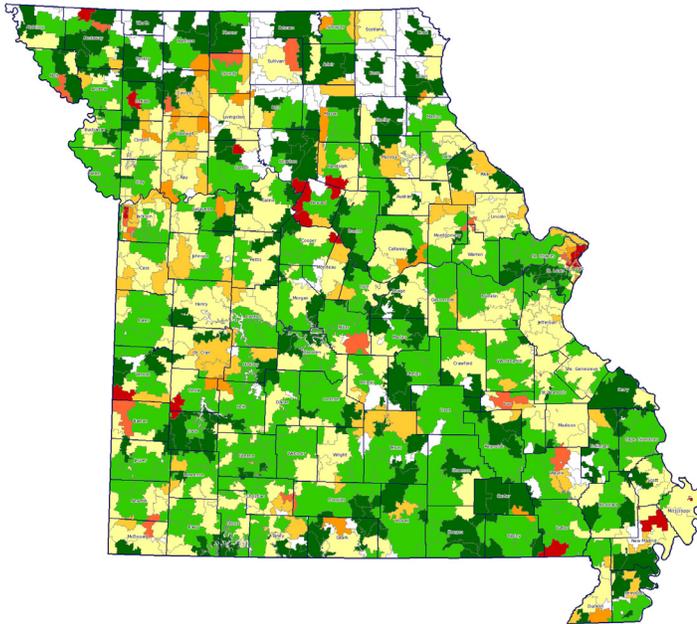




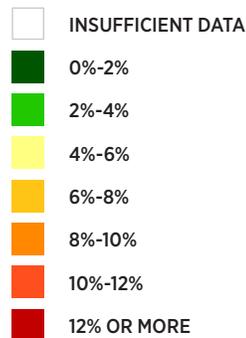
Missouri

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



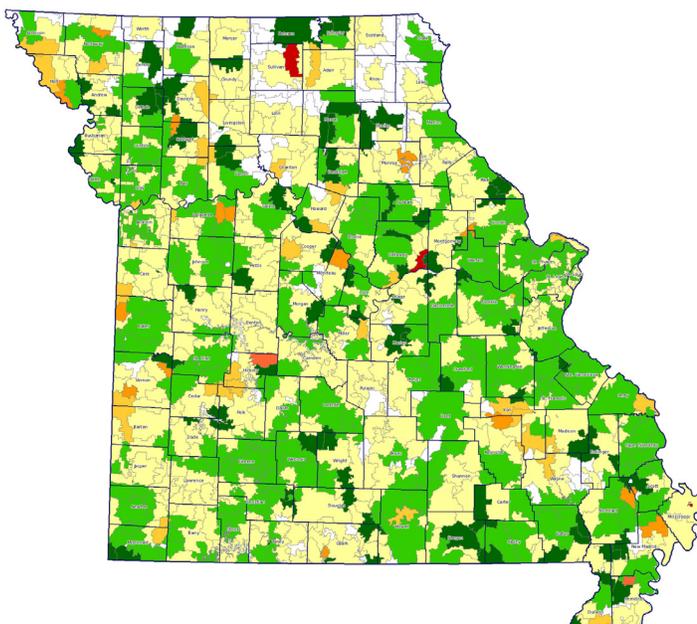
In March 2013, 4.01 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 8 basis points (bps) in Missouri between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 16 bp; foreclosures increased 8 bps.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

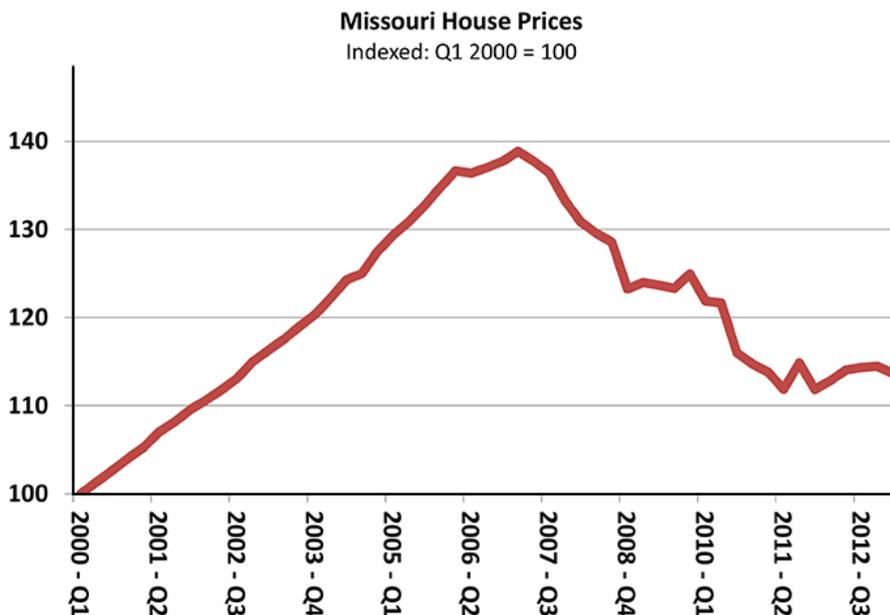
| Zip Code | CBSA or County | Seriously Delinquent Mortgages |
|----------|--------------------|--------------------------------|
| 63136 | St. Louis, MO-IL | 13.2% |
| 63138 | St. Louis, MO-IL | 13.2% |
| 63115 | St. Louis, MO-IL | 12.6% |
| 63137 | St. Louis, MO-IL | 12.6% |
| 64130 | Kansas City, MO-KS | 12.4% |
| 63147 | St. Louis, MO-IL | 12.0% |
| 64132 | Kansas City, MO-KS | 11.0% |
| 63134 | St. Louis, MO-IL | 10.8% |
| 63121 | St. Louis, MO-IL | 10.5% |
| 64134 | Kansas City, MO-KS | 10.3% |

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Missouri, the cutoff is 989.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Missouri were 0.7 percent lower than in the fourth quarter of 2012 and 0.7 percent higher than in the first quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI