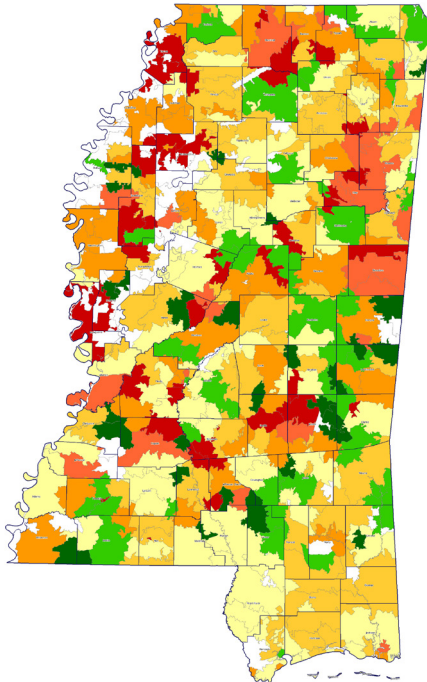




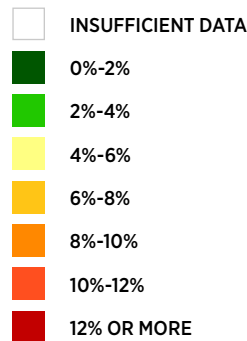
# Mississippi

## Seriously Delinquent Mortgages by Zip Code

MARCH 2014



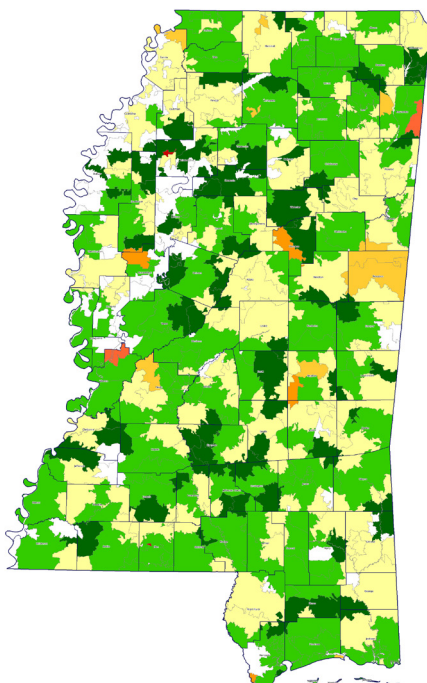
In March 2014, 6.55 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.49 percent.



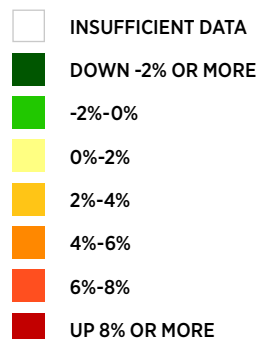
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013 TO MARCH 2014



The share of seriously delinquent loans decreased 53 basis points (bps) in Mississippi between December 2013 and March 2014. Loans that are delinquent 90 days or more decreased 24 bps; foreclosures decreased 29 bps.



Source: Lender Processing Services



# Mississippi

## Top 10 Zip Codes with Mortgages Under Stress

MARCH 2014

| Zip Code | CBSA or County                 | Seriously Delinquent Mortgages |
|----------|--------------------------------|--------------------------------|
| 39212    | Jackson, MS                    | 13.9%                          |
| 39204    | Jackson, MS                    | 13.2%                          |
| 39059    | Crystal Springs, MS            | 12.5%                          |
| 38751    | Indianola, MS                  | 12.4%                          |
| 39180    | Vicksburg, MS                  | 11.6%                          |
| 39563    | Gulfport-Biloxi-Pascagoula, MS | 11.6%                          |
| 38637    | Memphis, TN-MS-AR              | 11.3%                          |
| 38635    | Holly Springs, MS              | 11.2%                          |
| 39773    | West Point, MS                 | 11.1%                          |
| 39730    | Aberdeen, MS                   | 10.7%                          |

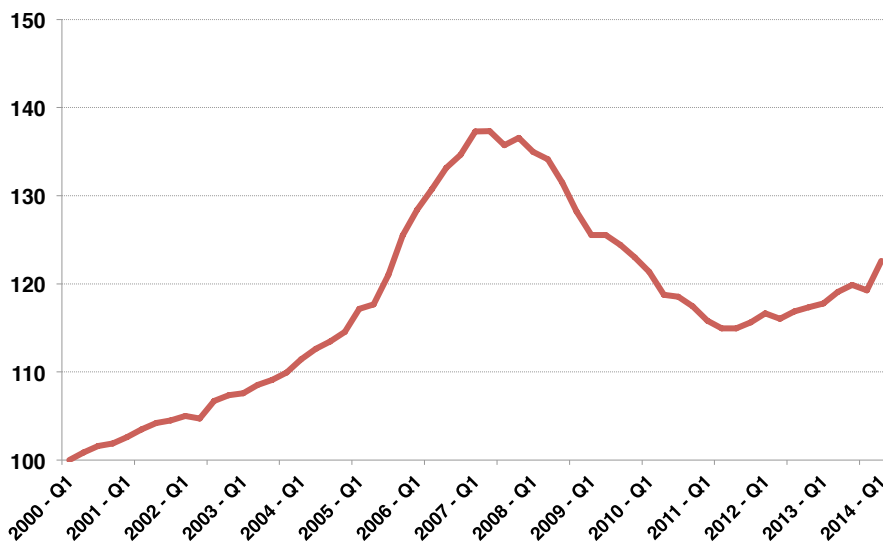
Note: Zip codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 217.

Source: Lender Processing Services

## House Prices

FIRST QUARTER 2014

**Mississippi House Prices**  
Indexed: Q1 2000 = 100



In the first quarter of 2014, house prices in Mississippi were 2.8 percent higher than in the fourth quarter of 2013 and 4.1 percent higher than in the first quarter of 2013.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI