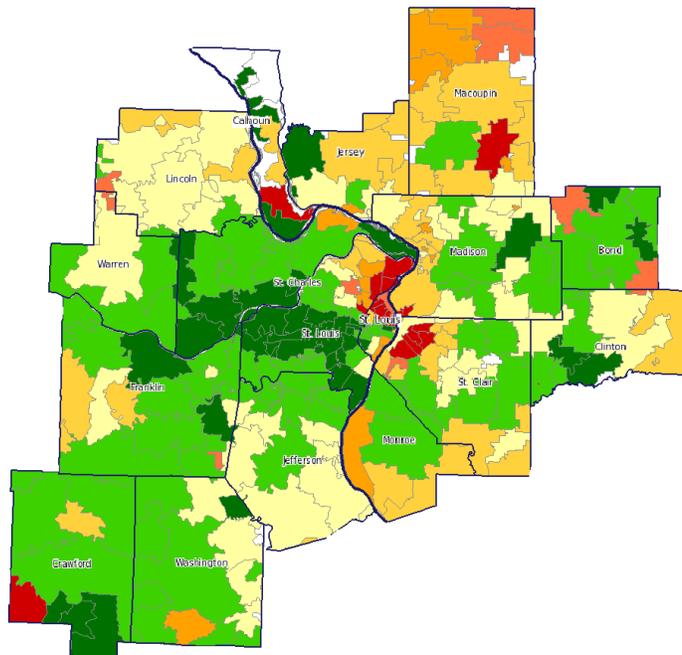




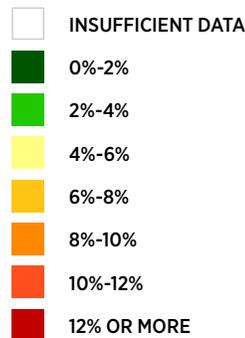
St. Louis, MO, MSA

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013



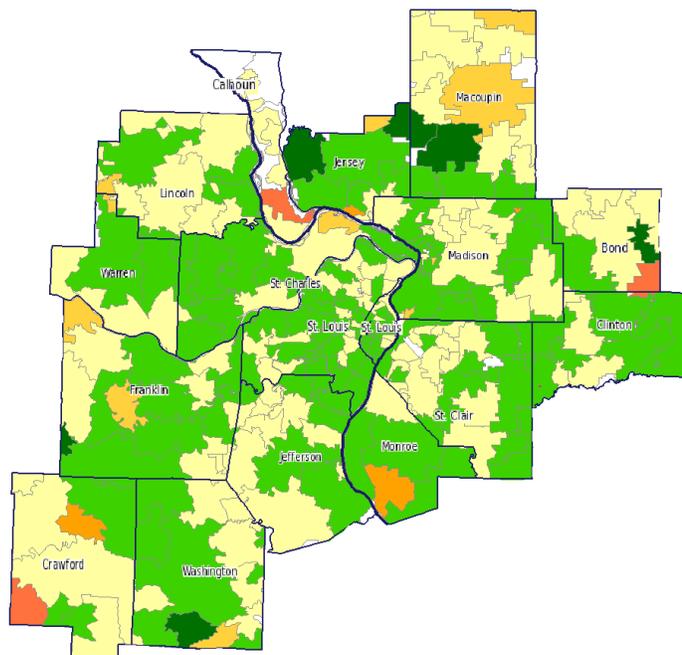
In December 2013, 4.01 percent of loans in the St. Louis, Mo., MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.99 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013 TO DECEMBER 2013



The share of seriously delinquent loans decreased 6 basis points (bps) in the St. Louis, Mo., MSA between September 2013 and December 2013. Loans that are delinquent 90 days or more decreased 8 bps; foreclosures increased 2 bps.



Source: Lender Processing Services



St. Louis, MO, MSA

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2013

| Zip Code | CBSA or County | Seriously Delinquent Mortgages |
|----------|----------------------|--------------------------------|
| 62206 | Saint Clair, IL | 15.9% |
| 63107 | Saint Louis City, MO | 14.3% |
| 63113 | Saint Louis City, MO | 13.8% |
| 63115 | Saint Louis City, MO | 12.5% |
| 63136 | Saint Louis, MO | 12.2% |
| 63137 | Saint Louis, MO | 12.2% |
| 63138 | Saint Louis, MO | 11.8% |
| 63147 | Saint Louis City, MO | 11.3% |
| 63134 | Saint Louis, MO | 10.3% |
| 63121 | Saint Louis, MO | 9.8% |

Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the St. Louis, Mo., MSA, the cutoff is 523.

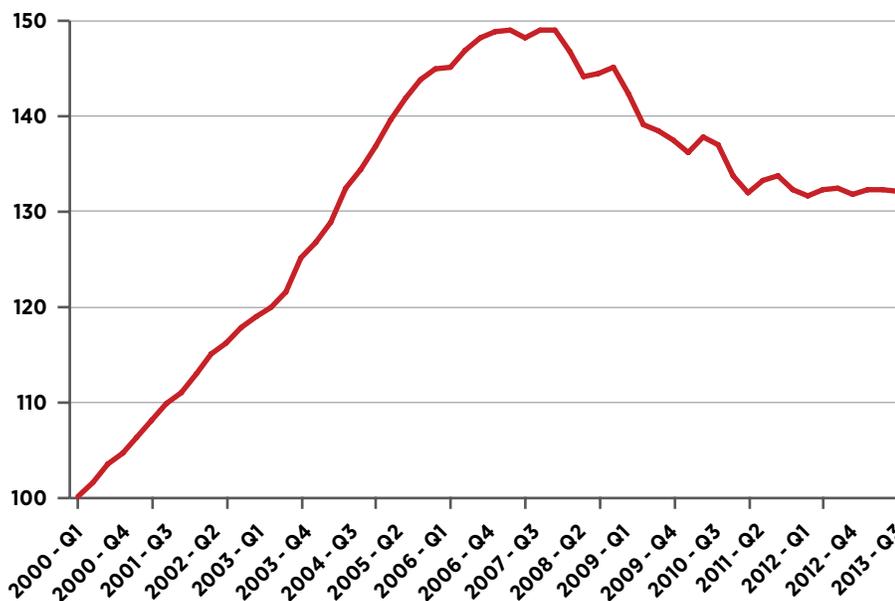
Source: Lender Processing Services

House Prices

FOURTH QUARTER 2013

St. Louis, MO, MSA House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2013, house prices in the St. Louis, Mo., MSA were 0.2 percent lower than in the third quarter and 0.3 percent lower than in the fourth quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI