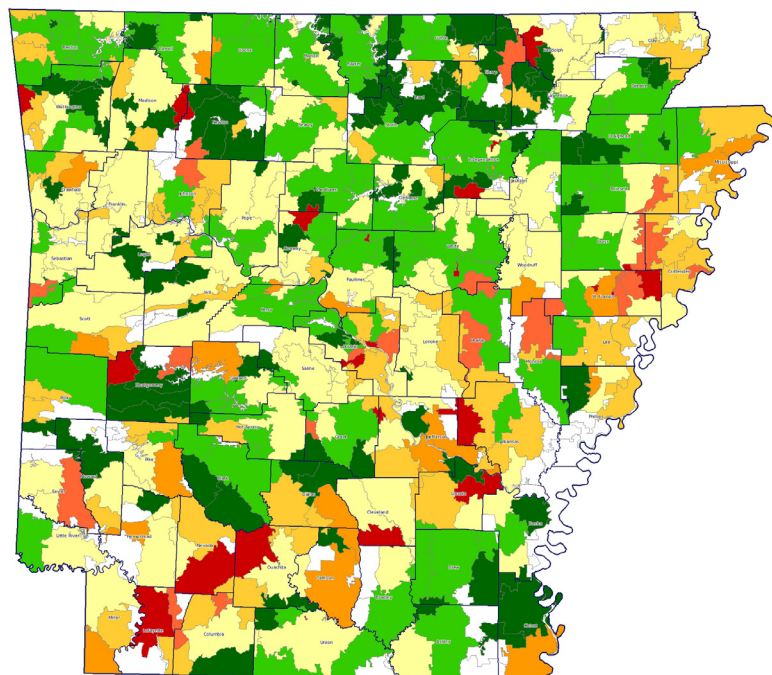




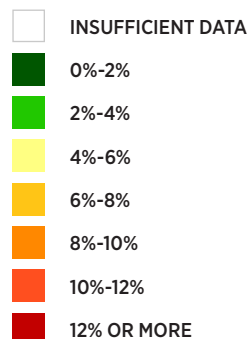
# Arkansas

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



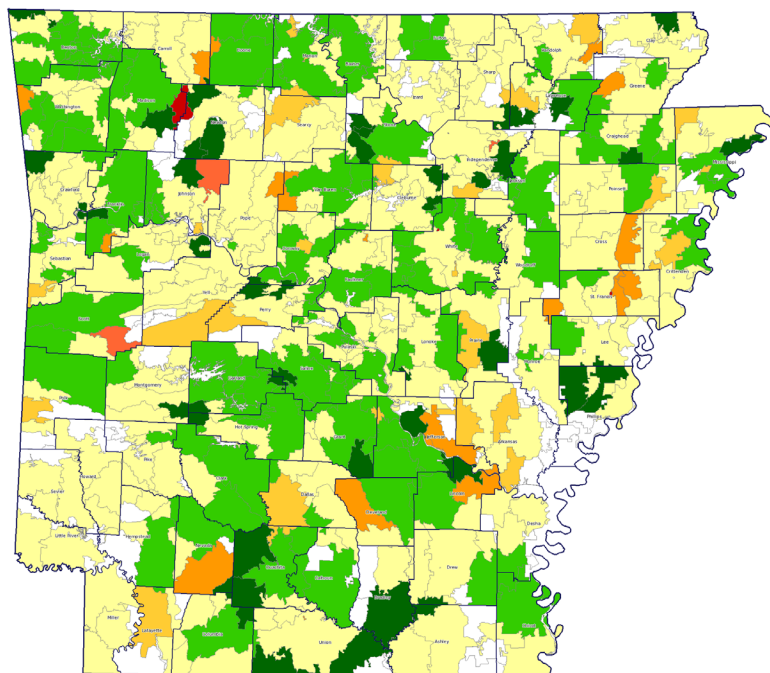
In September 2014, 4.37 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



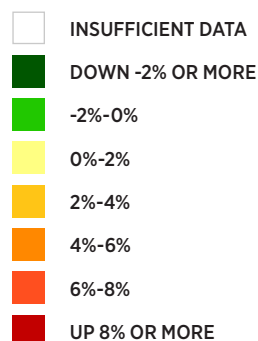
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 1 basis point (bp) in Arkansas between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures increased 5 bps.



Source: Lender Processing Services



# Arkansas

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	14.8%
72114	Little Rock-North Little Rock-Conway, AR	13.3%
72204	Little Rock-North Little Rock-Conway, AR	11.1%
72301	West Memphis, AR	10.6%
72117	Little Rock-North Little Rock-Conway, AR	10.2%
71601	Pine Bluff, AR	9.0%
72106	Faulkner, AR	8.5%
72335	Forrest City, AR	8.4%
72103	Little Rock-North Little Rock-Conway, AR	8.0%
72202	Little Rock-North Little Rock-Conway, AR	7.9%

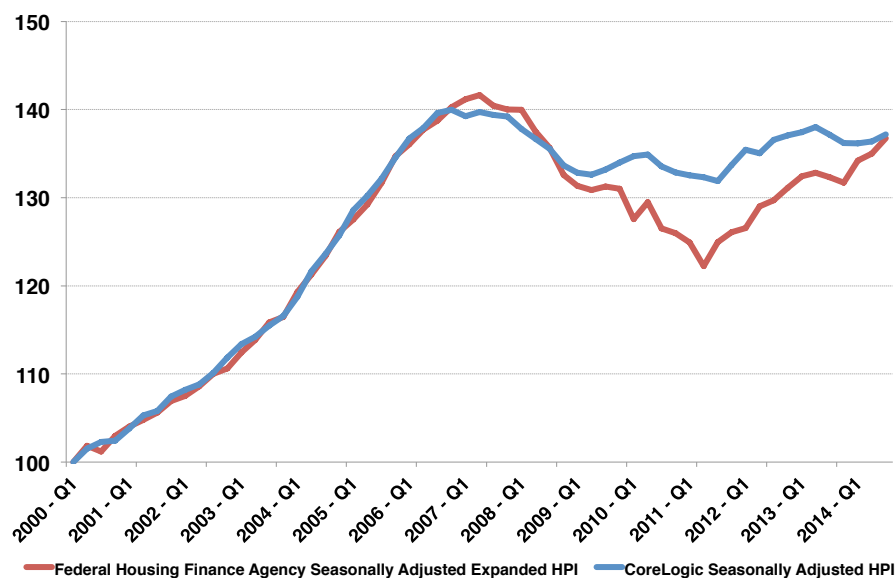
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 317 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Arkansas House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Arkansas were 1.3 percent higher (FHFA) and 0.6 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.4 percent higher (FHFA), while CoreLogic saw no change.

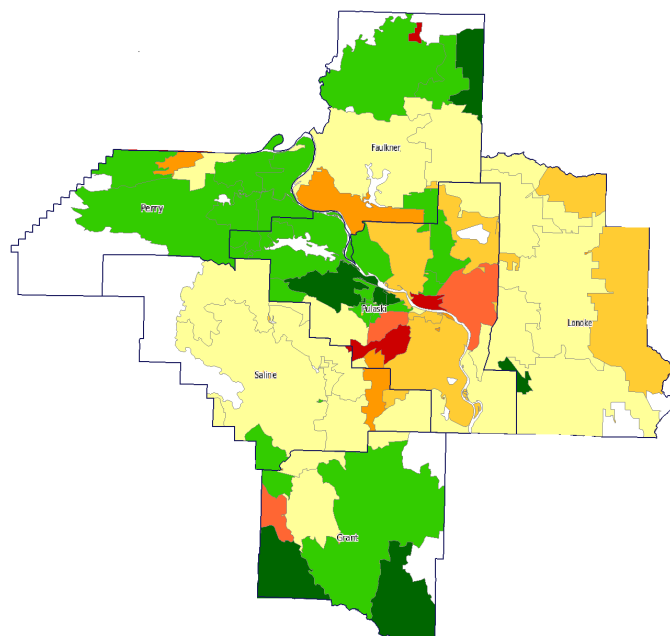
Sources: Federal Housing Finance Agency and CoreLogic



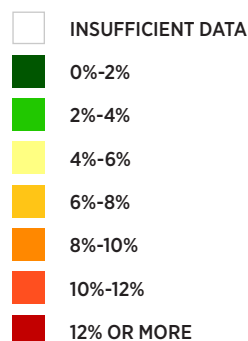
# Little Rock MSA

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



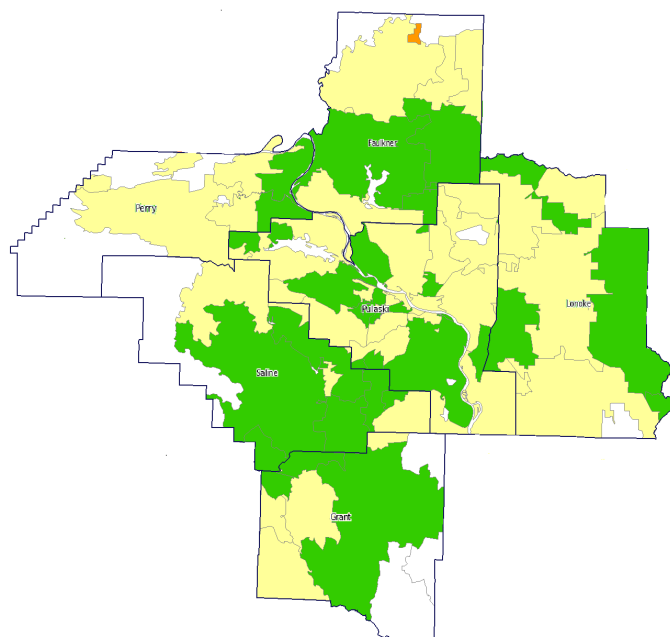
In September 2014, 4.90 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



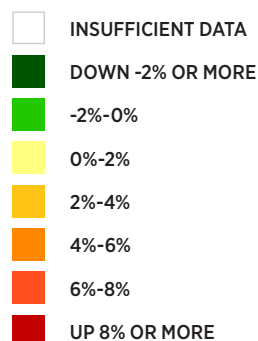
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans increased 8 basis points (bps) in the Little Rock MSA between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 9 bps; foreclosures increased 17 bps.



Source: Lender Processing Services



# Little Rock MSA

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
72209	Pulaski, AR	14.8%
72114	Pulaski, AR	13.3%
72204	Pulaski, AR	11.1%
72117	Pulaski, AR	10.2%
72106	Faulkner, AR	8.5%
72103	Saline County, AR	8.0%
72202	Pulaski, AR	7.9%
72206	Pulaski, AR	7.7%
72118	Pulaski, AR	7.3%
72024	Lonoke, AR	6.6%

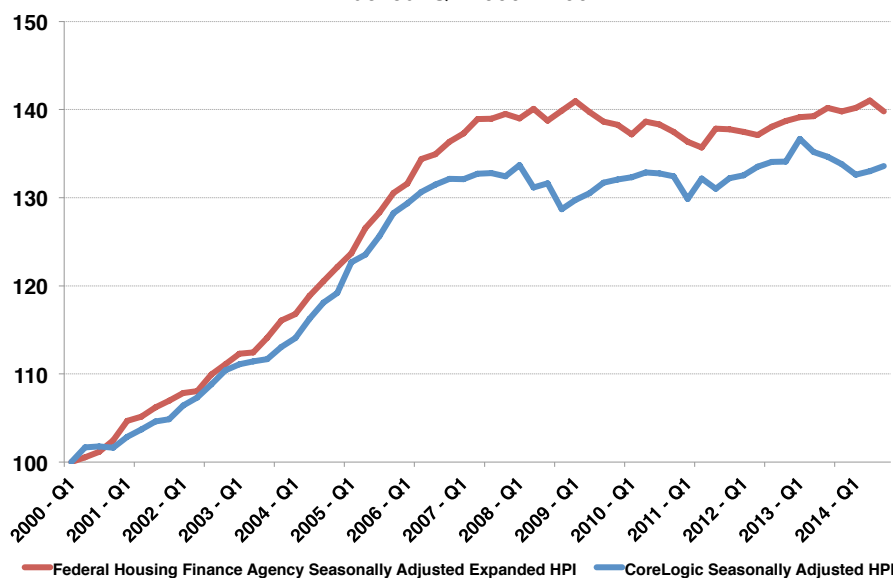
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Little Rock MSA, the cutoff is 111 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

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



In the third quarter of 2014, house price indices for the Little Rock MSA were 0.9 percent lower (FHFA) and 0.4 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 0.3 percent lower (FHFA) and 0.8 percent lower (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

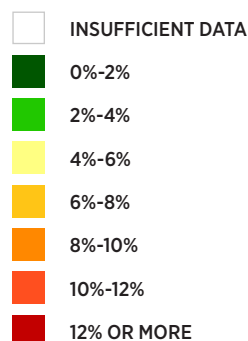
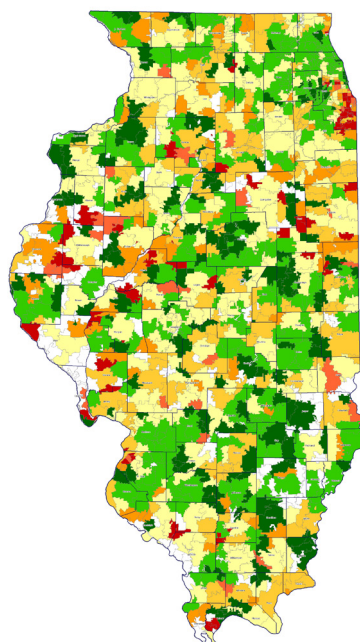




# Illinois

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014

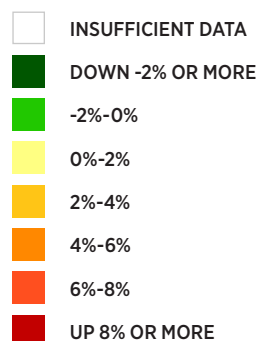
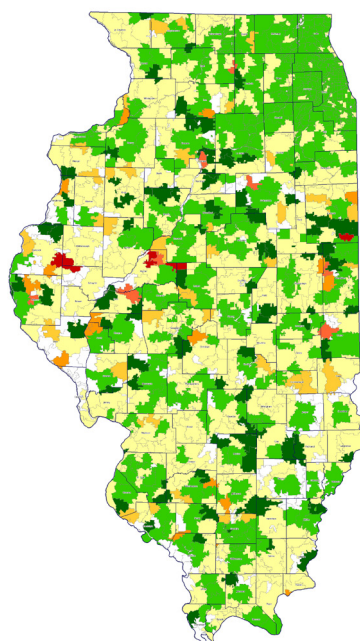


Source: Lender Processing Services

In September 2014, 4.81 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



Source: Lender Processing Services

The share of seriously delinquent loans decreased 28 basis points (bps) in Illinois between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 3 bps; foreclosures decreased 25 bps.



# Illinois

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
60426	Chicago-Naperville-Arlington Heights, IL	16.4%
60409	Chicago-Naperville-Arlington Heights, IL	16.2%
60636	Chicago-Joliet-Naperville, IL-IN-WI	16.1%
60466	Chicago-Naperville-Arlington Heights, IL	16.0%
60419	Chicago-Naperville-Arlington Heights, IL	15.9%
60644	Chicago-Joliet-Naperville, IL-IN-WI	15.4%
60153	Chicago-Joliet-Naperville, IL-IN-WI	15.3%
60443	Chicago-Joliet-Naperville, IL-IN-WI	15.0%
60478	Chicago-Joliet-Naperville, IL-IN-WI	14.6%
60628	Chicago-Joliet-Naperville, IL-IN-WI	14.3%

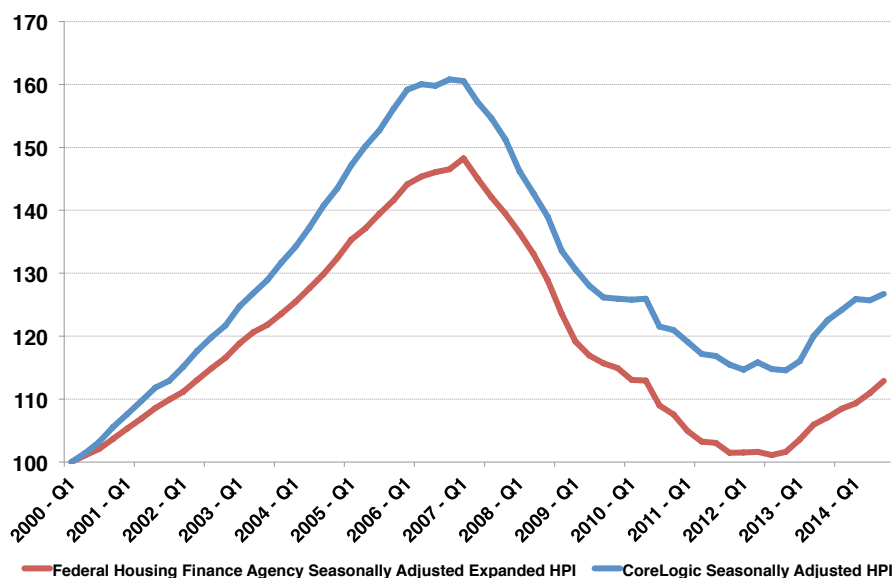
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 1,862 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Illinois House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Illinois were 1.7 percent higher (FHFA) and 0.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 5.4 percent higher (FHFA) and 3.4 percent higher (CoreLogic).

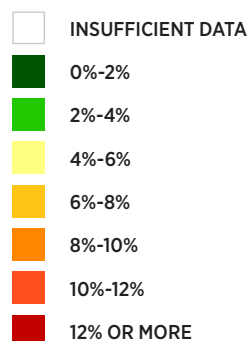
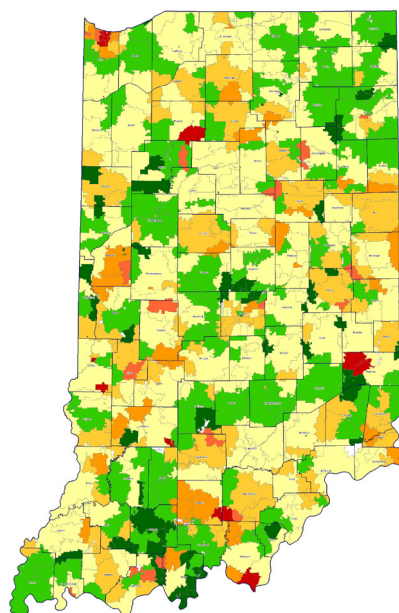
Sources: Federal Housing Finance Agency and CoreLogic



# Indiana

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014

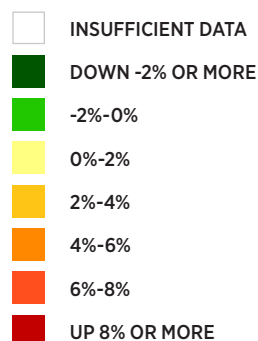
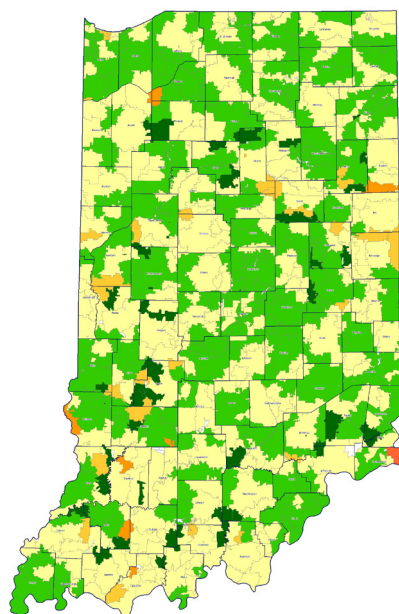


Source: Lender Processing Services

In September 2014, 4.59 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



Source: Lender Processing Services

The share of seriously delinquent loans decreased 7 basis points (bps) in Indiana between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 5 bps.



# Indiana

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
46408	Chicago-Naperville-Elgin, IL-IN-WI	13.5%
46404	Chicago-Naperville-Elgin, IL-IN-WI	12.1%
46235	Indianapolis-Carmel-Anderson, IN	11.5%
46312	Chicago-Naperville-Elgin, IL-IN-WI	10.0%
46405	Chicago-Naperville-Elgin, IL-IN-WI	9.7%
46218	Indianapolis-Carmel, IN	9.2%
46323	Chicago-Naperville-Elgin, IL-IN-WI	8.8%
46410	Chicago-Naperville-Elgin, IL-IN-WI	8.8%
46016	Indianapolis-Carmel-Anderson, IN	8.7%
46403	Chicago-Naperville-Elgin, IL-IN-WI	8.6%

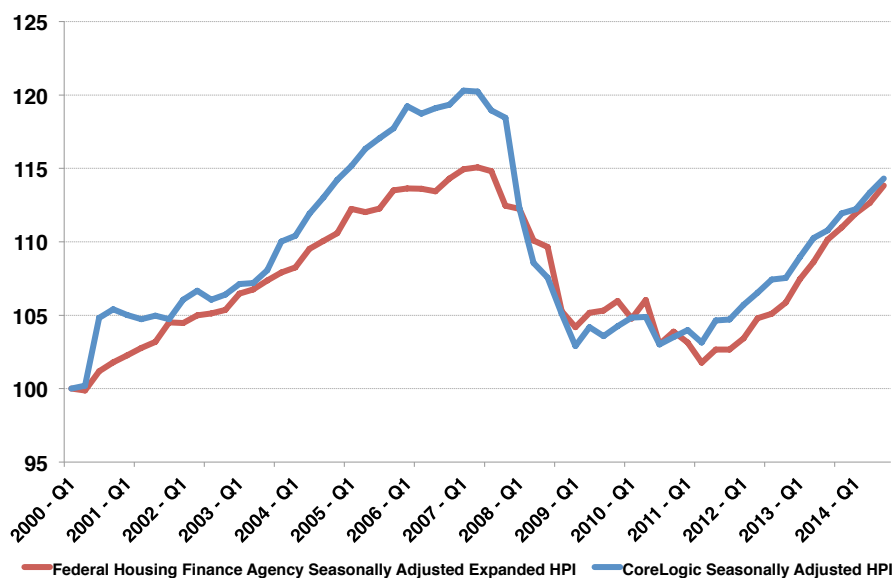
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 853 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Indiana House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Indiana were 1.0 percent higher (FHFA) and 0.9 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.3 percent higher (FHFA) and 3.2 percent higher (CoreLogic).

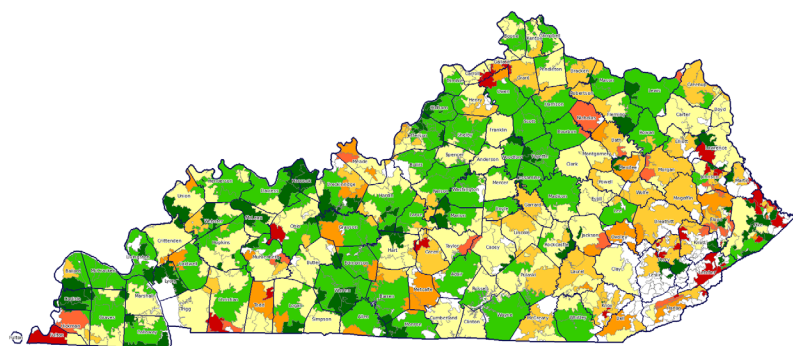
Sources: Federal Housing Finance Agency and CoreLogic



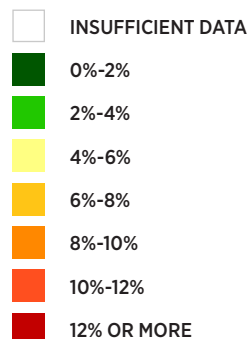
# Kentucky

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



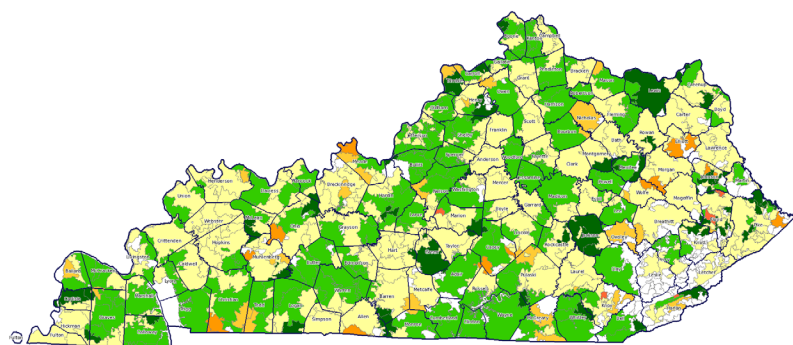
In September 2014, 3.86 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



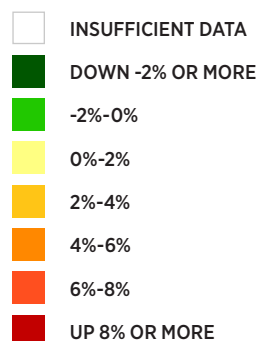
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 7 basis points (bps) in Kentucky between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures did not change.



Source: Lender Processing Services



# Kentucky

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	11.3%
41014	Covington, KY	8.9%
40212	Louisville/Jefferson County, KY-IN	8.3%
40211	Louisville/Jefferson County, KY-IN	7.8%
40210	Louisville/Jefferson County, KY-IN	7.5%
40203	Louisville/Jefferson County, KY-IN	7.2%
40444	Stafford, Lincoln, KY	6.7%
40741	London, KY	6.6%
40484	Lincoln, KY	6.5%
40216	Louisville/Jefferson County, KY-IN	6.4%

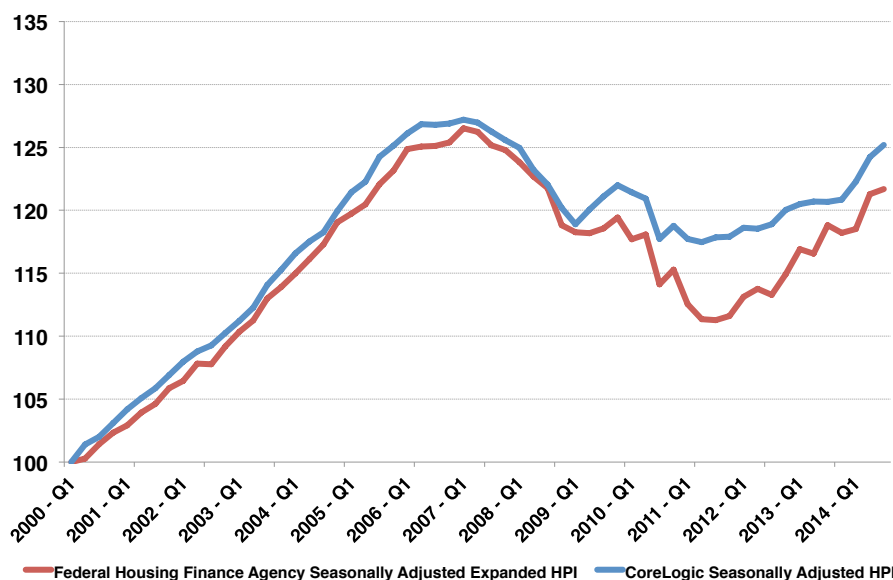
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 455 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Kentucky House Prices**  
Indexed: Q1 2000 = 100

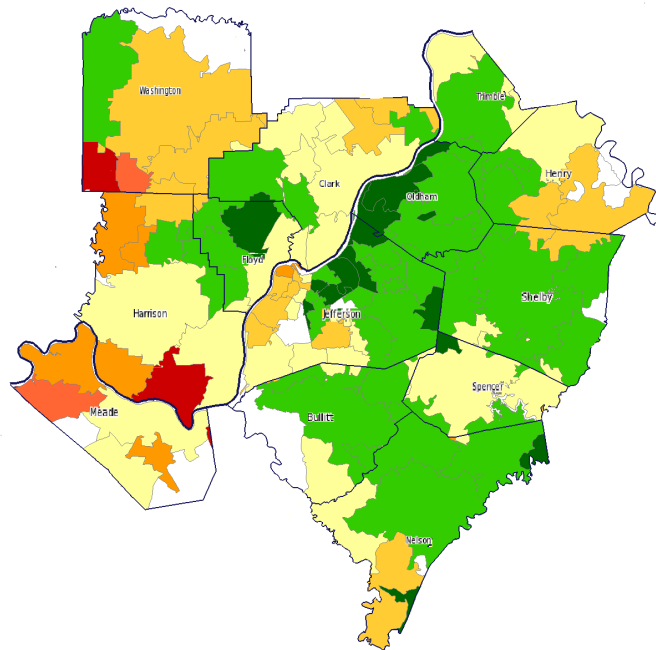










In the third quarter of 2014, house price indices for Kentucky were 0.3 percent higher (FHFA) and 0.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 2.4 percent higher (FHFA) and 3.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic



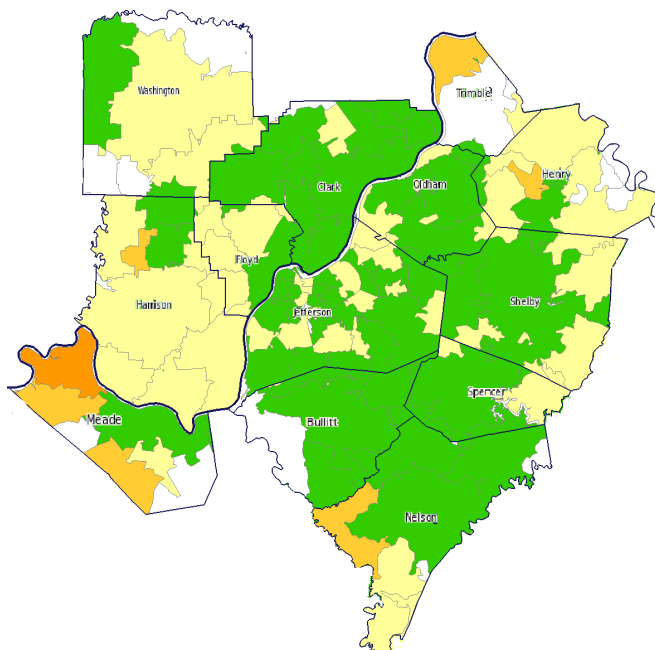
SEPTEMBER 2014











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

Source: Lender Processing Services

## JUNE 2014 TO SEPTEMBER 2014



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

Source: Lender Processing Services



# Louisville MSA

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
40212	Laporte, KY	8.3%
40117	Meade, KY	8.1%
40211	Jefferson, KY	7.8%
47164	Harrison, KY	7.6%
40210	Laporte, KY	7.5%
40203	Jefferson, KY	7.2%
40019	Henry, KY	7.0%
47102	Scott, IN	6.9%
47138	Scott, IN	6.9%
40057	Henry, KY	6.5%

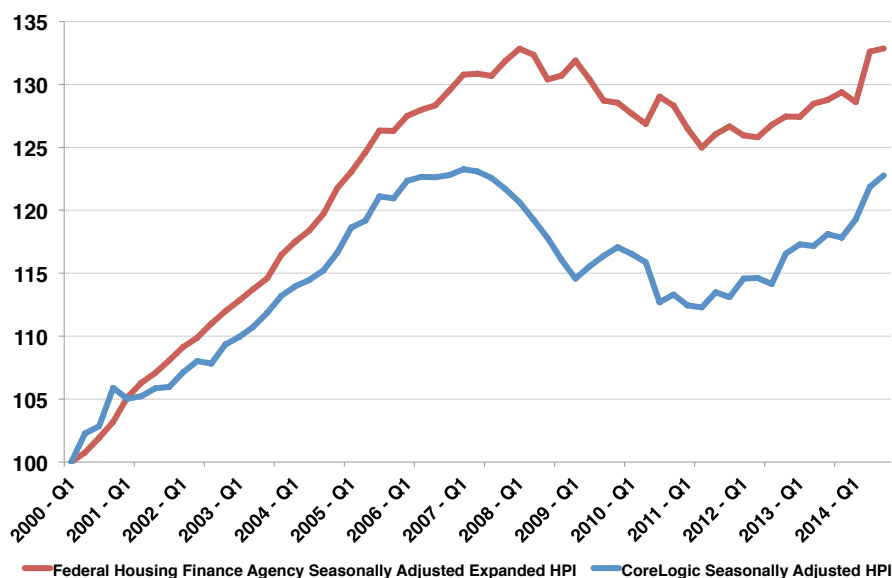
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 197 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

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



In the third quarter of 2014, house price indices for the Louisville MSA were 0.2 percent higher (FHFA) and 0.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.2 percent higher (FHFA) and 3.9 percent higher (CoreLogic).

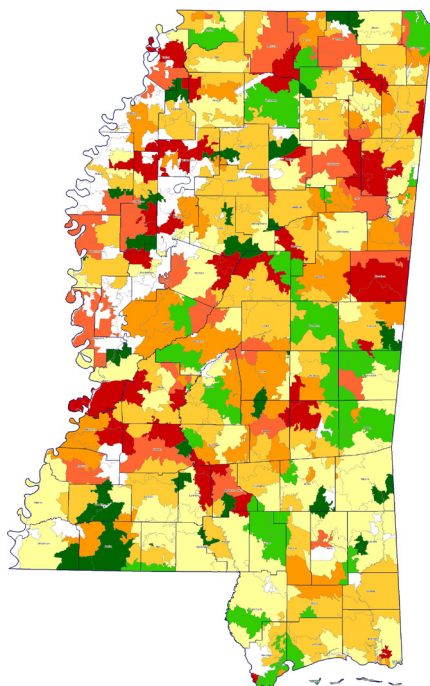
Sources: Federal Housing Finance Agency and CoreLogic



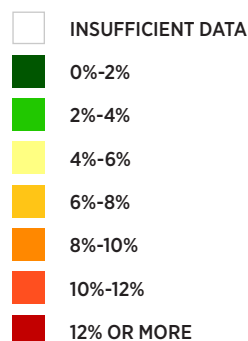
# Mississippi

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



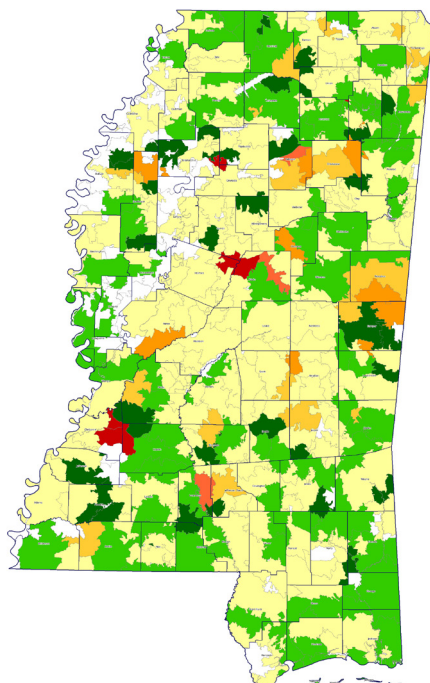
In September 2014, 6.55 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



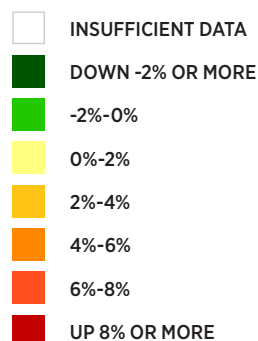
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans increased 6 basis points (bps) in Mississippi between June 2014 and September 2014. Loans that are delinquent 90 days or more increased 4 bps; foreclosures increased 3 bps.



Source: Lender Processing Services



# Mississippi

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	17.0%
39212	Jackson, MS	13.6%
39563	Jackson, MS	13.2%
38676	Tunica, MS	12.8%
38824	Tupelo, MS	12.7%
39180	Vicksburg, MS	12.4%
39730	Aberdeen, MS	12.4%
39059	Crystal Springs, MS	12.2%
39206	Jackson, MS	11.2%
39083	Copiah, MS	10.9%

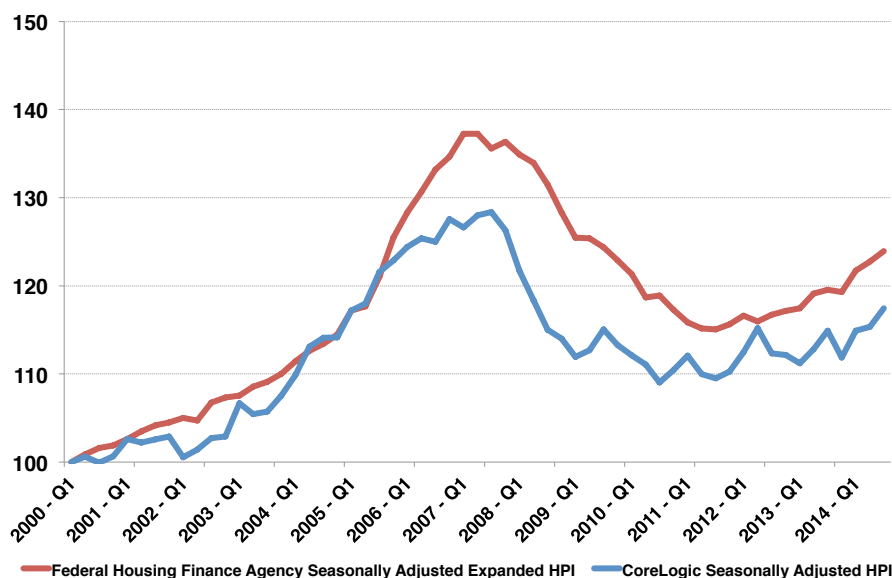
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 203 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Mississippi House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Mississippi were 1.0 percent higher (FHFA) and 1.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.7 percent higher (FHFA) and 2.2 percent higher (CoreLogic).

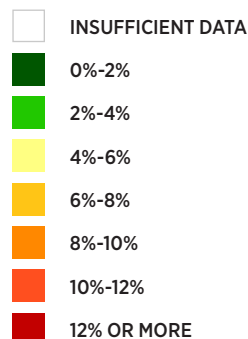
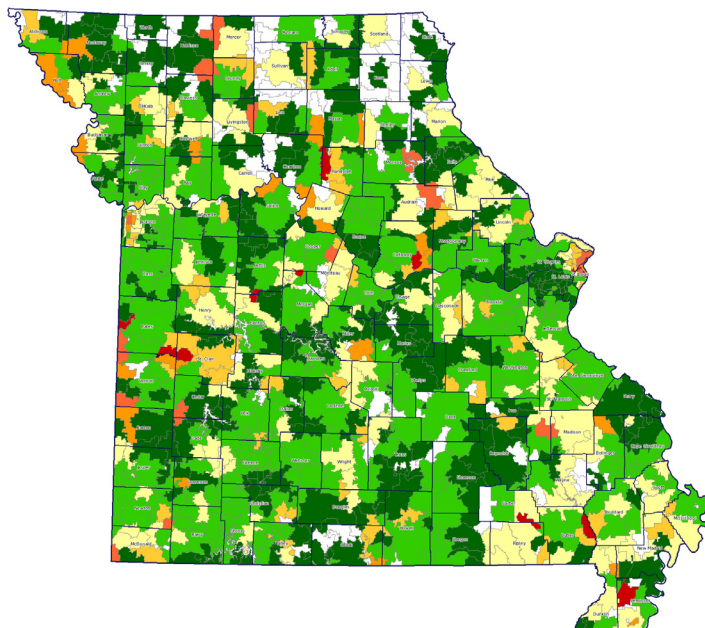
Sources: Federal Housing Finance Agency and CoreLogic



# Missouri

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014

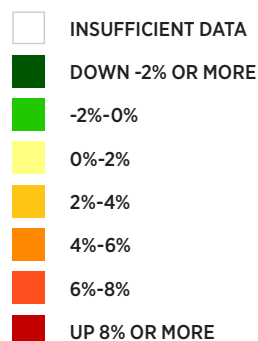
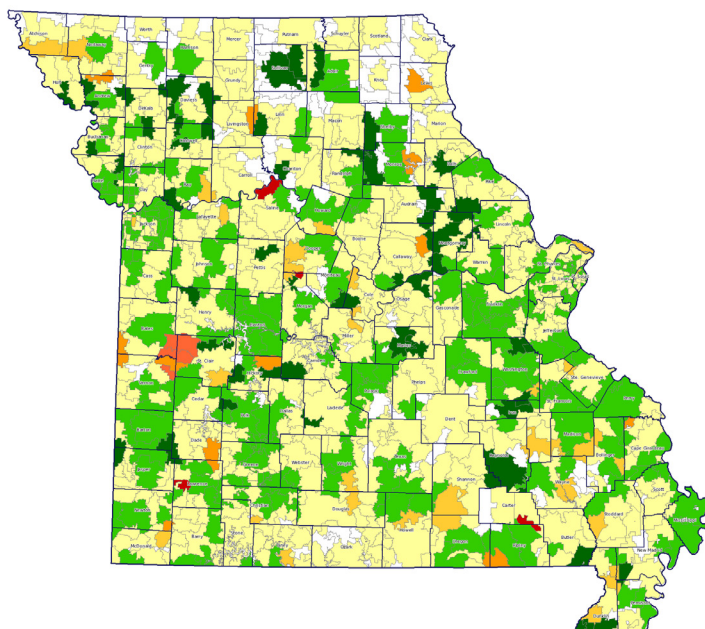


Source: Lender Processing Services

In September 2014, 3.12 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



Source: Lender Processing Services

The share of seriously delinquent loans increased 3 basis points (bps) in Missouri between June 2014 and September 2014. Loans that are delinquent 90 days or more increased 1 bp; foreclosures increased 2 bps.



# Missouri

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
63138	St. Louis, MO-IL	11.7%
63136	St. Louis, MO-IL	11.1%
63115	St. Louis, MO-IL	11.0%
63137	St. Louis, MO-IL	11.0%
64130	Kansas City, MO-KS	10.0%
63147	St. Louis, MO-IL	9.9%
63033	St. Louis, MO-IL	7.8%
63134	St. Louis, MO-IL	7.6%
63121	St. Louis, MO-IL	7.5%
63135	St. Louis, MO-IL	7.5%

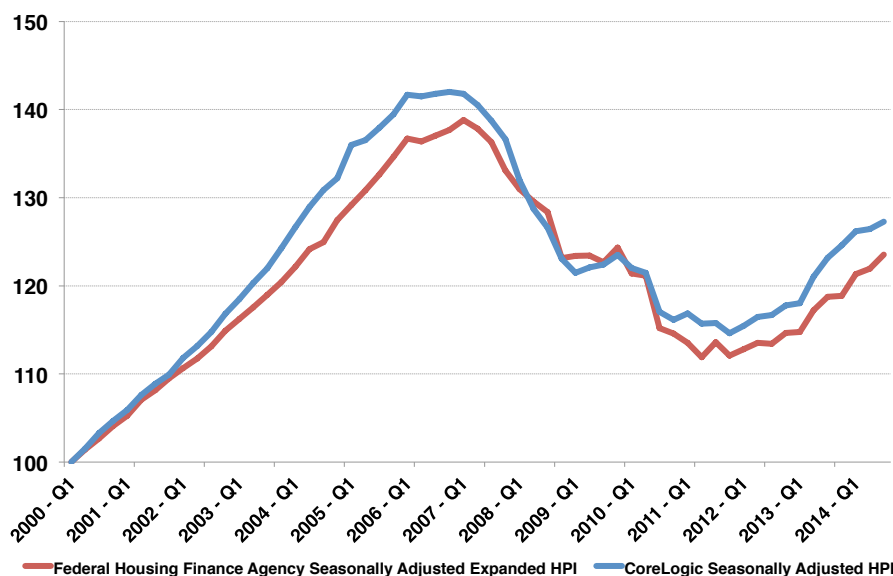
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 857 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

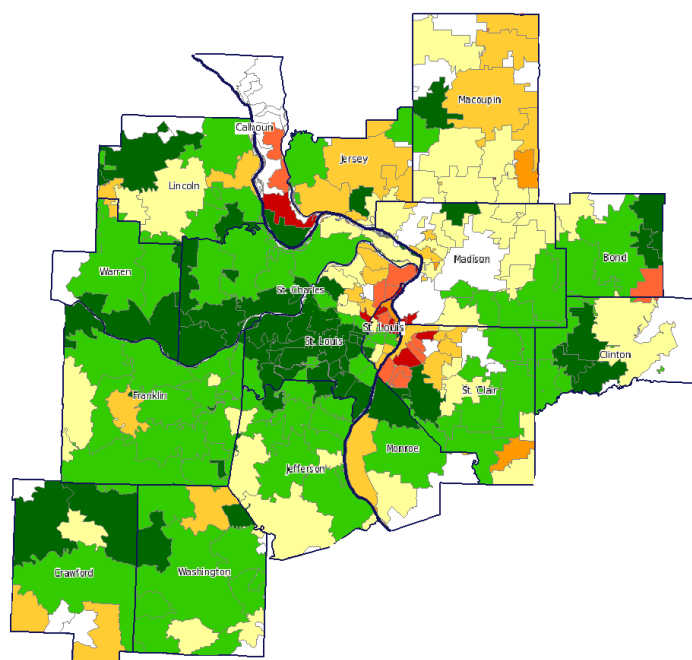
**Missouri House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Missouri were 1.3 percent higher (FHFA) and 0.7 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 4.0 percent higher (FHFA) and 3.3 percent higher (CoreLogic).

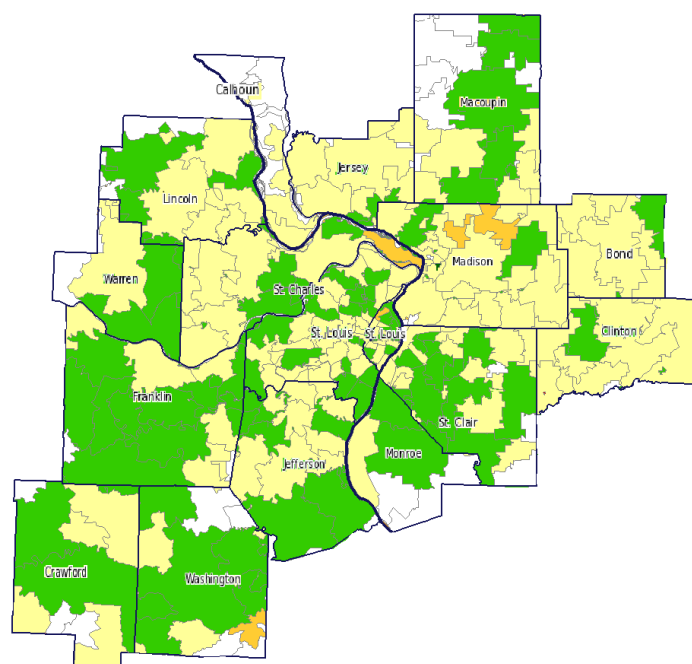
Sources: Federal Housing Finance Agency and CoreLogic





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

JUNE 2014 TO SEPTEMBER 2014



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

Source: Lender Processing Services



# St. Louis MSA

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
62206	Saint Clair, IL	13.2%
63138	Saint Louis, MO	11.7%
63113	Saint Louis, MO	11.6%
63136	Saint Louis, MO	11.1%
63115	Saint Louis, MO	11.0%
63137	Saint Louis, MO	11.0%
63147	Saint Louis, MO	9.9%
63033	Saint Louis, MO	7.8%
63134	Saint Louis, MO	7.6%
63121	Saint Louis, MO	7.5%

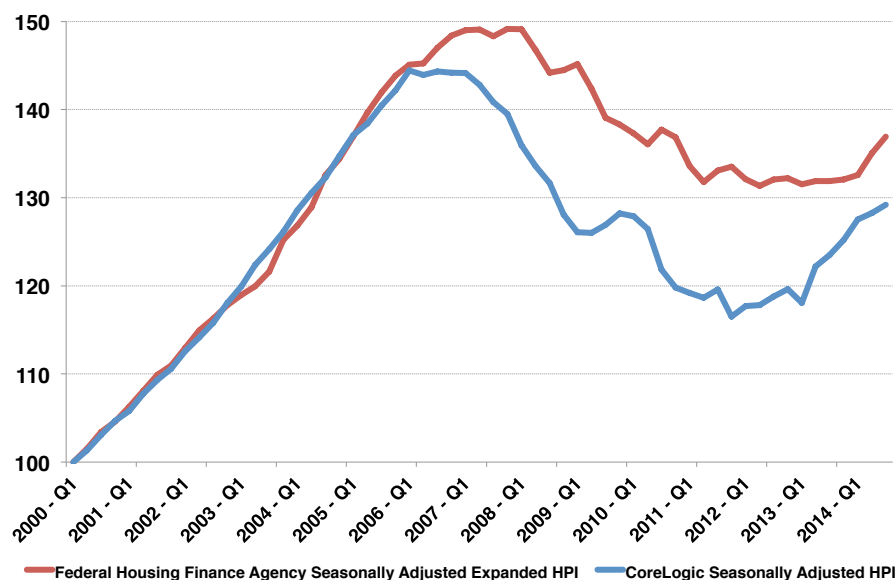
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the St. Louis MSA, the cutoff is 488 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

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



In the third quarter of 2014, house price indices for the St. Louis MSA were 1.4 percent higher (FHFA) and 0.7 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.8 percent higher (FHFA) and 4.6 percent higher (CoreLogic).

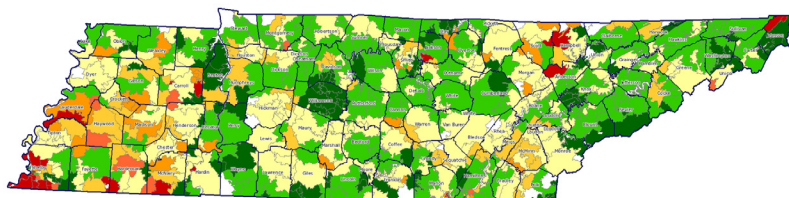
Sources: Federal Housing Finance Agency and CoreLogic



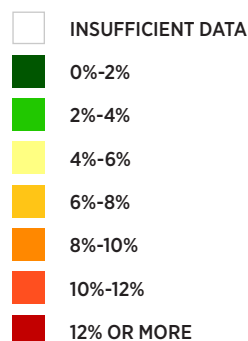
# Tennessee

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



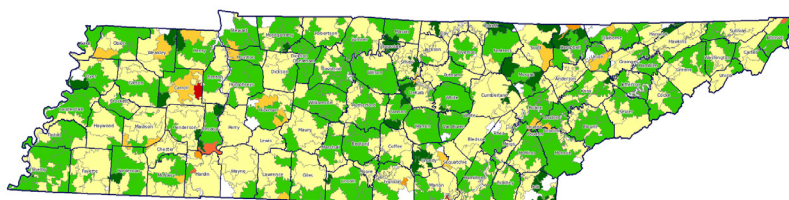
In September 2014, 4.12 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



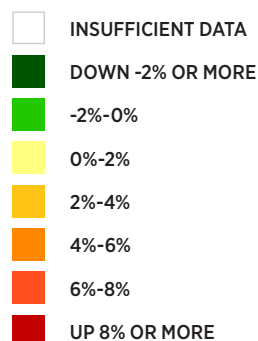
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 4 basis points (bps) in Tennessee between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 4 bps; foreclosures increased 1 bp.



Source: Lender Processing Services



# Tennessee

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	16.0%
38127	Memphis, TN-MS-AR	14.4%
38109	Memphis, TN-MS-AR	14.3%
38115	Memphis, TN-MS-AR	13.3%
38141	Memphis, TN-MS-AR	13.2%
38116	Memphis, TN-MS-AR	12.8%
38128	Memphis, TN-MS-AR	12.8%
38106	Memphis, TN-MS-AR	12.6%
37406	Chattanooga, TN-GA	10.9%
38108	Memphis, TN-MS-AR	10.7%

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 Tennessee, the cutoff is 822 loans.

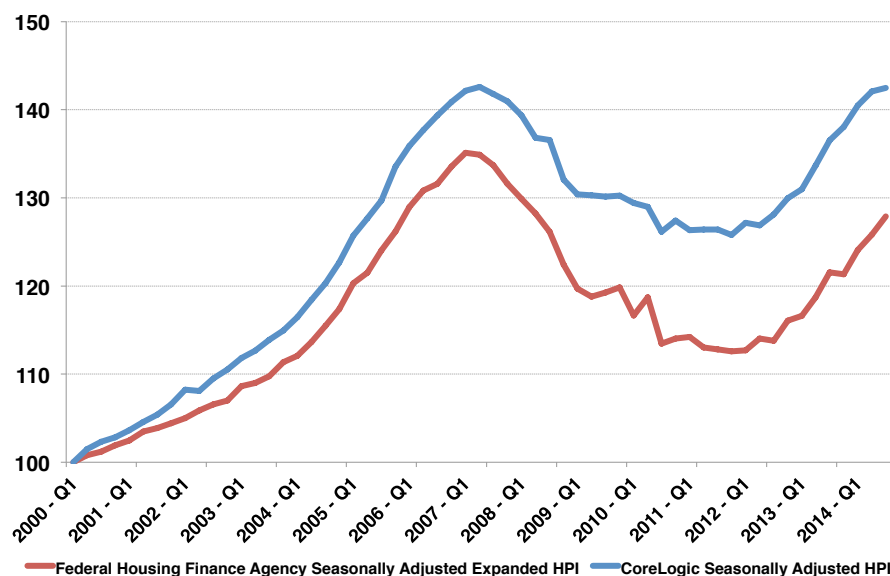
Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

### Tennessee House Prices

Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Tennessee were 1.6 percent higher (FHFA) and 0.3 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 5.2 percent higher (FHFA) and 4.4 percent higher (CoreLogic).

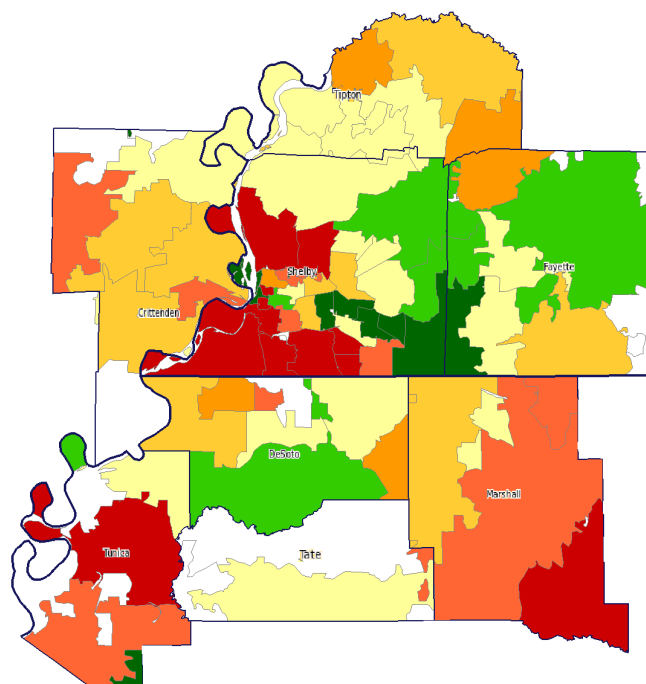
Sources: Federal Housing Finance Agency and CoreLogic



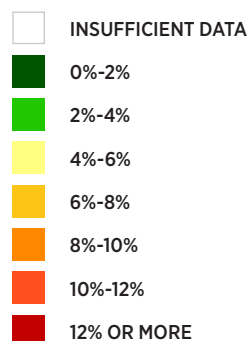
# Memphis MSA

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



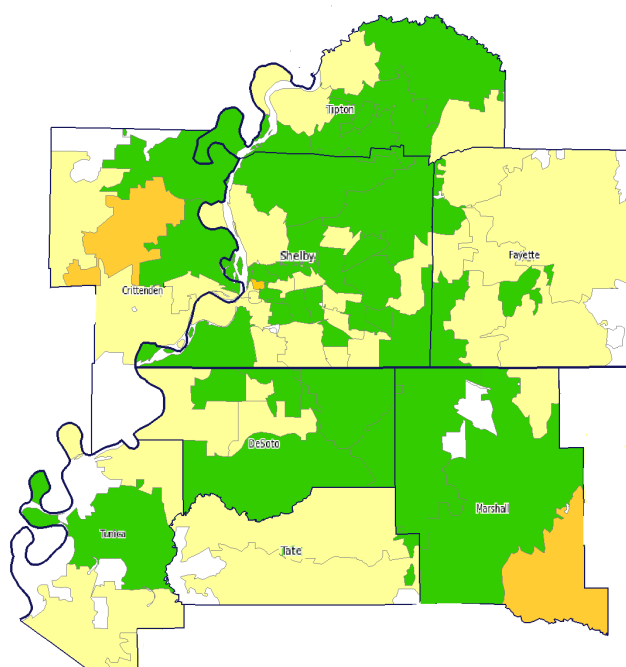
In September 2014, 6.84 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



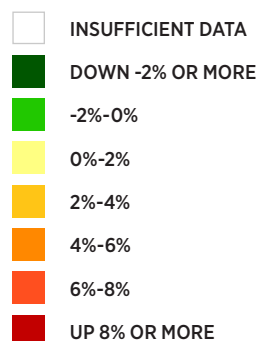
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 16 basis points (bps) in the Memphis MSA between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 18 bps; foreclosures increased 2 bps.



Source: Lender Processing Services



# Memphis MSA

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
38118	Shelby, TN	16.0%
38127	Shelby, TN	14.4%
38109	Shelby, TN	14.3%
38115	Shelby, TN	13.3%
38141	Shelby, TN	13.2%
38116	Shelby, TN	12.8%
38128	Shelby, TN	12.8%
38676	Tunica, MS	12.8%
38106	Shelby, TN	12.6%
38637	DeSoto, TN	10.8%

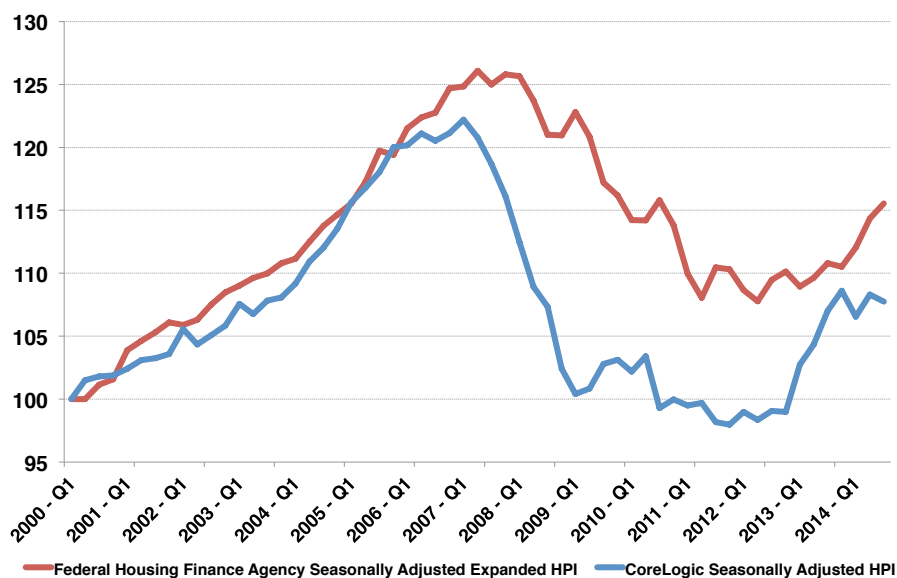
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Memphis MSA, the cutoff is 192 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

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



In the third quarter of 2014, house price indices for the Memphis MSA were 1.0 percent higher (FHFA) and 0.5 percent lower (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 4.3 percent higher (FHFA) and 2.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

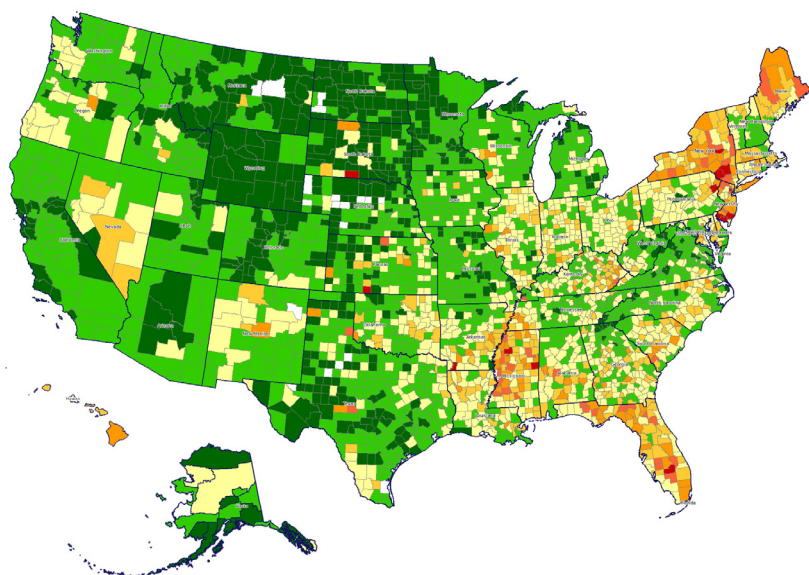




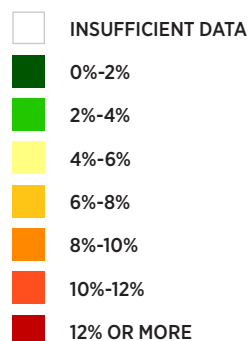
# United States

## Seriously Delinquent Mortgages by County

SEPTEMBER 2014



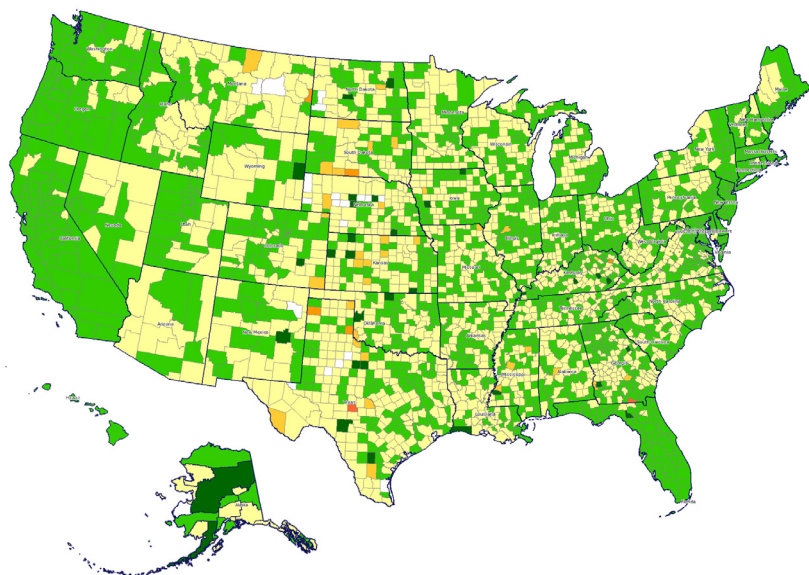
In September 2014, 4.07 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).



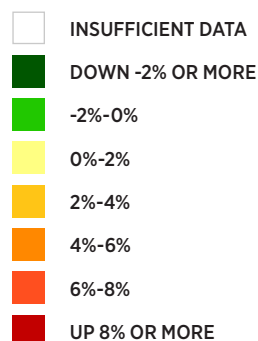
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by County

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 16 basis points (bps) in the United States between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 4 bps; foreclosures decreased 10 bps.



Source: Lender Processing Services

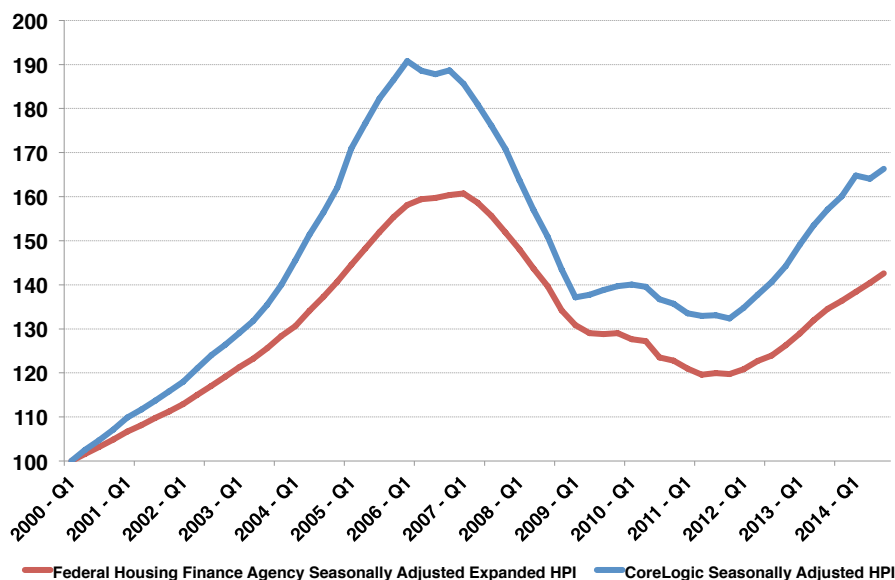


# United States

## House Prices

THIRD QUARTER 2014

**United States House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for the United States were 1.5 percent higher (FHFA) and 1.4 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 6.0 percent higher (FHFA) and 5.9 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic