

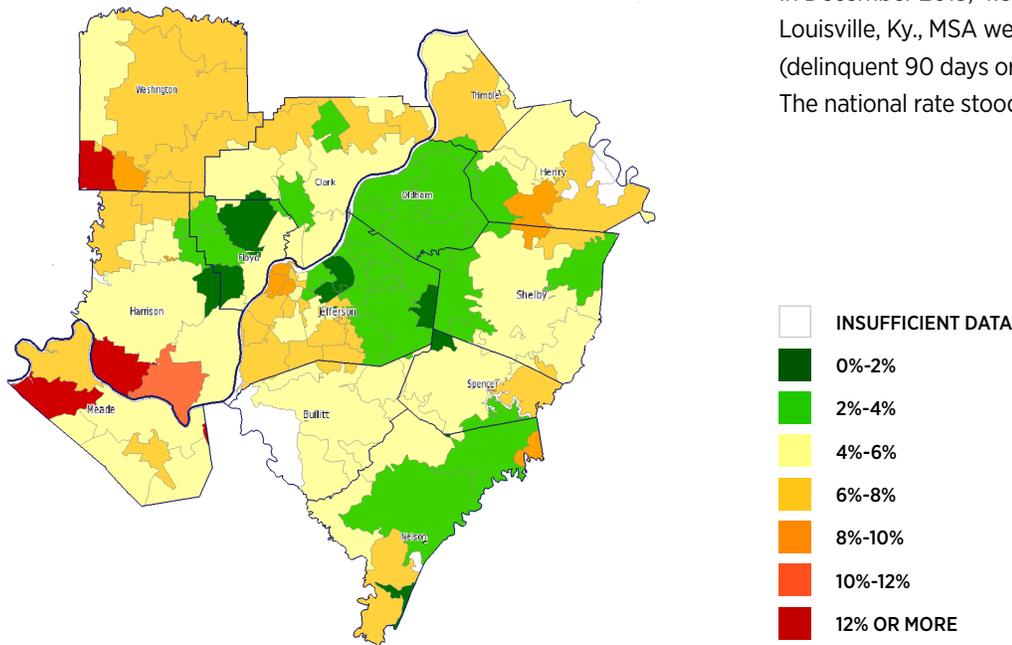


Louisville, KY, MSA

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013

In December 2013, 4.53 percent of loans in the Louisville, Ky., MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.99 percent.

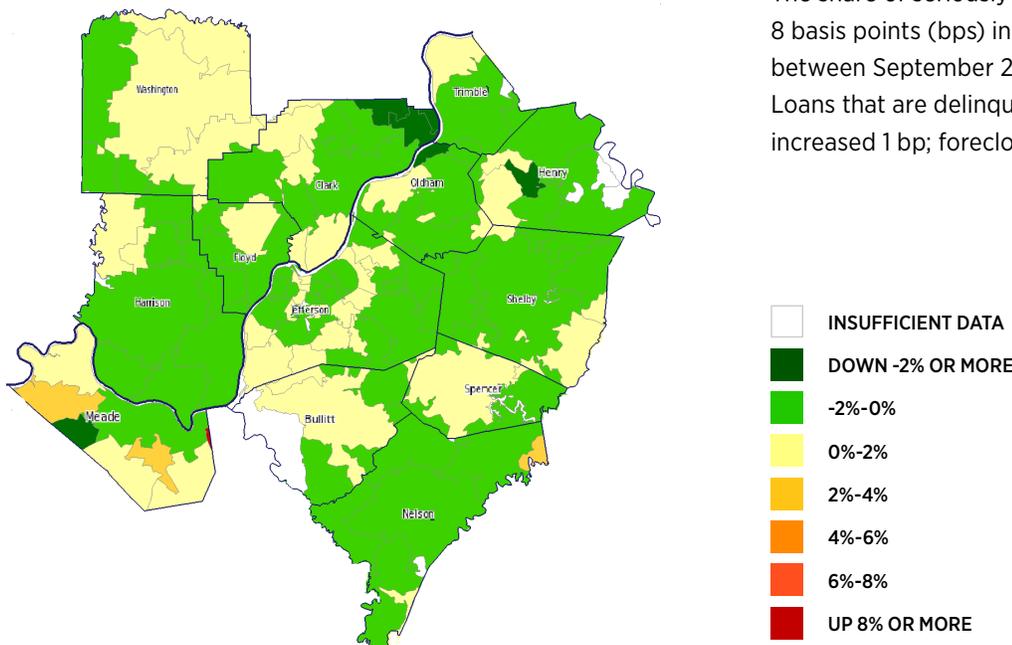


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013 TO DECEMBER 2013

The share of seriously delinquent loans decreased 8 basis points (bps) in the Louisville, Ky., MSA between September 2013 and December 2013. Loans that are delinquent 90 days or more increased 1 bp; foreclosures decreased 11 bps.



Source: Lender Processing Services



Louisville, KY, MSA

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40210	Jefferson, KY	10.5%
40212	Jefferson, KY	10.1%
40211	Jefferson, KY	9.5%
40606	Washington, IN	9.3%
40057	Henry, KY	9.0%
47164	Harrison, IN	8.6%
40019	Henry, KY	8.2%
40216	Jefferson, KY	7.7%
47138	Scott, IN	7.7%
40006	Trimble, KY	7.6%

Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville, Ky., MSA, the cutoff is 213.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2013

Louisville, KY, MSA House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2013, house prices in the Louisville, Ky., MSA were 0.5 percent higher than in the third quarter and 1.8 percent higher than in the fourth quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI