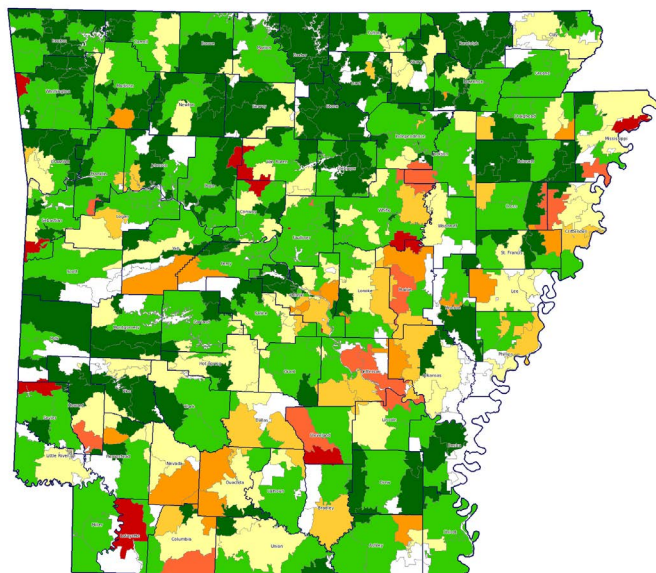




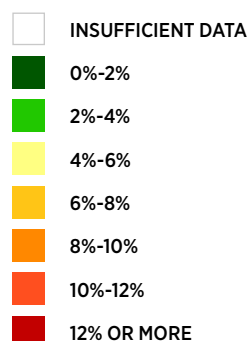
# Arkansas

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



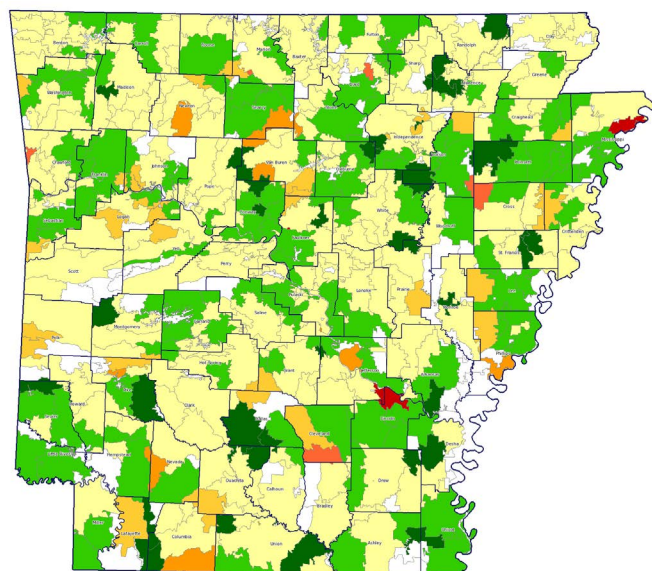
In December 2016, 3.08 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



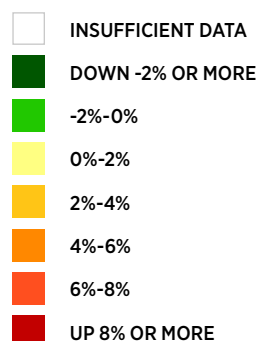
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 14 basis points (bps) in Arkansas between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 15 bps; foreclosures decreased less than 1 basis point.



Source: Black Knight Financial Services McDash™ Database



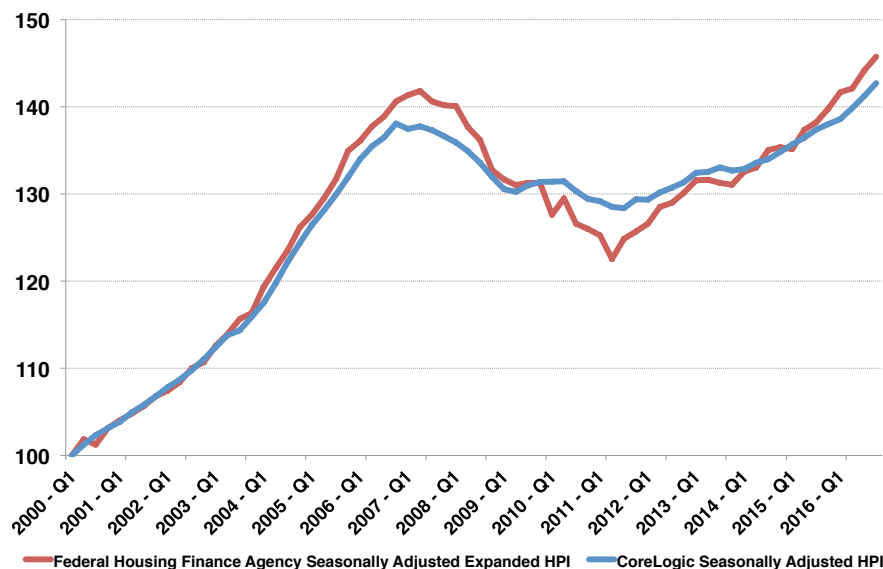
# Arkansas

## House Prices

FOURTH QUARTER 2016

### Arkansas House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Arkansas were 1.1 percent higher (FHFA and CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 4.3 percent higher (FHFA) and 3.4 percent higher (CoreLogic).

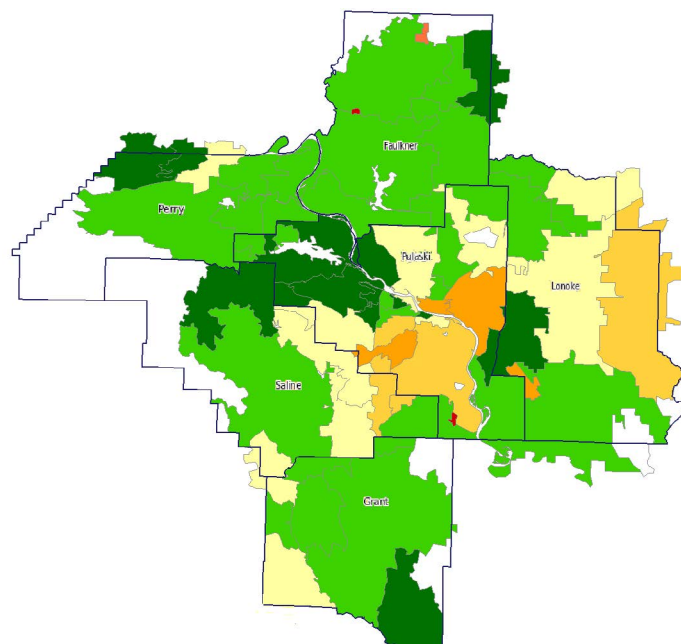
Sources: Federal Housing Finance Agency and CoreLogic



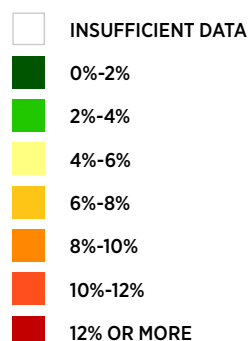
# Little Rock MSA

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



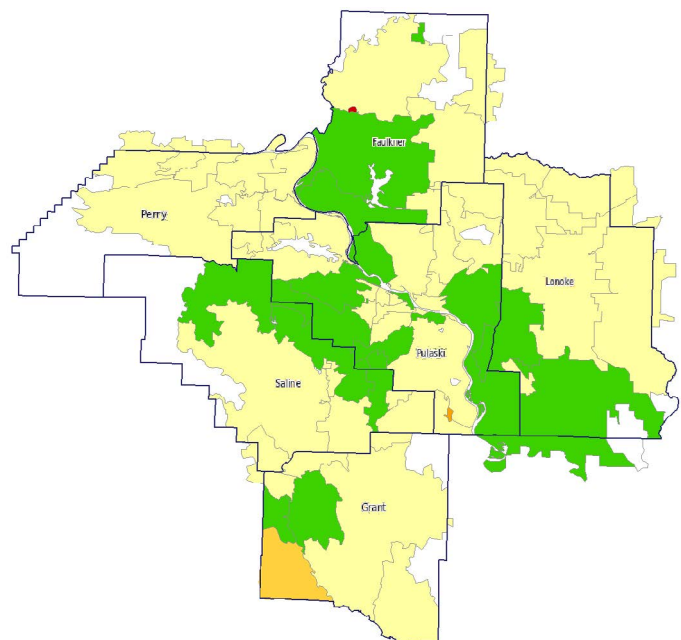
In December 2016, 3.58 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



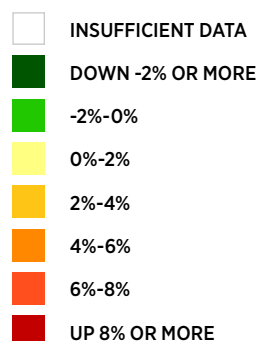
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 8 basis points (bps) in the Little Rock MSA between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 6 bps; foreclosures increased 1 bp.



Source: Black Knight Financial Services McDash™ Database



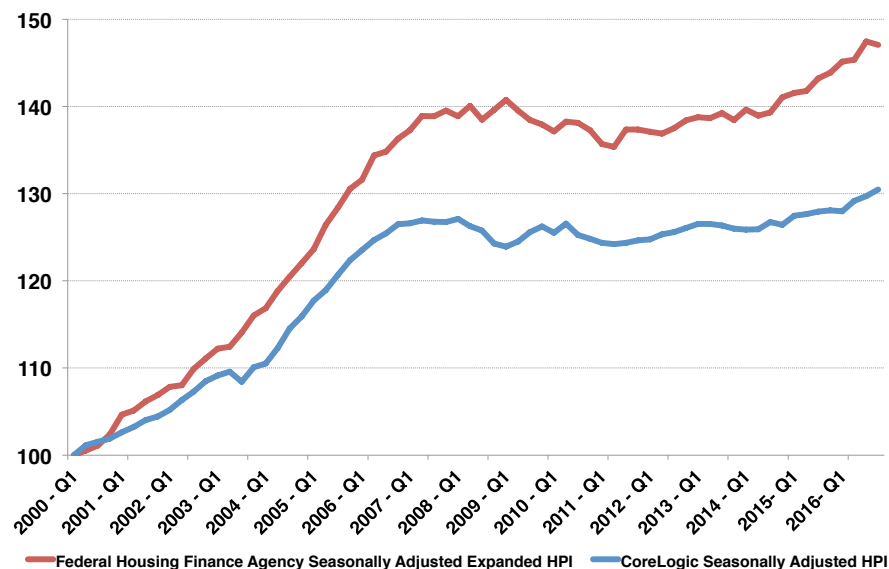
# Little Rock MSA

## House Prices

FOURTH QUARTER 2016

**Little Rock, Ark MSA House Prices**

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for the Little Rock MSA were 0.3 percent lower (FHFA) and 0.6 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 2.2 percent higher (FHFA) and 1.9 percent higher (CoreLogic).

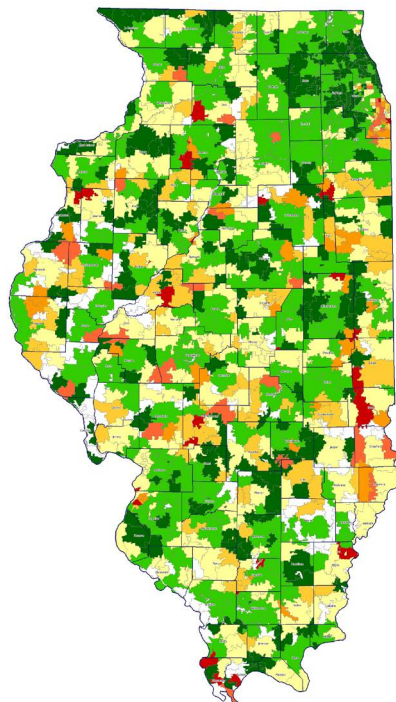
Sources: Federal Housing Finance Agency and CoreLogic



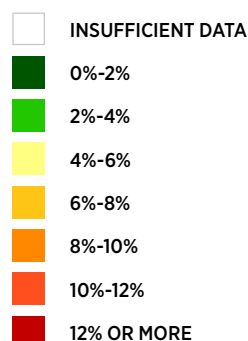
# Illinois

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



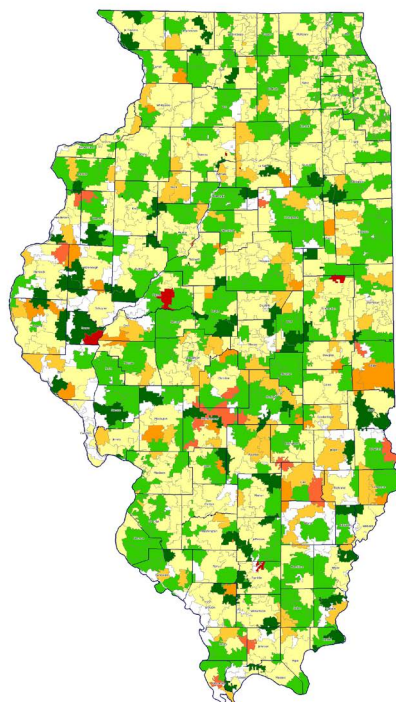
In December 2016, 3.15 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



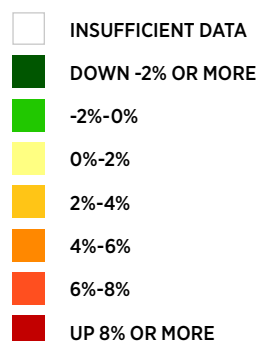
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 10 basis points (bps) in Illinois between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 6 bps; foreclosures increased 3 bps.



Source: Black Knight Financial Services McDash™ Database



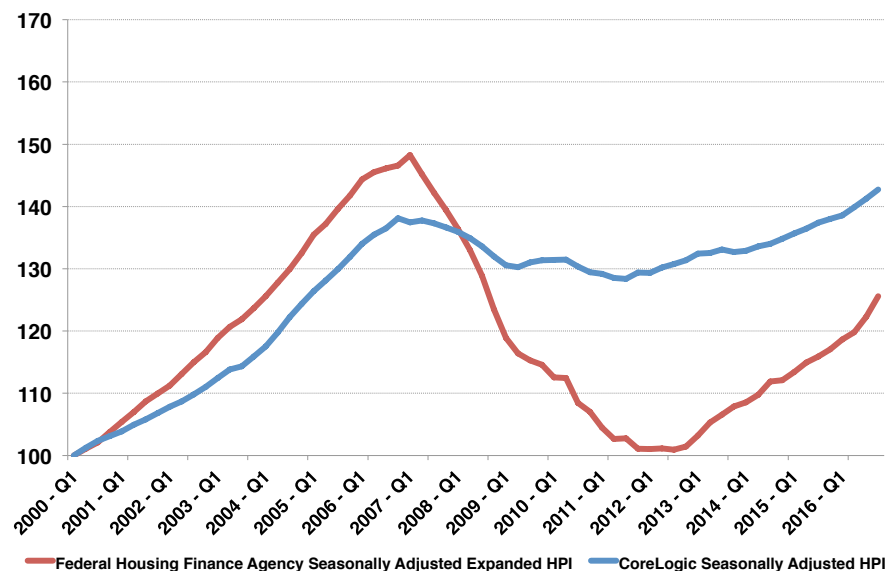
# Illinois

## House Prices

FOURTH QUARTER 2016

### Illinois House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Illinois were 2.7 percent higher (FHFA) and 1.1 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 7.3 percent higher (FHFA) and 3.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

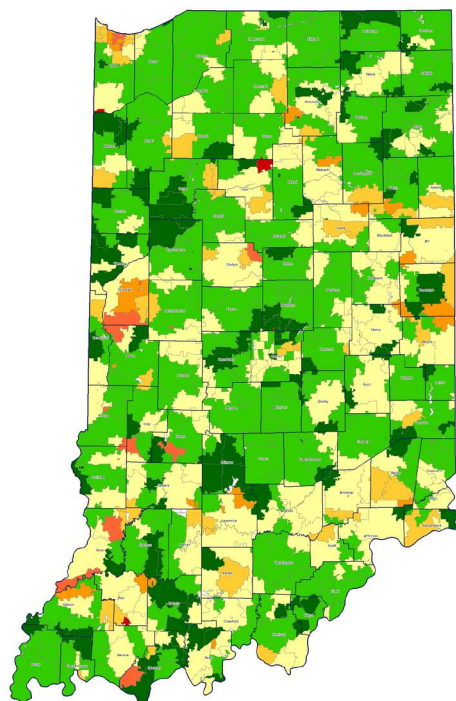




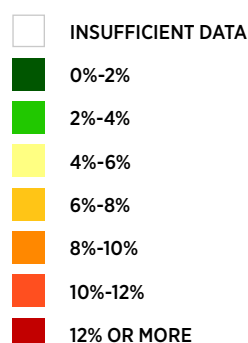
# Indiana

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



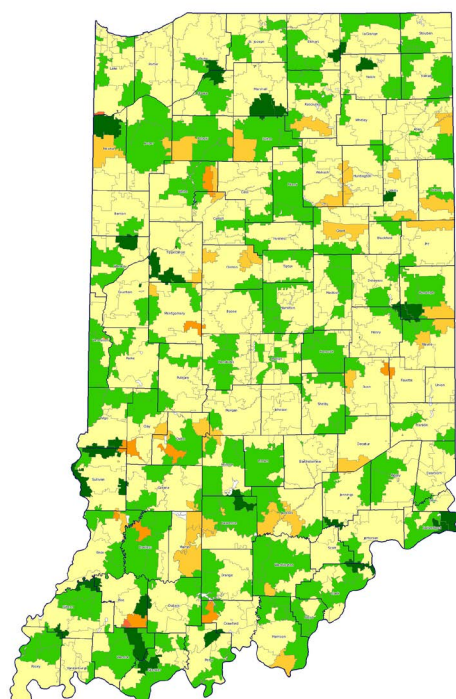
In December 2016, 3.38 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



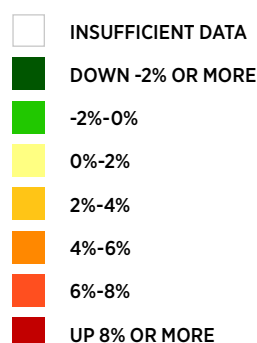
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 12 basis points (bps) in Indiana between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 12 bps; foreclosures increased 1 bp.



Source: Black Knight Financial Services McDash™ Database



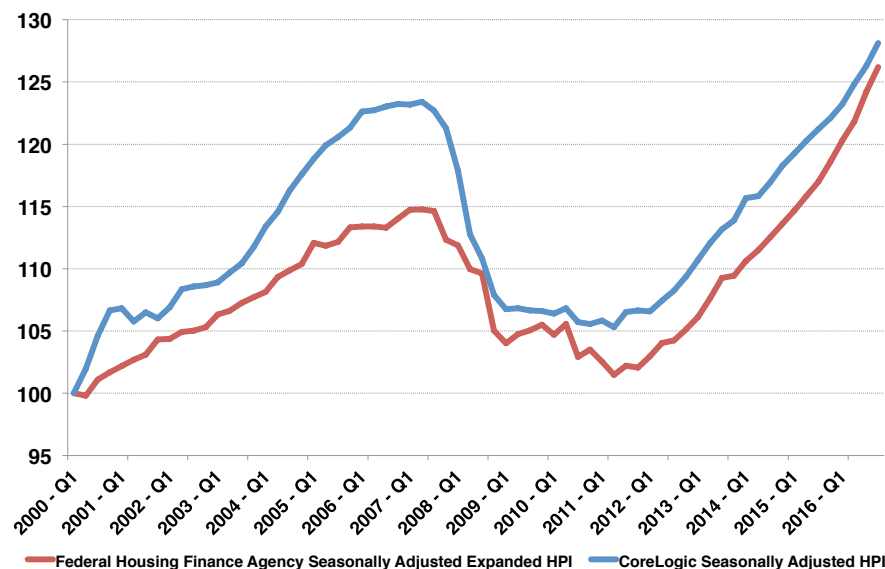
# Indiana

## House Prices

FOURTH QUARTER 2016

### Indiana House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Indiana were 1.6 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 6.4 percent higher (FHFA) and 4.9 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

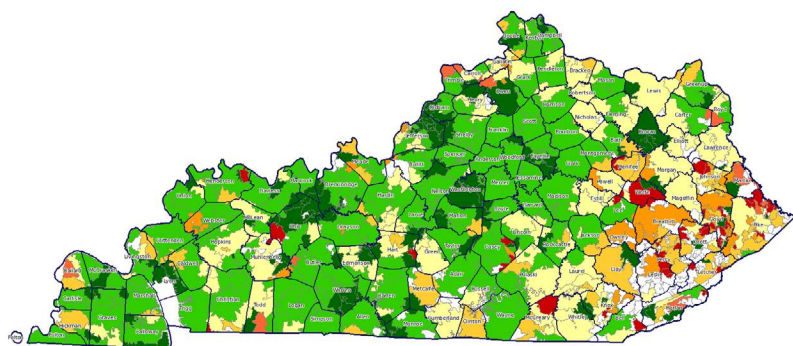




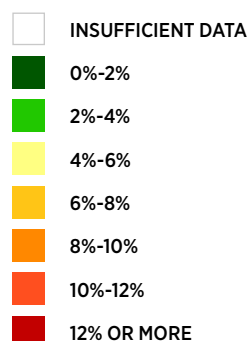
# Kentucky

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



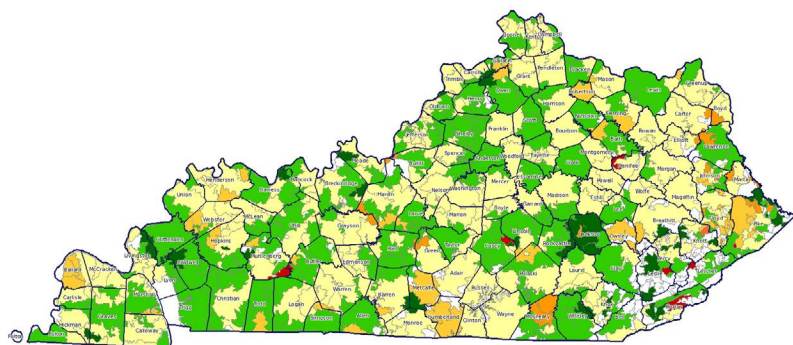
In December 2016, 3.00 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



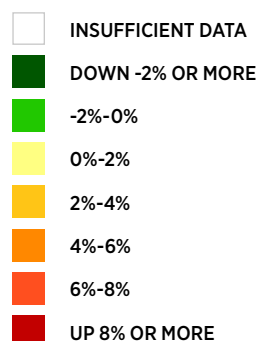
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 10 basis points (bps) in Kentucky between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 6 bps; foreclosures increased 3 bps.



Source: Black Knight Financial Services McDash™ Database



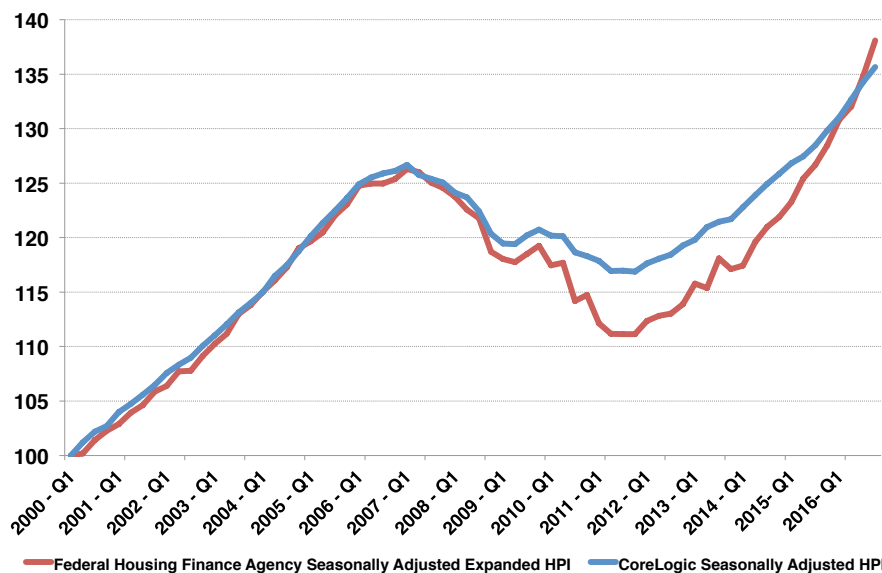
# Kentucky

## House Prices

FOURTH QUARTER 2016

### Kentucky House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Kentucky were 2.4 percent higher (FHFA) and 1.0 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 7.5 percent higher (FHFA) and 4.5 percent higher (CoreLogic).

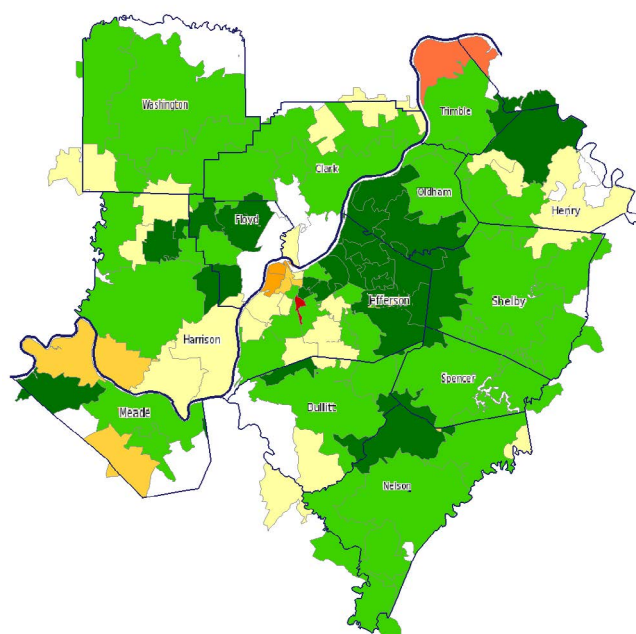
Sources: Federal Housing Finance Agency and CoreLogic



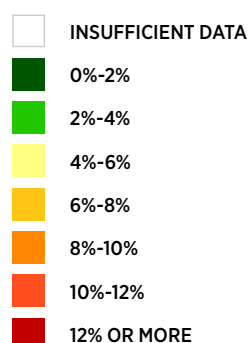
# Louisville MSA

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



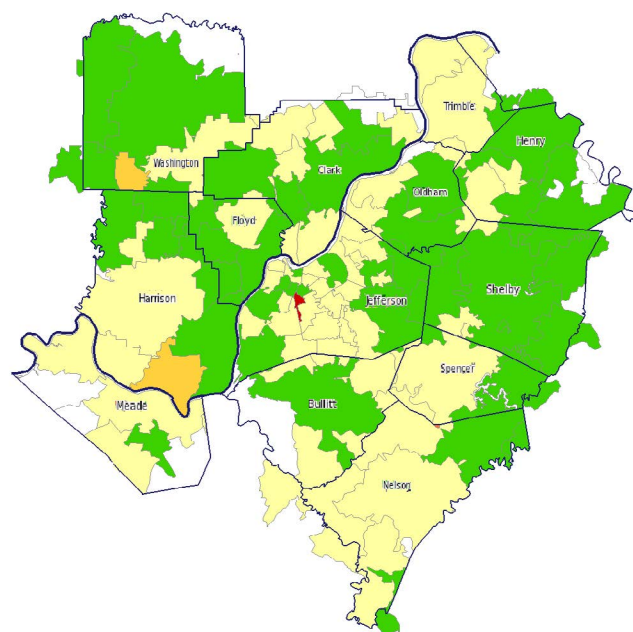
In December 2016, 2.92 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



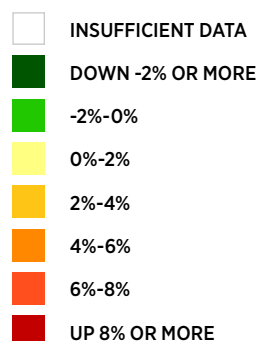
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 4 basis points (bps) in the Louisville MSA between September 2016 and December 2016. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures increased 6 bps.



Source: Black Knight Financial Services McDash™ Database



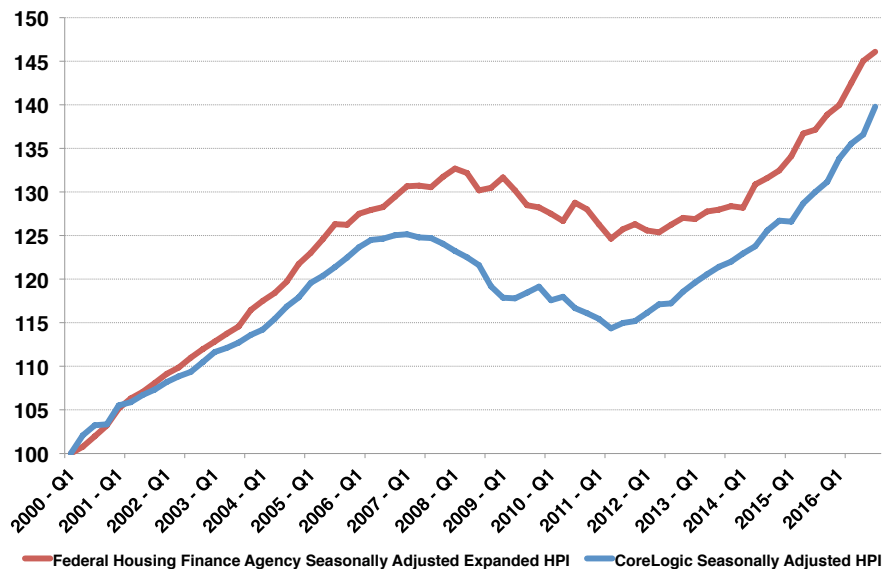
# Louisville MSA

## House Prices

FOURTH QUARTER 2016

### Louisville, Ky MSA House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for the Louisville MSA were 0.7 percent higher (FHFA) and 2.3 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 5.2 percent higher (FHFA) and 6.6 percent higher (CoreLogic).

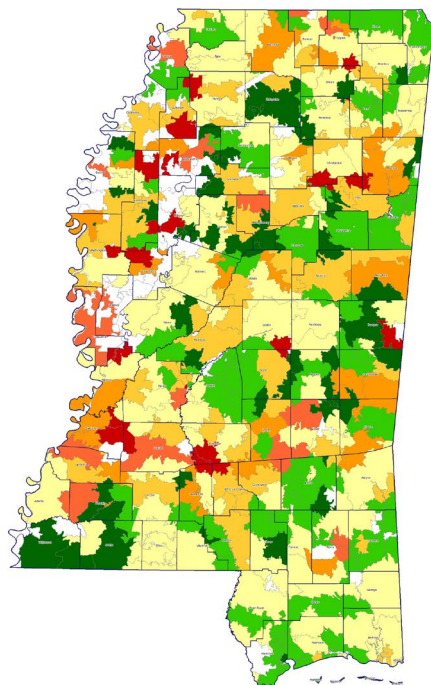
Sources: Federal Housing Finance Agency and CoreLogic



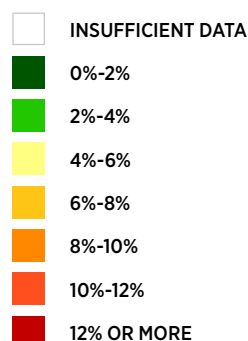
# Mississippi

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



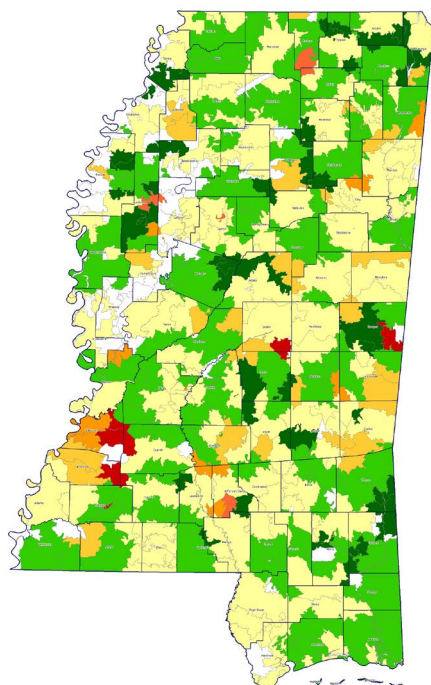
In December 2016, 4.76 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



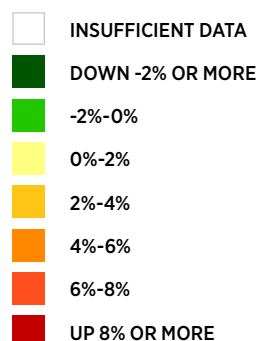
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 2 basis points (bps) in Mississippi between September 2016 and December 2016. Loans that are delinquent 90 days or more did not change; foreclosures increased 4 bps.



Source: Black Knight Financial Services McDash™ Database



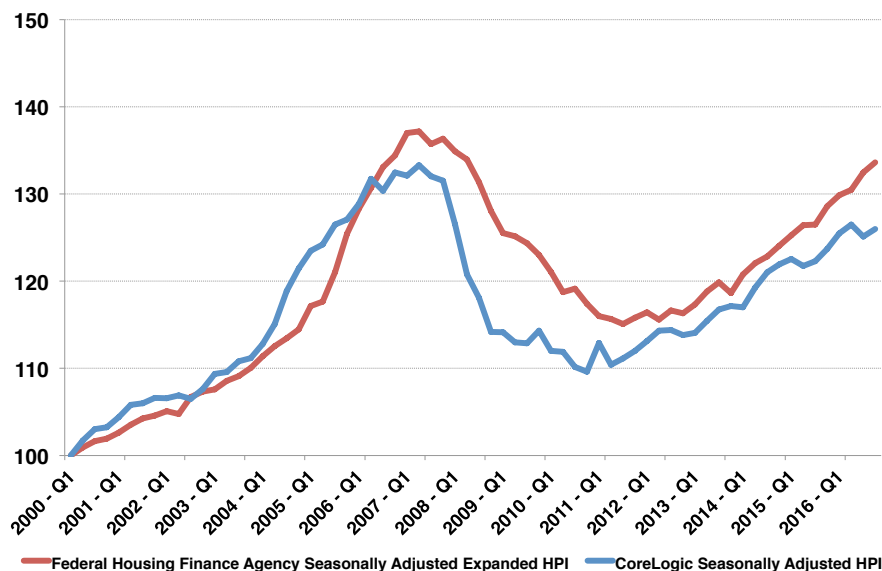
# Mississippi

## House Prices

FOURTH QUARTER 2016

### Mississippi House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Mississippi were 0.9 percent higher (FHFA) and 0.7 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 3.9 percent higher (FHFA) and 1.8 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

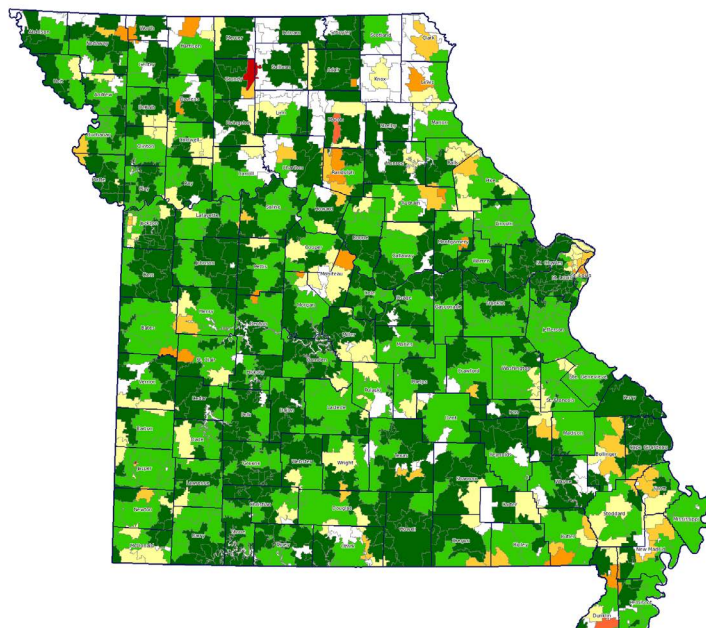




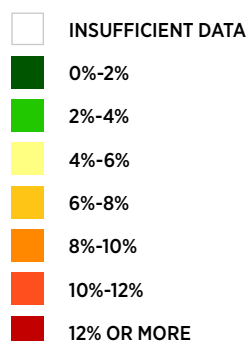
# Missouri

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



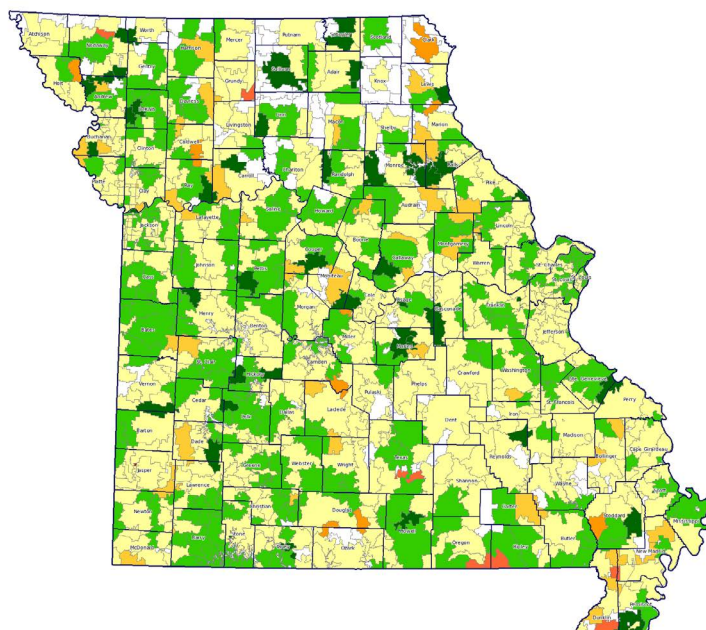
In December 2016, 2.23 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



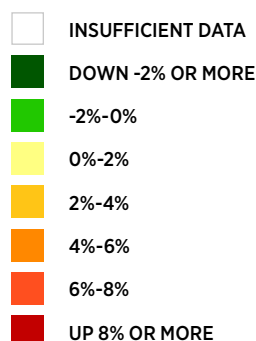
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 4 basis points (bps) in Missouri between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 1 bp; foreclosures increased 2 bps.



Source: Black Knight Financial Services McDash™ Database



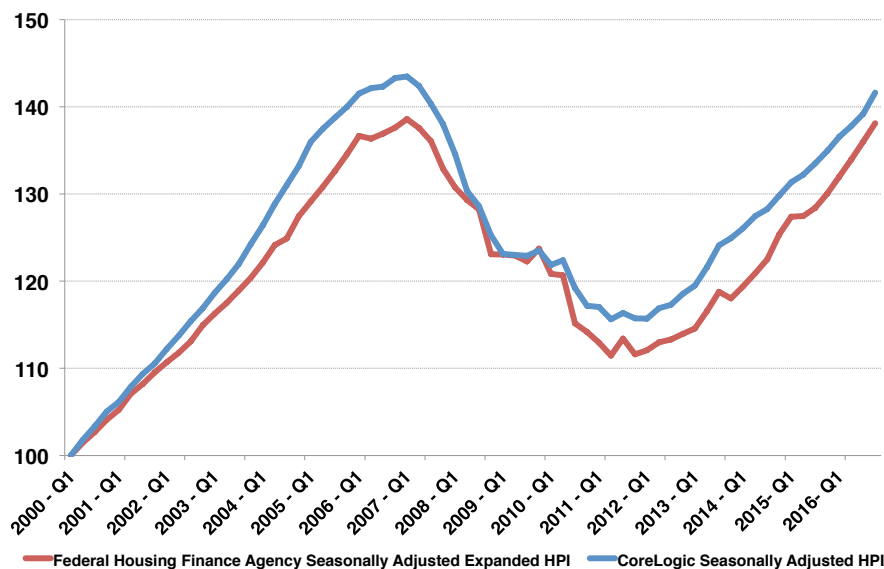
# Missouri

## House Prices

FOURTH QUARTER 2016

### Missouri House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Missouri were 1.5 percent higher (FHFA) and 1.7 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 6.2 percent higher (FHFA) and 5.0 percent higher (CoreLogic).

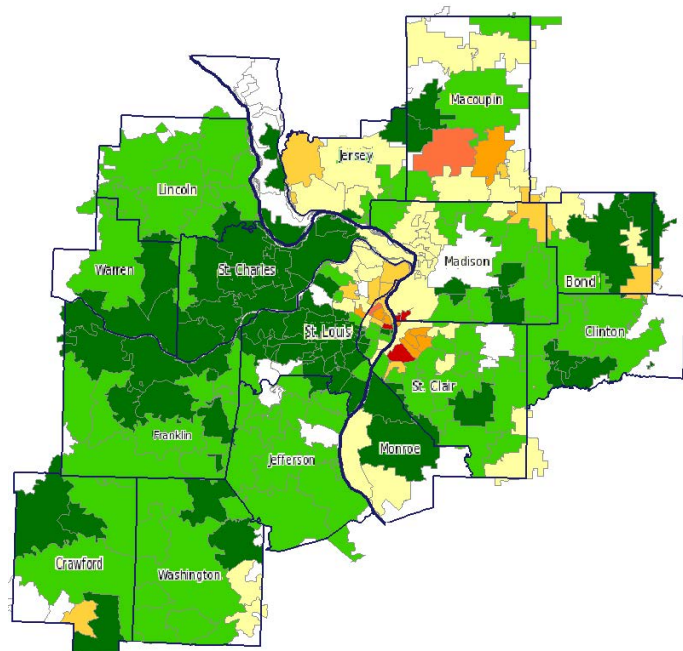
Sources: Federal Housing Finance Agency and CoreLogic



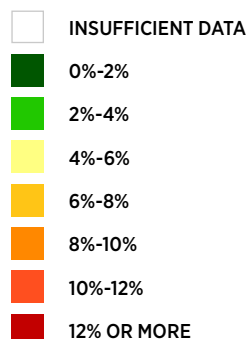
# St. Louis MSA

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



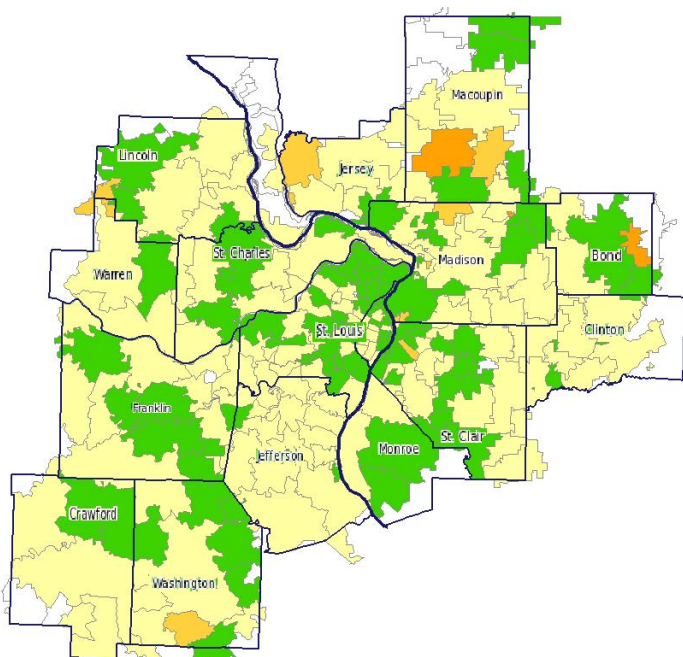
In December 2016, 2.56 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



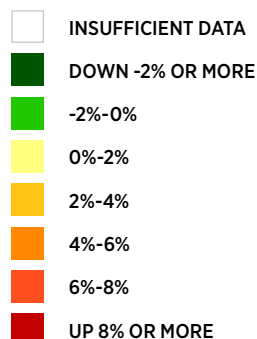
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans decreased 2 basis points (bps) in the St. Louis MSA between September 2016 and December 2016. Loans that are delinquent 90 days or more decreased 3 bps; foreclosures increased 1 bp.



Source: Black Knight Financial Services McDash™ Database



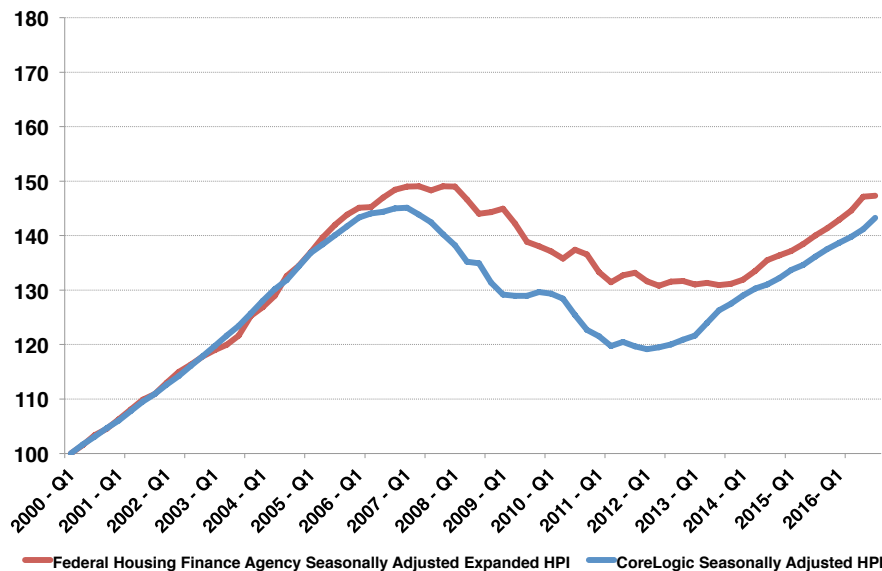
# St. Louis MSA

## House Prices

FOURTH QUARTER 2016

### St. Louis, Mo MSA House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for the St. Louis MSA were 0.1 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 4.2 percent higher (FHFA and CoreLogic).

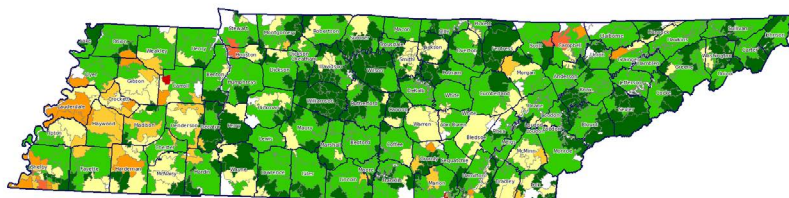
Sources: Federal Housing Finance Agency and CoreLogic



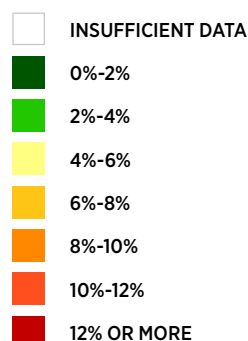
# Tennessee

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



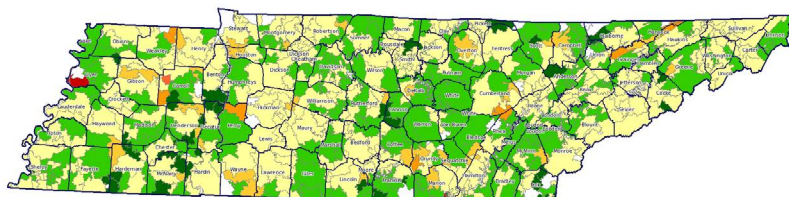
In December 2016, 2.80 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



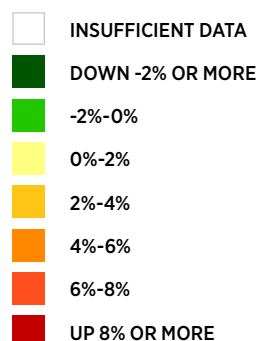
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 2 basis points (bps) in Tennessee between September 2016 and December 2016. Loans that are delinquent 90 days or more increased 2 bps; foreclosures increased 1 bp.



Source: Black Knight Financial Services McDash™ Database



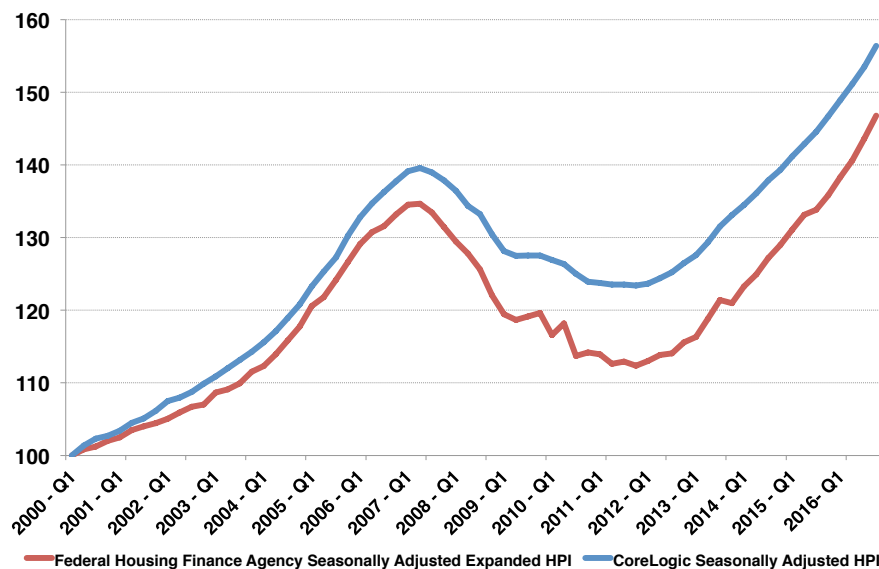
# Tennessee

## House Prices

FOURTH QUARTER 2016

### Tennessee House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for Tennessee were 2.2 percent higher (FHFA) and 1.9 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 8.1 percent higher (FHFA) and 6.6 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic

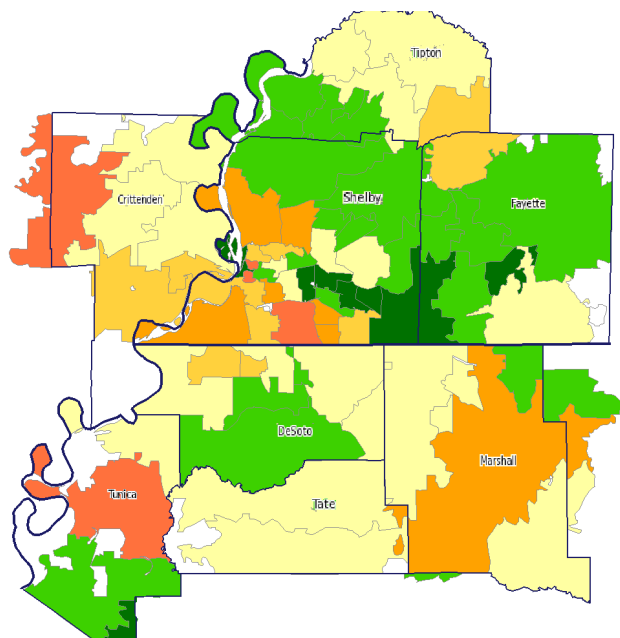




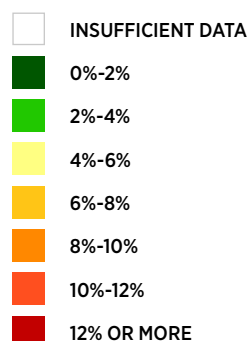
# Memphis MSA

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2016



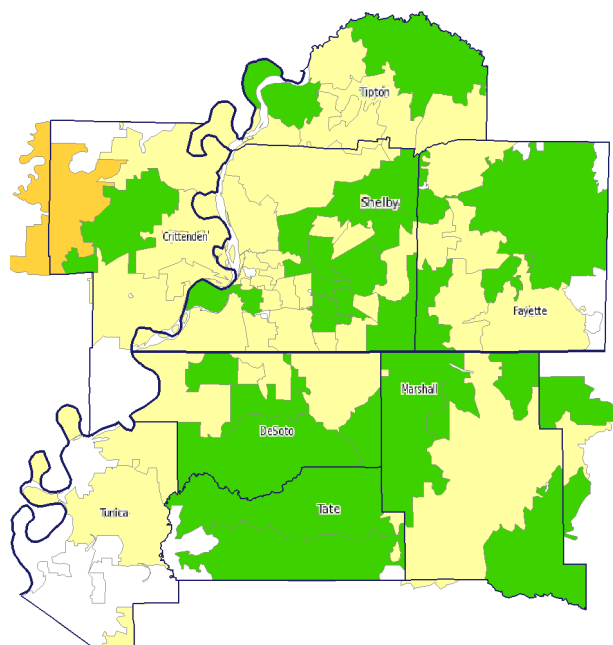
In December 2016, 4.67 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.72 percent.



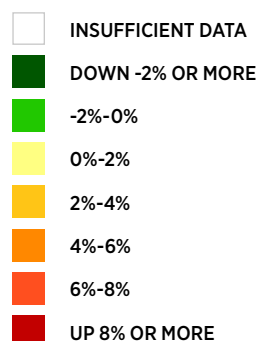
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans increased 1 basis point (bp) in the Memphis MSA between September 2016 and December 2016. Loans that are delinquent 90 days or more did not change; foreclosures increased 2 bps.



Source: Black Knight Financial Services McDash™ Database



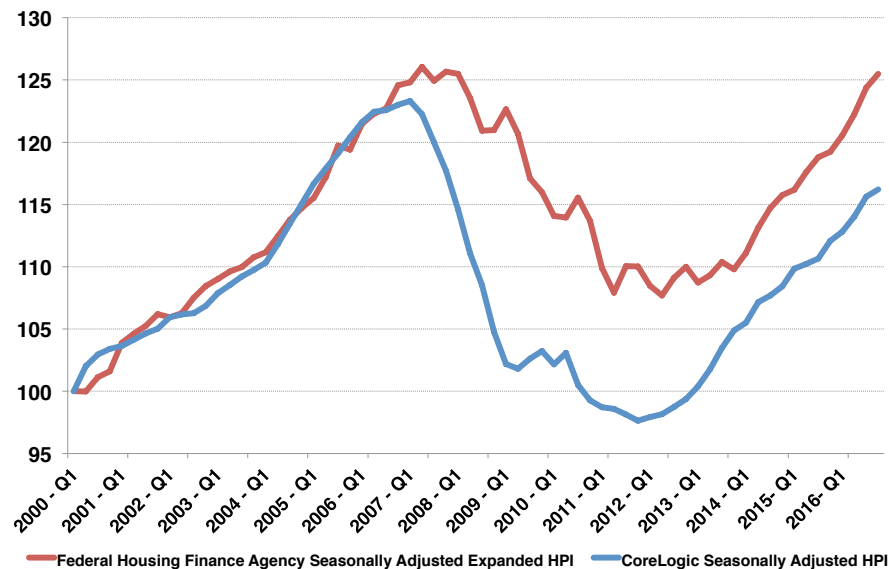
# Memphis MSA

## House Prices

FOURTH QUARTER 2016

### Memphis, Tenn MSA House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for the Memphis MSA were 0.9 percent higher (FHFA) and 0.5 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 5.3 percent higher (FHFA) and 3.7 percent higher (CoreLogic).

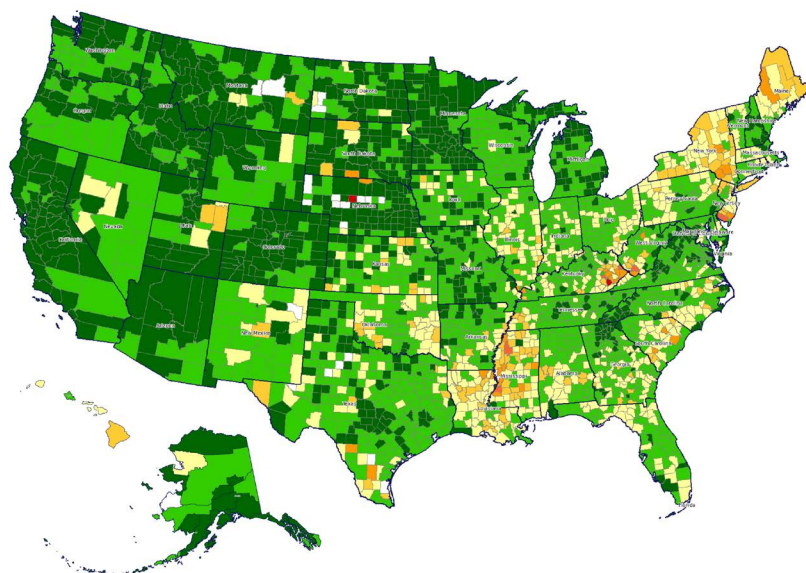
Sources: Federal Housing Finance Agency and CoreLogic



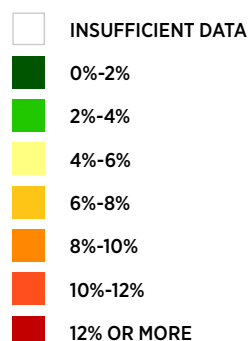
# United States

## Seriously Delinquent Mortgages by County

DECEMBER 2016



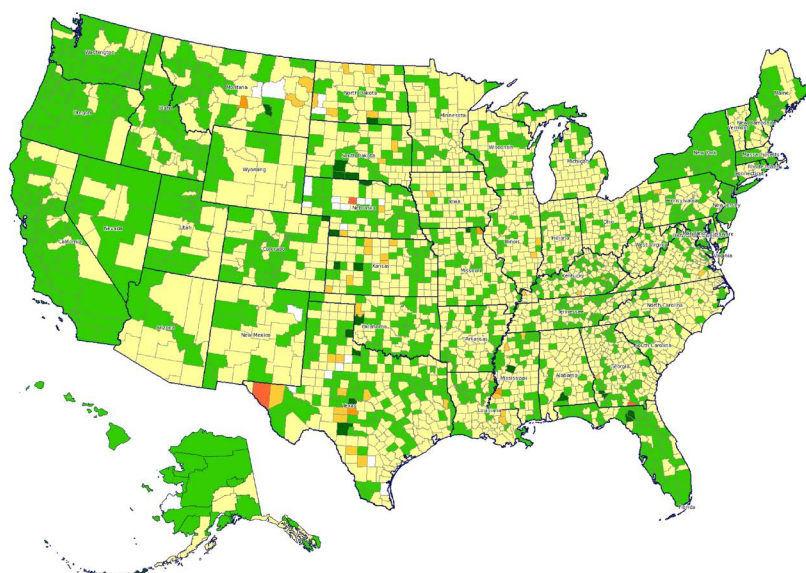
In December 2016, 2.72 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).



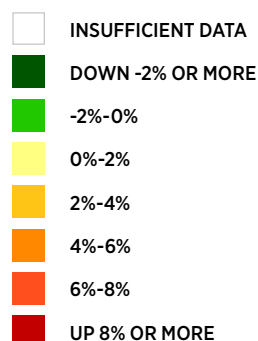
Source: Black Knight Financial Services McDash™ Database

## Change in Seriously Delinquent Mortgages by County

SEPTEMBER 2016 TO DECEMBER 2016



The share of seriously delinquent loans decreased 6 basis points (bps) in the United States between September 2016 and December 2016. Loans that are delinquent 90 days or more did not change; foreclosures decreased 6 bps.



Source: Black Knight Financial Services McDash™ Database



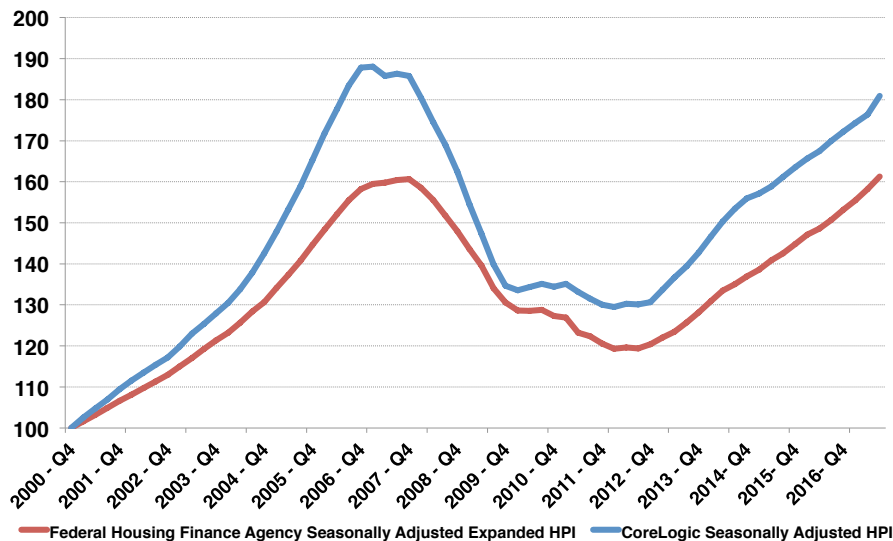
# United States

## House Prices

FOURTH QUARTER 2016

### United States House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2016, house price indices for the United States were 1.9 percent higher (FHFA) and 2.6 percent higher (CoreLogic) than in the third quarter of 2016. Since the fourth quarter of 2015, house price indices were 7.0 percent higher (FHFA) and 6.5 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic