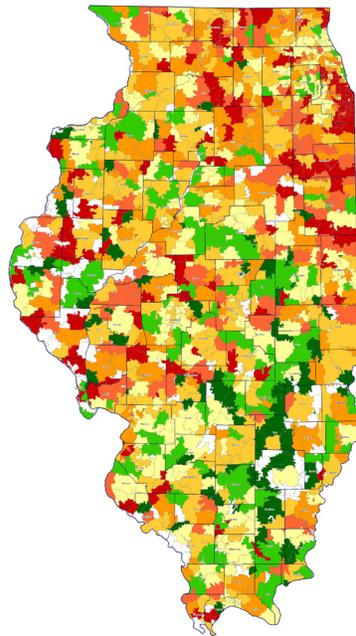




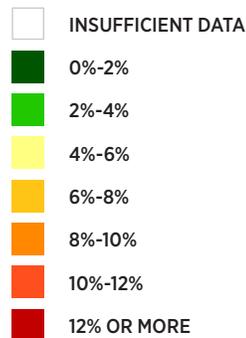
Illinois

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



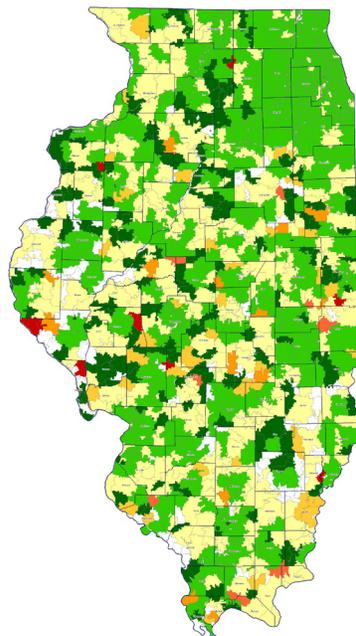
In December 2012, 8.8 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.



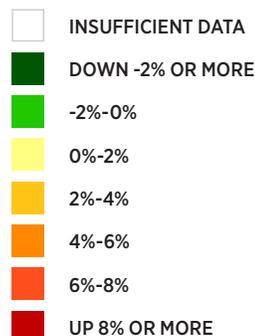
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 53 basis points (bps) in Illinois between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 2 bps; foreclosures decreased 55 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

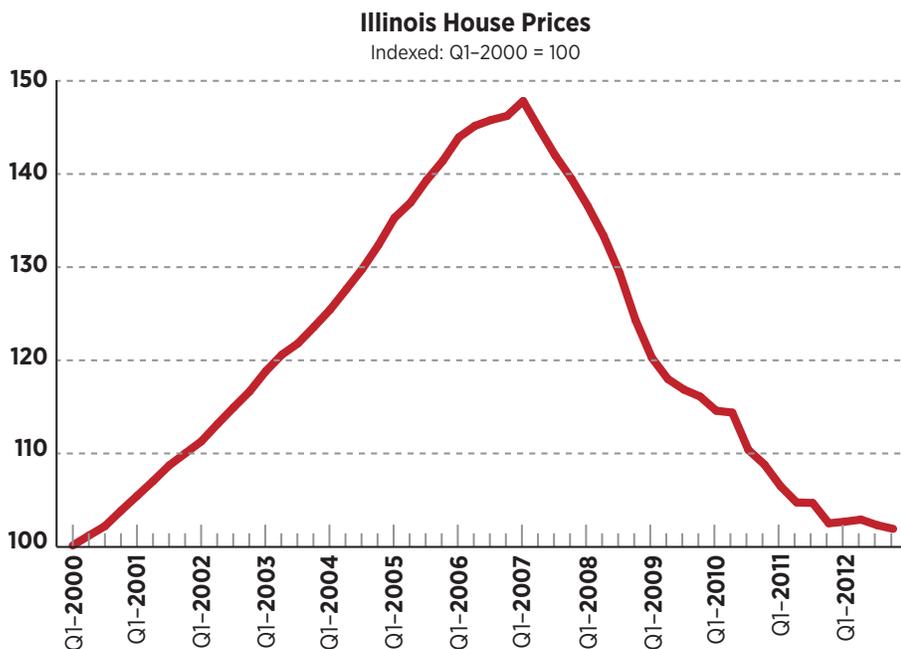
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	27.0%
60153	Chicago-Joliet-Naperville, IL-IN-WI	25.5%
60419	Chicago-Joliet-Naperville, IL-IN-WI	24.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	24.8%
60827	Chicago-Joliet-Naperville, IL-IN-WI	24.7%
60409	Chicago-Joliet-Naperville, IL-IN-WI	24.4%
60466	Chicago-Joliet-Naperville, IL-IN-WI	23.8%
60478	Chicago-Joliet-Naperville, IL-IN-WI	23.1%
60104	Chicago-Joliet-Naperville, IL-IN-WI	23.1%
60644	Chicago-Joliet-Naperville, IL-IN-WI	22.2%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 2,172.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012



In the fourth quarter of 2012, house prices in Illinois were 0.4 percent lower than in the third quarter and 0.6 percent lower than in the fourth quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI