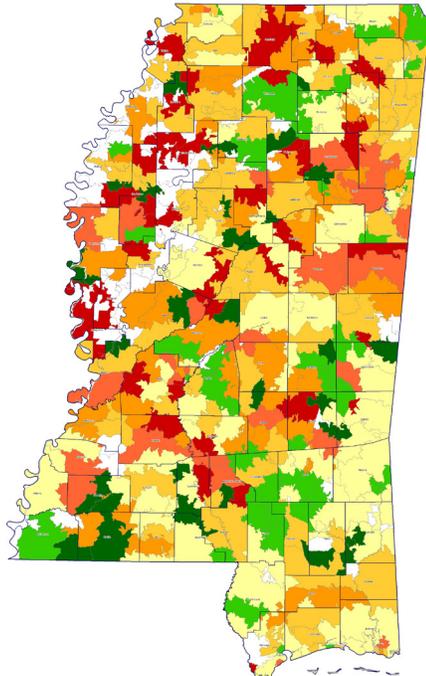




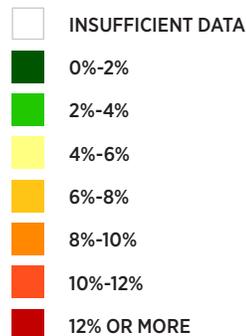
# Mississippi

## Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014



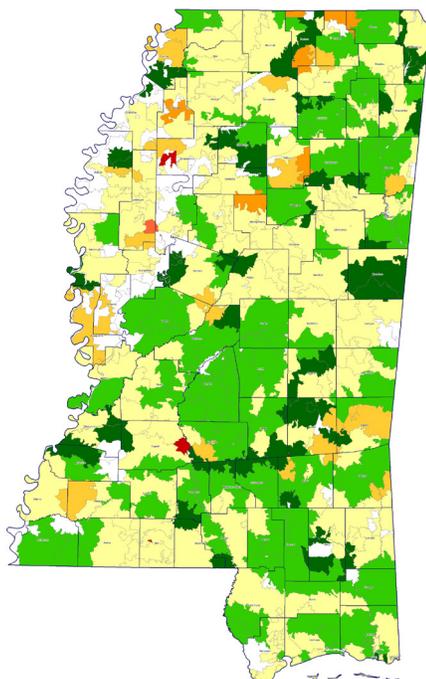
In December 2014, 6.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.99 percent.



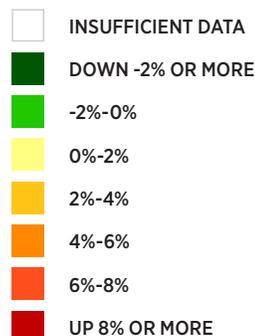
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014 TO DECEMBER 2014



The share of seriously delinquent loans decreased 6 basis points (bps) in Mississippi between September 2014 and December 2014. Loans that are delinquent 90 days or more decreased 3 bps; foreclosures decreased 4 bps.



Source: Lender Processing Services



# Mississippi

## Top 10 ZIP Codes with Mortgages Under Stress

DECEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	17.6%
38676	Tunica, MS	14.9%
39212	Jackson, MS	13.4%
38635	Marshall, MS	12.5%
38824	Tupelo, MS	12.3%
39059	Crystal Springs, MS	12.3%
39180	Vicksburg, MS	12.0%
38703	Washington, MS	11.9%
39083	Copiah, MS	11.6%
39307	Lauderdale, MS	11.3%

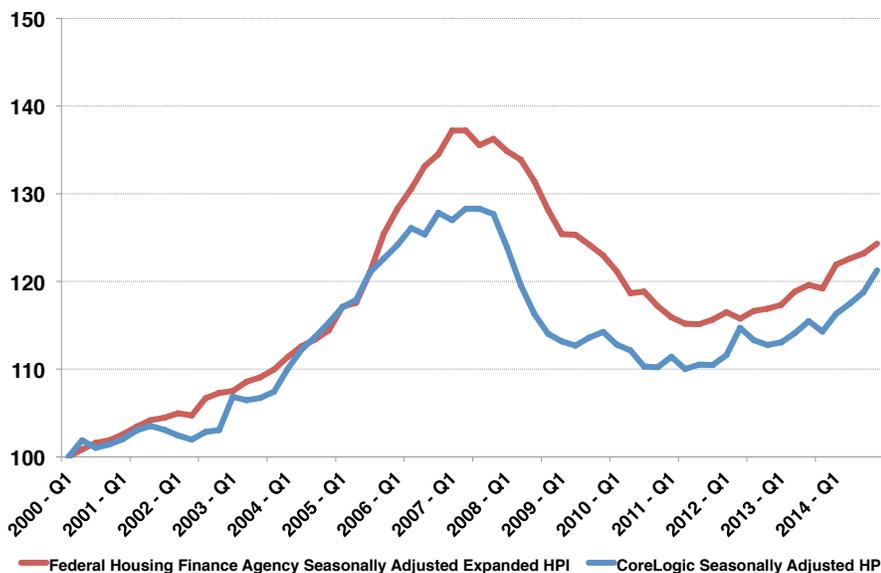
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 195 loans.

Source: Lender Processing Services

## House Prices

FOURTH QUARTER 2014

**Mississippi House Prices**  
Indexed: Q1 2000 = 100



In the fourth quarter of 2014, house price indices for Mississippi were 0.9 percent higher (FHFA) and 2.1 percent higher (CoreLogic) than in the third quarter of 2014. Since the fourth quarter of 2013, house price indices were 4.3 percent higher (FHFA) and 6.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic