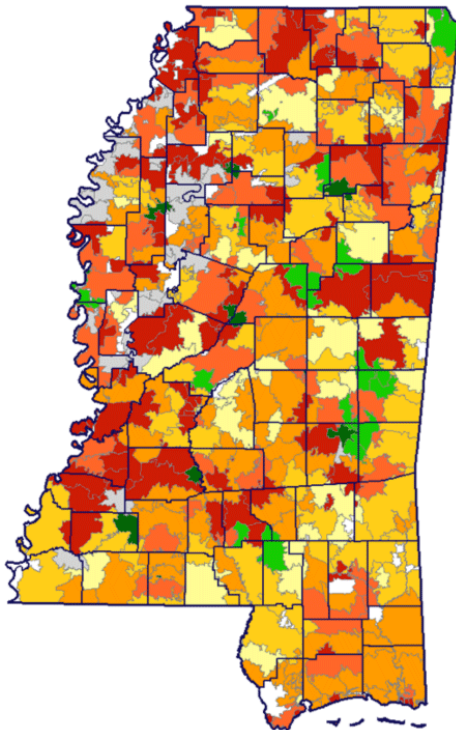


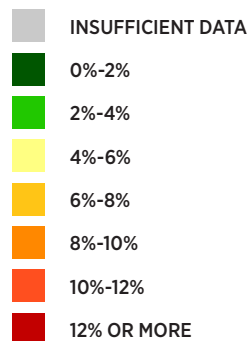


Mississippi

Seriously Delinquent* Mortgages by Zip Code



In March 2012, 8.9 percent of loans in Mississippi were seriously delinquent. The national rate stood at 7.3 percent.

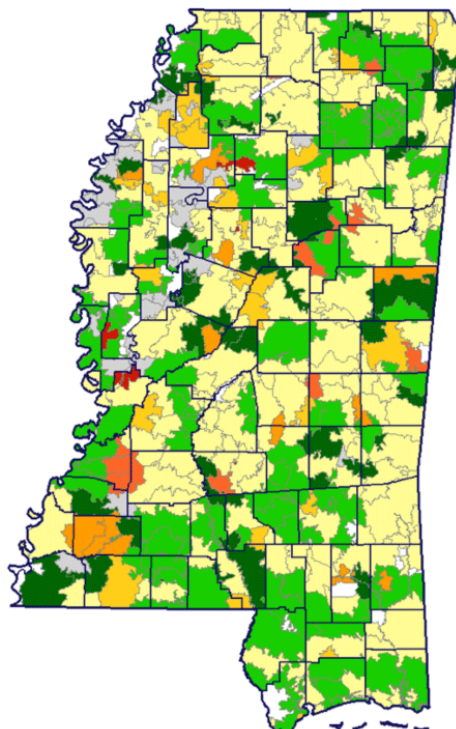


* Seriously delinquent mortgages are defined as being 90+ days delinquent or in foreclosure.

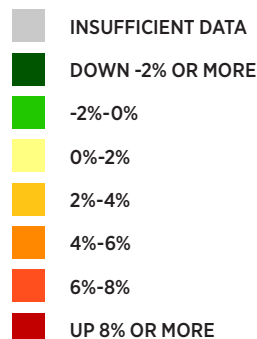
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2011 TO MARCH 2012



The number of seriously delinquent loans increased 1.7 percent in Mississippi between December 2011 and March 2012. Loans that are delinquent 90 days or more decreased 2.4 percent; foreclosures increased 8.6 percent.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

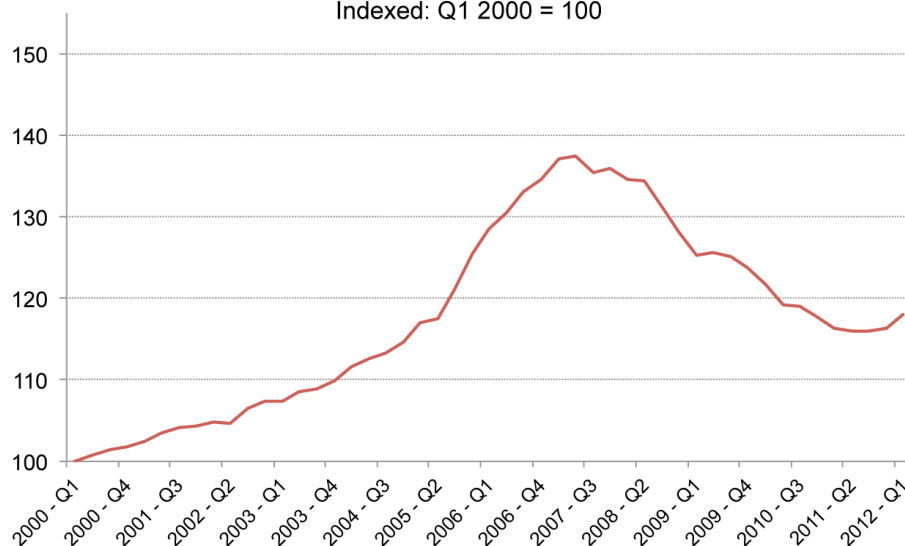
Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	19.8%
39212	Jackson, MS	17.5%
39576	Gulfport-Biloxi, MS	15.5%
39209	Jackson, MS	14.8%
39206	Jackson, MS	14.5%
39180	Vicksburg, MS	13.9%
38680	Memphis, TN-MS-AR	13.9%
38635	Benton, MS	13.8%
38637	Memphis, TN-MS-AR	13.8%
39059	Jackson, MS	13.7%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 265.

Source: Lender Processing Services

House Prices

Mississippi House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2012, house prices in Mississippi were 1.4 percent higher than in the fourth quarter of 2011. This increase is higher than that of the nation: national house prices increased 0.16 percent since last quarter.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI