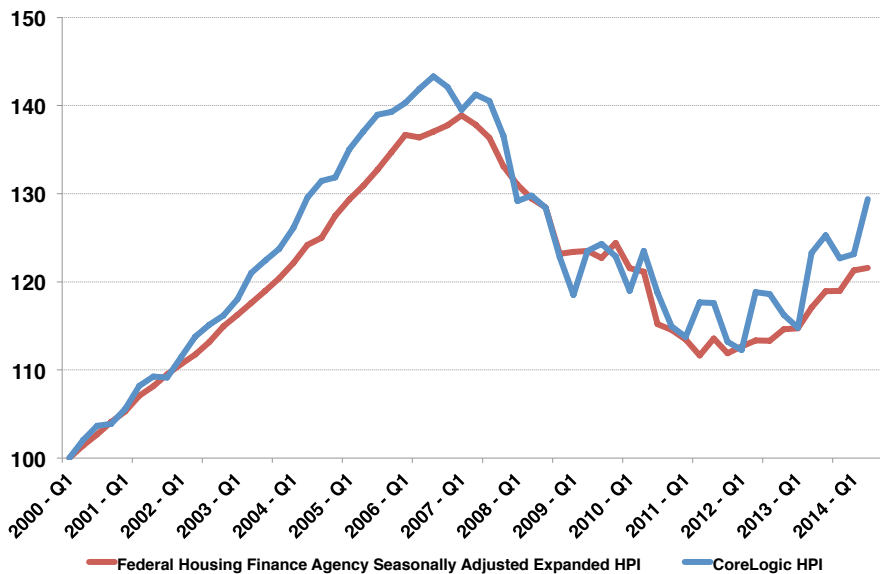
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 876 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Missouri House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Missouri were 0.3 percent higher (FHFA) and 5.1 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.8 percent higher (FHFA) and 4.9 percent higher (CoreLogic).

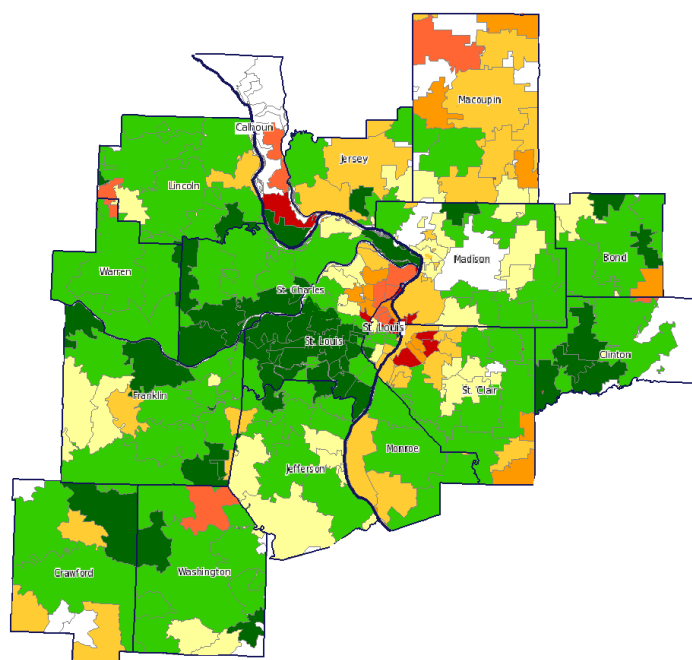
Sources: Federal Housing Finance Agency and CoreLogic



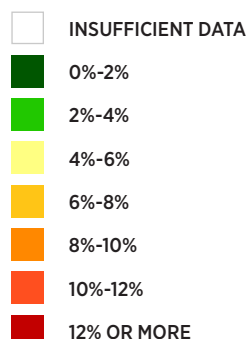
St. Louis MSA

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



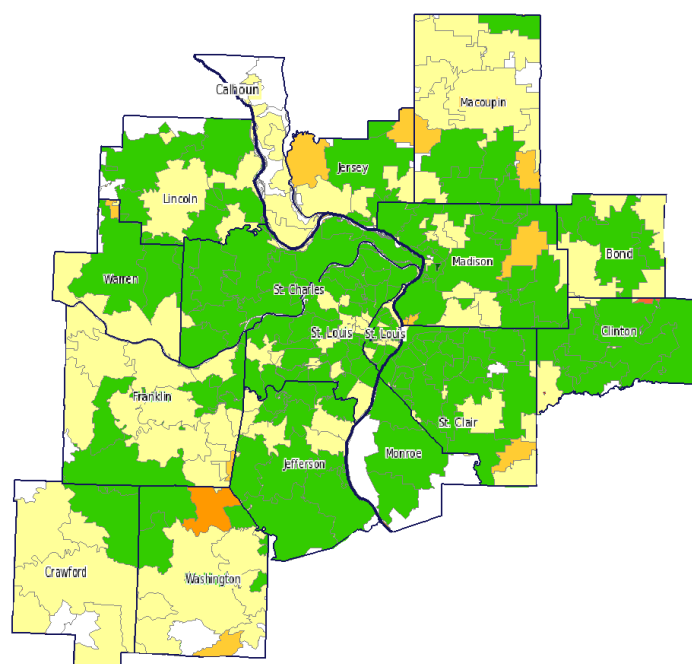
In June 2014, 3.46 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



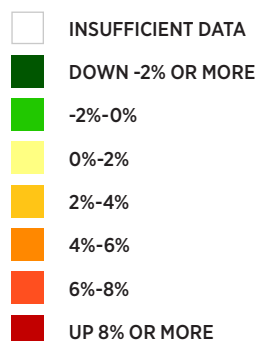
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 18 basis points (bps) in the St. Louis MSA between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 11 bps; foreclosures decreased 7 bps.



Source: Lender Processing Services



St. Louis MSA

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
62206	Saint Clair, IL	13.3%
63113	Saint Louis City, MO	11.6%
63115	Saint Louis City, MO	11.4%
63136	Saint Louis, MO	10.5%
63137	Saint Louis, MO	10.2%
63138	Saint Louis, MO	10.1%
63147	Saint Louis City, MO	10.0%
63134	Saint Louis, MO	8.2%
63121	Saint Louis, MO	8.1%
63033	Saint Louis, MO	7.9%

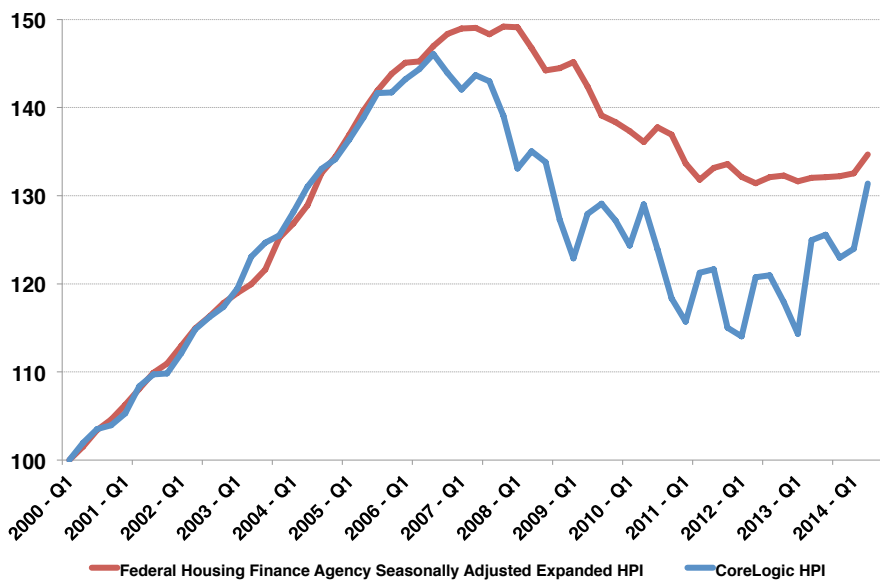
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the St. Louis MSA, the cutoff is 498 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

St. Louis, Mo MSA House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the St. Louis MSA were 1.6 percent higher (FHFA) and 6.0 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 2.0 percent higher (FHFA) and 5.2 percent higher (CoreLogic).

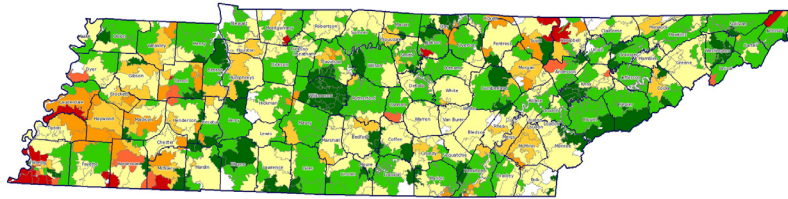
Sources: Federal Housing Finance Agency and CoreLogic



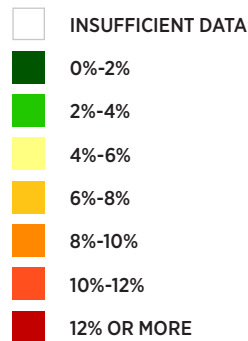
Tennessee

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



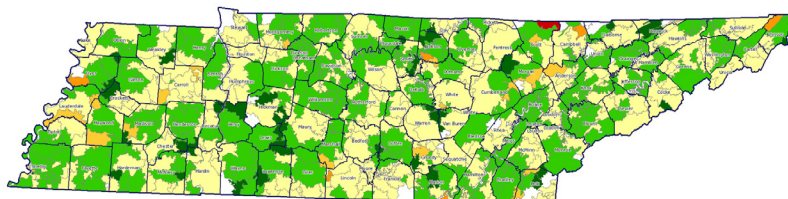
In June 2014, 4.17 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



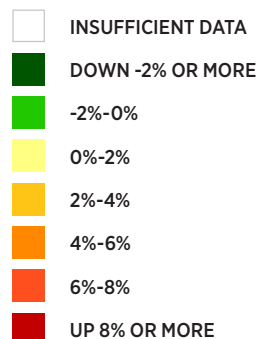
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 12 basis points (bps) in Tennessee between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 7 bps; foreclosures decreased 7 bps.



Source: Lender Processing Services



Tennessee

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	15.9%
38109	Memphis, TN-MS-AR	14.6%
38127	Memphis, TN-MS-AR	14.4%
38141	Memphis, TN-MS-AR	13.9%
38115	Memphis, TN-MS-AR	13.7%
38106	Memphis, TN-MS-AR	13.5%
38116	Memphis, TN-MS-AR	13.4%
38128	Memphis, TN-MS-AR	13.4%
38114	Memphis, TN-MS-AR	11.7%
38108	Memphis, TN-MS-AR	11.0%

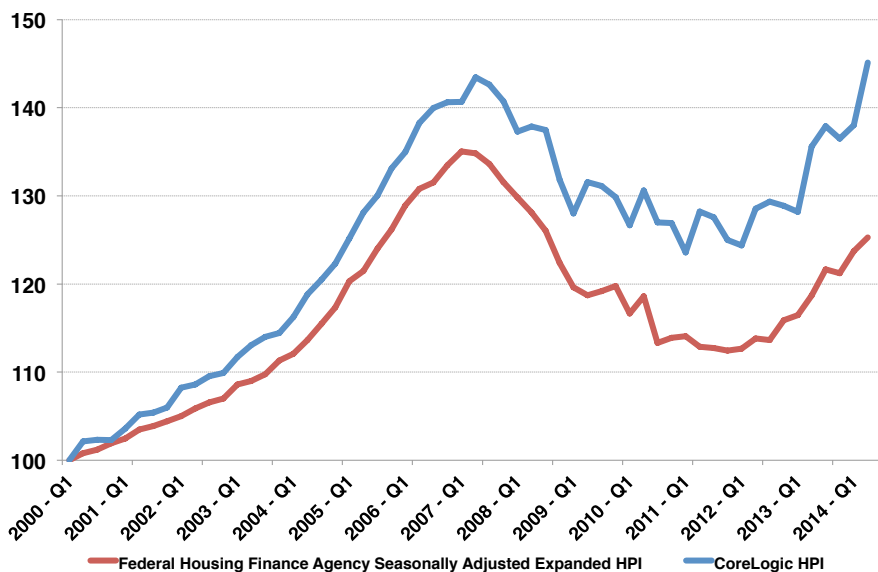
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 842 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Tennessee House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Tennessee were 1.3 percent higher (FHFA) and 5.2 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 5.6 percent higher (FHFA) and 7.0 percent higher (CoreLogic).

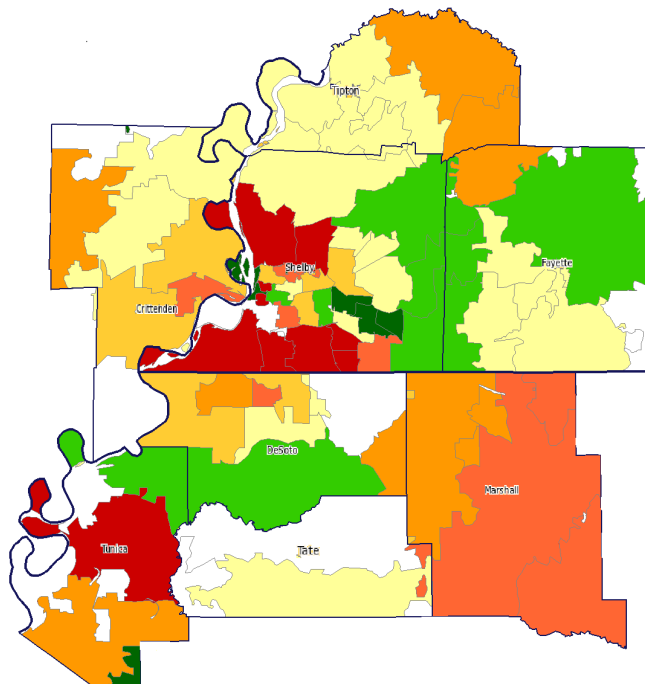
Sources: Federal Housing Finance Agency and CoreLogic



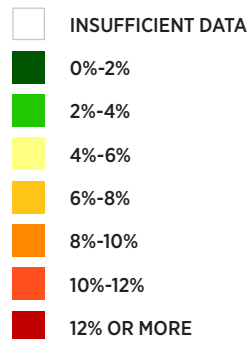
Memphis MSA

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



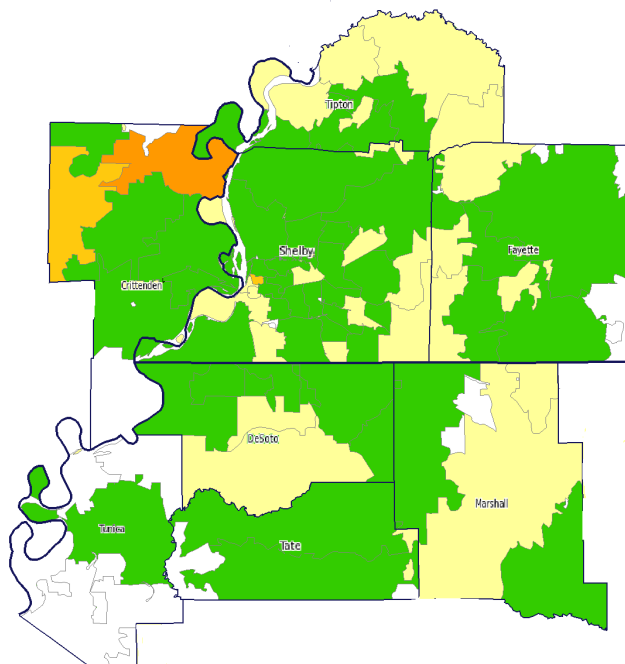
In June 2014, 7.0 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



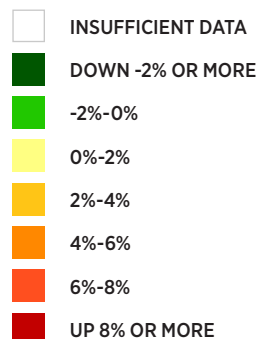
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 35 basis points (bps) in the Memphis MSA between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 22 bps; foreclosures decreased 13 bps.



Source: Lender Processing Services



Memphis MSA

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38118	Shelby, TN	15.9%
38109	Shelby, TN	14.6%
38127	Shelby, TN	14.4%
38141	Shelby, TN	13.9%
38676	Tunica, MS	13.9%
38115	Shelby, TN	13.7%
38106	Shelby, TN	13.5%
38116	Shelby, TN	13.4%
38128	Shelby, TN	13.4%
38114	Shelby, TN	11.7%

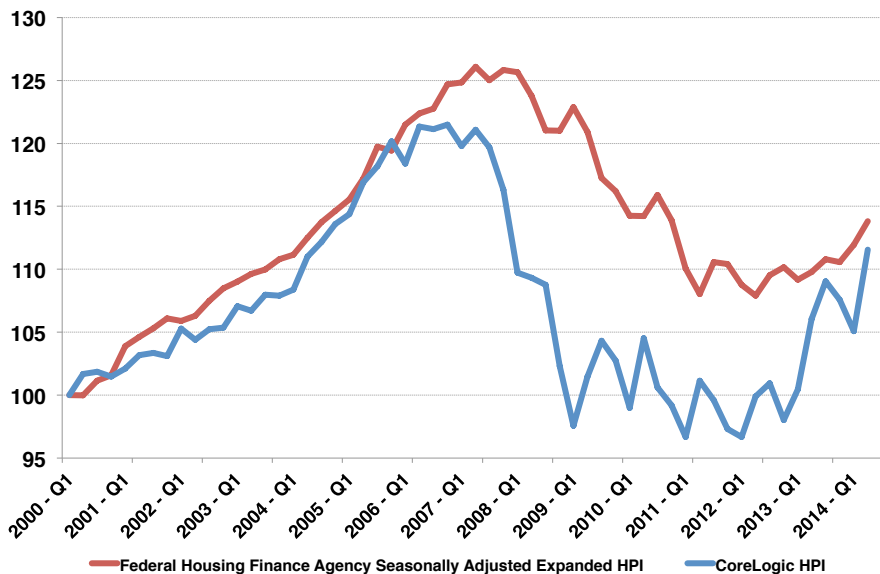
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Memphis MSA, the cutoff is 198 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Memphis, Tenn MSA House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the Memphis MSA were 1.7 percent higher (FHFA) and 6.2 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.7 percent higher (FHFA) and 5.2 percent higher (CoreLogic).

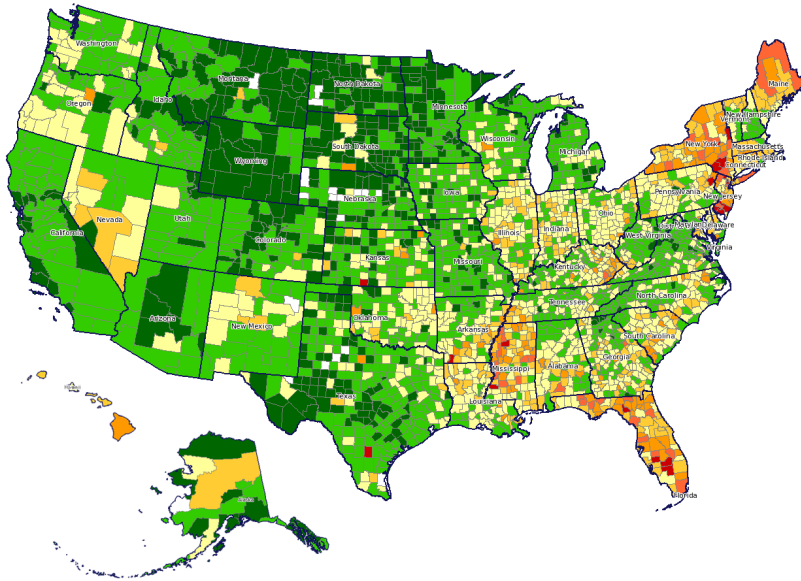
Sources: Federal Housing Finance Agency and CoreLogic



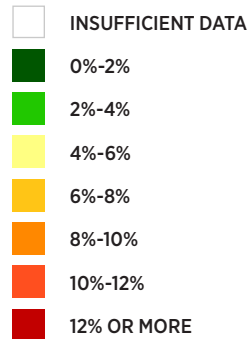
United States

Seriously Delinquent Mortgages by County

JUNE 2014



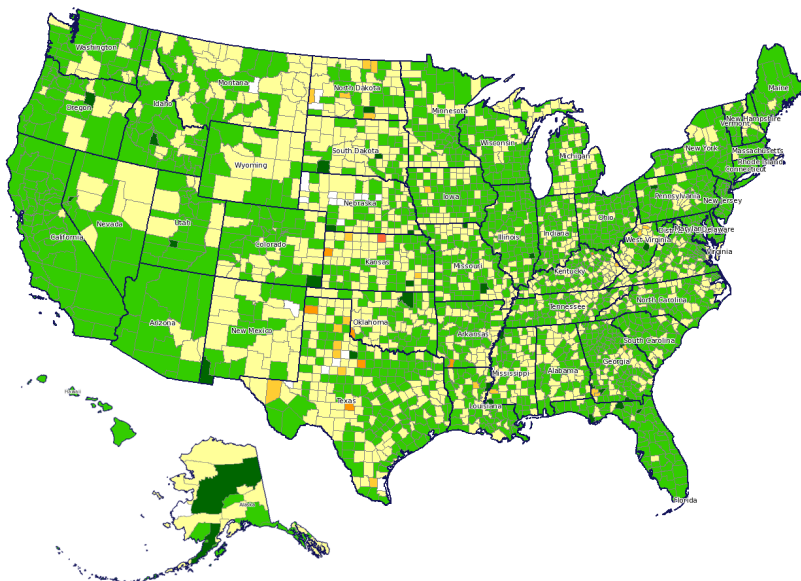
In June 2014, 4.23 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).



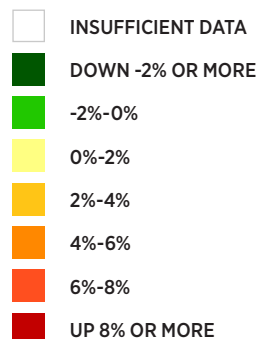
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by County

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 26 basis points (bps) in the United States between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 7 bps; foreclosures decreased 19 bps.



Source: Lender Processing Services

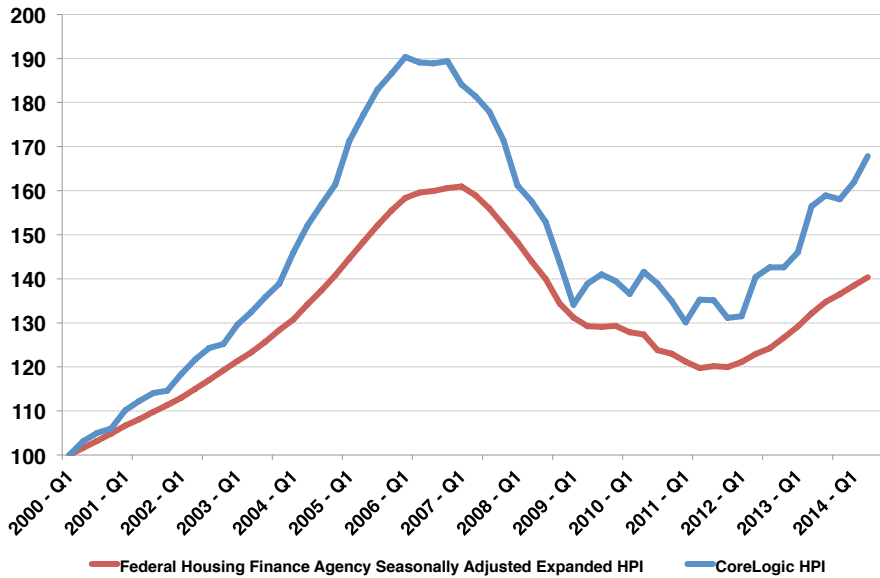


United States

House Prices

SECOND QUARTER 2014

United States House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the United States were 1.3 percent higher (FHFA) and 3.7 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 6.2 percent higher (FHFA) and 7.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic