

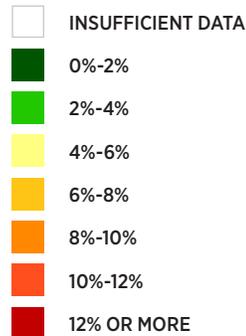
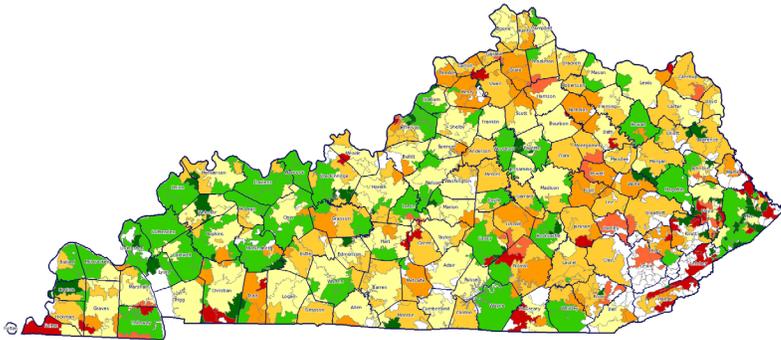


# Kentucky

## Seriously Delinquent Mortgages by Zip Code

MARCH 2013

In March 2013, 5.12 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.46 percent.

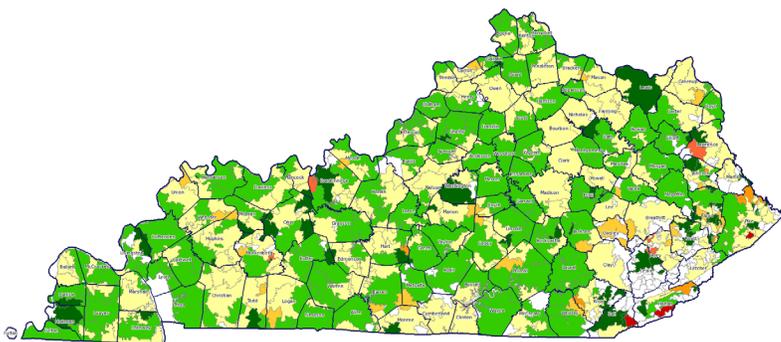


Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012 TO MARCH 2013

The share of seriously delinquent loans decreased 14 basis points (bps) in Kentucky between December 2012 and March 2013. Loans that were delinquent 90 days or more decreased 13 bps; foreclosures decreased 14 bps.



Source: Lender Processing Services



# Kentucky

## Top 10 Zip Codes with Mortgages Under Stress

MARCH 2013

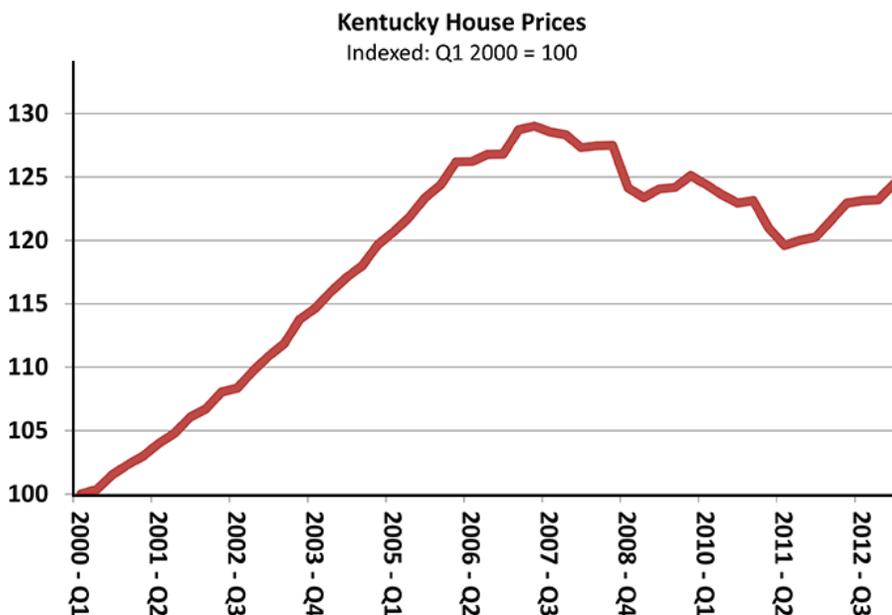
Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	13.9%
40211	Louisville/Jefferson County, KY-IN	12.7%
41014	Cincinnati-Middletown, OH-KY-IN	12.1%
40210	Louisville/Jefferson County, KY-IN	11.8%
40212	Louisville/Jefferson County, KY-IN	11.6%
41016	Cincinnati-Middletown, OH-KY-IN	10.5%
40215	Louisville/Jefferson County, KY-IN	9.5%
42501	Somerset, KY	9.0%
41035	Cincinnati-Middletown, OH-KY-IN	8.7%
40216	Louisville/Jefferson County, KY-IN	8.7%

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 543.

Source: Lender Processing Services

## House Prices

FIRST QUARTER 2013



In the first quarter of 2013, house prices in Kentucky were 1.0 percent higher than in the fourth quarter of 2012 and 2.3 percent higher than in the first quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI