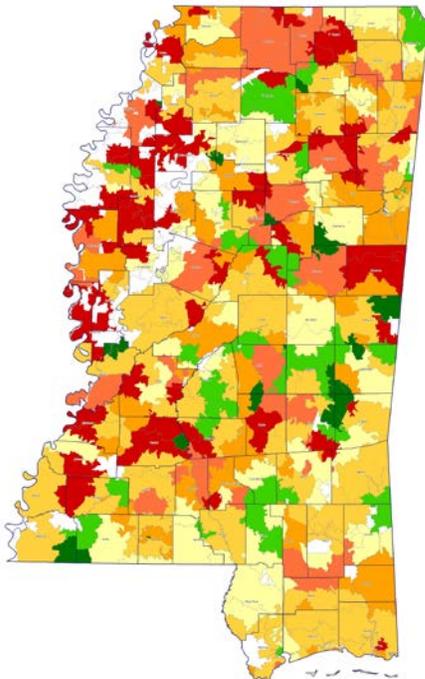




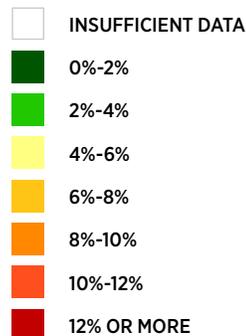
Mississippi

Seriously Delinquent Mortgages by Zip Code

JUNE 2013



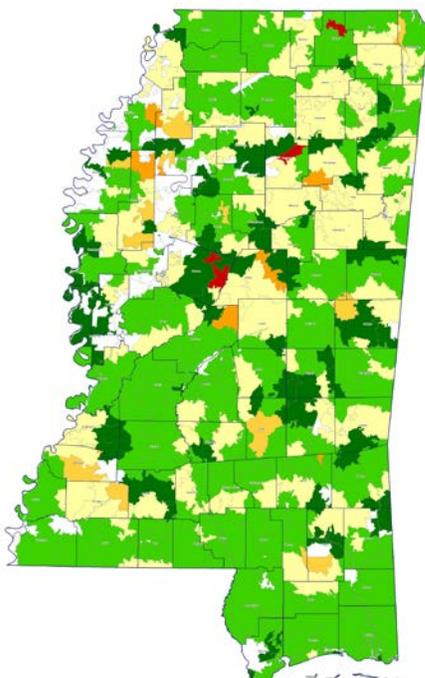
In June 2013, 7.45 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.84 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2013 TO JUNE 2013



The share of seriously delinquent loans decreased 66 basis points (bps) in Mississippi between March 2013 and June 2013. Loans that are 90 days or more delinquent decreased 24 bps; foreclosures decreased 42 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38676	Memphis, TN-MS-AR	16.3%
39212	Jackson, MS	15.2%
39204	Jackson, MS	14.8%
38751	Indianola, MS	13.7%
39563	Pascagoula, MS	13.4%
38680	Memphis, TN-MS-AR	13.3%
38703	Cleveland, MS	12.9%
39059	Jackson, MS	12.8%
39272	Jackson, MS	12.2%
38637	Memphis, TN-MS-AR	12.1%

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 Mississippi, the cutoff is 233.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2013



In the second quarter of 2013, house prices in Mississippi were 1.0 percent higher than in the first quarter and 1.7 percent higher than in the second quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI