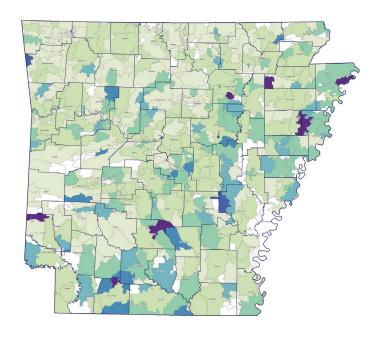
Arkansas

FEDERAL RESERVE BANK of ST. LOUIS

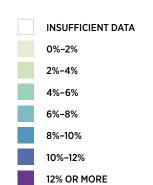
Seriously Delinquent Mortgages by ZIP Code





Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

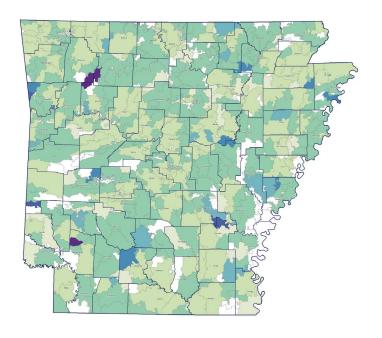
In December 2017, 2.80 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



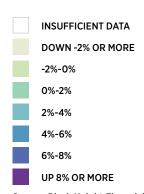
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 14 basis points (bps) in Arkansas between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 10 bps; foreclosures increased 4 bps.

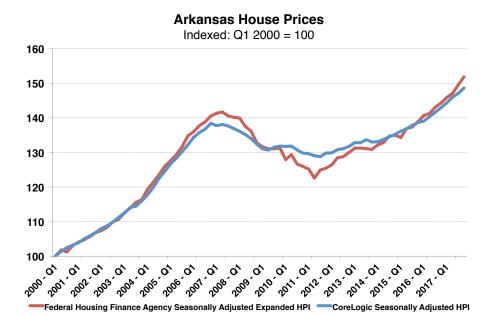


Source: Black Knight Financial Services $\mathsf{McDash}^\mathsf{TM}$ Database

Arkansas

House Prices

FOURTH QUARTER 2017

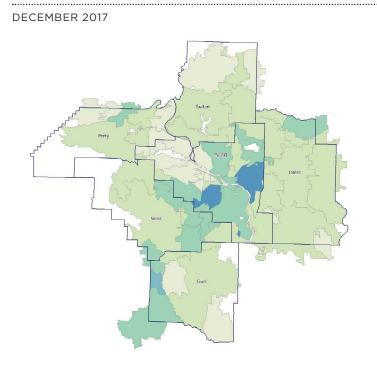


In the fourth quarter of 2017, house price indices for Arkansas were 1.6 percent higher (FHFA) and 1.1 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.3 percent higher (FHFA) and 4.0 percent higher (CoreLogic).



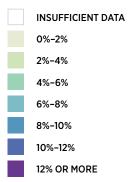
Little Rock MSA

Seriously Delinquent Mortgages by ZIP Code



Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

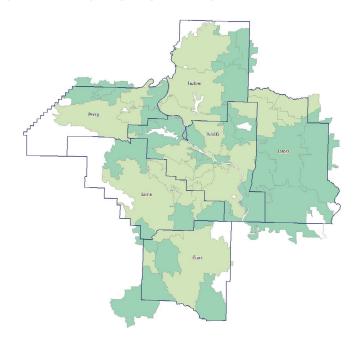
In December 2017, 3.29 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



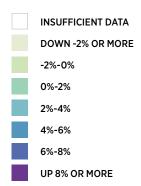
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 14 basis points (bps) in the Little Rock MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 8 bps; foreclosures increased 6 bps.



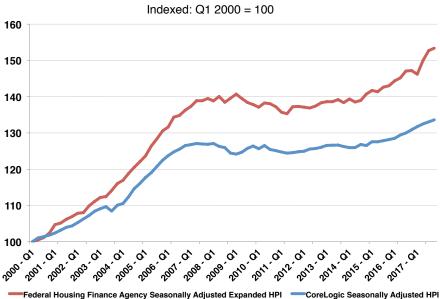


Little Rock MSA

House Prices

FOURTH QUARTER 2017

Little Rock MSA House Prices



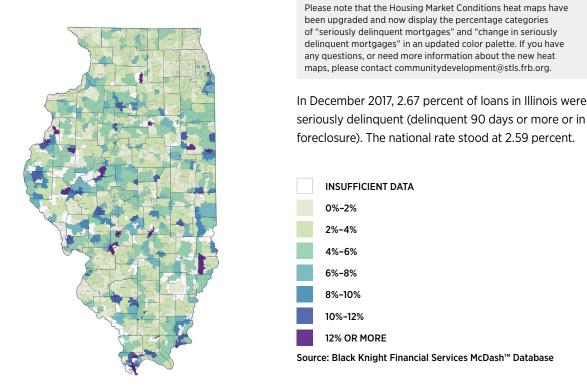
In the fourth quarter of 2017, house price indices for the Little Rock MSA were 0.5 percent higher (FHFA) and 0.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 4.2 percent higher (FHFA) and 2.1 percent higher (CoreLogic).

Illinois

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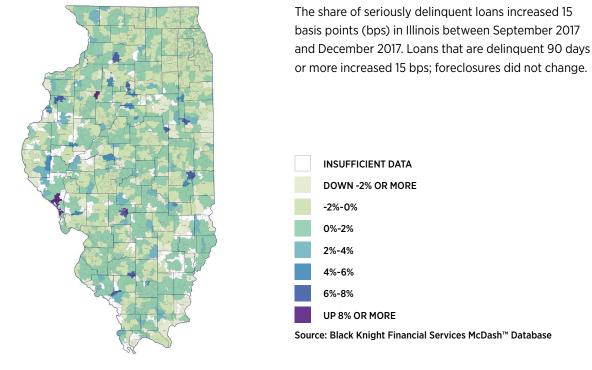
Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2017



Change in Seriously Delinquent Mortgages by ZIP Code

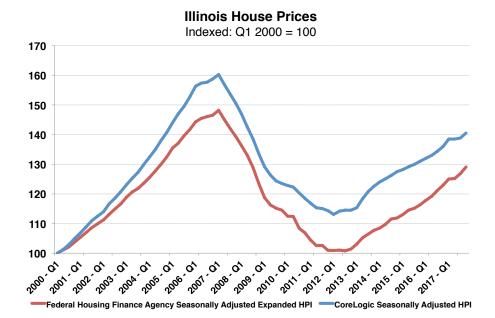
SEPTEMBER 2017 TO DECEMBER 2017





House Prices

FOURTH QUARTER 2017



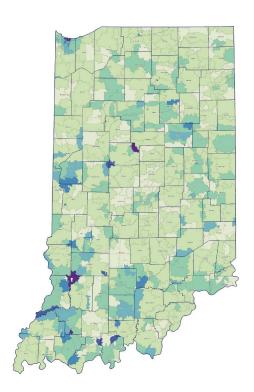
In the fourth quarter of 2017, house price indices for Illinois were 1.8 percent higher (FHFA) and 1.2 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.0 percent higher (FHFA) and 3.3 percent higher (CoreLogic).

Indiana

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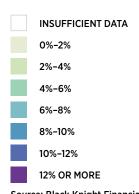
Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2017



Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

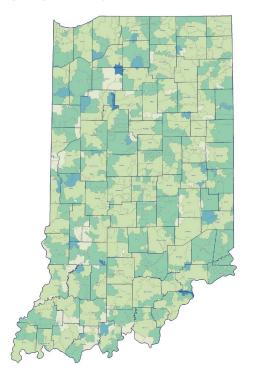
In December 2017, 2.95 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



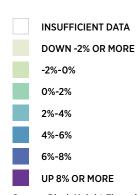
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 17 basis points (bps) in Indiana between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 16 bps; foreclosures increased 1 bp.

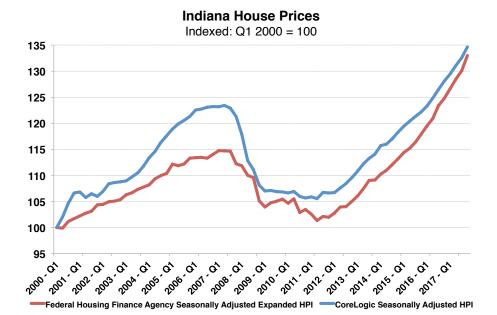


Source: Black Knight Financial Services $\mathsf{McDash}^\mathsf{TM}$ Database

Indiana

House Prices

FOURTH QUARTER 2017

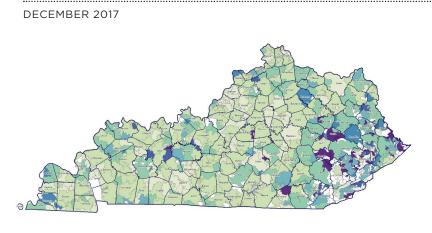


In the fourth quarter of 2017, house price indices for Indiana were 2.3 percent higher (FHFA) and 1.6 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.6 percent higher (FHFA) and 5.1 percent higher (CoreLogic).

Kentucky

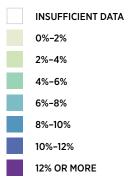
FEDERAL RESERVE BANK of ST. LOUIS

Seriously Delinquent Mortgages by ZIP Code



Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

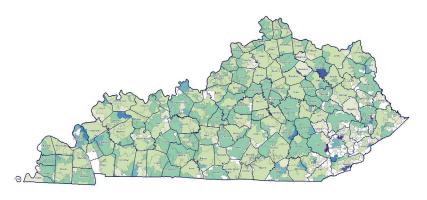
In December 2017, 2.66 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



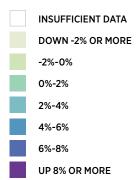
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 17 basis points (bps) in Kentucky between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 14 bps; foreclosures increased 4 bps.

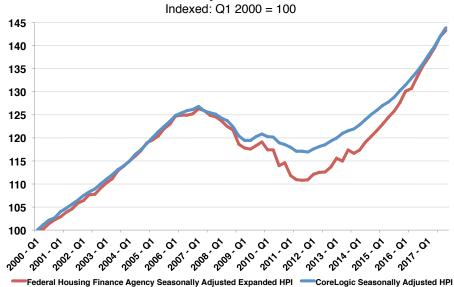


Kentucky

House Prices

FOURTH QUARTER 2017

Kentucky House Prices

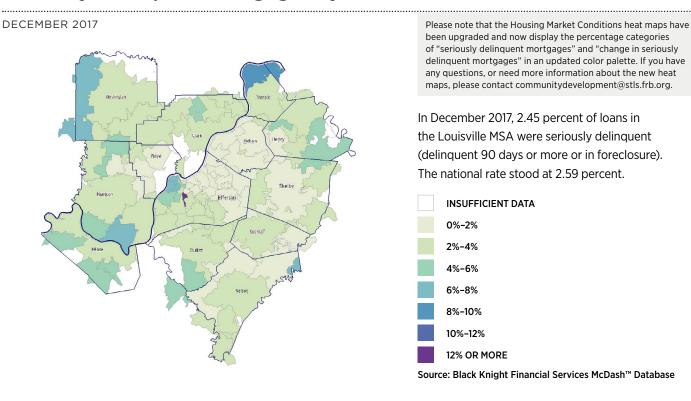


In the fourth quarter of 2017, house price indices for Kentucky were 0.9 percent higher (FHFA) and 1.3 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.6 percent higher (FHFA) and 5.7 percent higher (CoreLogic).

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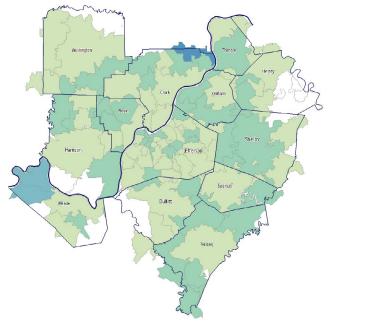
Louisville MSA

Seriously Delinquent Mortgages by ZIP Code

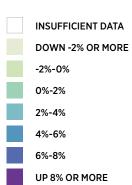


Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 7 basis points (bps) in the Louisville MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 11 bps; foreclosures decreased 4 bps.



Source: Black Knight Financial Services $\mathsf{McDash}^\mathsf{TM}$ Database

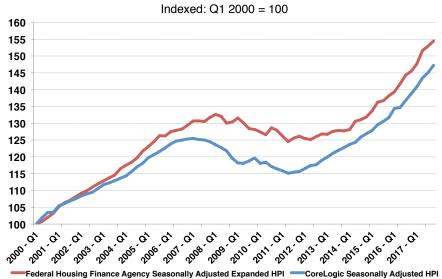


Louisville MSA

House Prices

FOURTH QUARTER 2017

Louisville MSA House Prices



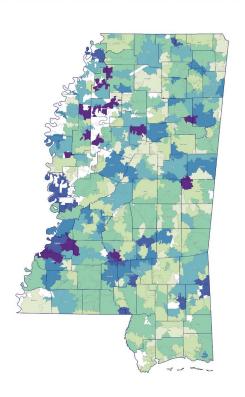
In the fourth quarter of 2017, house price indices for the Louisville MSA were 1.0 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.2 percent higher (FHFA) and 6.1 percent higher (CoreLogic).

Mississippi

FEDERAL RESERVE BANK of ST LOUIS

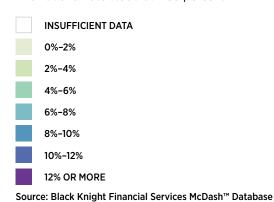
Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2017



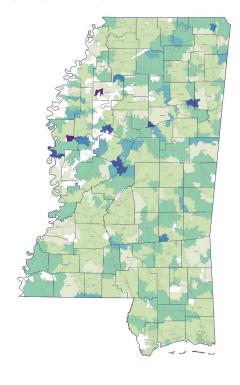
Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

In December 2017, 4.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

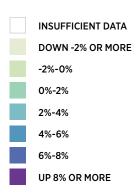


Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



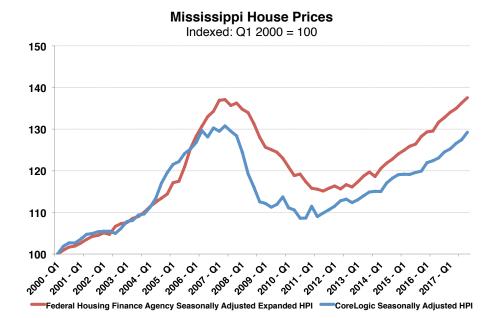
The share of seriously delinquent loans increased 42 basis points (bps) in Mississippi between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 38 bps; foreclosures increased 3 bps.



Mississippi

House Prices

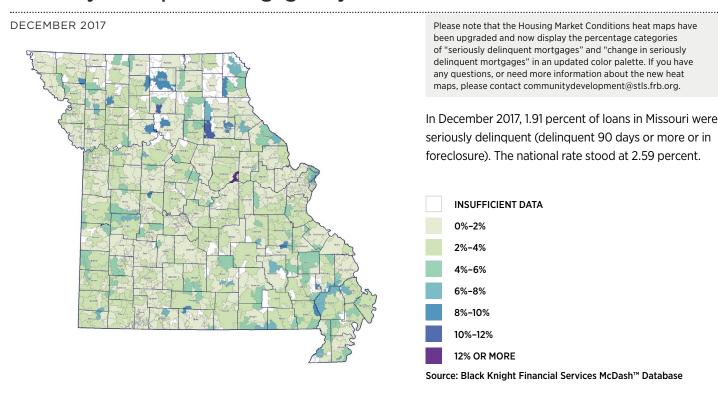
FOURTH QUARTER 2017



In the fourth quarter of 2017, house price indices for Mississippi were 0.9 percent higher (FHFA) and 1.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 3.6 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

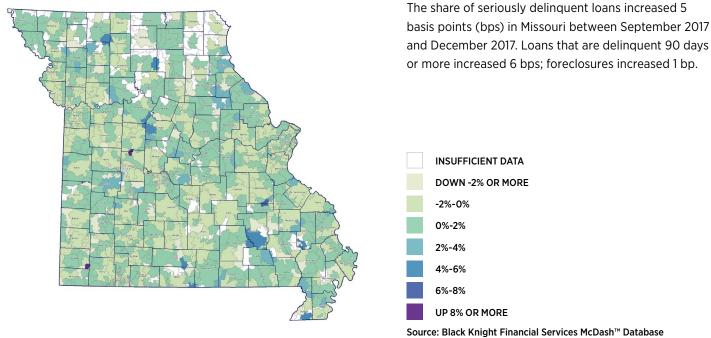


Seriously Delinquent Mortgages by ZIP Code



Change in Seriously Delinquent Mortgages by ZIP Code

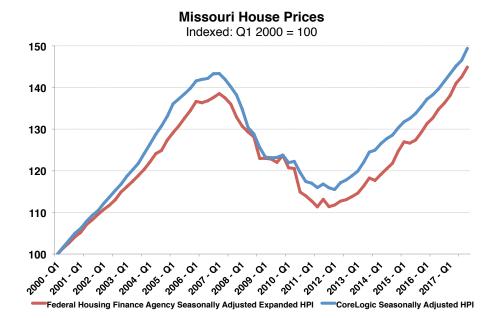
SEPTEMBER 2017 TO DECEMBER 2017



Missouri

House Prices

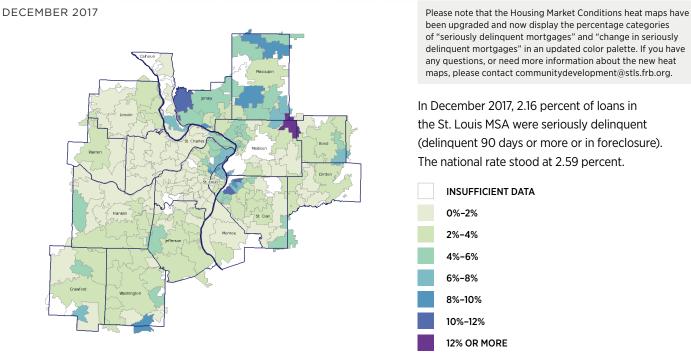
FOURTH QUARTER 2017



In the fourth quarter of 2017, house price indices for Missouri were 1.7 percent higher (FHFA) and 1.9 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.4 percent higher (FHFA) and 5.6 percent higher (CoreLogic).

St. Louis MSA

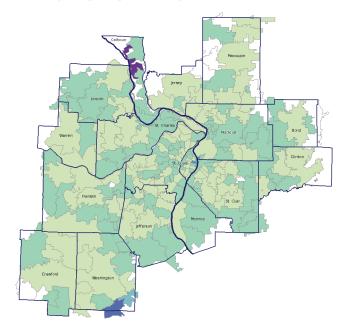
Seriously Delinquent Mortgages by ZIP Code



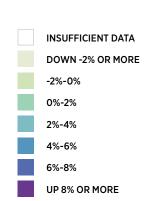
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 4 basis points (bps) in the St. Louis MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 4 bps; foreclosures did not change.

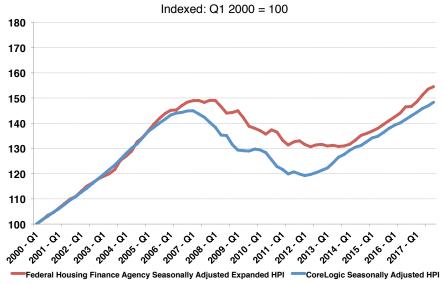


St. Louis MSA

House Prices

FOURTH QUARTER 2017

St. Louis MSA House Prices



In the fourth quarter of 2017, house price indices for the St. Louis MSA were 0.7 percent higher (FHFA) and 1.0 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.4 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

Tennessee

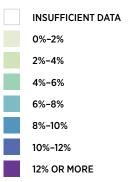
FEDERAL RESERVE BANK of ST. LOUIS

Seriously Delinquent Mortgages by ZIP Code



Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of "seriously delinquent mortgages" and "change in seriously delinquent mortgages" in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

In December 2017, 2.47 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



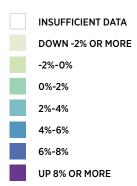
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 12 basis points (bps) in Tennessee between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 8 bps; foreclosures increased 4 bps.

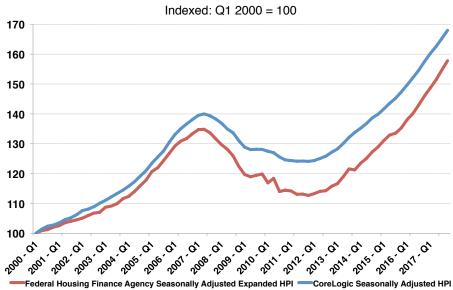


Tennessee

House Prices

FOURTH QUARTER 2017

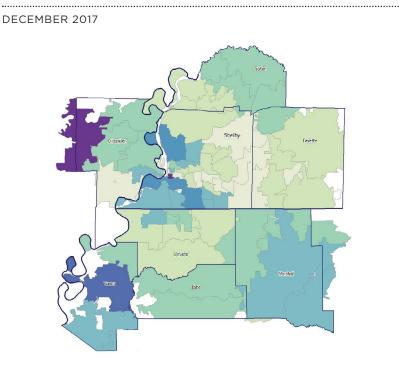
Tennessee House Prices



In the fourth quarter of 2017, house price indices for Tennessee were 2.0 percent higher (FHFA) and 1.7 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 8.1 percent higher (FHFA) and 6.7 percent higher (CoreLogic).

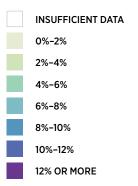
Memphis MSA

Seriously Delinquent Mortgages by ZIP Code



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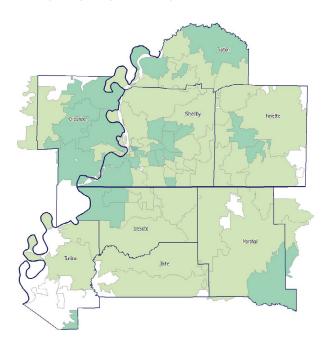
In December 2017, 4.09 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.



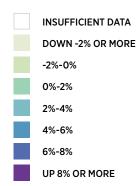
Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017



The share of seriously delinquent loans increased 15 basis points (bps) in the Memphis MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 11 bps; foreclosures increased 4 bps.

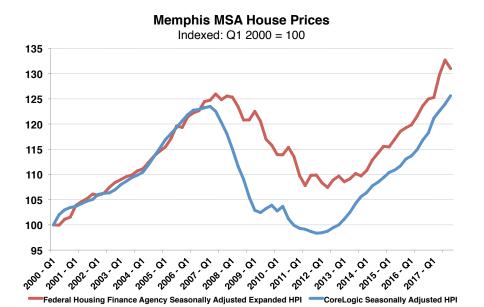




Memphis MSA

House Prices

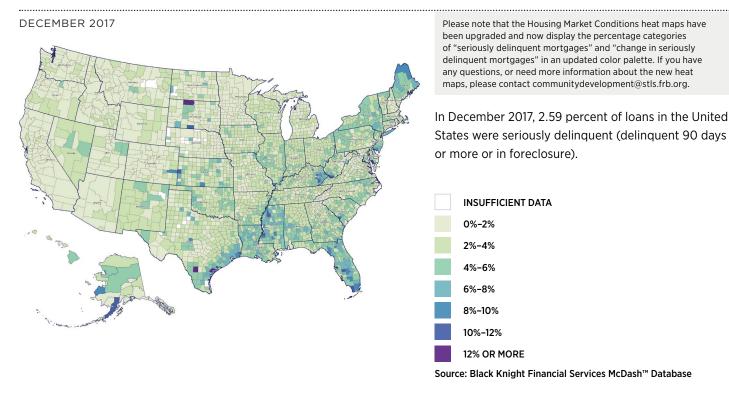
FOURTH QUARTER 2017



In the fourth quarter of 2017, house price indices for the Memphis MSA were 1.3 percent lower (FHFA) and 1.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 4.8 percent higher (FHFA) and 6.3 percent higher (CoreLogic).

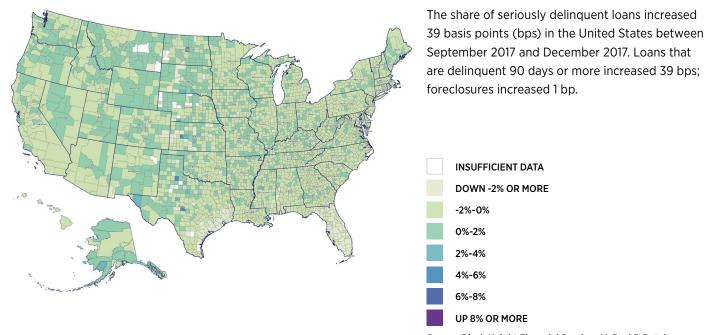
United States

Seriously Delinquent Mortgages by County



Change in Seriously Delinquent Mortgages by County

SEPTEMBER 2017 TO DECEMBER 2017



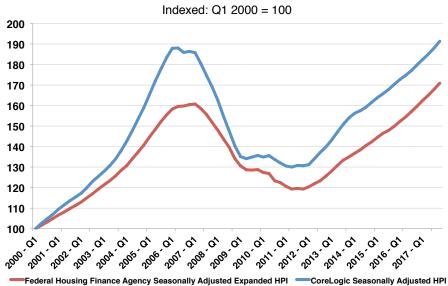
Source: Black Knight Financial Services $\mathsf{McDash}^\mathsf{TM}$ Database

United States

House Prices

FOURTH QUARTER 2017

United States House Prices



In the fourth quarter of 2017, house price indices for the United States were 1.8 percent higher (FHFA and CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 7.0 percent higher (FHFA) and 6.4 percent higher (CoreLogic).