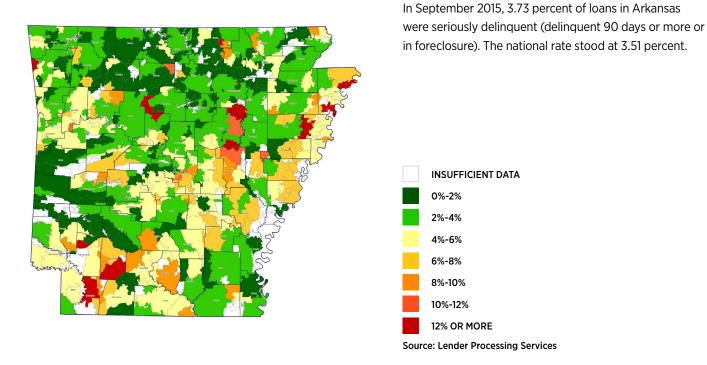
Arkansas



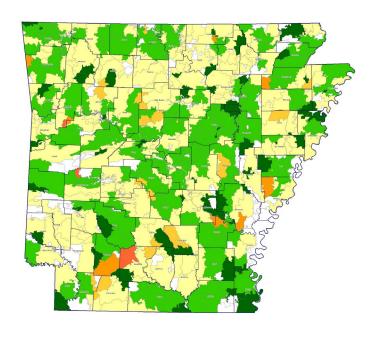
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

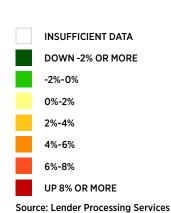


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans decreased 8 basis points (bps) in Arkansas between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures decreased 1 bp.





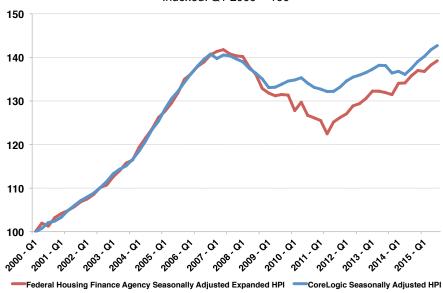


House Prices

THIRD QUARTER 2015

Arkansas House Prices

Indexed: Q1 2000 = 100



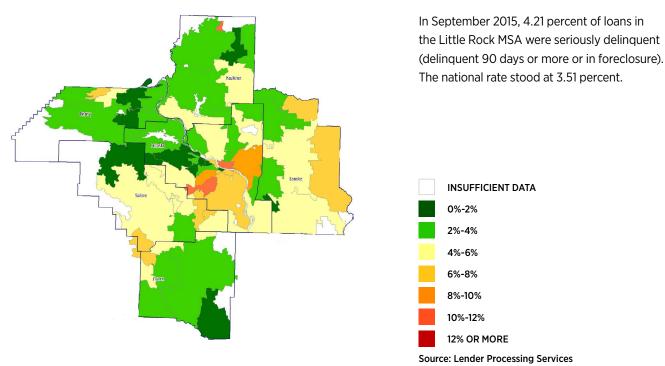
In the third quarter of 2015, house price indices for Arkansas were 0.7 percent higher (FHFA and CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 2.5 percent higher (FHFA) and 3.8 percent higher (CoreLogic).





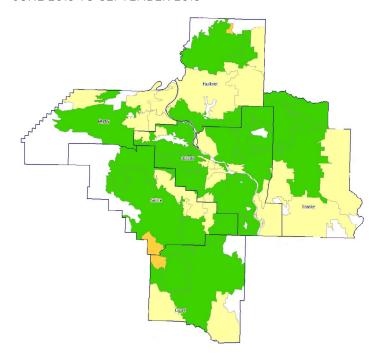
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015



Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans decreased 9 basis points (bps) in the Little Rock MSA between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 5 bps; foreclosures decreased 6 bps.



Source: Lender Processing Services

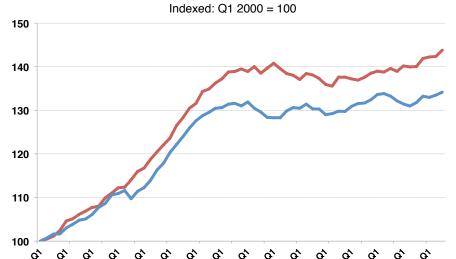


Little Rock MSA

House Prices

THIRD QUARTER 2015

Little Rock, Ark MSA House Prices



CoreLogic Seasonally Adjusted HPI

Federal Housing Finance Agency Seasonally Adjusted Expanded HPI

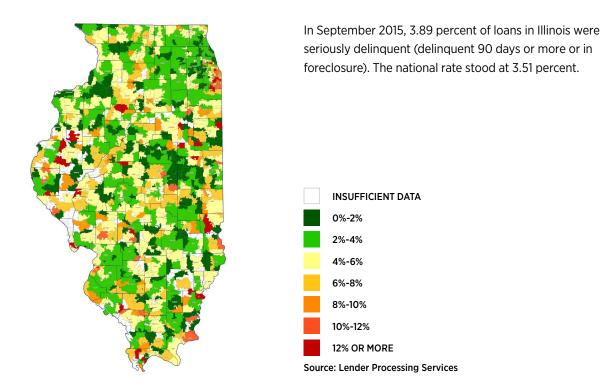
In the third quarter of 2015, house price indices for the Little Rock MSA were 1.0 percent higher (FHFA) and 0.5 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 2.7 percent higher (FHFA) and 1.8 percent higher (CoreLogic).

Illinois



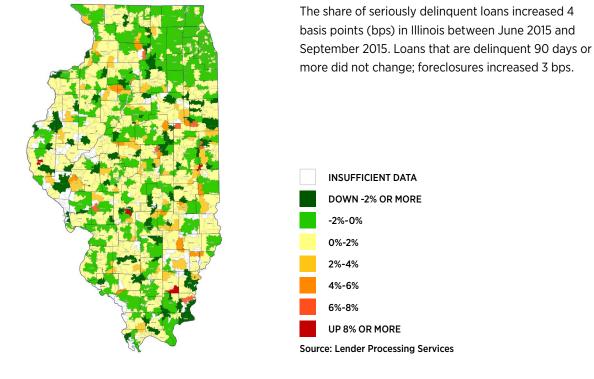
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015



Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



Illinois



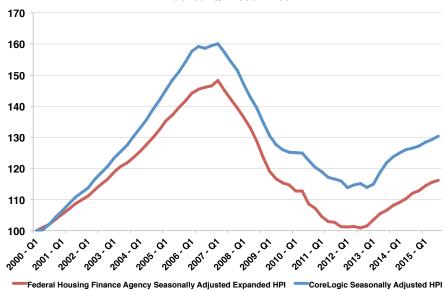
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House Prices

THIRD QUARTER 2015

Illinois House Prices

Indexed: Q1 2000 = 100



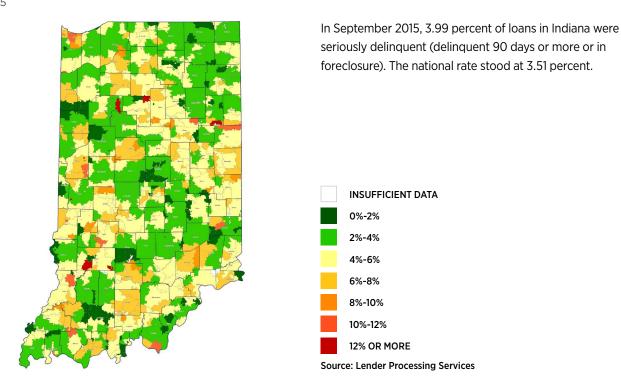
In the third quarter of 2015, house price indices for Illinois were 0.6 percent higher (FHFA) and 0.9 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 3.7 percent higher (FHFA) and 3.1 percent higher (CoreLogic).

Indiana



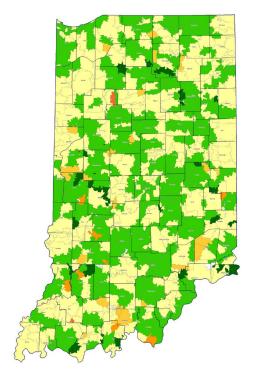
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

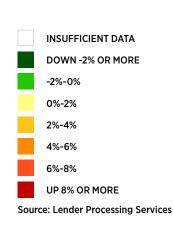


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans increased 6 basis points (bps) in Indiana between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures increased 7 bps.



Indiana

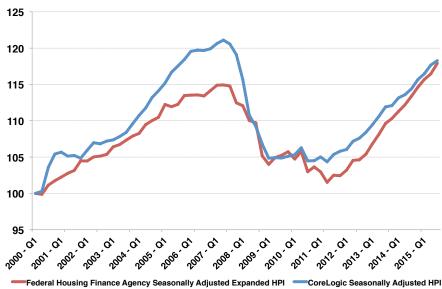


House Prices

THIRD QUARTER 2015

Indiana House Prices

Indexed: Q1 2000 = 100



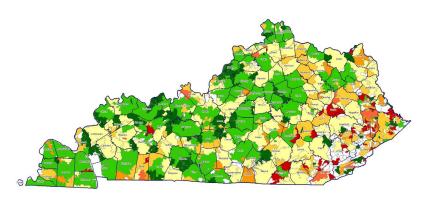
In the third quarter of 2015, house price indices for Indiana were 1.3 percent higher (FHFA) and 0.5 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 4.0 percent higher (FHFA) and 3.4 percent higher (CoreLogic).

Kentucky

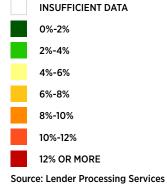


Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

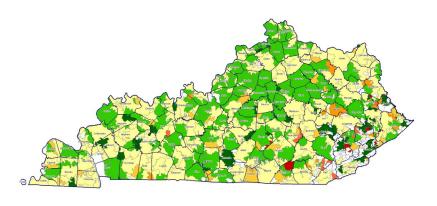


In September 2015, 3.54 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.51 percent.

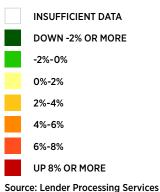


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans increased 22 basis points (bps) in Kentucky between June 2015 and September 2015. Loans that are delinquent 90 days or more increased 2 bps; foreclosures increased 21 bps.





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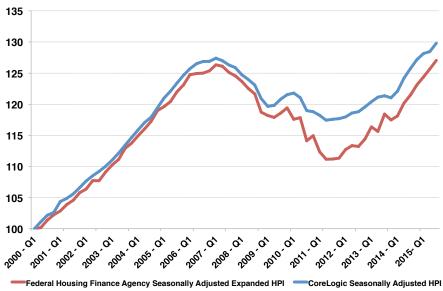
Kentucky

House Prices

THIRD QUARTER 2015

Kentucky House Prices

Indexed: Q1 2000 = 100



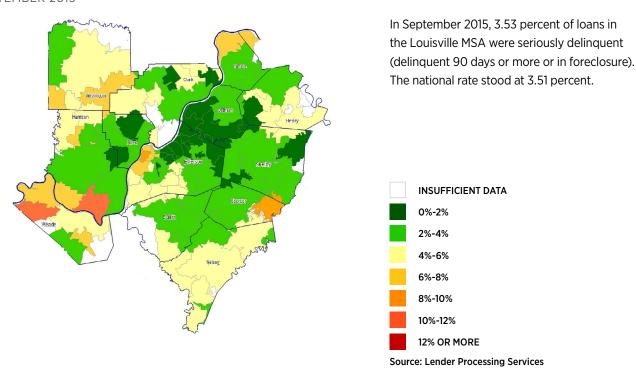
In the third quarter of 2015, house price indices for Kentucky were 1.1 percent higher (FHFA) and 1.0 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 4.6 percent higher (FHFA) and 3.2 percent higher (CoreLogic).





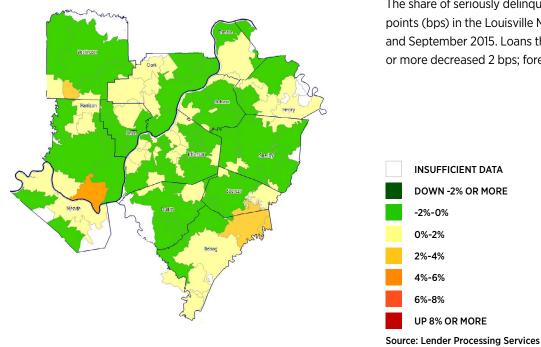
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015



Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans increased 17 basis points (bps) in the Louisville MSA between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures increased 19 bps.



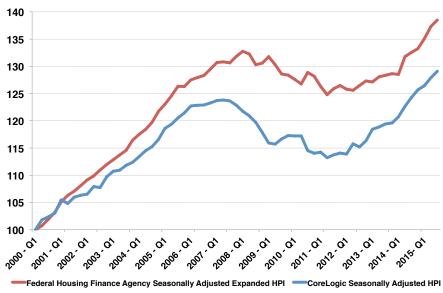


House Prices

THIRD QUARTER 2015

Louisville, Ky MSA House Prices

Indexed: Q1 2000 = 100



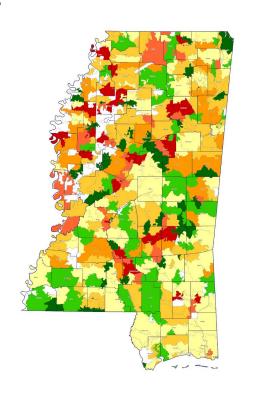
In the third quarter of 2015, house price indices for the Louisville MSA were 0.9 percent higher (FHFA and CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 4.5 percent higher (FHFA) and 3.9 percent higher (CoreLogic).





Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

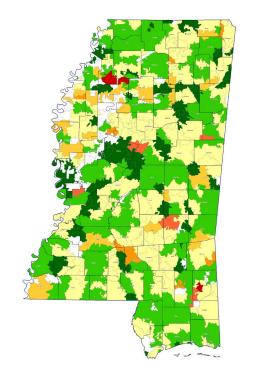


In September 2015, 5.72 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.51 percent.

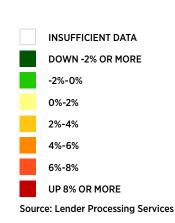


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans increased 1 basis point (bp) in Mississippi between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 3 bps; foreclosures increased 5 bps.





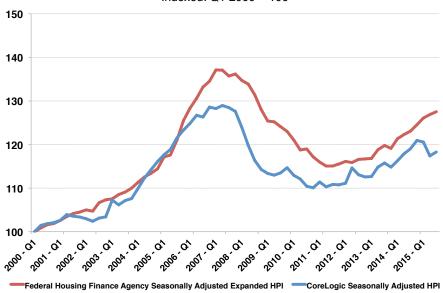
Mississippi

House Prices

THIRD QUARTER 2015

Mississippi House Prices

Indexed: Q1 2000 = 100



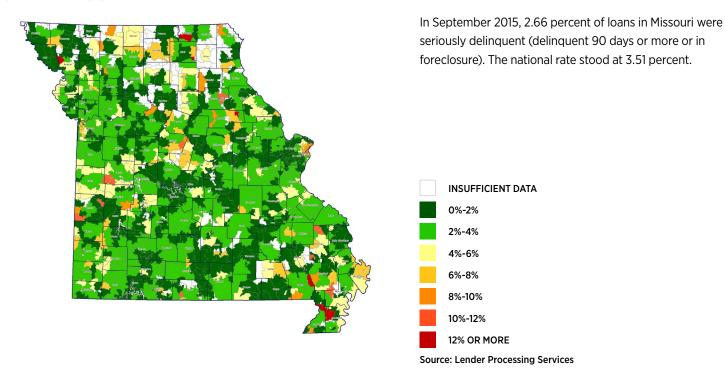
In the third quarter of 2015, house price indices for Mississippi were 0.8 percent higher (FHFA) and 2.6 percent lower (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 3.6 percent higher (FHFA) and 0.6 percent lower (CoreLogic).

Missouri



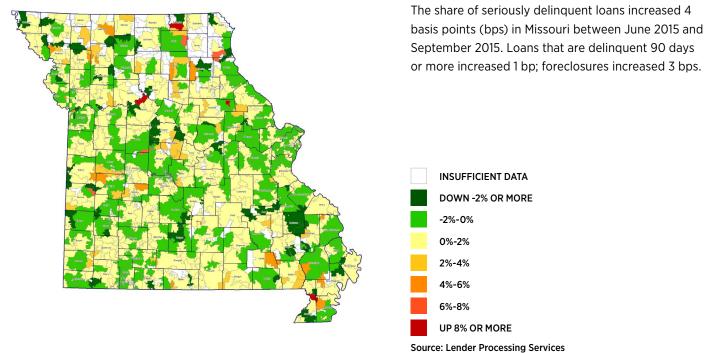
Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015



Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015





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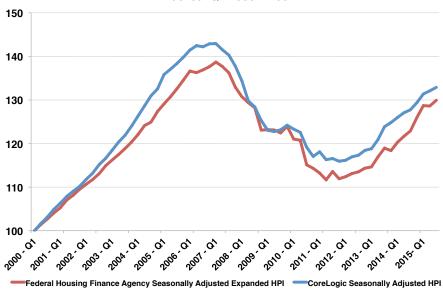
Missouri

House Prices

THIRD QUARTER 2015

Missouri House Prices

Indexed: Q1 2000 = 100



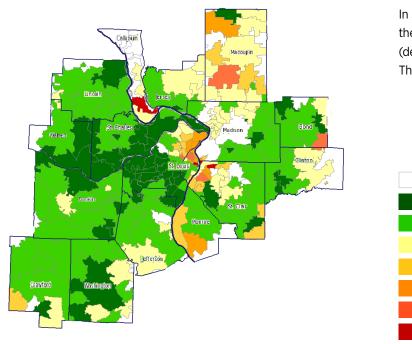
In the third quarter of 2015, house price indices for Missouri were 1.0 percent higher (FHFA) and 0.6 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 5.7 percent higher (FHFA) and 4.0 percent higher (CoreLogic).

St. Louis MSA

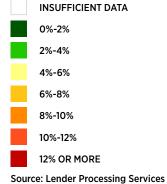


Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

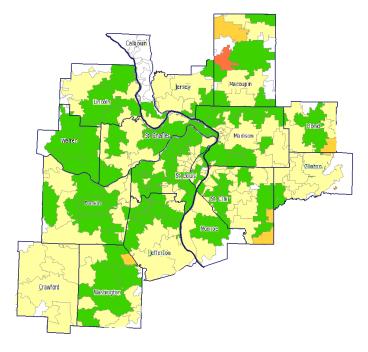


In September 2015, 3.05 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.51 percent.

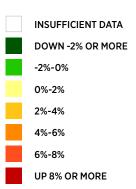


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans increased 6 basis points (bps) in the St. Louis MSA between June 2015 and September 2015. Loans that are delinquent 90 days or more increased 1 bp; foreclosures increased 4 bps.



Source: Lender Processing Services



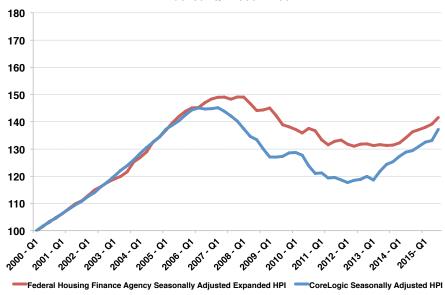


House Prices

THIRD QUARTER 2015

St. Louis, Mo MSA House Prices

Indexed: Q1 2000 = 100



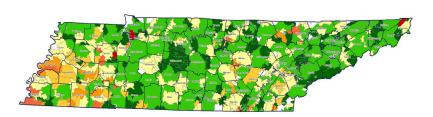
In the third quarter of 2015, house price indices for the St. Louis MSA were 1.7 percent higher (FHFA) and 3.1 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 3.9 percent higher (FHFA) and 6.1 percent higher (CoreLogic).

Tennessee

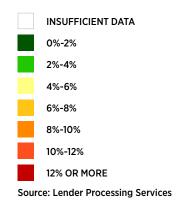


Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

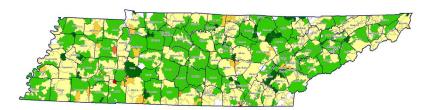


In September 2015, 3.44 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.51 percent.

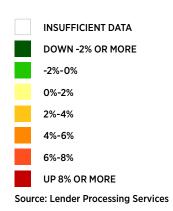


Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans decreased 6 basis points (bps) in Tennessee between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 4 bps; foreclosures decreased 2 bps.





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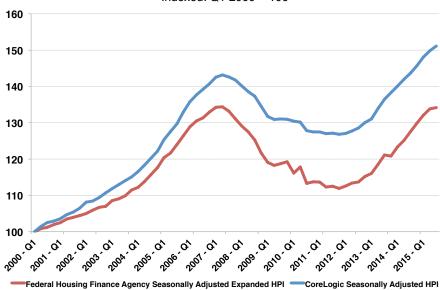
Tennessee

House Prices

THIRD QUARTER 2015

Tennessee House Prices

Indexed: Q1 2000 = 100



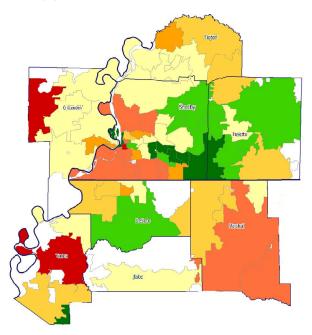
In the third quarter of 2015, house price indices for Tennessee were 0.2 percent higher (FHFA) and 0.9 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 5.2 percent higher (FHFA and CoreLogic).



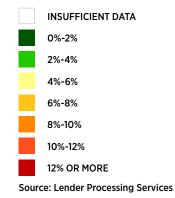


Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2015

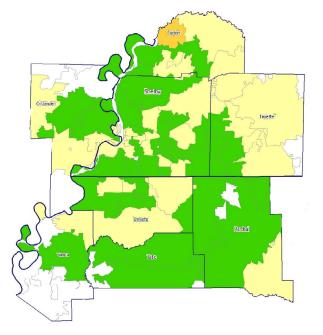


In September 2015, 5.79 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.51 percent.



Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2015 TO SEPTEMBER 2015



The share of seriously delinquent loans decreased 5 basis points (bps) in the Memphis MSA between June 2015 and September 2015. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures decreased 4 bps.



Source: Lender Processing Services



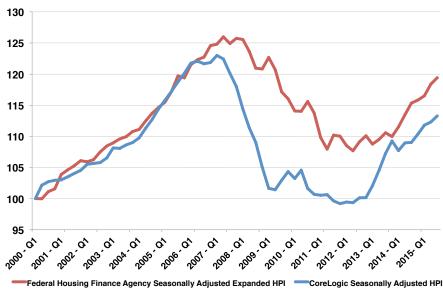
Memphis MSA

House Prices

THIRD QUARTER 2015

Memphis, Tenn MSA House Prices

Indexed: Q1 2000 = 100



In the third quarter of 2015, house price indices for the Memphis MSA were 0.9 percent higher (FHFA and CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 3.5 percent higher (FHFA) and 3.9 percent higher (CoreLogic).

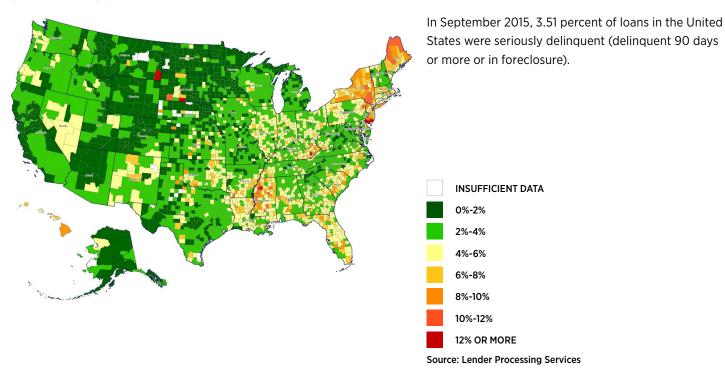
O'S' TONIS "

United States

CENTRAL TO AMERICA'S ECONOMY

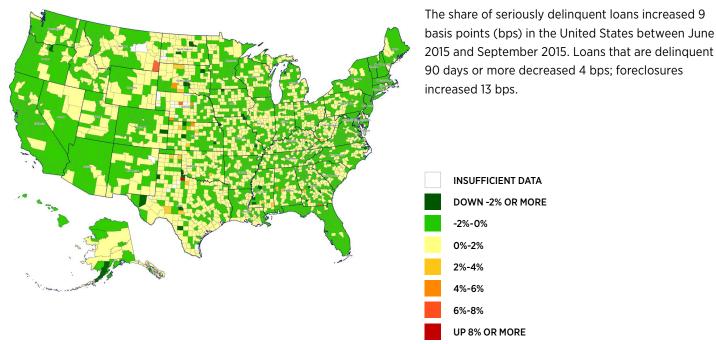
Seriously Delinquent Mortgages by County

SEPTEMBER 2015



Change in Seriously Delinquent Mortgages by County

JUNE 2015 TO SEPTEMBER 2015



Source: Lender Processing Services

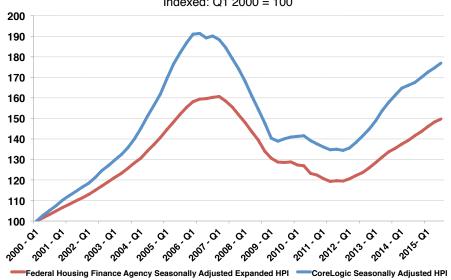


United States

House Prices

THIRD QUARTER 2015

United States House Prices Indexed: Q1 2000 = 100



In the third quarter of 2015, house price indices for the United States were 1.0 percent higher (FHFA) and 1.3 percent higher (CoreLogic) than in the second quarter of 2015. Since the third quarter of 2014, house price indices were 5.8 percent higher (FHFA) and 5.6 percent higher (CoreLogic).