

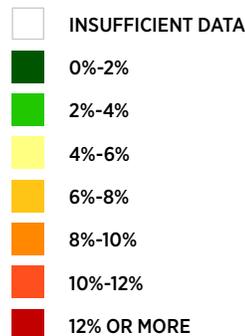
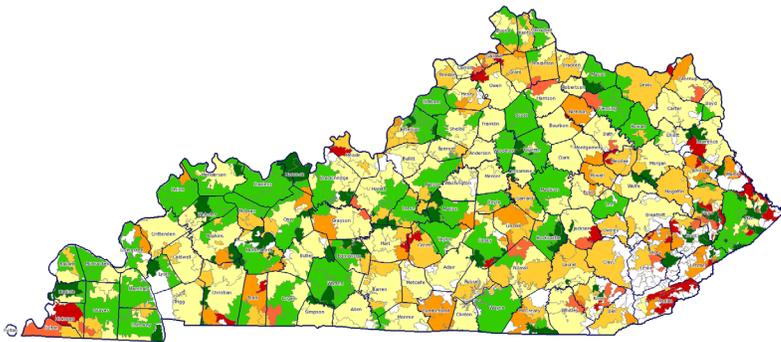


Kentucky

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013

In December 2013, 4.38 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.99 percent.

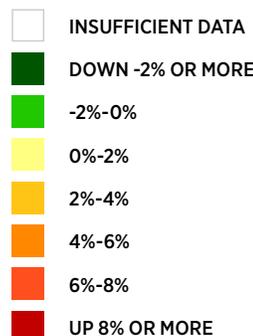
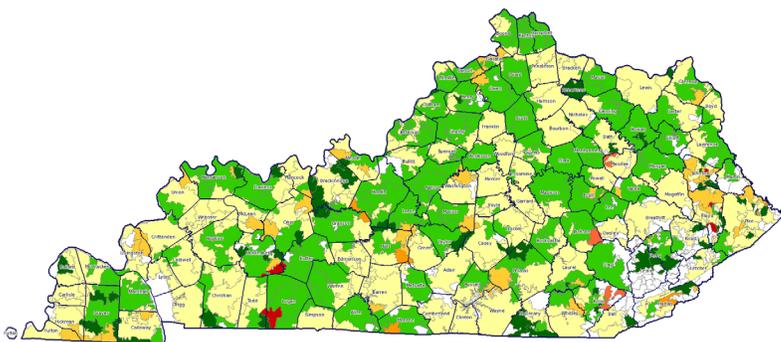


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013 TO DECEMBER 2013

The share of seriously delinquent loans decreased 11 basis points (bps) in Kentucky between September 2013 and December 2013. Loans that are delinquent 90 days or more decreased 2 bps; foreclosures decreased 9 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	12.5%
41014	Cincinnati-Middletown, OH-KY-IN	11.3%
40210	Louisville/Jefferson County, KY-IN	10.0%
40211	Louisville/Jefferson County, KY-IN	9.1%
40212	Louisville/Jefferson County, KY-IN	9.1%
41030	Cincinnati-Middletown, OH-KY-IN	8.2%
40484	Lincoln, KY	8.1%
40216	Louisville/Jefferson County, KY-IN	7.7%
40741	London, KY	7.7%
40118	Louisville/Jefferson County, KY-IN	7.6%

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 478.

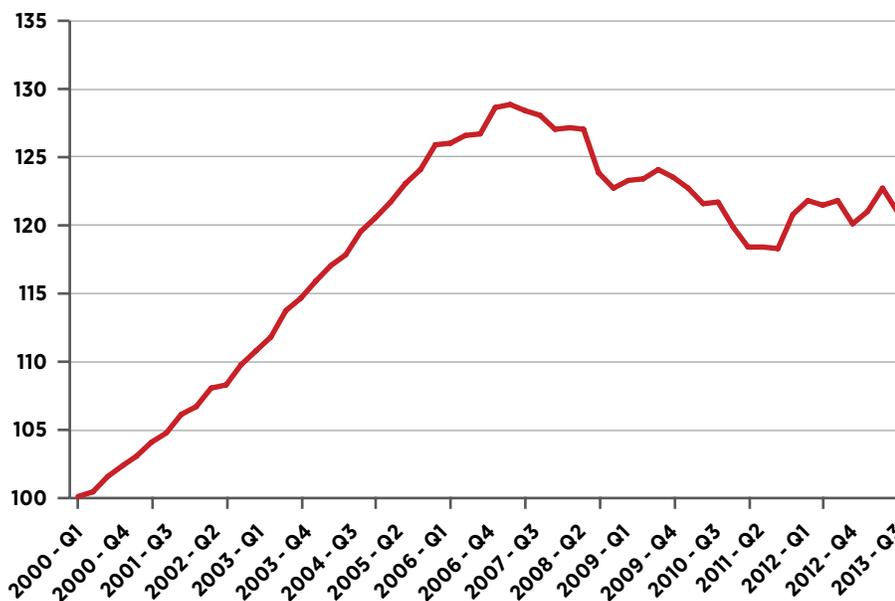
Source: Lender Processing Services

House Prices

FOURTH QUARTER 2013

Kentucky House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2013, house prices in Kentucky were 1.4 percent lower than in the third quarter and 0.7 percent lower than in the fourth quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI