

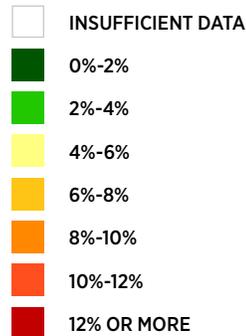
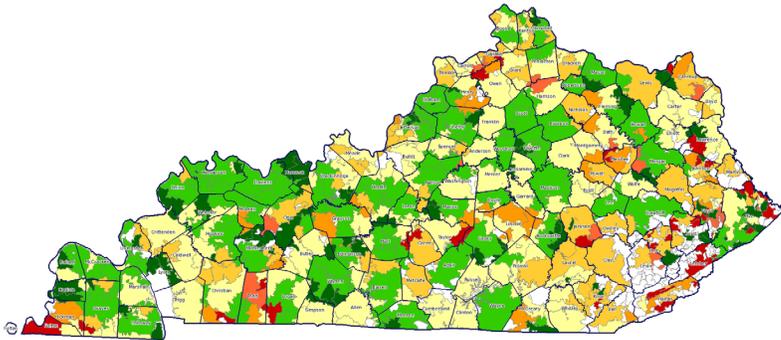


Kentucky

Seriously Delinquent Mortgages by Zip Code

MARCH 2014

In March 2014, 4.06 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.49 percent.

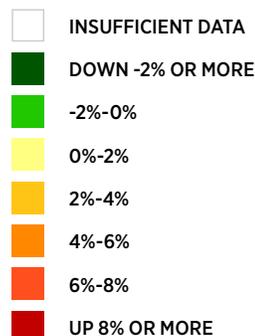
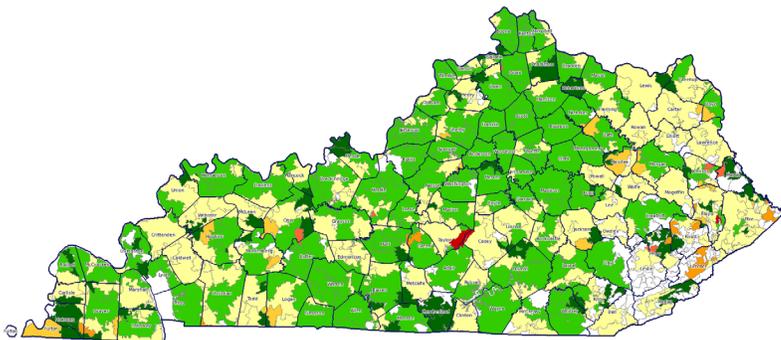


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013 TO MARCH 2014

The share of seriously delinquent loans decreased 32 basis points (bps) in Kentucky between December 2013 and March 2014. Loans that are delinquent 90 days or more decreased 12 bps; foreclosures decreased 19 bps.



Source: Lender Processing Services



Kentucky

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
42262	Clarksville, TN-KY	12.2%
41014	Cincinnati-Middletown, OH-KY-IN	10.8%
40210	Louisville/Jefferson County, KY-IN	9.0%
40211	Louisville/Jefferson County, KY-IN	8.7%
40484	Lincoln, KY	8.4%
40212	Louisville/Jefferson County, KY-IN	8.2%
41101	Huntington-Ashland, WV-KY-OH	7.1%
40741	London, KY	7.0%
41030	Crittenden, KY	6.9%
40216	Louisville/Jefferson County, KY-IN	6.8%

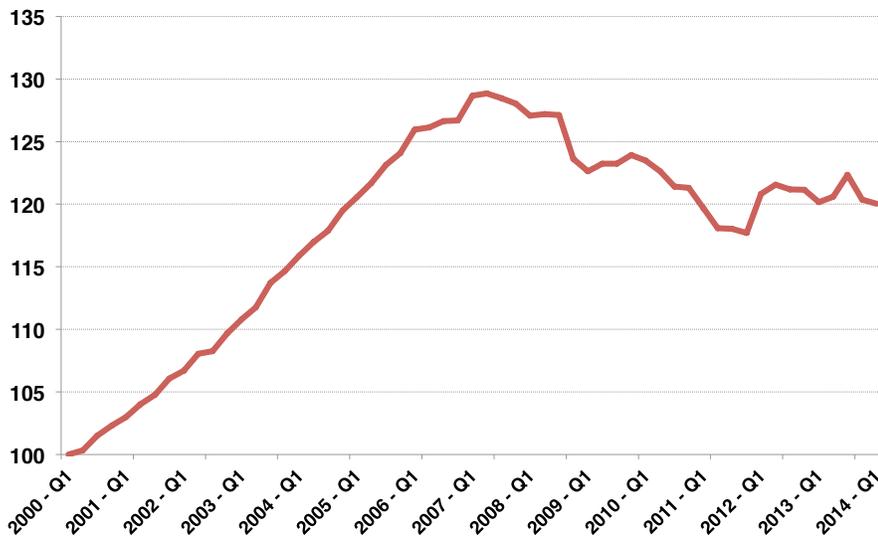
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Kentucky, the cutoff is 471.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2014

Kentucky House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2014, house prices in Kentucky were 0.3 percent lower than in the fourth quarter of 2013 and 0.1 percent lower than in the first quarter of 2013.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI