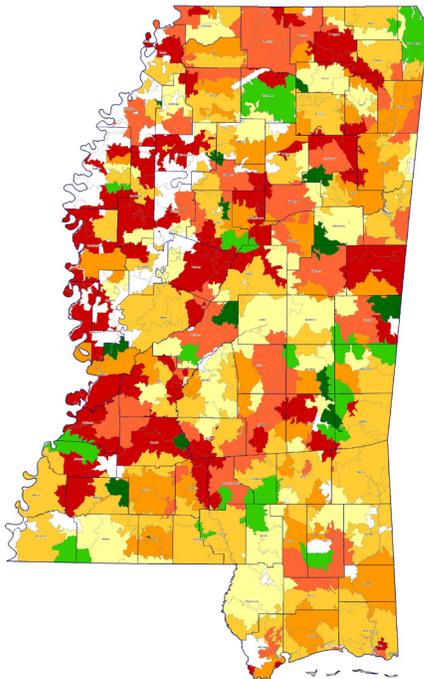




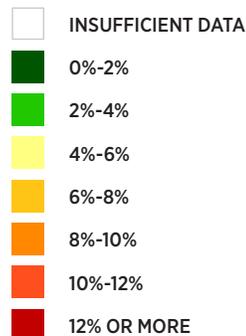
Mississippi

Seriously Delinquent Mortgages by Zip Code

MARCH 2013



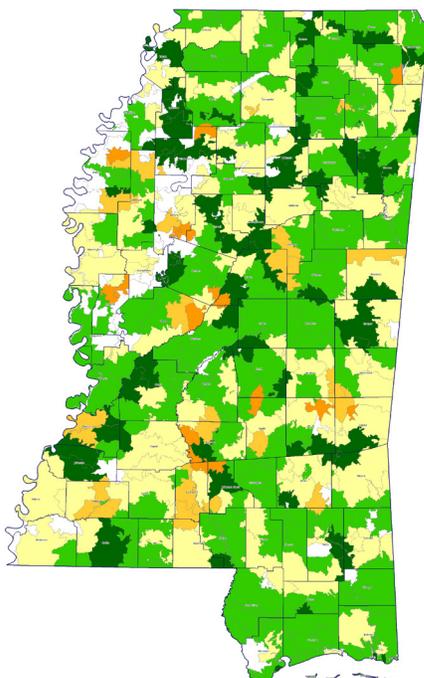
In March 2013, 8.11 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.



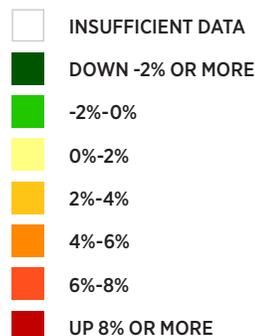
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013



The share of seriously delinquent loans decreased 33 basis points (bps) in Mississippi between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 23 bps; foreclosures decreased 11 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	17.6%
39212	Jackson, MS	16.4%
38676	Memphis, TN-MS-AR	14.9%
38703	Cleveland, MS	14.9%
39059	Jackson, MS	14.6%
39563	Pascagoula, MS	14.6%
39272	Jackson, MS	13.8%
39083	Jackson, MS	13.6%
38751	Indianola, MS	13.4%
38637	Memphis, TN-MS-AR	13.3%

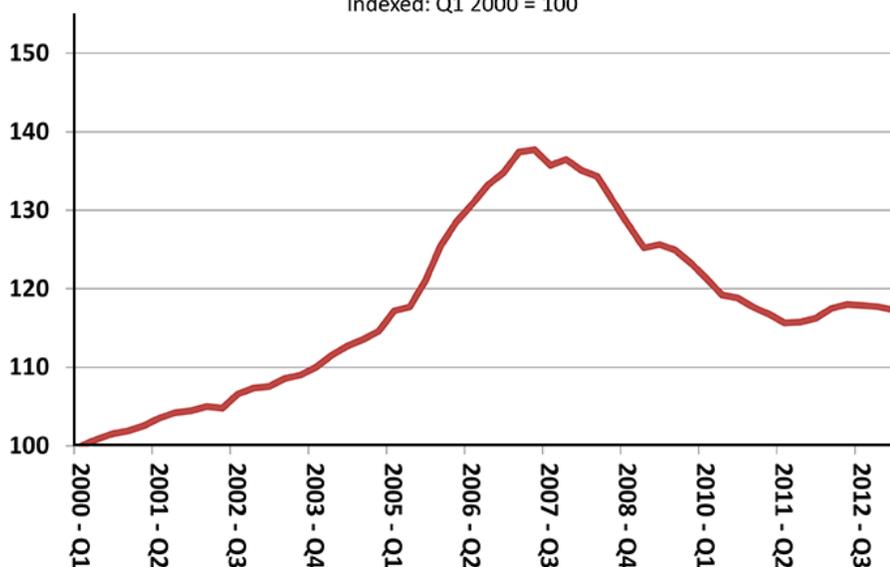
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 245.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2013

Mississippi House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2013, house prices in Mississippi were 0.3 percent lower than in the fourth quarter of 2012 and 0.2 percent lower than in the first quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI