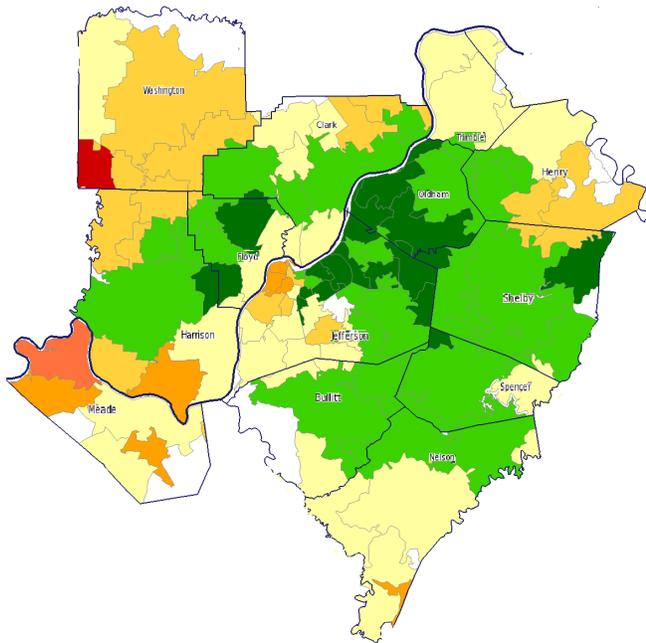




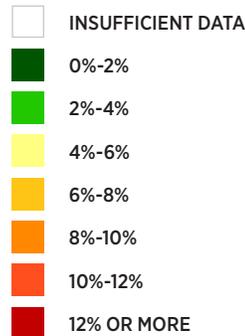
# Louisville MSA

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014



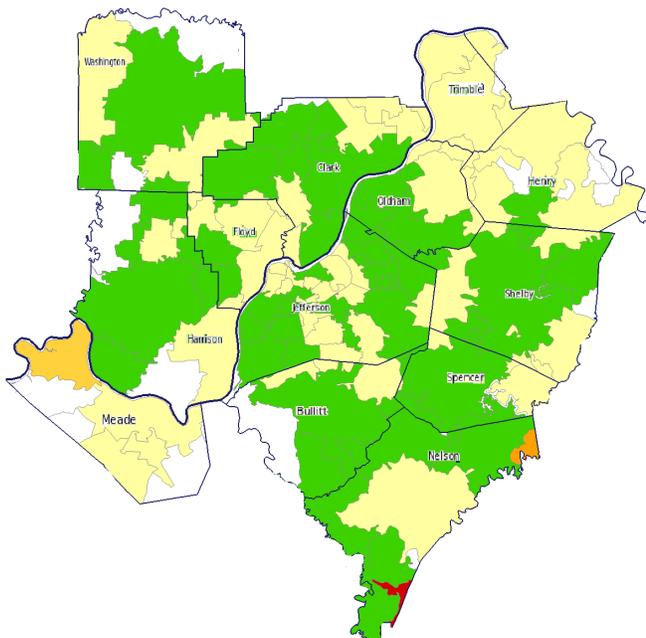
In December 2014, 3.85 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.99 percent.



Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014 TO DECEMBER 2014



The share of seriously delinquent loans decreased 8 basis points (bps) in the Louisville MSA between September 2014 and December 2014. Loans that are delinquent 90 days or more did not change; foreclosures decreased 7 bps.



Source: Lender Processing Services



# Louisville MSA

## Top 10 ZIP Codes with Mortgages Under Stress

DECEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
40117	Meade-KY	9.1%
47138	Scott-IN	8.8%
40212	Jefferson-KY	8.5%
40210	Jefferson-KY	8.4%
40211	Jefferson-KY	8.1%
40203	Jefferson-KY	7.7%
47102	Scott-IN	7.3%
47165	Washington-IN	7.1%
47170	Scott-IN	6.7%
40057	Henry-KY	6.5%

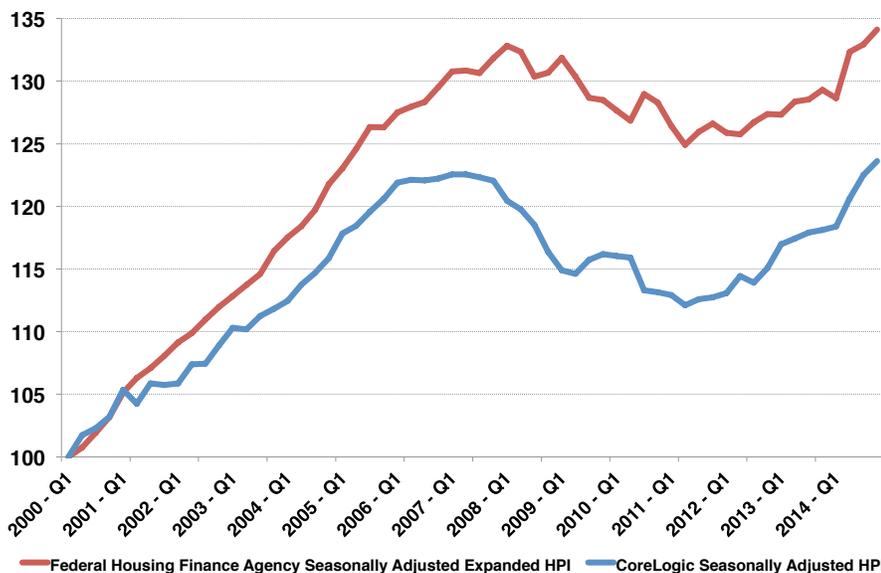
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 197 loans.

Source: Lender Processing Services

## House Prices

FOURTH QUARTER 2014

**Louisville, Ky MSA House Prices**  
Indexed: Q1 2000 = 100



In the fourth quarter of 2014, house price indices for the Louisville MSA were 0.9 percent higher (both FHFA and CoreLogic) than in the third quarter of 2014. Since the fourth quarter of 2013, house price indices were 3.7 percent higher (FHFA) and 4.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic