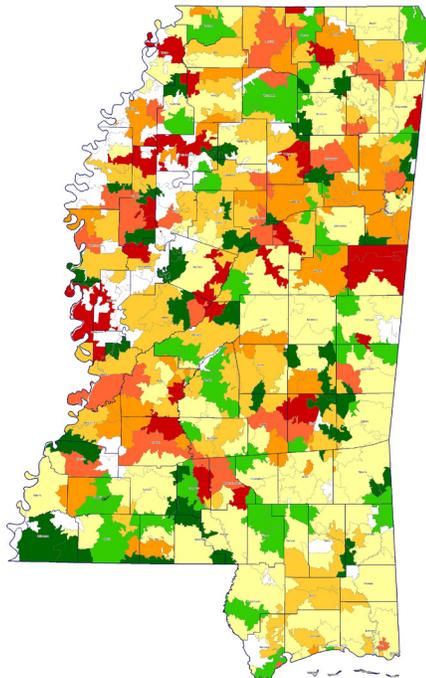




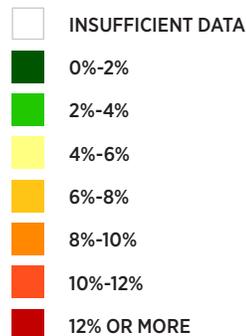
Mississippi

Seriously Delinquent Mortgages by ZIP Code

MARCH 2015



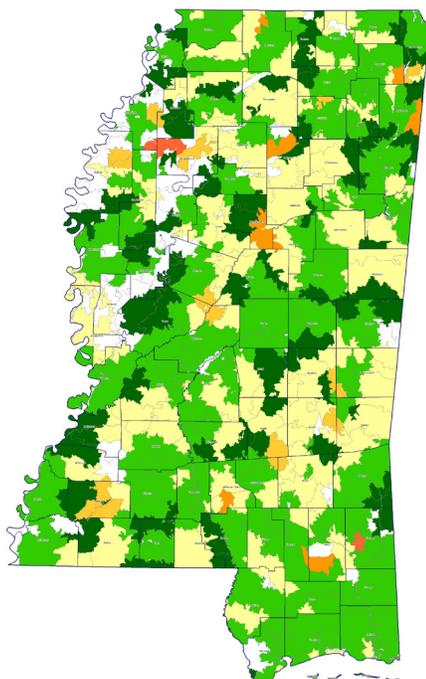
In March 2015, 5.91 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.63 percent.



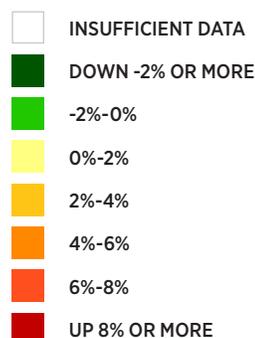
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014 TO MARCH 2015



The share of seriously delinquent loans decreased 57 basis points (bps) in Mississippi between December 2014 and March 2015. Loans that are delinquent 90 days or more decreased 56 bps; foreclosures did not change.



Source: Lender Processing Services



Mississippi

Top 10 ZIP Codes with Mortgages Under Stress

MARCH 2015

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
39204	Hinds-MS	15.9%
38676	Tunica-MS	13.7%
39059	Copiah-MS	13.0%
39212	Hinds-MS	12.0%
38635	Marshall-MS	11.2%
39576	Hancock-MS	11.2%
38824	Prentiss-MS	10.9%
39563	Jackson-MS	10.8%
39180	Warren-MS	10.7%
38751	Indianola-MS	10.4%

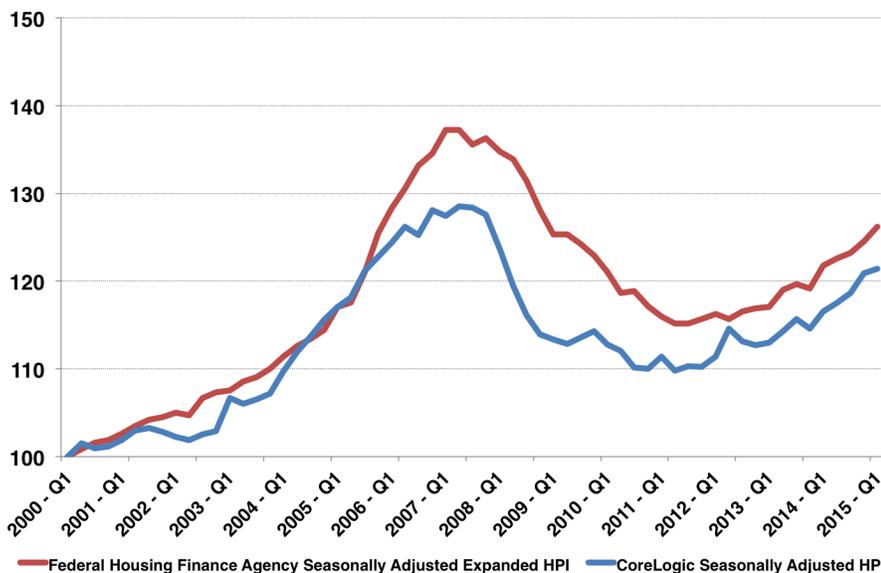
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 192 loans.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2015

Mississippi House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2015, house price indices for Mississippi were 1.4 percent higher (FHFA) and 0.4 percent higher (CoreLogic) than in the fourth quarter of 2014. Since the first quarter of 2014, house price indices were 3.7 percent higher (FHFA) and 4.2 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic