

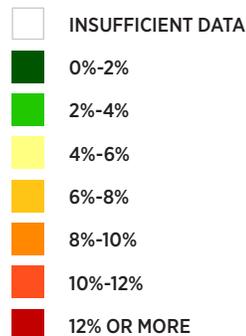
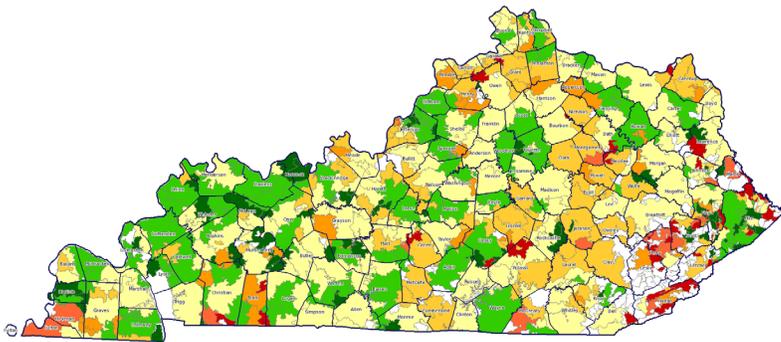


# Kentucky

## Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013

In September 2013, 4.49 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.

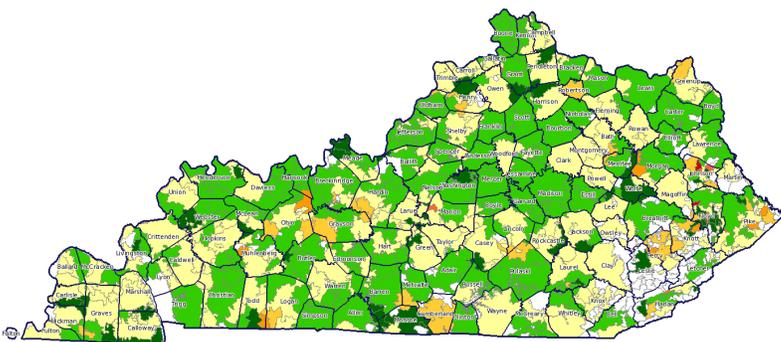


Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013

The share of seriously delinquent loans decreased 24 basis points (bps) in Kentucky between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 4 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



# Kentucky

## Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.4%
41014	Cincinnati-Middletown, OH-KY-IN	12.0%
40210	Louisville/Jefferson County, KY-IN	10.6%
40212	Louisville/Jefferson County, KY-IN	10.2%
40211	Louisville/Jefferson County, KY-IN	9.8%
41016	Cincinnati-Middletown, OH-KY-IN	8.3%
40216	Louisville/Jefferson County, KY-IN	7.8%
41030	Cincinnati-Middletown, OH-KY-IN	7.6%
40118	Louisville/Jefferson County, KY-IN	7.4%
40741	Clay, KY	7.2%

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 487.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2013

**Kentucky House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Kentucky were 1.2 percent higher than in the second quarter and 0.7 percent higher than in the third quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI