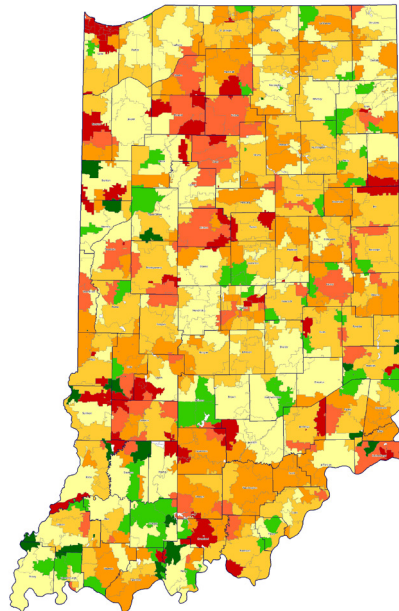




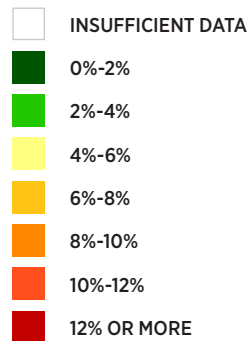
Indiana

Seriously Delinquent Mortgages by Zip Code

DECEMBER 2012



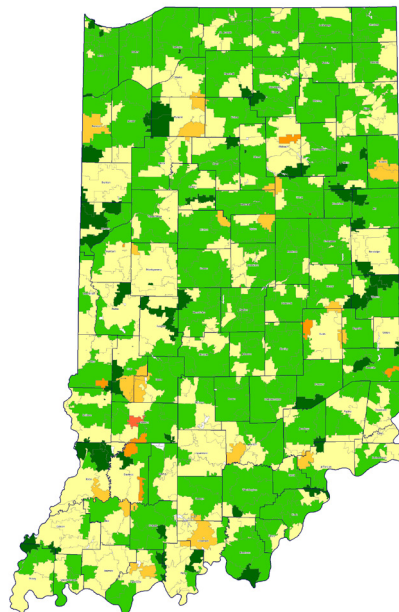
In December 2012, 6.7 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.6 percent.



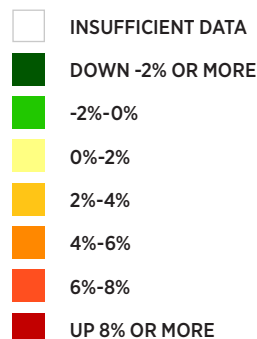
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012 TO DECEMBER 2012



The share of seriously delinquent loans decreased 28 basis points (bps) in Indiana between September 2012 and December 2012. Loans that were delinquent 90 days or more increased 4 bps; foreclosures decreased 33 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

DECEMBER 2012

Zip Code	CBSA or County	Seriously Delinquent Mortgages
46404	Chicago-Joliet-Naperville, IL-IN-WI	17.3%
46408	Chicago-Joliet-Naperville, IL-IN-WI	17.0%
46235	Indianapolis-Carmel, IN	15.7%
46218	Indianapolis-Carmel, IN	13.4%
46405	Chicago-Joliet-Naperville, IL-IN-WI	13.2%
46327	Chicago-Joliet-Naperville, IL-IN-WI	12.8%
46323	Chicago-Joliet-Naperville, IL-IN-WI	12.7%
46312	Chicago-Joliet-Naperville, IL-IN-WI	12.6%
46410	Chicago-Joliet-Naperville, IL-IN-WI	12.3%
46324	Chicago-Joliet-Naperville, IL-IN-WI	12.3%

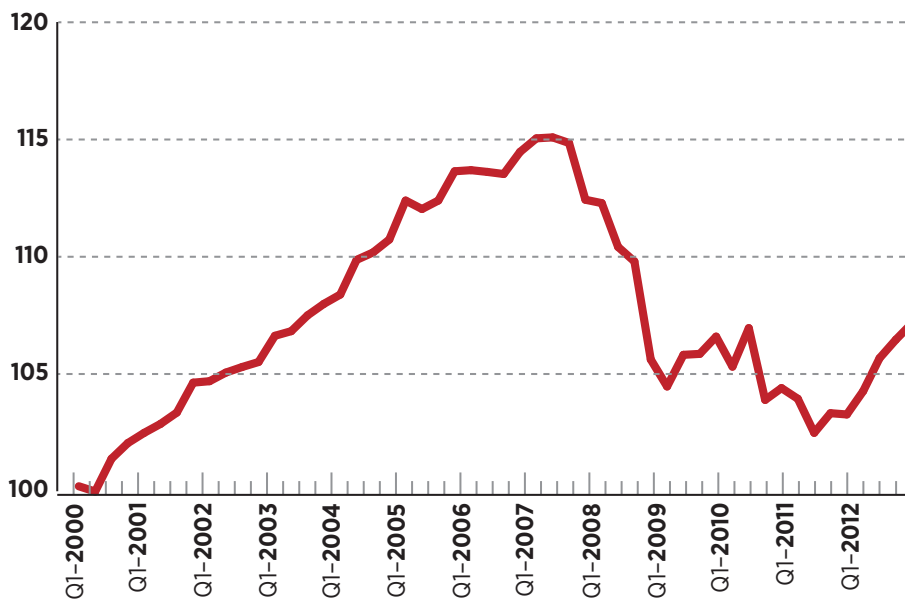
Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Indiana, the cutoff is 1,033.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2012

Indiana House Prices
Indexed: Q1-2000 = 100



In the fourth quarter of 2012, house prices in Indiana were 0.7 percent higher than in the third quarter and 3.8 percent higher than in the fourth quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI