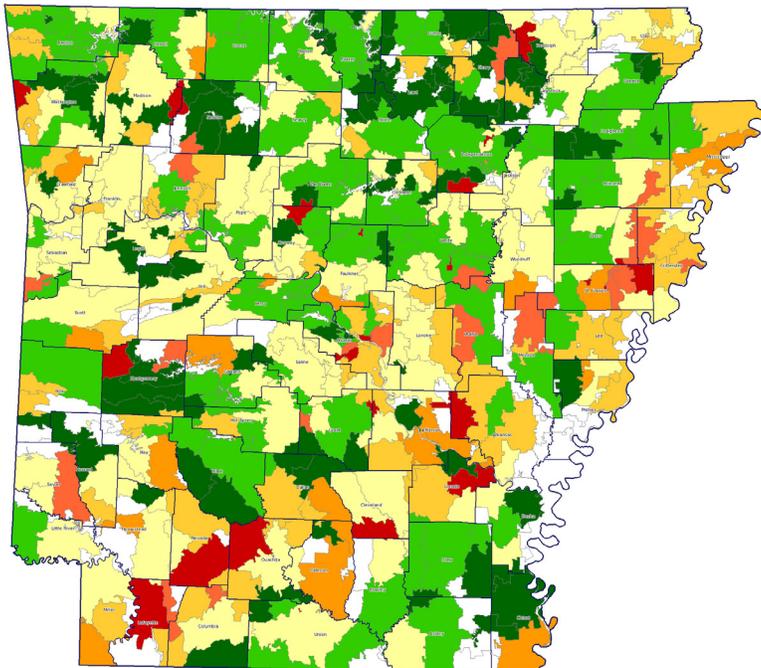




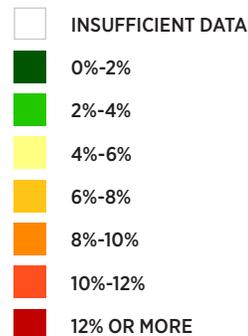
Arkansas

Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



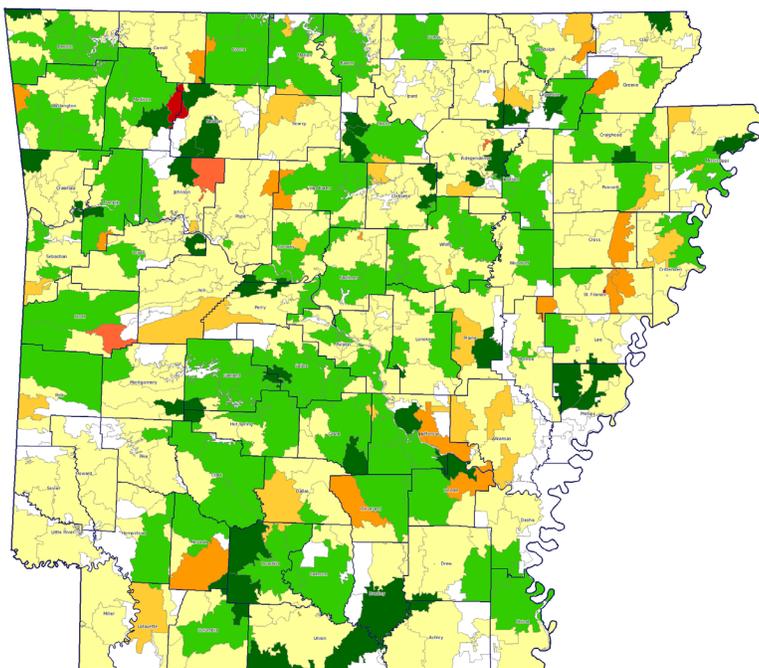
In September 2014, 4.37 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



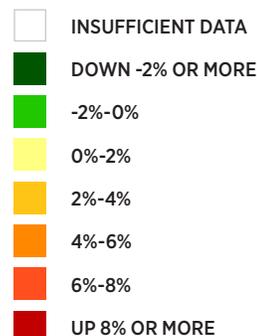
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans decreased 1 basis point (bp) in Arkansas between June 2014 and September 2014. Loans that are delinquent 90 days or more decreased 6 bps; foreclosures increased 5 bps.



Source: Lender Processing Services



Arkansas

Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	14.8%
72114	Little Rock-North Little Rock-Conway, AR	13.3%
72204	Little Rock-North Little Rock-Conway, AR	11.1%
72301	West Memphis, AR	10.6%
72117	Little Rock-North Little Rock-Conway, AR	10.2%
71601	Pine Bluff, AR	9.0%
72106	Faulkner, AR	8.5%
72335	Forrest City, AR	8.4%
72103	Little Rock-North Little Rock-Conway, AR	8.0%
72202	Little Rock-North Little Rock-Conway, AR	7.9%

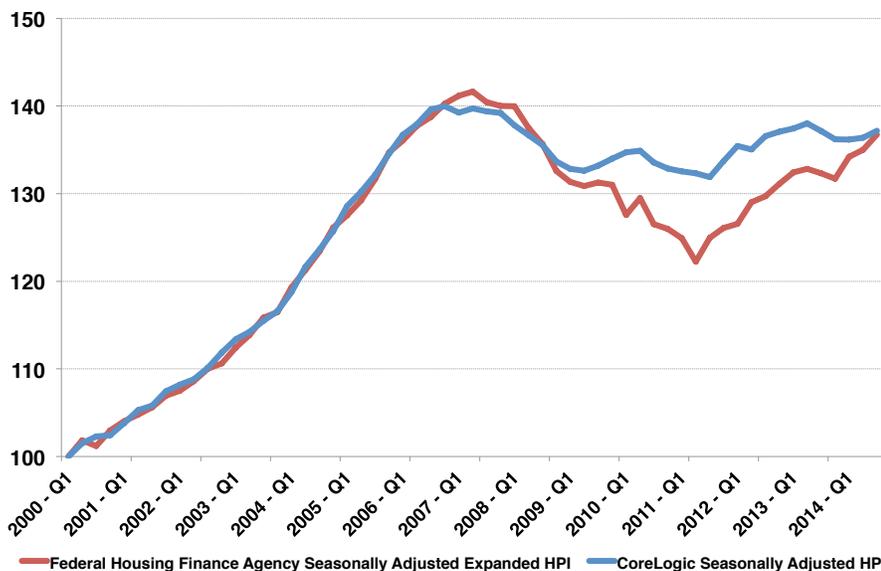
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 317 loans.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2014

Arkansas House Prices
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Arkansas were 1.3 percent higher (FHFA) and 0.6 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.4 percent higher (FHFA), while CoreLogic saw no change.

Sources: Federal Housing Finance Agency and CoreLogic