In December 2015, 3.54 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures decreased 12 bps.

The share of seriously delinquent loans decreased 19 basis points (bps) in Arkansas between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures decreased 12 bps.
In the fourth quarter of 2015, house price indices for Arkansas were 1.1 percent higher (FHFA) and 0.1 percent lower (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 3.2 percent higher (FHFA) and 1.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 4.09 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 12 basis points (bps) in the Little Rock MSA between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 9 bps.

Source: Lender Processing Services
In the fourth quarter of 2015, house price indices for the Little Rock MSA were 0.3 percent lower (FHFA) and 0.9 percent lower (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 0.9 percent higher (FHFA) and 1.3 percent lower (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Illinois

Seriously Delinquent Mortgages by ZIP Code

In December 2015, 3.71 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans decreased 18 basis points (bps) in Illinois between September 2015 and December 2015. Loans that are delinquent 90 days or more did not change; foreclosures decreased 17 bps.
Illinois House Prices

In the fourth quarter of 2015, house price indices for Illinois were 1.0 percent higher (FHFA) and 0.5 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 4.1 percent higher (FHFA) and 1.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 3.90 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 9 basis points (bps) in Indiana between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 8 bps.

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

Source: Lender Processing Services
In the fourth quarter of 2015, house price indices for Indiana were 1.1 percent higher (FHFA) and 0.6 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 4.2 percent higher (FHFA) and 2.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 3.42 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 12 basis points (bps) in Kentucky between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 5 bps; foreclosures decreased 8 bps.
In the fourth quarter of 2015, house price indices for Kentucky were 2.2 percent higher (FHFA) and 0.3 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 6.1 percent higher (FHFA) and 2.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 3.35 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 18 basis points (bps) in the Louisville MSA between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 12 bps; foreclosures decreased 6 bps.
In the fourth quarter of 2015, house price indices for the Louisville MSA were 1.1 percent higher (FHFA) and 0.9 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 5.2 percent higher (FHFA) and 4.0 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 5.50 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 22 basis points (bps) in Mississippi between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 9 bps; foreclosures decreased 12 bps.

Source: Lender Processing Services

www.stlouisfed.org/hmc
In the fourth quarter of 2015, house price indices for Mississippi were 1.9 percent higher (FHFA) and 0.6 percent lower (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 4.1 percent higher (FHFA) and 2.4 percent lower (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 2.59 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 7 basis points (bps) in Missouri between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 3 bps; foreclosures decreased 4 bps.

Source: Lender Processing Services
In the fourth quarter of 2015, house price indices for Missouri were 2.4 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 5.3 percent higher (FHFA) and 4.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 2.99 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 5 basis points (bps) in the St. Louis MSA between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 4 bps.

Source: Lender Processing Services
In the fourth quarter of 2015, house price indices for the St. Louis MSA were 0.5 percent higher (FHFA) and 1.4 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 3.8 percent higher (FHFA) and 4.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Tennessee

Seriously Delinquent Mortgages by ZIP Code

In December 2015, 3.27 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans decreased 17 basis points (bps) in Tennessee between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 9 bps; foreclosures decreased 6 bps.
In the fourth quarter of 2015, house price indices for Tennessee were 1.2 percent higher (FHFA) and 1.3 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 5.3 percent higher (FHFA) and 4.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Memphis MSA

In December 2015, 5.53 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans decreased 26 basis points (bps) in the Memphis MSA between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 15 bps; foreclosures decreased 9 bps.
Memphis MSA
House Prices

In the fourth quarter of 2015, house price indices for the Memphis MSA were 0.5 percent higher (FHFA) and 0.3 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 3.3 percent higher (FHFA) and 1.0 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2015, 3.38 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).

The share of seriously delinquent loans decreased 13 basis points (bps) in the United States between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures decreased 11 bps.
In the fourth quarter of 2015, house price indices for the United States were 1.3 percent higher (FHFA) and 2.0 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 5.6 percent higher (FHFA) and 5.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic