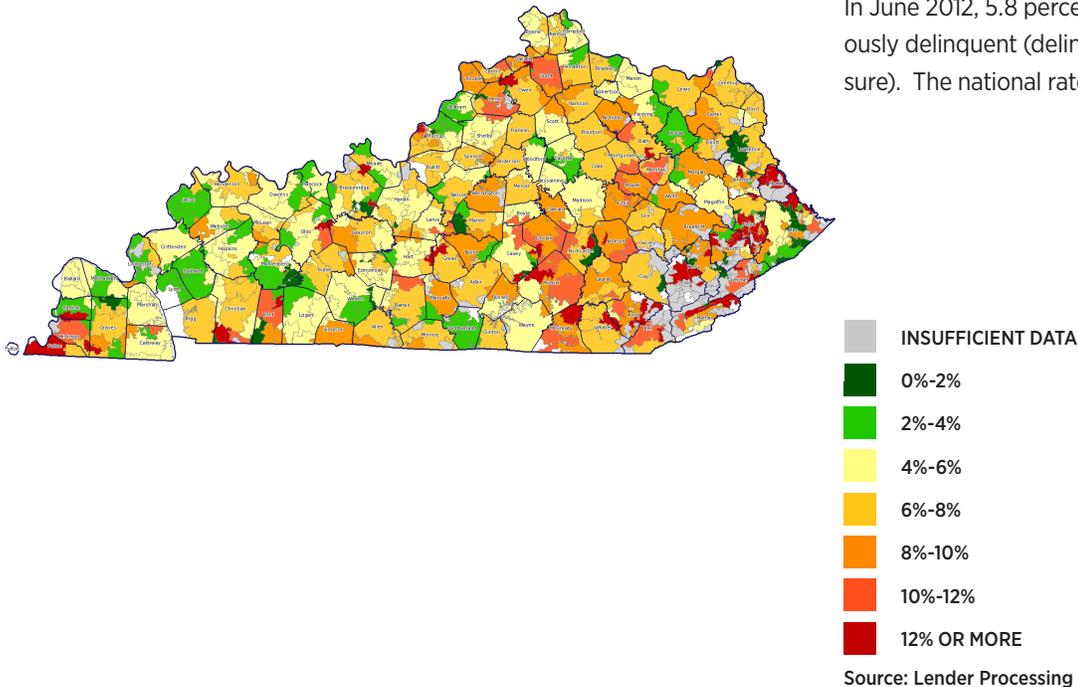




Kentucky

Seriously Delinquent Mortgages by Zip Code

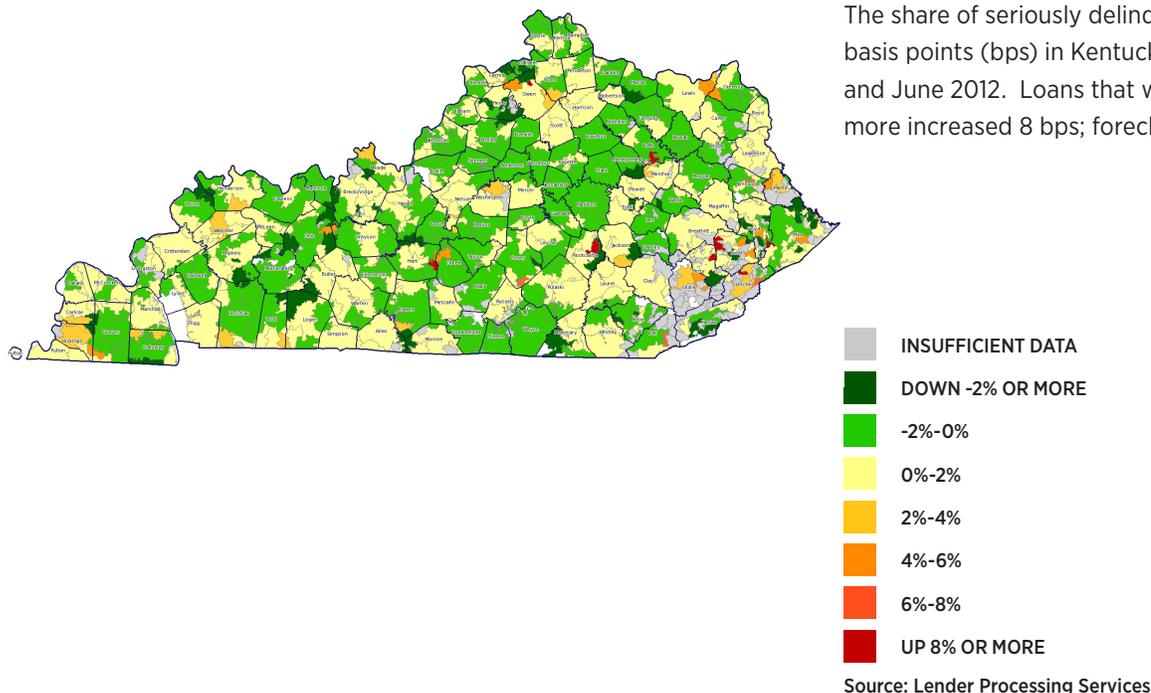
In June 2012, 5.8 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more in foreclosure). The national rate stood at 7.2 percent.



Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012

The share of seriously delinquent loans decreased 10 basis points (bps) in Kentucky between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 8 bps; foreclosures decreased 18 bps.





Kentucky

Top 10 Zip Codes with Mortgages Under Stress

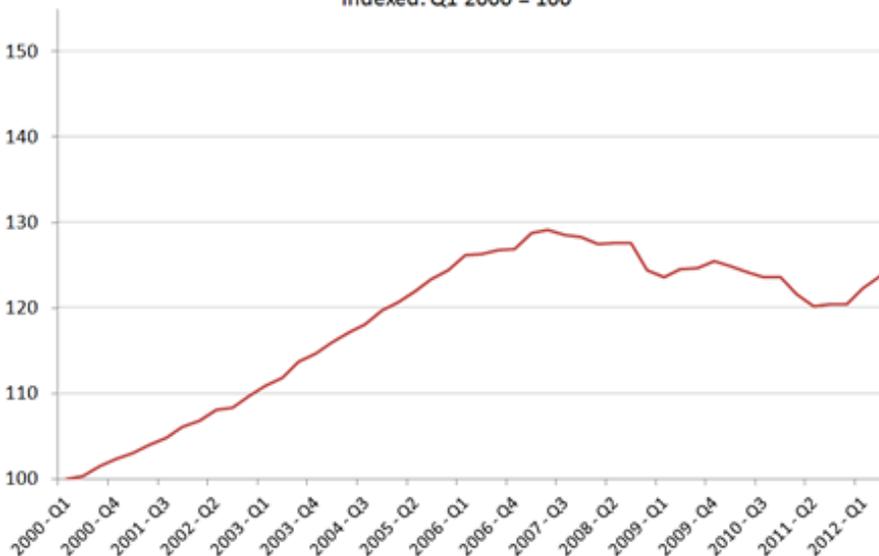
Zip Code	CBSA or County	Seriously Delinquent Mortgages
40211	Louisville/Jefferson County, KY-IN	14.3%
40210	Louisville/Jefferson County, KY-IN	14.0%
40212	Louisville/Jefferson County, KY-IN	13.5%
42262	Clarksville, TN-KY	12.0%
40215	Louisville/Jefferson County, KY-IN	10.7%
41035	Cincinnati-Middletown, OH-KY-IN	10.6%
41014	Cincinnati-Middletown, OH-KY-IN	10.3%
40203	Louisville/Jefferson County, KY-IN	10.2%
42501	Somerset, KY	10.1%
41016	Cincinnati-Middletown, OH-KY-IN	10.0%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 578.

Source: Lender Processing Services

House Prices

Kentucky House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2012, house prices in Kentucky were 1.1 percent higher than the first quarter and 2.9 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI