

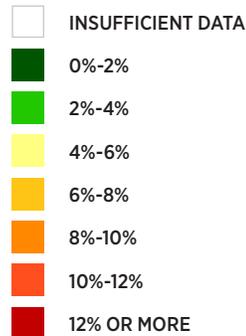
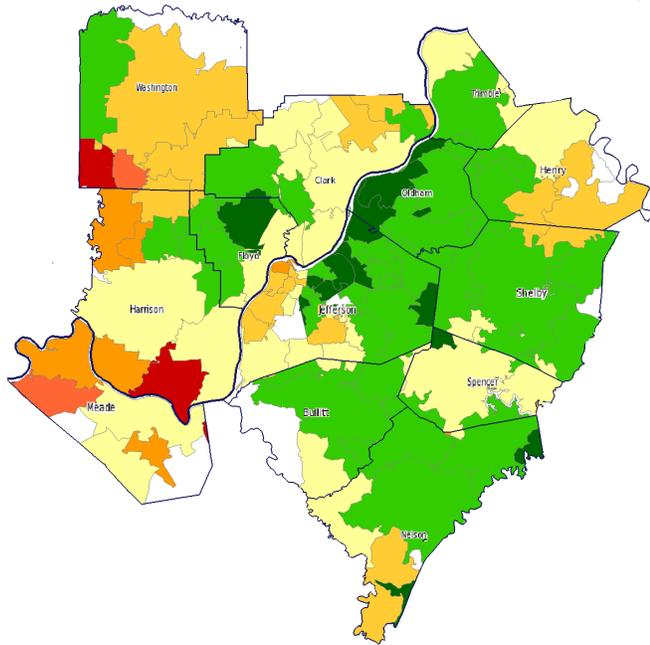


Louisville MSA

Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014

In September 2014, 3.94 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.

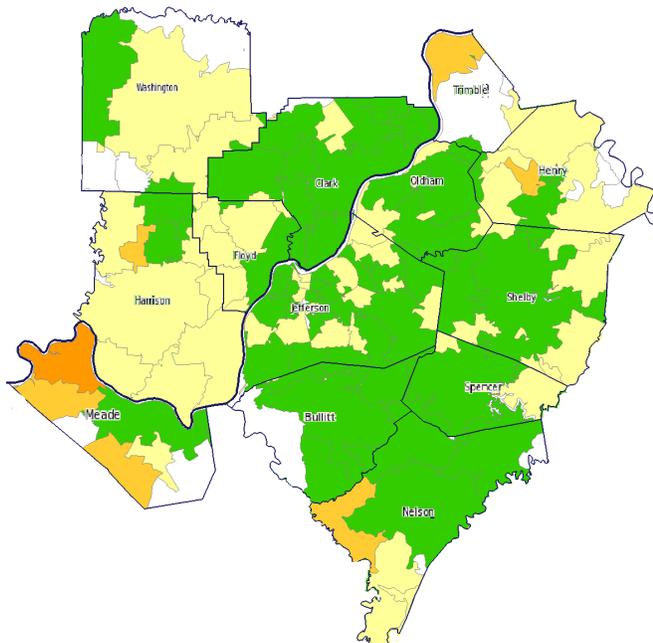


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014

The share of seriously delinquent loans decreased 13 basis points (bps) in the Louisville MSA between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 15 bps; foreclosures increased 1 bp.



Source: Lender Processing Services



Louisville MSA

Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
40212	Laporte, KY	8.3%
40117	Meade, KY	8.1%
40211	Jefferson, KY	7.8%
47164	Harrison, KY	7.6%
40210	Laporte, KY	7.5%
40203	Jefferson, KY	7.2%
40019	Henry, KY	7.0%
47102	Scott, IN	6.9%
47138	Scott, IN	6.9%
40057	Henry, KY	6.5%

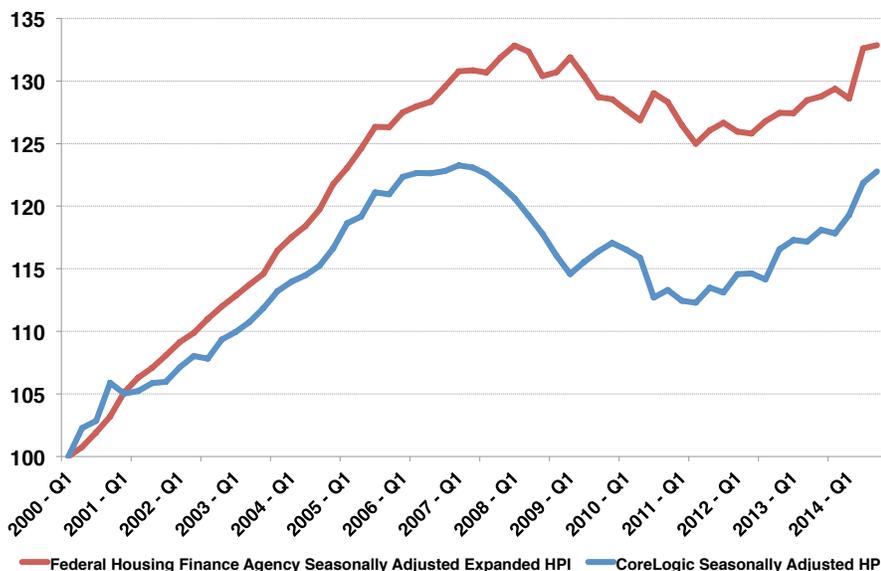
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 197 loans.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2014

Louisville, Ky MSA House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for the Louisville MSA were 0.2 percent higher (FHFA) and 0.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.2 percent higher (FHFA) and 3.9 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic