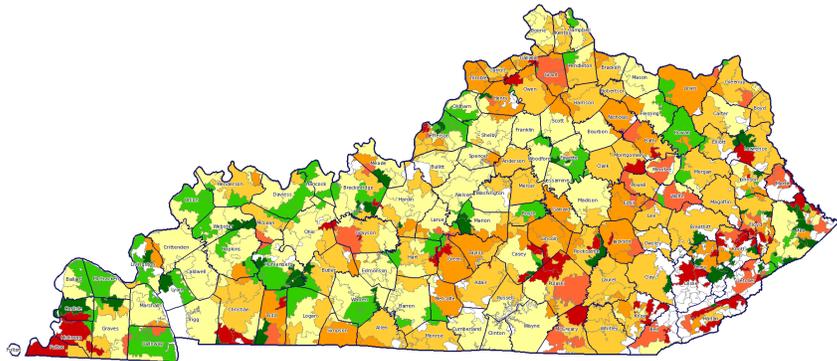




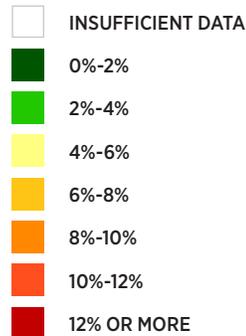
Kentucky

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



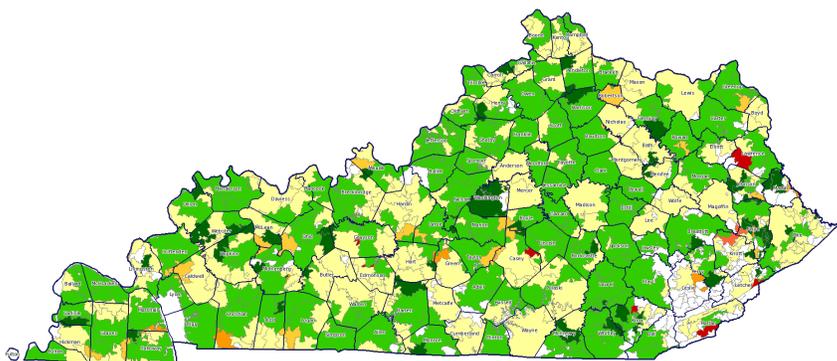
In September 2012, 5.6 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 21 basis points (bps) in Kentucky between June 2012 and September 2012. Loans that were delinquent 90 days or more decreased 5 bps; foreclosures decreased 16 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

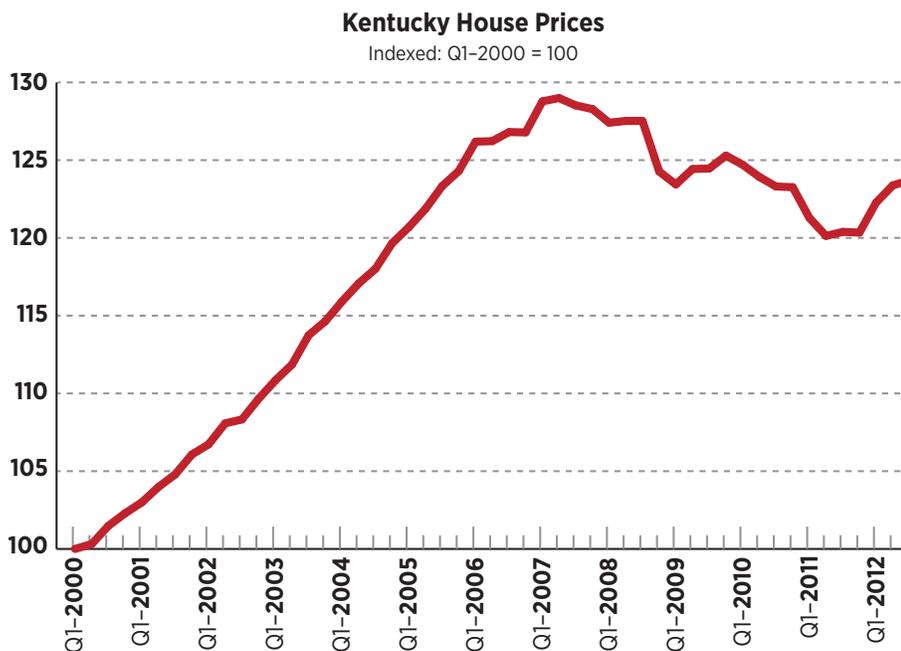
Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	13.4%
40210	Louisville/Jefferson County, KY-IN	12.5%
40212	Louisville/Jefferson County, KY-IN	12.5%
42262	Clarksville, TN-KY	12.0%
42501	Somerset, KY	11.2%
41035	Cincinnati-Middletown, OH-KY-IN	10.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.4%
40215	Louisville/Jefferson County, KY-IN	10.2%
40216	Louisville/Jefferson County, KY-IN	9.4%
41014	Cincinnati-Middletown, OH-KY-IN	9.3%

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 559.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Kentucky were 0.3 percent higher than in the second quarter and 2.8 percent higher than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI