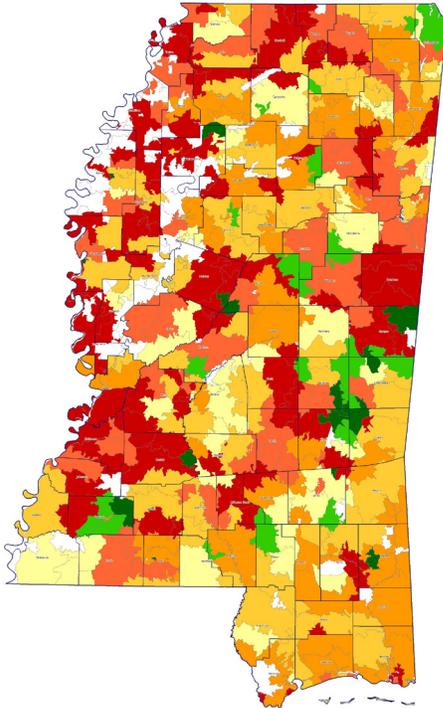




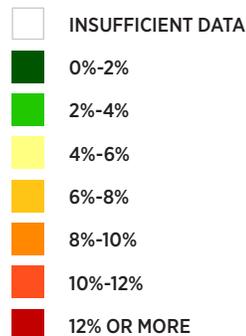
# Mississippi

## Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



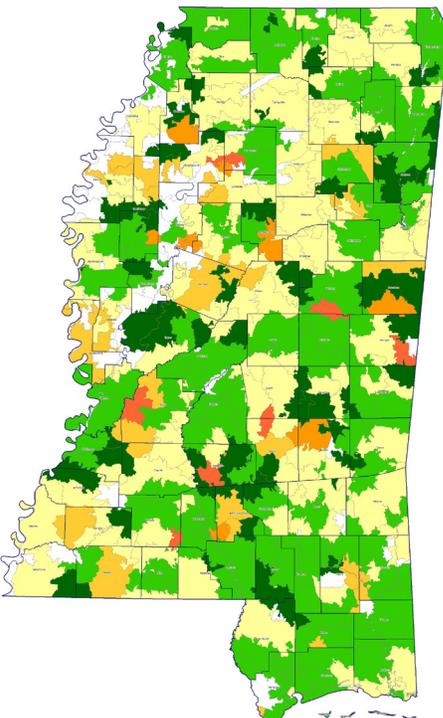
In September 2012, 8.6 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 22 basis points (bps) in Mississippi between June 2012 and September 2012. Loans that were delinquent 90 days or more increased 32 bps; foreclosures decreased 53 bps.



Source: Lender Processing Services



## Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	20.2%
39212	Jackson, MS	16.9%
39059	Jackson, MS	15.7%
39206	Jackson, MS	14.5%
39581	Pascagoula, MS	14.1%
39209	Jackson, MS	14.1%
39563	Pascagoula, MS	13.8%
39180	Vicksburg, MS	13.7%
38703	Cleveland, MS	13.7%
38637	Memphis, TN-MS-AR	13.6%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 263.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2012

**Mississippi House Prices**  
Indexed: Q1-2000 = 100



In the third quarter of 2012, house prices in Mississippi were 1.1 percent higher than in the second quarter and 3.2 percent higher than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI