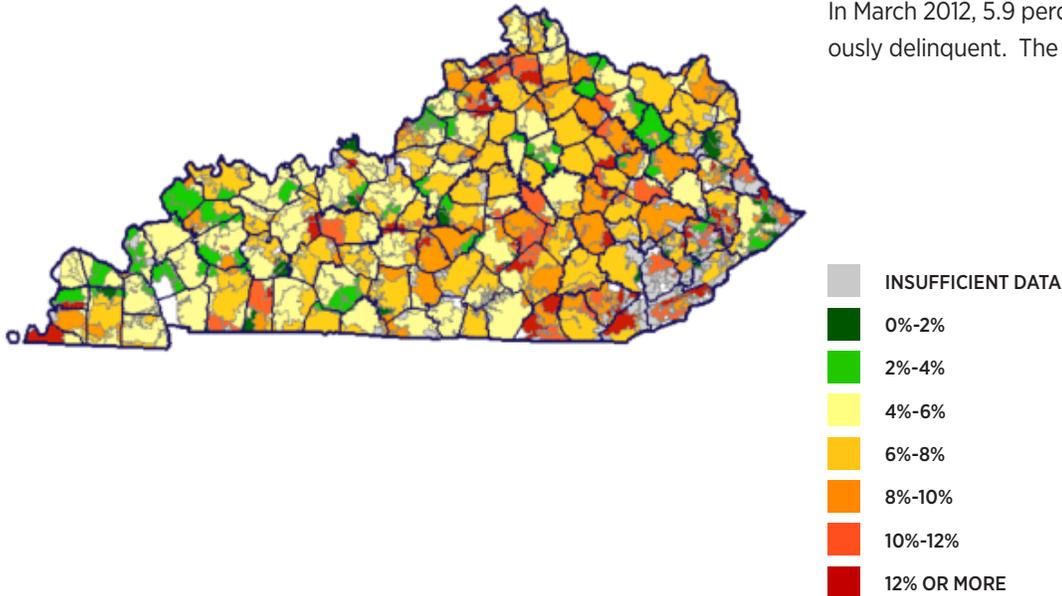




Kentucky

Seriously Delinquent* Mortgages by Zip Code

In March 2012, 5.9 percent of loans in Kentucky were seriously delinquent. The national rate stood at 7.3 percent.



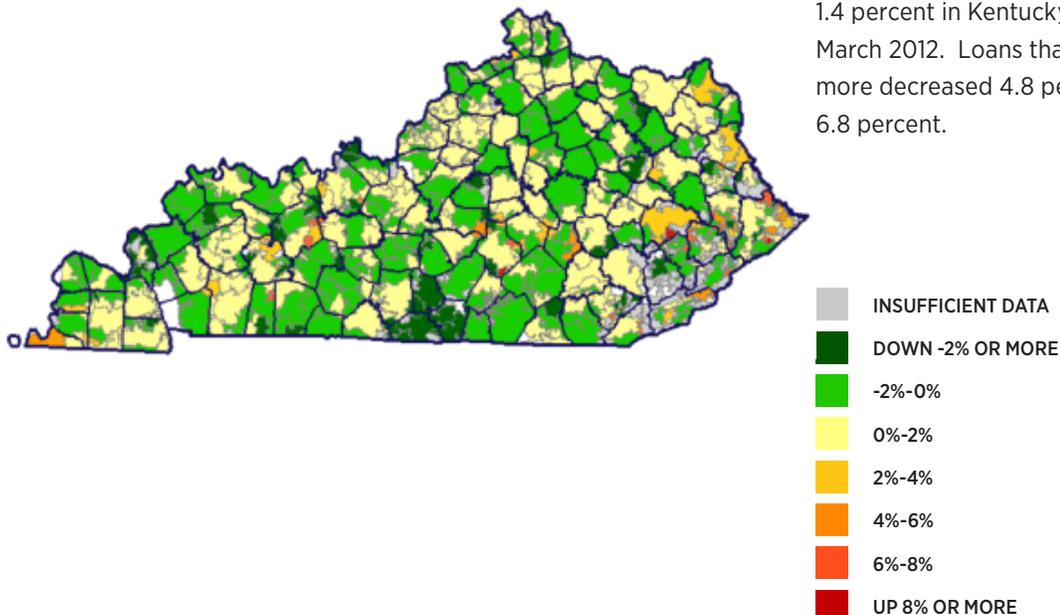
* Seriously delinquent mortgages are defined as being 90+ days delinquent or in foreclosure.

Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2011 TO MARCH 2012

The number of seriously delinquent loans increased 1.4 percent in Kentucky between December 2011 and March 2012. Loans that are delinquent 90 days or more decreased 4.8 percent; foreclosures increased 6.8 percent.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

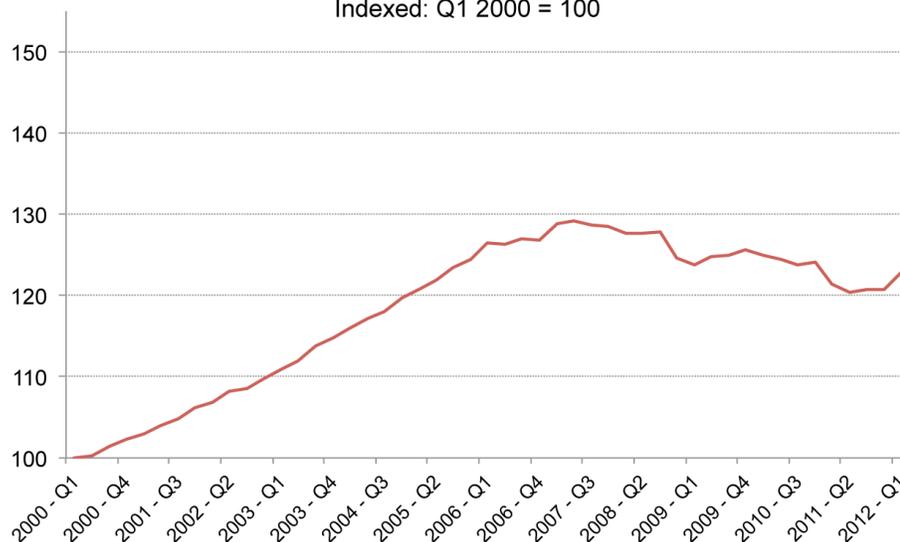
| Zip Code | CBSA or County | Seriously Delinquent Mortgages |
|----------|------------------------------------|--------------------------------|
| 40210 | Louisville/Jefferson County, KY-IN | 15.4% |
| 40211 | Louisville/Jefferson County, KY-IN | 14.5% |
| 40212 | Louisville/Jefferson County, KY-IN | 14.0% |
| 41097 | Cincinnati-Middletown, OH-KY-IN | 12.3% |
| 40203 | Louisville/Jefferson County, KY-IN | 11.9% |
| 42262 | Clarksville, TN-KY | 11.4% |
| 40215 | Louisville/Jefferson County, KY-IN | 11.0% |
| 41014 | Cincinnati-Middletown, OH-KY-IN | 10.6% |
| 40444 | Garrard, KY | 10.4% |
| 41035 | Cincinnati-Middletown, OH-KY-IN | 10.3% |

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky the cutoff is 578.

Source: Lender Processing Services

House Prices

Kentucky House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2012, house prices in Kentucky were 1.7 percent higher than in the fourth quarter of 2011. This increase is higher than that of the nation: national house prices increased 0.16 percent since last quarter.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI