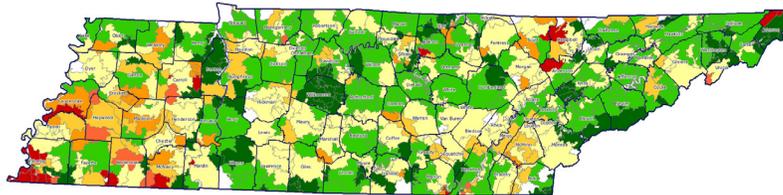




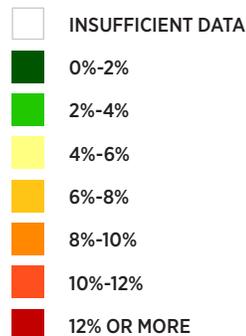
# Tennessee

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



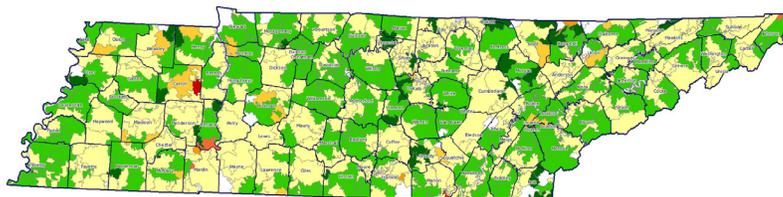
In September 2014, 4.12 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 4 basis points (bps) in Tennessee between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 4 bps; foreclosures increased 1 bp.



Source: Lender Processing Services



# Tennessee

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
38118	Memphis, TN-MS-AR	16.0%
38127	Memphis, TN-MS-AR	14.4%
38109	Memphis, TN-MS-AR	14.3%
38115	Memphis, TN-MS-AR	13.3%
38141	Memphis, TN-MS-AR	13.2%
38116	Memphis, TN-MS-AR	12.8%
38128	Memphis, TN-MS-AR	12.8%
38106	Memphis, TN-MS-AR	12.6%
37406	Chattanooga, TN-GA	10.9%
38108	Memphis, TN-MS-AR	10.7%

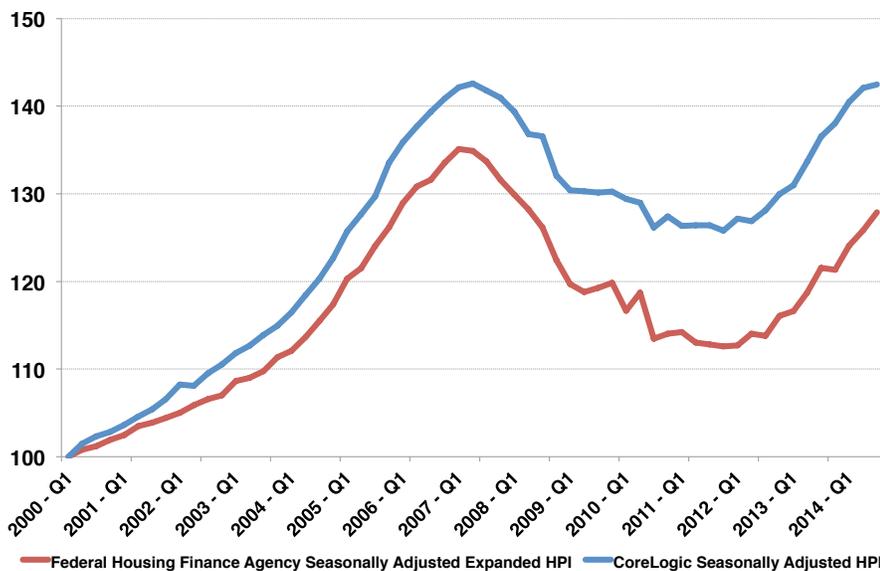
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Tennessee, the cutoff is 822 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

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



In the third quarter of 2014, house price indices for Tennessee were 1.6 percent higher (FHFA) and 0.3 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 5.2 percent higher (FHFA) and 4.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic