

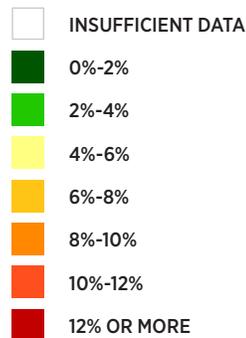
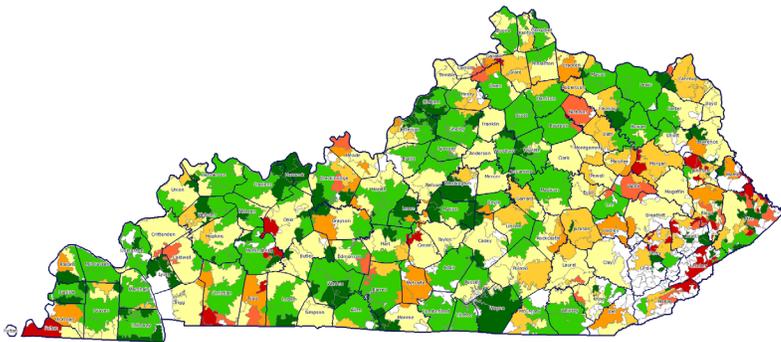


Kentucky

Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014

In December 2014, 3.76 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.99 percent.

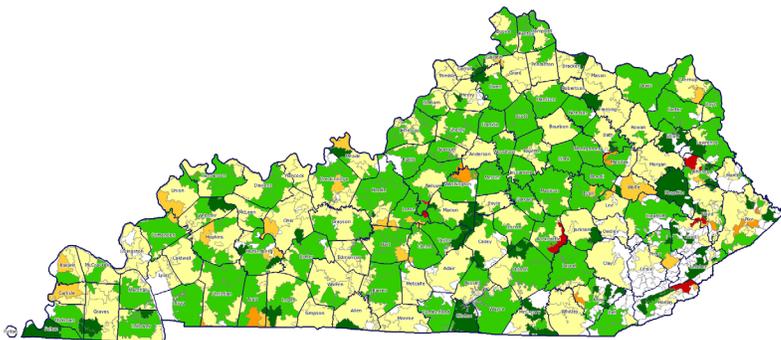


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014 TO DECEMBER 2014

The share of seriously delinquent loans decreased 10 basis points (bps) in Kentucky between September 2014 and December 2014. Loans that are delinquent 90 days or more increased 2 bps; foreclosures decreased 12 bps.



Source: Lender Processing Services



Kentucky

Top 10 ZIP Codes with Mortgages Under Stress

DECEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	11.0%
41014	Covington, KY	8.7%
40212	Louisville/Jefferson County, KY-IN	8.5%
40210	Louisville/Jefferson County, KY-IN	8.4%
40211	Louisville/Jefferson County, KY-IN	8.1%
40203	Louisville/Jefferson County, KY-IN	7.7%
41035	Louisville/Jefferson County, KY-IN	6.7%
40484	Lincoln, KY	6.6%
41016	Louisville/Jefferson County, KY-IN	6.6%
40444	Stanford, Lincoln, KY	6.2%

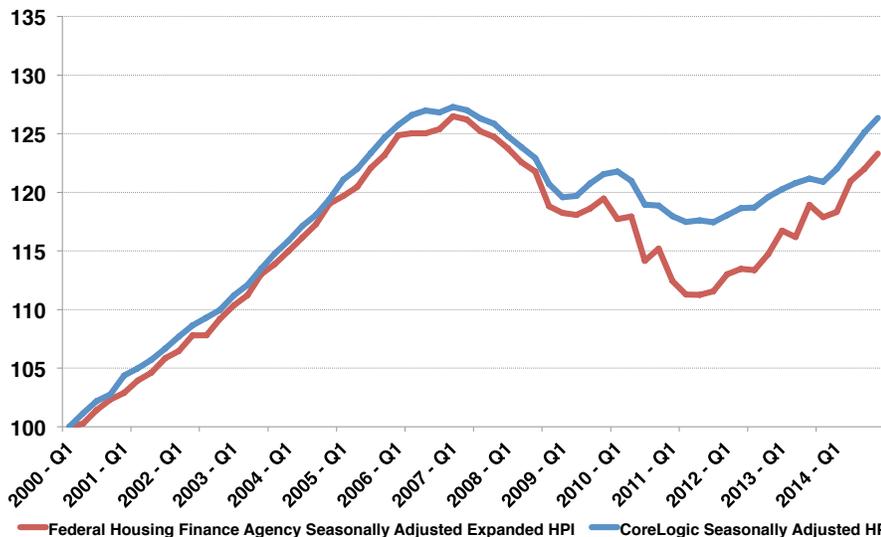
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 447 loans.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2014

Kentucky House Prices
Indexed: Q1 2000 = 100



In the fourth quarter of 2014, house price indices for Kentucky were 1.1 percent higher (FHFA) and 1.0 percent higher (CoreLogic) than in the third quarter of 2014. Since the fourth quarter of 2013, house price indices were 4.6 percent higher (FHFA) and 4.5 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic