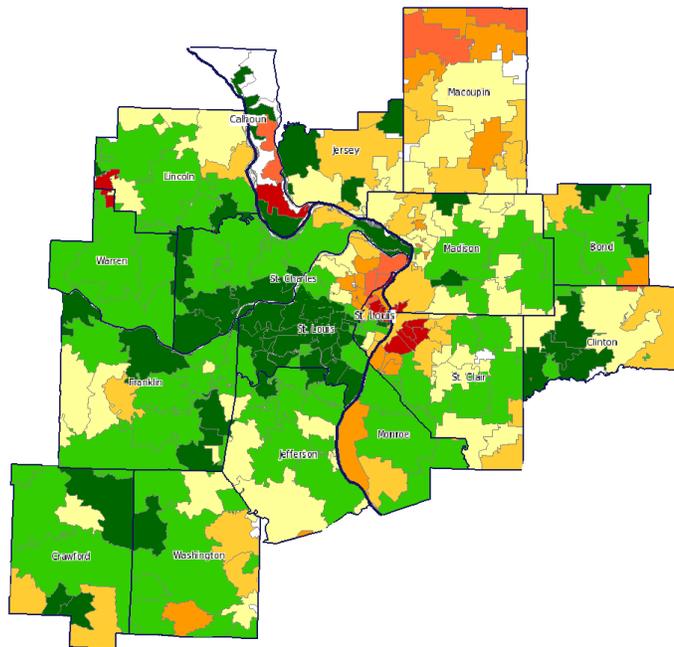




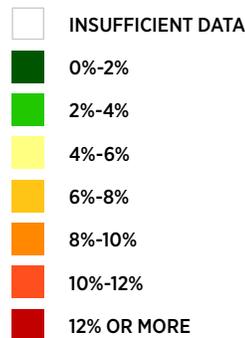
St. Louis MSA

Seriously Delinquent Mortgages by Zip Code

MARCH 2014



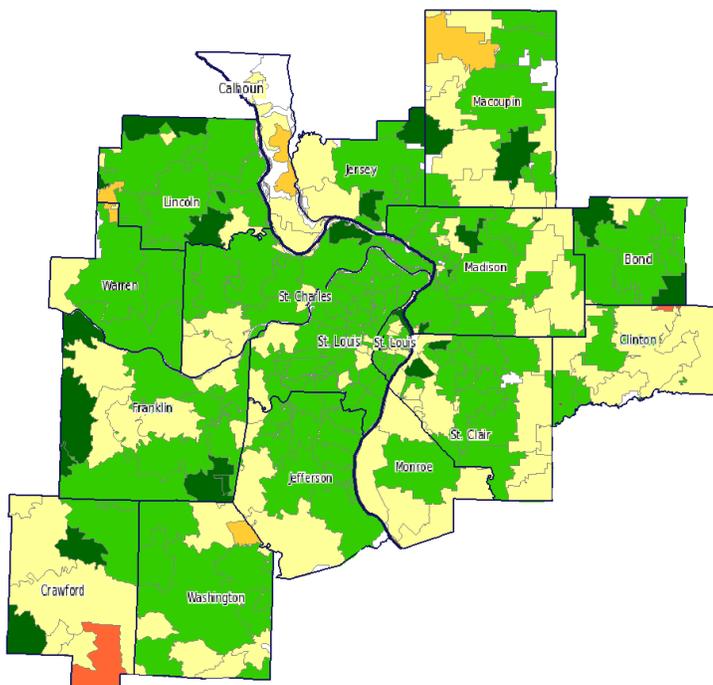
In March 2014, 3.64 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.49 percent.



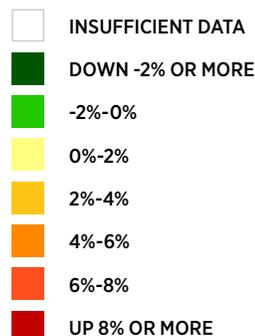
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013 TO MARCH 2014



The share of seriously delinquent loans decreased 37 basis points (bps) in the St. Louis MSA between December 2013 and March 2014. Loans that are delinquent 90 days or more decreased 20 bps; foreclosures decreased 17 bps.



Source: Lender Processing Services



St. Louis MSA

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
62206	Saint Clair, IL	14.5%
63113	Saint Louis City, MO	13.3%
63115	Saint Louis City, MO	12.1%
63137	Saint Louis, MO	11.3%
63136	Saint Louis, MO	10.9%
63138	Saint Louis, MO	10.8%
63147	Saint Louis City, MO	9.7%
63134	Saint Louis, MO	9.0%
63033	Saint Louis, MO	8.3%
63121	Saint Louis, MO	8.3%

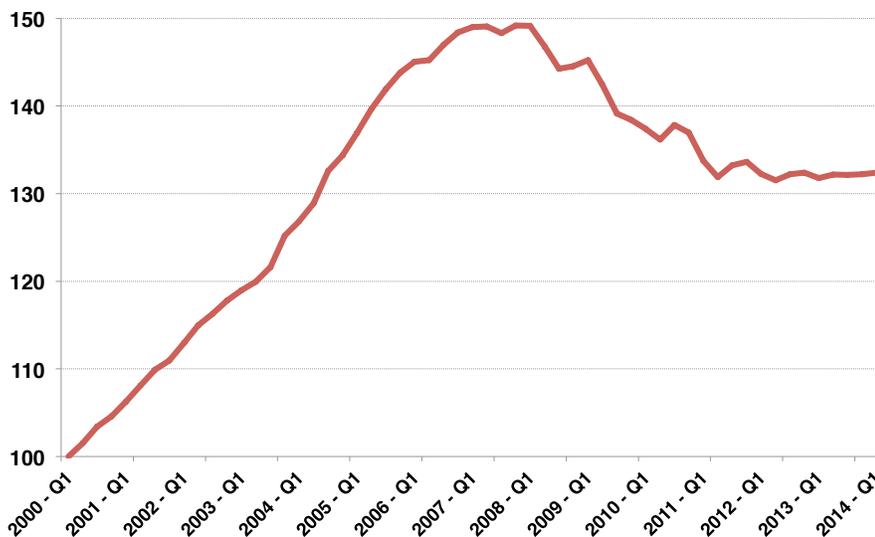
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the St. Louis MSA, the cutoff is 510.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2014

St. Louis MSA House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2014, house prices in the St. Louis MSA were 0.1 percent higher than in the fourth quarter of 2013 and 0.5 percent higher than in the first quarter of 2013.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI