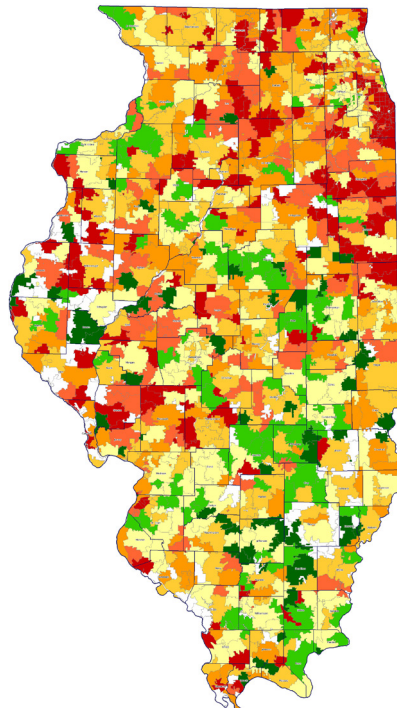




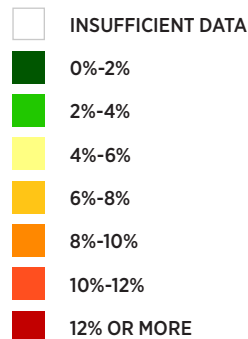
Illinois

Seriously Delinquent Mortgages by Zip Code

SEPTEMBER 2012



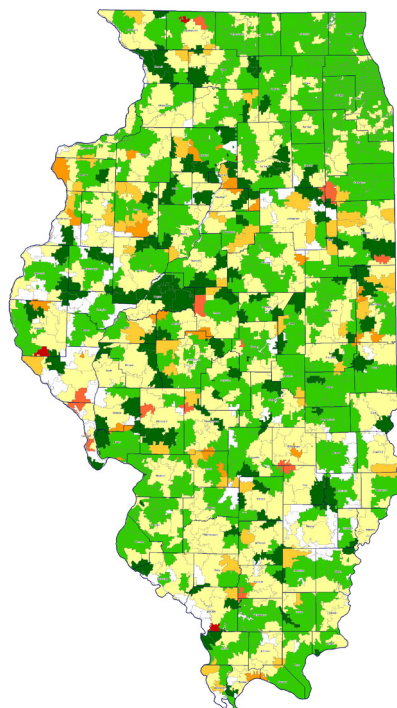
In September 2012, 9.4 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 6.9 percent.



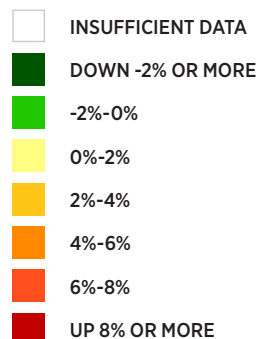
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

JUNE 2012 TO SEPTEMBER 2012



The share of seriously delinquent loans decreased 38 basis points (bps) in Illinois between June 2012 and September 2012. Loans that were delinquent 90 days or more decreased 9 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



Top 10 Zip Codes with Mortgages Under Stress

SEPTEMBER 2012

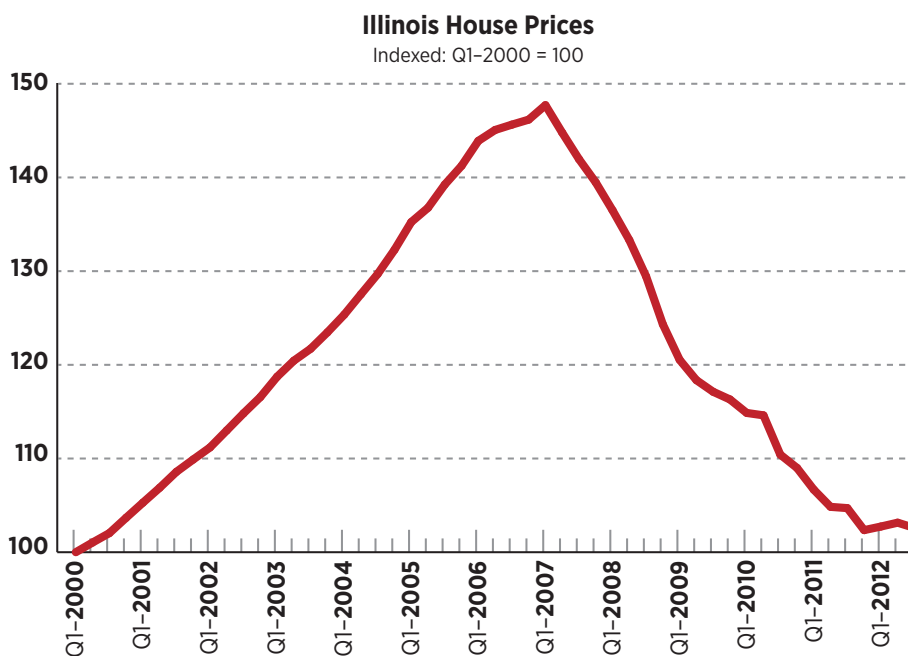
Zip Code	CBSA or County	Seriously Delinquent Mortgages
60636	Chicago-Joliet-Naperville, IL-IN-WI	29.0%
60153	Chicago-Joliet-Naperville, IL-IN-WI	26.2%
60827	Chicago-Joliet-Naperville, IL-IN-WI	25.9%
60426	Chicago-Joliet-Naperville, IL-IN-WI	25.6%
60409	Chicago-Joliet-Naperville, IL-IN-WI	25.4%
60419	Chicago-Joliet-Naperville, IL-IN-WI	25.4%
60466	Chicago-Joliet-Naperville, IL-IN-WI	24.0%
60104	Chicago-Joliet-Naperville, IL-IN-WI	23.9%
60478	Chicago-Joliet-Naperville, IL-IN-WI	23.6%
60644	Chicago-Joliet-Naperville, IL-IN-WI	23.5%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Illinois, the cutoff is 2,295.

Source: Lender Processing Services

House Prices

THIRD QUARTER 2012



In the third quarter of 2012, house prices in Illinois were 0.5 percent lower than in the second quarter and 2 percent lower than in the third quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI