

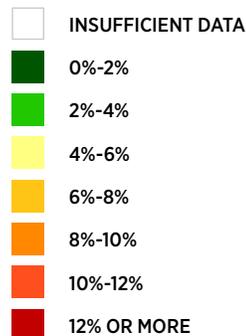
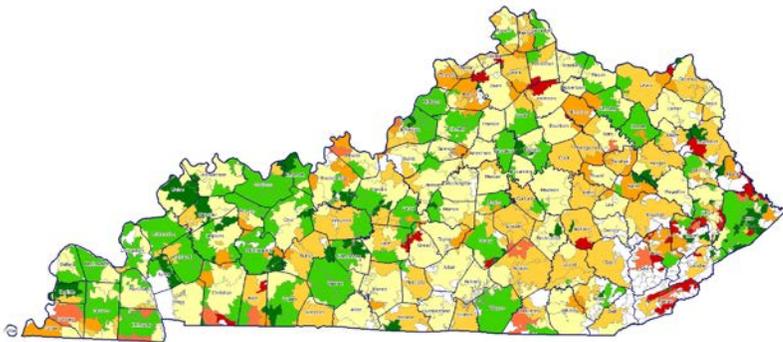


Kentucky

Seriously Delinquent Mortgages by Zip Code

JUNE 2013

In June 2013, 4.73 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.

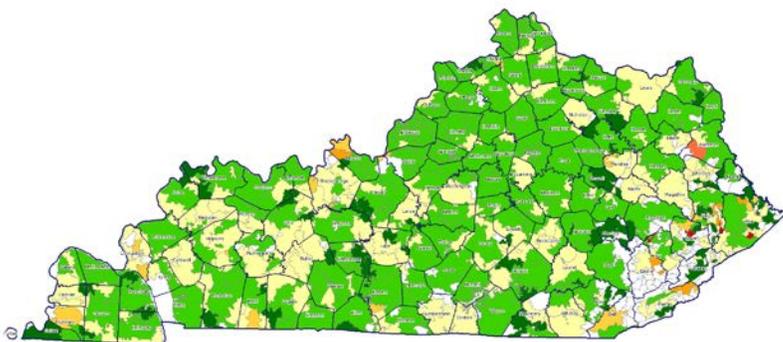


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013

The share of seriously delinquent loans decreased 39 basis points (bps) in Kentucky between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 12 bps; foreclosures decreased 27 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

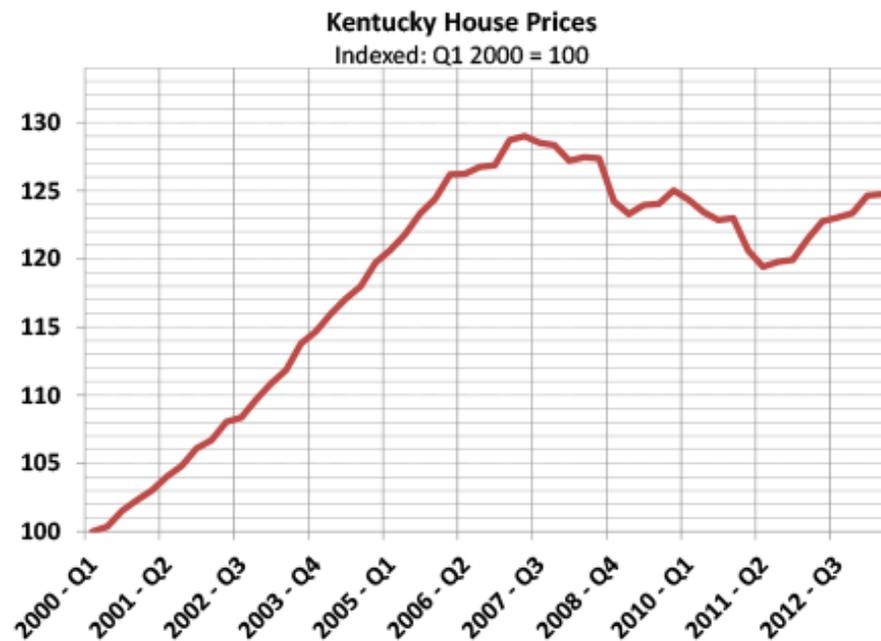
Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.9%
40211	Louisville/Jefferson County, KY-IN	12.7%
41014	Cincinnati-Middletown, OH-KY-IN	12.1%
40210	Louisville/Jefferson County, KY-IN	11.8%
40212	Louisville/Jefferson County, KY-IN	11.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.5%
41030	Cincinnati-Middletown, OH-KY-IN	9.5%
40118	Louisville/Jefferson County, KY-IN	9.0%
40215	Louisville/Jefferson County, KY-IN	8.7%
40216	Louisville/Jefferson County, KY-IN	8.7%

Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 499.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Kentucky were 0.1 percent higher than in the first quarter and 1.6 percent higher than in the second quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI