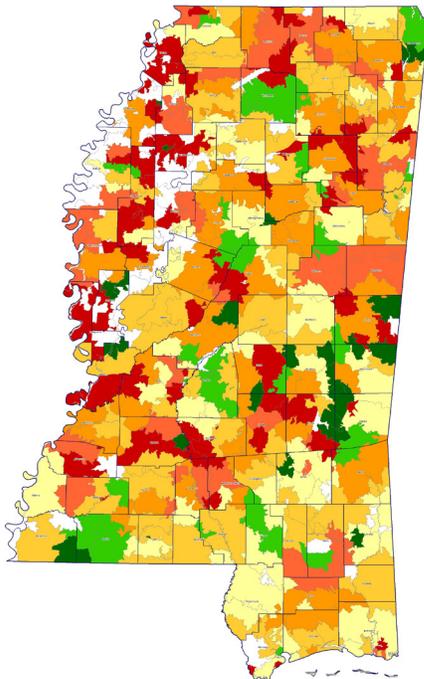




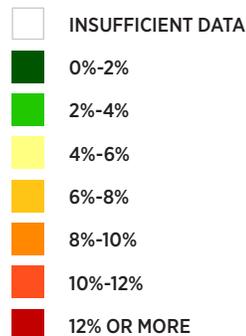
Mississippi

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2013



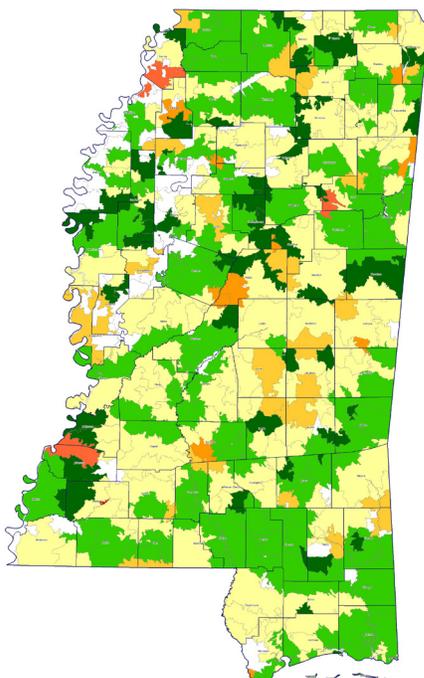
In September 2013, 7.22 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 5.42 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2013 TO SEPTEMBER 2013



The share of seriously delinquent loans decreased 23 basis points (bps) in Mississippi between June 2013 and September 2013. Loans that are delinquent 90 days or more increased 8 bps; foreclosures decreased 31 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2013

Zip Code	CBSA or County	Seriously Delinquent Mortgages
38676	Memphis, TN-MS-AR	17.6%
39212	Jackson, MS	14.2%
39204	Jackson, MS	13.6%
39563	Pascagoula, MS	13.4%
39074	Scott, MS	12.9%
39083	Jackson, MS	12.7%
38637	Memphis, TN-MS-AR	12.7%
38751	Indianola, MS	12.4%
38680	Memphis, TN-MS-AR	12.3%
39180	Vicksburg, MS	12.3%

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 Mississippi, the cutoff is 225.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2013

Mississippi House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2013, house prices in Mississippi were 0.9 percent higher than in the second quarter and 3 percent higher than in the third quarter of 2012.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI