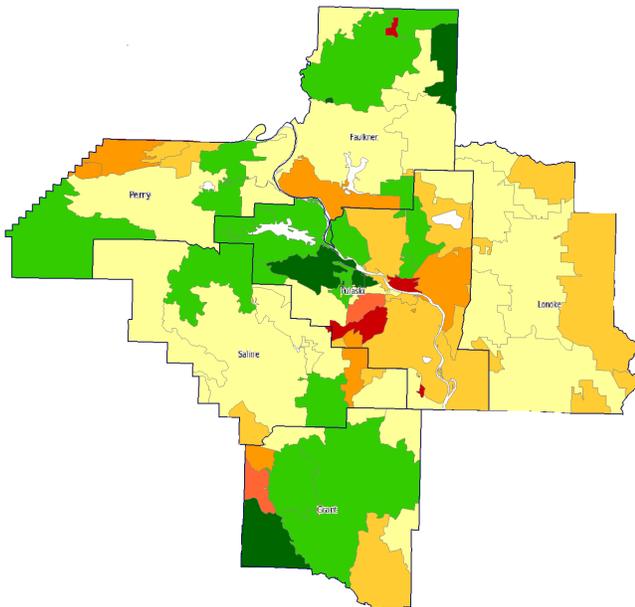




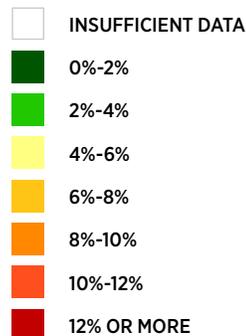
Little Rock MSA

Seriously Delinquent Mortgages by Zip Code

MARCH 2014



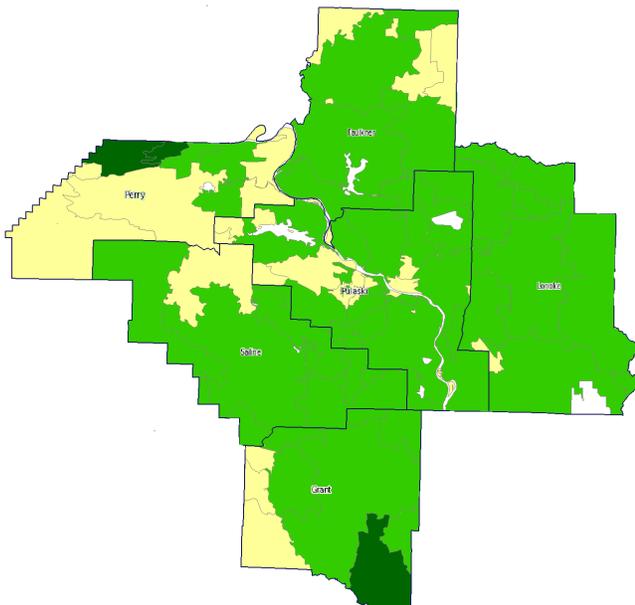
In March 2014, 5.02 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.49 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013 TO MARCH 2014



The share of seriously delinquent loans decreased 43 basis points (bps) in the Little Rock MSA between December 2013 and March 2014. Loans that are delinquent 90 days or more decreased 13 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



Little Rock MSA

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Pulaski, AR	14.3%
72114	Pulaski, AR	12.2%
72204	Pulaski, AR	11.6%
72117	Pulaski, AR	9.4%
72103	Saline, AR	9.3%
72206	Pulaski, AR	7.6%
72202	Pulaski, AR	7.2%
72024	Lonoke, AR	7.0%
72118	Pulaski, AR	7.0%
72176	Lonoke, AR	6.9%

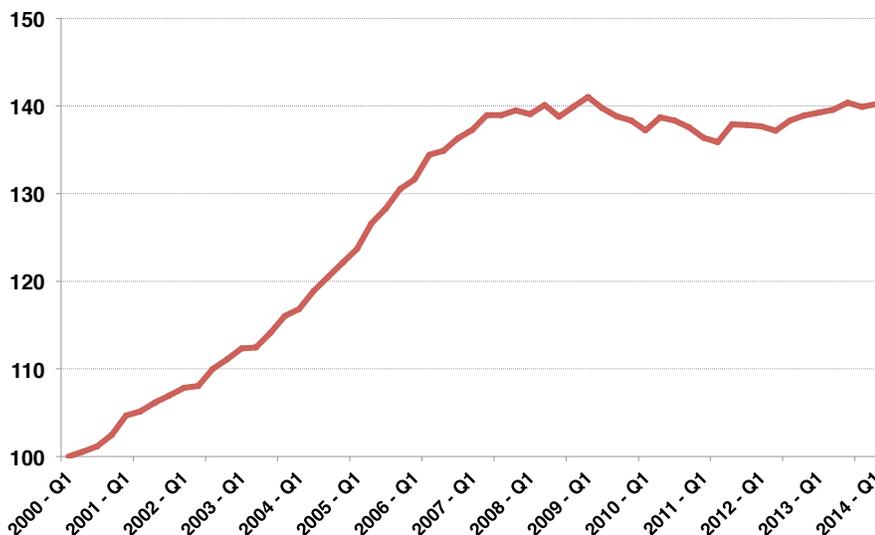
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Little Rock MSA, the cutoff is 102.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2014

Little Rock MSA House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2014, house prices in the Little Rock MSA were 0.2 percent higher than in the fourth quarter of 2013 and 0.7 percent higher than in the first quarter of 2013.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI