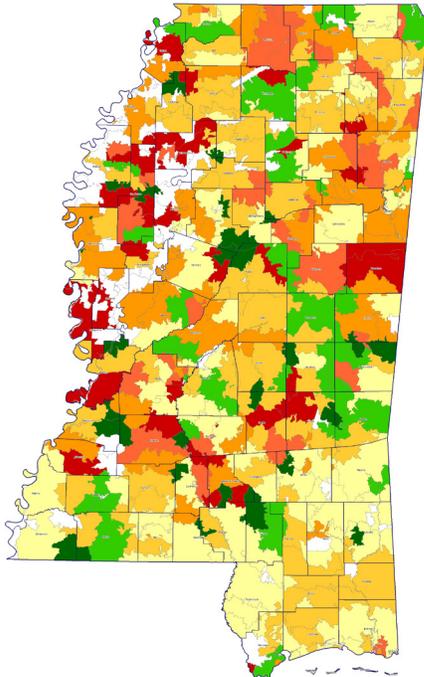




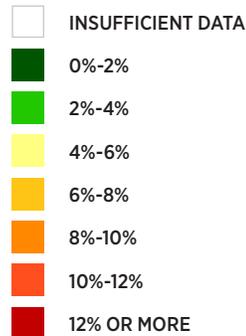
Mississippi

Seriously Delinquent Mortgages by Zip Code

JUNE 2014



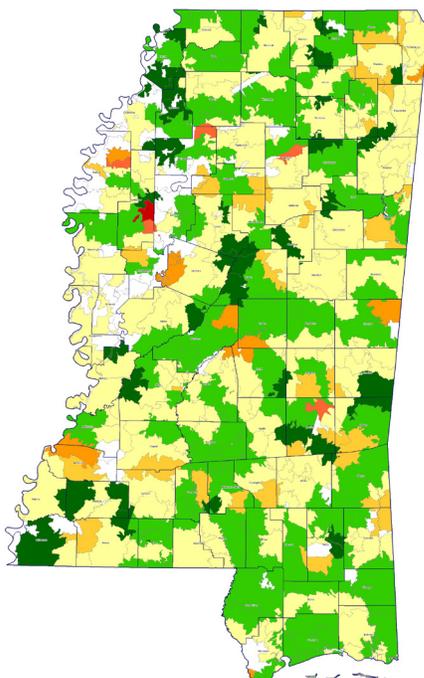
In June 2014, 6.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.



Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014



The share of seriously delinquent loans decreased 6 basis points (bps) in Mississippi between March 2014 and June 2014. Loans that are delinquent 90 days or more increased 4 bps; foreclosures decreased 12 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	15.2%
38676	Memphis, TN-MS-AR	13.9%
39212	Jackson, MS	13.5%
39059	Crystal Springs, MS	12.3%
39180	Vicksburg, MS	12.1%
39083	Jackson, MS	11.9%
38824	Baldwyn, MS	11.8%
39730	Aberdeen, MS	11.8%
39563	Jackson, MS	11.6%
38635	Holly Springs, MS	11.3%

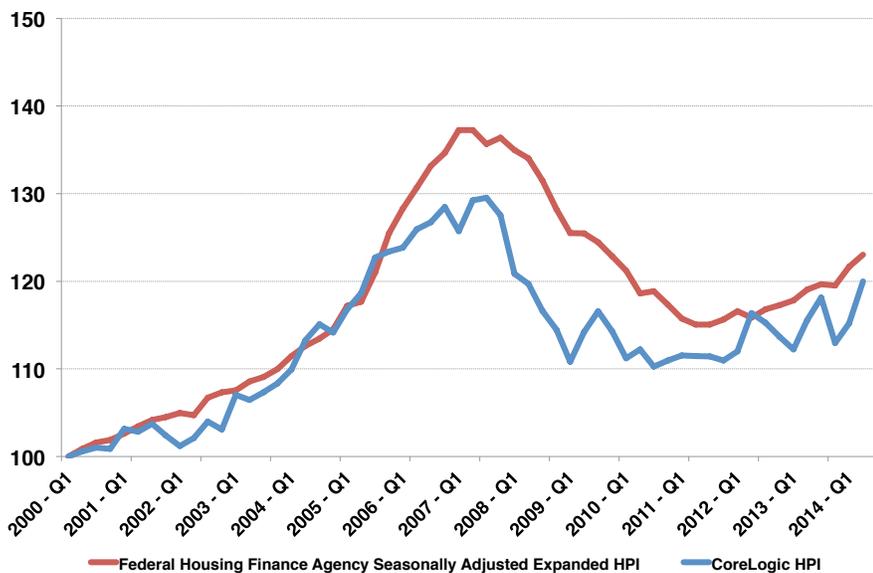
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 209 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Mississippi House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for Mississippi were 1.1 percent higher (FHFA) and 4.1 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.3 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic