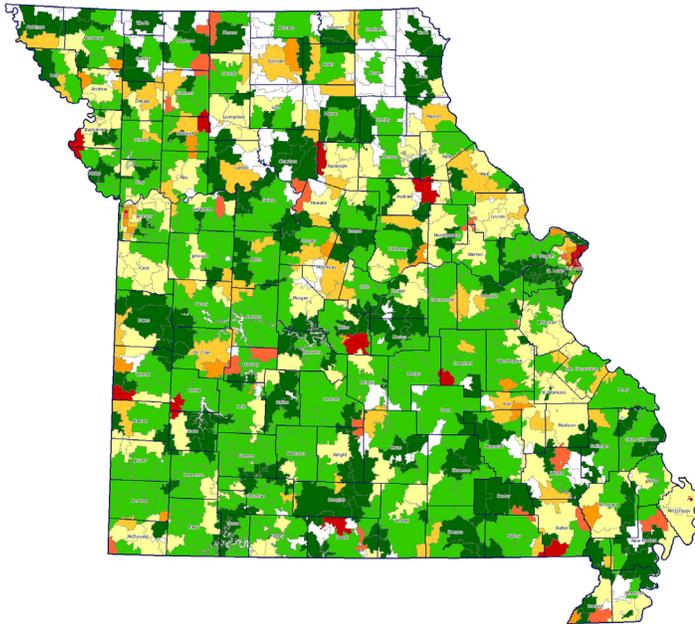




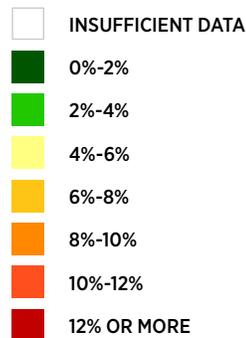
Missouri

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013



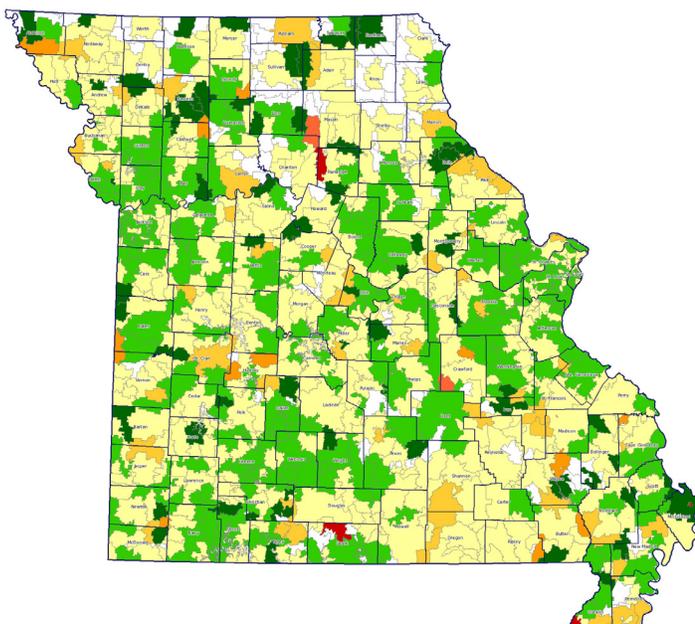
In December 2013, 3.54 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.99 percent.



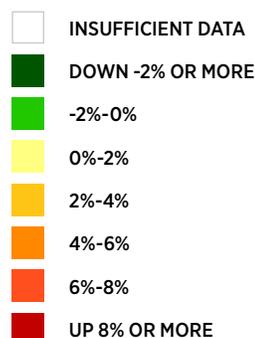
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013 TO DECEMBER 2013



The share of seriously delinquent loans decreased 8 basis points (bps) in Missouri between September 2013 and December 2013. Loans that are delinquent 90 days or more decreased 8 bps; foreclosures did not change.



Source: Lender Processing Services



Missouri

Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
63137	St. Louis, MO-IL	13.0%
63138	St. Louis, MO-IL	12.3%
63115	St. Louis, MO-IL	12.1%
63136	St. Louis, MO-IL	12.1%
63147	St. Louis, MO-IL	11.7%
64130	Kansas City, MO-KS	11.1%
63134	St. Louis, MO-IL	10.0%
63121	St. Louis, MO-IL	9.7%
64132	Kansas City, MO-KS	9.7%
64134	Kansas City, MO-KS	9.2%

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 Missouri, the cutoff is 910.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2013

Missouri House Prices

Indexed: Q1 2000 = 100



In the fourth quarter of 2013, house prices in Missouri were 0.2 percent higher than in the third quarter and 4.4 percent higher than in the fourth quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI