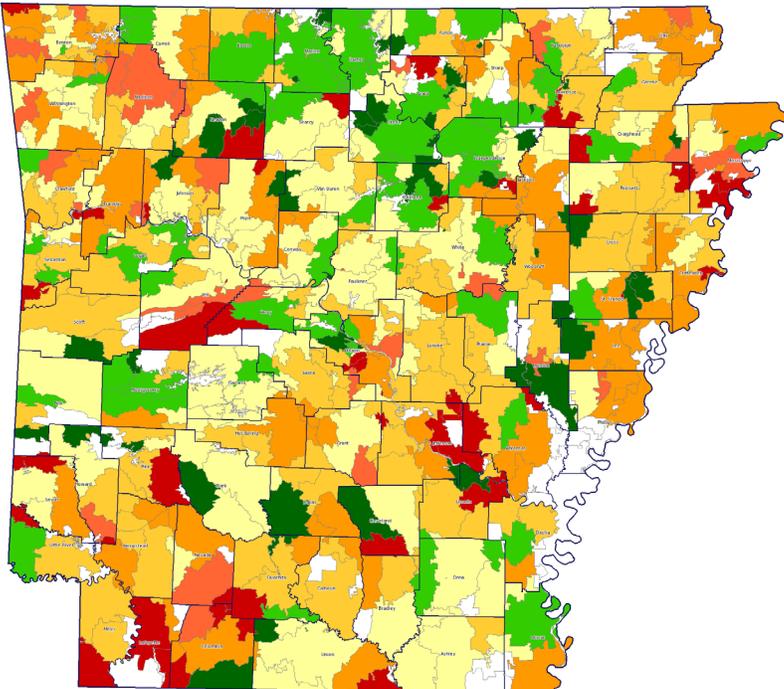




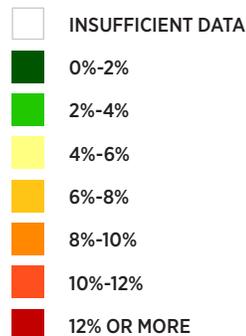
Arkansas

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



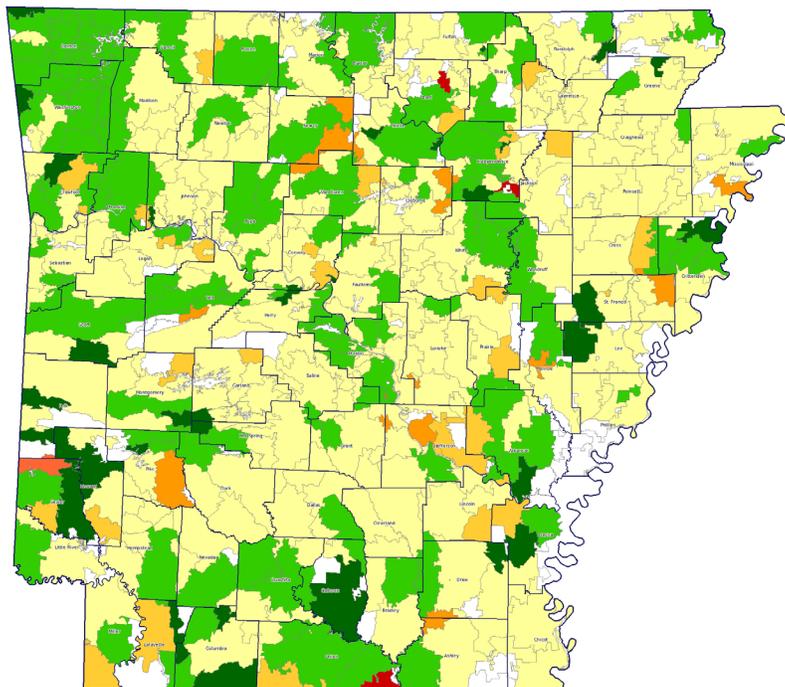
In September 2012, 6.2 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans increased 10 basis points (bps) in Arkansas between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 8 bps; foreclosures increased 2 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	16.5%
72204	Little Rock-North Little Rock-Conway, AR	13.3%
72301	Memphis, TN-MS-AR	12.1%
72114	Little Rock-North Little Rock-Conway, AR	11.6%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.3%
72370	Blytheville, AR	11.1%
72103	Little Rock-North Little Rock-Conway, AR	10.5%
72117	Little Rock-North Little Rock-Conway, AR	10.5%
72751	Fayetteville-Springdale-Rogers, AR-MO	10.3%
72740	Carroll, AR	10.1%

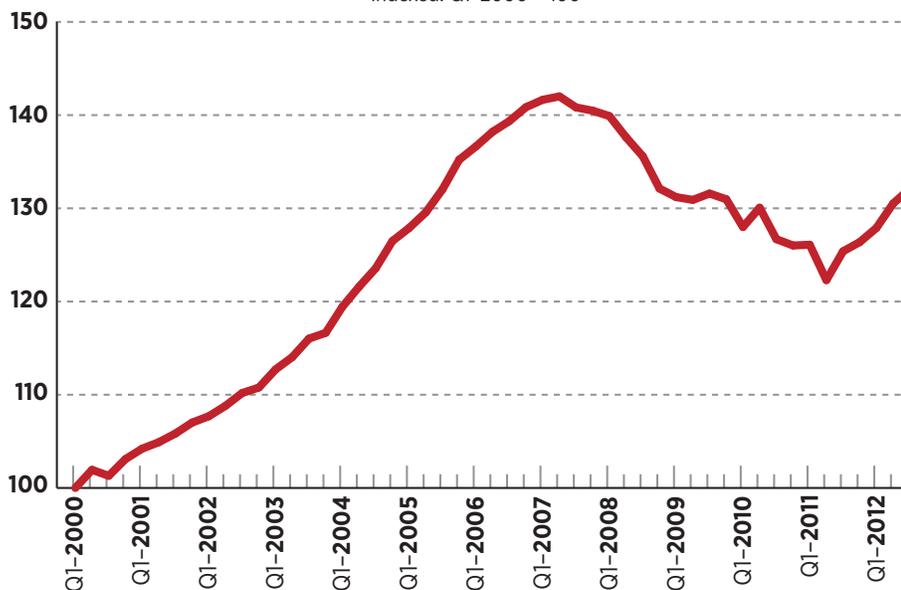
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 394.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012

Arkansas House Prices
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Arkansas were 1.2 percent higher than in the second quarter and 5.4 percent higher than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI