

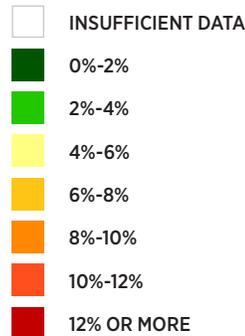
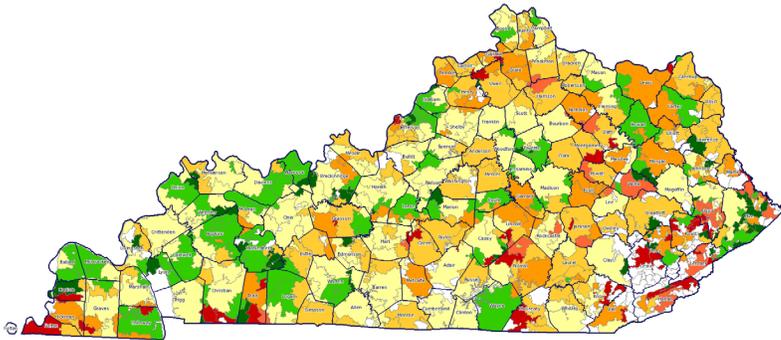


Kentucky

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012

In December 2012, 5.3 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.

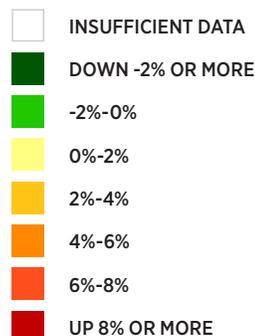
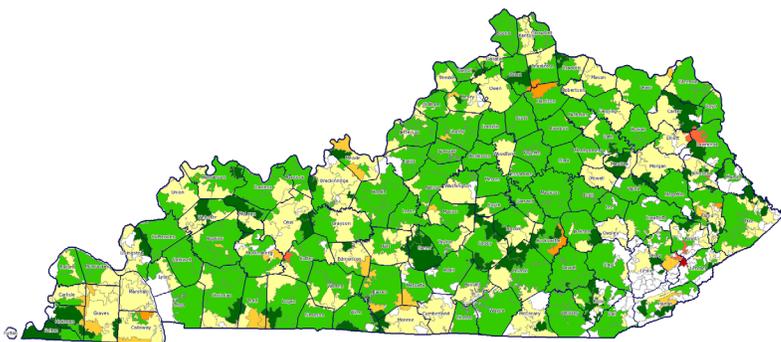


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012

The share of seriously delinquent loans decreased 32 basis points (bps) in Kentucky between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 14 bps; foreclosures decreased 46 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	13.4%
42262	Clarksville, TN-KY	13.1%
40212	Louisville/Jefferson County, KY-IN	12.6%
40210	Louisville/Jefferson County, KY-IN	12.4%
41016	Cincinnati-Middletown, OH-KY-IN	10.2%
40215	Louisville/Jefferson County, KY-IN	9.8%
42501	Somerset, KY	9.6%
41035	Cincinnati-Middletown, OH-KY-IN	9.5%
40216	Louisville/Jefferson County, KY-IN	8.8%
40484	Garrard, KY	8.6%

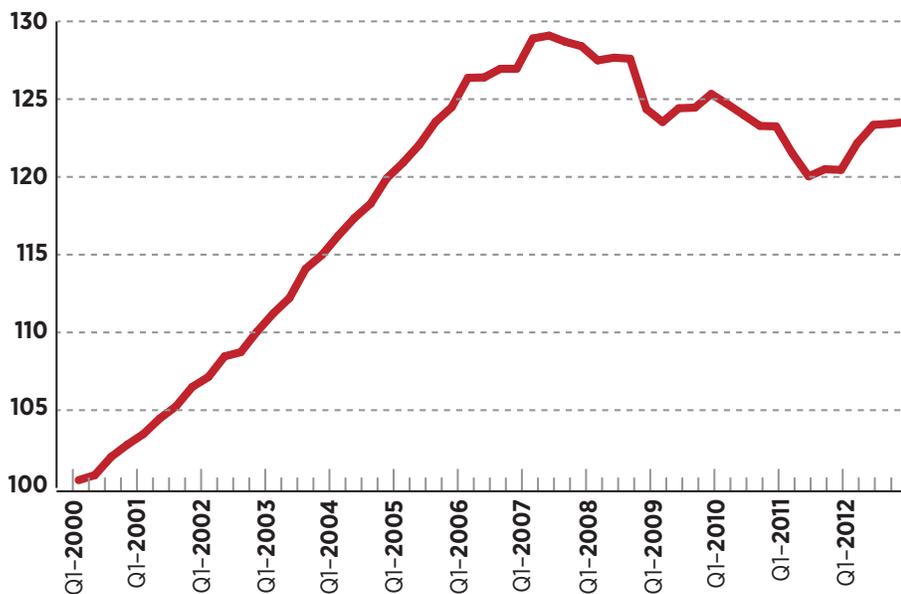
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky the cutoff is 542.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012

Kentucky House Prices
Indexed: Q1-2000 = 100



In the fourth quarter of 2012, house prices in Kentucky were 0.1 percent higher than in the third quarter and 2.6 percent higher than in the fourth quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI