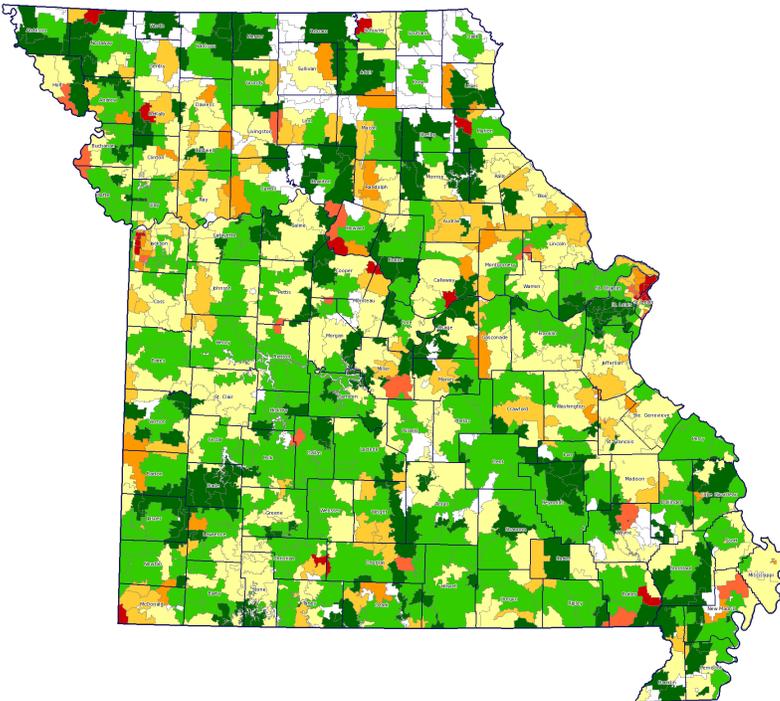




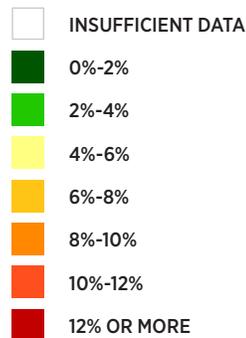
Missouri

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



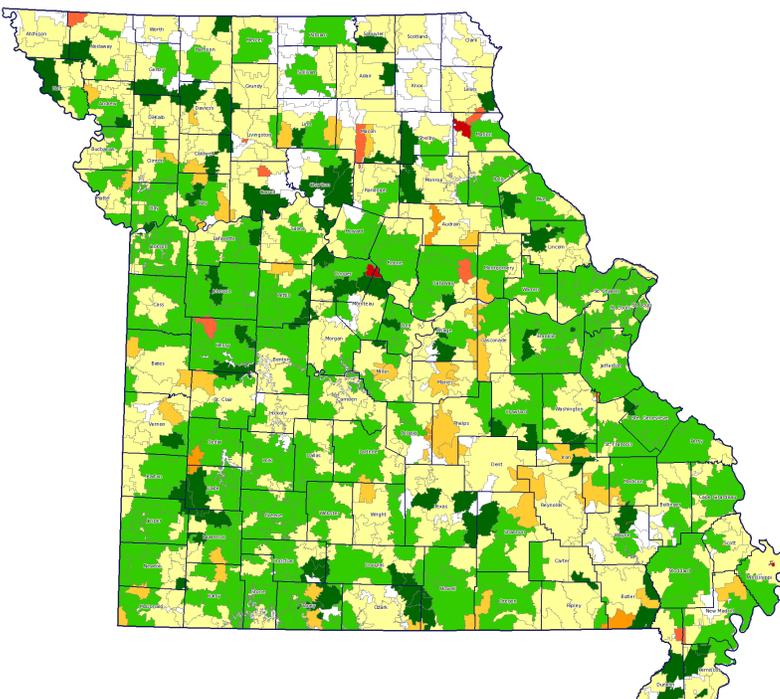
In September 2012, 4.2 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 23 basis points (bps) in Missouri between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 1 bp; foreclosures decreased 24 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

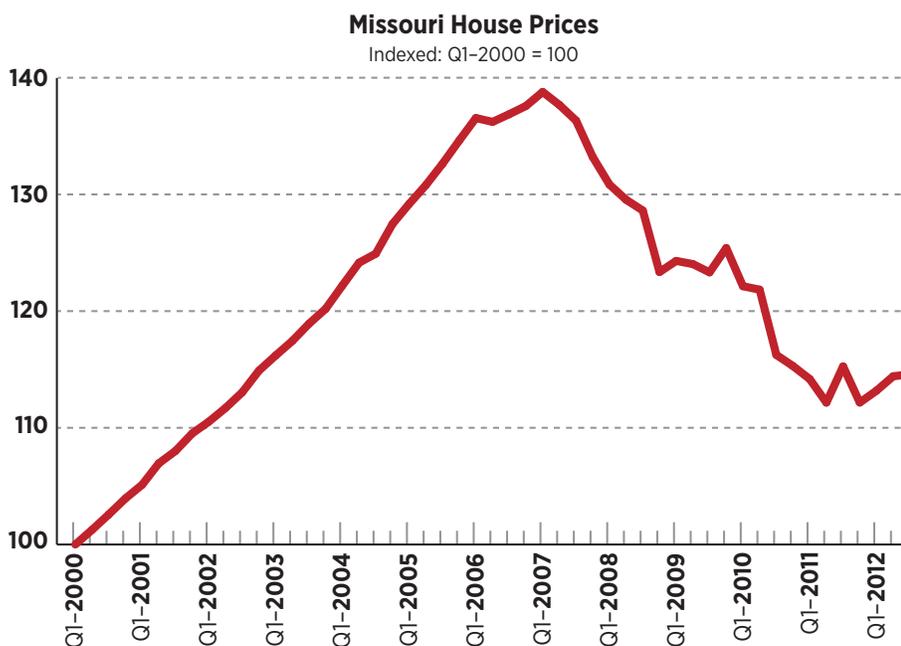
Zip Code	CBSA or County	Seriously Delinquent Mortgages
63138	St. Louis, MO-IL	14.3%
63136	St. Louis, MO-IL	13.3%
63137	St. Louis, MO-IL	13.3%
64130	Kansas City, MO-KS	12.9%
63115	St. Louis, MO-IL	12.7%
63147	St. Louis, MO-IL	12.6%
64132	Kansas City, MO-KS	12.4%
63134	St. Louis, MO-IL	11.6%
64134	Kansas City, MO-KS	11.0%
63121	St. Louis, MO-IL	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 Missouri, the cutoff is 1,051.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Missouri were 0.2 percent higher than in the second quarter and 0.6 percent lower than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI