

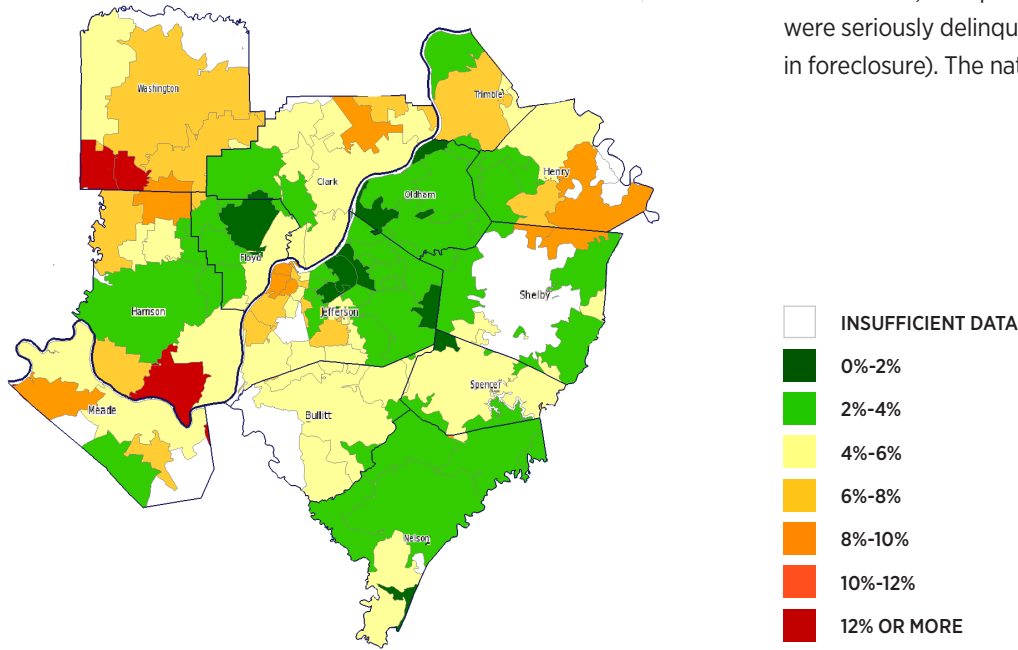


Louisville MSA

Seriously Delinquent Mortgages by Zip Code

JUNE 2014

In June 2014, 4.07 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.23 percent.

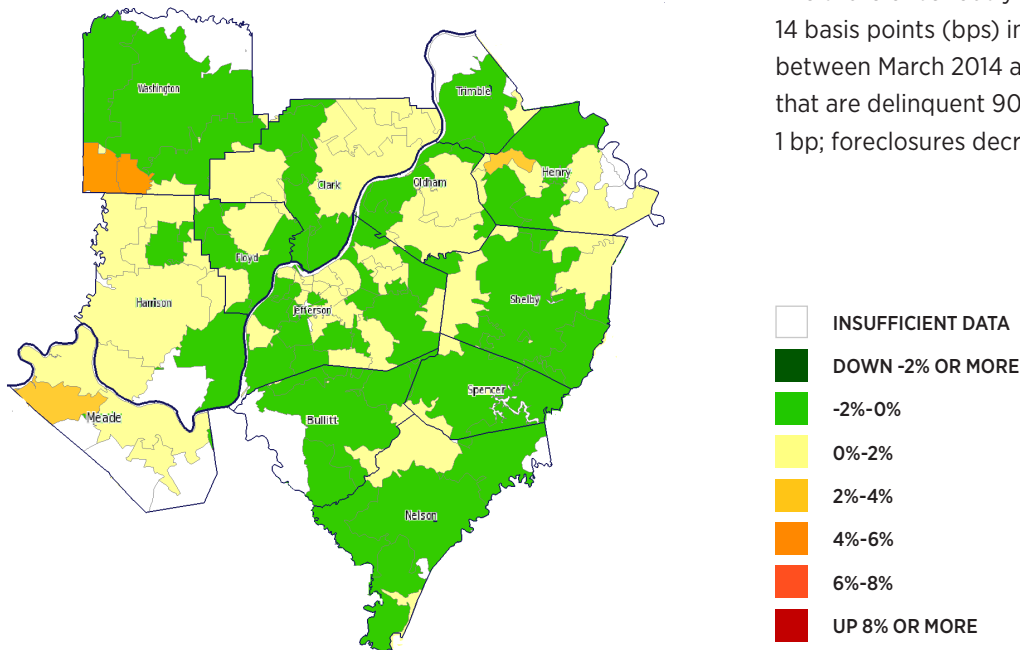


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2014 TO JUNE 2014

The share of seriously delinquent loans decreased 14 basis points (bps) in the Louisville MSA between March 2014 and June 2014. Loans that are delinquent 90 days or more decreased 1 bp; foreclosures decreased 13 bps.



Source: Lender Processing Services



Louisville MSA

Top 10 Zip Codes with Mortgages Under Stress

JUNE 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40057	Henry, KY	9.1%
47164	Harrison, IN	9.1%
40212	Jefferson, KY	8.7%
40210	Jefferson, KY	8.5%
47138	Scott, IN	8.4%
40211	Jefferson, KY	8.3%
40117	Meade, KY	8.0%
40019	Henry, KY	7.6%
47170	Scott, IN	6.8%
40216	Jefferson, KY	6.6%

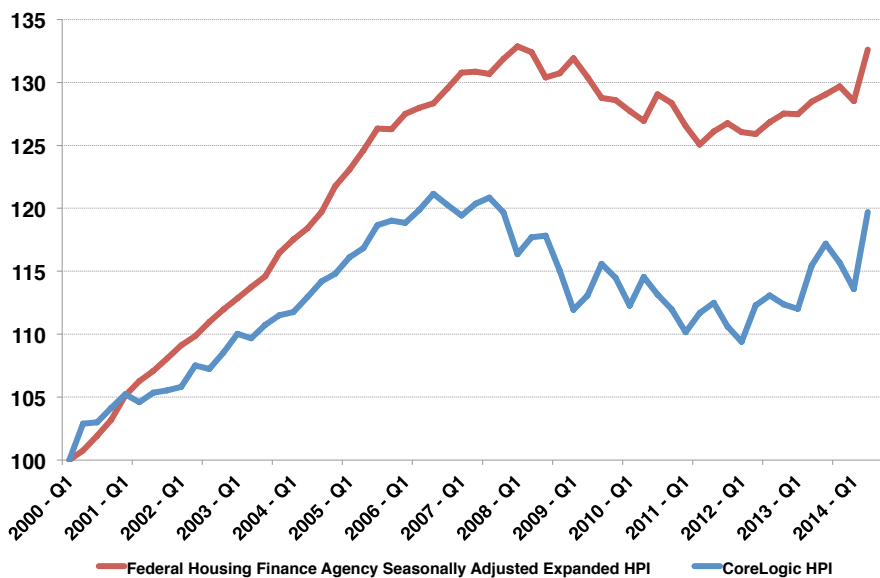
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 200 loans.

Source: Lender Processing Services

House Prices

SECOND QUARTER 2014

Louisville, Ky MSA House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2014, house price indices for the Louisville MSA were 3.2 percent higher (FHFA) and 5.4 percent higher (CoreLogic) than in the first quarter of 2014. Since the second quarter of 2013, house price indices were 3.2 percent higher (FHFA) and 3.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic