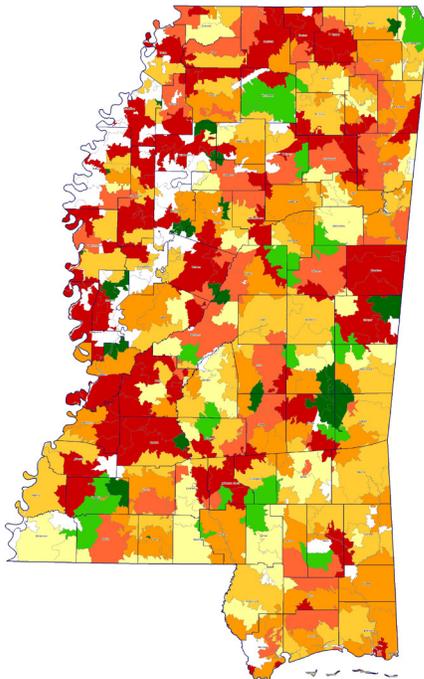




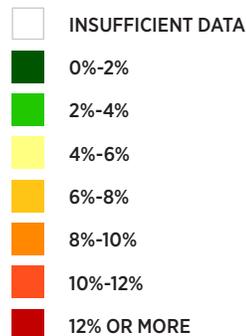
# Mississippi

## Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



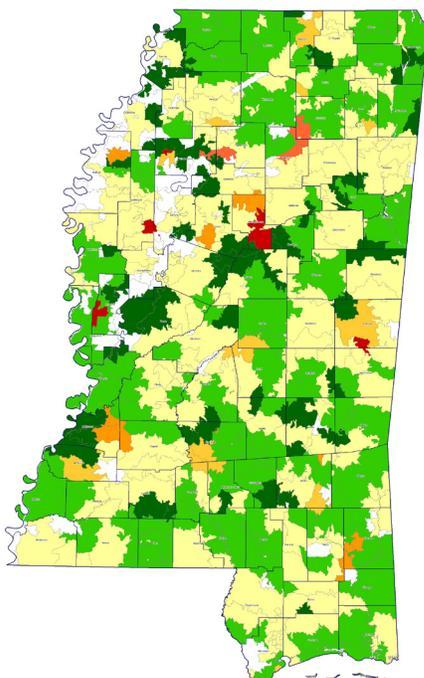
In December 2012, 8.4 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.



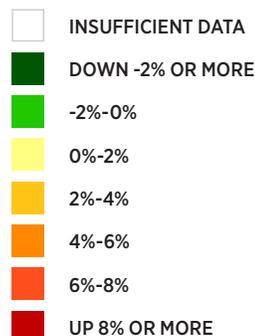
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 19 basis points (bps) in Mississippi between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 14 bps; foreclosures decreased 33 bps.



Source: Lender Processing Services



## Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	19.4%
38676	Memphis, TN-MS-AR	17.5%
39212	Jackson, MS	16.5%
39576	Gulfport-Biloxi, MS	16.0%
38703	Cleveland, MS	14.7%
39059	Jackson, MS	14.2%
39209	Jackson, MS	14.1%
39563	Pascagoula, MS	13.8%
38637	Memphis, TN-MS-AR	13.7%
38663	Benton, MS	13.4%

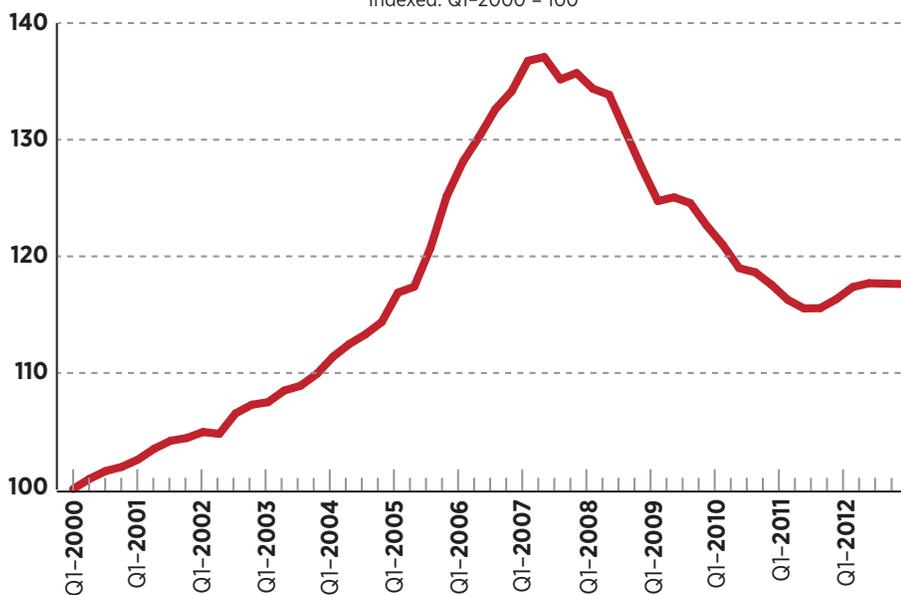
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 251.

Source: Lender Processing Services

## House Prices

FOURTH QUARTER 2012

**Mississippi House Prices**  
Indexed: Q1-2000 = 100



In the fourth quarter of 2012, house prices in Mississippi were unchanged from the third quarter and 1.1 percent higher than in the fourth quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI