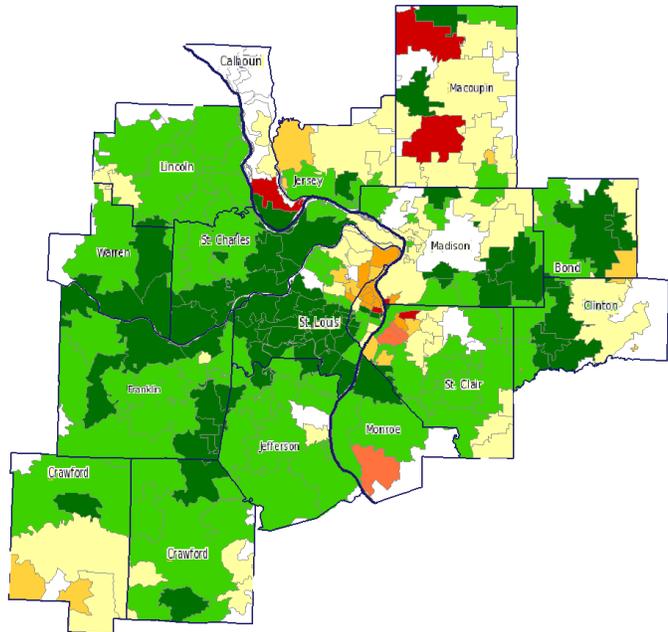




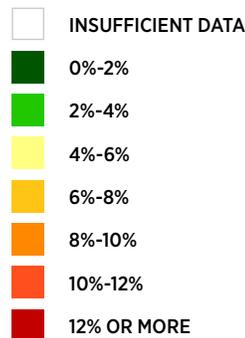
St. Louis MSA

Seriously Delinquent Mortgages by ZIP Code

MARCH 2016



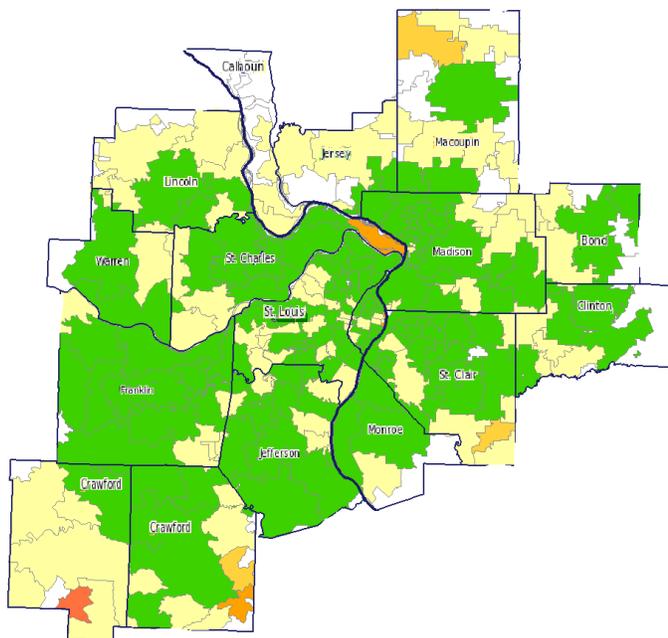
In March 2016, 2.80 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.13 percent.



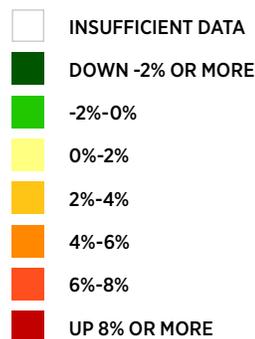
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2015 TO MARCH 2016



The share of seriously delinquent loans decreased 19 basis points (bps) in the St. Louis MSA between December 2015 and March 2016. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures decreased 17 bps.



Source: Lender Processing Services

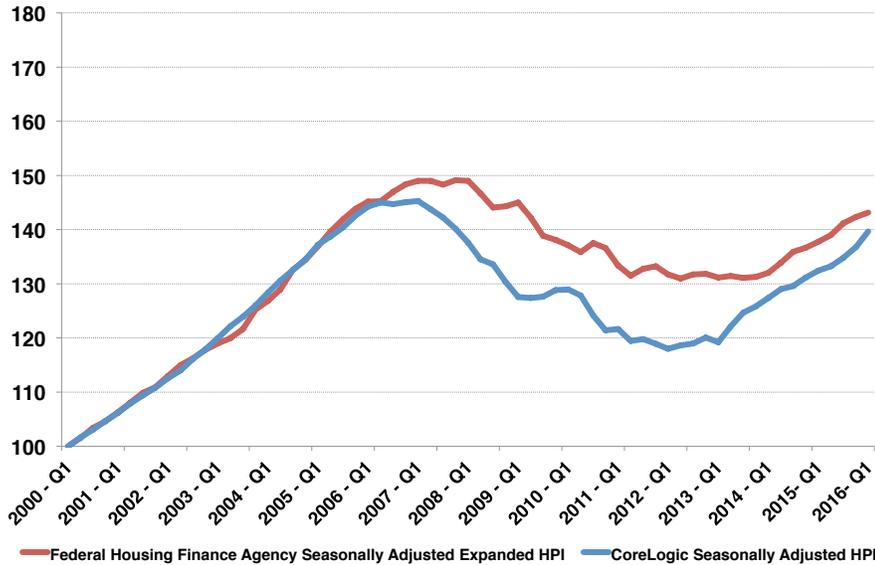


St. Louis MSA

House Prices

FIRST QUARTER 2016

St. Louis, Mo MSA House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2016, house price indices for the St. Louis MSA were 0.6 percent higher (FHFA) and 2.1 percent higher (CoreLogic) than in the fourth quarter of 2015. Since the first quarter of 2015, house price indices were 3.9 percent higher (FHFA) and 5.5 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic